

PENNSYLVANIA COMPENSATION RATING BUREAU

Loss Development Triangles

Pages 1 through 6 of this exhibit display indemnity triangles on a reported basis and a post-House Bill 1840 basis for incurred and paid to twentieth loss development factors and the ratios of incurred to paid losses.

Pages 6 through 12 of this exhibit display medical triangles on a reported basis and a post-House Bill 1846 basis for incurred and paid to twentieth loss development factors, and the ratios of incurred to paid losses.

Policy Year	INDEMNITY INCURRED (REPORTED)																												
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30
1986					1.0390	1.0289	1.0098	1.0097	1.0051	0.9967	1.0040	0.9997	0.9969	0.9991	1.0028	1.0021	1.0003	1.0024	0.9972	1.0033	0.9982	1.0006	1.0017	1.0007	1.0005	1.0010	1.0001	1.0010	1.0004
1987				1.0737	1.0507	1.0207	1.0079	0.9978	0.9948	0.9978	1.0001	0.9981	1.0029	1.0000	1.0007	0.9985	1.0015	1.0010	1.0012	1.0007	1.0003	0.9995	1.0002	1.0011	0.9994	1.0006	1.0005	0.9992	1.0004
1988			1.1352	1.0810	1.0340	1.0244	1.0047	1.0020	0.9991	0.9983	1.0021	0.9983	1.0039	0.9989	0.9995	1.0033	0.9991	1.0010	1.0002	1.0006	1.0004	1.0015	0.9975	0.9999	1.0002	0.9996	1.0004	0.9995	0.9994
1989		1.2278	1.1306	1.0615	1.0298	0.9991	1.0071	0.9968	0.9994	1.0004	0.9989	1.0022	1.0002	0.9981	1.0019	1.0009	1.0027	1.0015	1.0001	0.9998	1.0037	1.0023	1.0009	0.9996	1.0019	1.0005	1.0003	1.0003	0.9999
1990	1.4282	1.2369	1.1114	1.0750	1.0007	1.0123	1.0002	0.9980	0.9978	0.9984	0.9992	0.9988	0.9987	1.0021	1.0015	1.0083	1.0000	1.0018	1.0002	1.0010	1.0001	1.0009	1.0001	1.0002	1.0006	1.0003	1.0007	0.9993	1.0002
1991	1.4461	1.1926	1.1188	1.0418	1.0405	1.0013	0.9964	1.0001	0.9966	0.9976	1.0039	0.9993	1.0037	0.9993	1.0065	1.0012	1.0007	1.0027	1.0007	1.0013	0.9990	1.0000	1.0006	1.0008	0.9995	1.0005	0.9997	0.9998	1.0004
1992	1.3819	1.2042	1.0763	1.1015	1.0027	0.9893	0.9968	1.0016	1.0004	1.0014	0.9986	1.0040	1.0007	1.0041	1.0007	0.9993	0.9989	1.0023	1.0025	0.9992	0.9995	0.9989	1.0011	1.0000	1.0024	1.0034	1.0009	1.0012	1.0016
1993	1.3872	1.1853	1.1313	1.0478	0.9987	0.9942	1.0021	0.9965	1.0003	1.0003	1.0025	0.9987	1.0000	1.0017	1.0022	0.9998	1.0023	0.9999	1.0012	1.0017	1.0003	1.0002	0.9999	1.0000	1.0004	1.0003	0.9999	1.0052	1.0009
1994	1.3761	1.1947	1.1266	1.0369	1.0059	0.9981	0.9987	0.9983	0.9924	1.0038	0.9991	1.0014	1.0020	1.0026	0.9994	1.0027	1.0012	1.0026	1.0002	1.0009	1.0018	0.9998	0.9999	0.9991	1.0005	1.0004	1.0042	0.9997	0.9989
1995	1.3661	1.2000	1.0659	1.0282	1.0174	1.0085	0.9963	0.9991	1.0038	1.0144	0.9913	1.0026	1.0016	1.0006	1.0005	1.0013	1.0010	1.0012	1.0005	0.9984	1.0009	1.0002	1.0004	1.0004	1.0002	1.0036	0.9995	0.9997	
1996	1.4041	1.1386	1.0674	1.0284	1.0107	1.0154	1.0027	1.0078	1.0060	1.0006	0.9998	1.0030	1.0012	1.0005	1.0028	0.9998	1.0002	0.9970	0.9999	0.9998	0.9996	0.9996	0.9989	1.0004	1.0042	1.0006	1.0003		
1997	1.3568	1.1276	1.0514	1.0301	1.0128	1.0121	1.0057	1.0061	1.0035	1.0006	1.0005	0.9990	1.0005	1.0021	1.0014	0.9983	0.9996	1.0021	1.0004	1.0007	1.0011	1.0005	0.9992	1.0034	0.9997	0.9999			
1998	1.3439	1.1621	1.0676	1.0208	1.0270	1.0118	1.0061	1.0106	0.9933	1.0007	1.0000	1.0007	0.9975	1.0005	1.0010	0.9996	1.0003	0.9999	1.0007	1.0011	1.0007	0.9983	1.0010	1.0005	1.0002				
1999	1.4206	1.1639	1.0711	1.0297	1.0113	1.0062	0.9977	1.0009	1.0017	1.0000	1.0020	1.0009	0.9997	1.0004	0.9995	1.0005	1.0006	1.0009	0.9994	1.0008	0.9994	1.0034	1.0004	0.9997					
2000	1.4337	1.1682	1.0635	1.0234	1.0052	1.0069	1.0000	1.0024	1.0042	1.0038	1.0017	1.0015	0.9993	0.9998	0.9999	1.0012	1.0000	1.0004	1.0003	0.9993	1.0002	1.0004	0.9997						
2001	1.4381	1.1363	1.0481	1.0114	1.0016	1.0021	1.0022	1.0029	1.0028	1.0051	1.0014	0.9996	1.0013	1.0001	1.0009	1.0001	0.9999	1.0003	0.9999	1.0003	0.9998	0.9984							
2002	1.4256	1.1486	1.0548	1.0338	1.0185	1.0121	1.0094	1.0095	0.9996	1.0020	1.0007	0.9986	1.0016	1.0014	1.0011	0.9995	0.9999	0.9996	0.9998	1.0007	1.0008								
2003	1.3972	1.1656	1.0676	1.0385	1.0138	1.0125	1.0132	1.0032	1.0022	1.0024	0.9998	1.0007	1.0016	0.9993	0.9979	0.9986	1.0005	1.0014	1.0010	1.0001									
2004	1.4119	1.1531	1.0701	1.0145	1.0129	1.0146	1.0041	1.0050	1.0018	0.9996	1.0014	1.0009	1.0005	1.0003	0.9989	0.9993	1.0058	0.9997	0.9998										
2005	1.4602	1.1634	1.0469	1.0159	1.0133	1.0016	1.0025	1.0026	1.0013	1.0014	1.0011	1.0020	0.9990	1.0004	1.0011	1.0046	1.0005	0.9998											
2006	1.4728	1.1392	1.0399	1.0192	1.0016	1.0068	1.0035	0.9989	1.0025	1.0011	1.0026	1.0009	1.0012	0.9986	1.0022	1.0003	1.0001												
2007	1.4263	1.1189	1.0333	1.0017	1.0000	1.0025	1.0003	1.0013	1.0033	1.0022	0.9999	1.0020	0.9996	1.0009	1.0011	1.0000													
2008	1.3976	1.1048	1.0212	1.0089	1.0034	1.0028	0.9999	1.0015	0.9995	0.9990	1.0007	1.0014	1.0051	1.0005	1.0002														
2009	1.4153	1.0957	1.0291	1.0037	1.0112	1.0058	1.0043	1.0029	1.0018	1.0004	1.0004	1.0038	1.0025	0.9998	1.0013														
2010	1.4141	1.1100	1.0337	1.0060	1.0002	1.0068	1.0021	1.0017	1.0011	1.0029	1.0013	1.0020	0.9998																
2011	1.3937	1.0992	1.0240	1.0040	1.0078	1.0001	1.0027	1.0008	1.0003	1.0071	1.0016	1.0023																	
2012	1.3808	1.1086	1.0319	1.0050	1.0035	1.0048	1.0030	0.9973	1.0001	1.0008	0.9993																		
2013	1.3936	1.0948	1.0105	0.9977	0.9982	1.0011	1.0025	1.0009	1.0006	1.0003																			
2014	1.3303	1.0864	1.0173	1.0049	1.0016	1.0050	1.0059	1.0000	1.0022																				
2015	1.3372	1.0797	1.0219	1.0004	1.0118	1.0015	1.0008	1.0014																					
2016	1.3301	1.0865	1.0101	1.0003	1.0010	1.0006	1.0017																						
2017	1.3533	1.0728	1.0120	1.0032	0.9970	1.0001																							
2018	1.3218	1.0578	1.0187	0.9975	0.9964																								
2019	1.3142	1.0629	1.0048	0.9974																									
2020	1.3570	1.0589	1.0078																										
2021	1.3356	1.0888																											
2022	1.4278																												
AVERAGES																													
2 year	1.3817	1.0738	1.0063	0.9975	0.9967	1.0004	1.0013	1.0007	1.0014	1.0005	1.0004	1.0022	0.9998	1.0009	1.0006	1.0002	1.0003	0.9998	1.0004	1.0004	1.0003	0.9994	1.0001	1.0001	1.0000	1.0003	0.9999	0.9997	0.9999
3 year	1.3735	1.0702	1.0104	0.9994	0.9981	1.0007	1.0028	1.0008	1.0010	1.0027	1.0007	1.0023	1.0016	1.0009	1.0011	1.0016	1.0021	1.0003	1.0002	1.0004	1.0002	1.0007	1.0004	1.0012	1.0014	1.0014	1.0014	1.0015	1.0005
5 year	1.3513	1.0682	1.0107	0.9997	1.0016	1.0017	1.0028	1.0001	1.0009	1.0023	1.0013	1.0020	1.0011	1.0003	1.0007	1.0006	1.0014	1.0001	1.0003	1.0002	1.0002	1.0002	0.9998	1.0009	1.0010	1.0010	1.0010	1.0011	1.0004
7 year	1.3485	1.0725	1.0132	1.0002	1.0014	1.0019	1.0027	1.0007	1.0008	1.0018	1.0013	1.0019	1.0007	1.0002	1.0003	1.0005	1.0010	1.0002	1.0002	1.0001	0.9999	1.0005	1.0011	1.0012	1.0007	1.0007	1.0007	1.0002	
10 year	1.3501	1.0797	1.0159	1.0016	1.0029	1.0029	1.0023	1.0007	1.0013	1.0015	1.0011	1.0013	1.0008	1.0004	1.0002	1.0004	1.0007	1.0001	1.0002	1.0002	1.0005	1.0000	1.0001	1.0005	1.0010	1.0009	1.0006	1.0005	1.0002
All Available	1.3903	1.1344	1.0552	1.0259	1.0118	1.0065	1.0029	1.0019	1.0006	1.0013	1.0008	1.0009	1.0007	1.0006	1.0010	1.0009	1.0007	1.0009	1.0003	1.0005	1.0003	1.0003	1.0001	1.0004	1.0007	1.0009	1.0006	1.0005	1.0002

Policy Year	INDEMNITY INCURRED (POST-HB 1840)																													
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	
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AVERAGES																														
2 year	1.3817	1.0739	1.0063	0.9975	0.9967	1.0004	1.0013	1.0007	1.0014	1.0006	1.0005	1.0022	0.9998	1.0009	1.0007	1.0002	1.0003	0.9998	1.0004	1.0004	1.0003	0.9994	1.0001	1.0001	1.0000	1.0003	1.0000	0.9997	0.9999	
3 year	1.3735	1.0702	1.0104	0.9993	0.9981	1.0007	1.0028	1.0008	1.0010	1.0027	1.0007	1.0023	1.0015	1.0009	1.0011	1.0016	1.0021	1.0003	1.0002	1.0004	1.0003	1.0007	1.0004	1.0012	1.0013	1.0013	1.0013	1.0014	1.0005	
5 year	1.3499	1.0676	1.0104	0.9996	1.0014	1.0016	1.0026	1.0000	1.0008	1.0022	1.0013	1.0020	1.0011	1.0003	1.0006	1.0005	1.0013	1.0001	1.0002	1.0002	1.0001	1.0002	0.9998	1.0008	1.0009	1.0009	1.0009	1.0010	1.0004	
All Available	1.3657	1.0879	1.0209	1.0043	1.0039	1.0044	1.0037	1.0019	1.0015	1.0017	1.0014	1.0011	1.0004	1.0005	1.0004	1.0004	1.0007	1.0006	1.0004	1.0003	1.0005	1.0002	1.0001	1.0004	1.0007	1.0008	1.0005	1.0004	1.0002	
Last Year Selected	1.3360	1.0597	1.0114	1.0002	1.0032	1.0023	1.0030	0.9994	1.0003	1.0034	1.0021	1.0018	1.0015	1.0000	1.0014	1.0014	1.0022	1.0002	1.0004											
Last Year Cumulative	1.4776	1.1060	1.0437	1.0319	1.0317	1.0284	1.0260	1.0230	1.0236	1.0233	1.0198	1.0177	1.0158	1.0144	1.0144	1.0129	1.0116	1.0093	1.0091											
Selected	1.3735	1.0702	1.0104	0.9993	0.9981	1.0007	1.0028	1.0008	1.0010	1.0027	1.0007	1.0023	1.0015	1.0009	1.0011	1.0016	1.0021	1.0003	1.0002											
Cumulative	1.5211	1.1075	1.0349	1.0242	1.0249	1.0268	1.0260	1.0232	1.0224	1.0214	1.0187	1.0179	1.0156	1.0141	1.0132	1.0120	1.0104	1.0083	1.0080											

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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	1.0034	1.0035	1.0024	1.0025	1.0021	1.0020	1.0016	1.0015
1989		1.3691	1.2371	1.1468	1.0974	1.0840	1.0548	1.0333	1.0277	1.0175	1.0156	1.0136	1.0101	1.0078	1.0068	1.0061	1.0054	1.0061	1.0050	1.0036	1.0033	1.0041	1.0038	1.0034	1.0031	1.0030	1.0026	1.0022	1.0020	
1990	1.6644	1.3861	1.2277	1.1581	1.1031	1.0684	1.0434	1.0298	1.0205	1.0171	1.0142	1.0106	1.0115	1.0079	1.0067	1.0071	1.0057	1.0063	1.0048	1.0038	1.0035	1.0033	1.0030	1.0032	1.0029	1.0024	1.0027	1.0023	1.0021	
1991	1.6733	1.3703	1.2396	1.1538	1.0912	1.0572	1.0393	1.0247	1.0203	1.0160	1.0129	1.0126	1.0100	1.0077	1.0083	1.0086	1.0070	1.0059	1.0052	1.0043	1.0038	1.0034	1.0035	1.0036	1.0031	1.0028	1.0030	1.0027	1.0018	
1992	1.6920	1.3762	1.2395	1.1274	1.0855	1.0621	1.0379	1.0295	1.0222	1.0177	1.0156	1.0125	1.0093	1.0134	1.0075	1.0070	1.0077	1.0052	1.0056	1.0053	1.0051	1.0040	1.0041	1.0033	1.0037	1.0039	1.0036	1.0031	1.0024	
1993	1.6733	1.3671	1.2128	1.1256	1.0839	1.0442	1.0295	1.0242	1.0217	1.0166	1.0161	1.0106	1.0089	1.0087	1.0080	1.0085	1.0066	1.0053	1.0054	1.0051	1.0044	1.0042	1.0041	1.0035	1.0032	1.0030	1.0031	1.0030	1.0019	
1994	1.7058	1.3741	1.2353	1.1294	1.0649	1.0440	1.0304	1.0248	1.0189	1.0183	1.0115	1.0107	1.0077	1.0093	1.0074	1.0060	1.0052	1.0072	1.0057	1.0048	1.0049	1.0041	1.0042	1.0045	1.0028	1.0030	1.0021	1.0025	1.0026	
1995	1.7182	1.4014	1.1879	1.1008	1.0667	1.0430	1.0305	1.0237	1.0160	1.0125	1.0120	1.0104	1.0077	1.0066	1.0056	1.0059	1.0041	1.0044	1.0035	1.0041	1.0030	1.0027	1.0033	1.0023	1.0022	1.0020	1.0022	1.0021		
1996	1.7730	1.3721	1.1681	1.0954	1.0551	1.0376	1.0281	1.0192	1.0151	1.0130	1.0121	1.0086	1.0060	1.0058	1.0039	1.0050	1.0034	1.0028	1.0028	1.0029	1.0022	1.0027	1.0019	1.0019	1.0015	1.0016	1.0014			
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	1.0026	1.0018	1.0011	1.0012	1.0010	1.0008				
1998	1.7821	1.3740	1.1937	1.0999	1.0586	1.0359	1.0305	1.0237	1.0149	1.0093	1.0058	1.0059	1.0010	1.0024	1.0024	1.0026	1.0020	1.0016	1.0017	1.0009	1.0009	1.0009	1.0007	1.0005	1.0006					
1999	1.7952	1.3892	1.1907	1.1059	1.0531	1.0356	1.0232	1.0137	1.0105	1.0078	1.0075	1.0043	1.0022	1.0019	1.0013	1.0017	1.0016	1.0015	1.0010	1.0018	1.0016	1.0007	1.0008	1.0008						
2000	1.8299	1.3803	1.1763	1.1017	1.0545	1.0293	1.0226	1.0147	1.0111	1.0073	1.0073	1.0051	1.0037	1.0031	1.0021	1.0022	1.0015	1.0018	1.0008	1.0008	1.0006	1.0006	1.0006	1.0006						
2001	1.8587	1.3736	1.1708	1.0883	1.0546	1.0250	1.0189	1.0104	1.0073	1.0067	1.0074	1.0049	1.0040	1.0020	1.0029	1.0019	1.0024	1.0016	1.0013	1.0006	1.0007	1.0009								
2002	1.8246	1.3889	1.1599	1.0986	1.0558	1.0318	1.0244	1.0150	1.0130	1.0108	1.0057	1.0054	1.0045	1.0033	1.0037	1.0048	1.0023	1.0021	1.0019	1.0016	1.0010									
2003	1.8170	1.3896	1.1695	1.0921	1.0515	1.0316	1.0176	1.0139	1.0100	1.0083	1.0071	1.0045	1.0042	1.0039	1.0038	1.0020	1.0019	1.0019	1.0009	1.0008										
2004	1.8408	1.3844	1.1728	1.0722	1.0445	1.0281	1.0223	1.0138	1.0118	1.0094	1.0068	1.0061	1.0054	1.0077	1.0048	1.0024	1.0016	1.0006	1.0022											
2005	1.9080	1.3819	1.1530	1.0704	1.0396	1.0214	1.0175	1.0125	1.0083	1.0081	1.0050	1.0059	1.0049	1.0031	1.0028	1.0015	1.0020	1.0018												
2006	1.9241	1.3439	1.1419	1.0697	1.0388	1.0266	1.0152	1.0131	1.0088	1.0072	1.0079	1.0051	1.0031	1.0032	1.0019	1.0017	1.0013													
2007	1.9902	1.3121	1.1252	1.0529	1.0272	1.0184	1.0144	1.0104	1.0076	1.0069	1.0052	1.0040	1.0027	1.0024	1.0020	1.0017														
2008	1.9318	1.2832	1.1096	1.0494	1.0291	1.0131	1.0111	1.0068	1.0081	1.0050	1.0034	1.0033	1.0030	1.0023	1.0012															
2009	1.9161	1.2813	1.1150	1.0465	1.0356	1.0220	1.0132	1.0067	1.0055	1.0038	1.0044	1.0021	1.0013	1.0012																
2010	1.9338	1.2987	1.1133	1.0493	1.0275	1.0167	1.0097	1.0104	1.0048	1.0055	1.0034	1.0041	1.0007																	
2011	1.9079	1.2852	1.1011	1.0380	1.0226	1.0159	1.0114	1.0042	1.0036	1.0057	1.0028	1.0022																		
2012	1.9105	1.2606	1.0979	1.0359	1.0259	1.0148	1.0110	1.0046	1.0060	1.0036	1.0029																			
2013	1.9193	1.2582	1.0815	1.0351	1.0134	1.0113	1.0051	1.0042	1.0025	1.0034																				
2014	1.8713	1.2311	1.0825	1.0376	1.0182	1.0109	1.0049	1.0046	1.0034																					
2015	1.7865	1.2113	1.0705	1.0296	1.0211	1.0088	1.0081	1.0044																						
2016	1.7967	1.2209	1.0719	1.0224	1.0124	1.0111	1.0046																							
2017	1.8327	1.1950	1.0683	1.0216	1.0126	1.0097																								
2018	1.8115	1.1972	1.0664	1.0232	1.0177																									
2019	1.7762	1.1985	1.0594	1.0200																										
2020	1.7900	1.1917	1.0577																											
2021	1.7736	1.2025																												
2022	1.8449																													

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Policy Year	INDEMNITY INCURRED TO PAID (REPORTED)																													
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th	28th	29th	30th
1986						1.4167	1.3617	1.3028	1.2471	1.2059	1.1625	1.1394	1.1197	1.1010	1.0853	1.0748	1.0708	1.0612	1.0536	1.0456	1.0427	1.0371	1.0334	1.0307	1.0282	1.0251	1.0230	1.0203	1.0187	1.0168
1987					1.4925	1.4183	1.3432	1.2754	1.2100	1.1567	1.1251	1.1058	1.0893	1.0790	1.0709	1.0629	1.0513	1.0466	1.0410	1.0371	1.0339	1.0311	1.0264	1.0233	1.0210	1.0171	1.0158	1.0144	1.0119	1.0111
1988				1.5564	1.4631	1.3724	1.2991	1.2280	1.1770	1.1411	1.1167	1.1027	1.0859	1.0776	1.0697	1.0585	1.0516	1.0478	1.0434	1.0391	1.0355	1.0320	1.0302	1.0242	1.0215	1.0192	1.0173	1.0155	1.0139	1.0116
1989			1.7059	1.5595	1.4446	1.3554	1.2532	1.1971	1.1549	1.1225	1.1048	1.0850	1.0770	1.0698	1.0613	1.0534	1.0467	1.0441	1.0408	1.0361	1.0323	1.0329	1.0314	1.0281	1.0242	1.0238	1.0215	1.0191	1.0169	1.0148
1990		1.9080	1.7030	1.5438	1.4328	1.3031	1.2342	1.1838	1.1464	1.1224	1.1012	1.0887	1.0780	1.0698	1.0629	1.0559	1.0575	1.0458	1.0418	1.0367	1.0338	1.0306	1.0279	1.0250	1.0232	1.0211	1.0189	1.0169	1.0139	1.0121
1991	2.1971	1.8987	1.6544	1.4929	1.3546	1.2928	1.2238	1.1724	1.1467	1.1199	1.1048	1.1000	1.0904	1.0790	1.0692	1.0678	1.0583	1.0524	1.0490	1.0442	1.0417	1.0362	1.0328	1.0316	1.0292	1.0258	1.0229	1.0195	1.0165	1.0157
1992	2.3669	1.9355	1.6930	1.4796	1.4445	1.3333	1.2428	1.1947	1.1624	1.1324	1.1197	1.1034	1.0910	1.0872	1.0776	1.0716	1.0644	1.0551	1.0523	1.0497	1.0429	1.0375	1.0342	1.0319	1.0279	1.0268	1.0262	1.0240	1.0219	1.0208
1993	2.2070	1.8304	1.5939	1.4891	1.3847	1.2752	1.2161	1.1844	1.1543	1.1366	1.1222	1.1054	1.0889	1.0796	1.0718	1.0685	1.0572	1.0527	1.0472	1.0426	1.0392	1.0370	1.0335	1.0293	1.0249	1.0221	1.0203	1.0175	1.0199	1.0127
1994	2.2716	1.8387	1.5979	1.4570	1.3366	1.2620	1.2073	1.1749	1.1513	1.1244	1.1075	1.0910	1.0814	1.0752	1.0715	1.0607	1.0572	1.0534	1.0483	1.0428	1.0416	1.0386	1.0345	1.0298	1.0244	1.0225	1.0202	1.0222	1.0163	1.0126
1995	2.2527	1.7839	1.5253	1.3681	1.2794	1.2209	1.1749	1.1382	1.1133	1.0973	1.0940	1.0719	1.0632	1.0584	1.0508	1.0455	1.0408	1.0382	1.0349	1.0337	1.0292	1.0266	1.0233	1.0204	1.0191	1.0181	1.0196	1.0154	1.0129	
1996	2.1629	1.7137	1.4205	1.2982	1.2196	1.1587	1.1382	1.1084	1.0943	1.0834	1.0703	1.0583	1.0553	1.0481	1.0426	1.0417	1.0361	1.0328	1.0294	1.0278	1.0239	1.0207	1.0176	1.0154	1.0145	1.0172	1.0133	1.0122		
1997	2.1697	1.6612	1.3920	1.2499	1.1682	1.1210	1.0956	1.0754	1.0656	1.0495	1.0417	1.0337	1.0286	1.0248	1.0233	1.0222	1.0165	1.0146	1.0151	1.0138	1.0124	1.0110	1.0101	1.0087	1.0109	1.0053	1.0046			
1998	2.1917	1.6563	1.4029	1.2543	1.1708	1.1325	1.1020	1.0766	1.0628	1.0408	1.0322	1.0263	1.0213	1.0175	1.0157	1.0143	1.0129	1.0115	1.0091	1.0088	1.0091	1.0092	1.0065	1.0070	1.0048	1.0044				
1999	2.0770	1.6484	1.3778	1.2484	1.1644	1.1158	1.0857	1.0589	1.0451	1.0380	1.0289	1.0228	1.0195	1.0163	1.0149	1.0138	1.0130	1.0117	1.0110	1.0094	1.0088	1.0056	1.0083	1.0051	1.0039					
2000	2.0758	1.6237	1.3774	1.2452	1.1572	1.1037	1.0794	1.0554	1.0432	1.0350	1.0326	1.0265	1.0230	1.0182	1.0166	1.0149	1.0141	1.0115	1.0102	1.0101	1.0091	1.0086	1.0069	1.0060						
2001	2.1075	1.6219	1.3392	1.2009	1.1298	1.0837	1.0588	1.0441	1.0338	1.0299	1.0261	1.0238	1.0202	1.0172	1.0174	1.0144	1.0130	1.0106	1.0094	1.0086	1.0083	1.0077	1.0052							
2002	2.0494	1.6044	1.3337	1.2159	1.1445	1.1056	1.0861	1.0685	1.0630	1.0489	1.0398	1.0347	1.0299	1.0287	1.0252	1.0225	1.0171	1.0154	1.0130	1.0109	1.0092	1.0090								
2003	1.9937	1.5458	1.3009	1.1873	1.1314	1.0914	1.0697	1.0651	1.0540	1.0458	1.0397	1.0336	1.0329	1.0281	1.0223	1.0172	1.0138	1.0125	1.0120	1.0106	1.0099									
2004	2.0812	1.5923	1.3261	1.2120	1.1460	1.1112	1.0965	1.0769	1.0673	1.0574	1.0479	1.0424	1.0381	1.0339	1.0257	1.0191	1.0160	1.0202	1.0157	1.0129										
2005	2.0160	1.5403	1.3044	1.1830	1.1212	1.0929	1.0719	1.0560	1.0457	1.0390	1.0343	1.0286	1.0250	1.0187	1.0169	1.0152	1.0182	1.0119	1.0100											
2006	2.0020	1.5427	1.3026	1.1886	1.1325	1.0921	1.0709	1.0586	1.0444	1.0400	1.0326	1.0278	1.0230	1.0210	1.0165	1.0167	1.0136	1.0125												
2007	2.0719	1.4887	1.2683	1.1643	1.1080	1.0784	1.0617	1.0465	1.0391	1.0340	1.0290	1.0238	1.0217	1.0195	1.0179	1.0164	1.0148													
2008	1.9711	1.4245	1.2265	1.1293	1.0861	1.0591	1.0490	1.0397	1.0325	1.0243	1.0176	1.0149	1.0120	1.0140	1.0080	1.0069														
2009	1.9243	1.4216	1.2167	1.1229	1.0771	1.0523	1.0377	1.0271	1.0236	1.0197	1.0136	1.0130	1.0132	1.0105	1.0106															
2010	1.9338	1.4153	1.2099	1.1244	1.0779	1.0520	1.0377	1.0307	1.0225	1.0196	1.0170	1.0146	1.0119	1.0110																
2011	1.9002	1.3862	1.1860	1.1039	1.0701	1.0526	1.0360	1.0277	1.0249	1.0217	1.0232	1.0174	1.0176																	
2012	1.8653	1.3497	1.1852	1.1161	1.0838	1.0615	1.0522	1.0437	1.0361	1.0295	1.0292	1.0254																		
2013	1.8424	1.3351	1.1752	1.0911	1.0526	1.0367	1.0258	1.0233	1.0189	1.0150	1.0119																			
2014	1.8023	1.3150	1.1558	1.0845	1.0512	1.0350	1.0290	1.0288	1.0195	1.0182																				
2015	1.7128	1.2673	1.1298	1.0785	1.0477	1.0382	1.0293	1.0200	1.0170																					
2016	1.7358	1.2842	1.1428	1.0738	1.0502	1.0375	1.0241	1.0213																						
2017	1.7246	1.2736	1.1389	1.0788	1.0591	1.0405	1.0306																							
2018	1.7508	1.2756	1.1273	1.0772	1.0507	1.0287																								
2019	1.7195	1.2713	1.1288	1.0714	1.0478																									
2020	1.6682	1.2625	1.1213	1.0684																										
2021	1.6381	1.2400	1.1228																											
2022	1.6292	1.2608																												
2023	1.6551																													
AVERAGES																														
2 year	1.6421	1.2504	1.1220	1.0699	1.0492	1.0346	1.0274	1.0206	1.0182	1.0166	1.0205	1.0214	1.0148	1.0107	1.0093	1.0117	1.0142	1.0122	1.0129	1.0117	1.0095	1.0084	1.0060	1.0055	1.0044	1.0048	1.0089	1.0138	1.0146	1.0126
3 year	1.6408	1.2544	1.1243	1.0723	1.0525	1.0355	1.0280	1.0233	1.0185	1.0209	1.0214	1.0192	1.0143	1.0118	1.0121	1.0134	1.0155	1.0149	1.0126	1.0114	1.0091	1.0084	1.0068	1.0060	1.0065	1.0089	1.0125	1.0166	1.0163	1.0154
5 year	1.6620	1.2620	1.1278	1.0739	1.0511	1.0360	1.0278	1.0274	1.0233	1.0208	1.0190	1.0171	1.0153	1.0152	1.0140	1.0149	1.0153	1.0145	1.0120	1.0106	1.0091	1.0080	1.0074	1.0084	1.0106	1.0135	1.0156	1.0183	1.0175	1.0148
7 year	1.6837	1.2669	1.1302	1.0761	1.0513	1.0397	1.0324	1.0279	1.0232	1.0211	1.0202	1.0196	1.0178	1.0184	1.0168	1.0163	1.0152	1.0135	1.0116	1.0102	1.0095	1.0103	1.0111	1.0132	1.0146	1.0166	1.0181	1.0182	1.0169	1.0143
10 year	1.7036	1.2786	1.1428	1.0844	1.0591	1.0435	1.0351	1.0309	1.0279	1.0261	1.0256	1.0242	1.0225	1.0203	1.0177	1.0157	1.0147	1.0132	1.0135	1.0147	1.0162	1.0174	1.0180	1.0185</						

Policy Year	INDEMNITY INCURRED TO PAID (POST-HB 1840)																														
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th	28th	29th	30th	
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AVERAGES																															
2 year	1.6422	1.2504	1.1221	1.0699	1.0493	1.0344	1.0272	1.0204	1.0180	1.0164	1.0203	1.0211	1.0146	1.0106	1.0091	1.0115	1.0140	1.0121	1.0127	1.0116	1.0094	1.0082	1.0060	1.0055	1.0043	1.0048	1.0087	1.0132	1.0138	1.0120	
3 year	1.6408	1.2544	1.1243	1.0723	1.0524	1.0353	1.0277	1.0230	1.0182	1.0206	1.0211	1.0189	1.0140	1.0116	1.0119	1.0131	1.0153	1.0147	1.0124	1.0113	1.0090	1.0083	1.0067	1.0059	1.0064	1.0087	1.0120	1.0157	1.0155	1.0147	
5 year	1.6626	1.2622	1.1277	1.0737	1.0508	1.0356	1.0275	1.0270	1.0230	1.0205	1.0187	1.0168	1.0151	1.0150	1.0137	1.0147	1.0150	1.0143	1.0118	1.0105	1.0089	1.0079	1.0073	1.0083	1.0103	1.0129	1.0149	1.0174	1.0167	1.0142	
All Available	1.7675	1.3189	1.1690	1.1048	1.0743	1.0578	1.0480	1.0421	1.0360	1.0318	1.0281	1.0250	1.0224	1.0217	1.0213	1.0223	1.0231	1.0237	1.0238	1.0236	1.0229	1.0224	1.0214	1.0206	1.0194	1.0186	1.0182	1.0174	1.0158	1.0139	

Policy Year	MEDICAL INCURRED (REPORTED)																													
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	
1986					1.0221	1.0130	1.0152	1.0068	1.0152	0.9965	1.0034	1.0151	0.9998	0.9994	1.0115	1.0195	1.0065	1.0121	1.0099	1.0004	1.0024	1.0035	1.0160	1.0035	1.0068	1.0041	1.0026	0.9986	1.0061	
1987				1.0276	1.0207	1.0191	0.9960	1.0192	0.9999	1.0126	1.0012	1.0063	1.0074	1.0060	1.0128	1.0079	1.0130	1.0104	1.0072	1.0024	1.0042	1.0046	1.0052	1.0036	1.0072	1.0041	1.0014	1.0008	1.0134	
1988			1.0543	1.0298	1.0128	1.0040	1.0041	1.0047	1.0049	1.0039	1.0055	1.0191	1.0081	1.0093	1.0101	1.0058	1.0064	1.0058	1.0090	1.0067	1.0057	1.0094	1.0028	1.0082	1.0047	0.9993	1.0011	0.9984	1.0024	
1989		1.0938	1.0353	1.0162	1.0031	1.0052	1.0086	1.0098	1.0082	1.0105	1.0103	1.0098	1.0095	1.0083	1.0107	1.0069	1.0074	1.0055	1.0062	1.0085	1.0083	1.0058	1.0043	1.0033	1.0073	1.0051	1.0010	1.0040	0.9988	
1990	1.2163	1.1001	1.0258	1.0067	1.0067	1.0000	1.0094	1.0032	1.0046	1.0094	1.0066	1.0106	1.0068	1.0081	1.0091	1.0078	1.0054	1.0013	1.0075	1.0075	1.0023	1.0053	1.0071	1.0028	1.0043	1.0013	1.0014	1.0021	1.0013	
1991	1.1957	1.0547	1.0075	1.0012	1.0051	1.0136	1.0082	1.0102	1.0124	1.0123	1.0139	1.0062	1.0148	1.0088	1.0109	1.0061	1.0097	1.0051	1.0007	1.0073	1.0083	1.0015	1.0032	0.9988	1.0016	1.0019	1.0019	1.0000	0.9990	
1992	1.1116	1.0390	0.9966	1.0170	1.0146	0.9998	1.0120	1.0268	1.0062	1.0077	1.0151	1.0133	1.0126	1.0109	1.0063	1.0097	1.0078	1.0082	1.0085	1.0079	1.0045	1.0012	1.0036	1.0004	1.0019	1.0054	1.0066	1.0019	1.0030	
1993	1.1569	1.0221	1.0167	0.9991	1.0040	0.9995	1.0191	1.0107	1.0100	1.0154	1.0149	1.0103	1.0109	1.0025	1.0090	1.0095	1.0058	1.0080	1.0053	1.0094	1.0056	1.0048	1.0029	0.9966	0.9989	1.0010	1.0043	1.0260	1.0078	
1994	1.1051	1.0380	1.0154	1.0079	1.0114	1.0190	1.0111	1.0173	1.0254	1.0114	1.0199	1.0105	1.0166	1.0120	0.9985	1.0141	1.0197	1.0051	1.0085	1.0067	1.0044	1.0023	1.0078	1.0021	1.0004	1.0007	1.0062	1.0159	0.9996	
1995	1.1010	1.0476	1.0106	1.0133	1.0214	1.0218	1.0101	1.0221	1.0169	1.0206	1.0134	1.0076	1.0107	1.0030	1.0075	1.0122	1.0073	1.0015	1.0100	0.9990	1.0013	1.0041	1.0007	1.0013	0.9987	1.0072	1.0063	1.0028		
1996	1.1145	1.0289	1.0200	1.0296	1.0163	1.0258	1.0212	1.0198	1.0169	1.0079	1.0020	1.0092	1.0074	1.0077	1.0083	1.0111	1.0120	0.9934	1.0053	1.0070	1.0028	0.9933	1.0001	1.0010	0.9927	1.0012	1.0004			
1997	1.1133	1.0473	1.0247	1.0130	1.0043	1.0106	1.0206	1.0163	1.0107	1.0088	1.0127	1.0040	1.0099	1.0087	1.0092	1.0061	1.0021	1.0046	0.9981	1.0037	0.9984	1.0088	1.0063	1.0009	0.9997	0.9996				
1998	1.0989	1.0660	1.0041	1.0137	1.0301	1.0184	1.0304	1.0220	1.0041	1.0081	1.0100	0.9911	1.0080	1.0073	1.0040	0.9998	1.0007	1.0142	1.0043	1.0020	0.9989	1.0018	1.0008	1.0015	1.0009					
1999	1.1438	1.0554	1.0192	1.0306	1.0227	1.0080	1.0164	1.0084	1.0035	1.0068	1.0186	1.0023	1.0064	1.0135	0.9996	1.0031	0.9983	1.0011	1.0020	0.9998	0.9954	1.0027	1.0033	1.0008						
2000	1.1262	1.0363	1.0309	1.0252	1.0126	1.0208	1.0039	1.0015	1.0122	1.0033	1.0034	1.0079	1.0042	1.0050	1.0044	1.0023	1.0079	1.0025	1.0056	0.9992	1.0018	1.0107	0.9986							
2001	1.1152	1.0502	1.0205	1.0126	1.0095	1.0106	1.0078	1.0067	1.0107	1.0051	1.0071	1.0044	1.0036	1.0017	1.0015	1.0016	1.0010	0.9985	0.9994	0.9990	1.0020	1.0003								
2002	1.1134	1.0456	1.0501	1.0207	1.0033	1.0149	1.0127	1.0151	1.0031	1.0103	1.0165	1.0091	1.0030	1.0055	1.0195	0.9973	0.9978	1.0033	1.0038	1.0179	1.0045									
2003	1.1072	1.0681	1.0272	1.0072	1.0152	1.0148	1.0082	1.0121	1.0026	1.0102	1.0061	1.0068	1.0045	1.0070	0.9998	1.0033	1.0022	1.0016	1.0065	0.9998										
2004	1.1243	1.0407	1.0049	1.0050	1.0230	1.0112	1.0051	1.0145	1.0118	1.0009	0.9994	1.0031	1.0102	1.0004	0.9974	0.9986	1.0074	1.0106	1.0047											
2005	1.0915	1.0366	1.0194	1.0108	1.0113	0.9970	1.0135	1.0111	1.0030	1.0083	1.0073	1.0049	1.0067	1.0054	1.0041	1.0024	1.0056	0.9981												
2006	1.1110	1.0495	1.0234	1.0126	1.0077	1.0067	1.0219	1.0071	1.0040	1.0046	1.0076	1.0011	1.0075	1.0058	1.0008	1.0091	1.0070													
2007	1.1105	1.0261	1.0186	0.9960	1.0120	1.0063	0.9984	1.0062	1.0021	1.0031	1.0008	1.0066	1.0031	1.0047	0.9982	1.0041														
2008	1.0823	1.0374	0.9998	1.0130	1.0076	1.0082	0.9989	0.9975	1.0035	1.0021	1.0028	1.0005	1.0063	1.0088	1.0003															
2009	1.0806	1.0267	1.0146	1.0166	0.9978	1.0161	0.9989	0.9989	0.9996	0.9998	0.9992	1.0002	1.0095	1.0069																
2010	1.0825	1.0340	1.0139	1.0056	0.9983	1.0079	1.0088	1.0025	1.0028	0.9937	1.0012	1.0094	0.9997																	
2011	1.0904	1.0316	0.9920	1.0084	1.0081	1.0007	1.0041	1.0063	0.9992	0.9973	1.0009	1.0018																		
2012	1.0682	1.0243	1.0043	1.0304	1.0003	1.0137	0.9996	1.0064	0.9936	0.9999	0.9810																			
2013	1.0852	1.0193	0.9969	0.9866	0.9946	1.0012	1.0074	1.0066	0.9923	1.0061																				
2014	1.0703	1.0198	1.0018	0.9945	1.0001	1.0025	0.9982	0.9967	0.9995																					
2015	1.0467	0.9999	1.0018	0.9919	1.0081	0.9972	0.9791	1.0021																						
2016	1.0466	1.0135	1.0007	0.9979	0.9979	1.0033	1.0052																							
2017	1.0451	1.0169	0.9848	0.9960	1.0021	0.9995																								
2018	1.0194	1.0030	1.0089	1.0082	0.9835																									
2019	1.0543	1.0014	1.0002	1.0032																										
2020	1.0348	1.0016	0.9847																											
2021	1.0353	1.0233																												
2022	1.0607																													
AVERAGES																														
2 year	1.0480	1.0124	0.9924	1.0057	0.9928	1.0014	0.9921	0.9994	0.9959	1.0030	0.9909	1.0056	1.0046	1.0079	0.9993	1.0066	1.0063	1.0043	1.0056	1.0089	1.0032	1.0055	1.0010	1.0012	1.0003	1.0004	1.0034	1.0093	1.0037	
3 year	1.0436	1.0087	0.9979	1.0025	0.9945	1.0000	0.9942	1.0018	0.9952	1.0011	0.9944	1.0038	1.0051	1.0068	0.9998	1.0052	1.0067	1.0034	1.0050	1.0056	1.0027	1.0046	1.0009	1.0011	0.9978	1.0027	1.0043	1.0149	1.0034	
5 year	1.0409	1.0092	0.9959	0.9994	0.9983	1.0007	0.9979	1.0036	0.9975	0.9993	0.9970	1.0037	1.0052	1.0063	1.0002	1.0035	1.0040	1.0024	1.0040	1.0032	1.0005	1.0049	1.0018	1.0011	0.9985	1.0020	1.0048	1.0093	1.0021	
7 year	1.0423	1.0085	0.9975	0.9969	0.9981	1.0026	1.0003	1.0028	0.9987	0.9993	0.9991	1.0035	1.0061	1.0056	1.0029	1.0023	1.0041	1.0022	1.0037	1.0031	1.0005	1.0031	1.0025	1.0006	0.9990	1.0024	1.0039	1.0075	1.0017	
10 year	1.0498	1.0123	0.9976	1.0023	0.9991	1.0050	0.9996	1.0030	1.0000	1.0016	1.0006	1.0043	1.0054	1.0051	1.0026	1.0022	1.0030	1.0028	1.0040	1.0034	1.0015	1.0030	1.0027	1.0006	1.0006	1.0023	1.0031	1.0050	1.0035	
All Available	1.0957	1.0363	1.0130	1.0106	1.0087	1.0091	1.0081	1.0096	1.0062	1.0063	1.0067	1.0066	1.0075	1.0065	1.0058	1.0063	1.0062	1.0045	1.0054	1.0047	1.0030	1.0038	1.0042	1.0018	1.0019	1.0026	1.0030	1.0050	1.0035	

Policy Year	MEDICAL INCURRED (POST-HB 1846)																																		
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30						
1986																							1.0222	1.0048	1.0094	1.0057	1.0035	0.9984	1.0086						
1987																						1.0062	1.0070	1.0048	1.0097	1.0054	1.0022	1.0013	1.0182						
1988																					1.0075	1.0123	1.0037	1.0107	1.0061	0.9993	1.0017	0.9981	1.0031						
1989																					1.0108	1.0105	1.0073	1.0054	1.0042	1.0095	1.0067	1.0015	1.0050	0.9984					
1990																					1.0093	1.0093	1.0029	1.0065	1.0088	1.0037	1.0055	1.0018	1.0017	1.0016					
1991																					1.0062	1.0008	1.0088	1.0100	1.0018	1.0041	0.9988	1.0021	1.0024	0.9987					
1992																					1.0092	1.0097	1.0100	1.0093	1.0052	1.0017	1.0045	1.0007	1.0023	1.0035					
1993																					1.0110	1.0067	1.0092	1.0061	1.0108	1.0067	1.0057	1.0035	0.9961	1.0098					
1994																					0.9983	1.0159	1.0222	1.0058	1.0095	1.0079	1.0053	1.0028	1.0088	1.0023					
1995																					1.0135	1.0081	1.0016	1.0113	0.9991	1.0016	1.0046	1.0008	1.0015	0.9985	1.0081				
1996																					0.9983	1.0084	1.0077	1.0042	1.0001	1.0010	1.0153	1.0045	1.0021	0.9988	1.0019				
1997																					1.0105	0.9906	1.0084	1.0077	1.0042	1.0001	1.0010	1.0153	1.0045	1.0021	0.9988	1.0019			
1998																					1.0043	1.0106	1.0093	1.0098	1.0065	1.0026	1.0052	0.9982	1.0040	0.9983	1.0095	1.0067			
1999																					1.0070	1.0193	1.0024	1.0066	1.0140	0.9998	1.0035	0.9984	1.0012	1.0021	0.9998	0.9952	1.0029		
2000																					1.0034	1.0035	1.0081	1.0043	1.0054	1.0048	1.0026	1.0081	1.0025	1.0057	0.9992	1.0018	1.0110		
2001																					1.0068	1.0108	1.0051	1.0072	1.0044	1.0038	1.0019	1.0017	1.0016	0.9984	0.9994	0.9990	1.0020	1.0003	
2002																					1.0127	1.0150	1.0031	1.0102	1.0164	1.0094	1.0033	1.0057	1.0196	0.9973	0.9978	1.0033	1.0039	1.0180	
2003																					1.0081	1.0119	1.0026	1.0100	1.0063	1.0069	1.0046	1.0069	0.9998	1.0033	1.0022	1.0016	1.0064	0.9998	
2004																					1.0224	1.0109	1.0050	1.0141	1.0115	1.0012	0.9996	1.0032	1.0101	1.0004	0.9975	0.9987	1.0073	1.0104	1.0046
2005																					1.0104	1.0109	0.9971	1.0131	1.0108	1.0032	1.0083	1.0073	1.0048	1.0065	1.0053	1.0040	1.0023	1.0055	0.9982
2006																					1.0224	1.0121	1.0074	1.0065	1.0211	1.0072	1.0041	1.0046	1.0074	1.0010	1.0072	1.0056	1.0007	1.0088	1.0068
2007																					1.0249	1.0178	0.9962	1.0114	1.0061	0.9987	1.0062	1.0022	1.0030	1.0007	1.0063	1.0030	1.0045	0.9983	1.0039
2008																					1.0785	1.0358	0.9998	1.0125	1.0073	1.0082	0.9991	0.9978	1.0034	1.0021	1.0027	1.0005	1.0061	1.0085	1.0003
2009																					1.0794	1.0263	1.0144	1.0164	0.9982	1.0162	0.9971	0.9989	0.9996	0.9998	0.9992	1.0002	1.0095	1.0069	1.0089
2010																					1.0825	1.0340	1.0139	1.0061	0.9987	1.0082	1.0089	1.0026	1.0028	0.9937	1.0012	1.0095	0.9996	1.0018	0.9809
2011																					1.0904	1.0316	0.9925	1.0088	1.0084	1.0007	1.0041	1.0064	0.9992	0.9972	1.0009	1.0018	0.9999	0.9809	0.9809
2012																					1.0682	1.0252	1.0047	1.0309	1.0003	1.0138	0.9996	1.0064	0.9936	0.9999	1.0012	1.0074	0.9923	1.0061	
2013																					1.0874	1.0201	0.9973	0.9866	0.9946	1.0012	1.0074	1.0067	0.9923	1.0061	1.0012	1.0074	0.9923	1.0061	
2014																					1.0717	1.0202	1.0018	0.9945	1.0001	1.0025	0.9982	0.9967	0.9995	1.0012	1.0074	0.9923	1.0061	1.0012	
2015																					1.0478	0.9999	1.0018	0.9919	1.0081	0.9972	0.9791	1.0021	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	
2016																					1.0466	1.0135	1.0007	0.9979	0.9979	1.0033	1.0052	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	0.9923	
2017																					1.0451	1.0169	0.9848	0.9960	1.0021	0.9995	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	0.9923	1.0061	
2018																					1.0194	1.0030	1.0089	1.0082	0.9835	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	0.9923	1.0061	1.0012	
2019																					1.0543	1.0014	1.0002	1.0032	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	
2020																					1.0348	1.0016	0.9847	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	0.9923	
2021																					1.0353	1.0233	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	0.9923	1.0061	
2022																					1.0607	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	0.9923	1.0061	1.0012	1.0074	0.9923	1.0061	1.0012	
AVERAGES																																			20th-Ult
2 year	1.0480	1.0125	0.9925	1.0057	0.9928	1.0014	0.9922	0.9994	0.9959	1.0030	0.9909	1.0057	1.0046	1.0077	0.9993	1.0064	1.0062	1.0043	1.0055	1.0089	1.0033	1.0057	1.0011	1.0012	1.0004	1.0004	1.0037	1.0105	1.0043	1.0043	1.0043	1.0043	1.0043		
3 year	1.0436	1.0088	0.9979	1.0025	0.9945	1.0000	0.9942	1.0018	0.9951	1.0011	0.9943	1.0038	1.0051	1.0066	0.9998	1.0050	1.0065	1.0034	1.0050	1.0056	1.0028	1.0047	1.0010	1.0011	0.9976	1.0030	1.0048	1.0170	1.0040	1.0040	1.0040	1.0040	1.0040		
5 year	1.0409	1.0092	0.9959	0.9994	0.9983	1.0007	0.9979	1.0037	0.9975	0.9993	0.9970	1.0037	1.0051	1.0062	1.0002	1.0034	1.0039	1.0024	1.0040	1.0032	1.0005	1.0051	1.0020	1.0012	0.9983	1.0022	1.0054	1.0107	1.0025	1.0025	1.0025	1.0025	1.0025		
All Available	1.0601	1.0185	1.0030	1.0048	1.0034	1.0057	1.0038	1.0060	1.0027	1.0034	1.0042	1.0036	1.0061	1.0063	1.0037	1.0054	1.0060	1.0041	1.0052	1.0057	1.0036	1.0045	1.0052	1.0023	1.0027	1.0032	1.0036	1.0059	1.0045	1.0045	1.0045	1.0045	1.0045		
Last Year Selected	1.0417	1.0019	0.9977	1.0009	1.0026	1.0010	0.9949	1.0033	0.9950	0.9966	1.0006	1.0034	1.0062	1.0082	1.0010	1.0033	1.0050	1.0051	1.0032	1.0057	1.0036	1.0045	1.0052	1.0023	1.0027	1.0032	1.0036	1.0059	1.0045	1.0045	1.0045	1.0045	1.0045		
Last Year Cumulative	1.1092	1.0648	1.0628	1.0653	1.0643	1.0615	1.0604	1.0659	1.0624	1.0677	1.0713	1.0707	1.0671	1.0605	1.0539	1.0529	1.0494	1.0442	1.0389	1.0356	1.0335	1.0314	1.0293	1.0272	1.0251	1.0230	1.0209	1.0188	1.0167	1.0146	1.0125	1.0104	1.0083		
Selected	1.0436	1.0088	0.9979	1.0025	0.9945	1.0000	0.9942	1.0018	0.9951	1.0011	0.9943	1.0038	1.0051	1.0066	0.9998	1.0050	1.0065	1.0034	1.0050	1.0056	1.0028	1.0047	1.0010	1.0011	0.9976	1.0030	1.0048	1.0170	1.0040	1.0040	1.0040	1.0040	1.0040		
Cumulative	1.1061	1.0599	1.0507	1.0528	1.0502	1.0561	1.0561	1.0623	1.0603	1.0655	1.0644	1.0704	1.0663	1.0610	1.0540	1.05																			

Policy Year	MEDICAL PAID (REPORTED)																													
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	
1986					1.0438	1.0318	1.0188	1.0180	1.0141	1.0098	1.0097	1.0094	1.0082	1.0082	1.0084	1.0088	1.0076	1.0085	1.0085	1.0077	1.0078	1.0067	1.0060	1.0070	1.0059	1.0075	1.0088	1.0040	1.0061	
1987				1.0552	1.0383	1.0261	1.0176	1.0135	1.0098	1.0085	1.0106	1.0093	1.0081	1.0097	1.0076	1.0075	1.0072	1.0074	1.0078	1.0072	1.0068	1.0064	1.0073	1.0058	1.0078	1.0062	1.0051	1.0061	1.0068	
1988			1.0882	1.0587	1.0300	1.0193	1.0138	1.0109	1.0118	1.0110	1.0103	1.0095	1.0096	1.0136	1.0083	1.0075	1.0074	1.0074	1.0073	1.0071	1.0070	1.0066	1.0063	1.0057	1.0065	1.0051	1.0044	1.0037	1.0041	
1989		1.1449	1.0770	1.0402	1.0221	1.0177	1.0144	1.0127	1.0126	1.0120	1.0096	1.0092	1.0087	1.0097	1.0102	1.0087	1.0082	1.0078	1.0076	1.0083	1.0062	1.0073	1.0082	1.0064	1.0067	1.0078	1.0069	1.0069	1.0047	
1990	1.3667	1.1434	1.0557	1.0304	1.0223	1.0162	1.0143	1.0153	1.0137	1.0117	1.0104	1.0099	1.0103	1.0084	1.0087	1.0086	1.0077	1.0069	1.0072	1.0063	1.0056	1.0071	1.0056	1.0050	1.0061	1.0049	1.0049	1.0044	1.0037	
1991	1.3413	1.0924	1.0531	1.0262	1.0200	1.0166	1.0143	1.0115	1.0098	1.0097	1.0104	1.0106	1.0101	1.0094	1.0107	1.0098	1.0082	1.0083	1.0079	1.0071	1.0079	1.0066	1.0055	1.0048	1.0051	1.0047	1.0040	1.0034	1.0027	
1992	1.2314	1.0796	1.0475	1.0297	1.0228	1.0207	1.0158	1.0142	1.0135	1.0129	1.0122	1.0121	1.0114	1.0107	1.0110	1.0114	1.0100	1.0112	1.0095	1.0101	1.0095	1.0085	1.0099	1.0070	1.0058	1.0070	1.0052	1.0062	1.0052	
1993	1.2798	1.0865	1.0480	1.0354	1.0274	1.0187	1.0130	1.0150	1.0140	1.0119	1.0137	1.0130	1.0113	1.0110	1.0108	1.0087	1.0091	1.0095	1.0124	1.0108	1.0094	1.0069	1.0080	1.0075	1.0051	1.0048	1.0049	1.0035	1.0036	
1994	1.2764	1.0927	1.0583	1.0334	1.0260	1.0204	1.0182	1.0159	1.0160	1.0163	1.0164	1.0159	1.0134	1.0144	1.0154	1.0121	1.0125	1.0119	1.0106	1.0123	1.0109	1.0106	1.0087	1.0069	1.0068	1.0057	1.0056	1.0083	1.0057	
1995	1.2628	1.1087	1.0570	1.0325	1.0231	1.0202	1.0174	1.0149	1.0156	1.0224	1.0169	1.0128	1.0152	1.0120	1.0091	1.0173	1.0120	1.0082	1.0073	1.0060	1.0096	1.0078	1.0063	1.0037	1.0043	1.0055	1.0049	1.0036		
1996	1.2804	1.0898	1.0459	1.0302	1.0214	1.0210	1.0172	1.0151	1.0165	1.0129	1.0139	1.0125	1.0110	1.0108	1.0090	1.0175	1.0100	1.0101	1.0106	1.0090	1.0098	1.0071	1.0057	1.0056	1.0041	1.0047	1.0031			
1997	1.2691	1.0905	1.0498	1.0266	1.0220	1.0183	1.0160	1.0194	1.0164	1.0176	1.0147	1.0101	1.0112	1.0107	1.0106	1.0091	1.0091	1.0106	1.0086	1.0114	1.0070	1.0056	1.0062	1.0049	1.0057	1.0025				
1998	1.2986	1.1056	1.0494	1.0335	1.0253	1.0233	1.0226	1.0268	1.0222	1.0169	1.0184	1.0182	1.0090	1.0105	1.0072	1.0099	1.0086	1.0077	1.0075	1.0066	1.0063	1.0049	1.0046	1.0046	1.0039					
1999	1.3018	1.1054	1.0481	1.0386	1.0290	1.0239	1.0204	1.0188	1.0195	1.0142	1.0132	1.0127	1.0111	1.0129	1.0075	1.0077	1.0065	1.0090	1.0085	1.0051	1.0046	1.0029	1.0040	1.0034						
2000	1.2905	1.0964	1.0587	1.0351	1.0273	1.0226	1.0200	1.0208	1.0171	1.0145	1.0124	1.0123	1.0107	1.0101	1.0079	1.0081	1.0088	1.0075	1.0046	1.0050	1.0045	1.0041	1.0046							
2001	1.2702	1.0972	1.0523	1.0368	1.0263	1.0191	1.0192	1.0132	1.0119	1.0101	1.0119	1.0085	1.0066	1.0090	1.0056	1.0076	1.0065	1.0038	1.0028	1.0018	1.0021	1.0021								
2002	1.2777	1.0942	1.0558	1.0360	1.0295	1.0282	1.0173	1.0171	1.0129	1.0151	1.0156	1.0140	1.0149	1.0108	1.0128	1.0116	1.0081	1.0069	1.0059	1.0058	1.0093									
2003	1.2599	1.1065	1.0477	1.0326	1.0293	1.0206	1.0167	1.0164	1.0130	1.0126	1.0109	1.0108	1.0082	1.0091	1.0079	1.0084	1.0049	1.0043	1.0032	1.0032										
2004	1.2908	1.0905	1.0484	1.0274	1.0221	1.0183	1.0152	1.0169	1.0135	1.0111	1.0097	1.0078	1.0095	1.0085	1.0068	1.0058	1.0044	1.0058	1.0047											
2005	1.2634	1.0933	1.0489	1.0266	1.0200	1.0180	1.0168	1.0148	1.0141	1.0100	1.0105	1.0129	1.0077	1.0060	1.0066	1.0051	1.0069	1.0044												
2006	1.2698	1.1014	1.0431	1.0280	1.0157	1.0225	1.0156	1.0154	1.0151	1.0098	1.0139	1.0085	1.0069	1.0070	1.0064	1.0053	1.0080													
2007	1.2811	1.0786	1.0436	1.0252	1.0204	1.0226	1.0141	1.0144	1.0117	1.0095	1.0080	1.0087	1.0065	1.0034	1.0032	1.0028														
2008	1.2550	1.0876	1.0345	1.0260	1.0177	1.0132	1.0114	1.0099	1.0089	1.0076	1.0052	1.0053	1.0068	1.0039	1.0038															
2009	1.2466	1.0802	1.0410	1.0251	1.0161	1.0134	1.0116	1.0065	1.0048	1.0054	1.0053	1.0036	1.0041	1.0027																
2010	1.2639	1.0828	1.0390	1.0201	1.0156	1.0141	1.0113	1.0094	1.0071	1.0064	1.0047	1.0058	1.0039																	
2011	1.2548	1.0831	1.0347	1.0176	1.0146	1.0077	1.0081	1.0086	1.0073	1.0016	1.0052	1.0041																		
2012	1.2529	1.0689	1.0369	1.0158	1.0118	1.0113	1.0098	1.0082	1.0059	1.0100	1.0015																			
2013	1.2505	1.0770	1.0298	1.0089	1.0091	1.0098	1.0078	1.0050	1.0051	1.0065																				
2014	1.2601	1.0626	1.0181	1.0117	1.0068	1.0073	1.0049	1.0026	1.0046																					
2015	1.2487	1.0600	1.0204	1.0083	1.0199	1.0062	0.9991	1.0037																						
2016	1.2446	1.0605	1.0253	1.0135	1.0074	1.0097	1.0072																							
2017	1.2351	1.0602	1.0219	1.0051	1.0087	1.0038																								
2018	1.2007	1.0531	1.0267	1.0127	1.0085																									
2019	1.2150	1.0515	1.0233	1.0157																										
2020	1.2529	1.0673	1.0136																											
2021	1.2578	1.0588																												
2022	1.2645																													
AVERAGES																														
2 year	1.2612	1.0631	1.0185	1.0142	1.0086	1.0067	1.0032	1.0032	1.0048	1.0083	1.0033	1.0050	1.0040	1.0033	1.0035	1.0040	1.0074	1.0051	1.0040	1.0045	1.0057	1.0031	1.0043	1.0040	1.0048	1.0036	1.0040	1.0059	1.0047	
3 year	1.2584	1.0592	1.0212	1.0111	1.0082	1.0066	1.0037	1.0038	1.0052	1.0061	1.0038	1.0045	1.0049	1.0033	1.0045	1.0044	1.0064	1.0048	1.0046	1.0036	1.0053	1.0030	1.0044	1.0043	1.0046	1.0043	1.0046	1.0051	1.0048	
5 year	1.2382	1.0582	1.0222	1.0111	1.0103	1.0074	1.0058	1.0056	1.0060	1.0060	1.0044	1.0055	1.0056	1.0046	1.0054	1.0055	1.0064	1.0050	1.0043	1.0042	1.0053	1.0039	1.0050	1.0044	1.0050	1.0047	1.0048	1.0050	1.0042	
7 year	1.2387	1.0588	1.0213	1.0108	1.0103	1.0080	1.0069	1.0063	1.0063	1.0067	1.0062	1.0070	1.0065	1.0058	1.0068	1.0067	1.0068	1.0060	1.0053	1.0055	1.0062	1.0049	1.0057	1.0052	1.0051	1.0050	1.0047	1.0052	1.0042	
10 year	1.2430	1.0620	1.0251	1.0129	1.0119	1.0097	1.0085	1.0084	1.0085	1.0078	1.0075	1.0082	1.0075	1.0071	1.0068	1.0072	1.0072	1.0070	1.0064	1.0066	1.0073	1.0060	1.0064	1.0053	1.0054	1.0053	1.0049	1.0050	1.0047	
All Available	1.2671	1.0864	1.0437	1.0272	1.0212	1.0176	1.0142	1.0135	1.0124	1.0114	1.0109	1.0103	1.0094	1.0093	1.0085	1.0091	1.0082	1.0079	1.0075	1.0073	1.0073	1.0063	1.0065	1.0056	1.0057	1.0055	1.0053	1.0050	1.0047	

Policy Year	MEDICAL PAID (POST-HB 1846)																																			
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30							
1986																								1.0085	1.0099	1.0083	1.0105	1.0123	1.0056	1.0087						
1987																								1.0088	1.0100	1.0079	1.0106	1.0084	1.0070	1.0084	1.0093					
1988																								1.0088	1.0083	1.0075	1.0086	1.0067	1.0058	1.0049	1.0054					
1989																					1.0107			1.0093	1.0080	1.0094	1.0105	1.0082	1.0087	1.0100	1.0089	1.0088	1.0061			
1990																								1.0070	1.0088	1.0070	1.0063	1.0077	1.0061	1.0061	1.0055	1.0046				
1991																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
1992																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
1993																								1.0094	1.0105	1.0082	1.0087	1.0079	1.0077	1.0064	1.0063	1.0094	1.0065			
1994																								1.0088	1.0070	1.0063	1.0077	1.0061	1.0061	1.0055	1.0046					
1995																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
1996																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
1997																								1.0094	1.0105	1.0082	1.0087	1.0079	1.0077	1.0064	1.0063	1.0094	1.0065			
1998																								1.0088	1.0070	1.0063	1.0077	1.0061	1.0061	1.0055	1.0046					
1999																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2000																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
2001																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2002																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
2003																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2004																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
2005																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2006																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
2007																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2008																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
2009																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2010																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
2011																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2012																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
2013																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2014																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
2015																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2016																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
2017																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2018																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
2019																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2020																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
2021																								1.0091	1.0079	1.0087	1.0097	1.0080	1.0067	1.0059	1.0063	1.0058	1.0048	1.0032		
2022																								1.0080	1.0088	1.0083	1.0075	1.0086	1.0067	1.0059	1.0069	1.0084	1.0062	1.0062		
AVERAGES																																				20th-Ult
2 year	1.2612	1.0631	1.0185	1.0142	1.0086	1.0068	1.0032	1.0032	1.0049	1.0084	1.0034	1.0050	1.0040	1.0033	1.0034	1.0039	1.0072	1.0050	1.0039	1.0045	1.0057	1.0032	1.0045	1.0042	1.0051	1.0040	1.0045	1.0067	1.0054							
3 year	1.2584	1.0592	1.0212	1.0112	1.0082	1.0066	1.0037	1.0038	1.0052	1.0061	1.0038	1.0045	1.0049	1.0033	1.0043	1.0043	1.0062	1.0048	1.0046	1.0036	1.0053	1.0031	1.0046	1.0045	1.0049	1.0047	1.0051	1.0058	1.0056							
5 year	1.2382	1.0582	1.0222	1.0111	1.0103	1.0074	1.0058	1.0057	1.0061	1.0061	1.0043	1.0054	1.0055	1.0045	1.0052	1.0054	1.0063	1.0050	1.0043	1.0043	1.0055	1.0041	1.0054	1.0048	1.0054	1.0052	1.0054	1.0058	1.0049							
All Available	1.2457	1.0682	1.0297	1.0170	1.0140	1.0130	1.0110	1.0106	1.0101	1.0096	1.0098	1.0097	1.0087	1.0088	1.0083	1.0097	1.0090	1.0087	1.0083	1.0082	1.0084	1.0074	1.0077	1.0068	1.0069	1.0068	1.0066	1.0062	1.0060							
Last Year Selected	1.2421	1.0574	1.0240	1.0104	1.0119	1.0077	1.0040	1.0053	1.0062	1.0058	1.0051	1.0048	1.0057	1.0046	1.0052	1.0052	1.0053	1.0057	1.0040																	
Last Year Cumulative	1.5878	1.2784	1.2090	1.1806	1.1684	1.1546	1.1458	1.1412	1.1352	1.1282	1.1217	1.1160	1.1107	1.1044	1.0993	1.0936	1.0879	1.0822	1.0761																1.0717	
Selected	1.2584	1.0592	1.0212	1.0112	1.0082	1.0066	1.0037	1.0038	1.0052	1.0061	1.0038	1.0045	1.0049	1.0033	1.0043	1.0043	1.0062	1.0048	1.0046																	
Cumulative	1.5941	1.2667	1.1959	1.1711	1.1582	1.1488	1.1413	1.1370	1.1328	1.1269	1.1200	1.1158	1.1107	1.1053	1.1017	1.0970	1.0923	1.0856	1.0804																1.0755**	

** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (1.0335 * 1.0406 = 1.0755)

Policy Year	MEDICAL INCURRED TO PAID (POST-HB 1846)																														
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th	28th	29th	30th	
1986																															
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2021																															
2022																															
2023																															
AVERAGES																															
2 year	1.4001	1.1566	1.1022	1.0791	1.1058	1.0752	1.0407	1.0369	1.0394	1.0394	1.0516	1.0417	1.0448	1.0388	1.0380	1.0331	1.0410	1.0538	1.0461	1.0415	1.0488	1.0376	1.0361	1.0393	1.0431	1.0490	1.0384	1.0390	1.0525	1.0474	
3 year	1.3958	1.1603	1.1071	1.0985	1.0878	1.0656	1.0462	1.0417	1.0437	1.0503	1.0492	1.0428	1.0383	1.0377	1.0358	1.0357	1.0449	1.0466	1.0412	1.0391	1.0395	1.0395	1.0348	1.0473	1.0466	1.0436	1.0413	1.0420	1.0550	1.0457	
5 year	1.3903	1.1739	1.1162	1.0869	1.0800	1.0659	1.0501	1.0528	1.0548	1.0523	1.0462	1.0385	1.0369	1.0383	1.0424	1.0398	1.0402	1.0429	1.0374	1.0383	1.0420	1.0437	1.0458	1.0500	1.0473	1.0457	1.0412	1.0419	1.0511	1.0427	
All Available	1.3871	1.1785	1.1261	1.0996	1.0909	1.0817	1.0714	1.0676	1.0652	1.0619	1.0602	1.0612	1.0596	1.0628	1.0644	1.0642	1.0643	1.0661	1.0645	1.0623	1.0638	1.0606	1.0607	1.0620	1.0585	1.0563	1.0534	1.0514	1.0528	1.0499	