

PENNSYLVANIA COMPENSATION RATING BUREAU

Loss Development Triangles

Pages 1 through 3 of this exhibit display indemnity triangles on a reported basis and a post-Act 57, pre-Protz and House Bill 1840 basis for incurred and paid to thirtieth loss development factors and the ratios of incurred to paid losses.

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

Policy Year	INDEMNITY PAID (REPORTED)																													
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	
1986					1.0980	1.0706	1.0554	1.0548	1.0413	1.0339	1.0244	1.0171	1.0140	1.0118	1.0129	1.0083	1.0088	1.0070	1.0065	1.0063	1.0040	1.0045	1.0042	1.0032	1.0037	1.0031	1.0026	1.0032	1.0024	
1987				1.1477	1.1056	1.0778	1.0615	1.0523	1.0409	1.0258	1.0172	1.0131	1.0114	1.0102	1.0079	1.0077	1.0055	1.0048	1.0051	1.0041	1.0034	1.0040	1.0033	1.0035	1.0030	1.0020	1.0021	1.0016	1.0015	
1988			1.2349	1.1503	1.1025	1.0821	1.0651	1.0456	1.0305	1.0198	1.0147	1.0126	1.0102	1.0096	1.0083	1.0067	1.0060	1.0054	1.0044	1.0042	1.0041	1.0034	1.0035	1.0024	1.0025	1.0021	1.0020	1.0016	1.0015	
1989		1.3691	1.2371	1.1468	1.0974	1.0840	1.0548	1.0333	1.0277	1.0175	1.0156	1.0136	1.0101	1.0078	1.0068	1.0061	1.0054	1.0061	1.0050	1.0036	1.0033	1.0041	1.0038	1.0034	1.0031	1.0030	1.0026	1.0022		
1990	1.6644	1.3861	1.2277	1.1581	1.1031	1.0684	1.0434	1.0298	1.0205	1.0171	1.0142	1.0106	1.0115	1.0079	1.0067	1.0071	1.0057	1.0063	1.0048	1.0038	1.0035	1.0033	1.0030	1.0032	1.0029	1.0024	1.0027			
1991	1.6733	1.3703	1.2396	1.1538	1.0912	1.0572	1.0393	1.0247	1.0203	1.0160	1.0129	1.0126	1.0100	1.0077	1.0083	1.0086	1.0070	1.0059	1.0052	1.0043	1.0038	1.0034	1.0035	1.0036	1.0031	1.0028				
1992	1.6920	1.3762	1.2395	1.1274	1.0855	1.0621	1.0379	1.0295	1.0222	1.0177	1.0156	1.0125	1.0093	1.0134	1.0075	1.0070	1.0077	1.0052	1.0056	1.0053	1.0051	1.0040	1.0041	1.0033	1.0037					
1993	1.6733	1.3671	1.2128	1.1256	1.0839	1.0442	1.0295	1.0242	1.0217	1.0166	1.0161	1.0106	1.0089	1.0087	1.0080	1.0085	1.0066	1.0053	1.0054	1.0051	1.0044	1.0042	1.0041	1.0035						
1994	1.7058	1.3741	1.2353	1.1294	1.0649	1.0440	1.0304	1.0248	1.0189	1.0183	1.0115	1.0107	1.0077	1.0093	1.0074	1.0060	1.0052	1.0072	1.0057	1.0048	1.0049	1.0041	1.0042							
1995	1.7182	1.4014	1.1879	1.1008	1.0667	1.0430	1.0305	1.0237	1.0160	1.0125	1.0120	1.0104	1.0077	1.0066	1.0056	1.0059	1.0041	1.0044	1.0035	1.0041	1.0030	1.0027								
1996	1.7730	1.3721	1.1681	1.0954	1.0551	1.0376	1.0281	1.0192	1.0151	1.0130	1.0121	1.0086	1.0060	1.0058	1.0039	1.0050	1.0034	1.0028	1.0028	1.0029	1.0022									
1997	1.7745	1.3445	1.1714	1.0930	1.0601	1.0354	1.0243	1.0192	1.0191	1.0077	1.0076	1.0046	1.0042	1.0036	1.0026	1.0039	1.0029	1.0019	1.0020	1.0016										
1998	1.7821	1.3740	1.1937	1.0999	1.0586	1.0359	1.0305	1.0237	1.0149	1.0093	1.0058	1.0059	1.0010	1.0024	1.0024	1.0026	1.0020	1.0016	1.0017											
1999	1.7952	1.3892	1.1907	1.1059	1.0531	1.0356	1.0232	1.0137	1.0105	1.0078	1.0075	1.0043	1.0022	1.0019	1.0013	1.0017	1.0016	1.0015												
2000	1.8299	1.3803	1.1763	1.1017	1.0545	1.0293	1.0226	1.0147	1.0111	1.0073	1.0073	1.0051	1.0037	1.0031	1.0021	1.0022	1.0016													
2001	1.8587	1.3736	1.1708	1.0883	1.0546	1.0250	1.0189	1.0104	1.0073	1.0067	1.0074	1.0049	1.0040	1.0020	1.0029	1.0019														
2002	1.8246	1.3889	1.1599	1.0986	1.0558	1.0318	1.0244	1.0150	1.0130	1.0108	1.0057	1.0054	1.0045	1.0033	1.0037															
2003	1.8170	1.3896	1.1695	1.0921	1.0515	1.0316	1.0176	1.0139	1.0100	1.0083	1.0071	1.0045	1.0042	1.0039																
2004	1.8408	1.3844	1.1728	1.0722	1.0445	1.0281	1.0223	1.0138	1.0118	1.0094	1.0068	1.0061	1.0053																	
2005	1.9080	1.3819	1.1530	1.0704	1.0396	1.0214	1.0175	1.0125	1.0083	1.0081	1.0050	1.0058																		
2006	1.9241	1.3439	1.1419	1.0697	1.0388	1.0266	1.0152	1.0131	1.0088	1.0072	1.0077																			
2007	1.9902	1.3121	1.1252	1.0529	1.0272	1.0184	1.0144	1.0104	1.0076	1.0074																				
2008	1.9318	1.2832	1.1096	1.0494	1.0291	1.0131	1.0111	1.0068	1.0087																					
2009	1.9161	1.2813	1.1150	1.0465	1.0356	1.0220	1.0132	1.0076																						
2010	1.9338	1.2987	1.1133	1.0493	1.0275	1.0167	1.0096																							
2011	1.9079	1.2852	1.1011	1.0380	1.0226	1.0162																								
2012	1.9105	1.2606	1.0979	1.0359	1.0272																									
2013	1.9193	1.2582	1.0815	1.0356																										
2014	1.8713	1.2311	1.0839																											
2015	1.7865	1.2123																												
2016	1.7966																													

AVERAGES																														
2 year	1.7916	1.2217	1.0827	1.0358	1.0249	1.0164	1.0114	1.0072	1.0082	1.0073	1.0064	1.0060	1.0047	1.0036	1.0033	1.0021	1.0016	1.0016	1.0019	1.0022	1.0026	1.0034	1.0041	1.0034	1.0034	1.0026	1.0027	1.0019	1.0015	
3 year	1.8181	1.2339	1.0878	1.0365	1.0258	1.0183	1.0113	1.0083	1.0084	1.0076	1.0065	1.0055	1.0047	1.0031	1.0029	1.0019	1.0017	1.0017	1.0022	1.0029	1.0034	1.0037	1.0041	1.0034	1.0032	1.0027	1.0024	1.0018	1.0018	
5 year	1.8568	1.2495	1.0955	1.0411	1.0284	1.0173	1.0127	1.0101	1.0090	1.0081	1.0065	1.0053	1.0043	1.0029	1.0025	1.0025	1.0023	1.0024	1.0031	1.0037	1.0039	1.0037	1.0038	1.0034	1.0031	1.0025	1.0024	1.0022	1.0018	
7 year	1.8751	1.2611	1.1003	1.0439	1.0297	1.0192	1.0148	1.0112	1.0097	1.0083	1.0067	1.0052	1.0036	1.0029	1.0027	1.0033	1.0030	1.0035	1.0038	1.0040	1.0038	1.0037	1.0037	1.0033	1.0031	1.0026	1.0024	1.0022	1.0018	
10 year	1.8964	1.2767	1.1122	1.0520	1.0344	1.0226	1.0164	1.0118	1.0097	1.0082	1.0068	1.0055	1.0043	1.0042	1.0040	1.0045	1.0042	1.0042	1.0042	1.0042	1.0040	1.0038	1.0038	1.0037	1.0033	1.0031	1.0026	1.0024	1.0022	1.0018
All Available	1.8229	1.3403	1.1671	1.0939	1.0591	1.0395	1.0286	1.0210	1.0166	1.0126	1.0105	1.0085	1.0068	1.0063	1.0053	1.0054	1.0046	1.0045	1.0043	1.0040	1.0038	1.0038	1.0037	1.0033	1.0031	1.0026	1.0024	1.0022	1.0018	

Policy Year	INDEMNITY PAID (POST-ACT 57, PRE-PROTZ AND HB 1840)																														
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30		
1986																								1.0042	1.0032	1.0037	1.0031	1.0026	1.0032	1.0024	
1987																								1.0040	1.0033	1.0035	1.0030	1.0020	1.0021	1.0016	1.0015
1988																								1.0034	1.0035	1.0024	1.0025	1.0021	1.0020	1.0016	1.0015
1989																								1.0034	1.0031	1.0030	1.0026	1.0022			
1990																				1.0047	1.0036	1.0033	1.0041	1.0038	1.0034	1.0031	1.0030	1.0026	1.0022		
1991																					1.0058	1.0051	1.0042	1.0037	1.0033	1.0034	1.0035	1.0030	1.0027		
1992																					1.0051	1.0055	1.0052	1.0050	1.0039	1.0040	1.0032	1.0036			
1993																					1.0075	1.0064	1.0051	1.0052	1.0049	1.0042	1.0041	1.0040	1.0033		
1994																						1.0069	1.0054	1.0046	1.0047	1.0039	1.0040				
1995																						1.0063	1.0054	1.0057	1.0039	1.0042	1.0034	1.0039	1.0029	1.0026	
1996																						1.0059	1.0057	1.0038	1.0049	1.0033	1.0028	1.0028			

INDEMNITY PAID TO INCURRED (REPORTED)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30
1986					1.5556	1.4579	1.3751	1.3155	1.2557	1.2019	1.1672	1.1388	1.1164	1.0981	1.0886	1.0798	1.0706	1.0609	1.0524	1.0492	1.0413	1.0381	1.0350	1.0316	1.0289	1.0262	1.0230	1.0219	1.0192
1987				1.7129	1.5681	1.4477	1.3538	1.2732	1.2040	1.1542	1.1249	1.1036	1.0913	1.0818	1.0713	1.0594	1.0524	1.0460	1.0424	1.0381	1.0346	1.0306	1.0267	1.0245	1.0202	1.0179	1.0166	1.0135	1.0126
1988			1.9220	1.6830	1.5130	1.4057	1.3079	1.2307	1.1759	1.1388	1.1190	1.0996	1.0885	1.0800	1.0673	1.0586	1.0541	1.0491	1.0436	1.0398	1.0362	1.0336	1.0278	1.0240	1.0217	1.0194	1.0175	1.0155	1.0131
1989		2.3355	1.9293	1.6566	1.4875	1.3585	1.2628	1.1934	1.1535	1.1241	1.1019	1.0917	1.0806	1.0695	1.0606	1.0530	1.0498	1.0471	1.0413	1.0360	1.0363	1.0356	1.0319	1.0277	1.0270	1.0245	1.0218	1.0192	
1990	3.1757	2.3606	1.8953	1.6594	1.4375	1.3186	1.2351	1.1806	1.1453	1.1201	1.1041	1.0894	1.0821	1.0713	1.0630	1.0650	1.0518	1.0485	1.0417	1.0378	1.0342	1.0314	1.0282	1.0265	1.0241	1.0214	1.0196		
1991	3.1772	2.2670	1.8505	1.5629	1.4107	1.2939	1.2186	1.1751	1.1426	1.1224	1.1143	1.1041	1.0899	1.0774	1.0767	1.0674	1.0598	1.0552	1.0496	1.0462	1.0401	1.0363	1.0352	1.0329	1.0290	1.0258			
1992	3.2749	2.3299	1.8340	1.6285	1.4472	1.3200	1.2401	1.1967	1.1575	1.1395	1.1206	1.1046	1.0972	1.0920	1.0796	1.0719	1.0632	1.0577	1.0556	1.0484	1.0428	1.0384	1.0362	1.0312	1.0306				
1993	3.0629	2.1789	1.8059	1.5587	1.3821	1.2699	1.2194	1.1823	1.1613	1.1408	1.1233	1.1005	1.0892	1.0812	1.0771	1.0662	1.0597	1.0527	1.0483	1.0445	1.0416	1.0379	1.0335	1.0285					
1994	3.1365	2.1957	1.7999	1.5095	1.3439	1.2604	1.2106	1.1798	1.1456	1.1278	1.1036	1.0930	1.0835	1.0815	1.0685	1.0635	1.0589	1.0558	1.0488	1.0465	1.0437	1.0387	1.0341						
1995	3.0651	2.1376	1.6251	1.4083	1.3023	1.2254	1.1729	1.1397	1.1149	1.1076	1.0847	1.0743	1.0665	1.0577	1.0514	1.0470	1.0424	1.0395	1.0374	1.0297	1.0261								
1996	3.0384	1.9490	1.5164	1.3359	1.2225	1.1811	1.1395	1.1152	1.0998	1.0843	1.0711	1.0644	1.0544	1.0486	1.0457	1.0413	1.0364	1.0323	1.0307	1.0269	1.0230								
1997	2.9478	1.8716	1.4641	1.2768	1.1883	1.1343	1.1016	1.0860	1.0695	1.0497	1.0415	1.0333	1.0291	1.0270	1.0248	1.0205	1.0175	1.0170	1.0159	1.0141									
1998	2.9517	1.9277	1.4973	1.2877	1.1988	1.1415	1.1094	1.0880	1.0563	1.0417	1.0323	1.0273	1.0186	1.0182	1.0167	1.0156	1.0135	1.0107	1.0105										
1999	2.9593	1.9139	1.4865	1.2877	1.1750	1.1244	1.0835	1.0594	1.0488	1.0370	1.0305	1.0240	1.0186	1.0168	1.0151	1.0148	1.0133	1.0126											
2000	2.9712	1.9012	1.4648	1.2749	1.1639	1.1111	1.0792	1.0585	1.0465	1.0401	1.0339	1.0281	1.0220	1.0198	1.0170	1.0163	1.0131												
2001	3.0147	1.8396	1.4060	1.2296	1.1428	1.0853	1.0638	1.0446	1.0374	1.0330	1.0314	1.0252	1.0213	1.0194	1.0173	1.0150													
2002	2.9273	1.8524	1.4103	1.2573	1.1673	1.1206	1.0945	1.0789	1.0626	1.0510	1.0406	1.0355	1.0334	1.0286	1.0263														
2003	2.8087	1.8077	1.3885	1.2356	1.1476	1.1035	1.0838	1.0686	1.0563	1.0484	1.0409	1.0375	1.0324	1.0273															
2004	2.9311	1.8358	1.4215	1.2288	1.1606	1.1274	1.1010	1.0820	1.0699	1.0577	1.0495	1.0444	1.0387																
2005	2.9389	1.8025	1.3640	1.2002	1.1362	1.0948	1.0744	1.0588	1.0476	1.0427	1.0338	1.0306																	
2006	2.9682	1.7505	1.3573	1.2115	1.1344	1.0994	1.0747	1.0581	1.0492	1.0401	1.0352																		
2007	2.9628	1.6641	1.3101	1.1666	1.1078	1.0812	1.0617	1.0499	1.0419	1.0368																			
2008	2.7520	1.5739	1.2531	1.1398	1.0899	1.0627	1.0513	1.0395	1.0327																				
2009	2.7240	1.5589	1.2520	1.1271	1.0897	1.0606	1.0406	1.0313																					
2010	2.7369	1.5712	1.2518	1.1311	1.0809	1.0550	1.0411																						
2011	2.6447	1.5243	1.2155	1.1108	1.0764	1.0536																							
2012	2.5785	1.4941	1.2253	1.1227	1.0913																								
2013	2.5626	1.4786	1.1800	1.0899																									
2014	2.4607	1.4230	1.1769																										
2015	2.2641	1.3693																											
2016	2.3107																												

AVERAGES

2 year	2.2874	1.3961	1.1785	1.1063	1.0838	1.0543	1.0408	1.0354	1.0373	1.0384	1.0345	1.0375	1.0356	1.0279	1.0218	1.0156	1.0132	1.0116	1.0132	1.0205	1.0263	1.0324	1.0338	1.0299	1.0298	1.0236	1.0207	1.0173	1.0129
3 year	2.3452	1.4236	1.1941	1.1078	1.0829	1.0564	1.0443	1.0402	1.0413	1.0399	1.0395	1.0375	1.0348	1.0251	1.0202	1.0153	1.0133	1.0134	1.0191	1.0248	1.0321	1.0342	1.0346	1.0309	1.0279	1.0239	1.0196	1.0161	1.0150
5 year	2.4353	1.4578	1.2099	1.1163	1.0856	1.0626	1.0539	1.0475	1.0483	1.0451	1.0400	1.0347	1.0296	1.0224	1.0185	1.0164	1.0188	1.0224	1.0287	1.0331	1.0361	1.0355	1.0334	1.0294	1.0265	1.0218	1.0197	1.0175	1.0150
7 year	2.5083	1.4885	1.2221	1.1269	1.0958	1.0725	1.0635	1.0555	1.0515	1.0442	1.0379	1.0322	1.0264	1.0224	1.0233	1.0244	1.0279	1.0315	1.0353	1.0371	1.0364	1.0349	1.0324	1.0279	1.0259	1.0225	1.0197	1.0175	1.0150
10 year	2.5997	1.5408	1.2586	1.1528	1.1115	1.0859	1.0687	1.0570	1.0493	1.0428	1.0370	1.0350	1.0335	1.0345	1.0360	1.0372	1.0378	1.0382	1.0380	1.0374	1.0362	1.0347	1.0321	1.0284	1.0259	1.0225	1.0197	1.0175	1.0150
All Available	2.8647	1.8487	1.4927	1.3368	1.2526	1.1921	1.1519	1.1244	1.1033	1.0882	1.0764	1.0675	1.0607	1.0553	1.0510	1.0472	1.0438	1.0418	1.0399	1.0384	1.0367	1.0347	1.0321	1.0284	1.0259	1.0225	1.0197	1.0175	1.0150

INDEMNITY PAID TO INCURRED (POST-ACT 57, PRE-PROTZ AND HB 1840)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	
1986																								1.0348	1.0314	1.0287	1.0261	1.0229	1.0218	1.0191
1987																							1.0304	1.0265	1.0243	1.0201	1.0178	1.0165	1.0134	1.0125
1988																						1.0359	1.0333	1.0276	1.0238	1.0215	1.0192	1.0173	1.0154	1.0130
1989																						1.0356	1.0359	1.0352	1.0316	1.0274	1.0267	1.0242	1.0216	1.0189
1990																						1.0411	1.0373	1.0337	1.0310	1.0278	1.0261	1.0238	1.0211	1.0193
1991																						1.0541	1.0486	1.0453	1.0393	1.0356	1.0345	1.0323	1.0284	1.0253
1992																						1.0616	1.0562	1.0542	1.0472	1.0417	1.0374	1.0353	1.0305	1.0298
1993																						1.0638	1.0576	1.0508	1.0466	1.0430	1.0402	1.0366	1.0324	1.0275
1994																						1.0652	1.0604	1.0561	1.0531	1.0465	1.0443	1.0417	1.0369	1.0325
1995																						1.0553	1.0493	1.0451	1.0407	1.0379	1.0359	1.0321	1.0285	1.0250
1996																						1.0535	1.0478	1.0450	1.0406	1.0358	1.0318	1.0302	1.0265	1.0226
1997																						1.0333	1.0291	1.0270	1.0248	1.0205	1.0175	1.0170	1.0159	1.0140
1998																						1.0323	1.0273	1.0186	1.0182	1.0167	1.0156	1.0135	1.0107	1.0105
1999																						1.0370	1.0305	1.0240	1.0186	1.0168	1.0151	1.0148	1.0133	1.0125
2000																						1.0465	1.0401	1.0339	1.0281	1.0220	1.0198	1.0170	1.0163	1.0131
2001																						1.0446	1.0374	1.0330	1.0314	1.0252	1.0213	1.0194	1.0173	1.0149
2002																						1.0945	1.0789	1.0626	1.0510	1.0406	1.0355	1.0334	1.0286	1.0263
2003																						1.1035	1.0838	1.0686	1.0563	1.0484	1.0409	1.0375	1.0324	1.0272
2004																						1.1606	1.1274	1.1010	1.0820	1.0699	1.0577	1.0495	1.0444	1.0387

Policy Year	MEDICAL INCURRED (REPORTED)																												
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30
1986					1.0221	1.0130	1.0152	1.0068	1.0152	0.9965	1.0034	1.0151	0.9998	0.9994	1.0115	1.0195	1.0065	1.0121	1.0099	1.0004	1.0024	1.0035	1.0160	1.0035	1.0068	1.0041	1.0026	0.9986	1.0061
1987				1.0276	1.0207	1.0191	0.9960	1.0192	0.9999	1.0126	1.0012	1.0063	1.0074	1.0060	1.0128	1.0079	1.0130	1.0104	1.0072	1.0024	1.0042	1.0046	1.0052	1.0036	1.0072	1.0041	1.0014	1.0008	1.0134
1988			1.0543	1.0298	1.0128	1.0040	1.0041	1.0047	1.0049	1.0039	1.0055	1.0191	1.0081	1.0093	1.0101	1.0058	1.0064	1.0058	1.0090	1.0067	1.0057	1.0094	1.0028	1.0082	1.0047	0.9993	1.0011	0.9984	1.0024
1989		1.0938	1.0353	1.0162	1.0031	1.0052	1.0086	1.0098	1.0082	1.0105	1.0103	1.0098	1.0095	1.0083	1.0107	1.0069	1.0074	1.0055	1.0062	1.0085	1.0083	1.0058	1.0043	1.0033	1.0073	1.0051	1.0010	1.0039	
1990	1.2163	1.1001	1.0258	1.0067	1.0067	1.0000	1.0094	1.0032	1.0046	1.0094	1.0066	1.0106	1.0068	1.0081	1.0091	1.0078	1.0054	1.0013	1.0075	1.0075	1.0023	1.0053	1.0071	1.0028	1.0043	1.0013	1.0037		
1991	1.1957	1.0547	1.0075	1.0012	1.0051	1.0136	1.0082	1.0102	1.0124	1.0123	1.0139	1.0062	1.0148	1.0088	1.0109	1.0061	1.0097	1.0051	1.0007	1.0073	1.0083	1.0015	1.0032	0.9988	1.0016	1.0017			
1992	1.1116	1.0390	0.9966	1.0170	1.0146	0.9998	1.0120	1.0268	1.0062	1.0077	1.0151	1.0133	1.0126	1.0109	1.0063	1.0097	1.0078	1.0082	1.0085	1.0079	1.0045	1.0012	1.0036	1.0004	1.0023				
1993	1.1569	1.0221	1.0167	0.9991	1.0040	0.9995	1.0191	1.0107	1.0100	1.0154	1.0149	1.0103	1.0109	1.0025	1.0090	1.0095	1.0058	1.0080	1.0053	1.0094	1.0056	1.0048	1.0029	0.9958					
1994	1.1051	1.0380	1.0154	1.0079	1.0114	1.0190	1.0111	1.0173	1.0254	1.0114	1.0199	1.0105	1.0166	1.0120	0.9985	1.0141	1.0197	1.0051	1.0085	1.0067	1.0044	1.0023	1.0074						
1995	1.1010	1.0476	1.0106	1.0133	1.0214	1.0218	1.0101	1.0221	1.0169	1.0206	1.0134	1.0076	1.0107	1.0030	1.0075	1.0122	1.0073	1.0015	1.0010	0.9990	1.0013	1.0043							
1996	1.1145	1.0289	1.0200	1.0296	1.0163	1.0258	1.0212	1.0198	1.0169	1.0079	1.0020	1.0092	1.0074	1.0077	1.0083	1.0111	1.0120	0.9934	1.0053	1.0070	1.0027								
1997	1.1133	1.0473	1.0247	1.0130	1.0043	1.0106	1.0206	1.0163	1.0107	1.0088	1.0127	1.0040	1.0099	1.0087	1.0092	1.0061	1.0021	1.0046	0.9981	1.0039									
1998	1.0989	1.0660	1.0041	1.0137	1.0301	1.0184	1.0304	1.0220	1.0041	1.0081	1.0100	0.9911	1.0080	1.0073	1.0040	0.9998	1.0007	1.0142	1.0102										
1999	1.1438	1.0554	1.0192	1.0306	1.0227	1.0080	1.0164	1.0084	1.0035	1.0068	1.0186	1.0023	1.0064	1.0135	0.9996	1.0031	0.9983	1.0051											
2000	1.1262	1.0363	1.0309	1.0252	1.0126	1.0208	1.0139	1.0015	1.0122	1.0033	1.0034	1.0079	1.0042	1.0050	1.0044	1.0023	1.0082												
2001	1.1152	1.0502	1.0205	1.0126	1.0095	1.0106	1.0078	1.0067	1.0107	1.0051	1.0071	1.0044	1.0036	1.0017	1.0015	1.0013													
2002	1.1134	1.0456	1.0501	1.0207	1.0033	1.0149	1.0127	1.0151	1.0031	1.0103	1.0165	1.0091	1.0030	1.0055	1.0195														
2003	1.1072	1.0681	1.0272	1.0072	1.0152	1.0148	1.0082	1.0121	1.0026	1.0102	1.0061	1.0068	1.0045	1.0068															
2004	1.1243	1.0407	1.0049	1.0050	1.0230	1.0112	1.0051	1.0145	1.0118	1.0009	0.9994	1.0031	1.0101																
2005	1.0915	1.0366	1.0194	1.0108	1.0113	0.9970	1.0135	1.0111	1.0030	1.0083	1.0073	1.0052																	
2006	1.1110	1.0495	1.0234	1.0126	1.0077	1.0219	1.0071	1.0040	1.0046	1.0077																			
2007	1.1105	1.0261	1.0186	0.9960	1.0120	1.0063	0.9984	1.0062	1.0021	1.0029																			
2008	1.0823	1.0374	0.9998	1.0130	1.0076	1.0082	0.9989	0.9975	1.0039																				
2009	1.0806	1.0267	1.0146	1.0166	0.9978	1.0161	0.9969	0.9998																					
2010	1.0825	1.0340	1.0139	1.0056	0.9983	1.0079	1.0093																						
2011	1.0904	1.0316	0.9920	1.0084	1.0081	1.0018																							
2012	1.0682	1.0243	1.0043	1.0304	1.0014																								
2013	1.0852	1.0193	0.9969	0.9877																									
2014	1.0703	1.0198	1.0022																										
2015	1.0467	0.9998																											
2016	1.0468																												

AVERAGES																													
2 year	1.0468	1.0098	0.9996	1.0090	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	1.0041	1.0055	1.0020	1.0033	1.0051	0.9981	1.0019	1.0015	1.0023	1.0012	1.0079
3 year	1.0546	1.0130	1.0011	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	1.0045	1.0033	1.0028	1.0038	1.0046	0.9984	1.0027	1.0027	1.0019	1.0010	1.0073
5 year	1.0634	1.0190	1.0019	1.0097	1.0027	1.0081	1.0051	1.0043	1.0049	1.0054	1.0074	1.0057	1.0051	1.0065	1.0058	1.0025	1.0043	1.0038	1.0064	1.0052	1.0037	1.0028	1.0048	1.0002	1.0040	1.0023	1.0020	1.0004	1.0073
7 year	1.0700	1.0222	1.0034	1.0082	1.0047	1.0063	1.0063	1.0069	1.0043	1.0060	1.0068	1.0055	1.0057	1.0069	1.0066	1.0051	1.0069	1.0046	1.0066	1.0059	1.0042	1.0036	1.0045	1.0019	1.0049	1.0026	1.0020	1.0004	1.0073
10 year	1.0764	1.0268	1.0085	1.0086	1.0082	1.0085	1.0073	1.0072	1.0057	1.0060	1.0089	1.0043	1.0068	1.0071	1.0061	1.0069	1.0072	1.0047	1.0060	1.0064	1.0047	1.0043	1.0058	1.0021	1.0049	1.0026	1.0020	1.0004	1.0073
All Available	1.1078	1.0422	1.0166	1.0132	1.0112	1.0105	1.0104	1.0112	1.0084	1.0081	1.0093	1.0076	1.0081	1.0069	1.0078	1.0077	1.0074	1.0057	1.0066	1.0056	1.0045	1.0043	1.0058	1.0021	1.0049	1.0026	1.0020	1.0004	1.0073

Policy Year	MEDICAL INCURRED (POST-HB 1846)																													
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	
1986																							1.0222	1.0048	1.0094	1.0056	1.0036	0.9983	1.0086	
1987																							1.0062	1.0070	1.0048	1.0096	1.0055	1.0021	1.0013	1.0182
1988																						1.0075	1.0123	1.0037	1.0107	1.0061	0.9993	1.0016	0.9981	1.0032
1989																							1.0108	1.0105	1.0073	1.0054	1.0042	1.0095	1.0017	1.0050
1990																			1.0093	1.0093	1.0029	1.0066	1.0088	1.0037	1.0055	1.0018	1.0046			
1991																	1.0062	1.0008	1.0088	1.0100	1.0018	1.0041	0.9988	1.0021	1.0021					
1992																1.0092	1.0097	1.0100	1.0093	1.0053	1.0017	1.0045	1.0007	1.0027						
1993																1.0110	1.0067	1.0092	1.0061	1.0108	1.0067	1.0058	1.0035	0.9952						
1994																							1.0035	1.0048						
1995															1.0033	1.0083	1.0135	1.0081	1.0017	1.0114	0.9991	1.0016	1.0048							
1996															1.0081	1.0084	1.0090	1.0120	1.0130	0.9932	1.0061	1.0079	1.0030							
1997															1.0106	1.0093	1.0098	1.0065	1.0026											

Policy Year	MEDICAL PAID (REPORTED)																														
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30		
1986					1.0438	1.0318	1.0188	1.0180	1.0141	1.0098	1.0097	1.0094	1.0082	1.0082	1.0084	1.0088	1.0076	1.0085	1.0085	1.0077	1.0078	1.0067	1.0060	1.0070	1.0059	1.0075	1.0088	1.0040	1.0061		
1987				1.0552	1.0383	1.0261	1.0176	1.0135	1.0098	1.0085	1.0106	1.0093	1.0081	1.0097	1.0076	1.0075	1.0072	1.0074	1.0078	1.0072	1.0068	1.0064	1.0073	1.0058	1.0078	1.0062	1.0051	1.0061	1.0068		
1988			1.0882	1.0587	1.0300	1.0193	1.0138	1.0109	1.0118	1.0110	1.0103	1.0095	1.0096	1.0136	1.0083	1.0075	1.0074	1.0074	1.0073	1.0071	1.0070	1.0066	1.0063	1.0057	1.0065	1.0051	1.0044	1.0037	1.0041		
1989		1.1449	1.0770	1.0402	1.0221	1.0177	1.0144	1.0127	1.0126	1.0120	1.0096	1.0092	1.0087	1.0097	1.0102	1.0087	1.0082	1.0078	1.0076	1.0083	1.0062	1.0073	1.0062	1.0064	1.0067	1.0078	1.0069	1.0069			
1990	1.3667	1.1434	1.0557	1.0304	1.0223	1.0162	1.0143	1.0153	1.0137	1.0117	1.0104	1.0099	1.0103	1.0084	1.0087	1.0086	1.0077	1.0069	1.0072	1.0063	1.0056	1.0071	1.0056	1.0050	1.0061	1.0049	1.0047				
1991	1.3413	1.0924	1.0531	1.0262	1.0200	1.0166	1.0143	1.0115	1.0088	1.0097	1.0104	1.0106	1.0101	1.0094	1.0107	1.0098	1.0082	1.0083	1.0079	1.0071	1.0079	1.0066	1.0055	1.0048	1.0051	1.0047					
1992	1.2314	1.0796	1.0475	1.0297	1.0228	1.0207	1.0158	1.0142	1.0135	1.0129	1.0122	1.0121	1.0114	1.0107	1.0110	1.0114	1.0100	1.0112	1.0095	1.0101	1.0095	1.0085	1.0099	1.0070	1.0058						
1993	1.2798	1.0865	1.0480	1.0354	1.0274	1.0187	1.0130	1.0150	1.0140	1.0119	1.0137	1.0130	1.0113	1.0110	1.0108	1.0087	1.0091	1.0095	1.0124	1.0108	1.0094	1.0080	1.0075								
1994	1.2764	1.0927	1.0583	1.0334	1.0260	1.0204	1.0182	1.0159	1.0160	1.0163	1.0164	1.0159	1.0134	1.0144	1.0154	1.0121	1.0125	1.0119	1.0106	1.0123	1.0109	1.0106	1.0087								
1995	1.2628	1.1087	1.0570	1.0325	1.0231	1.0202	1.0174	1.0149	1.0156	1.0224	1.0169	1.0128	1.0152	1.0120	1.0091	1.0173	1.0120	1.0082	1.0073	1.0060	1.0096	1.0078									
1996	1.2804	1.0898	1.0459	1.0302	1.0214	1.0210	1.0172	1.0151	1.0165	1.0129	1.0139	1.0125	1.0110	1.0108	1.0090	1.0175	1.0100	1.0101	1.0106	1.0090	1.0098										
1997	1.2691	1.0905	1.0498	1.0266	1.0220	1.0183	1.0160	1.0149	1.0164	1.0176	1.0147	1.0101	1.0112	1.0107	1.0106	1.0091	1.0091	1.0106	1.0086	1.0114											
1998	1.2986	1.1056	1.0494	1.0335	1.0253	1.0233	1.0226	1.0268	1.0222	1.0169	1.0184	1.0182	1.0090	1.0105	1.0072	1.0099	1.0086	1.0077	1.0075												
1999	1.3018	1.1054	1.0481	1.0386	1.0290	1.0239	1.0204	1.0188	1.0195	1.0142	1.0132	1.0127	1.0111	1.0129	1.0075	1.0077	1.0065	1.0090													
2000	1.2905	1.0964	1.0587	1.0351	1.0273	1.0226	1.0200	1.0208	1.0171	1.0145	1.0124	1.0123	1.0107	1.0101	1.0079	1.0081	1.0088														
2001	1.2702	1.0972	1.0523	1.0368	1.0263	1.0191	1.0192	1.0132	1.0119	1.0101	1.0119	1.0085	1.0066	1.0090	1.0056	1.0073															
2002	1.2777	1.0942	1.0558	1.0360	1.0295	1.0282	1.0173	1.0171	1.0129	1.0151	1.0156	1.0140	1.0149	1.0108	1.0128																
2003	1.2599	1.1065	1.0477	1.0326	1.0293	1.0206	1.0167	1.0164	1.0130	1.0126	1.0109	1.0108	1.0082	1.0091																	
2004	1.2908	1.0905	1.0484	1.0274	1.0221	1.0183	1.0152	1.0169	1.0135	1.0111	1.0097	1.0078	1.0094																		
2005	1.2634	1.0933	1.0489	1.0266	1.0200	1.0180	1.0168	1.0148	1.0141	1.0100	1.0105	1.0132																			
2006	1.2698	1.1014	1.0431	1.0280	1.0157	1.0225	1.0156	1.0154	1.0151	1.0098	1.0138																				
2007	1.2811	1.0786	1.0436	1.0252	1.0204	1.0226	1.0141	1.0144	1.0117	1.0093																					
2008	1.2550	1.0876	1.0345	1.0260	1.0177	1.0132	1.0114	1.0099	1.0089																						
2009	1.2466	1.0802	1.0410	1.0251	1.0161	1.0134	1.0116	1.0064																							
2010	1.2639	1.0828	1.0390	1.0201	1.0156	1.0141	1.0118																								
2011	1.2548	1.0831	1.0347	1.0176	1.0146	1.0082																									
2012	1.2529	1.0689	1.0369	1.0156	1.0118																										
2013	1.2505	1.0770	1.0298	1.0093																											
2014	1.2601	1.0626	1.0187																												
2015	1.2487	1.0597																													
2016	1.2453																														
AVERAGES																															
2 year	1.2470	1.0612	1.0243	1.0125	1.0132	1.0111	1.0117	1.0081	1.0103	1.0096	1.0122	1.0105	1.0088	1.0099	1.0092	1.0077	1.0077	1.0084	1.0080	1.0102	1.0097	1.0092	1.0084	1.0072	1.0055	1.0048	1.0059	1.0053	1.0055		
3 year	1.2514	1.0664	1.0285	1.0142	1.0140	1.0119	1.0116	1.0102	1.0119	1.0097	1.0113	1.0106	1.0109	1.0096	1.0088	1.0077	1.0080	1.0091	1.0089	1.0088	1.0101	1.0084	1.0089	1.0064	1.0057	1.0058	1.0054	1.0056	1.0057		
5 year	1.2515	1.0703	1.0318	1.0175	1.0152	1.0143	1.0129	1.0122	1.0127	1.0106	1.0121	1.0109	1.0100	1.0104	1.0082	1.0084	1.0086	1.0091	1.0089	1.0099	1.0099	1.0081	1.0075	1.0061	1.0060	1.0057	1.0060	1.0052	1.0057		
7 year	1.2537	1.0735	1.0335	1.0198	1.0160	1.0160	1.0138	1.0135	1.0127	1.0111	1.0121	1.0113	1.0100	1.0104	1.0087	1.0110	1.0097	1.0096	1.0095	1.0095	1.0090	1.0078	1.0075	1.0060	1.0063	1.0060	1.0060	1.0052	1.0057		
10 year	1.2559	1.0782	1.0370	1.0221	1.0183	1.0179	1.0150	1.0145	1.0138	1.0124	1.0131	1.0120	1.0107	1.0110	1.0096	1.0109	1.0095	1.0093	1.0089	1.0088	1.0083	1.0074	1.0073	1.0061	1.0063	1.0060	1.0060	1.0052	1.0057		
All Available	1.2737	1.0926	1.0486	1.0308	1.0237	1.0198	1.0161	1.0153	1.0141	1.0127	1.0126	1.0116	1.0104	1.0106	1.0095	1.0100	1.0089	1.0089	1.0087	1.0086	1.0082	1.0074	1.0073	1.0061	1.0063	1.0060	1.0060	1.0052	1.0057		

Policy Year	MEDICAL PAID (POST-HB 1846)																														
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30		
1986																								1.0085	1.0099	1.0083	1.0105	1.0123	1.0056	1.0086	
1987																								1.0088	1.0100	1.0079	1.0106	1.0084	1.0070	1.0083	1.0093
1988																							1.0093	1.0088	1.0083	1.0075	1.0086	1.0068	1.0058	1.0049	1.0054
1989																															
1990																															
1991																															
1992																															
1993																															
1994																															
1995																															
1996																															
1997																															
1998																															
1999																															
2000																															

