

Policy Year	Premium	CLAIMS PAID AS OF:					
		2013	2014	2015	2016	2017	2018
2012-13	\$61,798	\$30,660	\$54,656	\$59,724	\$59,724	\$59,724	\$59,724
2013-14	\$60,985		\$51,630	\$100,914	\$122,845	\$122,845	\$122,845
2014-15	\$73,182			\$52,198	\$150,349	\$160,762	\$160,762
2015-16	\$73,819				\$46,144	\$156,174	\$158,299
2016-17	\$99,370					\$27,333	\$76,544
2017-18	\$117,661						\$25,707

\*Red total signifying when the premium was exceeded for the year

#### KEY CALCULATIONS

Total Premium (2012-2016)	\$369,154
Total Claims (2012-2016)	\$578,174
Premium to Claims Loss Ratio (mature years)	157%
Average increase in claims after 1st year of policy	\$74,042
Average annual claims total (adjusted for trend and inflation)	\$157,584

Claims

Completion

Projected