

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	1.0105	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	1.0017
1993	1.3872	1.1853	1.1313	1.0478	0.9987	0.9942	1.0021	0.9965	1.0003	1.0003	1.0025	0.9987	1.0000	1.0017	1.0022	0.9998	1.0023	0.9999	1.0012	1.0017	1.0003	1.0002	0.9999	1.0000	1.0004	1.0003	0.9999	1.0053	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	
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		
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			
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				
1998	1.3439	1.1621	1.0676	1.0208	1.0270	1.0118	1.0061	1.0106	0.9933	1.0007	1.0000	1.0007	0.9975	1.0005	1.0010	0.9996	1.0003	0.9999	1.0007	1.0011	1.0007	0.9983	1.0011	1.0016					
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	1.0018						
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							
2001	1.4381	1.1363	1.0481	1.0223	1.0114	1.0016	1.0021	1.0022	1.0029	1.0028	1.0051	1.0014	0.9996	1.0013	1.0001	1.0009	1.0001	0.9999	1.0003	1.0004	0.9998								
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	1.0008									
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	1.0016	1.0011	0.9993	0.9979	0.9986	1.0005	1.0014	1.0010								
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											
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												
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													
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														
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															
2009	1.4153	1.0957	1.0291	1.0037	1.0112	1.0058	1.0043	1.0029	1.0018	1.0004	1.0038	1.0025	0.9998																
2010	1.4141	1.1100	1.0337	1.0060	1.0002	1.0068	1.0021	1.0017	1.0011	1.0029	1.0013	1.0016																	
2011	1.3937	1.0992	1.0240	1.0040	1.0078	1.0001	1.0027	1.0008	1.0003	1.0069	1.0013																		
2012	1.3808	1.1086	1.0319	1.0050	1.0035	1.0048	1.0030	0.9973	1.0001	1.0008																			
2013	1.3936	1.0948	1.0105	0.9977	0.9982	1.0011	1.0025	1.0009	1.0006																				
2014	1.3303	1.0864	1.0173	1.0049	1.0016	1.0050	1.0059	1.0001																					
2015	1.3372	1.0797	1.0219	1.0004	1.0118	1.0016	1.0008																						
2016	1.3301	1.0865	1.0101	1.0003	1.0011	1.0007																							
2017	1.3533	1.0728	1.0120	1.0032	0.9972																								
2018	1.3218	1.0578	1.0184	0.9975																									
2019	1.3142	1.0633	1.0044																										
2020	1.3598	1.0590																											
2021	1.3363																												
AVERAGES																													
2 year	1.3481	1.0611	1.0114	1.0004	0.9991	1.0011	1.0033	1.0005	1.0004	1.0038	1.0013	1.0021	1.0025	1.0007	1.0016	1.0025	1.0032	1.0006	1.0004	1.0006	1.0000	1.0019	1.0015	1.0025	1.0020	1.0021	1.0019	1.0025	1.0013
3 year	1.3368	1.0600	1.0116	1.0003	1.0034	1.0024	1.0031	0.9994	1.0004	1.0035	1.0021	1.0018	1.0015	1.0000	1.0015	1.0014	1.0023	1.0003	1.0004	1.0001	0.9998	1.0007	1.0007	1.0018	1.0014	1.0016	1.0012	1.0021	1.0010
5 year	1.3371	1.0679	1.0133	1.0013	1.0020	1.0026	1.0030	1.0002	1.0008	1.0020	1.0014	1.0017	1.0010	1.0001	1.0002	1.0005	1.0014	1.0002	1.0002	1.0004	1.0002	1.0005	1.0003	1.0010	1.0010	1.0017	1.0008	1.0010	1.0006
7 year	1.3361	1.0722	1.0135	1.0013	1.0030	1.0029	1.0030	1.0008	1.0010	1.0019	1.0015	1.0016	1.0010	1.0002	1.0003	1.0006	1.0011	1.0003	1.0003	1.0004	1.0002	1.0003	1.0002	1.0007	1.0010	1.0013	1.0007	1.0007	1.0004
10 year	1.3457	1.0808	1.0184	1.0023	1.0036	1.0031	1.0025	1.0008	1.0012	1.0017	1.0012	1.0012	1.0007	1.0003	1.0003	1.0003	1.0008	1.0002	1.0003	1.0004	1.0003	1.0001	1.0003	1.0005	1.0010	1.0010	1.0006	1.0006	1.0004
All Available	1.3892	1.1358	1.0566	1.0268	1.0123	1.0068	1.0029	1.0019	1.0006	1.0013	1.0008	1.0008	1.0007	1.0005	1.0010	1.0010	1.0008	1.0009	1.0003	1.0006	1.0003	1.0004	1.0002	1.0006	1.0008	1.0010	1.0006	1.0006	1.0004



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	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30
1986					1.0980	1.0706	1.0554	1.0548	1.0413	1.0339	1.0244	1.0171	1.0140	1.0118	1.0129	1.0083	1.0088	1.0070	1.0065	1.0063	1.0040	1.0045	1.0042	1.0032	1.0037	1.0031	1.0026	1.0032	1.0024
1987				1.1477	1.1056	1.0778	1.0615	1.0523	1.0409	1.0258	1.0172	1.0131	1.0114	1.0102	1.0079	1.0077	1.0055	1.0048	1.0051	1.0041	1.0034	1.0040	1.0033	1.0035	1.0030	1.0020	1.0021	1.0016	1.0015
1988			1.2349	1.1503	1.1025	1.0821	1.0651	1.0456	1.0305	1.0198	1.0147	1.0126	1.0102	1.0096	1.0083	1.0067	1.0060	1.0054	1.0044	1.0042	1.0041	1.0034	1.0035	1.0024	1.0025	1.0021	1.0020	1.0016	1.0015
1989		1.3691	1.2371	1.1468	1.0974	1.0840	1.0548	1.0333	1.0277	1.0175	1.0156	1.0136	1.0101	1.0078	1.0068	1.0061	1.0054	1.0061	1.0050	1.0036	1.0033	1.0041	1.0038	1.0034	1.0031	1.0030	1.0026	1.0022	1.0020
1990	1.6644	1.3861	1.2277	1.1581	1.1031	1.0684	1.0434	1.0298	1.0205	1.0171	1.0142	1.0106	1.0115	1.0079	1.0067	1.0071	1.0057	1.0063	1.0048	1.0038	1.0035	1.0033	1.0030	1.0032	1.0029	1.0024	1.0027	1.0023	1.0021
1991	1.6733	1.3703	1.2396	1.1538	1.0912	1.0572	1.0393	1.0247	1.0203	1.0160	1.0129	1.0126	1.0100	1.0077	1.0083	1.0086	1.0070	1.0059	1.0052	1.0043	1.0038	1.0034	1.0035	1.0036	1.0031	1.0028	1.0030	1.0027	1.0018
1992	1.6920	1.3762	1.2395	1.1274	1.0855	1.0621	1.0379	1.0295	1.0222	1.0177	1.0156	1.0125	1.0093	1.0134	1.0075	1.0070	1.0077	1.0052	1.0056	1.0053	1.0051	1.0040	1.0041	1.0033	1.0037	1.0039	1.0036	1.0031	1.0025
1993	1.6733	1.3671	1.2128	1.1256	1.0839	1.0442	1.0295	1.0242	1.0217	1.0166	1.0161	1.0106	1.0089	1.0087	1.0080	1.0085	1.0066	1.0053	1.0054	1.0051	1.0044	1.0042	1.0041	1.0035	1.0032	1.0030	1.0031	1.0030	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	
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	1.0023		
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			
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				
1998	1.7821	1.3740	1.1937	1.0999	1.0586	1.0359	1.0305	1.0237	1.0149	1.0093	1.0058	1.0059	1.0010	1.0024	1.0024	1.0026	1.0020	1.0016	1.0017	1.0009	1.0009	1.0009	1.0009	1.0006	1.0016				
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	1.0022						
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							
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								
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									
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	1.0019	1.0019	1.0009								
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											
2005	1.9080	1.3819	1.1530	1.0704	1.0396	1.0214	1.0175	1.0125	1.0083	1.0081	1.0050	1.0059	1.0049	1.0031	1.0028	1.0016	1.0021												
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													
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														
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	1.0024															
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																
2010	1.9338	1.2987	1.1133	1.0493	1.0275	1.0167	1.0097	1.0104	1.0048	1.0055	1.0034	1.0037																	
2011	1.9079	1.2852	1.1011	1.0380	1.0226	1.0159	1.0114	1.0042	1.0036	1.0054	1.0028																		
2012	1.9105	1.2606	1.0979	1.0359	1.0259	1.0148	1.0110	1.0046	1.0060	1.0037																			
2013	1.9193	1.2582	1.0815	1.0351	1.0134	1.0113	1.0051	1.0042	1.0025																				
2014	1.8713	1.2311	1.0825	1.0376	1.0182	1.0109	1.0049	1.0046																					
2015	1.7865	1.2113	1.0705	1.0296	1.0211	1.0089	1.0082																						
2016	1.7967	1.2209	1.0719	1.0224	1.0125	1.0112																							
2017	1.8327	1.1950	1.0683	1.0217	1.0128																								
2018	1.8115	1.1972	1.0662	1.0231																									
2019	1.7762	1.1986	1.0596																										
2020	1.7923	1.1927																											
2021	1.7783																												
AVERAGES																													
2 year	1.7853	1.1956	1.0629	1.0224	1.0127	1.0100	1.0065	1.0044	1.0043	1.0045	1.0031	1.0029	1.0021	1.0024	1.0020	1.0016	1.0018	1.0012	1.0014	1.0011	1.0006	1.0006	1.0014	1.0014	1.0012	1.0018	1.0022	1.0027	1.0022
3 year	1.7823	1.1962	1.0647	1.0224	1.0155	1.0103	1.0060	1.0045	1.0040	1.0048	1.0035	1.0030	1.0023	1.0027	1.0022	1.0019	1.0018	1.0015	1.0014	1.0010	1.0010	1.0007	1.0013	1.0016	1.0016	1.0022	1.0025	1.0029	1.0020
5 year	1.7982	1.2009	1.0673	1.0269	1.0156	1.0114	1.0081	1.0056	1.0045	1.0047	1.0038	1.0037	1.0030	1.0038	1.0031	1.0025	1.0020	1.0016	1.0012	1.0012	1.0013	1.0013	1.0018	1.0023	1.0021	1.0027	1.0028	1.0027	1.0020
7 year	1.7963	1.2067	1.0715	1.0293	1.0181	1.0128	1.0091	1.0059	1.0054	1.0054	1.0046	1.0043	1.0035	1.0037	1.0031	1.0024	1.0019	1.0016	1.0014	1.0015	1.0017	1.0019	1.0025	1.0026	1.0025	1.0027	1.0028	1.0025	1.0019
10 year	1.8275	1.2251	1.0813	1.0339	1.0219	1.0143	1.0104	1.0078	1.0067	1.0063	1.0052	1.0045	1.0037	1.0033	1.0028	1.0025	1.0022	1.0020	1.0022	1.0024	1.0026	1.0025	1.0028	1.0028	1.0026	1.0026	1.0026	1.0025	1.0019
All Available	1.8191	1.3185	1.1514	1.0834	1.0535	1.0360	1.0260	1.0194	1.0153	1.0119	1.0098	1.0079	1.0063	1.0060	1.0052	1.0048	1.0042	1.0039	1.0035	1.0033	1.0030	1.0030	1.0031	1.0029	1.0027	1.0026	1.0026	1.0025	1.0019

Policy Year	INDEMNITY PAID (POST-HB 1840)																														
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30		
1986																															
1987																															
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AVERAGES																															
2 year	1.7853	1.1957	1.0629	1.0223	1.0126	1.0099	1.0065	1.0044	1.0042	1.0045	1.0031	1.0029	1.0021	1.0024	1.0020	1.0016	1.0018	1.0012	1.0014	1.0011	1.0007	1.0007	1.0014	1.0014	1.0012	1.0018	1.0021	1.0026	1.0021		
3 year	1.7823	1.1961	1.0646	1.0223	1.0153	1.0101	1.0060	1.0044	1.0040	1.0048	1.0035	1.0030	1.0023	1.0026	1.0022	1.0019	1.0018	1.0015	1.0014	1.0010	1.0010	1.0007	1.0013	1.0015	1.0015	1.0021	1.0024	1.0027	1.0020		
5 year	1.7956	1.1999	1.0668	1.0266	1.0154	1.0112	1.0080	1.0055	1.0044	1.0046	1.0038	1.0036	1.0030	1.0037	1.0030	1.0024	1.0020	1.0016	1.0012	1.0011	1.0013	1.0013	1.0017	1.0022	1.0020	1.0026	1.0027	1.0026	1.0020		
All Available	1.8536	1.2443	1.0930	1.0414	1.0263	1.0179	1.0132	1.0093	1.0077	1.0068	1.0057	1.0046	1.0036	1.0036	1.0033	1.0035	1.0032	1.0031	1.0030	1.0029	1.0028	1.0028	1.0030	1.0028	1.0027	1.0026	1.0025	1.0024	1.0019		
Last Year Selected	1.7840	1.1979	1.0670	1.0217	1.0165	1.0101	1.0047	1.0044	1.0051	1.0051	1.0038	1.0027	1.0028	1.0028	1.0024	1.0020	1.0017	1.0020	1.0016												
Last Year Cumulative	2.5355	1.4212	1.1865	1.1120	1.0885	1.0708	1.0601	1.0551	1.0505	1.0452	1.0399	1.0360	1.0332	1.0304	1.0275	1.0251	1.0231	1.0214	1.0194												
Selected	1.7823	1.1961	1.0646	1.0223	1.0153	1.0101	1.0060	1.0044	1.0040	1.0048	1.0035	1.0030	1.0023	1.0026	1.0022	1.0019	1.0018	1.0015	1.0014												
Cumulative	2.5225	1.4154	1.1833	1.1116	1.0874	1.0710	1.0602	1.0539	1.0493	1.0452	1.0402	1.0366	1.0335	1.0312	1.0285	1.0262	1.0243	1.0224	1.0209												

\* Selected Paid Tail Factor = Incurred Tail Factor \* Selected Paid Bridge Factor (1.0087 \* 1.0107146684884 = 1.0195)

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1.0195\*

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	1.0210	
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	1.0223	1.0199	1.0165	
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	1.0197	1.0155			
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	1.0173	1.0133				
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					
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	1.0071	1.0048						
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	1.0084	1.0051							
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	1.0087	1.0069								
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									
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										
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											
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	1.0158												
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	1.0183	1.0120													
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	1.0137														
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	1.0180	1.0165															
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	1.0141	1.0080																
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	1.0133	1.0106																	
2010	1.9338	1.4153	1.2099	1.1244	1.0779	1.0520	1.0377	1.0225	1.0196	1.0170	1.0147	1.0120																			
2011	1.9002	1.3862	1.1860	1.1039	1.0701	1.0526	1.0360	1.0277	1.0249	1.0217	1.0229	1.0168																			
2012	1.8653	1.3497	1.1852	1.1161	1.0838	1.0615	1.0522	1.0437	1.0361	1.0294	1.0291																				
2013	1.8424	1.3351	1.1752	1.0911	1.0526	1.0367	1.0258	1.0233	1.0190	1.0151																					
2014	1.8023	1.3150	1.1558	1.0845	1.0512	1.0350	1.0290	1.0288	1.0197																						
2015	1.7128	1.2673	1.1298	1.0785	1.0477	1.0382	1.0293	1.0200																							
2016	1.7358	1.2842	1.1428	1.0738	1.0502	1.0375	1.0241																								
2017	1.7246	1.2736	1.1389	1.0788	1.0594	1.0407																									
2018	1.7508	1.2756	1.1273	1.0770	1.0506																										
2019	1.7195	1.2713	1.1290	1.0711																											
2020	1.6682	1.2631	1.1216																												
2021	1.6396	1.2410																													
2022	1.6233																														
AVERAGES																															
2 year	1.6314	1.2520	1.1253	1.0740	1.0550	1.0391	1.0267	1.0244	1.0193	1.0222	1.0260	1.0158	1.0127	1.0123	1.0130	1.0166	1.0160	1.0161	1.0139	1.0107	1.0088	1.0082	1.0077	1.0061	1.0079	1.0113	1.0165	1.0189	1.0182	1.0168	
3 year	1.6437	1.2585	1.1259	1.0756	1.0534	1.0388	1.0275	1.0240	1.0249	1.0221	1.0230	1.0148	1.0124	1.0147	1.0141	1.0161	1.0160	1.0149	1.0136	1.0100	1.0089	1.0073	1.0073	1.0070	1.0101	1.0136	1.0177	1.0185	1.0194	1.0165	
5 year	1.6803	1.2649	1.1319	1.0758	1.0518	1.0376	1.0321	1.0287	1.0244	1.0211	1.0200	1.0166	1.0164	1.0168	1.0170	1.0158	1.0144	1.0121	1.0099	1.0089	1.0085	1.0099	1.0114	1.0148	1.0170	1.0199	1.0198	1.0177	1.0153		
7 year	1.6946	1.2680	1.1350	1.0793	1.0565	1.0432	1.0334	1.0288	1.0255	1.0234	1.0231	1.0199	1.0207	1.0208	1.0189	1.0174	1.0151	1.0134	1.0115	1.0103	1.0116	1.0128	1.0153	1.0165	1.0181	1.0197	1.0202	1.0193	1.0171	1.0141	
10 year	1.7219	1.2876	1.1492	1.0899	1.0620	1.0466	1.0383	1.0346	1.0308	1.0300	1.0284	1.0250	1.0228	1.0210	1.0181	1.0165	1.0148	1.0153	1.0160	1.0177	1.0191	1.0203	1.0208	1.0204	1.0203	1.0202	1.0196	1.0185	1.0167	1.0145	
All Available	1.9721	1.5299	1.3364	1.2421	1.1917	1.1563	1.1256	1.1028	1.0862	1.0725	1.0635	1.0552	1.0496	1.0455	1.0415	1.0385	1.0353	1.0325	1.0304	1.0282	1.0267	1.0252	1.0238	1.0222	1.0211	1.0203	1.0199	1.0185	1.0167	1.0145	



Policy Year	MEDICAL INCURRED (REPORTED)																													
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	
1986					1.0221	1.0130	1.0152	1.0068	1.0152	0.9965	1.0034	1.0151	0.9998	0.9994	1.0115	1.0195	1.0065	1.0121	1.0099	1.0004	1.0024	1.0035	1.0160	1.0035	1.0068	1.0041	1.0026	0.9986	1.0061	
1987				1.0276	1.0207	1.0191	0.9960	1.0192	0.9999	1.0126	1.0012	1.0063	1.0074	1.0060	1.0128	1.0079	1.0130	1.0104	1.0072	1.0024	1.0042	1.0046	1.0052	1.0036	1.0072	1.0041	1.0014	1.0008	1.0134	
1988			1.0543	1.0298	1.0128	1.0040	1.0041	1.0047	1.0049	1.0039	1.0055	1.0191	1.0081	1.0093	1.0101	1.0058	1.0064	1.0058	1.0090	1.0067	1.0057	1.0094	1.0028	1.0082	1.0047	0.9993	1.0011	0.9984	1.0024	
1989		1.0938	1.0353	1.0162	1.0031	1.0052	1.0086	1.0098	1.0082	1.0105	1.0103	1.0098	1.0095	1.0083	1.0107	1.0069	1.0074	1.0055	1.0062	1.0085	1.0083	1.0058	1.0043	1.0033	1.0073	1.0051	1.0010	1.0040	0.9988	
1990	1.2163	1.1001	1.0258	1.0067	1.0067	1.0000	1.0094	1.0032	1.0046	1.0094	1.0066	1.0106	1.0068	1.0081	1.0091	1.0078	1.0054	1.0013	1.0075	1.0075	1.0023	1.0053	1.0071	1.0028	1.0043	1.0013	1.0014	1.0021	1.0013	
1991	1.1957	1.0547	1.0075	1.0012	1.0051	1.0136	1.0082	1.0102	1.0124	1.0123	1.0139	1.0062	1.0148	1.0088	1.0109	1.0061	1.0097	1.0051	1.0007	1.0073	1.0083	1.0015	1.0032	0.9988	1.0016	1.0019	1.0019	1.0000	0.9990	
1992	1.1116	1.0390	0.9966	1.0170	1.0146	0.9998	1.0120	1.0268	1.0062	1.0077	1.0151	1.0133	1.0126	1.0109	1.0063	1.0097	1.0078	1.0082	1.0085	1.0079	1.0045	1.0012	1.0036	1.0004	1.0019	1.0054	1.0066	1.0019	1.0033	
1993	1.1569	1.0221	1.0167	0.9991	1.0040	0.9995	1.0191	1.0107	1.0100	1.0154	1.0149	1.0103	1.0109	1.0025	1.0090	1.0095	1.0058	1.0080	1.0053	1.0094	1.0056	1.0048	1.0029	0.9966	0.9989	1.0010	1.0043	1.0262	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	1.0063	1.0160		
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	1.0073	1.0064			
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				
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					
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	1.0016	1.0022						
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	1.0136	0.9996	1.0031	0.9983	1.0011	1.0020	0.9998	0.9954	1.0028	1.0043							
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								
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									
2002	1.1134	1.0456	1.0501	1.0207	1.0033	1.0149	1.0127	1.0151	1.0031	1.0103	1.0165	1.0091	1.0030	1.0055	1.0195	0.9973	0.9978	1.0033	1.0039	1.0179										
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											
2004	1.1243	1.0407	1.0049	1.0050	1.0230	1.0112	1.0051	1.0145	1.0118	1.0009	0.9994	1.0031	1.0102	1.0004	0.9974	0.9986	1.0075	1.0106												
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	1.0054													
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														
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															
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																
2009	1.0806	1.0267	1.0146	1.0166	0.9978	1.0161	0.9969	0.9989	0.9996	0.9998	0.9992	1.0002	1.0096																	
2010	1.0825	1.0340	1.0139	1.0056	0.9983	1.0079	1.0088	1.0025	1.0028	0.9937	1.0012	1.0095																		
2011	1.0904	1.0316	0.9920	1.0084	1.0081	1.0007	1.0041	1.0063	0.9992	0.9965	1.0013																			
2012	1.0682	1.0243	1.0043	1.0304	1.0003	1.0137	0.9996	1.0064	0.9936	0.9996																				
2013	1.0852	1.0193	0.9969	0.9866	0.9846	1.0012	1.0074	1.0066	0.9923																					
2014	1.0703	1.0198	1.0018	0.9945	1.0001	1.0025	0.9982	0.9967																						
2015	1.0467	0.9999	1.0018	0.9919	1.0081	0.9972	0.9791																							
2016	1.0466	1.0136	1.0007	0.9979	0.9979	1.0033																								
2017	1.0451	1.0169	0.9848	0.9859	1.0019																									
2018	1.0194	1.0030	1.0090	1.0090																										
2019	1.0543	1.0015	0.9992																											
2020	1.0356	1.0013																												
2021	1.0351																													
AVERAGES																														
2 year	1.0353	1.0014	1.0041	1.0025	0.9999	1.0002	0.9886	1.0017	0.9930	0.9980	1.0012	1.0048	1.0079	1.0068	0.9995	1.0057	1.0064	1.0061	1.0052	1.0085	1.0019	1.0067	1.0029	1.0015	0.9962	1.0042	1.0063	1.0211	1.0056	
3 year	1.0416	1.0019	0.9977	1.0010	1.0026	1.0010	0.9949	1.0032	0.9951	0.9966	1.0005	1.0034	1.0063	1.0064	1.0010	1.0034	1.0050	1.0052	1.0032	1.0054	0.9997	1.0051	1.0041	1.0014	0.9970	1.0031	1.0057	1.0147	1.0034	
5 year	1.0379	1.0073	0.9991	0.9979	1.0005	1.0036	0.9977	1.0037	0.9975	0.9983	1.0010	1.0036	1.0066	1.0050	1.0001	1.0021	1.0028	1.0033	1.0035	1.0036	0.9993	1.0035	1.0026	1.0015	0.9981	1.0031	1.0051	1.0092	1.0020	
7 year	1.0404	1.0080	0.9992	1.0009	1.0016	1.0038	0.9991	1.0021	0.9990	0.9999	1.0029	1.0037	1.0068	1.0054	1.0030	1.0021	1.0029	1.0045	1.0028	1.0041	1.0001	1.0034	1.0034	1.0007	0.9991	1.0027	1.0040	1.0069	1.0037	
10 year	1.0506	1.0131	1.0004	1.0037	1.0015	1.0057	1.0013	1.0039	1.0012	1.0019	1.0042	1.0046	1.0059	1.0058	1.0029	1.0024	1.0035	1.0031	1.0043	1.0044	1.0015	1.0031	1.0038	1.0010	1.0010	1.0027	1.0033	1.0053	1.0040	
All Available	1.0968	1.0367	1.0139	1.0108	1.0095	1.0094	1.0082	1.0099	1.0064	1.0063	1.0077	1.0068	1.0078	1.0065	1.0061	1.0064	1.0062	1.0049	1.0054	1.0050	1.0029	1.0040	1.0047	1.0019	1.0020	1.0029	1.0033	1.0053	1.0040	



		MEDICAL INCURRED (POST-HB 1846)																																					
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																																							
1987																								1.0222	1.0048	1.0094	1.0057	1.0035	0.9984	1.0086									
1988																								1.0062	1.0070	1.0048	1.0097	1.0054	1.0022	1.0013	1.0182								
1989																							1.0075	1.0123	1.0037	1.0107	1.0061	0.9993	1.0017	0.9981	1.0031								
1990																							1.0108	1.0105	1.0073	1.0054	1.0042	1.0095	1.0067	1.0015	1.0050	0.9984							
1991																							1.0093	1.0093	1.0029	1.0065	1.0088	1.0037	1.0055	1.0018	1.0017	1.0026	1.0016						
1992																							1.0062	1.0062	1.0088	1.0041	1.0041	0.9988	1.0021	1.0024	1.0023	1.0000	0.9987						
1993																							1.0092	1.0097	1.0100	1.0093	1.0052	1.0017	1.0045	1.0007	1.0023	1.0064	1.0078	1.0023	1.0039				
1994																							1.0110	1.0067	1.0092	1.0061	1.0108	1.0067	1.0057	1.0035	0.9961	0.9988	1.0012	1.0050	1.0303	1.0090			
1995																							0.9983	1.0159	1.0222	1.0058	1.0095	1.0079	1.0053	1.0028	1.0088	1.0023	1.0004	1.0008	1.0071	1.0180			
1996																							1.0033	1.0083	1.0135	1.0081	1.0016	1.0113	0.9991	1.0016	1.0046	1.0008	1.0015	0.9985	1.0081	1.0071	1.0180		
1997																							1.0081	1.0084	1.0090	1.0121	1.0130	0.9932	1.0060	1.0079	1.0031	0.9927	1.0002	1.0011	0.9920	1.0013			
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	1.0010	0.9997			
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	1.0045			
2000																							1.0125	1.0034	1.0035	1.0081	1.0043	1.0054	1.0048	1.0026	1.0081	1.0025	1.0057	0.9992	1.0019	1.0110			
2001																							1.0108	1.0051	1.0072	1.0044	1.0038	1.0019	1.0017	1.0016	1.0010	0.9984	0.9994	0.9990	1.0020				
2002																							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																							1.0146	1.0081	1.0119	1.0028	1.0100	1.0063	1.0069	1.0046	1.0069	0.9998	1.0033	1.0022	1.0016	1.0064			
2004																							1.0224	1.0109	1.0050	1.0141	1.0032	1.0083	1.0073	1.0048	1.0065	1.0053	1.0040	1.0023	1.0053				
2005																							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				
2006																							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			
2007																							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	1.0086			
2008																							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				
2009																							1.0825	1.0340	1.0139	1.0061	0.9987	1.0082	1.0089	1.0026	1.0028	0.9937	1.0012	1.0096					
2010																							1.0904	1.0316	0.9925	1.0088	1.0084	1.0007	1.0041	1.0064	0.9992	0.9965	1.0013						
2011																							1.0682	1.0252	1.0047	1.0309	1.0003	1.0138	0.9996	1.0064	0.9936	0.9996							
2012																							1.0874	1.0201	0.9973	0.9966	0.9946	1.0012	1.0074	1.0067	0.9923								
2013																							1.0717	1.0202	1.0018	0.9945	1.0001	1.0025	0.9982	0.9967									
2014																							1.0478	0.9999	1.0018	0.9919	1.0081	0.9972	0.9791										
2015																							1.0466	1.0136	1.0007	0.9979	0.9979	1.0033											
2016																							1.0451	1.0169	0.9848	0.9959	1.0019												
2017																							1.0194	1.0030	1.0090	1.0090													
2018																							1.0543	1.0015	0.9992														
2019																							1.0356	1.0013															
2020																							1.0351																
2021																																							
AVERAGES																														20th-Ut									
2 year	1.0354	1.0014	1.0041	1.0025	0.9999	1.0003	0.9887	1.0017	0.9930	0.9981	1.0013	1.0049	1.0078	1.0066	0.9995	1.0056	1.0064	1.0060	1.0052	1.0085	1.0020	1.0070	1.0031	1.0017	0.9959	1.0047	1.0071	1.0242	1.0065										
3 year	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	1.0062	1.0010	1.0033	1.0050	1.0051	1.0032	1.0054	0.9997	1.0053	1.0043	1.0015	0.9967	1.0034	1.0064	1.0169	1.0039										
5 year	1.0379	1.0073	0.9991	0.9978	1.0005	1.0036	0.9977	1.0038	0.9975	0.9983	1.0010	1.0035	1.0065	1.0049	1.0001	1.0021	1.0027	1.0032	1.0035	1.0036	0.9992	1.0036	1.0028	1.0016	0.9979	1.0036	1.0059	1.0106	1.0023										
All Available	1.0601	1.0182	1.0043	1.0049	1.0048	1.0062	1.0037	1.0063	1.0029	1.0032	1.0059	1.0037	1.0066	1.0062	1.0040	1.0055	1.0059	1.0045	1.0052	1.0061	1.0035	1.0048	1.0058	1.0025	1.0028	1.0036	1.0040	1.0062	1.0052										
Last Year Selected	1.0425	1.0021	0.9975	0.9966	1.0030	1.0003	1.0025	1.0065	0.9967	0.9949	1.0001	1.0004	1.0046	1.0051	1.0024	1.0005	1.0048	1.0025	1.0017																				
Last Year Cumulative	1.1009	1.0561	1.0539	1.0565	1.0602	1.0570	1.0567	1.0541	1.0473	1.0508	1.0562	1.0562	1.0558	1.0510	1.0457	1.0432	1.0427	1.0377	1.0352																			1.0335	
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	1.0062	1.0010	1.0033	1.0050	1.0051	1.0032																				
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																			1.0335	

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	1.0053	
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	1.0036	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	1.0084		
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	1.0056	1.0050			
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				
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					
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	1.0053						
1999	1.3018	1.1054	1.0481	1.0386	1.0290	1.0239	1.0204	1.0188	1.0195	1.0142	1.0132	1.0127	1.0111	1.0129	1.0075	1.0077	1.0065	1.0090	1.0085	1.0051	1.0046	1.0030	1.0050							
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	1.0040								
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	1.0068	1.0090	1.0056	1.0076	1.0065	1.0038	1.0028	1.0018	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	1.0060	1.0058										
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											
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												
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													
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														
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															
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	1.0069	1.0040																
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																	
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																		
2011	1.2548	1.0831	1.0347	1.0176	1.0146	1.0077	1.0081	1.0086	1.0073	1.0007	1.0051																			
2012	1.2529	1.0689	1.0369	1.0156	1.0118	1.0113	1.0098	1.0082	1.0060	1.0101																				
2013	1.2505	1.0770	1.0298	1.0089	1.0091	1.0098	1.0078	1.0050	1.0051																					
2014	1.2601	1.0626	1.0181	1.0117	1.0068	1.0073	1.0049	1.0026																						
2015	1.2487	1.0600	1.0204	1.0083	1.0199	1.0062	0.9991																							
2016	1.2446	1.0605	1.0253	1.0135	1.0074	1.0097																								
2017	1.2351	1.0602	1.0219	1.0051	1.0085																									
2018	1.2007	1.0531	1.0268	1.0127																										
2019	1.2150	1.0515	1.0234																											
2020	1.2534	1.0676																												
2021	1.2578																													
AVERAGES																														
2 year	1.2556	1.0595	1.0251	1.0089	1.0080	1.0080	1.0020	1.0038	1.0055	1.0054	1.0049	1.0047	1.0055	1.0037	1.0048	1.0052	1.0057	1.0051	1.0046	1.0038	1.0033	1.0035	1.0048	1.0051	1.0049	1.0052	1.0053	1.0060	1.0044	
3 year	1.2421	1.0574	1.0240	1.0104	1.0119	1.0077	1.0040	1.0053	1.0061	1.0057	1.0050	1.0049	1.0058	1.0048	1.0054	1.0054	1.0054	1.0057	1.0040	1.0042	1.0037	1.0040	1.0053	1.0053	1.0047	1.0053	1.0052	1.0061	1.0038	
5 year	1.2324	1.0586	1.0235	1.0103	1.0103	1.0089	1.0060	1.0068	1.0061	1.0060	1.0057	1.0064	1.0064	1.0058	1.0062	1.0072	1.0062	1.0057	1.0050	1.0049	1.0049	1.0049	1.0056	1.0053	1.0052	1.0056	1.0049	1.0052	1.0040	
7 year	1.2365	1.0593	1.0237	1.0108	1.0112	1.0095	1.0075	1.0072	1.0073	1.0071	1.0075	1.0075	1.0071	1.0070	1.0074	1.0066	1.0065	1.0059	1.0064	1.0063	1.0061	1.0064	1.0058	1.0053	1.0054	1.0052	1.0052	1.0044		
10 year	1.2419	1.0644	1.0276	1.0139	1.0127	1.0115	1.0094	1.0095	1.0094	1.0083	1.0089	1.0086	1.0082	1.0081	1.0072	1.0078	1.0074	1.0074	1.0070	1.0074	1.0074	1.0065	1.0065	1.0057	1.0056	1.0056	1.0055	1.0052	1.0046	
All Available	1.2672	1.0873	1.0446	1.0276	1.0216	1.0180	1.0144	1.0138	1.0126	1.0115	1.0113	1.0105	1.0096	1.0096	1.0087	1.0094	1.0082	1.0080	1.0077	1.0075	1.0072	1.0066	1.0067	1.0058	1.0058	1.0058	1.0055	1.0052	1.0046	



Policy Year	MEDICAL 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						1.1166	1.0964	1.0925	1.0806	1.0818	1.0676	1.0610	1.0669	1.0582	1.0484	1.0554	1.0666	1.0650	1.0672	1.0647	1.0566	1.0515	1.0486	1.0605	1.0573	1.0585	1.0547	1.0478	1.0405	1.0404	
1987				1.1344	1.1152	1.1076	1.0841	1.0875	1.0770	1.0814	1.0713	1.0683	1.0680	1.0654	1.0720	1.0722	1.0759	1.0743	1.0737	1.0685	1.0662	1.0653	1.0635	1.0618	1.0605	1.0585	1.0554	1.0476	1.0575		
1988			1.1565	1.1251	1.1063	1.0898	1.0803	1.0738	1.0664	1.0589	1.0530	1.0628	1.0648	1.0600	1.0591	1.0562	1.0522	1.0507	1.0526	1.0510	1.0523	1.0551	1.0517	1.0542	1.0525	1.0471	1.0435	1.0391	1.0369		
1989		1.1863	1.1405	1.1144	1.0937	1.0814	1.0753	1.0721	1.0673	1.0664	1.0672	1.0719	1.0711	1.0694	1.0727	1.0669	1.0662	1.0643	1.0615	1.0640	1.0664	1.0650	1.0608	1.0577	1.0595	1.0572	1.0510	1.0473	1.0411		
1990	1.2293	1.1827	1.1496	1.1232	1.1075	1.0903	1.0846	1.0718	1.0627	1.0605	1.0559	1.0578	1.0551	1.0544	1.0522	1.0514	1.0487	1.0437	1.0453	1.0467	1.0430	1.0415	1.0432	1.0418	1.0393	1.0351	1.0334	1.0310	1.0279		
1991	1.3613	1.2136	1.1719	1.1209	1.0957	1.0800	1.0766	1.0700	1.0692	1.0723	1.0769	1.0792	1.0712	1.0769	1.0720	1.0722	1.0690	1.0691	1.0687	1.0599	1.0609	1.0606	1.0554	1.0543	1.0486	1.0458	1.0419	1.0398	1.0369	1.0338	
1992	1.3610	1.2281	1.1818	1.1277	1.1136	1.1045	1.0823	1.0778	1.0911	1.0882	1.0830	1.0881	1.0874	1.0857	1.0857	1.0804	1.0765	1.0772	1.0742	1.0736	1.0710	1.0657	1.0590	1.0527	1.0463	1.0418	1.0401	1.0416	1.0382	1.0362	
1993	1.4139	1.2780	1.2064	1.1706	1.1291	1.1038	1.0825	1.0891	1.0871	1.0817	1.0856	1.0879	1.0808	1.0806	1.0711	1.0695	1.0749	1.0714	1.0703	1.0617	1.0604	1.0576	1.0533	1.0518	1.0390	1.0327	1.0296	1.0291	1.0522	1.0359	
1994	1.4398	1.2523	1.1895	1.1409	1.1132	1.0975	1.0964	1.0910	1.0904	1.1026	1.0961	1.0970	1.0913	1.0946	1.0879	1.0750	1.0781	1.0863	1.0786	1.0767	1.0730	1.0643	1.0594	1.0573	1.0520	1.0461	1.0420	1.0427	1.0538		
1995	1.4449	1.2556	1.1869	1.1349	1.1145	1.1130	1.1177	1.1049	1.1059	1.1109	1.1109	1.1074	1.1002	1.0942	1.0853	1.0837	1.0785	1.0740	1.0670	1.0724	1.0671	1.0582	1.0531	1.0473	1.0453	1.0407	1.0325	1.0408			
1996	1.4362	1.2502	1.1797	1.1505	1.1507	1.1128	1.1164	1.1223	1.1263	1.1267	1.1216	1.1089	1.1021	1.1046	1.1014	1.0998	1.0924	1.0946	1.0807	1.0774	1.0759	1.0666	1.0520	1.0454	1.0421	1.0302	1.0325				
1997	1.4052	1.2325	1.1841	1.1559	1.1358	1.1108	1.1030	1.1150	1.1167	1.1109	1.1006	1.0940	1.0929	1.0916	1.0899	1.0877	1.0846	1.0823	1.0793	1.0666	1.0570	1.0476	1.0528	1.0542	1.0500	1.0411					
1998	1.5181	1.2830	1.2383	1.1871	1.1640	1.1527	1.1620	1.1693	1.1637	1.1437	1.1233	1.1236	1.0922	1.0908	1.0873	1.0839	1.0809	1.0746	1.0766	1.0757	1.0709	1.0634	1.0634	1.0602	1.0544						
1999	1.4363	1.2640	1.2083	1.1703	1.1633	1.1616	1.1430	1.1390	1.1266	1.1084	1.1019	1.1027	1.0922	1.0860	1.0870	1.0742	1.0714	1.0594	1.0538	1.0469	1.0427	1.0315	1.0313	1.0307							
2000	1.4602	1.2714	1.2034	1.1736	1.1659	1.1484	1.1460	1.1272	1.0998	1.0947	1.0848	1.0759	1.0716	1.0650	1.0626	1.0615	1.0573	1.0541	1.0489	1.0484	1.0453	1.0425	1.0521								
2001	1.3961	1.2167	1.1613	1.1325	1.1088	1.0907	1.0819	1.0710	1.0675	1.0675	1.0624	1.0583	1.0543	1.0534	1.0487	1.0438	1.0369	1.0312	1.0261	1.0236	1.0208	1.0205									
2002	1.3826	1.2039	1.1644	1.1598	1.1429	1.1128	1.0980	1.0949	1.0931	1.0829	1.0759	1.0771	1.0754	1.0654	1.0593	1.0662	1.0511	1.0400	1.0365	1.0343	1.0594										
2003	1.3703	1.2026	1.1623	1.1389	1.1121	1.0970	1.0919	1.0828	1.0784	1.0670	1.0648	1.0586	1.0559	1.0527	1.0483	1.0417	1.0372	1.0347	1.0318	1.0418											
2004	1.4140	1.2303	1.1728	1.1253	1.0957	1.1025	1.0948	1.0840	1.0812	1.0797	1.0690	1.0601	1.0549	1.0563	1.0471	1.0370	1.0297	1.0329	1.0423												
2005	1.4338	1.2374	1.1741	1.1382	1.1241	1.1144	1.0919	1.0882	1.0844	1.0726	1.0742	1.0692	1.0581	1.0597	1.0596	1.0571	1.0542	1.0582													
2006	1.3686	1.1997	1.1405	1.1223	1.1055	1.0971	1.0804	1.0872	1.0785	1.0691	1.0631	1.0574	1.0489	1.0499	1.0483	1.0424	1.0534														
2007	1.4157	1.2253	1.1710	1.1434	1.1110	1.1016	1.0842	1.0674	1.0615	1.0506	1.0409	1.0363	1.0345	1.0313	1.0327	1.0303	1.0421														
2008	1.3877	1.1953	1.1403	1.1027	1.0894	1.0787	1.0735	1.0610	1.0494	1.0438	1.0384	1.0362	1.0377	1.0369	1.0421																
2009	1.3716	1.1898	1.1314	1.1024	1.0933	1.0736	1.0783	1.0603	1.0536	1.0477	1.0351	1.0290	1.0257	1.0314																	
2010	1.4093	1.2077	1.1532	1.1284	1.1119	1.0999	1.0801	1.0789	1.0699	1.0617	1.0484	1.0447	1.0507																		
2011	1.3649	1.1849	1.1264	1.0823	1.0775	1.0704	1.0649	1.0599	1.0568	1.0482	1.0437	1.0407																			
2012	1.3666	1.1655	1.1164	1.0904	1.1048	1.0955	1.0973	1.0866	1.0848	1.0717	1.0637																				
2013	1.3941	1.2088	1.1641	1.1204	1.0966	1.0799	1.0517	1.0512	1.0521	1.0390																					
2014	1.3478	1.1645	1.1054	1.0868	1.0676	1.0648	1.0597	1.0514	1.0448																						
2015	1.4275	1.1865	1.1184	1.0980	1.0799	1.0675	1.0574	1.0355																							
2016	1.3700	1.1508	1.0999	1.0775	1.0568	1.0466	1.0404																								
2017	1.3788	1.1866	1.1015	1.0615	1.0520	1.0455																									
2018	1.4346	1.2163	1.1582	1.1375	1.1341																										
2019	1.3497	1.1725	1.1173	1.0910																											
2020	1.4143	1.1687	1.0981																												
2021	1.3890	1.1462																													
2022	1.3947																														
AVERAGES																															
2 year	1.3918	1.1574	1.1077	1.1142	1.0930	1.0461	1.0489	1.0434	1.0485	1.0554	1.0537	1.0427	1.0382	1.0341	1.0374	1.0363	1.0538	1.0456	1.0371	1.0381	1.0401	1.0315	1.0417	1.0454	1.0522	1.0357	1.0378	1.0417	1.0530	1.0361	
3 year	1.3993	1.1624	1.1245	1.0967	1.0810	1.0532	1.0525	1.0460	1.0606	1.0530	1.0519	1.0381	1.0380	1.0332	1.0411	1.0433	1.0458	1.0419	1.0369	1.0333	1.0418	1.0315	1.0489	1.0484	1.0489	1.0374	1.0392	1.0375	1.0481	1.0353	
5 year	1.3964	1.1741	1.1150	1.0931	1.0781	1.0609	1.0613	1.0569	1.0617	1.0537	1.0459	1.0374	1.0395	1.0418	1.0460	1.0417	1.0451	1.0394	1.0371	1.0390	1.0478	1.0411	1.0503	1.0476	1.0488	1.0382	1.0374	1.0388	1.0424	1.0350	
7 year	1.3901	1.1725	1.1141	1.0961	1.0845	1.0672	1.0645	1.0605	1.0588	1.0518	1.0476	1.0448	1.0445	1.0455	1.0445	1.0444	1.0451	1.0482	1.0532	1.0472	1.0520	1.0496	1.0470	1.0398	1.0378	1.0398	1.0378	1.0427	1.0385		
10 year	1.3900	1.1746	1.1206	1.0974	1.0874	1.0722	1.0687	1.0639	1.0636	1.0584	1.0541	1.0509	1.0496	1.0502	1.0536	1.0538	1.0557	1.0562	1.0543	1.0564	1.0572	1.0518	1.0532	1.0497	1.0477	1.0430	1.0427	1.0425	1.0430	1.0387	
All Available	1.4018	1.2124	1.1593	1.1287	1.1127	1.0988	1.0909	1.0861	1.0834	1.0785	1.0740	1.0708	1.0682	1.0677	1.0658	1.0644	1.0638	1.0624	1.0597	1.0587	1.0583	1.0536	1.0538	1.0524	1.0500	1.0457	1.0438	1.0425	1.0430	1.0387	

