PENNSYLVANIA COMPENSATION RATING BUREAU

Summary of Material for Modification of Experience April 1, 2020 Loss Cost Revision

PENNSYLVANIA 2020 LOSS COST FILING

EFFECTIVE DATE -April 1, 2020

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EXHIBIT I

INDICATED CHANGE IN LOSS COSTS

		<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(1) (2) (3)	Policy Year 2015 Ratio of Loss to Expected Loss Policy Year 2016 Ratio of Loss to Expected Loss Policy Year 2017 Ratio of Loss to Expected Loss	0.5458 0.5096 0.5001	0.5933 0.5676 0.5743	1.1391 1.0772 1.0744
(4)	Average (Midpoint = 1/1/2017)	0.5185	0.5784	1.0969
(5) (6) (7) (8)	Policy Year 2015 Ratio Trended to 4/1/2021 + Policy Year 2016 Ratio Trended to 4/1/2021 + Policy Year 2017 Ratio Trended to 4/1/2021 + Average at 4/1/2021	0.4135 0.4070 0.4211 0.4139	0.4696 0.4697 0.4969 0.4787	0.8831 0.8767 0.9180 0.8926
(9a) (9b) (10)	Protz Adjustment House Bill 1840 Adjustment Indicated Change in Loss Costs	1.1337 0.8961 0.4205	1.0000 1.0000 0.4787	0.8992 -10.08%

CHANGES IN MANUAL LOSS COST LEVEL BY INDUSTRY GROUP

		Mfg.	Cont.	<u>Other</u>	<u>Total</u>
(11) (12)	Current Collectible Premium Ratio Anticipated Collectible Premium Ratio	1.0411 1.0427	1.1268 1.1287	0.9929 0.9928	
(13)	Final Indicated Change in Manual Loss Cost Level (10T) * (12) / (11)	0.9006	0.9007	0.8991	0.8999

⁺ Refer to pages 20 and 21

EXHIBIT II

CALCULATION OF EMPLOYER ASSESSMENT FACTOR AND LOADING FOR LOSS BASED ASSESSMENTS

(1)	2018 PCRB Member Paid Loss*	2,216,375,969
(2)	2019/2020 Fiscal Year Membership Assessment Amount	
	 a. Administration Fund b. Subsequent Injury Fund c. Supersedeas Fund d. Uninsured Employers Guaranty Fund e. Total 	51,723,784 143,627 16,012,749 5,603,317 73,483,477
(3)	2018 Employer Assessment Premium Base	3,627,074,324
(4)	 2019/2020 Fiscal Year Membership Assessment Rate a. Administration Fund (2a) / (3) b. Subsequent Injury Fund (2b) / (3) c. Supersedeas Fund (2c) / (3) 	0.0143 0.0000 0.0044
	d. Uninsured Employers Guaranty Fund (2d) / (3)	0.0015
	e. Employer Assessment Factor (4a) + (4b) + (4c) + (4d)	0.0202
(5)	2019/2020 Fiscal Year Budget for the Office of Small Business Advocate	280,000
(6)	2019/2020 Fiscal Year Membership Assessment Rate for the Office of Small Business Advocate (5) / (1)	0.0001
(7)	Merit Rating Plan Increment Factor	0.0034
(8)	Certified Safety Committee Program Increment Factor	0.0102
(9)	Overall Adjustment for the Office of Small Business Advocate, Merit Rating Plan and Certified Safety Committee Program (6) + (7) + (8)	0.0137

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

(1)	Standard Earned Premium Reported (Table I)			1,555,308,930
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0090
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0069
(5)	Factor to Remove Loss Based Assessments			0.9862
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,558,329,065
(7)	Loss Cost Change to 04/1/19 Level			0.7763
(8)	Expected Loss at Current Level (6) * (7)			1,209,730,853
Losse	es - Paid-to-30th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	222,466,309	394,338,978	616,805,287
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	2.8329	1.8665	
(11)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9975	1.0000	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	628,659,442	736,033,702	1,364,693,144
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	628,659,442	736,033,702	1,364,693,144
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.5197	0.6084	1.1281
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	384,632,083	543,900,463	928,532,546
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.5140	1.2014	
(18)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9981	1.0000	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	581,250,869	653,442,016	1,234,692,885
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	581,250,869	653,442,016	1,234,692,885
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.4805	0.5402	1.0207
Losse	es - Average of Incurred and Paid-to-30th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	604,955,156	694,737,859	1,299,693,015
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.5001	0.5743	1.0744
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.5320	0.5320	
(26)	Severity Ratio * (24) / (25)	0.9400	1.0794	2.0194

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

(1)	Standard Earned Premium Reported (Table I)			1,503,591,117
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			0.9998
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0078
(5)	Factor to Remove Loss Based Assessments			0.9853
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,492,745,328
(7)	Loss Cost Change to 04/1/19 Level			0.7413
(8)	Expected Loss at Current Level (6) * (7)			1,106,572,112
Losse	es - Paid-to-30th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	371,128,021	445,723,495	816,851,516
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.5823	1.4968	
(11)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9987	1.0000	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	586,454,744	667,158,927	1,253,613,671
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	586,454,744	667,158,927	1,253,613,671
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.5300	0.6029	1.1329
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	477,328,607	513,349,672	990,678,279
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.1355	1.1472	
(18)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9987	1.0000	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	541,325,488	588,914,744	1,130,240,232
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	541,325,488	588,914,744	1,130,240,232
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.4892	0.5322	1.0214
Losse	es - Average of Incurred and Paid-to-30th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	563,890,116	628,036,836	1,191,926,952
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.5096	0.5676	1.0772
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.5639	0.5639	
(26)	Severity Ratio * (24) / (25)	0.9037	1.0065	1.9102

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

(1)	Standard Earned Premium Reported (Table I)			1,501,766,929
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			0.9997
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0076
(5)	Factor to Remove Loss Based Assessments			0.9853
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,490,489,325
(7)	Loss Cost Change to 04/1/19 Level			0.7224
(8)	Expected Loss at Current Level (6) * (7)			1,076,729,488
Losse	es - Paid-to-30th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	474,262,598	476,545,689	950,808,287
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.2955	1.4104	
(11)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9995	1.0000	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	614,084,434	672,120,040	1,286,204,474
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	614,084,434	672,120,040	1,286,204,474
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.5703	0.6242	1.1945
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	535,683,006	533,185,215	1,068,868,221
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0485	1.1358	
(18)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9994	1.0000	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	561,338,009	605,591,767	1,166,929,776
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	561,338,009	605,591,767	1,166,929,776
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.5213	0.5624	1.0837
Losse	es - Average of Incurred and Paid-to-30th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	587,711,222	638,855,904	1,226,567,126
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.5458	0.5933	1.1391
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.6029	0.6029	
(26)	Severity Ratio * (24) / (25)	0.9052	0.9840	1.8892

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

(1)	Standard Earned Premium Reported (Table I)			1,495,207,187
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0001
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0066
(5)	Factor to Remove Loss Based Assessments			0.9857
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,483,701,329
(7)	Loss Cost Change to 04/1/19 Level			0.6810
(8)	Expected Loss at Current Level (6) * (7)			1,010,400,605
Losse	es - Paid-to-30th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	524,537,262	531,089,913	1,055,627,175
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.1967	1.3768	
(11)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9998	0.9980	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	627,567,911	729,768,875	1,357,336,786
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	627,567,911	729,768,875	1,357,336,786
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.6211	0.7223	1.3434
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	569,536,181	577,114,618	1,146,650,799
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0336	1.1361	
(18)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9997	0.9982	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	588,500,131	654,475,200	1,242,975,331
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	588,500,131	654,475,200	1,242,975,331
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.5824	0.6477	1.2301
Losse	es - Average of Incurred and Paid-to-30th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	608,034,021	692,122,038	1,300,156,059
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.6018	0.6850	1.2868
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.6531	0.6531	
(26)	Severity Ratio * (24) / (25)	0.9215	1.0489	1.9704

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

(1)	Standard Earned Premium Reported (Table I)			1,491,313,092
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0002
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0067
(5)	Factor to Remove Loss Based Assessments			0.9853
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,479,531,555
(7)	Loss Cost Change to 04/1/19 Level			0.6487
(8)	Expected Loss at Current Level (6) * (7)			959,772,120
Losse	es - Paid-to-30th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	544,017,755	521,384,289	1,065,402,044
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.1554	1.3596	
(11)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9999	0.9934	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	628,493,226	704,215,382	1,332,708,608
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	628,493,226	704,215,382	1,332,708,608
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.6548	0.7337	1.3885
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	572,502,492	571,591,807	1,144,094,299
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0316	1.1257	
(18)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9999	0.9940	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	590,506,250	639,583,663	1,230,089,913
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	590,506,250	639,583,663	1,230,089,913
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.6153	0.6664	1.2817
Losse	es - Average of Incurred and Paid-to-30th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	609,499,738	671,899,523	1,281,399,261
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.6350	0.7001	1.3351
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.7139	0.7139	
(26)	Severity Ratio * (24) / (25)	0.8894	0.9806	1.8700

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

(1)	Standard Earned Premium Reported (Table I)			1,531,607,206
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0001
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0067
(5)	Factor to Remove Loss Based Assessments			0.9858
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,520,126,432
(7)	Loss Cost Change to 04/1/19 Level			0.6192
(8)	Expected Loss at Current Level (6) * (7)			941,262,287
Losse	es - Paid-to-30th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	539,400,679	510,638,128	1,050,038,807
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.1274	1.3419	
(11)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9999	0.9919	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	608,072,076	679,689,924	1,287,762,000
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	608,072,076	679,689,924	1,287,762,000
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.6460	0.7221	1.3681
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	573,059,774	558,413,365	1,131,473,139
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0242	1.1201	
(18)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9999	0.9926	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	586,849,514	620,858,362	1,207,707,876
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	586,849,514	620,858,362	1,207,707,876
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.6235	0.6596	1.2831
Losse	es - Average of Incurred and Paid-to-30th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	597,460,795	650,274,143	1,247,734,938
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.6347	0.6909	1.3256
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.7315	0.7315	
(26)	Severity Ratio * (24) / (25)	0.8677	0.9445	1.8122

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

(1)	Standard Earned Premium Reported (Table I)			1,644,423,446
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			0.9997
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0057
(5)	Factor to Remove Loss Based Assessments			0.9862
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,630,484,973
(7)	Loss Cost Change to 04/1/19 Level			0.5964
(8)	Expected Loss at Current Level (6) * (7)			972,421,238
Losse	es - Paid-to-30th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	604,048,360	564,054,051	1,168,102,411
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.1092	1.3270	
(11)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	1.0000	0.9915	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	669,978,434	742,105,832	1,412,084,266
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	669,978,434	742,105,832	1,412,084,266
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.6890	0.7632	1.4522
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	626,315,782	599,899,864	1,226,215,646
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0203	1.1146	
(18)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9999	0.9920	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	638,977,831	663,277,903	1,302,255,734
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	638,977,831	663,277,903	1,302,255,734
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.6571	0.6821	1.3392
Losse	es - Average of Incurred and Paid-to-30th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	654,478,133	702,691,868	1,357,170,001
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.6730	0.7226	1.3956
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.7827	0.7827	
(26)	Severity Ratio * (24) / (25)	0.8599	0.9232	1.7831

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

(1)	Standard Earned Premium Reported (Table I)			1,597,475,660
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			0.9997
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			1.0055
(5)	Factor to Remove Loss Based Assessments			0.9859
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,583,138,401
(7)	Loss Cost Change to 04/1/19 Level			0.6013
(8)	Expected Loss at Current Level (6) * (7)			951,941,121
Losse	es - Paid-to-30th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	633,051,722	568,975,757	1,202,027,479
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0967	1.3116	
(11)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	1.0000	0.9913	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	694,248,004	739,809,866	1,434,057,870
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	694,248,004	739,809,866	1,434,057,870
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.7293	0.7772	1.5065
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	652,792,438	613,024,444	1,265,816,882
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0164	1.1110	
(18)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	0.9999	0.9920	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	663,459,801	675,599,239	1,339,059,040
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	663,459,801	675,599,239	1,339,059,040
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.6970	0.7097	1.4067
Losse	es - Average of Incurred and Paid-to-30th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	678,853,903	707,704,553	1,386,558,456
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.7131	0.7434	1.4565
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.8317	0.8317	
(26)	Severity Ratio * (24) / (25)	0.8574	0.8938	1.7512

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

(1)	Standard Earned Premium Reported (Table I)			1,526,121,199
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0000
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			0.9987
(5)	Factor to Remove Loss Based Assessments			0.9859
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,502,646,906
(7)	Loss Cost Change to 04/1/19 Level			0.5986
(8)	Expected Loss at Current Level (6) * (7)			899,484,438
Losse	es - Paid-to-30th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	617,924,423	522,967,009	1,140,891,432
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0889	1.3012	
(11)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	1.0000	1.0048	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	672,842,648	683,780,060	1,356,622,708
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	672,842,648	683,780,060	1,356,622,708
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.7480	0.7602	1.5082
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	632,444,653	550,884,216	1,183,328,869
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0136	1.1123	
(18)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	1.0000	1.0046	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	641,016,981	615,565,497	1,256,582,478
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	641,016,981	615,565,497	1,256,582,478
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.7126	0.6844	1.3970
Losse	es - Average of Incurred and Paid-to-30th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	656,929,815	649,672,779	1,306,602,594
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.7303	0.7223	1.4526
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.8446	0.8446	
(26)	Severity Ratio * (24) / (25)	0.8647	0.8552	1.7199

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

(1)	Standard Earned Premium Reported (Table I)			1,720,420,658
(2)	Premium Development Factor to Ultimate Level (Exhibit V-1)			1.0000
(3)	Expense Constant Removal Factor			1.0000
(4)	PCCPAP On-Level Factor			0.9989
(5)	Factor to Remove Loss Based Assessments			0.9862
(6)	Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5)			1,694,812,506
(7)	Loss Cost Change to 04/1/19 Level			0.5651
(8)	Expected Loss at Current Level (6) * (7)			957,738,547
Losse	es - Paid-to-30th Method	Indemnity	Medical	Total
(9)	Paid Losses Reported (Table I-D-Reported & I-E-Reported)	679,864,958	581,125,548	1,260,990,506
(10)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0801	1.2884	
(11)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	1.0000	1.0340	
(12)	Ultimate Incurred Losses (9) * (10) * (11)	734,303,163	774,175,259	1,508,478,422
(13)	Benefit Level Factor	1.0000	1.0000	
(14)	Adjusted Losses (12) * (13)	734,303,163	774,175,259	1,508,478,422
(15)	Policy Year Ratio of Losses to Expected Losses (14) / (8)	0.7667	0.8083	1.5750
Losse	es - Incurred Method			
(16)	Incurred Losses Reported (Table I-B-Reported & I-C-Reported)	696,048,467	606,717,831	1,302,766,298
(17)	Loss Development Factor to Ultimate Valuation (Exhibit V-3 & V-5)	1.0119	1.1090	
(18)	Adjustment to Post-Act 1846, Pre-Protz Decision & HB 1840 Loss Levels	1.0000	1.0326	
(19)	Ultimate Incurred Losses (16) * (17) * (18)	704,297,288	694,759,024	1,399,056,312
(20)	Benefit Level Factor	1.0000	1.0000	
(21)	Adjusted Losses (19) * (20)	704,297,288	694,759,024	1,399,056,312
(22)	Policy Year Ratio of Losses to Expected Losses (21) / (8)	0.7354	0.7254	1.4608
Losse	es - Average of Incurred and Paid-to-30th Method			
(23)	Adjusted Ultimate Incurred Losses ((14) + (21)) / 2	719,300,226	734,467,142	1,453,767,368
(24)	Policy Year Ratio of Losses to Expected Losses (23) / (8)	0.7510	0.7669	1.5179
(25)	Normalized Claim Frequency (Exhibit VI-2)	0.8718	0.8718	
(26)	Severity Ratio * (24) / (25)	0.8614	0.8797	1.7411

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

POLICY YEARS 2008 - 2013 PREMIUM ON-LEVEL FACTORS

	(1)	(2)	(3) CUM.	(4) PORTION	(5)	FACTOR TO ADJUST
POLICY	LOSS COST	LOSS COST	INDEX OF	OF YEAR	PRODUCT	to 04/01/19
YEAR	DATE	CHANGE	COL (2)	ON-LEVEL	(3) * (4)	LC LEVEL
2008	4/01/07	BASE	1.0000	0.3260	0.3260	
	4/01/08	0.8978	0.8978	0.6740	0.6051	
	4/01/09	0.5861	0.5262	4.0000	0.0044	0.5054
	to 04/01/19			1.0000	0.9311	0.5651
2009	4/01/08	BASE	1.0000	0.3039	0.3039	
	4/01/09	0.9700	0.9700	0.6961	0.6752	
	4/01/10	0.6042	0.5861	4.0000	0.0704	0.5000
	to 04/01/19			1.0000	0.9791	0.5986
2010	4/01/09	BASE	1.0000	0.2929	0.2929	
	4/01/10	1.0068	1.0068	0.7071	0.7119	
	4/01/11	0.6001	0.6042	4 0000	4 00 40	0.0040
	to 04/01/19			1.0000	1.0048	0.6013
2011	4/01/10	BASE	1.0000	0.2923	0.2923	
	4/01/11	1.0087	1.0087	0.7077	0.7139	
	4/01/12	0.5949	0.6001			
	to 04/01/19			1.0000	1.0062	0.5964
2012	4/01/11	BASE	1.0000	0.3083	0.3083	
	4/01/12	0.9434	0.9434	0.6917	0.6525	
	4/01/13	0.6306	0.5949	4 0000		0.0400
	to 04/01/19			1.0000	0.9608	0.6192
2013	4/01/12	BASE	1.0000	0.3068	0.3068	
	4/01/13	0.9599	0.9599	0.6932	0.6654	
	4/01/14	0.6570	0.6307	4 0		0.0.:
	to 04/01/19			1.0000	0.9722	0.6487

POLICY YEARS 2014 - 2018 PREMIUM ON-LEVEL FACTORS

POLICY	(1) LOSS COST	(2) LOSS COST	(3) CUM. INDEX OF	(4) PORTION OF YEAR	(5) PRODUCT	FACTOR TO ADJUST to 04/01/19
YEAR	DATE	CHANGE	COL (2)	ON-LEVEL	(3) * (4)	LC LEVEL
2014	4/01/13	BASE	1.0000	0.3122	0.3122	
	4/01/14 4/01/15	0.9485 0.6926	0.9485 0.6569	0.6878	0.6524	
	to 04/01/19	0.0320	0.0000	1.0000	0.9646	0.6810
2015	4/01/14	BASE	1.0000	0.3143	0.3143	
	4/01/15	0.9401	0.9401	0.6857	0.6446	
	4/01/16	0.7368	0.6927			
	to 04/01/19			1.0000	0.9589	0.7224
2016	4/01/15	BASE	1.0000	0.3078	0.3078	
2010	4/01/16	0.9910	0.9910	0.6922	0.6860	
	4/01/17	0.7434	0.7367			
	to 04/01/19			1.0000	0.9938	0.7413
2017	4/01/16	BASE	1.0000	0.3196	0.3196	
	4/01/17	0.9379	0.9379	0.6804	0.6381	
	2/01/18	0.7927	0.7435			
	to 04/01/19			1.0000	0.9577	0.7763
2018	4/01/17	BASE	1.0000	0.1627	0.1627	
	2/01/18	1.0606	1.0606	0.1348	0.1430	
	4/01/18	1.0070	1.0680	0.7025	0.7503	
	1/01/19	0.7422	0.7927			
	to 04/01/19			1.0000	1.0560	0.7507

DEVELOPMENT FACTORS

PREMIUM

Reports in Ratio	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Policy <u>Year</u>	2016-2017 <u>Ratio</u>	Policy <u>Year</u>	2015-2016 <u>Ratio</u>	Policy <u>Year</u>	2014-2015 <u>Ratio</u>	Unweighted Average	Selected Average	Cumulative Average
2nd to 1st	2016	1.0093	2015	1.0090	2014	1.0084	2013	1.0099	1.0092	1.0092	1.0090
3rd to 2nd	2015	0.9992	2014	1.0005	2013	1.0012	2012	0.9994	1.0001	1.0001	0.9998
4th to 3rd	2014	0.9980	2013	1.0005	2012	0.9996	2011	1.0002	0.9996	0.9996	0.9997
5th to 4th	2013	1.0001	2012	0.9995	2011	0.9999	2010	1.0001	0.9999	0.9999	1.0001
6th to 5th	2012	1.0001	2011	1.0002	2010	1.0002	2009	0.9997	1.0001	1.0001	1.0002
7th to 6th	2011	1.0004	2010	1.0003	2009	1.0011	2008	1.0000	1.0004	1.0004	1.0001
8th to 7th	2010	1.0000	2009	0.9999	2008	0.9999	2007	1.0000	1.0000	1.0000	0.9997
9th to 8th	2009	1.0000	2008	0.9988	2007	1.0002	2006	1.0000	0.9997	0.9997	0.9997
10th to 9th	2008	1.0000	2007	1.0000	2006	1.0000	2005	1.0000	1.0000	1.0000	1.0000
11th to 10th	2007	1.0000	2006	1.0000	2005	1.0000	2004	1.0000	1.0000	1.0000	1.0000
12th to 11th	2006	1.0000	2005	1.0000	2004	1.0000	2003	1.0001	1.0000	1.0000	1.0000
13th to 12th	2005	1.0000	2004	1.0000	2003	1.0000	2002	1.0000	1.0000	1.0000	1.0000
14th to 13th	2004	1.0000	2003	1.0000	2002	1.0000	2001	1.0000	1.0000	1.0000	1.0000
15th to 14th	2003	1.0000	2002	1.0000	2001	1.0000	2000	1.0000	1.0000	1.0000	1.0000
16th to 15th	2002	0.9999	2001	1.0000	2000	1.0000	1999	1.0000	1.0000	1.0000	1.0000
17th to 16th	2001	1.0000	2000	1.0000	1999	0.9999	1998	1.0000	1.0000	1.0000	1.0000
18th to 17th	2000	1.0000	1999	1.0000	1998	1.0000	1997	1.0000	1.0000	1.0000	1.0000
19th to 18th	1999	1.0000	1998	1.0000	1997	0.9999	1996	1.0001	1.0000	1.0000	1.0000
20th to 19th	1998	1.0000	1997	1.0000	1996	1.0000	1995	1.0000	1.0000	1.0000	1.0000
21st to 20th	1997	1.0000	1996	1.0000	1995	1.0000	1994	1.0000	1.0000	1.0000	1.0000
22nd to 21st	1996	1.0000	1995	1.0000	1994	1.0002	1993	1.0000	1.0001	1.0000	1.0000
23rd to 22nd	1995	1.0000	1994	1.0000	1993	1.0000	1992	1.0000	1.0000	1.0000	1.0000
24th to 23rd	1994	1.0000	1993	1.0000	1992	1.0000	1991	1.0000	1.0000	1.0000	1.0000
25th to 24th	1993	1.0000	1992	1.0000	1991	1.0000	1990	1.0000	1.0000	1.0000	1.0000
26th to 25th	1992	1.0000	1991	1.0000	1990	1.0000	1989	1.0000	1.0000	1.0000	1.0000
27th to 26th	1991	1.0000	1990	1.0000	1989	1.0000	1988	1.0000	1.0000	1.0000	1.0000
28th to 27th	1990	1.0000	1989	1.0000	1988	1.0000	1987	1.0000	1.0000	1.0000	1.0000
29th to 28th	1989	1.0000	1988	1.0000	1987	1.0000	1986	1.0000	1.0000	1.0000	1.0000
30th to 29th	1988	1.0000	1987	1.0000	1986	1.0000				1.0000	1.0000

Policy	Present	Premium
<u>Year</u>	<u>Valuation</u>	Development Factor
4000	Turante Ninth	4.0000
1989	Twenty-Ninth	1.0000
1990	Twenty-Eighth	1.0000
1991	Twenty-Seventh	1.0000
1992	Twenty-Sixth	1.0000
1993	Twenty-Fifth	1.0000
1994	Twenty-Fourth	1.0000
1995	Twenty-Third	1.0000
1996	Twenty-Second	1.0000
1997	Twenty-First	1.0000
1998	Twentieth	1.0000
1999	Nineteenth	1.0000
2000	Eighteenth	1.0000
2001	Seventeenth	1.0000
2002	Sixteenth	1.0000
2003	Fifteenth	1.0000
2004	Fourteenth	1.0000
2005	Thirteenth	1.0000
2006	Twelfth	1.0000
2007	Eleventh	1.0000
2008	Tenth	1.0000
2009	Ninth	1.0000
2010	Eighth	0.9997
2011	Seventh	0.9997
2012	Sixth	1.0001
2013	Fifth	1.0002
2014	Fourth	1.0001
2015	Third	0.9997
2016	Second	0.9998
2017	First	1.0090
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REPORTED DEVELOPMENT FACTORS

INDEMNITY LOSSES PAID METHOD

							PAID WEIT	OD						
Reports in Ratio		Policy <u>Year</u>	2017-2018 Ratio	Policy Year	2016-2017 <u>Ratio</u>	Policy <u>Year</u>	2015-2016 <u>Ratio</u>	Policy <u>Year</u>	2014-2015 <u>Ratio</u>	Policy <u>Year</u>	2013-2014 <u>Ratio</u>	2 Year Average	3 Year Average	5 Year Average
2nd to 1st	а	2016	1.7966	2015	1.7865	2014	1.8713	2013	1.9193	2012	1.9105	1.7916	1.8181	1.8568
3rd to 2nd	a	2015	1.2123	2014	1.2311	2013	1.2582	2012	1.2606	2011	1.2852	1.2217	1.2339	1.2495
4th to 3rd	а	2014	1.0839	2013	1.0815	2012	1.0979	2011	1.1011	2010	1.1133	1.0827	1.0878	1.0955
5th to 4th	а	2013	1.0356	2012	1.0359	2011	1.0380	2010	1.0493	2009	1.0465	1.0358	1.0365	1.0411
6th to 5th	а	2012	1.0272	2011	1.0226	2010	1.0275	2009	1.0356	2008	1.0291	1.0249	1.0258	1.0284
7th to 6th	а	2011	1.0162	2010	1.0167	2009	1.0220	2008	1.0131	2007	1.0184	1.0164	1.0183	1.0173
8th to 7th	а	2010	1.0096	2009	1.0132	2008	1.0111	2007	1.0144	2006	1.0152	1.0114	1.0113	1.0127
9th to 8th	а	2009	1.0076	2008	1.0068	2007	1.0104	2006	1.0131	2005	1.0125	1.0072	1.0083	1.0101
10th to 9th	а	2008	1.0087	2007	1.0076	2006	1.0088	2005	1.0083	2004	1.0118	1.0082	1.0084	1.0090
11th to 10th	а	2007	1.0074	2006	1.0072	2005	1.0081	2004	1.0094	2003	1.0083	1.0073	1.0076	1.0081
12th to 11th	а	2006	1.0077	2005	1.0050	2004	1.0068	2003	1.0071	2002	1.0057	1.0064	1.0065	1.0065
13th to 12th	а	2005	1.0058	2004	1.0061	2003	1.0045	2002	1.0054	2001	1.0049	1.0060	1.0055	1.0053
14th to 13th	а	2004	1.0053	2003	1.0042	2002	1.0045	2001	1.0040	2000	1.0037	1.0047	1.0047	1.0043
15th to 14th	а	2003	1.0039	2002	1.0033	2001	1.0020	2000	1.0031	1999	1.0019	1.0036	1.0031	1.0029
16th to 15th	а	2002	1.0037	2001	1.0029	2000	1.0021	1999	1.0013	1998	1.0024	1.0033	1.0029	1.0025
17th to 16th	a a	2001 2000	1.0019	2000 1999	1.0022	1999	1.0017	1998	1.0026	1997	1.0039	1.0021	1.0019	1.0025
18th to 17th	-	2000 1999	1.0015 1.0015	1999	1.0016	1998 1997	1.0020 1.0019	1997 1996	1.0029	1996 1995	1.0034	1.0016	1.0017	1.0023
	a a	1999	1.0015	1996	1.0016 1.0020	1997	1.0019	1995	1.0028 1.0035	1995	1.0044 1.0057	1.0016 1.0019	1.0017 1.0022	1.0024 1.0031
21st to 20th	a	1997	1.0017	1996	1.0020	1995	1.0028	1994	1.0033	1993	1.0057	1.0019	1.0022	1.0037
22nd to 21st		1996	1.0010	1995	1.0029	1994	1.0041	1993	1.0046	1993	1.0051	1.0022	1.0029	1.0037
23rd to 22nd		1995	1.0022	1994	1.0030	1993	1.0043	1992	1.0044	1991	1.0034	1.0020	1.0037	1.0033
24th to 23rd	a	1994	1.0042	1993	1.0041	1992	1.0042	1991	1.0035	1990	1.0030	1.0041	1.0041	1.0038
25th to 24th	a	1993	1.0035	1992	1.0033	1991	1.0036	1990	1.0032	1989	1.0034	1.0034	1.0034	1.0034
26th to 25th	a	1992	1.0037	1991	1.0031	1990	1.0029	1989	1.0031	1988	1.0025	1.0034	1.0032	1.0031
27th to 26th	a	1991	1.0028	1990	1.0024	1989	1.0030	1988	1.0021	1987	1.0020	1.0026	1.0027	1.0025
28th to 27th	а	1990	1.0027	1989	1.0026	1988	1.0020	1987	1.0021	1986	1.0026	1.0027	1.0024	1.0024
29th to 28th	а	1989	1.0022	1988	1.0016	1987	1.0016	1986	1.0032			1.0019	1.0018	1.0022
30th to 29th	b	1988	1.0131	1987	1.0126	1986	1.0192					1.0129	1.0150	1.0150
Beyond 30th	С	1987 & Prior	0.9996	1986 & Prior	1.0012	1985 & Prior	1.0004	1985 & Prior	1.0017	1985 & Prior	1.0010	1.0004	1.0004	1.0008
						IN	CURRED ME	THOD						
ъ.		D !!	0047 0040	D. II	0040 0047	D. II	0045 0040	D. II	0044 0045	D !!	0040 0044	2.1/	0.1/	5.V
Reports		Policy	2017-2018	Policy	2016-2017	Policy	2015-2016	Policy	2014-2015 Ratio	Policy	2013-2014	2 Year	3 Year	5 Year
in Ratio		Year											A	
			Ratio	<u>Year</u>	Ratio	<u>Year</u>	Ratio	<u>Year</u>	rano	<u>Year</u>	Ratio	Average	Average	Average
and to 1 at	_													
2nd to 1st	С	2016	1.3311	2015	1.3372	2014	1.3303	2013	1.3936	2012	1.3808	1.3341	1.3328	1.3546
3rd to 2nd	С	2016 2015	1.3311 1.0801	2015 2014	1.3372 1.0864	2014 2013	1.3303 1.0948	2013 2012	1.3936 1.1086	2012 2011	1.3808 1.0992	1.3341 1.0833	1.3328 1.0871	1.3546 1.0938
3rd to 2nd 4th to 3rd	c c	2016 2015 2014	1.3311 1.0801 1.0187	2015 2014 2013	1.3372 1.0864 1.0105	2014 2013 2012	1.3303 1.0948 1.0319	2013 2012 2011	1.3936 1.1086 1.0240	2012 2011 2010	1.3808 1.0992 1.0337	1.3341 1.0833 1.0146	1.3328 1.0871 1.0204	1.3546 1.0938 1.0238
3rd to 2nd 4th to 3rd 5th to 4th	c c	2016 2015 2014 2013	1.3311 1.0801 1.0187 0.9990	2015 2014 2013 2012	1.3372 1.0864 1.0105 1.0050	2014 2013 2012 2011	1.3303 1.0948 1.0319 1.0040	2013 2012 2011 2010	1.3936 1.1086 1.0240 1.0060	2012 2011 2010 2009	1.3808 1.0992 1.0337 1.0037	1.3341 1.0833 1.0146 1.0020	1.3328 1.0871 1.0204 1.0027	1.3546 1.0938 1.0238 1.0035
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th	c c c	2016 2015 2014 2013 2012	1.3311 1.0801 1.0187 0.9990 1.0068	2015 2014 2013 2012 2011	1.3372 1.0864 1.0105 1.0050 1.0078	2014 2013 2012 2011 2010	1.3303 1.0948 1.0319 1.0040 1.0002	2013 2012 2011 2010 2009	1.3936 1.1086 1.0240 1.0060 1.0112	2012 2011 2010 2009 2008	1.3808 1.0992 1.0337 1.0037 1.0034	1.3341 1.0833 1.0146 1.0020 1.0073	1.3328 1.0871 1.0204 1.0027 1.0049	1.3546 1.0938 1.0238 1.0035 1.0059
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th	C C C	2016 2015 2014 2013 2012 2011	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010	2015 2014 2013 2012 2011 2010	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068	2014 2013 2012 2011 2010 2009	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058	2013 2012 2011 2010 2009 2008	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028	2012 2011 2010 2009 2008 2007	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045	1.3546 1.0938 1.0238 1.0035 1.0059 1.0038
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th	c c c	2016 2015 2014 2013 2012 2011 2010	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033	2015 2014 2013 2012 2011 2010 2009	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043	2014 2013 2012 2011 2010 2009 2008	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999	2013 2012 2011 2010 2009 2008 2007	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003	2012 2011 2010 2009 2008 2007 2006	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025	1.3546 1.0938 1.0238 1.0035 1.0059 1.0038 1.0023
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th	C C C C	2016 2015 2014 2013 2012 2011	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041	2015 2014 2013 2012 2011 2010 2009 2008	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015	2014 2013 2012 2011 2010 2009 2008 2007	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013	2013 2012 2011 2010 2009 2008 2007 2006	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989	2012 2011 2010 2009 2008 2007 2006 2005	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0028	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025 1.0023	1.3546 1.0938 1.0238 1.0035 1.0059 1.0038 1.0023 1.0017
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th	C C C C C	2016 2015 2014 2013 2012 2011 2010 2009	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033	2015 2014 2013 2012 2011 2010 2009	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043	2014 2013 2012 2011 2010 2009 2008	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999	2013 2012 2011 2010 2009 2008 2007	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003	2012 2011 2010 2009 2008 2007 2006	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025	1.3546 1.0938 1.0238 1.0035 1.0059 1.0038 1.0023
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th	C C C C C C	2016 2015 2014 2013 2012 2011 2010 2009 2008	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041 1.0002	2015 2014 2013 2012 2011 2010 2009 2008 2007	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033	2014 2013 2012 2011 2010 2009 2008 2007 2006	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025	2013 2012 2011 2010 2009 2008 2007 2006 2005	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013	2012 2011 2010 2009 2008 2007 2006 2005 2004	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026 1.0018	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0028 1.0017	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025 1.0023 1.0020	1.3546 1.0938 1.0238 1.0035 1.0059 1.0038 1.0023 1.0017 1.0018
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th	C C C C C C	2016 2015 2014 2013 2012 2011 2010 2009 2008 2007	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041 1.0002 1.0027	2015 2014 2013 2012 2011 2010 2009 2008 2007 2006	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011	2014 2013 2012 2011 2010 2009 2008 2007 2006 2005	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025 1.0014	2013 2012 2011 2010 2009 2008 2007 2006 2005 2004	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013 0.9996	2012 2011 2010 2009 2008 2007 2006 2005 2004 2003	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026 1.0018 1.0024	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0028 1.0017 1.0019	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025 1.0023 1.0020 1.0017	1.3546 1.0938 1.0238 1.0035 1.0035 1.0038 1.0023 1.0017 1.0018
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th 12th to 11th	C C C C C C C	2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041 1.0002 1.0027 1.0025	2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011	2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025 1.0014	2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013 0.9996 0.9998	2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026 1.0018 1.0024 1.0007	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0028 1.0017 1.0019 1.0018	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025 1.0023 1.0020 1.0017	1.3546 1.0938 1.0238 1.0035 1.0059 1.0038 1.0023 1.0017 1.0018 1.0014
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th		2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041 1.0002 1.0027 1.0025 1.0020 1.0005 0.9993	2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0001 1.0016	2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	1.3303 1.0948 1.0319 1.0040 1.0002 1.00058 0.9999 1.0013 1.0025 1.0014 1.0007 1.0016	2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013 0.9996 0.9998 0.9998	2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026 1.0018 1.0024 1.0007 1.0014 0.9993 1.0004	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0028 1.0017 1.0019 1.0018 1.0014 1.0011	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025 1.0023 1.0020 1.0017 1.0017 1.0012 1.0006	1.3546 1.0938 1.0238 1.0035 1.0059 1.0038 1.0023 1.0017 1.0018 1.0014 1.0011 1.0007 1.0005
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th		2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041 1.00027 1.0025 1.0020 1.0005 0.9993 1.0011	2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0001 1.0016 1.0016	2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025 1.0014 1.0007 1.0016 1.0013 0.9999	2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013 0.9996 0.9998 0.9996 0.9996 0.9998	2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026 1.0018 1.0024 1.0007 1.0014 0.9993 1.0004	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0028 1.0017 1.0019 1.0018 1.0014 1.00013 1.0003	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025 1.0023 1.0020 1.0017 1.0012 1.0012 1.0006 1.0004	1.3546 1.0938 1.0238 1.0035 1.0059 1.0038 1.0023 1.0017 1.0018 1.0014 1.0001 1.0005 1.0005 1.0004
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 13th 15th to 15th 17th to 16th		2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041 1.0002 1.0027 1.0025 1.0025 0.9993 1.0011 1.0009	2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0011 1.0009 1.0016 1.0014 1.0001	2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025 1.0014 1.0007 1.0016 1.0013 0.9999 1.0005	2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013 0.9998 0.9998 0.9998 0.9998 0.9999 0.9995	2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026 1.0018 1.0024 1.0007 1.0014 0.9993 1.0004 1.0010 0.9983	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0028 1.0017 1.0019 1.0018 1.0014 1.0011 1.0003 1.0006	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025 1.0023 1.0020 1.0017 1.0017 1.0012 1.0006 1.0004	1.3546 1.0938 1.0238 1.0035 1.0059 1.0038 1.0023 1.0017 1.0018 1.0014 1.0001 1.0005 1.0004 1.0003 1.0001
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th		2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041 1.0002 1.0027 1.0025 1.0020 1.0005 0.9993 1.0011 1.0009	2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	1.3372 1.0864 1.0105 1.0050 1.0078 1.0043 1.0015 1.0033 1.0011 1.0001 1.0009 1.0014 1.0001 1.0012	2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	1.3303 1.0948 1.0319 1.0040 1.0002 1.00058 0.9999 1.0013 1.0025 1.0014 1.0014 1.0007 1.0013 0.9999 1.0005	2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013 0.9996 0.9998 0.9998 0.9998 0.9998 0.9998	2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026 1.0018 1.0024 1.0007 1.0014 0.9993 1.0004 1.0010 0.9983 1.0002	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0017 1.0019 1.0018 1.0014 1.0011 1.0003 1.0006 1.0010	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0023 1.0023 1.0020 1.0017 1.0017 1.0012 1.0006 1.0004 1.0009	1.3546 1.0938 1.0238 1.0035 1.0035 1.0059 1.0038 1.0023 1.0017 1.0014 1.0011 1.0007 1.0005 1.0004 1.0003
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th		2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041 1.0002 1.0027 1.0025 1.0020 1.0005 0.9993 1.0011 1.0009 1.0000	2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0001 1.0016 1.0014 1.0001 1.00012 1.0006 0.9999	2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025 1.0014 1.0007 1.0016 1.0013 0.9999 1.0005 1.0003	2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013 0.9998 0.9998 0.9998 0.9998 0.9995 0.9996 0.9996	2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026 1.0018 1.0024 1.0007 1.0014 0.9993 1.0004 1.0010 0.9883 1.0002 1.0012	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0017 1.0019 1.0014 1.0014 1.0001 1.0006 1.0010 1.0000	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025 1.0023 1.0020 1.0017 1.0012 1.0012 1.0006 1.0004 1.0009	1.3546 1.0938 1.0238 1.0035 1.0035 1.0059 1.0038 1.0017 1.0018 1.0014 1.0001 1.0007 1.0005 1.0004 1.0003 1.0001 1.0001
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th		2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041 1.0002 1.0027 1.0025 1.0025 0.9993 1.0011 1.0009 1.0000 1.0006	2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0001 1.0014 1.0004 1.0006 0.9999 1.0004	2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025 1.0014 1.0007 1.0016 1.0013 0.9999 1.0005 1.0003 1.00021	2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013 0.9998 0.9998 0.9998 0.9998 0.9996 0.9996 0.9996 0.9996	2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0026 1.0018 1.0024 1.0007 1.0014 0.9993 1.0004 1.0010 0.9983 1.0002 1.0012	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0017 1.0019 1.0014 1.0014 1.0003 1.0003 1.0003 1.0003	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025 1.0023 1.0020 1.0017 1.0012 1.0006 1.0004 1.0009 1.0009 1.0009	1.3546 1.0938 1.0238 1.0035 1.0059 1.0038 1.0023 1.0017 1.0018 1.0014 1.0001 1.0005 1.0004 1.0003 1.0001 1.0001 1.0002 1.0002
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3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21st to 20th 22nd to 21st 23rd to 22rd 24th to 23rd 25th to 24th 26th to 25th 27th to 26th 27th to 26th 27th to 26th 27th to 27th 29th to 28th 29th to 28th 29th to 28th 20th to 29th 29th to 28th 20th to 28th 20th to 29th		2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041 1.00027 1.0025 1.0020 1.0005 0.9993 1.0011 1.0006 1.0011 1.0006 0.9996 1.0002 0.9999 0.9992 1.0031 1.0001 1.0000 1.0001 0.9999 0.9992	2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1989 1988 1987	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0001 1.0001 1.0001 1.0001 1.0001 1.0004 0.9999 1.0004 0.9998 1.0009 0.9995 1.0003 1.0003 1.0003 1.0003	2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1999 1988 1988 1988 1988 1988	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025 1.0014 1.0007 1.0016 1.0013 0.9999 1.0005 1.0003 1.0021 0.9999 1.0018 1.0008 1.0008 1.0008 1.0006 1.0006 1.0006 1.0006 1.0006 1.0006 1.0006 1.0006 1.0006	2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1999 1999 1998 1999 1999 1998 1999 1999 1999 1998	1.3936 1.1086 1.0240 1.0060 1.0112 1.0003 1.0938 1.0013 0.9989 1.0013 0.9996 0.9996 0.9996 0.9996 0.9996 0.9996 1.0005 1.0003 1.0009 1.0001 1.0019 0.9996 1.0019	2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988 1987 1990	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026 1.0018 1.0024 1.0007 1.0014 0.9993 1.0004 1.0010 1.0002 1.0012 1.0002 1.0012 1.0000 1.0001 0.9996 1.0000 1.0001	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0017 1.0019 1.0018 1.0014 1.0014 1.0011 1.0003 1.	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0023 1.0020 1.0017 1.0012 1.0006 1.0004 1.0009 1.0003 1.0009 1.0005 0.9996 1.0003 1.0000 1.0001 1.0000 1.0001 1.0000 1.0001 1.0000 1.0001 1.0000 1.0000 1.0001 1.0000 1.	1.3546 1.0938 1.0938 1.0035 1.0035 1.0036 1.0038 1.0017 1.0018 1.0014 1.0001 1.0005 1.0004 1.0003 1.0001 1.0002 1.0004 1.0003 1.0004 1.0005 1.0005 1.0005 1.0006 1.0005 1.
3rd to 2nd 4th to 3rd 5th to 4th 6th to 5th 7th to 6th 8th to 7th 9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21st to 20th 22nd to 21st 23rd to 22nd 24th to 23rd 25th to 24th 26th to 25th 27th to 26th 28th to 25th 27th to 26th 28th to 27th 29th to 27th 29th to 27th 29th to 27th 29th to 28th		2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	1.3311 1.0801 1.0187 0.9990 1.0068 1.0010 1.0033 1.0041 1.0002 1.0002 1.0005 0.9993 1.0011 1.0000 1.0006 1.0011 1.0006 1.0011 0.9996 1.0002 0.9999 0.9992 1.0031 1.0000 1.0000 1.0001 1.0000 1.0001 1.0000 1.0000 1.0001 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1	2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1999 1999 1999 1999 1999 1999	1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0011 1.0016 1.0014 1.0001 1.0012 1.0006 0.9999 1.0004 0.9998 0.9998 0.9998 0.9995 1.0003 1.0003 0.9995	2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1988	1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025 1.0014 1.0007 1.0016 1.0013 0.9999 1.0005 1.0003 1.0021 0.9999 0.9984 1.0018 1.0002 1.0018 1.0006 1.0006 1.0006 1.0006 1.0006	2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1999	1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013 0.9996 0.9996 0.9996 0.9996 0.9996 0.9996 1.0005 1.0009 1.0003 0.9989 1.00002 1.0002	2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1989	1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026 1.0018 1.0024 1.0007 1.0014 0.9993 1.0004 1.0010 0.9983 1.0002 1.0012 1.0002 1.0017 0.9995 1.0000 1.0001 0.9996 1.0001	1.3341 1.0833 1.0146 1.0020 1.0073 1.0039 1.0038 1.0028 1.0017 1.0019 1.0014 1.0011 1.0003 1.0006 1.0010 1.0003 1.0008 1.0000 1.0003 1.0003 1.	1.3328 1.0871 1.0204 1.0027 1.0049 1.0045 1.0025 1.0020 1.0017 1.0012 1.0012 1.0006 1.0009 1.0003 1.0009 1.0008 1.0008 1.0001 1.0003 1.0001 1.0003 1.0000 1.0003 1.0001 1.0003 1.0001 1.0003 1.0001 1.0003 1.0001 1.0003 1.0003 1.0000 1.0001 1.0003 1.0000 1.0003 1.0000 1.0001 1.0003 1.0000 1.0003 1.0000 1.0003 1.0000 1.0003 1.0000 1.0003 1.0000 1.0003 1.0000 1.0003	1.3546 1.0938 1.0238 1.0035 1.0059 1.0038 1.0023 1.0017 1.0018 1.0014 1.0007 1.0005 1.0004 1.0003 1.0001 1.0001 1.0002 1.0004 1.0003 1.0004 1.0005 1.

From Table I - D - Reported 29th (Paid - Table I - D - Reported) to 30th (Incurred - Table I - B - Reported) From Table I - B - Reported

POST-ACT 57, PRE-PROTZ AND HB 1840 DEVELOPMENT FACTORS

INDEMNITY LOSSES PAID METHOD

							PAID NE	IHOD							
Reports in Ratio	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Policy <u>Year</u>	2016-2017 <u>Ratio</u>	Policy <u>Year</u>	2015-2016 <u>Ratio</u>	Policy <u>Year</u>	2014-2015 <u>Ratio</u>	Policy <u>Year</u>	2013-2014 <u>Ratio</u>	2 Year Average	3 Year Average	5 Year <u>Average</u>	Selected Average	Cumulative Average
2nd to 1st a	2016	1.7942	2015	1.7865	2014	1.8713	2013	1.9193	2012	1.9105	1.7904	1.8173	1.8564	1.7904	2.8329
3rd to 2nd a	2015	1.2116	2014	1.2311	2013	1.2582	2012	1.2606	2011	1.2852	1.2214	1.2336	1.2493	1.2214	1.5823
4th to 3rd a	2014	1.0837	2013	1.0815	2012	1.0979	2011	1.1011	2010	1.1133	1.0826	1.0877	1.0955	1.0826	1.2955
5th to 4th a	2013	1.0355	2012	1.0359	2011	1.0380	2010	1.0493	2009	1.0465	1.0357	1.0365	1.0410	1.0357	1.1967
6th to 5th a	2012	1.0271	2011	1.0226	2010	1.0275	2009	1.0356	2008	1.0291	1.0249	1.0257	1.0284	1.0249	1.1554
7th to 6th a	2011	1.0161	2010	1.0167	2009	1.0220	2008	1.0131	2007	1.0184	1.0164	1.0183	1.0173	1.0164	1.1274
8th to 7th a	2010	1.0096	2009	1.0132	2008	1.0111	2007	1.0144	2006	1.0152	1.0114	1.0113	1.0127	1.0114	1.1092
9th to 8th a	2009	1.0076	2008	1.0068	2007	1.0104	2006	1.0131	2005	1.0125	1.0072	1.0083	1.0101	1.0072	1.0967
10th to 9th a	2008	1.0087	2007	1.0076	2006	1.0088	2005	1.0083	2004	1.0118	1.0082	1.0084	1.0090	1.0082	1.0889
11th to 10th a 12th to 11th a	2007 2006	1.0074 1.0077	2006 2005	1.0072 1.0050	2005 2004	1.0081 1.0068	2004 2003	1.0094 1.0071	2003 2002	1.0083 1.0057	1.0073 1.0064	1.0076 1.0065	1.0081 1.0065	1.0073 1.0064	1.0801 1.0723
13th to 12th a	2005	1.0077	2005	1.0050	2004	1.0066	2003	1.0071	2002	1.0057	1.0064	1.0065	1.0053	1.0064	1.0655
14th to 13th a	2004	1.0052	2003	1.0042	2002	1.0045	2002	1.0040	2000	1.0043	1.0047	1.0035	1.0033	1.0047	1.0592
15th to 14th a	2003	1.0039	2002	1.0033	2001	1.0020	2000	1.0031	1999	1.0019	1.0036	1.0031	1.0028	1.0036	1.0542
16th to 15th a	2002	1.0037	2001	1.0029	2000	1.0021	1999	1.0013	1998	1.0024	1.0033	1.0029	1.0025	1.0033	1.0505
17th to 16th a	2001	1.0019	2000	1.0022	1999	1.0017	1998	1.0026	1997	1.0039	1.0021	1.0019	1.0025	1.0021	1.0470
18th to 17th a	2000	1.0015	1999	1.0016	1998	1.0020	1997	1.0029	1996	1.0033	1.0016	1.0017	1.0023	1.0016	1.0449
19th to 18th a	1999	1.0015	1998	1.0016	1997	1.0019	1996	1.0028	1995	1.0042	1.0016	1.0017	1.0024	1.0016	1.0432
20th to 19th a	1998	1.0017	1997	1.0020	1996	1.0028	1995	1.0034	1994	1.0054	1.0019	1.0022	1.0031	1.0019	1.0416
21st to 20th a	1997	1.0016	1996	1.0028	1995	1.0039	1994	1.0046	1993	1.0049	1.0022	1.0028	1.0036	1.0022	1.0397
22nd to 21st a	1996 1995	1.0022 1.0026	1995 1994	1.0029 1.0039	1994 1993	1.0047 1.0041	1993 1992	1.0042 1.0039	1992 1991	1.0050 1.0033	1.0026 1.0033	1.0033 1.0035	1.0038 1.0036	1.0026 1.0033	1.0374 1.0348
23rd to 22nd a 24th to 23rd a	1995	1.0026	1994	1.0039	1993	1.0041	1992	1.0039	1991	1.0033	1.0033	1.0035	1.0036	1.0033	1.0346
25th to 24th a	1993	1.0040	1993	1.0040	1991	1.0040	1990	1.0034	1989	1.0030	1.0040	1.0040	1.0037	1.0040	1.0273
26th to 25th a	1992	1.0036	1991	1.0032	1990	1.0029	1989	1.0031	1988	1.0025	1.0033	1.0032	1.0030	1.0033	1.0240
27th to 26th a	1991	1.0027	1990	1.0024	1989	1.0030	1988	1.0021	1987	1.0020	1.0026	1.0027	1.0024	1.0026	1.0206
28th to 27th a	1990	1.0026	1989	1.0026	1988	1.0020	1987	1.0021	1986	1.0026	1.0026	1.0024	1.0024	1.0026	1.0180
29th to 28th a	1989	1.0022	1988	1.0016	1987	1.0016	1986	1.0032			1.0019	1.0018	1.0022	1.0019	1.0154
30th to 29th b	1988	1.0130	1987	1.0125	1986	1.0191					1.0128	1.0149	1.0149	1.0128	1.0135
Beyond 30th c	1987 & Prior	0.9995	1986 & Prior	1.0012	1985 & Prior	1.0004	1985 & Prior	1.0017	1985 & Prior	1.0010	1.0004	1.0004	1.0008	1.0007	1.0007 d
							INCLIDED	METHOD							
							INCURRED	METHOD							
Reports	Policy	2017-2018	Policy	2016-2017	Policy	2015-2016	Policy	METHOD 2014-2015	Policy	2013-2014	2 Year	3 Year	5 Year	Selected	Cumulative
Reports in Ratio	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Policy <u>Year</u>	2016-2017 <u>Ratio</u>	Policy <u>Year</u>	2015-2016 <u>Ratio</u>			Policy <u>Year</u>	2013-2014 <u>Ratio</u>	2 Year Average	3 Year <u>Average</u>	5 Year <u>Average</u>	Selected Average	Cumulative <u>Average</u>
in Ratio	Year	Ratio	Year	Ratio	Year	Ratio	Policy <u>Year</u>	2014-2015 <u>Ratio</u>	Year	Ratio	Average	Average	Average	Average	<u>Average</u>
in Ratio 2nd to 1st c	<u>Year</u> 2016	Ratio 1.3294	<u>Year</u> 2015	<u>Ratio</u> 1.3372	<u>Year</u> 2014	Ratio 1.3303	Policy Year 2013	2014-2015 <u>Ratio</u> 1.3936	<u>Year</u> 2012	<u>Ratio</u> 1.3808	Average 1.3333	<u>Average</u> 1.3323	Average 1.3543	<u>Average</u> 1.3333	<u>Average</u> 1.5140
in Ratio 2nd to 1st c 3rd to 2nd c	<u>Year</u> 2016 2015	Ratio 1.3294 1.0795	<u>Year</u> 2015 2014	Ratio 1.3372 1.0864	<u>Year</u> 2014 2013	Ratio 1.3303 1.0948	Policy <u>Year</u> 2013 2012	2014-2015 <u>Ratio</u> 1.3936 1.1086	<u>Year</u> 2012 2011	Ratio 1.3808 1.0992	1.3333 1.0830	1.3323 1.0869	1.3543 1.0937	<u>Average</u> 1.3333 1.0830	<u>Average</u> 1.5140 1.1355
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c	<u>Year</u> 2016 2015 2014	Ratio 1.3294 1.0795 1.0184	<u>Year</u> 2015 2014 2013	Ratio 1.3372 1.0864 1.0105	<u>Year</u> 2014 2013 2012	Ratio 1.3303 1.0948 1.0319	Policy <u>Year</u> 2013 2012 2011	2014-2015 <u>Ratio</u> 1.3936 1.1086 1.0240	<u>Year</u> 2012 2011 2010	Ratio 1.3808 1.0992 1.0337	1.3333 1.0830 1.0145	1.3323 1.0869 1.0203	1.3543 1.0937 1.0237	1.3333 1.0830 1.0145	Average 1.5140 1.1355 1.0485
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c	Year 2016 2015 2014 2013	Ratio 1.3294 1.0795 1.0184 0.9988	Year 2015 2014 2013 2012	Ratio 1.3372 1.0864 1.0105 1.0050	Year 2014 2013 2012 2011	Ratio 1.3303 1.0948 1.0319 1.0040	Policy <u>Year</u> 2013 2012 2011 2010	2014-2015 <u>Ratio</u> 1.3936 1.1086 1.0240 1.0060	Year 2012 2011 2010 2009	Ratio 1.3808 1.0992 1.0337 1.0037	1.3333 1.0830 1.0145 1.0019	1.3323 1.0869 1.0203 1.0026	1.3543 1.0937 1.0237 1.0035	1.3333 1.0830 1.0145 1.0019	Average 1.5140 1.1355 1.0485 1.0336
in Ratio 2nd to 1st	Year 2016 2015 2014 2013 2012	1.3294 1.0795 1.0184 0.9988 1.0067	Year 2015 2014 2013 2012 2011	1.3372 1.0864 1.0105 1.0050 1.0078	Year 2014 2013 2012 2011 2010	Ratio 1.3303 1.0948 1.0319 1.0040 1.0002	Policy <u>Year</u> 2013 2012 2011 2010 2009	2014-2015 <u>Ratio</u> 1.3936 1.1086 1.0240 1.0060 1.0112	Year 2012 2011 2010 2009 2008	Ratio 1.3808 1.0992 1.0337 1.0037 1.0034	1.3333 1.0830 1.0145 1.0019 1.0073	1.3323 1.0869 1.0203 1.0026 1.0049	1.3543 1.0937 1.0237 1.0035 1.0059	1.3333 1.0830 1.0145 1.0019 1.0073	Average 1.5140 1.1355 1.0485 1.0336 1.0316
in Ratio 2nd to 1st	Year 2016 2015 2014 2013 2012 2011	Ratio 1.3294 1.0795 1.0184 0.9988 1.0067 1.0009	Year 2015 2014 2013 2012 2011 2010	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068	Year 2014 2013 2012 2011 2010 2009	Ratio 1.3303 1.0948 1.0319 1.0040 1.0002 1.0058	Policy <u>Year</u> 2013 2012 2011 2010 2009 2008	2014-2015 <u>Ratio</u> 1.3936 1.1086 1.0240 1.0060 1.0112 1.0028	Year 2012 2011 2010 2009 2008 2007	Ratio 1.3808 1.0992 1.0337 1.0037 1.0034 1.0025	1.3333 1.0830 1.0145 1.0019 1.0073 1.0039	1.3323 1.0869 1.0203 1.0026 1.0049 1.0045	1.3543 1.0937 1.0237 1.0035 1.0059 1.0038	1.3333 1.0830 1.0145 1.0019 1.0073 1.0039	Average 1.5140 1.1355 1.0485 1.0336 1.0316 1.0242
in Ratio 2nd to 1st	Year 2016 2015 2014 2013 2012	1.3294 1.0795 1.0184 0.9988 1.0067	Year 2015 2014 2013 2012 2011	1.3372 1.0864 1.0105 1.0050 1.0078	Year 2014 2013 2012 2011 2010	Ratio 1.3303 1.0948 1.0319 1.0040 1.0002	Policy <u>Year</u> 2013 2012 2011 2010 2009	2014-2015 <u>Ratio</u> 1.3936 1.1086 1.0240 1.0060 1.0112	Year 2012 2011 2010 2009 2008	Ratio 1.3808 1.0992 1.0337 1.0037 1.0034	1.3333 1.0830 1.0145 1.0019 1.0073	1.3323 1.0869 1.0203 1.0026 1.0049	1.3543 1.0937 1.0237 1.0035 1.0059	1.3333 1.0830 1.0145 1.0019 1.0073	Average 1.5140 1.1355 1.0485 1.0336 1.0316
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in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 5th c 7th to 6th c 8th to 7th c 10th to 9th c 11th to 10th c 12th to 11th c 13th to 12th c 15th to 14th c 15th to 17th c 16th to 15th c 17th to 16th c 15th to 17th c 19th to 18th c 12th to 17th c 19th to 18th c 17th to 16th c 17th to 16th c 17th to 18th c 17th to 18th c 17th c 19th to 18th c 17th to 18th c 17th c 19th to 18th c 17th c 19th to 18th c 17th c 19th to 18th c 17th to 16th c 17th to 16th c 17th to 16th c 17th to 16th c 17th to 17th c 19th to 18th c 17th to 18th c 18th to 18th c 18th to 18th c 18th to 18th to 18th c 18th to 1	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	Ratio 1.3294 1.0795 1.0184 0.9988 1.0067 1.0009 1.0033 1.0041 1.0001 1.0025 1.0019 1.0005 0.9992 1.0011 1.0006 0.9996 1.0006 0.9999 0.9992 1.0030 1.0030 1.0030 1.0030	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0001 1.0016 1.0014 1.0001 1.0001 1.0004 0.9999 1.0004 0.9998 1.0009 0.9998 1.0009 0.9998 1.0000 0.9995 1.0000 0.9995 1.0000	Year 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988	Ratio 1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025 1.0014 1.0007 1.0016 1.0013 0.9999 1.0005 1.0003 1.0021 0.9999 1.0017 1.0002 1.0011 1.0008 1.0006 1.0006 1.0005 1.0006	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1989 1989 1988	2014-2015 Ratio 1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013 0.9996 0.9998 0.9998 0.9995 0.9996 0.9996 0.9996 1.0005	Year 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988	Ratio 1.3808 1.0992 1.0337 1.0037 1.0034 1.0025 1.0035 1.0026 1.0018 1.0024 1.0007 1.0014 0.9993 1.0004 1.0010 0.9983 1.0002 1.0016 0.9995 1.0000 1.0001 0.9996 1.0000	Average 1.3333 1.0830 1.0145 1.0019 1.0073 1.0039 1.0038 1.0017 1.0019 1.0018 1.0014 1.0011 1.0003 1.0006 1.0001 1.00003 1.0002 1.0003 1.0002 1.0003 1.00009 0.9996 1.0013 1.0002	1.3323 1.0869 1.0203 1.0026 1.0049 1.0045 1.0025 1.0023 1.0020 1.0017 1.0012 1.0006 1.0004 1.0009 1.0003 1.0008 1.0007 1.0001 1.0001 1.0003 1.0000 1.00001 1.00003 1.00001 1.00003 1.00001 1.00003 1.00001 1.00003 1.00001 1.00003 1.00003 1.00001 1.00003 1.00003 1.00003 1.00003 1.00003 1.00003 1.00003 1.00003 1.00003 1.00003 1.00003 1.00003 1.00003	1.3543 1.0937 1.0237 1.0038 1.0059 1.0038 1.0017 1.0018 1.0014 1.0011 1.0005 1.0004 1.0003 1.0001 1.0004 1.0003 1.0004 0.9998 1.0003 1.0000 1.0010 1.0000 1.0000 1.0000 1.0000	Average 1.3333 1.0830 1.0145 1.0019 1.0073 1.0039 1.0038 1.0017 1.0019 1.0018 1.0014 1.0011 1.0003 1.0006 1.0011 1.0003 1.0002 1.0003 1.0002 1.0003 1.0000 1.0001 1.0003 1.0002 1.0003 1.0000 1.0003 1.0000 1.0003 1.0000 1.0003 1.0000 1.0003 1.0000 1.0003 1.0000	Average 1.5140 1.1355 1.0485 1.0336 1.0316 1.0242 1.0203 1.0164 1.0136 1.0119 1.0099 1.0081 1.0067 1.0057 1.0054 1.0032 1.0033 1.0034 1.0032 1.0025 1.0023 1.0020 1.0020 1.0021 1.0025 1.0021 1.0025 1.0013 1.0011
in Ratio 2nd to 1st c 3rd to 2nd c 5th to 4th c 5rd c 5th to 5th c 6th to 5th c 7th to 6th c 8th to 7rd c 9th to 8th c 10th to 9th c 11th to 10th c 12th to 11th c 13th to 12th c 14th to 13th c 15th to 14th c 15th to 17th c 16th to 15th c 17th to 16th c 17th to 16th c 17th to 16th c 17th to 16th c 17th to 18th c 20th to 19th c 21st to 20th c 22nd to 22nd c 24th to 23rd c 25th to 23rd c 25th to 24th c 25th	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	Ratio 1.3294 1.0795 1.0184 0.9988 1.0067 1.0009 1.0033 1.0041 1.0001 1.0025 1.0019 1.0005 0.9992 1.0011 1.0006 0.9996 1.0006 1.0006 0.9996 1.0002 0.9999 0.9992 1.0030 1.0000	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0001 1.0014 1.0001 1.0012 1.0006 0.9999 1.0004 0.9998 1.0009 0.9998 0.9999 1.0000	Year 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	Ratio 1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025 1.0014 1.0007 1.0016 1.0013 0.9999 1.0003 1.0021 0.9999 1.0005 1.00017 1.00017 1.00011 1.0008 1.0008 1.0006 1.0006 1.0006 1.0006	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988	2014-2015 Ratio 1.3936 1.1086 1.0240 1.0060 1.0112 1.0003 0.9989 1.0013 0.9996 0.9998 0.9996 0.9996 0.9996 0.9996 0.9997 1.0005 1.0009 1.0003 0.9989 1.0006 1.0002 1.0019 0.9996	Year 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1987	Ratio 1.3808 1.0992 1.0337 1.0034 1.0025 1.0036 1.0018 1.0026 1.0011 1.0007 1.0014 0.9993 1.0002 1.0012 1.0002 1.0016 0.9983 1.0002 1.0016 0.9995 1.00001 0.9996 1.00001 0.9996 1.00001	Average 1.3333 1.0830 1.0145 1.0019 1.0073 1.0039 1.0038 1.0017 1.0018 1.0014 1.0011 1.0003 1.0006 1.0011 1.0003 1.0002 1.0003 1.0002 1.0003 1.0009 1.0003 1.00009 1.0003 1.00000 1.00001 1.00001 1.00001 1.00001 1.00001 1.00001 1.00001 1.00001 1.00001 1.00001 1.00001 1.00001 1.00001 1.00001 1.00001 1.00001	1.3323 1.0869 1.0203 1.0026 1.0049 1.0045 1.0025 1.0023 1.0021 1.0017 1.0012 1.0006 1.0004 1.0009 1.0003 1.0005 0.9996 1.0007 1.0001 1.0003 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	1.3543 1.0937 1.0237 1.0035 1.0059 1.0038 1.0017 1.0018 1.0011 1.0001 1.0004 1.0001 1.0004 1.0003 1.0004	Average 1.3333 1.0830 1.0145 1.0019 1.0073 1.0039 1.0038 1.0017 1.0019 1.0018 1.0014 1.0011 1.0003 1.0006 1.0011 1.0003 1.0002 1.0008 1.0002 1.0003 1.0000 0.9999 0.9996 1.0013 1.0002	Average 1.5140 1.1355 1.0485 1.0336 1.0316 1.0242 1.0203 1.0164 1.0136 1.0119 1.0099 1.0081 1.0067 1.0057 1.0054 1.0032 1.0032 1.0025 1.0023 1.0020 1.0020 1.0021 1.0025 1.0021
in Ratio 2nd to 1st c 3rd to 2nd c 5th to 4th c 5th c 6th to 5th c 6th to 7th to 6th c 7th to 6th c 7th to 6th c 7th to 10th to 9th c 11th to 10th c 13th to 12th c 13th to 12th c 15th to 14th c 15th to 17th c 16th to 15th c 17th to 16th c 15th to 17th c 18th to 17th c 18th to 17th c 18th to 17th c 21st to 20th to 21st c 23rd to 22nd c 2th to 23rd c 25th to 25th c 25th to 25th c 25th to 25th c 28th to 27th c 28th to 28th c 28th	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	Ratio 1.3294 1.0795 1.0184 0.9988 1.0067 1.0009 1.0033 1.0041 1.0001 1.0005 1.0019 1.0005 1.0011 1.0006 0.9992 1.0011 1.0006 0.9998 1.0002 0.9999 1.0000 1.0005 1.0011 1.0000 1.0005 1.0011 1.0000 1.0005 1.0011 1.0000 1.0005 1.0011 1.0000 1.0005 1.0010 1.0000 1.0005 1.0010 1.0000 1.0000	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988	Ratio 1.3372 1.0864 1.0105 1.0050 1.0078 1.0068 1.0043 1.0015 1.0033 1.0011 1.0011 1.0011 1.0009 1.0016 1.0014 1.0001 1.0009 0.9998 1.0009 0.9998 0.9999 1.0000 0.9995 1.0003 0.9995	Year 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1987	Ratio 1.3303 1.0948 1.0319 1.0040 1.0002 1.0058 0.9999 1.0013 1.0025 1.0014 1.0007 1.0016 1.0013 0.9999 1.0005 1.0003 1.0021 0.9999 0.9985 1.0017 1.0002 1.0011 1.0008 1.0006 1.0005 1.0006	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1989 1989 1988	2014-2015 Ratio 1.3936 1.1086 1.0240 1.0060 1.0112 1.0028 1.0003 0.9989 1.0013 0.9996 0.9998 0.9998 0.9995 0.9996 0.9996 0.9996 1.0005	Year 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1987	Ratio 1.3808 1.0992 1.0337 1.0034 1.0025 1.0036 1.0018 1.0026 1.0011 1.0007 1.0014 0.9993 1.0002 1.0012 1.0002 1.0016 0.9983 1.0002 1.0016 0.9995 1.00001 0.9996 1.00001 0.9996 1.00001	Average 1.3333 1.0830 1.0145 1.0019 1.0073 1.0039 1.00028 1.0017 1.0018 1.0014 1.0011 1.0006 1.0011 1.0008 1.0002 1.0008 1.0002 1.0008 1.0002 1.0003 1.0000 0.9999 1.0013 1.0002 1.0002	Average 1.3323 1.0869 1.0203 1.0026 1.0049 1.0045 1.0025 1.0023 1.0020 1.0017 1.0012 1.0006 1.0004 1.0009 1.0003 1.0008 1.0005 0.9996 1.0007 1.0001 1.0003 1.0000 1.0001	1.3543 1.0937 1.0237 1.0035 1.0059 1.0038 1.0023 1.0017 1.0018 1.0014 1.0001 1.0005 1.0004 1.0003 1.0001 1.0004 1.0003 1.0001 1.0004 1.0003 1.0001 1.0004 1.0003 1.0001 1.0004 1.0003 1.0001 1.0004 1.0003 1.0001 1.0004 1.0003 1.00001 1.0002 1.00005 1.00005 1.00005	Average 1.3333 1.0830 1.0145 1.0019 1.0073 1.0039 1.0038 1.0017 1.0019 1.0014 1.0011 1.0003 1.0006 1.0011 1.0008 1.0002 1.0008 1.0002 1.0008 1.0002 1.0008 1.0002 1.0008 1.0002 1.0008 1.0002 1.0008 1.0002 1.0008 1.0002 1.0008 1.0002 1.0008 1.0009 0.9999 1.0013 1.0002 1.0007 0.9999	Average 1.5140 1.1355 1.0485 1.0336 1.0316 1.0242 1.0203 1.0164 1.0136 1.0119 1.0099 1.0081 1.0067 1.0057 1.0054 1.0048 1.0032 1.0032 1.0020 1.0020 1.0020 1.0020 1.0021 1.0025 1.0013 1.0011 1.0004

From Table I - D - Adjusted
29th (Paid - Table I - D - Adjusted) to 30th (Incurred - Table I - B - Adjusted)
From Table I - B - Adjusted
Derived separately. See Exhibit 7 of the April 1, 2020 Filing. a b c d

REPORTED DEVELOPMENT FACTORS

MEDICAL LOSSES PAID METHOD

							PAID METH	OD						
Reports in Ratio		Policy Year	2017-2018 Year	Policy Year	2016-2017 <u>Ratio</u>	Policy Year	2015-2016 <u>Ratio</u>	Policy Year	2014-2015 <u>Ratio</u>	Policy <u>Year</u>	2013-2014 <u>Ratio</u>	2 Year Average	3 Year Average	5 Year Average
2nd to 1st	а	2016	1.2453	2015	1.2487	2014	1.2601	2013	1.2505	2012	1.2529	1.2470	1.2514	1.2515
3rd to 2nd	a	2015	1.0597	2014	1.0626	2013	1.0770	2012	1.0689	2011	1.0831	1.0612	1.0664	1.0703
4th to 3rd	а	2014	1.0187	2013	1.0298	2012	1.0369	2011	1.0347	2010	1.0390	1.0243	1.0285	1.0318
5th to 4th	а	2013	1.0093	2012	1.0156	2011	1.0176	2010	1.0201	2009	1.0251	1.0125	1.0142	1.0175
6th to 5th	а	2012	1.0118	2011	1.0146	2010	1.0156	2009	1.0161	2008	1.0177	1.0132	1.0140	1.0152
7th to 6th	а	2011	1.0082	2010	1.0141	2009	1.0134	2008	1.0132	2007	1.0226	1.0111	1.0119	1.0143
8th to 7th	а	2010	1.0118	2009	1.0116	2008	1.0114	2007	1.0141	2006	1.0156	1.0117	1.0116	1.0129
9th to 8th	а	2009	1.0064	2008	1.0099	2007	1.0144	2006	1.0154	2005	1.0148	1.0081	1.0102	1.0122
10th to 9th	а	2008	1.0089	2007	1.0117	2006	1.0151	2005	1.0141	2004	1.0135	1.0103	1.0119	1.0127
	а	2007	1.0093	2006	1.0098	2005	1.0100	2004	1.0111	2003	1.0126	1.0096	1.0097	1.0106
	а	2006	1.0138	2005	1.0105	2004	1.0097	2003	1.0109	2002	1.0156	1.0122	1.0113	1.0121
	а	2005	1.0132	2004	1.0078	2003	1.0108	2002	1.0140	2001	1.0085	1.0105	1.0106	1.0109
14th to 13th 15th to 14th	a	2004 2003	1.0094 1.0091	2003 2002	1.0082 1.0108	2002 2001	1.0149 1.0090	2001 2000	1.0066 1.0101	2000 1999	1.0107 1.0129	1.0088 1.0099	1.0109 1.0096	1.0100 1.0104
16th to 15th		2003	1.0128	2002	1.0056	2001	1.0090	1999	1.0075	1999	1.0129	1.0099	1.0098	1.0104
17th to 16th		2002	1.0073	2000	1.0030	1999	1.0079	1998	1.0075	1997	1.0072	1.0092	1.0000	1.0082
	a	2000	1.0073	1999	1.0065	1998	1.0077	1997	1.0091	1996	1.0100	1.0077	1.0080	1.0086
	a	1999	1.0090	1998	1.0077	1997	1.0106	1996	1.0101	1995	1.0082	1.0084	1.0091	1.0091
	a	1998	1.0075	1997	1.0086	1996	1.0106	1995	1.0073	1994	1.0106	1.0080	1.0089	1.0089
	a	1997	1.0114	1996	1.0090	1995	1.0060	1994	1.0123	1993	1.0108	1.0102	1.0088	1.0099
	а	1996	1.0098	1995	1.0096	1994	1.0109	1993	1.0094	1992	1.0095	1.0097	1.0101	1.0099
	а	1995	1.0078	1994	1.0106	1993	1.0069	1992	1.0085	1991	1.0066	1.0092	1.0084	1.0081
24th to 23rd	а	1994	1.0087	1993	1.0080	1992	1.0099	1991	1.0055	1990	1.0056	1.0084	1.0089	1.0075
25th to 24th	а	1993	1.0075	1992	1.0070	1991	1.0048	1990	1.0050	1989	1.0064	1.0072	1.0064	1.0061
	а	1992	1.0058	1991	1.0051	1990	1.0061	1989	1.0067	1988	1.0065	1.0055	1.0057	1.0060
	а	1991	1.0047	1990	1.0049	1989	1.0078	1988	1.0051	1987	1.0062	1.0048	1.0058	1.0057
	а	1990	1.0049	1989	1.0069	1988	1.0044	1987	1.0051	1986	1.0088	1.0059	1.0054	1.0060
	а	1989	1.0069	1988	1.0037	1987	1.0061	1986	1.0040			1.0053	1.0056	1.0052
	b	1988	1.0411	1987	1.0647	1986	1.0468					1.0529	1.0509	1.0509
Beyond 30th	С	1987 & Prior	1.0260	1986 & Prior	1.0048	1985 & Prior	1.0094	1985 & Prior	0.9957	1985 & Prior	1.0146	1.0154	1.0134	1.0101
							CURRED ME	TUOD						
						IN	CURRED ME	THOD						
Reports		Policy	2017-2018	Policy	2016-2017	Policy	2015-2016	Policy	2014-2015	Policy	2013-2014	2 Year	3 Year	5 Year
in Ratio		<u>Year</u>	Ratio	<u>Year</u>	Ratio	Year	Ratio	Year	Ratio	Year	Ratio	Average	Average	Average
2nd to 1st	С	2016	1.0468	2015	1.0467	2014	1.0703	2013	1.0852	2012	1.0682	1.0468	1.0546	1.0634
3rd to 2nd	С	2015	0.9998	2014	1.0198	2013	1.0193	2012	1.0243	2011	1.0316	1.0098	1.0130	1.0190
4th to 3rd	С	2014	1.0022	2013	0.9969	2012	1.0043	2011	0.9920	2010	1.0139	0.9996	1.0011	1.0019
5th to 4th	С	2013	0.9877	2012	1.0304	2011	1.0084	2010	1.0056	2009	1.0166	4 0000		
6th to 5th	С	2012				2011	1.0004				1.0100	1.0090	1.0088	1.0097
7th to 6th			1.0014	2011	1.0081	2010	0.9983	2009	0.9978	2008	1.0076	1.0048	1.0088 1.0026	1.0027
	С	2011	1.0018	2011 2010	1.0081 1.0079	2010 2009	0.9983 1.0161	2009 2008	0.9978 1.0082	2008 2007	1.0076 1.0063	1.0048 1.0048	1.0088 1.0026 1.0086	1.0027 1.0081
8th to 7th	С	2010	1.0018 1.0093	2011 2010 2009	1.0081 1.0079 0.9969	2010 2009 2008	0.9983 1.0161 0.9989	2009 2008 2007	0.9978 1.0082 0.9984	2008 2007 2006	1.0076 1.0063 1.0219	1.0048 1.0048 1.0031	1.0088 1.0026 1.0086 1.0017	1.0027 1.0081 1.0051
9th to 8th	c c	2010 2009	1.0018 1.0093 0.9998	2011 2010 2009 2008	1.0081 1.0079 0.9969 0.9975	2010 2009 2008 2007	0.9983 1.0161 0.9989 1.0062	2009 2008 2007 2006	0.9978 1.0082 0.9984 1.0071	2008 2007 2006 2005	1.0076 1.0063 1.0219 1.0111	1.0048 1.0048 1.0031 0.9987	1.0088 1.0026 1.0086 1.0017 1.0012	1.0027 1.0081 1.0051 1.0043
9th to 8th 10th to 9th	c c	2010 2009 2008	1.0018 1.0093 0.9998 1.0039	2011 2010 2009 2008 2007	1.0081 1.0079 0.9969 0.9975 1.0021	2010 2009 2008 2007 2006	0.9983 1.0161 0.9989 1.0062 1.0040	2009 2008 2007 2006 2005	0.9978 1.0082 0.9984 1.0071 1.0030	2008 2007 2006 2005 2004	1.0076 1.0063 1.0219 1.0111 1.0118	1.0048 1.0048 1.0031 0.9987 1.0030	1.0088 1.0026 1.0086 1.0017 1.0012 1.0033	1.0027 1.0081 1.0051 1.0043 1.0049
9th to 8th 10th to 9th 11th to 10th	c c c	2010 2009 2008 2007	1.0018 1.0093 0.9998 1.0039 1.0029	2011 2010 2009 2008 2007 2006	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046	2010 2009 2008 2007 2006 2005	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083	2009 2008 2007 2006 2005 2004	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009	2008 2007 2006 2005 2004 2003	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037	1.0088 1.0026 1.0086 1.0017 1.0012 1.0033 1.0053	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054
9th to 8th 10th to 9th 11th to 10th 12th to 11th	C C C	2010 2009 2008 2007 2006	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077	2011 2010 2009 2008 2007 2006 2005	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073	2010 2009 2008 2007 2006 2005 2004	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994	2009 2008 2007 2006 2005 2004 2003	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009	2008 2007 2006 2005 2004 2003 2002	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075	1.0088 1.0026 1.0086 1.0017 1.0012 1.0033 1.0053 1.0048	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0074
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th	c c c c	2010 2009 2008 2007 2006 2005	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052	2011 2010 2009 2008 2007 2006 2005 2004	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031	2010 2009 2008 2007 2006 2005 2004 2003	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068	2009 2008 2007 2006 2005 2004 2003 2002	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0091	2008 2007 2006 2005 2004 2003 2002 2001	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041	1.0088 1.0026 1.0086 1.0017 1.0012 1.0033 1.0053 1.0048 1.0050	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0074 1.0057
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th	C C C C C C	2010 2009 2008 2007 2006 2005 2004	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101	2011 2010 2009 2008 2007 2006 2005 2004 2003	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045	2010 2009 2008 2007 2006 2005 2004 2003 2002	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030	2009 2008 2007 2006 2005 2004 2003 2002 2001	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0091 1.0036	2008 2007 2006 2005 2004 2003 2002 2001 2000	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073	1.0088 1.0026 1.0086 1.0017 1.0012 1.0033 1.0053 1.0048 1.0050 1.0059	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0074 1.0057 1.0051
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th	c	2010 2009 2008 2007 2006 2005 2004 2003	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0091 1.0036 1.0050	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073	1.0088 1.0026 1.0086 1.0017 1.0012 1.0033 1.0053 1.0048 1.0050 1.0059	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0074 1.0057 1.0051 1.0065
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th	C C C C C C C	2010 2009 2008 2007 2006 2005 2004 2003 2002	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0091 1.0036 1.0050 0.9996	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073 1.0061 1.0105	1.0088 1.0026 1.0086 1.0017 1.0012 1.0033 1.0053 1.0050 1.0050 1.0059 1.0047	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0057 1.0057 1.0051 1.0065 1.0058
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th	c	2010 2009 2008 2007 2006 2005 2004 2003	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	0.9983 1.0161 0.9989 1.0062 1.0064 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0031	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0091 1.0036 1.0050 0.9996	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073 1.0061 1.0105 1.0018	1.0088 1.0026 1.0086 1.0017 1.0012 1.0033 1.0053 1.0048 1.0050 1.0059 1.0047 1.0085 1.0022	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0074 1.0057 1.0051 1.0065 1.0058
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th	C C C C C C C C	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195 1.0013 1.0082	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0036 1.0050 0.9996 0.9998 1.0021	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073 1.0061 1.0105 1.0018	1.0088 1.0026 1.0086 1.0017 1.0012 1.0033 1.0053 1.0048 1.0050 1.0059 1.0047 1.0085 1.0022	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0057 1.0057 1.0051 1.0065 1.0058 1.0025 1.0043
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th	c c c c c c c c c	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	0.9983 1.0161 0.9989 1.0062 1.0062 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0031	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0091 1.0036 1.0050 0.9996	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073 1.0061 1.0105 1.0018	1.0088 1.0026 1.0086 1.0017 1.0012 1.0033 1.0053 1.0048 1.0050 1.0059 1.0047 1.0085 1.0022	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0074 1.0057 1.0051 1.0065 1.0058
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th	° ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° °	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195 1.0013 1.0082	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983 1.0142	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0031 1.0007	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0036 1.0050 0.9996 0.9998 1.0021 0.9934	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061 1.0120 1.0015	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073 1.0061 1.0105 1.0018 1.0032 1.0097	1.0088 1.0026 1.0086 1.0017 1.0012 1.0033 1.0053 1.0048 1.0050 1.0059 1.0047 1.0085 1.0022 1.0024 1.0080	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0074 1.0057 1.0055 1.0058 1.0058 1.0025 1.0043 1.0038
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21th to 20th 22nd to 21st		2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195 1.0013 1.0082 1.0051 1.0102 1.0039	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983 1.0142	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0031 1.0007 1.0046 1.0053 0.9990 1.0044	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0036 1.0050 0.9996 0.9998 1.0021 0.9934 1.0100 1.0067 1.0067	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061 1.015 1.0085 1.0085 1.0094	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0105 1.0018 1.0032 1.0097 1.0041 1.0055 1.0020	1.0088 1.0026 1.0017 1.0017 1.0012 1.0033 1.0053 1.0059 1.0059 1.0059 1.0022 1.0024 1.0024 1.0085 1.0024 1.0085 1.0024 1.0045 1.0033 1.0045	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0057 1.0057 1.0051 1.0065 1.0025 1.0043 1.0043 1.0064
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21st to 20th 22nd to 21st 23rd to 22nd		2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195 1.0013 1.0082 1.0051 1.0102 1.0039 1.0027 1.0043	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983 1.0142 0.9981 1.0070 1.0013	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0031 1.0007 1.0053 0.9990 1.0044 1.0044	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0091 1.0050 0.9996 0.9998 1.0021 0.9934 1.0100 1.0067 1.0067 1.0056	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061 1.0120 1.0015 1.0094 1.0094 1.0045	1.0048 1.0048 1.0031 1.0031 1.0037 1.0030 1.0037 1.0041 1.0073 1.0061 1.0105 1.0018 1.0097 1.0041 1.0055 1.0025 1.0023	1,0088 1,0026 1,0036 1,0017 1,0012 1,0033 1,0053 1,0059 1,0059 1,0047 1,0085 1,0022 1,0024 1,0080 1,0045 1,0033 1,0028 1,0028 1,0038	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0057 1.0051 1.0065 1.0058 1.0025 1.0043 1.0064 1.0052 1.0052 1.0037
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21st to 20th 22nd to 21st 23rd to 22nd 24th to 23rd		2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195 1.0013 1.0082 1.0051 1.0102 1.0039 1.0027 1.0043	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983 1.0142 0.9981 1.0070 1.0013 1.0023	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0031 1.0007 1.0046 1.0053 0.9990 1.0044 1.0048 1.0048	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	0.9978 1.0082 0.9984 1.0071 1.0030 1.0091 1.0091 1.0050 0.9996 0.9998 1.0021 0.9934 1.010067 1.0056 1.0056 1.0012	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061 1.0120 1.0015 1.0094 1.0045 1.0045 1.0045	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073 1.0061 1.0105 1.0032 1.0097 1.0041 1.0055 1.0020 1.0035	1.0088 1.0026 1.0036 1.0017 1.0012 1.0033 1.0053 1.0059 1.0047 1.0085 1.0022 1.0024 1.0080 1.0033 1.0028 1.0038 1.0028 1.0038 1.0038	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0054 1.0057 1.0055 1.0058 1.0058 1.0025 1.0038 1.0038 1.0064 1.0052 1.0037 1.0038
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 12th to 20th 22nd to 21st 23rd to 22nd 25th to 24th 24th 24th 24th 24th 24th 24th 24th		2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195 1.0013 1.0082 1.0051 1.0102 1.0039 1.0027 1.0043 1.0074 0.9958	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983 1.0142 0.9981 1.00070 1.0013 1.0023	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0031 1.0007 1.0046 1.0053 0.9990 1.0044 1.0048 1.0048 1.0048 1.0048 0.9988	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0051 1.0050 0.9996 0.9998 1.0021 0.9934 1.0100 1.0067 1.0056 1.0012 1.0032 1.0032	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061 1.0015 1.0085 1.0045 1.0045 1.0015 1.0015	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073 1.0061 1.0105 1.0013 1.0097 1.0041 1.0055 1.0020 1.0033 1.0020	1.0088 1.0026 1.0036 1.0017 1.0012 1.0033 1.0053 1.0048 1.0050 1.0059 1.0047 1.0085 1.0022 1.0024 1.0080 1.0045 1.0033 1.0028 1.0038 1.0038	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0057 1.0055 1.0058 1.0058 1.0025 1.0043 1.0038 1.0064 1.0052 1.0028 1.0028
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21st to 20th 22nd to 21st 23rd to 22nd 24th to 23th 26th to 24th 26th to 25th		2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0110 1.0068 1.0195 1.0013 1.0082 1.0051 1.0102 1.0039 1.0027 1.0043 1.0074 0.9958	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983 1.0142 0.9981 1.0070 1.0013 1.0023 1.0029 1.0004	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0053 0.9990 1.0044 1.0048 1.0036 0.9988 1.0043	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0036 1.0050 0.9996 0.9998 1.0021 0.9934 1.0100 1.0067 1.0067 1.0032 1.0032 1.0032 1.0032	2008 2007 2006 2005 2004 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061 1.0120 1.0015 1.0094 1.0015 1.0071 1.0071 1.0033 1.0047	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073 1.0018 1.0018 1.0097 1.0041 1.0052 1.0033 1.0051 0.9981 1.0019	1.0088 1.0026 1.0036 1.0017 1.0012 1.0033 1.0053 1.0059 1.0059 1.0047 1.0024 1.0024 1.0024 1.0033 1.0033 1.0028 1.0038 1.0046 0.9984 1.0027	1.0027 1.0081 1.0081 1.0043 1.0049 1.0054 1.0057 1.0051 1.0055 1.0058 1.0025 1.0043 1.0038 1.0064 1.0052 1.0037 1.0028 1.0048 1.0048 1.0048 1.0048
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21st to 20th 22nd to 21st 23rd to 22nd 24th to 23rd 25th to 24th 25th to 25th 27th to 25th		2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195 1.0013 1.0082 1.0051 1.0102 1.0039 1.0027 1.0043 1.0074 0.9958 1.0023 1.0023	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983 1.0142 0.9981 1.0070 1.0013 1.0029 1.0004 1.0016	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1999 1999	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0031 1.0007 1.0044 1.0053 0.9990 1.0044 1.0036 0.9988 1.0033 1.0043	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	0.9978 1.0082 0.9984 1.0071 1.0030 1.0091 1.0091 1.0050 0.9996 0.9998 1.0021 0.9934 1.010067 1.0056 1.0012 1.0028 1.0028 1.0021	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1987	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061 1.0120 1.0015 1.0094 1.0045 1.0015 1.0033 1.0047	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0075 1.0061 1.0105 1.0018 1.0032 1.0097 1.0055 1.0020 1.0055 1.0020 1.0051 0.9981 1.0015	1.0088 1.0026 1.0036 1.0017 1.0012 1.0033 1.0053 1.0059 1.0059 1.0047 1.0085 1.0022 1.0024 1.0080 1.0033 1.0028 1.	1.0027 1.0081 1.0081 1.0043 1.0049 1.0054 1.0054 1.0057 1.0055 1.0058 1.0058 1.0025 1.0038 1.0038 1.0064 1.0052 1.0037 1.0028 1.0048 1.0002 1.0040
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21st to 20th 22nd to 21st 23rd to 22nd 25th to 24th 26th to 25th 26th to 25th 28th to 25th 28th to 25th 28th to 25th 28th to 27th		2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	1.0018 1.0093 0.9998 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195 1.0013 1.0082 1.0051 1.0102 1.0039 1.0027 1.0043 1.0074 0.9958 1.0023 1.0017	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983 1.0142 0.9981 1.00023 1.0023	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0031 1.0007 1.0046 1.0053 0.9990 1.0044 1.0048 1.0048 1.0043 1.0043 1.0043 1.0043 1.0043 1.0043 1.0043 1.0043 1.0051 1.0051	2009 2008 2007 2006 2005 2004 2003 2002 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0036 1.0050 0.9996 0.9998 1.0021 0.9934 1.0100 1.0067 1.0056 1.0012 1.0032 1.0028 1.0073 0.9993 1.0014	2008 2007 2006 2005 2004 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061 1.0120 1.0015 1.0094 1.0015 1.0071 1.0071 1.0033 1.0047	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0075 1.0061 1.0105 1.0018 1.0032 1.0097 1.0041 1.0055 1.0020 1.0033 1.0055 1.0020 1.0055 1.0059 1.0051 1.0019 1.0019	1.0088 1.0026 1.0017 1.0017 1.0013 1.0053 1.0059 1.0059 1.0059 1.0024 1.0022 1.0024 1.0033 1.0045 1.0024 1.0038 1.0038 1.0038 1.0038 1.0038 1.0038 1.0046 0.9984 1.0027 1.0027	1.0027 1.0081 1.0051 1.0043 1.0049 1.0054 1.0057 1.0055 1.0058 1.0058 1.0025 1.0043 1.0038 1.0064 1.0052 1.0028 1.0028 1.0028 1.0028 1.0028 1.0028 1.0040 1.0040
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21st to 20th 22nd to 21st 23rd to 22nd 24th to 23rd 25th to 24th 26th to 25th 27th to 26th 27th to 26th 27th to 26th 28th to 27th 29th to 27th 29th to 28th		2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0110 1.0068 1.0195 1.0013 1.0082 1.0051 1.0102 1.0039 1.0027 1.0043 1.0074 0.9958 1.0023 1.0017 1.0037	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0025 1.0015 1.0023 0.9983 1.0142 0.9981 1.0070 1.0013 1.0023 1.0029 1.0004 1.0016 1.0013 1.0016	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1987	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0053 0.9990 1.0044 1.0048 1.0036 0.9988 1.0043 1.0051 1.0051	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	0.9978 1.0082 0.9984 1.0071 1.0030 1.0091 1.0091 1.0050 0.9996 0.9998 1.0021 0.9934 1.010067 1.0056 1.0012 1.0028 1.0028 1.0021	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1987	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061 1.0120 1.0015 1.0094 1.0045 1.0015 1.0033 1.0047	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073 1.0018 1.0018 1.0097 1.0041 1.0055 1.0020 1.0033 1.0051 0.9981 1.0019 1.0015	1.0088 1.0026 1.0036 1.0017 1.0012 1.0033 1.0053 1.0059 1.0059 1.0059 1.0024 1.0024 1.0024 1.0033 1.0028 1.0038 1.0046 0.9984 1.0027 1.0027 1.0027	1.0027 1.0081 1.0081 1.0043 1.0049 1.0054 1.0057 1.0051 1.0065 1.0058 1.0025 1.0043 1.0038 1.0064 1.0052 1.0048 1.0048 1.0028 1.0048 1.0023 1.0023 1.0023 1.0023 1.0023
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21st to 20th 22nd to 21st 23rd to 22nd 24th to 23rd 25th to 24th 26th to 25th 27th to 26th 28th to 27th 29th to 28th 30th to 28th 30th to 28th		2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0101 1.0068 1.0195 1.0013 1.0051 1.0039 1.0027 1.0074 0.9958 1.0017 1.0037 1.0037 1.0037 1.0037	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1989 1991	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0055 1.0015 1.0023 0.9983 1.0142 0.9981 1.0070 1.0013 1.0029 1.0004 1.0013 1.0010 1.	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1999 1988 1997 1998	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0031 1.0007 1.0044 1.0036 0.9990 1.0044 1.0036 0.9988 1.0036 1.0051 1.0001 1.0001	2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988 1988 1987	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0050 0.9996 0.9998 1.0021 0.9934 1.01056 1.0056 1.0056 1.0052 1.0028 1.0028 1.0028 1.0028 1.0028	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1987 1988	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061 1.0120 1.0015 1.0094 1.0045 1.0071 1.0033 1.0047 1.0047	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0075 1.0061 1.0105 1.0018 1.0032 1.0097 1.0055 1.0023 1.0051 0.9981 1.0015 1.0023 1.0015 1.0023	1.0088 1.0026 1.0036 1.0017 1.0012 1.0033 1.0053 1.0059 1.0059 1.0024 1.0024 1.0024 1.0024 1.0028 1.0028 1.0028 1.0028 1.0028 1.0028 1.0028 1.0028 1.0028 1.0028 1.0027 1.0027 1.0027 1.0019 1.0010	1.0027 1.0081 1.0081 1.0043 1.0049 1.0054 1.0054 1.0057 1.0055 1.0058 1.0058 1.0025 1.0038 1.0038 1.0064 1.0052 1.0037 1.0028 1.0048 1.0002 1.0040 1.0023 1.0020 1.0024 1.0023
9th to 8th 10th to 9th 11th to 10th 12th to 11th 13th to 12th 14th to 13th 15th to 14th 16th to 15th 17th to 16th 18th to 17th 19th to 18th 20th to 19th 21st to 20th 22nd to 21st 23rd to 22nd 24th to 23rd 25th to 24th 26th to 25th 27th to 26th 27th to 26th 27th to 26th 28th to 27th 29th to 27th 29th to 28th		2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	1.0018 1.0093 0.9998 1.0039 1.0029 1.0077 1.0052 1.0110 1.0068 1.0195 1.0013 1.0082 1.0051 1.0102 1.0039 1.0027 1.0043 1.0074 0.9958 1.0023 1.0017 1.0037	2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988	1.0081 1.0079 0.9969 0.9975 1.0021 1.0046 1.0073 1.0031 1.0045 1.0025 1.0015 1.0023 0.9983 1.0142 0.9981 1.0070 1.0013 1.0023 1.0029 1.0004 1.0016 1.0013 1.0016	2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1987	0.9983 1.0161 0.9989 1.0062 1.0040 1.0083 0.9994 1.0068 1.0030 1.0017 1.0044 1.0053 0.9990 1.0044 1.0048 1.0036 0.9988 1.0043 1.0051 1.0051	2009 2008 2007 2006 2005 2004 2003 2002 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988	0.9978 1.0082 0.9984 1.0071 1.0030 1.0009 1.0061 1.0036 1.0050 0.9996 0.9998 1.0021 0.9934 1.0100 1.0067 1.0056 1.0012 1.0032 1.0028 1.0073 0.9993 1.0014	2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1987	1.0076 1.0063 1.0219 1.0111 1.0118 1.0102 1.0165 1.0044 1.0042 1.0135 1.0040 1.0061 1.0120 1.0015 1.0094 1.0045 1.0015 1.0033 1.0047 1.0047	1.0048 1.0048 1.0031 0.9987 1.0030 1.0037 1.0075 1.0041 1.0073 1.0018 1.0018 1.0097 1.0041 1.0055 1.0020 1.0033 1.0051 0.9981 1.0019 1.0015	1.0088 1.0026 1.0036 1.0017 1.0012 1.0033 1.0053 1.0059 1.0059 1.0059 1.0024 1.0024 1.0024 1.0033 1.0028 1.0038 1.0046 0.9984 1.0027 1.0027 1.0027	1.0027 1.0081 1.0081 1.0043 1.0049 1.0054 1.0057 1.0051 1.0065 1.0058 1.0025 1.0043 1.0038 1.0064 1.0052 1.0048 1.0048 1.0028 1.0048 1.0023 1.0023 1.0023 1.0023 1.0023

a b c

From Table I - E - Reported 29th (Paid - Table I - C - Reported) to 30th (Incurred - Table I - C - Reported) From Table I - C - Reported

POST-HB 1846 DEVELOPMENT FACTORS

MEDICAL LOSSES PAID METHOD

							PAID NE	INOD							
Reports in Ratio	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Policy <u>Year</u>	2016-2017 <u>Ratio</u>	Policy <u>Year</u>	2015-2016 <u>Ratio</u>	Policy <u>Year</u>	2014-2015 <u>Ratio</u>	Policy <u>Year</u>	2013-2014 <u>Ratio</u>	2 Year Average	3 Year Average	5 Year Average	Selected Average	Cumulative <u>Average</u>
2nd to 1st a	2016	1.2453	2015	1.2487	2014	1.2608	2013	1.2528	2012	1.2529	1.2470	1.2516	1.2521	1.2470	1.8665
3rd to 2nd a	2015	1.0597	2014	1.0628	2013	1.0776	2012	1.0695	2011	1.0831	1.0613	1.0667	1.0705	1.0613	1.4968
4th to 3rd a	2014	1.0188	2013	1.0300	2012	1.0372	2011	1.0350	2010	1.0390	1.0244	1.0287	1.0320	1.0244	1.4104
5th to 4th a	2013	1.0094	2012	1.0158	2011	1.0178	2010	1.0203	2009	1.0247	1.0126	1.0143	1.0176	1.0126	1.3768
6th to 5th a	2012	1.0118	2011	1.0147	2010	1.0157	2009	1.0160	2008	1.0169	1.0133	1.0141	1.0150	1.0133	1.3596
7th to 6th a	2011	1.0082	2010	1.0142	2009	1.0133	2008	1.0127	2007	1.0215	1.0112	1.0119	1.0140	1.0112	1.3419
8th to 7th a	2010	1.0119	2009	1.0116	2008	1.0110	2007	1.0136	2006	1.0149	1.0118	1.0115	1.0126	1.0118	1.3270
9th to 8th a	2009	1.0064	2008	1.0095	2007	1.0139	2006	1.0149	2005	1.0143	1.0080	1.0099	1.0118	1.0080	1.3116
10th to 9th a	2008	1.0086	2007	1.0113	2006	1.0146	2005	1.0137	2004	1.0131	1.0100	1.0115	1.0123	1.0100	1.3012
11th to 10th a 12th to 11th a	2007 2006	1.0090 1.0134	2006 2005	1.0095 1.0102	2005 2004	1.0097 1.0095	2004 2003	1.0109 1.0108	2003 2002	1.0124 1.0155	1.0093 1.0118	1.0094 1.0110	1.0103 1.0119	1.0093 1.0118	1.2884 1.2766
13th to 12th a	2005	1.0134	2005	1.0102	2004	1.0095	2003	1.0108	2002	1.0086	1.0118	1.0110	1.0119	1.0118	1.2617
14th to 13th a	2004	1.0093	2004	1.0077	2003	1.0150	2002	1.0067	2000	1.0109	1.0088	1.0104	1.0100	1.0088	1.2489
15th to 14th a	2003	1.0090	2002	1.0108	2001	1.0092	2000	1.0104	1999	1.0134	1.0099	1.0097	1.0106	1.0099	1.2380
16th to 15th a	2002	1.0129	2001	1.0057	2000	1.0082	1999	1.0079	1998	1.0076	1.0093	1.0089	1.0085	1.0093	1.2259
17th to 16th a	2001	1.0075	2000	1.0084	1999	1.0081	1998	1.0105	1997	1.0098	1.0080	1.0080	1.0089	1.0080	1.2146
18th to 17th a	2000	1.0091	1999	1.0068	1998	1.0092	1997	1.0099	1996	1.0109	1.0080	1.0084	1.0092	1.0080	1.2050
19th to 18th a	1999	1.0094	1998	1.0082	1997	1.0115	1996	1.0111	1995	1.0091	1.0088	1.0097	1.0099	1.0088	1.1955
20th to 19th a	1998	1.0080	1997	1.0093	1996	1.0117	1995	1.0082	1994	1.0120	1.0087	1.0097	1.0098	1.0087	1.1851
21st to 20th a	1997	1.0123	1996	1.0099	1995	1.0067	1994	1.0141	1993	1.0126	1.0111	1.0096	1.0111	1.0111	1.1749
22nd to 21st a	1996	1.0108	1995	1.0108	1994	1.0125	1993	1.0110	1992	1.0113	1.0108	1.0114	1.0113	1.0108	1.1620
23rd to 22nd a	1995	1.0087	1994	1.0121	1993	1.0081	1992	1.0102	1991	1.0080	1.0104	1.0096	1.0094	1.0104	1.1496
24th to 23rd a	1994 1993	1.0099 1.0087	1993 1992	1.0093	1992 1991	1.0118	1991 1990	1.0068	1990 1989	1.0070	1.0096	1.0103 1.0077	1.0090 1.0075	1.0096 1.0086	1.1378
25th to 24th a 26th to 25th a	1993	1.0067	1992	1.0084 1.0063	1991	1.0059 1.0077	1989	1.0063 1.0087	1988	1.0082 1.0086	1.0086 1.0066	1.0077	1.0075	1.0066	1.1270 1.1174
27th to 26th a	1991	1.0058	1990	1.0061	1989	1.0101	1988	1.0068	1987	1.0084	1.0060	1.0073	1.0074	1.0060	1.1101
28th to 27th a	1990	1.0061	1989	1.0089	1988	1.0058	1987	1.0070	1986	1.0123	1.0075	1.0069	1.0080	1.0075	1.1035
29th to 28th a	1989	1.0088	1988	1.0049	1987	1.0083	1986	1.0056			1.0069	1.0073	1.0069	1.0069	1.0953
30th to 29th b	1988	1.0545	1987	1.0882	1986	1.0657					1.0714	1.0695	1.0695	1.0714	1.0878
Beyond 30th c	1987 & Prior	1.0340	1986 & Prior	1.0073	1985 & Prior	1.0141	1985 & Prior	0.9955	1985 & Prior	1.0201	1.0207	1.0185	1.0142	1.0154	1.0154 d
							INCURRED	METHOD							
Reports	Policy	2017-2018	Policy	2016-2017	Policy	2015-2016	Policy	METHOD 2014-2015	Policy	2013-2014	2 Year	3 Year	5 Year	Selected	Cumulative
Reports in Ratio	Policy <u>Year</u>	2017-2018 <u>Ratio</u>	Policy <u>Year</u>	2016-2017 <u>Ratio</u>	Policy <u>Year</u>	2015-2016 <u>Ratio</u>			Policy <u>Year</u>	2013-2014 <u>Ratio</u>	2 Year Average	3 Year Average	5 Year Average	Selected Average	Cumulative <u>Average</u>
in Ratio	<u>Year</u>	Ratio	<u>Year</u>	Ratio	Year	Ratio	Policy <u>Year</u>	2014-2015 <u>Ratio</u>	Year	Ratio	Average	Average	Average	Average	<u>Average</u>
in Ratio 2nd to 1st c	<u>Year</u> 2016	<u>Ratio</u> 1.0468	<u>Year</u> 2015	Ratio 1.0478	<u>Year</u> 2014	<u>Ratio</u> 1.0717	Policy Year 2013	2014-2015 <u>Ratio</u> 1.0875	<u>Year</u> 2012	<u>Ratio</u> 1.0682	<u>Average</u> 1.0473	<u>Average</u> 1.0554	<u>Average</u> 1.0644	<u>Average</u> 1.0473	<u>Average</u> 1.2014
in Ratio 2nd to 1st c 3rd to 2nd c	<u>Year</u> 2016 2015	1.0468 0.9998	<u>Year</u> 2015 2014	Ratio 1.0478 1.0202	<u>Year</u> 2014 2013	<u>Ratio</u> 1.0717 1.0201	Policy <u>Year</u> 2013 2012	2014-2015 <u>Ratio</u> 1.0875 1.0252	<u>Year</u> 2012 2011	Ratio 1.0682 1.0316	1.0473 1.0100	1.0554 1.0134	1.0644 1.0194	Average 1.0473 1.0100	Average 1.2014 1.1472
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c	Year 2016 2015 2014	Ratio 1.0468 0.9998 1.0022	<u>Year</u> 2015 2014 2013	Ratio 1.0478 1.0202 0.9973	<u>Year</u> 2014 2013 2012	Ratio 1.0717 1.0201 1.0048	Policy <u>Year</u> 2013 2012 2011	2014-2015 <u>Ratio</u> 1.0875 1.0252 0.9925	Year 2012 2011 2010	1.0682 1.0316 1.0139	1.0473 1.0100 0.9998	1.0554 1.0134 1.0014	1.0644 1.0194 1.0021	1.0473 1.0100 0.9998	Average 1.2014 1.1472 1.1358
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c	Year 2016 2015 2014 2013	Ratio 1.0468 0.9998 1.0022 0.9876	Year 2015 2014 2013 2012	Ratio 1.0478 1.0202 0.9973 1.0309	Year 2014 2013 2012 2011	Ratio 1.0717 1.0201 1.0048 1.0087	Policy <u>Year</u> 2013 2012 2011 2010	2014-2015 <u>Ratio</u> 1.0875 1.0252 0.9925 1.0061	Year 2012 2011 2010 2009	1.0682 1.0316 1.0139 1.0164	1.0473 1.0100 0.9998 1.0093	1.0554 1.0134 1.0014 1.0091	1.0644 1.0194 1.0021 1.0099	1.0473 1.0100 0.9998 1.0093	Average 1.2014 1.1472 1.1358 1.1361
in Ratio 2nd to 1st	Year 2016 2015 2014 2013 2012	1.0468 0.9998 1.0022 0.9876 1.0015	Year 2015 2014 2013 2012 2011	1.0478 1.0202 0.9973 1.0309 1.0084	Year 2014 2013 2012 2011 2010	1.0717 1.0201 1.0048 1.0087 0.9987	Policy <u>Year</u> 2013 2012 2011 2010 2009	2014-2015 <u>Ratio</u> 1.0875 1.0252 0.9925 1.0061 0.9982	Year 2012 2011 2010 2009 2008	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073	1.0473 1.0100 0.9998 1.0093 1.0050	1.0554 1.0134 1.0014 1.0091 1.0029	1.0644 1.0194 1.0021 1.0099 1.0028	1.0473 1.0100 0.9998 1.0093 1.0050	Average 1.2014 1.1472 1.1358 1.1361 1.1257
in Ratio 2nd to 1st	Year 2016 2015 2014 2013 2012 2011	Ratio 1.0468 0.9998 1.0022 0.9876 1.0015 1.0018	Year 2015 2014 2013 2012 2011 2010	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082	Year 2014 2013 2012 2011 2010 2009	Ratio 1.0717 1.0201 1.0048 1.0087 0.9987 1.0162	Policy <u>Year</u> 2013 2012 2011 2010 2009 2008	2014-2015 <u>Ratio</u> 1.0875 1.0252 0.9925 1.0061 0.9982 1.0082	Year 2012 2011 2010 2009 2008 2007	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073 1.0060	1.0473 1.0100 0.9998 1.0093 1.0050 1.0050	1.0554 1.0134 1.0014 1.0091 1.0029 1.0087	1.0644 1.0194 1.0021 1.0099 1.0028 1.0081	1.0473 1.0100 0.9998 1.0093 1.0050 1.0050	1.2014 1.1472 1.1358 1.1361 1.1257 1.1201
in Ratio 2nd to 1st	Year 2016 2015 2014 2013 2012	1.0468 0.9998 1.0022 0.9876 1.0015	Year 2015 2014 2013 2012 2011	1.0478 1.0202 0.9973 1.0309 1.0084	Year 2014 2013 2012 2011 2010	1.0717 1.0201 1.0048 1.0087 0.9987	Policy <u>Year</u> 2013 2012 2011 2010 2009	2014-2015 <u>Ratio</u> 1.0875 1.0252 0.9925 1.0061 0.9982	Year 2012 2011 2010 2009 2008	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073	1.0473 1.0100 0.9998 1.0093 1.0050	1.0554 1.0134 1.0014 1.0091 1.0029	1.0644 1.0194 1.0021 1.0099 1.0028	1.0473 1.0100 0.9998 1.0093 1.0050	Average 1.2014 1.1472 1.1358 1.1361 1.1257
in Ratio 2nd to 1st	Year 2016 2015 2014 2013 2012 2011 2010	Ratio 1.0468 0.9998 1.0022 0.9876 1.0015 1.0018 1.0094	Year 2015 2014 2013 2012 2011 2010 2009	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971	Year 2014 2013 2012 2011 2010 2009 2008	Ratio 1.0717 1.0201 1.0048 1.0087 0.9987 1.0162 0.9992	Policy <u>Year</u> 2013 2012 2011 2010 2009 2008 2007	2014-2015 <u>Ratio</u> 1.0875 1.0252 0.9925 1.0061 0.9982 1.0082 0.9988	Year 2012 2011 2010 2009 2008 2007 2006	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073 1.0060 1.0210	1.0473 1.0100 0.9998 1.0093 1.0050 1.0050 1.0033	1.0554 1.0134 1.0014 1.0091 1.0029 1.0087 1.0019	1.0644 1.0194 1.0021 1.0099 1.0028 1.0081 1.0051	1.0473 1.0100 0.9998 1.0093 1.0050 1.0050 1.0033	Average 1.2014 1.1472 1.1358 1.1361 1.1257 1.1201 1.1146
in Ratio 2nd to 1st	Year 2016 2015 2014 2013 2012 2011 2010 2009	Ratio 1.0468 0.9998 1.0022 0.9876 1.0015 1.0018 1.0094 0.9998	Year 2015 2014 2013 2012 2011 2010 2009 2008	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978	Year 2014 2013 2012 2011 2010 2009 2008 2007	Ratio 1.0717 1.0201 1.0048 1.0087 0.9987 1.0162 0.9992 1.0062	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006	2014-2015 <u>Ratio</u> 1.0875 1.0252 0.9925 1.0061 0.9982 1.0082 0.9988 1.0072	Year 2012 2011 2010 2009 2008 2007 2006 2005	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073 1.0060 1.0210 1.0107	1.0473 1.0100 0.9998 1.0093 1.0050 1.0050 1.0033 0.9988	1.0554 1.0134 1.0014 1.0091 1.0029 1.0087 1.0019 1.0013	1.0644 1.0194 1.0021 1.0099 1.0028 1.0081 1.0051 1.0043	1.0473 1.0100 0.9998 1.0093 1.0050 1.0050 1.0033 0.9988	Average 1.2014 1.1472 1.1358 1.1361 1.1257 1.1201 1.1146 1.1110
In Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 5th c 7th to 6th c 8th to 7th c 8th to 8th c 10th to 9th c 11th to 10th c 12th to 11th c 11th c 12th c 12th to 11th c 12th c 12th to 11th c 12th c 12th to 11th c 1	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006	Ratio 1.0468 0.9998 1.0022 0.9876 1.0015 1.0018 1.0094 0.9998 1.0037 1.0028 1.0075	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073	Year 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004	1.0717 1.0201 1.0048 1.0087 0.9987 1.0162 0.9992 1.0062 1.00641 1.0083 0.9996	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003	2014-2015 <u>Ratio</u> 1.0875 1.0825 0.9925 1.0061 0.9982 1.0082 0.9988 1.0072 1.0032 1.0012 1.0063	Year 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073 1.0060 1.0210 1.0107 1.0115 1.0100 1.0164	Average 1.0473 1.0100 0.9998 1.0050 1.0050 1.0033 0.9988 1.0030 1.0037 1.0074	Average 1.0554 1.0134 1.0014 1.0091 1.0029 1.0087 1.0019 1.0013 1.0033 1.0052 1.0048	1.0644 1.0194 1.0021 1.0099 1.0028 1.0081 1.0051 1.0043 1.0049 1.0054 1.0074	1.0473 1.0100 0.9998 1.0093 1.0050 1.0050 1.0033 0.9988 1.0030 1.0037	Average 1.2014 1.1472 1.1358 1.1361 1.1257 1.1201 1.1146 1.1110 1.1123 1.1090 1.1049
In Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 5th c 7th to 6th c 8th to 7th c 8th to 7th c 10th to 9th c 11th to 10th c 12th to 11th c 13th to 12th c 2	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005	Ratio 1.0468 0.9998 1.0022 0.9876 1.0015 1.0018 1.0094 0.9998 1.0037 1.0028 1.0075 1.0050	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073 1.0032	Year 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003	Ratio 1.0717 1.0201 1.0048 1.0087 0.9987 1.0162 0.9992 1.0062 1.0041 1.0083 0.9996 1.0069	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002	2014-2015 <u>Ratio</u> 1.0875 1.0252 0.9925 1.0061 0.9982 1.0082 0.9988 1.0072 1.0032 1.0012 1.0063 1.0094	Year 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073 1.0060 1.0210 1.0107 1.0115 1.0100 1.0164 1.0044	Average 1.0473 1.0100 0.9998 1.0050 1.0050 1.0053 0.9988 1.0030 1.0037 1.0074 1.0041	Average 1.0554 1.0134 1.0014 1.0029 1.0029 1.0087 1.0013 1.0033 1.0052 1.0052 1.0050	1.0644 1.0194 1.0021 1.0099 1.0028 1.0081 1.0043 1.0043 1.0049 1.0054 1.0074	1.0473 1.0100 0.9998 1.0050 1.0050 1.0050 1.0033 0.9988 1.0030 1.0037 1.0041	Average 1.2014 1.1472 1.1358 1.1361 1.1257 1.1201 1.1146 1.1110 1.1123 1.1090 1.1049 1.0968
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 5th c 7th to 6th c 9th to 8th c 10th to 9th c 11th to 10th c 12th to 11th c 12th to 11th c 13th to 12th c 14th to 13th c	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004	Ratio 1.0468 0.9998 1.0022 0.9876 1.0015 1.0018 1.0094 0.9998 1.0037 1.0028 1.0075 1.0050 1.0099	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073 1.0032 1.0046	Year 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002	Ratio 1.0717 1.0201 1.0048 1.0087 0.9987 1.0162 0.9992 1.0062 1.00641 1.0083 0.9996 1.0069 1.0063	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	2014-2015 Ratio 1.0875 1.0252 0.9925 1.0061 0.9982 1.0082 0.9988 1.0072 1.0032 1.0012 1.0063 1.0094 1.0038	Year 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073 1.0060 1.0210 1.0107 1.0115 1.0100 1.0164 1.0044 1.0043	Average 1.0473 1.0100 0.9998 1.0093 1.0050 1.0050 1.0033 0.9988 1.0030 1.0037 1.0074 1.0041 1.0073	1.0554 1.0134 1.0014 1.0091 1.0029 1.0087 1.0013 1.0033 1.0052 1.0048 1.0050 1.0059	1.0644 1.0194 1.0021 1.0099 1.0028 1.0081 1.0043 1.0043 1.0054 1.0054 1.0054 1.0058 1.0058	1.0473 1.0100 0.9998 1.0050 1.0050 1.0050 1.0033 0.9988 1.0030 1.0037 1.0074 1.0074	Average 1.2014 1.1472 1.1358 1.1361 1.1257 1.1201 1.1146 1.1110 1.1123 1.1090 1.1049 1.0968 1.0923
In Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 5th c 7th to 6th c 8th to 7th c 9th to 8th c 10th to 9th c 11th to 10th c 12th to 11th c 13th to 12th c 14th to 13th c 15th to 14th c 15th c 15th to 14th c 15th c 15th to 14th c 15th c 15th c 15th to 14th c 15th c	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003	Ratio 1.0468 0.9998 1.0022 0.9876 1.0015 1.0018 1.0094 0.9998 1.0037 1.0028 1.0075 1.0050 1.0099 1.0068	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073 1.0032 1.0046 1.0057	Year 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	Ratio 1.0717 1.0201 1.0048 1.0087 0.9987 1.0162 0.9992 1.0062 1.0041 1.0083 0.9996 1.0069 1.0033 1.0019	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	2014-2015 Ratio 1.0875 1.0825 1.0925 1.0061 0.9982 1.0082 1.0072 1.0032 1.0012 1.0063 1.0094 1.0038 1.0054	Year 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073 1.0060 1.0210 1.0115 1.0107 1.0115 1.0104 1.0044 1.0043 1.0140	1.0473 1.0100 0.9998 1.0050 1.0050 1.0050 1.0033 0.9988 1.0030 1.0037 1.0074 1.0041 1.0073 1.0063	1.0554 1.0134 1.0014 1.0091 1.0029 1.0087 1.0019 1.0013 1.0033 1.0052 1.0048 1.0050 1.0059	1.0644 1.0194 1.0021 1.0099 1.0028 1.0081 1.0051 1.0043 1.0049 1.0054 1.0058 1.0052 1.0068	1.0473 1.0100 0.9998 1.0093 1.0050 1.0050 1.0033 0.9988 1.0030 1.0037 1.0074 1.0041 1.0073 1.0063	Average 1.2014 1.1472 1.1358 1.1361 1.1257 1.1201 1.1146 1.1110 1.1123 1.1090 1.1049 1.0968 1.0923 1.0845
In Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 5th c 8th to 7th to 8th c 10th to 9th c 11th to 10th c 12th to 11th c 13th to 12th c 15th to 14th c 15th to 15th c 16th to 15th c	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002	Ratio 1.0468 0.9998 1.0022 0.9876 1.0015 1.0018 1.0094 0.9998 1.0037 1.0028 1.0075 1.0050 1.0099 1.0068 1.0196	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073 1.0032 1.0046 1.0057	Year 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000	Ratio 1.0717 1.0201 1.0048 1.0087 0.9987 1.0162 0.9992 1.0062 1.0041 1.0083 0.9996 1.0033 1.0019 1.0047	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	2014-2015 <u>Ratio</u> 1.0875 1.0252 0.9925 1.0061 0.9982 1.0082 0.9988 1.0072 1.0032 1.0012 1.0063 1.0094 1.0038 1.0054 0.9999	Year 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073 1.0060 1.0210 1.0107 1.0115 1.0100 1.0164 1.0044 1.0043 1.0140 1.0042	1.0473 1.0100 0.9998 1.0050 1.0050 1.0053 0.9988 1.0030 1.0037 1.0074 1.0073 1.0073 1.0063 1.0107	1.0554 1.0134 1.0014 1.0029 1.0087 1.0019 1.0013 1.0033 1.0052 1.0050 1.0059 1.0048 1.0048	Average 1.0644 1.0194 1.0021 1.0029 1.0028 1.0081 1.0051 1.0043 1.0049 1.0054 1.0055 1.0052 1.0058 1.0058 1.0056 1.0068	1.0473 1.0100 0.9998 1.0050 1.0050 1.0033 0.9988 1.0030 1.0037 1.0037 1.0074 1.0073 1.0063 1.0107	Average 1.2014 1.1472 1.1358 1.1361 1.1257 1.1201 1.1146 1.1110 1.1123 1.1090 1.1049 1.0968 1.0923 1.0845 1.0777
in Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th to 4th c 6th to 5th c 7th to 6th c 8th to 7th c 9th to 8th c 10th to 9th c 11th to 10th c 12th to 11th c 13th to 12th c 14th to 13th c 15th to 14th c 15th to 15th c 16th to 15th c	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	Ratio 1.0468 0.9998 1.0022 0.9876 1.0015 1.0018 1.0094 0.9998 1.0037 1.0028 1.0075 1.0050 1.0099 1.0068 1.0196 1.0013	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.0927 1.0046 1.0073 1.0032 1.0046 1.0057 1.0017 1.0026	Year 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	Ratio 1.0717 1.0201 1.0048 1.0087 0.9987 1.0162 0.9992 1.0062 1.00641 1.0083 0.9996 1.0033 1.0019 1.0047 1.0035	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	2014-2015 Ratio 1.0875 1.0252 0.9925 1.0061 0.9982 1.0082 0.9988 1.0072 1.0063 1.0094 1.0038 1.0054 0.9999 1.0001	Year 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073 1.0060 1.0210 1.0115 1.0100 1.0164 1.0043 1.0140 1.0042 1.0042	Average 1.0473 1.0100 0.9998 1.0095 1.0050 1.0050 1.0033 0.9988 1.0030 1.0037 1.0074 1.0073 1.0063 1.0003	Average 1.0554 1.0134 1.0014 1.0091 1.0029 1.0087 1.0019 1.0013 1.0052 1.0048 1.0050 1.0048 1.0087	1.0644 1.0194 1.0021 1.0028 1.0028 1.0081 1.0043 1.0054 1.0054 1.0054 1.0058 1.0052 1.0068 1.0068	1.0473 1.0100 0.9998 1.0050 1.0050 1.0050 1.0030 1.0037 1.0037 1.0073 1.0073 1.0063 1.0107	Average 1.2014 1.1472 1.1358 1.1361 1.1257 1.1201 1.1146 1.1110 1.1123 1.1090 1.1049 1.0968 1.0923 1.0845 1.0777 1.0664
In Ratio 2nd to 1st c 3rd to 2nd c 4th to 3rd c 5th c 5th c 5th c 7th to 6th c 8th to 7th c 10th to 9th c 11th to 10th c 12th to 11th c 13th to 13th c 13th to 13th c 15th to 15th c 17th to 16th c 18th to 17th c 18th c c	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001	Ratio 1.0468 0.9998 1.0022 0.9876 1.0015 1.0018 1.0037 1.0028 1.0075 1.0050 1.0099 1.0068 1.0196 1.0013	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073 1.0032 1.0046 1.0057 1.0017 1.0026 0.9984	Year 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998	Ratio 1.0717 1.0201 1.0048 1.0087 0.9987 1.0162 0.9992 1.0062 1.0041 1.0083 0.9996 1.0069 1.0033 1.0019 1.0047 1.0035 1.0010	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997	2014-2015 Ratio 1.0875 1.0252 0.9925 1.0061 0.9982 1.0082 0.9988 1.0072 1.0032 1.0012 1.0063 1.0094 1.0038 1.0054 0.9999 1.0001 1.0026	Year 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073 1.0060 1.0210 1.0107 1.0115 1.0100 1.0164 1.0044 1.0044 1.0042 1.0065 1.0130	Average 1.0473 1.0100 0.9998 1.0050 1.0050 1.0050 1.0033 0.9988 1.0037 1.0074 1.0074 1.0073 1.0063 1.017 1.0020 1.0020	Average 1.0554 1.0134 1.0014 1.0091 1.0029 1.0087 1.0013 1.0033 1.0052 1.0048 1.0059 1.0048 1.0059 1.0048 1.0059 1.0048 1.0059	1.0644 1.0194 1.0029 1.0028 1.0081 1.0043 1.0043 1.0044 1.0058 1.0058 1.0068 1.0060 1.0068	1.0473 1.0100 0.9998 1.0050 1.0050 1.0050 1.0053 1.0053 1.0037 1.0037 1.0074 1.0041 1.0073 1.0063 1.0107 1.0063	Average 1.2014 1.1472 1.1358 1.1361 1.1257 1.1201 1.1146 1.1110 1.1123 1.1090 1.1049 1.0968 1.0923 1.0845 1.0777 1.0664 1.0643
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in Ratio 2nd to 1st c 3rd to 2nd c 5th to 4th c 5th c 5th c 7th to 6th c 8th to 7th c 10th to 11th c 13th to 12th c 15th to 14th c 15th c 15th to 15th c 15th to 17th to 16th c 15th to 17th c 16th c 15th to 17th c 19th to 18th c 12th to 17th c 19th to 18th c 17th to 16th c 15th to 17th c 16th to 17th c 19th to 18th c 12th to 17th c 19th to 18th c 17th to 16th c 17th to 18th c 18th to 18	Year 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991	Ratio 1.0468 0.9998 1.0022 0.9876 1.0015 1.0018 1.0094 0.9998 1.0037 1.0028 1.0050 1.0099 1.0068 1.0196 1.0013 1.0084 1.0054 1.0108 1.0048 1.0048 1.0048 1.0048 1.0048 1.0048 1.0048 1.0048 1.0048 1.0048 1.0048 1.0048 1.0048 1.0048 1.0048 1.0046	Year 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989	Ratio 1.0478 1.0202 0.9973 1.0309 1.0084 1.0082 0.9971 0.9978 1.0022 1.0046 1.0073 1.0032 1.0046 1.0057 1.0017 1.0026 0.9984 1.0153 0.9982 1.0079 1.0016 1.0028 1.0035 1.0007 1.0011 1.0018	Year 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1988	Ratio 1.0717 1.0201 1.0048 1.0087 0.9987 1.0162 0.9992 1.0062 1.0069 1.0069 1.0033 1.0019 1.0047 1.0055 1.0061 0.9991 1.0052 1.0058 1.0055 1.0055 1.0067 1.0067	Policy Year 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1989 1989 1989 1989 1988	2014-2015 Ratio 1.0875 1.0252 0.9925 1.0061 0.9982 1.0082 0.9988 1.0072 1.0032 1.0012 1.0063 1.0094 1.0038 1.0054 0.9999 1.0001 1.0026 0.9932 1.0114 1.0077 1.0017 1.0047 1.0047 1.0037 1.0095 0.9993 1.0021	Year 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002 2001 2000 1999 1998 1997 1996 1995 1994 1993 1992 1991 1990 1989 1988 1987	Ratio 1.0682 1.0316 1.0139 1.0164 1.0073 1.0060 1.0210 1.0107 1.0115 1.0100 1.0164 1.0044 1.0044 1.0042 1.0065 1.0130 1.0017 1.0053 1.0018 1.0053 1.0018 1.0088 1.0042 1.0061 1.0085	Average 1.0473 1.0100 0.9998 1.0093 1.0050 1.0050 1.0033 0.9988 1.0037 1.0074 1.0074 1.0074 1.0074 1.0074 1.0074 1.0074 1.0074 1.0063 1.0107 1.0020 1.0034 1.0104 1.0023 1.0038 1.0060 0.9980 1.0024 1.0024 1.0024 1.0024	Nerage 1.0554 1.0134 1.0014 1.0091 1.0029 1.0087 1.0013 1.0033 1.0052 1.0054 1.0050 1.0050 1.0058 1.0056 1.0056 1.0086 1.0056 1.0086 1.0056 1.0086 1.0050 1.0033 1.0048 1.0055 1.0055 1.0055 1.0055 1.0055 1.0055 1.0055 1.0055 1.0055 1.0055	1.0644 1.0194 1.0021 1.0028 1.0081 1.0043 1.0043 1.0058 1.0058 1.0060 1.0058 1.0060 1.0024 1.0054 1.0060 1.0044 1.0050 1.0054 1.0050 1.0050 1.0054 1.0050 1.	1.0473 1.0100 0.9998 1.0050 1.0050 1.0050 1.0050 1.0030 1.0031 1.0074 1.0074 1.0063 1.0107 1.0034 1.0104 1.0045 1.0063 1.0034 1.0063 1.0034 1.0063 1.0034 1.0063 1.0063 1.0063 1.0063 1.0064 1.	Average 1.2014 1.1472 1.1358 1.1361 1.1257 1.1201 1.1146 1.1110 1.1123 1.1090 1.1049 1.0968 1.0923 1.0845 1.0777 1.0664 1.0643 1.0607 1.0498 1.0451 1.0388 1.0365 1.0325 1.0325 1.0264 1.0285 1.0261 1.0241

From Table I - E - Adjusted
29th (Paid - Table 1 - E - Adjusted) to 30th (Incurred - Table I - C - Adjusted)
From Table I - C - Adjusted

a b c d

Derived separately. See Exhibit 7 of the April 1, 2020 Filing.
Derived separately. See Exhibit 7 of the April 1, 2020 Filing.
Derived separately. Selected age-to-age factors 19-20 to 28-29 were reverse accumulated, and fitted to an exponential curve. The curve evaluated at t=11 divided by the cumulative 19-29 factor equals 1.0039 (1.0339/1.0299=1.0039).

DETERMINATION OF TREND

				INDEMNITY				
Policy Year		2011	2012	2013	2014	2015	2016	2017
Actual Loss Ratio	,	0.6730	0.6347	0.6350	0.6018	0.5458	0.5096	0.5001
Normalized Frequency		0.7827	0.7315	0.7139	0.6531	0.6029	0.5639	0.5320
Severity Loss Ratio		0.8599	0.8677	0.8894	0.9215	0.9052	0.9037	0.9400
	<u> x</u>	1	2	3	4	5	6	7
	у	0.8599	0.8677	0.8894	0.9215	0.9052	0.9037	0.9400
	7 Poin	t Exponential R	egression: y =	= 0.852065 * 1.01	13161 ^ x			
	Select	ed Annual Seve	rity Trend Fac	ctor =			1.32%	
D. II		Annual		Trend Period		0 "		_
Policy		Severity		# of Years		Severity		Frequency
Year		Trend Factor		to 4/1/21		Trend Factor		Trend Factor
		(1)		(2)		$(3) = (1) ^ (2)$		(4) #
2015		1.0132		5.2500 4.2500		1.0711		0.7073
2016 2017		1.0132 1.0132		4.2500 3.2500		1.0571 1.0434		0.7555 0.8070
		1.0132		3.2300		1.0434		0.0070
Trended Loss Ratio								
Policy		Actual		Combined		Trended		
Year		Loss Ratio		Trend Factor		Loss Ratio		
		(5)		(6) = (3) * (4)		(7) = (5) * (6)		
2015		0.5458		0.7576		0.4135		
2016		0.5096		0.7986		0.4070		
2017		0.5001		0.8420		0.4211		
				MEDICAL				
Policy Year		2011	2012	2013	2014	2015	2016	2017
Actual Loss Ratio		0.7226	0.6909	0.7001	0.6850	0.5933	0.5676	0.5743
Normalized Frequency		0.7827	0.7315	0.7139	0.6531	0.6029	0.5639	0.5320
Severity Loss Ratio		0.9232	0.9445	0.9806	1.0489	0.9840	1.0065	1.0794
	X	1 0 0000	2	3	4 0400	5	6	7
	у	0.9232	0.9445	0.9806	1.0489	0.9840	1.0065	1.0794
	7 Poin	t Exponential R	egression: y =	= 0.912409 * 1.02	21644 ^ x			
	Select	ed Annual Seve	rity Trend Fac	ctor =			2.16%	
		Annual		Trend Period		•		_
Policy		Severity		# of Years		Severity		Frequency
Year		Trend Factor		to 4/1/21		Trend Factor		Trend Factor
		(1)		(2)		$(3) = (1) ^ (2)$		(4) #
2015		1.0216		5.2500		1.1190		0.7073
2016		1.0216		4.2500		1.0953		0.7555
2017		1.0216		3.2500		1.0721		0.8070
Trended Loss Ratio								
Policy			Actual		Combined		Trended	
Year			Loss Ratio		Trend Factor		Loss Ratio	
			(5)		(6) = (3) * (4)		(7) = (5) * (6)	
2015			0.5933		0.7915		0.4696	
2016			0.5676		0.8275		0.4697	
2017			0.5743		0.8652		0.4969	

See page 21

DETERMINATION OF TREND

CLAIM FREQUENCY

Policy Year Frequency per \$1 million of Expected Losses {1 = PY 2006, 12 = PY 2017}

	Policy		Claim		Normalized		
	Year		Frequency		Frequency		
	2006		27.93		1.0000		
	2007		26.34		0.9431		
	2008		24.35		0.8718		
	2009		23.59		0.8446		
	2010		23.23		0.8317		
	2011		21.86		0.7827		
	2012		20.43		0.7315		
	2013		19.94		0.7139		
	2014		18.24		0.6531		
	2015		16.84		0.6029		
	2016		15.75		0.5639		
	2017		14.86		0.5320		
Policy Year	2011	2012	2013	2014	2015	2016	2017
x	1	2	3	4	5	6	7
у	0.7827	0.7315	0.7139	0.6531	0.6029	0.5639	0.5320

7 Point Exponential Regression: y = 0.844463 * 0.936156 ^ x

Selected Annual Frequency Trend Factor =

-6.4%

	Annual	Trend Period	
Policy	Frequency	# of Years	Frequency
Year	Trend Factor	to 4/1/21	Trend Factor
	(1)	(2)	(3) = (1) ^ (2)
2015	0.9362	5.2500	0.7073
2016	0.9362	4.2500	0.7555
2017	0.9362	3.2500	0.8070

TABLE I POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior			
to 1987	12,384,460,821	12,384,458,835	1.0000
1987	1,676,453,105	1,676,482,828	1.0000
1988	1,867,693,806	1,867,664,083	1.0000
1989	1,996,749,996	1,996,749,996	1.0000
1990	2,254,128,053	2,254,124,435	1.0000
1991	2,350,510,694	2,350,512,996	1.0000
1992	2,186,468,420	2,186,468,501	1.0000
1993	2,340,866,035	2,340,866,035	1.0000
1994	1,773,409,924	1,773,409,924	1.0000
1995	1,630,877,823	1,630,877,834	1.0000
1996	1,539,720,300	1,539,721,392	1.0000
1997	1,268,705,557	1,268,706,946	1.0000
1998	1,208,698,313	1,208,701,647	1.0000
1999	1,228,984,648	1,228,984,909	1.0000
2000	1,287,105,101	1,287,112,574	1.0000
2001	1,409,059,336	1,409,061,732	1.0000
2002	1,497,608,286	1,497,601,744	1.0000
2003	1,561,479,352	1,561,473,061	1.0000
2004	1,668,659,997	1,668,658,730	1.0000
2005	1,832,186,614	1,832,224,358	1.0000
2006	1,804,782,292	1,804,788,954	1.0000
2007	1,866,997,216	1,866,925,803	1.0000
2008	1,719,381,604	1,717,257,784	0.9988
2009	1,523,356,994	1,523,191,496	0.9999
2010	1,594,446,327	1,594,961,495	1.0003
2011	1,641,795,330	1,642,164,184	1.0002
2012	1,531,104,086	1,530,285,548	0.9995
2013	1,488,565,240	1,489,286,074	1.0005
2014	4 470 000 400	1,479,373,030	1.0005
2011	1,478,603,190	., 0,0. 0,000	
2015	1,474,537,335	1,487,854,824	1.0090
2015	1,474,537,335	1,487,854,824	
			1.0090 1.7747
2015 2016 2017 Policy Year	1,474,537,335 839,988,102 As of	1,487,854,824 1,490,730,303 871,024,192 As of	1.7747 Ratio to
2015 2016 2017 Policy Year Valued	1,474,537,335 839,988,102	1,487,854,824 1,490,730,303 871,024,192	1.7747
2015 2016 2017 Policy Year Valued Prior	1,474,537,335 839,988,102 As of 12/31/17	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18	1.7747 Ratio to
2015 2016 2017 Policy Year Valued	1,474,537,335 839,988,102 As of	1,487,854,824 1,490,730,303 871,024,192 As of	1.7747 Ratio to
2015 2016 2017 Policy Year Valued Prior	1,474,537,335 839,988,102 As of 12/31/17	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18	1.7747 Ratio to Prior Year
2015 2016 2017 Policy Year Valued Prior to 1988 1988	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569	1.7747 Ratio to Prior Year 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,444,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547	1.7747 Ratio to Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,444,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140 1,720,424,234	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519 1,720,420,658	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140 1,720,424,234 1,526,125,153	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519 1,720,420,658 1,526,121,199	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140 1,720,424,234 1,526,125,153 1,597,458,041	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519 1,720,420,658 1,526,121,199 1,597,475,660	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140 1,720,424,234 1,526,125,153	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519 1,720,420,658 1,526,121,199	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140 1,720,424,234 1,526,125,153 1,597,458,041	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519 1,720,420,658 1,526,121,199 1,597,475,660	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,444,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140 1,720,424,234 1,526,125,153 1,597,458,041 1,643,808,594 1,531,452,449	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519 1,720,420,658 1,526,121,199 1,597,475,660 1,644,423,446 1,531,607,206	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,444,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140 1,720,424,234 1,526,125,153 1,597,458,041 1,643,808,594 1,531,452,449 1,491,165,875	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519 1,720,420,658 1,526,121,199 1,597,475,660 1,644,423,446 1,531,607,206 1,491,313,092	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,444,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140 1,720,424,234 1,526,125,153 1,597,458,041 1,643,808,594 1,531,452,449 1,491,165,875 1,498,212,054	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519 1,720,420,658 1,526,121,199 1,597,475,660 1,644,423,446 1,531,607,206 1,491,313,092 1,495,207,187	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140 1,720,424,234 1,526,125,153 1,597,458,041 1,643,808,594 1,531,452,449 1,491,165,875 1,498,212,054 1,502,940,510	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519 1,720,420,658 1,526,121,199 1,597,475,660 1,644,423,446 1,531,607,206 1,491,313,092 1,495,207,187 1,501,766,929	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	1,474,537,335 839,988,102 As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140 1,720,424,234 1,526,125,153 1,597,458,041 1,643,808,594 1,531,452,449 1,491,165,875 1,498,212,054 1,502,940,510 1,489,713,032	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519 1,720,420,658 1,526,121,199 1,597,475,660 1,644,423,446 1,531,607,206 1,644,423,446 1,531,607,206 1,491,313,092 1,495,207,187 1,501,766,929 1,503,591,117	1.7747 Ratio to Prior Year 1.0000
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	As of 12/31/17 14,411,402,418 1,892,607,569 2,028,082,946 2,290,035,843 2,398,254,432 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,127,734 1,271,720,235 1,331,070,442 1,425,211,103 1,498,637,483 1,566,982,759 1,668,469,875 1,832,796,463 1,806,580,855 1,870,000,140 1,720,424,234 1,526,125,153 1,597,458,041 1,643,808,594 1,531,452,449 1,491,165,875 1,498,212,054 1,502,940,510	1,487,854,824 1,490,730,303 871,024,192 As of 12/31/18 14,411,405,899 1,892,607,569 2,028,082,946 2,290,035,843 2,398,256,274 2,244,372,912 2,410,288,015 1,821,433,152 1,680,295,166 1,596,524,889 1,313,138,328 1,259,138,981 1,271,742,203 1,331,114,780 1,425,262,404 1,498,476,769 1,566,948,228 1,668,449,097 1,832,808,547 1,806,561,901 1,869,981,519 1,720,420,658 1,526,121,199 1,597,475,660 1,644,423,446 1,531,607,206 1,491,313,092 1,495,207,187 1,501,766,929	1.7747 Ratio to Prior Year 1.0000

TABLE I - A - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior	12,01,10	,,,,,	
to 1987	8,872,073,743	8,876,043,076	1.0004
1987	1,550,752,466	1,559,017,446	1.0053
1988	1,775,635,745	1,774,024,551	0.9991
1989	2,078,851,752	2,080,058,392	1.0006
1990	2,109,733,578	2,111,185,739	1.0007
1991	1,844,948,379	1,845,546,838	1.0003
1992	1,554,322,883	1,554,568,375	1.0002
1993	1,280,521,903	1,281,830,357	1.0010
1994	1,183,328,416	1,184,219,052	1.0008
1995 1996	1,009,996,897	1,011,079,203 898,217,690	1.0011 1.0030
1997	895,529,803 908,324,108	907,728,018	0.9993
1998	911,753,699	917,704,304	1.0065
1999	1,006,684,093	1,006,253,049	0.9996
2000	1,062,611,966	1,064,435,779	1.0017
2001	1,091,695,210	1,092,481,587	1.0007
2002	1,198,517,371	1,202,361,846	1.0032
2003	1,193,399,057	1,196,905,869	1.0029
2004	1,278,529,070	1,280,986,604	1.0019
2005	1,303,220,456	1,308,450,905	1.0040
2006	1,330,139,989	1,333,783,443	1.0027
2007	1,410,508,464	1,414,341,055	1.0027
2008	1,299,549,494	1,299,087,280	0.9996
2009	1,178,603,410	1,179,576,128	1.0008
2010	1,247,566,013	1,256,717,931	1.0073
2011	1,214,486,887	1,224,143,573	1.0080
2012 2013	1,106,951,171 1,145,991,253	1,126,225,082 1,150,135,092	1.0174 1.0036
2013	1,060,056,814	1,114,661,445	1.0515
2015	871,885,444	1,019,081,741	1.1688
2016	330,294,136	849,596,612	2.5722
2017	353,25 1,135	360,964,575	2.0.22
Policy Year	A f	A f	D-4!- 4-
Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year
-			
Valued			
Valued Prior	12/31/17	12/31/18	Prior Year
Valued Prior to 1988	12/31/17 10,677,289,631	12/31/18 10,694,925,605	Prior Year 1.0017
Valued Prior to 1988 1988 1989 1990	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816	1.0017 1.0006 1.0017 1.0021
Valued Prior to 1988 1988 1989 1990 1991	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510	1.0017 1.0006 1.0017 1.0021 1.0007
Valued Prior to 1988 1988 1989 1990 1991 1992	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028
Valued Prior to 1988 1988 1989 1990 1991 1992 1993	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640	1.0017 1.0006 1.0017 1.0021 1.0027 1.0028 0.9979 1.0028 1.0018
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169 1,204,472,328	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169 1,204,472,328 1,201,808,279	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,972,394 1,114,971,169 1,204,472,328 1,201,808,279 1,279,608,189 1,308,478,328 1,334,804,939	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683 1,285,974,268 1,313,020,070 1,341,416,009	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027 1.0050 1.0035 1.0050
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,971,169 1,204,472,328 1,201,808,279 1,279,608,189 1,308,478,328 1,334,804,939 1,415,291,366	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683 1,285,974,268 1,313,020,070 1,341,416,009 1,419,240,962	1.0017 1.0006 1.0017 1.0021 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027 1.0050 1.0035 1.0050 1.0028
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169 1,204,472,328 1,201,808,279 1,279,608,189 1,308,478,328 1,334,804,939 1,415,291,366 1,300,317,615	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683 1,285,974,268 1,313,020,070 1,341,416,009 1,419,240,962 1,302,766,298	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027 1.0050 1.0035 1.0050 1.0028 1.0019
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169 1,204,472,328 1,201,808,279 1,279,608,189 1,308,478,328 1,334,804,939 1,415,291,366 1,300,317,615 1,180,850,809	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683 1,285,974,268 1,313,020,070 1,341,416,009 1,419,240,962 1,302,766,298 1,183,328,869	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027 1.0050 1.0035 1.0050 1.0028 1.0019 1.0021
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169 1,204,472,328 1,201,808,279 1,279,608,189 1,308,478,328 1,334,804,939 1,415,291,366 1,300,317,615 1,180,850,809 1,257,972,932	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683 1,285,974,268 1,313,020,070 1,341,416,009 1,419,240,962 1,302,766,298 1,183,328,869 1,265,816,882	1.0017 1.0006 1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027 1.0050 1.0035 1.0050 1.0028 1.0019 1.0021 1.0062
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169 1,204,472,328 1,201,808,279 1,279,608,189 1,308,478,328 1,334,804,939 1,415,291,366 1,300,317,615 1,180,850,809 1,257,972,932 1,224,524,276	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683 1,285,974,268 1,313,020,070 1,341,416,009 1,419,240,962 1,302,766,298 1,183,328,869 1,265,816,882 1,226,215,646	1.0017 1.0006 1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027 1.0050 1.0035 1.0050 1.0028 1.0019 1.0021 1.0062 1.0014
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169 1,204,472,328 1,201,808,279 1,279,608,189 1,308,478,328 1,334,804,939 1,415,291,366 1,300,317,615 1,180,850,809 1,257,972,932 1,224,524,276 1,126,768,590	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683 1,285,974,268 1,313,020,070 1,341,416,009 1,419,240,962 1,302,766,298 1,183,328,869 1,265,816,882 1,265,816,882 1,226,215,646 1,131,473,139	1.0017 1.0006 1.0017 1.0021 1.0027 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027 1.0050 1.0035 1.0050 1.0028 1.0010 1.0028 1.0010 1.0021 1.0042
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169 1,204,472,328 1,201,808,279 1,279,608,189 1,308,478,328 1,334,804,939 1,415,291,366 1,300,317,615 1,180,850,809 1,257,972,932 1,224,524,276 1,126,768,590 1,151,802,393	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683 1,285,974,268 1,313,020,070 1,341,416,009 1,419,240,962 1,302,766,298 1,183,328,869 1,265,816,882 1,226,215,646 1,131,473,139 1,144,094,299	1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027 1.0050 1.0035 1.0050 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169 1,204,472,328 1,201,808,279 1,279,608,189 1,308,478,328 1,334,804,939 1,415,291,366 1,300,317,615 1,180,850,809 1,257,972,932 1,224,524,276 1,126,768,590 1,151,802,393 1,134,886,821	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683 1,285,974,268 1,313,020,070 1,341,416,009 1,419,240,962 1,302,766,298 1,183,328,869 1,265,816,882 1,226,215,646 1,131,473,139 1,144,094,299 1,146,650,799	1.0017 1.0006 1.0017 1.0021 1.0027 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027 1.0050 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0042 0.9933 1.0104
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169 1,204,472,328 1,201,808,279 1,279,608,189 1,308,478,328 1,334,804,939 1,415,291,366 1,300,317,615 1,180,850,809 1,257,972,932 1,224,524,276 1,126,768,590 1,151,802,393 1,134,886,821 1,029,235,002	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683 1,285,974,268 1,313,020,070 1,341,416,009 1,419,240,962 1,302,766,298 1,183,328,869 1,265,816,882 1,226,215,646 1,131,473,139 1,144,094,299 1,146,650,799 1,068,868,221	1.0017 1.0006 1.0017 1.0006 1.0017 1.0021 1.0007 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027 1.0050 1.0035 1.0050 1.0028 1.0019 1.0021 1.0062 1.0014 1.0042 0.9933 1.0104 1.0385
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	12/31/17 10,677,289,631 1,798,723,526 2,110,470,099 2,144,336,975 1,886,396,231 1,600,123,380 1,320,674,137 1,210,264,662 1,037,020,068 924,557,514 936,914,164 963,050,521 1,056,308,811 1,118,872,394 1,114,971,169 1,204,472,328 1,201,808,279 1,279,608,189 1,308,478,328 1,334,804,939 1,415,291,366 1,300,317,615 1,180,850,809 1,257,972,932 1,224,524,276 1,126,768,590 1,151,802,393 1,134,886,821	12/31/18 10,694,925,605 1,799,755,243 2,114,069,323 2,148,744,816 1,887,720,510 1,604,538,396 1,317,924,907 1,213,610,751 1,038,923,640 925,479,768 938,875,940 968,216,277 1,059,045,529 1,122,916,511 1,116,137,959 1,215,741,923 1,205,086,683 1,285,974,268 1,313,020,070 1,341,416,009 1,419,240,962 1,302,766,298 1,183,328,869 1,265,816,882 1,226,215,646 1,131,473,139 1,144,094,299 1,146,650,799	1.0017 1.0006 1.0017 1.0021 1.0027 1.0028 0.9979 1.0028 1.0018 1.0010 1.0021 1.0054 1.0026 1.0036 1.0010 1.0094 1.0027 1.0050 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0028 1.0010 1.0042 0.9933 1.0104

TABLE I - B - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior			
to 1987	5,899,981,659	5,901,118,782	1.0002
1987	964,426,671	964,810,535	1.0004
1988	1,087,890,794	1,087,391,410	0.9995
1989	1,264,804,411	1,265,209,898	1.0003
1990	1,285,052,256	1,285,425,862	1.0003
1991			
	1,105,659,767	1,105,100,634	0.9995
1992	920,801,482	920,769,973	1.0000
1993	796,349,356	796,275,555	0.9999
1994	733,635,630	733,487,428	0.9998
1995	603,305,117	603,865,426	1.0009
1996	497,055,095	496,940,071	0.9998
1997	496,395,332	496,596,269	1.0004
1998	491,372,973	491,348,242	0.9999
1999	554,555,161	554,895,802	1.0006
2000	587,877,992	588,591,255	1.0012
2001	618,042,127	618,124,971	1.0001
2002	662,573,254	663,486,560	1.0014
2003	647,096,939	648,154,254	1.0016
2004	684,358,979	684,984,762	1.0009
2005	688,222,176	688,986,696	1.0011
2006	708,125,501	708,913,315	1.0011
2007	743,814,297	746,254,979	1.0033
2008	694,381,748	695,407,566	1.0015
2009	626,549,230	629,224,730	1.0043
2010	645,460,207	649,867,794	1.0068
2011	620,769,781	625,598,381	1.0078
2012	566,027,624	568,874,281	1.0050
2013	566,117,434	572,054,009	1.0105
2014	504,465,441	548,072,299	1.0864
2015	366,619,854	490,226,637	1.3372
2016 2017	106,614,954	358,903,441 112,945,050	3.3664
Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year
-	As of 12/31/17		
Valued	12/31/17	12/31/18	Prior Year
Valued Prior to 1988	12/31/17 7,030,597,825	12/31/18 7,030,165,341	O.9999
Prior to 1988 1988	12/31/17 7,030,597,825 1,103,132,429	7,030,165,341 1,102,477,214	0.9999 0.9994
Valued Prior to 1988 1988 1989	7,030,597,825 1,103,132,429 1,283,967,024	7,030,165,341 1,102,477,214 1,284,319,748	0.9999 0.9994 1.0003
Valued Prior to 1988 1988 1989 1990	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976	0.9999 0.9994 1.0003 1.0010
Valued Prior to 1988 1988 1989 1990 1991	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098	0.9999 0.9994 1.0003 1.0010 1.0000
Valued Prior to 1988 1988 1989 1990 1991 1992	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031
Valued Prior to 1988 1988 1989 1990 1991 1992 1993	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,850,561	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,850,561 514,139,402 586,723,987	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,850,561 514,139,402 586,723,987 622,446,288	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0006 1.0000
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 514,139,402 586,723,987 622,446,288 632,315,747	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0006 1.0000
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0006 1.0000 1.0009
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0001 1.0000 1.0009 1.0001
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,4850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0006 1.0009 1.0011 0.9993 1.0005
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,4850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0006 1.0000 1.0009 1.0011 0.9993 1.0005 1.0005
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,4850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0000 1.0009 1.0011 0.9993 1.0005 1.0020 1.0025
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991 748,717,755	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 0.0009 1.0001 0.0009 1.0001 0.0001 0.0001 0.0005 1.0002 1.0025 1.0027
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991 748,717,755 696,048,467	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0000 1.0009 1.0011 0.9993 1.0005 1.0002 1.0022 1.0025 1.0027
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991 748,717,755	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 0.0009 1.0001 0.0009 1.0001 0.0001 0.0001 0.0005 1.0002 1.0025 1.0027
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991 748,717,755 696,048,467	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0000 1.0009 1.0011 0.9993 1.0005 1.0002 1.0022 1.0025 1.0027
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991 748,717,755 696,048,467 632,444,653	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0006 1.0000 1.0009 1.0011 0.0099 1.0012 1.0002 1.0025 1.0027 1.0002 1.0002
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991 748,717,755 696,048,467 632,444,653 652,792,438	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0006 1.0000 1.0009 1.0011 0.9993 1.0005 1.0002 1.0025 1.0027 1.0002 1.00021 1.00021
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,4850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054 625,692,016 569,161,832	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991 748,717,755 696,048,467 632,444,653 652,792,438 626,315,782 573,059,774	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0000 1.0009 1.0011 0.9993 1.0002 1.0025 1.0027 1.0027 1.0002 1.0041 1.0033 1.0010 1.0068
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,128,986 513,128,986 513,128,986 6513,128,986 6513,128,986 6513,128,986 651,561 654,316,967 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054 625,692,016 569,161,832 573,078,596	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991 748,717,755 696,048,467 632,444,653 652,792,438 626,315,782 573,059,774 572,502,492	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0006 1.0001 1.0020 1.0025 1.0027 1.0002 1.0002 1.0002 1.0003 1.0001 1.0008 0.9990
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,128,986 513,4850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054 625,692,016 569,161,832 573,078,596 559,062,316	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991 748,717,755 696,048,467 632,444,653 652,792,438 626,315,782 573,059,774 572,502,492 569,536,181	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9996 1.0006 1.0011 1.0006 1.0000 1.0009 1.0011 0.9993 1.0002 1.0025 1.0027 1.0002 1.0041 1.0006 1.0001 1.0004 1.0001 1.0006 0.9990 1.0187
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,128,986 513,4850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054 625,692,016 569,161,832 573,078,596 559,062,316 495,941,440	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991 748,717,755 696,048,467 632,444,653 652,792,438 626,315,782 573,059,774 572,502,492 569,536,181 535,683,006	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9996 1.0006 1.0011 1.0006 1.0001 1.0009 1.0011 0.9993 1.0002 1.0025 1.0027 1.0002 1.0041 1.0003 1.0004 1.0003 1.0004 1.0003 1.0004 1.0003 1.0010 1.0068 0.9990 1.0187 1.0801
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	7,030,597,825 1,103,132,429 1,283,967,024 1,306,809,733 1,129,027,732 948,339,155 820,368,306 750,056,695 620,153,886 513,128,986 513,128,986 513,128,986 513,4850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054 625,692,016 569,161,832 573,078,596 559,062,316	7,030,165,341 1,102,477,214 1,284,319,748 1,308,139,976 1,129,061,098 951,282,245 819,697,306 749,983,180 620,272,728 512,934,881 514,165,240 514,725,714 587,050,668 622,440,433 632,865,089 665,392,877 650,135,739 684,669,881 690,327,314 711,361,991 748,717,755 696,048,467 632,444,653 652,792,438 626,315,782 573,059,774 572,502,492 569,536,181	0.9999 0.9994 1.0003 1.0010 1.0000 1.0031 0.9992 0.9996 1.0006 1.0011 1.0006 1.0001 1.0009 1.0011 0.9993 1.0002 1.0025 1.0027 1.0002 1.0041 1.0006 1.0001 1.0009 1.0011 0.9993 1.0016 1.0017 1.0002 1.0018 0.9990 1.0187

TABLE I - C - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Yea
Prior			
to 1987	2,972,092,084	2,974,924,294	1.0010
1987	586,325,795	594,206,911	1.0134
1988	687,744,951	686,633,141	0.9984
1989	814,047,341	814,848,494	1.0010
1990	824,681,322	825,759,877	1.0013
1991	739,288,612	740,446,204	1.0016
1992	633,521,401	633,798,402	1.0004
1993	484,172,547	485,554,802	1.0029
	, ,		
1994	449,692,786	450,731,624	1.0023
1995	406,691,780	407,213,777	1.0013
1996	398,474,708	401,277,619	1.0070
1997	411,928,776	411,131,749	0.9981
1998	420,380,726	426,356,062	1.0142
1999	452,128,932	451,357,247	0.9983
2000	474,733,974	475,844,524	1.0023
2001	473,653,083	474,356,616	1.0015
2002	535,944,117	538,875,286	1.0055
2003	546,302,118	548,751,615	1.0045
2004	594,170,091	596,001,842	1.0031
2005	614,998,280	619,464,209	1.0073
2006	622,014,488	624,870,128	1.0046
2007	666,694,167	668,086,076	1.0021
2008	605,167,746	603,679,714	0.9975
2009	552,054,180	550,351,398	0.9969
2010	602,105,806	606,850,137	1.0079
2011	593,717,106	598,545,192	1.0081
2012	540,923,547	557,350,801	1.0304
2013	579,873,819	578,081,083	0.9969
2014	555,591,373	566,589,146	1.0198
2015	505,265,590	528,855,104	1.0467
2016	223,679,182	490,693,171	2.1937
2016	223,679,182	490,693,171 248,019,525	2.1937
2017 Policy Year	As of	248,019,525 As of	Ratio to
2017 Policy Year Valued		248,019,525	Ratio to
2017 Policy Year Valued Prior	As of 12/31/17	248,019,525 As of 12/31/18	Ratio to Prior Yea
2017 Policy Year Valued Prior to 1988	As of 12/31/17 3,646,691,806	248,019,525 As of 12/31/18 3,664,760,264	Ratio to Prior Yea
Policy Year Valued Prior to 1988 1988	As of 12/31/17 3,646,691,806 695,591,097	248,019,525 As of 12/31/18 3,664,760,264 697,278,029	Ratio to Prior Yea 1.0050 1.0024
Policy Year Valued Prior to 1988 1988 1989	As of 12/31/17 3,646,691,806 695,591,097 826,503,075	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575	Ratio to Prior Yea 1.0050 1.0024 1.0039
Policy Year Valued Prior to 1988 1988 1989 1990	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037
Policy Year Valued Prior to 1988 1988 1989	As of 12/31/17 3,646,691,806 695,591,097 826,503,075	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575	Ratio to Prior Yea 1.0050 1.0024 1.0039
Policy Year Valued Prior to 1988 1988 1989 1990	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037
Policy Year Valued Prior to 1988 1988 1989 1990 1991	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043
Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027
Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039
Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102
Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013 1.0195
Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013 1.0195 1.0068 1.0101
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013 1.0195 1.0068 1.0101 1.0052
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013 1.0195 1.0068 1.0101 1.0052 1.0077
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556 668,593,806	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018 670,523,207	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013 1.0195 1.0068 1.0101 1.0052 1.0077 1.0029
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556 668,593,806 604,390,713	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018 670,523,207 606,717,831	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013 1.0195 1.0068 1.0101 1.0052 1.0077 1.0029 1.0039
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2002 2003 2004 2005 2006 2007 2008 2009	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556 668,593,806 604,390,713 550,998,303	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018 670,523,207 606,717,831 550,884,216	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0068 1.0101 1.0052 1.0013 1.0105 1.0068 1.0101 1.0052 1.0077 1.0029 1.0039 0.9998
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2002 2003 2004 2005 2006 2007 2008 2009 2010	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556 668,593,806 604,390,713 550,998,303 607,356,878	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018 670,523,207 606,717,831 550,884,216 613,024,444	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0068 1.0101 1.0068 1.0101 1.0052 1.0077 1.0029 1.0039 0.9998 1.0093
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2002 2003 2004 2005 2006 2007 2008 2009	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556 668,593,806 604,390,713 550,998,303	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018 670,523,207 606,717,831 550,884,216	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0068 1.0101 1.0052 1.0013 1.0105 1.0068 1.0101 1.0052 1.0077 1.0029 1.0039 0.9998
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2002 2003 2004 2005 2006 2007 2008 2009 2010	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556 668,593,806 604,390,713 550,998,303 607,356,878	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018 670,523,207 606,717,831 550,884,216 613,024,444	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0068 1.0101 1.0068 1.0101 1.0052 1.0077 1.0029 1.0039 0.9998 1.0093
2017 Policy Year Valued Prior to 1988 1988 1988 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556 668,593,806 604,390,713 550,998,303 607,356,878 598,832,260	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018 670,523,207 606,717,831 550,884,216 613,024,444 599,899,864	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013 1.0195 1.0068 1.0101 1.0052 1.0077 1.0029 1.0039 0.9998 1.0093 1.0018
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556 668,593,806 604,390,713 550,998,303 607,356,878 598,832,260 557,606,758 578,723,797	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018 670,523,207 606,717,831 550,884,216 613,024,444 599,899,864 558,413,365 571,591,807	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013 1.0195 1.0068 1.0101 1.0052 1.0077 1.0029 1.0039 0.9998 1.0093 1.0018 1.0014 0.9877
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556 668,593,806 604,390,713 550,998,303 607,356,878 598,832,260 557,606,758 578,723,797 575,824,505	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018 670,523,207 606,717,831 550,884,216 613,024,444 599,899,864 558,413,365 571,591,807 577,114,618	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013 1.0195 1.0068 1.0101 1.0052 1.0077 1.0029 1.0039 0.9998 1.0093 1.0018 1.0014 0.9877 1.0022
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556 668,593,806 604,390,713 550,998,303 607,356,878 598,832,260 557,606,758 578,723,797 575,824,505 533,293,562	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018 670,523,207 606,717,831 550,884,216 613,024,444 599,899,864 558,413,365 571,591,807 577,114,618 533,185,215	Ratio to Prior Yea 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0052 1.0013 1.0105 1.0068 1.0101 1.0052 1.0077 1.0029 1.0039 0.9998 1.0093 1.0014 0.9877 1.0022 0.9998
2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	As of 12/31/17 3,646,691,806 695,591,097 826,503,075 837,527,242 757,368,499 651,784,225 500,305,831 460,207,967 416,866,182 411,428,528 423,063,603 448,911,119 469,584,824 496,426,106 482,655,422 539,832,864 551,195,623 595,291,222 619,498,378 625,227,556 668,593,806 604,390,713 550,998,303 607,356,878 598,832,260 557,606,758 578,723,797 575,824,505	248,019,525 As of 12/31/18 3,664,760,264 697,278,029 829,749,575 840,604,840 758,659,412 653,256,151 498,227,601 463,627,571 418,650,912 412,544,887 424,710,700 453,490,563 471,994,861 500,476,078 483,272,870 550,349,046 554,950,944 601,304,387 622,692,756 630,054,018 670,523,207 606,717,831 550,884,216 613,024,444 599,899,864 558,413,365 571,591,807 577,114,618	Ratio to Prior Year 1.0050 1.0024 1.0039 1.0037 1.0017 1.0023 0.9958 1.0074 1.0043 1.0027 1.0039 1.0102 1.0051 1.0082 1.0013 1.0195 1.0068 1.0101 1.0052 1.0077 1.0029 1.0039 0.9998 1.0093 1.0018 1.0014 0.9877 1.0022

TABLE I - D - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior			
to 1987	5,832,466,749	5,842,659,698	1.0017
1987	952,800,113	954,200,265	1.0015
1988	1,070,773,667	1,072,484,494	1.0016
1989	1,238,214,871	1,241,484,725	1.0026
1990	1,258,552,954	1,261,601,216	1.0024
1991	1,073,978,839	1,077,286,478	1.0031
1992	892,880,437	895,783,844	1.0033
1993	770,436,735	773,624,109	1.0041
1994	706,131,073	709,029,608	1.0041
1995	586,461,098	588,206,141	1.0030
1996	483,928,781	485,321,616	1.0029
1997	488,818,235	489,814,521	1.0020
1998	486,132,265	486,897,790	1.0016
1999	547,606,530	548,487,674	1.0016
2000	579,148,481	580,405,784	1.0022
2001	607,619,124	609,356,737	1.0029
2002	645,050,866	647,206,512	1.0033
2003	627,801,432	630,432,303	1.0042
2004	655,836,107	659,821,315	1.0061
2005	666,473,017	669,832,453	1.0050
2006	681,611,629	686,519,970	1.0072
2007	716,229,997	721,692,906	1.0076
2008	668,950,668	673,514,594	1.0068
2009	604,675,824	612,641,369	1.0132
2010	616,004,690	626,287,006	1.0167
2011	581,184,979	594,341,978	1.0226
2012	506,707,650	524,898,706	1.0359
2013	484,774,815	524,277,341	1.0815
2014	385,164,095	474,173,788	1.2311
2015	216,518,538	386,817,067	1.7865
2016	36,709,005	206,769,403	5.6327
2017		38,308,382	
Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year
-			
Valued		12/31/18	
Valued Prior	12/31/17		Prior Year
Valued Prior to 1988	12/31/17 6,960,325,744	12/31/18 6,970,136,815	Prior Year 1.0014
Prior to 1988 1988	12/31/17 6,960,325,744 1,088,193,680	12/31/18 6,970,136,815 1,089,807,070	1.0014 1.0015
Valued Prior to 1988 1988 1989	12/31/17 6,960,325,744 1,088,193,680 1,260,161,832	12/31/18 6,970,136,815 1,089,807,070 1,262,954,255	1.0014 1.0015 1.0022
Valued Prior to 1988 1988 1989 1990	12/31/17 6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702	12/31/18 6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760	1.0014 1.0015 1.0022 1.0027
Valued Prior to 1988 1988 1989 1990 1991	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567	1.0014 1.0015 1.0022 1.0027 1.0028
Valued Prior to 1988 1988 1989 1990 1991 1992	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037
Valued Prior to 1988 1988 1989 1990 1991 1992 1993	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0015
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 635,373,412 662,622,477	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446 635,373,412	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0033
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446 635,373,412 662,622,477 673,727,349	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0038
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446 635,373,412 662,622,477 673,727,349 692,488,091	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0058 1.0058
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446 635,373,412 662,622,477 673,727,349 692,488,091 727,492,226	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0058 1.0058 1.0077 1.0074
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446 635,373,412 662,622,477 673,727,349 692,488,091 727,492,226 679,864,958	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0058 1.0077 1.0074 1.0087
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446 635,373,412 662,622,477 673,727,349 692,488,091 727,492,226 679,864,958 617,924,423	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0053 1.0058 1.0077 1.0074 1.0087 1.0076
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446 635,373,412 662,622,477 673,727,349 692,488,091 727,492,226 679,864,958 617,924,423 633,051,722	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0058 1.0077 1.0074 1.0087 1.0096
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446 635,373,412 662,622,477 673,727,349 692,488,091 727,492,226 679,864,958 617,924,423 633,051,722 604,048,360	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0058 1.0077 1.0074 1.0087 1.0096 1.0162
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783 525,134,978	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 635,373,412 662,622,477 673,727,349 692,488,091 727,492,226 679,864,958 617,924,423 633,051,722 604,048,360 539,400,679	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0058 1.0077 1.0074 1.0087 1.0096 1.0096 1.0162 1.0272
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783 525,134,978 525,297,394	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446 635,373,412 662,622,477 673,727,349 692,488,091 727,492,226 679,864,958 617,924,423 633,051,722 604,048,360 539,400,679 544,017,755	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0058 1.0077 1.0074 1.0087 1.0096 1.0162 1.0272 1.0356
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783 525,134,978 525,297,394 483,917,045	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446 635,373,412 662,622,477 673,727,349 692,488,091 727,492,226 679,864,958 617,924,423 633,051,722 604,048,360 539,400,679 544,017,755 524,537,262	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0022 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0058 1.0077 1.0074 1.0087 1.0076 1.0096 1.0162 1.0272 1.0356 1.0839
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	6,960,325,744 1,088,193,680 1,260,161,832 1,282,975,702 1,100,691,821 923,040,954 797,005,463 725,259,731 604,492,157 501,418,711 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783 525,134,978 525,297,394 483,917,045 391,215,823	6,970,136,815 1,089,807,070 1,262,954,255 1,286,412,760 1,103,774,567 926,473,546 799,764,340 728,273,157 606,132,952 502,534,448 507,843,083 510,218,049 580,665,321 615,331,993 624,746,554 650,751,446 635,373,412 662,622,477 673,727,349 692,488,091 727,492,226 679,864,958 617,924,423 633,051,722 604,048,360 539,400,679 544,017,755 524,537,262 474,262,598	1.0014 1.0015 1.0022 1.0027 1.0028 1.0037 1.0035 1.0042 1.0027 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0058 1.0077 1.0074 1.0087 1.0076 1.0096 1.0162 1.0272 1.0356 1.0839 1.2123

TABLE I - E - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior	0.050.500.000	0.005.004.400	4 00 45
to 1987	2,852,508,996	2,865,364,138	1.0045
1987	558,083,130	561,896,918	1.0068
1988	658,374,121	660,814,268	1.0037
1989 1990	769,992,934 793,862,321	775,334,622	1.0069 1.0049
1990	704,394,383	797,733,320 708,009,464	1.0049
1992	601,521,512	605,737,370	1.0070
1993	457,997,327	461,654,636	1.0080
1994	420,996,132	425,455,796	1.0106
1995	381,141,540	384,815,165	1.0096
1996	369,622,623	372,956,810	1.0090
1997	382,193,738	385,470,165	1.0086
1998	392,978,543	396,018,579	1.0077
1999	423,268,578	426,036,895	1.0065
2000	446,435,730	450,062,990	1.0081
2001	451,920,242	454,441,154	1.0056
2002	503,287,272	508,706,870	1.0108
2003	517,039,772	521,291,037	1.0082
2004	560,578,383	564,969,017	1.0078
2005	573,334,733	579,361,460	1.0105
2006	582,099,477	587,794,163	1.0098
2007	628,590,349	635,934,040	1.0117
2008	569,661,514	575,279,188	1.0099
2009	513,110,128	519,069,795	1.0116
2010 2011	554,026,403 551,148,855	561,840,000 559,203,979	1.0141 1.0146
2012	496,739,402	504,503,337	1.0156
2013	501,007,048	515,950,636	1.0298
2014	482,344,634	512,556,599	1.0626
2015	356,952,744	445,729,284	1.2487
2016	98,992,709	358,158,805	3.6180
2017		104,688,644	
Policy Year	As of	As of	Ratio to
Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year
Valued Prior	12/31/17	12/31/18	Prior Year
Valued			
Valued Prior to 1988	12/31/17 3,503,703,527	12/31/18 3,520,229,159	Prior Year 1.0047
Valued Prior to 1988 1988	12/31/17 3,503,703,527 669,736,322	12/31/18 3,520,229,159 672,490,387	1.0047 1.0041
Valued Prior to 1988 1988 1989	12/31/17 3,503,703,527 669,736,322 786,864,556	12/31/18 3,520,229,159 672,490,387 792,278,318	1.0047 1.0041 1.0069
Valued Prior to 1988 1988 1989 1990	3,503,703,527 669,736,322 786,864,556 809,487,235	3,520,229,159 672,490,387 792,278,318 813,425,253	1.0047 1.0041 1.0069 1.0049
Valued Prior to 1988 1988 1989 1990 1991 1992 1993	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078 1.0098
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078 1.0098 1.0114
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078 1.0098 1.0114 1.0075
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078 1.0098 1.0114 1.0075 1.0090
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078 1.0098 1.0114 1.0075 1.0090 1.0088
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0073
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815	1.0047 1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0128 1.0091
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0073
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399	1.0047 1.0041 1.0069 1.0049 1.0058 1.0075 1.0087 1.0098 1.0114 1.0075 1.0090 1.0088 1.0128 1.0073
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992 579,387,764	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399 587,057,401	1.0047 1.0041 1.0069 1.0049 1.0058 1.0075 1.0087 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0128 1.0091 1.0094 1.0094
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992 579,387,764 588,126,090	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399 587,057,401 596,248,365	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0128 1.0091 1.0094 1.0132
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992 579,387,764 588,126,090 636,437,302	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399 587,057,401 596,248,365 642,378,001	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0128 1.0091 1.0094 1.0132 1.0138 1.0093
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992 579,387,764 588,126,090 636,437,302 575,974,802 519,626,837 562,329,524	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399 587,057,401 596,248,365 642,378,001 581,125,548	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0078 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0128 1.0091 1.0094 1.0132 1.0138 1.0093 1.0089
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992 579,387,764 588,126,090 636,437,302 575,974,802 519,626,837 562,329,524 559,482,773	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399 587,057,401 596,248,365 642,378,001 581,125,548 522,967,009 568,975,757 564,054,051	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0128 1.0091 1.0094 1.0132 1.0138 1.0093 1.0098 1.0099 1.0089 1.0089
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992 579,387,764 588,126,090 636,437,302 575,974,802 519,626,837 562,329,524 559,482,773 504,707,218	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399 587,057,401 596,248,365 642,378,001 581,125,548 522,967,009 568,975,757 564,054,051 510,638,128	1.0047 1.0041 1.0069 1.0047 1.0058 1.0075 1.0087 1.0098 1.0114 1.0075 1.0090 1.0088 1.01128 1.0091 1.0094 1.0132 1.0138 1.0093 1.0089 1.0089 1.0089 1.0089 1.0082 1.0118
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992 579,387,764 588,126,090 636,437,302 575,974,802 519,626,837 562,329,524 559,482,773 504,707,218 516,585,726	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399 587,057,401 596,248,365 642,378,001 581,125,548 522,967,009 568,975,757 564,054,051 510,638,128 521,384,289	1.0047 1.0041 1.0069 1.0047 1.0058 1.0075 1.0087 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0128 1.0091 1.0094 1.0132 1.0138 1.0093 1.0089 1.0089 1.0089 1.0089 1.0089 1.0089 1.0089 1.0089 1.0089 1.0089
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992 579,387,764 588,126,090 636,437,302 575,974,802 519,626,837 562,329,524 559,482,773 504,707,218 516,585,726 521,322,082	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399 587,057,401 596,248,365 642,378,001 581,125,548 522,967,009 568,975,757 564,054,051 510,638,128 521,384,289 531,089,913	1.0047 1.0041 1.0069 1.0047 1.0058 1.0075 1.0087 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0128 1.0091 1.0094 1.0132 1.0138 1.0093 1.0089 1.0064 1.0118 1.0093 1.0082 1.0118
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992 579,387,764 588,126,090 636,437,302 575,974,802 519,626,837 562,329,524 559,482,773 504,707,218 516,585,726 521,322,082 449,713,010	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399 587,057,401 596,248,365 642,378,001 581,125,548 522,967,009 568,975,757 564,054,051 510,638,128 521,384,289 531,089,913 476,545,689	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0128 1.0091 1.0094 1.0132 1.0138 1.0093 1.0089 1.0064 1.0118 1.0082 1.0118 1.0093 1.0187 1.0093
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992 579,387,764 588,126,090 636,437,302 575,974,802 519,626,837 562,329,524 559,482,773 504,707,218 516,585,726 521,322,082 449,713,010 357,931,029	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399 587,057,401 596,248,365 642,378,001 581,125,548 522,967,009 568,975,757 564,054,051 510,638,128 521,384,289 531,089,913 476,545,689 445,723,495	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0128 1.0091 1.0094 1.0132 1.0138 1.0093 1.0089 1.0064 1.0118 1.0082 1.0118 1.0093 1.0187 1.0597 1.2453
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	3,503,703,527 669,736,322 786,864,556 809,487,235 724,711,846 623,411,603 475,964,788 434,701,113 394,454,549 382,997,117 397,274,854 418,420,105 443,916,501 470,596,775 462,669,795 509,637,289 523,708,440 564,274,992 579,387,764 588,126,090 636,437,302 575,974,802 519,626,837 562,329,524 559,482,773 504,707,218 516,585,726 521,322,082 449,713,010	3,520,229,159 672,490,387 792,278,318 813,425,253 728,151,711 627,024,489 479,527,352 438,492,704 397,529,791 386,767,077 401,791,819 421,568,549 447,913,278 474,750,723 466,058,247 516,180,502 528,458,815 569,600,399 587,057,401 596,248,365 642,378,001 581,125,548 522,967,009 568,975,757 564,054,051 510,638,128 521,384,289 531,089,913 476,545,689	1.0047 1.0041 1.0069 1.0049 1.0047 1.0058 1.0075 1.0087 1.0098 1.0114 1.0075 1.0090 1.0088 1.0073 1.0128 1.0091 1.0094 1.0132 1.0138 1.0093 1.0064 1.0118 1.0082 1.0118 1.0093 1.0187 1.0597

TABLE I - A - ADJUSTED TO A POST-ACT 57 & HB 1846, PRE-PROTZ & HB 1840 BASIS

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

As of 12/31/16	As of 12/31/17	Ratio to Prior Year
7,296,909,322	7,301,112,794	1.0006
1,292,289,873	1,300,596,304	1.0064
1,491,329,384	1,489,869,216	0.9990
1,766,844,623	1,768,139,132	1.0007
1,808,847,100	1,810,349,930	1.0008
1,600,676,852	1,601,450,635	1.0005
1,366,518,847	1,366,867,324	1.0003
	1.144.575.389	1.0012
		1.0009
		1.0012
		1.0033
, ,		0.9994
		1.0068
		0.9997
		1.0018
		1.0008
1,195,818,033	1,199,763,744	1.0033
1,196,604,579	1,200,202,104	1.0030
1,287,945,913	1,290,507,582	1.0020
1,318,249,377	1,323,608,983	1.0041
1,349,687,322	1,353,454,512	1.0028
1,434,456,602	1,438,407,315	1.0028
		0.9997
		1.0009
		1.0075
		1.0073
		1.0176
		1.0038
		1.0518
		1.1696
329,757,984	849,596,612	2.5764
	360,964,575	
As of	As of	Ratio to Prior Year
12/31/17	12/31/10	FIIOI Teal
0.004.604.004	0.040.204.020	1 0000
		1.0020
		1.0007
		1.0020
		1.0023
		1.0008
1,406,886,158	1,410,916,818	1.0029
1,179,216,780	1,176,523,316	0.9977
1,098,099,563	1,101,427,424	1.0030
961,590,342	963,465,861	1.0020
		1.0010
		1.0022
938,322,368	943,481,024	1.0055
1,036,415,364	1,039,143,016	1.0026
1,000,410,004		
1 104 444 115		
1,104,444,115	1,108,478,314	1.0037
1,106,774,331	1,108,478,314 1,107,929,368	1.0037 1.0010
1,106,774,331 1,201,869,474	1,108,478,314 1,107,929,368 1,213,117,217	1.0037 1.0010 1.0094
1,106,774,331 1,201,869,474 1,205,119,800	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987	1.0037 1.0010 1.0094 1.0027
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091	1.0037 1.0010 1.0094 1.0027 1.0049
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528	1.0037 1.0010 1.0094 1.0027
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091	1.0037 1.0010 1.0094 1.0027 1.0049
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528	1.0037 1.0010 1.0094 1.0027 1.0049 1.0034
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094 1,354,487,116	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528 1,361,063,359	1.0037 1.0010 1.0094 1.0027 1.0049 1.0034 1.0049
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094 1,354,487,116 1,439,376,671	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528 1,361,063,359 1,443,288,945	1.0037 1.0010 1.0094 1.0027 1.0049 1.0034 1.0049 1.0027
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094 1,354,487,116 1,439,376,671 1,320,073,205 1,183,383,385	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528 1,361,063,359 1,443,288,945 1,322,488,134 1,185,832,914	1.0037 1.0010 1.0094 1.0027 1.0049 1.0034 1.0049 1.0027 1.0018 1.0021
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094 1,354,487,116 1,439,376,671 1,320,073,205 1,183,383,385 1,253,048,613	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528 1,361,063,359 1,443,288,945 1,322,488,134 1,185,832,914 1,260,854,751	1.0037 1.0010 1.0094 1.0027 1.0049 1.0034 1.0049 1.0027 1.0018 1.0021 1.0062
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094 1,354,487,116 1,439,376,671 1,320,073,205 1,183,383,385 1,253,048,613 1,219,705,969	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528 1,361,063,359 1,443,288,945 1,322,488,134 1,185,832,914 1,260,854,751 1,221,346,216	1.0037 1.0010 1.0094 1.0027 1.0049 1.0034 1.0049 1.0027 1.0018 1.0021 1.0062 1.0013
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094 1,354,487,116 1,439,376,671 1,320,073,205 1,183,383,385 1,253,048,613 1,219,705,969 1,122,643,558	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528 1,361,063,359 1,443,288,945 1,322,488,134 1,185,832,914 1,260,854,751 1,221,346,216 1,127,271,651	1.0037 1.0010 1.0094 1.0027 1.0049 1.0034 1.0049 1.0027 1.0018 1.0021 1.0062 1.0013 1.0041
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094 1,354,487,116 1,439,376,671 1,320,073,205 1,183,383,385 1,253,048,613 1,219,705,969 1,122,643,558 1,148,375,872	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528 1,361,063,359 1,443,288,945 1,322,488,134 1,185,832,914 1,260,854,751 1,221,346,216 1,127,271,651 1,140,583,132	1.0037 1.0010 1.0094 1.0027 1.0049 1.0034 1.0027 1.0018 1.0021 1.0062 1.0013 1.0041 0.9932
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094 1,354,487,116 1,439,376,671 1,320,073,205 1,183,383,385 1,253,048,613 1,219,705,969 1,122,643,558 1,148,375,872 1,133,844,028	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528 1,361,063,359 1,443,288,945 1,322,488,134 1,185,832,914 1,260,854,751 1,221,346,216 1,127,271,651 1,140,583,132 1,145,441,146	1.0037 1.0010 1.0094 1.0027 1.0049 1.0034 1.0027 1.0018 1.0021 1.0062 1.0013 1.0041 0.9932 1.0102
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094 1,354,487,116 1,439,376,671 1,320,073,205 1,183,383,385 1,253,048,613 1,219,705,969 1,122,643,558 1,148,375,872 1,133,844,028 1,029,235,002	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528 1,361,063,359 1,443,288,945 1,322,488,134 1,185,832,914 1,260,854,751 1,221,346,216 1,127,271,651 1,140,583,132 1,145,441,146 1,068,557,660	1.0037 1.0010 1.0094 1.0027 1.0049 1.0034 1.0049 1.0027 1.0018 1.0021 1.0062 1.0013 1.0041 0.9932 1.0102 1.0382
1,106,774,331 1,201,869,474 1,205,119,800 1,289,117,471 1,323,637,094 1,354,487,116 1,439,376,671 1,320,073,205 1,183,383,385 1,253,048,613 1,219,705,969 1,122,643,558 1,148,375,872 1,133,844,028	1,108,478,314 1,107,929,368 1,213,117,217 1,208,375,987 1,295,451,091 1,328,150,528 1,361,063,359 1,443,288,945 1,322,488,134 1,185,832,914 1,260,854,751 1,221,346,216 1,127,271,651 1,140,583,132 1,145,441,146	1.0037 1.0010 1.0094 1.0027 1.0049 1.0034 1.0027 1.0018 1.0021 1.0062 1.0013 1.0041 0.9932 1.0102
	1,491,329,384 1,766,844,623 1,808,847,100 1,600,676,852 1,366,518,847 1,143,176,928 1,073,481,734 936,427,135 854,503,781 879,402,058 888,264,504 987,502,426 1,048,725,519 1,083,576,782 1,195,818,033 1,196,604,579 1,287,945,913 1,318,249,377 1,349,687,322 1,434,456,602 1,319,171,156 1,181,012,544 1,242,496,935 1,209,539,019 1,102,690,835 1,142,324,458 1,058,804,490 871,336,686 329,757,984 As of 12/31/17 8,801,694,831 1,510,613,975 1,793,921,287 1,838,810,083 1,636,765,228 1,406,886,158 1,179,216,780 1,098,099,563 961,590,342 882,485,240 907,201,403	1,491,329,384 1,489,869,216 1,766,844,623 1,768,139,132 1,808,847,100 1,810,349,930 1,600,676,852 1,601,450,635 1,366,518,847 1,366,867,324 1,143,176,928 1,144,575,389 1,073,481,734 1,074,479,128 936,427,135 937,538,163 854,503,781 857,284,560 879,402,058 878,898,147 888,264,504 987,160,849 1,048,725,519 1,050,637,056 1,083,576,782 1,084,430,531 1,195,818,033 1,199,763,744 1,196,604,579 1,200,202,104 1,287,945,913 1,290,507,582 1,318,249,377 1,323,608,983 1,349,687,322 1,353,454,512 1,434,456,602 1,438,407,315 1,319,171,156 1,318,819,011 1,181,012,544 1,182,105,989 1,209,539,019 1,219,327,667 1,102,690,835 1,122,101,717 1,142,324,458 1,146,712,784 1,058,804,490 1,113,636,186 871,336,686 1,019,081,741 329,757,984 849,596,612 360,964,575 As of 12/31/17 1,797,451,978 1,838,810,083 1,843,029,971 1,636,765,228 1,638,055,113 1,406,886,158 1,410,916,818 1,179,216,780 1,176,523,316 1,098,099,563 1,111,427,424 961,590,342 963,465,861 882,485,240 999,154,449

TABLE I - B - ADJUSTED TO A POST-ACT 57 & HB 1846, PRE-PROTZ & HB 1840 BASIS

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior			
to 1987	5,204,123,749	5,205,124,304	1.0002
1987	854,651,029	854,988,791	1.0004
1988	965,597,430	965,158,022	0.9995
1989	1,124,687,065	1,125,043,853	1.0003
1990	1,146,579,122	1,146,907,858	1.0003
1991		990,497,475	0.9995
	990,989,456		
1992	830,210,013	830,182,289	1.0000
1993	724,807,533	724,742,596	0.9999
1994	675,877,389	675,746,986	0.9998
1995	570,995,446	571,505,271	1.0009
1996	489,688,787	489,577,214	0.9998
1997	496,395,332	496,596,269	1.0004
1998	491,372,973	491,348,242	0.9999
1999	554,555,161	554,895,802	1.0006
2000	587,877,992	588,591,255	1.0012
2001	618,042,127		1.0001
		618,124,971	
2002	662,573,254	663,486,560	1.0014
2003	647,096,939	648,154,254	1.0016
2004	684,358,979	684,984,762	1.0009
2005	688,222,176	688,986,696	1.0011
2006	708,125,501	708,913,315	1.0011
2007	743,814,297	746,254,979	1.0033
2008	694,381,748	695,407,566	1.0015
2009	626,549,230	629,224,730	1.0043
2010	645,460,207	649,867,794	1.0068
2011	620,769,781	625,598,381	1.0078
2012	566,027,624	568,874,281	1.0050
2013	566,117,434	572,054,009	1.0105
2014	504,465,441	548,072,299	1.0864
2015	366,619,854	490,226,637	1.3372
2016	106,614,954	358,903,441	3.3664
2017		112,945,050	
Policy Year	As of	As of	Ratio to
Valued	12/31/17	12/31/18	Prior Year
Prior			
to 1988	6,205,456,624	6,204,997,363	0.9999
1988	979,131,031	978,539,100	0.9994
1989	1,141,725,554	1,142,009,745	1.0002
		1 167 124 540	4 0040
1990	1,165,992,259	1,167,134,549	1.0010
1990 1991	1,165,992,259 1,011,944,594	1,011,943,566	1.0010
1991	1,011,944,594	1,011,943,566	1.0000
1991 1992	1,011,944,594 855,048,879	1,011,943,566 857,607,613	1.0000 1.0030
1991 1992 1993	1,011,944,594 855,048,879 746,670,177	1,011,943,566 857,607,613 746,054,943	1.0000 1.0030 0.9992
1991 1992 1993 1994	1,011,944,594 855,048,879 746,670,177 691,021,046	1,011,943,566 857,607,613 746,054,943 690,929,303	1.0000 1.0030 0.9992 0.9999
1991 1992 1993 1994 1995	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390	1.0000 1.0030 0.9992 0.9999 1.0002
1991 1992 1993 1994 1995 1996	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996
1991 1992 1993 1994 1995 1996	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,156,510	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006
1991 1992 1993 1994 1995 1996 1997	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,156,510 514,718,614	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011
1991 1992 1993 1994 1995 1996	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,156,510 514,718,614 587,041,602	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006
1991 1992 1993 1994 1995 1996 1997	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,156,510 514,718,614	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011
1991 1992 1993 1994 1995 1996 1997 1998	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,156,510 514,718,614 587,041,602	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0005
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,156,510 514,718,614 587,041,602 622,430,515 632,853,336	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0005 1.0000 1.0009
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0005 1.0000 1.0009
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0001 1.0005 1.0000 1.0009 1.0011 0.9992
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0005 1.0000 1.0009 1.0011 0.9992 1.0005
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0005 1.0000 1.0009 1.0011 0.9992 1.0005 1.0019
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0005 1.0000 1.0009 1.0011 0.9992 1.0005 1.0019 1.0025
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164 748,680,433	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0005 1.0009 1.0011 0.9992 1.0005 1.0019 1.0025 1.0027
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164 748,680,433 696,014,713	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0005 1.0009 1.0011 0.9992 1.0005 1.0019 1.0025 1.0027
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164 748,680,433	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0005 1.0009 1.0011 0.9992 1.0005 1.0019 1.0025 1.0027
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164 748,680,433 696,014,713	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0005 1.0009 1.0011 0.9992 1.0005 1.0019 1.0025 1.0027
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,156,510 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164 748,680,433 696,014,713 632,416,122	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0005 1.0009 1.0011 0.9992 1.0005 1.0019 1.0025 1.0027 1.0001
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054 625,692,016	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,156,510 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164 748,680,433 696,014,713 632,416,122 652,754,626 626,264,659	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0011 1.0009 1.0011 0.9992 1.0005 1.0019 1.0025 1.0027 1.0027 1.0041 1.0033 1.0009
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054 625,692,016 569,161,832	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,156,510 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164 748,680,433 696,014,713 632,416,122 652,754,626 626,264,659 572,983,318	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0001 1.0009 1.0011 0.9992 1.0005 1.0019 1.0025 1.0027 1.0001 1.0033 1.0009 1.0041 1.0033 1.0009 1.0067
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054 625,692,016 569,161,832 573,078,596	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164 748,680,433 696,014,713 632,416,122 652,754,626 626,264,659 572,983,318 572,417,846	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0001 1.0009 1.0011 0.9992 1.0005 1.0009 1.0019 1.0025 1.0027 1.0001 1.0033 1.0009 1.0041 1.0033 1.0009 1.0067 0.9988
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054 625,692,016 569,161,832 573,078,596 559,062,316	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164 748,680,433 696,014,713 632,416,122 652,754,626 626,264,659 572,983,318 572,417,846 569,369,321	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0001 1.0009 1.0011 0.9992 1.0005 1.0005 1.0027 1.00027 1.0001 1.0041 1.0033 1.0009 1.0067 0.9988 1.0184
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054 625,692,016 569,161,832 573,078,596 559,062,316 495,941,440	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164 748,680,433 696,014,713 632,416,122 652,754,626 626,264,659 572,983,318 572,417,846 569,369,321 535,372,445	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0001 1.0009 1.0011 0.9992 1.0005 1.0005 1.0027 1.0001 1.0027 1.0001 1.0033 1.0009 1.0067 0.9988 1.0184 1.0795
1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	1,011,944,594 855,048,879 746,670,177 691,021,046 586,936,601 505,530,724 513,850,561 514,139,402 586,723,987 622,446,288 632,315,747 664,639,464 650,612,656 684,316,967 688,979,950 709,577,383 746,697,560 695,926,902 629,852,506 650,616,054 625,692,016 569,161,832 573,078,596 559,062,316	1,011,943,566 857,607,613 746,054,943 690,929,303 587,027,390 505,329,107 514,718,614 587,041,602 622,430,515 632,853,336 665,371,025 650,113,522 684,637,422 690,299,006 711,327,164 748,680,433 696,014,713 632,416,122 652,754,626 626,264,659 572,983,318 572,417,846 569,369,321	1.0000 1.0030 0.9992 0.9999 1.0002 0.9996 1.0006 1.0001 1.0009 1.0011 0.9992 1.0005 1.0005 1.0027 1.00027 1.0001 1.0041 1.0033 1.0009 1.0067 0.9988 1.0184

TABLE I - C - ADJUSTED TO A POST-ACT 57 & HB 1846, PRE-PROTZ & HB 1840 BASIS

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Yea
Prior			
to 1987	2,092,785,573	2,095,988,490	1.0015
1987	437,638,844	445,607,513	1.0182
1988	525,731,954	524,711,194	0.9981
1989	642,157,558	643,095,279	1.0015
1990	662,267,978	663,442,072	1.0018
1991	609,687,396	610,953,160	1.0021
1992	536,308,834	536,685,035	1.0007
1993	418,369,395	419,832,793	1.0035
1994	397,604,345	398,732,142	1.0028
1995	365,431,689	366,032,892	1.0016
1996	364,814,994	367,707,346	1.0079
1997	383,006,726	382,301,878	0.9982
1998	396,891,531	402,951,814	1.0153
1999	432,947,265	432,265,047	0.9984
2000	460,847,527	462,045,801	1.0026
2001	465,534,655	466,305,560	1.0017
2002	533,244,779	536,277,184	1.0057
2003	549,507,640	552,047,850	1.0046
2004	603,586,934	605,522,820	1.0032
2005	630,027,201	634,622,287	1.0073
2006	641,561,821	644,541,197	1.0046
2007	690,642,305	692,152,336	1.0022
2008	624,789,408	623,411,445	0.9978
2009	554,463,314	552,881,259	0.9971
2010	597,036,728	601,930,105	1.0082
2011	588,769,238	593,729,286	1.0084
2012	536,663,211	553,227,436	1.0309
2013	576,207,024	574,658,775	0.9973
		FOF FOO 007	1.0202
2014	554,339,049	565,563,887	1.0202
2014 2015	554,339,049 504,716,832	565,563,887 528,855,104	1.0478
2015	504,716,832	528,855,104	1.0478
2015 2016 2017 Policy Year	504,716,832 223,143,030 As of	528,855,104 490,693,171 248,019,525 As of	1.0478 2.1990 Ratio to
2015 2016 2017 Policy Year Valued	504,716,832 223,143,030	528,855,104 490,693,171 248,019,525	1.0478 2.1990 Ratio to
2015 2016 2017 Policy Year Valued Prior	504,716,832 223,143,030 As of 12/31/17	528,855,104 490,693,171 248,019,525 As of 12/31/18	1.0478 2.1990 Ratio to Prior Yea
2015 2016 2017 Policy Year Valued Prior to 1988	504,716,832 223,143,030 As of 12/31/17 2,596,238,207	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665	1.0478 2.1990 Ratio to Prior Yea
2015 2016 2017 Policy Year Valued Prior to 1988 1988	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0048
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0048 1.0030
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0048 1.0030 1.0042
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0048 1.0030 1.0042 1.0042
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0054
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0054 1.0084 1.0084
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0054 1.0084 1.0013 1.0013
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0054 1.0084 1.0013 1.00196 1.0068
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0054 1.0013 1.0013 1.00168 1.0068 1.0068
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0054 1.0054 1.0054 1.0054 1.0054 1.0054 1.0054 1.0054
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0048 1.0042 1.0108 1.0054 1.0054 1.0084 1.0099 1.0068 1.0099 1.0050 1.0075
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733 692,679,111	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195 694,608,512	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0013 1.0013 1.0196 1.0068 1.0099 1.0050 1.0075 1.0028
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733 692,679,111 624,146,303	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195 694,608,512 626,473,421	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0068 1.0099 1.0050 1.0075 1.0028 1.0028
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733 692,679,111 624,146,303 553,530,879	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195 694,608,512 626,473,421 553,416,792	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0048 1.0054 1.0068 1.0068 1.0068 1.0099 1.0050 1.0075 1.0028 1.0028 1.0037
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733 692,679,111 624,146,303 553,530,879 602,432,559	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195 694,608,512 626,473,421 553,416,792 608,100,125	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0024 1.0048 1.0030 1.0042 1.0108 1.0054 1.0068 1.0099 1.0068 1.0099 1.0050 1.0075 1.0028 1.0037 0.9998 1.0094
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733 692,679,111 624,146,303 553,530,879 602,432,559 594,013,953	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195 694,608,512 626,473,421 553,416,792 608,100,125 595,081,557	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0048 1.0048 1.0054 1.0068 1.0099 1.0050 1.0050 1.0075 1.0028 1.0094 1.0037 0.9998 1.0094 1.0018
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011 2012	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733 692,679,111 624,146,303 553,530,879 602,432,559 594,013,953 553,481,726	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195 694,608,512 626,473,421 553,416,792 608,100,125 595,081,557 554,288,333	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0068 1.0099 1.0050 1.0075 1.0028 1.0037 0.9998 1.0094 1.0018 1.0018
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733 692,679,111 624,146,303 553,530,879 602,432,559 594,013,953 553,481,726 575,297,276	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195 694,608,512 626,473,421 553,416,792 608,100,125 595,081,557 554,288,333 568,165,286	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0013 1.0196 1.0068 1.0099 1.0050 1.0075 1.0028 1.0037 0.9998 1.0094 1.0018 1.0015 0.9876
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011 2012	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733 692,679,111 624,146,303 553,530,879 602,432,559 594,013,953 553,481,726	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195 694,608,512 626,473,421 553,416,792 608,100,125 595,081,557 554,288,333	1.0478 2.1990 Ratio to Prior Year 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0068 1.0099 1.0050 1.0075 1.0028 1.0037 0.9998 1.0094 1.0018 1.0015
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733 692,679,111 624,146,303 553,530,879 602,432,559 594,013,953 553,481,726 575,297,276	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195 694,608,512 626,473,421 553,416,792 608,100,125 595,081,557 554,288,333 568,165,286	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0013 1.0196 1.0068 1.0099 1.0050 1.0075 1.0028 1.0037 0.9998 1.0094 1.0018 1.0015 0.9876
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733 692,679,111 624,146,303 553,530,879 602,432,559 594,013,953 553,481,726 575,297,276 574,781,712	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195 694,608,512 626,473,421 553,416,792 608,100,125 595,081,557 554,288,333 568,165,286 576,071,825	1.0478 2.1990 Ratio to Prior Yea 1.0070 1.0032 1.0050 1.0046 1.0021 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0013 1.0196 1.0068 1.0099 1.0050 1.0075 1.0028 1.0037 0.9998 1.0094 1.0018 1.0015 0.9876 1.0022
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	504,716,832 223,143,030 As of 12/31/17 2,596,238,207 531,482,944 652,195,733 672,817,824 624,820,634 551,837,279 432,546,603 407,078,517 374,653,741 376,954,516 393,350,842 424,182,966 449,691,377 481,997,827 474,458,584 537,230,010 554,507,144 604,800,504 634,657,144 644,909,733 692,679,111 624,146,303 553,530,879 602,432,559 594,013,953 553,481,726 575,297,276 574,781,712 533,293,562	528,855,104 490,693,171 248,019,525 As of 12/31/18 2,614,306,665 533,169,876 655,442,233 675,895,422 626,111,547 553,309,205 430,468,373 410,498,121 376,438,471 378,070,875 394,997,939 428,762,410 452,101,414 486,047,799 475,076,032 547,746,192 558,262,465 610,813,669 637,851,522 649,736,195 694,608,512 626,473,421 553,416,792 608,100,125 595,081,557 554,288,333 568,165,286 576,071,825 533,185,215	1.0478 2.1990 Ratio to Prior Year 1.0070 1.0032 1.0050 1.0046 1.0027 0.9952 1.0084 1.0030 1.0042 1.0108 1.0054 1.0013 1.0196 1.0068 1.0099 1.0050 1.0075 1.0028 1.0037 0.9998 1.0094 1.0015 0.9876 1.0022 0.9998

TABLE I - D - ADJUSTED TO A POST-ACT 57 & HB 1846, PRE-PROTZ & HB 1840 BASIS

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior			
to 1987	5,144,717,380	5,153,686,156	1.0017
1987	844,420,821	845,652,815	1.0015
1988	950,536,070	952,041,427	1.0016
1989	1,101,290,929	1,104,168,073	1.0026
1990	1,123,262,386	1,125,944,552	1.0020
1991			1.0024
	963,113,407	966,023,799	
1992	805,642,286	808,196,994	1.0032
1993	702,007,018	704,811,588	1.0040
1994	651,676,129	654,226,550	1.0039
1995	555,669,073	557,256,888	1.0029
1996	476,956,262	478,307,312	1.0028
1997	488,818,235	489,814,521	1.0020
1998	486,132,265	486,897,790	1.0016
1999	547,606,530	548,487,674	1.0016
2000	579,148,481	580,405,784	1.0022
2001	607,619,124	609,356,737	1.0022
2002	645,050,866	647,206,512	1.0033
2003	627,801,432	630,432,303	1.0042
2004	655,836,107	659,821,315	1.0061
2005	666,473,017	669,832,453	1.0050
2006	681,611,629	686,519,970	1.0072
2007	716,229,997	721,692,906	1.0076
2008	668,950,668	673,514,594	1.0068
2009	604,675,824	612,641,369	1.0132
2010	616,004,690	626,287,006	1.0167
2011	581,184,979	594,341,978	1.0226
2012	506,707,650	524,898,706	1.0359
2013	484,774,815	524,277,341	1.0815
2014	385,164,095	474,173,788	1.2311
2015	216,518,538	386,817,067	1.7865
2015 2016		386,817,067 206,769,403	1.7865 5.6327
	216,518,538		
2016 2017 Policy Year	216,518,538 36,709,005 As of	206,769,403 38,308,382 As of	5.6327 Ratio to
2016 2017 Policy Year Valued	216,518,538 36,709,005	206,769,403 38,308,382	5.6327
2016 2017 Policy Year Valued Prior	216,518,538 36,709,005 As of 12/31/17	206,769,403 38,308,382 As of 12/31/18	5.6327 Ratio to Prior Year
2016 2017 Policy Year Valued Prior to 1988	216,518,538 36,709,005 As of 12/31/17 6,143,624,219	206,769,403 38,308,382 As of 12/31/18 6,152,231,083	S.6327 Ratio to Prior Year 1.0014
2016 2017 Policy Year Valued Prior to 1988 1988	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789	5.6327 Ratio to Prior Year 1.0014 1.0015
2016 2017 Policy Year Valued Prior to 1988 1988 1989	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0015
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0019
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0052
2016 2017 Policy Year Valued Prior to 1988 1988 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065 673,715,640	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,7742,919 650,744,236 635,365,958 662,612,065 673,715,640 692,472,138 727,476,130	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058 1.0077 1.0074
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065 673,715,640 692,472,138 727,476,130 679,847,388	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058 1.0077 1.0074 1.0087
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065 673,715,640 692,472,138 727,476,130 679,847,388 617,910,412	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058 1.0077 1.0074 1.0087 1.0076
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065 673,715,640 692,472,138 727,476,130 679,847,388 617,910,412 633,033,650	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0021 1.0015 1.0015 1.0015 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058 1.0077 1.0074 1.0087 1.0076 1.0096
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065 673,715,640 692,472,138 727,476,130 679,847,388 617,910,412 633,033,650 604,019,504	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058 1.0077 1.0074 1.0087 1.0076 1.0096 1.0161
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783 525,134,978	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065 673,715,640 692,472,138 727,476,130 679,847,388 617,910,412 633,033,650 604,019,504 539,357,882	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058 1.0077 1.0074 1.0087 1.0096 1.0161 1.0271
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2011	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783 525,134,978 525,297,394	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065 673,715,640 692,472,138 727,476,130 679,847,388 617,910,412 633,033,650 604,019,504 539,357,882 543,961,594	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058 1.0077 1.0074 1.0087 1.0096 1.0161 1.0271 1.0355
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783 525,134,978	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065 673,715,640 692,472,138 727,476,130 679,847,388 617,910,412 633,033,650 604,019,504 539,357,882	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058 1.0077 1.0074 1.0087 1.0096 1.0161 1.0271
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2011	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783 525,134,978 525,297,394	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065 673,715,640 692,472,138 727,476,130 679,847,388 617,910,412 633,033,650 604,019,504 539,357,882 543,961,594	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0026 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058 1.0077 1.0074 1.0087 1.0096 1.0161 1.0271 1.0355
2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783 525,134,978 525,297,394 483,917,045	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065 673,715,640 692,472,138 727,476,130 679,847,388 617,910,412 633,033,650 604,019,504 539,357,882 543,961,594 524,415,401	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058 1.0077 1.0074 1.0087 1.0096 1.0096 1.0161 1.0271 1.0355 1.0837
2016 2017 Policy Year Valued Prior to 1988 1988 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	216,518,538 36,709,005 As of 12/31/17 6,143,624,219 965,986,426 1,120,779,365 1,145,020,695 987,011,826 832,788,991 726,113,212 669,202,197 572,685,993 494,171,758 507,040,503 509,353,915 579,771,693 614,395,410 623,534,936 648,347,997 632,888,671 659,151,883 669,824,507 687,170,491 722,126,843 674,008,162 613,254,137 627,027,818 594,429,783 525,134,978 525,297,394 483,917,045 391,215,823	206,769,403 38,308,382 As of 12/31/18 6,152,231,083 967,401,789 1,123,229,047 1,148,035,890 989,716,197 835,800,268 728,533,465 671,845,756 574,174,474 495,250,776 507,840,675 510,215,457 580,662,640 615,329,183 624,742,919 650,744,236 635,365,958 662,612,065 673,715,640 692,472,138 727,476,130 679,847,388 617,910,412 633,033,650 604,019,504 539,357,882 543,961,594 524,415,401 474,013,458	5.6327 Ratio to Prior Year 1.0014 1.0015 1.0022 1.0026 1.0027 1.0036 1.0033 1.0040 1.0022 1.0016 1.0017 1.0015 1.0015 1.0019 1.0037 1.0039 1.0052 1.0058 1.0077 1.0074 1.0087 1.0074 1.0087 1.0076 1.0096 1.0161 1.0271 1.0355 1.0837 1.2116

TABLE I - E - ADJUSTED TO A POST-ACT 57 & HB 1846, PRE-PROTZ & HB 1840 BASIS

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior			
to 1987	1,973,573,192	1,986,428,334	1.0065
1987	409,483,732	413,297,520	1.0093
1988	496,452,174	498,892,321	1.0049
1989	598,239,719	603,581,407	1.0089
1990	631,544,516	635,415,515	1.0061
1991	574,901,339	578,516,420	1.0063
1992	504,408,145	508,624,003	1.0084
1993	392,275,318	395,932,627	1.0093
1994	368,996,650	373,456,314	1.0121
1995	339,960,655	343,634,280	1.0108
1996	336,052,350	339,386,537	1.0099
1997	353,363,867	356,640,294	1.0093
1998	369,574,295	372,614,331	1.0082
1999	404,176,378	406,944,695	1.0068
2000	432,637,007	436,264,267	1.0084
2001	443,869,186	446,390,098	1.0057
2002	500,689,170	506,108,768	1.0108
2003	520,336,007	524,587,272	1.0082
2004	570,099,361	574,489,995	1.0077
2005	588,492,811	594,519,538	1.0102
2006	601,770,546	607,465,232	1.0095
2007	652,656,609	660,000,300	1.0113
2008	589,393,245	595,010,919	1.0095
2009	515,639,989	521,599,656	1.0116
2010	549,106,371	556,919,968	1.0142
2011	546,332,949	554,388,073	1.0147
2012	492,616,037	500,379,972	1.0158
2013	497,584,740	512,528,328	1.0300
0011			
2014	481,319,375	511,531,340	1.0628
2015	481,319,375 356,952,744	445,729,284	1.2487
2015 2016	481,319,375	445,729,284 358,158,805	
2015 2016 2017	481,319,375 356,952,744	445,729,284	1.2487
2015 2016 2017 Policy Year	481,319,375 356,952,744 98,992,709	445,729,284 358,158,805 104,688,644 As of	1.2487 3.6180 Ratio to
2015 2016 2017 Policy Year Valued	481,319,375 356,952,744 98,992,709	445,729,284 358,158,805 104,688,644	1.2487 3.6180
2015 2016 2017 Policy Year Valued Prior	481,319,375 356,952,744 98,992,709 As of 12/31/17	445,729,284 358,158,805 104,688,644 As of 12/31/18	1.2487 3.6180 Ratio to Prior Year
2015 2016 2017 Policy Year Valued Prior to 1988	481,319,375 356,952,744 98,992,709 As of 12/31/17	445,729,284 358,158,805 104,688,644 As of 12/31/18	1.2487 3.6180 Ratio to Prior Year
2015 2016 2017 Policy Year Valued Prior to 1988 1988	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0058
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0058 1.0069
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0058 1.0069 1.0087
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0058 1.0069 1.0087
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0068 1.0069 1.0087 1.0099 1.0087
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0068 1.0061 1.0058 1.0069 1.0087 1.0099 1.0087
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0068 1.0061 1.0058 1.0069 1.0087 1.0099 1.0087 1.0108 1.0123
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0058 1.0069 1.0087 1.0099 1.0087 1.0108 1.0123 1.0080
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0068 1.0069 1.0087 1.0087 1.0099 1.0087 1.0108 1.0123 1.0080 1.0094
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0058 1.0069 1.0087 1.0099 1.0087 1.0108 1.0123 1.0080 1.0094 1.0091
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0058 1.0087 1.0099 1.0087 1.0123 1.0123 1.0080 1.0094 1.0091 1.0091
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0068 1.0069 1.0087 1.0099 1.0087 1.0108 1.0108 1.0108 1.0108 1.0108 1.0094 1.0091 1.0075 1.0129
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0058 1.0069 1.0087 1.0099 1.0087 1.0108 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961 573,784,274	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336 579,109,681	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0068 1.0069 1.0087 1.0099 1.0087 1.0108 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090 1.0093
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961 573,784,274 594,546,530	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336 579,109,681 602,216,167	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0068 1.0069 1.0087 1.0099 1.0087 1.0108 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090 1.0093 1.0129
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961 573,784,274 594,546,530 607,808,267	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336 579,109,681 602,216,167 615,930,542	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0068 1.0069 1.0087 1.0099 1.0087 1.0108 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090 1.0093 1.0129 1.0134
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 362,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961 573,784,274 594,546,530 607,808,267 660,522,607	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336 579,109,681 602,216,167 615,930,542 666,463,306	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0087 1.0087 1.0089 1.0087 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090 1.0093 1.0129 1.0134 1.0090
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961 573,784,274 594,546,530 607,808,267 660,522,607 595,730,392	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336 579,109,681 602,216,167 615,930,542 666,463,306 600,881,138	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0058 1.0069 1.0087 1.0099 1.0087 1.0108 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090 1.0093 1.0129 1.0134 1.0090 1.0086
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961 573,784,274 594,546,530 607,808,267 660,522,607 595,730,392 522,159,413	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336 579,109,681 602,216,167 615,930,542 666,463,306 600,881,138 525,499,585	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0058 1.0069 1.0087 1.0099 1.0087 1.0108 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090 1.0093 1.0129 1.0134 1.0090 1.0086 1.0064
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961 573,784,274 594,546,530 607,808,267 660,522,607 595,730,392 522,159,413 557,405,205	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336 579,109,681 602,216,167 615,930,542 666,463,306 600,881,138 525,499,585 564,051,438	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0058 1.0069 1.0087 1.0090 1.0087 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090 1.0093 1.0129 1.0134 1.0090 1.0086 1.0064 1.0119
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961 573,784,274 594,546,530 607,808,267 660,522,607 595,730,392 522,159,413 557,405,205 554,664,466	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336 579,109,681 602,216,167 615,930,542 666,463,306 600,881,138 525,499,585 564,051,438 559,235,744	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0069 1.0087 1.0099 1.0087 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090 1.0093 1.0129 1.0129 1.0129 1.0090 1.0086 1.0086 1.0084
2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011 2012	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961 573,784,274 594,546,530 607,808,267 660,522,607 595,730,392 522,159,413 557,405,205 554,664,466 500,582,186	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336 579,109,681 602,216,167 615,930,542 666,463,306 600,881,138 552,499,585 564,051,438 559,235,744 506,513,096	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0069 1.0087 1.0099 1.0087 1.0108 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090 1.0093 1.0129 1.0134 1.0090 1.0086 1.0094 1.0091 1.0092 1.0118
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2015 2016 2017 Policy Year Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961 573,784,274 594,546,530 607,808,267 660,522,607 595,730,392 522,159,413 557,405,205 554,664,466 500,582,186 513,159,205 520,279,289	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336 579,109,681 602,216,167 615,930,542 666,463,306 600,881,138 525,499,585 564,051,438 559,235,744 506,513,096 517,957,768 530,047,120	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0069 1.0087 1.0099 1.0087 1.0108 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090 1.0093 1.0129 1.0134 1.0090 1.0096 1.0096 1.0096 1.0096 1.0086 1.0086 1.0086 1.0086 1.0086 1.0086 1.0086 1.0088
2015 2016 2017 Policy Year Valued Prior to 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	481,319,375 356,952,744 98,992,709 As of 12/31/17 2,453,249,928 505,628,169 612,557,214 644,777,817 592,163,981 523,464,657 408,205,560 381,571,663 352,242,108 348,523,105 367,562,093 393,691,952 424,023,054 456,168,496 454,472,957 507,034,435 527,019,961 573,784,274 594,546,530 607,808,267 660,522,607 595,730,392 522,159,413 557,405,205 554,664,466 500,582,186 513,159,205 520,279,289 449,713,010	445,729,284 358,158,805 104,688,644 As of 12/31/18 2,469,775,560 508,382,234 617,970,976 648,715,835 595,603,846 527,077,543 411,768,124 385,363,254 355,317,350 352,293,065 372,079,058 396,840,396 428,019,831 460,322,444 457,861,409 513,577,648 531,770,336 579,109,681 602,216,167 615,930,542 666,463,306 600,881,138 525,499,585 564,051,438 559,235,744 506,513,096 517,957,768 530,047,120 476,545,689	1.2487 3.6180 Ratio to Prior Year 1.0067 1.0054 1.0088 1.0061 1.0087 1.0089 1.0087 1.0108 1.0123 1.0080 1.0094 1.0091 1.0075 1.0129 1.0090 1.0093 1.0129 1.0134 1.0090 1.0086 1.0064 1.0119 1.0082 1.0118 1.0094 1.0188 1.0597
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EXHIBIT VII

LOSS COST FORMULAE

The experience used for classification relativities for the April 1, 2020 revision will include all available risks. It is proposed that catastrophes be limited in accordance with the procedure previously employed in other Bureau filings. The experience period will be five (5) years for all classifications regardless of whether a classification might meet the full credibility requirements with less than five years of data. Credibility will be based on reported payrolls for classifications using payroll as the exposure base. For non-payroll classifications, expected losses will be used as the basis for credibility. Thus, two credibility tables will be prepared for use in the April 1, 2020 filing. The values for these respective tables will be established such that the credibilities assigned to a payroll-based classification having the same portion of total statewide expected losses and payrolls attributable to its experience using each table would be equal. All occupational disease losses will be included in the exhibit of classification experience, with the total amount of such losses by type of injury being shown on a separate line on the classification loss cost worksheets.

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

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

- (1) Determine the present pure premiums by category (serious, non-serious, medical only and total) for each classification.
- (2) Adjust the present pure premiums by category (serious, non-serious, medical-only and total) to the April 1, 2020 loss cost level.
- (3) Determine Expected Losses (serious, non-serious, medical-only and total) for each classification by multiplying the exposures from the experience period by the present pure premiums.
- (4) Determine the indicated pure premiums (serious, non-serious, medical-only and total) from the exposures and losses from the experience period.
- (5) Test the indicated total pure premiums by multiplying the exposures of the latest two years for each classification and obtaining the total Actual Losses for all classifications combined.
- (6) Calculate Expected Losses by multiplying the present pure premiums by the exposures from the last two years for each classification and by the overall average loss cost change.
- (7) Obtain correction factors by dividing the Expected Losses derived in (6) by the Actual Losses derived in (5).

LOSS COST FORMULAE (CONTINUED)

- (8) Multiply the indicated (pre-test) pure premiums from (4) times the correction factors derived in (7) to obtain indicated (post-test) pure premiums.
- (9) Determine "formula" pure premiums from (2) and (8) above for each type of loss (serious, non-serious and medical-only), with credibility for each category of loss corresponding to either the amount of reported payroll (for all classifications in which payroll is the exposure base) or to the amount of Expected Losses (for all "non-payroll" classifications). Credibility weights will be taken from exhibits appearing in the Class Book. The complement of credibility is in each case to be assigned to the present loss costs on April 1, 2020 level for each category of loss.
- (10) Select proposed total pure premiums for each classification, using the middle value from the total pure premiums derived in (2), (8) and (9) above. If the proposed pure premium selected on this basis is different from the formula pure premium derived in (9) above, partial pure premiums are to be allocated between categories (serious, non-serious and medical-only) in the same proportion as the partial pure premiums comprising the formula pure premium.
- (11) Test the proposed total pure premiums selected in (10) by multiplying by the exposures of the two latest years for each classification and obtaining the total Expected Losses for all classifications combined.
- (12) Obtain a correction factor by dividing the Expected Losses derived in (6) above by the Expected Losses derived in (11) above.
- (13) Calculate the "composite pure premium multiplier" as the product of the following items:
 - (a) The pure premium correction factor determined in (12) above.
 - (b) The proposed experience rating plan off-balance factor.
- (14) Apply the composite pure premium multiplier obtained in (13) above to the proposed total pure premiums to obtain classification loss costs.
- (15) Test to assure that the maximum departure of the classification loss costs derived in (14) above from current loss costs are in accordance with the following parameters:

Maximum Change in Loss Cost:

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

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

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

EXHIBIT VIII

COLLECTIBLE PREMIUM RATIOS *

Manual	Premium at	Collected Premium	Collectible Premium				
<u>Year</u> (1)	Manual Rates (2)	(Excluding Constants) (3)	Ratio (2)/(3) (4)				
(1)	(2)	(3)	(4)				
ALL INDUSTRIES							
2014	2,746,743,943	2,668,227,034	1.0294				
2015	2,666,469,668	2,602,219,012	1.0247				
2016	2,662,504,862	2,594,827,046	1.0261				
TOTAL	8,075,718,473	7,865,273,092	1.0268				
MANUFACTURING AND UTILITIES							
2014	563,913,515	541,404,846	1.0416				
2015	537,151,164	513,490,886	1.0461				
2016	529,173,566	508,618,404	1.0404				
TOTAL	1,630,238,245	1,563,514,136	1.0427				
CONTRACTING AND QUARRYING							
2014	540,321,387	474,241,939	1.1393				
2015	514,618,525	458,414,093	1.1226				
2016	517,706,281	460,715,203	1.1237				
TOTAL	1,572,646,193	1,393,371,235	1.1287				
OTHER INDUSTRIES							
2014	1,642,509,041	1,652,580,249	0.9939				
2015	1,614,699,979	1,630,314,033	0.9904				
2016	1,615,625,015	1,625,493,439	0.9939				
TOTAL	4,872,834,035	4,908,387,721	0.9928				

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

EXHIBIT IX

CALCULATION OF EXPECTED LOSS COST FACTORS (a)

Policy Year Beginning 4/1 (1)	HB 1846 Adjustment Factor (2)	Protz & HB 1840 Adjustment Factor (3)	Loss Ratio Development Factor (4)	Collectible Premium Ratio (5)	Trend Factor (6)	Product (2) * (3) * (4) * (5) * (6) (7)	Expected Loss Cost Factor 1.0 / (7) (8)	
Manufacturing and Utilities								
2016	1.0000	1.0044	1.1267	1.0427	0.8239	0.9722	1.0286	
2017	1.0000	1.0028	1.2288	1.0427	0.8647	1.1110	0.9001	
2018	1.0000	1.0021	1.4879	1.0427	0.9077	1.4112	0.7086	
Contracting and Quarrying								
2016	1.0000	1.0044	1.1716	1.1287	0.8239	1.0944	0.9137	
2017	1.0000	1.0028	1.2259	1.1287	0.8647	1.1998	0.8335	
2018	1.0000	1.0021	1.5135	1.1287	0.9077	1.5539	0.6435	
Other Industries								
2016	1.0000	1.0044	1.1248	0.9928	0.8239	0.9241	1.0821	
2017	1.0000	1.0028	1.2082	0.9928	0.8647	1.0401	0.9614	
2018	1.0000	1.0021	1.4912	0.9928	0.9077	1.3466	0.7426	

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

EXHIBIT X

RETROSPECTIVE DEVELOPMENT FACTORS *

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

First Adjustment	RDF =	0.3004
Second Adjustment	RDF =	0.1652
Third Adjustment	RDF =	0.1132

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

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

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

For Example:

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