

PENNSYLVANIA COMPENSATION RATING BUREAU

Loss Development Triangles

Pages 1 through 3 of this exhibit display indemnity triangles on a reported basis and a post-House Bill 1840 basis for incurred and paid to twentieth loss development factors and the ratios of incurred to paid losses.

Pages 4 through 6 of this exhibit display medical triangles on a reported basis and a post-House Bill 1846 basis for incurred and paid to twentieth loss development factors, and the ratios of incurred to paid losses.

| Policy Year | INDEMNITY 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 | | | | | 1.0390 | 1.0289 | 1.0098 | 1.0097 | 1.0051 | 0.9967 | 1.0040 | 0.9997 | 0.9969 | 0.9991 | 1.0028 | 1.0021 | 1.0003 | 1.0024 | 0.9972 | 1.0033 | 0.9982 | 1.0006 | 1.0017 | 1.0007 | 1.0005 | 1.0010 | 1.0001 | 1.0010 | 1.0004 | |
| 1987 | | | | 1.0737 | 1.0507 | 1.0207 | 1.0079 | 0.9978 | 0.9948 | 0.9978 | 1.0001 | 0.9981 | 1.0029 | 1.0000 | 1.0007 | 0.9985 | 1.0015 | 1.0010 | 1.0012 | 1.0007 | 1.0003 | 0.9995 | 1.0002 | 1.0011 | 0.9994 | 1.0006 | 1.0005 | 0.9992 | 1.0004 | |
| 1988 | | | 1.1352 | 1.0810 | 1.0340 | 1.0244 | 1.0047 | 1.0020 | 0.9991 | 0.9983 | 1.0021 | 0.9983 | 1.0039 | 0.9989 | 0.9995 | 1.0033 | 0.9991 | 1.0010 | 1.0002 | 1.0006 | 1.0004 | 1.0015 | 0.9975 | 0.9999 | 1.0002 | 0.9996 | 1.0004 | 0.9995 | 0.9994 | |
| 1989 | | 1.2278 | 1.1306 | 1.0615 | 1.0298 | 0.9991 | 1.0071 | 0.9968 | 0.9994 | 1.0004 | 0.9989 | 1.0022 | 1.0002 | 0.9981 | 1.0019 | 1.0009 | 1.0027 | 1.0015 | 1.0001 | 0.9998 | 1.0037 | 1.0023 | 1.0009 | 0.9996 | 1.0019 | 1.0005 | 1.0003 | 1.0003 | 0.9999 | |
| 1990 | 1.4282 | 1.2369 | 1.1114 | 1.0750 | 1.0007 | 1.0123 | 1.0002 | 0.9980 | 0.9978 | 0.9984 | 0.9992 | 0.9988 | 0.9987 | 1.0021 | 1.0015 | 1.0083 | 1.0000 | 1.0018 | 1.0002 | 1.0010 | 1.0001 | 1.0009 | 1.0001 | 1.0002 | 1.0006 | 1.0003 | 1.0007 | 0.9993 | 1.0002 | |
| 1991 | 1.4461 | 1.1926 | 1.1188 | 1.0418 | 1.0405 | 1.0013 | 0.9964 | 1.0001 | 0.9966 | 0.9976 | 1.0039 | 0.9993 | 1.0037 | 0.9993 | 1.0065 | 1.0012 | 1.0007 | 1.0027 | 1.0007 | 1.0013 | 0.9990 | 1.0000 | 1.0006 | 1.0008 | 0.9995 | 1.0005 | 0.9997 | 0.9998 | 1.0005 | |
| 1992 | 1.3819 | 1.2042 | 1.0763 | 1.1015 | 1.0027 | 0.9893 | 0.9968 | 1.0016 | 1.0004 | 1.0014 | 0.9986 | 1.0040 | 1.0007 | 1.0041 | 1.0007 | 0.9993 | 0.9989 | 1.0023 | 1.0025 | 0.9992 | 0.9995 | 0.9989 | 1.0011 | 1.0000 | 1.0024 | 1.0034 | 1.0009 | 1.0011 | 1.0016 | |
| 1993 | 1.3872 | 1.1853 | 1.1313 | 1.0478 | 0.9987 | 0.9942 | 1.0021 | 0.9965 | 1.0003 | 1.0003 | 1.0025 | 0.9987 | 1.0000 | 1.0017 | 1.0022 | 0.9998 | 1.0023 | 0.9999 | 1.0012 | 1.0017 | 1.0003 | 1.0002 | 0.9999 | 1.0000 | 1.0004 | 1.0003 | 0.9999 | 1.0053 | | |
| 1994 | 1.3761 | 1.1947 | 1.1266 | 1.0369 | 1.0059 | 0.9981 | 0.9987 | 0.9983 | 0.9924 | 1.0038 | 0.9991 | 1.0014 | 1.0020 | 1.0026 | 0.9994 | 1.0027 | 1.0012 | 1.0026 | 1.0002 | 1.0009 | 1.0018 | 0.9998 | 0.9999 | 0.9991 | 1.0005 | 1.0005 | 1.0043 | | | |
| 1995 | 1.3661 | 1.2000 | 1.0659 | 1.0282 | 1.0174 | 1.0085 | 0.9963 | 0.9991 | 1.0038 | 1.0144 | 0.9913 | 1.0026 | 1.0016 | 1.0006 | 1.0005 | 1.0013 | 1.0010 | 1.0012 | 1.0005 | 0.9984 | 1.0009 | 1.0002 | 1.0004 | 1.0004 | 1.0001 | 1.0036 | | | | |
| 1996 | 1.4041 | 1.1386 | 1.0674 | 1.0284 | 1.0107 | 1.0154 | 1.0027 | 1.0078 | 1.0060 | 1.0006 | 0.9998 | 1.0030 | 1.0012 | 1.0005 | 1.0028 | 0.9998 | 1.0002 | 0.9970 | 0.9999 | 0.9998 | 0.9996 | 0.9996 | 0.9989 | 1.0004 | 1.0042 | | | | | |
| 1997 | 1.3568 | 1.1276 | 1.0514 | 1.0301 | 1.0128 | 1.0121 | 1.0057 | 1.0061 | 1.0035 | 1.0006 | 1.0005 | 0.9990 | 1.0005 | 1.0021 | 1.0014 | 0.9983 | 0.9996 | 1.0021 | 1.0004 | 1.0007 | 1.0011 | 1.0005 | 0.9992 | 1.0034 | | | | | | |
| 1998 | 1.3439 | 1.1621 | 1.0676 | 1.0208 | 1.0270 | 1.0118 | 1.0061 | 1.0106 | 0.9933 | 1.0007 | 1.0000 | 1.0007 | 0.9975 | 1.0005 | 1.0010 | 0.9996 | 1.0003 | 0.9999 | 1.0007 | 1.0011 | 1.0007 | 0.9983 | 1.0011 | | | | | | | |
| 1999 | 1.4206 | 1.1639 | 1.0711 | 1.0297 | 1.0113 | 1.0062 | 0.9977 | 1.0009 | 1.0017 | 1.0000 | 1.0020 | 1.0009 | 0.9997 | 1.0004 | 0.9995 | 1.0005 | 1.0006 | 1.0009 | 0.9994 | 1.0008 | 0.9994 | 1.0034 | | | | | | | | |
| 2000 | 1.4337 | 1.1682 | 1.0635 | 1.0234 | 1.0052 | 1.0069 | 1.0000 | 1.0024 | 1.0042 | 1.0038 | 1.0017 | 1.0015 | 0.9993 | 0.9998 | 0.9999 | 1.0012 | 1.0000 | 1.0004 | 1.0003 | 0.9993 | 1.0002 | | | | | | | | | |
| 2001 | 1.4381 | 1.1363 | 1.0481 | 1.0223 | 1.0114 | 1.0016 | 1.0021 | 1.0022 | 1.0029 | 1.0028 | 1.0051 | 1.0014 | 0.9996 | 1.0013 | 1.0001 | 1.0009 | 1.0001 | 0.9999 | 1.0003 | 1.0003 | | | | | | | | | | |
| 2002 | 1.4256 | 1.1486 | 1.0548 | 1.0338 | 1.0185 | 1.0121 | 1.0094 | 1.0095 | 0.9996 | 1.0020 | 1.0007 | 0.9986 | 1.0016 | 1.0014 | 1.0011 | 0.9995 | 0.9999 | 0.9996 | 0.9998 | | | | | | | | | | | |
| 2003 | 1.3972 | 1.1656 | 1.0676 | 1.0385 | 1.0138 | 1.0125 | 1.0132 | 1.0032 | 1.0022 | 1.0024 | 0.9998 | 1.0007 | 1.0016 | 0.9993 | 0.9979 | 0.9986 | 1.0005 | 1.0014 | | | | | | | | | | | | |
| 2004 | 1.4119 | 1.1531 | 1.0701 | 1.0145 | 1.0129 | 1.0146 | 1.0041 | 1.0050 | 1.0018 | 0.9996 | 1.0014 | 1.0009 | 1.0005 | 1.0003 | 0.9989 | 0.9993 | 1.0058 | | | | | | | | | | | | | |
| 2005 | 1.4602 | 1.1634 | 1.0469 | 1.0159 | 1.0133 | 1.0016 | 1.0025 | 1.0026 | 1.0013 | 1.0014 | 1.0011 | 1.0020 | 0.9990 | 1.0004 | 1.0011 | 1.0046 | | | | | | | | | | | | | | |
| 2006 | 1.4728 | 1.1392 | 1.0399 | 1.0192 | 1.0016 | 1.0068 | 1.0035 | 0.9989 | 1.0025 | 1.0011 | 1.0026 | 1.0009 | 1.0012 | 0.9986 | 1.0022 | | | | | | | | | | | | | | | |
| 2007 | 1.4263 | 1.1189 | 1.0333 | 1.0017 | 1.0000 | 1.0025 | 1.0003 | 1.0013 | 1.0033 | 1.0022 | 0.9999 | 1.0020 | 0.9996 | 1.0009 | | | | | | | | | | | | | | | | |
| 2008 | 1.3976 | 1.1048 | 1.0212 | 1.0089 | 1.0034 | 1.0028 | 0.9999 | 1.0015 | 0.9995 | 0.9990 | 1.0007 | 1.0014 | 1.0051 | | | | | | | | | | | | | | | | | |
| 2009 | 1.4153 | 1.0957 | 1.0291 | 1.0037 | 1.0112 | 1.0058 | 1.0043 | 1.0029 | 1.0018 | 1.0004 | 1.0036 | 1.0025 | | | | | | | | | | | | | | | | | | |
| 2010 | 1.4141 | 1.1100 | 1.0337 | 1.0060 | 1.0002 | 1.0068 | 1.0021 | 1.0017 | 1.0011 | 1.0024 | 1.0013 | | | | | | | | | | | | | | | | | | | |
| 2011 | 1.3937 | 1.0992 | 1.0240 | 1.0040 | 1.0078 | 1.0001 | 1.0027 | 1.0008 | 1.0009 | 1.0068 | | | | | | | | | | | | | | | | | | | | |
| 2012 | 1.3808 | 1.1086 | 1.0319 | 1.0050 | 1.0035 | 1.0048 | 1.0030 | 0.9973 | 1.0001 | | | | | | | | | | | | | | | | | | | | | |
| 2013 | 1.3936 | 1.0948 | 1.0105 | 0.9977 | 0.9982 | 1.0011 | 1.0021 | 1.0010 | | | | | | | | | | | | | | | | | | | | | | |
| 2014 | 1.3303 | 1.0864 | 1.0173 | 1.0049 | 1.0016 | 1.0057 | 1.0058 | | | | | | | | | | | | | | | | | | | | | | | |
| 2015 | 1.3372 | 1.0797 | 1.0219 | 1.0004 | 1.0116 | 1.0016 | | | | | | | | | | | | | | | | | | | | | | | | |
| 2016 | 1.3301 | 1.0865 | 1.0101 | 0.9999 | 1.0010 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2017 | 1.3533 | 1.0728 | 1.0119 | 1.0031 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2018 | 1.3218 | 1.0575 | 1.0182 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2019 | 1.3140 | 1.0626 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2020 | 1.3556 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| AVERAGES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2 year | 1.3348 | 1.0600 | 1.0150 | 1.0015 | 1.0063 | 1.0036 | 1.0039 | 0.9991 | 1.0005 | 1.0046 | 1.0024 | 1.0019 | 1.0024 | 0.9998 | 1.0016 | 1.0019 | 1.0032 | 1.0005 | 1.0001 | 0.9998 | 0.9998 | 1.0009 | 1.0002 | 1.0019 | 1.0022 | 1.0020 | 1.0021 | 1.0032 | 1.0011 |
| 3 year | 1.3305 | 1.0643 | 1.0134 | 1.0011 | 1.0047 | 1.0028 | 1.0036 | 0.9997 | 1.0007 | 1.0032 | 1.0018 | 1.0020 | 1.0020 | 1.0000 | 1.0007 | 1.0008 | 1.0021 | 1.0003 | 1.0002 | 1.0001 | 1.0001 | 1.0008 | 0.9997 | 1.0014 | 1.0016 | 1.0015 | 1.0017 | 1.0020 | 1.0008 |
| 5 year | 1.3350 | 1.0718 | 1.0159 | 1.0012 | 1.0032 | 1.0026 | 1.0031 | 1.0008 | 1.0007 | 1.0022 | 1.0016 | 1.0018 | 1.0011 | 0.9999 | 1.0002 | 1.0006 | 1.0013 | 1.0004 | 1.0001 | 1.0004 | 1.0002 | 1.0004 | 0.9999 | 1.0007 | 1.0015 | 1.0016 | 1.0011 | 1.0011 | 1.0003 |
| 7 year | 1.3346 | 1.0772 | 1.0174 | 1.0021 | 1.0034 | 1.0037 | 1.0028 | 1.0009 | 1.0013 | 1.0019 | 1.0015 | 1.0015 | 1.0012 | 1.0003 | 1.0002 | 1.0007 | 1.0010 | 1.0006 | 1.0001 | 1.0000 | 1.0005 | 1.0003 | 1.0001 | 1.0006 | 1.0011 | 1.0013 | 1.0009 | 1.0006 | 1.0003 |
| 10 year | 1.3510 | 1.0858 | 1.0208 | 1.0034 | 1.0038 | 1.0038 | 1.0026 | 1.0013 | 1.0015 | 1.0017 | 1.0016 | 1.0012 | 1.0007 | 1.0003 | 1.0003 | 1.0002 | 1.0008 | 1.0005 | 1.0003 | 1.0002 | 1.0003 | 1.0002 | 1.0002 | 1.0004 | 1.0009 | 1.0010 | 1.0008 | 1.0007 | 1.0003 |
| All Available | 1.3908 | 1.1382 | 1.0583 | 1.0277 | 1.0128 | 1.0070 | 1.0030 | 1.0020 | 1.0006 | 1.0013 | 1.0008 | 1.0008 | 1.0007 | 1.0006 | 1.0010 | 1.0010 | 1.0008 | 1.0005 | 1.0003 | 1.0005 | 1.0003 | 1.0004 | 1.0001 | 1.0005 | 1.0009 | 1.0010 | 1.0008 | 1.0007 | 1.0003 |

| Policy Year | INDEMNITY INCURRED (POST-HB 1840) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------|-----------------------------------|-----|-----|-----|-----|-----|-----|-----|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 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 | | | | | | | | | | | | | | | | | | | | | | | | 1.0017 | 1.0007 | 1.0005 | 1.0010 | 1.0001 | 1.0010 | 1.0004 |
| 1987 | | | | | | | | | | | | | | | | | | | | | | | 0.9995 | 1.0002 | 1.0011 | 0.9994 | 1.0006 | 1.0005 | 0.9992 | 1.0004 |
| 1988 | | | | | | | | | | | | | | | | | | | | | | 1.0004 | 1.0015 | 0.9975 | 0.9999 | 1.0002 | 0.9996 | 1.0004 | 0.9995 | 0.9994 |
| 1989 | | | | | | | | | | | | | | | | | | | | 0.9998 | 1.0037 | 1.0023 | 1.0009 | 0.9996 | 1.0019 | 1.0005 | 1.0003 | 1.0002 | | |

| Policy Year | INDEMNITY 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 | | | | | 1.0980 | 1.0706 | 1.0554 | 1.0548 | 1.0413 | 1.0339 | 1.0244 | 1.0171 | 1.0140 | 1.0118 | 1.0129 | 1.0083 | 1.0088 | 1.0070 | 1.0065 | 1.0063 | 1.0040 | 1.0045 | 1.0042 | 1.0032 | 1.0037 | 1.0031 | 1.0026 | 1.0032 | 1.0024 | |
| 1987 | | | | 1.1477 | 1.1056 | 1.0778 | 1.0615 | 1.0523 | 1.0409 | 1.0258 | 1.0172 | 1.0131 | 1.0114 | 1.0102 | 1.0079 | 1.0077 | 1.0055 | 1.0048 | 1.0051 | 1.0041 | 1.0034 | 1.0040 | 1.0033 | 1.0035 | 1.0030 | 1.0020 | 1.0021 | 1.0016 | 1.0015 | |
| 1988 | | | 1.2349 | 1.1503 | 1.1025 | 1.0821 | 1.0651 | 1.0456 | 1.0305 | 1.0198 | 1.0147 | 1.0126 | 1.0102 | 1.0096 | 1.0083 | 1.0067 | 1.0060 | 1.0054 | 1.0044 | 1.0042 | 1.0041 | 1.0034 | 1.0035 | 1.0024 | 1.0025 | 1.0021 | 1.0020 | 1.0016 | 1.0015 | |
| 1989 | | 1.3691 | 1.2371 | 1.1468 | 1.0974 | 1.0840 | 1.0548 | 1.0333 | 1.0277 | 1.0175 | 1.0156 | 1.0136 | 1.0101 | 1.0078 | 1.0068 | 1.0061 | 1.0054 | 1.0061 | 1.0050 | 1.0036 | 1.0033 | 1.0041 | 1.0038 | 1.0034 | 1.0031 | 1.0030 | 1.0026 | 1.0022 | 1.0020 | |
| 1990 | 1.6644 | 1.3861 | 1.2277 | 1.1581 | 1.1031 | 1.0684 | 1.0434 | 1.0298 | 1.0205 | 1.0171 | 1.0142 | 1.0106 | 1.0115 | 1.0079 | 1.0067 | 1.0071 | 1.0057 | 1.0063 | 1.0048 | 1.0038 | 1.0035 | 1.0033 | 1.0030 | 1.0032 | 1.0029 | 1.0024 | 1.0027 | 1.0023 | 1.0021 | |
| 1991 | 1.6733 | 1.3703 | 1.2396 | 1.1538 | 1.0912 | 1.0572 | 1.0393 | 1.0247 | 1.0203 | 1.0160 | 1.0129 | 1.0126 | 1.0100 | 1.0077 | 1.0083 | 1.0086 | 1.0070 | 1.0059 | 1.0052 | 1.0043 | 1.0038 | 1.0034 | 1.0035 | 1.0036 | 1.0031 | 1.0028 | 1.0030 | 1.0027 | 1.0018 | |
| 1992 | 1.6920 | 1.3762 | 1.2395 | 1.1274 | 1.0855 | 1.0621 | 1.0379 | 1.0295 | 1.0222 | 1.0177 | 1.0156 | 1.0125 | 1.0093 | 1.0134 | 1.0075 | 1.0070 | 1.0077 | 1.0052 | 1.0056 | 1.0053 | 1.0051 | 1.0040 | 1.0041 | 1.0033 | 1.0037 | 1.0039 | 1.0036 | 1.0031 | 1.0025 | |
| 1993 | 1.6733 | 1.3671 | 1.2128 | 1.1256 | 1.0839 | 1.0442 | 1.0295 | 1.0242 | 1.0217 | 1.0166 | 1.0161 | 1.0106 | 1.0089 | 1.0087 | 1.0080 | 1.0085 | 1.0066 | 1.0053 | 1.0054 | 1.0051 | 1.0044 | 1.0042 | 1.0041 | 1.0035 | 1.0032 | 1.0030 | 1.0031 | 1.0030 | | |
| 1994 | 1.7058 | 1.3741 | 1.2353 | 1.1294 | 1.0649 | 1.0440 | 1.0304 | 1.0248 | 1.0189 | 1.0183 | 1.0115 | 1.0107 | 1.0077 | 1.0093 | 1.0074 | 1.0060 | 1.0052 | 1.0072 | 1.0057 | 1.0048 | 1.0049 | 1.0041 | 1.0042 | 1.0045 | 1.0028 | 1.0030 | 1.0021 | | | |
| 1995 | 1.7182 | 1.4014 | 1.1879 | 1.1008 | 1.0667 | 1.0430 | 1.0305 | 1.0237 | 1.0160 | 1.0125 | 1.0120 | 1.0104 | 1.0077 | 1.0066 | 1.0056 | 1.0059 | 1.0041 | 1.0044 | 1.0035 | 1.0041 | 1.0030 | 1.0027 | 1.0033 | 1.0023 | 1.0022 | 1.0020 | | | | |
| 1996 | 1.7730 | 1.3721 | 1.1681 | 1.0954 | 1.0551 | 1.0376 | 1.0281 | 1.0192 | 1.0151 | 1.0130 | 1.0121 | 1.0086 | 1.0060 | 1.0058 | 1.0039 | 1.0050 | 1.0034 | 1.0028 | 1.0028 | 1.0029 | 1.0022 | 1.0027 | 1.0033 | 1.0023 | 1.0022 | 1.0019 | 1.0019 | 1.0015 | | |
| 1997 | 1.7745 | 1.3445 | 1.1714 | 1.0930 | 1.0601 | 1.0354 | 1.0243 | 1.0192 | 1.0191 | 1.0077 | 1.0076 | 1.0046 | 1.0042 | 1.0036 | 1.0026 | 1.0039 | 1.0029 | 1.0029 | 1.0019 | 1.0020 | 1.0016 | 1.0026 | 1.0018 | 1.0011 | 1.0012 | | | | | |
| 1998 | 1.7821 | 1.3740 | 1.1937 | 1.0999 | 1.0586 | 1.0359 | 1.0305 | 1.0237 | 1.0149 | 1.0093 | 1.0058 | 1.0059 | 1.0010 | 1.0024 | 1.0024 | 1.0026 | 1.0020 | 1.0016 | 1.0017 | 1.0009 | 1.0009 | 1.0009 | 1.0009 | 1.0006 | | | | | | |
| 1999 | 1.7952 | 1.3892 | 1.1907 | 1.1059 | 1.0531 | 1.0356 | 1.0232 | 1.0137 | 1.0105 | 1.0078 | 1.0075 | 1.0043 | 1.0022 | 1.0019 | 1.0013 | 1.0017 | 1.0016 | 1.0015 | 1.0010 | 1.0018 | 1.0016 | 1.0016 | 1.0007 | | | | | | | |
| 2000 | 1.8299 | 1.3803 | 1.1763 | 1.1017 | 1.0545 | 1.0293 | 1.0226 | 1.0147 | 1.0111 | 1.0073 | 1.0073 | 1.0051 | 1.0037 | 1.0031 | 1.0021 | 1.0022 | 1.0015 | 1.0018 | 1.0008 | 1.0008 | 1.0006 | | | | | | | | | |
| 2001 | 1.8587 | 1.3736 | 1.1708 | 1.0883 | 1.0546 | 1.0250 | 1.0189 | 1.0104 | 1.0073 | 1.0067 | 1.0074 | 1.0049 | 1.0040 | 1.0020 | 1.0029 | 1.0019 | 1.0024 | 1.0016 | 1.0013 | 1.0006 | | | | | | | | | | |
| 2002 | 1.8246 | 1.3889 | 1.1599 | 1.0986 | 1.0558 | 1.0318 | 1.0244 | 1.0150 | 1.0130 | 1.0108 | 1.0057 | 1.0054 | 1.0045 | 1.0033 | 1.0037 | 1.0048 | 1.0023 | 1.0021 | 1.0019 | | | | | | | | | | | |
| 2003 | 1.8170 | 1.3896 | 1.1695 | 1.0921 | 1.0515 | 1.0316 | 1.0176 | 1.0139 | 1.0100 | 1.0083 | 1.0071 | 1.0045 | 1.0042 | 1.0039 | 1.0038 | 1.0020 | 1.0019 | 1.0019 | | | | | | | | | | | | |
| 2004 | 1.8408 | 1.3844 | 1.1728 | 1.0722 | 1.0445 | 1.0281 | 1.0223 | 1.0138 | 1.0118 | 1.0094 | 1.0068 | 1.0061 | 1.0054 | 1.0077 | 1.0048 | 1.0024 | 1.0016 | | | | | | | | | | | | | |
| 2005 | 1.9080 | 1.3819 | 1.1530 | 1.0704 | 1.0396 | 1.0214 | 1.0175 | 1.0125 | 1.0083 | 1.0081 | 1.0050 | 1.0059 | 1.0049 | 1.0031 | 1.0028 | 1.0016 | | | | | | | | | | | | | | |
| 2006 | 1.9241 | 1.3439 | 1.1419 | 1.0697 | 1.0388 | 1.0266 | 1.0152 | 1.0131 | 1.0088 | 1.0072 | 1.0079 | 1.0051 | 1.0031 | 1.0032 | 1.0019 | | | | | | | | | | | | | | | |
| 2007 | 1.9902 | 1.3121 | 1.1252 | 1.0529 | 1.0272 | 1.0184 | 1.0144 | 1.0104 | 1.0076 | 1.0069 | 1.0052 | 1.0040 | 1.0027 | 1.0024 | | | | | | | | | | | | | | | | |
| 2008 | 1.9318 | 1.2832 | 1.1096 | 1.0494 | 1.0291 | 1.0131 | 1.0111 | 1.0068 | 1.0081 | 1.0050 | 1.0034 | 1.0033 | 1.0030 | | | | | | | | | | | | | | | | | |
| 2009 | 1.9161 | 1.2813 | 1.1150 | 1.0465 | 1.0356 | 1.0220 | 1.0132 | 1.0067 | 1.0055 | 1.0038 | 1.0042 | 1.0021 | | | | | | | | | | | | | | | | | | |
| 2010 | 1.9338 | 1.2987 | 1.1133 | 1.0493 | 1.0275 | 1.0167 | 1.0097 | 1.0104 | 1.0048 | 1.0049 | 1.0034 | | | | | | | | | | | | | | | | | | | |
| 2011 | 1.9079 | 1.2852 | 1.1011 | 1.0380 | 1.0226 | 1.0159 | 1.0114 | 1.0042 | 1.0042 | 1.0054 | | | | | | | | | | | | | | | | | | | | |
| 2012 | 1.9105 | 1.2606 | 1.0979 | 1.0359 | 1.0259 | 1.0148 | 1.0110 | 1.0047 | 1.0060 | | | | | | | | | | | | | | | | | | | | | |
| 2013 | 1.9193 | 1.2582 | 1.0815 | 1.0351 | 1.0134 | 1.0113 | 1.0046 | 1.0042 | | | | | | | | | | | | | | | | | | | | | | |
| 2014 | 1.8713 | 1.2311 | 1.0825 | 1.0376 | 1.0182 | 1.0115 | 1.0048 | | | | | | | | | | | | | | | | | | | | | | | |
| 2015 | 1.7865 | 1.2113 | 1.0705 | 1.0296 | 1.0209 | 1.0089 | | | | | | | | | | | | | | | | | | | | | | | | |
| 2016 | 1.7967 | 1.2209 | 1.0719 | 1.0221 | 1.0125 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2017 | 1.8327 | 1.1950 | 1.0682 | 1.0216 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2018 | 1.8115 | 1.1968 | 1.0661 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2019 | 1.7761 | 1.1992 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2020 | 1.7919 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| AVERAGES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2 year | 1.7840 | 1.1980 | 1.0671 | 1.0219 | 1.0167 | 1.0102 | 1.0047 | 1.0044 | 1.0051 | 1.0052 | 1.0038 | 1.0027 | 1.0029 | 1.0028 | 1.0024 | 1.0020 | 1.0017 | 1.0020 | 1.0016 | 1.0007 | 1.0011 | 1.0008 | 1.0008 | 1.0015 | 1.0019 | 1.0025 | 1.0026 | 1.0030 | 1.0021 |
| 3 year | 1.7932 | 1.1970 | 1.0687 | 1.0244 | 1.0172 | 1.0106 | 1.0068 | 1.0044 | 1.0050 | 1.0047 | 1.0037 | 1.0032 | 1.0030 | 1.0029 | 1.0032 | 1.0020 | 1.0019 | 1.0019 | 1.0013 | 1.0011 | 1.0011 | 1.0011 | 1.0012 | 1.0018 | 1.0022 | 1.0027 | 1.0029 | 1.0029 | 1.0021 |
| 5 year | 1.8018 | 1.2046 | 1.0719 | 1.0292 | 1.0182 | 1.0125 | 1.0083 | 1.0060 | 1.0057 | 1.0052 | 1.0048 | 1.0041 | 1.0038 | 1.0041 | 1.0034 | 1.0025 | 1.0019 | 1.0018 | 1.0014 | 1.0011 | 1.0016 | 1.0018 | 1.0022 | 1.0027 | 1.0027 | 1.0029 | 1.0029 | 1.0027 | 1.0020 |
| 7 year | 1.8095 | 1.2161 | 1.0769 | 1.0314 | 1.0202 | 1.0145 | 1.0094 | 1.0068 | 1.0064 | 1.0059 | 1.0051 | 1.0044 | 1.0040 | 1.0037 | 1.0032 | 1.0024 | 1.0019 | 1.0018 | 1.0017 | 1.0018 | 1.0023 | 1.0025 | 1.0028 | 1.0029 | 1.0028 | 1.0029 | 1.0027 | 1.0024 | 1.0020 |
| 10 year | 1.8405 | 1.2357 | 1.0868 | 1.0365 | 1.0233 | 1.0159 | 1.0113 | 1.0087 | 1.0075 | 1.0070 | 1.0056 | 1.0047 | 1.0038 | 1.0033 | 1.0028 | 1.0028 | 1.0024 | 1.0027 | 1.0026 | 1.0028 | 1.0029 | 1.0028 | 1.0030 | 1.0029 | 1.0028 | 1.0027 | 1.0027 | 1.0025 | 1.0020 |
| All Available | 1.8204 | 1.3226 | 1.1544 | 1.0853 | 1.0548 | 1.0368 | 1.0266 | 1.0200 | 1.0158 | 1.0122 | 1.0100 | 1.0081 | 1.0065 | 1.0062 | 1.0053 | 1.0050 | 1.0043 | 1.0040 | 1.0037 | 1.0034 | 1.0032 | 1.0031 | 1.0031 | 1.0030 | 1.0029 | 1.0027 | 1.0027 | 1.0025 | 1.0020 |

| Policy Year | INDEMNITY PAID (POST-HB 1840) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------|-------------------------------|-----|-----|-----|-----|-----|-----|-----|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 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 | | | | | | | | | | | | | | | | | | | | | | | 1.0042 | 1.0032 | 1.0037 | 1.0031 | 1.0026 | 1.0031 | 1.0024 | |
| 1987 | | | | | | | | | | | | | | | | | | | | | | | 1.0040 | 1.0033 | 1.0035 | 1.0030 | 1.0020 | 1.0021 | 1.0016 | 1.0015 |
| 1988 | | | | | | | | | | | | | | | | | | | | | | 1.0041 | 1.0034 | 1.0035 | 1.0024 | 1.0025 | 1.0021 | 1.0019 | 1.0016 | 1.0015 |
| 1989 | | | | | | | | | | | | | | | | | | | | | | 1.0036 | 1.0033 | 1.0041 | 1.0037 | 1.0033 | | | | |

| 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 | | | | | 1.0221 | 1.0130 | 1.0152 | 1.0068 | 1.0152 | 0.9965 | 1.0034 | 1.0151 | 0.9998 | 0.9994 | 1.0115 | 1.0195 | 1.0065 | 1.0121 | 1.0099 | 1.0004 | 1.0024 | 1.0035 | 1.0160 | 1.0035 | 1.0068 | 1.0041 | 1.0026 | 0.9986 | 1.0061 | |
| 1987 | | | | 1.0276 | 1.0207 | 1.0191 | 0.9960 | 1.0192 | 0.9999 | 1.0126 | 1.0012 | 1.0063 | 1.0074 | 1.0060 | 1.0128 | 1.0079 | 1.0130 | 1.0104 | 1.0072 | 1.0024 | 1.0042 | 1.0046 | 1.0052 | 1.0036 | 1.0072 | 1.0041 | 1.0014 | 1.0008 | 1.0134 | |
| 1988 | | | 1.0543 | 1.0298 | 1.0128 | 1.0040 | 1.0041 | 1.0047 | 1.0049 | 1.0039 | 1.0055 | 1.0191 | 1.0081 | 1.0093 | 1.0101 | 1.0058 | 1.0064 | 1.0058 | 1.0090 | 1.0067 | 1.0057 | 1.0094 | 1.0028 | 1.0082 | 1.0047 | 0.9993 | 1.0011 | 0.9984 | 1.0024 | |
| 1989 | | 1.0938 | 1.0353 | 1.0162 | 1.0031 | 1.0052 | 1.0086 | 1.0098 | 1.0082 | 1.0105 | 1.0103 | 1.0098 | 1.0095 | 1.0083 | 1.0107 | 1.0069 | 1.0074 | 1.0055 | 1.0062 | 1.0085 | 1.0083 | 1.0058 | 1.0043 | 1.0033 | 1.0073 | 1.0051 | 1.0010 | 1.0040 | 0.9988 | |
| 1990 | 1.2163 | 1.1001 | 1.0258 | 1.0067 | 1.0067 | 1.0000 | 1.0094 | 1.0032 | 1.0046 | 1.0094 | 1.0066 | 1.0106 | 1.0068 | 1.0081 | 1.0091 | 1.0078 | 1.0054 | 1.0013 | 1.0075 | 1.0075 | 1.0023 | 1.0053 | 1.0071 | 1.0028 | 1.0043 | 1.0013 | 1.0014 | 1.0021 | 1.0013 | |
| 1991 | 1.1957 | 1.0547 | 1.0075 | 1.0012 | 1.0051 | 1.0136 | 1.0082 | 1.0102 | 1.0124 | 1.0123 | 1.0139 | 1.0062 | 1.0148 | 1.0088 | 1.0109 | 1.0061 | 1.0097 | 1.0051 | 1.0007 | 1.0073 | 1.0083 | 1.0015 | 1.0032 | 0.9988 | 1.0016 | 1.0019 | 1.0019 | 1.0000 | 0.9990 | |
| 1992 | 1.1116 | 1.0390 | 0.9966 | 1.0170 | 1.0146 | 0.9998 | 1.0120 | 1.0268 | 1.0062 | 1.0077 | 1.0151 | 1.0133 | 1.0126 | 1.0109 | 1.0063 | 1.0097 | 1.0078 | 1.0082 | 1.0085 | 1.0079 | 1.0045 | 1.0012 | 1.0036 | 1.0004 | 1.0019 | 1.0054 | 1.0066 | 1.0019 | 1.0033 | |
| 1993 | 1.1569 | 1.0221 | 1.0167 | 0.9991 | 1.0040 | 0.9995 | 1.0191 | 1.0107 | 1.0100 | 1.0154 | 1.0149 | 1.0103 | 1.0109 | 1.0025 | 1.0090 | 1.0095 | 1.0058 | 1.0080 | 1.0053 | 1.0094 | 1.0056 | 1.0048 | 1.0029 | 0.9966 | 0.9989 | 1.0010 | 1.0043 | 1.0262 | | |
| 1994 | 1.1051 | 1.0380 | 1.0154 | 1.0079 | 1.0114 | 1.0190 | 1.0111 | 1.0173 | 1.0254 | 1.0114 | 1.0199 | 1.0105 | 1.0166 | 1.0120 | 0.9985 | 1.0141 | 1.0197 | 1.0051 | 1.0085 | 1.0067 | 1.0044 | 1.0023 | 1.0078 | 1.0021 | 1.0004 | 1.0007 | 1.0063 | | | |
| 1995 | 1.1010 | 1.0476 | 1.0106 | 1.0133 | 1.0214 | 1.0218 | 1.0101 | 1.0221 | 1.0169 | 1.0206 | 1.0134 | 1.0076 | 1.0107 | 1.0030 | 1.0075 | 1.0122 | 1.0073 | 1.0015 | 1.0100 | 0.9990 | 1.0013 | 1.0041 | 1.0007 | 1.0013 | 0.9987 | 1.0078 | | | | |
| 1996 | 1.1145 | 1.0289 | 1.0200 | 1.0296 | 1.0163 | 1.0258 | 1.0212 | 1.0198 | 1.0169 | 1.0079 | 1.0020 | 1.0092 | 1.0074 | 1.0077 | 1.0083 | 1.0111 | 1.0120 | 0.9934 | 1.0053 | 1.0070 | 1.0028 | 0.9933 | 1.0001 | 1.0010 | 0.9927 | | | | | |
| 1997 | 1.1133 | 1.0473 | 1.0247 | 1.0130 | 1.0043 | 1.0106 | 1.0206 | 1.0163 | 1.0107 | 1.0088 | 1.0127 | 1.0040 | 1.0099 | 1.0087 | 1.0092 | 1.0061 | 1.0021 | 1.0046 | 0.9981 | 1.0037 | 0.9984 | 1.0088 | 1.0063 | 1.0008 | | | | | | |
| 1998 | 1.0989 | 1.0660 | 1.0041 | 1.0137 | 1.0301 | 1.0184 | 1.0304 | 1.0220 | 1.0041 | 1.0081 | 1.0100 | 0.9911 | 1.0080 | 1.0073 | 1.0040 | 0.9998 | 1.0007 | 1.0142 | 1.0043 | 1.0020 | 0.9984 | 1.0018 | 1.0016 | | | | | | | |
| 1999 | 1.1438 | 1.0554 | 1.0192 | 1.0306 | 1.0227 | 1.0080 | 1.0164 | 1.0084 | 1.0035 | 1.0068 | 1.0186 | 1.0023 | 1.0064 | 1.0135 | 0.9996 | 1.0031 | 0.9983 | 1.0011 | 1.0020 | 0.9998 | 0.9954 | 1.0028 | | | | | | | | |
| 2000 | 1.1262 | 1.0363 | 1.0309 | 1.0252 | 1.0126 | 1.0208 | 1.0039 | 1.0015 | 1.0122 | 1.0033 | 1.0034 | 1.0079 | 1.0042 | 1.0050 | 1.0044 | 1.0023 | 1.0079 | 1.0025 | 1.0056 | 0.9992 | 1.0018 | | | | | | | | | |
| 2001 | 1.1152 | 1.0502 | 1.0205 | 1.0126 | 1.0095 | 1.0106 | 1.0078 | 1.0067 | 1.0107 | 1.0051 | 1.0071 | 1.0044 | 1.0036 | 1.0017 | 1.0015 | 1.0016 | 1.0010 | 0.9985 | 0.9994 | 0.9990 | | | | | | | | | | |
| 2002 | 1.1134 | 1.0456 | 1.0501 | 1.0207 | 1.0033 | 1.0149 | 1.0127 | 1.0151 | 1.0031 | 1.0103 | 1.0165 | 1.0091 | 1.0030 | 1.0055 | 1.0195 | 0.9973 | 0.9978 | 1.0033 | 1.0039 | | | | | | | | | | | |
| 2003 | 1.1072 | 1.0681 | 1.0272 | 1.0072 | 1.0152 | 1.0148 | 1.0082 | 1.0121 | 1.0026 | 1.0102 | 1.0061 | 1.0068 | 1.0045 | 1.0070 | 0.9998 | 1.0033 | 1.0022 | 1.0016 | | | | | | | | | | | | |
| 2004 | 1.1243 | 1.0407 | 1.0049 | 1.0050 | 1.0230 | 1.0112 | 1.0051 | 1.0145 | 1.0118 | 1.0009 | 0.9994 | 1.0031 | 1.0102 | 1.0004 | 0.9974 | 0.9986 | 1.0075 | | | | | | | | | | | | | |
| 2005 | 1.0915 | 1.0366 | 1.0194 | 1.0108 | 1.0113 | 0.9970 | 1.0135 | 1.0111 | 1.0030 | 1.0083 | 1.0073 | 1.0049 | 1.0067 | 1.0054 | 1.0041 | 1.0024 | | | | | | | | | | | | | | |
| 2006 | 1.1110 | 1.0495 | 1.0234 | 1.0126 | 1.0077 | 1.0067 | 1.0219 | 1.0071 | 1.0040 | 1.0046 | 1.0076 | 1.0011 | 1.0075 | 1.0058 | 1.0008 | | | | | | | | | | | | | | | |
| 2007 | 1.1105 | 1.0261 | 1.0186 | 0.9960 | 1.0120 | 1.0063 | 0.9984 | 1.0062 | 1.0021 | 1.0031 | 1.0008 | 1.0066 | 1.0031 | 1.0047 | | | | | | | | | | | | | | | | |
| 2008 | 1.0823 | 1.0374 | 0.9998 | 1.0130 | 1.0076 | 1.0082 | 0.9989 | 0.9975 | 1.0035 | 1.0021 | 1.0028 | 1.0005 | 1.0064 | | | | | | | | | | | | | | | | | |
| 2009 | 1.0806 | 1.0267 | 1.0146 | 1.0166 | 0.9978 | 1.0161 | 0.9969 | 0.9989 | 0.9996 | 0.9998 | 0.9989 | 1.0002 | | | | | | | | | | | | | | | | | | |
| 2010 | 1.0825 | 1.0340 | 1.0139 | 1.0056 | 0.9983 | 1.0079 | 1.0088 | 1.0025 | 1.0028 | 0.9932 | 1.0012 | | | | | | | | | | | | | | | | | | | |
| 2011 | 1.0904 | 1.0316 | 0.9920 | 1.0084 | 1.0081 | 1.0007 | 1.0041 | 1.0063 | 0.9998 | 0.9965 | | | | | | | | | | | | | | | | | | | | |
| 2012 | 1.0682 | 1.0243 | 1.0043 | 1.0304 | 1.0003 | 1.0137 | 0.9996 | 1.0063 | 0.9936 | | | | | | | | | | | | | | | | | | | | | |
| 2013 | 1.0852 | 1.0193 | 0.9969 | 0.9866 | 0.9946 | 1.0012 | 1.0067 | 1.0066 | | | | | | | | | | | | | | | | | | | | | | |
| 2014 | 1.0703 | 1.0198 | 1.0018 | 0.9945 | 1.0001 | 1.0034 | 0.9982 | | | | | | | | | | | | | | | | | | | | | | | |
| 2015 | 1.0467 | 0.9999 | 1.0018 | 0.9919 | 1.0080 | 0.9972 | | | | | | | | | | | | | | | | | | | | | | | | |
| 2016 | 1.0466 | 1.0136 | 1.0007 | 0.9973 | 0.9979 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2017 | 1.0451 | 1.0169 | 0.9859 | 0.9959 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2018 | 1.0194 | 1.0028 | 1.0091 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2019 | 1.0544 | 1.0013 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2020 | 1.0305 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| AVERAGES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2 year | 1.0424 | 1.0021 | 0.9975 | 0.9966 | 1.0030 | 1.0003 | 1.0024 | 1.0065 | 0.9967 | 0.9949 | 1.0000 | 1.0003 | 1.0047 | 1.0052 | 1.0025 | 1.0005 | 1.0048 | 1.0024 | 1.0016 | 0.9991 | 0.9986 | 1.0023 | 1.0039 | 1.0009 | 0.9957 | 1.0043 | 1.0053 | 1.0141 | 1.0011 |
| 3 year | 1.0348 | 1.0070 | 0.9986 | 0.9950 | 1.0020 | 1.0006 | 1.0015 | 1.0064 | 0.9987 | 0.9965 | 1.0010 | 1.0024 | 1.0056 | 1.0053 | 1.0008 | 1.0014 | 1.0025 | 1.0011 | 1.0029 | 0.9993 | 0.9987 | 1.0045 | 1.0027 | 1.0010 | 0.9972 | 1.0032 | 1.0057 | 1.0094 | 1.0012 |
| 5 year | 1.0392 | 1.0069 | 0.9998 | 0.9932 | 1.0002 | 1.0032 | 1.0035 | 1.0041 | 0.9998 | 0.9990 | 1.0023 | 1.0026 | 1.0068 | 1.0046 | 1.0043 | 1.0006 | 1.0033 | 1.0014 | 1.0030 | 1.0008 | 0.9995 | 1.0022 | 1.0033 | 1.0004 | 0.9985 | 1.0034 | 1.0041 | 1.0068 | 1.0009 |
| 7 year | 1.0447 | 1.0105 | 1.0001 | 1.0007 | 1.0010 | 1.0057 | 1.0019 | 1.0035 | 1.0008 | 1.0011 | 1.0026 | 1.0033 | 1.0059 | 1.0043 | 1.0039 | 1.0012 | 1.0022 | 1.0037 | 1.0026 | 1.0014 | 1.0004 | 1.0026 | 1.0033 | 1.0002 | 0.9998 | 1.0033 | 1.0032 | 1.0048 | 1.0035 |
| 10 year | 1.0557 | 1.0163 | 1.0021 | 1.0040 | 1.0025 | 1.0061 | 1.0047 | 1.0057 | 1.0023 | 1.0029 | 1.0048 | 1.0044 | 1.0056 | 1.0056 | 1.0040 | 1.0026 | 1.0037 | 1.0026 | 1.0042 | 1.0034 | 1.0021 | 1.0026 | 1.0038 | 1.0015 | 1.0018 | 1.0031 | 1.0030 | 1.0040 | 1.0035 |
| All Available | 1.0987 | 1.0379 | 1.0144 | 1.0108 | 1.0098 | 1.0096 | 1.0092 | 1.0104 | 1.0070 | 1.0065 | 1.0079 | 1.0067 | 1.0077 | 1.0064 | 1.0064 | 1.0063 | 1.0062 | 1.0046 | 1.0054 | 1.0042 | 1.0030 | 1.0035 | 1.0047 | 1.0019 | 1.0022 | 1.0031 | 1.0030 | 1.0040 | 1.0035 |

| Policy Year | MEDICAL INCURRED (POST-HB 1846) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------|---------------------------------|-----|-----|-----|-----|-----|-----|-----|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 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 | | | | | | | | | | | | | | | | | | | | | | | 1.0222 | 1.0048 | 1.0094 | 1.0057 | 1.0035 | 0.9984 | 1.0086 | | |
| 1987 | | | | | | | | | | | | | | | | | | | | | | | 1.0062 | 1.0070 | 1.0048 | 1.0097 | 1.0054 | 1.0022 | 1.0013 | 1.0182 | |
| 1988 | | | | | | | | | | | | | | | | | | | | | | | 1.0075 | 1.0123 | 1.0037 | 1.0107 | 1.0061 | 0.9993 | 1.0017 | 0.9981 | 1.0031 |
| 1989 | | | | | | | | | | | | | | | | | | | | | | | 1.0108 | 1.0105 | 1.0073 | 1.0054 | 1.0042 | 1.0095 | 1.0067 | 1.0015 | 1. |

| 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 | | | | | 1.0438 | 1.0318 | 1.0188 | 1.0180 | 1.0141 | 1.0098 | 1.0097 | 1.0094 | 1.0082 | 1.0082 | 1.0084 | 1.0088 | 1.0076 | 1.0085 | 1.0085 | 1.0077 | 1.0078 | 1.0067 | 1.0060 | 1.0070 | 1.0059 | 1.0075 | 1.0088 | 1.0040 | 1.0061 | |
| 1987 | | | | 1.0552 | 1.0383 | 1.0261 | 1.0176 | 1.0135 | 1.0098 | 1.0085 | 1.0106 | 1.0093 | 1.0081 | 1.0097 | 1.0076 | 1.0075 | 1.0072 | 1.0074 | 1.0078 | 1.0072 | 1.0068 | 1.0064 | 1.0073 | 1.0058 | 1.0078 | 1.0062 | 1.0051 | 1.0061 | 1.0068 | |
| 1988 | | | 1.0882 | 1.0587 | 1.0300 | 1.0193 | 1.0138 | 1.0109 | 1.0118 | 1.0110 | 1.0103 | 1.0095 | 1.0096 | 1.0136 | 1.0083 | 1.0075 | 1.0074 | 1.0074 | 1.0073 | 1.0071 | 1.0070 | 1.0066 | 1.0063 | 1.0057 | 1.0065 | 1.0051 | 1.0044 | 1.0037 | 1.0041 | |
| 1989 | | 1.1449 | 1.0770 | 1.0402 | 1.0221 | 1.0177 | 1.0144 | 1.0127 | 1.0126 | 1.0120 | 1.0096 | 1.0092 | 1.0087 | 1.0097 | 1.0102 | 1.0087 | 1.0082 | 1.0078 | 1.0076 | 1.0083 | 1.0062 | 1.0073 | 1.0082 | 1.0064 | 1.0067 | 1.0078 | 1.0069 | 1.0069 | 1.0047 | |
| 1990 | 1.3667 | 1.1434 | 1.0557 | 1.0304 | 1.0223 | 1.0162 | 1.0143 | 1.0153 | 1.0137 | 1.0117 | 1.0104 | 1.0099 | 1.0103 | 1.0084 | 1.0087 | 1.0086 | 1.0077 | 1.0069 | 1.0072 | 1.0063 | 1.0056 | 1.0071 | 1.0056 | 1.0050 | 1.0061 | 1.0049 | 1.0049 | 1.0044 | 1.0037 | |
| 1991 | 1.3413 | 1.0924 | 1.0531 | 1.0262 | 1.0200 | 1.0166 | 1.0143 | 1.0115 | 1.0098 | 1.0097 | 1.0104 | 1.0106 | 1.0101 | 1.0094 | 1.0107 | 1.0098 | 1.0082 | 1.0083 | 1.0079 | 1.0071 | 1.0079 | 1.0066 | 1.0055 | 1.0048 | 1.0051 | 1.0047 | 1.0040 | 1.0034 | 1.0027 | |
| 1992 | 1.2314 | 1.0796 | 1.0475 | 1.0297 | 1.0228 | 1.0207 | 1.0158 | 1.0142 | 1.0135 | 1.0129 | 1.0122 | 1.0121 | 1.0114 | 1.0107 | 1.0110 | 1.0114 | 1.0100 | 1.0112 | 1.0095 | 1.0101 | 1.0095 | 1.0085 | 1.0099 | 1.0070 | 1.0058 | 1.0070 | 1.0052 | 1.0062 | 1.0052 | |
| 1993 | 1.2798 | 1.0865 | 1.0480 | 1.0354 | 1.0274 | 1.0187 | 1.0130 | 1.0150 | 1.0140 | 1.0119 | 1.0137 | 1.0130 | 1.0113 | 1.0110 | 1.0108 | 1.0087 | 1.0091 | 1.0095 | 1.0124 | 1.0108 | 1.0094 | 1.0069 | 1.0080 | 1.0075 | 1.0051 | 1.0048 | 1.0050 | 1.0036 | | |
| 1994 | 1.2764 | 1.0927 | 1.0583 | 1.0334 | 1.0260 | 1.0204 | 1.0182 | 1.0159 | 1.0160 | 1.0163 | 1.0164 | 1.0159 | 1.0134 | 1.0144 | 1.0154 | 1.0121 | 1.0125 | 1.0119 | 1.0106 | 1.0123 | 1.0109 | 1.0106 | 1.0087 | 1.0069 | 1.0068 | 1.0057 | 1.0056 | | | |
| 1995 | 1.2628 | 1.1087 | 1.0570 | 1.0325 | 1.0231 | 1.0202 | 1.0174 | 1.0149 | 1.0156 | 1.0224 | 1.0169 | 1.0128 | 1.0152 | 1.0120 | 1.0091 | 1.0173 | 1.0120 | 1.0082 | 1.0073 | 1.0060 | 1.0096 | 1.0078 | 1.0063 | 1.0037 | 1.0043 | 1.0061 | | | | |
| 1996 | 1.2804 | 1.0898 | 1.0459 | 1.0302 | 1.0214 | 1.0210 | 1.0172 | 1.0151 | 1.0165 | 1.0129 | 1.0139 | 1.0125 | 1.0110 | 1.0108 | 1.0090 | 1.0175 | 1.0100 | 1.0101 | 1.0106 | 1.0090 | 1.0098 | 1.0071 | 1.0057 | 1.0056 | 1.0041 | | | | | |
| 1997 | 1.2691 | 1.0905 | 1.0498 | 1.0266 | 1.0220 | 1.0183 | 1.0160 | 1.0194 | 1.0164 | 1.0176 | 1.0147 | 1.0101 | 1.0112 | 1.0107 | 1.0106 | 1.0091 | 1.0091 | 1.0106 | 1.0086 | 1.0114 | 1.0070 | 1.0056 | 1.0062 | 1.0049 | | | | | | |
| 1998 | 1.2986 | 1.1056 | 1.0494 | 1.0335 | 1.0253 | 1.0233 | 1.0226 | 1.0268 | 1.0222 | 1.0169 | 1.0184 | 1.0182 | 1.0090 | 1.0105 | 1.0072 | 1.0099 | 1.0086 | 1.0077 | 1.0075 | 1.0066 | 1.0063 | 1.0049 | 1.0046 | | | | | | | |
| 1999 | 1.3018 | 1.1054 | 1.0481 | 1.0386 | 1.0290 | 1.0239 | 1.0204 | 1.0188 | 1.0195 | 1.0142 | 1.0132 | 1.0127 | 1.0111 | 1.0129 | 1.0075 | 1.0077 | 1.0065 | 1.0090 | 1.0085 | 1.0051 | 1.0046 | 1.0030 | | | | | | | | |
| 2000 | 1.2905 | 1.0964 | 1.0587 | 1.0351 | 1.0273 | 1.0226 | 1.0200 | 1.0208 | 1.0171 | 1.0145 | 1.0124 | 1.0123 | 1.0107 | 1.0101 | 1.0079 | 1.0081 | 1.0088 | 1.0075 | 1.0046 | 1.0050 | 1.0045 | | | | | | | | | |
| 2001 | 1.2702 | 1.0972 | 1.0523 | 1.0368 | 1.0263 | 1.0191 | 1.0192 | 1.0132 | 1.0119 | 1.0101 | 1.0119 | 1.0085 | 1.0066 | 1.0090 | 1.0056 | 1.0076 | 1.0065 | 1.0038 | 1.0028 | 1.0018 | | | | | | | | | | |
| 2002 | 1.2777 | 1.0942 | 1.0558 | 1.0360 | 1.0295 | 1.0282 | 1.0173 | 1.0171 | 1.0129 | 1.0151 | 1.0156 | 1.0140 | 1.0149 | 1.0108 | 1.0128 | 1.0116 | 1.0081 | 1.0069 | 1.0060 | | | | | | | | | | | |
| 2003 | 1.2599 | 1.1065 | 1.0477 | 1.0326 | 1.0293 | 1.0206 | 1.0167 | 1.0164 | 1.0130 | 1.0126 | 1.0109 | 1.0108 | 1.0082 | 1.0091 | 1.0079 | 1.0084 | 1.0049 | 1.0043 | | | | | | | | | | | | |
| 2004 | 1.2908 | 1.0905 | 1.0484 | 1.0274 | 1.0221 | 1.0183 | 1.0152 | 1.0169 | 1.0135 | 1.0111 | 1.0097 | 1.0078 | 1.0095 | 1.0085 | 1.0068 | 1.0058 | 1.0044 | | | | | | | | | | | | | |
| 2005 | 1.2634 | 1.0933 | 1.0489 | 1.0266 | 1.0200 | 1.0180 | 1.0168 | 1.0148 | 1.0141 | 1.0100 | 1.0105 | 1.0129 | 1.0077 | 1.0060 | 1.0066 | 1.0051 | | | | | | | | | | | | | | |
| 2006 | 1.2698 | 1.1014 | 1.0431 | 1.0280 | 1.0157 | 1.0225 | 1.0156 | 1.0154 | 1.0151 | 1.0098 | 1.0139 | 1.0085 | 1.0069 | 1.0070 | 1.0064 | | | | | | | | | | | | | | | |
| 2007 | 1.2811 | 1.0786 | 1.0436 | 1.0252 | 1.0204 | 1.0226 | 1.0141 | 1.0144 | 1.0117 | 1.0095 | 1.0080 | 1.0087 | 1.0065 | 1.0034 | | | | | | | | | | | | | | | | |
| 2008 | 1.2550 | 1.0876 | 1.0345 | 1.0260 | 1.0177 | 1.0132 | 1.0114 | 1.0099 | 1.0089 | 1.0076 | 1.0052 | 1.0050 | 1.0065 | | | | | | | | | | | | | | | | | |
| 2009 | 1.2466 | 1.0802 | 1.0410 | 1.0251 | 1.0161 | 1.0134 | 1.0116 | 1.0065 | 1.0048 | 1.0054 | 1.0051 | 1.0036 | | | | | | | | | | | | | | | | | | |
| 2010 | 1.2639 | 1.0828 | 1.0390 | 1.0201 | 1.0156 | 1.0141 | 1.0113 | 1.0094 | 1.0071 | 1.0062 | 1.0046 | | | | | | | | | | | | | | | | | | | |
| 2011 | 1.2548 | 1.0831 | 1.0347 | 1.0176 | 1.0146 | 1.0077 | 1.0081 | 1.0086 | 1.0076 | 1.0008 | | | | | | | | | | | | | | | | | | | | |
| 2012 | 1.2529 | 1.0689 | 1.0369 | 1.0156 | 1.0118 | 1.0113 | 1.0098 | 1.0081 | 1.0060 | | | | | | | | | | | | | | | | | | | | | |
| 2013 | 1.2505 | 1.0770 | 1.0298 | 1.0089 | 1.0091 | 1.0098 | 1.0073 | 1.0050 | | | | | | | | | | | | | | | | | | | | | | |
| 2014 | 1.2601 | 1.0626 | 1.0181 | 1.0117 | 1.0068 | 1.0081 | 1.0049 | | | | | | | | | | | | | | | | | | | | | | | |
| 2015 | 1.2487 | 1.0600 | 1.0204 | 1.0083 | 1.0198 | 1.0062 | | | | | | | | | | | | | | | | | | | | | | | | |
| 2016 | 1.2446 | 1.0605 | 1.0253 | 1.0129 | 1.0075 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2017 | 1.2351 | 1.0602 | 1.0231 | 1.0052 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2018 | 1.2007 | 1.0529 | 1.0269 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2019 | 1.2151 | 1.0514 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2020 | 1.2474 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| AVERAGES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| 2 year | 1.2313 | 1.0521 | 1.0250 | 1.0091 | 1.0136 | 1.0072 | 1.0061 | 1.0065 | 1.0068 | 1.0035 | 1.0048 | 1.0043 | 1.0065 | 1.0052 | 1.0065 | 1.0054 | 1.0047 | 1.0056 | 1.0044 | 1.0034 | 1.0046 | 1.0039 | 1.0054 | 1.0053 | 1.0042 | 1.0059 | 1.0053 | 1.0049 | 1.0040 | |
| 3 year | 1.2211 | 1.0548 | 1.0251 | 1.0088 | 1.0114 | 1.0081 | 1.0073 | 1.0072 | 1.0069 | 1.0041 | 1.0049 | 1.0058 | 1.0066 | 1.0055 | 1.0066 | 1.0064 | 1.0058 | 1.0050 | 1.0045 | 1.0040 | 1.0051 | 1.0045 | 1.0055 | 1.0047 | 1.0051 | 1.0055 | 1.0053 | 1.0044 | 1.0039 | |
| 5 year | 1.2286 | 1.0570 | 1.0227 | 1.0094 | 1.0110 | 1.0086 | 1.0083 | 1.0075 | 1.0069 | 1.0059 | 1.0073 | 1.0077 | 1.0074 | 1.0068 | 1.0081 | 1.0077 | 1.0065 | 1.0063 | 1.0059 | 1.0060 | 1.0065 | 1.0057 | 1.0063 | 1.0057 | 1.0052 | 1.0057 | 1.0049 | 1.0049 | 1.0041 | |
| 7 year | 1.2360 | 1.0606 | 1.0258 | 1.0115 | 1.0122 | 1.0101 | 1.0092 | 1.0088 | 1.0087 | 1.0070 | 1.0081 | 1.0082 | 1.0086 | 1.0077 | 1.0077 | 1.0068 | 1.0071 | 1.0070 | 1.0064 | 1.0075 | 1.0065 | 1.0070 | 1.0058 | 1.0053 | 1.0059 | 1.0051 | 1.0049 | 1.0048 | 1.0048 | |
| 10 year | 1.2410 | 1.0659 | 1.0295 | 1.0152 | 1.0139 | 1.0129 | 1.0111 | 1.0109 | 1.0102 | 1.0088 | 1.0095 | 1.0092 | 1.0089 | 1.0087 | 1.0079 | 1.0091 | 1.0079 | 1.0080 | 1.0079 | 1.0078 | 1.0080 | 1.0068 | 1.0069 | 1.0057 | 1.0058 | 1.0060 | 1.0055 | 1.0048 | 1.0048 | |
| All Available | 1.2673 | 1.0879 | 1.0454 | 1.0281 | 1.0220 | 1.0183 | 1.0149 | 1.0142 | 1.0129 | 1.0116 | 1.0115 | 1.0107 | 1.0098 | 1.0098 | 1.0090 | 1.0096 | 1.0083 | 1.0082 | 1.0079 | 1.0076 | 1.0075 | 1.0068 | 1.0068 | 1.0059 | 1.0058 | 1.0060 | 1.0055 | 1.0048 | 1.0048 | |

| Policy Year | MEDICAL PAID (POST-HB 1846) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------|-----------------------------|-----|-----|-----|-----|-----|-----|-----|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 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 | | | | | | | | | | | | | | | | | | | | | | | 1.0085 | 1.0099 | 1.0083 | 1.0105 | 1.0123 | 1.0056 | 1.0087 | |
| 1987 | | | | | | | | | | | | | | | | | | | | | | | 1.0088 | 1.0100 | 1.0079 | 1.0106 | 1.0084 | 1.0070 | 1.0084 | 1.0093 |
| 1988 | | | | | | | | | | | | | | | | | | | | | | 1.0093 | 1.0088 | 1.0083 | 1.0075 | 1.0086 | 1.0067 | 1.0058 | 1.0049 | 1.0054 |
| 1989 | | | | | | | | | | | | | | | | | | | | | | 1.0107 | 1.0080 | 1.0094 | 1.0105 | 1.0082 | 1.0087 | 1.01 | | |

