Workers Compensation Medical Reserving with Calendar Year Payments in a Cost Containment Environment by Jeffery J. Scott, FCAS

WORKERS COMPENSATION MEDICAL RESERVING WITH CALENDAR YEAR PAYMENTS IN A COST CONTAINMENT ENVIRONMENT

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Abstract

One of the new challenges facing the workers' compensation reserving actuary is the incorporation of cost containment measures into the reserving process. The drastic reduction in medical payments due to these measures distorts historical development patterns and makes the prediction of future development patterns increasingly uncertain. Cost containment programs can affect all medical payments uniformly, or, more likely, affect different types of medical payments by varying degrees.

This paper uses actual medical payment data from the Ohio State Insurance Fund to illustrate the potential effects of cost containment measures on medical reserves. This paper explains three reserving methods based on medical payments, and examines the effects of medical inflation and cost containment initiatives on each method. The concept of the persistency of medical payments is explained and the stability of the historical persistency factors is used to illustrate the differences in the methods. Data by medical provider type is shown in the appendix as an example of the type of segregation possible in order to better reflect specific cost containment measures. The data groupings can also be used in reserving to capture specific development patterns inherent in the particular type of medical service.

<u>Overview</u>

One of the new challenges facing the workers compensation reserving actuary is the incorporation of cost containment measures into the reserving process. The drastic reduction in medical payments due to these measures distorts historical development patterns and makes the prediction of future development patterns increasingly uncertain. Cost containment programs can affect all medical payments uniformly, or, more likely, affect different types of medical payments by varying degrees.

This paper uses the experience of the Ohio State Insurance Fund (OSIF), a large monopolistic state insurance fund for workers' compensation. During 1993 and 1994, OSIF initiated substantial changes in the area of medical cost containment, such as use of fee schedules, utilization reviews, and independent medical exams. Consequently, the 1993 and 1994 calendar year payments were substantially lower than the recent history. The traditional accident year loss reserve projection method based on medical payment data produced highly volatile factors because the accident year development patterns were disrupted for the latest two "diagonals".

Additional issues can arise in projecting medical reserves because medical cost containment efforts can affect each type of health care provider differently. Inflation rates and utilization rates, which differ by provider type, can significantly affect the future value of payments. By separating medical payments by provider type, a reserve based on the unique characteristics of each provider type can be obtained. Because a significant amount of historical data separated by provider type may not be readily available, the use of the calendar year method can provide a reserving approach using only two or three years of available data. It is also possible to use just the latest 12 months of calendar year payments with this method.

The most common method for estimating reserves using payments is the cumulative paid loss development method. This method uses cumulative accident year payments to calculate link ratios which are subsequently used to project future payments using the cumulative accident year payments as a base. This paper presents an alternative reserving method using relationships (persistencies) of incremental payments.

Persistency of Medical Payments

In workers' compensation insurance, it is often useful to analyze medical payments as a function of the current open claims, or prior year medical payments. The worker receiving medical care, especially after several years, is likely to continue to receive these treatments until he or she is fully recovered or dies. Examples of treatments which can be the same from year to year are the administration of pharmaceutical drug products and chiropractic treatments. For example, a prescription drug may be taken daily or the injured worker may make 20 visits to a chiropractor each year. As workers recover and payments decrease, a persistency of remaining payments can be observed. For example, if medical payments made on behalf of workers injured in 1990 totaled \$100,000 in 1993 and \$75,000 in 1994, a persistency factor of 0.75 (\$75,000/\$100,000) could be calculated for 1993 to 1994. Persistency can be affected by factors such as medical recovery rates, inflation, mortality, alternative treatments and procedures, and utilization rates. While payments to hospitals and physicians may exhibit one level of persistency, payments for pharmaceutical drugs or chiropractic treatments may well exhibit another level.

In recent years cost containment procedures have resulted in changes to historical persistency patterns. For example, a current hospital room charge may be limited through use of fee schedules to a maximum daily rate, which may be 20% lower than the prior year's room rate. A reserving method that has measured historical accident year persistency now produces distinctly lower persistency factors along the latest calendar year of development. An adjustment to account for these types of changes must also be incorporated into the accident year methods of calculating persistency to produce more stable and reliable persistency factors. Alternatively, a calendar year measure of persistency can be used that will eliminate the need for historical cost containment adjustments.

Accident Year Persistency Methods

Bald to common military (6000's)

The accident year persistency method uses incremental payments, by accident year, to calculate persistency rates from one period to the next. To eliminate the effects of inflation, the payments can be indexed to the medical component of the Consumer Price Index (CPI) or another appropriate index. For example, the triangles of medical payments in Table 1 show actual incremental payments that have been indexed for inflation using the historical medical CPI. For accident year 1990, the incremental payments made in 1993 were \$47,359 (000). The medical CPI index for calendar year 1993 is 1.231 (the 1990 year index has been set equal to 1.000), producing the indexed payments totaling \$38,472 (\$47,359/1.231).

| Lag Distribution | AL LOTICS 12444 | ש | | | | | | | |
|------------------|-----------------|---------|---------|--------|---------------|--------|--------|--------|--------|
| Accident | | | | Deve | lopment Years | | | | |
| Yer . | 1 | 2 | ž | 1 | 5 | é | z | 8 | 2 |
| 1986 | 54.027 | 87,239 | 36.212 | 26,154 | 22,125 | 23,037 | 22,262 | 19.057 | 13,951 |
| 1987 | 62,096 | 96,999 | 42,273 | 29,222 | 28.732 | 27,572 | 23,598 | 15,530 | |
| 1988 | 70,513 | 111,540 | 50.937 | 40,426 | 36,160 | 29,571 | 19,545 | | |
| 1989 | 71,089 | 120,905 | 65.178 | 49,746 | 37.333 | 24,490 | | | |
| 1990 | 57,089 | 139,120 | 80,727 | 47.359 | 28,940 | | | | |
| 1991 | 77,548 | 144,437 | 68,247 | 35,728 | | | | | |
| 1992 | 97,834 | 149.762 | \$4,759 | | | | | | |
| 1993 | 100,450 | 122,436 | | | | | | | |
| 1994 | 83.387 | | | | | | | | |

Table 1

Medical CPI (1990-1.0)

1994

64,342

| Accident | | | | Deve | lopineut Years | 5 | | | |
|-------------|-------|-------|-------|-------|----------------|-------|-------|-------|-------|
| <u>Year</u> | 1 | 2 | 3 | 1 t | 5 | é | Z | | 2 |
| 1986 | 0.749 | 0.799 | 0.851 | 0.917 | 1.000 | 1.087 | 1.168 | 1.231 | 1.296 |
| 1987 | 0.799 | 0.851 | 0.917 | 1.000 | 1.087 | 1.168 | 1.231 | 1.296 | |
| 1968 | 0.851 | 0.917 | 1.000 | 1.087 | 1.168 | 1.231 | 1.296 | | |
| 1989 | 0.917 | 1.000 | 1.087 | 1.168 | 1.231 | 1.296 | | | |
| 1990 | 1.000 | 1.087 | 1.168 | 1.231 | 1.296 | | | | |
| 1991 | 1.087 | 1,168 | 1.231 | 1.296 | | | | | |
| 1992 | 1.168 | 1.231 | 1.296 | | | | | | |
| 1993 | 1.231 | 1.296 | | | | | | | |
| 1994 | 1.296 | | | | | | | | |

Accident Development Years Year ž 3 5 é Z **2** 10,765 1 ź 8 1986 72,132 109,185 42,552 28.521 22.125 21.193 19,060 15,481 1987 77.717 113,982 46.099 29.222 26,432 23.606 19.170 11.983 1985 82,859 121.636 50.937 30,959 24.022 15.081 37,190 1989 77,523 120,905 59,961 42,591 30,327 18,897 1990 57,089 127,985 69,116 38,472 22,330 1991 71,341 123,662 55.440 27,568 1992 83,762 121,659 42.252 1993 81,600 94,472

indexed medical payments are calculated by dividing the payment triangle by the CPI index triangle

The calendar year 1993 non-indexed payments for accident year 1990 of \$47,359 can be compared to the non-indexed payments from calendar year 1992 for accident year 1990 of \$80,727. The resulting persistency factor is the quotient of these two numbers, or 0.587 (\$47,359/\$80,727). Similarly, the calculation can be performed with indexed payments, producing a persistency factor of 0.557 (\$38,472/\$69,116). The non-indexed factor is higher, reflecting the inflation in the persistency factor. Table 2 contains the resulting persistency factors.

Table 2

| Accident | | | Age- | 10 Age Develo | pment Factors | | | |
|------------|-------|-------|-------|---------------|---------------|-------|-------|-------|
| Year | 1.2 | 2.3 | 3.4 | 4-5 | 5-6 | 6-7 | 7-8 | 8-2 |
| 1986 | 1.615 | 0.415 | 0.722 | 0.846 | 1.041 | 0.966 | 0.856 | 0.732 |
| 1987 | 1.562 | 0.436 | 0.691 | 0.983 | 0.960 | 0.856 | 0.658 | |
| 1988 | 1.582 | 0.457 | 0.794 | 0.894 | 0.818 | 0.661 | | |
| 1989 | 1.701 | 0.539 | 0.763 | 0.750 | 0.656 | | | |
| 1990 | 2.437 | 0.580 | 0.587 | 0.611 | | | | |
| 1991 | 1.863 | 0.473 | 0.524 | | | | | |
| 1992 | 1.531 | 0.366 | | | | | | |
| 1993 | 1.219 | | | | | | | |
| 1994 | | | | | | | | |
| 3 Yr Avg | 1.537 | 0.473 | 0.624 | 0.752 | 0.811 | 0.828 | N/A | N/A |
| All Yr Avg | 1.689 | 0.466 | 0.680 | 0.817 | 0.869 | 0.828 | 0.757 | 0.732 |

Persistency Factors of Indexed Payments

| Accident | | | Age | -to-Age Develo | pment Factors | | | |
|------------|-------|-------|-------|----------------|---------------|------------|-------|-------|
| Year | 1-2 | 2.3 | 3.4 | 4.5 | 5-6 | <u>6-7</u> | 7-8 | 8-9 |
| 1986 | 1.514 | 0.390 | 0.670 | 0.776 | 0.958 | 0.899 | 0.812 | 0.695 |
| 1987 | 1.467 | 0.404 | 0.634 | 0.905 | 0.893 | 0.812 | 0.625 | |
| 1988 | 1.468 | 0.419 | 0.730 | 0.832 | 0.776 | 0.628 | | |
| 1989 | 1.560 | 0.496 | 0.710 | 0.712 | 0.623 | | | |
| 1990 | 2.242 | 0.540 | 0.557 | 0.580 | | | | |
| 1991 | 1.733 | 0.448 | 0.497 | | | | | |
| 1992 | 1.452 | 0.347 | | | | | | |
| 1993 | 1.158 | | | | | | | |
| 1994 | | | | | | | | |
| 3 Yr Avg | 1.448 | 0.445 | 0.588 | 0.708 | 0.764 | 0.780 | N/A | N/A |
| All Yr Avg | 1.574 | 0.435 | 0.633 | 0.761 | 0.812 | 0.780 | 0.719 | 0.695 |

From these age to age persistency factors, averages can be calculated to predict future payments. For example, the 1995 expected payments for accident year 1990 could be calculated by multiplying the three year average non-indexed persistency factor for the period of development from 5 to 6 years (0.811) by the 1994 payments (\$28,940) for accident year 1990. This produces expected payments of \$23,470, as shown in Table 3.

Table 3

Projection of Future Payments - Accident Year Persistency Method - Non-Indexed Payments (\$909s)

| Accident | | | Deve | lopuent Years | | | |
|----------------|----------|---------|--------|---------------|--------|---------|----------|
| <u>Lean</u> | X | 2 | 5 | 1 | 5 | Ý | z |
| 1987 | | | | | | | |
| 1988 | | | | | | | |
| 1989 | | | | | | | 20,278 |
| 1990 | | | | | Г | 23.470* | 19.433** |
| 1991 | | | | | 26,867 | 21,790 | 18,042 |
| 1992 | | | | 34.170 | 25.696 | 20.839 | 17,255 |
| 1993 | | | 57.912 | 36,137 | 27,175 | 22.039 | 18,248 |
| 1994 | | 128,100 | 60.622 | 37.828 | 28.447 | 23.070 | 19,102 |
| 23.470 - 0.811 | x 28,940 | | | | | | |

With the indexed payment method, the non-indexed payments of \$28,940 are multiplied by the indexed three year average persistency factor of 0.764 to calculate payments before inflation of \$22,110. This must be adjusted to the 1995 cost level, requiring an assumption of medical cost inflation. If the medical inflation is expected to be 5% for 1995, the projected 1995 payments would be \$23,216 (1.05 X \$22,110).

Table 4

| Accident | | | Deve | iopment Years | | | |
|---------------|---|---------|---------|---------------|--------|---------|--------|
| Σ ει ε | 1 | 2 | 3 | 1 | 5 | \$ | z |
| 1947 | | | | | | | |
| 1968 | | | | | | | |
| 1959 | | | | | | | 20,05 |
| 1990 | | | | | Г | 23,216* | 19.014 |
| 1991 | | | | | 26,560 | 21,307 | 17,45 |
| 1992 | | | | 33,808 | 25.133 | 20.16Z | 16,51 |
| 1993 | | | 57,208 | 35,320 | 26,257 | 21.063 | 17,25 |
| 1994 | | 126,782 | \$9,239 | 36,574 | 27,189 | 21,811 | 17,86 |

Projection of Future Payments - Accident Year Persistency Method - Indexed Payments (\$9993)

The two accident year methods described above are influenced considerably by the annual rate of medical inflation and changes in utilization. In the indexed method, the wide range of historical inflation is reflected by adjusting payments using the medical component of the CPI; however, changes in utilization are difficult to quantify. Because of the historical adjustment for inflation, a future projection of medical inflation is required. In the method without indexing, large annual changes in rates of inflation would impact the magnitude of the persistency development factors. The future impact of inflation is assumed to be consistent with the rate of inflation inherent in the historical average persistency factors.

Calendar Year Persistency Method

This method compares persistency of calendar year payments from different accident years. The level of payments from one accident year is compared to the level of payments from an accident year one year further developed, but during the same calendar year. Because this involves comparing payments from different accident years, an adjustment to bring each accident year to a common exposure basis is necessary so that a valid comparison between the accident years can be made. This example uses ultimate lost time claim counts as the basis for adjusting each accident year to a common base, reflecting the average medical payment per injured worker.

For the 1990 accident year, the projected number of ultimate lost time claims is 50,666, producing a payment per injured worker of \$935 (\$47,359/50,666 X 1,000) for calendar year 1993. The age of development for this accident year at the end of 1993 is four years. This payment can be compared to the average calendar year 1993 payment for the accident year at five years of development (accident year 1989) of \$726. The payments are at the same cost level, just one year apart in development.

Table 5

| ATSIDES PRYME | i ost lajured V | orier | | | | | | | | | Ultimate |
|---------------|-----------------|-------|-------|--------|--------------|-----|-----|------|-----|-----|-----------|
| | | | | | | | | | | | Lost Tame |
| Accident | | | | Detrio | penent Years | | | | | | Claim |
| 1 SM | 1 | 2 | 3 | 5 | 5 | \$ | 2 | Ŧ | 2 | 10 | Samute |
| 1905 | 1,254 | 1,750 | 768 | 578 | 489 | 456 | 476 | 467 | 405 | 298 | 43,826 |
| 1986 | 1,211 | 1,956 | 812 | 586 | 496 | 517 | 499 | 427 | 513 | | 44,601 |
| 1947 | 1,514 | 2,053 | 895 | 616 | 608 | 584 | 499 | \$29 | | | 47,251 |
| 1946 | 1.595 | 2,204 | 1.007 | 799 | 715 | 584 | 386 | | | | 50,605 |
| 1989 | 1,385 | 2.555 | 1,268 | 968 | 726 | 477 | | | | | 51,593 |
| 2999 | 1,127 | 2.746 | 1.593 | 955 | 571 | | | | | | 50,666 |
| 1991 | 1,646 | 3,065 | 1,448 | 758 | | | | | | | 47,119 |
| 1992 | 2.135 | 3,268 | 1,195 | | | | | | | | 45,822 |
| 1993 | 2,185 | 2.663 | | | | | | | | | 45.969 |
| 1994 | 1,647 | | | | | | | | | | 45.155 |

The relationship, or persistency, between the fourth and fifth years of development for calendar year 1993 is 0.776 (\$726/\$935). By calculating similar fourth to fifth year persistency factors, an average persistency factor for this development period can be used to project future payments. The calculated calendar year persistency factors are shown in Table 6.

Table 6

Calendar Year Persistency Factors Accident Age-to-Age Development Factors Year 1:3 1:445 3:1 0.712 5.5 0.879 7:5 0.936 <u>8-9</u> 0.949 2:19 0.952 23 4.5 6.7 1986 0.393 0.833 0 925 1987 1.489 0.396 0.655 0 803 0.854 0.856 0.850 0.951 1988 1.474 0.400 0.624 0.761 0.817 0 854 0.852 1989 1.594 0.428 6.630 0.739 0.804 0 809 1990 2 088 0 462 0.608 0 776 0.835 1991 1.668 0.520 0.646 0.753 1992 1.436 0.443 0.634 1993 1 496 0.449 1994 1.442 3 Yr Avg 1.458 0.471 0.629 0.756 0.819 N/A 0.839 0.881 N/A

Along with the selected persistency factor, an assumption of future medical inflation is required because the historical calendar year persistencies are multiplied by a prior calendar year average payment. The calendar year relationship of the historical factors does not consider the relationship between the current calendar year and the projected future calendar year. If the inflation assumption for the upcoming year is 5%, the estimated payments for accident year 1990 in 1995 are the product of the average persistency factor (0.837), the 1994 average payment per injured worker (\$571), the number of injured workers (50,666), and one plus the estimated inflation percentage (1.05) for 1995. This produces expected payments of \$25,425 (000). An additional factor could be included to reflect the calendar year effect of future cost containment measures.

Table 7

| Accident | | | Devo | lopment Years | | | |
|-------------|---|---------|--------|---------------|--------|----------|------|
| <u>Year</u> | 1 | 2 | 3 | 1 | 5 | 9 | Z |
| 1987 | | | | | | | |
| 1988 | | | | | | | |
| 1989 | | | | | | | 22,1 |
| 1990 | | | | | ſ | 25,425** | 22,9 |
| 1991 | | | | | 29,177 | 25,642 | 23,1 |
| 1992 | | | | 36,969 | 30,200 | 26,542 | 23,9 |
| 1995 | | | 56,170 | 37,923 | 30,989 | 27,226 | 24,6 |
| 1994 | | 137,481 | 63.083 | 42,591 | 34,792 | 30,577 | 27,6 |

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Stability of Development Factors

When inflation is changing little from year to year, all three methods should produce reasonably stable development factors. Abrupt changes in cost levels, however, can have a significant impact on the development factors of the first two persistency methods. Because the third method computes factors using payments from the same calendar year at the same cost level, the variability due to inflation or other adjustments to cost levels is significantly reduced.

The OSIF data reflects recent cost containment initiatives such as the use of fee schedules, utilization reviews, and independent medical exams. When these measures are implemented across the board, medical payments for all accident years are reduced. This was particularly true for calendar years 1993 and 1994. A decidedly downward trend in the traditional accident year development persistency factors illustrates the improvements in payments. The drop is pronounced in the 1993 and 1994 diagonals.

The variability in the resulting persistency factors can be measured by the coefficient of variation (CV) of the historical persistency factors at each age of development. The CV is calculated as the standard deviation of the persistency factors divided by the mean of those factors. Exhibit 1 shows the resulting CVs of each method for each age to age development period. For the persistency factors calculated using all medical payments combined, the CVs are highest for the non-indexed accident year method, slightly lower for the indexed accident year method, and substantially lower for the calendar year persistency method. An improvement in the indexed accident year method may be obtained by changing the index for each year from the medical CPI to an index that better reflects the cost containment measures implemented for the last two years. Because of the limited amount of data available by provider type, the CVs for the accident year method are calculated using three observations and the CVs for the calendar year method shown in the appendix are calculated using both the last three and all four observations.

The reduction in variability with the calendar year persistency method disappears after approximately 15 years. As there are fewer active claimants, and differing types of injuries between accident years for these active claimants, the comparison of different accident year claimants results in persistency factors that are probably not as useful. This illustrates a potential problem with the calendar year persistency method.

Analysis by Medical Provider

Because cost containment issues can affect different types of medical services by varying magnitudes, there may be a benefit in analyzing the medical data by type of provider. In this analysis, the data is separated into six components by provider type. The separations are hospital, physician, pharmaceutical, chiropractor, rehabilitation, and all other. Examples of cost containment measures that would affect providers differently would be utilization reviews of the number of chiropractic treatments per injured worker and fee schedules that limit daily costs for hospital rooms, x-rays, specific procedures, etc.

In the provider type comparison, note that data for only four calendar years were available. However, the use of the calendar year persistency method allows immediate use of the data by provider type for reserve projections. The treatment of varying future inflation rates by provider type can also be incorporated into the analysis.

Conclusions

In this data sample, the effects of cost containment are observed as a reduction in medical payments during the 1993 and 1994 calendar years. The accident year persistency methods require judgmental decisions on the selection of persistency factors, as a downward trend is observed. With the calendar year persistency method, the factors remain more stable, so that judgment can be reduced.

The estimation of future inflation and cost containment measures are required in both the accident year indexed and calendar year persistency methods. This allows for the opportunity to establish reserves based on various scenarios of future inflation and cost containment initiatives.

One by-product of the calendar year method is the addition of an extra diagonal of persistency factors, as compared to accident year methods. It should also be noted that the reserve analysis could be completed using only one year of payments. During the early years of construction of the database (at a more detailed level by provider type), some benefit can be derived even from the first year of payment classification.

In addition to the inexact comparison of claimants from different accident years, another potential problem with the calendar year persistency method arises when changes in closing rates cause a distortion in the persistency factors. A speedup in the rate will cause an increase in the persistency factors, which will lead to an overstatement of reserves. One must balance these factors with the distortions due to cost containment procedures to determine the appropriate method for estimating reserves. In the data presented in this analysis, a slight adjustment was incorporated into the payment data to account for backlogs in the processing of medical payments.

Continued observation of medical payments by provider type should provide additional insight into persistency patterns and trend assumptions. As different areas of the medical system undergo reform and economic development, the ability to reflect these changes and incorporate them into the process should make reserving more accurate and responsive for medical payments.

Exhibit 1

Comparison of CV % of Persistency Factors

| | | | | | | | | _ | | | | |
|-----|-----------|------------|----------|-----------|-----------|----------|-----------|------------|----------|-----------|----------------|----------|
| | | dical Pay | | | tal Payme | | | ian Payme | | | icy Paymi | |
| | CV% of Pe | | | CV% of Pe | | | CV% of Pe | | | CV% of Pe | | |
| Age | Non-Index | Index | Cal. Yr. | Non-Index | Index | Cal. Yr. | Non-Index | Index | Cal. Yr. | Non-Index | index 20.7% | Cal. Yr. |
| 1 | 26.7% | 26.0% | 23.0% | 35.6% | 34.5% | 13.4% | 8.8% | 8.3% | 5.5% | 21.9% | | 10.5% |
| 2 | 14.4% | 13.4% | 12.496 | 41.0% | 39.8% | 17.1% | 10.8% | 10.0% | 7.0% | 11.8% | 10.6% | 6.8% |
| 3 | 10.796 | 10.8% | 5.3% | 32.498 | 31.296 | 7.296 | 14.3% | 13.396 | 3.5% | 12.0% | 10.996 | 5.2% |
| 4 | 11.196 | 10.4% | 4.6% | 33.1% | 32.1% | 2.0% | 16.6% | 15.6% | 5.1% | 11.7% | 10.5% | 5.2% |
| 5 | 10.6% | 10.6% | 4.2% | 32.4% | 31.4% | 1.496 | 12.0% | 11.196 | 2.3% | 12.0% | 10.8% | 3.040 |
| 6 | 11.7% | 11.096 | 5.9% | 35.5% | 34.6% | 9.2% | 13.1% | 12.4% | 3.3% | 12.3% | 11.3% | 6.2% |
| 7 | 12.2% | 11.2% | 6.3% | 37.6% | 36.8% | 11.396 | 13.2% | 12.6% | 5.7% | 10.4% | 9.3% | 7.1% |
| 8 | 10.4% | 10.4% | 6.3% | 31.6% | 30.5% | 14.6% | 19.6% | 18.6% | 3.7% | 7.496 | 6.4% | 6.5% |
| 9 | 12.796 | 10.9% | 5.496 | 38.8% | 37.7% | 13.3% | 13.3% | 12.2% | 2.5% | 7.4% | 6.3% | 2.7% |
| 10 | 11.3% | 11.2% | 4.1% | 40.0% | 39.2% | 17.9% | 16.7% | 15.9% | 5.9% | 8.2% | 7.1% | 3.4% |
| 11 | 11.496 | 11.196 | 8.7% | 30.2% | 29.1% | 24.3% | 10.6% | 10.1% | 6.5% | 8.9% | 7.8% | 2.1% |
| 12 | 13.7% | 10.5% | 7.3% | 33.2% | 32.4% | 10.0% | 14.9% | 14.4% | 4.8% | 6.2% | 5.196 | 1.8% |
| 13 | 9.9% | 10.0% | 8.2% | 25.8% | 25.0% | 12.0% | 9.1% | 8.9% | 5.9% | 8.0% | 6.9% | 3.0% |
| 14 | 12.7% | 12.0% | 9.2% | 46.8% | 45.8% | 18.8% | 15.9% | 15.2% | 5.1% | 4.2% | 3.2% | 2.8% |
| 15 | 11.6% | 11.0% | 10.0% | 26.4% | 25.2% | 17.3% | 6.2% | 5.8% | 5.1% | 7.3% | 6.2% | 3.8% |
| 16 | 11.4% | 11.4% | 14.0% | 37.5% | 36.8% | 24.2% | 15.6% | 14.9% | 10.0% | 9.6% | 8.5% | 5.5% |
| 17 | 10.0% | 9.496 | 15.5% | 31.5% | 31.6% | 24.9% | 5.7% | 5.196 | 4.996 | 7.9% | 6.8% | 10.5% |
| 18 | 11.2% | 10.5% | 14.796 | 34.2% | 34.2% | 17.6% | 8.2% | 7.8% | 9.6% | 11.6% | 10.6% | 20.2% |
| 19 | 14.0% | 13.496 | 17.196 | 37.6% | 36.7% | 24.996 | 16.7% | 25.9% | 6.8% | 6.5% | 5.7% | 24.1% |
| 20 | 12.3% | 12.3% | 15,1% | 21,296 | 21.3% | 16.5% | 13.3% | 12.7% | 8.8% | 5.6% | 4.446 | 20.6% |
| 21 | 12,7% | 12.4% | 16.0% | 46.796 | 46.6% | 29.396 | 17.9% | 17.2% | 8.0% | 3,8% | 2,7% | 17 046 |
| 22 | 13.3% | 12.996 | 12.996 | 56.4% | 55.4% | 37.3% | 17.4% | 16.3% | 13.9% | 4.396 | 3.398 | • |
| 23 | 10.5% | 9.796 | 12.496 | 25.7% | 24.6% | 29.5% | 11.6% | 10.5% | 13.4% | 6,4% | 5.3% | 1.5 |
| 24 | 17.1% | 17.0% | 19.1% | 49,6% | 48.6% | 26.8% | 23.1% | 22.0% | 9.0% | 10.7% | 9.6% | 5.1 |
| 25 | 20,8% | 20.3% | 16.2% | 49.6% | 49.1% | 28,2% | 23.8% | 22.7% | 10.6% | 9,1% | 7.9% | |
| 20 | 20.5% | 19.7% | 21.6% | 36.0% | 35.2% | 48.7% | 13.2% | 12.1% | 23.0% | 5.69% | 4.7% | - |
| 27 | 23.5% | 22.3% | 19.3% | 70.0% | 68.8% | 42.6% | 18.4% | 17.2% | 19.6% | 4.8% | 3.8% | |
| 28 | 13.5% | 12.4% | 18.6% | 29.9% | 28.7% | 14.5% | 7.5% | 7.3% | 9.296 | 2.8% | 2.3% | 2 |
| 29 | 1.0% | 0.9% | 30.6% | 20.8% | 20.8% | 32.7% | 23.1% | 23.1% | 16.9% | 1.2% | 1.1% | 14.6% |
| | | ***** | | | | | -9-1 | | | | | |
| | Chiropra | acter Payr | nents | Rehabilit | ation Pay | ments | Other H | ealth Pays | nents | | | |
| | CV% of Pe | | | CV% of Pe | | | CV% of Pe | | | | | |
| Age | Non-Index | Index | Cal. Yr. | Non-Index | Index | Cal, Yr, | Non-Index | Index | Cal. Yr. | | | |
| 1 | 12.0% | 11.3% | 5.3% | 24.4% | 23.4% | 16.1% | 10.6% | 15.7% | 15.1% | | | |
| 2 | 18.6% | 17.8% | 1.6% | 25.8% | 24.6% | 10.9% | 21.4% | 20.3% | 12.5% | | | |
| 3 | 16.4% | 15.5% | 2.8% | 31,9% | 30,7% | 13.3% | 28,7% | 27.5% | 9.4% | | | |
| 4 | 16.2% | 15.6% | 3.5% | 22.5% | 21.4% | 14.7% | 27.4% | 26.3% | 6.9% | | | |
| 5 | 15.7% | 15.1% | 2.2% | 35.6% | 34.4% | 7.4% | 22.6% | 21.4% | 14.196 | | | |
| - C | | | | 40.000 | | | | | | | | |

| 3 | 12.0~0 | 11.570 | 3.3% | 24.470 | 43.470 | 10.190 | 10.0% | 12./70 | 3 3. 1 70 |
|----|--------|--------|--------|--------|--------|--------|-------|--------|-----------|
| 2 | 18.6% | 17.8% | 1.6% | 25.8% | 24.6% | 10.9% | 21.4% | 20.3% | 12.5% |
| 3 | 16.4% | 15.5% | 2.8% | 31.9% | 30.7% | 13.3% | 28.7% | 27.5% | 9.495 |
| 4 | 16.2% | 15.6% | 3.5% | 22.5% | 21.4% | 14.7% | 27.4% | 26.3% | 6.9% |
| 5 | 15.7% | 15.1% | 2.2% | 35.6% | 34.4% | 7.4% | 22.6% | 21.4% | 14.196 |
| á | 13.2% | 12.8% | 3.9% | 25.8% | 24.6% | 6.8% | 23.5% | 22.3% | 21.8% |
| 7 | 14.696 | 13.9% | 8.3% | 21.6% | 20.7% | 15.4% | 25.3% | 24.1% | 35.2% |
| 8 | 14.9% | 14.3% | 9.2% | 34.6% | 33.7% | 27.4% | 16.9% | 15.8% | 34.0% |
| 9 | 14.1% | 13.7% | 8.1% | 25.5% | 24.2% | 26.0% | 14.1% | 14.7% | 63.5% |
| 10 | 13.0% | 12.4% | 4.3% | 5.4% | 6.3% | 24.7% | 25.7% | 24.5% | 29.9% |
| 11 | 13.4% | 13.1% | 2.3% | 32.6% | 31.4% | 41.0% | 20.2% | 19.2% | 31.1% |
| 12 | 16.8% | 16.1% | 8.3% | 18.5% | 17.6% | 35.1% | 20.5% | 19.6% | 28.2% |
| 15 | 10.696 | 10.0% | 12.2% | 30.2% | 30.3% | 34.8% | 12.4% | 11.9% | 31.3% |
| 14 | 16.2% | 15.5% | 15.3% | 26.6% | 25.5% | 67.8% | 13.9% | 13.1% | 35.7% |
| 15 | 13.9% | 13.5% | 12.2% | 37.6% | 38.2% | 61.4% | 12.5% | 11.4% | 30.0% |
| 16 | 17.0% | 16.2% | 13.0% | 19.2% | 18.0% | 43.8% | 22.1% | 20.9% | 19.1% |
| 17 | 18.6% | 18.2% | 12.6% | 35.8% | 36.4% | 25.3% | 17.2% | 17.2% | 17.9% |
| 18 | 13.7% | 13.0% | 19.1% | 13.7% | 13.2% | 34.1% | 11.9% | 11.9% | 25.8% |
| 19 | 10.0% | 9.9% | 13.5% | 17.9% | 17.8% | 61.7% | 3.3% | 3.1% | 31.7% |
| 20 | 21.7% | 20.7% | 19.3% | 29.4% | 28.3% | 47.6% | 19.9% | 18.7% | 47.7% |
| 21 | 21.7% | 20.6% | 15.5% | 51.5% | 50.9% | 56.1% | 34.9% | 33.9% | 35.6% |
| 22 | 22.0% | 21.4% | 16.0% | 60.9% | 61.1% | 46.6% | 37.0% | 36.1% | 33.4% |
| 23 | 2.8% | 3.0% | 24.3% | 56.1% | 56.7% | 135.2% | 22.0% | 21.2% | 17.8% |
| 24 | 26.0% | 24.9% | 38.1% | 57.9% | 57.9% | 92.9% | 16.6% | 15.4% | 25.8% |
| 25 | 21.1% | 19.9% | 20.6% | 51.5% | 50.2% | 25.8% | 10.2% | 9.3% | 5.7% |
| 26 | 17.9% | 17.0% | 15.3% | 111.4% | 110.5% | 38.5% | 57.9% | 56.7% | 56.5% |
| 27 | 27.9% | 27.0% | 13.5% | 68.8% | 68.0% | 43.8% | 16.2% | 15.5% | 68.8% |
| 28 | 9.2% | 8.4% | 27.0% | 83.0% | 81.9% | 38.4% | 30.4% | 29.4% | 76.2% |
| 29 | 8.4% | 8.3% | 14.796 | 39.4% | 39.3% | 28.0% | 70.3% | 70.3% | 65.5% |
| | | | | | | | | | |

* Calendar year CV % are calculated using four observations.

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Supplemental Data Used in Reserve Analysis

| Calendar | Medical | Accident | Ultimate Lost Time Claim |
|----------|------------|----------|--------------------------------|
| Year | <u>CPI</u> | Year | Counts ** |
| | | | |
| 1964 | 0.1378 | 1964 | 30,261 |
| 1965 | 0.1475 | 1965 | 31,415 |
| 1966 | 0.1578 | 1966 | 32,699 |
| 1967 | 0.1689 | 1967 | 31,412 |
| 1968 | 0.1812 | 1968 | 32,188 |
| 1969 | 0.1953 | 1969 | 34,485 |
| 1970 | 0.2088 | 1970 | 32,058 |
| 1971 | 0.2217 | 1971 | 30,846 |
| 1972 | 0.2291 | 1972 | 32,660 |
| 1973 | 0.2383 | 1973 | 38,477 |
| 1974 | 0.2604 | 1974 | 41,369 |
| 1975 | 0.2918 | 1975 | 36,717 |
| 1976 | 0.3194 | 1976 | 38,471 |
| 1977 | 0.3501 | 1977 | 40,003 |
| 1978 | 0.3796 | 1978 | 41,904 |
| 1979 | 0.4146 | 1979 | 43,875 |
| 1980 | 0.4601 | 1980 | 38,614 |
| 1981 | 0.5092 | 1981 | 36,551 |
| 1982 | 0.5682 | 1982 | 33.049 |
| 1983 | 0.6179 | 1983 | 33,605 |
| 1984 | 0.6560 | 1984 | 40,423 |
| 1985 | 0.6972 | 1985 | 43,826 |
| 1986 | 0.7494 | 1986 | 44,601 |
| 1987 | 0.7991 | 1987 | 47,251 |
| 1988 | 0.8514 | 1988 | 50,605 |
| 1989 | 0.9171 | 1989 | 51,393 |
| 1990 | 1.0000 | 1990 | 50,666 |
| 1991 | 1.0872 | 1991 | 47,119 |
| 1992 | 1,1677 | 1992 | 45.822 |
| 1993 | 1.2306 | 1993 | 45,969 |
| 1994 | 1.2961 | 1994 | 45,153 |
| | | | |

Source for 1989-1994 Indices: U.S. Dept. of Labor: Bureau of Labor Statistics, "THE CPI DETAILED REPORT, 1994, Washington, D.C. Source for 1970-1988 Indices: U.S. Bureau of the Census, Statistical Abstract of the United States 1990, (110th Edition), Washington, D.C. 1990. •• Ultimate Lost Time Claims are estimated

Appendix

The data contained in the appendix shows medical payment experience from 1964 to 1994. The data by provider type was available for years 1991 to 1994. The CVs for the calendar year persistency are shown using all four years of available data, as well as the latest three years. The accident year persistency factors shown in Exhibit 1 are for three years of persistency factors.

The persistency factors by provider type are calculated using all accident year lost time claim counts contained in Exhibit 2. This is a further limitation to a direct comparison of the CVs.

Appendix A.I

All Medical Payments

| Year | I | 2 | 3 | , | 1 | 6 | 7 | 6 | 2 | 70 | 11 | 12 | ы | 14 | 51 | 1 |
|--|--|--|--|---|--|---|--|---|--|---|----------------------------------|-------------------------|----------------|-------|---------------|--------------|
| 1964 | | | | | | | | | | | | | | | | 1.12 |
| 1404 | | | | | | | | | | | | | | | 1.131 | 1.12 |
| 1966 | | | | | | | | | | | | | | 1.595 | 1.568 | 1.20 |
| 196* | | | | | | | | | | | | | 1.851 | 1.745 | 1.505 | |
| 1968 | | | | | | | | | | | | 1.873 | 2.091 | 2,175 | 2.46. | 2.44 |
| 1969 | | | | | | | | | | | 2 044 | 1.875 | 2.691 | 2.848 | 5.465 | - 52 - 51 |
| | | | | | | | | | | | | | | 2,658 | | |
| 1970 | | | | | | | | | | 2.089 | 4.155 | 2.254 | 2.681 | | 2741 | 2.64 |
| 1971 | | | | | | | | | 2,596 | 2.408 | 2,626 | 3.025 | 3.097 | 3.233 | 3.375 | 3,44 |
| 1972 | | | | | | | | 2,884 | 2.897 | 3.533 | 3,810 | 4,009 | 3.755 | 4,123 | 4.034 | 4,06 |
| 1975 | | | | | | | 3.578 | 3.467 | 3.820 | 4,502 | 5,000 | 4,292 | 4,531 | 4.837 | 4.955 | 4.8 |
| 1974 | | | | | | 4 621 | 4.575 | 5.222 | 5.795 | 6.060 | 6,382 | 6.231 | 6.245 | 6 246 | 6,082 | 5.92 |
| 1975 | | | | | 4,600 | + 299 | 4 Brig | 477 | 5.626 | 5.956 | 5,890 | 6.180 | 6.031 | 6,102 | o.luo | 5 10 |
| 1976 | | | | 0.431 | 5.672 | 5,747 | 0,231 | 5,594 | 6.786 | 6.749 | 0.551 | 6.941 | 6,606 | 0.310 | 5.1+2 | 5,97 |
| 19 | | | 9.558 | 0.555 | 6.590 | 6.925 | 7.152 | 6,720 | .149 | 7,277 | 7.267 | 7.064 | 6.734 | 5.968 | 0 797 | 6.55 |
| 1978 | | 35.504 | 11,267 | 8 1860 | 8.618 | 8.249 | 8.125 | 8,599 | 8,617 | 8.459 | 8.548 | 7. 09 0 | 098 | 7739 | 8 (5%) | 65 |
| 1424 | \$3.643 | \$7.525 | 14,911 | 11.596 | 10.411 | 10.062 | 10.481 | 10.066 | 10,141 | 9.907 | 9.731 | 8.513 | 9.372 | 8,797 | °05' | 0.04 |
| 1440 | 54,875 | 6. 01 | 15.654 | 11 860 | 11,110 | 16,787 | 10.709 | 10.255 | 10.509 | 9,897 | 8,704 | 9.373 | 9,374 | 8.147 | 5.797 | |
| 1981 | 36.565 | 41.558 | 10 441 | 12.603 | 11.266 | 16,727 | 11.697 | 16,271 | 9.795 | 6.515 | 9.807 | 9.577 | 8.464 | 6.354 | | |
| 1982 | +3.525 | st 182 | 17,256 | 13 784 | 11,792 | 11.730 | 10.983 | 10.205 | 8,930 | 9,978 | 16 294 | 8,48, | 0 H B | | | |
| 1985 | 42,915 | 50,717 | 20,060 | 15.551 | 13*3 | 12,552 | 11,739 | 10.610 | 11.220 | 11,402 | 10,164 | 7,526 | | | | |
| 1984 | \$2,592 | 6A.V. i | 26.607 | 19 691 | 17,253 | 15.575 | 13.615 | 14,710 | 15.709 | 13.232 | 9.384 | | | | | |
| 1985 | 51 YF1 | 76 704 | 55,675 | 25.320 | 21,420 | 19.108 | 20.930 | 20,466 | 17,767 | 13,056 | | | | | | |
| 1986 | 4++27 | 87 239 | 36,212 | 26.154 | 22,125 | 23.037 | 22,262 | 19,057 | 15.951 | | | | | | | |
| 1987 | 6.2 UNKs | 90.999 | 12,273 | 29.222 | 28.752 | 27.572 | 23,596 | 15,550 | | | | | | | | |
| 19 мн | 50.513 | 111.5+0 | 50.93 | 49,426 | 35,160 | 29,571 | 19.545 | | | | | | | | | |
| 1489 | 1, 1894 | 1.00 M/S | n5.178 | *9. ⁻ *5 | 57.555 | 24,490 | | | | | | | | | | |
| 1-1-9-0 | 5° (897 | 139/120 | 80.727 | 47.359 | 28.9+0 | | | | | | | | | | | |
| 1991 | s.as | 144.45° | NS.247 | 35.728 | | | | | | | | | | | | |
| 1992 | 97 854 | 149.702 | 54.55 | | | | | | | | | | | | | |
| 1994 | tin, nter | 122.435 | | | | | | | | | | | | | | |
| 1994 | 65.56 | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| Accident | | | | | | | es (in tho | isands) - Er | alustion is | TCAIN | | | | | | |
| Year | 17 | | | | | | | | | | | | | | | |
| | | 18 | 19 | 20 | <u>کا</u> | 22 | 23 | 24 | 25 | 26 | 22 | 20 | 29 | 30 | 31 | |
| 1964 | 1.227 | | | 2 <u>9</u> 1.907 | 1.62) | 1.792 | | | | | | | | | | |
| 1964 1965 | 1.227 | 1.345 1.527 | 1.525 | 1.907 | | | 1.635 | 1,579 | 1.604 | 1,554 | 1,247 | 1,224 | 1,2+3 | 1.059 | 31 858 | |
| 1965 | 1 22 ⁵ 1 525 | 1 346 1 527 | 1.525 1,600 | 1.907 1.551 | 1,621 1,602 | 1,792 1,715 | 1,635 1,668 | 1,579 1.607 | | 1,554 1,243 | 1,247 1,248 | 1,224 1,372 | 1,2+3 1.067 | | | |
| | 1.227 | 1 346 | 1.525 | 1.907 | 1,621 | 1.793 | 1.635 | 1,579 | 1.604 1.515 | 1,554 | 1,247 1,248 2,221 | 1,224 1,372 1,612 | 1,2+3 | 1.059 | | |
| 1965 | 1 22" 1 525 1 909 | 1 346 1 527 2 665 | 1.525 1,600 2,002 | 1.907 1.551 2.290 | 1,621 1,602 2,048 | 1,792 1,715 2,010 2,594 | 1,635 1,668 1,942 2,369 | 1,579 1,607 2,117 2,206 | 1.604 1.515 1.638 | 1,554 1,243 2,037 | 1,247 1,248 2,221 2,027 | 1,224 1,372 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 | 1 22" 1 525 1 909 2 5 ⁻¹ | 1 346 1 527 2 645 2 565 2 759 | 1,525 1,600 2,002 2,710 2,657 | 1.907 1.551 2.290 2.668 2.750 | 1,621 1,602 2,048 2,842 | 1,792 1,715 2,010 2,594 2,531 | 1,635 1,668 1,942 2,369 1,975 | 1,579 1.607 2,117 2,206 2,036 | 1.604 1.515 1.638 2.166 2.466 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 | 1 221 1 825 1 909 2 417 2 745 | 1,346 1,507 2,005 2,568 | 1,525 1,600 2,002 2,710 | 1.907 1.551 2.290 2.608 | 1,621 1,602 2,048 2,842 2,545 | 1,792 1,715 2,010 2,594 | 1,635 1,668 1,942 2,369 | 1,579 1,607 2,117 2,206 2,036 2,518 | 1.604 1.515 1.638 2.166 | 1,554 1,245 2,037 2,643 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1969 1969 | 1 227 1 525 1 908 2 477 2 745 2 745 2 725 | 1 345 1 50° 2 665 2 759 3 759 3 759 3 618 | 1.525 1,600 2,002 2,710 2,637 3,563 2,715 | 1.907 1.551 2.290 2.608 2.750 3.499 2.804 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 | 1,792 1,715 2,010 2,594 2,353 2,353 2,501 | 1,635 1,668 1,942 2,369 1,973 2,346 2,876 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1968 1970 1970 | 1 227 1 525 1 909 2 477 2 745 2 745 2 745 2 745 2 745 | 1 346 1 507 2 665 2 759 3 549 3 618 3 430 | 1.525 1.600 2.002 2.510 2.657 3.563 2.715 3.663 | 1.907 1.551 2.290 2.608 4.750 3.490 2.804 2.623 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 | 1,792 1,715 2,010 2,594 2,551 2,355 2,501 2,780 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,206 2,036 2,518 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1968 1970 1971 1971 | 1 227 1 525 1 908 2 477 2 745 2 745 2 725 | 1 345 1 50° 2 665 2 759 3 759 3 759 3 618 | 1.525 1.600 2.002 2.510 2.657 3.563 2.715 3.663 3.200 | 1.907 1.551 2.290 2.608 2.750 3.499 2.804 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,346 2,876 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 2967 1968 1969 1970 1971 1972 1975 | 1 221 1 525 1 909 2 4477 2 745 2 745 2 745 2 745 3 450 3 501 3 600 4 695 | 1,345 1,527 2,695 2,595 2,759 2,5449 3,618 3,430 4,050 3,791 | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.663 3.200 4.034 | 1.907 1.551 2.608 2.608 2.750 2.804 2.623 3.782 4.6°2 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,551 2,355 2,501 2,780 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 2967 1968 1968 1970 1971 1972 1975 1974 | 1 22" 1 525 1 904 2 4"" 2 "45 3 454 2 "55 3 581 3 580 4 695 5 449 | 1,345 1,527 2,645 2,565 2,759 3,549 3,618 3,430 4,050 3,791 5,913 | 1.525 1,600 2,002 2,710 2,657 3,563 2,715 3,663 3,200 4,034 5,575 | 1.907 1.551 2.290 2.668 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1969 1970 1971 1972 1975 1974 1975 | 1 227 1 525 1 904 2 477 2 745 2 745 2 745 2 745 3 501 3 800 4 095 5 449 5 495 | 1,345 1,507 2,665 2,565 2,759 3,640 3,640 4,650 3,791 5,913 4,942 | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.608 2.608 2.750 2.804 2.623 3.782 4.6°2 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1979 1970 1971 1972 1975 1974 1975 1976 | 1 227 1 525 1 900 2 477 2 745 3 745 3 745 3 745 3 501 3 800 4 095 5 449 5 449 5 449 5 449 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1,600 2,002 2,710 2,657 3,563 2,715 3,663 3,200 4,034 5,575 | 1.907 1.551 2.290 2.668 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 2467 1968 1979 1970 1971 1972 1975 1974 1975 1974 1975 1976 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,507 2,665 2,565 2,759 3,640 3,640 4,650 3,791 5,913 4,942 | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.668 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1966 1968 1969 1979 1971 1972 1975 1974 1975 1976 1977 1978 | 1 227 1 525 1 900 2 477 2 745 3 745 3 745 3 745 3 501 3 800 4 095 5 449 5 449 5 449 5 449 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.668 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1979 1979 1971 1972 1975 1974 1975 1977 1978 1979 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.668 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1969 1970 1971 1972 1975 1974 1975 1975 1975 1977 1978 1979 1950 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.608 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1966 1967 1969 1970 1971 1972 1973 1974 1975 1976 1978 1978 1978 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.608 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1979 1979 1972 1975 1974 1975 1976 1977 1978 1979 1980 1981 1981 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.608 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1979 1979 1971 1972 1975 1976 1975 1976 1977 1978 1977 1980 1981 1981 1982 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.608 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1979 1972 1975 1974 1975 1976 1977 1978 1979 1980 1981 1981 1981 1984 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.608 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1978 1971 1972 1975 1975 1975 1975 1975 1978 1977 1988 1981 1982 1983 1985 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.668 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1965 1966 1967 1968 1979 1972 1972 1975 1975 1975 1978 1978 1978 1980 1981 1982 1985 1985 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.668 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1945 1965 1964 1964 1964 1974 1971 1972 1975 1974 1975 1978 1977 1978 1978 1978 1980 1981 1981 1985 1985 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.668 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1945 1965 1968 1968 1968 1971 1971 1975 1974 1975 1974 1976 1977 1978 1980 1981 1981 1985 1985 1985 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.668 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1945 1965 1968 1968 1979 1979 1971 1972 1975 1974 1975 1977 1978 1977 1978 1977 1980 1981 1981 1985 1985 1985 1986 1989 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.668 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1945 1965 1968 1968 1968 1971 1971 1975 1974 1975 1974 1976 1977 1978 1980 1981 1981 1985 1985 1985 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.608 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1945 1965 1968 1968 1979 1979 1971 1972 1975 1974 1975 1977 1978 1977 1978 1977 1980 1981 1981 1985 1985 1985 1986 1989 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.608 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |
| 1945 1945 1947 1947 1949 1971 1972 1975 1975 1975 1975 1975 1975 1975 1975 | 1 227 1 525 1 906 2 477 2 745 5 476 2 725 5 501 3 800 4 095 5 449 5 449 5 449 5 449 5 6 499 5 857 | 1,345 1,52" 2,585 2,759 3,759 3,759 3,759 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 3,750 4,050 5,51" | 1.525 1.600 2.002 2.710 2.657 3.563 2.715 3.063 3.000 4.034 5.575 4.605 | 1.907 1.551 2.290 2.668 2.750 3.490 2.804 2.623 3.782 4.672 5.084 | 1,621 1,602 2,048 2,842 2,545 2,762 2,259 2,686 3,346 3,578 | 1,792 1,715 2,010 2,594 2,533 2,593 2,591 2,780 3,202 | 1,635 1,668 1,942 2,369 1,973 2,340 2,876 2,330 | 1,579 1,607 2,117 2,205 2,036 2,318 2,235 | 1.604 1.515 1.638 2.166 2.466 2.156 | 1,554 1,245 2,037 2,643 2,469 | 1,247 1,248 2,221 2,027 | 1,224 1,372 1,612 | 1,2+3 1.067 | 1.059 | | |

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Appenc

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|------------------|----------------|----------------|----------------|------------|-----------------|-------------|-------------------|-------------------|--------------------|--------------|------------|------------|------------|------------|------------|------------|
| | | | | | | AL | l Medie | cal Pay | ments | | | | | | | |
| Accident | | | | | Paid Los | es per (Bui | mate Lost T | ime Chim (| Count - Eva | luntion in I | | | | | | |
| Year 1964 | 1 | 2 | 3 | * | 5 | 5 | z | \$ | 2 | 19 | 11 | 32 | 13 | 14 | 15 | |
| 3965 | | | | | | | | | | | | | | | 36 | |
| 1966 | | | | | | | | | | | | | | 49 | 49 | |
| 1967 1968 | | | | | | | | | | | | 58 | 59 65 | 55 68 | 66 77 | |
| 1969 | | | | | | | | | | | 59 | 58 | 76 | 83 | 92 | |
| 1970 1971 | | | | | | | | | 78 | 65 78 | 67 85 | 70 98 | 84 100 | 83 105 | 85 109 | r. |
| 1972 | | | | | | | | 88 | 89 | 102 | 117 | 123 | 135 | 126 | 124 | 12 |
| 1973 | | | | | | | 93 | 90 | 99 | 117 | 130 | 112 | 118 | 126 | 129 | 124 |
| 1974 1975 | | | | | 125 | 112 | 111 153 | 126 | 140 353 | 146 162 | 154 360 | 151 169 | 151 | 151 166 | 24° 260 | 143 139 |
| 1976 | | | | 167 | 147 | 149 | 162 | 171 | 176 | 175 | 170 | 180 | 172 | 104 | 134 | 155 |
| 1977 1978 | | 796 | 234 269 | 163 212 | 165 206 | 173 197 | 179 194 | 168 200 | 186 206 | 182 202 | 182 204 | 177 184 | 168 169 | 150 185 | 170 191 | 159 155 |
| 1979 | 766 | 855 | 340 | 260 | 237 | 243 | 239 | 229 | 233 | 226 | 2.22 | 194 | 214 | 200 | 175 | 136 |
| 1984 1981 | 688 1,050 | 2,004 | 405 450 | 307 345 | 258 306 | 279 293 | 277 304 | 265 281 | 267 268 | 256 | 225 268 | 243 262 | 243 | 211 174 | 150 | |
| 1982 | 1,050 | 1,132 1,246 | 522 | 545 417 | 357 | 295 | 332 | 309 | 208 | 233 302 | 310 | 257 | 232 185 | 1/4 | | |
| 1983 | 3,277 | 1,509 | 597 | 463 | 403 | 374 | 349 | 316 | 334 | 339 | 302 | 224 | | | | |
| 7984 1985 | 1.301 1,254 | 1,750 | 658 768 | 485 578 | 427 489 | 385 436 | 342 478 | 364 467 | 389 405 | 327 298 | 232 | | | | | |
| 1986 | 1.211 | 1,956 | 812 | 586 | 496 | 517 | 499 | 427 | 313 | | | | | | | |
| 1987 1988 | 1.314 1.393 | 2,053 2,204 | 895 1.007 | 618 799 | 608 715 | 584 584 | 499 386 | 329 | | | | | | | | |
| 1989 | 1.583 | 2,353 | 1,268 | 968 | 726 | 477 | | | | | | | | | | |
| 1990 1991 | 1.12" | 2,746 3,065 | 1,595 | 935 758 | 571 | | | | | | | | | | | |
| 1992 | 2.135 | 3,268 | 3,448 3,195 | /50 | | | | | | | | | | | | |
| 1995 | 2,185 | 2.663 | | | | | | | | | | | | | | |
| 1994 | 1.8+7 | | | | | | | | | | | | | | | |
| Accident Year | 17 | 16 | 19 | 20 | Paid Lous 21 | | mate Losi Y 23 | ime Claim (29 | Journt - Eva 25 | | | 24 | 20 | 70 | | |
| icm. | μ. | 10 | 19 | 20 | 41 | 22 | 45 | 49 | 42 | 26 | 27 | 25 | 29 | 50 | શ્ર | |
| \$964 | 45 | 44 | 50 | 63 | 54 | 59 | 54 | 52 | 53 | 53 | 41 | 40 | 43 | 35 | 28 | |
| 1965 1966 | 4.2 50 | 49 61 | 51 61 | 49 70 | 53 65 | 55 61 | 53 59 | 51 65 | 48 50 | 40 62 | 40 68 | 44 49 | 34 43 | 29 | | |
| 1967 | 79 | 82 | 66 | 85 | 90 | 85 | 75 | 70 | 69 | 84 | 65 | 43 | - | | | |
| 1968 1969 | 65 100 | 86 103 | 82 104 | 85 101 | 79 78 | 72 68 | 61 68 | 63 67 | 77 62 | 77 45 | 51 | | | | | |
| 1970 | 85 | 94 | 65 | 87 | 79 | 78 | 90 | 79 | 50 | | | | | | | |
| 1971 1972 | 113 116 | 111 124 | 99 98 | 85 116 | 87 102 | 90 98 | 76 70 | 64 | | | | | | | | |
| 1973 | 106 | 99 | 105 | 106 | 93 | 56 | | | | | | | | | | |
| 1974 | 132 | 143 | 135 | 123 | 95 | | | | | | | | | | | |
| 1975 1976 | 150 | 155 | 125 | 93 | | | | | | | | | | | | |
| 2977 | 146 | 115 | | | | | | | | | | | | | | |
| 1978 1979 | 315 | | | | | | | | | | | | | | | |
| 1980 | | | | | | | | | | | | | | | | |
| 1983 1981 | | | | | | | | | | | | | | | | |
| 1985 | | | | | | | | | | | | | | | | |
| 1984 | | | | | | | | | | | | | | | | |
| 1985 1986 | | | | | | | | | | | | | | | | |
| 1987 | | | | | | | | | | | | | | | | |
| 1988 1989 | | | | | | | | | | | | | | | | |
| 1990 | | | | | | | | | | | | | | | | |
| 1991 1992 | | | | | | | | | | | | | | | | |
| 1992 | | | | | | | | | | | | | | | | |
| 1994 | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |

All Medical Payments

| | | | | | | | | | Indexed D. | | | | | | |
|---|---|--|--|---|--|--|--|--|---|---|--|--------------------------------------|---|------------------------|------------------------|
| Accident Year | 1.2 | 2-3 | 3-4 | 1.5 | 5-6 | ACCIDED 1 | rear Persia 7 <u>-8</u> | tency Non- | Indexed Pa 2:10 | 10-11 | 11-12 | 12-13 | 13.15 | 14-15 | 15-16 |
| 1964 | | 8.4 | 1.1 | *1 | 13 | *1 | 1.2 | - | | | 12,24 | 1.8.44 | 2,2 | 1.1.1.1.1 | |
| 1965 | | | | | | | | | | | | | | | 1 1916 |
| 1966 | | | | | | | | | | | | | 0.9415 | 0 9970 1 1851 | 1.6715 |
| 1967 1968 | | | | | | | | | | | | 1.1164 | 1.0399 | 1 1417 | 1 1838 |
| 1969 | | | | | | | | | | | 0.9725 | 1.3109 | 1.0927 | 1 1166 | u 9809 |
| 1970 | | | | | | | | | | 1.0207 | 1.0474 | 1.2001 | 0.9916 | 1.0314 | 1/ 56km |
| 1971 | | | | | | | | | 1.0050 | 1.0903 | 1.1519 | 1.0237 | 1.0440 | 1.0441 | 1.0209 |
| 1972 | | | | | | | | 1.0046 | 1.1503 | 1.1433 | 1.0521 | 0 9362 | 1.0985 | 0.9784 | 1.0120 |
| 1973 | | | | | | | 0.9691 | 1 1018 | 1.1784 | 1 1107 | 0.8584 | 1.0557 | 1.0675 | 1.0240 | 0.9758 |
| 1974 | | | | | | 0.9900 | 1.1416 | 1.1097 | 1.0457 | 1.0532 | 0.9764 | 1-0022 | 1.0002 | 0.9738 | v.9734 |
| 2975 | | | | | 0.9346 | 1.1325 | 1.1250 | 1.0271 | 1.0550 | 0.9923 | 1.0493 | 0.9758 | 1.0119 | 1.0006 | 0.8365 |
| 1976 | | | | 0.8820 | 1.0132 | 1.0824 | 1.0599 | 1.0295 | 0.9942 | 0.9706 | 1.0595 | 0.9518 | 0.9552 | 0.8149 | 1.1626 |
| 1977 | | 0.1177 | 0.6983 | 1.0085 | 1.0505 | 1.0330 0.9819 | 0.9397 1.0337 | 1.1084 | 0.9769 | 0.9987 | 0.9721 0.9006 | 0.9533 0.9220 | 0.8893 1.0896 | 1.1350 1.0353 | 0.9352 0.8158 |
| 1978 1979 | 1.1161 | 0.3377 0.3974 | 0.7887 0.7643 | 0.9699 0.9136 | 0.9571 1.0242 | 0.9830 | 0.9604 | 1.0260 1.0075 | 0.9816 0.9769 | 1.0105 0.9823 | 0.9000 | 1.1008 | 0.9386 | 0.8704 | 0.7892 |
| 1980 | 1.1299 | 0.4039 | 0.7576 | 0.9368 | 0.9709 | 0.9928 | 0.9560 | 1.0069 | 0.9601 | 0.8794 | 1.0769 | 1.0001 | 0.8691 | 0.7116 | 0.7074 |
| 1981 | 1.0781 | 0.3975 | 0.7666 | 0.8939 | 0.9522 | 1.0345 | 0.9255 | 0.9536 | 0.8691 | 1.1521 | 0.9765 | 0.883? | 0.750? | | |
| 1982 | 0.9505 | 0.4190 | 0.7968 | 0.8555 | 0.9948 | 0.9363 | 0.9291 | 0.8741 | 1.1186 | 1.0267 | 0.8280 | 0.7204 | | | |
| 1983 | 1.1818 | 0.3957 | 0.7750 | U-8664 | 0.9316 | 0.9353 | 0.9038 | 1.0575 | 1.0162 | 0.8914 | 0.7405 | | | | |
| 1984 | 1 2050 | 0.4199 | 0.7367 | 0.8802 | 0.9027 | 0.8870 | 2.0648 | 1.0679 | 0.8423 | 0.7092 | | | | | |
| 1985 | 1.5958 | 0.4390 | 0.7519 | 0.8460 | 0.8920 | 1.0954 | 0.9779 | 0.8681 | 0.7348 | | | | | | |
| 1986 | 1.6147 | 0.4151 | 0.7223 | 0.8459 0.9632 | 1.0412 0.9596 | 0.9663 0.8559 | 0.8560 | 0.7321 | | | | | | | |
| 1987 1988 | 1.5621 | 0.4358 0.4567 | 0.0913 | 0.9852 0.8945 | 0.9596 | 0.8559 0.6609 | 0.6581 | | | | | | | | |
| 1989 | 1 7007 | 0.5391 | 0.7632 | 0.7505 | 0.6560 | 0.0009 | | | | | | | | | |
| 1990 | 2.4369 | 0.5803 | 0.5867 | 0.6111 | 0.0000 | | | | | | | | | | |
| 1991 | 1.8626 | 0.4725 | 0.5235 | 0.0111 | | | | | | | | | | | |
| 1992 | 1.5308 | 0.3656 | | | | | | | | | | | | | |
| 1993 | 1.2189 | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| Avg All | 1.438 | 0.432 | 0.728 | 0.876 | 0.940 | 0.971 | 0.967 | 0.998 | 0.994 | 1.002 | 0.969 | 0.868 | 0.985 | 1.004 | 0.989 |
| Avg Last 3 | 1.537 | 0.473 | | 0.752 | | | 0.831 | | | 0.876 | 0.848 | | the second se | | |
| C.V.(%) | 26.74 | 14.490 | 10.7% | 11.1% | 10.6% | 11.7% | 12.2% | 10.4% | 11.7% | 21.3% | 11.4% | 13.7% | 9.9% | 12.74 | 11 040 |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| Accident | | | 10.10 | 20.20 | 26.21 | | | | lodexed Pa | | 24 22 | 27 28 | 34 70 | 30.20 | 20.21 |
| Xsar | 16-17 | 17-18 | <u>18-19</u> | 19-29 | 20-21 | 21.22 | 22-23 | 23-24 | 24-25 | 25-26 | 26-27 0 8022 | <u>27-28</u> 0 9817 | 28-29 | <u>29.30</u> 0.8520 | 30-31 0 80% |
| Xsar 1964 | 1.0902 | 1.0976 | 1.1330 | 1.2505 | 0.8497 | 21:22 1.1054 | 22-23 0.9113 | 23-24 0.9669 | 24-25 1.0157 | 25-26 0.9692 | 0.8022 | 0.9817 | 1.0160 | 0.8520 | 30.31 0.8099 |
| <u>X sar</u> 1964 1965 | 1.0902 1.0736 | 1.0976 1.1528 | 1.1330 1.0478 | 1.2505 0.9691 | 0.8497 1.0328 | 21:22 1.1054 1.0707 | <u>22-23</u> 0.9113 0.9728 | 23-24 0.9669 0.9632 | <u>24-25</u> 1.0157 0.9429 | 25-26 0.9692 0.8204 | 0.8022 1.00 38 | 0.9817 1.0991 | | | |
| Xsar 1964 | 1.0902 | 1.0976 | 1.1330 | 1.2505 | 0.8497 | 21:22 1.1054 | 22-23 0.9113 | 23-24 0.9669 | 24-25 1.0157 | 25-26 0.9692 | 0.8022 | 0.9817 | 1.0160 0.7782 | 0.8520 | |
| <u>X 58</u> 1964 1965 1966 1967 1968 | 1.0902 1.0736 1.1571 1.0123 1.0893 | 1.0976 1.1528 1.0184 1.0449 1.0048 | 1.1330 1.0478 0.9986 1.0470 0.9559 | 1.2505 0.9691 1.1439 0.9625 1.0427 | 0.8497 1.0328 0.8940 1.0896 0.9254 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Year 1964 1965 1966 1966 1968 1969 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 | 21-22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2454 1.2200 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| X987 1964 1965 1966 1967 1968 1969 1970 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 | 21-22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 | 22-23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| X 587 1964 1965 1966 1967 1968 1969 1970 1971 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0259 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 | 21-22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8798 1.1071 1.0348 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| X SAF 1964 1965 1966 1967 1968 1969 1970 1970 1971 1972 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 7.0159 0.5310 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22-23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| X 594 1964 1965 1966 1967 1968 1969 1970 1970 1971 1972 1973 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 | 21-22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8798 1.1071 1.0348 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| X SAF 1964 1965 1966 1967 1968 1969 1970 1970 1971 1972 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 7.0159 0.5310 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| <u>X sar</u> 1964 1965 1966 1967 1968 1969 1978 1978 1971 1972 1973 1974 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.0893 1.0285 1.0159 0.9310 0.8472 0.9204 1.0759 1.0554 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8995 0.8930 0.7901 1.0640 0.9433 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| <u>X saf</u> 1964 1965 1966 1967 1967 1969 1970 1977 1973 1973 1974 1975 1976 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0049 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| <u>X saf</u> 1964 1965 1966 1967 1969 1970 1971 1972 1973 1974 1975 1976 1977 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.0893 1.0285 1.0159 0.9310 0.8472 0.9204 1.0759 1.0554 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| X 5945 1964 1965 1966 1966 1967 1969 1979 1974 1972 1973 1974 1975 1976 1977 1978 1978 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| 2594 1964 1965 1965 1966 1969 1976 1971 1972 1974 1975 1976 1977 1978 1977 1978 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| 2598 1964 1966 1966 1967 1968 1969 1970 1971 1972 1973 1974 1975 1976 1977 1978 1977 1978 1979 1980 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| 2594 1965 1965 1966 1966 1969 1978 1971 1972 1973 1974 1975 1976 1977 1978 1977 1978 1979 1980 1981 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Ysar 1964 1965 1966 1967 1968 1969 1971 1973 1974 1973 1974 1975 1976 1977 1978 1978 1978 1978 1978 1981 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| 2594 1965 1965 1966 1966 1969 1978 1971 1972 1973 1974 1975 1976 1977 1978 1977 1978 1979 1980 1981 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Yspr 1964 1965 1966 1966 1969 1971 1973 1974 1975 1976 1977 1978 1976 1977 1978 1979 1980 1981 1981 1982 1983 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Year 1965 1965 1966 1967 1968 1970 1970 1970 1977 1975 1975 1975 1975 1975 1977 1978 1977 1978 1980 1981 1982 1985 1985 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Year 1965 1965 1966 1967 1968 1970 1970 1977 1973 1975 1975 1975 1975 1975 1975 1975 1975 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Yeper 1964 1965 1966 1967 1969 1970 1971 1972 1977 1977 1977 1978 1976 1977 1978 1976 1977 1978 1978 1978 1981 1981 1985 1985 1985 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Year 1964 1965 1966 1967 1969 1971 1972 1973 1974 1975 1975 1975 1975 1976 1977 1977 1977 1978 1980 1982 1984 1985 1986 1987 1988 1987 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Yeper 1964 1965 1966 1967 1969 1970 1971 1972 1977 1977 1977 1977 1978 1976 1977 1978 1978 1978 1978 1981 1985 1985 1985 1985 1985 1985 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Year 1964 1965 1966 1967 1969 1971 1972 1973 1974 1973 1974 1975 1976 1977 1977 1977 1977 1978 1980 1984 1985 1986 1985 1986 1988 1988 1988 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Yeper 1964 1965 1966 1967 1969 1970 1971 1972 1977 1977 1977 1977 1978 1976 1977 1978 1978 1978 1978 1981 1985 1985 1985 1985 1985 1985 | 1.0902 1.0736 1.1571 1.0123 1.0893 1.1091 1.0285 1.0159 0.9510 0.8472 0.9204 1.0759 1.0554 0.9215 | 1.0976 1.1528 1.0184 1.0449 1.0048 1.0258 1.1077 0.9799 1.0657 0.9259 1.0847 0.8993 0.9257 | 1.1330 1.0478 0.9986 1.0470 0.9559 1.0096 0.8995 0.8930 0.7901 1.0640 0.9433 0.9319 | 1.2505 0.9691 1.1439 0.9625 1.0427 0.9742 1.0327 0.8561 1.1821 1.0093 0.9119 | 0.8497 1.0328 0.8940 1.0896 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 | 21:22 1.1054 1.0707 0.9815 0.9130 0.9161 0.8708 1.1071 1.0348 0.9569 | 22:23 0.9113 0.9728 0.9662 0.9130 0.8463 0.9948 1.1499 0.8383 | 23-24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 | 24-25 1.0157 0.9429 0.7736 0.9822 1.2108 0.9276 | 25-26 0.9692 0.8204 1.2434 1.2200 1.0013 | 0.8022 1.0038 1.0903 0.7668 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Yeper 1964 1965 1967 1967 1971 1972 1973 1974 1973 1974 1973 1974 1973 1975 1976 1977 1977 1977 1977 1978 1980 1981 1982 1984 1985 1986 1985 1986 1990 1991 1991 2993 | 1.0902 1.0735 1.0257 1.0293 1.0293 1.0994 1.0991 1.0585 0.9510 0.9810 0.9810 0.9810 0.9810 0.9810 0.9810 0.9810 0.97247 | 1.0976 1.1528 1.0184 1.0249 1.0049 1.0259 1.0077 0.9799 0.9059 0.9259 1.0847 0.8993 0.8993 0.9993 0.7707 | 1.1330 1.0478 0.9986 1.0476 0.5559 1.0795 0.8995 0.8995 0.8995 0.8995 0.8995 0.8995 0.8995 0.8995 0.8995 0.8995 0.3995 0.5559 1.0540 0.9319 0.7501 | 1.2505 0.9651 1.0457 0.9625 1.0427 0.97627 0.97561 1.0527 0.85561 1.0821 1.0993 0.9719 0.7404 | 0.8497 1.0328 0.8940 0.9254 0.9254 0.7740 0.8055 1.0243 0.8055 1.0243 0.8787 0.8787 0.8787 | 21.222 1.1054 1.0707 0.9815 0.9150 0.8706 0.8706 0.8706 0.8706 0.8706 0.8706 0.8706 0.8706 0.8756 0.7108 | 22.23 0.9718 0.9662 0.9130 0.8463 0.9948 0.9948 0.9948 0.8383 0.7095 | 23.24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 0.8463 | 24-25 10157 0.9429 0.7756 0.9622 1.2106 0.9276 0.9276 0.7232 | 25-56 0 95692 08204 1.2454 1.2454 1.2200 1.0013 0.7270 | 0.8022 1.0038 1.0703 0.7668 0.6600 | 0.9817 1.0991 0.7260 | 1.0160 0.7782 | 0.8520 | |
| Year 1964 1965 1966 1967 1967 1977 1973 1977 1975 1977 1978 1978 1978 1978 1980 1981 1985 1985 1985 1985 1985 1985 1985 | 1.0902 1.0736 1.0757 1.0237 1.0293 1.0295 1.059 0.9510 0.2877 0.9204 1.0554 0.7247 | 1.0776 1.1528 1.0184 1.0248 1.0258 1.0258 1.0258 1.0258 1.0258 1.0257 0.9259 1.0847 0.9259 0.9259 0.9259 0.9259 0.7707 | 1.1330 1.0478 0.9966 1.0470 0.0559 1.0076 0.8955 0.8955 0.8955 0.8955 0.9901 1.0643 0.9351 0.0943 0.9433 0.9453 0.9450 | 1.2505 0.9691 1.1459 0.9625 1.0427 0.9742 1.0527 0.8754 1.1821 1.0993 0.97140 0.77404 | 0.8497 1.0328 0.8940 1.06940 0.9254 0.7740 0.8055 1.0243 0.8847 0.8787 0.7407 | 1.1054 1.1054 0.9815 0.9150 0.9161 0.8706 0.9161 0.8706 0.7168 0.7168 | 22-23 0-9113 0-9778 0-9662 0-9130 0-9463 0-9548 0-9548 0-9548 0-8383 0-8383 0-8383 0-8383 0-8383 0-8383 0-8383 0-8383 0-8383 0-8383 0-8383 0-8383 0-8383 0-8385 0-8385 0-8385 0-8385 0-8385 0-8385 0-8355 0-8355 0-8355 0-8355 0-8355 0-8355 0-8355 0-85550 0-85550 0-85550 0-85550000000000 | 23.24 0.9669 0.96532 1.0905 0.9311 1.0323 0.9904 0.7764 0.8483 | 24-25 1.0157 0.9429 0.7735 0.9622 1.2108 0.9226 0.9226 0.7232 | 25-56 09692 08204 1.2454 1.2200 1.0013 0.7270 | 0.8022 1.0038 1.0930 0.7668 0.6600 | 0.9817 1.0991 0.7260 0.6714 | 0.889 | 0.8520 9.8404 | 0700FL 0 |
| Year 1964 1965 1967 1967 1967 1971 1972 1973 1974 1973 1974 1973 1975 1976 1977 1978 1977 1978 1980 1981 1982 1985 1986 1987 1985 1986 1987 1990 1991 1991 | 1.0902 1.0735 1.0257 1.0293 1.0293 1.0994 1.0991 1.0585 0.9510 0.9810 0.9810 0.9810 0.9810 0.9810 0.9810 0.9810 0.97247 | 1.0976 1.1528 1.0184 1.0249 1.0049 1.0259 1.0077 0.9799 0.9059 0.9259 1.0847 0.8993 0.8993 0.9993 0.7707 | 1.1330 1.0478 0.9986 1.0476 0.5559 1.0795 0.8995 0.8995 0.8995 0.8995 0.8995 0.8995 0.8995 0.8995 0.8995 0.8995 0.3995 0.5559 1.0540 0.9319 0.7501 | 1.2505 0.9651 1.0457 0.9625 1.0427 0.97627 0.97561 1.0527 0.85561 1.0821 1.0993 0.9719 0.7404 | 0.8497 1.0328 0.8940 0.9254 0.9254 0.7740 0.8055 1.0243 0.8055 1.0243 0.8787 0.8787 0.8787 | 21.222 1.1054 1.0707 0.9815 0.9150 0.8706 0.8706 0.8706 0.8706 0.8706 0.8706 0.8706 0.8706 0.8756 0.7108 | 22.23 0.9718 0.9662 0.9130 0.8463 0.9948 0.9948 0.9948 0.8383 0.7095 | 23.24 0.9669 0.9632 1.0905 0.9311 1.0323 0.9904 0.7764 0.8463 | 24-25 10157 0.9429 0.7756 0.9622 1.2106 0.9276 0.9276 0.7232 | 25-56 0 95692 08204 1.2454 1.2454 1.2200 1.0013 0.7270 | 0.8022 1.0038 1.0703 0.7668 0.6600 | 0.9817 1.0991 0.7260 0.6714 | 1.0160 0.7782 0.8720 | 0.8520 9.8404 | ~~0H0 |

Appendix A.4

All Medical Payments

| Accident | | | | | | Acciden | . Vene Per | sistency in | ferred Berry | - | | | | | |
|--|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|
| Year | 1.2 | 2-3 | 3.4 | 4.5 | 5-6 | 6.7 | 7.8 | 8_2 | 2-10 | 10-11 | 11-12 | 12-13 | 13-19 | 16.15 | 15-16 |
| 1964 1965 1966 1967 1968 1969 1970 1971 1972 1973 | _ | ~ | | - | | | 0.8733 | 0.9052 | 0.9056 1.0394 1.0560 | 0.9197 0.9852 1.0246 1.0213 | 0.8764 0.9464 1.0323 0.9675 0.8086 | 1.0060 1.1845 1.0755 0.9414 0.8819 0.9933 | 0.8484 0.9396 0.9792 0.9118 0.9633 1.0335 0.9932 | 0.8984 1.0713 1.0231 1.0268 0.9715 0.9824 0.9102 0.9603 | 0.9637 0.9682 1.0609 0.9335 0.9239 0.9239 0.9498 0.9491 0.9159 |
| 1974 1975 1976 (977 1978 1980 1981 1981 1983 1983 1983 1984 1985 1986 1987 1988 | 1.0057 1.0210 0.9661 1.1131 1.1337 1.2966 1.5145 1.4085 1.4085 1.45568 | 0.3043 0.3590 0.3619 0.3659 0.3947 0.3723 0.3906 0.4117 0.3906 0.4117 0.3906 0.4117 0.3906 0.4184 0.4086 0.4188 | 0.6292 0.7126 0.6849 0.6967 0.7220 0.7516 0.7210 0.6909 0.7057 0.6340 0.7350 0.6340 0.7350 0.7106 | 0.7948 0.9113 0.8692 0.8401 0.8824 0.8411 0.7959 0.8125 0.8261 0.7854 0.7554 0.8548 0.9544 0.8328 0.7121 | 0.8422 0.9155 0.9414 0.8802 0.9647 0.9135 0.8859 0.8744 0.8381 0.8181 0.8181 0.9575 0.8935 0.7760 0.6229 | 0.8921 1.0233 0.9700 0.9277 0.9249 0.9236 0.9702 0.8788 0.8683 0.8134 1.0075 0.8997 0.8121 0.6275 | 0.835 1.0315 1.0081 0.9747 0.8951 0.8955 0.8966 0.8687 0.8687 0.8628 0.8289 0.9794 0.9105 0.8123 0.6249 | 0.9944 0.9445 0.9698 1.0429 0.9546 0.9448 0.9451 0.8853 0.8017 0.9726 0.9943 0.8238 0.6951 | 0.9616 0.9938 0.9255 0.9085 0.9265 0.9169 0.8913 0.7971 1.0289 0.9462 0.7993 0.6977 | 0.5920 0.5937 0.9030 0.9365 0.9484 0.9119 0.8065 1.0597 0.8459 0.8459 0.8459 | 0.9187 0.9762 0.9936 0.9124 0.8361 0.8023 0.9905 0.9092 0.7856 0.7031 | 0.9323 0.9151 0.8953 0.8456 1.0125 0.9311 0.8386 0.6840 | 0.9380 0.9497 0.8868 0.8159 1.0021 0.8740 0.8247 0.7128 | 0.9140 0.9289 0.7473 1.0439 0.8260 0.6756 | 0.9037 0.7672 1.0694 0.8708 0.7722 0.7495 |
| 1990 | 2 2414 1.7342 | 0.5403 0.4483 | 0.5567 0.4971 | 0.5802 | | | | | | | | | | | |
| 1992 2993 | 1.4525 1.1573 | 0.3472 | | | | | | | | | | | | | |
| | | | | | | | | | _ | | | | | | |
| Avg All | 1.554 | 0.400 | 0.674 | 0.811 0.708 | 0.870 | 0.899 | 0.895 | 0.925 | 0.920 | 0.928 | 0.897 | 0 935 | 0.913 | 0.930 | 0.915 |
| Asg Last 3 C.Y.(%) | 1 448 20 0% | 0.445 13.470 | 0.588 10.8% | 10.4% | 0.764 | 11.0+6 | 0.783 | 0.838 | 0.814 | 0.825 | 0.799 | 0.818 | 0.804 | 0.822 | 0 797 |
| · | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| Accident | | | | | | | | sistency inc | | | | | | | |
| <u>Y c</u> ar | <u>16-17</u> 19624 | 1 <u>7-18</u> 0.9918 | <u>18-19</u> 1.0154 | <u>19:20</u> 1.1499 | 29-21 0.8004 | 21-22 | 22.23 | 23-24 | 24-25 | 25-26 | <u>26-27</u> 0.7357 | 27-28 0 9030 | 28-29 0.9960 | 29.30 | <u>39-31</u> 0.76% |
| <u>Y c</u> ar 1964 1965 | 0.9824 0.9*01 | 0.9918 1.0531 | 1.0154 0.9635 | 1.1499 0.9128 | 0.8004 0.9718 | 21-22 1 0401 0.9961 | 2 <u>2-23</u> 0.8478 0.9123 | 2 <u>3-24</u> 0.9068 0.9040 | 24-25 0.9533 0.8753 | 25-26 0.8998 0.7524 | 0.7357 0.9233 | 0.9030 1.0234 | 0.9460 0.7385 | 2 <u>9.30</u> 0.8084 0.7979 | 39:31 0.76% |
| <u>Y c</u> ar 1964 1965 1966 | 0.9824 0.9*61 1.03*0 | 0.9918 1.0531 0.9365 | 1.0154 0.9635 0.9406 | 1.1499 0.9128 1.0763 | 0.8004 0.9718 0.8317 | 2 <u>1-22</u> 1 0401 0.9961 0.9204 | 22 <u>23</u> 0.8478 0.9123 0.9069 | 23-24 0.9068 0.9040 1.0123 | 2 <u>4-25</u> 0.9533 0.8753 0.7095 | 25-26 0.8998 0.7524 1.1437 | 0.7357 0.9233 1.0152 | 0.9030 1.0234 0.6889 | 0.9460 | 0.8084 | |
| <u>Ye</u> ar 1964 1965 1966 1967 | 0.9824 0.9°01 1.03°0 0.9309 | 0.99418 1.0531 0.9365 0.9842 | 1.0154 0.9635 0.9406 0.9851 | 1.1499 0.9128 1.0763 0.8954 | 0.8004 0.9718 0.8317 1.0218 | 21-22 1 0401 0.9961 0.9204 0.8569 | 22.23 0.8478 0.9123 0.9069 0.8476 | 23-24 0.9068 0.9040 1.0123 0.8540 | 24-25 0.9533 0.8753 0.7095 0.9034 | 25-26 0.8998 0.7524 1.1437 1.1359 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 | 0.9460 0.7385 | 0.8084 | |
| <u>Ye</u> ar 1964 1965 1966 1967 1968 1969 | 0.9824 0.9*01 1.03*0 0.9509 1.0261 1.0935 | 0.9418 1.0531 0.9305 0.9842 0.9455 0.9514 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 | 21-22 1 0401 0.9961 0.9204 0.8569 0.8505 0.7986 | 22-23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 | 0.7357 0.9233 1.0152 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| <u>Ye</u> ar 1964 1965 1966 1967 1968 1969 1979 | 0.9824 0.9*01 1.03*0 0.9509 1.0261 1.0435 0.9569 | 0.99418 1.0331 0.9305 0.9642 0.9455 0.9544 1.0368 | 1.0154 0.9635 0.9406 0.9851 0.8893 0.9468 0.8443 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7186 | 21-22 1 0401 0.9961 0.9204 0.8569 0.8505 0.7986 1.0183 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Year 1964 1965 1966 1967 1968 1969 1970 1971 | 0.9824 0.9101 1.0310 0.9309 1.0261 1.0435 0.9569 0.9569 0.9521 | 0.9418 1.0331 0.9305 0.9642 0.9455 0.9534 1.0368 0.9197 | 1.0154 0.9635 0.9406 0.9851 0.8893 0.9468 0.8443 0.8290 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Y <u>car</u> 1964 1965 1966 1967 1968 1969 1970 1971 1972 1973 | 0.9824 0.9*01 1.03*0 0.9509 1.0261 1.0435 0.9569 | 0.9918 1.0531 0.9305 0.9842 0.9455 0.9544 1.0388 0.9197 0.9893 0.8492 | 1.0154 0.9635 0.9406 0.9851 0.9468 0.8443 0.8443 0.8290 0.7246 0.9787 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.9204 0.8569 0.8505 0.7986 1.0183 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Y <u>c</u> ar 1965 1966 1967 1968 1969 1970 1971 1972 1973 | 0.59824 0.9701 1.0370 0.9309 1.0261 1.0435 0.9569 0.9559 0.9527 0.8738 0.7865 0.8441 | 0.9918 1.0531 0.9365 0.9642 0.9455 0.9544 1.0368 0.9197 0.9893 0.8492 0.9976 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Y <u>c</u> ar 1964 1965 1966 1967 1968 1969 1970 1974 1974 1974 1974 | 0.9824 0.9701 1.0570 0.9509 1.0251 1.0251 1.0255 0.9569 0.9559 0.8758 0.8758 0.8441 0.9850 | 0.9918 1.0531 0.9305 0.9642 0.9455 0.9544 1.0368 0.9197 0.9893 0.8492 0.9976 0.8573 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Y <u>c</u> ar 1964 1965 1966 1967 1969 1979 1974 1974 1974 1974 1976 1977 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9365 0.9642 0.9455 0.9544 1.0368 0.9197 0.9893 0.8492 0.9976 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Y <u>c</u> ar 1964 1965 1966 1967 1969 1970 1971 1972 1973 1974 1975 1976 1977 | 0.9824 0.9701 1.0570 0.9509 1.0261 1.0435 0.9569 0.9527 0.8758 0.8441 0.9850 0.9820 0.9820 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Y <u>car</u> 1964 1965 1966 1967 1969 1970 1971 1971 1974 1974 1975 1976 1977 1978 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Y <u>c</u> ar 1965 1965 1967 1968 1969 1970 1971 1972 1973 1974 1975 1976 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Ycar 1964 1966 1966 1968 1969 1970 1974 1974 1974 1974 1975 1974 1975 1977 1976 1977 1978 1979 1980 1980 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Ycar 1965 1965 1966 1967 1968 1969 1971 1975 1975 1975 1975 1975 1975 197 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Ycar 1965 1965 1966 1967 1968 1969 1979 1975 1975 1975 1975 1976 1977 1978 1978 1978 1978 1978 1978 1978 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Yes# 1965 1965 1966 1967 1968 1968 1970 1972 1973 1972 1973 1975 1976 1975 1975 1975 1976 1975 1976 1975 1975 1976 1976 1977 1978 1978 1978 1980 1982 1984 1984 1984 1985 1986 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Year 1965 1965 1967 1967 1967 1968 1969 1971 1972 1974 1974 1974 1974 1975 1976 1977 1978 1978 1978 1978 1978 1978 1978 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Yes# 1965 1965 1966 1967 1968 1968 1970 1972 1973 1972 1973 1975 1976 1975 1975 1975 1976 1975 1976 1975 1975 1976 1976 1977 1978 1978 1978 1980 1982 1984 1984 1984 1985 1986 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Year 1966 1966 1967 1967 1969 1970 1971 1972 1973 1974 1974 1975 1975 1976 1977 1978 1978 1978 1980 1981 1984 1984 1984 1984 1984 1984 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Year 1964 1966 1966 1966 1969 1971 1971 1975 1975 1975 1975 1975 197 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Year 1966 1966 1967 1967 1969 1970 1971 1972 1973 1974 1974 1975 1975 1976 1977 1978 1978 1978 1980 1981 1984 1984 1984 1984 1984 1984 | 0.9824 0.9701 1.0370 0.9509 1.0261 1.0435 0.9550 0.9527 0.8558 0.8441 0.8805 0.8441 0.9805 0.9444 0.9820 0.9824 | 0.9918 1.0531 0.9505 0.9842 0.9455 0.9554 1.0388 0.9197 0.9893 0.8492 0.9875 0.8492 0.9875 | 1.0154 0.9635 0.9406 0.9851 0.8895 0.9468 0.8443 0.8290 0.7246 0.9787 6.8783 0.8843 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9143 0.9587 0.7851 1.0873 0.9398 0.8653 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 | 21-22 1 0401 0.9961 0.8569 0.8505 0.7986 1.0183 0.9634 0.9079 | 22.23 0.8478 0.9123 0.9069 0.8476 0.7761 0.9149 1.0706 0.7955 | 23-24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7368 | 24:25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 | 25-26 0.8998 0.7524 1.1437 1.1359 0.9501 | 0.7357 0.9233 1.0152 0.7276 | 0.9030 1.0234 0.6889 | 0.9460 0.7385 | 0.8084 | |
| Year 1966 1966 1966 1967 1967 1969 1971 1973 1973 1973 1973 1975 1975 1976 1977 1978 1980 1980 1980 1980 1981 1982 1984 1985 1984 1985 | 119224 19750 19550 19550 19650 19650 19650 19650 19650 19650 19650 19650 19650 19650 19650 19650 | 0.9518 0.9505 0.9545 0.9545 0.9544 1.9366 0.9197 0.98554 0.9197 0.98544 0.9197 0.98544 0.9875 0.98545 0.98545 0.98575 0.98575 0.98575 | 1.0154 0.9035 0.9406 0.9406 0.9405 0.9406 0.9405 0.9406 0.9443 0.8240 0.7246 0.9787 6.8783 0.8783 0.8783 0.9787 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.91587 0.9587 0.7451 1.0873 0.9598 0.7030 | 0.8004 0.9718 0.817 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 0.7033 | 21-22 1 (401 0 9961 0 9204 0 8569 0 8569 0 8565 0 0856 1 0 985 1 0 987 9 0 6749 | 22.23 058478 09123 05069 08476 0.7761 059149 1.0706 0.7955 0.6736 | 2).24 0.9054 0.9054 0.9040 1.0123 0.8540 0.9495 0.5222 0.7368 0.8054 | 24-23 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 0.8802 0.6866 | 25.25 0.8998 0.7524 1.1437 1.1339 0.9501 0.6903 | 0.7357 09233 10152 07276 0.6267 | 0.9532 1.0234 0.6889 0.6875 | 0.9465 0.7365 0.8280 | υ 808 4 0.7979 | 0.7650 |
| Ygar 1964 1965 1966 1967 1967 1969 1970 1971 1972 1974 1975 1975 1975 1975 1975 1975 1975 1975 | 0.922 0.950 0.950 0.959 1.021 1.021 1.025 0.9560 0.9550 0.95600 0.95600 0.95600 0.95600 0.95600 0.95600 0.95600 0.95600 0.95600 0.95 | 0.99418 0.9565 0.95455 0.95455 0.95455 0.95455 0.95455 0.95455 0.95455 0.95455 0.95455 0.95455 0.95455 0.95455 0.95455 0.9545 0.9545 | 1.0154 0.9035 0.9406 0.9851 0.88935 0.8443 0.8246 0.7246 0.7246 0.7246 0.7247 7.217 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.9145 0.9145 0.9587 0.7851 1.0873 0.7853 0.7030 0.7030 | 0.8004 0.9718 0.8317 1.0218 0.8685 0.7386 0.73867 0.9421 0.8237 0.8237 0.8237 0.8237 0.9421 | 21-22 1 0401 0.9505 0.8509 0.8509 0.8505 0.7586 0.9554 0.9654 0.90749 0.6749 | 22.23 0.8478 0.9123 0.9009 0.8476 0.7761 0.07955 0.6736 0.7795 0.6736 | 23.24 0.9068 0.9040 1.0123 0.8540 0.9495 0.9222 0.7568 0.8054 | 24.25 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 0.6866 | 25.26 0.8998 0.7524 1.1437 0.9501 0.6903 | 0.7557 0.9233 1.0152 0.7276 0.6267 | 0.953 1.0234 0.6889 0.6875 | 0.9460 0.7365 0.8260 | 0.803 | 0.765 |
| Y gar 1964 1965 1965 1967 1969 1971 1972 1973 1973 1973 1973 1973 1974 1975 1976 1977 1978 1978 1986 1981 1982 1984 1984 1986 1984 1986 1984 1986 | 119224 19750 19550 19550 19650 19650 19650 19650 19650 19650 19650 19650 19650 19650 19650 19650 | 0.9518 0.9505 0.9545 0.9545 0.9544 1.9366 0.9197 0.98554 0.9197 0.98544 0.9197 0.98544 0.9875 0.98545 0.98545 0.98575 0.98575 0.98575 | 1.0154 0.9035 0.9406 0.9406 0.9405 0.9406 0.9405 0.9406 0.9443 0.8240 0.7246 0.9787 6.8783 0.8783 0.8783 0.9787 | 1.1499 0.9128 1.0763 0.8954 0.9779 0.91587 0.9587 0.7451 1.0873 0.9598 0.7030 | 0.8004 0.9718 0.817 1.0218 0.8685 0.7186 0.7387 0.9421 0.8237 0.8338 0.7033 | 21-22 1 (401 0 9961 0 9204 0 8569 0 8505 0 8505 0 8505 1 0 985 1 0 987 9 0 6749 | 22.23 058478 09123 05069 08476 0.7761 059149 1.0706 0.7955 0.6736 | 2).24 0.9054 0.9054 0.9040 1.0123 0.8540 0.9495 0.5222 0.7368 0.8054 | 24-35 0.9533 0.8753 0.7095 0.9034 1.1273 0.8802 0.8802 0.6866 | 25.25 0.8998 0.7524 1.1437 1.1339 0.9501 0.6903 | 0.7357 09233 10152 07276 0.6267 | 0.9532 1.0234 0.6889 0.6875 | 0.9465 0.7365 0.8280 | υ 808 4 0.7979 | 0.7650 |

Appendix A.5

All Medical Payments

| | | | | | | | Colorda | r Year Persi | | | | | | | | |
|--|---|--|--|--|--|--|--|--|--|--|--------------------------------------|--|--------------------------------------|----------------------------|-------------------|------------------|
| eni M | 1 | 2 | 3 | \$ | 5 | ź | 2 | r scarresa g | , 1 1 1 | 19 | 11 | 12 | 13 | 14 | 15 | 19 |
| 64 | - | - | - | - | • | - | - | - | | | | | | | | 0.0000 |
| 65 | | | | | | | | | | | | | | | 1.0531 | 1.0318 |
| 166 | | | | | | | | | | | | | 0.6264 | 0 "388 0.8752 | (1.8089 0.7909 | 9.8105 0.7731 |
| 967 .968 | | | | | | | | | | | | 1.0128 | 0.8542 | 0.9739 | 3.0096 | 1.0070 |
| 1969 | | | | | | | | | | | 0.9817 | 1.1268 | 0.8959 | 0.9540 | 0.8491 | 0.9450 |
| 1970 | | | | | | | | | | 0.9096 | 0.8667 | 1.0648 | 0.9877 | 1.1122 | 1.0578 | 1.2136 |
| 1971 | | | | | | | | | 0.8389 | 0.8520 | 0.8184 | 0.6527 | 0.6260 | 0.6160 | 0.7553 | 0.7609 |
| 1972 | | | | | | | | 0.8798 | 0.6601 | 0.6343 | 0.8406 | 0.5178 | 0.9119 | 0.8558 | 0.9046 | 0.9080 |
| 1975 | | | | | | | 0.9497 | 0.9845 | 1.0278 | 0.9972 | 0.9446 | 1.0302 | 1.0720 | 0.9824 0.8525 | 0.9709 | 0.9263 |
| 2974 | | | | | 0.8915 | 0.6324 | 0.0140 | 0.7865 0.9390 | 0.8352 0.9560 | 0.8971 0.9543 | 6.7230 0.9390 | 0.7918 0.8968 | 0.8328 0.9193 | 0.8525 0.8546 | 0.85+5 0.8665 | 0.2+36 0.9469 |
| 2975 1976 | | | | 0.7494 | 0.0915 | 0.9444 0.8876 | 0.9226 | 0.8940 | 0.9161 | 0.9144 | 0.9685 | 0.9104 | 0.9679 | 1.0139 | 1.0406 | 0.9633 |
| 1977 | | | 0.7146 | 0.9026 | 0.9068 | 0.9343 | 0.9587 | 1.0504 | 0.9421 | 0.9361 | 0.9931 | 0.9724 | 0.9744 | 0.8929 | 0.9146 | 1.0321 |
| 1978 | | 0.2938 | 0.6076 | 0.7769 | 0.8415 | 0.9082 | 0.8664 | 0.9291 | 0.8846 | 0.8999 | 0.8657 | 0.9163 | 0.8938 | 0.9206 | 0.8316 | 0.9417 |
| 1979 | 1.0390 | 0.3144 | 0.6240 | 6.7918 | 0.8296 | 0.7978 | 0.6390 | 0.8964 | 0.8733 | 0.9034 | 0.8283 | 0.8729 | 0.8640 | 0 9529 | 0.8910 | 0.8182 |
| 1984 | 9.9627 | 0.3386 | 0.6407 | 0.7725 | 0.8446 | 0.8551 | 0.8272 | 0.8718 | 0.8458 | 0.8653 | 0.8608 | 0.8900 | 0.8259 | 0.8272 | 0.9174 | |
| 1981 | 0.9564 | 0.3583 | 0.6829 | 0.8345 | 0.9063 | 0.9450 | 0.8733 | 0.9501 | 0.9565 | 0.9678 | 0.9047 | 0.9265 0.9323 | 0.9111 0.9403 | 0.8636 | | |
| 1982 1983 | 0.8631 0.9758 | 0.3610 0.3460 | 0.6604 0.6985 | 0.7390 0.7710 | 0.8225 0.8853 | 0.8554 0.8898 | 0.8455 0.6639 | 0.8679 0.8549 | 0.8629 0.9043 | 0.8887 0.9136 | 0.8453 0.8496 | 0.8256 | 0.7402 | | | |
| 1984 | 1.1600 | 0.3809 | 0.7031 | 0.8258 | 0.8751 | 0.9066 | 0.9238 | 0.9174 | 0.8731 | 0.9239 | 0.9647 | 0.00.70 | | | | |
| 1985 | 1.2503 | 0.3761 | 0.6311 | 0.7389 | 0.7883 | 0.7839 | 0.7630 | 0.8322 | 0.8074 | 0.7793 | | | | | | |
| 1986 | 1.4449 | 0.3928 | 0.7116 | 0.8335 | 0.8789 | 0.9246 | 0.9356 | 0.9488 | 0.9524 | | | | | | | |
| 1987 | 1.4884 | 0.3955 | 0.6555 | 0.8021 | 0.8494 | 0.8554 | 0.8555 | 0.9517 | | | | | | | | |
| 1988 | 1.4732 | 0.4059 | 0.6144 | 0.7612 | 0.8166 | 0.6546 | 0.8510 | | | | | | | | | |
| 1989 | 1.5935 | 0.4279 | 0.6299 | 0.7362 | 0.8044 0.8343 | 0.8105 | | | | | | | | | | |
| 1990 1991 | 2.0879 | 0.4619 0.5198 | 0.6454 | 0.7533 | 0.0043 | | | | | | | | | | | |
| 1992 | 1.4357 | 0.4432 | 0.6345 | 0.7755 | | | | | | | | | | | | |
| 1993 | 1.4957 | 0.4487 | 0.4215 | | | | | | | | | | | | | |
| 1994 | 1.4422 | | | | | | | | | | | | | | | |
| AvgAU | 1.3336 | 0.3915 | 0.6538 | 0.7856 | 0.8481 | 0.8741 | 0.8788 | 0.9096 | 0.8973 | 0.9017 | 0.8884 | 0.9256 | 0.9057 | 0.906" | 0.9057 | 0.8129 |
| Avg LARE 3 | 1.4579 | 0.4705 | 0.6291 | 0.7562 | 0.8184 | 0.8402 | 0.8807 | 0.9109 | 0.8776 | 0.8725 | 0.8862 | 0.8848 | 0.8924 | 0.6912 | 0.8800 | 0.9507 |
| C.Y.(%) | 23.044 | 12.4% | 5.34 | 4.6% | 4.2% | 5.9% | 6.3% | 6.3% | 5.444 | 6.1% | 8,7% | 7.3% | 8.2% | 9.2% | 10.0% | 14.0is |
| | | | | | | | | | | | | | | | | |
| A | | | | | | | Calanda | e Vere Borel | | | | | | | | |
| Accident | 17 | | | 20 | 21 | | | r Year Perul 24 | | 26 | 27 | 28 | 22 | 39 | 31 | |
| Accident Year 1964 | 17 | 18 | 32 | 29 | 21 | 22 | Calenda 23 | r Year Perul 24 | stency 25 | 26 | 27 | 28 | 22 | 39 | 31 | |
| <u>Year</u> 1964 1965 | 1.0549 | 18 1.0567 | 19 1.2573 | 1.0649 | 1.1612 | 22 0.9883 | 23 0.9824 | 24 1.0359 | 25 1.0648 | 1.0411 | 1.0182 | 0.9412 | 1.0364 | <u>30</u> 0.9930 | 31 | |
| <u>Year</u> 1964 1965 1965 | 1.0549 0.8075 | 18 1.0567 0.8508 | 12 1.2573 0.8062 | 1.0649 0.7280 | 1.1612 9.8719 | 22 1.9883 0.8641 | 23 0.9824 0.8614 | 24 1.0359 9.7448 | 25 1.0648 0.7899 | 1.0411 0.6377 | 1.0182 0.6429 | 0.9412 0.6691 | | | 31 | |
| <u>Year</u> 1964 1965 1966 1967 | 1.0549 0.8075 0.778 | 18 1.0367 0.8368 0.7433 | 12 1.2573 0.8062 0.8120 | 1.0649 0.7280 0.7542 | 1.1612 0.8719 0.6793 | 22 0.9883 0.8641 0.7190 | 23 0.9824 0.8614 0.8587 | 24 1.0359 0.7448 0.7134 | 25 1.0648 0.7899 0.9032 | 1.0411 0.6377 0.8072 | 1.0182 0.6429 9.7643 | 0.9412 | 1.0364 | | 21 | |
| <u>Year</u> 1964 1965 1966 1967 1968 | 1.0549 0.8075 0.7778 0.9659 | 1.0367 0.8308 0.7433 1.0065 | 12 1.2573 0.8062 0.8120 1.9134 | 1.0849 0.7280 0.7542 1.0590 | 1.1612 0.8719 0.6793 1.0448 | 22 0.9883 0.8641 0.7190 1.0412 | 23 0.9824 0.8614 0.8587 1.3457 | 24 1.0359 0.7448 0.7134 1.0901 | 25 1.0648 0.7899 0.9032 1.0984 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 | 0.9412 0.6691 | 1.0364 | | 31 | |
| <u>Year</u> 1964 1965 1966 1967 1968 1969 | 1.0549 0.8075 0.7778 0.9659 0.8543 | 1.0367 0.8308 0.7433 1.0065 0.7961 | 12573 0.8062 0.8120 1.0134 0.8222 | 1.0849 0.7280 0.7542 1.0590 0.7810 | 1.1612 9.8719 0.6793 1.0448 0.9244 | 22 0.9883 0.8641 0.7190 1.0412 0.8984 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| <u>Year</u> 1964 1965 1966 1967 1968 | 1.0549 0.8075 0.7778 0.9659 | 1.0367 0.8308 0.7433 1.0065 | 12 1.2573 0.8062 0.8120 1.9134 | 1.0849 0.7280 0.7542 1.0590 | 1.1612 0.8719 0.6793 1.0448 | 22 0.9883 0.8641 0.7190 1.0412 | 23 0.9824 0.8614 0.8587 1.3457 | 24 1.0359 0.7448 0.7134 1.0901 | 25 1.0648 0.7899 0.9032 1.0984 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Year 1964 1965 1966 1967 1968 1969 1970 1971 1972 | 1.0549 0.8075 0.7778 0.9659 0.8543 3.0107 0.8297 0.8297 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 3.8009 | 12 1.2573 0.8062 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 | 1.0849 0.7280 0.7542 1.0590 0.7810 0.8957 0.8287 0.8287 0.7519 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7495 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Year 1964 1965 1966 1967 1968 1969 1970 1971 1972 1973 | 1.0549 0.8075 0.7778 0.9659 0.8543 1.2107 0.8297 0.9558 1.1652 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 | 12 1.2573 0.8062 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 | 1.0849 0.7280 0.7542 1.0590 0.7810 0.8957 0.8287 0.8287 0.7519 0.9682 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8984 0.8700 0.9954 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Year 1964 1965 1966 1968 1969 1970 1971 1972 1972 1973 | 1.0549 0.8075 0.7778 0.9659 0.8543 3.2107 0.8297 0.9558 1.1652 0.7489 | 1.0367 0.8308 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.8009 0.8009 0.8009 0.8009 | 12 1.2573 0.8062 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Year 1965 1965 1966 1967 1968 1969 1970 1971 1972 1972 1973 1974 | 1.0549 0.8075 0.7776 0.9659 0.8543 1.2107 0.8297 0.9556 1.1652 0.7480 0.7480 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8049 0.5943 0.7338 1.0014 | 12 1.2573 0.8062 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0849 0.7280 0.7542 1.0590 0.7810 0.8957 0.8287 0.8287 0.7519 0.9682 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Year 1964 1965 1966 1968 1969 1970 1971 1972 1972 1973 | 1.0549 0.8075 0.7778 0.9659 0.8543 3.2107 0.8297 0.9558 1.1652 0.7489 | 1.0367 0.8308 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.8009 0.8009 0.8009 0.8009 | 12 1.2573 0.8062 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | žı | |
| Year 1964 1965 1965 1966 1967 1971 1971 1972 1973 1974 1975 1976 | 1.0549 0.8075 0.7778 0.9659 0.8543 3.2107 0.8297 0.9556 1.1652 0.7480 0.9547 0.8207 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | žı | |
| Year 1964 1965 1966 1967 1968 1969 1970 1971 1972 1973 1975 1976 1975 1976 1975 | 1.0549 0.8075 0.7778 0.96543 0.8543 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | ŝı | |
| Year 1964 1965 1966 1967 1968 1970 1972 1972 1972 1973 1974 1975 1976 1977 1976 1977 1978 | 1.0549 0.8075 0.7778 0.96543 0.8543 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | ŝı. | |
| Year 1964 1965 1966 1967 1968 1970 1971 1972 1973 1975 1975 1976 1977 1978 1979 1980 | 1.0549 0.8075 0.7778 0.96543 0.8543 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Year 1964 1965 1966 1966 1966 1971 1972 1973 1974 1975 1975 1977 1978 1977 1978 1979 1980 1981 | 1.0549 0.8075 0.7778 0.96543 0.8543 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Year 1964 1965 1966 1967 1968 1970 1971 1972 1973 1975 1975 1976 1977 1978 1979 1980 | 1.0549 0.8075 0.7778 0.96543 0.8543 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Year 1964 1965 1966 1966 1968 1970 1971 1972 1973 1974 1974 1974 1974 1976 1977 1976 1977 1978 1978 1978 1978 1981 1982 1982 | 1.0549 0.8075 0.7778 0.96543 0.8543 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Vest 1964 1965 1966 1967 1968 1970 1971 1975 1975 1975 1975 1975 1977 1978 1977 1978 1980 1981 1982 1984 1984 | 1.0549 0.8075 0.7778 0.9659 0.8549 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Year 1964 1965 1966 1966 1966 1970 1970 1977 1977 1977 1977 1977 1977 | 1.0549 0.8075 0.7778 0.9659 0.8549 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Year 1945 1945 1946 1947 1948 1970 1970 1977 1977 1977 1977 1977 1977 | 1.0549 0.8075 0.7778 0.9659 0.8549 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Year 1964 1965 1966 1966 1966 1970 1970 1977 1977 1977 1977 1977 1977 | 1.0549 0.8075 0.7778 0.9659 0.8549 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| Yeat 1945 1945 1946 1947 1948 1970 1970 1977 1977 1977 1977 1977 1977 | 1.0549 0.8075 0.7778 0.9659 0.8549 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 31 | |
| Year 1964 1965 1966 1966 1966 1970 1970 1977 1977 1977 1977 1977 1977 | 1.0549 0.8075 0.7778 0.9659 0.8549 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| 2544 29645 19455 19467 19489 1973 1973 1973 1973 1973 1973 1975 1975 1975 1975 1976 1977 1978 1976 1977 1978 1982 1984 1984 1985 1984 1986 1988 | 1.0549 0.8075 0.7778 0.9659 0.8549 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8306 0.7433 1.0065 0.7961 1.1035 0.7616 0.8009 0.9943 0.7943 1.0034 0.8362 | 12 1.2573 0.8052 0.8120 1.0134 0.8222 1.1951 0.8808 0.8678 1.1047 0.7852 0.9578 | 1.0649 0.7260 0.7542 1.0590 0.7810 0.8957 0.8287 0.7519 0.9682 0.7566 | 1.1612 0.8719 0.6793 1.0448 0.9244 0.9683 0.8958 0.8795 1.0543 | 22 0.9883 0.8641 0.7190 1.0412 0.8384 0.8700 0.9954 0.7705 | 23 0.9824 0.8614 0.8587 1.3457 0.9323 0.7493 0.9219 | 24 1.0359 0.7448 0.7134 1.0901 1.1397 0.8952 | 25 1.0648 0.7899 0.9032 1.0984 1.2302 | 1.0411 0.6377 0.8072 0.8412 | 1.0182 0.6429 9.7643 | 0.9412 0.6691 | 1.0364 | | 21 | |
| 2544 1945 1945 1945 1946 1947 1947 1971 1972 1973 1973 1973 1973 1973 1973 1973 1973 | 1.0549 0.8075 0.7778 0.9659 0.8549 0.85297 0.85297 0.85297 0.9558 1.1652 0.7480 0.95547 0.8207 1.0568 | 1.0367 0.8506 0.7543 0.7561 0.7561 0.9743 0.7561 0.9743 0.9743 0.9743 0.9743 0.9743 0.9743 0.9525 1.0226 | 12 1.2373 0.8652 0.6120 1.0134 0.8808 0.6575 1.1047 0.7852 0.5758 0.8047 | 1.0649 0.7280 0.7550 0.7510 0.7510 0.8637 0.7519 0.9662 0.7566 0.99802 | 1.1612 0.4719 0.4743 1.0448 0.9544 0.9554 0.9555 1.0545 0.8755 1.0545 0.7251 | 22 0.9883 0.8641 1.6412 0.8994 0.8994 0.7706 1.0523 | 23 0.9824 0.6567 1.1457 0.9323 0.9219 0.9213 | 24 1.0595 0.7546 0.7354 1.6901 1.1397 0.8952 0.7860 | 21 1.0648 0.9032 1.0994 1.2302 0.9000 | 1.0411 0.4377 0.8072 0.8412 1.1169 | 1.0182 0.6429 0.7643 0.8557 | 0.9412 0.6691 0.99926 | 1.03 64 0.6641 | a <i>9930</i> | | |
| <u>Sear</u> 19645 19655 1967 1969 1973 1973 1973 1975 1975 1975 1975 1975 1975 1975 1975 | 1.0549 0.8073 0.775 0.9559 0.9559 0.9559 1.1652 0.7492 0.9549 1.1652 0.7492 0.9545 1.10514 | 1.0 0.0007 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 | 12 1.2373 0.6120 0.6120 0.6120 0.6222 0.65758 0.55758 0.55758 0.55758 0.55758 | 1.0649 0.7542 1.0590 0.7510 0.8957 0.8287 0.7519 0.9562 0.7569 0.7569 0.9562 0.9562 0.9562 | 1.1612 0.6719 0.6793 0.9244 0.9663 0.9795 1.0543 0.7261 | 22 0.9883 0.8641 0.7590 0.7706 1.0523 | 23 0.9824 0.0567 1.1457 0.9932 0.9932 0.9932 0.9932 0.9932 0.9932 0.9932 0.9932 0.9932 0.9932 1.9932 0.9932 1.9932 0.9932 1.9932 0.9932 | 24 1.0359 0.7446 0.7134 1.0591 0.1595 0.7860 | 21 1.0648 0.7039 1.0901 1.2302 0.9000 | 1.0411 9.5177 0.8072 0.5412 1.1169 | 1.0182 0.6429 0.7643 0.8557 | 0.94112 0.4093 0.9925 0.9925 | 1.0304 0.6641 | 0.9930 | 8/4 | |
| 2.5at 19645 19655 19665 19665 19665 1976 1977 1977 1977 1977 1977 1977 1977 | 1.0549 0.8073 0.9759 0.8433 1.2.107 0.9559 0.8552 1.1652 0.7492 0.7492 0.9552 1.0556 1.0556 1.05514 1.05514 | 1.0967 0.8596 0.7433 1.0057 0.7510 0.7510 0.7510 0.0552 1.0226 | 12 1.2373 0.8652 0.6120 1.0134 0.82122 1.1951 0.8806 0.65758 0.5758 0.5758 0.5758 | 1.0649 0.7542 1.0590 0.8957 0.8257 0.8257 0.9542 0.7546 0.9542 0.7546 0.9642 | 1.1612 0.7719 0.6793 0.9524 0.9563 0.8795 0.6795 0.7261 0.7261 | 22 9.9851 0.7159 1.0412 0.8760 0.8766 0.7766 1.0523 | 23 0.9824 0.9567 1.1457 0.9323 0.9323 0.9329 0.9216 | 24 1.0559 0.7448 0.7134 1.0591 1.1397 0.8952 0.7866 0.7866 | 21 1.0646 0.9032 1.0994 1.2302 0.9000 | 0.8359 0.8412 1.1169 0.8842 0.8359 0.9218 | 1.0162 0.6429 0.7643 0.8557 | 0.9412 0.6591 0.9925 0.8925 0.8743 | 0.6541 0.6541 0.8472 0.8472 | 0.9930 0.9930 0.9930 | 244 | |
| <u>Year</u> 19645 19655 1967 1969 1971 1973 1973 1975 1975 1975 1975 1975 1975 1975 1975 | 1.0549 0.8073 0.775 0.9559 0.8519 0.9559 1.1652 0.7869 0.9547 1.9568 1.0014 | 1.0 0.0007 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 | 12 1.2373 0.6120 0.6120 0.6120 0.6222 0.65758 0.55758 0.55758 0.55758 0.55758 | 1.0649 0.7542 1.0590 0.7510 0.8957 0.8287 0.7519 0.9562 0.7569 0.7569 0.9562 0.9562 0.9562 | 1.1612 0.6719 0.6793 0.9544 0.9560 0.9795 1.0543 0.7261 | 22 0.9883 0.8641 0.7590 0.7706 1.0523 | 23 0.9824 0.0567 1.1457 0.9932 0.9932 0.9932 0.9932 0.9932 0.9932 0.9932 0.9932 0.9932 0.9932 1.9932 0.9932 1.9932 0.9932 1.9932 0.9932 | 24 1.0359 0.7446 0.7134 1.0591 0.1595 0.7860 | 21 1.0648 0.7039 1.0901 1.2302 0.9000 | 1.0411 9.5177 0.8072 0.5412 1.1169 | 1.0182 0.6429 0.7643 0.8557 | 0.94112 0.4093 0.9925 0.9925 | 1.0304 0.6641 | 0.9930 | 8/4 | |

| 휘 | 896'I 115'I 15'I | 117 | | \pp [| end | | |
|---|--|---|---|----------|---------|-----------|-------|
| ព | 2,138 2,524 2,010 893 | 16.16 | | 1 2 2 2 | 0.890 | 0.65.0 | 707 4 |
| Ŧ | 2 2 2 4 2 , 7 2 3 1 , 3 1 1 | 14.15 | | 1 | 0.852 | (0.0) | |
| ព | 2,988 2,807 2,455 1,141 | 41.51 | 0.797 0.854 1.039 | | 0.881 | 5160 | |
| 77 | 2,873 3,030 2,566 1,556 | 12.13 | 0 915 0 915 0 746 0 746 | | 0.870 | <<8.0 | |
| Ĩ | 3,425 3,793 3,180 1,599 | 11.17 | 0.794 0.722 0.755 0.755 0.755 | | 0.860 | 798.0 | |
| ln Years <u>10</u> | 3,641 3,529 2,535 2,535 | 10.11 | 0.850 | | 0.890 | 506.0 | |
| ivaluzition 2 | 3,638 5,091 5,145 3,264 | distency 9.10 | 2.14 0.928 0.772 0.770 | ľ | 0.877 | 0.830 | |
| Paid Losses (in thousands) · Evaluation in Years $\frac{6}{2}$ $\frac{10}{2}$ | 4.768 6.791 5.749 3.035 | Calendar Year Persistency 7.8 & 0.10 | 0.918 0.913 0.011 | | 0.945 | 0.974 | |
| s (in thou Z | 6,908 7,141 6,956 6,956 | Calendar 7.8 | 0.748 0.8876 0.7988 0.798 | | 0.848 | EX O | |
| Paid Losse <u>§</u> | 7,277 8,936 8,845 5,323 | 6.7 | 0.966 0.387 0.377 | ļ | 0.858 | 728'0 | |
| - | 9.316 11.928 6.486 | Ŷ | 8. 0.802 0.802 0.802 0.803 | | 0.815 | 118.0 | |
| 4 | 13.572 17.002 14.567 8.477 | 8-4 8 | C 0 5 5 5 1 1 1 1 1 1 1 1 1 1 1 1 1 | | 0.725 | 0.721 | 1 |
| ~ | 24.165 32,220 21,845 14,087 | à.E | 0.520 0.522 0.628 0.589 | | 0.574 | 10.57 | - 227 |
| ~ | 51,220 53,725 51,222 37,366 | 2.3 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 1-54-0 | 04:0 | |
| Ť | 24,414 34,458 23,716 | 1.2 | 1.452 1.452 1.452 | 1.548 | 1.626 | 1215 | |
| Accident <u>Year</u> 1076 | 1977 1978 1980 1981 1982 1983 1985 1988 1988 1988 1992 1992 | Accident Year | 1976 1976 1977 1978 1988 1988 1988 1988 1988 1988 | 1994 | IIV 8AN | 4VR 92 94 | |

Hospitals

| Accident | | | | | 1 | Paid Losso | s (in tho | usands) - I | valuation | In Years | | | | | |
|-----------|--------------|--------------|--------------|-----------|-----------|------------|-----------|-------------|-----------|-----------|-------|-------|-------|-----------|--|
| Year | 12 | <u>18</u> | 12 | <u>20</u> | <u>21</u> | 22 | 23 | <u>24</u> | <u>25</u> | <u>26</u> | 27 | 28 | 22 | <u>30</u> | |
| 1964 | | | | | | | | | | | | 317 | 3,15 | 255 | |
| 1965 | | | | | | | | | | | 288 | .369 | 228 | 129 | |
| 1966 | | | | | | | | | | 706 | 553 | 271 | 186 | | |
| 1967 | | | | | | | | | 716 | 1,066 | 699 | 253 | | | |
| 1968 | | | | | | | | 513 | 729 | 942 | 341 | | | | |
| 1969 | | | | | | | 712 | 668 | 642 | 304 | | | | | |
| 1970 | | | | | | 776 | 1,123 | 645 | 307 | | | | | | |
| 1971 | | | | | 777 | 681 | 564 | 383 | | | | | | | |
| 1972 | | | | 1,366 | 811 | 879 | 383 | | | | | | | | |
| 1973 | | | 1,218 | 1,339 | 998 | 361 | | | | | | | | | |
| 1974 | | 1,706 | 1,432 | 1,234 | 598 | | | | | | | | | | |
| 1975 | 1,647 | 1,258 | 1,244 | 610 | | | | | | | | | | | |
| 1976 | 1,859 | 1,794 | 856 | | | | | | | | | | | | |
| 1977 | 1,753 | 874 | | | | | | | | | | | | | |
| 1978 | 705 | | | | | | | | | | | | | | |
| Accident | | | | | | | Calenda | r Ycar Pers | sistency | | | | | | |
| Year | <u>17-18</u> | <u>18-19</u> | <u>19-20</u> | 20-21 | 21-22 | 22-23 | 23-24 | 24-25 | 25-26 | 26-27 | 27-28 | 28-29 | 29-30 | 30-31 | |
| 1964 | | | | | | | | | | _ | | | | | |
| 1965 | | | | | | | | | | | 1.144 | 0.943 | 1.157 | 1 070 | |
| 1966 | | | | | | | | | | 0.424 | 0.695 | 0.877 | 0.722 | | |
| 1967 | | | | | | | | | 0.948 | 0.498 | 0.373 | 0.706 | | | |
| 1968 | | | | | | | | 1.429 | 1.499 | 0.760 | 0.760 | | | | |
| 1969 | | | | | | | 0.773 | 1.168 | 1.572 | 1.202 | | | | | |
| 1970 | | | | | | 0.852 | 0.553 | 0.925 | 0.921 | | | | | | |
| 1971 | | | | | 0,961 | 1.588 | 1.101 | 0.771 | | | | | | | |
| 1972 | | | | 0.602 | 0.854 | 0.679 | 1.059 | | | | | | | | |
| 1973 | | | 1.322 | 0.743 | 1.038 | 1.250 | | | | | | | | | |
| 1974 | | 0.768 | 1.005 | 0.869 | 0.649 | | | | | | | | | | |
| 1975 | 0.919 | 1.010 | 0.881 | 0.870 | | | | | | | | | | | |
| 1976 | 0.709 | 0.727 | 0.747 | | | | | | | | | | | | |
| 1977 | 1.064 | 1.018 | | | | | | | | | | | | | |
| 1978 | 1.299 | | | | | | | | | | | | | | |
| Avg All | 0.998 | 0.881 | 0.989 | 0.771 | 0.875 | 1.092 | 0.871 | 1.074 | 1.235 | 0.721 | 0.743 | 0.842 | 0.939 | 1.070 | |
| Avg 92-94 | 1.024 | 0.918 | 0.878 | 0.827 | 0.817 | 1.172 | 0.904 | 0.955 | 1.331 | 0.820 | 0.609 | 0.842 | 0.939 | 1.070 | |
| C.V. AU | 24.9% | 17.6% | 24.9% | 16.5% | 19.3% | 37.3% | 29.5% | 26.8% | 28.2% | 48.7% | 42.6% | 14.5% | 32.7% | N/A | |
| C.V.92-94 | 29.0% | 18.1% | 14.7% | 8.9% | 23.0% | 39.2% | 33.7% | 20.9% | 26.8% | 43.3% | 34.1% | 14.5% | N/A | N/A | |

Physicians

| Accident | | | | | 1 | aid Losse | s (in thou | sands) - I | valuation | in Years | | | | | | |
|--------------|------------------|--------|----------------|----------------|----------------|------------|------------|------------|-------------|---------------|-----------|--------------|-------|-----------|----------------|----------------|
| Year | 1 | 2 | 3 | 4 | 5 | <u>6</u> | Z | <u>8</u> | 2 | 10 | <u>31</u> | <u>12</u> | 13 | <u>14</u> | 15 | <u>16</u> |
| 1976 | | | | | | | | | | | | | | | | 1,514 |
| 1977 1978 | | | | | | | | | | | | | | 2,009 | 1,771 1,958 | 1,611 1,793 |
| 1979 | | | | | | | | | | | | | 2,591 | 2,009 | 2,161 | 1,767 |
| 1980 | | | | | | | | | | | | 2,545 | 2,421 | 2,262 | 1,617 | 1,707 |
| 1981 | | | | | | | | | | | 2,559 | 2,512 | 2,374 | 1,858 | 1,017 | |
| 1982 | | | | | | | | | | 2,565 | 2,593 | 2,513 | 1,818 | -1070 | | |
| 1983 | | | | | | | | | 2,985 | 2,994 | 2,797 | 2,255 | -, | | | |
| 1984 | | | | | | | | 3,820 | 1,217 | 3,679 | 2,663 | | | | | |
| 1985 | | | | | | | 5,212 | 5,098 | 4,690 | 3,608 | | | | | | |
| 1986 | | | | | | 6,022 | 5,863 | 5,511 | 4,090 | | | | | | | |
| 1987 | | | | | 7,362 | 6,951 | 6,534 | 4,950 | | | | | | | | |
| 1988 | | | | 9,347 | 8,848 | 7,774 | 5,887 | | | | | | | | | |
| 1989 | | | 14,594 | 11,627 | 9,625 | 7,155 | | | | | | | | | | |
| 1990 | | 30,222 | 18,434 | 12,514 | 8,463 | | | | | | | | | | | |
| 1991 | 14,199 | 30,366 | 17,189 | 10,311 | | | | | | | | | | | | |
| 1992 1993 | 14,628 16,051 | 31,523 | 15,480 | | | | | | | | | | | | | |
| 1993 | 16,051 | 29,484 | | | | | | | | | | | | | | |
| Accident | 10,457 | | | | | | Calendar | Vers Des | letonev | | | | | | | |
| Year | <u>1.2</u> | 2-3 | 3-4 | 4-5 | <u>5-6</u> | 6-7 | 7-8 | 8-9 | <u>9-10</u> | <u>10-11</u> | 11-12 | <u>12-13</u> | 13-14 | 14-15 | <u>15-16</u> | 16-17 |
| 1976 | | | 23 | | 10 | <u>0-1</u> | 1.0 | <u>0.7</u> | 2.10 | <u>,,,,,,</u> | 11:10 | 10.11 | 12:13 | AT:12 | 11.10 | 0.991 |
| 1977 | | | | | | | | | | | | | | | 0.889 | 1.015 |
| 1978 | | | | | | | | | | | | | | 0.923 | 0.862 | 0.910 |
| 1979 | | | | | | | | | | | | | 0.812 | 0.879 | 0.869 | 0.809 |
| 1980 | | | | | | | | | | | | 0.896 | 0.847 | 0.841 | 0.962 | |
| 1981 | | | | | | | | | | | 0.941 | 0.912 | 0.902 | 0.823 | | |
| 1982 | | | | | | | | | | 0.902 | 0.876 | 0.854 | 0.924 | | | |
| 1983 | | | | | | | | | 0.874 | 0.880 | 0.913 | 0.819 | | | | |
| 1984 | | | | | | | | 0.940 | 0.854 | 0.915 | 1.019 | | | | | |
| 1985 | | | | | | | 0.795 | 0.897 | 0.851 | 0.800 | | | | | | |
| 1986 | | | | | | 0.881 | 0.885 | 0.866 | 0.898 | | | | | | | |
| 1987 | | | | | 0.867 | 0.894 | 0.894 | 0.875 | | | | | | | | |
| 1988 | | | - 100 | 0.844 | 0.841 | 0.900 | 0.900 | | | | | | | | | |
| 1989 1990 | | 0.476 | 0.650 0.622 | 0.773 0.758 | 0.820 0.833 | 0.836 | | | | | | | | | | |
| 1990 | 1.979 | 0.476 | 0.622 | 0.758 | 0.055 | | | | | | | | | | | |
| 1992 | 2.019 | 0.530 | 0.648 | 0.705 | | | | | | | | | | | | |
| 1993 | 1.970 | 0.527 | 0.040 | | | | | | | | | | | | | |
| 1994 | 1.781 | 0.927 | | | | | | | | | | | | | | |
| Avg All | 1.937 | 0.524 | 0.649 | 0.784 | 0.840 | 0.878 | 0.868 | 0.895 | 0.869 | 0.874 | 0.937 | 0.871 | 0.871 | 0.867 | 0.895 | 0.745 |
| Avg 92-94 | 1.923 | 0.541 | 0.649 | 0.765 | 0.832 | 0.876 | 0.893 | 0.879 | 0.867 | 0.865 | 0.936 | 0.862 | 0.891 | 0.848 | 0.898 | 0.911 |
| C.V. All | 5.5% | 7.0% | 3.5% | 5.1% | 2.3% | 3.3% | 5.7% | 3.7% | 2.5% | 5.9% | 6.5% | 4.8% | 5.9% | 5.1% | 5.1% | 10.0% |
| C.V.92-94 | 6.5% | 3.9% | 4.3% | 1.0% | 1.3% | 1.1% | 0.9% | 1.8% | 3.0% | 6.8% | 7.9% | 5.4% | 4.4% | 3.4% | 6.3% | 11.3% |

Appendix C.1

Physicians

| Accident | | | | | 1 | Paid Losse | s (in the | usands) - I | valuation | in Years | | | | | |
|-----------|--------------|--------------|--------------|-----------|-------|------------|-----------------|-------------|-----------|-----------|--------------|--------------|-----------|--------------|--|
| Year | <u>17</u> | <u>18</u> | 12 | <u>20</u> | 21 | <u>22</u> | <u>23</u> | <u>24</u> | <u>25</u> | <u>26</u> | 27 | <u>28</u> | <u>29</u> | 30 | |
| 1964 | | | | | | | | | | | | 290 | 268 | 290 | |
| 1965 | | | | | | | | | | | 279 | 295 | 284 | 221 | |
| 1966 | | | | | | | | | | 391 | 405 | 332 | 275 | | |
| 1967 | | | | | | | | | 455 | 538 | 450 | 338 | | | |
| 1968 | | | | | | | | 503 | 577 | 522 | 429 | | | | |
| 1969 | | | | | | | 561 | 591 | 535 | 396 | | | | | |
| 1970 | | | | | | 620 | 6 46 | 591 | 426 | | | | | | |
| 1971 | | | | | 645 | 639 | 530 | 444 | | | | | | | |
| 1972 | | | | 825 | 834 | 792 | 591 | | | | | | | | |
| 1973 | | | 1,067 | 1,070 | 1,051 | 736 | | | | | | | | | |
| 1974 | | 1,487 | 1,393 | 1,296 | 1,018 | | | | | | | | | | |
| 1975 | 1,432 | 1,292 | 1,236 | 890 | | | | | | | | | | | |
| 1976 | 1,573 | 1,398 | 1,147 | | | | | | | | | | | | |
| 1977 | 1,557 | 1,261 | | | | | | | | | | | | | |
| 1978 | 1,365 | | | | | | | | | | | | | | |
| Accident | | | | | | | Calendar | Ycar Per | sistency | | | | | | |
| Year | <u>17-18</u> | <u>18-19</u> | <u>19-20</u> | 20-21 | 21-22 | 22-23 | 23-24 | 24-25 | 25-26 | 26.27 | <u>27-28</u> | <u>28-29</u> | 29-30 | <u>30-31</u> | |
| 1964 | | | | | | | | | | | | | | | |
| 1965 | | | | | | | | | | | 1.077 | 0.941 | 1.063 | 1.036 | |
| 1966 | | | | | | | | | | 0.744 | 0.760 | 0.889 | 0.836 | | |
| 1967 | | | | | | | | | 0.826 | 0.723 | 0.709 | 0.784 | | | |
| 1968 | | | | | | | | 0.926 | 0.954 | 0.884 | 0.806 | | | | |
| 1969 | | | | | | | 0.959 | 1.047 | 1.044 | 1.162 | | | | | |
| 1970 | | | | | | 0.842 | 0.850 | 0.843 | 0.863 | | | | | | |
| 1971 | | | | | 0.925 | 0.973 | 1.073 | 0.924 | | | | | | | |
| 1972 | | | | 0.828 | 0.811 | 0.708 | 0.795 | | | | | | | | |
| 1973 | | | 0.911 | 0.918 | 0.887 | 0.946 | | | | | | | | | |
| 1974 | | 0.771 | 0.826 | 0.872 | 0.778 | | | | | | | | | | |
| 1975 | 0.922 | 0.957 | 0.931 | 1.015 | | | | | | | | | | | |
| 1976 | 0.861 | 0.927 | 0.813 | | | | | | | | | | | | |
| 1977 | 0.934 | 0.946 | | | | | | | | | | | | | |
| 1978 | 0.968 | | | | | | | | | | | | | | |
| Avg All | 0.921 | 0.900 | 0.870 | 0.908 | 0.850 | 0.867 | 0.919 | 0.935 | 0.922 | 0.878 | 0.838 | 0.871 | 0.949 | 1.036 | |
| Avg 92-94 | 0.921 | 0.943 | 0.856 | 0.935 | 0.825 | 0.876 | 0.906 | 0.938 | 0.954 | 0.923 | 0.758 | 0.871 | 0.949 | 1.036 | |
| C.V. All | 4.9% | 9.6% | 6.8% | 8.8% | 8.0% | 13.9% | 13.4% | 9.0% | 10.6% | 23.0% | 19.6% | 9.2% | 16.9% | N/A | |
| C.V.92-94 | 6.0% | 1.6% | 7.5% | 7.8% | 6.8% | 16.7% | 16.3% | 11.0% | 9.5% | 24.0% | 6.4% | 9.2% | N/A | N/A | |

Pharmacies

| Accident | | | | | I | aid Losse | s (in thou | sands) - E | valuation | in Years | | | | | | |
|--------------|----------------|----------------|------------|-------|-------|------------|------------|------------|-------------|--------------|--------------|-----------|--------------|--------------|----------------|----------------|
| Ycar | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 2 | 10 | 11 | <u>12</u> | <u>13</u> | 14 | <u>15</u> | <u>16</u> |
| 1976 | | | | | | | | | | | | | | | | 1,093 |
| 1977 1978 | | | | | | | | | | | | | | 1,383 | 1,176 1,466 | 1,269 1,395 |
| 1979 | | | | | | | | | | | | | 1,495 | 1,565 | 1,400 | 1,595 |
| 1980 | | | | | | | | | | | | 1,409 | 1,550 | 1,517 | 1,531 | 1,000 |
| 1981 | | | | | | | | | | | 1.421 | 1,613 | 1,589 | 1,571 | 1,751 | |
| 1982 | | | | | | | | | | 1.408 | 1.589 | 1,522 | 1,512 | .,, | | |
| 1983 | | | | | | | | | 1,474 | 1.639 | 1,625 | 1,626 | | | | |
| 1984 | | | | | | | | 1,863 | 2,092 | 2,083 | 2.030 | | | | | |
| 1985 | | | | | | | 2,142 | 2,533 | 2,453 | 2,377 | | | | | | |
| 1986 | | | | | | 1,973 | 2,375 | 2,397 | 2,481 | | | | | | | |
| 1987 | | | | | 2,095 | 2,580 | 2,681 | 2,625 | | | | | | | | |
| 1988 | | | | 2,215 | 2,796 | 2,855 | 2,696 | | | | | | | | | |
| 1989 | | | 2,135 | 2,732 | 2,842 | 2,827 | | | | | | | | | | |
| 1990 | | 2,009 | 2,725 | 2,878 | 2,975 | | | | | | | | | | | |
| 1991 | 547 | 2,174 | 2,425 | 2,514 | | | | | | | | | | | | |
| 1992 | 737 | 1.992 | 2,210 | | | | | | | | | | | | | |
| 1993 1994 | 746 703 | 2,126 | | | | | | | | | | | | | | |
| Accident | 70,5 | | | | | | Calendar | Voar Vor | istency | | | | | | | |
| Year | 1.2 | 2-3 | <u>3-4</u> | 4-5 | 5-6 | 6-7 | <u>7-8</u> | 8-2 | <u>2-10</u> | <u>10-11</u> | <u>11-12</u> | 12-13 | <u>13-14</u> | <u>14-15</u> | <u>15-16</u> | <u>16-17</u> |
| 1976 | 1.7 | 4.2 | 2.4 | 4.2 | 2.0 | <u>9-7</u> | 1.0 | 0.2 | 2.10 | 10-11 | 11-14 | 12-15 | 13-14 | 14-12 | 13.10 | 0.977 |
| 1977 | | | | | | | | | | | | | | | 0.966 | 1.007 |
| 1978 | | | | | | | | | | | | | | 0.891 | 0.907 | 0.896 |
| 1979 | | | | | | | | | | | | | 0.968 | 0.912 | 0.889 | 0.913 |
| 1980 | | | | | | | | | | | | 0.933 | 0.956 | 0.954 | 0.901 | |
| 1981 | | | | | | | | | | | 0.939 | 0.910 | 0.904 | 0.923 | | |
| 1982 | | | | | | | | | | 0.913 | 0.918 | 0.944 | 0.939 | | | |
| 1983 | | | | | | | | | 0.971 | 0.986 | 0.953 | 0.946 | | | | |
| 1984 | | | | | | | | 0.952 | 0.943 | 0 938 | 0.963 | | | | | |
| 1985 | | | | | | | 0.943 | 0.895 | 0.920 | 0.926 | | | | | | |
| 1986 | | | | | | 1.104 | 1.086 | 1.042 | 0.975 | | | | | | | |
| 1987 | | | | | 0.998 | 0.975 | 0.947 | 1.001 | | | | | | | | |
| 1988 | | | | 1.013 | 0.988 | 1.006 | 1.045 | | | | | | | | | |
| 1989 | | | 1.054 | 1.040 | 1.020 | 0.969 | | | | | | | | | | |
| 1990 | 2 (1) | 1.048 | 0.988 | 0.974 | 0.937 | | | | | | | | | | | |
| 1991 1992 | 3.416 | 1.166 | 1.103 | 1.101 | | | | | | | | | | | | |
| 1992 | 2.869 2.677 | 1.184 1.043 | 1 106 | | | | | | | | | | | | | |
| 1994 | 2.970 | 1.045 | | | | | | | | | | | | | | |
| Avg All | 2.983 | 1.110 | 1.063 | 1.032 | 0.986 | 1.013 | 1.005 | 0.972 | 0.952 | 0.941 | 0.943 | 0.933 | 0.942 | 0.920 | 0.916 | 0.758 |
| Avg 92-94 | 2.838 | 1.131 | 1.066 | 1.038 | 0.982 | 0.983 | 1.025 | 0.979 | 0.946 | 0.950 | 0.944 | 0.933 | 0.933 | 0.929 | 0.899 | 0.939 |
| C.V. All | 10.5% | 6.8% | 5.2% | 5.2% | 3.6% | 6.2% | 7.1% | 6.5% | 2 7% | 3.4% | 2.1% | 1.8% | 3.0% | 2.8% | 3.8% | 5.5% |
| C.V.92-94 | 5.3% | 6.8% | 6.3% | 6.1% | 4.3% | 2.0% | 6.9% | 7.7% | 2.9% | 3.3% | 2.5% | 2.2% | 2.9% | 2.3% | 1.0% | 6.4% |
| | | | | | | | | | | | | | | | - | |

Appendix D.1

Pharmacies

| Accident | | | | | 1 | Paid Losse | s (in tho | usands) - I | Evaluation | in Years | | | | | |
|---------------------|-------|-----------|-------|-----------|-------|------------|-----------|-------------|------------|-----------|-------|------------------|------------------|------------------|--|
| <u>Year</u> 1964 | 17 | <u>18</u> | 12 | <u>20</u> | 21 | <u>22</u> | 23 | 24 | 25 | <u>26</u> | 27 | 28 286 | 22 294 | 30 276 | |
| 1965 | | | | | | | | | | | 310 | 317 | 309 | 285 | |
| 1966 | | | | | | | | | | 374 | 397 | 386 | 393 | | |
| 1967 | | | | | | | | | 449 | 487 | 493 | 457 | | | |
| 1968 | | | | | | | | 502 | 551 | 519 | 492 | | | | |
| 1969 | | | | | | | 551 | 573 | 511 | 471 | | | | | |
| 1970 | | | | | | 595 | 600 | 567 | 542 | | | | | | |
| 1971 | | | | | 66 t | 683 | 632 | 584 | | | | | | | |
| 1972 | | | | 768 | 800 | 775 | 739 | | | | | | | | |
| 1973 | | | 858 | 871 | 832 | 805 | | | | | | | | | |
| 1974 | | 1,289 | 1,456 | 1,299 | 1,222 | | | | | | | | | | |
| 1975 | 1,019 | 1,114 | 999 | 973 | | | | | | | | | | | |
| 1976 | 1,229 | 1,168 | 1,163 | | | | | | | | | | | | |
| 1977 | 1,193 | 1,148 | | | | | | | | | | | | | |
| 1978 | 1,368 | | | | | | | | | | | | | | |
| Accident | | | | | | | Calendar | r Year Pen | sistency | | | | | | |
| Year | 17-18 | 18-19 | 19-20 | 20-21 | 21-22 | 22-23 | 23.24 | 24.25 | 25-26 | 26-27 | 27-28 | 28-29 | 22.30 | 30-31 | |
| 1964 | | | | | | | | | | | | | | | |
| 1965 | | | | | | | | | | | 0.957 | 0.964 | 0.927 | 0.945 | |
| 1966 | | | | | | | | | | 0.863 | 0.832 | 0.832 | 0.754 | | |
| 1967 | | | | | | | | | 0.800 | 0.781 | 0.753 | 0.826 | | | |
| 1968 | | | | | | | | 0.917 | 0.907 | 0.973 | 0.952 | | | | |
| 1969 | | | | | | | 0.976 | 1.029 | 1.088 | 1.119 | | | | | |
| 1970 | | | | | | 0.861 | 0.888 | 0.838 | 0.807 | | | | | | |
| 1971 | | | | | 0.867 | 0.846 | 0.863 | 0.893 | | | | | | | |
| 1972 | | | | 0.910 | 0.903 | 0.864 | 0.836 | | | | | | | | |
| 1973 | | | 1.055 | 1.083 | 1.097 | 1.082 | | | | | | | | | |
| 1974 | | 0.716 | 0.643 | 0.688 | 0.708 | | | | | | | | | | |
| 1975 | 1.123 | 1.160 | 1.154 | 1.115 | | | | | | | | | | | |
| 1976 | 0.949 | 0.897 | 0.876 | | | | | | | | | | | | |
| 1977 | 1.018 | 1.054 | | | | | | | | | | | | | |
| 1978 | 0.879 | | | | | | | | | | | | | | |
| Avg All | 0.992 | 0.957 | 0.932 | 0.949 | 0.894 | 0.913 | 0.891 | 0.919 | 0.901 | 0.934 | 0.874 | 0.874 | 0.841 | 0.945 | |
| Avg 92-94 | 0.949 | 1.037 | 0.891 | 0.962 | 0.903 | 0.931 | 0.863 | 0.920 | 0.934 | 0.958 | 0.846 | 0.874 | 0.841 | 0.945 | |
| C.V. All | 10.5% | 20.2% | 24.1% | 20.6% | 17.9% | 12.4% | 6.8% | 8.8% | 14.9% | 15.6% | 11.4% | 8.9% | 14.6% | N/A | |
| C.V.92.94 | 7.3% | 12.8% | 28.7% | 24.7% | 21.6% | 14.1% | 3.0% | 10.7% | 15.2% | 17.7% | 11.9% | 8.946 | N/A | N/A | |

Chiropractors

| Accident | | | | | , | Paid Losse | s (in thou | sands) - I | valuation | in Years | | | | | | |
|------------------|----------------|----------------|-------|-------|------------|------------|-----------------|------------|-------------|----------|---|-----------|-------|-------|-------|-------------|
| Year | 1 | <u>2</u> | 3 | 4 | 5 | <u>6</u> | z | 8 | 2 | 10 | ш | <u>12</u> | 13 | 14 | 15 | <u>16</u> |
| 1976 1977 | | | | | | | | | | | | | | | 775 | 680 830 |
| 1978 | | | | | | | | | | | | | | 756 | 843 | 916 |
| 1979 | | | | | | | | | | | | | 1,085 | 1,109 | 1,190 | 997 |
| 1980 | | | | | | | | | | | | 1,228 | 1,345 | 1,344 | 1,097 | <i>,,,,</i> |
| 1981 | | | | | | | | | | | 1,270 | 1,364 | 1,398 | 1,169 | | |
| 1982 | | | | | | | | | | 1,284 | 1,378 | 1,516 | 1,190 | | | |
| 1983 | | | | | | | | | 1,657 | 1,680 | 1,782 | 1,521 | | | | |
| 1984 | | | | | | | | 2,070 | 2,348 | 2,425 | 2,047 | | | | | |
| 1985 | | | | | | | 2,781 | 3,122 | 3,416 | 2,709 | | | | | | |
| 1986 | | | | | | 3,097 | 3,307 | 3,531 | 3,006 | | | | | | | |
| 1987 | | | | | 3,849 | 4,087 | 4,436 | 3,744 | | | | | | | | |
| 1988 | | | | 4,848 | 4,965 | 5,041 | 4,279 | | | | | | | | | |
| 1989 | | | 6,150 | 6,208 | 6,091 | 4,764 | | | | | | | | | | |
| 1990 | | 8.328 | 8,126 | 7,180 | 5,365 | | | | | | | | | | | |
| 1991 | 3,539 | 10,067 | 8,785 | 6,359 | | | | | | | | | | | | |
| 1992 | 4,294 | 11,779 | 7,878 | | | | | | | | | | | | | |
| 1993 | 4,755 | 10,740 | | | | | | | | | | | | | | |
| 1994 Accident | 4,538 | | | | | | Calendar | V | | | | | | | | |
| Year | <u>1-2</u> | 2.3 | 3-4 | 4.5 | <u>5-6</u> | 6-7 | Calendar 7-8 | 8.9 | <u>9-10</u> | 10-11 | 11-12 | 12.13 | 13-14 | 14-15 | 15.16 | 16-17 |
| 1976 | 1.9 | 4:2 | 22 | 9:2 | 2.6 | 0.7 | <u>1-0</u> | <u>a.x</u> | 2-10 | 10.11 | 11.14 | 14-12 | 12:12 | 19:0 | 13:19 | 0.739 |
| 1977 | | | | | | | | | | | | | | | 0.911 | 0.914 |
| 1978 | | | | | | | | | | | | | | 1.074 | 1.031 | 0.931 |
| 1979 | | | | | | | | | | | | | 0.730 | 0.796 | 0.806 | 0.733 |
| 1980 | | | | | | | | | | | | 0.778 | 0.726 | 0.779 | 0.800 | |
| 1981 | | | | | | | | | | | 0.915 | 0.933 | 0.910 | 0.888 | | |
| 1982 | | | | | | | | | | 0.894 | 0.895 | 0.834 | 0.888 | | | |
| 1983 | | | | | | | | | 0.788 | 0.834 | 0.865 | 0.795 | | | | |
| 1984 | | | | | | | | 0.963 | 0.861 | 0.884 | 0.894 | | | | | |
| 1985 | | | | | | | 0.807 | 0.816 | 0.770 | 0.819 | | | | | | |
| 1986 | | | | | | 0.914 | 0.961 | 0.984 | 0.917 | | | | | | | |
| 1987 | | | | | 0.852 | 0.857 | 0.843 | 0.851 | | | | | | | | |
| 1988 | | | | 0.850 | 0.881 | 0.943 | 0.937 | | | | | | | | | |
| 1989 | | | 0.801 | 0.812 | 0.840 | 0.912 | | | | | | | | | | |
| 1990 | 2 100 | 0.728 | 0.753 | 0.836 | 0.875 | | | | | | | | | | | |
| 1991 | 2.189 | 0.751 | 0.760 | 0.785 | | | | | | | | | | | | |
| 1992 1993 | 2.280 2.485 | 0.725 0.736 | 0.785 | | | | | | | | | | | | | |
| 1995 | 2.325 | 0.750 | | | | | | | | | | | | | | |
| Avg All | 2.325 | 0.735 | 0.775 | 0.821 | 0.862 | 0.907 | 0.887 | 0.905 | 0.831 | 0.858 | 0.892 | 0.835 | 0.813 | 0.884 | 0.887 | 0.661 |
| Avg 92.94 | 2.363 | 0.737 | 0.766 | 0.821 | 0.866 | 0.904 | 0.914 | 0.881 | 0.849 | 0.846 | 0.892 | 0.854 | 0.813 | 0.821 | 0.879 | 0.860 |
| C.V. All | 5.3% | 1.6% | 2.8% | 3.5% | 2.2% | 3.9% | 8.3% | 9.2% | 8.1% | 4.3% | 2.3% | 8.3% | 12.2% | 15.3% | 12.2% | 13.0% |
| C.V.92-94 | 4.6% | 1 7% | 2.2% | 3.2% | 2.6% | 1.8% | 6.8% | 10.1% | 8.7% | 4.0% | 1.9% | 8.3% | 12.0% | 7.1% | 15.0% | 12.8% |
| | | | | | | | بالاستخدار والم | التشتينيت | l | | ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~ | | | | | |

Appendix E.1

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Chiropractors

| Accident | | | | | 1 | Paid Losse | s (in tho | usands) - I | Evaluation | in Years | | | | | |
|---------------------|--------------|-----------|-------|-----------|-------|------------|-----------|-------------|------------|-----------|-------|-----------|------------------|------------------|-----------------|
| <u>Year</u> 1964 | 17 | <u>18</u> | 12 | <u>20</u> | 21 | 22 | 23 | 24 | 25 | <u>26</u> | 22 | 28 105 | <u>29</u> 316 | <u>30</u> 114 | <u>31</u> 96 |
| 1965 | | | | | | | | | | | 114 | 146 | 135 | 117 | |
| 1966 | | | | | | | | | | 1,30 | 151 | 164 | 170 | | |
| 1967 | | | | | | | | | 124 | 177 | 174 | 125 | | | |
| 1968 | | | | | | | | 162 | 215 | 218 | 176 | | | | |
| 1969 | | | | | | | 186 | 174 | 169 | 169 | | | | | |
| 1970 | | | | | | 170 | 188 | 179 | 142 | | | | | | |
| 1971 | | | | | 203 | 265 | 289 | 260 | | | | | | | |
| 197Z | | | | 265 | 344 | 341 | 248 | | | | | | | | |
| 1973 | | | 378 | 357 | 381 | 328 | | | | | | | | | |
| 1974 | | 523 | 548 | 554 | 464 | | | | | | | | | | |
| 1975 | 480 | 542 | 535 | 444 | | | | | | | | | | | |
| 1976 | 730 | 829 | 663 | | | | | | | | | | | | |
| 1977 | 814 | 654 | | | | | | | | | | | | | |
| 1978 | 698 | | | | | | | | | | | | | | |
| Accident | | | | | | | Calendar | r Year Per | sistency | | | | | | |
| <u>Year</u> 1964 | <u>17-18</u> | 18-19 | 19-20 | 20-21 | 21-22 | 22-23 | 23-24 | 24-25 | 25-26 | 26-27 | 27-28 | 28.29 | 29-30 | 30-31 | |
| 1964 | | | | | | | | | | | 0.959 | 0.828 | 0.881 | 0.852 | |
| 1966 | | | | | | | | | | 0.910 | 1.006 | 0.856 | 0.716 | 0.034 | |
| 1967 | | | | | | | | | 1.007 | 0.910 | 0.902 | 1.308 | 0.710 | | |
| 1967 | | | | | | | | 0.785 | 0.814 | 0.822 | 0.729 | 1.000 | | | |
| 1969 | | | | | | | 0.932 | 1.331 | 1.377 | 1.119 | 0.729 | | | | |
| 1909 | | | | | | 1.019 | 0.854 | 0.879 | 1.101 | 1.119 | | | | | |
| 1970 | | | | | | 1.019 | 0.029 | 0.0/9 | 1.101 | | | | | | |

| Year | <u>17-18</u> | 18-19 | 19-20 | 20-21 | 21-22 | 22-23 | 23-24 | 24-25 | 25-26 | 26-27 | 27-28 | 28-29 | 22-30 | 30-31 |
|-----------|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1964 | | | | | | | | | | | | | | |
| 1965 | | | | | | | | | | | 0.959 | 0.828 | 0.881 | 0.852 |
| 1966 | | | | | | | | | | 0.910 | 1.006 | 0.856 | 0.716 | |
| 1967 | | | | | | | | | 1.007 | 0.822 | 0.902 | 1.308 | | |
| 1968 | | | | | | | | 0.785 | 0.844 | 0.820 | 0.729 | | | |
| 1969 | | | | | | | 0.932 | 1.331 | 1.377 | 1.119 | | | | |
| 1970 | | | | | | 1.019 | 0.854 | 0.879 | 1.101 | | | | | |
| 1971 | | | | | 0.807 | 0.684 | 0.597 | 0.527 | | | | | | |
| 1972 | | | | 0.810 | 0.814 | 0.896 | 1.109 | | | | | | | |
| 1973 | | | 0.826 | 1.138 | 1.055 | 0.891 | | | | | | | | |
| 1974 | | 0.777 | 0.700 | 0.739 | 0.760 | | | | | | | | | |
| 1975 | 0.967 | 0.898 | 0.918 | 0.928 | | | | | | | | | | |
| 1976 | 0.778 | 0.677 | 0.701 | | | | | | | | | | | |
| 1977 | 1.058 | 1.054 | | | | | | | | | | | | |
| 1978 | 0.981 | | | | | | | | | | | | | |
| Avg All | 0.946 | 0.851 | 0.786 | 0.904 | 0.859 | 0.873 | 0.873 | 0.881 | 1.083 | 0.918 | 0.899 | 0.997 | 0.799 | 0.852 |
| Avg 92-94 | 0.939 | 0.876 | 0.773 | 0.935 | 0.876 | 0.824 | 0.853 | 0.913 | 1.108 | 0.920 | 0.879 | 0.997 | 0.799 | 0.852 |
| C.V. All | 12.6% | 19.1% | 13.5% | 19.3% | 15.5% | 16.0% | 24.3% | 38.1% | 20.6% | 15.3% | 13.5% | 27.0% | 14.7% | N/A |
| C.V.92.94 | 15.4% | 21.6% | 16.2% | 21.3% | 17.9% | 14.7% | 30.0% | 44.2% | 24.1% | 18.7% | 15.9% | 27.0% | N/A | N/A |

Rehabilitation

| Accident Paid Losses (In thousands) - Evaluation in Years | | | | | | | | | | | | | | | | |
|---|------------|-----------|-------|-------|-------|----------|------------|----------|-------|-----------|-------|--------------|-------|--------------|--------------|----------------|
| Year | 1 | 2 | 3 | 4 | 5 | <u>6</u> | 2 | <u>8</u> | 2 | <u>10</u> | 11 | 12 | 13 | 14 | 15 | <u>16</u> |
| 1976 | | | | | | | | | | | | | | | 1.76 | 112 |
| 1977 1978 | | | | | | | | | | | | | | 339 | 136 295 | 85 186 |
| 1978 | | | | | | | | | | | | | 294 | 339 170 | 106 | 121 |
| 1979 | | | | | | | | | | | | 298 | 234 | 167 | 87 | 141 |
| 1981 | | | | | | | | | | | 354 | 440 | 237 | 90 | 0, | |
| 1982 | | | | | | | | | | 413 | 261 | 183 | 122 | | | |
| 1983 | | | | | | | | | 398 | 353 | 231 | 179 | | | | |
| 1984 | | | | | | | | 818 | 783 | 456 | 320 | | | | | |
| 1985 | | | | | | | 923 | 768 | 549 | 321 | | | | | | |
| 1986 | | | | | | 1,119 | 1,027 | 729 | 338 | | | | | | | |
| 1987 | | | | | 1,671 | 1,483 | 906 | 485 | | | | | | | | |
| 1988 | | | | 2,872 | 2,288 | 1,309 | 775 | | | | | | | | | |
| 1989 | | | 3,897 | 3,343 | 2,148 | 964 | | | | | | | | | | |
| 1990 | | 5,771 | 4,643 | 2,544 | 1,286 | | | | | | | | | | | |
| 1991 | 1,993 | 6,904 | 4,056 | 1,955 | | | | | | | | | | | | |
| 1992 | 2,472 | 6,719 | 3,283 | | | | | | | | | | | | | |
| 1993 | 3,034 | 6,421 | | | | | | | | | | | | | | |
| 1994 | 3,279 | | | | | | | | | | | | | | | |
| Accident | | | | | | | Calendar | | | | | | | | | |
| Year | <u>1-2</u> | 2-3 | 3-4 | 4.5 | 5-6 | 6-7 | <u>7:8</u> | 8-9 | 9-10 | 10-11 | 11-12 | <u>12-13</u> | 13-14 | <u>14-15</u> | <u>15-16</u> | 16-17 |
| 1976 1977 | | | | | | | | | | | | | | | 0.856 | 1.088 1.328 |
| 1977 | | | | | | | | | | | | | | 0.421 | 0.301 | 0.355 |
| 1979 | | | | | | | | | | | | | 1.207 | 1.823 | 1.844 | 1.087 |
| 1980 | | | | | | | | | | | | 0.867 | 0.638 | 0.558 | 1.220 | |
| 1981 | | | | | | | | | | | 0.799 | 0.503 | 0.665 | 0.921 | | |
| 1982 | | | | | | | | | | 0.774 | 1.528 | 1.172 | 0.665 | | | |
| 1983 | | | | | | | | | 1.054 | 0.752 | 0.804 | 0.695 | | | | |
| 1984 | | | | | | | | 0.586 | 0.542 | 0.610 | 0.671 | | | | | |
| 1985 | | | | | | | 0.962 | 1.104 | 0.901 | 1.082 | | | | | | |
| 1986 | | | | | | 0.839 | 0.761 | 0.766 | 0.966 | | | | | | | |
| 1987 | | | | | 0.710 | 0.734 | 0.852 | 0.738 | | | | | | | | |
| 1988 | | | | 0.623 | 0.694 | 0.741 | 0.670 | | | | | | | | | |
| 1989 | | | 0.748 | 0.695 | 0.619 | 0.817 | | | | | | | | | | |
| 1990 | | 0.666 | 0.710 | 0.832 | 0.739 | | | | | | | | | | | |
| 1991 | 2.693 | 0.625 | 0.583 | 0.612 | | | | | | | | | | | | |
| 1992 | 2.716 | 0.587 | 0.579 | | | | | | | | | | | | | |
| 1993 | 2.222 | 0.513 | | | | | | | | | | | | | | |
| 1994 | 2.388 | 0.598 | 0.655 | 0.691 | 0.690 | 0.783 | 0.811 | 0.799 | 0 866 | 0.805 | 0.951 | 0.809 | 0.793 | 0.931 | 1.055 | 0.771 |
| Avg 92-94 | 2.287 | 0.575 | 0.624 | 0.713 | 0.690 | 0.764 | 0.761 | 0.870 | 0.803 | 0.805 | 1.001 | 0.809 | 0.656 | 1.101 | 1.122 | 0.923 |
| C.V. All | 16.1% | 10.9% | 13.3% | 14.7% | 7.4% | 6.8% | 15.4% | 27.4% | 26.0% | 24.7% | 41.0% | 35.1% | 34.8% | 67.8% | 61.4% | 43.8% |
| C.V.92-94 | 17.5% | 9.9% | 11.9% | 15.6% | 8.9% | 6.0% | 12.0% | 23.4% | 28.4% | 29.7% | 46.1% | 43.6% | 2.3% | 59.2% | 69.2% | 54.9% |
| للنكتك | | -ائىنىنى- | | | | | | | | | | | | | | |

Appendix F.1

Rehabilitation

| Accident | | | | | F | ald Losse | s (in thou | isands) - E | valuation | in Years | | | | |
|---------------------|--------------|--------------|-----------|--------------|-------|-----------|------------|-------------|-----------|-----------|-------|----------|-----------------|-----------------|
| <u>Year</u> 1964 | 17 | <u>18</u> | <u>19</u> | <u>20</u> | 21 | <u>22</u> | <u>23</u> | 24 | 25 | <u>26</u> | 27 | 28 17 | <u>29</u> 15 | <u>30</u> 20 |
| 1965 | | | | | | | | | | | 28 | 40 | 9 | 7 |
| 1966 | | | | | | | | | | 15 | 72 | 16 | 4 | |
| 1967 | | | | | | | | | 13 | 25 | 17 | 16 | | |
| 1968 | | | | | | | | 19 | 16 | 15 | 12 | | | |
| 1969 | | | | | | | 25 | 11 | 12 | 9 | | | | |
| 1970 | | | | | | 34 | 27 | 42 | 10 | | | | | |
| 1971 | | | | | 43 | 52 | 53 | 52 | | | | | | |
| 1972 | | | | 41 | 39 | 41 | 9 | | | | | | | |
| 1973 | | | 73 | 56 | 38 | 14 | | | | | | | | |
| 1974 | | 147 | 123 | 105 | 55 | | | | | | | | | |
| 1975 | 116 | 89 | 57 | 34 | | | | | | | | | | |
| 1976 | 108 | 72 | 58 | | | | | | | | | | | |
| 1977 | 63 | 79 | | | | | | | | | | | | |
| 1978 | 125 | | | | | | | | | | | | | |
| Accident | | | | | | | Calendar | Year Pers | sistency | | | | | |
| Year | <u>17-18</u> | <u>18-19</u> | 19-20 | <u>20-21</u> | 21-22 | 22-23 | 23-24 | 24-25 | 25-26 | 26-27 | 27-28 | 28-29 | 29-30 | 30-31 |
| 1964 | | | | | | | | | | | | | | |
| 1965 | | | | | | | | | | | 0.629 | 0.399 | 2.422 | 1.317 |
| 1966 | | | | | | | | | | 2.021 | 0.580 | 0.551 | 1.621 | |
| 1967 | | | | | | | | | 1.089 | 2.802 | 0.907 | 0.245 | | |
| 1968 | | | | | | | | 0.699 | 1.537 | 1.230 | 1.426 | | | |
| 1969 | | | | | | | 0.813 | 1.558 | 1.339 | 1.382 | | | | |
| 1970 | | | | | | 0.674 | 0.393 | 0.259 | 0.826 | | | | | |
| 1971 | | | | | 0.770 | 0.491 | 0.752 | 0.192 | | | | | | |
| 1972 | | | | 1.103 | 1.421 | 1.387 | 6.063 | | | | | | | |
| 1973 | | | 0.665 | 0.814 | 1.269 | 0.778 | | | | | | | | |
| 1974 | | 0.534 | 0.493 | 0.388 | 0.268 | | | | | | | | | |
| 1975 | 1.124 | 1 224 | 1.625 | 1.437 | | | | | | | | | | |
| 1976 | 0.860 | 0.835 | 0.609 | | | | | | | | | | | |
| 1977 | 1.184 | 0.765 | | | | | | | | | | | | |
| 1978 | 0.66Z | | | | | | | | | | | | | |
| Avg All | 0.958 | 0.840 | 0.848 | 0.936 | 0.932 | 0.83Z | 2.005 | 0.677 | 1.198 | 1.858 | 0.886 | 0.398 | 2.022 | 1.317 |
| vg 92-94 | 0.902 | 0.942 | 0.909 | 0.880 | 0.986 | 0.885 | 2.403 | 0.670 | 1.234 | 1.804 | 0.971 | 0.398 | 2.022 | 1.317 |
| C.V. All | 25.3% | 34.1% | 61.7% | 47.6% | 56.1% | 46.6% | 135.2% | 92.9% | 25.8% | 38.5% | 43.8% | 38.4% | 28.0% | N/A |
| C.V.92-94 | 29.2% | 26.3% | 68.5% | 60.0% | 63.5% | 51.7% | 132.196 | 115.0% | 29.7% | 48.1% | 43.9% | 38.4% | N/A | N/A |

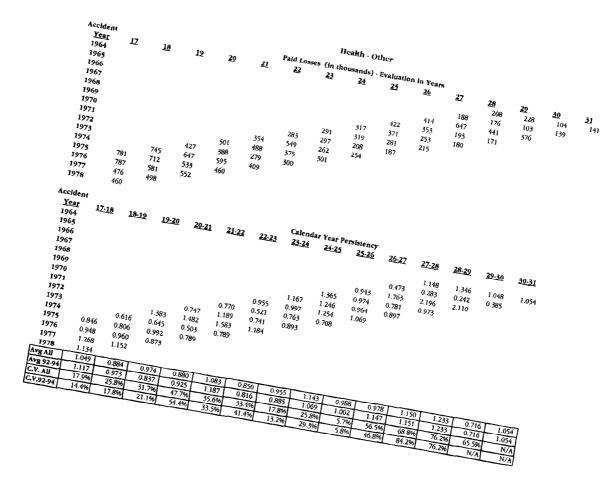
8

Health - Other

| Accident | | | | | Р | ald Losse | s (in thou | sands) - E | valuation | in Years | | | | | | |
|--------------|-------|-------|-------|-------|----------------|----------------|----------------|------------|-----------|-----------|-------|-------|------------|------------|------------|--------------|
| Year | 1 | 2 | 3 | 4 | 5 | ţ | Z | B | 2 | <u>10</u> | 11 | 12 | 13 | 14 | 15 | <u>16</u> |
| 1976 | | | | | | | | | | | | | | | | 846 |
| 1977 | | | | | | | | | | | | | | 000 | 745 | 735 |
| 1978 | | | | | | | | | | | | | 867 | 983 771 | 921 | 715 457 |
| 1979 1980 | | | | | | | | | | | | 981 | 949 | 667 | 546 573 | 457 |
| 1980 | | | | | | | | | | | 734 | 643 | 410 | 355 | 27.3 | |
| 1981 | | | | | | | | | | 613 | 666 | 389 | 322 | | | |
| 1983 | | | | | | | | | 1,026 | 818 | 544 | 386 | <i>JLL</i> | | | |
| 1984 | | | | | | | | 1,155 | 1,140 | 915 | 717 | 000 | | | | |
| 1985 | | | | | | | 2,026 | 2,000 | 1,478 | 1,496 | | | | | | |
| 1986 | | | | | | 1,745 | 1,531 | 1,005 | 755 | 1,170 | | | | | | |
| 1987 | | | | | 1,744 | 1,608 | 921 | 597 | | | | | | | | |
| 1988 | | | | 2,893 | 2,275 | 1,389 | 870 | | | | | | | | | |
| 1989 | | | 3,227 | 3,420 | 1,565 | 1,044 | 0.0 | | | | | | | | | |
| 1990 | | 3,628 | 3,163 | 2,066 | 1,198 | ., | | | | | | | | | | |
| 1991 | 1,046 | 3,136 | 2,243 | 1,516 | | | | | | | | | | | | |
| 1992 | 1,043 | 2,703 | 1,528 | | | | | | | | | | | | | |
| 1993 | 1,028 | 2,201 | | | | | | | | | | | | | | |
| 1994 | 962 | | | | | | | | | | | | | | | |
| Accident | | | | | | | Calendar | Year Pers | istency | | | | | | | |
| Year | 1-2 | 2.3 | 3-4 | 4-5 | 5.6 | 6.7 | <u>7-8</u> | <u>8-9</u> | 2-10 | 10-11 | 11-12 | 12-13 | 13-14 | 14-15 | 15.16 | <u>16-17</u> |
| 1976 | | | | | | | | | | | | | | | | 0.968 |
| 1977 | | | | | | | | | | | | | | | 1.181 | 1.114 |
| 1978 | | | | | | | | | | | | | | 0.794 | 0.836 | 0.698 |
| 1979 | | | | | | | | | | | | | 1.188 | 1.251 | 1.370 | 1.054 |
| 1980 | | | | | | | | | | | | 0.778 | 0.714 | 0.720 | 0.702 | |
| 1981 | | | | | | | | | | | 1.265 | 1.398 | 1.542 | 1.526 | | |
| 1982 | | | | | | | | | | 1.082 | 0.872 | 0.951 | 0.998 | | | |
| 1983 | | | | | | | | | 0.608 | 0.829 | 0.727 | 0.844 | | | | |
| 1984 | | | | | | | 0 (10 | 1.069 | 0.862 | 0.715 | 0.651 | | | | | |
| 1985 | | | | | | 1 100 | 0.618 | 0.618 | 0.671 | 0.520 | | | | | | |
| 1986 | | | | | 1.060 | 1.182 | 1.330 | 1.497 | 2.015 | | | | | | | |
| 1987 1988 | | | | 0.646 | 1.060 0.757 | 1 008 0.710 | 1.156 0.735 | 1.341 | | | | | | | | |
| 1989 | | | 0.910 | 0.675 | 0.902 | 0.710 | 0.755 | | | | | | | | | |
| 1989 | | 0.877 | 1.066 | 0.075 | 0.902 | 0.040 | | | | | | | | | | |
| 1990 | 3.225 | 0.938 | 0.857 | 0.747 | 0.000 | | | | | | | | | | | |
| 1992 | 2.923 | 0.807 | 0.965 | 0.757 | | | | | | | | | | | | |
| 1993 | 2.637 | 0.697 | 0.707 | | | | | | | | | | | | | |
| 1994 | 2.247 | ,. | | | | | | | | | | | | | | |
| Avg All | 2.758 | 0.830 | 0.949 | 0.701 | 0.895 | 0.936 | 0.960 | 1.131 | 1.039 | 0.786 | 0.879 | 0.993 | 1.111 | 1.073 | 1.022 | 0.767 |
| Avg 92-94 | 2.603 | 0.814 | 0.962 | 0.719 | 0.840 | 0.855 | 1.074 | 1.152 | 1.183 | 0.688 | 0.750 | 1.064 | 1.085 | 1.166 | 0.969 | 0.955 |
| C.V. All | 15.1% | 12.5% | 9.4% | 6.9% | 14.1% | 21.8% | 35.2% | 34.0% | 63.5% | 29.9% | 31.1% | 28.2% | 31.3% | 35.7% | 30.0% | 19.1% |
| C.V.92-94 | 13.0% | 14.8% | 10.9% | 5.3% | 8.9% | 17.5% | 28.5% | 40.7% | 61.5% | 22.7% | 15.0% | 27.6% | 38.8% | 35.1% | 36.4% | 23.5% |

Appendix G.1

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2.6