



State of Connecticut

Workers' Compensation

Self-Insurance Unpaid Claim Estimates

as of June 30, 2022

Deloitte Consulting LLP
December 15, 2022



Deloitte Consulting LLP

CityPlace 1, 33rd Fl
185 Asylum Street
Hartford CT 06103
USA

Tel: (860) 725-3011
Fax: (860) 725-3500
www.deloitte.com

December 15, 2022

Mr. Robert Gribbon, Director
Office of the State Comptroller
Budget and Financial Analysis Division
165 Capitol Avenue, Room 4199
Hartford, CT 06106

Mr. Gribbon:

Deloitte Consulting LLP is pleased to submit the actuarial report regarding our analysis of State of Connecticut ("Entity", "Company") unpaid loss and allocated loss adjustment expense (ALAE) associated with the self-insurance programs as of June 30, 2022.

Kim Mitchell is a Managing Director at Deloitte Consulting. Rod Morris is a member of the Casualty Actuarial Society and the American Academy of Actuaries and meets the qualification standards to issue this actuarial report.

We have enjoyed working with State of Connecticut on this analysis. If you have any questions after reviewing this report, please do not hesitate to contact us.

Sincerely,

Kim A. Mitchell
Managing Director
Deloitte Consulting LLP
860-725-3111
kimitchell@deloitte.com

Rod Morris, FCAS, FSA, MAAA
Specialist Leader
Deloitte Consulting LLP
213-688-3374
rmorris@deloitte.com

Table of Contents

	Page
I. OVERVIEW _____	1
Self-Insurance Program Background _____	1
Report Sections _____	3
II. SCOPE _____	4
III. CONDITIONS AND LIMITATIONS _____	6
Distribution and Use _____	7
Data Reliance _____	7
IV. SUMMARY OF RESULTS _____	8
Relevant Comments _____	14
V. ACTUARIAL METHODOLOGY _____	17
Data _____	17
Unpaid Loss and ALAE _____	19
Loss Methods _____	20
Selected Ultimate Loss and ALAE Calculation _____	21
Prior Year Unpaid Claim Estimates _____	21
VI. DISCLOSURES _____	22
VII. EXHIBITS _____	24
Summary Exhibits _____	24
Report Schematic _____	24

I. OVERVIEW

Deloitte Consulting LLP (“Deloitte Consulting”, “us”, “we” or “our”) was retained by State of Connecticut office of the State Comptroller (“Entity”, “Company”) to provide an independent actuarial review of the of the Generally Accepted Accounting Principles (GAAP) unpaid loss and allocated loss adjustment expense requirements for the State of Connecticut’s (the State) self-insured Workers’ Compensation program as of June 30, 2022. The unpaid loss and allocated loss adjustment expense (ALAE) requirement is needed for the State’s Comprehensive Annual Financial Report (CAFR), which is prepared in accordance with GAAP. This report has been created to support and document the analysis.

This report discusses our approach and presents the results of our June 30, 2022 review. Our unpaid claim estimates are presented on an undiscounted basis. The basis of the unpaid claim estimates considered in our analysis was selected to meet the regulatory filing requirements for US General Accounting Standards Board (GASB). All information presented in this report is as of June 30, 2022 and displayed in US dollars unless otherwise stated.

SELF-INSURANCE PROGRAM BACKGROUND

Company Background

The State of Connecticut has provided workers’ compensation coverage to its employees on a self-insured basis since the early 1950’s. It retains responsibility for all claims and does not purchase per claim or aggregate excess insurance. Since acquiring GAB Robins in September 2010, Gallagher Bassett Services, Inc. (Gallagher Bassett) has served as the State’s claim administrator.

As discussed in prior reports, the two events that have an impact on both the number of claims and amounts retained by the State are the changes in Third Party Administrators (TPA) and the Loss Portfolio Transfer (LPT).

TPA Change

In January of 2002, GAB Robins North America, Inc. (GAB) replaced Berkley Administrators (Berkley) as the State of Connecticut’s claim administrator. Gallagher Bassett Services, Inc. acquired GAB Robins in September 2010. Refer to the Data section of this report for a chart summarizing the various claim administrators utilized over the years.

In prior reports, we noted that when Berkley took over the claim administration from Alexis, effective October 1, 1997, there were claim payments that were not attached to an individual claim. It is our understanding that these claim payments, estimated to be approximately \$500,000, were transferred over to GAB and remain unattached. GAB management has indicated to us that they may never be able to attach this amount to their proper claims.

Loss Portfolio Transfer

Prior to the TPA change, in December of 2001, we understand that the State sold approximately 660 permanent and temporary total claims, many of them older, in a loss portfolio transfer to ACE American Insurance Company (ACE). We also understand that MRM consulting reviewed the inventory of these temporary and permanent total claims and determined that their estimated ultimate value was approximately \$150 million to \$175 million dollars. Conditions of the LPT dictate that ACE is responsible for all payments up to an aggregate limit of \$150 million and a per claim limit of \$1.5 million. Any payments above these limits are the sole responsibility of the State subject to the per claim and aggregate limits. Deloitte Consulting made no attempt to estimate the possible future impact of these LPT claims to the State. Note that the LPT resulted in significantly lowering the State's overall unpaid claim level, as the LPT claims are no longer a responsibility of the State. Also note that the LPT could affect the State's historical reporting and payment patterns.

It is our understanding from State management and GAB that there is one material LPT claim that has exceeded the per claim limit of \$1.5 million. This claim has an accident date of 6/22/76 and is included in the All Other group in our analysis. Based on the LPT agreement, recovery by Ace for payments in excess of \$1.5 million and any remaining payments on this claim are now the responsibility of the State. This claim falls into the "prior to 1991" category in our review based on its accident date of 6/22/76. We estimate the total unpaid claims, for the "prior to 1991" years, based on the relationship of case and IBNR. We do not produce ultimate loss indications using actuarial methods described in the analysis section. A more detailed explanation of how prior unpaid claim estimates are calculated can be found in the analysis section below.

REPORT SECTIONS

This report is comprised of the following sections:

- Overview – provides a general introduction and overview of the engagement;
- Scope – describes the work and reports that Deloitte Consulting has performed and produced;
- Conditions and Limitations – details the limitations that apply to this engagement’s work product, report and results;
- Summary of Results – provides our estimates of the unpaid claims and estimated funding, including relevant comments that discuss the areas of note observed throughout our analysis;
- Actuarial Methodology – describes the approach underlying the results of our estimates of unpaid claims;
- Disclosures – discusses certain disclosures required by Actuarial Standards of Practice pertaining to the estimation of property/casualty unpaid claims;
- Exhibits – describes the contents of the exhibits included in this report.
- Graphs by Department – graphically displays results of the analysis by Department.

II. SCOPE

Deloitte Consulting serves as an independent consultant to State of Connecticut Office of State Comptroller under an agreement between State of Connecticut Office of State Comptroller and Deloitte Consulting. Our role under such engagement is to provide an actuarial analysis of the State of Connecticut self-insurance program as of June 30, 2022.

The scope of work is to provide the following:

- Estimate of the Company's self-insured loss and allocated loss adjustment expense (ALAE) unpaid claims as of June 30, 2022 for occurrences on our prior to June 30, 2022.
- At the request of the State, a separate analysis was performed for the following eleven (11) main agencies/departments:
 1. Department of Emergency Services (DES);
 2. Department of Developmental Services (DDS);
 3. Department of Mental Health (DMH);
 4. Department of Transportation (DOT);
 5. Department of Children and Families (DCF);
 6. Department of Corrections (DOC);
 7. General Government (GG)
 8. Board of Regents of Higher Education (BOR);
 9. Judicial Department (JUD);
 10. University of Connecticut (UOC); and
 11. University of Connecticut Health Center (UHC)

Our independent analysis of the State's workers' compensation loss & ALAE unpaid claim estimates was completed under the direction of Kim Mitchell, Managing Director at Deloitte Consulting. Kim Mitchell prepared and supervised the various analyses contained in this report that supports the findings expressed in this report. Rod Morris, who is a Fellow of the Casualty Actuarial Society (FCAS) and a Member of the American Academy of Actuaries (MAAA), performed a peer review of this work. Rod Morris meets the qualification standards promulgated by the American Academy of Actuaries and is appropriately qualified to perform and peer review this analysis. Rod Morris has attested compliance with the Casualty Actuarial Society Continuing Education Policy as of December 31, 2021 to perform actuarial

services in 2022. These organizations have professional standards that, among other provisions, require an actuary perform only assignments for which he or she is qualified.

The estimates contained in this report provide for loss and ALAE and do not include any provisions for other expenses such as:

- Administrative expenses
- Brokerage or insurance costs including commissions
- Risk management fees
- Loss control fees
- Legal fees (other than claim defense costs)
- Actuarial fees
- Assessments
- Excess Insurance Premiums
- Unallocated loss adjustment expenses, including Third Party Administrative fees.

Our range of reasonable unpaid claim estimates provided in this report is intended to represent a range of actuarial central estimates. “Actuarial central estimate” is defined by actuarial literature as “an estimate that represents an expected value over the range of reasonably possible outcomes.” We want to emphasize that the endpoints of the range are not meant to be a “best” and “worst” case scenario, but rather endpoints of a reasonable range. We have provided a range of estimates based on our judgment after consideration of the results of multiple actuarial methods and varying assumptions within those actuarial methods.

The services we performed in this actuarial analysis do not constitute an audit, review, examination, or other form of attestation as those terms are defined by the American Institute of Certified Public Accountants (AICPA). Any use of the word “review” within this report should be interpreted in the common use of that term, and not the definition of “review” promulgated by the AICPA.

Deloitte Consulting affirms, to the best of our knowledge, that it presently has no interest, direct or indirect, which would conflict with the performance of services for this analysis.

III. CONDITIONS AND LIMITATIONS

Due to the inherent uncertainty in projecting the ultimate costs of claims, no assurance can be offered that any particular range of estimates will be adequate. We believe, however, that the actuarial techniques and assumptions used in our analysis are reasonable.

In estimating unpaid loss and ALAE, it is necessary to project the future payments of unpaid loss and ALAE. It is certain that actual future payments of loss and LAE will not develop exactly as projected by any actuarial technique and may, in fact, vary significantly from the projections. No warranty is expressed or implied that such variance will not occur.

Further, our projections make no provision for the broadening of coverage by legislative action or judicial interpretation or for extraordinary future emergence of new classes of losses or types of losses not sufficiently represented in the Entity's historical database or which are not yet quantifiable.

In particular, our projections make no separate provision or specific adjustment for the impact of the COVID-19 pandemic on the number and severity of future reported claims or the development of previously reported claims or the exposures as the volume of data is insufficiently credible on which to base actuarial assumptions. However, we caution that early expectations would suggest that:

- The pandemic may directly or indirectly result in more and/or larger claims being incurred than expected based on historical information for some coverages, or fewer claims for other coverages; and
- The effect of the pandemic on medical treatment, legal processes and business operations may cause the development of losses for previously reported claims to be understated for the period starting with the pandemic's inception through the evaluation date of the data for this report and thereby understate the projected ultimate losses and the outstanding liability.

The volume of data affected by the pandemic which was available at the time of this analysis is small and immature. We understand there are thirteen COVID-19 claims greater than \$100,000 reported to date with total reported losses of approximately \$4.7 million and paid losses of \$1.1 million. We also understand there are over 100 reported notice only claims with little to no loss dollars. The COVID-19 claims are included in the data used for this analysis and have been analyzed consistently with rest of the workers' compensation claims.

DISTRIBUTION AND USE

This analysis has been prepared solely for the internal use of State of Connecticut Office of State Comptroller and as documentation supporting our unpaid claim estimates as of June 30, 2022. Limited distribution of this report is permitted to the Entity's external auditors to support their audit process, provided that it is made available on a confidential basis and that any further distribution by auditors to third parties is prohibited without Deloitte Consulting's prior written consent.

This report may be made available to applicable state self-insurance regulatory authorities who shall use the report solely in connection with the discharge of their regulatory oversight responsibilities and for no other purpose. This confidential report may only be made available to state regulatory agencies provided that the requesting agency can demonstrate, through the existence of law or similar means, that it is able to preserve the confidentiality of this document.

It is our understanding that this report will not be made available for public inspection.

Any other distribution of this report is not permitted without the prior written consent of Deloitte Consulting. The supporting data, analysis and tables contained in our exhibits are provided to clearly document the assumptions which support the results stated herein and are integral parts of this study. It is our intention that this report be used in its entirety, as a whole, and not segmented for other purposes.

Deloitte Consulting shall have no liability, regardless of form, to any person or entity other than State of Connecticut for any action taken or omitted to be taken by such parties in respect of this report. Third parties should recognize that the furnishing of this report is not a substitute for their own due diligence and may not place any reliance on this report or data contained herein that would result in the creation of any duty or liability by Deloitte Consulting to any third party.

DATA RELIANCE

Deloitte Consulting has relied upon data provided by the Entity for this review. A specific audit to verify the accuracy or completeness of the data is beyond the scope of this engagement. While we have reviewed the data with regard to its reasonableness and consistency, we have relied on such data without audit or verification and our conclusions are based on the assumption that it is accurate and complete. If the underlying information provided is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

IV. SUMMARY OF RESULTS

Current Year Unpaid Claim Estimates

The overall indicated undiscounted loss and ALAE unpaid claim estimates for the State of Connecticut workers' compensation self-insured program as of June 30, 2022, is estimated to be between \$747.8 million and \$878.9 million. Please refer to the chart below for unpaid estimates by department.

<u>Department</u>	<u>Total UNPAID CLAIMS</u>	
	<u>Low</u>	<u>High</u>
Emergency Services	27,030,855	32,462,288
Developmental Services	92,456,605	108,775,674
Mental Health	123,866,772	140,369,826
Transportation	61,821,213	74,977,165
Children & Families	58,241,660	69,678,193
Corrections	202,596,263	226,570,167
General Government	56,769,932	67,808,478
Board of Regents For Higher Education	23,052,396	28,709,788
Judicial Department	41,657,949	50,781,947
University of Connecticut	17,116,637	23,792,355
University of Connecticut Health Centre	43,186,508	54,974,537
TOTAL	\$ 747,796,792	\$ 878,900,418

The cost of the workers' compensation program varies by department. The estimated fiscal year July 1, 2021 - June 30, 2022 loss rate (estimated average ultimate losses divided by payroll in \$100 units) for each department is shown on the following page:

<u>Department</u>	<u>2021/2022 Estimated Payroll</u>	<u>2021/2022 Estimated Average Loss Rate</u>	<u>2021/2022 Estimated Average Ultimate</u>
Emergency Services	1,642,207	3.10	5,088,899
Developmental Services	2,441,178	5.87	14,340,810
Mental Health	2,014,121	11.51	23,172,784
Transportation	3,216,795	3.13	10,055,384
Children & Families	2,688,873	4.57	12,285,358
Corrections	3,382,841	10.59	35,817,632
General Government	48,073,864	0.21	10,126,122
Board of Regents For Higher Education	3,996,879	1.07	4,278,215
Judicial Department	3,884,817	2.18	8,466,347
University of Connecticut	2,482,229	1.59	3,934,742
University of Connecticut Health Centre	1,707,392	3.54	6,045,073
TOTAL	\$ 75,531,195		\$ 133,611,367

In most years, the Department of Corrections and Mental Health, as might be expected, are the most hazardous. The Departments of Emergency Services, Developmental Services, Transportation, and Children & Families follow with loss rates ranging between \$3.10 and \$5.87 of ultimate loss per \$100 of payroll. Although consisting of roughly 20.4% of the State of Connecticut payroll, the accidents in these six groups result in approximately 75.4% of the average ultimate costs paid by the State. This concentration of losses has been apparent in each of our historical reviews of the State of Connecticut's workers' compensation experience. For these six more hazardous groups, it is likely that many serious injuries occur as a result of physical interactions between employees, patients/inmates, and equipment. Back strain and assault related injuries would be specific examples. On the contrary, General Government (excluding splits of General Government - Board of Regents of Higher Education, Judicial Department, University of Connecticut and University of Connecticut Health Center), which accounts for approximately 63.6% of the State payroll, continues to be by far the least hazardous, accounting for approximately 7.6% of the ultimate cost. General Government, Board of Regents for Higher Education, Judicial Department, University of Connecticut and University of Connecticut Health Center, which accounts for approximately 79.6% of the State payroll, continues to be by far the least hazardous, accounting for approximately 24.6% of the ultimate cost.

Graphs of loss rates in total and by department for fiscal years ending 1999 through 2022 can be found in the Graphs by Department section of this report.

In discussions with the State’s workers’ compensation Department of Administrative Services (DAS) management, the reduction in costs can also be attributed to aggressive overall management including:

- Use of a managed medical care program;
- Increased claims and medical management initiatives;
- Continued active efforts to minimize potential fraud;
- More frequent and more stringent investigation of claims, particularly medical charges;
- Substantially increased workplace safety and return to work programs in all departments; and
- A more comprehensive network and case management program implemented in July 1995.

Comparison to Prior Year Results and Loss Emergence

Overall, our estimates of ultimate loss have decreased approximately \$16.9 million at the low end and decreased approximately \$36.2 million at the high end as compared to prior estimates contained in our June 30, 2021 unpaid claims study. Our estimates of ultimate losses are displayed below separately by loss component and are compared with our prior estimates.

<u>Component</u>	CHANGE IN ULTIMATE LOSS (\$000)'s ALL DEPARTMENTS COMBINED FISCAL YEARS 7/1/1990 - 6/30/2021					
	Current @ 6/30/22		Prior @ 6/30/21		Change	
	Low	High	Low	High	Low	High
Indemnity	1,518,085	1,568,176	1,522,926	1,581,994	(4,842)	(13,818)
Medical	1,143,526	1,187,176	1,158,286	1,209,888	(14,759)	(22,712)
Other	148,319	161,758	145,640	161,394	2,679	363
TOTAL	2,809,930	2,917,110	2,826,853	2,953,276	(16,922)	(36,166)

We compared the actual versus expected paid and reported loss emergence from June 30, 2021 to June 30, 2022 using our prior selected loss development assumptions. The favorable paid actual versus expected loss emergence shown in the chart below is likely impacted by the COVID-19 economic slowdown in claims processing which is discussed further in the “Relevant Comments” section. The overall change in ultimates above is more in line with the actual versus expected reported loss emergence shown in the chart below separately for Indemnity, Medical and “Other” loss components.

ACTUAL Vs EXPECTED (\$000)'s ALL DEPARTMENTS COMBINED FISCAL YEARS 7/1/1990 - 6/30/2021				
<u>Component</u>	<u>Paid AvE</u>		<u>Reported AvE</u>	
	Low	High	Low	High
Indemnity	(5,120)	(13,330)	(6,540)	(15,920)
Medical	(9,780)	(17,680)	(12,150)	(19,990)
Other	(480)	(2,390)	1,360	80
TOTAL	(15,380)	(33,400)	(17,330)	(35,830)

Gallagher Bassett significantly strengthened case reserves in 2003 after taking over the claims administration from GAB Robins resulting in higher than expected observed loss emergence in indemnity and “Other than Medical & Indemnity”. We continue to observe higher losses and loss rates per payroll in the most recent five to six fiscal years for the “Other than Medical & Indemnity” category. The Other portion of the liability is comprised mostly of expenses, including but not limited to: defense costs, court costs, medical reports, investigative reports. Combined Ultimate loss rates for the current year has dropped significantly from 1.93 to 1.77, due to decrease in frequency. We understand over the past several years, more attention is being paid to the expense reserve where Gallagher Bassett generally sets expense case reserves to be a percentage of the outstanding medical liability. Gallagher Bassett believes prior to their involvement there was very little attention paid to this reserve on more mature claims. We have increased our ultimate loss estimates for “Other than Medical & Indemnity” by approximately \$2.7 million on the low end and \$0.4 million on the high end from our prior estimate for all departments combined.

Our estimates and loss emergence of total indemnity, medical and other ultimate losses are also displayed below separately by department and are compared with our prior estimates.

<u>Department</u>	CHANGE IN ULTIMATE LOSS (\$000)'s TOTAL INDEMNITY, MEDICAL & OTHER FISCAL YEARS 7/1/1991 - 6/30/2021					
	Current @ 6/30/22		Prior @ 6/30/21		Change	
	Low	High	Low	High	Low	High
Emergency Services	98,952	103,080	100,273	105,225	(1,320)	(2,146)
Developmental Services	428,053	442,306	424,403	440,949	3,651	1,358
Mental Health	366,120	379,675	360,703	375,745	5,417	3,930
Transportation	192,357	203,415	196,206	207,875	(3,850)	(4,460)
Children & Families	260,465	269,928	268,033	279,233	(7,568)	(9,305)
Corrections	819,463	838,994	822,207	846,299	(2,744)	(7,305)
General Government	209,595	217,605	212,510	221,989	(2,915)	(4,384)
Board of Regents For Higher Ed	89,830	94,404	90,219	95,801	(389)	(1,396)
Judicial Department	158,384	165,902	160,102	169,426	(1,718)	(3,524)
University of Connecticut	70,697	76,095	72,423	79,488	(1,726)	(3,393)
University of Conn Health Centre	116,013	125,706	119,774	131,247	(3,760)	(5,540)
TOTAL	2,809,930	2,917,110	2,826,853	2,953,276	(16,922)	(36,166)

Indemnity ultimate losses decreased by approximately \$4.8 million on the low end and decreased by \$13.8 million on the high end and medical ultimate losses decreased by \$14.8 million on the low end and \$22.7 million on the high end. Higher than expected loss development is seen in Department of Mental Health and Developmental Services. Offsetting this higher than expected development is favorable loss experience primarily in Emergency Services, Department of Transportation, Children & Families, Corrections, General Government, Board of regents for Higher Education, Judicial Department, University of Connecticut and University of Connecticut Health center. Please refer to Sheet 2 and 3 of Exhibits I - Indemnity, II- Medical and III-Other of each department's section for details by department and year.

Our estimates of unpaid claims fall between \$747.8 million and \$878.9 million as compared to an indicated range of unpaid claim estimates of between \$747.4 million and \$877.9 million last year. The primary reason for this increase is an additional year of exposure and our increased ultimate loss selections in the "Other than Medical & Indemnity" categories for all departments combined.

The attached graphs (graph 1) displays our overall estimates of the State's historical unpaid claims based on our midpoint estimate. Overall, our unpaid claim estimates have increased approximately 2-5% for the past seven years and reflect payroll growth and increasing workers' compensation costs due to inflationary loss trends in indemnity, medical and legal expenses. We note, the current year the unpaid claim estimates increased by only 0.1% and reflect the better than expected loss emergence for medical and indemnity for all accident years combined.

Stipulated lump sum payment initiatives can also impact the estimated unpaid claims. Consistent with our past few analyses, we did not estimate ultimate losses separately for stipulations and regular loss payments. Given that stipulation activity has been consistently lower over the more recent fiscal years, we have moved to reviewing loss development triangles in total. It does not appear that these lower lump sum payments significantly distort the historical loss development.

We have again used loss development patterns for the workers' compensation program as a whole to project ultimate claim costs for "Other than Medical & Indemnity" payments.

The unpaid loss and ALAE estimates provided above make provisions for:

- Case outstanding; claim adjusters' estimates of outstanding unpaid loss for known, reported claims.
- Incurred but not reported claims (IBNR); claims not yet reported and not recorded in the loss system, which are expected to arise from accidents that have already occurred.
- "Pipeline" claims; claims known but not yet recorded in the loss system.
- Case development; future development on known, recorded claims.
- Reopened claims; future reopened claims which should be coded to the year the claim was originally incurred.

The last four components listed above are commonly referred to collectively as bulk IBNR.

RELEVANT COMMENTS

- **Covid-19 Impact**

The COVID-19 pandemic has impacted the number and severity of reported claims since its inception in March 2020. In addition, the resultant shutdowns and economic downturn has had an effect on medical treatment, legal processes, and business operations potentially causing the development of losses for previously reported claims to be understated for the period starting with the pandemic's inception through the evaluation date of the data for this analysis. The volume of data affected by the pandemic which was available at the time of our analysis is still small and immature. In our analysis we have incorporated estimated adjustments to our actuarial assumptions in consideration of the effects of the pandemic. However, we caution that the volatility and uncertainty of our projections are increased due to the lack of sufficiently credible data.

On July 24, 2020, Governor Lamont issued Executive Order Number 7JJJ entitled "Protection of Public Health and Safety During COVID-19 Pandemic and Response – Rebuttable Presumption Regarding Workers Compensation Benefits Related to Contraction of COVID-19." The order creates a rebuttable presumption for COVID-19 workers' compensation claimants occurring between March 10, 2020 and May 20, 2020. The date of injury is defined as "the date between March 10, 2020 and May 20, 2020 that the employee was first unable to work or died due to a diagnosis of COVID-19 or to symptoms that were diagnosed as COVID-19, whichever occurred first." In order to qualify for the rebuttable presumption, an employee must be able to establish that:

1. The employee was ordered by their employer to work outside of the home for at least one of the 14 days preceding the date of injury and had not received an offer or directive to work from home;
2. The employee missed one or more days of work due to a diagnosis of COVID-19 occurring between March 10, 2020 and May 20, 2020;
3. If the date of injury is more than fourteen (14) days after March 23, 2020, such employee was employed by an employer deemed essential by the Department of Economic and Community Development pursuant to Executive Order 7H;

4. The contraction of COVID-19 by such employee was confirmed by a positive laboratory diagnostic test within three weeks of the date of injury or diagnosed and documented within three weeks of the date of injury by a licensed physician, licensed physician's assistant, or licensed advanced practice registered nurse, based on the employee's symptoms;
5. A copy of the positive laboratory diagnostic test results or the written diagnosis required by subdivision (iii) of this subsection shall be provided to the employer or insurer.

We note that five of the thirteen COVID-19 large loss claims with reported values greater than \$200,000 experienced by the State occurred during the rebuttable presumption period.

The indirect effects of the COVID-19 economic shutdown, to claims and payments, may have been much larger, than the impact of actual COVID-19 claims. There are early indications that the State experienced a slowdown of medical services being provided since March 2020 which is likely related to the COVID-19 economic closures. This may be the reason for the favorable emergence on a paid basis during the past two fiscal years. In our analysis, we have been cautious relying upon the indications based on paid amounts due to this potential distortion.

- **Group Loss Rate**

We continue to see considerable volatility in the loss rate estimates within each of the eleven departmental groups from year to year. A graphical representation of these loss rates can be found in the Graphs by Department section of this report. If at some point in the future these estimates are to be used for budgeting or cost allocation, we would anticipate developing allocation procedures which reflect a balance between stability and responsiveness to loss experience in these estimates.

- **Lump Sum Settlement of Older Claims**

The State utilized stipulated payments to settle older claims. Due to the decline in annual stipulations over the past 10-15 fiscal years, we continue to review loss data in total without specific adjustments for stipulations as was first done in our analysis as of 6/30/07. We will continue to reevaluate this approach each year.

Although claim frequency has been decreasing, workers' compensation claim costs continue to rise across the country. Medical and severity trends, which have moderated from the higher levels observed just a few years ago, could begin to rise with the resurgence of higher interest rates and inflation as the Federal Reserve tapers its quantitative easing program. This trend could negatively impact the future costs of this program and supports the continued pursuit of older claim file settlements. Any reduction of settlement activity may adversely impact the State's self-insurance program's future liability if medical inflation rises to historical levels which used to exceed two times consumer inflation levels. Graphs of the State's frequency and severity trends can be found in the appendix of this report.

- **Claim Audit**

We continue to believe that a specific audit of the loss data would be beneficial to ensure that the data is accurate, especially given the number of changes in TPA's. It is important that the accuracy and reasonability of this data be verified periodically and maintained. We also recommend a claim review to assess Gallagher Bassett's claims handling practices against industry standards.

- **Medical vs. Indemnity**

The significance of the medical portion of the unpaid claim estimates has been steadily increasing over several years. In 1991, it represented slightly over 15% of the unpaid claim estimates. It now represents approximately 41.5%, as shown on Summary Exhibit 1, which is slightly lower than last year. This is similar to trends we have seen in other states and other business sectors.

- **Unallocated loss adjustment expenses (ULAE)**

We have not included a provision for unpaid unallocated loss adjustment expenses ("ULAE"). ULAE often includes unpaid third party administrator fees and/or internal costs to administer claims to final closure. These costs are often treated as period expenses by self-insured organizations. We recommend that the State consider the need for a ULAE reserve in the future and accrue a reserve for any unpaid amounts if deemed appropriate under governmental accounting standards.

V. ACTUARIAL METHODOLOGY

DATA

The following data utilized in our analysis was provided by the Entity:

The loss data available for the State of Connecticut workers' compensation self-insurance program analysis consists of expenditure reports as of June 30, 2022 prepared by Gallagher Bassett, as well as annual paid dollars as provided directly by the State of Connecticut. These reports detail the following data items by agency and fiscal year:

- Indemnity payments;
- Medical payments;
- Other payments (vocational rehabilitation, for example);
- Indemnity case reserves;
- Medical case reserves;
- Other case reserves;
- Indemnity recovery;
- Medical recovery; and
- Other recovery.

Data is available in full for fiscal year July 1, 1953 - June 30, 1954 and forward. The report evaluation dates utilized by Deloitte Consulting are June 30, 1991 through 2022.

Development history, as shown in our triangle exhibits, is divided into history prior and subsequent to the loss portfolio transfer in fiscal year 2001. Our selected loss development factors are based largely on the historical development subsequent to the LPT.

For fiscal years July 1, 1987 and prior, Gallagher Bassett provided us with the open claims and the case reserve estimates as of June 30, 2022. Due to the age of these claims, the analysis for fiscal years prior to July 1, 1990 - June 30, 1991 is based solely on the case reserve estimates. Based on the volatility of the State's loss development, we have supplemented the State of Connecticut data with Connecticut workers' compensation insurance industry data as appropriate.

The State of Connecticut individual agency data was grouped into eleven categories. This was done to isolate Departments which contain higher than average loss exposure, and to group similar agencies to generate greater statistical credibility. The eleven groups are:

- Department of Emergency Services (DES);
- Department of Developmental Services (DDS);
- Department of Mental Health (DMH);
- Department of Transportation (DOT);
- Department of Children and Families (DCF);
- Department of Corrections (Corrections);
- General Government (GG);
- Board of Regents for Higher Education (BOR);
- Judicial Department (JUD);
- University of Connecticut (UOC); and
- University of Connecticut Health Centre (UHC)

The loss data was available to us on an unlimited loss basis. Some amounts typically classified as allocated loss adjustment expenses such as independent medical examinations, investigator service fees, legal fees, and expert fees are included in the 'Expense' data provided by Gallagher Bassett. These expenses are included in our report under "Other Than Medical and Indemnity" category. The Attorney General's Office provides most of the legal services to the State's workers' compensation program. The value of these services is not reflected in our data.

The claim service vendor for the State of Connecticut self-insured workers' compensation program has varied over the years. The chart on the following page summarizes these claim administrators.

Claim Administrators	
<u>Service Period</u>	<u>Administrator Name</u>
6/30/82 & Prior	Office of the Attorney General
7/1/82 - 6/30/85	Frank B. Hall
7/1/85 - 6/30/91	J. Neale MacDonald
7/1/91 - 10/1/97	Alexis, Inc.
10/1/97 – 12/31/01	Berkley Administrators

1/1/02 – 8/31/10	GAB Robins North America
9/1/10 – current	Gallagher Bassett Services, Inc.

Payroll for the appropriate years was also defined according to the seven groupings shown on the previous page. Payroll (in hundred dollar units) is the standard exposure measure in workers' compensation insurance. The source for this data was the "General & Transportation Funds Personal Services" report prepared by representatives of the State Comptroller's Office. This report has been available to us for the years July 1, 1980 - June 30, 1981 and forward.

It should be specifically noted that we did not audit the loss or exposure data provided to us by the State, and therefore do not express an opinion as to its overall accuracy. We have recommended that appropriate periodic studies be authorized in order to confirm the quality of the data.

UNPAID LOSS AND ALAE

During the course of our analysis, Deloitte Consulting considered the following:

- Historical reported (paid plus case outstanding loss) and paid loss development patterns by coverage and any recent changes in these patterns;
- Historical reported and closed claim count development patterns and any recent changes in these patterns;
- Historical ALAE costs; and
- Industry information where needed to supplement Entity's own data.

Several actuarial methods may be used for estimating ultimate losses and ALAE. The methods used by each line of business are applied based on the credibility of the historical data, changes in company operations affecting the historical data (e.g., changes in case reserving or claim reporting), the characteristics of that line of business (e.g., long versus short tail of development), and actuarial judgment. The paragraphs below describe the mechanics of the various methods and outline the underlying assumptions for each method.

General assumptions may include, but not be limited to, the following items:

- Loss development factors, including age-to-age, age-to-ultimate, and "tail" development factors

- Loss trends, including severity trend, frequency trend, and loss cost trend
- Loss cost amounts
- Benefit-level changes for workers compensation claims
- Exposure trends — primarily wages, payroll, and revenue
- IBNR to case reserve ratios

LOSS METHODS

- **Reported Loss Development Method**

This method projects losses to ultimate based upon historical changes in the valuation of reported losses at given points in time (e.g., 12 months, 24 months). This method is particularly appropriate when loss development patterns have been historically stable and can be predicted with reasonable accuracy.

- **Paid Loss Development Method**

This approach projects losses to ultimate using principles and assumptions similar to those underlying the reported loss development method, except paid losses are analyzed rather than reported losses. This method is appropriate when claim handling processes have been stable but are independent of the case reserving methods used by the company given the reliance only on paid losses.

- **Expected Loss Rate Method**

The expected loss rate method adjusts the historical loss rates to a current year on-level basis to reflect changes in the benefit levels (workers' compensation only), claim cost inflation, exposure trend, frequency, and retention levels. Loss rates are defined as the estimated losses per unit of exposure. An on-level loss rate is selected and then unadjusted to each appropriate year. The selected unadjusted loss rates are then multiplied by the exposure to calculate ultimate losses.

- **Reported Bornhuetter-Ferguson (B-F) Method**

This method is essentially a combination of two other reserving techniques: the reported loss development method and the expected loss rate method. The B-F method blends these two methods by splitting expected losses into two distinct pieces: expected reported losses and expected unreported losses. As an accident year matures, the expected reported losses are replaced with actual reported losses plus expected unreported losses to produce ultimate losses. Thus, as the accident year matures, the initial expected reported loss estimate becomes less

important while the actual reported loss experience becomes more important. To calculate this method, one must estimate initial expected losses and a loss reporting pattern. The initial expected losses are calculated by selecting an average loss rate and multiplying by the exposure. The reporting pattern is taken from the reported loss development method.

- **Paid B-F Method**

The mechanics of this approach mirror the reported B-F method, except that ultimate losses are a combination of actual paid losses plus expected unpaid losses. The payment pattern is taken from the paid loss development method.

- **Case Development Method**

This method uses the relationship of the selected paid and reported development patterns to determine average ratios of the IBNR to the case reserve by accident year. These ratios are then applied to the actual case reserves to estimate the IBNR.

- **Frequency-Severity Method**

The frequency-severity method begins with selecting initial expected loss severities, after consideration of the results from the loss development approaches. The initial loss severities are representative of the ultimate costs per claim. These expected loss severities are then applied to estimated ultimate claim counts to estimate ultimate losses.

SELECTED ULTIMATE LOSS AND ALAE CALCULATION

The range of ultimate loss and ALAE for the direct business by accident year is selected based on the indications of the methods described above. More weight is applied to the Bornhuetter-Ferguson methods in more recent periods and the loss development methods in older periods. We calculated unpaid loss and ALAE by subtracting paid loss and ALAE from these ultimate selections.

PRIOR YEAR UNPAID CLAIM ESTIMATES

We reviewed the outstanding case reserves established by Gallagher Bassett as of June 30, 2022 for accidents occurring in years 1990/1991 and prior. We selected an IBNR-to-Case reserve ratio to estimate our range of 1991 and prior IBNR. We used a low-end ratio of 0.10 and a high-end ratio of 0.32 to determine our range for these years. This IBNR-to-Case ratio is selected based on the State and industry experience.

VI. DISCLOSURES

The following disclosures are applicable to our analysis of the Entity's unpaid claims as of June 30, 2022:

ASOP 43

Actuarial Standard of Practice No. 43: *“Property/Casualty Unpaid Claim Estimates”* requires certain disclosures to accompany actuarial estimates of unpaid claims.

- **Terminology:** The terms “Unpaid Loss & LAE Estimates”, “Estimates of Unpaid Claims”, and “Unpaid Claim Estimates” are used interchangeably and are meant to convey the same meaning. The term “Reserve” is limited to its strict definition as an amount recorded in financial statements.
- **Purpose or Use of the Unpaid Claim Estimates:** The purpose of the unpaid claim estimates is to provide the State the required reserves to include in the State's Comprehensive Annual Financial Report (CAFR). Our estimates include estimates of unpaid loss and ALAE associated with the State's workers' compensation claims occurring from July 1, 1953 through June 30, 2022. As mentioned previously, our estimates exclude provision for ULAE.
- **Scope of the Unpaid Claim Estimates:** The intended measure of the unpaid claim estimates provided is an actuarial central estimate (an estimate that represents an expected value over the range of reasonably likely outcomes). Our range of estimates is intended to represent a range of actuarial central estimates. Our estimates are shown on undiscounted basis.
- **Constraints on the Unpaid Claim Estimates:** There were certain constraints in the performance of this actuarial analysis. These constraints stem from substantial uncertainties in estimating the loss and LAE for unpaid claims. Examples include but are not limited to the rate of inflation inherent in losses during observable development periods, the projected development for losses as they age beyond the observable development periods, and the inherent variability in losses over time.
- **Uncertainty and Range:** We have not attempted to measure the uncertainty in the estimates. We have provided a range of estimates based on our judgment, which includes a reflection of the results of our analysis using different methods of estimating ultimate losses.

- **Applicable Dates:** These unpaid claim estimates as of June 30, 2022 were based on loss, premium, and exposure data evaluated as of June 30, 2022, and additional information provided to us through the date of this report.
- **Updates of Previous Estimates:** These unpaid claim estimates include updates of previous estimates. The assumptions underlying these estimates are generally based on our evaluation of the Entity’s historical experience, and these assumptions in some cases have changed since our last evaluation of the unpaid claims as of June 30, 2022.
- **Documentation:** This report, along with the accompanying exhibits, provides documentation supporting our unpaid claim estimates as of June 30, 2022.

ASOP 56

Actuarial Standard of Practice No. 56: “*Modeling*” requires disclosure of certain information regarding the actuary’s use of models. For this valuation, the unpaid claim estimate calculations were determined using Microsoft Excel based reserving models developed and maintained internally by Deloitte Consulting. The model was designed specifically for the measurement of property & casualty unpaid claim estimates and the actuary has updated the applicable parameters for the specific coverages reviewed and assumptions selected for this valuation.

VII. EXHIBITS

SUMMARY EXHIBITS

REPORT SCHEMATIC

Summary

- Exhibit 1** - Total Unpaid Claim Estimates Summary by Group and Line
- Summary 1** - Total Indemnity, Medical, and Other Unpaid Claim Estimates Summary for Group 1
- Summary 2** - Total Indemnity, Medical, and Other Unpaid Claim Estimates Summary for Group 2
- Summary 3** - Total Indemnity, Medical, and Other Unpaid Claim Estimates Summary for Group 3
- Summary 4** - Total Indemnity, Medical, and Other Unpaid Claim Estimates Summary for Group 4
- Summary 5** - Total Indemnity, Medical, and Other Unpaid Claim Estimates Summary for Group 5
- Summary 6** - Total Indemnity, Medical, and Other Unpaid Claim Estimates Summary for Group 6
- Summary 7** - Total Indemnity, Medical, and Other Unpaid Claim Estimates Summary for Group 7
- Summary 8** - Total Indemnity, Medical, and Other Unpaid Claim Estimates Summary for Group 8
- Summary 9** - Total Indemnity, Medical, and Other Unpaid Claim Estimates Summary for Group 9
- Summary 10** - Total Indemnity, Medical, and Other Unpaid Claim Estimates Summary for Group 10
- Summary 11** - Total Indemnity, Medical, and Other Unpaid Claim Estimates Summary for Group 11

Groups

- Group 1** - Department of Emergency Services
- Group 2** - Department of Developmental Services
- Group 3** - Department of Mental Health
- Group 4** - Department of Transportation
- Group 5** - Department of Children & Families
- Group 6** - Department of Corrections
- Group 7** - General Government
- Group 8** - Board of Regents of Higher Education
- Group 9** - Judicial Department
- Group 10** - University of Connecticut
- Group 11** - University of Connecticut Health Centre

Lines

- Section 1 - Indemnity
- Section 2 - Medical
- Section 3 - Other Than Medical & Indemnity

Sheets

- Summary - Summary of Group Results
- Sheet 1 - Summary of Unpaid Claim Estimates
- Sheet 2 - Summary of Ultimates
- Sheet 3 - Change in Ultimate Losses
- Sheet 4 - Actual vs Expected - Paid Loss Emergence
- Sheet 5 - Actual vs Expected - Reported Loss Emergence
- Sheet 6 - Paid Bornhuetter-Ferguson Method
- Sheet 7 - Reported Bornhuetter-Ferguson Method
- Sheet 8 - Calculation of Initial Expected Loss Rates
- Sheet 9 - Paid Loss Development method
- Sheet 10 - Reported Loss Development method
- Sheet 11 - Case Loss Development method
- Sheet 12 - Frequency Severity Method
- Sheet 13 - Paid Loss Development Triangle
- Sheet 14 - Reported Loss Development Triangle
- Sheet 15 - Paid to Reported Loss Ratios
- Sheet 16 - Ultimate Claim Count Development
- Sheet 17 - Reported Claim Counts
- Sheet 18 - Closed Claim Counts
- Sheet 19 - Data Check

Graphs by Department

CHART 1



State of Connecticut

Workers Compensation Unpaid Claims

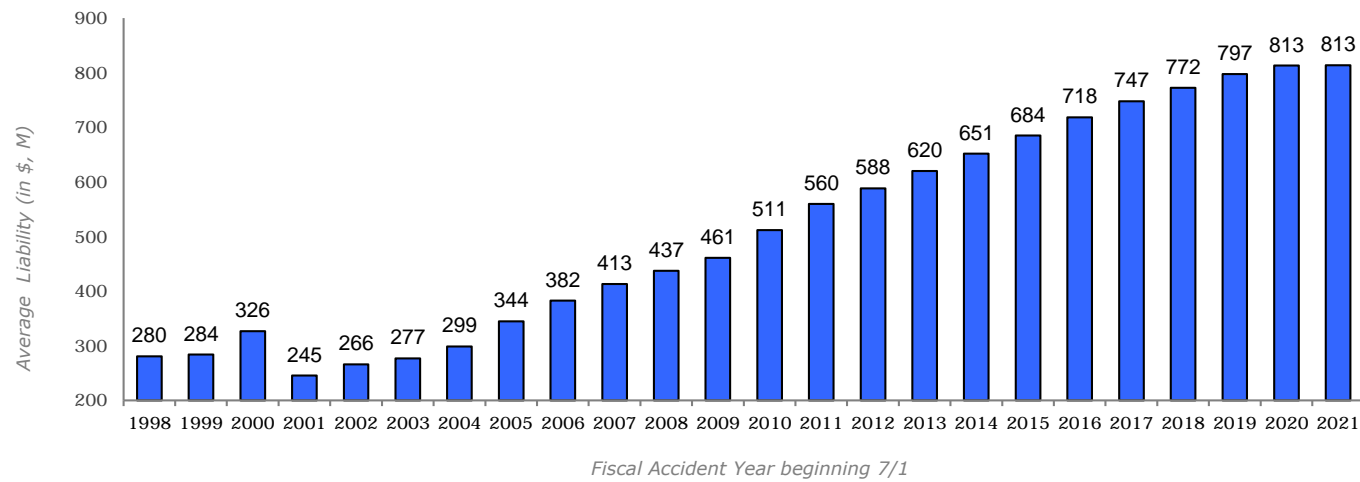


CHART 2



State of Connecticut

Workers Compensation Loss Rates

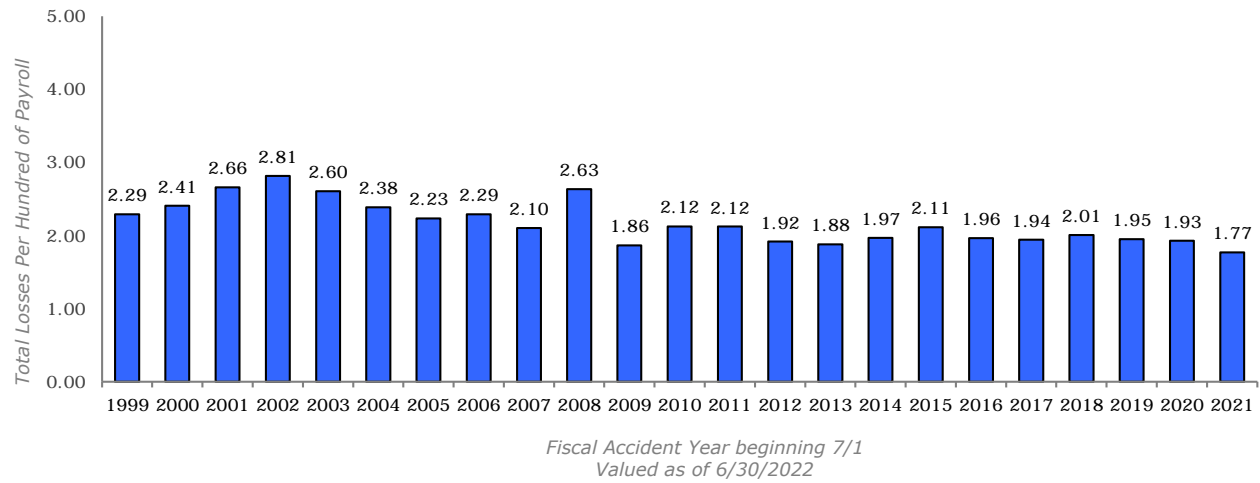


CHART 3



State of Connecticut

Workers Compensation Loss Rates, Frequency & Severity

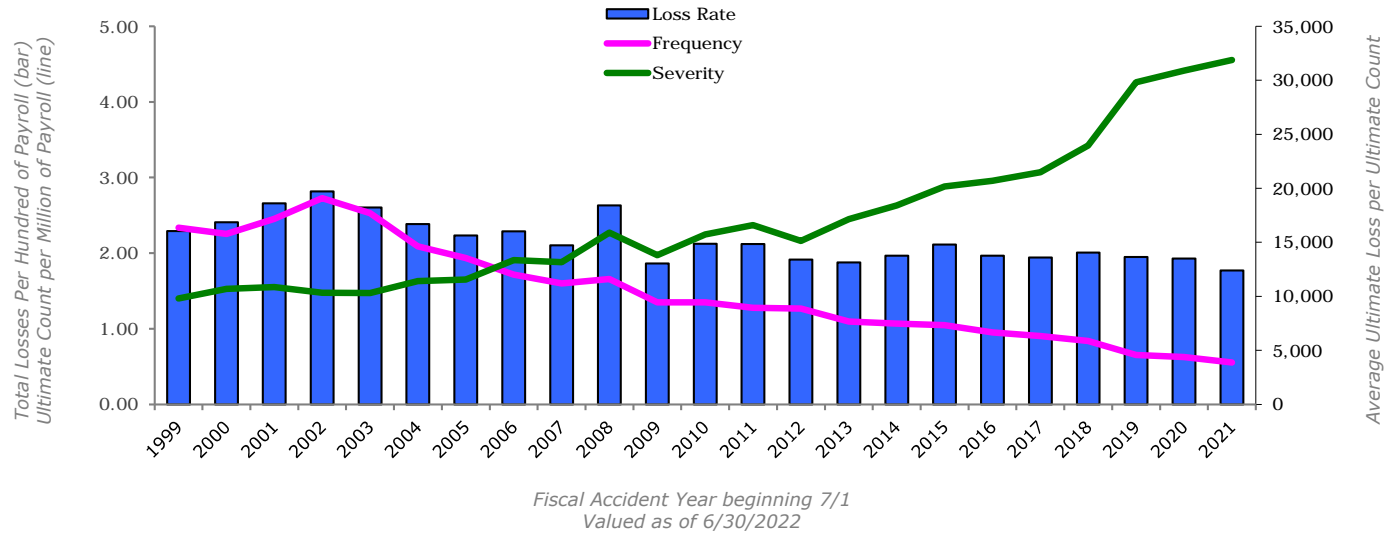


CHART 4



State of Connecticut

Workers Compensation Loss Rates By Department

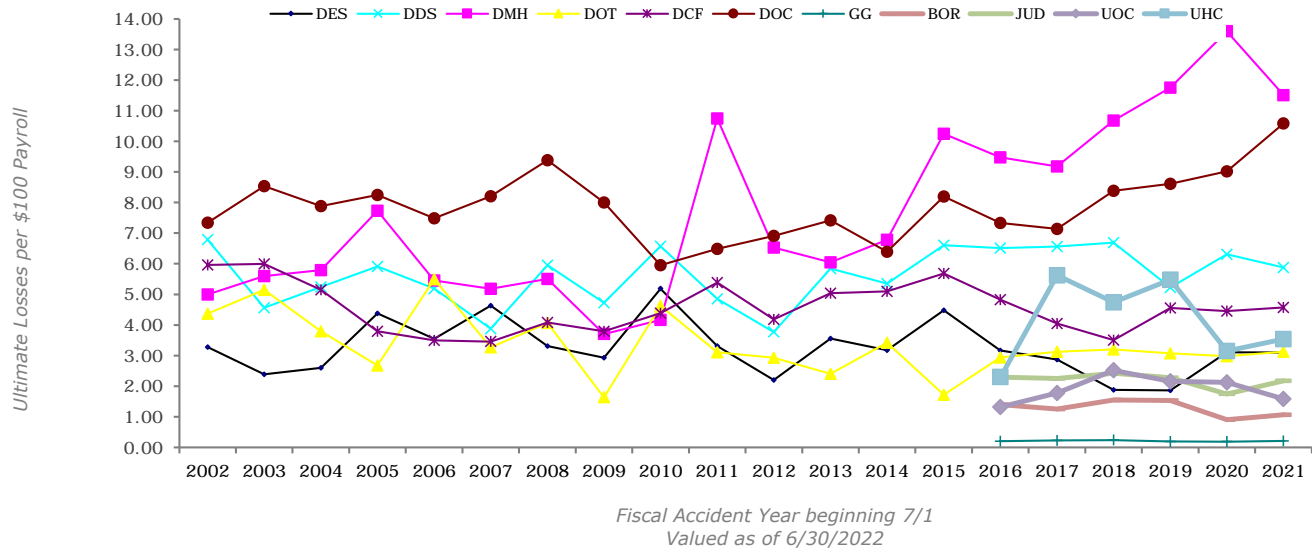


CHART 5



State of Connecticut

Workers Compensation Frequency By Department

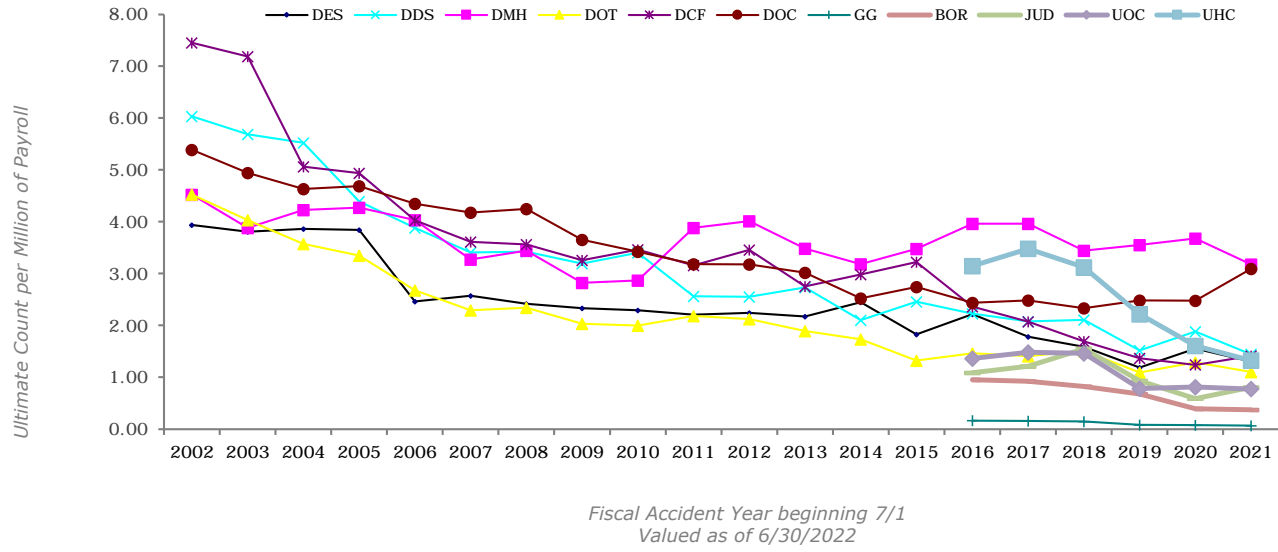


CHART 6



State of Connecticut

Workers Compensation Severity By Department

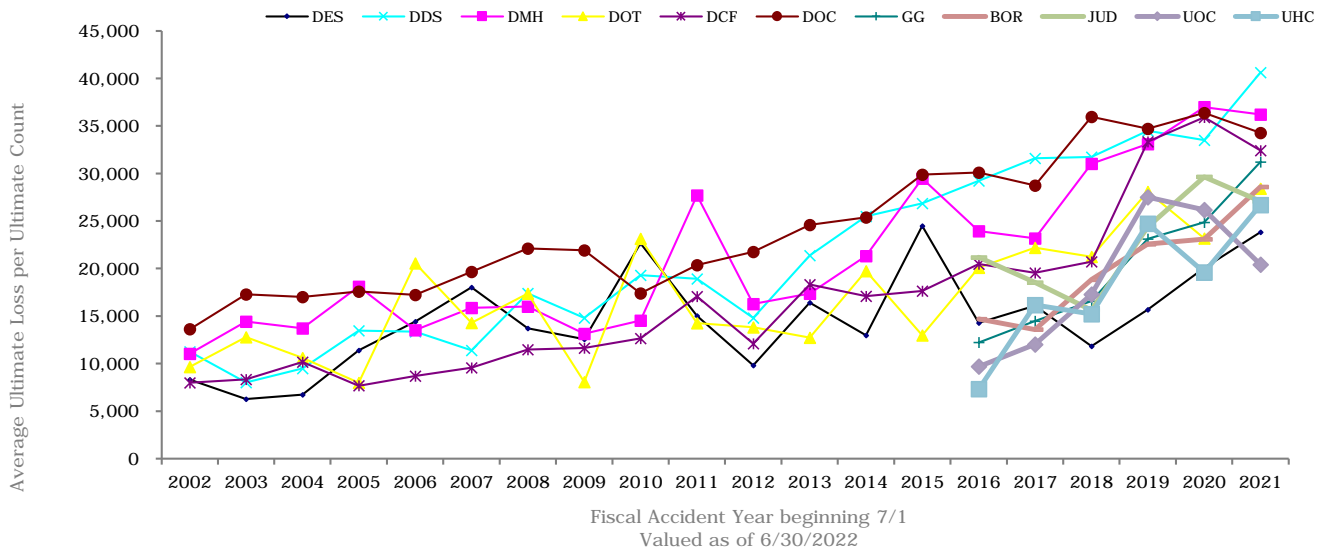


CHART 7



State of Connecticut

Workers Compensation Loss Rates - Dept of Emergency Services

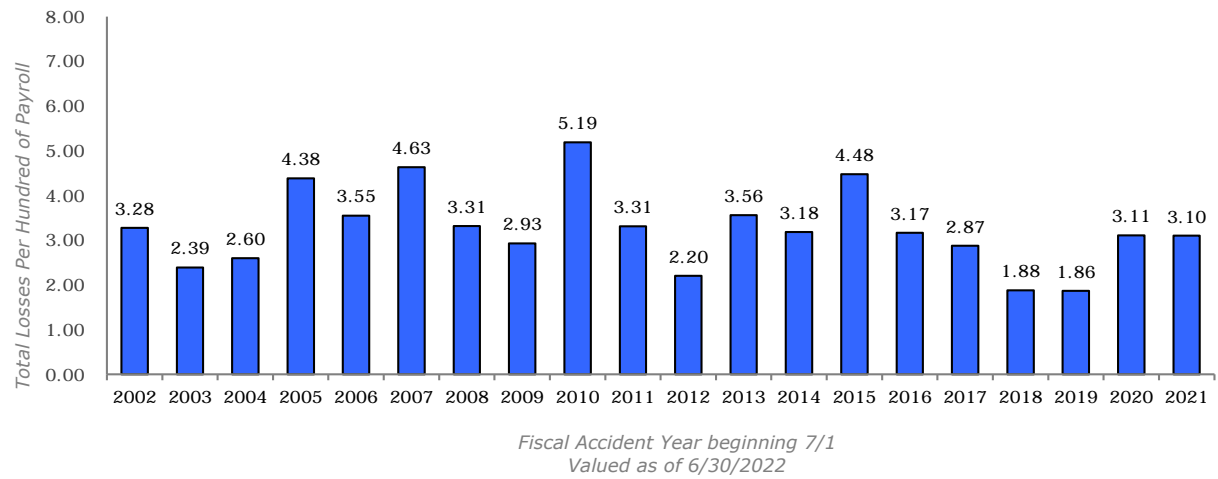


CHART 8



State of Connecticut

Workers Compensation Loss Rates - Dept of Developmental Services

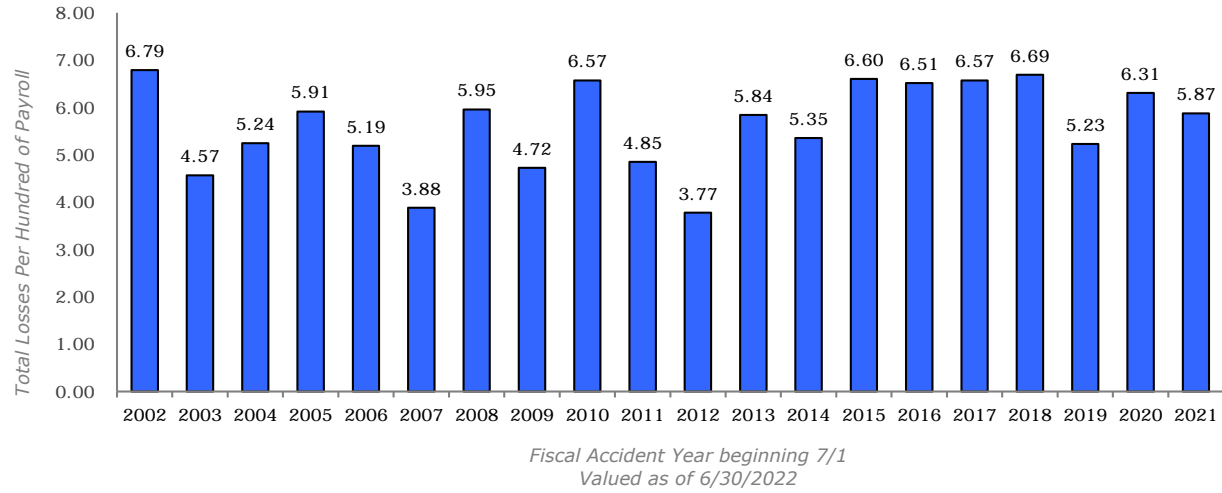


CHART 9



State of Connecticut

Workers Compensation Loss Rates - Dept of Mental Health

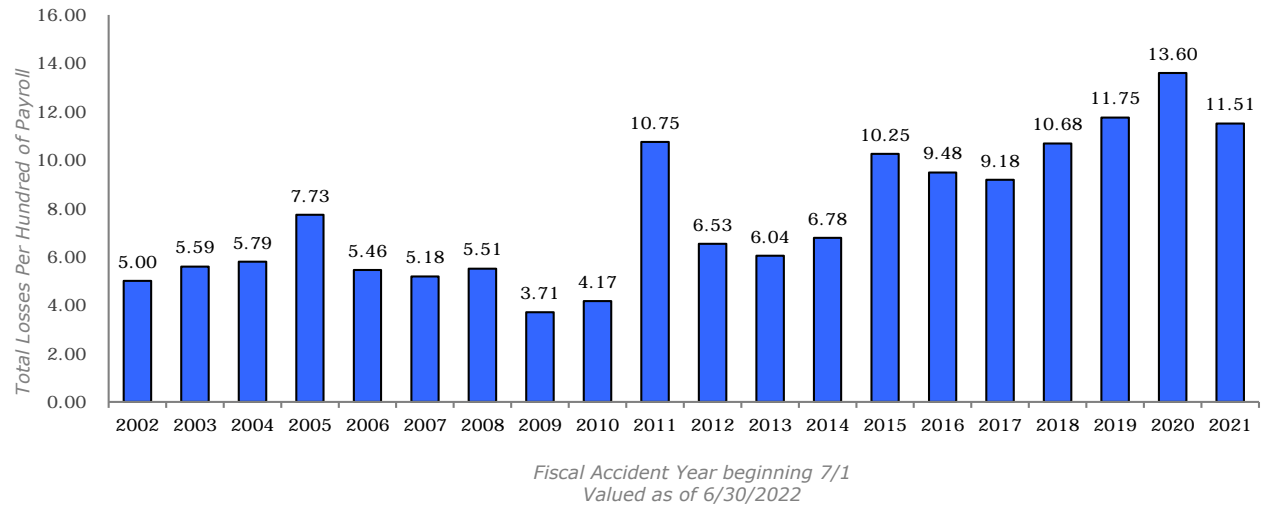


CHART 10



State of Connecticut

Workers Compensation Loss Rates - Dept of Transportation

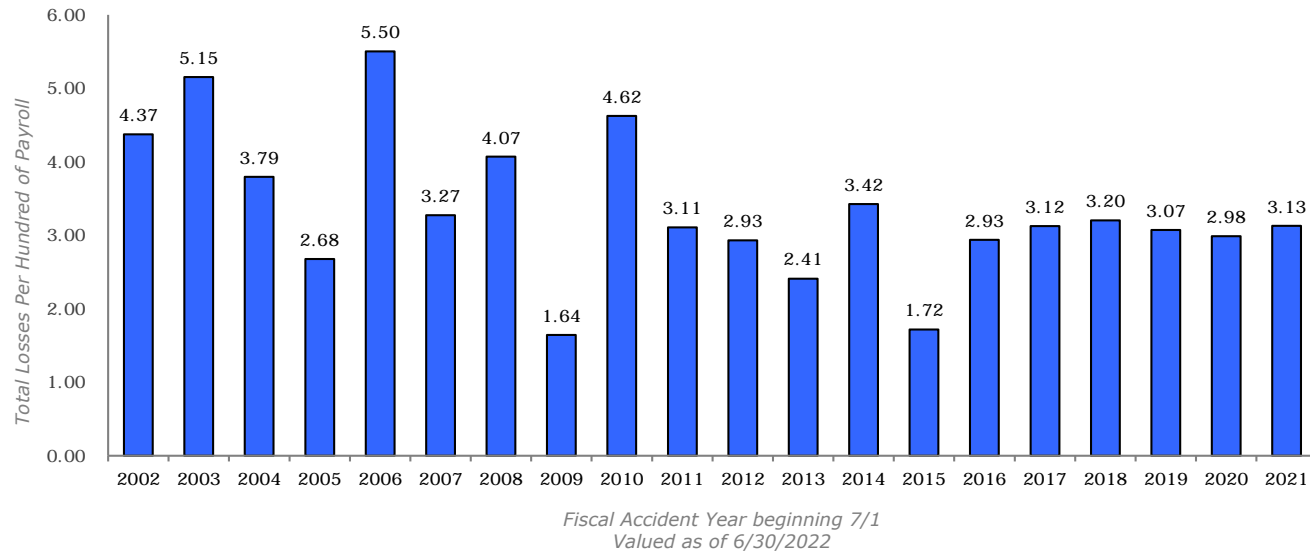


CHART 11



State of Connecticut

Workers Compensation Loss Rates - Dept of Children & Family

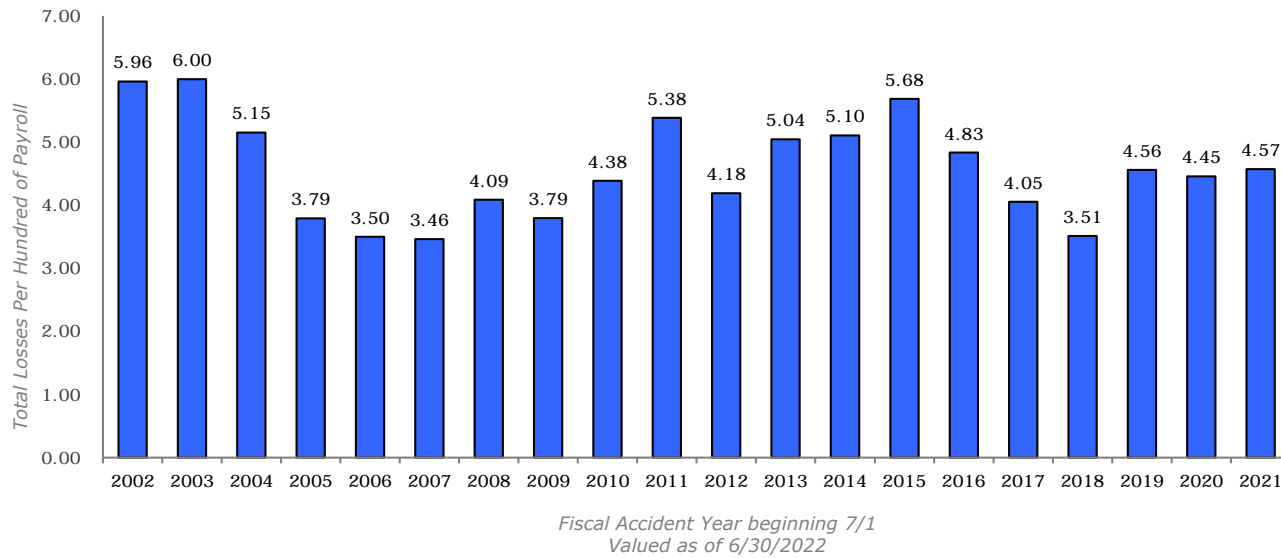


CHART 12



State of Connecticut

Workers Compensation Loss Rates - Dept of Corrections

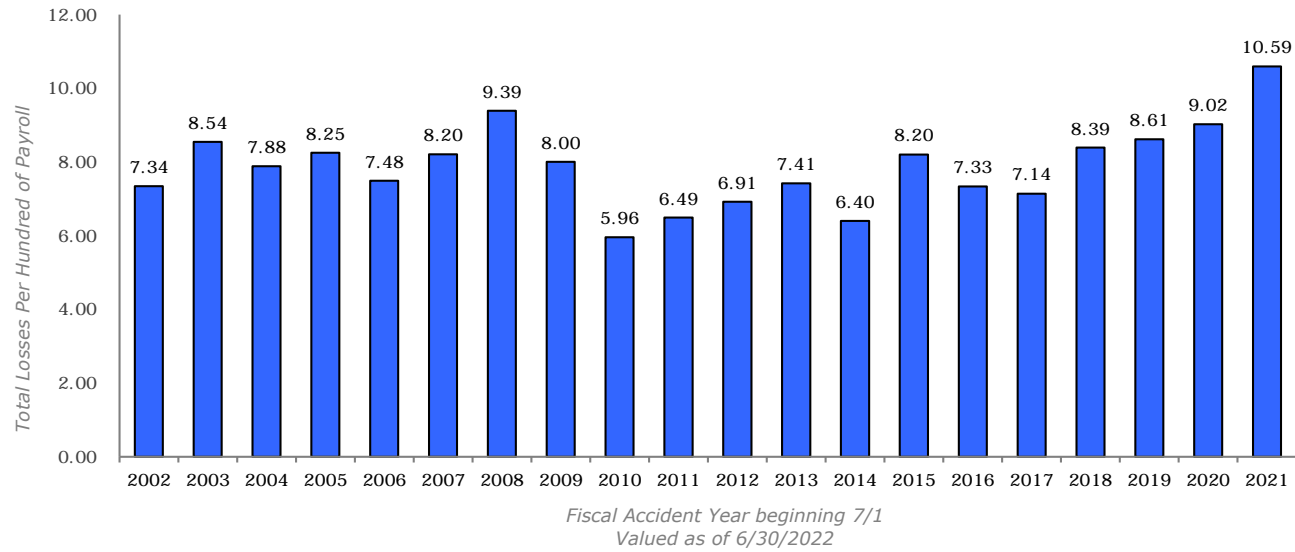


CHART 13



State of Connecticut

Workers Compensation Loss Rates - General Government

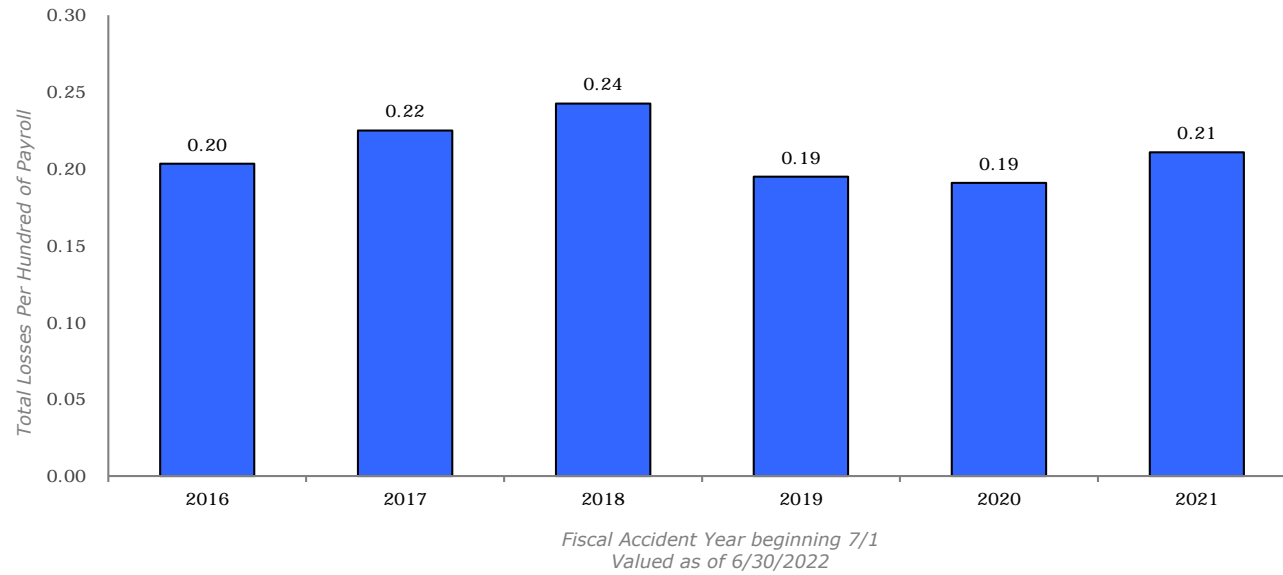


CHART 14



State of Connecticut

Workers Compensation Loss Rates - Board of Regents of Higher Education

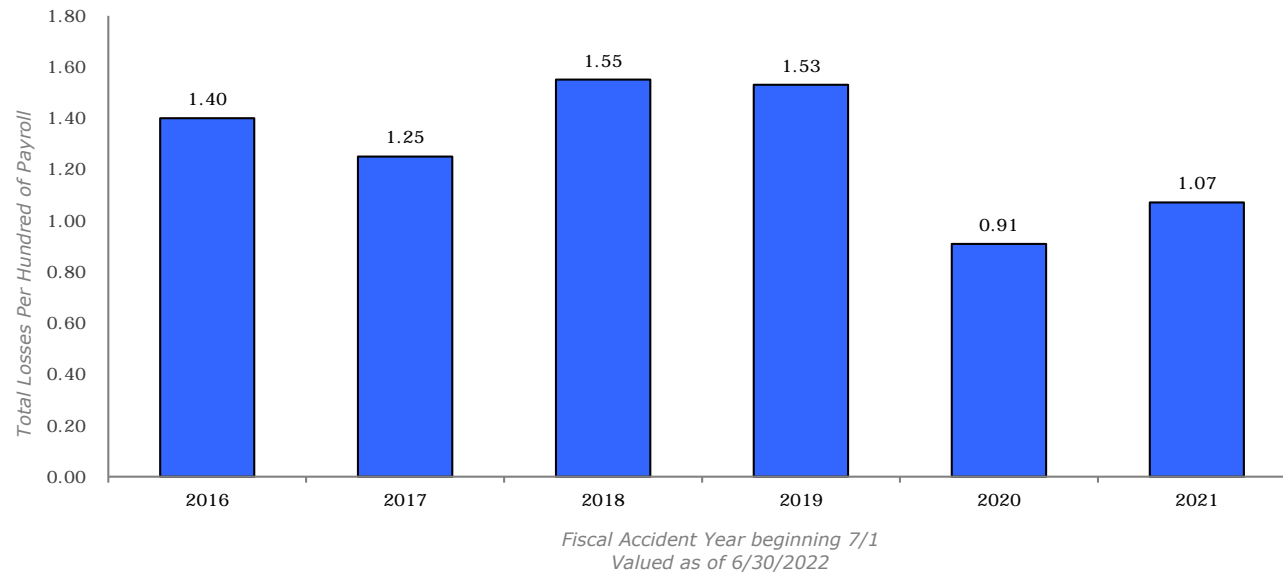


CHART 15



State of Connecticut

Workers Compensation Loss Rates - Judicial Department

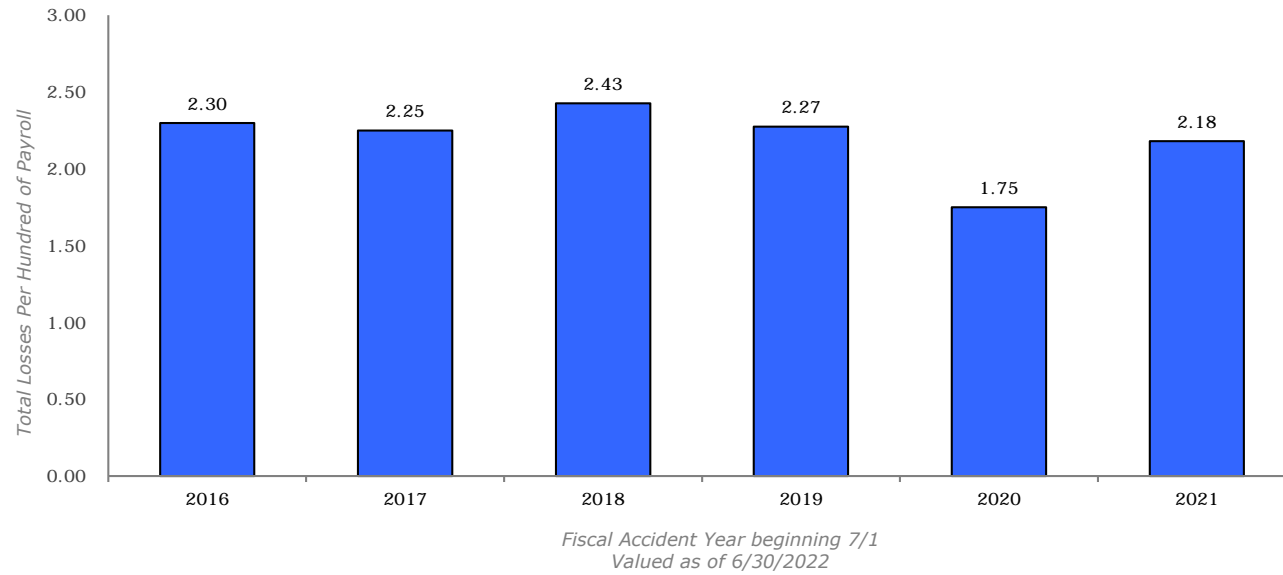


CHART 16



State of Connecticut

Workers Compensation Loss Rates - University of Connecticut

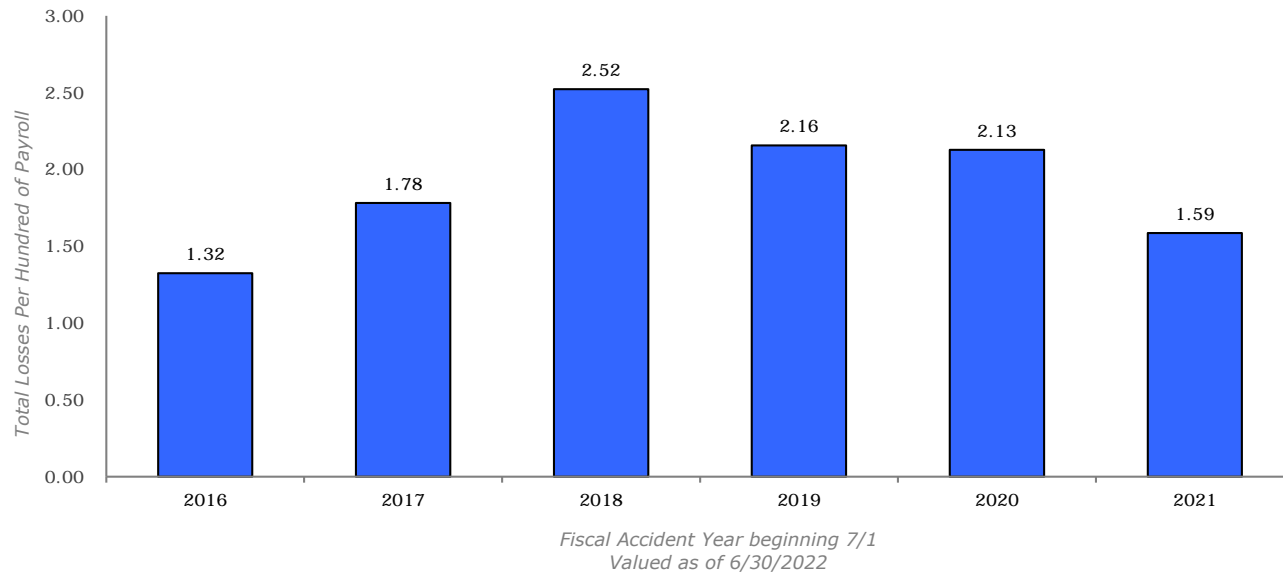
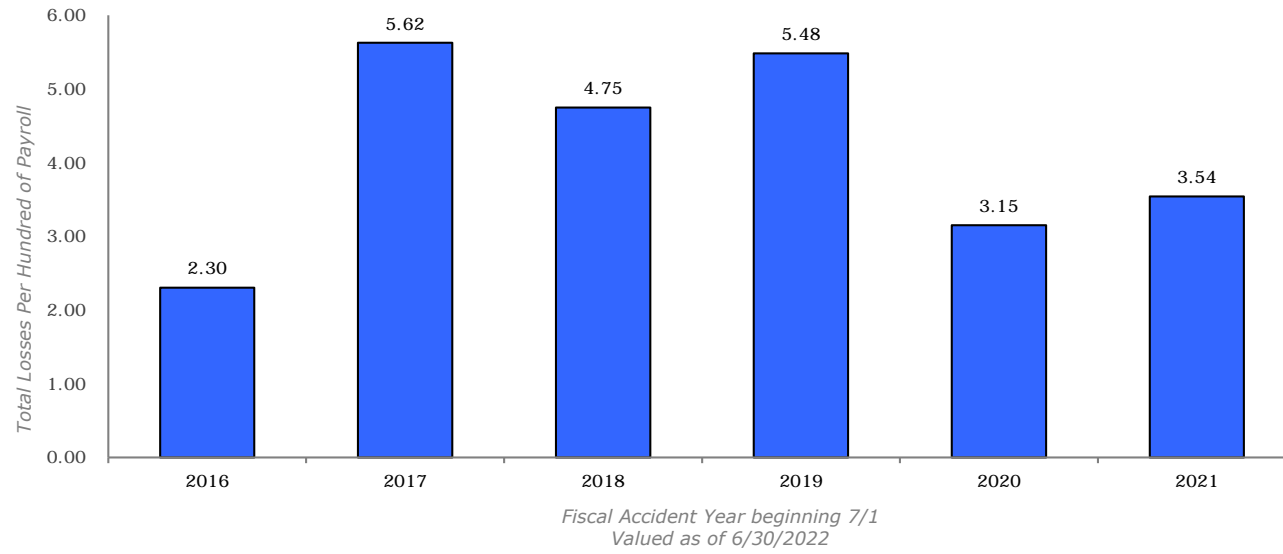


CHART 17



State of Connecticut

Workers Compensation Loss Rates - University of Connecticut Health Centre



Exhibits

STATE OF CONNECTICUT
 WORKERS COMPENSATION
 UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
 (U.S.\$)
 ALL FISCAL YEARS

SUMMARY
 EXHIBIT 1

SUMMARY OF UNPAID CLAIMS

	INDEMNITY UNPAID CLAIMS		MEDICAL UNPAID CLAIMS		OTHER UNPAID CLAIMS		TOTAL UNPAID CLAIMS	
	LOW	HIGH	LOW	HIGH	LOW	HIGH	LOW	HIGH
	(A)	(B)	(C)	(D)	(E)	(F)	(G) = (A)+ (C)+ (E)	(H) = (B)+ (D)+ (F)
1 - DEPARTMENT OF EMERGENCY SERVICES	14,590,487	17,027,284	9,911,895	12,157,585	2,528,473	3,277,418	27,030,855	32,462,288
2 - DEPARTMENT OF DEVELOPMENTAL SERVICES	44,899,132	51,934,344	39,400,400	46,453,060	8,157,074	10,388,269	92,456,605	108,775,674
3 - DEPARTMENT OF MENTAL HEALTH	65,982,592	73,094,698	48,488,037	55,395,162	9,396,143	11,879,966	123,866,772	140,369,826
4 - DEPARTMENT OF TRANSPORTATION	25,946,545	32,698,407	31,077,991	36,250,816	4,796,677	6,027,942	61,821,213	74,977,165
5 - DEPARTMENT OF CHILDREN & FAMILIES	28,947,969	33,851,424	22,783,149	27,596,390	6,510,543	8,230,379	58,241,660	69,678,193
6 - DEPARTMENT OF CORRECTIONS	96,052,951	106,619,787	90,521,321	101,174,269	16,021,991	18,776,111	202,596,263	226,570,167
7 - GENERAL GOVERNMENT	30,563,532	36,545,418	21,007,979	25,043,549	5,198,421	6,219,511	56,769,932	67,808,478
8 - BOARD OF REGENTS FOR HIGHER EDUCATION	11,120,075	14,092,459	9,810,777	11,988,841	2,121,544	2,628,489	23,052,396	28,709,788
9 - JUDICIAL DEPARTMENT	23,419,929	27,131,146	14,846,989	18,564,197	3,391,032	5,086,604	41,657,949	50,781,947
10 - UNIVERSITY OF CONNECTICUT	8,594,594	12,080,802	7,070,597	9,323,380	1,451,447	2,388,174	17,116,637	23,792,355
11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER	24,288,198	30,161,366	15,698,548	20,564,792	3,199,762	4,248,379	43,186,508	54,974,537
TOTAL	374,406,002	435,237,134	310,617,683	364,512,042	62,773,107	79,151,242	747,796,792	878,900,418

Footnotes:

- (1) Section I, Sheet 1, Exhibits I, II & III respectively, Columns (7) & (8)
- (2) Section II, Sheet 1, Exhibits I, II & III respectively, Columns (7) & (8)
- (3) Section III, Sheet 1, Exhibits I, II & III respectively, Columns (7) & (8)
- (4) Section IV, Sheet 1, Exhibits I, II & III respectively, Columns (7) & (8)
- (5) Section V, Sheet 1, Exhibits I, II & III respectively, Columns (7) & (8)
- (6) Section VI, Sheet 1, Exhibits I, II & III respectively, Columns (7) & (8)
- (7) Section VII, Sheet 1, Exhibits I, II & III respectively, Columns (7) & (8)
- (8) Section VIII, Sheet 1, Exhibits I, II & III respectively, Columns (7) & (8)
- (9) Section IX, Sheet 1, Exhibits I, II & III respectively, Columns (7) & (8)
- (10) Section X, Sheet 1, Exhibits I, II & III respectively, Columns (7) & (8)
- (11) Section XI, Sheet 1, Exhibits I, II & III respectively, Columns (7) & (8)

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
ALL GROUPS COMBINED
TOTAL INDEMNITY, MEDICAL, AND OTHER**

**SUMMARY
EXHIBIT 2**

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS LOW	REPORTED LOSS LOW	DELOITTE SELECTED ULTIMATE LOSS		INDICATED UNPAID LOSS ESTIMATES		CASE RESERVES	INDICATED IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
			(1)	(2)	(3)	(4)		(5)	(6)
1953 - 1990	515,781,294	535,544,517	537,520,840	541,868,749	21,739,546	26,087,455	19,763,224	1,976,322	6,324,232
1991	73,578,382	77,211,579	77,911,825	78,901,162	4,333,443	5,322,780	3,633,197	700,246	1,689,583
1992	64,546,338	68,190,305	68,800,764	69,248,988	4,254,426	4,702,650	3,643,967	610,459	1,058,683
1993	41,180,244	42,764,844	43,108,394	43,505,773	1,928,150	2,325,529	1,584,600	343,550	740,929
1994	41,588,289	44,361,712	44,929,849	45,814,633	3,341,560	4,226,344	2,773,423	568,137	1,452,921
1995	37,776,285	39,773,047	40,101,192	40,439,575	2,324,907	2,663,290	1,996,762	328,145	666,528
1996	49,353,281	54,388,904	54,941,822	55,514,437	5,588,541	6,161,156	5,035,623	552,917	1,125,532
1997	45,599,380	48,618,799	49,046,079	49,687,612	3,446,699	4,088,232	3,019,418	427,280	1,068,813
1998	47,266,452	52,197,812	52,685,715	53,451,795	5,419,264	6,185,343	4,931,360	487,904	1,253,983
1999	72,259,616	80,231,203	81,514,646	83,026,935	9,255,031	10,767,319	7,971,588	1,283,443	2,795,731
2000	82,702,505	89,504,685	90,889,307	92,287,268	8,186,802	9,584,763	6,802,180	1,384,622	2,782,583
2001	95,045,038	102,892,622	104,670,288	106,491,097	9,625,250	11,446,059	7,847,584	1,777,666	3,598,475
2002	93,547,752	103,864,952	106,081,061	108,000,688	12,533,310	14,452,937	10,317,200	2,216,109	4,135,736
2003	85,062,697	95,684,316	98,163,518	100,170,129	13,100,821	15,107,432	10,621,619	2,479,202	4,485,814
2004	86,691,014	99,846,211	102,652,812	104,683,086	15,961,798	17,992,072	13,155,196	2,806,601	4,836,875
2005	92,656,784	100,910,393	104,037,596	106,424,133	11,380,811	13,767,349	8,253,609	3,127,202	5,513,740
2006	98,075,575	109,945,851	114,149,995	116,781,744	16,074,421	18,706,169	11,870,276	4,204,145	6,835,893
2007	91,503,457	103,410,750	108,352,560	110,734,159	16,849,103	19,230,702	11,907,293	4,941,810	7,323,409
2008	110,866,337	123,997,527	131,348,607	134,415,280	20,482,270	23,548,943	13,131,190	7,351,080	10,417,753
2009	81,319,185	91,443,986	97,792,417	100,479,918	16,473,232	19,160,733	10,124,801	6,348,431	9,035,932
2010	92,056,781	103,071,798	111,230,384	114,398,655	19,173,603	22,341,873	11,015,017	8,158,587	11,326,857
2011	87,522,415	98,374,702	108,982,605	113,498,231	21,460,190	25,975,816	10,852,287	10,607,903	15,123,529
2012	79,179,452	87,632,125	99,272,711	103,679,773	20,093,259	24,500,321	8,452,673	11,640,586	16,047,648
2013	82,649,993	92,502,579	106,636,631	111,145,609	23,986,638	28,495,616	9,852,586	14,134,052	18,643,030
2014	80,892,377	93,930,604	111,686,847	117,046,918	30,794,470	36,154,541	13,038,227	17,756,243	23,116,313
2015	82,731,333	99,025,866	122,337,040	127,348,513	39,605,707	44,617,180	16,294,532	23,311,174	28,322,647
2016	73,265,405	86,884,436	110,815,225	117,193,732	37,549,820	43,928,327	13,619,031	23,930,789	30,309,296
2017	65,410,573	81,152,006	107,821,126	115,345,976	42,410,553	49,935,403	15,741,433	26,669,120	34,193,969
2018	63,467,136	82,959,667	117,577,865	127,451,941	54,110,729	63,984,805	19,492,530	34,618,199	44,492,275
2019	51,029,188	76,360,897	118,360,225	130,850,504	67,331,037	79,821,316	25,331,709	41,999,328	54,489,607
2020	40,964,553	74,153,416	124,031,068	139,091,566	83,066,515	98,127,013	33,188,863	49,877,652	64,938,151
2021	17,908,447	52,238,858	123,823,335	143,399,398	105,914,888	125,490,951	34,330,411	71,584,477	91,160,540
TOTAL	2,723,477,558	3,093,070,969	3,471,274,350	3,602,377,976	747,796,792	878,900,418	369,593,411	378,203,381	509,307,007
TOTAL ex. 2021	2,705,569,111	3,040,832,111	3,347,451,015	3,458,978,578	641,881,904	753,409,467	335,263,000	306,618,904	418,146,467

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
DEPARTMENT OF EMERGENCY SERVICES (DES)
TOTAL INDEMNITY, MEDICAL, AND OTHER**

GROUP 1
SUMMARY 1

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS @ 06/30/2022	REPORTED LOSS @ 06/30/2022	DELOITTE SELECTED		INDICATED		CASE RESERVES	INDICATED	
			ULTIMATE LOSS		UNPAID LOSS ESTIMATES			IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1953 - 1990	23,479,268	24,589,627	24,700,663	24,944,942	1,221,395	1,465,674	1,110,359	111,036	355,315
1991	2,615,304	2,653,248	2,666,306	2,674,866	51,002	59,562	37,944	13,058	21,618
1992	1,622,915	1,622,915	1,630,036	1,638,653	7,122	15,738	0	7,122	15,738
1993	1,138,603	1,138,603	1,144,064	1,149,556	5,461	10,953	0	5,461	10,953
1994	1,517,516	1,517,516	1,525,427	1,533,378	7,911	15,862	0	7,911	15,862
1995	1,718,301	1,743,815	1,751,554	1,759,909	33,253	41,608	25,514	7,739	16,094
1996	829,195	829,195	834,256	839,343	5,060	10,147	0	5,060	10,147
1997	930,157	930,157	936,265	942,390	6,108	12,233	0	6,108	12,233
1998	2,422,132	2,532,216	2,554,751	2,582,736	132,619	160,605	110,085	22,534	50,520
1999	1,254,463	1,254,463	1,264,028	1,274,030	9,565	19,567	0	9,565	19,567
2000	3,611,126	4,089,884	4,127,729	4,153,935	516,603	542,809	478,758	37,845	64,051
2001	2,013,796	2,216,847	2,247,027	2,261,642	233,231	247,846	203,051	30,180	44,795
2002	2,891,718	3,180,174	3,241,099	3,329,944	349,381	438,225	288,456	60,925	149,769
2003	2,353,612	2,358,022	2,384,907	2,424,940	31,296	71,328	4,411	26,885	66,918
2004	2,684,980	2,704,178	2,748,295	2,791,315	63,315	106,335	19,198	44,117	87,137
2005	4,444,453	4,801,219	4,898,849	4,950,854	454,396	506,402	356,766	97,630	149,636
2006	3,726,001	4,231,935	4,309,308	4,365,088	583,307	639,087	505,934	77,373	133,153
2007	3,552,621	5,910,413	5,994,509	6,080,286	2,441,888	2,527,665	2,357,792	84,096	169,873
2008	4,111,222	4,207,000	4,339,118	4,412,971	227,897	301,749	95,779	132,118	205,971
2009	3,095,719	3,348,270	3,497,338	3,558,570	401,619	462,851	252,551	149,068	210,300
2010	4,899,367	6,188,387	6,343,902	6,477,870	1,444,535	1,578,502	1,289,019	155,516	289,483
2011	2,876,747	4,179,694	4,293,274	4,386,487	1,416,527	1,509,740	1,302,946	113,581	206,794
2012	2,366,463	2,682,729	2,836,651	2,958,814	470,188	592,351	316,267	153,922	276,085
2013	3,601,563	4,693,290	4,921,915	5,114,354	1,320,352	1,512,790	1,091,726	228,626	421,064
2014	4,162,556	4,291,624	4,583,270	4,688,006	420,714	525,450	129,068	291,646	396,382
2015	3,158,361	6,103,747	6,435,623	6,655,301	3,277,263	3,496,941	2,945,386	331,876	551,554
2016	3,308,895	3,898,152	4,299,692	4,538,039	990,797	1,229,144	589,257	401,540	639,887
2017	2,169,631	3,237,608	3,757,029	4,213,591	1,587,397	2,043,960	1,067,977	519,420	975,983
2018	1,191,571	1,756,087	2,424,503	2,892,307	1,232,932	1,700,736	564,516	668,416	1,136,221
2019	1,091,578	1,655,187	2,478,604	3,127,543	1,387,027	2,035,965	563,609	823,418	1,472,356
2020	1,643,945	3,547,519	4,483,159	5,303,043	2,839,214	3,659,098	1,903,574	935,640	1,755,524
2021	697,479	2,729,773	4,558,959	5,618,840	3,861,480	4,921,361	2,032,295	1,829,185	2,889,066
TOTAL	101,181,256	120,823,494	128,212,110	133,643,543	27,030,855	32,462,288	19,642,238	7,388,617	12,820,049
TOTAL ex. 2021	100,483,777	118,093,721	123,653,152	128,024,704	23,169,375	27,540,926	17,609,944	5,559,431	9,930,983

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by State
- (3) Provided by State
- (4) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (5) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (6) = (4) - (2)
- (7) = (5) - (2)
- (8) = (3) - (2)
- (9) = (6) - (8)
- (10) = (7) - (8)

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
DEPARTMENT OF DEVELOPMENTAL SERVICES (DDS)
TOTAL INDEMNITY, MEDICAL, AND OTHER**

GROUP 2
SUMMARY 1

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS @ 06/30/2022	REPORTED LOSS @ 06/30/2022	DELOITTE SELECTED ULTIMATE LOSS		INDICATED UNPAID LOSS ESTIMATES		CASE RESERVES	INDICATED IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1953 - 1990	167,289,914	168,953,853	169,120,247	169,486,314	1,830,333	2,196,400	1,663,939	166,394	532,461
1991	19,127,878	19,494,309	19,625,101	19,703,095	497,223	575,217	366,432	130,792	208,786
1992	13,659,343	13,807,446	13,899,378	13,967,012	240,035	307,668	148,103	91,932	159,566
1993	7,190,849	7,196,669	7,246,817	7,275,669	55,967	84,819	5,820	50,147	78,999
1994	7,219,289	7,219,289	7,281,481	7,332,007	62,192	112,719	0	62,192	112,719
1995	7,802,217	8,089,305	8,144,899	8,174,011	342,682	371,795	287,089	55,593	84,706
1996	7,334,905	7,500,092	7,550,395	7,596,412	215,490	261,507	165,187	50,303	96,320
1997	9,615,360	10,197,348	10,272,566	10,351,701	657,206	736,340	581,988	75,218	154,352
1998	10,683,735	11,526,364	11,621,102	11,719,659	937,366	1,035,924	842,629	94,738	193,295
1999	12,981,386	14,371,323	14,473,539	14,580,920	1,492,153	1,599,534	1,389,936	102,217	209,597
2000	11,895,310	12,068,008	12,196,162	12,520,249	300,851	624,939	172,697	128,154	452,241
2001	18,378,488	19,577,554	19,938,175	20,155,994	1,559,687	1,777,506	1,199,066	360,621	578,440
2002	17,546,234	20,099,170	20,557,294	20,849,531	3,011,060	3,303,298	2,552,937	458,123	750,361
2003	12,190,195	12,588,807	12,995,709	13,231,142	805,513	1,040,946	398,612	406,902	642,335
2004	14,438,698	14,835,256	15,251,486	15,546,823	812,787	1,108,124	396,558	416,230	711,566
2005	16,522,357	17,450,055	17,989,191	18,307,911	1,466,834	1,785,554	927,698	539,136	857,856
2006	14,770,586	15,834,066	16,607,434	17,045,458	1,836,848	2,274,872	1,063,480	773,368	1,211,391
2007	11,375,642	12,217,757	12,823,163	13,370,691	1,447,520	1,995,049	842,114	605,406	1,152,934
2008	16,941,659	18,748,677	19,990,027	20,457,266	3,048,367	3,515,607	1,807,018	1,241,350	1,708,590
2009	12,558,589	13,014,140	14,389,133	14,700,183	1,830,544	2,141,594	455,551	1,374,993	1,686,043
2010	15,611,143	17,812,218	19,459,413	19,922,307	3,848,269	4,311,164	2,201,075	1,647,195	2,110,089
2011	11,139,254	12,500,535	13,797,996	14,993,676	2,658,742	3,854,422	1,361,281	1,297,460	2,493,140
2012	8,194,975	8,779,012	10,116,408	10,884,785	1,921,433	2,689,809	584,037	1,337,396	2,105,772
2013	12,693,974	14,118,575	15,913,006	16,605,334	3,219,032	3,911,360	1,424,601	1,794,430	2,486,759
2014	11,425,325	12,762,322	15,104,948	15,783,236	3,679,623	4,357,912	1,336,997	2,342,626	3,020,915
2015	12,306,157	14,957,454	18,392,324	19,094,462	6,086,167	6,788,304	2,651,297	3,434,870	4,137,007
2016	10,613,924	12,895,436	16,159,830	16,999,918	5,545,906	6,385,994	2,281,512	3,264,394	4,104,482
2017	9,136,591	11,543,916	15,295,104	16,185,498	6,158,513	7,048,907	2,407,325	3,751,189	4,641,582
2018	7,856,796	10,693,748	15,280,309	16,395,404	7,423,513	8,538,608	2,836,952	4,586,561	5,701,656
2019	4,092,656	6,101,315	11,529,260	12,879,524	7,436,604	8,786,868	2,008,659	5,427,945	6,778,209
2020	4,201,375	7,703,417	14,151,431	15,676,431	9,950,056	11,475,056	3,502,043	6,448,014	7,973,014
2021	1,412,838	4,284,004	13,490,924	15,190,697	12,078,085	13,777,858	2,871,166	9,206,920	10,906,693
TOTAL	518,207,645	558,941,443	610,664,250	626,983,319	92,456,605	108,775,674	40,733,798	51,722,808	68,041,876
TOTAL ex. 2021	516,794,807	554,657,439	597,173,327	611,792,622	80,378,520	94,997,815	37,862,632	42,515,888	57,135,183

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by State
- (3) Provided by State
- (4) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (5) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (6) = (4) - (2)
- (7) = (5) - (2)
- (8) = (3) - (2)
- (9) = (6) - (8)
- (10) = (7) - (8)

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
DEPARTMENT OF MENTAL HEALTH (DMH)
TOTAL INDEMNITY, MEDICAL, AND OTHER**

GROUP 3
SUMMARY 1

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS @ 06/30/2022	REPORTED LOSS @ 06/30/2022	DELOITTE SELECTED		INDICATED		CASE RESERVES	INDICATED	
			ULTIMATE LOSS		UNPAID LOSS ESTIMATES			IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1953 - 1990	89,963,879	91,774,850	91,955,947	92,354,360	1,992,068	2,390,481	1,810,970	181,097	579,511
1991	8,558,090	8,581,580	8,618,601	8,751,019	60,511	192,929	23,490	37,021	169,439
1992	10,216,708	10,635,788	10,783,203	10,845,927	566,496	629,220	419,081	147,415	210,139
1993	5,200,057	5,480,935	5,565,117	5,620,523	365,060	420,466	280,878	84,182	139,588
1994	5,322,613	5,502,972	5,547,116	5,632,751	224,502	310,137	180,359	44,143	129,778
1995	3,203,178	3,582,737	3,649,938	3,714,596	446,761	511,419	379,559	67,202	131,860
1996	3,871,549	3,871,549	3,948,712	4,014,239	77,163	142,690	0	77,163	142,690
1997	3,015,185	3,176,837	3,226,780	3,269,134	211,595	253,948	161,652	49,943	92,297
1998	5,623,189	5,962,724	6,104,441	6,174,593	481,252	551,404	339,535	141,717	211,869
1999	9,057,392	10,083,238	10,277,206	10,483,435	1,219,813	1,426,043	1,025,846	193,967	400,197
2000	7,610,598	8,576,640	8,797,813	8,961,933	1,187,215	1,351,335	966,042	221,173	385,293
2001	7,579,862	8,806,547	9,036,577	9,361,530	1,456,714	1,781,668	1,226,685	230,030	554,983
2002	9,066,389	10,604,515	10,898,323	11,229,469	1,831,934	2,163,079	1,538,125	293,808	624,954
2003	10,415,232	12,727,312	13,274,690	13,480,081	2,859,458	3,064,849	2,312,080	547,378	752,769
2004	10,739,005	12,253,439	12,823,821	13,076,086	2,084,816	2,337,081	1,514,434	570,382	822,647
2005	14,753,825	17,272,820	17,890,244	18,507,114	3,136,420	3,753,289	2,518,995	617,425	1,234,294
2006	11,119,511	12,644,758	13,342,158	13,632,936	2,222,646	2,513,425	1,525,246	697,400	988,179
2007	10,834,849	12,876,669	13,893,947	14,079,216	3,059,098	3,244,367	2,041,821	1,017,278	1,202,546
2008	12,451,757	13,785,575	15,020,472	15,234,730	2,568,715	2,782,974	1,333,818	1,234,897	1,449,155
2009	7,181,341	8,568,186	9,434,626	9,683,262	2,253,285	2,501,921	1,386,846	866,440	1,115,076
2010	7,946,374	9,161,330	10,161,916	10,568,730	2,215,542	2,622,355	1,214,956	1,000,586	1,407,400
2011	13,693,042	17,143,828	19,439,479	20,105,994	5,746,438	6,412,953	3,450,787	2,295,651	2,962,166
2012	8,044,748	9,396,306	10,866,893	11,394,178	2,822,145	3,349,430	1,351,558	1,470,587	1,997,872
2013	7,967,115	8,503,485	10,428,534	11,351,350	2,461,418	3,384,235	536,370	1,925,048	2,847,865
2014	8,880,304	10,275,079	12,643,621	13,482,255	3,763,318	4,601,952	1,394,775	2,368,543	3,207,177
2015	11,880,261	15,677,068	20,144,346	20,508,107	8,264,084	8,627,845	3,796,806	4,467,278	4,831,039
2016	10,603,900	12,655,752	17,043,495	18,000,534	6,439,595	7,396,634	2,051,852	4,387,743	5,344,782
2017	9,384,327	11,540,637	16,019,659	17,043,289	6,635,332	7,658,962	2,156,310	4,479,022	5,502,652
2018	10,878,585	13,626,076	19,659,574	20,640,987	8,780,990	9,762,402	2,747,491	6,033,498	7,014,911
2019	9,232,279	14,487,519	22,198,781	23,574,127	12,966,502	14,341,848	5,255,240	7,711,262	9,086,608
2020	8,764,329	16,098,413	25,380,119	27,252,721	16,615,790	18,488,392	7,334,084	9,281,707	11,154,308
2021	3,047,690	9,476,315	21,897,784	24,447,784	18,850,094	21,400,094	6,428,625	12,421,469	14,971,469
TOTAL	356,107,163	414,811,477	479,973,935	496,476,989	123,866,772	140,369,826	58,704,315	65,162,457	81,665,511
TOTAL ex. 2021	353,059,472	405,335,162	458,076,151	472,029,205	105,016,678	118,969,732	52,275,690	52,740,989	66,694,043

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by State
- (3) Provided by State
- (4) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (5) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (6) = (4) - (2)
- (7) = (5) - (2)
- (8) = (3) - (2)
- (9) = (6) - (8)
- (10) = (7) - (8)

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
DEPARTMENT OF TRANSPORTATION (DOT)
TOTAL INDEMNITY, MEDICAL, AND OTHER**

GROUP 4
SUMMARY 1

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS @ 06/30/2022	REPORTED LOSS @ 06/30/2022	DELOITTE SELECTED ULTIMATE LOSS		INDICATED UNPAID LOSS ESTIMATES		CASE RESERVES	INDICATED IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1953 - 1990	37,724,538	39,811,806	40,020,533	40,479,732	2,295,995	2,755,194	2,087,268	208,727	667,926
1991	5,053,371	5,207,597	5,240,256	5,302,207	186,885	248,836	154,226	32,659	94,610
1992	3,572,279	3,572,279	3,572,279	3,631,693	13,393	59,415	0	13,393	59,415
1993	2,384,478	2,853,096	2,868,421	2,933,503	483,944	549,025	468,618	15,325	80,407
1994	1,944,028	1,944,028	1,952,903	1,981,595	8,875	37,566	0	8,875	37,566
1995	2,081,115	2,106,232	2,129,077	2,200,797	47,962	119,682	25,117	22,845	94,565
1996	2,469,051	3,097,352	3,122,043	3,187,939	652,991	718,888	628,301	24,690	90,587
1997	2,068,582	2,068,582	2,081,111	2,142,043	12,529	73,462	0	12,529	73,462
1998	2,270,277	2,337,654	2,353,391	2,426,652	83,115	156,375	67,378	15,737	88,998
1999	3,605,868	3,675,383	3,712,823	3,821,435	106,956	215,567	69,516	37,440	146,051
2000	3,446,203	3,468,144	3,543,552	3,620,227	97,349	174,024	21,941	75,408	152,083
2001	6,360,345	8,206,451	8,385,651	8,677,850	2,025,306	2,317,505	1,846,106	179,199	471,398
2002	6,046,501	6,411,067	6,635,900	6,771,989	589,399	725,488	364,565	224,834	360,922
2003	6,460,733	7,826,999	8,005,875	8,220,750	1,545,142	1,760,017	1,366,266	178,876	393,750
2004	5,579,130	6,268,875	6,513,251	6,669,265	934,121	1,090,135	689,745	244,376	400,390
2005	3,905,936	4,610,387	4,798,139	5,034,018	892,203	1,128,082	704,451	187,752	423,631
2006	9,640,282	12,891,291	13,304,138	13,831,403	3,663,856	4,191,121	3,251,009	412,847	940,112
2007	7,285,049	8,280,441	8,609,184	8,898,807	1,324,135	1,613,758	995,392	328,743	618,366
2008	9,102,008	9,916,113	10,537,737	10,871,337	1,435,730	1,769,329	814,105	621,624	955,224
2009	3,657,130	3,751,608	4,084,822	4,262,905	427,692	605,775	94,478	333,214	511,297
2010	9,697,516	11,515,415	11,995,625	12,531,746	2,298,109	2,834,230	1,817,899	480,210	1,016,331
2011	6,731,852	7,227,525	7,805,512	8,350,004	1,073,660	1,618,152	495,673	577,987	1,122,479
2012	6,189,369	6,536,957	7,250,745	7,858,382	1,061,376	1,669,013	347,588	713,788	1,321,425
2013	4,817,564	5,335,577	6,217,145	6,605,541	1,399,580	1,787,977	518,013	881,568	1,269,964
2014	5,069,984	8,204,514	9,565,987	10,237,258	4,496,003	5,167,274	3,134,530	1,361,473	2,032,744
2015	2,760,198	3,155,012	4,811,217	5,339,727	2,051,019	2,579,529	394,814	1,656,205	2,184,715
2016	4,260,426	6,480,921	8,460,394	9,052,296	4,199,967	4,791,870	2,220,495	1,979,472	2,571,375
2017	4,531,124	6,471,674	8,681,409	9,338,178	4,150,285	4,807,054	1,940,550	2,209,735	2,866,504
2018	4,253,361	6,053,964	8,797,217	9,642,127	4,543,856	5,388,766	1,800,602	2,743,253	3,588,163
2019	3,116,730	5,619,458	8,385,115	9,772,164	5,268,385	6,655,434	2,502,728	2,765,657	4,152,706
2020	2,639,017	5,052,530	8,922,388	10,200,760	6,283,371	7,561,743	2,413,513	3,869,858	5,148,230
2021	1,067,930	3,692,689	9,235,956	10,874,812	8,168,026	9,806,882	2,624,758	5,543,268	7,182,124
TOTAL	179,791,975	213,651,622	241,613,188	254,769,139	61,821,213	74,977,165	33,859,647	27,961,566	41,117,517
TOTAL ex. 2021	178,724,044	209,958,933	232,377,232	243,894,327	53,653,187	65,170,283	31,234,889	22,418,298	33,935,394

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by State
- (3) Provided by State
- (4) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (5) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (6) = (4) - (2)
- (7) = (5) - (2)
- (8) = (3) - (2)
- (9) = (6) - (8)
- (10) = (7) - (8)

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
DEPARTMENT OF CHILDREN & FAMILIES (DCF)
TOTAL INDEMNITY, MEDICAL, AND OTHER**

GROUP 5
SUMMARY 1

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS @ 06/30/2022	REPORTED LOSS @ 06/30/2022	DELOITTE SELECTED ULTIMATE LOSS		INDICATED UNPAID LOSS ESTIMATES		CASE RESERVES	INDICATED IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1953 - 1990	8,190,226	8,526,449	8,560,072	8,634,041	369,846	443,815	336,223	33,622	107,592
1991	1,166,830	1,166,830	1,168,551	1,170,284	1,721	3,455	0	1,721	3,455
1992	2,618,855	2,618,855	2,618,855	2,623,526	0	4,670	0	0	4,670
1993	1,362,196	1,362,196	1,362,196	1,365,532	0	3,336	0	0	3,336
1994	2,784,857	2,796,420	2,802,847	2,810,774	17,990	25,917	11,563	6,427	14,354
1995	1,989,955	1,989,955	1,989,955	1,996,427	0	6,472	0	0	6,472
1996	2,951,941	3,433,084	3,450,762	3,465,011	498,821	513,070	481,143	17,677	31,926
1997	1,829,511	1,829,511	1,829,511	1,839,488	0	9,978	0	0	9,978
1998	3,264,951	4,873,240	4,908,003	4,994,418	1,643,051	1,729,467	1,608,289	34,762	121,178
1999	5,905,436	5,966,475	5,977,937	6,003,083	72,500	97,647	61,039	11,462	36,608
2000	6,476,088	6,849,626	6,918,068	6,952,194	441,980	476,106	373,537	68,442	102,569
2001	9,215,266	9,724,083	9,781,073	9,841,199	565,807	625,933	508,817	56,990	117,117
2002	10,792,408	12,042,550	12,121,113	12,199,675	1,328,705	1,407,267	1,250,143	78,562	157,125
2003	11,610,111	12,266,818	12,396,471	12,686,957	786,360	1,076,846	656,707	129,653	420,139
2004	9,812,460	11,750,510	11,861,916	11,952,878	2,049,456	2,140,417	1,938,050	111,406	202,367
2005	8,539,618	9,189,213	9,307,249	9,402,362	767,631	862,744	649,595	118,036	213,149
2006	8,511,691	8,926,984	9,059,476	9,155,321	547,785	643,630	415,293	132,491	228,337
2007	9,228,600	9,274,121	9,426,260	9,565,297	197,660	336,697	45,521	152,139	291,176
2008	9,652,434	11,262,982	11,573,658	11,755,389	1,921,224	2,102,954	1,610,548	310,676	492,406
2009	8,157,364	9,635,549	9,941,853	10,107,853	1,784,489	1,950,488	1,478,185	306,303	472,303
2010	10,161,812	10,963,441	11,399,728	11,616,145	1,237,917	1,454,333	801,629	436,288	652,704
2011	11,569,791	13,554,885	13,997,330	14,355,145	2,427,539	2,785,354	1,985,094	442,445	800,260
2012	8,957,211	9,403,624	10,128,547	10,494,045	1,171,336	1,536,834	446,412	724,923	1,090,421
2013	10,573,552	11,322,604	12,696,543	13,195,894	2,122,991	2,622,342	749,052	1,373,938	1,873,290
2014	11,781,649	12,504,821	13,820,935	14,327,892	2,039,286	2,546,243	723,172	1,316,114	1,823,071
2015	12,004,159	13,376,721	15,513,711	16,088,207	3,509,552	4,084,048	1,372,562	2,136,990	2,711,486
2016	10,148,580	11,137,356	12,850,475	13,422,471	2,701,896	3,273,891	988,776	1,713,120	2,285,115
2017	7,064,941	8,446,007	10,437,987	11,230,631	3,373,046	4,165,690	1,381,066	1,991,980	2,784,624
2018	4,609,474	5,476,809	8,758,865	9,996,082	4,149,391	5,386,608	867,335	3,282,056	4,519,273
2019	5,061,323	7,336,184	11,422,174	12,820,432	6,360,851	7,759,109	2,274,861	4,085,990	5,484,248
2020	4,059,002	7,011,150	10,943,436	12,493,436	6,884,434	8,434,434	2,952,148	3,932,286	5,482,286
2021	2,066,961	5,639,060	11,335,358	13,235,358	9,268,397	11,168,397	3,572,099	5,696,298	7,596,298
TOTAL	222,119,252	251,658,112	280,360,913	291,797,445	58,241,660	69,678,193	29,538,860	28,702,801	40,139,333
TOTAL ex. 2021	220,052,291	246,019,052	269,025,554	278,562,087	48,973,263	58,509,796	25,966,760	23,006,503	32,543,035

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by State
- (3) Provided by State
- (4) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (5) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (6) = (4) - (2)
- (7) = (5) - (2)
- (8) = (3) - (2)
- (9) = (6) - (8)
- (10) = (7) - (8)

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
DEPARTMENT OF CORRECTIONS (DOC)
TOTAL INDEMNITY, MEDICAL, AND OTHER**

GROUP 6
SUMMARY 1

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS @ 06/30/2022	REPORTED LOSS @ 06/30/2022	DELOITTE SELECTED ULTIMATE LOSS		INDICATED UNPAID LOSS ESTIMATES		CASE RESERVES	INDICATED IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1953 - 1990	87,635,980	91,467,249	91,850,376	92,693,255	4,214,396	5,057,275	3,831,269	383,127	1,226,006
1991	23,761,676	24,643,447	24,853,971	24,961,956	1,092,295	1,200,280	881,771	210,524	318,509
1992	22,253,967	22,655,955	22,845,384	22,967,096	591,417	713,129	401,988	189,429	311,141
1993	14,719,317	15,548,601	15,660,079	15,775,299	940,763	1,055,983	829,284	111,479	226,699
1994	10,560,077	10,562,735	10,642,541	10,738,021	82,465	177,944	2,658	79,806	175,286
1995	11,826,508	12,935,789	13,040,130	13,125,913	1,213,622	1,299,405	1,109,281	104,341	190,124
1996	20,067,105	23,619,143	23,890,140	24,101,429	3,823,035	4,034,325	3,552,038	270,997	482,286
1997	14,476,038	15,118,794	15,218,269	15,474,741	742,232	998,703	642,757	99,475	355,947
1998	13,357,828	14,551,329	14,651,905	14,843,613	1,294,078	1,485,785	1,193,501	100,576	292,284
1999	20,921,249	22,827,665	23,238,393	23,432,375	2,317,143	2,511,126	1,906,416	410,728	604,710
2000	29,071,226	32,659,669	33,034,077	33,289,309	3,962,851	4,218,083	3,588,443	374,408	629,640
2001	27,507,492	29,921,186	30,308,972	30,697,985	2,801,480	3,190,493	2,413,694	387,786	776,799
2002	23,314,365	24,682,297	25,180,916	25,461,741	1,866,550	2,147,376	1,367,932	498,619	779,444
2003	26,049,202	29,856,109	30,510,619	30,869,004	4,461,417	4,819,803	3,806,907	654,510	1,012,895
2004	23,307,485	28,448,816	29,104,646	29,480,863	5,797,162	6,173,379	5,141,331	655,831	1,032,048
2005	27,798,696	30,172,632	31,362,785	31,795,314	3,564,089	3,996,618	2,373,936	1,190,154	1,622,682
2006	26,964,075	29,147,209	30,393,488	30,795,148	3,429,413	3,831,073	2,183,134	1,246,280	1,647,940
2007	29,482,518	33,573,495	35,660,839	36,023,317	6,178,321	6,540,799	4,090,977	2,087,344	2,449,822
2008	35,570,098	38,808,867	41,655,888	42,357,252	6,085,790	6,787,154	3,238,769	2,847,021	3,548,384
2009	27,332,525	31,061,963	33,136,651	34,158,096	5,804,125	6,825,571	3,729,438	2,074,687	3,096,133
2010	21,298,373	22,815,656	25,508,379	26,075,353	4,210,006	4,776,981	1,517,283	2,692,723	3,259,698
2011	22,898,888	23,803,849	27,725,166	28,306,514	4,826,279	5,407,626	904,961	3,921,317	4,502,665
2012	22,267,155	24,084,550	28,125,935	28,710,865	5,858,781	6,443,710	1,817,395	4,041,385	4,626,315
2013	24,520,370	28,050,162	32,231,443	33,067,950	7,711,072	8,547,580	3,529,792	4,181,281	5,017,788
2014	20,682,166	22,211,070	28,003,381	28,848,209	7,321,215	8,166,043	1,528,904	5,792,311	6,637,139
2015	24,563,007	28,363,557	34,981,545	36,044,512	10,418,538	11,481,506	3,800,550	6,617,988	7,680,956
2016	18,453,625	22,148,782	28,408,028	29,762,823	9,954,404	11,309,199	3,695,157	6,259,247	7,614,042
2017	16,864,626	19,818,430	27,253,215	28,653,215	10,388,589	11,788,589	2,953,804	7,434,785	8,834,785
2018	18,128,713	23,090,836	33,017,114	34,555,716	14,888,400	16,427,003	4,962,123	9,926,277	11,464,879
2019	17,318,150	22,475,162	33,991,261	35,878,128	16,673,110	18,559,978	5,157,012	11,516,099	13,402,966
2020	13,433,493	22,309,624	35,827,689	38,742,115	22,394,196	25,308,622	8,876,131	13,518,065	16,432,491
2021	6,328,603	15,605,320	34,017,632	37,617,632	27,689,029	31,289,029	9,276,717	18,412,312	22,012,312
TOTAL	742,734,594	837,039,946	945,330,857	969,304,761	202,596,263	226,570,167	94,305,352	108,290,910	132,264,814
TOTAL ex. 2021	736,405,991	821,434,626	911,313,225	931,687,129	174,907,234	195,281,138	85,028,635	89,878,598	110,252,503

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by State
- (3) Provided by State
- (4) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (5) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (6) = (4) - (2)
- (7) = (5) - (2)
- (8) = (3) - (2)
- (9) = (6) - (8)
- (10) = (7) - (8)

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
GENERAL GOVERNMENT (GG)
TOTAL INDEMNITY, MEDICAL, AND OTHER**

GROUP 7
SUMMARY 1

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS @ 06/30/2022	REPORTED LOSS @ 06/30/2022	DELOITTE SELECTED		INDICATED		CASE RESERVES	INDICATED	
			ULTIMATE LOSS		UNPAID LOSS ESTIMATES			IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1953 - 1990	56,057,667	60,930,225	61,417,481	62,489,444	5,359,814	6,431,777	4,872,558	487,256	1,559,219
1991	5,099,318	5,210,475	5,262,979	5,295,294	163,660	195,976	111,156	52,504	84,820
1992	6,083,557	8,758,353	8,888,197	8,933,913	2,804,640	2,850,356	2,674,796	129,845	175,560
1993	4,308,831	4,308,831	4,353,590	4,387,666	44,758	78,835	0	44,758	78,835
1994	4,278,723	4,675,940	4,754,295	4,803,209	475,573	524,487	397,218	78,355	127,269
1995	4,645,863	4,699,652	4,724,480	4,738,046	78,617	92,183	53,789	24,828	38,394
1996	5,686,107	5,717,166	5,759,511	5,804,733	73,404	118,626	31,059	42,345	87,567
1997	6,047,352	6,761,821	6,856,700	6,899,776	809,348	852,424	714,469	94,879	137,955
1998	3,616,821	3,809,098	3,823,777	3,876,017	206,956	259,196	192,277	14,679	66,919
1999	7,633,144	9,299,732	9,456,174	9,859,117	1,823,031	2,225,973	1,666,589	156,442	559,384
2000	8,478,986	9,424,348	9,571,936	9,815,652	1,092,949	1,336,666	945,362	147,587	391,304
2001	9,596,083	9,815,754	10,018,537	10,182,507	422,454	586,424	219,671	202,783	366,752
2002	5,685,605	5,700,128	5,774,519	5,884,084	88,914	198,480	14,523	74,391	183,956
2003	4,687,632	5,631,209	5,749,082	5,986,143	1,061,450	1,298,511	943,578	117,873	354,934
2004	5,091,375	5,157,912	5,306,088	5,495,884	214,714	404,510	66,537	148,176	337,972
2005	5,647,991	5,787,301	5,857,831	5,994,975	209,840	346,984	139,310	70,530	207,674
2006	7,221,214	9,455,281	9,776,766	10,125,375	2,555,553	2,904,161	2,234,067	321,486	670,094
2007	5,883,114	6,043,104	6,280,728	6,522,020	397,614	638,906	159,990	237,625	478,916
2008	6,916,810	7,822,367	8,130,638	8,347,185	1,213,828	1,430,375	905,558	308,271	524,818
2009	5,118,890	5,437,332	5,805,379	5,977,533	686,489	858,643	318,442	368,047	540,201
2010	8,786,096	9,368,336	10,220,001	10,497,544	1,433,905	1,711,448	582,240	851,665	1,129,208
2011	3,923,458	4,077,883	4,439,393	4,706,639	515,935	783,182	154,426	361,509	628,756
2012	6,930,599	7,725,732	8,662,063	8,826,796	1,731,464	1,896,197	795,133	936,331	1,101,064
2013	5,510,924	6,034,392	7,124,018	7,330,918	1,613,094	1,819,994	523,467	1,089,626	1,296,527
2014	6,581,382	7,885,102	9,321,018	9,608,309	2,739,635	3,026,926	1,303,720	1,435,916	1,723,207
2015	4,983,427	5,510,200	6,894,553	7,241,808	1,911,126	2,258,381	526,773	1,384,353	1,731,608
2016	4,282,955	4,825,970	6,406,888	6,907,463	2,123,933	2,624,508	543,014	1,580,918	2,081,493
2017	4,576,193	5,461,554	7,318,646	7,749,867	2,742,453	3,173,674	885,361	1,857,092	2,288,313
2018	4,829,643	5,881,017	8,506,750	9,230,546	3,677,107	4,400,902	1,051,374	2,625,733	3,349,528
2019	2,316,676	3,753,888	7,112,310	8,033,431	4,795,635	5,716,756	1,437,212	3,358,423	4,279,543
2020	1,937,773	3,705,765	7,438,384	8,542,794	5,500,611	6,605,022	1,767,992	3,732,619	4,837,030
2021	946,409	3,202,253	9,147,837	11,104,408	8,201,428	10,157,999	2,255,844	5,945,583	7,902,155
TOTAL	223,390,617	251,878,122	280,160,549	291,199,095	56,769,932	67,808,478	28,487,505	28,282,427	39,320,974
TOTAL ex. 2021	222,444,208	248,675,868	271,012,713	280,094,687	48,568,505	57,650,479	26,231,660	22,336,844	31,418,819

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by State
- (3) Provided by State
- (4) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (5) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (6) = (4) - (2)
- (7) = (5) - (2)
- (8) = (3) - (2)
- (9) = (6) - (8)
- (10) = (7) - (8)

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
BOARD OF REGENTS OF HIGHER EDUCATION (BOR)
TOTAL INDEMNITY, MEDICAL, AND OTHER**

GROUP 8
SUMMARY 1

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS @ 06/30/2022	REPORTED LOSS @ 06/30/2022	DELOITTE SELECTED ULTIMATE LOSS		INDICATED UNPAID LOSS ESTIMATES		CASE RESERVES	INDICATED IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1953 - 1990	13,019,904	13,675,880	13,741,478	13,885,792	721,574	865,889	655,976	65,598	209,912
1991	2,042,889	2,436,213	2,473,122	2,559,018	430,232	516,129	393,323	36,909	122,806
1992	1,530,638	1,530,638	1,530,638	1,555,482	0	24,844	0	0	24,844
1993	1,503,277	1,503,277	1,503,578	1,521,434	301	18,157	0	301	18,157
1994	855,307	855,307	857,289	869,415	1,982	14,107	0	1,982	14,107
1995	1,821,515	1,922,935	1,935,346	1,949,280	113,831	127,766	101,420	12,411	26,345
1996	1,607,802	1,607,802	1,611,118	1,635,810	3,316	28,008	0	3,316	28,008
1997	1,363,758	1,363,758	1,366,660	1,386,063	2,902	22,305	0	2,902	22,305
1998	1,112,141	1,112,141	1,114,863	1,130,997	2,722	18,856	0	2,722	18,856
1999	1,543,040	1,547,138	1,567,440	1,609,189	24,400	66,149	4,098	20,302	62,051
2000	2,532,759	2,667,695	2,705,506	2,825,711	172,747	292,952	134,936	37,812	158,016
2001	1,967,696	1,967,696	2,006,302	2,050,208	38,606	82,513	0	38,606	82,513
2002	4,704,898	5,733,329	5,864,600	6,072,248	1,159,703	1,367,351	1,028,432	131,271	338,919
2003	1,595,955	1,595,955	1,613,390	1,652,392	17,435	56,437	0	17,435	56,437
2004	3,617,664	5,093,399	5,226,426	5,355,610	1,608,762	1,737,945	1,475,735	133,027	262,211
2005	1,599,462	1,599,462	1,645,984	1,715,813	46,522	116,352	0	46,522	116,352
2006	3,527,066	3,536,361	3,664,424	3,757,373	137,358	230,308	9,296	128,062	221,012
2007	3,135,361	3,239,786	3,315,285	3,373,867	179,925	238,507	104,426	75,499	134,081
2008	4,529,709	5,285,971	5,431,824	5,552,700	902,116	1,022,992	756,263	145,853	266,729
2009	2,445,981	2,666,091	2,800,187	2,876,063	354,206	430,083	220,111	134,096	209,972
2010	5,050,021	5,677,965	5,966,722	6,095,980	916,701	1,045,958	627,943	288,758	418,015
2011	3,589,750	4,178,420	4,599,921	4,750,049	1,010,171	1,160,298	588,669	421,501	571,629
2012	2,905,766	3,059,016	3,464,649	3,672,762	558,884	766,996	153,250	405,634	613,747
2013	2,714,773	3,054,758	3,610,858	3,703,941	896,085	989,169	339,986	556,100	649,183
2014	2,038,308	2,133,887	2,635,841	2,775,278	597,533	736,970	95,579	501,954	641,391
2015	2,081,069	2,406,065	3,087,342	3,253,253	1,006,273	1,172,184	324,996	681,276	847,188
2016	2,906,009	3,225,231	4,241,130	4,396,350	1,335,121	1,490,341	319,222	1,015,899	1,171,119
2017	2,072,192	2,456,527	3,344,584	3,671,376	1,272,392	1,599,184	384,335	888,057	1,214,850
2018	2,165,114	3,200,295	4,163,462	4,737,566	1,998,348	2,572,452	1,035,180	963,167	1,537,271
2019	1,733,588	2,933,249	4,097,149	4,748,286	2,363,561	3,014,698	1,199,661	1,163,899	1,815,036
2020	610,875	863,416	2,384,273	3,150,612	1,773,397	2,539,737	252,541	1,520,856	2,287,196
2021	403,493	1,307,351	3,808,784	4,747,645	3,405,291	4,344,152	903,858	2,501,433	3,440,294
TOTAL	84,327,779	95,437,014	107,380,175	113,037,567	23,052,396	28,709,788	11,109,234	11,943,162	17,600,554
TOTAL ex. 2021	83,924,286	94,129,663	103,571,391	108,289,922	19,647,105	24,365,636	10,205,377	9,441,729	14,160,259

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by State
- (3) Provided by State
- (4) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (5) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (6) = (4) - (2)
- (7) = (5) - (2)
- (8) = (3) - (2)
- (9) = (6) - (8)
- (10) = (7) - (8)

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
JUDICIAL DEPARTMENT (JUD)
TOTAL INDEMNITY, MEDICAL, AND OTHER**

GROUP 9
SUMMARY 1

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS @ 06/30/2022	REPORTED LOSS @ 06/30/2022	DELOITTE SELECTED ULTIMATE LOSS		INDICATED UNPAID LOSS ESTIMATES		CASE RESERVES	INDICATED IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1953 - 1990	6,102,543	6,561,374	6,607,258	6,708,201	504,715	605,658	458,832	45,883	146,826
1991	879,588	879,588	879,588	892,719	0	13,130	0	0	13,130
1992	820,083	820,083	820,083	831,678	0	11,595	0	0	11,595
1993	984,407	984,407	984,407	998,797	0	14,389	0	0	14,389
1994	3,193,894	3,888,927	3,909,417	4,067,117	715,523	873,223	695,033	20,490	178,190
1995	1,395,437	1,410,430	1,424,581	1,434,310	29,144	38,873	14,994	14,150	23,879
1996	2,342,211	2,520,105	2,544,520	2,572,234	202,309	230,023	177,894	24,415	52,129
1997	3,655,033	4,567,027	4,606,552	4,661,450	951,518	1,006,416	911,994	39,525	94,422
1998	2,559,064	3,136,730	3,163,747	3,219,044	604,683	659,981	577,666	27,018	82,315
1999	4,367,864	4,860,430	4,906,619	4,968,108	538,756	600,245	492,566	46,189	107,678
2000	4,912,632	5,004,178	5,074,226	5,110,552	161,594	197,920	91,546	70,048	106,374
2001	8,956,469	9,186,963	9,400,199	9,579,409	443,731	622,941	230,494	213,237	392,447
2002	5,791,569	6,285,681	6,442,029	6,510,899	650,460	719,330	494,112	156,348	225,218
2003	3,632,089	3,723,540	3,809,735	3,910,239	177,646	278,150	91,451	86,195	186,699
2004	4,286,755	4,646,127	4,809,897	4,940,802	523,142	654,047	359,372	163,770	294,675
2005	5,581,271	6,044,433	6,165,648	6,290,054	584,376	708,783	463,162	121,215	245,621
2006	6,172,686	6,279,749	6,456,893	6,536,178	284,206	363,492	107,062	177,144	256,430
2007	4,723,583	5,374,104	5,469,964	5,584,921	746,381	861,337	650,521	95,860	210,816
2008	4,500,030	5,046,994	5,205,658	5,376,218	705,627	876,188	546,964	158,663	329,224
2009	5,940,715	6,629,087	6,916,179	7,097,250	975,464	1,156,535	688,371	287,092	468,164
2010	3,140,897	3,717,419	3,954,420	4,146,692	813,523	1,005,795	576,522	237,001	429,273
2011	5,040,830	5,071,033	5,520,048	5,794,690	479,218	753,860	30,203	449,015	723,657
2012	6,941,604	8,235,151	9,183,589	9,700,104	2,241,985	2,758,501	1,293,547	948,438	1,464,954
2013	5,101,280	5,553,581	6,553,620	6,745,926	1,452,340	1,644,646	452,300	1,000,040	1,192,345
2014	4,828,786	5,613,207	6,542,160	7,044,415	1,713,374	2,215,629	784,421	928,953	1,431,208
2015	4,572,309	4,799,094	6,095,119	6,459,305	1,522,810	1,886,996	226,785	1,296,025	1,660,211
2016	5,473,826	6,166,725	8,123,074	8,533,639	2,649,248	3,059,813	692,900	1,956,349	2,366,913
2017	4,701,653	5,552,135	7,408,115	7,930,284	2,706,463	3,228,632	850,483	1,855,980	2,378,149
2018	5,024,003	6,183,987	8,252,065	9,104,277	3,228,062	4,080,274	1,159,984	2,068,078	2,920,290
2019	3,030,038	5,165,482	7,847,179	8,816,876	4,817,141	5,786,838	2,135,445	2,681,697	3,651,393
2020	1,303,194	2,872,801	5,914,387	7,043,513	4,611,192	5,740,319	1,569,607	3,041,585	4,170,712
2021	1,090,494	3,308,593	7,713,810	9,218,885	6,623,316	8,128,390	2,218,099	4,405,217	5,910,291
TOTAL	131,046,838	150,089,167	172,704,787	181,828,785	41,657,949	50,781,947	19,042,330	22,615,620	31,739,618
TOTAL ex. 2021	129,956,343	146,780,574	164,990,977	172,609,900	35,034,634	42,653,557	16,824,231	18,210,403	25,829,326

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by State
- (3) Provided by State
- (4) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (5) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (6) = (4) - (2)
- (7) = (5) - (2)
- (8) = (3) - (2)
- (9) = (6) - (8)
- (10) = (7) - (8)

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
UNIVERSITY OF CONNECTICUT (UOC)
TOTAL INDEMNITY, MEDICAL, AND OTHER**

GROUP 10
SUMMARY 1

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS @ 06/30/2022	REPORTED LOSS @ 06/30/2022	DELOITTE SELECTED		INDICATED		CASE RESERVES	INDICATED	
			ULTIMATE LOSS		UNPAID LOSS ESTIMATES			IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1953 - 1990	11,366,186	11,613,830	11,638,594	11,693,076	272,409	326,891	247,644	24,764	79,246
1991	1,768,127	1,768,127	1,799,325	1,838,507	31,197	70,380	0	31,197	70,380
1992	1,139,898	1,139,898	1,154,422	1,186,025	14,524	46,126	0	14,524	46,126
1993	1,218,710	1,218,710	1,234,638	1,269,033	15,927	50,322	0	15,927	50,322
1994	1,022,185	1,022,185	1,041,007	1,064,437	18,821	42,251	0	18,821	42,251
1995	779,646	779,646	791,101	810,643	11,455	30,997	0	11,455	30,997
1996	1,131,992	1,131,992	1,148,750	1,181,180	16,757	49,188	0	16,757	49,188
1997	1,410,062	1,410,062	1,432,667	1,469,162	22,605	59,099	0	22,605	59,099
1998	1,370,755	1,370,755	1,382,975	1,444,404	12,220	73,649	0	12,220	73,649
1999	2,393,487	2,494,565	2,525,622	2,575,367	132,135	181,880	101,077	31,058	80,803
2000	3,120,251	3,120,251	3,315,148	3,385,185	194,898	264,935	0	194,898	264,935
2001	1,953,819	1,953,819	2,002,918	2,074,578	49,099	120,759	0	49,099	120,759
2002	3,700,507	3,797,033	3,888,292	3,936,053	187,785	235,546	96,526	91,258	139,020
2003	2,128,695	2,138,857	2,283,529	2,344,563	154,833	215,868	10,162	144,672	205,706
2004	2,316,796	2,636,686	2,769,374	2,830,749	452,578	513,952	319,889	132,689	194,063
2005	1,457,256	1,576,952	1,643,280	1,722,093	186,025	264,837	119,696	66,328	145,141
2006	2,823,676	2,882,419	2,973,683	3,083,501	150,007	259,825	58,742	91,264	201,082
2007	2,246,981	2,252,406	2,340,754	2,453,788	93,773	206,807	5,425	88,348	201,382
2008	2,602,467	2,632,228	2,781,686	2,898,895	179,219	296,427	29,761	149,458	266,667
2009	2,775,076	2,775,076	3,064,401	3,164,339	289,325	389,263	0	289,325	389,263
2010	2,410,264	2,791,425	2,963,495	3,054,252	553,231	643,988	381,161	172,070	262,827
2011	2,253,422	2,774,887	3,085,839	3,194,064	832,417	940,642	521,465	310,952	419,177
2012	1,789,978	1,978,240	2,218,729	2,388,734	428,752	598,756	188,262	240,490	410,494
2013	1,406,600	1,557,747	1,832,493	2,083,628	425,893	677,028	151,147	274,746	525,881
2014	1,791,276	1,887,745	2,297,758	2,584,585	506,482	793,310	96,470	410,013	696,840
2015	1,130,846	1,165,508	1,448,041	1,760,869	317,194	630,022	34,662	282,532	595,360
2016	1,810,995	1,897,094	2,490,427	2,787,122	679,432	976,127	86,099	593,333	890,028
2017	1,989,290	2,137,072	2,887,941	3,239,595	898,651	1,250,304	147,782	750,869	1,102,523
2018	2,310,421	3,270,278	4,151,738	4,708,833	1,841,317	2,398,412	959,857	881,460	1,438,555
2019	1,512,071	2,897,368	3,816,670	4,705,900	2,304,599	3,193,830	1,385,297	919,302	1,808,533
2020	1,148,606	2,773,218	3,930,455	4,855,222	2,781,849	3,706,616	1,624,611	1,157,237	2,082,005
2021	261,967	1,331,439	3,323,197	4,546,287	3,061,230	4,284,320	1,069,472	1,991,758	3,214,848
TOTAL	68,542,311	76,177,518	85,658,949	92,334,667	17,116,637	23,792,355	7,635,206	9,481,431	16,157,149
TOTAL ex. 2021	68,280,344	74,846,079	82,335,752	87,788,380	14,055,408	19,508,036	6,565,735	7,489,673	12,942,301

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by State
- (3) Provided by State
- (4) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (5) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (6) = (4) - (2)
- (7) = (5) - (2)
- (8) = (3) - (2)
- (9) = (6) - (8)
- (10) = (7) - (8)

**STATE OF CONNECTICUT
WORKERS COMPENSATION
UNPAID CLAIMS ANALYSIS AS OF 6/30/2022
(U.S.\$)
UNIVERSITY OF CONNECTICUT HEALTH CENTER (UHC)
TOTAL INDEMNITY, MEDICAL, AND OTHER**

GROUP 11
SUMMARY 1

SUMMARY OF UNPAID CLAIMS

FISCAL YEAR	PAID LOSS @ 06/30/2022	REPORTED LOSS @ 06/30/2022	DELOITTE SELECTED ULTIMATE LOSS		INDICATED UNPAID LOSS ESTIMATES		CASE RESERVES	INDICATED IBNR ESTIMATE	
			LOW	HIGH	LOW	HIGH		LOW	HIGH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1953 - 1990	14,951,189	17,639,373	17,908,192	18,499,592	2,957,002	3,548,403	2,688,184	268,818	860,219
1991	3,505,310	5,170,164	5,324,026	5,752,195	1,818,716	2,246,884	1,664,854	153,862	582,030
1992	1,028,097	1,028,097	1,044,896	1,067,984	16,799	39,887	0	16,799	39,887
1993	1,169,518	1,169,518	1,185,488	1,208,761	15,970	39,243	0	15,970	39,243
1994	2,889,800	4,376,392	4,615,526	4,981,930	1,725,726	2,092,130	1,486,592	239,134	605,538
1995	512,552	512,552	520,131	535,644	7,579	23,091	0	7,579	23,091
1996	1,061,423	1,061,423	1,081,617	1,116,107	20,194	54,684	0	20,194	54,684
1997	1,188,342	1,194,902	1,218,998	1,251,665	30,656	63,323	6,560	24,096	56,763
1998	985,559	985,559	1,006,760	1,039,660	21,201	54,101	0	21,201	54,101
1999	2,596,287	3,850,791	4,114,864	4,419,876	1,518,578	1,823,589	1,254,504	264,073	569,085
2000	1,547,326	1,576,244	1,605,090	1,652,321	57,764	104,995	28,918	28,847	76,077
2001	1,515,723	1,515,723	1,544,857	1,608,195	29,135	92,472	0	29,135	92,472
2002	4,007,558	5,329,007	5,476,977	5,755,056	1,469,420	1,747,498	1,321,450	147,970	426,048
2003	3,939,242	4,970,687	5,139,512	5,363,919	1,200,269	1,424,677	1,031,445	168,824	393,232
2004	4,816,666	6,051,013	6,237,611	6,542,813	1,420,944	1,726,146	1,234,347	186,597	491,799
2005	2,405,920	2,405,920	2,478,395	2,703,625	72,475	297,705	0	72,475	297,705
2006	3,598,787	4,115,799	4,262,228	4,453,962	663,441	855,175	517,012	146,429	338,163
2007	3,755,140	4,368,454	4,537,927	4,781,951	782,788	1,026,811	613,314	169,473	413,497
2008	4,488,143	6,480,751	6,681,900	7,151,337	2,193,757	2,663,194	1,992,608	201,149	670,586
2009	3,055,855	4,556,683	4,721,848	4,893,863	1,665,993	1,838,008	1,500,828	165,165	337,180
2010	3,054,917	3,060,207	3,256,782	3,412,037	201,865	357,120	5,290	196,575	351,830
2011	3,805,382	3,862,163	4,278,648	4,554,969	473,266	749,587	56,781	416,485	692,806
2012	4,591,586	5,750,810	6,418,501	6,790,309	1,826,915	2,198,724	1,159,224	667,691	1,039,500
2013	3,742,276	4,278,408	5,107,057	5,340,772	1,364,781	1,598,496	536,132	828,649	1,062,364
2014	3,650,641	6,161,234	7,167,928	7,667,474	3,517,287	4,016,834	2,510,593	1,006,693	1,506,240
2015	3,291,539	3,511,439	4,533,220	4,902,962	1,241,681	1,611,423	219,900	1,021,780	1,391,523
2016	1,402,269	1,553,018	2,331,791	2,793,077	929,521	1,390,807	150,748	778,773	1,240,059
2017	2,920,005	4,486,446	5,417,437	6,090,451	2,497,432	3,170,446	1,566,441	930,991	1,604,005
2018	2,219,454	3,726,569	4,566,268	5,548,097	2,346,814	3,328,644	1,507,115	839,699	1,821,528
2019	2,524,099	3,936,084	5,481,722	6,494,093	2,957,623	3,969,994	1,411,985	1,545,638	2,558,009
2020	1,222,943	2,215,564	4,655,347	5,830,919	3,432,404	4,607,976	992,621	2,439,783	3,615,355
2021	584,582	1,662,060	5,293,095	6,797,051	4,708,513	6,212,469	1,077,478	3,631,034	5,134,991
TOTAL	96,028,129	122,563,055	139,214,637	151,002,666	43,186,508	54,974,537	26,534,926	16,651,583	28,439,611
TOTAL ex. 2021	95,443,547	120,900,994	133,921,542	144,205,615	38,477,996	48,762,068	25,457,447	13,020,548	23,304,621

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by State
- (3) Provided by State
- (4) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (5) Section I, Sheet 1, Exhibits I, II & III respectively, Sum of Column (5)
- (6) = (4) - (2)
- (7) = (5) - (2)
- (8) = (3) - (2)
- (9) = (6) - (8)
- (10) = (7) - (8)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	521,744	1,401,955	1,412,700	1,418,640	1,424,581	16,685	22,625	10,744	5,940	11,881
1992	549,390	966,770	966,770	971,194	975,619	4,424	8,848	0	4,424	8,848
1993	623,162	594,375	594,375	597,331	600,287	2,956	5,913	0	2,956	5,913
1994	597,732	888,779	888,779	893,579	898,378	4,800	9,599	0	4,800	9,599
1995	647,774	1,054,042	1,054,043	1,060,219	1,066,394	6,176	12,351	1	6,175	12,351
1996	682,871	511,185	511,185	514,432	517,679	3,247	6,495	0	3,247	6,495
1997	740,825	530,579	530,579	534,233	537,886	3,653	7,307	0	3,653	7,307
1998	770,036	1,495,991	1,515,347	1,531,432	1,551,812	35,441	55,821	19,356	16,085	36,465
1999	876,165	766,574	766,574	772,774	778,974	6,200	12,400	0	6,200	12,400
2000	908,416	1,663,578	1,713,660	1,732,073	1,738,846	68,494	75,268	50,081	18,413	25,186
2001	996,124	881,523	924,085	941,662	943,673	60,138	62,150	42,562	17,576	19,588
2002	1,002,726	1,266,992	1,266,992	1,293,147	1,320,312	26,156	53,320	1	26,155	53,320
2003	1,006,253	1,331,758	1,334,668	1,350,384	1,379,805	18,626	48,047	2,910	15,716	45,138
2004	1,067,070	1,401,985	1,406,985	1,441,298	1,474,033	39,313	72,048	4,999	34,314	67,048
2005	1,123,853	2,022,577	2,040,027	2,071,695	2,094,210	49,117	71,632	17,449	31,668	54,183
2006	1,222,954	1,779,733	1,905,273	1,947,273	1,967,099	167,540	187,366	125,540	41,999	61,826
2007	1,303,072	2,187,907	4,446,796	4,517,208	4,587,620	2,329,301	2,399,713	2,258,889	70,412	140,824
2008	1,321,117	2,508,250	2,536,584	2,619,221	2,664,338	110,971	156,088	28,334	82,637	127,754
2009	1,205,736	1,327,472	1,349,873	1,401,328	1,432,757	73,856	105,286	22,401	51,455	82,885
2010	1,235,674	3,443,760	4,504,606	4,598,127	4,693,868	1,154,367	1,250,108	1,060,846	93,521	189,262
2011	1,310,725	1,394,335	1,443,563	1,510,674	1,564,678	116,339	170,343	49,229	67,110	121,114
2012	1,316,896	1,233,231	1,355,311	1,424,855	1,508,384	191,624	275,153	122,080	69,544	153,072
2013	1,410,465	2,091,428	2,819,972	2,962,944	3,070,967	871,516	979,538	728,544	142,972	250,994
2014	1,458,153	2,170,745	2,232,405	2,375,519	2,398,473	204,774	227,727	61,659	143,114	166,068
2015	1,462,151	1,957,829	4,383,213	4,570,712	4,700,651	2,612,883	2,742,823	2,425,384	187,499	317,439
2016	1,395,245	1,890,326	2,084,821	2,258,165	2,398,095	367,840	507,770	194,496	173,344	313,274
2017	1,387,798	1,395,902	2,075,033	2,328,736	2,434,968	932,834	1,039,066	679,131	253,703	359,935
2018	1,416,826	603,798	909,252	1,219,467	1,480,237	615,669	876,439	305,454	310,215	570,985
2019	1,504,703	634,831	938,951	1,321,874	1,546,256	687,043	911,425	304,120	382,923	607,305
2020	1,574,141	795,018	1,577,012	2,152,582	2,472,466	1,357,564	1,677,448	781,994	575,570	895,455
2021	1,642,207	366,776	1,215,087	2,385,990	2,845,871	2,019,214	2,479,095	848,311	1,170,904	1,630,785
Total	34,282,004	42,560,005	52,704,519	56,718,766	59,069,218	14,158,761	16,509,213	10,144,515	4,014,246	6,364,699

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit I, Sheet 2, Column (15)
- (6) From Section I, Exhibit I, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	521,744	1,401,955	1,412,700	10,744	1,439,977	1,424,581	1,417,660	1,432,279	1,439,773	1,424,645	1,432,279	1,398,534	1,404,904	1,418,640	1,424,581	2.719	2.730
1992	549,390	966,770	966,770	0	995,160	975,619	966,770	985,389	994,882	975,707	985,389	971,579	976,387	971,194	975,619	1.768	1.776
1993	623,162	594,375	594,375	0	613,251	600,287	594,375	606,769	613,052	600,351	606,769	597,584	600,794	597,331	600,287	0.959	0.963
1994	597,732	888,779	888,779	0	919,278	898,378	888,779	908,828	918,931	898,490	908,828	893,986	899,193	893,579	898,378	1.495	1.503
1995	647,774	1,054,042	1,054,043	1	1,093,097	1,066,394	1,054,043	1,079,746	1,092,620	1,066,549	1,079,746	1,060,739	1,067,435	1,060,219	1,066,394	1.637	1.646
1996	682,871	511,185	511,185	0	531,627	517,679	511,185	524,653	531,359	517,767	524,653	514,704	518,224	514,432	517,679	0.753	0.758
1997	740,825	530,579	530,579	0	553,476	537,886	530,579	545,681	553,153	537,992	545,681	572,420	576,660	534,233	537,886	0.721	0.726
1998	770,036	1,495,991	1,515,347	19,356	1,565,661	1,537,964	1,524,901	1,551,812	1,565,045	1,538,167	1,551,812	1,534,383	1,556,121	1,531,432	1,551,812	1.989	2.015
1999	876,165	766,574	766,574	0	805,113	778,974	766,574	792,043	804,487	779,182	792,043	773,296	780,017	772,774	778,974	0.882	0.889
2000	908,416	1,663,578	1,713,660	50,081	1,753,913	1,743,712	1,738,846	1,748,812	1,753,650	1,743,800	1,748,812	1,736,293	1,748,964	1,732,073	1,738,846	1.907	1.914
2001	996,124	881,523	924,085	42,562	933,268	941,662	945,685	937,465	933,501	941,583	937,465	943,161	948,655	941,662	943,673	0.945	0.947
2002	1,002,726	1,266,992	1,266,992	1	1,347,477	1,293,147	1,266,993	1,320,312	1,345,854	1,293,697	1,320,312	1,295,405	1,316,618	1,293,147	1,320,312	1.290	1.317
2003	1,006,253	1,331,758	1,334,668	2,910	1,423,441	1,364,598	1,336,170	1,394,019	1,421,546	1,365,243	1,394,019	1,355,949	1,404,382	1,350,384	1,379,805	1.342	1.371
2004	1,067,070	1,401,985	1,406,985	4,999	1,506,768	1,441,298	1,409,587	1,474,033	1,504,491	1,442,078	1,474,033	1,439,222	1,467,001	1,441,298	1,474,033	1.351	1.381
2005	1,123,853	2,022,577	2,040,027	17,449	2,187,039	2,094,210	2,049,180	2,140,624	2,183,549	2,095,410	2,140,624	2,149,538	2,166,941	2,071,695	2,094,210	1.843	1.863
2006	1,222,954	1,779,733	1,905,273	125,540	1,934,070	1,960,475	1,973,723	1,947,273	1,935,124	1,960,103	1,947,273	1,878,745	1,916,904	1,947,273	1,967,099	1.592	1.608
2007	1,303,072	2,187,907	4,446,796	2,258,889	2,401,418	4,567,620	5,637,921	2,422,831	2,403,321	4,521,169	4,587,620	4,529,970	4,601,083	4,517,208	4,587,620	3.467	3.521
2008	1,321,117	2,508,250	2,536,584	28,334	2,794,318	2,624,594	2,550,386	2,464,366	2,760,539	2,619,221	2,709,456	2,622,869	2,682,349	2,619,221	2,664,338	1.983	2.017
2009	1,205,736	1,327,472	1,349,873	22,401	1,501,127	1,401,328	1,360,289	2,257,287	1,588,603	1,432,757	1,451,228	1,404,308	1,440,863	1,401,328	1,432,757	1.162	1.188
2010	1,235,674	3,443,760	4,504,606	1,060,846	3,943,880	4,693,868	4,999,178	2,319,404	3,737,882	4,598,127	4,693,868	4,646,354	4,751,971	4,598,127	4,693,868	3.721	3.799
2011	1,310,725	1,394,335	1,443,563	49,229	1,618,681	1,510,674	1,466,786	2,467,949	1,736,389	1,553,200	1,564,678	1,465,070	1,532,067	1,510,674	1,564,678	1.153	1.194
2012	1,316,896	1,233,231	1,355,311	122,080	1,453,131	1,424,855	1,413,431	2,486,382	1,609,492	1,476,666	1,438,993	1,483,189	1,577,067	1,424,855	1,508,384	1.082	1.145
2013	1,410,465	2,091,428	2,819,972	728,544	2,513,643	2,979,895	3,162,039	2,664,045	2,538,906	2,962,944	2,979,895	2,351,424	2,491,186	2,962,944	3,070,967	2.101	2.177
2014	1,458,153	2,170,745	2,232,405	61,659	2,661,152	2,375,519	2,262,353	2,756,524	2,678,727	2,398,473	2,518,335	2,614,828	2,644,233	2,375,519	2,398,473	1.629	1.645
2015	1,462,151	1,957,829	4,383,213	2,425,384	2,460,137	4,700,651	5,581,824	2,776,495	2,524,731	4,570,712	1,934,714	4,606,268	4,756,466	4,570,712	4,700,651	3.126	3.215
2016	1,395,245	1,890,326	2,084,821	194,496	2,458,451	2,258,165	2,181,564	2,666,989	2,506,642	2,289,548	2,737,178	2,277,701	2,561,478	2,258,165	2,398,095	1.618	1.719
2017	1,387,798	1,395,902	2,075,033	679,131	1,924,357	2,293,176	2,434,968	2,666,994	2,128,296	2,328,736	2,035,693	2,463,310	2,676,864	2,328,736	2,434,968	1.678	1.755
2018	1,416,826	603,798	909,252	305,454	886,486	1,024,936	1,076,600	2,748,436	1,480,237	1,219,467	1,734,995	1,395,273	1,649,248	1,219,467	1,480,237	0.861	1.045
2019	1,504,703	634,831	938,951	304,120	1,034,574	1,079,582	1,093,629	2,939,582	1,770,639	1,321,874	1,897,807	1,672,010	1,910,963	1,321,874	1,546,256	0.878	1.028
2020	1,574,141	795,018	1,577,012	781,994	1,749,098	1,940,132	1,985,489	3,075,236	2,472,466	2,152,582	2,006,721	2,637,116	2,939,158	2,152,582	2,472,466	1.367	1.571
2021	1,642,207	366,776	1,215,087	848,311	1,613,867	1,913,435	1,974,371	3,208,210	2,845,871	2,385,990	1,749,581			2,385,990	2,845,871	1.453	1.733
Total	34,282,004	42,560,005	52,704,519	10,144,515	50,616,936	55,985,294	58,155,876	59,310,469	54,373,756	57,012,229	55,430,499	55,285,226	57,564,198	56,718,766	59,069,218		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section I, Exhibit I, Sheet 9, Column (6)
- (7) From Section I, Exhibit I, Sheet 10, Column (6)
- (8) From Section I, Exhibit I, Sheet 11, Column (10)
- (9) From Section I, Exhibit I, Sheet 6, Column (4)
- (10) From Section I, Exhibit I, Sheet 6, Column (10)
- (11) From Section I, Exhibit I, Sheet 7, Column (10)
- (12) From Section I, Exhibit I, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low (2)	High (3)	Low (4)	High (5)	Low (6)	High (7)		
1991	1,398,534	1,404,904	1,418,640	1,424,581	20,107	19,676	1,401,955	1,412,700
1992	971,579	976,387	971,194	975,619	(384)	(769)	966,770	966,770
1993	597,584	600,794	597,331	600,287	(254)	(507)	594,375	594,375
1994	893,986	899,193	893,579	898,378	(408)	(815)	888,779	888,779
1995	1,060,739	1,067,435	1,060,219	1,066,394	(521)	(1,041)	1,054,042	1,054,043
1996	514,704	518,224	514,432	517,679	(273)	(545)	511,185	511,185
1997	572,420	576,660	534,233	537,886	(38,188)	(38,774)	530,579	530,579
1998	1,534,383	1,556,121	1,531,432	1,551,812	(2,951)	(4,309)	1,495,991	1,515,347
1999	773,296	780,017	772,774	778,974	(521)	(1,043)	766,574	766,574
2000	1,736,293	1,748,964	1,732,073	1,738,846	(4,220)	(10,118)	1,663,578	1,713,660
2001	943,161	948,655	941,662	943,673	(1,500)	(4,982)	881,523	924,085
2002	1,295,405	1,316,618	1,293,147	1,320,312	(2,257)	3,694	1,266,992	1,266,992
2003	1,355,949	1,404,382	1,350,384	1,379,805	(5,565)	(24,577)	1,331,758	1,334,668
2004	1,439,222	1,467,001	1,441,298	1,474,033	2,077	7,032	1,401,985	1,406,985
2005	2,149,538	2,166,941	2,071,695	2,094,210	(77,843)	(72,731)	2,022,577	2,040,027
2006	1,878,745	1,916,904	1,947,273	1,967,099	68,528	50,195	1,779,733	1,905,273
2007	4,529,970	4,601,083	4,517,208	4,587,620	(12,762)	(13,463)	2,187,907	4,446,796
2008	2,622,869	2,682,349	2,619,221	2,664,338	(3,648)	(18,010)	2,508,250	2,536,584
2009	1,404,308	1,440,863	1,401,328	1,432,757	(2,980)	(8,105)	1,327,472	1,349,873
2010	4,646,354	4,751,971	4,598,127	4,693,868	(48,227)	(58,103)	3,443,760	4,504,606
2011	1,465,070	1,532,067	1,510,674	1,564,678	45,604	32,611	1,394,335	1,443,563
2012	1,483,189	1,577,067	1,424,855	1,508,384	(58,334)	(68,684)	1,233,231	1,355,311
2013	2,351,424	2,491,186	2,962,944	3,070,967	611,520	579,780	2,091,428	2,819,972
2014	2,614,828	2,644,233	2,375,519	2,398,473	(239,309)	(245,761)	2,170,745	2,232,405
2015	4,606,268	4,756,466	4,570,712	4,700,651	(35,556)	(55,815)	1,957,829	4,383,213
2016	2,277,701	2,561,478	2,258,165	2,398,095	(19,536)	(163,383)	1,890,326	2,084,821
2017	2,463,310	2,676,864	2,328,736	2,434,968	(134,573)	(241,896)	1,395,902	2,075,033
2018	1,395,273	1,649,248	1,219,467	1,480,237	(175,806)	(169,011)	603,798	909,252
2019	1,672,010	1,910,963	1,321,874	1,546,256	(350,136)	(364,707)	634,831	938,951
2020	2,637,116	2,939,158	2,152,582	2,472,466	(484,534)	(466,692)	795,018	1,577,012
2021	0	0	2,385,990	2,845,871	2,385,990	2,845,871	366,776	1,215,087
Total	55,285,226	57,564,198	56,718,766	59,069,218	1,433,540	1,505,020	42,560,005	52,704,519
Total Excluding Latest	55,285,226	57,564,198	54,332,776	56,223,347	(952,450)	(1,340,852)	42,193,229	51,489,433

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section I, Exhibit I, Sheet 2, Column (15)
- (5) From Section I, Exhibit I, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	1,398,534	1,404,904	1,389,716	1,401,955	1.023	1.021	873	1,503	12,240	11,367	10,736
1992	971,579	976,387	966,770	966,770	1.025	1.023	365	730	0	(365)	(730)
1993	597,584	600,794	594,375	594,375	1.027	1.025	241	482	0	(241)	(482)
1994	893,986	899,193	888,779	888,779	1.029	1.027	388	775	0	(388)	(775)
1995	1,060,739	1,067,435	1,054,042	1,054,042	1.032	1.029	496	991	0	(496)	(991)
1996	514,704	518,224	511,185	511,185	1.034	1.032	260	520	0	(260)	(520)
1997	572,420	576,660	530,579	530,579	1.037	1.034	3,089	3,401	0	(3,089)	(3,401)
1998	1,534,383	1,556,121	1,495,991	1,495,991	1.040	1.037	2,843	4,452	0	(2,843)	(4,452)
1999	773,296	780,017	766,574	766,574	1.044	1.040	501	1,001	0	(501)	(1,001)
2000	1,736,293	1,748,964	1,663,578	1,663,578	1.047	1.044	5,465	6,418	0	(5,465)	(6,418)
2001	943,161	948,655	881,523	881,523	1.051	1.047	4,689	5,107	0	(4,689)	(5,107)
2002	1,295,405	1,316,618	1,266,992	1,266,992	1.056	1.051	2,195	3,833	0	(2,195)	(3,833)
2003	1,355,949	1,404,382	1,323,667	1,331,758	1.061	1.056	2,540	6,352	8,091	5,551	1,739
2004	1,439,222	1,467,001	1,401,985	1,401,985	1.066	1.061	2,762	4,823	0	(2,762)	(4,823)
2005	2,149,538	2,166,941	2,022,577	2,022,577	1.071	1.066	8,655	9,842	0	(8,655)	(9,842)
2006	1,878,745	1,916,904	1,708,733	1,779,733	1.077	1.071	11,903	14,575	71,000	59,097	56,425
2007	4,529,970	4,601,083	2,119,257	2,187,907	1.089	1.077	286,894	295,357	68,650	(218,244)	(226,707)
2008	2,622,869	2,682,349	2,506,101	2,508,250	1.105	1.089	16,707	25,217	2,149	(14,558)	(23,068)
2009	1,404,308	1,440,863	1,327,472	1,327,472	1.121	1.105	9,493	14,009	0	(9,493)	(14,009)
2010	4,646,354	4,751,971	3,355,242	3,443,760	1.135	1.121	114,349	123,703	88,519	(25,830)	(35,185)
2011	1,465,070	1,532,067	1,388,293	1,394,335	1.152	1.135	7,586	14,205	6,042	(1,544)	(8,163)
2012	1,483,189	1,577,067	1,233,231	1,233,231	1.175	1.152	28,590	39,328	0	(28,590)	(39,328)
2013	2,351,424	2,491,186	2,039,754	2,091,428	1.198	1.175	31,426	45,518	51,674	20,249	6,156
2014	2,614,828	2,644,233	2,165,406	2,170,745	1.231	1.198	52,596	56,037	5,340	(47,256)	(50,698)
2015	4,606,268	4,756,466	1,886,478	1,957,829	1.280	1.231	388,627	410,089	71,351	(317,276)	(338,738)
2016	2,277,701	2,561,478	1,896,921	1,890,326	1.350	1.280	59,780	104,331	(6,595)	(66,375)	(110,926)
2017	2,463,310	2,676,864	1,276,963	1,395,902	1.438	1.350	176,013	207,698	118,939	(57,074)	(88,758)
2018	1,395,273	1,649,248	598,181	603,798	1.596	1.438	147,041	193,892	5,617	(141,424)	(188,275)
2019	1,672,010	1,910,963	516,599	634,831	2.187	1.596	360,175	434,664	118,233	(241,943)	(316,431)
2020	2,637,116	2,939,158	476,395	795,018	4.593	2.187	661,589	754,071	318,623	(342,967)	(435,449)
Total	55,285,226	57,564,198	41,253,358	42,193,229			2,388,130	2,782,925	939,871	(1,448,259)	(1,843,054)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 5

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Expected Reported Emergence Loss @ 06/30/2022	Expected Reported Emergence Loss @ 06/30/2022		Reported Method 1 Low @ 06/30/2022	Reported Method 1 High @ 06/30/2022
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	1,398,534	1,404,904	1,392,163	1,412,700	1.009	1.008	634	1,269	20,537	19,903	19,268
1992	971,579	976,387	966,770	966,770	1.010	1.009	381	762	0	(381)	(762)
1993	597,584	600,794	594,375	594,375	1.011	1.010	251	502	0	(251)	(502)
1994	893,986	899,193	888,779	888,779	1.012	1.011	403	806	0	(403)	(806)
1995	1,060,739	1,067,435	1,054,043	1,054,043	1.013	1.012	515	1,029	0	(515)	(1,029)
1996	514,704	518,224	511,185	511,185	1.014	1.013	269	538	0	(269)	(538)
1997	572,420	576,660	568,180	530,579	1.015	1.014	323	647	(37,601)	(37,924)	(38,247)
1998	1,534,383	1,556,121	1,515,347	1,515,347	1.016	1.015	1,451	3,107	0	(1,451)	(3,107)
1999	773,296	780,017	766,574	766,574	1.018	1.016	513	1,026	0	(513)	(1,026)
2000	1,736,293	1,748,964	1,713,660	1,713,660	1.019	1.018	1,735	2,706	0	(1,735)	(2,706)
2001	943,161	948,655	924,085	924,085	1.021	1.019	1,472	1,896	0	(1,472)	(1,896)
2002	1,295,405	1,316,618	1,266,992	1,266,992	1.022	1.021	2,212	3,863	0	(2,212)	(3,863)
2003	1,355,949	1,404,382	1,323,667	1,334,668	1.024	1.022	2,541	6,354	11,001	8,459	4,647
2004	1,439,222	1,467,001	1,401,985	1,406,985	1.027	1.024	2,972	5,189	4,999	2,027	(190)
2005	2,149,538	2,166,941	2,095,878	2,040,027	1.029	1.027	4,354	5,766	(55,851)	(60,205)	(61,617)
2006	1,878,745	1,916,904	1,858,062	1,905,273	1.032	1.029	1,711	4,867	47,212	45,501	42,344
2007	4,529,970	4,601,083	4,446,796	4,446,796	1.035	1.032	7,035	13,050	0	(7,035)	(13,050)
2008	2,622,869	2,682,349	2,526,560	2,536,584	1.038	1.035	8,357	13,518	10,024	1,667	(3,494)
2009	1,404,308	1,440,863	1,347,685	1,349,873	1.042	1.038	5,059	8,325	2,188	(2,871)	(6,137)
2010	4,646,354	4,751,971	4,540,869	4,504,606	1.046	1.042	9,743	19,498	(36,263)	(46,005)	(55,760)
2011	1,465,070	1,532,067	1,393,563	1,443,563	1.051	1.046	6,422	12,439	50,000	43,578	37,561
2012	1,483,189	1,577,067	1,400,991	1,355,311	1.059	1.051	9,807	21,007	(45,680)	(55,487)	(66,687)
2013	2,351,424	2,491,186	2,205,669	2,819,972	1.066	1.059	15,440	30,245	614,303	598,864	584,059
2014	2,614,828	2,644,233	2,448,788	2,232,405	1.074	1.066	17,434	20,521	(216,384)	(233,817)	(236,905)
2015	4,606,268	4,756,466	4,383,213	4,383,213	1.085	1.074	26,194	43,832	0	(26,194)	(43,832)
2016	2,277,701	2,561,478	2,135,625	2,084,821	1.107	1.085	26,902	80,636	(50,804)	(77,706)	(131,440)
2017	2,463,310	2,676,864	2,150,651	2,075,033	1.129	1.107	48,354	81,381	(75,618)	(123,972)	(156,999)
2018	1,395,273	1,649,248	1,024,213	909,252	1.152	1.129	48,853	82,291	(114,962)	(163,815)	(197,253)
2019	1,672,010	1,910,963	1,104,231	938,951	1.233	1.152	170,914	242,844	(165,280)	(336,193)	(408,123)
2020	2,637,116	2,939,158	1,516,057	1,577,012	1.553	1.233	527,078	669,086	60,955	(466,123)	(608,132)
Total	55,285,226	57,564,198	51,466,656	51,489,433			949,328	1,379,001	22,777	(926,551)	(1,356,224)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	521,744	2.745	1,432,279	97.4%	1,394,461	1,401,955	2.6%	37,818	1,439,773	2.760
1992	549,390	1.794	985,389	97.1%	957,278	966,770	2.9%	28,111	994,882	1.811
1993	623,162	0.974	606,769	96.9%	588,092	594,375	3.1%	18,677	613,052	0.984
1994	597,732	1.520	908,828	96.7%	878,676	888,779	3.3%	30,152	918,931	1.537
1995	647,774	1.667	1,079,746	96.4%	1,041,168	1,054,042	3.6%	38,578	1,092,620	1.687
1996	682,871	0.768	524,653	96.2%	504,479	511,185	3.8%	20,174	531,359	0.778
1997	740,825	0.737	545,681	95.9%	523,107	530,579	4.1%	22,574	553,153	0.747
1998	770,036	2.015	1,551,812	95.6%	1,482,759	1,495,991	4.4%	69,054	1,565,045	2.032
1999	876,165	0.904	792,043	95.2%	754,130	766,574	4.8%	37,913	804,487	0.918
2000	908,416	1.925	1,748,812	94.8%	1,658,741	1,663,578	5.2%	90,072	1,753,650	1.930
2001	996,124	0.941	937,465	94.5%	885,487	881,523	5.5%	51,978	933,501	0.937
2002	1,002,726	1.317	1,320,312	94.0%	1,241,450	1,266,992	6.0%	78,862	1,345,854	1.342
2003	1,006,253	1.385	1,394,019	93.6%	1,304,232	1,331,758	6.4%	89,787	1,421,546	1.413
2004	1,067,070	1.381	1,474,033	93.0%	1,371,527	1,401,985	7.0%	102,506	1,504,491	1.410
2005	1,123,853	1.905	2,140,624	92.5%	1,979,653	2,022,577	7.5%	160,971	2,183,549	1.943
2006	1,222,954	1.592	1,947,273	92.0%	1,791,882	1,779,733	8.0%	155,391	1,935,124	1.582
2007	1,303,072	1.859	2,422,831	91.1%	2,207,417	2,187,907	8.9%	215,415	2,403,321	1.844
2008	1,321,117	1.865	2,464,366	89.8%	2,212,078	2,508,250	10.2%	252,289	2,760,539	2.090
2009	1,205,736	1.872	2,257,287	88.4%	1,996,156	1,327,472	11.6%	261,131	1,588,603	1.318
2010	1,235,674	1.877	2,319,404	87.3%	2,025,282	3,443,760	12.7%	294,122	3,737,882	3.025
2011	1,310,725	1.883	2,467,949	86.1%	2,125,895	1,394,335	13.9%	342,054	1,736,389	1.325
2012	1,316,896	1.888	2,486,382	84.9%	2,110,121	1,233,231	15.1%	376,261	1,609,492	1.222
2013	1,410,465	1.889	2,664,045	83.2%	2,216,567	2,091,428	16.8%	447,477	2,538,906	1.800
2014	1,458,153	1.890	2,756,524	81.6%	2,248,542	2,170,745	18.4%	507,982	2,678,727	1.837
2015	1,462,151	1.899	2,776,495	79.6%	2,209,593	1,957,829	20.4%	566,902	2,524,731	1.727
2016	1,395,245	1.911	2,666,989	76.9%	2,050,672	1,890,326	23.1%	616,317	2,506,642	1.797
2017	1,387,798	1.922	2,666,994	72.5%	1,934,600	1,395,902	27.5%	732,394	2,128,296	1.534
2018	1,416,826	1.940	2,748,436	68.1%	1,871,997	603,798	31.9%	876,439	1,480,237	1.045
2019	1,504,703	1.954	2,939,582	61.4%	1,803,774	634,831	38.6%	1,135,808	1,770,639	1.177
2020	1,574,141	1.954	3,075,236	45.5%	1,397,788	795,018	54.5%	1,677,448	2,472,466	1.571
2021	1,642,207	1.954	3,208,210	22.7%	729,114	366,776	77.3%	2,479,095	2,845,871	1.733
Total	34,282,004		59,310,469		47,496,717	42,560,005		11,813,752	54,373,756	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section I, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section I, Exhibit I, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	521,744	2.745	1,432,279	99.2%	1,420,334	1,412,700	0.8%	11,945	1,424,645	2.731
1992	549,390	1.794	985,389	99.1%	976,453	966,770	0.9%	8,937	975,707	1.776
1993	623,162	0.974	606,769	99.0%	600,793	594,375	1.0%	5,976	600,351	0.963
1994	597,732	1.520	908,828	98.9%	899,117	888,779	1.1%	9,711	898,490	1.503
1995	647,774	1.667	1,079,746	98.8%	1,067,240	1,054,043	1.2%	12,506	1,066,549	1.646
1996	682,871	0.768	524,653	98.7%	518,071	511,185	1.3%	6,582	517,767	0.758
1997	740,825	0.737	545,681	98.6%	538,268	530,579	1.4%	7,413	537,992	0.726
1998	770,036	2.015	1,551,812	98.5%	1,528,992	1,515,347	1.5%	22,820	1,538,167	1.998
1999	876,165	0.904	792,043	98.4%	779,435	766,574	1.6%	12,608	779,182	0.889
2000	908,416	1.925	1,748,812	98.3%	1,718,672	1,713,660	1.7%	30,140	1,743,800	1.920
2001	996,124	0.941	937,465	98.1%	919,967	924,085	1.9%	17,498	941,583	0.945
2002	1,002,726	1.317	1,320,312	98.0%	1,293,607	1,266,992	2.0%	26,705	1,293,697	1.290
2003	1,006,253	1.385	1,394,019	97.8%	1,363,444	1,334,668	2.2%	30,575	1,365,243	1.357
2004	1,067,070	1.381	1,474,033	97.6%	1,438,940	1,406,985	2.4%	35,093	1,442,078	1.351
2005	1,123,853	1.905	2,140,624	97.4%	2,085,241	2,040,027	2.6%	55,384	2,095,410	1.864
2006	1,222,954	1.592	1,947,273	97.2%	1,892,443	1,905,273	2.8%	54,830	1,960,103	1.603
2007	1,303,072	1.859	2,422,831	96.9%	2,348,459	4,446,796	3.1%	74,372	4,521,169	3.470
2008	1,321,117	1.865	2,464,366	96.6%	2,381,729	2,536,584	3.4%	82,637	2,619,221	1.983
2009	1,205,736	1.872	2,257,287	96.3%	2,174,402	1,349,873	3.7%	82,885	1,432,757	1.188
2010	1,235,674	1.877	2,319,404	96.0%	2,225,883	4,504,606	4.0%	93,521	4,598,127	3.721
2011	1,310,725	1.883	2,467,949	95.6%	2,358,313	1,443,563	4.4%	109,637	1,553,200	1.185
2012	1,316,896	1.888	2,486,382	95.1%	2,365,027	1,355,311	4.9%	121,354	1,476,666	1.121
2013	1,410,465	1.889	2,664,045	94.6%	2,521,073	2,819,972	5.4%	142,972	2,962,944	2.101
2014	1,458,153	1.890	2,756,524	94.0%	2,590,456	2,232,405	6.0%	166,068	2,398,473	1.645
2015	1,462,151	1.899	2,776,495	93.2%	2,588,996	4,383,213	6.8%	187,499	4,570,712	3.126
2016	1,395,245	1.911	2,666,989	92.3%	2,462,262	2,084,821	7.7%	204,727	2,289,548	1.641
2017	1,387,798	1.922	2,666,994	90.5%	2,413,291	2,075,033	9.5%	253,703	2,328,736	1.678
2018	1,416,826	1.940	2,748,436	88.7%	2,438,221	909,252	11.3%	310,215	1,219,467	0.861
2019	1,504,703	1.954	2,939,582	87.0%	2,556,659	938,951	13.0%	382,923	1,321,874	0.878
2020	1,574,141	1.954	3,075,236	81.3%	2,499,666	1,577,012	18.7%	575,570	2,152,582	1.367
2021	1,642,207	1.954	3,208,210	63.5%	2,037,306	1,215,087	36.5%	1,170,904	2,385,990	1.453
Total	34,282,004		59,310,469		55,002,759	52,704,519		4,307,709	57,012,229	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section I, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section I, Exhibit I, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	521,744	2.427	1,439,977	1,424,581	1,432,279	2.427	0.932	3,241,740	2.560	2.095	2.709	2.745
1992	549,390	2.357	995,160	975,619	985,389	2.357	1.016	2,359,036	1.822	1.923	1.790	1.794
1993	623,162	2.288	613,251	600,287	606,769	2.288	1.162	1,613,085	1.131	1.681	0.972	0.974
1994	597,732	2.221	919,278	898,378	908,828	2.221	1.213	2,449,065	1.845	1.610	1.517	1.520
1995	647,774	2.157	1,093,097	1,066,394	1,079,746	2.157	1.152	2,682,478	1.920	1.696	1.663	1.667
1996	682,871	2.094	531,627	517,679	524,653	2.094	1.120	1,230,592	0.861	1.744	0.767	0.768
1997	740,825	2.033	553,476	537,886	545,681	2.033	1.109	1,230,364	0.817	1.761	0.778	0.737
1998	770,036	1.974	1,565,661	1,537,964	1,551,812	1.974	1.099	3,365,012	2.214	1.778	2.010	2.015
1999	876,165	1.916	805,113	778,974	792,043	1.916	1.095	1,661,865	0.990	1.784	0.902	0.904
2000	908,416	1.860	1,753,913	1,743,712	1,748,812	1.860	1.091	3,550,504	2.101	1.790	1.920	1.925
2001	996,124	1.806	933,268	941,662	937,465	1.806	1.087	1,840,023	1.023	1.798	0.939	0.941
2002	1,002,726	1.754	1,347,477	1,293,147	1,320,312	1.754	1.083	2,508,145	1.426	1.803	1.313	1.317
2003	1,006,253	1.702	1,423,441	1,364,598	1,394,019	1.702	1.081	2,565,901	1.498	1.807	1.372	1.385
2004	1,067,070	1.653	1,506,768	1,441,298	1,474,033	1.653	1.079	2,627,912	1.490	1.811	1.375	1.381
2005	1,123,853	1.605	2,187,039	2,094,210	2,140,624	1.605	1.070	3,674,745	2.038	1.826	1.924	1.905
2006	1,222,954	1.558	1,934,070	1,960,475	1,947,273	1.558	1.057	3,207,740	1.684	1.848	1.892	1.592
2007	1,303,072	1.513	2,401,418	4,587,620	4,587,620	1.513	1.051	7,291,026	3.699	1.859	1.903	1.859
2008	1,321,117	1.469	2,794,318	2,624,594	2,709,456	1.469	1.047	4,167,128	2.148	1.865	1.910	1.865
2009	1,205,736	1.426	1,501,127	1,401,328	1,451,228	1.426	1.044	2,159,148	1.256	1.872	1.917	1.872
2010	1,235,674	1.384	3,943,880	4,693,868	4,693,868	1.384	1.041	6,762,429	3.954	1.877	1.922	1.877
2011	1,310,725	1.344	1,618,681	1,510,674	1,564,678	1.344	1.038	2,181,762	1.239	1.883	1.928	1.883
2012	1,316,896	1.305	1,453,131	1,424,855	1,438,993	1.305	1.035	1,942,729	1.131	1.888	1.933	1.888
2013	1,410,465	1.267	2,513,643	2,979,895	2,979,895	1.267	1.034	3,904,401	2.185	1.889	1.934	1.889
2014	1,458,153	1.230	2,661,152	2,375,519	2,518,335	1.230	1.033	3,200,739	1.785	1.890	1.935	1.890
2015	1,462,151	1.194	2,460,137	4,700,651	4,700,651	1.194	1.029	5,774,463	3.307	1.899	1.944	1.899
2016	1,395,245	1.159	2,458,451	2,258,165	2,358,308	1.159	1.022	2,794,156	1.727	1.911	1.957	1.911
2017	1,387,798	1.126	1,924,357	2,293,176	2,293,176	1.126	1.017	2,623,767	1.680	1.922	1.967	1.922
2018	1,416,826	1.093	886,486	1,024,936	1,024,936	1.093	1.007	1,127,909	0.729	1.940	1.986	1.940
2019	1,504,703	1.061	1,034,574	1,079,582	1,057,078	1.061	1.000	1,121,454	0.703	1.954	2.000	1.954
2020	1,574,141	1.030	1,749,098	1,940,132	1,844,615	1.030	1.000	1,899,954	1.172	1.954	2.000	1.954
2021	1,642,207	1.000	1,613,867	1,913,435	1,763,651	1.000	1.000	1,763,651	1.074	1.954		1.954

50,616,936 55,985,294

All Per Wtd Avg 1.845
Last 5 Wtd Avg 1.954
Last 4 Wtd Avg 2.000
Last 3 Wtd Avg 1.524

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 1.954

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section I, Exhibit I, Sheet 9, Column (6)
- (5) From Section I, Exhibit I, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	521,744	1,401,955	1.027	1,439,977	2.760
1992	360.0	549,390	966,770	1.029	995,160	1.811
1993	348.0	623,162	594,375	1.032	613,251	0.984
1994	336.0	597,732	888,779	1.034	919,278	1.538
1995	324.0	647,774	1,054,042	1.037	1,093,097	1.687
1996	312.0	682,871	511,185	1.040	531,627	0.779
1997	300.0	740,825	530,579	1.043	553,476	0.747
1998	288.0	770,036	1,495,991	1.047	1,565,661	2.033
1999	276.0	876,165	766,574	1.050	805,113	0.919
2000	264.0	908,416	1,663,578	1.054	1,753,913	1.931
2001	252.0	996,124	881,523	1.059	933,268	0.937
2002	240.0	1,002,726	1,266,992	1.064	1,347,477	1.344
2003	228.0	1,006,253	1,331,758	1.069	1,423,441	1.415
2004	216.0	1,067,070	1,401,985	1.075	1,506,768	1.412
2005	204.0	1,123,853	2,022,577	1.081	2,187,039	1.946
2006	192.0	1,222,954	1,779,733	1.087	1,934,070	1.581
2007	180.0	1,303,072	2,187,907	1.098	2,401,418	1.843
2008	168.0	1,321,117	2,508,250	1.114	2,794,318	2.115
2009	156.0	1,205,736	1,327,472	1.131	1,501,127	1.245
2010	144.0	1,235,674	3,443,760	1.145	3,943,880	3.192
2011	132.0	1,310,725	1,394,335	1.161	1,618,681	1.235
2012	120.0	1,316,896	1,233,231	1.178	1,453,131	1.103
2013	108.0	1,410,465	2,091,428	1.202	2,513,643	1.782
2014	96.0	1,458,153	2,170,745	1.226	2,661,152	1.825
2015	84.0	1,462,151	1,957,829	1.257	2,460,137	1.683
2016	72.0	1,395,245	1,890,326	1.301	2,458,451	1.762
2017	60.0	1,387,798	1,395,902	1.379	1,924,357	1.387
2018	48.0	1,416,826	603,798	1.468	886,486	0.626
2019	36.0	1,504,703	634,831	1.630	1,034,574	0.688
2020	24.0	1,574,141	795,018	2.200	1,749,098	1.111
2021	12.0	1,642,207	366,776	4.400	1,613,867	0.983
Total		34,282,004	42,560,005		50,616,936	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit I, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	521,744	1,412,700	1.008	1,424,581	2.730
1992	360.0	549,390	966,770	1.009	975,619	1.776
1993	348.0	623,162	594,375	1.010	600,287	0.963
1994	336.0	597,732	888,779	1.011	898,378	1.503
1995	324.0	647,774	1,054,043	1.012	1,066,394	1.646
1996	312.0	682,871	511,185	1.013	517,679	0.758
1997	300.0	740,825	530,579	1.014	537,886	0.726
1998	288.0	770,036	1,515,347	1.015	1,537,964	1.997
1999	276.0	876,165	766,574	1.016	778,974	0.889
2000	264.0	908,416	1,713,660	1.018	1,743,712	1.920
2001	252.0	996,124	924,085	1.019	941,662	0.945
2002	240.0	1,002,726	1,266,992	1.021	1,293,147	1.290
2003	228.0	1,006,253	1,334,668	1.022	1,364,598	1.356
2004	216.0	1,067,070	1,406,985	1.024	1,441,298	1.351
2005	204.0	1,123,853	2,040,027	1.027	2,094,210	1.863
2006	192.0	1,222,954	1,905,273	1.029	1,960,475	1.603
2007	180.0	1,303,072	4,446,796	1.032	4,587,620	3.521
2008	168.0	1,321,117	2,536,584	1.035	2,624,594	1.987
2009	156.0	1,205,736	1,349,873	1.038	1,401,328	1.162
2010	144.0	1,235,674	4,504,606	1.042	4,693,868	3.799
2011	132.0	1,310,725	1,443,563	1.046	1,510,674	1.153
2012	120.0	1,316,896	1,355,311	1.051	1,424,855	1.082
2013	108.0	1,410,465	2,819,972	1.057	2,979,895	2.113
2014	96.0	1,458,153	2,232,405	1.064	2,375,519	1.629
2015	84.0	1,462,151	4,383,213	1.072	4,700,651	3.215
2016	72.0	1,395,245	2,084,821	1.083	2,258,165	1.618
2017	60.0	1,387,798	2,075,033	1.105	2,293,176	1.652
2018	48.0	1,416,826	909,252	1.127	1,024,936	0.723
2019	36.0	1,504,703	938,951	1.150	1,079,582	0.717
2020	24.0	1,574,141	1,577,012	1.230	1,940,132	1.233
2021	12.0	1,642,207	1,215,087	1.575	1,913,435	1.165
Total		34,282,004	52,704,519		55,985,294	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit I, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	521,744	1,401,955	1,412,700	10,744	1.027	1.008	1.462	1,417,660	2.717
1992	360.0	549,390	966,770	966,770	0	1.029	1.009	1.466	966,770	1.760
1993	348.0	623,162	594,375	594,375	0	1.032	1.010	1.471	594,375	0.954
1994	336.0	597,732	888,779	888,779	0	1.034	1.011	1.475	888,779	1.487
1995	324.0	647,774	1,054,042	1,054,043	1	1.037	1.012	1.480	1,054,043	1.627
1996	312.0	682,871	511,185	511,185	0	1.040	1.013	1.484	511,185	0.749
1997	300.0	740,825	530,579	530,579	0	1.043	1.014	1.489	530,579	0.716
1998	288.0	770,036	1,495,991	1,515,347	19,356	1.047	1.015	1.494	1,524,901	1.980
1999	276.0	876,165	766,574	766,574	0	1.050	1.016	1.498	766,574	0.875
2000	264.0	908,416	1,663,578	1,713,660	50,081	1.054	1.018	1.503	1,738,846	1.914
2001	252.0	996,124	881,523	924,085	42,562	1.059	1.019	1.507	945,685	0.949
2002	240.0	1,002,726	1,266,992	1,266,992	1	1.064	1.021	1.512	1,266,993	1.264
2003	228.0	1,006,253	1,331,758	1,334,668	2,910	1.069	1.022	1.516	1,336,170	1.328
2004	216.0	1,067,070	1,401,985	1,406,985	4,999	1.075	1.024	1.521	1,409,587	1.321
2005	204.0	1,123,853	2,022,577	2,040,027	17,449	1.081	1.027	1.525	2,049,180	1.823
2006	192.0	1,222,954	1,779,733	1,905,273	125,540	1.087	1.029	1.545	1,973,723	1.614
2007	180.0	1,303,072	2,187,907	4,446,796	2,258,889	1.098	1.032	1.527	5,637,921	4.327
2008	168.0	1,321,117	2,508,250	2,536,584	28,334	1.114	1.035	1.487	2,550,386	1.930
2009	156.0	1,205,736	1,327,472	1,349,873	22,401	1.131	1.038	1.465	1,360,289	1.128
2010	144.0	1,235,674	3,443,760	4,504,606	1,060,846	1.145	1.042	1.466	4,999,178	4.046
2011	132.0	1,310,725	1,394,335	1,443,563	49,229	1.161	1.046	1.472	1,466,786	1.119
2012	120.0	1,316,896	1,233,231	1,355,311	122,080	1.178	1.051	1.476	1,413,431	1.073
2013	108.0	1,410,465	2,091,428	2,819,972	728,544	1.202	1.057	1.470	3,162,039	2.242
2014	96.0	1,458,153	2,170,745	2,232,405	61,659	1.226	1.064	1.486	2,262,353	1.552
2015	84.0	1,462,151	1,957,829	4,383,213	2,425,384	1.257	1.072	1.494	5,581,824	3.818
2016	72.0	1,395,245	1,890,326	2,084,821	194,496	1.301	1.083	1.497	2,181,564	1.564
2017	60.0	1,387,798	1,395,902	2,075,033	679,131	1.379	1.105	1.530	2,434,968	1.755
2018	48.0	1,416,826	603,798	909,252	305,454	1.468	1.127	1.548	1,076,600	0.760
2019	36.0	1,504,703	634,831	938,951	304,120	1.630	1.150	1.509	1,093,629	0.727
2020	24.0	1,574,141	795,018	1,577,012	781,994	2.200	1.230	1.522	1,985,489	1.261
2021	12.0	1,642,207	366,776	1,215,087	848,311	4.400	1.575	1.895	1,974,371	1.202
Total		34,282,004	42,560,005	52,704,519					58,155,876	1.696

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section I, Exhibit I, Sheet 14
- (8) From Section I, Exhibit I, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	521,744	15,155	Include	11,263	15,237	94	0.932	3.745	53,214	53,214	1,432,279	2.745
1992	549,390	13,184	Include	11,673	13,316	74	1.016	3.584	48,484	48,484	985,389	1.794
1993	623,162	9,235	Include	12,098	9,335	65	1.162	3.430	37,201	37,201	606,769	0.974
1994	597,732	13,612	Include	12,539	13,770	66	1.213	3.282	54,827	54,827	908,828	1.520
1995	647,774	15,682	Include	12,995	15,879	68	1.152	3.141	57,449	57,449	1,079,746	1.667
1996	682,871	6,553	Include	13,468	6,641	79	1.120	3.005	22,360	22,360	524,653	0.768
1997	740,825	7,795	Include	13,958	7,908	69	1.109	2.876	25,228	25,228	545,681	0.737
1998	770,036	21,068	Include	14,466	21,258	73	1.099	2.752	64,281	64,281	1,551,812	2.015
1999	876,165	10,527	Include	14,993	10,703	74	1.095	2.634	30,868	30,868	792,043	0.904
2000	908,416	14,653	Include	15,539	14,696	119	1.091	2.520	40,421	40,421	1,748,812	1.925
2001	996,124	8,561	Include	16,104	8,522	110	1.087	2.412	22,336	22,336	937,465	0.941
2002	1,002,726	11,148	Include	16,691	11,382	116	1.083	2.308	28,458	28,458	1,320,312	1.317
2003	1,006,253	11,185	Include	17,298	11,426	122	1.081	2.208	27,284	27,284	1,394,019	1.385
2004	1,067,070	14,859	Include	17,928	15,196	97	1.079	2.113	34,640	34,640	1,474,033	1.381
2005	1,123,853	15,628	Include	18,581	15,975	134	1.072	2.022	34,561	34,561	2,140,624	1.905
2006	1,222,954	23,339	Include	19,257	23,182	84	1.057	1.935	47,436	47,436	1,947,273	1.592
2007	1,303,072	50,413	Include	19,958	50,413	91	1.051	1.852	98,097	98,097	4,587,620	3.521
2008	1,321,117	24,996	Include	20,684	25,804	105	1.047	1.772	47,893	47,893	2,709,456	2.051
2009	1,205,736	15,232	Include	21,437	15,774	92	1.044	1.696	27,915	27,915	1,451,228	1.204
2010	1,235,674	52,154	Include	22,218	52,154	90	1.041	1.623	88,091	88,091	4,693,868	3.799
2011	1,310,725	16,071	Include	23,026	16,646	94	1.038	1.553	26,821	26,821	1,564,678	1.194
2012	1,316,896	16,763	Include	23,865	16,929	85	1.035	1.486	26,032	26,032	1,438,993	1.093
2013	1,410,465	33,110	Include	24,733	33,110	90	1.034	1.422	48,702	48,702	2,979,895	2.113
2014	1,458,153	20,109	Include	25,634	21,318	118	1.033	1.361	29,980	29,980	2,518,335	1.727
2015	1,462,151	61,658	Include	26,567	61,658	76	1.029	1.302	82,608	34,000	1,934,714	1.323
2016	1,395,245	22,023	Exclude	27,534	23,000	103	1.022	1.246	29,294	34,000	2,737,178	1.962
2017	1,387,798	31,594	Include	28,536	31,594	73	1.017	1.193	38,300	34,000	2,035,693	1.467
2018	1,416,826	17,477	Include	29,575	17,477	59	1.007	1.141	20,085	34,000	1,734,995	1.225
2019	1,504,703	17,711	Include	30,652	17,342	61	1.000	1.092	18,938	34,000	1,897,807	1.261
2020	1,574,141	31,456	Exclude	31,767	29,908	62	1.000	1.045	31,253	34,000	2,006,721	1.275
2021	1,642,207	37,184	Exclude	32,924	34,273	51	1.000	1.000	34,273	34,000	1,749,581	1.065
			Implied Trend	3.6%	14.6%			All Per Wtd Avg	41,154			
								Last 5 Wtd Avg	27,502			
								Last 4 Wtd Avg	27,077			
Total	34,282,004					2,693		Last 3 Wtd Avg	23,612		55,430,499	
								Selected	34,000			

Footnotes:

Reported Exponential Regression	
Constant	10.438
X Coefficient	(0.036)
R Squared	0.312

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section I, Exhibit I, Sheet 10, Column (6) / Section I, Exhibit I, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section I, Exhibit I, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	521,744	94	1.000	94	94	0.74%
1992	360.0	549,390	74	1.000	74	74	0.57%
1993	348.0	623,162	65	1.000	65	65	0.46%
1994	336.0	597,732	66	1.000	66	66	0.50%
1995	324.0	647,774	68	1.000	68	68	0.49%
1996	312.0	682,871	79	1.000	79	79	0.55%
1997	300.0	740,825	69	1.000	69	69	0.46%
1998	288.0	770,036	73	1.000	73	73	0.48%
1999	276.0	876,165	74	1.000	74	74	0.44%
2000	264.0	908,416	119	1.000	119	119	0.70%
2001	252.0	996,124	110	1.000	110	110	0.61%
2002	240.0	1,002,726	116	1.000	116	116	0.66%
2003	228.0	1,006,253	122	1.000	122	122	0.71%
2004	216.0	1,067,070	97	1.000	97	97	0.55%
2005	204.0	1,123,853	134	1.000	134	134	0.74%
2006	192.0	1,222,954	84	1.000	84	84	0.44%
2007	180.0	1,303,072	91	1.000	91	91	0.46%
2008	168.0	1,321,117	105	1.000	105	105	0.54%
2009	156.0	1,205,736	92	1.000	92	92	0.54%
2010	144.0	1,235,674	90	1.000	90	90	0.53%
2011	132.0	1,310,725	94	1.000	94	94	0.53%
2012	120.0	1,316,896	85	1.000	85	85	0.49%
2013	108.0	1,410,465	90	1.000	90	90	0.50%
2014	96.0	1,458,153	118	1.001	118	118	0.66%
2015	84.0	1,462,151	76	1.003	76	76	0.44%
2016	72.0	1,395,245	102	1.005	103	103	0.63%
2017	60.0	1,387,798	72	1.008	73	73	0.46%
2018	48.0	1,416,826	58	1.011	59	59	0.38%
2019	36.0	1,504,703	60	1.016	61	61	0.38%
2020	24.0	1,574,141	60	1.028	62	62	0.38%
2021	12.0	1,642,207	43	1.157	50	51	0.31%
Total		34,282,004	2,680		2,691	2,693	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit I, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section I, Exhibit I, Sheet 8 Col (3)

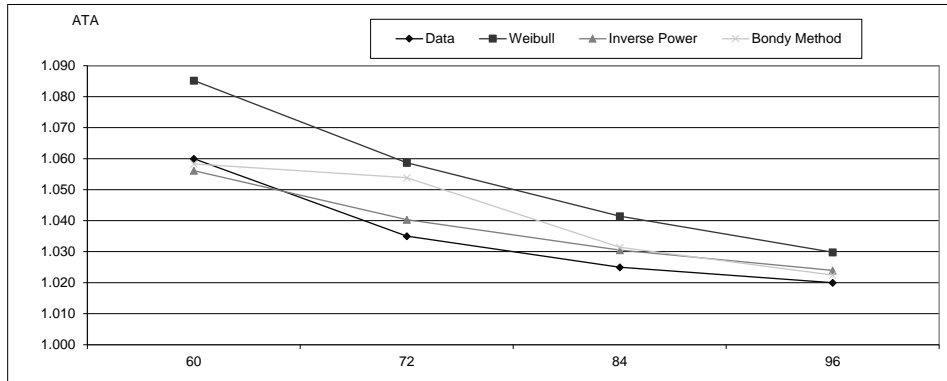
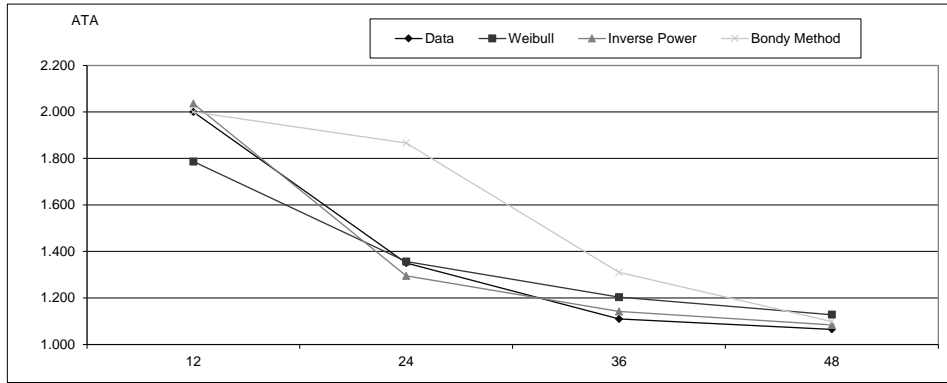
STATE OF CONNECTICUT
 GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Paid Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(<=Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods			
Method	Tail	R^2	
Weibull	1.001	0.958	
Inverse Power	1.027	0.978	
Bondy Method	1.017	N/A	



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method			
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*
									Sel. Decay Ratio= 0.900		
1	12	2.000	Include	1.787	4.438	2.036	4.490	0.693		2.000	7.522
2	24	1.350	Include	1.357	2.483	1.295	2.205	0.300	0.433	1.866	3.761
3	36	0.000	Exclude	1.204	1.830	1.142	1.703	0.104	0.348	1.310	2.015
4	48	0.000	Exclude	1.128	1.520	1.084	1.491	0.063	0.603	1.098	1.538
5	60	1.060	Include	1.085	1.348	1.056	1.376	0.058	0.925	1.058	1.401
6	72	1.035	Include	1.059	1.242	1.040	1.303	0.034	0.590	1.054	1.323
7	84	1.025	Include	1.041	1.173	1.031	1.252	0.025	0.718	1.031	1.256
8	96	1.020	Include	1.030	1.126	1.024	1.215	0.020	0.802	1.022	1.217
9	108	1.020	Include	1.022	1.094	1.019	1.187	0.020	1.000	1.018	1.191
10	120	1.015	Include	1.016	1.070	1.016	1.164	0.015	0.752	1.018	1.170
11	132	1.014	Include	1.012	1.053	1.013	1.146	0.014	0.913	1.013	1.149
12	144	1.013	Include	1.009	1.041	1.011	1.130	0.013	0.931	1.012	1.134
13	156	0.000	Exclude	1.007	1.031	1.010	1.118	0.015	1.180	1.011	1.120
14	168	1.015	Include	1.005	1.024	1.009	1.107	0.015	0.997	1.014	1.107
15	180	0.000	Exclude	1.004	1.019	1.008	1.097	0.010	0.668	1.013	1.092
16	192	1.005	Include	1.003	1.015	1.007	1.089	0.005	0.501	1.009	1.078
17	204	0.000	Exclude	1.002	1.012	1.006	1.081	0.006	1.223	1.004	1.068
18	216	0.000	Exclude	1.002	1.009	1.006	1.075	0.006	0.902	1.006	1.064
19	228	0.000	Exclude	1.001	1.007	1.005	1.069	0.005	0.907	1.005	1.058
20	240	0.000	Exclude	1.001	1.006	1.005	1.064	0.005	0.911	1.004	1.052
21	252	0.000	Exclude	1.001	1.005	1.004	1.059	0.004	0.916	1.004	1.048
22	264	0.000	Exclude	1.001	1.004	1.004	1.054	0.004	0.919	1.004	1.043
23	276	0.000	Exclude	1.001	1.003	1.004	1.050	0.004	0.923	1.003	1.040
24	288	0.000	Exclude	1.000	1.002	1.003	1.047	0.003	0.926	1.003	1.036
25	300	0.000	Exclude	1.000	1.002	1.003	1.043	0.003	0.929	1.003	1.033
26	312	0.000	Exclude	1.000	1.002	1.003	1.040	0.003	0.932	1.003	1.030
27	324	0.000	Exclude	1.000	1.001	1.003	1.037	0.003	0.934	1.003	1.027
28	336	0.000	Exclude	1.000	1.001	1.002	1.034	0.002	0.936	1.002	1.024
29	348	0.000	Exclude	1.000	1.001	1.002	1.032	0.002	0.938	1.002	1.022
30	360	0.000	Exclude	1.000	1.001	1.002	1.029	0.002	0.941	1.002	1.020
31	372	0.000	Exclude	1.000	1.001	1.002	1.027			1.002	1.017
32	384	0.000	Exclude	1.000	1.000	1.002	1.025			1.002	1.015
33	396	0.000	Exclude	1.000	1.000	1.002	1.023			1.002	1.014
34	408	0.000	Exclude	1.000	1.000	1.002	1.021			1.001	1.012
35	420	0.000	Exclude	1.000	1.000	1.002	1.019			1.001	1.011
36	432	0.000	Exclude	1.000	1.000	1.002	1.018			1.001	1.009
37	444	0.000	Exclude	1.000	1.000	1.001	1.016			1.001	1.008
38	456	0.000	Exclude	1.000	1.000	1.001	1.015			1.001	1.007
39	468	0.000	Exclude	1.000	1.000	1.001	1.013			1.001	1.006
40	480	0.000	Exclude	1.000	1.000	1.001	1.012			1.001	1.005
41	492	0.000	Exclude	1.000	1.000	1.001	1.010			1.001	1.004
42	504	0.000	Exclude	1.000	1.000	1.001	1.009			1.001	1.004
43	516	0.000	Exclude	1.000	1.000	1.001	1.008			1.001	1.003
44	528	0.000	Exclude	1.000	1.000	1.001	1.007			1.000	1.003
45	540	0.000	Exclude	1.000	1.000	1.001	1.006			1.000	1.002
46	552	0.000	Exclude	1.000	1.000	1.001	1.005			1.000	1.002
47	564	0.000	Exclude	1.000	1.000	1.001	1.004			1.000	1.001
48	576	0.000	Exclude	1.000	1.000	1.001	1.003			1.000	1.001
49	588	0.000	Exclude	1.000	1.000	1.001	1.002			1.000	1.001
50	600	0.000	Exclude	1.000	1.000	1.001	1.001			1.000	1.000

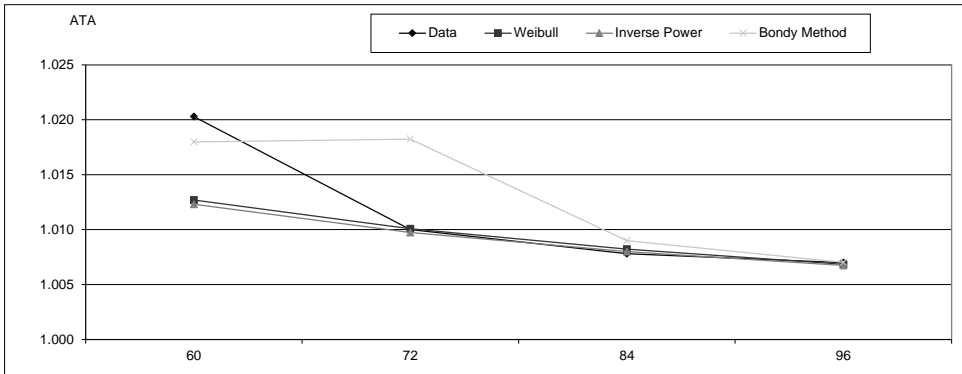
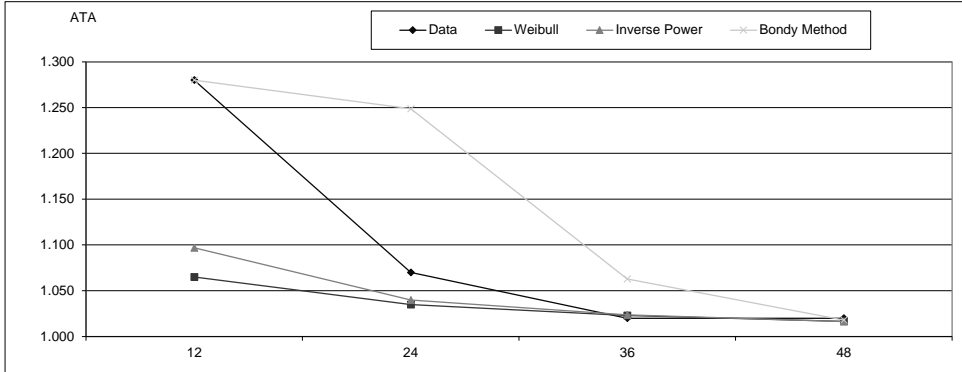
STATE OF CONNECTICUT
 GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Reported Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & $<$ 51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.008	0.956
Inverse Power	1.018	0.953
Bondy Method	1.006	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method		Sel. Decay Ratio=	0.900	
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay			ATA*
1	12	0.000	Exclude	1.065	1.259	1.097	1.326	0.247			1.280	1.922
2	24	0.000	Exclude	1.035	1.182	1.040	1.209	0.068		0.274	1.249	1.501
3	36	1.020	Include	1.023	1.142	1.024	1.162	0.020		0.293	1.063	1.202
4	48	1.020	Include	1.017	1.117	1.016	1.135	0.020		1.000	1.018	1.131
5	60	0.000	Exclude	1.013	1.098	1.012	1.117	0.020		1.015	1.018	1.111
6	72	1.010	Include	1.010	1.085	1.010	1.103	0.010		0.495	1.018	1.092
7	84	0.000	Exclude	1.008	1.074	1.008	1.093	0.008		0.782	1.009	1.072
8	96	1.007	Include	1.007	1.065	1.007	1.084	0.007		0.896	1.007	1.062
9	108	0.000	Exclude	1.006	1.058	1.006	1.077	0.005		0.734	1.006	1.055
10	120	1.005	Include	1.005	1.052	1.005	1.071	0.005		0.898	1.005	1.048
11	132	0.000	Exclude	1.004	1.046	1.004	1.065	0.004		0.932	1.004	1.044
12	144	0.000	Exclude	1.004	1.042	1.004	1.061	0.004		0.874	1.004	1.039
13	156	0.000	Exclude	1.003	1.038	1.004	1.056	0.003		0.881	1.003	1.035
14	168	0.000	Exclude	1.003	1.035	1.003	1.052	0.003		0.887	1.003	1.032
15	180	0.000	Exclude	1.003	1.032	1.003	1.049	0.003		0.893	1.003	1.029
16	192	0.000	Exclude	1.002	1.029	1.003	1.046	0.002		0.898	1.002	1.026
17	204	0.000	Exclude	1.002	1.027	1.003	1.043	0.002		0.902	1.002	1.024
18	216	0.000	Exclude	1.002	1.024	1.002	1.040	0.002		0.906	1.002	1.021
19	228	0.000	Exclude	1.002	1.022	1.002	1.038	0.002		0.909	1.002	1.019
20	240	0.000	Exclude	1.002	1.021	1.002	1.036	0.002		0.913	1.002	1.018
21	252	0.000	Exclude	1.001	1.019	1.002	1.033	0.001		0.915	1.001	1.016
22	264	0.000	Exclude	1.001	1.018	1.002	1.031	0.001		0.918	1.001	1.015
23	276	0.000	Exclude	1.001	1.016	1.002	1.030	0.001		0.921	1.001	1.013
24	288	0.000	Exclude	1.001	1.015	1.002	1.028	0.001		0.923	1.001	1.012
25	300	0.000	Exclude	1.001	1.014	1.002	1.026	0.001		0.925	1.001	1.011
26	312	0.000	Exclude	1.001	1.013	1.001	1.024	0.001		0.927	1.001	1.010
27	324	0.000	Exclude	1.001	1.012	1.001	1.023	0.001		0.929	1.001	1.009
28	336	0.000	Exclude	1.001	1.011	1.001	1.021	0.001		0.931	1.001	1.008
29	348	0.000	Exclude	1.001	1.010	1.001	1.020	0.001		0.933	1.001	1.007
30	360	0.000	Exclude	1.001	1.009	1.001	1.019	0.001		0.934	1.001	1.007
31	372	0.000	Exclude	1.001	1.008	1.001	1.018				1.001	1.006
32	384	0.000	Exclude	1.001	1.008	1.001	1.016				1.001	1.005
33	396	0.000	Exclude	1.001	1.007	1.001	1.015				1.001	1.005
34	408	0.000	Exclude	1.001	1.006	1.001	1.014				1.000	1.004
35	420	0.000	Exclude	1.001	1.006	1.001	1.013				1.000	1.004
36	432	0.000	Exclude	1.001	1.005	1.001	1.012				1.000	1.003
37	444	0.000	Exclude	1.000	1.005	1.001	1.011				1.000	1.003
38	456	0.000	Exclude	1.000	1.004	1.001	1.010				1.000	1.002
39	468	0.000	Exclude	1.000	1.004	1.001	1.009				1.000	1.002
40	480	0.000	Exclude	1.000	1.003	1.001	1.008				1.000	1.002
41	492	0.000	Exclude	1.000	1.003	1.001	1.007				1.000	1.002
42	504	0.000	Exclude	1.000	1.003	1.001	1.006				1.000	1.001
43	516	0.000	Exclude	1.000	1.002	1.001	1.006				1.000	1.001
44	528	0.000	Exclude	1.000	1.002	1.001	1.005				1.000	1.001
45	540	0.000	Exclude	1.000	1.002	1.001	1.004				1.000	1.001
46	552	0.000	Exclude	1.000	1.001	1.001	1.003				1.000	1.001
47	564	0.000	Exclude	1.000	1.001	1.001	1.003				1.000	1.000
48	576	0.000	Exclude	1.000	1.001	1.001	1.002				1.000	1.000
49	588	0.000	Exclude	1.000	1.000	1.001	1.001				1.000	1.000
50	600	0.000	Exclude	1.000	1.000	1.001	1.001				1.000	1.000

STATE OF CONNECTICUT
 GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022							
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372
1991	0	0	0	0	0	76	75	73	76	78	82	89	91	90	91	90	91	91	90	90	89	89	90	90	92	91	91	92	93	93	93	93
1992	0	0	0	0	58	58	57	58	60	64	72	73	73	72	74	74	74	74	73	73	74	73	74	74	74	74	74	74	74	74	74	74
1993	0	0	0	51	51	51	54	59	59	63	65	64	64	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	
1994	0	0	42	41	40	42	53	53	60	62	64	63	62	64	64	65	65	65	65	65	65	66	66	66	66	66	66	66	66	66	66	
1995	0	31	34	35	45	58	56	63	64	66	65	65	65	66	67	67	66	67	67	67	67	67	67	67	67	67	67	67	67	67		
1996	14	21	24	44	65	70	74	78	78	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79		
1997	5	17	37	52	60	68	69	69	70	69	69	70	70	69	69	69	69	68	69	69	69	69	69	68	69	68	68	68	68	69		
1998	1	15	44	55	68	72	71	74	75	75	75	75	75	71	71	72	71	70	72	72	72	72	72	72	72	72	72	72	72	72		
1999	0	22	37	61	72	73	76	77	77	78	79	78	74	74	74	73	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	
2000	2	28	86	107	118	123	126	123	123	125	125	116	117	115	116	115	115	115	115	115	116	116	116	116	116	116	116	116	116	116	116	
2001	6	58	102	114	124	124	125	125	126	126	104	103	103	104	104	104	104	104	106	107	107	107	107	107	107	107	107	107	107	107	107	
2002	21	69	94	112	117	117	119	121	120	114	113	112	113	113	114	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	
2003	16	58	90	103	109	113	115	120	119	119	119	117	117	119	120	120	121	122	121	121	121	121	121	121	121	121	121	121	121	121	121	
2004	20	60	76	86	92	95	98	96	96	96	97	95	95	95	96	95	97	96	96	96	96	96	96	96	96	96	96	96	96	96	96	
2005	35	76	108	115	119	121	124	127	126	128	128	129	128	128	128	129	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	
2006	17	41	59	69	74	75	74	76	77	77	80	80	78	79	79	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	
2007	20	49	69	80	84	86	85	85	86	86	89	88	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89	
2008	21	54	79	95	96	98	100	103	102	103	99	99	101	102	103	101	102	101	102	101	102	101	102	101	102	101	102	101	102	101	102	
2009	28	52	82	86	87	88	89	89	90	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	
2010	23	59	73	78	81	81	84	83	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	
2011	32	62	75	89	90	91	91	92	93	93	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	
2012	19	47	60	75	78	81	79	78	79	81	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	
2013	24	55	72	81	85	85	87	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	
2014	34	65	92	103	109	111	112	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	
2015	13	45	60	66	69	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	
2016	27	62	85	91	95	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	
2017	20	47	53	61	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	
2018	15	34	45	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	
2019	14	34	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	
2020	13	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	
2021	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372				
1991		44.21%	68.39%	82.31%	80.26%	56.54%	58.37%	59.92%	61.40%	49.48%	97.97%	96.94%	98.52%	98.76%	98.76%	98.60%	99.02%	99.02%	95.17%	98.90%	95.65%	96.09%	97.77%	95.45%	97.83%	97.76%	97.76%	98.67%	99.07%	99.82%	99.24%	1			
1992	24.34%	50.55%	75.53%	81.31%	99.55%	92.87%	94.39%	93.42%	78.53%	100.00%	100.00%	100.00%	100.00%	96.80%	100.00%	100.00%	100.00%	100.00%	98.29%	99.99%	100.00%	99.66%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1993	13.22%	43.80%	37.23%	51.81%	85.15%	90.32%	64.40%	71.85%	94.91%	95.53%	100.00%	99.00%	95.23%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	98.29%	99.99%	100.00%	99.66%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1994	13.30%	41.39%	58.03%	72.50%	76.30%	55.97%	66.74%	98.44%	96.18%	97.23%	99.23%	97.46%	92.64%	97.98%	98.36%	100.00%	100.00%	99.23%	96.65%	100.00%	98.05%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1995	10.88%	50.17%	73.45%	64.95%	72.87%	94.34%	41.57%	42.68%	48.60%	55.61%	60.79%	67.13%	67.63%	67.97%	100.00%	100.00%	93.89%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1996	27.33%	53.19%	59.72%	57.10%	76.65%	96.86%	98.93%	100.00%	99.46%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	95.81%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1997	27.39%	49.89%	67.10%	83.12%	97.16%	83.84%	83.87%	83.87%	100.00%	99.83%	99.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	97.17%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1998	19.16%	33.09%	40.79%	89.61%	91.30%	98.30%	97.06%	99.78%	100.00%	100.00%	100.00%	100.00%	100.00%	98.60%	98.63%	98.72%	96.80%	96.59%	98.72%	98.72%	98.72%	98.72%	98.72%	98.72%	98.72%	98.72%	98.72%	98.72%	98.72%	98.72%	98.72%	98.72%	98.72%	98.72%	
1999	18.17%	40.98%	76.89%	82.08%	87.38%	88.52%	95.92%	96.87%	99.26%	99.65%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.91%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
2000	19.86%	62.29%	44.88%	79.83%	86.11%	92.14%	98.06%	97.27%	93.80%	96.60%	98.26%	99.60%	93.50%	95.93%	93.60%	95.25%	96.33%	96.79%	96.52%	95.44%	97.08%	97.08%													97.08%
2001	32.98%	53.97%	80.00%	95.84%	100.00%	95.47%	97.81%	96.68%	98.52%	97.61%	97.79%	93.55%	95.23%	95.88%	96.12%	96.02%	96.02%	87.26%	92.11%	95.39%	95.39%													95.39%	
2002	16.54%	36.23%	70.97%	83.45%	91.51%	98.97%	92.35%	97.03%	97.52%	100.00%	100.00%	93.92%	93.71%	94.48%	98.92%	99.20%	99.20%	99.20%	100.00%	100.00%														100.00%	
2003	22.66%	62.92%	75.34%	83.45%	88.48%	96.13%	98.89%	99.01%	100.00%	95.45%	96.74%	96.88%	93.57%	96.53%	96.53%	97.19%	99.64%	100.00%	99.78%															99.78%	
2004	38.60%	63.00%	75.55%	87.83%	93.52%	95.64%	98.72%	99.40%	99.72%	99.31%	100.00%	99.77%	98.59%	98.59%	99.20%	99.55%	100.00%	99.64%																99.64%	
2005	36.38%	52.31%	75.08%	79.64%	85.02%	91.24%	93.38%	92.12%	94.91%	94.01%	93.79%	96.57%	95.35%	95.56%	96.38%	96.50%	99.14%																	99.14%	
2006	40.18%	56.16%	58.09%	82.46%	86.55%	88.80%	93.17%	96.86%	96.79%	97.51%	99.04%	99.04%	96.64%	95.15%	91.96%	93.41%																		93.41%	
2007	48.93%	54.77%	27.59%	27.49%	30.43%	33.87%	36.40%	37.60%	39.56%	41.13%	42.95%	44.46%	46.01%	47.66%	49.20%																			49.20%	
2008	40.68%	65.99%	78.98%	91.47%	94.76%	90.54%	94.62%	97.29%	99.05%	99.52%	92.39%	98.83%	99.19%	98.88%																				98.88%	
2009	43.30%	57.68%	77.80%	78.69%	85.91%	83.17%	93.09%	96.40%	99.70%	98.50%	98.50%	98.50%	98.34%																					98.34%	
2010	9.48%	19.02%	27.33%	29.35%	33.21%	36.16%	38.37%	40.36%	42.82%	50.70%	73.89%	76.45%																						76.45%	
2011	35.30%	63.59%	74.13%	90.99%	92.63%	91.55%	96.96%	99.62%	99.62%	99.62%	96.59%																							96.59%	
2012	36.62%	56.00%	72.08%	89.92%	96.53%	93.89%	93.27%	89.43%	88.03%	90.99%																								90.99%	
2013	33.25%	56.17%	74.19%	82.92%	85.54%	88.33%	91.14%	92.48%	74.16%																									74.16%	
2014	35.23%	55.67%	74.52%	80.65%	87.35%	86.08%	88.43%	97.24%																										97.24%	
2015	36.14%	58.93%	78.39%	81.19%	82.37%	43.04%	44.67%																											44.67%	
2016	30.92%	49.84%	71.14%	84.08%	88.82%	90.67%																												90.67%	
2017	37.50%	48.22%	47.14%	59.38%																														67.27%	
2018	29.77%	49.14%	58.40%	66.41%																														66.41%	
2019	35.21%	46.78%	67.61%																															67.61%	
2020	31.42%	50.41%																																50.41%	
2021	30.19%																																	30.19%	
Age-to-Litl																																			
Paid	4.400	2.200	1.630	1.468	1.379	1.301	1.257	1.226	1.202	1.178	1.161	1.145	1.131	1.114	1.098	1.087	1.081	1.075	1.069	1.064	1.059	1.054	1.050	1.047	1.043	1.040	1.037	1.034	1.032	1.029	1.027				
Reported	1.575	1.230	1.150	1.127	1.105	1.083	1.072	1.064	1.057	1.051	1.046	1.042	1.038	1.035	1.032	1.029	1.027	1.024	1.022	1.021	1.019	1.018	1.016	1.015	1.014	1.013	1.012	1.011	1.010	1.009	1.008				
Implied Ratio	35.79%	55.92%	70.55%	76.78%	80.16%	83.28%	85.35%	86.80%	87.92%	89.22%	90.14%	90.99%	91.80%	92.88%	93.99%	94.69%	94.94%	95.32%	95.66%	95.97%	96.25%	96.51%	96.75%	96.98%	97.18%	97.38%	97.56%	97.73%	97.89%	98.04%	98.18%				

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
INDEMNITY**

Section I
Exhibit I
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	521,744	521,744	0	1,389,716	1,401,955	12,240	1,392,163	1,412,700	20,537
1992	549,390	549,390	0	966,770	966,770	0	966,770	966,770	0
1993	623,162	623,162	0	594,375	594,375	0	594,375	594,375	0
1994	597,732	597,732	0	888,779	888,779	0	888,779	888,779	0
1995	647,774	647,774	0	1,054,042	1,054,042	0	1,054,043	1,054,043	0
1996	682,871	682,871	0	511,185	511,185	0	511,185	511,185	0
1997	740,825	740,825	0	530,579	530,579	0	568,180	530,579	(37,601)
1998	770,036	770,036	0	1,495,991	1,495,991	0	1,515,347	1,515,347	0
1999	876,165	876,165	0	766,574	766,574	0	766,574	766,574	0
2000	908,416	908,416	0	1,663,578	1,663,578	0	1,713,660	1,713,660	0
2001	996,124	996,124	0	881,523	881,523	0	924,085	924,085	0
2002	1,002,726	1,002,726	0	1,266,992	1,266,992	0	1,266,992	1,266,992	0
2003	1,006,253	1,006,253	0	1,323,667	1,331,758	8,091	1,323,667	1,334,668	11,001
2004	1,067,070	1,067,070	0	1,401,985	1,401,985	0	1,401,985	1,406,985	4,999
2005	1,123,853	1,123,853	0	2,022,577	2,022,577	0	2,095,878	2,040,027	(55,851)
2006	1,222,954	1,222,954	0	1,708,733	1,779,733	71,000	1,858,062	1,905,273	47,212
2007	1,303,072	1,303,072	0	2,119,257	2,187,907	68,650	4,446,796	4,446,796	0
2008	1,321,117	1,321,117	0	2,506,101	2,508,250	2,149	2,526,560	2,536,584	10,024
2009	1,205,736	1,205,736	0	1,327,472	1,327,472	0	1,347,685	1,349,873	2,188
2010	1,235,674	1,235,674	0	3,355,242	3,443,760	88,519	4,540,869	4,504,606	(36,263)
2011	1,310,725	1,310,725	0	1,388,293	1,394,335	6,042	1,393,563	1,443,563	50,000
2012	1,316,896	1,316,896	0	1,233,231	1,233,231	0	1,400,991	1,355,311	(45,680)
2013	1,410,465	1,410,465	0	2,039,754	2,091,428	51,674	2,205,669	2,819,972	614,303
2014	1,458,153	1,458,153	0	2,165,406	2,170,745	5,340	2,448,788	2,232,405	(216,384)
2015	1,462,151	1,462,151	0	1,886,478	1,957,829	71,351	4,383,213	4,383,213	0
2016	1,395,245	1,395,245	0	1,896,921	1,890,326	(6,595)	2,135,625	2,084,821	(50,804)
2017	1,387,798	1,387,798	0	1,276,963	1,395,902	118,939	2,150,651	2,075,033	(75,618)
2018	1,416,826	1,416,826	0	598,181	603,798	5,617	1,024,213	909,252	(114,962)
2019	1,504,703	1,504,703	0	516,599	634,831	118,233	1,104,231	938,951	(165,280)
2020	1,574,141	1,574,141	0	476,395	795,018	318,623	1,516,057	1,577,012	60,955
2021		1,642,207			366,776			1,215,087	
Total	32,639,797	34,282,004	0	41,253,358	42,560,005	939,871	51,466,656	52,704,519	22,777

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	521,744	1,167,990	1,186,591	1,193,708	1,196,123	25,718	28,134	18,601	7,118	9,533
1992	549,390	623,481	623,481	626,179	630,225	2,697	6,744	0	2,697	6,744
1993	623,162	538,214	538,214	540,718	543,223	2,504	5,009	0	2,504	5,009
1994	597,732	622,470	622,470	625,581	628,692	3,111	6,222	0	3,111	6,222
1995	647,774	648,196	671,609	673,173	675,212	24,977	27,016	23,413	1,564	3,602
1996	682,871	315,176	315,176	316,989	318,802	1,813	3,626	0	1,813	3,626
1997	740,825	398,166	398,166	400,621	403,076	2,455	4,910	0	2,455	4,910
1998	770,036	890,032	976,163	982,612	989,061	92,580	99,029	86,132	6,449	12,898
1999	876,165	475,466	475,466	478,831	482,197	3,365	6,731	0	3,365	6,731
2000	908,416	1,862,389	2,276,652	2,293,919	2,311,185	431,529	448,796	414,263	17,266	34,533
2001	996,124	1,063,789	1,182,124	1,191,733	1,201,343	127,944	137,554	118,334	9,610	19,219
2002	1,002,726	1,559,955	1,826,740	1,858,591	1,917,352	298,636	357,398	266,785	31,851	90,612
2003	1,006,253	982,409	983,409	992,890	1,001,813	10,481	19,404	1,001	9,480	18,403
2004	1,067,070	1,235,315	1,245,676	1,251,291	1,261,006	15,976	25,691	10,361	5,615	15,331
2005	1,123,853	2,296,643	2,613,106	2,669,631	2,694,631	372,988	397,988	316,463	56,526	81,526
2006	1,222,954	1,802,378	2,172,461	2,197,782	2,223,103	395,404	420,725	370,083	25,321	50,642
2007	1,303,072	1,291,972	1,384,882	1,391,042	1,401,042	99,070	109,070	92,910	6,160	16,160
2008	1,321,117	1,492,540	1,547,526	1,576,734	1,602,909	84,194	110,369	54,987	29,207	55,383
2009	1,205,736	1,600,349	1,822,693	1,876,623	1,901,623	276,274	301,274	222,344	53,930	78,930
2010	1,235,674	1,276,563	1,469,353	1,493,042	1,516,731	216,479	240,168	192,789	23,689	47,379
2011	1,310,725	1,299,893	2,425,865	2,468,678	2,479,001	1,168,784	1,179,107	1,125,972	42,813	53,136
2012	1,316,896	957,300	1,124,488	1,168,176	1,183,283	210,876	225,983	167,188	43,688	58,794
2013	1,410,465	1,306,794	1,650,602	1,686,137	1,720,434	379,343	413,640	343,808	35,536	69,832
2014	1,458,153	1,758,680	1,813,286	1,840,433	1,910,276	81,753	151,596	54,607	27,147	96,990
2015	1,462,151	1,024,224	1,487,668	1,530,000	1,581,008	505,776	556,785	463,444	42,332	93,341
2016	1,395,245	1,155,509	1,514,885	1,610,309	1,664,888	454,800	509,378	359,376	95,424	150,002
2017	1,387,798	662,280	997,218	1,124,638	1,421,349	462,357	759,069	334,938	127,419	424,130
2018	1,416,826	494,903	718,648	874,729	1,001,764	379,826	506,861	223,744	156,082	283,117
2019	1,504,703	364,607	551,623	865,954	1,200,509	501,347	835,902	187,016	314,330	648,886
2020	1,574,141	699,482	1,662,505	1,864,132	2,264,132	1,164,650	1,564,650	963,024	201,627	601,627
2021	1,642,207	280,378	1,280,189	1,721,697	2,171,697	1,441,320	1,891,320	999,811	441,509	891,509
Total	34,282,004	32,147,543	39,558,935	41,386,573	43,497,690	9,239,030	11,350,148	7,411,392	1,827,638	3,938,755

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit II, Sheet 2, Column (15)
- (6) From Section I, Exhibit II, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
					(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	521,744	1,167,990	1,186,591	18,601	1,193,708	1,196,123	1,197,511	1,194,916	1,193,734	1,196,114	1,194,916	1,143,929	1,153,229	1,193,708	1,196,123	2.288	2.293
1992	549,390	623,481	623,481	0	638,318	628,876	623,481	633,597	638,208	628,917	633,597	626,002	630,114	626,179	630,225	1.140	1.147
1993	623,162	538,214	538,214	0	552,037	543,223	538,214	547,630	551,926	543,263	547,630	542,885	544,384	540,718	543,223	0.868	0.872
1994	597,732	622,470	622,470	0	639,706	628,692	622,470	634,199	639,557	628,747	634,199	628,261	630,152	625,581	628,692	1.047	1.052
1995	647,774	648,196	671,609	23,413	667,532	678,814	685,150	678,814	667,859	678,814	678,814	672,410	676,342	673,173	675,212	1.039	1.042
1996	682,871	315,176	315,176	0	325,299	318,802	315,176	322,050	325,198	318,839	322,050	318,539	319,678	316,989	318,802	0.464	0.467
1997	740,825	398,166	398,166	0	411,932	403,076	398,166	407,504	411,784	403,130	407,504	405,749	406,804	400,621	403,076	0.541	0.544
1998	770,036	890,032	976,163	86,132	923,152	989,061	1,025,345	989,061	925,517	989,061	989,061	982,129	988,095	982,612	989,061	1.276	1.284
1999	876,165	475,466	475,466	0	494,513	482,197	475,466	488,355	494,276	482,283	488,355	478,576	481,685	478,831	482,197	0.547	0.550
2000	908,416	1,862,389	2,276,652	414,263	1,942,733	2,311,185	2,510,987	2,311,185	1,957,971	2,311,185	2,311,185	2,308,530	2,398,808	2,293,919	2,311,185	2.525	2.544
2001	996,124	1,063,789	1,182,124	118,334	1,113,242	1,201,343	1,248,727	1,201,343	1,117,155	1,201,343	1,201,343	1,199,850	1,222,229	1,191,733	1,201,343	1.196	1.206
2002	1,002,726	1,559,955	1,826,740	266,785	1,638,169	1,858,591	1,976,113	1,858,591	1,648,693	1,858,591	1,858,591	1,856,096	1,920,435	1,858,591	1,917,352	1.854	1.912
2003	1,006,253	982,409	983,409	1,001	1,035,597	1,001,813	983,967	1,018,705	1,034,730	1,002,123	1,018,705	999,344	1,009,344	992,890	1,001,813	0.987	0.996
2004	1,067,070	1,235,315	1,245,676	10,361	1,308,707	1,270,722	1,251,291	1,289,715	1,307,642	1,271,096	1,289,715	1,245,097	1,256,518	1,251,291	1,261,006	1.173	1.182
2005	1,123,853	2,296,643	2,613,106	316,463	2,444,316	2,669,631	2,783,861	2,669,631	2,457,929	2,669,631	2,669,631	2,778,532	2,805,928	2,669,631	2,694,631	2.375	2.398
2006	1,222,954	1,802,378	2,172,461	370,083	1,928,092	2,223,103	2,371,193	2,223,103	1,947,328	2,223,103	2,223,103	2,127,588	2,196,059	2,197,782	2,223,103	1.797	1.818
2007	1,303,072	1,291,972	1,384,882	92,910	1,389,993	1,419,743	1,434,514	1,404,868	1,391,042	1,419,378	1,404,868	1,395,531	1,405,531	1,391,042	1,401,042	1.068	1.075
2008	1,321,117	1,492,540	1,547,526	54,987	1,616,122	1,589,696	1,576,734	1,602,909	1,615,111	1,590,047	1,602,909	1,526,734	1,577,694	1,576,734	1,602,909	1.193	1.213
2009	1,205,736	1,600,349	1,822,693	222,344	1,745,536	1,876,623	1,940,068	1,876,623	1,756,439	1,876,623	1,876,623	1,461,435	1,496,435	1,876,623	1,901,623	1.556	1.577
2010	1,235,674	1,276,563	1,469,353	192,789	1,404,065	1,516,731	1,570,444	1,516,731	1,414,297	1,516,731	1,516,731	1,527,672	1,549,004	1,493,042	1,516,731	1.208	1.227
2011	1,310,725	1,299,893	2,425,865	1,125,972	1,449,845	2,511,490	2,979,548	1,558,534	1,461,086	2,479,001	2,511,490	2,362,138	2,374,458	2,468,678	2,479,001	1.883	1.891
2012	1,316,896	957,300	1,124,488	167,188	1,081,320	1,168,176	1,205,380	1,572,123	1,137,611	1,183,283	1,168,176	1,201,865	1,216,270	1,168,176	1,183,283	0.887	0.899
2013	1,410,465	1,306,794	1,650,602	343,808	1,506,517	1,721,673	1,806,063	1,691,666	1,531,063	1,720,434	1,721,673	1,444,857	1,457,398	1,686,137	1,720,434	1.195	1.220
2014	1,458,153	1,758,680	1,813,286	54,607	2,076,125	1,910,276	1,840,433	1,730,254	2,023,241	1,901,136	1,993,201	2,079,956	2,114,066	1,840,433	1,910,276	1.262	1.310
2015	1,462,151	1,024,224	1,487,668	463,444	1,221,189	1,573,509	1,724,541	1,710,966	1,300,185	1,581,008	1,046,747	1,271,422	1,346,963	1,530,000	1,581,008	1.046	1.081
2016	1,395,245	1,155,509	1,514,885	359,376	1,446,608	1,610,309	1,664,888	1,644,571	1,486,444	1,612,339	1,210,931	1,693,491	1,803,550	1,610,309	1,664,888	1.154	1.193
2017	1,387,798	662,280	997,218	334,938	845,706	1,079,996	1,180,269	1,662,428	1,022,845	1,124,638	1,022,845	1,279,010	1,551,567	1,124,638	1,421,349	0.810	1.024
2018	1,416,826	494,903	718,648	223,744	660,257	789,976	844,797	1,728,633	927,819	874,729	1,128,799	934,223	1,158,201	874,729	1,001,764	0.617	0.707
2019	1,504,703	364,607	551,623	187,016	510,748	608,799	642,999	1,869,621	899,565	727,211	865,954	1,063,016	1,494,126	865,954	1,200,509	0.575	0.798
2020	1,574,141	699,482	1,662,505	963,024	1,126,824	1,849,504	2,012,580	1,994,181	1,455,764	1,864,132	1,445,248	2,358,182	2,758,182	1,864,132	2,264,132	1.184	1.438
2021	1,642,207	280,378	1,280,189	999,811	835,593	1,617,873	1,738,090	2,115,302	1,685,904	1,721,697	1,384,382			1,721,697	2,171,697	1.048	1.322
Total	34,282,004	32,147,543	39,558,935	7,411,392	36,173,501	41,249,628	43,168,466	44,147,811	38,427,923	41,598,627	40,448,657	39,913,050	41,943,250	41,386,573	43,497,690		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section I, Exhibit II, Sheet 9, Column (6)
- (7) From Section I, Exhibit II, Sheet 10, Column (6)
- (8) From Section I, Exhibit II, Sheet 11, Column (10)
- (9) From Section I, Exhibit II, Sheet 6, Column (4)
- (10) From Section I, Exhibit II, Sheet 6, Column (10)
- (11) From Section I, Exhibit II, Sheet 7, Column (10)
- (12) From Section I, Exhibit II, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
	(2)	(3)	(4)	(5)	(6)	(7)		
1991	1,143,929	1,153,229	1,193,708	1,196,123	49,779	42,895	1,167,990	1,186,591
1992	626,002	630,114	626,179	630,225	177	111	623,481	623,481
1993	542,885	544,384	540,718	543,223	(2,166)	(1,161)	538,214	538,214
1994	628,261	630,152	625,581	628,692	(2,680)	(1,460)	622,470	622,470
1995	672,410	676,342	673,173	675,212	763	(1,130)	648,196	671,609
1996	318,539	319,678	316,989	318,802	(1,550)	(876)	315,176	315,176
1997	405,749	406,804	400,621	403,076	(5,127)	(3,728)	398,166	398,166
1998	982,129	988,095	982,612	989,061	483	966	890,032	976,163
1999	478,576	481,685	478,831	482,197	256	511	475,466	475,466
2000	2,308,530	2,398,808	2,293,919	2,311,185	(14,611)	(87,623)	1,862,389	2,276,652
2001	1,199,850	1,222,229	1,191,733	1,201,343	(8,117)	(20,886)	1,063,789	1,182,124
2002	1,856,096	1,920,435	1,858,591	1,917,352	2,495	(3,083)	1,559,955	1,826,740
2003	999,344	1,009,344	992,890	1,001,813	(6,455)	(7,531)	982,409	983,409
2004	1,245,097	1,256,518	1,251,291	1,261,006	6,194	4,489	1,235,315	1,245,676
2005	2,778,532	2,805,928	2,669,631	2,694,631	(108,901)	(111,297)	2,296,643	2,613,106
2006	2,127,588	2,196,059	2,197,782	2,223,103	70,194	27,044	1,802,378	2,172,461
2007	1,395,531	1,405,531	1,391,042	1,401,042	(4,489)	(4,489)	1,291,972	1,384,882
2008	1,526,734	1,577,694	1,576,734	1,602,909	50,000	25,215	1,492,540	1,547,526
2009	1,461,435	1,496,435	1,876,623	1,901,623	415,188	405,188	1,600,349	1,822,693
2010	1,527,672	1,549,004	1,493,042	1,516,731	(34,630)	(32,273)	1,276,563	1,469,353
2011	2,362,138	2,374,458	2,468,678	2,479,001	106,539	104,543	1,299,893	2,425,865
2012	1,201,865	1,216,270	1,168,176	1,183,283	(33,689)	(32,988)	957,300	1,124,488
2013	1,444,857	1,457,398	1,686,137	1,720,434	241,280	263,036	1,306,794	1,650,602
2014	2,079,956	2,114,066	1,840,433	1,910,276	(239,523)	(203,790)	1,758,680	1,813,286
2015	1,271,422	1,346,963	1,530,000	1,581,008	258,578	234,046	1,024,224	1,487,668
2016	1,693,491	1,803,550	1,610,309	1,664,888	(83,182)	(138,662)	1,155,509	1,514,885
2017	1,279,010	1,551,567	1,124,638	1,421,349	(154,372)	(130,218)	662,280	997,218
2018	934,223	1,158,201	874,729	1,001,764	(59,494)	(156,437)	494,903	718,648
2019	1,063,016	1,494,126	865,954	1,200,509	(197,062)	(293,616)	364,607	551,623
2020	2,358,182	2,758,182	1,864,132	2,264,132	(494,050)	(494,050)	699,482	1,662,505
2021	0	0	1,721,697	2,171,697	1,721,697	2,171,697	280,378	1,280,189
Total	39,913,050	41,943,250	41,386,573	43,497,690	1,473,523	1,554,441	32,147,543	39,558,935
Total Excluding Latest	39,913,050	41,943,250	39,664,875	41,325,993	(248,174)	(617,257)	31,867,165	38,278,747

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section I, Exhibit II, Sheet 2, Column (15)
- (5) From Section I, Exhibit II, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021 (2)	Selected High Ultimate Loss @ 06/30/2021 (3)	Unlimited Paid Loss @ 06/30/2021 (4)	Unlimited Paid Loss @ 06/30/2022 (5)	Paid LDF @ 06/30/2021 (6)	Projected Paid LDF @ 06/30/2022 (7)	Method 1	Method 1	Actual Paid Loss @ 06/30/2022 (10)	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022 (8)	High Expected Paid Emergence Loss @ 06/30/2022 (9)		Method 1 Low Paid (11)	Method 1 High Paid (12)
1991	1,143,929	1,153,229	1,128,333	1,167,990	1.022	1.020	1,544	2,465	39,657	38,112	37,191
1992	626,002	630,114	623,481	623,481	1.024	1.022	183	481	0	(183)	(481)
1993	542,885	544,384	538,214	538,214	1.026	1.024	334	441	0	(334)	(441)
1994	628,261	630,152	622,470	622,470	1.028	1.026	409	543	0	(409)	(543)
1995	672,410	676,342	647,185	648,196	1.030	1.028	1,768	2,043	1,011	(757)	(1,032)
1996	318,539	319,678	315,176	315,176	1.032	1.030	234	314	0	(234)	(314)
1997	405,749	406,804	398,166	398,166	1.035	1.032	527	600	0	(527)	(600)
1998	982,129	988,095	888,836	890,032	1.037	1.035	6,485	6,900	1,195	(5,290)	(5,705)
1999	478,576	481,685	475,466	475,466	1.040	1.037	217	434	0	(217)	(434)
2000	2,308,530	2,398,808	1,848,645	1,862,389	1.043	1.040	32,260	38,592	13,745	(18,515)	(24,848)
2001	1,199,850	1,222,229	1,055,125	1,063,789	1.047	1.043	10,244	11,828	8,664	(1,580)	(3,164)
2002	1,856,096	1,920,435	1,502,574	1,559,955	1.051	1.047	25,330	29,940	57,381	32,050	27,441
2003	999,344	1,009,344	982,409	982,409	1.056	1.051	1,513	2,407	0	(1,513)	(2,407)
2004	1,245,097	1,256,518	1,233,676	1,235,315	1.061	1.056	832	1,664	1,639	807	(25)
2005	2,778,532	2,805,928	2,285,301	2,296,643	1.067	1.061	44,178	46,631	11,342	(32,836)	(35,289)
2006	2,127,588	2,196,059	1,677,443	1,802,378	1.073	1.067	34,009	39,182	124,935	90,926	85,753
2007	1,395,531	1,405,531	1,290,950	1,291,972	1.080	1.073	9,109	9,979	1,022	(8,087)	(8,958)
2008	1,526,734	1,577,694	1,476,872	1,492,540	1.088	1.080	4,010	8,109	15,668	11,658	7,559
2009	1,461,435	1,496,435	1,295,061	1,600,349	1.097	1.088	13,993	16,937	305,288	291,295	288,351
2010	1,527,672	1,549,004	1,272,420	1,276,563	1.111	1.097	29,997	32,504	4,143	(25,853)	(28,360)
2011	2,362,138	2,374,458	1,285,317	1,299,893	1.130	1.111	137,604	139,179	14,576	(123,028)	(124,602)
2012	1,201,865	1,216,270	951,622	957,300	1.152	1.130	32,612	34,489	5,678	(26,934)	(28,811)
2013	1,444,857	1,457,398	1,282,114	1,306,794	1.175	1.152	18,594	20,027	24,680	6,086	4,653
2014	2,079,956	2,114,066	1,752,577	1,758,680	1.187	1.175	17,526	19,352	6,103	(11,423)	(13,249)
2015	1,271,422	1,346,963	812,283	1,024,224	1.234	1.187	78,395	91,293	211,941	133,546	120,648
2016	1,693,491	1,803,550	1,134,588	1,155,509	1.259	1.234	43,166	51,666	20,921	(22,245)	(30,745)
2017	1,279,010	1,551,567	638,550	662,280	1.315	1.259	91,084	129,847	23,730	(67,355)	(106,117)
2018	934,223	1,158,201	524,110	494,903	1.381	1.315	53,792	83,169	(29,207)	(82,999)	(112,376)
2019	1,063,016	1,494,126	372,244	364,607	1.588	1.381	176,102	286,007	(7,637)	(183,739)	(293,644)
2020	2,358,182	2,758,182	445,053	699,482	2.939	1.588	838,870	1,014,262	254,429	(584,441)	(759,834)
Total	39,913,050	41,943,250	30,756,262	31,867,165			1,704,920	2,121,285	1,110,904	(594,017)	(1,010,382)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 5

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected Reported LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Expected Reported Emergence Loss @ 06/30/2022	Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	1,143,929	1,153,229	1,135,385	1,186,591	1.008	1.007	852	1,778	51,206	50,354	49,428
1992	626,002	630,114	623,481	623,481	1.008	1.008	174	457	0	(174)	(457)
1993	542,885	544,384	538,214	538,214	1.009	1.008	316	417	0	(316)	(417)
1994	628,261	630,152	622,470	622,470	1.009	1.009	386	512	0	(386)	(512)
1995	672,410	676,342	671,609	671,609	1.010	1.009	53	312	0	(53)	(312)
1996	318,539	319,678	315,176	315,176	1.011	1.010	220	294	0	(220)	(294)
1997	405,749	406,804	401,167	398,166	1.011	1.011	298	366	(3,000)	(3,298)	(3,367)
1998	982,129	988,095	976,163	976,163	1.012	1.011	387	773	0	(387)	(773)
1999	478,576	481,685	475,466	475,466	1.013	1.012	201	403	0	(201)	(403)
2000	2,308,530	2,398,808	2,276,652	2,276,652	1.014	1.013	2,071	7,935	0	(2,071)	(7,935)
2001	1,199,850	1,222,229	1,182,124	1,182,124	1.015	1.014	1,158	2,620	0	(1,158)	(2,620)
2002	1,856,096	1,920,435	1,826,740	1,826,740	1.016	1.015	1,935	6,175	0	(1,935)	(6,175)
2003	999,344	1,009,344	982,409	983,409	1.017	1.016	1,130	1,797	1,001	(129)	(796)
2004	1,245,097	1,256,518	1,233,676	1,245,676	1.019	1.017	774	1,548	12,000	11,226	10,452
2005	2,778,532	2,805,928	2,751,136	2,613,106	1.020	1.019	1,892	3,785	(138,031)	(139,923)	(141,815)
2006	2,127,588	2,196,059	2,082,881	2,172,461	1.021	1.020	3,161	8,002	89,580	86,419	81,577
2007	1,395,531	1,405,531	1,384,787	1,384,882	1.023	1.021	781	1,508	95	(686)	(1,413)
2008	1,526,734	1,577,694	1,511,633	1,547,526	1.025	1.023	1,134	4,963	35,894	34,759	30,931
2009	1,461,435	1,496,435	1,422,596	1,822,693	1.027	1.025	3,032	5,764	400,097	397,065	394,333
2010	1,527,672	1,549,004	1,482,684	1,469,353	1.030	1.027	4,389	6,470	(13,332)	(17,720)	(19,801)
2011	2,362,138	2,374,458	2,325,713	2,425,865	1.031	1.030	1,109	1,484	100,152	99,043	98,668
2012	1,201,865	1,216,270	1,160,348	1,124,488	1.036	1.031	5,013	6,752	(35,860)	(40,873)	(42,612)
2013	1,444,857	1,457,398	1,383,875	1,650,602	1.044	1.036	11,071	13,348	266,726	255,655	253,379
2014	2,079,956	2,114,066	2,016,772	1,813,286	1.048	1.044	5,239	8,067	(203,486)	(208,725)	(211,553)
2015	1,271,422	1,346,963	1,209,281	1,487,668	1.051	1.048	3,628	8,038	278,387	274,759	270,349
2016	1,693,491	1,803,550	1,589,700	1,514,885	1.070	1.051	26,643	54,894	(74,814)	(101,457)	(129,709)
2017	1,279,010	1,551,567	1,144,365	997,218	1.085	1.070	22,081	66,780	(147,147)	(169,228)	(213,926)
2018	934,223	1,158,201	787,682	718,648	1.090	1.085	6,534	16,521	(69,035)	(75,569)	(85,556)
2019	1,063,016	1,494,126	810,522	551,623	1.098	1.090	20,522	55,562	(258,899)	(279,422)	(314,462)
2020	2,358,182	2,758,182	1,952,179	1,662,505	1.248	1.098	222,815	442,336	(289,673)	(512,489)	(732,009)
Total	39,913,050	41,943,250	38,276,885	38,278,747			348,998	729,662	1,861	(347,136)	(727,801)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	521,744	2.290	1,194,916	97.8%	1,169,171	1,167,990	2.2%	25,744	1,193,734	2.288
1992	549,390	1.153	633,597	97.7%	618,870	623,481	2.3%	14,727	638,208	1.162
1993	623,162	0.879	547,630	97.5%	533,917	538,214	2.5%	13,712	551,926	0.886
1994	597,732	1.061	634,199	97.3%	617,111	622,470	2.7%	17,088	639,557	1.070
1995	647,774	1.048	678,814	97.1%	659,151	648,196	2.9%	19,663	667,859	1.031
1996	682,871	0.472	322,050	96.9%	312,028	315,176	3.1%	10,022	325,198	0.476
1997	740,825	0.550	407,504	96.7%	393,886	398,166	3.3%	13,618	411,784	0.556
1998	770,036	1.284	989,061	96.4%	953,576	890,032	3.6%	35,485	925,517	1.202
1999	876,165	0.557	488,355	96.1%	469,545	475,466	3.9%	18,810	494,276	0.564
2000	908,416	2.544	2,311,185	95.9%	2,215,604	1,862,389	4.1%	95,581	1,957,971	2.155
2001	996,124	1.206	1,201,343	95.6%	1,147,977	1,063,789	4.4%	53,366	1,117,155	1.122
2002	1,002,726	1.854	1,858,591	95.2%	1,769,853	1,559,955	4.8%	88,738	1,648,693	1.644
2003	1,006,253	1.012	1,018,705	94.9%	966,384	982,409	5.1%	52,321	1,034,730	1.028
2004	1,067,070	1.209	1,289,715	94.4%	1,217,388	1,235,315	5.6%	72,327	1,307,642	1.225
2005	1,123,853	2.375	2,669,631	94.0%	2,508,346	2,296,643	6.0%	161,285	2,457,929	2.187
2006	1,222,954	1.818	2,223,103	93.5%	2,078,154	1,802,378	6.5%	144,950	1,947,328	1.592
2007	1,303,072	1.078	1,404,868	92.9%	1,305,798	1,291,972	7.1%	99,070	1,391,042	1.068
2008	1,321,117	1.213	1,602,909	92.4%	1,480,338	1,492,540	7.6%	122,571	1,615,111	1.223
2009	1,205,736	1.556	1,876,623	91.7%	1,720,533	1,600,349	8.3%	156,090	1,756,439	1.457
2010	1,235,674	1.227	1,516,731	90.9%	1,378,998	1,276,563	9.1%	137,733	1,414,297	1.145
2011	1,310,725	1.189	1,558,534	89.7%	1,397,342	1,299,893	10.3%	161,193	1,461,086	1.115
2012	1,316,896	1.194	1,572,123	88.5%	1,391,811	957,300	11.5%	180,312	1,137,611	0.864
2013	1,410,465	1.199	1,691,666	86.7%	1,467,398	1,306,794	13.3%	224,269	1,531,063	1.086
2014	1,458,153	1.187	1,730,254	84.7%	1,465,693	1,758,680	15.3%	264,561	2,023,241	1.388
2015	1,462,151	1.170	1,710,966	83.9%	1,435,004	1,024,224	16.1%	275,962	1,300,185	0.889
2016	1,395,245	1.179	1,644,571	79.9%	1,313,637	1,155,509	20.1%	330,935	1,486,444	1.065
2017	1,387,798	1.198	1,662,428	78.3%	1,301,863	662,280	21.7%	360,565	1,022,845	0.737
2018	1,416,826	1.220	1,728,633	75.0%	1,295,717	494,903	25.0%	432,916	927,819	0.655
2019	1,504,703	1.243	1,869,621	71.4%	1,334,663	364,607	28.6%	534,958	899,565	0.598
2020	1,574,141	1.267	1,994,181	62.1%	1,237,898	699,482	37.9%	756,283	1,455,764	0.925
2021	1,642,207	1.288	2,115,302	33.6%	709,776	280,378	66.4%	1,405,527	1,685,904	1.027
Total	34,282,004		44,147,811		37,867,430	32,147,543		6,280,380	38,427,923	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section I, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section I, Exhibit II, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	521,744	2.290	1,194,916	99.2%	1,185,393	1,186,591	0.8%	9,523	1,196,114	2.293
1992	549,390	1.153	633,597	99.1%	628,162	623,481	0.9%	5,435	628,917	1.145
1993	623,162	0.879	547,630	99.1%	542,580	538,214	0.9%	5,049	543,263	0.872
1994	597,732	1.061	634,199	99.0%	627,922	622,470	1.0%	6,277	628,747	1.052
1995	647,774	1.048	678,814	98.9%	671,609	671,609	1.1%	7,205	678,814	1.048
1996	682,871	0.472	322,050	98.9%	318,388	315,176	1.1%	3,663	318,839	0.467
1997	740,825	0.550	407,504	98.8%	402,541	398,166	1.2%	4,964	403,130	0.544
1998	770,036	1.284	989,061	98.7%	976,163	976,163	1.3%	12,898	989,061	1.284
1999	876,165	0.557	488,355	98.6%	481,538	475,466	1.4%	6,817	482,283	0.550
2000	908,416	2.544	2,311,185	98.5%	2,276,652	2,276,652	1.5%	34,533	2,311,185	2.544
2001	996,124	1.206	1,201,343	98.4%	1,182,124	1,182,124	1.6%	19,219	1,201,343	1.206
2002	1,002,726	1.854	1,858,591	98.3%	1,826,740	1,826,740	1.7%	31,851	1,858,591	1.854
2003	1,006,253	1.012	1,018,705	98.2%	999,991	983,409	1.8%	18,714	1,002,123	0.996
2004	1,067,070	1.209	1,289,715	98.0%	1,264,294	1,245,676	2.0%	25,420	1,271,096	1.191
2005	1,123,853	2.375	2,669,631	97.9%	2,613,106	2,613,106	2.1%	56,526	2,669,631	2.375
2006	1,222,954	1.818	2,223,103	97.7%	2,172,461	2,172,461	2.3%	50,642	2,223,103	1.818
2007	1,303,072	1.078	1,404,868	97.5%	1,370,372	1,384,882	2.5%	34,496	1,419,378	1.089
2008	1,321,117	1.213	1,602,909	97.3%	1,560,388	1,547,526	2.7%	42,521	1,590,047	1.204
2009	1,205,736	1.556	1,876,623	97.1%	1,822,693	1,822,693	2.9%	53,930	1,876,623	1.556
2010	1,235,674	1.227	1,516,731	96.9%	1,469,353	1,469,353	3.1%	47,379	1,516,731	1.227
2011	1,310,725	1.189	1,558,534	96.6%	1,505,399	2,425,865	3.4%	53,136	2,479,001	1.891
2012	1,316,896	1.194	1,572,123	96.3%	1,513,328	1,124,488	3.7%	58,794	1,183,283	0.899
2013	1,410,465	1.199	1,691,666	95.9%	1,621,834	1,650,602	4.1%	69,832	1,720,434	1.220
2014	1,458,153	1.187	1,730,254	94.9%	1,642,405	1,813,286	5.1%	87,849	1,901,136	1.304
2015	1,462,151	1.170	1,710,966	94.5%	1,617,625	1,487,668	5.5%	93,341	1,581,008	1.081
2016	1,395,245	1.179	1,644,571	94.1%	1,547,117	1,514,885	5.9%	97,454	1,612,339	1.156
2017	1,387,798	1.198	1,662,428	92.3%	1,535,009	997,218	7.7%	127,419	1,124,638	0.810
2018	1,416,826	1.220	1,728,633	91.0%	1,572,551	718,648	9.0%	156,082	874,729	0.617
2019	1,504,703	1.243	1,869,621	90.6%	1,694,033	551,623	9.4%	175,588	727,211	0.483
2020	1,574,141	1.267	1,994,181	89.9%	1,792,554	1,662,505	10.1%	201,627	1,864,132	1.184
2021	1,642,207	1.288	2,115,302	79.1%	1,673,794	1,280,189	20.9%	441,509	1,721,697	1.048
Total	34,282,004		44,147,811		42,108,119	39,558,935		2,039,692	41,598,627	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section I, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section I, Exhibit II, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	521,744	2.427	1,193,708	1,196,123	1,194,916	3.243	1.016	3,938,956	3.110	0.950	2.201	2.290
1992	549,390	2.357	638,318	628,876	633,597	3.119	1.031	2,037,548	1.574	0.945	1.153	1.153
1993	623,162	2.288	552,037	543,223	547,630	2.999	1.070	1,757,626	1.233	0.920	0.879	0.879
1994	597,732	2.221	639,706	628,692	634,199	2.883	1.072	1,959,573	1.476	0.927	1.061	1.061
1995	647,774	2.157	667,532	678,814	678,814	2.772	1.025	1,928,994	1.381	0.979	1.047	1.048
1996	682,871	2.094	325,299	318,802	322,050	2.666	1.001	859,702	0.601	1.012	0.471	0.472
1997	740,825	2.033	411,932	403,076	407,504	2.563	1.004	1,049,135	0.697	1.019	0.552	0.550
1998	770,036	1.974	923,152	989,061	989,061	2.465	1.008	2,458,281	1.618	1.024	1.283	1.284
1999	876,165	1.916	494,513	482,197	488,355	2.370	1.009	1,168,282	0.696	1.033	0.557	0.557
2000	908,416	1.860	1,942,733	2,311,185	2,311,185	2.279	1.009	5,316,351	3.146	1.043	2.541	2.544
2001	996,124	1.806	1,113,242	1,201,343	1,201,343	2.191	1.009	2,657,128	1.477	1.053	1.205	1.206
2002	1,002,726	1.754	1,638,169	1,858,591	1,858,591	2.107	1.009	3,952,720	2.248	1.064	1.851	1.854
2003	1,006,253	1.702	1,035,597	1,001,813	1,018,705	2.026	1.009	2,083,182	1.216	1.074	1.012	1.012
2004	1,067,070	1.653	1,308,707	1,270,722	1,289,715	1.948	1.009	2,535,941	1.438	1.084	1.202	1.209
2005	1,123,853	1.605	2,444,316	2,669,631	2,669,631	1.873	1.009	5,047,351	2.799	1.095	2.497	2.375
2006	1,222,954	1.558	1,928,092	2,223,103	2,223,103	1.801	1.009	4,041,461	2.121	1.106	1.740	1.818
2007	1,303,072	1.513	1,389,993	1,419,743	1,404,868	1.732	1.009	2,454,046	1.245	1.117	1.079	1.078
2008	1,321,117	1.469	1,616,122	1,589,696	1,602,909	1.665	1.005	2,682,749	1.383	1.132	1.195	1.213
2009	1,205,736	1.426	1,745,536	1,876,623	1,876,623	1.601	0.997	2,996,600	1.743	1.152	1.212	1.556
2010	1,235,674	1.384	1,404,065	1,516,731	1,516,731	1.539	0.988	2,306,765	1.349	1.174	1.209	1.227
2011	1,310,725	1.344	1,449,845	2,511,490	2,511,490	1.480	0.985	3,661,750	2.079	1.189	1.224	1.189
2012	1,316,896	1.305	1,081,320	1,168,176	1,168,176	1.423	0.991	1,647,016	0.959	1.194	1.229	1.194
2013	1,410,465	1.267	1,506,517	1,721,673	1,721,673	1.369	0.996	2,345,772	1.313	1.199	1.235	1.199
2014	1,458,153	1.230	2,076,125	1,910,276	1,993,201	1.316	1.016	2,664,983	1.486	1.187	1.222	1.187
2015	1,462,151	1.194	1,221,189	1,573,509	1,573,509	1.265	1.040	2,071,254	1.186	1.170	1.205	1.170
2016	1,395,245	1.159	1,446,608	1,610,309	1,610,309	1.217	1.043	2,043,067	1.263	1.179	1.214	1.179
2017	1,387,798	1.126	845,706	1,079,996	1,079,996	1.170	1.036	1,309,014	0.838	1.198	1.234	1.198
2018	1,416,826	1.093	660,257	789,976	789,976	1.125	1.027	912,702	0.590	1.220	1.256	1.220
2019	1,504,703	1.061	510,748	608,799	608,799	1.082	1.018	670,557	0.420	1.243	1.279	1.243
2020	1,574,141	1.030	1,126,824	1,849,504	1,849,504	1.040	1.008	1,939,820	1.196	1.267	1.299	1.267
2021	1,642,207	1.000	835,593	1,617,873	1,617,873	1.000	1.001	1,620,278	0.987	1.288		1.288

36,173,501 41,249,628

All Per Wtd Avg 1.558
Last 5 Wtd Avg 1.292
Last 4 Wtd Avg 1.286
Last 3 Wtd Avg 1.215

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 1.290

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section I, Exhibit II, Sheet 9, Column (6)
- (5) From Section I, Exhibit II, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	521,744	1,167,990	1.022	1,193,708	2.288
1992	360.0	549,390	623,481	1.024	638,318	1.162
1993	348.0	623,162	538,214	1.026	552,037	0.886
1994	336.0	597,732	622,470	1.028	639,706	1.070
1995	324.0	647,774	648,196	1.030	667,532	1.031
1996	312.0	682,871	315,176	1.032	325,299	0.476
1997	300.0	740,825	398,166	1.035	411,932	0.556
1998	288.0	770,036	890,032	1.037	923,152	1.199
1999	276.0	876,165	475,466	1.040	494,513	0.564
2000	264.0	908,416	1,862,389	1.043	1,942,733	2.139
2001	252.0	996,124	1,063,789	1.046	1,113,242	1.118
2002	240.0	1,002,726	1,559,955	1.050	1,638,169	1.634
2003	228.0	1,006,253	982,409	1.054	1,035,597	1.029
2004	216.0	1,067,070	1,235,315	1.059	1,308,707	1.226
2005	204.0	1,123,853	2,296,643	1.064	2,444,316	2.175
2006	192.0	1,222,954	1,802,378	1.070	1,928,092	1.577
2007	180.0	1,303,072	1,291,972	1.076	1,389,993	1.067
2008	168.0	1,321,117	1,492,540	1.083	1,616,122	1.223
2009	156.0	1,205,736	1,600,349	1.091	1,745,536	1.448
2010	144.0	1,235,674	1,276,563	1.100	1,404,065	1.136
2011	132.0	1,310,725	1,299,893	1.115	1,449,845	1.106
2012	120.0	1,316,896	957,300	1.130	1,081,320	0.821
2013	108.0	1,410,465	1,306,794	1.153	1,506,517	1.068
2014	96.0	1,458,153	1,758,680	1.181	2,076,125	1.424
2015	84.0	1,462,151	1,024,224	1.192	1,221,189	0.835
2016	72.0	1,395,245	1,155,509	1.252	1,446,608	1.037
2017	60.0	1,387,798	662,280	1.277	845,706	0.609
2018	48.0	1,416,826	494,903	1.334	660,257	0.466
2019	36.0	1,504,703	364,607	1.401	510,748	0.339
2020	24.0	1,574,141	699,482	1.611	1,126,824	0.716
2021	12.0	1,642,207	280,378	2.980	835,593	0.509
Total		34,282,004	32,147,543		36,173,501	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit II, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	521,744	1,186,591	1.008	1,196,123	2.293
1992	360.0	549,390	623,481	1.009	628,876	1.145
1993	348.0	623,162	538,214	1.009	543,223	0.872
1994	336.0	597,732	622,470	1.010	628,692	1.052
1995	324.0	647,774	671,609	1.011	678,814	1.048
1996	312.0	682,871	315,176	1.012	318,802	0.467
1997	300.0	740,825	398,166	1.012	403,076	0.544
1998	288.0	770,036	976,163	1.013	989,061	1.284
1999	276.0	876,165	475,466	1.014	482,197	0.550
2000	264.0	908,416	2,276,652	1.015	2,311,185	2.544
2001	252.0	996,124	1,182,124	1.016	1,201,343	1.206
2002	240.0	1,002,726	1,826,740	1.017	1,858,591	1.854
2003	228.0	1,006,253	983,409	1.019	1,001,813	0.996
2004	216.0	1,067,070	1,245,676	1.020	1,270,722	1.191
2005	204.0	1,123,853	2,613,106	1.022	2,669,631	2.375
2006	192.0	1,222,954	2,172,461	1.023	2,223,103	1.818
2007	180.0	1,303,072	1,384,882	1.025	1,419,743	1.090
2008	168.0	1,321,117	1,547,526	1.027	1,589,696	1.203
2009	156.0	1,205,736	1,822,693	1.030	1,876,623	1.556
2010	144.0	1,235,674	1,469,353	1.032	1,516,731	1.227
2011	132.0	1,310,725	2,425,865	1.035	2,511,490	1.916
2012	120.0	1,316,896	1,124,488	1.039	1,168,176	0.887
2013	108.0	1,410,465	1,650,602	1.043	1,721,673	1.221
2014	96.0	1,458,153	1,813,286	1.053	1,910,276	1.310
2015	84.0	1,462,151	1,487,668	1.058	1,573,509	1.076
2016	72.0	1,395,245	1,514,885	1.063	1,610,309	1.154
2017	60.0	1,387,798	997,218	1.083	1,079,996	0.778
2018	48.0	1,416,826	718,648	1.099	789,976	0.558
2019	36.0	1,504,703	551,623	1.104	608,799	0.405
2020	24.0	1,574,141	1,662,505	1.112	1,849,504	1.175
2021	12.0	1,642,207	1,280,189	1.264	1,617,873	0.985
Total		34,282,004	39,558,935		41,249,628	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit II, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	521,744	1,167,990	1,186,591	18,601	1.022	1.008	1.587	1,197,511	2.295
1992	360.0	549,390	623,481	623,481	0	1.024	1.009	1.585	623,481	1.135
1993	348.0	623,162	538,214	538,214	0	1.026	1.009	1.583	538,214	0.864
1994	336.0	597,732	622,470	622,470	0	1.028	1.010	1.581	622,470	1.041
1995	324.0	647,774	648,196	671,609	23,413	1.030	1.011	1.578	685,150	1.058
1996	312.0	682,871	315,176	315,176	0	1.032	1.012	1.576	315,176	0.462
1997	300.0	740,825	398,166	398,166	0	1.035	1.012	1.574	398,166	0.537
1998	288.0	770,036	890,032	976,163	86,132	1.037	1.013	1.571	1,025,345	1.332
1999	276.0	876,165	475,466	475,466	0	1.040	1.014	1.568	475,466	0.543
2000	264.0	908,416	1,862,389	2,276,652	414,263	1.043	1.015	1.566	2,510,987	2.764
2001	252.0	996,124	1,063,789	1,182,124	118,334	1.046	1.016	1.563	1,248,727	1.254
2002	240.0	1,002,726	1,559,955	1,826,740	266,785	1.050	1.017	1.560	1,976,113	1.971
2003	228.0	1,006,253	982,409	983,409	1,001	1.054	1.019	1.557	983,967	0.978
2004	216.0	1,067,070	1,235,315	1,245,676	10,361	1.059	1.020	1.542	1,251,291	1.173
2005	204.0	1,123,853	2,296,643	2,613,106	316,463	1.064	1.022	1.540	2,783,861	2.477
2006	192.0	1,222,954	1,802,378	2,172,461	370,083	1.070	1.023	1.537	2,371,193	1.939
2007	180.0	1,303,072	1,291,972	1,384,882	92,910	1.076	1.025	1.534	1,434,514	1.101
2008	168.0	1,321,117	1,492,540	1,547,526	54,987	1.083	1.027	1.531	1,576,734	1.193
2009	156.0	1,205,736	1,600,349	1,822,693	222,344	1.091	1.030	1.528	1,940,068	1.609
2010	144.0	1,235,674	1,276,563	1,469,353	192,789	1.100	1.032	1.524	1,570,444	1.271
2011	132.0	1,310,725	1,299,893	2,425,865	1,125,972	1.115	1.035	1.492	2,979,548	2.273
2012	120.0	1,316,896	957,300	1,124,488	167,188	1.130	1.039	1.484	1,205,380	0.915
2013	108.0	1,410,465	1,306,794	1,650,602	343,808	1.153	1.043	1.452	1,806,063	1.280
2014	96.0	1,458,153	1,758,680	1,813,286	54,607	1.181	1.053	1.497	1,840,433	1.262
2015	84.0	1,462,151	1,024,224	1,487,668	463,444	1.192	1.058	1.511	1,724,541	1.179
2016	72.0	1,395,245	1,155,509	1,514,885	359,376	1.252	1.063	1.417	1,664,888	1.193
2017	60.0	1,387,798	662,280	997,218	334,938	1.277	1.083	1.547	1,180,269	0.850
2018	48.0	1,416,826	494,903	718,648	223,744	1.334	1.099	1.564	844,797	0.596
2019	36.0	1,504,703	364,607	551,623	187,016	1.401	1.104	1.489	642,999	0.427
2020	24.0	1,574,141	699,482	1,662,505	963,024	1.611	1.112	1.364	2,012,580	1.279
2021	12.0	1,642,207	280,378	1,280,189	999,811	2.980	1.264	1.458	1,738,090	1.058
Total		34,282,004	32,147,543	39,558,935					43,168,466	1.259

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section I, Exhibit II, Sheet 14
- (8) From Section I, Exhibit II, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	521,744	5,921	Exclude	2,120	5,915	202	1.016	7.612	45,766	45,766	1,194,916	2.290
1992	549,390	2,270	Include	2,241	2,287	277	1.031	7.114	16,780	16,780	633,597	1.153
1993	623,162	1,926	Include	2,369	1,942	282	1.070	6.649	13,819	13,819	547,630	0.879
1994	597,732	2,191	Include	2,504	2,210	287	1.072	6.214	14,714	14,714	634,199	1.061
1995	647,774	2,964	Exclude	2,647	2,964	229	1.025	5.807	17,644	17,644	678,814	1.048
1996	682,871	1,368	Include	2,798	1,382	233	1.001	5.427	7,512	7,512	322,050	0.472
1997	740,825	1,910	Include	2,957	1,931	211	1.004	5.072	9,839	9,839	407,504	0.550
1998	770,036	4,600	Include	3,126	4,600	215	1.008	4.741	21,991	21,991	989,061	1.284
1999	876,165	1,847	Include	3,304	1,871	261	1.009	4.430	8,368	8,368	488,355	0.557
2000	908,416	7,888	Exclude	3,493	7,888	293	1.009	4.141	32,969	32,969	2,311,185	2.544
2001	996,124	3,565	Include	3,692	3,565	337	1.009	3.870	13,925	13,925	1,201,343	1.206
2002	1,002,726	6,662	Exclude	3,902	6,662	279	1.009	3.617	24,319	24,319	1,858,591	1.854
2003	1,006,253	3,838	Include	4,125	3,903	261	1.009	3.380	13,317	13,317	1,018,705	1.012
2004	1,067,070	4,034	Include	4,360	4,094	315	1.009	3.159	13,055	13,055	1,289,715	1.209
2005	1,123,853	8,958	Include	4,609	8,958	298	1.009	2.952	26,696	26,696	2,669,631	2.375
2006	1,222,954	10,245	Include	4,871	10,245	217	1.009	2.759	28,532	28,532	2,223,103	1.818
2007	1,303,072	5,819	Include	5,149	5,758	244	1.009	2.579	14,976	14,976	1,404,868	1.078
2008	1,321,117	7,428	Include	5,443	7,490	214	1.005	2.410	18,144	18,144	1,602,909	1.213
2009	1,205,736	9,929	Include	5,753	9,929	189	0.997	2.252	22,303	22,303	1,876,623	1.556
2010	1,235,674	7,859	Include	6,081	7,859	193	0.988	2.105	16,342	16,342	1,516,731	1.227
2011	1,310,725	12,879	Include	6,428	12,879	195	0.985	1.967	24,955	24,955	2,511,490	1.916
2012	1,316,896	5,563	Include	6,794	5,563	210	0.991	1.838	10,131	10,131	1,168,176	0.887
2013	1,410,465	7,971	Include	7,182	7,971	216	0.996	1.718	13,634	13,634	1,721,673	1.221
2014	1,458,153	7,993	Include	7,591	8,340	239	1.016	1.606	13,607	13,607	1,993,201	1.367
2015	1,462,151	8,238	Include	8,024	8,238	191	1.040	1.501	12,862	8,556	1,046,747	0.716
2016	1,395,245	7,779	Include	8,482	7,779	207	1.043	1.403	11,378	8,556	1,210,931	0.868
2017	1,387,798	6,171	Include	8,965	6,171	175	1.036	1.311	8,381	8,556	1,102,527	0.794
2018	1,416,826	4,759	Include	9,477	4,759	166	1.027	1.225	5,988	8,556	1,128,799	0.797
2019	1,504,703	5,159	Include	10,017	5,159	118	1.018	1.145	6,015	8,556	865,954	0.575
2020	1,574,141	10,147	Include	10,588	10,147	182	1.008	1.070	10,949	8,556	1,445,248	0.918
2021	1,642,207	9,984	Exclude	11,192	9,984	162	1.001	1.000	9,999	8,556	1,384,382	0.843

Implied Trend 5.7% -1.6%

All Per Wtd Avg 15,804
Last 5 Wtd Avg 8,556
Last 4 Wtd Avg 7,887
Last 3 Wtd Avg 7,734

Total 34,282,004

7,098

40,448,657

Selected 8,556

Footnotes:

Reported Exponential Regression	
Constant	9.378
X Coefficient	(0.055)
R Squared	0.574

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section I, Exhibit II, Sheet 10, Column (6) / Section I, Exhibit II, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section I, Exhibit II, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	521,744	202	1.000	202	202	1.60%
1992	360.0	549,390	277	1.000	277	277	2.14%
1993	348.0	623,162	282	1.000	282	282	1.98%
1994	336.0	597,732	287	1.000	287	287	2.16%
1995	324.0	647,774	229	1.000	229	229	1.64%
1996	312.0	682,871	233	1.000	233	233	1.63%
1997	300.0	740,825	211	1.000	211	211	1.40%
1998	288.0	770,036	215	1.000	215	215	1.41%
1999	276.0	876,165	261	1.000	261	261	1.55%
2000	264.0	908,416	293	1.000	293	293	1.73%
2001	252.0	996,124	337	1.000	337	337	1.87%
2002	240.0	1,002,726	279	1.000	279	279	1.59%
2003	228.0	1,006,253	261	1.000	261	261	1.52%
2004	216.0	1,067,070	315	1.000	315	315	1.79%
2005	204.0	1,123,853	298	1.000	298	298	1.65%
2006	192.0	1,222,954	217	1.000	217	217	1.14%
2007	180.0	1,303,072	244	1.000	244	244	1.24%
2008	168.0	1,321,117	214	1.000	214	214	1.10%
2009	156.0	1,205,736	189	1.000	189	189	1.10%
2010	144.0	1,235,674	193	1.000	193	193	1.13%
2011	132.0	1,310,725	195	1.000	195	195	1.11%
2012	120.0	1,316,896	210	1.000	210	210	1.22%
2013	108.0	1,410,465	216	1.000	216	216	1.21%
2014	96.0	1,458,153	239	1.000	239	239	1.33%
2015	84.0	1,462,151	191	1.000	191	191	1.09%
2016	72.0	1,395,245	207	1.000	207	207	1.28%
2017	60.0	1,387,798	175	1.000	175	175	1.12%
2018	48.0	1,416,826	166	1.000	166	166	1.07%
2019	36.0	1,504,703	118	1.000	118	118	0.74%
2020	24.0	1,574,141	182	1.002	182	182	1.12%
2021	12.0	1,642,207	158	1.022	162	162	0.99%
Total		34,282,004	7,094		7,098	7,098	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit II, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section I, Exhibit II, Sheet 8 Col (3)

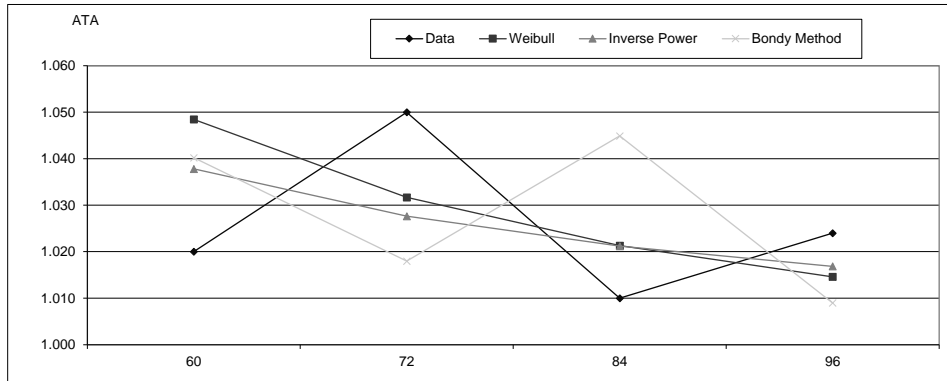
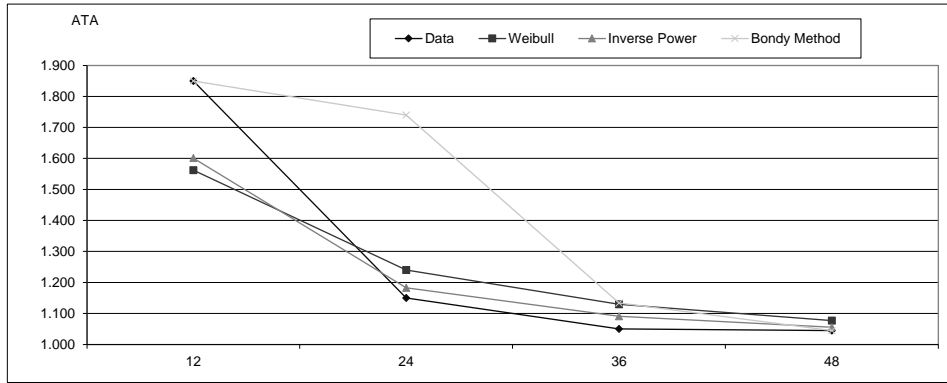
STATE OF CONNECTICUT
 GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Paid Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods			
Method	Tail	R^2	
Weibull	1.000	0.872	
Inverse Power	1.022	0.883	
Bondy Method	1.014	N/A	



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method			
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*
									Sel. Decay Ratio= 0.900		
1	12	1.850	Include	1.562	2.740	1.601	2.747	0.615		1.850	4.906
2	24	1.150	Include	1.240	1.754	1.183	1.716	0.140	0.227	1.740	2.652
3	36	0.000	Exclude	1.129	1.414	1.091	1.451	0.049	0.349	1.134	1.525
4	48	1.045	Include	1.077	1.253	1.055	1.330	0.044	0.897	1.045	1.344
5	60	1.020	Include	1.048	1.163	1.038	1.260	0.020	0.452	1.040	1.287
6	72	1.050	Include	1.032	1.109	1.028	1.214	0.049	2.464	1.018	1.237
7	84	1.010	Include	1.021	1.075	1.021	1.182	0.010	0.204	1.045	1.215
8	96	1.024	Include	1.015	1.053	1.017	1.157	0.024	2.383	1.009	1.163
9	108	1.021	Include	1.010	1.038	1.014	1.138	0.020	0.860	1.022	1.152
10	120	1.013	Include	1.007	1.027	1.011	1.122	0.013	0.620	1.019	1.128
11	132	0.000	Exclude	1.005	1.020	1.010	1.110	0.014	1.105	1.011	1.108
12	144	0.000	Exclude	1.004	1.015	1.008	1.099	0.008	0.598	1.013	1.095
13	156	0.000	Exclude	1.003	1.011	1.007	1.090	0.007	0.872	1.008	1.081
14	168	0.000	Exclude	1.002	1.008	1.006	1.082	0.006	0.881	1.007	1.073
15	180	0.000	Exclude	1.001	1.006	1.006	1.075	0.006	0.888	1.006	1.066
16	192	0.000	Exclude	1.001	1.005	1.005	1.069	0.005	0.895	1.005	1.060
17	204	0.000	Exclude	1.001	1.003	1.005	1.063	0.005	0.901	1.005	1.055
18	216	0.000	Exclude	1.001	1.003	1.004	1.059	0.005	1.083	1.004	1.050
19	228	0.000	Exclude	1.000	1.002	1.004	1.054	0.004	0.763	1.004	1.046
20	240	0.000	Exclude	1.000	1.002	1.003	1.050	0.003	0.916	1.003	1.041
21	252	0.000	Exclude	1.000	1.001	1.003	1.046	0.003	0.920	1.003	1.037
22	264	0.000	Exclude	1.000	1.001	1.003	1.043	0.003	0.923	1.003	1.034
23	276	0.000	Exclude	1.000	1.001	1.003	1.040	0.003	0.927	1.003	1.031
24	288	0.000	Exclude	1.000	1.001	1.003	1.037	0.003	0.930	1.002	1.028
25	300	0.000	Exclude	1.000	1.000	1.002	1.035	0.002	0.932	1.002	1.026
26	312	0.000	Exclude	1.000	1.000	1.002	1.032	0.002	0.935	1.002	1.023
27	324	0.000	Exclude	1.000	1.000	1.002	1.030	0.002	0.937	1.002	1.021
28	336	0.000	Exclude	1.000	1.000	1.002	1.028	0.002	0.939	1.002	1.019
29	348	0.000	Exclude	1.000	1.000	1.002	1.026	0.002	0.942	1.002	1.017
30	360	0.000	Exclude	1.000	1.000	1.002	1.024	0.002	0.943	1.002	1.016
31	372	0.000	Exclude	1.000	1.000	1.002	1.022			1.002	1.014
32	384	0.000	Exclude	1.000	1.000	1.002	1.020			1.001	1.012
33	396	0.000	Exclude	1.000	1.000	1.001	1.019			1.001	1.011
34	408	0.000	Exclude	1.000	1.000	1.001	1.017			1.001	1.010
35	420	0.000	Exclude	1.000	1.000	1.001	1.016			1.001	1.008
36	432	0.000	Exclude	1.000	1.000	1.001	1.014			1.001	1.007
37	444	0.000	Exclude	1.000	1.000	1.001	1.013			1.001	1.006
38	456	0.000	Exclude	1.000	1.000	1.001	1.012			1.001	1.006
39	468	0.000	Exclude	1.000	1.000	1.001	1.011			1.001	1.005
40	480	0.000	Exclude	1.000	1.000	1.001	1.010			1.001	1.004
41	492	0.000	Exclude	1.000	1.000	1.001	1.009			1.001	1.004
42	504	0.000	Exclude	1.000	1.000	1.001	1.008			1.000	1.003
43	516	0.000	Exclude	1.000	1.000	1.001	1.007			1.000	1.003
44	528	0.000	Exclude	1.000	1.000	1.001	1.006			1.000	1.002
45	540	0.000	Exclude	1.000	1.000	1.001	1.005			1.000	1.002
46	552	0.000	Exclude	1.000	1.000	1.001	1.004			1.000	1.001
47	564	0.000	Exclude	1.000	1.000	1.001	1.003			1.000	1.001
48	576	0.000	Exclude	1.000	1.000	1.001	1.002			1.000	1.001
49	588	0.000	Exclude	1.000	1.000	1.001	1.001			1.000	1.000
50	600	0.000	Exclude	1.000	1.000	1.001	1.001			1.000	1.000

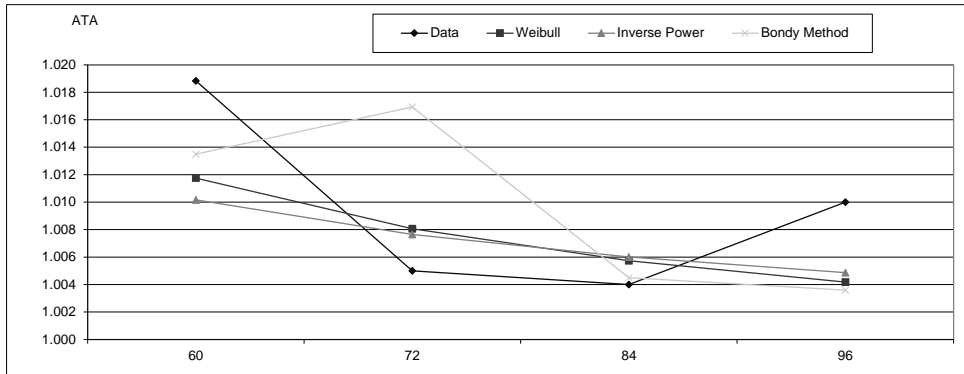
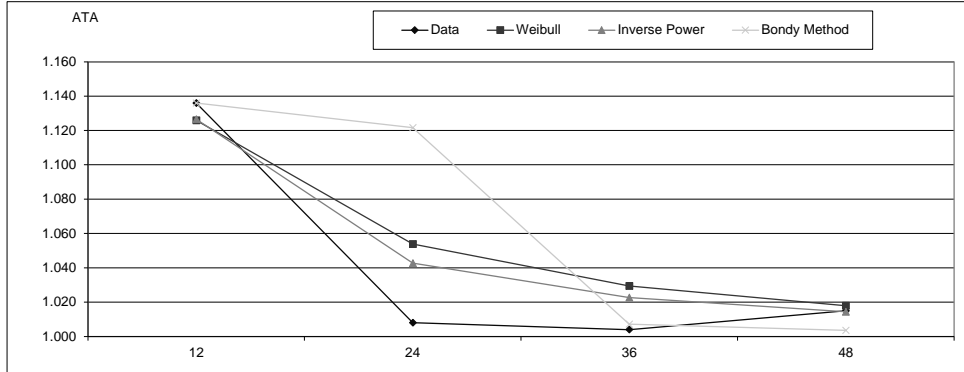
STATE OF CONNECTICUT
 GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Reported Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(<=Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.000	0.924
Inverse Power	1.008	0.890
Bondy Method	1.005	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method		Sel. Decay Ratio= 0.900	
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay		ATA*
1	12	1.136	Include	1.126	1.300	1.127	1.308	0.128		1.136	1.398
2	24	0.000	Exclude	1.054	1.155	1.043	1.161	0.008	0.062	1.122	1.231
3	36	0.000	Exclude	1.029	1.096	1.023	1.113	0.004	0.501	1.007	1.097
4	48	1.015	Include	1.018	1.064	1.014	1.089	0.015	3.730	1.004	1.090
5	60	0.000	Exclude	1.012	1.046	1.010	1.073	0.019	1.253	1.013	1.086
6	72	1.005	Include	1.008	1.034	1.008	1.062	0.005	0.267	1.017	1.071
7	84	1.004	Include	1.006	1.025	1.006	1.054	0.004	0.800	1.004	1.053
8	96	1.010	Include	1.004	1.019	1.005	1.048	0.010	2.493	1.004	1.049
9	108	0.000	Exclude	1.003	1.015	1.004	1.043	0.004	0.406	1.009	1.045
10	120	0.000	Exclude	1.002	1.012	1.003	1.039	0.003	0.848	1.004	1.036
11	132	0.000	Exclude	1.002	1.010	1.003	1.035	0.003	0.861	1.003	1.032
12	144	0.000	Exclude	1.001	1.008	1.003	1.032	0.003	0.873	1.003	1.029
13	156	0.000	Exclude	1.001	1.006	1.002	1.030	0.002	0.882	1.002	1.026
14	168	0.000	Exclude	1.001	1.005	1.002	1.027	0.002	0.890	1.002	1.024
15	180	0.000	Exclude	1.001	1.004	1.002	1.025	0.002	0.898	1.002	1.022
16	192	0.000	Exclude	1.001	1.004	1.002	1.023	0.002	0.904	1.002	1.020
17	204	0.000	Exclude	1.000	1.003	1.001	1.022	0.001	0.909	1.001	1.018
18	216	0.000	Exclude	1.000	1.003	1.001	1.020	0.001	0.914	1.001	1.016
19	228	0.000	Exclude	1.000	1.002	1.001	1.019	0.001	0.919	1.001	1.015
20	240	0.000	Exclude	1.000	1.002	1.001	1.017	0.001	0.923	1.001	1.014
21	252	0.000	Exclude	1.000	1.002	1.001	1.016	0.001	0.926	1.001	1.013
22	264	0.000	Exclude	1.000	1.001	1.001	1.015	0.001	0.930	1.001	1.012
23	276	0.000	Exclude	1.000	1.001	1.001	1.014	0.001	0.933	1.001	1.011
24	288	0.000	Exclude	1.000	1.001	1.001	1.013	0.001	0.936	1.001	1.010
25	300	0.000	Exclude	1.000	1.001	1.001	1.012	0.001	0.938	1.001	1.009
26	312	0.000	Exclude	1.000	1.001	1.001	1.012	0.001	0.940	1.001	1.008
27	324	0.000	Exclude	1.000	1.001	1.001	1.011	0.001	0.943	1.001	1.007
28	336	0.000	Exclude	1.000	1.001	1.001	1.010	0.001	0.945	1.001	1.007
29	348	0.000	Exclude	1.000	1.000	1.001	1.009	0.001	0.947	1.001	1.006
30	360	0.000	Exclude	1.000	1.000	1.001	1.009	0.001	0.948	1.001	1.005
31	372	0.000	Exclude	1.000	1.000	1.001	1.008			1.001	1.005
32	384	0.000	Exclude	1.000	1.000	1.001	1.007			1.000	1.004
33	396	0.000	Exclude	1.000	1.000	1.001	1.007			1.000	1.004
34	408	0.000	Exclude	1.000	1.000	1.001	1.006			1.000	1.003
35	420	0.000	Exclude	1.000	1.000	1.000	1.006			1.000	1.003
36	432	0.000	Exclude	1.000	1.000	1.000	1.005			1.000	1.003
37	444	0.000	Exclude	1.000	1.000	1.000	1.005			1.000	1.002
38	456	0.000	Exclude	1.000	1.000	1.000	1.004			1.000	1.002
39	468	0.000	Exclude	1.000	1.000	1.000	1.004			1.000	1.002
40	480	0.000	Exclude	1.000	1.000	1.000	1.004			1.000	1.001
41	492	0.000	Exclude	1.000	1.000	1.000	1.003			1.000	1.001
42	504	0.000	Exclude	1.000	1.000	1.000	1.003			1.000	1.001
43	516	0.000	Exclude	1.000	1.000	1.000	1.002			1.000	1.001
44	528	0.000	Exclude	1.000	1.000	1.000	1.002			1.000	1.001
45	540	0.000	Exclude	1.000	1.000	1.000	1.002			1.000	1.001
46	552	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000
47	564	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000
48	576	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000
49	588	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000
50	600	0.000	Exclude	1.000	1.000	1.000	1.000			1.000	1.000

STATE OF CONNECTICUT
 GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																							As of 6/30/2022									
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276		288	300	312	324	336	348	360	372	
1991	0	0	0	0	0	192	191	188	189	191	190	197	199	198	199	198	199	199	198	199	198	198	199	199	201	200	200	200	201	201	201		
1992	0	0	0	0	260	260	259	260	261	265	273	274	274	272	276	276	276	275	276	277	276	277	277	277	277	277	277	277	277	277	277		
1993	0	0	0	264	263	263	266	273	276	280	282	281	281	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282		
1994	0	0	264	264	262	265	275	273	280	282	284	283	282	284	284	285	285	286	286	286	286	286	287	287	287	287	287	287	287	287	287		
1995	0	192	194	192	205	223	218	225	225	226	226	226	226	227	228	228	227	228	228	227	228	228	228	228	228	228	228	228	228	228	228		
1996	132	171	170	190	219	224	228	232	231	232	232	232	232	232	232	233	233	233	233	233	232	233	233	233	233	233	233	233	233	233			
1997	40	132	160	186	201	208	209	209	210	209	209	210	210	210	211	211	211	211	211	210	211	211	211	211	210	211	210	211	210	211			
1998	79	134	180	194	206	211	210	213	214	214	214	214	214	214	213	213	214	213	212	214	214	214	214	214	214	214	214	214	214	214			
1999	64	198	220	243	254	255	258	259	259	260	261	260	261	261	261	260	261	261	260	261	261	261	261	261	261	261	261	261	261	261	261		
2000	111	191	246	266	276	281	284	281	282	284	284	290	291	289	290	289	289	289	289	289	289	290	290	290	290	290	290	290	290	290	290		
2001	158	257	301	316	326	326	326	325	326	326	331	330	330	331	331	331	331	331	331	331	333	334	334	334	334	334	334	334	334	334	334		
2002	129	212	243	264	270	270	272	274	273	278	277	276	276	276	277	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	
2003	95	182	222	236	243	247	249	254	260	259	259	257	257	259	259	259	259	260	261	260	261	260	261	260	260	260	260	260	260	260	260	260	
2004	199	267	286	296	301	304	308	314	314	314	315	313	313	313	314	313	315	314	313	315	314	314	314	314	314	314	314	314	314	314	314	314	
2005	135	232	268	275	279	281	290	292	290	292	292	292	292	293	292	292	292	292	293	294	293	293	293	293	293	293	293	293	293	293	293	293	
2006	99	161	185	194	199	210	209	211	212	212	215	214	212	212	212	212	212	212	213	212	212	212	212	212	212	212	212	212	212	212	212	212	
2007	136	191	213	223	239	240	239	238	239	239	242	241	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	
2008	100	147	175	206	206	208	209	212	211	212	208	210	211	212	208	210	211	212	208	210	211	212	208	210	211	212	208	210	211	212	208	210	
2009	87	129	180	183	184	185	186	186	187	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	
2010	94	165	179	184	187	187	189	188	189	187	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	
2011	120	164	176	190	191	192	192	193	194	194	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	
2012	96	172	185	201	204	206	204	203	204	204	206	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204
2013	102	180	197	207	211	211	213	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214
2014	135	187	214	225	231	232	233	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236
2015	103	160	175	181	184	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186
2016	110	168	190	196	200	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202
2017	102	150	156	164	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167
2018	105	142	153	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159
2019	64	93	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
2020	88	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153
2021	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69
6,901																																	

STATE OF CONNECTICUT
 GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372		
1991		69.79%	80.55%	86.75%	91.74%	94.78%	94.33%	95.91%	91.21%	49.06%	98.17%	94.81%	96.59%	98.86%	98.86%	96.87%	98.28%	98.53%	82.08%	93.18%	87.91%	89.82%	91.39%	89.18%	95.37%	95.82%	98.11%	95.25%	98.43%	99.38%	98.43%		1
1992	49.04%	85.40%	84.51%	87.30%	97.78%	91.14%	92.34%	92.10%	84.24%	100.00%	98.48%	100.00%	100.00%	97.24%	100.00%	100.00%	100.00%	100.00%	99.17%	99.07%	100.00%	99.24%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	53.50%	80.74%	89.65%	91.07%	94.18%	96.88%	95.09%	96.95%	99.17%	94.26%	100.00%	99.00%	96.67%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1994	46.63%	56.90%	69.83%	87.29%	87.29%	81.07%	93.99%	98.35%	92.48%	94.55%	99.25%	96.03%	93.73%	96.18%	95.49%	100.00%	100.00%	97.93%	89.50%	99.33%	97.53%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1995	41.91%	66.20%	77.33%	72.18%	73.92%	94.27%	89.22%	92.62%	88.71%	93.31%	93.51%	98.40%	98.51%	98.46%	100.00%	100.00%	82.97%	98.95%	99.01%	95.84%	95.91%	96.04%	96.05%	96.16%	96.26%	96.36%	96.51%						
1996	61.06%	66.83%	65.78%	61.22%	74.43%	94.82%	93.19%	100.00%	99.54%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	92.90%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1997	27.79%	47.57%	60.38%	76.79%	95.39%	82.94%	83.16%	83.16%	100.00%	99.57%	99.80%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1998	36.68%	50.60%	60.75%	90.62%	90.05%	97.58%	96.32%	99.43%	100.00%	100.00%	100.00%	100.00%	89.13%	89.30%	89.77%	87.03%	79.48%	90.66%	90.73%	90.81%	90.94%	91.05%	91.18%									91.18%	
1999	23.43%	42.28%	64.76%	74.62%	82.37%	83.48%	98.88%	98.68%	99.14%	99.89%	100.00%	98.20%	100.00%	100.00%	100.00%	94.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
2000	33.99%	57.76%	70.02%	82.76%	88.07%	90.71%	96.94%	97.05%	93.16%	97.10%	98.07%	98.09%	89.24%	94.57%	90.30%	70.89%	72.03%	73.60%	77.23%	77.75%	81.20%	81.80%										81.80%	
2001	37.72%	63.25%	84.11%	96.52%	99.81%	97.98%	99.11%	98.09%	98.62%	94.01%	95.13%	86.76%	94.09%	90.54%	91.45%	92.30%	92.80%	86.05%	92.46%	89.26%	89.99%											89.99%	
2002	26.89%	53.14%	80.24%	88.88%	91.31%	96.81%	95.55%	91.17%	92.69%	95.02%	97.66%	72.11%	74.90%	77.18%	83.01%	86.09%	88.96%	97.85%	82.25%	85.40%												85.40%	
2003	30.60%	67.85%	83.88%	86.72%	90.11%	93.23%	91.64%	95.46%	99.53%	92.42%	92.10%	90.94%	83.63%	87.81%	87.83%	92.40%	98.90%	100.00%	99.90%													99.90%	
2004	45.74%	71.44%	83.42%	92.44%	89.32%	94.63%	98.66%	99.82%	99.82%	99.79%	100.00%	99.21%	97.36%	98.40%	99.76%	87.32%	100.00%	99.17%														99.17%	
2005	35.84%	63.90%	88.90%	88.75%	91.12%	96.32%	90.33%	91.22%	92.81%	82.70%	78.90%	81.22%	79.98%	81.26%	82.48%	83.07%	87.89%															87.89%	
2006	38.84%	71.48%	67.43%	84.42%	91.79%	76.26%	79.98%	90.43%	93.11%	92.59%	91.97%	92.13%	90.98%	86.45%	80.53%	82.96%																82.96%	
2007	62.40%	68.13%	82.50%	91.42%	85.57%	88.41%	88.23%	85.51%	85.35%	90.07%	92.54%	92.43%	93.00%	93.22%	93.29%																	93.29%	
2008	47.37%	73.62%	84.34%	92.95%	87.37%	85.64%	91.65%	93.03%	92.16%	97.28%	95.24%	96.14%	97.70%	96.45%																		96.45%	
2009	53.55%	65.85%	88.02%	88.40%	90.23%	84.92%	93.86%	94.02%	95.57%	90.74%	90.84%	91.04%	87.80%																			87.80%	
2010	37.96%	59.91%	73.56%	87.51%	95.88%	94.38%	95.61%	95.27%	98.50%	84.64%	85.82%	86.88%																				86.88%	
2011	35.78%	67.18%	82.67%	89.96%	88.52%	87.12%	52.34%	54.21%	54.81%	55.27%	53.58%																					53.58%	
2012	27.71%	55.46%	59.14%	82.54%	93.42%	94.12%	91.30%	88.15%	82.01%	85.13%																						85.13%	
2013	26.71%	54.45%	67.94%	80.09%	85.06%	86.06%	87.27%	92.65%	79.17%																							79.17%	
2014	33.89%	53.09%	64.96%	80.42%	83.71%	85.31%	86.90%	96.99%																									96.99%
2015	21.03%	53.57%	75.04%	78.45%	80.41%	67.17%	68.85%																										68.85%
2016	22.95%	46.82%	71.75%	77.50%	71.37%	76.28%																											76.28%
2017	33.97%	54.00%	53.50%	55.80%	66.41%																												66.41%
2018	38.01%	45.37%	66.54%	68.87%																													68.87%
2019	24.33%	45.93%	66.10%																														66.10%
2020	22.80%	42.07%																															42.07%
2021	21.90%																																21.90%
Age-to-Ult																																	
Paid	2.980	1.611	1.401	1.334	1.277	1.252	1.192	1.181	1.153	1.130	1.115	1.100	1.091	1.083	1.076	1.070	1.064	1.059	1.054	1.050	1.046	1.043	1.040	1.037	1.035	1.032	1.030	1.028	1.026	1.024	1.022		
Reported	1.264	1.112	1.104	1.099	1.083	1.063	1.058	1.053	1.043	1.039	1.035	1.032	1.030	1.027	1.025	1.023	1.022	1.020	1.019	1.017	1.016	1.015	1.014	1.013	1.012	1.012	1.011	1.010	1.009	1.009	1.008		
Implied Ratio	42.41%	69.06%	78.79%	82.40%	84.81%	84.91%	88.71%	89.24%	90.48%	91.97%	92.82%	93.85%	94.40%	94.87%	95.29%	95.66%	95.99%	96.29%	96.64%	96.89%	97.11%	97.32%	97.51%	97.69%	97.85%	98.00%	98.15%	98.28%	98.40%	98.52%	98.63%		

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
MEDICAL**

Section I
Exhibit II
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	521,744	521,744	0	1,128,333	1,167,990	39,657	1,135,385	1,186,591	51,206
1992	549,390	549,390	0	623,481	623,481	0	623,481	623,481	0
1993	623,162	623,162	0	538,214	538,214	0	538,214	538,214	0
1994	597,732	597,732	0	622,470	622,470	0	622,470	622,470	0
1995	647,774	647,774	0	647,185	648,196	1,011	671,609	671,609	0
1996	682,871	682,871	0	315,176	315,176	0	315,176	315,176	0
1997	740,825	740,825	0	398,166	398,166	0	401,167	398,166	(3,000)
1998	770,036	770,036	0	888,836	890,032	1,195	976,163	976,163	0
1999	876,165	876,165	0	475,466	475,466	0	475,466	475,466	0
2000	908,416	908,416	0	1,848,645	1,862,389	13,745	2,276,652	2,276,652	0
2001	996,124	996,124	0	1,055,125	1,063,789	8,664	1,182,124	1,182,124	0
2002	1,002,726	1,002,726	0	1,502,574	1,559,955	57,381	1,826,740	1,826,740	0
2003	1,006,253	1,006,253	0	982,409	982,409	0	982,409	983,409	1,001
2004	1,067,070	1,067,070	0	1,233,676	1,235,315	1,639	1,233,676	1,245,676	12,000
2005	1,123,853	1,123,853	0	2,285,301	2,296,643	11,342	2,751,136	2,613,106	(138,031)
2006	1,222,954	1,222,954	0	1,677,443	1,802,378	124,935	2,082,881	2,172,461	89,580
2007	1,303,072	1,303,072	0	1,290,950	1,291,972	1,022	1,384,787	1,384,882	95
2008	1,321,117	1,321,117	0	1,476,872	1,492,540	15,668	1,511,633	1,547,526	35,894
2009	1,205,736	1,205,736	0	1,295,061	1,600,349	305,288	1,422,596	1,822,693	400,097
2010	1,235,674	1,235,674	0	1,272,420	1,276,563	4,143	1,482,684	1,469,353	(13,332)
2011	1,310,725	1,310,725	0	1,285,317	1,299,893	14,576	2,325,713	2,425,865	100,152
2012	1,316,896	1,316,896	0	951,622	957,300	5,678	1,160,348	1,124,488	(35,860)
2013	1,410,465	1,410,465	0	1,282,114	1,306,794	24,680	1,383,875	1,650,602	266,726
2014	1,458,153	1,458,153	0	1,752,577	1,758,680	6,103	2,016,772	1,813,286	(203,486)
2015	1,462,151	1,462,151	0	812,283	1,024,224	211,941	1,209,281	1,487,668	278,387
2016	1,395,245	1,395,245	0	1,134,588	1,155,509	20,921	1,589,700	1,514,885	(74,814)
2017	1,387,798	1,387,798	0	638,550	662,280	23,730	1,144,365	997,218	(147,147)
2018	1,416,826	1,416,826	0	524,110	494,903	(29,207)	787,682	718,648	(69,035)
2019	1,504,703	1,504,703	0	372,244	364,607	(7,637)	810,522	551,623	(258,899)
2020	1,574,141	1,574,141	0	445,053	699,482	254,429	1,952,179	1,662,505	(289,673)
2021		1,642,207			280,378			1,280,189	
Total	32,639,797	34,282,004	0	30,756,262	32,147,543	1,110,904	38,276,885	39,558,935	1,861

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	521,744	45,359	53,958	53,958	54,162	8,599	8,803	8,599	0	205
1992	549,390	32,663	32,663	32,663	32,809	0	146	0	0	146
1993	623,162	6,015	6,015	6,015	6,047	0	32	0	0	32
1994	597,732	6,268	6,268	6,268	6,308	0	40	0	0	40
1995	647,774	16,062	18,163	18,163	18,303	2,100	2,241	2,100	0	141
1996	682,871	2,835	2,835	2,835	2,862	0	27	0	0	27
1997	740,825	1,412	1,412	1,412	1,428	0	16	0	0	16
1998	770,036	36,109	40,706	40,706	41,863	4,597	5,754	4,597	0	1,157
1999	876,165	12,423	12,423	12,423	12,859	0	436	0	0	436
2000	908,416	85,158	99,572	101,738	103,904	16,579	18,746	14,413	2,166	4,332
2001	996,124	68,483	110,638	113,632	116,626	45,149	48,142	42,155	2,994	5,987
2002	1,002,726	64,772	86,442	89,361	92,279	24,589	27,507	21,670	2,919	5,837
2003	1,006,253	39,445	39,945	41,634	43,322	2,189	3,877	500	1,688	3,377
2004	1,067,070	47,679	51,517	55,706	56,275	8,027	8,596	3,838	4,189	4,758
2005	1,123,853	125,232	148,086	157,523	162,013	32,291	36,782	22,854	9,437	13,928
2006	1,222,954	143,890	154,201	164,254	174,886	20,363	30,996	10,311	10,053	20,685
2007	1,303,072	72,742	78,735	86,258	91,624	13,516	18,882	5,993	7,524	12,889
2008	1,321,117	110,431	122,890	143,163	145,724	32,732	35,292	12,458	20,274	22,834
2009	1,205,736	167,898	175,704	219,387	224,189	51,490	56,292	7,807	43,683	48,485
2010	1,235,674	179,044	214,428	252,733	267,270	73,690	88,226	35,384	38,305	52,842
2011	1,310,725	182,519	310,265	313,923	342,809	131,404	160,290	127,746	3,658	32,544
2012	1,316,896	175,932	202,930	243,620	267,148	67,688	91,216	26,998	40,690	64,218
2013	1,410,465	203,341	222,716	272,834	322,953	69,493	119,612	19,375	50,118	100,237
2014	1,458,153	233,131	245,933	367,318	379,257	134,187	146,127	12,803	121,385	133,324
2015	1,462,151	176,308	232,867	334,912	373,641	158,603	197,333	56,558	102,045	140,775
2016	1,395,245	263,060	298,445	431,217	475,056	168,158	211,996	35,385	132,772	176,611
2017	1,387,798	111,449	165,357	303,655	357,275	192,206	245,825	53,908	138,298	191,918
2018	1,416,826	92,870	128,188	330,307	410,307	237,437	317,437	35,318	202,119	282,119
2019	1,504,703	92,139	164,612	290,777	380,777	198,637	288,637	72,473	126,164	216,164
2020	1,574,141	149,446	308,002	466,445	566,445	316,999	416,999	158,556	158,443	258,443
2021	1,642,207	50,325	234,498	451,271	601,271	400,946	550,946	184,173	216,773	366,773
Total	34,282,004	2,994,440	3,970,413	5,406,109	6,131,693	2,411,669	3,137,253	975,972	1,435,697	2,161,281

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit III, Sheet 2, Column (15)
- (6) From Section I, Exhibit III, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
					(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	521,744	45,359	53,958	8,599	46,579	54,367	57,431	54,367	46,783	54,367	54,367	46,472	46,675	53,958	54,162	0.103	0.104
1992	549,390	32,663	32,663	0	33,593	32,956	32,663	33,274	33,584	32,959	33,274	32,663	32,834	32,663	32,809	0.059	0.060
1993	623,162	6,015	6,015	0	6,198	6,079	6,015	6,138	6,196	6,079	6,138	6,015	6,053	6,015	6,047	0.010	0.010
1994	597,732	6,268	6,268	0	6,474	6,348	6,268	6,411	6,472	6,349	6,411	6,268	6,316	6,268	6,308	0.010	0.011
1995	647,774	16,062	18,163	2,100	16,640	18,444	19,811	18,444	16,703	18,444	18,444	18,163	18,332	18,163	18,303	0.028	0.028
1996	682,871	2,835	2,835	0	2,948	2,889	2,835	2,918	2,947	2,889	2,918	2,835	2,867	2,835	2,862	0.004	0.004
1997	740,825	1,412	1,412	0	1,475	1,444	1,412	1,459	1,474	1,445	1,459	3,162	3,206	1,412	1,428	0.002	0.002
1998	770,036	36,109	40,706	4,597	37,945	41,863	46,832	41,863	38,134	41,863	41,863	40,706	42,126	40,706	41,863	0.053	0.054
1999	876,165	12,423	12,423	0	13,150	12,859	12,423	13,005	13,142	12,864	13,005	12,423	12,961	12,423	12,859	0.014	0.015
2000	908,416	85,158	99,572	14,413	90,967	103,904	126,685	103,904	91,793	103,904	103,904	102,255	104,938	101,738	103,904	0.112	0.114
2001	996,124	68,483	110,638	42,155	73,993	116,626	204,223	116,626	77,168	116,626	116,626	114,362	118,085	113,632	116,626	0.114	0.117
2002	1,002,726	64,772	86,442	21,670	70,987	92,279	142,867	92,279	72,851	92,279	92,279	90,086	93,730	89,361	92,279	0.089	0.092
2003	1,006,253	39,445	39,945	500	44,006	43,322	41,462	43,664	43,971	43,349	43,664	41,534	43,624	41,634	43,322	0.041	0.043
2004	1,067,070	47,679	51,517	3,838	54,389	56,987	64,965	55,688	54,550	56,862	55,688	53,978	53,978	55,706	56,275	0.052	0.053
2005	1,123,853	125,232	148,086	22,854	147,142	167,903	235,447	167,903	150,234	167,903	167,903	170,537	181,215	157,523	162,013	0.140	0.144
2006	1,222,954	143,890	154,201	10,311	174,306	180,956	211,422	177,631	174,886	180,465	177,631	142,994	155,257	164,254	174,886	0.134	0.143
2007	1,303,072	72,742	78,735	5,993	91,378	93,782	100,838	92,580	91,624	93,589	92,580	87,404	92,069	86,258	91,624	0.066	0.070
2008	1,321,117	110,431	122,890	12,458	143,163	151,498	182,006	147,331	144,116	150,711	147,331	143,259	146,924	143,163	145,724	0.108	0.110
2009	1,205,736	167,898	175,704	7,807	226,794	224,189	214,585	225,492	226,456	224,471	225,492	122,977	132,403	219,387	224,189	0.182	0.186
2010	1,235,674	179,044	214,428	35,384	252,733	281,807	375,652	267,270	256,972	278,331	267,270	250,951	271,395	252,733	267,270	0.205	0.216
2011	1,310,725	182,519	310,265	127,746	265,626	419,992	956,887	419,992	313,923	419,992	419,992	314,445	341,252	313,923	342,809	0.240	0.262
2012	1,316,896	175,932	202,930	26,998	263,721	284,311	368,600	274,016	267,148	281,364	274,016	262,458	275,117	243,620	267,148	0.185	0.203
2013	1,410,465	203,341	222,716	19,375	318,660	322,953	339,460	320,806	319,436	322,287	320,806	262,805	314,798	272,834	322,953	0.193	0.229
2014	1,458,153	233,131	245,933	12,803	382,149	367,318	317,055	374,733	379,257	369,768	374,733	396,395	415,126	367,318	379,257	0.252	0.260
2015	1,462,151	176,308	232,867	56,558	306,346	353,019	461,700	373,641	334,912	360,038	331,753	343,271	414,684	334,912	373,641	0.229	0.256
2016	1,395,245	263,060	298,445	35,385	486,792	475,056	448,214	357,137	427,202	431,217	372,026	453,817	524,609	431,217	475,056	0.309	0.340
2017	1,387,798	111,449	165,357	53,908	222,736	269,791	350,773	357,275	289,956	303,655	329,214	346,009	391,331	303,655	357,275	0.219	0.257
2018	1,416,826	92,870	128,188	35,318	203,237	215,421	231,746	367,937	292,676	277,181	328,214	345,312	425,312	330,307	410,307	0.233	0.290
2019	1,504,703	92,139	164,612	72,473	232,892	290,465	348,149	393,692	330,074	335,191	246,363	318,940	408,940	290,777	380,777	0.193	0.253
2020	1,574,141	149,446	308,002	158,556	496,728	559,785	594,007	413,815	438,760	494,130	400,850	541,886	641,886	466,445	566,445	0.296	0.360
2021	1,642,207	50,325	234,498	184,173	458,323	505,040	512,791	433,219	435,976	466,567	382,016			451,271	601,271	0.275	0.366
Total	34,282,004	2,994,440	3,970,413	975,972	5,172,070	5,753,653	7,015,223	5,754,511	5,379,375	5,747,139	5,448,232	5,074,381	5,718,044	5,406,109	6,131,693		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section I, Exhibit III, Sheet 9, Column (6)
- (7) From Section I, Exhibit III, Sheet 10, Column (6)
- (8) From Section I, Exhibit III, Sheet 11, Column (10)
- (9) From Section I, Exhibit III, Sheet 6, Column (4)
- (10) From Section I, Exhibit III, Sheet 6, Column (10)
- (11) From Section I, Exhibit III, Sheet 7, Column (10)
- (12) From Section I, Exhibit III, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	46,472	46,675	53,958	54,162	7,486	7,487	45,359	53,958
1992	32,663	32,834	32,663	32,809	0	(25)	32,663	32,663
1993	6,015	6,053	6,015	6,047	0	(6)	6,015	6,015
1994	6,268	6,316	6,268	6,308	0	(8)	6,268	6,268
1995	18,163	18,332	18,163	18,303	0	(29)	16,062	18,163
1996	2,835	2,867	2,835	2,862	0	(6)	2,835	2,835
1997	3,162	3,206	1,412	1,428	(1,750)	(1,778)	1,412	1,412
1998	40,706	42,126	40,706	41,863	0	(263)	36,109	40,706
1999	12,423	12,961	12,423	12,859	0	(102)	12,423	12,423
2000	102,255	104,938	101,738	103,904	(517)	(1,035)	85,158	99,572
2001	114,362	118,085	113,632	116,626	(730)	(1,460)	68,483	110,638
2002	90,086	93,730	89,361	92,279	(725)	(1,451)	64,772	86,442
2003	41,534	43,624	41,634	43,322	99	(302)	39,445	39,945
2004	53,978	53,978	55,706	56,275	1,728	2,297	47,679	51,517
2005	170,537	181,215	157,523	162,013	(13,014)	(19,201)	125,232	148,086
2006	142,994	155,257	164,254	174,886	21,259	19,629	143,890	154,201
2007	87,404	92,069	86,258	91,624	(1,146)	(445)	72,742	78,735
2008	143,259	146,924	143,163	145,724	(96)	(1,201)	110,431	122,890
2009	122,977	132,403	219,387	224,189	96,410	91,787	167,898	175,704
2010	250,951	271,395	252,733	267,270	1,782	(4,125)	179,044	214,428
2011	314,445	341,252	313,923	342,809	(522)	1,557	182,519	310,265
2012	262,458	275,117	243,620	267,148	(18,838)	(7,969)	175,932	202,930
2013	262,805	314,798	272,834	322,953	10,029	8,155	203,341	222,716
2014	396,395	415,126	367,318	379,257	(29,078)	(35,868)	233,131	245,933
2015	343,271	414,684	334,912	373,641	(8,359)	(41,043)	176,308	232,867
2016	453,817	524,609	431,217	475,056	(22,600)	(49,553)	263,060	298,445
2017	346,009	391,331	303,655	357,275	(42,354)	(34,057)	111,449	165,357
2018	345,312	425,312	330,307	410,307	(15,005)	(15,005)	92,870	128,188
2019	318,940	408,940	290,777	380,777	(28,163)	(28,163)	92,139	164,612
2020	541,886	641,886	466,445	566,445	(75,441)	(75,441)	149,446	308,002
2021	0	0	451,271	601,271	451,271	601,271	50,325	234,498
Total	5,074,381	5,718,044	5,406,109	6,131,693	331,728	413,649	2,994,440	3,970,413
Total Excluding Latest	5,074,381	5,718,044	4,954,838	5,530,422	(119,543)	(187,622)	2,944,115	3,735,915

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section I, Exhibit III, Sheet 2, Column (15)
- (5) From Section I, Exhibit III, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid LDF	Projected Paid LDF	Method 1	Method 1	Actual Paid Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Paid Loss @ 06/30/2021	Paid Loss @ 06/30/2022			Expected Paid Emergence Loss @ 06/30/2022	Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	46,472	46,675	43,907	45,359	1.027	1.024	253	274	1,452	1,199	1,179
1992	32,663	32,834	32,663	32,663	1.028	1.027	0	9	0	0	(9)
1993	6,015	6,053	6,015	6,015	1.030	1.028	0	2	0	0	(2)
1994	6,268	6,316	6,268	6,268	1.032	1.030	0	3	0	0	(3)
1995	18,163	18,332	16,041	16,062	1.035	1.032	170	184	21	(149)	(163)
1996	2,835	2,867	2,835	2,835	1.039	1.035	0	3	0	0	(3)
1997	3,162	3,206	1,162	1,412	1.044	1.039	203	208	250	47	42
1998	40,706	42,126	36,008	36,109	1.049	1.044	527	686	101	(426)	(585)
1999	12,423	12,961	12,423	12,423	1.057	1.049	0	66	0	0	(66)
2000	102,255	104,938	85,035	85,158	1.066	1.057	2,268	2,621	124	(2,144)	(2,498)
2001	114,362	118,085	67,387	68,483	1.077	1.066	6,585	7,107	1,097	(5,488)	(6,010)
2002	90,086	93,730	61,802	64,772	1.092	1.077	4,174	4,712	2,971	(1,203)	(1,741)
2003	41,534	43,624	39,445	39,445	1.111	1.092	321	642	0	(321)	(642)
2004	53,978	53,978	47,518	47,679	1.138	1.111	1,168	1,168	162	(1,006)	(1,006)
2005	170,537	181,215	124,432	125,232	1.171	1.138	7,803	9,610	800	(7,004)	(8,811)
2006	142,994	155,257	125,884	143,890	1.219	1.171	3,198	5,490	18,006	14,808	12,517
2007	87,404	92,069	72,726	72,742	1.260	1.219	1,866	2,459	16	(1,850)	(2,443)
2008	143,259	146,924	109,352	110,431	1.310	1.260	4,380	4,854	1,079	(3,301)	(3,775)
2009	122,977	132,403	89,528	167,898	1.369	1.310	4,079	5,228	78,370	74,291	73,141
2010	250,951	271,395	176,937	179,044	1.418	1.369	6,370	8,129	2,106	(4,264)	(6,023)
2011	314,445	341,252	181,367	182,519	1.471	1.418	10,459	12,566	1,153	(9,306)	(11,413)
2012	262,458	275,117	174,547	175,932	1.534	1.471	7,079	8,098	1,385	(5,693)	(6,713)
2013	262,805	314,798	194,555	203,341	1.605	1.534	5,193	9,149	8,786	3,593	(363)
2014	396,395	415,126	231,438	233,131	1.701	1.605	14,122	15,725	1,693	(12,429)	(14,032)
2015	343,271	414,684	174,845	176,308	1.811	1.701	13,492	19,213	1,464	(12,028)	(17,749)
2016	453,817	524,609	257,451	263,060	1.956	1.811	16,427	22,349	5,609	(10,817)	(16,739)
2017	346,009	391,331	108,645	111,449	2.132	1.956	18,865	22,467	2,804	(16,061)	(19,663)
2018	345,312	425,312	89,174	92,870	2.463	2.132	27,138	35,614	3,696	(23,442)	(31,918)
2019	318,940	408,940	84,588	92,139	3.239	2.463	32,974	45,637	7,551	(25,423)	(38,086)
2020	541,886	641,886	92,102	149,446	8.664	3.239	98,307	120,163	57,344	(40,963)	(62,819)
Total	5,074,381	5,718,044	2,746,077	2,944,115			287,419	364,435	198,038	(89,381)	(166,396)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 5

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021 (2)	Selected High Ultimate Loss @ 06/30/2021 (3)	Unlimited Reported Loss @ 06/30/2021 (4)	Unlimited Reported Loss @ 06/30/2022 (5)	Reported LDF @ 06/30/2021 (6)	Projected Reported LDF @ 06/30/2022 (7)	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022 (10)	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022 (8)	High Expected Reported Emergence Loss @ 06/30/2022 (9)		Method 1 Low Reported (11)	Method 1 High Reported (12)
1991	46,472	46,675	46,472	53,958	1.009	1.008	0	20	7,486	7,486	7,466
1992	32,663	32,834	32,663	32,663	1.010	1.009	0	28	0	0	(28)
1993	6,015	6,053	6,015	6,015	1.013	1.010	0	6	0	0	(6)
1994	6,268	6,316	6,268	6,268	1.015	1.013	0	8	0	0	(8)
1995	18,163	18,332	18,163	18,163	1.019	1.015	0	30	0	0	(30)
1996	2,835	2,867	2,835	2,835	1.023	1.019	0	6	0	0	(6)
1997	3,162	3,206	3,162	1,412	1.028	1.023	0	8	(1,750)	(1,750)	(1,758)
1998	40,706	42,126	40,706	40,706	1.035	1.028	0	264	0	0	(264)
1999	12,423	12,961	12,423	12,423	1.043	1.035	0	101	0	0	(101)
2000	102,255	104,938	99,572	99,572	1.054	1.043	506	1,012	0	(506)	(1,012)
2001	114,362	118,085	110,638	110,638	1.067	1.054	704	1,408	0	(704)	(1,408)
2002	90,086	93,730	86,442	86,442	1.084	1.067	688	1,377	0	(688)	(1,377)
2003	41,534	43,624	39,445	39,945	1.106	1.084	393	787	500	107	(287)
2004	53,978	53,978	47,518	51,517	1.134	1.106	1,209	1,209	4,000	2,791	2,791
2005	170,537	181,215	167,283	148,086	1.168	1.134	582	2,494	(19,198)	(19,780)	(21,691)
2006	142,994	155,257	132,489	154,201	1.185	1.168	851	1,845	21,712	20,861	19,867
2007	87,404	92,069	78,719	78,735	1.221	1.185	1,181	1,815	16	(1,165)	(1,799)
2008	143,259	146,924	122,776	122,890	1.263	1.221	2,722	3,209	114	(2,608)	(3,095)
2009	122,977	132,403	96,532	175,704	1.301	1.263	2,633	3,572	79,172	76,539	75,600
2010	250,951	271,395	216,685	214,428	1.347	1.301	3,458	5,521	(2,257)	(5,715)	(7,778)
2011	314,445	341,252	298,249	310,265	1.394	1.347	1,439	3,820	12,016	10,577	8,196
2012	262,458	275,117	214,886	202,930	1.443	1.394	3,761	4,761	(11,956)	(15,717)	(16,717)
2013	262,805	314,798	210,812	222,716	1.493	1.443	3,689	7,378	11,904	8,214	4,525
2014	396,395	415,126	271,053	245,933	1.523	1.493	4,792	5,508	(25,120)	(29,912)	(30,628)
2015	343,271	414,684	228,996	232,867	1.599	1.523	9,534	15,493	3,871	(5,663)	(11,622)
2016	453,817	524,609	318,474	298,445	1.647	1.599	6,273	9,554	(20,028)	(26,301)	(29,583)
2017	346,009	391,331	173,909	165,357	1.705	1.647	8,545	10,795	(8,552)	(17,097)	(19,347)
2018	345,312	425,312	131,995	128,188	1.790	1.705	13,498	18,561	(3,808)	(17,306)	(22,368)
2019	318,940	408,940	188,049	164,612	1.844	1.790	4,653	7,853	(23,436)	(28,090)	(31,289)
2020	541,886	641,886	380,781	308,002	2.084	1.844	19,328	31,326	(72,779)	(92,107)	(104,105)
Total	5,074,381	5,718,044	3,784,008	3,735,915			90,441	139,769	(48,094)	(138,535)	(187,863)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Loss	Unlimited Indicated Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	521,744	0.104	54,367	97.4%	52,943	45,359	2.6%	1,424	46,783	0.090
1992	549,390	0.061	33,274	97.2%	32,353	32,663	2.8%	921	33,584	0.061
1993	623,162	0.010	6,138	97.0%	5,957	6,015	3.0%	181	6,196	0.010
1994	597,732	0.011	6,411	96.8%	6,207	6,268	3.2%	204	6,472	0.011
1995	647,774	0.028	18,444	96.5%	17,804	16,062	3.5%	641	16,703	0.026
1996	682,871	0.004	2,918	96.2%	2,806	2,835	3.8%	112	2,947	0.004
1997	740,825	0.002	1,459	95.7%	1,397	1,412	4.3%	62	1,474	0.002
1998	770,036	0.054	41,863	95.2%	39,838	36,109	4.8%	2,025	38,134	0.050
1999	876,165	0.015	13,005	94.5%	12,286	12,423	5.5%	719	13,142	0.015
2000	908,416	0.114	103,904	93.6%	97,269	85,158	6.4%	6,635	91,793	0.101
2001	996,124	0.117	116,626	92.6%	107,941	68,483	7.4%	8,684	77,168	0.077
2002	1,002,726	0.092	92,279	91.2%	84,200	64,772	8.8%	8,079	72,851	0.073
2003	1,006,253	0.043	43,664	89.6%	39,138	39,445	10.4%	4,526	43,971	0.044
2004	1,067,070	0.052	55,688	87.7%	48,818	47,679	12.3%	6,870	54,550	0.051
2005	1,123,853	0.149	167,903	85.1%	142,902	125,232	14.9%	25,002	150,234	0.134
2006	1,222,954	0.145	177,631	82.6%	146,635	143,890	17.4%	30,996	174,886	0.143
2007	1,303,072	0.071	92,580	79.6%	73,698	72,742	20.4%	18,882	91,624	0.070
2008	1,321,117	0.112	147,331	77.1%	113,646	110,431	22.9%	33,685	144,116	0.109
2009	1,205,736	0.187	225,492	74.0%	166,933	167,898	26.0%	58,558	226,456	0.188
2010	1,235,674	0.216	267,270	70.8%	189,342	179,044	29.2%	77,928	256,972	0.208
2011	1,310,725	0.320	419,992	68.7%	288,588	182,519	31.3%	131,404	313,923	0.240
2012	1,316,896	0.208	274,016	66.7%	182,800	175,932	33.3%	91,216	267,148	0.203
2013	1,410,465	0.227	320,806	63.8%	204,711	203,341	36.2%	116,095	319,436	0.226
2014	1,458,153	0.257	374,733	61.0%	228,607	233,131	39.0%	146,127	379,257	0.260
2015	1,462,151	0.256	373,641	57.6%	215,038	176,308	42.4%	158,603	334,912	0.229
2016	1,395,245	0.256	357,137	54.0%	192,995	263,060	46.0%	164,142	427,202	0.306
2017	1,387,798	0.257	357,275	50.0%	178,768	111,449	50.0%	178,507	289,956	0.209
2018	1,416,826	0.260	367,937	45.7%	168,131	92,870	54.3%	199,806	292,676	0.207
2019	1,504,703	0.262	393,692	39.6%	155,757	92,139	60.4%	237,935	330,074	0.219
2020	1,574,141	0.263	413,815	30.1%	124,501	149,446	69.9%	289,315	438,760	0.279
2021	1,642,207	0.264	433,219	11.0%	47,569	50,325	89.0%	385,650	435,976	0.265
Total	34,282,004		5,754,511		3,369,577	2,994,440		2,384,934	5,379,375	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section I, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section I, Exhibit III, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	521,744	0.104	54,367	99.2%	53,958	53,958	0.8%	410	54,367	0.104
1992	549,390	0.061	33,274	99.1%	32,979	32,663	0.9%	295	32,959	0.060
1993	623,162	0.010	6,138	98.9%	6,073	6,015	1.1%	65	6,079	0.010
1994	597,732	0.011	6,411	98.7%	6,330	6,268	1.3%	81	6,349	0.011
1995	647,774	0.028	18,444	98.5%	18,163	18,163	1.5%	282	18,444	0.028
1996	682,871	0.004	2,918	98.1%	2,864	2,835	1.9%	54	2,889	0.004
1997	740,825	0.002	1,459	97.7%	1,426	1,412	2.3%	33	1,445	0.002
1998	770,036	0.054	41,863	97.2%	40,706	40,706	2.8%	1,157	41,863	0.054
1999	876,165	0.015	13,005	96.6%	12,564	12,423	3.4%	441	12,864	0.015
2000	908,416	0.114	103,904	95.8%	99,572	99,572	4.2%	4,332	103,904	0.114
2001	996,124	0.117	116,626	94.9%	110,638	110,638	5.1%	5,987	116,626	0.117
2002	1,002,726	0.092	92,279	93.7%	86,442	86,442	6.3%	5,837	92,279	0.092
2003	1,006,253	0.043	43,664	92.2%	40,261	39,945	7.8%	3,403	43,349	0.043
2004	1,067,070	0.052	55,688	90.4%	50,343	51,517	9.6%	5,345	56,862	0.053
2005	1,123,853	0.149	167,903	88.2%	148,086	148,086	11.8%	19,817	167,903	0.149
2006	1,222,954	0.145	177,631	85.2%	151,368	154,201	14.8%	26,264	180,465	0.148
2007	1,303,072	0.071	92,580	84.0%	77,726	78,735	16.0%	14,854	93,589	0.072
2008	1,321,117	0.112	147,331	81.1%	119,509	122,890	18.9%	27,822	150,711	0.114
2009	1,205,736	0.187	225,492	78.4%	176,725	175,704	21.6%	48,767	224,471	0.186
2010	1,235,674	0.216	267,270	76.1%	203,367	214,428	23.9%	63,903	278,331	0.225
2011	1,310,725	0.320	419,992	73.9%	310,265	310,265	26.1%	109,726	419,992	0.320
2012	1,316,896	0.208	274,016	71.4%	195,582	202,930	28.6%	78,434	281,364	0.214
2013	1,410,465	0.227	320,806	69.0%	221,236	222,716	31.0%	99,571	322,287	0.228
2014	1,458,153	0.257	374,733	67.0%	250,898	245,933	33.0%	123,835	369,768	0.254
2015	1,462,151	0.256	373,641	66.0%	246,470	232,867	34.0%	127,172	360,038	0.246
2016	1,395,245	0.256	357,137	62.8%	224,364	298,445	37.2%	132,772	431,217	0.309
2017	1,387,798	0.257	357,275	61.3%	218,977	165,357	38.7%	138,298	303,655	0.219
2018	1,416,826	0.260	367,937	59.5%	218,943	128,188	40.5%	148,994	277,181	0.196
2019	1,504,703	0.262	393,692	56.7%	223,113	164,612	43.3%	170,578	335,191	0.223
2020	1,574,141	0.263	413,815	55.0%	227,687	308,002	45.0%	186,128	494,130	0.314
2021	1,642,207	0.264	433,219	46.4%	201,151	234,498	53.6%	232,069	466,567	0.284
Total	34,282,004		5,754,511		3,977,785	3,970,413		1,776,727	5,747,139	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section I, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section I, Exhibit III, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Ultimate Paid	Ultimate Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	521,744	2.427	46,579	54,367	54,367	2.427	0.972	128,308	0.101	0.272	0.090	0.104
1992	549,390	2.357	33,593	32,956	33,274	2.357	1.024	80,313	0.062	0.258	0.061	0.061
1993	623,162	2.288	6,198	6,079	6,138	2.288	1.116	15,676	0.011	0.237	0.010	0.010
1994	597,732	2.221	6,474	6,348	6,411	2.221	1.141	16,243	0.012	0.231	0.011	0.011
1995	647,774	2.157	16,640	18,444	18,444	2.157	1.087	43,236	0.031	0.243	0.029	0.028
1996	682,871	2.094	2,948	2,889	2,918	2.094	1.059	6,473	0.005	0.249	0.004	0.004
1997	740,825	2.033	1,475	1,444	1,459	2.033	1.055	3,131	0.002	0.250	0.004	0.002
1998	770,036	1.974	37,945	41,863	41,863	1.974	1.052	86,943	0.057	0.251	0.055	0.054
1999	876,165	1.916	13,150	12,859	13,005	1.916	1.051	26,186	0.016	0.251	0.015	0.015
2000	908,416	1.860	90,967	103,904	103,904	1.860	1.049	202,769	0.120	0.252	0.116	0.114
2001	996,124	1.806	73,993	116,626	116,626	1.806	1.047	220,443	0.123	0.252	0.119	0.117
2002	1,002,726	1.754	70,987	92,279	92,279	1.754	1.045	169,049	0.096	0.253	0.093	0.092
2003	1,006,253	1.702	44,006	43,322	43,664	1.702	1.044	77,581	0.045	0.253	0.043	0.043
2004	1,067,070	1.653	54,389	56,987	55,688	1.653	1.042	95,944	0.054	0.253	0.051	0.052
2005	1,123,853	1.605	147,142	167,903	167,903	1.605	1.037	279,526	0.155	0.254	0.174	0.149
2006	1,222,954	1.558	174,306	180,956	177,631	1.558	1.030	285,146	0.150	0.256	0.127	0.145
2007	1,303,072	1.513	91,378	93,782	92,580	1.513	1.026	143,698	0.073	0.257	0.072	0.071
2008	1,321,117	1.469	143,163	151,498	147,331	1.469	1.023	221,235	0.114	0.258	0.113	0.112
2009	1,205,736	1.426	226,794	224,189	225,492	1.426	1.017	326,887	0.190	0.260	0.103	0.187
2010	1,235,674	1.384	252,733	281,807	267,270	1.384	1.011	374,006	0.219	0.261	0.220	0.216
2011	1,310,725	1.344	265,626	419,992	419,992	1.344	1.008	569,168	0.323	0.262	0.317	0.320
2012	1,316,896	1.305	263,721	284,311	274,016	1.305	1.010	361,280	0.210	0.261	0.219	0.208
2013	1,410,465	1.267	318,660	322,953	320,806	1.267	1.013	411,736	0.230	0.261	0.222	0.227
2014	1,458,153	1.230	382,149	367,318	374,733	1.230	1.023	471,443	0.263	0.258	0.272	0.257
2015	1,462,151	1.194	306,346	353,019	329,683	1.194	1.033	406,687	0.233	0.256	0.269	0.256
2016	1,395,245	1.159	486,792	475,056	480,924	1.159	1.031	575,020	0.356	0.256	0.270	0.256
2017	1,387,798	1.126	222,736	269,791	246,263	1.126	1.025	284,234	0.182	0.257	0.271	0.257
2018	1,416,826	1.093	203,237	215,421	209,329	1.093	1.017	232,535	0.150	0.260	0.274	0.260
2019	1,504,703	1.061	232,892	290,465	261,678	1.061	1.009	280,118	0.175	0.262	0.276	0.262
2020	1,574,141	1.030	496,728	559,785	528,256	1.030	1.004	546,416	0.337	0.263	0.276	0.263
2021	1,642,207	1.000	458,323	505,040	481,681	1.000	1.001	482,041	0.294	0.264		0.264

5,172,070 5,753,653

All Per Wtd Avg 0.140
Last 5 Wtd Avg 0.257
Last 4 Wtd Avg 0.264
Last 3 Wtd Avg 0.232

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 0.264

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section I, Exhibit III, Sheet 9, Column (6)
- (5) From Section I, Exhibit III, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	521,744	45,359	1.027	46,579	0.089
1992	360.0	549,390	32,663	1.028	33,593	0.061
1993	348.0	623,162	6,015	1.030	6,198	0.010
1994	336.0	597,732	6,268	1.033	6,474	0.011
1995	324.0	647,774	16,062	1.036	16,640	0.026
1996	312.0	682,871	2,835	1.040	2,948	0.004
1997	300.0	740,825	1,412	1.045	1,475	0.002
1998	288.0	770,036	36,109	1.051	37,945	0.049
1999	276.0	876,165	12,423	1.059	13,150	0.015
2000	264.0	908,416	85,158	1.068	90,967	0.100
2001	252.0	996,124	68,483	1.080	73,993	0.074
2002	240.0	1,002,726	64,772	1.096	70,987	0.071
2003	228.0	1,006,253	39,445	1.116	44,006	0.044
2004	216.0	1,067,070	47,679	1.141	54,389	0.051
2005	204.0	1,123,853	125,232	1.175	147,142	0.131
2006	192.0	1,222,954	143,890	1.211	174,306	0.143
2007	180.0	1,303,072	72,742	1.256	91,378	0.070
2008	168.0	1,321,117	110,431	1.296	143,163	0.108
2009	156.0	1,205,736	167,898	1.351	226,794	0.188
2010	144.0	1,235,674	179,044	1.412	252,733	0.205
2011	132.0	1,310,725	182,519	1.455	265,626	0.203
2012	120.0	1,316,896	175,932	1.499	263,721	0.200
2013	108.0	1,410,465	203,341	1.567	318,660	0.226
2014	96.0	1,458,153	233,131	1.639	382,149	0.262
2015	84.0	1,462,151	176,308	1.738	306,346	0.210
2016	72.0	1,395,245	263,060	1.850	486,792	0.349
2017	60.0	1,387,798	111,449	1.999	222,736	0.160
2018	48.0	1,416,826	92,870	2.188	203,237	0.143
2019	36.0	1,504,703	92,139	2.528	232,892	0.155
2020	24.0	1,574,141	149,446	3.324	496,728	0.316
2021	12.0	1,642,207	50,325	9.107	458,323	0.279
Total		34,282,004	2,994,440		5,172,070	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit III, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	521,744	53,958	1.008	54,367	0.104
1992	360.0	549,390	32,663	1.009	32,956	0.060
1993	348.0	623,162	6,015	1.011	6,079	0.010
1994	336.0	597,732	6,268	1.013	6,348	0.011
1995	324.0	647,774	18,163	1.016	18,444	0.028
1996	312.0	682,871	2,835	1.019	2,889	0.004
1997	300.0	740,825	1,412	1.023	1,444	0.002
1998	288.0	770,036	40,706	1.028	41,863	0.054
1999	276.0	876,165	12,423	1.035	12,859	0.015
2000	264.0	908,416	99,572	1.044	103,904	0.114
2001	252.0	996,124	110,638	1.054	116,626	0.117
2002	240.0	1,002,726	86,442	1.068	92,279	0.092
2003	228.0	1,006,253	39,945	1.085	43,322	0.043
2004	216.0	1,067,070	51,517	1.106	56,987	0.053
2005	204.0	1,123,853	148,086	1.134	167,903	0.149
2006	192.0	1,222,954	154,201	1.174	180,956	0.148
2007	180.0	1,303,072	78,735	1.191	93,782	0.072
2008	168.0	1,321,117	122,890	1.233	151,498	0.115
2009	156.0	1,205,736	175,704	1.276	224,189	0.186
2010	144.0	1,235,674	214,428	1.314	281,807	0.228
2011	132.0	1,310,725	310,265	1.354	419,992	0.320
2012	120.0	1,316,896	202,930	1.401	284,311	0.216
2013	108.0	1,410,465	222,716	1.450	322,953	0.229
2014	96.0	1,458,153	245,933	1.494	367,318	0.252
2015	84.0	1,462,151	232,867	1.516	353,019	0.241
2016	72.0	1,395,245	298,445	1.592	475,056	0.340
2017	60.0	1,387,798	165,357	1.632	269,791	0.194
2018	48.0	1,416,826	128,188	1.681	215,421	0.152
2019	36.0	1,504,703	164,612	1.765	290,465	0.193
2020	24.0	1,574,141	308,002	1.817	559,785	0.356
2021	12.0	1,642,207	234,498	2.154	505,040	0.308
Total		34,282,004	3,970,413		5,753,653	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit III, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	521,744	45,359	53,958	8,599	1.027	1.008	1.404	57,431	0.110
1992	360.0	549,390	32,663	32,663	0	1.028	1.009	1.473	32,663	0.059
1993	348.0	623,162	6,015	6,015	0	1.030	1.011	1.557	6,015	0.010
1994	336.0	597,732	6,268	6,268	0	1.033	1.013	1.660	6,268	0.010
1995	324.0	647,774	16,062	18,163	2,100	1.036	1.016	1.785	19,811	0.031
1996	312.0	682,871	2,835	2,835	0	1.040	1.019	1.936	2,835	0.004
1997	300.0	740,825	1,412	1,412	0	1.045	1.023	2.117	1,412	0.002
1998	288.0	770,036	36,109	40,706	4,597	1.051	1.028	2.333	46,832	0.061
1999	276.0	876,165	12,423	12,423	0	1.059	1.035	2.586	12,423	0.014
2000	264.0	908,416	85,158	99,572	14,413	1.068	1.044	2.881	126,685	0.139
2001	252.0	996,124	68,483	110,638	42,155	1.080	1.054	3.220	204,223	0.205
2002	240.0	1,002,726	64,772	86,442	21,670	1.096	1.068	3.604	142,867	0.142
2003	228.0	1,006,253	39,445	39,945	500	1.116	1.085	4.032	41,462	0.041
2004	216.0	1,067,070	47,679	51,517	3,838	1.141	1.106	4.504	64,965	0.061
2005	204.0	1,123,853	125,232	148,086	22,854	1.175	1.134	4.823	235,447	0.209
2006	192.0	1,222,954	143,890	154,201	10,311	1.211	1.174	6.550	211,422	0.173
2007	180.0	1,303,072	72,742	78,735	5,993	1.256	1.191	4.688	100,838	0.077
2008	168.0	1,321,117	110,431	122,890	12,458	1.296	1.233	5.745	182,006	0.138
2009	156.0	1,205,736	167,898	175,704	7,807	1.351	1.276	5.981	214,585	0.178
2010	144.0	1,235,674	179,044	214,428	35,384	1.412	1.314	5.556	375,652	0.304
2011	132.0	1,310,725	182,519	310,265	127,746	1.455	1.354	6.062	956,887	0.730
2012	120.0	1,316,896	175,932	202,930	26,998	1.499	1.401	7.136	368,600	0.280
2013	108.0	1,410,465	203,341	222,716	19,375	1.567	1.450	7.026	339,460	0.241
2014	96.0	1,458,153	233,131	245,933	12,803	1.639	1.494	6.555	317,055	0.217
2015	84.0	1,462,151	176,308	232,867	56,558	1.738	1.516	5.046	461,700	0.316
2016	72.0	1,395,245	263,060	298,445	35,385	1.850	1.592	5.233	448,214	0.321
2017	60.0	1,387,798	111,449	165,357	53,908	1.999	1.632	4.439	350,773	0.253
2018	48.0	1,416,826	92,870	128,188	35,318	2.188	1.681	3.932	231,746	0.164
2019	36.0	1,504,703	92,139	164,612	72,473	2.528	1.765	3.532	348,149	0.231
2020	24.0	1,574,141	149,446	308,002	158,556	3.324	1.817	2.804	594,007	0.377
2021	12.0	1,642,207	50,325	234,498	184,173	9.107	2.154	2.511	512,791	0.312
Total		34,282,004	2,994,440	3,970,413					7,015,223	0.205

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section I, Exhibit III, Sheet 14
- (8) From Section I, Exhibit III, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate	Selected Ultimate Claim Counts	Benefit Level Adjustment Factor	Selected Severity	Trended Trend	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	521,744	269	Exclude	80	269	202	0.951	3.745	0.959	959	54,367	0.104
1992	549,390	119	Exclude	91	120	277	0.967	3.584	0.416	416	33,274	0.061
1993	623,162	22	Exclude	103	22	282	1.018	3.430	0.076	76	6,138	0.010
1994	597,732	22	Exclude	117	22	287	1.110	3.282	0.081	81	6,411	0.011
1995	647,774	81	Exclude	133	81	229	1.134	3.141	0.287	287	18,444	0.028
1996	682,871	12	Exclude	152	13	233	1.080	3.005	0.041	41	2,918	0.004
1997	740,825	7	Exclude	172	7	211	1.053	2.876	0.021	21	1,459	0.002
1998	770,036	195	Exclude	196	195	215	1.049	2.752	0.562	562	41,863	0.054
1999	876,165	49	Exclude	222	50	261	1.046	2.634	0.137	137	13,005	0.015
2000	908,416	355	Exclude	253	355	293	1.045	2.520	0.934	934	103,904	0.114
2001	996,124	346	Include	287	346	337	1.043	2.412	0.870	870	116,626	0.117
2002	1,002,726	331	Include	328	331	279	1.040	2.308	0.794	794	92,279	0.092
2003	1,006,253	166	Include	371	167	261	1.038	2.208	0.384	384	43,664	0.043
2004	1,067,070	181	Include	422	177	315	1.037	2.113	0.388	388	55,688	0.052
2005	1,123,853	563	Include	479	563	298	1.036	2.022	1.181	1,181	167,903	0.149
2006	1,222,954	834	Include	545	819	217	1.031	1.935	1.634	1,634	177,631	0.145
2007	1,303,072	384	Include	619	379	244	1.024	1.852	0.720	720	92,580	0.071
2008	1,321,117	708	Include	703	688	214	1.020	1.772	1.245	1,245	147,331	0.112
2009	1,205,736	1,186	Include	799	1,193	189	1.016	1.696	2,057	2,057	225,492	0.187
2010	1,235,674	1,460	Include	908	1,385	193	1.011	1.623	2,271	2,271	267,270	0.216
2011	1,310,725	2,154	Include	1,032	2,154	195	1.005	1.553	3,361	3,361	419,992	0.320
2012	1,316,896	1,354	Include	1,173	1,305	210	1.002	1.486	1,944	1,944	274,016	0.208
2013	1,410,465	1,495	Include	1,333	1,485	216	1.004	1.422	2,122	2,122	320,806	0.227
2014	1,458,153	1,537	Include	1,514	1,568	239	1.007	1.361	2,149	2,149	374,733	0.257
2015	1,462,151	1,848	Include	1,721	1,726	191	1.017	1.302	2,286	2,300	331,753	0.227
2016	1,395,245	2,295	Include	1,956	2,323	207	1.027	1.246	2,973	2,300	372,026	0.267
2017	1,387,798	1,542	Include	2,223	1,407	175	1.025	1.193	1,720	2,300	329,214	0.237
2018	1,416,826	1,298	Include	2,526	1,261	166	1.019	1.141	1,467	2,300	328,214	0.232
2019	1,504,703	2,457	Include	2,870	2,214	118	1.011	1.092	2,443	2,300	246,363	0.164
2020	1,574,141	3,064	Exclude	3,262	2,892	183	1.003	1.045	3,031	2,300	400,850	0.255
2021	1,642,207	3,039	Exclude	3,707	2,899	166	1.000	1.000	2,900	2,300	382,016	0.233
			Implied Trend	13.6%	0.2%			All Per Wtd Avg	1,520			
								Last 5 Wtd Avg	2,344			
								Last 4 Wtd Avg	2,195			
Total	34,282,004					7,103		Last 3 Wtd Avg	2,341		5,448,232	
								Selected	2,300			

Footnotes:

Reported Exponential Regression	
Constant	8.346
X Coefficient	(0.128)
R Squared	0.736

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section I, Exhibit III, Sheet 10, Column (6) / Section I, Exhibit III, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section I, Exhibit III, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	521,744	202	1.000	202	202	1.60%
1992	360.0	549,390	277	1.000	277	277	2.14%
1993	348.0	623,162	282	1.000	282	282	1.98%
1994	336.0	597,732	287	1.000	287	287	2.16%
1995	324.0	647,774	229	1.000	229	229	1.64%
1996	312.0	682,871	233	1.000	233	233	1.63%
1997	300.0	740,825	211	1.000	211	211	1.40%
1998	288.0	770,036	215	1.000	215	215	1.41%
1999	276.0	876,165	261	1.000	261	261	1.55%
2000	264.0	908,416	293	1.000	293	293	1.73%
2001	252.0	996,124	337	1.000	337	337	1.87%
2002	240.0	1,002,726	279	1.000	279	279	1.59%
2003	228.0	1,006,253	261	1.000	261	261	1.52%
2004	216.0	1,067,070	315	1.000	315	315	1.79%
2005	204.0	1,123,853	298	1.000	298	298	1.65%
2006	192.0	1,222,954	217	1.000	217	217	1.14%
2007	180.0	1,303,072	244	1.000	244	244	1.24%
2008	168.0	1,321,117	214	1.000	214	214	1.10%
2009	156.0	1,205,736	189	1.000	189	189	1.10%
2010	144.0	1,235,674	193	1.000	193	193	1.13%
2011	132.0	1,310,725	195	1.000	195	195	1.11%
2012	120.0	1,316,896	210	1.000	210	210	1.22%
2013	108.0	1,410,465	216	1.000	216	216	1.21%
2014	96.0	1,458,153	239	1.000	239	239	1.33%
2015	84.0	1,462,151	191	1.000	191	191	1.09%
2016	72.0	1,395,245	207	1.000	207	207	1.28%
2017	60.0	1,387,798	175	1.000	175	175	1.12%
2018	48.0	1,416,826	166	1.000	166	166	1.07%
2019	36.0	1,504,703	118	1.002	118	118	0.74%
2020	24.0	1,574,141	182	1.004	183	183	1.13%
2021	12.0	1,642,207	158	1.046	165	166	1.01%
Total		34,282,004	7,094		7,102	7,103	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section I, Exhibit III, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section I, Exhibit III, Sheet 8 Col (3)

STATE OF CONNECTICUT
 GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
 OTHER THAN MEDICAL & INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Reported Claim Counts

Accident Year	Months of Development																											As of 6/30/2022			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324		336	348	360
1991	0	0	0	0	0	199	199	199	200	199	201	200	200	200	200	200	200	200	200	201	201	201	202	202	202	202	202	202	202	202	202
1992	0	0	0	0	0	268	268	268	267	274	274	274	274	274	276	276	276	276	276	277	277	277	277	277	277	277	277	277	277	277	
1993	0	0	0	276	276	277	277	278	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	
1994	0	0	281	281	280	279	279	285	285	285	285	285	285	285	285	285	285	287	287	287	287	287	287	287	287	287	287	287	287	287	
1995	0	222	224	226	228	229	229	229	229	229	228	228	228	228	228	229	229	229	229	229	229	229	229	229	229	229	229	229	229	229	
1996	193	233	231	231	231	232	232	232	232	232	232	232	232	232	232	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	
1997	258	222	213	208	210	210	210	210	210	210	210	210	210	210	211	211	211	211	211	211	211	211	211	211	211	211	211	211	211	211	
1998	228	219	214	214	214	214	214	214	214	214	214	214	214	214	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	
1999	202	252	260	252	260	260	260	260	260	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	
2000	319	283	288	287	287	287	287	287	287	287	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	
2001	304	323	327	327	327	327	327	327	328	329	333	333	333	333	333	333	333	333	335	337	337	337	337	337	337	337	337	337	337	337	
2002	262	273	273	274	275	275	275	275	275	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	
2003	240	255	255	255	255	255	255	255	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	
2004	304	310	310	310	310	310	310	310	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	315	
2005	265	289	289	289	289	289	289	289	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	
2006	196	203	206	206	206	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	217	
2007	228	233	232	232	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	
2008	192	202	202	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	
2009	176	177	188	188	188	188	188	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	
2010	179	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	
2011	189	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	
2012	195	208	209	209	209	209	209	209	209	209	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210	210
2013	212	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	
2014	232	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	
2015	189	190	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	
2016	204	206	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207	
2017	170	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	
2018	164	164	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	166	
2019	126	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	
2020	175	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	
2021	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	

7.094

Accident Year	Age-to-Age Development Factors																											ULT		
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336		336-348	348-360
1991						1.000	1.000	1.005	0.995	1.010	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992					1.008	1.000	1.000	1.006	1.026	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993				1.000	1.004	1.000	1.000	1.004	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994			1.000	0.996	0.996	1.000	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995		1.009	1.009	1.009	0.996	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.207	0.991	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	0.860	0.959	0.977	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	0.961	0.977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.297	0.992	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000	0.887	1.018	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001	1.063	1.042	1.000	1.000	1.000	1.000	1.000	1.003	1.003	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	1.042	1.000	1.004	1.004																										

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																							As of 6/30/2022								
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276		288	300	312	324	336	348	360	372
1991	0	0	0	0	0	192	191	188	189	191	190	197	199	198	199	198	199	199	198	199	198	198	199	199	201	200	200	200	201	201	201	
1992	0	0	0	0	260	260	259	260	261	265	273	274	274	272	276	276	276	275	276	277	276	277	277	277	277	277	277	277	277	277	277	
1993	0	0	0	264	263	263	266	273	276	280	282	281	281	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	
1994	0	0	264	264	262	265	275	273	280	282	284	283	282	284	284	285	285	286	286	286	286	286	287	287	287	287	287	287	287	287	287	
1995	0	192	194	192	205	223	218	225	225	226	226	226	226	227	228	228	227	228	228	228	228	228	228	228	228	228	228	228	228	228	228	
1996	132	171	170	190	219	224	228	232	231	232	232	232	232	232	232	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	233	
1997	40	132	160	186	201	208	209	209	210	209	209	210	210	210	211	211	211	211	211	210	211	211	211	211	210	211	210	211	210	211		
1998	79	134	180	194	206	211	210	213	214	214	214	214	214	213	213	214	213	212	214	214	214	214	214	214	214	214	214	214	214	214	214	
1999	64	198	220	243	254	255	258	259	259	260	261	260	261	261	261	260	261	261	261	261	261	261	261	261	261	261	261	261	261	261	261	
2000	111	191	246	266	276	281	284	281	282	284	284	290	291	289	290	289	289	289	289	289	289	290	290	290	290	290	290	290	290	290	290	
2001	158	257	301	316	326	326	326	325	326	326	331	330	330	331	331	331	331	331	331	333	334	334	334	334	334	334	334	334	334	334	334	
2002	129	212	243	264	270	270	272	274	273	278	277	276	276	276	277	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278
2003	95	182	222	236	243	247	249	254	260	259	259	257	257	259	259	259	259	260	261	260	261	260	260	260	260	260	260	260	260	260	260	260
2004	199	267	286	296	301	304	308	314	314	314	315	313	313	313	314	313	315	314	314	314	315	314	314	314	314	314	314	314	314	314	314	314
2005	135	232	268	275	279	281	290	292	290	292	292	292	292	293	292	292	292	292	292	292	292	292	292	292	292	292	292	292	292	292	292	292
2006	99	161	185	194	199	210	209	211	212	212	215	214	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212	212
2007	136	191	213	223	239	240	239	238	239	239	242	241	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242
2008	100	147	175	206	206	208	209	212	211	212	208	210	211	212	208	210	211	212	208	210	211	212	208	210	211	212	208	210	211	212	208	210
2009	87	129	180	183	184	185	186	186	187	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188
2010	94	165	179	184	187	187	189	188	189	187	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189
2011	120	164	176	190	191	192	192	193	194	194	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192
2012	96	172	185	201	204	206	204	203	204	206	204	206	204	206	204	206	204	206	204	206	204	206	204	206	204	206	204	206	204	206	204	206
2013	102	180	197	207	211	211	213	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214	214
2014	135	187	214	225	231	232	233	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236
2015	103	160	175	181	184	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186
2016	110	168	190	196	200	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202	202
2017	102	150	156	164	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167
2018	105	142	153	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159	159
2019	64	93	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
2020	88	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153
2021	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69
6,901																																

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372		
1991		48.03%	73.69%	86.29%	106.51%	114.17%	82.97%	73.51%	64.50%	67.19%	88.89%	68.10%	74.42%	72.73%	72.73%	86.83%	86.84%	90.92%	81.44%	82.79%	69.62%	68.69%	62.70%	66.79%	79.66%	87.25%	77.97%	76.66%	87.06%	94.48%	84.06%	1	
1992	16.95%	38.45%	55.39%	67.98%	90.64%	84.35%	87.70%	83.29%	81.44%	100.00%	100.00%	100.00%	100.00%	95.12%	100.00%	100.00%	100.00%	100.00%	98.82%	98.87%	100.00%	89.13%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1993	2.01%	11.74%	14.55%	20.44%	24.96%	32.94%	31.10%	40.77%	79.09%	79.10%	100.00%	70.50%	70.50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1994	0.44%	4.12%	9.70%	15.72%	15.30%	16.13%	42.49%	62.29%	41.04%	62.53%	89.57%	74.20%	50.25%	60.89%	60.98%	100.00%	100.00%	53.18%	35.87%	72.46%	64.08%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1995	0.19%	0.28%	0.34%	0.51%	0.69%	3.34%	26.38%	34.27%	51.35%	58.32%	58.35%	67.49%	67.49%	88.30%	100.00%	100.00%	56.23%	87.07%	87.33%	72.47%	72.59%	72.78%	72.85%	73.05%	76.25%	88.32%	88.44%						
1996	7.15%	2.53%	4.36%	4.90%	14.30%	14.43%	93.12%	100.00%	73.14%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1997	0.01%	0.01%	6.70%	13.62%	4.16%	3.51%	3.51%	3.51%	100.00%	65.86%	66.25%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1998	0.00%	0.68%	3.89%	13.21%	55.55%	78.36%	76.54%	88.34%	100.00%	100.00%	100.00%	100.00%	100.00%	79.91%	79.46%	81.03%	73.54%	76.45%	87.90%	87.98%	88.20%	88.32%	88.46%	88.71%								88.71%	
1999	0.00%	3.48%	14.45%	28.06%	57.60%	56.24%	78.21%	89.64%	100.00%	99.95%	100.00%	87.59%	100.00%	100.00%	100.00%	100.00%	71.40%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
2000	1.23%	11.01%	23.68%	45.14%	45.84%	68.12%	83.53%	83.53%	80.83%	87.11%	86.27%	80.06%	75.02%	76.94%	75.86%	76.81%	75.56%	79.87%	81.77%	81.79%	85.40%	85.52%										85.52%	
2001	18.00%	28.13%	53.19%	78.08%	98.05%	92.94%	100.00%	95.11%	98.08%	90.55%	86.47%	72.10%	80.90%	77.42%	79.15%	82.18%	84.22%	55.07%	78.06%	60.91%	61.90%											61.90%	
2002	5.19%	11.70%	23.67%	45.69%	75.41%	75.52%	78.47%	100.00%	97.60%	84.10%	79.32%	46.56%	53.05%	58.02%	61.84%	67.79%	71.24%	80.23%	71.49%	74.93%												74.93%	
2003	8.73%	22.63%	42.70%	59.41%	75.11%	82.09%	88.90%	94.49%	96.83%	74.54%	81.51%	73.98%	71.14%	83.86%	84.03%	90.10%	98.53%	100.00%	98.75%													98.75%	
2004	10.26%	27.70%	51.68%	64.10%	76.41%	89.11%	97.73%	97.39%	97.40%	97.40%	100.00%	95.91%	89.73%	89.95%	95.31%	84.05%	100.00%	92.55%														92.55%	
2005	6.69%	17.40%	31.80%	53.33%	74.04%	88.48%	69.28%	66.91%	74.13%	73.00%	65.36%	75.70%	64.69%	69.08%	73.07%	74.38%	84.57%															84.57%	
2006	8.86%	26.49%	39.61%	54.28%	77.88%	57.35%	65.18%	72.93%	84.03%	88.12%	92.61%	91.99%	80.99%	84.03%	95.01%	93.31%																93.31%	
2007	14.23%	37.73%	62.80%	78.40%	73.32%	76.98%	72.68%	73.28%	82.35%	80.18%	92.15%	91.06%	92.38%	92.39%	92.39%																	92.39%	
2008	14.46%	40.57%	69.73%	75.63%	74.94%	70.00%	79.20%	86.13%	87.98%	91.11%	84.13%	85.44%	89.07%	89.86%																		89.86%	
2009	19.84%	41.98%	67.41%	72.62%	77.34%	80.72%	83.42%	85.27%	85.10%	90.29%	90.49%	92.74%	95.56%																			95.56%	
2010	36.81%	52.00%	75.32%	81.73%	91.14%	92.63%	93.29%	93.05%	96.96%	80.12%	81.68%	83.50%																				83.50%	
2011	22.21%	52.54%	65.17%	85.20%	88.79%	95.56%	59.35%	60.76%	60.81%	60.81%	60.81%	58.83%																				58.83%	
2012	18.87%	44.34%	57.97%	76.47%	83.90%	87.40%	83.38%	82.37%	81.23%	86.70%																						86.70%	
2013	12.93%	49.61%	65.05%	73.77%	79.88%	86.00%	88.71%	92.29%	91.30%																							91.30%	
2014	16.09%	38.86%	62.03%	74.13%	83.49%	83.04%	85.38%	94.79%																								94.79%	
2015	10.81%	40.31%	56.85%	70.05%	75.24%	76.35%	75.71%																									75.71%	
2016	14.34%	38.90%	70.58%	76.19%	80.84%	88.14%																										88.14%	
2017	27.67%	50.71%	52.71%	62.47%	67.40%																											67.40%	
2018	24.81%	48.94%	67.56%	72.45%																												72.45%	
2019	27.84%	44.98%	55.97%																													55.97%	
2020	24.19%	48.52%																														48.52%	
2021	21.46%																															21.46%	
Age-to-Lit																																	
Paid	9.107	3.324	2.528	2.188	1.999	1.850	1.738	1.639	1.567	1.499	1.455	1.412	1.351	1.296	1.256	1.211	1.175	1.141	1.116	1.096	1.080	1.068	1.059	1.051	1.045	1.040	1.036	1.033	1.030	1.028	1.027		
Reported	2.154	1.817	1.765	1.681	1.632	1.592	1.516	1.494	1.450	1.401	1.354	1.314	1.276	1.233	1.191	1.174	1.134	1.106	1.085	1.068	1.054	1.044	1.035	1.028	1.023	1.019	1.016	1.013	1.011	1.009	1.008		
Implied Ratio	23.65%	54.68%	69.81%	76.79%	81.64%	86.02%	87.25%	91.12%	92.53%	93.46%	93.01%	93.10%	94.46%	95.09%	94.82%	96.87%	96.50%	96.97%	97.21%	97.41%	97.56%	97.69%	97.79%	97.87%	97.93%	97.98%	98.02%	98.06%	98.08%	98.10%	98.12%		

**STATE OF CONNECTICUT
GROUP 1 - DEPARTMENT OF EMERGENCY SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section I
Exhibit III
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	521,744	521,744	0	43,907	45,359	1,452	46,472	53,958	7,486
1992	549,390	549,390	0	32,663	32,663	0	32,663	32,663	0
1993	623,162	623,162	0	6,015	6,015	0	6,015	6,015	0
1994	597,732	597,732	0	6,268	6,268	0	6,268	6,268	0
1995	647,774	647,774	0	16,041	16,062	21	18,163	18,163	0
1996	682,871	682,871	0	2,835	2,835	0	2,835	2,835	0
1997	740,825	740,825	0	1,162	1,412	250	3,162	1,412	(1,750)
1998	770,036	770,036	0	36,008	36,109	101	40,706	40,706	0
1999	876,165	876,165	0	12,423	12,423	0	12,423	12,423	0
2000	908,416	908,416	0	85,035	85,158	124	99,572	99,572	0
2001	996,124	996,124	0	67,387	68,483	1,097	110,638	110,638	0
2002	1,002,726	1,002,726	0	61,802	64,772	2,971	86,442	86,442	0
2003	1,006,253	1,006,253	0	39,445	39,445	0	39,445	39,945	500
2004	1,067,070	1,067,070	0	47,518	47,679	162	47,518	51,517	4,000
2005	1,123,853	1,123,853	0	124,432	125,232	800	167,283	148,086	(19,198)
2006	1,222,954	1,222,954	0	125,884	143,890	18,006	132,489	154,201	21,712
2007	1,303,072	1,303,072	0	72,726	72,742	16	78,719	78,735	16
2008	1,321,117	1,321,117	0	109,352	110,431	1,079	122,776	122,890	114
2009	1,205,736	1,205,736	0	89,528	167,898	78,370	96,532	175,704	79,172
2010	1,235,674	1,235,674	0	176,937	179,044	2,106	216,685	214,428	(2,257)
2011	1,310,725	1,310,725	0	181,367	182,519	1,153	298,249	310,265	12,016
2012	1,316,896	1,316,896	0	174,547	175,932	1,385	214,886	202,930	(11,956)
2013	1,410,465	1,410,465	0	194,555	203,341	8,786	210,812	222,716	11,904
2014	1,458,153	1,458,153	0	231,438	233,131	1,693	271,053	245,933	(25,120)
2015	1,462,151	1,462,151	0	174,845	176,308	1,464	228,996	232,867	3,871
2016	1,395,245	1,395,245	0	257,451	263,060	5,609	318,474	298,445	(20,028)
2017	1,387,798	1,387,798	0	108,645	111,449	2,804	173,909	165,357	(8,552)
2018	1,416,826	1,416,826	0	89,174	92,870	3,696	131,995	128,188	(3,808)
2019	1,504,703	1,504,703	0	84,588	92,139	7,551	188,049	164,612	(23,436)
2020	1,574,141	1,574,141	0	92,102	149,446	57,344	380,781	308,002	(72,779)
2021		1,642,207			50,325			234,498	
Total	32,639,797	34,282,004	0	2,746,077	2,994,440	198,038	3,784,008	3,970,413	(48,094)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

Section II
Exhibit I
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	2,159,729	12,373,427	12,405,903	12,495,013	12,526,909	121,586	153,482	32,476	89,110	121,005
1992	2,170,590	8,540,877	8,656,331	8,694,020	8,747,340	153,142	206,462	115,454	37,688	91,008
1993	2,309,090	4,079,935	4,079,995	4,097,858	4,115,721	17,923	35,786	60	17,863	35,726
1994	2,359,480	4,433,896	4,433,896	4,476,759	4,503,546	42,863	69,649	0	42,863	69,649
1995	2,441,440	5,135,820	5,351,498	5,387,277	5,408,634	251,457	272,815	215,679	35,778	57,136
1996	2,562,770	4,337,940	4,337,941	4,363,536	4,389,130	25,596	51,190	1	25,594	51,189
1997	2,594,860	5,594,346	5,825,930	5,863,962	5,901,994	269,616	307,648	231,584	38,032	76,064
1998	2,770,140	6,524,193	7,124,657	7,176,192	7,227,726	651,999	703,533	600,464	51,534	103,069
1999	2,945,472	7,757,890	8,384,372	8,451,691	8,519,009	693,801	761,120	626,482	67,319	134,638
2000	2,961,263	7,635,674	7,636,425	7,704,779	7,963,226	69,105	327,553	752	68,354	326,801
2001	3,109,376	10,297,739	10,586,430	10,699,690	10,797,382	401,951	499,642	288,691	113,260	210,951
2002	3,049,972	9,872,415	11,350,929	11,604,015	11,774,136	1,731,599	1,901,721	1,478,514	253,086	423,207
2003	2,872,178	6,654,188	6,687,531	6,957,375	7,059,762	303,187	405,574	33,343	269,844	372,231
2004	2,937,216	8,244,059	8,389,446	8,632,753	8,745,492	388,694	501,433	145,387	243,307	356,045
2005	3,070,645	8,815,894	9,101,039	9,392,404	9,542,404	576,511	726,511	285,146	291,365	441,365
2006	3,242,744	8,307,922	8,651,641	9,169,355	9,356,518	861,432	1,048,596	343,719	517,713	704,877
2007	3,377,262	6,193,576	6,374,494	6,729,603	7,038,084	536,027	844,508	180,918	355,108	663,590
2008	3,396,538	8,984,519	9,870,821	10,436,401	10,682,891	1,451,882	1,698,372	886,302	565,580	812,069
2009	3,078,466	6,677,066	6,898,316	7,556,489	7,806,489	879,423	1,129,423	221,249	658,174	908,174
2010	2,997,361	8,805,214	9,437,365	10,105,589	10,360,087	1,300,375	1,554,873	632,151	668,224	922,722
2011	2,968,211	5,428,652	5,707,794	6,410,636	6,737,350	981,984	1,308,697	279,141	702,842	1,029,556
2012	2,781,976	4,013,752	4,317,125	4,748,285	5,139,873	734,533	1,126,121	303,373	431,161	822,749
2013	2,784,401	7,117,011	7,646,089	8,519,047	8,873,160	1,402,035	1,756,149	529,077	872,958	1,227,072
2014	2,884,086	6,701,204	7,115,256	8,244,713	8,555,966	1,543,509	1,854,762	414,052	1,129,457	1,440,710
2015	2,838,709	7,873,771	9,105,867	10,900,000	11,200,000	3,026,229	3,326,229	1,232,095	1,794,133	2,094,133
2016	2,545,779	6,236,743	6,990,640	8,663,965	9,000,000	2,427,221	2,763,257	753,897	1,673,324	2,009,360
2017	2,396,748	5,390,095	6,489,706	8,440,091	8,840,091	3,049,996	3,449,996	1,099,610	1,950,385	2,350,385
2018	2,367,677	4,858,541	5,846,677	8,562,113	8,895,404	3,703,573	4,036,863	988,136	2,715,437	3,048,728
2019	2,335,036	2,592,084	3,412,838	6,600,000	7,100,000	4,007,916	4,507,916	820,753	3,187,162	3,687,162
2020	2,364,787	2,612,535	4,140,310	8,108,117	8,658,117	5,495,582	6,045,582	1,527,775	3,967,807	4,517,807
2021	2,441,178	790,685	1,854,699	7,786,586	8,386,586	6,995,901	7,595,901	1,064,014	5,931,887	6,531,887
Total	85,115,182	202,881,665	218,211,962	246,978,312	253,853,027	44,096,647	50,971,362	15,330,297	28,766,350	35,641,065

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit I, Sheet 2, Column (15)
- (6) From Section II, Exhibit I, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications								Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High	
												(13)	(14)	(15)	(16)	(17)	(18)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
1991	2,159,729	12,373,427	12,405,903	32,476	12,758,884	12,495,013	12,415,939	12,626,949	12,754,898	12,495,954	12,626,949	12,463,526	12,504,314	12,495,013	12,526,909	5.785	5.800	
1992	2,170,590	8,540,877	8,656,331	115,454	8,823,007	8,724,992	8,694,020	8,773,999	8,821,439	8,725,378	8,773,999	8,593,633	8,656,940	8,694,020	8,747,340	4.005	4.030	
1993	2,309,090	4,079,935	4,079,995	60	4,223,249	4,115,721	4,080,015	4,169,485	4,221,425	4,116,187	4,169,485	4,101,580	4,123,226	4,097,858	4,115,721	1.775	1.782	
1994	2,359,480	4,433,896	4,433,896	0	4,599,982	4,476,759	4,433,896	4,538,370	4,597,757	4,477,349	4,538,370	4,459,814	4,512,626	4,476,759	4,503,546	1.897	1.909	
1995	2,441,440	5,135,820	5,351,498	215,679	5,341,533	5,408,634	5,433,020	5,408,634	5,344,117	5,408,634	5,408,634	5,320,202	5,346,179	5,387,277	5,408,634	2.207	2.215	
1996	2,562,770	4,337,940	4,337,941	1	4,540,978	4,389,130	4,337,942	4,465,054	4,537,583	4,390,016	4,465,054	4,368,786	4,399,630	4,363,536	4,389,130	1.703	1.713	
1997	2,594,860	5,594,346	5,825,930	231,584	5,877,407	5,901,994	5,910,545	5,889,701	5,877,999	5,901,836	5,889,701	5,871,698	5,917,467	5,863,962	5,901,994	2.260	2.274	
1998	2,770,140	6,524,193	7,124,657	600,464	6,890,518	7,227,726	7,344,760	7,227,726	6,908,446	7,227,726	7,227,726	7,165,492	7,227,252	7,176,192	7,227,726	2.591	2.609	
1999	2,945,472	7,757,890	8,384,372	626,482	8,237,909	8,519,009	8,617,532	8,519,009	8,254,288	8,519,009	8,519,009	8,431,303	8,511,812	8,451,691	8,519,009	2.869	2.892	
2000	2,961,263	7,635,674	7,636,425	752	8,153,607	7,772,846	7,636,712	7,963,226	8,141,514	7,776,187	7,963,226	7,718,471	7,957,658	7,704,779	7,963,226	2.602	2.689	
2001	3,109,376	10,297,739	10,586,430	288,691	11,064,940	10,797,382	10,699,690	10,931,161	11,055,665	10,799,995	10,931,161	10,562,090	10,657,974	10,699,690	10,797,382	3.441	3.473	
2002	3,049,972	9,872,415	11,350,929	1,478,514	10,686,270	11,604,015	11,944,258	11,604,015	10,756,165	11,604,015	11,604,015	11,626,125	11,906,486	11,604,015	11,774,136	3.805	3.860	
2003	2,872,178	6,654,188	6,687,531	33,343	7,264,536	6,854,988	6,701,200	7,059,762	7,247,331	6,859,990	7,059,762	6,978,299	7,068,012	6,957,375	7,059,762	2.422	2.458	
2004	2,937,216	8,244,059	8,389,446	145,387	9,090,075	8,626,385	8,450,317	8,858,230	9,068,497	8,632,753	8,858,230	8,676,975	8,850,056	8,632,753	8,745,492	2.939	2.977	
2005	3,070,645	8,815,894	9,101,039	285,146	9,820,577	9,392,404	9,225,131	9,606,491	9,798,675	9,399,046	9,606,491	9,543,792	9,680,837	9,392,404	9,542,404	3.059	3.108	
2006	3,242,744	8,307,922	8,651,641	343,719	9,356,518	8,982,191	8,819,689	9,169,355	9,335,542	9,989,079	9,169,355	9,181,275	9,381,275	9,169,355	9,356,518	2.828	2.885	
2007	3,377,262	6,193,576	6,374,494	180,918	7,038,084	6,644,514	6,467,145	10,832,148	7,493,339	6,814,691	6,841,299	6,700,000	6,900,000	6,729,603	7,038,084	1.993	2.084	
2008	3,396,538	8,984,519	9,870,821	886,302	10,311,675	10,391,833	10,436,401	10,929,380	10,391,176	10,418,784	10,351,754	10,428,028	10,759,783	10,436,401	10,682,891	3.073	3.145	
2009	3,078,466	6,677,066	6,898,316	221,249	7,770,662	7,342,316	7,065,010	9,941,777	8,076,212	7,499,510	7,556,489	7,778,924	8,107,213	7,556,489	7,806,489	2.455	2.536	
2010	2,997,361	8,805,214	9,437,365	632,151	10,360,087	10,135,191	9,973,178	9,705,247	10,261,807	10,105,589	10,247,639	10,328,260	10,678,260	10,105,589	10,360,087	3.371	3.456	
2011	2,968,211	5,428,652	5,707,794	279,141	6,483,083	6,203,403	5,977,297	9,640,832	6,996,670	6,478,030	6,343,243	6,267,133	6,669,311	6,410,636	6,737,350	2.160	2.270	
2012	2,781,976	4,013,752	4,317,125	303,373	4,879,641	4,748,285	4,635,054	9,060,765	5,621,578	5,139,873	4,813,963	4,698,847	5,154,937	4,748,285	5,139,873	1.707	1.848	
2013	2,784,401	7,117,011	7,646,089	529,077	8,825,415	8,519,047	8,241,165	9,072,062	8,873,160	8,575,715	8,672,231	8,714,312	9,206,662	8,519,047	8,873,160	3.060	3.187	
2014	2,884,086	6,701,204	7,115,256	414,052	8,519,218	8,244,713	7,857,591	9,405,069	8,708,260	8,403,672	7,259,271	8,581,610	9,000,000	8,244,713	8,555,966	2.859	2.967	
2015	2,838,709	7,873,771	9,105,867	1,232,095	10,410,295	11,184,386	13,066,390	9,298,665	10,139,440	10,833,942	9,887,421	10,400,000	10,700,000	10,900,000	11,200,000	3.840	3.945	
2016	2,545,779	6,236,743	6,990,640	753,897	8,773,638	9,144,446	9,102,333	8,394,342	8,663,965	8,967,773	8,415,705	8,510,040	9,000,000	8,663,965	9,000,000	3.403	3.535	
2017	2,396,748	5,390,095	6,489,706	1,099,610	8,189,210	9,108,884	12,316,448	7,945,355	8,105,859	8,774,322	7,361,163	8,213,308	8,613,308	8,440,091	8,840,091	3.521	3.688	
2018	2,367,677	4,858,541	5,846,677	988,136	8,488,859	8,895,404	9,834,430	7,922,947	8,246,843	8,562,113	7,721,523	8,596,152	8,965,519	8,562,113	8,895,404	3.616	3.757	
2019	2,335,036	2,592,084	3,412,838	820,753	5,479,967	5,711,694	6,066,019	7,869,071	6,738,999	6,580,000	6,237,462	6,900,000	7,400,000	6,600,000	7,100,000	2.827	3.041	
2020	2,364,787	2,612,535	4,140,310	1,527,775	7,848,469	8,245,730	8,634,746	7,969,334	7,929,101	8,108,117	8,231,055	7,803,826	8,403,826	8,108,117	8,658,117	3.429	3.661	
2021	2,441,178	790,685	1,854,699	1,064,014	5,938,360	6,648,784	7,116,571	8,226,770	7,922,071	7,786,586	6,685,996			7,786,586	8,386,586	3.190	3.435	
Total	85,115,182	202,881,665	218,211,962	15,330,297	246,046,652	246,457,821	252,734,444	263,024,931	250,889,821	248,371,870	243,437,381	238,983,505	246,260,562	246,978,312	253,853,027			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section II, Exhibit I, Sheet 9, Column (6)
- (7) From Section II, Exhibit I, Sheet 10, Column (6)
- (8) From Section II, Exhibit I, Sheet 11, Column (10)
- (9) From Section II, Exhibit I, Sheet 6, Column (4)
- (10) From Section II, Exhibit I, Sheet 6, Column (10)
- (11) From Section II, Exhibit I, Sheet 7, Column (10)
- (12) From Section II, Exhibit I, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

Section II
Exhibit I
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	12,463,526	12,504,314	12,495,013	12,526,909	31,486	22,595	12,373,427	12,405,903
1992	8,593,633	8,656,940	8,694,020	8,747,340	100,387	90,400	8,540,877	8,656,331
1993	4,101,580	4,123,226	4,097,858	4,115,721	(3,723)	(7,505)	4,079,935	4,079,995
1994	4,459,814	4,512,626	4,476,759	4,503,546	16,946	(9,080)	4,433,896	4,433,896
1995	5,320,202	5,346,179	5,387,277	5,408,634	67,075	62,455	5,135,820	5,351,498
1996	4,368,786	4,399,630	4,363,536	4,389,130	(5,250)	(10,500)	4,337,940	4,337,941
1997	5,871,698	5,917,467	5,863,962	5,901,994	(7,736)	(15,472)	5,594,346	5,825,930
1998	7,165,492	7,227,252	7,176,192	7,227,726	10,700	475	6,524,193	7,124,657
1999	8,431,303	8,511,812	8,451,691	8,519,009	20,387	7,198	7,757,890	8,384,372
2000	7,718,471	7,957,658	7,704,779	7,963,226	(13,692)	5,569	7,635,674	7,636,425
2001	10,562,090	10,657,974	10,699,690	10,797,382	137,601	139,407	10,297,739	10,586,430
2002	11,626,125	11,906,486	11,604,015	11,774,136	(22,110)	(132,350)	9,872,415	11,350,929
2003	6,978,299	7,068,012	6,957,375	7,059,762	(20,925)	(8,250)	6,654,188	6,687,531
2004	8,676,975	8,850,056	8,632,753	8,745,492	(44,222)	(104,564)	8,244,059	8,389,446
2005	9,543,792	9,680,837	9,392,404	9,542,404	(151,388)	(138,433)	8,815,894	9,101,039
2006	9,181,275	9,381,275	9,169,355	9,356,518	(11,921)	(24,757)	8,307,922	8,651,641
2007	6,700,000	6,900,000	6,729,603	7,038,084	29,603	138,084	6,193,576	6,374,494
2008	10,428,028	10,759,783	10,436,401	10,682,891	8,373	(76,892)	8,984,519	9,870,821
2009	7,778,924	8,107,213	7,556,489	7,806,489	(222,435)	(300,723)	6,677,066	6,898,316
2010	10,328,260	10,678,260	10,105,589	10,360,087	(222,671)	(318,173)	8,805,214	9,437,365
2011	6,267,133	6,669,311	6,410,636	6,737,350	143,503	68,038	5,428,652	5,707,794
2012	4,698,847	5,154,937	4,748,285	5,139,873	49,438	(15,064)	4,013,752	4,317,125
2013	8,714,312	9,206,662	8,519,047	8,873,160	(195,265)	(333,502)	7,117,011	7,646,089
2014	8,581,610	9,000,000	8,244,713	8,555,966	(336,897)	(444,034)	6,701,204	7,115,256
2015	10,400,000	10,700,000	10,900,000	11,200,000	500,000	500,000	7,873,771	9,105,867
2016	8,510,040	9,000,000	8,663,965	9,000,000	153,925	0	6,236,743	6,990,640
2017	8,213,308	8,613,308	8,440,091	8,840,091	226,782	226,782	5,390,095	6,489,706
2018	8,596,152	8,965,519	8,562,113	8,895,404	(34,039)	(70,115)	4,858,541	5,846,677
2019	6,900,000	7,400,000	6,600,000	7,100,000	(300,000)	(300,000)	2,592,084	3,412,838
2020	7,803,826	8,403,826	8,108,117	8,658,117	304,290	254,290	2,612,535	4,140,310
2021	0	0	7,786,586	8,386,586	7,786,586	8,386,586	790,685	1,854,699
Total	238,983,505	246,260,562	246,978,312	253,853,027	7,994,807	7,592,465	202,881,665	218,211,962
Total Excluding Latest	238,983,505	246,260,562	239,191,726	245,466,441	208,221	(794,121)	202,090,980	216,357,262

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section II, Exhibit I, Sheet 2, Column (15)
- (5) From Section II, Exhibit I, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021 (2)	Selected High Ultimate Loss @ 06/30/2021 (3)	Unlimited Paid Loss @ 06/30/2021 (4)	Unlimited Paid Loss @ 06/30/2022 (5)	Paid LDF @ 06/30/2021 (6)	Projected Paid LDF @ 06/30/2022 (7)	Method 1	Method 1	Actual Paid Emergence Loss @ 06/30/2022 (10)	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022 (8)	High Expected Paid Emergence Loss @ 06/30/2022 (9)		Method 1 Low Paid (11)	Method 1 High Paid (12)
1991	12,463,526	12,504,314	12,333,894	12,373,427	1.030	1.027	12,794	16,819	39,533	26,739	22,713
1992	8,593,633	8,656,940	8,516,730	8,540,877	1.031	1.030	4,240	7,730	24,148	19,908	16,418
1993	4,101,580	4,123,226	4,079,935	4,079,935	1.033	1.031	1,247	2,494	0	(1,247)	(2,494)
1994	4,459,814	4,512,626	4,433,896	4,433,896	1.036	1.033	1,556	4,728	0	(1,556)	(4,728)
1995	5,320,202	5,346,179	5,047,798	5,135,820	1.037	1.036	10,487	11,487	88,022	77,535	76,534
1996	4,368,786	4,399,630	4,337,940	4,337,940	1.040	1.037	2,573	5,146	0	(2,573)	(5,146)
1997	5,871,698	5,917,467	5,574,377	5,594,346	1.045	1.040	30,809	35,552	19,970	(10,840)	(15,582)
1998	7,165,492	7,227,252	6,487,962	6,524,193	1.051	1.045	70,297	76,705	36,231	(34,067)	(40,475)
1999	8,431,303	8,511,812	7,669,659	7,757,890	1.056	1.051	64,859	71,715	88,231	23,372	16,516
2000	7,718,471	7,957,658	7,635,674	7,635,674	1.063	1.056	8,610	33,482	0	(8,610)	(33,482)
2001	10,562,090	10,657,974	10,131,949	10,297,739	1.070	1.063	43,125	52,739	165,791	122,665	113,052
2002	11,626,125	11,906,486	9,764,299	9,872,415	1.079	1.070	187,951	216,253	108,116	(79,835)	(108,137)
2003	6,978,299	7,068,012	6,654,447	6,654,188	1.089	1.079	34,714	44,330	(259)	(34,973)	(44,589)
2004	8,676,975	8,850,056	8,207,001	8,244,059	1.100	1.089	47,593	65,120	37,058	(10,535)	(28,062)
2005	9,543,792	9,680,837	8,703,753	8,815,894	1.112	1.100	82,313	95,741	112,141	29,828	16,400
2006	9,181,275	9,381,275	8,238,651	8,307,922	1.124	1.112	83,287	100,959	69,271	(14,016)	(31,687)
2007	6,700,000	6,900,000	6,136,063	6,193,576	1.138	1.124	49,042	66,435	57,513	8,471	(8,922)
2008	10,428,028	10,759,783	8,796,118	8,984,519	1.153	1.138	138,856	167,085	188,401	49,545	21,317
2009	7,778,924	8,107,213	6,657,724	6,677,066	1.168	1.153	86,879	112,317	19,343	(67,536)	(92,975)
2010	10,328,260	10,678,260	8,696,596	8,805,214	1.188	1.168	147,842	179,555	108,618	(39,224)	(70,937)
2011	6,267,133	6,669,311	5,330,034	5,428,652	1.208	1.188	76,660	109,560	98,618	21,958	(10,942)
2012	4,698,847	5,154,937	3,943,907	4,013,752	1.231	1.208	62,160	99,713	69,845	7,686	(29,867)
2013	8,714,312	9,206,662	6,984,432	7,117,011	1.263	1.231	171,572	220,404	132,579	(38,993)	(87,825)
2014	8,581,610	9,000,000	6,354,217	6,701,204	1.313	1.263	284,326	337,733	346,987	62,661	9,254
2015	10,400,000	10,700,000	7,287,791	7,873,771	1.405	1.313	537,524	589,338	585,980	48,456	(3,359)
2016	8,510,040	9,000,000	5,604,117	6,236,743	1.518	1.405	449,037	524,748	632,626	183,589	107,878
2017	8,213,308	8,613,308	4,610,531	5,390,095	1.730	1.518	690,758	767,449	779,564	88,806	12,115
2018	8,596,152	8,965,519	4,043,070	4,858,541	2.094	1.730	874,361	945,294	815,470	(58,891)	(129,823)
2019	6,900,000	7,400,000	1,890,998	2,592,084	3.036	2.094	1,107,299	1,217,830	701,086	(406,213)	(516,744)
2020	7,803,826	8,403,826	945,529	2,612,535	7.589	3.036	1,561,289	1,697,878	1,667,006	105,717	(30,872)
Total	238,983,505	246,260,562	195,099,091	202,090,980			6,924,061	7,876,341	6,991,888	67,827	(884,453)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	12,463,526	12,504,314	12,395,903	12,405,903	1.009	1.008	6,736	10,799	10,000	3,264	(799)
1992	8,593,633	8,656,940	8,545,811	8,656,331	1.010	1.009	4,369	10,153	110,520	106,151	100,367
1993	4,101,580	4,123,226	4,079,935	4,079,995	1.011	1.010	1,975	3,949	60	(1,915)	(3,889)
1994	4,459,814	4,512,626	4,433,896	4,433,896	1.012	1.011	2,368	7,194	0	(2,368)	(7,194)
1995	5,320,202	5,346,179	5,278,156	5,351,498	1.013	1.012	3,861	6,246	73,342	69,481	67,096
1996	4,368,786	4,399,630	4,337,941	4,337,941	1.014	1.013	2,855	5,709	0	(2,855)	(5,709)
1997	5,871,698	5,917,467	5,825,930	5,825,930	1.016	1.014	4,283	8,565	0	(4,283)	(8,565)
1998	7,165,492	7,227,252	7,103,733	7,124,657	1.017	1.016	5,861	11,721	20,925	15,064	9,203
1999	8,431,303	8,511,812	8,350,795	8,384,372	1.019	1.017	7,772	15,544	33,577	25,805	18,033
2000	7,718,471	7,957,658	7,636,425	7,636,425	1.021	1.019	8,083	31,646	0	(8,083)	(31,646)
2001	10,562,090	10,657,974	10,409,238	10,586,430	1.024	1.021	15,417	25,088	177,192	161,775	152,104
2002	11,626,125	11,906,486	11,323,430	11,350,929	1.027	1.024	31,364	60,413	27,499	(3,865)	(32,914)
2003	6,978,299	7,068,012	6,687,789	6,687,531	1.030	1.027	31,031	40,614	(259)	(31,290)	(40,872)
2004	8,676,975	8,850,056	8,386,948	8,389,446	1.034	1.030	32,054	51,183	2,499	(29,556)	(48,685)
2005	9,543,792	9,680,837	9,044,211	9,101,039	1.040	1.034	74,778	95,292	56,828	(17,951)	(38,464)
2006	9,181,275	9,381,275	8,716,892	8,651,641	1.046	1.040	60,146	86,050	(65,250)	(125,396)	(151,300)
2007	6,700,000	6,900,000	6,217,682	6,374,494	1.055	1.046	70,545	99,798	156,812	86,266	57,014
2008	10,428,028	10,759,783	9,685,340	9,870,821	1.064	1.055	104,134	150,650	185,481	81,347	34,831
2009	7,778,924	8,107,213	6,929,025	6,898,316	1.074	1.064	103,694	143,748	(30,709)	(134,403)	(174,457)
2010	10,328,260	10,678,260	9,316,390	9,437,365	1.086	1.074	130,064	175,053	120,975	(9,089)	(54,078)
2011	6,267,133	6,669,311	5,438,284	5,707,794	1.100	1.086	108,086	160,531	269,510	161,424	108,979
2012	4,698,847	5,154,937	4,222,217	4,317,125	1.113	1.100	50,667	99,150	94,907	44,241	(4,243)
2013	8,714,312	9,206,662	7,529,203	7,646,089	1.157	1.113	301,168	426,288	116,885	(184,283)	(309,402)
2014	8,581,610	9,000,000	7,061,475	7,115,256	1.215	1.157	353,074	450,251	53,781	(299,292)	(396,469)
2015	10,400,000	10,700,000	8,179,166	9,105,867	1.294	1.215	490,560	556,827	926,701	436,141	369,874
2016	8,510,040	9,000,000	6,363,175	6,990,640	1.382	1.294	381,890	469,046	627,465	245,575	158,419
2017	8,213,308	8,613,308	5,726,236	6,489,706	1.500	1.382	422,999	491,031	763,470	340,471	272,439
2018	8,596,152	8,965,519	5,385,530	5,846,677	1.665	1.500	531,286	592,408	461,146	(70,140)	(131,262)
2019	6,900,000	7,400,000	2,886,900	3,412,838	1.981	1.665	777,223	874,058	525,937	(251,286)	(348,121)
2020	7,803,826	8,403,826	1,984,299	4,140,310	3.566	1.981	1,814,437	2,001,507	2,156,011	341,574	154,504
Total	238,983,505	246,260,562	209,481,957	216,357,262			5,932,779	7,160,513	6,875,305	942,527	(285,207)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

Section II
Exhibit I
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	2,159,729	5.847	12,626,949	97.0%	12,245,477	12,373,427	3.0%	381,471	12,754,898	5.906
1992	2,170,590	4.042	8,773,999	96.8%	8,493,437	8,540,877	3.2%	280,562	8,821,439	4.064
1993	2,309,090	1.806	4,169,485	96.6%	4,027,995	4,079,935	3.4%	141,490	4,221,425	1.828
1994	2,359,480	1.923	4,538,370	96.4%	4,374,510	4,433,896	3.6%	163,861	4,597,757	1.949
1995	2,441,440	2.215	5,408,634	96.1%	5,200,336	5,135,820	3.9%	208,298	5,344,117	2.189
1996	2,562,770	1.742	4,465,054	95.5%	4,265,411	4,337,940	4.5%	199,643	4,537,583	1.771
1997	2,594,860	2.270	5,889,701	95.2%	5,606,048	5,594,346	4.8%	283,653	5,877,999	2.265
1998	2,770,140	2.609	7,227,726	94.7%	6,843,474	6,524,193	5.3%	384,253	6,908,446	2.494
1999	2,945,472	2.892	8,519,009	94.2%	8,022,611	7,757,890	5.8%	496,399	8,254,288	2.802
2000	2,961,263	2.689	7,963,226	93.6%	7,457,386	7,635,674	6.4%	505,840	8,141,514	2.749
2001	3,109,376	3.516	10,931,161	93.1%	10,173,236	10,297,739	6.9%	757,925	11,055,665	3.556
2002	3,049,972	3.805	11,604,015	92.4%	10,720,265	9,872,415	7.6%	883,749	10,756,165	3.527
2003	2,872,178	2.458	7,059,762	91.6%	6,466,618	6,654,188	8.4%	593,143	7,247,331	2.523
2004	2,937,216	3.016	8,858,230	90.7%	8,033,792	8,244,059	9.3%	824,438	9,068,497	3.087
2005	3,070,645	3.128	9,606,491	89.8%	8,623,709	8,815,894	10.2%	982,782	9,798,675	3.191
2006	3,242,744	2.828	9,169,355	88.8%	8,141,734	8,307,922	11.2%	1,027,620	9,335,542	2.879
2007	3,377,262	3.207	10,832,148	88.0%	9,532,385	6,193,576	12.0%	1,299,763	7,493,339	2.219
2008	3,396,538	3.218	10,929,380	87.1%	9,522,723	8,984,519	12.9%	1,406,657	10,391,176	3.059
2009	3,078,466	3.229	9,941,777	85.9%	8,542,632	6,677,066	14.1%	1,399,145	8,076,212	2.623
2010	2,997,361	3.238	9,705,247	85.0%	8,248,655	8,805,214	15.0%	1,456,593	10,261,807	3.424
2011	2,968,211	3.248	9,640,832	83.7%	8,072,815	5,428,652	16.3%	1,568,017	6,996,670	2.357
2012	2,781,976	3.257	9,060,765	82.3%	7,452,939	4,013,752	17.7%	1,607,826	5,621,578	2.021
2013	2,784,401	3.258	9,072,062	80.6%	7,315,913	7,117,011	19.4%	1,756,149	8,873,160	3.187
2014	2,884,086	3.261	9,405,069	78.7%	7,398,013	6,701,204	21.3%	2,007,056	8,708,260	3.019
2015	2,838,709	3.276	9,298,665	75.6%	7,032,996	7,873,771	24.4%	2,265,669	10,139,440	3.572
2016	2,545,779	3.297	8,394,342	71.1%	5,967,120	6,236,743	28.9%	2,427,221	8,663,965	3.403
2017	2,396,748	3.315	7,945,355	65.8%	5,229,591	5,390,095	34.2%	2,715,764	8,105,859	3.382
2018	2,367,677	3.346	7,922,947	57.2%	4,534,645	4,858,541	42.8%	3,388,302	8,246,843	3.483
2019	2,335,036	3.370	7,869,071	47.3%	3,722,157	2,592,084	52.7%	4,146,915	6,738,999	2.886
2020	2,364,787	3.370	7,969,334	33.3%	2,652,767	2,612,535	66.7%	5,316,567	7,929,101	3.353
2021	2,441,178	3.370	8,226,770	13.3%	1,095,384	790,685	86.7%	7,131,386	7,922,071	3.245
Total	85,115,182		263,024,931		215,016,775	202,881,665		48,008,156	250,889,821	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section II, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section II, Exhibit I, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

Section II
Exhibit I
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	2,159,729	5.847	12,626,949	99.3%	12,536,898	12,405,903	0.7%	90,050	12,495,954	5.786
1992	2,170,590	4.042	8,773,999	99.2%	8,704,953	8,656,331	0.8%	69,047	8,725,378	4.020
1993	2,309,090	1.806	4,169,485	99.1%	4,133,292	4,079,995	0.9%	36,193	4,116,187	1.783
1994	2,359,480	1.923	4,538,370	99.0%	4,494,918	4,433,896	1.0%	43,453	4,477,349	1.898
1995	2,441,440	2.215	5,408,634	98.9%	5,351,498	5,351,498	1.1%	57,136	5,408,634	2.215
1996	2,562,770	1.742	4,465,054	98.8%	4,412,980	4,337,941	1.2%	52,074	4,390,016	1.713
1997	2,594,860	2.270	5,889,701	98.7%	5,813,795	5,825,930	1.3%	75,906	5,901,836	2.274
1998	2,770,140	2.609	7,227,726	98.6%	7,124,657	7,124,657	1.4%	103,069	7,227,726	2.609
1999	2,945,472	2.892	8,519,009	98.4%	8,384,372	8,384,372	1.6%	134,638	8,519,009	2.892
2000	2,961,263	2.689	7,963,226	98.2%	7,823,465	7,636,425	1.8%	139,762	7,776,187	2.626
2001	3,109,376	3.516	10,931,161	98.0%	10,717,596	10,586,430	2.0%	213,565	10,799,995	3.473
2002	3,049,972	3.805	11,604,015	97.8%	11,350,929	11,350,929	2.2%	253,086	11,604,015	3.805
2003	2,872,178	2.458	7,059,762	97.6%	6,887,303	6,687,531	2.4%	172,459	6,859,990	2.388
2004	2,937,216	3.016	8,858,230	97.3%	8,614,923	8,389,446	2.7%	243,307	8,632,753	2.939
2005	3,070,645	3.128	9,606,491	96.9%	9,308,484	9,101,039	3.1%	298,007	9,399,046	3.061
2006	3,242,744	2.828	9,169,355	96.3%	8,831,917	8,651,641	3.7%	337,438	8,989,079	2.772
2007	3,377,262	3.207	10,832,148	95.9%	10,391,951	6,374,494	4.1%	440,197	6,814,691	2.018
2008	3,396,538	3.218	10,929,380	95.0%	10,381,418	9,870,821	5.0%	547,963	10,418,784	3.067
2009	3,078,466	3.229	9,941,777	94.0%	9,340,583	6,898,316	6.0%	601,194	7,499,510	2.436
2010	2,997,361	3.238	9,705,247	93.1%	9,037,024	9,437,365	6.9%	668,224	10,105,589	3.371
2011	2,968,211	3.248	9,640,832	92.0%	8,870,596	5,707,794	8.0%	770,236	6,478,030	2.182
2012	2,781,976	3.257	9,060,765	90.9%	8,238,016	4,317,125	9.1%	822,749	5,139,873	1.848
2013	2,784,401	3.258	9,072,062	89.8%	8,142,436	7,646,089	10.2%	929,626	8,575,715	3.080
2014	2,884,086	3.261	9,405,069	86.3%	8,116,653	7,115,256	13.7%	1,288,416	8,403,672	2.914
2015	2,838,709	3.276	9,298,665	81.4%	7,570,590	9,105,867	18.6%	1,728,075	10,833,942	3.817
2016	2,545,779	3.297	8,394,342	76.4%	6,417,209	6,990,640	23.6%	1,977,133	8,967,773	3.523
2017	2,396,748	3.315	7,945,355	71.2%	5,660,739	6,489,706	28.8%	2,284,616	8,774,322	3.661
2018	2,367,677	3.346	7,922,947	65.7%	5,207,510	5,846,677	34.3%	2,715,437	8,562,113	3.616
2019	2,335,036	3.370	7,869,071	59.8%	4,701,909	3,412,838	40.2%	3,167,163	6,580,000	2.818
2020	2,364,787	3.370	7,969,334	50.2%	4,001,527	4,140,310	49.8%	3,967,807	8,108,117	3.429
2021	2,441,178	3.370	8,226,770	27.9%	2,294,883	1,854,699	72.1%	5,931,887	7,786,586	3.190
Total	85,115,182		263,024,931		232,865,023	218,211,962		30,159,909	248,371,870	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section II, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section II, Exhibit I, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated <u>Ultimate Loss</u>		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	2,159,729	2.427	12,758,884	12,495,013	12,626,949	2.427	0.932	28,579,132	5.452	3.614	5.835	5.847
1992	2,170,590	2.357	8,823,007	8,724,992	8,773,999	2.357	1.016	21,005,072	4.106	3.317	4.011	4.042
1993	2,309,090	2.288	4,223,249	4,115,721	4,169,485	2.288	1.162	11,084,499	2.098	2.900	1.806	1.806
1994	2,359,480	2.221	4,599,982	4,476,759	4,538,370	2.221	1.213	12,229,779	2.333	2.778	1.924	1.923
1995	2,441,440	2.157	5,341,533	5,408,634	5,408,634	2.157	1.152	13,437,002	2.552	2.925	2.190	2.215
1996	2,562,770	2.094	4,540,978	4,389,130	4,465,054	2.094	1.120	10,472,933	1.952	3.008	1.739	1.742
1997	2,594,860	2.033	5,877,407	5,901,994	5,889,701	2.033	1.109	13,279,689	2.518	3.038	2.263	2.270
1998	2,770,140	1.974	6,890,518	7,227,726	7,227,726	1.974	1.099	15,672,889	2.867	3.067	2.609	2.609
1999	2,945,472	1.916	8,237,909	8,519,009	8,519,009	1.916	1.095	17,874,584	3.167	3.078	2.890	2.892
2000	2,961,263	1.860	8,153,607	7,772,846	7,963,226	1.860	1.091	16,167,240	2.935	3.088	2.687	2.689
2001	3,109,376	1.806	11,064,940	10,797,382	10,931,161	1.806	1.087	21,455,295	3.820	3.101	3.458	3.516
2002	3,049,972	1.754	10,686,270	11,604,015	11,604,015	1.754	1.083	22,043,691	4.122	3.111	3.812	3.805
2003	2,872,178	1.702	7,264,536	6,854,988	7,059,762	1.702	1.081	12,994,547	2.658	3.117	2.461	2.458
2004	2,937,216	1.653	9,090,075	8,626,385	8,858,230	1.653	1.079	15,792,489	3.253	3.124	3.013	3.016
2005	3,070,645	1.605	9,820,577	9,392,404	9,606,491	1.605	1.070	16,491,173	3.347	3.150	3.108	3.128
2006	3,242,744	1.558	9,356,518	8,982,191	9,169,355	1.558	1.057	15,104,665	2.990	3.187	3.235	2.828
2007	3,377,262	1.513	7,038,084	6,644,514	6,841,299	1.513	1.051	10,872,760	2.128	3.207	3.255	3.207
2008	3,396,538	1.469	10,311,675	10,391,833	10,351,754	1.469	1.047	15,920,940	3.192	3.218	3.266	3.218
2009	3,078,466	1.426	7,770,662	7,342,316	7,556,489	1.426	1.044	11,242,606	2.561	3.229	3.277	3.229
2010	2,997,361	1.384	10,360,087	10,135,191	10,247,639	1.384	1.041	14,763,715	3.558	3.238	3.286	3.238
2011	2,968,211	1.344	6,483,083	6,203,403	6,343,243	1.344	1.038	8,844,917	2.217	3.248	3.296	3.248
2012	2,781,976	1.305	4,879,641	4,748,285	4,813,963	1.305	1.035	6,499,145	1.790	3.257	3.305	3.257
2013	2,784,401	1.267	8,825,415	8,519,047	8,672,231	1.267	1.034	11,362,772	3.221	3.258	3.307	3.258
2014	2,884,086	1.230	8,519,218	8,244,713	8,381,966	1.230	1.033	10,653,262	3.003	3.261	3.309	3.261
2015	2,838,709	1.194	10,410,295	11,184,386	10,797,340	1.194	1.029	13,263,873	3.913	3.276	3.324	3.276
2016	2,545,779	1.159	8,773,638	9,144,446	8,959,042	1.159	1.022	10,614,797	3.597	3.297	3.346	3.297
2017	2,396,748	1.126	8,189,210	9,108,884	8,649,047	1.126	1.017	9,895,919	3.668	3.315	3.364	3.315
2018	2,367,677	1.093	8,488,859	8,895,404	8,692,131	1.093	1.007	9,565,410	3.697	3.346	3.396	3.346
2019	2,335,036	1.061	5,479,967	5,711,694	5,595,830	1.061	1.000	5,936,616	2.396	3.370	3.420	3.370
2020	2,364,787	1.030	7,848,469	8,245,730	8,047,099	1.030	1.000	8,288,512	3.403	3.370	3.420	3.370
2021	2,441,178	1.000	5,938,360	6,648,784	6,293,572	1.000	1.000	6,293,572	2.578	3.370		3.370

246,046,652 246,457,821

All Per Wtd Avg 2.962
Last 5 Wtd Avg 3.369
Last 4 Wtd Avg 3.303
Last 3 Wtd Avg 3.172

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 3.370

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section II, Exhibit I, Sheet 9, Column (6)
- (5) From Section II, Exhibit I, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

Section II
Exhibit I
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	2,159,729	12,373,427	1.031	12,758,884	5.908
1992	360.0	2,170,590	8,540,877	1.033	8,823,007	4.065
1993	348.0	2,309,090	4,079,935	1.035	4,223,249	1.829
1994	336.0	2,359,480	4,433,896	1.037	4,599,982	1.950
1995	324.0	2,441,440	5,135,820	1.040	5,341,533	2.188
1996	312.0	2,562,770	4,337,940	1.047	4,540,978	1.772
1997	300.0	2,594,860	5,594,346	1.051	5,877,407	2.265
1998	288.0	2,770,140	6,524,193	1.056	6,890,518	2.487
1999	276.0	2,945,472	7,757,890	1.062	8,237,909	2.797
2000	264.0	2,961,263	7,635,674	1.068	8,153,607	2.753
2001	252.0	3,109,376	10,297,739	1.075	11,064,940	3.559
2002	240.0	3,049,972	9,872,415	1.082	10,686,270	3.504
2003	228.0	2,872,178	6,654,188	1.092	7,264,536	2.529
2004	216.0	2,937,216	8,244,059	1.103	9,090,075	3.095
2005	204.0	3,070,645	8,815,894	1.114	9,820,577	3.198
2006	192.0	3,242,744	8,307,922	1.126	9,356,518	2.885
2007	180.0	3,377,262	6,193,576	1.136	7,038,084	2.084
2008	168.0	3,396,538	8,984,519	1.148	10,311,675	3.036
2009	156.0	3,078,466	6,677,066	1.164	7,770,662	2.524
2010	144.0	2,997,361	8,805,214	1.177	10,360,087	3.456
2011	132.0	2,968,211	5,428,652	1.194	6,483,083	2.184
2012	120.0	2,781,976	4,013,752	1.216	4,879,641	1.754
2013	108.0	2,784,401	7,117,011	1.240	8,825,415	3.170
2014	96.0	2,884,086	6,701,204	1.271	8,519,218	2.954
2015	84.0	2,838,709	7,873,771	1.322	10,410,295	3.667
2016	72.0	2,545,779	6,236,743	1.407	8,773,638	3.446
2017	60.0	2,396,748	5,390,095	1.519	8,189,210	3.417
2018	48.0	2,367,677	4,858,541	1.747	8,488,859	3.585
2019	36.0	2,335,036	2,592,084	2.114	5,479,967	2.347
2020	24.0	2,364,787	2,612,535	3.004	7,848,469	3.319
2021	12.0	2,441,178	790,685	7.510	5,938,360	2.433
Total		85,115,182	202,881,665		246,046,652	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit I, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

Section II
Exhibit I
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	2,159,729	12,405,903	1.007	12,495,013	5.785
1992	360.0	2,170,590	8,656,331	1.008	8,724,992	4.020
1993	348.0	2,309,090	4,079,995	1.009	4,115,721	1.782
1994	336.0	2,359,480	4,433,896	1.010	4,476,759	1.897
1995	324.0	2,441,440	5,351,498	1.011	5,408,634	2.215
1996	312.0	2,562,770	4,337,941	1.012	4,389,130	1.713
1997	300.0	2,594,860	5,825,930	1.013	5,901,994	2.274
1998	288.0	2,770,140	7,124,657	1.014	7,227,726	2.609
1999	276.0	2,945,472	8,384,372	1.016	8,519,009	2.892
2000	264.0	2,961,263	7,636,425	1.018	7,772,846	2.625
2001	252.0	3,109,376	10,586,430	1.020	10,797,382	3.473
2002	240.0	3,049,972	11,350,929	1.022	11,604,015	3.805
2003	228.0	2,872,178	6,687,531	1.025	6,854,988	2.387
2004	216.0	2,937,216	8,389,446	1.028	8,626,385	2.937
2005	204.0	3,070,645	9,101,039	1.032	9,392,404	3.059
2006	192.0	3,242,744	8,651,641	1.038	8,982,191	2.770
2007	180.0	3,377,262	6,374,494	1.042	6,644,514	1.967
2008	168.0	3,396,538	9,870,821	1.053	10,391,833	3.060
2009	156.0	3,078,466	6,898,316	1.064	7,342,316	2.385
2010	144.0	2,997,361	9,437,365	1.074	10,135,191	3.381
2011	132.0	2,968,211	5,707,794	1.087	6,203,403	2.090
2012	120.0	2,781,976	4,317,125	1.100	4,748,285	1.707
2013	108.0	2,784,401	7,646,089	1.114	8,519,047	3.060
2014	96.0	2,884,086	7,115,256	1.159	8,244,713	2.859
2015	84.0	2,838,709	9,105,867	1.228	11,184,386	3.940
2016	72.0	2,545,779	6,990,640	1.308	9,144,446	3.592
2017	60.0	2,396,748	6,489,706	1.404	9,108,884	3.801
2018	48.0	2,367,677	5,846,677	1.521	8,895,404	3.757
2019	36.0	2,335,036	3,412,838	1.674	5,711,694	2.446
2020	24.0	2,364,787	4,140,310	1.992	8,245,730	3.487
2021	12.0	2,441,178	1,854,699	3.585	6,648,784	2.724
Total		85,115,182	218,211,962		246,457,821	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit I, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

Section II
Exhibit I
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	2,159,729	12,373,427	12,405,903	32,476	1.031	1.007	1.309	12,415,939	5.749
1992	360.0	2,170,590	8,540,877	8,656,331	115,454	1.033	1.008	1.326	8,694,020	4.005
1993	348.0	2,309,090	4,079,935	4,079,995	60	1.035	1.009	1.344	4,080,015	1.767
1994	336.0	2,359,480	4,433,896	4,433,896	0	1.037	1.010	1.361	4,433,896	1.879
1995	324.0	2,441,440	5,135,820	5,351,498	215,679	1.040	1.011	1.378	5,433,020	2.225
1996	312.0	2,562,770	4,337,940	4,337,941	1	1.047	1.012	1.353	4,337,942	1.693
1997	300.0	2,594,860	5,594,346	5,825,930	231,584	1.051	1.013	1.365	5,910,545	2.278
1998	288.0	2,770,140	6,524,193	7,124,657	600,464	1.056	1.014	1.367	7,344,760	2.651
1999	276.0	2,945,472	7,757,890	8,384,372	626,482	1.062	1.016	1.372	8,617,532	2.926
2000	264.0	2,961,263	7,635,674	7,636,425	752	1.068	1.018	1.382	7,636,712	2.579
2001	252.0	3,109,376	10,297,739	10,586,430	288,691	1.075	1.020	1.392	10,699,690	3.441
2002	240.0	3,049,972	9,872,415	11,350,929	1,478,514	1.082	1.022	1.401	11,944,258	3.916
2003	228.0	2,872,178	6,654,188	6,687,531	33,343	1.092	1.025	1.410	6,701,200	2.333
2004	216.0	2,937,216	8,244,059	8,389,446	145,387	1.103	1.028	1.419	8,450,317	2.877
2005	204.0	3,070,645	8,815,894	9,101,039	285,146	1.114	1.032	1.435	9,225,131	3.004
2006	192.0	3,242,744	8,307,922	8,651,641	343,719	1.126	1.038	1.489	8,819,689	2.720
2007	180.0	3,377,262	6,193,576	6,374,494	180,918	1.136	1.042	1.512	6,467,145	1.915
2008	168.0	3,396,538	8,984,519	9,870,821	886,302	1.148	1.053	1.638	10,436,401	3.073
2009	156.0	3,078,466	6,677,066	6,898,316	221,249	1.164	1.064	1.753	7,065,010	2.295
2010	144.0	2,997,361	8,805,214	9,437,365	632,151	1.177	1.074	1.848	9,973,178	3.327
2011	132.0	2,968,211	5,428,652	5,707,794	279,141	1.194	1.087	1.965	5,977,297	2.014
2012	120.0	2,781,976	4,013,752	4,317,125	303,373	1.216	1.100	2.048	4,635,054	1.666
2013	108.0	2,784,401	7,117,011	7,646,089	529,077	1.240	1.114	2.125	8,241,165	2.960
2014	96.0	2,884,086	6,701,204	7,115,256	414,052	1.271	1.159	2.793	7,857,591	2.724
2015	84.0	2,838,709	7,873,771	9,105,867	1,232,095	1.322	1.228	4.214	13,066,390	4.603
2016	72.0	2,545,779	6,236,743	6,990,640	753,897	1.407	1.308	5.393	10,302,333	4.047
2017	60.0	2,396,748	5,390,095	6,489,706	1,099,610	1.519	1.404	6.299	12,316,448	5.139
2018	48.0	2,367,677	4,858,541	5,846,677	988,136	1.747	1.521	5.036	9,834,430	4.154
2019	36.0	2,335,036	2,592,084	3,412,838	820,753	2.114	1.674	4.233	6,066,019	2.598
2020	24.0	2,364,787	2,612,535	4,140,310	1,527,775	3.004	1.992	3.942	8,634,746	3.651
2021	12.0	2,441,178	790,685	1,854,699	1,064,014	7.510	3.585	5.945	7,116,571	2.915
Total		85,115,182	202,881,665	218,211,962					252,734,444	2.969

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section II, Exhibit I, Sheet 14
- (8) From Section II, Exhibit I, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

Section II
Exhibit I
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	2,159,729	10,589		8,824	10,701	1,180	0.932	3.745	37,371	37,371	12,626,949	5.847
1992	2,170,590	9,684		9,391	9,738	901	1.016	3.584	35,456	35,456	8,773,999	4.042
1993	2,309,090	6,227	Include	9,994	6,308	661	1.162	3.430	25,138	25,138	4,169,485	1.806
1994	2,359,480	8,052	Include	10,637	8,163	556	1.213	3.282	32,500	32,500	4,538,370	1.923
1995	2,441,440	10,035	Include	11,320	10,035	539	1.152	3.141	36,305	36,305	5,408,634	2.215
1996	2,562,770	8,128	Include	12,048	8,269	540	1.120	3.005	27,839	27,839	4,465,054	1.742
1997	2,594,860	12,584	Include	12,822	12,558	469	1.109	2.876	40,060	40,060	5,889,701	2.270
1998	2,770,140	15,248	Include	13,646	15,248	474	1.099	2.752	46,109	46,109	7,227,726	2.609
1999	2,945,472	15,433	Include	14,523	15,433	552	1.095	2.634	44,508	44,508	8,519,009	2.892
2000	2,961,263	14,529	Include	15,457	14,885	535	1.091	2.520	40,939	40,939	7,963,226	2.689
2001	3,109,376	18,943	Include	16,450	19,177	570	1.087	2.412	50,262	50,262	10,931,161	3.516
2002	3,049,972	22,933	Include	17,507	22,933	506	1.083	2.308	57,337	57,337	11,604,015	3.805
2003	2,872,178	15,233	Include	18,632	15,688	450	1.081	2.208	37,460	37,460	7,059,762	2.458
2004	2,937,216	19,085	Include	19,830	19,598	452	1.079	2.113	44,674	44,674	8,858,230	3.016
2005	3,070,645	23,191	Include	21,104	23,720	405	1.070	2.022	51,317	51,317	9,606,491	3.128
2006	3,242,744	22,455	Include	22,461	22,923	400	1.057	1.935	46,907	46,907	9,169,355	2.828
2007	3,377,262	18,823	Include	23,904	19,380	353	1.051	1.852	37,711	37,711	6,841,299	2.026
2008	3,396,538	27,419	Include	25,440	27,313	379	1.047	1.772	50,694	50,694	10,351,754	3.048
2009	3,078,466	22,592	Include	27,075	23,251	325	1.044	1.696	41,146	41,146	7,556,489	2.455
2010	2,997,361	30,164	Include	28,816	30,499	336	1.041	1.623	51,514	51,514	10,247,639	3.419
2011	2,968,211	24,913	Include	30,668	25,475	249	1.038	1.553	41,047	41,047	6,343,243	2.137
2012	2,781,976	20,735	Include	32,638	21,022	229	1.035	1.486	32,325	32,325	4,813,963	1.730
2013	2,784,401	31,669	Include	34,736	32,239	269	1.034	1.422	47,420	47,420	8,672,231	3.115
2014	2,884,086	40,218	Include	36,969	40,888	205	1.033	1.361	57,502	49,800	7,259,271	2.517
2015	2,838,709	42,047	Include	39,344	40,592	266	1.029	1.302	54,383	49,800	9,887,421	3.483
2016	2,545,779	42,486	Include	41,873	41,625	215	1.022	1.246	53,015	49,800	8,415,705	3.306
2017	2,396,748	50,833	Include	44,564	48,267	179	1.017	1.193	58,513	49,800	7,361,163	3.071
2018	2,367,677	49,920	Include	47,428	48,780	178	1.007	1.141	56,060	49,800	7,721,523	3.261
2019	2,335,036	41,759	Include	50,476	40,912	137	1.000	1.092	44,677	49,800	6,237,462	2.671
2020	2,364,787	47,740	Exclude	53,720	46,590	173	1.000	1.045	48,687	49,800	8,231,055	3.481
2021	2,441,178	49,523	Exclude	57,173	46,877	134	1.000	1.000	46,877	49,800	6,685,996	2.739
			Implied Trend	6.4%	0.6%			All Per Wtd Avg	43,732			
								Last 5 Wtd Avg	49,798			
								Last 4 Wtd Avg	50,455			
								Last 3 Wtd Avg	48,916		243,437,381	
								Selected	49,800			

Footnotes:

Reported Exponential Regression	
Constant	11.016
X Coefficient	(0.062)
R Squared	0.882

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section II, Exhibit I, Sheet 10, Column (6) / Section II, Exhibit I, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section II, Exhibit I, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

Section II
Exhibit I
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	2,159,729	1,180	1.000	1,180	1,180	2.25%
1992	360.0	2,170,590	901	1.000	901	901	1.76%
1993	348.0	2,309,090	661	1.000	661	661	1.25%
1994	336.0	2,359,480	556	1.000	556	556	1.06%
1995	324.0	2,441,440	539	1.000	539	539	1.02%
1996	312.0	2,562,770	540	1.000	540	540	1.01%
1997	300.0	2,594,860	469	1.000	469	469	0.89%
1998	288.0	2,770,140	474	1.000	474	474	0.87%
1999	276.0	2,945,472	552	1.000	552	552	0.98%
2000	264.0	2,961,263	535	1.000	535	535	0.97%
2001	252.0	3,109,376	570	1.000	570	570	1.01%
2002	240.0	3,049,972	506	1.000	506	506	0.95%
2003	228.0	2,872,178	450	1.000	450	450	0.92%
2004	216.0	2,937,216	452	1.000	452	452	0.93%
2005	204.0	3,070,645	405	1.000	405	405	0.82%
2006	192.0	3,242,744	400	1.000	400	400	0.79%
2007	180.0	3,377,262	353	1.000	353	353	0.69%
2008	168.0	3,396,538	379	1.000	379	379	0.76%
2009	156.0	3,078,466	325	1.000	325	325	0.74%
2010	144.0	2,997,361	336	1.000	336	336	0.81%
2011	132.0	2,968,211	249	1.000	249	249	0.62%
2012	120.0	2,781,976	229	1.000	229	229	0.63%
2013	108.0	2,784,401	269	1.000	269	269	0.76%
2014	96.0	2,884,086	205	1.000	205	205	0.58%
2015	84.0	2,838,709	266	1.000	266	266	0.78%
2016	72.0	2,545,779	215	1.001	215	215	0.73%
2017	60.0	2,396,748	179	1.001	179	179	0.66%
2018	48.0	2,367,677	178	1.001	178	178	0.69%
2019	36.0	2,335,036	136	1.006	137	137	0.55%
2020	24.0	2,364,787	170	1.016	173	173	0.71%
2021	12.0	2,441,178	115	1.129	130	134	0.55%
Total		85,115,182	12,794		12,813	12,817	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit I, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section II, Exhibit I, Sheet 8 Col (3)

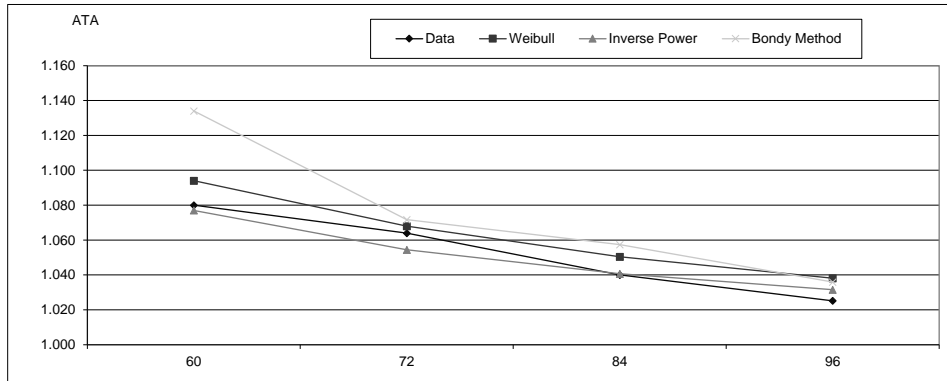
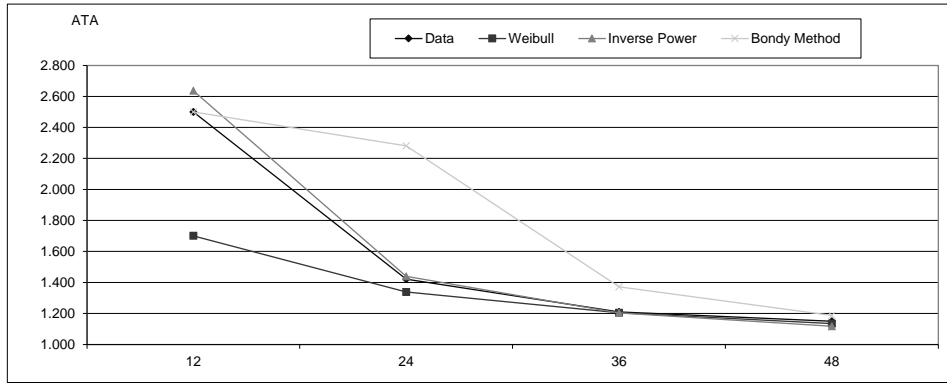
STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Curve Fitting Methods
Paid Loss

Tail at Period: **31** (To display in table)
Cut-off point:(<=Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods			
Method	Tail	R^2	
Weibull	1.003	0.958	
Inverse Power	1.031	0.976	
Bondy Method	1.015	N/A	



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method			
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*
									0.900		
1	12	0.000	Exclude	1.701	4.588	2.637	7.680	0.916		2.500	15.121
2	24	1.421	Include	1.339	2.697	1.439	2.912	0.351	0.383	2.281	6.049
3	36	1.210	Include	1.204	2.015	1.203	2.024	0.191	0.543	1.372	2.652
4	48	1.150	Include	1.135	1.674	1.118	1.682	0.140	0.733	1.187	1.933
5	60	1.080	Include	1.094	1.475	1.077	1.505	0.077	0.551	1.134	1.628
6	72	1.064	Include	1.068	1.348	1.054	1.398	0.062	0.806	1.072	1.436
7	84	1.040	Include	1.050	1.262	1.041	1.325	0.039	0.632	1.057	1.340
8	96	1.025	Include	1.038	1.202	1.032	1.274	0.025	0.635	1.036	1.267
9	108	1.020	Include	1.029	1.158	1.025	1.235	0.020	0.796	1.023	1.223
10	120	1.018	Include	1.023	1.125	1.021	1.204	0.018	0.901	1.018	1.196
11	132	1.015	Include	1.018	1.100	1.017	1.180	0.015	0.835	1.016	1.175
12	144	1.011	Include	1.014	1.080	1.015	1.160	0.011	0.735	1.013	1.156
13	156	1.014	Include	1.011	1.065	1.013	1.143	0.014	1.271	1.010	1.141
14	168	1.010	Include	1.009	1.053	1.011	1.129	0.010	0.716	1.013	1.129
15	180	0.000	Exclude	1.007	1.044	1.010	1.117	0.009	0.900	1.009	1.115
16	192	1.011	Include	1.006	1.036	1.008	1.106	0.011	1.221	1.008	1.105
17	204	1.010	Include	1.005	1.030	1.008	1.097	0.010	0.935	1.010	1.097
18	216	0.000	Exclude	1.004	1.025	1.007	1.089	0.010	0.971	1.009	1.086
19	228	0.000	Exclude	1.003	1.021	1.006	1.082	0.009	0.860	1.009	1.076
20	240	0.000	Exclude	1.003	1.017	1.006	1.075	0.007	0.861	1.008	1.066
21	252	0.000	Exclude	1.002	1.015	1.005	1.069	0.006	0.846	1.007	1.058
22	264	0.000	Exclude	1.002	1.012	1.005	1.064	0.006	0.898	1.006	1.051
23	276	0.000	Exclude	1.002	1.010	1.004	1.059	0.005	0.967	1.005	1.045
24	288	0.000	Exclude	1.001	1.009	1.004	1.054	0.005	0.975	1.005	1.040
25	300	0.000	Exclude	1.001	1.007	1.004	1.050	0.004	0.686	1.005	1.035
26	312	0.000	Exclude	1.001	1.006	1.003	1.046	0.006	1.789	1.003	1.030
27	324	0.000	Exclude	1.001	1.005	1.003	1.043	0.002	0.386	1.006	1.027
28	336	0.000	Exclude	1.001	1.005	1.003	1.040	0.002	0.900	1.002	1.021
29	348	0.000	Exclude	1.001	1.004	1.003	1.037	0.002	0.900	1.002	1.018
30	360	0.000	Exclude	1.000	1.003	1.003	1.034	0.002	0.900	1.002	1.016
31	372	0.000	Exclude	1.000	1.003	1.002	1.031			1.002	1.015
32	384	0.000	Exclude	1.000	1.002	1.002	1.029			1.001	1.013
33	396	0.000	Exclude	1.000	1.002	1.002	1.026			1.001	1.011
34	408	0.000	Exclude	1.000	1.002	1.002	1.024			1.001	1.010
35	420	0.000	Exclude	1.000	1.001	1.002	1.022			1.001	1.009
36	432	0.000	Exclude	1.000	1.001	1.002	1.020			1.001	1.008
37	444	0.000	Exclude	1.000	1.001	1.002	1.018			1.001	1.007
38	456	0.000	Exclude	1.000	1.001	1.002	1.017			1.001	1.006
39	468	0.000	Exclude	1.000	1.001	1.002	1.015			1.001	1.005
40	480	0.000	Exclude	1.000	1.001	1.001	1.013			1.001	1.004
41	492	0.000	Exclude	1.000	1.001	1.001	1.012			1.001	1.004
42	504	0.000	Exclude	1.000	1.000	1.001	1.010			1.001	1.003
43	516	0.000	Exclude	1.000	1.000	1.001	1.009			1.000	1.003
44	528	0.000	Exclude	1.000	1.000	1.001	1.008			1.000	1.002
45	540	0.000	Exclude	1.000	1.000	1.001	1.006			1.000	1.002
46	552	0.000	Exclude	1.000	1.000	1.001	1.005			1.000	1.001
47	564	0.000	Exclude	1.000	1.000	1.001	1.004			1.000	1.001
48	576	0.000	Exclude	1.000	1.000	1.001	1.003			1.000	1.001
49	588	0.000	Exclude	1.000	1.000	1.001	1.002			1.000	1.000
50	600	0.000	Exclude	1.000	1.000	1.001	1.001			1.000	1.000

STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Reported Loss

Accident Year	Months of Development																																As of 6/30/2022
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372		
1991	0	8,668,918	8,460,717	9,304,978	10,167,066	10,776,165	11,248,075	13,009,817	15,797,873	15,598,707	11,498,908	11,590,992	11,628,734	11,701,911	11,873,631	11,964,147	12,087,298	12,149,644	12,154,968	12,160,843	11,981,875	12,024,927	12,031,166	12,118,771	12,159,117	12,190,990	12,231,111	12,303,991	12,303,625	12,395,903	12,405,903	12,405,903	
1992	4,438,508	4,648,359	5,704,320	6,564,204	7,009,080	7,430,704	8,090,715	8,935,558	9,928,154	7,719,678	7,660,814	7,739,911	7,899,388	7,953,202	8,045,424	8,044,647	8,125,447	8,156,878	8,176,637	8,208,002	8,293,366	8,895,568	8,978,808	8,903,809	8,541,115	8,540,112	8,540,112	8,545,811	8,656,331	8,656,331	8,656,331		
1993	1,831,072	2,336,233	2,776,500	2,980,711	3,124,894	3,204,952	3,394,488	3,415,319	3,276,799	3,607,777	3,753,542	3,839,914	3,966,037	4,059,012	3,945,589	4,023,198	3,972,866	4,048,467	4,064,166	4,264,444	4,264,443	4,229,936	4,079,935	4,079,935	4,079,935	4,129,935	4,079,935	4,079,935	4,079,935	4,079,935	4,079,935		
1994	1,542,481	2,284,754	2,833,213	3,153,630	3,505,435	3,449,990	5,051,227	6,407,826	6,445,435	3,943,537	3,977,302	4,036,330	4,070,792	4,166,710	4,288,575	4,284,436	4,334,759	4,334,759	4,334,759	4,334,759	4,334,759	4,334,759	4,334,759	4,334,759	4,334,759	4,334,759	4,334,759	4,334,759	4,334,759	4,334,759	4,334,759		
1995	1,464,131	2,445,816	2,975,516	3,726,892	4,249,078	4,271,570	3,819,366	3,869,079	3,950,052	4,123,757	4,168,150	4,178,927	4,236,066	4,259,366	4,320,279	4,330,998	4,440,858	4,494,858	5,182,027	5,128,405	5,128,405	5,128,405	5,128,405	5,128,405	5,128,405	5,128,405	5,128,405	5,128,405	5,128,405	5,128,405	5,128,405		
1996	1,681,460	2,605,336	3,573,631	4,770,954	4,616,462	3,484,816	3,645,068	3,690,036	3,733,123	3,796,621	3,861,674	4,078,794	4,099,353	4,070,328	4,110,059	4,137,820	4,197,857	4,138,375	4,222,107	4,287,201	4,344,215	4,344,215	4,344,215	4,344,215	4,344,215	4,344,215	4,344,215	4,344,215	4,344,215	4,344,215	4,344,215		
1997	1,558,067	3,427,114	5,768,164	6,500,326	5,015,117	3,545,506	4,235,851	4,409,468	4,494,467	4,626,071	4,905,679	4,812,344	4,905,628	4,947,238	5,077,230	5,467,512	5,540,733	6,034,501	6,088,929	6,192,368	6,192,368	6,192,368	6,192,368	6,192,368	6,192,368	6,192,368	6,192,368	6,192,368	6,192,368	6,192,368	6,192,368		
1998	2,668,041	5,385,968	6,025,546	8,814,112	3,989,297	4,286,927	4,591,174	4,794,062	4,961,689	5,197,299	5,405,405	5,413,303	5,476,459	5,778,119	5,931,883	6,037,874	7,340,258	7,202,300	7,227,851	7,221,315	7,307,149	7,307,149	7,307,149	7,307,149	7,307,149	7,307,149	7,307,149	7,307,149	7,307,149	7,307,149	7,307,149		
1999	5,433,365	5,992,551	4,080,221	4,547,537	5,067,257	5,484,226	5,929,850	6,041,384	6,155,961	6,568,901	6,595,082	6,760,105	6,883,838	7,224,334	7,554,826	8,086,184	8,166,570	8,233,790	8,322,178	8,346,101	8,345,933	8,350,795	8,350,795	8,350,795	8,350,795	8,350,795	8,350,795	8,350,795	8,350,795	8,350,795	8,350,795		
2000	4,400,590	4,935,122	4,972,360	5,476,340	5,179,218	5,807,913	6,073,605	6,221,885	6,485,240	6,485,240	6,073,605	6,221,885	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240	6,485,240		
2001	3,948,901	5,281,629	6,801,325	7,487,728	8,062,139	8,403,634	8,607,360	9,022,154	10,084,668	10,284,194	10,531,213	9,689,912	10,157,698	10,197,988	10,168,906	10,181,059	10,132,559	10,158,442	10,372,416	10,409,238	10,586,430												
2002	3,517,938	5,419,409	6,325,590	6,621,937	6,959,978	7,305,798	7,700,878	7,901,875	8,339,306	8,493,032	8,502,935	8,594,260	9,663,641	9,934,869	10,101,365	10,229,102	10,539,687	10,534,200	11,323,430	11,323,430	11,350,929												
2003	2,562,033	3,953,795	4,615,817	4,944,152	5,374,294	5,686,647	6,004,367	6,139,555	6,212,586	6,534,085	6,573,696	6,597,444	6,704,764	6,745,245	6,721,660	6,703,999	6,682,791	6,687,789	6,687,789	6,687,789	6,687,789	6,687,789	6,687,789	6,687,789	6,687,789	6,687,789	6,687,789	6,687,789	6,687,789	6,687,789	6,687,789	6,687,789	
2004	3,004,203	4,361,694	5,335,501	6,241,459	6,820,852	7,070,227	7,384,270	7,738,514	7,805,983	7,932,216	7,946,814	7,983,674	8,066,872	8,074,504	8,339,210	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	8,386,948	
2005	2,249,706	3,964,976	5,498,226	6,059,125	6,557,701	7,095,910	8,404,526	9,435,453	9,693,962	9,746,231	9,416,066	8,899,511	8,957,679	8,947,150	9,044,211	9,101,039																	
2006	2,386,014	3,950,437	5,064,886	5,535,080	5,981,843	6,471,952	6,710,766	7,523,306	7,771,090	7,977,022	8,233,765	8,622,672	8,582,735	8,746,931	8,716,892	8,651,641																	
2007	2,080,603	3,797,538	4,505,865	4,860,538	5,278,177	5,787,512	5,986,027	6,090,238	6,215,252	6,337,347	6,269,395	6,160,115	6,141,110	6,217,682	6,374,494																		
2008	2,721,853	5,069,030	5,950,876	6,671,146	7,559,454	8,081,042	8,067,943	8,696,351	8,708,516	8,860,966	10,731,564	10,966,177	6,685,340	9,870,821																			
2009	2,208,396	3,767,655	4,860,593	5,555,462	6,214,801	6,137,942	6,552,029	6,598,919	6,652,572	6,757,803	6,895,623	6,929,025	6,898,316																				
2010	2,302,480	4,685,549	6,481,176	7,347,321	7,773,957	8,314,529	9,160,704	9,439,750	9,355,989	9,394,360	9,316,390	9,437,365																					
2011	1,974,828	3,803,962	4,966,658	5,075,363	4,755,848	5,131,029	5,095,462	5,314,717	5,420,193	5,438,284	5,707,794																						
2012	2,333,834	3,084,880	4,420,816	5,687,415	3,841,632	3,785,074	3,973,213	4,071,517	4,222,217	4,317,125																							
2013	2,666,522	4,950,333	5,697,125	6,337,155	6,610,387	7,310,813	7,385,762	7,529,203	7,646,089																								
2014	2,074,500	4,040,649	5,190,805	5,569,540	6,094,624	6,445,073	7,061,475	7,115,256																									
2015	2,448,971	5,267,552	6,068,848	7,004,471	7,789,704	8,179,168	9,105,867																										
2016	2,774,469	4,542,723	5,008,957	5,877,797	6,383,175	6,990,640																											
2017	2,484,139	4,071,696	5,005,513	5,726,236	6,489,706																												
2018	2,703,703	4,470,460	5,385,530	5,846,677																													
2019	1,576,970	2,886,900	3,412,838																														
2020	1,984,299	4,140,310																															
2021	1,854,699																																
2022																																	

Accident Year	Age-to-Age Development Factors																															
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372	ULT
1991	1.049	1.110	1.082	1.060	1.044	1.157	1.214	1.098	0.737	1.008	1.003	1.006	1.015	1.008	1.010	1.005	1.000	1.001	0.985	1.004	1.001	1.007	1.003	1.003	1.003	1.006	1.000	1.008	1.001			
1992	1.047	1.227	1.151	1.068	1.060	1.089	1.104	1.111	0.778	0.992	1.010	1.021	1.007	1.012	1.000	1.010	1.004	1.002	1.004	1.010	1.073	1.009	0.992	0.959	1.000	1.000	1.000	1.000	1.001	1.013		
1993	1.188	1.077	1.045	0.985	1.102	1.006	0.959	1.101	1.040	1.023	1.033	0.972	1.020	0.987	1.019	1.008	1.026	1.077	1.013	0.989	1.006	1.020	1.000	0.959	1.002	1.000	1.000	1.000	1.000	1.000	1.000	
1994	1.481	1.240	1.113	1.111	1.185	1.127	1.269	1.006	1.012	1.009	1.015	1.009	1.024	1.029	1.099	1.000	1.005	1.006	1.000	1.014	1.000	1.010	1.000	1.00								

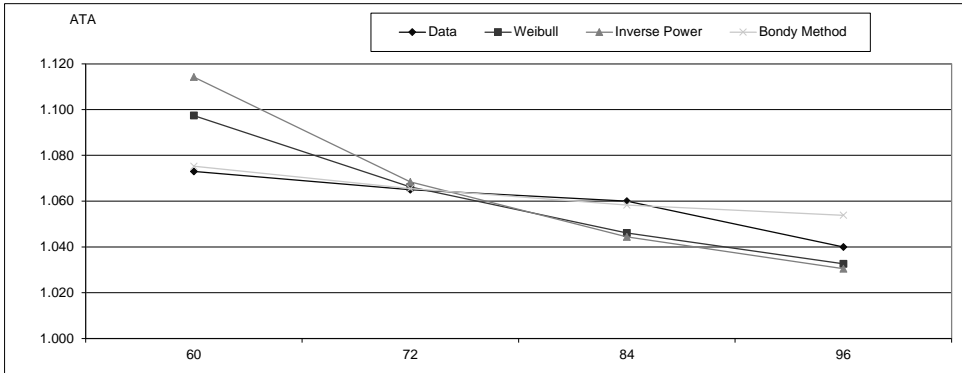
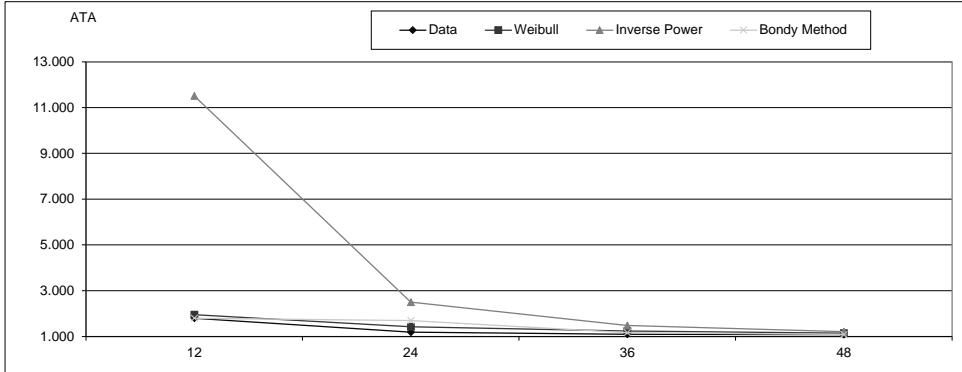
STATE OF CONNECTICUT
 GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Reported Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & $<$ 51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.000	0.838
Inverse Power	1.007	0.838
Bondy Method	1.006	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method				
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*	
1	12	0.000	Exclude	1.952	5.471	11.513	74.301	0.588			1.800	5.672
2	24	0.000	Exclude	1.424	2.802	2.499	6.454	0.174		0.296	1.697	3.151
3	36	0.000	Exclude	1.239	1.968	1.480	2.582	0.095		0.548	1.169	1.857
4	48	0.000	Exclude	1.148	1.589	1.214	1.745	0.081		0.846	1.090	1.588
5	60	0.000	Exclude	1.097	1.383	1.114	1.437	0.070		0.874	1.075	1.457
6	72	1.065	Include	1.066	1.261	1.068	1.290	0.063		0.894	1.065	1.355
7	84	1.060	Include	1.046	1.182	1.044	1.207	0.058		0.925	1.058	1.272
8	96	1.040	Include	1.033	1.130	1.030	1.156	0.039		0.673	1.054	1.202
9	108	1.013	Include	1.023	1.095	1.022	1.122	0.013		0.329	1.036	1.140
10	120	1.012	Include	1.017	1.070	1.016	1.098	0.012		0.924	1.012	1.101
11	132	1.012	Include	1.013	1.052	1.012	1.080	0.012		1.000	1.011	1.088
12	144	0.000	Exclude	1.009	1.039	1.010	1.067	0.009		0.751	1.011	1.076
13	156	1.011	Include	1.007	1.029	1.008	1.057	0.011		1.221	1.008	1.065
14	168	0.000	Exclude	1.005	1.022	1.006	1.049	0.010		0.910	1.010	1.056
15	180	0.000	Exclude	1.004	1.017	1.005	1.042	0.004		0.401	1.009	1.046
16	192	0.000	Exclude	1.003	1.013	1.004	1.037	0.006		1.499	1.004	1.037
17	204	0.000	Exclude	1.002	1.010	1.004	1.032	0.004		0.612	1.005	1.033
18	216	0.000	Exclude	1.002	1.008	1.003	1.028	0.003		0.852	1.003	1.027
19	228	0.000	Exclude	1.001	1.006	1.003	1.025	0.003		0.859	1.003	1.024
20	240	0.000	Exclude	1.001	1.005	1.002	1.022	0.002		0.866	1.002	1.021
21	252	0.000	Exclude	1.001	1.004	1.002	1.020	0.002		0.872	1.002	1.019
22	264	0.000	Exclude	1.001	1.003	1.002	1.018	0.002		0.878	1.002	1.017
23	276	0.000	Exclude	1.000	1.002	1.002	1.016	0.002		0.883	1.002	1.015
24	288	0.000	Exclude	1.000	1.002	1.001	1.014	0.001		0.887	1.001	1.013
25	300	0.000	Exclude	1.000	1.001	1.001	1.013	0.001		0.892	1.001	1.012
26	312	0.000	Exclude	1.000	1.001	1.001	1.012	0.001		0.896	1.001	1.010
27	324	0.000	Exclude	1.000	1.001	1.001	1.011	0.001		0.899	1.001	1.009
28	336	0.000	Exclude	1.000	1.001	1.001	1.010	0.001		0.903	1.001	1.008
29	348	0.000	Exclude	1.000	1.001	1.001	1.009	0.001		0.906	1.001	1.007
30	360	0.000	Exclude	1.000	1.000	1.001	1.008	0.001	0.909	1.001	1.007	
31	372	0.000	Exclude	1.000	1.000	1.001	1.007			1.001	1.006	
32	384	0.000	Exclude	1.000	1.000	1.001	1.007			1.001	1.005	
33	396	0.000	Exclude	1.000	1.000	1.001	1.006			1.001	1.005	
34	408	0.000	Exclude	1.000	1.000	1.001	1.005			1.000	1.004	
35	420	0.000	Exclude	1.000	1.000	1.000	1.005			1.000	1.004	
36	432	0.000	Exclude	1.000	1.000	1.000	1.004			1.000	1.003	
37	444	0.000	Exclude	1.000	1.000	1.000	1.004			1.000	1.003	
38	456	0.000	Exclude	1.000	1.000	1.000	1.003			1.000	1.002	
39	468	0.000	Exclude	1.000	1.000	1.000	1.003			1.000	1.002	
40	480	0.000	Exclude	1.000	1.000	1.000	1.003			1.000	1.002	
41	492	0.000	Exclude	1.000	1.000	1.000	1.002			1.000	1.002	
42	504	0.000	Exclude	1.000	1.000	1.000	1.002			1.000	1.001	
43	516	0.000	Exclude	1.000	1.000	1.000	1.002			1.000	1.001	
44	528	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.001	
45	540	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.001	
46	552	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.001	
47	564	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000	
48	576	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000	
49	588	0.000	Exclude	1.000	1.000	1.000	1.000			1.000	1.000	
50	600	0.000	Exclude	1.000	1.000	1.000	1.000			1.000	1.000	

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022								
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372	
1991	0	0	0	0	0	1,140	1,141	1,146	1,147	1,160	1,168	1,168	1,177	1,173	1,176	1,177	1,176	1,178	1,178	1,178	1,177	1,176	1,176	1,178	1,178	1,178	1,177	1,176	1,177	1,178	1,177	1,177	1,177
1992	0	0	0	0	865	867	868	870	880	884	890	894	896	895	897	898	899	899	897	896	896	897	897	898	899	900	900	900	900	899	899	899	899
1993	0	0	0	628	627	630	629	634	650	654	654	656	655	655	653	657	659	659	659	659	660	659	661	661	661	661	660	661	661	661	660	660	660
1994	0	0	505	505	512	518	532	539	549	553	554	553	553	553	556	555	554	555	555	555	555	555	554	553	555	555	555	556	556	556	556	556	
1995	0	480	481	483	498	519	526	533	537	536	539	538	540	539	538	537	536	537	537	537	537	537	537	537	537	536	536	535	535	535	535		
1996	341	362	395	425	494	508	519	531	533	533	534	533	537	537	535	535	534	534	531	534	537	537	537	537	538	538	538	538	538	538	538	538	
1997	20	154	254	416	432	452	459	459	463	464	468	467	468	469	464	464	461	462	462	463	463	463	464	464	464	464	464	464	464	464	464	464	
1998	32	177	395	412	448	449	457	463	457	463	466	471	469	466	465	469	467	467	467	469	471	470	472	470	470	470	470	470	470	470	470	470	
1999	49	398	459	506	529	538	542	548	553	555	553	553	540	540	546	543	547	547	546	546	546	546	546	546	546	546	546	546	546	546	546	546	
2000	226	387	481	508	517	534	533	535	540	539	540	530	530	530	532	533	533	533	533	533	533	533	533	533	533	533	533	533	533	533	533	533	
2001	165	474	527	552	570	575	584	589	591	588	555	561	558	561	563	562	565	563	563	563	560	560	560	560	560	560	560	560	560	560	560	560	
2002	237	433	479	499	506	511	514	517	520	487	492	493	491	493	493	496	494	493	496	496	496	496	496	496	496	496	496	496	496	496	496	496	
2003	238	370	416	438	444	450	454	456	438	437	439	441	440	443	444	444	445	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	
2004	230	371	399	426	436	449	451	436	440	442	442	444	444	446	447	448	448	448	446	446	446	446	446	446	446	446	446	446	446	446	446	446	
2005	224	310	351	374	391	391	382	379	383	388	391	393	394	394	394	397	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	
2006	187	316	353	379	387	375	379	378	383	383	389	391	393	392	394	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	
2007	156	278	318	331	334	335	338	339	342	341	343	347	349	349	348	348	348	348	348	348	348	348	348	348	348	348	348	348	348	348	348	348	
2008	157	287	326	341	351	357	359	365	366	368	369	370	370	370	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	366	
2009	141	242	268	285	296	303	308	311	312	316	314	316	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	
2010	155	239	266	287	303	305	307	315	318	317	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	
2011	85	166	203	222	231	234	236	241	241	241	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	
2012	74	171	194	211	214	213	219	220	221	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	
2013	98	184	220	235	245	248	252	257	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	
2014	69	125	156	171	181	184	183	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	
2015	92	183	210	227	233	239	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	
2016	56	132	164	180	189	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	
2017	47	123	134	149	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	
2018	46	111	119	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	
2019	47	92	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	
2020	47	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	104	
2021	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372		
1991		73.66%	94.52%	96.64%	97.07%	97.57%	98.61%	89.37%	75.14%	77.30%	99.10%	99.33%	99.80%	99.67%	99.67%	99.82%	99.51%	99.41%	99.67%	99.68%	99.53%	99.47%	99.91%	99.74%	99.70%	99.75%	99.80%	99.61%	99.93%	99.50%	99.74%		1
1992	45.61%	83.96%	92.49%	95.05%	98.06%	99.36%	97.55%	90.74%	83.95%	96.48%	99.03%	99.54%	98.89%	99.29%	98.96%	99.64%	98.93%	99.23%	99.46%	99.43%	99.28%	93.18%	92.72%	93.80%	98.58%	98.88%	99.16%	99.44%	99.66%	98.67%		98.67%	
1993	58.08%	90.89%	94.25%	96.90%	98.57%	98.87%	92.09%	93.75%	99.17%	90.80%	88.76%	90.58%	90.95%	91.75%	98.19%	98.44%	100.00%	99.27%	99.55%	95.53%	95.67%	96.45%	100.00%	100.00%	100.00%	98.79%	100.00%	100.00%	100.00%		100.00%		
1994	61.05%	87.63%	93.23%	95.77%	94.73%	85.92%	75.47%	58.89%	60.11%	98.39%	98.92%	98.00%	98.90%	98.44%	97.43%	98.12%	98.48%	98.64%	98.45%	98.81%	97.92%	98.45%	98.08%	99.22%	99.93%	99.96%	100.00%	100.00%		100.00%			
1995	69.66%	92.66%	98.04%	91.11%	87.15%	90.78%	96.08%	98.01%	99.04%	96.98%	98.51%	99.18%	99.48%	99.51%	98.95%	99.05%	98.78%	99.64%	89.49%	91.31%	92.22%	93.20%	93.96%	94.62%	95.31%	95.64%	95.97%			95.97%			
1996	60.80%	78.60%	77.33%	67.66%	56.73%	95.84%	97.18%	98.29%	98.74%	98.40%	99.11%	98.71%	100.00%	99.99%	99.60%	99.48%	98.38%	100.00%	98.34%	98.80%	98.86%	99.40%	99.83%	100.00%	100.00%	100.00%					100.00%		
1997	56.46%	65.49%	56.32%	56.12%	63.90%	95.76%	87.92%	88.65%	90.64%	91.58%	88.71%	94.33%	94.94%	96.54%	95.91%	90.50%	90.89%	85.57%	87.23%	87.04%	88.37%	94.91%	95.26%	95.68%	96.02%						96.02%		
1998	42.07%	46.58%	59.58%	83.92%	90.79%	93.19%	94.61%	96.21%	97.60%	97.08%	98.09%	99.36%	99.50%	96.20%	95.88%	97.37%	81.75%	84.79%	85.87%	87.03%	87.18%	88.26%	91.33%	91.57%							91.57%		
1999	24.53%	51.25%	85.78%	90.88%	91.83%	93.40%	94.89%	97.84%	98.88%	95.32%	98.38%	97.37%	96.71%	95.28%	92.45%	87.35%	87.95%	89.08%	89.33%	90.07%	90.93%	91.84%	92.53%								92.53%		
2000	34.67%	66.90%	88.09%	93.34%	95.42%	98.22%	98.70%	98.79%	98.27%	96.46%	96.92%	98.23%	96.09%	98.00%	98.31%	99.89%	99.41%	99.69%	99.60%	99.65%	99.99%	99.99%										99.99%	
2001	49.07%	76.21%	82.24%	87.71%	92.35%	95.84%	97.13%	96.23%	88.81%	89.19%	88.88%	97.88%	95.07%	96.09%	96.85%	97.19%	98.32%	98.52%	97.19%	97.34%	97.27%											97.27%	
2002	44.67%	64.41%	73.82%	81.67%	85.92%	88.00%	88.18%	89.47%	89.78%	89.99%	92.75%	84.43%	85.45%	87.38%	88.00%	89.19%	88.84%	91.06%	86.23%	86.97%												86.97%	
2003	54.06%	73.79%	85.90%	92.18%	93.67%	95.24%	94.19%	96.54%	98.03%	95.67%	97.22%	97.93%	97.71%	97.64%	98.10%	98.52%	99.58%	99.50%	99.50%													99.50%	
2004	56.15%	78.80%	89.26%	90.02%	92.19%	94.04%	96.04%	94.47%	96.83%	96.64%	97.48%	98.04%	98.15%	98.82%	96.90%	97.12%	97.85%	98.27%														98.27%	
2005	64.76%	78.90%	83.02%	88.41%	89.94%	89.69%	95.23%	85.84%	81.22%	83.39%	84.42%	88.40%	94.56%	95.25%	96.37%	96.24%	96.87%															96.87%	
2006	61.02%	78.26%	85.75%	93.27%	95.17%	94.32%	95.49%	93.30%	93.57%	94.22%	94.18%	91.61%	93.44%	92.95%	94.51%	96.03%																96.03%	
2007	61.87%	76.58%	87.14%	93.35%	94.52%	92.13%	93.60%	95.12%	95.47%	94.65%	95.98%	98.00%	98.79%	98.69%	97.16%																	97.16%	
2008	61.26%	77.35%	87.80%	92.08%	89.13%	88.72%	84.77%	91.67%	93.68%	94.26%	79.12%	78.68%	90.82%	91.02%																		91.02%	
2009	64.68%	74.95%	81.22%	84.80%	85.92%	93.66%	91.70%	94.86%	95.85%	95.80%	94.92%	96.08%	96.79%																			96.79%	
2010	62.28%	69.17%	72.10%	78.54%	84.76%	87.73%	86.73%	87.33%	89.57%	90.86%	93.35%	93.30%																				93.30%	
2011	51.03%	60.35%	68.62%	79.89%	93.58%	91.65%	95.87%	95.36%	96.18%	98.01%	95.11%																					95.11%	
2012	40.58%	62.97%	80.40%	87.90%	95.11%	94.68%	92.57%	92.85%	93.41%	92.97%																						92.97%	
2013	44.97%	59.76%	77.90%	83.06%	89.76%	86.26%	90.72%	92.76%	93.08%																							93.08%	
2014	52.73%	67.92%	77.20%	83.78%	87.74%	90.63%	89.98%	94.18%																								94.18%	
2015	41.00%	61.00%	77.24%	82.64%	85.21%	89.10%	86.47%																									86.47%	
2016	42.47%	63.27%	77.63%	81.94%	88.07%	89.22%																										89.22%	
2017	44.66%	62.80%	73.29%	80.52%	83.06%																											83.06%	
2018	41.28%	62.67%	75.07%	83.10%																												83.10%	
2019	51.95%	65.50%	75.95%																													75.95%	
2020	47.65%	63.10%																														63.10%	
2021	42.63%																															42.63%	
Age-to-Lit																																	
Paid	7.510	3.004	2.114	1.747	1.519	1.407	1.322	1.271	1.240	1.216	1.194	1.177	1.164	1.148	1.136	1.126	1.114	1.103	1.092	1.082	1.075	1.068	1.062	1.056	1.051	1.047	1.040	1.037	1.035	1.033	1.031		
Reported	3.585	1.992	1.674	1.521	1.404	1.308	1.228	1.159	1.114	1.100	1.087	1.074	1.064	1.053	1.042	1.038	1.032	1.028	1.025	1.022	1.020	1.018	1.016	1.014	1.013	1.012	1.011	1.010	1.009	1.008	1.007		
Implied Ratio	47.73%	66.29%	79.16%	87.08%	92.38%	92.99%	92.90%	91.15%	89.85%	90.47%	91.01%	91.28%	91.46%	91.73%	91.73%	92.19%	92.64%	93.25%	93.89%	94.44%	94.92%	95.32%	95.69%	96.05%	96.43%	96.66%	97.18%	97.32%	97.45%	97.57%	97.68%		

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
INDEMNITY**

Section II
Exhibit I
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	2,159,729	2,159,729	0	12,333,894	12,373,427	39,533	12,395,903	12,405,903	10,000
1992	2,170,590	2,170,590	0	8,516,730	8,540,877	24,148	8,545,811	8,656,331	110,520
1993	2,309,090	2,309,090	0	4,079,935	4,079,935	0	4,079,935	4,079,995	60
1994	2,359,480	2,359,480	0	4,433,896	4,433,896	0	4,433,896	4,433,896	0
1995	2,441,440	2,441,440	0	5,047,798	5,135,820	88,022	5,278,156	5,351,498	73,342
1996	2,562,770	2,562,770	0	4,337,940	4,337,940	0	4,337,941	4,337,941	0
1997	2,594,860	2,594,860	0	5,574,377	5,594,346	19,970	5,825,930	5,825,930	0
1998	2,770,140	2,770,140	0	6,487,962	6,524,193	36,231	7,103,733	7,124,657	20,925
1999	2,945,472	2,945,472	0	7,669,659	7,757,890	88,231	8,350,795	8,384,372	33,577
2000	2,961,263	2,961,263	0	7,635,674	7,635,674	0	7,636,425	7,636,425	0
2001	3,109,376	3,109,376	0	10,131,949	10,297,739	165,791	10,409,238	10,586,430	177,192
2002	3,049,972	3,049,972	0	9,764,299	9,872,415	108,116	11,323,430	11,350,929	27,499
2003	2,872,178	2,872,178	0	6,654,447	6,654,188	(259)	6,687,789	6,687,531	(259)
2004	2,937,216	2,937,216	0	8,207,001	8,244,059	37,058	8,386,948	8,389,446	2,499
2005	3,070,645	3,070,645	0	8,703,753	8,815,894	112,141	9,044,211	9,101,039	56,828
2006	3,242,744	3,242,744	0	8,238,651	8,307,922	69,271	8,716,892	8,651,641	(65,250)
2007	3,377,262	3,377,262	0	6,136,063	6,193,576	57,513	6,217,682	6,374,494	156,812
2008	3,396,538	3,396,538	0	8,796,118	8,984,519	188,401	9,685,340	9,870,821	185,481
2009	3,078,466	3,078,466	0	6,657,724	6,677,066	19,343	6,929,025	6,898,316	(30,709)
2010	2,997,361	2,997,361	0	8,696,596	8,805,214	108,618	9,316,390	9,437,365	120,975
2011	2,968,211	2,968,211	0	5,330,034	5,428,652	98,618	5,438,284	5,707,794	269,510
2012	2,781,976	2,781,976	0	3,943,907	4,013,752	69,845	4,222,217	4,317,125	94,907
2013	2,784,401	2,784,401	0	6,984,432	7,117,011	132,579	7,529,203	7,646,089	116,885
2014	2,884,086	2,884,086	0	6,354,217	6,701,204	346,987	7,061,475	7,115,256	53,781
2015	2,838,709	2,838,709	0	7,287,791	7,873,771	585,980	8,179,166	9,105,867	926,701
2016	2,545,779	2,545,779	0	5,604,117	6,236,743	632,626	6,363,175	6,990,640	627,465
2017	2,396,748	2,396,748	0	4,610,531	5,390,095	779,564	5,726,236	6,489,706	763,470
2018	2,367,677	2,367,677	0	4,043,070	4,858,541	815,470	5,385,530	5,846,677	461,146
2019	2,335,036	2,335,036	0	1,890,998	2,592,084	701,086	2,886,900	3,412,838	525,937
2020	2,364,787	2,364,787	0	945,529	2,612,535	1,667,006	1,984,299	4,140,310	2,156,011
2021		2,441,178			790,685			1,854,699	
Total	82,674,004	85,115,182	0	195,099,091	202,881,665	6,991,888	209,481,957	218,211,962	6,875,305

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	2,159,729	6,206,464	6,506,658	6,548,340	6,590,022	341,876	383,558	300,194	41,682	83,364
1992	2,170,590	4,659,430	4,677,954	4,732,198	4,744,392	72,768	84,962	18,524	54,244	66,438
1993	2,309,090	2,886,612	2,889,632	2,921,916	2,930,482	35,304	43,870	3,020	32,284	40,850
1994	2,359,480	2,592,468	2,592,468	2,611,798	2,631,128	19,330	38,659	0	19,330	38,659
1995	2,441,440	2,453,303	2,512,260	2,532,075	2,536,332	78,772	83,029	58,957	19,815	24,072
1996	2,562,770	2,802,518	2,953,200	2,977,909	2,994,387	175,392	191,869	150,683	24,709	41,186
1997	2,594,860	3,729,422	4,032,419	4,069,605	4,106,790	340,183	377,369	302,998	37,185	74,371
1998	2,770,140	3,912,141	4,132,900	4,176,103	4,219,306	263,962	307,165	220,758	43,203	86,406
1999	2,945,472	4,819,157	5,506,398	5,541,297	5,572,924	722,140	753,767	687,242	34,898	66,526
2000	2,961,263	4,000,773	4,163,148	4,222,949	4,282,749	222,176	281,976	162,376	59,800	119,600
2001	3,109,376	7,475,458	8,050,746	8,272,662	8,358,612	797,204	883,155	575,288	221,916	307,867
2002	3,049,972	7,179,679	8,199,510	8,389,609	8,489,609	1,209,930	1,309,930	1,019,831	190,099	290,099
2003	2,872,178	5,057,179	5,384,398	5,499,609	5,610,809	442,430	553,630	327,219	115,211	226,411
2004	2,937,216	5,791,060	6,005,379	6,158,355	6,311,331	367,295	520,271	214,319	152,976	305,952
2005	3,070,645	7,226,565	7,800,941	8,032,926	8,180,759	806,361	954,194	574,376	231,984	379,818
2006	3,242,744	5,985,537	6,654,993	6,885,372	7,115,751	899,835	1,130,214	669,456	230,379	460,758
2007	3,377,262	4,775,764	5,115,863	5,321,615	5,520,662	545,851	744,898	340,099	205,753	404,799
2008	3,396,538	7,465,699	8,139,822	8,748,970	8,932,221	1,283,271	1,466,521	674,123	609,148	792,399
2009	3,078,466	5,408,533	5,608,394	6,276,141	6,316,252	867,607	907,718	199,860	667,747	707,858
2010	2,997,361	5,942,765	7,326,927	8,220,651	8,320,651	2,277,885	2,377,885	1,384,162	893,724	993,724
2011	2,968,211	4,916,341	5,861,546	6,386,122	7,046,762	1,469,781	2,130,421	945,205	524,576	1,185,216
2012	2,781,976	3,487,461	3,659,385	4,501,269	4,787,533	1,013,808	1,300,073	171,925	841,884	1,128,148
2013	2,784,401	4,671,498	5,442,911	6,231,742	6,470,909	1,560,244	1,799,411	771,412	788,831	1,027,998
2014	2,884,086	3,873,741	4,657,466	5,570,635	5,791,279	1,696,894	1,917,538	783,725	913,169	1,133,813
2015	2,838,709	3,725,475	4,985,615	6,306,352	6,556,352	2,580,877	2,830,877	1,260,141	1,320,736	1,570,736
2016	2,545,779	3,609,649	4,936,641	6,200,000	6,550,000	2,590,351	2,940,351	1,326,992	1,263,359	1,613,359
2017	2,396,748	3,064,863	4,229,599	5,618,301	6,000,000	2,553,438	2,935,137	1,164,735	1,388,702	1,770,401
2018	2,367,677	2,493,884	3,978,676	5,518,196	6,000,000	3,024,312	3,506,116	1,484,792	1,539,520	2,021,324
2019	2,335,036	1,248,834	2,291,494	4,005,868	4,679,051	2,757,034	3,430,216	1,042,659	1,714,375	2,387,557
2020	2,364,787	1,340,117	2,884,119	4,843,314	5,643,314	3,503,198	4,303,198	1,544,002	1,959,195	2,759,195
2021	2,441,178	541,428	1,927,880	4,500,227	5,400,000	3,958,799	4,858,572	1,386,451	2,572,347	3,472,120
Total	85,115,182	133,343,818	153,109,342	171,822,125	178,690,368	38,478,307	45,346,550	19,765,524	18,712,783	25,581,026

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit II, Sheet 2, Column (15)
- (6) From Section II, Exhibit II, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications								Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High	
												(13)	(14)	(15)	(16)	(17)	(18)	
1991	2,159,729	6,206,464	6,506,658	300,194	6,299,834	6,590,022	8,255,853	6,590,022	6,304,135	6,590,022	6,590,022	6,516,071	6,550,662	6,548,340	6,590,022	3.032	3.051	
1992	2,170,590	4,659,430	4,677,954	18,524	4,747,961	4,740,823	4,723,573	4,744,392	4,747,894	4,740,870	4,744,392	4,708,841	4,723,033	4,732,198	4,744,392	2.180	2.186	
1993	2,309,090	2,886,612	2,889,632	3,020	2,954,200	2,930,482	2,894,340	2,942,341	2,953,929	2,930,647	2,942,341	2,908,112	2,925,239	2,921,916	2,930,482	1.265	1.269	
1994	2,359,480	2,592,468	2,592,468	0	2,665,943	2,631,128	2,592,468	2,648,535	2,665,463	2,631,384	2,648,535	2,608,826	2,652,302	2,611,798	2,631,128	1.107	1.115	
1995	2,441,440	2,453,303	2,512,260	58,957	2,536,332	2,551,890	2,565,472	2,544,111	2,536,587	2,551,769	2,544,111	2,524,543	2,541,368	2,532,075	2,536,332	1.037	1.039	
1996	2,562,770	2,802,518	2,953,200	150,683	2,914,595	3,002,618	3,065,947	3,002,618	2,917,980	3,002,618	3,002,618	2,959,340	2,983,759	2,977,909	2,994,387	1.162	1.168	
1997	2,594,860	3,729,422	4,032,419	302,998	3,904,204	4,106,790	4,238,248	4,106,790	3,913,273	4,106,790	4,106,790	4,064,768	4,099,262	4,069,605	4,106,790	1.568	1.583	
1998	2,770,140	3,912,141	4,132,900	220,758	4,125,576	4,219,306	4,277,540	4,219,306	4,130,425	4,219,306	4,219,306	4,149,068	4,193,082	4,176,103	4,219,306	1.508	1.523	
1999	2,945,472	4,819,157	5,506,398	687,242	5,123,579	5,639,450	5,959,014	5,639,450	5,154,230	5,639,450	5,639,450	5,024,335	5,129,521	5,541,297	5,572,924	1.881	1.892	
2000	2,961,263	4,000,773	4,163,148	162,376	4,292,112	4,282,749	4,276,648	4,287,430	4,291,794	4,282,880	4,287,430	4,068,610	4,130,961	4,222,949	4,282,749	1.426	1.446	
2001	3,109,376	7,475,458	8,050,746	575,288	8,100,760	8,300,044	8,417,181	8,200,402	8,108,452	8,297,051	8,200,402	8,008,641	8,144,622	8,272,662	8,358,612	2.661	2.688	
2002	3,049,972	7,179,679	8,199,510	1,019,831	7,867,530	8,489,609	8,853,848	8,489,609	7,921,917	8,489,609	8,489,609	8,329,493	8,479,493	8,389,609	8,489,609	2.751	2.784	
2003	2,872,178	5,057,179	5,384,398	327,219	5,610,809	5,614,821	5,617,395	5,612,815	5,611,007	5,614,738	5,612,815	5,531,591	5,680,437	5,499,609	5,610,809	1.915	1.954	
2004	2,937,216	5,791,060	6,005,379	214,319	6,496,057	6,311,331	6,178,391	6,403,694	6,486,033	6,315,808	6,403,694	6,170,219	6,352,860	6,158,355	6,311,331	2.097	2.149	
2005	3,070,645	7,226,565	7,800,941	574,376	8,180,759	8,264,910	8,333,884	8,222,835	8,185,667	8,262,548	8,222,835	8,093,723	8,291,422	8,032,926	8,180,759	2.616	2.664	
2006	3,242,744	5,985,537	6,654,993	669,456	6,825,405	7,115,751	7,398,554	6,970,578	6,843,269	7,106,351	6,970,578	6,906,846	7,179,143	6,885,372	7,115,751	2.123	2.194	
2007	3,377,262	4,775,764	5,115,863	340,099	5,513,956	5,527,368	5,541,921	5,520,662	5,514,854	5,526,869	5,520,662	5,131,610	5,332,965	5,321,615	5,520,662	1.576	1.635	
2008	3,396,538	7,465,699	8,139,822	674,123	8,748,970	8,932,221	9,171,542	8,840,595	8,762,410	8,924,092	8,840,595	8,248,452	8,497,348	8,748,970	8,932,221	2.576	2.630	
2009	3,078,466	5,408,533	5,608,394	199,860	6,446,001	6,266,724	5,984,016	6,356,362	6,431,574	6,276,141	6,356,362	6,257,103	6,308,533	6,276,141	6,316,252	2.039	2.052	
2010	2,997,361	5,942,765	7,326,927	1,384,162	7,220,316	8,320,651	10,201,372	8,320,651	7,415,007	8,320,651	6,348,994	8,199,468	8,359,262	8,220,651	8,320,651	2.743	2.776	
2011	2,968,211	4,916,341	5,861,546	945,205	6,092,700	6,801,993	8,245,593	6,019,114	6,078,492	6,693,752	5,099,948	6,096,957	6,771,773	6,386,122	7,046,762	2.152	2.374	
2012	2,781,976	3,487,461	3,659,385	171,925	4,429,972	4,362,779	4,197,282	5,663,977	4,692,516	4,572,566	5,097,518	4,492,873	4,744,910	4,501,269	4,787,533	1.618	1.721	
2013	2,784,401	4,671,498	5,442,911	771,412	6,082,354	6,641,740	8,148,707	5,695,306	5,992,575	6,470,909	5,551,160	6,421,919	6,707,214	6,231,742	6,470,909	2.238	2.324	
2014	2,884,086	3,873,741	4,657,466	783,725	5,174,798	5,791,279	7,415,020	5,836,440	5,341,149	5,800,120	4,743,569	5,741,534	5,974,271	5,570,635	5,791,279	1.932	2.008	
2015	2,838,709	3,725,475	4,985,615	1,260,141	5,150,920	6,385,293	9,786,822	5,665,041	5,293,196	6,227,411	5,340,409	5,987,442	6,287,442	6,306,352	6,556,352	2.222	2.310	
2016	2,545,779	3,609,649	4,936,641	1,326,992	5,215,362	6,575,471	10,575,948	5,117,479	5,185,226	6,212,090	4,644,878	5,927,116	6,349,246	6,200,000	6,550,000	2.435	2.573	
2017	2,396,748	3,064,863	4,229,599	1,164,735	4,738,211	5,904,129	8,979,989	4,896,345	4,794,058	5,618,301	4,533,403	5,583,193	6,000,000	5,618,301	6,000,000	2.344	2.503	
2018	2,367,677	2,493,884	3,978,676	1,484,792	4,302,726	5,787,126	8,278,902	4,926,538	4,564,973	5,518,196	4,923,750	5,444,014	6,244,014	5,518,196	6,000,000	2.331	2.534	
2019	2,335,036	1,248,834	2,291,494	1,042,659	2,585,554	3,506,378	4,410,104	4,947,997	3,806,926	4,005,868	3,595,800	4,096,077	4,867,538	4,005,868	4,679,051	1.716	2.004	
2020	2,364,787	1,340,117	2,884,119	1,544,002	3,634,650	4,677,989	5,273,231	5,109,119	4,565,474	4,843,314	4,874,864	4,750,190	5,650,190	4,843,314	5,643,314	2.048	2.386	
2021	2,441,178	541,428	1,927,880	1,386,451	3,364,233	4,182,059	4,418,497	5,362,620	5,041,006	4,818,395	4,215,027			4,500,227	5,400,000	1.843	2.212	
Total	85,115,182	133,343,818	153,109,342	19,765,524	161,346,380	174,454,921	198,277,306	172,903,173	166,251,491	174,610,517	164,311,267	164,950,973	172,151,869	171,822,125	178,690,368			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section II, Exhibit II, Sheet 9, Column (6)
- (7) From Section II, Exhibit II, Sheet 10, Column (6)
- (8) From Section II, Exhibit II, Sheet 11, Column (10)
- (9) From Section II, Exhibit II, Sheet 6, Column (4)
- (10) From Section II, Exhibit II, Sheet 6, Column (10)
- (11) From Section II, Exhibit II, Sheet 7, Column (10)
- (12) From Section II, Exhibit II, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	6,516,071	6,550,662	6,548,340	6,590,022	32,269	39,361	6,206,464	6,506,658
1992	4,708,841	4,723,033	4,732,198	4,744,392	23,357	21,359	4,659,430	4,677,954
1993	2,908,112	2,925,239	2,921,916	2,930,482	13,804	5,242	2,886,612	2,889,632
1994	2,608,826	2,652,302	2,611,798	2,631,128	2,972	(21,175)	2,592,468	2,592,468
1995	2,524,543	2,541,368	2,532,075	2,536,332	7,532	(5,036)	2,453,303	2,512,260
1996	2,959,340	2,983,759	2,977,909	2,994,387	18,570	10,628	2,802,518	2,953,200
1997	4,064,768	4,099,262	4,069,605	4,106,790	4,837	7,529	3,729,422	4,032,419
1998	4,149,068	4,193,082	4,176,103	4,219,306	27,034	26,224	3,912,141	4,132,900
1999	5,024,335	5,129,521	5,541,297	5,572,924	516,962	443,403	4,819,157	5,506,398
2000	4,068,610	4,130,961	4,222,949	4,282,749	154,339	151,788	4,000,773	4,163,148
2001	8,008,641	8,144,622	8,272,662	8,358,612	264,020	213,991	7,475,458	8,050,746
2002	8,329,493	8,479,493	8,389,609	8,489,609	60,116	10,116	7,179,679	8,199,510
2003	5,531,591	5,680,437	5,499,609	5,610,809	(31,981)	(69,628)	5,057,179	5,384,398
2004	6,170,219	6,352,860	6,158,355	6,311,331	(11,864)	(41,529)	5,791,060	6,005,379
2005	8,093,723	8,291,422	8,032,926	8,180,759	(60,797)	(110,663)	7,226,565	7,800,941
2006	6,906,846	7,179,143	6,885,372	7,115,751	(21,474)	(63,392)	5,985,537	6,654,993
2007	5,131,610	5,332,965	5,321,615	5,520,662	190,006	187,697	4,775,764	5,115,863
2008	8,248,452	8,497,348	8,748,970	8,932,221	500,519	434,872	7,465,699	8,139,822
2009	6,257,103	6,308,533	6,276,141	6,316,252	19,038	7,719	5,408,533	5,608,394
2010	8,199,468	8,359,262	8,220,651	8,320,651	21,183	(38,611)	5,942,765	7,326,927
2011	6,096,957	6,771,773	6,386,122	7,046,762	289,165	274,989	4,916,341	5,861,546
2012	4,492,873	4,744,910	4,501,269	4,787,533	8,396	42,624	3,487,461	3,659,385
2013	6,421,919	6,707,214	6,231,742	6,470,909	(190,177)	(236,305)	4,671,498	5,442,911
2014	5,741,534	5,974,271	5,570,635	5,791,279	(170,899)	(182,992)	3,873,741	4,657,466
2015	5,987,442	6,287,442	6,306,352	6,556,352	318,910	268,910	3,725,475	4,985,615
2016	5,927,116	6,349,246	6,200,000	6,550,000	272,884	200,754	3,609,649	4,936,641
2017	5,583,193	6,000,000	5,618,301	6,000,000	35,108	0	3,064,863	4,229,599
2018	5,444,014	6,244,014	5,518,196	6,000,000	74,182	(244,014)	2,493,884	3,978,676
2019	4,096,077	4,867,538	4,005,868	4,679,051	(90,209)	(188,487)	1,248,834	2,291,494
2020	4,750,190	5,650,190	4,843,314	5,643,314	93,125	(6,875)	1,340,117	2,884,119
2021	0	0	4,500,227	5,400,000	4,500,227	5,400,000	541,428	1,927,880
Total	164,950,973	172,151,869	171,822,125	178,690,368	6,871,152	6,538,498	133,343,818	153,109,342
Total Excluding Latest	164,950,973	172,151,869	167,321,898	173,290,368	2,370,925	1,138,498	132,802,390	151,181,462

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section II, Exhibit II, Sheet 2, Column (15)
- (5) From Section II, Exhibit II, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	6,516,071	6,550,662	6,204,000	6,206,464	1.017	1.015	30,978	34,411	2,464	(28,513)	(31,947)
1992	4,708,841	4,723,033	4,642,840	4,659,430	1.018	1.017	6,870	8,347	16,590	9,720	8,243
1993	2,908,112	2,925,239	2,878,400	2,886,612	1.021	1.018	3,079	4,854	8,213	5,134	3,359
1994	2,608,826	2,652,302	2,592,468	2,592,468	1.023	1.021	1,691	6,185	0	(1,691)	(6,185)
1995	2,524,543	2,541,368	2,418,416	2,453,303	1.026	1.023	10,965	12,703	34,887	23,922	22,184
1996	2,959,340	2,983,759	2,791,303	2,802,518	1.029	1.026	17,383	19,909	11,215	(6,168)	(8,694)
1997	4,064,768	4,099,262	3,708,232	3,729,422	1.032	1.029	36,990	40,568	21,189	(15,800)	(19,379)
1998	4,149,068	4,193,082	3,907,035	3,912,141	1.036	1.032	25,223	29,810	5,106	(20,117)	(24,704)
1999	5,024,335	5,129,521	4,770,216	4,819,157	1.042	1.036	31,281	44,229	48,941	17,660	4,712
2000	4,068,610	4,130,961	3,922,372	4,000,773	1.049	1.042	20,550	29,311	78,401	57,852	49,090
2001	8,008,641	8,144,622	7,305,374	7,475,458	1.059	1.049	118,236	141,097	170,084	51,848	28,986
2002	8,329,493	8,479,493	7,054,507	7,179,679	1.070	1.059	183,109	204,651	125,172	(57,937)	(79,480)
2003	5,531,591	5,680,437	4,965,645	5,057,179	1.080	1.070	70,456	88,986	91,534	21,078	2,548
2004	6,170,219	6,352,860	5,783,485	5,791,060	1.091	1.080	42,438	62,480	7,575	(34,863)	(54,905)
2005	8,093,723	8,291,422	7,164,910	7,226,565	1.102	1.091	91,024	110,398	61,655	(29,369)	(48,743)
2006	6,906,846	7,179,143	5,954,944	5,985,537	1.116	1.102	106,342	136,762	30,592	(75,750)	(106,169)
2007	5,131,610	5,332,965	4,676,101	4,775,764	1.133	1.116	51,330	74,020	99,663	48,333	25,643
2008	8,248,452	8,497,348	7,171,883	7,465,699	1.150	1.133	107,578	132,450	293,816	186,238	161,366
2009	6,257,103	6,308,533	5,344,784	5,408,533	1.171	1.150	95,657	101,049	63,750	(31,907)	(37,300)
2010	8,199,468	8,359,262	5,893,033	5,942,765	1.191	1.171	212,678	227,412	49,732	(162,946)	(177,680)
2011	6,096,957	6,771,773	4,818,920	4,916,341	1.221	1.191	144,487	220,778	97,422	(47,066)	(123,356)
2012	4,492,873	4,744,910	3,372,233	3,487,461	1.248	1.221	99,412	121,771	115,227	15,815	(6,543)
2013	6,421,919	6,707,214	4,644,973	4,671,498	1.282	1.248	170,318	197,663	26,526	(143,792)	(171,137)
2014	5,741,534	5,974,271	3,774,702	3,873,741	1.325	1.282	205,589	229,916	99,039	(106,550)	(130,878)
2015	5,987,442	6,287,442	3,547,033	3,725,475	1.384	1.325	279,934	314,346	178,442	(101,492)	(135,904)
2016	5,927,116	6,349,246	3,219,984	3,609,649	1.461	1.384	328,803	380,074	389,665	60,862	9,591
2017	5,583,193	6,000,000	2,673,765	3,064,863	1.600	1.461	460,763	526,772	391,099	(69,664)	(135,673)
2018	5,444,014	6,244,014	2,096,012	2,493,884	1.902	1.600	701,335	868,917	397,871	(303,463)	(471,046)
2019	4,096,077	4,867,538	980,077	1,248,834	2.490	1.902	646,190	806,174	268,758	(377,432)	(537,416)
2020	4,750,190	5,650,190	398,349	1,340,117	5.672	2.490	1,190,347	1,436,522	941,767	(248,580)	(494,754)
Total	164,950,973	172,151,869	128,675,996	132,802,390			5,491,032	6,612,566	4,126,394	(1,364,639)	(2,486,173)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 5

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected Reported LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Expected Reported Emergence Loss @ 06/30/2022	Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	6,516,071	6,550,662	6,481,481	6,506,658	1.011	1.010	3,443	6,885	25,178	21,735	18,293
1992	4,708,841	4,723,033	4,664,987	4,677,954	1.011	1.011	2,240	2,965	12,967	10,727	10,002
1993	2,908,112	2,925,239	2,878,400	2,889,632	1.012	1.011	1,595	2,515	11,232	9,637	8,717
1994	2,608,826	2,652,302	2,592,468	2,592,468	1.013	1.012	920	3,366	0	(920)	(3,366)
1995	2,524,543	2,541,368	2,507,719	2,512,260	1.013	1.013	989	1,978	4,541	3,552	2,563
1996	2,959,340	2,983,759	2,937,431	2,953,200	1.015	1.013	2,172	4,593	15,769	13,597	11,176
1997	4,064,768	4,099,262	4,030,273	4,032,419	1.017	1.015	4,370	8,740	2,146	(2,224)	(6,594)
1998	4,149,068	4,193,082	4,105,055	4,132,900	1.021	1.017	8,730	17,460	27,845	19,115	10,385
1999	5,024,335	5,129,521	4,959,864	4,959,398	1.026	1.021	11,055	29,091	546,534	535,479	517,443
2000	4,068,610	4,130,961	4,006,258	4,163,148	1.031	1.026	10,016	20,031	156,890	146,874	136,859
2001	8,008,641	8,144,622	7,695,447	8,050,746	1.036	1.031	37,730	54,111	355,299	317,569	301,188
2002	8,329,493	8,479,493	8,127,610	8,199,510	1.043	1.036	34,911	60,851	71,900	36,989	11,050
2003	5,531,591	5,680,437	5,260,914	5,384,398	1.051	1.043	41,127	63,742	123,485	82,358	59,742
2004	6,170,219	6,352,860	5,987,578	6,005,379	1.061	1.051	27,209	54,418	17,801	(9,408)	(36,617)
2005	8,093,723	8,291,422	7,743,351	7,800,941	1.071	1.061	45,596	71,324	57,591	11,994	(13,734)
2006	6,906,846	7,179,143	6,634,549	6,654,993	1.082	1.071	35,023	70,045	20,444	(14,578)	(49,601)
2007	5,131,610	5,332,965	4,895,839	5,115,863	1.096	1.082	32,191	59,684	220,024	187,832	160,340
2008	8,248,452	8,497,348	7,642,922	8,139,822	1.112	1.096	76,475	107,909	496,900	420,425	388,991
2009	6,257,103	6,308,533	5,587,447	5,608,394	1.130	1.112	82,817	89,178	20,947	(61,870)	(68,231)
2010	8,199,468	8,359,262	7,271,121	7,326,927	1.150	1.130	110,038	128,978	55,806	(54,232)	(73,172)
2011	6,096,957	6,771,773	5,433,697	5,861,546	1.172	1.150	74,987	151,281	427,849	352,862	276,568
2012	4,492,873	4,744,910	3,560,502	3,659,385	1.201	1.172	114,616	145,598	98,883	(15,732)	(46,715)
2013	6,421,919	6,707,214	5,388,437	5,442,911	1.226	1.201	95,953	122,442	54,474	(41,479)	(67,968)
2014	5,741,534	5,974,271	4,725,748	4,657,466	1.264	1.226	119,190	146,498	(68,283)	(187,472)	(214,781)
2015	5,987,442	6,287,442	4,567,182	4,985,615	1.311	1.264	168,986	204,680	418,434	249,448	213,753
2016	5,927,116	6,349,246	4,592,374	4,936,641	1.361	1.311	140,582	185,043	344,267	203,685	159,224
2017	5,583,193	6,000,000	4,160,197	4,229,599	1.419	1.361	145,930	188,675	69,402	(76,529)	(119,273)
2018	5,444,014	6,244,014	3,843,457	3,978,676	1.493	1.419	168,785	253,149	135,218	(33,567)	(117,930)
2019	4,096,077	4,867,538	2,288,232	2,291,494	1.591	1.493	200,317	285,798	3,261	(197,056)	(282,537)
2020	4,750,190	5,650,190	2,101,121	2,884,119	2.125	1.591	790,672	1,059,296	782,998	(7,674)	(276,299)
Total	164,950,973	172,151,869	146,671,659	151,181,462			2,588,664	3,600,323	4,509,803	1,921,139	909,480

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	2,159,729	3.051	6,590,022	98.5%	6,492,351	6,206,464	1.5%	97,671	6,304,135	2.919
1992	2,170,590	2.186	4,744,392	98.1%	4,655,928	4,659,430	1.9%	88,464	4,747,894	2.187
1993	2,309,090	1.274	2,942,341	97.7%	2,875,024	2,886,612	2.3%	67,317	2,953,929	1.279
1994	2,359,480	1.123	2,648,535	97.2%	2,575,541	2,592,468	2.8%	72,994	2,665,463	1.130
1995	2,441,440	1.042	2,544,111	96.7%	2,460,827	2,453,303	3.3%	83,283	2,536,587	1.039
1996	2,562,770	1.172	3,002,618	96.2%	2,887,156	2,802,518	3.8%	115,462	2,917,980	1.139
1997	2,594,860	1.583	4,106,790	95.5%	3,922,939	3,729,422	4.5%	183,852	3,913,273	1.508
1998	2,770,140	1.523	4,219,306	94.8%	4,001,022	3,912,141	5.2%	218,284	4,130,425	1.491
1999	2,945,472	1.915	5,639,450	94.1%	5,304,376	4,819,157	5.9%	335,073	5,154,230	1.750
2000	2,961,263	1.448	4,287,430	93.2%	3,996,409	4,000,773	6.8%	291,021	4,291,794	1.449
2001	3,109,376	2.637	8,200,402	92.3%	7,567,408	7,475,458	7.7%	632,994	8,108,452	2.608
2002	3,049,972	2.784	8,489,609	91.3%	7,747,370	7,179,679	8.7%	742,239	7,921,917	2.597
2003	2,872,178	1.954	5,612,815	90.1%	5,058,987	5,057,179	9.9%	553,828	5,611,007	1.954
2004	2,937,216	2.180	6,403,694	89.1%	5,708,721	5,791,060	10.9%	694,973	6,486,033	2.208
2005	3,070,645	2.678	8,222,835	88.3%	7,263,733	7,226,565	11.7%	959,102	8,185,667	2.666
2006	3,242,744	2.150	6,970,578	87.7%	6,112,846	5,985,537	12.3%	857,732	6,843,269	2.110
2007	3,377,262	1.635	5,520,662	86.6%	4,781,573	4,775,764	13.4%	739,089	5,514,854	1.633
2008	3,396,538	2.603	8,840,595	85.3%	7,543,885	7,465,699	14.7%	1,296,710	8,762,410	2.580
2009	3,078,466	2.065	6,356,362	83.9%	5,333,322	5,408,533	16.1%	1,023,040	6,431,574	2.089
2010	2,997,361	2.776	8,320,651	82.3%	6,848,409	5,942,765	17.7%	1,472,242	7,415,007	2.474
2011	2,968,211	2.028	6,019,114	80.7%	4,856,963	4,916,341	19.3%	1,162,151	6,078,492	2.048
2012	2,781,976	2.036	5,663,977	78.7%	4,458,921	3,487,461	21.3%	1,205,055	4,692,516	1.687
2013	2,784,401	2.045	5,695,306	76.8%	4,374,229	4,671,498	23.2%	1,321,077	5,992,575	2.152
2014	2,884,086	2.024	5,836,440	74.9%	4,369,032	3,873,741	25.1%	1,467,409	5,341,149	1.852
2015	2,838,709	1.996	5,665,041	72.3%	4,097,319	3,725,475	27.7%	1,567,721	5,293,196	1.865
2016	2,545,779	2.010	5,117,479	69.2%	3,541,902	3,609,649	30.8%	1,575,577	5,185,226	2.037
2017	2,396,748	2.043	4,896,345	64.7%	3,167,151	3,064,863	35.3%	1,729,194	4,794,058	2.000
2018	2,367,677	2.081	4,926,538	58.0%	2,855,448	2,493,884	42.0%	2,071,089	4,564,973	1.928
2019	2,335,036	2.119	4,947,997	48.3%	2,389,905	1,248,834	51.7%	2,558,092	3,806,926	1.630
2020	2,364,787	2.160	5,109,119	36.9%	1,883,762	1,340,117	63.1%	3,225,357	4,565,474	1.931
2021	2,441,178	2.197	5,362,620	16.1%	863,042	541,428	83.9%	4,499,578	5,041,006	2.065
Total	85,115,182		172,903,173		139,995,501	133,343,818		32,907,673	166,251,491	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section II, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section II, Exhibit II, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	2,159,729	3.051	6,590,022	98.7%	6,506,658	6,506,658	1.3%	83,364	6,590,022	3.051
1992	2,170,590	2.186	4,744,392	98.7%	4,681,476	4,677,954	1.3%	62,916	4,740,870	2.184
1993	2,309,090	1.274	2,942,341	98.6%	2,901,326	2,889,632	1.4%	41,015	2,930,647	1.269
1994	2,359,480	1.123	2,648,535	98.5%	2,609,620	2,592,468	1.5%	38,915	2,631,384	1.115
1995	2,441,440	1.042	2,544,111	98.4%	2,504,602	2,512,260	1.6%	39,509	2,551,769	1.045
1996	2,562,770	1.172	3,002,618	98.4%	2,953,200	2,953,200	1.6%	49,418	3,002,618	1.172
1997	2,594,860	1.583	4,106,790	98.2%	4,032,419	4,032,419	1.8%	74,371	4,106,790	1.583
1998	2,770,140	1.523	4,219,306	98.0%	4,132,900	4,132,900	2.0%	86,406	4,219,306	1.523
1999	2,945,472	1.915	5,639,450	97.6%	5,506,398	5,506,398	2.4%	133,051	5,639,450	1.915
2000	2,961,263	1.448	4,287,430	97.2%	4,167,699	4,163,148	2.8%	119,731	4,282,880	1.446
2001	3,109,376	2.637	8,200,402	97.0%	7,954,097	8,050,746	3.0%	246,305	8,297,051	2.668
2002	3,049,972	2.784	8,489,609	96.6%	8,199,510	8,199,510	3.4%	290,099	8,489,609	2.784
2003	2,872,178	1.954	5,612,815	95.9%	5,382,475	5,384,398	4.1%	230,340	5,614,738	1.955
2004	2,937,216	2.180	6,403,694	95.2%	6,093,264	6,005,379	4.8%	310,430	6,315,808	2.150
2005	3,070,645	2.678	8,222,835	94.4%	7,761,228	7,800,941	5.6%	461,607	8,262,548	2.691
2006	3,242,744	2.150	6,970,578	93.5%	6,519,221	6,654,993	6.5%	451,358	7,106,351	2.191
2007	3,377,262	1.635	5,520,662	92.6%	5,109,656	5,115,863	7.4%	411,006	5,526,869	1.636
2008	3,396,538	2.603	8,840,595	91.1%	8,056,325	8,139,822	8.9%	784,270	8,924,092	2.627
2009	3,078,466	2.065	6,356,362	89.5%	5,688,616	5,608,394	10.5%	667,747	6,276,141	2.039
2010	2,997,361	2.776	8,320,651	88.1%	7,326,927	7,326,927	11.9%	993,724	8,320,651	2.776
2011	2,968,211	2.028	6,019,114	86.2%	5,186,908	5,861,546	13.8%	832,206	6,693,752	2.255
2012	2,781,976	2.036	5,663,977	83.9%	4,750,795	3,659,385	16.1%	913,181	4,572,566	1.644
2013	2,784,401	2.045	5,695,306	82.0%	4,667,308	5,442,911	18.0%	1,027,998	6,470,909	2.324
2014	2,884,086	2.024	5,836,440	80.4%	4,693,786	4,657,466	19.6%	1,142,655	5,800,120	2.011
2015	2,838,709	1.996	5,665,041	78.1%	4,423,245	4,985,615	21.9%	1,241,796	6,227,411	2.194
2016	2,545,779	2.010	5,117,479	75.1%	3,842,030	4,936,641	24.9%	1,275,449	6,212,090	2.440
2017	2,396,748	2.043	4,896,345	71.6%	3,507,643	4,229,599	28.4%	1,388,702	5,618,301	2.344
2018	2,367,677	2.081	4,926,538	68.8%	3,387,017	3,978,676	31.2%	1,539,520	5,518,196	2.331
2019	2,335,036	2.119	4,947,997	65.4%	3,233,623	2,291,494	34.6%	1,714,375	4,005,868	1.716
2020	2,364,787	2.160	5,109,119	61.7%	3,149,923	2,884,119	38.3%	1,959,195	4,843,314	2.048
2021	2,441,178	2.197	5,362,620	46.1%	2,472,104	1,927,880	53.9%	2,890,515	4,818,395	1.974
Total	85,115,182		172,903,173		151,401,998	153,109,342		21,501,175	174,610,517	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section II, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section II, Exhibit II, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	2,159,729	2.427	6,299,834	6,590,022	6,590,022	3.243	1.016	21,723,547	4.144	1.620	3.033	3.051
1992	2,170,590	2.357	4,747,961	4,740,823	4,744,392	3.119	1.031	15,257,219	2.983	1.612	2.176	2.186
1993	2,309,090	2.288	2,954,200	2,930,482	2,942,341	2.999	1.070	9,443,494	1.788	1.568	1.267	1.274
1994	2,359,480	2.221	2,665,943	2,631,128	2,648,535	2.883	1.072	8,183,548	1.561	1.582	1.118	1.123
1995	2,441,440	2.157	2,536,332	2,551,890	2,544,111	2.772	1.025	7,229,632	1.373	1.670	1.041	1.042
1996	2,562,770	2.094	2,914,595	3,002,618	3,002,618	2.666	1.001	8,015,377	1.494	1.726	1.163	1.172
1997	2,594,860	2.033	3,904,204	4,106,790	4,106,790	2.563	1.004	10,573,089	2.004	1.737	1.580	1.583
1998	2,770,140	1.974	4,125,576	4,219,306	4,219,306	2.465	1.008	10,486,956	1.918	1.747	1.514	1.523
1999	2,945,472	1.916	5,123,579	5,639,450	5,639,450	2.370	1.009	13,491,149	2.390	1.762	1.707	1.915
2000	2,961,263	1.860	4,292,112	4,282,749	4,287,430	2.279	1.009	9,862,249	1.790	1.779	1.392	1.448
2001	3,109,376	1.806	8,100,760	8,300,044	8,200,402	2.191	1.009	18,137,636	3.230	1.796	2.526	2.637
2002	3,049,972	1.754	7,867,530	8,489,609	8,489,609	2.107	1.009	18,055,100	3.376	1.814	2.780	2.784
2003	2,872,178	1.702	5,610,809	5,614,821	5,612,815	2.026	1.009	11,477,824	2.347	1.832	1.897	1.954
2004	2,937,216	1.653	6,496,057	6,311,331	6,403,694	1.948	1.009	12,591,460	2.594	1.849	2.156	2.180
2005	3,070,645	1.605	8,180,759	8,264,910	8,222,835	1.873	1.009	15,546,540	3.155	1.867	2.636	2.678
2006	3,242,744	1.558	6,825,405	7,115,751	6,970,578	1.801	1.009	12,672,073	2.508	1.885	2.132	2.150
2007	3,377,262	1.513	5,513,956	5,527,368	5,520,662	1.732	1.009	9,643,582	1.888	1.905	1.579	1.635
2008	3,396,538	1.469	8,748,970	8,932,221	8,840,595	1.665	1.005	14,796,287	2.966	1.930	2.465	2.603
2009	3,078,466	1.426	6,446,001	6,266,724	6,356,362	1.601	0.997	10,149,866	2.312	1.964	2.041	2.065
2010	2,997,361	1.384	7,220,316	8,320,651	8,320,651	1.539	0.988	12,654,704	3.050	2.002	1.970	2.776
2011	2,968,211	1.344	6,092,700	6,801,993	6,447,347	1.480	0.985	9,400,224	2.357	2.028	1.995	2.028
2012	2,781,976	1.305	4,429,972	4,362,779	4,396,376	1.423	0.991	6,198,469	1.708	2.036	2.003	2.036
2013	2,784,401	1.267	6,082,354	6,641,740	6,362,047	1.369	0.996	8,668,262	2.458	2.045	2.012	2.045
2014	2,884,086	1.230	5,174,798	5,791,279	5,483,038	1.316	1.016	7,331,025	2.067	2.024	1.991	2.024
2015	2,838,709	1.194	5,150,920	6,385,293	5,768,106	1.265	1.040	7,592,717	2.240	1.996	1.963	1.996
2016	2,545,779	1.159	5,215,362	6,575,471	5,895,417	1.217	1.043	7,479,766	2.534	2.010	1.977	2.010
2017	2,396,748	1.126	4,738,211	5,904,129	5,321,170	1.170	1.036	6,449,544	2.391	2.043	2.010	2.043
2018	2,367,677	1.093	4,302,726	5,787,126	5,044,926	1.125	1.027	5,828,675	2.253	2.081	2.047	2.081
2019	2,335,036	1.061	2,585,554	3,506,378	3,045,966	1.082	1.018	3,354,952	1.354	2.119	2.085	2.119
2020	2,364,787	1.030	3,634,650	4,677,989	4,156,320	1.040	1.008	4,359,282	1.790	2.160	2.116	2.160
2021	2,441,178	1.000	3,364,233	4,182,059	3,773,146	1.000	1.001	3,778,755	1.548	2.197		2.197

161,346,380 174,454,921

All Per Wtd Avg 2.383
Last 5 Wtd Avg 2.255
Last 4 Wtd Avg 2.260
Last 3 Wtd Avg 2.155

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 2.200

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section II, Exhibit II, Sheet 9, Column (6)
- (5) From Section II, Exhibit II, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022 (4)	Paid LDF (5)	Indicated Ultimate Loss (6)	Unlimited Indicated Ultimate Loss Rates (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	2,159,729	6,206,464	1.015	6,299,834	2.917
1992	360.0	2,170,590	4,659,430	1.019	4,747,961	2.187
1993	348.0	2,309,090	2,886,612	1.023	2,954,200	1.279
1994	336.0	2,359,480	2,592,468	1.028	2,665,943	1.130
1995	324.0	2,441,440	2,453,303	1.034	2,536,332	1.039
1996	312.0	2,562,770	2,802,518	1.040	2,914,595	1.137
1997	300.0	2,594,860	3,729,422	1.047	3,904,204	1.505
1998	288.0	2,770,140	3,912,141	1.055	4,125,576	1.489
1999	276.0	2,945,472	4,819,157	1.063	5,123,579	1.739
2000	264.0	2,961,263	4,000,773	1.073	4,292,112	1.449
2001	252.0	3,109,376	7,475,458	1.084	8,100,760	2.605
2002	240.0	3,049,972	7,179,679	1.096	7,867,530	2.580
2003	228.0	2,872,178	5,057,179	1.109	5,610,809	1.954
2004	216.0	2,937,216	5,791,060	1.122	6,496,057	2.212
2005	204.0	3,070,645	7,226,565	1.132	8,180,759	2.664
2006	192.0	3,242,744	5,985,537	1.140	6,825,405	2.105
2007	180.0	3,377,262	4,775,764	1.155	5,513,956	1.633
2008	168.0	3,396,538	7,465,699	1.172	8,748,970	2.576
2009	156.0	3,078,466	5,408,533	1.192	6,446,001	2.094
2010	144.0	2,997,361	5,942,765	1.215	7,220,316	2.409
2011	132.0	2,968,211	4,916,341	1.239	6,092,700	2.053
2012	120.0	2,781,976	3,487,461	1.270	4,429,972	1.592
2013	108.0	2,784,401	4,671,498	1.302	6,082,354	2.184
2014	96.0	2,884,086	3,873,741	1.336	5,174,798	1.794
2015	84.0	2,838,709	3,725,475	1.383	5,150,920	1.815
2016	72.0	2,545,779	3,609,649	1.445	5,215,362	2.049
2017	60.0	2,396,748	3,064,863	1.546	4,738,211	1.977
2018	48.0	2,367,677	2,493,884	1.725	4,302,726	1.817
2019	36.0	2,335,036	1,248,834	2.070	2,585,554	1.107
2020	24.0	2,364,787	1,340,117	2.712	3,634,650	1.537
2021	12.0	2,441,178	541,428	6.214	3,364,233	1.378
Total		85,115,182	133,343,818		161,346,380	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit II, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	2,159,729	6,506,658	1.013	6,590,022	3.051
1992	360.0	2,170,590	4,677,954	1.013	4,740,823	2.184
1993	348.0	2,309,090	2,889,632	1.014	2,930,482	1.269
1994	336.0	2,359,480	2,592,468	1.015	2,631,128	1.115
1995	324.0	2,441,440	2,512,260	1.016	2,551,890	1.045
1996	312.0	2,562,770	2,953,200	1.017	3,002,618	1.172
1997	300.0	2,594,860	4,032,419	1.018	4,106,790	1.583
1998	288.0	2,770,140	4,132,900	1.021	4,219,306	1.523
1999	276.0	2,945,472	5,506,398	1.024	5,639,450	1.915
2000	264.0	2,961,263	4,163,148	1.029	4,282,749	1.446
2001	252.0	3,109,376	8,050,746	1.031	8,300,044	2.669
2002	240.0	3,049,972	8,199,510	1.035	8,489,609	2.784
2003	228.0	2,872,178	5,384,398	1.043	5,614,821	1.955
2004	216.0	2,937,216	6,005,379	1.051	6,311,331	2.149
2005	204.0	3,070,645	7,800,941	1.059	8,264,910	2.692
2006	192.0	3,242,744	6,654,993	1.069	7,115,751	2.194
2007	180.0	3,377,262	5,115,863	1.080	5,527,368	1.637
2008	168.0	3,396,538	8,139,822	1.097	8,932,221	2.630
2009	156.0	3,078,466	5,608,394	1.117	6,266,724	2.036
2010	144.0	2,997,361	7,326,927	1.136	8,320,651	2.776
2011	132.0	2,968,211	5,861,546	1.160	6,801,993	2.292
2012	120.0	2,781,976	3,659,385	1.192	4,362,779	1.568
2013	108.0	2,784,401	5,442,911	1.220	6,641,740	2.385
2014	96.0	2,884,086	4,657,466	1.243	5,791,279	2.008
2015	84.0	2,838,709	4,985,615	1.281	6,385,293	2.249
2016	72.0	2,545,779	4,936,641	1.332	6,575,471	2.583
2017	60.0	2,396,748	4,229,599	1.396	5,904,129	2.463
2018	48.0	2,367,677	3,978,676	1.455	5,787,126	2.444
2019	36.0	2,335,036	2,291,494	1.530	3,506,378	1.502
2020	24.0	2,364,787	2,884,119	1.622	4,677,989	1.978
2021	12.0	2,441,178	1,927,880	2.169	4,182,059	1.713
Total		85,115,182	153,109,342		174,454,921	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit II, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	2,159,729	6,206,464	6,506,658	300,194	1.015	1.013	6.827	8,255,853	3.823
1992	360.0	2,170,590	4,659,430	4,677,954	18,524	1.019	1.013	3.463	4,723,573	2.176
1993	348.0	2,309,090	2,886,612	2,889,632	3,020	1.023	1.014	2.559	2,894,340	1.253
1994	336.0	2,359,480	2,592,468	2,592,468	0	1.028	1.015	2.142	2,592,468	1.099
1995	324.0	2,441,440	2,453,303	2,512,260	58,957	1.034	1.016	1.903	2,565,472	1.051
1996	312.0	2,562,770	2,802,518	2,953,200	150,683	1.040	1.017	1.748	3,065,947	1.196
1997	300.0	2,594,860	3,729,422	4,032,419	302,998	1.047	1.018	1.679	4,238,248	1.633
1998	288.0	2,770,140	3,912,141	4,132,900	220,758	1.055	1.021	1.655	4,277,540	1.544
1999	276.0	2,945,472	4,819,157	5,506,398	687,242	1.063	1.024	1.659	5,959,014	2.023
2000	264.0	2,961,263	4,000,773	4,163,148	162,376	1.073	1.029	1.699	4,276,648	1.444
2001	252.0	3,109,376	7,475,458	8,050,746	575,288	1.084	1.031	1.637	8,417,181	2.707
2002	240.0	3,049,972	7,179,679	8,199,510	1,019,831	1.096	1.035	1.642	8,853,848	2.903
2003	228.0	2,872,178	5,057,179	5,384,398	327,219	1.109	1.043	1.712	5,617,395	1.956
2004	216.0	2,937,216	5,791,060	6,005,379	214,319	1.122	1.051	1.807	6,178,391	2.103
2005	204.0	3,070,645	7,226,565	7,800,941	574,376	1.132	1.059	1.928	8,333,884	2.714
2006	192.0	3,242,744	5,985,537	6,654,993	669,456	1.140	1.069	2.111	7,398,554	2.282
2007	180.0	3,377,262	4,775,764	5,115,863	340,099	1.155	1.080	2.253	5,541,921	1.641
2008	168.0	3,396,538	7,465,699	8,139,822	674,123	1.172	1.097	2.530	9,171,542	2.700
2009	156.0	3,078,466	5,408,533	5,608,394	199,860	1.192	1.117	2.879	5,984,016	1.944
2010	144.0	2,997,361	5,942,765	7,326,927	1,384,162	1.215	1.136	3.077	10,201,372	3.403
2011	132.0	2,968,211	4,916,341	5,861,546	945,205	1.239	1.160	3.522	8,245,593	2.778
2012	120.0	2,781,976	3,487,461	3,659,385	171,925	1.270	1.192	4.129	4,197,282	1.509
2013	108.0	2,784,401	4,671,498	5,442,911	771,412	1.302	1.220	4.508	8,148,707	2.927
2014	96.0	2,884,086	3,873,741	4,657,466	783,725	1.336	1.243	4.519	7,415,020	2.571
2015	84.0	2,838,709	3,725,475	4,985,615	1,260,141	1.383	1.281	4.810	9,786,822	3.448
2016	72.0	2,545,779	3,609,649	4,936,641	1,326,992	1.445	1.332	5.250	10,575,948	4.154
2017	60.0	2,396,748	3,064,863	4,229,599	1,164,735	1.546	1.396	5.079	8,979,989	3.747
2018	48.0	2,367,677	2,493,884	3,978,676	1,484,792	1.725	1.455	3.896	8,278,902	3.497
2019	36.0	2,335,036	1,248,834	2,291,494	1,042,659	2.070	1.530	3.032	4,410,104	1.889
2020	24.0	2,364,787	1,340,117	2,884,119	1,544,002	2.712	1.622	2.547	5,273,231	2.230
2021	12.0	2,441,178	541,428	1,927,880	1,386,451	6.214	2.169	2.796	4,418,497	1.810
Total		85,115,182	133,343,818	153,109,342					198,277,306	2.330

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section II, Exhibit II, Sheet 14
- (8) From Section II, Exhibit II, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	2,159,729	3,641		2,254	3,641	1,810	1.016	7.612	28,169	28,169	6,590,022	3.051
1992	2,170,590	3,068		2,437	3,071	1,545	1.031	7.114	22,527	22,527	4,744,392	2.186
1993	2,309,090	2,153	Include	2,635	2,162	1,361	1.070	6.649	15,385	15,385	2,942,341	1.274
1994	2,359,480	2,027	Include	2,849	2,040	1,298	1.072	6.214	13,587	13,587	2,648,535	1.123
1995	2,441,440	1,968	Exclude	3,080	1,962	1,297	1.025	5.807	11,676	11,676	2,544,111	1.042
1996	2,562,770	2,496	Exclude	3,330	2,496	1,203	1.001	5.427	13,565	13,565	3,002,618	1.172
1997	2,594,860	3,700	Include	3,601	3,700	1,110	1.004	5.072	18,849	18,849	4,106,790	1.583
1998	2,770,140	3,818	Include	3,893	3,818	1,105	1.008	4.741	18,254	18,254	4,219,306	1.523
1999	2,945,472	4,804	Include	4,210	4,804	1,174	1.009	4.430	21,483	21,483	5,639,450	1.915
2000	2,961,263	3,995	Include	4,552	3,999	1,072	1.009	4.141	16,716	16,716	4,287,430	1.448
2001	3,109,376	6,882	Include	4,921	6,800	1,206	1.009	3.870	26,561	26,561	8,200,402	2.637
2002	3,049,972	6,364	Include	5,321	6,364	1,334	1.009	3.617	23,233	23,233	8,489,609	2.784
2003	2,872,178	4,742	Include	5,754	4,741	1,184	1.009	3.380	16,174	16,174	5,612,815	1.954
2004	2,937,216	5,394	Include	6,221	5,473	1,170	1.009	3.159	17,452	17,452	6,403,694	2.180
2005	3,070,645	8,755	Include	6,726	8,711	944	1.009	2.952	25,958	25,958	8,222,835	2.678
2006	3,242,744	8,284	Include	7,273	8,115	859	1.009	2.759	22,600	22,600	6,970,578	2.150
2007	3,377,262	6,935	Include	7,864	6,927	797	1.009	2.579	18,017	18,017	5,520,662	1.635
2008	3,396,538	11,393	Exclude	8,502	11,276	784	1.005	2.410	27,314	27,314	8,840,595	2.603
2009	3,078,466	9,538	Include	9,193	9,675	657	0.997	2.252	21,732	21,732	6,356,362	2.065
2010	2,997,361	12,165	Exclude	9,940	12,165	684	0.988	2.105	25,296	19,300	6,348,394	2.118
2011	2,968,211	13,285	Exclude	10,747	12,592	512	0.985	1.967	24,399	19,300	5,099,948	1.718
2012	2,781,976	9,070	Include	11,621	9,140	481	0.991	1.838	16,645	19,300	5,097,518	1.832
2013	2,784,401	13,499	Include	12,565	12,931	492	0.996	1.718	22,119	19,300	5,551,160	1.994
2014	2,884,086	14,442	Include	13,585	13,673	401	1.016	1.606	22,309	19,300	4,743,569	1.645
2015	2,838,709	14,781	Include	14,689	13,352	432	1.040	1.501	20,846	19,300	5,340,409	1.881
2016	2,545,779	18,680	Include	15,882	16,748	352	1.043	1.403	24,496	19,300	4,644,878	1.825
2017	2,396,748	18,508	Include	17,172	16,681	319	1.036	1.311	22,654	19,300	4,533,403	1.891
2018	2,367,677	18,028	Include	18,568	15,716	321	1.027	1.225	19,775	19,300	4,923,750	2.080
2019	2,335,036	16,142	Include	20,076	14,022	217	1.018	1.145	16,349	19,300	3,595,800	1.540
2020	2,364,787	17,163	Include	21,707	15,249	273	1.008	1.070	16,455	19,300	4,874,864	2.061
2021	2,441,178	19,121	Exclude	23,470	17,251	219	1.001	1.000	17,277	19,300	4,215,027	1.727
			Implied Trend	8.1%	13.1%			All Per Wtd Avg	20,410			
								Last 5 Wtd Avg	19,294			
								Last 4 Wtd Avg	18,829			
								Last 3 Wtd Avg	17,532		164,311,267	
								Selected	19,300			
Total	85,115,182					26,612						

Footnotes:

Reported Exponential Regression	
Constant	10.142
X Coefficient	(0.078)
R Squared	0.934

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section II, Exhibit II, Sheet 10, Column (6) / Section II, Exhibit II, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section II, Exhibit II, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	2,159,729	1,810	1.000	1,810	1,810	3.45%
1992	360.0	2,170,590	1,545	1.000	1,545	1,545	3.02%
1993	348.0	2,309,090	1,361	1.000	1,361	1,361	2.58%
1994	336.0	2,359,480	1,298	1.000	1,298	1,298	2.48%
1995	324.0	2,441,440	1,297	1.000	1,297	1,297	2.46%
1996	312.0	2,562,770	1,203	1.000	1,203	1,203	2.24%
1997	300.0	2,594,860	1,110	1.000	1,110	1,110	2.10%
1998	288.0	2,770,140	1,105	1.000	1,105	1,105	2.02%
1999	276.0	2,945,472	1,174	1.000	1,174	1,174	2.08%
2000	264.0	2,961,263	1,072	1.000	1,072	1,072	1.95%
2001	252.0	3,109,376	1,206	1.000	1,206	1,206	2.15%
2002	240.0	3,049,972	1,334	1.000	1,334	1,334	2.49%
2003	228.0	2,872,178	1,184	1.000	1,184	1,184	2.42%
2004	216.0	2,937,216	1,170	1.000	1,170	1,170	2.41%
2005	204.0	3,070,645	944	1.000	944	944	1.92%
2006	192.0	3,242,744	859	1.000	859	859	1.70%
2007	180.0	3,377,262	797	1.000	797	797	1.56%
2008	168.0	3,396,538	784	1.000	784	784	1.57%
2009	156.0	3,078,466	657	1.000	657	657	1.50%
2010	144.0	2,997,361	684	1.000	684	684	1.65%
2011	132.0	2,968,211	512	1.000	512	512	1.28%
2012	120.0	2,781,976	481	1.000	481	481	1.33%
2013	108.0	2,784,401	492	1.000	492	492	1.39%
2014	96.0	2,884,086	401	1.000	401	401	1.13%
2015	84.0	2,838,709	432	1.000	432	432	1.27%
2016	72.0	2,545,779	352	1.000	352	352	1.19%
2017	60.0	2,396,748	319	1.000	319	319	1.18%
2018	48.0	2,367,677	321	1.000	321	321	1.24%
2019	36.0	2,335,036	217	1.001	217	217	0.88%
2020	24.0	2,364,787	272	1.002	273	273	1.12%
2021	12.0	2,441,178	203	1.059	215	219	0.90%
Total		85,115,182	26,596		26,609	26,612	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit II, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section II, Exhibit II, Sheet 8 Col (3)

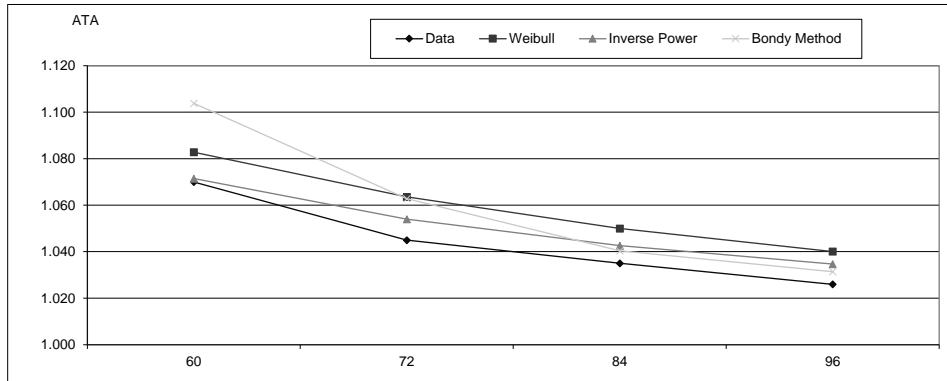
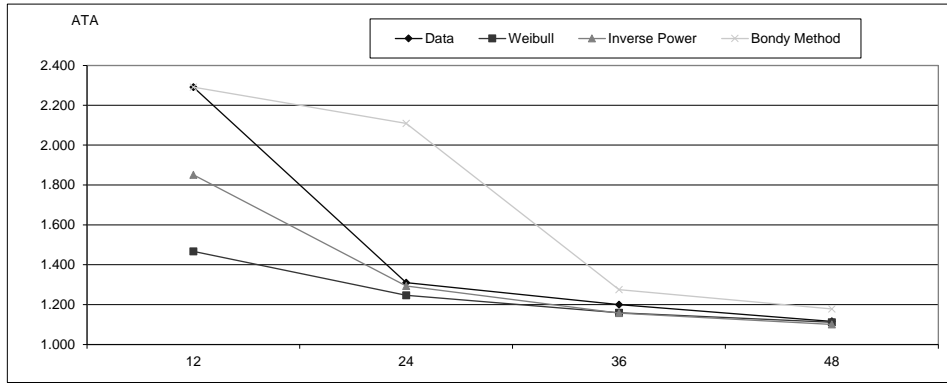
STATE OF CONNECTICUT
 GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Paid Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(<=Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods			
Method	Tail	R^2	
Weibull	1.015	0.942	
Inverse Power	1.061	0.977	
Bondy Method	1.031	N/A	



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method			
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*
									0.900		
											0.900
1	12	0.000	Exclude	1.467	3.709	1.851	5.039	0.829		2.291	12.024
2	24	1.310	Include	1.246	2.528	1.293	2.722	0.270	0.326	2.109	5.248
3	36	1.200	Include	1.159	2.029	1.157	2.105	0.182	0.675	1.275	2.489
4	48	1.116	Include	1.112	1.751	1.101	1.820	0.110	0.602	1.178	1.952
5	60	1.070	Include	1.083	1.575	1.071	1.653	0.068	0.616	1.104	1.656
6	72	1.045	Include	1.064	1.455	1.054	1.543	0.044	0.651	1.063	1.501
7	84	1.035	Include	1.050	1.368	1.043	1.464	0.034	0.782	1.040	1.412
8	96	1.026	Include	1.040	1.303	1.035	1.404	0.026	0.746	1.031	1.357
9	108	1.025	Include	1.033	1.252	1.029	1.357	0.025	0.962	1.023	1.316
10	120	1.025	Include	1.027	1.213	1.025	1.319	0.025	1.000	1.022	1.286
11	132	1.020	Include	1.022	1.181	1.021	1.287	0.020	0.802	1.022	1.257
12	144	1.019	Include	1.019	1.155	1.019	1.260	0.019	0.972	1.018	1.230
13	156	1.017	Include	1.016	1.134	1.016	1.237	0.017	0.876	1.017	1.208
14	168	1.015	Include	1.014	1.116	1.015	1.217	0.015	0.883	1.015	1.187
15	180	1.013	Include	1.012	1.101	1.013	1.200	0.012	0.834	1.013	1.169
16	192	0.000	Exclude	1.010	1.088	1.012	1.184	0.007	0.586	1.011	1.154
17	204	0.000	Exclude	1.009	1.078	1.011	1.170	0.009	1.255	1.007	1.141
18	216	1.011	Include	1.008	1.068	1.010	1.158	0.011	1.203	1.008	1.134
19	228	0.000	Exclude	1.007	1.060	1.009	1.146	0.012	1.128	1.010	1.124
20	240	1.011	Include	1.006	1.053	1.008	1.136	0.011	0.900	1.011	1.113
21	252	0.000	Exclude	1.005	1.047	1.008	1.126	0.010	0.900	1.010	1.101
22	264	0.000	Exclude	1.004	1.042	1.007	1.118	0.009	0.900	1.009	1.090
23	276	0.000	Exclude	1.004	1.037	1.007	1.109	0.008	0.900	1.008	1.080
24	288	0.000	Exclude	1.004	1.033	1.006	1.102	0.007	0.900	1.007	1.071
25	300	0.000	Exclude	1.003	1.030	1.006	1.095	0.007	0.900	1.007	1.064
26	312	0.000	Exclude	1.003	1.027	1.006	1.088	0.006	0.900	1.006	1.057
27	324	0.000	Exclude	1.002	1.024	1.005	1.082	0.005	0.900	1.005	1.050
28	336	0.000	Exclude	1.002	1.021	1.005	1.077	0.005	0.900	1.005	1.045
29	348	0.000	Exclude	1.002	1.019	1.005	1.071	0.004	0.900	1.004	1.040
30	360	0.000	Exclude	1.002	1.017	1.005	1.066	0.004	0.900	1.004	1.035
31	372	0.000	Exclude	1.002	1.015	1.004	1.061			1.004	1.031
32	384	0.000	Exclude	1.001	1.013	1.004	1.057			1.003	1.028
33	396	0.000	Exclude	1.001	1.012	1.004	1.052			1.003	1.024
34	408	0.000	Exclude	1.001	1.011	1.004	1.048			1.003	1.021
35	420	0.000	Exclude	1.001	1.009	1.004	1.044			1.002	1.019
36	432	0.000	Exclude	1.001	1.008	1.003	1.041			1.002	1.017
37	444	0.000	Exclude	1.001	1.007	1.003	1.037			1.002	1.014
38	456	0.000	Exclude	1.001	1.006	1.003	1.034			1.002	1.013
39	468	0.000	Exclude	1.001	1.006	1.003	1.030			1.002	1.011
40	480	0.000	Exclude	1.001	1.005	1.003	1.027			1.001	1.009
41	492	0.000	Exclude	1.001	1.004	1.003	1.024			1.001	1.008
42	504	0.000	Exclude	1.001	1.004	1.003	1.021			1.001	1.007
43	516	0.000	Exclude	1.001	1.003	1.003	1.019			1.001	1.006
44	528	0.000	Exclude	1.000	1.003	1.003	1.016			1.001	1.005
45	540	0.000	Exclude	1.000	1.002	1.002	1.014			1.001	1.004
46	552	0.000	Exclude	1.000	1.002	1.002	1.011			1.001	1.003
47	564	0.000	Exclude	1.000	1.001	1.002	1.009			1.001	1.002
48	576	0.000	Exclude	1.000	1.001	1.002	1.006			1.001	1.002
49	588	0.000	Exclude	1.000	1.001	1.002	1.004			1.001	1.001
50	600	0.000	Exclude	1.000	1.000	1.002	1.002			1.000	1.000

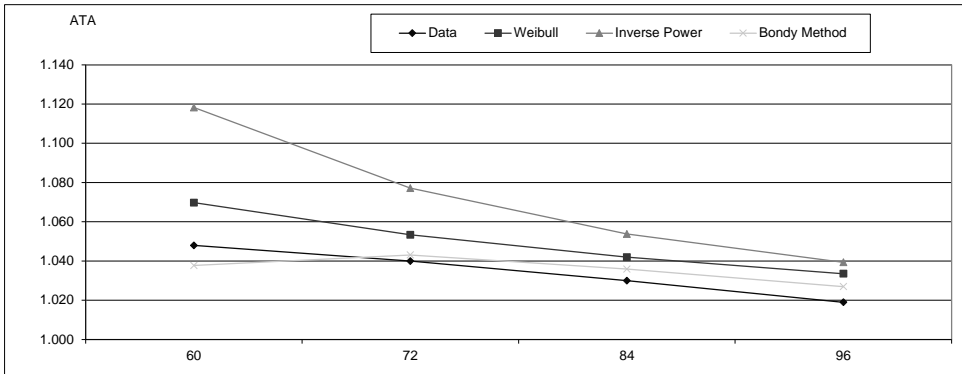
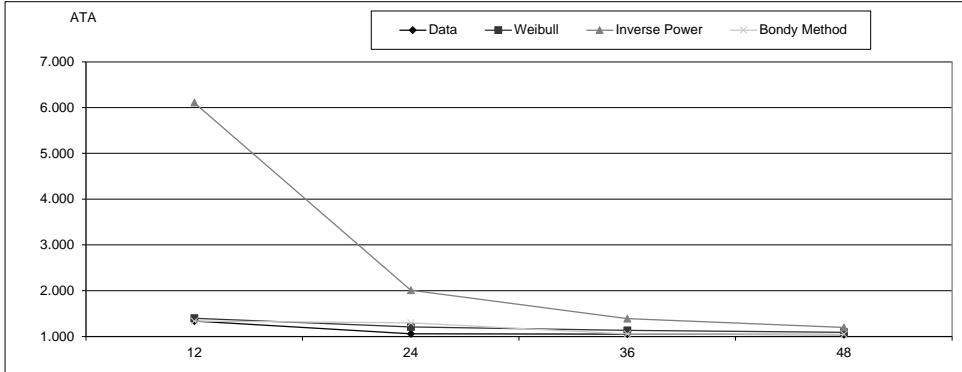
STATE OF CONNECTICUT
 GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Reported Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & $<$ 51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R ²
Weibull	1.013	0.880
Inverse Power	1.019	0.855
Bondy Method	1.005	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method				
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*	
1	12	0.000	Exclude	1.400	3.081	6.108	32.823	0.291			1.337	2.666
2	24	0.000	Exclude	1.210	2.201	2.009	5.373	0.058		0.200	1.299	1.993
3	36	0.000	Exclude	1.135	1.819	1.391	2.675	0.051		0.870	1.054	1.534
4	48	0.000	Exclude	1.094	1.603	1.199	1.923	0.041		0.812	1.047	1.456
5	60	0.000	Exclude	1.070	1.465	1.118	1.604	0.047		1.140	1.038	1.391
6	72	0.000	Exclude	1.053	1.370	1.077	1.434	0.039		0.837	1.043	1.341
7	84	0.000	Exclude	1.042	1.300	1.054	1.331	0.030		0.754	1.036	1.285
8	96	1.019	Include	1.034	1.248	1.039	1.263	0.019		0.637	1.027	1.241
9	108	1.024	Include	1.027	1.207	1.030	1.215	0.023		1.235	1.017	1.208
10	120	1.027	Include	1.022	1.175	1.023	1.180	0.027		1.162	1.021	1.188
11	132	1.022	Include	1.019	1.149	1.019	1.153	0.022		0.800	1.025	1.163
12	144	1.016	Include	1.016	1.128	1.015	1.132	0.016		0.749	1.020	1.135
13	156	1.018	Include	1.013	1.111	1.013	1.115	0.018		1.117	1.015	1.113
14	168	1.016	Include	1.011	1.096	1.011	1.101	0.016		0.858	1.016	1.097
15	180	1.010	Include	1.010	1.084	1.009	1.090	0.010		0.671	1.014	1.079
16	192	1.009	Include	1.008	1.074	1.008	1.080	0.009		0.880	1.009	1.065
17	204	1.008	Include	1.007	1.065	1.007	1.071	0.008		0.882	1.008	1.055
18	216	1.008	Include	1.006	1.057	1.006	1.064	0.008		0.963	1.007	1.046
19	228	1.007	Include	1.005	1.051	1.005	1.058	0.007		0.916	1.007	1.038
20	240	1.004	Include	1.005	1.045	1.005	1.053	0.004		0.599	1.006	1.031
21	252	1.002	Include	1.004	1.040	1.004	1.048	0.002		0.509	1.004	1.024
22	264	1.004	Include	1.004	1.035	1.004	1.043	0.004		2.047	1.002	1.021
23	276	1.003	Include	1.003	1.032	1.003	1.040	0.003		0.716	1.004	1.019
24	288	1.002	Include	1.003	1.028	1.003	1.036	0.002		0.759	1.003	1.014
25	300	1.002	Include	1.003	1.025	1.003	1.033	0.002		0.695	1.002	1.012
26	312	0.000	Exclude	1.002	1.022	1.002	1.030	0.001		0.562	1.002	1.009
27	324	0.000	Exclude	1.002	1.020	1.002	1.028	0.001		0.900	1.001	1.008
28	336	0.000	Exclude	1.002	1.018	1.002	1.025	0.001		0.900	1.001	1.007
29	348	0.000	Exclude	1.002	1.016	1.002	1.023	0.001		0.900	1.001	1.006
30	360	0.000	Exclude	1.002	1.014	1.002	1.021	0.001	0.900	1.001	1.006	
31	372	0.000	Exclude	1.001	1.013	1.002	1.019			1.001	1.005	
32	384	0.000	Exclude	1.001	1.011	1.002	1.018			1.001	1.004	
33	396	0.000	Exclude	1.001	1.010	1.001	1.016			1.000	1.004	
34	408	0.000	Exclude	1.001	1.009	1.001	1.015			1.000	1.003	
35	420	0.000	Exclude	1.001	1.008	1.001	1.013			1.000	1.003	
36	432	0.000	Exclude	1.001	1.007	1.001	1.012			1.000	1.003	
37	444	0.000	Exclude	1.001	1.006	1.001	1.011			1.000	1.002	
38	456	0.000	Exclude	1.001	1.006	1.001	1.010			1.000	1.002	
39	468	0.000	Exclude	1.001	1.005	1.001	1.009			1.000	1.002	
40	480	0.000	Exclude	1.001	1.004	1.001	1.008			1.000	1.001	
41	492	0.000	Exclude	1.001	1.004	1.001	1.007			1.000	1.001	
42	504	0.000	Exclude	1.000	1.003	1.001	1.006			1.000	1.001	
43	516	0.000	Exclude	1.000	1.003	1.001	1.005			1.000	1.001	
44	528	0.000	Exclude	1.000	1.002	1.001	1.004			1.000	1.001	
45	540	0.000	Exclude	1.000	1.002	1.001	1.004			1.000	1.001	
46	552	0.000	Exclude	1.000	1.001	1.001	1.003			1.000	1.000	
47	564	0.000	Exclude	1.000	1.001	1.001	1.002			1.000	1.000	
48	576	0.000	Exclude	1.000	1.001	1.001	1.002			1.000	1.000	
49	588	0.000	Exclude	1.000	1.001	1.001	1.001			1.000	1.000	
50	600	0.000	Exclude	1.000	1.000	1.001	1.001			1.000	1.000	

STATE OF CONNECTICUT
 GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022										
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372			
1991	0	0	0	0	0	1,765	1,766	1,776	1,777	1,792	1,797	1,796	1,805	1,801	1,804	1,805	1,804	1,806	1,806	1,806	1,806	1,806	1,806	1,808	1,808	1,807	1,806	1,807	1,808	1,807	1,807	1,807	1,807		
1992	0	0	0	0	1,505	1,508	1,510	1,512	1,522	1,527	1,532	1,538	1,538	1,540	1,541	1,543	1,543	1,541	1,541	1,541	1,542	1,542	1,542	1,542	1,543	1,544	1,544	1,544	1,543	1,543	1,543	1,543			
1993	0	0	0	1,316	1,316	1,322	1,321	1,325	1,351	1,355	1,355	1,356	1,355	1,355	1,353	1,357	1,359	1,359	1,359	1,359	1,360	1,359	1,361	1,361	1,361	1,360	1,361	1,361	1,361	1,361	1,360	1,360			
1994	0	0	1,233	1,238	1,244	1,251	1,266	1,279	1,289	1,293	1,294	1,293	1,294	1,294	1,294	1,297	1,296	1,296	1,297	1,297	1,297	1,297	1,297	1,296	1,295	1,297	1,297	1,298	1,298	1,298	1,298				
1995	0	1,217	1,225	1,229	1,246	1,270	1,281	1,288	1,293	1,292	1,295	1,294	1,296	1,295	1,294	1,293	1,294	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,294	1,294	1,293	1,293	1,293	1,293	1,293				
1996	799	964	1,006	1,072	1,162	1,172	1,182	1,193	1,195	1,196	1,196	1,195	1,199	1,199	1,199	1,197	1,198	1,197	1,197	1,197	1,194	1,196	1,199	1,199	1,200	1,201	1,201	1,201	1,201	1,201	1,201	1,201			
1997	213	653	833	1,049	1,067	1,088	1,095	1,094	1,098	1,099	1,104	1,104	1,105	1,106	1,105	1,105	1,102	1,103	1,103	1,104	1,104	1,104	1,104	1,105	1,105	1,105	1,105	1,105	1,105	1,105	1,105	1,105			
1998	343	748	1,010	1,031	1,069	1,070	1,078	1,084	1,078	1,085	1,088	1,093	1,099	1,097	1,097	1,100	1,098	1,098	1,098	1,098	1,100	1,102	1,101	1,103	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101			
1999	326	1,010	1,075	1,120	1,140	1,151	1,153	1,159	1,163	1,166	1,184	1,165	1,161	1,161	1,167	1,165	1,169	1,169	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168			
2000	606	908	1,003	1,033	1,042	1,061	1,060	1,062	1,067	1,066	1,067	1,067	1,067	1,067	1,069	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070			
2001	548	1,065	1,126	1,154	1,173	1,179	1,188	1,193	1,194	1,191	1,192	1,197	1,194	1,197	1,199	1,198	1,201	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199			
2002	891	1,229	1,279	1,301	1,306	1,310	1,313	1,316	1,319	1,317	1,321	1,321	1,319	1,321	1,321	1,324	1,322	1,321	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324			
2003	817	1,090	1,138	1,157	1,163	1,167	1,170	1,172	1,172	1,171	1,173	1,175	1,174	1,177	1,178	1,178	1,179	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178			
2004	785	1,075	1,106	1,132	1,143	1,156	1,158	1,154	1,158	1,160	1,160	1,162	1,162	1,164	1,165	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166			
2005	645	844	889	907	924	924	922	919	923	927	931	933	934	933	936	937	937	937	937	937	937	937	937	937	937	937	937	937	937	937	937	937	937		
2006	526	758	800	827	837	833	837	836	840	840	846	848	851	850	853	851	851	851	851	851	851	851	851	851	851	851	851	851	851	851	851	851	851		
2007	506	708	756	769	778	777	781	782	785	784	786	791	793	793	792	792	792	792	792	792	792	792	792	792	792	792	792	792	792	792	792	792	792		
2008	465	676	725	745	757	760	764	770	771	773	774	775	775	775	771	771	771	771	771	771	771	771	771	771	771	771	771	771	771	771	771	771	771		
2009	395	563	605	619	630	636	641	644	645	648	646	648	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649		
2010	426	588	613	634	650	652	654	662	665	664	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669		
2011	287	426	465	482	492	496	499	504	504	504	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503		
2012	282	421	445	463	466	465	471	472	473	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472		
2013	265	407	445	459	468	471	475	480	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478		
2014	229	325	353	368	378	380	379	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382		
2015	230	351	378	393	399	405	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404		
2016	165	265	299	317	326	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329		
2017	162	265	275	290	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293		
2018	162	249	261	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280		
2019	90	171	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182		
2020	104	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193		
2021	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67		
																																			26,059

STATE OF CONNECTICUT
 GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372		
1991		84.95%	95.16%	96.74%	97.43%	98.66%	99.18%	95.27%	92.12%	92.83%	98.08%	97.68%	99.21%	99.54%	99.54%	98.62%	96.05%	99.46%	99.92%	99.43%	99.16%	97.91%	97.39%	98.74%	95.51%	95.12%	95.08%	95.43%	95.70%	95.72%	95.39%	1	
1992	52.56%	93.40%	95.81%	97.45%	98.38%	99.38%	97.53%	91.32%	95.35%	97.61%	98.12%	99.26%	99.36%	99.55%	99.83%	99.80%	99.95%	99.66%	98.13%	97.49%	99.59%	98.67%	97.05%	96.09%	97.41%	98.83%	99.15%	99.50%	99.53%	99.60%	99.60%		
1993	66.72%	94.55%	98.09%	98.67%	98.81%	98.82%	94.85%	95.79%	98.22%	98.74%	96.39%	99.54%	98.54%	99.25%	97.87%	98.77%	99.72%	99.80%	97.68%	98.58%	98.69%	99.86%	100.00%	100.00%	100.00%	99.66%	100.00%	100.00%	100.00%	99.90%	99.90%		
1994	72.66%	92.67%	94.94%	98.13%	94.50%	88.77%	91.03%	95.57%	97.18%	99.14%	99.13%	98.28%	99.05%	98.82%	96.54%	97.61%	97.60%	96.31%	98.46%	98.46%	98.45%	98.55%	92.21%	93.50%	98.77%	98.81%	100.00%	100.00%				100.00%	
1995	67.58%	95.82%	97.78%	93.30%	89.81%	93.50%	96.15%	97.39%	97.51%	97.66%	98.73%	98.47%	98.78%	98.70%	98.63%	98.53%	96.88%	97.02%	98.97%	99.02%	99.10%	97.80%	97.97%	96.54%	97.27%	96.44%	97.65%				97.65%		
1996	64.03%	80.43%	82.22%	73.83%	76.26%	93.25%	94.36%	96.02%	98.28%	98.71%	99.45%	98.43%	99.62%	99.63%	99.21%	98.54%	96.29%	99.17%	90.92%	95.92%	91.08%	91.60%	92.06%	94.86%	95.03%	94.90%					94.90%		
1997	40.36%	67.39%	62.12%	77.57%	91.51%	92.52%	94.77%	95.55%	97.35%	98.48%	98.06%	97.67%	98.94%	99.36%	96.42%	92.73%	88.87%	81.03%	88.25%	85.79%	89.43%	90.56%	91.77%	92.01%	92.49%						92.49%		
1998	29.53%	55.36%	70.86%	76.23%	78.35%	93.17%	95.13%	97.56%	95.79%	98.21%	96.13%	99.70%	99.27%	92.90%	94.96%	95.60%	89.14%	88.30%	88.56%	94.87%	92.16%	92.31%	95.18%	94.66%							94.66%		
1999	26.59%	68.28%	80.87%	86.76%	90.73%	93.69%	95.88%	97.63%	98.83%	98.74%	98.79%	95.37%	90.79%	92.33%	96.92%	97.47%	92.54%	95.86%	96.16%	96.68%	95.54%	96.18%	87.52%								87.52%		
2000	35.36%	67.30%	82.95%	90.89%	92.09%	95.73%	98.73%	97.90%	97.79%	94.16%	93.36%	93.51%	94.39%	95.59%	98.73%	99.44%	93.02%	95.53%	97.81%	99.42%	97.91%	96.10%									96.10%		
2001	39.17%	76.92%	89.64%	90.89%	93.02%	96.93%	98.18%	98.01%	97.84%	98.54%	98.03%	98.36%	82.30%	84.69%	86.41%	87.63%	89.94%	88.71%	95.23%	94.93%	92.85%										92.85%		
2002	44.84%	85.20%	91.56%	92.70%	93.63%	95.39%	96.39%	96.43%	98.33%	97.92%	94.71%	96.21%	94.61%	89.71%	85.18%	83.71%	84.02%	84.07%	86.80%	87.56%											87.56%		
2003	46.45%	77.75%	92.40%	90.10%	89.90%	96.70%	97.68%	98.17%	96.96%	92.41%	89.51%	91.45%	94.63%	90.73%	87.17%	90.45%	94.66%	94.39%	93.92%												93.92%		
2004	54.13%	80.59%	88.02%	92.63%	95.97%	97.06%	96.03%	96.05%	96.29%	89.29%	91.07%	93.19%	93.37%	92.98%	96.31%	96.51%	96.59%	96.43%													96.43%		
2005	49.36%	82.15%	87.77%	92.31%	94.88%	94.16%	94.14%	88.16%	90.85%	89.61%	91.03%	92.74%	87.74%	88.90%	92.42%	92.53%	92.64%														92.64%		
2006	44.70%	75.36%	86.90%	91.81%	92.24%	91.77%	87.40%	90.01%	91.33%	82.76%	82.30%	83.84%	88.64%	89.04%	89.76%	89.94%															89.94%		
2007	43.55%	73.51%	88.43%	91.12%	88.20%	87.99%	92.67%	86.48%	86.61%	85.42%	90.47%	97.35%	97.08%	95.51%	93.35%																93.35%		
2008	45.48%	76.82%	89.36%	89.10%	92.01%	85.45%	85.68%	87.65%	90.78%	90.20%	93.49%	92.69%	93.84%	91.72%																	91.72%		
2009	42.64%	74.48%	80.74%	82.99%	91.49%	90.79%	89.04%	92.36%	94.11%	95.01%	92.20%	95.66%	96.44%																		96.44%		
2010	39.87%	64.62%	73.67%	81.77%	81.12%	80.62%	76.30%	79.17%	79.36%	79.71%	81.05%	81.11%																			81.11%		
2011	32.18%	60.69%	72.00%	80.75%	86.72%	92.78%	90.01%	89.12%	89.67%	88.69%	83.87%																				83.87%		
2012	33.69%	59.75%	72.64%	87.68%	87.22%	84.18%	91.54%	93.58%	94.71%	95.30%																					95.30%		
2013	28.15%	47.02%	62.92%	73.25%	82.85%	77.05%	81.22%	86.20%	85.83%																						85.83%		
2014	28.92%	45.70%	52.31%	66.96%	77.98%	78.73%	79.88%	83.17%																							83.17%		
2015	18.95%	39.41%	53.79%	65.35%	75.35%	77.66%	74.72%																								74.72%		
2016	21.72%	44.08%	55.42%	62.93%	70.12%	73.12%																									73.12%		
2017	24.43%	45.60%	57.96%	64.27%	72.46%																										72.46%		
2018	32.69%	50.11%	54.53%	62.68%																											62.68%		
2019	26.20%	42.83%	54.50%																												54.50%		
2020	18.96%	46.47%																													46.47%		
2021	28.08%																															28.08%	
Age-to-Ult																																	
Paid	6.214	2.712	2.070	1.725	1.546	1.445	1.383	1.336	1.302	1.270	1.239	1.215	1.192	1.172	1.155	1.140	1.132	1.122	1.109	1.096	1.084	1.073	1.063	1.055	1.047	1.040	1.034	1.028	1.023	1.019	1.015		
Reported	2.169	1.622	1.530	1.455	1.396	1.332	1.281	1.243	1.220	1.192	1.160	1.136	1.117	1.097	1.080	1.069	1.059	1.051	1.043	1.035	1.031	1.029	1.024	1.021	1.018	1.017	1.016	1.015	1.014	1.013	1.013		
Implied Ratio	34.91%	59.80%	73.91%	84.31%	90.29%	92.19%	92.63%	93.08%	93.72%	93.86%	93.64%	93.47%	93.75%	93.64%	93.58%	93.77%	93.59%	93.69%	93.99%	94.49%	95.14%	95.89%	96.33%	96.81%	97.28%	97.76%	98.25%	98.69%	99.09%	99.45%	99.78%		

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
MEDICAL**

Section II
Exhibit II
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	2,159,729	2,159,729	0	6,204,000	6,206,464	2,464	6,481,481	6,506,658	25,178
1992	2,170,590	2,170,590	0	4,642,840	4,659,430	16,590	4,664,987	4,677,954	12,967
1993	2,309,090	2,309,090	0	2,878,400	2,886,612	8,213	2,878,400	2,889,632	11,232
1994	2,359,480	2,359,480	0	2,592,468	2,592,468	0	2,592,468	2,592,468	0
1995	2,441,440	2,441,440	0	2,418,416	2,453,303	34,887	2,507,719	2,512,260	4,541
1996	2,562,770	2,562,770	0	2,791,303	2,802,518	11,215	2,937,431	2,953,200	15,769
1997	2,594,860	2,594,860	0	3,708,232	3,729,422	21,189	4,030,273	4,032,419	2,146
1998	2,770,140	2,770,140	0	3,907,035	3,912,141	5,106	4,105,055	4,132,900	27,845
1999	2,945,472	2,945,472	0	4,770,216	4,819,157	48,941	4,959,864	5,506,398	546,534
2000	2,961,263	2,961,263	0	3,922,372	4,000,773	78,401	4,006,258	4,163,148	156,890
2001	3,109,376	3,109,376	0	7,305,374	7,475,458	170,084	7,695,447	8,050,746	355,299
2002	3,049,972	3,049,972	0	7,054,507	7,179,679	125,172	8,127,610	8,199,510	71,900
2003	2,872,178	2,872,178	0	4,965,645	5,057,179	91,534	5,260,914	5,384,398	123,485
2004	2,937,216	2,937,216	0	5,783,485	5,791,060	7,575	5,987,578	6,005,379	17,801
2005	3,070,645	3,070,645	0	7,164,910	7,226,565	61,655	7,743,351	7,800,941	57,591
2006	3,242,744	3,242,744	0	5,954,944	5,985,537	30,592	6,634,549	6,654,993	20,444
2007	3,377,262	3,377,262	0	4,676,101	4,775,764	99,663	4,895,839	5,115,863	220,024
2008	3,396,538	3,396,538	0	7,171,883	7,465,699	293,816	7,642,922	8,139,822	496,900
2009	3,078,466	3,078,466	0	5,344,784	5,408,533	63,750	5,587,447	5,608,394	20,947
2010	2,997,361	2,997,361	0	5,893,033	5,942,765	49,732	7,271,121	7,326,927	55,806
2011	2,968,211	2,968,211	0	4,818,920	4,916,341	97,422	5,433,697	5,861,546	427,849
2012	2,781,976	2,781,976	0	3,372,233	3,487,461	115,227	3,560,502	3,659,385	98,883
2013	2,784,401	2,784,401	0	4,644,973	4,671,498	26,526	5,388,437	5,442,911	54,474
2014	2,884,086	2,884,086	0	3,774,702	3,873,741	99,039	4,725,748	4,657,466	(68,283)
2015	2,838,709	2,838,709	0	3,547,033	3,725,475	178,442	4,567,182	4,985,615	418,434
2016	2,545,779	2,545,779	0	3,219,984	3,609,649	389,665	4,592,374	4,936,641	344,267
2017	2,396,748	2,396,748	0	2,673,765	3,064,863	391,099	4,160,197	4,229,599	69,402
2018	2,367,677	2,367,677	0	2,096,012	2,493,884	397,871	3,843,457	3,978,676	135,218
2019	2,335,036	2,335,036	0	980,077	1,248,834	268,758	2,288,232	2,291,494	3,261
2020	2,364,787	2,364,787	0	398,349	1,340,117	941,767	2,101,121	2,884,119	782,998
2021		2,441,178			541,428			1,927,880	
Total	82,674,004	85,115,182	0	128,675,996	133,343,818	4,126,394	146,671,659	153,109,342	4,509,803

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	2,159,729	547,986	581,748	581,748	586,164	33,761	38,178	33,761	0	4,416
1992	2,170,590	459,036	473,160	473,160	475,280	14,124	16,244	14,124	0	2,120
1993	2,309,090	224,303	227,043	227,043	229,466	2,740	5,164	2,740	0	2,423
1994	2,359,480	192,924	192,924	192,924	197,334	0	4,410	0	0	4,410
1995	2,441,440	213,094	225,547	225,547	229,045	12,454	15,951	12,454	0	3,498
1996	2,562,770	194,448	208,950	208,950	212,895	14,503	18,448	14,503	0	3,945
1997	2,594,860	291,593	338,999	338,999	342,916	47,406	51,323	47,406	0	3,917
1998	2,770,140	247,401	268,808	268,808	272,628	21,406	25,226	21,406	0	3,820
1999	2,945,472	404,340	480,552	480,552	488,986	76,213	84,646	76,213	0	8,434
2000	2,961,263	258,864	268,434	268,434	274,274	9,570	15,410	9,570	0	5,840
2001	3,109,376	605,291	940,378	965,823	1,000,000	360,532	394,709	335,087	25,445	59,622
2002	3,049,972	494,140	548,731	563,670	585,786	69,530	91,646	54,591	14,938	37,055
2003	2,872,178	478,828	516,878	538,725	560,571	59,896	81,743	38,049	21,847	43,693
2004	2,937,216	403,580	440,431	460,378	490,000	56,798	86,420	36,852	19,946	49,569
2005	3,070,645	479,899	548,075	563,861	584,748	83,962	104,849	68,176	15,786	36,673
2006	3,242,744	477,127	527,432	552,707	573,189	75,580	96,062	50,305	25,276	45,757
2007	3,377,262	406,302	727,400	771,945	811,945	365,642	405,642	321,097	44,545	84,545
2008	3,396,538	491,441	738,033	804,655	842,155	313,214	350,714	246,593	66,622	104,122
2009	3,078,466	472,989	507,430	556,503	577,442	83,514	104,453	34,441	49,073	70,012
2010	2,997,361	863,164	1,047,926	1,133,173	1,241,570	270,009	378,405	184,762	85,247	193,643
2011	2,968,211	794,260	931,196	1,001,237	1,209,564	206,977	415,304	136,935	70,042	278,368
2012	2,781,976	693,763	802,503	866,854	957,378	173,091	263,615	108,740	64,351	154,875
2013	2,784,401	905,464	1,029,576	1,162,217	1,261,265	256,753	355,800	124,112	132,641	231,689
2014	2,884,086	850,380	989,600	1,289,600	1,435,992	439,220	585,612	139,220	300,000	446,392
2015	2,838,709	706,911	865,972	1,185,972	1,338,110	479,061	631,199	159,061	320,000	472,138
2016	2,545,779	767,532	968,156	1,295,866	1,449,918	528,334	682,386	200,624	327,710	481,762
2017	2,396,748	681,632	824,611	1,236,713	1,345,407	555,080	663,775	142,979	412,101	520,796
2018	2,367,677	504,372	868,396	1,200,000	1,500,000	695,628	995,628	364,024	331,604	631,604
2019	2,335,036	251,738	396,984	923,392	1,100,474	671,654	848,736	145,246	526,408	703,489
2020	2,364,787	248,723	678,988	1,200,000	1,375,000	951,277	1,126,277	430,265	521,012	696,012
2021	2,441,178	80,725	501,425	1,204,111	1,404,111	1,123,386	1,323,386	420,700	702,686	902,686
Total	85,115,182	14,692,249	18,666,286	22,743,566	24,953,611	8,051,317	10,261,362	3,974,037	4,077,280	6,287,325

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit III, Sheet 2, Column (15)
- (6) From Section II, Exhibit III, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
					(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	2,159,729	547,986	581,748	33,761	562,723	586,164	595,384	586,164	563,337	586,164	586,164	575,517	580,555	581,748	586,164	0.269	0.271
1992	2,170,590	459,036	473,160	14,124	472,102	477,400	479,834	477,400	472,248	477,400	477,400	473,046	474,974	473,160	475,280	0.218	0.219
1993	2,309,090	224,303	227,043	2,740	231,128	229,466	228,568	230,297	231,104	229,475	230,297	223,543	226,362	227,043	229,466	0.098	0.099
1994	2,359,480	192,924	192,924	0	199,270	195,397	192,924	197,334	199,208	195,421	197,334	192,924	199,177	192,924	197,334	0.082	0.084
1995	2,441,440	213,094	225,547	12,454	220,762	229,045	235,319	229,045	221,050	229,045	229,045	219,081	223,171	225,547	229,045	0.092	0.094
1996	2,562,770	194,448	208,950	14,503	202,198	212,895	222,522	212,895	202,608	212,895	212,895	208,909	213,693	208,950	212,895	0.082	0.083
1997	2,594,860	291,593	338,999	47,406	304,634	346,833	391,953	346,833	306,440	346,833	346,833	333,424	338,127	338,999	342,916	0.131	0.132
1998	2,770,140	247,401	268,808	21,406	259,978	276,447	297,332	276,447	260,775	276,447	276,447	263,632	268,231	268,808	272,628	0.097	0.098
1999	2,945,472	404,340	480,552	76,213	428,004	497,420	601,435	497,420	431,842	497,420	497,420	464,983	475,049	480,552	488,986	0.163	0.166
2000	2,961,263	258,864	268,434	9,570	276,523	280,114	286,438	278,318	276,637	280,039	278,318	263,568	270,671	268,434	274,274	0.091	0.093
2001	3,109,376	605,291	940,378	335,087	653,990	991,268	1,684,280	991,268	679,105	991,268	991,268	1,236,368	1,276,622	965,823	1,000,000	0.311	0.322
2002	3,049,972	494,140	548,731	54,591	541,553	585,786	690,878	585,786	545,426	585,786	585,786	566,686	589,608	563,670	585,786	0.185	0.192
2003	2,872,178	478,828	516,878	38,049	534,197	560,571	632,254	547,384	535,564	559,543	547,384	486,618	511,098	538,725	560,571	0.188	0.195
2004	2,937,216	403,580	440,431	36,852	460,378	487,192	569,551	473,785	462,032	485,905	473,785	461,771	490,684	460,378	490,000	0.157	0.167
2005	3,070,645	479,899	548,075	68,176	563,861	621,420	808,683	592,641	568,146	618,024	592,641	550,866	582,526	563,861	584,748	0.184	0.190
2006	3,242,744	477,127	527,432	50,305	577,983	618,945	806,602	598,464	581,557	615,917	598,464	555,256	580,271	552,707	573,189	0.170	0.177
2007	3,377,262	406,302	727,400	321,097	510,398	866,413	1,911,670	866,413	583,007	866,413	866,413	422,666	471,226	771,945	811,945	0.229	0.240
2008	3,396,538	491,441	738,033	246,593	637,104	909,847	1,908,154	909,847	699,463	909,847	909,847	549,590	591,239	804,655	842,155	0.237	0.248
2009	3,078,466	472,989	507,430	34,441	638,908	647,454	678,964	643,181	640,017	646,530	643,181	558,441	587,629	556,503	577,442	0.181	0.188
2010	2,997,361	863,164	1,047,926	184,762	1,218,420	1,377,212	1,889,767	1,297,816	1,241,570	1,358,229	1,297,816	1,034,532	1,204,021	1,133,173	1,241,570	0.378	0.414
2011	2,968,211	794,260	931,196	136,935	1,155,913	1,260,515	1,624,330	1,208,214	1,172,277	1,246,851	1,208,214	953,972	1,148,403	1,001,237	1,209,564	0.337	0.408
2012	2,781,976	693,763	802,503	108,740	1,039,945	1,124,330	1,469,780	1,082,138	1,053,990	1,112,253	1,082,138	821,773	911,650	866,854	957,378	0.312	0.344
2013	2,784,401	905,464	1,029,576	124,112	1,418,970	1,492,953	1,777,421	1,455,962	1,432,357	1,481,472	1,455,962	1,169,833	1,265,581	1,162,217	1,261,265	0.417	0.453
2014	2,884,086	850,380	989,600	139,220	1,393,948	1,478,035	1,763,009	1,480,202	1,427,583	1,478,751	1,435,992	1,303,182	1,472,008	1,289,600	1,435,992	0.447	0.498
2015	2,838,709	706,911	865,972	159,061	1,228,300	1,312,790	1,509,528	1,442,577	1,319,256	1,356,964	1,270,545	1,127,863	1,292,001	1,185,972	1,338,110	0.418	0.471
2016	2,545,779	767,532	968,156	200,624	1,420,317	1,541,082	1,817,297	1,295,866	1,363,119	1,449,918	1,480,700	1,151,637	1,313,930	1,295,866	1,449,918	0.509	0.570
2017	2,396,748	681,632	824,611	142,979	1,362,269	1,345,407	1,316,387	1,227,025	1,294,697	1,299,583	1,173,843	1,148,367	1,225,180	1,236,713	1,345,407	0.516	0.561
2018	2,367,677	504,372	868,396	364,024	1,103,767	1,459,349	1,935,787	1,222,742	1,168,376	1,363,537	1,245,150	1,165,607	1,400,000	1,200,000	1,500,000	0.507	0.634
2019	2,335,036	251,738	396,984	145,246	636,293	700,493	764,817	1,214,939	986,008	923,392	887,744	927,311	1,152,387	923,392	1,100,474	0.395	0.471
2020	2,364,787	248,723	678,988	430,265	826,706	1,234,043	1,455,103	1,236,262	1,113,042	1,235,041	1,170,640	1,057,125	1,200,000	1,200,000	1,375,000	0.507	0.581
2021	2,441,178	80,725	501,425	420,700	735,176	1,079,922	1,137,121	1,280,662	1,220,766	1,187,455	968,560			1,204,111	1,404,111	0.493	0.575
Total	85,115,182	14,692,249	18,666,286	3,974,037	21,815,718	25,026,211	31,683,094	24,985,328	23,252,606	25,103,819	24,218,226	20,468,090	22,536,078	22,743,566	24,953,611		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section II, Exhibit III, Sheet 9, Column (6)
- (7) From Section II, Exhibit III, Sheet 10, Column (6)
- (8) From Section II, Exhibit III, Sheet 11, Column (10)
- (9) From Section II, Exhibit III, Sheet 6, Column (4)
- (10) From Section II, Exhibit III, Sheet 6, Column (10)
- (11) From Section II, Exhibit III, Sheet 7, Column (10)
- (12) From Section II, Exhibit III, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	575,517	580,555	581,748	586,164	6,230	5,609	547,986	581,748
1992	473,046	474,974	473,160	475,280	114	306	459,036	473,160
1993	223,543	226,362	227,043	229,466	3,500	3,104	224,303	227,043
1994	192,924	199,177	192,924	197,334	0	(1,844)	192,924	192,924
1995	219,081	223,171	225,547	229,045	6,466	5,874	213,094	225,547
1996	208,909	213,693	208,950	212,895	41	(798)	194,448	208,950
1997	333,424	338,127	338,999	342,916	5,575	4,789	291,593	338,999
1998	263,632	268,231	268,808	272,628	5,176	4,397	247,401	268,808
1999	464,983	475,049	480,552	488,986	15,569	13,937	404,340	480,552
2000	263,568	270,671	268,434	274,274	4,866	3,602	258,864	268,434
2001	1,236,368	1,276,622	965,823	1,000,000	(270,545)	(276,622)	605,291	940,378
2002	566,686	589,608	563,670	585,786	(3,016)	(3,822)	494,140	548,731
2003	486,618	511,098	538,725	560,571	52,107	49,474	478,828	516,878
2004	461,771	490,684	460,378	490,000	(1,394)	(684)	403,580	440,431
2005	550,866	582,526	563,861	584,748	12,994	2,221	479,899	548,075
2006	555,256	580,271	552,707	573,189	(2,549)	(7,083)	477,127	527,432
2007	422,666	471,226	771,945	811,945	349,279	340,718	406,302	727,400
2008	549,590	591,239	804,655	842,155	255,065	250,915	491,441	738,033
2009	558,441	587,629	556,503	577,442	(1,938)	(10,187)	472,989	507,430
2010	1,034,532	1,204,021	1,133,173	1,241,570	98,641	37,549	863,164	1,047,926
2011	953,972	1,148,403	1,001,237	1,209,564	47,265	61,161	794,260	931,196
2012	821,773	911,650	866,854	957,378	45,081	45,728	693,763	802,503
2013	1,169,833	1,265,581	1,162,217	1,261,265	(7,616)	(4,317)	905,464	1,029,576
2014	1,303,182	1,472,008	1,289,600	1,435,992	(13,582)	(36,017)	850,380	989,600
2015	1,127,863	1,292,001	1,185,972	1,338,110	58,110	46,109	706,911	865,972
2016	1,151,637	1,313,930	1,295,866	1,449,918	144,229	135,988	767,532	968,156
2017	1,148,367	1,225,180	1,236,713	1,345,407	88,345	120,227	681,632	824,611
2018	1,165,607	1,400,000	1,200,000	1,500,000	34,393	100,000	504,372	868,396
2019	927,311	1,152,387	923,392	1,100,474	(3,919)	(51,913)	251,738	396,984
2020	1,057,125	1,200,000	1,200,000	1,375,000	142,875	175,000	248,723	678,988
2021	0	0	1,204,111	1,404,111	1,204,111	1,404,111	80,725	501,425
Total	20,468,090	22,536,078	22,743,566	24,953,611	2,275,476	2,417,533	14,692,249	18,666,286
Total Excluding Latest	20,468,090	22,536,078	21,539,455	23,549,500	1,071,365	1,013,422	14,611,524	18,164,861

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section II, Exhibit III, Sheet 2, Column (15)
- (5) From Section II, Exhibit III, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	575,517	580,555	546,045	547,986	1.027	1.024	2,912	3,410	1,942	(971)	(1,468)
1992	473,046	474,974	458,999	459,036	1.028	1.027	721	820	37	(684)	(783)
1993	223,543	226,362	223,543	224,303	1.030	1.028	0	170	760	760	590
1994	192,924	199,177	192,924	192,924	1.032	1.030	0	437	0	0	(437)
1995	219,081	223,171	206,717	213,094	1.035	1.032	991	1,319	6,377	5,386	5,058
1996	208,909	213,693	192,896	194,448	1.039	1.035	1,454	1,888	1,552	98	(336)
1997	333,424	338,127	283,373	291,593	1.044	1.039	5,083	5,561	8,220	3,137	2,659
1998	263,632	268,231	246,552	247,401	1.049	1.044	1,916	2,431	849	(1,066)	(1,582)
1999	464,983	475,049	399,279	404,340	1.057	1.049	8,035	9,266	5,061	(2,974)	(4,205)
2000	263,568	270,671	255,878	258,864	1.066	1.057	1,013	1,948	2,986	1,973	1,038
2001	1,236,368	1,276,622	585,149	605,291	1.077	1.066	91,288	96,930	20,142	(71,145)	(76,788)
2002	566,686	589,608	486,245	494,140	1.092	1.077	11,870	15,253	7,895	(3,975)	(7,358)
2003	486,618	511,098	435,980	478,828	1.111	1.092	7,785	11,549	42,848	35,063	31,299
2004	461,771	490,684	399,145	403,580	1.138	1.111	11,318	16,543	4,434	(6,884)	(12,109)
2005	550,866	582,526	474,165	479,899	1.171	1.138	12,981	18,340	5,733	(7,248)	(12,607)
2006	555,256	580,271	475,161	477,127	1.219	1.171	14,969	19,645	1,966	(13,004)	(17,679)
2007	422,666	471,226	374,105	406,302	1.260	1.219	6,173	12,345	32,198	26,025	19,852
2008	549,590	591,239	475,822	491,441	1.310	1.260	9,530	14,910	15,619	6,089	708
2009	558,441	587,629	471,453	472,989	1.369	1.310	10,608	14,167	1,536	(9,072)	(12,631)
2010	1,034,532	1,204,021	855,585	863,164	1.418	1.369	15,401	29,987	7,580	(7,821)	(22,407)
2011	953,972	1,148,403	759,540	794,260	1.471	1.418	15,281	30,562	34,720	19,439	4,158
2012	821,773	911,650	648,591	693,763	1.534	1.471	13,945	21,182	45,172	31,227	23,990
2013	1,169,833	1,265,581	898,285	905,464	1.605	1.534	20,661	27,946	7,179	(13,482)	(20,767)
2014	1,303,182	1,472,008	832,542	850,380	1.701	1.605	40,291	54,744	17,838	(22,453)	(36,906)
2015	1,127,863	1,292,001	668,399	706,911	1.811	1.701	36,806	49,954	38,512	1,706	(11,442)
2016	1,151,637	1,313,930	630,790	767,532	1.956	1.811	43,570	57,146	136,741	93,171	79,595
2017	1,148,367	1,225,180	545,652	681,632	2.132	1.956	47,902	54,007	135,980	88,079	81,974
2018	1,165,607	1,400,000	429,201	504,372	2.463	2.132	78,024	102,858	75,171	(2,853)	(27,687)
2019	927,311	1,152,387	185,889	251,738	3.239	2.463	104,321	135,990	65,849	(38,472)	(70,141)
2020	1,057,125	1,200,000	55,856	248,723	8.664	3.239	218,841	250,069	192,867	(25,974)	(57,202)
Total	20,468,090	22,536,078	13,693,761	14,611,524			833,688	1,061,376	917,763	84,075	(143,613)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 5

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021 (2)	Selected High Ultimate Loss @ 06/30/2021 (3)	Unlimited Reported Loss @ 06/30/2021 (4)	Unlimited Reported Loss @ 06/30/2022 (5)	Reported LDF @ 06/30/2021 (6)	Projected Reported LDF @ 06/30/2022 (7)	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022 (10)	Actual - Expected		
							Low Expected Reported Emergence Loss @ 06/30/2022 (8)	High Expected Reported Emergence Loss @ 06/30/2022 (9)		Method 1 Low Reported (11)	Method 1 High Reported (12)	
1991	575,517	580,555	575,517	581,748	1.009	1.008	0	502	6,230	6,230	5,729	
1992	473,046	474,974	473,046	473,160	1.010	1.009	0	313	114	114	(199)	
1993	223,543	226,362	223,543	227,043	1.013	1.010	0	475	3,500	3,500	3,025	
1994	192,924	199,177	192,924	192,924	1.015	1.013	0	1,085	0	0	(1,085)	
1995	219,081	223,171	219,081	225,547	1.019	1.015	0	727	6,466	6,466	5,739	
1996	208,909	213,693	208,909	208,950	1.023	1.019	0	867	41	41	(826)	
1997	333,424	338,127	333,424	338,999	1.028	1.023	0	866	5,575	5,575	4,709	
1998	263,632	268,231	263,632	268,808	1.035	1.028	0	856	5,176	5,176	4,320	
1999	464,983	475,049	464,983	480,552	1.043	1.035	0	1,889	15,569	15,569	13,681	
2000	263,568	270,671	263,568	268,434	1.054	1.043	0	1,340	4,866	4,866	3,526	
2001	1,236,368	1,276,622	1,196,113	940,378	1.067	1.054	7,609	15,218	(255,735)	(263,344)	(270,953)	
2002	566,686	589,608	543,763	548,731	1.084	1.067	4,331	8,661	4,968	637	(3,694)	
2003	486,618	511,098	462,137	516,878	1.106	1.084	4,610	9,220	54,740	50,131	45,521	
2004	461,771	490,684	432,858	440,431	1.134	1.106	5,411	10,821	7,573	2,162	(3,248)	
2005	550,866	582,526	537,485	548,075	1.168	1.134	2,395	8,062	10,590	8,194	2,527	
2006	555,256	580,271	531,113	527,432	1.185	1.168	1,956	3,983	(3,682)	(5,638)	(7,665)	
2007	422,666	471,226	405,872	727,400	1.221	1.185	2,283	8,885	321,528	319,244	312,642	
2008	549,590	591,239	522,437	738,033	1.263	1.221	3,608	9,143	215,596	211,988	206,454	
2009	558,441	587,629	510,695	507,430	1.301	1.263	4,754	7,660	(3,265)	(8,019)	(10,925)	
2010	1,034,532	1,204,021	1,026,080	1,047,926	1.347	1.301	853	17,956	21,846	20,994	3,890	
2011	953,972	1,148,403	846,276	931,196	1.394	1.347	9,567	26,840	84,919	75,352	58,079	
2012	821,773	911,650	746,408	802,503	1.443	1.394	5,957	13,062	56,094	50,137	43,032	
2013	1,169,833	1,265,581	1,015,201	1,029,576	1.493	1.443	10,972	17,766	14,374	3,402	(3,392)	
2014	1,303,182	1,472,008	1,003,182	989,600	1.523	1.493	11,469	17,924	(13,582)	(25,052)	(31,506)	
2015	1,127,863	1,292,001	807,863	865,972	1.599	1.523	26,699	40,393	58,110	31,411	17,717	
2016	1,151,637	1,313,930	810,229	968,156	1.647	1.599	15,824	23,346	157,926	142,102	134,580	
2017	1,148,367	1,225,180	718,616	824,611	1.705	1.647	21,338	25,152	105,995	84,658	80,844	
2018	1,165,607	1,400,000	747,686	868,396	1.790	1.705	26,445	41,277	120,710	94,265	79,433	
2019	927,311	1,152,387	399,908	396,984	1.844	1.790	18,750	26,751	(2,924)	(21,673)	(29,675)	
2020	1,057,125	1,200,000	448,669	678,988	2.084	1.844	72,999	90,140	230,320	157,321	140,179	
Total	20,468,090	22,536,078	16,931,220	18,164,861				257,831	431,182	1,233,641	975,810	802,459

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	2,159,729	0.271	586,164	97.4%	570,814	547,986	2.6%	15,350	563,337	0.261
1992	2,170,590	0.220	477,400	97.2%	464,188	459,036	2.8%	13,212	472,248	0.218
1993	2,309,090	0.100	230,297	97.0%	223,496	224,303	3.0%	6,801	231,104	0.100
1994	2,359,480	0.084	197,334	96.8%	191,049	192,924	3.2%	6,285	199,208	0.084
1995	2,441,440	0.094	229,045	96.5%	221,089	213,094	3.5%	7,956	221,050	0.091
1996	2,562,770	0.083	212,895	96.2%	204,735	194,448	3.8%	8,161	202,608	0.079
1997	2,594,860	0.134	346,833	95.7%	331,985	291,593	4.3%	14,847	306,440	0.118
1998	2,770,140	0.100	276,447	95.2%	263,074	247,401	4.8%	13,373	260,775	0.094
1999	2,945,472	0.169	497,420	94.5%	469,918	404,340	5.5%	27,502	431,842	0.147
2000	2,961,263	0.094	278,318	93.6%	260,545	258,864	6.4%	17,773	276,637	0.093
2001	3,109,376	0.319	991,268	92.6%	917,454	605,291	7.4%	73,814	679,105	0.218
2002	3,049,972	0.192	585,786	91.2%	534,500	494,140	8.8%	51,286	545,426	0.179
2003	2,872,178	0.191	547,384	89.6%	490,649	478,828	10.4%	56,736	535,564	0.186
2004	2,937,216	0.161	473,785	87.7%	415,333	403,580	12.3%	58,452	462,032	0.157
2005	3,070,645	0.193	592,641	85.1%	504,393	479,899	14.9%	88,248	568,146	0.185
2006	3,242,744	0.185	598,464	82.6%	494,034	477,127	17.4%	104,430	581,557	0.179
2007	3,377,262	0.257	866,413	79.6%	689,708	406,302	20.4%	176,705	583,007	0.173
2008	3,396,538	0.268	909,847	77.1%	701,825	491,441	22.9%	208,022	699,463	0.206
2009	3,078,466	0.209	643,181	74.0%	476,152	472,989	26.0%	167,029	640,017	0.208
2010	2,997,361	0.433	1,297,816	70.8%	919,411	863,164	29.2%	378,405	1,241,570	0.414
2011	2,968,211	0.407	1,208,214	68.7%	830,198	794,260	31.3%	378,016	1,172,277	0.395
2012	2,781,976	0.389	1,082,138	66.7%	721,910	693,763	33.3%	360,228	1,053,990	0.379
2013	2,784,401	0.523	1,455,962	63.8%	929,069	905,464	36.2%	526,892	1,432,357	0.514
2014	2,884,086	0.513	1,480,202	61.0%	902,999	850,380	39.0%	577,203	1,427,583	0.495
2015	2,838,709	0.508	1,442,577	57.6%	830,232	706,911	42.4%	612,345	1,319,256	0.465
2016	2,545,779	0.509	1,295,866	54.0%	700,279	767,532	46.0%	595,587	1,363,119	0.535
2017	2,396,748	0.512	1,227,025	50.0%	613,961	681,632	50.0%	613,064	1,294,697	0.540
2018	2,367,677	0.516	1,222,742	45.7%	558,738	504,372	54.3%	664,004	1,168,376	0.493
2019	2,335,036	0.520	1,214,939	39.6%	480,668	251,738	60.4%	734,270	986,008	0.422
2020	2,364,787	0.523	1,236,262	30.1%	371,942	248,723	69.9%	864,319	1,113,042	0.471
2021	2,441,178	0.525	1,280,662	11.0%	140,621	80,725	89.0%	1,140,042	1,220,766	0.500
Total	85,115,182		24,985,328		16,424,970	14,692,249		8,560,358	23,252,606	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section II, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section II, Exhibit III, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	2,159,729	0.271	586,164	99.2%	581,748	581,748	0.8%	4,416	586,164	0.271
1992	2,170,590	0.220	477,400	99.1%	473,160	473,160	0.9%	4,240	477,400	0.220
1993	2,309,090	0.100	230,297	98.9%	227,865	227,043	1.1%	2,432	229,475	0.099
1994	2,359,480	0.084	197,334	98.7%	194,836	192,924	1.3%	2,498	195,421	0.083
1995	2,441,440	0.094	229,045	98.5%	225,547	225,547	1.5%	3,498	229,045	0.094
1996	2,562,770	0.083	212,895	98.1%	208,950	208,950	1.9%	3,945	212,895	0.083
1997	2,594,860	0.134	346,833	97.7%	338,999	338,999	2.3%	7,834	346,833	0.134
1998	2,770,140	0.100	276,447	97.2%	268,808	268,808	2.8%	7,640	276,447	0.100
1999	2,945,472	0.169	497,420	96.6%	480,552	480,552	3.4%	16,867	497,420	0.169
2000	2,961,263	0.094	278,318	95.8%	266,714	268,434	4.2%	11,605	280,039	0.095
2001	3,109,376	0.319	991,268	94.9%	940,378	940,378	5.1%	50,890	991,268	0.319
2002	3,049,972	0.192	585,786	93.7%	548,731	548,731	6.3%	37,055	585,786	0.192
2003	2,872,178	0.191	547,384	92.2%	504,719	516,878	7.8%	42,665	559,543	0.195
2004	2,937,216	0.161	473,785	90.4%	428,311	440,431	9.6%	45,474	485,905	0.165
2005	3,070,645	0.193	592,641	88.2%	522,692	548,075	11.8%	69,949	618,024	0.201
2006	3,242,744	0.185	598,464	85.2%	509,979	527,432	14.8%	88,485	615,917	0.190
2007	3,377,262	0.257	866,413	84.0%	727,400	727,400	16.0%	139,014	866,413	0.257
2008	3,396,538	0.268	909,847	81.1%	738,033	738,033	18.9%	171,814	909,847	0.268
2009	3,078,466	0.209	643,181	78.4%	504,081	507,430	21.6%	139,100	646,530	0.210
2010	2,997,361	0.433	1,297,816	76.1%	987,514	1,047,926	23.9%	310,302	1,358,229	0.453
2011	2,968,211	0.407	1,208,214	73.9%	892,559	931,196	26.1%	315,656	1,246,851	0.420
2012	2,781,976	0.389	1,082,138	71.4%	772,387	802,503	28.6%	309,751	1,112,253	0.400
2013	2,784,401	0.523	1,455,962	69.0%	1,004,065	1,029,576	31.0%	451,896	1,481,472	0.532
2014	2,884,086	0.513	1,480,202	67.0%	991,051	989,600	33.0%	489,151	1,478,751	0.513
2015	2,838,709	0.508	1,442,577	66.0%	951,586	865,972	34.0%	490,992	1,356,964	0.478
2016	2,545,779	0.509	1,295,866	62.8%	814,103	968,156	37.2%	481,762	1,449,918	0.570
2017	2,396,748	0.512	1,227,025	61.3%	752,054	824,611	38.7%	474,971	1,299,583	0.542
2018	2,367,677	0.516	1,222,742	59.5%	727,601	868,396	40.5%	495,141	1,363,537	0.576
2019	2,335,036	0.520	1,214,939	56.7%	688,531	396,984	43.3%	526,408	923,392	0.395
2020	2,364,787	0.523	1,236,262	55.0%	680,209	678,988	45.0%	556,053	1,235,041	0.522
2021	2,441,178	0.525	1,280,662	46.4%	594,632	501,425	53.6%	686,030	1,187,455	0.486
Total	85,115,182		24,985,328		18,547,794	18,666,286		6,437,534	25,103,819	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section II, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section II, Exhibit III, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	2,159,729	2.427	562,723	586,164	586,164	2.427	0.972	1,383,365	0.264	0.540	0.269	0.271
1992	2,170,590	2.357	472,102	477,400	477,400	2.357	1.024	1,152,289	0.225	0.513	0.220	0.220
1993	2,309,090	2.288	231,128	229,466	230,297	2.288	1.116	588,130	0.111	0.470	0.099	0.100
1994	2,359,480	2.221	199,270	195,397	197,334	2.221	1.141	499,982	0.095	0.460	0.084	0.084
1995	2,441,440	2.157	220,762	229,045	229,045	2.157	1.087	536,916	0.102	0.483	0.091	0.094
1996	2,562,770	2.094	202,198	212,895	212,895	2.094	1.059	472,233	0.088	0.496	0.083	0.083
1997	2,594,860	2.033	304,634	346,833	346,833	2.033	1.055	744,136	0.141	0.497	0.132	0.134
1998	2,770,140	1.974	259,978	276,447	276,447	1.974	1.052	574,132	0.105	0.499	0.098	0.100
1999	2,945,472	1.916	428,004	497,420	497,420	1.916	1.051	1,001,590	0.177	0.500	0.165	0.169
2000	2,961,263	1.860	276,523	280,114	278,318	1.860	1.049	543,140	0.099	0.500	0.093	0.094
2001	3,109,376	1.806	653,990	991,268	991,268	1.806	1.047	1,873,675	0.334	0.502	0.411	0.319
2002	3,049,972	1.754	541,553	585,786	585,786	1.754	1.045	1,073,113	0.201	0.503	0.193	0.192
2003	2,872,178	1.702	534,197	560,571	547,384	1.702	1.044	972,585	0.199	0.503	0.173	0.191
2004	2,937,216	1.653	460,378	487,192	473,785	1.653	1.042	816,275	0.168	0.504	0.161	0.161
2005	3,070,645	1.605	563,861	621,420	592,641	1.605	1.037	986,629	0.200	0.506	0.193	0.193
2006	3,242,744	1.558	577,983	618,945	598,464	1.558	1.030	960,696	0.190	0.510	0.186	0.185
2007	3,377,262	1.513	510,398	866,413	866,413	1.513	1.026	1,344,804	0.263	0.512	0.143	0.257
2008	3,396,538	1.469	637,104	909,847	909,847	1.469	1.023	1,366,245	0.274	0.513	0.189	0.268
2009	3,078,466	1.426	638,908	647,454	643,181	1.426	1.017	932,396	0.212	0.516	0.213	0.209
2010	2,997,361	1.384	1,218,420	1,377,212	1,297,816	1.384	1.011	1,816,105	0.438	0.519	0.433	0.433
2011	2,968,211	1.344	1,155,913	1,260,515	1,208,214	1.344	1.008	1,637,360	0.410	0.521	0.387	0.407
2012	2,781,976	1.305	1,039,945	1,124,330	1,082,138	1.305	1.010	1,426,761	0.393	0.520	0.372	0.389
2013	2,784,401	1.267	1,418,970	1,492,953	1,455,962	1.267	1.013	1,868,641	0.530	0.518	0.492	0.523
2014	2,884,086	1.230	1,393,948	1,478,035	1,435,992	1.230	1.023	1,806,588	0.509	0.513	0.487	0.513
2015	2,838,709	1.194	1,228,300	1,312,790	1,270,545	1.194	1.033	1,567,309	0.462	0.508	0.482	0.508
2016	2,545,779	1.159	1,420,317	1,541,082	1,480,700	1.159	1.031	1,770,407	0.600	0.509	0.483	0.509
2017	2,396,748	1.126	1,362,269	1,345,407	1,353,838	1.126	1.025	1,562,585	0.579	0.512	0.486	0.512
2018	2,367,677	1.093	1,103,767	1,459,349	1,281,558	1.093	1.017	1,423,630	0.550	0.516	0.490	0.516
2019	2,335,036	1.061	636,293	700,493	668,393	1.061	1.009	715,492	0.289	0.520	0.494	0.520
2020	2,364,787	1.030	826,706	1,234,043	1,030,374	1.030	1.004	1,065,794	0.438	0.523	0.495	0.523
2021	2,441,178	1.000	735,176	1,079,922	907,549	1.000	1.001	908,227	0.372	0.525		0.525

21,815,718 25,026,211

All Per Wtd Avg 0.257
Last 5 Wtd Avg 0.526
Last 4 Wtd Avg 0.546
Last 3 Wtd Avg 0.525

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 0.525

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section II, Exhibit III, Sheet 9, Column (6)
- (5) From Section II, Exhibit III, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	2,159,729	547,986	1.027	562,723	0.261
1992	360.0	2,170,590	459,036	1.028	472,102	0.217
1993	348.0	2,309,090	224,303	1.030	231,128	0.100
1994	336.0	2,359,480	192,924	1.033	199,270	0.084
1995	324.0	2,441,440	213,094	1.036	220,762	0.090
1996	312.0	2,562,770	194,448	1.040	202,198	0.079
1997	300.0	2,594,860	291,593	1.045	304,634	0.117
1998	288.0	2,770,140	247,401	1.051	259,978	0.094
1999	276.0	2,945,472	404,340	1.059	428,004	0.145
2000	264.0	2,961,263	258,864	1.068	276,523	0.093
2001	252.0	3,109,376	605,291	1.080	653,990	0.210
2002	240.0	3,049,972	494,140	1.096	541,553	0.178
2003	228.0	2,872,178	478,828	1.116	534,197	0.186
2004	216.0	2,937,216	403,580	1.141	460,378	0.157
2005	204.0	3,070,645	479,899	1.175	563,861	0.184
2006	192.0	3,242,744	477,127	1.211	577,983	0.178
2007	180.0	3,377,262	406,302	1.256	510,398	0.151
2008	168.0	3,396,538	491,441	1.296	637,104	0.188
2009	156.0	3,078,466	472,989	1.351	638,908	0.208
2010	144.0	2,997,361	863,164	1.412	1,218,420	0.406
2011	132.0	2,968,211	794,260	1.455	1,155,913	0.389
2012	120.0	2,781,976	693,763	1.499	1,039,945	0.374
2013	108.0	2,784,401	905,464	1.567	1,418,970	0.510
2014	96.0	2,884,086	850,380	1.639	1,393,948	0.483
2015	84.0	2,838,709	706,911	1.738	1,228,300	0.433
2016	72.0	2,545,779	767,532	1.850	1,420,317	0.558
2017	60.0	2,396,748	681,632	1.999	1,362,269	0.568
2018	48.0	2,367,677	504,372	2.188	1,103,767	0.466
2019	36.0	2,335,036	251,738	2.528	636,293	0.272
2020	24.0	2,364,787	248,723	3.324	826,706	0.350
2021	12.0	2,441,178	80,725	9.107	735,176	0.301
Total		85,115,182	14,692,249		21,815,718	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit III, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	2,159,729	581,748	1.008	586,164	0.271
1992	360.0	2,170,590	473,160	1.009	477,400	0.220
1993	348.0	2,309,090	227,043	1.011	229,466	0.099
1994	336.0	2,359,480	192,924	1.013	195,397	0.083
1995	324.0	2,441,440	225,547	1.016	229,045	0.094
1996	312.0	2,562,770	208,950	1.019	212,895	0.083
1997	300.0	2,594,860	338,999	1.023	346,833	0.134
1998	288.0	2,770,140	268,808	1.028	276,447	0.100
1999	276.0	2,945,472	480,552	1.035	497,420	0.169
2000	264.0	2,961,263	268,434	1.044	280,114	0.095
2001	252.0	3,109,376	940,378	1.054	991,268	0.319
2002	240.0	3,049,972	548,731	1.068	585,786	0.192
2003	228.0	2,872,178	516,878	1.085	560,571	0.195
2004	216.0	2,937,216	440,431	1.106	487,192	0.166
2005	204.0	3,070,645	548,075	1.134	621,420	0.202
2006	192.0	3,242,744	527,432	1.174	618,945	0.191
2007	180.0	3,377,262	727,400	1.191	866,413	0.257
2008	168.0	3,396,538	738,033	1.233	909,847	0.268
2009	156.0	3,078,466	507,430	1.276	647,454	0.210
2010	144.0	2,997,361	1,047,926	1.314	1,377,212	0.459
2011	132.0	2,968,211	931,196	1.354	1,260,515	0.425
2012	120.0	2,781,976	802,503	1.401	1,124,330	0.404
2013	108.0	2,784,401	1,029,576	1.450	1,492,953	0.536
2014	96.0	2,884,086	989,600	1.494	1,478,035	0.512
2015	84.0	2,838,709	865,972	1.516	1,312,790	0.462
2016	72.0	2,545,779	968,156	1.592	1,541,082	0.605
2017	60.0	2,396,748	824,611	1.632	1,345,407	0.561
2018	48.0	2,367,677	868,396	1.681	1,459,349	0.616
2019	36.0	2,335,036	396,984	1.765	700,493	0.300
2020	24.0	2,364,787	678,988	1.817	1,234,043	0.522
2021	12.0	2,441,178	501,425	2.154	1,079,922	0.442
Total		85,115,182	18,666,286		25,026,211	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit III, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	2,159,729	547,986	581,748	33,761	1.027	1.008	1.404	595,384	0.276
1992	360.0	2,170,590	459,036	473,160	14,124	1.028	1.009	1.473	479,834	0.221
1993	348.0	2,309,090	224,303	227,043	2,740	1.030	1.011	1.557	228,568	0.099
1994	336.0	2,359,480	192,924	192,924	0	1.033	1.013	1.660	192,924	0.082
1995	324.0	2,441,440	213,094	225,547	12,454	1.036	1.016	1.785	235,319	0.096
1996	312.0	2,562,770	194,448	208,950	14,503	1.040	1.019	1.936	222,522	0.087
1997	300.0	2,594,860	291,593	338,999	47,406	1.045	1.023	2.117	391,953	0.151
1998	288.0	2,770,140	247,401	268,808	21,406	1.051	1.028	2.333	297,332	0.107
1999	276.0	2,945,472	404,340	480,552	76,213	1.059	1.035	2.586	601,435	0.204
2000	264.0	2,961,263	258,864	268,434	9,570	1.068	1.044	2.881	286,438	0.097
2001	252.0	3,109,376	605,291	940,378	335,087	1.080	1.054	3.220	1,684,280	0.542
2002	240.0	3,049,972	494,140	548,731	54,591	1.096	1.068	3.604	690,878	0.227
2003	228.0	2,872,178	478,828	516,878	38,049	1.116	1.085	4.032	632,254	0.220
2004	216.0	2,937,216	403,580	440,431	36,852	1.141	1.106	4.504	569,551	0.194
2005	204.0	3,070,645	479,899	548,075	68,176	1.175	1.134	4.823	808,683	0.263
2006	192.0	3,242,744	477,127	527,432	50,305	1.211	1.174	6.550	806,602	0.249
2007	180.0	3,377,262	406,302	727,400	321,097	1.256	1.191	4.688	1,911,670	0.566
2008	168.0	3,396,538	491,441	738,033	246,593	1.296	1.233	5.745	1,908,154	0.562
2009	156.0	3,078,466	472,989	507,430	34,441	1.351	1.276	5.981	678,964	0.221
2010	144.0	2,997,361	863,164	1,047,926	184,762	1.412	1.314	5.556	1,889,767	0.630
2011	132.0	2,968,211	794,260	931,196	136,935	1.455	1.354	6.062	1,624,330	0.547
2012	120.0	2,781,976	693,763	802,503	108,740	1.499	1.401	7.136	1,469,780	0.528
2013	108.0	2,784,401	905,464	1,029,576	124,112	1.567	1.450	7.026	1,777,421	0.638
2014	96.0	2,884,086	850,380	989,600	139,220	1.639	1.494	6.555	1,763,009	0.611
2015	84.0	2,838,709	706,911	865,972	159,061	1.738	1.516	5.046	1,509,528	0.532
2016	72.0	2,545,779	767,532	968,156	200,624	1.850	1.592	5.233	1,817,297	0.714
2017	60.0	2,396,748	681,632	824,611	142,979	1.999	1.632	4.439	1,316,387	0.549
2018	48.0	2,367,677	504,372	868,396	364,024	2.188	1.681	3.932	1,935,787	0.818
2019	36.0	2,335,036	251,738	396,984	145,246	2.528	1.765	3.532	764,817	0.328
2020	24.0	2,364,787	248,723	678,988	430,265	3.324	1.817	2.804	1,455,103	0.615
2021	12.0	2,441,178	80,725	501,425	420,700	9.107	2.154	2.511	1,137,121	0.466
Total		85,115,182	14,692,249	18,666,286					31,683,094	0.372

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section II, Exhibit III, Sheet 14
- (8) From Section II, Exhibit III, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	2,159,729	324		110	324	1,810	0.972	3.745	1,179	1,179	586,164	0.271
1992	2,170,590	309		127	309	1,545	1.024	3.584	1,134	1,134	477,400	0.220
1993	2,309,090	169		146	169	1,361	1.116	3.430	0,648	648	230,297	0.100
1994	2,359,480	151	Include	168	152	1,298	1.141	3.282	0,569	569	197,334	0.084
1995	2,441,440	177	Include	194	177	1,297	1.087	3.141	0,603	603	229,045	0.094
1996	2,562,770	177	Include	223	177	1,203	1.059	3.005	0,563	563	212,895	0.083
1997	2,594,860	312	Include	256	312	1,110	1.055	2.876	0,948	948	346,833	0.134
1998	2,770,140	250	Include	295	250	1,105	1.052	2.752	0,725	725	276,447	0.100
1999	2,945,472	424	Include	339	424	1,174	1.051	2.634	1,173	1,173	497,420	0.169
2000	2,961,263	261	Include	390	260	1,072	1.049	2.520	0,686	686	278,318	0.094
2001	3,109,376	822	Include	449	822	1,206	1.047	2.412	2,075	2,075	991,268	0.319
2002	3,049,972	439	Include	517	439	1,334	1.045	2.308	1,059	1,059	585,786	0.192
2003	2,872,178	473	Include	595	462	1,184	1.044	2.208	1,066	1,066	547,384	0.191
2004	2,937,216	416	Include	684	405	1,170	1.042	2.113	0,892	892	473,785	0.161
2005	3,070,645	658	Include	787	628	944	1.037	2.022	1,317	1,317	592,641	0.193
2006	3,242,744	721	Include	906	697	859	1.030	1.935	1,389	1,389	598,464	0.185
2007	3,377,262	1,087	Include	1,042	1,087	797	1.026	1.852	2,066	2,066	866,413	0.257
2008	3,396,538	1,161	Include	1,199	1,161	784	1.023	1.772	2,103	2,103	909,847	0.268
2009	3,078,466	985	Include	1,380	979	657	1.017	1.696	1,688	1,688	643,181	0.209
2010	2,997,361	2,013	Include	1,588	1,897	684	1.011	1.623	3,113	3,113	1,297,816	0.433
2011	2,968,211	2,462	Include	1,827	2,360	512	1.008	1.553	3,695	3,695	1,208,214	0.407
2012	2,781,976	2,337	Include	2,102	2,250	481	1.010	1.486	3,378	3,378	1,082,138	0.389
2013	2,784,401	3,034	Include	2,419	2,959	492	1.013	1.422	4,264	4,264	1,455,962	0.523
2014	2,884,086	3,686	Include	2,783	3,581	401	1.023	1.361	4,985	4,985	1,435,992	0.498
2015	2,838,709	3,039	Include	3,203	2,941	432	1.033	1.302	3,957	3,957	1,270,545	0.448
2016	2,545,779	4,378	Include	3,685	4,207	352	1.031	1.246	5,407	5,407	1,480,700	0.582
2017	2,396,748	4,218	Include	4,240	4,244	319	1.025	1.193	5,190	4,500	1,173,843	0.490
2018	2,367,677	4,546	Include	4,879	3,992	321	1.017	1.141	4,632	4,500	1,245,150	0.526
2019	2,335,036	3,223	Include	5,614	3,075	217	1.009	1.092	3,388	4,500	887,744	0.380
2020	2,364,787	4,520	Exclude	6,459	3,774	273	1.004	1.045	3,961	4,500	1,170,640	0.495
2021	2,441,178	5,014	Exclude	7,432	4,213	215	1.001	1.000	4,217	4,500	968,560	0.397
			Implied Trend	15.1%	11.6%			All Per Wtd Avg	2.245			
								Last 5 Wtd Avg	4.533			
								Last 4 Wtd Avg	4.299			
Total	85,115,182					26,610		Last 3 Wtd Avg	3.996		24,218,226	
								Selected	4,500			

Footnotes:	Reported Exponential Regression
	Constant 9.054
	X Coefficient (0.140)
	R Squared 0.941

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section II, Exhibit III, Sheet 10, Column (6) / Section II, Exhibit III, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section II, Exhibit III, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	2,159,729	1,810	1.000	1,810	1,810	3.45%
1992	360.0	2,170,590	1,545	1.000	1,545	1,545	3.02%
1993	348.0	2,309,090	1,361	1.000	1,361	1,361	2.58%
1994	336.0	2,359,480	1,298	1.000	1,298	1,298	2.48%
1995	324.0	2,441,440	1,297	1.000	1,297	1,297	2.46%
1996	312.0	2,562,770	1,203	1.000	1,203	1,203	2.24%
1997	300.0	2,594,860	1,110	1.000	1,110	1,110	2.10%
1998	288.0	2,770,140	1,105	1.000	1,105	1,105	2.02%
1999	276.0	2,945,472	1,174	1.000	1,174	1,174	2.08%
2000	264.0	2,961,263	1,072	1.000	1,072	1,072	1.95%
2001	252.0	3,109,376	1,206	1.000	1,206	1,206	2.15%
2002	240.0	3,049,972	1,334	1.000	1,334	1,334	2.49%
2003	228.0	2,872,178	1,184	1.000	1,184	1,184	2.42%
2004	216.0	2,937,216	1,170	1.000	1,170	1,170	2.41%
2005	204.0	3,070,645	944	1.000	944	944	1.92%
2006	192.0	3,242,744	859	1.000	859	859	1.70%
2007	180.0	3,377,262	797	1.000	797	797	1.56%
2008	168.0	3,396,538	784	1.000	784	784	1.57%
2009	156.0	3,078,466	657	1.000	657	657	1.50%
2010	144.0	2,997,361	684	1.000	684	684	1.65%
2011	132.0	2,968,211	512	1.000	512	512	1.28%
2012	120.0	2,781,976	481	1.000	481	481	1.33%
2013	108.0	2,784,401	492	1.000	492	492	1.39%
2014	96.0	2,884,086	401	1.000	401	401	1.13%
2015	84.0	2,838,709	432	1.000	432	432	1.27%
2016	72.0	2,545,779	352	1.000	352	352	1.19%
2017	60.0	2,396,748	319	1.000	319	319	1.18%
2018	48.0	2,367,677	321	1.000	321	321	1.24%
2019	36.0	2,335,036	217	1.002	217	217	0.88%
2020	24.0	2,364,787	272	1.004	273	273	1.12%
2021	12.0	2,441,178	203	1.046	212	215	0.88%
Total		85,115,182	26,596		26,607	26,610	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section II, Exhibit III, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section II, Exhibit III, Sheet 8 Col (3)

STATE OF CONNECTICUT
 GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
 OTHER THAN MEDICAL & INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																							As of 6/30/2022												
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276		288	300	312	324	336	348	360	372				
1991	0	0	0	0	0	1,765	1,766	1,776	1,777	1,792	1,797	1,796	1,805	1,801	1,804	1,805	1,804	1,806	1,806	1,806	1,806	1,806	1,806	1,808	1,808	1,807	1,806	1,807	1,808	1,807	1,807	1,807	1,807			
1992	0	0	0	0	1,505	1,508	1,510	1,512	1,522	1,527	1,532	1,538	1,538	1,540	1,541	1,543	1,543	1,541	1,541	1,541	1,542	1,542	1,542	1,542	1,544	1,544	1,544	1,544	1,543	1,543	1,543	1,543				
1993	0	0	0	1,316	1,316	1,322	1,321	1,325	1,351	1,355	1,355	1,355	1,355	1,353	1,357	1,359	1,359	1,359	1,359	1,360	1,359	1,361	1,361	1,361	1,361	1,360	1,361	1,361	1,361	1,361	1,360	1,360				
1994	0	0	1,233	1,238	1,244	1,251	1,266	1,279	1,289	1,293	1,294	1,294	1,294	1,294	1,294	1,297	1,296	1,296	1,297	1,297	1,297	1,297	1,297	1,296	1,295	1,297	1,297	1,298	1,298	1,298	1,298					
1995	0	1,217	1,225	1,229	1,246	1,270	1,281	1,288	1,293	1,292	1,295	1,294	1,296	1,295	1,294	1,293	1,294	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,294	1,294	1,293	1,293	1,293	1,293	1,293					
1996	799	964	1,006	1,072	1,162	1,172	1,182	1,193	1,195	1,196	1,196	1,195	1,199	1,199	1,199	1,197	1,198	1,197	1,197	1,197	1,194	1,196	1,199	1,199	1,200	1,201	1,201	1,201	1,201	1,201	1,201	1,201				
1997	213	653	833	1,049	1,067	1,088	1,095	1,094	1,098	1,099	1,104	1,104	1,105	1,106	1,105	1,105	1,102	1,103	1,103	1,104	1,104	1,104	1,104	1,105	1,105	1,105	1,105	1,105	1,105	1,105	1,105	1,105				
1998	343	748	1,010	1,031	1,069	1,070	1,078	1,084	1,078	1,085	1,088	1,093	1,099	1,097	1,097	1,100	1,098	1,098	1,098	1,098	1,100	1,102	1,101	1,103	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101				
1999	326	1,010	1,075	1,120	1,140	1,151	1,153	1,159	1,163	1,166	1,184	1,165	1,161	1,161	1,167	1,165	1,169	1,169	1,169	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168				
2000	606	908	1,003	1,033	1,042	1,061	1,060	1,062	1,067	1,066	1,067	1,067	1,067	1,067	1,069	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070	1,070				
2001	548	1,065	1,126	1,154	1,173	1,179	1,188	1,193	1,194	1,191	1,192	1,197	1,194	1,197	1,199	1,198	1,201	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199	1,199			
2002	891	1,229	1,279	1,301	1,306	1,310	1,313	1,316	1,319	1,317	1,321	1,321	1,319	1,321	1,321	1,324	1,322	1,321	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324	1,324				
2003	817	1,090	1,138	1,157	1,163	1,167	1,170	1,172	1,172	1,171	1,173	1,175	1,174	1,177	1,178	1,178	1,179	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178			
2004	785	1,075	1,106	1,132	1,143	1,156	1,158	1,154	1,158	1,160	1,160	1,162	1,162	1,164	1,165	1,166	1,166	1,166	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164	1,164			
2005	645	844	889	907	924	924	922	919	923	927	931	933	934	933	936	937	937	937	937	937	937	937	937	937	937	937	937	937	937	937	937	937	937			
2006	526	758	800	827	837	833	837	836	840	840	846	848	851	850	853	851	851	851	851	851	851	851	851	851	851	851	851	851	851	851	851	851	851	851		
2007	506	708	756	769	778	777	781	782	785	784	786	791	793	793	792	792	792	792	792	792	792	792	792	792	792	792	792	792	792	792	792	792	792	792		
2008	465	676	725	745	757	760	764	770	771	773	774	775	775	775	771	771	771	771	771	771	771	771	771	771	771	771	771	771	771	771	771	771	771	771		
2009	395	563	605	619	630	636	641	644	645	648	646	648	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649	649		
2010	426	588	613	634	650	652	654	662	665	664	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669	669		
2011	287	426	465	482	492	496	499	504	504	504	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503		
2012	282	421	445	463	466	465	471	472	473	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472	472		
2013	265	407	445	459	468	471	475	480	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478	478		
2014	229	325	353	368	378	380	379	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382		
2015	230	351	378	393	399	405	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404		
2016	165	265	299	317	326	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329	329		
2017	162	265	275	290	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293		
2018	162	249	261	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280		
2019	90	171	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182		
2020	104	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193		
2021	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67		
																																				26,059

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372		
1991		58.70%	83.41%	86.75%	89.58%	91.39%	94.64%	94.53%	90.17%	92.71%	96.74%	95.99%	97.94%	98.28%	98.28%	98.66%	98.62%	99.36%	99.60%	99.26%	98.78%	97.21%	97.33%	97.17%	96.78%	93.87%	94.18%	94.29%	94.72%	94.88%	94.20%		1
1992	31.11%	76.18%	83.61%	88.91%	95.41%	97.85%	94.44%	93.75%	93.08%	96.33%	97.13%	96.94%	97.75%	98.93%	99.22%	98.67%	99.03%	99.37%	99.59%	97.82%	97.95%	98.77%	97.56%	96.40%	96.28%	97.71%	97.72%	97.73%	97.03%	97.01%		97.01%	
1993	21.90%	75.99%	85.24%	92.63%	95.29%	98.02%	89.75%	95.31%	94.06%	88.15%	91.63%	94.44%	92.49%	95.04%	91.06%	93.81%	99.49%	99.49%	99.35%	97.04%	97.63%	98.67%	100.00%	100.00%	100.00%	99.57%	100.00%	100.00%	98.79%		98.79%		
1994	22.38%	65.59%	85.80%	88.06%	88.69%	83.32%	86.36%	88.52%	91.99%	96.13%	98.07%	98.49%	95.39%	96.45%	94.98%	99.72%	99.75%	98.16%	96.14%	96.17%	97.39%	97.55%	90.67%	90.82%	98.08%	98.21%	100.00%	100.00%		100.00%			
1995	26.41%	68.48%	56.34%	55.00%	83.46%	84.74%	88.22%	92.48%	92.85%	96.02%	98.30%	99.02%	99.02%	98.42%	99.21%	98.76%	92.70%	92.68%	95.97%	97.85%	98.12%	97.20%	97.53%	95.19%	98.33%	94.36%	94.48%		94.48%				
1996	29.93%	45.90%	50.58%	51.73%	70.60%	73.04%	79.53%	88.20%	90.89%	94.72%	97.95%	97.91%	98.91%	99.05%	96.85%	94.13%	86.30%	97.13%	89.64%	91.15%	94.33%	94.82%	95.18%	96.07%	92.33%	93.06%			93.06%				
1997	4.01%	21.36%	20.92%	46.14%	43.07%	66.25%	66.98%	72.87%	84.74%	88.44%	93.66%	92.91%	92.47%	94.38%	86.59%	84.66%	75.03%	78.52%	89.98%	83.40%	88.11%	91.16%	91.17%	84.99%	86.02%			86.02%					
1998	3.54%	14.07%	36.23%	40.52%	66.35%	71.15%	77.57%	88.97%	82.06%	86.58%	89.05%	99.83%	97.23%	83.34%	85.08%	90.02%	80.37%	87.62%	86.38%	89.99%	87.49%	88.21%	93.52%	92.04%			92.04%						
1999	4.10%	16.93%	33.14%	55.43%	69.20%	80.15%	77.21%	94.72%	96.08%	96.92%	96.33%	94.20%	87.85%	90.26%	91.91%	92.99%	89.78%	92.15%	83.54%	85.11%	84.56%	85.87%	84.14%			84.14%							
2000	6.62%	23.92%	56.90%	70.81%	81.11%	92.46%	94.66%	93.13%	95.99%	95.91%	95.42%	96.39%	85.98%	88.09%	91.86%	95.94%	93.19%	96.26%	96.50%	97.43%	97.08%	96.43%			96.43%								
2001	27.38%	57.41%	67.55%	76.62%	85.78%	91.06%	94.80%	95.83%	96.23%	96.99%	93.86%	94.89%	83.99%	86.38%	89.45%	90.58%	90.50%	87.75%	86.64%	48.92%	64.37%				64.37%								
2002	19.39%	55.39%	73.24%	84.71%	85.07%	91.78%	95.04%	95.70%	95.69%	90.86%	91.14%	89.74%	87.58%	85.63%	81.95%	84.68%	85.97%	88.45%	89.42%	90.05%					90.05%								
2003	32.94%	60.31%	79.47%	89.63%	92.49%	93.24%	93.21%	95.26%	93.48%	91.45%	90.64%	91.84%	93.84%	91.48%	90.68%	91.36%	95.94%	94.34%	92.64%							92.64%							
2004	30.14%	58.91%	71.01%	85.70%	87.45%	87.90%	91.95%	88.12%	89.93%	88.37%	87.48%	89.44%	90.66%	87.61%	90.53%	91.98%	92.21%	91.63%								91.63%							
2005	13.47%	45.29%	68.34%	78.01%	88.11%	85.34%	70.64%	69.46%	77.57%	79.30%	85.67%	85.78%	81.61%	86.46%	87.90%	88.22%	87.56%									87.56%							
2006	14.25%	46.17%	74.01%	83.80%	86.52%	76.27%	72.40%	78.78%	85.22%	80.58%	82.01%	86.82%	88.57%	88.73%	89.47%	90.46%										90.46%							
2007	22.93%	58.96%	73.24%	84.70%	78.53%	74.79%	80.83%	80.81%	77.52%	78.33%	89.48%	94.75%	90.90%	92.17%	55.86%	90.46%										55.86%							
2008	16.34%	47.45%	66.69%	73.59%	77.53%	77.60%	78.98%	82.92%	87.63%	87.46%	90.30%	88.77%	91.08%	66.59%												66.59%							
2009	19.09%	48.04%	59.86%	69.31%	71.41%	79.37%	84.00%	84.65%	87.73%	90.74%	90.33%	92.32%	93.21%													93.21%							
2010	12.05%	49.06%	65.25%	75.64%	83.41%	84.31%	79.98%	80.52%	81.78%	81.85%	83.38%	82.37%														82.37%							
2011	19.84%	52.22%	74.27%	84.07%	86.65%	88.92%	88.19%	91.47%	92.04%	89.75%	85.29%															85.29%							
2012	26.05%	64.38%	78.81%	86.43%	91.25%	87.43%	85.38%	87.21%	86.89%	86.45%																86.45%							
2013	25.12%	52.94%	72.04%	75.58%	85.57%	84.54%	84.43%	88.48%	87.95%																	87.95%							
2014	23.65%	52.11%	65.06%	75.43%	85.25%	86.48%	82.99%	85.93%																		85.93%							
2015	19.40%	48.49%	63.94%	76.36%	79.22%	82.74%	81.63%																			81.63%							
2016	23.11%	48.57%	63.35%	68.38%	77.85%	79.28%																				79.28%							
2017	22.43%	51.18%	65.35%	75.93%	82.66%																					82.66%							
2018	24.80%	50.50%	57.40%	58.08%																						58.08%							
2019	27.08%	46.48%	63.41%																							63.41%							
2020	12.45%	36.63%																								36.63%							
2021	16.10%																									16.10%							
Age-to-Ult																																	
Paid	9.107	3.324	2.528	2.188	1.999	1.850	1.738	1.639	1.567	1.499	1.455	1.412	1.351	1.296	1.256	1.211	1.175	1.141	1.116	1.096	1.080	1.068	1.059	1.051	1.045	1.040	1.036	1.033	1.030	1.028	1.027		
Reported	2.154	1.817	1.765	1.681	1.632	1.592	1.516	1.494	1.450	1.401	1.354	1.314	1.276	1.233	1.191	1.174	1.134	1.106	1.085	1.068	1.054	1.044	1.035	1.028	1.023	1.019	1.016	1.013	1.011	1.009	1.008		
Implied Ratio	23.65%	54.68%	69.81%	76.79%	81.64%	86.02%	87.25%	91.12%	92.53%	93.46%	93.01%	93.10%	94.46%	95.09%	94.82%	96.87%	96.50%	96.97%	97.21%	97.41%	97.56%	97.69%	97.79%	97.87%	97.93%	97.98%	98.02%	98.06%	98.08%	98.10%	98.12%		

**STATE OF CONNECTICUT
GROUP 2 - DEPARTMENT OF DEVELOPMENTAL SERVICES
OTHER THAN MEDICAL & INDEMNITY**

Section II
Exhibit III
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	2,159,729	2,159,729	0	546,045	547,986	1,942	575,517	581,748	6,230
1992	2,170,590	2,170,590	0	458,999	459,036	37	473,046	473,160	114
1993	2,309,090	2,309,090	0	223,543	224,303	760	223,543	227,043	3,500
1994	2,359,480	2,359,480	0	192,924	192,924	0	192,924	192,924	0
1995	2,441,440	2,441,440	0	206,717	213,094	6,377	219,081	225,547	6,466
1996	2,562,770	2,562,770	0	192,896	194,448	1,552	208,909	208,950	41
1997	2,594,860	2,594,860	0	283,373	291,593	8,220	333,424	338,999	5,575
1998	2,770,140	2,770,140	0	246,552	247,401	849	263,632	268,808	5,176
1999	2,945,472	2,945,472	0	399,279	404,340	5,061	464,983	480,552	15,569
2000	2,961,263	2,961,263	0	255,878	258,864	2,986	263,568	268,434	4,866
2001	3,109,376	3,109,376	0	585,149	605,291	20,142	1,196,113	940,378	(255,735)
2002	3,049,972	3,049,972	0	486,245	494,140	7,895	543,763	548,731	4,968
2003	2,872,178	2,872,178	0	435,980	478,828	42,848	462,137	516,878	54,740
2004	2,937,216	2,937,216	0	399,145	403,580	4,434	432,858	440,431	7,573
2005	3,070,645	3,070,645	0	474,165	479,899	5,733	537,485	548,075	10,590
2006	3,242,744	3,242,744	0	475,161	477,127	1,966	531,113	527,432	(3,682)
2007	3,377,262	3,377,262	0	374,105	406,302	32,198	405,872	727,400	321,528
2008	3,396,538	3,396,538	0	475,822	491,441	15,619	522,437	738,033	215,596
2009	3,078,466	3,078,466	0	471,453	472,989	1,536	510,695	507,430	(3,265)
2010	2,997,361	2,997,361	0	855,585	863,164	7,580	1,026,080	1,047,926	21,846
2011	2,968,211	2,968,211	0	759,540	794,260	34,720	846,276	931,196	84,919
2012	2,781,976	2,781,976	0	648,591	693,763	45,172	746,408	802,503	56,094
2013	2,784,401	2,784,401	0	898,285	905,464	7,179	1,015,201	1,029,576	14,374
2014	2,884,086	2,884,086	0	832,542	850,380	17,838	1,003,182	989,600	(13,582)
2015	2,838,709	2,838,709	0	668,399	706,911	38,512	807,863	865,972	58,110
2016	2,545,779	2,545,779	0	630,790	767,532	136,741	810,229	968,156	157,926
2017	2,396,748	2,396,748	0	545,652	681,632	135,980	718,616	824,611	105,995
2018	2,367,677	2,367,677	0	429,201	504,372	75,171	747,686	868,396	120,710
2019	2,335,036	2,335,036	0	185,889	251,738	65,849	399,908	396,984	(2,924)
2020	2,364,787	2,364,787	0	55,856	248,723	192,867	448,669	678,988	230,320
2021		2,441,178			80,725			501,425	
Total	82,674,004	85,115,182	0	13,693,761	14,692,249	917,763	16,931,220	18,666,286	1,233,641

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

Section III
Exhibit I
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,649,603	5,721,470	5,721,471	5,721,471	5,793,080	1	71,610	1	0	71,609
1992	1,636,665	7,117,994	7,477,887	7,580,737	7,597,271	462,744	479,277	359,893	102,851	119,384
1993	1,733,803	3,154,366	3,399,154	3,450,504	3,472,271	296,138	317,905	244,788	51,350	73,117
1994	1,703,540	3,317,121	3,336,621	3,344,390	3,391,972	27,270	74,852	19,500	7,769	55,351
1995	1,743,936	1,542,047	1,542,048	1,570,143	1,595,143	28,097	53,097	2	28,095	53,095
1996	1,752,799	2,675,363	2,675,363	2,728,919	2,753,919	53,556	78,556	0	53,556	78,556
1997	1,717,830	1,749,350	1,792,793	1,811,774	1,822,015	62,425	72,665	43,443	18,982	29,222
1998	1,867,480	3,184,844	3,344,707	3,425,752	3,450,752	240,908	265,908	159,864	81,044	106,044
1999	2,086,598	4,720,820	5,248,064	5,318,155	5,388,247	597,335	667,427	527,244	70,091	140,183
2000	2,418,013	3,945,174	4,092,551	4,188,902	4,213,278	243,728	268,104	147,376	96,352	120,728
2001	2,515,983	3,775,308	3,829,620	3,954,658	4,060,054	179,350	284,746	54,312	125,038	230,434
2002	2,213,274	4,855,457	5,356,837	5,472,828	5,610,647	617,371	755,190	501,380	115,991	253,810
2003	2,391,471	6,381,220	8,228,150	8,560,040	8,650,040	2,178,819	2,268,819	1,846,929	331,890	421,890
2004	2,236,538	6,086,195	7,411,324	7,737,932	7,837,932	1,651,737	1,751,737	1,325,128	326,609	426,609
2005	2,353,716	7,443,106	8,319,780	8,637,464	8,718,189	1,194,358	1,275,083	876,674	317,684	398,409
2006	2,472,291	5,439,973	6,237,261	6,454,036	6,568,624	1,014,063	1,128,651	797,288	216,776	331,363
2007	2,697,529	5,698,620	7,098,745	7,528,207	7,678,207	1,829,587	1,979,587	1,400,125	429,462	579,462
2008	2,746,321	6,228,516	6,962,830	7,470,390	7,500,000	1,241,875	1,271,484	734,314	507,561	537,170
2009	2,577,860	3,838,898	4,724,128	5,141,029	5,303,918	1,302,131	1,465,020	885,230	416,901	579,790
2010	2,488,650	4,153,526	4,589,157	5,074,053	5,249,053	920,528	1,095,528	435,631	484,897	659,897
2011	1,839,980	7,760,448	9,889,020	11,186,023	11,586,023	3,425,575	3,825,575	2,128,572	1,297,004	1,697,004
2012	1,704,581	4,479,217	5,301,706	5,954,997	6,204,997	1,475,780	1,725,780	822,490	653,291	903,291
2013	1,801,800	4,681,602	4,759,748	5,577,045	6,104,949	895,443	1,423,347	78,146	817,297	1,345,201
2014	1,925,369	5,132,798	5,667,031	6,890,914	7,064,603	1,758,116	1,931,805	534,233	1,223,883	1,397,572
2015	1,983,097	6,482,536	8,900,355	11,236,723	11,331,184	4,754,187	4,848,648	2,417,819	2,336,368	2,430,829
2016	1,848,597	6,211,044	7,150,712	9,725,284	10,219,428	3,514,240	4,008,384	939,668	2,574,571	3,068,716
2017	1,801,122	5,350,177	6,868,747	9,372,695	9,814,543	4,022,518	4,464,366	1,518,570	2,503,948	2,945,796
2018	1,886,982	6,332,011	7,483,376	11,087,448	11,601,007	4,755,437	5,268,996	1,151,365	3,604,072	4,117,631
2019	1,947,594	5,158,077	7,250,353	11,831,502	12,421,799	6,673,425	7,263,722	2,092,276	4,581,148	5,171,446
2020	1,935,294	4,986,358	7,957,823	13,617,693	14,317,693	8,631,335	9,331,335	2,971,465	5,659,870	6,359,870
2021	2,014,121	1,899,279	4,698,087	12,618,903	13,818,903	10,719,624	11,919,624	2,798,808	7,920,816	9,120,816
Total	63,692,436	149,502,915	177,315,448	214,270,614	221,139,741	64,767,698	71,636,826	27,812,532	36,955,166	43,824,293

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit I, Sheet 2, Column (15)
- (6) From Section III, Exhibit I, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
												(13)	(14)	(15)	(16)	(17)	(18)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	1,649,603	5,721,470	5,721,471	1	5,996,791	5,793,080	5,721,471	5,894,935	5,992,114	5,794,339	5,894,935	5,721,471	5,796,751	5,721,471	5,793,080	3.468	3.512
1992	1,636,665	7,117,994	7,477,887	359,893	7,488,621	7,580,737	7,613,805	7,534,679	7,490,901	7,580,113	7,534,679	7,585,933	7,614,613	7,580,737	7,597,271	4.632	4.642
1993	1,733,803	3,154,366	3,399,154	244,788	3,331,869	3,450,504	3,494,039	3,450,504	3,338,189	3,450,504	3,450,504	3,453,076	3,483,879	3,450,504	3,472,271	1.990	2.003
1994	1,703,540	3,317,121	3,336,621	19,500	3,518,658	3,391,972	3,344,390	3,455,315	3,515,030	3,393,006	3,455,315	3,345,076	3,394,740	3,344,390	3,391,972	1.963	1.991
1995	1,743,936	1,542,047	1,542,048	2	1,643,133	1,570,143	1,542,049	1,606,638	1,640,888	1,570,796	1,606,638	1,571,554	1,596,554	1,570,143	1,595,143	0.900	0.915
1996	1,752,799	2,675,363	2,675,363	0	2,864,505	2,728,919	2,675,363	2,796,712	2,860,028	2,730,250	2,796,712	2,731,639	2,756,639	2,728,919	2,753,919	1.557	1.571
1997	1,717,830	1,749,350	1,792,793	43,443	1,882,703	1,832,255	1,811,774	1,857,479	1,880,916	1,832,799	1,857,479	1,813,433	1,823,864	1,811,774	1,822,015	1.055	1.061
1998	1,867,480	3,184,844	3,344,707	159,864	3,446,635	3,425,752	3,417,023	3,436,193	3,445,841	3,425,999	3,436,193	3,470,672	3,495,672	3,425,752	3,450,752	1.834	1.848
1999	2,086,598	4,720,820	5,248,064	527,244	5,139,370	5,388,247	5,495,558	5,388,247	5,159,639	5,388,247	5,388,247	5,049,345	5,119,470	5,318,155	5,388,247	2.549	2.582
2000	2,418,013	3,945,174	4,092,551	147,376	4,322,653	4,213,278	4,164,526	4,267,966	4,317,878	4,214,845	4,267,966	4,202,578	4,220,098	4,188,902	4,213,278	1.732	1.742
2001	2,515,983	3,775,308	3,829,620	54,312	4,165,451	3,954,658	3,857,298	4,060,054	4,155,579	3,957,990	4,060,054	3,923,608	4,026,137	3,954,658	4,060,054	1.572	1.614
2002	2,213,274	4,855,457	5,356,837	501,380	5,394,723	5,550,933	5,626,570	5,472,828	5,402,531	5,548,202	5,472,828	5,634,603	5,672,432	5,472,828	5,610,647	2.473	2.535
2003	2,391,471	6,381,220	8,228,150	1,846,929	7,146,663	8,560,040	9,276,096	8,560,040	7,298,043	8,560,040	8,560,040	8,564,473	8,654,473	8,560,040	8,650,040	3.579	3.617
2004	2,236,538	6,086,195	7,411,324	1,325,128	6,911,677	7,737,932	8,135,606	7,737,932	7,010,359	7,737,932	7,737,932	7,628,145	7,728,145	7,737,932	7,837,932	3.460	3.504
2005	2,353,716	7,443,106	8,319,780	876,674	8,545,607	8,718,189	8,800,638	8,631,898	8,556,739	8,714,245	8,631,898	8,654,826	8,746,641	8,637,464	8,718,189	3.670	3.704
2006	2,472,291	5,439,973	6,237,261	797,288	6,339,449	6,568,624	6,677,119	6,454,036	6,355,707	6,562,843	6,454,036	6,355,572	6,502,797	6,454,036	6,568,624	2.611	2.657
2007	2,697,529	5,698,620	7,098,745	1,400,125	6,740,475	7,528,207	7,917,788	7,528,207	6,862,232	7,528,207	7,528,207	7,587,279	7,737,279	7,528,207	7,678,207	2.791	2.846
2008	2,746,321	6,228,516	6,962,830	734,314	7,470,390	7,472,678	7,474,005	7,471,534	7,470,581	7,472,599	7,471,534	7,308,128	7,462,131	7,470,390	7,500,000	2.720	2.731
2009	2,577,860	3,838,898	4,724,128	885,230	4,668,778	5,141,029	5,466,806	5,141,029	4,752,721	5,141,029	5,141,029	5,162,821	5,376,184	5,141,029	5,303,918	1.994	2.057
2010	2,488,650	4,153,526	4,589,157	435,631	5,112,038	5,074,053	5,041,973	5,093,046	5,108,477	5,075,868	5,093,046	4,990,822	5,165,822	5,074,053	5,249,053	2.039	2.109
2011	1,839,980	7,760,448	9,889,020	2,128,572	9,751,911	11,186,023	12,685,232	11,186,023	10,044,774	11,186,023	11,186,023	11,341,604	11,741,604	11,186,023	11,586,023	6.079	6.297
2012	1,704,581	4,479,217	5,301,706	822,490	5,775,005	6,134,989	6,563,244	5,954,997	5,815,391	6,110,541	5,954,997	5,866,448	6,126,756	5,954,997	6,204,997	3.494	3.640
2013	1,801,800	4,681,602	4,759,748	78,146	6,253,232	5,623,514	4,882,565	9,842,364	7,155,291	6,271,525	5,938,373	5,704,257	6,437,964	5,577,045	6,104,949	3.095	3.388
2014	1,925,369	5,132,798	5,667,031	534,233	7,130,132	6,890,914	6,592,572	10,526,553	8,081,557	7,536,634	7,010,523	6,864,100	7,039,439	6,890,914	7,064,603	3.579	3.669
2015	1,983,097	6,482,536	8,900,355	2,417,819	9,397,453	11,331,184	14,322,742	10,890,861	9,860,681	11,236,723	10,364,319	11,478,887	11,713,411	11,236,723	11,331,184	5.666	5.714
2016	1,848,597	6,211,044	7,150,712	939,668	9,526,108	9,558,870	9,614,886	10,219,428	9,767,382	9,725,284	9,789,651	9,790,491	10,128,991	9,725,284	10,219,428	5.261	5.528
2017	1,801,122	5,350,177	6,868,747	1,518,570	8,944,284	9,732,864	11,023,391	10,010,428	9,372,695	9,814,543	9,599,428	9,296,134	9,948,688	9,372,695	9,814,543	5.204	5.449
2018	1,886,982	6,332,011	7,483,376	1,151,365	11,855,970	11,346,044	10,607,155	10,586,454	11,264,474	11,087,448	10,460,783	10,492,769	11,087,557	11,087,448	11,601,007	5.876	6.148
2019	1,947,594	5,158,077	7,250,353	2,092,276	11,589,494	12,421,799	13,534,359	11,003,906	11,264,531	11,831,502	12,643,473	11,918,164	12,279,501	11,831,502	12,421,799	6.075	6.378
2020	1,935,294	4,986,358	7,957,823	2,971,465	16,128,482	16,497,000	16,837,465	10,934,411	12,540,235	13,617,693	13,670,395	11,862,231	12,927,679	13,617,693	14,317,693	7.036	7.398
2021	2,014,121	1,899,279	4,698,087	2,798,808	14,743,822	15,456,411	15,821,226	11,379,783	11,813,134	12,618,903	12,334,026					6.265	6.861
Total	63,692,436	149,502,915	177,315,448	27,812,532	213,226,083	221,860,842	230,038,734	218,374,480	209,594,540	216,716,672	214,791,262	199,370,138	205,597,912	214,270,614	221,139,741		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section III, Exhibit I, Sheet 9, Column (6)
- (7) From Section III, Exhibit I, Sheet 10, Column (6)
- (8) From Section III, Exhibit I, Sheet 11, Column (10)
- (9) From Section III, Exhibit I, Sheet 6, Column (4)
- (10) From Section III, Exhibit I, Sheet 6, Column (10)
- (11) From Section III, Exhibit I, Sheet 7, Column (10)
- (12) From Section III, Exhibit I, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

Section III
Exhibit I
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low (2)	High (3)	Low (4)	High (5)	Low (6)	High (7)		
1991	5,721,471	5,796,751	5,721,471	5,793,080	0	(3,671)	5,721,470	5,721,471
1992	7,585,933	7,614,613	7,580,737	7,597,271	(5,195)	(17,342)	7,117,994	7,477,887
1993	3,453,076	3,483,879	3,450,504	3,472,271	(2,572)	(11,608)	3,154,366	3,399,154
1994	3,345,076	3,394,740	3,344,390	3,391,972	(685)	(2,768)	3,317,121	3,336,621
1995	1,571,554	1,596,554	1,570,143	1,595,143	(1,410)	(1,410)	1,542,047	1,542,048
1996	2,731,639	2,756,639	2,728,919	2,753,919	(2,720)	(2,720)	2,675,363	2,675,363
1997	1,813,433	1,823,864	1,811,774	1,822,015	(1,658)	(1,849)	1,749,350	1,792,793
1998	3,470,672	3,495,672	3,425,752	3,450,752	(44,920)	(44,920)	3,184,844	3,344,707
1999	5,049,345	5,119,470	5,318,155	5,388,247	268,810	268,777	4,720,820	5,248,064
2000	4,202,578	4,220,098	4,188,902	4,213,278	(13,675)	(6,820)	3,945,174	4,092,551
2001	3,923,608	4,026,137	3,954,658	4,060,054	31,050	33,917	3,775,308	3,829,620
2002	5,634,603	5,672,432	5,472,828	5,610,647	(161,775)	(61,786)	4,855,457	5,356,837
2003	8,564,473	8,654,473	8,560,040	8,650,040	(4,433)	(4,433)	6,381,220	8,228,150
2004	7,628,145	7,728,145	7,737,932	7,837,932	109,787	109,787	6,086,195	7,411,324
2005	8,654,826	8,746,641	8,637,464	8,718,189	(17,362)	(28,452)	7,443,106	8,319,780
2006	6,355,572	6,502,797	6,454,036	6,568,624	98,464	65,827	5,439,973	6,237,261
2007	7,587,279	7,737,279	7,528,207	7,678,207	(59,072)	(59,072)	5,698,620	7,098,745
2008	7,308,128	7,462,131	7,470,390	7,500,000	162,262	37,869	6,228,516	6,962,830
2009	5,162,821	5,376,184	5,141,029	5,303,918	(21,792)	(72,266)	3,838,898	4,724,128
2010	4,990,822	5,165,822	5,074,053	5,249,053	83,231	83,231	4,153,526	4,589,157
2011	11,341,604	11,741,604	11,186,023	11,586,023	(155,581)	(155,581)	7,760,448	9,889,020
2012	5,866,448	6,126,756	5,954,997	6,204,997	88,548	78,240	4,479,217	5,301,706
2013	5,704,257	6,437,964	5,577,045	6,104,949	(127,212)	(333,015)	4,681,602	4,759,748
2014	6,864,100	7,039,439	6,890,914	7,064,603	26,814	25,164	5,132,798	5,667,031
2015	11,478,887	11,713,411	11,236,723	11,331,184	(242,163)	(382,228)	6,482,536	8,900,355
2016	9,790,491	10,128,991	9,725,284	10,219,428	(65,207)	90,437	6,211,044	7,150,712
2017	9,296,134	9,948,688	9,372,695	9,814,543	76,562	(134,145)	5,350,177	6,868,747
2018	10,492,769	10,879,557	11,087,448	11,601,007	594,679	721,450	6,332,011	7,483,376
2019	11,918,164	12,279,501	11,831,502	12,421,799	(86,662)	142,298	5,158,077	7,250,353
2020	11,862,231	12,927,679	13,617,693	14,317,693	1,755,461	1,390,014	4,986,358	7,957,823
2021	0	0	12,618,903	13,818,903	12,618,903	13,818,903	1,899,279	4,698,087
Total	199,370,138	205,597,912	214,270,614	221,139,741	14,900,475	15,541,829	149,502,915	177,315,448
Total Excluding Latest	199,370,138	205,597,912	201,651,710	207,320,838	2,281,572	1,722,926	147,603,636	172,617,361

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section III, Exhibit I, Sheet 2, Column (15)
- (5) From Section III, Exhibit I, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Loss @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1	Method 1
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	Low Paid	High Paid
1991	5,721,471	5,796,751	5,721,470	5,721,470	1.047	1.043	0	7,372	0	(0)	(7,372)
1992	7,585,933	7,614,613	7,075,730	7,117,994	1.051	1.047	36,898	38,972	42,264	5,366	3,292
1993	3,453,076	3,483,879	3,125,373	3,154,366	1.056	1.051	23,353	25,548	28,993	5,640	3,445
1994	3,345,076	3,394,740	3,317,121	3,317,121	1.060	1.056	1,969	5,466	0	(1,969)	(5,466)
1995	1,571,554	1,596,554	1,542,047	1,542,047	1.065	1.060	2,059	3,804	0	(2,059)	(3,804)
1996	2,731,639	2,756,639	2,675,363	2,675,363	1.070	1.065	3,904	5,638	0	(3,904)	(5,638)
1997	1,813,433	1,823,864	1,749,350	1,749,350	1.076	1.070	4,430	5,151	0	(4,430)	(5,151)
1998	3,470,672	3,495,672	3,117,736	3,184,844	1.082	1.076	24,382	26,109	67,108	42,726	40,999
1999	5,049,345	5,119,470	4,610,324	4,720,820	1.088	1.082	30,394	35,248	110,496	80,102	75,247
2000	4,202,578	4,220,098	3,918,359	3,945,174	1.095	1.088	19,774	20,993	26,815	7,041	5,822
2001	3,923,608	4,026,137	3,742,711	3,775,308	1.103	1.095	12,279	19,239	32,597	20,318	13,358
2002	5,634,603	5,672,432	4,832,574	4,855,457	1.112	1.103	57,315	60,018	22,883	(34,432)	(37,136)
2003	8,564,473	8,654,473	6,255,801	6,381,220	1.121	1.112	152,839	158,797	125,420	(27,419)	(33,377)
2004	7,628,145	7,728,145	5,950,081	6,086,195	1.132	1.121	127,077	134,650	136,114	9,037	1,464
2005	8,654,826	8,746,641	7,314,178	7,443,106	1.146	1.132	110,466	118,031	128,928	18,462	10,897
2006	6,355,572	6,502,797	5,349,586	5,439,973	1.161	1.146	81,467	93,390	90,388	8,920	(3,002)
2007	7,587,279	7,737,279	5,684,373	5,698,620	1.178	1.161	160,414	173,059	14,247	(146,167)	(158,812)
2008	7,308,128	7,462,131	6,216,798	6,228,516	1.200	1.178	103,512	118,119	11,717	(91,795)	(106,402)
2009	5,162,821	5,376,184	3,806,108	3,838,898	1.217	1.200	87,481	101,238	32,790	(54,691)	(68,449)
2010	4,990,822	5,165,822	4,054,186	4,153,526	1.240	1.217	74,074	87,914	99,339	25,265	11,425
2011	11,341,604	11,741,604	7,530,578	7,760,448	1.266	1.240	300,540	332,085	229,870	(70,671)	(102,215)
2012	5,866,448	6,126,756	4,313,052	4,479,217	1.312	1.266	179,308	209,355	166,165	(13,143)	(43,190)
2013	5,704,257	6,437,964	4,581,646	4,681,602	1.366	1.312	125,872	208,138	99,956	(25,916)	(108,183)
2014	6,864,100	7,039,439	4,952,806	5,132,798	1.434	1.366	220,221	240,424	179,992	(40,229)	(60,432)
2015	11,478,887	11,713,411	6,156,089	6,482,536	1.510	1.434	553,209	577,584	326,447	(226,762)	(251,137)
2016	9,790,491	10,128,991	5,779,051	6,211,044	1.661	1.510	606,927	658,141	431,993	(174,933)	(226,148)
2017	9,296,134	9,948,688	4,777,830	5,350,177	1.860	1.661	630,273	721,300	572,348	(57,926)	(148,952)
2018	10,492,769	10,879,557	5,316,356	6,332,011	2.232	1.860	840,117	902,892	1,015,655	175,538	112,764
2019	11,918,164	12,279,501	3,533,332	5,158,077	3.125	2.232	1,578,150	1,646,159	1,624,745	46,595	(21,414)
2020	11,862,231	12,927,679	1,896,219	4,986,358	6.876	3.125	2,035,435	2,253,040	3,090,139	1,054,704	837,100
Total	199,370,138	205,597,912	138,896,227	147,603,636			8,184,139	8,987,875	8,707,409	523,270	(280,466)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Reported	Method 1 Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	5,721,471	5,796,751	5,721,471	5,721,471	1.013	1.012	0	7,484	0	0	(7,484)
1992	7,585,933	7,614,613	7,477,887	7,477,887	1.014	1.013	9,530	12,060	0	(9,530)	(12,060)
1993	3,453,076	3,483,879	3,399,154	3,399,154	1.016	1.014	4,740	7,448	0	(4,740)	(7,448)
1994	3,345,076	3,394,740	3,336,621	3,336,621	1.017	1.016	743	5,108	0	(743)	(5,108)
1995	1,571,554	1,596,554	1,542,048	1,542,048	1.019	1.017	2,601	4,804	1	(2,600)	(4,803)
1996	2,731,639	2,756,639	2,675,363	2,675,363	1.021	1.019	4,989	7,206	0	(4,989)	(7,206)
1997	1,813,433	1,823,864	1,792,793	1,792,793	1.023	1.021	1,846	2,779	0	(1,846)	(2,779)
1998	3,470,672	3,495,672	3,384,330	3,344,707	1.026	1.023	7,817	10,080	(39,622)	(47,439)	(49,702)
1999	5,049,345	5,119,470	4,979,220	5,248,064	1.028	1.026	6,445	12,889	268,844	262,399	255,955
2000	4,202,578	4,220,098	4,092,551	4,092,551	1.031	1.028	10,297	11,936	0	(10,297)	(11,936)
2001	3,923,608	4,026,137	3,792,486	3,829,620	1.035	1.031	12,536	22,338	37,134	24,598	14,796
2002	5,634,603	5,672,432	5,425,844	5,356,837	1.038	1.035	20,457	24,164	(69,007)	(89,464)	(93,171)
2003	8,564,473	8,654,473	8,211,600	8,228,150	1.043	1.038	35,565	44,636	16,550	(19,015)	(28,086)
2004	7,628,145	7,728,145	7,287,621	7,411,324	1.047	1.043	26,230	33,933	123,703	97,473	89,770
2005	8,654,826	8,746,641	8,322,894	8,319,780	1.051	1.047	26,078	33,292	(3,115)	(29,193)	(36,406)
2006	6,355,572	6,502,797	6,144,744	6,237,261	1.058	1.051	25,327	43,013	92,517	67,190	49,504
2007	7,587,279	7,737,279	7,084,500	7,098,745	1.071	1.058	85,014	110,377	14,246	(70,768)	(96,131)
2008	7,308,128	7,462,131	6,769,689	6,962,830	1.080	1.071	54,158	69,647	193,140	138,983	123,493
2009	5,162,821	5,376,184	4,707,128	4,724,128	1.097	1.080	75,314	110,577	17,000	(58,314)	(93,577)
2010	4,990,822	5,165,822	4,461,088	4,589,157	1.119	1.097	89,222	118,697	128,069	38,847	9,372
2011	11,341,604	11,741,604	9,871,263	9,889,020	1.149	1.119	266,524	339,031	17,756	(248,768)	(321,275)
2012	5,866,448	6,126,756	4,957,198	5,301,706	1.183	1.149	148,716	191,292	344,508	195,792	153,216
2013	5,704,257	6,437,964	4,934,625	4,759,748	1.225	1.183	119,806	234,019	(174,877)	(294,683)	(408,896)
2014	6,864,100	7,039,439	5,367,892	5,667,031	1.279	1.225	236,187	263,866	299,139	62,952	35,273
2015	11,478,887	11,713,411	8,723,972	8,900,355	1.343	1.279	401,978	436,199	176,383	(225,595)	(259,816)
2016	9,790,491	10,128,991	6,929,089	7,150,712	1.423	1.343	405,652	453,641	221,624	(184,029)	(232,017)
2017	9,296,134	9,948,688	6,603,599	6,868,747	1.509	1.423	317,626	394,605	265,148	(52,478)	(129,457)
2018	10,492,769	10,879,557	6,928,615	7,483,376	1.705	1.509	657,458	728,807	554,761	(102,697)	(174,046)
2019	11,918,164	12,279,501	6,299,033	7,250,353	2.063	1.705	1,110,353	1,181,754	951,320	(159,033)	(230,434)
2020	11,862,231	12,927,679	4,414,264	7,957,823	3.197	2.063	1,864,324	2,131,019	3,543,559	1,679,235	1,412,540
Total	199,370,138	205,597,912	165,638,581	172,617,361			6,027,532	7,046,699	6,978,781	951,248	(67,919)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

Section III
Exhibit I
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,649,603	3.574	5,894,935	95.4%	5,624,291	5,721,470	4.6%	270,644	5,992,114	3.632
1992	1,636,665	4.604	7,534,679	95.1%	7,161,773	7,117,994	4.9%	372,907	7,490,901	4.577
1993	1,733,803	1.990	3,450,504	94.7%	3,266,680	3,154,366	5.3%	183,823	3,338,189	1.925
1994	1,703,540	2.028	3,455,315	94.3%	3,257,406	3,317,121	5.7%	197,910	3,515,030	2.063
1995	1,743,936	0.921	1,606,638	93.8%	1,507,797	1,542,047	6.2%	98,841	1,640,888	0.941
1996	1,752,799	1.596	2,796,712	93.4%	2,612,046	2,675,363	6.6%	184,665	2,860,028	1.632
1997	1,717,830	1.081	1,857,479	92.9%	1,725,913	1,749,350	7.1%	131,567	1,880,916	1.095
1998	1,867,480	1.840	3,436,193	92.4%	3,175,195	3,184,844	7.6%	260,998	3,445,841	1.845
1999	2,086,598	2.582	5,388,247	91.9%	4,949,428	4,720,820	8.1%	438,819	5,159,639	2.473
2000	2,418,013	1.765	4,267,966	91.3%	3,895,262	3,945,174	8.7%	372,703	4,317,878	1.786
2001	2,515,983	1.614	4,060,054	90.6%	3,679,783	3,775,308	9.4%	380,271	4,155,579	1.652
2002	2,213,274	2.473	5,472,828	90.0%	4,925,754	4,855,457	10.0%	547,074	5,402,531	2.441
2003	2,391,471	3.579	8,560,040	89.3%	7,643,217	6,381,220	10.7%	916,823	7,298,043	3.052
2004	2,236,538	3.460	7,737,932	88.1%	6,813,769	6,086,195	11.9%	924,163	7,010,359	3.134
2005	2,353,716	3.667	8,631,898	87.1%	7,518,264	7,443,106	12.9%	1,113,633	8,556,739	3.635
2006	2,472,291	2.611	6,454,036	85.8%	5,538,303	5,439,973	14.2%	915,734	6,355,707	2.571
2007	2,697,529	2.791	7,528,207	84.5%	6,364,595	5,698,620	15.5%	1,163,612	6,862,232	2.544
2008	2,746,321	2.721	7,471,534	83.4%	6,229,469	6,228,516	16.6%	1,242,065	7,470,581	2.720
2009	2,577,860	1.994	5,141,029	82.2%	4,227,206	3,838,898	17.8%	913,823	4,752,721	1.844
2010	2,488,650	2.047	5,093,046	81.2%	4,138,094	4,153,526	18.8%	954,951	5,108,477	2.053
2011	1,839,980	6.079	11,186,023	79.6%	8,901,696	7,760,448	20.4%	2,284,327	10,044,774	5.459
2012	1,704,581	3.494	5,954,997	77.6%	4,618,822	4,479,217	22.4%	1,336,175	5,815,391	3.412
2013	1,801,800	5.463	9,842,364	74.9%	7,368,674	4,681,602	25.1%	2,473,689	7,155,291	3.971
2014	1,925,369	5.467	10,526,553	72.0%	7,577,794	5,132,798	28.0%	2,948,759	8,081,557	4.197
2015	1,983,097	5.492	10,890,861	69.0%	7,512,716	6,482,536	31.0%	3,378,145	9,860,681	4.972
2016	1,848,597	5.528	10,219,428	65.2%	6,663,091	6,211,044	34.8%	3,556,338	9,767,382	5.284
2017	1,801,122	5.558	10,010,428	59.8%	5,987,910	5,350,177	40.2%	4,022,518	9,372,695	5.204
2018	1,886,982	5.610	10,586,454	53.4%	5,653,991	6,332,011	46.6%	4,932,463	11,264,474	5.970
2019	1,947,594	5.650	11,003,906	44.5%	4,897,452	5,158,077	55.5%	6,106,454	11,264,531	5.784
2020	1,935,294	5.650	10,934,411	30.9%	3,380,534	4,986,358	69.1%	7,553,877	12,540,235	6.480
2021	2,014,121	5.650	11,379,783	12.9%	1,465,928	1,899,279	87.1%	9,913,855	11,813,134	5.865
Total	63,692,436		218,374,480		158,282,855	149,502,915		60,091,625	209,594,540	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section III, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section III, Exhibit I, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

Section III
Exhibit I
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,649,603	3.574	5,894,935	98.8%	5,822,067	5,721,471	1.2%	72,868	5,794,339	3.513
1992	1,636,665	4.604	7,534,679	98.6%	7,432,454	7,477,887	1.4%	102,226	7,580,113	4.631
1993	1,733,803	1.990	3,450,504	98.5%	3,399,154	3,399,154	1.5%	51,350	3,450,504	1.990
1994	1,703,540	2.028	3,455,315	98.4%	3,398,931	3,336,621	1.6%	56,385	3,393,006	1.992
1995	1,743,936	0.921	1,606,638	98.2%	1,577,890	1,542,048	1.8%	28,748	1,570,796	0.901
1996	1,752,799	1.596	2,796,712	98.0%	2,741,825	2,675,363	2.0%	54,887	2,730,250	1.558
1997	1,717,830	1.081	1,857,479	97.8%	1,817,473	1,792,793	2.2%	40,006	1,832,799	1.067
1998	1,867,480	1.840	3,436,193	97.6%	3,354,902	3,344,707	2.4%	81,291	3,425,999	1.835
1999	2,086,598	2.582	5,388,247	97.4%	5,248,064	5,248,064	2.6%	140,183	5,388,247	2.582
2000	2,418,013	1.765	4,267,966	97.1%	4,145,671	4,092,551	2.9%	122,295	4,214,845	1.743
2001	2,515,983	1.614	4,060,054	96.8%	3,931,684	3,829,620	3.2%	128,370	3,957,990	1.573
2002	2,213,274	2.473	5,472,828	96.5%	5,281,463	5,356,837	3.5%	191,365	5,548,202	2.507
2003	2,391,471	3.579	8,560,040	96.1%	8,228,150	8,228,150	3.9%	331,890	8,560,040	3.579
2004	2,236,538	3.460	7,737,932	95.8%	7,411,324	7,411,324	4.2%	326,609	7,737,932	3.460
2005	2,353,716	3.667	8,631,898	95.4%	8,237,432	8,319,780	4.6%	394,465	8,714,245	3.702
2006	2,472,291	2.611	6,454,036	95.0%	6,128,454	6,237,261	5.0%	325,583	6,562,843	2.655
2007	2,697,529	2.791	7,528,207	94.3%	7,098,745	7,098,745	5.7%	429,462	7,528,207	2.791
2008	2,746,321	2.721	7,471,534	93.2%	6,961,764	6,962,830	6.8%	509,770	7,472,599	2.721
2009	2,577,860	1.994	5,141,029	91.9%	4,724,128	4,724,128	8.1%	416,901	5,141,029	1.994
2010	2,488,650	2.047	5,093,046	90.4%	4,606,334	4,589,157	9.6%	486,712	5,075,868	2.040
2011	1,839,980	6.079	11,186,023	88.4%	9,889,020	9,889,020	11.6%	1,297,004	11,186,023	6.079
2012	1,704,581	3.494	5,954,997	86.4%	5,146,162	5,301,706	13.6%	808,835	6,110,541	3.585
2013	1,801,800	5.463	9,842,364	84.6%	8,330,586	4,759,748	15.4%	1,511,778	6,271,525	3.481
2014	1,925,369	5.467	10,526,553	82.2%	8,656,950	5,667,031	17.8%	1,869,603	7,536,634	3.914
2015	1,983,097	5.492	10,890,861	78.5%	8,554,493	8,900,355	21.5%	2,336,368	11,236,723	5.666
2016	1,848,597	5.528	10,219,428	74.8%	7,644,857	7,150,712	25.2%	2,574,571	9,725,284	5.261
2017	1,801,122	5.558	10,010,428	70.6%	7,064,632	6,868,747	29.4%	2,945,796	9,814,543	5.449
2018	1,886,982	5.610	10,586,454	66.0%	6,982,383	7,483,376	34.0%	3,604,072	11,087,448	5.876
2019	1,947,594	5.650	11,003,906	58.4%	6,422,758	7,250,353	41.6%	4,581,148	11,831,502	6.075
2020	1,935,294	5.650	10,934,411	48.2%	5,274,541	7,957,823	51.8%	5,659,870	13,617,693	7.036
2021	2,014,121	5.650	11,379,783	30.4%	3,458,966	4,698,087	69.6%	7,920,816	12,618,903	6.265
Total	63,692,436		218,374,480		178,973,255	177,315,448		39,401,224	216,716,672	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section III, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section III, Exhibit I, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

Section III
Exhibit I
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated <u>Ultimate Loss</u>		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,649,603	2.427	5,996,791	5,793,080	5,894,935	2.427	0.932	13,342,268	3.332	6.059	3.574	3.574
1992	1,636,665	2.357	7,488,621	7,580,737	7,534,679	2.357	1.016	18,038,123	4.677	5.562	4.635	4.604
1993	1,733,803	2.288	3,331,869	3,450,504	3,450,504	2.288	1.162	9,173,100	2.312	4.862	1.992	1.990
1994	1,703,540	2.221	3,518,658	3,391,972	3,455,315	2.221	1.213	9,311,216	2.461	4.657	2.028	2.028
1995	1,743,936	2.157	1,643,133	1,570,143	1,606,638	2.157	1.152	3,991,470	1.061	4.905	0.921	0.921
1996	1,752,799	2.094	2,864,505	2,728,919	2,796,712	2.094	1.120	6,559,781	1.787	5.044	1.596	1.596
1997	1,717,830	2.033	1,882,703	1,832,255	1,857,479	2.033	1.109	4,188,115	1.199	5.094	1.082	1.081
1998	1,867,480	1.974	3,446,635	3,425,752	3,436,193	1.974	1.099	7,451,178	2.022	5.142	1.858	1.840
1999	2,086,598	1.916	5,139,370	5,388,247	5,388,247	1.916	1.095	11,305,618	2.828	5.160	2.429	2.582
2000	2,418,013	1.860	4,322,653	4,213,278	4,267,966	1.860	1.091	8,664,984	1.926	5.177	1.760	1.765
2001	2,515,983	1.806	4,165,451	3,954,658	4,060,054	1.806	1.087	7,968,931	1.754	5.199	1.600	1.614
2002	2,213,274	1.754	5,394,723	5,550,933	5,472,828	1.754	1.083	10,396,516	2.679	5.215	2.546	2.473
2003	2,391,471	1.702	7,146,663	8,560,040	8,560,040	1.702	1.081	15,756,033	3.870	5.226	3.581	3.579
2004	2,236,538	1.653	6,911,677	7,737,932	7,737,932	1.653	1.079	13,795,218	3.732	5.238	3.411	3.460
2005	2,353,716	1.605	8,545,607	8,718,189	8,631,898	1.605	1.070	14,818,119	3.923	5.281	3.638	3.667
2006	2,472,291	1.558	6,339,449	6,568,624	6,454,036	1.558	1.057	10,631,725	2.760	5.344	2.571	2.611
2007	2,697,529	1.513	6,740,475	7,528,207	7,528,207	1.513	1.051	11,964,451	2.932	5.377	2.813	2.791
2008	2,746,321	1.469	7,470,390	7,472,678	7,471,534	1.469	1.047	11,491,178	2.849	5.395	2.689	2.721
2009	2,577,860	1.426	4,668,778	5,141,029	5,141,029	1.426	1.044	7,648,865	2.081	5.414	2.003	1.994
2010	2,488,650	1.384	5,112,038	5,074,053	5,093,046	1.384	1.041	7,337,522	2.130	5.429	2.013	2.047
2011	1,839,980	1.344	9,751,911	11,186,023	11,186,023	1.344	1.038	15,597,613	6.308	5.446	6.164	6.079
2012	1,704,581	1.305	5,775,005	6,134,989	5,954,997	1.305	1.035	8,039,611	3.615	5.460	5.412	3.494
2013	1,801,800	1.267	6,253,232	5,623,514	5,938,373	1.267	1.034	7,780,741	3.409	5.463	5.414	5.463
2014	1,925,369	1.230	7,130,132	6,890,914	7,010,523	1.230	1.033	8,910,194	3.763	5.467	5.419	5.467
2015	1,983,097	1.194	9,397,453	11,331,184	10,364,319	1.194	1.029	12,731,932	5.377	5.492	5.443	5.492
2016	1,848,597	1.159	9,526,108	9,558,870	9,542,489	1.159	1.022	11,306,073	5.276	5.528	5.479	5.528
2017	1,801,122	1.126	8,944,284	9,732,864	9,338,574	1.126	1.017	10,684,849	5.271	5.558	5.509	5.558
2018	1,886,982	1.093	11,855,970	11,346,044	11,601,007	1.093	1.007	12,766,534	6.191	5.610	5.561	5.610
2019	1,947,594	1.061	11,589,494	12,421,799	12,005,647	1.061	1.000	12,736,791	6.164	5.650	5.600	5.650
2020	1,935,294	1.030	16,128,482	16,497,000	16,312,741	1.030	1.000	16,802,123	8.429	5.650	5.600	5.650
2021	2,014,121	1.000	14,743,822	15,456,411	15,100,117	1.000	1.000	15,100,117	7.497	5.650		5.650

213,226,083 221,860,842

All Per Wtd Avg 3.046
Last 5 Wtd Avg 5.137
Last 4 Wtd Avg 5.516
Last 3 Wtd Avg 5.569

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 5.650

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section III, Exhibit I, Sheet 9, Column (6)
- (5) From Section III, Exhibit I, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

Section III
Exhibit I
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,649,603	5,721,470	1.048	5,996,791	3.635
1992	360.0	1,636,665	7,117,994	1.052	7,488,621	4.576
1993	348.0	1,733,803	3,154,366	1.056	3,331,869	1.922
1994	336.0	1,703,540	3,317,121	1.061	3,518,658	2.065
1995	324.0	1,743,936	1,542,047	1.066	1,643,133	0.942
1996	312.0	1,752,799	2,675,363	1.071	2,864,505	1.634
1997	300.0	1,717,830	1,749,350	1.076	1,882,703	1.096
1998	288.0	1,867,480	3,184,844	1.082	3,446,635	1.846
1999	276.0	2,086,598	4,720,820	1.089	5,139,370	2.463
2000	264.0	2,418,013	3,945,174	1.096	4,322,653	1.788
2001	252.0	2,515,983	3,775,308	1.103	4,165,451	1.656
2002	240.0	2,213,274	4,855,457	1.111	5,394,723	2.437
2003	228.0	2,391,471	6,381,220	1.120	7,146,663	2.988
2004	216.0	2,236,538	6,086,195	1.136	6,911,677	3.090
2005	204.0	2,353,716	7,443,106	1.148	8,545,607	3.631
2006	192.0	2,472,291	5,439,973	1.165	6,339,449	2.564
2007	180.0	2,697,529	5,698,620	1.183	6,740,475	2.499
2008	168.0	2,746,321	6,228,516	1.199	7,470,390	2.720
2009	156.0	2,577,860	3,838,898	1.216	4,668,778	1.811
2010	144.0	2,488,650	4,153,526	1.231	5,112,038	2.054
2011	132.0	1,839,980	7,760,448	1.257	9,751,911	5.300
2012	120.0	1,704,581	4,479,217	1.289	5,775,005	3.388
2013	108.0	1,801,800	4,681,602	1.336	6,253,232	3.471
2014	96.0	1,925,369	5,132,798	1.389	7,130,132	3.703
2015	84.0	1,983,097	6,482,536	1.450	9,397,453	4.739
2016	72.0	1,848,597	6,211,044	1.534	9,526,108	5.153
2017	60.0	1,801,122	5,350,177	1.672	8,944,284	4.966
2018	48.0	1,886,982	6,332,011	1.872	11,855,970	6.283
2019	36.0	1,947,594	5,158,077	2.247	11,589,494	5.951
2020	24.0	1,935,294	4,986,358	3.235	16,128,482	8.334
2021	12.0	2,014,121	1,899,279	7.763	14,743,822	7.320
Total		63,692,436	149,502,915		213,226,083	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit I, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

Section III
Exhibit I
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,649,603	5,721,471	1.013	5,793,080	3.512
1992	360.0	1,636,665	7,477,887	1.014	7,580,737	4.632
1993	348.0	1,733,803	3,399,154	1.015	3,450,504	1.990
1994	336.0	1,703,540	3,336,621	1.017	3,391,972	1.991
1995	324.0	1,743,936	1,542,048	1.018	1,570,143	0.900
1996	312.0	1,752,799	2,675,363	1.020	2,728,919	1.557
1997	300.0	1,717,830	1,792,793	1.022	1,832,255	1.067
1998	288.0	1,867,480	3,344,707	1.024	3,425,752	1.834
1999	276.0	2,086,598	5,248,064	1.027	5,388,247	2.582
2000	264.0	2,418,013	4,092,551	1.029	4,213,278	1.742
2001	252.0	2,515,983	3,829,620	1.033	3,954,658	1.572
2002	240.0	2,213,274	5,356,837	1.036	5,550,933	2.508
2003	228.0	2,391,471	8,228,150	1.040	8,560,040	3.579
2004	216.0	2,236,538	7,411,324	1.044	7,737,932	3.460
2005	204.0	2,353,716	8,319,780	1.048	8,718,189	3.704
2006	192.0	2,472,291	6,237,261	1.053	6,568,624	2.657
2007	180.0	2,697,529	7,098,745	1.060	7,528,207	2.791
2008	168.0	2,746,321	6,962,830	1.073	7,472,678	2.721
2009	156.0	2,577,860	4,724,128	1.088	5,141,029	1.994
2010	144.0	2,488,650	4,589,157	1.106	5,074,053	2.039
2011	132.0	1,839,980	9,889,020	1.131	11,186,023	6.079
2012	120.0	1,704,581	5,301,706	1.157	6,134,989	3.599
2013	108.0	1,801,800	4,759,748	1.181	5,623,514	3.121
2014	96.0	1,925,369	5,667,031	1.216	6,890,914	3.579
2015	84.0	1,983,097	8,900,355	1.273	11,331,184	5.714
2016	72.0	1,848,597	7,150,712	1.337	9,558,870	5.171
2017	60.0	1,801,122	6,868,747	1.417	9,732,864	5.404
2018	48.0	1,886,982	7,483,376	1.516	11,346,044	6.013
2019	36.0	1,947,594	7,250,353	1.713	12,421,799	6.378
2020	24.0	1,935,294	7,957,823	2.073	16,497,000	8.524
2021	12.0	2,014,121	4,698,087	3.290	15,456,411	7.674
Total		63,692,436	177,315,448		221,860,842	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit I, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

Section III
Exhibit I
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	1,649,603	5,721,470	5,721,471	1	1.048	1.013	1.368	5,721,471	3.468
1992	360.0	1,636,665	7,117,994	7,477,887	359,893	1.052	1.014	1.378	7,613,805	4.652
1993	348.0	1,733,803	3,154,366	3,399,154	244,788	1.056	1.015	1.388	3,494,039	2.015
1994	336.0	1,703,540	3,317,121	3,336,621	19,500	1.061	1.017	1.398	3,344,390	1.963
1995	324.0	1,743,936	1,542,047	1,542,048	2	1.066	1.018	1.410	1,542,049	0.884
1996	312.0	1,752,799	2,675,363	2,675,363	0	1.071	1.020	1.423	2,675,363	1.526
1997	300.0	1,717,830	1,749,350	1,792,793	43,443	1.076	1.022	1.437	1,811,774	1.055
1998	288.0	1,867,480	3,184,844	3,344,707	159,864	1.082	1.024	1.452	3,417,023	1.830
1999	276.0	2,086,598	4,720,820	5,248,064	527,244	1.089	1.027	1.469	5,495,558	2.634
2000	264.0	2,418,013	3,945,174	4,092,551	147,376	1.096	1.029	1.488	4,164,526	1.722
2001	252.0	2,515,983	3,775,308	3,829,620	54,312	1.103	1.033	1.510	3,857,298	1.533
2002	240.0	2,213,274	4,855,457	5,356,837	501,380	1.111	1.036	1.538	5,626,570	2.542
2003	228.0	2,391,471	6,381,220	8,228,150	1,846,929	1.120	1.040	1.567	9,276,096	3.879
2004	216.0	2,236,538	6,086,195	7,411,324	1,325,128	1.136	1.044	1.547	8,135,606	3.638
2005	204.0	2,353,716	7,443,106	8,319,780	876,674	1.148	1.048	1.549	8,800,638	3.739
2006	192.0	2,472,291	5,439,973	6,237,261	797,288	1.165	1.053	1.552	6,677,119	2.701
2007	180.0	2,697,529	5,698,620	7,098,745	1,400,125	1.183	1.060	1.585	7,917,788	2.935
2008	168.0	2,746,321	6,228,516	6,962,830	734,314	1.199	1.073	1.696	7,474,005	2.721
2009	156.0	2,577,860	3,838,898	4,724,128	885,230	1.216	1.088	1.839	5,466,806	2.121
2010	144.0	2,488,650	4,153,526	4,589,157	435,631	1.231	1.106	2.039	5,041,973	2.026
2011	132.0	1,839,980	7,760,448	9,889,020	2,128,572	1.257	1.131	2.314	12,685,232	6.894
2012	120.0	1,704,581	4,479,217	5,301,706	822,490	1.289	1.157	2.534	6,563,244	3.850
2013	108.0	1,801,800	4,681,602	4,759,748	78,146	1.336	1.181	2.572	4,882,565	2.710
2014	96.0	1,925,369	5,132,798	5,667,031	534,233	1.389	1.216	2.732	6,592,572	3.424
2015	84.0	1,983,097	6,482,536	8,900,355	2,417,819	1.450	1.273	3.243	14,322,742	7.222
2016	72.0	1,848,597	6,211,044	7,150,712	939,668	1.534	1.337	3.622	9,614,886	5.201
2017	60.0	1,801,122	5,350,177	6,868,747	1,518,570	1.672	1.417	3.736	11,023,391	6.120
2018	48.0	1,886,982	6,332,011	7,483,376	1,151,365	1.872	1.516	3.713	10,607,155	5.621
2019	36.0	1,947,594	5,158,077	7,250,353	2,092,276	2.247	1.713	4.003	13,534,359	6.949
2020	24.0	1,935,294	4,986,358	7,957,823	2,971,465	3.235	2.073	3.988	16,837,465	8.700
2021	12.0	2,014,121	1,899,279	4,698,087	2,798,808	7.763	3.290	4.974	15,821,226	7.855
Total		63,692,436	149,502,915	177,315,448					230,038,734	3.612

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section III, Exhibit I, Sheet 14
- (8) From Section III, Exhibit I, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

Section III
Exhibit I
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,649,603	7,553		11,422	7,686	767	0.932	3.745	26,841	26,841	5,894,935	3.574
1992	1,636,665	11,957		12,026	11,884	634	1.016	3.584	43,271	43,271	7,534,679	4.604
1993	1,733,803	9,080		12,662	9,080	380	1.162	3.430	36,186	36,186	3,450,504	1.990
1994	1,703,540	10,837	Include	13,332	11,039	313	1.213	3.282	43,954	43,954	3,455,315	2.028
1995	1,743,936	6,681	Include	14,037	6,837	235	1.152	3.141	24,736	24,736	1,606,638	0.921
1996	1,752,799	15,866	Include	14,779	16,260	172	1.120	3.005	54,744	54,744	2,796,712	1.596
1997	1,717,830	11,310	Include	15,561	11,466	162	1.109	2.876	36,576	36,576	1,857,479	1.081
1998	1,867,480	19,032	Include	16,384	19,090	180	1.099	2.752	57,726	57,726	3,436,193	1.840
1999	2,086,598	25,179	Include	17,251	25,179	214	1.095	2.634	72,614	72,614	5,388,247	2.582
2000	2,418,013	17,853	Include	18,163	18,085	236	1.091	2.520	49,741	49,741	4,267,966	1.765
2001	2,515,983	12,397	Include	19,124	12,727	319	1.087	2.412	33,357	33,357	4,060,054	1.614
2002	2,213,274	17,401	Include	20,136	17,156	319	1.083	2.308	42,894	42,894	5,472,828	2.473
2003	2,391,471	29,215	Include	21,201	29,215	293	1.081	2.208	69,759	69,759	8,560,040	3.579
2004	2,236,538	25,707	Include	22,322	25,707	301	1.079	2.113	58,601	58,601	7,737,932	3.460
2005	2,353,716	26,024	Include	23,503	25,767	335	1.070	2.022	55,746	55,746	8,631,898	3.667
2006	2,472,291	19,785	Include	24,746	19,440	332	1.057	1.935	39,779	39,779	6,454,036	2.611
2007	2,697,529	28,408	Include	26,055	28,408	265	1.051	1.852	55,278	55,278	7,528,207	2.791
2008	2,746,321	24,501	Include	27,433	24,497	305	1.047	1.772	45,467	45,467	7,471,534	2.721
2009	2,577,860	21,784	Include	28,884	21,784	236	1.044	1.696	38,551	38,551	5,141,029	1.994
2010	2,488,650	21,871	Include	30,412	21,953	232	1.041	1.623	37,079	37,079	5,093,046	2.047
2011	1,839,980	51,548	Include	32,021	51,548	217	1.038	1.553	83,059	83,059	11,186,023	6.079
2012	1,704,581	25,996	Include	33,714	25,233	236	1.035	1.486	38,800	38,800	5,954,997	3.494
2013	1,801,800	26,779	Include	35,498	28,278	210	1.034	1.422	41,594	41,594	5,938,373	3.296
2014	1,925,369	31,322	Include	37,375	31,866	220	1.033	1.361	44,814	44,814	7,010,523	3.641
2015	1,983,097	46,630	Include	39,352	42,652	243	1.029	1.302	57,143	57,143	10,364,319	5.226
2016	1,848,597	39,789	Include	41,434	39,721	240	1.022	1.246	50,590	51,900	9,789,651	5.296
2017	1,801,122	43,407	Include	43,626	41,648	224	1.017	1.193	50,490	51,900	9,599,428	5.330
2018	1,886,982	48,982	Include	45,933	50,082	232	1.007	1.141	57,557	51,900	10,460,783	5.544
2019	1,947,594	46,693	Include	48,363	45,129	266	1.000	1.092	49,282	51,900	12,643,473	6.492
2020	1,935,294	59,934	Exclude	50,921	59,265	275	1.000	1.045	61,932	51,900	13,670,395	7.064
2021	2,014,121	65,039	Exclude	53,614	63,539	238	1.000	1.000	63,539	51,900	12,334,026	6.124

Implied Trend 5.3% 7.2%

All Per Wtd Avg 48,053
Last 5 Wtd Avg 50,500
Last 4 Wtd Avg 51,944
Last 3 Wtd Avg 50,102

Total 63,692,436

8.831

214,791,262

Selected 51,900

Footnotes:

Reported Exponential Regression	
Constant	10.941
X Coefficient	(0.052)
R Squared	0.693

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section III, Exhibit I, Sheet 10, Column (6) / Section III, Exhibit I, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section III, Exhibit I, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

Section III
Exhibit I
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	1,649,603	767	1.000	767	767	1.92%
1992	360.0	1,636,665	634	1.000	634	634	1.64%
1993	348.0	1,733,803	380	1.000	380	380	0.96%
1994	336.0	1,703,540	313	1.000	313	313	0.83%
1995	324.0	1,743,936	235	1.000	235	235	0.62%
1996	312.0	1,752,799	172	1.000	172	172	0.47%
1997	300.0	1,717,830	162	1.000	162	162	0.46%
1998	288.0	1,867,480	180	1.000	180	180	0.49%
1999	276.0	2,086,598	214	1.000	214	214	0.54%
2000	264.0	2,418,013	236	1.000	236	236	0.52%
2001	252.0	2,515,983	319	1.000	319	319	0.70%
2002	240.0	2,213,274	319	1.000	319	319	0.82%
2003	228.0	2,391,471	293	1.000	293	293	0.72%
2004	216.0	2,236,538	301	1.000	301	301	0.81%
2005	204.0	2,353,716	335	1.000	335	335	0.89%
2006	192.0	2,472,291	332	1.000	332	332	0.86%
2007	180.0	2,697,529	265	1.000	265	265	0.65%
2008	168.0	2,746,321	305	1.000	305	305	0.76%
2009	156.0	2,577,860	236	1.000	236	236	0.64%
2010	144.0	2,488,650	232	1.000	232	232	0.67%
2011	132.0	1,839,980	217	1.000	217	217	0.88%
2012	120.0	1,704,581	236	1.000	236	236	1.06%
2013	108.0	1,801,800	210	1.000	210	210	0.92%
2014	96.0	1,925,369	220	1.000	220	220	0.93%
2015	84.0	1,983,097	243	1.000	243	243	1.03%
2016	72.0	1,848,597	240	1.001	240	240	1.12%
2017	60.0	1,801,122	224	1.001	224	224	1.11%
2018	48.0	1,886,982	231	1.003	232	232	1.12%
2019	36.0	1,947,594	263	1.012	266	266	1.29%
2020	24.0	1,935,294	268	1.027	275	275	1.38%
2021	12.0	2,014,121	215	1.106	238	238	1.18%
Total		63,692,436	8,797		8,831	8,831	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit I, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section III, Exhibit I, Sheet 8 Col (3)

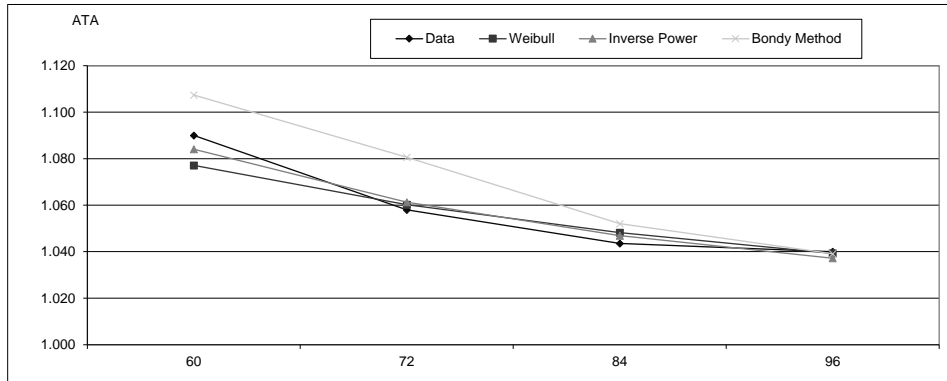
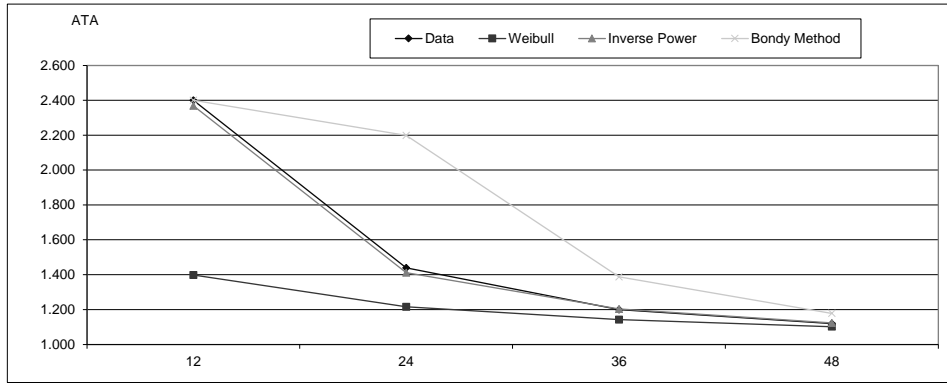
STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Curve Fitting Methods
Paid Loss

Tail at Period: **31** (To display in table)
Cut-off point:(\leq Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.023	0.933
Inverse Power	1.048	0.934
Bondy Method	1.030	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method			
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*
									0.900		
1	12	0.000	Exclude	1.398	3.422	2.369	7.488	0.875		2.400	14.938
2	24	0.000	Exclude	1.216	2.447	1.412	3.161	0.364	0.416	2.199	6.224
3	36	0.000	Exclude	1.142	2.013	1.204	2.239	0.182	0.500	1.388	2.831
4	48	0.000	Exclude	1.102	1.762	1.124	1.860	0.113	0.622	1.178	2.039
5	60	1.090	Include	1.077	1.599	1.084	1.655	0.086	0.760	1.107	1.731
6	72	1.058	Include	1.060	1.484	1.061	1.527	0.056	0.654	1.081	1.563
7	84	0.000	Exclude	1.048	1.400	1.047	1.439	0.043	0.756	1.052	1.446
8	96	1.040	Include	1.039	1.336	1.037	1.374	0.039	0.920	1.039	1.375
9	108	1.036	Include	1.033	1.285	1.030	1.325	0.035	0.902	1.036	1.323
10	120	1.026	Include	1.027	1.245	1.025	1.286	0.026	0.726	1.032	1.277
11	132	1.021	Include	1.023	1.212	1.021	1.254	0.021	0.810	1.023	1.237
12	144	1.012	Include	1.020	1.184	1.018	1.228	0.012	0.574	1.019	1.209
13	156	1.014	Include	1.017	1.161	1.016	1.205	0.014	1.166	1.011	1.186
14	168	0.000	Exclude	1.015	1.142	1.014	1.186	0.014	1.000	1.013	1.174
15	180	0.000	Exclude	1.013	1.126	1.013	1.170	0.015	1.071	1.013	1.159
16	192	0.000	Exclude	1.011	1.111	1.011	1.155	0.015	1.000	1.013	1.145
17	204	0.000	Exclude	1.010	1.099	1.010	1.143	0.011	0.735	1.013	1.129
18	216	1.014	Include	1.009	1.089	1.009	1.131	0.014	1.271	1.010	1.114
19	228	1.008	Include	1.008	1.079	1.008	1.121	0.008	0.573	1.013	1.104
20	240	1.007	Include	1.007	1.071	1.008	1.112	0.007	0.875	1.007	1.090
21	252	0.000	Exclude	1.006	1.064	1.007	1.103	0.007	0.999	1.006	1.082
22	264	0.000	Exclude	1.005	1.057	1.006	1.096	0.006	0.923	1.006	1.075
23	276	0.000	Exclude	1.005	1.052	1.006	1.089	0.006	0.926	1.006	1.069
24	288	0.000	Exclude	1.004	1.047	1.006	1.082	0.006	0.929	1.005	1.062
25	300	0.000	Exclude	1.004	1.042	1.005	1.076	0.005	0.932	1.005	1.057
26	312	0.000	Exclude	1.004	1.038	1.005	1.071	0.005	0.934	1.005	1.051
27	324	0.000	Exclude	1.003	1.034	1.005	1.066	0.005	0.937	1.004	1.047
28	336	0.000	Exclude	1.003	1.031	1.004	1.061	0.004	0.939	1.004	1.042
29	348	0.000	Exclude	1.003	1.028	1.004	1.056	0.004	0.941	1.004	1.038
30	360	0.000	Exclude	1.002	1.025	1.004	1.052	0.004	0.943	1.004	1.034
31	372	0.000	Exclude	1.002	1.023	1.004	1.048			1.003	1.030
32	384	0.000	Exclude	1.002	1.020	1.003	1.044			1.003	1.027
33	396	0.000	Exclude	1.002	1.018	1.003	1.041			1.003	1.024
34	408	0.000	Exclude	1.002	1.016	1.003	1.038			1.002	1.021
35	420	0.000	Exclude	1.002	1.015	1.003	1.034			1.002	1.018
36	432	0.000	Exclude	1.001	1.013	1.003	1.031			1.002	1.016
37	444	0.000	Exclude	1.001	1.012	1.003	1.029			1.002	1.014
38	456	0.000	Exclude	1.001	1.010	1.003	1.026			1.002	1.012
39	468	0.000	Exclude	1.001	1.009	1.002	1.023			1.001	1.011
40	480	0.000	Exclude	1.001	1.008	1.002	1.021			1.001	1.009
41	492	0.000	Exclude	1.001	1.007	1.002	1.019			1.001	1.008
42	504	0.000	Exclude	1.001	1.006	1.002	1.016			1.001	1.007
43	516	0.000	Exclude	1.001	1.005	1.002	1.014			1.001	1.005
44	528	0.000	Exclude	1.001	1.004	1.002	1.012			1.001	1.004
45	540	0.000	Exclude	1.001	1.004	1.002	1.010			1.001	1.004
46	552	0.000	Exclude	1.001	1.003	1.002	1.008			1.001	1.003
47	564	0.000	Exclude	1.001	1.002	1.002	1.007			1.001	1.002
48	576	0.000	Exclude	1.001	1.002	1.002	1.005			1.001	1.002
49	588	0.000	Exclude	1.001	1.001	1.002	1.003			1.001	1.001
50	600	0.000	Exclude	1.000	1.000	1.002	1.002			1.000	1.000

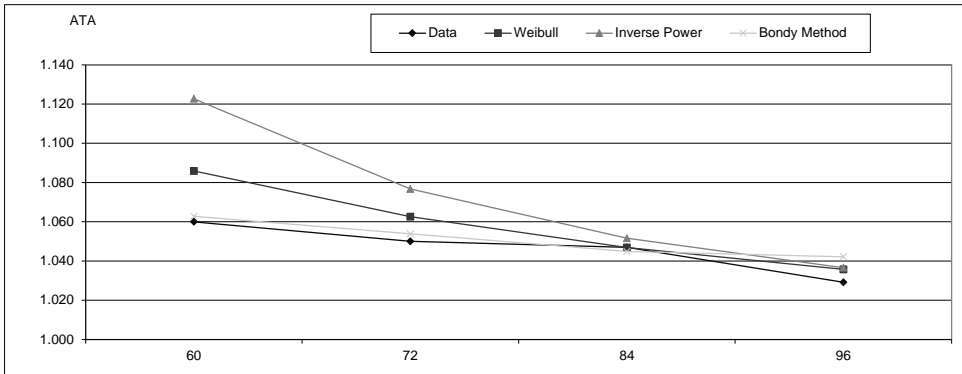
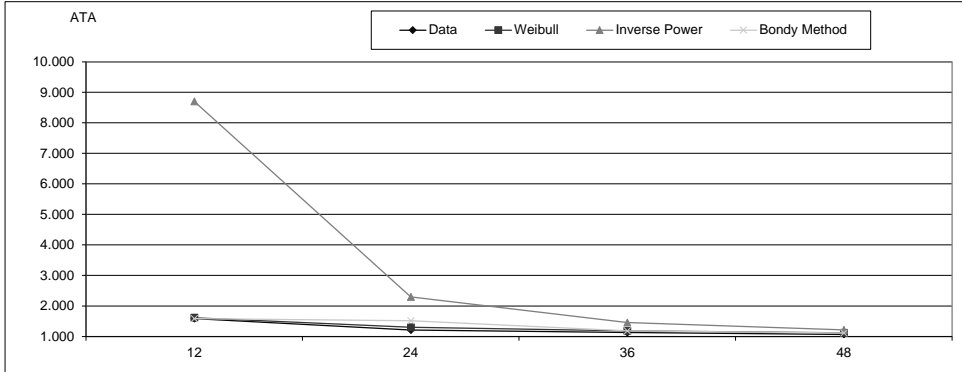
STATE OF CONNECTICUT
 GROUP 3 - DEPARTMENT OF MENTAL HEALTH
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Reported Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & $<$ 51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.004	0.946
Inverse Power	1.013	0.913
Bondy Method	1.010	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method				
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*	
1	12	0.000	Exclude	1.617	4.044	8.704	54.693	0.462			1.587	4.623
2	24	0.000	Exclude	1.302	2.500	2.295	6.284	0.191		0.413	1.515	2.913
3	36	0.000	Exclude	1.183	1.921	1.457	2.737	0.122		0.641	1.187	1.922
4	48	0.000	Exclude	1.122	1.623	1.218	1.879	0.068		0.554	1.116	1.619
5	60	0.000	Exclude	1.086	1.447	1.123	1.543	0.058		0.861	1.063	1.451
6	72	0.000	Exclude	1.063	1.332	1.077	1.375	0.049		0.837	1.054	1.365
7	84	1.047	Include	1.047	1.254	1.052	1.277	0.046		0.941	1.045	1.295
8	96	1.029	Include	1.036	1.198	1.037	1.214	0.029		0.627	1.042	1.239
9	108	0.000	Exclude	1.028	1.156	1.027	1.171	0.021		0.722	1.026	1.189
10	120	1.023	Include	1.022	1.125	1.021	1.140	0.023		1.094	1.019	1.159
11	132	0.000	Exclude	1.017	1.101	1.016	1.117	0.023		1.003	1.021	1.137
12	144	1.016	Include	1.014	1.083	1.013	1.099	0.016		0.696	1.021	1.114
13	156	1.014	Include	1.011	1.068	1.011	1.085	0.014		0.876	1.014	1.092
14	168	1.012	Include	1.009	1.056	1.009	1.074	0.012		0.858	1.013	1.076
15	180	1.007	Include	1.007	1.047	1.007	1.065	0.007		0.585	1.011	1.063
16	192	1.005	Include	1.006	1.039	1.006	1.057	0.005		0.715	1.006	1.052
17	204	1.004	Include	1.005	1.033	1.005	1.051	0.004		0.732	1.004	1.045
18	216	0.000	Exclude	1.004	1.027	1.005	1.045	0.004		0.981	1.003	1.040
19	228	0.000	Exclude	1.003	1.023	1.004	1.040	0.004		1.103	1.003	1.037
20	240	0.000	Exclude	1.003	1.020	1.003	1.036	0.003		0.877	1.004	1.034
21	252	0.000	Exclude	1.002	1.017	1.003	1.033	0.003		0.882	1.003	1.030
22	264	0.000	Exclude	1.002	1.014	1.003	1.029	0.003		0.887	1.003	1.027
23	276	0.000	Exclude	1.002	1.012	1.002	1.027	0.002		0.892	1.002	1.024
24	288	0.000	Exclude	1.001	1.010	1.002	1.024	0.002		0.896	1.002	1.021
25	300	0.000	Exclude	1.001	1.009	1.002	1.022	0.002		0.900	1.002	1.019
26	312	0.000	Exclude	1.001	1.008	1.002	1.020	0.002		0.904	1.002	1.017
27	324	0.000	Exclude	1.001	1.007	1.002	1.018	0.002		0.908	1.002	1.015
28	336	0.000	Exclude	1.001	1.006	1.001	1.017	0.001		0.911	1.001	1.014
29	348	0.000	Exclude	1.001	1.005	1.001	1.015	0.001		0.914	1.001	1.012
30	360	0.000	Exclude	1.001	1.004	1.001	1.014	0.001		0.917	1.001	1.011
31	372	0.000	Exclude	1.000	1.004	1.001	1.013				1.001	1.010
32	384	0.000	Exclude	1.000	1.003	1.001	1.011				1.001	1.009
33	396	0.000	Exclude	1.000	1.003	1.001	1.010				1.001	1.008
34	408	0.000	Exclude	1.000	1.002	1.001	1.009				1.001	1.007
35	420	0.000	Exclude	1.000	1.002	1.001	1.008				1.001	1.006
36	432	0.000	Exclude	1.000	1.002	1.001	1.008				1.001	1.005
37	444	0.000	Exclude	1.000	1.001	1.001	1.007				1.001	1.005
38	456	0.000	Exclude	1.000	1.001	1.001	1.006				1.001	1.004
39	468	0.000	Exclude	1.000	1.001	1.001	1.005				1.000	1.003
40	480	0.000	Exclude	1.000	1.001	1.001	1.005				1.000	1.003
41	492	0.000	Exclude	1.000	1.001	1.001	1.004				1.000	1.003
42	504	0.000	Exclude	1.000	1.001	1.001	1.004				1.000	1.002
43	516	0.000	Exclude	1.000	1.001	1.000	1.003				1.000	1.002
44	528	0.000	Exclude	1.000	1.000	1.000	1.003				1.000	1.001
45	540	0.000	Exclude	1.000	1.000	1.000	1.002				1.000	1.001
46	552	0.000	Exclude	1.000	1.000	1.000	1.002				1.000	1.001
47	564	0.000	Exclude	1.000	1.000	1.000	1.001				1.000	1.001
48	576	0.000	Exclude	1.000	1.000	1.000	1.001				1.000	1.000
49	588	0.000	Exclude	1.000	1.000	1.000	1.001				1.000	1.000
50	600	0.000	Exclude	1.000	1.000	1.000	1.000				1.000	1.000

STATE OF CONNECTICUT
 GROUP 3 - DEPARTMENT OF MENTAL HEALTH
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022						
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360
1991	0	0	0	0	0	726	726	730	733	742	761	760	761	763	762	764	763	765	766	766	764	765	764	763	765	766	765	765	765	765	765
1992	0	0	0	0	591	590	591	593	603	622	629	628	631	633	634	632	633	633	630	628	628	629	630	630	629	631	632	632	632	632	632
1993	0	0	0	349	349	351	358	359	370	373	377	375	374	374	375	376	375	376	376	376	376	375	378	378	378	378	378	378	378	378	378
1994	0	0	266	266	271	276	285	292	305	306	306	306	306	308	310	311	310	310	310	310	310	311	310	311	311	311	312	311	311	311	
1995	0	174	197	204	206	217	218	226	227	233	234	231	234	233	233	233	231	231	230	232	234	234	234	234	234	234	234	234	234	233	
1996	71	96	106	122	160	160	166	170	171	172	172	172	171	172	172	170	170	170	170	172	172	172	172	172	172	172	172	172	172	172	
1997	32	53	103	142	145	153	156	159	161	160	160	158	161	159	159	161	162	162	161	161	161	161	161	161	161	161	161	161	161	161	
1998	42	103	142	149	168	170	174	174	176	179	178	179	179	175	176	177	177	177	178	178	178	178	178	177	177	178	178	178	178	178	
1999	50	146	161	187	201	207	209	212	214	214	212	211	207	208	208	209	210	210	210	211	210	211	210	211	210	211	210	211	210	210	
2000	74	141	194	218	225	230	230	233	235	237	239	228	231	230	231	231	231	232	232	232	232	232	232	232	232	232	232	232	232	232	
2001	43	242	296	321	323	322	332	331	331	330	310	309	311	310	312	311	310	310	310	313	314	315	315	315	315	315	315	315	315	315	
2002	136	281	317	328	331	335	339	342	345	307	309	312	311	310	312	311	312	314	314	315	315	315	315	315	315	315	315	315	315	315	
2003	129	244	263	277	282	288	293	292	285	285	287	287	288	288	283	284	285	286	286	287	287	287	287	287	287	287	287	287	287	287	
2004	160	249	266	281	289	288	296	290	289	290	290	293	295	297	296	297	297	296	297	297	296	297	297	297	297	297	297	297	297	297	
2005	148	246	287	303	319	318	316	317	322	324	323	324	324	324	324	324	324	322	323	324	324	324	324	324	324	324	324	324	324	324	
2006	141	249	281	313	318	315	317	320	325	322	325	327	325	325	325	325	325	325	325	326	326	326	326	326	326	326	326	326	326	326	
2007	78	181	233	243	247	248	249	254	258	259	259	258	259	259	259	259	259	261	261	261	261	261	261	261	261	261	261	261	261	261	
2008	89	225	270	284	286	284	289	289	292	294	292	295	294	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	
2009	112	191	209	218	225	226	228	227	229	229	227	229	229	227	229	229	229	229	229	229	229	229	229	229	229	229	229	229	229	229	
2010	89	168	190	204	217	222	224	226	227	225	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	226	
2011	82	151	171	187	190	195	200	200	199	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	
2012	82	167	198	201	215	219	222	223	224	223	223	223	223	223	223	223	223	223	223	223	223	223	223	223	223	223	223	223	223	223	
2013	83	162	174	189	193	195	198	200	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	
2014	83	155	176	183	193	202	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	
2015	77	178	199	207	214	220	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224	
2016	58	154	182	202	214	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	222	
2017	79	156	181	194	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	204	
2018	55	144	173	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	189	
2019	76	165	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	
2020	71	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	
2021	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	
8,265																															

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372			
1991		63.03%	85.31%	93.81%	96.66%	97.60%	97.71%	98.27%	94.06%	97.46%	99.30%	99.14%	99.45%	99.93%	99.93%	99.52%	99.90%	99.68%	100.00%	100.00%	100.00%	100.00%	100.00%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	1
1992	29.62%	65.16%	84.17%	92.20%	93.67%	95.60%	95.20%	86.13%	90.71%	97.43%	99.15%	98.91%	97.19%	98.66%	98.81%	98.18%	96.77%	82.11%	82.93%	83.70%	85.17%	86.39%	87.77%	88.78%	89.92%	90.27%	90.50%	93.40%	94.62%	95.19%		95.19%		
1993	30.06%	75.18%	90.95%	94.23%	94.97%	97.67%	70.57%	72.25%	99.67%	99.65%	99.79%	98.97%	90.84%	89.93%	91.11%	93.43%	94.30%	95.81%	95.10%	95.74%	96.38%	91.21%	92.94%	92.18%	93.17%	90.19%	91.07%	91.95%	92.80%		92.80%			
1994	53.01%	79.83%	87.90%	89.26%	93.95%	87.17%	73.91%	96.38%	97.08%	96.58%	95.63%	97.04%	98.20%	99.14%	98.20%	97.65%	98.14%	98.24%	98.89%	98.83%	93.40%	94.98%	96.54%	97.02%	96.96%	100.00%	99.42%	99.42%		99.42%				
1995	43.63%	67.48%	78.41%	86.67%	57.00%	65.01%	94.05%	96.44%	97.99%	99.38%	99.53%	98.43%	98.52%	95.66%	95.71%	95.63%	98.03%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		100.00%		
1996	22.48%	62.64%	77.23%	40.01%	48.38%	93.19%	94.80%	93.10%	92.98%	94.26%	94.62%	96.65%	95.49%	90.50%	90.01%	91.90%	92.34%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		100.00%		
1997	48.55%	68.85%	40.47%	55.75%	91.18%	96.84%	93.43%	92.26%	96.20%	97.69%	98.58%	97.64%	98.06%	96.16%	98.83%	99.62%	100.00%	100.00%	100.00%	100.00%	100.00%	99.57%	97.24%	97.58%	97.58%						97.58%			
1998	69.31%	53.18%	76.42%	88.29%	91.25%	91.95%	93.51%	95.01%	95.20%	98.61%	97.58%	93.76%	92.98%	91.96%	92.00%	86.79%	85.55%	87.46%	89.96%	90.98%	91.76%	90.24%	92.12%	95.22%							95.22%			
1999	43.17%	52.25%	82.56%	89.18%	90.89%	91.64%	94.04%	93.92%	85.87%	92.75%	93.10%	89.91%	87.76%	87.57%	87.29%	88.16%	90.20%	90.00%	88.02%	88.99%	90.64%	92.59%	89.95%								89.95%			
2000	54.24%	70.48%	82.27%	85.73%	86.41%	93.39%	93.38%	94.71%	92.43%	94.42%	95.99%	96.72%	97.16%	97.52%	98.23%	97.52%	97.40%	98.68%	98.81%	98.58%	95.74%	96.40%									96.40%			
2001	45.07%	70.53%	85.55%	92.13%	92.99%	92.14%	98.71%	98.33%	96.18%	91.22%	92.26%	94.29%	95.18%	97.28%	98.90%	98.91%	99.52%	99.58%	99.25%	98.69%	98.58%										98.58%			
2002	52.18%	69.12%	81.17%	87.78%	70.07%	84.14%	78.24%	67.94%	69.52%	71.89%	73.63%	84.12%	86.33%	86.83%	87.45%	88.22%	88.67%	88.11%	89.07%	90.64%											90.64%			
2003	52.13%	73.81%	85.63%	92.00%	93.42%	92.08%	94.57%	94.33%	96.37%	86.72%	81.23%	78.92%	69.21%	70.32%	71.44%	73.65%	72.93%	76.18%	77.55%												77.55%			
2004	52.83%	69.08%	69.30%	77.16%	82.11%	82.39%	78.32%	81.66%	82.55%	84.33%	86.92%	90.35%	90.88%	78.90%	79.70%	80.50%	81.65%	82.12%													82.12%			
2005	46.30%	70.73%	82.52%	89.22%	68.04%	69.33%	85.39%	86.52%	89.88%	97.46%	87.80%	89.08%	88.73%	88.21%	88.22%	87.88%	89.46%														89.46%			
2006	51.17%	68.72%	83.18%	80.68%	80.98%	84.07%	89.88%	92.10%	93.19%	96.98%	86.67%	87.24%	86.91%	88.02%	87.06%	87.22%															87.22%			
2007	46.35%	67.40%	79.69%	82.36%	81.79%	85.71%	87.41%	71.88%	74.95%	76.84%	78.44%	78.73%	78.57%	80.24%	80.28%																80.28%			
2008	38.50%	68.54%	81.01%	87.94%	91.94%	91.36%	84.46%	79.56%	86.04%	95.34%	94.72%	78.32%	91.83%	89.45%																	89.45%			
2009	41.20%	64.53%	77.82%	85.87%	92.57%	94.94%	91.63%	91.81%	76.65%	78.83%	76.71%	80.86%	81.26%																		81.26%			
2010	40.51%	66.90%	78.08%	83.21%	91.95%	90.20%	91.96%	94.05%	95.21%	94.36%	90.88%	90.51%																			90.51%			
2011	41.27%	58.27%	71.97%	70.97%	74.56%	71.24%	71.54%	74.54%	76.67%	76.29%	78.48%																				78.48%			
2012	42.79%	64.14%	75.32%	77.23%	78.08%	77.50%	80.39%	81.56%	87.01%	84.49%																					84.49%			
2013	51.03%	64.65%	76.61%	82.89%	87.91%	83.61%	89.66%	92.85%	98.36%																						98.36%			
2014	47.61%	64.75%	72.65%	76.42%	85.31%	87.61%	92.27%	90.57%																							90.57%			
2015	43.11%	57.50%	56.79%	50.65%	64.44%	70.57%	72.83%																								72.83%			
2016	43.94%	63.53%	70.32%	78.28%	83.40%	86.86%																									86.86%			
2017	44.10%	55.81%	60.85%	72.35%		77.89%																									77.89%			
2018	34.68%	60.17%	76.73%	84.61%																											84.61%			
2019	38.40%	56.09%	71.14%																												71.14%			
2020	42.96%	62.66%																													62.66%			
2021	40.43%																														40.43%			
Age-to-Ult																																		
Paid	7.763	3.235	2.247	1.872	1.672	1.534	1.450	1.389	1.336	1.289	1.257	1.231	1.216	1.199	1.183	1.165	1.148	1.136	1.120	1.111	1.103	1.096	1.089	1.082	1.076	1.071	1.066	1.061	1.056	1.052	1.048			
Reported	3.290	2.073	1.713	1.516	1.417	1.337	1.273	1.216	1.181	1.157	1.131	1.106	1.088	1.073	1.060	1.053	1.048	1.044	1.040	1.036	1.033	1.029	1.027	1.024	1.022	1.020	1.018	1.017	1.015	1.014	1.013			
Implied Ratio	42.38%	64.09%	76.25%	80.98%	84.76%	87.16%	87.82%	87.53%	88.45%	89.75%	90.02%	89.83%	89.48%	89.48%	89.66%	90.37%	91.27%	91.94%	92.89%	93.26%	93.59%	93.96%	94.31%	94.64%	94.96%	95.27%	95.56%	95.84%	96.10%	96.36%	96.60%			

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
INDEMNITY**

Section III
Exhibit I
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	1,649,603	1,649,603	0	5,721,470	5,721,470	0	5,721,471	5,721,471	0
1992	1,636,665	1,636,665	0	7,075,730	7,117,994	42,264	7,477,887	7,477,887	0
1993	1,733,803	1,733,803	0	3,125,373	3,154,366	28,993	3,399,154	3,399,154	0
1994	1,703,540	1,703,540	0	3,317,121	3,317,121	0	3,336,621	3,336,621	0
1995	1,743,936	1,743,936	0	1,542,047	1,542,047	0	1,542,048	1,542,048	1
1996	1,752,799	1,752,799	0	2,675,363	2,675,363	0	2,675,363	2,675,363	0
1997	1,717,830	1,717,830	0	1,749,350	1,749,350	0	1,792,793	1,792,793	0
1998	1,867,480	1,867,480	0	3,117,736	3,184,844	67,108	3,384,330	3,344,707	(39,622)
1999	2,086,598	2,086,598	0	4,610,324	4,720,820	110,496	4,979,220	5,248,064	268,844
2000	2,418,013	2,418,013	0	3,918,359	3,945,174	26,815	4,092,551	4,092,551	0
2001	2,515,983	2,515,983	0	3,742,711	3,775,308	32,597	3,792,486	3,829,620	37,134
2002	2,213,274	2,213,274	0	4,832,574	4,855,457	22,883	5,425,844	5,356,837	(69,007)
2003	2,391,471	2,391,471	0	6,255,801	6,381,220	125,420	8,211,600	8,228,150	16,550
2004	2,236,538	2,236,538	0	5,950,081	6,086,195	136,114	7,287,621	7,411,324	123,703
2005	2,353,716	2,353,716	0	7,314,178	7,443,106	128,928	8,322,894	8,319,780	(3,115)
2006	2,472,291	2,472,291	0	5,349,586	5,439,973	90,388	6,144,744	6,237,261	92,517
2007	2,697,529	2,697,529	0	5,684,373	5,698,620	14,247	7,084,500	7,098,745	14,246
2008	2,746,321	2,746,321	0	6,216,798	6,228,516	11,717	6,769,689	6,962,830	193,140
2009	2,577,860	2,577,860	0	3,806,108	3,838,898	32,790	4,707,128	4,724,128	17,000
2010	2,488,650	2,488,650	0	4,054,186	4,153,526	99,339	4,461,088	4,589,157	128,069
2011	1,839,980	1,839,980	0	7,530,578	7,760,448	229,870	9,871,263	9,889,020	17,756
2012	1,704,581	1,704,581	0	4,313,052	4,479,217	166,165	4,957,198	5,301,706	344,508
2013	1,801,800	1,801,800	0	4,581,646	4,681,602	99,956	4,934,625	4,759,748	(174,877)
2014	1,925,369	1,925,369	0	4,952,806	5,132,798	179,992	5,367,892	5,667,031	299,139
2015	1,983,097	1,983,097	0	6,156,089	6,482,536	326,447	8,723,972	8,900,355	176,383
2016	1,848,597	1,848,597	0	5,779,051	6,211,044	431,993	6,929,089	7,150,712	221,624
2017	1,801,122	1,801,122	0	4,777,830	5,350,177	572,348	6,603,599	6,868,747	265,148
2018	1,886,982	1,886,982	0	5,316,356	6,332,011	1,015,655	6,928,615	7,483,376	554,761
2019	1,947,594	1,947,594	0	3,533,332	5,158,077	1,624,745	6,299,033	7,250,353	951,320
2020	1,935,294	1,935,294	0	1,896,219	4,986,358	3,090,139	4,414,264	7,957,823	3,543,559
2021		2,014,121			1,899,279			4,698,087	
Total	61,678,315	63,692,436	0	138,896,227	149,502,915	8,707,409	165,638,581	177,315,448	6,978,781

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

Section III
Exhibit II
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,649,603	2,683,739	2,705,690	2,742,711	2,802,348	58,972	118,609	21,951	37,021	96,658
1992	1,636,665	2,929,402	2,976,477	3,021,042	3,065,607	91,640	136,205	47,075	44,565	89,130
1993	1,733,803	1,981,425	2,006,299	2,039,131	2,071,964	57,707	90,539	24,874	32,833	65,665
1994	1,703,540	1,894,253	2,035,394	2,071,769	2,108,143	177,516	213,890	141,142	36,374	72,748
1995	1,743,936	1,628,492	2,005,162	2,044,269	2,083,376	415,777	454,884	376,670	39,107	78,214
1996	1,752,799	1,109,570	1,109,570	1,133,177	1,171,614	23,607	62,044	0	23,607	62,044
1997	1,717,830	1,218,303	1,334,219	1,365,180	1,396,142	146,878	177,839	115,916	30,962	61,923
1998	1,867,480	2,245,734	2,397,037	2,457,709	2,496,581	211,975	250,847	151,303	60,672	99,544
1999	2,086,598	4,070,110	4,485,829	4,609,705	4,733,581	539,595	663,471	415,719	123,876	247,752
2000	2,418,013	3,383,058	4,141,111	4,265,932	4,390,754	882,874	1,007,695	758,053	124,821	249,642
2001	2,515,983	3,560,753	4,707,788	4,812,780	5,017,772	1,252,027	1,457,019	1,147,035	104,992	309,984
2002	2,213,274	4,024,058	5,018,007	5,195,824	5,373,641	1,171,766	1,349,583	993,948	177,817	355,635
2003	2,391,471	3,756,076	4,148,256	4,355,143	4,465,534	599,068	709,458	392,180	206,888	317,278
2004	2,236,538	4,484,329	4,651,863	4,893,697	5,036,832	409,368	552,503	167,533	241,835	384,970
2005	2,353,716	6,735,499	8,222,224	8,500,543	8,960,309	1,765,044	2,224,810	1,486,726	278,318	738,084
2006	2,472,291	5,334,880	5,994,062	6,436,780	6,579,143	1,101,900	1,244,263	659,182	442,719	585,081
2007	2,697,529	4,819,585	5,425,965	5,997,807	6,003,240	1,178,222	1,183,655	606,381	571,842	577,274
2008	2,746,321	5,667,202	6,206,182	6,909,393	7,009,393	1,242,192	1,342,192	538,980	703,212	803,212
2009	2,577,860	3,029,047	3,500,642	3,925,233	3,948,587	896,187	919,541	471,595	424,592	447,946
2010	2,488,650	3,411,144	4,137,289	4,625,223	4,776,100	1,214,079	1,364,956	726,145	487,934	638,811
2011	1,839,980	5,116,861	6,213,963	7,196,563	7,332,808	2,079,702	2,215,947	1,097,102	982,600	1,118,845
2012	1,704,581	3,055,363	3,506,643	4,274,443	4,424,443	1,219,080	1,369,080	451,280	767,800	917,800
2013	1,801,800	2,831,600	3,231,972	4,268,864	4,529,500	1,437,264	1,697,899	400,371	1,036,893	1,297,528
2014	1,925,369	3,151,039	3,837,824	4,741,313	5,267,271	1,590,274	2,116,232	686,785	903,489	1,429,447
2015	1,983,097	4,550,093	5,740,296	7,336,445	7,491,219	2,786,352	2,941,126	1,190,203	1,596,149	1,750,923
2016	1,848,597	3,696,297	4,608,738	5,921,445	6,281,105	2,225,149	2,584,809	912,441	1,312,708	1,672,367
2017	1,801,122	3,427,207	3,923,745	5,596,465	5,875,894	2,169,258	2,448,686	496,537	1,672,720	1,952,149
2018	1,886,982	3,782,723	5,079,153	6,951,484	7,252,677	3,168,761	3,469,954	1,296,430	1,872,331	2,173,524
2019	1,947,594	3,391,302	5,891,943	8,502,004	9,087,052	5,110,702	5,695,750	2,500,640	2,610,061	3,195,110
2020	1,935,294	3,173,599	6,362,956	9,248,026	10,170,627	6,074,426	6,997,028	3,189,357	2,885,070	3,807,671
2021	2,014,121	1,007,701	3,757,517	7,478,524	8,478,524	6,470,824	7,470,824	2,749,816	3,721,008	4,721,008
Total	63,692,436	105,150,444	129,363,814	152,918,627	159,681,781	47,768,183	54,531,337	24,213,370	23,554,812	30,317,966

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit II, Sheet 2, Column (15)
- (6) From Section III, Exhibit II, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications								Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High	
												(13)	(14)	(15)	(16)	(17)	(18)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
1991	1,649,603	2,683,739	2,705,690	21,951	2,802,839	2,779,732	2,742,564	2,791,285	2,802,348	2,780,040	2,791,285	2,748,456	2,820,955	2,742,711	2,802,348	1.663	1.699	
1992	1,636,665	2,929,402	2,976,477	47,075	3,071,762	3,065,607	3,055,725	3,068,685	3,071,620	3,065,696	3,068,685	3,027,014	3,078,453	3,021,042	3,065,607	1.846	1.873	
1993	1,733,803	1,981,425	2,006,299	24,874	2,086,752	2,071,964	2,048,271	2,079,358	2,086,378	2,072,198	2,079,358	2,044,200	2,082,101	2,039,131	2,071,964	1.176	1.195	
1994	1,703,540	1,894,253	2,035,394	141,142	2,004,300	2,108,143	2,274,177	2,108,143	2,010,002	2,108,143	2,108,143	2,077,386	2,119,377	2,071,769	2,108,143	1.216	1.238	
1995	1,743,936	1,628,492	2,005,162	376,670	1,731,828	2,083,376	2,644,261	2,083,376	1,752,804	2,083,376	2,083,376	2,037,331	2,082,204	2,044,269	2,083,376	1.172	1.195	
1996	1,752,799	1,109,570	1,109,570	0	1,186,444	1,156,784	1,109,570	1,171,614	1,185,483	1,157,390	1,171,614	1,136,846	1,172,865	1,133,177	1,171,614	0.646	0.668	
1997	1,717,830	1,218,303	1,334,219	115,916	1,310,449	1,396,142	1,532,238	1,396,142	1,316,474	1,396,142	1,396,142	1,365,342	1,405,821	1,365,180	1,396,142	0.795	0.813	
1998	1,867,480	2,245,734	2,397,037	151,303	2,431,177	2,518,382	2,656,539	2,474,780	2,434,503	2,516,281	2,474,780	2,515,043	2,552,407	2,457,709	2,496,581	1.316	1.337	
1999	2,086,598	4,070,110	4,485,829	415,719	4,437,156	4,733,581	5,201,996	4,733,581	4,461,677	4,733,581	4,733,581	4,493,853	4,606,123	4,609,705	4,733,581	2.209	2.269	
2000	2,418,013	3,383,058	4,141,111	758,053	3,716,414	4,390,754	5,453,467	4,390,754	3,776,901	4,390,754	4,390,754	4,284,473	4,556,079	4,265,932	4,390,754	1.764	1.816	
2001	2,515,983	3,560,753	4,707,788	1,147,035	3,944,413	5,017,772	6,704,458	5,017,772	4,048,815	5,017,772	5,017,772	4,707,551	4,927,922	4,812,780	5,017,772	1.913	1.994	
2002	2,213,274	4,024,058	5,018,007	993,948	4,498,627	5,373,641	6,691,369	5,373,641	4,590,934	5,373,641	5,373,641	5,226,748	5,427,564	5,195,824	5,373,641	2.348	2.428	
2003	2,391,471	3,756,076	4,148,256	392,180	4,241,512	4,465,534	4,790,320	4,353,523	4,254,331	4,457,575	4,353,523	4,466,369	4,630,381	4,355,143	4,465,534	1.821	1.867	
2004	2,236,538	4,484,329	4,651,863	167,533	5,150,726	5,036,832	4,893,697	5,093,779	5,143,358	5,041,185	5,093,779	5,127,699	5,170,708	4,893,697	5,036,832	2.188	2.252	
2005	2,353,716	6,735,499	8,222,224	1,486,726	7,883,985	8,960,309	10,156,889	8,960,309	8,040,776	8,960,309	8,960,309	8,296,987	8,750,755	8,500,543	8,960,309	3.612	3.807	
2006	2,472,291	5,334,880	5,994,062	659,182	6,378,378	6,579,143	6,779,132	6,478,761	6,394,800	6,570,216	6,478,761	6,293,157	6,504,274	6,436,780	6,579,143	2.604	2.661	
2007	2,697,529	4,819,585	5,425,965	606,381	5,890,249	6,003,240	6,107,088	5,946,744	5,900,518	5,997,807	5,946,744	6,032,184	6,081,520	5,997,807	6,003,240	2.223	2.225	
2008	2,746,321	5,667,202	6,206,182	538,980	7,071,612	6,900,797	6,760,109	6,986,204	7,054,650	6,909,393	6,986,204	6,854,874	6,984,296	6,909,393	7,009,393	2.516	2.552	
2009	2,577,860	3,029,047	3,500,642	471,595	3,862,839	3,981,970	4,100,867	3,922,405	3,875,696	3,974,770	3,922,405	3,963,114	4,011,041	3,925,233	3,948,587	1.523	1.532	
2010	2,488,650	3,411,144	4,137,289	726,145	4,450,168	4,800,278	5,188,947	4,625,223	4,491,039	4,776,100	4,625,223	4,590,584	4,716,375	4,625,223	4,776,100	1.859	1.919	
2011	1,839,980	5,116,861	6,213,963	1,097,102	6,808,949	7,353,928	8,032,955	7,081,438	6,876,665	7,311,688	7,081,438	7,269,869	7,601,169	7,196,563	7,332,808	3.911	3.985	
2012	1,704,581	3,055,363	3,506,643	451,280	4,147,052	4,274,443	4,476,059	4,210,747	4,163,819	4,263,001	4,210,747	4,443,404	4,650,788	4,274,443	4,424,443	2.508	2.596	
2013	1,801,800	2,831,600	3,231,972	400,371	3,958,638	4,057,819	4,235,670	5,963,748	4,529,500	4,445,714	4,008,229	4,219,744	4,581,641	4,268,864	4,529,500	2.369	2.514	
2014	1,925,369	3,151,039	3,837,824	686,785	4,537,377	4,963,036	5,813,329	6,304,941	5,077,434	5,267,271	4,215,354	4,696,203	5,214,463	4,741,313	5,267,271	2.463	2.736	
2015	1,983,097	4,550,093	5,740,296	1,190,203	6,814,040	7,645,993	9,314,100	6,404,031	6,677,816	7,336,445	5,010,476	7,240,318	7,455,409	7,336,445	7,491,219	3.699	3.778	
2016	1,848,597	3,696,297	4,608,738	912,441	5,867,554	6,384,324	7,369,209	6,013,188	5,921,445	6,281,105	5,886,776	5,824,250	6,308,130	5,921,445	6,281,105	3.203	3.398	
2017	1,801,122	3,427,207	3,923,745	496,537	5,821,226	5,680,021	5,428,146	5,954,155	5,875,894	5,764,784	6,301,200	5,844,596	5,945,059	5,596,465	5,875,894	3.107	3.262	
2018	1,886,982	3,782,723	5,079,153	1,296,430	6,894,417	7,720,222	9,139,156	6,353,519	6,650,291	7,252,677	5,813,638	7,077,293	7,489,321	6,951,484	7,252,677	3.684	3.844	
2019	1,947,594	3,391,302	5,891,943	2,500,640	7,183,213	9,672,100	13,022,918	6,678,234	6,916,642	8,502,004	6,384,883	8,312,095	9,042,497	8,502,004	9,087,052	4.365	4.666	
2020	1,935,294	3,173,599	6,362,956	3,189,357	8,738,717	11,093,228	12,825,988	6,765,939	7,482,384	9,248,026	7,074,070	7,758,359	8,568,136	9,248,026	10,170,627	4.779	5.255	
2021	2,014,121	1,007,701	3,757,517	2,749,816	6,936,928	8,713,699	9,227,087	7,159,627	7,127,276	7,829,773	7,030,235			7,478,524	8,478,524	3.713	4.210	
Total	63,692,436	105,150,444	129,363,814	24,213,370	145,859,738	160,982,796	179,776,303	151,945,644	145,992,273	156,884,858	146,073,123	143,975,340	150,537,834	152,918,627	159,681,781			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section III, Exhibit II, Sheet 9, Column (6)
- (7) From Section III, Exhibit II, Sheet 10, Column (6)
- (8) From Section III, Exhibit II, Sheet 11, Column (10)
- (9) From Section III, Exhibit II, Sheet 6, Column (4)
- (10) From Section III, Exhibit II, Sheet 6, Column (10)
- (11) From Section III, Exhibit II, Sheet 7, Column (10)
- (12) From Section III, Exhibit II, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

Section III
Exhibit II
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	2,748,456	2,820,955	2,742,711	2,802,348	(5,745)	(18,607)	2,683,739	2,705,690
1992	3,027,014	3,078,453	3,021,042	3,065,607	(5,972)	(12,847)	2,929,402	2,976,477
1993	2,044,200	2,082,101	2,039,131	2,071,964	(5,068)	(10,137)	1,981,425	2,006,299
1994	2,077,386	2,119,377	2,071,769	2,108,143	(5,617)	(11,234)	1,894,253	2,035,394
1995	2,037,331	2,082,204	2,044,269	2,083,376	6,939	1,172	1,628,492	2,005,162
1996	1,136,846	1,172,865	1,133,177	1,171,614	(3,669)	(1,251)	1,109,570	1,109,570
1997	1,365,342	1,405,821	1,365,180	1,396,142	(162)	(9,679)	1,218,303	1,334,219
1998	2,515,043	2,552,407	2,457,709	2,496,581	(57,333)	(55,826)	2,245,734	2,397,037
1999	4,493,853	4,606,123	4,609,705	4,733,581	115,852	127,458	4,070,110	4,485,829
2000	4,284,473	4,556,079	4,265,932	4,390,754	(18,540)	(165,326)	3,383,058	4,141,111
2001	4,707,551	4,927,922	4,812,780	5,017,772	105,229	89,850	3,560,753	4,707,788
2002	5,226,748	5,427,564	5,195,824	5,373,641	(30,924)	(53,922)	4,024,058	5,018,007
2003	4,466,369	4,630,381	4,355,143	4,465,534	(111,225)	(164,847)	3,756,076	4,148,256
2004	5,127,699	5,170,708	4,893,697	5,036,832	(234,002)	(133,876)	4,484,329	4,651,863
2005	8,296,987	8,750,755	8,500,543	8,960,309	203,555	209,554	6,735,499	8,222,224
2006	6,293,157	6,504,274	6,436,780	6,579,143	143,623	74,869	5,334,880	5,994,062
2007	6,032,184	6,081,520	5,997,807	6,003,240	(34,376)	(78,281)	4,819,585	5,425,965
2008	6,854,874	6,984,296	6,909,393	7,009,393	54,520	25,097	5,667,202	6,206,182
2009	3,963,114	4,011,041	3,925,233	3,948,587	(37,881)	(62,454)	3,029,047	3,500,642
2010	4,590,584	4,716,375	4,625,223	4,776,100	34,639	59,726	3,411,144	4,137,289
2011	7,269,869	7,601,169	7,196,563	7,332,808	(73,306)	(268,361)	5,116,861	6,213,963
2012	4,443,404	4,650,788	4,274,443	4,424,443	(168,961)	(226,345)	3,055,363	3,506,643
2013	4,219,744	4,581,641	4,268,864	4,529,500	49,121	(52,142)	2,831,600	3,231,972
2014	4,696,203	5,214,463	4,741,313	5,267,271	45,109	52,808	3,151,039	3,837,824
2015	7,240,318	7,455,409	7,336,445	7,491,219	96,127	35,810	4,550,093	5,740,296
2016	5,824,250	6,308,130	5,921,445	6,281,105	97,195	(27,025)	3,696,297	4,608,738
2017	5,844,596	5,945,059	5,596,465	5,875,894	(248,131)	(69,165)	3,427,207	3,923,745
2018	7,077,293	7,489,321	6,951,484	7,252,677	(125,809)	(236,644)	3,782,723	5,079,153
2019	8,312,095	9,042,497	8,502,004	9,087,052	189,909	44,555	3,391,302	5,891,943
2020	7,758,359	8,568,136	9,248,026	10,170,627	1,489,667	1,602,491	3,173,599	6,362,956
2021	0	0	7,478,524	8,478,524	7,478,524	8,478,524	1,007,701	3,757,517
Total	143,975,340	150,537,834	152,918,627	159,681,781	8,943,287	9,143,947	105,150,444	129,363,814
Total Excluding Latest	143,975,340	150,537,834	145,440,102	151,203,256	1,464,763	665,423	104,142,743	125,606,298

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section III, Exhibit II, Sheet 2, Column (15)
- (5) From Section III, Exhibit II, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid LDF	Projected Paid LDF	Method 1	Method 1	Actual Paid Emergence Loss	Actual - Expected		
	Ultimate Loss	Ultimate Loss	Paid Loss	Paid Loss			Low Expected Paid Emergence Loss	High Expected Paid Emergence Loss		Method 1	Method 1	
(1)	@ 06/30/2021	@ 06/30/2021	@ 06/30/2021	@ 06/30/2022	@ 06/30/2021	@ 06/30/2022	@ 06/30/2022	@ 06/30/2022	@ 06/30/2022	(10)	Low Paid	High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1991	2,748,456	2,820,955	2,681,040	2,683,739	1.052	1.047	6,588	13,672	2,699	(3,888)	(10,973)	
1992	3,027,014	3,078,453	2,925,539	2,929,402	1.057	1.052	8,070	12,160	3,863	(4,206)	(8,297)	
1993	2,044,200	2,082,101	1,981,425	1,981,425	1.062	1.057	4,920	7,890	0	(4,920)	(7,890)	
1994	2,077,386	2,119,377	1,894,253	1,894,253	1.068	1.062	14,177	17,427	0	(14,177)	(17,427)	
1995	2,037,331	2,082,204	1,621,344	1,628,492	1.074	1.068	31,878	35,317	7,149	(24,729)	(28,168)	
1996	1,136,846	1,172,865	1,109,570	1,109,570	1.081	1.074	2,073	4,811	0	(2,073)	(4,811)	
1997	1,365,342	1,405,821	1,217,864	1,218,303	1.088	1.081	11,143	14,201	438	(10,704)	(13,763)	
1998	2,515,043	2,552,407	2,235,793	2,245,734	1.096	1.088	21,010	23,821	9,941	(11,069)	(13,880)	
1999	4,493,853	4,606,123	3,967,876	4,070,110	1.104	1.096	39,480	47,907	102,235	62,755	54,328	
2000	4,284,473	4,556,079	3,356,631	3,383,058	1.114	1.104	69,604	89,979	26,428	(43,176)	(63,552)	
2001	4,707,551	4,927,922	3,454,140	3,560,753	1.124	1.114	94,139	110,691	106,613	12,474	(4,077)	
2002	5,226,748	5,427,564	3,998,591	4,024,058	1.136	1.124	92,513	107,640	25,468	(67,046)	(82,173)	
2003	4,466,369	4,630,381	3,723,278	3,756,076	1.154	1.136	78,143	95,391	32,798	(45,345)	(62,593)	
2004	5,127,699	5,170,708	4,433,770	4,484,329	1.175	1.154	71,505	75,936	50,559	(20,946)	(25,377)	
2005	8,296,987	8,750,755	6,420,677	6,735,499	1.194	1.175	159,916	198,590	314,822	154,906	116,232	
2006	6,293,157	6,504,274	5,171,862	5,334,880	1.217	1.194	98,265	116,767	163,018	64,753	46,251	
2007	6,032,184	6,081,520	4,815,712	4,819,585	1.242	1.217	105,405	109,680	3,873	(101,532)	(105,807)	
2008	6,854,874	6,984,296	5,591,770	5,667,202	1.272	1.242	111,378	122,790	75,431	(35,947)	(47,359)	
2009	3,963,114	4,011,041	3,001,893	3,029,047	1.303	1.272	76,210	80,009	27,153	(49,056)	(52,856)	
2010	4,590,584	4,716,375	3,340,557	3,411,144	1.337	1.303	96,465	106,172	70,587	(25,878)	(35,585)	
2011	7,269,869	7,601,169	5,016,285	5,116,861	1.377	1.337	179,295	205,653	100,575	(78,720)	(105,078)	
2012	4,443,404	4,650,788	2,991,612	3,055,363	1.418	1.377	104,225	119,113	63,751	(40,473)	(55,361)	
2013	4,219,744	4,581,641	2,727,194	2,831,600	1.460	1.418	97,251	120,832	104,406	7,155	(16,426)	
2014	4,696,203	5,214,463	2,977,979	3,151,039	1.504	1.460	102,228	133,063	173,060	70,832	39,997	
2015	7,240,318	7,455,409	4,042,125	4,550,093	1.579	1.504	275,971	294,531	507,968	231,997	213,437	
2016	5,824,250	6,308,130	3,457,511	3,696,297	1.690	1.579	240,102	289,191	238,786	(1,317)	(50,405)	
2017	5,844,596	5,945,059	3,178,436	3,427,207	1.808	1.690	230,892	239,592	248,771	17,879	9,179	
2018	7,077,293	7,489,321	3,460,297	3,782,723	2.098	1.808	527,242	587,303	322,426	(204,816)	(264,877)	
2019	8,312,095	9,042,497	2,534,123	3,391,302	2.664	2.098	937,534	1,056,049	857,180	(80,354)	(198,869)	
2020	7,758,359	8,568,136	1,199,306	3,173,599	6.660	2.664	1,738,269	1,952,874	1,974,294	236,025	21,420	
Total	143,975,340	150,537,834	98,528,450	104,142,743			5,625,890	6,389,053	5,614,293	(11,597)	(774,760)	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

Section III
Exhibit II
Sheet 5

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Reported Low	Method 1 Reported High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	2,748,456	2,820,955	2,705,690	2,705,690	1.032	1.028	4,217	11,366	0	(4,217)	(11,366)
1992	3,027,014	3,078,453	2,975,574	2,976,477	1.035	1.032	4,272	8,544	903	(3,369)	(7,641)
1993	2,044,200	2,082,101	2,006,299	2,006,299	1.038	1.035	3,110	6,220	0	(3,110)	(6,220)
1994	2,077,386	2,119,377	2,035,394	2,035,394	1.041	1.038	3,412	6,824	0	(3,412)	(6,824)
1995	2,037,331	2,082,204	1,992,457	2,005,162	1.045	1.041	3,619	7,238	12,705	9,086	5,468
1996	1,136,846	1,172,865	1,109,570	1,109,570	1.049	1.045	2,188	5,077	0	(2,188)	(5,077)
1997	1,365,342	1,405,821	1,334,219	1,334,219	1.054	1.049	2,488	5,724	0	(2,488)	(5,724)
1998	2,515,043	2,552,407	2,443,455	2,397,037	1.059	1.054	5,716	8,699	(46,418)	(52,134)	(55,117)
1999	4,493,853	4,606,123	4,329,028	4,485,829	1.064	1.059	13,168	22,137	156,801	143,634	134,665
2000	4,284,473	4,556,079	4,141,111	4,141,111	1.069	1.064	10,177	29,457	0	(10,177)	(29,457)
2001	4,707,551	4,927,922	4,587,181	4,707,788	1.074	1.069	7,642	21,634	120,607	112,964	98,973
2002	5,226,748	5,427,564	5,025,932	5,018,007	1.080	1.074	13,172	26,344	(7,925)	(21,097)	(34,269)
2003	4,466,369	4,630,381	4,262,905	4,148,256	1.086	1.080	13,750	24,834	(114,650)	(128,400)	(139,484)
2004	5,127,699	5,170,708	4,729,726	4,651,863	1.093	1.086	27,638	30,625	(77,863)	(105,502)	(108,488)
2005	8,296,987	8,750,755	7,947,251	8,222,224	1.101	1.093	24,896	57,197	274,973	250,077	217,776
2006	6,293,157	6,504,274	5,860,163	5,994,062	1.110	1.101	31,515	46,881	133,899	102,383	87,017
2007	6,032,184	6,081,520	5,425,024	5,425,965	1.121	1.110	50,173	54,250	941	(49,232)	(53,309)
2008	6,854,874	6,984,296	6,006,773	6,206,182	1.141	1.121	108,122	124,622	199,409	91,287	74,788
2009	3,963,114	4,011,041	3,445,868	3,500,642	1.164	1.141	63,073	68,917	54,773	(8,300)	(14,144)
2010	4,590,584	4,716,375	3,972,370	4,137,289	1.187	1.164	66,015	79,447	164,919	98,904	85,472
2011	7,269,869	7,601,169	6,242,788	6,213,963	1.223	1.187	138,226	182,812	(28,825)	(167,051)	(211,638)
2012	4,443,404	4,650,788	3,493,708	3,506,643	1.272	1.223	139,748	170,265	12,935	(126,814)	(157,330)
2013	4,219,744	4,581,641	3,221,215	3,231,972	1.310	1.272	96,636	131,660	10,757	(85,879)	(120,903)
2014	4,696,203	5,214,463	3,641,066	3,837,824	1.349	1.310	90,626	135,139	196,758	106,133	61,620
2015	7,240,318	7,455,409	5,466,215	5,740,296	1.403	1.349	175,978	197,313	274,081	98,104	76,768
2016	5,824,250	6,308,130	4,464,414	4,608,738	1.466	1.403	131,201	177,888	144,324	13,122	(33,564)
2017	5,844,596	5,945,059	3,915,383	3,923,745	1.547	1.466	193,960	204,060	8,361	(185,599)	(195,699)
2018	7,077,293	7,489,321	5,030,246	5,079,153	1.671	1.547	244,125	293,262	48,907	(195,218)	(244,356)
2019	8,312,095	9,042,497	5,492,175	5,891,943	1.779	1.671	235,167	296,079	399,768	164,601	103,689
2020	7,758,359	8,568,136	4,112,595	6,362,956	2.280	1.779	801,539	979,572	2,250,361	1,448,823	1,270,789
Total	143,975,340	150,537,834	121,415,795	125,606,298			2,705,570	3,414,089	4,190,503	1,484,933	776,414

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

Section III
Exhibit II
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,649,603	1.692	2,791,285	95.8%	2,672,677	2,683,739	4.2%	118,609	2,802,348	1.699
1992	1,636,665	1.875	3,068,685	95.4%	2,926,467	2,929,402	4.6%	142,217	3,071,620	1.877
1993	1,733,803	1.199	2,079,358	95.0%	1,974,404	1,981,425	5.0%	104,953	2,086,378	1.203
1994	1,703,540	1.238	2,108,143	94.5%	1,992,394	1,894,253	5.5%	115,749	2,010,002	1.180
1995	1,743,936	1.195	2,083,376	94.0%	1,959,065	1,628,492	6.0%	124,312	1,752,804	1.005
1996	1,752,799	0.668	1,171,614	93.5%	1,095,701	1,109,570	6.5%	75,913	1,185,483	0.676
1997	1,717,830	0.813	1,396,142	93.0%	1,297,970	1,218,303	7.0%	98,172	1,316,474	0.766
1998	1,867,480	1.325	2,474,780	92.4%	2,286,010	2,245,734	7.6%	188,769	2,434,503	1.304
1999	2,086,598	2.269	4,733,581	91.7%	4,342,015	4,070,110	8.3%	391,566	4,461,677	2.138
2000	2,418,013	1.816	4,390,754	91.0%	3,996,911	3,383,058	9.0%	393,843	3,776,901	1.562
2001	2,515,983	1.994	5,017,772	90.3%	4,529,710	3,560,753	9.7%	488,062	4,048,815	1.609
2002	2,213,274	2.428	5,373,641	89.5%	4,806,766	4,024,058	10.5%	566,875	4,590,934	2.074
2003	2,391,471	1.820	4,353,523	88.6%	3,855,267	3,756,076	11.4%	498,256	4,254,331	1.779
2004	2,236,538	2.278	5,093,779	87.1%	4,434,750	4,484,329	12.9%	659,029	5,143,358	2.300
2005	2,353,716	3.807	8,960,309	85.4%	7,655,031	6,735,499	14.6%	1,305,278	8,040,776	3.416
2006	2,472,291	2.621	6,478,761	83.6%	5,418,840	5,334,880	16.4%	1,059,920	6,394,800	2.587
2007	2,697,529	2.205	5,946,744	81.8%	4,865,811	4,819,585	18.2%	1,080,933	5,900,518	2.187
2008	2,746,321	2.544	6,986,204	80.1%	5,598,756	5,667,202	19.9%	1,387,449	7,054,650	2.569
2009	2,577,860	1.522	3,922,405	78.4%	3,075,755	3,029,047	21.6%	846,650	3,875,696	1.503
2010	2,488,650	1.859	4,625,223	76.7%	3,545,328	3,411,144	23.3%	1,079,895	4,491,039	1.805
2011	1,839,980	3.849	7,081,438	75.1%	5,321,634	5,116,861	24.9%	1,759,804	6,876,665	3.737
2012	1,704,581	2.470	4,210,747	73.7%	3,102,291	3,055,363	26.3%	1,108,456	4,163,819	2.443
2013	1,801,800	3.310	5,963,748	71.5%	4,265,848	2,831,600	28.5%	1,697,899	4,529,500	2.514
2014	1,925,369	3.275	6,304,941	69.4%	4,378,546	3,151,039	30.6%	1,926,395	5,077,434	2.637
2015	1,983,097	3.229	6,404,031	66.8%	4,276,308	4,550,093	33.2%	2,127,723	6,677,816	3.367
2016	1,848,597	3.253	6,013,188	63.0%	3,788,040	3,696,297	37.0%	2,225,149	5,921,445	3.203
2017	1,801,122	3.306	5,954,155	58.9%	3,505,468	3,427,207	41.1%	2,448,686	5,875,894	3.262
2018	1,886,982	3.367	6,353,519	54.9%	3,485,952	3,782,723	45.1%	2,867,568	6,650,291	3.524
2019	1,947,594	3.429	6,678,234	47.2%	3,152,894	3,391,302	52.8%	3,525,340	6,916,642	3.551
2020	1,935,294	3.496	6,765,939	36.3%	2,457,155	3,173,599	63.7%	4,308,785	7,482,384	3.866
2021	2,014,121	3.555	7,159,627	14.5%	1,040,051	1,007,701	85.5%	6,119,575	7,127,276	3.539
Total	63,692,436		151,945,644		111,103,815	105,150,444		40,841,829	145,992,273	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section III, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section III, Exhibit II, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

Section III
Exhibit II
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,649,603	1.692	2,791,285	97.3%	2,716,935	2,705,690	2.7%	74,350	2,780,040	1.685
1992	1,636,665	1.875	3,068,685	97.1%	2,979,465	2,976,477	2.9%	89,219	3,065,696	1.873
1993	1,733,803	1.199	2,079,358	96.8%	2,013,458	2,006,299	3.2%	65,899	2,072,198	1.195
1994	1,703,540	1.238	2,108,143	96.5%	2,035,394	2,035,394	3.5%	72,748	2,108,143	1.238
1995	1,743,936	1.195	2,083,376	96.2%	2,005,162	2,005,162	3.8%	78,214	2,083,376	1.195
1996	1,752,799	0.668	1,171,614	95.9%	1,123,794	1,109,570	4.1%	47,820	1,157,390	0.660
1997	1,717,830	0.813	1,396,142	95.6%	1,334,219	1,334,219	4.4%	61,923	1,396,142	0.813
1998	1,867,480	1.325	2,474,780	95.2%	2,355,536	2,397,037	4.8%	119,244	2,516,281	1.347
1999	2,086,598	2.269	4,733,581	94.8%	4,485,829	4,485,829	5.2%	247,752	4,733,581	2.269
2000	2,418,013	1.816	4,390,754	94.3%	4,141,111	4,141,111	5.7%	249,642	4,390,754	1.816
2001	2,515,983	1.994	5,017,772	93.8%	4,707,788	4,707,788	6.2%	309,984	5,017,772	1.994
2002	2,213,274	2.428	5,373,641	93.4%	5,018,007	5,018,007	6.6%	355,635	5,373,641	2.428
2003	2,391,471	1.820	4,353,523	92.9%	4,044,203	4,148,256	7.1%	309,320	4,457,575	1.864
2004	2,236,538	2.278	5,093,779	92.4%	4,704,457	4,651,863	7.6%	389,322	5,041,185	2.254
2005	2,353,716	3.807	8,960,309	91.8%	8,222,224	8,222,224	8.2%	738,084	8,960,309	3.807
2006	2,472,291	2.621	6,478,761	91.1%	5,902,606	5,994,062	8.9%	576,155	6,570,216	2.658
2007	2,697,529	2.205	5,946,744	90.4%	5,374,903	5,425,965	9.6%	571,842	5,997,807	2.223
2008	2,746,321	2.544	6,986,204	89.9%	6,282,993	6,206,182	10.1%	703,212	6,909,393	2.516
2009	2,577,860	1.522	3,922,405	87.9%	3,448,276	3,500,642	12.1%	474,129	3,974,770	1.542
2010	2,488,650	1.859	4,625,223	86.2%	3,986,412	4,137,289	13.8%	638,811	4,776,100	1.919
2011	1,839,980	3.849	7,081,438	84.5%	5,983,713	6,213,963	15.5%	1,097,725	7,311,688	3.974
2012	1,704,581	2.470	4,210,747	82.0%	3,454,389	3,506,643	18.0%	756,358	4,263,001	2.501
2013	1,801,800	3.310	5,963,748	79.6%	4,750,005	3,231,972	20.4%	1,213,742	4,445,714	2.467
2014	1,925,369	3.275	6,304,941	77.3%	4,875,494	3,837,824	22.7%	1,429,447	5,267,271	2.736
2015	1,983,097	3.229	6,404,031	75.1%	4,807,882	5,740,296	24.9%	1,596,149	7,336,445	3.699
2016	1,848,597	3.253	6,013,188	72.2%	4,340,821	4,608,738	27.8%	1,672,367	6,281,105	3.398
2017	1,801,122	3.306	5,954,155	69.1%	4,113,115	3,923,745	30.9%	1,841,039	5,764,784	3.201
2018	1,886,982	3.367	6,353,519	65.8%	4,179,996	5,079,153	34.2%	2,173,524	7,252,677	3.844
2019	1,947,594	3.429	6,678,234	60.9%	4,068,172	5,891,943	39.1%	2,610,061	8,502,004	4.365
2020	1,935,294	3.496	6,765,939	57.4%	3,880,870	6,362,956	42.6%	2,885,070	9,248,026	4.779
2021	2,014,121	3.555	7,159,627	43.1%	3,087,371	3,757,517	56.9%	4,072,256	7,829,773	3.887
Total	63,692,436		151,945,644		124,424,601	129,363,814		27,521,043	156,884,858	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section III, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section III, Exhibit II, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,649,603	2.427	2,802,839	2,779,732	2,791,285	3.243	1.016	9,201,276	2.298	2.621	1.701	1.692
1992	1,636,665	2.357	3,071,762	3,065,607	3,068,685	3.119	1.031	9,868,407	2.559	2.609	1.885	1.875
1993	1,733,803	2.288	2,086,752	2,071,964	2,079,358	2.999	1.070	6,673,734	1.682	2.538	1.208	1.199
1994	1,703,540	2.221	2,004,300	2,108,143	2,108,143	2.883	1.072	6,513,822	1.721	2.559	1.244	1.238
1995	1,743,936	2.157	1,731,828	2,083,376	2,083,376	2.772	1.025	5,920,357	1.574	2.702	1.194	1.195
1996	1,752,799	2.094	1,186,444	1,156,784	1,171,614	2.666	1.001	3,127,580	0.852	2.792	0.674	0.668
1997	1,717,830	2.033	1,310,449	1,396,142	1,396,142	2.563	1.004	3,594,421	1.029	2.811	0.818	0.813
1998	1,867,480	1.974	2,431,177	2,518,382	2,474,780	2.465	1.008	6,150,989	1.669	2.827	1.348	1.325
1999	2,086,598	1.916	4,437,156	4,733,581	4,733,581	2.370	1.009	11,324,056	2.832	2.851	2.154	2.269
2000	2,418,013	1.860	3,716,414	4,390,754	4,390,754	2.279	1.009	10,099,920	2.245	2.879	1.831	1.816
2001	2,515,983	1.806	3,944,413	5,017,772	5,017,772	2.191	1.009	11,098,300	2.442	2.907	1.959	1.994
2002	2,213,274	1.754	4,498,627	5,373,641	5,373,641	2.107	1.009	11,428,280	2.945	2.935	2.452	2.428
2003	2,391,471	1.702	4,241,512	4,465,534	4,353,523	2.026	1.009	8,902,658	2.187	2.964	1.866	1.820
2004	2,236,538	1.653	5,150,726	5,036,832	5,093,779	1.948	1.009	10,015,800	2.709	2.993	2.320	2.278
2005	2,353,716	1.605	7,883,985	8,960,309	8,960,309	1.873	1.009	16,940,848	4.485	3.022	3.718	3.807
2006	2,472,291	1.558	6,378,378	6,579,143	6,478,761	1.801	1.009	11,777,979	3.058	3.051	2.588	2.621
2007	2,697,529	1.513	5,890,249	6,003,240	5,946,744	1.732	1.009	10,387,870	2.546	3.083	2.236	2.205
2008	2,746,321	1.469	7,071,612	6,900,797	6,986,204	1.665	1.005	11,692,638	2.899	3.124	2.543	2.544
2009	2,577,860	1.426	3,862,839	3,981,970	3,922,405	1.601	0.997	6,263,312	1.704	3.179	1.536	1.522
2010	2,488,650	1.384	4,450,168	4,800,278	4,625,223	1.539	0.988	7,034,405	2.042	3.240	1.845	1.859
2011	1,839,980	1.344	6,808,949	7,353,928	7,081,438	1.480	0.985	10,324,728	4.175	3.281	3.951	3.849
2012	1,704,581	1.305	4,147,052	4,274,443	4,210,747	1.423	0.991	5,936,751	2.669	3.295	3.176	2.470
2013	1,801,800	1.267	3,958,638	4,057,819	4,008,229	1.369	0.996	5,461,195	2.393	3.310	3.191	3.310
2014	1,925,369	1.230	4,537,377	4,963,036	4,750,207	1.316	1.016	6,351,202	2.682	3.275	3.157	3.275
2015	1,983,097	1.194	6,814,040	7,645,993	7,230,017	1.265	1.040	9,517,069	4.019	3.229	3.113	3.229
2016	1,848,597	1.159	5,867,554	6,384,324	6,125,939	1.217	1.043	7,772,239	3.627	3.253	3.136	3.253
2017	1,801,122	1.126	5,821,226	5,680,021	5,750,624	1.170	1.036	6,970,065	3.438	3.306	3.187	3.306
2018	1,886,982	1.093	6,894,417	7,720,222	7,307,320	1.125	1.027	8,442,541	4.094	3.367	3.246	3.367
2019	1,947,594	1.061	7,183,213	9,672,100	8,427,657	1.082	1.018	9,282,567	4.493	3.429	3.306	3.429
2020	1,935,294	1.030	8,738,717	11,093,228	9,915,973	1.040	1.008	10,400,193	5.217	3.496	3.355	3.496
2021	2,014,121	1.000	6,936,928	8,713,699	7,825,313	1.000	1.001	7,836,947	3.891	3.555		3.555

145,859,738 160,982,796

All Per Wtd Avg 2.450
Last 5 Wtd Avg 3.561
Last 4 Wtd Avg 3.803
Last 3 Wtd Avg 3.720

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 3.560

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section III, Exhibit II, Sheet 9, Column (6)
- (5) From Section III, Exhibit II, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

Section III
Exhibit II
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,649,603	2,683,739	1.044	2,802,839	1.699
1992	360.0	1,636,665	2,929,402	1.049	3,071,762	1.877
1993	348.0	1,733,803	1,981,425	1.053	2,086,752	1.204
1994	336.0	1,703,540	1,894,253	1.058	2,004,300	1.177
1995	324.0	1,743,936	1,628,492	1.063	1,731,828	0.993
1996	312.0	1,752,799	1,109,570	1.069	1,186,444	0.677
1997	300.0	1,717,830	1,218,303	1.076	1,310,449	0.763
1998	288.0	1,867,480	2,245,734	1.083	2,431,177	1.302
1999	276.0	2,086,598	4,070,110	1.090	4,437,156	2.127
2000	264.0	2,418,013	3,383,058	1.099	3,716,414	1.537
2001	252.0	2,515,983	3,560,753	1.108	3,944,413	1.568
2002	240.0	2,213,274	4,024,058	1.118	4,498,627	2.033
2003	228.0	2,391,471	3,756,076	1.129	4,241,512	1.774
2004	216.0	2,236,538	4,484,329	1.149	5,150,726	2.303
2005	204.0	2,353,716	6,735,499	1.171	7,883,985	3.350
2006	192.0	2,472,291	5,334,880	1.196	6,378,378	2.580
2007	180.0	2,697,529	4,819,585	1.222	5,890,249	2.184
2008	168.0	2,746,321	5,667,202	1.248	7,071,612	2.575
2009	156.0	2,577,860	3,029,047	1.275	3,862,839	1.498
2010	144.0	2,488,650	3,411,144	1.305	4,450,168	1.788
2011	132.0	1,839,980	5,116,861	1.331	6,808,949	3.701
2012	120.0	1,704,581	3,055,363	1.357	4,147,052	2.433
2013	108.0	1,801,800	2,831,600	1.398	3,958,638	2.197
2014	96.0	1,925,369	3,151,039	1.440	4,537,377	2.357
2015	84.0	1,983,097	4,550,093	1.498	6,814,040	3.436
2016	72.0	1,848,597	3,696,297	1.587	5,867,554	3.174
2017	60.0	1,801,122	3,427,207	1.699	5,821,226	3.232
2018	48.0	1,886,982	3,782,723	1.823	6,894,417	3.654
2019	36.0	1,947,594	3,391,302	2.118	7,183,213	3.688
2020	24.0	1,935,294	3,173,599	2.754	8,738,717	4.515
2021	12.0	2,014,121	1,007,701	6.884	6,936,928	3.444
Total		63,692,436	105,150,444		145,859,738	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit II, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

Section III
Exhibit II
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,649,603	2,705,690	1.027	2,779,732	1.685
1992	360.0	1,636,665	2,976,477	1.030	3,065,607	1.873
1993	348.0	1,733,803	2,006,299	1.033	2,071,964	1.195
1994	336.0	1,703,540	2,035,394	1.036	2,108,143	1.238
1995	324.0	1,743,936	2,005,162	1.039	2,083,376	1.195
1996	312.0	1,752,799	1,109,570	1.043	1,156,784	0.660
1997	300.0	1,717,830	1,334,219	1.046	1,396,142	0.813
1998	288.0	1,867,480	2,397,037	1.051	2,518,382	1.349
1999	276.0	2,086,598	4,485,829	1.055	4,733,581	2.269
2000	264.0	2,418,013	4,141,111	1.060	4,390,754	1.816
2001	252.0	2,515,983	4,707,788	1.066	5,017,772	1.994
2002	240.0	2,213,274	5,018,007	1.071	5,373,641	2.428
2003	228.0	2,391,471	4,148,256	1.076	4,465,534	1.867
2004	216.0	2,236,538	4,651,863	1.083	5,036,832	2.252
2005	204.0	2,353,716	8,222,224	1.090	8,960,309	3.807
2006	192.0	2,472,291	5,994,062	1.098	6,579,143	2.661
2007	180.0	2,697,529	5,425,965	1.106	6,003,240	2.225
2008	168.0	2,746,321	6,206,182	1.112	6,900,797	2.513
2009	156.0	2,577,860	3,500,642	1.137	3,981,970	1.545
2010	144.0	2,488,650	4,137,289	1.160	4,800,278	1.929
2011	132.0	1,839,980	6,213,963	1.183	7,353,928	3.997
2012	120.0	1,704,581	3,506,643	1.219	4,274,443	2.508
2013	108.0	1,801,800	3,231,972	1.256	4,057,819	2.252
2014	96.0	1,925,369	3,837,824	1.293	4,963,036	2.578
2015	84.0	1,983,097	5,740,296	1.332	7,645,993	3.856
2016	72.0	1,848,597	4,608,738	1.385	6,384,324	3.454
2017	60.0	1,801,122	3,923,745	1.448	5,680,021	3.154
2018	48.0	1,886,982	5,079,153	1.520	7,720,222	4.091
2019	36.0	1,947,594	5,891,943	1.642	9,672,100	4.966
2020	24.0	1,935,294	6,362,956	1.743	11,093,228	5.732
2021	12.0	2,014,121	3,757,517	2.319	8,713,699	4.326
Total		63,692,436	129,363,814		160,982,796	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit II, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

Section III
Exhibit II
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	1,649,603	2,683,739	2,705,690	21,951	1.044	1.027	2.680	2,742,564	1.663
1992	360.0	1,636,665	2,929,402	2,976,477	47,075	1.049	1.030	2.683	3,055,725	1.867
1993	348.0	1,733,803	1,981,425	2,006,299	24,874	1.053	1.033	2.687	2,048,271	1.181
1994	336.0	1,703,540	1,894,253	2,035,394	141,142	1.058	1.036	2.692	2,274,177	1.335
1995	324.0	1,743,936	1,628,492	2,005,162	376,670	1.063	1.039	2.697	2,644,261	1.516
1996	312.0	1,752,799	1,109,570	1,109,570	0	1.069	1.043	2.702	1,109,570	0.633
1997	300.0	1,717,830	1,218,303	1,334,219	115,916	1.076	1.046	2.708	1,532,238	0.892
1998	288.0	1,867,480	2,245,734	2,397,037	151,303	1.083	1.051	2.715	2,656,539	1.423
1999	276.0	2,086,598	4,070,110	4,485,829	415,719	1.090	1.055	2.723	5,201,996	2.493
2000	264.0	2,418,013	3,383,058	4,141,111	758,053	1.099	1.060	2.731	5,453,467	2.255
2001	252.0	2,515,983	3,560,753	4,707,788	1,147,035	1.108	1.066	2.741	6,704,458	2.665
2002	240.0	2,213,274	4,024,058	5,018,007	993,948	1.118	1.071	2.684	6,691,369	3.023
2003	228.0	2,391,471	3,756,076	4,148,256	392,180	1.129	1.076	2.637	4,790,320	2.003
2004	216.0	2,236,538	4,484,329	4,651,863	167,533	1.149	1.083	2.444	4,893,697	2.188
2005	204.0	2,353,716	6,735,499	8,222,224	1,486,726	1.171	1.090	2.301	10,156,889	4.315
2006	192.0	2,472,291	5,334,880	5,994,062	659,182	1.196	1.098	2.191	6,779,132	2.742
2007	180.0	2,697,529	4,819,585	5,425,965	606,381	1.222	1.106	2.123	6,107,088	2.264
2008	168.0	2,746,321	5,667,202	6,206,182	538,980	1.248	1.112	2.028	6,760,109	2.462
2009	156.0	2,577,860	3,029,047	3,500,642	471,595	1.275	1.137	2.273	4,100,867	1.591
2010	144.0	2,488,650	3,411,144	4,137,289	726,145	1.305	1.160	2.448	5,188,947	2.085
2011	132.0	1,839,980	5,116,861	6,213,963	1,097,102	1.331	1.183	2.658	8,032,955	4.366
2012	120.0	1,704,581	3,055,363	3,506,643	451,280	1.357	1.219	3.148	4,476,059	2.626
2013	108.0	1,801,800	2,831,600	3,231,972	400,371	1.398	1.256	3.507	4,235,670	2.351
2014	96.0	1,925,369	3,151,039	3,837,824	686,785	1.440	1.293	3.876	5,813,329	3.019
2015	84.0	1,983,097	4,550,093	5,740,296	1,190,203	1.498	1.332	4.003	9,314,100	4.697
2016	72.0	1,848,597	3,696,297	4,608,738	912,441	1.587	1.385	4.025	7,369,209	3.986
2017	60.0	1,801,122	3,427,207	3,923,745	496,537	1.699	1.448	4.030	5,428,146	3.014
2018	48.0	1,886,982	3,782,723	5,079,153	1,296,430	1.823	1.520	4.132	9,139,156	4.843
2019	36.0	1,947,594	3,391,302	5,891,943	2,500,640	2.118	1.642	3.852	13,022,918	6.687
2020	24.0	1,935,294	3,173,599	6,362,956	3,189,357	2.754	1.743	3.026	12,825,988	6.627
2021	12.0	2,014,121	1,007,701	3,757,517	2,749,816	6.884	2.319	2.989	9,227,087	4.581
Total		63,692,436	105,150,444	129,363,814					179,776,303	2.823

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section III, Exhibit II, Sheet 14
- (8) From Section III, Exhibit II, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

Section III
Exhibit II
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1991	1,649,603	2,553		3,352	2,563	1,089	1.016	7.612	19,830	19,830	2,791,285	1.692	
1992	1,636,665	3,406		3,568	3,410	900	1.031	7.114	25,013	25,013	3,068,685	1.875	
1993	1,733,803	2,882	Include	3,799	2,892	719	1.070	6.649	20,580	20,580	2,079,358	1.199	
1994	1,703,540	3,012	Include	4,044	3,012	700	1.072	6.214	20,054	20,054	2,108,143	1.238	
1995	1,743,936	3,302	Include	4,305	3,302	631	1.025	5.807	19,653	19,653	2,083,376	1.195	
1996	1,752,799	2,870	Include	4,583	2,907	403	1.001	5.427	15,800	15,800	1,171,614	0.668	
1997	1,717,830	3,784	Include	4,878	3,784	369	1.004	5.072	19,276	19,276	1,396,142	0.813	
1998	1,867,480	5,724	Include	5,193	5,624	440	1.008	4.741	26,888	26,888	2,474,780	1.325	
1999	2,086,598	9,986	Include	5,528	9,986	474	1.009	4.430	44,662	44,662	4,733,581	2.269	
2000	2,418,013	8,056	Include	5,885	8,056	545	1.009	4.141	33,673	33,673	4,390,754	1.816	
2001	2,515,983	7,828	Include	6,265	7,828	641	1.009	3.870	30,578	30,578	5,017,772	1.994	
2002	2,213,274	7,879	Include	6,669	7,879	682	1.009	3.617	28,764	28,764	5,373,641	2.428	
2003	2,391,471	7,032	Include	7,100	6,856	635	1.009	3.380	23,391	23,391	4,353,523	1.820	
2004	2,236,538	7,821	Include	7,558	7,910	644	1.009	3.159	25,221	25,221	5,093,779	2.278	
2005	2,353,716	13,374	Include	8,046	13,374	670	1.009	2.952	39,854	39,854	8,960,309	3.807	
2006	2,472,291	9,893	Include	8,565	9,742	665	1.009	2.759	27,133	27,133	6,478,761	2.621	
2007	2,697,529	9,730	Include	9,118	9,638	617	1.009	2.579	25,070	25,070	5,946,744	2.205	
2008	2,746,321	10,782	Include	9,706	10,916	640	1.005	2.410	26,442	26,442	6,986,204	2.544	
2009	2,577,860	8,093	Include	10,332	7,972	492	0.997	2.252	17,908	17,908	3,922,405	1.522	
2010	2,488,650	9,980	Include	10,999	9,616	481	0.988	2.105	19,996	19,996	4,625,223	1.859	
2011	1,839,980	14,797	Include	11,709	14,248	497	0.985	1.967	27,607	27,607	7,081,438	3.849	
2012	1,704,581	9,541	Include	12,465	9,399	448	0.991	1.838	17,117	17,117	4,210,747	2.470	
2013	1,801,800	9,731	Include	13,269	9,612	417	0.996	1.718	16,442	16,442	4,008,229	2.225	
2014	1,925,369	12,629	Include	14,125	12,087	393	1.016	1.606	19,720	17,500	4,215,354	2.189	
2015	1,983,097	17,105	Include	15,037	16,175	447	1.040	1.501	25,252	17,500	5,010,476	2.527	
2016	1,848,597	12,976	Include	16,007	12,451	492	1.043	1.403	18,211	17,500	5,886,776	3.184	
2017	1,801,122	11,616	Include	17,040	11,760	489	1.036	1.311	15,971	17,500	6,301,200	3.498	
2018	1,886,982	18,469	Include	18,140	17,482	418	1.027	1.225	21,996	17,500	5,813,638	3.081	
2019	1,947,594	22,738	Include	19,311	19,812	425	1.018	1.145	23,099	17,500	6,384,883	3.278	
2020	1,935,294	25,431	Exclude	20,557	22,733	436	1.008	1.070	24,530	17,500	7,074,070	3.655	
2021	2,014,121	21,658	Exclude	21,884	19,450	402	1.001	1.000	19,479	17,500	7,030,235	3.490	
				Implied Trend	6.5%	-14.4%			All Per Wtd Avg	24,541			
								Last 5 Wtd Avg	17,530				
								Last 4 Wtd Avg	17,626				
								Last 3 Wtd Avg	18,009	146,073,123			
								Selected	17,500				

Footnotes:

Reported Exponential Regression	
Constant	10.056
X Coefficient	(0.063)
R Squared	0.778

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section III, Exhibit II, Sheet 10, Column (6) / Section III, Exhibit II, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section III, Exhibit II, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

Section III
Exhibit II
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	1,649,603	1,089	1.000	1,089	1,089	2.72%
1992	360.0	1,636,665	900	1.000	900	900	2.33%
1993	348.0	1,733,803	719	1.000	719	719	1.81%
1994	336.0	1,703,540	700	1.000	700	700	1.85%
1995	324.0	1,743,936	631	1.000	631	631	1.68%
1996	312.0	1,752,799	403	1.000	403	403	1.10%
1997	300.0	1,717,830	369	1.000	369	369	1.06%
1998	288.0	1,867,480	440	1.000	440	440	1.19%
1999	276.0	2,086,598	474	1.000	474	474	1.19%
2000	264.0	2,418,013	545	1.000	545	545	1.21%
2001	252.0	2,515,983	641	1.000	641	641	1.41%
2002	240.0	2,213,274	682	1.000	682	682	1.76%
2003	228.0	2,391,471	635	1.000	635	635	1.56%
2004	216.0	2,236,538	644	1.000	644	644	1.74%
2005	204.0	2,353,716	670	1.000	670	670	1.77%
2006	192.0	2,472,291	665	1.000	665	665	1.73%
2007	180.0	2,697,529	617	1.000	617	617	1.51%
2008	168.0	2,746,321	640	1.000	640	640	1.59%
2009	156.0	2,577,860	492	1.000	492	492	1.34%
2010	144.0	2,488,650	481	1.000	481	481	1.40%
2011	132.0	1,839,980	497	1.000	497	497	2.01%
2012	120.0	1,704,581	448	1.000	448	448	2.01%
2013	108.0	1,801,800	417	1.000	417	417	1.83%
2014	96.0	1,925,369	393	1.000	393	393	1.66%
2015	84.0	1,983,097	447	1.000	447	447	1.89%
2016	72.0	1,848,597	492	1.000	492	492	2.30%
2017	60.0	1,801,122	489	1.000	489	489	2.41%
2018	48.0	1,886,982	418	1.000	418	418	2.03%
2019	36.0	1,947,594	425	1.001	425	425	2.06%
2020	24.0	1,935,294	435	1.003	436	436	2.19%
2021	12.0	2,014,121	389	1.039	404	402	2.00%
Total		63,692,436	17,287		17,304	17,302	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit II, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section III, Exhibit II, Sheet 8 Col (3)

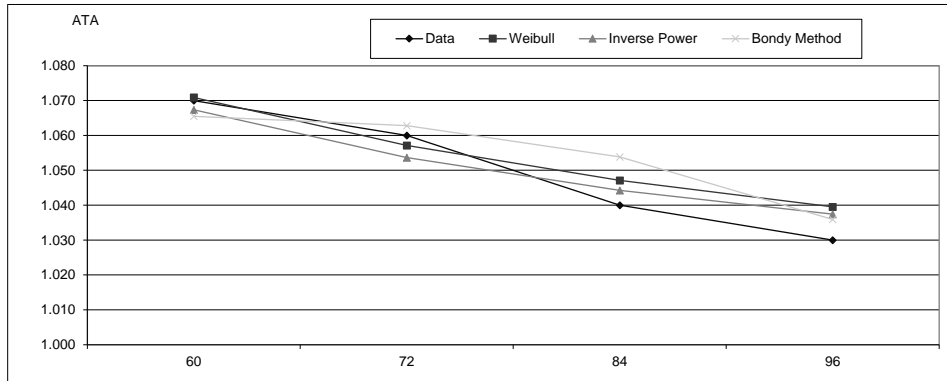
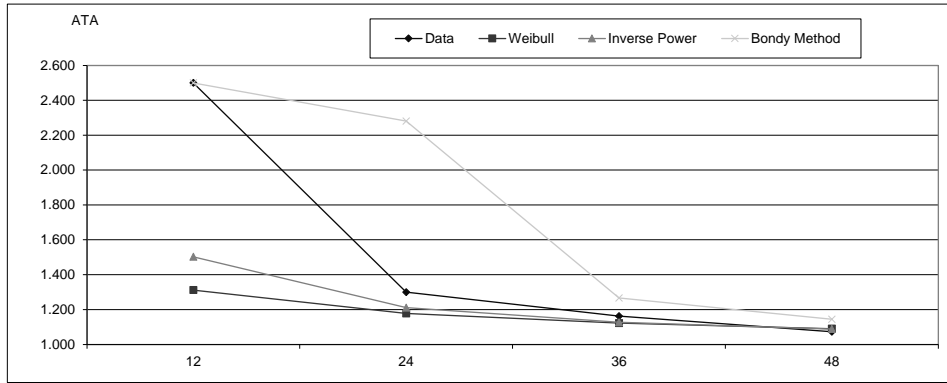
STATE OF CONNECTICUT
 GROUP 3 - DEPARTMENT OF MENTAL HEALTH
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Paid Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.044	0.907
Inverse Power	1.107	0.932
Bondy Method	1.032	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method				
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*	
1	12	0.000	Exclude	1.312	3.205	1.503	4.150	0.916				
2	24	0.000	Exclude	1.178	2.443	1.212	2.761	0.262	0.286	2.281	5.615	
3	36	1.162	Include	1.122	2.074	1.127	2.279	0.150	0.573	1.266	2.461	
4	48	1.073	Include	1.091	1.848	1.089	2.022	0.071	0.469	1.145	1.944	
5	60	1.070	Include	1.071	1.694	1.067	1.856	0.068	0.960	1.066	1.698	
6	72	1.060	Include	1.057	1.582	1.054	1.739	0.058	0.861	1.063	1.594	
7	84	1.040	Include	1.047	1.496	1.044	1.651	0.039	0.673	1.054	1.499	
8	96	1.030	Include	1.040	1.429	1.037	1.581	0.030	0.754	1.036	1.423	
9	108	0.000	Exclude	1.034	1.375	1.032	1.524	0.030	1.000	1.027	1.373	
10	120	0.000	Exclude	1.029	1.330	1.028	1.476	0.020	0.670	1.027	1.337	
11	132	1.020	Include	1.025	1.293	1.025	1.435	0.020	1.000	1.018	1.302	
12	144	1.023	Include	1.022	1.261	1.023	1.400	0.023	1.148	1.018	1.279	
13	156	1.022	Include	1.019	1.234	1.020	1.369	0.022	0.957	1.021	1.257	
14	168	0.000	Exclude	1.017	1.210	1.019	1.342	0.021	0.955	1.020	1.231	
15	180	1.022	Include	1.015	1.190	1.017	1.317	0.022	1.057	1.019	1.207	
16	192	0.000	Exclude	1.014	1.172	1.016	1.295	0.021	0.966	1.020	1.185	
17	204	0.000	Exclude	1.012	1.156	1.015	1.275	0.019	0.891	1.019	1.162	
18	216	0.000	Exclude	1.011	1.142	1.014	1.257	0.017	0.900	1.017	1.140	
19	228	0.000	Exclude	1.010	1.129	1.013	1.240	0.010	0.592	1.015	1.121	
20	240	0.000	Exclude	1.009	1.118	1.012	1.224	0.009	0.910	1.009	1.104	
21	252	0.000	Exclude	1.008	1.108	1.011	1.210	0.008	0.912	1.008	1.094	
22	264	0.000	Exclude	1.008	1.099	1.011	1.197	0.008	0.915	1.008	1.085	
23	276	0.000	Exclude	1.007	1.090	1.010	1.184	0.007	0.917	1.007	1.077	
24	288	0.000	Exclude	1.006	1.083	1.009	1.172	0.006	0.919	1.006	1.069	
25	300	0.000	Exclude	1.006	1.076	1.009	1.161	0.006	0.921	1.006	1.062	
26	312	0.000	Exclude	1.005	1.069	1.009	1.151	0.005	0.923	1.005	1.056	
27	324	0.000	Exclude	1.005	1.063	1.008	1.141	0.005	0.924	1.005	1.051	
28	336	0.000	Exclude	1.005	1.058	1.008	1.132	0.005	0.926	1.005	1.046	
29	348	0.000	Exclude	1.004	1.053	1.007	1.123	0.004	0.928	1.004	1.041	
30	360	0.000	Exclude	1.004	1.049	1.007	1.115	0.004	0.929	1.004	1.036	
31	372	0.000	Exclude	1.004	1.044	1.007	1.107			1.004	1.032	
32	384	0.000	Exclude	1.004	1.040	1.007	1.099			1.003	1.029	
33	396	0.000	Exclude	1.003	1.037	1.006	1.092			1.003	1.025	
34	408	0.000	Exclude	1.003	1.033	1.006	1.085			1.003	1.022	
35	420	0.000	Exclude	1.003	1.030	1.006	1.078			1.002	1.020	
36	432	0.000	Exclude	1.003	1.027	1.006	1.072			1.002	1.017	
37	444	0.000	Exclude	1.003	1.025	1.006	1.066			1.002	1.015	
38	456	0.000	Exclude	1.002	1.022	1.005	1.060			1.002	1.013	
39	468	0.000	Exclude	1.002	1.020	1.005	1.054			1.002	1.011	
40	480	0.000	Exclude	1.002	1.017	1.005	1.049			1.001	1.010	
41	492	0.000	Exclude	1.002	1.015	1.005	1.044			1.001	1.008	
42	504	0.000	Exclude	1.002	1.013	1.005	1.039			1.001	1.007	
43	516	0.000	Exclude	1.002	1.012	1.005	1.034			1.001	1.006	
44	528	0.000	Exclude	1.002	1.010	1.004	1.029			1.001	1.005	
45	540	0.000	Exclude	1.002	1.008	1.004	1.025			1.001	1.004	
46	552	0.000	Exclude	1.001	1.007	1.004	1.020			1.001	1.003	
47	564	0.000	Exclude	1.001	1.005	1.004	1.016			1.001	1.002	
48	576	0.000	Exclude	1.001	1.004	1.004	1.012			1.001	1.002	
49	588	0.000	Exclude	1.001	1.002	1.004	1.008			1.001	1.001	
50	600	0.000	Exclude	1.001	1.001	1.004	1.004			1.000	1.000	

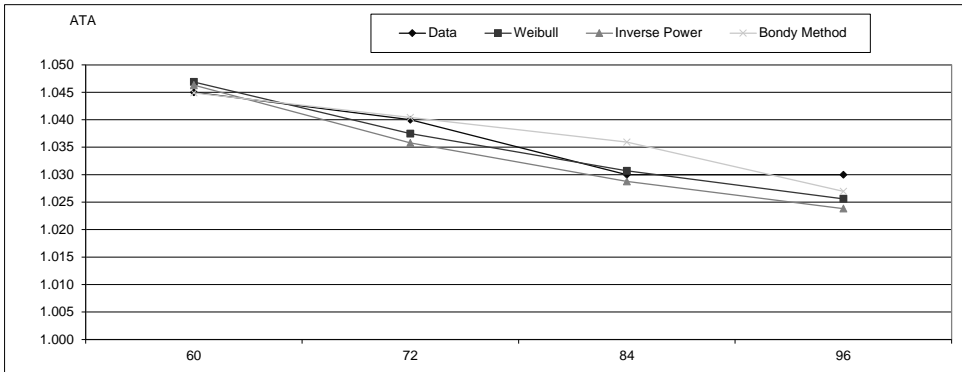
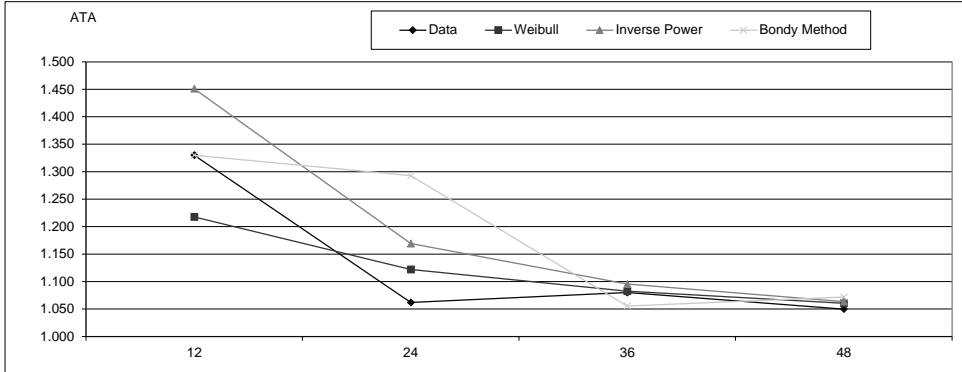
STATE OF CONNECTICUT
 GROUP 3 - DEPARTMENT OF MENTAL HEALTH
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Reported Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & $<$ 51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R ²
Weibull	1.027	0.887
Inverse Power	1.051	0.829
Bondy Method	1.020	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method					
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*		
1	12	0.000	Exclude	1.218	2.203	1.451	2.848	0.285				1.330	2.817
2	24	0.000	Exclude	1.122	1.809	1.169	1.963	0.060		0.211		1.293	2.118
3	36	1.080	Include	1.082	1.613	1.095	1.679	0.077		1.279		1.056	1.638
4	48	1.050	Include	1.061	1.490	1.064	1.533	0.049		0.634		1.072	1.552
5	60	1.045	Include	1.047	1.405	1.046	1.441	0.044		0.902		1.045	1.448
6	72	1.040	Include	1.037	1.342	1.036	1.378	0.039		0.891		1.040	1.386
7	84	1.030	Include	1.031	1.293	1.029	1.330	0.030		0.754		1.036	1.332
8	96	1.030	Include	1.026	1.255	1.024	1.293	0.030		1.000		1.027	1.286
9	108	1.030	Include	1.022	1.223	1.020	1.263	0.030		1.000		1.027	1.252
10	120	0.000	Exclude	1.019	1.197	1.017	1.238	0.030		1.000		1.027	1.219
11	132	1.020	Include	1.016	1.176	1.015	1.216	0.020		0.670		1.027	1.187
12	144	1.020	Include	1.014	1.157	1.013	1.198	0.020		1.000		1.018	1.156
13	156	0.000	Exclude	1.012	1.141	1.012	1.182	0.023		1.148		1.018	1.135
14	168	1.005	Include	1.011	1.127	1.011	1.168	0.005		0.219		1.021	1.115
15	180	0.000	Exclude	1.010	1.115	1.010	1.156	0.008		1.598		1.004	1.093
16	192	0.000	Exclude	1.009	1.104	1.009	1.145	0.007		0.900		1.007	1.088
17	204	1.006	Include	1.008	1.095	1.008	1.135	0.006		0.900		1.006	1.080
18	216	0.000	Exclude	1.007	1.086	1.008	1.125	0.006		0.900		1.006	1.073
19	228	0.000	Exclude	1.006	1.079	1.007	1.117	0.005		0.900		1.005	1.067
20	240	0.000	Exclude	1.006	1.072	1.007	1.109	0.005		0.900		1.005	1.061
21	252	0.000	Exclude	1.005	1.066	1.006	1.102	0.005		1.112		1.004	1.056
22	264	0.000	Exclude	1.005	1.060	1.006	1.095	0.005		0.913		1.005	1.052
23	276	0.000	Exclude	1.004	1.055	1.005	1.089	0.004		0.916		1.004	1.047
24	288	0.000	Exclude	1.004	1.051	1.005	1.083	0.004		0.918		1.004	1.043
25	300	0.000	Exclude	1.004	1.046	1.005	1.078	0.004		0.920		1.004	1.038
26	312	0.000	Exclude	1.003	1.043	1.005	1.073	0.003		0.922		1.003	1.035
27	324	0.000	Exclude	1.003	1.039	1.004	1.068	0.003		0.924		1.003	1.031
28	336	0.000	Exclude	1.003	1.036	1.004	1.063	0.003		0.925		1.003	1.028
29	348	0.000	Exclude	1.003	1.033	1.004	1.059	0.003		0.927		1.003	1.025
30	360	0.000	Exclude	1.003	1.030	1.004	1.055	0.003		0.929		1.002	1.023
31	372	0.000	Exclude	1.002	1.027	1.004	1.051					1.002	1.020
32	384	0.000	Exclude	1.002	1.025	1.003	1.047					1.002	1.018
33	396	0.000	Exclude	1.002	1.023	1.003	1.044					1.002	1.016
34	408	0.000	Exclude	1.002	1.021	1.003	1.041					1.002	1.014
35	420	0.000	Exclude	1.002	1.019	1.003	1.037					1.001	1.012
36	432	0.000	Exclude	1.002	1.017	1.003	1.034					1.001	1.011
37	444	0.000	Exclude	1.002	1.015	1.003	1.031					1.001	1.009
38	456	0.000	Exclude	1.001	1.014	1.003	1.029					1.001	1.008
39	468	0.000	Exclude	1.001	1.012	1.003	1.026					1.001	1.007
40	480	0.000	Exclude	1.001	1.011	1.002	1.023					1.001	1.006
41	492	0.000	Exclude	1.001	1.010	1.002	1.021					1.001	1.005
42	504	0.000	Exclude	1.001	1.008	1.002	1.018					1.001	1.004
43	516	0.000	Exclude	1.001	1.007	1.002	1.016					1.001	1.004
44	528	0.000	Exclude	1.001	1.006	1.002	1.014					1.001	1.003
45	540	0.000	Exclude	1.001	1.005	1.002	1.012					1.001	1.002
46	552	0.000	Exclude	1.001	1.004	1.002	1.010					1.000	1.002
47	564	0.000	Exclude	1.001	1.003	1.002	1.007					1.000	1.001
48	576	0.000	Exclude	1.001	1.002	1.002	1.006					1.000	1.001
49	588	0.000	Exclude	1.001	1.002	1.002	1.004					1.000	1.001
50	600	0.000	Exclude	1.001	1.001	1.002	1.002					1.000	1.000

STATE OF CONNECTICUT
 GROUP 3 - DEPARTMENT OF MENTAL HEALTH
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022												
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372					
1991	0	0	0	0	0	1,006	1,007	1,012	1,016	1,026	1,078	1,078	1,079	1,081	1,081	1,084	1,083	1,085	1,086	1,087	1,086	1,087	1,086	1,085	1,087	1,088	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087			
1992	0	0	0	0	829	831	830	836	845	884	892	890	894	896	898	896	897	894	894	894	894	895	896	896	896	896	895	897	898	898	898	898	898	898	898		
1993	0	0	0	654	654	654	662	664	707	710	714	712	711	713	714	715	714	715	715	715	715	714	717	717	717	717	717	717	717	717	717	717	717	717	717		
1994	0	0	584	586	592	600	606	678	690	691	691	691	691	691	692	693	695	696	696	696	696	696	696	698	697	698	698	699	698	698	698	698	698	698	698		
1995	0	536	548	561	567	582	614	621	621	626	628	625	628	627	627	627	627	627	626	628	630	630	630	630	630	630	630	630	630	630	630	630	630	630	630		
1996	244	305	320	339	380	387	393	397	400	401	401	401	400	401	401	401	401	401	401	401	401	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	
1997	99	221	284	346	352	358	361	364	366	365	365	363	367	366	366	366	366	368	369	369	368	368	368	368	368	368	368	368	368	368	368	368	368	368	368	368	
1998	164	322	396	406	425	427	431	431	433	436	435	436	438	435	436	437	437	437	437	437	438	438	438	438	437	437	437	438	438	437	437	437	437	437	438	438	
1999	145	389	416	442	457	463	465	468	470	470	468	467	467	468	468	468	469	470	470	470	471	471	470	471	471	471	471	471	471	471	471	471	471	471	471	471	
2000	287	443	498	521	528	534	533	535	536	538	540	537	540	539	540	540	540	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541
2001	256	543	601	627	628	627	637	636	636	635	635	634	636	635	637	636	635	635	635	635	636	636	636	636	636	636	636	636	636	636	636	636	636	636	636	636	636
2002	369	610	647	656	661	664	668	671	673	672	674	677	676	675	676	675	676	675	676	677	677	677	678	678	678	678	678	678	678	678	678	678	678	678	678	678	678
2003	366	580	601	614	617	623	627	626	627	627	629	629	629	630	628	625	626	627	628	628	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629
2004	462	587	606	620	627	626	634	633	632	633	633	636	638	640	639	640	640	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639
2005	384	572	613	632	648	648	651	652	657	659	658	658	658	659	657	658	659	657	658	659	659	659	659	659	659	659	659	659	659	659	659	659	659	659	659	659	659
2006	389	576	609	644	648	648	650	653	658	655	658	660	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658
2007	329	509	575	590	598	599	600	605	609	610	610	609	610	610	611	611	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613
2008	336	547	597	617	620	619	624	624	627	629	627	630	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629
2009	311	437	464	474	480	482	484	483	485	484	483	485	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486
2010	269	417	441	453	466	471	473	475	476	474	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475
2011	321	432	452	467	470	474	479	480	479	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480
2012	218	379	413	415	428	432	435	435	436	436	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435
2013	215	373	382	395	399	401	404	406	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408
2014	205	326	349	357	365	375	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373
2015	227	378	404	412	419	425	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428
2016	238	412	438	455	465	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474
2017	251	423	448	457	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469
2018	187	332	361	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376
2019	158	322	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369
2020	171	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338
2021	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195
																												16,702									

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372		
1991		70.13%	89.65%	95.08%	97.45%	97.17%	95.89%	93.14%	90.93%	98.14%	98.62%	98.60%	97.58%	99.00%	99.00%	98.77%	93.74%	96.21%	100.00%	100.00%	99.95%	100.00%	99.82%	98.43%	98.59%	99.72%	99.57%	98.92%	99.03%	99.09%	99.19%		1
1992	31.68%	75.65%	89.20%	95.34%	97.94%	98.13%	97.46%	92.82%	95.54%	95.53%	98.63%	98.95%	98.72%	99.42%	99.31%	99.35%	96.57%	97.18%	93.97%	96.33%	93.68%	91.87%	95.88%	94.20%	94.82%	92.14%	95.53%	98.26%	98.32%	98.42%		98.42%	
1993	42.17%	86.06%	93.39%	96.24%	95.89%	99.11%	91.93%	94.89%	97.39%	98.80%	99.85%	98.33%	97.12%	92.47%	94.96%	98.82%	99.14%	99.18%	99.08%	99.28%	99.49%	94.26%	98.98%	98.93%	99.14%	98.73%	98.76%	98.76%	98.76%		98.76%		
1994	66.29%	88.19%	88.80%	88.89%	90.82%	86.55%	90.66%	95.02%	96.67%	97.81%	91.91%	97.84%	90.19%	95.59%	98.59%	88.54%	89.85%	89.72%	91.04%	91.92%	92.03%	92.37%	92.42%	92.74%	93.16%	94.48%	93.07%	93.07%		93.07%			
1995	45.37%	70.57%	80.35%	87.52%	80.92%	90.88%	93.48%	94.87%	93.15%	96.99%	99.77%	98.43%	99.74%	91.74%	91.68%	92.15%	95.97%	85.36%	87.00%	87.70%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	81.37%	81.21%		81.21%			
1996	29.34%	54.77%	64.87%	61.27%	77.32%	92.03%	88.54%	95.59%	96.39%	97.96%	94.54%	96.66%	96.04%	96.42%	97.82%	98.11%	98.93%	91.27%	91.79%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		100.00%				
1997	33.57%	67.17%	67.77%	91.38%	88.75%	94.46%	93.41%	92.85%	87.94%	89.38%	90.27%	88.78%	97.40%	88.46%	89.49%	88.73%	98.02%	100.00%	100.00%	99.76%	99.90%	99.18%	90.84%	91.28%	91.31%		91.31%						
1998	43.31%	60.60%	81.38%	88.19%	90.82%	93.65%	94.66%	95.03%	95.39%	98.32%	96.61%	91.62%	92.39%	86.16%	87.25%	87.66%	77.54%	82.49%	85.48%	87.03%	88.85%	73.61%	91.50%	93.69%		93.69%							
1999	39.04%	59.78%	79.18%	91.59%	94.38%	95.95%	92.75%	97.47%	94.00%	92.68%	94.70%	94.88%	86.12%	83.94%	86.52%	85.69%	88.87%	86.78%	89.31%	88.95%	90.22%	91.66%	90.73%			90.73%							
2000	39.30%	64.83%	77.05%	85.97%	92.48%	95.43%	91.65%	88.91%	90.73%	92.40%	91.34%	90.17%	93.48%	92.55%	93.85%	90.64%	89.31%	80.65%	79.87%	80.19%	81.06%	81.69%				81.69%							
2001	28.71%	68.30%	84.25%	91.89%	95.15%	94.45%	98.46%	98.37%	91.06%	88.12%	84.96%	86.25%	82.91%	66.11%	69.83%	72.10%	73.62%	73.04%	73.97%	75.30%	75.64%					75.64%							
2002	47.08%	81.55%	88.66%	91.09%	88.65%	92.95%	84.21%	84.76%	85.23%	87.90%	87.00%	89.78%	86.95%	87.54%	86.35%	85.30%	85.59%	86.38%	79.56%	80.19%							80.19%						
2003	40.88%	83.26%	91.11%	93.48%	95.20%	89.87%	95.16%	93.45%	90.50%	85.94%	85.84%	87.47%	85.54%	74.82%	75.38%	78.98%	77.74%	87.34%	90.55%								90.55%						
2004	51.31%	79.51%	83.33%	91.46%	94.20%	88.47%	92.82%	92.12%	88.83%	90.01%	86.88%	86.67%	89.59%	93.72%	94.14%	95.87%	93.74%	96.40%									96.40%						
2005	48.60%	72.14%	80.53%	86.07%	90.44%	89.30%	87.73%	85.15%	91.46%	90.80%	80.30%	80.91%	77.83%	77.85%	81.29%	80.79%	81.92%										81.92%						
2006	45.60%	69.57%	78.63%	84.77%	86.23%	86.86%	88.30%	89.95%	92.69%	91.11%	87.71%	91.80%	94.31%	88.63%	88.25%	89.00%											89.00%						
2007	49.77%	73.36%	80.57%	86.58%	89.37%	88.32%	87.79%	90.01%	93.15%	92.37%	91.93%	88.52%	87.60%	88.77%	88.82%												88.82%						
2008	54.84%	82.72%	89.45%	90.74%	88.11%	88.26%	90.02%	91.68%	89.54%	84.07%	86.52%	88.59%	93.09%	91.32%													91.32%						
2009	49.19%	70.70%	82.12%	83.26%	82.17%	84.65%	86.16%	85.30%	84.08%	86.20%	81.37%	87.12%	86.53%														86.53%						
2010	50.21%	71.22%	81.56%	83.98%	86.99%	87.40%	86.08%	93.37%	94.72%	84.53%	84.09%	82.45%															82.45%						
2011	43.22%	57.98%	78.72%	82.06%	79.04%	78.02%	78.41%	77.42%	78.53%	80.35%	82.34%																82.34%						
2012	34.42%	64.24%	83.76%	78.87%	76.50%	79.78%	86.04%	84.63%	85.63%	87.13%																	87.13%						
2013	37.57%	59.38%	65.83%	73.10%	76.75%	78.63%	81.23%	84.66%	87.61%																		87.61%						
2014	38.62%	64.70%	67.87%	73.78%	77.08%	81.34%	81.79%	82.10%																			82.10%						
2015	29.12%	51.06%	63.31%	67.40%	71.02%	73.95%	79.27%																				79.27%						
2016	25.15%	55.44%	67.22%	70.19%	77.45%	80.20%																					80.20%						
2017	28.35%	58.79%	66.51%	81.18%	87.35%																						87.35%						
2018	25.82%	53.19%	68.79%	74.48%																							74.48%						
2019	18.77%	46.14%	57.56%																								57.56%						
2020	29.16%	49.88%																									49.88%						
2021	26.82%																										26.82%						
Age-to-Ult	Paid	6.884	2.754	2.118	1.823	1.699	1.587	1.498	1.440	1.398	1.357	1.331	1.305	1.275	1.248	1.222	1.196	1.171	1.149	1.129	1.118	1.108	1.099	1.090	1.083	1.076	1.069	1.063	1.058	1.053	1.049	1.044	
Reported	2.319	8.743	1.642	1.520	1.448	1.385	1.332	1.293	1.259	1.219	1.183	1.160	1.137	1.112	1.106	1.098	1.090	1.083	1.076	1.071	1.066	1.060	1.055	1.051	1.046	1.043	1.039	1.036	1.033	1.030	1.027		
Implied Ratio	33.69%	63.31%	77.50%	83.40%	85.23%	87.27%	88.94%	89.81%	89.81%	89.81%	88.94%	88.94%	89.20%	89.11%	90.53%	91.80%	93.10%	94.27%	95.33%	95.79%	96.22%	96.52%	96.79%	97.05%	97.28%	97.50%	97.70%	97.89%	98.06%	98.22%	98.37%		

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
MEDICAL**

Section III
Exhibit II
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	1,649,603	1,649,603	0	2,681,040	2,683,739	2,699	2,705,690	2,705,690	0
1992	1,636,665	1,636,665	0	2,925,539	2,929,402	3,863	2,975,574	2,976,477	903
1993	1,733,803	1,733,803	0	1,981,425	1,981,425	0	2,006,299	2,006,299	0
1994	1,703,540	1,703,540	0	1,894,253	1,894,253	0	2,035,394	2,035,394	0
1995	1,743,936	1,743,936	0	1,621,344	1,628,492	7,149	1,992,457	2,005,162	12,705
1996	1,752,799	1,752,799	0	1,109,570	1,109,570	0	1,109,570	1,109,570	0
1997	1,717,830	1,717,830	0	1,217,864	1,218,303	438	1,334,219	1,334,219	0
1998	1,867,480	1,867,480	0	2,235,793	2,245,734	9,941	2,443,455	2,397,037	(46,418)
1999	2,086,598	2,086,598	0	3,967,876	4,070,110	102,235	4,329,028	4,485,829	156,801
2000	2,418,013	2,418,013	0	3,356,631	3,383,058	26,428	4,141,111	4,141,111	0
2001	2,515,983	2,515,983	0	3,454,140	3,560,753	106,613	4,587,181	4,707,788	120,607
2002	2,213,274	2,213,274	0	3,998,591	4,024,058	25,468	5,025,932	5,018,007	(7,925)
2003	2,391,471	2,391,471	0	3,723,278	3,756,076	32,798	4,262,905	4,148,256	(114,650)
2004	2,236,538	2,236,538	0	4,433,770	4,484,329	50,559	4,729,726	4,651,863	(77,863)
2005	2,353,716	2,353,716	0	6,420,677	6,735,499	314,822	7,947,251	8,222,224	274,973
2006	2,472,291	2,472,291	0	5,171,862	5,334,880	163,018	5,860,163	5,994,062	133,899
2007	2,697,529	2,697,529	0	4,815,712	4,819,585	3,873	5,425,024	5,425,965	941
2008	2,746,321	2,746,321	0	5,591,770	5,667,202	75,431	6,006,773	6,206,182	199,409
2009	2,577,860	2,577,860	0	3,001,893	3,029,047	27,153	3,445,868	3,500,642	54,773
2010	2,488,650	2,488,650	0	3,340,557	3,411,144	70,587	3,972,370	4,137,289	164,919
2011	1,839,980	1,839,980	0	5,016,285	5,116,861	100,575	6,242,788	6,213,963	(28,825)
2012	1,704,581	1,704,581	0	2,991,612	3,055,363	63,751	3,493,708	3,506,643	12,935
2013	1,801,800	1,801,800	0	2,727,194	2,831,600	104,406	3,221,215	3,231,972	10,757
2014	1,925,369	1,925,369	0	2,977,979	3,151,039	173,060	3,641,066	3,837,824	196,758
2015	1,983,097	1,983,097	0	4,042,125	4,550,093	507,968	5,466,215	5,740,296	274,081
2016	1,848,597	1,848,597	0	3,457,511	3,696,297	238,786	4,464,414	4,608,738	144,324
2017	1,801,122	1,801,122	0	3,178,436	3,427,207	248,771	3,915,383	3,923,745	8,361
2018	1,886,982	1,886,982	0	3,460,297	3,782,723	322,426	5,030,246	5,079,153	48,907
2019	1,947,594	1,947,594	0	2,534,123	3,391,302	857,180	5,492,175	5,891,943	399,768
2020	1,935,294	1,935,294	0	1,199,306	3,173,599	1,974,294	4,112,595	6,362,956	2,250,361
2021		2,014,121			1,007,701			3,757,517	
Total	61,678,315	63,692,436	0	98,528,450	105,150,444	5,614,293	121,415,795	129,363,814	4,190,503

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,649,603	152,881	154,420	154,420	155,592	1,539	2,711	1,539	0	1,172
1992	1,636,665	169,311	181,424	181,424	183,050	12,113	13,738	12,113	0	1,626
1993	1,733,803	64,266	75,482	75,482	76,288	11,216	12,021	11,216	0	806
1994	1,703,540	111,240	130,957	130,957	132,636	19,717	21,396	19,717	0	1,679
1995	1,743,936	32,639	35,526	35,526	36,077	2,887	3,438	2,887	0	551
1996	1,752,799	86,616	86,616	86,616	88,705	0	2,090	0	0	2,090
1997	1,717,830	47,533	49,825	49,825	50,977	2,293	3,444	2,293	0	1,151
1998	1,867,480	192,611	220,980	220,980	227,260	28,368	34,649	28,368	0	6,281
1999	2,086,598	266,462	349,346	349,346	361,608	82,884	95,146	82,884	0	12,262
2000	2,418,013	282,365	342,978	342,978	357,901	60,613	75,536	60,613	0	14,923
2001	2,515,983	243,801	269,139	269,139	283,704	25,338	39,903	25,338	0	14,565
2002	2,213,274	186,874	229,671	229,671	245,180	42,797	58,306	42,797	0	15,509
2003	2,391,471	277,936	350,907	359,507	364,507	81,571	86,571	72,971	8,600	13,600
2004	2,236,538	168,480	190,252	192,191	201,321	23,711	32,841	21,773	1,938	11,069
2005	2,353,716	575,220	730,816	752,238	828,616	177,018	253,396	155,596	21,422	97,801
2006	2,472,291	344,658	413,435	451,341	485,169	106,683	140,511	68,777	37,906	71,734
2007	2,697,529	316,644	351,959	367,933	397,769	51,289	81,125	35,315	15,974	45,810
2008	2,746,321	556,039	616,564	640,688	725,337	84,649	169,298	60,524	24,125	108,773
2009	2,577,860	313,396	343,417	368,364	430,757	54,968	117,361	30,021	24,947	87,340
2010	2,488,650	381,704	434,884	462,640	543,576	80,936	161,871	53,180	27,756	108,692
2011	1,839,980	815,733	1,040,846	1,056,893	1,187,163	241,160	371,430	225,112	16,048	146,318
2012	1,704,581	510,168	587,956	637,453	764,738	127,285	254,570	77,788	49,497	176,782
2013	1,801,800	453,913	511,766	582,624	716,901	128,711	262,988	57,853	70,859	205,136
2014	1,925,369	596,467	770,224	1,011,394	1,150,382	414,927	553,915	173,757	241,171	380,158
2015	1,983,097	847,632	1,036,416	1,571,178	1,685,704	723,545	838,071	188,784	534,762	649,288
2016	1,848,597	696,559	896,301	1,396,766	1,500,000	700,207	803,441	199,742	500,464	603,699
2017	1,801,122	606,942	748,145	1,050,499	1,352,852	443,556	745,910	141,203	302,354	604,707
2018	1,886,982	763,851	1,063,547	1,620,643	1,787,303	856,793	1,023,453	299,697	557,096	723,756
2019	1,947,594	682,900	1,345,223	1,865,275	2,065,275	1,182,375	1,382,375	662,323	520,052	720,052
2020	1,935,294	604,371	1,777,634	2,514,401	2,764,401	1,910,029	2,160,029	1,173,262	736,767	986,767
2021	2,014,121	140,710	1,020,712	1,800,356	2,150,356	1,659,646	2,009,646	880,001	779,645	1,129,645
Total	63,692,436	11,489,924	16,357,365	20,828,748	23,301,106	9,338,824	11,811,182	4,867,441	4,471,382	6,943,741

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit III, Sheet 2, Column (15)
- (6) From Section III, Exhibit III, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
BEYOND THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
												(13)	(14)	(15)	(16)	(17)	(18)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	1,649,603	152,881	154,420	1,539	156,992	155,592	155,041	156,292	156,974	155,597	156,292	154,420	155,771	154,420	155,592	0.094	0.094
1992	1,636,665	169,311	181,424	12,113	174,130	183,050	187,147	183,050	174,377	183,050	183,050	181,318	183,216	181,424	183,050	0.111	0.112
1993	1,733,803	64,266	75,482	11,216	66,222	76,288	81,726	76,288	66,519	76,288	76,288	75,482	76,434	75,482	76,288	0.044	0.044
1994	1,703,540	111,240	130,957	19,717	114,899	132,636	143,961	132,636	115,464	132,636	132,636	130,957	132,960	130,957	132,636	0.077	0.078
1995	1,743,936	32,639	35,526	2,887	33,813	36,077	37,791	36,077	33,892	36,077	36,077	31,253	32,097	35,526	36,077	0.020	0.021
1996	1,752,799	86,616	86,616	0	90,068	88,251	86,616	89,160	90,034	88,268	89,160	86,616	88,948	86,616	88,705	0.049	0.051
1997	1,717,830	47,533	49,825	2,293	49,658	50,977	52,386	50,977	49,715	50,977	50,977	49,825	51,231	49,825	50,977	0.029	0.030
1998	1,867,480	192,611	220,980	28,368	202,403	227,260	258,781	227,260	203,605	227,260	227,260	227,841	235,790	220,980	227,260	0.118	0.122
1999	2,086,598	266,462	349,346	82,884	282,057	361,608	480,809	361,608	286,455	361,608	361,608	297,037	309,898	349,346	361,608	0.167	0.173
2000	2,418,013	282,365	342,978	60,613	301,627	357,901	457,002	357,901	305,221	357,901	357,901	342,978	361,465	342,978	357,901	0.142	0.148
2001	2,515,983	243,801	269,139	25,338	263,416	283,704	325,390	283,704	264,927	283,704	283,704	260,997	278,564	269,139	283,704	0.107	0.113
2002	2,213,274	186,874	229,671	42,797	204,805	245,180	341,107	245,180	208,340	245,180	245,180	233,729	253,435	229,671	245,180	0.104	0.111
2003	2,391,471	277,936	350,907	72,971	310,074	380,570	572,174	380,570	317,381	380,570	380,570	371,075	376,075	359,507	364,507	0.150	0.152
2004	2,236,538	168,480	190,252	21,773	192,191	210,452	266,539	201,321	193,317	209,575	201,321	185,182	191,090	192,191	201,321	0.086	0.090
2005	2,353,716	575,220	730,816	155,596	675,859	828,616	1,325,591	828,616	698,606	828,616	828,616	664,096	740,518	752,238	828,616	0.320	0.352
2006	2,472,291	344,658	413,435	68,777	417,513	485,169	795,119	451,341	423,415	480,168	451,341	430,340	453,687	451,341	485,169	0.183	0.196
2007	2,697,529	316,644	351,959	35,315	397,769	419,222	482,206	408,495	399,957	417,501	408,495	377,442	398,484	367,933	397,769	0.136	0.147
2008	2,746,321	556,039	616,564	60,524	720,850	760,099	903,760	740,475	725,337	756,393	740,475	637,829	723,441	640,688	725,337	0.233	0.264
2009	2,577,860	313,396	343,417	30,021	423,332	438,182	492,937	430,757	425,260	436,576	430,757	364,816	440,191	368,364	430,757	0.143	0.167
2010	2,488,650	381,704	434,884	53,180	538,804	571,536	677,190	555,170	543,576	567,623	555,170	458,909	538,289	462,640	543,576	0.186	0.218
2011	1,839,980	815,733	1,040,846	225,112	1,187,163	1,408,943	2,180,314	1,298,053	1,221,858	1,379,972	1,298,053	1,034,928	1,170,636	1,056,893	1,187,163	0.574	0.645
2012	1,704,581	510,168	587,956	77,788	764,738	823,744	1,065,299	794,241	774,559	815,299	794,241	626,258	758,236	637,453	764,738	0.374	0.449
2013	1,801,800	453,913	511,766	57,853	711,336	742,094	860,362	726,715	716,901	737,321	726,715	579,339	713,818	582,624	716,901	0.323	0.398
2014	1,925,369	596,467	770,224	173,757	977,732	1,150,382	1,735,494	1,064,057	1,011,394	1,121,855	1,064,057	949,157	1,143,226	1,011,394	1,150,382	0.525	0.597
2015	1,983,097	847,632	1,036,416	188,784	1,472,811	1,571,178	1,800,230	1,631,630	1,540,226	1,591,753	1,069,097	1,286,254	1,480,582	1,571,178	1,685,704	0.792	0.850
2016	1,848,597	696,559	896,301	199,742	1,288,982	1,426,706	1,741,712	1,523,495	1,396,766	1,462,689	1,204,896	1,317,476	1,496,785	1,396,766	1,500,000	0.756	0.811
2017	1,801,122	606,942	748,145	141,203	1,212,998	1,220,647	1,233,811	1,492,911	1,352,852	1,326,038	1,222,238	1,183,961	1,325,178	1,050,499	1,352,852	0.583	0.751
2018	1,886,982	763,851	1,063,547	299,697	1,671,611	1,787,303	1,942,318	1,577,755	1,620,643	1,702,448	1,089,172	1,635,477	1,847,696	1,620,643	1,787,303	0.859	0.947
2019	1,947,594	682,900	1,345,223	662,323	1,726,099	2,373,696	3,022,542	1,640,661	1,674,463	2,056,087	1,166,784	1,606,577	1,825,953	1,865,275	2,065,275	0.958	1.060
2020	1,935,294	604,371	1,777,634	1,173,262	2,008,809	3,230,802	3,893,970	1,638,041	1,749,591	2,514,401	1,261,343	1,575,740	1,825,781	2,514,401	2,764,401	1.299	1.428
2021	2,014,121	140,710	1,020,712	880,001	1,281,479	2,198,313	2,350,431	1,710,725	1,663,593	1,937,120	1,227,223			1,800,356	2,150,356	0.894	1.068
Total	63,692,436	11,489,924	16,357,365	4,867,441	19,920,242	24,226,178	29,949,758	21,295,163	20,405,218	22,920,552	18,320,696	17,357,309	19,609,477	20,828,748	23,301,106		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section III, Exhibit III, Sheet 9, Column (6)
- (7) From Section III, Exhibit III, Sheet 10, Column (6)
- (8) From Section III, Exhibit III, Sheet 11, Column (10)
- (9) From Section III, Exhibit III, Sheet 6, Column (4)
- (10) From Section III, Exhibit III, Sheet 6, Column (10)
- (11) From Section III, Exhibit III, Sheet 7, Column (10)
- (12) From Section III, Exhibit III, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low (2)	High (3)	Low (4)	High (5)	Low (6)	High (7)		
1991	154,420	155,771	154,420	155,592	0	(179)	152,881	154,420
1992	181,318	183,216	181,424	183,050	106	(166)	169,311	181,424
1993	75,482	76,434	75,482	76,288	0	(146)	64,266	75,482
1994	130,957	132,960	130,957	132,636	0	(325)	111,240	130,957
1995	31,253	32,097	35,526	36,077	4,273	3,980	32,639	35,526
1996	86,616	88,948	86,616	88,705	0	(243)	86,616	86,616
1997	49,825	51,231	49,825	50,977	0	(254)	47,533	49,825
1998	227,841	235,790	220,980	227,260	(6,861)	(8,530)	192,611	220,980
1999	297,037	309,898	349,346	361,608	52,309	51,710	266,462	349,346
2000	342,978	361,465	342,978	357,901	0	(3,564)	282,365	342,978
2001	260,997	278,564	269,139	283,704	8,142	5,139	243,801	269,139
2002	233,729	253,435	229,671	245,180	(4,058)	(8,255)	186,874	229,671
2003	371,075	376,075	359,507	364,507	(11,568)	(11,568)	277,936	350,907
2004	185,182	191,090	192,191	201,321	7,009	10,231	168,480	190,252
2005	664,096	740,518	752,238	828,616	88,142	88,098	575,220	730,816
2006	430,340	453,687	451,341	485,169	21,001	31,483	344,658	413,435
2007	377,442	398,484	367,933	397,769	(9,510)	(715)	316,644	351,959
2008	637,829	723,441	640,688	725,337	2,859	1,896	556,039	616,564
2009	364,816	440,191	368,364	430,757	3,548	(9,434)	313,396	343,417
2010	458,909	538,289	462,640	543,576	3,731	5,287	381,704	434,884
2011	1,034,928	1,170,636	1,056,893	1,187,163	21,966	16,527	815,733	1,040,846
2012	626,258	758,236	637,453	764,738	11,195	6,502	510,168	587,956
2013	579,339	713,818	582,624	716,901	3,286	3,083	453,913	511,766
2014	949,157	1,143,226	1,011,394	1,150,382	62,237	7,156	596,467	770,224
2015	1,286,254	1,480,582	1,571,178	1,685,704	284,924	205,121	847,632	1,036,416
2016	1,317,476	1,496,785	1,396,766	1,500,000	79,289	3,215	696,559	896,301
2017	1,183,961	1,325,178	1,050,499	1,352,852	(133,462)	27,674	606,942	748,145
2018	1,635,477	1,847,696	1,620,643	1,787,303	(14,834)	(60,393)	763,851	1,063,547
2019	1,606,577	1,825,953	1,865,275	2,065,275	258,698	239,322	682,900	1,345,223
2020	1,575,740	1,825,781	2,514,401	2,764,401	938,661	938,620	604,371	1,777,634
2021	0	0	1,800,356	2,150,356	1,800,356	2,150,356	140,710	1,020,712
Total	17,357,309	19,609,477	20,828,748	23,301,106	3,471,438	3,691,630	11,489,924	16,357,365
Total Excluding Latest	17,357,309	19,609,477	19,028,391	21,150,750	1,671,082	1,541,273	11,349,214	15,336,654

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section III, Exhibit III, Sheet 2, Column (15)
- (5) From Section III, Exhibit III, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid LDF	Projected Paid LDF	Method 1	Method 1	Actual Paid Emergence Loss	Actual - Expected	
	Ultimate Loss	Ultimate Loss	Paid Loss	Paid Loss			Expected Paid Emergence Loss	Expected Paid Emergence Loss		Method 1	Method 1
(1)	@ 06/30/2021	@ 06/30/2021	@ 06/30/2021	@ 06/30/2022	@ 06/30/2021	@ 06/30/2022	@ 06/30/2022	@ 06/30/2022	@ 06/30/2022	(11)	(12)
1991	154,420	155,771	152,580	152,881	1.027	1.024	182	315	301	119	(14)
1992	181,318	183,216	167,683	169,311	1.028	1.027	700	798	1,628	928	831
1993	75,482	76,434	64,266	64,266	1.030	1.028	675	733	0	(675)	(733)
1994	130,957	132,960	111,120	111,240	1.032	1.030	1,386	1,526	120	(1,266)	(1,406)
1995	31,253	32,097	31,252	32,639	1.035	1.032	0	68	1,386	1,386	1,319
1996	86,616	88,948	86,616	86,616	1.039	1.035	0	212	0	0	(212)
1997	49,825	51,231	47,490	47,533	1.044	1.039	237	380	42	(195)	(338)
1998	227,841	235,790	188,416	192,611	1.049	1.044	4,422	5,313	4,195	(227)	(1,118)
1999	297,037	309,898	263,435	266,462	1.057	1.049	4,109	5,682	3,027	(1,082)	(2,655)
2000	342,978	361,465	281,373	282,365	1.066	1.057	8,113	10,548	993	(7,121)	(9,555)
2001	260,997	278,564	238,874	243,801	1.077	1.066	3,101	5,564	4,926	1,825	(637)
2002	233,729	253,435	185,744	186,874	1.092	1.077	7,081	9,989	1,130	(5,951)	(8,859)
2003	371,075	376,075	277,233	277,936	1.111	1.092	14,428	15,197	703	(13,725)	(14,494)
2004	185,182	191,090	162,678	168,480	1.138	1.111	4,067	5,135	5,802	1,735	667
2005	664,096	740,518	501,708	575,220	1.171	1.138	27,484	40,418	73,512	46,028	33,094
2006	430,340	453,687	333,773	344,658	1.219	1.171	18,048	22,411	10,885	(7,163)	(11,527)
2007	377,442	398,484	316,355	316,644	1.260	1.219	7,765	10,440	289	(7,476)	(10,151)
2008	637,829	723,441	552,217	556,039	1.310	1.260	11,060	22,120	3,823	(7,237)	(18,297)
2009	364,816	440,191	307,989	313,396	1.369	1.310	6,930	16,121	5,407	(1,523)	(10,714)
2010	458,909	538,289	379,530	381,704	1.418	1.369	6,832	13,663	2,175	(4,657)	(11,489)
2011	1,034,928	1,170,636	795,928	815,733	1.471	1.418	18,784	29,449	19,805	1,022	(9,644)
2012	626,258	758,236	494,279	510,168	1.534	1.471	10,627	21,254	15,889	5,262	(5,365)
2013	579,339	713,818	444,860	453,913	1.605	1.534	10,232	20,464	9,053	(1,178)	(11,410)
2014	949,157	1,143,226	558,043	596,467	1.701	1.605	33,483	50,097	38,424	4,941	(11,673)
2015	1,286,254	1,480,582	710,080	847,632	1.811	1.701	46,155	61,722	137,553	91,398	75,831
2016	1,317,476	1,496,785	656,405	696,559	1.956	1.811	55,300	70,300	40,154	(15,146)	(30,146)
2017	1,183,961	1,325,178	555,223	606,942	2.132	1.956	49,970	61,194	51,719	1,749	(9,474)
2018	1,635,477	1,847,696	718,042	763,851	2.463	2.132	97,204	119,689	45,808	(51,396)	(73,881)
2019	1,606,577	1,825,953	542,439	682,900	3.239	2.463	149,728	180,595	140,460	(9,267)	(40,134)
2020	1,575,740	1,825,781	209,098	604,371	8.664	3.239	298,699	353,349	395,274	96,575	41,925
Total	17,357,309	19,609,477	10,334,731	11,349,214			896,801	1,154,743	1,014,483	117,682	(140,260)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	154,420	155,771	154,420	154,420	1.009	1.008	0	135	0	0	(135)
1992	181,318	183,216	181,318	181,424	1.010	1.009	0	308	106	106	(202)
1993	75,482	76,434	75,482	75,482	1.013	1.010	0	160	0	0	(160)
1994	130,957	132,960	130,957	130,957	1.015	1.013	0	348	0	0	(348)
1995	31,253	32,097	31,253	35,526	1.019	1.015	0	150	4,273	4,273	4,123
1996	86,616	88,948	86,616	86,616	1.023	1.019	0	423	0	0	(423)
1997	49,825	51,231	49,825	49,825	1.028	1.023	0	259	0	0	(259)
1998	227,841	235,790	227,841	220,980	1.035	1.028	0	1,480	(6,861)	(6,861)	(8,341)
1999	297,037	309,898	297,037	349,346	1.043	1.035	0	2,413	52,309	52,309	49,895
2000	342,978	361,465	342,978	342,978	1.054	1.043	0	3,487	0	0	(3,487)
2001	260,997	278,564	260,997	269,139	1.067	1.054	0	3,321	8,142	8,142	4,821
2002	233,729	253,435	233,729	229,671	1.084	1.067	0	3,723	(4,058)	(4,058)	(7,781)
2003	371,075	376,075	360,031	350,907	1.106	1.084	2,080	3,021	(9,125)	(11,204)	(12,146)
2004	185,182	191,090	173,783	190,252	1.134	1.106	2,133	3,239	16,470	14,337	13,231
2005	664,096	740,518	634,223	730,816	1.168	1.134	5,347	19,027	96,593	91,245	77,566
2006	430,340	453,687	382,821	413,435	1.185	1.168	3,851	5,742	30,614	26,763	24,871
2007	377,442	398,484	359,255	351,959	1.221	1.185	2,473	5,333	(7,296)	(9,769)	(12,629)
2008	637,829	723,441	599,496	616,564	1.263	1.221	5,094	16,470	17,068	11,974	598
2009	364,816	440,191	338,272	343,417	1.301	1.263	2,643	10,148	5,145	2,502	(5,003)
2010	458,909	538,289	420,946	434,884	1.347	1.301	3,831	11,841	13,938	10,107	2,097
2011	1,034,928	1,170,636	987,979	1,040,846	1.394	1.347	4,171	16,227	52,867	48,696	36,640
2012	626,258	758,236	572,766	587,956	1.443	1.394	4,228	14,661	15,190	10,962	529
2013	579,339	713,818	500,641	511,766	1.493	1.443	5,584	15,126	11,125	5,541	(4,001)
2014	949,157	1,143,226	686,213	770,224	1.523	1.493	10,053	17,472	84,010	73,958	66,538
2015	1,286,254	1,480,582	925,779	1,036,416	1.599	1.523	30,076	46,289	110,637	80,562	64,349
2016	1,317,476	1,496,785	908,650	896,301	1.647	1.599	18,949	27,260	(12,349)	(31,298)	(39,609)
2017	1,183,961	1,325,178	750,931	748,145	1.705	1.647	21,500	28,512	(2,786)	(24,287)	(31,298)
2018	1,635,477	1,847,696	1,102,885	1,063,547	1.790	1.705	33,701	47,130	(39,338)	(73,040)	(86,469)
2019	1,606,577	1,825,953	1,159,448	1,345,223	1.844	1.790	15,896	23,695	185,775	169,879	162,080
2020	1,575,740	1,825,781	1,071,314	1,777,634	2.084	1.844	60,518	90,516	706,320	645,802	615,803
Total	17,357,309	19,609,477	14,007,888	15,336,654			232,127	417,916	1,328,766	1,096,639	910,850

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,649,603	0.095	156,292	97.4%	152,199	152,881	2.6%	4,093	156,974	0.095
1992	1,636,665	0.112	183,050	97.2%	177,984	169,311	2.8%	5,066	174,377	0.107
1993	1,733,803	0.044	76,288	97.0%	74,035	64,266	3.0%	2,253	66,519	0.038
1994	1,703,540	0.078	132,636	96.8%	128,411	111,240	3.2%	4,224	115,464	0.068
1995	1,743,936	0.021	36,077	96.5%	34,824	32,639	3.5%	1,253	33,892	0.019
1996	1,752,799	0.051	89,160	96.2%	85,742	86,616	3.8%	3,418	90,034	0.051
1997	1,717,830	0.030	50,977	95.7%	48,794	47,533	4.3%	2,182	49,715	0.029
1998	1,867,480	0.122	227,260	95.2%	216,267	192,611	4.8%	10,994	203,605	0.109
1999	2,086,598	0.173	361,608	94.5%	341,615	266,462	5.5%	19,993	286,455	0.137
2000	2,418,013	0.148	357,901	93.6%	335,046	282,365	6.4%	22,855	305,221	0.126
2001	2,515,983	0.113	283,704	92.6%	262,578	243,801	7.4%	21,126	264,927	0.105
2002	2,213,274	0.111	245,180	91.2%	223,715	186,874	8.8%	21,466	208,340	0.094
2003	2,391,471	0.159	380,570	89.6%	341,124	277,936	10.4%	39,446	317,381	0.133
2004	2,236,538	0.090	201,321	87.7%	176,484	168,480	12.3%	24,838	193,317	0.086
2005	2,353,716	0.352	828,616	85.1%	705,231	575,220	14.9%	123,386	698,606	0.297
2006	2,472,291	0.183	451,341	82.6%	372,584	344,658	17.4%	78,757	423,415	0.171
2007	2,697,529	0.151	408,495	79.6%	325,183	316,644	20.4%	83,313	399,957	0.148
2008	2,746,321	0.270	740,475	77.1%	571,177	556,039	22.9%	169,298	725,337	0.264
2009	2,577,860	0.167	430,757	74.0%	318,893	313,396	26.0%	111,864	425,260	0.165
2010	2,488,650	0.223	555,170	70.8%	393,299	381,704	29.2%	161,871	543,576	0.218
2011	1,839,980	0.705	1,298,053	68.7%	891,929	815,733	31.3%	406,124	1,221,858	0.664
2012	1,704,581	0.466	794,241	66.7%	529,850	510,168	33.3%	264,391	774,559	0.454
2013	1,801,800	0.403	726,715	63.8%	463,727	453,913	36.2%	262,988	716,901	0.398
2014	1,925,369	0.553	1,064,057	61.0%	649,130	596,467	39.0%	414,927	1,011,394	0.525
2015	1,983,097	0.823	1,631,630	57.6%	939,036	847,632	42.4%	692,594	1,540,226	0.777
2016	1,848,597	0.824	1,523,495	54.0%	823,289	696,559	46.0%	700,207	1,396,766	0.756
2017	1,801,122	0.829	1,492,911	50.0%	747,001	606,942	50.0%	745,910	1,352,852	0.751
2018	1,886,982	0.836	1,577,755	45.7%	720,963	763,851	54.3%	856,793	1,620,643	0.859
2019	1,947,594	0.842	1,640,661	39.6%	649,098	682,900	60.4%	991,563	1,674,463	0.860
2020	1,935,294	0.846	1,638,041	30.1%	492,822	604,371	69.9%	1,145,219	1,749,591	0.904
2021	2,014,121	0.849	1,710,725	11.0%	187,843	140,710	89.0%	1,522,882	1,663,593	0.826
Total	63,692,436		21,295,163		12,379,869	11,489,924		8,915,294	20,405,218	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section III, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section III, Exhibit III, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,649,603	0.095	156,292	99.2%	155,115	154,420	0.8%	1,178	155,597	0.094
1992	1,636,665	0.112	183,050	99.1%	181,424	181,424	0.9%	1,626	183,050	0.112
1993	1,733,803	0.044	76,288	98.9%	75,482	75,482	1.1%	806	76,288	0.044
1994	1,703,540	0.078	132,636	98.7%	130,957	130,957	1.3%	1,679	132,636	0.078
1995	1,743,936	0.021	36,077	98.5%	35,526	35,526	1.5%	551	36,077	0.021
1996	1,752,799	0.051	89,160	98.1%	87,508	86,616	1.9%	1,652	88,268	0.050
1997	1,717,830	0.030	50,977	97.7%	49,825	49,825	2.3%	1,151	50,977	0.030
1998	1,867,480	0.122	227,260	97.2%	220,980	220,980	2.8%	6,281	227,260	0.122
1999	2,086,598	0.173	361,608	96.6%	349,346	349,346	3.4%	12,262	361,608	0.173
2000	2,418,013	0.148	357,901	95.8%	342,978	342,978	4.2%	14,923	357,901	0.148
2001	2,515,983	0.113	283,704	94.9%	269,139	269,139	5.1%	14,565	283,704	0.113
2002	2,213,274	0.111	245,180	93.7%	229,671	229,671	6.3%	15,509	245,180	0.111
2003	2,391,471	0.159	380,570	92.2%	350,907	350,907	7.8%	29,663	380,570	0.159
2004	2,236,538	0.090	201,321	90.4%	181,998	190,252	9.6%	19,323	209,575	0.094
2005	2,353,716	0.352	828,616	88.2%	730,816	730,816	11.8%	97,801	828,616	0.352
2006	2,472,291	0.183	451,341	85.2%	384,608	413,435	14.8%	66,733	480,168	0.194
2007	2,697,529	0.151	408,495	84.0%	342,953	351,959	16.0%	65,542	417,501	0.155
2008	2,746,321	0.270	740,475	81.1%	600,645	616,564	18.9%	139,830	756,393	0.275
2009	2,577,860	0.167	430,757	78.4%	337,598	343,417	21.6%	93,159	436,576	0.169
2010	2,488,650	0.223	555,170	76.1%	422,431	434,884	23.9%	132,739	567,623	0.228
2011	1,839,980	0.705	1,298,053	73.9%	958,927	1,040,846	26.1%	339,127	1,379,972	0.750
2012	1,704,581	0.466	794,241	71.4%	566,898	587,956	28.6%	227,343	815,299	0.478
2013	1,801,800	0.403	726,715	69.0%	501,160	511,766	31.0%	225,555	737,321	0.409
2014	1,925,369	0.553	1,064,057	67.0%	712,426	770,224	33.0%	351,631	1,121,855	0.583
2015	1,983,097	0.823	1,631,630	66.0%	1,076,293	1,036,416	34.0%	555,337	1,591,753	0.803
2016	1,848,597	0.824	1,523,495	62.8%	957,107	896,301	37.2%	566,388	1,462,689	0.791
2017	1,801,122	0.829	1,492,911	61.3%	915,018	748,145	38.7%	577,893	1,326,038	0.736
2018	1,886,982	0.836	1,577,755	59.5%	938,854	1,063,547	40.5%	638,901	1,702,448	0.902
2019	1,947,594	0.842	1,640,661	56.7%	929,797	1,345,223	43.3%	710,864	2,056,087	1.056
2020	1,935,294	0.846	1,638,041	55.0%	901,274	1,777,634	45.0%	736,767	2,514,401	1.299
2021	2,014,121	0.849	1,710,725	46.4%	794,317	1,020,712	53.6%	916,408	1,937,120	0.962
Total	63,692,436		21,295,163		14,731,976	16,357,365		6,563,187	22,920,552	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section III, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section III, Exhibit III, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,649,603	2.427	156,992	155,592	156,292	2.427	0.972	368,854	0.092	0.874	0.095	0.095
1992	1,636,665	2.357	174,130	183,050	183,050	2.357	1.024	441,822	0.115	0.830	0.112	0.112
1993	1,733,803	2.288	66,222	76,288	76,288	2.288	1.116	194,822	0.049	0.762	0.044	0.044
1994	1,703,540	2.221	114,899	132,636	132,636	2.221	1.141	336,057	0.089	0.745	0.078	0.078
1995	1,743,936	2.157	33,813	36,077	36,077	2.157	1.087	84,569	0.022	0.782	0.018	0.021
1996	1,752,799	2.094	90,068	88,251	89,160	2.094	1.059	197,769	0.054	0.802	0.051	0.051
1997	1,717,830	2.033	49,658	50,977	50,977	2.033	1.055	109,371	0.031	0.805	0.030	0.030
1998	1,867,480	1.974	202,403	227,260	227,260	1.974	1.052	471,980	0.128	0.808	0.126	0.122
1999	2,086,598	1.916	282,057	361,608	361,608	1.916	1.051	728,123	0.182	0.809	0.149	0.173
2000	2,418,013	1.860	301,627	357,901	357,901	1.860	1.049	698,447	0.155	0.810	0.149	0.148
2001	2,515,983	1.806	263,416	283,704	283,704	1.806	1.047	536,251	0.118	0.812	0.111	0.113
2002	2,213,274	1.754	204,805	245,180	245,180	1.754	1.045	449,151	0.116	0.814	0.115	0.111
2003	2,391,471	1.702	310,074	380,570	380,570	1.702	1.044	676,191	0.166	0.814	0.166	0.159
2004	2,236,538	1.653	192,191	210,452	201,321	1.653	1.042	346,853	0.094	0.815	0.085	0.090
2005	2,353,716	1.605	675,859	828,616	828,616	1.605	1.037	1,379,481	0.365	0.819	0.315	0.352
2006	2,472,291	1.558	417,513	485,169	451,341	1.558	1.030	724,524	0.188	0.825	0.174	0.183
2007	2,697,529	1.513	397,769	419,222	408,495	1.513	1.026	634,046	0.155	0.828	0.155	0.151
2008	2,746,321	1.469	720,850	760,099	740,475	1.469	1.023	1,111,912	0.276	0.831	0.270	0.270
2009	2,577,860	1.426	423,332	438,182	430,757	1.426	1.017	624,453	0.170	0.836	0.167	0.167
2010	2,488,650	1.384	538,804	571,536	555,170	1.384	1.011	776,880	0.226	0.841	0.222	0.223
2011	1,839,980	1.344	1,187,163	1,408,943	1,298,053	1.344	1.008	1,759,108	0.711	0.843	0.692	0.705
2012	1,704,581	1.305	764,738	823,744	794,241	1.305	1.010	1,047,179	0.471	0.841	0.465	0.466
2013	1,801,800	1.267	711,336	742,094	726,715	1.267	1.013	932,696	0.409	0.839	0.406	0.403
2014	1,925,369	1.230	977,732	1,150,382	1,064,057	1.230	1.023	1,338,665	0.565	0.831	0.738	0.553
2015	1,983,097	1.194	1,472,811	1,571,178	1,521,994	1.194	1.033	1,877,490	0.793	0.823	0.730	0.823
2016	1,848,597	1.159	1,288,982	1,426,706	1,357,844	1.159	1.031	1,623,514	0.758	0.824	0.732	0.824
2017	1,801,122	1.126	1,212,998	1,220,647	1,216,822	1.126	1.025	1,404,443	0.693	0.829	0.736	0.829
2018	1,886,982	1.093	1,671,611	1,787,303	1,729,457	1.093	1.017	1,921,182	0.932	0.836	0.742	0.836
2019	1,947,594	1.061	1,726,099	2,373,696	2,049,897	1.061	1.009	2,194,346	1.062	0.842	0.748	0.842
2020	1,935,294	1.030	2,008,809	3,230,802	2,619,805	1.030	1.004	2,709,862	1.359	0.846	0.750	0.846
2021	2,014,121	1.000	1,281,479	2,198,313	1,739,896	1.000	1.001	1,741,195	0.864	0.849		0.849

19,920,242 24,226,178

All Per Wtd Avg 0.238
Last 5 Wtd Avg 0.744
Last 4 Wtd Avg 0.794
Last 3 Wtd Avg 0.794

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 0.850

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section III, Exhibit III, Sheet 9, Column (6)
- (5) From Section III, Exhibit III, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,649,603	152,881	1.027	156,992	0.095
1992	360.0	1,636,665	169,311	1.028	174,130	0.106
1993	348.0	1,733,803	64,266	1.030	66,222	0.038
1994	336.0	1,703,540	111,240	1.033	114,899	0.067
1995	324.0	1,743,936	32,639	1.036	33,813	0.019
1996	312.0	1,752,799	86,616	1.040	90,068	0.051
1997	300.0	1,717,830	47,533	1.045	49,658	0.029
1998	288.0	1,867,480	192,611	1.051	202,403	0.108
1999	276.0	2,086,598	266,462	1.059	282,057	0.135
2000	264.0	2,418,013	282,365	1.068	301,627	0.125
2001	252.0	2,515,983	243,801	1.080	263,416	0.105
2002	240.0	2,213,274	186,874	1.096	204,805	0.093
2003	228.0	2,391,471	277,936	1.116	310,074	0.130
2004	216.0	2,236,538	168,480	1.141	192,191	0.086
2005	204.0	2,353,716	575,220	1.175	675,859	0.287
2006	192.0	2,472,291	344,658	1.211	417,513	0.169
2007	180.0	2,697,529	316,644	1.256	397,769	0.147
2008	168.0	2,746,321	556,039	1.296	720,850	0.262
2009	156.0	2,577,860	313,396	1.351	423,332	0.164
2010	144.0	2,488,650	381,704	1.412	538,804	0.217
2011	132.0	1,839,980	815,733	1.455	1,187,163	0.645
2012	120.0	1,704,581	510,168	1.499	764,738	0.449
2013	108.0	1,801,800	453,913	1.567	711,336	0.395
2014	96.0	1,925,369	596,467	1.639	977,732	0.508
2015	84.0	1,983,097	847,632	1.738	1,472,811	0.743
2016	72.0	1,848,597	696,559	1.850	1,288,982	0.697
2017	60.0	1,801,122	606,942	1.999	1,212,998	0.673
2018	48.0	1,886,982	763,851	2.188	1,671,611	0.886
2019	36.0	1,947,594	682,900	2.528	1,726,099	0.886
2020	24.0	1,935,294	604,371	3.324	2,008,809	1.038
2021	12.0	2,014,121	140,710	9.107	1,281,479	0.636
Total		63,692,436	11,489,924		19,920,242	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit III, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,649,603	154,420	1.008	155,592	0.094
1992	360.0	1,636,665	181,424	1.009	183,050	0.112
1993	348.0	1,733,803	75,482	1.011	76,288	0.044
1994	336.0	1,703,540	130,957	1.013	132,636	0.078
1995	324.0	1,743,936	35,526	1.016	36,077	0.021
1996	312.0	1,752,799	86,616	1.019	88,251	0.050
1997	300.0	1,717,830	49,825	1.023	50,977	0.030
1998	288.0	1,867,480	220,980	1.028	227,260	0.122
1999	276.0	2,086,598	349,346	1.035	361,608	0.173
2000	264.0	2,418,013	342,978	1.044	357,901	0.148
2001	252.0	2,515,983	269,139	1.054	283,704	0.113
2002	240.0	2,213,274	229,671	1.068	245,180	0.111
2003	228.0	2,391,471	350,907	1.085	380,570	0.159
2004	216.0	2,236,538	190,252	1.106	210,452	0.094
2005	204.0	2,353,716	730,816	1.134	828,616	0.352
2006	192.0	2,472,291	413,435	1.174	485,169	0.196
2007	180.0	2,697,529	351,959	1.191	419,222	0.155
2008	168.0	2,746,321	616,564	1.233	760,099	0.277
2009	156.0	2,577,860	343,417	1.276	438,182	0.170
2010	144.0	2,488,650	434,884	1.314	571,536	0.230
2011	132.0	1,839,980	1,040,846	1.354	1,408,943	0.766
2012	120.0	1,704,581	587,956	1.401	823,744	0.483
2013	108.0	1,801,800	511,766	1.450	742,094	0.412
2014	96.0	1,925,369	770,224	1.494	1,150,382	0.597
2015	84.0	1,983,097	1,036,416	1.516	1,571,178	0.792
2016	72.0	1,848,597	896,301	1.592	1,426,706	0.772
2017	60.0	1,801,122	748,145	1.632	1,220,647	0.678
2018	48.0	1,886,982	1,063,547	1.681	1,787,303	0.947
2019	36.0	1,947,594	1,345,223	1.765	2,373,696	1.219
2020	24.0	1,935,294	1,777,634	1.817	3,230,802	1.669
2021	12.0	2,014,121	1,020,712	2.154	2,198,313	1.091
Total		63,692,436	16,357,365		24,226,178	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit III, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	1,649,603	152,881	154,420	1,539	1.027	1.008	1.404	155,041	0.094
1992	360.0	1,636,665	169,311	181,424	12,113	1.028	1.009	1.473	187,147	0.114
1993	348.0	1,733,803	64,266	75,482	11,216	1.030	1.011	1.557	81,726	0.047
1994	336.0	1,703,540	111,240	130,957	19,717	1.033	1.013	1.660	143,961	0.085
1995	324.0	1,743,936	32,639	35,526	2,887	1.036	1.016	1.785	37,791	0.022
1996	312.0	1,752,799	86,616	86,616	0	1.040	1.019	1.936	86,616	0.049
1997	300.0	1,717,830	47,533	49,825	2,293	1.045	1.023	2.117	52,386	0.030
1998	288.0	1,867,480	192,611	220,980	28,368	1.051	1.028	2.333	258,781	0.139
1999	276.0	2,086,598	266,462	349,346	82,884	1.059	1.035	2.586	480,809	0.230
2000	264.0	2,418,013	282,365	342,978	60,613	1.068	1.044	2.881	457,002	0.189
2001	252.0	2,515,983	243,801	269,139	25,338	1.080	1.054	3.220	325,390	0.129
2002	240.0	2,213,274	186,874	229,671	42,797	1.096	1.068	3.604	341,107	0.154
2003	228.0	2,391,471	277,936	350,907	72,971	1.116	1.085	4.032	572,174	0.239
2004	216.0	2,236,538	168,480	190,252	21,773	1.141	1.106	4.504	266,539	0.119
2005	204.0	2,353,716	575,220	730,816	155,596	1.175	1.134	4.823	1,325,591	0.563
2006	192.0	2,472,291	344,658	413,435	68,777	1.211	1.174	6.550	795,119	0.322
2007	180.0	2,697,529	316,644	351,959	35,315	1.256	1.191	4.688	482,206	0.179
2008	168.0	2,746,321	556,039	616,564	60,524	1.296	1.233	5.745	903,760	0.329
2009	156.0	2,577,860	313,396	343,417	30,021	1.351	1.276	5.981	492,937	0.191
2010	144.0	2,488,650	381,704	434,884	53,180	1.412	1.314	5.556	677,190	0.272
2011	132.0	1,839,980	815,733	1,040,846	225,112	1.455	1.354	6.062	2,180,314	1.185
2012	120.0	1,704,581	510,168	587,956	77,788	1.499	1.401	7.136	1,065,299	0.625
2013	108.0	1,801,800	453,913	511,766	57,853	1.567	1.450	7.026	860,362	0.478
2014	96.0	1,925,369	596,467	770,224	173,757	1.639	1.494	6.555	1,735,494	0.901
2015	84.0	1,983,097	847,632	1,036,416	188,784	1.738	1.516	5.046	1,800,230	0.908
2016	72.0	1,848,597	696,559	896,301	199,742	1.850	1.592	5.233	1,741,712	0.942
2017	60.0	1,801,122	606,942	748,145	141,203	1.999	1.632	4.439	1,233,811	0.685
2018	48.0	1,886,982	763,851	1,063,547	299,697	2.188	1.681	3.932	1,942,318	1.029
2019	36.0	1,947,594	682,900	1,345,223	662,323	2.528	1.765	3.532	3,022,542	1.552
2020	24.0	1,935,294	604,371	1,777,634	1,173,262	3.324	1.817	2.804	3,893,970	2.012
2021	12.0	2,014,121	140,710	1,020,712	880,001	9.107	2.154	2.511	2,350,431	1.167
Total		63,692,436	11,489,924	16,357,365					29,949,758	0.470

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section III, Exhibit III, Sheet 14
- (8) From Section III, Exhibit III, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,649,603	143		101	144	1,089	0.996	3.745	0.536	536	156,292	0.095
1992	1,636,665	203		116	203	900	0.996	3.584	0.726	726	183,050	0.112
1993	1,733,803	106	Include	133	106	719	0.996	3.430	0.363	363	76,288	0.044
1994	1,703,540	189	Include	153	189	700	1.011	3.282	0.629	629	132,636	0.078
1995	1,743,936	57	Include	175	57	631	1.049	3.141	0.188	188	36,077	0.021
1996	1,752,799	219	Include	201	221	403	1.050	3.005	0.698	698	89,160	0.051
1997	1,717,830	138	Include	231	138	369	1.005	2.876	0.399	399	50,977	0.030
1998	1,867,480	517	Include	266	517	440	0.982	2.752	1.395	1,395	227,260	0.122
1999	2,086,598	763	Include	305	763	474	0.985	2.634	1.978	1,978	361,608	0.173
2000	2,418,013	657	Include	351	657	545	0.989	2.520	1.636	1,636	357,901	0.148
2001	2,515,983	443	Include	403	443	641	0.990	2.412	1.056	1,056	283,704	0.113
2002	2,213,274	360	Include	463	360	682	0.990	2.308	0.821	821	245,180	0.111
2003	2,391,471	599	Include	532	599	635	0.990	2.208	1.310	1,310	380,570	0.159
2004	2,236,538	327	Include	612	313	644	0.990	2.113	0.654	654	201,321	0.090
2005	2,353,716	1,237	Include	703	1,237	670	0.990	2.022	2,475	2,475	828,616	0.352
2006	2,472,291	730	Include	807	679	665	0.990	1.935	1,300	1,300	451,341	0.183
2007	2,697,529	679	Include	928	662	617	0.990	1.852	1,213	1,213	408,495	0.151
2008	2,746,321	1,188	Include	1,066	1,157	640	0.990	1.772	2,029	2,029	740,475	0.270
2009	2,577,860	891	Include	1,225	876	492	0.989	1.696	1,468	1,468	430,757	0.167
2010	2,488,650	1,188	Include	1,407	1,154	481	0.985	1.623	1,846	1,846	555,170	0.223
2011	1,839,980	2,835	Include	1,617	2,612	497	0.978	1.553	3,966	3,966	1,298,053	0.705
2012	1,704,581	1,839	Include	1,858	1,773	448	0.968	1.486	2,552	2,552	794,241	0.466
2013	1,801,800	1,780	Include	2,135	1,743	417	0.966	1.422	2,393	2,393	726,715	0.403
2014	1,925,369	2,927	Include	2,453	2,708	393	0.971	1.361	3,578	3,578	1,064,057	0.553
2015	1,983,097	3,515	Include	2,818	3,405	447	0.976	1.302	4,327	3,040	1,069,097	0.539
2016	1,848,597	2,900	Include	3,238	2,760	492	0.996	1.246	3,426	3,040	1,204,896	0.652
2017	1,801,122	2,496	Include	3,720	2,488	489	1.020	1.193	3,026	3,040	1,222,238	0.679
2018	1,886,982	4,276	Include	4,274	4,137	418	1.022	1.141	4,827	3,040	1,089,172	0.577
2019	1,947,594	5,576	Include	4,911	4,815	426	1.016	1.092	5,340	3,040	1,166,784	0.599
2020	1,935,294	7,400	Exclude	5,643	6,000	437	1.007	1.045	6,314	3,040	1,261,343	0.652
2021	2,014,121	5,438	Exclude	6,483	4,304	404	1.001	1.000	4,310	3,040	1,227,223	0.609
			Implied Trend	14.9%	-28.3%			All Per Wtd Avg	1,921			
								Last 5 Wtd Avg	4,212			
								Last 4 Wtd Avg	4,181			
Total	63,692,436					17,305		Last 3 Wtd Avg	4,429		18,320,696	
								Selected	3,040			

Footnotes:

Reported Exponential Regression	
Constant	8.916
X Coefficient	(0.139)
R Squared	0.868

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section III, Exhibit III, Sheet 10, Column (6) / Section III, Exhibit III, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section III, Exhibit III, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	1,649,603	1,089	1.000	1,089	1,089	2.72%
1992	360.0	1,636,665	900	1.000	900	900	2.33%
1993	348.0	1,733,803	719	1.000	719	719	1.81%
1994	336.0	1,703,540	700	1.000	700	700	1.85%
1995	324.0	1,743,936	631	1.000	631	631	1.68%
1996	312.0	1,752,799	403	1.000	403	403	1.10%
1997	300.0	1,717,830	369	1.000	369	369	1.06%
1998	288.0	1,867,480	440	1.000	440	440	1.19%
1999	276.0	2,086,598	474	1.000	474	474	1.19%
2000	264.0	2,418,013	545	1.000	545	545	1.21%
2001	252.0	2,515,983	641	1.000	641	641	1.41%
2002	240.0	2,213,274	682	1.000	682	682	1.76%
2003	228.0	2,391,471	635	1.000	635	635	1.56%
2004	216.0	2,236,538	644	1.000	644	644	1.74%
2005	204.0	2,353,716	670	1.000	670	670	1.77%
2006	192.0	2,472,291	665	1.000	665	665	1.73%
2007	180.0	2,697,529	617	1.000	617	617	1.51%
2008	168.0	2,746,321	640	1.000	640	640	1.59%
2009	156.0	2,577,860	492	1.000	492	492	1.34%
2010	144.0	2,488,650	481	1.000	481	481	1.40%
2011	132.0	1,839,980	497	1.000	497	497	2.01%
2012	120.0	1,704,581	448	1.000	448	448	2.01%
2013	108.0	1,801,800	417	1.000	417	417	1.83%
2014	96.0	1,925,369	393	1.000	393	393	1.66%
2015	84.0	1,983,097	447	1.000	447	447	1.89%
2016	72.0	1,848,597	492	1.000	492	492	2.30%
2017	60.0	1,801,122	489	1.000	489	489	2.41%
2018	48.0	1,886,982	418	1.000	418	418	2.03%
2019	36.0	1,947,594	425	1.002	426	426	2.06%
2020	24.0	1,935,294	435	1.004	437	437	2.19%
2021	12.0	2,014,121	389	1.046	407	404	2.01%
Total		63,692,436	17,287		17,307	17,305	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section III, Exhibit III, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section III, Exhibit III, Sheet 8 Col (3)

STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Paid Loss

Table with columns: Accident Year, Months of Development (12-360), and As of 6/30/2022. Rows 1991-2021.

Table with columns: Accident Year, Age-to-Age Development Factors (12-100), and ULT. Rows 1991-2021.

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Summary table with columns: Category (All Per Wtd Avg, Middle 3, etc.), and values for each of the 360 months and ULT.

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022											
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372				
1991	0	0	0	0	0	1,006	1,007	1,012	1,016	1,026	1,078	1,078	1,079	1,081	1,081	1,084	1,083	1,085	1,086	1,087	1,086	1,087	1,086	1,085	1,087	1,088	1,087	1,087	1,087	1,087	1,087	1,087	1,087			
1992	0	0	0	0	829	831	830	836	845	884	892	890	894	896	898	896	897	897	894	894	894	895	896	896	896	896	896	895	897	898	898	898	898	898		
1993	0	0	0	654	654	654	662	664	707	710	714	712	711	713	714	715	714	715	715	715	715	714	717	717	717	717	717	717	717	717	717	717	717	717		
1994	0	0	584	586	592	600	606	678	690	691	691	691	691	692	693	695	696	696	696	696	696	696	696	698	697	698	698	699	698	698	698	698	698	698		
1995	0	536	548	561	567	582	614	621	621	626	628	625	628	627	627	627	627	627	626	628	630	630	630	630	630	630	630	630	630	629	629	629	629	629		
1996	244	305	320	339	380	387	393	397	400	401	401	401	400	401	401	401	401	401	401	401	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	
1997	99	221	284	346	352	358	361	364	366	365	365	363	367	366	366	366	366	368	369	369	368	368	368	368	368	368	368	368	368	368	368	368	368	368	368	
1998	164	322	396	406	425	427	431	431	433	436	435	436	438	435	436	437	437	437	437	437	438	438	438	437	437	438	438	437	437	437	437	437	437	438	438	
1999	145	389	416	442	457	463	465	468	470	470	468	467	467	468	468	469	470	470	470	470	471	471	470	471	471	470	471	471	471	471	471	471	471	471	471	
2000	287	443	498	521	528	534	533	535	536	538	540	537	540	539	540	540	540	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541	541
2001	256	543	601	627	628	627	637	636	636	635	635	634	636	635	637	636	635	635	635	635	636	636	637	637	637	637	637	637	637	637	637	637	637	637	637	637
2002	369	610	647	656	661	664	668	671	673	672	674	677	676	675	676	675	676	676	677	677	677	678	678	678	678	678	678	678	678	678	678	678	678	678	678	678
2003	366	580	601	614	617	623	627	626	627	627	629	629	630	628	625	626	627	628	628	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629
2004	462	587	606	620	627	626	634	633	632	633	633	636	638	640	639	640	640	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639
2005	384	572	613	632	648	648	651	652	657	659	658	658	658	659	657	658	659	659	659	659	659	659	659	659	659	659	659	659	659	659	659	659	659	659	659	659
2006	389	576	609	644	648	648	650	653	658	655	658	660	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658	658
2007	329	509	575	590	598	599	600	605	609	610	610	609	610	610	611	611	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613
2008	336	547	597	617	620	619	624	624	627	629	627	630	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629	629
2009	311	437	464	474	480	482	484	483	485	484	483	485	486	485	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486	486
2010	269	417	441	453	466	471	473	475	476	474	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475
2011	321	432	452	467	470	474	479	480	479	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480	480
2012	218	379	413	415	428	432	435	435	436	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435	435
2013	215	373	382	395	399	401	404	406	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408
2014	205	326	349	357	365	375	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373
2015	227	378	404	412	419	425	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428
2016	238	412	438	455	465	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474
2017	251	423	448	457	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469
2018	187	332	361	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376	376
2019	158	322	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369
2020	171	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338
2021	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195
																												16,702								

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372		
1991		22.11%	49.52%	72.68%	84.49%	84.39%	89.47%	92.06%	86.45%	95.97%	95.44%	97.19%	95.60%	97.81%	97.81%	97.48%	96.97%	97.84%	100.00%	100.00%	99.66%	100.00%	99.29%	99.39%	99.82%	99.34%	85.42%	98.50%	98.70%	98.81%	99.00%		1
1992	16.45%	40.05%	69.20%	82.08%	91.78%	94.59%	91.84%	77.62%	80.68%	84.97%	93.71%	93.17%	93.62%	95.87%	95.87%	94.37%	94.08%	94.27%	92.40%	90.75%	91.36%	86.23%	86.96%	87.51%	87.77%	85.86%	88.54%	92.24%	92.48%	93.32%		93.32%	
1993	7.94%	36.78%	58.30%	70.60%	80.23%	81.81%	67.97%	70.60%	84.21%	96.87%	99.29%	97.50%	87.03%	80.67%	82.27%	88.19%	88.99%	91.78%	84.51%	85.41%	86.00%	82.72%	88.36%	86.95%	88.77%	82.90%	85.14%	85.14%	85.14%		85.14%		
1994	7.27%	26.23%	49.19%	55.61%	81.62%	80.65%	71.83%	68.85%	87.40%	83.02%	80.92%	82.00%	84.17%	84.46%	87.94%	91.44%	92.80%	82.85%	86.74%	87.43%	84.04%	84.38%	84.30%	84.52%	84.74%	91.96%	84.85%	84.94%		84.94%			
1995	3.44%	11.52%	23.10%	33.10%	34.35%	71.26%	52.72%	71.36%	82.55%	95.27%	97.56%	80.05%	97.14%	79.39%	73.61%	75.41%	81.19%	85.04%	81.51%	91.17%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		91.87%		
1996	3.68%	21.41%	25.71%	28.39%	46.84%	60.54%	71.26%	82.03%	72.24%	74.17%	74.46%	83.87%	91.56%	93.04%	97.12%	96.95%	97.12%	94.98%	92.21%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		100.00%		
1997	2.39%	3.22%	10.78%	35.81%	38.82%	62.01%	77.26%	66.72%	70.67%	68.74%	64.42%	61.94%	87.29%	79.95%	84.37%	93.18%	99.06%	100.00%	100.00%	99.79%	100.00%	91.53%	86.94%	95.31%	95.40%						95.40%		
1998	15.01%	17.09%	28.10%	32.39%	50.30%	65.23%	70.98%	78.76%	80.45%	91.46%	88.12%	94.39%	94.48%	67.56%	69.91%	71.76%	60.93%	73.64%	80.03%	82.39%	84.06%	82.55%	82.70%	87.16%							87.16%		
1999	5.56%	24.01%	17.82%	37.85%	56.36%	63.95%	62.95%	63.00%	76.08%	78.36%	76.42%	88.31%	69.17%	75.95%	78.37%	79.71%	81.47%	73.36%	81.54%	85.35%	86.11%	88.69%	76.27%								76.27%		
2000	6.47%	23.93%	57.68%	73.06%	82.76%	89.73%	80.74%	83.39%	81.26%	86.99%	90.97%	88.30%	90.29%	80.74%	84.07%	84.97%	82.82%	76.60%	76.75%	79.57%	82.04%	82.33%									82.33%		
2001	14.47%	43.75%	68.86%	84.29%	86.98%	81.79%	95.16%	94.42%	94.32%	91.12%	81.76%	91.08%	89.33%	85.60%	92.19%	92.19%	90.48%	89.45%	91.99%	91.52%	90.59%										90.59%		
2002	19.80%	41.16%	60.76%	65.21%	62.68%	70.75%	75.32%	76.90%	79.71%	78.89%	82.00%	84.11%	80.88%	81.39%	80.89%	78.96%	78.72%	79.19%	79.47%	81.37%											81.37%		
2003	12.10%	46.36%	66.45%	62.92%	72.42%	75.47%	82.31%	83.44%	86.82%	72.28%	68.51%	67.73%	68.14%	58.12%	57.64%	64.00%	65.47%	77.00%	79.20%												79.20%		
2004	8.42%	29.41%	45.53%	62.58%	68.21%	69.49%	89.72%	84.79%	85.08%	77.54%	77.94%	80.82%	83.91%	86.84%	86.26%	91.18%	93.61%	88.56%													88.56%		
2005	10.10%	31.53%	56.19%	62.59%	72.77%	74.86%	70.41%	74.40%	77.69%	83.09%	70.66%	69.78%	68.30%	74.04%	76.11%	79.11%	78.71%														78.71%		
2006	9.58%	32.97%	55.28%	75.53%	79.68%	78.03%	87.15%	84.41%	90.55%	86.80%	78.66%	82.85%	82.89%	87.65%	87.19%	83.36%															83.36%		
2007	14.79%	42.99%	67.03%	76.61%	83.43%	82.41%	81.10%	85.93%	88.00%	83.56%	82.66%	79.90%	81.07%	88.06%	89.97%																89.97%		
2008	13.83%	43.28%	67.87%	82.80%	78.57%	86.65%	85.48%	87.75%	82.93%	77.06%	78.93%	84.38%	92.11%	90.18%																	90.18%		
2009	23.59%	54.96%	63.32%	74.13%	84.81%	89.29%	88.35%	82.88%	81.57%	88.78%	81.72%	91.05%	91.26%																		91.26%		
2010	20.96%	53.23%	67.98%	76.12%	87.70%	88.36%	88.95%	95.24%	96.26%	92.36%	90.16%	87.77%																			87.77%		
2011	24.69%	60.09%	71.57%	80.80%	83.33%	73.87%	74.03%	74.99%	80.35%	80.56%	78.37%																				78.37%		
2012	28.36%	62.17%	74.75%	69.50%	75.23%	79.83%	79.87%	83.49%	86.30%	86.77%																					86.77%		
2013	22.63%	58.16%	64.84%	63.96%	67.82%	78.40%	84.13%	88.86%	88.70%																						88.70%		
2014	28.71%	56.91%	60.27%	63.74%	74.00%	82.79%	81.32%	77.44%																							77.44%		
2015	20.76%	46.43%	55.67%	68.41%	73.85%	76.70%	81.78%																								81.78%		
2016	13.43%	41.15%	56.02%	67.82%	72.24%	77.71%																									77.71%		
2017	16.73%	50.88%	67.84%	73.94%																											81.13%		
2018	14.54%	54.65%	65.11%	71.82%																											71.82%		
2019	18.28%	46.78%	50.76%																												50.76%		
2020	19.52%	34.00%																													34.00%		
2021	13.79%																														13.79%		
Age-to-Ult																																	
Paid	9.107	3.324	2.528	2.188	1.999	1.850	1.738	1.639	1.567	1.499	1.455	1.412	1.351	1.296	1.256	1.211	1.175	1.141	1.116	1.096	1.080	1.068	1.059	1.051	1.045	1.040	1.036	1.033	1.030	1.028	1.027		
Reported	2.154	1.817	1.765	1.681	1.632	1.592	1.516	1.494	1.459	1.401	1.354	1.314	1.276	1.233	1.191	1.174	1.134	1.106	1.085	1.068	1.054	1.044	1.035	1.028	1.023	1.019	1.016	1.013	1.011	1.009	1.008		
Implied Ratio	23.65%	54.68%	69.81%	76.79%	81.64%	86.02%	87.25%	91.12%	92.53%	93.46%	93.01%	93.10%	94.46%	95.09%	94.82%	96.87%	96.50%	96.97%	97.21%	97.41%	97.56%	97.69%	97.79%	97.87%	97.93%	97.98%	98.02%	98.06%	98.08%	98.10%	98.12%		

**STATE OF CONNECTICUT
GROUP 3 - DEPARTMENT OF MENTAL HEALTH
OTHER THAN MEDICAL & INDEMNITY**

Section III
Exhibit III
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	1,649,603	1,649,603	0	152,580	152,881	301	154,420	154,420	0
1992	1,636,665	1,636,665	0	167,683	169,311	1,628	181,318	181,424	106
1993	1,733,803	1,733,803	0	64,266	64,266	0	75,482	75,482	0
1994	1,703,540	1,703,540	0	111,120	111,240	120	130,957	130,957	0
1995	1,743,936	1,743,936	0	31,252	32,639	1,386	31,253	35,526	4,273
1996	1,752,799	1,752,799	0	86,616	86,616	0	86,616	86,616	0
1997	1,717,830	1,717,830	0	47,490	47,533	42	49,825	49,825	0
1998	1,867,480	1,867,480	0	188,416	192,611	4,195	227,841	220,980	(6,861)
1999	2,086,598	2,086,598	0	263,435	266,462	3,027	297,037	349,346	52,309
2000	2,418,013	2,418,013	0	281,373	282,365	993	342,978	342,978	0
2001	2,515,983	2,515,983	0	238,874	243,801	4,926	260,997	269,139	8,142
2002	2,213,274	2,213,274	0	185,744	186,874	1,130	233,729	229,671	(4,058)
2003	2,391,471	2,391,471	0	277,233	277,936	703	360,031	350,907	(9,125)
2004	2,236,538	2,236,538	0	162,678	168,480	5,802	173,783	190,252	16,470
2005	2,353,716	2,353,716	0	501,708	575,220	73,512	634,223	730,816	96,593
2006	2,472,291	2,472,291	0	333,773	344,658	10,885	382,821	413,435	30,614
2007	2,697,529	2,697,529	0	316,355	316,644	289	359,255	351,959	(7,296)
2008	2,746,321	2,746,321	0	552,217	556,039	3,823	599,496	616,564	17,068
2009	2,577,860	2,577,860	0	307,989	313,396	5,407	338,272	343,417	5,145
2010	2,488,650	2,488,650	0	379,530	381,704	2,175	420,946	434,884	13,938
2011	1,839,980	1,839,980	0	795,928	815,733	19,805	987,979	1,040,846	52,867
2012	1,704,581	1,704,581	0	494,279	510,168	15,889	572,766	587,956	15,190
2013	1,801,800	1,801,800	0	444,860	453,913	9,053	500,641	511,766	11,125
2014	1,925,369	1,925,369	0	558,043	596,467	38,424	686,213	770,224	84,010
2015	1,983,097	1,983,097	0	710,080	847,632	137,553	925,779	1,036,416	110,637
2016	1,848,597	1,848,597	0	656,405	696,559	40,154	908,650	896,301	(12,349)
2017	1,801,122	1,801,122	0	555,223	606,942	51,719	750,931	748,145	(2,786)
2018	1,886,982	1,886,982	0	718,042	763,851	45,808	1,102,885	1,063,547	(39,338)
2019	1,947,594	1,947,594	0	542,439	682,900	140,460	1,159,448	1,345,223	185,775
2020	1,935,294	1,935,294	0	209,098	604,371	395,274	1,071,314	1,777,634	706,320
2021		2,014,121			140,710			1,020,712	
Total	61,678,315	63,692,436	0	10,334,731	11,489,924	1,014,483	14,007,888	16,357,365	1,328,766

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,105,307	2,344,009	2,372,811	2,372,811	2,421,412	28,802	77,403	28,802	0	48,601
1992	963,900	2,032,330	2,032,330	2,032,330	2,064,690	0	32,360	0	0	32,360
1993	1,003,154	1,292,557	1,748,693	1,748,693	1,808,832	456,135	516,275	456,135	0	60,140
1994	980,598	1,047,356	1,047,356	1,047,356	1,066,786	0	19,430	0	0	19,430
1995	986,390	1,033,762	1,033,762	1,033,762	1,085,041	0	51,279	0	0	51,279
1996	938,444	946,424	946,424	946,424	987,215	0	40,791	0	0	40,791
1997	1,002,552	1,032,447	1,032,447	1,032,447	1,080,382	0	47,936	0	0	47,936
1998	979,426	1,139,908	1,139,909	1,139,909	1,196,920	0	57,012	0	0	57,011
1999	998,843	1,490,091	1,543,357	1,543,357	1,626,523	53,267	136,432	53,267	0	83,166
2000	1,470,528	1,662,164	1,662,165	1,710,438	1,758,711	48,275	96,548	2	48,273	96,546
2001	1,651,155	2,694,864	3,453,876	3,562,075	3,670,274	867,211	975,410	759,012	108,199	216,398
2002	1,533,060	2,443,922	2,546,400	2,699,122	2,754,812	255,200	310,890	102,478	152,722	208,412
2003	1,574,486	2,345,354	2,369,434	2,431,398	2,487,057	86,045	141,704	24,080	61,965	117,624
2004	1,737,669	2,638,236	3,205,650	3,332,574	3,459,497	694,337	821,261	567,414	126,923	253,847
2005	1,836,821	1,553,872	1,729,244	1,877,805	1,902,805	323,933	348,933	175,372	148,561	173,561
2006	2,466,766	3,869,395	5,296,252	5,480,713	5,779,593	1,611,318	1,910,198	1,426,857	184,462	483,341
2007	2,675,550	3,445,591	3,814,874	4,007,682	4,200,491	562,092	754,900	369,284	192,808	385,616
2008	2,632,298	3,739,785	3,997,966	4,252,697	4,507,429	512,913	767,645	258,181	254,732	509,464
2009	2,541,624	1,414,718	1,417,228	1,506,759	1,649,968	92,041	235,251	2,511	89,530	232,740
2010	2,653,918	3,951,296	4,923,292	4,900,000	5,254,251	948,704	1,302,954	971,995	(23,292)	330,959
2011	2,601,369	2,880,032	3,136,354	3,412,689	3,651,989	532,658	771,957	256,322	276,336	515,635
2012	2,580,153	2,400,361	2,489,000	2,643,499	3,166,855	243,138	766,493	88,639	154,499	677,854
2013	2,663,456	2,001,014	2,127,046	2,371,584	2,576,012	370,570	574,998	126,032	244,538	448,966
2014	2,892,944	2,216,185	2,906,792	3,585,300	3,943,392	1,369,115	1,727,207	690,607	678,508	1,036,600
2015	2,958,593	1,245,220	1,383,134	2,009,885	2,218,141	764,665	972,921	137,914	626,751	835,007
2016	2,983,874	1,772,453	2,611,239	3,425,046	3,649,442	1,652,594	1,876,990	838,786	813,808	1,038,203
2017	2,883,955	2,118,911	3,052,956	4,157,764	4,434,533	2,038,854	2,315,623	934,045	1,104,808	1,381,578
2018	2,879,930	2,021,286	2,727,238	3,794,190	4,199,101	1,772,904	2,177,815	705,952	1,066,953	1,471,863
2019	2,956,763	1,203,797	2,040,255	3,573,638	4,215,189	2,369,841	3,011,392	836,458	1,533,383	2,174,934
2020	3,203,636	1,019,156	2,016,098	4,084,169	4,657,742	3,065,013	3,638,586	996,942	2,068,071	2,641,644
2021	3,216,795	360,899	1,317,624	4,123,351	4,823,351	3,762,452	4,462,452	956,726	2,805,727	3,505,727
Total	63,553,958	61,357,393	73,121,205	85,839,469	92,298,437	24,482,076	30,941,044	11,763,812	12,718,264	19,177,232

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit I, Sheet 2, Column (15)
- (6) From Section IV, Exhibit I, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications								Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High	
					(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
1991	1,105,307	2,344,009	2,372,811	28,802	2,455,906	2,442,692	2,421,412	2,449,299	2,455,605	2,442,881	2,449,299	2,367,035	2,422,103	2,372,811	2,421,412	2.147	2.191	
1992	963,900	2,032,330	2,032,330	0	2,134,269	2,097,051	2,032,330	2,115,660	2,133,380	2,097,625	2,115,660	2,032,330	2,066,268	2,032,330	2,064,690	2.108	2.142	
1993	1,003,154	1,292,557	1,748,693	456,135	1,360,876	1,808,832	2,643,193	1,808,832	1,383,364	1,808,832	1,808,832	1,748,693	1,811,724	1,748,693	1,808,832	1.743	1.803	
1994	980,598	1,047,356	1,047,356	0	1,105,861	1,086,216	1,047,356	1,096,039	1,105,341	1,086,568	1,096,039	1,047,356	1,067,714	1,047,356	1,066,786	1.068	1.088	
1995	986,390	1,033,762	1,033,762	0	1,094,969	1,075,112	1,033,762	1,085,041	1,094,414	1,075,494	1,085,041	1,033,762	1,091,392	1,033,762	1,085,041	1.048	1.100	
1996	938,444	946,424	946,424	0	1,005,993	987,215	946,424	996,604	1,005,437	987,603	996,604	946,424	989,166	946,424	987,215	1.009	1.052	
1997	1,002,552	1,032,447	1,032,447	0	1,101,728	1,080,382	1,032,447	1,091,055	1,101,057	1,080,856	1,091,055	1,032,447	1,082,698	1,032,447	1,080,382	1.030	1.078	
1998	979,426	1,139,908	1,139,909	0	1,221,696	1,196,920	1,139,910	1,209,308	1,220,866	1,197,510	1,209,308	1,139,909	1,199,716	1,139,909	1,196,920	1.164	1.222	
1999	998,843	1,490,091	1,543,357	53,267	1,604,729	1,626,523	1,677,479	1,615,626	1,605,507	1,625,966	1,615,626	1,543,357	1,630,687	1,543,357	1,626,523	1.545	1.628	
2000	1,470,528	1,662,164	1,662,165	2	1,799,664	1,758,711	1,662,170	1,779,188	1,798,100	1,759,835	1,779,188	1,858,722	1,913,796	1,710,438	1,758,711	1.163	1.196	
2001	1,651,155	2,694,864	3,453,876	759,012	2,935,229	3,670,274	5,405,506	3,670,274	2,995,422	3,670,274	3,670,274	3,567,814	3,681,751	3,562,075	3,670,274	2.157	2.223	
2002	1,533,060	2,443,922	2,546,400	102,478	2,679,585	2,718,659	2,810,502	2,699,122	2,681,303	2,717,421	2,699,122	2,685,408	2,712,317	2,699,122	2,754,812	1.761	1.797	
2003	1,574,486	2,345,354	2,369,434	24,080	2,590,496	2,542,716	2,431,398	2,566,606	2,588,235	2,544,344	2,566,606	2,407,758	2,474,385	2,431,398	2,487,057	1.544	1.580	
2004	1,737,669	2,638,236	3,205,650	567,414	2,943,789	3,459,497	4,574,375	3,459,497	2,997,317	3,459,497	3,459,497	3,340,220	3,474,790	3,332,574	3,459,497	1.918	1.991	
2005	1,836,821	1,553,872	1,729,244	175,372	1,751,828	1,877,805	2,138,695	1,814,817	1,758,946	1,872,822	1,814,817	1,779,177	1,844,882	1,877,805	1,902,805	1.022	1.036	
2006	2,466,766	3,869,395	5,296,252	1,426,857	4,415,382	5,779,593	8,277,417	5,779,593	4,584,075	5,779,593	5,779,593	5,529,656	5,842,430	5,480,713	5,779,593	2.222	2.343	
2007	2,675,550	3,445,591	3,814,874	369,284	3,994,686	4,200,491	4,557,448	4,097,588	4,008,830	4,191,044	4,097,588	3,851,084	4,023,106	4,007,682	4,200,491	1.498	1.570	
2008	2,632,298	3,739,785	3,997,966	258,181	4,409,471	4,446,110	4,507,429	4,427,791	4,412,253	4,444,264	4,427,791	3,897,425	4,138,824	4,252,697	4,507,429	1.616	1.712	
2009	2,541,624	1,414,718	1,417,228	2,511	1,708,085	1,591,851	1,421,667	1,649,968	1,698,104	1,598,226	1,649,968	1,501,638	1,672,018	1,506,759	1,649,968	0.593	0.649	
2010	2,653,918	3,951,296	4,923,292	971,995	4,913,791	5,585,210	6,412,284	5,585,210	5,045,306	5,585,210	5,585,210	4,900,000	5,222,810	4,900,000	5,254,251	1.846	1.980	
2011	2,601,369	2,880,032	3,136,354	256,322	3,689,025	3,614,953	3,526,854	3,651,989	3,680,903	3,619,856	3,651,989	3,463,175	3,735,743	3,412,689	3,651,989	1.312	1.404	
2012	2,580,153	2,400,361	2,489,000	88,639	3,166,855	2,941,381	2,643,499	3,054,118	3,139,568	2,958,720	3,054,118	3,061,076	3,274,709	2,643,499	3,166,855	1.025	1.227	
2013	2,663,456	2,001,014	2,127,046	126,032	2,719,186	2,576,012	2,371,584	3,218,844	2,851,152	2,688,049	2,647,599	2,453,069	2,663,807	2,371,584	2,576,012	0.890	0.967	
2014	2,892,944	2,216,185	2,906,792	690,607	3,121,015	3,606,001	4,301,484	3,499,241	3,230,668	3,585,300	3,508,939	4,201,411	4,320,021	3,585,300	3,943,392	1.239	1.363	
2015	2,958,593	1,245,220	1,383,134	137,914	1,823,767	1,801,629	1,760,294	3,594,720	2,385,559	2,218,141	2,730,499	2,162,330	2,432,781	2,009,885	2,218,141	0.679	0.750	
2016	2,983,874	1,772,453	2,611,239	838,786	2,706,471	3,584,993	5,711,561	3,649,442	3,031,896	3,602,499	3,200,651	3,752,649	3,970,593	3,425,046	3,649,442	1.148	1.223	
2017	2,883,955	2,118,911	3,052,956	934,045	3,465,009	4,434,533	6,835,451	3,546,170	3,496,539	4,157,764	3,392,898	4,251,487	4,656,304	4,157,764	4,434,533	1.442	1.538	
2018	2,879,930	2,021,286	2,727,238	705,952	3,635,002	4,199,101	5,376,034	3,574,590	3,608,183	3,980,198	4,067,929	4,353,008	4,873,664	3,794,190	4,199,101	1.317	1.458	
2019	2,956,763	1,203,797	2,040,255	836,458	2,585,558	3,486,909	4,943,468	3,695,954	3,178,970	3,573,638	3,055,353	4,700,000	5,256,573	3,573,638	4,215,189	1.209	1.426	
2020	3,203,636	1,019,156	2,016,098	996,942	3,357,631	4,169,205	4,875,836	4,004,545	3,808,184	4,084,169	4,439,649	3,782,615	4,621,935	4,084,169	4,657,742	1.275	1.454	
2021	3,216,795	360,899	1,317,624	956,726	3,276,771	4,359,666	4,792,905	4,020,994	3,939,027	4,123,351	3,964,344			4,123,351	4,823,351	1.282	1.499	
Total	63,553,958	61,357,393	73,121,205	11,763,812	80,774,321	89,806,243	105,312,171	90,507,723	84,023,512	89,617,550	88,711,082	84,391,034	90,168,709	85,839,469	92,298,437			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section IV, Exhibit I, Sheet 9, Column (6)
- (7) From Section IV, Exhibit I, Sheet 10, Column (6)
- (8) From Section IV, Exhibit I, Sheet 11, Column (10)
- (9) From Section IV, Exhibit I, Sheet 6, Column (4)
- (10) From Section IV, Exhibit I, Sheet 6, Column (10)
- (11) From Section IV, Exhibit I, Sheet 7, Column (10)
- (12) From Section IV, Exhibit I, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	2,367,035	2,422,103	2,372,811	2,421,412	5,776	(691)	2,344,009	2,372,811
1992	2,032,330	2,066,268	2,032,330	2,064,690	(1)	(1,577)	2,032,330	2,032,330
1993	1,748,693	1,811,724	1,748,693	1,808,832	0	(2,892)	1,292,557	1,748,693
1994	1,047,356	1,067,714	1,047,356	1,066,786	0	(927)	1,047,356	1,047,356
1995	1,033,762	1,091,392	1,033,762	1,085,041	0	(6,352)	1,033,762	1,033,762
1996	946,424	989,166	946,424	987,215	0	(1,952)	946,424	946,424
1997	1,032,447	1,082,698	1,032,447	1,080,382	0	(2,316)	1,032,447	1,032,447
1998	1,139,909	1,199,716	1,139,909	1,196,920	0	(2,796)	1,139,908	1,139,909
1999	1,543,357	1,630,687	1,543,357	1,626,523	0	(4,164)	1,490,091	1,543,357
2000	1,858,722	1,913,796	1,710,438	1,758,711	(148,284)	(155,085)	1,662,164	1,662,165
2001	3,567,814	3,681,751	3,562,075	3,670,274	(5,738)	(11,476)	2,694,864	3,453,876
2002	2,685,408	2,712,317	2,699,122	2,754,812	13,714	42,495	2,443,922	2,546,400
2003	2,407,758	2,474,385	2,431,398	2,487,057	23,641	12,672	2,345,354	2,369,434
2004	3,340,220	3,474,790	3,332,574	3,459,497	(7,647)	(15,293)	2,638,236	3,205,650
2005	1,779,177	1,844,882	1,877,805	1,902,805	98,629	57,923	1,553,872	1,729,244
2006	5,529,656	5,842,430	5,480,713	5,779,593	(48,943)	(62,837)	3,869,395	5,296,252
2007	3,851,084	4,023,106	4,007,682	4,200,491	156,598	177,384	3,445,591	3,814,874
2008	3,897,425	4,138,824	4,252,697	4,507,429	355,272	368,605	3,739,785	3,997,966
2009	1,501,638	1,672,018	1,506,759	1,649,968	5,121	(22,050)	1,414,718	1,417,228
2010	4,900,000	5,222,810	4,900,000	5,254,251	0	31,441	3,951,296	4,923,292
2011	3,463,175	3,735,743	3,412,689	3,651,989	(50,486)	(83,754)	2,880,032	3,136,354
2012	3,061,076	3,274,709	2,643,499	3,166,855	(417,577)	(107,855)	2,400,361	2,489,000
2013	2,453,069	2,663,807	2,371,584	2,576,012	(81,485)	(87,795)	2,001,014	2,127,046
2014	4,201,411	4,320,021	3,585,300	3,943,392	(616,111)	(376,629)	2,216,185	2,906,792
2015	2,162,330	2,432,781	2,009,885	2,218,141	(152,445)	(214,640)	1,245,220	1,383,134
2016	3,752,649	3,970,593	3,425,046	3,649,442	(327,603)	(321,151)	1,772,453	2,611,239
2017	4,251,487	4,656,304	4,157,764	4,434,533	(93,723)	(221,770)	2,118,911	3,052,956
2018	4,353,008	4,873,664	3,794,190	4,199,101	(558,818)	(674,564)	2,021,286	2,727,238
2019	4,700,000	5,256,573	3,573,638	4,215,189	(1,126,362)	(1,041,384)	1,203,797	2,040,255
2020	3,782,615	4,621,935	4,084,169	4,657,742	301,554	35,808	1,019,156	2,016,098
2021	0	0	4,123,351	4,823,351	4,123,351	4,823,351	360,899	1,317,624
Total	84,391,034	90,168,709	85,839,469	92,298,437	1,448,435	2,129,728	61,357,393	73,121,205
Total Excluding Latest	84,391,034	90,168,709	81,716,118	87,475,086	(2,674,917)	(2,693,623)	60,996,494	71,803,581

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section IV, Exhibit I, Sheet 2, Column (15)
- (5) From Section IV, Exhibit I, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	2,367,035	2,422,103	2,344,009	2,344,009	1.051	1.046	2,251	7,635	0	(2,251)	(7,635)
1992	2,032,330	2,066,268	2,032,330	2,032,330	1.055	1.051	0	2,425	0	(0)	(2,425)
1993	1,748,693	1,811,724	1,292,557	1,292,557	1.060	1.055	32,090	36,524	0	(32,090)	(36,524)
1994	1,047,356	1,067,714	1,047,356	1,047,356	1.064	1.060	0	1,414	0	0	(1,414)
1995	1,033,762	1,091,392	1,033,762	1,033,762	1.070	1.064	0	3,965	0	(0)	(3,965)
1996	946,424	989,166	946,424	946,424	1.075	1.070	0	2,920	0	(0)	(2,920)
1997	1,032,447	1,082,698	1,032,447	1,032,447	1.081	1.075	0	3,419	0	0	(3,419)
1998	1,139,909	1,199,716	1,139,908	1,139,908	1.087	1.081	0	4,063	0	(0)	(4,063)
1999	1,543,357	1,630,687	1,486,616	1,490,091	1.094	1.087	3,859	9,799	3,475	(384)	(6,324)
2000	1,858,722	1,913,796	1,662,164	1,662,164	1.102	1.094	13,424	17,185	0	(13,424)	(17,185)
2001	3,567,814	3,681,751	2,694,864	2,694,864	1.110	1.102	60,031	67,867	0	(60,031)	(67,867)
2002	2,685,408	2,712,317	2,422,533	2,443,922	1.120	1.110	18,257	20,126	21,389	3,132	1,264
2003	2,407,758	2,474,385	2,329,081	2,345,354	1.130	1.120	5,535	10,223	16,273	10,738	6,050
2004	3,340,220	3,474,790	2,592,723	2,638,236	1.141	1.130	53,450	63,072	45,514	(7,936)	(17,558)
2005	1,779,177	1,844,882	1,542,647	1,553,872	1.153	1.141	16,309	20,840	11,225	(5,084)	(9,614)
2006	5,529,656	5,842,430	3,759,505	3,869,395	1.166	1.153	117,289	138,014	109,890	(7,400)	(28,124)
2007	3,851,084	4,023,106	3,395,973	3,445,591	1.185	1.166	39,431	54,336	49,618	10,187	(4,718)
2008	3,897,425	4,138,824	3,599,692	3,739,785	1.205	1.185	24,713	44,750	140,093	115,380	95,343
2009	1,501,638	1,672,018	1,414,227	1,414,718	1.241	1.205	10,883	32,096	491	(10,392)	(31,605)
2010	4,900,000	5,222,810	3,718,590	3,951,296	1.278	1.241	127,407	162,220	232,707	105,300	70,487
2011	3,463,175	3,735,743	2,832,050	2,880,032	1.317	1.278	59,817	85,651	47,982	(11,835)	(37,669)
2012	3,061,076	3,274,709	2,391,715	2,400,361	1.369	1.317	72,522	95,669	8,646	(63,876)	(87,022)
2013	2,453,069	2,663,807	1,985,334	2,001,014	1.424	1.369	44,131	64,014	15,680	(28,450)	(48,333)
2014	4,201,411	4,320,021	2,152,011	2,216,185	1.495	1.424	206,946	218,923	64,174	(142,772)	(154,749)
2015	2,162,330	2,432,781	1,291,001	1,245,220	1.570	1.495	76,444	100,172	(45,781)	(122,225)	(145,953)
2016	3,752,649	3,970,593	1,671,382	1,772,453	1.680	1.570	214,309	236,751	101,071	(113,239)	(135,681)
2017	4,251,487	4,656,304	2,100,159	2,118,911	1.848	1.680	253,758	301,508	18,752	(235,007)	(282,757)
2018	4,353,008	4,873,664	1,674,103	2,021,286	2.199	1.848	424,561	507,077	347,183	(77,378)	(159,893)
2019	4,700,000	5,256,573	771,093	1,203,797	3.364	2.199	880,748	1,005,516	432,704	(448,044)	(572,811)
2020	3,782,615	4,621,935	361,319	1,019,156	9.151	3.364	721,970	899,085	657,837	(64,132)	(241,247)
Total	84,391,034	90,168,709	58,717,572	60,996,494			3,480,137	4,217,256	2,278,923	(1,201,214)	(1,938,333)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	2,367,035	2,422,103	2,367,035	2,372,811	1.031	1.028	0	5,432	5,776	5,776	344
1992	2,032,330	2,066,268	2,032,330	2,032,330	1.033	1.031	0	2,448	(1)	(1)	(2,449)
1993	1,748,693	1,811,724	1,748,693	1,748,693	1.036	1.033	0	4,480	0	0	(4,480)
1994	1,047,356	1,067,714	1,047,356	1,047,356	1.039	1.036	0	1,430	0	0	(1,430)
1995	1,033,762	1,091,392	1,033,762	1,033,762	1.042	1.039	0	4,013	0	0	(4,013)
1996	946,424	989,166	946,424	946,424	1.045	1.042	0	2,958	0	0	(2,958)
1997	1,032,447	1,082,698	1,032,447	1,032,447	1.049	1.045	0	3,467	0	0	(3,467)
1998	1,139,909	1,199,716	1,139,909	1,139,909	1.052	1.049	0	4,125	0	0	(4,125)
1999	1,543,357	1,630,687	1,543,357	1,543,357	1.057	1.052	0	6,038	0	0	(6,038)
2000	1,858,722	1,913,796	1,803,648	1,662,165	1.061	1.057	3,828	7,656	(141,483)	(145,311)	(149,139)
2001	3,567,814	3,681,751	3,453,876	3,453,876	1.066	1.061	7,986	15,972	0	(7,986)	(15,972)
2002	2,685,408	2,712,317	2,481,400	2,546,400	1.071	1.066	14,464	16,372	65,000	50,536	48,628
2003	2,407,758	2,474,385	2,358,618	2,369,434	1.077	1.071	3,536	8,329	10,816	7,280	2,487
2004	3,340,220	3,474,790	3,205,650	3,205,650	1.084	1.077	9,859	19,718	0	(9,859)	(19,718)
2005	1,779,177	1,844,882	1,670,445	1,729,244	1.089	1.084	6,169	9,897	58,799	52,630	48,903
2006	5,529,656	5,842,430	5,341,321	5,296,252	1.094	1.089	8,030	21,365	(45,069)	(53,099)	(66,435)
2007	3,851,084	4,023,106	3,665,126	3,814,874	1.101	1.094	12,828	24,695	149,748	136,920	125,053
2008	3,897,425	4,138,824	3,720,328	3,997,966	1.112	1.101	15,743	37,203	277,637	261,894	240,434
2009	1,501,638	1,672,018	1,414,228	1,417,228	1.124	1.112	7,071	20,854	3,001	(4,071)	(17,854)
2010	4,900,000	5,222,810	4,877,503	4,923,292	1.142	1.124	2,542	39,020	45,788	43,246	6,768
2011	3,463,175	3,735,743	3,197,879	3,136,354	1.170	1.142	39,366	79,810	(61,525)	(100,891)	(141,335)
2012	3,061,076	3,274,709	2,642,475	2,489,000	1.203	1.170	57,059	86,179	(153,475)	(210,534)	(239,654)
2013	2,453,069	2,663,807	2,150,116	2,127,046	1.239	1.203	38,041	64,503	(23,071)	(61,112)	(87,574)
2014	4,201,411	4,320,021	3,320,900	2,906,792	1.301	1.239	146,333	166,045	(414,107)	(560,440)	(580,152)
2015	2,162,330	2,432,781	1,385,076	1,383,134	1.366	1.301	106,211	143,168	(1,942)	(108,153)	(145,110)
2016	3,752,649	3,970,593	2,591,867	2,611,239	1.448	1.366	155,512	184,710	19,372	(136,140)	(165,338)
2017	4,251,487	4,656,304	2,907,208	3,052,956	1.535	1.448	150,837	196,260	145,748	(5,089)	(50,512)
2018	4,353,008	4,873,664	2,860,892	2,727,238	1.704	1.535	233,293	314,698	(133,654)	(366,948)	(448,353)
2019	4,700,000	5,256,573	1,970,340	2,040,255	2.061	1.704	540,123	650,254	69,915	(470,208)	(580,339)
2020	3,782,615	4,621,935	1,146,919	2,016,098	3.298	2.061	688,151	907,288	869,179	181,028	(38,109)
Total	84,391,034	90,168,709	71,057,129	71,803,581			2,246,984	3,048,390	746,452	(1,500,532)	(2,301,939)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,105,307	2.216	2,449,299	95.4%	2,337,703	2,344,009	4.6%	111,596	2,455,605	2.222
1992	963,900	2.195	2,115,660	95.2%	2,014,610	2,032,330	4.8%	101,050	2,133,380	2.213
1993	1,003,154	1.803	1,808,832	95.0%	1,718,026	1,292,557	5.0%	90,807	1,383,364	1.379
1994	980,598	1.118	1,096,039	94.7%	1,038,053	1,047,356	5.3%	57,985	1,105,341	1.127
1995	986,390	1.100	1,085,041	94.4%	1,024,388	1,033,762	5.6%	60,652	1,094,414	1.110
1996	938,444	1.062	996,604	94.1%	937,591	946,424	5.9%	59,013	1,005,437	1.071
1997	1,002,552	1.088	1,091,055	93.7%	1,022,445	1,032,447	6.3%	68,610	1,101,057	1.098
1998	979,426	1.235	1,209,308	93.3%	1,128,350	1,139,908	6.7%	80,958	1,220,866	1.247
1999	998,843	1.617	1,615,626	92.9%	1,500,209	1,490,091	7.1%	115,417	1,605,507	1.607
2000	1,470,528	1.210	1,779,188	92.4%	1,643,252	1,662,164	7.6%	135,936	1,798,100	1.223
2001	1,651,155	2.223	3,670,274	91.8%	3,369,716	2,694,864	8.2%	300,558	2,995,422	1.814
2002	1,533,060	1.761	2,699,122	91.2%	2,461,741	2,443,922	8.8%	237,381	2,681,303	1.749
2003	1,574,486	1.630	2,566,606	90.5%	2,323,725	2,345,354	9.5%	242,881	2,588,235	1.644
2004	1,737,669	1.991	3,459,497	89.6%	3,100,416	2,638,236	10.4%	359,081	2,997,317	1.725
2005	1,836,821	0.988	1,814,817	88.7%	1,609,743	1,553,872	11.3%	205,073	1,758,946	0.958
2006	2,466,766	2.343	5,779,593	87.6%	5,064,913	3,869,395	12.4%	714,680	4,584,075	1.858
2007	2,675,550	1.531	4,097,588	86.3%	3,534,348	3,445,591	13.7%	563,240	4,008,830	1.498
2008	2,632,298	1.682	4,427,791	84.8%	3,755,322	3,739,785	15.2%	672,469	4,412,253	1.676
2009	2,541,624	0.649	1,649,968	82.8%	1,366,582	1,414,718	17.2%	283,386	1,698,104	0.668
2010	2,653,918	2.105	5,585,210	80.4%	4,491,200	3,951,296	19.6%	1,094,010	5,045,306	1.901
2011	2,601,369	1.404	3,651,989	78.1%	2,851,118	2,880,032	21.9%	800,871	3,680,903	1.415
2012	2,580,153	1.184	3,054,118	75.8%	2,314,911	2,400,361	24.2%	739,207	3,139,568	1.217
2013	2,663,456	1.209	3,218,844	73.6%	2,368,706	2,001,014	26.4%	850,138	2,851,152	1.070
2014	2,892,944	1.210	3,499,241	71.0%	2,484,758	2,216,185	29.0%	1,014,483	3,230,668	1.117
2015	2,958,593	1.215	3,594,720	68.3%	2,454,381	1,245,220	31.7%	1,140,339	2,385,559	0.806
2016	2,983,874	1.223	3,649,442	65.5%	2,389,999	1,772,453	34.5%	1,259,443	3,031,896	1.016
2017	2,883,955	1.230	3,546,170	61.2%	2,168,542	2,118,911	38.8%	1,377,628	3,496,539	1.212
2018	2,879,930	1.241	3,574,590	55.6%	1,987,693	2,021,286	44.4%	1,586,897	3,608,183	1.253
2019	2,956,763	1.250	3,695,954	46.6%	1,720,781	1,203,797	53.4%	1,975,173	3,178,970	1.075
2020	3,203,636	1.250	4,004,545	30.4%	1,215,517	1,019,156	69.6%	2,789,028	3,808,184	1.189
2021	3,216,795	1.250	4,020,994	11.0%	442,866	360,899	89.0%	3,578,128	3,939,027	1.225
Total	63,553,958		90,507,723		67,841,604	61,357,393		22,666,119	84,023,512	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section IV, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IV, Exhibit I, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,105,307	2.216	2,449,299	97.1%	2,379,229	2,372,811	2.9%	70,070	2,442,881	2.210
1992	963,900	2.195	2,115,660	96.9%	2,050,365	2,032,330	3.1%	65,295	2,097,625	2.176
1993	1,003,154	1.803	1,808,832	96.7%	1,748,693	1,748,693	3.3%	60,140	1,808,832	1.803
1994	980,598	1.118	1,096,039	96.4%	1,056,827	1,047,356	3.6%	39,212	1,086,568	1.108
1995	986,390	1.100	1,085,041	96.2%	1,043,309	1,033,762	3.8%	41,732	1,075,494	1.090
1996	938,444	1.062	996,604	95.9%	955,425	946,424	4.1%	41,179	987,603	1.052
1997	1,002,552	1.088	1,091,055	95.6%	1,042,646	1,032,447	4.4%	48,409	1,080,856	1.078
1998	979,426	1.235	1,209,308	95.2%	1,151,707	1,139,909	4.8%	57,601	1,197,510	1.223
1999	998,843	1.617	1,615,626	94.9%	1,533,018	1,543,357	5.1%	82,608	1,625,966	1.628
2000	1,470,528	1.210	1,779,188	94.5%	1,681,518	1,662,165	5.5%	97,670	1,759,835	1.197
2001	1,651,155	2.223	3,670,274	94.1%	3,453,876	3,453,876	5.9%	216,398	3,670,274	2.223
2002	1,533,060	1.761	2,699,122	93.7%	2,528,101	2,546,400	6.3%	171,021	2,717,421	1.773
2003	1,574,486	1.630	2,566,606	93.2%	2,391,695	2,369,434	6.8%	174,911	2,544,344	1.616
2004	1,737,669	1.991	3,459,497	92.7%	3,205,650	3,205,650	7.3%	253,847	3,459,497	1.991
2005	1,836,821	0.988	1,814,817	92.1%	1,671,239	1,729,244	7.9%	143,578	1,872,822	1.020
2006	2,466,766	2.343	5,779,593	91.6%	5,296,252	5,296,252	8.4%	483,341	5,779,593	2.343
2007	2,675,550	1.531	4,097,588	90.8%	3,721,419	3,814,874	9.2%	376,170	4,191,044	1.566
2008	2,632,298	1.682	4,427,791	89.9%	3,981,493	3,997,966	10.1%	446,298	4,444,264	1.688
2009	2,541,624	0.649	1,649,968	89.0%	1,468,970	1,417,228	11.0%	180,998	1,598,226	0.629
2010	2,653,918	2.105	5,585,210	88.1%	4,923,292	4,923,292	11.9%	661,918	5,585,210	2.105
2011	2,601,369	1.404	3,651,989	86.8%	3,168,486	3,136,354	13.2%	483,503	3,619,856	1.392
2012	2,580,153	1.184	3,054,118	84.6%	2,584,398	2,489,000	15.4%	469,719	2,958,720	1.147
2013	2,663,456	1.209	3,218,844	82.6%	2,657,840	2,127,046	17.4%	561,004	2,688,049	1.009
2014	2,892,944	1.210	3,499,241	80.6%	2,820,733	2,906,792	19.4%	678,508	3,585,300	1.239
2015	2,958,593	1.215	3,594,720	76.8%	2,759,713	1,383,134	23.2%	835,007	2,218,141	0.750
2016	2,983,874	1.223	3,649,442	72.8%	2,658,182	2,611,239	27.2%	991,260	3,602,499	1.207
2017	2,883,955	1.230	3,546,170	68.8%	2,441,362	3,052,956	31.2%	1,104,808	4,157,764	1.442
2018	2,879,930	1.241	3,574,590	64.9%	2,321,630	2,727,238	35.1%	1,252,960	3,980,198	1.382
2019	2,956,763	1.250	3,695,954	58.5%	2,162,571	2,040,255	41.5%	1,533,383	3,573,638	1.209
2020	3,203,636	1.250	4,004,545	48.4%	1,936,473	2,016,098	51.6%	2,068,071	4,084,169	1.275
2021	3,216,795	1.250	4,020,994	30.2%	1,215,267	1,317,624	69.8%	2,805,727	4,123,351	1.282
Total	63,553,958		90,507,723		74,011,378	73,121,205		16,496,345	89,617,550	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section IV, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IV, Exhibit I, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,105,307	2.427	2,455,906	2,442,692	2,449,299	2.427	0.932	5,543,607	2.066	1.341	2.218	2.216
1992	963,900	2.357	2,134,269	2,097,051	2,115,660	2.357	1.016	5,064,917	2.230	1.230	2.202	2.195
1993	1,003,154	2.288	1,360,876	1,808,832	1,808,832	2.288	1.162	4,808,747	2.095	1.076	1.806	1.803
1994	980,598	2.221	1,105,861	1,086,216	1,096,039	2.221	1.213	2,953,552	1.356	1.030	1.123	1.118
1995	986,390	2.157	1,094,969	1,075,112	1,085,041	2.157	1.152	2,695,633	1.267	1.085	1.106	1.100
1996	938,444	2.094	1,005,993	987,215	996,604	2.094	1.120	2,337,567	1.190	1.116	1.069	1.062
1997	1,002,552	2.033	1,101,728	1,080,382	1,091,055	2.033	1.109	2,460,036	1.207	1.127	1.097	1.088
1998	979,426	1.974	1,221,696	1,196,920	1,209,308	1.974	1.099	2,622,311	1.357	1.138	1.245	1.235
1999	998,843	1.916	1,604,729	1,626,523	1,615,626	1.916	1.095	3,389,906	1.771	1.142	1.631	1.617
2000	1,470,528	1.860	1,799,664	1,758,711	1,779,188	1.860	1.091	3,612,173	1.320	1.145	1.274	1.210
2001	1,651,155	1.806	2,935,229	3,670,274	3,670,274	1.806	1.087	7,203,885	2.416	1.150	2.230	2.223
2002	1,533,060	1.754	2,679,585	2,718,659	2,699,122	1.754	1.083	5,127,415	1.907	1.154	1.752	1.761
2003	1,574,486	1.702	2,590,496	2,542,716	2,566,606	1.702	1.081	4,724,222	1.762	1.156	1.643	1.630
2004	1,737,669	1.653	2,943,789	3,459,497	3,459,497	1.653	1.079	6,167,605	2.147	1.159	2.000	1.991
2005	1,836,821	1.605	1,751,828	1,877,805	1,814,817	1.605	1.070	3,115,441	1.057	1.168	0.980	0.988
2006	2,466,766	1.558	4,415,382	5,779,593	5,779,593	1.558	1.057	9,520,715	2.477	1.182	2.368	2.343
2007	2,675,550	1.513	3,994,686	4,200,491	4,097,588	1.513	1.051	6,512,227	1.609	1.190	1.506	1.531
2008	2,632,298	1.469	4,409,471	4,446,110	4,427,791	1.469	1.047	6,809,917	1.762	1.194	1.610	1.682
2009	2,541,624	1.426	1,708,085	1,591,851	1,649,968	1.426	1.044	2,454,836	0.677	1.198	0.658	0.649
2010	2,653,918	1.384	4,913,791	5,585,210	5,585,210	1.384	1.041	8,046,580	2.190	1.201	2.098	2.105
2011	2,601,369	1.344	3,689,025	3,614,953	3,651,989	1.344	1.038	5,092,276	1.457	1.205	1.436	1.404
2012	2,580,153	1.305	3,166,855	2,941,381	3,054,118	1.305	1.035	4,123,246	1.225	1.208	1.314	1.184
2013	2,663,456	1.267	2,719,186	2,576,012	2,647,599	1.267	1.034	3,469,011	1.028	1.209	1.315	1.209
2014	2,892,944	1.230	3,121,015	3,606,001	3,363,508	1.230	1.033	4,274,931	1.202	1.210	1.316	1.210
2015	2,958,593	1.194	1,823,767	1,801,629	1,812,698	1.194	1.029	2,226,789	0.630	1.215	1.322	1.215
2016	2,983,874	1.159	2,706,471	3,584,993	3,145,732	1.159	1.022	3,727,107	1.077	1.223	1.331	1.223
2017	2,883,955	1.126	3,465,009	4,434,533	3,949,771	1.126	1.017	4,519,182	1.392	1.230	1.338	1.230
2018	2,879,930	1.093	3,635,002	4,199,101	3,917,051	1.093	1.007	4,310,589	1.370	1.241	1.350	1.241
2019	2,956,763	1.061	2,585,558	3,486,909	3,036,234	1.061	1.000	3,221,140	1.027	1.250	1.360	1.250
2020	3,203,636	1.030	3,357,631	4,169,205	3,763,418	1.030	1.000	3,876,321	1.175	1.250	1.360	1.250
2021	3,216,795	1.000	3,276,771	4,359,666	3,818,218	1.000	1.000	3,818,218	1.187	1.250		1.250

80,774,321 89,806,243

All Per Wtd Avg 1.542
Last 5 Wtd Avg 1.207
Last 4 Wtd Avg 1.241
Last 3 Wtd Avg 1.190

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 1.250

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section IV, Exhibit I, Sheet 9, Column (6)
- (5) From Section IV, Exhibit I, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,105,307	2,344,009	1.048	2,455,906	2.222
1992	360.0	963,900	2,032,330	1.050	2,134,269	2.214
1993	348.0	1,003,154	1,292,557	1.053	1,360,876	1.357
1994	336.0	980,598	1,047,356	1.056	1,105,861	1.128
1995	324.0	986,390	1,033,762	1.059	1,094,969	1.110
1996	312.0	938,444	946,424	1.063	1,005,993	1.072
1997	300.0	1,002,552	1,032,447	1.067	1,101,728	1.099
1998	288.0	979,426	1,139,908	1.072	1,221,696	1.247
1999	276.0	998,843	1,490,091	1.077	1,604,729	1.607
2000	264.0	1,470,528	1,662,164	1.083	1,799,664	1.224
2001	252.0	1,651,155	2,694,864	1.089	2,935,229	1.778
2002	240.0	1,533,060	2,443,922	1.096	2,679,585	1.748
2003	228.0	1,574,486	2,345,354	1.105	2,590,496	1.645
2004	216.0	1,737,669	2,638,236	1.116	2,943,789	1.694
2005	204.0	1,836,821	1,553,872	1.127	1,751,828	0.954
2006	192.0	2,466,766	3,869,395	1.141	4,415,382	1.790
2007	180.0	2,675,550	3,445,591	1.159	3,994,686	1.493
2008	168.0	2,632,298	3,739,785	1.179	4,409,471	1.675
2009	156.0	2,541,624	1,414,718	1.207	1,708,085	0.672
2010	144.0	2,653,918	3,951,296	1.244	4,913,791	1.852
2011	132.0	2,601,369	2,880,032	1.281	3,689,025	1.418
2012	120.0	2,580,153	2,400,361	1.319	3,166,855	1.227
2013	108.0	2,663,456	2,001,014	1.359	2,719,186	1.021
2014	96.0	2,892,944	2,216,185	1.408	3,121,015	1.079
2015	84.0	2,958,593	1,245,220	1.465	1,823,767	0.616
2016	72.0	2,983,874	1,772,453	1.527	2,706,471	0.907
2017	60.0	2,883,955	2,118,911	1.635	3,465,009	1.201
2018	48.0	2,879,930	2,021,286	1.798	3,635,002	1.262
2019	36.0	2,956,763	1,203,797	2.148	2,585,558	0.874
2020	24.0	3,203,636	1,019,156	3.295	3,357,631	1.048
2021	12.0	3,216,795	360,899	9.079	3,276,771	1.019
Total		63,553,958	61,357,393		80,774,321	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit I, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,105,307	2,372,811	1.029	2,442,692	2.210
1992	360.0	963,900	2,032,330	1.032	2,097,051	2.176
1993	348.0	1,003,154	1,748,693	1.034	1,808,832	1.803
1994	336.0	980,598	1,047,356	1.037	1,086,216	1.108
1995	324.0	986,390	1,033,762	1.040	1,075,112	1.090
1996	312.0	938,444	946,424	1.043	987,215	1.052
1997	300.0	1,002,552	1,032,447	1.046	1,080,382	1.078
1998	288.0	979,426	1,139,909	1.050	1,196,920	1.222
1999	276.0	998,843	1,543,357	1.054	1,626,523	1.628
2000	264.0	1,470,528	1,662,165	1.058	1,758,711	1.196
2001	252.0	1,651,155	3,453,876	1.063	3,670,274	2.223
2002	240.0	1,533,060	2,546,400	1.068	2,718,659	1.773
2003	228.0	1,574,486	2,369,434	1.073	2,542,716	1.615
2004	216.0	1,737,669	3,205,650	1.079	3,459,497	1.991
2005	204.0	1,836,821	1,729,244	1.086	1,877,805	1.022
2006	192.0	2,466,766	5,296,252	1.091	5,779,593	2.343
2007	180.0	2,675,550	3,814,874	1.101	4,200,491	1.570
2008	168.0	2,632,298	3,997,966	1.112	4,446,110	1.689
2009	156.0	2,541,624	1,417,228	1.123	1,591,851	0.626
2010	144.0	2,653,918	4,923,292	1.134	5,585,210	2.105
2011	132.0	2,601,369	3,136,354	1.153	3,614,953	1.390
2012	120.0	2,580,153	2,489,000	1.182	2,941,381	1.140
2013	108.0	2,663,456	2,127,046	1.211	2,576,012	0.967
2014	96.0	2,892,944	2,906,792	1.241	3,606,001	1.246
2015	84.0	2,958,593	1,383,134	1.303	1,801,629	0.609
2016	72.0	2,983,874	2,611,239	1.373	3,584,993	1.201
2017	60.0	2,883,955	3,052,956	1.453	4,434,533	1.538
2018	48.0	2,879,930	2,727,238	1.540	4,199,101	1.458
2019	36.0	2,956,763	2,040,255	1.709	3,486,909	1.179
2020	24.0	3,203,636	2,016,098	2.068	4,169,205	1.301
2021	12.0	3,216,795	1,317,624	3.309	4,359,666	1.355
Total		63,553,958	73,121,205		89,806,243	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit I, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	1,105,307	2,344,009	2,372,811	28,802	1.048	1.029	2.687	2,421,412	2.191
1992	360.0	963,900	2,032,330	2,032,330	0	1.050	1.032	2.826	2,032,330	2.108
1993	348.0	1,003,154	1,292,557	1,748,693	456,135	1.053	1.034	2.961	2,643,193	2.635
1994	336.0	980,598	1,047,356	1,047,356	0	1.056	1.037	3.089	1,047,356	1.068
1995	324.0	986,390	1,033,762	1,033,762	0	1.059	1.040	3.206	1,033,762	1.048
1996	312.0	938,444	946,424	946,424	0	1.063	1.043	3.309	946,424	1.009
1997	300.0	1,002,552	1,032,447	1,032,447	0	1.067	1.046	3.396	1,032,447	1.030
1998	288.0	979,426	1,139,908	1,139,909	0	1.072	1.050	3.466	1,139,910	1.164
1999	276.0	998,843	1,490,091	1,543,357	53,267	1.077	1.054	3.518	1,677,479	1.679
2000	264.0	1,470,528	1,662,164	1,662,165	2	1.083	1.058	3.552	1,662,170	1.130
2001	252.0	1,651,155	2,694,864	3,453,876	759,012	1.089	1.063	3.571	5,405,506	3.274
2002	240.0	1,533,060	2,443,922	2,546,400	102,478	1.096	1.068	3.577	2,810,502	1.833
2003	228.0	1,574,486	2,345,354	2,369,434	24,080	1.105	1.073	3.573	2,431,398	1.544
2004	216.0	1,737,669	2,638,236	3,205,650	567,414	1.116	1.079	3.412	4,574,375	2.632
2005	204.0	1,836,821	1,553,872	1,729,244	175,372	1.127	1.086	3.335	2,138,695	1.164
2006	192.0	2,466,766	3,869,395	5,296,252	1,426,857	1.141	1.091	3.089	8,277,417	3.356
2007	180.0	2,675,550	3,445,591	3,814,874	369,284	1.159	1.101	3.011	4,557,448	1.703
2008	168.0	2,632,298	3,739,785	3,997,966	258,181	1.179	1.112	2.973	4,507,429	1.712
2009	156.0	2,541,624	1,414,718	1,417,228	2,511	1.207	1.123	2.768	1,421,667	0.559
2010	144.0	2,653,918	3,951,296	4,923,292	971,995	1.244	1.134	2.532	6,412,284	2.416
2011	132.0	2,601,369	2,880,032	3,136,354	256,322	1.281	1.153	2.523	3,526,854	1.356
2012	120.0	2,580,153	2,400,361	2,489,000	88,639	1.319	1.182	2.743	2,643,499	1.025
2013	108.0	2,663,456	2,001,014	2,127,046	126,032	1.359	1.211	2.940	2,371,584	0.890
2014	96.0	2,892,944	2,216,185	2,906,792	690,607	1.408	1.241	3.020	4,301,484	1.487
2015	84.0	2,958,593	1,245,220	1,383,134	137,914	1.465	1.303	3.735	1,760,294	0.595
2016	72.0	2,983,874	1,772,453	2,611,239	838,786	1.527	1.373	4.696	5,711,561	1.914
2017	60.0	2,883,955	2,118,911	3,052,956	934,045	1.635	1.453	5.050	6,835,451	2.370
2018	48.0	2,879,930	2,021,286	2,727,238	705,952	1.798	1.540	4.752	5,376,034	1.867
2019	36.0	2,956,763	1,203,797	2,040,255	836,458	2.148	1.709	4.471	4,943,468	1.672
2020	24.0	3,203,636	1,019,156	2,016,098	996,942	3.295	2.068	3.869	4,875,836	1.522
2021	12.0	3,216,795	360,899	1,317,624	956,726	9.079	3.309	4.632	4,792,905	1.490
Total		63,553,958	61,357,393	73,121,205					105,312,171	1.657

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section IV, Exhibit I, Sheet 14
- (8) From Section IV, Exhibit I, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,105,307	10,620		8,441	10,649	230	0.932	3.745	37,191	37,191	2,449,299	2.216
1992	963,900	10,433		8,959	10,526	201	1.016	3.584	38,324	38,324	2,115,660	2.195
1993	1,003,154	9,044	Include	9,509	9,044	200	1.162	3.430	36,043	36,043	1,808,832	1.803
1994	980,598	6,352	Include	10,093	6,410	171	1.213	3.282	25,520	25,520	1,096,039	1.118
1995	986,390	7,735	Include	10,712	7,806	139	1.152	3.141	28,242	28,242	1,085,041	1.100
1996	938,444	6,132	Include	11,370	6,190	161	1.120	3.005	20,841	20,841	996,604	1.062
1997	1,002,552	7,662	Include	12,068	7,738	141	1.109	2.876	24,684	24,684	1,091,055	1.088
1998	979,426	10,499	Include	12,809	10,608	114	1.099	2.752	32,077	32,077	1,209,308	1.235
1999	998,843	13,224	Include	13,596	13,135	123	1.095	2.634	37,881	37,881	1,615,626	1.617
2000	1,470,528	11,803	Include	14,430	11,941	149	1.091	2.520	32,843	32,843	1,779,188	1.210
2001	1,651,155	29,129	Include	15,316	29,129	126	1.087	2.412	76,344	76,344	3,670,274	2.223
2002	1,533,060	15,715	Include	16,257	15,602	173	1.083	2.308	39,008	39,008	2,699,122	1.761
2003	1,574,486	18,033	Include	17,255	18,203	141	1.081	2.208	43,464	43,464	2,566,606	1.630
2004	1,737,669	24,192	Include	18,314	24,192	143	1.079	2.113	55,147	55,147	3,459,497	1.991
2005	1,836,821	13,132	Include	19,439	12,691	143	1.070	2.022	27,457	27,457	1,814,817	0.988
2006	2,466,766	39,586	Include	20,632	39,586	146	1.057	1.935	81,003	81,003	5,779,593	2.343
2007	2,675,550	30,438	Include	21,899	29,693	138	1.051	1.852	57,777	57,777	4,097,588	1.531
2008	2,632,298	35,009	Include	23,243	34,864	127	1.047	1.772	64,709	64,709	4,427,791	1.682
2009	2,541,624	15,761	Include	24,670	16,336	101	1.044	1.696	28,910	28,910	1,649,968	0.649
2010	2,653,918	48,567	Include	26,185	48,567	115	1.041	1.623	82,032	82,032	5,585,210	2.105
2011	2,601,369	27,595	Include	27,793	27,878	131	1.038	1.553	44,919	44,919	3,651,989	1.404
2012	2,580,153	21,788	Include	29,499	22,623	135	1.035	1.486	34,787	34,787	3,054,118	1.184
2013	2,663,456	22,400	Include	31,310	23,023	115	1.034	1.422	33,864	33,864	2,647,599	0.994
2014	2,892,944	29,229	Include	33,233	27,264	123	1.033	1.361	38,342	40,000	3,508,939	1.213
2015	2,958,593	19,700	Include	35,273	19,821	91	1.029	1.302	26,555	40,000	2,730,499	0.923
2016	2,983,874	35,177	Include	37,438	30,867	102	1.022	1.246	39,314	40,000	3,200,651	1.073
2017	2,883,955	43,125	Include	39,737	38,411	103	1.017	1.193	46,565	40,000	3,392,898	1.176
2018	2,879,930	35,928	Include	42,177	33,514	117	1.007	1.141	38,516	40,000	4,067,929	1.413
2019	2,956,763	41,803	Include	44,766	36,400	83	1.000	1.092	39,750	40,000	3,055,353	1.033
2020	3,203,636	35,946	Exclude	47,515	32,447	116	1.000	1.045	33,907	40,000	4,439,649	1.386
2021	3,216,795	43,989	Exclude	50,432	38,526	99	1.000	1.000	38,526	40,000	3,964,344	1.232

Implied Trend 6.1% 18.7%

All Per Wtd Avg 43,429
Last 5 Wtd Avg 39,487
Last 4 Wtd Avg 39,531
Last 3 Wtd Avg 37,286

Total 63,553,958

4,198

88,711,082

Selected 40,000

Footnotes:

Reported Exponential Regression	
Constant	10.888
X Coefficient	(0.060)
R Squared	0.640

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section IV, Exhibit I, Sheet 10, Column (6) / Section IV, Exhibit I, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section IV, Exhibit I, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	1,105,307	230	1.000	230	230	0.86%
1992	360.0	963,900	201	1.000	201	201	0.88%
1993	348.0	1,003,154	200	1.000	200	200	0.87%
1994	336.0	980,598	171	1.000	171	171	0.79%
1995	324.0	986,390	139	1.000	139	139	0.65%
1996	312.0	938,444	161	1.000	161	161	0.82%
1997	300.0	1,002,552	141	1.000	141	141	0.69%
1998	288.0	979,426	114	1.000	114	114	0.59%
1999	276.0	998,843	123	1.000	123	123	0.64%
2000	264.0	1,470,528	149	1.000	149	149	0.54%
2001	252.0	1,651,155	126	1.000	126	126	0.42%
2002	240.0	1,533,060	173	1.000	173	173	0.64%
2003	228.0	1,574,486	141	1.000	141	141	0.53%
2004	216.0	1,737,669	143	1.000	143	143	0.50%
2005	204.0	1,836,821	143	1.000	143	143	0.49%
2006	192.0	2,466,766	146	1.000	146	146	0.38%
2007	180.0	2,675,550	138	1.000	138	138	0.34%
2008	168.0	2,632,298	127	1.000	127	127	0.33%
2009	156.0	2,541,624	101	1.000	101	101	0.28%
2010	144.0	2,653,918	115	1.000	115	115	0.31%
2011	132.0	2,601,369	131	1.000	131	131	0.37%
2012	120.0	2,580,153	135	1.000	135	135	0.40%
2013	108.0	2,663,456	115	1.000	115	115	0.34%
2014	96.0	2,892,944	123	1.003	123	123	0.35%
2015	84.0	2,958,593	91	1.005	91	91	0.26%
2016	72.0	2,983,874	101	1.009	102	102	0.29%
2017	60.0	2,883,955	101	1.018	103	103	0.32%
2018	48.0	2,879,930	114	1.025	117	117	0.37%
2019	36.0	2,956,763	80	1.043	83	83	0.27%
2020	24.0	3,203,636	108	1.074	116	116	0.35%
2021	12.0	3,216,795	77	1.285	99	99	0.31%
Total		63,553,958	4,158		4,198	4,198	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit I, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section IV, Exhibit I, Sheet 8 Col (3)

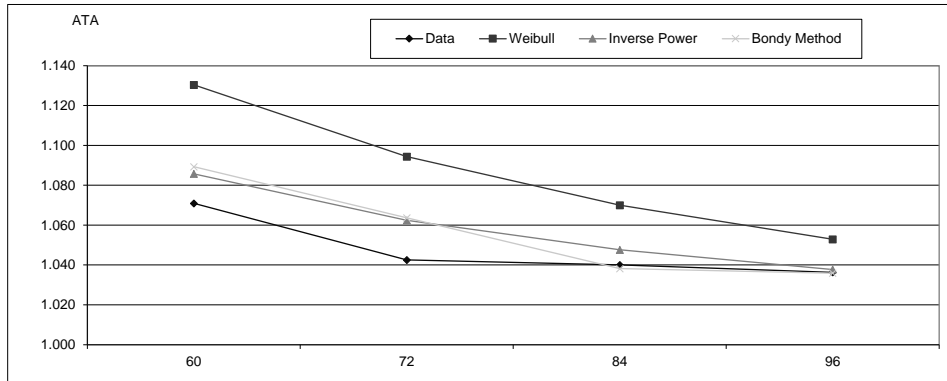
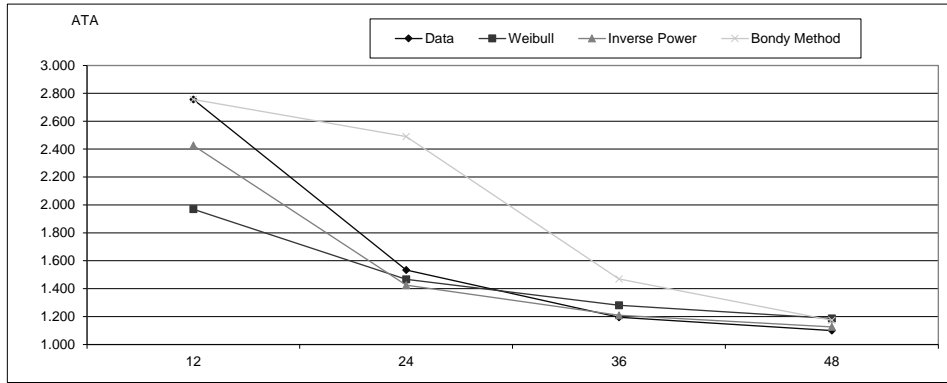
STATE OF CONNECTICUT
 GROUP 4 - DEPARTMENT OF TRANSPORTATION
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Paid Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.003	0.909
Inverse Power	1.048	0.982
Bondy Method	1.018	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method			
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*
									0.900		
1	12	2.756	Include	1.969	7.453	2.426	7.833	1.014		2.756	19.558
2	24	1.534	Include	1.467	3.784	1.425	3.228	0.428	0.422	2.490	7.097
3	36	1.194	Include	1.281	2.581	1.209	2.265	0.178	0.415	1.470	2.850
4	48	1.100	Include	1.186	2.014	1.127	1.873	0.095	0.535	1.173	1.939
5	60	1.071	Include	1.130	1.698	1.086	1.663	0.069	0.721	1.089	1.653
6	72	1.043	Include	1.094	1.502	1.062	1.531	0.042	0.608	1.064	1.517
7	84	1.040	Include	1.070	1.372	1.048	1.441	0.039	0.941	1.038	1.426
8	96	1.036	Include	1.053	1.282	1.038	1.376	0.036	0.910	1.036	1.374
9	108	0.000	Exclude	1.041	1.218	1.031	1.326	0.030	0.828	1.033	1.326
10	120	0.000	Exclude	1.031	1.171	1.026	1.286	0.030	1.000	1.027	1.284
11	132	0.000	Exclude	1.025	1.135	1.022	1.254	0.030	1.000	1.027	1.251
12	144	0.000	Exclude	1.019	1.108	1.019	1.228	0.030	1.000	1.027	1.218
13	156	1.024	Include	1.015	1.086	1.016	1.205	0.024	0.802	1.027	1.186
14	168	1.017	Include	1.012	1.070	1.014	1.186	0.017	0.711	1.022	1.155
15	180	1.016	Include	1.010	1.057	1.013	1.170	0.016	0.942	1.015	1.130
16	192	1.012	Include	1.008	1.046	1.011	1.155	0.012	0.761	1.014	1.113
17	204	1.010	Include	1.007	1.038	1.010	1.142	0.010	0.854	1.011	1.097
18	216	0.000	Exclude	1.005	1.031	1.009	1.131	0.010	0.986	1.009	1.086
19	228	1.007	Include	1.004	1.026	1.008	1.120	0.007	0.723	1.009	1.076
20	240	1.007	Include	1.004	1.021	1.008	1.111	0.007	0.900	1.007	1.066
21	252	0.000	Exclude	1.003	1.018	1.007	1.103	0.006	0.900	1.006	1.059
22	264	0.000	Exclude	1.002	1.015	1.006	1.095	0.005	0.900	1.005	1.052
23	276	0.000	Exclude	1.002	1.012	1.006	1.088	0.005	0.900	1.005	1.047
24	288	0.000	Exclude	1.002	1.010	1.006	1.082	0.004	0.900	1.004	1.042
25	300	0.000	Exclude	1.001	1.009	1.005	1.076	0.004	0.900	1.004	1.037
26	312	0.000	Exclude	1.001	1.007	1.005	1.070	0.004	0.900	1.004	1.033
27	324	0.000	Exclude	1.001	1.006	1.005	1.065	0.003	0.900	1.003	1.030
28	336	0.000	Exclude	1.001	1.005	1.004	1.060	0.003	0.900	1.003	1.026
29	348	0.000	Exclude	1.001	1.004	1.004	1.056	0.003	0.900	1.003	1.023
30	360	0.000	Exclude	1.001	1.004	1.004	1.052	0.002	0.900	1.002	1.021
31	372	0.000	Exclude	1.000	1.003	1.004	1.048			1.002	1.018
32	384	0.000	Exclude	1.000	1.003	1.003	1.044			1.002	1.016
33	396	0.000	Exclude	1.000	1.002	1.003	1.041			1.002	1.014
34	408	0.000	Exclude	1.000	1.002	1.003	1.037			1.002	1.013
35	420	0.000	Exclude	1.000	1.002	1.003	1.034			1.001	1.011
36	432	0.000	Exclude	1.000	1.001	1.003	1.031			1.001	1.010
37	444	0.000	Exclude	1.000	1.001	1.003	1.028			1.001	1.009
38	456	0.000	Exclude	1.000	1.001	1.002	1.026			1.001	1.007
39	468	0.000	Exclude	1.000	1.001	1.002	1.023			1.001	1.006
40	480	0.000	Exclude	1.000	1.001	1.002	1.021			1.001	1.006
41	492	0.000	Exclude	1.000	1.001	1.002	1.018			1.001	1.005
42	504	0.000	Exclude	1.000	1.000	1.002	1.016			1.001	1.004
43	516	0.000	Exclude	1.000	1.000	1.002	1.014			1.001	1.003
44	528	0.000	Exclude	1.000	1.000	1.002	1.012			1.001	1.003
45	540	0.000	Exclude	1.000	1.000	1.002	1.010			1.000	1.002
46	552	0.000	Exclude	1.000	1.000	1.002	1.008			1.000	1.002
47	564	0.000	Exclude	1.000	1.000	1.002	1.007			1.000	1.001
48	576	0.000	Exclude	1.000	1.000	1.002	1.005			1.000	1.001
49	588	0.000	Exclude	1.000	1.000	1.002	1.003			1.000	1.001
50	600	0.000	Exclude	1.000	1.000	1.002	1.002			1.000	1.000

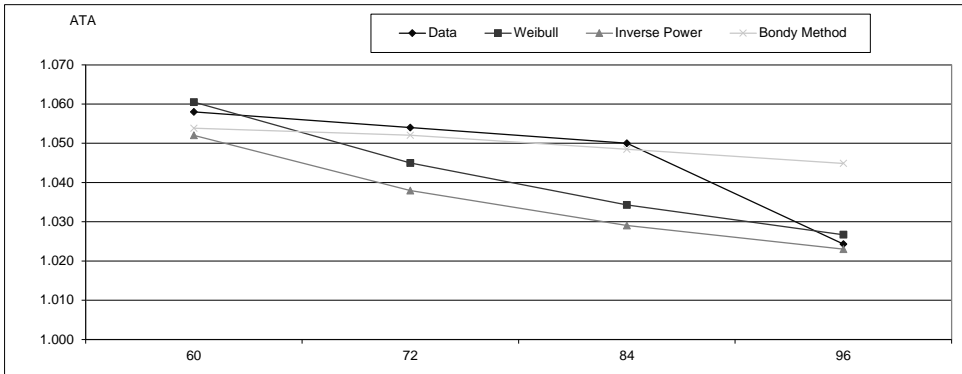
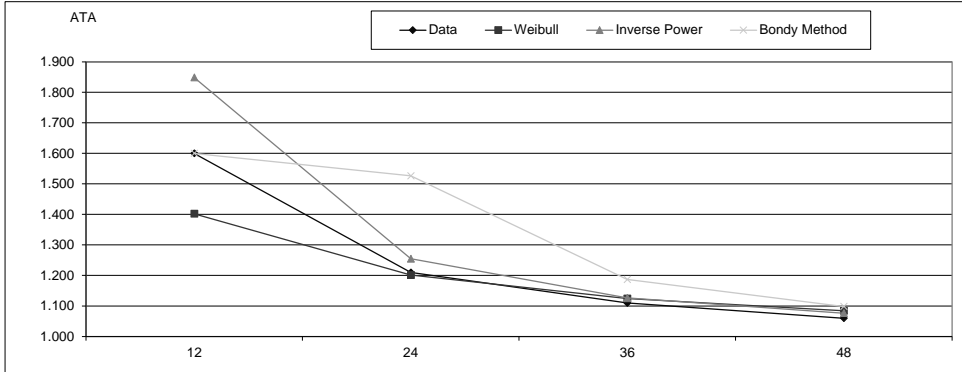
STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Curve Fitting Methods
Reported Loss

Tail at Period: **31** (To display in table)
Cut-off point:(<=Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.005	0.991
Inverse Power	1.029	0.966
Bondy Method	1.019	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method		Sel. Decay Ratio=	0.900	
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay			ATA*
1	12	0.000	Exclude	1.402	2.743	1.849	3.850	0.470			1.600	4.651
2	24	1.210	Include	1.202	1.956	1.255	2.082	0.191	0.406		1.527	2.907
3	36	1.110	Include	1.125	1.628	1.126	1.659	0.104	0.547		1.187	1.904
4	48	0.000	Exclude	1.084	1.448	1.077	1.473	0.058	0.558		1.098	1.604
5	60	1.058	Include	1.061	1.335	1.052	1.368	0.056	0.968		1.054	1.460
6	72	1.054	Include	1.045	1.259	1.038	1.301	0.053	0.933		1.052	1.386
7	84	0.000	Exclude	1.034	1.205	1.029	1.253	0.049	0.928		1.048	1.317
8	96	1.024	Include	1.027	1.165	1.023	1.218	0.024	0.493		1.045	1.256
9	108	1.025	Include	1.021	1.134	1.019	1.190	0.025	1.020		1.022	1.202
10	120	0.000	Exclude	1.017	1.111	1.016	1.168	0.025	1.019		1.022	1.176
11	132	0.000	Exclude	1.014	1.092	1.013	1.150	0.016	0.635		1.023	1.151
12	144	1.010	Include	1.011	1.077	1.011	1.135	0.010	0.627		1.014	1.125
13	156	1.010	Include	1.009	1.065	1.010	1.123	0.010	1.000		1.009	1.109
14	168	0.000	Exclude	1.008	1.056	1.009	1.112	0.010	1.000		1.009	1.099
15	180	0.000	Exclude	1.006	1.048	1.008	1.102	0.009	0.900		1.009	1.090
16	192	1.005	Include	1.005	1.041	1.007	1.093	0.005	0.549		1.008	1.080
17	204	0.000	Exclude	1.005	1.035	1.006	1.086	0.006	1.264		1.004	1.071
18	216	0.000	Exclude	1.004	1.030	1.006	1.079	0.006	0.906		1.006	1.066
19	228	0.000	Exclude	1.003	1.026	1.005	1.073	0.005	0.911		1.005	1.061
20	240	0.000	Exclude	1.003	1.023	1.005	1.068	0.005	0.915		1.005	1.055
21	252	0.000	Exclude	1.002	1.020	1.004	1.063	0.004	0.919		1.004	1.050
22	264	0.000	Exclude	1.002	1.017	1.004	1.058	0.004	0.923		1.004	1.046
23	276	0.000	Exclude	1.002	1.015	1.004	1.054	0.004	0.926		1.004	1.042
24	288	0.000	Exclude	1.002	1.013	1.003	1.050	0.003	0.929		1.003	1.038
25	300	0.000	Exclude	1.001	1.012	1.003	1.046	0.003	0.932		1.003	1.035
26	312	0.000	Exclude	1.001	1.010	1.003	1.043	0.003	0.934		1.003	1.031
27	324	0.000	Exclude	1.001	1.009	1.003	1.040	0.003	0.937		1.003	1.029
28	336	0.000	Exclude	1.001	1.008	1.003	1.037	0.003	0.939		1.003	1.026
29	348	0.000	Exclude	1.001	1.007	1.002	1.034	0.002	0.941		1.002	1.023
30	360	0.000	Exclude	1.001	1.006	1.002	1.032	0.002	0.943		1.002	1.021
31	372	0.000	Exclude	1.001	1.005	1.002	1.029				1.002	1.019
32	384	0.000	Exclude	1.001	1.005	1.002	1.027				1.002	1.016
33	396	0.000	Exclude	1.001	1.004	1.002	1.025				1.002	1.014
34	408	0.000	Exclude	1.000	1.004	1.002	1.023				1.002	1.013
35	420	0.000	Exclude	1.000	1.003	1.002	1.021				1.001	1.011
36	432	0.000	Exclude	1.000	1.003	1.002	1.019				1.001	1.010
37	444	0.000	Exclude	1.000	1.002	1.002	1.018				1.001	1.009
38	456	0.000	Exclude	1.000	1.002	1.002	1.016				1.001	1.007
39	468	0.000	Exclude	1.000	1.002	1.001	1.014				1.001	1.006
40	480	0.000	Exclude	1.000	1.002	1.001	1.013				1.001	1.006
41	492	0.000	Exclude	1.000	1.001	1.001	1.011				1.001	1.005
42	504	0.000	Exclude	1.000	1.001	1.001	1.010				1.001	1.004
43	516	0.000	Exclude	1.000	1.001	1.001	1.009				1.001	1.003
44	528	0.000	Exclude	1.000	1.001	1.001	1.008				1.001	1.003
45	540	0.000	Exclude	1.000	1.001	1.001	1.006				1.000	1.002
46	552	0.000	Exclude	1.000	1.001	1.001	1.005				1.000	1.002
47	564	0.000	Exclude	1.000	1.000	1.001	1.004				1.000	1.001
48	576	0.000	Exclude	1.000	1.000	1.001	1.003				1.000	1.001
49	588	0.000	Exclude	1.000	1.000	1.001	1.002				1.000	1.001
50	600	0.000	Exclude	1.000	1.000	1.001	1.001				1.000	1.000

STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Reported Claim Counts

Accident Year	Months of Development																											As of 6/30/2022			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324		336	348	360
1991	0	0	0	0	0	195	196	197	197	197	203	203	203	203	203	204	231	231	231	231	230	230	230	230	230	230	230	230	230	230	230
1992	0	0	0	0	179	178	180	180	179	185	185	185	185	185	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	
1993	0	0	0	171	172	173	174	175	179	179	179	179	179	179	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	
1994	0	0	135	135	136	138	139	141	141	141	141	141	141	141	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	
1995	0	109	110	112	111	107	106	108	111	112	112	112	137	137	138	138	138	138	138	139	139	139	139	139	139	139	139	139	139	139	
1996	125	141	145	144	139	134	134	134	135	135	135	163	163	163	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	
1997	136	165	166	126	122	122	121	121	121	121	146	146	146	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	
1998	80	103	102	101	103	102	102	102	102	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	
1999	61	110	110	112	112	113	114	114	126	126	126	126	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	
2000	88	124	126	127	127	129	129	156	155	156	147	148	148	148	148	149	148	149	149	149	149	149	149	149	149	149	149	149	149	149	
2001	131	157	158	158	158	158	179	179	179	179	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	
2002	153	175	178	178	178	215	215	215	215	215	172	172	172	173	173	173	173	173	173	173	173	173	173	173	173	173	173	173	173	173	
2003	97	122	124	126	143	143	143	143	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	
2004	101	120	122	144	144	145	145	142	142	142	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	
2005	96	121	142	143	143	144	142	142	142	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	
2006	104	132	139	139	141	141	142	142	142	143	143	143	143	143	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	146	
2007	111	131	135	137	134	135	136	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	
2008	96	117	124	122	124	125	126	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	127	
2009	71	94	95	98	98	99	100	100	100	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	
2010	92	105	107	110	111	113	113	114	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	
2011	98	120	126	127	129	129	129	129	129	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	
2012	102	130	134	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	
2013	87	105	110	113	114	114	114	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	115	
2014	105	118	120	121	121	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	
2015	72	85	88	89	89	90	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	
2016	90	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	
2017	78	95	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	
2018	88	107	112	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	
2019	58	76	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	
2020	93	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
2021	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	

Accident Year	Age-to-Age Development Factors																																
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276	276-288	288-300	300-312	312-324	324-336	336-348	348-360	360-372	372-ULT		
1991					1.005	1.005	1.000	1.000	1.030	1.000	1.000	1.000	1.000	1.005	1.132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1992					0.994	1.011	1.000	0.994	1.034	1.000	1.000	1.000	1.000	1.086	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1993				1.006	1.006	1.006	1.006	1.023	1.000	1.000	1.000	1.000	1.117	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1994			1.000	1.007	1.015	1.007	1.014	1.000	1.000	1.000	1.000	1.213	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1995		1.009	1.018	0.991	0.964	0.991	1.019	1.028	1.009	1.000	1.000	1.223	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000		
1996	1.128	1.028	0.995	0.965	0.964	1.000	1.000	1.007	1.000	1.000	1.207	1.000	1.000	1.000	0.956	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1997	1.213	1.006	0.979	0.968	1.000	0.992	1.000	1.000	1.000	1.000	1.207	1.000	1.000	1.000	0.956	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1998	1.288	0.990	0.990	1.020	0.990	1.000	1.000	1.000	1.118	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1999	1.803	1.000	1.018	1.000	1.009	1.009	1.000	1.105	1.000	1.000	1.000	1.000	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2000	1.409	1.016	1.008	1.000	1.016	1.000	1.209	0.994	1.006	1.000	1.000	0.942	1.007	1.000	1.000	1.000	1.007	0.993	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.198	1.006	1.000	1.000	1.000	1.133	1.000	1.000	1.000	1.000	0.704	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2002	1.144	1.017	1.000	1.000	1.208	1.000	1.000	1.009	0.900	1.000	1.000	1.006	1.000	1.000	1.000	1.000																	

STATE OF CONNECTICUT
 GROUP 4 - DEPARTMENT OF TRANSPORTATION
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																									As of 6/30/2022						
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300		312	324	336	348	360	372
1991	0	0	0	0	0	191	191	193	194	196	202	203	203	202	199	202	229	229	230	230	229	229	229	226	226	229	228	228	228	228	228	228
1992	0	0	0	0	170	169	170	173	171	179	182	183	185	184	184	201	201	200	200	201	200	200	201	201	201	201	201	200	201	200	201	201
1993	0	0	0	168	169	169	169	172	178	178	178	179	179	179	199	200	200	200	200	200	200	199	199	199	199	199	199	199	199	199	199	199
1994	0	0	124	123	124	127	130	138	140	140	140	139	141	171	171	171	170	170	171	171	170	171	171	171	171	171	171	171	171	171	171	
1995	0	81	81	85	90	99	102	105	107	110	110	111	136	137	137	137	137	137	138	137	137	137	138	137	138	138	138	138	138	138	138	
1996	74	87	100	104	122	125	129	131	133	132	133	161	163	162	162	159	159	159	159	159	160	160	160	160	160	160	160	160	160	160	160	
1997	10	40	64	108	115	117	118	120	119	120	146	146	146	146	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	141	
1998	5	50	75	89	95	99	101	100	101	113	113	113	113	111	112	112	112	112	113	113	113	113	113	113	113	113	113	113	113	113	113	
1999	14	64	84	96	102	109	107	107	121	120	122	123	119	122	122	122	121	122	122	122	122	122	122	122	122	122	122	122	122	122	122	
2000	16	66	102	121	121	124	126	150	152	152	153	144	145	145	143	145	147	146	146	147	146	147	147	147	147	147	147	147	147	147	147	
2001	17	115	139	145	146	149	170	173	173	171	116	117	117	120	120	117	120	119	119	120	120	120	120	120	120	120	120	120	120	120	120	
2002	74	127	147	163	169	208	212	213	212	166	166	168	168	170	171	171	170	171	171	171	172	171	171	171	171	171	171	171	171	171	171	
2003	37	84	98	107	130	137	137	138	137	136	136	134	136	137	137	137	137	137	137	138	137	137	137	137	137	137	137	137	137	137	137	
2004	37	76	101	130	138	141	141	136	136	137	138	137	140	140	139	138	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	
2005	36	80	120	128	136	140	138	137	139	139	141	139	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	
2006	36	85	107	115	125	127	129	130	133	136	138	139	136	137	139	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	
2007	49	84	109	119	121	122	122	127	126	125	129	132	133	133	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	
2008	27	63	100	101	108	109	113	114	114	116	117	117	117	117	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	
2009	14	49	77	85	95	93	98	95	95	96	100	98	96	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	
2010	35	68	73	84	91	93	97	96	96	101	101	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	102	
2011	31	60	96	110	119	120	122	123	126	125	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	
2012	32	76	100	118	121	125	127	130	130	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	
2013	22	58	88	92	101	107	105	106	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	
2014	34	73	96	108	113	117	120	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	
2015	25	53	71	80	82	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	
2016	30	62	89	87	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	
2017	21	48	68	77	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	
2018	26	50	76	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	91	
2019	12	39	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	
2020	23	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	56	
2021	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
3,858																																

STATE OF CONNECTICUT
 GROUP 4 - DEPARTMENT OF TRANSPORTATION
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372			
1991		42.92%	71.35%	86.01%	94.47%	98.63%	99.55%	99.56%	100.05%	99.79%	99.62%	100.00%	100.00%	100.00%	100.00%	97.93%	98.73%	98.62%	69.35%	70.72%	71.55%	73.01%	67.59%	67.11%	99.11%	99.95%	99.29%	99.43%	99.03%	99.03%	98.79%	1		
1992	13.98%	36.19%	53.80%	65.41%	73.66%	79.12%	73.05%	75.24%	78.58%	98.34%	97.76%	98.71%	100.00%	100.00%	100.00%	100.00%	100.00%	99.49%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1993	13.62%	41.20%	71.77%	86.83%	97.01%	82.37%	86.92%	88.79%	100.00%	99.76%	99.82%	100.00%	100.00%	100.00%	99.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1994	21.30%	48.61%	78.35%	86.33%	88.80%	87.85%	93.54%	98.33%	99.28%	98.60%	95.63%	97.21%	100.00%	100.00%	100.00%	100.00%	98.08%	98.44%	100.00%	99.84%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1995	28.18%	66.06%	77.94%	75.81%	59.37%	40.59%	98.70%	99.34%	99.41%	100.00%	100.00%	100.00%	100.00%	100.00%	98.53%	98.97%	99.90%	100.00%	100.00%	99.91%	100.00%	100.00%	100.00%	100.00%	95.77%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1996	48.14%	65.83%	70.26%	72.43%	85.97%	96.00%	97.80%	99.20%	97.65%	97.18%	98.21%	99.59%	100.00%	99.73%	97.02%	96.84%	98.66%	96.95%	99.20%	99.20%	99.20%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1997	25.42%	32.72%	50.75%	82.93%	96.96%	95.72%	97.15%	96.24%	97.61%	99.41%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1998	35.18%	36.46%	72.02%	89.22%	93.72%	97.49%	99.51%	93.70%	97.65%	94.77%	96.34%	98.03%	99.66%	92.77%	98.93%	99.33%	98.80%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1999	23.85%	42.52%	67.84%	47.47%	54.80%	66.44%	93.53%	97.66%	97.96%	94.83%	94.77%	97.90%	99.77%	98.80%	99.90%	100.00%	100.00%	94.89%	94.89%	100.00%	100.00%	96.32%	96.55%											
2000	38.17%	62.79%	76.25%	94.45%	93.48%	95.57%	95.67%	98.32%	99.68%	96.82%	97.94%	99.20%	98.55%	100.00%	99.36%	100.00%	100.00%	99.71%	69.33%	92.16%	92.16%	100.00%												
2001	47.96%	60.63%	84.59%	92.58%	91.94%	94.01%	94.34%	95.17%	94.89%	66.11%	67.56%	69.51%	70.63%	72.50%	73.42%	75.09%	75.94%	75.95%	76.55%	78.02%	78.02%													
2002	34.60%	63.97%	84.90%	85.25%	92.29%	96.50%	98.85%	98.80%	97.25%	95.73%	87.57%	88.40%	88.08%	92.18%	97.08%	98.86%	97.61%	95.48%	97.63%	95.98%														
2003	38.27%	64.06%	73.24%	82.16%	84.12%	89.96%	92.13%	94.16%	93.10%	90.18%	91.84%	94.43%	97.38%	97.75%	97.69%	98.17%	98.75%	98.75%	98.98%															
2004	41.02%	58.26%	82.77%	89.54%	95.35%	65.35%	67.02%	68.30%	68.53%	70.94%	71.91%	74.78%	76.15%	77.46%	78.77%	79.11%	80.88%	82.30%																
2005	18.40%	41.66%	88.59%	91.52%	94.55%	97.27%	90.00%	91.35%	91.38%	90.25%	91.55%	91.55%	91.55%	91.55%	90.55%	92.35%	89.86%																	
2006	36.25%	64.75%	79.72%	83.59%	93.33%	86.75%	89.52%	93.87%	94.32%	97.48%	96.91%	68.82%	68.79%	68.68%	70.39%																			
2007	43.82%	66.25%	71.42%	83.89%	78.59%	84.60%	71.86%	73.48%	79.85%	83.13%	87.08%	89.85%	91.26%	92.66%	90.32%																			
2008	35.92%	56.10%	81.01%	70.74%	74.57%	72.03%	88.10%	85.66%	89.52%	92.30%	89.00%	92.31%	96.76%	93.54%																				
2009	42.17%	62.26%	82.45%	87.93%	96.77%	95.40%	99.32%	96.16%	97.34%	98.76%	100.00%	100.00%	99.82%																					
2010	42.19%	56.16%	62.14%	60.95%	71.10%	70.18%	75.86%	78.36%	80.80%	83.37%	76.24%	80.26%																						
2011	22.81%	47.31%	63.14%	71.46%	85.41%	89.09%	94.44%	84.01%	85.21%	88.56%	91.83%																							
2012	33.72%	47.06%	63.34%	81.99%	85.94%	89.25%	88.59%	91.18%	90.51%	96.44%																								
2013	15.17%	36.33%	75.98%	77.51%	87.15%	93.70%	91.76%	92.34%	94.07%																									
2014	19.94%	44.15%	47.49%	54.20%	55.63%	59.52%	64.80%	76.24%																										
2015	30.50%	56.26%	74.83%	85.82%	87.77%	93.21%	90.03%																											
2016	29.09%	47.98%	52.26%	45.16%	64.49%	67.88%																												
2017	30.03%	43.23%	65.76%	72.24%	69.41%																													
2018	20.63%	39.27%	58.52%	74.11%																														
2019	15.06%	39.14%	59.00%																															
2020	31.50%	50.55%																																
2021	27.39%																																	
Age-to-Lit																																		
Paid	9.079	3.295	2.148	1.798	1.635	1.527	1.465	1.408	1.359	1.319	1.281	1.244	1.207	1.179	1.159	1.141	1.127	1.116	1.105	1.096	1.089	1.083	1.077	1.072	1.067	1.063	1.059	1.056	1.053	1.050	1.048			
Reported	3.309	2.068	1.709	1.540	1.453	1.373	1.303	1.241	1.211	1.182	1.153	1.134	1.123	1.112	1.101	1.091	1.086	1.079	1.073	1.068	1.063	1.058	1.054	1.050	1.046	1.043	1.040	1.037	1.034	1.032	1.029			
Implied Ratio	36.44%	62.77%	79.57%	85.62%	88.89%	89.91%	88.94%	88.09%	89.12%	89.57%	89.98%	91.22%	93.03%	94.32%	94.97%	95.63%	96.32%	96.72%	97.16%	97.38%	97.56%	97.72%	97.86%	97.97%	98.06%	98.13%	98.19%	98.22%	98.25%	98.26%	98.25%			

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
INDEMNITY**

Section IV
Exhibit I
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	1,105,307	1,105,307	0	2,344,009	2,344,009	0	2,367,035	2,372,811	5,776
1992	963,900	963,900	0	2,032,330	2,032,330	0	2,032,330	2,032,330	(1)
1993	1,003,154	1,003,154	0	1,292,557	1,292,557	0	1,748,693	1,748,693	0
1994	980,598	980,598	0	1,047,356	1,047,356	0	1,047,356	1,047,356	0
1995	986,390	986,390	0	1,033,762	1,033,762	0	1,033,762	1,033,762	0
1996	938,444	938,444	0	946,424	946,424	0	946,424	946,424	0
1997	1,002,552	1,002,552	0	1,032,447	1,032,447	0	1,032,447	1,032,447	0
1998	979,426	979,426	0	1,139,908	1,139,908	0	1,139,909	1,139,909	0
1999	998,843	998,843	0	1,486,616	1,490,091	3,475	1,543,357	1,543,357	0
2000	1,470,528	1,470,528	0	1,662,164	1,662,164	0	1,803,648	1,662,165	(141,483)
2001	1,651,155	1,651,155	0	2,694,864	2,694,864	0	3,453,876	3,453,876	0
2002	1,533,060	1,533,060	0	2,422,533	2,443,922	21,389	2,481,400	2,546,400	65,000
2003	1,574,486	1,574,486	0	2,329,081	2,345,354	16,273	2,358,618	2,369,434	10,816
2004	1,737,669	1,737,669	0	2,592,723	2,638,236	45,514	3,205,650	3,205,650	0
2005	1,836,821	1,836,821	0	1,542,647	1,553,872	11,225	1,670,445	1,729,244	58,799
2006	2,466,766	2,466,766	0	3,759,505	3,869,395	109,890	5,341,321	5,296,252	(45,069)
2007	2,675,550	2,675,550	0	3,395,973	3,445,591	49,618	3,665,126	3,814,874	149,748
2008	2,632,298	2,632,298	0	3,599,692	3,739,785	140,093	3,720,328	3,997,966	277,637
2009	2,541,624	2,541,624	0	1,414,227	1,414,718	491	1,414,228	1,417,228	3,001
2010	2,653,918	2,653,918	0	3,718,590	3,951,296	232,707	4,877,503	4,923,292	45,788
2011	2,601,369	2,601,369	0	2,832,050	2,880,032	47,982	3,197,879	3,136,354	(61,525)
2012	2,580,153	2,580,153	0	2,391,715	2,400,361	8,646	2,642,475	2,489,000	(153,475)
2013	2,663,456	2,663,456	0	1,985,334	2,001,014	15,680	2,150,116	2,127,046	(23,071)
2014	2,892,944	2,892,944	0	2,152,011	2,216,185	64,174	3,320,900	2,906,792	(414,107)
2015	2,958,593	2,958,593	0	1,291,001	1,245,220	(45,781)	1,385,076	1,383,134	(1,942)
2016	2,983,874	2,983,874	0	1,671,382	1,772,453	101,071	2,591,867	2,611,239	19,372
2017	2,883,955	2,883,955	0	2,100,159	2,118,911	18,752	2,907,208	3,052,956	145,748
2018	2,879,930	2,879,930	0	1,674,103	2,021,286	347,183	2,860,892	2,727,238	(133,654)
2019	2,956,763	2,956,763	0	771,093	1,203,797	432,704	1,970,340	2,040,255	69,915
2020	3,203,636	3,203,636	0	361,319	1,019,156	657,837	1,146,919	2,016,098	869,179
2021		3,216,795			360,899			1,317,624	
Total	60,337,163	63,553,958	0	58,717,572	61,357,393	2,278,923	71,057,129	73,121,205	746,452

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

Section IV
Exhibit II
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,105,307	2,554,316	2,652,640	2,685,298	2,697,957	130,983	143,641	98,324	32,659	45,317
1992	963,900	1,479,945	1,479,945	1,493,338	1,506,731	13,393	26,786	0	13,393	26,786
1993	1,003,154	1,029,583	1,034,686	1,050,011	1,054,581	20,427	24,997	5,102	15,325	19,895
1994	980,598	866,473	866,473	875,347	884,222	8,875	17,749	0	8,875	17,749
1995	986,390	1,021,752	1,044,026	1,066,871	1,086,871	45,120	65,120	22,274	22,845	42,845
1996	938,444	1,479,860	2,106,949	2,131,639	2,156,329	651,778	676,469	627,088	24,690	49,380
1997	1,002,552	995,684	995,684	1,008,213	1,020,743	12,529	25,059	0	12,529	25,059
1998	979,426	1,095,405	1,161,670	1,177,407	1,193,144	82,002	97,739	66,265	15,737	31,474
1999	998,843	2,028,369	2,038,368	2,075,808	2,097,967	47,439	69,598	10,000	37,440	59,598
2000	1,470,528	1,699,816	1,715,990	1,743,125	1,767,612	43,309	67,796	16,174	27,135	51,622
2001	1,651,155	3,430,600	4,483,013	4,546,719	4,726,719	1,116,119	1,296,119	1,052,413	63,706	243,706
2002	1,533,060	3,326,223	3,569,793	3,631,949	3,702,767	305,726	376,545	243,570	62,156	132,975
2003	1,574,486	3,884,053	5,173,292	5,278,187	5,434,403	1,394,134	1,550,350	1,289,239	104,896	261,111
2004	1,737,669	2,816,555	2,914,261	3,028,817	3,056,459	212,262	239,904	97,706	114,556	142,198
2005	1,836,821	2,251,996	2,754,898	2,788,073	2,988,073	536,078	736,078	502,902	33,175	233,175
2006	2,466,766	5,471,172	7,140,435	7,329,381	7,518,328	1,858,210	2,047,156	1,669,263	188,947	377,894
2007	2,675,550	3,557,235	4,142,487	4,262,697	4,357,967	705,462	800,732	585,252	120,209	215,479
2008	2,632,298	5,025,047	5,512,042	5,863,430	5,938,666	838,382	913,619	486,995	351,387	426,624
2009	2,541,624	2,106,264	2,178,103	2,394,155	2,421,282	287,891	315,018	71,839	216,053	243,180
2010	2,653,918	5,053,237	5,711,667	6,166,299	6,329,299	1,113,061	1,276,062	658,429	454,632	617,633
2011	2,601,369	3,415,225	3,617,656	3,838,369	4,108,562	423,144	693,336	202,430	220,714	490,906
2012	2,580,153	3,346,699	3,517,887	3,944,228	4,008,602	597,529	661,904	171,188	426,341	490,715
2013	2,663,456	2,484,862	2,806,195	3,279,019	3,416,241	794,158	931,380	321,333	472,825	610,047
2014	2,892,944	2,525,567	4,919,980	5,509,725	5,772,904	2,984,158	3,247,337	2,394,413	589,745	852,923
2015	2,958,593	1,314,711	1,542,709	2,453,919	2,689,037	1,139,208	1,374,326	227,998	911,209	1,146,328
2016	2,983,874	2,053,521	3,164,188	4,178,995	4,378,995	2,125,474	2,325,474	1,110,667	1,014,807	1,214,807
2017	2,883,955	2,015,083	2,908,382	3,755,557	4,055,557	1,740,474	2,040,474	893,299	847,175	1,147,175
2018	2,879,930	1,822,288	2,808,754	4,200,945	4,550,945	2,378,657	2,728,657	986,466	1,392,191	1,742,191
2019	2,956,763	1,607,462	3,063,544	4,000,000	4,585,498	2,392,538	2,978,037	1,456,083	936,456	1,521,954
2020	3,203,636	1,337,240	2,513,238	3,980,308	4,505,107	2,643,069	3,167,868	1,175,999	1,467,070	1,991,869
2021	3,216,795	625,902	2,057,466	4,261,144	5,000,000	3,635,242	4,374,098	1,431,563	2,203,678	2,942,534
Total	63,553,958	73,722,144	91,596,419	103,998,976	109,011,569	30,276,832	35,289,425	17,874,274	12,402,558	17,415,151

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit II, Sheet 2, Column (15)
- (6) From Section IV, Exhibit II, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
												(13)	(14)	(15)	(16)	(17)	(18)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	1,105,307	2,554,316	2,652,640	98,324	2,618,614	2,697,957	2,865,546	2,697,957	2,620,562	2,697,957	2,697,957	2,677,850	2,692,430	2,685,298	2,697,957	2,429	2,441
1992	963,900	1,479,945	1,479,945	0	1,519,534	1,506,731	1,479,945	1,513,133	1,519,368	1,506,844	1,513,133	1,511,542	1,525,970	1,493,338	1,506,731	1,549	1,563
1993	1,003,154	1,029,583	1,034,686	5,102	1,059,041	1,054,581	1,045,441	1,056,811	1,058,979	1,054,623	1,056,811	1,054,018	1,057,206	1,050,011	1,054,581	1,047	1,051
1994	980,598	866,473	866,473	0	893,163	884,222	866,473	888,692	893,029	884,312	888,692	873,049	887,342	875,347	884,222	0.893	0.902
1995	986,390	1,021,752	1,044,026	22,274	1,055,867	1,066,871	1,087,797	1,061,369	1,056,045	1,066,754	1,061,369	1,068,607	1,088,607	1,066,871	1,086,871	1.082	1.102
1996	938,444	1,479,860	2,106,949	627,088	1,533,785	2,156,329	3,278,467	2,156,329	1,555,673	2,156,329	2,156,329	2,133,441	2,159,933	2,131,639	2,156,329	2.271	2.298
1997	1,002,552	995,684	995,684	0	1,035,550	1,020,743	995,684	1,028,146	1,035,265	1,020,924	1,028,146	1,005,591	1,026,131	1,008,213	1,020,743	1.006	1.018
1998	979,426	1,095,405	1,161,670	66,265	1,143,921	1,193,144	1,270,695	1,193,144	1,193,144	1,146,009	1,193,144	1,170,522	1,200,263	1,177,407	1,193,144	1.202	1.218
1999	998,843	2,028,369	2,038,368	10,000	2,128,397	2,097,967	2,053,649	2,113,182	2,127,681	2,098,399	2,113,182	2,084,475	2,108,109	2,075,808	2,097,967	2.078	2.100
2000	1,470,528	1,699,816	1,715,990	16,174	1,793,741	1,770,261	1,738,834	1,782,001	1,793,126	1,770,261	1,782,001	1,758,354	1,790,449	1,743,125	1,767,612	1.185	1.202
2001	1,651,155	3,430,600	4,483,013	1,052,413	3,644,288	4,636,719	5,851,865	4,636,719	3,702,480	4,636,719	4,636,719	4,470,154	4,670,154	4,546,719	4,726,719	2.754	2.863
2002	1,533,060	3,326,223	3,569,793	243,570	3,561,130	3,702,767	3,860,860	3,702,767	3,570,473	3,702,767	3,702,767	3,609,991	3,694,918	3,631,949	3,702,767	2.369	2.415
2003	1,574,486	3,884,053	5,173,292	1,289,239	4,181,185	5,383,083	6,738,941	5,383,083	4,266,597	5,383,083	5,383,083	5,008,234	5,370,249	5,278,187	5,434,403	3.352	3.452
2004	1,737,669	2,816,555	2,914,261	97,706	3,056,459	3,043,173	3,028,817	3,049,816	3,055,938	3,043,454	3,049,816	3,046,227	3,054,541	3,028,817	3,056,459	1.743	1.759
2005	1,836,821	2,251,996	2,754,898	502,902	2,478,026	2,888,073	3,269,068	2,888,073	2,515,428	2,888,073	2,888,073	2,689,858	2,889,858	2,788,073	2,988,073	1.518	1.627
2006	2,466,766	5,471,172	7,140,435	1,669,263	6,110,612	7,518,328	8,683,286	7,518,328	6,257,921	7,518,328	7,518,328	7,437,283	7,638,312	7,329,381	7,518,328	2.971	3.048
2007	2,675,550	3,557,235	4,142,487	585,252	4,024,634	4,382,906	4,666,361	4,382,906	4,066,241	4,382,906	4,382,906	4,274,304	4,359,652	4,262,697	4,357,967	1.593	1.629
2008	2,632,298	5,025,047	5,512,042	486,995	5,764,902	5,863,430	5,938,666	5,814,166	5,771,224	5,860,477	5,814,166	5,967,147	6,163,815	5,863,430	5,938,666	2.227	2.256
2009	2,541,624	2,106,264	2,178,103	71,839	2,457,455	2,330,856	2,238,950	2,394,155	2,448,409	2,335,005	2,394,155	2,400,000	2,423,170	2,394,155	2,421,282	0.942	0.953
2010	2,653,918	5,053,237	5,711,667	658,429	5,990,128	6,179,469	6,329,299	6,084,799	6,004,935	6,172,302	6,084,799	6,562,248	6,762,248	6,166,299	6,329,299	2.323	2.385
2011	2,601,369	3,415,225	3,617,656	202,430	4,121,294	3,972,662	3,838,369	4,046,978	4,108,562	3,979,303	4,117,902	3,972,189	4,120,396	3,838,369	4,108,562	1.476	1.579
2012	2,580,153	3,346,699	3,517,887	171,188	4,127,449	3,944,228	3,746,141	4,035,838	4,110,120	3,954,130	4,140,041	4,125,561	4,187,037	3,944,228	4,008,602	1.529	1.554
2013	2,663,456	2,484,862	2,806,195	321,333	3,135,039	3,215,502	3,316,854	3,714,492	3,255,212	3,279,019	4,161,616	3,454,575	3,580,055	3,279,019	3,416,241	1.231	1.283
2014	2,892,944	2,525,567	4,919,980	2,394,413	3,281,987	5,772,904	9,196,109	3,991,613	3,445,539	5,509,725	4,239,810	5,679,738	5,967,109	5,509,725	5,772,904	1.905	1.996
2015	2,958,593	1,314,711	1,542,709	227,998	1,759,728	1,853,596	1,991,700	4,025,650	2,332,756	2,217,894	3,516,461	2,618,793	2,793,253	2,453,919	2,689,037	0.829	0.909
2016	2,983,874	2,053,521	3,164,188	1,110,667	2,842,071	3,889,277	5,439,043	4,089,634	3,188,215	3,926,630	4,178,995	4,357,944	4,500,000	4,178,995	4,378,995	1.401	1.468
2017	2,883,955	2,015,083	2,908,382	893,299	2,912,052	3,685,672	4,848,077	4,017,045	3,252,412	3,755,557	4,082,912	3,823,594	4,073,615	3,755,557	4,055,557	1.302	1.406
2018	2,879,930	1,822,288	2,808,754	986,466	2,782,746	3,698,235	5,076,310	4,085,731	3,232,467	3,791,433	4,610,457	4,478,210	4,878,210	4,200,945	4,550,945	1.459	1.580
2019	2,956,763	1,607,462	3,063,544	1,456,083	2,630,258	4,154,724	6,093,281	4,271,899	3,268,623	4,185,498	3,767,040	3,553,592	4,201,473	4,000,000	4,585,498	1.353	1.551
2020	3,203,636	1,337,240	2,513,238	1,175,999	2,570,270	3,646,997	4,678,367	4,719,169	3,601,157	3,980,308	5,029,906	4,353,822	5,056,718	3,980,308	4,505,107	1.242	1.406
2021	3,216,795	625,902	2,057,466	1,431,563	2,742,906	3,791,736	4,139,892	4,818,030	4,344,509	4,261,144	4,659,979			4,261,144	5,000,000	1.325	1.554
Total	63,553,958	73,722,144	91,596,419	17,874,274	88,956,230	103,003,141	119,652,767	107,161,656	94,604,955	104,213,664	107,850,697	101,220,912	105,921,224	103,998,976	109,011,569		

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section IV, Exhibit II, Sheet 9, Column (6)
- (7) From Section IV, Exhibit II, Sheet 10, Column (6)
- (8) From Section IV, Exhibit II, Sheet 11, Column (10)
- (9) From Section IV, Exhibit II, Sheet 6, Column (4)
- (10) From Section IV, Exhibit II, Sheet 6, Column (10)
- (11) From Section IV, Exhibit II, Sheet 7, Column (10)
- (12) From Section IV, Exhibit II, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

Section IV
Exhibit II
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	2,677,850	2,692,430	2,685,298	2,697,957	7,448	5,527	2,554,316	2,652,640
1992	1,511,542	1,525,970	1,493,338	1,506,731	(18,204)	(19,239)	1,479,945	1,479,945
1993	1,054,018	1,057,206	1,050,011	1,054,581	(4,007)	(2,625)	1,029,583	1,034,686
1994	873,049	887,342	875,347	884,222	2,299	(3,120)	866,473	866,473
1995	1,068,607	1,088,607	1,066,871	1,086,871	(1,736)	(1,736)	1,021,752	1,044,026
1996	2,133,441	2,159,933	2,131,639	2,156,329	(1,802)	(3,604)	1,479,860	2,106,949
1997	1,005,591	1,026,131	1,008,213	1,020,743	2,622	(5,388)	995,684	995,684
1998	1,170,522	1,200,263	1,177,407	1,193,144	6,885	(7,119)	1,095,405	1,161,670
1999	2,084,475	2,108,109	2,075,808	2,097,967	(8,667)	(10,142)	2,028,369	2,038,368
2000	1,758,354	1,790,449	1,743,125	1,767,612	(15,229)	(22,838)	1,699,816	1,715,990
2001	4,470,154	4,670,154	4,546,719	4,726,719	76,566	56,566	3,430,600	4,483,013
2002	3,609,991	3,694,918	3,631,949	3,702,767	21,958	7,849	3,326,223	3,569,793
2003	5,008,234	5,370,249	5,278,187	5,434,403	269,953	64,154	3,884,053	5,173,292
2004	3,046,227	3,054,541	3,028,817	3,056,459	(17,410)	1,918	2,816,555	2,914,261
2005	2,689,858	2,889,858	2,788,073	2,988,073	98,215	98,215	2,251,996	2,754,898
2006	7,437,283	7,638,312	7,329,381	7,518,328	(107,901)	(119,983)	5,471,172	7,140,435
2007	4,274,304	4,359,652	4,262,697	4,357,967	(11,607)	(1,685)	3,557,235	4,142,487
2008	5,967,147	6,163,815	5,863,430	5,938,666	(103,718)	(225,149)	5,025,047	5,512,042
2009	2,400,000	2,423,170	2,394,155	2,421,282	(5,845)	(1,888)	2,106,264	2,178,103
2010	6,562,248	6,762,248	6,166,299	6,329,299	(395,949)	(432,949)	5,053,237	5,711,667
2011	3,972,189	4,120,396	3,838,369	4,108,562	(133,820)	(11,834)	3,415,225	3,617,656
2012	4,125,561	4,187,037	3,944,228	4,008,602	(181,333)	(178,434)	3,346,699	3,517,887
2013	3,454,575	3,580,055	3,279,019	3,416,241	(175,556)	(163,813)	2,484,862	2,806,195
2014	5,679,738	5,967,109	5,509,725	5,772,904	(170,013)	(194,205)	2,525,567	4,919,980
2015	2,618,793	2,793,253	2,453,919	2,689,037	(164,874)	(104,216)	1,314,711	1,542,709
2016	4,357,944	4,500,000	4,178,995	4,378,995	(178,948)	(121,005)	2,053,521	3,164,188
2017	3,823,594	4,073,615	3,755,557	4,055,557	(68,037)	(18,058)	2,015,083	2,908,382
2018	4,478,210	4,878,210	4,200,945	4,550,945	(277,265)	(327,265)	1,822,288	2,808,754
2019	3,553,592	4,201,473	4,000,000	4,585,498	446,408	384,025	1,607,462	3,063,544
2020	4,353,822	5,056,718	3,980,308	4,505,107	(373,513)	(551,611)	1,337,240	2,513,238
2021	0	0	4,261,144	5,000,000	4,261,144	5,000,000	625,902	2,057,466
Total	101,220,912	105,921,224	103,998,976	109,011,569	2,778,064	3,090,346	73,722,144	91,596,419
Total Excluding Latest	101,220,912	105,921,224	99,737,832	104,011,569	(1,483,080)	(1,909,654)	73,096,242	89,538,953

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section IV, Exhibit II, Sheet 2, Column (15)
- (5) From Section IV, Exhibit II, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid LDF	Projected Paid LDF	Method 1	Method 1	Actual Paid Emergence Loss	Actual - Expected	
	Ultimate Loss	Ultimate Loss	Paid Loss	Paid Loss			Low Expected Paid Emergence Loss	High Expected Paid Emergence Loss		Method 1 Low Paid	Method 1 High Paid
(1)	@ 06/30/2021 (2)	@ 06/30/2021 (3)	@ 06/30/2021 (4)	@ 06/30/2022 (5)	@ 06/30/2021 (6)	@ 06/30/2022 (7)	@ 06/30/2022 (8)	@ 06/30/2022 (9)	@ 06/30/2022 (10)	(11)	(12)
1991	2,677,850	2,692,430	2,552,866	2,554,316	1.021	1.019	12,381	13,826	1,450	(10,931)	(12,376)
1992	1,511,542	1,525,970	1,478,304	1,479,945	1.022	1.021	2,021	2,898	1,641	(380)	(1,257)
1993	1,054,018	1,057,206	1,029,185	1,029,583	1.024	1.022	1,655	1,868	398	(1,257)	(1,470)
1994	873,049	887,342	866,473	866,473	1.026	1.024	477	1,515	0	(477)	(1,515)
1995	1,068,607	1,088,607	1,021,510	1,021,752	1.028	1.026	3,699	5,270	242	(3,457)	(5,028)
1996	2,133,441	2,159,933	1,436,306	1,479,860	1.031	1.028	58,842	61,078	43,554	(15,288)	(17,524)
1997	1,005,591	1,026,131	995,684	995,684	1.034	1.031	893	2,743	0	(893)	(2,743)
1998	1,170,522	1,200,263	1,094,224	1,095,405	1.038	1.034	7,290	10,132	1,181	(6,109)	(8,951)
1999	2,084,475	2,108,109	2,028,369	2,028,369	1.042	1.038	5,650	8,029	0	(5,650)	(8,029)
2000	1,758,354	1,790,449	1,699,816	1,699,816	1.048	1.042	6,174	9,560	0	(6,174)	(9,560)
2001	4,470,154	4,670,154	3,393,507	3,430,600	1.054	1.048	118,278	140,249	37,092	(81,185)	(103,157)
2002	3,609,991	3,694,918	3,323,156	3,326,223	1.061	1.054	30,948	40,112	3,067	(27,882)	(37,045)
2003	5,008,234	5,370,249	3,608,155	3,884,053	1.069	1.061	162,808	204,905	275,898	113,090	70,993
2004	3,046,227	3,054,541	2,803,924	2,816,555	1.086	1.069	44,863	46,402	12,631	(32,232)	(33,771)
2005	2,689,858	2,889,858	2,109,024	2,251,996	1.093	1.086	37,500	50,412	142,971	105,472	92,559
2006	7,437,283	7,638,312	5,363,627	5,471,172	1.109	1.093	284,509	312,091	107,545	(176,964)	(204,546)
2007	4,274,304	4,359,652	3,510,542	3,557,235	1.122	1.109	69,130	76,855	46,693	(22,436)	(30,161)
2008	5,967,147	6,163,815	4,918,345	5,025,047	1.138	1.122	113,709	135,031	106,702	(7,007)	(28,329)
2009	2,400,000	2,423,170	2,095,140	2,106,264	1.157	1.138	31,154	33,522	11,124	(20,030)	(22,398)
2010	6,562,248	6,762,248	4,852,896	5,053,237	1.177	1.157	173,455	193,749	200,342	26,887	6,592
2011	3,972,189	4,120,396	3,304,346	3,415,225	1.202	1.177	69,391	84,790	110,879	41,488	26,089
2012	4,125,561	4,187,037	3,277,097	3,346,699	1.235	1.202	97,663	104,739	69,602	(28,061)	(35,137)
2013	3,454,575	3,580,055	2,466,026	2,484,862	1.275	1.235	118,493	133,534	18,836	(99,657)	(114,698)
2014	5,679,738	5,967,109	2,502,819	2,525,567	1.317	1.275	330,310	360,189	22,748	(307,562)	(337,440)
2015	2,618,793	2,793,253	1,214,078	1,314,711	1.361	1.317	128,456	144,410	100,633	(27,823)	(43,777)
2016	4,357,944	4,500,000	1,953,571	2,053,521	1.422	1.361	256,326	271,470	99,950	(156,376)	(171,520)
2017	3,823,594	4,073,615	1,889,614	2,015,083	1.500	1.422	212,601	240,085	125,468	(87,132)	(114,617)
2018	4,478,210	4,878,210	1,626,944	1,822,288	1.605	1.500	329,711	375,965	195,345	(134,366)	(180,621)
2019	3,553,592	4,201,473	1,377,991	1,607,462	1.898	1.605	441,805	573,372	229,471	(212,334)	(343,901)
2020	4,353,822	5,056,718	675,120	1,337,240	4.271	1.898	1,405,881	1,674,505	662,119	(743,762)	(1,012,386)
Total	101,220,912	105,921,224	70,468,659	73,096,242			4,556,073	5,313,307	2,627,584	(1,928,489)	(2,685,724)

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected Reported LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Expected Reported Emergence Loss @ 06/30/2022	Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	2,677,850	2,692,430	2,643,271	2,652,640	1.019	1.017	3,429	4,875	9,369	5,940	4,494
1992	1,511,542	1,525,970	1,496,571	1,479,945	1.020	1.019	783	1,538	(16,626)	(17,409)	(18,163)
1993	1,054,018	1,057,206	1,034,186	1,034,686	1.021	1.020	1,088	1,263	500	(588)	(763)
1994	873,049	887,342	866,473	866,473	1.022	1.021	377	1,198	0	(377)	(1,198)
1995	1,068,607	1,088,607	1,044,026	1,044,026	1.024	1.022	1,472	2,669	0	(1,472)	(2,669)
1996	2,133,441	2,159,933	2,106,949	2,106,949	1.025	1.024	1,650	3,300	0	(1,650)	(3,300)
1997	1,005,591	1,026,131	995,684	995,684	1.027	1.025	640	1,968	0	(640)	(1,968)
1998	1,170,522	1,200,263	1,161,670	1,161,670	1.029	1.027	592	2,581	0	(592)	(2,581)
1999	2,084,475	2,108,109	2,038,368	2,038,368	1.031	1.029	3,183	4,815	0	(3,183)	(4,815)
2000	1,758,354	1,790,449	1,729,308	1,715,990	1.034	1.031	2,065	4,347	(13,319)	(15,384)	(17,666)
2001	4,470,154	4,670,154	4,409,917	4,483,013	1.036	1.034	4,400	19,009	73,096	68,696	54,087
2002	3,609,991	3,694,918	3,554,883	3,569,793	1.039	1.036	4,126	10,485	14,909	10,783	4,424
2003	5,008,234	5,370,249	4,903,306	5,173,292	1.043	1.039	8,036	35,760	269,986	261,950	234,226
2004	3,046,227	3,054,541	2,914,261	2,914,261	1.047	1.043	10,316	10,966	0	(10,316)	(10,966)
2005	2,689,858	2,889,858	2,654,899	2,754,898	1.051	1.047	2,784	18,711	99,999	97,215	81,289
2006	7,437,283	7,638,312	7,236,254	7,140,435	1.056	1.051	16,278	32,555	(95,819)	(112,096)	(128,374)
2007	4,274,304	4,359,652	4,109,300	4,142,487	1.061	1.056	13,561	20,575	33,187	19,626	12,612
2008	5,967,147	6,163,815	5,569,237	5,512,042	1.071	1.061	55,692	83,218	(57,195)	(112,887)	(140,414)
2009	2,400,000	2,423,170	2,153,942	2,178,103	1.084	1.071	35,024	38,322	24,160	(10,863)	(14,162)
2010	6,562,248	6,762,248	5,962,591	5,711,667	1.101	1.084	89,439	119,269	(250,925)	(340,364)	(370,194)
2011	3,972,189	4,120,396	3,613,004	3,617,656	1.123	1.101	58,604	82,785	4,651	(53,952)	(78,133)
2012	4,125,561	4,187,037	3,642,412	3,517,887	1.150	1.123	77,550	87,418	(124,525)	(202,075)	(211,943)
2013	3,454,575	3,580,055	2,978,505	2,806,195	1.177	1.150	64,511	81,515	(172,310)	(236,822)	(253,825)
2014	5,679,738	5,967,109	4,940,819	4,919,980	1.208	1.177	92,491	128,461	(20,839)	(113,330)	(149,300)
2015	2,618,793	2,793,253	1,513,533	1,542,709	1.239	1.208	120,179	139,148	29,177	(91,002)	(109,971)
2016	4,357,944	4,500,000	3,158,697	3,164,188	1.285	1.239	155,711	174,156	5,491	(150,220)	(168,664)
2017	3,823,594	4,073,615	2,735,333	2,908,382	1.336	1.285	129,415	159,147	173,049	43,634	13,902
2018	4,478,210	4,878,210	3,244,776	2,808,754	1.390	1.336	126,565	167,610	(436,022)	(562,587)	(603,632)
2019	3,553,592	4,201,473	2,754,299	3,063,544	1.459	1.390	87,010	157,538	309,246	222,235	151,707
2020	4,353,822	5,056,718	2,091,577	2,513,238	1.810	1.459	670,674	879,057	421,662	(249,012)	(457,395)
Total	101,220,912	105,921,224	89,258,049	89,538,953			1,837,645	2,474,258	280,904	(1,556,741)	(2,193,354)

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

Section IV
Exhibit II
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,105,307	2.441	2,697,957	97.5%	2,631,711	2,554,316	2.5%	66,246	2,620,562	2.371
1992	963,900	1.570	1,513,133	97.4%	1,473,710	1,479,945	2.6%	39,423	1,519,368	1.576
1993	1,003,154	1.053	1,056,811	97.2%	1,027,416	1,029,583	2.8%	29,395	1,058,979	1.056
1994	980,598	0.906	888,692	97.0%	862,136	866,473	3.0%	26,557	893,029	0.911
1995	986,390	1.076	1,061,369	96.8%	1,027,076	1,021,752	3.2%	34,293	1,056,045	1.071
1996	938,444	2.298	2,156,329	96.5%	2,080,516	1,479,860	3.5%	75,813	1,555,673	1.658
1997	1,002,552	1.026	1,028,146	96.2%	988,565	995,684	3.8%	39,581	1,035,265	1.033
1998	979,426	1.218	1,193,144	95.8%	1,142,540	1,095,405	4.2%	50,604	1,146,009	1.170
1999	998,843	2.116	2,113,182	95.3%	2,013,869	2,028,369	4.7%	99,313	2,127,681	2.130
2000	1,470,528	1.212	1,782,001	94.8%	1,688,691	1,699,816	5.2%	93,310	1,793,126	1.219
2001	1,651,155	2.808	4,636,719	94.1%	4,364,839	3,430,600	5.9%	271,880	3,702,480	2.242
2002	1,533,060	2.415	3,702,767	93.4%	3,458,517	3,326,223	6.6%	244,250	3,570,473	2.329
2003	1,574,486	3.419	5,383,083	92.9%	5,000,539	3,884,053	7.1%	382,544	4,266,597	2.710
2004	1,737,669	1.755	3,049,816	92.2%	2,810,433	2,816,555	7.8%	239,383	3,055,938	1.759
2005	1,836,821	1.572	2,888,073	90.9%	2,624,641	2,251,996	9.1%	263,432	2,515,428	1.369
2006	2,466,766	3.048	7,518,328	89.5%	6,731,579	5,471,172	10.5%	786,750	6,257,921	2.537
2007	2,675,550	1.638	4,382,906	88.4%	3,873,900	3,557,235	11.6%	509,006	4,066,241	1.520
2008	2,632,298	2.209	5,814,166	87.2%	5,067,989	5,025,047	12.8%	746,177	5,771,224	2.192
2009	2,541,624	0.942	2,394,155	85.7%	2,052,011	2,106,264	14.3%	342,145	2,448,409	0.963
2010	2,653,918	2.293	6,084,799	84.4%	5,133,101	5,053,237	15.6%	951,698	6,004,935	2.263
2011	2,601,369	1.556	4,046,978	82.9%	3,353,641	3,415,225	17.1%	693,336	4,108,562	1.579
2012	2,580,153	1.564	4,035,838	81.1%	3,272,417	3,346,699	18.9%	763,421	4,110,120	1.593
2013	2,663,456	1.395	3,714,492	79.3%	2,944,142	2,484,862	20.7%	770,350	3,255,212	1.222
2014	2,892,944	1.380	3,991,613	77.0%	3,071,641	2,525,567	23.0%	919,972	3,445,539	1.191
2015	2,958,593	1.361	4,025,650	74.7%	3,007,605	1,314,711	25.3%	1,018,045	2,332,756	0.788
2016	2,983,874	1.371	4,089,634	72.3%	2,954,940	2,053,521	27.7%	1,134,693	3,188,215	1.068
2017	2,883,955	1.393	4,017,045	69.2%	2,779,716	2,015,083	30.8%	1,237,329	3,252,412	1.128
2018	2,879,930	1.419	4,085,731	65.5%	2,675,552	1,822,288	34.5%	1,410,179	3,232,467	1.122
2019	2,956,763	1.445	4,271,899	61.1%	2,610,737	1,607,462	38.9%	1,661,162	3,268,623	1.105
2020	3,203,636	1.473	4,719,169	52.0%	2,455,252	1,337,240	48.0%	2,263,917	3,601,157	1.124
2021	3,216,795	1.498	4,818,030	22.8%	1,099,424	625,902	77.2%	3,718,606	4,344,509	1.351
Total	63,553,958		107,161,656		86,278,846	73,722,144		20,882,810	94,604,955	

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section IV, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IV, Exhibit II, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

Section IV
Exhibit II
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,105,307	2.441	2,697,957	98.3%	2,652,640	2,652,640	1.7%	45,317	2,697,957	2.441
1992	963,900	1.570	1,513,133	98.2%	1,486,233	1,479,945	1.8%	26,899	1,506,844	1.563
1993	1,003,154	1.053	1,056,811	98.1%	1,036,873	1,034,686	1.9%	19,937	1,054,623	1.051
1994	980,598	0.906	888,692	98.0%	870,854	866,473	2.0%	17,839	884,312	0.902
1995	986,390	1.076	1,061,369	97.9%	1,038,642	1,044,026	2.1%	22,727	1,066,754	1.081
1996	938,444	2.298	2,156,329	97.7%	2,106,949	2,106,949	2.3%	49,380	2,156,329	2.298
1997	1,002,552	1.026	1,028,146	97.5%	1,002,906	995,684	2.5%	25,241	1,020,924	1.018
1998	979,426	1.218	1,193,144	97.4%	1,161,670	1,161,670	2.6%	31,474	1,193,144	1.218
1999	998,843	2.116	2,113,182	97.2%	2,053,151	2,038,368	2.8%	60,031	2,098,399	2.101
2000	1,470,528	1.212	1,782,001	96.9%	1,727,370	1,715,990	3.1%	54,631	1,770,620	1.204
2001	1,651,155	2.808	4,636,719	96.7%	4,483,013	4,483,013	3.3%	153,706	4,636,719	2.808
2002	1,533,060	2.415	3,702,767	96.4%	3,569,793	3,569,793	3.6%	132,975	3,702,767	2.415
2003	1,574,486	3.419	5,383,083	96.1%	5,173,292	5,173,292	3.9%	209,791	5,383,083	3.419
2004	1,737,669	1.755	3,049,816	95.8%	2,920,623	2,914,261	4.2%	129,193	3,043,454	1.751
2005	1,836,821	1.572	2,888,073	95.4%	2,754,898	2,754,898	4.6%	133,175	2,888,073	1.572
2006	2,466,766	3.048	7,518,328	95.0%	7,140,435	7,140,435	5.0%	377,894	7,518,328	3.048
2007	2,675,550	1.638	4,382,906	94.5%	4,142,487	4,142,487	5.5%	240,419	4,382,906	1.638
2008	2,632,298	2.209	5,814,166	94.0%	5,465,731	5,512,042	6.0%	348,435	5,860,477	2.226
2009	2,541,624	0.942	2,394,155	93.4%	2,237,253	2,178,103	6.6%	156,902	2,335,005	0.919
2010	2,653,918	2.293	6,084,799	92.4%	5,624,163	5,711,667	7.6%	460,636	6,172,302	2.326
2011	2,601,369	1.556	4,046,978	91.1%	3,685,331	3,617,656	8.9%	361,647	3,979,303	1.530
2012	2,580,153	1.564	4,035,838	89.2%	3,599,595	3,517,887	10.8%	436,243	3,954,130	1.533
2013	2,663,456	1.395	3,714,492	87.3%	3,241,667	2,806,195	12.7%	472,825	3,279,019	1.231
2014	2,892,944	1.380	3,991,613	85.2%	3,401,868	4,919,980	14.8%	589,745	5,509,725	1.905
2015	2,958,593	1.361	4,025,650	83.2%	3,350,465	1,542,709	16.8%	675,185	2,217,894	0.750
2016	2,983,874	1.371	4,089,634	81.4%	3,327,192	3,164,188	18.6%	762,442	3,926,630	1.316
2017	2,883,955	1.393	4,017,045	78.9%	3,169,870	2,908,382	21.1%	847,175	3,755,557	1.302
2018	2,879,930	1.419	4,085,731	75.9%	3,103,052	2,808,754	24.1%	982,679	3,791,433	1.317
2019	2,956,763	1.445	4,271,899	73.7%	3,149,945	3,063,544	26.3%	1,121,954	4,185,498	1.416
2020	3,203,636	1.473	4,719,169	68.9%	3,252,099	2,513,238	31.1%	1,467,070	3,980,308	1.242
2021	3,216,795	1.498	4,818,030	54.3%	2,614,352	2,057,466	45.7%	2,203,678	4,261,144	1.325
Total	63,553,958		107,161,656		94,544,411	91,596,419		12,617,246	104,213,664	

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section IV, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IV, Exhibit II, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,105,307	2.427	2,618,614	2,697,957	2,697,957	3.243	1.016	8,893,627	3.315	1.104	2.436	2.441
1992	963,900	2.357	1,519,534	1,506,731	1,513,133	3.119	1.031	4,865,996	2.142	1.099	1.576	1.570
1993	1,003,154	2.288	1,059,041	1,054,581	1,056,811	2.999	1.070	3,391,852	1.478	1.069	1.052	1.053
1994	980,598	2.221	893,163	884,222	888,692	2.883	1.072	2,745,917	1.261	1.078	0.905	0.906
1995	986,390	2.157	1,055,867	1,066,871	1,061,369	2.772	1.025	3,016,107	1.418	1.138	1.074	1.076
1996	938,444	2.094	1,533,785	2,156,329	2,156,329	2.666	1.001	5,756,240	2.930	1.177	2.302	2.298
1997	1,002,552	2.033	1,035,550	1,020,743	1,028,146	2.563	1.004	2,647,002	1.299	1.184	1.024	1.026
1998	979,426	1.974	1,143,921	1,193,144	1,193,144	2.465	1.008	2,965,523	1.534	1.191	1.220	1.218
1999	998,843	1.916	2,128,397	2,097,967	2,113,182	2.370	1.009	5,055,324	2.641	1.201	2.111	2.116
2000	1,470,528	1.860	1,793,741	1,770,261	1,782,001	2.279	1.009	4,099,083	1.498	1.213	1.213	1.212
2001	1,651,155	1.806	3,644,288	4,636,719	4,636,719	2.191	1.009	10,255,488	3.439	1.225	2.768	2.808
2002	1,533,060	1.754	3,561,130	3,702,767	3,702,767	2.107	1.009	7,874,784	2.929	1.237	2.410	2.415
2003	1,574,486	1.702	4,181,185	5,383,083	5,383,083	2.026	1.009	11,008,038	4.107	1.249	3.248	3.419
2004	1,737,669	1.653	3,056,459	3,043,173	3,049,816	1.948	1.009	5,996,795	2.088	1.261	1.754	1.755
2005	1,836,821	1.605	2,478,026	2,888,073	2,888,073	1.873	1.009	5,460,349	1.852	1.273	1.519	1.572
2006	2,466,766	1.558	6,110,612	7,518,328	7,518,328	1.801	1.009	13,667,848	3.556	1.285	3.096	3.048
2007	2,675,550	1.513	4,024,634	4,382,906	4,382,906	1.732	1.009	7,656,132	1.892	1.299	1.629	1.638
2008	2,632,298	1.469	5,764,902	5,863,430	5,814,166	1.665	1.005	9,731,026	2.517	1.316	2.197	2.209
2009	2,541,624	1.426	2,457,455	2,330,856	2,394,155	1.601	0.997	3,822,998	1.055	1.339	0.936	0.942
2010	2,653,918	1.384	5,990,128	6,179,469	6,084,799	1.539	0.988	9,254,244	2.519	1.365	2.473	2.293
2011	2,601,369	1.344	4,121,294	3,972,662	4,046,978	1.480	0.985	5,900,489	1.688	1.383	1.543	1.556
2012	2,580,153	1.305	4,127,449	3,944,228	4,035,838	1.423	0.991	5,690,146	1.690	1.388	1.494	1.564
2013	2,663,456	1.267	3,135,039	3,215,502	3,175,270	1.369	0.996	4,326,293	1.282	1.395	1.501	1.395
2014	2,892,944	1.230	3,281,987	5,772,904	5,772,904	1.316	1.016	7,718,586	2.169	1.380	1.485	1.380
2015	2,958,593	1.194	1,759,728	1,853,596	1,806,662	1.265	1.040	2,378,159	0.673	1.361	1.465	1.361
2016	2,983,874	1.159	2,842,071	3,889,277	3,889,277	1.217	1.043	4,934,491	1.427	1.371	1.475	1.371
2017	2,883,955	1.126	2,912,052	3,685,672	3,298,862	1.170	1.036	3,998,398	1.232	1.393	1.499	1.393
2018	2,879,930	1.093	2,782,746	3,698,235	3,698,235	1.125	1.027	4,272,770	1.358	1.419	1.527	1.419
2019	2,956,763	1.061	2,630,258	4,154,724	4,154,724	1.082	1.018	4,576,184	1.459	1.445	1.555	1.445
2020	3,203,636	1.030	2,570,270	3,646,997	3,108,633	1.040	1.008	3,260,435	0.988	1.473	1.578	1.473
2021	3,216,795	1.000	2,742,906	3,791,736	3,267,321	1.000	1.001	3,272,178	1.017	1.498		1.498

88,956,230 103,003,141

All Per Wtd Avg 1.861
Last 5 Wtd Avg 1.541
Last 4 Wtd Avg 1.369
Last 3 Wtd Avg 1.348

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 1.500

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section IV, Exhibit II, Sheet 9, Column (6)
- (5) From Section IV, Exhibit II, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

Section IV
Exhibit II
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,105,307	2,554,316	1.025	2,618,614	2.369
1992	360.0	963,900	1,479,945	1.027	1,519,534	1.576
1993	348.0	1,003,154	1,029,583	1.029	1,059,041	1.056
1994	336.0	980,598	866,473	1.031	893,163	0.911
1995	324.0	986,390	1,021,752	1.033	1,055,867	1.070
1996	312.0	938,444	1,479,860	1.036	1,533,785	1.634
1997	300.0	1,002,552	995,684	1.040	1,035,550	1.033
1998	288.0	979,426	1,095,405	1.044	1,143,921	1.168
1999	276.0	998,843	2,028,369	1.049	2,128,397	2.131
2000	264.0	1,470,528	1,699,816	1.055	1,793,741	1.220
2001	252.0	1,651,155	3,430,600	1.062	3,644,288	2.207
2002	240.0	1,533,060	3,326,223	1.071	3,561,130	2.323
2003	228.0	1,574,486	3,884,053	1.077	4,181,185	2.656
2004	216.0	1,737,669	2,816,555	1.085	3,056,459	1.759
2005	204.0	1,836,821	2,251,996	1.100	2,478,026	1.349
2006	192.0	2,466,766	5,471,172	1.117	6,110,612	2.477
2007	180.0	2,675,550	3,557,235	1.131	4,024,634	1.504
2008	168.0	2,632,298	5,025,047	1.147	5,764,902	2.190
2009	156.0	2,541,624	2,106,264	1.167	2,457,455	0.967
2010	144.0	2,653,918	5,053,237	1.185	5,990,128	2.257
2011	132.0	2,601,369	3,415,225	1.207	4,121,294	1.584
2012	120.0	2,580,153	3,346,699	1.233	4,127,449	1.600
2013	108.0	2,663,456	2,484,862	1.262	3,135,039	1.177
2014	96.0	2,892,944	2,525,567	1.300	3,281,987	1.134
2015	84.0	2,958,593	1,314,711	1.338	1,759,728	0.595
2016	72.0	2,983,874	2,053,521	1.384	2,842,071	0.952
2017	60.0	2,883,955	2,015,083	1.445	2,912,052	1.010
2018	48.0	2,879,930	1,822,288	1.527	2,782,746	0.966
2019	36.0	2,956,763	1,607,462	1.636	2,630,258	0.890
2020	24.0	3,203,636	1,337,240	1.922	2,570,270	0.802
2021	12.0	3,216,795	625,902	4.382	2,742,906	0.853
Total		63,553,958	73,722,144		88,956,230	

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit II, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

Section IV
Exhibit II
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,105,307	2,652,640	1.017	2,697,957	2.441
1992	360.0	963,900	1,479,945	1.018	1,506,731	1.563
1993	348.0	1,003,154	1,034,686	1.019	1,054,581	1.051
1994	336.0	980,598	866,473	1.020	884,222	0.902
1995	324.0	986,390	1,044,026	1.022	1,066,871	1.082
1996	312.0	938,444	2,106,949	1.023	2,156,329	2.298
1997	300.0	1,002,552	995,684	1.025	1,020,743	1.018
1998	288.0	979,426	1,161,670	1.027	1,193,144	1.218
1999	276.0	998,843	2,038,368	1.029	2,097,967	2.100
2000	264.0	1,470,528	1,715,990	1.032	1,770,261	1.204
2001	252.0	1,651,155	4,483,013	1.034	4,636,719	2.808
2002	240.0	1,533,060	3,569,793	1.037	3,702,767	2.415
2003	228.0	1,574,486	5,173,292	1.041	5,383,083	3.419
2004	216.0	1,737,669	2,914,261	1.044	3,043,173	1.751
2005	204.0	1,836,821	2,754,898	1.048	2,888,073	1.572
2006	192.0	2,466,766	7,140,435	1.053	7,518,328	3.048
2007	180.0	2,675,550	4,142,487	1.058	4,382,906	1.638
2008	168.0	2,632,298	5,512,042	1.064	5,863,430	2.227
2009	156.0	2,541,624	2,178,103	1.070	2,330,856	0.917
2010	144.0	2,653,918	5,711,667	1.082	6,179,469	2.328
2011	132.0	2,601,369	3,617,656	1.098	3,972,662	1.527
2012	120.0	2,580,153	3,517,887	1.121	3,944,228	1.529
2013	108.0	2,663,456	2,806,195	1.146	3,215,502	1.207
2014	96.0	2,892,944	4,919,980	1.173	5,772,904	1.996
2015	84.0	2,958,593	1,542,709	1.202	1,853,596	0.627
2016	72.0	2,983,874	3,164,188	1.229	3,889,277	1.303
2017	60.0	2,883,955	2,908,382	1.267	3,685,672	1.278
2018	48.0	2,879,930	2,808,754	1.317	3,698,235	1.284
2019	36.0	2,956,763	3,063,544	1.356	4,154,724	1.405
2020	24.0	3,203,636	2,513,238	1.451	3,646,997	1.138
2021	12.0	3,216,795	2,057,466	1.843	3,791,736	1.179
Total		63,553,958	91,596,419		103,003,141	

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit II, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

Section IV
Exhibit II
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	1,105,307	2,554,316	2,652,640	98,324	1.025	1.017	3.165	2,865,546	2.593
1992	360.0	963,900	1,479,945	1,479,945	0	1.027	1.018	3.148	1,479,945	1.535
1993	348.0	1,003,154	1,029,583	1,034,686	5,102	1.029	1.019	3.108	1,045,441	1.042
1994	336.0	980,598	866,473	866,473	0	1.031	1.020	3.046	866,473	0.884
1995	324.0	986,390	1,021,752	1,044,026	22,274	1.033	1.022	2.965	1,087,797	1.103
1996	312.0	938,444	1,479,860	2,106,949	627,088	1.036	1.023	2.868	3,278,467	3.494
1997	300.0	1,002,552	995,684	995,684	0	1.040	1.025	2.760	995,684	0.993
1998	288.0	979,426	1,095,405	1,161,670	66,265	1.044	1.027	2.645	1,270,695	1.297
1999	276.0	998,843	2,028,369	2,038,368	10,000	1.049	1.029	2.528	2,053,649	2.056
2000	264.0	1,470,528	1,699,816	1,715,990	16,174	1.055	1.032	2.412	1,738,834	1.182
2001	252.0	1,651,155	3,430,600	4,483,013	1,052,413	1.062	1.034	2.301	5,851,865	3.544
2002	240.0	1,533,060	3,326,223	3,569,793	243,570	1.071	1.037	2.195	3,860,860	2.518
2003	228.0	1,574,486	3,884,053	5,173,292	1,289,239	1.077	1.041	2.214	6,738,941	4.280
2004	216.0	1,737,669	2,816,555	2,914,261	97,706	1.085	1.044	2.172	3,028,817	1.743
2005	204.0	1,836,821	2,251,996	2,754,898	502,902	1.100	1.048	2.022	3,269,068	1.780
2006	192.0	2,466,766	5,471,172	7,140,435	1,669,263	1.117	1.053	1.924	8,683,286	3.520
2007	180.0	2,675,550	3,557,235	4,142,487	585,252	1.131	1.058	1.895	4,666,361	1.744
2008	168.0	2,632,298	5,025,047	5,512,042	486,995	1.147	1.064	1.876	5,938,666	2.256
2009	156.0	2,541,624	2,106,264	2,178,103	71,839	1.167	1.070	1.847	2,238,950	0.881
2010	144.0	2,653,918	5,053,237	5,711,667	658,429	1.185	1.082	1.938	6,329,299	2.385
2011	132.0	2,601,369	3,415,225	3,617,656	202,430	1.207	1.098	2.090	3,838,369	1.476
2012	120.0	2,580,153	3,346,699	3,517,887	171,188	1.233	1.121	2.333	3,746,141	1.452
2013	108.0	2,663,456	2,484,862	2,806,195	321,333	1.262	1.146	2.589	3,316,854	1.245
2014	96.0	2,892,944	2,525,567	4,919,980	2,394,413	1.300	1.173	2.786	9,196,109	3.179
2015	84.0	2,958,593	1,314,711	1,542,709	227,998	1.338	1.202	2.969	1,991,700	0.673
2016	72.0	2,983,874	2,053,521	3,164,188	1,110,667	1.384	1.229	3.048	5,439,043	1.823
2017	60.0	2,883,955	2,015,083	2,908,382	893,299	1.445	1.267	3.171	4,848,077	1.681
2018	48.0	2,879,930	1,822,288	2,808,754	986,466	1.527	1.317	3.299	5,076,310	1.763
2019	36.0	2,956,763	1,607,462	3,063,544	1,456,083	1.636	1.356	3.081	6,093,281	2.061
2020	24.0	3,203,636	1,337,240	2,513,238	1,175,999	1.922	1.451	2.841	4,678,362	1.460
2021	12.0	3,216,795	625,902	2,057,466	1,431,563	4.382	1.843	2.455	4,139,879	1.287
Total		63,553,958	73,722,144	91,596,419					119,652,767	1.883

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section IV, Exhibit II, Sheet 14
- (8) From Section IV, Exhibit II, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

Section IV
Exhibit II
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1991	1,105,307	4,474		2,050	4,474	603	1.016	7.612	34,616	34,616	2,697,957	2.441	
1992	963,900	2,329		2,214	2,339	647	1.031	7.114	17,157	17,157	1,513,133	1.570	
1993	1,003,154	1,562	Include	2,391	1,566	675	1.070	6.649	11,142	11,142	1,056,811	1.053	
1994	980,598	1,447	Include	2,582	1,454	611	1.072	6.214	9,685	9,685	888,692	0.906	
1995	986,390	1,805	Include	2,788	1,796	591	1.025	5.807	10,690	10,690	1,061,369	1.076	
1996	938,444	3,489	Include	3,011	3,489	618	1.001	5.427	18,963	18,963	2,156,329	2.298	
1997	1,002,552	1,788	Include	3,251	1,801	571	1.004	5.072	9,173	9,173	1,028,146	1.026	
1998	979,426	2,210	Include	3,511	2,210	540	1.008	4.741	10,563	10,563	1,193,144	1.218	
1999	998,843	4,238	Include	3,791	4,269	495	1.009	4.430	19,092	19,092	2,113,182	2.116	
2000	1,470,528	3,719	Include	4,094	3,744	476	1.009	4.141	15,647	15,647	1,782,001	1.212	
2001	1,651,155	9,255	Include	4,421	9,255	501	1.009	3.870	36,152	36,152	4,636,719	2.808	
2002	1,533,060	7,107	Include	4,774	7,107	521	1.009	3.617	25,945	25,945	3,702,767	2.415	
2003	1,574,486	10,897	Include	5,155	10,897	494	1.009	3.380	37,178	37,178	5,383,083	3.419	
2004	1,737,669	6,366	Include	5,567	6,380	478	1.009	3.159	20,345	20,345	3,049,816	1.755	
2005	1,836,821	6,119	Include	6,012	6,119	472	1.009	2.952	18,234	18,234	2,888,073	1.572	
2006	2,466,766	14,627	Include	6,492	14,627	514	1.009	2.759	40,737	40,737	7,518,328	3.048	
2007	2,675,550	9,227	Include	7,011	9,227	475	1.009	2.579	24,001	24,001	4,382,906	1.638	
2008	2,632,298	11,991	Include	7,571	11,890	489	1.005	2.410	28,801	28,801	5,814,166	2.209	
2009	2,541,624	5,603	Include	8,176	5,755	416	0.997	2.252	12,928	12,928	2,394,155	0.942	
2010	2,653,918	14,890	Include	8,829	14,662	415	0.988	2.105	30,489	30,489	6,084,799	2.293	
2011	2,601,369	9,112	Include	9,534	9,282	436	0.985	1.967	17,985	18,300	4,117,902	1.583	
2012	2,580,153	9,573	Include	10,295	9,796	412	0.991	1.838	17,839	18,300	4,140,041	1.605	
2013	2,663,456	8,266	Include	11,118	8,163	389	0.996	1.718	13,963	18,300	4,161,616	1.562	
2014	2,892,944	15,272	Include	12,006	15,272	378	1.016	1.606	24,917	18,300	4,239,810	1.466	
2015	2,958,593	6,179	Include	12,965	6,022	300	1.040	1.501	9,402	18,300	3,516,461	1.189	
2016	2,983,874	11,645	Include	14,001	11,645	334	1.043	1.403	17,031	18,300	4,178,995	1.401	
2017	2,883,955	12,164	Include	15,119	10,887	303	1.036	1.311	14,786	18,300	4,082,912	1.416	
2018	2,879,930	11,666	Exclude	16,327	11,666	317	1.027	1.225	14,679	18,300	4,610,457	1.601	
2019	2,956,763	17,311	Include	17,631	17,311	240	1.018	1.145	20,183	18,300	3,767,040	1.274	
2020	3,203,636	12,296	Include	19,039	10,481	297	1.008	1.070	11,310	18,300	5,029,906	1.570	
2021	3,216,795	14,868	Exclude	20,560	12,812	255	1.001	1.000	12,831	18,300	4,659,979	1.449	
									Implied Trend	8.0%	22.2%		
									All Per Wtd Avg	21,118			
									Last 5 Wtd Avg	18,325			
									Last 4 Wtd Avg	16,696			
									Last 3 Wtd Avg	16,581	107,850,697		
									Selected	18,300			
<hr/>													

Footnotes:

Reported Exponential Regression	
Constant	10.008
X Coefficient	(0.077)
R Squared	0.677

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+1
- (2) Provided by Entity
- (3) Section IV, Exhibit II, Sheet 10, Column (6) / Section IV, Exhibit II, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section IV, Exhibit II, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

Section IV
Exhibit II
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	1,105,307	603	1.000	603	603	2.25%
1992	360.0	963,900	647	1.000	647	647	2.85%
1993	348.0	1,003,154	675	1.000	675	675	2.94%
1994	336.0	980,598	611	1.000	611	611	2.81%
1995	324.0	986,390	591	1.000	591	591	2.78%
1996	312.0	938,444	618	1.000	618	618	3.15%
1997	300.0	1,002,552	571	1.000	571	571	2.80%
1998	288.0	979,426	540	1.000	540	540	2.79%
1999	276.0	998,843	495	1.000	495	495	2.59%
2000	264.0	1,470,528	476	1.000	476	476	1.74%
2001	252.0	1,651,155	501	1.000	501	501	1.68%
2002	240.0	1,533,060	521	1.000	521	521	1.94%
2003	228.0	1,574,486	494	1.000	494	494	1.84%
2004	216.0	1,737,669	478	1.000	478	478	1.66%
2005	204.0	1,836,821	472	1.000	472	472	1.60%
2006	192.0	2,466,766	514	1.000	514	514	1.34%
2007	180.0	2,675,550	475	1.000	475	475	1.17%
2008	168.0	2,632,298	489	1.000	489	489	1.26%
2009	156.0	2,541,624	416	1.000	416	416	1.15%
2010	144.0	2,653,918	415	1.000	415	415	1.13%
2011	132.0	2,601,369	436	1.000	436	436	1.25%
2012	120.0	2,580,153	412	1.000	412	412	1.22%
2013	108.0	2,663,456	389	1.000	389	389	1.15%
2014	96.0	2,892,944	378	1.000	378	378	1.06%
2015	84.0	2,958,593	300	1.000	300	300	0.85%
2016	72.0	2,983,874	334	1.000	334	334	0.97%
2017	60.0	2,883,955	303	1.000	303	303	0.93%
2018	48.0	2,879,930	317	1.000	317	317	1.01%
2019	36.0	2,956,763	240	1.000	240	240	0.77%
2020	24.0	3,203,636	296	1.002	297	297	0.90%
2021	12.0	3,216,795	245	1.032	253	255	0.79%
Total		63,553,958	14,252		14,260	14,263	

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit II, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section IV, Exhibit II, Sheet 8 Col (3)

STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Paid Loss

Table with columns for Accident Year and Months of Development (12 to 372). Rows list accident years from 1991 to 2021. Values represent unpaid claim estimates in U.S. dollars.

Table with columns for Accident Year and Age-to-Age Development Factors (12-24 to 372-ULT). Rows list accident years from 1991 to 2021. Values represent development factors.

Summary table for All Per Wtd Avg, Middle 3 Last 5, Last 5 Wtd Avg, Last 3 Wtd Avg, and Prior/Selected Age-to-Age/Ult values. Rows include various averages and age-related metrics.

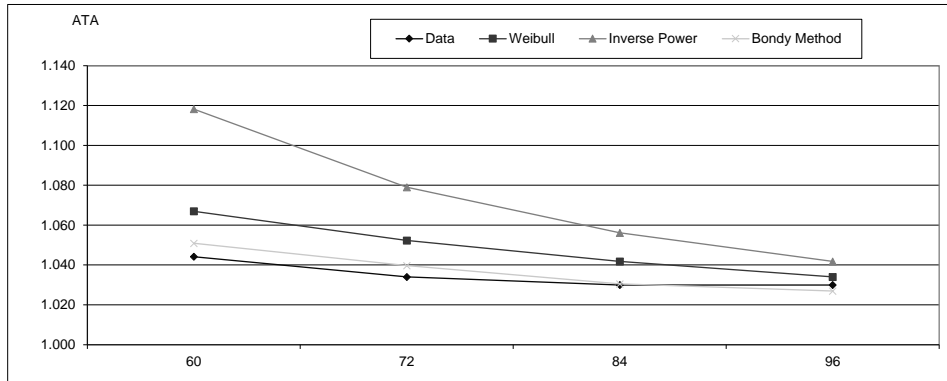
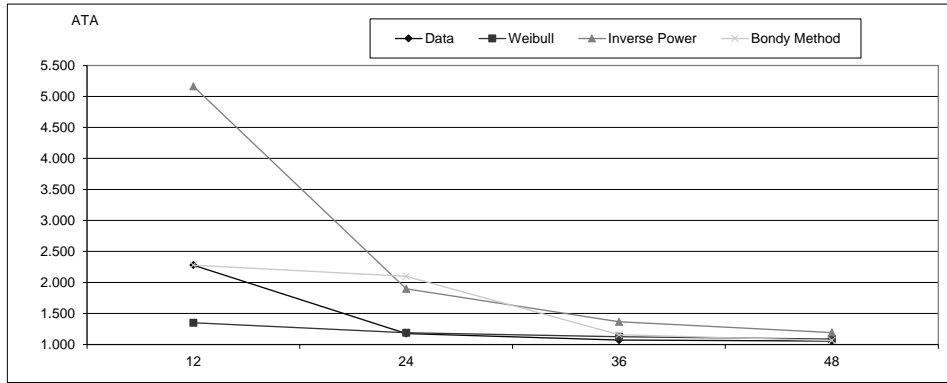
STATE OF CONNECTICUT
 GROUP 4 - DEPARTMENT OF TRANSPORTATION
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Paid Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods			
Method	Tail	R^2	
Weibull	1.020	0.963	
Inverse Power	1.025	0.938	
Bondy Method	1.012	N/A	



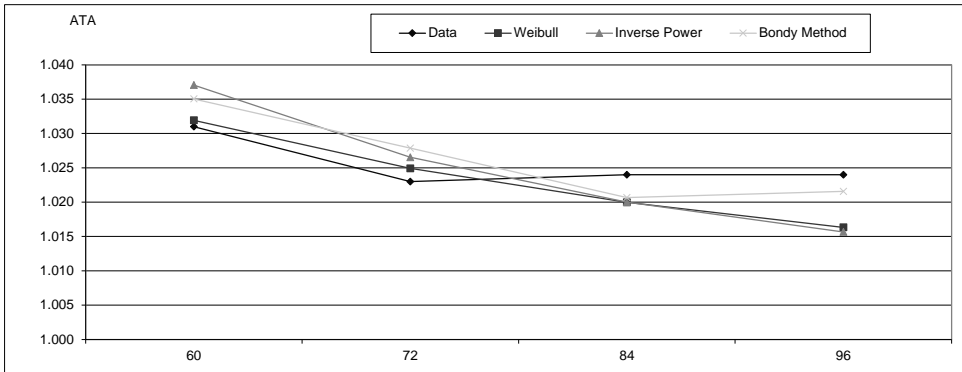
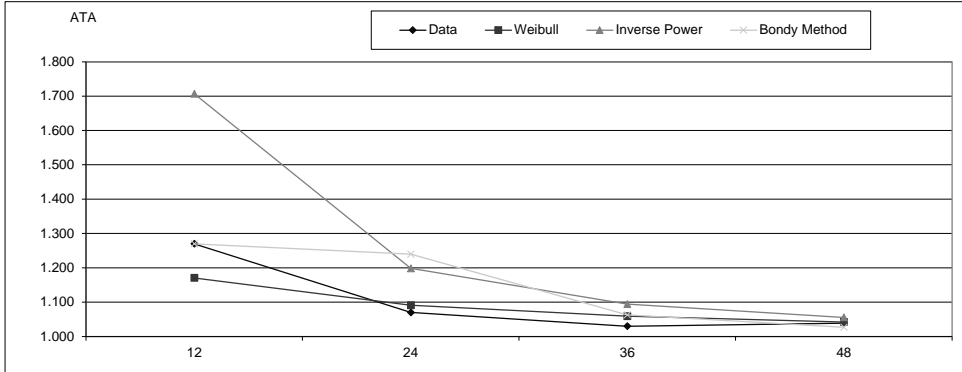
PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method			
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*
									Sel. Decay Ratio= 0.900		
1	12	0.000	Exclude	1.350	2.954	5.164	26.565	0.824		2.280	8.520
2	24	0.000	Exclude	1.189	2.189	1.898	5.145	0.161	0.195	2.100	3.737
3	36	0.000	Exclude	1.124	1.841	1.366	2.710	0.069	0.429	1.156	1.780
4	48	0.000	Exclude	1.089	1.638	1.194	1.984	0.055	0.798	1.064	1.540
5	60	0.000	Exclude	1.067	1.504	1.118	1.662	0.043	0.784	1.051	1.447
6	72	0.000	Exclude	1.052	1.410	1.079	1.486	0.033	0.774	1.040	1.377
7	84	0.000	Exclude	1.042	1.340	1.056	1.377	0.030	0.884	1.031	1.324
8	96	0.000	Exclude	1.034	1.286	1.042	1.304	0.030	1.000	1.027	1.285
9	108	1.023	Include	1.028	1.244	1.032	1.252	0.023	0.769	1.027	1.251
10	120	1.022	Include	1.024	1.210	1.026	1.213	0.022	0.957	1.021	1.218
11	132	1.018	Include	1.020	1.182	1.021	1.183	0.018	0.820	1.020	1.194
12	144	1.016	Include	1.017	1.159	1.017	1.159	0.016	0.890	1.016	1.171
13	156	1.017	Include	1.015	1.139	1.014	1.139	0.017	1.062	1.014	1.152
14	168	1.014	Include	1.013	1.123	1.012	1.123	0.014	0.825	1.015	1.136
15	180	1.013	Include	1.011	1.109	1.010	1.110	0.013	0.929	1.013	1.119
16	192	0.000	Exclude	1.010	1.097	1.009	1.098	0.015	1.153	1.012	1.105
17	204	0.000	Exclude	1.008	1.086	1.008	1.089	0.014	0.934	1.013	1.092
18	216	0.000	Exclude	1.008	1.077	1.007	1.080	0.008	0.577	1.013	1.077
19	228	0.000	Exclude	1.007	1.069	1.006	1.073	0.005	0.682	1.007	1.064
20	240	1.008	Include	1.006	1.062	1.006	1.066	0.008	1.427	1.005	1.056
21	252	1.007	Include	1.005	1.056	1.005	1.060	0.007	0.850	1.007	1.051
22	264	1.006	Include	1.005	1.050	1.004	1.055	0.006	0.850	1.006	1.044
23	276	1.005	Include	1.004	1.045	1.004	1.050	0.005	0.850	1.005	1.037
24	288	1.004	Include	1.004	1.041	1.004	1.046	0.004	0.850	1.004	1.032
25	300	0.000	Exclude	1.003	1.037	1.003	1.042	0.003	0.850	1.004	1.028
26	312	1.003	Include	1.003	1.033	1.003	1.039	0.003	0.850	1.003	1.024
27	324	1.003	Include	1.003	1.030	1.003	1.036	0.003	0.850	1.003	1.021
28	336	1.002	Include	1.003	1.027	1.003	1.033	0.002	0.850	1.002	1.018
29	348	1.002	Include	1.002	1.025	1.002	1.030	0.002	0.850	1.002	1.016
30	360	1.002	Include	1.002	1.022	1.002	1.027	0.002	0.850	1.002	1.014
31	372	0.000	Exclude	1.002	1.020	1.002	1.025			1.001	1.012
32	384	0.000	Exclude	1.002	1.018	1.002	1.023			1.001	1.011
33	396	0.000	Exclude	1.002	1.016	1.002	1.021			1.001	1.010
34	408	0.000	Exclude	1.001	1.015	1.002	1.019			1.001	1.008
35	420	0.000	Exclude	1.001	1.013	1.002	1.017			1.001	1.007
36	432	0.000	Exclude	1.001	1.012	1.001	1.016			1.001	1.007
37	444	0.000	Exclude	1.001	1.010	1.001	1.014			1.001	1.006
38	456	0.000	Exclude	1.001	1.009	1.001	1.013			1.001	1.005
39	468	0.000	Exclude	1.001	1.008	1.001	1.012			1.001	1.004
40	480	0.000	Exclude	1.001	1.007	1.001	1.010			1.001	1.004
41	492	0.000	Exclude	1.001	1.006	1.001	1.009			1.000	1.003
42	504	0.000	Exclude	1.001	1.005	1.001	1.008			1.000	1.003
43	516	0.000	Exclude	1.001	1.005	1.001	1.007			1.000	1.002
44	528	0.000	Exclude	1.001	1.004	1.001	1.006			1.000	1.002
45	540	0.000	Exclude	1.001	1.003	1.001	1.005			1.000	1.001
46	552	0.000	Exclude	1.001	1.003	1.001	1.004			1.000	1.001
47	564	0.000	Exclude	1.001	1.002	1.001	1.003			1.000	1.001
48	576	0.000	Exclude	1.001	1.001	1.001	1.002			1.000	1.001
49	588	0.000	Exclude	1.000	1.001	1.001	1.001			1.000	1.000
50	600	0.000	Exclude	1.000	1.000	1.001	1.001			1.000	1.000

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Reported Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(<=Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.012	0.905
Inverse Power	1.017	0.893
Bondy Method	1.008	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method				
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*	
1	12	0.000	Exclude	1.171	1.731	1.707	2.911	0.239				
2	24	0.000	Exclude	1.091	1.478	1.199	1.706	0.068		0.283	1.270	2.184
3	36	1.030	Include	1.059	1.355	1.094	1.423	0.030		0.437	1.063	1.387
4	48	0.000	Exclude	1.042	1.279	1.056	1.300	0.038		1.294	1.027	1.305
5	60	0.000	Exclude	1.032	1.227	1.037	1.231	0.031		0.798	1.035	1.270
6	72	1.023	Include	1.025	1.189	1.027	1.187	0.023		0.745	1.028	1.227
7	84	1.024	Include	1.020	1.160	1.020	1.157	0.024		1.043	1.021	1.194
8	96	1.024	Include	1.016	1.137	1.016	1.134	0.024		1.000	1.022	1.170
9	108	1.022	Include	1.014	1.119	1.013	1.117	0.022		0.918	1.022	1.145
10	120	1.021	Include	1.011	1.104	1.010	1.103	0.021		0.955	1.020	1.121
11	132	1.015	Include	1.010	1.092	1.009	1.091	0.015		0.716	1.019	1.099
12	144	1.011	Include	1.008	1.081	1.007	1.082	0.011		0.735	1.013	1.079
13	156	1.006	Include	1.007	1.072	1.006	1.074	0.006		0.547	1.010	1.065
14	168	1.005	Include	1.006	1.064	1.006	1.067	0.005		0.900	1.005	1.054
15	180	1.005	Include	1.006	1.058	1.005	1.061	0.005		0.900	1.005	1.049
16	192	1.004	Include	1.005	1.052	1.004	1.056	0.004		0.900	1.004	1.043
17	204	1.004	Include	1.004	1.047	1.004	1.051	0.004		0.900	1.004	1.039
18	216	1.004	Include	1.004	1.042	1.004	1.047	0.004		0.900	1.004	1.035
19	228	1.003	Include	1.003	1.038	1.003	1.043	0.003		0.900	1.003	1.031
20	240	1.003	Include	1.003	1.035	1.003	1.040	0.003		0.900	1.003	1.028
21	252	1.003	Include	1.003	1.032	1.003	1.037	0.003		0.900	1.003	1.025
22	264	1.002	Include	1.003	1.029	1.002	1.034	0.002		0.900	1.002	1.022
23	276	1.002	Include	1.002	1.026	1.002	1.032	0.002		0.900	1.002	1.020
24	288	1.002	Include	1.002	1.024	1.002	1.029	0.002		0.900	1.002	1.018
25	300	1.002	Include	1.002	1.022	1.002	1.027	0.002		0.900	1.002	1.016
26	312	1.002	Include	1.002	1.020	1.002	1.025	0.002		0.900	1.002	1.014
27	324	1.001	Include	1.002	1.018	1.002	1.023	0.001		0.900	1.001	1.013
28	336	1.001	Include	1.001	1.016	1.002	1.022	0.001		0.900	1.001	1.011
29	348	1.001	Include	1.001	1.015	1.001	1.020	0.001		0.900	1.001	1.010
30	360	0.000	Exclude	1.001	1.014	1.001	1.018	0.001	0.900	1.001	1.009	
31	372	0.000	Exclude	1.001	1.012	1.001	1.017			1.001	1.008	
32	384	0.000	Exclude	1.001	1.011	1.001	1.016			1.001	1.007	
33	396	0.000	Exclude	1.001	1.010	1.001	1.014			1.001	1.006	
34	408	0.000	Exclude	1.001	1.009	1.001	1.013			1.001	1.005	
35	420	0.000	Exclude	1.001	1.008	1.001	1.012			1.001	1.005	
36	432	0.000	Exclude	1.001	1.007	1.001	1.011			1.001	1.004	
37	444	0.000	Exclude	1.001	1.007	1.001	1.010			1.000	1.004	
38	456	0.000	Exclude	1.001	1.006	1.001	1.009			1.000	1.003	
39	468	0.000	Exclude	1.001	1.005	1.001	1.008			1.000	1.003	
40	480	0.000	Exclude	1.001	1.005	1.001	1.007			1.000	1.002	
41	492	0.000	Exclude	1.001	1.004	1.001	1.007			1.000	1.002	
42	504	0.000	Exclude	1.001	1.004	1.001	1.006			1.000	1.002	
43	516	0.000	Exclude	1.000	1.003	1.001	1.005			1.000	1.001	
44	528	0.000	Exclude	1.000	1.003	1.001	1.004			1.000	1.001	
45	540	0.000	Exclude	1.000	1.002	1.001	1.004			1.000	1.001	
46	552	0.000	Exclude	1.000	1.002	1.001	1.003			1.000	1.001	
47	564	0.000	Exclude	1.000	1.001	1.001	1.002			1.000	1.001	
48	576	0.000	Exclude	1.000	1.001	1.001	1.002			1.000	1.000	
49	588	0.000	Exclude	1.000	1.001	1.001	1.001			1.000	1.000	
50	600	0.000	Exclude	1.000	1.000	1.001	1.001			1.000	1.000	

STATE OF CONNECTICUT
 GROUP 4 - DEPARTMENT OF TRANSPORTATION
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																									As of 6/30/2022										
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300		312	324	336	348	360	372				
1991	0	0	0	0	0	541	540	545	546	550	551	551	550	547	549	601	601	602	602	602	602	602	599	599	602	601	601	601	601	601	601	601	601			
1992	0	0	0	0	558	560	560	563	561	575	578	579	581	580	580	647	647	646	646	647	646	646	647	647	647	646	647	646	647	646	647	647				
1993	0	0	0	590	591	591	590	593	605	605	605	606	606	606	673	674	674	674	675	675	675	674	674	674	674	674	674	674	674	673	673	673	673			
1994	0	0	515	515	516	517	520	530	532	532	532	531	533	611	611	611	610	610	611	611	610	611	611	611	611	611	611	611	611	611	611	611	611			
1995	0	492	494	499	505	516	516	519	522	526	526	527	590	591	590	590	590	591	590	590	590	590	590	590	590	590	590	590	590	590	590	590	590			
1996	407	491	504	508	532	536	540	543	544	543	544	616	618	617	617	616	616	616	616	616	617	617	617	617	617	617	617	617	617	617	617	617	617	617		
1997	134	350	390	496	504	506	507	509	508	510	570	570	570	570	570	571	571	571	571	571	571	571	571	571	571	571	571	571	571	571	571	571	571	571		
1998	211	390	469	482	489	493	495	494	495	540	540	540	540	538	539	539	539	540	540	539	539	539	539	539	539	539	539	539	539	539	539	539	539	539		
1999	181	395	419	432	439	445	442	442	490	489	491	492	491	494	494	494	493	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494		
2000	248	347	384	404	403	406	407	468	472	472	473	473	473	473	470	472	474	473	473	474	473	473	474	473	473	473	473	473	473	473	473	473	473	473		
2001	229	399	423	432	433	436	491	494	494	493	491	492	492	495	495	492	495	494	494	494	495	495	495	495	495	495	495	495	495	495	495	495	495	495	495	
2002	292	394	417	434	440	513	518	519	518	515	515	517	516	518	519	519	518	519	519	518	519	520	519	519	519	519	519	519	519	519	519	519	519	519	519	
2003	278	385	403	411	481	488	488	489	490	489	489	487	489	490	490	490	490	490	490	490	490	491	490	490	490	490	490	490	490	490	490	490	490	490	490	
2004	258	352	379	463	471	474	474	472	472	473	473	472	475	475	474	473	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	
2005	261	358	449	457	465	468	468	467	468	468	470	468	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	469	
2006	268	454	480	489	497	499	500	500	504	506	507	507	504	505	507	508	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	
2007	318	417	441	454	461	461	461	464	463	462	466	469	470	470	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	
2008	325	420	460	466	473	473	476	476	476	478	479	479	479	479	481	481	481	481	481	481	481	481	481	481	481	481	481	481	481	481	481	481	481	481	481	
2009	261	363	398	403	412	410	414	411	411	411	415	413	411	413	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	
2010	271	374	379	386	394	395	398	397	396	401	401	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	
2011	281	370	404	417	424	425	427	427	431	430	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	
2012	260	353	376	395	398	402	404	407	407	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403
2013	241	333	364	367	376	382	379	380	379	380	379	380	379	380	379	380	379	380	379	380	379	380	379	380	379	380	379	380	379	380	379	380	379	380	379	
2014	248	330	353	365	370	372	375	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374
2015	197	262	280	289	291	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293
2016	212	294	322	320	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324
2017	171	252	270	280	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282
2018	194	254	278	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294
2019	107	197	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209
2020	137	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242
2021	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137
2021	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137

STATE OF CONNECTICUT
 GROUP 4 - DEPARTMENT OF TRANSPORTATION
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372		
1991		59.07%	81.52%	95.94%	95.97%	99.65%	99.30%	99.33%	99.48%	99.79%	99.54%	100.00%	100.00%	99.40%	99.40%	95.25%	98.38%	97.04%	95.48%	96.76%	87.90%	90.62%	98.31%	98.00%	99.34%	98.98%	98.09%	97.41%	96.41%	96.58%	96.29%		1
1992	42.42%	62.36%	77.01%	86.64%	95.46%	97.79%	97.25%	96.35%	96.95%	98.04%	99.10%	99.41%	100.00%	99.33%	99.33%	100.00%	100.00%	99.57%	99.38%	100.00%	99.58%	99.31%	100.00%	100.00%	100.00%	100.00%	99.80%	100.00%	98.78%	100.00%		100.00%	
1993	36.75%	65.20%	84.85%	95.27%	98.32%	98.33%	99.85%	99.67%	100.00%	99.56%	99.53%	100.00%	99.97%	100.00%	99.75%	100.00%	100.00%	99.48%	100.00%	100.00%	100.00%	99.61%	99.61%	99.72%	99.72%	99.72%	99.52%	99.52%	99.52%	99.51%		99.51%	
1994	53.46%	75.60%	90.53%	91.78%	92.28%	93.24%	93.30%	98.11%	99.54%	99.32%	99.38%	98.08%	100.00%	99.99%	100.00%	100.00%	94.29%	94.84%	100.00%	100.00%	99.54%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		100.00%	
1995	58.20%	87.33%	91.46%	92.62%	85.64%	81.05%	97.24%	98.64%	98.40%	98.10%	98.86%	99.93%	99.95%	100.00%	99.10%	99.44%	99.51%	100.00%	99.55%	99.73%	97.50%	97.76%	97.81%	90.79%	97.83%	97.84%	97.87%					97.87%	
1996	82.51%	82.47%	85.20%	77.09%	95.30%	96.13%	94.40%	98.67%	99.10%	97.11%	98.60%	99.49%	100.00%	99.46%	99.21%	98.86%	97.82%	98.03%	98.20%	96.25%	98.87%	62.32%	63.83%	65.89%	68.17%	70.24%						70.24%	
1997	45.63%	52.05%	60.02%	90.89%	97.15%	90.52%	99.23%	99.35%	98.80%	99.83%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		100.00%	
1998	36.36%	60.44%	81.69%	92.97%	89.56%	98.54%	99.58%	93.75%	96.20%	89.57%	89.60%	89.66%	89.87%	91.50%	89.20%	87.63%	91.63%	92.35%	92.50%	92.71%	93.54%	93.90%	94.19%	94.30%							94.30%	94.30%	
1999	42.18%	71.19%	81.35%	69.95%	83.84%	85.62%	91.77%	92.70%	97.99%	96.00%	97.19%	97.52%	97.54%	98.23%	99.65%	99.93%	99.28%	93.01%	95.71%	99.98%	100.00%	99.51%	99.51%									99.51%	
2000	51.41%	72.37%	80.57%	96.35%	92.43%	61.81%	62.20%	64.67%	65.20%	70.22%	78.14%	86.02%	87.97%	93.13%	91.07%	97.31%	98.20%	99.08%	91.09%	98.88%	98.29%	99.06%										99.06%	
2001	46.96%	69.91%	90.30%	91.75%	93.64%	95.40%	96.08%	90.01%	93.76%	73.90%	73.36%	75.80%	71.05%	73.70%	74.76%	71.77%	73.50%	72.50%	73.85%	76.95%	76.52%											76.52%	
2002	45.57%	83.08%	85.34%	94.33%	97.02%	98.02%	99.13%	99.50%	96.73%	89.91%	85.07%	87.96%	89.50%	92.36%	99.58%	99.05%	93.06%	91.06%	93.48%	93.18%												93.18%	
2003	44.93%	80.31%	81.18%	88.90%	93.60%	98.97%	92.11%	94.56%	94.56%	95.41%	94.47%	95.03%	88.33%	87.87%	71.63%	72.51%	73.05%	73.59%	75.08%													75.08%	
2004	52.19%	68.95%	84.03%	90.26%	94.50%	96.91%	97.15%	89.98%	87.04%	90.40%	92.88%	94.20%	94.85%	95.40%	95.69%	95.41%	96.21%	96.65%														96.65%	
2005	45.56%	78.22%	92.89%	93.45%	78.87%	82.83%	62.57%	64.48%	67.84%	68.96%	72.62%	78.09%	78.65%	79.47%	79.53%	79.44%	81.75%															81.75%	
2006	40.62%	87.68%	87.00%	89.96%	94.95%	89.56%	91.51%	92.80%	94.92%	79.18%	81.62%	64.52%	64.51%	72.12%	74.12%																	76.62%	
2007	41.73%	74.12%	87.58%	90.30%	78.60%	88.09%	89.76%	93.35%	88.22%	87.60%	83.38%	83.88%	85.13%	85.43%	85.87%																	85.87%	
2008	30.41%	72.77%	82.87%	78.50%	79.31%	82.13%	86.57%	85.10%	83.60%	88.12%	88.47%	86.30%	88.31%	91.16%																		91.16%	
2009	42.42%	77.45%	83.47%	90.58%	97.58%	97.46%	99.58%	89.22%	95.86%	97.84%	99.68%	97.27%	96.70%																			96.70%	
2010	48.23%	55.58%	71.89%	76.15%	83.19%	81.49%	88.29%	86.82%	81.83%	78.16%	81.39%	88.47%																				88.47%	
2011	34.73%	54.98%	82.03%	88.23%	88.89%	90.55%	92.79%	93.70%	91.63%	91.46%																						94.40%	
2012	37.34%	66.01%	72.46%	78.11%	76.86%	84.17%	83.63%	85.32%	89.97%	95.13%																						95.13%	
2013	37.14%	53.50%	78.62%	80.55%	82.87%	89.34%	85.82%	82.79%	88.55%																							88.55%	
2014	23.92%	50.04%	38.89%	45.16%	48.27%	49.74%	50.66%	51.33%																								51.33%	
2015	26.66%	64.61%	82.14%	71.24%	78.08%			80.21%	85.22%																							85.22%	
2016	20.12%	45.58%	73.61%	66.95%	61.85%	64.90%																										64.90%	
2017	29.19%	50.05%	61.46%	69.08%																												69.29%	
2018	23.24%	37.17%	50.14%	64.88%																												64.88%	
2019	28.22%	50.03%	52.47%																													52.47%	
2020	32.28%	53.21%																															53.21%
2021	30.42%																																30.42%
Age-to-Ult																																	
Paid	4.382	1.922	1.636	1.527	1.445	1.384	1.338	1.300	1.262	1.233	1.207	1.185	1.167	1.147	1.131	1.117	1.100	1.085	1.077	1.071	1.062	1.055	1.049	1.044	1.040	1.036	1.033	1.031	1.029	1.027	1.025		
Reported	1.843	31.451	1.350	1.317	1.267	1.229	1.202	1.173	1.146	1.121	1.098	1.082	1.070	1.064	1.058	1.053	1.048	1.044	1.041	1.037	1.034	1.032	1.029	1.027	1.025	1.023	1.022	1.020	1.019	1.018	1.017		
Implied Ratio	42.05%	75.50%	82.88%	86.22%	87.69%	88.81%	89.77%	90.29%	90.82%	90.91%	91.00%	91.27%	91.72%	92.72%	93.52%	94.27%	95.27%	96.23%	96.66%	96.88%	97.36%	97.76%	98.09%	98.35%	98.57%	98.75%	98.89%	99.00%	99.09%	99.16%	99.21%		

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
MEDICAL**

Section IV
Exhibit II
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	1,105,307	1,105,307	0	2,552,866	2,554,316	1,450	2,643,271	2,652,640	9,369
1992	963,900	963,900	0	1,478,304	1,479,945	1,641	1,496,571	1,479,945	(16,626)
1993	1,003,154	1,003,154	0	1,029,185	1,029,583	398	1,034,186	1,034,686	500
1994	980,598	980,598	0	866,473	866,473	0	866,473	866,473	0
1995	986,390	986,390	0	1,021,510	1,021,752	242	1,044,026	1,044,026	0
1996	938,444	938,444	0	1,436,306	1,479,860	43,554	2,106,949	2,106,949	0
1997	1,002,552	1,002,552	0	995,684	995,684	0	995,684	995,684	0
1998	979,426	979,426	0	1,094,224	1,095,405	1,181	1,161,670	1,161,670	0
1999	998,843	998,843	0	2,028,369	2,028,369	0	2,038,368	2,038,368	0
2000	1,470,528	1,470,528	0	1,699,816	1,699,816	0	1,729,308	1,715,990	(13,319)
2001	1,651,155	1,651,155	0	3,393,507	3,430,600	37,092	4,409,917	4,483,013	73,096
2002	1,533,060	1,533,060	0	3,323,156	3,326,223	3,067	3,554,883	3,569,793	14,909
2003	1,574,486	1,574,486	0	3,608,155	3,884,053	275,898	4,903,306	5,173,292	269,986
2004	1,737,669	1,737,669	0	2,803,924	2,816,555	12,631	2,914,261	2,914,261	0
2005	1,836,821	1,836,821	0	2,109,024	2,251,996	142,971	2,654,899	2,754,898	99,999
2006	2,466,766	2,466,766	0	5,363,627	5,471,172	107,545	7,236,254	7,140,435	(95,819)
2007	2,675,550	2,675,550	0	3,510,542	3,557,235	46,693	4,109,300	4,142,487	33,187
2008	2,632,298	2,632,298	0	4,918,345	5,025,047	106,702	5,569,237	5,512,042	(57,195)
2009	2,541,624	2,541,624	0	2,095,140	2,106,264	11,124	2,153,942	2,178,103	24,160
2010	2,653,918	2,653,918	0	4,852,896	5,053,237	200,342	5,962,591	5,711,667	(250,925)
2011	2,601,369	2,601,369	0	3,304,346	3,415,225	110,879	3,613,004	3,617,656	4,651
2012	2,580,153	2,580,153	0	3,277,097	3,346,699	69,602	3,642,412	3,517,887	(124,525)
2013	2,663,456	2,663,456	0	2,466,026	2,484,862	18,836	2,978,505	2,806,195	(172,310)
2014	2,892,944	2,892,944	0	2,502,819	2,525,567	22,748	4,940,819	4,919,980	(20,839)
2015	2,958,593	2,958,593	0	1,214,078	1,314,711	100,633	1,513,533	1,542,709	29,177
2016	2,983,874	2,983,874	0	1,953,571	2,053,521	99,950	3,158,697	3,164,188	5,491
2017	2,883,955	2,883,955	0	1,889,614	2,015,083	125,468	2,735,333	2,908,382	173,049
2018	2,879,930	2,879,930	0	1,626,944	1,822,288	195,345	3,244,776	2,808,754	(436,022)
2019	2,956,763	2,956,763	0	1,377,991	1,607,462	229,471	2,754,299	3,063,544	309,246
2020	3,203,636	3,203,636	0	675,120	1,337,240	662,119	2,091,577	2,513,238	421,662
2021		3,216,795			625,902			2,057,466	
Total	60,337,163	63,553,958	0	70,468,659	73,722,144	2,627,584	89,258,049	91,596,419	280,904

Footnotes:

- (1) Fiscal Year is from 7/1/XX to 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,105,307	155,046	182,147	182,147	182,838	27,100	27,792	27,100	0	691
1992	963,900	60,004	60,004	60,004	60,272	0	269	0	0	269
1993	1,003,154	62,337	69,718	69,718	70,090	7,381	7,753	7,381	0	372
1994	980,598	30,199	30,199	30,199	30,587	0	387	0	0	387
1995	986,390	25,601	28,443	28,443	28,885	2,843	3,284	2,843	0	441
1996	938,444	42,767	43,980	43,980	44,395	1,213	1,628	1,213	0	415
1997	1,002,552	40,451	40,451	40,451	40,919	0	467	0	0	467
1998	979,426	34,963	36,075	36,075	36,588	1,112	1,625	1,112	0	513
1999	998,843	87,408	93,658	93,658	96,945	6,250	9,537	6,250	0	3,287
2000	1,470,528	84,223	89,988	89,988	93,904	5,765	9,681	5,765	0	3,915
2001	1,651,155	234,881	269,562	276,856	280,856	41,975	45,975	34,681	7,294	11,294
2002	1,533,060	276,357	294,874	304,830	314,410	28,474	38,053	18,517	9,956	19,536
2003	1,574,486	231,326	284,274	296,289	299,289	64,963	67,963	52,948	12,015	15,015
2004	1,737,669	124,338	148,964	151,860	153,308	27,522	28,970	24,626	2,896	4,344
2005	1,836,821	100,068	126,244	132,260	143,139	32,193	43,071	26,177	6,016	16,895
2006	2,466,766	299,715	454,605	494,043	533,482	194,328	233,767	154,889	39,439	78,877
2007	2,675,550	282,223	323,080	338,805	340,349	56,581	58,126	40,856	15,725	17,270
2008	2,632,298	337,176	406,105	421,610	425,242	84,434	88,066	68,929	15,505	19,136
2009	2,541,624	136,148	156,277	183,907	191,654	47,759	55,506	20,129	27,630	35,377
2010	2,653,918	692,982	880,457	929,326	948,196	236,344	255,213	187,475	48,869	67,739
2011	2,601,369	436,595	473,516	554,453	589,453	117,858	152,858	36,921	80,937	115,937
2012	2,580,153	442,309	530,070	663,019	682,925	220,709	240,616	87,761	132,948	152,855
2013	2,663,456	331,689	402,337	566,542	613,288	234,853	281,599	70,648	164,205	210,951
2014	2,892,944	328,232	377,741	470,962	520,962	142,730	192,730	49,509	93,221	143,221
2015	2,958,593	200,267	229,169	347,413	432,549	147,147	232,283	28,902	118,245	203,381
2016	2,983,874	434,453	705,494	856,352	1,023,859	421,899	589,406	271,041	150,858	318,365
2017	2,883,955	397,131	510,336	768,088	848,088	370,957	450,957	113,205	257,752	337,752
2018	2,879,930	409,787	517,972	802,081	892,081	392,294	482,294	108,185	284,109	374,109
2019	2,956,763	305,471	515,659	811,477	971,477	506,006	666,006	210,188	295,818	455,818
2020	3,203,636	282,621	523,193	857,910	1,037,910	575,289	755,289	240,572	334,717	514,717
2021	3,216,795	81,129	317,599	851,461	1,051,461	770,332	970,332	236,469	533,862	733,862
Total	63,553,958	6,987,899	9,122,192	11,754,210	12,979,401	4,766,311	5,991,502	2,134,293	2,632,018	3,857,209

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit III, Sheet 2, Column (15)
- (6) From Section IV, Exhibit III, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	1,105,307	155,046	182,147	27,100	159,216	183,530	193,093	183,530	159,853	183,530	183,530	175,810	176,579	182,147	182,838	0.165	0.165
1992	963,900	60,004	60,004	0	61,711	60,541	60,004	61,126	61,695	60,546	61,126	62,799	63,127	60,004	60,272	0.062	0.063
1993	1,003,154	62,337	69,718	7,381	64,234	70,462	73,827	70,462	64,418	70,462	70,462	69,218	69,654	69,718	70,090	0.069	0.070
1994	980,598	30,199	30,199	0	31,193	30,587	30,199	30,890	31,183	30,590	30,890	30,199	30,661	30,199	30,587	0.031	0.031
1995	986,390	25,601	28,443	2,843	26,522	28,885	30,674	28,885	26,604	28,885	28,885	28,443	28,975	28,443	28,885	0.029	0.029
1996	938,444	42,767	43,980	1,213	44,472	44,811	45,115	44,641	44,478	44,808	44,641	43,980	44,484	43,980	44,395	0.047	0.047
1997	1,002,552	40,451	40,451	0	42,260	41,386	40,451	41,823	42,242	41,396	41,823	40,451	41,022	40,451	40,919	0.040	0.041
1998	979,426	34,963	36,075	1,112	36,741	37,101	37,557	36,921	36,749	37,096	36,921	36,075	36,705	36,075	36,588	0.037	0.037
1999	998,843	87,408	93,658	6,250	92,524	96,945	103,570	96,945	92,768	96,945	96,945	93,658	97,713	93,658	96,945	0.094	0.097
2000	1,470,528	84,223	89,988	5,765	89,968	93,904	100,834	93,904	90,220	93,904	93,904	96,450	101,649	89,988	93,904	0.061	0.064
2001	1,651,155	234,881	269,562	34,681	253,778	284,150	346,555	284,150	256,040	284,150	284,150	251,925	255,925	276,856	280,856	0.168	0.170
2002	1,533,060	276,357	294,874	18,517	302,873	314,786	343,090	308,830	303,395	314,410	308,830	302,095	313,815	304,830	314,410	0.199	0.205
2003	1,574,486	231,326	284,274	52,948	258,075	308,304	444,826	308,304	263,281	308,304	308,304	210,308	213,308	296,289	299,289	0.188	0.190
2004	1,737,669	124,338	148,964	24,626	141,837	164,780	235,248	164,780	144,668	164,780	164,780	151,252	152,396	151,860	153,308	0.087	0.088
2005	1,836,821	100,068	126,244	26,177	117,575	143,139	226,307	143,139	121,382	143,139	143,139	110,119	129,934	132,260	143,139	0.072	0.078
2006	2,466,766	299,715	454,605	154,889	363,070	533,482	1,314,175	533,482	392,806	533,482	533,482	505,771	548,617	494,043	533,482	0.200	0.216
2007	2,675,550	282,223	323,080	40,856	354,530	384,824	473,766	369,677	357,619	382,393	369,677	329,718	340,783	338,805	340,349	0.127	0.127
2008	2,632,298	337,176	406,105	68,929	437,115	500,646	733,185	468,881	444,378	494,648	468,881	402,091	411,778	421,610	425,242	0.160	0.162
2009	2,541,624	136,148	156,277	20,129	183,907	199,402	256,530	191,654	185,919	197,726	191,654	180,883	192,677	183,907	191,654	0.072	0.075
2010	2,653,918	692,982	880,457	187,475	978,196	1,157,119	1,734,657	1,067,657	1,004,280	1,135,729	1,067,657	925,106	961,254	929,326	948,196	0.350	0.357
2011	2,601,369	436,595	473,516	36,921	635,391	640,976	660,401	638,183	636,264	640,246	638,183	560,734	610,734	554,453	589,453	0.213	0.227
2012	2,580,153	442,309	530,070	87,761	663,019	742,644	1,068,610	702,831	676,272	731,248	702,831	673,769	704,329	663,019	682,925	0.257	0.265
2013	2,663,456	331,689	402,337	70,648	519,796	583,415	828,033	778,142	613,288	643,854	836,956	584,930	641,595	566,542	613,288	0.213	0.230
2014	2,892,944	328,232	377,741	49,509	538,039	564,182	652,781	837,115	654,663	654,376	841,769	685,797	740,962	520,962	520,962	0.163	0.180
2015	2,958,593	200,267	229,169	28,902	347,975	347,413	346,106	847,688	560,093	517,685	691,264	341,220	430,995	347,413	432,549	0.117	0.146
2016	2,983,874	434,453	705,494	271,041	803,954	1,122,984	1,852,677	856,352	828,037	1,023,859	805,576	891,955	996,609	856,352	1,023,859	0.287	0.343
2017	2,883,955	397,131	510,336	113,205	793,682	832,647	899,705	832,438	813,046	832,566	768,088	743,770	833,770	768,088	848,088	0.266	0.294
2018	2,879,930	409,787	517,972	108,185	896,778	870,458	835,192	838,545	865,155	857,535	847,081	826,108	1,000,000	802,081	892,081	0.279	0.310
2019	2,956,763	305,471	515,659	210,188	772,110	909,899	1,047,954	867,381	829,689	891,477	676,377	691,199	871,199	811,477	971,477	0.274	0.329
2020	3,203,636	282,621	523,193	240,572	939,375	950,890	957,139	944,265	942,794	947,910	877,598	748,540	948,540	857,910	1,037,910	0.268	0.324
2021	3,216,795	81,129	317,599	236,469	738,861	684,014	674,914	951,461	928,117	827,281	803,484			851,461	1,051,461	0.265	0.327
Total	63,553,958	6,987,899	9,122,192	2,134,293	11,688,780	12,928,306	16,647,175	13,624,082	12,471,396	13,214,960	13,018,888	10,594,375	11,784,624	11,754,210	12,979,401		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section IV, Exhibit III, Sheet 9, Column (6)
- (7) From Section IV, Exhibit III, Sheet 10, Column (6)
- (8) From Section IV, Exhibit III, Sheet 11, Column (10)
- (9) From Section IV, Exhibit III, Sheet 6, Column (4)
- (10) From Section IV, Exhibit III, Sheet 6, Column (10)
- (11) From Section IV, Exhibit III, Sheet 7, Column (10)
- (12) From Section IV, Exhibit III, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low (2)	High (3)	Low (4)	High (5)	Low (6)	High (7)		
1991	175,810	176,579	182,147	182,838	6,337	6,259	155,046	182,147
1992	62,799	63,127	60,004	60,272	(2,795)	(2,855)	60,004	60,004
1993	69,218	69,654	69,718	70,090	500	436	62,337	69,718
1994	30,199	30,661	30,199	30,587	0	(75)	30,199	30,199
1995	28,443	28,975	28,443	28,885	0	(90)	25,601	28,443
1996	43,980	44,484	43,980	44,395	0	(88)	42,767	43,980
1997	40,451	41,022	40,451	40,919	0	(103)	40,451	40,451
1998	36,075	36,705	36,075	36,588	0	(117)	34,963	36,075
1999	93,658	97,713	93,658	96,945	0	(768)	87,408	93,658
2000	96,450	101,649	89,988	93,904	(6,462)	(7,745)	84,223	89,988
2001	251,925	255,925	276,856	280,856	24,931	24,931	234,881	269,562
2002	302,095	313,815	304,830	314,410	2,736	595	276,357	294,874
2003	210,308	213,308	296,289	299,289	85,981	85,981	231,326	284,274
2004	151,252	152,396	151,860	153,308	608	912	124,338	148,964
2005	110,119	129,934	132,260	143,139	22,142	13,205	100,068	126,244
2006	505,771	548,617	494,043	533,482	(11,728)	(15,135)	299,715	454,605
2007	329,718	340,783	338,805	340,349	9,086	(433)	282,223	323,080
2008	402,091	411,778	421,610	425,242	19,520	13,463	337,176	406,105
2009	180,883	192,677	183,907	191,654	3,024	(1,022)	136,148	156,277
2010	925,106	961,254	929,326	948,196	4,220	(13,058)	692,982	880,457
2011	560,734	610,734	554,453	589,453	(6,281)	(21,281)	436,595	473,516
2012	673,769	704,329	663,019	682,925	(10,751)	(21,404)	442,309	530,070
2013	584,930	641,595	566,542	613,288	(18,388)	(28,307)	331,689	402,337
2014	485,797	535,797	470,962	520,962	(14,835)	(14,835)	328,232	377,741
2015	341,220	430,995	347,413	432,549	6,193	1,554	200,267	229,169
2016	891,955	996,609	856,352	1,023,859	(35,603)	27,250	434,453	705,494
2017	743,770	833,770	768,088	848,088	24,318	14,318	397,131	510,336
2018	826,108	1,000,000	802,081	892,081	(24,027)	(107,919)	409,787	517,972
2019	691,199	871,199	811,477	971,477	120,278	100,278	305,471	515,659
2020	748,540	948,540	857,910	1,037,910	109,370	89,370	282,621	523,193
2021	0	0	851,461	1,051,461	851,461	1,051,461	81,129	317,599
Total	10,594,375	11,784,624	11,754,210	12,979,401	1,159,835	1,194,777	6,987,899	9,122,192
Total Excluding Latest	10,594,375	11,784,624	10,902,749	11,927,940	308,374	143,316	6,906,770	8,804,593

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section IV, Exhibit III, Sheet 2, Column (15)
- (5) From Section IV, Exhibit III, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid	Projected	Method 1	Method 1	Actual	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Paid Loss @ 06/30/2021	Paid Loss @ 06/30/2022	LDF @ 06/30/2021	LDF @ 06/30/2022	Expected Paid Emergence Loss @ 06/30/2022	Expected Paid Emergence Loss @ 06/30/2022	Paid Emergence Loss @ 06/30/2022	Method 1	Method 1
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	Low Paid	High Paid
1991	175,810	176,579	153,319	155,046	1.027	1.024	2,223	2,299	1,728	(495)	(571)
1992	62,799	63,127	59,813	60,004	1.028	1.027	153	170	191	37	21
1993	69,218	69,654	62,322	62,337	1.030	1.028	415	442	15	(400)	(426)
1994	30,199	30,661	30,199	30,199	1.032	1.030	0	32	0	0	(32)
1995	28,443	28,975	25,525	25,601	1.035	1.032	234	276	76	(158)	(201)
1996	43,980	44,484	42,767	42,767	1.039	1.035	110	156	0	(110)	(156)
1997	40,451	41,022	40,451	40,451	1.044	1.039	0	58	0	0	(58)
1998	36,075	36,705	34,800	34,963	1.049	1.044	143	214	164	20	(50)
1999	93,658	97,713	86,158	87,408	1.057	1.049	917	1,413	1,250	333	(163)
2000	96,450	101,649	82,821	84,223	1.066	1.057	1,795	2,480	1,402	(393)	(1,077)
2001	251,925	255,925	226,762	234,881	1.077	1.066	3,527	4,088	8,119	4,592	4,031
2002	302,095	313,815	276,059	276,357	1.092	1.077	3,842	5,571	297	(3,545)	(5,274)
2003	210,308	213,308	152,094	231,326	1.111	1.092	8,950	9,411	79,232	70,282	69,821
2004	151,252	152,396	119,409	124,338	1.138	1.111	5,755	5,961	4,929	(826)	(1,032)
2005	110,119	129,934	94,010	100,068	1.171	1.138	2,726	6,080	6,057	3,331	(23)
2006	505,771	548,617	286,391	299,715	1.219	1.171	41,001	49,009	13,325	(27,677)	(35,685)
2007	329,718	340,783	270,546	282,223	1.260	1.219	7,522	8,928	11,677	4,156	2,749
2008	402,091	411,778	314,319	337,176	1.310	1.260	11,339	12,590	22,857	11,518	10,267
2009	180,883	192,677	132,126	136,148	1.369	1.310	5,946	7,384	4,022	(1,924)	(3,362)
2010	925,106	961,254	673,414	692,982	1.418	1.369	21,661	24,772	19,568	(2,093)	(5,204)
2011	560,734	610,734	427,860	436,595	1.471	1.418	10,443	14,373	8,735	(1,708)	(5,638)
2012	673,769	704,329	439,216	442,309	1.534	1.471	18,886	21,347	3,093	(15,793)	(18,254)
2013	584,930	641,595	329,221	331,689	1.605	1.534	19,456	23,767	2,468	(16,988)	(21,299)
2014	485,797	535,797	324,413	328,232	1.701	1.605	13,816	18,096	3,819	(9,997)	(14,278)
2015	341,220	430,995	181,127	200,267	1.811	1.701	12,824	20,016	19,139	6,315	(877)
2016	891,955	996,609	410,275	434,453	1.956	1.811	40,294	49,048	24,178	(16,116)	(24,870)
2017	743,770	833,770	365,658	397,131	2.132	1.956	30,051	37,204	31,473	1,422	(5,731)
2018	826,108	1,000,000	377,518	409,787	2.463	2.132	47,529	65,953	32,269	(15,260)	(33,684)
2019	691,199	871,199	241,761	305,471	3.239	2.463	63,237	88,564	63,710	472	(24,854)
2020	748,540	948,540	112,727	282,621	8.664	3.239	138,966	182,679	169,894	30,928	(12,785)
Total	10,594,375	11,784,624	6,373,083	6,906,770			513,762	662,382	533,687	19,926	(128,695)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	175,810	176,579	175,810	182,147	1.009	1.008	0	77	6,337	6,337	6,260
1992	62,799	63,127	62,799	60,004	1.010	1.009	0	53	(2,795)	(2,795)	(2,848)
1993	69,218	69,654	69,218	69,718	1.013	1.010	0	73	500	500	427
1994	30,199	30,661	30,199	30,199	1.015	1.013	0	80	0	0	(80)
1995	28,443	28,975	28,443	28,443	1.019	1.015	0	94	0	0	(94)
1996	43,980	44,484	43,980	43,980	1.023	1.019	0	91	0	0	(91)
1997	40,451	41,022	40,451	40,451	1.028	1.023	0	105	0	0	(105)
1998	36,075	36,705	36,075	36,075	1.035	1.028	0	117	0	0	(117)
1999	93,658	97,713	93,658	93,658	1.043	1.035	0	761	0	0	(761)
2000	96,450	101,649	96,450	89,988	1.054	1.043	0	980	(6,462)	(6,462)	(7,442)
2001	251,925	255,925	243,722	269,562	1.067	1.054	1,550	2,307	25,840	24,289	23,533
2002	302,095	313,815	289,875	294,874	1.084	1.067	2,309	4,523	4,999	2,690	476
2003	210,308	213,308	199,728	284,274	1.106	1.084	1,992	2,557	84,546	82,554	81,989
2004	151,252	152,396	148,964	148,964	1.134	1.106	428	642	0	(428)	(642)
2005	110,119	129,934	111,283	126,244	1.168	1.134	(208)	3,338	14,961	15,170	11,623
2006	505,771	548,617	462,924	454,605	1.185	1.168	3,472	6,944	(8,320)	(11,792)	(15,264)
2007	329,718	340,783	318,654	323,080	1.221	1.185	1,504	3,008	4,426	2,922	1,417
2008	402,091	411,778	392,403	406,105	1.263	1.221	1,287	2,575	13,702	12,415	11,128
2009	180,883	192,677	148,066	156,277	1.301	1.263	3,268	4,442	8,211	4,944	3,770
2010	925,106	961,254	891,148	880,457	1.347	1.301	3,427	7,075	(10,691)	(14,118)	(17,766)
2011	560,734	610,734	492,181	473,516	1.394	1.347	6,090	10,532	(18,665)	(24,755)	(29,197)
2012	673,769	704,329	525,992	530,070	1.443	1.394	11,682	14,097	4,078	(7,603)	(10,019)
2013	584,930	641,595	410,094	402,337	1.493	1.443	12,406	16,426	(7,757)	(20,163)	(24,184)
2014	485,797	535,797	385,075	377,741	1.523	1.493	3,851	5,762	(7,334)	(11,185)	(13,096)
2015	341,220	430,995	221,563	229,169	1.599	1.523	9,983	17,474	7,605	(2,378)	(9,868)
2016	891,955	996,609	693,554	705,494	1.647	1.599	9,196	14,046	11,940	2,745	(2,106)
2017	743,770	833,770	480,296	510,336	1.705	1.647	13,082	17,550	30,040	16,958	12,489
2018	826,108	1,000,000	566,461	517,972	1.790	1.705	16,430	27,434	(48,489)	(64,919)	(75,923)
2019	691,199	871,199	406,256	515,659	1.844	1.790	10,130	16,529	109,403	99,273	92,874
2020	748,540	948,540	377,234	523,193	2.084	1.844	44,547	68,542	145,960	101,413	77,418
Total	10,594,375	11,784,624	8,442,557	8,804,593			156,425	248,237	362,036	205,611	113,800

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,105,307	0.166	183,530	97.4%	178,723	155,046	2.6%	4,806	159,853	0.145
1992	963,900	0.063	61,126	97.2%	59,435	60,004	2.8%	1,692	61,695	0.064
1993	1,003,154	0.070	70,462	97.0%	68,381	62,337	3.0%	2,081	64,418	0.064
1994	980,598	0.032	30,890	96.8%	29,906	30,199	3.2%	984	31,183	0.032
1995	986,390	0.029	28,885	96.5%	27,881	25,601	3.5%	1,003	26,604	0.027
1996	938,444	0.048	44,641	96.2%	42,930	42,767	3.8%	1,711	44,478	0.047
1997	1,002,552	0.042	41,823	95.7%	40,033	40,451	4.3%	1,790	42,242	0.042
1998	979,426	0.038	36,921	95.2%	35,135	34,963	4.8%	1,786	36,749	0.038
1999	998,843	0.097	96,945	94.5%	91,585	87,408	5.5%	5,360	92,768	0.093
2000	1,470,528	0.064	93,904	93.6%	87,907	84,223	6.4%	5,997	90,220	0.061
2001	1,651,155	0.172	284,150	92.6%	262,991	234,881	7.4%	21,159	256,040	0.155
2002	1,533,060	0.201	308,830	91.2%	281,792	276,357	8.8%	27,038	303,395	0.198
2003	1,574,486	0.196	308,304	89.6%	276,349	231,326	10.4%	31,955	263,281	0.167
2004	1,737,669	0.095	164,780	87.7%	144,450	124,338	12.3%	20,329	144,668	0.083
2005	1,836,821	0.078	143,139	85.1%	121,825	100,068	14.9%	21,314	121,382	0.066
2006	2,466,766	0.216	533,482	82.6%	440,391	299,715	17.4%	93,091	392,806	0.159
2007	2,675,550	0.138	369,677	79.6%	294,281	282,223	20.4%	75,396	357,619	0.134
2008	2,632,298	0.178	468,881	77.1%	361,679	337,176	22.9%	107,202	444,378	0.169
2009	2,541,624	0.075	191,654	74.0%	141,883	136,148	26.0%	49,771	185,919	0.073
2010	2,653,918	0.402	1,067,657	70.8%	756,359	692,982	29.2%	311,298	1,004,280	0.378
2011	2,601,369	0.245	638,183	68.7%	438,514	436,595	31.3%	199,670	636,264	0.245
2012	2,580,153	0.272	702,831	66.7%	468,869	442,309	33.3%	233,962	676,272	0.262
2013	2,663,456	0.292	778,142	63.8%	496,543	331,689	36.2%	281,599	613,288	0.230
2014	2,892,944	0.289	837,115	61.0%	510,683	328,232	39.0%	326,432	654,663	0.226
2015	2,958,593	0.287	847,688	57.6%	487,861	200,267	42.4%	359,826	560,093	0.189
2016	2,983,874	0.287	856,352	54.0%	462,768	434,453	46.0%	393,584	828,037	0.278
2017	2,883,955	0.289	832,438	50.0%	416,523	397,131	50.0%	415,915	813,046	0.282
2018	2,879,930	0.291	838,545	45.7%	383,177	409,787	54.3%	455,368	865,155	0.300
2019	2,956,763	0.293	867,381	39.6%	343,163	305,471	60.4%	524,217	829,689	0.281
2020	3,203,636	0.295	944,265	30.1%	284,092	282,621	69.9%	660,173	942,794	0.294
2021	3,216,795	0.296	951,461	11.0%	104,473	81,129	89.0%	846,988	928,117	0.289
Total	63,553,958		13,624,082		8,140,585	6,987,899		5,483,497	12,471,396	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section IV, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IV, Exhibit III, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,105,307	0.166	183,530	99.2%	182,147	182,147	0.8%	1,383	183,530	0.166
1992	963,900	0.063	61,126	99.1%	60,583	60,004	0.9%	543	60,546	0.063
1993	1,003,154	0.070	70,462	98.9%	69,718	69,718	1.1%	744	70,462	0.070
1994	980,598	0.032	30,890	98.7%	30,499	30,199	1.3%	391	30,590	0.031
1995	986,390	0.029	28,885	98.5%	28,443	28,443	1.5%	441	28,885	0.029
1996	938,444	0.048	44,641	98.1%	43,814	43,980	1.9%	827	44,808	0.048
1997	1,002,552	0.042	41,823	97.7%	40,878	40,451	2.3%	945	41,396	0.041
1998	979,426	0.038	36,921	97.2%	35,900	36,075	2.8%	1,020	37,096	0.038
1999	998,843	0.097	96,945	96.6%	93,658	93,658	3.4%	3,287	96,945	0.097
2000	1,470,528	0.064	93,904	95.8%	89,988	89,988	4.2%	3,915	93,904	0.064
2001	1,651,155	0.172	284,150	94.9%	269,562	269,562	5.1%	14,588	284,150	0.172
2002	1,533,060	0.201	308,830	93.7%	289,294	294,874	6.3%	19,536	314,410	0.205
2003	1,574,486	0.196	308,304	92.2%	284,274	284,274	7.8%	24,030	308,304	0.196
2004	1,737,669	0.095	164,780	90.4%	148,964	148,964	9.6%	15,815	164,780	0.095
2005	1,836,821	0.078	143,139	88.2%	126,244	126,244	11.8%	16,895	143,139	0.078
2006	2,466,766	0.216	533,482	85.2%	454,605	454,605	14.8%	78,877	533,482	0.216
2007	2,675,550	0.138	369,677	84.0%	310,363	323,080	16.0%	59,314	382,393	0.143
2008	2,632,298	0.178	468,881	81.1%	380,338	406,105	18.9%	88,543	494,648	0.188
2009	2,541,624	0.075	191,654	78.4%	150,206	156,277	21.6%	41,449	197,726	0.078
2010	2,653,918	0.402	1,067,657	76.1%	812,385	880,457	23.9%	255,272	1,135,729	0.428
2011	2,601,369	0.245	638,183	73.9%	471,453	473,516	26.1%	166,730	640,246	0.246
2012	2,580,153	0.272	702,831	71.4%	501,653	530,070	28.6%	201,178	731,248	0.283
2013	2,663,456	0.292	778,142	69.0%	536,625	402,337	31.0%	241,517	643,854	0.242
2014	2,892,944	0.289	837,115	67.0%	560,480	377,741	33.0%	276,635	654,376	0.226
2015	2,958,593	0.287	847,688	66.0%	559,171	229,169	34.0%	288,517	517,685	0.175
2016	2,983,874	0.287	856,352	62.8%	537,987	705,494	37.2%	318,365	1,023,859	0.343
2017	2,883,955	0.289	832,438	61.3%	510,209	510,336	38.7%	322,230	832,566	0.289
2018	2,879,930	0.291	838,545	59.5%	498,982	517,972	40.5%	339,563	857,535	0.298
2019	2,956,763	0.293	867,381	56.7%	491,563	515,659	43.3%	375,818	891,477	0.302
2020	3,203,636	0.295	944,265	55.0%	519,548	523,193	45.0%	424,717	947,910	0.296
2021	3,216,795	0.296	951,461	46.4%	441,778	317,599	53.6%	509,683	827,281	0.257
Total	63,553,958		13,624,082		9,531,314	9,122,192		4,092,768	13,214,960	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section IV, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IV, Exhibit III, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,105,307	2.427	159,216	183,530	183,530	2.427	0.972	433,135	0.161	0.304	0.160	0.166
1992	963,900	2.357	61,711	60,541	61,126	2.357	1.024	147,539	0.065	0.289	0.066	0.063
1993	1,003,154	2.288	64,234	70,462	70,462	2.288	1.116	179,945	0.078	0.265	0.070	0.070
1994	980,598	2.221	31,193	30,587	30,890	2.221	1.141	78,265	0.036	0.260	0.032	0.032
1995	986,390	2.157	26,522	28,885	28,885	2.157	1.087	67,710	0.032	0.272	0.029	0.029
1996	938,444	2.094	44,472	44,811	44,641	2.094	1.059	99,021	0.050	0.279	0.048	0.048
1997	1,002,552	2.033	42,260	41,386	41,823	2.033	1.055	89,732	0.044	0.280	0.042	0.042
1998	979,426	1.974	36,741	37,101	36,921	1.974	1.052	76,678	0.040	0.281	0.038	0.038
1999	998,843	1.916	92,524	96,945	96,945	1.916	1.051	195,206	0.102	0.282	0.098	0.097
2000	1,470,528	1.860	89,968	93,904	93,904	1.860	1.049	183,254	0.067	0.282	0.069	0.064
2001	1,651,155	1.806	253,778	284,150	284,150	1.806	1.047	537,095	0.180	0.283	0.153	0.172
2002	1,533,060	1.754	302,873	314,786	308,830	1.754	1.045	565,752	0.210	0.283	0.201	0.201
2003	1,574,486	1.702	258,075	308,304	308,304	1.702	1.044	547,791	0.204	0.284	0.140	0.196
2004	1,737,669	1.653	141,837	164,780	164,780	1.653	1.042	283,896	0.099	0.284	0.097	0.095
2005	1,836,821	1.605	117,575	143,139	143,139	1.605	1.037	238,298	0.081	0.285	0.071	0.078
2006	2,466,766	1.558	363,070	533,482	533,482	1.558	1.030	856,382	0.223	0.287	0.222	0.216
2007	2,675,550	1.513	354,530	384,824	369,677	1.513	1.026	573,794	0.142	0.288	0.136	0.138
2008	2,632,298	1.469	437,115	500,646	468,881	1.469	1.023	704,081	0.182	0.289	0.172	0.178
2009	2,541,624	1.426	183,907	199,402	191,654	1.426	1.017	277,834	0.077	0.291	0.073	0.075
2010	2,653,918	1.384	978,196	1,157,119	1,067,657	1.384	1.011	1,494,031	0.407	0.293	0.406	0.402
2011	2,601,369	1.344	635,391	640,976	638,183	1.344	1.008	864,859	0.247	0.294	0.253	0.245
2012	2,580,153	1.305	663,019	742,644	702,831	1.305	1.010	926,659	0.275	0.293	0.264	0.272
2013	2,663,456	1.267	519,796	583,415	551,606	1.267	1.013	707,953	0.210	0.292	0.263	0.292
2014	2,892,944	1.230	538,039	564,182	551,111	1.230	1.023	693,340	0.195	0.289	0.261	0.289
2015	2,958,593	1.194	347,975	347,413	347,694	1.194	1.033	428,906	0.121	0.287	0.258	0.287
2016	2,983,874	1.159	803,954	1,122,984	963,469	1.159	1.031	1,151,978	0.333	0.287	0.258	0.287
2017	2,883,955	1.126	793,682	832,647	813,165	1.126	1.025	938,546	0.289	0.289	0.260	0.289
2018	2,879,930	1.093	896,778	870,458	883,618	1.093	1.017	981,575	0.312	0.291	0.262	0.291
2019	2,956,763	1.061	772,110	909,899	841,005	1.061	1.009	900,267	0.287	0.293	0.264	0.293
2020	3,203,636	1.030	939,375	950,890	945,133	1.030	1.004	977,622	0.296	0.295	0.265	0.295
2021	3,216,795	1.000	738,861	684,014	711,438	1.000	1.001	711,969	0.221	0.296		0.296

11,688,780 12,928,306

All Per Wtd Avg 0.182
Last 5 Wtd Avg 0.304
Last 4 Wtd Avg 0.296
Last 3 Wtd Avg 0.298

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 0.296

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section IV, Exhibit III, Sheet 9, Column (6)
- (5) From Section IV, Exhibit III, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,105,307	155,046	1.027	159,216	0.144
1992	360.0	963,900	60,004	1.028	61,711	0.064
1993	348.0	1,003,154	62,337	1.030	64,234	0.064
1994	336.0	980,598	30,199	1.033	31,193	0.032
1995	324.0	986,390	25,601	1.036	26,522	0.027
1996	312.0	938,444	42,767	1.040	44,472	0.047
1997	300.0	1,002,552	40,451	1.045	42,260	0.042
1998	288.0	979,426	34,963	1.051	36,741	0.038
1999	276.0	998,843	87,408	1.059	92,524	0.093
2000	264.0	1,470,528	84,223	1.068	89,968	0.061
2001	252.0	1,651,155	234,881	1.080	253,778	0.154
2002	240.0	1,533,060	276,357	1.096	302,873	0.198
2003	228.0	1,574,486	231,326	1.116	258,075	0.164
2004	216.0	1,737,669	124,338	1.141	141,837	0.082
2005	204.0	1,836,821	100,068	1.175	117,575	0.064
2006	192.0	2,466,766	299,715	1.211	363,070	0.147
2007	180.0	2,675,550	282,223	1.256	354,530	0.133
2008	168.0	2,632,298	337,176	1.296	437,115	0.166
2009	156.0	2,541,624	136,148	1.351	183,907	0.072
2010	144.0	2,653,918	692,982	1.412	978,196	0.369
2011	132.0	2,601,369	436,595	1.455	635,391	0.244
2012	120.0	2,580,153	442,309	1.499	663,019	0.257
2013	108.0	2,663,456	331,689	1.567	519,796	0.195
2014	96.0	2,892,944	328,232	1.639	538,039	0.186
2015	84.0	2,958,593	200,267	1.738	347,975	0.118
2016	72.0	2,983,874	434,453	1.850	803,954	0.269
2017	60.0	2,883,955	397,131	1.999	793,682	0.275
2018	48.0	2,879,930	409,787	2.188	896,778	0.311
2019	36.0	2,956,763	305,471	2.528	772,110	0.261
2020	24.0	3,203,636	282,621	3.324	939,375	0.293
2021	12.0	3,216,795	81,129	9.107	738,861	0.230
Total		63,553,958	6,987,899		11,688,780	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit III, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,105,307	182,147	1.008	183,530	0.166
1992	360.0	963,900	60,004	1.009	60,541	0.063
1993	348.0	1,003,154	69,718	1.011	70,462	0.070
1994	336.0	980,598	30,199	1.013	30,587	0.031
1995	324.0	986,390	28,443	1.016	28,885	0.029
1996	312.0	938,444	43,980	1.019	44,811	0.048
1997	300.0	1,002,552	40,451	1.023	41,386	0.041
1998	288.0	979,426	36,075	1.028	37,101	0.038
1999	276.0	998,843	93,658	1.035	96,945	0.097
2000	264.0	1,470,528	89,988	1.044	93,904	0.064
2001	252.0	1,651,155	269,562	1.054	284,150	0.172
2002	240.0	1,533,060	294,874	1.068	314,786	0.205
2003	228.0	1,574,486	284,274	1.085	308,304	0.196
2004	216.0	1,737,669	148,964	1.106	164,780	0.095
2005	204.0	1,836,821	126,244	1.134	143,139	0.078
2006	192.0	2,466,766	454,605	1.174	533,482	0.216
2007	180.0	2,675,550	323,080	1.191	384,824	0.144
2008	168.0	2,632,298	406,105	1.233	500,646	0.190
2009	156.0	2,541,624	156,277	1.276	199,402	0.078
2010	144.0	2,653,918	880,457	1.314	1,157,119	0.436
2011	132.0	2,601,369	473,516	1.354	640,976	0.246
2012	120.0	2,580,153	530,070	1.401	742,644	0.288
2013	108.0	2,663,456	402,337	1.450	583,415	0.219
2014	96.0	2,892,944	377,741	1.494	564,182	0.195
2015	84.0	2,958,593	229,169	1.516	347,413	0.117
2016	72.0	2,983,874	705,494	1.592	1,122,984	0.376
2017	60.0	2,883,955	510,336	1.632	832,647	0.289
2018	48.0	2,879,930	517,972	1.681	870,458	0.302
2019	36.0	2,956,763	515,659	1.765	909,899	0.308
2020	24.0	3,203,636	523,193	1.817	950,890	0.297
2021	12.0	3,216,795	317,599	2.154	684,014	0.213
Total		63,553,958	9,122,192		12,928,306	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit III, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	1,105,307	155,046	182,147	27,100	1.027	1.008	1.404	193,093	0.175
1992	360.0	963,900	60,004	60,004	0	1.028	1.009	1.473	60,004	0.062
1993	348.0	1,003,154	62,337	69,718	7,381	1.030	1.011	1.557	73,827	0.074
1994	336.0	980,598	30,199	30,199	0	1.033	1.013	1.660	30,199	0.031
1995	324.0	986,390	25,601	28,443	2,843	1.036	1.016	1.785	30,674	0.031
1996	312.0	938,444	42,767	43,980	1,213	1.040	1.019	1.936	45,115	0.048
1997	300.0	1,002,552	40,451	40,451	0	1.045	1.023	2.117	40,451	0.040
1998	288.0	979,426	34,963	36,075	1,112	1.051	1.028	2.333	37,557	0.038
1999	276.0	998,843	87,408	93,658	6,250	1.059	1.035	2.586	103,570	0.104
2000	264.0	1,470,528	84,223	89,988	5,765	1.068	1.044	2.881	100,834	0.069
2001	252.0	1,651,155	234,881	269,562	34,681	1.080	1.054	3.220	346,555	0.210
2002	240.0	1,533,060	276,357	294,874	18,517	1.096	1.068	3.604	343,090	0.224
2003	228.0	1,574,486	231,326	284,274	52,948	1.116	1.085	4.032	444,826	0.283
2004	216.0	1,737,669	124,338	148,964	24,626	1.141	1.106	4.504	235,248	0.135
2005	204.0	1,836,821	100,068	126,244	26,177	1.175	1.134	4.823	226,307	0.123
2006	192.0	2,466,766	299,715	454,605	154,889	1.211	1.174	6.550	1,314,175	0.533
2007	180.0	2,675,550	282,223	323,080	40,856	1.256	1.191	4.688	473,766	0.177
2008	168.0	2,632,298	337,176	406,105	68,929	1.296	1.233	5.745	733,185	0.279
2009	156.0	2,541,624	136,148	156,277	20,129	1.351	1.276	5.981	256,530	0.101
2010	144.0	2,653,918	692,982	880,457	187,475	1.412	1.314	5.556	1,734,657	0.654
2011	132.0	2,601,369	436,595	473,516	36,921	1.455	1.354	6.062	660,401	0.254
2012	120.0	2,580,153	442,309	530,070	87,761	1.499	1.401	7.136	1,068,610	0.414
2013	108.0	2,663,456	331,689	402,337	70,648	1.567	1.450	7.026	828,033	0.311
2014	96.0	2,892,944	328,232	377,741	49,509	1.639	1.494	6.555	652,781	0.226
2015	84.0	2,958,593	200,267	229,169	28,902	1.738	1.516	5.046	346,106	0.117
2016	72.0	2,983,874	434,453	705,494	271,041	1.850	1.592	5.233	1,852,677	0.621
2017	60.0	2,883,955	397,131	510,336	113,205	1.999	1.632	4.439	899,705	0.312
2018	48.0	2,879,930	409,787	517,972	108,185	2.188	1.681	3.932	835,192	0.290
2019	36.0	2,956,763	305,471	515,659	210,188	2.528	1.765	3.532	1,047,954	0.354
2020	24.0	3,203,636	282,621	523,193	240,572	3.324	1.817	2.804	957,139	0.299
2021	12.0	3,216,795	81,129	317,599	236,469	9.107	2.154	2.511	674,914	0.210
Total		63,553,958	6,987,899	9,122,192					16,647,175	0.262

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section IV, Exhibit III, Sheet 14
- (8) From Section IV, Exhibit III, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,105,307	304		51	304	603	0.972	3.745	1,108	1,108	183,530	0.166
1992	963,900	94		59	94	647	1.024	3.584	0,347	347	61,126	0.063
1993	1,003,154	104	Include	70	104	675	1.116	3.430	0,400	400	70,462	0.070
1994	980,598	50	Include	82	51	611	1.141	3.282	0,189	189	30,890	0.032
1995	986,390	49	Include	96	49	591	1.087	3.141	0,167	167	28,885	0.029
1996	938,444	73	Include	113	72	618	1.059	3.005	0,230	230	44,641	0.048
1997	1,002,552	72	Include	133	73	571	1.055	2.876	0,222	222	41,823	0.042
1998	979,426	69	Include	156	68	540	1.052	2.752	0,198	198	36,921	0.038
1999	998,843	196	Include	183	196	495	1.051	2.634	0,542	542	96,945	0.097
2000	1,470,528	197	Include	215	197	476	1.049	2.520	0,522	522	93,904	0.064
2001	1,651,155	567	Include	252	567	501	1.047	2.412	1,432	1,432	284,150	0.172
2002	1,533,060	604	Include	296	593	521	1.045	2.308	1,429	1,429	308,830	0.201
2003	1,574,486	624	Include	347	624	494	1.044	2.208	1,439	1,439	308,304	0.196
2004	1,737,669	345	Include	408	345	478	1.042	2.113	0,759	759	164,780	0.095
2005	1,836,821	303	Include	479	303	472	1.037	2.022	0,636	636	143,139	0.078
2006	2,466,766	1,038	Include	562	1,038	514	1.030	1.935	2,070	2,070	533,482	0.216
2007	2,675,550	810	Include	660	778	475	1.026	1.852	1,479	1,479	369,677	0.138
2008	2,632,298	1,024	Include	775	959	489	1.023	1.772	1,738	1,738	468,881	0.178
2009	2,541,624	479	Include	910	461	416	1.017	1.696	0,794	794	191,654	0.075
2010	2,653,918	2,788	Include	1,068	2,573	415	1.011	1.623	4,221	4,221	1,067,657	0.402
2011	2,601,369	1,470	Include	1,254	1,464	436	1.008	1.553	2,292	2,292	638,183	0.245
2012	2,580,153	1,803	Include	1,472	1,706	412	1.010	1.486	2,562	2,562	702,831	0.272
2013	2,663,456	1,500	Include	1,728	1,418	389	1.013	1.422	2,043	3,100	836,956	0.314
2014	2,892,944	1,493	Include	2,029	1,458	378	1.023	1.361	2,030	3,100	841,769	0.291
2015	2,958,593	1,158	Include	2,382	1,159	300	1.033	1.302	1,559	3,100	691,264	0.234
2016	2,983,874	3,362	Include	2,797	2,885	334	1.031	1.246	3,708	3,100	805,576	0.270
2017	2,883,955	2,748	Include	3,284	2,684	303	1.025	1.193	3,282	3,100	768,088	0.266
2018	2,879,930	2,746	Include	3,855	2,787	317	1.017	1.141	3,234	3,100	847,081	0.294
2019	2,956,763	3,785	Include	4,526	3,498	240	1.009	1.092	3,855	3,100	676,377	0.229
2020	3,203,636	3,201	Exclude	5,314	3,181	297	1.004	1.045	3,339	3,100	877,598	0.274
2021	3,216,795	2,637	Exclude	6,239	2,743	259	1.001	1.000	2,745	3,100	803,484	0.250
			Implied Trend	17.4%	-13.8%			All Per Wtd Avg	1,914			
								Last 5 Wtd Avg	3,056			
								Last 4 Wtd Avg	3,427			
								Last 3 Wtd Avg	3,474		13,018,888	
Total	63,553,958					14,268		Selected	3,100			

Footnotes:

Reported Exponential Regression	
Constant	8.899
X Coefficient	(0.160)
R Squared	0.868

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section IV, Exhibit III, Sheet 10, Column (6) / Section IV, Exhibit III, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section IV, Exhibit III, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	1,105,307	603	1.000	603	603	2.25%
1992	360.0	963,900	647	1.000	647	647	2.85%
1993	348.0	1,003,154	675	1.000	675	675	2.94%
1994	336.0	980,598	611	1.000	611	611	2.81%
1995	324.0	986,390	591	1.000	591	591	2.78%
1996	312.0	938,444	618	1.000	618	618	3.15%
1997	300.0	1,002,552	571	1.000	571	571	2.80%
1998	288.0	979,426	540	1.000	540	540	2.79%
1999	276.0	998,843	495	1.000	495	495	2.59%
2000	264.0	1,470,528	476	1.000	476	476	1.74%
2001	252.0	1,651,155	501	1.000	501	501	1.68%
2002	240.0	1,533,060	521	1.000	521	521	1.94%
2003	228.0	1,574,486	494	1.000	494	494	1.84%
2004	216.0	1,737,669	478	1.000	478	478	1.66%
2005	204.0	1,836,821	472	1.000	472	472	1.60%
2006	192.0	2,466,766	514	1.000	514	514	1.34%
2007	180.0	2,675,550	475	1.000	475	475	1.17%
2008	168.0	2,632,298	489	1.000	489	489	1.26%
2009	156.0	2,541,624	416	1.000	416	416	1.15%
2010	144.0	2,653,918	415	1.000	415	415	1.13%
2011	132.0	2,601,369	436	1.000	436	436	1.25%
2012	120.0	2,580,153	412	1.000	412	412	1.22%
2013	108.0	2,663,456	389	1.000	389	389	1.15%
2014	96.0	2,892,944	378	1.000	378	378	1.06%
2015	84.0	2,958,593	300	1.000	300	300	0.85%
2016	72.0	2,983,874	334	1.000	334	334	0.97%
2017	60.0	2,883,955	303	1.000	303	303	0.93%
2018	48.0	2,879,930	317	1.000	317	317	1.01%
2019	36.0	2,956,763	240	1.002	240	240	0.77%
2020	24.0	3,203,636	296	1.004	297	297	0.90%
2021	12.0	3,216,795	245	1.046	256	259	0.81%
Total		63,553,958	14,252		14,265	14,268	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IV, Exhibit III, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section IV, Exhibit III, Sheet 8 Col (3)

STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																									As of 6/30/2022						
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300		312	324	336	348	360	372
1991	0	0	0	0	0	541	540	545	546	550	551	551	550	547	549	601	601	602	602	602	602	602	599	599	602	601	601	601	601	601	601	601
1992	0	0	0	0	558	560	560	563	561	575	578	579	581	580	580	647	647	646	646	647	646	646	647	647	647	646	647	646	647	646	647	
1993	0	0	0	590	591	591	590	593	605	605	605	606	606	606	673	674	674	674	675	675	675	674	674	674	674	674	674	674	674	673	673	673
1994	0	0	515	515	516	517	520	530	532	532	532	531	533	611	611	611	610	610	611	611	610	611	611	611	611	611	611	611	611	611	611	
1995	0	492	494	499	505	516	516	519	522	526	526	527	590	591	590	590	590	591	590	590	590	590	590	590	590	589	590	590	590	590	590	
1996	407	491	504	508	532	536	540	543	544	543	544	616	618	617	617	616	616	616	616	617	617	617	617	617	617	617	617	617	617	617	617	
1997	134	350	390	496	504	506	507	509	508	510	570	570	570	570	570	571	571	571	571	571	571	571	571	571	571	571	571	571	571	571	571	
1998	211	390	469	482	489	493	495	494	495	540	540	540	540	538	539	539	539	540	540	539	539	539	539	539	539	539	539	539	539	539	539	
1999	181	395	419	432	439	445	442	442	490	489	491	492	491	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	
2000	248	347	384	404	403	406	407	468	472	472	473	473	473	473	470	472	474	473	473	474	473	473	474	473	474	473	474	473	474	474	474	
2001	229	399	423	432	433	436	491	494	494	493	491	492	492	495	495	492	495	494	494	494	495	495	495	495	495	495	495	495	495	495	495	
2002	292	394	417	434	440	513	518	519	518	515	515	517	516	518	519	519	518	519	519	518	519	520	519	520	519	520	519	520	519	520	519	
2003	278	385	403	411	481	488	488	489	490	489	489	487	489	490	490	490	490	490	490	491	491	491	491	491	491	491	491	491	491	491	491	
2004	258	352	379	463	471	474	474	472	472	473	473	472	475	475	474	473	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	
2005	261	358	449	457	465	468	468	467	468	468	470	468	469	469	469	469	468	468	468	468	468	468	468	468	468	468	468	468	468	468	468	
2006	268	454	480	489	497	499	500	500	504	506	507	507	504	505	507	508	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	
2007	318	417	441	454	461	461	461	464	463	462	466	469	470	470	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	471	
2008	325	420	460	466	473	473	476	476	476	478	479	479	479	479	481	481	481	481	481	481	481	481	481	481	481	481	481	481	481	481	481	
2009	261	363	398	403	412	410	414	411	411	411	415	413	411	413	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	
2010	271	374	379	386	394	395	398	397	396	401	401	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	402	
2011	281	370	404	417	424	425	427	427	431	430	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	431	
2012	260	353	376	395	398	402	404	407	407	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	403	
2013	241	333	364	367	376	382	379	380	379	380	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	
2014	248	330	353	365	370	372	375	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	374	
2015	197	262	280	289	291	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	293	
2016	212	294	322	320	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	
2017	171	252	270	280	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	282	
2018	194	254	278	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	
2019	107	197	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	
2020	137	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	
2021	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	
2022																																
Total																																

STATE OF CONNECTICUT
 GROUP 4 - DEPARTMENT OF TRANSPORTATION
 OTHER THAN MEDICAL & INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Paid to Reported Loss Ratios

Accident Year	Months of Development																												As of 6/30/2022			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336		348	360	372
1991		13.10%	44.99%	60.02%	72.80%	88.41%	90.15%	90.17%	93.96%	100.00%	96.99%	100.00%	100.00%	100.00%	100.00%	96.02%	96.63%	97.05%	98.53%	97.10%	94.64%	97.47%	72.88%	75.29%	94.97%	98.06%	97.28%	85.82%	86.41%	87.21%	85.12%	1
1992	2.22%	21.34%	46.69%	73.42%	83.70%	85.94%	85.09%	95.29%	94.05%	84.02%	92.56%	100.00%	100.00%	99.79%	99.45%	100.00%	100.00%	98.91%	98.77%	100.00%	96.63%	94.42%	100.00%	100.00%	100.00%	100.00%	96.86%	100.00%	95.25%	100.00%	100.00%	
1993	3.99%	27.15%	57.76%	90.41%	101.71%	92.06%	94.45%	94.65%	100.00%	99.33%	100.00%	100.00%	100.00%	100.00%	99.36%	100.00%	100.00%	98.77%	100.00%	100.00%	100.00%	89.93%	89.93%	96.27%	90.39%	98.90%	89.89%	90.04%	89.41%	89.41%	100.00%	
1994	5.54%	20.67%	43.47%	49.09%	53.31%	59.68%	63.96%	90.19%	100.00%	99.28%	96.64%	100.00%	100.00%	100.00%	100.00%	97.07%	97.10%	100.00%	93.80%	100.00%	93.80%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1995	2.05%	20.41%	22.92%	22.95%	28.44%	47.96%	68.06%	85.20%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	94.68%	94.69%	95.56%	100.00%	97.75%	92.31%	88.64%	88.64%	88.84%	77.45%	89.69%	89.74%	90.01%				90.01%	
1996	86.92%	53.02%	58.76%	68.85%	93.66%	64.11%	80.32%	96.89%	98.23%	95.86%	96.35%	95.00%	100.00%	88.69%	85.98%	84.19%	84.74%	80.54%	80.93%	85.03%	85.24%	97.24%	97.24%	97.24%	97.24%	97.24%	97.24%	97.24%	97.24%	97.24%	97.24%	97.24%
1997	3.51%	9.33%	14.70%	62.66%	78.26%	85.37%	99.60%	99.48%	93.23%	99.54%	100.00%	100.00%	100.00%	99.98%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1998	5.96%	20.01%	49.11%	38.50%	68.93%	91.13%	99.19%	52.89%	56.65%	52.72%	52.74%	52.74%	52.74%	58.47%	76.60%	76.62%	77.64%	92.23%	92.85%	93.82%	95.49%	95.97%	96.46%	96.92%								96.92%
1999	4.45%	72.07%	33.30%	66.59%	81.09%	85.92%	90.28%	89.34%	98.04%	94.59%	91.65%	92.19%	90.56%	97.76%	99.04%	97.95%	92.31%	93.75%	98.03%	99.77%	100.00%	91.99%	93.33%									93.33%
2000	36.55%	26.09%	53.24%	93.40%	96.07%	90.55%	89.84%	92.09%	89.99%	93.23%	95.51%	89.25%	76.10%	79.64%	75.71%	92.38%	96.57%	92.83%	61.43%	85.49%	85.87%	93.59%										93.59%
2001	28.81%	66.18%	85.42%	90.08%	89.03%	89.65%	94.33%	94.28%	92.68%	90.28%	82.65%	86.58%	81.58%	86.57%	88.17%	83.45%	88.12%	87.17%	88.20%	93.04%	87.13%											87.13%
2002	35.79%	64.10%	73.62%	83.98%	90.82%	96.83%	99.05%	97.44%	97.31%	88.17%	83.67%	91.67%	87.61%	94.21%	97.00%	98.72%	90.07%	92.98%	95.23%	93.72%												93.72%
2003	69.27%	64.92%	74.22%	72.00%	86.44%	92.66%	88.26%	93.66%	83.76%	73.15%	84.04%	82.76%	86.20%	84.48%	83.44%	70.96%	73.10%	76.15%	81.37%													81.37%
2004	58.56%	37.24%	52.04%	77.99%	93.51%	95.19%	92.87%	81.97%	78.92%	84.25%	85.83%	85.48%	90.19%	91.14%	72.69%	75.96%	80.16%	83.47%														83.47%
2005	7.66%	34.96%	67.72%	79.06%	80.62%	83.79%	82.95%	88.19%	93.06%	79.48%	86.84%	83.59%	82.99%	83.56%	83.50%	84.48%	79.26%															79.26%
2006	16.14%	45.49%	68.20%	71.16%	82.62%	72.69%	80.73%	81.02%	84.66%	83.73%	86.77%	67.75%	63.51%	60.27%	61.87%	65.93%																65.93%
2007	24.43%	59.88%	74.08%	84.29%	73.45%	79.16%	84.56%	87.28%	83.34%	85.67%	81.36%	80.91%	83.06%	84.90%	87.35%																	87.35%
2008	16.86%	47.67%	77.08%	70.75%	77.24%	77.92%	83.33%	80.89%	79.95%	86.37%	79.10%	80.10%	83.03%																			83.03%
2009	25.47%	46.35%	65.00%	73.71%	95.37%	94.63%	97.82%	86.24%	91.03%	92.74%	98.24%	89.23%	87.12%																			87.12%
2010	18.02%	53.73%	69.50%	77.72%	83.29%	84.10%	89.79%	87.80%	78.34%	72.02%	75.57%	78.71%																				78.71%
2011	25.18%	57.73%	74.66%	83.48%	92.76%	90.70%	92.90%	92.31%	91.83%	86.93%	92.20%																					92.20%
2012	27.93%	63.25%	73.99%	82.38%	79.33%	89.43%	77.92%	80.06%	83.50%	83.44%																						83.44%
2013	23.08%	52.16%	75.01%	83.11%	84.07%	88.47%	81.46%	80.28%	82.44%																							82.44%
2014	18.49%	56.39%	65.13%	73.93%	79.29%	80.07%	84.25%	86.89%																								86.89%
2015	27.88%	67.64%	81.15%	87.84%	88.25%	81.75%	87.39%																									87.39%
2016	27.75%	72.84%	76.84%	65.18%	59.16%	61.58%																										61.58%
2017	39.16%	65.06%	75.51%	76.13%	77.82%																											77.82%
2018	28.63%	51.24%	66.64%	79.11%																												79.11%
2019	28.31%	59.51%	59.24%																													59.24%
2020	29.88%	54.02%																														54.02%
2021	25.54%																															25.54%
Age-to-Lit																																
Paid	9.107	3.324	2.528	2.188	1.999	1.850	1.738	1.639	1.567	1.499	1.455	1.412	1.351	1.296	1.256	1.211	1.175	1.141	1.116	1.096	1.080	1.068	1.059	1.051	1.045	1.040	1.036	1.033	1.030	1.028	1.027	
Reported	2.154	1.817	1.765	1.681	1.632	1.592	1.516	1.494	1.459	1.401	1.354	1.314	1.276	1.233	1.191	1.174	1.134	1.106	1.085	1.068	1.054	1.044	1.035	1.028	1.023	1.019	1.016	1.013	1.011	1.009	1.008	
Implied Ratio	23.65%	54.68%	69.81%	76.79%	81.64%	86.02%	87.25%	91.12%	92.53%	93.46%	93.01%	93.10%	94.46%	95.09%	94.82%	96.87%	96.50%	96.97%	97.21%	97.41%	97.56%	97.69%	97.79%	97.87%	97.93%	97.98%	98.02%	98.06%	98.08%	98.10%	98.12%	

**STATE OF CONNECTICUT
GROUP 4 - DEPARTMENT OF TRANSPORTATION
OTHER THAN MEDICAL & INDEMNITY**

Section IV
Exhibit III
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	1,105,307	1,105,307	0	153,319	155,046	1,728	175,810	182,147	6,337
1992	963,900	963,900	0	59,813	60,004	191	62,799	60,004	(2,795)
1993	1,003,154	1,003,154	0	62,322	62,337	15	69,218	69,718	500
1994	980,598	980,598	0	30,199	30,199	0	30,199	30,199	0
1995	986,390	986,390	0	25,525	25,601	76	28,443	28,443	0
1996	938,444	938,444	0	42,767	42,767	0	43,980	43,980	0
1997	1,002,552	1,002,552	0	40,451	40,451	0	40,451	40,451	0
1998	979,426	979,426	0	34,800	34,963	164	36,075	36,075	0
1999	998,843	998,843	0	86,158	87,408	1,250	93,658	93,658	0
2000	1,470,528	1,470,528	0	82,821	84,223	1,402	96,450	89,988	(6,462)
2001	1,651,155	1,651,155	0	226,762	234,881	8,119	243,722	269,562	25,840
2002	1,533,060	1,533,060	0	276,059	276,357	297	289,875	294,874	4,999
2003	1,574,486	1,574,486	0	152,094	231,326	79,232	199,728	284,274	84,546
2004	1,737,669	1,737,669	0	119,409	124,338	4,929	148,964	148,964	0
2005	1,836,821	1,836,821	0	94,010	100,068	6,057	111,283	126,244	14,961
2006	2,466,766	2,466,766	0	286,391	299,715	13,325	462,924	454,605	(8,320)
2007	2,675,550	2,675,550	0	270,546	282,223	11,677	318,654	323,080	4,426
2008	2,632,298	2,632,298	0	314,319	337,176	22,857	392,403	406,105	13,702
2009	2,541,624	2,541,624	0	132,126	136,148	4,022	148,066	156,277	8,211
2010	2,653,918	2,653,918	0	673,414	692,982	19,568	891,148	880,457	(10,691)
2011	2,601,369	2,601,369	0	427,860	436,595	8,735	492,181	473,516	(18,665)
2012	2,580,153	2,580,153	0	439,216	442,309	3,093	525,992	530,070	4,078
2013	2,663,456	2,663,456	0	329,221	331,689	2,468	410,094	402,337	(7,757)
2014	2,892,944	2,892,944	0	324,413	328,232	3,819	385,075	377,741	(7,334)
2015	2,958,593	2,958,593	0	181,127	200,267	19,139	221,563	229,169	7,605
2016	2,983,874	2,983,874	0	410,275	434,453	24,178	693,554	705,494	11,940
2017	2,883,955	2,883,955	0	365,658	397,131	31,473	480,296	510,336	30,040
2018	2,879,930	2,879,930	0	377,518	409,787	32,269	566,461	517,972	(48,489)
2019	2,956,763	2,956,763	0	241,761	305,471	63,710	406,256	515,659	109,403
2020	3,203,636	3,203,636	0	112,727	282,621	169,894	377,234	523,193	145,960
2021		3,216,795			81,129			317,599	
Total	60,337,163	63,553,958	0	6,373,083	6,987,899	533,687	8,442,557	9,122,192	362,036

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	668,586	787,342	787,342	789,063	789,063	1,721	1,721	0	1,721	1,721
1992	763,340	1,717,455	1,717,455	1,717,455	1,717,955	0	500	0	0	500
1993	925,210	862,610	862,610	862,610	863,610	0	1,000	0	0	1,000
1994	1,043,690	1,442,864	1,442,864	1,442,864	1,444,364	1	1,501	1	0	1,500
1995	1,000,510	1,316,344	1,316,344	1,316,344	1,319,597	0	3,253	0	0	3,253
1996	1,283,190	1,882,085	1,923,472	1,933,442	1,938,979	51,357	56,894	41,387	9,970	15,507
1997	1,352,910	1,227,591	1,227,591	1,227,591	1,234,324	0	6,733	0	0	6,733
1998	1,551,440	2,305,805	3,870,859	3,900,000	3,980,000	1,594,195	1,674,195	1,565,054	29,141	109,141
1999	1,748,265	3,590,517	3,618,883	3,630,345	3,641,806	39,828	51,290	28,367	11,462	22,923
2000	1,828,139	3,695,975	3,953,167	4,001,170	4,014,857	305,195	318,882	257,192	48,003	61,690
2001	1,949,364	5,127,083	5,175,205	5,193,466	5,214,862	66,383	87,779	48,122	18,261	39,657
2002	2,040,588	6,286,356	7,222,508	7,253,516	7,284,525	967,161	998,169	936,153	31,008	62,016
2003	2,091,593	6,836,779	6,941,754	6,975,568	7,009,382	138,789	172,603	104,975	33,814	67,629
2004	2,312,243	5,630,593	7,189,663	7,240,107	7,270,107	1,609,513	1,639,513	1,559,069	50,444	80,444
2005	2,467,950	4,656,694	4,709,476	4,771,272	4,815,371	114,578	158,676	52,782	61,796	105,895
2006	2,603,078	4,897,589	4,971,523	5,048,121	5,093,358	150,532	195,769	73,934	76,598	121,835
2007	2,744,942	4,772,596	4,790,556	4,877,318	4,927,318	104,722	154,722	17,960	86,762	136,762
2008	2,855,046	5,157,544	5,959,723	6,088,903	6,148,903	931,359	991,359	802,178	129,181	189,181
2009	2,643,257	4,328,487	5,724,140	5,873,819	5,948,819	1,545,332	1,620,332	1,395,652	149,680	224,680
2010	2,625,915	5,393,515	5,776,063	5,959,557	6,059,557	566,042	666,042	382,548	183,494	283,494
2011	2,632,898	6,252,266	6,739,406	6,883,512	7,085,994	631,246	833,728	487,140	144,106	346,588
2012	2,463,895	4,759,837	5,021,391	5,281,779	5,525,212	521,942	765,375	261,554	260,388	503,821
2013	2,567,464	6,061,063	6,296,332	6,667,641	6,888,368	606,579	827,305	235,269	371,309	592,036
2014	2,759,164	6,408,765	6,792,340	7,303,394	7,481,238	894,629	1,072,473	383,575	511,054	688,898
2015	2,780,176	7,047,612	7,392,968	8,523,165	8,775,921	1,475,553	1,728,309	345,356	1,130,197	1,382,953
2016	2,719,816	5,966,655	6,465,660	7,265,022	7,518,956	1,298,367	1,552,301	499,005	799,362	1,053,296
2017	2,674,824	3,916,711	4,516,570	5,504,088	5,909,502	1,587,377	1,992,791	599,859	987,518	1,392,932
2018	2,673,355	2,489,862	2,915,400	4,873,386	5,407,767	2,383,524	2,917,905	425,539	1,957,985	2,492,366
2019	2,660,591	2,635,711	3,662,246	5,787,161	6,385,419	3,151,451	3,749,708	1,026,535	2,124,916	2,723,173
2020	2,630,601	2,611,580	4,036,164	6,013,443	6,613,443	3,401,863	4,001,863	1,424,584	1,977,279	2,577,279
2021	2,688,873	1,478,838	2,963,165	6,287,567	7,087,567	4,808,729	5,608,729	1,484,327	3,324,402	4,124,402
Total	65,750,916	121,544,722	135,982,840	150,492,689	155,396,145	28,947,968	33,851,423	14,438,118	14,509,850	19,413,305

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit I, Sheet 2, Column (15)
- (6) From Section V, Exhibit I, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
												(13)	(14)	(15)	(16)	(17)	(18)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	668,586	787,342	787,342	0	799,349	790,784	787,342	795,066	799,285	790,802	795,066	787,342	788,837	789,063	789,063	1.180	1.180
1992	763,340	1,717,455	1,717,455	0	1,744,620	1,725,133	1,717,455	1,734,876	1,744,468	1,725,176	1,734,876	1,717,455	1,719,455	1,717,455	1,717,955	2.250	2.251
1993	925,210	862,610	862,610	0	876,830	866,573	862,610	871,702	876,747	866,597	871,702	862,610	864,410	862,610	863,610	0.932	0.933
1994	1,043,690	1,442,864	1,442,864	1	1,467,781	1,449,716	1,442,865	1,458,749	1,467,628	1,449,759	1,458,749	1,442,864	1,446,069	1,442,864	1,444,364	1.382	1.384
1995	1,000,510	1,316,344	1,316,344	0	1,340,294	1,322,850	1,316,344	1,331,572	1,340,139	1,322,892	1,331,572	1,316,344	1,322,664	1,316,344	1,319,597	1.316	1.319
1996	1,283,190	1,882,085	1,923,472	41,387	1,918,378	1,933,442	1,938,979	1,933,442	1,918,663	1,933,442	1,933,442	1,938,472	1,948,474	1,933,442	1,938,979	1.507	1.511
1997	1,352,910	1,227,591	1,227,591	0	1,252,837	1,234,324	1,227,591	1,243,580	1,252,650	1,234,374	1,243,580	1,227,591	1,237,885	1,227,591	1,234,324	0.907	0.912
1998	1,551,440	2,305,805	3,870,859	1,565,054	2,356,710	3,893,551	4,449,193	3,893,551	2,389,906	3,893,551	3,893,551	3,897,777	4,013,809	3,900,000	3,980,000	2.514	2.565
1999	1,748,265	3,590,517	3,618,883	28,367	3,676,178	3,641,806	3,629,382	3,658,992	3,675,777	3,641,915	3,658,992	3,614,758	3,636,499	3,630,345	3,641,806	2.077	2.083
2000	1,828,139	3,695,975	3,953,167	257,192	3,791,909	3,980,541	4,049,173	3,980,541	3,796,682	3,980,541	3,980,541	4,026,504	4,063,172	4,001,170	4,014,857	2.189	2.196
2001	1,949,364	5,127,083	5,175,205	48,122	5,272,851	5,214,862	5,193,466	5,243,857	5,272,050	5,215,083	5,243,857	5,199,868	5,224,530	5,193,466	5,214,862	2.664	2.675
2002	2,040,588	6,286,356	7,222,508	936,153	6,483,434	7,284,525	7,586,700	7,284,525	6,507,784	7,284,525	7,284,525	7,226,035	7,301,995	7,253,516	7,284,525	3.555	3.570
2003	2,091,593	6,836,779	6,941,754	104,975	7,074,664	7,009,382	6,983,996	7,042,023	7,073,566	7,009,697	7,042,023	6,896,038	6,941,147	6,975,568	7,009,382	3.335	3.351
2004	2,312,243	5,630,593	7,189,663	1,559,069	5,849,411	7,270,107	7,844,517	7,270,107	5,902,557	7,270,107	7,270,107	7,287,185	7,317,185	7,240,107	7,270,107	3.131	3.144
2005	2,467,950	4,656,694	4,709,476	52,782	4,860,042	4,770,699	4,732,827	4,815,371	4,858,173	4,771,272	4,815,371	4,680,076	4,722,055	4,771,272	4,815,371	1.933	1.951
2006	2,603,078	4,897,589	4,971,523	73,934	5,139,286	5,047,430	5,006,279	5,093,358	5,137,126	5,048,121	5,093,358	5,044,283	5,075,886	5,048,121	5,093,358	1.939	1.957
2007	2,744,942	4,772,596	4,790,556	17,960	5,040,218	4,877,318	4,799,604	4,958,768	5,035,893	4,878,767	4,958,768	4,925,108	4,975,888	4,877,318	4,927,318	1.777	1.795
2008	2,855,046	5,157,544	5,959,723	802,178	5,492,912	6,088,903	6,386,914	6,088,903	5,529,300	6,088,903	6,088,903	6,192,674	6,270,566	6,088,903	6,148,903	2.133	2.154
2009	2,643,257	4,328,487	5,724,140	1,395,652	4,655,725	5,873,819	6,517,913	6,079,255	4,755,781	5,879,054	5,389,663	5,944,827	5,967,637	5,873,819	5,948,819	2.222	2.251
2010	2,625,915	5,393,515	5,776,063	382,548	5,861,982	5,959,557	6,015,825	6,055,216	5,877,425	5,962,503	6,591,886	5,930,486	5,957,874	5,959,557	6,059,557	2.270	2.308
2011	2,632,898	6,252,266	6,739,406	487,140	6,870,070	7,001,132	7,085,994	6,090,249	6,799,943	6,967,080	6,674,165	6,942,155	7,135,381	6,883,512	7,085,994	2.614	2.691
2012	2,463,895	4,759,837	5,021,391	261,554	5,292,932	5,261,099	5,237,451	5,714,984	5,335,440	5,281,779	7,018,380	5,465,677	5,873,825	5,281,779	5,525,212	2.144	2.242
2013	2,567,464	6,061,063	6,296,332	235,269	6,888,368	6,667,641	6,499,732	5,957,445	6,776,563	6,628,092	6,484,423	8,119,907	8,293,137	6,667,641	6,888,368	2.597	2.683
2014	2,759,164	6,408,765	6,792,340	383,575	7,481,238	7,303,394	7,158,115	6,407,854	7,327,363	7,240,729	8,052,110	7,585,650	7,700,000	7,303,394	7,481,238	2.647	2.711
2015	2,780,176	7,047,612	7,392,968	345,356	8,523,165	8,108,197	7,751,740	6,485,648	8,170,425	7,965,071	9,586,770	8,815,554	9,199,967	8,523,165	8,775,921	3.066	3.157
2016	2,719,816	5,966,655	6,465,660	499,005	7,518,956	7,265,022	7,035,078	6,386,851	7,285,231	7,168,398	6,414,704	7,830,084	8,192,859	7,265,022	7,518,956	2.671	2.765
2017	2,674,824	3,916,711	4,516,570	599,859	5,231,834	5,201,070	5,175,761	6,314,915	5,504,088	5,347,660	5,271,362	5,913,892	6,353,155	5,504,088	5,909,502	2.058	2.209
2018	2,673,355	2,489,862	2,915,400	425,539	3,591,960	3,558,672	3,525,586	6,370,922	4,444,611	4,067,020	4,315,662	5,265,121	5,875,465	4,873,386	5,407,767	1.823	2.023
2019	2,660,591	2,635,711	3,662,246	1,026,535	4,391,733	4,747,466	5,032,430	6,385,419	5,188,903	5,121,884	4,665,212	6,202,085	6,837,720	5,787,161	6,385,419	2.175	2.400
2020	2,630,601	2,611,580	4,036,164	1,424,584	5,887,614	5,917,603	5,935,356	6,313,443	6,124,557	6,043,456	4,488,507	6,360,645	7,160,645	6,013,443	6,613,443	2.286	2.514
2021	2,688,873	1,478,838	2,963,165	1,484,327	7,668,039	6,516,644	6,054,223	6,453,295	6,687,567	6,482,100	5,429,135			6,287,567	7,087,567	2.338	2.636
Total	65,750,916	121,544,722	135,982,840	14,438,118	144,301,322	147,783,263	148,980,421	149,714,477	144,856,291	148,560,350	149,080,960	148,659,067	153,418,191	150,492,689	155,396,145		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section V, Exhibit I, Sheet 9, Column (6)
- (7) From Section V, Exhibit I, Sheet 10, Column (6)
- (8) From Section V, Exhibit I, Sheet 11, Column (10)
- (9) From Section V, Exhibit I, Sheet 6, Column (4)
- (10) From Section V, Exhibit I, Sheet 6, Column (10)
- (11) From Section V, Exhibit I, Sheet 7, Column (10)
- (12) From Section V, Exhibit I, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	787,342	788,837	789,063	789,063	1,721	225	787,342	787,342
1992	1,717,455	1,719,455	1,717,455	1,717,955	0	(1,500)	1,717,455	1,717,455
1993	862,610	864,410	862,610	863,610	0	(800)	862,610	862,610
1994	1,442,864	1,446,069	1,442,864	1,444,364	0	(1,705)	1,442,864	1,442,864
1995	1,316,344	1,322,664	1,316,344	1,319,597	0	(3,067)	1,316,344	1,316,344
1996	1,938,472	1,948,474	1,933,442	1,938,979	(5,030)	(9,495)	1,882,085	1,923,472
1997	1,227,591	1,237,885	1,227,591	1,234,324	0	(3,561)	1,227,591	1,227,591
1998	3,897,777	4,013,809	3,900,000	3,980,000	2,223	(33,809)	2,305,805	3,870,859
1999	3,614,758	3,636,499	3,630,345	3,641,806	15,587	5,308	3,590,517	3,618,883
2000	4,026,504	4,063,172	4,001,170	4,014,857	(25,334)	(48,315)	3,695,975	3,953,167
2001	5,199,868	5,224,530	5,193,466	5,214,862	(6,402)	(9,668)	5,127,083	5,175,205
2002	7,226,035	7,301,995	7,253,516	7,284,525	27,481	(17,470)	6,286,356	7,222,508
2003	6,896,038	6,941,147	6,975,568	7,009,382	79,530	68,235	6,836,779	6,941,754
2004	7,287,185	7,317,185	7,240,107	7,270,107	(47,078)	(47,078)	5,630,593	7,189,663
2005	4,680,076	4,722,055	4,771,272	4,815,371	91,196	93,316	4,656,694	4,709,476
2006	5,044,283	5,075,886	5,048,121	5,093,358	3,838	17,472	4,897,589	4,971,523
2007	4,925,108	4,975,888	4,877,318	4,927,318	(47,790)	(48,570)	4,772,596	4,790,556
2008	6,192,674	6,270,566	6,088,903	6,148,903	(103,771)	(121,662)	5,157,544	5,959,723
2009	5,944,827	5,967,637	5,873,819	5,948,819	(71,008)	(18,818)	4,328,487	5,724,140
2010	5,930,486	5,957,874	5,959,557	6,059,557	29,071	101,683	5,393,515	5,776,063
2011	6,942,155	7,135,381	6,883,512	7,085,994	(58,643)	(49,387)	6,252,266	6,739,406
2012	5,465,677	5,873,825	5,281,779	5,525,212	(183,898)	(348,613)	4,759,837	5,021,391
2013	8,119,907	8,293,137	6,667,641	6,888,368	(1,452,265)	(1,404,768)	6,061,063	6,296,332
2014	7,585,650	7,700,000	7,303,394	7,481,238	(282,256)	(218,762)	6,408,765	6,792,340
2015	8,815,554	9,199,967	8,523,165	8,775,921	(292,389)	(424,046)	7,047,612	7,392,968
2016	7,830,084	8,192,859	7,265,022	7,518,956	(565,062)	(673,903)	5,966,655	6,465,660
2017	5,913,892	6,353,155	5,504,088	5,909,502	(409,804)	(443,654)	3,916,711	4,516,570
2018	5,265,121	5,875,465	4,873,386	5,407,767	(391,736)	(467,699)	2,489,862	2,915,400
2019	6,202,085	6,837,720	5,787,161	6,385,419	(414,924)	(452,301)	2,635,711	3,662,246
2020	6,360,645	7,160,645	6,013,443	6,613,443	(347,202)	(547,202)	2,611,580	4,036,164
2021	0	0	6,287,567	7,087,567	6,287,567	7,087,567	1,478,838	2,963,165
Total	148,659,067	153,418,191	150,492,689	155,396,145	1,833,623	1,977,954	121,544,722	135,982,840
Total Excluding Latest	148,659,067	153,418,191	144,205,122	148,308,577	(4,453,944)	(5,109,613)	120,065,884	133,019,675

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section V, Exhibit I, Sheet 2, Column (15)
- (5) From Section V, Exhibit I, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	787,342	788,837	787,342	787,342	1.011	1.010	0	149	0	0	(149)
1992	1,717,455	1,719,455	1,717,455	1,717,455	1.012	1.011	0	86	0	0	(86)
1993	862,610	864,410	862,610	862,610	1.013	1.012	0	87	0	0	(87)
1994	1,442,864	1,446,069	1,442,864	1,442,864	1.013	1.013	0	172	0	(0)	(172)
1995	1,316,344	1,322,664	1,316,344	1,316,344	1.014	1.013	0	375	0	0	(375)
1996	1,938,472	1,948,474	1,845,478	1,882,085	1.015	1.014	6,066	6,719	36,607	30,540	29,888
1997	1,227,591	1,237,885	1,227,591	1,227,591	1.016	1.015	0	733	0	0	(733)
1998	3,897,777	4,013,809	2,260,761	2,305,805	1.018	1.016	126,388	135,347	45,044	(81,345)	(90,303)
1999	3,614,758	3,636,499	3,588,883	3,590,517	1.019	1.018	2,152	3,959	1,633	(518)	(2,326)
2000	4,026,504	4,063,172	3,663,375	3,695,975	1.021	1.019	32,307	35,570	32,601	293	(2,969)
2001	5,199,868	5,224,530	5,117,927	5,127,083	1.024	1.021	7,750	10,082	9,156	1,406	(926)
2002	7,226,035	7,301,995	6,260,802	6,286,356	1.026	1.024	96,434	104,023	25,554	(70,880)	(78,469)
2003	6,896,038	6,941,147	6,786,698	6,836,779	1.029	1.026	11,471	16,203	50,081	38,610	33,878
2004	7,287,185	7,317,185	5,570,460	5,630,593	1.033	1.029	188,043	191,329	60,133	(127,909)	(131,196)
2005	4,680,076	4,722,055	4,592,579	4,656,694	1.038	1.033	9,953	14,729	64,115	54,162	49,386
2006	5,044,283	5,075,886	4,897,589	4,897,589	1.043	1.038	17,244	20,959	0	(17,244)	(20,959)
2007	4,925,108	4,975,888	4,769,087	4,772,596	1.049	1.043	18,865	25,005	3,509	(15,356)	(21,496)
2008	6,192,674	6,270,566	5,100,572	5,157,544	1.058	1.049	168,542	180,562	56,973	(111,569)	(123,590)
2009	5,944,827	5,967,637	4,070,480	4,328,487	1.068	1.058	260,435	263,604	258,007	(2,427)	(5,597)
2010	5,930,486	5,957,874	5,325,320	5,393,515	1.079	1.068	76,550	80,014	68,195	(8,355)	(11,819)
2011	6,942,155	7,135,381	6,180,316	6,252,266	1.092	1.079	99,366	124,568	71,950	(27,416)	(52,618)
2012	5,465,677	5,873,825	4,648,465	4,759,837	1.111	1.092	125,648	188,401	111,372	(14,276)	(77,029)
2013	8,119,907	8,293,137	6,011,166	6,061,063	1.138	1.111	381,101	412,408	49,897	(331,204)	(362,511)
2014	7,585,650	7,700,000	6,274,880	6,408,765	1.182	1.138	274,297	298,226	133,885	(140,412)	(164,342)
2015	8,815,554	9,199,967	6,833,333	7,047,612	1.234	1.182	373,398	445,811	214,279	(159,118)	(231,532)
2016	7,830,084	8,192,859	5,643,900	5,966,655	1.308	1.234	426,443	497,207	322,755	(103,688)	(174,452)
2017	5,913,892	6,353,155	3,760,299	3,916,711	1.412	1.308	417,970	503,222	156,412	(261,558)	(346,810)
2018	5,265,121	5,875,465	2,307,318	2,489,862	1.624	1.412	710,975	857,685	182,543	(528,432)	(675,142)
2019	6,202,085	6,837,720	1,996,971	2,635,711	2.209	1.624	1,252,473	1,441,793	638,740	(613,732)	(803,053)
2020	6,360,645	7,160,645	1,264,771	2,611,580	5.102	2.209	1,627,378	1,882,860	1,346,809	(280,569)	(536,051)
Total	148,659,067	153,418,191	116,125,635	120,065,884			6,711,248	7,741,890	3,940,249	(2,771,000)	(3,801,642)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	787,342	788,837	787,342	787,342	1.004	1.003	0	149	0	0	(149)
1992	1,717,455	1,719,455	1,717,455	1,717,455	1.004	1.004	0	87	0	0	(87)
1993	862,610	864,410	862,610	862,610	1.004	1.004	0	93	0	0	(93)
1994	1,442,864	1,446,069	1,442,864	1,442,864	1.004	1.004	0	194	0	0	(194)
1995	1,316,344	1,322,664	1,316,344	1,316,344	1.005	1.004	0	443	0	0	(443)
1996	1,938,472	1,948,474	1,923,472	1,923,472	1.005	1.005	1,209	2,015	0	(1,209)	(2,015)
1997	1,227,591	1,237,885	1,227,591	1,227,591	1.006	1.005	0	942	0	0	(942)
1998	3,897,777	4,013,809	3,870,859	3,870,859	1.006	1.006	2,761	14,664	0	(2,761)	(14,664)
1999	3,614,758	3,636,499	3,588,883	3,618,883	1.007	1.006	2,939	5,408	30,000	27,061	24,592
2000	4,026,504	4,063,172	3,953,168	3,953,167	1.008	1.007	9,110	13,665	(1)	(9,111)	(13,666)
2001	5,199,868	5,224,530	5,175,205	5,175,205	1.010	1.008	3,311	6,623	0	(3,311)	(6,623)
2002	7,226,035	7,301,995	7,221,503	7,222,508	1.011	1.010	651	11,554	1,005	355	(10,549)
2003	6,896,038	6,941,147	6,850,929	6,941,754	1.013	1.011	6,852	13,704	90,825	83,973	77,121
2004	7,287,185	7,317,185	7,204,062	7,189,663	1.016	1.013	13,239	18,017	(14,399)	(27,639)	(32,417)
2005	4,680,076	4,722,055	4,592,580	4,709,476	1.019	1.016	14,493	21,447	116,896	102,402	95,449
2006	5,044,283	5,075,886	4,931,531	4,971,523	1.023	1.019	19,285	24,691	39,992	20,707	15,301
2007	4,925,108	4,975,888	4,790,556	4,790,556	1.028	1.023	23,615	32,527	0	(23,615)	(32,527)
2008	6,192,674	6,270,566	5,961,295	5,959,723	1.034	1.028	41,441	55,392	(1,572)	(43,013)	(56,964)
2009	5,944,827	5,967,637	5,704,842	5,724,140	1.042	1.034	43,654	47,803	19,297	(24,357)	(28,506)
2010	5,930,486	5,957,874	5,637,109	5,776,063	1.052	1.042	53,971	59,010	138,954	84,983	79,944
2011	6,942,155	7,135,381	6,702,094	6,739,406	1.065	1.052	44,493	80,305	37,312	(7,181)	(42,993)
2012	5,465,677	5,873,825	5,057,912	5,021,391	1.081	1.065	75,869	151,809	(36,521)	(112,389)	(188,329)
2013	8,119,907	8,293,137	7,542,437	6,296,332	1.100	1.081	101,534	131,993	(1,246,105)	(1,347,639)	(1,378,097)
2014	7,585,650	7,700,000	6,686,901	6,792,340	1.122	1.100	147,917	166,737	105,439	(42,478)	(61,298)
2015	8,815,554	9,199,967	7,409,381	7,392,968	1.155	1.122	271,871	346,194	(16,413)	(288,284)	(362,607)
2016	7,830,084	8,192,859	6,580,891	6,465,660	1.190	1.155	197,427	254,761	(115,231)	(312,658)	(369,992)
2017	5,913,892	6,353,155	4,693,160	4,516,570	1.261	1.190	280,402	381,300	(176,590)	(456,992)	(557,891)
2018	5,265,121	5,875,465	3,012,559	2,915,400	1.341	1.261	416,569	529,441	(97,159)	(513,728)	(626,600)
2019	6,202,085	6,837,720	3,242,215	3,662,246	1.515	1.341	747,219	907,685	420,030	(327,189)	(487,655)
2020	6,360,645	7,160,645	2,650,371	4,036,164	2.303	1.515	1,481,001	1,800,330	1,385,794	(95,207)	(414,536)
Total	148,659,067	153,418,191	132,338,122	133,019,675			4,000,833	5,078,981	681,553	(3,319,280)	(4,397,428)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	668,586	1.189	795,066	98.5%	783,123	787,342	1.5%	11,943	799,285	1.195
1992	763,340	2.273	1,734,876	98.4%	1,707,863	1,717,455	1.6%	27,013	1,744,468	2.285
1993	925,210	0.942	871,702	98.4%	857,565	862,610	1.6%	14,136	876,747	0.948
1994	1,043,690	1.398	1,458,749	98.3%	1,433,984	1,442,864	1.7%	24,764	1,467,628	1.406
1995	1,000,510	1.331	1,331,572	98.2%	1,307,778	1,316,344	1.8%	23,794	1,340,139	1.339
1996	1,283,190	1.507	1,933,442	98.1%	1,896,864	1,882,085	1.9%	36,578	1,918,663	1.495
1997	1,352,910	0.919	1,243,580	98.0%	1,218,520	1,227,591	2.0%	25,060	1,252,650	0.926
1998	1,551,440	2.510	3,893,551	97.8%	3,809,450	2,305,805	2.2%	84,101	2,389,906	1.540
1999	1,748,265	2.093	3,658,992	97.7%	3,573,731	3,590,517	2.3%	85,261	3,675,777	2.103
2000	1,828,139	2.177	3,980,541	97.5%	3,879,834	3,695,975	2.5%	100,706	3,796,682	2.077
2001	1,949,364	2.690	5,243,857	97.2%	5,098,890	5,127,083	2.8%	144,967	5,272,050	2.704
2002	2,040,588	3.570	7,284,525	97.0%	7,063,096	6,286,356	3.0%	221,429	6,507,784	3.189
2003	2,091,593	3.367	7,042,023	96.6%	6,805,236	6,836,779	3.4%	236,787	7,073,566	3.382
2004	2,312,243	3.144	7,270,107	96.3%	6,998,143	5,630,593	3.7%	271,964	5,902,557	2.553
2005	2,467,950	1.951	4,815,371	95.8%	4,613,891	4,656,694	4.2%	201,479	4,858,173	1.969
2006	2,603,078	1.957	5,093,358	95.3%	4,853,821	4,897,589	4.7%	239,537	5,137,126	1.973
2007	2,744,942	1.807	4,958,768	94.7%	4,695,471	4,772,596	5.3%	263,297	5,035,893	1.835
2008	2,855,046	2.133	6,088,903	93.9%	5,717,147	5,157,544	6.1%	371,756	5,529,300	1.937
2009	2,643,257	2.300	6,079,255	93.0%	5,651,961	4,328,487	7.0%	427,294	4,755,781	1.799
2010	2,625,915	2.306	6,055,216	92.0%	5,571,306	5,393,515	8.0%	483,909	5,877,425	2.238
2011	2,632,898	2.313	6,090,249	91.0%	5,542,572	6,252,266	9.0%	547,677	6,799,943	2.583
2012	2,463,895	2.319	5,714,984	89.9%	5,139,380	4,759,837	10.1%	575,604	5,335,440	2.165
2013	2,567,464	2.320	5,957,445	88.0%	5,241,945	6,061,063	12.0%	715,500	6,776,563	2.639
2014	2,759,164	2.322	6,407,854	85.7%	5,489,256	6,408,765	14.3%	918,598	7,327,363	2.656
2015	2,780,176	2.333	6,485,648	82.7%	5,362,835	7,047,612	17.3%	1,122,813	8,170,425	2.939
2016	2,719,816	2.348	6,386,851	79.4%	5,068,275	5,966,655	20.6%	1,318,576	7,285,231	2.679
2017	2,674,824	2.361	6,314,915	74.9%	4,727,538	3,916,711	25.1%	1,587,377	5,504,088	2.058
2018	2,673,355	2.383	6,370,922	69.3%	4,416,173	2,489,862	30.7%	1,954,749	4,444,611	1.663
2019	2,660,591	2.400	6,385,419	60.0%	3,832,227	2,635,711	40.0%	2,553,193	5,188,903	1.950
2020	2,630,601	2.400	6,313,443	44.4%	2,800,466	2,611,580	55.6%	3,512,978	6,124,557	2.328
2021	2,688,873	2.400	6,453,295	19.3%	1,244,565	1,478,838	80.7%	5,208,729	6,687,567	2.487
Total	65,750,916		149,714,477		126,402,908	121,544,722		23,311,570	144,856,291	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section V, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section V, Exhibit I, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	668,586	1.189	795,066	99.6%	791,605	787,342	0.4%	3,461	790,802	1.183
1992	763,340	2.273	1,734,876	99.6%	1,727,155	1,717,455	0.4%	7,722	1,725,176	2.260
1993	925,210	0.942	871,702	99.5%	867,715	862,610	0.5%	3,986	866,597	0.937
1994	1,043,690	1.398	1,458,749	99.5%	1,451,854	1,442,864	0.5%	6,894	1,449,759	1.389
1995	1,000,510	1.331	1,331,572	99.5%	1,325,024	1,316,344	0.5%	6,548	1,322,892	1.322
1996	1,283,190	1.507	1,933,442	99.5%	1,923,472	1,923,472	0.5%	9,970	1,933,442	1.507
1997	1,352,910	0.919	1,243,580	99.5%	1,236,797	1,227,591	0.5%	6,784	1,234,374	0.912
1998	1,551,440	2.510	3,893,551	99.4%	3,870,859	3,870,859	0.6%	22,692	3,893,551	2.510
1999	1,748,265	2.093	3,658,992	99.4%	3,635,961	3,618,883	0.6%	23,031	3,641,915	2.083
2000	1,828,139	2.177	3,980,541	99.3%	3,953,167	3,953,167	0.7%	27,374	3,980,541	2.177
2001	1,949,364	2.690	5,243,857	99.2%	5,203,979	5,175,205	0.8%	39,877	5,215,083	2.675
2002	2,040,588	3.570	7,284,525	99.1%	7,222,508	7,222,508	0.9%	62,016	7,284,525	3.570
2003	2,091,593	3.367	7,042,023	99.0%	6,974,080	6,941,754	1.0%	67,943	7,009,697	3.351
2004	2,312,243	3.144	7,270,107	98.9%	7,189,663	7,189,663	1.1%	80,444	7,270,107	3.144
2005	2,467,950	1.951	4,815,371	98.7%	4,753,574	4,709,476	1.3%	61,796	4,771,272	1.933
2006	2,603,078	1.957	5,093,358	98.5%	5,016,760	4,971,523	1.5%	76,598	5,048,121	1.939
2007	2,744,942	1.807	4,958,768	98.2%	4,870,557	4,790,556	1.8%	88,211	4,878,767	1.777
2008	2,855,046	2.133	6,088,903	97.9%	5,959,723	5,959,723	2.1%	129,181	6,088,903	2.133
2009	2,643,257	2.300	6,079,255	97.5%	5,924,340	5,724,140	2.5%	154,915	5,879,054	2.224
2010	2,625,915	2.306	6,055,216	96.9%	5,868,776	5,776,063	3.1%	186,439	5,962,503	2.271
2011	2,632,898	2.313	6,090,249	96.3%	5,862,575	6,739,406	3.7%	227,674	6,967,080	2.646
2012	2,463,895	2.319	5,714,984	95.4%	5,454,596	5,021,391	4.6%	260,388	5,281,779	2.144
2013	2,567,464	2.320	5,957,445	94.4%	5,625,685	6,296,332	5.6%	331,760	6,628,092	2.582
2014	2,759,164	2.322	6,407,854	93.0%	5,959,465	6,792,340	7.0%	448,389	7,240,729	2.624
2015	2,780,176	2.333	6,485,648	91.2%	5,913,544	7,392,968	8.8%	572,103	7,965,071	2.865
2016	2,719,816	2.348	6,386,851	89.0%	5,684,113	6,465,660	11.0%	702,738	7,168,398	2.636
2017	2,674,824	2.361	6,314,915	86.8%	5,483,825	4,516,570	13.2%	831,091	5,347,660	1.999
2018	2,673,355	2.383	6,370,922	81.9%	5,219,302	2,915,400	18.1%	1,151,620	4,067,020	1.521
2019	2,660,591	2.400	6,385,419	77.1%	4,925,781	3,662,246	22.9%	1,459,639	5,121,884	1.925
2020	2,630,601	2.400	6,313,443	68.2%	4,306,152	4,036,164	31.8%	2,007,291	6,043,456	2.297
2021	2,688,873	2.400	6,453,295	45.5%	2,934,359	2,963,165	54.5%	3,518,935	6,482,100	2.411
Total	65,750,916		149,714,477		137,136,967	135,982,840		12,577,510	148,560,350	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section V, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section V, Exhibit I, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	668,586	2.427	799,349	790,784	795,066	2.427	0.932	1,799,509	1.109	2.574	1.187	1.189
1992	763,340	2.357	1,744,620	1,725,133	1,734,876	2.357	1.016	4,153,317	2.309	2.362	2.268	2.273
1993	925,210	2.288	876,830	866,573	871,702	2.288	1.162	2,317,403	1.095	2.065	0.940	0.942
1994	1,043,690	2.221	1,467,781	1,449,716	1,458,749	2.221	1.213	3,930,965	1.696	1.978	1.395	1.398
1995	1,000,510	2.157	1,340,294	1,322,850	1,331,572	2.157	1.152	3,308,106	1.533	2.083	1.328	1.331
1996	1,283,190	2.094	1,918,378	1,933,442	1,933,442	2.094	1.120	4,534,952	1.688	2.142	1.507	1.507
1997	1,352,910	2.033	1,252,837	1,234,324	1,243,580	2.033	1.109	2,803,939	1.020	2.164	0.917	0.919
1998	1,551,440	1.974	2,356,710	3,893,551	3,893,551	1.974	1.099	8,442,932	2.757	2.184	2.511	2.510
1999	1,748,265	1.916	3,676,178	3,641,806	3,658,992	1.916	1.095	7,677,297	2.292	2.192	2.080	2.093
2000	1,828,139	1.860	3,791,909	3,980,541	3,980,541	1.860	1.091	8,081,443	2.376	2.199	2.180	2.177
2001	1,949,364	1.806	5,272,851	5,214,862	5,243,857	1.806	1.087	10,292,456	2.923	2.208	2.684	2.690
2002	2,040,588	1.754	6,483,434	7,284,525	7,284,525	1.754	1.083	13,838,125	3.867	2.215	3.578	3.570
2003	2,091,593	1.702	7,074,664	7,009,382	7,042,023	1.702	1.081	12,961,896	3.640	2.220	3.329	3.367
2004	2,312,243	1.653	5,849,411	7,270,107	7,270,107	1.653	1.079	12,961,176	3.391	2.225	3.165	3.144
2005	2,467,950	1.605	4,860,042	4,770,699	4,815,371	1.605	1.070	8,266,402	2.087	2.243	1.913	1.951
2006	2,603,078	1.558	5,139,286	5,047,430	5,093,358	1.558	1.057	8,390,282	2.069	2.270	1.950	1.957
2007	2,744,942	1.513	5,040,218	4,877,318	4,958,768	1.513	1.051	7,880,885	1.898	2.284	1.808	1.807
2008	2,855,046	1.469	5,492,912	6,088,903	6,088,903	1.469	1.047	9,364,700	2.234	2.292	2.454	2.133
2009	2,643,257	1.426	4,655,725	5,873,819	5,873,819	1.426	1.044	8,739,117	2.319	2.300	2.463	2.300
2010	2,625,915	1.384	5,861,982	5,959,557	5,910,770	1.384	1.041	8,515,612	2.343	2.306	2.469	2.306
2011	2,632,898	1.344	6,870,070	7,001,132	6,935,601	1.344	1.038	9,670,892	2.733	2.313	2.477	2.313
2012	2,463,895	1.305	5,292,932	5,261,099	5,277,016	1.305	1.035	7,124,294	2.216	2.319	2.484	2.319
2013	2,567,464	1.267	6,888,368	6,667,641	6,778,005	1.267	1.034	8,880,866	2.731	2.320	2.485	2.320
2014	2,759,164	1.230	7,481,238	7,303,394	7,392,316	1.230	1.033	9,395,443	2.769	2.322	2.487	2.322
2015	2,780,176	1.194	8,523,165	8,108,197	8,315,681	1.194	1.029	10,215,307	3.077	2.333	2.498	2.333
2016	2,719,816	1.159	7,518,956	7,265,022	7,391,989	1.159	1.022	8,758,131	2.778	2.348	2.515	2.348
2017	2,674,824	1.126	5,231,834	5,201,070	5,216,452	1.126	1.017	5,968,471	1.983	2.361	2.528	2.361
2018	2,673,355	1.093	3,591,960	3,558,672	3,575,316	1.093	1.007	3,934,520	1.347	2.383	2.552	2.383
2019	2,660,591	1.061	4,391,733	4,747,466	4,569,600	1.061	1.000	4,847,888	1.718	2.400	2.570	2.400
2020	2,630,601	1.030	5,887,614	5,917,603	5,902,608	1.030	1.000	6,079,687	2.244	2.400	2.570	2.400
2021	2,688,873	1.000	7,668,039	6,516,644	7,092,342	1.000	1.000	7,092,342	2.638	2.400		2.400

144,301,322 147,783,263

All Per Wtd Avg 2.385
Last 5 Wtd Avg 2.389
Last 4 Wtd Avg 2.193
Last 3 Wtd Avg 1.978

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 2.400

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section V, Exhibit I, Sheet 9, Column (6)
- (5) From Section V, Exhibit I, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	668,586	787,342	1.015	799,349	1.196
1992	360.0	763,340	1,717,455	1.016	1,744,620	2.286
1993	348.0	925,210	862,610	1.016	876,830	0.948
1994	336.0	1,043,690	1,442,864	1.017	1,467,781	1.406
1995	324.0	1,000,510	1,316,344	1.018	1,340,294	1.340
1996	312.0	1,283,190	1,882,085	1.019	1,918,378	1.495
1997	300.0	1,352,910	1,227,591	1.021	1,252,837	0.926
1998	288.0	1,551,440	2,305,805	1.022	2,356,710	1.519
1999	276.0	1,748,265	3,590,517	1.024	3,676,178	2.103
2000	264.0	1,828,139	3,695,975	1.026	3,791,909	2.074
2001	252.0	1,949,364	5,127,083	1.028	5,272,851	2.705
2002	240.0	2,040,588	6,286,356	1.031	6,483,434	3.177
2003	228.0	2,091,593	6,836,779	1.035	7,074,664	3.382
2004	216.0	2,312,243	5,630,593	1.039	5,849,411	2.530
2005	204.0	2,467,950	4,656,694	1.044	4,860,042	1.969
2006	192.0	2,603,078	4,897,589	1.049	5,139,286	1.974
2007	180.0	2,744,942	4,772,596	1.056	5,040,218	1.836
2008	168.0	2,855,046	5,157,544	1.065	5,492,912	1.924
2009	156.0	2,643,257	4,328,487	1.076	4,655,725	1.761
2010	144.0	2,625,915	5,393,515	1.087	5,861,982	2.232
2011	132.0	2,632,898	6,252,266	1.099	6,870,070	2.609
2012	120.0	2,463,895	4,759,837	1.112	5,292,932	2.148
2013	108.0	2,567,464	6,061,063	1.136	6,888,368	2.683
2014	96.0	2,759,164	6,408,765	1.167	7,481,238	2.711
2015	84.0	2,780,176	7,047,612	1.209	8,523,165	3.066
2016	72.0	2,719,816	5,966,655	1.260	7,518,956	2.765
2017	60.0	2,674,824	3,916,711	1.336	5,231,834	1.956
2018	48.0	2,673,355	2,489,862	1.443	3,591,960	1.344
2019	36.0	2,660,591	2,635,711	1.666	4,391,733	1.651
2020	24.0	2,630,601	2,611,580	2.254	5,887,614	2.238
2021	12.0	2,688,873	1,478,838	5.185	7,668,039	2.852
Total		65,750,916	121,544,722		144,301,322	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit I, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	668,586	787,342	1.004	790,784	1.183
1992	360.0	763,340	1,717,455	1.004	1,725,133	2.260
1993	348.0	925,210	862,610	1.005	866,573	0.937
1994	336.0	1,043,690	1,442,864	1.005	1,449,716	1.389
1995	324.0	1,000,510	1,316,344	1.005	1,322,850	1.322
1996	312.0	1,283,190	1,923,472	1.005	1,933,442	1.507
1997	300.0	1,352,910	1,227,591	1.005	1,234,324	0.912
1998	288.0	1,551,440	3,870,859	1.006	3,893,551	2.510
1999	276.0	1,748,265	3,618,883	1.006	3,641,806	2.083
2000	264.0	1,828,139	3,953,167	1.007	3,980,541	2.177
2001	252.0	1,949,364	5,175,205	1.008	5,214,862	2.675
2002	240.0	2,040,588	7,222,508	1.009	7,284,525	3.570
2003	228.0	2,091,593	6,941,754	1.010	7,009,382	3.351
2004	216.0	2,312,243	7,189,663	1.011	7,270,107	3.144
2005	204.0	2,467,950	4,709,476	1.013	4,770,699	1.933
2006	192.0	2,603,078	4,971,523	1.015	5,047,430	1.939
2007	180.0	2,744,942	4,790,556	1.018	4,877,318	1.777
2008	168.0	2,855,046	5,959,723	1.022	6,088,903	2.133
2009	156.0	2,643,257	5,724,140	1.026	5,873,819	2.222
2010	144.0	2,625,915	5,776,063	1.032	5,959,557	2.270
2011	132.0	2,632,898	6,739,406	1.039	7,001,132	2.659
2012	120.0	2,463,895	5,021,391	1.048	5,261,099	2.135
2013	108.0	2,567,464	6,296,332	1.059	6,667,641	2.597
2014	96.0	2,759,164	6,792,340	1.075	7,303,394	2.647
2015	84.0	2,780,176	7,392,968	1.097	8,108,197	2.916
2016	72.0	2,719,816	6,465,660	1.124	7,265,022	2.671
2017	60.0	2,674,824	4,516,570	1.152	5,201,070	1.944
2018	48.0	2,673,355	2,915,400	1.221	3,558,672	1.331
2019	36.0	2,660,591	3,662,246	1.296	4,747,466	1.784
2020	24.0	2,630,601	4,036,164	1.466	5,917,603	2.250
2021	12.0	2,688,873	2,963,165	2.199	6,516,644	2.424
Total		65,750,916	135,982,840		147,783,263	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit I, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	668,586	787,342	787,342	0	1.015	1.004	1.408	787,342	1.178
1992	360.0	763,340	1,717,455	1,717,455	0	1.016	1.004	1.400	1,717,455	2.250
1993	348.0	925,210	862,610	862,610	0	1.016	1.005	1.393	862,610	0.932
1994	336.0	1,043,690	1,442,864	1,442,864	1	1.017	1.005	1.386	1,442,865	1.382
1995	324.0	1,000,510	1,316,344	1,316,344	0	1.018	1.005	1.380	1,316,344	1.316
1996	312.0	1,283,190	1,882,085	1,923,472	41,387	1.019	1.005	1.375	1,938,979	1.511
1997	300.0	1,352,910	1,227,591	1,227,591	0	1.021	1.005	1.371	1,227,591	0.907
1998	288.0	1,551,440	2,305,805	3,870,859	1,565,054	1.022	1.006	1.370	4,449,193	2.868
1999	276.0	1,748,265	3,590,517	3,618,883	28,367	1.024	1.006	1.370	3,629,382	2.076
2000	264.0	1,828,139	3,695,975	3,953,167	257,192	1.026	1.007	1.373	4,049,173	2.215
2001	252.0	1,949,364	5,127,083	5,175,205	48,122	1.028	1.008	1.379	5,193,466	2.664
2002	240.0	2,040,588	6,286,356	7,222,508	936,153	1.031	1.009	1.389	7,586,700	3.718
2003	228.0	2,091,593	6,836,779	6,941,754	104,975	1.035	1.010	1.402	6,983,996	3.339
2004	216.0	2,312,243	5,630,593	7,189,663	1,559,069	1.039	1.011	1.420	7,844,517	3.393
2005	204.0	2,467,950	4,656,694	4,709,476	52,782	1.044	1.013	1.442	4,732,827	1.918
2006	192.0	2,603,078	4,897,589	4,971,523	73,934	1.049	1.015	1.470	5,006,279	1.923
2007	180.0	2,744,942	4,772,596	4,790,556	17,960	1.056	1.018	1.504	4,799,604	1.749
2008	168.0	2,855,046	5,157,544	5,959,723	802,178	1.065	1.022	1.533	6,386,914	2.237
2009	156.0	2,643,257	4,328,487	5,724,140	1,395,652	1.076	1.026	1.569	6,517,913	2.466
2010	144.0	2,625,915	5,393,515	5,776,063	382,548	1.087	1.032	1.627	6,015,825	2.291
2011	132.0	2,632,898	6,252,266	6,739,406	487,140	1.099	1.039	1.711	7,085,994	2.691
2012	120.0	2,463,895	4,759,837	5,021,391	261,554	1.112	1.048	1.826	5,237,451	2.126
2013	108.0	2,567,464	6,061,063	6,296,332	235,269	1.136	1.059	1.865	6,499,732	2.532
2014	96.0	2,759,164	6,408,765	6,792,340	383,575	1.167	1.075	1.954	7,158,115	2.594
2015	84.0	2,780,176	7,047,612	7,392,968	345,356	1.209	1.097	2.039	7,751,740	2.788
2016	72.0	2,719,816	5,966,655	6,465,660	499,005	1.260	1.124	2.141	7,035,078	2.587
2017	60.0	2,674,824	3,916,711	4,516,570	599,859	1.336	1.152	2.099	5,175,761	1.935
2018	48.0	2,673,355	2,489,862	2,915,400	425,539	1.443	1.221	2.434	3,525,586	1.319
2019	36.0	2,660,591	2,635,711	3,662,246	1,026,535	1.666	1.296	2.335	5,032,430	1.891
2020	24.0	2,630,601	2,611,580	4,036,164	1,424,584	2.254	1.466	2.333	5,935,336	2.256
2021	12.0	2,688,873	1,478,838	2,963,165	1,484,327	5.185	2.199	3.082	6,054,223	2.252
Total		65,750,916	121,544,722	135,982,840					148,980,421	2.266

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section V, Exhibit I, Sheet 14
- (8) From Section V, Exhibit I, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	668,586	6,429		11,227	6,464	123	0.932	3.745	22,575	22,575	795,066	1.189
1992	763,340	14,620		11,643	14,702	118	1.016	3.584	53,531	53,531	1,734,876	2.273
1993	925,210	7,950	Include	12,075	7,997	109	1.162	3.430	31,871	31,871	871,702	0.942
1994	1,043,690	11,883	Include	12,523	11,957	122	1.213	3.282	47,607	47,607	1,458,749	1.398
1995	1,000,510	15,032	Include	12,987	15,131	88	1.152	3.141	54,746	54,746	1,331,572	1.331
1996	1,283,190	14,988	Include	13,469	14,988	129	1.120	3.005	50,461	50,461	1,933,442	1.507
1997	1,352,910	8,944	Include	13,969	9,011	138	1.109	2.876	28,747	28,747	1,243,580	0.919
1998	1,551,440	19,967	Include	14,487	19,967	195	1.099	2.752	60,378	60,378	3,893,551	2.510
1999	1,748,265	12,823	Include	15,024	12,884	284	1.095	2.634	37,156	37,156	3,658,992	2.093
2000	1,828,139	14,908	Include	15,582	14,908	267	1.091	2.520	41,005	41,005	3,980,541	2.177
2001	1,949,364	12,536	Include	16,160	12,605	416	1.087	2.412	33,037	33,037	5,243,857	2.690
2002	2,040,588	14,776	Include	16,759	14,776	493	1.083	2.308	36,943	36,943	7,284,525	3.570
2003	2,091,593	15,238	Include	17,381	15,309	460	1.081	2.208	36,554	36,554	7,042,023	3.367
2004	2,312,243	20,028	Include	18,025	20,028	363	1.079	2.113	45,654	45,654	7,270,107	3.144
2005	2,467,950	13,252	Include	18,694	13,376	360	1.070	2.022	28,939	28,939	4,815,371	1.951
2006	2,603,078	15,483	Include	19,388	15,624	326	1.057	1.935	31,970	31,970	5,093,358	1.957
2007	2,744,942	15,632	Include	20,107	15,893	312	1.051	1.852	30,926	30,926	4,958,768	1.807
2008	2,855,046	21,069	Include	20,853	21,069	289	1.047	1.772	39,104	39,104	6,088,903	2.133
2009	2,643,257	23,402	Include	21,626	23,402	251	1.044	1.696	41,414	38,000	5,389,663	2.039
2010	2,625,915	20,340	Include	22,428	20,173	293	1.041	1.623	34,074	38,000	6,591,886	2.510
2011	2,632,898	24,739	Include	23,260	24,507	283	1.038	1.553	39,489	38,000	6,674,165	2.535
2012	2,463,895	18,525	Include	24,123	18,581	284	1.035	1.486	28,572	38,000	7,018,380	2.848
2013	2,567,464	26,564	Include	25,018	27,004	251	1.034	1.422	39,720	38,000	6,484,423	2.526
2014	2,759,164	24,508	Include	25,946	24,806	298	1.033	1.361	34,886	38,000	8,052,110	2.918
2015	2,780,176	23,989	Include	26,909	24,603	338	1.029	1.302	32,962	38,000	9,586,770	3.448
2016	2,719,816	33,791	Include	27,907	34,381	215	1.022	1.246	43,789	38,000	6,414,704	2.359
2017	2,674,824	30,928	Include	28,942	31,019	168	1.017	1.193	37,604	38,000	5,271,362	1.971
2018	2,673,355	27,265	Include	30,016	27,393	131	1.007	1.141	31,481	38,000	4,315,662	1.614
2019	2,660,591	35,411	Include	31,129	34,085	134	1.000	1.092	37,221	38,000	4,665,212	1.753
2020	2,630,601	47,941	Exclude	32,284	47,820	123	1.000	1.045	49,972	38,000	4,488,507	1.706
2021	2,688,873	45,612	Exclude	33,481	49,641	143	1.000	1.000	49,641	38,000	5,429,135	2.019
			Implied Trend	3.7%	3.8%			All Per Wtd Avg	37,673			
								Last 5 Wtd Avg	37,771			
								Last 4 Wtd Avg	39,028			
								Last 3 Wtd Avg	39,506		149,080,960	
								Selected	38,000			

Footnotes:

Reported Exponential Regression	
Constant	10.455
X Coefficient	(0.036)
R Squared	0.705

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section V, Exhibit I, Sheet 10, Column (6) / Section V, Exhibit I, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section V, Exhibit I, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	668,586	123	1.000	123	123	0.76%
1992	360.0	763,340	118	1.000	118	118	0.66%
1993	348.0	925,210	109	1.000	109	109	0.51%
1994	336.0	1,043,690	122	1.000	122	122	0.53%
1995	324.0	1,000,510	88	1.000	88	88	0.41%
1996	312.0	1,283,190	129	1.000	129	129	0.48%
1997	300.0	1,352,910	138	1.000	138	138	0.50%
1998	288.0	1,551,440	195	1.000	195	195	0.64%
1999	276.0	1,748,265	284	1.000	284	284	0.85%
2000	264.0	1,828,139	267	1.000	267	267	0.79%
2001	252.0	1,949,364	416	1.000	416	416	1.18%
2002	240.0	2,040,588	493	1.000	493	493	1.38%
2003	228.0	2,091,593	460	1.000	460	460	1.29%
2004	216.0	2,312,243	363	1.000	363	363	0.95%
2005	204.0	2,467,950	360	1.000	360	360	0.91%
2006	192.0	2,603,078	326	1.000	326	326	0.80%
2007	180.0	2,744,942	312	1.000	312	312	0.75%
2008	168.0	2,855,046	289	1.000	289	289	0.69%
2009	156.0	2,643,257	251	1.000	251	251	0.67%
2010	144.0	2,625,915	293	1.000	293	293	0.81%
2011	132.0	2,632,898	283	1.000	283	283	0.80%
2012	120.0	2,463,895	284	1.000	284	284	0.88%
2013	108.0	2,567,464	251	1.000	251	251	0.77%
2014	96.0	2,759,164	298	1.000	298	298	0.88%
2015	84.0	2,780,176	338	1.000	338	338	1.02%
2016	72.0	2,719,816	215	1.000	215	215	0.68%
2017	60.0	2,674,824	168	1.001	168	168	0.56%
2018	48.0	2,673,355	130	1.004	131	131	0.45%
2019	36.0	2,660,591	133	1.008	134	134	0.47%
2020	24.0	2,630,601	121	1.020	123	123	0.46%
2021	12.0	2,688,873	124	1.122	139	143	0.53%
Total		65,750,916	7,481		7,500	7,504	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit I, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section V, Exhibit I, Sheet 8 Col (3)

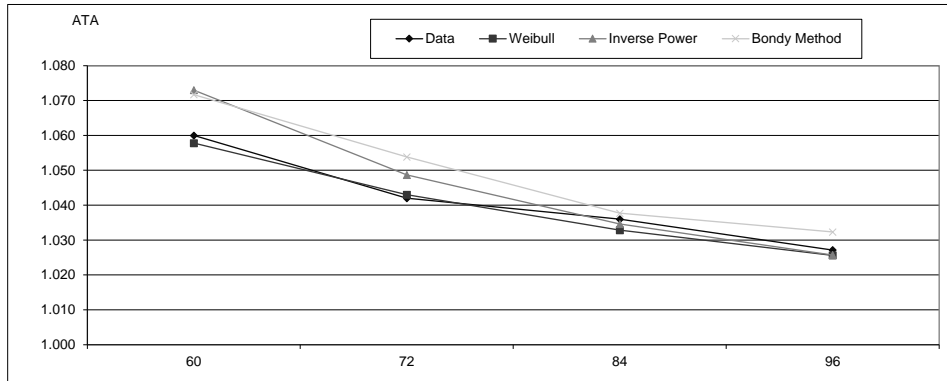
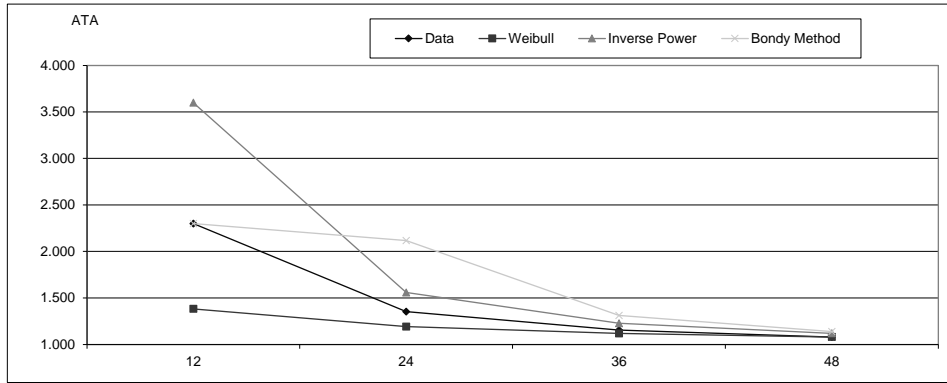
STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Curve Fitting Methods
Paid Loss

Tail at Period: **31** (To display in table)
Cut-off point:(<=Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.006	0.959
Inverse Power	1.015	0.967
Bondy Method	1.004	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method			
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*
									Sel. Decay Ratio= 0.900		
1	12	0.000	Exclude	1.383	2.632	3.600	10.563	0.833		2.300	10.018
2	24	0.000	Exclude	1.192	1.903	1.558	2.934	0.302	0.363	2.116	4.356
3	36	0.000	Exclude	1.119	1.597	1.227	1.883	0.144	0.477	1.313	2.058
4	48	0.000	Exclude	1.081	1.427	1.120	1.535	0.077	0.534	1.138	1.568
5	60	0.000	Exclude	1.058	1.321	1.073	1.371	0.058	0.757	1.072	1.377
6	72	0.000	Exclude	1.043	1.249	1.049	1.278	0.041	0.706	1.054	1.285
7	84	1.036	Include	1.033	1.197	1.035	1.218	0.035	0.860	1.038	1.219
8	96	1.027	Include	1.026	1.159	1.026	1.177	0.027	0.757	1.032	1.175
9	108	1.022	Include	1.020	1.130	1.020	1.148	0.022	0.814	1.024	1.138
10	120	1.012	Include	1.016	1.108	1.016	1.126	0.012	0.547	1.020	1.111
11	132	1.011	Include	1.013	1.090	1.013	1.108	0.011	0.917	1.011	1.090
12	144	1.010	Include	1.011	1.076	1.010	1.094	0.010	0.952	1.010	1.078
13	156	1.010	Include	1.009	1.064	1.009	1.083	0.010	0.949	1.009	1.067
14	168	1.008	Include	1.007	1.055	1.007	1.074	0.008	0.854	1.009	1.057
15	180	1.006	Include	1.006	1.047	1.006	1.066	0.006	0.757	1.008	1.048
16	192	1.005	Include	1.005	1.040	1.006	1.059	0.005	0.850	1.006	1.040
17	204	1.005	Include	1.005	1.035	1.005	1.053	0.005	0.850	1.005	1.034
18	216	0.000	Exclude	1.004	1.030	1.004	1.048	0.004	0.850	1.004	1.029
19	228	0.000	Exclude	1.003	1.026	1.004	1.044	0.003	0.850	1.004	1.025
20	240	0.000	Exclude	1.003	1.023	1.003	1.040	0.003	0.850	1.003	1.021
21	252	0.000	Exclude	1.002	1.020	1.003	1.036	0.002	0.850	1.003	1.018
22	264	0.000	Exclude	1.002	1.017	1.003	1.033	0.002	0.850	1.002	1.016
23	276	0.000	Exclude	1.002	1.015	1.002	1.030	0.002	0.850	1.002	1.013
24	288	0.000	Exclude	1.002	1.013	1.002	1.028	0.001	0.850	1.002	1.012
25	300	0.000	Exclude	1.001	1.012	1.002	1.026	0.001	0.850	1.001	1.010
26	312	0.000	Exclude	1.001	1.010	1.002	1.023	0.001	0.850	1.001	1.009
27	324	0.000	Exclude	1.001	1.009	1.002	1.022	0.001	0.850	1.001	1.008
28	336	0.000	Exclude	1.001	1.008	1.002	1.020	0.001	0.850	1.001	1.007
29	348	0.000	Exclude	1.001	1.007	1.001	1.018	0.001	0.850	1.001	1.006
30	360	0.000	Exclude	1.001	1.006	1.001	1.017	0.001	0.850	1.001	1.005
31	372	0.000	Exclude	1.001	1.006	1.001	1.015			1.001	1.004
32	384	0.000	Exclude	1.001	1.005	1.001	1.014			1.000	1.004
33	396	0.000	Exclude	1.001	1.004	1.001	1.013			1.000	1.003
34	408	0.000	Exclude	1.000	1.004	1.001	1.012			1.000	1.003
35	420	0.000	Exclude	1.000	1.003	1.001	1.011			1.000	1.003
36	432	0.000	Exclude	1.000	1.003	1.001	1.010			1.000	1.002
37	444	0.000	Exclude	1.000	1.003	1.001	1.009			1.000	1.002
38	456	0.000	Exclude	1.000	1.002	1.001	1.008			1.000	1.002
39	468	0.000	Exclude	1.000	1.002	1.001	1.007			1.000	1.002
40	480	0.000	Exclude	1.000	1.002	1.001	1.006			1.000	1.001
41	492	0.000	Exclude	1.000	1.001	1.001	1.006			1.000	1.001
42	504	0.000	Exclude	1.000	1.001	1.001	1.005			1.000	1.001
43	516	0.000	Exclude	1.000	1.001	1.001	1.004			1.000	1.001
44	528	0.000	Exclude	1.000	1.001	1.001	1.004			1.000	1.001
45	540	0.000	Exclude	1.000	1.001	1.001	1.003			1.000	1.001
46	552	0.000	Exclude	1.000	1.001	1.001	1.002			1.000	1.000
47	564	0.000	Exclude	1.000	1.000	1.001	1.002			1.000	1.000
48	576	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000
49	588	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000
50	600	0.000	Exclude	1.000	1.000	1.000	1.000			1.000	1.000

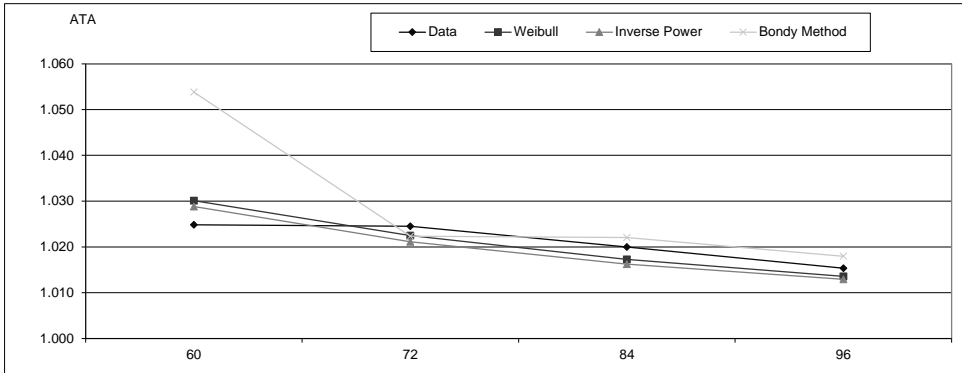
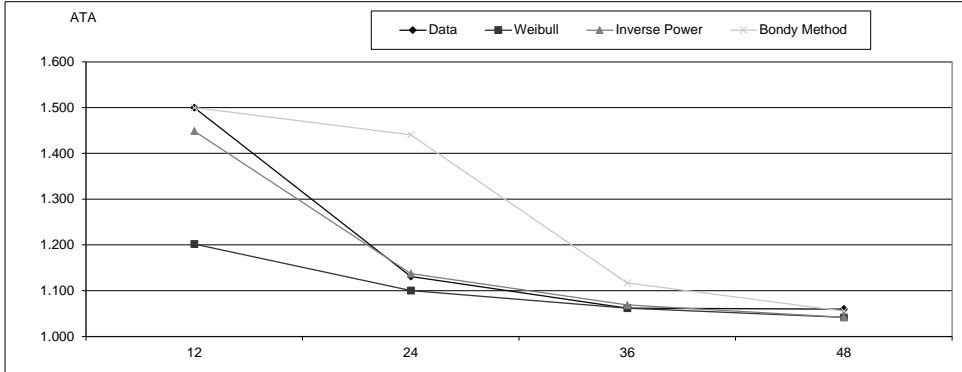
STATE OF CONNECTICUT
 GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Reported Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & $<$ 51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R ²
Weibull	1.004	0.980
Inverse Power	1.017	0.964
Bondy Method	1.001	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method				
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*	
1	12	0.000	Exclude	1.202	1.706	1.449	2.195	0.405				
2	24	0.000	Exclude	1.100	1.419	1.138	1.515	0.123		0.304	1.440	3.039
3	36	1.062	Include	1.062	1.290	1.069	1.332	0.060		0.489	1.117	1.407
4	48	0.000	Exclude	1.042	1.215	1.042	1.246	0.058		0.969	1.056	1.259
5	60	1.025	Include	1.030	1.166	1.029	1.195	0.025		0.421	1.054	1.193
6	72	1.025	Include	1.022	1.132	1.021	1.162	0.024		0.987	1.022	1.132
7	84	1.020	Include	1.017	1.107	1.016	1.138	0.020		0.818	1.022	1.107
8	96	1.015	Include	1.014	1.088	1.013	1.120	0.015		0.770	1.018	1.083
9	108	1.011	Include	1.011	1.073	1.011	1.105	0.011		0.700	1.014	1.084
10	120	1.009	Include	1.009	1.062	1.009	1.084	0.009		0.800	1.010	1.050
11	132	1.007	Include	1.007	1.053	1.008	1.084	0.007		0.800	1.008	1.039
12	144	1.005	Include	1.006	1.045	1.006	1.076	0.005		0.800	1.006	1.032
13	156	0.000	Exclude	1.005	1.039	1.006	1.069	0.004		0.800	1.005	1.025
14	168	0.000	Exclude	1.004	1.034	1.005	1.063	0.003		0.800	1.004	1.020
15	180	0.000	Exclude	1.004	1.029	1.004	1.058	0.003		0.800	1.003	1.016
16	192	0.000	Exclude	1.003	1.026	1.004	1.053	0.002		0.800	1.003	1.013
17	204	0.000	Exclude	1.003	1.022	1.004	1.049	0.002		0.800	1.002	1.010
18	216	0.000	Exclude	1.002	1.020	1.003	1.045	0.001		0.800	1.002	1.008
19	228	0.000	Exclude	1.002	1.017	1.003	1.042	0.001		0.800	1.001	1.007
20	240	0.000	Exclude	1.002	1.015	1.003	1.039	0.001		0.800	1.001	1.006
21	252	0.000	Exclude	1.002	1.014	1.002	1.036	0.001		0.800	1.001	1.004
22	264	0.000	Exclude	1.001	1.012	1.002	1.034	0.001		0.800	1.001	1.004
23	276	0.000	Exclude	1.001	1.011	1.002	1.031	0.000		0.800	1.001	1.003
24	288	0.000	Exclude	1.001	1.010	1.002	1.029	0.000		0.800	1.000	1.002
25	300	0.000	Exclude	1.001	1.009	1.002	1.027	0.000		0.800	1.000	1.002
26	312	0.000	Exclude	1.001	1.008	1.002	1.025	0.000		0.800	1.000	1.002
27	324	0.000	Exclude	1.001	1.007	1.002	1.023	0.000		0.800	1.000	1.001
28	336	0.000	Exclude	1.001	1.006	1.002	1.022	0.000		0.800	1.000	1.001
29	348	0.000	Exclude	1.001	1.005	1.001	1.020	0.000		0.800	1.000	1.001
30	360	0.000	Exclude	1.001	1.005	1.001	1.019	0.000	0.800	1.000	1.001	
31	372	0.000	Exclude	1.000	1.004	1.001	1.017			1.000	1.001	
32	384	0.000	Exclude	1.000	1.004	1.001	1.016			1.000	1.001	
33	396	0.000	Exclude	1.000	1.003	1.001	1.015			1.000	1.001	
34	408	0.000	Exclude	1.000	1.003	1.001	1.013			1.000	1.001	
35	420	0.000	Exclude	1.000	1.003	1.001	1.012			1.000	1.000	
36	432	0.000	Exclude	1.000	1.002	1.001	1.011			1.000	1.000	
37	444	0.000	Exclude	1.000	1.002	1.001	1.010			1.000	1.000	
38	456	0.000	Exclude	1.000	1.002	1.001	1.009			1.000	1.000	
39	468	0.000	Exclude	1.000	1.002	1.001	1.008			1.000	1.000	
40	480	0.000	Exclude	1.000	1.001	1.001	1.008			1.000	1.000	
41	492	0.000	Exclude	1.000	1.001	1.001	1.007			1.000	1.000	
42	504	0.000	Exclude	1.000	1.001	1.001	1.006			1.000	1.000	
43	516	0.000	Exclude	1.000	1.001	1.001	1.005			1.000	1.000	
44	528	0.000	Exclude	1.000	1.001	1.001	1.004			1.000	1.000	
45	540	0.000	Exclude	1.000	1.001	1.001	1.004			1.000	1.000	
46	552	0.000	Exclude	1.000	1.000	1.001	1.003			1.000	1.000	
47	564	0.000	Exclude	1.000	1.000	1.001	1.002			1.000	1.000	
48	576	0.000	Exclude	1.000	1.000	1.001	1.002			1.000	1.000	
49	588	0.000	Exclude	1.000	1.000	1.001	1.001			1.000	1.000	
50	600	0.000	Exclude	1.000	1.000	1.001	1.001			1.000	1.000	

STATE OF CONNECTICUT
 GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																									As of 6/30/2022									
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300		312	324	336	348	360	372			
1991	0	0	0	0	0	116	116	117	118	118	118	123	123	122	123	123	123	123	122	123	123	122	123	123	123	123	123	123	123	123	123	123	123		
1992	0	0	0	0	101	101	106	112	114	114	117	116	117	117	117	117	118	117	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118		
1993	0	0	0	103	103	106	105	104	105	106	107	107	108	107	108	108	108	108	108	108	109	109	109	109	109	109	109	109	109	109	109	109	109		
1994	0	0	101	102	105	110	111	108	115	117	119	119	121	121	122	122	122	121	120	120	119	121	121	121	121	121	121	121	121	121	121	121	121		
1995	0	52	56	67	75	76	77	81	85	85	87	87	87	87	87	87	87	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88		
1996	55	70	94	106	111	116	121	126	127	127	126	127	127	127	127	127	127	127	127	127	127	127	127	128	128	128	128	128	128	128	128	128	128		
1997	4	51	89	108	119	128	132	137	136	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138		
1998	14	87	146	159	182	190	193	194	196	196	196	196	196	196	193	193	193	193	193	194	193	194	194	194	193	194	194	193	194	194	193	194	194		
1999	96	214	235	257	273	277	279	282	281	282	282	282	281	280	281	281	281	282	283	283	283	283	284	284	283	283	284	284	284	283	283	283	283		
2000	128	190	232	252	259	260	263	264	265	266	267	262	262	263	263	263	263	264	265	265	265	266	266	266	266	266	266	266	266	266	266	266	266	266	
2001	89	325	384	406	417	422	426	430	430	429	411	412	409	412	411	413	413	413	412	412	412	412	412	412	412	412	412	412	412	412	412	412	412	412	
2002	219	407	458	481	482	492	496	494	493	484	488	488	489	488	489	489	488	488	490	490	488	488	488	488	488	488	488	488	488	488	488	488	488	488	
2003	228	375	422	443	455	461	462	459	449	454	454	454	453	454	453	452	453	452	453	454	452	452	452	452	452	452	452	452	452	452	452	452	452	452	
2004	159	264	312	337	353	357	359	353	358	359	358	360	359	357	358	359	358	359	358	359	358	359	358	359	358	359	358	359	358	359	358	359	358	359	
2005	170	276	332	346	351	356	352	354	356	356	355	357	356	355	356	355	358	358	358	358	358	358	358	358	358	358	358	358	358	358	358	358	358	358	
2006	131	254	296	308	317	317	315	314	318	317	320	320	321	321	321	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	
2007	134	238	274	287	293	295	302	304	305	305	304	305	310	311	311	311	311	311	311	311	311	311	311	311	311	311	311	311	311	311	311	311	311	311	
2008	109	211	256	261	273	276	280	282	281	284	285	284	285	284	285	284	285	284	285	284	285	284	285	284	285	284	285	284	285	284	285	284	285	284	
2009	78	187	225	235	239	242	244	246	243	246	246	247	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	
2010	137	213	251	270	277	280	282	286	283	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288	288
2011	110	204	243	256	256	260	268	270	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271
2012	92	206	262	263	270	277	275	276	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278	278
2013	75	180	211	223	235	233	237	242	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
2014	112	202	246	263	274	283	287	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286	286
2015	127	242	283	306	311	314	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320	320
2016	49	135	175	184	192	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195	195
2017	50	106	138	155	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158	158
2018	26	74	97	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110
2019	37	88	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99
2020	28	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59
2021	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372			
1991		52.01%	95.14%	95.08%	95.58%	98.44%	97.52%	98.52%	99.24%	99.24%	100.00%	100.00%	100.00%	96.90%	96.90%	100.00%	100.00%	100.00%	99.28%	100.00%	100.00%	97.10%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	1
1992	30.38%	59.12%	76.72%	85.54%	90.80%	92.77%	92.99%	94.70%	96.36%	97.97%	100.00%	97.99%	96.91%	97.27%	99.60%	99.63%	100.00%	99.50%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	22.85%	56.94%	76.12%	83.36%	88.29%	100.00%	94.85%	81.55%	89.41%	94.65%	94.90%	95.01%	100.00%	99.14%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1994	38.96%	61.26%	97.26%	95.13%	93.66%	90.41%	93.18%	90.30%	93.35%	97.25%	99.01%	99.04%	99.05%	99.77%	100.00%	100.00%	100.00%	99.94%	96.84%	98.51%	99.34%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1995	9.56%	57.27%	74.74%	89.47%	75.93%	85.77%	93.26%	93.96%	94.16%	95.16%	97.43%	98.04%	97.87%	85.22%	86.86%	88.43%	84.78%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1996	34.40%	61.96%	84.89%	78.97%	82.05%	89.29%	93.18%	95.66%	93.11%	96.03%	94.73%	97.45%	96.46%	62.19%	63.87%	95.71%	96.08%	98.47%	83.58%	85.90%	87.95%	89.93%	91.91%	93.89%	95.95%	97.85%							97.85%	
1997	48.17%	78.92%	72.95%	83.06%	84.03%	88.56%	93.04%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1998	50.66%	68.30%	75.13%	72.64%	88.26%	90.04%	94.94%	96.29%	96.71%	96.78%	97.37%	88.56%	90.68%	53.04%	54.28%	55.53%	54.39%	55.64%	56.81%	57.90%	59.00%	57.21%	58.40%	59.57%									59.57%	
1999	47.01%	63.92%	66.44%	77.26%	91.13%	93.92%	93.10%	93.82%	95.91%	95.03%	81.37%	83.53%	83.72%	84.65%	85.19%	84.91%	97.46%	99.48%	98.49%	98.77%	100.00%	100.00%	100.00%	100.00%	99.22%								99.22%	
2000	39.01%	56.97%	75.52%	90.40%	93.07%	94.35%	96.31%	96.29%	94.66%	97.10%	98.37%	97.35%	87.97%	88.92%	89.65%	90.31%	90.85%	92.14%	93.27%	93.74%	92.67%	93.49%											93.49%	
2001	35.01%	61.79%	82.63%	91.55%	95.91%	96.88%	97.48%	98.44%	96.78%	97.37%	99.87%	99.73%	98.90%	99.47%	99.42%	98.06%	98.71%	99.71%	99.37%	98.89%	99.07%												99.07%	
2002	40.44%	72.84%	88.05%	91.62%	94.86%	98.39%	95.83%	94.66%	79.41%	80.64%	81.96%	82.79%	83.12%	79.61%	82.30%	85.07%	84.57%	86.31%	86.70%	87.04%													87.04%	
2003	53.29%	74.87%	86.04%	94.42%	97.57%	96.77%	82.37%	82.69%	84.46%	99.90%	100.00%	99.93%	99.17%	100.00%	99.12%	99.59%	99.43%	99.06%	98.49%														98.49%	
2004	42.75%	70.72%	86.42%	95.57%	96.54%	99.27%	97.83%	96.45%	98.78%	97.94%	97.68%	99.37%	97.04%	74.91%	75.80%	76.92%	77.32%	78.32%															78.32%	
2005	42.89%	75.55%	89.60%	89.18%	95.19%	97.38%	96.85%	98.44%	99.31%	99.54%	96.70%	98.65%	99.50%	99.73%	99.79%	100.00%	98.88%																98.88%	
2006	45.27%	75.62%	88.70%	92.67%	94.32%	96.59%	73.96%	76.21%	78.77%	77.78%	95.47%	98.65%	98.71%	99.10%	99.31%	98.51%																	98.51%	
2007	46.33%	74.67%	81.41%	88.12%	91.72%	91.69%	94.16%	94.65%	96.10%	96.25%	98.36%	97.73%	99.51%	99.55%	99.63%																		99.63%	
2008	34.00%	59.86%	81.89%	90.71%	86.02%	87.91%	93.72%	94.49%	83.21%	84.22%	84.69%	85.27%	85.56%	86.54%																			86.54%	
2009	42.31%	77.03%	90.26%	87.15%	89.14%	86.85%	91.58%	93.10%	90.98%	69.40%	70.01%	71.35%	75.62%																				75.62%	
2010	53.51%	70.89%	79.09%	85.97%	88.57%	92.01%	91.15%	93.21%	93.76%	95.37%	94.47%	93.38%																						93.38%
2011	52.14%	63.19%	79.87%	79.20%	82.74%	85.35%	86.84%	90.16%	90.33%	92.21%	92.77%																							92.77%
2012	36.68%	63.26%	86.40%	89.47%	87.76%	86.35%	89.41%	92.46%	91.90%	94.79%																								94.79%
2013	33.77%	64.90%	71.84%	77.56%	64.74%	70.31%	70.67%	79.70%	96.26%																									96.26%
2014	40.30%	58.56%	76.71%	84.43%	88.81%	93.50%	93.84%	94.35%																										94.35%
2015	46.01%	62.49%	73.98%	85.25%	87.69%	92.23%	95.33%																											95.33%
2016	36.24%	63.08%	76.69%	80.11%	85.76%	92.28%																												92.28%
2017	38.47%	57.72%	71.32%	80.12%	86.72%																													86.72%
2018	34.64%	60.85%	76.59%	85.40%																														85.40%
2019	45.05%	61.59%	71.97%																															71.97%
2020	47.72%	64.70%																																64.70%
2021	49.91%																																	49.91%
Age-to-Ult																																		
Reported																																		
Implied Ratio																																		
Paid	5.185	2.254	1.666	1.443	1.336	1.260	1.209	1.167	1.136	1.099	1.087	1.076	1.065	1.056	1.049	1.044	1.039	1.035	1.031	1.028	1.026	1.024	1.022	1.021	1.019	1.018	1.017	1.016	1.016	1.015	1.015			
Reported	2.199	1.466	1.290	1.221	1.152	1.124	1.097	1.075	1.059	1.048	1.039	1.032	1.026	1.018	1.015	1.013	1.011	1.010	1.009	1.008	1.007	1.006	1.006	1.005	1.005	1.005	1.005	1.005	1.005	1.004	1.004			
Implied Ratio	42.41%	65.03%	77.80%	84.61%	86.21%	89.17%	90.69%	92.11%	93.18%	94.22%	94.54%	94.93%	95.40%	95.93%	96.41%	96.75%	97.06%	97.34%	97.58%	97.79%	97.98%	98.14%	98.29%	98.41%	98.52%	98.62%	98.70%	98.77%	98.83%	98.88%	98.93%			

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
INDEMNITY**

Section V
Exhibit I
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	668,586	668,586	0	787,342	787,342	0	787,342	787,342	0
1992	763,340	763,340	0	1,717,455	1,717,455	0	1,717,455	1,717,455	0
1993	925,210	925,210	0	862,610	862,610	0	862,610	862,610	0
1994	1,043,690	1,043,690	0	1,442,864	1,442,864	0	1,442,864	1,442,864	0
1995	1,000,510	1,000,510	0	1,316,344	1,316,344	0	1,316,344	1,316,344	0
1996	1,283,190	1,283,190	0	1,845,478	1,882,085	36,607	1,923,472	1,923,472	0
1997	1,352,910	1,352,910	0	1,227,591	1,227,591	0	1,227,591	1,227,591	0
1998	1,551,440	1,551,440	0	2,260,761	2,305,805	45,044	3,870,859	3,870,859	0
1999	1,748,265	1,748,265	0	3,588,883	3,590,517	1,633	3,588,883	3,618,883	30,000
2000	1,828,139	1,828,139	0	3,663,375	3,695,975	32,601	3,953,168	3,953,167	(1)
2001	1,949,364	1,949,364	0	5,117,927	5,127,083	9,156	5,175,205	5,175,205	0
2002	2,040,588	2,040,588	0	6,260,802	6,286,356	25,554	7,221,503	7,222,508	1,005
2003	2,091,593	2,091,593	0	6,786,698	6,836,779	50,081	6,850,929	6,941,754	90,825
2004	2,312,243	2,312,243	0	5,570,460	5,630,593	60,133	7,204,062	7,189,663	(14,399)
2005	2,467,950	2,467,950	0	4,592,579	4,656,694	64,115	4,592,580	4,709,476	116,896
2006	2,603,078	2,603,078	0	4,897,589	4,897,589	0	4,931,531	4,971,523	39,992
2007	2,744,942	2,744,942	0	4,769,087	4,772,596	3,509	4,790,556	4,790,556	0
2008	2,855,046	2,855,046	0	5,100,572	5,157,544	56,973	5,961,295	5,959,723	(1,572)
2009	2,643,257	2,643,257	0	4,070,480	4,328,487	258,007	5,704,842	5,724,140	19,297
2010	2,625,915	2,625,915	0	5,325,320	5,393,515	68,195	5,637,109	5,776,063	138,954
2011	2,632,898	2,632,898	0	6,180,316	6,252,266	71,950	6,702,094	6,739,406	37,312
2012	2,463,895	2,463,895	0	4,648,465	4,759,837	111,372	5,057,912	5,021,391	(36,521)
2013	2,567,464	2,567,464	0	6,011,166	6,061,063	49,897	7,542,437	6,296,332	(1,246,105)
2014	2,759,164	2,759,164	0	6,274,880	6,408,765	133,885	6,686,901	6,792,340	105,439
2015	2,780,176	2,780,176	0	6,833,333	7,047,612	214,279	7,409,381	7,392,968	(16,413)
2016	2,719,816	2,719,816	0	5,643,900	5,966,655	322,755	6,580,891	6,465,660	(115,231)
2017	2,674,824	2,674,824	0	3,760,299	3,916,711	156,412	4,693,160	4,516,570	(176,590)
2018	2,673,355	2,673,355	0	2,307,318	2,489,862	182,543	3,012,559	2,915,400	(97,159)
2019	2,660,591	2,660,591	0	1,996,971	2,635,711	638,740	3,242,215	3,662,246	420,030
2020	2,630,601	2,630,601	0	1,264,771	2,611,580	1,346,809	2,650,371	4,036,164	1,385,794
2021		2,688,873			1,478,838			2,963,165	
Total	63,062,043	65,750,916	0	116,125,635	121,544,722	3,940,249	132,338,122	135,982,840	681,553

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

Section V
Exhibit II
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	668,586	367,095	367,095	367,095	368,828	0	1,734	0	0	1,734
1992	763,340	870,227	870,227	870,227	874,397	0	4,170	0	0	4,170
1993	925,210	478,833	478,833	478,833	481,169	0	2,336	0	0	2,336
1994	1,043,690	1,277,893	1,288,660	1,295,087	1,301,514	17,194	23,621	10,767	6,427	12,854
1995	1,000,510	628,436	628,436	628,436	631,655	0	3,219	0	0	3,219
1996	1,283,190	1,029,098	1,456,456	1,464,163	1,471,871	435,066	442,773	427,358	7,708	15,416
1997	1,352,910	589,442	589,442	589,442	592,686	0	3,244	0	0	3,244
1998	1,551,440	935,680	974,430	980,052	985,673	44,372	49,993	38,751	5,621	11,243
1999	1,748,265	2,218,987	2,243,341	2,243,341	2,257,026	24,354	38,039	24,354	0	13,685
2000	1,828,139	2,577,124	2,685,511	2,703,006	2,720,501	125,882	143,377	108,387	17,495	34,990
2001	1,949,364	3,819,351	4,212,447	4,242,073	4,271,699	422,722	452,348	393,095	29,626	59,253
2002	2,040,588	4,143,492	4,416,440	4,450,367	4,484,293	306,874	340,801	272,948	33,927	67,854
2003	2,091,593	4,357,474	4,844,740	4,927,044	5,176,948	569,570	819,474	487,266	82,304	332,209
2004	2,312,243	3,835,927	4,157,348	4,196,890	4,236,432	360,963	400,505	321,421	39,542	79,084
2005	2,467,950	3,689,030	4,245,496	4,291,286	4,337,077	602,257	648,047	556,466	45,790	91,581
2006	2,603,078	3,344,067	3,660,060	3,705,382	3,750,705	361,315	406,638	315,993	45,323	90,645
2007	2,744,942	4,165,630	4,190,430	4,250,717	4,311,744	85,087	146,114	24,801	60,287	121,313
2008	2,855,046	4,231,875	5,013,288	5,182,761	5,282,761	950,886	1,050,886	781,413	169,473	269,473
2009	2,643,257	3,521,173	3,563,367	3,706,360	3,762,969	185,187	241,797	42,194	142,993	199,602
2010	2,625,915	4,267,901	4,590,379	4,739,703	4,811,120	471,802	543,218	322,477	149,325	220,741
2011	2,632,898	4,542,281	5,758,957	5,985,581	6,093,682	1,443,300	1,551,400	1,216,676	226,624	334,724
2012	2,463,895	3,565,450	3,711,413	3,974,185	4,028,995	408,734	463,544	145,963	262,772	317,581
2013	2,567,464	3,784,275	4,235,201	4,887,704	5,137,704	1,103,428	1,353,428	450,926	652,503	902,503
2014	2,759,164	4,559,604	4,831,738	5,262,022	5,516,968	702,418	957,364	272,133	430,284	685,231
2015	2,780,176	4,108,327	4,982,002	5,622,419	5,741,505	1,514,092	1,633,178	873,674	640,418	759,504
2016	2,719,816	3,478,021	3,860,331	4,530,631	4,700,000	1,052,610	1,221,979	382,310	670,300	839,669
2017	2,674,824	2,577,035	3,278,463	3,890,556	4,222,515	1,313,520	1,645,479	701,427	612,093	944,052
2018	2,673,355	1,751,870	2,096,478	2,924,900	3,477,735	1,173,030	1,725,866	344,609	828,421	1,381,257
2019	2,660,591	2,029,603	3,103,802	4,580,287	5,180,287	2,550,684	3,150,684	1,074,199	1,476,485	2,076,485
2020	2,630,601	1,167,888	2,397,410	3,917,909	4,617,909	2,750,020	3,450,020	1,229,521	1,520,499	2,220,499
2021	2,688,873	499,806	2,050,860	3,940,938	4,740,938	3,441,131	4,241,131	1,551,053	1,890,078	2,690,078
Total	65,750,916	82,412,894	94,783,076	104,829,394	109,569,305	22,416,500	27,156,411	12,370,182	10,046,318	14,786,229

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit II, Sheet 2, Column (15)
- (6) From Section V, Exhibit II, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
												(13)	(14)	(15)	(16)	(17)	(18)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	668,586	367,095	367,095	0	372,219	370,562	367,095	371,390	372,207	370,570	371,390	367,095	368,843	367,095	368,828	0.549	0.552
1992	763,340	870,227	870,227	0	882,655	878,567	870,227	880,611	882,626	878,587	880,611	870,227	874,452	870,227	874,397	1.140	1.145
1993	925,210	478,833	478,833	0	485,865	483,505	478,833	484,685	485,848	483,516	484,685	478,833	481,213	478,833	481,169	0.518	0.520
1994	1,043,690	1,277,893	1,288,660	10,767	1,297,308	1,301,514	1,309,554	1,299,411	1,297,339	1,301,493	1,299,411	1,295,252	1,301,844	1,295,087	1,301,514	1.241	1.247
1995	1,000,510	628,436	628,436	0	638,382	634,875	628,436	636,628	638,354	634,892	636,628	628,436	631,764	628,436	631,655	0.628	0.631
1996	1,283,190	1,029,098	1,456,456	427,358	1,046,200	1,471,871	2,218,559	1,471,871	1,053,158	1,471,871	1,471,871	1,464,498	1,472,540	1,464,163	1,471,871	1.141	1.147
1997	1,352,910	589,442	589,442	0	599,821	595,930	589,442	597,876	599,788	595,951	597,876	589,442	592,863	589,442	592,686	0.436	0.438
1998	1,551,440	935,680	974,430	38,751	953,317	985,673	1,036,731	985,673	953,915	985,673	985,673	980,430	986,430	980,052	985,673	0.632	0.635
1999	1,748,265	2,218,987	2,243,341	24,354	2,264,258	2,270,711	2,280,310	2,267,484	2,264,322	2,270,672	2,267,484	2,217,464	2,232,098	2,243,341	2,257,026	1.283	1.291
2000	1,828,139	2,577,124	2,685,511	108,387	2,634,710	2,720,501	2,840,483	2,720,501	2,636,586	2,720,501	2,720,501	2,706,384	2,725,603	2,703,006	2,720,501	1.479	1.488
2001	1,949,364	3,819,351	4,212,447	393,095	3,913,995	4,271,699	4,741,324	4,271,699	3,922,645	4,271,699	4,271,699	4,245,490	4,278,533	4,242,073	4,271,699	2.176	2.191
2002	2,040,588	4,143,492	4,416,440	272,948	4,258,813	4,484,293	4,762,150	4,484,293	4,264,918	4,484,293	4,484,293	4,426,385	4,464,608	4,450,367	4,484,293	2.181	2.198
2003	2,091,593	4,357,474	4,844,740	487,266	4,495,427	4,927,044	5,426,853	4,927,044	4,508,672	4,927,044	4,927,044	4,958,613	5,121,064	4,927,044	5,176,948	2.356	2.475
2004	2,312,243	3,835,927	4,157,348	321,421	3,975,797	4,236,432	4,520,713	4,236,432	3,984,966	4,236,432	4,236,432	4,212,086	4,258,553	4,196,890	4,236,432	1.815	1.832
2005	2,467,950	3,689,030	4,245,496	556,466	3,845,813	4,337,077	4,843,429	4,337,077	3,865,840	4,337,077	4,337,077	4,165,704	4,242,829	4,291,286	4,337,077	1.739	1.757
2006	2,603,078	3,344,067	3,660,060	315,993	3,511,588	3,750,705	3,984,505	3,750,705	3,522,995	3,750,705	3,750,705	3,664,269	3,718,412	3,705,382	3,750,705	1.423	1.441
2007	2,744,942	4,165,630	4,190,430	24,801	4,416,864	4,311,003	4,214,422	4,363,934	4,413,854	4,312,484	4,363,934	4,264,532	4,340,385	4,250,717	4,311,744	1.549	1.571
2008	2,855,046	4,231,875	5,013,288	781,413	4,533,218	5,182,761	5,769,815	5,182,761	4,576,396	5,182,761	5,182,761	5,233,424	5,417,264	5,182,761	5,282,761	1.815	1.850
2009	2,643,257	3,521,173	3,563,367	42,194	3,819,579	3,706,360	3,604,532	3,762,969	3,815,156	3,708,544	3,762,969	3,730,506	3,832,417	3,706,360	3,762,969	1.402	1.424
2010	2,625,915	4,267,901	4,590,379	322,477	4,699,034	4,811,120	4,912,952	4,062,977	4,640,676	4,776,794	4,739,703	4,536,135	4,676,401	4,739,703	4,811,120	1.805	1.832
2011	2,632,898	4,542,281	5,758,957	1,216,676	5,077,999	6,093,682	7,080,576	4,125,703	4,977,534	5,985,581	4,525,213	6,133,778	6,369,230	5,985,581	6,093,682	2.273	2.314
2012	2,463,895	3,565,450	3,711,413	145,963	4,049,736	3,974,185	3,891,924	3,876,292	4,028,995	3,967,712	4,990,278	4,115,511	4,200,000	3,974,185	4,028,995	1.613	1.635
2013	2,567,464	3,784,275	4,235,201	450,926	4,375,652	4,603,083	4,887,704	4,058,037	4,332,726	4,559,523	4,265,266	7,232,732	7,562,829	4,887,704	5,137,704	1.904	2.001
2014	2,759,164	4,559,604	4,831,738	272,133	5,377,587	5,366,968	5,349,828	4,314,630	5,215,901	5,262,022	5,148,525	5,408,347	5,583,042	5,262,022	5,516,968	1.907	2.000
2015	2,780,176	4,108,327	4,982,002	873,674	4,976,176	5,622,419	6,626,980	4,287,268	4,856,030	5,470,340	5,718,572	5,795,361	5,978,490	5,622,419	5,741,505	2.022	2.065
2016	2,719,816	3,478,021	3,860,331	382,310	4,381,232	4,443,694	4,530,631	4,224,751	4,348,973	4,414,951	4,671,133	4,679,462	4,912,640	4,530,631	4,700,000	1.666	1.728
2017	2,674,824	2,577,035	3,278,463	701,427	3,343,657	3,834,277	4,484,372	4,222,515	3,545,158	3,890,556	4,547,614	4,106,057	4,337,267	3,890,556	4,222,515	1.455	1.579
2018	2,673,355	1,751,870	2,096,478	344,609	2,409,400	2,547,529	2,733,054	4,298,355	2,924,900	2,857,520	4,097,950	3,291,679	3,726,389	2,924,900	3,477,735	1.094	1.301
2019	2,660,591	2,029,603	3,103,802	1,074,199	3,014,685	3,880,951	4,804,048	4,356,526	3,453,147	3,976,183	3,149,810	4,006,339	4,806,339	4,580,287	5,180,287	1.722	1.947
2020	2,630,601	1,167,888	2,397,410	1,229,521	2,114,638	3,147,573	3,796,924	4,391,725	3,134,118	3,444,092	3,007,423	4,137,689	5,137,689	3,917,909	4,617,909	1.489	1.755
2021	2,688,873	499,806	2,050,860	1,551,053	2,171,939	3,500,361	3,856,168	4,564,298	4,013,769	3,940,938	3,773,858			3,940,938	4,740,938	1.466	1.763
Total	65,750,916	82,412,894	94,783,076	12,370,182	93,937,563	102,746,925	111,442,571	101,816,123	97,531,512	103,470,978	103,668,390	103,942,157	108,632,031	104,829,394	109,569,305		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section V, Exhibit II, Sheet 9, Column (6)
- (7) From Section V, Exhibit II, Sheet 10, Column (6)
- (8) From Section V, Exhibit II, Sheet 11, Column (10)
- (9) From Section V, Exhibit II, Sheet 6, Column (4)
- (10) From Section V, Exhibit II, Sheet 6, Column (10)
- (11) From Section V, Exhibit II, Sheet 7, Column (10)
- (12) From Section V, Exhibit II, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

Section V
Exhibit II
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	367,095	368,843	367,095	368,828	0	(15)	367,095	367,095
1992	870,227	874,452	870,227	874,397	0	(55)	870,227	870,227
1993	478,833	481,213	478,833	481,169	0	(44)	478,833	478,833
1994	1,295,252	1,301,844	1,295,087	1,301,514	(165)	(330)	1,277,893	1,288,660
1995	628,436	631,764	628,436	631,655	0	(109)	628,436	628,436
1996	1,464,498	1,472,540	1,464,163	1,471,871	(334)	(669)	1,029,098	1,456,456
1997	589,442	592,863	589,442	592,686	0	(177)	589,442	589,442
1998	980,430	986,430	980,052	985,673	(379)	(757)	935,680	974,430
1999	2,217,464	2,232,098	2,243,341	2,257,026	25,877	24,928	2,218,987	2,243,341
2000	2,706,384	2,725,603	2,703,006	2,720,501	(3,378)	(5,103)	2,577,124	2,685,511
2001	4,245,490	4,278,533	4,242,073	4,271,699	(3,417)	(6,833)	3,819,351	4,212,447
2002	4,426,385	4,464,608	4,450,367	4,484,293	23,981	19,685	4,143,492	4,416,440
2003	4,958,613	5,121,064	4,927,044	5,176,948	(31,569)	55,884	4,357,474	4,844,740
2004	4,212,086	4,258,553	4,196,890	4,236,432	(15,196)	(22,121)	3,835,927	4,157,348
2005	4,165,704	4,242,829	4,291,286	4,337,077	125,583	94,248	3,689,030	4,245,496
2006	3,664,269	3,718,412	3,705,382	3,750,705	41,114	32,292	3,344,067	3,660,060
2007	4,264,532	4,340,385	4,250,717	4,311,744	(13,815)	(28,641)	4,165,630	4,190,430
2008	5,233,424	5,417,264	5,182,761	5,282,761	(50,663)	(134,503)	4,231,875	5,013,288
2009	3,730,506	3,832,417	3,706,360	3,762,969	(24,146)	(69,447)	3,521,173	3,563,367
2010	4,536,135	4,676,401	4,739,703	4,811,120	203,569	134,718	4,267,901	4,590,379
2011	6,133,778	6,369,230	5,985,581	6,093,682	(148,197)	(275,549)	4,542,281	5,758,957
2012	4,115,511	4,200,000	3,974,185	4,028,995	(141,326)	(171,005)	3,565,450	3,711,413
2013	7,232,732	7,562,829	4,887,704	5,137,704	(2,345,028)	(2,425,125)	3,784,275	4,235,201
2014	5,408,347	5,583,042	5,262,022	5,516,968	(146,325)	(66,073)	4,559,604	4,831,738
2015	5,795,361	5,978,490	5,622,419	5,741,505	(172,942)	(236,985)	4,108,327	4,982,002
2016	4,679,462	4,912,640	4,530,631	4,700,000	(148,831)	(212,640)	3,478,021	3,860,331
2017	4,106,057	4,337,267	3,890,556	4,222,515	(215,502)	(114,752)	2,577,035	3,278,463
2018	3,291,679	3,726,389	2,924,900	3,477,735	(366,779)	(248,654)	1,751,870	2,096,478
2019	4,006,339	4,806,339	4,580,287	5,180,287	573,948	373,948	2,029,603	3,103,802
2020	4,137,689	5,137,689	3,917,909	4,617,909	(219,781)	(519,781)	1,167,888	2,397,410
2021	0	0	3,940,938	4,740,938	3,940,938	4,740,938	499,806	2,050,860
Total	103,942,157	108,632,031	104,829,394	109,569,305	887,237	937,275	82,412,894	94,783,076
Total Excluding Latest	103,942,157	108,632,031	100,888,456	104,828,367	(3,053,701)	(3,803,663)	81,913,088	92,732,217

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section V, Exhibit II, Sheet 2, Column (15)
- (5) From Section V, Exhibit II, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Emergence @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	367,095	368,843	367,095	367,095	1.015	1.013	0	174	0	0	(174)
1992	870,227	874,452	870,227	870,227	1.015	1.015	0	160	0	0	(160)
1993	478,833	481,213	478,833	478,833	1.016	1.015	0	107	0	0	(107)
1994	1,295,252	1,301,844	1,275,215	1,277,893	1.017	1.016	1,068	1,419	2,678	1,610	1,259
1995	628,436	631,764	628,436	628,436	1.018	1.017	0	208	0	0	(208)
1996	1,464,498	1,472,540	1,015,880	1,029,098	1.020	1.018	32,418	32,999	13,217	(19,201)	(19,782)
1997	589,442	592,863	589,442	589,442	1.021	1.020	0	283	0	0	(283)
1998	980,430	986,430	935,680	935,680	1.024	1.021	4,186	4,747	0	(4,186)	(4,747)
1999	2,217,464	2,232,098	2,217,464	2,218,987	1.026	1.024	0	1,529	1,523	1,523	(6)
2000	2,706,384	2,725,603	2,523,624	2,577,124	1.030	1.026	21,049	23,263	53,500	32,450	30,237
2001	4,245,490	4,278,533	3,779,837	3,819,351	1.034	1.030	58,404	62,548	39,515	(18,890)	(23,034)
2002	4,426,385	4,464,608	4,133,743	4,143,492	1.040	1.034	39,496	44,655	9,749	(29,747)	(34,906)
2003	4,958,613	5,121,064	4,300,111	4,357,474	1.047	1.040	94,564	117,893	57,363	(37,201)	(60,530)
2004	4,212,086	4,258,553	3,816,184	3,835,927	1.056	1.047	59,865	66,891	19,743	(40,122)	(47,148)
2005	4,165,704	4,242,829	3,670,965	3,689,030	1.067	1.056	78,023	90,186	18,065	(59,958)	(72,121)
2006	3,664,269	3,718,412	3,331,596	3,344,067	1.079	1.067	47,596	55,343	12,471	(35,125)	(42,872)
2007	4,264,532	4,340,385	4,162,700	4,165,630	1.092	1.079	12,718	22,191	2,930	(9,788)	(19,261)
2008	5,233,424	5,417,264	4,221,443	4,231,875	1.107	1.092	130,305	153,977	10,433	(119,873)	(143,544)
2009	3,730,506	3,832,417	3,499,555	3,521,173	1.124	1.107	29,743	42,868	21,618	(8,126)	(21,251)
2010	4,536,135	4,676,401	4,174,993	4,267,901	1.142	1.124	40,628	56,408	92,909	52,281	36,501
2011	6,133,778	6,369,230	4,475,542	4,542,281	1.160	1.142	165,307	188,779	66,739	(98,568)	(122,040)
2012	4,115,511	4,200,000	3,531,802	3,565,450	1.183	1.160	60,753	69,547	33,648	(27,105)	(35,899)
2013	7,232,732	7,562,829	3,769,269	3,784,275	1.207	1.183	350,717	384,143	15,006	(335,711)	(369,137)
2014	5,408,347	5,583,042	4,400,368	4,559,604	1.239	1.207	109,758	128,780	159,236	49,478	30,456
2015	5,795,361	5,978,490	4,065,471	4,108,327	1.288	1.239	239,991	265,397	42,856	(197,135)	(222,541)
2016	4,679,462	4,912,640	3,384,648	3,478,021	1.327	1.288	118,799	140,193	93,373	(25,426)	(46,820)
2017	4,106,057	4,337,267	2,538,208	2,577,035	1.420	1.327	261,393	299,940	38,827	(222,566)	(261,113)
2018	3,291,679	3,726,389	1,692,612	1,751,870	1.548	1.420	262,787	334,227	59,257	(203,530)	(274,970)
2019	4,006,339	4,806,339	1,580,313	2,029,603	1.880	1.548	592,455	787,822	449,289	(143,166)	(338,532)
2020	4,137,689	5,137,689	529,041	1,167,888	4.513	1.880	1,438,137	1,836,662	638,847	(799,290)	(1,197,815)
Total	103,942,157	108,632,031	79,960,296	81,913,088			4,250,162	5,213,340	1,952,792	(2,297,370)	(3,260,547)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	367,095	368,843	367,095	367,095	1.010	1.009	0	174	0	0	(174)
1992	870,227	874,452	870,227	870,227	1.010	1.010	0	80	0	0	(80)
1993	478,833	481,213	478,833	478,833	1.010	1.010	0	55	0	0	(55)
1994	1,295,252	1,301,844	1,288,660	1,288,660	1.010	1.010	184	369	0	(184)	(369)
1995	628,436	631,764	628,436	628,436	1.011	1.010	0	112	0	0	(112)
1996	1,464,498	1,472,540	1,456,456	1,456,456	1.011	1.011	325	651	0	(325)	(651)
1997	589,442	592,863	589,442	589,442	1.012	1.011	0	165	0	0	(165)
1998	980,430	986,430	974,430	974,430	1.012	1.012	340	681	0	(340)	(681)
1999	2,217,464	2,232,098	2,217,464	2,243,341	1.013	1.012	0	968	25,877	25,877	24,909
2000	2,706,384	2,725,603	2,687,165	2,685,511	1.014	1.013	1,466	2,933	(1,654)	(3,121)	(4,587)
2001	4,245,490	4,278,533	4,212,447	4,212,447	1.016	1.014	2,874	5,748	0	(2,874)	(5,748)
2002	4,426,385	4,464,608	4,388,163	4,416,440	1.017	1.016	3,743	7,486	28,277	24,534	20,792
2003	4,958,613	5,121,064	4,863,336	4,844,740	1.020	1.017	10,372	28,058	(18,596)	(28,969)	(46,654)
2004	4,212,086	4,258,553	4,165,619	4,157,348	1.022	1.020	5,554	11,108	(8,271)	(13,825)	(19,380)
2005	4,165,704	4,242,829	4,061,254	4,245,496	1.026	1.022	13,542	23,541	184,242	170,700	160,700
2006	3,664,269	3,718,412	3,610,125	3,660,060	1.030	1.026	7,527	15,053	49,935	42,408	34,881
2007	4,264,532	4,340,385	4,190,430	4,190,430	1.035	1.030	10,926	22,111	0	(10,926)	(22,111)
2008	5,233,424	5,417,264	5,021,900	5,013,288	1.042	1.035	32,757	61,227	(8,612)	(41,369)	(69,839)
2009	3,730,506	3,832,417	3,550,751	3,563,367	1.051	1.042	28,975	45,402	12,616	(16,359)	(32,786)
2010	4,536,135	4,676,401	4,406,079	4,590,379	1.061	1.051	21,645	44,989	184,300	162,655	139,310
2011	6,133,778	6,369,230	5,706,287	5,758,957	1.075	1.061	72,924	113,089	52,671	(20,254)	(60,419)
2012	4,115,511	4,200,000	3,796,581	3,711,413	1.092	1.075	55,397	70,073	(85,168)	(140,565)	(155,241)
2013	7,232,732	7,562,829	6,775,872	4,235,201	1.116	1.092	86,541	149,069	(2,540,671)	(2,627,212)	(2,689,740)
2014	5,408,347	5,583,042	4,852,688	4,831,738	1.135	1.116	69,912	91,892	(20,950)	(90,862)	(112,842)
2015	5,795,361	5,978,490	5,163,585	4,982,002	1.158	1.135	80,064	103,272	(181,584)	(261,648)	(284,855)
2016	4,679,462	4,912,640	3,962,375	3,860,331	1.181	1.158	79,248	105,017	(102,044)	(181,292)	(207,061)
2017	4,106,057	4,337,267	3,289,663	3,278,463	1.218	1.181	116,315	149,256	(11,201)	(127,515)	(160,457)
2018	3,291,679	3,726,389	2,352,978	2,096,478	1.253	1.218	107,643	157,492	(256,500)	(364,143)	(413,993)
2019	4,006,339	4,806,339	2,763,498	3,103,802	1.316	1.253	196,939	323,707	340,304	143,364	16,597
2020	4,137,689	5,137,689	2,131,380	2,397,410	1.737	1.316	871,703	1,306,184	266,030	(605,673)	(1,040,154)
Total	103,942,157	108,632,031	94,823,218	92,732,217			1,876,917	2,839,960	(2,091,001)	(3,967,919)	(4,930,961)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

Section V
Exhibit II
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	668,586	0.555	371,390	98.6%	366,278	367,095	1.4%	5,113	372,207	0.557
1992	763,340	1.154	880,611	98.6%	868,212	870,227	1.4%	12,400	882,626	1.156
1993	925,210	0.524	484,685	98.6%	477,670	478,833	1.4%	7,015	485,848	0.525
1994	1,043,690	1.245	1,299,411	98.5%	1,279,965	1,277,893	1.5%	19,446	1,297,339	1.243
1995	1,000,510	0.636	636,628	98.4%	626,710	628,436	1.6%	9,918	638,354	0.638
1996	1,283,190	1.147	1,471,871	98.4%	1,447,811	1,029,098	1.6%	24,060	1,053,158	0.821
1997	1,352,910	0.442	597,876	98.3%	587,530	589,442	1.7%	10,346	599,788	0.443
1998	1,551,440	0.635	985,673	98.1%	967,437	935,680	1.9%	18,236	953,915	0.615
1999	1,748,265	1.297	2,267,484	98.0%	2,222,149	2,218,987	2.0%	45,336	2,264,322	1.295
2000	1,828,139	1.488	2,720,501	97.8%	2,661,039	2,577,124	2.2%	59,462	2,636,586	1.442
2001	1,949,364	2.191	4,271,699	97.6%	4,168,406	3,819,351	2.4%	103,293	3,922,645	2.012
2002	2,040,588	2.198	4,484,293	97.3%	4,362,868	4,143,492	2.7%	121,426	4,264,918	2.090
2003	2,091,593	2.356	4,927,044	96.9%	4,775,846	4,357,474	3.1%	151,198	4,508,672	2.156
2004	2,312,243	1.832	4,236,432	96.5%	4,087,393	3,835,927	3.5%	149,039	3,984,966	1.723
2005	2,467,950	1.757	4,337,077	95.9%	4,160,266	3,689,030	4.1%	176,811	3,865,840	1.566
2006	2,603,078	1.441	3,750,705	95.2%	3,571,776	3,344,067	4.8%	178,929	3,522,995	1.353
2007	2,744,942	1.590	4,363,934	94.3%	4,115,710	4,165,630	5.7%	248,224	4,413,854	1.608
2008	2,855,046	1.815	5,182,761	93.4%	4,838,240	4,231,875	6.6%	344,521	4,576,396	1.603
2009	2,643,257	1.424	3,762,969	92.2%	3,468,986	3,521,173	7.8%	293,984	3,815,156	1.443
2010	2,625,915	1.547	4,062,977	90.8%	3,690,203	4,267,901	9.2%	372,775	4,640,676	1.767
2011	2,632,898	1.567	4,125,703	89.5%	3,690,451	4,542,281	10.5%	435,253	4,977,534	1.891
2012	2,463,895	1.573	3,876,292	88.0%	3,412,748	3,565,450	12.0%	463,544	4,028,995	1.635
2013	2,567,464	1.581	4,058,037	86.5%	3,509,586	3,784,275	13.5%	548,451	4,332,726	1.688
2014	2,759,164	1.564	4,314,630	84.8%	3,658,334	4,559,604	15.2%	656,296	5,215,901	1.890
2015	2,780,176	1.542	4,287,268	82.6%	3,539,566	4,108,327	17.4%	747,703	4,856,030	1.747
2016	2,719,816	1.553	4,224,751	79.4%	3,353,799	3,478,021	20.6%	870,952	4,348,973	1.599
2017	2,674,824	1.579	4,222,515	77.1%	3,254,392	2,577,035	22.9%	968,122	3,545,158	1.325
2018	2,673,355	1.608	4,298,355	72.7%	3,125,324	1,751,870	27.3%	1,173,030	2,924,900	1.094
2019	2,660,591	1.637	4,356,526	67.3%	2,932,982	2,029,603	32.7%	1,423,544	3,453,147	1.298
2020	2,630,601	1.669	4,391,725	55.2%	2,425,496	1,167,888	44.8%	1,966,229	3,134,118	1.191
2021	2,688,873	1.697	4,564,298	23.0%	1,050,336	499,806	77.0%	3,513,962	4,013,769	1.493
Total	65,750,916		101,816,123		86,697,505	82,412,894		15,118,618	97,531,512	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section V, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section V, Exhibit II, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

Section V
Exhibit II
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	668,586	0.555	371,390	99.1%	367,915	367,095	0.9%	3,475	370,570	0.554
1992	763,340	1.154	880,611	99.1%	872,251	870,227	0.9%	8,360	878,587	1.151
1993	925,210	0.524	484,685	99.0%	480,001	478,833	1.0%	4,684	483,516	0.523
1994	1,043,690	1.245	1,299,411	99.0%	1,286,578	1,288,660	1.0%	12,833	1,301,493	1.247
1995	1,000,510	0.636	636,628	99.0%	630,172	628,436	1.0%	6,457	634,892	0.635
1996	1,283,190	1.147	1,471,871	99.0%	1,456,456	1,456,456	1.0%	15,416	1,471,871	1.147
1997	1,352,910	0.442	597,876	98.9%	591,366	589,442	1.1%	6,510	595,951	0.440
1998	1,551,440	0.635	985,673	98.9%	974,430	974,430	1.1%	11,243	985,673	0.635
1999	1,748,265	1.297	2,267,484	98.8%	2,240,154	2,243,341	1.2%	27,331	2,270,672	1.299
2000	1,828,139	1.488	2,720,501	98.7%	2,685,511	2,685,511	1.3%	34,990	2,720,501	1.488
2001	1,949,364	2.191	4,271,699	98.6%	4,212,447	4,212,447	1.4%	59,253	4,271,699	2.191
2002	2,040,588	2.198	4,484,293	98.5%	4,416,440	4,416,440	1.5%	67,854	4,484,293	2.198
2003	2,091,593	2.356	4,927,044	98.3%	4,844,740	4,844,740	1.7%	82,304	4,927,044	2.356
2004	2,312,243	1.832	4,236,432	98.1%	4,157,348	4,157,348	1.9%	79,084	4,236,432	1.832
2005	2,467,950	1.757	4,337,077	97.9%	4,245,496	4,245,496	2.1%	91,581	4,337,077	1.757
2006	2,603,078	1.441	3,750,705	97.6%	3,660,060	3,660,060	2.4%	90,645	3,750,705	1.441
2007	2,744,942	1.590	4,363,934	97.2%	4,241,880	4,190,430	2.8%	122,053	4,312,484	1.571
2008	2,855,046	1.815	5,182,761	96.7%	5,013,288	5,013,288	3.3%	169,473	5,182,761	1.815
2009	2,643,257	1.424	3,762,969	96.1%	3,617,793	3,563,367	3.9%	145,177	3,708,544	1.403
2010	2,625,915	1.547	4,062,977	95.4%	3,876,562	4,590,379	4.6%	186,415	4,776,794	1.819
2011	2,632,898	1.567	4,125,703	94.5%	3,899,080	5,758,957	5.5%	226,624	5,985,581	2.273
2012	2,463,895	1.573	3,876,292	93.4%	3,619,993	3,711,413	6.6%	256,299	3,967,712	1.610
2013	2,567,464	1.581	4,058,037	92.0%	3,733,715	4,235,201	8.0%	324,322	4,559,523	1.776
2014	2,759,164	1.564	4,314,630	90.0%	3,884,346	4,831,738	10.0%	430,284	5,262,022	1.907
2015	2,780,176	1.542	4,287,268	88.6%	3,798,930	4,982,002	11.4%	488,338	5,470,340	1.968
2016	2,719,816	1.553	4,224,751	86.9%	3,670,131	3,860,331	13.1%	554,620	4,414,951	1.623
2017	2,674,824	1.579	4,222,515	85.5%	3,610,421	3,278,463	14.5%	612,093	3,890,556	1.455
2018	2,673,355	1.608	4,298,355	82.3%	3,537,312	2,096,478	17.7%	761,042	2,857,520	1.069
2019	2,660,591	1.637	4,356,526	80.0%	3,484,144	3,103,802	20.0%	872,382	3,976,183	1.494
2020	2,630,601	1.669	4,391,725	76.2%	3,345,043	2,397,410	23.8%	1,046,682	3,444,092	1.309
2021	2,688,873	1.697	4,564,298	58.6%	2,674,220	2,050,860	41.4%	1,890,078	3,940,938	1.466
Total	65,750,916		101,816,123		93,128,221	94,783,076		8,687,902	103,470,978	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section V, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section V, Exhibit II, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL

Section V
Exhibit II
Sheet 8

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	668,586	2.427	372,219	370,562	371,390	3.243	1.016	1,224,262	0.754	1.252	0.556	0.555
1992	763,340	2.357	882,655	878,567	880,611	3.119	1.031	2,831,907	1.574	1.246	1.154	1.154
1993	925,210	2.288	485,865	483,505	484,685	2.999	1.070	1,555,605	0.735	1.212	0.524	0.524
1994	1,043,690	2.221	1,297,308	1,301,514	1,299,411	2.883	1.072	4,014,971	1.732	1.222	1.245	1.245
1995	1,000,510	2.157	638,382	634,875	636,628	2.772	1.025	1,809,114	0.838	1.290	0.637	0.636
1996	1,283,190	2.094	1,046,200	1,471,871	1,471,871	2.666	1.001	3,929,106	1.462	1.333	1.148	1.147
1997	1,352,910	2.033	599,821	595,930	597,876	2.563	1.004	1,539,254	0.560	1.342	0.443	0.442
1998	1,551,440	1.974	953,317	985,673	985,673	2.465	1.008	2,449,860	0.800	1.350	0.636	0.635
1999	1,748,265	1.916	2,264,258	2,270,711	2,267,484	2.370	1.009	5,424,460	1.619	1.362	1.294	1.297
2000	1,828,139	1.860	2,634,710	2,720,501	2,720,501	2.279	1.009	6,257,887	1.840	1.375	1.491	1.488
2001	1,949,364	1.806	3,913,995	4,271,699	4,271,699	2.191	1.009	9,448,138	2.684	1.388	2.195	2.191
2002	2,040,588	1.754	4,258,813	4,484,293	4,484,293	2.107	1.009	9,536,878	2.665	1.402	2.188	2.198
2003	2,091,593	1.702	4,495,427	4,927,044	4,927,044	2.026	1.009	10,075,470	2.830	1.415	2.371	2.356
2004	2,312,243	1.653	3,975,797	4,236,432	4,236,432	1.948	1.009	8,330,014	2.180	1.429	1.842	1.832
2005	2,467,950	1.605	3,845,813	4,337,077	4,337,077	1.873	1.009	8,199,914	2.071	1.443	1.688	1.757
2006	2,603,078	1.558	3,511,588	3,750,705	3,750,705	1.801	1.009	6,818,545	1.681	1.457	1.428	1.441
2007	2,744,942	1.513	4,416,864	4,311,003	4,363,934	1.732	1.009	7,622,991	1.836	1.472	1.618	1.590
2008	2,855,046	1.469	4,533,218	5,182,761	5,182,761	1.665	1.005	8,674,260	2.069	1.492	1.833	1.815
2009	2,643,257	1.426	3,819,579	3,706,360	3,762,969	1.601	0.997	6,008,726	1.594	1.518	1.642	1.424
2010	2,625,915	1.384	4,699,034	4,811,120	4,755,077	1.539	0.988	7,231,897	1.990	1.547	1.674	1.547
2011	2,632,898	1.344	5,077,999	6,093,682	6,093,682	1.480	0.985	8,884,581	2.511	1.567	1.695	1.567
2012	2,463,895	1.305	4,049,736	3,974,185	4,011,960	1.423	0.991	5,656,481	1.759	1.573	1.702	1.573
2013	2,567,464	1.267	4,375,652	4,603,083	4,489,368	1.369	0.996	6,116,745	1.881	1.581	1.710	1.581
2014	2,759,164	1.230	5,377,587	5,366,968	5,372,278	1.316	1.016	7,182,934	2.117	1.564	1.692	1.564
2015	2,780,176	1.194	4,976,176	5,622,419	5,622,419	1.265	1.040	7,400,945	2.229	1.542	1.668	1.542
2016	2,719,816	1.159	4,381,232	4,443,694	4,412,463	1.217	1.043	5,598,279	1.776	1.553	1.681	1.553
2017	2,674,824	1.126	3,343,657	3,834,277	3,588,967	1.170	1.036	4,350,021	1.445	1.579	1.708	1.579
2018	2,673,355	1.093	2,409,400	2,547,529	2,478,465	1.125	1.027	2,863,504	0.980	1.608	1.740	1.608
2019	2,660,591	1.061	3,014,685	3,880,951	3,880,951	1.082	1.018	4,274,639	1.514	1.637	1.772	1.637
2020	2,630,601	1.030	2,114,638	3,147,573	3,147,573	1.040	1.008	3,301,276	1.218	1.669	1.798	1.669
2021	2,688,873	1.000	2,171,939	3,500,361	2,836,150	1.000	1.001	2,840,366	1.056	1.697		1.697

93,937,563 102,746,925

All Per Wtd Avg 1.803
Last 5 Wtd Avg 1.660
Last 4 Wtd Avg 1.498
Last 3 Wtd Avg 1.396

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 1.700

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section V, Exhibit II, Sheet 9, Column (6)
- (5) From Section V, Exhibit II, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

Section V
Exhibit II
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	668,586	367,095	1.014	372,219	0.557
1992	360.0	763,340	870,227	1.014	882,655	1.156
1993	348.0	925,210	478,833	1.015	485,865	0.525
1994	336.0	1,043,690	1,277,893	1.015	1,297,308	1.243
1995	324.0	1,000,510	628,436	1.016	638,382	0.638
1996	312.0	1,283,190	1,029,098	1.017	1,046,200	0.815
1997	300.0	1,352,910	589,442	1.018	599,821	0.443
1998	288.0	1,551,440	935,680	1.019	953,317	0.614
1999	276.0	1,748,265	2,218,987	1.020	2,264,258	1.295
2000	264.0	1,828,139	2,577,124	1.022	2,634,710	1.441
2001	252.0	1,949,364	3,819,351	1.025	3,913,995	2.008
2002	240.0	2,040,588	4,143,492	1.028	4,258,813	2.087
2003	228.0	2,091,593	4,357,474	1.032	4,495,427	2.149
2004	216.0	2,312,243	3,835,927	1.036	3,975,797	1.719
2005	204.0	2,467,950	3,689,030	1.042	3,845,813	1.558
2006	192.0	2,603,078	3,344,067	1.050	3,511,588	1.349
2007	180.0	2,744,942	4,165,630	1.060	4,416,864	1.609
2008	168.0	2,855,046	4,231,875	1.071	4,533,218	1.588
2009	156.0	2,643,257	3,521,173	1.085	3,819,579	1.445
2010	144.0	2,625,915	4,267,901	1.101	4,699,034	1.789
2011	132.0	2,632,898	4,542,281	1.118	5,077,999	1.929
2012	120.0	2,463,895	3,565,450	1.136	4,049,736	1.644
2013	108.0	2,567,464	3,784,275	1.156	4,375,652	1.704
2014	96.0	2,759,164	4,559,604	1.179	5,377,587	1.949
2015	84.0	2,780,176	4,108,327	1.211	4,976,176	1.790
2016	72.0	2,719,816	3,478,021	1.260	4,381,232	1.611
2017	60.0	2,674,824	2,577,035	1.297	3,343,657	1.250
2018	48.0	2,673,355	1,751,870	1.375	2,409,400	0.901
2019	36.0	2,660,591	2,029,603	1.485	3,014,685	1.133
2020	24.0	2,630,601	1,167,888	1.811	2,114,638	0.804
2021	12.0	2,688,873	499,806	4.346	2,171,939	0.808
Total		65,750,916	82,412,894		93,937,563	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit II, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

Section V
Exhibit II
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	668,586	367,095	1.009	370,562	0.554
1992	360.0	763,340	870,227	1.010	878,567	1.151
1993	348.0	925,210	478,833	1.010	483,505	0.523
1994	336.0	1,043,690	1,288,660	1.010	1,301,514	1.247
1995	324.0	1,000,510	628,436	1.010	634,875	0.635
1996	312.0	1,283,190	1,456,456	1.011	1,471,871	1.147
1997	300.0	1,352,910	589,442	1.011	595,930	0.440
1998	288.0	1,551,440	974,430	1.012	985,673	0.635
1999	276.0	1,748,265	2,243,341	1.012	2,270,711	1.299
2000	264.0	1,828,139	2,685,511	1.013	2,720,501	1.488
2001	252.0	1,949,364	4,212,447	1.014	4,271,699	2.191
2002	240.0	2,040,588	4,416,440	1.015	4,484,293	2.198
2003	228.0	2,091,593	4,844,740	1.017	4,927,044	2.356
2004	216.0	2,312,243	4,157,348	1.019	4,236,432	1.832
2005	204.0	2,467,950	4,245,496	1.022	4,337,077	1.757
2006	192.0	2,603,078	3,660,060	1.025	3,750,705	1.441
2007	180.0	2,744,942	4,190,430	1.029	4,311,003	1.571
2008	168.0	2,855,046	5,013,288	1.034	5,182,761	1.815
2009	156.0	2,643,257	3,563,367	1.040	3,706,360	1.402
2010	144.0	2,625,915	4,590,379	1.048	4,811,120	1.832
2011	132.0	2,632,898	5,758,957	1.058	6,093,682	2.314
2012	120.0	2,463,895	3,711,413	1.071	3,974,185	1.613
2013	108.0	2,567,464	4,235,201	1.087	4,603,083	1.793
2014	96.0	2,759,164	4,831,738	1.111	5,366,968	1.945
2015	84.0	2,780,176	4,982,002	1.129	5,622,419	2.022
2016	72.0	2,719,816	3,860,331	1.151	4,443,694	1.634
2017	60.0	2,674,824	3,278,463	1.170	3,834,277	1.433
2018	48.0	2,673,355	2,096,478	1.215	2,547,529	0.953
2019	36.0	2,660,591	3,103,802	1.250	3,880,951	1.459
2020	24.0	2,630,601	2,397,410	1.313	3,147,573	1.197
2021	12.0	2,688,873	2,050,860	1.707	3,500,361	1.302
Total		65,750,916	94,783,076		102,746,925	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit II, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

Section V
Exhibit II
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	668,586	367,095	367,095	0	1.014	1.009	3.123	367,095	0.549
1992	360.0	763,340	870,227	870,227	0	1.014	1.010	3.070	870,227	1.140
1993	348.0	925,210	478,833	478,833	0	1.015	1.010	3.009	478,833	0.518
1994	336.0	1,043,690	1,277,893	1,288,660	10,767	1.015	1.010	2.941	1,309,554	1.255
1995	324.0	1,000,510	628,436	628,436	0	1.016	1.010	2.865	628,436	0.628
1996	312.0	1,283,190	1,029,098	1,456,456	427,358	1.017	1.011	2.783	2,218,559	1.729
1997	300.0	1,352,910	589,442	589,442	0	1.018	1.011	2.697	589,442	0.436
1998	288.0	1,551,440	935,680	974,430	38,751	1.019	1.012	2.608	1,036,731	0.668
1999	276.0	1,748,265	2,218,987	2,243,341	24,354	1.020	1.012	2.518	2,280,310	1.304
2000	264.0	1,828,139	2,577,124	2,685,511	108,387	1.022	1.013	2.430	2,840,483	1.554
2001	252.0	1,949,364	3,819,351	4,212,447	393,095	1.025	1.014	2.345	4,741,324	2.432
2002	240.0	2,040,588	4,143,492	4,416,440	272,948	1.028	1.015	2.267	4,762,150	2.334
2003	228.0	2,091,593	4,357,474	4,844,740	487,266	1.032	1.017	2.195	5,426,853	2.595
2004	216.0	2,312,243	3,835,927	4,157,348	321,421	1.036	1.019	2.130	4,520,713	1.955
2005	204.0	2,467,950	3,689,030	4,245,496	556,466	1.042	1.022	2.075	4,843,429	1.963
2006	192.0	2,603,078	3,344,067	3,660,060	315,993	1.050	1.025	2.027	3,984,505	1.531
2007	180.0	2,744,942	4,165,630	4,190,430	24,801	1.060	1.029	1.967	4,214,422	1.535
2008	168.0	2,855,046	4,231,875	5,013,288	781,413	1.071	1.034	1.968	5,769,815	2.021
2009	156.0	2,643,257	3,521,173	3,563,367	42,194	1.085	1.040	1.976	3,604,532	1.364
2010	144.0	2,625,915	4,267,901	4,590,379	322,477	1.101	1.048	2.000	4,912,952	1.871
2011	132.0	2,632,898	4,542,281	5,758,957	1,216,676	1.118	1.058	2.086	7,080,576	2.689
2012	120.0	2,463,895	3,565,450	3,711,413	145,963	1.136	1.071	2.237	3,891,924	1.580
2013	108.0	2,567,464	3,784,275	4,235,201	450,926	1.156	1.087	2.447	4,887,704	1.904
2014	96.0	2,759,164	4,559,604	4,831,738	272,133	1.179	1.111	2.904	5,349,828	1.939
2015	84.0	2,780,176	4,108,327	4,982,002	873,674	1.211	1.129	2.883	6,626,980	2.384
2016	72.0	2,719,816	3,478,021	3,860,331	382,310	1.260	1.151	2.753	4,530,631	1.666
2017	60.0	2,674,824	2,577,035	3,278,463	701,427	1.297	1.170	2.719	4,484,372	1.677
2018	48.0	2,673,355	1,751,870	2,096,478	344,609	1.375	1.215	2.847	2,733,054	1.022
2019	36.0	2,660,591	2,029,603	3,103,802	1,074,199	1.485	1.250	2.583	4,804,048	1.806
2020	24.0	2,630,601	1,167,888	2,397,410	1,229,521	1.811	1.313	2.138	3,796,924	1.443
2021	12.0	2,688,873	499,806	2,050,860	1,551,053	4.346	1.707	2.164	3,856,168	1.434
Total		65,750,916	82,412,894	94,783,076					111,442,571	1.695

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section V, Exhibit II, Sheet 14
- (8) From Section V, Exhibit II, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

Section V
Exhibit II
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1991	668,586	1,790		1,755	1,794	207	1.016	7.612	13,881	13,881	371,390	0.555	
1992	763,340	3,266		1,891	3,274	269	1.031	7.114	24,015	24,015	880,611	1.154	
1993	925,210	1,525	Include	2,037	1,529	317	1.070	6.649	10,881	10,881	484,685	0.524	
1994	1,043,690	3,471	Include	2,195	3,465	375	1.072	6.214	23,073	23,073	1,299,411	1.245	
1995	1,000,510	1,628	Include	2,365	1,632	390	1.025	5.807	9,717	9,717	636,628	0.636	
1996	1,283,190	3,384	Include	2,548	3,384	435	1.001	5.427	18,389	18,389	1,471,871	1.147	
1997	1,352,910	1,433	Include	2,745	1,437	416	1.004	5.072	7,322	7,322	597,876	0.442	
1998	1,551,440	1,776	Include	2,957	1,776	555	1.008	4.741	8,490	8,490	985,673	0.635	
1999	1,748,265	3,300	Include	3,186	3,296	688	1.009	4.430	14,739	14,739	2,267,484	1.297	
2000	1,828,139	4,198	Include	3,432	4,198	648	1.009	4.141	17,547	17,547	2,720,501	1.488	
2001	1,949,364	4,860	Include	3,698	4,860	879	1.009	3.870	18,983	18,983	4,271,699	2.191	
2002	2,040,588	4,362	Include	3,984	4,362	1,028	1.009	3.617	15,925	15,925	4,484,293	2.198	
2003	2,091,593	4,724	Include	4,292	4,724	1,043	1.009	3.380	16,117	16,117	4,927,044	2.356	
2004	2,312,243	5,250	Include	4,624	5,250	807	1.009	3.159	16,739	16,739	4,236,432	1.832	
2005	2,467,950	5,055	Include	4,982	5,055	858	1.009	2.952	15,064	15,064	4,337,077	1.757	
2006	2,603,078	5,195	Include	5,368	5,195	722	1.009	2.759	14,468	14,468	3,750,705	1.441	
2007	2,744,942	6,340	Include	5,783	6,418	680	1.009	2.579	16,693	16,693	4,363,934	1.590	
2008	2,855,046	7,119	Include	6,230	7,119	728	1.005	2.410	17,245	17,245	5,182,761	1.815	
2009	2,643,257	6,076	Include	6,713	6,169	610	0.997	2.252	13,857	13,857	3,762,969	1.424	
2010	2,625,915	7,810	Include	7,232	7,719	616	0.988	2.105	16,052	16,000	4,739,703	1.805	
2011	2,632,898	11,120	Include	7,791	11,120	548	0.985	1.967	21,546	16,000	4,525,213	1.719	
2012	2,463,895	6,997	Include	8,394	7,063	568	0.991	1.838	12,863	16,000	4,990,278	2.025	
2013	2,567,464	10,094	Include	9,044	9,845	456	0.996	1.718	16,841	16,000	4,265,266	1.661	
2014	2,759,164	10,223	Include	9,743	10,233	525	1.016	1.606	16,695	16,000	5,148,525	1.866	
2015	2,780,176	10,076	Include	10,497	10,076	558	1.040	1.501	15,731	16,000	5,718,572	2.057	
2016	2,719,816	10,407	Include	11,309	10,334	427	1.043	1.403	15,114	16,000	4,671,133	1.717	
2017	2,674,824	9,933	Include	12,185	9,298	386	1.036	1.311	12,627	16,000	4,547,614	1.700	
2018	2,673,355	7,905	Include	13,127	7,691	322	1.027	1.225	9,677	16,000	4,097,950	1.533	
2019	2,660,591	16,909	Include	14,143	16,909	230	1.018	1.145	19,714	16,000	3,149,810	1.184	
2020	2,630,601	15,518	Exclude	15,237	15,518	203	1.008	1.070	16,746	16,000	3,007,423	1.143	
2021	2,688,873	14,818	Exclude	16,416	12,007	236	1.001	1.000	12,024	16,000	3,773,858	1.404	
				Implied Trend	7.7%	-22.6%			All Per Wtd Avg	15,888			
								Last 5 Wtd Avg	15,975				
								Last 4 Wtd Avg	16,038				
Total	65,750,916					16,730			Last 3 Wtd Avg	16,354	103,668,390		
								Selected	16,000				

Footnotes:

Reported Exponential Regression	
Constant	9.781
X Coefficient	(0.075)
R Squared	0.829

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section V, Exhibit II, Sheet 10, Column (6) / Section V, Exhibit II, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section V, Exhibit II, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

Section V
Exhibit II
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	668,586	207	1.000	207	207	1.28%
1992	360.0	763,340	269	1.000	269	269	1.50%
1993	348.0	925,210	317	1.000	317	317	1.50%
1994	336.0	1,043,690	375	1.000	375	375	1.62%
1995	324.0	1,000,510	390	1.000	390	390	1.81%
1996	312.0	1,283,190	435	1.000	435	435	1.62%
1997	300.0	1,352,910	416	1.000	416	416	1.51%
1998	288.0	1,551,440	555	1.000	555	555	1.81%
1999	276.0	1,748,265	688	1.000	688	688	2.05%
2000	264.0	1,828,139	648	1.000	648	648	1.91%
2001	252.0	1,949,364	879	1.000	879	879	2.50%
2002	240.0	2,040,588	1,028	1.000	1,028	1,028	2.87%
2003	228.0	2,091,593	1,043	1.000	1,043	1,043	2.93%
2004	216.0	2,312,243	807	1.000	807	807	2.11%
2005	204.0	2,467,950	858	1.000	858	858	2.17%
2006	192.0	2,603,078	722	1.000	722	722	1.78%
2007	180.0	2,744,942	680	1.000	680	680	1.64%
2008	168.0	2,855,046	728	1.000	728	728	1.74%
2009	156.0	2,643,257	610	1.000	610	610	1.62%
2010	144.0	2,625,915	616	1.000	616	616	1.69%
2011	132.0	2,632,898	548	1.000	548	548	1.55%
2012	120.0	2,463,895	568	1.000	568	568	1.77%
2013	108.0	2,567,464	456	1.000	456	456	1.40%
2014	96.0	2,759,164	525	1.000	525	525	1.55%
2015	84.0	2,780,176	558	1.000	558	558	1.68%
2016	72.0	2,719,816	427	1.000	427	427	1.35%
2017	60.0	2,674,824	386	1.000	386	386	1.28%
2018	48.0	2,673,355	322	1.001	322	322	1.10%
2019	36.0	2,660,591	229	1.002	230	230	0.81%
2020	24.0	2,630,601	202	1.004	203	203	0.75%
2021	12.0	2,688,873	220	1.046	230	236	0.88%
Total		65,750,916	16,712		16,724	16,730	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit II, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section V, Exhibit II, Sheet 8 Col (3)

STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL

Section V
Exhibit II
Sheet 14

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Paid Loss

Table with columns: Accident Year, Months of Development (12 to 372), and As of 6/30/2022. Rows represent accident years from 1991 to 2021.

Table with columns: Accident Year, Age-to-Age Development Factors (12-24 to 372-ULT), and As of 6/30/2022. Rows represent accident years from 1991 to 2021.

Summary table with columns: Description (All Per Wid Avg, Middle 3 Last 5, etc.), Age-to-Age, and As of 6/30/2022. Rows include various averages and selected years.

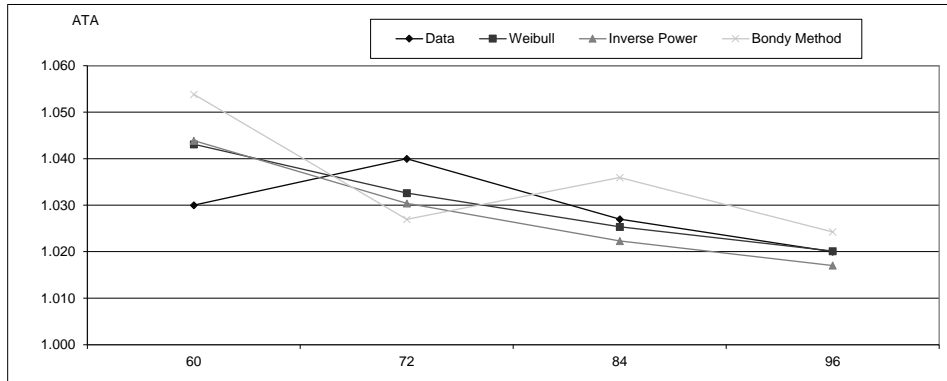
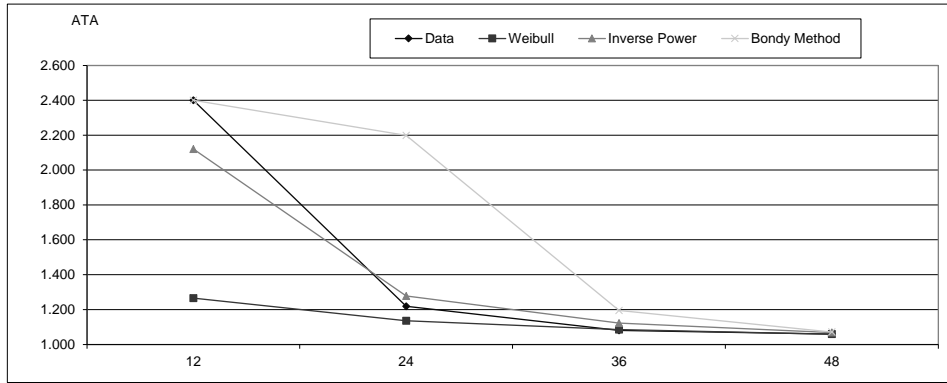
STATE OF CONNECTICUT
 GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Paid Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods			
Method	Tail	R^2	
Weibull	1.007	0.979	
Inverse Power	1.014	0.949	
Bondy Method	1.003	N/A	



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method					
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*		
1	12	0.000	Exclude	1.266	2.080	2.121	4.039						
2	24	0.000	Exclude	1.136	1.643	1.278	1.905	0.875					
3	36	1.080	Include	1.086	1.446	1.123	1.491	0.198					
4	48	1.060	Include	1.059	1.332	1.069	1.328	0.077					
5	60	1.030	Include	1.043	1.258	1.044	1.242	0.058					
6	72	1.040	Include	1.033	1.206	1.030	1.190	0.030					
7	84	1.027	Include	1.025	1.168	1.022	1.155	0.027					
8	96	1.020	Include	1.020	1.139	1.017	1.130	0.020					
9	108	1.018	Include	1.016	1.116	1.013	1.111	0.018					
10	120	1.016	Include	1.013	1.099	1.011	1.096	0.016					
11	132	0.000	Exclude	1.011	1.084	1.009	1.084	0.015					
12	144	0.000	Exclude	1.009	1.072	1.008	1.075	0.015					
13	156	0.000	Exclude	1.008	1.063	1.006	1.067	0.013					
14	168	0.000	Exclude	1.007	1.054	1.006	1.060	0.010					
15	180	0.000	Exclude	1.006	1.048	1.005	1.054	0.010					
16	192	0.000	Exclude	1.005	1.042	1.004	1.049	0.007					
17	204	1.006	Include	1.004	1.037	1.004	1.045	0.006					
18	216	1.005	Include	1.004	1.032	1.003	1.041	0.005					
19	228	1.004	Include	1.003	1.029	1.003	1.037	0.004					
20	240	1.003	Include	1.003	1.025	1.003	1.034	0.003					
21	252	1.002	Include	1.002	1.023	1.002	1.032	0.002					
22	264	1.002	Include	1.002	1.020	1.002	1.029	0.002					
23	276	1.002	Include	1.002	1.018	1.002	1.027	0.002					
24	288	1.001	Include	1.002	1.016	1.002	1.025	0.001					
25	300	1.001	Include	1.001	1.014	1.002	1.023	0.001					
26	312	0.000	Exclude	1.001	1.013	1.002	1.021	0.001					
27	324	0.000	Exclude	1.001	1.011	1.001	1.019	0.001					
28	336	0.000	Exclude	1.001	1.010	1.001	1.018	0.000					
29	348	0.000	Exclude	1.001	1.009	1.001	1.016	0.000					
30	360	0.000	Exclude	1.001	1.008	1.001	1.015	0.000					
31	372	0.000	Exclude	1.001	1.007	1.001	1.014						
32	384	0.000	Exclude	1.001	1.007	1.001	1.013						
33	396	0.000	Exclude	1.001	1.006	1.001	1.012						
34	408	0.000	Exclude	1.001	1.005	1.001	1.011						
35	420	0.000	Exclude	1.001	1.005	1.001	1.010						
36	432	0.000	Exclude	1.000	1.004	1.001	1.009						
37	444	0.000	Exclude	1.000	1.004	1.001	1.008						
38	456	0.000	Exclude	1.000	1.003	1.001	1.007						
39	468	0.000	Exclude	1.000	1.003	1.001	1.007						
40	480	0.000	Exclude	1.000	1.002	1.001	1.006						
41	492	0.000	Exclude	1.000	1.002	1.001	1.005						
42	504	0.000	Exclude	1.000	1.002	1.001	1.005						
43	516	0.000	Exclude	1.000	1.002	1.001	1.004						
44	528	0.000	Exclude	1.000	1.001	1.001	1.003						
45	540	0.000	Exclude	1.000	1.001	1.001	1.003						
46	552	0.000	Exclude	1.000	1.001	1.001	1.002						
47	564	0.000	Exclude	1.000	1.001	1.000	1.002						
48	576	0.000	Exclude	1.000	1.000	1.000	1.001						
49	588	0.000	Exclude	1.000	1.000	1.000	1.001						
50	600	0.000	Exclude	1.000	1.000	1.000	1.000						

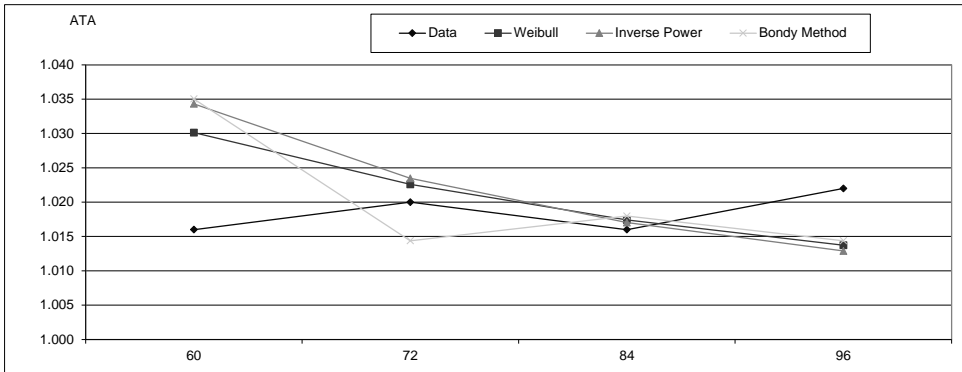
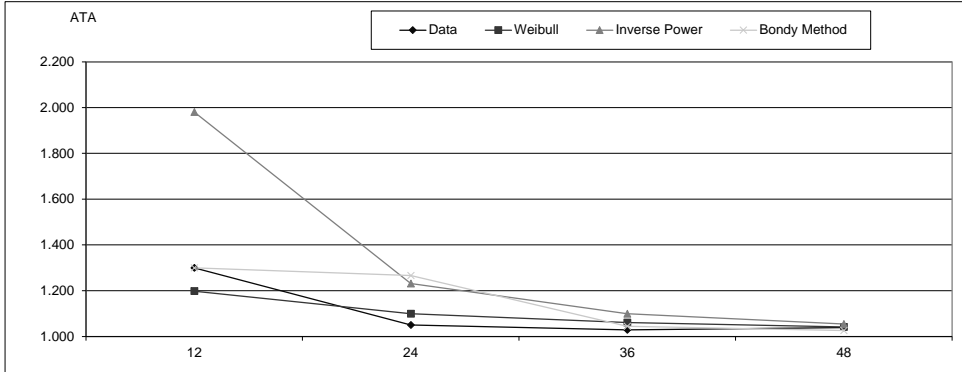
STATE OF CONNECTICUT
 GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Reported Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & $<$ 51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.005	0.911
Inverse Power	1.009	0.881
Bondy Method	1.001	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method				
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*	
1	12	0.000	Exclude	1.198	1.703	1.981	3.328	0.262				
2	24	0.000	Exclude	1.099	1.421	1.232	1.680	0.049		0.186	1.266	2.088
3	36	0.000	Exclude	1.061	1.293	1.099	1.364	0.029		0.586	1.045	1.268
4	48	1.039	Include	1.042	1.218	1.055	1.241	0.038		1.338	1.026	1.214
5	60	1.016	Include	1.030	1.169	1.034	1.177	0.016		0.415	1.035	1.183
6	72	0.000	Exclude	1.023	1.135	1.023	1.138	0.020		1.248	1.014	1.143
7	84	1.016	Include	1.017	1.110	1.017	1.111	0.016		0.802	1.018	1.127
8	96	1.022	Include	1.014	1.091	1.013	1.093	0.022		1.371	1.014	1.107
9	108	1.015	Include	1.011	1.076	1.010	1.079	0.015		0.684	1.020	1.091
10	120	1.012	Include	1.009	1.064	1.008	1.068	0.012		0.800	1.013	1.070
11	132	1.010	Include	1.007	1.055	1.007	1.060	0.010		0.800	1.011	1.056
12	144	1.008	Include	1.006	1.047	1.006	1.053	0.008		0.800	1.009	1.044
13	156	1.006	Include	1.005	1.041	1.005	1.047	0.006		0.800	1.007	1.035
14	168	1.005	Include	1.004	1.035	1.004	1.042	0.005		0.800	1.006	1.028
15	180	1.004	Include	1.004	1.031	1.003	1.038	0.004		0.800	1.004	1.023
16	192	1.003	Include	1.003	1.027	1.003	1.034	0.003		0.800	1.004	1.018
17	204	1.003	Include	1.003	1.024	1.003	1.031	0.002		0.800	1.003	1.015
18	216	1.002	Include	1.002	1.021	1.002	1.028	0.002		0.800	1.002	1.012
19	228	1.002	Include	1.002	1.019	1.002	1.026	0.002		0.800	1.002	1.010
20	240	1.001	Include	1.002	1.016	1.002	1.024	0.001		0.800	1.001	1.008
21	252	1.001	Include	1.002	1.015	1.002	1.022	0.001		0.800	1.001	1.006
22	264	0.000	Exclude	1.001	1.013	1.002	1.020	0.001		0.800	1.001	1.005
23	276	0.000	Exclude	1.001	1.012	1.001	1.018	0.001		0.800	1.001	1.004
24	288	0.000	Exclude	1.001	1.010	1.001	1.017	0.001		0.800	1.001	1.003
25	300	0.000	Exclude	1.001	1.009	1.001	1.016	0.000		0.800	1.000	1.003
26	312	0.000	Exclude	1.001	1.008	1.001	1.014	0.000		0.800	1.000	1.002
27	324	0.000	Exclude	1.001	1.007	1.001	1.013	0.000		0.800	1.000	1.002
28	336	0.000	Exclude	1.001	1.007	1.001	1.012	0.000		0.800	1.000	1.002
29	348	0.000	Exclude	1.001	1.006	1.001	1.011	0.000		0.800	1.000	1.001
30	360	0.000	Exclude	1.001	1.005	1.001	1.010	0.000	0.800	1.000	1.001	
31	372	0.000	Exclude	1.001	1.005	1.001	1.009			1.000	1.001	
32	384	0.000	Exclude	1.000	1.004	1.001	1.009			1.000	1.001	
33	396	0.000	Exclude	1.000	1.004	1.001	1.008			1.000	1.001	
34	408	0.000	Exclude	1.000	1.003	1.001	1.007			1.000	1.001	
35	420	0.000	Exclude	1.000	1.003	1.001	1.007			1.000	1.001	
36	432	0.000	Exclude	1.000	1.003	1.001	1.006			1.000	1.001	
37	444	0.000	Exclude	1.000	1.002	1.001	1.005			1.000	1.001	
38	456	0.000	Exclude	1.000	1.002	1.001	1.005			1.000	1.000	
39	468	0.000	Exclude	1.000	1.002	1.000	1.004			1.000	1.000	
40	480	0.000	Exclude	1.000	1.002	1.000	1.004			1.000	1.000	
41	492	0.000	Exclude	1.000	1.001	1.000	1.004			1.000	1.000	
42	504	0.000	Exclude	1.000	1.001	1.000	1.003			1.000	1.000	
43	516	0.000	Exclude	1.000	1.001	1.000	1.003			1.000	1.000	
44	528	0.000	Exclude	1.000	1.001	1.000	1.002			1.000	1.000	
45	540	0.000	Exclude	1.000	1.001	1.000	1.002			1.000	1.000	
46	552	0.000	Exclude	1.000	1.001	1.000	1.002			1.000	1.000	
47	564	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000	
48	576	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000	
49	588	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000	
50	600	0.000	Exclude	1.000	1.000	1.000	1.000			1.000	1.000	

STATE OF CONNECTICUT
 GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																									As of 6/30/2022										
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300		312	324	336	348	360	372				
1991	0	0	0	0	0	203	204	205	206	206	202	207	207	206	207	207	207	207	206	207	206	207	206	207	207	207	207	207	207	207	207	207	207			
1992	0	0	0	0	254	256	256	262	264	265	268	267	268	268	268	268	268	269	269	269	269	269	269	269	269	269	269	269	269	269	269	269				
1993	0	0	0	306	307	312	311	310	313	314	316	316	317	316	317	317	317	317	316	317	316	317	317	317	317	317	317	317	317	317	317	317				
1994	0	0	351	355	360	365	365	359	365	370	372	372	374	374	375	375	375	374	373	373	372	374	374	374	374	374	374	374	374	374	374	374				
1995	0	339	345	364	374	377	379	383	387	387	389	389	389	389	389	389	389	390	390	390	390	390	390	390	390	390	390	390	390	390	390					
1996	274	355	391	413	418	424	426	433	434	434	433	434	434	434	434	434	434	434	434	433	434	434	434	434	434	434	434	434	434	434	434					
1997	84	297	356	390	397	406	410	416	415	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416					
1998	173	352	492	514	539	547	550	552	554	553	553	553	553	553	553	553	553	554	553	554	554	554	554	554	554	554	554	554	554	554	554					
1999	233	803	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834	834				
2000	381	554	603	626	634	635	639	640	641	643	644	643	643	644	644	644	644	645	646	646	646	646	647	647	647	647	647	647	647	647	647	647				
2001	389	761	822	850	861	865	869	874	874	873	875	876	873	876	874	876	876	876	875	875	875	875	875	875	875	875	875	875	875	875	875	875	875			
2002	651	922	985	1,006	1,008	1,019	1,021	1,019	1,018	1,019	1,023	1,023	1,024	1,023	1,024	1,024	1,023	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025			
2003	679	925	991	1,013	1,027	1,033	1,034	1,031	1,031	1,037	1,037	1,037	1,036	1,037	1,036	1,035	1,036	1,035	1,036	1,037	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,035			
2004	511	700	752	780	796	800	802	798	803	804	803	805	804	801	803	804	803	803	803	803	803	803	803	803	803	803	803	803	803	803	803	803	803			
2005	517	743	821	839	844	849	850	852	855	855	853	855	854	853	856	856	854	854	854	854	854	854	854	854	854	854	854	854	854	854	854	854	854			
2006	400	617	682	699	711	714	712	710	714	713	716	717	717	717	718	718	718	718	718	718	718	718	718	718	718	718	718	718	718	718	718	718	718			
2007	396	582	634	655	663	664	671	673	674	674	673	673	673	673	678	679	679	679	679	679	679	679	679	679	679	679	679	679	679	679	679	679	679	679		
2008	430	618	694	704	711	714	719	721	720	723	724	723	724	723	724	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725	725		
2009	306	509	584	594	598	601	603	605	602	605	605	606	605	606	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605		
2010	358	540	578	592	601	603	605	609	606	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611	611		
2011	325	475	509	521	521	525	533	535	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	536	
2012	320	488	548	549	554	561	559	560	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	562	
2013	232	383	416	428	440	438	442	447	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	
2014	298	434	476	491	502	511	515	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	513	
2015	301	458	502	526	531	534	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	540	
2016	217	347	386	395	404	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407
2017	201	320	357	373	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375
2018	186	265	287	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301
2019	118	182	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193	193
2020	84	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140	140
2021	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
16,317																																				

STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Paid to Reported Loss Ratios

Accident Year	Months of Development																											As of 6/30/2022					
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324		336	348	360	372	
1991		57.21%	92.05%	95.10%	98.04%	98.36%	96.38%	99.04%	99.67%	99.67%	100.00%	100.00%	100.00%	93.16%	93.16%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	91.34%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	1
1992	37.89%	77.22%	88.77%	91.19%	94.30%	94.09%	91.21%	94.51%	94.93%	96.14%	99.74%	98.67%	98.09%	99.30%	99.32%	99.41%	100.00%	99.65%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1993	37.12%	73.07%	76.71%	84.87%	94.42%	100.00%	94.39%	91.50%	91.50%	94.37%	94.59%	94.74%	100.00%	98.28%	100.00%	100.00%	100.00%	100.00%	99.79%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1994	55.83%	82.63%	92.31%	93.39%	93.09%	88.59%	93.53%	88.46%	91.07%	96.99%	98.55%	97.90%	99.20%	99.43%	100.00%	100.00%	100.00%	98.01%	90.62%	92.41%	91.31%	99.54%	96.19%	97.27%	98.17%	98.61%	98.96%	99.16%	100.00%	100.00%	100.00%	100.00%	
1995	44.10%	74.50%	76.49%	90.75%	57.78%	60.32%	90.13%	90.89%	97.20%	97.80%	99.27%	99.52%	99.00%	99.21%	99.72%	96.33%	89.61%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1996	57.20%	74.62%	89.18%	88.03%	87.31%	89.58%	90.47%	97.51%	99.57%	99.17%	98.15%	99.82%	99.76%	94.80%	98.04%	98.98%	90.63%	92.89%	62.37%	64.22%	65.63%	67.39%	68.01%	69.12%	69.75%	70.66%						70.66%	
1997	43.47%	80.87%	78.59%	84.44%	80.79%	88.39%	97.01%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1998	41.61%	76.94%	77.26%	71.28%	90.33%	95.00%	96.58%	97.67%	98.95%	99.11%	96.50%	99.11%	99.45%	98.04%	97.99%	98.33%	95.92%	97.98%	96.99%	97.99%	97.99%	95.81%	96.02%	96.02%									96.02%
1999	34.76%	73.81%	70.14%	81.60%	91.31%	94.93%	93.81%	94.01%	96.40%	93.06%	94.59%	97.19%	89.12%	87.42%	89.89%	86.04%	87.05%	97.66%	97.79%	97.80%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	98.91%
2000	32.68%	57.43%	79.46%	89.38%	92.65%	94.06%	95.39%	96.76%	97.03%	98.34%	99.08%	95.95%	94.45%	89.37%	88.92%	89.61%	91.30%	93.41%	95.88%	98.62%	93.91%	95.96%											95.96%
2001	29.46%	67.64%	81.76%	91.06%	95.89%	96.09%	96.38%	98.08%	95.14%	97.93%	98.46%	99.25%	90.50%	90.43%	91.35%	90.64%	94.55%	91.00%	88.73%	89.73%	90.67%												90.67%
2002	43.75%	78.91%	89.90%	92.07%	95.40%	98.02%	97.29%	96.73%	94.06%	94.19%	98.48%	99.11%	99.00%	92.86%	98.13%	94.20%	92.59%	92.89%	94.20%	93.82%													93.82%
2003	53.09%	80.72%	88.64%	94.04%	97.87%	98.81%	97.65%	95.29%	95.56%	90.76%	94.46%	92.19%	93.23%	94.43%	92.69%	93.92%	88.94%	88.42%	89.94%														89.94%
2004	49.79%	79.35%	89.32%	96.55%	97.98%	98.21%	99.73%	92.33%	95.03%	94.44%	94.90%	98.01%	91.50%	86.06%	86.22%	92.51%	91.61%	92.27%															92.27%
2005	46.65%	81.03%	92.35%	93.93%	98.48%	98.78%	93.53%	96.67%	96.40%	97.15%	96.73%	97.47%	88.15%	88.35%	90.19%	90.39%	86.89%																86.89%
2006	43.96%	81.34%	91.77%	95.20%	95.70%	84.17%	81.19%	83.41%	85.38%	84.66%	92.95%	96.33%	91.56%	91.12%	92.28%	91.37%																	91.37%
2007	48.21%	77.70%	84.98%	84.97%	84.01%	84.87%	84.84%	88.67%	90.45%	93.19%	93.36%	94.04%	91.56%	99.34%	99.41%																		99.41%
2008	42.59%	80.10%	91.09%	94.15%	86.92%	91.52%	96.38%	98.04%	71.18%	71.48%	83.55%	83.74%	84.06%	84.41%																			84.41%
2009	59.19%	79.00%	91.58%	94.55%	93.85%	87.44%	95.52%	95.67%	93.56%	95.44%	96.97%	98.56%	98.82%																				98.82%
2010	39.81%	67.96%	77.91%	83.73%	84.69%	89.95%	90.45%	92.54%	92.53%	93.26%	94.76%	92.97%																					92.97%
2011	42.62%	66.16%	79.37%	75.78%	76.92%	78.09%	71.76%	73.57%	78.11%	78.43%	78.87%																						78.87%
2012	34.23%	64.78%	82.48%	88.87%	90.07%	90.18%	90.31%	92.30%	93.03%	96.07%																							96.07%
2013	29.69%	53.81%	71.02%	73.41%	51.03%	51.38%	52.91%	55.63%	89.35%																								89.35%
2014	25.83%	56.39%	71.67%	78.06%	84.91%	88.32%	90.68%	94.37%																									94.37%
2015	29.43%	54.11%	73.60%	76.25%	78.25%	78.73%	82.46%																										82.46%
2016	28.08%	64.63%	68.29%	79.38%	85.42%	90.10%																											90.10%
2017	33.02%	58.37%	66.63%	77.16%																													77.16%
2018	40.60%	60.12%	71.93%	83.56%																													83.56%
2019	35.81%	57.19%	65.39%																														65.39%
2020	24.82%	48.71%																															48.71%
2021	24.37%																																24.37%
<u>Age-to-Ult</u>																																	
Paid	4.346	1.811	1.485	1.375	1.297	1.260	1.211	1.179	1.156	1.136	1.118	1.101	1.085	1.071	1.060	1.050	1.042	1.036	1.032	1.028	1.025	1.022	1.020	1.019	1.018	1.017	1.016	1.015	1.015	1.014	1.014		
Reported	1.707	1.313	1.250	1.215	1.170	1.151	1.129	1.111	1.087	1.071	1.058	1.048	1.040	1.034	1.029	1.025	1.022	1.019	1.017	1.015	1.014	1.013	1.012	1.012	1.011	1.011	1.010	1.010	1.010	1.009			
Implied Ratio	39.28%	72.51%	84.18%	88.35%	90.14%	91.38%	93.17%	94.18%	94.00%	94.27%	94.65%	95.19%	95.89%	96.51%	97.03%	97.59%	97.99%	98.32%	98.58%	98.79%	98.95%	99.09%	99.20%	99.28%	99.35%	99.41%	99.45%	99.49%	99.51%	99.54%	99.56%		

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
MEDICAL**

Section V
Exhibit II
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	668,586	668,586	0	367,095	367,095	0	367,095	367,095	0
1992	763,340	763,340	0	870,227	870,227	0	870,227	870,227	0
1993	925,210	925,210	0	478,833	478,833	0	478,833	478,833	0
1994	1,043,690	1,043,690	0	1,275,215	1,277,893	2,678	1,288,660	1,288,660	0
1995	1,000,510	1,000,510	0	628,436	628,436	0	628,436	628,436	0
1996	1,283,190	1,283,190	0	1,015,880	1,029,098	13,217	1,456,456	1,456,456	0
1997	1,352,910	1,352,910	0	589,442	589,442	0	589,442	589,442	0
1998	1,551,440	1,551,440	0	935,680	935,680	0	974,430	974,430	0
1999	1,748,265	1,748,265	0	2,217,464	2,218,987	1,523	2,217,464	2,243,341	25,877
2000	1,828,139	1,828,139	0	2,523,624	2,577,124	53,500	2,687,165	2,685,511	(1,654)
2001	1,949,364	1,949,364	0	3,779,837	3,819,351	39,515	4,212,447	4,212,447	0
2002	2,040,588	2,040,588	0	4,133,743	4,143,492	9,749	4,388,163	4,416,440	28,277
2003	2,091,593	2,091,593	0	4,300,111	4,357,474	57,363	4,863,336	4,844,740	(18,596)
2004	2,312,243	2,312,243	0	3,816,184	3,835,927	19,743	4,165,619	4,157,348	(8,271)
2005	2,467,950	2,467,950	0	3,670,965	3,689,030	18,065	4,061,254	4,245,496	184,242
2006	2,603,078	2,603,078	0	3,331,596	3,344,067	12,471	3,610,125	3,660,060	49,935
2007	2,744,942	2,744,942	0	4,162,700	4,165,630	2,930	4,190,430	4,190,430	0
2008	2,855,046	2,855,046	0	4,221,443	4,231,875	10,433	5,021,900	5,013,288	(8,612)
2009	2,643,257	2,643,257	0	3,499,555	3,521,173	21,618	3,550,751	3,563,367	12,616
2010	2,625,915	2,625,915	0	4,174,993	4,267,901	92,909	4,406,079	4,590,379	184,300
2011	2,632,898	2,632,898	0	4,475,542	4,542,281	66,739	5,706,287	5,758,957	52,671
2012	2,463,895	2,463,895	0	3,531,802	3,565,450	33,648	3,796,581	3,711,413	(85,168)
2013	2,567,464	2,567,464	0	3,769,269	3,784,275	15,006	6,775,872	4,235,201	(2,540,671)
2014	2,759,164	2,759,164	0	4,400,368	4,559,604	159,236	4,852,688	4,831,738	(20,950)
2015	2,780,176	2,780,176	0	4,065,471	4,108,327	42,856	5,163,585	4,982,002	(181,584)
2016	2,719,816	2,719,816	0	3,384,648	3,478,021	93,373	3,962,375	3,860,331	(102,044)
2017	2,674,824	2,674,824	0	2,538,208	2,577,035	38,827	3,289,663	3,278,463	(11,201)
2018	2,673,355	2,673,355	0	1,692,612	1,751,870	59,257	2,352,978	2,096,478	(256,500)
2019	2,660,591	2,660,591	0	1,580,313	2,029,603	449,289	2,763,498	3,103,802	340,304
2020	2,630,601	2,630,601	0	529,041	1,167,888	638,847	2,131,380	2,397,410	266,030
2021		2,688,873			499,806			2,050,860	
Total	63,062,043	65,750,916	0	79,960,296	82,412,894	1,952,792	94,823,218	94,783,076	(2,091,001)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

Section V
Exhibit III
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	668,586	12,393	12,393	12,393	12,393	0	0	0	0	0
1992	763,340	31,174	31,174	31,174	31,174	0	0	0	0	0
1993	925,210	20,753	20,753	20,753	20,753	0	0	0	0	0
1994	1,043,690	64,100	64,896	64,896	64,896	795	795	795	0	0
1995	1,000,510	45,174	45,174	45,174	45,174	0	0	0	0	0
1996	1,283,190	40,758	53,157	53,157	54,160	12,398	13,402	12,398	0	1,004
1997	1,352,910	12,479	12,479	12,479	12,479	0	0	0	0	0
1998	1,551,440	23,467	27,951	27,951	28,745	4,484	5,279	4,484	0	794
1999	1,748,265	95,933	104,251	104,251	104,251	8,318	8,318	8,318	0	0
2000	1,828,139	202,989	210,948	213,892	216,836	10,903	13,847	7,959	2,944	5,889
2001	1,949,364	268,831	336,431	345,534	354,638	76,703	85,806	67,600	9,103	18,207
2002	2,040,588	362,560	403,602	417,229	430,857	54,670	68,297	41,042	13,627	27,255
2003	2,091,593	415,858	480,324	493,859	500,626	78,001	84,768	64,466	13,534	20,302
2004	2,312,243	345,941	403,500	424,920	446,340	78,979	100,399	57,560	21,420	42,840
2005	2,467,950	193,894	234,241	244,690	249,915	50,796	56,020	40,347	10,449	15,674
2006	2,603,078	270,035	295,401	305,973	311,258	35,938	41,224	25,367	10,571	15,857
2007	2,744,942	290,375	293,135	298,225	326,235	7,850	35,861	2,760	5,090	33,101
2008	2,855,046	263,015	289,972	301,994	323,724	38,979	60,709	26,957	12,022	33,753
2009	2,643,257	307,704	348,043	361,674	396,064	53,970	88,360	40,339	13,631	48,021
2010	2,625,915	500,395	596,999	700,468	745,468	200,073	245,073	96,604	103,469	148,469
2011	2,632,898	775,244	1,056,522	1,128,237	1,175,470	352,994	400,226	281,278	71,715	118,948
2012	2,463,895	631,924	670,819	872,584	939,838	240,659	307,914	38,895	201,764	269,019
2013	2,567,464	728,214	791,071	1,141,198	1,169,822	412,984	441,608	62,857	350,127	378,751
2014	2,759,164	813,280	880,742	1,255,519	1,329,685	442,239	516,405	67,463	374,776	448,942
2015	2,780,176	848,219	1,001,751	1,368,126	1,570,781	519,907	722,561	153,532	366,375	569,030
2016	2,719,816	703,904	811,365	1,054,823	1,203,515	350,919	499,611	107,461	243,458	392,150
2017	2,674,824	571,195	650,975	1,043,343	1,098,615	472,148	527,420	79,780	392,368	447,640
2018	2,673,355	367,743	464,931	960,580	1,110,580	592,837	742,837	97,188	495,649	645,649
2019	2,660,591	396,010	570,137	1,054,726	1,254,726	658,716	858,716	174,127	484,589	684,589
2020	2,630,601	279,534	577,576	1,012,084	1,262,084	732,551	982,551	298,042	434,509	684,509
2021	2,688,873	88,317	625,036	1,106,853	1,406,853	1,018,536	1,318,536	536,719	481,818	781,818
Total	65,750,916	9,971,410	12,365,747	16,478,758	18,197,955	6,507,347	8,226,544	2,394,336	4,113,011	5,832,208

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit III, Sheet 2, Column (15)
- (6) From Section V, Exhibit III, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

STATE OF CONNECTICUT
 GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
 OTHER THAN MEDICAL & INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
												(13)	(14)	(15)	(16)	(17)	(18)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	668,586	12,393	12,393	0	12,727	12,487	12,393	12,607	12,724	12,488	12,607	12,393	12,393	12,393	12,393	0.019	0.019
1992	763,340	31,174	31,174	0	32,061	31,454	31,174	31,757	32,053	31,456	31,757	31,174	31,174	31,174	31,174	0.041	0.041
1993	925,210	20,753	20,753	0	21,384	20,974	20,753	21,179	21,378	20,976	21,179	20,753	20,753	20,753	20,753	0.022	0.022
1994	1,043,690	64,100	64,896	795	66,209	65,728	65,420	65,968	66,201	65,731	65,968	64,896	64,896	64,896	64,896	0.062	0.062
1995	1,000,510	45,174	45,174	0	46,800	45,875	45,174	46,337	46,784	45,882	46,337	45,174	45,174	45,174	45,174	0.045	0.045
1996	1,283,190	40,758	53,157	12,398	42,383	54,160	64,759	54,160	42,834	54,160	54,160	53,157	54,374	53,157	54,160	0.041	0.042
1997	1,352,910	12,479	12,479	0	13,037	12,767	12,479	12,902	13,031	12,770	12,902	12,479	12,479	12,479	12,479	0.009	0.009
1998	1,551,440	23,467	27,951	4,484	24,660	28,745	33,926	28,745	24,858	28,745	28,745	27,951	28,926	27,951	28,745	0.018	0.019
1999	1,748,265	95,933	104,251	8,318	101,547	107,910	117,444	107,910	101,899	107,910	107,910	94,064	94,064	104,251	104,251	0.060	0.060
2000	1,828,139	202,989	210,948	7,959	216,836	220,126	225,919	218,481	216,941	220,057	218,481	211,024	216,697	213,892	216,836	0.117	0.119
2001	1,949,364	268,831	336,431	67,600	290,460	354,638	486,504	354,638	295,239	354,638	354,638	347,753	359,076	345,534	354,638	0.177	0.182
2002	2,040,588	362,560	403,602	41,042	397,348	430,857	510,470	430,857	400,281	430,857	430,857	414,477	431,243	417,229	430,857	0.204	0.211
2003	2,091,593	415,858	480,324	64,466	463,945	520,927	675,804	520,927	469,851	520,927	520,927	451,283	451,773	493,859	500,626	0.236	0.239
2004	2,312,243	345,941	403,500	57,560	394,627	446,340	605,175	446,340	401,007	446,340	446,340	427,711	454,492	424,920	446,340	0.184	0.193
2005	2,467,950	193,894	234,241	40,347	227,818	265,589	388,470	265,589	233,442	265,589	265,589	218,172	227,685	244,690	249,915	0.099	0.101
2006	2,603,078	270,035	295,401	25,367	327,115	346,656	436,177	336,886	328,820	345,211	336,886	287,018	297,939	305,973	311,258	0.118	0.120
2007	2,744,942	290,375	293,135	2,760	364,769	349,156	303,315	356,963	363,177	350,408	356,963	305,834	338,176	298,225	326,235	0.109	0.119
2008	2,855,046	263,015	289,972	26,957	340,973	357,477	417,885	349,225	342,859	355,918	349,225	302,984	334,926	301,994	323,724	0.106	0.113
2009	2,643,257	307,704	348,043	40,339	415,643	444,084	548,951	429,864	419,336	441,009	429,864	363,232	394,655	361,674	396,064	0.137	0.150
2010	2,625,915	500,395	596,999	96,604	706,344	784,591	1,037,159	745,468	717,752	775,237	745,468	662,157	712,157	700,468	745,468	0.267	0.284
2011	2,632,898	775,244	1,056,522	281,278	1,128,237	1,430,164	2,480,289	1,279,201	1,175,470	1,390,723	1,279,201	1,120,995	1,172,900	1,128,237	1,175,470	0.429	0.446
2012	2,463,895	631,924	670,819	38,895	947,250	939,838	909,498	943,544	946,016	940,899	943,544	888,242	962,053	872,584	939,838	0.354	0.381
2013	2,567,464	728,214	791,071	62,857	1,141,198	1,147,106	1,169,822	1,144,152	1,142,267	1,146,189	1,144,152	1,159,477	1,202,351	1,141,198	1,169,822	0.444	0.456
2014	2,759,164	813,280	880,742	67,463	1,333,133	1,315,449	1,255,519	1,324,291	1,329,685	1,318,371	1,324,291	1,179,504	1,311,771	1,255,519	1,329,685	0.455	0.482
2015	2,780,176	848,219	1,001,751	153,532	1,473,831	1,518,626	1,622,935	1,076,443	1,305,148	1,368,126	1,451,655	1,478,329	1,650,405	1,368,126	1,570,781	0.492	0.565
2016	2,719,816	703,904	811,365	107,461	1,302,574	1,291,506	1,266,192	1,054,823	1,188,706	1,203,515	1,162,772	1,122,387	1,287,070	1,054,823	1,203,515	0.388	0.442
2017	2,674,824	571,195	650,975	79,780	1,141,555	1,062,107	925,377	1,043,343	1,092,485	1,054,844	1,104,745	1,018,532	1,168,532	1,043,343	1,098,615	0.390	0.411
2018	2,673,355	367,743	464,931	97,188	804,769	781,321	749,905	1,051,888	938,966	890,886	971,467	1,023,083	1,223,083	960,580	1,110,580	0.359	0.415
2019	2,660,591	396,010	570,137	174,127	1,000,956	1,006,028	1,011,110	1,054,726	1,033,453	1,027,128	728,650	1,071,167	1,321,167	1,054,726	1,254,726	0.396	0.472
2020	2,630,601	279,534	577,576	298,042	929,113	1,049,728	1,115,185	1,047,789	1,012,084	1,048,856	676,179	1,016,584	1,300,061	1,012,084	1,262,084	0.385	0.480
2021	2,688,873	88,317	625,036	536,719	804,319	1,346,143	1,436,041	1,074,747	1,045,053	1,200,760	825,915			1,106,853	1,406,853	0.412	0.523
Total	65,750,916	9,971,410	12,365,747	2,394,336	16,513,621	17,788,557	19,981,223	16,931,749	16,759,800	17,476,607	16,449,372	15,431,984	17,182,444	16,478,758	18,197,955		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section V, Exhibit III, Sheet 9, Column (6)
- (7) From Section V, Exhibit III, Sheet 10, Column (6)
- (8) From Section V, Exhibit III, Sheet 11, Column (10)
- (9) From Section V, Exhibit III, Sheet 6, Column (4)
- (10) From Section V, Exhibit III, Sheet 6, Column (10)
- (11) From Section V, Exhibit III, Sheet 7, Column (10)
- (12) From Section V, Exhibit III, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

Section V
Exhibit III
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low (2)	High (3)	Low (4)	High (5)	Low (6)	High (7)		
1991	12,393	12,393	12,393	12,393	0	0	12,393	12,393
1992	31,174	31,174	31,174	31,174	0	0	31,174	31,174
1993	20,753	20,753	20,753	20,753	0	0	20,753	20,753
1994	64,896	64,896	64,896	64,896	0	0	64,100	64,896
1995	45,174	45,174	45,174	45,174	0	0	45,174	45,174
1996	53,157	54,374	53,157	54,160	0	(214)	40,758	53,157
1997	12,479	12,479	12,479	12,479	0	0	12,479	12,479
1998	27,951	28,926	27,951	28,745	0	(181)	23,467	27,951
1999	94,064	94,064	104,251	104,251	10,187	10,187	95,933	104,251
2000	211,024	216,697	213,892	216,836	2,868	139	202,989	210,948
2001	347,753	359,076	345,534	354,638	(2,219)	(4,438)	268,831	336,431
2002	414,477	431,243	417,229	430,857	2,752	(386)	362,560	403,602
2003	451,283	451,773	493,859	500,626	42,575	48,853	415,858	480,324
2004	427,711	454,492	424,920	446,340	(2,791)	(8,152)	345,941	403,500
2005	218,172	227,685	244,690	249,915	26,519	22,230	193,894	234,241
2006	287,018	297,939	305,973	311,258	18,955	13,319	270,035	295,401
2007	305,834	338,176	298,225	326,235	(7,609)	(11,941)	290,375	293,135
2008	302,984	334,926	301,994	323,724	(990)	(11,201)	263,015	289,972
2009	363,232	394,655	361,674	396,064	(1,558)	1,408	307,704	348,043
2010	662,157	712,157	700,468	745,468	38,311	33,311	500,395	596,999
2011	1,120,995	1,172,900	1,128,237	1,175,470	7,243	2,569	775,244	1,056,522
2012	888,242	962,053	872,584	939,838	(15,659)	(22,214)	631,924	670,819
2013	1,159,477	1,202,351	1,141,198	1,169,822	(18,279)	(32,528)	728,214	791,071
2014	1,179,504	1,311,771	1,255,519	1,329,685	76,015	17,914	813,280	880,742
2015	1,478,329	1,650,405	1,368,126	1,570,781	(110,202)	(79,624)	848,219	1,001,751
2016	1,122,387	1,287,070	1,054,823	1,203,515	(67,564)	(83,556)	703,904	811,365
2017	1,018,532	1,168,532	1,043,343	1,098,615	24,811	(69,917)	571,195	650,975
2018	1,023,083	1,223,083	960,580	1,110,580	(62,503)	(112,503)	367,743	464,931
2019	1,071,167	1,321,167	1,054,726	1,254,726	(16,441)	(66,441)	396,010	570,137
2020	1,016,584	1,300,061	1,012,084	1,262,084	(4,499)	(37,977)	279,534	577,576
2021	0	0	1,106,853	1,406,853	1,106,853	1,406,853	88,317	625,036
Total	15,431,984	17,182,444	16,478,758	18,197,955	1,046,774	1,015,511	9,971,410	12,365,747
Total Excluding Latest	15,431,984	17,182,444	15,371,904	16,791,101	(60,080)	(391,342)	9,883,093	11,740,711

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section V, Exhibit III, Sheet 2, Column (15)
- (5) From Section V, Exhibit III, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid LDF	Projected Paid LDF	Method 1	Method 1	Actual Paid Emergence Loss	Actual - Expected	
	Ultimate Loss	Ultimate Loss	Paid Loss	Paid Loss			Low Expected Paid Emergence Loss	High Expected Paid Emergence Loss		Method 1 Low Paid	Method 1 High Paid
(1)	@ 06/30/2021 (2)	@ 06/30/2021 (3)	@ 06/30/2021 (4)	@ 06/30/2022 (5)	@ 06/30/2021 (6)	@ 06/30/2022 (7)	@ 06/30/2022 (8)	@ 06/30/2022 (9)	@ 06/30/2022 (10)	(11)	(12)
1991	12,393	12,393	12,393	12,393	1.027	1.024	0	0	0	0	0
1992	31,174	31,174	31,174	31,174	1.028	1.027	0	0	0	0	0
1993	20,753	20,753	20,753	20,753	1.030	1.028	0	0	0	0	0
1994	64,896	64,896	63,387	64,100	1.032	1.030	105	105	714	608	608
1995	45,174	45,174	45,174	45,174	1.035	1.032	0	0	0	0	0
1996	53,157	54,374	40,758	40,758	1.039	1.035	1,126	1,236	0	(1,126)	(1,236)
1997	12,479	12,479	12,479	12,479	1.044	1.039	0	0	0	0	0
1998	27,951	28,926	23,467	23,467	1.049	1.044	503	612	0	(503)	(612)
1999	94,064	94,064	94,064	95,933	1.057	1.049	0	0	1,869	1,869	1,869
2000	211,024	216,697	197,993	202,989	1.066	1.057	1,716	2,463	4,996	3,280	2,533
2001	347,753	359,076	268,766	268,831	1.077	1.066	11,072	12,660	65	(11,007)	(12,594)
2002	414,477	431,243	359,762	362,560	1.092	1.077	8,074	10,548	2,798	(5,276)	(7,750)
2003	451,283	451,773	406,794	415,858	1.111	1.092	6,840	6,915	9,064	2,224	2,149
2004	427,711	454,492	342,102	345,941	1.138	1.111	15,471	20,311	3,839	(11,632)	(16,472)
2005	218,172	227,685	193,165	193,894	1.171	1.138	4,232	5,842	729	(3,503)	(5,113)
2006	287,018	297,939	268,941	270,035	1.219	1.171	3,378	5,420	1,093	(2,285)	(4,326)
2007	305,834	338,176	289,576	290,375	1.260	1.219	2,067	6,178	798	(1,268)	(5,379)
2008	302,984	334,926	262,316	263,015	1.310	1.260	5,254	9,380	699	(4,555)	(8,681)
2009	363,232	394,655	306,652	307,704	1.369	1.310	6,900	10,732	1,052	(5,847)	(9,679)
2010	662,157	712,157	487,442	500,395	1.418	1.369	15,036	19,339	12,953	(2,083)	(6,386)
2011	1,120,995	1,172,900	762,176	775,244	1.471	1.418	28,201	32,280	13,067	(15,133)	(19,212)
2012	888,242	962,053	623,998	631,924	1.534	1.471	21,277	27,220	7,926	(13,351)	(19,294)
2013	1,159,477	1,202,351	722,600	728,214	1.605	1.534	33,240	36,502	5,614	(27,625)	(30,887)
2014	1,179,504	1,311,771	790,958	813,280	1.701	1.605	33,263	44,586	22,321	(10,941)	(22,265)
2015	1,478,329	1,650,405	835,429	848,219	1.811	1.701	51,500	65,285	12,791	(38,709)	(52,494)
2016	1,122,387	1,287,070	684,767	703,904	1.956	1.811	36,608	50,384	19,137	(17,471)	(31,247)
2017	1,018,532	1,168,532	555,405	571,195	2.132	1.956	36,808	48,729	15,789	(21,018)	(32,940)
2018	1,023,083	1,223,083	347,182	367,743	2.463	2.132	71,613	92,803	20,561	(51,052)	(72,242)
2019	1,071,167	1,321,167	320,569	396,010	3.239	2.463	105,612	140,788	75,441	(30,171)	(65,346)
2020	1,016,584	1,300,061	108,590	279,534	8.664	3.239	198,455	260,413	170,944	(27,511)	(89,469)
Total	15,431,984	17,182,444	9,478,830	9,883,093			698,351	910,732	404,264	(294,087)	(506,469)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	12,393	12,393	12,393	12,393	1.009	1.008	0	0	0	0	0
1992	31,174	31,174	31,174	31,174	1.010	1.009	0	0	0	0	0
1993	20,753	20,753	20,753	20,753	1.013	1.010	0	0	0	0	0
1994	64,896	64,896	64,896	64,896	1.015	1.013	0	0	0	0	0
1995	45,174	45,174	45,174	45,174	1.019	1.015	0	0	0	0	0
1996	53,157	54,374	53,157	53,157	1.023	1.019	0	221	0	0	(221)
1997	12,479	12,479	12,479	12,479	1.028	1.023	0	0	0	0	0
1998	27,951	28,926	27,951	27,951	1.035	1.028	0	182	0	0	(182)
1999	94,064	94,064	94,064	104,251	1.043	1.035	0	0	10,187	10,187	10,187
2000	211,024	216,697	211,010	210,948	1.054	1.043	3	1,073	(62)	(65)	(1,135)
2001	347,753	359,076	336,431	336,431	1.067	1.054	2,140	4,280	0	(2,140)	(4,280)
2002	414,477	431,243	397,712	403,602	1.084	1.067	3,168	6,335	5,891	2,723	(444)
2003	451,283	451,773	450,793	480,324	1.106	1.084	92	185	29,531	29,439	29,347
2004	427,711	454,492	400,931	403,500	1.134	1.106	5,012	10,023	2,569	(2,442)	(7,454)
2005	218,172	227,685	210,080	234,241	1.168	1.134	1,448	3,151	24,161	22,713	21,010
2006	287,018	297,939	286,096	295,401	1.185	1.168	75	960	9,306	9,231	8,346
2007	305,834	338,176	293,135	293,135	1.221	1.185	1,726	6,123	0	(1,726)	(6,123)
2008	302,984	334,926	295,950	289,972	1.263	1.221	935	5,179	(5,979)	(6,914)	(11,158)
2009	363,232	394,655	342,986	348,043	1.301	1.263	2,016	5,145	5,057	3,041	(88)
2010	662,157	712,157	528,763	596,999	1.347	1.301	13,461	18,507	68,236	54,775	49,729
2011	1,120,995	1,172,900	1,036,828	1,056,522	1.394	1.347	7,477	12,088	19,694	12,217	7,606
2012	888,242	962,053	666,812	670,819	1.443	1.394	17,504	23,338	4,008	(13,496)	(19,331)
2013	1,159,477	1,202,351	833,896	791,071	1.493	1.443	23,102	26,144	(42,824)	(65,926)	(68,969)
2014	1,179,504	1,311,771	839,213	880,742	1.523	1.493	13,010	18,067	41,529	28,519	23,463
2015	1,478,329	1,650,405	1,031,965	1,001,751	1.599	1.523	37,241	51,598	(30,214)	(67,456)	(81,813)
2016	1,122,387	1,287,070	838,414	811,365	1.647	1.599	13,162	20,795	(27,049)	(40,211)	(47,844)
2017	1,018,532	1,168,532	652,277	650,975	1.705	1.647	18,185	25,633	(1,302)	(19,487)	(26,935)
2018	1,023,083	1,223,083	534,555	464,931	1.790	1.705	30,913	43,569	(69,624)	(100,538)	(113,193)
2019	1,071,167	1,321,167	552,003	570,137	1.844	1.790	18,457	27,344	18,134	(322)	(9,210)
2020	1,016,584	1,300,061	599,578	577,576	2.084	1.844	50,030	84,040	(22,003)	(72,033)	(106,042)
Total	15,431,984	17,182,444	11,701,466	11,740,711			259,156	393,979	39,245	(219,912)	(354,734)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

Section V
Exhibit III
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	668,586	0.019	12,607	97.4%	12,277	12,393	2.6%	330	12,724	0.019
1992	763,340	0.042	31,757	97.2%	30,879	31,174	2.8%	879	32,053	0.042
1993	925,210	0.023	21,179	97.0%	20,554	20,753	3.0%	625	21,378	0.023
1994	1,043,690	0.063	65,968	96.8%	63,867	64,100	3.2%	2,101	66,201	0.063
1995	1,000,510	0.046	46,337	96.5%	44,728	45,174	3.5%	1,610	46,784	0.047
1996	1,283,190	0.042	54,160	96.2%	52,084	40,758	3.8%	2,076	42,834	0.033
1997	1,352,910	0.010	12,902	95.7%	12,349	12,479	4.3%	552	13,031	0.010
1998	1,551,440	0.019	28,745	95.2%	27,355	23,467	4.8%	1,391	24,858	0.016
1999	1,748,265	0.062	107,910	94.5%	101,944	95,933	5.5%	5,966	101,899	0.058
2000	1,828,139	0.120	218,481	93.6%	204,529	202,989	6.4%	13,952	216,941	0.119
2001	1,949,364	0.182	354,638	92.6%	328,230	268,831	7.4%	26,408	295,239	0.151
2002	2,040,588	0.211	430,857	91.2%	393,135	362,560	8.8%	37,722	400,281	0.196
2003	2,091,593	0.249	520,927	89.6%	466,934	415,858	10.4%	53,994	469,851	0.225
2004	2,312,243	0.193	446,340	87.7%	391,273	345,941	12.3%	55,066	401,007	0.173
2005	2,467,950	0.108	265,589	85.1%	226,041	193,894	14.9%	39,548	233,442	0.095
2006	2,603,078	0.129	336,886	82.6%	278,100	270,035	17.4%	58,785	328,820	0.126
2007	2,744,942	0.130	356,963	79.6%	284,160	290,375	20.4%	72,803	363,177	0.132
2008	2,855,046	0.122	349,225	77.1%	269,380	263,015	22.9%	79,845	342,859	0.120
2009	2,643,257	0.163	429,864	74.0%	318,232	307,704	26.0%	111,632	419,336	0.159
2010	2,625,915	0.284	745,468	70.8%	528,111	500,395	29.2%	217,357	717,752	0.273
2011	2,632,898	0.486	1,279,201	68.7%	878,975	775,244	31.3%	400,226	1,175,470	0.446
2012	2,463,895	0.383	943,544	66.7%	629,452	631,924	33.3%	314,092	946,016	0.384
2013	2,567,464	0.446	1,144,152	63.8%	730,099	728,214	36.2%	414,053	1,142,267	0.445
2014	2,759,164	0.480	1,324,291	61.0%	807,886	813,280	39.0%	516,405	1,329,685	0.482
2015	2,780,176	0.387	1,076,443	57.6%	619,515	848,219	42.4%	456,928	1,305,148	0.469
2016	2,719,816	0.388	1,054,823	54.0%	570,021	703,904	46.0%	484,802	1,188,706	0.437
2017	2,674,824	0.390	1,043,343	50.0%	522,053	571,195	50.0%	521,290	1,092,485	0.408
2018	2,673,355	0.393	1,051,888	45.7%	480,665	367,743	54.3%	571,223	938,966	0.351
2019	2,660,591	0.396	1,054,726	39.6%	417,283	396,010	60.4%	637,443	1,033,453	0.388
2020	2,630,601	0.398	1,047,789	30.1%	315,239	279,534	69.9%	732,551	1,012,084	0.385
2021	2,688,873	0.400	1,074,747	11.0%	118,011	88,317	89.0%	956,736	1,045,053	0.389
Total	65,750,916		16,931,749		10,143,359	9,971,410		6,788,390	16,759,800	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section V, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section V, Exhibit III, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

Section V
Exhibit III
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	668,586	0.019	12,607	99.2%	12,512	12,393	0.8%	95	12,488	0.019
1992	763,340	0.042	31,757	99.1%	31,475	31,174	0.9%	282	31,456	0.041
1993	925,210	0.023	21,179	98.9%	20,955	20,753	1.1%	224	20,976	0.023
1994	1,043,690	0.063	65,968	98.7%	65,133	64,896	1.3%	835	65,731	0.063
1995	1,000,510	0.046	46,337	98.5%	45,630	45,174	1.5%	708	45,882	0.046
1996	1,283,190	0.042	54,160	98.1%	53,157	53,157	1.9%	1,004	54,160	0.042
1997	1,352,910	0.010	12,902	97.7%	12,610	12,479	2.3%	291	12,770	0.009
1998	1,551,440	0.019	28,745	97.2%	27,951	27,951	2.8%	794	28,745	0.019
1999	1,748,265	0.062	107,910	96.6%	104,251	104,251	3.4%	3,659	107,910	0.062
2000	1,828,139	0.120	218,481	95.8%	209,372	210,948	4.2%	9,110	220,057	0.120
2001	1,949,364	0.182	354,638	94.9%	336,431	336,431	5.1%	18,207	354,638	0.182
2002	2,040,588	0.211	430,857	93.7%	403,602	403,602	6.3%	27,255	430,857	0.211
2003	2,091,593	0.249	520,927	92.2%	480,324	480,324	7.8%	40,603	520,927	0.249
2004	2,312,243	0.193	446,340	90.4%	403,500	403,500	9.6%	42,840	446,340	0.193
2005	2,467,950	0.108	265,589	88.2%	234,241	234,241	11.8%	31,347	265,589	0.108
2006	2,603,078	0.129	336,886	85.2%	287,076	295,401	14.8%	49,810	345,211	0.133
2007	2,744,942	0.130	356,963	84.0%	299,689	293,135	16.0%	57,274	350,408	0.128
2008	2,855,046	0.122	349,225	81.1%	283,278	289,972	18.9%	65,947	355,918	0.125
2009	2,643,257	0.163	429,864	78.4%	336,898	348,043	21.6%	92,966	441,009	0.167
2010	2,625,915	0.284	745,468	76.1%	567,229	596,999	23.9%	178,238	775,237	0.295
2011	2,632,898	0.486	1,279,201	73.9%	944,999	1,056,522	26.1%	334,201	1,390,723	0.528
2012	2,463,895	0.383	943,544	71.4%	673,464	670,819	28.6%	270,080	940,899	0.382
2013	2,567,464	0.446	1,144,152	69.0%	789,034	791,071	31.0%	355,118	1,146,189	0.446
2014	2,759,164	0.480	1,324,291	67.0%	886,662	880,742	33.0%	437,629	1,318,371	0.478
2015	2,780,176	0.387	1,076,443	66.0%	710,068	1,001,751	34.0%	366,375	1,368,126	0.492
2016	2,719,816	0.388	1,054,823	62.8%	662,673	811,365	37.2%	392,150	1,203,515	0.442
2017	2,674,824	0.390	1,043,343	61.3%	639,474	650,975	38.7%	403,869	1,054,844	0.394
2018	2,673,355	0.393	1,051,888	59.5%	625,933	464,931	40.5%	425,955	890,886	0.333
2019	2,660,591	0.396	1,054,726	56.7%	597,735	570,137	43.3%	456,991	1,027,128	0.386
2020	2,630,601	0.398	1,047,789	55.0%	576,509	577,576	45.0%	471,281	1,048,856	0.399
2021	2,688,873	0.400	1,074,747	46.4%	499,022	625,036	53.6%	575,725	1,200,760	0.447
Total	65,750,916		16,931,749		11,820,889	12,365,747		5,110,860	17,476,607	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section V, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section V, Exhibit III, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

Section V
Exhibit III
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	668,586	2.427	12,727	12,487	12,607	2.427	0.972	29,753	0.018	0.411	0.019	0.019
1992	763,340	2.357	32,061	31,454	31,757	2.357	1.024	76,652	0.043	0.391	0.042	0.042
1993	925,210	2.288	21,384	20,974	21,179	2.288	1.116	54,087	0.026	0.358	0.023	0.023
1994	1,043,690	2.221	66,209	65,728	65,968	2.221	1.141	167,143	0.072	0.351	0.063	0.063
1995	1,000,510	2.157	46,800	45,875	46,337	2.157	1.087	108,621	0.050	0.368	0.046	0.046
1996	1,283,190	2.094	42,383	54,160	54,160	2.094	1.059	120,135	0.045	0.378	0.042	0.042
1997	1,352,910	2.033	13,037	12,767	12,902	2.033	1.055	27,681	0.010	0.379	0.010	0.010
1998	1,551,440	1.974	24,660	28,745	28,745	1.974	1.052	59,699	0.019	0.380	0.019	0.019
1999	1,748,265	1.916	101,547	107,910	107,910	1.916	1.051	217,284	0.065	0.381	0.056	0.062
2000	1,828,139	1.860	216,836	220,126	218,481	1.860	1.049	426,368	0.125	0.381	0.119	0.120
2001	1,949,364	1.806	290,460	354,638	354,638	1.806	1.047	670,329	0.190	0.382	0.184	0.182
2002	2,040,588	1.754	397,348	430,857	430,857	1.754	1.045	789,295	0.221	0.383	0.211	0.211
2003	2,091,593	1.702	463,945	520,927	520,927	1.702	1.044	925,577	0.260	0.383	0.227	0.249
2004	2,312,243	1.653	394,627	446,340	446,340	1.653	1.042	768,991	0.201	0.384	0.197	0.193
2005	2,467,950	1.605	227,818	265,589	265,589	1.605	1.037	442,152	0.112	0.386	0.096	0.108
2006	2,603,078	1.558	327,115	346,656	336,886	1.558	1.030	540,792	0.133	0.388	0.128	0.129
2007	2,744,942	1.513	364,769	349,156	356,963	1.513	1.026	554,060	0.133	0.390	0.132	0.130
2008	2,855,046	1.469	340,973	357,477	349,225	1.469	1.023	524,403	0.125	0.391	0.126	0.122
2009	2,643,257	1.426	415,643	444,084	429,864	1.426	1.017	623,158	0.165	0.393	0.164	0.163
2010	2,625,915	1.384	706,344	784,591	745,468	1.384	1.011	1,043,174	0.287	0.396	0.267	0.284
2011	2,632,898	1.344	1,128,237	1,430,164	1,279,201	1.344	1.008	1,733,559	0.490	0.397	0.487	0.486
2012	2,463,895	1.305	947,250	939,838	943,544	1.305	1.010	1,244,030	0.387	0.396	0.389	0.383
2013	2,567,464	1.267	1,141,198	1,147,106	1,144,152	1.267	1.013	1,468,452	0.451	0.395	0.468	0.446
2014	2,759,164	1.230	1,333,133	1,315,449	1,324,291	1.230	1.023	1,666,060	0.491	0.391	0.433	0.480
2015	2,780,176	1.194	1,473,831	1,518,626	1,496,229	1.194	1.033	1,845,706	0.556	0.387	0.428	0.387
2016	2,719,816	1.159	1,302,574	1,291,506	1,297,040	1.159	1.031	1,550,813	0.492	0.388	0.429	0.388
2017	2,674,824	1.126	1,141,555	1,062,107	1,101,831	1.126	1.025	1,271,722	0.422	0.390	0.432	0.390
2018	2,673,355	1.093	804,769	781,321	793,045	1.093	1.017	880,961	0.302	0.393	0.435	0.393
2019	2,660,591	1.061	1,000,956	1,006,028	1,003,492	1.061	1.009	1,074,204	0.381	0.396	0.439	0.396
2020	2,630,601	1.030	929,113	1,049,728	989,421	1.030	1.004	1,023,433	0.378	0.398	0.440	0.398
2021	2,688,873	1.000	804,319	1,346,143	1,075,231	1.000	1.001	1,076,034	0.400	0.400		0.400

16,513,621 17,788,557

All Per Wtd Avg 0.219
Last 5 Wtd Avg 0.397
Last 4 Wtd Avg 0.371
Last 3 Wtd Avg 0.352

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 0.400

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section V, Exhibit III, Sheet 9, Column (6)
- (5) From Section V, Exhibit III, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

Section V
Exhibit III
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	668,586	12,393	1.027	12,727	0.019
1992	360.0	763,340	31,174	1.028	32,061	0.042
1993	348.0	925,210	20,753	1.030	21,384	0.023
1994	336.0	1,043,690	64,100	1.033	66,209	0.063
1995	324.0	1,000,510	45,174	1.036	46,800	0.047
1996	312.0	1,283,190	40,758	1.040	42,383	0.033
1997	300.0	1,352,910	12,479	1.045	13,037	0.010
1998	288.0	1,551,440	23,467	1.051	24,660	0.016
1999	276.0	1,748,265	95,933	1.059	101,547	0.058
2000	264.0	1,828,139	202,989	1.068	216,836	0.119
2001	252.0	1,949,364	268,831	1.080	290,460	0.149
2002	240.0	2,040,588	362,560	1.096	397,348	0.195
2003	228.0	2,091,593	415,858	1.116	463,945	0.222
2004	216.0	2,312,243	345,941	1.141	394,627	0.171
2005	204.0	2,467,950	193,894	1.175	227,818	0.092
2006	192.0	2,603,078	270,035	1.211	327,115	0.126
2007	180.0	2,744,942	290,375	1.256	364,769	0.133
2008	168.0	2,855,046	263,015	1.296	340,973	0.119
2009	156.0	2,643,257	307,704	1.351	415,643	0.157
2010	144.0	2,625,915	500,395	1.412	706,344	0.269
2011	132.0	2,632,898	775,244	1.455	1,128,237	0.429
2012	120.0	2,463,895	631,924	1.499	947,250	0.384
2013	108.0	2,567,464	728,214	1.567	1,141,198	0.444
2014	96.0	2,759,164	813,280	1.639	1,333,133	0.483
2015	84.0	2,780,176	848,219	1.738	1,473,831	0.530
2016	72.0	2,719,816	703,904	1.850	1,302,574	0.479
2017	60.0	2,674,824	571,195	1.999	1,141,555	0.427
2018	48.0	2,673,355	367,743	2.188	804,769	0.301
2019	36.0	2,660,591	396,010	2.528	1,000,956	0.376
2020	24.0	2,630,601	279,534	3.324	929,113	0.353
2021	12.0	2,688,873	88,317	9.107	804,319	0.299
Total		65,750,916	9,971,410		16,513,621	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit III, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

Section V
Exhibit III
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	668,586	12,393	1.008	12,487	0.019
1992	360.0	763,340	31,174	1.009	31,454	0.041
1993	348.0	925,210	20,753	1.011	20,974	0.023
1994	336.0	1,043,690	64,896	1.013	65,728	0.063
1995	324.0	1,000,510	45,174	1.016	45,875	0.046
1996	312.0	1,283,190	53,157	1.019	54,160	0.042
1997	300.0	1,352,910	12,479	1.023	12,767	0.009
1998	288.0	1,551,440	27,951	1.028	28,745	0.019
1999	276.0	1,748,265	104,251	1.035	107,910	0.062
2000	264.0	1,828,139	210,948	1.044	220,126	0.120
2001	252.0	1,949,364	336,431	1.054	354,638	0.182
2002	240.0	2,040,588	403,602	1.068	430,857	0.211
2003	228.0	2,091,593	480,324	1.085	520,927	0.249
2004	216.0	2,312,243	403,500	1.106	446,340	0.193
2005	204.0	2,467,950	234,241	1.134	265,589	0.108
2006	192.0	2,603,078	295,401	1.174	346,656	0.133
2007	180.0	2,744,942	293,135	1.191	349,156	0.127
2008	168.0	2,855,046	289,972	1.233	357,477	0.125
2009	156.0	2,643,257	348,043	1.276	444,084	0.168
2010	144.0	2,625,915	596,999	1.314	784,591	0.299
2011	132.0	2,632,898	1,056,522	1.354	1,430,164	0.543
2012	120.0	2,463,895	670,819	1.401	939,838	0.381
2013	108.0	2,567,464	791,071	1.450	1,147,106	0.447
2014	96.0	2,759,164	880,742	1.494	1,315,449	0.477
2015	84.0	2,780,176	1,001,751	1.516	1,518,626	0.546
2016	72.0	2,719,816	811,365	1.592	1,291,506	0.475
2017	60.0	2,674,824	650,975	1.632	1,062,107	0.397
2018	48.0	2,673,355	464,931	1.681	781,321	0.292
2019	36.0	2,660,591	570,137	1.765	1,006,028	0.378
2020	24.0	2,630,601	577,576	1.817	1,049,728	0.399
2021	12.0	2,688,873	625,036	2.154	1,346,143	0.501
Total		65,750,916	12,365,747		17,788,557	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit III, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

Section V
Exhibit III
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	668,586	12,393	12,393	0	1.027	1.008	1.404	12,393	0.019
1992	360.0	763,340	31,174	31,174	0	1.028	1.009	1.473	31,174	0.041
1993	348.0	925,210	20,753	20,753	0	1.030	1.011	1.557	20,753	0.022
1994	336.0	1,043,690	64,100	64,896	795	1.033	1.013	1.660	65,420	0.063
1995	324.0	1,000,510	45,174	45,174	0	1.036	1.016	1.785	45,174	0.045
1996	312.0	1,283,190	40,758	53,157	12,398	1.040	1.019	1.936	64,759	0.050
1997	300.0	1,352,910	12,479	12,479	0	1.045	1.023	2.117	12,479	0.009
1998	288.0	1,551,440	23,467	27,951	4,484	1.051	1.028	2.333	33,926	0.022
1999	276.0	1,748,265	95,933	104,251	8,318	1.059	1.035	2.586	117,444	0.067
2000	264.0	1,828,139	202,989	210,948	7,959	1.068	1.044	2.881	225,919	0.124
2001	252.0	1,949,364	268,831	336,431	67,600	1.080	1.054	3.220	486,504	0.250
2002	240.0	2,040,588	362,560	403,602	41,042	1.096	1.068	3.604	510,470	0.250
2003	228.0	2,091,593	415,858	480,324	64,466	1.116	1.085	4.032	675,804	0.323
2004	216.0	2,312,243	345,941	403,500	57,560	1.141	1.106	4.504	605,175	0.262
2005	204.0	2,467,950	193,894	234,241	40,347	1.175	1.134	4.823	388,470	0.157
2006	192.0	2,603,078	270,035	295,401	25,367	1.211	1.174	6.550	436,177	0.168
2007	180.0	2,744,942	290,375	293,135	2,760	1.256	1.191	4.688	303,315	0.110
2008	168.0	2,855,046	263,015	289,972	26,957	1.296	1.233	5.745	417,885	0.146
2009	156.0	2,643,257	307,704	348,043	40,339	1.351	1.276	5.981	548,951	0.208
2010	144.0	2,625,915	500,395	596,999	96,604	1.412	1.314	5.556	1,037,159	0.395
2011	132.0	2,632,898	775,244	1,056,522	281,278	1.455	1.354	6.062	2,480,289	0.942
2012	120.0	2,463,895	631,924	670,819	38,895	1.499	1.401	7.136	909,498	0.369
2013	108.0	2,567,464	728,214	791,071	62,857	1.567	1.450	7.026	1,169,822	0.456
2014	96.0	2,759,164	813,280	880,742	67,463	1.639	1.494	6.555	1,255,519	0.455
2015	84.0	2,780,176	848,219	1,001,751	153,532	1.738	1.516	5.046	1,622,935	0.584
2016	72.0	2,719,816	703,904	811,365	107,461	1.850	1.592	5.233	1,266,192	0.466
2017	60.0	2,674,824	571,195	650,975	79,780	1.999	1.632	4.439	925,377	0.346
2018	48.0	2,673,355	367,743	464,931	97,188	2.188	1.681	3.932	749,905	0.281
2019	36.0	2,660,591	396,010	570,137	174,127	2.528	1.765	3.532	1,011,110	0.380
2020	24.0	2,630,601	279,534	577,576	298,042	3.324	1.817	2.804	1,115,185	0.424
2021	12.0	2,688,873	88,317	625,036	536,719	9.107	2.154	2.511	1,436,041	0.534
Total		65,750,916	9,971,410	12,365,747					19,981,223	0.304

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section V, Exhibit III, Sheet 14
- (8) From Section V, Exhibit III, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

Section V
Exhibit III
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1991	668,586	60		52	61	207	0.972	3.745	0,222	222	12,607	0.019	
1992	763,340	117		61	118	269	1.024	3.584	0,433	433	31,757	0.042	
1993	925,210	66	Include	72	67	317	1.116	3.430	0,256	256	21,179	0.023	
1994	1,043,690	175	Include	84	176	375	1.141	3.282	0,659	659	65,968	0.063	
1995	1,000,510	118	Include	99	119	390	1.087	3.141	0,406	406	46,337	0.046	
1996	1,283,190	125	Include	116	125	435	1.059	3.005	0,396	396	54,160	0.042	
1997	1,352,910	31	Include	137	31	416	1.055	2.876	0,094	94	12,902	0.010	
1998	1,551,440	52	Include	161	52	555	1.052	2.752	0,150	150	28,745	0.019	
1999	1,748,265	157	Include	189	157	688	1.051	2.634	0,434	434	107,910	0.062	
2000	1,828,139	340	Include	222	337	648	1.049	2.520	0,891	891	218,481	0.120	
2001	1,949,364	403	Include	261	403	879	1.047	2.412	1,018	1,018	354,638	0.182	
2002	2,040,588	419	Include	306	419	1,028	1.045	2.308	1,011	1,011	430,857	0.211	
2003	2,091,593	499	Include	360	499	1,043	1.044	2.208	1,151	1,151	520,927	0.249	
2004	2,312,243	553	Include	423	553	807	1.042	2.113	1,218	1,218	446,340	0.193	
2005	2,467,950	310	Include	496	310	858	1.037	2.022	0,649	649	265,589	0.108	
2006	2,603,078	480	Include	583	467	722	1.030	1.935	0,930	930	336,886	0.129	
2007	2,744,942	513	Include	685	525	680	1.026	1.852	0,998	998	356,963	0.130	
2008	2,855,046	491	Include	805	480	728	1.023	1.772	0,869	869	349,225	0.122	
2009	2,643,257	728	Include	946	705	610	1.017	1.696	1,215	1,215	429,864	0.163	
2010	2,625,915	1,274	Include	1,112	1,210	616	1.011	1.623	1,985	1,985	745,468	0.284	
2011	2,632,898	2,610	Include	1,306	2,334	548	1.008	1.553	3,656	3,656	1,279,201	0.486	
2012	2,463,895	1,655	Include	1,535	1,661	568	1.010	1.486	2,495	2,495	943,544	0.383	
2013	2,567,464	2,516	Include	1,803	2,509	456	1.013	1.422	3,615	3,615	1,144,152	0.446	
2014	2,759,164	2,506	Include	2,119	2,522	525	1.023	1.361	3,511	3,511	1,324,291	0.480	
2015	2,780,176	2,722	Include	2,489	2,681	558	1.033	1.302	3,607	3,500	1,451,655	0.522	
2016	2,719,816	3,025	Include	2,925	3,038	427	1.031	1.246	3,904	3,500	1,162,772	0.428	
2017	2,674,824	2,752	Include	3,437	2,854	386	1.025	1.193	3,491	3,500	1,104,745	0.413	
2018	2,673,355	2,426	Include	4,038	2,463	322	1.017	1.141	2,857	3,500	971,467	0.363	
2019	2,660,591	4,386	Exclude	4,745	4,375	229	1.009	1.092	4,820	3,500	728,650	0.274	
2020	2,630,601	5,178	Exclude	5,575	4,880	203	1.004	1.045	5,121	3,500	676,179	0.257	
2021	2,688,873	5,700	Exclude	6,550	4,553	236	1.001	1.000	4,557	3,500	825,915	0.307	
				Implied Trend	17.5%	-6.7%			All Per Wtd Avg	1,703			
								Last 5 Wtd Avg	3,417				
								Last 4 Wtd Avg	3,370				
								Last 3 Wtd Avg	3,322	16,449,372			
								Selected	3,500				

Footnotes:

Reported Exponential Regression	
Constant	8.948
X Coefficient	(0.161)
R Squared	0.855

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section V, Exhibit III, Sheet 10, Column (6) / Section V, Exhibit III, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section V, Exhibit III, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

Section V
Exhibit III
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	668,586	207	1.000	207	207	1.28%
1992	360.0	763,340	269	1.000	269	269	1.50%
1993	348.0	925,210	317	1.000	317	317	1.50%
1994	336.0	1,043,690	375	1.000	375	375	1.62%
1995	324.0	1,000,510	390	1.000	390	390	1.81%
1996	312.0	1,283,190	435	1.000	435	435	1.62%
1997	300.0	1,352,910	416	1.000	416	416	1.51%
1998	288.0	1,551,440	555	1.000	555	555	1.81%
1999	276.0	1,748,265	688	1.000	688	688	2.05%
2000	264.0	1,828,139	648	1.000	648	648	1.91%
2001	252.0	1,949,364	879	1.000	879	879	2.50%
2002	240.0	2,040,588	1,028	1.000	1,028	1,028	2.87%
2003	228.0	2,091,593	1,043	1.000	1,043	1,043	2.93%
2004	216.0	2,312,243	807	1.000	807	807	2.11%
2005	204.0	2,467,950	858	1.000	858	858	2.17%
2006	192.0	2,603,078	722	1.000	722	722	1.78%
2007	180.0	2,744,942	680	1.000	680	680	1.64%
2008	168.0	2,855,046	728	1.000	728	728	1.74%
2009	156.0	2,643,257	610	1.000	610	610	1.62%
2010	144.0	2,625,915	616	1.000	616	616	1.69%
2011	132.0	2,632,898	548	1.000	548	548	1.55%
2012	120.0	2,463,895	568	1.000	568	568	1.77%
2013	108.0	2,567,464	456	1.000	456	456	1.40%
2014	96.0	2,759,164	525	1.000	525	525	1.55%
2015	84.0	2,780,176	558	1.000	558	558	1.68%
2016	72.0	2,719,816	427	1.000	427	427	1.35%
2017	60.0	2,674,824	386	1.000	386	386	1.28%
2018	48.0	2,673,355	322	1.000	322	322	1.10%
2019	36.0	2,660,591	229	1.002	229	229	0.81%
2020	24.0	2,630,601	202	1.004	203	203	0.75%
2021	12.0	2,688,873	220	1.046	230	236	0.88%
Total		65,750,916	16,712		16,723	16,729	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section V, Exhibit III, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section V, Exhibit III, Sheet 8 Col (3)

STATE OF CONNECTICUT
 GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
 OTHER THAN MEDICAL & INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																									As of 6/30/2022										
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300		312	324	336	348	360	372				
1991	0	0	0	0	0	203	204	205	206	206	202	207	207	206	207	207	207	207	207	206	207	206	207	207	207	207	207	207	207	207	207	207				
1992	0	0	0	0	254	256	256	262	264	265	268	267	268	268	268	268	268	269	268	269	269	269	269	269	269	269	269	269	269	269	269	269				
1993	0	0	0	306	307	312	311	310	313	314	316	316	317	316	317	317	317	317	317	316	317	317	317	317	317	317	317	317	317	317	317	317				
1994	0	0	351	355	360	365	365	359	365	370	372	372	374	374	375	375	375	374	373	373	372	374	374	374	374	374	374	374	374	374	374	374				
1995	0	339	345	364	374	377	379	383	387	387	389	389	389	389	389	389	389	390	390	390	390	390	390	390	390	390	390	390	390	390	390	390				
1996	274	355	391	413	418	424	426	433	434	434	433	434	434	434	434	434	434	434	434	433	434	434	434	434	434	434	434	434	434	434	434	434				
1997	84	297	356	390	397	406	410	416	415	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416				
1998	173	352	492	514	539	547	550	552	554	553	553	553	553	553	553	553	553	554	553	554	554	554	554	554	554	554	554	554	554	554	554	554				
1999	233	803	834	856	873	877	879	882	881	882	882	883	884	883	884	885	886	887	887	887	887	887	887	887	887	887	887	887	887	887	887	887	887			
2000	381	554	603	626	634	635	639	640	641	643	644	643	643	644	644	644	644	645	646	646	646	646	646	647												
2001	389	761	822	850	861	865	869	874	874	873	875	876	873	876	874	876	876	876	875	875	875	875	875													
2002	651	922	985	1,006	1,008	1,019	1,021	1,019	1,018	1,019	1,023	1,023	1,024	1,023	1,024	1,024	1,023	1,025	1,025	1,025	1,025	1,025	1,025	1,023												
2003	679	925	991	1,013	1,027	1,033	1,034	1,031	1,031	1,037	1,037	1,037	1,036	1,037	1,036	1,035	1,036	1,035	1,036	1,037	1,035															
2004	511	700	752	780	796	800	802	798	803	804	803	805	804	801	803	804	803	803	803	803																
2005	517	743	821	839	844	849	850	852	855	855	853	855	854	853	856	856	854																			
2006	400	617	682	699	711	714	712	710	714	713	716	717	717	717	718	718	718																			
2007	396	582	634	655	663	664	671	673	674	674	673	673	673	678	679	679																				
2008	430	618	694	704	711	714	719	721	720	723	724	723	724	723	724	725																				
2009	306	509	584	594	598	601	603	605	602	605	605	606	605	606	605																					
2010	358	540	578	592	601	603	605	609	606	611	611	611																								
2011	325	475	509	521	521	525	533	535	536	536	536																									
2012	320	488	548	549	554	561	559	560	562	562																										
2013	232	383	416	428	440	438	442	447	451																											
2014	298	434	476	491	502	511	515	513																												
2015	301	458	502	526	531	534	540																													
2016	217	347	386	395	404	407																														
2017	201	320	357	373	375																															
2018	186	265	287	301																																
2019	118	182	193																																	
2020	84	140																																		
2021	76																																			
16,317																																				

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																															As of 6/30/2022				
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372					
1991		12.92%	77.44%	74.28%	96.26%	103.96%	153.82%	100.00%	91.12%	91.12%	99.99%	100.00%	100.00%	90.96%	90.96%	100.00%	100.00%	100.00%	98.08%	100.00%	100.00%	59.32%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	1	
1992	2.89%	22.06%	47.32%	65.24%	77.23%	81.77%	77.99%	88.56%	90.80%	79.94%	84.48%	91.47%	82.43%	86.45%	86.45%	98.79%	100.00%	100.00%	99.96%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1993	2.36%	12.52%	36.46%	53.49%	59.77%	100.00%	78.87%	77.63%	69.79%	78.16%	82.64%	93.01%	100.00%	94.51%	100.00%	100.00%	100.00%	100.00%	96.27%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
1994	10.10%	21.06%	41.91%	46.70%	44.21%	72.21%	78.90%	50.11%	61.81%	78.00%	87.91%	89.68%	96.69%	98.77%	100.00%	100.00%	100.00%	100.00%	90.75%	74.97%	79.19%	79.14%	88.26%	90.22%	92.18%	95.01%	96.31%	97.67%	98.77%				98.77%	98.77%	98.77%	
1995	1.84%	19.31%	25.99%	57.41%	63.14%	55.17%	62.00%	63.07%	81.59%	76.85%	82.29%	82.29%	85.87%	86.16%	88.75%	84.94%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1996	10.51%	19.41%	47.58%	55.89%	58.81%	59.75%	64.84%	87.99%	88.76%	97.02%	91.02%	94.51%	97.06%	97.61%	99.01%	86.38%	86.46%	86.49%	74.34%	75.09%	75.30%	75.30%	75.87%	75.97%	76.68%	76.68%								76.68%	76.68%	
1997	0.24%	3.15%	13.96%	23.39%	18.89%	30.28%	51.13%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1998	1.81%	5.48%	6.82%	8.65%	29.89%	66.11%	78.28%	84.79%	94.44%	94.45%	93.45%	81.36%	81.36%	68.80%	75.48%	75.60%	69.01%	82.53%	77.65%	83.85%	83.85%	82.05%	83.96%	83.96%										83.96%	83.96%	
1999	0.00%	16.11%	19.43%	34.85%	63.22%	75.53%	75.84%	85.64%	85.95%	88.37%	87.13%	86.22%	70.97%	69.96%	71.56%	63.10%	66.68%	100.00%	90.39%	90.45%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
2000	2.40%	16.70%	43.98%	70.87%	75.90%	82.59%	83.23%	92.03%	90.43%	93.30%	94.83%	81.34%	79.53%	89.85%	88.02%	89.15%	91.72%	93.31%	94.33%	97.94%	93.83%	96.23%												96.23%	96.23%	
2001	15.24%	51.23%	77.86%	84.96%	89.89%	92.19%	94.20%	96.09%	96.11%	97.37%	94.89%	95.14%	84.11%	85.78%	87.91%	86.40%	88.83%	82.53%	78.73%	79.89%	79.91%													79.91%	79.91%	
2002	19.14%	62.53%	78.31%	88.25%	89.94%	93.69%	95.99%	94.13%	92.71%	93.53%	94.02%	95.49%	94.46%	91.71%	93.34%	89.51%	85.79%	88.82%	90.46%	89.83%														89.83%	89.83%	
2003	29.84%	66.52%	81.71%	88.46%	89.63%	96.11%	96.19%	96.21%	90.08%	91.67%	90.88%	89.77%	92.77%	93.47%	93.61%	89.91%	89.64%	90.24%	86.58%															86.58%	86.58%	
2004	17.62%	54.64%	79.75%	86.88%	92.32%	98.32%	98.36%	71.27%	93.61%	89.65%	86.49%	87.89%	83.60%	83.27%	90.19%	84.76%	85.33%	85.73%																85.73%	85.73%	
2005	31.73%	60.17%	83.51%	90.11%	93.21%	93.49%	91.63%	94.27%	89.61%	88.55%	85.74%	90.69%	86.69%	86.32%	91.68%	91.95%	82.78%																	82.78%	82.78%	
2006	27.41%	65.46%	83.00%	87.86%	93.67%	88.60%	76.73%	77.26%	80.55%	75.82%	81.68%	90.20%	92.11%	90.61%	94.00%	91.41%																		91.41%	91.41%	
2007	30.42%	67.09%	74.57%	81.02%	74.86%	81.07%	82.02%	82.42%	81.48%	85.59%	85.72%	85.09%	97.45%	98.79%	99.06%	91.41%																		99.06%	99.06%	
2008	19.63%	51.42%	74.65%	64.84%	70.34%	76.78%	87.64%	92.19%	82.07%	86.56%	88.06%	88.87%	88.64%	90.70%																				90.70%	90.70%	
2009	18.40%	56.59%	72.00%	80.41%	75.04%	81.08%	90.07%	92.50%	82.23%	85.72%	88.91%	89.41%	88.41%																					88.41%	88.41%	
2010	15.99%	48.14%	69.05%	77.64%	80.88%	86.90%	90.54%	92.62%	89.00%	93.30%	92.19%	83.82%																						83.82%	83.82%	
2011	18.48%	58.54%	76.99%	76.35%	80.50%	81.38%	67.20%	69.39%	71.98%	73.51%	73.38%																								73.38%	73.38%
2012	22.23%	55.81%	86.82%	90.76%	91.88%	92.47%	90.91%	91.55%	93.58%	94.20%																									94.20%	94.20%
2013	15.51%	52.61%	69.52%	74.53%	80.59%	80.32%	82.65%	86.65%	92.05%																										92.05%	92.05%
2014	13.73%	46.57%	66.74%	75.48%	85.38%	91.26%	94.25%	92.34%																											92.34%	92.34%
2015	18.94%	54.35%	69.31%	75.54%	79.14%	80.96%	84.67%																												84.67%	84.67%
2016	20.11%	53.74%	72.18%	79.07%	81.67%	86.76%																													86.76%	86.76%
2017	19.39%	57.33%	71.26%	85.15%	87.74%																														87.74%	87.74%
2018	25.16%	48.88%	64.95%	79.10%																															79.10%	79.10%
2019	23.57%	58.07%	69.46%																																69.46%	69.46%
2020	18.11%	48.40%																																	48.40%	48.40%
2021	14.13%																																		14.13%	14.13%
<u>Age-to-Ult</u>																																				
<u>Paid</u>	9.107	3.324	2.528	2.188	1.999	1.850	1.738	1.639	1.567	1.499	1.455	1.412	1.351	1.296	1.256	1.211	1.175	1.141	1.116	1.096	1.080	1.068	1.059	1.051	1.045	1.040	1.036	1.033	1.030	1.028	1.027					
<u>Reported</u>	2.154	1.817	1.765	1.681	1.632	1.592	1.516	1.494	1.459	1.430	1.354	1.314	1.276	1.233	1.191	1.174	1.134	1.106	1.085	1.068	1.054	1.044	1.035	1.028	1.023	1.019	1.016	1.013	1.011	1.009	1.008					
<u>Implied Ratio</u>	23.65%	54.68%	69.81%	76.79%	81.64%	86.02%	87.25%	91.12%	92.53%	93.46%	93.01%	93.10%	94.46%	95.09%	94.82%	96.87%	96.50%	96.97%	97.21%	97.41%	97.56%	97.69%	97.79%	97.87%	97.93%	97.98%	98.02%	98.06%	98.08%	98.10%	98.12%					

**STATE OF CONNECTICUT
GROUP 5 - DEPARTMENT OF CHILDREN & FAMILIES
OTHER THAN MEDICAL & INDEMNITY**

Section V
Exhibit III
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	668,586	668,586	0	12,393	12,393	0	12,393	12,393	0
1992	763,340	763,340	0	31,174	31,174	0	31,174	31,174	0
1993	925,210	925,210	0	20,753	20,753	0	20,753	20,753	0
1994	1,043,690	1,043,690	0	63,387	64,100	714	64,896	64,896	0
1995	1,000,510	1,000,510	0	45,174	45,174	0	45,174	45,174	0
1996	1,283,190	1,283,190	0	40,758	40,758	0	53,157	53,157	0
1997	1,352,910	1,352,910	0	12,479	12,479	0	12,479	12,479	0
1998	1,551,440	1,551,440	0	23,467	23,467	0	27,951	27,951	0
1999	1,748,265	1,748,265	0	94,064	95,933	1,869	94,064	104,251	10,187
2000	1,828,139	1,828,139	0	197,993	202,989	4,996	211,010	210,948	(62)
2001	1,949,364	1,949,364	0	268,766	268,831	65	336,431	336,431	0
2002	2,040,588	2,040,588	0	359,762	362,560	2,798	397,712	403,602	5,891
2003	2,091,593	2,091,593	0	406,794	415,858	9,064	450,793	480,324	29,531
2004	2,312,243	2,312,243	0	342,102	345,941	3,839	400,931	403,500	2,569
2005	2,467,950	2,467,950	0	193,165	193,894	729	210,080	234,241	24,161
2006	2,603,078	2,603,078	0	268,941	270,035	1,093	286,096	295,401	9,306
2007	2,744,942	2,744,942	0	289,576	290,375	798	293,135	293,135	0
2008	2,855,046	2,855,046	0	262,316	263,015	699	295,950	289,972	(5,979)
2009	2,643,257	2,643,257	0	306,652	307,704	1,052	342,986	348,043	5,057
2010	2,625,915	2,625,915	0	487,442	500,395	12,953	528,763	596,999	68,236
2011	2,632,898	2,632,898	0	762,176	775,244	13,067	1,036,828	1,056,522	19,694
2012	2,463,895	2,463,895	0	623,998	631,924	7,926	666,812	670,819	4,008
2013	2,567,464	2,567,464	0	722,600	728,214	5,614	833,896	791,071	(42,824)
2014	2,759,164	2,759,164	0	790,958	813,280	22,321	839,213	880,742	41,529
2015	2,780,176	2,780,176	0	835,429	848,219	12,791	1,031,965	1,001,751	(30,214)
2016	2,719,816	2,719,816	0	684,767	703,904	19,137	838,414	811,365	(27,049)
2017	2,674,824	2,674,824	0	555,405	571,195	15,789	652,277	650,975	(1,302)
2018	2,673,355	2,673,355	0	347,182	367,743	20,561	534,555	464,931	(69,624)
2019	2,660,591	2,660,591	0	320,569	396,010	75,441	552,003	570,137	18,134
2020	2,630,601	2,630,601	0	108,590	279,534	170,944	599,578	577,576	(22,003)
2021		2,688,873			88,317			625,036	
Total	63,062,043	65,750,916	0	9,478,830	9,971,410	404,264	11,701,466	12,365,747	39,245

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

Section VI
Exhibit I
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,835,012	15,496,925	15,624,953	15,784,900	15,836,723	287,975	339,798	128,028	159,947	211,770
1992	2,107,250	15,565,752	15,605,949	15,754,793	15,831,092	189,041	265,340	40,197	148,844	225,143
1993	2,574,670	10,205,387	10,966,638	11,051,071	11,135,504	845,684	930,117	761,251	84,433	168,866
1994	2,822,700	6,936,700	6,936,701	6,993,854	7,064,265	57,154	127,565	1	57,153	127,564
1995	3,058,600	7,701,711	8,728,349	8,805,509	8,860,509	1,103,798	1,158,798	1,026,638	77,160	132,160
1996	3,135,250	11,026,622	11,533,914	11,643,586	11,753,258	616,964	726,636	507,292	109,672	219,344
1997	2,882,650	8,894,357	9,321,288	9,337,965	9,512,421	443,609	618,064	426,932	16,677	191,133
1998	2,795,680	8,715,372	8,917,425	8,970,666	9,115,039	255,295	399,667	202,053	53,241	197,614
1999	3,376,674	12,423,244	12,767,727	12,948,277	13,074,190	525,033	650,946	344,484	180,550	306,463
2000	3,266,127	18,249,070	19,159,314	19,412,994	19,532,626	1,163,923	1,283,556	910,243	253,680	373,312
2001	3,312,646	15,730,880	16,120,639	16,349,052	16,578,693	618,173	847,813	389,759	228,413	458,053
2002	3,448,729	14,565,146	14,768,981	15,094,812	15,229,585	529,666	664,439	203,835	325,831	460,604
2003	3,593,435	15,110,111	15,546,480	15,808,556	16,070,633	698,446	960,522	436,369	262,076	524,153
2004	3,716,570	14,209,747	17,654,865	17,980,355	18,305,845	3,770,608	4,096,098	3,445,118	325,490	650,980
2005	3,828,903	15,843,707	16,211,062	16,996,318	17,214,583	1,152,611	1,370,876	367,355	785,256	1,003,520
2006	4,088,111	15,505,830	16,208,527	16,933,429	17,163,386	1,427,599	1,657,556	702,697	724,903	954,859
2007	4,369,153	17,389,749	18,143,219	19,386,142	19,561,142	1,996,392	2,171,392	753,470	1,242,923	1,417,923
2008	4,474,738	20,077,825	21,951,926	23,243,265	23,605,741	3,165,439	3,527,916	1,874,101	1,291,338	1,653,815
2009	4,205,012	16,479,696	18,427,586	19,413,706	19,815,033	2,934,009	3,335,337	1,947,890	986,120	1,387,447
2010	4,330,958	11,999,890	12,603,976	13,945,655	14,145,655	1,945,765	2,145,765	604,086	1,341,679	1,541,679
2011	4,318,845	12,958,633	13,266,495	15,164,047	15,409,947	2,205,414	2,451,314	307,862	1,897,553	2,143,452
2012	4,109,903	12,667,788	13,452,414	15,128,115	15,336,333	2,460,327	2,668,544	784,626	1,675,701	1,883,919
2013	4,403,533	14,236,516	15,725,989	17,370,931	17,734,549	3,134,414	3,498,033	1,489,473	1,644,941	2,008,560
2014	4,444,315	12,671,378	13,266,224	15,841,235	16,241,235	3,169,857	3,569,857	594,846	2,575,011	2,975,011
2015	4,332,556	14,960,942	16,413,176	19,772,376	20,222,376	4,811,434	5,261,434	1,452,234	3,359,200	3,809,200
2016	3,966,639	11,326,856	12,649,442	15,888,640	16,388,640	4,561,784	5,061,784	1,322,586	3,239,198	3,739,198
2017	3,915,790	10,138,855	11,151,341	15,076,998	15,626,998	4,938,144	5,488,144	1,012,487	3,925,657	4,475,657
2018	4,028,918	11,015,361	12,969,663	18,401,253	18,938,220	7,385,892	7,922,859	1,954,302	5,431,590	5,968,557
2019	4,057,026	10,975,841	13,458,207	20,220,687	20,832,555	9,244,846	9,856,714	2,482,366	6,762,480	7,374,348
2020	4,134,731	8,349,329	13,391,139	21,485,574	22,700,000	13,136,245	14,350,671	5,041,809	8,094,436	9,308,861
2021	3,382,841	4,430,686	9,047,082	19,533,964	21,033,964	15,103,278	16,603,278	4,616,396	10,486,882	11,986,882
Total	112,317,963	395,859,907	431,990,692	489,738,728	499,870,739	93,878,821	104,010,832	36,130,784	57,748,037	67,880,047

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit I, Sheet 2, Column (15)
- (6) From Section VI, Exhibit I, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
												(13)	(14)	(15)	(16)	(17)	(18)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	1,835,012	15,496,925	15,624,953	128,028	15,733,077	15,836,723	16,670,226	15,784,900	15,733,855	15,836,030	15,784,900	15,768,762	15,818,618	15,784,900	15,836,723	8.602	8.630
1992	2,107,250	15,565,752	15,605,949	40,197	15,823,584	15,831,092	15,881,774	15,827,338	15,823,645	15,831,039	15,827,338	16,183,655	16,264,779	15,754,793	15,831,092	7.476	7.513
1993	2,574,670	10,205,387	10,966,638	761,251	10,391,362	11,135,504	15,191,497	11,135,504	10,404,680	11,135,504	10,404,680	11,057,091	11,147,623	11,051,071	11,135,504	4.292	4.325
1994	2,822,700	6,936,700	6,936,701	1	7,077,522	7,051,008	6,936,704	7,064,265	7,077,258	7,051,223	7,064,265	7,009,048	7,081,230	6,993,854	7,064,265	2.478	2.503
1995	3,058,600	7,701,711	8,728,349	1,026,638	7,878,112	8,882,669	12,282,687	8,882,669	7,900,605	8,882,669	8,882,669	8,804,226	8,869,226	8,805,509	8,860,509	2.879	2.897
1996	3,135,250	11,026,622	11,533,914	507,292	11,315,160	11,753,258	12,918,486	11,753,258	11,326,332	11,753,258	11,753,258	11,643,439	11,766,888	11,643,586	11,753,258	3.714	3.749
1997	2,882,650	8,894,357	9,321,288	426,932	9,163,510	9,512,421	10,245,737	9,512,421	9,173,758	9,512,421	9,512,421	9,319,898	9,501,778	9,337,965	9,512,421	3.239	3.300
1998	2,795,680	8,715,372	8,917,425	202,053	9,023,908	9,115,039	9,267,559	9,069,473	9,025,465	9,114,051	9,069,473	8,917,526	9,055,736	8,970,666	9,115,039	3.209	3.260
1999	3,376,674	12,423,244	12,767,727	344,484	12,948,277	13,074,190	13,239,711	13,011,234	12,950,830	13,072,715	13,011,234	12,886,499	13,209,463	12,948,277	13,074,190	3.835	3.872
2000	3,266,127	18,249,070	19,159,314	910,243	19,167,496	19,658,492	20,185,514	19,412,994	19,179,259	19,652,258	19,412,994	19,325,397	19,434,734	19,412,994	19,532,626	5.944	5.980
2001	3,312,646	15,730,880	16,120,639	389,759	16,666,538	16,577,465	16,496,410	16,622,002	16,664,038	16,578,693	16,622,002	16,245,460	16,512,790	16,349,052	16,578,693	4.935	5.005
2002	3,448,729	14,565,146	14,768,981	203,835	15,526,489	15,225,071	14,960,039	15,375,780	15,517,157	15,229,585	15,375,780	15,025,157	15,198,262	15,094,812	15,229,585	4.377	4.416
2003	3,593,435	15,110,111	15,546,480	436,369	16,202,383	16,070,633	15,955,473	16,136,508	16,197,942	16,072,781	16,136,508	15,651,623	15,964,378	15,808,556	16,070,633	4.399	4.472
2004	3,716,570	14,209,747	17,654,865	3,445,118	15,363,692	18,305,845	20,752,755	18,305,845	15,584,672	18,305,845	18,305,845	17,713,132	18,105,688	17,980,355	18,305,845	4.838	4.925
2005	3,828,903	15,843,707	16,211,062	367,355	17,338,463	16,882,270	16,525,479	17,110,367	17,318,799	16,891,339	17,110,367	16,879,777	17,164,213	16,996,318	17,214,583	4.439	4.496
2006	4,088,111	15,505,830	16,208,527	702,697	17,175,132	16,933,429	16,761,662	17,054,281	17,163,386	16,938,603	17,054,281	16,702,302	16,958,442	16,933,429	17,163,386	4.142	4.198
2007	4,369,153	17,389,749	18,143,219	753,470	19,500,659	19,087,331	18,777,197	19,293,995	19,478,288	19,097,553	19,293,995	19,340,256	19,540,256	19,386,142	19,561,142	4.437	4.477
2008	4,474,738	20,077,825	21,951,926	1,874,101	22,805,576	23,255,889	23,605,741	23,030,733	22,832,507	23,243,265	23,030,733	22,628,738	22,866,131	23,243,265	23,605,741	5.194	5.275
2009	4,205,012	16,479,696	18,427,586	1,947,890	19,012,378	19,815,033	20,585,935	19,413,706	19,065,840	19,786,932	19,413,706	19,397,627	19,767,042	19,413,706	19,815,033	4.617	4.712
2010	4,330,958	11,999,890	12,603,976	604,086	14,080,851	13,810,458	13,477,318	13,945,655	14,060,870	13,822,269	13,945,655	13,856,401	14,106,401	13,945,655	14,145,655	3.220	3.266
2011	4,318,845	12,958,633	13,266,495	307,862	15,457,362	14,870,733	13,884,111	15,164,047	15,409,947	14,902,375	15,164,047	15,263,847	15,572,921	15,164,047	15,409,947	3.511	3.568
2012	4,109,903	12,667,788	13,452,414	784,626	15,382,423	15,290,242	15,128,115	15,336,333	15,374,289	15,295,782	16,505,419	14,914,263	15,117,624	15,128,115	15,336,333	3.681	3.732
2013	4,403,533	14,236,516	15,725,989	1,489,473	17,633,068	18,321,287	19,865,566	20,047,614	18,098,167	18,565,829	17,370,931	17,495,919	17,993,649	17,370,931	17,734,549	3.945	4.027
2014	4,444,315	12,671,378	13,266,224	594,846	16,133,965	15,841,970	15,125,263	20,250,967	17,017,534	16,558,829	15,841,235	15,955,217	16,455,217	15,841,235	16,241,235	3.564	3.654
2015	4,332,556	14,960,942	16,413,176	1,452,234	19,677,799	20,285,926	22,094,829	19,830,380	19,714,373	20,198,959	18,099,482	19,286,326	19,876,070	19,772,376	20,222,376	4.564	4.668
2016	3,966,639	11,326,856	12,649,442	1,322,586	15,642,863	16,134,417	17,417,608	18,275,775	16,369,307	16,596,942	14,803,859	16,109,831	16,785,719	15,888,640	16,388,640	4.006	4.132
2017	3,915,790	10,138,855	11,151,341	1,012,487	15,122,358	15,076,998	14,962,522	18,138,339	16,116,261	15,874,091	15,971,266	15,377,058	16,192,945	15,076,998	15,626,998	3.850	3.991
2018	4,028,918	11,015,361	12,969,663	1,954,302	18,401,253	18,762,912	19,484,637	18,838,220	18,576,643	18,786,164	15,872,088	18,200,179	19,155,497	18,401,253	18,938,220	4.567	4.701
2019	4,057,026	10,975,841	13,458,207	2,482,366	21,635,577	20,832,555	19,792,967	19,104,027	20,388,296	20,220,687	20,154,859	18,953,579	19,973,317	20,220,687	20,832,555	4.984	5.135
2020	4,134,731	8,349,329	13,391,139	5,041,809	23,296,746	24,045,335	24,644,134	19,469,927	20,841,422	22,018,027	20,953,121	19,069,087	20,469,087	21,485,574	22,700,000	5.196	5.490
2021	3,382,841	4,430,686	9,047,082	4,616,396	28,187,041	26,479,479	25,521,606	15,929,374	17,856,142	19,533,964	22,383,649			19,533,964	21,033,964	5.774	6.218
Total	112,317,963	395,859,907	431,990,692	36,130,784	498,764,623	503,755,674	518,639,262	498,127,928	488,241,569	496,359,683	490,862,882	464,981,319	475,925,721	489,738,728	499,870,739		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section VI, Exhibit I, Sheet 9, Column (6)
- (7) From Section VI, Exhibit I, Sheet 10, Column (6)
- (8) From Section VI, Exhibit I, Sheet 11, Column (10)
- (9) From Section VI, Exhibit I, Sheet 6, Column (4)
- (10) From Section VI, Exhibit I, Sheet 6, Column (10)
- (11) From Section VI, Exhibit I, Sheet 7, Column (10)
- (12) From Section VI, Exhibit I, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

Section VI
Exhibit I
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low (2)	High (3)	Low (4)	High (5)	Low (6)	High (7)		
1991	15,768,762	15,818,618	15,784,900	15,836,723	16,138	18,105	15,496,925	15,624,953
1992	16,183,655	16,264,779	15,754,793	15,831,092	(428,861)	(433,687)	15,565,752	15,605,949
1993	11,057,091	11,147,623	11,051,071	11,135,504	(6,020)	(12,119)	10,205,387	10,966,638
1994	7,009,048	7,081,230	6,993,854	7,064,265	(15,194)	(16,965)	6,936,700	6,936,701
1995	8,804,226	8,869,226	8,805,509	8,860,509	1,283	(8,717)	7,701,711	8,728,349
1996	11,643,439	11,766,888	11,643,586	11,753,258	147	(13,630)	11,026,622	11,533,914
1997	9,319,898	9,501,778	9,337,965	9,512,421	18,067	10,643	8,894,357	9,321,288
1998	8,917,526	9,055,736	8,970,666	9,115,039	53,140	59,303	8,715,372	8,917,425
1999	12,886,499	13,209,463	12,948,277	13,074,190	61,778	(135,272)	12,423,244	12,767,727
2000	19,325,397	19,434,734	19,412,994	19,532,626	87,597	97,892	18,249,070	19,159,314
2001	16,245,460	16,512,790	16,349,052	16,578,693	103,593	65,903	15,730,880	16,120,639
2002	15,025,157	15,198,262	15,094,812	15,229,585	69,655	31,323	14,565,146	14,768,981
2003	15,651,623	15,964,378	15,808,556	16,070,633	156,934	106,255	15,110,111	15,546,480
2004	17,713,132	18,105,688	17,980,355	18,305,845	267,223	200,157	14,209,747	17,654,865
2005	16,879,777	17,164,213	16,996,318	17,214,583	116,541	50,370	15,843,707	16,211,062
2006	16,702,302	16,958,442	16,933,429	17,163,386	231,127	204,944	15,505,830	16,208,527
2007	19,340,256	19,540,256	19,386,142	19,561,142	45,886	20,886	17,389,749	18,143,219
2008	22,628,738	22,866,131	23,243,265	23,605,741	614,527	739,610	20,077,825	21,951,926
2009	19,397,627	19,767,042	19,413,706	19,815,033	16,078	47,991	16,479,696	18,427,586
2010	13,856,401	14,106,401	13,945,655	14,145,655	89,254	39,254	11,999,890	12,603,976
2011	15,263,847	15,572,921	15,164,047	15,409,947	(99,800)	(162,974)	12,958,633	13,266,495
2012	14,914,263	15,117,624	15,128,115	15,336,333	213,852	218,709	12,667,788	13,452,414
2013	17,495,919	17,993,649	17,370,931	17,734,549	(124,988)	(259,100)	14,236,516	15,725,989
2014	15,955,217	16,455,217	15,841,235	16,241,235	(113,982)	(213,982)	12,671,378	13,266,224
2015	19,286,326	19,876,070	19,772,376	20,222,376	486,051	346,306	14,960,942	16,413,176
2016	16,109,831	16,785,719	15,888,640	16,388,640	(221,191)	(397,080)	11,326,856	12,649,442
2017	15,377,058	16,192,945	15,076,998	15,626,998	(300,060)	(565,947)	10,138,855	11,151,341
2018	18,200,179	19,155,497	18,401,253	18,938,220	201,074	(217,277)	11,015,361	12,969,663
2019	18,953,579	19,973,317	20,220,687	20,832,555	1,267,108	859,238	10,975,841	13,458,207
2020	19,069,087	20,469,087	21,485,574	22,700,000	2,416,487	2,230,913	8,349,329	13,391,139
2021	0	0	19,533,964	21,033,964	19,533,964	21,033,964	4,430,686	9,047,082
Total	464,981,319	475,925,721	489,738,728	499,870,739	24,757,409	23,945,018	395,859,907	431,990,692
Total Excluding Latest	464,981,319	475,925,721	470,204,765	478,836,775	5,223,445	2,911,054	391,429,222	422,943,610

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section VI, Exhibit I, Sheet 2, Column (15)
- (5) From Section VI, Exhibit I, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Loss @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	15,768,762	15,818,618	15,475,760	15,496,925	1.016	1.014	29,095	34,046	21,165	(7,931)	(12,881)
1992	16,183,655	16,264,779	15,534,819	15,565,752	1.017	1.016	62,638	70,470	30,933	(31,705)	(39,537)
1993	11,057,091	11,147,623	10,157,204	10,205,387	1.020	1.017	96,736	106,468	48,183	(48,553)	(58,285)
1994	7,009,048	7,081,230	6,936,700	6,936,700	1.022	1.020	8,552	17,085	0	(8,552)	(17,085)
1995	8,804,226	8,869,226	7,629,550	7,701,711	1.026	1.022	150,838	159,184	72,161	(78,676)	(87,023)
1996	11,643,439	11,766,888	10,980,501	11,026,622	1.030	1.026	91,399	108,419	46,121	(45,279)	(62,299)
1997	9,319,898	9,501,778	8,834,760	8,894,357	1.034	1.030	61,907	85,116	59,597	(2,310)	(25,520)
1998	8,917,526	9,055,736	8,612,825	8,715,372	1.040	1.034	40,609	59,029	102,547	61,938	43,518
1999	12,886,499	13,209,463	12,305,007	12,423,244	1.047	1.040	88,073	136,989	118,237	30,164	(18,752)
2000	19,325,397	19,434,734	18,180,812	18,249,070	1.056	1.047	174,989	191,705	68,259	(106,730)	(123,446)
2001	16,245,460	16,512,790	15,546,675	15,730,880	1.063	1.056	68,550	94,775	184,205	115,655	89,430
2002	15,025,157	15,198,262	14,460,259	14,565,146	1.070	1.063	56,627	73,980	104,888	48,261	30,908
2003	15,651,623	15,964,378	14,957,126	15,110,111	1.079	1.070	72,989	105,858	152,984	79,995	47,126
2004	17,713,132	18,105,688	14,026,563	14,209,747	1.091	1.079	458,562	507,391	183,184	(275,378)	(324,207)
2005	16,879,777	17,164,213	15,777,263	15,843,707	1.106	1.091	138,324	174,010	66,444	(71,880)	(107,566)
2006	16,702,302	16,958,442	15,365,861	15,505,830	1.120	1.106	144,404	172,080	139,970	(4,434)	(32,111)
2007	19,340,256	19,540,256	17,248,011	17,389,749	1.136	1.120	215,381	235,970	141,738	(73,643)	(94,232)
2008	22,628,738	22,866,131	19,824,119	20,077,825	1.155	1.136	306,990	332,974	253,706	(53,283)	(79,268)
2009	19,397,627	19,767,042	16,194,911	16,479,696	1.175	1.155	311,210	347,106	284,785	(26,425)	(62,321)
2010	13,856,401	14,106,401	11,780,839	11,999,890	1.196	1.175	190,516	213,464	219,051	28,535	5,587
2011	15,263,847	15,572,921	12,764,467	12,958,633	1.220	1.196	227,194	255,289	194,166	(33,029)	(61,124)
2012	14,914,263	15,117,624	12,335,919	12,667,788	1.242	1.220	191,792	206,919	331,869	140,077	124,949
2013	17,495,919	17,993,649	13,859,618	14,236,516	1.276	1.242	356,351	405,128	376,898	20,547	(28,230)
2014	15,955,217	16,455,217	12,427,109	12,671,378	1.320	1.276	385,696	440,357	244,269	(141,427)	(196,087)
2015	19,286,326	19,876,070	14,250,628	14,960,942	1.386	1.320	652,012	728,371	710,314	58,302	(18,057)
2016	16,109,831	16,785,719	10,405,857	11,326,856	1.483	1.386	826,325	924,240	920,999	94,674	(3,241)
2017	15,377,058	16,192,945	8,977,338	10,138,855	1.632	1.483	1,013,388	1,142,582	1,161,516	148,129	18,934
2018	18,200,179	19,155,497	9,453,703	11,015,361	1.925	1.632	1,701,667	1,887,528	1,561,658	(140,008)	(325,870)
2019	18,953,579	19,973,317	7,887,282	10,975,841	2.743	1.925	2,697,709	2,946,297	3,088,559	390,850	142,262
2020	19,069,087	20,469,087	3,674,783	8,349,329	6.200	2.743	3,730,104	4,069,329	4,674,546	944,442	605,216
Total	464,981,319	475,925,721	375,866,271	391,429,222			14,550,627	16,232,160	15,562,951	1,012,324	(669,209)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss	Selected High Ultimate Loss	Unlimited Reported Loss	Unlimited Reported Loss	Reported LDF	Projected Reported LDF	Method 1 Low Expected Reported Emergence Loss	Method 1 High Expected Reported Emergence Loss	Actual Reported Emergence Loss	Actual - Expected	
	@ 06/30/2021	@ 06/30/2021	@ 06/30/2021	@ 06/30/2022	@ 06/30/2021	@ 06/30/2022	@ 06/30/2022	@ 06/30/2022	@ 06/30/2022	@ 06/30/2022	Method 1 Low Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	15,768,762	15,818,618	15,600,152	15,624,953	1.014	1.013	16,756	21,710	24,801	8,046	3,091
1992	16,183,655	16,264,779	16,021,405	15,605,949	1.015	1.014	12,497	18,746	(415,456)	(427,954)	(434,202)
1993	11,057,091	11,147,623	10,966,560	10,966,638	1.017	1.015	7,129	14,258	79	(7,051)	(14,180)
1994	7,009,048	7,081,230	6,946,601	6,936,701	1.018	1.017	5,018	10,818	(9,901)	(14,918)	(20,719)
1995	8,804,226	8,869,226	8,718,724	8,728,349	1.020	1.018	6,998	12,319	9,625	2,626	(2,694)
1996	11,643,439	11,766,888	11,519,989	11,533,914	1.021	1.020	10,275	20,551	13,924	3,649	(6,626)
1997	9,319,898	9,501,778	9,284,003	9,321,288	1.023	1.021	3,034	18,404	37,285	34,252	18,881
1998	8,917,526	9,055,736	8,879,316	8,917,425	1.026	1.023	3,274	15,115	38,109	34,835	22,994
1999	12,886,499	13,209,463	12,846,893	12,767,727	1.028	1.026	3,435	31,448	(79,166)	(82,601)	(110,613)
2000	19,325,397	19,434,734	19,074,047	19,159,314	1.031	1.028	22,042	31,630	85,266	63,224	53,636
2001	16,245,460	16,512,790	15,972,834	16,120,639	1.034	1.031	24,143	47,816	147,805	123,662	99,989
2002	15,025,157	15,198,262	14,713,225	14,768,981	1.038	1.034	27,862	43,324	55,756	27,894	12,432
2003	15,651,623	15,964,378	15,338,868	15,546,480	1.041	1.038	23,425	46,851	207,613	184,187	160,762
2004	17,713,132	18,105,688	17,320,576	17,654,865	1.045	1.041	37,851	75,701	334,289	296,438	258,587
2005	16,879,777	17,164,213	16,096,521	16,211,062	1.049	1.045	51,303	69,934	114,541	63,238	44,607
2006	16,702,302	16,958,442	15,816,565	16,208,527	1.056	1.049	110,716	142,733	391,962	281,246	249,229
2007	19,340,256	19,540,256	17,948,975	18,143,219	1.063	1.056	153,629	175,714	194,244	40,615	18,530
2008	22,628,738	22,866,131	20,855,006	21,951,926	1.072	1.063	197,356	223,770	1,096,920	899,564	873,150
2009	19,397,627	19,767,042	18,132,871	18,427,586	1.090	1.072	238,575	308,259	294,715	56,140	(13,543)
2010	13,856,401	14,106,401	12,274,675	12,603,976	1.110	1.090	259,431	300,436	329,301	69,870	28,865
2011	15,263,847	15,572,921	13,289,817	13,266,495	1.125	1.110	220,596	255,135	(23,322)	(243,918)	(278,457)
2012	14,914,263	15,117,624	12,917,950	13,452,414	1.155	1.125	335,867	370,081	534,464	198,597	164,383
2013	17,495,919	17,993,649	15,599,287	15,725,989	1.188	1.155	292,535	369,305	126,702	(165,833)	(242,603)
2014	15,955,217	16,455,217	13,130,952	13,266,224	1.230	1.188	430,528	506,747	135,272	(295,255)	(371,475)
2015	19,286,326	19,876,070	16,112,568	16,413,176	1.270	1.230	387,650	459,682	300,608	(87,041)	(159,074)
2016	16,109,831	16,785,719	12,350,710	12,649,442	1.359	1.270	732,794	864,550	298,732	(434,062)	(565,818)
2017	15,377,058	16,192,945	10,923,424	11,151,341	1.468	1.359	761,603	901,126	227,918	(533,686)	(673,208)
2018	18,200,179	19,155,497	12,816,076	12,969,663	1.585	1.468	735,983	866,571	153,586	(582,397)	(712,984)
2019	18,953,579	19,973,317	11,948,339	13,458,207	1.855	1.585	1,393,290	1,596,108	1,509,868	116,578	(86,240)
2020	19,069,087	20,469,087	7,887,220	13,391,139	2.930	1.855	3,359,521	3,780,142	5,503,918	2,144,397	1,723,776
Total	464,981,319	475,925,721	411,304,150	422,943,610			9,865,117	11,598,984	11,639,460	1,774,343	40,477

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

Section VI
Exhibit I
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,835,012	8.602	15,784,900	98.5%	15,547,970	15,496,925	1.5%	236,930	15,733,855	8.574
1992	2,107,250	7.511	15,827,338	98.4%	15,569,445	15,565,752	1.6%	257,893	15,823,645	7.509
1993	2,574,670	4.325	11,135,504	98.2%	10,936,211	10,205,387	1.8%	199,293	10,404,680	4.041
1994	2,822,700	2.503	7,064,265	98.0%	6,923,707	6,936,700	2.0%	140,558	7,077,258	2.507
1995	3,058,600	2.904	8,882,669	97.8%	8,683,775	7,701,711	2.2%	198,894	7,900,605	2.583
1996	3,135,250	3.749	11,753,258	97.4%	11,453,549	11,026,622	2.6%	299,710	11,326,332	3.613
1997	2,882,650	3.300	9,512,421	97.1%	9,233,019	8,894,357	2.9%	279,402	9,173,758	3.182
1998	2,795,680	3.244	9,069,473	96.6%	8,759,380	8,715,372	3.4%	310,094	9,025,465	3.228
1999	3,376,674	3.853	13,011,234	95.9%	12,483,648	12,423,244	4.1%	527,586	12,950,830	3.835
2000	3,266,127	5.944	19,412,994	95.2%	18,482,806	18,249,070	4.8%	930,188	19,179,259	5.872
2001	3,312,646	5.018	16,622,002	94.4%	15,688,844	15,730,880	5.6%	933,158	16,664,038	5.030
2002	3,448,729	4.458	15,375,780	93.8%	14,423,769	14,565,146	6.2%	952,011	15,517,157	4.499
2003	3,593,435	4.491	16,136,508	93.3%	15,048,677	15,110,111	6.7%	1,087,831	16,197,942	4.508
2004	3,716,570	4.925	18,305,845	92.5%	16,930,919	14,209,747	7.5%	1,374,925	15,584,672	4.193
2005	3,828,903	4.469	17,110,367	91.4%	15,635,275	15,843,707	8.6%	1,475,092	17,318,799	4.523
2006	4,088,111	4.172	17,054,281	90.3%	15,396,725	15,505,830	9.7%	1,657,556	17,163,386	4.198
2007	4,369,153	4.416	19,293,995	89.2%	17,205,456	17,389,749	10.8%	2,088,539	19,478,288	4.458
2008	4,474,738	5.147	23,030,733	88.0%	20,276,051	20,077,825	12.0%	2,754,681	22,832,507	5.103
2009	4,205,012	4.617	19,413,706	86.7%	16,827,562	16,479,696	13.3%	2,586,144	19,065,840	4.534
2010	4,330,958	3.220	13,945,655	85.2%	11,884,674	11,999,890	14.8%	2,060,981	14,060,870	3.247
2011	4,318,845	3.511	15,164,047	83.8%	12,712,734	12,958,633	16.2%	2,451,314	15,409,947	3.568
2012	4,109,903	3.732	15,336,333	82.4%	12,629,831	12,667,788	17.6%	2,706,501	15,374,289	3.741
2013	4,403,533	4.553	20,047,614	80.7%	16,185,963	14,236,516	19.3%	3,861,651	18,098,167	4.110
2014	4,444,315	4.557	20,250,967	78.5%	15,904,811	12,671,378	21.5%	4,346,156	17,017,534	3.829
2015	4,332,556	4.577	19,830,380	76.0%	15,076,948	14,960,942	24.0%	4,753,431	19,714,373	4.550
2016	3,966,639	4.607	18,275,775	72.4%	13,233,323	11,326,856	27.6%	5,042,451	16,369,307	4.127
2017	3,915,790	4.632	18,138,339	67.0%	12,160,933	10,138,855	33.0%	5,977,406	16,116,261	4.116
2018	4,028,918	4.676	18,838,220	59.9%	11,276,938	11,015,361	40.1%	7,561,282	18,576,643	4.611
2019	4,057,026	4.709	19,104,027	50.7%	9,691,573	10,975,841	49.3%	9,412,454	20,388,296	5.025
2020	4,134,731	4.709	19,469,927	35.8%	6,977,834	8,349,329	64.2%	12,492,093	20,841,422	5.041
2021	3,382,841	4.709	15,929,374	15.7%	2,503,918	4,430,686	84.3%	13,425,455	17,856,141	5.278
Total	112,317,963		498,127,928		405,746,267	395,859,907		92,381,661	488,241,569	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VI, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VI, Exhibit I, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

Section VI
Exhibit I
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,835,012	8.602	15,784,900	98.7%	15,573,823	15,624,953	1.3%	211,077	15,836,030	8.630
1992	2,107,250	7.511	15,827,338	98.6%	15,602,248	15,605,949	1.4%	225,090	15,831,039	7.513
1993	2,574,670	4.325	11,135,504	98.5%	10,966,638	10,966,638	1.5%	168,866	11,135,504	4.325
1994	2,822,700	2.503	7,064,265	98.4%	6,949,743	6,936,701	1.6%	114,522	7,051,223	2.498
1995	3,058,600	2.904	8,882,669	98.3%	8,728,349	8,728,349	1.7%	154,320	8,882,669	2.904
1996	3,135,250	3.749	11,753,258	98.1%	11,533,914	11,533,914	1.9%	219,344	11,753,258	3.749
1997	2,882,650	3.300	9,512,421	98.0%	9,321,288	9,321,288	2.0%	191,133	9,512,421	3.300
1998	2,795,680	3.244	9,069,473	97.8%	8,872,847	8,917,425	2.2%	196,626	9,114,051	3.260
1999	3,376,674	3.853	13,011,234	97.7%	12,706,247	12,767,727	2.3%	304,987	13,072,715	3.871
2000	3,266,127	5.944	19,412,994	97.5%	18,920,049	19,159,314	2.5%	492,945	19,652,258	6.017
2001	3,312,646	5.018	16,622,002	97.2%	16,163,948	16,120,639	2.8%	458,053	16,578,693	5.005
2002	3,448,729	4.458	15,375,780	97.0%	14,915,175	14,768,981	3.0%	460,604	15,229,585	4.416
2003	3,593,435	4.491	16,136,508	96.7%	15,610,207	15,546,480	3.3%	526,301	16,072,781	4.473
2004	3,716,570	4.925	18,305,845	96.4%	17,654,865	17,654,865	3.6%	650,980	18,305,845	4.925
2005	3,828,903	4.469	17,110,367	96.0%	16,430,090	16,211,062	4.0%	680,277	16,891,339	4.412
2006	4,088,111	4.172	17,054,281	95.7%	16,324,205	16,208,527	4.3%	730,076	16,938,603	4.143
2007	4,369,153	4.416	19,293,995	95.1%	18,339,662	18,143,219	4.9%	954,333	19,097,553	4.371
2008	4,474,738	5.147	23,030,733	94.4%	21,739,394	21,951,926	5.6%	1,291,338	23,243,265	5.194
2009	4,205,012	4.617	19,413,706	93.0%	18,054,359	18,427,586	7.0%	1,359,346	19,786,932	4.706
2010	4,330,958	3.220	13,945,655	91.3%	12,727,361	12,603,976	8.7%	1,218,294	13,822,269	3.192
2011	4,318,845	3.511	15,164,047	89.2%	13,528,167	13,266,495	10.8%	1,635,880	14,902,375	3.451
2012	4,109,903	3.732	15,336,333	88.0%	13,492,965	13,452,414	12.0%	1,843,368	15,295,782	3.722
2013	4,403,533	4.553	20,047,614	85.8%	17,207,774	15,725,989	14.2%	2,839,840	18,565,829	4.216
2014	4,444,315	4.557	20,250,967	83.7%	16,958,362	13,266,224	16.3%	3,292,605	16,558,829	3.726
2015	4,332,556	4.577	19,830,380	80.9%	16,044,597	16,413,176	19.1%	3,785,782	20,198,959	4.662
2016	3,966,639	4.607	18,275,775	78.4%	14,328,274	12,649,442	21.6%	3,947,500	16,596,942	4.184
2017	3,915,790	4.632	18,138,339	74.0%	13,415,589	11,151,341	26.0%	4,722,750	15,874,091	4.054
2018	4,028,918	4.676	18,838,220	69.1%	13,021,719	12,969,663	30.9%	5,816,501	18,786,164	4.663
2019	4,057,026	4.709	19,104,027	64.6%	12,341,547	13,458,207	35.4%	6,762,480	20,220,687	4.984
2020	4,134,731	4.709	19,469,927	55.7%	10,843,039	13,391,139	44.3%	8,626,889	22,018,027	5.325
2021	3,382,841	4.709	15,929,374	34.2%	5,442,492	9,047,082	65.8%	10,486,882	19,533,964	5.774
Total	112,317,963		498,127,928		433,758,937	431,990,692		64,368,991	496,359,683	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section VI, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VI, Exhibit I, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

Section VI
Exhibit I
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated <u>Ultimate Loss</u>		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,835,012	2.427	15,733,077	15,836,723	15,784,900	2.427	0.932	35,726,664	8.021	5.050	8.593	8.602
1992	2,107,250	2.357	15,823,584	15,831,092	15,827,338	2.357	1.016	37,890,860	7.630	4.635	7.718	7.511
1993	2,574,670	2.288	10,391,362	11,135,504	11,135,504	2.288	1.162	29,603,533	5.026	4.053	4.330	4.325
1994	2,822,700	2.221	7,077,522	7,051,008	7,064,265	2.221	1.213	19,036,437	3.036	3.882	2.509	2.503
1995	3,058,600	2.157	7,878,112	8,882,669	8,882,669	2.157	1.152	22,067,760	3.346	4.088	2.906	2.904
1996	3,135,250	2.094	11,315,160	11,753,258	11,753,258	2.094	1.120	27,567,659	4.199	4.203	3.753	3.749
1997	2,882,650	2.033	9,163,510	9,512,421	9,512,421	2.033	1.109	21,447,947	3.660	4.245	3.296	3.300
1998	2,795,680	1.974	9,023,908	9,115,039	9,069,473	1.974	1.099	19,666,607	3.564	4.286	3.231	3.244
1999	3,376,674	1.916	12,948,277	13,074,190	13,011,234	1.916	1.095	27,300,169	4.219	4.300	3.864	3.853
2000	3,266,127	1.860	19,167,496	19,658,492	19,412,994	1.860	1.091	39,412,986	6.487	4.315	5.950	5.944
2001	3,312,646	1.806	16,666,538	16,577,465	16,622,002	1.806	1.087	32,625,076	5.453	4.333	4.987	5.018
2002	3,448,729	1.754	15,526,489	15,225,071	15,375,780	1.754	1.083	29,208,765	4.830	4.347	4.457	4.458
2003	3,593,435	1.702	16,202,383	16,070,633	16,136,508	1.702	1.081	29,701,655	4.855	4.355	4.467	4.491
2004	3,716,570	1.653	15,363,692	18,305,845	18,305,845	1.653	1.079	32,635,736	5.313	4.366	4.872	4.925
2005	3,828,903	1.605	17,338,463	16,882,270	17,110,367	1.605	1.070	29,372,850	4.781	4.402	4.483	4.469
2006	4,088,111	1.558	17,175,132	16,933,429	17,054,281	1.558	1.057	28,093,493	4.411	4.454	4.148	4.172
2007	4,369,153	1.513	19,500,659	19,087,331	19,293,995	1.513	1.051	30,663,617	4.640	4.482	4.427	4.416
2008	4,474,738	1.469	22,805,576	23,255,889	23,030,733	1.469	1.047	35,421,139	5.390	4.496	5.057	5.147
2009	4,205,012	1.426	19,012,378	19,815,033	19,413,706	1.426	1.044	28,883,870	4.818	4.512	4.613	4.617
2010	4,330,958	1.384	14,080,851	13,810,458	13,945,655	1.384	1.041	20,091,425	3.351	4.524	3.199	3.220
2011	4,318,845	1.344	15,457,362	14,870,733	15,164,047	1.344	1.038	21,144,507	3.643	4.538	3.534	3.511
2012	4,109,903	1.305	15,382,423	15,290,242	15,336,333	1.305	1.035	20,704,988	3.861	4.551	4.148	3.732
2013	4,403,533	1.267	17,633,068	18,321,287	17,977,177	1.267	1.034	23,554,558	4.223	4.553	4.150	4.553
2014	4,444,315	1.230	16,133,965	15,841,970	15,987,968	1.230	1.033	20,320,294	3.718	4.557	4.153	4.557
2015	4,332,556	1.194	19,677,799	20,285,926	19,981,863	1.194	1.029	24,546,498	4.745	4.577	4.172	4.577
2016	3,966,639	1.159	15,642,863	16,134,417	15,888,640	1.159	1.022	18,825,081	4.094	4.607	4.200	4.607
2017	3,915,790	1.126	15,122,358	15,076,998	15,099,678	1.126	1.017	17,276,491	3.920	4.632	4.222	4.632
2018	4,028,918	1.093	18,401,253	18,762,912	18,582,082	1.093	1.007	20,448,983	4.645	4.676	4.262	4.676
2019	4,057,026	1.061	21,635,577	20,832,555	21,234,066	1.061	1.000	22,527,221	5.234	4.709	4.292	4.709
2020	4,134,731	1.030	23,296,746	24,045,335	23,671,040	1.030	1.000	24,381,171	5.725	4.709	4.292	4.709
2021	3,382,841	1.000	28,187,041	26,479,479	27,333,260	1.000	1.000	27,333,260	8.080	4.709		4.709
			498,764,623	503,755,674				All Per Wtd Avg	4.441			
								Last 5 Wtd Avg	4.709			
								Last 4 Wtd Avg	4.872			
								Last 3 Wtd Avg	5.195			
												(Note: numbers in bold and italics and with borders are excluded from the calculated averages)
								Selected (14)	4.709			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section VI, Exhibit I, Sheet 9, Column (6)
- (5) From Section VI, Exhibit I, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

Section VI
Exhibit I
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,835,012	15,496,925	1.015	15,733,077	8.574
1992	360.0	2,107,250	15,565,752	1.017	15,823,584	7.509
1993	348.0	2,574,670	10,205,387	1.018	10,391,362	4.036
1994	336.0	2,822,700	6,936,700	1.020	7,077,522	2.507
1995	324.0	3,058,600	7,701,711	1.023	7,878,112	2.576
1996	312.0	3,135,250	11,026,622	1.026	11,315,160	3.609
1997	300.0	2,882,650	8,894,357	1.030	9,163,510	3.179
1998	288.0	2,795,680	8,715,372	1.035	9,023,908	3.228
1999	276.0	3,376,674	12,423,244	1.042	12,948,277	3.835
2000	264.0	3,266,127	18,249,070	1.050	19,167,496	5.869
2001	252.0	3,312,646	15,730,880	1.059	16,666,538	5.031
2002	240.0	3,448,729	14,565,146	1.066	15,526,489	4.502
2003	228.0	3,593,435	15,110,111	1.072	16,202,383	4.509
2004	216.0	3,716,570	14,209,747	1.081	15,363,692	4.134
2005	204.0	3,828,903	15,843,707	1.094	17,338,463	4.528
2006	192.0	4,088,111	15,505,830	1.108	17,175,132	4.201
2007	180.0	4,369,153	17,389,749	1.121	19,500,659	4.463
2008	168.0	4,474,738	20,077,825	1.136	22,805,576	5.097
2009	156.0	4,205,012	16,479,696	1.154	19,012,378	4.521
2010	144.0	4,330,958	11,999,890	1.173	14,080,851	3.251
2011	132.0	4,318,845	12,958,633	1.193	15,457,362	3.579
2012	120.0	4,109,903	12,667,788	1.214	15,382,423	3.743
2013	108.0	4,403,533	14,236,516	1.239	17,633,068	4.004
2014	96.0	4,444,315	12,671,378	1.273	16,133,965	3.630
2015	84.0	4,332,556	14,960,942	1.315	19,677,799	4.542
2016	72.0	3,966,639	11,326,856	1.381	15,642,863	3.944
2017	60.0	3,915,790	10,138,855	1.492	15,122,358	3.862
2018	48.0	4,028,918	11,015,361	1.671	18,401,253	4.567
2019	36.0	4,057,026	10,975,841	1.971	21,635,577	5.333
2020	24.0	4,134,731	8,349,329	2.790	23,296,746	5.634
2021	12.0	3,382,841	4,430,686	6.362	28,187,041	8.332
Total		112,317,963	395,859,907		498,764,623	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit I, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

Section VI
Exhibit I
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,835,012	15,624,953	1.014	15,836,723	8.630
1992	360.0	2,107,250	15,605,949	1.014	15,831,092	7.513
1993	348.0	2,574,670	10,966,638	1.015	11,135,504	4.325
1994	336.0	2,822,700	6,936,701	1.016	7,051,008	2.498
1995	324.0	3,058,600	8,728,349	1.018	8,882,669	2.904
1996	312.0	3,135,250	11,533,914	1.019	11,753,258	3.749
1997	300.0	2,882,650	9,321,288	1.021	9,512,421	3.300
1998	288.0	2,795,680	8,917,425	1.022	9,115,039	3.260
1999	276.0	3,376,674	12,767,727	1.024	13,074,190	3.872
2000	264.0	3,266,127	19,159,314	1.026	19,658,492	6.019
2001	252.0	3,312,646	16,120,639	1.028	16,577,465	5.004
2002	240.0	3,448,729	14,768,981	1.031	15,225,071	4.415
2003	228.0	3,593,435	15,546,480	1.034	16,070,633	4.472
2004	216.0	3,716,570	17,654,865	1.037	18,305,845	4.925
2005	204.0	3,828,903	16,211,062	1.041	16,882,270	4.409
2006	192.0	4,088,111	16,208,527	1.045	16,933,429	4.142
2007	180.0	4,369,153	18,143,219	1.052	19,087,331	4.369
2008	168.0	4,474,738	21,951,926	1.059	23,255,889	5.197
2009	156.0	4,205,012	18,427,586	1.075	19,815,033	4.712
2010	144.0	4,330,958	12,603,976	1.096	13,810,458	3.189
2011	132.0	4,318,845	13,266,495	1.121	14,870,733	3.443
2012	120.0	4,109,903	13,452,414	1.137	15,290,242	3.720
2013	108.0	4,403,533	15,725,989	1.165	18,321,287	4.161
2014	96.0	4,444,315	13,266,224	1.194	15,841,970	3.565
2015	84.0	4,332,556	16,413,176	1.236	20,285,926	4.682
2016	72.0	3,966,639	12,649,442	1.276	16,134,417	4.068
2017	60.0	3,915,790	11,151,341	1.352	15,076,998	3.850
2018	48.0	4,028,918	12,969,663	1.447	18,762,912	4.657
2019	36.0	4,057,026	13,458,207	1.548	20,832,555	5.135
2020	24.0	4,134,731	13,391,139	1.796	24,045,335	5.815
2021	12.0	3,382,841	9,047,082	2.927	26,479,479	7.828
Total		112,317,963	431,990,692		503,755,674	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit I, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

Section VI
Exhibit I
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	1,835,012	15,496,925	15,624,953	128,028	1.015	1.014	9.164	16,670,226	9.085
1992	360.0	2,107,250	15,565,752	15,605,949	40,197	1.017	1.014	7.862	15,881,774	7.537
1993	348.0	2,574,670	10,205,387	10,966,638	761,251	1.018	1.015	6.550	15,191,497	5.900
1994	336.0	2,822,700	6,936,700	6,936,701	1	1.020	1.016	5.399	6,936,704	2.457
1995	324.0	3,058,600	7,701,711	8,728,349	1,026,638	1.023	1.018	4.462	12,282,687	4.016
1996	312.0	3,135,250	11,026,622	11,533,914	507,292	1.026	1.019	3.729	12,918,486	4.120
1997	300.0	2,882,650	8,894,357	9,321,288	426,932	1.030	1.021	3.165	10,245,737	3.554
1998	288.0	2,795,680	8,715,372	8,917,425	202,053	1.035	1.022	2.733	9,267,559	3.315
1999	276.0	3,376,674	12,423,244	12,767,727	344,484	1.042	1.024	2.370	13,239,711	3.921
2000	264.0	3,266,127	18,249,070	19,159,314	910,243	1.050	1.026	2.127	20,185,514	6.180
2001	252.0	3,312,646	15,730,880	16,120,639	389,759	1.059	1.028	1.964	16,496,410	4.980
2002	240.0	3,448,729	14,565,146	14,768,981	203,835	1.066	1.031	1.937	14,960,039	4.338
2003	228.0	3,593,435	15,110,111	15,546,480	436,369	1.072	1.034	1.937	15,955,473	4.440
2004	216.0	3,716,570	14,209,747	17,654,865	3,445,118	1.081	1.037	1.899	20,752,755	5.584
2005	204.0	3,828,903	15,843,707	16,211,062	367,355	1.094	1.041	1.856	16,525,479	4.316
2006	192.0	4,088,111	15,505,830	16,208,527	702,697	1.108	1.045	1.787	16,761,662	4.100
2007	180.0	4,369,153	17,389,749	18,143,219	753,470	1.121	1.052	1.841	18,777,197	4.298
2008	168.0	4,474,738	20,077,825	21,951,926	1,874,101	1.136	1.059	1.882	23,605,741	5.275
2009	156.0	4,205,012	16,479,696	18,427,586	1,947,890	1.154	1.075	2.108	20,585,935	4.896
2010	144.0	4,330,958	11,999,890	12,603,976	604,086	1.173	1.096	2.446	13,477,318	3.112
2011	132.0	4,318,845	12,958,633	13,266,495	307,862	1.193	1.121	3.006	13,884,111	3.215
2012	120.0	4,109,903	12,667,788	13,452,414	784,626	1.214	1.137	3.136	15,128,115	3.681
2013	108.0	4,403,533	14,236,516	15,725,989	1,489,473	1.239	1.165	3.779	19,865,566	4.511
2014	96.0	4,444,315	12,671,378	13,266,224	594,846	1.273	1.194	4.125	15,125,263	3.403
2015	84.0	4,332,556	14,960,942	16,413,176	1,452,234	1.315	1.236	4.912	22,094,829	5.100
2016	72.0	3,966,639	11,326,856	12,649,442	1,322,586	1.381	1.276	4.605	17,417,608	4.391
2017	60.0	3,915,790	10,138,855	11,151,341	1,012,487	1.492	1.352	4.764	14,962,522	3.821
2018	48.0	4,028,918	11,015,361	12,969,663	1,954,302	1.671	1.447	4.334	19,484,637	4.836
2019	36.0	4,057,026	10,975,841	13,458,207	2,482,366	1.971	1.548	3.552	19,792,967	4.879
2020	24.0	4,134,731	8,349,329	13,391,139	5,041,809	2.790	1.796	3.232	24,644,134	5.960
2021	12.0	3,382,841	4,430,686	9,047,082	4,616,396	6.362	2.927	4.569	25,521,606	7.544
Total		112,317,963	395,859,907	431,990,692					518,639,262	4.618

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section VI, Exhibit I, Sheet 14
- (8) From Section VI, Exhibit I, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

STATE OF CONNECTICUT
 GROUP 6 - DEPARTMENT OF CORRECTIONS
 INDEMNITY

Section VI
 Exhibit I
 Sheet 12

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,835,012	24,940		19,961	24,858	635	0.932	3.745	86,814	86,814	15,784,900	8.602
1992	2,107,250	23,044		20,605	23,038	687	1.016	3.584	83,882	83,882	15,827,338	7.511
1993	2,574,670	23,103	Include	21,269	23,103	482	1.162	3.430	92,068	92,068	11,135,504	4.325
1994	2,822,700	15,229	Include	21,955	15,258	463	1.213	3.282	60,749	60,749	7,064,265	2.503
1995	3,058,600	18,202	Include	22,663	18,202	488	1.152	3.141	65,856	65,856	8,882,669	2.904
1996	3,135,250	20,656	Include	23,394	20,656	569	1.120	3.005	69,545	69,545	11,753,258	3.749
1997	2,882,650	22,071	Include	24,148	22,071	431	1.109	2.876	70,405	70,405	9,512,421	3.300
1998	2,795,680	19,435	Include	24,927	19,338	469	1.099	2.752	58,476	58,476	9,069,473	3.244
1999	3,376,674	24,809	Include	25,730	24,689	527	1.095	2.634	71,202	71,202	13,011,234	3.853
2000	3,266,127	32,601	Include	26,560	32,194	603	1.091	2.520	88,549	88,549	19,412,994	5.944
2001	3,312,646	26,566	Include	27,417	26,638	624	1.087	2.412	69,815	69,815	16,622,002	5.018
2002	3,448,729	24,557	Include	28,301	24,800	620	1.083	2.308	62,005	62,005	15,375,780	4.458
2003	3,593,435	25,150	Include	29,213	25,253	639	1.081	2.208	60,298	60,298	16,136,508	4.491
2004	3,716,570	31,836	Include	30,155	31,836	575	1.079	2.113	72,572	72,572	18,305,845	4.925
2005	3,828,903	28,566	Include	31,127	28,952	591	1.070	2.022	62,636	62,636	17,110,367	4.469
2006	4,088,111	28,946	Include	32,131	29,153	585	1.057	1.935	59,653	59,653	17,054,281	4.172
2007	4,369,153	30,201	Include	33,167	30,528	632	1.051	1.852	59,404	59,404	19,293,995	4.416
2008	4,474,738	33,901	Include	34,237	33,572	686	1.047	1.772	62,311	62,311	23,030,733	5.147
2009	4,205,012	36,291	Include	35,340	35,556	546	1.044	1.696	62,923	62,923	19,413,706	4.617
2010	4,330,958	26,869	Include	36,480	27,132	514	1.041	1.623	45,827	45,827	13,945,655	3.220
2011	4,318,845	33,568	Include	37,656	34,230	443	1.038	1.553	55,155	55,155	15,164,047	3.511
2012	4,109,903	32,532	Include	38,870	32,630	470	1.035	1.486	50,175	54,000	16,505,419	4.016
2013	4,403,533	38,720	Include	40,124	37,993	473	1.034	1.422	55,885	54,000	17,370,931	3.945
2014	4,444,315	38,399	Include	41,417	38,753	413	1.033	1.361	54,500	54,000	15,841,235	3.564
2015	4,332,556	45,175	Include	42,753	44,498	449	1.029	1.302	59,616	54,000	18,099,482	4.178
2016	3,966,639	46,209	Include	44,131	45,505	349	1.022	1.246	57,957	54,000	14,803,859	3.732
2017	3,915,790	42,050	Include	45,554	42,113	359	1.017	1.193	51,053	54,000	15,971,266	4.079
2018	4,028,918	55,545	Include	47,023	55,010	338	1.007	1.141	63,220	54,000	15,872,088	3.940
2019	4,057,026	51,112	Include	48,540	52,097	408	1.000	1.092	56,891	54,000	20,154,859	4.968
2020	4,134,731	59,301	Exclude	50,105	58,378	405	1.000	1.045	61,005	54,000	20,953,121	5.068
2021	3,382,841	63,881	Exclude	51,720	65,941	415	1.000	1.000	65,941	54,000	22,383,649	6.617
			Implied Trend	3.2%	13.0%			All Per Wtd Avg	62,800			
								Last 5 Wtd Avg	56,049			
								Last 4 Wtd Avg	56,472			
Total	112,317,963					15,887		Last 3 Wtd Avg	55,331		490,862,882	
								Selected	54,000			

Footnotes:

Reported Exponential Regression	
Constant	10.885
X Coefficient	(0.032)
R Squared	0.809

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section VI, Exhibit I, Sheet 10, Column (6) / Section VI, Exhibit I, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section VI, Exhibit I, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

Section VI
Exhibit I
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	1,835,012	635	1.000	635	635	1.43%
1992	360.0	2,107,250	687	1.000	687	687	1.38%
1993	348.0	2,574,670	482	1.000	482	482	0.82%
1994	336.0	2,822,700	463	1.000	463	463	0.74%
1995	324.0	3,058,600	488	1.000	488	488	0.74%
1996	312.0	3,135,250	569	1.000	569	569	0.87%
1997	300.0	2,882,650	431	1.000	431	431	0.74%
1998	288.0	2,795,680	469	1.000	469	469	0.85%
1999	276.0	3,376,674	527	1.000	527	527	0.81%
2000	264.0	3,266,127	603	1.000	603	603	0.99%
2001	252.0	3,312,646	624	1.000	624	624	1.04%
2002	240.0	3,448,729	620	1.000	620	620	1.03%
2003	228.0	3,593,435	639	1.000	639	639	1.04%
2004	216.0	3,716,570	575	1.000	575	575	0.94%
2005	204.0	3,828,903	591	1.000	591	591	0.96%
2006	192.0	4,088,111	585	1.000	585	585	0.92%
2007	180.0	4,369,153	632	1.000	632	632	0.96%
2008	168.0	4,474,738	686	1.000	686	686	1.04%
2009	156.0	4,205,012	546	1.000	546	546	0.91%
2010	144.0	4,330,958	514	1.000	514	514	0.86%
2011	132.0	4,318,845	443	1.000	443	443	0.76%
2012	120.0	4,109,903	470	1.000	470	470	0.88%
2013	108.0	4,403,533	473	1.000	473	473	0.85%
2014	96.0	4,444,315	412	1.001	413	413	0.75%
2015	84.0	4,332,556	448	1.002	449	449	0.87%
2016	72.0	3,966,639	348	1.003	349	349	0.76%
2017	60.0	3,915,790	357	1.004	359	359	0.81%
2018	48.0	4,028,918	336	1.005	338	338	0.77%
2019	36.0	4,057,026	403	1.011	408	408	0.95%
2020	24.0	4,134,731	390	1.040	405	405	0.95%
2021	12.0	3,382,841	376	1.155	434	415	1.23%
Total		112,317,963	15,822		15,907	15,887	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit I, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section VI, Exhibit I, Sheet 8 Col (3)

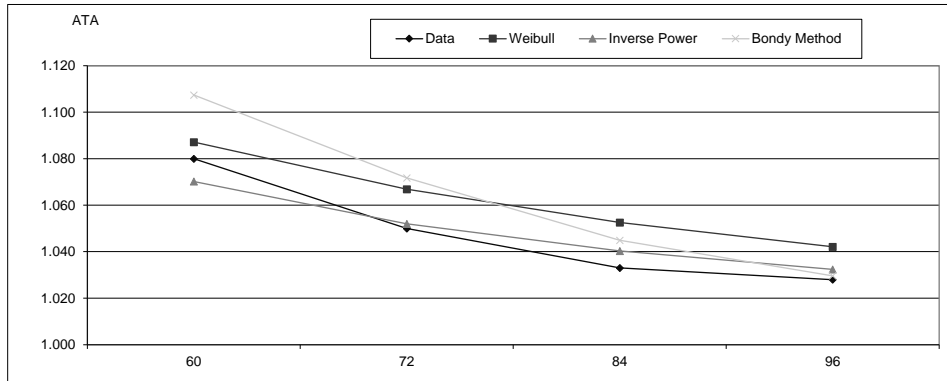
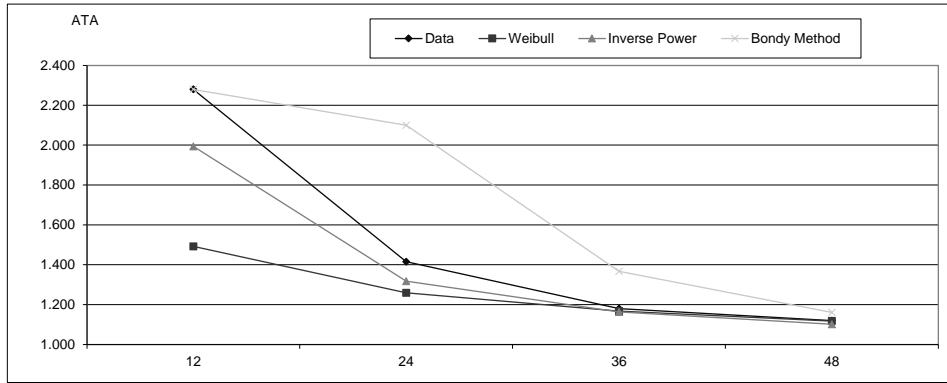
STATE OF CONNECTICUT
 GROUP 6 - DEPARTMENT OF CORRECTIONS
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Paid Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods			
Method	Tail	R^2	
Weibull	1.015	0.923	
Inverse Power	1.048	0.973	
Bondy Method	1.010	N/A	



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method			
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*
									0.900		
1	12	0.000	Exclude	1.492	3.941	1.994	5.285	0.824		2.280	12.001
2	24	1.416	Include	1.259	2.641	1.317	2.651	0.347	0.422	2.100	5.264
3	36	1.180	Include	1.167	2.097	1.163	2.012	0.166	0.476	1.367	2.507
4	48	0.000	Exclude	1.118	1.797	1.101	1.730	0.113	0.685	1.161	1.834
5	60	0.000	Exclude	1.087	1.608	1.070	1.571	0.077	0.679	1.107	1.580
6	72	1.050	Include	1.067	1.479	1.052	1.468	0.049	0.634	1.072	1.427
7	84	1.033	Include	1.053	1.386	1.040	1.395	0.032	0.665	1.045	1.331
8	96	1.028	Include	1.042	1.317	1.032	1.341	0.028	0.851	1.030	1.274
9	108	1.020	Include	1.034	1.264	1.027	1.299	0.020	0.717	1.025	1.237
10	120	1.018	Include	1.028	1.222	1.022	1.266	0.018	0.901	1.018	1.207
11	132	1.017	Include	1.023	1.189	1.019	1.238	0.016	0.920	1.016	1.186
12	144	1.017	Include	1.020	1.161	1.017	1.214	0.017	1.034	1.015	1.167
13	156	0.000	Exclude	1.017	1.139	1.015	1.195	0.016	0.918	1.015	1.150
14	168	0.000	Exclude	1.014	1.120	1.013	1.177	0.013	0.823	1.014	1.132
15	180	1.012	Include	1.012	1.105	1.012	1.163	0.012	0.961	1.012	1.116
16	192	1.012	Include	1.010	1.091	1.010	1.149	0.012	0.981	1.011	1.104
17	204	1.012	Include	1.009	1.080	1.009	1.138	0.012	0.999	1.011	1.091
18	216	1.008	Include	1.008	1.070	1.009	1.127	0.008	0.686	1.011	1.080
19	228	1.006	Include	1.007	1.062	1.008	1.117	0.006	0.710	1.007	1.068
20	240	1.006	Include	1.006	1.055	1.007	1.109	0.006	1.044	1.005	1.060
21	252	1.009	Include	1.005	1.049	1.007	1.101	0.009	1.413	1.006	1.054
22	264	1.008	Include	1.005	1.043	1.006	1.094	0.008	0.888	1.008	1.049
23	276	1.007	Include	1.004	1.038	1.006	1.087	0.007	0.857	1.007	1.041
24	288	1.005	Include	1.004	1.034	1.005	1.081	0.005	0.754	1.006	1.033
25	300	0.000	Exclude	1.003	1.030	1.005	1.075	0.004	0.800	1.004	1.027
26	312	0.000	Exclude	1.003	1.027	1.005	1.070	0.003	0.800	1.004	1.023
27	324	0.000	Exclude	1.003	1.024	1.004	1.065	0.003	0.800	1.003	1.019
28	336	0.000	Exclude	1.002	1.021	1.004	1.060	0.002	0.800	1.002	1.016
29	348	0.000	Exclude	1.002	1.019	1.004	1.056	0.002	0.800	1.002	1.014
30	360	0.000	Exclude	1.002	1.017	1.004	1.052	0.001	0.800	1.001	1.012
31	372	0.000	Exclude	1.002	1.015	1.003	1.048			1.001	1.010
32	384	0.000	Exclude	1.001	1.014	1.003	1.044			1.001	1.009
33	396	0.000	Exclude	1.001	1.012	1.003	1.041			1.001	1.008
34	408	0.000	Exclude	1.001	1.011	1.003	1.038			1.001	1.007
35	420	0.000	Exclude	1.001	1.009	1.003	1.035			1.001	1.006
36	432	0.000	Exclude	1.001	1.008	1.003	1.032			1.001	1.006
37	444	0.000	Exclude	1.001	1.007	1.003	1.029			1.001	1.005
38	456	0.000	Exclude	1.001	1.006	1.002	1.026			1.001	1.004
39	468	0.000	Exclude	1.001	1.006	1.002	1.024			1.001	1.004
40	480	0.000	Exclude	1.001	1.005	1.002	1.021			1.000	1.003
41	492	0.000	Exclude	1.001	1.004	1.002	1.019			1.000	1.003
42	504	0.000	Exclude	1.001	1.004	1.002	1.017			1.000	1.002
43	516	0.000	Exclude	1.001	1.003	1.002	1.014			1.000	1.002
44	528	0.000	Exclude	1.000	1.003	1.002	1.012			1.000	1.002
45	540	0.000	Exclude	1.000	1.002	1.002	1.010			1.000	1.001
46	552	0.000	Exclude	1.000	1.002	1.002	1.009			1.000	1.001
47	564	0.000	Exclude	1.000	1.001	1.002	1.007			1.000	1.001
48	576	0.000	Exclude	1.000	1.001	1.002	1.005			1.000	1.001
49	588	0.000	Exclude	1.000	1.001	1.002	1.003			1.000	1.000
50	600	0.000	Exclude	1.000	1.000	1.002	1.002			1.000	1.000

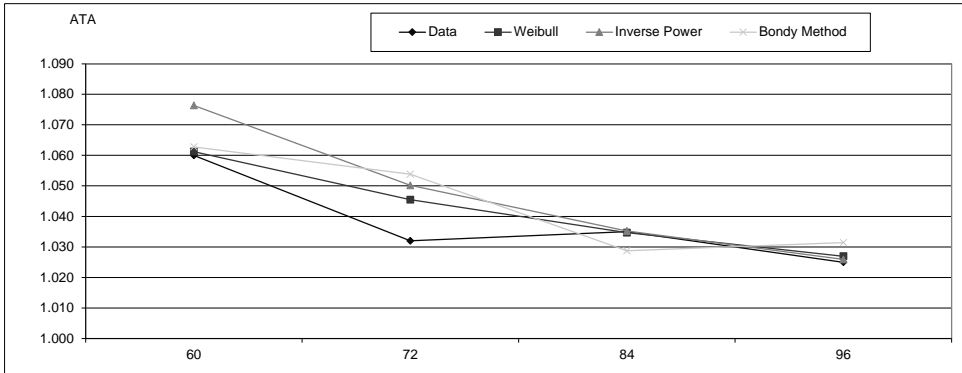
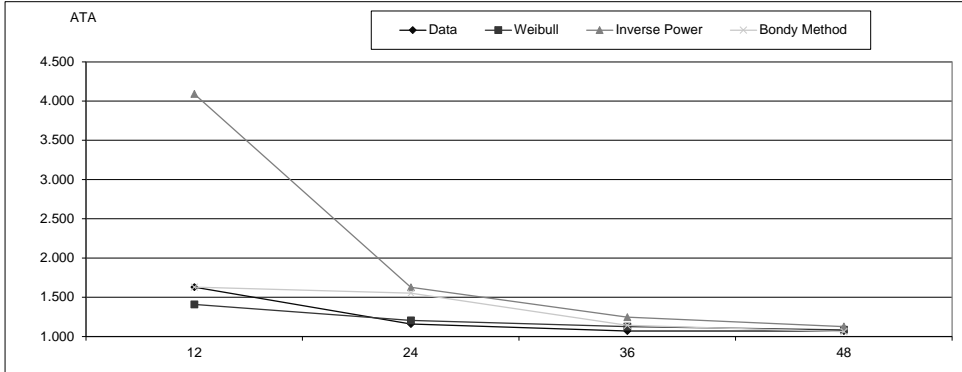
STATE OF CONNECTICUT
 GROUP 6 - DEPARTMENT OF CORRECTIONS
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Reported Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(<=Tail & <51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.005	0.913
Inverse Power	1.014	0.884
Bondy Method	1.007	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method				
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*	
1	12	0.000	Exclude	1.409	2.775	4.092	12.835	0.489				
2	24	0.000	Exclude	1.205	1.970	1.628	3.137	0.148	0.304	1.552	2.613	
3	36	0.000	Exclude	1.126	1.635	1.247	1.927	0.068	0.456	1.143	1.683	
4	48	0.000	Exclude	1.086	1.452	1.128	1.545	0.068	1.000	1.063	1.473	
5	60	1.060	Include	1.061	1.338	1.076	1.370	0.058	0.861	1.063	1.386	
6	72	1.032	Include	1.045	1.260	1.050	1.273	0.031	0.541	1.054	1.304	
7	84	1.035	Include	1.035	1.206	1.035	1.212	0.034	1.092	1.029	1.237	
8	96	1.025	Include	1.027	1.165	1.026	1.171	0.025	0.718	1.031	1.203	
9	108	1.025	Include	1.021	1.135	1.020	1.141	0.025	1.000	1.022	1.166	
10	120	1.014	Include	1.017	1.111	1.016	1.119	0.014	0.563	1.022	1.140	
11	132	1.023	Include	1.014	1.092	1.012	1.102	0.023	1.636	1.013	1.115	
12	144	1.019	Include	1.011	1.077	1.010	1.088	0.019	0.828	1.021	1.101	
13	156	1.015	Include	1.009	1.065	1.008	1.077	0.015	0.791	1.017	1.079	
14	168	1.007	Include	1.008	1.055	1.007	1.068	0.007	0.469	1.013	1.061	
15	180	1.007	Include	1.006	1.047	1.006	1.061	0.007	1.000	1.006	1.047	
16	192	1.003	Include	1.005	1.041	1.005	1.054	0.003	0.456	1.006	1.040	
17	204	1.004	Include	1.005	1.035	1.005	1.049	0.004	1.370	1.003	1.034	
18	216	1.003	Include	1.004	1.030	1.004	1.044	0.003	0.699	1.004	1.031	
19	228	1.003	Include	1.003	1.026	1.004	1.040	0.003	0.900	1.003	1.027	
20	240	1.002	Include	1.003	1.023	1.003	1.036	0.002	0.900	1.002	1.024	
21	252	0.000	Exclude	1.002	1.020	1.003	1.033	0.002	0.900	1.002	1.022	
22	264	0.000	Exclude	1.002	1.017	1.003	1.030	0.002	0.900	1.002	1.019	
23	276	0.000	Exclude	1.002	1.015	1.002	1.027	0.002	0.900	1.002	1.017	
24	288	0.000	Exclude	1.002	1.013	1.002	1.025	0.002	0.900	1.002	1.015	
25	300	0.000	Exclude	1.001	1.012	1.002	1.023	0.001	0.900	1.001	1.014	
26	312	0.000	Exclude	1.001	1.010	1.002	1.021	0.001	0.900	1.001	1.012	
27	324	0.000	Exclude	1.001	1.009	1.002	1.019	0.001	0.900	1.001	1.011	
28	336	0.000	Exclude	1.001	1.008	1.001	1.018	0.001	0.900	1.001	1.010	
29	348	0.000	Exclude	1.001	1.007	1.001	1.016	0.001	0.900	1.001	1.009	
30	360	0.000	Exclude	1.001	1.006	1.001	1.015	0.001	0.900	1.001	1.008	
31	372	0.000	Exclude	1.001	1.005	1.001	1.014			1.001	1.007	
32	384	0.000	Exclude	1.001	1.005	1.001	1.012			1.001	1.006	
33	396	0.000	Exclude	1.001	1.004	1.001	1.011			1.001	1.005	
34	408	0.000	Exclude	1.000	1.004	1.001	1.010			1.001	1.005	
35	420	0.000	Exclude	1.000	1.003	1.001	1.009			1.001	1.004	
36	432	0.000	Exclude	1.000	1.003	1.001	1.008			1.000	1.004	
37	444	0.000	Exclude	1.000	1.002	1.001	1.008			1.000	1.003	
38	456	0.000	Exclude	1.000	1.002	1.001	1.007			1.000	1.003	
39	468	0.000	Exclude	1.000	1.002	1.001	1.006			1.000	1.002	
40	480	0.000	Exclude	1.000	1.002	1.001	1.005			1.000	1.002	
41	492	0.000	Exclude	1.000	1.001	1.001	1.005			1.000	1.002	
42	504	0.000	Exclude	1.000	1.001	1.001	1.004			1.000	1.001	
43	516	0.000	Exclude	1.000	1.001	1.001	1.004			1.000	1.001	
44	528	0.000	Exclude	1.000	1.001	1.001	1.003			1.000	1.001	
45	540	0.000	Exclude	1.000	1.001	1.000	1.003			1.000	1.001	
46	552	0.000	Exclude	1.000	1.000	1.000	1.002			1.000	1.001	
47	564	0.000	Exclude	1.000	1.000	1.000	1.002			1.000	1.000	
48	576	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000	
49	588	0.000	Exclude	1.000	1.000	1.000	1.001			1.000	1.000	
50	600	0.000	Exclude	1.000	1.000	1.000	1.000			1.000	1.000	

STATE OF CONNECTICUT
 GROUP 6 - DEPARTMENT OF CORRECTIONS
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022							
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372
1991	0	0	0	0	0	576	579	581	595	596	602	613	617	617	619	620	625	626	630	627	625	624	625	627	629	629	629	629	630	629	631	631
1992	0	0	0	0	634	635	640	649	658	652	658	664	671	666	670	674	676	676	677	676	677	679	682	683	683	682	682	682	682	684	684	
1993	0	0	0	434	435	437	452	453	460	466	471	469	471	473	471	477	479	479	480	477	480	476	477	477	475	475	477	478	478	478		
1994	0	0	396	397	396	422	433	443	449	452	456	461	459	462	461	461	461	457	457	458	459	460	461	459	463	463	462	462	462	462		
1995	0	392	396	403	444	456	455	462	472	476	479	474	480	481	480	480	481	477	481	482	483	483	485	485	486	486	483	483	462	483		
1996	264	299	343	463	519	519	528	536	535	545	545	546	547	554	550	550	553	556	560	560	562	562	560	561	563	561	561	561	561	561		
1997	15	130	298	368	377	383	405	415	424	422	423	426	426	425	419	421	423	425	423	426	428	428	426	426	426	426	426	426	426	426		
1998	57	240	392	409	420	434	441	446	451	452	454	459	458	456	458	458	459	458	460	460	466	466	463	462	463	462	462	462	462	462		
1999	109	356	406	441	475	490	503	506	510	512	517	515	505	506	507	507	509	508	511	511	511	511	511	511	511	511	511	511	511	511		
2000	166	348	459	523	546	556	566	569	574	577	576	571	571	574	572	575	578	577	590	593	593	592	592	592	592	592	592	592	592	592		
2001	102	438	545	587	604	609	621	625	629	631	568	568	571	576	575	576	580	609	609	609	610	610	610	610	610	610	610	610	610	610		
2002	324	534	588	622	632	647	648	655	658	539	539	542	546	549	548	550	608	607	607	609	609	609	609	609	609	609	609	609	609	609		
2003	279	460	515	548	558	569	575	568	546	553	558	555	555	557	559	621	619	618	618	618	618	618	618	618	618	618	618	618	618	618		
2004	285	449	501	527	527	532	542	515	516	520	515	514	518	523	564	560	563	560	563	560	563	560	563	560	563	560	563	560	563	560		
2005	285	464	514	532	545	550	518	521	526	525	529	530	536	578	577	579	576	577	579	576	579	576	579	576	579	576	579	576	579	576		
2006	279	451	501	529	531	506	513	509	519	523	528	525	566	573	572	571	571	571	571	571	571	571	571	571	571	571	571	571	571	571		
2007	303	461	534	555	547	553	562	569	569	572	577	614	616	616	616	613	613	613	613	613	613	613	613	613	613	613	613	613	613	613		
2008	271	523	574	584	598	611	612	617	625	628	665	665	665	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667		
2009	238	375	424	448	468	469	476	485	481	515	523	523	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519	519		
2010	211	340	402	425	433	437	451	455	499	502	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499		
2011	144	261	328	351	359	370	368	416	426	425	426	426	426	426	426	426	426	426	426	426	426	426	426	426	426	426	426	426	426	426		
2012	143	290	358	372	387	391	438	448	448	450	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451		
2013	166	290	360	384	392	430	439	444	446	446	446	446	446	446	446	446	446	446	446	446	446	446	446	446	446	446	446	446	446	446		
2014	113	206	274	304	368	389	388	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391		
2015	130	265	329	386	404	406	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416	416		
2016	93	190	259	298	308	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317	317		
2017	84	213	285	311	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322		
2018	76	175	236	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280		
2019	112	240	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327	327		
2020	79	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246		
2021	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108		
14,865																																

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372		
1991		65.39%	87.73%	91.21%	94.20%	97.52%	98.43%	96.84%	91.19%	69.76%	94.95%	95.55%	93.98%	95.23%	95.23%	98.04%	97.50%	97.98%	98.36%	98.06%	97.98%	98.40%	98.03%	98.44%	98.64%	99.10%	99.64%	99.85%	99.09%	99.20%	99.18%		1
1992	52.16%	81.25%	90.14%	89.01%	95.72%	98.23%	96.70%	73.42%	71.67%	97.64%	98.16%	97.71%	98.21%	96.01%	95.60%	97.07%	97.96%	98.16%	98.12%	97.78%	97.91%	98.93%	98.24%	98.50%	95.97%	95.98%	96.29%	96.96%	99.74%			99.74%	
1993	45.18%	76.90%	87.43%	93.44%	96.86%	97.85%	93.90%	89.59%	96.07%	95.71%	96.47%	96.82%	96.14%	97.90%	98.20%	97.21%	97.75%	95.73%	91.65%	92.25%	92.54%	92.28%	93.19%	94.11%	91.01%	91.29%	91.88%	92.62%	93.06%			93.06%	
1994	37.59%	56.09%	75.43%	79.30%	78.61%	75.37%	78.39%	97.00%	96.83%	96.32%	97.71%	94.22%	95.16%	96.43%	96.82%	99.20%	99.43%	98.66%	99.37%	99.62%	99.25%	99.62%	98.99%	100.00%	100.00%	100.00%	99.86%	100.00%			100.00%		
1995	39.68%	77.87%	92.51%	92.26%	85.92%	88.24%	87.69%	93.37%	91.63%	93.30%	95.00%	87.19%	87.95%	89.21%	88.80%	88.10%	98.78%	96.30%	96.48%	99.08%	99.28%	98.96%	98.69%	99.52%	86.74%	87.51%	88.24%				88.24%		
1996	57.11%	79.19%	83.25%	77.37%	72.76%	83.97%	86.67%	87.92%	85.16%	88.20%	93.11%	93.78%	93.61%	95.81%	95.02%	90.15%	86.66%	87.55%	93.07%	93.41%	93.47%	94.32%	94.35%	94.27%	95.32%	95.60%					95.60%		
1997	64.80%	71.88%	74.28%	76.05%	86.85%	88.77%	89.34%	92.33%	96.77%	97.10%	97.60%	97.72%	98.09%	95.96%	93.22%	92.33%	92.70%	94.32%	94.47%	95.04%	94.96%	95.24%	95.00%	95.16%	95.42%						95.42%		
1998	54.57%	63.18%	67.54%	85.00%	88.10%	87.15%	81.74%	90.45%	92.58%	93.83%	92.86%	96.51%	96.03%	96.33%	96.35%	97.14%	98.75%	98.67%	96.80%	97.43%	97.84%	98.09%	97.00%	97.73%							97.73%		
1999	49.39%	46.01%	70.56%	80.40%	80.48%	88.10%	90.62%	92.87%	95.14%	95.61%	97.39%	97.53%	97.82%	97.68%	97.84%	97.68%	94.73%	94.25%	95.04%	97.34%	96.61%	95.78%	97.30%								97.30%		
2000	33.98%	68.44%	73.10%	81.77%	85.93%	92.54%	94.33%	96.48%	97.69%	97.64%	93.61%	91.05%	90.70%	91.42%	91.44%	92.22%	96.11%	96.05%	95.78%	94.87%	95.32%	95.25%									95.25%		
2001	47.34%	64.97%	78.16%	79.09%	82.65%	85.28%	88.16%	93.52%	94.45%	95.96%	96.77%	96.61%	94.49%	96.12%	96.71%	97.68%	99.45%	97.76%	98.18%	97.33%	97.58%											97.58%	
2002	45.49%	62.16%	75.89%	85.02%	91.90%	92.32%	92.92%	93.88%	96.42%	95.79%	96.55%	96.31%	97.01%	96.29%	96.58%	96.11%	97.02%	98.20%	98.28%	98.62%												98.62%	
2003	38.63%	65.76%	81.40%	88.90%	91.77%	92.72%	95.56%	94.09%	96.32%	96.38%	96.47%	95.51%	96.54%	96.66%	97.20%	97.21%	96.72%	97.51%	97.19%													97.19%	
2004	49.88%	71.77%	86.66%	92.45%	93.21%	93.88%	96.44%	93.94%	93.84%	86.04%	84.93%	85.98%	87.71%	77.21%	78.56%	79.59%	80.98%	80.49%														80.49%	
2005	49.30%	76.03%	83.04%	89.33%	93.98%	93.13%	91.84%	94.04%	95.62%	95.36%	97.55%	96.19%	97.50%	96.97%	97.42%	98.02%	97.73%															97.73%	
2006	57.19%	76.08%	87.57%	91.64%	93.91%	91.93%	93.48%	94.36%	96.89%	95.89%	96.44%	97.83%	90.86%	92.15%	97.15%	95.66%																95.66%	
2007	50.69%	76.84%	87.48%	88.11%	90.23%	92.10%	91.97%	95.20%	93.62%	94.53%	96.39%	96.98%	95.30%	96.09%	95.85%																	95.85%	
2008	51.28%	84.38%	85.53%	88.92%	89.20%	90.60%	92.07%	93.60%	94.38%	96.25%	96.58%	96.53%	95.06%	91.46%																		91.46%	
2009	63.18%	71.44%	76.97%	82.78%	88.04%	88.16%	92.64%	94.51%	88.44%	90.71%	92.59%	89.31%	89.43%																			89.43%	
2010	47.96%	51.95%	81.75%	89.73%	92.06%	92.36%	97.36%	97.33%	96.73%	95.35%	95.98%	95.21%																				95.21%	
2011	39.22%	63.29%	78.18%	88.18%	91.92%	90.17%	93.39%	94.80%	97.10%	96.05%	97.68%																					97.68%	
2012	44.21%	65.96%	82.39%	88.17%	90.59%	93.00%	95.07%	96.43%	95.49%	94.17%																						94.17%	
2013	46.30%	63.29%	78.39%	84.99%	89.11%	87.89%	91.43%	88.85%	90.53%																							90.53%	
2014	45.41%	66.36%	79.52%	87.91%	90.39%	93.25%	94.64%	95.52%																								95.52%	
2015	43.65%	66.20%	82.90%	87.68%	89.56%	88.44%	91.15%																									91.15%	
2016	47.24%	67.01%	76.30%	87.35%	84.25%	89.54%																										89.54%	
2017	43.71%	62.72%	75.80%	82.18%	90.92%																											90.92%	
2018	44.91%	62.34%	73.76%	84.93%																												84.93%	
2019	47.68%	66.01%	81.56%																													81.56%	
2020	46.59%	62.35%																														62.35%	
2021	48.97%																															48.97%	
Age-to-Ult																																	
Paid	6.362	2.790	1.971	1.671	1.492	1.381	1.315	1.273	1.239	1.214	1.193	1.173	1.154	1.136	1.121	1.108	1.094	1.081	1.072	1.066	1.059	1.050	1.042	1.035	1.030	1.026	1.023	1.020	1.018	1.017	1.015		
Reported	2.927	1.796	1.548	1.447	1.352	1.276	1.236	1.194	1.165	1.137	1.121	1.096	1.075	1.059	1.035	1.041	1.041	1.037	1.034	1.031	1.028	1.026	1.024	1.022	1.021	1.019	1.018	1.016	1.015	1.014	1.014		
Implied Ratio	46.01%	64.35%	78.53%	86.60%	90.65%	92.36%	93.97%	93.79%	94.06%	93.60%	93.97%	93.38%	93.20%	93.27%	93.82%	94.32%	95.16%	95.90%	96.40%	96.71%	97.06%	97.69%	98.25%	98.72%	99.05%	99.30%	99.49%	99.63%	99.72%	99.79%	99.83%		

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
INDEMNITY**

Section VI
Exhibit I
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	1,835,012	1,835,012	0	15,475,760	15,496,925	21,165	15,600,152	15,624,953	24,801
1992	2,107,250	2,107,250	0	15,534,819	15,565,752	30,933	16,021,405	15,605,949	(415,456)
1993	2,574,670	2,574,670	0	10,157,204	10,205,387	48,183	10,966,560	10,966,638	79
1994	2,822,700	2,822,700	0	6,936,700	6,936,700	0	6,946,601	6,936,701	(9,901)
1995	3,058,600	3,058,600	0	7,629,550	7,701,711	72,161	8,718,724	8,728,349	9,625
1996	3,135,250	3,135,250	0	10,980,501	11,026,622	46,121	11,519,989	11,533,914	13,924
1997	2,882,650	2,882,650	0	8,834,760	8,894,357	59,597	9,284,003	9,321,288	37,285
1998	2,795,680	2,795,680	0	8,612,825	8,715,372	102,547	8,879,316	8,917,425	38,109
1999	3,376,674	3,376,674	0	12,305,007	12,423,244	118,237	12,846,893	12,767,727	(79,166)
2000	3,266,127	3,266,127	0	18,180,812	18,249,070	68,259	19,074,047	19,159,314	85,266
2001	3,312,646	3,312,646	0	15,546,675	15,730,880	184,205	15,972,834	16,120,639	147,805
2002	3,448,729	3,448,729	0	14,460,259	14,565,146	104,888	14,713,225	14,768,981	55,756
2003	3,593,435	3,593,435	0	14,957,126	15,110,111	152,984	15,338,868	15,546,480	207,613
2004	3,716,570	3,716,570	0	14,026,563	14,209,747	183,184	17,320,576	17,654,865	334,289
2005	3,828,903	3,828,903	0	15,777,263	15,843,707	66,444	16,096,521	16,211,062	114,541
2006	4,088,111	4,088,111	0	15,365,861	15,505,830	139,970	15,816,565	16,208,527	391,962
2007	4,369,153	4,369,153	0	17,248,011	17,389,749	141,738	17,948,975	18,143,219	194,244
2008	4,474,738	4,474,738	0	19,824,119	20,077,825	253,706	20,855,006	21,951,926	1,096,920
2009	4,205,012	4,205,012	0	16,194,911	16,479,696	284,785	18,132,871	18,427,586	294,715
2010	4,330,958	4,330,958	0	11,780,839	11,999,890	219,051	12,274,675	12,603,976	329,301
2011	4,318,845	4,318,845	0	12,764,467	12,958,633	194,166	13,289,817	13,266,495	(23,322)
2012	4,109,903	4,109,903	0	12,335,919	12,667,788	331,869	12,917,950	13,452,414	534,464
2013	4,403,533	4,403,533	0	13,859,618	14,236,516	376,898	15,599,287	15,725,989	126,702
2014	4,444,315	4,444,315	0	12,427,109	12,671,378	244,269	13,130,952	13,266,224	135,272
2015	4,332,556	4,332,556	0	14,250,628	14,960,942	710,314	16,112,568	16,413,176	300,608
2016	3,966,639	3,966,639	0	10,405,857	11,326,856	920,999	12,350,710	12,649,442	298,732
2017	3,915,790	3,915,790	0	8,977,338	10,138,855	1,161,516	10,923,424	11,151,341	227,918
2018	4,028,918	4,028,918	0	9,453,703	11,015,361	1,561,658	12,816,076	12,969,663	153,586
2019	4,057,026	4,057,026	0	7,887,282	10,975,841	3,088,559	11,948,339	13,458,207	1,509,868
2020	4,134,731	4,134,731	0	3,674,783	8,349,329	4,674,546	7,887,220	13,391,139	5,503,918
2021		3,382,841			4,430,686			9,047,082	
Total	108,935,122	112,317,963	0	375,866,271	395,859,907	15,562,951	411,304,150	431,990,692	11,639,460

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

Section VI
Exhibit II
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,835,012	7,581,949	8,282,640	8,333,217	8,383,793	751,267	801,844	700,691	50,576	101,153
1992	2,107,250	6,178,797	6,511,203	6,551,788	6,592,373	372,990	413,575	332,405	40,585	81,170
1993	2,574,670	4,175,835	4,231,457	4,258,503	4,285,549	82,668	109,714	55,622	27,046	54,092
1994	2,822,700	3,435,445	3,437,573	3,460,226	3,482,879	24,781	47,434	2,128	22,653	45,306
1995	3,058,600	3,904,489	3,975,220	4,002,401	4,029,583	97,912	125,093	70,731	27,181	54,362
1996	3,135,250	8,596,044	11,285,119	11,446,443	11,532,955	2,850,399	2,936,910	2,689,074	161,325	247,836
1997	2,882,650	5,302,547	5,493,884	5,576,681	5,651,681	274,134	349,134	191,337	82,798	157,798
1998	2,795,680	4,418,015	5,286,901	5,329,305	5,371,709	911,289	953,693	868,885	42,404	84,808
1999	3,376,674	7,970,079	9,394,710	9,613,213	9,669,607	1,643,134	1,699,528	1,424,631	218,503	274,897
2000	3,266,127	10,097,629	12,540,925	12,658,653	12,776,381	2,561,025	2,678,753	2,443,297	117,728	235,456
2001	3,312,646	10,893,039	12,802,312	12,934,674	13,067,036	2,041,635	2,173,997	1,909,273	132,362	264,724
2002	3,448,729	8,204,653	9,289,807	9,441,542	9,566,542	1,236,890	1,361,890	1,085,154	151,735	276,735
2003	3,593,435	10,148,005	13,095,674	13,436,798	13,481,798	3,288,794	3,333,794	2,947,670	341,124	386,124
2004	3,716,570	8,539,148	10,015,384	10,304,394	10,313,791	1,765,247	1,774,643	1,476,236	289,011	298,408
2005	3,828,903	11,056,231	12,934,096	13,324,729	13,524,729	2,268,498	2,468,498	1,877,865	390,633	590,633
2006	4,088,111	10,660,553	12,006,304	12,510,715	12,650,458	1,850,163	1,989,905	1,345,751	504,411	644,154
2007	4,369,153	11,124,523	14,177,470	14,855,681	14,969,945	3,731,159	3,845,422	3,052,947	678,211	792,475
2008	4,474,738	13,887,924	15,043,647	16,466,037	16,766,037	2,578,112	2,878,112	1,155,722	1,422,390	1,722,390
2009	4,205,012	9,767,441	11,302,311	12,323,847	12,876,934	2,556,406	3,109,493	1,534,870	1,021,536	1,574,623
2010	4,330,958	8,282,385	9,076,030	10,208,574	10,525,549	1,926,190	2,243,164	793,645	1,132,544	1,449,519
2011	4,318,845	8,407,474	8,896,967	10,376,052	10,676,052	1,968,578	2,268,578	489,493	1,479,085	1,779,085
2012	4,109,903	8,243,066	9,135,236	10,964,736	11,277,330	2,721,669	3,034,263	892,169	1,829,500	2,142,094
2013	4,403,533	8,778,833	10,540,119	12,460,630	12,860,630	3,681,797	4,081,797	1,761,285	1,920,511	2,320,511
2014	4,444,315	6,805,918	7,615,019	10,177,802	10,602,802	3,371,885	3,796,885	809,101	2,562,784	2,987,784
2015	4,332,556	8,147,565	10,241,744	12,681,890	13,231,890	4,534,325	5,084,325	2,094,179	2,440,147	2,990,147
2016	3,966,639	5,998,862	8,179,532	10,432,197	11,182,197	4,433,335	5,183,335	2,180,670	2,252,665	3,002,665
2017	3,915,790	5,691,695	7,433,215	10,136,323	10,786,323	4,444,628	5,094,628	1,741,520	2,703,108	3,353,108
2018	4,028,918	5,995,896	8,593,262	12,198,334	12,998,334	6,202,438	7,002,438	2,597,366	3,605,072	4,405,072
2019	4,057,026	5,207,762	7,435,879	11,236,891	12,236,891	6,029,129	7,029,129	2,228,117	3,801,012	4,801,012
2020	4,134,731	4,230,448	7,541,322	12,002,922	13,202,922	7,772,474	8,972,474	3,310,874	4,461,600	5,661,600
2021	3,382,841	1,643,838	5,363,334	12,274,966	13,674,966	10,631,128	12,031,128	3,719,496	6,911,632	8,311,632
Total	112,317,963	233,376,087	281,158,292	321,980,165	332,249,664	88,604,077	98,873,577	47,782,205	40,821,873	51,091,372

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit II, Sheet 2, Column (15)
- (6) From Section VI, Exhibit II, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
												(13)	(14)	(15)	(16)	(17)	(18)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	1,835,012	7,581,949	8,282,640	700,691	8,060,644	8,383,793	8,461,292	8,383,793	8,079,835	8,383,793	8,383,793	8,252,994	8,296,763	8,333,217	8,383,793	4.541	4.569
1992	2,107,250	6,178,797	6,511,203	332,405	6,585,332	6,592,373	6,594,018	6,588,852	6,585,549	6,592,329	6,588,852	6,517,124	6,553,068	6,551,788	6,592,373	3.109	3.128
1993	2,574,670	4,175,835	4,231,457	55,622	4,464,502	4,285,549	4,244,949	4,375,025	4,458,717	4,286,678	4,375,025	4,365,337	4,390,570	4,258,503	4,285,549	1.654	1.665
1994	2,822,700	3,435,445	3,437,573	2,128	3,687,293	3,482,879	3,438,073	3,585,086	3,680,313	3,484,208	3,585,086	3,431,152	3,452,120	3,460,226	3,482,879	1.226	1.234
1995	3,058,600	3,904,489	3,975,220	70,731	4,211,219	4,029,583	3,991,299	4,120,401	4,204,604	4,030,808	4,120,401	3,941,925	3,967,646	4,002,401	4,029,583	1.309	1.317
1996	3,135,250	8,596,044	11,285,119	2,689,074	9,328,046	11,446,443	11,873,808	11,446,443	9,494,284	11,446,443	11,446,443	11,344,340	11,430,852	11,446,443	11,532,955	3.651	3.678
1997	2,882,650	5,302,547	5,493,884	191,337	5,798,120	5,576,681	5,534,108	5,687,401	5,788,656	5,578,325	5,687,401	5,592,011	5,667,011	5,576,681	5,651,681	1.935	1.961
1998	2,795,680	4,418,015	5,286,901	868,885	4,877,173	5,371,709	5,461,971	5,371,709	4,923,730	5,371,709	5,371,709	5,402,923	5,448,834	5,329,305	5,371,709	1.906	1.921
1999	3,376,674	7,970,079	9,394,710	1,424,631	8,903,820	9,556,818	9,669,607	9,556,818	8,972,300	9,556,818	9,556,818	9,833,946	9,990,123	9,613,213	9,669,607	2.847	2.864
2000	3,266,127	10,097,629	12,540,925	2,443,297	11,449,834	12,776,381	12,992,694	12,776,381	11,606,497	12,776,381	12,776,381	12,538,335	12,673,384	12,658,653	12,776,381	3.876	3.912
2001	3,312,646	10,893,039	12,802,312	1,909,273	12,537,037	13,067,036	13,151,180	13,067,036	12,606,537	13,067,036	13,067,036	13,070,631	13,232,048	12,934,674	13,067,036	3.905	3.945
2002	3,448,729	8,204,653	9,289,807	1,085,154	9,622,330	9,504,042	9,485,824	9,563,186	9,613,616	9,505,376	9,563,186	9,512,277	9,662,277	9,441,542	9,566,542	2.738	2.774
2003	3,593,435	10,148,005	13,095,674	2,947,670	12,096,461	13,436,798	13,647,179	13,436,798	12,312,358	13,436,798	13,436,798	12,585,050	12,637,114	13,436,798	13,481,798	3.739	3.752
2004	3,716,570	8,539,148	10,015,384	1,476,236	10,372,093	10,313,791	10,304,394	10,342,942	10,366,941	10,314,635	10,342,942	10,167,748	10,204,125	10,304,394	10,313,791	2.773	2.775
2005	3,828,903	11,056,231	12,934,096	1,877,865	13,711,492	13,380,284	13,324,729	13,545,888	13,679,422	13,385,807	13,545,888	13,133,740	13,333,740	13,324,729	13,524,729	3.480	3.532
2006	4,088,111	10,660,553	12,006,304	1,345,751	13,485,203	12,491,418	12,312,605	12,988,311	13,381,123	12,510,715	12,988,311	12,436,445	12,615,762	12,510,715	12,650,458	3.060	3.094
2007	4,369,153	11,124,523	14,177,470	3,052,947	14,290,226	14,855,681	14,969,945	14,572,954	14,352,858	14,842,774	14,572,954	15,885,362	16,090,397	14,855,681	14,969,945	3.400	3.426
2008	4,474,738	13,887,924	15,043,647	1,155,722	18,036,248	15,904,179	15,399,166	16,970,214	17,791,061	15,961,859	16,970,214	17,128,889	17,477,076	16,466,037	16,766,037	3.680	3.747
2009	4,205,012	9,767,441	11,302,311	1,534,870	12,989,416	12,082,471	11,842,467	12,535,944	12,876,934	12,111,751	12,535,944	12,240,204	12,813,302	12,323,847	12,876,934	2.931	3.062
2010	4,330,958	8,282,385	9,076,030	793,645	11,212,746	9,838,352	9,410,503	10,525,549	11,033,153	9,891,599	10,525,549	10,365,875	10,869,266	10,208,574	10,525,549	2.357	2.430
2011	4,318,845	8,407,474	8,896,967	489,493	11,723,555	9,866,067	9,157,382	10,794,811	11,460,854	9,957,293	10,794,811	10,608,519	10,982,959	10,376,052	10,676,052	2.403	2.472
2012	4,109,903	8,243,066	9,135,236	892,169	11,735,682	10,322,765	9,697,414	11,029,223	11,525,436	10,404,035	11,029,223	10,924,238	11,234,025	10,964,736	11,277,330	2.668	2.744
2013	4,403,533	8,778,833	10,540,119	1,761,285	12,835,914	12,148,480	11,809,605	12,492,197	12,727,275	12,193,985	11,196,324	13,015,805	13,415,805	12,460,630	12,860,630	2.830	2.921
2014	4,444,315	6,805,918	7,615,019	809,101	10,319,424	9,066,669	8,333,244	11,855,502	10,842,420	9,513,184	9,720,414	10,619,633	11,055,265	10,177,802	10,602,802	2.290	2.386
2015	4,332,556	8,147,565	10,241,744	2,094,179	12,897,249	12,681,890	12,533,037	11,397,289	12,344,857	12,434,718	10,602,930	13,837,854	14,409,484	12,681,890	13,231,890	2.927	3.054
2016	3,966,639	5,998,862	8,179,532	2,180,670	9,970,741	10,432,197	10,760,837	10,510,741	10,185,852	10,449,157	9,449,472	11,363,229	12,179,775	10,432,197	11,182,197	2.630	2.819
2017	3,915,790	5,691,695	7,433,215	1,741,520	9,838,605	9,954,360	10,055,179	10,544,946	10,136,323	10,103,938	10,127,278	11,312,114	11,962,764	10,136,323	10,786,323	2.589	2.755
2018	4,028,918	5,995,896	8,593,262	2,597,366	11,089,954	12,198,334	13,279,539	11,050,528	11,071,844	11,859,114	10,717,121	12,994,933	14,112,237	12,198,334	12,998,334	3.028	3.226
2019	4,057,026	5,207,762	7,435,879	2,228,117	10,884,418	11,188,726	11,451,106	11,332,324	11,118,019	11,236,891	11,508,340	12,814,268	14,014,268	11,236,891	12,236,891	2.770	3.016
2020	4,134,731	4,230,448	7,541,322	3,310,874	11,229,081	12,141,703	12,674,795	11,775,420	11,569,592	12,002,922	12,858,448	12,616,218	13,916,218	12,002,922	13,202,922	2.903	3.193
2021	3,382,841	1,643,838	5,363,334	3,719,496	10,297,430	11,139,268	11,355,778	9,795,677	9,875,775	10,442,589	14,107,342			12,274,966	13,674,966	3.629	4.042
Total	112,317,963	233,376,087	281,158,292	47,782,205	318,541,289	317,516,720	317,217,728	322,019,389	318,666,734	317,133,669	321,552,434	317,853,120	328,088,278	321,980,165	332,249,664		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section VI, Exhibit II, Sheet 9, Column (6)
- (7) From Section VI, Exhibit II, Sheet 10, Column (6)
- (8) From Section VI, Exhibit II, Sheet 11, Column (10)
- (9) From Section VI, Exhibit II, Sheet 6, Column (4)
- (10) From Section VI, Exhibit II, Sheet 6, Column (10)
- (11) From Section VI, Exhibit II, Sheet 7, Column (10)
- (12) From Section VI, Exhibit II, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

Section VI
Exhibit II
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
	(2)	(3)	(4)	(5)	(6)	(7)		
1991	8,252,994	8,296,763	8,333,217	8,383,793	80,223	87,030	7,581,949	8,282,640
1992	6,517,124	6,553,068	6,551,788	6,592,373	34,663	39,304	6,178,797	6,511,203
1993	4,365,337	4,390,570	4,258,503	4,285,549	(106,834)	(105,021)	4,175,835	4,231,457
1994	3,431,152	3,452,120	3,460,226	3,482,879	29,074	30,758	3,435,445	3,437,573
1995	3,941,925	3,967,646	4,002,401	4,029,583	60,477	61,936	3,904,489	3,975,220
1996	11,344,340	11,430,852	11,446,443	11,532,955	102,103	102,103	8,596,044	11,285,119
1997	5,592,011	5,667,011	5,576,681	5,651,681	(15,330)	(15,330)	5,302,547	5,493,884
1998	5,402,923	5,448,834	5,329,305	5,371,709	(73,618)	(77,125)	4,418,015	5,286,901
1999	9,833,946	9,990,123	9,613,213	9,669,607	(220,733)	(320,516)	7,970,079	9,394,710
2000	12,538,335	12,673,384	12,658,653	12,776,381	120,318	102,997	10,097,629	12,540,925
2001	13,070,631	13,232,048	12,934,674	13,067,036	(135,957)	(165,012)	10,893,039	12,802,312
2002	9,512,277	9,662,277	9,441,542	9,566,542	(70,735)	(95,735)	8,204,653	9,289,807
2003	12,585,050	12,637,114	13,436,798	13,481,798	851,748	844,684	10,148,005	13,095,674
2004	10,167,748	10,204,125	10,304,394	10,313,791	136,647	109,666	8,539,148	10,015,384
2005	13,133,740	13,333,740	13,324,729	13,524,729	190,989	190,989	11,056,231	12,934,096
2006	12,436,445	12,615,762	12,510,715	12,650,458	74,270	34,696	10,660,553	12,006,304
2007	15,885,362	16,090,397	14,855,681	14,969,945	(1,029,681)	(1,120,453)	11,124,523	14,177,470
2008	17,128,889	17,477,076	16,466,037	16,766,037	(662,853)	(711,039)	13,887,924	15,043,647
2009	12,240,204	12,813,302	12,323,847	12,876,934	83,644	63,632	9,767,441	11,302,311
2010	10,365,875	10,869,266	10,208,574	10,525,549	(157,301)	(343,718)	8,282,385	9,076,030
2011	10,608,519	10,982,959	10,376,052	10,676,052	(232,467)	(306,907)	8,407,474	8,896,967
2012	10,924,238	11,234,025	10,964,736	11,277,330	40,497	43,305	8,243,066	9,135,236
2013	13,015,805	13,415,805	12,460,630	12,860,630	(555,176)	(555,176)	8,778,833	10,540,119
2014	10,619,633	11,055,265	10,177,802	10,602,802	(441,830)	(452,462)	6,805,918	7,615,019
2015	13,837,854	14,409,484	12,681,890	13,231,890	(1,155,964)	(1,177,593)	8,147,565	10,241,744
2016	11,363,229	12,179,775	10,432,197	11,182,197	(931,032)	(997,578)	5,998,862	8,179,532
2017	11,312,114	11,962,764	10,136,323	10,786,323	(1,175,791)	(1,176,440)	5,691,695	7,433,215
2018	12,994,933	14,112,237	12,198,334	12,998,334	(796,599)	(1,113,903)	5,995,896	8,593,262
2019	12,814,268	14,014,268	11,236,891	12,236,891	(1,577,378)	(1,777,378)	5,207,762	7,435,879
2020	12,616,218	13,916,218	12,002,922	13,202,922	(613,296)	(713,296)	4,230,448	7,541,322
2021	0	0	12,274,966	13,674,966	12,274,966	13,674,966	1,643,838	5,363,334
Total	317,853,120	328,088,278	321,980,165	332,249,664	4,127,045	4,161,386	233,376,087	281,158,292
Total Excluding Latest	317,853,120	328,088,278	309,705,199	318,574,698	(8,147,921)	(9,513,579)	231,732,249	275,794,958

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section VI, Exhibit II, Sheet 2, Column (15)
- (5) From Section VI, Exhibit II, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Loss @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	8,252,994	8,296,763	7,560,807	7,581,949	1.068	1.061	67,196	71,445	21,143	(46,053)	(50,302)
1992	6,517,124	6,553,068	6,141,599	6,178,797	1.071	1.068	16,530	18,113	37,198	20,668	19,085
1993	4,365,337	4,390,570	4,174,837	4,175,835	1.075	1.071	9,902	11,214	997	(8,905)	(10,217)
1994	3,431,152	3,452,120	3,405,376	3,435,445	1.080	1.075	1,566	2,840	30,069	28,503	27,228
1995	3,941,925	3,967,646	3,841,540	3,904,489	1.087	1.080	7,050	8,857	62,949	55,899	54,093
1996	11,344,340	11,430,852	8,279,022	8,596,044	1.095	1.087	245,827	252,765	317,023	71,196	64,258
1997	5,592,011	5,667,011	5,233,204	5,302,547	1.106	1.095	32,438	39,218	69,343	36,905	30,125
1998	5,402,923	5,448,834	4,397,420	4,418,015	1.119	1.106	101,111	105,728	20,595	(80,516)	(85,133)
1999	9,833,946	9,990,123	7,821,020	7,970,079	1.136	1.119	222,106	239,339	149,059	(73,048)	(90,280)
2000	12,538,335	12,673,384	10,042,265	10,097,629	1.153	1.136	244,741	257,982	55,364	(189,377)	(202,618)
2001	13,070,631	13,232,048	10,653,779	10,893,039	1.174	1.153	250,399	267,122	239,260	(11,138)	(27,862)
2002	9,512,277	9,662,277	8,182,831	8,204,653	1.195	1.174	122,804	136,660	21,822	(100,982)	(114,838)
2003	12,585,050	12,637,114	9,851,621	10,148,005	1.220	1.195	260,971	265,942	296,383	35,412	30,442
2004	10,167,748	10,204,125	8,347,268	8,539,148	1.244	1.220	149,003	151,980	191,880	42,877	39,900
2005	13,133,740	13,333,740	10,706,080	11,056,231	1.269	1.244	180,333	195,190	350,152	169,819	154,962
2006	12,436,445	12,615,762	10,211,302	10,660,553	1.295	1.269	151,048	163,221	449,250	298,202	286,030
2007	15,885,362	16,090,397	10,949,800	11,124,523	1.321	1.295	307,973	320,767	174,723	(133,250)	(146,044)
2008	17,128,889	17,477,076	13,401,039	13,887,924	1.351	1.321	244,351	267,174	486,885	242,534	219,712
2009	12,240,204	12,813,302	9,667,620	9,767,441	1.385	1.351	167,197	204,444	99,822	(67,375)	(104,622)
2010	10,365,875	10,869,266	8,060,508	8,282,385	1.419	1.385	137,460	167,475	221,877	84,417	54,402
2011	10,608,519	10,982,959	8,222,388	8,407,474	1.451	1.419	116,525	134,810	185,085	68,561	50,275
2012	10,924,238	11,234,025	7,901,313	8,243,066	1.490	1.451	166,682	183,764	341,753	175,071	157,989
2013	13,015,805	13,415,805	8,597,863	8,778,833	1.548	1.490	314,551	343,030	180,970	(133,580)	(162,060)
2014	10,619,633	11,055,265	6,555,280	6,805,918	1.616	1.548	290,374	321,497	250,638	(39,736)	(70,859)
2015	13,837,854	14,409,484	7,743,349	8,147,565	1.697	1.616	437,409	478,435	404,216	(33,193)	(74,219)
2016	11,363,229	12,179,775	5,560,051	5,998,862	1.765	1.697	303,622	346,344	438,811	135,189	92,467
2017	11,312,114	11,962,764	5,389,942	5,691,695	1.888	1.765	466,815	518,103	301,754	(165,062)	(216,349)
2018	12,994,933	14,112,237	5,082,408	5,995,896	2.115	1.888	851,872	972,162	913,488	61,617	(58,673)
2019	12,814,268	14,014,268	4,246,906	5,207,762	2.707	2.115	1,405,557	1,602,428	960,856	(444,701)	(641,572)
2020	12,616,218	13,916,218	1,379,633	4,230,448	6.090	2.707	2,759,437	3,078,686	2,850,815	91,379	(227,870)
Total	317,853,120	328,088,278	221,608,068	231,732,249			10,032,849	11,126,733	10,124,181	91,332	(1,002,552)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected Reported LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	8,252,994	8,296,763	8,209,225	8,282,640	1.011	1.010	4,356	8,712	73,415	69,059	64,703
1992	6,517,124	6,553,068	6,481,180	6,511,203	1.011	1.011	1,374	2,747	30,022	28,649	27,275
1993	4,365,337	4,390,570	4,340,105	4,231,457	1.012	1.011	1,150	2,300	(108,648)	(109,798)	(110,948)
1994	3,431,152	3,452,120	3,410,183	3,437,573	1.012	1.012	1,130	2,259	27,390	26,260	25,131
1995	3,941,925	3,967,646	3,916,203	3,975,220	1.013	1.012	1,622	3,243	59,017	57,396	55,774
1996	11,344,340	11,430,852	11,185,673	11,285,119	1.014	1.013	11,580	17,894	99,446	87,866	81,552
1997	5,592,011	5,667,011	5,506,671	5,493,884	1.015	1.014	7,127	13,391	(12,787)	(19,914)	(26,178)
1998	5,402,923	5,448,834	5,357,011	5,286,901	1.017	1.015	4,334	8,668	(70,110)	(74,444)	(78,778)
1999	9,833,946	9,990,123	9,648,706	9,394,710	1.019	1.017	19,519	35,976	(253,997)	(273,516)	(289,973)
2000	12,538,335	12,673,384	12,403,286	12,540,925	1.022	1.019	15,686	31,373	137,640	121,953	106,267
2001	13,070,631	13,232,048	12,909,214	12,802,312	1.025	1.022	20,414	40,829	(106,902)	(127,316)	(147,731)
2002	9,512,277	9,662,277	9,316,521	9,289,807	1.029	1.025	26,640	47,054	(26,714)	(53,355)	(73,768)
2003	12,585,050	12,637,114	12,169,441	13,095,674	1.034	1.029	60,193	67,733	926,233	866,040	858,500
2004	10,167,748	10,204,125	9,806,476	10,015,384	1.041	1.034	55,118	60,668	208,908	153,790	148,240
2005	13,133,740	13,333,740	12,603,296	12,934,096	1.049	1.041	84,464	116,311	330,800	246,335	214,489
2006	12,436,445	12,615,762	11,725,157	12,006,304	1.059	1.049	117,223	146,775	281,147	163,924	134,372
2007	15,885,362	16,090,397	14,824,139	14,177,470	1.072	1.059	179,650	214,360	(646,669)	(826,320)	(861,029)
2008	17,128,889	17,477,076	15,490,081	15,043,647	1.088	1.072	283,032	343,166	(446,434)	(729,466)	(789,600)
2009	12,240,204	12,813,302	11,041,993	11,302,311	1.109	1.088	209,798	310,143	260,318	50,520	(49,825)
2010	10,365,875	10,869,266	9,081,417	9,076,030	1.134	1.109	220,451	306,847	(5,387)	(225,838)	(312,234)
2011	10,608,519	10,982,959	9,162,462	8,896,967	1.158	1.134	192,412	242,235	(265,496)	(457,907)	(507,730)
2012	10,924,238	11,234,025	8,840,207	9,135,236	1.182	1.158	240,283	276,000	295,028	54,746	19,028
2013	13,015,805	13,415,805	10,626,190	10,540,119	1.226	1.182	391,433	456,955	(86,072)	(477,504)	(543,027)
2014	10,619,633	11,055,265	7,583,624	7,615,019	1.275	1.226	441,742	505,127	31,395	(410,347)	(473,732)
2015	13,837,854	14,409,484	10,537,829	10,241,744	1.313	1.275	316,135	370,896	(296,086)	(612,220)	(666,981)
2016	11,363,229	12,179,775	8,163,536	8,179,532	1.392	1.313	489,812	614,810	15,996	(473,816)	(598,814)
2017	11,312,114	11,962,764	8,032,011	7,433,215	1.489	1.392	469,174	562,241	(598,795)	(1,067,970)	(1,161,036)
2018	12,994,933	14,112,237	8,570,063	8,593,262	1.579	1.489	458,735	574,568	23,199	(435,535)	(551,368)
2019	12,814,268	14,014,268	7,763,628	7,435,879	1.689	1.579	512,933	634,802	(327,749)	(840,682)	(962,552)
2020	12,616,218	13,916,218	5,182,025	7,541,322	2.145	1.689	1,752,487	2,058,940	2,359,297	606,810	300,357
Total	317,853,120	328,088,278	273,887,552	275,794,958			6,590,006	8,077,023	1,907,406	(4,682,600)	(6,169,616)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

Section VI
Exhibit II
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,835,012	4.569	8,383,793	94.1%	7,885,907	7,581,949	5.9%	497,886	8,079,835	4.403
1992	2,107,250	3.127	6,588,852	93.8%	6,182,101	6,178,797	6.2%	406,752	6,585,549	3.125
1993	2,574,670	1.699	4,375,025	93.5%	4,092,143	4,175,835	6.5%	282,882	4,458,717	1.732
1994	2,822,700	1.270	3,585,086	93.2%	3,340,218	3,435,445	6.8%	244,868	3,680,313	1.304
1995	3,058,600	1.347	4,120,401	92.7%	3,820,286	3,904,489	7.3%	300,115	4,204,604	1.375
1996	3,135,250	3.651	11,446,443	92.2%	10,548,204	8,596,044	7.8%	898,239	9,494,284	3.028
1997	2,882,650	1.973	5,687,401	91.5%	5,201,291	5,302,547	8.5%	486,110	5,788,656	2.008
1998	2,795,680	1.921	5,371,709	90.6%	4,865,994	4,418,015	9.4%	505,715	4,923,730	1.761
1999	3,376,674	2.830	9,556,818	89.5%	8,554,597	7,970,079	10.5%	1,002,221	8,972,300	2.657
2000	3,266,127	3.912	12,776,381	88.2%	11,267,513	10,097,629	11.8%	1,508,868	11,606,497	3.554
2001	3,312,646	3.945	13,067,036	86.9%	11,353,539	10,893,039	13.1%	1,713,497	12,606,537	3.806
2002	3,448,729	2.773	9,563,186	85.3%	8,154,223	8,204,653	14.7%	1,408,963	9,613,616	2.788
2003	3,593,435	3.739	13,436,798	83.9%	11,272,445	10,148,005	16.1%	2,164,353	12,312,358	3.426
2004	3,716,570	2.783	10,342,942	82.3%	8,515,149	8,539,148	17.7%	1,827,793	10,366,941	2.789
2005	3,828,903	3.538	13,545,888	80.6%	10,922,697	11,056,231	19.4%	2,623,191	13,679,422	3.573
2006	4,088,111	3.177	12,988,311	79.1%	10,267,741	10,660,553	20.9%	2,720,570	13,381,123	3.273
2007	4,369,153	3.335	14,572,954	77.8%	11,344,618	11,124,523	22.2%	3,228,335	14,352,858	3.285
2008	4,474,738	3.792	16,970,214	77.0%	13,067,077	13,887,924	23.0%	3,903,137	17,791,061	3.976
2009	4,205,012	2.981	12,535,944	75.2%	9,426,451	9,767,441	24.8%	3,109,493	12,876,934	3.062
2010	4,330,958	2.430	10,525,549	73.9%	7,774,781	8,282,385	26.1%	2,750,768	11,033,153	2.548
2011	4,318,845	2.499	10,794,811	71.7%	7,741,431	8,407,474	28.3%	3,053,380	11,460,854	2.654
2012	4,109,903	2.684	11,029,223	70.2%	7,746,854	8,243,066	29.8%	3,282,369	11,525,436	2.804
2013	4,403,533	2.837	12,492,197	68.4%	8,543,756	8,778,833	31.6%	3,948,441	12,727,275	2.890
2014	4,444,315	2.668	11,855,502	66.0%	7,819,000	6,805,918	34.0%	4,036,503	10,842,420	2.440
2015	4,332,556	2.631	11,397,289	63.2%	7,199,997	8,147,565	36.8%	4,197,292	12,344,857	2.849
2016	3,966,639	2.650	10,510,741	60.2%	6,323,751	5,998,862	39.8%	4,186,990	10,185,852	2.568
2017	3,915,790	2.693	10,544,946	57.9%	6,100,318	5,691,695	42.1%	4,444,628	10,136,323	2.589
2018	4,028,918	2.743	11,050,528	54.1%	5,974,580	5,995,896	45.9%	5,075,948	11,071,844	2.748
2019	4,057,026	2.793	11,332,324	47.8%	5,422,067	5,207,762	52.2%	5,910,257	11,118,019	2.740
2020	4,134,731	2.848	11,775,420	37.7%	4,436,276	4,230,448	62.3%	7,339,144	11,569,592	2.798
2021	3,382,841	2.896	9,795,677	16.0%	1,563,740	1,643,838	84.0%	8,231,937	9,875,775	2.919
Total	112,317,963		322,019,389		236,728,743	233,376,087		85,290,647	318,666,734	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VI, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VI, Exhibit II, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

Section VI
Exhibit II
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,835,012	4.569	8,383,793	98.8%	8,282,640	8,282,640	1.2%	101,153	8,383,793	4.569
1992	2,107,250	3.127	6,588,852	98.8%	6,507,726	6,511,203	1.2%	81,126	6,592,329	3.128
1993	2,574,670	1.699	4,375,025	98.7%	4,319,804	4,231,457	1.3%	55,221	4,286,678	1.665
1994	2,822,700	1.270	3,585,086	98.7%	3,538,451	3,437,573	1.3%	46,635	3,484,208	1.234
1995	3,058,600	1.347	4,120,401	98.7%	4,064,813	3,975,220	1.3%	55,588	4,030,808	1.318
1996	3,135,250	3.651	11,446,443	98.6%	11,285,119	11,285,119	1.4%	161,325	11,446,443	3.651
1997	2,882,650	1.973	5,687,401	98.5%	5,602,959	5,493,884	1.5%	84,442	5,578,325	1.935
1998	2,795,680	1.921	5,371,709	98.4%	5,286,901	5,286,901	1.6%	84,808	5,371,709	1.921
1999	3,376,674	2.830	9,556,818	98.3%	9,394,710	9,394,710	1.7%	162,108	9,556,818	2.830
2000	3,266,127	3.912	12,776,381	98.2%	12,540,925	12,540,925	1.8%	235,456	12,776,381	3.912
2001	3,312,646	3.945	13,067,036	98.0%	12,802,312	12,802,312	2.0%	264,724	13,067,036	3.945
2002	3,448,729	2.773	9,563,186	97.7%	9,347,617	9,289,807	2.3%	215,569	9,505,376	2.756
2003	3,593,435	3.739	13,436,798	97.5%	13,095,674	13,095,674	2.5%	341,124	13,436,798	3.739
2004	3,716,570	2.783	10,342,942	97.1%	10,043,691	10,015,384	2.9%	299,251	10,314,635	2.775
2005	3,828,903	3.538	13,545,888	96.7%	13,094,178	12,934,096	3.3%	451,711	13,385,807	3.496
2006	4,088,111	3.177	12,988,311	96.1%	12,483,899	12,006,304	3.9%	504,411	12,510,715	3.060
2007	4,369,153	3.335	14,572,954	95.4%	13,907,650	14,177,470	4.6%	665,304	14,842,774	3.397
2008	4,474,738	3.792	16,970,214	94.6%	16,052,001	15,043,647	5.4%	918,213	15,961,859	3.567
2009	4,205,012	2.981	12,535,944	93.5%	11,726,503	11,302,311	6.5%	809,440	12,111,751	2.880
2010	4,330,958	2.430	10,525,549	92.3%	9,709,979	9,076,030	7.7%	815,570	9,891,599	2.284
2011	4,318,845	2.499	10,794,811	90.2%	9,734,484	8,896,967	9.8%	1,060,326	9,957,293	2.306
2012	4,109,903	2.684	11,029,223	88.5%	9,760,424	9,135,236	11.5%	1,268,800	10,404,035	2.531
2013	4,403,533	2.837	12,492,197	86.8%	10,838,330	10,540,119	13.2%	1,653,867	12,193,985	2.769
2014	4,444,315	2.668	11,855,502	84.0%	9,957,337	7,615,019	16.0%	1,898,165	9,513,184	2.141
2015	4,332,556	2.631	11,397,289	80.8%	9,204,315	10,241,744	19.2%	2,192,974	12,434,718	2.870
2016	3,966,639	2.650	10,510,741	78.4%	8,241,116	8,179,532	21.6%	2,269,625	10,449,157	2.634
2017	3,915,790	2.693	10,544,946	74.7%	7,874,223	7,433,215	25.3%	2,670,722	10,103,938	2.580
2018	4,028,918	2.743	11,050,528	70.4%	7,784,676	8,593,262	29.6%	3,265,852	11,859,114	2.943
2019	4,057,026	2.793	11,332,324	66.5%	7,531,312	7,435,879	33.5%	3,801,012	11,236,891	2.770
2020	4,134,731	2.848	11,775,420	62.1%	7,313,820	7,541,322	37.9%	4,461,600	12,002,922	2.903
2021	3,382,841	2.896	9,795,677	48.1%	4,716,421	5,363,334	51.9%	5,079,255	10,442,589	3.087
Total	112,317,963		322,019,389		286,044,012	281,158,292		35,975,377	317,133,669	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section VI, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VI, Exhibit II, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,835,012	2.427	8,060,644	8,383,793	8,383,793	3.243	1.016	27,636,586	6.205	2.135	4.521	4.569
1992	2,107,250	2.357	6,585,332	6,592,373	6,588,852	3.119	1.031	21,188,713	4.267	2.125	3.116	3.127
1993	2,574,670	2.288	4,464,502	4,285,549	4,375,025	2.999	1.070	14,041,719	2.384	2.067	1.724	1.699
1994	2,822,700	2.221	3,687,293	3,482,879	3,585,086	2.883	1.072	11,077,340	1.767	2.085	1.263	1.270
1995	3,058,600	2.157	4,211,219	4,029,583	4,120,401	2.772	1.025	11,708,995	1.775	2.201	1.331	1.347
1996	3,135,250	2.094	9,328,046	11,446,443	11,446,443	2.666	1.001	30,555,857	4.655	2.275	3.618	3.651
1997	2,882,650	2.033	5,798,120	5,576,681	5,687,401	2.563	1.004	14,642,430	2.499	2.290	1.974	1.973
1998	2,795,680	1.974	4,877,173	5,371,709	5,371,709	2.465	1.008	13,351,218	2.420	2.303	1.949	1.921
1999	3,376,674	1.916	8,903,820	9,556,818	9,556,818	2.370	1.009	22,862,596	3.534	2.323	2.912	2.830
2000	3,266,127	1.860	11,449,834	12,776,381	12,776,381	2.279	1.009	29,389,131	4.837	2.345	3.880	3.912
2001	3,312,646	1.806	12,537,037	13,067,036	13,067,036	2.191	1.009	28,901,650	4.831	2.368	3.994	3.945
2002	3,448,729	1.754	9,622,330	9,504,042	9,563,186	2.107	1.009	20,338,307	3.363	2.391	2.808	2.773
2003	3,593,435	1.702	12,096,461	13,436,798	13,436,798	2.026	1.009	27,477,338	4.492	2.414	3.502	3.739
2004	3,716,570	1.653	10,372,093	10,313,791	10,342,942	1.948	1.009	20,337,128	3.311	2.438	2.770	2.783
2005	3,828,903	1.605	13,711,492	13,380,284	13,545,888	1.873	1.009	25,610,595	4.168	2.461	3.500	3.538
2006	4,088,111	1.558	13,485,203	12,491,418	12,988,311	1.801	1.009	23,611,931	3.707	2.485	3.135	3.177
2007	4,369,153	1.513	14,290,226	14,855,681	14,572,954	1.732	1.009	25,456,273	3.852	2.511	3.636	3.335
2008	4,474,738	1.469	18,036,248	15,904,179	16,970,214	1.665	1.005	28,402,629	4.322	2.545	3.906	3.792
2009	4,205,012	1.426	12,989,416	12,082,471	12,535,944	1.601	0.997	20,017,448	3.339	2.589	3.047	2.981
2010	4,330,958	1.384	11,212,746	9,838,352	10,525,549	1.539	0.988	16,008,088	2.670	2.639	2.510	2.430
2011	4,318,845	1.344	11,723,555	9,866,067	10,794,811	1.480	0.985	15,738,821	2.712	2.673	2.609	2.499
2012	4,109,903	1.305	11,735,682	10,322,765	11,029,223	1.423	0.991	15,550,151	2.900	2.684	2.703	2.684
2013	4,403,533	1.267	12,835,914	12,148,480	12,492,197	1.369	0.996	17,020,566	3.051	2.696	2.945	2.837
2014	4,444,315	1.230	10,319,424	9,066,669	9,693,046	1.316	1.016	12,959,962	2.371	2.668	2.914	2.668
2015	4,332,556	1.194	12,897,249	12,681,890	12,789,570	1.265	1.040	16,835,261	3.254	2.631	2.873	2.631
2016	3,966,639	1.159	9,970,741	10,432,197	10,201,469	1.217	1.043	12,943,036	2.815	2.650	2.894	2.650
2017	3,915,790	1.126	9,838,605	9,954,360	9,896,482	1.170	1.036	11,995,069	2.722	2.693	2.941	2.693
2018	4,028,918	1.093	11,089,954	12,198,334	11,644,144	1.125	1.027	13,453,108	3.056	2.743	2.996	2.743
2019	4,057,026	1.061	10,884,418	11,188,726	11,036,572	1.082	1.018	12,156,134	2.824	2.793	3.051	2.793
2020	4,134,731	1.030	11,229,081	12,141,703	11,685,392	1.040	1.008	12,256,016	2.878	2.848	3.097	2.848
2021	3,382,841	1.000	10,297,430	11,139,268	10,718,349	1.000	1.001	10,734,283	3.173	2.896		2.896

318,541,289 317,516,720

All Per Wtd Avg 3.374
Last 5 Wtd Avg 2.858
Last 4 Wtd Avg 2.870
Last 3 Wtd Avg 2.920

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 2.900

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section VI, Exhibit II, Sheet 9, Column (6)
- (5) From Section VI, Exhibit II, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

Section VI
Exhibit II
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,835,012	7,581,949	1.063	8,060,644	4.393
1992	360.0	2,107,250	6,178,797	1.066	6,585,332	3.125
1993	348.0	2,574,670	4,175,835	1.069	4,464,502	1.734
1994	336.0	2,822,700	3,435,445	1.073	3,687,293	1.306
1995	324.0	3,058,600	3,904,489	1.079	4,211,219	1.377
1996	312.0	3,135,250	8,596,044	1.085	9,328,046	2.975
1997	300.0	2,882,650	5,302,547	1.093	5,798,120	2.011
1998	288.0	2,795,680	4,418,015	1.104	4,877,173	1.745
1999	276.0	3,376,674	7,970,079	1.117	8,903,820	2.637
2000	264.0	3,266,127	10,097,629	1.134	11,449,834	3.506
2001	252.0	3,312,646	10,893,039	1.151	12,537,037	3.785
2002	240.0	3,448,729	8,204,653	1.173	9,622,330	2.790
2003	228.0	3,593,435	10,148,005	1.192	12,096,461	3.366
2004	216.0	3,716,570	8,539,148	1.215	10,372,093	2.791
2005	204.0	3,828,903	11,056,231	1.240	13,711,492	3.581
2006	192.0	4,088,111	10,660,553	1.265	13,485,203	3.299
2007	180.0	4,369,153	11,124,523	1.285	14,290,226	3.271
2008	168.0	4,474,738	13,887,924	1.299	18,036,248	4.031
2009	156.0	4,205,012	9,767,441	1.330	12,989,416	3.089
2010	144.0	4,330,958	8,282,385	1.354	11,212,746	2.589
2011	132.0	4,318,845	8,407,474	1.394	11,723,555	2.715
2012	120.0	4,109,903	8,243,066	1.424	11,735,682	2.855
2013	108.0	4,403,533	8,778,833	1.462	12,835,914	2.915
2014	96.0	4,444,315	6,805,918	1.516	10,319,424	2.322
2015	84.0	4,332,556	8,147,565	1.583	12,897,249	2.977
2016	72.0	3,966,639	5,998,862	1.662	9,970,741	2.514
2017	60.0	3,915,790	5,691,695	1.729	9,838,605	2.513
2018	48.0	4,028,918	5,995,896	1.850	11,089,954	2.753
2019	36.0	4,057,026	5,207,762	2.090	10,884,418	2.683
2020	24.0	4,134,731	4,230,448	2.654	11,229,081	2.716
2021	12.0	3,382,841	1,643,838	6.264	10,297,430	3.044
Total		112,317,963	233,376,087		318,541,289	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit II, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

Section VI
Exhibit II
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,835,012	8,282,640	1.012	8,383,793	4.569
1992	360.0	2,107,250	6,511,203	1.012	6,592,373	3.128
1993	348.0	2,574,670	4,231,457	1.013	4,285,549	1.665
1994	336.0	2,822,700	3,437,573	1.013	3,482,879	1.234
1995	324.0	3,058,600	3,975,220	1.014	4,029,583	1.317
1996	312.0	3,135,250	11,285,119	1.014	11,446,443	3.651
1997	300.0	2,882,650	5,493,884	1.015	5,576,681	1.935
1998	288.0	2,795,680	5,286,901	1.016	5,371,709	1.921
1999	276.0	3,376,674	9,394,710	1.017	9,556,818	2.830
2000	264.0	3,266,127	12,540,925	1.019	12,776,381	3.912
2001	252.0	3,312,646	12,802,312	1.021	13,067,036	3.945
2002	240.0	3,448,729	9,289,807	1.023	9,504,042	2.756
2003	228.0	3,593,435	13,095,674	1.026	13,436,798	3.739
2004	216.0	3,716,570	10,015,384	1.030	10,313,791	2.775
2005	204.0	3,828,903	12,934,096	1.034	13,380,284	3.495
2006	192.0	4,088,111	12,006,304	1.040	12,491,418	3.056
2007	180.0	4,369,153	14,177,470	1.048	14,855,681	3.400
2008	168.0	4,474,738	15,043,647	1.057	15,904,179	3.554
2009	156.0	4,205,012	11,302,311	1.069	12,082,471	2.873
2010	144.0	4,330,958	9,076,030	1.084	9,838,352	2.272
2011	132.0	4,318,845	8,896,967	1.109	9,866,067	2.284
2012	120.0	4,109,903	9,135,236	1.130	10,322,765	2.512
2013	108.0	4,403,533	10,540,119	1.153	12,148,480	2.759
2014	96.0	4,444,315	7,615,019	1.191	9,066,669	2.040
2015	84.0	4,332,556	10,241,744	1.238	12,681,890	2.927
2016	72.0	3,966,639	8,179,532	1.275	10,432,197	2.630
2017	60.0	3,915,790	7,433,215	1.339	9,954,360	2.542
2018	48.0	4,028,918	8,593,262	1.420	12,198,334	3.028
2019	36.0	4,057,026	7,435,879	1.505	11,188,726	2.758
2020	24.0	4,134,731	7,541,322	1.610	12,141,703	2.937
2021	12.0	3,382,841	5,363,334	2.077	11,139,268	3.293
Total		112,317,963	281,158,292		317,516,720	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit II, Sheet 16
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

Section VI
Exhibit II
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	1,835,012	7,581,949	8,282,640	700,691	1.063	1.012	1.255	8,461,292	4.611
1992	360.0	2,107,250	6,178,797	6,511,203	332,405	1.066	1.012	1.249	6,594,018	3.129
1993	348.0	2,574,670	4,175,835	4,231,457	55,622	1.069	1.013	1.243	4,244,949	1.649
1994	336.0	2,822,700	3,435,445	3,437,573	2,128	1.073	1.013	1.235	3,438,073	1.218
1995	324.0	3,058,600	3,904,489	3,975,220	70,731	1.079	1.014	1.227	3,991,299	1.305
1996	312.0	3,135,250	8,596,044	11,285,119	2,689,074	1.085	1.014	1.219	11,873,808	3.787
1997	300.0	2,882,650	5,302,547	5,493,884	191,337	1.093	1.015	1.210	5,534,108	1.920
1998	288.0	2,795,680	4,418,015	5,286,901	868,885	1.104	1.016	1.201	5,461,971	1.954
1999	276.0	3,376,674	7,970,079	9,394,710	1,424,631	1.117	1.017	1.193	9,669,607	2.864
2000	264.0	3,266,127	10,097,629	12,540,925	2,443,297	1.134	1.019	1.185	12,992,694	3.978
2001	252.0	3,312,646	10,893,039	12,802,312	1,909,273	1.151	1.021	1.183	13,151,180	3.970
2002	240.0	3,448,729	8,204,653	9,289,807	1,085,154	1.173	1.023	1.181	9,485,824	2.751
2003	228.0	3,593,435	10,148,005	13,095,674	2,947,670	1.192	1.026	1.187	13,647,179	3.798
2004	216.0	3,716,570	8,539,148	10,015,384	1,476,236	1.215	1.030	1.196	10,304,394	2.773
2005	204.0	3,828,903	11,056,231	12,934,096	1,877,865	1.240	1.034	1.208	13,324,729	3.480
2006	192.0	4,088,111	10,660,553	12,006,304	1,345,751	1.265	1.040	1.228	12,312,605	3.012
2007	180.0	4,369,153	11,124,523	14,177,470	3,052,947	1.285	1.048	1.260	14,969,945	3.426
2008	168.0	4,474,738	13,887,924	15,043,647	1,155,722	1.299	1.057	1.308	15,399,166	3.441
2009	156.0	4,205,012	9,767,441	11,302,311	1,534,870	1.330	1.069	1.352	11,842,467	2.816
2010	144.0	4,330,958	8,282,385	9,076,030	793,645	1.354	1.084	1.421	9,410,503	2.173
2011	132.0	4,318,845	8,407,474	8,896,967	489,493	1.394	1.109	1.532	9,157,382	2.120
2012	120.0	4,109,903	8,243,066	9,135,236	892,169	1.424	1.130	1.630	9,697,414	2.360
2013	108.0	4,403,533	8,778,833	10,540,119	1,761,285	1.462	1.153	1.721	11,809,605	2.682
2014	96.0	4,444,315	6,805,918	7,615,019	809,101	1.516	1.191	1.888	8,333,244	1.875
2015	84.0	4,332,556	8,147,565	10,241,744	2,094,179	1.583	1.238	2.094	12,533,037	2.893
2016	72.0	3,966,639	5,998,862	8,179,532	2,180,670	1.662	1.275	2.184	10,760,837	2.713
2017	60.0	3,915,790	5,691,695	7,433,215	1,741,520	1.729	1.339	2.506	10,055,179	2.568
2018	48.0	4,028,918	5,995,896	8,593,262	2,597,366	1.850	1.420	2.804	13,279,539	3.296
2019	36.0	4,057,026	5,207,762	7,435,879	2,228,117	2.090	1.505	2.802	11,451,106	2.823
2020	24.0	4,134,731	4,230,448	7,541,322	3,310,874	2.654	1.610	2.550	12,674,795	3.065
2021	12.0	3,382,841	1,643,838	5,363,334	3,719,496	6.264	2.077	2.611	11,355,778	3.357
Total		112,317,963	233,376,087	281,158,292					317,217,728	2.824

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section VI, Exhibit II, Sheet 14
- (8) From Section VI, Exhibit II, Sheet 16
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

Section VI
Exhibit II
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,835,012	8,038		4,653	8,038	1,043	1.016	7.612	62,189	62,189	8,383,793	4.569
1992	2,107,250	5,531		4,905	5,528	1,192	1.031	7.114	40,550	40,550	6,588,852	3.127
1993	2,574,670	3,892	Include	5,171	3,974	1,101	1.070	6.649	28,278	28,278	4,375,025	1.699
1994	2,822,700	3,088	Include	5,451	3,178	1,128	1.072	6.214	21,164	21,164	3,585,086	1.270
1995	3,058,600	3,306	Include	5,746	3,380	1,219	1.025	5.807	20,120	20,120	4,120,401	1.347
1996	3,135,250	9,006	Include	6,057	9,006	1,271	1.001	5.427	48,945	48,945	11,446,443	3.651
1997	2,882,650	5,785	Include	6,385	5,900	964	1.004	5.072	30,057	30,057	5,687,401	1.973
1998	2,795,680	5,782	Include	6,731	5,782	929	1.008	4.741	27,642	27,642	5,371,709	1.921
1999	3,376,674	9,997	Include	7,095	9,997	956	1.009	4.430	44,707	44,707	9,556,818	2.830
2000	3,266,127	13,024	Include	7,479	13,024	981	1.009	4.141	54,435	54,435	12,776,381	3.912
2001	3,312,646	10,650	Include	7,884	10,650	1,227	1.009	3.870	41,599	41,599	13,067,036	3.945
2002	3,448,729	7,677	Include	8,311	7,725	1,238	1.009	3.617	28,200	28,200	9,563,186	2.773
2003	3,593,435	11,818	Include	8,761	11,818	1,137	1.009	3.380	40,320	40,320	13,436,798	3.739
2004	3,716,570	9,000	Include	9,236	9,025	1,146	1.009	3.159	28,778	28,778	10,342,942	2.783
2005	3,828,903	11,113	Include	9,736	11,251	1,204	1.009	2.952	33,527	33,527	13,545,888	3.538
2006	4,088,111	10,479	Include	10,263	10,896	1,192	1.009	2.759	30,347	30,347	12,988,311	3.177
2007	4,369,153	12,463	Include	10,819	12,226	1,192	1.009	2.579	31,800	31,800	14,572,954	3.335
2008	4,474,738	13,090	Include	11,404	13,967	1,215	1.005	2.410	33,833	33,833	16,970,214	3.792
2009	4,205,012	12,205	Include	12,022	12,663	990	0.997	2.252	28,443	28,443	12,535,944	2.981
2010	4,330,958	10,164	Include	12,673	10,874	968	0.988	2.105	22,611	22,611	10,525,549	2.430
2011	4,318,845	10,586	Include	13,359	11,582	932	0.985	1.967	22,442	22,442	10,794,811	2.499
2012	4,109,903	12,348	Include	14,082	13,193	836	0.991	1.838	24,026	24,026	11,029,223	2.684
2013	4,403,533	14,209	Include	14,845	14,611	855	0.996	1.718	24,993	22,400	11,196,324	2.543
2014	4,444,315	12,806	Include	15,649	13,691	708	1.016	1.606	22,337	22,400	9,720,414	2.187
2015	4,332,556	17,161	Include	16,496	17,307	739	1.040	1.501	27,020	22,400	10,602,930	2.447
2016	3,966,639	16,908	Include	17,390	16,534	617	1.043	1.403	24,183	22,400	9,449,472	2.382
2017	3,915,790	16,212	Include	18,331	16,118	614	1.036	1.311	21,890	22,400	10,127,278	2.586
2018	4,028,918	20,263	Include	19,324	19,342	602	1.027	1.225	24,338	22,400	10,717,121	2.660
2019	4,057,026	18,679	Include	20,370	18,425	599	1.018	1.145	21,482	22,400	11,508,340	2.837
2020	4,134,731	19,601	Exclude	21,473	18,865	619	1.008	1.070	20,356	22,400	12,858,448	3.110
2021	3,382,841	17,661	Exclude	22,636	16,994	631	1.001	1.000	17,019	22,400	14,107,342	4.170
			Implied Trend	5.4%	-9.9%			All Per Wtd Avg	30.047			
								Last 5 Wtd Avg	22.435			
								Last 4 Wtd Avg	22.005			
Total	112,317,963					30,045		Last 3 Wtd Avg	22.043		321,552,434	
								Selected	22,400			

Footnotes:	
	Reported Exponential Regression
	Constant 10.080
	X Coefficient (0.053)
	R Squared 0.733

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section VI, Exhibit II, Sheet 10, Column (6) / Section VI, Exhibit II, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section VI, Exhibit II, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

Section VI
Exhibit II
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	1,835,012	1,043	1.000	1,043	1,043	2.34%
1992	360.0	2,107,250	1,192	1.000	1,192	1,192	2.40%
1993	348.0	2,574,670	1,101	1.000	1,101	1,101	1.87%
1994	336.0	2,822,700	1,128	1.000	1,128	1,128	1.80%
1995	324.0	3,058,600	1,219	1.000	1,219	1,219	1.85%
1996	312.0	3,135,250	1,271	1.000	1,271	1,271	1.94%
1997	300.0	2,882,650	964	1.000	964	964	1.65%
1998	288.0	2,795,680	929	1.000	929	929	1.68%
1999	276.0	3,376,674	956	1.000	956	956	1.48%
2000	264.0	3,266,127	981	1.000	981	981	1.61%
2001	252.0	3,312,646	1,227	1.000	1,227	1,227	2.05%
2002	240.0	3,448,729	1,238	1.000	1,238	1,238	2.05%
2003	228.0	3,593,435	1,137	1.000	1,137	1,137	1.86%
2004	216.0	3,716,570	1,146	1.000	1,146	1,146	1.87%
2005	204.0	3,828,903	1,204	1.000	1,204	1,204	1.96%
2006	192.0	4,088,111	1,192	1.000	1,192	1,192	1.87%
2007	180.0	4,369,153	1,192	1.000	1,192	1,192	1.80%
2008	168.0	4,474,738	1,215	1.000	1,215	1,215	1.85%
2009	156.0	4,205,012	990	1.000	990	990	1.65%
2010	144.0	4,330,958	968	1.000	968	968	1.61%
2011	132.0	4,318,845	932	1.000	932	932	1.61%
2012	120.0	4,109,903	836	1.000	836	836	1.56%
2013	108.0	4,403,533	855	1.000	855	855	1.53%
2014	96.0	4,444,315	708	1.000	708	708	1.30%
2015	84.0	4,332,556	739	1.000	739	739	1.43%
2016	72.0	3,966,639	617	1.000	617	617	1.34%
2017	60.0	3,915,790	614	1.000	614	614	1.39%
2018	48.0	4,028,918	602	1.000	602	602	1.37%
2019	36.0	4,057,026	599	1.000	599	599	1.39%
2020	24.0	4,134,731	616	1.006	619	619	1.45%
2021	12.0	3,382,841	606	1.056	640	631	1.86%
Total		112,317,963	30,017		30,054	30,045	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit II, Sheet 18
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section VI, Exhibit II, Sheet 8 Col (3)

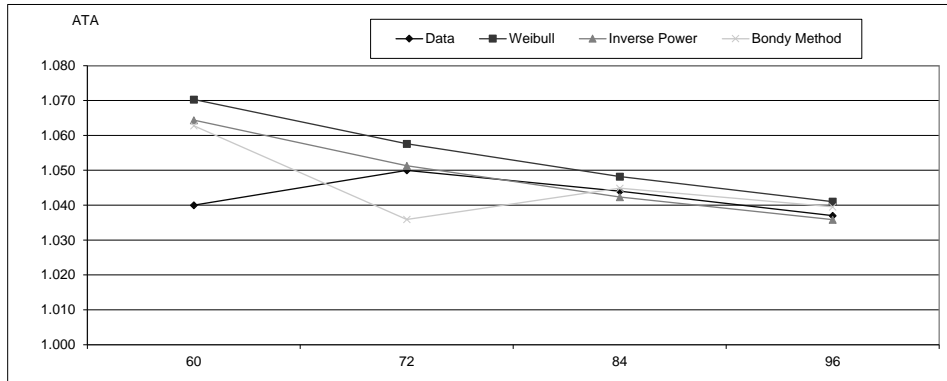
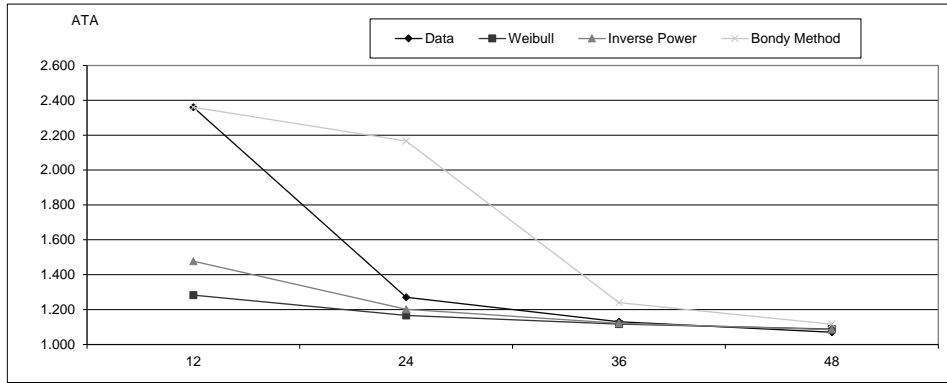
STATE OF CONNECTICUT
 GROUP 6 - DEPARTMENT OF CORRECTIONS
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Paid Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & $<$ 51) **50** (to run-out pattern)

Summary of Curve Fitting Methods			
Method	Tail	R^2	
Weibull	1.063	0.907	
Inverse Power	1.103	0.928	
Bondy Method	1.020	N/A	



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method			
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*
									0.900		
1	12	0.000	Exclude	1.283	3.267	1.478	3.915	0.859		2.360	11.851
2	24	1.270	Include	1.166	2.546	1.202	2.649	0.239	0.278	2.166	5.022
3	36	1.130	Include	1.117	2.183	1.122	2.205	0.122	0.511	1.240	2.319
4	48	1.070	Include	1.089	1.955	1.085	1.966	0.068	0.554	1.116	1.870
5	60	1.040	Include	1.070	1.796	1.064	1.812	0.039	0.580	1.063	1.675
6	72	1.050	Include	1.058	1.678	1.051	1.702	0.049	1.244	1.036	1.576
7	84	1.044	Include	1.048	1.586	1.042	1.619	0.043	0.883	1.045	1.521
8	96	1.037	Include	1.041	1.513	1.036	1.553	0.036	0.844	1.040	1.456
9	108	1.027	Include	1.035	1.454	1.031	1.500	0.027	0.733	1.033	1.401
10	120	1.021	Include	1.031	1.404	1.027	1.454	0.021	0.780	1.024	1.356
11	132	1.030	Include	1.027	1.362	1.024	1.416	0.030	1.422	1.019	1.324
12	144	1.018	Include	1.024	1.326	1.022	1.383	0.018	0.604	1.027	1.299
13	156	1.024	Include	1.021	1.295	1.020	1.353	0.024	1.329	1.016	1.265
14	168	0.000	Exclude	1.019	1.268	1.018	1.327	0.011	0.461	1.022	1.245
15	180	0.000	Exclude	1.017	1.244	1.016	1.304	0.015	1.406	1.010	1.219
16	192	1.020	Include	1.016	1.222	1.015	1.283	0.020	1.287	1.014	1.207
17	204	1.021	Include	1.014	1.203	1.014	1.264	0.021	1.049	1.018	1.190
18	216	0.000	Exclude	1.013	1.186	1.013	1.246	0.019	0.906	1.019	1.169
19	228	0.000	Exclude	1.012	1.171	1.012	1.230	0.016	0.863	1.017	1.147
20	240	0.000	Exclude	1.011	1.157	1.011	1.215	0.019	1.158	1.015	1.128
21	252	0.000	Exclude	1.010	1.145	1.011	1.202	0.015	0.791	1.017	1.112
22	264	1.015	Include	1.009	1.133	1.010	1.189	0.015	1.000	1.013	1.093
23	276	1.012	Include	1.009	1.123	1.010	1.177	0.012	0.800	1.013	1.078
24	288	1.010	Include	1.008	1.113	1.009	1.166	0.010	0.800	1.011	1.064
25	300	1.008	Include	1.007	1.104	1.009	1.155	0.008	0.800	1.009	1.053
26	312	1.006	Include	1.007	1.096	1.008	1.145	0.006	0.800	1.007	1.044
27	324	1.005	Include	1.006	1.088	1.008	1.136	0.005	0.800	1.006	1.037
28	336	0.000	Exclude	1.006	1.081	1.008	1.127	0.004	0.800	1.004	1.031
29	348	0.000	Exclude	1.006	1.075	1.007	1.118	0.003	0.800	1.004	1.026
30	360	0.000	Exclude	1.005	1.069	1.007	1.110	0.002	0.800	1.003	1.023
31	372	0.000	Exclude	1.005	1.063	1.007	1.103			1.002	1.020
32	384	0.000	Exclude	1.005	1.058	1.006	1.095			1.002	1.018
33	396	0.000	Exclude	1.004	1.053	1.006	1.089			1.002	1.016
34	408	0.000	Exclude	1.004	1.048	1.006	1.082			1.002	1.014
35	420	0.000	Exclude	1.004	1.044	1.006	1.076			1.001	1.012
36	432	0.000	Exclude	1.004	1.040	1.006	1.069			1.001	1.011
37	444	0.000	Exclude	1.003	1.036	1.005	1.064			1.001	1.009
38	456	0.000	Exclude	1.003	1.032	1.005	1.058			1.001	1.008
39	468	0.000	Exclude	1.003	1.029	1.005	1.052			1.001	1.007
40	480	0.000	Exclude	1.003	1.026	1.005	1.047			1.001	1.006
41	492	0.000	Exclude	1.003	1.023	1.005	1.042			1.001	1.005
42	504	0.000	Exclude	1.003	1.020	1.005	1.037			1.001	1.004
43	516	0.000	Exclude	1.003	1.017	1.004	1.033			1.001	1.004
44	528	0.000	Exclude	1.002	1.015	1.004	1.028			1.001	1.003
45	540	0.000	Exclude	1.002	1.012	1.004	1.024			1.001	1.002
46	552	0.000	Exclude	1.002	1.010	1.004	1.019			1.000	1.002
47	564	0.000	Exclude	1.002	1.008	1.004	1.015			1.000	1.001
48	576	0.000	Exclude	1.002	1.006	1.004	1.011			1.000	1.001
49	588	0.000	Exclude	1.002	1.004	1.004	1.007			1.000	1.001
50	600	0.000	Exclude	1.002	1.002	1.004	1.004			1.000	1.000

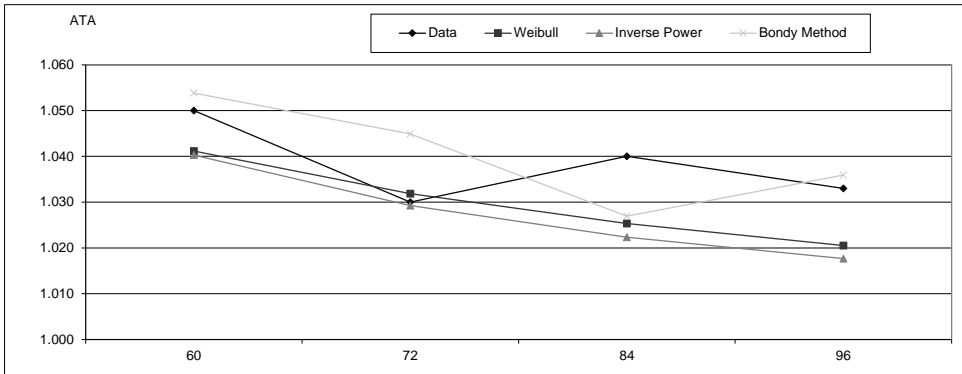
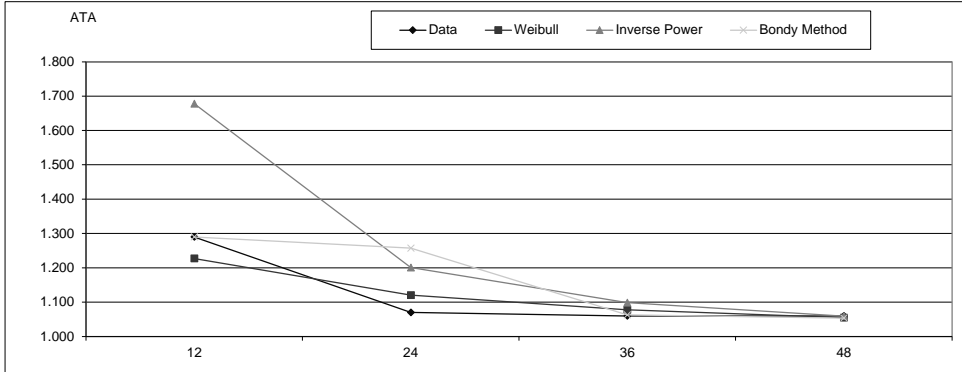
STATE OF CONNECTICUT
 GROUP 6 - DEPARTMENT OF CORRECTIONS
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Curve Fitting Methods
 Reported Loss

Tail at Period: **31** (To display in table)
 Cut-off point:(\leq Tail & $<$ 51) **50** (to run-out pattern)

Summary of Curve Fitting Methods		
Method	Tail	R^2
Weibull	1.012	0.905
Inverse Power	1.022	0.847
Bondy Method	1.002	N/A



PERIOD	AGE	ATA	Use	Weibull		Inverse Power		Bondy Method				
				ATA*	ATU*	ATA*	ATU*	Ln(ATA)	Decay	ATA*	ATU*	
1	12	0.000	Exclude	1.227	2.003	1.678	2.982	0.255				
2	24	1.070	Include	1.120	1.632	1.201	1.777	0.068		0.266	1.258	2.468
3	36	1.060	Include	1.078	1.457	1.099	1.480	0.058		0.861	1.063	1.521
4	48	1.060	Include	1.055	1.352	1.060	1.347	0.058		1.000	1.054	1.431
5	60	1.050	Include	1.041	1.281	1.040	1.271	0.049		0.837	1.054	1.358
6	72	1.030	Include	1.032	1.231	1.029	1.222	0.030		0.606	1.045	1.289
7	84	1.040	Include	1.025	1.193	1.022	1.187	0.039		1.327	1.027	1.233
8	96	1.033	Include	1.021	1.163	1.018	1.161	0.032		0.828	1.036	1.201
9	108	1.020	Include	1.017	1.140	1.014	1.141	0.020		0.610	1.030	1.159
10	120	1.019	Include	1.014	1.121	1.012	1.125	0.019		0.950	1.018	1.126
11	132	1.023	Include	1.012	1.105	1.010	1.111	0.023		1.208	1.017	1.106
12	144	1.014	Include	1.010	1.092	1.009	1.100	0.014		0.611	1.021	1.088
13	156	1.011	Include	1.009	1.081	1.008	1.091	0.011		0.800	1.013	1.065
14	168	1.009	Include	1.008	1.072	1.007	1.083	0.009		0.800	1.010	1.052
15	180	1.007	Include	1.007	1.064	1.006	1.076	0.007		0.800	1.008	1.042
16	192	1.006	Include	1.006	1.057	1.005	1.069	0.006		0.800	1.006	1.033
17	204	1.005	Include	1.005	1.051	1.005	1.064	0.005		0.800	1.005	1.027
18	216	1.004	Include	1.004	1.046	1.004	1.059	0.004		0.800	1.004	1.022
19	228	1.003	Include	1.004	1.041	1.004	1.054	0.003		0.800	1.003	1.017
20	240	1.002	Include	1.004	1.037	1.004	1.050	0.002		0.800	1.003	1.014
21	252	1.002	Include	1.003	1.033	1.003	1.046	0.002		0.800	1.002	1.011
22	264	1.001	Include	1.003	1.030	1.003	1.043	0.001		0.800	1.002	1.009
23	276	1.001	Include	1.003	1.027	1.003	1.040	0.001		0.800	1.001	1.008
24	288	0.000	Exclude	1.002	1.025	1.003	1.037	0.001		0.800	1.001	1.006
25	300	0.000	Exclude	1.002	1.022	1.002	1.034	0.001		0.800	1.001	1.005
26	312	0.000	Exclude	1.002	1.020	1.002	1.032	0.001		0.800	1.001	1.004
27	324	0.000	Exclude	1.002	1.018	1.002	1.030	0.000		0.800	1.001	1.004
28	336	0.000	Exclude	1.002	1.016	1.002	1.028	0.000		0.800	1.000	1.003
29	348	0.000	Exclude	1.001	1.015	1.002	1.025	0.000		0.800	1.000	1.003
30	360	0.000	Exclude	1.001	1.014	1.002	1.024	0.000		0.800	1.000	1.002
31	372	0.000	Exclude	1.001	1.012	1.002	1.022				1.000	1.002
32	384	0.000	Exclude	1.001	1.011	1.002	1.020				1.000	1.002
33	396	0.000	Exclude	1.001	1.010	1.001	1.019				1.000	1.002
34	408	0.000	Exclude	1.001	1.009	1.001	1.017				1.000	1.001
35	420	0.000	Exclude	1.001	1.008	1.001	1.016				1.000	1.001
36	432	0.000	Exclude	1.001	1.007	1.001	1.014				1.000	1.001
37	444	0.000	Exclude	1.001	1.006	1.001	1.013				1.000	1.001
38	456	0.000	Exclude	1.001	1.006	1.001	1.012				1.000	1.001
39	468	0.000	Exclude	1.001	1.005	1.001	1.011				1.000	1.001
40	480	0.000	Exclude	1.001	1.004	1.001	1.010				1.000	1.001
41	492	0.000	Exclude	1.001	1.004	1.001	1.008				1.000	1.001
42	504	0.000	Exclude	1.000	1.003	1.001	1.007				1.000	1.000
43	516	0.000	Exclude	1.000	1.003	1.001	1.007				1.000	1.000
44	528	0.000	Exclude	1.000	1.002	1.001	1.006				1.000	1.000
45	540	0.000	Exclude	1.000	1.002	1.001	1.005				1.000	1.000
46	552	0.000	Exclude	1.000	1.002	1.001	1.004				1.000	1.000
47	564	0.000	Exclude	1.000	1.001	1.001	1.003				1.000	1.000
48	576	0.000	Exclude	1.000	1.001	1.001	1.002				1.000	1.000
49	588	0.000	Exclude	1.000	1.001	1.001	1.001				1.000	1.000
50	600	0.000	Exclude	1.000	1.000	1.001	1.001				1.000	1.000

STATE OF CONNECTICUT
 GROUP 6 - DEPARTMENT OF CORRECTIONS
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022							
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372
1991	0	0	0	0	0	994	996	998	1,012	1,012	1,009	1,018	1,022	1,022	1,024	1,026	1,031	1,032	1,036	1,033	1,033	1,032	1,033	1,035	1,037	1,037	1,037	1,038	1,037	1,039	1,039	1,039
1992	0	0	0	0	1,132	1,140	1,141	1,152	1,162	1,155	1,162	1,167	1,174	1,170	1,175	1,178	1,181	1,181	1,181	1,181	1,182	1,184	1,187	1,188	1,188	1,188	1,187	1,187	1,187	1,187	1,189	1,189
1993	0	0	0	1,034	1,036	1,038	1,057	1,057	1,078	1,085	1,089	1,088	1,090	1,092	1,090	1,096	1,098	1,098	1,099	1,096	1,099	1,095	1,096	1,096	1,094	1,094	1,096	1,097	1,097	1,097	1,097	
1994	0	0	1,056	1,059	1,056	1,086	1,096	1,101	1,108	1,111	1,115	1,121	1,119	1,122	1,121	1,121	1,121	1,122	1,122	1,123	1,124	1,125	1,126	1,124	1,128	1,128	1,127	1,127	1,127	1,127	1,127	
1995	0	1,081	1,090	1,107	1,159	1,177	1,179	1,188	1,197	1,202	1,205	1,200	1,206	1,207	1,206	1,206	1,213	1,209	1,213	1,214	1,215	1,214	1,216	1,216	1,217	1,214	1,214	1,214	1,214	1,214	1,214	
1996	719	903	987	1,156	1,217	1,216	1,225	1,233	1,233	1,243	1,243	1,244	1,244	1,251	1,248	1,256	1,259	1,259	1,263	1,263	1,265	1,265	1,263	1,263	1,263	1,263	1,263	1,263	1,263	1,263	1,263	
1997	218	550	801	891	897	905	927	937	946	944	945	949	951	950	951	954	956	958	956	959	961	961	959	959	959	959	959	959	959	959	959	
1998	309	660	840	881	872	886	895	900	906	907	911	915	914	914	916	916	917	916	918	917	926	923	922	923	923	923	923	923	923	923	923	923
1999	304	766	818	856	892	907	919	922	927	930	935	933	934	935	935	937	936	939	941	941	940	941	941	941	941	941	941	941	941	941	941	941
2000	396	701	813	879	908	918	930	933	938	941	940	947	947	950	948	952	955	954	968	971	971	970	970	970	970	970	970	970	970	970	970	970
2001	455	924	1,037	1,079	1,099	1,104	1,119	1,123	1,128	1,130	1,127	1,126	1,129	1,134	1,133	1,134	1,138	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213
2002	701	964	1,019	1,052	1,064	1,079	1,081	1,088	1,091	1,096	1,094	1,097	1,101	1,104	1,102	1,103	1,226	1,225	1,225	1,225	1,225	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227
2003	596	875	934	972	981	993	999	992	989	996	1,000	997	997	999	1,001	1,119	1,117	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116
2004	676	931	982	1,010	1,007	1,012	1,022	1,026	1,027	1,031	1,026	1,025	1,029	1,034	1,135	1,131	1,134	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131
2005	714	978	1,028	1,048	1,060	1,065	1,064	1,067	1,072	1,071	1,075	1,076	1,082	1,191	1,190	1,192	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189
2006	679	959	1,008	1,036	1,038	1,040	1,047	1,043	1,053	1,057	1,062	1,059	1,173	1,180	1,179	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178
2007	724	954	1,018	1,040	1,052	1,058	1,067	1,073	1,073	1,076	1,080	1,174	1,176	1,176	1,176	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173
2008	682	997	1,044	1,071	1,083	1,095	1,095	1,100	1,107	1,110	1,194	1,192	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194
2009	573	776	834	855	873	873	879	888	884	884	959	967	966	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963
2010	523	725	785	805	811	814	828	832	853	956	953	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954
2011	506	670	736	790	797	808	806	907	916	914	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915
2012	370	614	684	697	714	718	808	816	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817
2013	357	576	640	667	675	812	821	826	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827
2014	314	472	537	565	663	684	684	684	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687
2015	294	503	571	675	694	697	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707
2016	258	436	534	569	577	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585
2017	262	476	542	567	577	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585
2018	261	451	502	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546
2019	279	433	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523
2020	219	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459
2021	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255
28,960																																

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
MEDICAL**

Section VI
Exhibit II
Sheet 21

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	1,835,012	1,835,012	0	7,560,807	7,581,949	21,143	8,209,225	8,282,640	73,415
1992	2,107,250	2,107,250	0	6,141,599	6,178,797	37,198	6,481,180	6,511,203	30,022
1993	2,574,670	2,574,670	0	4,174,837	4,175,835	997	4,340,105	4,231,457	(108,648)
1994	2,822,700	2,822,700	0	3,405,376	3,435,445	30,069	3,410,183	3,437,573	27,390
1995	3,058,600	3,058,600	0	3,841,540	3,904,489	62,949	3,916,203	3,975,220	59,017
1996	3,135,250	3,135,250	0	8,279,022	8,596,044	317,023	11,185,673	11,285,119	99,446
1997	2,882,650	2,882,650	0	5,233,204	5,302,547	69,343	5,506,671	5,493,884	(12,787)
1998	2,795,680	2,795,680	0	4,397,420	4,418,015	20,595	5,357,011	5,286,901	(70,110)
1999	3,376,674	3,376,674	0	7,821,020	7,970,079	149,059	9,648,706	9,394,710	(253,997)
2000	3,266,127	3,266,127	0	10,042,265	10,097,629	55,364	12,403,286	12,540,925	137,640
2001	3,312,646	3,312,646	0	10,653,779	10,893,039	239,260	12,909,214	12,802,312	(106,902)
2002	3,448,729	3,448,729	0	8,182,831	8,204,653	21,822	9,316,521	9,289,807	(26,714)
2003	3,593,435	3,593,435	0	9,851,621	10,148,005	296,383	12,169,441	13,095,674	926,233
2004	3,716,570	3,716,570	0	8,347,268	8,539,148	191,880	9,806,476	10,015,384	208,908
2005	3,828,903	3,828,903	0	10,706,080	11,056,231	350,152	12,603,296	12,934,096	330,800
2006	4,088,111	4,088,111	0	10,211,302	10,660,553	449,250	11,725,157	12,006,304	281,147
2007	4,369,153	4,369,153	0	10,949,800	11,124,523	174,723	14,824,139	14,177,470	(646,669)
2008	4,474,738	4,474,738	0	13,401,039	13,887,924	486,885	15,490,081	15,043,647	(446,434)
2009	4,205,012	4,205,012	0	9,667,620	9,767,441	99,822	11,041,993	11,302,311	260,318
2010	4,330,958	4,330,958	0	8,060,508	8,282,385	221,877	9,081,417	9,076,030	(5,387)
2011	4,318,845	4,318,845	0	8,222,388	8,407,474	185,085	9,162,462	8,896,967	(265,496)
2012	4,109,903	4,109,903	0	7,901,313	8,243,066	341,753	8,840,207	9,135,236	295,028
2013	4,403,533	4,403,533	0	8,597,863	8,778,833	180,970	10,626,190	10,540,119	(86,072)
2014	4,444,315	4,444,315	0	6,555,280	6,805,918	250,638	7,583,624	7,615,019	31,395
2015	4,332,556	4,332,556	0	7,743,349	8,147,565	404,216	10,537,829	10,241,744	(296,086)
2016	3,966,639	3,966,639	0	5,560,051	5,998,862	438,811	8,163,536	8,179,532	15,996
2017	3,915,790	3,915,790	0	5,389,942	5,691,695	301,754	8,032,011	7,433,215	(598,795)
2018	4,028,918	4,028,918	0	5,082,408	5,995,896	913,488	8,570,063	8,593,262	23,199
2019	4,057,026	4,057,026	0	4,246,906	5,207,762	960,856	7,763,628	7,435,879	(327,749)
2020	4,134,731	4,134,731	0	1,379,633	4,230,448	2,850,815	5,182,025	7,541,322	2,359,297
2021		3,382,841			1,643,838			5,363,334	
Total	108,935,122	112,317,963	0	221,608,068	233,376,087	10,124,181	273,887,552	281,158,292	1,907,406

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

Section VI
Exhibit III
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
				Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,835,012	682,802	735,854	735,854	741,440	53,052	58,639	53,052	0	5,586
1992	2,107,250	509,417	538,803	538,803	543,631	29,386	34,214	29,386	0	4,828
1993	2,574,670	338,095	350,505	350,505	354,247	12,411	16,152	12,411	0	3,741
1994	2,822,700	187,932	188,461	188,461	190,877	529	2,946	529	0	2,416
1995	3,058,600	220,308	232,220	232,220	235,821	11,912	15,513	11,912	0	3,601
1996	3,135,250	444,438	800,110	800,110	815,216	355,672	370,778	355,672	0	15,106
1997	2,882,650	279,134	303,622	303,622	310,639	24,488	31,505	24,488	0	7,017
1998	2,795,680	224,441	347,003	351,934	356,865	127,494	132,425	122,562	4,931	9,862
1999	3,376,674	527,927	665,228	676,903	688,578	148,976	160,651	137,301	11,675	23,350
2000	3,266,127	724,527	959,430	962,430	980,302	237,903	255,775	234,903	3,000	20,872
2001	3,312,646	883,573	998,235	1,025,245	1,052,256	141,672	168,683	114,661	27,011	54,021
2002	3,448,729	544,566	623,509	644,561	665,613	99,995	121,047	78,942	21,052	42,105
2003	3,593,435	791,086	1,213,954	1,265,264	1,316,573	474,178	525,487	422,868	51,310	102,619
2004	3,716,570	558,590	778,567	819,897	861,227	261,307	302,638	219,977	41,330	82,660
2005	3,828,903	898,758	1,027,474	1,041,738	1,056,003	142,980	157,245	128,716	14,265	28,529
2006	4,088,111	797,692	932,378	949,344	981,305	151,652	183,612	134,686	16,966	48,927
2007	4,369,153	968,246	1,252,806	1,419,016	1,492,230	450,770	523,984	284,560	166,210	239,424
2008	4,474,738	1,604,348	1,813,295	1,946,587	1,985,474	342,239	381,126	208,946	133,292	172,180
2009	4,205,012	1,085,388	1,332,066	1,399,098	1,466,129	313,710	380,742	246,678	67,032	134,063
2010	4,330,958	1,016,099	1,135,650	1,354,150	1,404,150	338,051	388,051	119,552	218,500	268,500
2011	4,318,845	1,532,781	1,640,387	2,185,067	2,220,515	652,286	687,734	107,606	544,679	580,127
2012	4,109,903	1,356,300	1,496,900	2,033,084	2,097,203	676,784	740,902	140,600	536,184	600,302
2013	4,403,533	1,505,020	1,784,054	2,399,882	2,472,771	894,862	967,751	279,034	615,828	688,717
2014	4,444,315	1,204,870	1,329,827	1,984,344	2,004,171	779,474	799,301	124,957	654,517	674,345
2015	4,332,556	1,454,500	1,708,637	2,527,278	2,590,246	1,072,778	1,135,746	254,137	818,641	881,609
2016	3,966,639	1,127,907	1,319,808	2,087,192	2,191,987	959,285	1,064,080	191,901	767,384	872,179
2017	3,915,790	1,034,076	1,233,874	2,039,893	2,239,893	1,005,817	1,205,817	199,798	806,020	1,006,020
2018	4,028,918	1,117,456	1,527,912	2,417,526	2,619,161	1,300,070	1,501,705	410,456	889,615	1,091,250
2019	4,057,026	1,134,547	1,581,076	2,533,683	2,808,683	1,399,135	1,674,135	446,529	952,606	1,227,606
2020	4,134,731	853,716	1,377,164	2,339,193	2,839,193	1,485,477	1,985,477	523,448	962,030	1,462,030
2021	3,382,841	254,079	1,194,905	2,208,703	2,908,703	1,954,623	2,654,623	940,826	1,013,798	1,713,798
Total	112,317,963	25,862,619	32,423,714	41,761,588	44,491,103	15,898,968	18,628,483	6,561,094	9,337,874	12,067,389

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit III, Sheet 2, Column (15)
- (6) From Section VI, Exhibit III, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
												(13)	(14)	(15)	(16)	(17)	(18)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991	1,835,012	682,802	735,854	53,052	701,164	741,440	757,283	741,440	702,218	741,440	741,440	726,455	732,813	735,854	741,440	0.401	0.404
1992	2,107,250	509,417	538,803	29,386	523,917	543,631	552,688	543,631	524,462	543,631	543,631	521,484	526,942	538,803	543,631	0.256	0.258
1993	2,574,670	338,095	350,505	12,411	348,383	354,247	357,414	354,247	348,556	354,247	354,247	356,434	360,929	350,505	354,247	0.136	0.138
1994	2,822,700	187,932	188,461	529	194,114	190,877	188,811	192,496	194,062	190,898	192,496	197,221	200,238	188,461	190,877	0.067	0.068
1995	3,058,600	220,308	232,220	11,912	228,236	235,821	241,566	235,821	228,499	235,821	235,821	226,144	230,366	232,220	235,821	0.076	0.077
1996	3,135,250	444,438	800,110	355,672	462,153	815,216	1,132,942	815,216	475,687	815,216	815,216	786,527	804,538	800,110	815,216	0.255	0.260
1997	2,882,650	279,134	303,622	24,488	291,618	310,639	330,977	310,639	292,432	310,639	310,639	299,050	307,486	303,622	310,639	0.105	0.108
1998	2,795,680	224,441	347,003	122,562	235,850	356,865	510,320	356,865	241,704	356,865	356,865	362,305	368,517	351,934	356,865	0.126	0.128
1999	3,376,674	527,927	665,228	137,301	558,823	688,578	883,005	688,578	565,997	688,578	688,578	700,056	714,889	676,903	688,578	0.200	0.204
2000	3,266,127	724,527	959,430	234,903	773,951	1,001,174	1,401,321	1,001,174	788,462	1,001,174	1,001,174	946,022	953,432	962,430	980,302	0.295	0.300
2001	3,312,646	883,573	998,235	114,661	954,661	1,052,256	1,252,786	1,052,256	961,928	1,052,256	1,052,256	1,077,571	1,112,656	1,025,245	1,052,256	0.309	0.318
2002	3,448,729	544,566	623,509	78,942	596,818	665,613	829,061	665,613	602,841	665,613	665,613	648,565	674,800	644,561	665,613	0.187	0.193
2003	3,593,435	791,086	1,213,954	422,868	882,563	1,316,573	2,496,204	1,316,573	927,548	1,316,573	1,316,573	1,259,896	1,323,277	1,265,264	1,316,573	0.352	0.366
2004	3,716,570	558,590	778,567	219,977	637,203	861,227	1,549,315	861,227	664,842	861,227	861,227	765,737	813,683	819,897	861,227	0.221	0.232
2005	3,828,903	898,758	1,027,474	128,716	1,056,003	1,164,974	1,519,498	1,110,489	1,064,116	1,158,543	1,110,489	976,429	979,225	1,041,738	1,056,003	0.272	0.276
2006	4,088,111	797,692	932,378	134,686	966,310	1,094,153	1,679,827	1,030,231	977,464	1,084,702	1,030,231	890,805	923,174	949,344	981,305	0.232	0.240
2007	4,369,153	968,246	1,252,806	284,560	1,216,313	1,492,230	2,302,319	1,492,230	1,272,587	1,492,230	1,492,230	1,482,814	1,591,381	1,419,016	1,492,230	0.325	0.342
2008	4,474,738	1,604,348	1,813,295	208,946	2,079,879	2,235,428	2,804,776	2,157,654	2,097,661	2,220,742	2,157,654	1,754,826	1,819,937	1,946,587	1,985,474	0.435	0.444
2009	4,205,012	1,085,388	1,332,066	246,678	1,466,129	1,699,646	2,560,648	1,582,888	1,496,450	1,674,395	1,582,888	1,377,396	1,422,396	1,399,098	1,466,129	0.333	0.349
2010	4,330,958	1,016,099	1,135,650	119,552	1,434,298	1,492,501	1,680,371	1,463,400	1,442,783	1,485,543	1,463,400	1,369,393	1,419,393	1,354,150	1,404,150	0.313	0.324
2011	4,318,845	1,532,781	1,640,387	107,606	2,230,706	2,220,515	2,185,067	2,225,610	2,229,112	2,221,846	2,225,610	2,225,326	2,316,959	2,185,067	2,220,515	0.506	0.514
2012	4,109,903	1,356,300	1,496,900	140,600	2,033,084	2,097,203	2,359,685	2,065,143	2,043,756	2,088,026	2,065,143	1,998,595	2,061,093	2,033,084	2,097,203	0.495	0.510
2013	4,403,533	1,505,020	1,784,054	279,034	2,358,545	2,586,997	3,465,396	2,472,771	2,399,882	2,551,544	2,472,771	2,414,307	2,513,912	2,399,882	2,472,771	0.545	0.562
2014	4,444,315	1,204,870	1,329,827	124,957	1,975,030	1,986,187	2,023,999	1,980,609	1,977,205	1,984,344	1,980,609	2,053,390	2,241,684	1,984,344	2,004,171	0.446	0.451
2015	4,332,556	1,454,500	1,708,637	254,137	2,527,278	2,590,246	2,736,867	2,558,190	2,540,400	2,579,335	2,471,827	2,497,895	2,685,026	2,527,278	2,590,246	0.583	0.598
2016	3,966,639	1,127,907	1,319,808	191,901	2,087,192	2,100,832	2,132,030	2,346,024	2,206,153	2,191,987	2,160,211	2,023,875	2,230,790	2,087,192	2,191,987	0.526	0.553
2017	3,915,790	1,034,076	1,233,874	199,798	2,066,642	2,013,145	1,921,076	2,329,277	2,197,863	2,135,517	2,259,371	2,113,529	2,381,666	2,039,893	2,239,893	0.521	0.572
2018	4,028,918	1,117,456	1,527,912	410,456	2,445,442	2,567,674	2,731,450	2,417,526	2,430,282	2,506,873	2,335,141	2,455,633	2,752,427	2,417,526	2,619,161	0.600	0.650
2019	4,057,026	1,134,547	1,581,076	446,529	2,867,685	2,789,868	2,711,902	2,452,670	2,616,863	2,643,768	2,450,502	2,631,836	3,088,584	2,533,683	2,808,683	0.625	0.692
2020	4,134,731	853,716	1,377,164	523,448	2,837,579	2,502,959	2,321,362	2,511,516	2,609,616	2,506,808	2,651,156	2,233,038	2,733,038	2,339,193	2,839,193	0.566	0.687
2021	3,382,841	254,079	1,194,905	940,826	2,313,953	2,573,474	2,616,534	2,061,994	2,089,659	2,299,482	2,817,923			2,208,703	2,908,703	0.653	0.860
Total	112,317,963	25,862,619	32,423,714	6,561,094	41,351,524	44,342,190	52,236,499	43,393,999	41,211,094	43,959,862	43,862,933	39,372,554	42,285,249	41,761,588	44,491,103		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section VI, Exhibit III, Sheet 9, Column (6)
- (7) From Section VI, Exhibit III, Sheet 10, Column (6)
- (8) From Section VI, Exhibit III, Sheet 11, Column (10)
- (9) From Section VI, Exhibit III, Sheet 6, Column (4)
- (10) From Section VI, Exhibit III, Sheet 6, Column (10)
- (11) From Section VI, Exhibit III, Sheet 7, Column (10)
- (12) From Section VI, Exhibit III, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

Section VI
Exhibit III
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
	(2)	(3)	(4)	(5)	(6)	(7)		
1991	726,455	732,813	735,854	741,440	9,399	8,627	682,802	735,854
1992	521,484	526,942	538,803	543,631	17,319	16,688	509,417	538,803
1993	356,434	360,929	350,505	354,247	(5,928)	(6,682)	338,095	350,505
1994	197,221	200,238	188,461	190,877	(8,760)	(9,361)	187,932	188,461
1995	226,144	230,366	232,220	235,821	6,076	5,455	220,308	232,220
1996	786,527	804,538	800,110	815,216	13,583	10,678	444,438	800,110
1997	299,050	307,486	303,622	310,639	4,572	3,153	279,134	303,622
1998	362,305	368,517	351,934	356,865	(10,371)	(11,651)	224,441	347,003
1999	700,056	714,889	676,903	688,578	(23,153)	(26,311)	527,927	665,228
2000	946,022	953,432	962,430	980,302	16,407	26,870	724,527	959,430
2001	1,077,571	1,112,656	1,025,245	1,052,256	(52,326)	(60,400)	883,573	998,235
2002	648,565	674,800	644,561	665,613	(4,005)	(9,187)	544,566	623,509
2003	1,259,896	1,323,277	1,265,264	1,316,573	5,368	(6,703)	791,086	1,213,954
2004	765,737	813,683	819,897	861,227	54,160	47,545	558,590	778,567
2005	976,429	979,225	1,041,738	1,056,003	65,310	76,778	898,758	1,027,474
2006	890,805	923,174	949,344	981,305	58,539	58,131	797,692	932,378
2007	1,482,814	1,591,381	1,419,016	1,492,230	(63,798)	(99,151)	968,246	1,252,806
2008	1,754,826	1,819,937	1,946,587	1,985,474	191,761	165,538	1,604,348	1,813,295
2009	1,377,396	1,422,396	1,399,098	1,466,129	21,702	43,733	1,085,388	1,332,066
2010	1,369,393	1,419,393	1,354,150	1,404,150	(15,243)	(15,243)	1,016,099	1,135,650
2011	2,225,326	2,316,959	2,185,067	2,220,515	(40,260)	(96,444)	1,532,781	1,640,387
2012	1,998,595	2,061,093	2,033,084	2,097,203	34,489	36,110	1,356,300	1,496,900
2013	2,414,307	2,513,912	2,399,882	2,472,771	(14,425)	(41,141)	1,505,020	1,784,054
2014	2,053,390	2,241,684	1,984,344	2,004,171	(69,046)	(237,513)	1,204,870	1,329,827
2015	2,497,895	2,685,026	2,527,278	2,590,246	29,384	(94,780)	1,454,500	1,708,637
2016	2,023,875	2,230,790	2,087,192	2,191,987	63,317	(38,803)	1,127,907	1,319,808
2017	2,113,529	2,381,666	2,039,893	2,239,893	(73,635)	(141,773)	1,034,076	1,233,874
2018	2,455,633	2,752,427	2,417,526	2,619,161	(38,107)	(133,265)	1,117,456	1,527,912
2019	2,631,836	3,088,584	2,533,683	2,808,683	(98,153)	(279,901)	1,134,547	1,581,076
2020	2,233,038	2,733,038	2,339,193	2,839,193	106,156	106,156	853,716	1,377,164
2021	0	0	2,208,703	2,908,703	2,208,703	2,908,703	254,079	1,194,905
Total	39,372,554	42,285,249	41,761,588	44,491,103	2,389,034	2,205,854	25,862,619	32,423,714
Total Excluding Latest	39,372,554	42,285,249	39,552,885	41,582,400	180,331	(702,849)	25,608,540	31,228,809

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section VI, Exhibit III, Sheet 2, Column (15)
- (5) From Section VI, Exhibit III, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid LDF	Projected Paid LDF	Method 1	Method 1	Actual Paid Emergence Loss	Actual - Expected		
	Ultimate Loss	Ultimate Loss	Paid Loss	Paid Loss			Expected Paid Emergence Loss	Expected Paid Emergence Loss		Method 1	Method 1	
(1)	@ 06/30/2021	@ 06/30/2021	@ 06/30/2021	@ 06/30/2022	@ 06/30/2021	@ 06/30/2022	@ 06/30/2022	@ 06/30/2022	@ 06/30/2022	(10)	Low Paid	High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1991	726,455	732,813	671,170	682,802	1.027	1.024	5,463	6,091	11,631	6,168	5,540	
1992	521,484	526,942	503,762	509,417	1.028	1.027	910	1,190	5,655	4,745	4,465	
1993	356,434	360,929	337,854	338,095	1.030	1.028	1,119	1,390	240	(879)	(1,149)	
1994	197,221	200,238	187,418	187,932	1.032	1.030	685	896	514	(171)	(382)	
1995	226,144	230,366	216,242	220,308	1.035	1.032	794	1,132	4,066	3,272	2,934	
1996	786,527	804,538	429,235	444,438	1.039	1.035	32,439	34,075	15,203	(17,236)	(18,871)	
1997	299,050	307,486	269,305	279,134	1.044	1.039	3,021	3,878	9,829	6,808	5,951	
1998	362,305	368,517	217,751	224,441	1.049	1.044	16,212	16,909	6,690	(9,522)	(10,219)	
1999	700,056	714,889	519,143	527,927	1.057	1.049	22,123	23,937	8,784	(13,339)	(15,153)	
2000	946,022	953,432	715,792	724,527	1.066	1.057	30,321	31,297	8,735	(21,586)	(22,562)	
2001	1,077,571	1,112,656	867,477	883,573	1.077	1.066	29,451	34,369	16,096	(13,355)	(18,273)	
2002	648,565	674,800	540,004	544,566	1.092	1.077	16,020	19,891	4,562	(11,458)	(15,329)	
2003	1,259,896	1,323,277	767,220	791,086	1.111	1.092	75,748	85,492	23,867	(51,881)	(61,626)	
2004	765,737	813,683	519,623	558,590	1.138	1.111	44,478	53,143	38,967	(5,511)	(14,176)	
2005	976,429	979,225	835,982	898,758	1.171	1.138	23,770	24,243	62,776	39,006	38,532	
2006	890,805	923,174	743,839	797,692	1.219	1.171	27,468	33,517	53,854	26,386	20,336	
2007	1,482,814	1,591,381	937,690	968,246	1.260	1.219	69,292	83,093	30,556	(38,736)	(52,537)	
2008	1,754,826	1,819,937	1,407,536	1,604,348	1.310	1.260	44,865	53,276	196,812	151,947	143,536	
2009	1,377,396	1,422,396	1,065,138	1,085,388	1.369	1.310	38,078	43,566	20,250	(17,829)	(23,316)	
2010	1,369,393	1,419,393	1,002,370	1,016,099	1.418	1.369	31,587	35,890	13,729	(17,858)	(22,161)	
2011	2,225,326	2,316,959	1,513,023	1,532,781	1.471	1.418	55,982	63,183	19,758	(36,224)	(43,426)	
2012	1,998,595	2,061,093	1,262,103	1,356,300	1.534	1.471	59,303	64,335	94,197	34,895	29,862	
2013	2,414,307	2,513,912	1,467,095	1,505,020	1.605	1.534	72,068	79,647	37,925	(34,143)	(41,721)	
2014	2,053,390	2,241,684	1,162,658	1,204,870	1.701	1.605	76,254	92,374	42,212	(34,042)	(50,162)	
2015	2,497,895	2,685,026	1,378,969	1,454,500	1.811	1.701	89,633	104,623	75,531	(14,102)	(29,092)	
2016	2,023,875	2,230,790	1,034,523	1,127,907	1.956	1.811	82,762	100,071	93,384	10,622	(6,687)	
2017	2,113,529	2,381,666	948,362	1,034,076	2.132	1.956	92,604	113,914	85,714	(6,890)	(28,201)	
2018	2,455,633	2,752,427	987,375	1,117,456	2.463	2.132	155,565	187,010	130,081	(25,484)	(56,930)	
2019	2,631,836	3,088,584	898,322	1,134,547	3.239	2.463	243,911	308,177	236,225	(7,686)	(71,952)	
2020	2,233,038	2,733,038	244,042	853,716	8.664	3.239	434,723	544,005	609,674	174,951	65,669	
Total	39,372,554	42,285,249	23,651,024	25,608,540			1,876,648	2,244,614	1,957,516	80,869	(287,098)	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected Reported LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Expected Reported Emergence Loss @ 06/30/2022	Expected Reported Emergence Loss @ 06/30/2022		Reported Method 1 Low Reported	Reported Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	726,455	732,813	726,455	735,854	1.009	1.008	0	633	9,399	9,399	8,766
1992	521,484	526,942	521,484	538,803	1.010	1.009	0	886	17,319	17,319	16,433
1993	356,434	360,929	356,434	350,505	1.013	1.010	0	757	(5,928)	(5,928)	(6,685)
1994	197,221	200,238	197,221	188,461	1.015	1.013	0	524	(8,760)	(8,760)	(9,283)
1995	226,144	230,366	226,144	232,220	1.019	1.015	0	751	6,076	6,076	5,325
1996	786,527	804,538	786,527	800,110	1.023	1.019	0	3,265	13,583	13,583	10,318
1997	299,050	307,486	299,050	303,622	1.028	1.023	0	1,553	4,572	4,572	3,020
1998	362,305	368,517	356,094	347,003	1.035	1.028	1,156	2,312	(9,091)	(10,247)	(11,403)
1999	700,056	714,889	685,222	665,228	1.043	1.035	2,783	5,567	(19,994)	(22,778)	(25,561)
2000	946,022	953,432	932,936	959,430	1.054	1.043	2,468	3,865	26,493	24,025	22,628
2001	1,077,571	1,112,656	1,042,487	998,235	1.067	1.054	6,632	13,263	(44,252)	(50,884)	(57,516)
2002	648,565	674,800	622,331	623,509	1.084	1.067	4,956	9,913	1,178	(3,779)	(8,735)
2003	1,259,896	1,323,277	1,196,515	1,213,954	1.106	1.084	11,936	23,871	17,440	5,504	(6,432)
2004	765,737	813,683	717,792	778,567	1.134	1.106	8,972	17,945	60,775	51,803	42,830
2005	976,429	979,225	973,632	1,027,474	1.168	1.134	501	1,001	53,841	53,341	52,840
2006	890,805	923,174	874,594	932,378	1.185	1.168	1,314	3,937	57,784	56,471	53,848
2007	1,482,814	1,591,381	1,303,698	1,252,806	1.221	1.185	24,351	39,111	(50,893)	(75,244)	(90,004)
2008	1,754,826	1,819,937	1,665,685	1,813,295	1.263	1.221	11,845	20,497	147,609	135,764	127,112
2009	1,377,396	1,422,396	1,296,597	1,332,066	1.301	1.263	8,045	12,526	35,469	27,424	22,943
2010	1,369,393	1,419,393	1,144,738	1,135,650	1.347	1.301	22,670	27,716	(9,088)	(31,758)	(36,804)
2011	2,225,326	2,316,959	1,662,123	1,640,387	1.394	1.347	50,034	58,174	(21,735)	(71,769)	(79,910)
2012	1,998,595	2,061,093	1,428,571	1,496,900	1.443	1.394	45,060	50,000	68,329	23,269	18,329
2013	2,414,307	2,513,912	1,790,534	1,784,054	1.493	1.443	44,261	51,328	(6,480)	(50,741)	(57,808)
2014	2,053,390	2,241,684	1,310,964	1,329,827	1.523	1.493	28,384	35,583	18,863	(9,522)	(16,720)
2015	2,497,895	2,685,026	1,678,893	1,708,637	1.599	1.523	68,332	83,945	29,744	(38,588)	(54,201)
2016	2,023,875	2,230,790	1,288,228	1,319,808	1.647	1.599	34,097	43,687	31,580	(2,517)	(12,107)
2017	2,113,529	2,381,666	1,293,180	1,233,874	1.705	1.647	40,731	54,045	(59,307)	(100,038)	(113,352)
2018	2,455,633	2,752,427	1,661,351	1,527,912	1.790	1.705	50,261	69,041	(133,439)	(183,700)	(202,481)
2019	2,631,836	3,088,584	1,638,437	1,581,076	1.844	1.790	35,316	51,554	(57,361)	(92,676)	(108,914)
2020	2,233,038	2,733,038	1,123,013	1,377,164	2.084	1.844	133,174	193,161	254,151	120,977	60,990
Total	39,372,554	42,285,249	30,800,931	31,228,809			637,279	880,410	427,877	(209,401)	(452,533)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

Section VI
Exhibit III
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,835,012	0.404	741,440	97.4%	722,024	682,802	2.6%	19,417	702,218	0.383
1992	2,107,250	0.258	543,631	97.2%	528,585	509,417	2.8%	15,045	524,462	0.249
1993	2,574,670	0.138	354,247	97.0%	343,785	338,095	3.0%	10,462	348,556	0.135
1994	2,822,700	0.068	192,496	96.8%	186,365	187,932	3.2%	6,131	194,062	0.069
1995	3,058,600	0.077	235,821	96.5%	227,630	220,308	3.5%	8,191	228,499	0.075
1996	3,135,250	0.260	815,216	96.2%	783,968	444,438	3.8%	31,249	475,687	0.152
1997	2,882,650	0.108	310,639	95.7%	297,341	279,134	4.3%	13,298	292,432	0.101
1998	2,795,680	0.128	356,865	95.2%	339,602	224,441	4.8%	17,264	241,704	0.086
1999	3,376,674	0.204	688,578	94.5%	650,507	527,927	5.5%	38,071	565,997	0.168
2000	3,266,127	0.307	1,001,174	93.6%	937,239	724,527	6.4%	63,935	788,462	0.241
2001	3,312,646	0.318	1,052,256	92.6%	973,901	883,573	7.4%	78,355	961,928	0.290
2002	3,448,729	0.193	665,613	91.2%	607,338	544,566	8.8%	58,275	602,841	0.175
2003	3,593,435	0.366	1,316,573	89.6%	1,180,112	791,086	10.4%	136,461	927,548	0.258
2004	3,716,570	0.232	861,227	87.7%	754,975	558,590	12.3%	106,252	664,842	0.179
2005	3,828,903	0.290	1,110,489	85.1%	945,130	898,758	14.9%	165,358	1,064,116	0.278
2006	4,088,111	0.252	1,030,231	82.6%	850,460	797,692	17.4%	179,772	977,464	0.239
2007	4,369,153	0.342	1,492,230	79.6%	1,187,889	968,246	20.4%	304,341	1,272,587	0.291
2008	4,474,738	0.482	2,157,654	77.1%	1,664,341	1,604,348	22.9%	493,313	2,097,661	0.469
2009	4,205,012	0.376	1,582,888	74.0%	1,171,825	1,085,388	26.0%	411,063	1,496,450	0.356
2010	4,330,958	0.338	1,463,400	70.8%	1,036,715	1,016,099	29.2%	426,685	1,442,783	0.333
2011	4,318,845	0.515	2,225,610	68.7%	1,529,279	1,532,781	31.3%	696,331	2,229,112	0.516
2012	4,109,903	0.502	2,065,143	66.7%	1,377,687	1,356,300	33.3%	687,456	2,043,756	0.497
2013	4,403,533	0.562	2,472,771	63.8%	1,577,909	1,505,020	36.2%	894,862	2,399,882	0.545
2014	4,444,315	0.446	1,980,609	61.0%	1,208,273	1,204,870	39.0%	772,335	1,977,205	0.445
2015	4,332,556	0.590	2,558,190	57.6%	1,472,290	1,454,500	42.4%	1,085,900	2,540,400	0.586
2016	3,966,639	0.591	2,346,024	54.0%	1,267,779	1,127,907	46.0%	1,078,245	2,206,153	0.556
2017	3,915,790	0.595	2,329,277	50.0%	1,165,489	1,034,076	50.0%	1,163,787	2,197,863	0.561
2018	4,028,918	0.600	2,417,526	45.7%	1,104,700	1,117,456	54.3%	1,312,826	2,430,282	0.603
2019	4,057,026	0.605	2,452,670	39.6%	970,354	1,134,547	60.4%	1,482,316	2,616,863	0.645
2020	4,134,731	0.607	2,511,516	30.1%	755,617	853,716	69.9%	1,755,900	2,609,616	0.631
2021	3,382,841	0.610	2,061,994	11.0%	226,413	254,079	89.0%	1,835,580	2,089,659	0.618
Total	112,317,963		43,393,999		28,045,524	25,862,619		15,348,475	41,211,094	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VI, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VI, Exhibit III, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

Section VI
Exhibit III
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	1,835,012	0.404	741,440	99.2%	735,854	735,854	0.8%	5,586	741,440	0.404
1992	2,107,250	0.258	543,631	99.1%	538,803	538,803	0.9%	4,828	543,631	0.258
1993	2,574,670	0.138	354,247	98.9%	350,505	350,505	1.1%	3,741	354,247	0.138
1994	2,822,700	0.068	192,496	98.7%	190,059	188,461	1.3%	2,437	190,898	0.068
1995	3,058,600	0.077	235,821	98.5%	232,220	232,220	1.5%	3,601	235,821	0.077
1996	3,135,250	0.260	815,216	98.1%	800,110	800,110	1.9%	15,106	815,216	0.260
1997	2,882,650	0.108	310,639	97.7%	303,622	303,622	2.3%	7,017	310,639	0.108
1998	2,795,680	0.128	356,865	97.2%	347,003	347,003	2.8%	9,862	356,865	0.128
1999	3,376,674	0.204	688,578	96.6%	665,228	665,228	3.4%	23,350	688,578	0.204
2000	3,266,127	0.307	1,001,174	95.8%	959,430	959,430	4.2%	41,744	1,001,174	0.307
2001	3,312,646	0.318	1,052,256	94.9%	998,235	998,235	5.1%	54,021	1,052,256	0.318
2002	3,448,729	0.193	665,613	93.7%	623,509	623,509	6.3%	42,105	665,613	0.193
2003	3,593,435	0.366	1,316,573	92.2%	1,213,954	1,213,954	7.8%	102,619	1,316,573	0.366
2004	3,716,570	0.232	861,227	90.4%	778,567	778,567	9.6%	82,660	861,227	0.232
2005	3,828,903	0.290	1,110,489	88.2%	979,419	1,027,474	11.8%	131,070	1,158,543	0.303
2006	4,088,111	0.252	1,030,231	85.2%	877,907	932,378	14.8%	152,324	1,084,702	0.265
2007	4,369,153	0.342	1,492,230	84.0%	1,252,806	1,252,806	16.0%	239,424	1,492,230	0.342
2008	4,474,738	0.482	2,157,654	81.1%	1,750,207	1,813,295	18.9%	407,447	2,220,742	0.496
2009	4,205,012	0.376	1,582,888	78.4%	1,240,559	1,332,066	21.6%	342,329	1,674,395	0.398
2010	4,330,958	0.338	1,463,400	76.1%	1,113,507	1,135,650	23.9%	349,893	1,485,543	0.343
2011	4,318,845	0.515	2,225,610	73.9%	1,644,152	1,640,387	26.1%	581,459	2,221,846	0.514
2012	4,109,903	0.502	2,065,143	71.4%	1,474,018	1,496,900	28.6%	591,126	2,088,026	0.508
2013	4,403,533	0.562	2,472,771	69.0%	1,705,281	1,784,054	31.0%	767,490	2,551,544	0.579
2014	4,444,315	0.446	1,980,609	67.0%	1,326,092	1,329,827	33.0%	654,517	1,984,344	0.446
2015	4,332,556	0.590	2,558,190	66.0%	1,687,492	1,708,637	34.0%	870,698	2,579,335	0.595
2016	3,966,639	0.591	2,346,024	62.8%	1,473,846	1,319,808	37.2%	872,179	2,191,987	0.553
2017	3,915,790	0.595	2,329,277	61.3%	1,427,634	1,233,874	38.7%	901,643	2,135,517	0.545
2018	4,028,918	0.600	2,417,526	59.5%	1,438,566	1,527,912	40.5%	978,961	2,506,873	0.622
2019	4,057,026	0.605	2,452,670	56.7%	1,389,979	1,581,076	43.3%	1,062,691	2,643,768	0.652
2020	4,134,731	0.607	2,511,516	55.0%	1,381,872	1,377,164	45.0%	1,129,644	2,506,808	0.606
2021	3,382,841	0.610	2,061,994	46.4%	957,416	1,194,905	53.6%	1,104,577	2,299,482	0.680
Total	112,317,963		43,393,999		31,857,851	32,423,714		11,536,148	43,959,862	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VI, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VI, Exhibit III, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

Section VI
Exhibit III
Sheet 8

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Paid	Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,835,012	2.427	701,164	741,440	741,440	2.427	0.972	1,749,822	0.393	0.627	0.399	0.404
1992	2,107,250	2.357	523,917	543,631	543,631	2.357	1.024	1,312,148	0.264	0.596	0.250	0.258
1993	2,574,670	2.288	348,383	354,247	354,247	2.288	1.116	904,670	0.154	0.546	0.140	0.138
1994	2,822,700	2.221	194,114	190,877	192,496	2.221	1.141	487,724	0.078	0.535	0.071	0.068
1995	3,058,600	2.157	228,236	235,821	235,821	2.157	1.087	552,800	0.084	0.561	0.075	0.077
1996	3,135,250	2.094	462,153	815,216	815,216	2.094	1.059	1,808,269	0.275	0.576	0.257	0.260
1997	2,882,650	2.033	291,618	310,639	310,639	2.033	1.055	666,481	0.114	0.578	0.107	0.108
1998	2,795,680	1.974	235,850	356,865	356,865	1.974	1.052	741,146	0.134	0.580	0.132	0.128
1999	3,376,674	1.916	558,823	688,578	688,578	1.916	1.051	1,386,499	0.214	0.580	0.212	0.204
2000	3,266,127	1.860	773,951	1,001,174	1,001,174	1.860	1.049	1,953,798	0.322	0.581	0.301	0.307
2001	3,312,646	1.806	954,661	1,052,256	1,052,256	1.806	1.047	1,988,953	0.332	0.583	0.336	0.318
2002	3,448,729	1.754	596,818	665,613	665,613	1.754	1.045	1,219,350	0.202	0.584	0.196	0.193
2003	3,593,435	1.702	882,563	1,316,573	1,316,573	1.702	1.044	2,339,270	0.382	0.584	0.368	0.366
2004	3,716,570	1.653	637,203	861,227	861,227	1.653	1.042	1,483,793	0.242	0.585	0.219	0.232
2005	3,828,903	1.605	1,056,003	1,164,974	1,110,489	1.605	1.037	1,848,743	0.301	0.588	0.276	0.290
2006	4,088,111	1.558	966,310	1,094,153	1,030,231	1.558	1.030	1,653,798	0.260	0.592	0.238	0.252
2007	4,369,153	1.513	1,216,313	1,492,230	1,492,230	1.513	1.026	2,316,165	0.350	0.594	0.364	0.342
2008	4,474,738	1.469	2,079,879	2,235,428	2,157,654	1.469	1.023	3,239,978	0.493	0.597	0.441	0.482
2009	4,205,012	1.426	1,466,129	1,699,646	1,582,888	1.426	1.017	2,294,654	0.383	0.600	0.374	0.376
2010	4,330,958	1.384	1,434,298	1,492,501	1,463,400	1.384	1.011	2,047,815	0.342	0.603	0.342	0.338
2011	4,318,845	1.344	2,230,706	2,220,515	2,225,610	1.344	1.008	3,016,124	0.520	0.605	0.526	0.515
2012	4,109,903	1.305	2,033,084	2,097,203	2,065,143	1.305	1.010	2,722,819	0.508	0.604	0.486	0.502
2013	4,403,533	1.267	2,358,545	2,586,997	2,472,771	1.267	1.013	3,173,656	0.569	0.602	0.571	0.562
2014	4,444,315	1.230	1,975,030	1,986,187	1,980,609	1.230	1.023	2,491,757	0.456	0.596	0.610	0.446
2015	4,332,556	1.194	2,527,278	2,590,246	2,558,762	1.194	1.033	3,156,417	0.610	0.590	0.604	0.590
2016	3,966,639	1.159	2,087,192	2,100,832	2,094,012	1.159	1.031	2,503,717	0.544	0.591	0.605	0.591
2017	3,915,790	1.126	2,066,642	2,013,145	2,039,893	1.126	1.025	2,354,423	0.534	0.595	0.608	0.595
2018	4,028,918	1.093	2,445,442	2,567,674	2,506,558	1.093	1.017	2,784,431	0.632	0.600	0.614	0.600
2019	4,057,026	1.061	2,867,685	2,789,868	2,828,777	1.061	1.009	3,028,110	0.704	0.605	0.618	0.605
2020	4,134,731	1.030	2,837,579	2,502,959	2,670,269	1.030	1.004	2,762,061	0.649	0.607	0.620	0.607
2021	3,382,841	1.000	2,313,953	2,573,474	2,443,713	1.000	1.001	2,445,538	0.723	0.610		0.610

41,351,524 44,342,190

All Per Wtd Avg 0.353
Last 5 Wtd Avg 0.611
Last 4 Wtd Avg 0.629
Last 3 Wtd Avg 0.661

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 0.610

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section VI, Exhibit III, Sheet 9, Column (6)
- (5) From Section VI, Exhibit III, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

Section VI
Exhibit III
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,835,012	682,802	1.027	701,164	0.382
1992	360.0	2,107,250	509,417	1.028	523,917	0.249
1993	348.0	2,574,670	338,095	1.030	348,383	0.135
1994	336.0	2,822,700	187,932	1.033	194,114	0.069
1995	324.0	3,058,600	220,308	1.036	228,236	0.075
1996	312.0	3,135,250	444,438	1.040	462,153	0.147
1997	300.0	2,882,650	279,134	1.045	291,618	0.101
1998	288.0	2,795,680	224,441	1.051	235,850	0.084
1999	276.0	3,376,674	527,927	1.059	558,823	0.165
2000	264.0	3,266,127	724,527	1.068	773,951	0.237
2001	252.0	3,312,646	883,573	1.080	954,661	0.288
2002	240.0	3,448,729	544,566	1.096	596,818	0.173
2003	228.0	3,593,435	791,086	1.116	882,563	0.246
2004	216.0	3,716,570	558,590	1.141	637,203	0.171
2005	204.0	3,828,903	898,758	1.175	1,056,003	0.276
2006	192.0	4,088,111	797,692	1.211	966,310	0.236
2007	180.0	4,369,153	968,246	1.256	1,216,313	0.278
2008	168.0	4,474,738	1,604,348	1.296	2,079,879	0.465
2009	156.0	4,205,012	1,085,388	1.351	1,466,129	0.349
2010	144.0	4,330,958	1,016,099	1.412	1,434,298	0.331
2011	132.0	4,318,845	1,532,781	1.455	2,230,706	0.517
2012	120.0	4,109,903	1,356,300	1.499	2,033,084	0.495
2013	108.0	4,403,533	1,505,020	1.567	2,358,545	0.536
2014	96.0	4,444,315	1,204,870	1.639	1,975,030	0.444
2015	84.0	4,332,556	1,454,500	1.738	2,527,278	0.583
2016	72.0	3,966,639	1,127,907	1.850	2,087,192	0.526
2017	60.0	3,915,790	1,034,076	1.999	2,066,642	0.528
2018	48.0	4,028,918	1,117,456	2.188	2,445,442	0.607
2019	36.0	4,057,026	1,134,547	2.528	2,867,685	0.707
2020	24.0	4,134,731	853,716	3.324	2,837,579	0.686
2021	12.0	3,382,841	254,079	9.107	2,313,953	0.684
Total		112,317,963	25,862,619		41,351,524	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit III, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

Section VI
Exhibit III
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0	1,835,012	735,854	1.008	741,440	0.404
1992	360.0	2,107,250	538,803	1.009	543,631	0.258
1993	348.0	2,574,670	350,505	1.011	354,247	0.138
1994	336.0	2,822,700	188,461	1.013	190,877	0.068
1995	324.0	3,058,600	232,220	1.016	235,821	0.077
1996	312.0	3,135,250	800,110	1.019	815,216	0.260
1997	300.0	2,882,650	303,622	1.023	310,639	0.108
1998	288.0	2,795,680	347,003	1.028	356,865	0.128
1999	276.0	3,376,674	665,228	1.035	688,578	0.204
2000	264.0	3,266,127	959,430	1.044	1,001,174	0.307
2001	252.0	3,312,646	998,235	1.054	1,052,256	0.318
2002	240.0	3,448,729	623,509	1.068	665,613	0.193
2003	228.0	3,593,435	1,213,954	1.085	1,316,573	0.366
2004	216.0	3,716,570	778,567	1.106	861,227	0.232
2005	204.0	3,828,903	1,027,474	1.134	1,164,974	0.304
2006	192.0	4,088,111	932,378	1.174	1,094,153	0.268
2007	180.0	4,369,153	1,252,806	1.191	1,492,230	0.342
2008	168.0	4,474,738	1,813,295	1.233	2,235,428	0.500
2009	156.0	4,205,012	1,332,066	1.276	1,699,646	0.404
2010	144.0	4,330,958	1,135,650	1.314	1,492,501	0.345
2011	132.0	4,318,845	1,640,387	1.354	2,220,515	0.514
2012	120.0	4,109,903	1,496,900	1.401	2,097,203	0.510
2013	108.0	4,403,533	1,784,054	1.450	2,586,997	0.587
2014	96.0	4,444,315	1,329,827	1.494	1,986,187	0.447
2015	84.0	4,332,556	1,708,637	1.516	2,590,246	0.598
2016	72.0	3,966,639	1,319,808	1.592	2,100,832	0.530
2017	60.0	3,915,790	1,233,874	1.632	2,013,145	0.514
2018	48.0	4,028,918	1,527,912	1.681	2,567,674	0.637
2019	36.0	4,057,026	1,581,076	1.765	2,789,868	0.688
2020	24.0	4,134,731	1,377,164	1.817	2,502,959	0.605
2021	12.0	3,382,841	1,194,905	2.154	2,573,474	0.761
Total		112,317,963	32,423,714		44,342,190	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit III, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

Section VI
Exhibit III
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDL	Reported LDL	Case LDL	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0	1,835,012	682,802	735,854	53,052	1.027	1.008	1.404	757,283	0.413
1992	360.0	2,107,250	509,417	538,803	29,386	1.028	1.009	1.473	552,688	0.262
1993	348.0	2,574,670	338,095	350,505	12,411	1.030	1.011	1.557	357,414	0.139
1994	336.0	2,822,700	187,932	188,461	529	1.033	1.013	1.660	188,811	0.067
1995	324.0	3,058,600	220,308	232,220	11,912	1.036	1.016	1.785	241,566	0.079
1996	312.0	3,135,250	444,438	800,110	355,672	1.040	1.019	1.936	1,132,942	0.361
1997	300.0	2,882,650	279,134	303,622	24,488	1.045	1.023	2.117	330,977	0.115
1998	288.0	2,795,680	224,441	347,003	122,562	1.051	1.028	2.333	510,320	0.183
1999	276.0	3,376,674	527,927	665,228	137,301	1.059	1.035	2.586	883,005	0.262
2000	264.0	3,266,127	724,527	959,430	234,903	1.068	1.044	2.881	1,401,321	0.429
2001	252.0	3,312,646	883,573	998,235	114,661	1.080	1.054	3.220	1,252,786	0.378
2002	240.0	3,448,729	544,566	623,509	78,942	1.096	1.068	3.604	829,061	0.240
2003	228.0	3,593,435	791,086	1,213,954	422,868	1.116	1.085	4.032	2,496,204	0.695
2004	216.0	3,716,570	558,590	778,567	219,977	1.141	1.106	4.504	1,549,315	0.417
2005	204.0	3,828,903	898,758	1,027,474	128,716	1.175	1.134	4.823	1,519,498	0.397
2006	192.0	4,088,111	797,692	932,378	134,686	1.211	1.174	6.550	1,679,827	0.411
2007	180.0	4,369,153	968,246	1,252,806	284,560	1.256	1.191	4.688	2,302,319	0.527
2008	168.0	4,474,738	1,604,348	1,813,295	208,946	1.296	1.233	5.745	2,804,776	0.627
2009	156.0	4,205,012	1,085,388	1,332,066	246,678	1.351	1.276	5.981	2,560,648	0.609
2010	144.0	4,330,958	1,016,099	1,135,650	119,552	1.412	1.314	5.556	1,680,371	0.388
2011	132.0	4,318,845	1,532,781	1,640,387	107,606	1.455	1.354	6.062	2,185,067	0.506
2012	120.0	4,109,903	1,356,300	1,496,900	140,600	1.499	1.401	7.136	2,359,685	0.574
2013	108.0	4,403,533	1,505,020	1,784,054	279,034	1.567	1.450	7.026	3,465,396	0.787
2014	96.0	4,444,315	1,204,870	1,329,827	124,957	1.639	1.494	6.555	2,023,999	0.455
2015	84.0	4,332,556	1,454,500	1,708,637	254,137	1.738	1.516	5.046	2,736,867	0.632
2016	72.0	3,966,639	1,127,907	1,319,808	191,901	1.850	1.592	5.233	2,132,030	0.537
2017	60.0	3,915,790	1,034,076	1,233,874	199,798	1.999	1.632	4.439	1,921,076	0.491
2018	48.0	4,028,918	1,117,456	1,527,912	410,456	2.188	1.681	3.932	2,731,450	0.678
2019	36.0	4,057,026	1,134,547	1,581,076	446,529	2.528	1.765	3.532	2,711,902	0.668
2020	24.0	4,134,731	853,716	1,377,164	523,448	3.324	1.817	2.804	2,321,362	0.561
2021	12.0	3,382,841	254,079	1,194,905	940,826	9.107	2.154	2.511	2,616,534	0.773
Total		112,317,963	25,862,619	32,423,714					52,236,499	0.465

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section VI, Exhibit III, Sheet 14
- (8) From Section VI, Exhibit III, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

Section VI
Exhibit III
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate	Selected Ultimate Claim Counts	Benefit Level Adjustment Factor	Selected Severity	Trended Trend	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991	1,835,012	711		228	711	1,043	0.972	3.745	2,589	2,589	741,440	0.404
1992	2,107,250	456		255	456	1,192	1.024	3.584	1,674	1,674	543,631	0.258
1993	2,574,670	322	Include	285	322	1,101	1.116	3.430	1,232	1,232	354,247	0.138
1994	2,822,700	169	Include	318	171	1,128	1.141	3.282	0.639	639	192,496	0.068
1995	3,058,600	193	Include	356	193	1,219	1.087	3.141	0.660	660	235,821	0.077
1996	3,135,250	641	Include	397	641	1,271	1.059	3.005	2,042	2,042	815,216	0.260
1997	2,882,650	322	Include	444	322	964	1.055	2.876	0.978	978	310,639	0.108
1998	2,795,680	384	Include	496	384	929	1.052	2.752	1,113	1,113	356,865	0.128
1999	3,376,674	720	Include	554	720	956	1.051	2.634	1,993	1,993	688,578	0.204
2000	3,266,127	1,021	Include	619	1,021	981	1.049	2.520	2,698	2,698	1,001,174	0.307
2001	3,312,646	858	Include	692	858	1,227	1.047	2.412	2,165	2,165	1,052,256	0.318
2002	3,448,729	538	Include	773	538	1,238	1.045	2.308	1,296	1,296	665,613	0.193
2003	3,593,435	1,158	Include	864	1,158	1,137	1.044	2.208	2,669	2,669	1,316,573	0.366
2004	3,716,570	752	Include	965	752	1,146	1.042	2.113	1,656	1,656	861,227	0.232
2005	3,828,903	968	Include	1,078	922	1,204	1.037	2.022	1,935	1,935	1,110,489	0.290
2006	4,088,111	918	Include	1,205	864	1,192	1.030	1.935	1,723	1,723	1,030,231	0.252
2007	4,369,153	1,252	Include	1,346	1,252	1,192	1.026	1.852	2,379	2,379	1,492,230	0.342
2008	4,474,738	1,840	Include	1,504	1,776	1,215	1.023	1.772	3,218	3,218	2,157,654	0.482
2009	4,205,012	1,717	Include	1,681	1,599	990	1.017	1.696	2,757	2,757	1,582,888	0.376
2010	4,330,958	1,542	Include	1,878	1,512	968	1.011	1.623	2,480	2,480	1,463,400	0.338
2011	4,318,845	2,383	Include	2,098	2,388	932	1.008	1.553	3,740	3,740	2,225,610	0.515
2012	4,109,903	2,509	Include	2,344	2,470	836	1.010	1.486	3,710	3,710	2,065,143	0.502
2013	4,403,533	3,026	Include	2,619	2,892	855	1.013	1.422	4,167	4,167	2,472,771	0.562
2014	4,444,315	2,805	Include	2,927	2,797	708	1.023	1.361	3,894	3,894	1,980,609	0.446
2015	4,332,556	3,505	Include	3,270	3,462	739	1.033	1.302	4,658	4,500	2,471,827	0.571
2016	3,966,639	3,405	Include	3,653	3,394	617	1.031	1.246	4,362	4,500	2,160,211	0.545
2017	3,915,790	3,279	Include	4,082	3,322	614	1.025	1.193	4,063	4,500	2,259,371	0.577
2018	4,028,918	4,265	Include	4,561	4,164	602	1.017	1.141	4,830	4,500	2,335,141	0.580
2019	4,057,026	4,650	Include	5,096	4,714	600	1.009	1.092	5,195	4,500	2,450,502	0.604
2020	4,134,731	4,048	Exclude	5,694	4,319	618	1.004	1.045	4,532	4,500	2,651,156	0.641
2021	3,382,841	4,107	Exclude	6,362	3,900	627	1.001	1.000	3,902	4,500	2,817,923	0.833
			Implied Trend	11.7%	-9.7%			All Per Wtd Avg	2,772			
								Last 5 Wtd Avg	4,495			
								Last 4 Wtd Avg	4,451			
								Last 3 Wtd Avg	4,480		43,862,933	
Total	112,317,963					30,041		Selected	4,500			

Footnotes:

Reported Exponential Regression	
Constant	8.869
X Coefficient	(0.111)
R Squared	0.911

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section VI, Exhibit III, Sheet 10, Column (6) / Section VI, Exhibit III, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section VI, Exhibit III, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

Section VI
Exhibit III
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0	1,835,012	1,043	1.000	1,043	1,043	2.34%
1992	360.0	2,107,250	1,192	1.000	1,192	1,192	2.40%
1993	348.0	2,574,670	1,101	1.000	1,101	1,101	1.87%
1994	336.0	2,822,700	1,128	1.000	1,128	1,128	1.80%
1995	324.0	3,058,600	1,219	1.000	1,219	1,219	1.85%
1996	312.0	3,135,250	1,271	1.000	1,271	1,271	1.94%
1997	300.0	2,882,650	964	1.000	964	964	1.65%
1998	288.0	2,795,680	929	1.000	929	929	1.68%
1999	276.0	3,376,674	956	1.000	956	956	1.48%
2000	264.0	3,266,127	981	1.000	981	981	1.61%
2001	252.0	3,312,646	1,227	1.000	1,227	1,227	2.05%
2002	240.0	3,448,729	1,238	1.000	1,238	1,238	2.05%
2003	228.0	3,593,435	1,137	1.000	1,137	1,137	1.86%
2004	216.0	3,716,570	1,146	1.000	1,146	1,146	1.87%
2005	204.0	3,828,903	1,204	1.000	1,204	1,204	1.96%
2006	192.0	4,088,111	1,192	1.000	1,192	1,192	1.87%
2007	180.0	4,369,153	1,192	1.000	1,192	1,192	1.80%
2008	168.0	4,474,738	1,215	1.000	1,215	1,215	1.85%
2009	156.0	4,205,012	990	1.000	990	990	1.65%
2010	144.0	4,330,958	968	1.000	968	968	1.61%
2011	132.0	4,318,845	932	1.000	932	932	1.61%
2012	120.0	4,109,903	836	1.000	836	836	1.56%
2013	108.0	4,403,533	855	1.000	855	855	1.53%
2014	96.0	4,444,315	708	1.000	708	708	1.30%
2015	84.0	4,332,556	739	1.000	739	739	1.43%
2016	72.0	3,966,639	617	1.000	617	617	1.34%
2017	60.0	3,915,790	614	1.000	614	614	1.39%
2018	48.0	4,028,918	602	1.000	602	602	1.37%
2019	36.0	4,057,026	599	1.002	600	600	1.39%
2020	24.0	4,134,731	616	1.004	618	618	1.45%
2021	12.0	3,382,841	606	1.046	634	627	1.85%
Total		112,317,963	30,017		30,048	30,041	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VI, Exhibit III, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section VI, Exhibit III, Sheet 8 Col (3)

STATE OF CONNECTICUT
 GROUP 6 - DEPARTMENT OF CORRECTIONS
 OTHER THAN MEDICAL & INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022								
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372	
1991	0	0	0	0	0	994	996	998	1,012	1,012	1,009	1,018	1,022	1,022	1,024	1,026	1,031	1,032	1,036	1,033	1,033	1,032	1,033	1,035	1,037	1,037	1,037	1,038	1,037	1,039	1,039	1,039	
1992	0	0	0	0	1,132	1,140	1,141	1,152	1,162	1,155	1,162	1,167	1,174	1,170	1,175	1,178	1,181	1,181	1,181	1,181	1,182	1,184	1,187	1,188	1,188	1,188	1,187	1,187	1,187	1,187	1,189	1,189	
1993	0	0	0	1,034	1,036	1,038	1,057	1,057	1,078	1,085	1,089	1,088	1,090	1,092	1,090	1,096	1,098	1,098	1,099	1,096	1,099	1,099	1,095	1,096	1,096	1,094	1,094	1,096	1,097	1,097	1,097		
1994	0	0	1,056	1,059	1,056	1,086	1,096	1,101	1,108	1,111	1,115	1,121	1,119	1,122	1,121	1,121	1,121	1,122	1,122	1,123	1,124	1,125	1,126	1,124	1,128	1,128	1,127	1,127	1,127	1,127	1,127		
1995	0	1,081	1,090	1,107	1,159	1,177	1,179	1,188	1,197	1,202	1,205	1,200	1,206	1,207	1,206	1,206	1,213	1,209	1,213	1,214	1,215	1,214	1,216	1,216	1,216	1,217	1,214	1,214	1,214	1,214	1,214		
1996	719	903	987	1,156	1,217	1,216	1,225	1,233	1,233	1,243	1,243	1,244	1,244	1,251	1,248	1,256	1,259	1,259	1,263	1,263	1,265	1,265	1,263	1,263	1,263	1,263	1,263	1,263	1,263	1,263	1,263		
1997	218	550	801	891	897	905	927	937	946	944	945	949	951	950	951	954	956	958	956	959	961	961	959	959	959	959	959	959	959	959	959		
1998	309	660	840	881	872	886	895	900	906	907	911	915	914	914	916	916	917	916	918	917	926	923	922	923	923	923	923	923	923	923	923		
1999	304	766	818	856	892	907	919	922	927	930	935	933	934	935	935	937	936	939	941	941	940	941	941	941	941	941	941	941	941	941	941	941	
2000	396	701	813	879	908	918	930	933	938	941	940	947	947	950	948	952	955	954	968	971	970	970	970	970	970	970	970	970	970	970	970	970	
2001	455	924	1,037	1,079	1,099	1,104	1,119	1,123	1,128	1,130	1,127	1,126	1,129	1,134	1,133	1,134	1,138	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	
2002	701	964	1,019	1,052	1,064	1,079	1,081	1,088	1,091	1,096	1,094	1,097	1,101	1,104	1,102	1,103	1,226	1,225	1,225	1,225	1,225	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	
2003	596	875	934	972	981	993	999	992	989	996	1,000	997	997	999	1,001	1,119	1,117	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	
2004	676	931	982	1,010	1,007	1,012	1,022	1,026	1,027	1,031	1,026	1,025	1,029	1,034	1,135	1,131	1,134	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	1,131	
2005	714	978	1,028	1,048	1,060	1,065	1,064	1,067	1,072	1,071	1,075	1,076	1,082	1,191	1,190	1,192	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	1,189	
2006	679	959	1,008	1,036	1,038	1,040	1,047	1,043	1,053	1,057	1,062	1,059	1,173	1,180	1,179	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	
2007	724	954	1,018	1,040	1,052	1,058	1,067	1,073	1,073	1,076	1,080	1,174	1,176	1,176	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	
2008	682	997	1,044	1,071	1,083	1,095	1,095	1,100	1,107	1,110	1,194	1,192	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	
2009	573	776	834	855	873	873	879	888	884	884	959	967	966	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963	963
2010	523	725	785	805	811	814	828	832	853	956	953	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954
2011	506	670	736	790	797	808	806	907	916	914	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915	915
2012	370	614	684	697	714	718	808	816	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817	817
2013	357	576	640	667	675	812	821	826	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827	827
2014	314	472	537	565	663	684	684	684	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687	687
2015	294	503	571	675	694	697	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707	707
2016	258	436	534	569	577	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585
2017	262	476	542	567	577	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585	585
2018	261	451	502	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546	546
2019	279	433	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523	523
2020	219	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459	459
2021	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255	255
28,960																																	

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																																As of 6/30/2022
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372		
1991		45.51%	74.30%	81.46%	86.02%	89.04%	93.60%	92.56%	89.52%	84.23%	88.33%	88.93%	90.91%	94.65%	94.65%	97.91%	98.31%	97.71%	98.69%	98.34%	95.22%	90.50%	90.61%	93.33%	92.71%	94.21%	95.11%	94.94%	90.82%	92.39%	92.79%	1	
1992	14.06%	50.91%	66.03%	82.02%	90.08%	95.01%	91.88%	85.77%	85.70%	90.93%	93.58%	92.24%	93.31%	94.65%	95.62%	97.09%	94.93%	95.68%	95.87%	89.92%	89.53%	89.82%	96.64%	96.07%	95.75%	94.89%	95.30%	95.84%	96.60%	94.55%	94.55%		
1993	7.24%	42.29%	68.06%	84.51%	89.46%	95.13%	87.28%	80.65%	86.91%	86.19%	87.12%	87.96%	89.87%	91.61%	94.18%	96.56%	96.41%	96.58%	96.36%	95.34%	94.81%	93.69%	92.62%	92.78%	92.15%	93.68%	96.72%	94.79%	96.46%	96.46%			
1994	17.46%	55.38%	80.86%	84.29%	78.88%	68.85%	73.58%	78.75%	81.44%	86.00%	90.91%	95.87%	97.72%	99.05%	96.97%	99.41%	95.93%	88.13%	90.15%	91.83%	90.36%	95.02%	97.27%	95.64%	100.00%	100.00%	95.03%	99.72%	94.87%	94.87%			
1995	11.52%	53.07%	72.79%	75.31%	71.82%	68.63%	75.17%	80.52%	84.92%	87.00%	91.60%	87.54%	93.57%	95.09%	96.01%	95.78%	87.21%	82.68%	87.84%	94.89%	95.78%	93.53%	98.84%	97.75%	99.16%	95.62%	95.03%	99.72%	94.87%	94.87%			
1996	48.88%	53.98%	48.52%	43.34%	50.66%	59.06%	65.39%	74.92%	76.43%	85.13%	90.19%	88.36%	91.89%	95.17%	92.13%	70.77%	77.19%	78.04%	74.49%	74.15%	80.93%	54.83%	52.65%	51.81%	54.57%	55.55%							
1997	6.51%	21.32%	34.59%	56.80%	40.98%	52.26%	62.87%	80.61%	88.88%	91.84%	91.30%	96.19%	95.66%	94.09%	66.87%	78.13%	86.59%	84.89%	82.28%	91.94%	87.46%	88.60%	82.49%	90.05%	91.93%								
1998	1.02%	3.61%	12.83%	27.30%	46.44%	55.25%	70.20%	79.91%	86.83%	84.76%	93.41%	94.00%	89.39%	76.58%	78.73%	85.06%	93.35%	90.64%	94.76%	63.69%	67.43%	65.76%	61.15%	64.68%									
1999	2.30%	10.29%	27.01%	48.03%	54.59%	72.44%	80.08%	83.19%	94.24%	93.85%	97.48%	96.07%	87.14%	84.04%	84.08%	86.79%	89.72%	85.67%	79.96%	76.94%	75.00%	75.76%	79.36%										
2000	3.67%	26.49%	47.68%	65.42%	77.80%	85.99%	93.65%	94.54%	95.92%	94.68%	94.13%	90.00%	84.93%	88.69%	87.47%	83.57%	85.77%	74.36%	75.30%	76.05%	76.72%	75.52%											
2001	24.13%	48.31%	65.55%	80.82%	89.02%	92.63%	95.15%	94.94%	96.03%	95.84%	83.04%	86.97%	84.86%	87.08%	85.41%	87.68%	83.51%	84.23%	83.15%	83.21%	88.51%												
2002	12.11%	30.71%	52.25%	71.47%	83.64%	92.93%	93.38%	95.21%	90.64%	88.23%	89.70%	88.20%	90.41%	91.33%	86.18%	94.19%	94.29%	84.52%	86.77%	87.34%													
2003	12.80%	41.52%	59.26%	77.22%	89.83%	92.40%	93.92%	93.47%	79.70%	84.79%	84.54%	88.38%	81.16%	84.76%	59.68%	62.68%	62.86%	64.12%	65.17%														
2004	18.04%	41.57%	66.03%	81.85%	87.52%	86.43%	91.31%	79.94%	76.79%	74.55%	75.24%	77.96%	80.84%	71.11%	69.98%	69.51%	72.39%	71.75%															
2005	17.72%	52.58%	81.91%	79.62%	86.15%	83.56%	68.69%	75.91%	79.34%	80.91%	83.29%	83.87%	84.85%	85.48%	83.26%	85.86%	87.47%																
2006	12.11%	71.67%	83.86%	87.33%	85.16%	76.76%	78.83%	82.57%	87.64%	90.19%	91.14%	92.31%	91.14%	85.08%	85.05%	85.55%																	
2007	31.89%	70.26%	81.29%	87.54%	75.56%	78.61%	80.88%	85.48%	84.26%	87.32%	69.70%	71.22%	76.02%	71.93%	77.29%																		
2008	35.59%	74.81%	82.27%	73.52%	80.24%	81.61%	81.94%	85.39%	87.78%	81.70%	84.34%	81.90%	84.50%	88.48%																			
2009	29.09%	60.25%	61.38%	70.66%	76.72%	80.34%	79.77%	83.65%	76.45%	77.78%	81.85%	82.15%	81.48%																				
2010	27.84%	55.15%	74.03%	82.78%	86.57%	86.39%	94.60%	93.94%	91.57%	89.63%	87.56%	89.47%																					
2011	32.42%	62.58%	80.51%	87.38%	88.28%	86.45%	86.83%	87.70%	90.86%	91.03%	93.44%																						
2012	31.99%	63.29%	77.71%	80.47%	83.02%	85.97%	88.73%	89.51%	88.35%	90.61%																							
2013	30.41%	63.06%	76.42%	82.16%	82.78%	81.39%	84.02%	81.94%	84.36%																								
2014	29.12%	55.97%	71.00%	79.79%	82.29%	87.56%	88.69%	90.60%																									
2015	25.37%	50.23%	72.81%	76.94%	81.42%	82.14%	85.13%																										
2016	21.64%	52.86%	66.50%	75.02%	80.31%	85.46%																											
2017	21.30%	48.53%	68.27%	73.34%	83.81%																												
2018	23.77%	47.03%	59.43%	73.14%																													
2019	29.01%	54.83%	71.76%																														
2020	21.73%	61.99%																															
2021	21.26%																																
Age-to-Ult																																	
Paid	9.107	3.324	2.528	2.188	1.999	1.850	1.738	1.639	1.567	1.499	1.455	1.412	1.351	1.296	1.256	1.211	1.175	1.141	1.116	1.096	1.080	1.068	1.059	1.051	1.045	1.040	1.036	1.033	1.030	1.028	1.027		
Reported	1.154	1.817	1.765	1.681	1.632	1.592	1.516	1.494	1.450	1.401	1.354	1.314	1.276	1.233	1.191	1.174	1.134	1.106	1.085	1.068	1.054	1.044	1.035	1.028	1.023	1.019	1.016	1.013	1.011	1.009	1.008		
Implied Ratio	23.65%	54.68%	69.81%	76.79%	81.64%	86.02%	87.25%	91.12%	92.53%	93.46%	93.01%	93.10%	94.46%	95.09%	94.82%	96.87%	96.50%	96.97%	97.21%	97.41%	97.56%	97.69%	97.79%	97.87%	97.93%	97.98%	98.02%	98.06%	98.08%	98.10%	98.12%		

**STATE OF CONNECTICUT
GROUP 6 - DEPARTMENT OF CORRECTIONS
OTHER THAN MEDICAL & INDEMNITY**

Section VI
Exhibit III
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	1,835,012	1,835,012	0	671,170	682,802	11,631	726,455	735,854	9,399
1992	2,107,250	2,107,250	0	503,762	509,417	5,655	521,484	538,803	17,319
1993	2,574,670	2,574,670	0	337,854	338,095	240	356,434	350,505	(5,928)
1994	2,822,700	2,822,700	0	187,418	187,932	514	197,221	188,461	(8,760)
1995	3,058,600	3,058,600	0	216,242	220,308	4,066	226,144	232,220	6,076
1996	3,135,250	3,135,250	0	429,235	444,438	15,203	786,527	800,110	13,583
1997	2,882,650	2,882,650	0	269,305	279,134	9,829	299,050	303,622	4,572
1998	2,795,680	2,795,680	0	217,751	224,441	6,690	356,094	347,003	(9,091)
1999	3,376,674	3,376,674	0	519,143	527,927	8,784	685,222	665,228	(19,994)
2000	3,266,127	3,266,127	0	715,792	724,527	8,735	932,936	959,430	26,493
2001	3,312,646	3,312,646	0	867,477	883,573	16,096	1,042,487	998,235	(44,252)
2002	3,448,729	3,448,729	0	540,004	544,566	4,562	622,331	623,509	1,178
2003	3,593,435	3,593,435	0	767,220	791,086	23,867	1,196,515	1,213,954	17,440
2004	3,716,570	3,716,570	0	519,623	558,590	38,967	717,792	778,567	60,775
2005	3,828,903	3,828,903	0	835,982	898,758	62,776	973,632	1,027,474	53,841
2006	4,088,111	4,088,111	0	743,839	797,692	53,854	874,594	932,378	57,784
2007	4,369,153	4,369,153	0	937,690	968,246	30,556	1,303,698	1,252,806	(50,893)
2008	4,474,738	4,474,738	0	1,407,536	1,604,348	196,812	1,665,685	1,813,295	147,609
2009	4,205,012	4,205,012	0	1,065,138	1,085,388	20,250	1,296,597	1,332,066	35,469
2010	4,330,958	4,330,958	0	1,002,370	1,016,099	13,729	1,144,738	1,135,650	(9,088)
2011	4,318,845	4,318,845	0	1,513,023	1,532,781	19,758	1,662,123	1,640,387	(21,735)
2012	4,109,903	4,109,903	0	1,262,103	1,356,300	94,197	1,428,571	1,496,900	68,329
2013	4,403,533	4,403,533	0	1,467,095	1,505,020	37,925	1,790,534	1,784,054	(6,480)
2014	4,444,315	4,444,315	0	1,162,658	1,204,870	42,212	1,310,964	1,329,827	18,863
2015	4,332,556	4,332,556	0	1,378,969	1,454,500	75,531	1,678,893	1,708,637	29,744
2016	3,966,639	3,966,639	0	1,034,523	1,127,907	93,384	1,288,228	1,319,808	31,580
2017	3,915,790	3,915,790	0	948,362	1,034,076	85,714	1,293,180	1,233,874	(59,307)
2018	4,028,918	4,028,918	0	987,375	1,117,456	130,081	1,661,351	1,527,912	(133,439)
2019	4,057,026	4,057,026	0	898,322	1,134,547	236,225	1,638,437	1,581,076	(57,361)
2020	4,134,731	4,134,731	0	244,042	853,716	609,674	1,123,013	1,377,164	254,151
2021		3,382,841			254,079			1,194,905	
Total	108,935,122	112,317,963	0	23,651,024	25,862,619	1,957,516	30,800,931	32,423,714	427,877

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

Section VII
Exhibit I
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		2,898,703	2,898,704	2,926,216	2,953,728	27,512	55,025	0	27,512	55,024
1992		3,705,202	5,956,231	6,070,360	6,100,360	2,365,158	2,395,158	2,251,029	114,129	144,129
1993		2,353,571	2,353,571	2,376,383	2,399,195	22,812	45,624	0	22,812	45,624
1994		2,634,561	3,017,063	3,076,392	3,116,392	441,831	481,831	382,502	59,329	99,329
1995		2,607,747	2,607,748	2,607,748	2,607,748	1	1	1	0	0
1996		3,207,804	3,217,805	3,250,708	3,283,612	42,904	75,808	10,000	32,904	65,807
1997		3,328,706	3,449,049	3,521,471	3,542,089	192,765	213,384	120,343	72,422	93,041
1998		1,732,419	1,732,419	1,732,420	1,769,981	1	37,562	1	0	37,561
1999		4,505,324	5,741,165	5,870,552	6,246,438	1,365,228	1,741,114	1,235,841	129,387	505,273
2000		5,229,477	6,062,655	6,205,774	6,377,208	976,297	1,147,731	833,178	143,119	314,554
2001		4,544,680	4,619,358	4,734,593	4,872,510	189,913	327,831	74,679	115,234	253,152
2002		2,640,384	2,640,522	2,675,670	2,710,818	35,286	70,434	137	35,148	70,297
2003		2,258,776	2,958,031	3,042,990	3,181,564	784,215	922,789	699,255	84,960	223,534
2004		2,329,650	2,343,523	2,416,998	2,540,869	87,348	211,219	13,873	73,474	197,345
2005		2,497,435	2,511,386	2,515,793	2,598,405	18,358	100,970	13,952	4,407	87,018
2006		3,243,917	4,980,754	5,173,937	5,355,520	1,930,020	2,111,603	1,736,837	193,184	374,766
2007		2,658,796	2,764,500	2,886,083	3,044,103	227,287	385,307	105,704	121,583	279,602
2008		2,848,828	3,202,753	3,380,390	3,492,745	531,562	643,917	353,926	177,637	289,991
2009		2,214,273	2,328,431	2,544,007	2,651,794	329,734	437,521	114,158	215,576	323,363
2010		3,646,382	3,759,744	4,197,687	4,438,134	551,305	791,752	113,362	437,943	678,390
2011		1,564,738	1,638,681	1,884,445	2,055,860	319,707	491,122	73,943	245,764	417,179
2012	30,491,670	2,980,484	3,347,003	3,845,053	3,964,444	864,569	983,961	366,519	498,050	617,442
2013	32,536,481	2,524,930	2,716,646	3,327,207	3,482,364	802,277	957,435	191,716	610,561	765,719
2014	31,236,040	2,959,704	3,677,556	4,543,812	4,697,755	1,584,108	1,738,051	717,852	866,256	1,020,199
2015	32,189,746	2,209,643	2,377,321	3,171,958	3,359,862	962,316	1,150,219	167,679	794,637	982,541
2016	32,759,606	1,911,336	2,047,683	3,033,719	3,368,308	1,122,383	1,456,972	136,348	986,036	1,320,625
2017	33,501,886	1,861,169	2,143,949	3,270,428	3,477,655	1,409,259	1,616,486	282,780	1,126,480	1,333,706
2018	36,575,625	2,405,141	2,817,495	4,359,854	4,680,232	1,954,713	2,275,091	412,354	1,542,359	1,862,737
2019	38,882,339	949,754	1,362,570	3,377,143	3,798,264	2,427,389	2,848,510	412,816	2,014,573	2,435,694
2020	41,894,730	662,039	1,309,089	3,381,705	3,876,712	2,719,666	3,214,673	647,050	2,072,616	2,567,623
2021	48,073,864	360,098	1,092,408	4,338,040	5,216,818	3,977,942	4,856,720	732,310	3,245,632	4,124,410
Total	358,141,986	81,475,670	93,675,814	109,739,536	115,261,489	28,263,867	33,785,820	12,200,144	16,063,722	21,585,675

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit I, Sheet 2, Column (15)
- (6) From Section VII, Exhibit I, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates		
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High	
																		(6)
1991		2,898,703	2,898,704	0	3,062,960	2,953,728	2,898,704	0				0	2,926,775	2,954,847	2,926,216	2,953,728		
1992		3,705,202	5,956,231	2,251,029	3,919,619	6,070,360	7,135,019	0				0	6,065,808	6,095,808	6,070,360	6,100,360		
1993		2,353,571	2,353,571	0	2,493,317	2,399,195	2,353,571	0				0	2,391,826	2,415,592	2,376,383	2,399,195		
1994		2,634,561	3,017,063	382,502	2,795,960	3,076,392	3,208,959	0				0	3,079,098	3,119,098	3,076,392	3,116,392		
1995		2,607,747	2,607,748	1	2,773,665	2,659,939	2,607,748	0				0	2,607,748	2,607,748	2,607,748	2,607,748		
1996		3,207,804	3,217,805	10,000	3,421,399	3,283,612	3,222,533	0				0	3,253,101	3,288,397	3,250,708	3,283,612		
1997		3,328,706	3,449,049	120,343	3,562,708	3,521,471	3,503,907	0				0	3,528,016	3,538,560	3,521,471	3,542,089		
1998		1,732,419	1,732,419	1	1,862,276	1,769,981	1,732,420	0				0	1,732,420	1,774,159	1,732,420	1,769,981		
1999		4,505,324	5,741,165	1,235,841	4,875,613	5,870,552	6,246,438	0				0	5,901,649	6,264,736	5,870,552	6,246,438		
2000		5,229,477	6,062,655	833,178	5,709,964	6,205,774	6,377,208	0				0	6,229,102	6,416,702	6,205,774	6,377,208		
2001		4,544,680	4,619,358	74,679	5,010,428	4,734,593	4,645,847	0				0	5,664,439	5,846,782	4,734,593	4,872,510		
2002		2,640,384	2,640,522	137	2,949,421	2,710,818	2,640,567	0				0	2,744,320	2,788,557	2,675,670	2,710,818		
2003		2,258,776	2,958,031	699,255	2,553,035	3,042,990	3,181,564	0				0	3,065,888	3,219,229	3,042,990	3,181,564		
2004		2,329,650	2,343,523	13,873	2,664,739	2,416,998	2,347,946	0				0	2,370,564	2,418,298	2,416,998	2,540,869		
2005		2,497,435	2,511,386	13,952	2,902,364	2,598,405	2,515,793	0				0	2,545,291	2,603,643	2,515,793	2,598,405		
2006		3,243,917	4,980,754	1,736,837	3,833,968	5,173,937	5,537,103	0				0	5,213,280	5,464,187	5,173,937	5,355,520		
2007		2,658,796	2,764,500	105,704	3,202,123	2,886,083	2,799,413	0				0	2,834,937	2,923,902	2,886,083	3,044,103		
2008		2,848,828	3,202,753	353,926	3,492,745	3,380,390	3,343,855	0				0	3,052,092	3,232,429	3,380,390	3,492,745		
2009		2,214,273	2,328,431	114,158	2,777,202	2,526,387	2,400,369	0				0	2,584,316	2,712,199	2,544,007	2,651,794		
2010		3,646,382	3,759,744	113,362	4,678,580	4,197,687	3,861,445	0				0	4,101,978	4,445,448	4,197,687	4,438,134		
2011		1,564,738	1,638,681	73,943	2,055,860	1,884,445	1,727,584	0				0	1,839,130	2,032,723	1,884,445	2,055,860		
2012	30,491,670	2,980,484	3,347,003	366,519	4,013,863	3,964,444	3,908,253	3,197,860	3,803,781	3,845,053	4,184,885	3,866,719	3,997,784	3,845,053	3,964,444		0.126	0.130
2013	32,536,481	2,524,930	2,716,646	191,716	3,509,173	3,327,207	3,079,442	3,413,592	3,482,364	3,343,059	3,746,661	3,353,274	3,540,355	3,327,207	3,482,364		0.102	0.107
2014	31,236,040	2,959,704	3,677,556	717,852	4,273,851	4,697,755	5,403,614	3,280,020	3,968,262	4,389,869	3,801,358	4,425,715	4,603,721	4,543,812	4,697,755		0.145	0.150
2015	32,189,746	2,209,643	2,377,321	167,679	3,359,862	3,171,958	2,834,802	3,395,346	3,372,010	3,227,921	4,113,414	3,371,448	3,521,431	3,171,958	3,359,862		0.099	0.104
2016	32,759,606	1,911,336	2,047,683	136,348	3,074,837	2,857,815	2,454,907	3,478,335	3,227,518	3,033,719	3,368,308	3,217,111	3,519,882	3,033,719	3,368,308		0.093	0.103
2017	33,501,886	1,861,169	2,143,949	282,780	3,233,662	3,129,805	2,957,773	3,576,243	3,379,067	3,270,428	3,321,006	3,452,151	3,709,046	3,270,428	3,477,655		0.098	0.104
2018	36,575,625	2,405,141	2,817,495	412,354	4,680,232	4,359,854	3,919,755	3,941,149	4,320,959	4,211,731	3,292,023	4,087,502	4,425,889	4,359,854	4,680,232		0.119	0.128
2019	38,882,339	949,754	1,362,570	412,816	2,236,265	2,256,063	2,274,641	4,219,384	3,377,143	3,033,619	2,516,954	3,821,175	4,376,070	3,377,143	3,798,264		0.087	0.098
2020	41,894,730	682,039	1,309,089	647,050	2,260,288	2,405,939	2,483,361	4,546,279	3,876,712	3,381,705	2,510,895	3,972,668	4,715,104	3,381,705	3,876,712		0.081	0.093
2021	48,073,864	360,098	1,092,408	732,310	2,852,259	2,891,099	2,903,224	5,216,818	4,918,293	4,338,040	2,679,910			4,338,040	5,216,818		0.090	0.109
Total	358,141,986	81,475,670	93,675,814	12,200,144	104,092,239	106,425,677	106,507,767	38,265,026	37,726,108	36,075,145	33,535,414	107,299,541	112,572,326	109,739,536	115,261,489			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section VII, Exhibit I, Sheet 9, Column (6)
- (7) From Section VII, Exhibit I, Sheet 10, Column (6)
- (8) From Section VII, Exhibit I, Sheet 11, Column (10)
- (9) From Section VII, Exhibit I, Sheet 6, Column (4)
- (10) From Section VII, Exhibit I, Sheet 6, Column (10)
- (11) From Section VII, Exhibit I, Sheet 7, Column (10)
- (12) From Section VII, Exhibit I, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

Section VII
Exhibit I
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	2,926,775	2,954,847	2,926,216	2,953,728	(559)	(1,119)	2,898,703	2,898,704
1992	6,065,808	6,095,808	6,070,360	6,100,360	4,552	4,552	3,705,202	5,956,231
1993	2,391,826	2,415,592	2,376,383	2,399,195	(15,443)	(16,397)	2,353,571	2,353,571
1994	3,079,098	3,119,098	3,076,392	3,116,392	(2,706)	(2,706)	2,634,561	3,017,063
1995	2,607,748	2,607,748	2,607,748	2,607,748	0	0	2,607,747	2,607,748
1996	3,253,101	3,288,397	3,250,708	3,283,612	(2,393)	(4,785)	3,207,804	3,217,805
1997	3,528,016	3,538,560	3,521,471	3,542,089	(6,545)	3,530	3,328,706	3,449,049
1998	1,732,420	1,774,159	1,732,420	1,769,981	0	(4,178)	1,732,419	1,732,419
1999	5,901,649	6,264,736	5,870,552	6,246,438	(31,097)	(18,297)	4,505,324	5,741,165
2000	6,229,102	6,416,702	6,205,774	6,377,208	(23,328)	(39,494)	5,229,477	6,062,655
2001	5,664,439	5,846,782	4,734,593	4,872,510	(929,846)	(974,272)	4,544,680	4,619,358
2002	2,744,320	2,788,557	2,675,670	2,710,818	(68,650)	(77,739)	2,640,384	2,640,522
2003	3,065,888	3,219,229	3,042,990	3,181,564	(22,897)	(37,664)	2,258,776	2,958,031
2004	2,370,564	2,418,298	2,416,998	2,540,869	46,434	122,570	2,329,650	2,343,523
2005	2,545,291	2,603,643	2,515,793	2,598,405	(29,498)	(5,238)	2,497,435	2,511,386
2006	5,213,280	5,464,187	5,173,937	5,355,520	(39,342)	(108,667)	3,243,917	4,980,754
2007	2,834,937	2,923,902	2,886,083	3,044,103	51,146	120,200	2,658,796	2,764,500
2008	3,052,092	3,232,429	3,380,390	3,492,745	328,298	260,316	2,848,828	3,202,753
2009	2,584,316	2,712,199	2,544,007	2,651,794	(40,310)	(60,405)	2,214,273	2,328,431
2010	4,101,978	4,445,448	4,197,687	4,438,134	95,709	(7,315)	3,646,382	3,759,744
2011	1,839,130	2,032,723	1,884,445	2,055,860	45,315	23,137	1,564,738	1,638,681
2012	3,866,719	3,997,784	3,845,053	3,964,444	(21,666)	(33,340)	2,980,484	3,347,003
2013	3,353,274	3,540,355	3,327,207	3,482,364	(26,067)	(57,990)	2,524,930	2,716,646
2014	4,425,715	4,603,721	4,543,812	4,697,755	118,097	94,034	2,959,704	3,677,556
2015	3,371,448	3,521,431	3,171,958	3,359,862	(199,490)	(161,569)	2,209,643	2,377,321
2016	3,217,111	3,519,882	3,033,719	3,368,308	(183,392)	(151,574)	1,911,336	2,047,683
2017	3,452,151	3,709,046	3,270,428	3,477,655	(181,722)	(231,391)	1,861,169	2,143,949
2018	4,087,502	4,425,889	4,359,854	4,680,232	272,352	254,343	2,405,141	2,817,495
2019	3,821,175	4,376,070	3,377,143	3,798,264	(444,032)	(577,806)	949,754	1,362,570
2020	3,972,668	4,715,104	3,381,705	3,876,712	(590,963)	(838,392)	662,039	1,309,089
2021	0	0	4,338,040	5,216,818	4,338,040	5,216,818	360,098	1,092,408
Total	107,299,541	112,572,326	109,739,536	115,261,489	2,439,996	2,689,164	81,475,670	93,675,814
Total Excluding Latest	107,299,541	112,572,326	105,401,496	110,044,671	(1,898,045)	(2,527,655)	81,115,572	92,583,406

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section VII, Exhibit I, Sheet 2, Column (15)
- (5) From Section VII, Exhibit I, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021 (2)	Selected High Ultimate Loss @ 06/30/2021 (3)	Unlimited Paid Loss @ 06/30/2021 (4)	Unlimited Paid Loss @ 06/30/2022 (5)	Paid LDF @ 06/30/2021 (6)	Projected Paid LDF @ 06/30/2022 (7)	Method 1	Method 1	Actual Paid Loss @ 06/30/2022 (10)	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022 (8)	High Expected Paid Emergence Loss @ 06/30/2022 (9)		Method 1 Low Paid (11)	Method 1 High Paid (12)
1991	2,926,775	2,954,847	2,898,703	2,898,703	1.059	1.053	2,735	5,471	0	(2,735)	(5,471)
1992	6,065,808	6,095,808	3,671,253	3,705,202	1.061	1.059	77,335	78,304	33,948	(43,386)	(44,355)
1993	2,391,826	2,415,592	2,353,571	2,353,571	1.064	1.061	1,481	2,401	0	(1,481)	(2,401)
1994	3,079,098	3,119,098	2,602,782	2,634,561	1.067	1.064	21,932	23,774	31,779	9,847	8,006
1995	2,607,748	2,607,748	2,607,747	2,607,747	1.071	1.067	0	0	0	(0)	(0)
1996	3,253,101	3,288,397	3,207,804	3,207,804	1.076	1.071	2,865	5,097	0	(2,865)	(5,097)
1997	3,528,016	3,538,560	3,268,118	3,328,706	1.083	1.076	18,946	19,714	60,587	41,642	40,873
1998	1,732,420	1,774,159	1,732,419	1,732,419	1.091	1.083	0	3,377	0	(0)	(3,377)
1999	5,901,649	6,264,736	4,408,650	4,505,324	1.100	1.091	125,021	155,426	96,674	(28,347)	(58,752)
2000	6,229,102	6,416,702	5,091,745	5,229,477	1.111	1.100	105,441	122,833	137,733	32,291	14,900
2001	5,664,439	5,846,782	4,544,680	4,544,680	1.122	1.111	90,850	105,644	0	(90,850)	(105,644)
2002	2,744,320	2,788,557	2,640,384	2,640,384	1.135	1.122	8,668	12,358	0	(8,668)	(12,358)
2003	3,065,888	3,219,229	2,259,869	2,258,776	1.148	1.135	65,183	77,584	(1,093)	(66,276)	(78,676)
2004	2,370,564	2,418,298	2,299,497	2,329,650	1.166	1.148	6,437	10,760	30,153	23,716	19,392
2005	2,545,291	2,603,643	2,481,434	2,497,435	1.187	1.166	6,160	11,789	16,001	9,841	4,212
2006	5,213,280	5,464,187	3,126,793	3,243,917	1.209	1.187	189,555	212,350	117,124	(72,431)	(95,226)
2007	2,834,937	2,923,902	2,585,095	2,658,796	1.232	1.209	20,451	27,734	73,701	53,250	45,968
2008	3,052,092	3,232,429	2,793,948	2,848,828	1.256	1.232	19,195	32,604	54,879	35,684	22,275
2009	2,584,316	2,712,199	2,197,135	2,214,273	1.284	1.256	31,312	41,654	17,138	(14,175)	(24,517)
2010	4,101,978	4,445,448	3,587,073	3,646,382	1.319	1.284	43,571	72,635	59,309	15,738	(13,326)
2011	1,839,130	2,032,723	1,544,911	1,564,738	1.352	1.319	20,893	34,640	19,827	(1,066)	(14,813)
2012	3,866,719	3,997,784	2,911,047	2,980,484	1.405	1.352	92,077	104,704	69,437	(22,640)	(35,268)
2013	3,353,274	3,540,355	2,457,703	2,524,930	1.461	1.405	77,711	93,944	67,227	(10,484)	(26,718)
2014	4,425,715	4,603,721	2,863,219	2,959,704	1.546	1.461	166,067	184,986	96,485	(69,582)	(88,501)
2015	3,371,448	3,521,431	2,176,102	2,209,643	1.640	1.546	113,931	128,226	33,541	(80,390)	(94,685)
2016	3,217,111	3,519,882	1,798,676	1,911,336	1.776	1.640	151,690	184,069	112,660	(39,030)	(71,409)
2017	3,452,151	3,709,046	1,751,029	1,861,169	2.007	1.776	219,605	252,768	110,140	(109,465)	(142,628)
2018	4,087,502	4,425,889	2,021,532	2,405,141	2.428	2.007	303,715	353,460	383,609	79,894	30,149
2019	3,821,175	4,376,070	679,332	949,754	3.546	2.428	567,744	668,016	270,422	(297,322)	(397,594)
2020	3,972,668	4,715,104	243,358	662,039	8.049	3.546	671,947	805,720	418,681	(253,266)	(387,038)
Total	107,299,541	112,572,326	78,805,609	81,115,572			3,222,519	3,832,043	2,309,963	(912,556)	(1,522,080)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected Reported LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	2,926,775	2,954,847	2,898,704	2,898,704	1.019	1.017	2,783	5,566	0	(2,783)	(5,566)
1992	6,065,808	6,095,808	5,948,731	5,956,231	1.020	1.019	1,825	2,293	7,500	5,675	5,207
1993	2,391,826	2,415,592	2,368,060	2,353,571	1.020	1.020	454	908	(14,488)	(14,942)	(15,397)
1994	3,079,098	3,119,098	3,017,063	3,017,063	1.021	1.020	1,447	2,379	0	(1,447)	(2,379)
1995	2,607,748	2,607,748	2,607,748	2,607,748	1.021	1.021	0	0	0	0	0
1996	3,253,101	3,288,397	3,217,805	3,217,805	1.022	1.021	1,206	2,411	0	(1,206)	(2,411)
1997	3,528,016	3,538,560	3,449,049	3,449,049	1.023	1.022	3,231	3,662	0	(3,231)	(3,662)
1998	1,732,420	1,774,159	1,732,419	1,732,419	1.024	1.023	0	2,029	0	(0)	(2,029)
1999	5,901,649	6,264,736	5,754,380	5,741,165	1.026	1.024	8,424	29,194	(13,215)	(21,639)	(42,409)
2000	6,229,102	6,416,702	6,062,566	6,062,655	1.027	1.026	11,096	23,596	89	(11,007)	(23,507)
2001	5,664,439	5,846,782	5,500,412	4,619,358	1.030	1.027	12,587	26,580	(881,054)	(893,641)	(907,633)
2002	2,744,320	2,788,557	2,700,082	2,640,522	1.033	1.030	3,863	7,726	(59,561)	(63,424)	(67,287)
2003	3,065,888	3,219,229	2,958,031	2,958,031	1.036	1.033	10,584	25,630	0	(10,584)	(25,630)
2004	2,370,564	2,418,298	2,322,830	2,343,523	1.041	1.036	5,197	10,393	20,694	15,497	10,300
2005	2,545,291	2,603,643	2,486,940	2,511,386	1.047	1.041	6,959	13,917	24,446	17,488	10,529
2006	5,213,280	5,464,187	4,944,991	4,980,754	1.054	1.047	34,615	66,987	35,763	1,148	(31,224)
2007	2,834,937	2,923,902	2,745,971	2,764,500	1.065	1.054	13,730	27,460	18,529	4,800	(8,930)
2008	3,052,092	3,232,429	2,892,046	3,202,753	1.088	1.065	39,911	84,881	310,708	270,797	225,827
2009	2,584,316	2,712,199	2,328,551	2,328,431	1.118	1.088	58,719	88,079	(120)	(58,839)	(88,199)
2010	4,101,978	4,445,448	3,731,193	3,759,744	1.152	1.118	75,496	145,431	28,551	(46,945)	(116,880)
2011	1,839,130	2,032,723	1,631,191	1,638,681	1.187	1.152	33,392	64,480	7,491	(25,901)	(56,989)
2012	3,866,719	3,997,784	3,365,650	3,347,003	1.235	1.187	87,243	110,064	(18,647)	(105,890)	(128,710)
2013	3,353,274	3,540,355	2,594,792	2,716,646	1.292	1.235	119,360	148,801	121,854	2,494	(26,947)
2014	4,425,715	4,603,721	3,405,735	3,677,556	1.352	1.292	133,385	156,664	271,821	138,436	115,158
2015	3,371,448	3,521,431	2,340,533	2,377,321	1.414	1.352	114,564	131,231	36,789	(77,775)	(94,442)
2016	3,217,111	3,519,882	2,037,191	2,047,683	1.486	1.414	123,807	155,576	10,492	(113,314)	(145,084)
2017	3,452,151	3,709,046	2,191,549	2,143,949	1.575	1.486	131,493	158,290	(47,600)	(179,093)	(205,890)
2018	4,087,502	4,425,889	2,531,200	2,817,495	1.685	1.575	158,928	193,484	286,295	127,367	92,811
2019	3,821,175	4,376,070	1,357,851	1,362,570	1.871	1.685	311,141	381,229	4,718	(306,423)	(376,511)
2020	3,972,668	4,715,104	645,028	1,309,089	2.638	1.871	832,958	1,018,801	664,061	(168,897)	(354,740)
Total	107,299,541	112,572,326	91,768,289	92,583,406			2,338,396	3,087,740	815,116	(1,523,280)	(2,272,624)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

Section VII
Exhibit I
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	30,491,670	0.105	3,197,860	74.3%	2,374,563	2,980,484	25.7%	823,297	3,803,781	0.125
2013	32,536,481	0.105	3,413,592	72.0%	2,456,157	2,524,930	28.0%	957,435	3,482,364	0.107
2014	31,236,040	0.105	3,280,020	69.3%	2,271,462	2,959,704	30.7%	1,008,558	3,968,262	0.127
2015	32,189,746	0.105	3,395,346	65.8%	2,232,979	2,209,643	34.2%	1,162,367	3,372,010	0.105
2016	32,759,606	0.106	3,478,335	62.2%	2,162,152	1,911,336	37.8%	1,316,182	3,227,518	0.099
2017	33,501,886	0.107	3,576,243	57.6%	2,058,345	1,861,169	42.4%	1,517,898	3,379,067	0.101
2018	36,575,625	0.108	3,941,149	51.4%	2,025,331	2,405,141	48.6%	1,915,818	4,320,959	0.118
2019	38,882,339	0.109	4,219,384	42.5%	1,791,995	949,754	57.5%	2,427,389	3,377,143	0.087
2020	41,894,730	0.109	4,546,279	29.3%	1,331,606	662,039	70.7%	3,214,673	3,876,712	0.093
2021	48,073,864	0.109	5,216,818	12.6%	658,624	360,098	87.4%	4,558,195	4,918,293	0.102
Total	358,141,986		38,265,026		19,363,215	18,824,297		18,901,811	37,726,108	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VII, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VII, Exhibit I, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	30,491,670	0.105	3,197,860	84.4%	2,699,810	3,347,003	15.6%	498,050	3,845,053	0.126
2013	32,536,481	0.105	3,413,592	81.6%	2,787,179	2,716,646	18.4%	626,413	3,343,059	0.103
2014	31,236,040	0.105	3,280,020	78.3%	2,567,707	3,677,556	21.7%	712,313	4,389,869	0.141
2015	32,189,746	0.105	3,395,346	74.9%	2,544,746	2,377,321	25.1%	850,600	3,227,921	0.100
2016	32,759,606	0.106	3,478,335	71.7%	2,492,299	2,047,683	28.3%	986,036	3,033,719	0.093
2017	33,501,886	0.107	3,576,243	68.5%	2,449,763	2,143,949	31.5%	1,126,480	3,270,428	0.098
2018	36,575,625	0.108	3,941,149	64.6%	2,546,913	2,817,495	35.4%	1,394,236	4,211,731	0.115
2019	38,882,339	0.109	4,219,384	60.4%	2,548,335	1,362,570	39.6%	1,671,049	3,033,619	0.078
2020	41,894,730	0.109	4,546,279	54.4%	2,473,663	1,309,089	45.6%	2,072,616	3,381,705	0.081
2021	48,073,864	0.109	5,216,818	37.8%	1,971,186	1,092,408	62.2%	3,245,632	4,338,040	0.090
Total	358,141,986		38,265,026		25,081,601	22,891,720		13,183,425	36,075,145	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VII, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VII, Exhibit I, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated <u>Ultimate Loss</u>		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	Paid (4)	Reported (5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	30,491,670	1.305	4,013,863	3,964,444	3,989,154	1.305	1.035	5,385,602	0.135	0.105	0.109	0.105
2013	32,536,481	1.267	3,509,173	3,327,207	3,418,190	1.267	1.034	4,478,676	0.109	0.105	0.109	0.105
2014	31,236,040	1.230	4,273,851	4,697,755	4,485,803	1.230	1.033	5,701,340	0.148	0.105	0.109	0.105
2015	32,189,746	1.194	3,359,862	3,171,958	3,265,910	1.194	1.029	4,011,971	0.104	0.105	0.109	0.105
2016	32,759,606	1.159	3,074,837	2,857,815	2,966,326	1.159	1.022	3,514,544	0.093	0.106	0.110	0.106
2017	33,501,886	1.126	3,233,662	3,129,805	3,181,734	1.126	1.017	3,640,422	0.097	0.107	0.111	0.107
2018	36,575,625	1.093	4,680,232	4,359,854	4,520,043	1.093	1.007	4,974,162	0.124	0.108	0.112	0.108
2019	38,882,339	1.061	2,236,265	2,256,063	2,246,164	1.061	1.000	2,382,956	0.058	0.109	0.113	0.109
2020	41,894,730	1.030	2,260,288	2,405,939	2,333,113	1.030	1.000	2,403,107	0.056	0.109	0.113	0.109
2021	48,073,864	1.000	2,852,259	2,891,099	2,871,679	1.000	1.000	2,871,679	0.060	0.109		0.109
			33,494,291	33,061,940				All Per Wtd Avg	0.102			
								Last 5 Wtd Avg	0.085			
								Last 4 Wtd Avg	0.083			
								Last 3 Wtd Avg	0.078			
<i>(Note: numbers in bold and italics and with borders are excluded from the calculated averages)</i>												
								Selected (14)	0.109			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section VII, Exhibit I, Sheet 9, Column (6)
- (5) From Section VII, Exhibit I, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

Section VII
Exhibit I
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		2,898,703	1.057	3,062,960	
1992	360.0		3,705,202	1.058	3,919,619	
1993	348.0		2,353,571	1.059	2,493,317	
1994	336.0		2,634,561	1.061	2,795,960	
1995	324.0		2,607,747	1.064	2,773,665	
1996	312.0		3,207,804	1.067	3,421,399	
1997	300.0		3,328,706	1.070	3,562,708	
1998	288.0		1,732,419	1.075	1,862,276	
1999	276.0		4,505,324	1.082	4,875,613	
2000	264.0		5,229,477	1.092	5,709,964	
2001	252.0		4,544,680	1.102	5,010,428	
2002	240.0		2,640,384	1.117	2,949,421	
2003	228.0		2,258,776	1.130	2,553,035	
2004	216.0		2,329,650	1.144	2,664,739	
2005	204.0		2,497,435	1.162	2,902,364	
2006	192.0		3,243,917	1.182	3,833,968	
2007	180.0		2,658,796	1.204	3,202,123	
2008	168.0		2,848,828	1.226	3,492,745	
2009	156.0		2,214,273	1.254	2,777,202	
2010	144.0		3,646,382	1.283	4,678,580	
2011	132.0		1,564,738	1.314	2,055,860	
2012	120.0	30,491,670	2,980,484	1.347	4,013,863	0.132
2013	108.0	32,536,481	2,524,930	1.390	3,509,173	0.108
2014	96.0	31,236,040	2,959,704	1.444	4,273,851	0.137
2015	84.0	32,189,746	2,209,643	1.521	3,359,862	0.104
2016	72.0	32,759,606	1,911,336	1.609	3,074,837	0.094
2017	60.0	33,501,886	1,861,169	1.737	3,233,662	0.097
2018	48.0	36,575,625	2,405,141	1.946	4,680,232	0.128
2019	36.0	38,882,339	949,754	2.355	2,236,265	0.058
2020	24.0	41,894,730	662,039	3.414	2,260,288	0.054
2021	12.0	48,073,864	360,098	7.921	2,852,259	0.059
Total		358,141,986	81,475,670		104,092,239	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit I, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

Section VII
Exhibit I
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		2,898,704	1.019	2,953,728	
1992	360.0		5,956,231	1.019	6,070,360	
1993	348.0		2,353,571	1.019	2,399,195	
1994	336.0		3,017,063	1.020	3,076,392	
1995	324.0		2,607,748	1.020	2,659,939	
1996	312.0		3,217,805	1.020	3,283,612	
1997	300.0		3,449,049	1.021	3,521,471	
1998	288.0		1,732,419	1.022	1,769,981	
1999	276.0		5,741,165	1.023	5,870,552	
2000	264.0		6,062,655	1.024	6,205,774	
2001	252.0		4,619,358	1.025	4,734,593	
2002	240.0		2,640,522	1.027	2,710,818	
2003	228.0		2,958,031	1.029	3,042,990	
2004	216.0		2,343,523	1.031	2,416,998	
2005	204.0		2,511,386	1.035	2,598,405	
2006	192.0		4,980,754	1.039	5,173,937	
2007	180.0		2,764,500	1.044	2,886,083	
2008	168.0		3,202,753	1.055	3,380,390	
2009	156.0		2,328,431	1.085	2,526,387	
2010	144.0		3,759,744	1.116	4,197,687	
2011	132.0		1,638,681	1.150	1,884,445	
2012	120.0	30,491,670	3,347,003	1.184	3,964,444	0.130
2013	108.0	32,536,481	2,716,646	1.225	3,327,207	0.102
2014	96.0	31,236,040	3,677,556	1.277	4,697,755	0.150
2015	84.0	32,189,746	2,377,321	1.334	3,171,958	0.099
2016	72.0	32,759,606	2,047,683	1.396	2,857,815	0.087
2017	60.0	33,501,886	2,143,949	1.460	3,129,805	0.093
2018	48.0	36,575,625	2,817,495	1.547	4,359,854	0.119
2019	36.0	38,882,339	1,362,570	1.656	2,256,063	0.058
2020	24.0	41,894,730	1,309,089	1.838	2,405,939	0.057
2021	12.0	48,073,864	1,092,408	2.647	2,891,099	0.060
Total		358,141,986	93,675,814		106,425,677	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit I, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

Section VII
Exhibit I
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		2,898,703	2,898,704	0	1.057	1.019	1.532	2,898,704	
1992	360.0		3,705,202	5,956,231	2,251,029	1.058	1.019	1.524	7,135,019	
1993	348.0		2,353,571	2,353,571	0	1.059	1.019	1.514	2,353,571	
1994	336.0		2,634,561	3,017,063	382,502	1.061	1.020	1.502	3,208,959	
1995	324.0		2,607,747	2,607,748	1	1.064	1.020	1.488	2,607,748	
1996	312.0		3,207,804	3,217,805	10,000	1.067	1.020	1.473	3,222,533	
1997	300.0		3,328,706	3,449,049	120,343	1.070	1.021	1.456	3,503,907	
1998	288.0		1,732,419	1,732,419	1	1.075	1.022	1.437	1,732,420	
1999	276.0		4,505,324	5,741,165	1,235,841	1.082	1.023	1.409	6,246,438	
2000	264.0		5,229,477	6,062,655	833,178	1.092	1.024	1.378	6,377,208	
2001	252.0		4,544,680	4,619,358	74,679	1.102	1.025	1.355	4,645,847	
2002	240.0		2,640,384	2,640,522	137	1.117	1.027	1.329	2,640,567	
2003	228.0		2,258,776	2,958,031	699,255	1.130	1.029	1.320	3,181,564	
2004	216.0		2,329,650	2,343,523	13,873	1.144	1.031	1.319	2,347,946	
2005	204.0		2,497,435	2,511,386	13,952	1.162	1.035	1.316	2,515,793	
2006	192.0		3,243,917	4,980,754	1,736,837	1.182	1.039	1.320	5,537,103	
2007	180.0		2,658,796	2,764,500	105,704	1.204	1.044	1.330	2,799,413	
2008	168.0		2,848,828	3,202,753	353,926	1.226	1.055	1.399	3,343,855	
2009	156.0		2,214,273	2,328,431	114,158	1.254	1.085	1.630	2,400,369	
2010	144.0		3,646,382	3,759,744	113,362	1.283	1.116	1.897	3,861,445	
2011	132.0		1,564,738	1,638,681	73,943	1.314	1.150	2.202	1,727,584	
2012	120.0	30,491,670	2,980,484	3,347,003	366,519	1.347	1.184	2.531	3,908,253	0.128
2013	108.0	32,536,481	2,524,930	2,716,646	191,716	1.390	1.225	2.892	3,079,442	0.095
2014	96.0	31,236,040	2,959,704	3,677,556	717,852	1.444	1.277	3.404	5,403,614	0.173
2015	84.0	32,189,746	2,209,643	2,377,321	167,679	1.521	1.334	3.728	2,834,802	0.088
2016	72.0	32,759,606	1,911,336	2,047,683	136,348	1.609	1.396	3.987	2,454,907	0.075
2017	60.0	33,501,886	1,861,169	2,143,949	282,780	1.737	1.460	3.878	2,957,773	0.088
2018	48.0	36,575,625	2,405,141	2,817,495	412,354	1.946	1.547	3.673	3,919,755	0.107
2019	36.0	38,882,339	949,754	1,362,570	412,816	2.355	1.656	3.209	2,274,641	0.059
2020	24.0	41,894,730	662,039	1,309,089	647,050	3.414	1.838	2.815	2,483,361	0.059
2021	12.0	48,073,864	360,098	1,092,408	732,310	7.921	2.647	3.473	2,903,224	0.060
Total		358,141,986	81,475,670	93,675,814					106,507,767	0.297

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section VII, Exhibit I, Sheet 14
- (8) From Section VII, Exhibit I, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

STATE OF CONNECTICUT
 GROUP 7 - GENERAL GOVERNMENT
 INDEMNITY

Section VII
 Exhibit I
 Sheet 12

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Counts	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		12,569	Include	14,077		235					0	
1992		20,577	Include	14,361		295					0	
1993		9,674	Include	14,651		248					0	
1994		16,023	Include	14,947		192					0	
1995		11,271	Exclude	15,249		236					0	
1996		17,466	Exclude	15,557		188					0	
1997		21,472	Include	15,871		164					0	
1998		9,619	Include	16,192		184					0	
1999		28,637	Include	16,519		205					0	
2000		28,337	Include	16,852		219					0	
2001		20,857	Exclude	17,193		227					0	
2002		12,492	Exclude	17,540		217					0	
2003		15,932	Exclude	17,894		191					0	
2004		15,012	Exclude	18,256		161					0	
2005		11,200	Include	18,624		232					0	
2006		26,398	Include	19,001		196					0	
2007		14,430	Include	19,384		200					0	
2008		17,159	Include	19,776		197					0	
2009		15,038	Include	20,175		168					0	
2010		22,448	Include	20,583		187					0	
2011		11,352	Include	20,998		166					0	
2012	30,491,670	20,330	Include	21,423	20,457	195	1.035	1.486	31,457	33,000	4,184,885	0.137
2013	32,536,481	19,923	Include	21,855	20,468	167	1.034	1.422	30,107	33,000	3,746,661	0.115
2014	31,236,040	28,998	Include	22,297	27,690	162	1.033	1.361	38,942	33,000	3,801,358	0.122
2015	32,189,746	18,994	Include	22,747	19,556	167	1.029	1.302	26,201	33,000	4,113,414	0.128
2016	32,759,606	21,983	Include	23,206	22,818	130	1.022	1.246	29,062	33,000	3,368,308	0.103
2017	33,501,886	25,654	Include	23,675	26,080	122	1.017	1.193	31,616	33,000	3,321,006	0.099
2018	36,575,625	38,028	Include	24,153	39,426	115	1.007	1.141	45,310	33,000	3,292,023	0.090
2019	38,882,339	27,087	Include	24,641	26,968	83	1.000	1.092	29,450	33,000	2,516,954	0.065
2020	41,894,730	30,259	Exclude	25,139	29,343	80	1.000	1.045	30,663	33,000	2,510,895	0.060
2021	48,073,864	35,601	Exclude	25,647	35,361	81	1.000	1.000	35,361	33,000	2,679,910	0.056
			Implied Trend	2.0%	20.5%			All Per Wtd Avg	32,563			
								Last 5 Wtd Avg	33,212			
								Last 4 Wtd Avg	34,113			
								Last 3 Wtd Avg	34,826		33,535,414	
Total	358,141,986					5,610		Selected	33,000			

Footnotes:

Reported Exponential Regression	
Constant	10.172
X Coefficient	(0.020)
R Squared	0.219

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section VII, Exhibit I, Sheet 10, Column (6) / Section VII, Exhibit I, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section VII, Exhibit I, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

Section VII
Exhibit I
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		235	1.000	235	235	
1992	360.0		295	1.000	295	295	
1993	348.0		248	1.000	248	248	
1994	336.0		192	1.000	192	192	
1995	324.0		236	1.000	236	236	
1996	312.0		188	1.000	188	188	
1997	300.0		164	1.000	164	164	
1998	288.0		184	1.000	184	184	
1999	276.0		205	1.000	205	205	
2000	264.0		219	1.000	219	219	
2001	252.0		227	1.000	227	227	
2002	240.0		217	1.000	217	217	
2003	228.0		191	1.000	191	191	
2004	216.0		161	1.000	161	161	
2005	204.0		232	1.000	232	232	
2006	192.0		196	1.000	196	196	
2007	180.0		200	1.000	200	200	
2008	168.0		197	1.000	197	197	
2009	156.0		168	1.000	168	168	
2010	144.0		187	1.000	187	187	
2011	132.0		166	1.000	166	166	
2012	120.0	30,491,670	195	1.000	195	195	0.05%
2013	108.0	32,536,481	167	1.000	167	167	0.04%
2014	96.0	31,236,040	162	1.000	162	162	0.04%
2015	84.0	32,189,746	167	1.000	167	167	0.04%
2016	72.0	32,759,606	130	1.000	130	130	0.03%
2017	60.0	33,501,886	122	1.000	122	122	0.03%
2018	48.0	36,575,625	114	1.006	115	115	0.03%
2019	36.0	38,882,339	82	1.016	83	83	0.02%
2020	24.0	41,894,730	76	1.046	80	80	0.02%
2021	12.0	48,073,864	63	1.203	76	81	0.02%
Total		358,141,986	5,586		5,604	5,610	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit I, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section VII, Exhibit I, Sheet 8 Col (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
INDEMNITY**

Section VII
Exhibit I
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	2,898,703	2,898,703	0	2,898,704	2,898,704	0
1992	0	0	0	3,671,253	3,705,202	33,948	5,948,731	5,956,231	7,500
1993	0	0	0	2,353,571	2,353,571	0	2,368,060	2,353,571	(14,488)
1994	0	0	0	2,602,782	2,634,561	31,779	3,017,063	3,017,063	0
1995	0	0	0	2,607,747	2,607,747	0	2,607,748	2,607,748	0
1996	0	0	0	3,207,804	3,207,804	0	3,217,805	3,217,805	0
1997	0	0	0	3,268,118	3,328,706	60,587	3,449,049	3,449,049	0
1998	0	0	0	1,732,419	1,732,419	0	1,732,419	1,732,419	0
1999	0	0	0	4,408,650	4,505,324	96,674	5,754,380	5,741,165	(13,215)
2000	0	0	0	5,091,745	5,229,477	137,733	6,062,566	6,062,655	89
2001	0	0	0	4,544,680	4,544,680	0	5,500,412	4,619,358	(881,054)
2002	0	0	0	2,640,384	2,640,384	0	2,700,082	2,640,522	(59,561)
2003	0	0	0	2,259,869	2,258,776	(1,093)	2,958,031	2,958,031	0
2004	0	0	0	2,299,497	2,329,650	30,153	2,322,830	2,343,523	20,694
2005	0	0	0	2,481,434	2,497,435	16,001	2,486,940	2,511,386	24,446
2006	0	0	0	3,126,793	3,243,917	117,124	4,944,991	4,980,754	35,763
2007	0	0	0	2,585,095	2,658,796	73,701	2,745,971	2,764,500	18,529
2008	0	0	0	2,793,948	2,848,828	54,879	2,892,046	3,202,753	310,708
2009	0	0	0	2,197,135	2,214,273	17,138	2,328,551	2,328,431	(120)
2010	0	0	0	3,587,073	3,646,382	59,309	3,731,193	3,759,744	28,551
2011	0	0	0	1,544,911	1,564,738	19,827	1,631,191	1,638,681	7,491
2012	30,491,670	30,491,670	0	2,911,047	2,980,484	69,437	3,365,650	3,347,003	(18,647)
2013	32,536,481	32,536,481	0	2,457,703	2,524,930	67,227	2,594,792	2,716,646	121,854
2014	31,236,040	31,236,040	0	2,863,219	2,959,704	96,485	3,405,735	3,677,556	271,821
2015	32,189,746	32,189,746	0	2,176,102	2,209,643	33,541	2,340,533	2,377,321	36,789
2016	32,759,606	32,759,606	0	1,798,676	1,911,336	112,660	2,037,191	2,047,683	10,492
2017	33,501,886	33,501,886	0	1,751,029	1,861,169	110,140	2,191,549	2,143,949	(47,600)
2018	36,575,625	36,575,625	0	2,021,532	2,405,141	383,609	2,531,200	2,817,495	286,295
2019	38,882,339	38,882,339	0	679,332	949,754	270,422	1,357,851	1,362,570	4,718
2020	41,894,730	41,894,730	0	243,358	662,039	418,681	645,028	1,309,089	664,061
2021		48,073,864			360,098			1,092,408	
Total	310,068,122	358,141,986	0	78,805,609	81,475,670	2,309,963	91,768,289	93,675,814	815,116

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

Section VII
Exhibit II
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		2,070,925	2,177,140	2,201,621	2,205,913	130,696	134,989	106,216	24,481	28,773
1992		2,201,392	2,603,122	2,617,946	2,632,770	416,553	431,377	401,729	14,824	29,648
1993		1,850,283	1,850,283	1,871,669	1,882,374	21,386	32,091	0	21,386	32,091
1994		1,547,687	1,557,687	1,576,064	1,584,330	28,378	36,643	10,000	18,378	26,643
1995		1,939,744	1,988,984	2,013,014	2,025,782	73,270	86,038	49,240	24,030	36,798
1996		2,377,392	2,394,404	2,402,866	2,414,181	25,474	36,790	17,012	8,462	19,778
1997		2,570,859	3,093,275	3,113,196	3,133,117	542,337	562,258	522,416	19,921	39,841
1998		1,799,044	1,979,416	1,992,713	2,006,009	193,669	206,965	180,372	13,297	26,593
1999		2,968,624	3,375,781	3,399,629	3,423,476	431,004	454,852	407,157	23,848	47,695
2000		3,056,930	3,151,226	3,153,491	3,218,819	96,561	161,889	94,296	2,265	67,593
2001		4,731,304	4,834,143	4,911,890	4,928,140	180,586	196,836	102,839	77,747	93,996
2002		2,789,161	2,799,657	2,828,771	2,894,200	39,610	105,039	10,496	29,114	94,543
2003		2,246,023	2,449,121	2,472,563	2,561,580	226,540	315,557	203,098	23,443	112,459
2004		2,595,160	2,636,233	2,705,009	2,765,009	109,849	169,849	41,073	68,777	128,777
2005		2,943,848	3,051,444	3,102,548	3,142,061	158,700	198,213	107,597	51,104	90,616
2006		3,590,976	3,957,414	4,065,420	4,163,019	474,444	572,043	366,438	108,006	205,605
2007		3,027,836	3,078,908	3,175,868	3,248,733	148,032	220,897	51,072	96,960	169,825
2008		3,665,276	4,153,234	4,229,581	4,305,929	564,305	640,653	487,958	76,348	152,695
2009		2,677,167	2,860,460	2,978,654	3,000,000	301,487	322,833	183,294	118,194	139,540
2010		4,698,244	5,118,343	5,399,146	5,415,112	700,902	716,869	420,100	280,802	296,769
2011		2,018,883	2,080,526	2,128,321	2,211,153	109,439	192,270	61,643	47,796	130,628
2012	30,491,670	3,456,677	3,815,560	4,077,349	4,107,840	620,672	651,163	358,884	261,789	292,280
2013	32,536,481	2,566,489	2,858,846	3,139,396	3,171,595	572,907	605,106	292,357	280,550	312,749
2014	31,236,040	3,122,248	3,627,446	3,993,775	4,106,908	871,527	984,660	505,198	366,329	479,462
2015	32,189,746	2,348,049	2,663,031	3,017,813	3,090,396	669,764	742,347	314,982	354,782	427,365
2016	32,759,606	1,980,199	2,318,226	2,651,515	2,757,512	671,316	777,313	338,026	333,290	439,287
2017	33,501,886	2,264,010	2,813,446	3,280,047	3,459,599	1,016,037	1,195,589	549,436	466,601	646,152
2018	36,575,625	2,043,704	2,581,658	3,349,859	3,671,771	1,306,155	1,628,068	537,955	768,200	1,090,113
2019	38,882,339	1,172,519	2,035,436	3,009,410	3,409,410	1,836,891	2,236,891	862,917	973,974	1,373,974
2020	41,894,730	1,064,019	1,997,587	3,241,912	3,741,912	2,177,892	2,677,892	933,568	1,244,325	1,744,325
2021	48,073,864	509,142	1,769,940	3,899,821	4,777,615	3,390,680	4,268,473	1,260,798	2,129,882	3,007,675
Total	358,141,986	77,893,810	87,671,976	96,000,876	99,456,263	18,107,066	21,562,453	9,778,166	8,328,900	11,784,287

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit II, Sheet 2, Column (15)
- (6) From Section VII, Exhibit II, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates		
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High	
												(13)	(14)	(15)	(16)	(17)	(18)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
1991		2,070,925	2,177,140	106,216	2,117,129	2,201,621	2,287,472	0				0	2,200,990	2,208,896	2,201,621	2,205,913		
1992		2,201,392	2,603,122	401,729	2,251,295	2,632,770	3,017,976	0				0	2,616,878	2,634,426	2,617,946	2,632,770		
1993		1,850,283	1,850,283	0	1,893,055	1,871,693	1,850,283	0				0	1,876,383	1,895,116	1,871,669	1,882,374		
1994		1,547,687	1,557,687	10,000	1,584,330	1,576,064	1,567,855	0				0	1,575,827	1,587,082	1,576,064	1,584,330		
1995		1,939,744	1,988,984	49,240	1,987,028	2,013,014	2,038,549	0				0	2,013,143	2,033,999	2,013,014	2,025,782		
1996		2,377,392	2,394,404	17,012	2,437,426	2,424,181	2,411,329	0				0	2,401,569	2,414,549	2,402,866	2,414,181		
1997		2,570,859	3,093,275	522,416	2,638,597	3,133,117	3,606,033	0				0	3,113,605	3,133,935	3,113,196	3,133,117		
1998		1,799,044	1,979,416	180,372	1,848,913	2,006,009	2,153,753	0				0	2,005,705	2,019,487	1,992,713	2,006,009		
1999		2,968,624	3,375,781	407,157	3,056,012	3,423,476	3,762,622	0				0	3,425,246	3,450,248	3,399,629	3,423,476		
2000		3,056,930	3,151,226	94,296	3,153,491	3,198,484	3,239,154	0				0	3,173,279	3,206,648	3,153,491	3,218,819		
2001		4,731,304	4,834,143	102,839	4,893,501	4,911,890	4,928,140	0				0	4,873,380	4,888,513	4,911,890	4,928,140		
2002		2,789,161	2,799,657	10,496	2,894,200	2,848,489	2,809,053	0				0	2,930,674	2,965,742	2,828,771	2,894,200		
2003		2,246,023	2,449,121	203,098	2,340,125	2,496,006	2,627,154	0				0	2,496,700	2,563,288	2,472,563	2,561,580		
2004		2,595,160	2,636,233	41,073	2,717,701	2,692,318	2,671,503	0				0	2,683,652	2,744,974	2,705,009	2,765,009		
2005		2,943,848	3,051,444	107,597	3,102,548	3,124,510	3,142,061	0				0	3,012,571	3,141,239	3,102,548	3,142,061		
2006		3,590,976	3,957,414	366,438	3,814,809	4,065,420	4,260,618	0				0	3,985,834	4,156,289	4,065,420	4,163,019		
2007		3,027,836	3,078,908	51,072	3,248,733	3,175,868	3,120,527	0				0	3,194,346	3,376,950	3,175,868	3,248,733		
2008		3,665,276	4,153,234	487,958	3,995,600	4,305,929	4,519,758	0				0	4,111,108	4,155,196	4,229,581	4,305,929		
2009		2,677,167	2,860,460	183,294	2,978,654	2,984,591	2,988,313	0				0	3,002,942	3,021,596	2,978,654	3,000,000		
2010		4,698,244	5,118,343	420,100	5,331,880	5,383,179	5,415,112	0				0	5,459,947	5,508,556	5,399,146	5,415,112		
2011		2,018,883	2,080,526	61,643	2,334,695	2,211,153	2,128,321	0				0	2,182,068	2,275,865	2,128,321	2,211,153		
2012	30,491,670	3,456,677	3,815,560	358,884	4,077,349	4,107,840	4,130,526	4,092,595	4,079,670	4,106,755	4,092,595	4,178,609	4,196,312	4,077,349	4,107,840	4,107,840	0.134	0.135
2013	32,536,481	2,566,489	2,858,846	292,357	3,103,005	3,139,396	3,171,595	3,121,200	3,106,151	3,137,770	3,121,200	2,761,450	2,863,370	3,139,396	3,171,595	3,171,595	0.096	0.097
2014	31,236,040	3,122,248	3,627,446	505,198	3,880,642	4,106,908	4,377,014	3,993,775	3,902,751	4,093,700	3,993,775	3,900,000	3,938,287	3,993,775	4,106,908	4,106,908	0.128	0.131
2015	32,189,746	2,348,049	2,663,031	314,982	3,008,859	3,090,396	3,198,582	3,049,627	3,017,813	3,084,758	3,049,627	3,014,210	3,078,733	3,017,813	3,090,396	3,090,396	0.094	0.096
2016	32,759,606	1,980,199	2,318,226	338,026	2,636,448	2,757,512	2,919,166	2,696,980	2,651,515	2,747,869	2,696,980	2,858,348	3,084,953	2,651,515	2,757,512	2,757,512	0.081	0.084
2017	33,501,886	2,264,010	2,813,446	549,436	3,162,017	3,433,585	3,773,258	3,577,619	3,280,047	3,459,599	3,223,681	3,401,963	3,684,345	3,280,047	3,459,599	3,459,599	0.098	0.103
2018	36,575,625	2,043,704	2,581,658	537,955	3,042,713	3,238,926	3,452,194	3,978,196	3,349,859	3,388,944	3,671,771	3,578,348	3,974,407	3,349,859	3,671,771	3,671,771	0.092	0.100
2019	38,882,339	1,172,519	2,035,436	862,917	1,955,153	2,630,249	3,155,982	4,306,886	2,896,536	3,009,410	2,304,382	3,473,489	3,973,489	3,009,410	3,409,410	3,409,410	0.077	0.088
2020	41,894,730	1,064,019	1,997,587	933,568	2,164,563	2,710,407	2,997,909	4,731,386	3,469,631	3,241,912	2,466,541	3,553,419	4,153,419	3,241,912	3,741,912	3,741,912	0.077	0.089
2021	48,073,864	509,142	1,769,940	1,260,798	2,516,900	2,881,831	2,950,983	5,520,288	4,912,735	3,899,821	2,670,755			3,899,821	4,777,615	4,777,615	0.081	0.099
Total	358,141,986	77,893,810	87,671,976	9,778,166	90,167,370	94,776,832	98,672,793	39,068,553	34,666,708	34,170,538	31,291,307	93,055,682	96,329,912	96,000,876	99,456,263			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section VII, Exhibit II, Sheet 9, Column (6)
- (7) From Section VII, Exhibit II, Sheet 10, Column (6)
- (8) From Section VII, Exhibit II, Sheet 11, Column (10)
- (9) From Section VII, Exhibit II, Sheet 6, Column (4)
- (10) From Section VII, Exhibit II, Sheet 6, Column (10)
- (11) From Section VII, Exhibit II, Sheet 7, Column (10)
- (12) From Section VII, Exhibit II, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

Section VII
Exhibit II
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low (2)	High (3)	Low (4)	High (5)	Low (6)	High (7)		
1991	2,200,990	2,208,896	2,201,621	2,205,913	630	(2,982)	2,070,925	2,177,140
1992	2,616,878	2,634,426	2,617,946	2,632,770	1,068	(1,656)	2,201,392	2,603,122
1993	1,876,383	1,895,116	1,871,669	1,882,374	(4,713)	(12,742)	1,850,283	1,850,283
1994	1,575,827	1,587,082	1,576,064	1,584,330	237	(2,752)	1,547,687	1,557,687
1995	2,013,143	2,033,999	2,013,014	2,025,782	(129)	(8,218)	1,939,744	1,988,984
1996	2,401,569	2,414,549	2,402,866	2,414,181	1,297	(368)	2,377,392	2,394,404
1997	3,113,605	3,133,935	3,113,196	3,133,117	(409)	(818)	2,570,859	3,093,275
1998	2,005,705	2,019,487	1,992,713	2,006,009	(12,992)	(13,478)	1,799,044	1,979,416
1999	3,425,246	3,450,248	3,399,629	3,423,476	(25,618)	(26,772)	2,968,624	3,375,781
2000	3,173,279	3,206,648	3,153,491	3,218,819	(19,788)	12,171	3,056,930	3,151,226
2001	4,873,380	4,888,513	4,911,890	4,928,140	38,509	39,627	4,731,304	4,834,143
2002	2,930,674	2,965,742	2,828,771	2,894,200	(101,903)	(71,543)	2,789,161	2,799,657
2003	2,496,700	2,563,288	2,472,563	2,561,580	(24,137)	(1,708)	2,246,023	2,449,121
2004	2,683,652	2,744,974	2,705,009	2,765,009	21,357	20,036	2,595,160	2,636,233
2005	3,012,571	3,141,239	3,102,548	3,142,061	89,977	821	2,943,848	3,051,444
2006	3,985,834	4,156,289	4,065,420	4,163,019	79,586	6,730	3,590,976	3,957,414
2007	3,194,346	3,376,950	3,175,868	3,248,733	(18,479)	(128,217)	3,027,836	3,078,908
2008	4,111,108	4,155,196	4,229,581	4,305,929	118,473	150,733	3,665,276	4,153,234
2009	3,002,942	3,021,596	2,978,654	3,000,000	(24,288)	(21,596)	2,677,167	2,860,460
2010	5,459,947	5,508,556	5,399,146	5,415,112	(60,801)	(93,444)	4,698,244	5,118,343
2011	2,182,068	2,275,865	2,128,321	2,211,153	(53,747)	(64,712)	2,018,883	2,080,526
2012	4,178,609	4,196,312	4,077,349	4,107,840	(101,259)	(88,472)	3,456,677	3,815,560
2013	2,761,450	2,863,370	3,139,396	3,171,595	377,947	308,225	2,566,489	2,858,846
2014	3,900,000	3,938,287	3,993,775	4,106,908	93,775	168,621	3,122,248	3,627,446
2015	3,014,210	3,078,733	3,017,813	3,090,396	3,603	11,662	2,348,049	2,663,031
2016	2,858,348	3,084,953	2,651,515	2,757,512	(206,833)	(327,441)	1,980,199	2,318,226
2017	3,401,963	3,684,345	3,280,047	3,459,599	(121,916)	(224,747)	2,264,010	2,813,446
2018	3,578,348	3,974,407	3,349,859	3,671,771	(228,490)	(302,636)	2,043,704	2,581,658
2019	3,473,489	3,973,489	3,009,410	3,409,410	(464,079)	(564,079)	1,172,519	2,035,436
2020	3,553,419	4,153,419	3,241,912	3,741,912	(311,507)	(411,507)	1,064,019	1,997,587
2021	0	0	3,899,821	4,777,615	3,899,821	4,777,615	509,142	1,769,940
Total	93,055,682	96,329,912	96,000,876	99,456,263	2,945,194	3,126,352	77,893,810	87,671,976
Total Excluding Latest	93,055,682	96,329,912	92,101,055	94,678,649	(954,627)	(1,651,263)	77,384,668	85,902,037

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section VII, Exhibit II, Sheet 2, Column (15)
- (5) From Section VII, Exhibit II, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid LDF	Projected Paid LDF	Method 1	Method 1	Actual Paid Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Paid Loss @ 06/30/2021	Paid Loss @ 06/30/2022			Expected Paid Emergence Loss @ 06/30/2022	Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	2,200,990	2,208,896	2,068,242	2,070,925	1.023	1.021	13,139	13,922	2,683	(10,456)	(11,239)
1992	2,616,878	2,634,426	2,178,344	2,201,392	1.024	1.023	12,112	12,596	23,049	10,937	10,453
1993	1,876,383	1,895,116	1,849,697	1,850,283	1.025	1.024	890	1,515	586	(304)	(929)
1994	1,575,827	1,587,082	1,547,462	1,547,687	1.026	1.025	1,134	1,584	225	(909)	(1,359)
1995	2,013,143	2,033,999	1,935,680	1,939,744	1.027	1.026	3,683	4,675	4,063	380	(611)
1996	2,401,569	2,414,549	2,376,732	2,377,392	1.029	1.027	1,391	2,119	660	(732)	(1,459)
1997	3,113,605	3,133,935	2,529,643	2,570,859	1.031	1.029	38,153	39,481	41,216	3,063	1,735
1998	2,005,705	2,019,487	1,793,125	1,799,044	1.033	1.031	16,017	17,055	5,918	(10,098)	(11,137)
1999	3,425,246	3,450,248	2,928,437	2,968,624	1.036	1.033	42,653	44,799	40,187	(2,466)	(4,612)
2000	3,173,279	3,206,648	3,049,827	3,056,930	1.040	1.036	11,927	15,150	7,103	(4,824)	(8,048)
2001	4,873,380	4,888,513	4,675,466	4,731,304	1.046	1.040	21,242	22,866	55,837	34,596	32,971
2002	2,930,674	2,965,742	2,778,503	2,789,161	1.052	1.046	17,913	22,042	10,658	(7,255)	(11,384)
2003	2,496,700	2,563,288	2,238,498	2,246,023	1.060	1.052	32,923	41,414	7,525	(25,398)	(33,888)
2004	2,683,652	2,744,974	2,565,009	2,595,160	1.070	1.060	16,190	24,558	30,151	13,961	5,592
2005	3,012,571	3,141,239	2,900,541	2,943,848	1.083	1.070	16,176	34,755	43,307	27,131	8,552
2006	3,985,834	4,156,289	3,545,141	3,590,976	1.099	1.083	66,618	92,385	45,835	(20,783)	(46,550)
2007	3,194,346	3,376,950	3,023,728	3,027,836	1.117	1.099	23,369	48,380	4,107	(19,262)	(44,272)
2008	4,111,108	4,155,196	3,531,665	3,665,276	1.137	1.117	76,112	81,903	133,611	57,499	51,708
2009	3,002,942	3,021,596	2,621,724	2,677,167	1.160	1.137	47,760	50,097	55,442	7,682	5,345
2010	5,459,947	5,508,556	4,647,986	4,698,244	1.185	1.160	96,480	102,256	50,258	(46,222)	(51,998)
2011	2,182,068	2,275,865	2,008,950	2,018,883	1.209	1.185	16,578	25,560	9,933	(6,645)	(15,627)
2012	4,178,609	4,196,312	3,389,960	3,456,677	1.238	1.209	79,573	81,359	66,716	(12,857)	(14,643)
2013	2,761,450	2,863,370	2,330,242	2,566,489	1.273	1.238	44,304	54,775	236,247	191,944	181,472
2014	3,900,000	3,938,287	2,981,561	3,122,248	1.321	1.273	108,765	113,299	140,687	31,921	27,387
2015	3,014,210	3,078,733	2,243,329	2,348,049	1.372	1.321	80,732	87,490	104,720	23,987	17,230
2016	2,858,348	3,084,953	1,903,878	1,980,199	1.430	1.372	93,220	115,351	76,322	(16,898)	(39,030)
2017	3,401,963	3,684,345	2,166,496	2,264,010	1.517	1.430	145,695	178,996	97,514	(48,182)	(81,482)
2018	3,578,348	3,974,407	1,919,991	2,043,704	1.699	1.517	284,558	352,518	123,712	(160,846)	(228,806)
2019	3,473,489	3,973,489	1,070,658	1,172,519	2.073	1.699	492,569	595,067	101,860	(390,709)	(493,206)
2020	3,553,419	4,153,419	441,201	1,064,019	4.872	2.073	1,085,094	1,294,288	622,818	(462,276)	(671,470)
Total	93,055,682	96,329,912	75,241,718	77,384,668			2,986,970	3,572,253	2,142,951	(844,019)	(1,429,303)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Expected Reported Emergence Loss @ 06/30/2022	Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	2,200,990	2,208,896	2,176,828	2,177,140	1.011	1.010	2,404	3,191	312	(2,092)	(2,879)
1992	2,616,878	2,634,426	2,587,685	2,603,122	1.011	1.011	464	743	15,436	14,972	14,693
1993	1,876,383	1,895,116	1,853,874	1,850,283	1.012	1.011	439	804	(3,591)	(4,030)	(4,395)
1994	1,575,827	1,587,082	1,557,462	1,557,687	1.012	1.012	437	704	225	(212)	(479)
1995	2,013,143	2,033,999	1,988,984	1,988,984	1.012	1.012	697	1,299	0	(697)	(1,299)
1996	2,401,569	2,414,549	2,394,404	2,394,404	1.013	1.012	249	701	0	(249)	(701)
1997	3,113,605	3,133,935	3,093,275	3,093,275	1.013	1.013	847	1,694	0	(847)	(1,694)
1998	2,005,705	2,019,487	1,991,922	1,979,416	1.014	1.013	682	1,364	(12,506)	(13,188)	(13,870)
1999	3,425,246	3,450,248	3,400,244	3,375,781	1.015	1.014	1,455	2,910	(24,463)	(25,918)	(27,374)
2000	3,173,279	3,206,648	3,148,836	3,151,226	1.016	1.015	1,656	3,917	2,390	734	(1,527)
2001	4,873,380	4,888,513	4,776,330	4,834,143	1.017	1.016	7,570	8,750	57,813	50,243	49,063
2002	2,930,674	2,965,742	2,895,605	2,799,657	1.019	1.017	3,111	6,222	(95,948)	(99,059)	(102,171)
2003	2,496,700	2,563,288	2,445,390	2,449,121	1.021	1.019	5,113	11,749	3,730	(1,383)	(8,019)
2004	2,683,652	2,744,974	2,609,909	2,636,233	1.024	1.021	8,151	14,930	26,323	18,172	11,393
2005	3,012,571	3,141,239	2,974,136	3,051,444	1.027	1.024	4,654	20,234	77,308	72,654	57,074
2006	3,985,834	4,156,289	3,951,476	3,957,414	1.031	1.027	4,502	26,839	5,938	1,436	(20,901)
2007	3,194,346	3,376,950	3,081,952	3,078,908	1.036	1.031	15,757	41,357	(3,045)	(18,802)	(44,402)
2008	4,111,108	4,155,196	3,941,254	4,153,234	1.043	1.036	25,204	31,746	211,980	186,776	180,234
2009	3,002,942	3,021,596	2,856,024	2,860,460	1.051	1.043	22,848	25,749	4,436	(18,412)	(21,313)
2010	5,459,947	5,508,556	5,088,077	5,118,343	1.064	1.051	67,312	76,110	30,266	(37,046)	(45,844)
2011	2,182,068	2,275,865	2,108,286	2,080,526	1.079	1.064	13,924	31,624	(27,760)	(41,684)	(59,385)
2012	4,178,609	4,196,312	3,779,398	3,815,560	1.105	1.079	90,907	94,939	36,162	(54,745)	(58,777)
2013	2,761,450	2,863,370	2,437,229	2,858,846	1.133	1.105	60,931	80,085	421,617	360,686	341,532
2014	3,900,000	3,938,287	3,389,939	3,627,446	1.161	1.133	79,028	84,960	237,507	158,479	152,547
2015	3,014,210	3,078,733	2,529,656	2,663,031	1.192	1.161	65,771	74,529	133,375	67,604	58,846
2016	2,858,348	3,084,953	2,441,948	2,318,226	1.226	1.192	53,407	82,471	(123,723)	(177,130)	(206,194)
2017	3,401,963	3,684,345	2,915,983	2,813,446	1.264	1.226	56,252	88,937	(102,536)	(158,788)	(191,474)
2018	3,578,348	3,974,407	2,901,157	2,581,658	1.304	1.264	71,299	112,999	(319,499)	(390,798)	(432,498)
2019	3,473,489	3,973,489	2,267,229	2,035,436	1.382	1.304	189,381	267,881	(231,793)	(421,175)	(499,674)
2020	3,553,419	4,153,419	1,432,263	1,997,587	1.659	1.382	644,139	826,343	565,324	(78,815)	(261,019)
Total	93,055,682	96,329,912	85,016,758	85,902,037			1,498,593	2,025,784	885,279	(613,315)	(1,140,506)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	30,491,670	0.134	4,092,595	84.8%	3,469,601	3,456,677	15.2%	622,993	4,079,670	0.134
2013	32,536,481	0.096	3,121,200	82.7%	2,581,539	2,566,489	17.3%	539,662	3,106,151	0.095
2014	31,236,040	0.128	3,993,775	80.5%	3,213,272	3,122,248	19.5%	780,503	3,902,751	0.125
2015	32,189,746	0.095	3,049,627	78.0%	2,379,863	2,348,049	22.0%	669,764	3,017,813	0.094
2016	32,759,606	0.082	2,696,980	75.1%	2,025,664	1,980,199	24.9%	671,316	2,651,515	0.081
2017	33,501,886	0.107	3,577,619	71.6%	2,561,582	2,264,010	28.4%	1,016,037	3,280,047	0.098
2018	36,575,625	0.109	3,978,196	67.2%	2,672,041	2,043,704	32.8%	1,306,155	3,349,859	0.092
2019	38,882,339	0.111	4,306,886	60.0%	2,582,869	1,172,519	40.0%	1,724,017	2,896,536	0.074
2020	41,894,730	0.113	4,731,386	49.2%	2,325,774	1,064,019	50.8%	2,405,612	3,469,631	0.083
2021	48,073,864	0.115	5,520,288	20.2%	1,116,695	509,142	79.8%	4,403,593	4,912,735	0.102
Total	358,141,986		39,068,553		24,928,901	20,527,055		14,139,653	34,666,708	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VII, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VII, Exhibit II, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	30,491,670	0.134	4,092,595	92.9%	3,801,400	3,815,560	7.1%	291,195	4,106,755	0.135
2013	32,536,481	0.096	3,121,200	91.1%	2,842,276	2,858,846	8.9%	278,924	3,137,770	0.096
2014	31,236,040	0.128	3,993,775	88.3%	3,527,521	3,627,446	11.7%	466,254	4,093,700	0.131
2015	32,189,746	0.095	3,049,627	86.2%	2,627,900	2,663,031	13.8%	421,727	3,084,758	0.096
2016	32,759,606	0.082	2,696,980	84.1%	2,267,337	2,318,226	15.9%	429,644	2,747,869	0.084
2017	33,501,886	0.107	3,577,619	81.9%	2,931,467	2,813,446	18.1%	646,152	3,459,599	0.103
2018	36,575,625	0.109	3,978,196	79.7%	3,170,911	2,581,658	20.3%	807,286	3,388,944	0.093
2019	38,882,339	0.111	4,306,886	77.4%	3,332,913	2,035,436	22.6%	973,974	3,009,410	0.077
2020	41,894,730	0.113	4,731,386	73.7%	3,487,062	1,997,587	26.3%	1,244,325	3,241,912	0.077
2021	48,073,864	0.115	5,520,288	61.4%	3,390,406	1,769,940	38.6%	2,129,882	3,899,821	0.081
Total	358,141,986		39,068,553		31,379,191	26,481,176		7,689,362	34,170,538	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VII, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VII, Exhibit II, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated <u>Ultimate Loss</u>		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	30,491,670	1.305	4,077,349	4,107,840	4,092,595	1.423	0.991	5,770,167	0.145	0.106	0.137	0.134
2013	32,536,481	1.267	3,103,005	3,139,396	3,121,200	1.369	0.996	4,252,622	0.103	0.107	0.088	0.096
2014	31,236,040	1.230	3,880,642	4,106,908	3,993,775	1.316	1.016	5,339,825	0.139	0.106	0.126	0.128
2015	32,189,746	1.194	3,008,859	3,090,396	3,049,627	1.265	1.040	4,014,308	0.104	0.104	0.095	0.095
2016	32,759,606	1.159	2,636,448	2,757,512	2,696,980	1.217	1.043	3,421,773	0.090	0.105	0.106	0.082
2017	33,501,886	1.126	3,162,017	3,433,585	3,297,801	1.170	1.036	3,997,112	0.106	0.107	0.108	0.107
2018	36,575,625	1.093	3,042,713	3,238,926	3,140,819	1.125	1.027	3,628,758	0.091	0.109	0.110	0.109
2019	38,882,339	1.061	1,955,153	2,630,249	2,630,249	1.082	1.018	2,897,065	0.070	0.111	0.112	0.111
2020	41,894,730	1.030	2,164,563	2,710,407	2,437,485	1.040	1.008	2,556,513	0.059	0.113	0.114	0.113
2021	48,073,864	1.000	2,516,900	2,881,831	2,699,365	1.000	1.001	2,703,378	0.056	0.115		0.115
			29,547,649	32,097,049				All Per Wtd Avg	0.115			
								Last 5 Wtd Avg	0.108			
								Last 4 Wtd Avg	0.110			
								Last 3 Wtd Avg	0.100			
												(Note: numbers in bold and italics and with borders are excluded from the calculated averages)
								Selected (14)	0.115			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section VII, Exhibit II, Sheet 9, Column (6)
- (5) From Section VII, Exhibit II, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

Section VII
Exhibit II
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		2,070,925	1.022	2,117,129	
1992	360.0		2,201,392	1.023	2,251,295	
1993	348.0		1,850,283	1.023	1,893,055	
1994	336.0		1,547,687	1.024	1,584,330	
1995	324.0		1,939,744	1.024	1,987,028	
1996	312.0		2,377,392	1.025	2,437,426	
1997	300.0		2,570,859	1.026	2,638,597	
1998	288.0		1,799,044	1.028	1,848,913	
1999	276.0		2,968,624	1.029	3,056,012	
2000	264.0		3,056,930	1.032	3,153,491	
2001	252.0		4,731,304	1.034	4,893,501	
2002	240.0		2,789,161	1.038	2,894,200	
2003	228.0		2,246,023	1.042	2,340,125	
2004	216.0		2,595,160	1.047	2,717,701	
2005	204.0		2,943,848	1.054	3,102,548	
2006	192.0		3,590,976	1.062	3,814,809	
2007	180.0		3,027,836	1.073	3,248,733	
2008	168.0		3,665,276	1.090	3,995,600	
2009	156.0		2,677,167	1.113	2,978,654	
2010	144.0		4,698,244	1.135	5,331,880	
2011	132.0		2,018,883	1.156	2,334,695	
2012	120.0	30,491,670	3,456,677	1.180	4,077,349	0.134
2013	108.0	32,536,481	2,566,489	1.209	3,103,005	0.095
2014	96.0	31,236,040	3,122,248	1.243	3,880,642	0.124
2015	84.0	32,189,746	2,348,049	1.281	3,008,859	0.093
2016	72.0	32,759,606	1,980,199	1.331	2,636,448	0.080
2017	60.0	33,501,886	2,264,010	1.397	3,162,017	0.094
2018	48.0	36,575,625	2,043,704	1.489	3,042,713	0.083
2019	36.0	38,882,339	1,172,519	1.667	1,955,153	0.050
2020	24.0	41,894,730	1,064,019	2.034	2,164,563	0.052
2021	12.0	48,073,864	509,142	4.943	2,516,900	0.052
Total		358,141,986	77,893,810		90,167,370	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit II, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

Section VII
Exhibit II
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		2,177,140	1.011	2,201,621	
1992	360.0		2,603,122	1.011	2,632,770	
1993	348.0		1,850,283	1.012	1,871,693	
1994	336.0		1,557,687	1.012	1,576,064	
1995	324.0		1,988,984	1.012	2,013,014	
1996	312.0		2,394,404	1.012	2,424,181	
1997	300.0		3,093,275	1.013	3,133,117	
1998	288.0		1,979,416	1.013	2,006,009	
1999	276.0		3,375,781	1.014	3,423,476	
2000	264.0		3,151,226	1.015	3,198,484	
2001	252.0		4,834,143	1.016	4,911,890	
2002	240.0		2,799,657	1.017	2,848,489	
2003	228.0		2,449,121	1.019	2,496,006	
2004	216.0		2,636,233	1.021	2,692,318	
2005	204.0		3,051,444	1.024	3,124,510	
2006	192.0		3,957,414	1.027	4,065,420	
2007	180.0		3,078,908	1.031	3,175,868	
2008	168.0		4,153,234	1.037	4,305,929	
2009	156.0		2,860,460	1.043	2,984,591	
2010	144.0		5,118,343	1.052	5,383,179	
2011	132.0		2,080,526	1.063	2,211,153	
2012	120.0	30,491,670	3,815,560	1.077	4,107,840	0.135
2013	108.0	32,536,481	2,858,846	1.098	3,139,396	0.096
2014	96.0	31,236,040	3,627,446	1.132	4,106,908	0.131
2015	84.0	32,189,746	2,663,031	1.160	3,090,396	0.096
2016	72.0	32,759,606	2,318,226	1.189	2,757,512	0.084
2017	60.0	33,501,886	2,813,446	1.220	3,433,585	0.102
2018	48.0	36,575,625	2,581,658	1.255	3,238,926	0.089
2019	36.0	38,882,339	2,035,436	1.292	2,630,249	0.068
2020	24.0	41,894,730	1,997,587	1.357	2,710,407	0.065
2021	12.0	48,073,864	1,769,940	1.628	2,881,831	0.060
Total		358,141,986	87,671,976		94,776,832	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit II, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

Section VII
Exhibit II
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		2,070,925	2,177,140	106,216	1.022	1.011	2.039	2,287,472	
1992	360.0		2,201,392	2,603,122	401,729	1.023	1.011	2.033	3,017,976	
1993	348.0		1,850,283	1,850,283	0	1.023	1.012	2.025	1,850,283	
1994	336.0		1,547,687	1,557,687	10,000	1.024	1.012	2.017	1,567,855	
1995	324.0		1,939,744	1,988,984	49,240	1.024	1.012	2.007	2,038,549	
1996	312.0		2,377,392	2,394,404	17,012	1.025	1.012	1.995	2,411,329	
1997	300.0		2,570,859	3,093,275	522,416	1.026	1.013	1.982	3,606,033	
1998	288.0		1,799,044	1,979,416	180,372	1.028	1.013	1.967	2,153,753	
1999	276.0		2,968,624	3,375,781	407,157	1.029	1.014	1.950	3,762,622	
2000	264.0		3,056,930	3,151,226	94,296	1.032	1.015	1.932	3,239,154	
2001	252.0		4,731,304	4,834,143	102,839	1.034	1.016	1.914	4,928,140	
2002	240.0		2,789,161	2,799,657	10,496	1.038	1.017	1.895	2,809,053	
2003	228.0		2,246,023	2,449,121	203,098	1.042	1.019	1.877	2,627,154	
2004	216.0		2,595,160	2,636,233	41,073	1.047	1.021	1.859	2,671,503	
2005	204.0		2,943,848	3,051,444	107,597	1.054	1.024	1.842	3,142,061	
2006	192.0		3,590,976	3,957,414	366,438	1.062	1.027	1.827	4,260,618	
2007	180.0		3,027,836	3,078,908	51,072	1.073	1.031	1.815	3,120,527	
2008	168.0		3,665,276	4,153,234	487,958	1.090	1.037	1.751	4,519,758	
2009	156.0		2,677,167	2,860,460	183,294	1.113	1.043	1.698	2,988,313	
2010	144.0		4,698,244	5,118,343	420,100	1.135	1.052	1.706	5,415,112	
2011	132.0		2,018,883	2,080,526	61,643	1.156	1.063	1.775	2,128,321	
2012	120.0	30,491,670	3,456,677	3,815,560	358,884	1.180	1.077	1.878	4,130,526	0.135
2013	108.0	32,536,481	2,566,489	2,858,846	292,357	1.209	1.098	2.070	3,171,595	0.097
2014	96.0	31,236,040	3,122,248	3,627,446	505,198	1.243	1.132	2.484	4,377,014	0.140
2015	84.0	32,189,746	2,348,049	2,663,031	314,982	1.281	1.160	2.700	3,198,582	0.099
2016	72.0	32,759,606	1,980,199	2,318,226	338,026	1.331	1.189	2.778	2,919,166	0.089
2017	60.0	33,501,886	2,264,010	2,813,446	549,436	1.397	1.220	2.747	3,773,258	0.113
2018	48.0	36,575,625	2,043,704	2,581,658	537,955	1.489	1.255	2.618	3,452,194	0.094
2019	36.0	38,882,339	1,172,519	2,035,436	862,917	1.667	1.292	2.299	3,155,982	0.081
2020	24.0	41,894,730	1,064,019	1,997,587	933,568	2.034	1.357	2.072	2,997,909	0.072
2021	12.0	48,073,864	509,142	1,769,940	1,260,798	4.943	1.628	1.937	2,950,983	0.061
Total		358,141,986	77,893,810	87,671,976					98,672,793	0.276

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section VII, Exhibit II, Sheet 14
- (8) From Section VII, Exhibit II, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

Section VII
Exhibit II
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Counts	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		3,141		2,347		701					0	
1992		3,266		2,465		806					0	
1993		2,351	Include	2,590		796					0	
1994		1,934	Include	2,721		815					0	
1995		2,476	Include	2,858		813					0	
1996		3,161	Include	3,003		767					0	
1997		4,843	Include	3,154		647					0	
1998		2,874	Include	3,314		698					0	
1999		4,552	Include	3,481		752					0	
2000		3,905	Include	3,657		819					0	
2001		6,012	Include	3,842		817					0	
2002		3,391	Include	4,036		840					0	
2003		3,289	Include	4,240		759					0	
2004		3,792	Include	4,454		710					0	
2005		4,211	Include	4,680		742					0	
2006		6,245	Include	4,916		651					0	
2007		4,530	Include	5,164		701					0	
2008		6,813	Include	5,425		632					0	
2009		5,155	Include	5,700		579					0	
2010		9,313	Include	5,988		578					0	
2011		3,920	Include	6,290		564					0	
2012	30,491,670	7,551	Include	6,608	7,523	544	0.991	1.838	13,701	13,701	4,092,595	0.134
2013	32,536,481	6,500	Include	6,942	6,462	483	0.996	1.718	11,054	11,054	3,121,200	0.096
2014	31,236,040	8,006	Include	7,293	7,785	513	1.016	1.606	12,702	12,702	3,993,775	0.128
2015	32,189,746	6,243	Include	7,662	6,161	495	1.040	1.501	9,619	9,619	3,049,627	0.095
2016	32,759,606	6,661	Include	8,049	6,514	414	1.043	1.403	9,528	9,528	2,696,980	0.082
2017	33,501,886	8,627	Include	8,455	8,286	398	1.036	1.311	11,253	11,000	3,223,681	0.096
2018	36,575,625	7,712	Include	8,883	7,478	420	1.027	1.225	9,409	11,000	3,671,771	0.100
2019	38,882,339	10,769	Include	9,332	10,769	244	1.018	1.145	12,556	11,000	2,304,382	0.059
2020	41,894,730	11,202	Exclude	9,803	10,074	242	1.008	1.070	10,870	11,000	2,466,541	0.059
2021	48,073,864	11,852	Exclude	10,299	11,101	243	1.001	1.000	11,118	11,000	2,670,755	0.056
			Implied Trend	5.1%	10.2%			All Per Wtd Avg	11,161			
								Last 5 Wtd Avg	10,767			
								Last 4 Wtd Avg	11,035			
								Last 3 Wtd Avg	10,973		31,291,307	
Total	358,141,986					19,183		Selected	11,000			

Footnotes:

Reported Exponential Regression	
Constant	9.289
X Coefficient	(0.049)
R Squared	0.734

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section VII, Exhibit II, Sheet 10, Column (6) / Section VII, Exhibit II, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section VII, Exhibit II, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

Section VII
Exhibit II
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		701	1.000	701	701	
1992	360.0		806	1.000	806	806	
1993	348.0		796	1.000	796	796	
1994	336.0		815	1.000	815	815	
1995	324.0		813	1.000	813	813	
1996	312.0		767	1.000	767	767	
1997	300.0		647	1.000	647	647	
1998	288.0		698	1.000	698	698	
1999	276.0		752	1.000	752	752	
2000	264.0		819	1.000	819	819	
2001	252.0		817	1.000	817	817	
2002	240.0		840	1.000	840	840	
2003	228.0		759	1.000	759	759	
2004	216.0		710	1.000	710	710	
2005	204.0		742	1.000	742	742	
2006	192.0		651	1.000	651	651	
2007	180.0		701	1.000	701	701	
2008	168.0		632	1.000	632	632	
2009	156.0		579	1.000	579	579	
2010	144.0		578	1.000	578	578	
2011	132.0		564	1.000	564	564	
2012	120.0	30,491,670	544	1.000	544	544	0.14%
2013	108.0	32,536,481	483	1.000	483	483	0.12%
2014	96.0	31,236,040	513	1.000	513	513	0.13%
2015	84.0	32,189,746	495	1.000	495	495	0.13%
2016	72.0	32,759,606	414	1.000	414	414	0.11%
2017	60.0	33,501,886	398	1.000	398	398	0.11%
2018	48.0	36,575,625	420	1.000	420	420	0.11%
2019	36.0	38,882,339	244	1.001	244	244	0.06%
2020	24.0	41,894,730	241	1.004	242	242	0.06%
2021	12.0	48,073,864	225	1.054	237	243	0.05%
Total		358,141,986	19,164		19,177	19,183	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit II, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section VII, Exhibit II, Sheet 8 Col (3)

STATE OF CONNECTICUT
 GROUP 7 - GENERAL GOVERNMENT
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022									
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372		
1991	0	0	0	0	0	1,633	1,637	1,654	1,663	1,664	1,612	1,574	1,624	1,625	1,626	1,630	1,577	1,577	1,577	1,578	1,576	1,576	1,577	1,580	1,577	700	700	700	700	700	700	700		
1992	0	0	0	0	1,798	1,806	1,814	1,819	1,827	1,814	1,762	1,827	1,831	1,830	1,830	1,766	1,767	1,767	1,766	1,766	1,766	1,765	1,765	1,765	805	804	805	805	805	805	804			
1993	0	0	0	1,884	1,893	1,906	1,917	1,943	1,921	1,874	1,945	1,946	1,952	1,952	1,884	1,887	1,884	1,885	1,884	1,885	1,884	1,885	1,882	795	794	795	794	795	795	796				
1994	0	0	2,006	2,016	2,045	2,050	2,074	2,023	1,973	2,051	2,051	2,049	2,054	1,976	1,976	1,976	1,977	1,972	1,972	1,972	1,971	1,970	813	813	813	814	814	814	814	814				
1995	0	1,820	1,846	1,890	1,915	1,963	1,942	1,902	1,969	1,970	1,969	1,971	1,913	1,916	1,915	1,912	1,906	1,908	1,909	1,908	1,908	812	812	812	812	812	812	812	812	812	812			
1996	1,258	1,613	1,719	1,800	1,903	1,918	1,875	1,953	1,954	1,954	1,956	1,889	1,893	1,893	1,895	1,882	1,886	1,887	1,890	1,892	766	766	765	764	765	765	765	765	765	765	765			
1997	451	1,269	1,505	1,720	1,760	1,752	1,819	1,819	1,823	1,823	1,767	1,772	1,775	1,776	1,765	1,767	1,766	1,765	1,768	641	641	642	641	642	642	642	642	642	642	642	642			
1998	785	1,445	1,759	1,836	1,883	1,951	1,956	1,964	1,963	1,922	1,931	1,930	1,932	1,926	1,924	1,924	1,924	1,924	695	696	696	695	696	697	697	697	697	697	697	697	697			
1999	534	1,645	1,809	1,881	1,968	1,982	1,990	1,994	1,957	1,962	1,983	1,954	1,951	1,955	1,954	1,953	1,954	747	746	748	748	748	748	748	748	748	748	748	748	748	748			
2000	1,017	1,653	1,863	1,996	2,022	2,046	2,060	2,000	2,011	2,019	2,021	1,995	1,998	2,001	2,004	2,006	812	812	812	813	813	813	813	813	813	813	813	813	813	813	813			
2001	1,005	1,956	2,157	2,194	2,220	2,223	2,190	2,195	2,203	2,206	2,194	2,195	2,194	2,197	2,197	811	813	814	813	813	814	813	813	814	814	814	814	814	814	814	814			
2002	1,591	2,337	2,458	2,502	2,524	2,478	2,484	2,490	2,488	2,467	2,470	2,470	2,474	2,475	836	836	835	835	835	837	838	838	838	838	838	838	838	838	838	838	838			
2003	1,499	2,168	2,271	2,305	2,271	2,282	2,289	2,289	2,280	2,283	2,284	2,286	2,287	756	755	754	757	757	757	757	757	757	757	757	757	757	757	757	757	757	757			
2004	1,467	2,109	2,189	2,158	2,167	2,186	2,189	2,180	2,176	2,179	2,180	2,181	706	706	706	707	705	707	707	707	707	707	707	707	707	707	707	707	707	707	707			
2005	1,415	2,036	2,118	2,153	2,190	2,190	2,183	2,190	2,192	2,189	2,195	739	739	738	739	739	740	740	740	740	740	740	740	740	740	740	740	740	740	740	740			
2006	1,400	1,957	2,071	2,108	2,121	2,116	2,118	2,119	2,126	2,130	643	646	646	646	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647			
2007	1,369	1,891	1,980	2,016	2,011	2,015	2,024	2,031	2,029	696	696	697	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698		
2008	1,292	1,799	1,871	1,876	1,904	1,911	1,921	1,917	622	620	621	619	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622		
2009	1,204	1,663	1,746	1,769	1,791	1,798	1,804	574	573	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574		
2010	1,156	1,666	1,743	1,769	1,792	1,806	564	565	568	570	569	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570		
2011	1,093	1,519	1,632	1,680	1,695	558	559	557	558	560	558	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560		
2012	922	1,545	1,681	1,714	521	523	525	529	532	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534		
2013	767	1,448	1,519	462	464	471	471	477	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476		
2014	967	1,463	469	485	493	497	498	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503		
2015	880	428	457	467	476	486	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487		
2016	241	359	383	391	396	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401		
2017	224	342	363	376	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379		
2018	255	354	379	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396		
2019	128	205	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215		
2020	98	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188		
2021	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114		
																																		18,808

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
MEDICAL**

Section VII
Exhibit II
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	2,068,242	2,070,925	2,683	2,176,828	2,177,140	312
1992	0	0	0	2,178,344	2,201,392	23,049	2,587,685	2,603,122	15,436
1993	0	0	0	1,849,697	1,850,283	586	1,853,874	1,850,283	(3,591)
1994	0	0	0	1,547,462	1,547,687	225	1,557,462	1,557,687	225
1995	0	0	0	1,935,680	1,939,744	4,063	1,988,984	1,988,984	0
1996	0	0	0	2,376,732	2,377,392	660	2,394,404	2,394,404	0
1997	0	0	0	2,529,643	2,570,859	41,216	3,093,275	3,093,275	0
1998	0	0	0	1,793,125	1,799,044	5,918	1,991,922	1,979,416	(12,506)
1999	0	0	0	2,928,437	2,968,624	40,187	3,400,244	3,375,781	(24,463)
2000	0	0	0	3,049,827	3,056,930	7,103	3,148,836	3,151,226	2,390
2001	0	0	0	4,675,466	4,731,304	55,837	4,776,330	4,834,143	57,813
2002	0	0	0	2,778,503	2,789,161	10,658	2,895,605	2,799,657	(95,948)
2003	0	0	0	2,238,498	2,246,023	7,525	2,445,390	2,449,121	3,730
2004	0	0	0	2,565,009	2,595,160	30,151	2,609,909	2,636,233	26,323
2005	0	0	0	2,900,541	2,943,848	43,307	2,974,136	3,051,444	77,308
2006	0	0	0	3,545,141	3,590,976	45,835	3,951,476	3,957,414	5,938
2007	0	0	0	3,023,728	3,027,836	4,107	3,081,952	3,078,908	(3,045)
2008	0	0	0	3,531,665	3,665,276	133,611	3,941,254	4,153,234	211,980
2009	0	0	0	2,621,724	2,677,167	55,442	2,856,024	2,860,460	4,436
2010	0	0	0	4,647,986	4,698,244	50,258	5,088,077	5,118,343	30,266
2011	0	0	0	2,008,950	2,018,883	9,933	2,108,286	2,080,526	(27,760)
2012	30,491,670	30,491,670	0	3,389,960	3,456,677	66,716	3,779,398	3,815,560	36,162
2013	32,536,481	32,536,481	0	2,330,242	2,566,489	236,247	2,437,229	2,858,846	421,617
2014	31,236,040	31,236,040	0	2,981,561	3,122,248	140,687	3,389,939	3,627,446	237,507
2015	32,189,746	32,189,746	0	2,243,329	2,348,049	104,720	2,529,656	2,663,031	133,375
2016	32,759,606	32,759,606	0	1,903,878	1,980,199	76,322	2,441,948	2,318,226	(123,723)
2017	33,501,886	33,501,886	0	2,166,496	2,264,010	97,514	2,915,983	2,813,446	(102,536)
2018	36,575,625	36,575,625	0	1,919,991	2,043,704	123,712	2,901,157	2,581,658	(319,499)
2019	38,882,339	38,882,339	0	1,070,658	1,172,519	101,860	2,267,229	2,035,436	(231,793)
2020	41,894,730	41,894,730	0	441,201	1,064,019	622,818	1,432,263	1,997,587	565,324
2021		48,073,864			509,142			1,769,940	
Total	310,068,122	358,141,986	0	75,241,718	77,893,810	2,142,951	85,016,758	87,671,976	885,279

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

Section VII
Exhibit III
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		129,690	134,631	135,142	135,653	5,452	5,963	4,941	511	1,022
1992		176,963	199,000	199,892	200,783	22,929	23,821	22,037	892	1,783
1993		104,977	104,977	105,537	106,097	560	1,121	0	560	1,121
1994		96,475	101,190	101,839	102,488	5,364	6,013	4,715	649	1,297
1995		98,372	102,920	103,718	104,516	5,346	6,144	4,548	798	1,596
1996		100,911	104,958	105,936	106,940	5,025	6,029	4,047	978	1,982
1997		147,788	219,497	222,034	224,570	74,246	76,782	71,710	2,536	5,072
1998		85,359	97,263	98,645	100,027	13,286	14,668	11,904	1,382	2,764
1999		159,195	182,786	185,994	189,202	26,799	30,007	23,591	3,208	6,416
2000		192,579	210,467	212,670	219,625	20,091	27,046	17,888	2,203	9,157
2001		320,099	362,253	372,055	381,857	51,955	61,757	42,153	9,802	19,604
2002		256,060	259,949	270,078	279,066	14,019	23,007	3,890	10,129	19,117
2003		182,833	224,058	233,528	242,998	50,695	60,165	41,225	9,470	18,940
2004		166,565	178,156	184,081	190,006	17,516	23,442	11,591	5,925	11,850
2005		206,709	224,471	239,490	254,510	32,782	47,802	17,762	15,020	30,040
2006		386,321	517,113	537,409	606,836	151,088	220,515	130,792	20,296	89,723
2007		196,482	199,695	218,777	229,184	22,296	32,703	3,214	19,082	29,489
2008		402,706	466,380	520,667	548,511	117,960	145,805	63,674	54,287	82,131
2009		227,450	248,440	282,719	325,738	55,268	98,288	20,990	34,278	77,298
2010		441,471	490,249	623,168	644,298	181,698	202,827	48,778	132,920	154,049
2011		339,837	358,676	426,626	439,626	86,789	99,789	18,840	67,950	80,950
2012	30,491,670	493,439	563,169	739,661	754,511	246,222	261,073	69,730	176,492	191,343
2013	32,536,481	419,506	458,900	657,415	676,959	237,909	257,453	39,394	198,515	218,059
2014	31,236,040	499,430	580,100	783,430	803,645	284,000	304,215	80,670	203,331	223,545
2015	32,189,746	425,736	469,848	704,782	791,550	279,046	365,814	44,112	234,934	321,702
2016	32,759,606	391,420	460,061	721,653	781,642	330,233	390,222	68,640	261,593	321,582
2017	33,501,886	451,014	504,159	768,171	812,613	317,157	361,599	53,145	264,012	308,454
2018	36,575,625	380,799	481,864	797,038	878,542	416,239	497,744	101,065	315,174	396,678
2019	38,882,339	194,403	355,882	725,758	825,758	531,355	631,355	161,479	369,876	469,876
2020	41,894,730	211,715	399,089	814,768	924,171	603,053	712,457	187,374	415,679	525,082
2021	48,073,864	77,169	339,905	909,975	1,109,975	832,806	1,032,806	262,736	570,069	770,069
Total	358,141,986	7,963,470	9,600,107	13,002,656	13,991,899	5,039,186	6,028,429	1,636,637	3,402,549	4,391,792

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit III, Sheet 2, Column (15)
- (6) From Section VII, Exhibit III, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates		
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High	
																		(6)
1991		129,690	134,631	4,941	133,178	135,653	136,626	0				0	135,161	135,750	135,142	135,653		
1992		176,963	199,000	22,037	182,000	200,783	209,413	0				0	198,684	199,718	199,892	200,783		
1993		104,977	104,977	0	108,171	106,097	104,977	0				0	108,586	109,266	105,537	106,097		
1994		96,475	101,190	4,715	99,649	102,488	104,300	0				0	101,937	102,711	101,839	102,488		
1995		98,372	102,920	4,548	101,912	104,516	106,489	0				0	103,303	104,842	103,718	104,516		
1996		100,911	104,958	4,047	104,933	106,940	108,745	0				0	106,036	107,361	105,936	106,940		
1997		147,788	219,497	71,710	154,397	224,570	299,599	0				0	222,593	225,689	222,034	224,570		
1998		85,359	97,263	11,904	89,698	100,027	113,125	0				0	105,059	106,860	98,645	100,027		
1999		159,195	182,786	23,591	168,512	189,202	220,204	0				0	183,153	187,034	185,994	189,202		
2000		192,579	210,467	17,888	205,716	219,625	244,119	0				0	212,849	220,985	212,670	219,625		
2001		320,099	362,253	42,153	345,853	381,857	455,834	0				0	412,134	425,553	372,055	381,857		
2002		256,060	259,949	3,890	280,629	277,503	270,078	0				0	297,580	315,781	270,078	279,066		
2003		182,833	224,058	41,225	203,975	242,998	349,064	0				0	224,153	245,521	233,528	242,998		
2004		166,565	178,156	11,591	190,006	197,071	218,768	0				0	181,830	185,237	184,081	190,006		
2005		206,709	224,471	17,762	242,874	254,510	292,367	0				0	219,616	233,084	239,490	254,510		
2006		386,321	517,113	130,792	467,982	606,836	1,242,954	0				0	533,366	605,372	537,409	606,836		
2007		196,482	199,695	3,214	246,821	237,859	211,548	0				0	224,036	242,555	218,777	229,184		
2008		402,706	466,380	63,674	522,069	574,953	768,523	0				0	486,216	518,390	520,667	548,511		
2009		227,450	248,440	20,990	307,237	316,997	352,981	0				0	298,225	323,000	282,719	325,738		
2010		441,471	490,249	48,778	623,168	644,298	712,499	0				0	636,258	660,514	623,168	644,298		
2011		339,837	358,676	18,840	494,576	485,523	454,038	0				0	427,431	441,418	426,626	439,626		
2012	30,491,670	493,439	563,169	69,730	739,661	789,016	991,064	668,470	715,962	754,511	879,079	741,368	771,162	739,661	754,511		0.024	0.025
2013	32,536,481	419,506	458,900	39,394	657,415	665,436	696,274	711,421	676,959	679,708	813,482	570,642	598,254	657,415	676,959		0.020	0.021
2014	31,236,040	499,430	580,100	80,670	818,669	866,419	1,028,245	676,462	763,216	803,645	894,265	799,216	821,243	783,430	803,645		0.025	0.026
2015	32,189,746	425,736	469,848	44,112	739,741	712,277	648,326	690,257	718,736	704,782	892,844	724,144	755,430	704,782	791,550		0.022	0.025
2016	32,759,606	391,420	460,061	68,640	724,323	732,311	750,582	703,644	714,819	721,653	781,642	729,592	779,755	721,653	781,642		0.022	0.024
2017	33,501,886	451,014	504,159	53,145	901,369	822,568	686,951	723,728	812,613	784,308	789,767	790,516	838,570	768,171	812,613		0.023	0.024
2018	36,575,625	380,799	481,864	101,065	833,340	809,778	778,208	797,038	813,626	804,619	878,542	833,506	931,856	797,038	878,542		0.022	0.024
2019	38,882,339	194,403	355,882	161,479	491,373	627,967	764,824	853,666	710,332	725,758	538,288	779,519	929,519	725,758	825,758		0.019	0.021
2020	41,894,730	211,715	399,089	187,374	703,697	725,333	737,075	924,171	857,839	814,768	559,330	767,993	964,293	814,768	924,171		0.019	0.022
2021	48,073,864	77,169	339,905	262,736	702,795	732,056	736,911	1,064,190	1,024,507	909,975	583,468			909,975	1,109,975		0.019	0.023
Total	358,141,986	7,963,470	9,600,107	1,636,637	12,585,739	13,193,467	14,794,711	7,813,046	7,808,609	7,703,727	7,610,708	12,154,702	13,086,723	13,002,656	13,991,899			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section VII, Exhibit III, Sheet 9, Column (6)
- (7) From Section VII, Exhibit III, Sheet 10, Column (6)
- (8) From Section VII, Exhibit III, Sheet 11, Column (10)
- (9) From Section VII, Exhibit III, Sheet 6, Column (4)
- (10) From Section VII, Exhibit III, Sheet 6, Column (10)
- (11) From Section VII, Exhibit III, Sheet 7, Column (10)
- (12) From Section VII, Exhibit III, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

Section VII
Exhibit III
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	135,161	135,750	135,142	135,653	(19)	(97)	129,690	134,631
1992	198,684	199,718	199,892	200,783	1,208	1,065	176,963	199,000
1993	108,586	109,266	105,537	106,097	(3,049)	(3,169)	104,977	104,977
1994	101,937	102,711	101,839	102,488	(98)	(223)	96,475	101,190
1995	103,303	104,842	103,718	104,516	415	(325)	98,372	102,920
1996	106,036	107,361	105,936	106,940	(100)	(422)	100,911	104,958
1997	222,593	225,689	222,034	224,570	(560)	(1,120)	147,788	219,497
1998	105,059	106,860	98,645	100,027	(6,414)	(6,833)	85,359	97,263
1999	183,153	187,034	185,994	189,202	2,841	2,168	159,195	182,786
2000	212,849	220,985	212,670	219,625	(179)	(1,360)	192,579	210,467
2001	412,134	425,553	372,055	381,857	(40,080)	(43,696)	320,099	362,253
2002	297,580	315,781	270,078	279,066	(27,502)	(36,715)	256,060	259,949
2003	224,153	245,521	233,528	242,998	9,376	(2,523)	182,833	224,058
2004	181,830	185,237	184,081	190,006	2,251	4,770	166,565	178,156
2005	219,616	233,084	239,490	254,510	19,875	21,427	206,709	224,471
2006	533,366	605,372	537,409	606,836	4,043	1,463	386,321	517,113
2007	224,036	242,555	218,777	229,184	(5,259)	(13,371)	196,482	199,695
2008	486,216	518,390	520,667	548,511	34,451	30,121	402,706	466,380
2009	298,225	323,000	282,719	325,738	(15,506)	2,738	227,450	248,440
2010	636,258	660,514	623,168	644,298	(13,090)	(16,216)	441,471	490,249
2011	427,431	441,418	426,626	439,626	(805)	(1,792)	339,837	358,676
2012	741,368	771,162	739,661	754,511	(1,707)	(16,651)	493,439	563,169
2013	570,642	598,254	657,415	676,959	86,773	78,706	419,506	458,900
2014	799,216	821,243	783,430	803,645	(15,786)	(17,598)	499,430	580,100
2015	724,144	755,430	704,782	791,550	(19,362)	36,121	425,736	469,848
2016	729,592	779,755	721,653	781,642	(7,939)	1,888	391,420	460,061
2017	790,516	838,570	768,171	812,613	(22,345)	(25,957)	451,014	504,159
2018	833,506	931,856	797,038	878,542	(36,468)	(53,314)	380,799	481,864
2019	779,519	929,519	725,758	825,758	(53,761)	(103,761)	194,403	355,882
2020	767,993	964,293	814,768	924,171	46,775	(40,121)	211,715	399,089
2021	0	0	909,975	1,109,975	909,975	1,109,975	77,169	339,905
Total	12,154,702	13,086,723	13,002,656	13,991,899	847,953	905,176	7,963,470	9,600,107
Total Excluding Latest	12,154,702	13,086,723	12,092,681	12,881,924	(62,022)	(204,799)	7,886,301	9,260,201

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section VII, Exhibit III, Sheet 2, Column (15)
- (5) From Section VII, Exhibit III, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid	Projected	Method 1	Method 1	Actual	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Paid Loss @ 06/30/2021	Paid Loss @ 06/30/2022	LDF @ 06/30/2021	LDF @ 06/30/2022	Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022	Paid Emergence Loss @ 06/30/2022	Method 1	Method 1
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	Low Paid	High Paid
1991	135,161	135,750	129,618	129,690	1.027	1.024	548	606	72	(476)	(534)
1992	198,684	199,718	176,311	176,963	1.028	1.027	1,149	1,202	651	(498)	(551)
1993	108,586	109,266	104,902	104,977	1.030	1.028	222	263	75	(147)	(188)
1994	101,937	102,711	96,448	96,475	1.032	1.030	384	438	27	(356)	(410)
1995	103,303	104,842	98,291	98,372	1.035	1.032	402	525	81	(321)	(444)
1996	106,036	107,361	100,780	100,911	1.039	1.035	477	598	131	(346)	(467)
1997	222,593	225,689	146,364	147,788	1.044	1.039	7,742	8,056	1,424	(6,318)	(6,632)
1998	105,059	106,860	84,807	85,359	1.049	1.044	2,271	2,473	552	(1,720)	(1,922)
1999	183,153	187,034	157,514	159,195	1.057	1.049	3,135	3,610	1,681	(1,454)	(1,928)
2000	212,849	220,985	192,072	192,579	1.066	1.057	2,736	3,808	507	(2,229)	(3,301)
2001	412,134	425,553	317,860	320,099	1.077	1.066	13,215	15,096	2,240	(10,976)	(12,857)
2002	297,580	315,781	255,840	256,060	1.092	1.077	6,159	8,845	220	(5,940)	(8,625)
2003	224,153	245,521	182,594	182,833	1.111	1.092	6,389	9,675	239	(6,151)	(9,436)
2004	181,830	185,237	162,726	166,565	1.138	1.111	3,453	4,068	3,839	386	(230)
2005	219,616	233,084	198,988	206,709	1.171	1.138	3,491	5,771	7,721	4,230	1,950
2006	533,366	605,372	378,358	386,321	1.219	1.171	28,970	42,428	7,962	(21,008)	(34,466)
2007	224,036	242,555	192,564	196,482	1.260	1.219	4,001	6,355	3,918	(82)	(2,436)
2008	486,216	518,390	377,068	402,706	1.310	1.260	14,100	18,257	25,639	11,538	7,382
2009	298,225	323,000	217,838	227,450	1.369	1.310	9,803	12,824	9,612	(191)	(3,212)
2010	636,258	660,514	431,503	441,471	1.418	1.369	17,622	19,709	9,968	(7,654)	(9,741)
2011	427,431	441,418	339,294	339,837	1.471	1.418	6,927	8,026	543	(6,384)	(7,484)
2012	741,368	771,162	483,283	493,439	1.534	1.471	20,781	23,180	10,156	(10,625)	(13,024)
2013	570,642	598,254	355,631	419,506	1.605	1.534	16,359	18,460	63,875	47,516	45,415
2014	799,216	821,243	485,690	499,430	1.701	1.605	26,841	28,726	13,740	(13,100)	(14,986)
2015	724,144	755,430	417,037	425,736	1.811	1.701	24,601	27,107	8,699	(15,902)	(18,408)
2016	729,592	779,755	362,787	391,420	1.956	1.811	30,684	34,880	28,633	(2,052)	(6,248)
2017	790,516	838,570	422,272	451,014	2.132	1.956	29,267	33,086	28,741	(525)	(4,345)
2018	833,506	931,856	360,553	380,799	2.463	2.132	50,110	60,531	20,245	(29,865)	(40,285)
2019	779,519	929,519	162,432	194,403	3.239	2.463	86,826	107,932	31,971	(54,855)	(75,961)
2020	767,993	964,293	83,819	211,715	8.664	3.239	149,536	192,440	127,896	(21,640)	(64,544)
Total	12,154,702	13,086,723	7,475,244	7,886,301			568,201	698,975	411,057	(157,144)	(287,917)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	135,161	135,750	134,572	134,631	1.009	1.008	59	117	59	0	(58)
1992	198,684	199,718	197,649	199,000	1.010	1.009	168	336	1,351	1,183	1,015
1993	108,586	109,266	107,906	104,977	1.013	1.010	115	229	(2,929)	(3,043)	(3,158)
1994	101,937	102,711	101,163	101,190	1.015	1.013	134	269	27	(107)	(241)
1995	103,303	104,842	102,920	102,920	1.019	1.015	68	342	0	(68)	(342)
1996	106,036	107,361	104,958	104,958	1.023	1.019	195	436	0	(195)	(436)
1997	222,593	225,689	219,497	219,497	1.028	1.023	570	1,140	0	(570)	(1,140)
1998	105,059	106,860	103,258	97,263	1.035	1.028	335	671	(5,995)	(6,330)	(6,666)
1999	183,153	187,034	179,272	182,786	1.043	1.035	728	1,456	3,514	2,786	2,057
2000	212,849	220,985	209,683	210,467	1.054	1.043	597	2,132	784	187	(1,347)
2001	412,134	425,553	398,716	362,253	1.067	1.054	2,536	5,073	(36,463)	(38,999)	(41,536)
2002	297,580	315,781	291,228	259,949	1.084	1.067	1,200	4,639	(31,278)	(32,479)	(35,917)
2003	224,153	245,521	222,002	224,058	1.106	1.084	405	4,429	2,056	1,651	(2,373)
2004	181,830	185,237	178,424	178,156	1.134	1.106	638	1,275	(268)	(905)	(1,543)
2005	219,616	233,084	202,635	224,471	1.168	1.134	3,040	5,450	21,836	18,796	16,385
2006	533,366	605,372	510,814	517,113	1.185	1.168	1,827	7,662	6,299	4,471	(1,364)
2007	224,036	242,555	201,774	199,695	1.221	1.185	3,027	5,544	(2,078)	(5,105)	(7,623)
2008	486,216	518,390	429,635	466,380	1.263	1.221	7,519	11,794	36,745	29,227	24,951
2009	298,225	323,000	248,215	248,440	1.301	1.263	4,980	7,446	225	(4,754)	(7,221)
2010	636,258	660,514	490,419	490,249	1.347	1.301	14,717	17,165	(170)	(14,887)	(17,335)
2011	427,431	441,418	351,247	358,676	1.394	1.347	6,768	8,011	7,430	662	(581)
2012	741,368	771,162	555,154	563,169	1.443	1.394	14,720	17,075	8,015	(6,705)	(9,060)
2013	570,642	598,254	387,896	458,900	1.493	1.443	12,967	14,926	71,004	58,037	56,078
2014	799,216	821,243	578,278	580,100	1.523	1.493	8,447	9,289	1,822	(6,625)	(7,467)
2015	724,144	755,430	453,657	469,848	1.599	1.523	22,568	25,178	16,191	(6,376)	(8,987)
2016	729,592	779,755	454,436	460,061	1.647	1.599	12,753	15,078	5,624	(7,129)	(9,454)
2017	790,516	838,570	525,646	504,159	1.705	1.647	13,151	15,537	(21,487)	(34,638)	(37,024)
2018	833,506	931,856	520,543	481,864	1.790	1.705	19,804	26,027	(38,679)	(58,483)	(64,706)
2019	779,519	929,519	353,657	355,882	1.844	1.790	15,140	20,472	2,225	(12,914)	(18,247)
2020	767,993	964,293	266,508	399,089	2.084	1.844	60,165	83,716	132,580	72,415	48,865
Total	12,154,702	13,086,723	9,081,759	9,260,201			229,339	312,913	178,442	(50,897)	(134,471)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

Section VII
Exhibit III
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	30,491,670	0.022	668,470	66.7%	445,946	493,439	33.3%	222,524	715,962	0.023
2013	32,536,481	0.022	711,421	63.8%	453,967	419,506	36.2%	257,453	676,959	0.021
2014	31,236,040	0.022	676,462	61.0%	412,677	499,430	39.0%	263,785	763,216	0.024
2015	32,189,746	0.021	690,257	57.6%	397,257	425,736	42.4%	293,000	718,736	0.022
2016	32,759,606	0.021	703,644	54.0%	380,245	391,420	46.0%	323,398	714,819	0.022
2017	33,501,886	0.022	723,728	50.0%	362,128	451,014	50.0%	361,599	812,613	0.024
2018	36,575,625	0.022	797,038	45.7%	364,210	380,799	54.3%	432,828	813,626	0.022
2019	38,882,339	0.022	853,666	39.6%	337,737	194,403	60.4%	515,929	710,332	0.018
2020	41,894,730	0.022	924,171	30.1%	278,047	211,715	69.9%	646,125	857,839	0.020
2021	48,073,864	0.022	1,064,190	11.0%	116,851	77,169	89.0%	947,338	1,024,507	0.021
Total	358,141,986		7,813,046		3,549,066	3,544,630		4,263,980	7,808,609	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VII, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VII, Exhibit III, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	30,491,670	0.022	668,470	71.4%	477,127	563,169	28.6%	191,343	754,511	0.025
2013	32,536,481	0.022	711,421	69.0%	490,613	458,900	31.0%	220,808	679,708	0.021
2014	31,236,040	0.022	676,462	67.0%	452,917	580,100	33.0%	223,545	803,645	0.026
2015	32,189,746	0.021	690,257	66.0%	455,323	469,848	34.0%	234,934	704,782	0.022
2016	32,759,606	0.021	703,644	62.8%	442,051	460,061	37.2%	261,593	721,653	0.022
2017	33,501,886	0.022	723,728	61.3%	443,579	504,159	38.7%	280,149	784,308	0.023
2018	36,575,625	0.022	797,038	59.5%	474,283	481,864	40.5%	322,755	804,619	0.022
2019	38,882,339	0.022	853,666	56.7%	483,790	355,882	43.3%	369,876	725,758	0.019
2020	41,894,730	0.022	924,171	55.0%	508,492	399,089	45.0%	415,679	814,768	0.019
2021	48,073,864	0.022	1,064,190	46.4%	494,120	339,905	53.6%	570,069	909,975	0.019
Total	358,141,986		7,813,046		4,722,295	4,612,977		3,090,751	7,703,727	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VII, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VII, Exhibit III, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	30,491,670	1.305	739,661	789,016	764,338	1.305	1.010	1,007,753	0.025	0.022	0.023	0.022
2013	32,536,481	1.267	657,415	665,436	661,425	1.267	1.013	848,901	0.021	0.022	0.023	0.022
2014	31,236,040	1.230	818,669	866,419	842,544	1.230	1.023	1,059,985	0.028	0.022	0.023	0.022
2015	32,189,746	1.194	739,741	712,277	726,009	1.194	1.033	895,584	0.023	0.021	0.022	0.021
2016	32,759,606	1.159	724,323	732,311	728,317	1.159	1.031	870,816	0.023	0.021	0.022	0.021
2017	33,501,886	1.126	901,369	822,568	861,968	1.126	1.025	994,875	0.026	0.022	0.023	0.022
2018	36,575,625	1.093	833,340	809,778	821,559	1.093	1.017	912,636	0.023	0.022	0.023	0.022
2019	38,882,339	1.061	491,373	627,967	559,670	1.061	1.009	599,108	0.015	0.022	0.023	0.022
2020	41,894,730	1.030	703,697	725,333	714,515	1.030	1.004	739,077	0.017	0.022	0.023	0.022
2021	48,073,864	1.000	702,795	732,056	717,426	1.000	1.001	717,961	0.015	0.022		0.022
			7,312,383	7,483,161				All Per Wtd Avg	0.022			
								Last 2 Wtd Avg	0.016			
								Last 4 Wtd Avg	0.020			
								Last 3 Wtd Avg	0.018			
												(Note: numbers in bold and italics and with borders are excluded from the calculated averages)
								Selected (14)	0.022			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section VII, Exhibit III, Sheet 9, Column (6)
- (5) From Section VII, Exhibit III, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

Section VII
Exhibit III
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		129,690	1.027	133,178	
1992	360.0		176,963	1.028	182,000	
1993	348.0		104,977	1.030	108,171	
1994	336.0		96,475	1.033	99,649	
1995	324.0		98,372	1.036	101,912	
1996	312.0		100,911	1.040	104,933	
1997	300.0		147,788	1.045	154,397	
1998	288.0		85,359	1.051	89,698	
1999	276.0		159,195	1.059	168,512	
2000	264.0		192,579	1.068	205,716	
2001	252.0		320,099	1.080	345,853	
2002	240.0		256,060	1.096	280,629	
2003	228.0		182,833	1.116	203,975	
2004	216.0		166,565	1.141	190,006	
2005	204.0		206,709	1.175	242,874	
2006	192.0		386,321	1.211	467,982	
2007	180.0		196,482	1.256	246,821	
2008	168.0		402,706	1.296	522,069	
2009	156.0		227,450	1.351	307,237	
2010	144.0		441,471	1.412	623,168	
2011	132.0		339,837	1.455	494,576	
2012	120.0	30,491,670	493,439	1.499	739,661	0.024
2013	108.0	32,536,481	419,506	1.567	657,415	0.020
2014	96.0	31,236,040	499,430	1.639	818,669	0.026
2015	84.0	32,189,746	425,736	1.738	739,741	0.023
2016	72.0	32,759,606	391,420	1.850	724,323	0.022
2017	60.0	33,501,886	451,014	1.999	901,369	0.027
2018	48.0	36,575,625	380,799	2.188	833,340	0.023
2019	36.0	38,882,339	194,403	2.528	491,373	0.013
2020	24.0	41,894,730	211,715	3.324	703,697	0.017
2021	12.0	48,073,864	77,169	9.107	702,795	0.015
Total		358,141,986	7,963,470		12,585,739	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit III, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

Section VII
Exhibit III
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		134,631	1.008	135,653	
1992	360.0		199,000	1.009	200,783	
1993	348.0		104,977	1.011	106,097	
1994	336.0		101,190	1.013	102,488	
1995	324.0		102,920	1.016	104,516	
1996	312.0		104,958	1.019	106,940	
1997	300.0		219,497	1.023	224,570	
1998	288.0		97,263	1.028	100,027	
1999	276.0		182,786	1.035	189,202	
2000	264.0		210,467	1.044	219,625	
2001	252.0		362,253	1.054	381,857	
2002	240.0		259,949	1.068	277,503	
2003	228.0		224,058	1.085	242,998	
2004	216.0		178,156	1.106	197,071	
2005	204.0		224,471	1.134	254,510	
2006	192.0		517,113	1.174	606,836	
2007	180.0		199,695	1.191	237,859	
2008	168.0		466,380	1.233	574,953	
2009	156.0		248,440	1.276	316,997	
2010	144.0		490,249	1.314	644,298	
2011	132.0		358,676	1.354	485,523	
2012	120.0	30,491,670	563,169	1.401	789,016	0.026
2013	108.0	32,536,481	458,900	1.450	665,436	0.020
2014	96.0	31,236,040	580,100	1.494	866,419	0.028
2015	84.0	32,189,746	469,848	1.516	712,277	0.022
2016	72.0	32,759,606	460,061	1.592	732,311	0.022
2017	60.0	33,501,886	504,159	1.632	822,568	0.025
2018	48.0	36,575,625	481,864	1.681	809,778	0.022
2019	36.0	38,882,339	355,882	1.765	627,967	0.016
2020	24.0	41,894,730	399,089	1.817	725,333	0.017
2021	12.0	48,073,864	339,905	2.154	732,056	0.015
Total		358,141,986	9,600,107		13,193,467	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit III, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

Section VII
Exhibit III
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		129,690	134,631	4,941	1.027	1.008	1.404	136,626	
1992	360.0		176,963	199,000	22,037	1.028	1.009	1.473	209,413	
1993	348.0		104,977	104,977	0	1.030	1.011	1.557	104,977	
1994	336.0		96,475	101,190	4,715	1.033	1.013	1.660	104,300	
1995	324.0		98,372	102,920	4,548	1.036	1.016	1.785	106,489	
1996	312.0		100,911	104,958	4,047	1.040	1.019	1.936	108,745	
1997	300.0		147,788	219,497	71,710	1.045	1.023	2.117	299,599	
1998	288.0		85,359	97,263	11,904	1.051	1.028	2.333	113,125	
1999	276.0		159,195	182,786	23,591	1.059	1.035	2.586	220,204	
2000	264.0		192,579	210,467	17,888	1.068	1.044	2.881	244,119	
2001	252.0		320,099	362,253	42,153	1.080	1.054	3.220	455,834	
2002	240.0		256,060	259,949	3,890	1.096	1.068	3.604	270,078	
2003	228.0		182,833	224,058	41,225	1.116	1.085	4.032	349,064	
2004	216.0		166,565	178,156	11,591	1.141	1.106	4.504	218,768	
2005	204.0		206,709	224,471	17,762	1.175	1.134	4.823	292,367	
2006	192.0		386,321	517,113	130,792	1.211	1.174	6.550	1,242,954	
2007	180.0		196,482	199,695	3,214	1.256	1.191	4.688	211,548	
2008	168.0		402,706	466,380	63,674	1.296	1.233	5.745	768,523	
2009	156.0		227,450	248,440	20,990	1.351	1.276	5.981	352,981	
2010	144.0		441,471	490,249	48,778	1.412	1.314	5.556	712,499	
2011	132.0		339,837	358,676	18,840	1.455	1.354	6.062	454,038	
2012	120.0	30,491,670	493,439	563,169	69,730	1.499	1.401	7.136	991,064	0.033
2013	108.0	32,536,481	419,506	458,900	39,394	1.567	1.450	7.026	696,274	0.021
2014	96.0	31,236,040	499,430	580,100	80,670	1.639	1.494	6.555	1,028,245	0.033
2015	84.0	32,189,746	425,736	469,848	44,112	1.738	1.516	5.046	648,326	0.020
2016	72.0	32,759,606	391,420	460,061	68,640	1.850	1.592	5.233	750,582	0.023
2017	60.0	33,501,886	451,014	504,159	53,145	1.999	1.632	4.439	686,951	0.021
2018	48.0	36,575,625	380,799	481,864	101,065	2.188	1.681	3.932	778,208	0.021
2019	36.0	38,882,339	194,403	355,882	161,479	2.528	1.765	3.532	764,824	0.020
2020	24.0	41,894,730	211,715	399,089	187,374	3.324	1.817	2.804	737,075	0.018
2021	12.0	48,073,864	77,169	339,905	262,736	9.107	2.154	2.511	736,911	0.015
Total		358,141,986	7,963,470	9,600,107					14,794,711	0.041

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section VII, Exhibit III, Sheet 14
- (8) From Section VII, Exhibit III, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

Section VII
Exhibit III
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Counts	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		194		91		701					0	
1992		249		103		806					0	
1993		133	Include	116		796					0	
1994		126	Include	130		815					0	
1995		129	Include	147		813					0	
1996		139	Include	165		767					0	
1997		347	Include	186		647					0	
1998		143	Include	210		698					0	
1999		252	Include	236		752					0	
2000		268	Include	266		819					0	
2001		467	Include	300		817					0	
2002		330	Include	338		840					0	
2003		320	Include	381		759					0	
2004		278	Include	429		710					0	
2005		343	Include	483		742					0	
2006		932	Include	544		651					0	
2007		339	Include	613		701					0	
2008		910	Include	691		632					0	
2009		547	Include	778		579					0	
2010		1,115	Include	877		578					0	
2011		861	Include	988		564					0	
2012	30,491,670	1,450	Include	1,113	1,405	544	1.010	1.486	2,110	2,427	879,079	0.029
2013	32,536,481	1,378	Include	1,254	1,369	483	1.013	1.422	1,973	2,427	813,482	0.025
2014	31,236,040	1,689	Include	1,412	1,642	513	1.023	1.361	2,286	2,427	894,265	0.029
2015	32,189,746	1,439	Include	1,591	1,467	495	1.033	1.302	1,973	2,427	892,844	0.028
2016	32,759,606	1,769	Include	1,792	1,759	414	1.031	1.246	2,261	2,427	781,642	0.024
2017	33,501,886	2,067	Include	2,019	2,166	398	1.025	1.193	2,649	2,427	789,767	0.024
2018	36,575,625	1,928	Include	2,274	1,956	420	1.017	1.141	2,269	2,427	878,542	0.024
2019	38,882,339	2,569	Include	2,562	2,290	244	1.009	1.092	2,523	2,427	538,288	0.014
2020	41,894,730	2,999	Exclude	2,886	2,954	242	1.004	1.045	3,100	2,427	559,330	0.013
2021	48,073,864	3,042	Exclude	3,252	2,982	241	1.001	1.000	2,984	2,427	583,468	0.012
			Implied Trend	12.7%	0.9%			All Per Wtd Avg	2,265			
								Last 5 Wtd Avg	2,343			
								Last 4 Wtd Avg	2,427			
Total	358,141,986					19,181		Last 3 Wtd Avg	2,476		7,610,708	
								Selected	2,427			

Footnotes:

Reported Exponential Regression	
Constant	8.206
X Coefficient	(0.119)
R Squared	0.913

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section VII, Exhibit III, Sheet 10, Column (6) / Section VII, Exhibit III, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section VII, Exhibit III, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

Section VII
Exhibit III
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		701	1.000	701	701	
1992	360.0		806	1.000	806	806	
1993	348.0		796	1.000	796	796	
1994	336.0		815	1.000	815	815	
1995	324.0		813	1.000	813	813	
1996	312.0		767	1.000	767	767	
1997	300.0		647	1.000	647	647	
1998	288.0		698	1.000	698	698	
1999	276.0		752	1.000	752	752	
2000	264.0		819	1.000	819	819	
2001	252.0		817	1.000	817	817	
2002	240.0		840	1.000	840	840	
2003	228.0		759	1.000	759	759	
2004	216.0		710	1.000	710	710	
2005	204.0		742	1.000	742	742	
2006	192.0		651	1.000	651	651	
2007	180.0		701	1.000	701	701	
2008	168.0		632	1.000	632	632	
2009	156.0		579	1.000	579	579	
2010	144.0		578	1.000	578	578	
2011	132.0		564	1.000	564	564	
2012	120.0	30,491,670	544	1.000	544	544	0.14%
2013	108.0	32,536,481	483	1.000	483	483	0.12%
2014	96.0	31,236,040	513	1.000	513	513	0.13%
2015	84.0	32,189,746	495	1.000	495	495	0.13%
2016	72.0	32,759,606	414	1.000	414	414	0.11%
2017	60.0	33,501,886	398	1.000	398	398	0.11%
2018	48.0	36,575,625	420	1.000	420	420	0.11%
2019	36.0	38,882,339	244	1.002	244	244	0.06%
2020	24.0	41,894,730	241	1.004	242	242	0.06%
2021	12.0	48,073,864	225	1.046	235	241	0.05%
Total		358,141,986	19,164		19,176	19,181	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VII, Exhibit III, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section VII, Exhibit III, Sheet 8 Col (3)

STATE OF CONNECTICUT
 GROUP 7 - GENERAL GOVERNMENT
 OTHER THAN MEDICAL & INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022									
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372		
1991	0	0	0	0	0	1,633	1,637	1,654	1,663	1,664	1,612	1,574	1,624	1,625	1,626	1,630	1,577	1,577	1,577	1,578	1,576	1,576	1,577	1,580	1,577	700	700	700	700	700	700	700		
1992	0	0	0	0	1,798	1,806	1,814	1,819	1,827	1,814	1,762	1,827	1,831	1,830	1,830	1,766	1,767	1,767	1,766	1,766	1,766	1,765	1,765	1,765	805	804	805	805	805	805	804			
1993	0	0	0	1,884	1,893	1,906	1,917	1,943	1,921	1,874	1,945	1,946	1,952	1,952	1,884	1,887	1,884	1,885	1,884	1,885	1,884	1,885	1,882	795	794	795	794	795	795	796				
1994	0	0	2,006	2,016	2,045	2,050	2,074	2,023	1,973	2,051	2,051	2,049	2,054	1,976	1,976	1,976	1,977	1,972	1,972	1,972	1,971	1,970	813	813	813	814	814	814	814	814				
1995	0	1,820	1,846	1,890	1,915	1,963	1,942	1,902	1,969	1,970	1,969	1,971	1,913	1,916	1,915	1,912	1,906	1,908	1,909	1,908	1,908	812	812	812	812	812	812	812	812	812	812			
1996	1,258	1,613	1,719	1,800	1,903	1,918	1,875	1,953	1,954	1,954	1,956	1,889	1,893	1,893	1,895	1,882	1,886	1,887	1,890	1,892	766	766	765	764	765	765	765	765	765	765	765			
1997	451	1,269	1,505	1,720	1,760	1,752	1,819	1,819	1,823	1,823	1,767	1,772	1,775	1,776	1,765	1,767	1,766	1,765	1,768	641	641	642	641	642	641	642	642	642	642	642	642			
1998	785	1,445	1,759	1,836	1,883	1,951	1,956	1,964	1,963	1,922	1,931	1,930	1,932	1,926	1,924	1,924	1,924	1,924	695	696	696	695	696	695	696	697	697	697	697	697	697			
1999	534	1,645	1,809	1,881	1,968	1,982	1,990	1,994	1,957	1,962	1,983	1,954	1,951	1,955	1,954	1,953	1,954	747	746	748	748	748	747	748	748	748	748	748	748	748	748			
2000	1,017	1,653	1,863	1,996	2,022	2,046	2,060	2,000	2,011	2,019	2,021	1,995	1,998	2,001	2,004	2,006	812	812	812	813	813	813	813	813	813	813	813	813	813	813	813			
2001	1,005	1,956	2,157	2,194	2,220	2,223	2,190	2,195	2,203	2,206	2,194	2,195	2,194	2,197	2,197	811	813	814	813	813	814	813	813	814	813	813	813	813	813	813	813			
2002	1,591	2,337	2,458	2,502	2,524	2,478	2,484	2,490	2,488	2,467	2,470	2,470	2,474	2,475	836	836	835	835	835	837	838	838	838	838	838	838	838	838	838	838	838			
2003	1,499	2,168	2,271	2,305	2,271	2,282	2,289	2,289	2,280	2,283	2,284	2,286	2,287	756	755	754	757	757	757	757	757	757	757	757	757	757	757	757	757	757	757			
2004	1,467	2,109	2,189	2,158	2,167	2,186	2,189	2,180	2,176	2,179	2,180	2,181	706	706	706	707	705	707	707	707	707	707	707	707	707	707	707	707	707	707	707			
2005	1,415	2,036	2,118	2,153	2,190	2,190	2,183	2,190	2,192	2,189	2,195	739	739	738	737	739	740	740	740	740	740	740	740	740	740	740	740	740	740	740	740			
2006	1,400	1,957	2,071	2,108	2,121	2,116	2,118	2,119	2,126	2,130	643	646	646	646	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647	647			
2007	1,369	1,891	1,980	2,016	2,011	2,015	2,024	2,031	2,029	696	696	697	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698	698		
2008	1,292	1,799	1,871	1,876	1,904	1,911	1,921	1,917	622	620	621	619	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622	622		
2009	1,204	1,663	1,746	1,769	1,791	1,798	1,804	574	573	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574	574		
2010	1,156	1,666	1,743	1,769	1,792	1,806	564	565	568	570	569	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570	570		
2011	1,093	1,519	1,632	1,680	1,695	558	559	557	558	560	558	558	558	558	558	558	558	558	558	558	558	558	558	558	558	558	558	558	558	558	558	558		
2012	922	1,545	1,681	1,714	521	523	525	529	532	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534		
2013	767	1,448	1,519	462	464	471	471	477	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476		
2014	967	1,463	469	485	493	497	498	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503	503		
2015	880	428	457	467	476	486	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487	487		
2016	241	359	383	391	396	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401		
2017	224	342	363	376	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379		
2018	255	354	379	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396	396		
2019	128	205	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215		
2020	98	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188	188		
2021	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114	114		
																																		18,808

**STATE OF CONNECTICUT
GROUP 7 - GENERAL GOVERNMENT
OTHER THAN MEDICAL & INDEMNITY**

Section VII
Exhibit III
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	129,618	129,690	72	134,572	134,631	59
1992	0	0	0	176,311	176,963	651	197,649	199,000	1,351
1993	0	0	0	104,902	104,977	75	107,906	104,977	(2,929)
1994	0	0	0	96,448	96,475	27	101,163	101,190	27
1995	0	0	0	98,291	98,372	81	102,920	102,920	0
1996	0	0	0	100,780	100,911	131	104,958	104,958	0
1997	0	0	0	146,364	147,788	1,424	219,497	219,497	0
1998	0	0	0	84,807	85,359	552	103,258	97,263	(5,995)
1999	0	0	0	157,514	159,195	1,681	179,272	182,786	3,514
2000	0	0	0	192,072	192,579	507	209,683	210,467	784
2001	0	0	0	317,860	320,099	2,240	398,716	362,253	(36,463)
2002	0	0	0	255,840	256,060	220	291,228	259,949	(31,278)
2003	0	0	0	182,594	182,833	239	222,002	224,058	2,056
2004	0	0	0	162,726	166,565	3,839	178,424	178,156	(268)
2005	0	0	0	198,988	206,709	7,721	202,635	224,471	21,836
2006	0	0	0	378,358	386,321	7,962	510,814	517,113	6,299
2007	0	0	0	192,564	196,482	3,918	201,774	199,695	(2,078)
2008	0	0	0	377,068	402,706	25,639	429,635	466,380	36,745
2009	0	0	0	217,838	227,450	9,612	248,215	248,440	225
2010	0	0	0	431,503	441,471	9,968	490,419	490,249	(170)
2011	0	0	0	339,294	339,837	543	351,247	358,676	7,430
2012	30,491,670	30,491,670	0	483,283	493,439	10,156	555,154	563,169	8,015
2013	32,536,481	32,536,481	0	355,631	419,506	63,875	387,896	458,900	71,004
2014	31,236,040	31,236,040	0	485,690	499,430	13,740	578,278	580,100	1,822
2015	32,189,746	32,189,746	0	417,037	425,736	8,699	453,657	469,848	16,191
2016	32,759,606	32,759,606	0	362,787	391,420	28,633	454,436	460,061	5,624
2017	33,501,886	33,501,886	0	422,272	451,014	28,741	525,646	504,159	(21,487)
2018	36,575,625	36,575,625	0	360,553	380,799	20,245	520,543	481,864	(38,679)
2019	38,882,339	38,882,339	0	162,432	194,403	31,971	353,657	355,882	2,225
2020	41,894,730	41,894,730	0	83,819	211,715	127,896	266,508	399,089	132,580
2021		48,073,864			77,169			339,905	
Total	310,068,122	358,141,986	0	7,475,244	7,963,470	411,057	9,081,759	9,600,107	178,442

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

Section VIII
Exhibit I
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		1,470,352	1,852,625	1,887,792	1,971,947	417,440	501,595	382,273	35,167	119,322
1992		1,020,584	1,020,584	1,020,584	1,040,140	0	19,556	0	0	19,556
1993		675,293	675,293	675,293	688,383	0	13,090	0	0	13,090
1994		509,293	509,293	509,293	519,308	0	10,015	0	0	10,015
1995		534,753	560,604	564,691	570,300	29,937	35,547	25,851	4,086	9,696
1996		1,045,278	1,045,278	1,045,278	1,066,655	0	21,377	0	0	21,377
1997		738,207	738,207	738,207	753,708	0	15,501	0	0	15,501
1998		493,099	493,099	493,099	503,790	0	10,691	0	0	10,691
1999		580,663	580,762	593,851	628,387	13,188	47,724	99	13,088	47,625
2000		1,019,219	1,019,220	1,043,281	1,105,907	24,062	86,688	2	24,060	86,686
2001		894,908	894,908	917,232	951,926	22,324	57,018	0	22,324	57,018
2002		2,292,929	2,938,449	3,016,678	3,083,716	723,749	790,787	645,520	78,228	145,267
2003		636,371	636,371	636,371	654,649	0	18,278	0	0	18,278
2004		1,672,432	2,171,070	2,239,137	2,250,556	566,706	578,124	498,638	68,068	79,486
2005		746,129	746,129	771,982	819,543	25,853	73,414	0	25,853	73,414
2006		1,649,865	1,651,910	1,715,981	1,772,837	66,116	122,972	2,045	64,071	120,928
2007		1,479,152	1,528,458	1,562,069	1,595,680	82,917	116,528	49,306	33,611	67,222
2008		2,073,374	2,228,813	2,290,783	2,352,432	217,410	279,058	155,440	61,970	123,618
2009		1,047,318	1,190,128	1,240,718	1,291,309	193,400	243,990	142,810	50,590	101,181
2010		2,274,948	2,441,314	2,583,498	2,658,124	308,551	383,177	166,366	142,185	216,811
2011		1,723,044	2,053,624	2,312,737	2,406,353	589,693	683,309	330,580	259,112	352,729
2012	1,195,239	1,564,354	1,566,961	1,856,027	1,981,383	291,673	417,029	2,607	289,067	414,423
2013	3,027,785	1,100,244	1,196,814	1,465,795	1,497,463	365,551	397,219	96,570	268,982	300,649
2014	3,301,534	928,736	957,834	1,223,549	1,323,033	294,813	394,297	29,098	265,715	365,199
2015	3,276,364	1,082,151	1,189,632	1,587,274	1,645,460	505,123	563,309	107,480	397,643	455,829
2016	3,084,781	1,405,547	1,603,126	2,193,225	2,261,156	787,677	855,609	197,578	590,099	658,031
2017	2,805,527	889,051	1,006,712	1,469,631	1,635,579	580,579	746,527	117,661	462,919	628,867
2018	2,870,997	982,746	1,452,254	1,980,464	2,247,250	997,718	1,264,504	469,508	528,210	794,996
2019	2,890,265	799,114	1,087,051	1,723,217	2,023,217	924,104	1,224,104	287,938	636,166	936,166
2020	3,043,894	237,502	306,347	1,190,744	1,609,220	953,241	1,371,718	68,845	884,396	1,302,873
2021	3,996,879	165,059	363,159	1,682,125	2,169,339	1,517,066	2,004,280	198,100	1,318,966	1,806,181
Total	29,493,265	33,731,714	37,706,028	44,230,606	47,078,752	10,498,891	13,347,038	3,974,314	6,524,577	9,372,724

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit I, Sheet 2, Column (15)
- (6) From Section VIII, Exhibit I, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991		1,470,352	1,852,625	382,273	1,553,670	1,887,792	2,056,102	0			0	1,888,507	1,980,447	1,887,792	1,971,947		
1992		1,020,584	1,020,584	0	1,079,645	1,040,140	1,020,584	0			0	1,020,584	1,040,671	1,020,584	1,040,140		
1993		675,293	675,293	0	715,389	688,383	675,293	0			0	675,293	688,848	675,293	688,383		
1994		509,293	509,293	0	540,494	519,308	509,293	0			0	509,293	519,765	509,293	519,308		
1995		534,753	560,604	25,851	568,777	571,824	573,222	0			0	560,828	566,639	564,691	570,300		
1996		1,045,278	1,045,278	0	1,114,878	1,066,655	1,045,278	0			0	1,045,278	1,068,209	1,045,278	1,066,655		
1997		738,207	738,207	0	790,102	753,708	738,207	0			0	738,207	755,109	738,207	753,708		
1998		493,099	493,099	0	530,060	503,790	493,099	0			0	493,099	504,979	493,099	503,790		
1999		580,663	580,762	99	628,387	593,851	580,803	0			0	602,399	638,620	593,851	628,387		
2000		1,019,219	1,019,220	2	1,112,865	1,043,281	1,019,221	0			0	1,047,218	1,123,970	1,043,281	1,105,907		
2001		894,908	894,908	0	986,620	917,232	894,908	0			0	921,595	962,911	917,232	951,926		
2002		2,292,929	2,938,449	645,520	2,561,299	3,016,678	3,150,755	0			0	2,957,076	3,089,530	3,016,678	3,083,716		
2003		636,371	636,371	0	719,274	654,649	636,371	0			0	636,371	659,575	636,371	654,649		
2004		1,672,432	2,171,070	498,638	1,912,989	2,239,137	2,330,043	0			0	2,260,301	2,280,560	2,239,137	2,250,556		
2005		746,129	746,129	0	867,105	771,982	746,129	0			0	781,142	833,246	771,982	819,543		
2006		1,649,865	1,651,910	2,045	1,949,966	1,715,981	1,652,565	0			0	1,740,432	1,795,545	1,715,981	1,772,837		
2007		1,479,152	1,528,458	49,306	1,781,418	1,595,680	1,544,743	0			0	1,577,978	1,627,498	1,562,069	1,595,680		
2008		2,073,374	2,228,813	155,440	2,542,016	2,352,432	2,290,783	0			0	2,219,068	2,317,648	2,290,783	2,352,432		
2009		1,047,318	1,190,128	142,810	1,313,576	1,291,309	1,280,121	0			0	1,252,911	1,322,493	1,240,718	1,291,309		
2010		2,274,948	2,441,314	166,366	2,918,928	2,725,683	2,590,566	0			0	2,565,919	2,673,739	2,583,498	2,658,124		
2011		1,723,044	2,053,624	330,580	2,263,853	2,361,620	2,451,086	0			0	2,346,125	2,503,044	2,312,737	2,406,353		
2012	1,195,239	1,564,354	1,566,961	2,607	2,106,739	1,856,027	1,570,952	1,981,383	2,074,466	1,875,551	1,981,383	1,933,197	2,065,389	1,856,027	1,981,383	1,553	1,658
2013	3,027,785	1,100,244	1,196,814	96,570	1,529,130	1,465,795	1,379,559	1,497,463	1,520,248	1,471,606	1,497,463	1,530,220	1,580,103	1,465,795	1,497,463	0.484	0.495
2014	3,301,534	928,736	957,834	29,098	1,341,107	1,223,549	1,027,799	1,282,328	1,323,033	1,236,314	1,282,328	1,286,276	1,400,000	1,223,549	1,323,033	0.371	0.401
2015	3,276,364	1,082,151	1,189,632	107,480	1,645,460	1,587,274	1,482,872	1,616,367	1,635,500	1,594,563	1,616,367	1,503,063	1,632,417	1,587,274	1,645,460	0.484	0.502
2016	3,084,781	1,405,547	1,603,126	197,578	2,261,156	2,237,375	2,193,225	2,249,266	2,256,657	2,240,746	2,249,266	2,068,405	2,213,778	2,193,225	2,261,156	0.711	0.733
2017	2,805,527	889,051	1,006,712	117,661	1,544,670	1,469,631	1,345,333	1,758,855	1,635,579	1,560,733	1,559,866	1,544,684	1,733,640	1,469,631	1,635,579	0.524	0.583
2018	2,870,997	982,746	1,452,254	469,508	1,912,353	2,247,250	2,707,293	1,816,861	1,865,934	2,094,994	1,519,126	1,812,432	2,083,466	1,980,464	2,247,250	0.690	0.783
2019	2,890,265	799,114	1,087,051	287,938	1,881,571	1,799,876	1,723,217	1,842,011	1,858,813	1,816,563	1,643,554	1,719,332	2,066,421	1,723,217	2,023,217	0.596	0.700
2020	3,043,894	237,502	306,347	68,845	810,864	563,028	431,288	1,939,922	1,609,220	1,190,744	993,145	1,309,702	1,801,170	1,190,744	1,609,220	0.391	0.529
2021	3,996,879	165,059	363,159	198,100	1,307,398	961,113	853,009	2,547,274	2,390,739	1,947,940	1,416,310			1,682,125	2,169,339	0.421	0.543
Total	29,493,265	33,731,714	37,706,028	3,974,314	44,791,759	43,722,032	42,993,718	18,531,730	18,170,190	17,029,754	15,758,809	42,546,935	45,529,428	44,230,606	47,078,752		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section VIII, Exhibit I, Sheet 9, Column (6)
- (7) From Section VIII, Exhibit I, Sheet 10, Column (6)
- (8) From Section VIII, Exhibit I, Sheet 11, Column (10)
- (9) From Section VIII, Exhibit I, Sheet 6, Column (4)
- (10) From Section VIII, Exhibit I, Sheet 6, Column (10)
- (11) From Section VIII, Exhibit I, Sheet 7, Column (10)
- (12) From Section VIII, Exhibit I, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

Section VIII
Exhibit I
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	1,888,507	1,980,447	1,887,792	1,971,947	(715)	(8,500)	1,470,352	1,852,625
1992	1,020,584	1,040,671	1,020,584	1,040,140	0	(531)	1,020,584	1,020,584
1993	675,293	688,848	675,293	688,383	(0)	(464)	675,293	675,293
1994	509,293	519,765	509,293	519,308	0	(457)	509,293	509,293
1995	560,828	566,639	564,691	570,300	3,863	3,662	534,753	560,604
1996	1,045,278	1,068,209	1,045,278	1,066,655	0	(1,554)	1,045,278	1,045,278
1997	738,207	755,109	738,207	753,708	0	(1,401)	738,207	738,207
1998	493,099	504,979	493,099	503,790	0	(1,189)	493,099	493,099
1999	602,399	638,620	593,851	628,387	(8,549)	(10,233)	580,663	580,762
2000	1,047,218	1,123,970	1,043,281	1,105,907	(3,937)	(18,064)	1,019,219	1,019,220
2001	921,595	962,911	917,232	951,926	(4,363)	(10,985)	894,908	894,908
2002	2,957,076	3,089,530	3,016,678	3,083,716	59,602	(5,814)	2,292,929	2,938,449
2003	636,371	659,575	636,371	654,649	0	(4,926)	636,371	636,371
2004	2,260,301	2,280,560	2,239,137	2,250,556	(21,164)	(30,004)	1,672,432	2,171,070
2005	781,142	833,246	771,982	819,543	(9,160)	(13,703)	746,129	746,129
2006	1,740,432	1,795,545	1,715,981	1,772,837	(24,451)	(22,708)	1,649,865	1,651,910
2007	1,577,978	1,627,498	1,562,069	1,595,680	(15,909)	(31,818)	1,479,152	1,528,458
2008	2,219,068	2,317,648	2,290,783	2,352,432	71,715	34,784	2,073,374	2,228,813
2009	1,252,911	1,322,493	1,240,718	1,291,309	(12,192)	(31,184)	1,047,318	1,190,128
2010	2,565,919	2,673,739	2,583,498	2,658,124	17,579	(15,615)	2,274,948	2,441,314
2011	2,346,125	2,503,044	2,312,737	2,406,353	(33,388)	(96,691)	1,723,044	2,053,624
2012	1,933,197	2,065,389	1,856,027	1,981,383	(77,169)	(84,005)	1,564,354	1,566,961
2013	1,530,220	1,580,103	1,465,795	1,497,463	(64,425)	(82,640)	1,100,244	1,196,814
2014	1,286,276	1,400,000	1,223,549	1,323,033	(62,727)	(76,967)	928,736	957,834
2015	1,503,063	1,632,417	1,587,274	1,645,460	84,212	13,043	1,082,151	1,189,632
2016	2,068,405	2,213,778	2,193,225	2,261,156	124,820	47,379	1,405,547	1,603,126
2017	1,544,684	1,733,640	1,469,631	1,635,579	(75,053)	(98,062)	889,051	1,006,712
2018	1,812,432	2,083,466	1,980,464	2,247,250	168,032	163,784	982,746	1,452,254
2019	1,719,332	2,066,421	1,723,217	2,023,217	3,885	(43,203)	799,114	1,087,051
2020	1,309,702	1,801,170	1,190,744	1,609,220	(118,959)	(191,949)	237,502	306,347
2021	0	0	1,682,125	2,169,339	1,682,125	2,169,339	165,059	363,159
Total	42,546,935	45,529,428	44,230,606	47,078,752	1,683,671	1,549,324	33,731,714	37,706,028
Total Excluding Latest	42,546,935	45,529,428	42,548,481	44,909,413	1,546	(620,016)	33,566,655	37,342,870

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section VIII, Exhibit I, Sheet 2, Column (15)
- (5) From Section VIII, Exhibit I, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

Section VIII
Exhibit I
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1	Method 1
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	Low Paid	High Paid
1991	1,888,507	1,980,447	1,428,082	1,470,352	1.059	1.053	44,864	53,823	42,270	(2,594)	(11,553)
1992	1,020,584	1,040,671	1,020,584	1,020,584	1.061	1.059	0	649	0	0	(649)
1993	675,293	688,848	675,293	675,293	1.064	1.061	0	525	0	(0)	(525)
1994	509,293	519,765	509,293	509,293	1.067	1.064	0	482	0	0	(482)
1995	560,828	566,639	534,753	534,753	1.071	1.067	1,414	1,730	0	(1,414)	(1,730)
1996	1,045,278	1,068,209	1,045,278	1,045,278	1.076	1.071	0	1,450	0	0	(1,450)
1997	738,207	755,109	738,207	738,207	1.083	1.076	0	1,232	0	0	(1,232)
1998	493,099	504,979	493,099	493,099	1.091	1.083	0	961	0	0	(961)
1999	602,399	638,620	580,663	580,663	1.100	1.091	1,820	4,853	0	(1,820)	(4,853)
2000	1,047,218	1,123,970	1,019,219	1,019,219	1.111	1.100	2,596	9,711	0	(2,596)	(9,711)
2001	921,595	962,911	894,908	894,908	1.122	1.111	2,165	5,517	0	(2,165)	(5,517)
2002	2,957,076	3,089,530	2,182,717	2,292,929	1.135	1.122	64,581	75,628	110,212	45,631	34,585
2003	636,371	659,575	636,371	636,371	1.148	1.135	0	1,876	0	0	(1,876)
2004	2,260,301	2,280,560	1,601,931	1,672,432	1.166	1.148	59,631	61,466	70,501	10,870	9,035
2005	781,142	833,246	746,129	746,129	1.187	1.166	3,378	8,404	0	(3,378)	(8,404)
2006	1,740,432	1,795,545	1,649,865	1,649,865	1.209	1.187	8,228	13,235	0	(8,228)	(13,235)
2007	1,577,978	1,627,498	1,449,316	1,479,152	1.232	1.209	10,532	14,586	29,836	19,304	15,251
2008	2,219,068	2,317,648	1,994,857	2,073,374	1.256	1.232	16,672	24,002	78,517	61,845	54,515
2009	1,252,911	1,322,493	1,040,607	1,047,318	1.284	1.256	17,169	22,797	6,711	(10,459)	(16,086)
2010	2,565,919	2,673,739	2,205,276	2,274,948	1.319	1.284	30,517	39,641	69,672	39,154	30,031
2011	2,346,125	2,503,044	1,680,757	1,723,044	1.352	1.319	47,249	58,392	42,287	(4,961)	(16,105)
2012	1,933,197	2,065,389	1,564,354	1,564,354	1.405	1.352	35,537	48,273	0	(35,537)	(48,273)
2013	1,530,220	1,580,103	1,081,539	1,100,244	1.461	1.405	38,933	43,262	18,705	(20,229)	(24,557)
2014	1,286,276	1,400,000	884,808	928,736	1.546	1.461	42,669	54,756	43,928	1,259	(10,828)
2015	1,503,063	1,632,417	1,037,393	1,082,151	1.640	1.546	44,384	56,713	44,758	374	(11,955)
2016	2,068,405	2,213,778	1,291,813	1,405,547	1.776	1.640	83,050	98,597	113,735	30,684	15,138
2017	1,544,684	1,733,640	845,807	889,051	2.007	1.776	90,221	114,614	43,244	(46,977)	(71,370)
2018	1,812,432	2,083,466	737,259	982,746	2.428	2.007	158,059	197,904	245,487	87,428	47,583
2019	1,719,332	2,066,421	600,629	799,114	3.546	2.428	202,154	264,875	198,485	(3,670)	(66,390)
2020	1,309,702	1,801,170	92,015	237,502	8.049	3.546	219,403	307,956	145,488	(73,915)	(162,468)
Total	42,546,935	45,529,428	32,262,821	33,566,655			1,225,228	1,587,908	1,303,835	78,607	(284,074)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

Section VIII
Exhibit I
Sheet 5

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	1,888,507	1,980,447	1,852,625	1,852,625	1.019	1.017	3,557	12,672	0	(3,557)	(12,672)
1992	1,020,584	1,040,671	1,020,584	1,020,584	1.020	1.019	0	313	0	0	(313)
1993	675,293	688,848	675,293	675,293	1.020	1.020	0	259	(0)	(0)	(259)
1994	509,293	519,765	509,293	509,293	1.021	1.020	0	244	0	0	(244)
1995	560,828	566,639	548,885	560,604	1.021	1.021	338	503	11,719	11,381	11,216
1996	1,045,278	1,068,209	1,045,278	1,045,278	1.022	1.021	0	783	0	0	(783)
1997	738,207	755,109	738,207	738,207	1.023	1.022	0	691	0	0	(691)
1998	493,099	504,979	493,099	493,099	1.024	1.023	0	577	0	0	(577)
1999	602,399	638,620	587,367	580,762	1.026	1.024	860	2,932	(6,605)	(7,465)	(9,537)
2000	1,047,218	1,123,970	1,019,220	1,019,220	1.027	1.026	1,865	6,979	0	(1,865)	(6,979)
2001	921,595	962,911	894,908	894,908	1.030	1.027	2,048	5,218	(1)	(2,049)	(5,219)
2002	2,957,076	3,089,530	2,909,409	2,938,449	1.033	1.030	4,162	15,728	29,040	24,878	13,312
2003	636,371	659,575	636,371	636,371	1.036	1.033	0	2,277	0	0	(2,277)
2004	2,260,301	2,280,560	2,171,070	2,171,070	1.041	1.036	9,714	11,920	0	(9,714)	(11,920)
2005	781,142	833,246	746,129	746,129	1.047	1.041	4,175	10,389	0	(4,175)	(10,389)
2006	1,740,432	1,795,545	1,650,865	1,651,910	1.054	1.047	11,556	18,667	1,045	(10,511)	(17,622)
2007	1,577,978	1,627,498	1,528,458	1,528,458	1.065	1.054	7,642	15,285	0	(7,642)	(15,285)
2008	2,219,068	2,317,648	2,129,755	2,228,813	1.088	1.065	22,272	46,855	99,059	76,787	52,204
2009	1,252,911	1,322,493	1,183,328	1,190,128	1.118	1.088	15,975	31,950	6,800	(9,175)	(25,150)
2010	2,565,919	2,673,739	2,384,406	2,441,314	1.152	1.118	36,958	58,912	56,908	19,950	(2,004)
2011	2,346,125	2,503,044	2,038,876	2,053,624	1.187	1.152	49,339	74,538	14,748	(34,591)	(59,790)
2012	1,933,197	2,065,389	1,564,736	1,566,961	1.235	1.187	64,154	87,171	2,224	(61,930)	(84,946)
2013	1,530,220	1,580,103	1,202,017	1,196,814	1.292	1.235	51,648	59,498	(5,204)	(56,852)	(64,702)
2014	1,286,276	1,400,000	951,559	957,834	1.352	1.292	43,772	58,644	6,275	(37,497)	(52,369)
2015	1,503,063	1,632,417	1,063,034	1,189,632	1.414	1.352	48,900	63,274	126,597	77,698	63,323
2016	2,068,405	2,213,778	1,435,445	1,603,126	1.486	1.414	66,415	81,669	167,681	101,265	86,012
2017	1,544,684	1,733,640	980,621	1,006,712	1.575	1.486	58,837	78,547	26,091	(32,746)	(52,456)
2018	1,812,432	2,083,466	1,236,130	1,452,254	1.685	1.575	58,851	86,529	216,124	157,273	129,595
2019	1,719,332	2,066,421	1,104,520	1,087,051	1.871	1.685	77,657	121,497	(17,469)	(95,125)	(138,966)
2020	1,309,702	1,801,170	258,152	306,347	2.638	1.871	263,219	386,240	48,195	(215,024)	(338,045)
Total	42,546,935	45,529,428	36,559,641	37,342,870			903,917	1,340,762	783,229	(120,688)	(557,534)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

Section VIII
Exhibit I
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,195,239	1.658	1,981,383	74.3%	1,471,271	1,564,354	25.7%	510,112	2,074,466	1.736
2013	3,027,785	0.495	1,497,463	72.0%	1,077,458	1,100,244	28.0%	420,004	1,520,248	0.502
2014	3,301,534	0.388	1,282,328	69.3%	888,031	928,736	30.7%	394,297	1,323,033	0.401
2015	3,276,364	0.493	1,616,367	65.8%	1,063,018	1,082,151	34.2%	553,349	1,635,500	0.499
2016	3,084,781	0.729	2,249,266	62.2%	1,398,156	1,405,547	37.8%	851,109	2,256,657	0.732
2017	2,805,527	0.627	1,758,855	57.6%	1,012,328	889,051	42.4%	746,527	1,635,579	0.583
2018	2,870,997	0.633	1,816,861	51.4%	933,673	982,746	48.6%	883,188	1,865,934	0.650
2019	2,890,265	0.637	1,842,011	42.5%	782,312	799,114	57.5%	1,059,699	1,858,813	0.643
2020	3,043,894	0.637	1,939,922	29.3%	568,204	237,502	70.7%	1,371,718	1,609,220	0.529
2021	3,996,879	0.637	2,547,274	12.6%	321,594	165,059	87.4%	2,225,680	2,390,739	0.598
Total	29,493,265		18,531,730		9,516,045	9,154,505		9,015,685	18,170,190	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VIII, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VIII, Exhibit I, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,195,239	1.658	1,981,383	84.4%	1,672,793	1,566,961	15.6%	308,590	1,875,551	1.569
2013	3,027,785	0.495	1,497,463	81.6%	1,222,670	1,196,814	18.4%	274,793	1,471,606	0.486
2014	3,301,534	0.388	1,282,328	78.3%	1,003,848	957,834	21.7%	278,480	1,236,314	0.374
2015	3,276,364	0.493	1,616,367	74.9%	1,211,436	1,189,632	25.1%	404,931	1,594,563	0.487
2016	3,084,781	0.729	2,249,266	71.7%	1,611,646	1,603,126	28.3%	637,620	2,240,746	0.726
2017	2,805,527	0.627	1,758,855	68.5%	1,204,834	1,006,712	31.5%	554,021	1,560,733	0.556
2018	2,870,997	0.633	1,816,861	64.6%	1,174,121	1,452,254	35.4%	642,740	2,094,994	0.730
2019	2,890,265	0.637	1,842,011	60.4%	1,112,499	1,087,051	39.6%	729,512	1,816,563	0.629
2020	3,043,894	0.637	1,939,922	54.4%	1,055,525	306,347	45.6%	884,396	1,190,744	0.391
2021	3,996,879	0.637	2,547,274	37.8%	962,493	363,159	62.2%	1,584,781	1,947,940	0.487
Total	29,493,265		18,531,730		12,231,866	10,729,889		6,299,864	17,029,754	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VIII, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VIII, Exhibit I, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	1,195,239	1.305	2,106,739	1,856,027	1,981,383	1.305	1.035	2,674,989	1.715	0.616	1.728	1.658
2013	3,027,785	1.267	1,529,130	1,465,795	1,497,463	1.267	1.034	1,962,047	0.512	0.616	0.517	0.495
2014	3,301,534	1.230	1,341,107	1,223,549	1,282,328	1.230	1.033	1,629,806	0.401	0.617	0.402	0.388
2015	3,276,364	1.194	1,645,460	1,587,274	1,616,367	1.194	1.029	1,985,609	0.508	0.619	0.489	0.493
2016	3,084,781	1.159	2,261,156	2,237,375	2,249,266	1.159	1.022	2,664,961	0.745	0.624	0.627	0.729
2017	2,805,527	1.126	1,544,670	1,469,631	1,507,150	1.126	1.017	1,724,425	0.546	0.627	0.631	0.627
2018	2,870,997	1.093	1,912,353	2,247,250	2,079,802	1.093	1.007	2,288,755	0.730	0.633	0.637	0.633
2019	2,890,265	1.061	1,881,571	1,799,876	1,840,724	1.061	1.000	1,952,824	0.637	0.637	0.641	0.637
2020	3,043,894	1.030	810,864	563,028	686,946	1.030	1.000	707,554	0.226	0.637	0.641	0.637
2021	3,996,879	1.000	1,307,398	961,113	1,134,256	1.000	1.000	1,134,256	0.284	0.637		0.637
			16,340,450	15,410,919				All Per Wtd Avg	0.574			
								Last 5 Wtd Avg	0.630			
								Last 4 Wtd Avg	0.667			
								Last 3 Wtd Avg	0.637			
								Selected (14)	0.637			

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section VIII, Exhibit I, Sheet 9, Column (6)
- (5) From Section VIII, Exhibit I, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

Section VIII
Exhibit I
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		1,470,352	1.057	1,553,670	
1992	360.0		1,020,584	1.058	1,079,645	
1993	348.0		675,293	1.059	715,389	
1994	336.0		509,293	1.061	540,494	
1995	324.0		534,753	1.064	568,777	
1996	312.0		1,045,278	1.067	1,114,878	
1997	300.0		738,207	1.070	790,102	
1998	288.0		493,099	1.075	530,060	
1999	276.0		580,663	1.082	628,387	
2000	264.0		1,019,219	1.092	1,112,865	
2001	252.0		894,908	1.102	986,620	
2002	240.0		2,292,929	1.117	2,561,299	
2003	228.0		636,371	1.130	719,274	
2004	216.0		1,672,432	1.144	1,912,989	
2005	204.0		746,129	1.162	867,105	
2006	192.0		1,649,865	1.182	1,949,966	
2007	180.0		1,479,152	1.204	1,781,418	
2008	168.0		2,073,374	1.226	2,542,016	
2009	156.0		1,047,318	1.254	1,313,576	
2010	144.0		2,274,948	1.283	2,918,928	
2011	132.0		1,723,044	1.314	2,263,853	
2012	120.0	1,195,239	1,564,354	1.347	2,106,739	1.763
2013	108.0	3,027,785	1,100,244	1.390	1,529,130	0.505
2014	96.0	3,301,534	928,736	1.444	1,341,107	0.406
2015	84.0	3,276,364	1,082,151	1.521	1,645,460	0.502
2016	72.0	3,084,781	1,405,547	1.609	2,261,156	0.733
2017	60.0	2,805,527	889,051	1.737	1,544,670	0.551
2018	48.0	2,870,997	982,746	1.946	1,912,353	0.666
2019	36.0	2,890,265	799,114	2.355	1,881,571	0.651
2020	24.0	3,043,894	237,502	3.414	810,864	0.266
2021	12.0	3,996,879	165,059	7.921	1,307,398	0.327
Total		29,493,265	33,731,714		44,791,759	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit I, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

Section VIII
Exhibit I
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		1,852,625	1.019	1,887,792	
1992	360.0		1,020,584	1.019	1,040,140	
1993	348.0		675,293	1.019	688,383	
1994	336.0		509,293	1.020	519,308	
1995	324.0		560,604	1.020	571,824	
1996	312.0		1,045,278	1.020	1,066,655	
1997	300.0		738,207	1.021	753,708	
1998	288.0		493,099	1.022	503,790	
1999	276.0		580,762	1.023	593,851	
2000	264.0		1,019,220	1.024	1,043,281	
2001	252.0		894,908	1.025	917,232	
2002	240.0		2,938,449	1.027	3,016,678	
2003	228.0		636,371	1.029	654,649	
2004	216.0		2,171,070	1.031	2,239,137	
2005	204.0		746,129	1.035	771,982	
2006	192.0		1,651,910	1.039	1,715,981	
2007	180.0		1,528,458	1.044	1,595,680	
2008	168.0		2,228,813	1.055	2,352,432	
2009	156.0		1,190,128	1.085	1,291,309	
2010	144.0		2,441,314	1.116	2,725,683	
2011	132.0		2,053,624	1.150	2,361,620	
2012	120.0	1,195,239	1,566,961	1.184	1,856,027	1.553
2013	108.0	3,027,785	1,196,814	1.225	1,465,795	0.484
2014	96.0	3,301,534	957,834	1.277	1,223,549	0.371
2015	84.0	3,276,364	1,189,632	1.334	1,587,274	0.484
2016	72.0	3,084,781	1,603,126	1.396	2,237,375	0.725
2017	60.0	2,805,527	1,006,712	1.460	1,469,631	0.524
2018	48.0	2,870,997	1,452,254	1.547	2,247,250	0.783
2019	36.0	2,890,265	1,087,051	1.656	1,799,876	0.623
2020	24.0	3,043,894	306,347	1.838	563,028	0.185
2021	12.0	3,996,879	363,159	2.647	961,113	0.240
Total		29,493,265	37,706,028		43,722,032	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit I, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

Section VIII
Exhibit I
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		1,470,352	1,852,625	382,273	1.057	1.019	1.532	2,056,102	
1992	360.0		1,020,584	1,020,584	0	1.058	1.019	1.524	1,020,584	
1993	348.0		675,293	675,293	0	1.059	1.019	1.514	675,293	
1994	336.0		509,293	509,293	0	1.061	1.020	1.502	509,293	
1995	324.0		534,753	560,604	25,851	1.064	1.020	1.488	573,222	
1996	312.0		1,045,278	1,045,278	0	1.067	1.020	1.473	1,045,278	
1997	300.0		738,207	738,207	0	1.070	1.021	1.456	738,207	
1998	288.0		493,099	493,099	0	1.075	1.022	1.437	493,099	
1999	276.0		580,663	580,762	99	1.082	1.023	1.409	580,803	
2000	264.0		1,019,219	1,019,220	2	1.092	1.024	1.378	1,019,221	
2001	252.0		894,908	894,908	0	1.102	1.025	1.355	894,908	
2002	240.0		2,292,929	2,938,449	645,520	1.117	1.027	1.329	3,150,755	
2003	228.0		636,371	636,371	0	1.130	1.029	1.320	636,371	
2004	216.0		1,672,432	2,171,070	498,638	1.144	1.031	1.319	2,330,043	
2005	204.0		746,129	746,129	0	1.162	1.035	1.316	746,129	
2006	192.0		1,649,865	1,651,910	2,045	1.182	1.039	1.320	1,652,565	
2007	180.0		1,479,152	1,528,458	49,306	1.204	1.044	1.330	1,544,743	
2008	168.0		2,073,374	2,228,813	155,440	1.226	1.055	1.399	2,290,783	
2009	156.0		1,047,318	1,190,128	142,810	1.254	1.085	1.630	1,280,121	
2010	144.0		2,274,948	2,441,314	166,366	1.283	1.116	1.897	2,590,566	
2011	132.0		1,723,044	2,053,624	330,580	1.314	1.150	2.202	2,451,086	
2012	120.0	1,195,239	1,564,354	1,566,961	2,607	1.347	1.184	2.531	1,570,952	1.314
2013	108.0	3,027,785	1,100,244	1,196,814	96,570	1.390	1.225	2.892	1,379,559	0.456
2014	96.0	3,301,534	928,736	957,834	29,098	1.444	1.277	3.404	1,027,799	0.311
2015	84.0	3,276,364	1,082,151	1,189,632	107,480	1.521	1.334	3.728	1,482,872	0.453
2016	72.0	3,084,781	1,405,547	1,603,126	197,578	1.609	1.396	3.987	2,193,225	0.711
2017	60.0	2,805,527	889,051	1,006,712	117,661	1.737	1.460	3.878	1,345,333	0.480
2018	48.0	2,870,997	982,746	1,452,254	469,508	1.946	1.547	3.673	2,707,293	0.943
2019	36.0	2,890,265	799,114	1,087,051	287,938	2.355	1.656	3.209	1,723,217	0.596
2020	24.0	3,043,894	237,502	306,347	68,845	3.414	1.838	2.815	431,288	0.142
2021	12.0	3,996,879	165,059	363,159	198,100	7.921	2.647	3.473	853,009	0.213
Total		29,493,265	33,731,714	37,706,028					42,993,718	1.458

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section VIII, Exhibit I, Sheet 14
- (8) From Section VIII, Exhibit I, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

Section VIII
Exhibit I
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		25,511	Include	12,092		74					0	
1992		13,508	Include	12,429		77					0	
1993		8,395	Exclude	12,777	0	82					0	
1994		8,954	Include	13,134	0	58					0	
1995		9,223	Include	13,500	0	62					0	
1996		21,333	Include	13,878	0	50					0	
1997		14,494	Include	14,265	0	52					0	
1998		9,160	Include	14,664	0	55					0	
1999		10,797	Exclude	15,073	0	55					0	
2000		16,050	Include	15,494	0	65					0	
2001		11,465	Include	15,927	0	80					0	
2002		33,895	Include	16,372	0	89					0	
2003		8,082	Include	16,829	0	81					0	
2004		28,707	Include	17,300	0	78					0	
2005		10,575	Include	17,783	0	73					0	
2006		21,721	Include	18,280	0	79					0	
2007		18,341	Include	18,790	0	87					0	
2008		28,688	Exclude	19,315	0	82					0	
2009		14,509	Include	19,855	0	89					0	
2010		30,626	Include	20,409	0	89					0	
2011		22,928	Include	20,979	0	103					0	
2012	1,195,239	19,957	Include	21,565	21,305	93	1.035	1.486	32,761	32,761	1,981,383	1.658
2013	3,027,785	15,269	Include	22,168	15,599	96	1.034	1.422	22,944	22,944	1,497,463	0.495
2014	3,301,534	13,748	Include	22,787	14,408	89	1.033	1.361	20,263	20,263	1,282,328	0.388
2015	3,276,364	24,050	Include	23,424	24,490	66	1.029	1.302	32,811	32,811	1,616,367	0.493
2016	3,084,781	26,635	Include	24,078	26,777	84	1.022	1.246	34,104	34,104	2,249,266	0.729
2017	2,805,527	24,092	Include	24,750	24,707	61	1.017	1.193	29,952	31,000	1,559,866	0.556
2018	2,870,997	39,903	Include	25,442	36,930	56	1.007	1.141	42,441	31,000	1,519,126	0.529
2019	2,890,265	31,088	Include	26,153	31,793	58	1.000	1.092	34,719	31,000	1,643,554	0.569
2020	3,043,894	16,818	Exclude	26,883	20,519	33	1.000	1.045	21,442	31,000	993,145	0.326
2021	3,996,879	21,037	Exclude	27,634	24,826	46	1.000	1.000	24,826	31,000	1,416,310	0.354
			Implied Trend	2.8%	21.0%			All Per Wtd Avg	27.938			
								Last 5 Wtd Avg	30.618			
								Last 4 Wtd Avg	30.010			
Total	29,493,265					2,242		Last 3 Wtd Avg	28.565		15,758,809	
								Selected	31,000			

Footnotes:

Reported Exponential Regression	
Constant	10.254
X Coefficient	(0.028)
R Squared	0.265

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section VIII, Exhibit I, Sheet 10, Column (6) / Section VIII, Exhibit I, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section VIII, Exhibit I, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

Section VIII
Exhibit I
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		74	1.000	74	74	
1992	360.0		77	1.000	77	77	
1993	348.0		82	1.000	82	82	
1994	336.0		58	1.000	58	58	
1995	324.0		62	1.000	62	62	
1996	312.0		50	1.000	50	50	
1997	300.0		52	1.000	52	52	
1998	288.0		55	1.000	55	55	
1999	276.0		55	1.000	55	55	
2000	264.0		65	1.000	65	65	
2001	252.0		80	1.000	80	80	
2002	240.0		89	1.000	89	89	
2003	228.0		81	1.000	81	81	
2004	216.0		78	1.000	78	78	
2005	204.0		73	1.000	73	73	
2006	192.0		79	1.000	79	79	
2007	180.0		87	1.000	87	87	
2008	168.0		82	1.000	82	82	
2009	156.0		89	1.000	89	89	
2010	144.0		89	1.000	89	89	
2011	132.0		103	1.000	103	103	
2012	120.0	1,195,239	93	1.000	93	93	0.60%
2013	108.0	3,027,785	96	1.000	96	96	0.25%
2014	96.0	3,301,534	89	1.000	89	89	0.22%
2015	84.0	3,276,364	66	1.000	66	66	0.17%
2016	72.0	3,084,781	84	1.000	84	84	0.23%
2017	60.0	2,805,527	61	1.000	61	61	0.19%
2018	48.0	2,870,997	56	1.006	56	56	0.18%
2019	36.0	2,890,265	57	1.016	58	58	0.19%
2020	24.0	3,043,894	32	1.046	33	33	0.11%
2021	12.0	3,996,879	35	1.203	42	46	0.11%
Total		29,493,265	2,229		2,239	2,242	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit I, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section VIII, Exhibit I, Sheet 8 Col (3)

STATE OF CONNECTICUT
 GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																							As of 6/30/2022										
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276		288	300	312	324	336	348	360	372		
1991																											73	73	73	73	73	73	73	73
1992																											77	77	77	77	77	77	77	77
1993																										81	81	81	81	81	81	81	81	
1994																								58	58	58	58	58	58	58	58	58	58	
1995																								60	60	60	60	60	60	60	60	60	60	
1996																								49	49	50	50	50	50	50	50	50	50	
1997																				54	54	54	54	54	54	54	54	54	54	54	54	54		
1998																				51	51	51	51	51	51	51	51	51	51	51	51	51		
1999																				55	55	55	55	55	55	55	55	55	55	55	55	55		
2000																				53	53	53	53	53	53	53	53	53	53	53	53	53		
2001																				80	80	80	80	80	80	80	80	80	80	80	80	80		
2002																				84	84	84	84	84	84	84	84	84	84	84	84	84		
2003																				81	81	81	81	81	81	81	81	81	81	81	81	81		
2004																				76	76	76	76	76	76	76	76	76	76	76	76	76		
2005																				73	73	73	73	73	73	73	73	73	73	73	73	73		
2006																				75	75	75	75	75	75	75	75	75	75	75	75	75		
2007																				85	85	85	85	85	85	85	85	85	85	85	85	85		
2008																				72	72	72	72	72	72	72	72	72	72	72	72	72		
2009																				87	87	87	87	87	87	87	87	87	87	87	87	87		
2010																				81	81	81	81	81	81	81	81	81	81	81	81	81		
2011																				83	83	83	83	83	83	83	83	83	83	83	83	83		
2012																				95	95	95	95	95	95	95	95	95	95	95	95	95		
2013																				89	89	89	89	89	89	89	89	89	89	89	89	89		
2014																				87	87	87	87	87	87	87	87	87	87	87	87	87		
2015																				83	83	83	83	83	83	83	83	83	83	83	83	83		
2016																				62	62	62	62	62	62	62	62	62	62	62	62	62		
2017																				54	54	54	54	54	54	54	54	54	54	54	54	54		
2018																				36	36	36	36	36	36	36	36	36	36	36	36	36		
2019																				38	38	38	38	38	38	38	38	38	38	38	38	38		
2020																				27	27	27	27	27	27	27	27	27	27	27	27	27		
2021																				8	8	8	8	8	8	8	8	8	8	8	8	8		

2,111

STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Paid to Reported Loss Ratios

Accident Year	Months of Development																										As of 6/30/2022																	
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312		324	336	348	360	372												
1991																																88.47%	91.14%	93.81%	96.65%	77.08%	79.37%	1						
1992																											100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%					
1993																										100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%					
1994																											100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%					
1995																											100.00%	100.00%	95.29%	96.21%	97.43%	95.39%								95.39%				
1996																											100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%					
1997																											100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%				
1998																											100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%				
1999																												100.00%	100.00%	99.71%	98.86%	98.86%	98.86%	99.98%							99.98%			
2000																											100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%				
2001																												100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%			
2002																88.03%	89.13%	92.88%	87.80%	75.02%	78.03%																							
2003															100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%				
2004													61.71%	57.54%	59.74%	70.57%	73.79%	77.03%																										
2005												100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%			
2006												84.01%	97.42%	97.69%	98.04%	99.94%	99.88%																											
2007											86.26%	87.18%	91.16%	92.96%	94.82%	96.77%																												
2008											82.28%	89.92%	91.60%	91.45%	93.67%	93.03%																												
2009											97.81%	98.23%	98.23%	100.00%	87.94%	88.00%																												
2010											93.09%	95.26%	97.14%	92.18%	92.49%	93.19%																												
2011											91.93%	97.08%	83.59%	80.97%	82.44%	83.90%																												
2012											80.14%	91.61%	92.98%	99.98%	99.98%	99.83%																												
2013											69.35%	74.07%	84.71%	84.66%	89.98%	91.93%																												
2014											66.46%	88.17%	98.46%	95.41%	92.99%	96.96%																												
2015											51.71%	70.07%	85.37%	92.28%	97.59%	90.97%																												
2016											36.78%	54.64%	71.92%	86.52%	89.99%	87.68%																												
2017											25.35%	57.92%	83.47%	86.25%	88.31%																													
2018											39.36%	41.64%	59.64%	67.67%																														
2019											40.41%	54.38%	73.51%																															
2020											35.64%	77.53%																																
2021											45.45%																																	
Age-to-Lit																																												
Paid	7.921	3.414	2.355	1.946	1.737	1.609	1.521	1.444	1.390	1.347	1.314	1.283	1.254	1.226	1.204	1.182	1.162	1.144	1.130	1.117	1.102	1.092	1.082	1.075	1.070	1.067	1.064	1.061	1.059	1.058	1.057													
Reported	23.411	14.838	11.656	9.547	8.400	7.396	6.334	5.277	4.225	3.184	2.150	1.116	1.085	1.055	1.044	1.039	1.035	1.031	1.029	1.027	1.025	1.024	1.023	1.022	1.021	1.020	1.020	1.020	1.019	1.019	1.019													
Implied Ratio	33.41%	53.83%	70.32%	79.52%	84.02%	86.75%	87.75%	88.46%	88.12%	87.95%	87.53%	87.02%	86.51%	86.09%	86.68%	87.89%	89.03%	90.17%	91.02%	91.91%	92.97%	93.75%	94.49%	95.04%	95.39%	95.67%	95.90%	96.08%	96.23%	96.34%	96.43%													

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
INDEMNITY**

Section VIII
Exhibit I
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	1,428,082	1,470,352	42,270	1,852,625	1,852,625	0
1992	0	0	0	1,020,584	1,020,584	0	1,020,584	1,020,584	0
1993	0	0	0	675,293	675,293	0	675,293	675,293	(0)
1994	0	0	0	509,293	509,293	0	509,293	509,293	0
1995	0	0	0	534,753	534,753	0	548,885	560,604	11,719
1996	0	0	0	1,045,278	1,045,278	0	1,045,278	1,045,278	0
1997	0	0	0	738,207	738,207	0	738,207	738,207	0
1998	0	0	0	493,099	493,099	0	493,099	493,099	0
1999	0	0	0	580,663	580,663	0	587,367	580,762	(6,605)
2000	0	0	0	1,019,219	1,019,219	0	1,019,220	1,019,220	0
2001	0	0	0	894,908	894,908	0	894,908	894,908	(1)
2002	0	0	0	2,182,717	2,292,929	110,212	2,909,409	2,938,449	29,040
2003	0	0	0	636,371	636,371	0	636,371	636,371	0
2004	0	0	0	1,601,931	1,672,432	70,501	2,171,070	2,171,070	0
2005	0	0	0	746,129	746,129	0	746,129	746,129	0
2006	0	0	0	1,649,865	1,649,865	0	1,650,865	1,651,910	1,045
2007	0	0	0	1,449,316	1,479,152	29,836	1,528,458	1,528,458	0
2008	0	0	0	1,994,857	2,073,374	78,517	2,129,755	2,228,813	99,059
2009	0	0	0	1,040,607	1,047,318	6,711	1,183,328	1,190,128	6,800
2010	0	0	0	2,205,276	2,274,948	69,672	2,384,406	2,441,314	56,908
2011	0	0	0	1,680,757	1,723,044	42,287	2,038,876	2,053,624	14,748
2012	1,195,239	1,195,239	0	1,564,354	1,564,354	0	1,564,736	1,566,961	2,224
2013	3,027,785	3,027,785	0	1,081,539	1,100,244	18,705	1,202,017	1,196,814	(5,204)
2014	3,301,534	3,301,534	0	884,808	928,736	43,928	951,559	957,834	6,275
2015	3,276,364	3,276,364	0	1,037,393	1,082,151	44,758	1,063,034	1,189,632	126,597
2016	3,084,781	3,084,781	0	1,291,813	1,405,547	113,735	1,435,445	1,603,126	167,681
2017	2,805,527	2,805,527	0	845,807	889,051	43,244	980,621	1,006,712	26,091
2018	2,870,997	2,870,997	0	737,259	982,746	245,487	1,236,130	1,452,254	216,124
2019	2,890,265	2,890,265	0	600,629	799,114	198,485	1,104,520	1,087,051	(17,469)
2020	3,043,894	3,043,894	0	92,015	237,502	145,488	258,152	306,347	48,195
2021		3,996,879			165,059			363,159	
Total	25,496,386	29,493,265	0	32,262,821	33,731,714	1,303,835	36,559,641	37,706,028	783,229

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

Section VIII
Exhibit II
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		510,684	519,084	520,581	522,078	9,897	11,394	8,400	1,497	2,994
1992		464,324	464,324	464,324	469,612	0	5,288	0	0	5,288
1993		771,559	771,559	771,559	776,023	0	4,464	0	0	4,464
1994		335,980	335,980	337,961	339,943	1,982	3,964	0	1,982	3,964
1995		1,253,009	1,306,941	1,314,836	1,322,731	61,827	69,722	53,932	7,895	15,790
1996		533,226	533,226	536,542	539,858	3,316	6,631	0	3,316	6,631
1997		605,943	605,943	608,845	612,747	2,902	6,805	0	2,902	6,805
1998		607,775	607,775	610,497	615,940	2,722	8,165	0	2,722	8,165
1999		926,523	929,522	936,088	942,655	9,565	16,132	2,999	6,566	13,133
2000		1,432,001	1,550,947	1,562,577	1,618,034	130,576	186,033	118,946	11,630	67,086
2001		1,012,397	1,012,397	1,028,679	1,037,892	16,282	25,495	0	16,282	25,495
2002		2,188,189	2,531,814	2,575,974	2,707,702	387,785	519,512	343,625	44,160	175,887
2003		910,769	910,769	928,204	948,928	17,435	38,159	0	17,435	38,159
2004		1,886,326	2,834,681	2,894,988	3,008,099	1,008,662	1,121,773	948,355	60,307	173,418
2005		796,472	796,472	817,142	839,410	20,669	42,937	0	20,669	42,937
2006		1,737,299	1,742,300	1,793,959	1,817,720	56,660	80,421	5,001	51,659	75,420
2007		1,562,877	1,606,600	1,642,230	1,657,195	79,353	94,318	43,723	35,630	50,595
2008		2,178,458	2,677,947	2,727,175	2,776,403	548,717	597,945	499,489	49,228	98,456
2009		1,278,652	1,341,590	1,411,227	1,422,646	132,576	143,994	62,938	69,638	81,056
2010		2,512,801	2,962,290	3,065,757	3,115,566	552,956	602,765	449,489	103,467	153,276
2011		1,625,962	1,830,869	1,913,065	1,945,822	287,104	319,860	204,907	82,196	114,953
2012	1,195,239	1,175,364	1,273,548	1,359,717	1,385,245	184,353	209,881	98,184	86,169	111,696
2013	3,027,785	1,406,886	1,639,546	1,844,439	1,888,435	437,553	481,549	232,660	204,892	248,889
2014	3,301,534	924,973	981,858	1,122,249	1,149,649	197,276	224,676	56,885	140,391	167,790
2015	3,276,364	862,643	1,038,963	1,247,154	1,338,752	384,511	476,109	176,320	208,191	299,789
2016	3,084,781	1,263,586	1,366,870	1,675,318	1,722,959	411,732	459,373	103,284	308,448	356,088
2017	2,805,527	1,008,425	1,258,690	1,563,121	1,695,878	554,696	687,453	250,265	304,431	437,188
2018	2,870,997	1,002,223	1,511,059	1,841,673	2,115,117	839,450	1,112,894	508,835	330,614	604,058
2019	2,890,265	798,481	1,619,729	1,997,462	2,297,462	1,198,982	1,498,982	821,248	377,734	677,734
2020	3,043,894	310,009	476,620	948,311	1,221,913	638,302	911,904	166,612	471,691	745,293
2021	3,996,879	203,812	821,129	1,745,021	2,113,984	1,541,209	1,910,172	617,317	923,891	1,292,855
Total	29,493,265	34,087,628	39,861,043	43,806,678	45,966,396	9,719,050	11,878,768	5,773,415	3,945,635	6,105,353

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit II, Sheet 2, Column (15)
- (6) From Section VIII, Exhibit II, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991		510,684	519,084	8,400	522,078	524,921	527,809	0			0	520,769	522,453	520,581	522,078		
1992		464,324	464,324	0	474,849	469,612	464,324	0			0	464,324	469,562	464,324	469,612		
1993		771,559	771,559	0	789,395	780,487	771,559	0			0	840,583	845,420	771,559	776,023		
1994		335,980	335,980	0	343,934	339,943	335,980	0			0	337,960	339,941	337,961	339,943		
1995		1,253,009	1,306,941	53,932	1,283,553	1,322,731	1,361,230	0			0	1,264,146	1,271,777	1,314,836	1,322,731		
1996		533,226	533,226	0	546,692	539,858	533,226	0			0	536,583	539,940	536,542	539,858		
1997		605,943	605,943	0	621,908	613,747	605,943	0			0	608,762	612,744	608,845	612,747		
1998		607,775	607,775	0	624,622	615,940	607,775	0			0	610,578	616,185	610,497	615,940		
1999		926,523	929,522	2,999	953,797	942,655	932,371	0			0	950,085	955,317	936,088	942,655		
2000		1,432,001	1,550,947	118,946	1,477,234	1,574,206	1,661,861	0			0	1,564,063	1,636,035	1,562,577	1,618,034		
2001		1,012,397	1,012,397	0	1,047,104	1,028,679	1,012,397	0			0	1,034,845	1,046,687	1,028,679	1,037,892		
2002		2,188,189	2,531,814	343,625	2,270,596	2,575,974	2,839,429	0			0	2,714,907	2,835,046	2,575,974	2,707,702		
2003		910,769	910,769	0	948,928	928,204	910,769	0			0	929,879	965,426	928,204	948,928		
2004		1,886,326	2,834,681	948,355	1,975,396	2,894,988	3,649,065	0			0	2,901,725	3,039,584	2,894,988	3,008,099		
2005		796,472	796,472	0	839,410	815,544	796,472	0			0	825,672	862,567	817,142	839,410		
2006		1,737,299	1,742,300	5,001	1,845,589	1,789,851	1,746,438	0			0	1,812,173	1,849,751	1,793,959	1,817,720		
2007		1,562,877	1,606,600	43,723	1,676,897	1,657,195	1,642,230	0			0	1,628,763	1,665,190	1,642,230	1,657,195		
2008		2,178,458	2,677,947	499,489	2,374,786	2,776,403	3,053,133	0			0	2,476,923	2,528,970	2,727,175	2,776,403		
2009		1,278,652	1,341,590	62,938	1,422,646	1,399,809	1,385,491	0			0	1,428,131	1,463,042	1,411,227	1,422,646		
2010		2,512,801	2,962,290	449,489	2,851,694	3,115,566	3,279,820	0			0	2,959,730	3,051,206	3,065,757	3,115,566		
2011		1,625,962	1,830,869	204,907	1,880,309	1,945,822	1,989,746	0			0	1,952,730	1,998,237	1,913,065	1,945,822		
2012	1,195,239	1,175,364	1,273,548	98,184	1,386,409	1,371,105	1,359,717	1,378,757	1,385,245	1,371,649	1,378,757	1,487,707	1,542,821	1,359,717	1,385,245	1.138	1.159
2013	3,027,785	1,406,886	1,639,546	232,660	1,700,991	1,800,442	1,888,435	1,750,716	1,709,588	1,795,998	1,750,716	1,975,454	2,039,993	1,844,439	1,888,435	0.609	0.624
2014	3,301,534	924,973	981,858	56,885	1,149,649	1,111,637	1,066,260	1,130,643	1,145,934	1,113,856	1,130,643	1,167,796	1,207,066	1,122,249	1,149,649	0.340	0.348
2015	3,276,364	862,643	1,038,963	176,320	1,105,416	1,205,696	1,338,752	1,155,556	1,116,428	1,198,763	1,452,702	1,325,664	1,441,957	1,247,154	1,338,752	0.381	0.409
2016	3,084,781	1,263,586	1,366,870	103,284	1,682,345	1,625,882	1,550,488	1,654,114	1,675,318	1,630,380	1,722,959	1,692,887	1,780,175	1,675,318	1,722,959	0.543	0.559
2017	2,805,527	1,008,425	1,258,690	250,265	1,408,411	1,536,130	1,695,878	1,563,121	1,452,349	1,541,005	1,740,700	1,582,549	1,727,824	1,563,121	1,695,878	0.557	0.604
2018	2,870,997	1,002,223	1,511,059	508,835	1,492,133	1,895,761	2,334,473	1,629,223	1,537,144	1,841,673	1,716,672	1,500,815	1,707,383	1,841,673	2,115,117	0.641	0.737
2019	2,890,265	798,481	1,619,729	821,248	1,331,452	2,093,060	2,686,165	1,670,329	1,467,102	1,997,462	1,421,780	2,050,428	2,394,071	1,997,462	2,297,462	0.691	0.795
2020	3,043,894	310,009	476,620	166,612	630,659	646,698	655,145	1,793,544	1,221,913	948,311	960,192	1,252,302	1,624,596	948,311	1,221,913	0.312	0.401
2021	3,996,879	203,812	821,129	617,317	1,007,528	1,336,970	1,399,397	2,394,568	2,113,984	1,745,021	1,244,984			1,745,021	2,113,984	0.437	0.529
Total	29,493,265	34,087,628	39,861,043	5,773,415	39,666,412	43,275,515	46,081,779	16,120,572	14,825,006	15,184,118	14,520,104	42,398,935	44,580,966	43,806,678	45,966,396		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section VIII, Exhibit II, Sheet 9, Column (6)
- (7) From Section VIII, Exhibit II, Sheet 10, Column (6)
- (8) From Section VIII, Exhibit II, Sheet 11, Column (10)
- (9) From Section VIII, Exhibit II, Sheet 6, Column (4)
- (10) From Section VIII, Exhibit II, Sheet 6, Column (10)
- (11) From Section VIII, Exhibit II, Sheet 7, Column (10)
- (12) From Section VIII, Exhibit II, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

Section VIII
Exhibit II
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
	(2)	(3)	(4)	(5)	(6)	(7)		
1991	520,769	522,453	520,581	522,078	(188)	(376)	510,684	519,084
1992	464,324	469,562	464,324	469,612	0	50	464,324	464,324
1993	840,583	845,420	771,559	776,023	(69,025)	(69,397)	771,559	771,559
1994	337,960	339,941	337,961	339,943	1	2	335,980	335,980
1995	1,264,146	1,271,777	1,314,836	1,322,731	50,690	50,954	1,253,009	1,306,941
1996	536,583	539,940	536,542	539,858	(41)	(82)	533,226	533,226
1997	608,762	612,744	608,845	612,747	83	4	605,943	605,943
1998	610,578	616,185	610,497	615,940	(82)	(245)	607,775	607,775
1999	950,085	955,317	936,088	942,655	(13,997)	(12,662)	926,523	929,522
2000	1,564,063	1,636,035	1,562,577	1,618,034	(1,486)	(18,001)	1,432,001	1,550,947
2001	1,034,845	1,046,687	1,028,679	1,037,892	(6,166)	(8,795)	1,012,397	1,012,397
2002	2,714,907	2,835,046	2,575,974	2,707,702	(138,932)	(127,345)	2,188,189	2,531,814
2003	929,879	965,426	928,204	948,928	(1,674)	(16,499)	910,769	910,769
2004	2,901,725	3,039,584	2,894,988	3,008,099	(6,737)	(31,485)	1,886,326	2,834,681
2005	825,672	862,567	817,142	839,410	(8,530)	(23,157)	796,472	796,472
2006	1,812,173	1,849,751	1,793,959	1,817,720	(18,214)	(32,031)	1,737,299	1,742,300
2007	1,628,763	1,665,190	1,642,230	1,657,195	13,467	(7,996)	1,562,877	1,606,600
2008	2,476,923	2,528,970	2,727,175	2,776,403	250,252	247,433	2,178,458	2,677,947
2009	1,428,131	1,463,042	1,411,227	1,422,646	(16,904)	(40,396)	1,278,652	1,341,590
2010	2,959,730	3,051,206	3,065,757	3,115,566	106,026	64,360	2,512,801	2,962,290
2011	1,952,730	1,998,237	1,913,065	1,945,822	(39,665)	(52,415)	1,625,962	1,830,869
2012	1,487,707	1,542,821	1,359,717	1,385,245	(127,989)	(157,576)	1,175,364	1,273,548
2013	1,975,454	2,039,993	1,844,439	1,888,435	(131,015)	(151,558)	1,406,886	1,639,546
2014	1,167,796	1,207,066	1,122,249	1,149,649	(45,547)	(57,418)	924,973	981,858
2015	1,325,664	1,441,957	1,247,154	1,338,752	(78,510)	(103,204)	862,643	1,038,963
2016	1,692,887	1,780,175	1,675,318	1,722,959	(17,569)	(57,216)	1,263,586	1,366,870
2017	1,582,549	1,727,824	1,563,121	1,695,878	(19,428)	(31,946)	1,008,425	1,258,690
2018	1,500,815	1,707,383	1,841,673	2,115,117	340,858	407,735	1,002,223	1,511,059
2019	2,050,428	2,394,071	1,997,462	2,297,462	(52,965)	(96,608)	798,481	1,619,729
2020	1,252,302	1,624,596	948,311	1,221,913	(303,991)	(402,683)	310,009	476,620
2021	0	0	1,745,021	2,113,984	1,745,021	2,113,984	203,812	821,129
Total	42,398,935	44,580,966	43,806,678	45,966,396	1,407,743	1,385,430	34,087,628	39,861,043
Total Excluding Latest	42,398,935	44,580,966	42,061,657	43,852,412	(337,278)	(728,554)	33,883,816	39,039,913

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section VIII, Exhibit II, Sheet 2, Column (15)
- (5) From Section VIII, Exhibit II, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid LDF	Projected Paid LDF	Method 1	Method 1	Actual Paid Emergence Loss	Actual - Expected	
	Ultimate Loss	Ultimate Loss	Paid Loss	Paid Loss			Low Expected Paid Emergence Loss	High Expected Paid Emergence Loss		Method 1 Low Paid	Method 1 High Paid
(1)	@ 06/30/2021 (2)	@ 06/30/2021 (3)	@ 06/30/2021 (4)	@ 06/30/2022 (5)	@ 06/30/2021 (6)	@ 06/30/2022 (7)	@ 06/30/2022 (8)	@ 06/30/2022 (9)	@ 06/30/2022 (10)	(11)	(12)
1991	520,769	522,453	510,684	510,684	1.023	1.021	998	1,165	0	(998)	(1,165)
1992	464,324	469,562	464,324	464,324	1.024	1.023	0	145	0	0	(145)
1993	840,583	845,420	771,559	771,559	1.025	1.024	2,302	2,463	0	(2,302)	(2,463)
1994	337,960	339,941	335,980	335,980	1.026	1.025	79	158	0	(79)	(158)
1995	1,264,146	1,271,777	1,211,968	1,253,009	1.027	1.026	2,481	2,844	41,042	38,561	38,198
1996	536,583	539,940	533,226	533,226	1.029	1.027	188	376	0	(188)	(376)
1997	608,762	612,744	605,781	605,943	1.031	1.029	195	455	162	(33)	(293)
1998	610,578	616,185	607,775	607,775	1.033	1.031	211	634	0	(211)	(634)
1999	950,085	955,317	921,742	926,523	1.036	1.033	2,433	2,883	4,781	2,347	1,898
2000	1,564,063	1,636,035	1,423,109	1,432,001	1.040	1.036	13,617	20,571	8,892	(4,725)	(11,679)
2001	1,034,845	1,046,687	1,012,397	1,012,397	1.046	1.040	2,409	3,680	0	(2,409)	(3,680)
2002	2,714,907	2,835,046	2,179,625	2,188,189	1.052	1.046	63,013	77,156	8,564	(54,449)	(68,591)
2003	929,879	965,426	910,769	910,769	1.060	1.052	2,437	6,969	0	(2,437)	(6,969)
2004	2,901,725	3,039,584	1,867,080	1,886,326	1.070	1.060	141,188	160,001	19,246	(121,943)	(140,755)
2005	825,672	862,567	796,472	796,472	1.083	1.070	4,216	9,543	0	(4,216)	(9,543)
2006	1,812,173	1,849,751	1,736,267	1,737,299	1.099	1.083	11,474	17,155	1,032	(10,442)	(16,122)
2007	1,628,763	1,665,190	1,562,877	1,562,877	1.117	1.099	9,024	14,014	0	(9,024)	(14,014)
2008	2,476,923	2,528,970	2,079,023	2,178,458	1.137	1.117	52,265	59,102	99,435	47,169	40,333
2009	1,428,131	1,463,042	1,261,638	1,278,652	1.160	1.137	20,859	25,233	17,014	(3,845)	(8,219)
2010	2,959,730	3,051,206	2,349,599	2,512,801	1.185	1.160	72,498	83,367	163,202	90,705	79,835
2011	1,952,730	1,998,237	1,615,359	1,625,962	1.209	1.185	32,307	36,665	10,603	(21,705)	(26,062)
2012	1,487,707	1,542,821	1,151,552	1,175,364	1.238	1.209	33,917	39,478	23,812	(10,105)	(15,666)
2013	1,975,454	2,039,993	1,395,305	1,406,886	1.273	1.238	59,606	66,237	11,581	(48,026)	(54,657)
2014	1,167,796	1,207,066	913,834	924,973	1.321	1.273	30,075	34,726	11,139	(18,937)	(23,587)
2015	1,325,664	1,441,957	859,672	862,643	1.372	1.321	48,802	60,981	2,971	(45,831)	(58,010)
2016	1,692,887	1,780,175	1,060,775	1,263,586	1.430	1.372	61,736	70,261	202,811	141,075	132,550
2017	1,582,549	1,727,824	997,860	1,008,425	1.517	1.430	68,951	86,083	10,565	(58,385)	(75,517)
2018	1,500,815	1,707,383	815,697	1,002,223	1.699	1.517	117,560	153,005	186,527	68,967	33,522
2019	2,050,428	2,394,071	705,161	798,481	2.073	1.699	275,773	346,219	93,320	(182,454)	(252,899)
2020	1,252,302	1,624,596	174,564	310,009	4.872	2.073	375,760	505,563	135,445	(240,315)	(370,118)
Total	42,398,935	44,580,966	32,831,673	33,883,816			1,506,377	1,887,129	1,052,143	(454,234)	(834,987)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

Section VIII
Exhibit II
Sheet 5

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	520,769	522,453	519,084	519,084	1.011	1.010	168	335	0	(168)	(335)
1992	464,324	469,562	464,324	464,324	1.011	1.011	0	83	0	0	(83)
1993	840,583	845,420	840,583	771,559	1.012	1.011	0	94	(69,025)	(69,025)	(69,119)
1994	337,960	339,941	335,980	335,980	1.012	1.012	47	94	0	(47)	(94)
1995	1,264,146	1,271,777	1,256,515	1,306,941	1.012	1.012	220	440	50,426	50,206	49,986
1996	536,583	539,940	533,226	533,226	1.013	1.012	117	234	0	(117)	(234)
1997	608,762	612,744	605,781	605,943	1.013	1.013	124	290	162	38	(128)
1998	610,578	616,185	607,775	607,775	1.014	1.013	139	416	0	(139)	(416)
1999	950,085	955,317	944,854	929,522	1.015	1.014	304	609	(15,332)	(15,636)	(15,941)
2000	1,564,063	1,636,035	1,550,947	1,550,947	1.016	1.015	889	5,765	0	(889)	(5,765)
2001	1,034,845	1,046,687	1,017,396	1,012,397	1.017	1.016	1,361	2,285	(4,999)	(6,360)	(7,284)
2002	2,714,907	2,835,046	2,664,673	2,531,814	1.019	1.017	4,457	15,115	(132,859)	(137,315)	(147,973)
2003	929,879	965,426	910,769	910,769	1.021	1.019	1,904	5,447	0	(1,904)	(5,447)
2004	2,901,725	3,039,584	2,834,681	2,834,681	1.024	1.021	7,411	22,650	0	(7,411)	(22,650)
2005	825,672	862,567	796,472	796,472	1.027	1.024	3,536	8,003	0	(3,536)	(8,003)
2006	1,812,173	1,849,751	1,736,766	1,742,300	1.031	1.027	9,881	14,806	5,533	(4,348)	(9,272)
2007	1,628,763	1,665,190	1,606,600	1,606,600	1.036	1.031	3,107	8,214	0	(3,107)	(8,214)
2008	2,476,923	2,528,970	2,374,586	2,677,947	1.043	1.036	15,185	22,908	303,361	288,175	280,452
2009	1,428,131	1,463,042	1,325,058	1,341,590	1.051	1.043	16,030	21,459	16,532	502	(4,927)
2010	2,959,730	3,051,206	2,782,923	2,962,290	1.064	1.051	32,004	48,562	179,366	147,363	130,805
2011	1,952,730	1,998,237	1,835,056	1,830,869	1.079	1.064	22,207	30,794	(4,188)	(26,394)	(34,982)
2012	1,487,707	1,542,821	1,348,680	1,273,548	1.105	1.079	31,659	44,209	(75,132)	(106,791)	(119,341)
2013	1,975,454	2,039,993	1,686,555	1,639,546	1.133	1.105	54,293	66,422	(47,009)	(101,301)	(113,430)
2014	1,167,796	1,207,066	992,086	981,858	1.161	1.133	27,224	33,309	(10,228)	(37,452)	(43,537)
2015	1,325,664	1,441,957	1,002,196	1,038,963	1.192	1.161	43,906	59,691	36,767	(7,139)	(22,924)
2016	1,692,887	1,780,175	1,339,017	1,366,870	1.226	1.192	45,387	56,583	27,853	(17,534)	(28,729)
2017	1,582,549	1,727,824	1,252,512	1,258,690	1.264	1.226	38,202	55,017	6,178	(32,024)	(48,839)
2018	1,500,815	1,707,383	1,192,053	1,511,059	1.304	1.264	32,508	54,257	319,006	286,497	264,748
2019	2,050,428	2,394,071	1,732,112	1,619,729	1.382	1.304	49,975	103,927	(112,384)	(162,359)	(216,310)
2020	1,252,302	1,624,596	527,816	476,620	1.659	1.382	220,007	333,063	(51,195)	(271,203)	(384,258)
Total	42,398,935	44,580,966	38,617,078	39,039,913			662,252	1,015,081	422,835	(239,417)	(592,246)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

Section VIII
Exhibit II
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,195,239	1.154	1,378,757	84.8%	1,168,876	1,175,364	15.2%	209,881	1,385,245	1.159
2013	3,027,785	0.578	1,750,716	82.7%	1,448,014	1,406,886	17.3%	302,702	1,709,588	0.565
2014	3,301,534	0.342	1,130,643	80.5%	909,681	924,973	19.5%	220,961	1,145,934	0.347
2015	3,276,364	0.353	1,155,556	78.0%	901,771	862,643	22.0%	253,785	1,116,428	0.341
2016	3,084,781	0.536	1,654,114	75.1%	1,242,382	1,263,586	24.9%	411,732	1,675,318	0.543
2017	2,805,527	0.557	1,563,121	71.6%	1,119,198	1,008,425	28.4%	443,923	1,452,349	0.518
2018	2,870,997	0.567	1,629,223	67.2%	1,094,303	1,002,223	32.8%	534,920	1,537,144	0.535
2019	2,890,265	0.578	1,670,329	60.0%	1,001,708	798,481	40.0%	668,621	1,467,102	0.508
2020	3,043,894	0.589	1,793,544	49.2%	881,640	310,009	50.8%	911,904	1,221,913	0.401
2021	3,996,879	0.599	2,394,568	20.2%	484,395	203,812	79.8%	1,910,172	2,113,984	0.529
Total	29,493,265		16,120,572		10,251,968	8,956,403		5,868,603	14,825,006	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VIII, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VIII, Exhibit II, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,195,239	1.154	1,378,757	92.9%	1,280,656	1,273,548	7.1%	98,101	1,371,649	1.148
2013	3,027,785	0.578	1,750,716	91.1%	1,594,265	1,639,546	8.9%	156,452	1,795,998	0.593
2014	3,301,534	0.342	1,130,643	88.3%	998,646	981,858	11.7%	131,997	1,113,856	0.337
2015	3,276,364	0.353	1,155,556	86.2%	995,757	1,038,963	13.8%	159,800	1,198,763	0.366
2016	3,084,781	0.536	1,654,114	84.1%	1,390,604	1,366,870	15.9%	263,509	1,630,380	0.529
2017	2,805,527	0.557	1,563,121	81.9%	1,280,807	1,258,690	18.1%	282,315	1,541,005	0.549
2018	2,870,997	0.567	1,629,223	79.7%	1,298,609	1,511,059	20.3%	330,614	1,841,673	0.641
2019	2,890,265	0.578	1,670,329	77.4%	1,292,595	1,619,729	22.6%	377,734	1,997,462	0.691
2020	3,043,894	0.589	1,793,544	73.7%	1,321,853	476,620	26.3%	471,691	948,311	0.312
2021	3,996,879	0.599	2,394,568	61.4%	1,470,676	821,129	38.6%	923,891	1,745,021	0.437
Total	29,493,265		16,120,572		12,924,468	11,988,014		3,196,104	15,184,118	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section VIII, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VIII, Exhibit II, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
			Unlimited Paid	Indicated Reported								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	1,195,239	1.305	1,386,409	1,371,105	1,378,757	1.423	0.991	1,943,916	1.246	0.555	1.220	1.154
2013	3,027,785	1.267	1,700,991	1,800,442	1,750,716	1.369	0.996	2,385,343	0.622	0.558	0.609	0.578
2014	3,301,534	1.230	1,149,649	1,111,637	1,130,643	1.316	1.016	1,511,711	0.372	0.552	0.357	0.342
2015	3,276,364	1.194	1,105,416	1,205,696	1,155,556	1.265	1.040	1,521,091	0.389	0.544	0.362	0.353
2016	3,084,781	1.159	1,682,345	1,625,882	1,654,114	1.217	1.043	2,098,644	0.587	0.548	0.560	0.536
2017	2,805,527	1.126	1,408,411	1,536,130	1,472,271	1.170	1.036	1,784,471	0.565	0.557	0.569	0.557
2018	2,870,997	1.093	1,492,133	1,895,761	1,895,761	1.125	1.027	2,190,275	0.698	0.567	0.580	0.567
2019	2,890,265	1.061	1,331,452	2,093,060	2,093,060	1.082	1.018	2,305,383	0.752	0.578	0.591	0.578
2020	3,043,894	1.030	630,659	646,698	638,679	1.040	1.008	669,867	0.214	0.589	0.599	0.589
2021	3,996,879	1.000	1,007,528	1,336,970	1,172,249	1.000	1.001	1,173,991	0.294	0.599		0.599
			12,894,995	14,623,381				All Per Wtd Avg	0.598			
								Last 5 Wtd Avg	0.588			
								Last 4 Wtd Avg	0.648			
								Last 3 Wtd Avg	0.671			
								<i>(Note: numbers in bold and italics and with borders are excluded from the calculated averages)</i>				
								Selected (14)	0.600			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section VIII, Exhibit II, Sheet 9, Column (6)
- (5) From Section VIII, Exhibit II, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

Section VIII
Exhibit II
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		510,684	1.022	522,078	
1992	360.0		464,324	1.023	474,849	
1993	348.0		771,559	1.023	789,395	
1994	336.0		335,980	1.024	343,934	
1995	324.0		1,253,009	1.024	1,283,553	
1996	312.0		533,226	1.025	546,692	
1997	300.0		605,943	1.026	621,908	
1998	288.0		607,775	1.028	624,622	
1999	276.0		926,523	1.029	953,797	
2000	264.0		1,432,001	1.032	1,477,234	
2001	252.0		1,012,397	1.034	1,047,104	
2002	240.0		2,188,189	1.038	2,270,596	
2003	228.0		910,769	1.042	948,928	
2004	216.0		1,886,326	1.047	1,975,396	
2005	204.0		796,472	1.054	839,410	
2006	192.0		1,737,299	1.062	1,845,589	
2007	180.0		1,562,877	1.073	1,676,897	
2008	168.0		2,178,458	1.090	2,374,786	
2009	156.0		1,278,652	1.113	1,422,646	
2010	144.0		2,512,801	1.135	2,851,694	
2011	132.0		1,625,962	1.156	1,880,309	
2012	120.0	1,195,239	1,175,364	1.180	1,386,409	1.160
2013	108.0	3,027,785	1,406,886	1.209	1,700,991	0.562
2014	96.0	3,301,534	924,973	1.243	1,149,649	0.348
2015	84.0	3,276,364	862,643	1.281	1,105,416	0.337
2016	72.0	3,084,781	1,263,586	1.331	1,682,345	0.545
2017	60.0	2,805,527	1,008,425	1.397	1,408,411	0.502
2018	48.0	2,870,997	1,002,223	1.489	1,492,133	0.520
2019	36.0	2,890,265	798,481	1.667	1,331,452	0.461
2020	24.0	3,043,894	310,009	2.034	630,659	0.207
2021	12.0	3,996,879	203,812	4.943	1,007,528	0.252
Total		29,493,265	34,087,628		39,666,412	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit II, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

Section VIII
Exhibit II
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		519,084	1.011	524,921	
1992	360.0		464,324	1.011	469,612	
1993	348.0		771,559	1.012	780,487	
1994	336.0		335,980	1.012	339,943	
1995	324.0		1,306,941	1.012	1,322,731	
1996	312.0		533,226	1.012	539,858	
1997	300.0		605,943	1.013	613,747	
1998	288.0		607,775	1.013	615,940	
1999	276.0		929,522	1.014	942,655	
2000	264.0		1,550,947	1.015	1,574,206	
2001	252.0		1,012,397	1.016	1,028,679	
2002	240.0		2,531,814	1.017	2,575,974	
2003	228.0		910,769	1.019	928,204	
2004	216.0		2,834,681	1.021	2,894,988	
2005	204.0		796,472	1.024	815,544	
2006	192.0		1,742,300	1.027	1,789,851	
2007	180.0		1,606,600	1.031	1,657,195	
2008	168.0		2,677,947	1.037	2,776,403	
2009	156.0		1,341,590	1.043	1,399,809	
2010	144.0		2,962,290	1.052	3,115,566	
2011	132.0		1,830,869	1.063	1,945,822	
2012	120.0	1,195,239	1,273,548	1.077	1,371,105	1.147
2013	108.0	3,027,785	1,639,546	1.098	1,800,442	0.595
2014	96.0	3,301,534	981,858	1.132	1,111,637	0.337
2015	84.0	3,276,364	1,038,963	1.160	1,205,696	0.368
2016	72.0	3,084,781	1,366,870	1.189	1,625,882	0.527
2017	60.0	2,805,527	1,258,690	1.220	1,536,130	0.548
2018	48.0	2,870,997	1,511,059	1.255	1,895,761	0.660
2019	36.0	2,890,265	1,619,729	1.292	2,093,060	0.724
2020	24.0	3,043,894	476,620	1.357	646,698	0.212
2021	12.0	3,996,879	821,129	1.628	1,336,970	0.335
Total		29,493,265	39,861,043		43,275,515	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit II, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

Section VIII
Exhibit II
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		510,684	519,084	8,400	1.022	1.011	2.039	527,809	
1992	360.0		464,324	464,324	0	1.023	1.011	2.033	464,324	
1993	348.0		771,559	771,559	0	1.023	1.012	2.025	771,559	
1994	336.0		335,980	335,980	0	1.024	1.012	2.017	335,980	
1995	324.0		1,253,009	1,306,941	53,932	1.024	1.012	2.007	1,361,230	
1996	312.0		533,226	533,226	0	1.025	1.012	1.995	533,226	
1997	300.0		605,943	605,943	0	1.026	1.013	1.982	605,943	
1998	288.0		607,775	607,775	0	1.028	1.013	1.967	607,775	
1999	276.0		926,523	929,522	2,999	1.029	1.014	1.950	932,371	
2000	264.0		1,432,001	1,550,947	118,946	1.032	1.015	1.932	1,661,861	
2001	252.0		1,012,397	1,012,397	0	1.034	1.016	1.914	1,012,397	
2002	240.0		2,188,189	2,531,814	343,625	1.038	1.017	1.895	2,839,429	
2003	228.0		910,769	910,769	0	1.042	1.019	1.877	910,769	
2004	216.0		1,886,326	2,834,681	948,355	1.047	1.021	1.859	3,649,065	
2005	204.0		796,472	796,472	0	1.054	1.024	1.842	796,472	
2006	192.0		1,737,299	1,742,300	5,001	1.062	1.027	1.827	1,746,438	
2007	180.0		1,562,877	1,606,600	43,723	1.073	1.031	1.815	1,642,230	
2008	168.0		2,178,458	2,677,947	499,489	1.090	1.037	1.751	3,053,133	
2009	156.0		1,278,652	1,341,590	62,938	1.113	1.043	1.698	1,385,491	
2010	144.0		2,512,801	2,962,290	449,489	1.135	1.052	1.706	3,279,820	
2011	132.0		1,625,962	1,830,869	204,907	1.156	1.063	1.775	1,989,746	
2012	120.0	1,195,239	1,175,364	1,273,548	98,184	1.180	1.077	1.878	1,359,717	1.138
2013	108.0	3,027,785	1,406,886	1,639,546	232,660	1.209	1.098	2.070	1,888,435	0.624
2014	96.0	3,301,534	924,973	981,858	56,885	1.243	1.132	2.484	1,066,260	0.323
2015	84.0	3,276,364	862,643	1,038,963	176,320	1.281	1.160	2.700	1,338,752	0.409
2016	72.0	3,084,781	1,263,586	1,366,870	103,284	1.331	1.189	2.778	1,550,488	0.503
2017	60.0	2,805,527	1,008,425	1,258,690	250,265	1.397	1.220	2.747	1,695,878	0.604
2018	48.0	2,870,997	1,002,223	1,511,059	508,835	1.489	1.255	2.618	2,334,473	0.813
2019	36.0	2,890,265	798,481	1,619,729	821,248	1.667	1.292	2.299	2,686,165	0.929
2020	24.0	3,043,894	310,009	476,620	166,612	2.034	1.357	2.072	655,145	0.215
2021	12.0	3,996,879	203,812	821,129	617,317	4.943	1.628	1.937	1,399,397	0.350
Total		29,493,265	34,087,628	39,861,043					46,081,779	1.562

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section VIII, Exhibit II, Sheet 14
- (8) From Section VIII, Exhibit II, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

Section VIII
Exhibit II
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		2,651		2,388		198					0	
1992		1,834		2,519		256					0	
1993		2,797	Include	2,657		279					0	
1994		1,567	Include	2,802		217					0	
1995		4,917	Include	2,956		269					0	
1996		2,268	Include	3,118		238					0	
1997		2,475	Include	3,290		248					0	
1998		2,406	Include	3,470		256					0	
1999		4,028	Include	3,660		234					0	
2000		6,322	Include	3,861		249					0	
2001		3,754	Include	4,073		274					0	
2002		8,075	Include	4,297		319					0	
2003		3,315	Include	4,532		280					0	
2004		10,194	Include	4,781		284					0	
2005		2,976	Include	5,043		274					0	
2006		6,415	Include	5,320		279					0	
2007		5,381	Include	5,612		308					0	
2008		9,708	Include	5,920		286					0	
2009		4,682	Include	6,244		299					0	
2010		11,087	Include	6,587		281					0	
2011		7,399	Include	6,948		263					0	
2012	1,195,239	4,986	Include	7,330	5,014	275	0.991	1.838	9,131	9,131	1,378,757	1.154
2013	3,027,785	7,629	Include	7,732	7,418	236	0.996	1.718	12,689	12,689	1,750,716	0.578
2014	3,301,534	4,963	Include	8,156	5,048	224	1.016	1.606	8,235	8,235	1,130,643	0.342
2015	3,276,364	6,379	Include	8,603	6,114	189	1.040	1.501	9,545	12,000	1,452,702	0.443
2016	3,084,781	7,742	Include	9,075	7,877	210	1.043	1.403	11,521	12,000	1,722,959	0.559
2017	2,805,527	7,798	Include	9,573	7,473	197	1.036	1.311	10,150	12,000	1,740,700	0.620
2018	2,870,997	10,532	Include	10,098	10,532	180	1.027	1.225	13,252	12,000	1,716,672	0.598
2019	2,890,265	15,152	Include	10,653	15,152	138	1.018	1.145	17,666	12,000	1,421,780	0.492
2020	3,043,894	7,490	Exclude	11,237	7,397	86	1.008	1.070	7,982	12,000	960,192	0.315
2021	3,996,879	12,867	Exclude	11,853	11,282	104	1.001	1.000	11,299	12,000	1,244,984	0.311
			Implied Trend	5.5%	52.5%			All Per Wtd Avg	11.621			
								Last 5 Wtd Avg	12.352			
								Last 4 Wtd Avg	13.141			
								Last 3 Wtd Avg	13.725		14,520,104	
Total	29,493,265					7,430		Selected	12,000			

Footnotes:

Reported Exponential Regression	
Constant	9.434
X Coefficient	(0.053)
R Squared	0.551

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section VIII, Exhibit II, Sheet 10, Column (6) / Section VIII, Exhibit II, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section VIII, Exhibit II, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

Section VIII
Exhibit II
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		198	1.000	198	198	
1992	360.0		256	1.000	256	256	
1993	348.0		279	1.000	279	279	
1994	336.0		217	1.000	217	217	
1995	324.0		269	1.000	269	269	
1996	312.0		238	1.000	238	238	
1997	300.0		248	1.000	248	248	
1998	288.0		256	1.000	256	256	
1999	276.0		234	1.000	234	234	
2000	264.0		249	1.000	249	249	
2001	252.0		274	1.000	274	274	
2002	240.0		319	1.000	319	319	
2003	228.0		280	1.000	280	280	
2004	216.0		284	1.000	284	284	
2005	204.0		274	1.000	274	274	
2006	192.0		279	1.000	279	279	
2007	180.0		308	1.000	308	308	
2008	168.0		286	1.000	286	286	
2009	156.0		299	1.000	299	299	
2010	144.0		281	1.000	281	281	
2011	132.0		263	1.000	263	263	
2012	120.0	1,195,239	275	1.000	275	275	1.76%
2013	108.0	3,027,785	236	1.000	236	236	0.62%
2014	96.0	3,301,534	224	1.000	224	224	0.55%
2015	84.0	3,276,364	189	1.000	189	189	0.48%
2016	72.0	3,084,781	210	1.000	210	210	0.59%
2017	60.0	2,805,527	197	1.000	197	197	0.62%
2018	48.0	2,870,997	180	1.000	180	180	0.57%
2019	36.0	2,890,265	138	1.001	138	138	0.45%
2020	24.0	3,043,894	86	1.004	86	86	0.28%
2021	12.0	3,996,879	95	1.054	100	104	0.26%
Total		29,493,265	7,421		7,427	7,430	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit II, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section VIII, Exhibit II, Sheet 8 Col (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																										As of 6/30/2022									
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312		324	336	348	360	372				
1991																																		1		
1992																										100.00%	100.00%	98.33%	98.33%	98.38%	98.38%	98.38%	98.38%	98.38%	100.00%	100.00%
1993																										88.83%	90.02%	90.98%	91.78%	91.79%	100.00%	100.00%	100.00%	100.00%	100.00%	
1994																										100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1995																										85.40%	87.26%	89.05%	94.24%	96.45%	95.87%					
1996																										83.76%	91.82%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1997																										99.56%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1998																										100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
1999																										92.31%	92.52%	97.08%	97.11%	97.55%	99.68%					
2000																										100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
2001																										100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
2002																										91.42%	85.58%	86.01%	84.50%	81.80%	86.43%					
2003																										100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
2004																										73.84%	63.67%	64.71%	65.30%	65.87%	66.54%					
2005																										100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
2006																										93.51%	98.67%	98.39%	98.40%	99.97%	99.71%					
2007																										96.18%	96.14%	97.28%	97.28%	97.28%	97.28%	97.28%	97.28%	97.28%	97.28%	
2008																										77.45%	79.49%	86.78%	84.44%	87.55%	81.35%					
2009																										93.80%	93.98%	95.16%	98.72%	95.21%	95.31%					
2010																										80.26%	82.46%	86.18%	83.45%	84.43%	84.83%					
2011																										84.15%	88.54%	80.05%	87.24%	88.03%	88.81%					
2012																										75.66%	71.42%	78.38%	84.81%	85.38%	92.29%					
2013																										67.91%	75.13%	80.67%	75.08%	82.73%	85.81%					
2014																										83.31%	86.57%	85.85%	92.11%	94.21%						
2015																										39.39%	62.88%	76.04%	78.84%	85.78%	83.03%					
2016																										22.85%	39.77%	61.33%	74.86%	79.22%	92.44%					
2017																										20.02%	49.46%	73.08%	79.67%	80.12%						
2018																										28.19%	51.51%	68.43%	66.33%							
2019																										27.69%	40.71%	49.30%								
2020																										33.07%	65.04%									
2021																										24.82%										
Age-to-Lit																																				
Paid	4.943	2.034	1.667	1.489	1.397	1.331	1.281	1.243	1.209	1.180	1.156	1.135	1.113	1.090	1.073	1.062	1.054	1.047	1.042	1.038	1.034	1.032	1.029	1.028	1.026	1.025	1.024	1.024	1.023	1.023	1.022	1.022				
Reported	1.628	1.357	1.292	1.253	1.220	1.189	1.160	1.132	1.098	1.077	1.063	1.052	1.043	1.037	1.031	1.027	1.024	1.021	1.019	1.017	1.016	1.015	1.014	1.013	1.013	1.012	1.012	1.012	1.012	1.011	1.011	1.011	1.011			
Implied Ratio	32.94%	66.70%	77.50%	84.27%	87.38%	89.34%	90.56%	91.09%	90.83%	91.27%	91.90%	92.68%	93.78%	95.11%	96.14%	96.70%	97.16%	97.52%	97.82%	98.05%	98.24%	98.39%	98.51%	98.61%	98.69%	98.75%	98.80%	98.84%	98.87%	98.90%	98.92%	98.92%				

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
MEDICAL**

Section VIII
Exhibit II
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	510,684	510,684	0	519,084	519,084	0
1992	0	0	0	464,324	464,324	0	464,324	464,324	0
1993	0	0	0	771,559	771,559	0	840,583	771,559	(69,025)
1994	0	0	0	335,980	335,980	0	335,980	335,980	0
1995	0	0	0	1,211,968	1,253,009	41,042	1,256,515	1,306,941	50,426
1996	0	0	0	533,226	533,226	0	533,226	533,226	0
1997	0	0	0	605,781	605,943	162	605,781	605,943	162
1998	0	0	0	607,775	607,775	0	607,775	607,775	0
1999	0	0	0	921,742	926,523	4,781	944,854	929,522	(15,332)
2000	0	0	0	1,423,109	1,432,001	8,892	1,550,947	1,550,947	0
2001	0	0	0	1,012,397	1,012,397	0	1,017,396	1,012,397	(4,999)
2002	0	0	0	2,179,625	2,188,189	8,564	2,664,673	2,531,814	(132,859)
2003	0	0	0	910,769	910,769	0	910,769	910,769	0
2004	0	0	0	1,867,080	1,886,326	19,246	2,834,681	2,834,681	0
2005	0	0	0	796,472	796,472	0	796,472	796,472	0
2006	0	0	0	1,736,267	1,737,299	1,032	1,736,766	1,742,300	5,533
2007	0	0	0	1,562,877	1,562,877	0	1,606,600	1,606,600	0
2008	0	0	0	2,079,023	2,178,458	99,435	2,374,586	2,677,947	303,361
2009	0	0	0	1,261,638	1,278,652	17,014	1,325,058	1,341,590	16,532
2010	0	0	0	2,349,599	2,512,801	163,202	2,782,923	2,962,290	179,366
2011	0	0	0	1,615,359	1,625,962	10,603	1,835,056	1,830,869	(4,188)
2012	1,195,239	1,195,239	0	1,151,552	1,175,364	23,812	1,348,680	1,273,548	(75,132)
2013	3,027,785	3,027,785	0	1,395,305	1,406,886	11,581	1,686,555	1,639,546	(47,009)
2014	3,301,534	3,301,534	0	913,834	924,973	11,139	992,086	981,858	(10,228)
2015	3,276,364	3,276,364	0	859,672	862,643	2,971	1,002,196	1,038,963	36,767
2016	3,084,781	3,084,781	0	1,060,775	1,263,586	202,811	1,339,017	1,366,870	27,853
2017	2,805,527	2,805,527	0	997,860	1,008,425	10,565	1,252,512	1,258,690	6,178
2018	2,870,997	2,870,997	0	815,697	1,002,223	186,527	1,192,053	1,511,059	319,006
2019	2,890,265	2,890,265	0	705,161	798,481	93,320	1,732,112	1,619,729	(112,384)
2020	3,043,894	3,043,894	0	174,564	310,009	135,445	527,816	476,620	(51,195)
2021		3,996,879			203,812			821,129	
Total	25,496,386	29,493,265	0	32,831,673	34,087,628	1,052,143	38,617,078	39,861,043	422,835

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		61,854	64,504	64,749	64,994	2,895	3,140	2,650	245	490
1992		45,730	45,730	45,730	45,730	0	0	0	0	0
1993		56,425	56,425	56,726	57,028	301	602	0	301	602
1994		10,034	10,034	10,034	10,163	0	129	0	0	129
1995		33,752	55,390	55,819	56,249	22,067	22,497	21,638	430	859
1996		29,298	29,298	29,298	29,298	0	0	0	0	0
1997		19,608	19,608	19,608	19,608	0	0	0	0	0
1998		11,268	11,268	11,268	11,268	0	0	0	0	0
1999		35,854	36,854	37,501	38,147	1,647	2,293	1,000	647	1,294
2000		81,539	97,527	99,649	101,770	18,110	20,231	15,988	2,122	4,243
2001		60,391	60,391	60,391	60,391	0	0	0	0	0
2002		223,779	263,066	271,948	280,830	48,169	57,051	39,287	8,882	17,764
2003		48,815	48,815	48,815	48,815	0	0	0	0	0
2004		58,907	87,648	92,301	96,954	33,395	38,047	28,742	4,653	9,306
2005		56,861	56,861	56,861	56,861	0	0	0	0	0
2006		139,902	142,152	154,484	166,816	14,582	26,915	2,250	12,332	24,664
2007		93,332	104,728	110,986	120,993	17,654	27,661	11,396	6,258	16,265
2008		277,877	379,211	413,866	423,866	135,989	145,989	101,334	34,655	44,655
2009		120,010	134,373	148,241	162,108	28,231	42,098	14,363	13,868	27,735
2010		262,273	274,361	317,467	322,289	55,195	60,017	12,089	43,106	47,928
2011		240,745	293,926	374,119	397,874	133,374	157,129	53,182	80,193	103,948
2012	1,195,239	166,048	218,507	248,905	306,135	82,857	140,086	52,459	30,398	87,628
2013	3,027,785	207,643	218,398	300,624	318,043	92,981	110,401	10,755	82,226	99,645
2014	3,301,534	184,599	194,195	290,043	302,596	105,444	117,997	9,596	95,848	108,401
2015	3,276,364	136,274	177,471	252,913	269,041	116,638	132,766	41,196	75,442	91,570
2016	3,084,781	236,876	255,235	372,587	412,235	135,712	175,359	18,359	117,353	157,000
2017	2,805,527	174,715	191,124	311,832	339,919	137,117	165,204	16,409	120,707	148,795
2018	2,870,997	180,145	236,982	341,325	375,199	161,180	195,054	56,836	104,343	138,217
2019	2,890,265	135,994	226,470	376,469	427,606	240,475	291,612	90,476	149,999	201,136
2020	3,043,894	63,364	80,448	245,218	319,479	181,853	256,115	17,084	164,769	239,030
2021	3,996,879	34,622	123,063	381,638	464,322	347,016	429,700	88,441	258,576	341,259
Total	29,493,265	3,488,533	4,194,062	5,601,414	6,106,627	2,112,881	2,618,093	705,529	1,407,352	1,912,564

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit III, Sheet 2, Column (15)
- (6) From Section VIII, Exhibit III, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Ultimate Loss Indications											Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
		Unlimited Paid Loss	Unlimited Reported Loss	Case Reserves	Paid	Reported	Case	Expected	Paid	Reported	Frequency	Low	High	Low	High	Low	High	
		@ 06/30/2022	@ 06/30/2022		LDM	LDM	LDM	Loss	B-F	B-F	Severity							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
1991		61,854	64,504	2,650	63,517	64,994	65,575	0			0	64,786	65,069	64,749	64,994			
1992		45,730	45,730	0	47,031	46,140	45,730	0			0	45,730	45,730	45,730	45,730			
1993		56,425	56,425	0	58,142	57,028	56,425	0			0	67,777	68,202	56,726	57,028			
1994		10,034	10,034	0	10,364	10,163	10,034	0			0	10,034	10,188	10,034	10,163			
1995		33,752	55,390	21,638	34,967	56,249	72,368	0			0	55,706	56,221	55,819	56,249			
1996		29,298	29,298	0	30,466	29,851	29,298	0			0	29,298	29,298	29,298	29,298			
1997		19,608	19,608	0	20,485	20,061	19,608	0			0	19,573	19,573	19,608	19,608			
1998		11,268	11,268	0	11,840	11,588	11,268	0			0	11,268	11,268	11,268	11,268			
1999		35,854	36,854	1,000	37,952	38,147	38,440	0			0	43,994	44,926	37,501	38,147			
2000		81,539	97,527	15,988	87,101	101,770	127,603	0			0	100,155	102,784	99,649	101,770			
2001		60,391	60,391	0	65,249	63,659	60,391	0			0	61,390	61,390	60,391	60,391			
2002		223,779	263,066	39,287	245,251	280,830	365,361	0			0	278,953	290,237	271,948	280,830			
2003		48,815	48,815	0	54,460	52,941	48,815	0			0	48,815	48,815	48,815	48,815			
2004		58,907	87,648	28,742	67,197	96,954	188,353	0			0	93,503	99,357	92,301	96,954			
2005		56,861	56,861	0	66,809	64,470	56,861	0			0	56,861	56,861	56,861	56,861			
2006		139,902	142,152	2,250	169,474	166,816	154,639	0			0	154,883	170,137	154,484	166,816			
2007		93,332	104,728	11,396	117,243	124,742	146,760	0			0	117,562	127,838	110,986	120,993			
2008		277,877	379,211	101,334	360,241	467,491	860,056	0			0	393,620	403,620	413,866	423,866			
2009		120,010	134,373	14,363	162,108	171,453	205,908	0			0	126,698	140,452	148,241	162,108			
2010		262,273	274,361	12,089	370,217	360,573	329,442	0			0	305,383	307,654	317,467	322,289			
2011		240,745	293,926	53,182	350,364	397,874	563,120	0			0	383,166	413,790	374,119	397,874			
2012	1,195,239	166,048	218,507	52,459	248,905	306,135	540,416	277,520	258,430	297,944	277,520	247,834	290,064	248,905	306,135	0.208	0.256	
2013	3,027,785	207,643	218,398	10,755	325,401	316,692	283,205	321,046	323,825	318,043	321,046	323,763	334,137	300,624	318,043	0.099	0.105	
2014	3,301,534	184,599	194,195	9,596	302,596	290,043	247,501	296,320	300,149	292,117	296,320	296,708	304,608	290,043	302,596	0.088	0.092	
2015	3,276,364	136,274	177,471	41,196	236,785	269,041	344,149	252,913	243,631	263,551	252,913	244,752	264,500	252,913	269,041	0.077	0.082	
2016	3,084,781	236,876	255,235	18,359	438,338	406,275	332,939	422,307	430,970	412,235	422,307	367,040	387,541	372,587	412,235	0.121	0.134	
2017	2,805,527	174,715	191,124	16,409	349,175	311,832	247,564	330,650	339,919	319,116	322,183	322,019	351,589	311,832	339,919	0.111	0.121	
2018	2,870,997	180,145	236,982	56,836	394,230	398,250	403,637	341,325	365,500	375,199	310,318	310,709	359,569	341,325	375,199	0.119	0.131	
2019	2,890,265	135,994	226,470	90,476	343,738	399,614	455,598	346,195	345,223	376,469	250,914	402,633	455,002	376,469	427,606	0.130	0.148	
2020	3,043,894	63,364	80,448	17,084	210,610	146,213	111,265	366,328	319,479	245,218	164,502	288,517	369,804	245,218	319,479	0.081	0.105	
2021	3,996,879	34,622	123,063	88,441	315,309	265,041	256,700	482,702	464,322	381,638	205,166			381,638	464,322	0.095	0.116	
Total	29,493,265	3,488,533	4,194,062	705,529	5,595,568	5,792,931	6,679,030	3,437,305	3,391,448	3,281,531	2,823,188	5,273,131	5,690,223	5,601,414	6,106,627			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section VIII, Exhibit III, Sheet 9, Column (6)
- (7) From Section VIII, Exhibit III, Sheet 10, Column (6)
- (8) From Section VIII, Exhibit III, Sheet 11, Column (10)
- (9) From Section VIII, Exhibit III, Sheet 6, Column (4)
- (10) From Section VIII, Exhibit III, Sheet 6, Column (10)
- (11) From Section VIII, Exhibit III, Sheet 7, Column (10)
- (12) From Section VIII, Exhibit III, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	64,786	65,069	64,749	64,994	(37)	(75)	61,854	64,504
1992	45,730	45,730	45,730	45,730	0	0	45,730	45,730
1993	67,777	68,202	56,726	57,028	(11,051)	(11,174)	56,425	56,425
1994	10,034	10,188	10,034	10,163	0	(25)	10,034	10,034
1995	55,706	56,221	55,819	56,249	113	28	33,752	55,390
1996	29,298	29,298	29,298	29,298	0	0	29,298	29,298
1997	19,573	19,573	19,608	19,608	35	35	19,608	19,608
1998	11,268	11,268	11,268	11,268	0	0	11,268	11,268
1999	43,994	44,926	37,501	38,147	(6,493)	(6,779)	35,854	36,854
2000	100,155	102,784	99,649	101,770	(507)	(1,013)	81,539	97,527
2001	61,390	61,390	60,391	60,391	(1,000)	(1,000)	60,391	60,391
2002	278,953	290,237	271,948	280,830	(7,005)	(9,407)	223,779	263,066
2003	48,815	48,815	48,815	48,815	0	0	48,815	48,815
2004	93,503	99,357	92,301	96,954	(1,202)	(2,403)	58,907	87,648
2005	56,861	56,861	56,861	56,861	0	0	56,861	56,861
2006	154,883	170,137	154,484	166,816	(399)	(3,321)	139,902	142,152
2007	117,562	127,838	110,986	120,993	(6,576)	(6,845)	93,332	104,728
2008	393,620	403,620	413,866	423,866	20,246	20,246	277,877	379,211
2009	126,698	140,452	148,241	162,108	21,543	21,657	120,010	134,373
2010	305,383	307,654	317,467	322,289	12,084	14,635	262,273	274,361
2011	383,166	413,790	374,119	397,874	(9,048)	(15,916)	240,745	293,926
2012	247,834	290,064	248,905	306,135	1,071	16,071	166,048	218,507
2013	323,763	334,137	300,624	318,043	(23,139)	(16,093)	207,643	218,398
2014	296,708	304,608	290,043	302,596	(6,665)	(2,012)	184,599	194,195
2015	244,752	264,500	252,913	269,041	8,161	4,540	136,274	177,471
2016	367,040	387,541	372,587	412,235	5,547	24,694	236,876	255,235
2017	322,019	351,589	311,832	339,919	(10,187)	(11,669)	174,715	191,124
2018	310,709	359,569	341,325	375,199	30,616	15,630	180,145	236,982
2019	402,633	455,002	376,469	427,606	(26,164)	(27,396)	135,994	226,470
2020	288,517	369,804	245,218	319,479	(43,299)	(50,325)	63,364	80,448
2021	0	0	381,638	464,322	381,638	464,322	34,622	123,063
Total	5,273,131	5,690,223	5,601,414	6,106,627	328,283	416,404	3,488,533	4,194,062
Total Excluding Latest	5,273,131	5,690,223	5,219,776	5,642,305	(53,355)	(47,918)	3,453,911	4,071,000

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section VIII, Exhibit III, Sheet 2, Column (15)
- (5) From Section VIII, Exhibit III, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid	Projected	Method 1	Method 1	Actual	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Paid Loss @ 06/30/2021	Paid Loss @ 06/30/2022	LDF @ 06/30/2021	LDF @ 06/30/2022	Expected Paid Emergence Loss @ 06/30/2022	Expected Paid Emergence Loss @ 06/30/2022	Paid Emergence Loss @ 06/30/2022	Method 1	Method 1
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	Low Paid	High Paid
1991	64,786	65,069	61,854	61,854	1.027	1.024	290	318	0	(290)	(318)
1992	45,730	45,730	45,730	45,730	1.028	1.027	0	0	0	0	0
1993	67,777	68,202	56,425	56,425	1.030	1.028	684	709	0	(684)	(709)
1994	10,034	10,188	10,034	10,034	1.032	1.030	0	11	0	0	(11)
1995	55,706	56,221	33,579	33,752	1.035	1.032	1,773	1,815	173	(1,600)	(1,642)
1996	29,298	29,298	29,298	29,298	1.039	1.035	0	0	0	0	0
1997	19,573	19,573	19,573	19,608	1.044	1.039	0	0	35	35	35
1998	11,268	11,268	11,268	11,268	1.049	1.044	0	0	0	0	0
1999	43,994	44,926	35,777	35,854	1.057	1.049	1,005	1,119	77	(928)	(1,042)
2000	100,155	102,784	81,500	81,539	1.066	1.057	2,457	2,803	39	(2,418)	(2,764)
2001	61,390	61,390	60,391	60,391	1.077	1.066	140	140	0	(140)	(140)
2002	278,953	290,237	222,635	223,779	1.092	1.077	8,311	9,976	1,144	(7,166)	(8,831)
2003	48,815	48,815	48,815	48,815	1.111	1.092	0	0	0	0	0
2004	93,503	99,357	58,704	58,907	1.138	1.111	6,289	7,347	202	(6,087)	(7,145)
2005	56,861	56,861	56,861	56,861	1.171	1.138	0	0	0	0	0
2006	154,883	170,137	139,529	139,902	1.219	1.171	2,870	5,721	373	(2,497)	(5,348)
2007	117,562	127,838	93,332	93,332	1.260	1.219	3,080	4,386	0	(3,080)	(4,386)
2008	393,620	403,620	258,439	277,877	1.310	1.260	17,464	18,755	19,439	1,975	683
2009	126,698	140,452	117,156	120,010	1.369	1.310	1,164	2,841	2,854	1,691	14
2010	305,383	307,654	245,772	262,273	1.418	1.369	5,130	5,326	16,501	11,370	11,175
2011	383,166	413,790	239,697	240,745	1.471	1.418	11,276	13,682	1,047	(10,228)	(12,635)
2012	247,834	290,064	161,558	166,048	1.534	1.471	6,947	10,347	4,490	(2,457)	(5,857)
2013	323,763	334,137	204,415	207,643	1.605	1.534	9,081	9,870	3,228	(5,853)	(6,642)
2014	296,708	304,608	179,090	184,599	1.701	1.605	10,069	10,745	5,509	(4,560)	(5,236)
2015	244,752	264,500	133,476	136,274	1.811	1.701	8,914	10,496	2,798	(6,116)	(7,698)
2016	367,040	387,541	208,757	236,876	1.956	1.811	13,241	14,956	28,118	14,877	13,162
2017	322,019	351,589	164,879	174,715	2.132	1.956	12,489	14,839	9,836	(2,653)	(5,003)
2018	310,709	359,569	162,679	180,145	2.463	2.132	15,684	20,861	17,466	1,782	(3,395)
2019	402,633	455,002	121,197	135,994	3.239	2.463	39,599	46,967	14,796	(24,803)	(32,171)
2020	288,517	369,804	35,960	63,364	8.664	3.239	55,200	72,966	27,405	(27,795)	(45,562)
Total	5,273,131	5,690,223	3,298,380	3,453,911			233,154	286,996	155,532	(77,622)	(131,464)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Reported	Method 1 Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	64,786	65,069	64,504	64,504	1.009	1.008	28	56	0	(28)	(56)
1992	45,730	45,730	45,730	45,730	1.010	1.009	0	0	0	0	0
1993	67,777	68,202	67,352	56,425	1.013	1.010	72	143	(10,927)	(10,999)	(11,070)
1994	10,034	10,188	10,034	10,034	1.015	1.013	0	27	0	0	(27)
1995	55,706	56,221	55,191	55,390	1.019	1.015	92	183	199	108	16
1996	29,298	29,298	29,298	29,298	1.023	1.019	0	0	0	0	0
1997	19,573	19,573	19,573	19,608	1.028	1.023	0	0	35	35	35
1998	11,268	11,268	11,268	11,268	1.035	1.028	0	0	0	0	0
1999	43,994	44,926	43,062	36,854	1.043	1.035	175	350	(6,208)	(6,383)	(6,558)
2000	100,155	102,784	97,527	97,527	1.054	1.043	496	991	0	(496)	(991)
2001	61,390	61,390	61,390	60,391	1.067	1.054	0	0	(1,000)	(1,000)	(1,000)
2002	278,953	290,237	267,670	263,066	1.084	1.067	2,132	4,264	(4,604)	(6,736)	(8,867)
2003	48,815	48,815	48,815	48,815	1.106	1.084	0	0	0	0	0
2004	93,503	99,357	87,648	87,648	1.134	1.106	1,096	2,191	0	(1,096)	(2,191)
2005	56,861	56,861	56,861	56,861	1.168	1.134	0	0	0	0	0
2006	154,883	170,137	139,628	142,152	1.185	1.168	1,236	2,472	2,524	1,288	52
2007	117,562	127,838	104,728	104,728	1.221	1.185	1,745	3,142	0	(1,745)	(3,142)
2008	393,620	403,620	355,131	379,211	1.263	1.221	5,115	6,443	24,080	18,966	17,637
2009	126,698	140,452	118,502	134,373	1.301	1.263	816	2,186	15,872	15,055	13,686
2010	305,383	307,654	262,186	274,361	1.347	1.301	4,359	4,588	12,175	7,816	7,587
2011	383,166	413,790	296,842	293,926	1.394	1.347	7,669	10,389	(2,916)	(10,584)	(13,305)
2012	247,834	290,064	201,047	218,507	1.443	1.394	3,698	7,037	17,460	13,761	10,423
2013	323,763	334,137	223,763	218,398	1.493	1.443	7,096	7,832	(5,365)	(12,460)	(13,197)
2014	296,708	304,608	194,802	194,195	1.523	1.493	3,896	4,198	(607)	(4,503)	(4,805)
2015	244,752	264,500	154,895	177,471	1.599	1.523	7,497	9,145	22,575	15,078	13,431
2016	367,040	387,541	235,790	255,235	1.647	1.599	6,083	7,034	19,445	13,362	12,412
2017	322,019	351,589	200,274	191,124	1.705	1.647	6,045	7,513	(9,149)	(15,194)	(16,662)
2018	310,709	359,569	207,141	236,982	1.790	1.705	6,554	9,645	29,841	23,287	20,196
2019	402,633	455,002	246,765	226,470	1.844	1.790	5,541	7,403	(20,295)	(25,837)	(27,698)
2020	288,517	369,804	96,199	80,448	2.084	1.844	23,073	32,826	(15,750)	(38,824)	(48,576)
Total	5,273,131	5,690,223	4,003,614	4,071,000			94,512	130,057	67,386	(27,126)	(62,672)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,195,239	0.232	277,520	66.7%	185,137	166,048	33.3%	92,382	258,430	0.216
2013	3,027,785	0.106	321,046	63.8%	204,864	207,643	36.2%	116,182	323,825	0.107
2014	3,301,534	0.090	296,320	61.0%	180,770	184,599	39.0%	115,549	300,149	0.091
2015	3,276,364	0.077	252,913	57.6%	145,556	136,274	42.4%	107,356	243,631	0.074
2016	3,084,781	0.137	422,307	54.0%	228,212	236,876	46.0%	194,094	430,970	0.140
2017	2,805,527	0.118	330,650	50.0%	165,446	174,715	50.0%	165,204	339,919	0.121
2018	2,870,997	0.119	341,325	45.7%	155,970	180,145	54.3%	185,355	365,500	0.127
2019	2,890,265	0.120	346,195	39.6%	136,966	135,994	60.4%	209,229	345,223	0.119
2020	3,043,894	0.120	366,328	30.1%	110,214	63,364	69.9%	256,115	319,479	0.105
2021	3,996,879	0.121	482,702	11.0%	53,002	34,622	89.0%	429,700	464,322	0.116
Total	29,493,265		3,437,305		1,566,138	1,520,280		1,871,167	3,391,448	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VIII, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VIII, Exhibit III, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,195,239	0.232	277,520	71.4%	198,083	218,507	28.6%	79,437	297,944	0.249
2013	3,027,785	0.106	321,046	69.0%	221,401	218,398	31.0%	99,645	318,043	0.105
2014	3,301,534	0.090	296,320	67.0%	198,397	194,195	33.0%	97,923	292,117	0.088
2015	3,276,364	0.077	252,913	66.0%	166,832	177,471	34.0%	86,081	263,551	0.080
2016	3,084,781	0.137	422,307	62.8%	265,306	255,235	37.2%	157,000	412,235	0.134
2017	2,805,527	0.118	330,650	61.3%	202,658	191,124	38.7%	127,992	319,116	0.114
2018	2,870,997	0.119	341,325	59.5%	203,108	236,982	40.5%	138,217	375,199	0.131
2019	2,890,265	0.120	346,195	56.7%	196,196	226,470	43.3%	149,999	376,469	0.130
2020	3,043,894	0.120	366,328	55.0%	201,559	80,448	45.0%	164,769	245,218	0.081
2021	3,996,879	0.121	482,702	46.4%	224,126	123,063	53.6%	258,576	381,638	0.095
Total	29,493,265		3,437,305		2,077,666	1,921,892		1,359,639	3,281,531	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section VIII, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section VIII, Exhibit III, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited <u>Ultimate Loss</u> Paid	Loss Development Indicated Reported	Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	1,195,239	1.305	248,905	306,135	277,520	1.305	1.010	365,900	0.235	0.120	0.225	0.232
2013	3,027,785	1.267	325,401	316,692	321,046	1.267	1.013	412,044	0.107	0.119	0.109	0.106
2014	3,301,534	1.230	302,596	290,043	296,320	1.230	1.023	372,793	0.092	0.118	0.091	0.090
2015	3,276,364	1.194	236,785	269,041	252,913	1.194	1.033	311,986	0.080	0.117	0.075	0.077
2016	3,084,781	1.159	438,338	406,275	422,307	1.159	1.031	504,933	0.141	0.117	0.119	0.137
2017	2,805,527	1.126	349,175	311,832	330,504	1.126	1.025	381,464	0.121	0.118	0.119	0.118
2018	2,870,997	1.093	394,230	398,250	396,240	1.093	1.017	440,166	0.140	0.119	0.120	0.119
2019	2,890,265	1.061	343,738	399,614	371,676	1.061	1.009	397,867	0.130	0.120	0.121	0.120
2020	3,043,894	1.030	210,610	146,213	178,412	1.030	1.004	184,545	0.059	0.120	0.121	0.120
2021	3,996,879	1.000	315,309	265,041	290,175	1.000	1.001	290,391	0.073	0.121		0.121

3,165,087 3,109,135

All Per Wtd Avg 0.121
Last 5 Wtd Avg 0.121
Last 4 Wtd Avg 0.133
Last 3 Wtd Avg 0.130

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Selected (14) 0.121

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section VIII, Exhibit III, Sheet 9, Column (6)
- (5) From Section VIII, Exhibit III, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		61,854	1.027	63,517	
1992	360.0		45,730	1.028	47,031	
1993	348.0		56,425	1.030	58,142	
1994	336.0		10,034	1.033	10,364	
1995	324.0		33,752	1.036	34,967	
1996	312.0		29,298	1.040	30,466	
1997	300.0		19,608	1.045	20,485	
1998	288.0		11,268	1.051	11,840	
1999	276.0		35,854	1.059	37,952	
2000	264.0		81,539	1.068	87,101	
2001	252.0		60,391	1.080	65,249	
2002	240.0		223,779	1.096	245,251	
2003	228.0		48,815	1.116	54,460	
2004	216.0		58,907	1.141	67,197	
2005	204.0		56,861	1.175	66,809	
2006	192.0		139,902	1.211	169,474	
2007	180.0		93,332	1.256	117,243	
2008	168.0		277,877	1.296	360,241	
2009	156.0		120,010	1.351	162,108	
2010	144.0		262,273	1.412	370,217	
2011	132.0		240,745	1.455	350,364	
2012	120.0	1,195,239	166,048	1.499	248,905	0.208
2013	108.0	3,027,785	207,643	1.567	325,401	0.107
2014	96.0	3,301,534	184,599	1.639	302,596	0.092
2015	84.0	3,276,364	136,274	1.738	236,785	0.072
2016	72.0	3,084,781	236,876	1.850	438,338	0.142
2017	60.0	2,805,527	174,715	1.999	349,175	0.124
2018	48.0	2,870,997	180,145	2.188	394,230	0.137
2019	36.0	2,890,265	135,994	2.528	343,738	0.119
2020	24.0	3,043,894	63,364	3.324	210,610	0.069
2021	12.0	3,996,879	34,622	9.107	315,309	0.079
Total		29,493,265	3,488,533		5,595,568	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit III, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		64,504	1.008	64,994	
1992	360.0		45,730	1.009	46,140	
1993	348.0		56,425	1.011	57,028	
1994	336.0		10,034	1.013	10,163	
1995	324.0		55,390	1.016	56,249	
1996	312.0		29,298	1.019	29,851	
1997	300.0		19,608	1.023	20,061	
1998	288.0		11,268	1.028	11,588	
1999	276.0		36,854	1.035	38,147	
2000	264.0		97,527	1.044	101,770	
2001	252.0		60,391	1.054	63,659	
2002	240.0		263,066	1.068	280,830	
2003	228.0		48,815	1.085	52,941	
2004	216.0		87,648	1.106	96,954	
2005	204.0		56,861	1.134	64,470	
2006	192.0		142,152	1.174	166,816	
2007	180.0		104,728	1.191	124,742	
2008	168.0		379,211	1.233	467,491	
2009	156.0		134,373	1.276	171,453	
2010	144.0		274,361	1.314	360,573	
2011	132.0		293,926	1.354	397,874	
2012	120.0	1,195,239	218,507	1.401	306,135	0.256
2013	108.0	3,027,785	218,398	1.450	316,692	0.105
2014	96.0	3,301,534	194,195	1.494	290,043	0.088
2015	84.0	3,276,364	177,471	1.516	269,041	0.082
2016	72.0	3,084,781	255,235	1.592	406,275	0.132
2017	60.0	2,805,527	191,124	1.632	311,832	0.111
2018	48.0	2,870,997	236,982	1.681	398,250	0.139
2019	36.0	2,890,265	226,470	1.765	399,614	0.138
2020	24.0	3,043,894	80,448	1.817	146,213	0.048
2021	12.0	3,996,879	123,063	2.154	265,041	0.066
Total		29,493,265	4,194,062		5,792,931	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit III, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		61,854	64,504	2,650	1.027	1.008	1.404	65,575	
1992	360.0		45,730	45,730	0	1.028	1.009	1.473	45,730	
1993	348.0		56,425	56,425	0	1.030	1.011	1.557	56,425	
1994	336.0		10,034	10,034	0	1.033	1.013	1.660	10,034	
1995	324.0		33,752	55,390	21,638	1.036	1.016	1.785	72,368	
1996	312.0		29,298	29,298	0	1.040	1.019	1.936	29,298	
1997	300.0		19,608	19,608	0	1.045	1.023	2.117	19,608	
1998	288.0		11,268	11,268	0	1.051	1.028	2.333	11,268	
1999	276.0		35,854	36,854	1,000	1.059	1.035	2.586	38,440	
2000	264.0		81,539	97,527	15,988	1.068	1.044	2.881	127,603	
2001	252.0		60,391	60,391	0	1.080	1.054	3.220	60,391	
2002	240.0		223,779	263,066	39,287	1.096	1.068	3.604	365,361	
2003	228.0		48,815	48,815	0	1.116	1.085	4.032	48,815	
2004	216.0		58,907	87,648	28,742	1.141	1.106	4.504	188,353	
2005	204.0		56,861	56,861	0	1.175	1.134	4.823	56,861	
2006	192.0		139,902	142,152	2,250	1.211	1.174	6.550	154,639	
2007	180.0		93,332	104,728	11,396	1.256	1.191	4.688	146,760	
2008	168.0		277,877	379,211	101,334	1.296	1.233	5.745	860,056	
2009	156.0		120,010	134,373	14,363	1.351	1.276	5.981	205,908	
2010	144.0		262,273	274,361	12,089	1.412	1.314	5.556	329,442	
2011	132.0		240,745	293,926	53,182	1.455	1.354	6.062	563,120	
2012	120.0	1,195,239	166,048	218,507	52,459	1.499	1.401	7.136	540,416	0.452
2013	108.0	3,027,785	207,643	218,398	10,755	1.567	1.450	7.026	283,205	0.094
2014	96.0	3,301,534	184,599	194,195	9,596	1.639	1.494	6.555	247,501	0.075
2015	84.0	3,276,364	136,274	177,471	41,196	1.738	1.516	5.046	344,149	0.105
2016	72.0	3,084,781	236,876	255,235	18,359	1.850	1.592	5.233	332,939	0.108
2017	60.0	2,805,527	174,715	191,124	16,409	1.999	1.632	4.439	247,564	0.088
2018	48.0	2,870,997	180,145	236,982	56,836	2.188	1.681	3.932	403,637	0.141
2019	36.0	2,890,265	135,994	226,470	90,476	2.528	1.765	3.532	455,598	0.158
2020	24.0	3,043,894	63,364	80,448	17,084	3.324	1.817	2.804	111,265	0.037
2021	12.0	3,996,879	34,622	123,063	88,441	9.107	2.154	2.511	256,700	0.064
Total		29,493,265	3,488,533	4,194,062					6,679,030	0.226

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section VIII, Exhibit III, Sheet 14
- (8) From Section VIII, Exhibit III, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate	Selected Ultimate Claim Counts	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		328		64		198					0	
1992		180		73		256					0	
1993		204	Include	84		279					0	
1994		47	Include	96		217					0	
1995		209	Include	110		269					0	
1996		125	Include	126		238					0	
1997		81	Include	145		248					0	
1998		45	Include	166		256					0	
1999		163	Include	190		234					0	
2000		409	Include	218		249					0	
2001		232	Include	250		274					0	
2002		880	Include	286		319					0	
2003		189	Include	328		280					0	
2004		341	Include	376		284					0	
2005		235	Include	431		274					0	
2006		598	Include	494		279					0	
2007		405	Include	566		308					0	
2008		1,635	Include	648		286					0	
2009		573	Include	743		299					0	
2010		1,283	Include	851		281					0	
2011		1,513	Include	976		263					0	
2012	1,195,239	1,113	Include	1,118	1,009	275	1.010	1.486	1,515	1,515	277,520	0.232
2013	3,027,785	1,342	Include	1,281	1,360	236	1.013	1.422	1,960	1,960	321,046	0.106
2014	3,301,534	1,295	Include	1,468	1,323	224	1.023	1.361	1,842	1,842	296,320	0.090
2015	3,276,364	1,423	Include	1,683	1,338	189	1.033	1.302	1,800	1,800	252,913	0.077
2016	3,084,781	1,935	Include	1,928	2,011	210	1.031	1.246	2,585	2,585	422,307	0.137
2017	2,805,527	1,583	Include	2,210	1,678	197	1.025	1.193	2,052	2,000	322,183	0.115
2018	2,870,997	2,213	Include	2,532	2,201	180	1.017	1.141	2,554	2,000	310,318	0.108
2019	2,890,265	2,891	Include	2,902	2,689	138	1.009	1.092	2,963	2,000	250,914	0.087
2020	3,043,894	1,694	Exclude	3,325	2,067	86	1.004	1.045	2,169	2,000	164,502	0.054
2021	3,996,879	2,582	Exclude	3,810	2,827	103	1.001	1.000	2,829	2,000	205,166	0.051
			Implied Trend	14.6%	36.8%			All Per Wtd Avg	2,019			
								Last 5 Wtd Avg	2,070			
								Last 4 Wtd Avg	2,133			
Total	29,493,265					7,429		Last 3 Wtd Avg	2,258		2,823,188	
								Selected	2,000			

Footnotes:

Reported Exponential Regression	
Constant	8.382
X Coefficient	(0.136)
R Squared	0.798

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section VIII, Exhibit III, Sheet 10, Column (6) / Section VIII, Exhibit III, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section VIII, Exhibit III, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		198	1.000	198	198	
1992	360.0		256	1.000	256	256	
1993	348.0		279	1.000	279	279	
1994	336.0		217	1.000	217	217	
1995	324.0		269	1.000	269	269	
1996	312.0		238	1.000	238	238	
1997	300.0		248	1.000	248	248	
1998	288.0		256	1.000	256	256	
1999	276.0		234	1.000	234	234	
2000	264.0		249	1.000	249	249	
2001	252.0		274	1.000	274	274	
2002	240.0		319	1.000	319	319	
2003	228.0		280	1.000	280	280	
2004	216.0		284	1.000	284	284	
2005	204.0		274	1.000	274	274	
2006	192.0		279	1.000	279	279	
2007	180.0		308	1.000	308	308	
2008	168.0		286	1.000	286	286	
2009	156.0		299	1.000	299	299	
2010	144.0		281	1.000	281	281	
2011	132.0		263	1.000	263	263	
2012	120.0	1,195,239	275	1.000	275	275	1.76%
2013	108.0	3,027,785	236	1.000	236	236	0.62%
2014	96.0	3,301,534	224	1.000	224	224	0.55%
2015	84.0	3,276,364	189	1.000	189	189	0.48%
2016	72.0	3,084,781	210	1.000	210	210	0.59%
2017	60.0	2,805,527	197	1.000	197	197	0.62%
2018	48.0	2,870,997	180	1.000	180	180	0.57%
2019	36.0	2,890,265	138	1.002	138	138	0.45%
2020	24.0	3,043,894	86	1.004	86	86	0.28%
2021	12.0	3,996,879	95	1.046	99	103	0.26%
Total		29,493,265	7,421		7,426	7,429	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section VIII, Exhibit III, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section VIII, Exhibit III, Sheet 8 Col (3)

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss

Accident Year	Months of Development																																As of 6/30/2022				
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336	348	360	372						
1991																																					
1992																																					
1993																																					
1994																																					
1995																																					
1996																																					
1997																																					
1998																																					
1999																																					
2000																																					
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010																																					
2011																																					
2012																																					
2013																																					
2014																																					
2015																																					
2016																																					
2017																																					
2018																																					
2019																																					
2020																																					
2021																																					

Accident Year	Age-to-Age Development Factors																																				
	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - 132	132 - 144	144 - 156	156 - 168	168 - 180	180 - 192	192 - 204	204 - 216	216 - 228	228 - 240	240 - 252	252 - 264	264 - 276	276 - 288	288 - 300	300 - 312	312 - 324	324 - 336	336 - 348	348 - 360	360 - 372	372 - 372 - Ult						
1991																																					
1992																																					
1993																																					
1994																																					
1995																																					
1996																																					
1997																																					
1998																																					
1999																																					
2000																																					
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010																																					
2011																																					
2012																																					
2013																																					
2014																																					
2015																																					
2016																																					
2017																																					
2018																																					
2019																																					
2020																																					
2021																																					

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

All Per Wtd Avg	2.049	1.283	1.139	1.055	1.058	1.044	1.030	1.025	1.032	1.028	1.042	1.026	1.035	1.005	1.005	1.007	1.014	1.047	1.005	1.003	1.002	1.026	1.079	1.007	1.014	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
All Per Avg	2.039	1.301	1.136	1.055	1.051	1.046	1.029	1.027	1.035	1.032	1.038	1.020	1.019	1.004	1.006	1.004	1.007	1.021	1.006	1.003	1.002	1.027	1.060	1.005	1.010	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Prior Selected																																					
Age-to-Age	2.675	1.315	1.155	1.090	1.080	1.065	1.060	1.046	1.043	1.037	1.036	1.045	1.040	1.033	1.041	1.029	1.025	1.017	1.014	1.011	1.009	1.007	1.006	1.004	1.004	1.0											

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 18

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																											As of 6/30/2022																											
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324		336	348	360	372																							
1991																																			95.79%	95.79%	95.90%	95.90%	95.89%	95.89%		1													
1992																																				100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		100.00%												
1993																									87.19%															100.00%	100.00%		100.00%												
1994																																										100.00%	100.00%		100.00%										
1995																																											60.94%	60.94%		60.94%									
1996																																												100.00%	100.00%		100.00%								
1997																																												100.00%	100.00%		100.00%								
1998																																													100.00%	100.00%		100.00%							
1999																																													97.29%	97.29%		97.29%							
2000																																													83.61%	83.61%		83.61%							
2001																																													100.00%	100.00%		100.00%							
2002																																													85.07%	85.07%		85.07%							
2003																																														100.00%	100.00%		100.00%						
2004																																															100.00%	100.00%		100.00%					
2005																																															100.00%	100.00%		100.00%					
2006																																															98.42%	98.42%		98.42%					
2007																																															100.00%	100.00%		100.00%					
2008																																															73.28%	73.28%		73.28%					
2009																																															89.31%	89.31%		89.31%					
2010																																															95.59%	95.59%		95.59%					
2011																																																81.91%	81.91%		81.91%				
2012																																																75.99%	75.99%		75.99%				
2013																																																	95.08%	95.08%		95.08%			
2014																																																	95.06%	95.06%		95.06%			
2015																																																	76.79%	76.79%		76.79%			
2016																																																	92.81%	92.81%		92.81%			
2017																																																	91.41%	91.41%		91.41%			
2018																																																			76.02%	76.02%		76.02%	
2019																																																		60.05%	60.05%		60.05%		
2020																																																			78.76%	78.76%		78.76%	
2021																																																				28.13%	28.13%		28.13%

Age-to-Limit

Paid	9.107	3.324	2.528	2.188	1.999	1.850	1.738	1.639	1.567	1.499	1.455	1.412	1.351	1.296	1.256	1.211	1.175	1.141	1.116	1.085	1.068	1.054	1.044	1.035	1.028	1.023	1.019	1.016	1.013	1.011	1.009	1.008
Reported	2.154	1.817	1.765	1.681	1.632	1.592	1.516	1.494	1.450	1.401	1.354	1.314	1.276	1.233	1.191	1.174	1.134	1.106	1.085	1.068	1.054	1.044	1.035	1.028	1.023	1.019	1.016	1.013	1.011	1.009	1.008	
Implied Ratio	23.65%	54.68%	69.81%	76.79%	81.64%	86.02%	87.25%	91.12%	92.53%	93.46%	93.01%	93.10%	94.46%	95.09%	94.82%	96.87%	96.50%	96.97%	97.21%	97.41%	97.56%	97.69%	97.79%	97.87%	97.93%	97.98%	98.02%	98.06%	98.08%	98.10%	98.12%	

**STATE OF CONNECTICUT
GROUP 8 - BOARD OF REGENTS OF HIGHER EDUCATION
OTHER THAN MEDICAL & INDEMNITY**

Section VIII
Exhibit III
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	61,854	61,854	0	64,504	64,504	0
1992	0	0	0	45,730	45,730	0	45,730	45,730	0
1993	0	0	0	56,425	56,425	0	67,352	56,425	(10,927)
1994	0	0	0	10,034	10,034	0	10,034	10,034	0
1995	0	0	0	33,579	33,752	173	55,191	55,390	199
1996	0	0	0	29,298	29,298	0	29,298	29,298	0
1997	0	0	0	19,573	19,608	35	19,573	19,608	35
1998	0	0	0	11,268	11,268	0	11,268	11,268	0
1999	0	0	0	35,777	35,854	77	43,062	36,854	(6,208)
2000	0	0	0	81,500	81,539	39	97,527	97,527	0
2001	0	0	0	60,391	60,391	0	61,390	60,391	(1,000)
2002	0	0	0	222,635	223,779	1,144	267,670	263,066	(4,604)
2003	0	0	0	48,815	48,815	0	48,815	48,815	0
2004	0	0	0	58,704	58,907	202	87,648	87,648	0
2005	0	0	0	56,861	56,861	0	56,861	56,861	0
2006	0	0	0	139,529	139,902	373	139,628	142,152	2,524
2007	0	0	0	93,332	93,332	0	104,728	104,728	0
2008	0	0	0	258,439	277,877	19,439	355,131	379,211	24,080
2009	0	0	0	117,156	120,010	2,854	118,502	134,373	15,872
2010	0	0	0	245,772	262,273	16,501	262,186	274,361	12,175
2011	0	0	0	239,697	240,745	1,047	296,842	293,926	(2,916)
2012	1,195,239	1,195,239	0	161,558	166,048	4,490	201,047	218,507	17,460
2013	3,027,785	3,027,785	0	204,415	207,643	3,228	223,763	218,398	(5,365)
2014	3,301,534	3,301,534	0	179,090	184,599	5,509	194,802	194,195	(607)
2015	3,276,364	3,276,364	0	133,476	136,274	2,798	154,895	177,471	22,575
2016	3,084,781	3,084,781	0	208,757	236,876	28,118	235,790	255,235	19,445
2017	2,805,527	2,805,527	0	164,879	174,715	9,836	200,274	191,124	(9,149)
2018	2,870,997	2,870,997	0	162,679	180,145	17,466	207,141	236,982	29,841
2019	2,890,265	2,890,265	0	121,197	135,994	14,796	246,765	226,470	(20,295)
2020	3,043,894	3,043,894	0	35,960	63,364	27,405	96,199	80,448	(15,750)
2021		3,996,879			34,622			123,063	
Total	25,496,386	29,493,265	0	3,298,380	3,488,533	155,532	4,003,614	4,194,062	67,386

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

Section IX
Exhibit I
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		609,399	609,399	609,399	620,966	0	11,568	0	0	11,568
1992		508,448	508,448	508,448	518,190	0	9,742	0	0	9,742
1993		388,552	388,552	388,552	396,084	0	7,532	0	0	7,532
1994		2,070,402	2,070,403	2,070,403	2,090,760	1	20,358	1	0	20,357
1995		839,346	849,346	860,285	866,344	20,940	26,999	10,000	10,940	16,999
1996		1,492,307	1,610,445	1,626,913	1,643,381	134,606	151,074	118,139	16,468	32,935
1997		2,056,751	2,638,648	2,666,351	2,694,054	609,600	637,303	581,898	27,703	55,405
1998		1,615,952	1,615,953	1,633,471	1,650,989	17,519	35,037	1	17,518	35,036
1999		2,150,364	2,249,425	2,274,772	2,300,119	124,407	149,755	99,060	25,347	50,694
2000		3,218,711	3,296,617	3,350,234	3,374,439	131,523	155,728	77,906	53,617	77,822
2001		4,074,450	4,108,443	4,210,931	4,351,470	136,481	277,020	33,992	102,489	243,027
2002		2,890,852	3,229,987	3,328,751	3,341,525	437,898	450,672	339,134	98,764	111,538
2003		1,913,942	1,937,750	1,993,405	2,078,342	79,463	164,399	23,807	55,656	140,592
2004		2,303,756	2,375,748	2,494,684	2,542,677	190,928	238,921	71,991	118,937	166,929
2005		3,221,398	3,606,741	3,669,227	3,736,081	447,829	514,683	385,344	62,486	129,340
2006		2,996,971	3,006,976	3,066,892	3,123,604	69,921	126,633	10,004	59,917	116,629
2007		2,235,955	2,432,450	2,485,939	2,539,429	249,984	303,473	196,494	53,490	106,979
2008		1,927,466	2,106,044	2,164,448	2,222,853	236,983	295,387	178,578	58,405	116,809
2009		3,270,947	3,514,946	3,664,360	3,813,775	393,414	542,829	243,999	149,415	298,829
2010		1,674,600	1,921,952	2,033,888	2,145,825	359,288	471,225	247,352	111,937	223,873
2011		2,644,598	2,655,597	3,065,125	3,159,069	420,528	514,472	10,999	409,528	503,472
2012	3,429,597	3,706,605	4,114,108	4,738,115	4,873,062	1,031,509	1,166,456	407,502	624,007	758,954
2013	3,578,970	2,759,097	2,926,345	3,658,178	3,698,178	899,081	939,081	167,248	731,833	771,833
2014	3,766,736	2,543,533	2,815,198	3,604,499	3,754,499	1,060,966	1,210,966	271,664	789,302	939,302
2015	3,871,472	2,716,168	2,828,754	3,774,285	3,952,170	1,058,117	1,236,003	112,586	945,531	1,123,417
2016	3,623,431	2,992,374	3,506,470	4,829,042	4,967,823	1,836,667	1,975,449	514,096	1,322,571	1,461,353
2017	3,409,383	2,605,591	3,065,232	4,364,358	4,527,047	1,758,767	1,921,457	459,641	1,299,126	1,461,815
2018	3,576,187	2,736,438	3,249,762	4,794,611	5,176,833	2,058,172	2,440,394	513,323	1,544,849	1,927,071
2019	3,664,043	1,466,714	2,291,382	4,058,916	4,458,916	2,592,202	2,992,202	824,668	1,767,534	2,167,534
2020	3,705,023	694,927	1,393,674	3,470,842	3,916,660	2,775,915	3,221,733	698,747	2,077,168	2,522,985
2021	3,884,817	425,009	1,264,800	4,237,028	4,777,366	3,812,019	4,352,358	839,791	2,972,228	3,512,566
Total	36,509,660	66,751,622	74,189,590	89,696,352	93,312,530	22,944,730	26,560,908	7,437,967	15,506,763	19,122,941

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit I, Sheet 2, Column (15)
- (6) From Section IX, Exhibit I, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates		
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High	
												(13)	(14)	(15)	(16)	(17)	(18)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
1991		609,399	609,399	0	643,930	620,966	609,399	0				0	609,399	621,202	609,399	620,966		
1992		508,448	508,448	0	537,871	518,190	508,448	0				0	508,448	518,454	508,448	518,190		
1993		388,552	388,552	0	411,623	396,084	388,552	0				0	388,552	396,351	388,552	396,084		
1994		2,070,402	2,070,403	1	2,197,240	2,111,116	2,070,403	0				0	2,069,897	2,091,177	2,070,403	2,090,760		
1995		839,346	849,346	10,000	892,749	866,344	854,227	0				0	858,337	867,329	860,285	866,344		
1996		1,492,307	1,610,445	118,139	1,591,673	1,643,381	1,666,302	0				0	1,628,110	1,645,776	1,626,913	1,643,381		
1997		2,056,751	2,638,648	581,898	2,201,337	2,694,054	2,903,907	0				0	2,668,855	2,699,061	2,666,351	2,694,054		
1998		1,615,952	1,615,953	1	1,737,079	1,650,989	1,615,953	0				0	1,635,420	1,654,886	1,633,471	1,650,989		
1999		2,150,364	2,249,425	99,060	2,327,101	2,300,119	2,289,925	0				0	2,278,209	2,306,993	2,274,772	2,300,119		
2000		3,218,711	3,296,617	77,906	3,514,448	3,374,439	3,326,029	0				0	3,356,105	3,387,174	3,350,234	3,374,439		
2001		4,074,450	4,108,443	33,992	4,492,008	4,210,931	4,120,500	0				0	3,851,873	3,973,333	4,210,931	4,351,470		
2002		2,890,852	3,229,987	339,134	3,229,205	3,315,976	3,341,525	0				0	3,352,773	3,369,718	3,328,751	3,341,525		
2003		1,913,942	1,937,750	23,807	2,163,278	1,993,405	1,945,360	0				0	1,998,039	2,088,670	1,993,405	2,078,342		
2004		2,303,756	2,375,748	71,991	2,635,121	2,450,232	2,398,699	0				0	2,452,937	2,530,550	2,494,684	2,542,677		
2005		3,221,398	3,606,741	385,344	3,743,710	3,731,713	3,728,453	0				0	3,683,692	3,768,141	3,669,227	3,736,081		
2006		2,996,971	3,006,976	10,004	3,542,104	3,123,604	3,010,180	0				0	3,123,433	3,198,002	3,066,892	3,123,604		
2007		2,235,955	2,432,450	196,494	2,692,874	2,539,429	2,497,348	0				0	2,368,028	2,442,341	2,485,939	2,539,429		
2008		1,927,466	2,106,044	178,578	2,363,128	2,222,853	2,177,239	0				0	1,971,693	2,054,993	2,164,448	2,222,853		
2009		3,270,947	3,514,946	243,999	4,102,511	3,813,775	3,668,705	0				0	3,490,524	3,684,376	3,664,360	3,813,775		
2010		1,674,600	1,921,952	247,352	2,148,637	2,145,825	2,143,859	0				0	2,033,289	2,177,124	2,033,888	2,145,825		
2011		2,644,598	2,655,597	10,999	3,474,654	3,053,874	2,668,821	0				0	3,116,343	3,258,982	3,065,125	3,159,069		
2012	3,429,597	3,706,605	4,114,108	407,502	4,991,742	4,873,062	4,738,115	4,932,402	4,976,465	4,882,303	4,932,402	4,584,467	4,748,801	4,738,115	4,873,062	1,382	1,421	
2013	3,578,970	2,759,097	2,926,345	167,248	3,834,621	3,584,035	3,242,838	3,709,328	3,799,479	3,607,027	3,709,328	3,753,425	3,801,111	3,658,178	3,698,178	1,022	1,033	
2014	3,766,736	2,543,533	2,815,198	271,664	3,672,895	3,596,168	3,468,408	3,634,531	3,661,098	3,604,499	3,634,531	3,680,327	3,870,724	3,604,499	3,754,499	0,957	0,997	
2015	3,871,472	2,716,168	2,828,754	112,586	4,130,056	3,774,285	3,135,924	3,952,170	4,069,158	3,818,848	3,952,170	3,799,033	4,024,505	3,774,285	3,952,170	0,975	1,021	
2016	3,623,431	2,992,374	3,506,470	514,096	4,813,943	4,893,746	5,041,901	4,853,844	4,829,042	4,882,435	4,853,844	4,855,340	5,047,423	4,829,042	4,967,823	1,333	1,371	
2017	3,409,383	2,065,591	3,065,232	459,641	4,527,047	4,474,724	4,388,054	4,124,343	4,356,124	4,364,358	4,113,911	4,483,911	4,763,428	4,364,358	4,527,047	1,280	1,328	
2018	3,576,187	2,736,438	3,249,762	513,323	5,324,913	5,028,753	4,621,922	4,366,893	4,859,213	4,794,611	5,718,587	5,070,674	5,533,689	4,794,611	5,176,833	1,341	1,448	
2019	3,664,043	1,466,714	2,291,382	824,668	3,453,486	3,793,936	4,113,394	4,505,869	4,058,916	4,075,891	4,118,942	4,334,661	4,912,287	4,058,916	4,458,916	1,108	1,217	
2020	3,705,023	694,927	1,393,674	698,747	2,372,571	2,561,396	2,661,768	4,556,264	3,916,660	3,470,842	2,625,620	3,777,382	4,585,805	3,470,842	3,916,660	0,937	1,057	
2021	3,884,817	425,009	1,264,800	839,791	3,366,401	3,347,340	3,341,390	4,777,366	4,599,232	4,237,028	3,400,482			4,237,028	4,777,366	1,091	1,230	
Total	36,509,660	66,751,622	74,189,590	7,437,967	91,129,958	88,704,746	86,687,547	43,413,011	43,125,387	41,737,842	41,059,818	85,783,174	90,022,406	89,696,352	93,312,530			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section IX, Exhibit I, Sheet 9, Column (6)
- (7) From Section IX, Exhibit I, Sheet 10, Column (6)
- (8) From Section IX, Exhibit I, Sheet 11, Column (10)
- (9) From Section IX, Exhibit I, Sheet 6, Column (4)
- (10) From Section IX, Exhibit I, Sheet 6, Column (10)
- (11) From Section IX, Exhibit I, Sheet 7, Column (10)
- (12) From Section IX, Exhibit I, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

Section IX
Exhibit I
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low (2)	High (3)	Low (4)	High (5)	Low (6)	High (7)		
1991	609,399	621,202	609,399	620,966	0	(235)	609,399	609,399
1992	508,448	518,454	508,448	518,190	0	(264)	508,448	508,448
1993	388,552	396,351	388,552	396,084	0	(267)	388,552	388,552
1994	2,069,897	2,091,177	2,070,403	2,090,760	506	(417)	2,070,402	2,070,403
1995	858,337	867,329	860,285	866,344	1,948	(984)	839,346	849,346
1996	1,628,110	1,645,776	1,626,913	1,643,381	(1,197)	(2,395)	1,492,307	1,610,445
1997	2,668,855	2,699,061	2,666,351	2,694,054	(2,504)	(5,007)	2,056,751	2,638,648
1998	1,635,420	1,654,886	1,633,471	1,650,989	(1,949)	(3,897)	1,615,952	1,615,953
1999	2,278,209	2,306,993	2,274,772	2,300,119	(3,437)	(6,874)	2,150,364	2,249,425
2000	3,356,105	3,387,174	3,350,234	3,374,439	(5,870)	(12,734)	3,218,711	3,296,617
2001	3,851,873	3,973,333	4,210,931	4,351,470	359,058	378,137	4,074,450	4,108,443
2002	3,352,773	3,369,718	3,328,751	3,341,525	(24,022)	(28,193)	2,890,852	3,229,987
2003	1,998,039	2,088,670	1,993,405	2,078,342	(4,634)	(10,328)	1,913,942	1,937,750
2004	2,452,937	2,530,550	2,494,684	2,542,677	41,748	12,127	2,303,756	2,375,748
2005	3,683,692	3,768,141	3,669,227	3,736,081	(14,464)	(32,060)	3,221,398	3,606,741
2006	3,123,433	3,198,002	3,066,892	3,123,604	(56,541)	(74,398)	2,996,971	3,006,976
2007	2,368,028	2,442,341	2,485,939	2,539,429	117,912	97,088	2,235,955	2,432,450
2008	1,971,693	2,054,993	2,164,448	2,222,853	192,755	167,860	1,927,466	2,106,044
2009	3,490,524	3,684,376	3,664,360	3,813,775	173,836	129,399	3,270,947	3,514,946
2010	2,033,289	2,177,124	2,033,888	2,145,825	599	(31,299)	1,674,600	1,921,952
2011	3,116,343	3,258,982	3,065,125	3,159,069	(51,218)	(99,913)	2,644,598	2,655,597
2012	4,584,467	4,748,801	4,738,115	4,873,062	153,648	124,261	3,706,605	4,114,108
2013	3,753,425	3,801,111	3,658,178	3,698,178	(95,247)	(102,934)	2,759,097	2,926,345
2014	3,680,327	3,870,724	3,604,499	3,754,499	(75,828)	(116,224)	2,543,533	2,815,198
2015	3,799,033	4,024,505	3,774,285	3,952,170	(24,749)	(72,335)	2,716,168	2,828,754
2016	4,855,340	5,047,423	4,829,042	4,967,823	(26,298)	(79,599)	2,992,374	3,506,470
2017	4,483,911	4,763,428	4,364,358	4,527,047	(119,554)	(236,381)	2,605,591	3,065,232
2018	5,070,674	5,533,689	4,794,611	5,176,833	(276,063)	(356,856)	2,736,438	3,249,762
2019	4,334,661	4,912,287	4,058,916	4,458,916	(275,745)	(453,371)	1,466,714	2,291,382
2020	3,777,382	4,585,805	3,470,842	3,916,660	(306,540)	(669,146)	694,927	1,393,674
2021	0	0	4,237,028	4,777,366	4,237,028	4,777,366	425,009	1,264,800
Total	85,783,174	90,022,406	89,696,352	93,312,530	3,913,178	3,290,124	66,751,622	74,189,590
Total Excluding Latest	85,783,174	90,022,406	85,459,325	88,535,164	(323,850)	(1,487,242)	66,326,614	72,924,790

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section IX, Exhibit I, Sheet 2, Column (15)
- (5) From Section IX, Exhibit I, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid LDF	Projected Paid LDF	Method 1	Method 1	Actual Paid Loss	Actual - Expected		
	Ultimate Loss	Ultimate Loss	Paid Loss	Paid Loss			Low Expected Paid Emergence Loss	High Expected Paid Emergence Loss		Method 1	Method 1	
(1)	@ 06/30/2021	@ 06/30/2021	@ 06/30/2021	@ 06/30/2022	@ 06/30/2021	@ 06/30/2022	@ 06/30/2022	@ 06/30/2022	@ 06/30/2022	(10)	Low Paid	High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1991	609,399	621,202	609,399	609,399	1.059	1.053	0	1,150	0	0	(1,150)	
1992	508,448	518,454	508,448	508,448	1.061	1.059	0	323	0	0	(323)	
1993	388,552	396,351	388,552	388,552	1.064	1.061	0	302	0	0	(302)	
1994	2,069,897	2,091,177	2,069,896	2,070,402	1.067	1.064	0	980	506	506	(474)	
1995	858,337	867,329	839,346	839,346	1.071	1.067	1,030	1,518	0	(1,030)	(1,518)	
1996	1,628,110	1,645,776	1,458,381	1,492,307	1.076	1.071	10,734	11,852	33,926	23,191	22,074	
1997	2,668,855	2,699,061	2,039,496	2,056,751	1.083	1.076	45,878	48,080	17,255	(28,623)	(30,825)	
1998	1,635,420	1,654,886	1,615,952	1,615,952	1.091	1.083	1,575	3,150	0	(1,575)	(3,150)	
1999	2,278,209	2,306,993	2,136,040	2,150,364	1.100	1.091	11,905	14,315	14,324	2,419	9	
2000	3,356,105	3,387,174	3,218,711	3,218,711	1.111	1.100	12,737	15,618	0	(12,737)	(15,618)	
2001	3,851,873	3,973,333	3,649,040	4,074,450	1.122	1.111	16,457	26,311	425,410	408,954	399,099	
2002	3,352,773	3,369,718	2,846,685	2,890,852	1.135	1.122	42,207	43,621	44,167	1,959	546	
2003	1,998,039	2,088,670	1,897,707	1,913,942	1.148	1.135	8,114	15,443	16,236	8,122	793	
2004	2,452,937	2,530,550	2,237,592	2,303,756	1.166	1.148	19,504	26,534	66,164	46,660	39,630	
2005	3,683,692	3,768,141	3,196,415	3,221,398	1.187	1.166	47,006	55,153	24,983	(22,023)	(30,169)	
2006	3,123,433	3,198,002	2,996,971	2,996,971	1.209	1.187	11,489	18,263	0	(11,489)	(18,263)	
2007	2,368,028	2,442,341	2,227,623	2,235,955	1.232	1.209	11,493	17,576	8,332	(3,161)	(9,244)	
2008	1,971,693	2,054,993	1,781,400	1,927,466	1.256	1.232	14,150	20,344	146,066	131,916	125,722	
2009	3,490,524	3,684,376	3,192,036	3,270,947	1.284	1.256	24,139	39,817	78,911	54,772	39,094	
2010	2,033,289	2,177,124	1,655,332	1,674,600	1.319	1.284	31,982	44,154	19,268	(12,714)	(24,885)	
2011	3,116,343	3,258,982	2,644,598	2,644,598	1.352	1.319	33,499	43,628	0	(33,499)	(43,628)	
2012	4,584,467	4,748,801	3,623,755	3,706,605	1.405	1.352	92,562	108,395	82,850	(9,712)	(25,545)	
2013	3,753,425	3,801,111	2,601,761	2,759,097	1.461	1.405	99,933	104,070	157,336	57,403	53,265	
2014	3,680,327	3,870,724	2,504,167	2,543,533	1.546	1.461	125,006	145,242	39,366	(85,640)	(105,876)	
2015	3,799,033	4,024,505	2,591,447	2,716,168	1.640	1.546	115,098	136,588	124,720	9,622	(11,868)	
2016	4,855,340	5,047,423	2,625,528	2,992,374	1.776	1.640	238,461	259,002	366,846	128,385	107,844	
2017	4,483,911	4,763,428	2,401,113	2,605,591	2.007	1.776	268,877	304,961	204,478	(64,399)	(100,483)	
2018	5,070,674	5,533,689	2,363,302	2,736,438	2.428	2.007	398,006	466,073	373,136	(24,870)	(92,937)	
2019	4,334,661	4,912,287	1,078,653	1,466,714	3.546	2.428	588,374	692,754	388,061	(200,313)	(304,693)	
2020	3,777,382	4,585,805	259,248	694,927	8.049	3.546	633,898	779,559	435,679	(198,219)	(343,881)	
Total	85,783,174	90,022,406	63,258,593	66,326,614			2,904,116	3,444,776	3,068,021	163,905	(376,756)	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	609,399	621,202	609,399	609,399	1.019	1.017	0	1,170	0	0	(1,170)
1992	508,448	518,454	508,448	508,448	1.020	1.019	0	156	0	0	(156)
1993	388,552	396,351	388,552	388,552	1.020	1.020	0	149	0	0	(149)
1994	2,069,897	2,091,177	2,069,897	2,070,403	1.021	1.020	0	496	506	506	10
1995	858,337	867,329	849,346	849,346	1.021	1.021	255	509	0	(255)	(509)
1996	1,628,110	1,645,776	1,610,445	1,610,445	1.022	1.021	603	1,207	0	(603)	(1,207)
1997	2,668,855	2,699,061	2,638,648	2,638,648	1.023	1.022	1,236	2,472	0	(1,236)	(2,472)
1998	1,635,420	1,654,886	1,615,953	1,615,953	1.024	1.023	946	1,892	0	(946)	(1,892)
1999	2,278,209	2,306,993	2,249,425	2,249,425	1.026	1.024	1,647	3,293	0	(1,647)	(3,293)
2000	3,356,105	3,387,174	3,296,617	3,296,617	1.027	1.026	3,964	6,034	0	(3,964)	(6,034)
2001	3,851,873	3,973,333	3,740,334	4,108,443	1.030	1.027	8,559	17,880	368,109	359,550	350,229
2002	3,352,773	3,369,718	3,229,989	3,229,987	1.033	1.030	10,722	12,201	(2)	(10,724)	(12,204)
2003	1,998,039	2,088,670	1,927,749	1,937,750	1.036	1.033	6,897	15,790	10,001	3,104	(5,790)
2004	2,452,937	2,530,550	2,356,101	2,375,748	1.041	1.036	10,542	18,992	19,647	9,105	655
2005	3,683,692	3,768,141	3,599,242	3,606,741	1.047	1.041	10,071	20,142	7,499	(2,572)	(12,642)
2006	3,123,433	3,198,002	3,033,425	3,006,976	1.054	1.047	11,613	21,234	(26,449)	(38,062)	(47,683)
2007	2,368,028	2,442,341	2,293,714	2,432,450	1.065	1.054	11,469	22,937	138,735	127,267	115,798
2008	1,971,693	2,054,993	1,888,394	2,106,044	1.088	1.065	20,772	41,545	217,650	196,878	176,105
2009	3,490,524	3,684,376	3,296,672	3,514,946	1.118	1.088	44,505	89,010	218,274	173,769	129,264
2010	2,033,289	2,177,124	1,889,454	1,921,952	1.152	1.118	29,287	58,573	32,498	3,211	(26,075)
2011	3,116,343	3,258,982	2,657,045	2,655,597	1.187	1.152	73,756	96,661	(1,448)	(75,204)	(98,110)
2012	4,584,467	4,748,801	4,109,722	4,114,108	1.235	1.187	82,660	111,273	4,386	(78,274)	(106,887)
2013	3,753,425	3,801,111	2,927,831	2,926,345	1.292	1.235	129,922	137,426	(1,486)	(131,407)	(138,912)
2014	3,680,327	3,870,724	2,813,417	2,815,198	1.352	1.292	113,368	138,267	1,780	(111,588)	(136,486)
2015	3,799,033	4,024,505	2,686,849	2,828,754	1.414	1.352	123,595	148,651	141,905	18,310	(6,746)
2016	4,855,340	5,047,423	3,396,542	3,506,470	1.486	1.414	153,069	173,224	109,928	(43,141)	(63,296)
2017	4,483,911	4,763,428	3,023,995	3,065,232	1.575	1.486	152,283	181,440	41,237	(111,047)	(140,203)
2018	5,070,674	5,533,689	3,283,163	3,249,762	1.685	1.575	182,539	229,821	(33,402)	(215,940)	(263,223)
2019	4,334,661	4,912,287	2,426,740	2,291,382	1.871	1.685	240,989	313,948	(135,358)	(376,347)	(449,306)
2020	3,777,382	4,585,805	929,983	1,393,674	2.638	1.871	712,746	915,107	463,691	(249,055)	(451,416)
Total	85,783,174	90,022,406	71,347,088	72,924,790			2,138,013	2,781,500	1,577,702	(560,311)	(1,203,798)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

Section IX
Exhibit I
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	3,429,597	1.438	4,932,402	74.3%	3,662,542	3,706,605	25.7%	1,269,859	4,976,465	1.451
2013	3,578,970	1.036	3,709,328	72.0%	2,668,946	2,759,097	28.0%	1,040,382	3,799,479	1.062
2014	3,766,736	0.965	3,634,531	69.3%	2,516,966	2,543,533	30.7%	1,117,565	3,661,098	0.972
2015	3,871,472	1.021	3,952,170	65.8%	2,599,179	2,716,168	34.2%	1,352,991	4,069,158	1.051
2016	3,623,431	1.340	4,853,844	62.2%	3,017,177	2,992,374	37.8%	1,836,667	4,829,042	1.333
2017	3,409,383	1.210	4,124,343	57.6%	2,373,810	2,605,591	42.4%	1,750,533	4,356,124	1.278
2018	3,576,187	1.221	4,366,893	51.4%	2,244,118	2,736,438	48.6%	2,122,775	4,859,213	1.359
2019	3,664,043	1.230	4,505,869	42.5%	1,913,667	1,466,714	57.5%	2,592,202	4,058,916	1.108
2020	3,705,023	1.230	4,556,264	29.3%	1,334,531	694,927	70.7%	3,221,733	3,916,660	1.057
2021	3,884,817	1.230	4,777,366	12.6%	603,143	425,009	87.4%	4,174,223	4,599,232	1.184
Total	36,509,660		43,413,011		22,934,080	22,646,456		20,478,931	43,125,387	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section IX, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IX, Exhibit I, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year (1)	Payroll (00)'s (2)	Initial Expected Loss Rates (3)	Initial Expected Loss (4)	Expected % of Reported Loss (5)	Expected Reported Loss (6)	Unlimited Actual Reported Loss (7)	Expected % of Unreported Loss (8)	Expected Unreported Loss (9)	Unlimited Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
2012	3,429,597	1.438	4,932,402	84.4%	4,164,206	4,114,108	15.6%	768,196	4,882,303	1.424
2013	3,578,970	1.036	3,709,328	81.6%	3,028,646	2,926,345	18.4%	680,683	3,607,027	1.008
2014	3,766,736	0.965	3,634,531	78.3%	2,845,230	2,815,198	21.7%	789,302	3,604,499	0.957
2015	3,871,472	1.021	3,952,170	74.9%	2,962,075	2,828,754	25.1%	990,095	3,818,848	0.986
2016	3,623,431	1.340	4,853,844	71.7%	3,477,880	3,506,470	28.3%	1,375,964	4,882,435	1.347
2017	3,409,383	1.210	4,124,343	68.5%	2,825,217	3,065,232	31.5%	1,299,126	4,364,358	1.280
2018	3,576,187	1.221	4,366,893	64.6%	2,822,044	3,249,762	35.4%	1,544,849	4,794,611	1.341
2019	3,664,043	1.230	4,505,869	60.4%	2,721,360	2,291,382	39.6%	1,784,509	4,075,891	1.112
2020	3,705,023	1.230	4,556,264	54.4%	2,479,096	1,393,674	45.6%	2,077,168	3,470,842	0.937
2021	3,884,817	1.230	4,777,366	37.8%	1,805,138	1,264,800	62.2%	2,972,228	4,237,028	1.091
Total	36,509,660		43,413,011		29,130,893	27,455,723		14,282,119	41,737,842	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section IX, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IX, Exhibit I, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	3,429,597	1.305	4,991,742	4,873,062	4,932,402	1.305	1.035	6,659,045	1.488	1.189	1.482	1.438
2013	3,578,970	1.267	3,834,621	3,584,035	3,709,328	1.267	1.034	4,860,139	1.072	1.189	1.060	1.036
2014	3,766,736	1.230	3,672,895	3,596,168	3,634,531	1.230	1.033	4,619,396	0.997	1.190	1.019	0.965
2015	3,871,472	1.194	4,130,056	3,774,285	3,952,170	1.194	1.029	4,855,000	1.050	1.195	1.040	1.021
2016	3,623,431	1.159	4,813,943	4,893,746	4,853,844	1.159	1.022	5,750,902	1.369	1.203	1.211	1.340
2017	3,409,383	1.126	4,527,047	4,474,724	4,500,886	1.126	1.017	5,149,746	1.342	1.210	1.218	1.210
2018	3,576,187	1.093	5,324,913	5,028,753	5,176,833	1.093	1.007	5,696,937	1.458	1.221	1.229	1.221
2019	3,664,043	1.061	3,453,486	3,793,936	3,623,711	1.061	1.000	3,844,395	0.989	1.230	1.238	1.230
2020	3,705,023	1.030	2,372,571	2,561,396	2,466,984	1.030	1.000	2,540,993	0.666	1.230	1.238	1.230
2021	3,884,817	1.000	3,366,401	3,347,340	3,356,871	1.000	1.000	3,356,871	0.864	1.230		1.230
			40,487,675	39,927,445				All Per Wtd Avg	1.202			
								Last 5 Wtd Avg	1.230			
								Last 4 Wtd Avg	1.295			
								Last 3 Wtd Avg	1.389			
								Selected (14)	1.230			

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section IX, Exhibit I, Sheet 9, Column (6)
- (5) From Section IX, Exhibit I, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

Section IX
Exhibit I
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		609,399	1.057	643,930	
1992	360.0		508,448	1.058	537,871	
1993	348.0		388,552	1.059	411,623	
1994	336.0		2,070,402	1.061	2,197,240	
1995	324.0		839,346	1.064	892,749	
1996	312.0		1,492,307	1.067	1,591,673	
1997	300.0		2,056,751	1.070	2,201,337	
1998	288.0		1,615,952	1.075	1,737,079	
1999	276.0		2,150,364	1.082	2,327,101	
2000	264.0		3,218,711	1.092	3,514,448	
2001	252.0		4,074,450	1.102	4,492,008	
2002	240.0		2,890,852	1.117	3,229,205	
2003	228.0		1,913,942	1.130	2,163,278	
2004	216.0		2,303,756	1.144	2,635,121	
2005	204.0		3,221,398	1.162	3,743,710	
2006	192.0		2,996,971	1.182	3,542,104	
2007	180.0		2,235,955	1.204	2,692,874	
2008	168.0		1,927,466	1.226	2,363,128	
2009	156.0		3,270,947	1.254	4,102,511	
2010	144.0		1,674,600	1.283	2,148,637	
2011	132.0		2,644,598	1.314	3,474,654	
2012	120.0	3,429,597	3,706,605	1.347	4,991,742	1.455
2013	108.0	3,578,970	2,759,097	1.390	3,834,621	1.071
2014	96.0	3,766,736	2,543,533	1.444	3,672,895	0.975
2015	84.0	3,871,472	2,716,168	1.521	4,130,056	1.067
2016	72.0	3,623,431	2,992,374	1.609	4,813,943	1.329
2017	60.0	3,409,383	2,605,591	1.737	4,527,047	1.328
2018	48.0	3,576,187	2,736,438	1.946	5,324,913	1.489
2019	36.0	3,664,043	1,466,714	2.355	3,453,486	0.943
2020	24.0	3,705,023	694,927	3.414	2,372,571	0.640
2021	12.0	3,884,817	425,009	7.921	3,366,401	0.867
Total		36,509,660	66,751,622		91,129,958	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit I, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

Section IX
Exhibit I
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		609,399	1.019	620,966	
1992	360.0		508,448	1.019	518,190	
1993	348.0		388,552	1.019	396,084	
1994	336.0		2,070,403	1.020	2,111,116	
1995	324.0		849,346	1.020	866,344	
1996	312.0		1,610,445	1.020	1,643,381	
1997	300.0		2,638,648	1.021	2,694,054	
1998	288.0		1,615,953	1.022	1,650,989	
1999	276.0		2,249,425	1.023	2,300,119	
2000	264.0		3,296,617	1.024	3,374,439	
2001	252.0		4,108,443	1.025	4,210,931	
2002	240.0		3,229,987	1.027	3,315,976	
2003	228.0		1,937,750	1.029	1,993,405	
2004	216.0		2,375,748	1.031	2,450,232	
2005	204.0		3,606,741	1.035	3,731,713	
2006	192.0		3,006,976	1.039	3,123,604	
2007	180.0		2,432,450	1.044	2,539,429	
2008	168.0		2,106,044	1.055	2,222,853	
2009	156.0		3,514,946	1.085	3,813,775	
2010	144.0		1,921,952	1.116	2,145,825	
2011	132.0		2,655,597	1.150	3,053,874	
2012	120.0	3,429,597	4,114,108	1.184	4,873,062	1.421
2013	108.0	3,578,970	2,926,345	1.225	3,584,035	1.001
2014	96.0	3,766,736	2,815,198	1.277	3,596,168	0.955
2015	84.0	3,871,472	2,828,754	1.334	3,774,285	0.975
2016	72.0	3,623,431	3,506,470	1.396	4,893,746	1.351
2017	60.0	3,409,383	3,065,232	1.460	4,474,724	1.312
2018	48.0	3,576,187	3,249,762	1.547	5,028,753	1.406
2019	36.0	3,664,043	2,291,382	1.656	3,793,936	1.035
2020	24.0	3,705,023	1,393,674	1.838	2,561,396	0.691
2021	12.0	3,884,817	1,264,800	2.647	3,347,340	0.862
Total		36,509,660	74,189,590		88,704,746	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit I, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

Section IX
Exhibit I
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		609,399	609,399	0	1.057	1.019	1.532	609,399	
1992	360.0		508,448	508,448	0	1.058	1.019	1.524	508,448	
1993	348.0		388,552	388,552	0	1.059	1.019	1.514	388,552	
1994	336.0		2,070,402	2,070,403	1	1.061	1.020	1.502	2,070,403	
1995	324.0		839,346	849,346	10,000	1.064	1.020	1.488	854,227	
1996	312.0		1,492,307	1,610,445	118,139	1.067	1.020	1.473	1,666,302	
1997	300.0		2,056,751	2,638,648	581,898	1.070	1.021	1.456	2,903,907	
1998	288.0		1,615,952	1,615,953	1	1.075	1.022	1.437	1,615,953	
1999	276.0		2,150,364	2,249,425	99,060	1.082	1.023	1.409	2,289,925	
2000	264.0		3,218,711	3,296,617	77,906	1.092	1.024	1.378	3,326,029	
2001	252.0		4,074,450	4,108,443	33,992	1.102	1.025	1.355	4,120,500	
2002	240.0		2,890,852	3,229,987	339,134	1.117	1.027	1.329	3,341,525	
2003	228.0		1,913,942	1,937,750	23,807	1.130	1.029	1.320	1,945,360	
2004	216.0		2,303,756	2,375,748	71,991	1.144	1.031	1.319	2,398,699	
2005	204.0		3,221,398	3,606,741	385,344	1.162	1.035	1.316	3,728,453	
2006	192.0		2,996,971	3,006,976	10,004	1.182	1.039	1.320	3,010,180	
2007	180.0		2,235,955	2,432,450	196,494	1.204	1.044	1.330	2,497,348	
2008	168.0		1,927,466	2,106,044	178,578	1.226	1.055	1.399	2,177,239	
2009	156.0		3,270,947	3,514,946	243,999	1.254	1.085	1.630	3,668,705	
2010	144.0		1,674,600	1,921,952	247,352	1.283	1.116	1.897	2,143,859	
2011	132.0		2,644,598	2,655,597	10,999	1.314	1.150	2.202	2,668,821	
2012	120.0	3,429,597	3,706,605	4,114,108	407,502	1.347	1.184	2.531	4,738,115	1.382
2013	108.0	3,578,970	2,759,097	2,926,345	167,248	1.390	1.225	2.892	3,242,838	0.906
2014	96.0	3,766,736	2,543,533	2,815,198	271,664	1.444	1.277	3.404	3,468,408	0.921
2015	84.0	3,871,472	2,716,168	2,828,754	112,586	1.521	1.334	3.728	3,135,924	0.810
2016	72.0	3,623,431	2,992,374	3,506,470	514,096	1.609	1.396	3.987	5,041,901	1.391
2017	60.0	3,409,383	2,605,591	3,065,232	459,641	1.737	1.460	3.878	4,388,054	1.287
2018	48.0	3,576,187	2,736,438	3,249,762	513,323	1.946	1.547	3.673	4,621,922	1.292
2019	36.0	3,664,043	1,466,714	2,291,382	824,668	2.355	1.656	3.209	4,113,394	1.123
2020	24.0	3,705,023	694,927	1,393,674	698,747	3.414	1.838	2.815	2,661,768	0.718
2021	12.0	3,884,817	425,009	1,264,800	839,791	7.921	2.647	3.473	3,341,390	0.860
Total		36,509,660	66,751,622	74,189,590					86,687,547	2.374

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section IX, Exhibit I, Sheet 14
- (8) From Section IX, Exhibit I, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

Section IX
Exhibit I
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		11,089		16,268		56					0	
1992		9,596		16,799		54					0	
1993		6,287	Include	17,347		63					0	
1994		24,837	Include	17,913		85					0	
1995		13,751	Include	18,497		63					0	
1996		21,912	Include	19,101		75					0	
1997		40,210	Include	19,724		67					0	
1998		17,564	Include	20,368		94					0	
1999		23,234	Include	21,032		99					0	
2000		30,400	Include	21,718		111					0	
2001		31,661	Include	22,427		133					0	
2002		22,107	Include	23,159		150					0	
2003		16,339	Include	23,914		122					0	
2004		26,066	Include	24,694		94					0	
2005		29,617	Include	25,500		126					0	
2006		25,603	Include	26,332		122					0	
2007		22,276	Include	27,191		114					0	
2008		31,308	Include	28,078		71					0	
2009		34,671	Include	28,994		110					0	
2010		24,665	Include	29,940		87					0	
2011		28,277	Include	30,917		108					0	
2012	3,429,597	39,299	Include	31,926	39,777	124	1.035	1.486	61,165	61,165	4,932,402	1.438
2013	3,578,970	34,796	Include	32,967	36,013	103	1.034	1.422	52,972	52,972	3,709,328	1.036
2014	3,766,736	29,968	Include	34,043	30,288	120	1.033	1.361	42,595	42,595	3,634,531	0.965
2015	3,871,472	27,752	Include	35,154	29,060	136	1.029	1.302	38,934	38,934	3,952,170	1.021
2016	3,623,431	40,444	Include	36,300	40,114	121	1.022	1.246	51,091	51,091	4,853,844	1.340
2017	3,409,383	38,575	Include	37,485	38,801	116	1.017	1.193	47,037	42,993	4,113,911	1.207
2018	3,576,187	32,897	Include	38,708	33,866	153	1.007	1.141	38,920	42,993	5,718,587	1.599
2019	3,664,043	36,264	Include	39,971	34,637	105	1.000	1.092	37,824	42,993	4,118,942	1.124
2020	3,705,023	40,136	Exclude	41,275	38,656	64	1.000	1.045	40,396	42,993	2,625,620	0.709
2021	3,884,817	42,321	Exclude	42,621	42,442	79	1.000	1.000	42,442	42,993	3,400,482	0.875
			Implied Trend	3.3%	9.8%			All Per Wtd Avg	42,321			
								Last 5 Wtd Avg	42,993			
								Last 4 Wtd Avg	40,949			
Total	36,509,660					3,124		Last 3 Wtd Avg	39,053		41,059,818	
								Selected	42,993			

Footnotes:

Reported Exponential Regression	
Constant	10.692
X Coefficient	(0.032)
R Squared	0.404

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section IX, Exhibit I, Sheet 10, Column (6) / Section IX, Exhibit I, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section IX, Exhibit I, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

Section IX
Exhibit I
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		56	1.000	56	56	
1992	360.0		54	1.000	54	54	
1993	348.0		63	1.000	63	63	
1994	336.0		85	1.000	85	85	
1995	324.0		63	1.000	63	63	
1996	312.0		75	1.000	75	75	
1997	300.0		67	1.000	67	67	
1998	288.0		94	1.000	94	94	
1999	276.0		99	1.000	99	99	
2000	264.0		111	1.000	111	111	
2001	252.0		133	1.000	133	133	
2002	240.0		150	1.000	150	150	
2003	228.0		122	1.000	122	122	
2004	216.0		94	1.000	94	94	
2005	204.0		126	1.000	126	126	
2006	192.0		122	1.000	122	122	
2007	180.0		114	1.000	114	114	
2008	168.0		71	1.000	71	71	
2009	156.0		110	1.000	110	110	
2010	144.0		87	1.000	87	87	
2011	132.0		108	1.000	108	108	
2012	120.0	3,429,597	124	1.000	124	124	0.28%
2013	108.0	3,578,970	103	1.000	103	103	0.23%
2014	96.0	3,766,736	120	1.000	120	120	0.26%
2015	84.0	3,871,472	136	1.000	136	136	0.29%
2016	72.0	3,623,431	121	1.000	121	121	0.29%
2017	60.0	3,409,383	116	1.000	116	116	0.30%
2018	48.0	3,576,187	152	1.006	153	153	0.39%
2019	36.0	3,664,043	103	1.016	105	105	0.27%
2020	24.0	3,705,023	61	1.046	64	64	0.17%
2021	12.0	3,884,817	61	1.203	73	79	0.20%
Total		36,509,660	3,101		3,119	3,124	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit I, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section IX, Exhibit I, Sheet 8 Col (3)

STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Reported Claim Counts

Accident Year	Months of Development																												As of 6/30/2022								
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300	312	324	336		348	360	372					
1991																																		56	56		
1992																											54	54	54	54	54	54				54	
1993																																			63	63	
1994																																				63	63
1995																								63	85	85	85	85	85	85							85
1996																																					63
1997																								75	75	75	75	75	75								75
1998																							67	67	67	67	67	67									67
1999																																					94
2000																																					99
2001																					98	98	94	94	94	94	94	94								94	
2002																																					111
2003																																					111
2004																																					133
2005														94																							133
2006															122																						150
2007																122																					150
2008																	122																				150
2009									110																												110
2010							85	85	85																												87
2011									107	108	108	108	108	108	108																						108
2012						124	124	124	124	124	124	124	124	124	124																					124	
2013				103	103	103	103	103	103	103	103	103	103	103	103																					103	
2014				120	120	120	120	120	120	120	120	120	120	120	120																					120	
2015			129	130	133	135	136	136	136	136	136	136	136	136	136																					136	
2016	102	116	120	121	121	121	121	121	121	121	121	121	121	121	121																					121	
2017	95	113	115	116	116	116	116	116	116	116	116	116	116	116	116																					116	
2018	140	149	151	152	152	152	152	152	152	152	152	152	152	152	152																					152	
2019	97	102	103	103	103	103	103	103	103	103	103	103	103	103	103																					103	
2020	53	61	61	61	61	61	61	61	61	61	61	61	61	61	61																					61	
2021	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61																					61	
																																					3,101

Accident Year	Age-to-Age Development Factors																																				
	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - 132	132 - 144	144 - 156	156 - 168	168 - 180	180 - 192	192 - 204	204 - 216	216 - 228	228 - 240	240 - 252	252 - 264	264 - 276	276 - 288	288 - 300	300 - 312	312 - 324	324 - 336	336 - 348	348 - 360	360 - 372	372 - Ult						
1991																																					
1992																																					1.000
1993																																					1.000
1994																																					1.000
1995																																					1.000
1996																																					1.000
1997																																					1.000
1998																																					1.000
1999																																					1.011
2000																																					1.010
2001																																					1.000
2002																																					1.000
2003																																					1.000
2004																																					1.000
2005																																					1.000
2006																																					1.000
2007																																					1.000
2008																																					1.000
2009																																					1.024
2010																																					1.009
2011																																					1.009
2012																																					1.000
2013																																					1.000
2014																																					1.000
2015																																					1.008
2016																																					1.034
2017																																					1.018
2018																																					1.013
2019																																					1.010
2020																																					1.010
2021																																					1.010

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

All Per Wtd Avg	1.111	1.016	1.009	1.003	1.002	1.002	1.000	1.000	1.004	1.000	1.000	1.000	1.000
-----------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																									As of 6/30/2022								
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300		312	324	336	348	360	372		
1991																											56	56	56	56	56	56	56	
1992																											54	54	54	54	54	54	54	
1993																									62	63	63	63	63	63	63	63		
1994																								84	84	84	84	84	84	84	84	84		
1995																									63	63	63	63	62	62	62	62		
1996																							74	74	74	74	74	74	74	74	74			
1997																					65	65	65	65	65	65	65	65	65	65	65			
1998																				92	93	93	93	93	93	93	93	93	93	93	93			
1999																				93	93	94	94	94	94	94	94	94	94	94	94			
2000																																		
2001																	107	108	109	109	110	110												
2002																	127	127	127	128	129	129												
2003																	145	144	144	146	145	146												
2004																	119	119	119	120	119													
2005																	91	91	90	89	88													
2006																	117	119	122	123	124	123												
2007																	117	118	119	118	119													
2008																	109	109	109	108														
2009																	64																	
2010																	99	102	102	101	100	100												
2011																	84	84	84	84	84	84												
2012																	80	84	103	103	105	107	106											
2013																	107	110	112	112	111	112												
2014																	87	90	90	92	95													
2015																	82	87	103	105	105	106												
2016																	83	105	118	122	127	127												
2017																	78	105	115	109	115													
2018																	32	66	93	105	109													
2019																	12	56	77	95	103													
2020																	45	93	110	131														
2021																	26	62	78															
2022																	16	30																
2023																	13																	

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
INDEMNITY**

Section IX
Exhibit I
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	609,399	609,399	0	609,399	609,399	0
1992	0	0	0	508,448	508,448	0	508,448	508,448	0
1993	0	0	0	388,552	388,552	0	388,552	388,552	0
1994	0	0	0	2,069,896	2,070,402	506	2,069,897	2,070,403	506
1995	0	0	0	839,346	839,346	0	849,346	849,346	0
1996	0	0	0	1,458,381	1,492,307	33,926	1,610,445	1,610,445	0
1997	0	0	0	2,039,496	2,056,751	17,255	2,638,648	2,638,648	0
1998	0	0	0	1,615,952	1,615,952	0	1,615,953	1,615,953	0
1999	0	0	0	2,136,040	2,150,364	14,324	2,249,425	2,249,425	0
2000	0	0	0	3,218,711	3,218,711	0	3,296,617	3,296,617	0
2001	0	0	0	3,649,040	4,074,450	425,410	3,740,334	4,108,443	368,109
2002	0	0	0	2,846,685	2,890,852	44,167	3,229,989	3,229,987	(2)
2003	0	0	0	1,897,707	1,913,942	16,236	1,927,749	1,937,750	10,001
2004	0	0	0	2,237,592	2,303,756	66,164	2,356,101	2,375,748	19,647
2005	0	0	0	3,196,415	3,221,398	24,983	3,599,242	3,606,741	7,499
2006	0	0	0	2,996,971	2,996,971	0	3,033,425	3,006,976	(26,449)
2007	0	0	0	2,227,623	2,235,955	8,332	2,293,714	2,432,450	138,735
2008	0	0	0	1,781,400	1,927,466	146,066	1,888,394	2,106,044	217,650
2009	0	0	0	3,192,036	3,270,947	78,911	3,296,672	3,514,946	218,274
2010	0	0	0	1,655,332	1,674,600	19,268	1,889,454	1,921,952	32,498
2011	0	0	0	2,644,598	2,644,598	0	2,657,045	2,655,597	(1,448)
2012	3,429,597	3,429,597	0	3,623,755	3,706,605	82,850	4,109,722	4,114,108	4,386
2013	3,578,970	3,578,970	0	2,601,761	2,759,097	157,336	2,927,831	2,926,345	(1,486)
2014	3,766,736	3,766,736	0	2,504,167	2,543,533	39,366	2,813,417	2,815,198	1,780
2015	3,871,472	3,871,472	0	2,591,447	2,716,168	124,720	2,686,849	2,828,754	141,905
2016	3,623,431	3,623,431	0	2,625,528	2,992,374	366,846	3,396,542	3,506,470	109,928
2017	3,409,383	3,409,383	0	2,401,113	2,605,591	204,478	3,023,995	3,065,232	41,237
2018	3,576,187	3,576,187	0	2,363,302	2,736,438	373,136	3,283,163	3,249,762	(33,402)
2019	3,664,043	3,664,043	0	1,078,653	1,466,714	388,061	2,426,740	2,291,382	(135,358)
2020	3,705,023	3,705,023	0	259,248	694,927	435,679	929,983	1,393,674	463,691
2021		3,884,817			425,009			1,264,800	
Total	32,624,843	36,509,660	0	63,258,593	66,751,622	3,068,021	71,347,088	74,189,590	1,577,702

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

Section IX
Exhibit II
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		248,100	248,100	248,100	249,495	0	1,395	0	0	1,395
1992		287,701	287,701	287,701	289,339	0	1,638	0	0	1,638
1993		562,432	562,432	562,432	568,933	0	6,501	0	0	6,501
1994		1,046,328	1,736,724	1,757,213	1,893,508	710,885	847,179	690,395	20,490	156,784
1995		529,445	531,451	534,661	537,872	5,216	8,427	2,006	3,210	6,421
1996		811,174	852,016	859,963	870,121	48,789	58,947	40,842	7,947	18,105
1997		1,541,989	1,835,689	1,847,511	1,872,564	305,521	330,574	293,699	11,822	36,875
1998		841,575	1,414,164	1,423,664	1,459,885	582,089	618,310	572,589	9,499	45,720
1999		2,024,910	2,382,400	2,399,230	2,431,360	374,320	406,450	357,490	16,830	48,960
2000		1,545,523	1,556,753	1,568,426	1,578,168	22,903	32,645	11,230	11,673	21,415
2001		4,548,732	4,702,975	4,811,283	4,843,955	262,551	295,222	154,243	108,308	140,980
2002		2,682,709	2,793,090	2,841,807	2,891,903	159,098	209,194	110,381	48,717	98,813
2003		1,567,087	1,611,270	1,637,430	1,650,001	70,343	82,913	44,183	26,160	38,730
2004		1,803,927	2,046,209	2,089,742	2,172,003	285,815	368,076	242,282	43,532	125,794
2005		2,225,555	2,293,734	2,345,533	2,396,154	119,978	170,599	68,180	51,798	102,420
2006		2,975,092	3,056,874	3,160,536	3,169,544	185,444	194,451	81,782	103,661	112,669
2007		2,325,444	2,725,704	2,764,075	2,811,541	438,631	486,097	400,260	38,371	85,837
2008		2,223,307	2,506,816	2,598,980	2,659,375	375,673	436,069	283,509	92,164	152,559
2009		2,404,255	2,788,802	2,909,823	2,924,823	505,568	520,568	384,547	121,021	136,021
2010		1,308,652	1,595,022	1,677,553	1,737,437	368,901	428,786	286,371	82,530	142,415
2011		2,049,096	2,062,562	2,073,003	2,192,062	23,907	142,966	13,466	10,441	129,500
2012	3,429,597	2,701,751	3,510,289	3,779,184	3,999,534	1,077,433	1,297,782	808,538	268,895	489,245
2013	3,578,970	1,900,765	2,142,841	2,302,870	2,350,669	402,104	449,904	242,076	160,028	207,828
2014	3,766,736	1,939,099	2,396,498	2,439,729	2,695,562	500,629	756,463	457,399	43,230	299,064
2015	3,871,472	1,551,599	1,629,464	1,890,961	1,988,265	339,362	436,666	77,865	261,497	358,801
2016	3,623,431	2,006,751	2,163,295	2,581,075	2,731,075	574,324	724,324	156,543	417,780	567,780
2017	3,409,383	1,727,067	2,056,217	2,412,099	2,631,209	685,031	904,142	329,150	355,882	574,992
2018	3,576,187	1,880,731	2,438,789	2,739,693	3,059,683	858,963	1,178,952	558,058	300,905	620,894
2019	3,664,043	1,307,403	2,436,238	3,082,700	3,492,396	1,775,296	2,184,993	1,128,835	646,461	1,056,158
2020	3,705,023	482,003	1,221,971	1,980,460	2,472,122	1,498,457	1,990,119	739,968	758,489	1,250,151
2021	3,884,817	526,911	1,583,956	2,796,240	3,496,240	2,269,329	2,969,329	1,057,045	1,212,284	1,912,284
Total	36,509,660	51,577,116	61,170,047	66,403,675	70,116,797	14,826,559	18,539,681	9,592,931	5,233,628	8,946,750

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit II, Sheet 2, Column (15)
- (6) From Section IX, Exhibit II, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

STATE OF CONNECTICUT
 GROUP 9 - JUDICIAL DEPARTMENT
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates		
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High	
												(13)	(14)	(15)	(16)	(17)	(18)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
1991		248,100	248,100	0	253,636	250,890	248,100	0				0	248,100	250,854	248,100	249,495		
1992		287,701	287,701	0	294,223	290,978	287,701	0				0	287,701	290,946	287,701	289,339		
1993		562,432	562,432	0	575,434	568,940	562,432	0				0	562,432	569,338	562,432	568,933		
1994		1,046,328	1,736,724	690,395	1,071,102	1,757,213	2,438,684	0				0	1,746,963	1,906,974	1,757,213	1,893,508		
1995		529,445	531,451	2,006	542,351	537,872	533,470	0				0	534,678	537,906	534,661	537,872		
1996		811,174	852,016	40,842	831,658	862,612	892,649	0				0	861,134	873,939	859,963	870,121		
1997		1,541,989	1,835,689	293,699	1,582,618	1,859,332	2,123,958	0				0	1,857,405	1,891,858	1,847,511	1,872,564		
1998		841,575	1,414,164	572,589	864,903	1,433,163	1,967,592	0				0	1,431,777	1,495,076	1,423,664	1,459,885		
1999		2,024,910	2,382,400	357,490	2,084,517	2,416,060	2,722,052	0				0	2,399,918	2,455,432	2,399,230	2,431,360		
2000		1,545,523	1,556,753	11,230	1,594,343	1,580,099	1,567,224	0				0	1,569,045	1,578,818	1,568,426	1,578,168		
2001		4,548,732	4,702,975	154,243	4,704,671	4,778,612	4,843,955	0				0	4,778,199	4,807,838	4,811,283	4,843,955		
2002		2,682,709	2,793,090	110,381	2,783,739	2,841,807	2,891,903	0				0	2,850,468	2,924,863	2,841,807	2,891,903		
2003		1,567,087	1,611,270	44,183	1,632,744	1,642,116	1,650,001	0				0	1,629,404	1,651,934	1,637,430	1,650,001		
2004		1,803,927	2,046,209	242,282	1,889,107	2,089,742	2,254,265	0				0	2,079,963	2,172,150	2,089,742	2,172,003		
2005		2,225,555	2,293,734	68,180	2,345,533	2,348,657	2,351,154	0				0	2,347,313	2,408,311	2,345,533	2,396,154		
2006		2,975,092	3,056,874	81,782	3,160,536	3,140,303	3,124,544	0				0	3,275,389	3,277,923	3,160,536	3,169,544		
2007		2,325,444	2,725,704	400,260	2,495,098	2,811,541	3,051,880	0				0	2,699,621	2,784,075	2,764,075	2,811,541		
2008		2,223,307	2,506,816	283,509	2,423,677	2,598,980	2,719,771	0				0	2,358,578	2,493,104	2,598,980	2,659,375		
2009		2,404,255	2,788,802	384,547	2,675,009	2,909,823	3,057,035	0				0	2,881,909	2,907,154	2,909,823	2,924,823		
2010		1,308,652	1,595,022	286,371	1,485,145	1,677,553	1,797,322	0				0	1,668,980	1,735,622	1,677,553	1,737,437		
2011		2,049,096	2,062,562	13,466	2,369,634	2,192,062	2,073,003	0				0	2,143,358	2,269,756	2,073,003	2,192,062		
2012	3,429,597	2,701,751	3,510,289	808,538	3,186,871	3,779,184	4,219,883	3,779,184	3,277,036	3,779,184	3,779,184	3,911,947	4,011,947	3,779,184	3,999,534	1.102	1.166	
2013	3,578,970	1,900,765	2,142,841	242,076	2,298,114	2,353,127	2,401,802	2,325,620	2,302,870	2,350,669	2,325,620	2,392,193	2,486,535	2,302,870	2,350,669	0.643	0.657	
2014	3,766,736	1,939,099	2,396,498	457,399	2,410,106	2,713,258	3,075,146	2,561,682	2,439,729	2,695,562	2,561,682	2,542,374	2,797,105	2,439,729	2,695,562	0.648	0.716	
2015	3,871,472	1,551,599	1,629,464	77,865	1,988,265	1,890,961	1,761,854	1,939,613	1,977,580	1,897,689	1,939,613	2,013,696	2,118,353	1,890,961	1,988,265	0.488	0.514	
2016	3,623,431	2,006,751	2,163,295	156,543	2,671,800	2,573,223	2,441,596	2,622,511	2,659,531	2,581,075	2,622,511	2,658,042	2,865,789	2,581,075	2,731,075	0.712	0.754	
2017	3,409,383	1,727,067	2,056,217	329,150	2,412,099	2,509,447	2,631,209	2,564,412	2,455,355	2,519,374	2,698,968	2,458,481	2,685,729	2,412,099	2,631,209	0.707	0.772	
2018	3,576,187	1,880,731	2,438,789	558,058	2,800,075	3,059,683	3,341,856	2,739,693	2,780,250	2,994,748	3,929,749	3,103,933	3,431,813	2,739,693	3,059,683	0.766	0.856	
2019	3,664,043	1,307,403	2,436,238	1,128,835	2,180,071	3,148,178	3,902,093	2,858,635	2,451,696	3,082,700	2,502,796	3,399,465	3,789,595	3,082,700	3,492,396	0.841	0.953	
2020	3,705,023	482,003	1,221,971	739,968	980,552	1,658,020	2,014,850	2,947,183	1,980,460	1,997,061	1,762,399	2,247,263	3,035,102	1,980,460	2,472,122	0.535	0.667	
2021	3,884,817	526,911	1,583,956	1,057,045	2,604,742	2,579,011	2,574,136	3,142,031	3,033,343	2,796,240	2,869,142			2,796,240	3,496,240	0.720	0.900	
Total	36,509,660	51,577,116	61,170,047	9,592,931	61,192,369	66,852,447	71,523,122	27,480,565	25,357,848	26,694,303	26,991,665	64,939,729	68,505,838	66,403,675	70,116,797			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section IX, Exhibit II, Sheet 9, Column (6)
- (7) From Section IX, Exhibit II, Sheet 10, Column (6)
- (8) From Section IX, Exhibit II, Sheet 11, Column (10)
- (9) From Section IX, Exhibit II, Sheet 6, Column (4)
- (10) From Section IX, Exhibit II, Sheet 6, Column (10)
- (11) From Section IX, Exhibit II, Sheet 7, Column (10)
- (12) From Section IX, Exhibit II, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

Section IX
Exhibit II
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	248,100	250,854	248,100	249,495	0	(1,359)	248,100	248,100
1992	287,701	290,946	287,701	289,339	0	(1,607)	287,701	287,701
1993	562,432	569,338	562,432	568,933	0	(405)	562,432	562,432
1994	1,746,963	1,906,974	1,757,213	1,893,508	10,250	(13,467)	1,046,328	1,736,724
1995	534,678	537,906	534,661	537,872	(17)	(34)	529,445	531,451
1996	861,134	873,939	859,963	870,121	(1,171)	(3,817)	811,174	852,016
1997	1,857,405	1,891,858	1,847,511	1,872,564	(9,895)	(19,294)	1,541,989	1,835,689
1998	1,431,777	1,495,076	1,423,664	1,459,885	(8,113)	(35,191)	841,575	1,414,164
1999	2,399,918	2,455,432	2,399,230	2,431,360	(688)	(24,072)	2,024,910	2,382,400
2000	1,569,045	1,578,818	1,568,426	1,578,168	(619)	(650)	1,545,523	1,556,753
2001	4,778,199	4,807,838	4,811,283	4,843,955	33,085	36,117	4,548,732	4,702,975
2002	2,850,468	2,924,863	2,841,807	2,891,903	(8,661)	(32,961)	2,682,709	2,793,090
2003	1,629,404	1,651,934	1,637,430	1,650,001	8,026	(1,933)	1,567,087	1,611,270
2004	2,079,963	2,172,150	2,089,742	2,172,003	9,778	(146)	1,803,927	2,046,209
2005	2,347,313	2,408,311	2,345,533	2,396,154	(1,780)	(12,157)	2,225,555	2,293,734
2006	3,275,389	3,277,923	3,160,536	3,169,544	(114,853)	(108,379)	2,975,092	3,056,874
2007	2,699,621	2,784,075	2,764,075	2,811,541	64,454	27,466	2,325,444	2,725,704
2008	2,358,578	2,493,104	2,598,980	2,659,375	240,402	166,271	2,223,307	2,506,816
2009	2,881,909	2,907,154	2,909,823	2,924,823	27,914	17,669	2,404,255	2,788,802
2010	1,668,980	1,735,622	1,677,553	1,737,437	8,573	1,815	1,308,652	1,595,022
2011	2,143,358	2,269,756	2,073,003	2,192,062	(70,355)	(77,695)	2,049,096	2,062,562
2012	3,911,947	4,011,947	3,779,184	3,999,534	(132,763)	(12,413)	2,701,751	3,510,289
2013	2,392,193	2,486,535	2,302,870	2,350,669	(89,323)	(135,866)	1,900,765	2,142,841
2014	2,542,374	2,797,105	2,439,729	2,695,562	(102,646)	(101,542)	1,939,099	2,396,498
2015	2,013,696	2,118,353	1,890,961	1,988,265	(122,734)	(130,088)	1,551,599	1,629,464
2016	2,658,042	2,865,789	2,581,075	2,731,075	(76,967)	(134,714)	2,006,751	2,163,295
2017	2,458,481	2,685,729	2,412,099	2,631,209	(46,383)	(54,520)	1,727,067	2,056,217
2018	3,103,933	3,431,813	2,739,693	3,059,683	(364,240)	(372,130)	1,880,731	2,438,789
2019	3,399,465	3,789,595	3,082,700	3,492,396	(316,766)	(297,198)	1,307,403	2,436,238
2020	2,247,263	3,035,102	1,980,460	2,472,122	(266,803)	(562,980)	482,003	1,221,971
2021	0	0	2,796,240	3,496,240	2,796,240	3,496,240	526,911	1,583,956
Total	64,939,729	68,505,838	66,403,675	70,116,797	1,463,946	1,610,959	51,577,116	61,170,047
Total Excluding Latest	64,939,729	68,505,838	63,607,435	66,620,557	(1,332,294)	(1,885,281)	51,050,205	59,586,091

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section IX, Exhibit II, Sheet 2, Column (15)
- (5) From Section IX, Exhibit II, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021 (2)	Selected High Ultimate Loss @ 06/30/2021 (3)	Unlimited Paid Loss @ 06/30/2021 (4)	Unlimited Paid Loss @ 06/30/2022 (5)	Paid LDF @ 06/30/2021 (6)	Projected Paid LDF @ 06/30/2022 (7)	Method 1	Method 1	Actual Paid Emergence Loss @ 06/30/2022 (10)	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022 (8)	High Expected Paid Emergence Loss @ 06/30/2022 (9)		Method 1 Low Paid (11)	Method 1 High Paid (12)
1991	248,100	250,854	248,100	248,100	1.023	1.021	0	273	0	0	(273)
1992	287,701	290,946	287,701	287,701	1.024	1.023	0	90	0	0	(90)
1993	562,432	569,338	562,432	562,432	1.025	1.024	0	230	0	0	(230)
1994	1,746,963	1,906,974	1,029,134	1,046,328	1.026	1.025	28,699	35,097	17,194	(11,505)	(17,903)
1995	534,678	537,906	521,816	529,445	1.027	1.026	612	765	7,629	7,017	6,864
1996	861,134	873,939	811,174	811,174	1.029	1.027	2,799	3,516	0	(2,799)	(3,516)
1997	1,857,405	1,891,858	1,529,082	1,541,989	1.031	1.029	21,451	23,702	12,907	(8,543)	(10,794)
1998	1,431,777	1,495,076	834,039	841,575	1.033	1.031	45,036	49,806	7,536	(37,501)	(42,270)
1999	2,399,918	2,455,432	1,971,508	2,024,910	1.036	1.033	36,781	41,547	53,402	16,621	11,855
2000	1,569,045	1,578,818	1,545,049	1,545,523	1.040	1.036	2,318	3,262	475	(1,844)	(2,788)
2001	4,778,199	4,807,838	4,447,677	4,548,732	1.046	1.040	35,474	38,656	101,056	65,581	62,400
2002	2,850,468	2,924,863	2,585,455	2,682,709	1.052	1.046	31,197	39,955	97,254	66,057	57,299
2003	1,629,404	1,651,934	1,558,410	1,567,087	1.060	1.052	9,052	11,925	8,677	(375)	(3,248)
2004	2,079,963	2,172,150	1,774,201	1,803,927	1.070	1.060	41,724	54,304	29,726	(11,999)	(24,579)
2005	2,347,313	2,408,311	2,223,773	2,225,555	1.083	1.070	17,838	26,645	1,781	(16,056)	(24,864)
2006	3,275,389	3,277,923	2,974,689	2,975,092	1.099	1.083	45,456	45,839	403	(45,052)	(45,435)
2007	2,699,621	2,784,075	2,295,883	2,325,444	1.117	1.099	55,299	66,866	29,561	(25,738)	(37,305)
2008	2,358,578	2,493,104	1,956,243	2,223,307	1.137	1.117	52,848	70,518	267,063	214,215	196,545
2009	2,881,909	2,907,154	2,371,836	2,404,255	1.160	1.137	63,904	67,067	32,420	(31,484)	(34,647)
2010	1,668,980	1,735,622	1,300,605	1,308,652	1.185	1.160	43,771	51,690	8,047	(35,725)	(43,643)
2011	2,143,358	2,269,756	2,047,789	2,049,096	1.209	1.185	9,152	21,256	1,307	(7,845)	(19,949)
2012	3,911,947	4,011,947	2,618,560	2,701,751	1.238	1.209	130,500	140,590	83,191	(47,309)	(57,398)
2013	2,392,193	2,486,535	1,879,879	1,900,765	1.273	1.238	52,637	62,330	20,886	(31,751)	(41,444)
2014	2,542,374	2,797,105	1,898,094	1,939,099	1.321	1.273	76,298	106,465	41,006	(35,293)	(65,459)
2015	2,013,696	2,118,353	1,543,544	1,551,599	1.372	1.321	49,238	60,198	8,055	(41,183)	(52,144)
2016	2,658,042	2,865,789	1,823,822	2,006,751	1.430	1.372	81,475	101,765	182,929	101,454	81,164
2017	2,458,481	2,685,729	1,620,334	1,727,067	1.517	1.430	98,840	125,639	106,733	7,893	(18,906)
2018	3,103,933	3,431,813	1,749,071	1,880,731	1.699	1.517	232,481	288,742	131,659	(100,822)	(157,083)
2019	3,399,465	3,789,595	1,188,205	1,307,403	2.073	1.699	453,298	533,273	119,199	(334,100)	(414,074)
2020	2,247,263	3,035,102	222,286	482,003	4.872	2.073	706,021	980,706	259,717	(446,304)	(720,989)
Total	64,939,729	68,505,838	49,420,392	51,050,205			2,424,200	3,052,716	1,629,812	(794,388)	(1,422,903)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected Reported LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	248,100	250,854	248,100	248,100	1.011	1.010	0	274	0	0	(274)
1992	287,701	290,946	287,701	287,701	1.011	1.011	0	52	0	0	(52)
1993	562,432	569,338	562,432	562,432	1.012	1.011	0	135	0	0	(135)
1994	1,746,963	1,906,974	1,736,724	1,736,724	1.012	1.012	243	4,048	0	(243)	(4,048)
1995	534,678	537,906	531,451	531,451	1.012	1.012	93	186	0	(93)	(186)
1996	861,134	873,939	852,016	852,016	1.013	1.012	317	763	0	(317)	(763)
1997	1,857,405	1,891,858	1,835,689	1,835,689	1.013	1.013	905	2,340	0	(905)	(2,340)
1998	1,431,777	1,495,076	1,414,164	1,414,164	1.014	1.013	871	4,003	0	(871)	(4,003)
1999	2,399,918	2,455,432	2,382,400	2,382,400	1.015	1.014	1,020	4,251	0	(1,020)	(4,251)
2000	1,569,045	1,578,818	1,556,753	1,556,753	1.016	1.015	833	1,495	0	(833)	(1,495)
2001	4,778,199	4,807,838	4,668,492	4,702,975	1.017	1.016	8,557	10,869	34,483	25,926	23,614
2002	2,850,468	2,924,863	2,797,726	2,793,090	1.019	1.017	4,679	11,279	(4,637)	(9,316)	(15,916)
2003	1,629,404	1,651,934	1,595,918	1,611,270	1.021	1.019	3,337	5,582	15,353	12,015	9,770
2004	2,079,963	2,172,150	2,031,906	2,046,209	1.024	1.021	5,312	15,503	14,304	8,991	(1,199)
2005	2,347,313	2,408,311	2,285,606	2,293,734	1.027	1.024	7,472	14,858	8,128	656	(6,730)
2006	3,275,389	3,277,923	3,176,300	3,056,874	1.031	1.027	12,985	13,317	(119,426)	(132,411)	(132,743)
2007	2,699,621	2,784,075	2,660,679	2,725,704	1.036	1.031	5,459	17,299	65,025	59,566	47,726
2008	2,358,578	2,493,104	2,308,900	2,506,816	1.043	1.036	7,372	27,333	197,916	190,545	170,583
2009	2,881,909	2,907,154	2,716,903	2,788,802	1.051	1.043	25,661	29,587	71,899	46,238	42,312
2010	1,668,980	1,735,622	1,569,279	1,595,022	1.064	1.051	18,047	30,110	25,743	7,697	(4,366)
2011	2,143,358	2,269,756	2,102,627	2,062,562	1.079	1.064	7,686	31,539	(40,065)	(47,751)	(71,604)
2012	3,911,947	4,011,947	3,629,429	3,510,289	1.105	1.079	64,334	87,106	(119,140)	(183,474)	(206,246)
2013	2,392,193	2,486,535	2,153,947	2,142,841	1.133	1.105	44,773	62,503	(11,106)	(55,880)	(73,609)
2014	2,542,374	2,797,105	2,408,486	2,396,498	1.161	1.133	20,745	60,212	(11,988)	(32,732)	(72,200)
2015	2,013,696	2,118,353	1,689,981	1,629,464	1.192	1.161	43,940	58,145	(60,517)	(104,457)	(118,662)
2016	2,658,042	2,865,789	2,354,220	2,163,295	1.226	1.192	38,968	65,614	(190,925)	(229,893)	(256,539)
2017	2,458,481	2,685,729	2,034,006	2,056,217	1.264	1.226	49,133	75,437	22,211	(26,922)	(53,225)
2018	3,103,933	3,431,813	2,631,895	2,438,789	1.304	1.264	49,699	84,221	(193,106)	(242,806)	(277,327)
2019	3,399,465	3,789,595	2,581,833	2,436,238	1.382	1.304	128,367	189,617	(145,595)	(273,962)	(335,212)
2020	2,247,263	3,035,102	1,042,077	1,221,971	1.659	1.382	365,983	605,229	179,894	(186,089)	(425,335)
Total	64,939,729	68,505,838	59,847,639	59,586,091			916,793	1,512,908	(261,548)	(1,178,341)	(1,774,456)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

Section IX
Exhibit II
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	3,429,597	1.102	3,779,184	84.8%	3,203,900	2,701,751	15.2%	575,284	3,277,036	0.956
2013	3,578,970	0.650	2,325,620	82.7%	1,923,516	1,900,765	17.3%	402,104	2,302,870	0.643
2014	3,766,736	0.680	2,561,682	80.5%	2,061,053	1,939,099	19.5%	500,629	2,439,729	0.648
2015	3,871,472	0.501	1,939,613	78.0%	1,513,632	1,551,599	22.0%	425,981	1,977,580	0.511
2016	3,623,431	0.724	2,622,511	75.1%	1,969,731	2,006,751	24.9%	652,780	2,659,531	0.734
2017	3,409,383	0.752	2,564,412	71.6%	1,836,124	1,727,067	28.4%	728,288	2,455,355	0.720
2018	3,576,187	0.766	2,739,693	67.2%	1,840,174	1,880,731	32.8%	899,519	2,780,250	0.777
2019	3,664,043	0.780	2,858,635	60.0%	1,714,343	1,307,403	40.0%	1,144,292	2,451,696	0.669
2020	3,705,023	0.795	2,947,183	49.2%	1,448,726	482,003	50.8%	1,498,457	1,980,460	0.535
2021	3,884,817	0.809	3,142,031	20.2%	635,599	526,911	79.8%	2,506,432	3,033,343	0.781
Total	36,509,660		27,480,565		18,146,798	16,024,081		9,333,767	25,357,848	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section IX, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IX, Exhibit II, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	3,429,597	1.102	3,779,184	92.9%	3,510,289	3,510,289	7.1%	268,895	3,779,184	1.102
2013	3,578,970	0.650	2,325,620	91.1%	2,117,793	2,142,841	8.9%	207,828	2,350,669	0.657
2014	3,766,736	0.680	2,561,682	88.3%	2,262,618	2,396,498	11.7%	299,064	2,695,562	0.716
2015	3,871,472	0.501	1,939,613	86.2%	1,671,388	1,629,464	13.8%	268,225	1,897,689	0.490
2016	3,623,431	0.724	2,622,511	84.1%	2,204,731	2,163,295	15.9%	417,780	2,581,075	0.712
2017	3,409,383	0.752	2,564,412	81.9%	2,101,254	2,056,217	18.1%	463,157	2,519,374	0.739
2018	3,576,187	0.766	2,739,693	79.7%	2,183,734	2,438,789	20.3%	555,959	2,994,748	0.837
2019	3,664,043	0.780	2,858,635	77.4%	2,212,174	2,436,238	22.6%	646,461	3,082,700	0.841
2020	3,705,023	0.795	2,947,183	73.7%	2,172,092	1,221,971	26.3%	775,090	1,997,061	0.539
2021	3,884,817	0.809	3,142,031	61.4%	1,929,747	1,583,956	38.6%	1,212,284	2,796,240	0.720
Total	36,509,660		27,480,565		22,365,820	21,579,558		5,114,745	26,694,303	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section IX, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IX, Exhibit II, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	3,429,597	1.305	3,186,871	3,779,184	3,779,184	1.423	0.991	5,328,289	1.191	0.750	1.170	1.102
2013	3,578,970	1.267	2,298,114	2,353,127	2,325,620	1.369	0.996	3,168,648	0.699	0.753	0.675	0.650
2014	3,766,736	1.230	2,410,106	2,713,258	2,561,682	1.316	1.016	3,425,064	0.739	0.745	0.704	0.680
2015	3,871,472	1.194	1,988,265	1,890,961	1,939,613	1.265	1.040	2,553,166	0.552	0.735	0.534	0.501
2016	3,623,431	1.159	2,671,800	2,573,223	2,622,511	1.217	1.043	3,327,291	0.792	0.740	0.766	0.724
2017	3,409,383	1.126	2,412,099	2,509,447	2,460,773	1.170	1.036	2,982,589	0.777	0.752	0.778	0.752
2018	3,576,187	1.093	2,800,075	3,059,683	2,929,879	1.125	1.027	3,385,047	0.866	0.766	0.792	0.766
2019	3,664,043	1.061	2,180,071	3,148,178	3,148,178	1.082	1.018	3,467,532	0.892	0.780	0.807	0.780
2020	3,705,023	1.030	980,552	1,658,020	1,658,020	1.040	1.008	1,738,984	0.456	0.795	0.819	0.795
2021	3,884,817	1.000	2,604,742	2,579,011	2,591,877	1.000	1.001	2,595,730	0.668	0.809		0.809
			23,532,693	26,264,092				All Per Wtd Avg	0.790			
								Last 5 Wtd Avg	0.811			
								Last 4 Wtd Avg	0.831			
								Last 3 Wtd Avg	0.846			
								Selected (14)	0.810			

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section IX, Exhibit II, Sheet 9, Column (6)
- (5) From Section IX, Exhibit II, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

Section IX
Exhibit II
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		248,100	1.022	253,636	
1992	360.0		287,701	1.023	294,223	
1993	348.0		562,432	1.023	575,434	
1994	336.0		1,046,328	1.024	1,071,102	
1995	324.0		529,445	1.024	542,351	
1996	312.0		811,174	1.025	831,658	
1997	300.0		1,541,989	1.026	1,582,618	
1998	288.0		841,575	1.028	864,903	
1999	276.0		2,024,910	1.029	2,084,517	
2000	264.0		1,545,523	1.032	1,594,343	
2001	252.0		4,548,732	1.034	4,704,671	
2002	240.0		2,682,709	1.038	2,783,739	
2003	228.0		1,567,087	1.042	1,632,744	
2004	216.0		1,803,927	1.047	1,889,107	
2005	204.0		2,225,555	1.054	2,345,533	
2006	192.0		2,975,092	1.062	3,160,536	
2007	180.0		2,325,444	1.073	2,495,098	
2008	168.0		2,223,307	1.090	2,423,677	
2009	156.0		2,404,255	1.113	2,675,009	
2010	144.0		1,308,652	1.135	1,485,145	
2011	132.0		2,049,096	1.156	2,369,634	
2012	120.0	3,429,597	2,701,751	1.180	3,186,871	0.929
2013	108.0	3,578,970	1,900,765	1.209	2,298,114	0.642
2014	96.0	3,766,736	1,939,099	1.243	2,410,106	0.640
2015	84.0	3,871,472	1,551,599	1.281	1,988,265	0.514
2016	72.0	3,623,431	2,006,751	1.331	2,671,800	0.737
2017	60.0	3,409,383	1,727,067	1.397	2,412,099	0.707
2018	48.0	3,576,187	1,880,731	1.489	2,800,075	0.783
2019	36.0	3,664,043	1,307,403	1.667	2,180,071	0.595
2020	24.0	3,705,023	482,003	2.034	980,552	0.265
2021	12.0	3,884,817	526,911	4.943	2,604,742	0.670
Total		36,509,660	51,577,116		61,192,369	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit II, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

Section IX
Exhibit II
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		248,100	1.011	250,890	
1992	360.0		287,701	1.011	290,978	
1993	348.0		562,432	1.012	568,940	
1994	336.0		1,736,724	1.012	1,757,213	
1995	324.0		531,451	1.012	537,872	
1996	312.0		852,016	1.012	862,612	
1997	300.0		1,835,689	1.013	1,859,332	
1998	288.0		1,414,164	1.013	1,433,163	
1999	276.0		2,382,400	1.014	2,416,060	
2000	264.0		1,556,753	1.015	1,580,099	
2001	252.0		4,702,975	1.016	4,778,612	
2002	240.0		2,793,090	1.017	2,841,807	
2003	228.0		1,611,270	1.019	1,642,116	
2004	216.0		2,046,209	1.021	2,089,742	
2005	204.0		2,293,734	1.024	2,348,657	
2006	192.0		3,056,874	1.027	3,140,303	
2007	180.0		2,725,704	1.031	2,811,541	
2008	168.0		2,506,816	1.037	2,598,980	
2009	156.0		2,788,802	1.043	2,909,823	
2010	144.0		1,595,022	1.052	1,677,553	
2011	132.0		2,062,562	1.063	2,192,062	
2012	120.0	3,429,597	3,510,289	1.077	3,779,184	1.102
2013	108.0	3,578,970	2,142,841	1.098	2,353,127	0.657
2014	96.0	3,766,736	2,396,498	1.132	2,713,258	0.720
2015	84.0	3,871,472	1,629,464	1.160	1,890,961	0.488
2016	72.0	3,623,431	2,163,295	1.189	2,573,223	0.710
2017	60.0	3,409,383	2,056,217	1.220	2,509,447	0.736
2018	48.0	3,576,187	2,438,789	1.255	3,059,683	0.856
2019	36.0	3,664,043	2,436,238	1.292	3,148,178	0.859
2020	24.0	3,705,023	1,221,971	1.357	1,658,020	0.448
2021	12.0	3,884,817	1,583,956	1.628	2,579,011	0.664
Total		36,509,660	61,170,047		66,852,447	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit II, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

Section IX
Exhibit II
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		248,100	248,100	0	1.022	1.011	2.039	248,100	
1992	360.0		287,701	287,701	0	1.023	1.011	2.033	287,701	
1993	348.0		562,432	562,432	0	1.023	1.012	2.025	562,432	
1994	336.0		1,046,328	1,736,724	690,395	1.024	1.012	2.017	2,438,684	
1995	324.0		529,445	531,451	2,006	1.024	1.012	2.007	533,470	
1996	312.0		811,174	852,016	40,842	1.025	1.012	1.995	892,649	
1997	300.0		1,541,989	1,835,689	293,699	1.026	1.013	1.982	2,123,958	
1998	288.0		841,575	1,414,164	572,589	1.028	1.013	1.967	1,967,592	
1999	276.0		2,024,910	2,382,400	357,490	1.029	1.014	1.950	2,722,052	
2000	264.0		1,545,523	1,556,753	11,230	1.032	1.015	1.932	1,567,224	
2001	252.0		4,548,732	4,702,975	154,243	1.034	1.016	1.914	4,843,955	
2002	240.0		2,682,709	2,793,090	110,381	1.038	1.017	1.895	2,891,903	
2003	228.0		1,567,087	1,611,270	44,183	1.042	1.019	1.877	1,650,001	
2004	216.0		1,803,927	2,046,209	242,282	1.047	1.021	1.859	2,254,265	
2005	204.0		2,225,555	2,293,734	68,180	1.054	1.024	1.842	2,351,154	
2006	192.0		2,975,092	3,056,874	81,782	1.062	1.027	1.827	3,124,544	
2007	180.0		2,325,444	2,725,704	400,260	1.073	1.031	1.815	3,051,880	
2008	168.0		2,223,307	2,506,816	283,509	1.090	1.037	1.751	2,719,771	
2009	156.0		2,404,255	2,788,802	384,547	1.113	1.043	1.698	3,057,035	
2010	144.0		1,308,652	1,595,022	286,371	1.135	1.052	1.706	1,797,322	
2011	132.0		2,049,096	2,062,562	13,466	1.156	1.063	1.775	2,073,003	
2012	120.0	3,429,597	2,701,751	3,510,289	808,538	1.180	1.077	1.878	4,219,883	1.230
2013	108.0	3,578,970	1,900,765	2,142,841	242,076	1.209	1.098	2.070	2,401,802	0.671
2014	96.0	3,766,736	1,939,099	2,396,498	457,399	1.243	1.132	2.484	3,075,146	0.816
2015	84.0	3,871,472	1,551,599	1,629,464	77,865	1.281	1.160	2.700	1,761,854	0.455
2016	72.0	3,623,431	2,006,751	2,163,295	156,543	1.331	1.189	2.778	2,441,596	0.674
2017	60.0	3,409,383	1,727,067	2,056,217	329,150	1.397	1.220	2.747	2,631,209	0.772
2018	48.0	3,576,187	1,880,731	2,438,789	558,058	1.489	1.255	2.618	3,341,856	0.934
2019	36.0	3,664,043	1,307,403	2,436,238	1,128,835	1.667	1.292	2.299	3,902,093	1.065
2020	24.0	3,705,023	482,003	1,221,971	739,968	2.034	1.357	2.072	2,014,850	0.544
2021	12.0	3,884,817	526,911	1,583,956	1,057,045	4.943	1.628	1.937	2,574,136	0.663
Total		36,509,660	51,577,116	61,170,047					71,523,122	1.959

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section IX, Exhibit II, Sheet 14
- (8) From Section IX, Exhibit II, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

Section IX
Exhibit II
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		1,930		5,152		130					0	
1992		1,927		5,288		151					0	
1993		3,196	Include	5,427		178					0	
1994		7,951	Include	5,570		221					0	
1995		2,892	Include	5,717		186					0	
1996		3,734	Include	5,868		231					0	
1997		7,780	Include	6,023		239					0	
1998		5,368	Include	6,182		267					0	
1999		10,109	Include	6,345		239					0	
2000		7,023	Include	6,512		225					0	
2001		14,350	Include	6,684		333					0	
2002		8,309	Include	6,861		342					0	
2003		5,971	Include	7,042		275					0	
2004		6,676	Include	7,227		313					0	
2005		7,204	Include	7,418		326					0	
2006		9,662	Include	7,614		325					0	
2007		9,435	Include	7,815		298					0	
2008		9,590	Include	8,021		271					0	
2009		9,572	Include	8,233		304					0	
2010		6,605	Include	8,450		254					0	
2011		8,464	Include	8,673		259					0	
2012	3,429,597	12,942	Include	8,901	12,942	292	0.991	1.838	23,570	23,570	3,779,184	1.102
2013	3,578,970	8,344	Include	9,136	8,247	282	0.996	1.718	14,107	14,107	2,325,620	0.650
2014	3,766,736	8,896	Include	9,377	8,399	305	1.016	1.606	13,703	13,703	2,561,682	0.680
2015	3,871,472	5,357	Include	9,625	5,495	353	1.040	1.501	8,578	8,578	1,939,613	0.501
2016	3,623,431	9,460	Include	9,879	9,642	272	1.043	1.403	14,102	14,102	2,622,511	0.724
2017	3,409,383	8,421	Include	10,139	8,258	298	1.036	1.311	11,214	12,300	2,698,968	0.792
2018	3,576,187	7,611	Include	10,407	7,288	402	1.027	1.225	9,170	12,300	3,929,749	1.099
2019	3,664,043	13,270	Include	10,681	13,270	237	1.018	1.145	15,472	12,300	2,502,796	0.683
2020	3,705,023	10,723	Exclude	10,963	10,723	155	1.008	1.070	11,572	12,300	1,762,399	0.476
2021	3,884,817	11,040	Exclude	11,252	11,095	234	1.001	1.000	11,111	12,300	2,869,142	0.739
			Implied Trend	2.6%	3.5%			All Per Wtd Avg	13,420			
								Last 5 Wtd Avg	12,331			
								Last 4 Wtd Avg	11,884			
Total	36,509,660					8,196		Last 3 Wtd Avg	12,093		26,991,665	
								Selected	12,300			

Footnotes:

Reported Exponential Regression	
Constant	9.354
X Coefficient	(0.026)
R Squared	0.281

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section IX, Exhibit II, Sheet 10, Column (6) / Section IX, Exhibit II, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section IX, Exhibit II, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

Section IX
Exhibit II
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		130	1.000	130	130	
1992	360.0		151	1.000	151	151	
1993	348.0		178	1.000	178	178	
1994	336.0		221	1.000	221	221	
1995	324.0		186	1.000	186	186	
1996	312.0		231	1.000	231	231	
1997	300.0		239	1.000	239	239	
1998	288.0		267	1.000	267	267	
1999	276.0		239	1.000	239	239	
2000	264.0		225	1.000	225	225	
2001	252.0		333	1.000	333	333	
2002	240.0		342	1.000	342	342	
2003	228.0		275	1.000	275	275	
2004	216.0		313	1.000	313	313	
2005	204.0		326	1.000	326	326	
2006	192.0		325	1.000	325	325	
2007	180.0		298	1.000	298	298	
2008	168.0		271	1.000	271	271	
2009	156.0		304	1.000	304	304	
2010	144.0		254	1.000	254	254	
2011	132.0		259	1.000	259	259	
2012	120.0	3,429,597	292	1.000	292	292	0.65%
2013	108.0	3,578,970	282	1.000	282	282	0.62%
2014	96.0	3,766,736	305	1.000	305	305	0.66%
2015	84.0	3,871,472	353	1.000	353	353	0.76%
2016	72.0	3,623,431	272	1.000	272	272	0.65%
2017	60.0	3,409,383	298	1.000	298	298	0.78%
2018	48.0	3,576,187	402	1.000	402	402	1.03%
2019	36.0	3,664,043	237	1.001	237	237	0.61%
2020	24.0	3,705,023	154	1.004	155	155	0.41%
2021	12.0	3,884,817	220	1.054	232	234	0.60%
Total		36,509,660	8,182		8,195	8,196	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit II, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section IX, Exhibit II, Sheet 8 Col (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
MEDICAL**

Section IX
Exhibit II
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	248,100	248,100	0	248,100	248,100	0
1992	0	0	0	287,701	287,701	0	287,701	287,701	0
1993	0	0	0	562,432	562,432	0	562,432	562,432	0
1994	0	0	0	1,029,134	1,046,328	17,194	1,736,724	1,736,724	0
1995	0	0	0	521,816	529,445	7,629	531,451	531,451	0
1996	0	0	0	811,174	811,174	0	852,016	852,016	0
1997	0	0	0	1,529,082	1,541,989	12,907	1,835,689	1,835,689	0
1998	0	0	0	834,039	841,575	7,536	1,414,164	1,414,164	0
1999	0	0	0	1,971,508	2,024,910	53,402	2,382,400	2,382,400	0
2000	0	0	0	1,545,049	1,545,523	475	1,556,753	1,556,753	0
2001	0	0	0	4,447,677	4,548,732	101,056	4,668,492	4,702,975	34,483
2002	0	0	0	2,585,455	2,682,709	97,254	2,797,726	2,793,090	(4,637)
2003	0	0	0	1,558,410	1,567,087	8,677	1,595,918	1,611,270	15,353
2004	0	0	0	1,774,201	1,803,927	29,726	2,031,906	2,046,209	14,304
2005	0	0	0	2,223,773	2,225,555	1,781	2,285,606	2,293,734	8,128
2006	0	0	0	2,974,689	2,975,092	403	3,176,300	3,056,874	(119,426)
2007	0	0	0	2,295,883	2,325,444	29,561	2,660,679	2,725,704	65,025
2008	0	0	0	1,956,243	2,223,307	267,063	2,308,900	2,506,816	197,916
2009	0	0	0	2,371,836	2,404,255	32,420	2,716,903	2,788,802	71,899
2010	0	0	0	1,300,605	1,308,652	8,047	1,569,279	1,595,022	25,743
2011	0	0	0	2,047,789	2,049,096	1,307	2,102,627	2,062,562	(40,065)
2012	3,429,597	3,429,597	0	2,618,560	2,701,751	83,191	3,629,429	3,510,289	(119,140)
2013	3,578,970	3,578,970	0	1,879,879	1,900,765	20,886	2,153,947	2,142,841	(11,106)
2014	3,766,736	3,766,736	0	1,898,094	1,939,099	41,006	2,408,486	2,396,498	(11,988)
2015	3,871,472	3,871,472	0	1,543,544	1,551,599	8,055	1,689,981	1,629,464	(60,517)
2016	3,623,431	3,623,431	0	1,823,822	2,006,751	182,929	2,354,220	2,163,295	(190,925)
2017	3,409,383	3,409,383	0	1,620,334	1,727,067	106,733	2,034,006	2,056,217	22,211
2018	3,576,187	3,576,187	0	1,749,071	1,880,731	131,659	2,631,895	2,438,789	(193,106)
2019	3,664,043	3,664,043	0	1,188,205	1,307,403	119,199	2,581,833	2,436,238	(145,595)
2020	3,705,023	3,705,023	0	222,286	482,003	259,717	1,042,077	1,221,971	179,894
2021		3,884,817			526,911			1,583,956	
Total	32,624,843	36,509,660	0	49,420,392	51,577,116	1,629,812	59,847,639	61,170,047	(261,548)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

Section IX
Exhibit III
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		22,090	22,090	22,090	22,257	0	168	0	0	168
1992		23,934	23,934	23,934	24,149	0	214	0	0	214
1993		33,423	33,423	33,423	33,779	0	357	0	0	357
1994		77,164	81,801	81,801	82,849	4,637	5,686	4,637	0	1,049
1995		26,646	29,634	29,634	30,094	2,988	3,448	2,988	0	460
1996		38,730	57,644	57,644	58,732	18,914	20,002	18,914	0	1,088
1997		56,293	92,690	92,690	94,832	36,397	38,539	36,397	0	2,142
1998		101,537	106,613	106,613	108,171	5,075	6,633	5,075	0	1,558
1999		192,589	228,605	232,617	236,629	40,028	44,040	36,016	4,012	8,024
2000		148,397	150,808	155,566	157,945	7,169	9,548	2,411	4,758	7,137
2001		333,286	375,545	377,984	383,984	44,698	50,698	42,259	2,439	8,439
2002		218,008	262,605	271,472	277,472	53,464	59,464	44,597	8,867	14,867
2003		151,059	174,520	178,900	181,896	27,841	30,838	23,461	4,380	7,376
2004		179,072	224,170	225,471	226,122	46,400	47,050	45,099	1,301	1,952
2005		134,319	143,957	150,888	157,819	16,569	23,500	9,638	6,931	13,862
2006		200,622	215,898	229,464	243,030	28,842	42,408	15,276	13,566	27,132
2007		162,184	215,951	219,951	233,951	57,767	71,767	53,767	4,000	18,000
2008		349,258	434,135	442,230	493,990	92,971	144,732	84,876	8,095	59,855
2009		265,513	325,339	341,995	358,652	76,482	93,139	59,825	16,657	33,314
2010		157,646	200,445	242,979	263,430	85,334	105,785	42,799	42,534	62,985
2011		347,136	352,874	381,919	443,559	34,783	96,423	5,738	29,045	90,685
2012	3,429,597	533,247	610,754	666,290	827,509	133,043	294,262	77,507	55,536	216,755
2013	3,578,970	441,418	484,394	592,573	697,079	151,155	255,661	42,976	108,178	212,685
2014	3,766,736	346,154	401,511	497,932	594,353	151,778	248,199	55,358	96,421	192,842
2015	3,871,472	304,542	340,877	429,873	518,870	125,331	214,327	36,334	88,997	177,993
2016	3,623,431	474,701	496,961	712,958	834,740	238,257	360,040	22,260	215,997	337,780
2017	3,409,383	368,995	430,687	631,659	772,028	262,665	403,033	61,692	200,973	341,341
2018	3,576,187	406,834	495,437	717,761	867,761	310,927	460,927	88,603	222,324	372,324
2019	3,664,043	255,920	437,862	705,563	865,563	449,643	609,643	181,942	267,701	427,701
2020	3,705,023	126,265	257,156	463,085	654,732	336,820	528,467	130,891	205,929	397,575
2021	3,884,817	138,574	459,837	680,542	945,278	541,968	806,704	321,262	220,705	485,442
Total	36,509,660	6,615,557	8,168,156	9,997,502	11,691,257	3,381,945	5,075,700	1,552,599	1,829,346	3,523,101

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit III, Sheet 2, Column (15)
- (6) From Section IX, Exhibit III, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
												(13)	(14)	(15)	(16)	(17)	(18)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991		22,090	22,090	0	22,684	22,257	22,090	0			0	22,090	22,283	22,090	22,257		
1992		23,934	23,934	0	24,616	24,149	23,934	0			0	23,934	24,185	23,934	24,149		
1993		33,423	33,423	0	34,440	33,779	33,423	0			0	33,423	33,844	33,423	33,779		
1994		77,164	81,801	4,637	79,702	82,849	84,859	0			0	81,801	83,052	81,801	82,849		
1995		26,646	29,634	2,988	27,605	30,094	31,979	0			0	29,634	30,187	29,634	30,094		
1996		38,730	57,644	18,914	40,274	58,732	75,343	0			0	57,644	58,964	57,644	58,732		
1997		56,293	92,690	36,397	58,811	94,832	133,346	0			0	92,690	95,305	92,690	94,832		
1998		101,537	106,613	5,075	106,699	109,643	113,375	0			0	106,613	108,322	106,613	108,171		
1999		192,589	228,605	36,016	203,861	236,629	285,731	0			0	233,554	238,503	232,617	236,629		
2000		148,397	150,808	2,411	158,520	157,369	155,342	0			0	155,955	158,529	155,566	157,945		
2001		333,286	375,545	42,259	360,101	395,868	469,361	0			0	372,963	378,963	377,984	383,984		
2002		218,008	262,605	44,597	238,926	280,338	378,728	0			0	275,679	281,679	271,472	277,472		
2003		151,059	174,520	23,461	168,527	189,273	245,661	0			0	171,722	181,080	178,900	181,896		
2004		179,072	224,170	45,099	204,273	247,970	382,186	0			0	221,093	222,871	225,471	226,122		
2005		134,319	143,957	9,638	157,819	163,222	180,800	0			0	149,603	157,263	150,888	157,819		
2006		200,622	215,898	15,276	243,030	253,359	300,675	0			0	235,715	244,599	229,464	243,030		
2007		162,184	215,951	53,767	203,736	257,221	414,253	0			0	208,702	222,702	219,951	233,951		
2008		349,258	434,135	84,876	452,779	535,201	836,886	0			0	349,167	389,679	442,230	493,990		
2009		265,513	325,339	59,825	358,652	415,115	623,299	0			0	307,115	354,954	341,995	358,652		
2010		157,646	200,445	42,799	222,529	263,430	395,455	0			0	188,630	221,258	242,979	263,430		
2011		347,136	352,874	5,738	505,199	477,669	381,919	0			0	392,810	450,699	381,919	443,559		
2012	3,429,597	533,247	610,754	77,507	799,333	855,685	1,086,375	827,509	808,713	847,620	827,509	650,521	829,703	666,290	827,509	0.194	0.241
2013	3,578,970	441,418	484,394	42,976	691,754	702,404	743,352	697,079	693,681	700,751	697,079	623,817	726,728	592,573	697,079	0.166	0.195
2014	3,766,736	346,154	401,511	55,358	567,417	599,685	709,039	583,551	573,709	594,353	583,551	490,214	590,524	497,932	594,353	0.132	0.158
2015	3,871,472	304,542	340,877	36,334	529,160	516,760	487,884	522,960	526,528	518,870	522,960	444,001	546,716	429,873	518,870	0.111	0.134
2016	3,623,431	474,701	496,961	22,260	878,433	791,047	591,176	834,740	858,352	807,291	834,740	714,684	824,749	712,958	834,740	0.197	0.230
2017	3,409,383	368,995	430,687	61,692	737,450	702,693	642,876	681,164	709,328	694,359	716,240	651,016	795,687	631,659	772,028	0.185	0.226
2018	3,576,187	406,834	495,437	88,603	890,316	832,588	755,238	720,738	798,227	787,295	1,018,511	780,703	930,703	717,761	867,761	0.201	0.243
2019	3,664,043	255,920	437,862	181,942	646,865	772,624	898,626	743,988	705,563	760,217	633,286	769,770	935,443	705,563	865,563	0.193	0.236
2020	3,705,023	126,265	257,156	130,891	419,679	467,374	493,259	755,882	654,732	597,141	432,911	543,929	758,753	463,085	654,732	0.125	0.177
2021	3,884,817	138,574	459,837	321,262	1,262,026	990,354	945,278	795,336	846,580	885,886	680,542			680,542	945,278	0.175	0.243
Total	36,509,660	6,615,557	8,168,156	1,552,599	11,295,215	11,560,215	12,921,748	7,162,947	7,175,412	7,193,783	6,947,330	9,379,191	10,897,928	9,997,502	11,691,257		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section IX, Exhibit III, Sheet 9, Column (6)
- (7) From Section IX, Exhibit III, Sheet 10, Column (6)
- (8) From Section IX, Exhibit III, Sheet 11, Column (10)
- (9) From Section IX, Exhibit III, Sheet 6, Column (4)
- (10) From Section IX, Exhibit III, Sheet 6, Column (10)
- (11) From Section IX, Exhibit III, Sheet 7, Column (10)
- (12) From Section IX, Exhibit III, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

Section IX
Exhibit III
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low (2)	High (3)	Low (4)	High (5)	Low (6)	High (7)		
1991	22,090	22,283	22,090	22,257	0	(26)	22,090	22,090
1992	23,934	24,185	23,934	24,149	0	(36)	23,934	23,934
1993	33,423	33,844	33,423	33,779	0	(65)	33,423	33,423
1994	81,801	83,052	81,801	82,849	0	(203)	77,164	81,801
1995	29,634	30,187	29,634	30,094	0	(94)	26,646	29,634
1996	57,644	58,964	57,644	58,732	0	(232)	38,730	57,644
1997	92,690	95,305	92,690	94,832	0	(473)	56,293	92,690
1998	106,613	108,322	106,613	108,171	0	(151)	101,537	106,613
1999	233,554	238,503	232,617	236,629	(937)	(1,873)	192,589	228,605
2000	155,955	158,529	155,566	157,945	(390)	(585)	148,397	150,808
2001	372,963	378,963	377,984	383,984	5,022	5,022	333,286	375,545
2002	275,679	281,679	271,472	277,472	(4,207)	(4,207)	218,008	262,605
2003	171,722	181,080	178,900	181,896	7,178	817	151,059	174,520
2004	221,093	222,871	225,471	226,122	4,379	3,251	179,072	224,170
2005	149,603	157,263	150,888	157,819	1,285	556	134,319	143,957
2006	235,715	244,599	229,464	243,030	(6,250)	(1,569)	200,622	215,898
2007	208,702	222,702	219,951	233,951	11,249	11,249	162,184	215,951
2008	349,167	389,679	442,230	493,990	93,063	104,311	349,258	434,135
2009	307,115	354,954	341,995	358,652	34,881	3,698	265,513	325,339
2010	188,630	221,258	242,979	263,430	54,349	42,172	157,646	200,445
2011	392,810	450,699	381,919	443,559	(10,890)	(7,140)	347,136	352,874
2012	650,521	829,703	666,290	827,509	15,769	(2,193)	533,247	610,754
2013	623,817	726,728	592,573	697,079	(31,244)	(29,649)	441,418	484,394
2014	490,214	590,524	497,932	594,353	7,718	3,829	346,154	401,511
2015	444,001	546,716	429,873	518,870	(14,128)	(27,846)	304,542	340,877
2016	714,684	824,749	712,958	834,740	(1,726)	9,991	474,701	496,961
2017	651,016	795,687	631,659	772,028	(19,357)	(23,659)	368,995	430,687
2018	780,703	930,703	717,761	867,761	(62,942)	(62,942)	406,834	495,437
2019	769,770	935,443	705,563	865,563	(64,207)	(69,880)	255,920	437,862
2020	543,929	758,753	463,085	654,732	(80,844)	(104,022)	126,265	257,156
2021	0	0	680,542	945,278	680,542	945,278	138,574	459,837
Total	9,379,191	10,897,928	9,997,502	11,691,257	618,311	793,330	6,615,557	8,168,156
Total Excluding Latest	9,379,191	10,897,928	9,316,959	10,745,979	(62,231)	(151,949)	6,476,982	7,708,319

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section IX, Exhibit III, Sheet 2, Column (15)
- (5) From Section IX, Exhibit III, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

Section IX
Exhibit III
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	22,090	22,283	22,090	22,090	1.027	1.024	0	19	0	0	(19)
1992	23,934	24,185	23,934	23,934	1.028	1.027	0	13	0	0	(13)
1993	33,423	33,844	33,423	33,423	1.030	1.028	0	25	0	0	(25)
1994	81,801	83,052	74,731	77,164	1.032	1.030	494	581	2,433	1,939	1,851
1995	29,634	30,187	25,836	26,646	1.035	1.032	304	349	810	505	461
1996	57,644	58,964	38,730	38,730	1.039	1.035	1,717	1,837	0	(1,717)	(1,837)
1997	92,690	95,305	56,280	56,293	1.044	1.039	3,698	3,963	13	(3,684)	(3,950)
1998	106,613	108,322	101,309	101,537	1.049	1.044	595	787	228	(366)	(558)
1999	233,554	238,503	188,511	192,589	1.057	1.049	5,508	6,113	4,078	(1,430)	(2,035)
2000	155,955	158,529	148,358	148,397	1.066	1.057	1,001	1,340	39	(961)	(1,300)
2001	372,963	378,963	329,050	333,286	1.077	1.066	6,156	6,997	4,236	(1,919)	(2,761)
2002	275,679	281,679	216,987	218,008	1.092	1.077	8,661	9,546	1,021	(7,640)	(8,526)
2003	171,722	181,080	146,199	151,059	1.111	1.092	3,924	5,363	4,860	936	(503)
2004	221,093	222,871	174,943	179,072	1.138	1.111	8,340	8,662	4,129	(4,212)	(4,533)
2005	149,603	157,263	134,258	134,319	1.171	1.138	2,597	3,893	61	(2,536)	(3,833)
2006	235,715	244,599	200,594	200,622	1.219	1.171	6,564	8,224	28	(6,536)	(8,196)
2007	208,702	222,702	156,202	162,184	1.260	1.219	6,673	8,453	5,982	(692)	(2,471)
2008	349,167	389,679	261,314	349,258	1.310	1.260	11,349	16,583	87,945	76,595	71,362
2009	307,115	354,954	259,276	265,513	1.369	1.310	5,834	11,667	6,237	404	(5,430)
2010	188,630	221,258	156,002	157,646	1.418	1.369	2,808	5,616	1,644	(1,164)	(3,972)
2011	392,810	450,699	345,795	347,136	1.471	1.418	3,695	8,245	1,341	(2,354)	(6,904)
2012	650,521	829,703	513,429	533,247	1.534	1.471	11,039	25,467	19,818	8,779	(5,649)
2013	623,817	726,728	436,976	441,418	1.605	1.534	14,216	22,046	4,442	(9,774)	(17,604)
2014	490,214	590,524	337,693	346,154	1.701	1.605	13,057	21,644	8,461	(4,596)	(13,183)
2015	444,001	546,716	303,977	304,542	1.811	1.701	11,217	19,445	565	(10,652)	(18,880)
2016	714,684	824,749	421,579	474,701	1.956	1.811	24,519	33,726	53,122	28,603	19,396
2017	651,016	795,687	337,471	368,995	2.132	1.956	24,920	36,417	31,523	6,604	(4,894)
2018	780,703	930,703	369,051	406,834	2.463	2.132	43,615	59,508	37,784	(5,832)	(21,725)
2019	769,770	935,443	228,483	255,920	3.239	2.463	76,161	99,472	27,437	(48,724)	(72,034)
2020	543,929	758,753	56,573	126,265	8.664	3.239	106,518	153,471	69,692	(36,826)	(83,779)
Total	9,379,191	10,897,928	6,099,053	6,476,982			405,180	579,473	377,929	(27,251)	(201,544)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	22,090	22,283	22,090	22,090	1.009	1.008	0	19	0	0	(19)
1992	23,934	24,185	23,934	23,934	1.010	1.009	0	41	0	0	(41)
1993	33,423	33,844	33,423	33,423	1.013	1.010	0	71	0	0	(71)
1994	81,801	83,052	81,801	81,801	1.015	1.013	0	217	0	0	(217)
1995	29,634	30,187	29,634	29,634	1.019	1.015	0	98	0	0	(98)
1996	57,644	58,964	57,644	57,644	1.023	1.019	0	239	0	0	(239)
1997	92,690	95,305	92,690	92,690	1.028	1.023	0	481	0	0	(481)
1998	106,613	108,322	106,613	106,613	1.035	1.028	0	318	0	0	(318)
1999	233,554	238,503	228,605	228,605	1.043	1.035	929	1,857	0	(929)	(1,857)
2000	155,955	158,529	150,808	150,808	1.054	1.043	971	1,456	0	(971)	(1,456)
2001	372,963	378,963	366,730	375,545	1.067	1.054	1,178	2,312	8,815	7,637	6,503
2002	275,679	281,679	264,527	262,605	1.084	1.067	2,107	3,240	(1,922)	(4,029)	(5,163)
2003	171,722	181,080	163,734	174,520	1.106	1.084	1,504	3,267	10,787	9,282	7,520
2004	221,093	222,871	217,537	224,170	1.134	1.106	665	998	6,634	5,968	5,635
2005	149,603	157,263	141,943	143,957	1.168	1.134	1,371	2,742	2,014	643	(728)
2006	235,715	244,599	226,830	215,898	1.185	1.168	720	1,440	(10,932)	(11,652)	(12,372)
2007	208,702	222,702	204,702	215,951	1.221	1.185	544	2,447	11,249	10,705	8,801
2008	349,167	389,679	345,911	434,135	1.263	1.221	433	5,816	88,223	87,791	82,407
2009	307,115	354,954	302,994	325,339	1.301	1.263	410	5,174	22,344	21,934	17,171
2010	188,630	221,258	179,442	200,445	1.347	1.301	927	4,220	21,003	20,076	16,783
2011	392,810	450,699	351,297	352,874	1.394	1.347	3,688	8,831	1,577	(2,111)	(7,254)
2012	650,521	829,703	604,251	610,754	1.443	1.394	3,658	17,822	6,503	2,846	(11,319)
2013	623,817	726,728	503,789	484,394	1.493	1.443	8,517	15,819	(19,395)	(27,911)	(35,213)
2014	490,214	590,524	389,904	401,511	1.523	1.493	3,835	7,670	11,607	7,772	3,937
2015	444,001	546,716	341,286	340,877	1.599	1.523	8,570	17,140	(409)	(8,979)	(17,549)
2016	714,684	824,749	492,950	496,961	1.647	1.599	10,277	15,379	4,011	(6,266)	(11,368)
2017	651,016	795,687	432,073	430,687	1.705	1.647	10,871	18,054	(1,386)	(12,257)	(19,440)
2018	780,703	930,703	556,928	495,437	1.790	1.705	14,160	23,652	(61,491)	(75,651)	(85,143)
2019	769,770	935,443	467,373	437,862	1.844	1.790	10,750	16,640	(29,511)	(40,261)	(46,151)
2020	543,929	758,753	257,405	257,156	2.084	1.844	34,375	60,149	(249)	(34,624)	(60,398)
Total	9,379,191	10,897,928	7,638,848	7,708,319			120,460	237,609	69,471	(50,989)	(168,138)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

Section IX
Exhibit III
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	3,429,597	0.241	827,509	66.7%	552,044	533,247	33.3%	275,466	808,713	0.236
2013	3,578,970	0.195	697,079	63.8%	444,816	441,418	36.2%	252,263	693,681	0.194
2014	3,766,736	0.155	583,551	61.0%	355,996	346,154	39.0%	227,555	573,709	0.152
2015	3,871,472	0.135	522,960	57.6%	300,974	304,542	42.4%	221,986	526,528	0.136
2016	3,623,431	0.230	834,740	54.0%	451,089	474,701	46.0%	383,651	858,352	0.237
2017	3,409,383	0.200	681,164	50.0%	340,831	368,995	50.0%	340,333	709,328	0.208
2018	3,576,187	0.202	720,738	45.7%	329,345	406,834	54.3%	391,393	798,227	0.223
2019	3,664,043	0.203	743,988	39.6%	294,345	255,920	60.4%	449,643	705,563	0.193
2020	3,705,023	0.204	755,882	30.1%	227,415	126,265	69.9%	528,467	654,732	0.177
2021	3,884,817	0.205	795,336	11.0%	87,330	138,574	89.0%	708,005	846,580	0.218
Total	36,509,660		7,162,947		3,384,185	3,396,650		3,778,762	7,175,412	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section IX, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IX, Exhibit III, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	3,429,597	0.241	827,509	71.4%	590,643	610,754	28.6%	236,866	847,620	0.247
2013	3,578,970	0.195	697,079	69.0%	480,722	484,394	31.0%	216,357	700,751	0.196
2014	3,766,736	0.155	583,551	67.0%	390,709	401,511	33.0%	192,842	594,353	0.158
2015	3,871,472	0.135	522,960	66.0%	344,967	340,877	34.0%	177,993	518,870	0.134
2016	3,623,431	0.230	834,740	62.8%	524,410	496,961	37.2%	310,330	807,291	0.223
2017	3,409,383	0.200	681,164	61.3%	417,491	430,687	38.7%	263,673	694,359	0.204
2018	3,576,187	0.202	720,738	59.5%	428,880	495,437	40.5%	291,858	787,295	0.220
2019	3,664,043	0.203	743,988	56.7%	421,634	437,862	43.3%	322,355	760,217	0.207
2020	3,705,023	0.204	755,882	55.0%	415,897	257,156	45.0%	339,985	597,141	0.161
2021	3,884,817	0.205	795,336	46.4%	369,287	459,837	53.6%	426,049	885,886	0.228
Total	36,509,660		7,162,947		4,384,640	4,415,476		2,778,307	7,193,783	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section IX, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section IX, Exhibit III, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated <u>Ultimate Loss</u>		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	3,429,597	1.305	799,333	855,685	827,509	1.305	1.010	1,091,042	0.244	0.203	0.242	0.241
2013	3,578,970	1.267	691,754	702,404	697,079	1.267	1.013	894,660	0.197	0.202	0.203	0.195
2014	3,766,736	1.230	567,417	599,685	583,551	1.230	1.023	734,152	0.158	0.200	0.155	0.155
2015	3,871,472	1.194	529,160	516,760	522,960	1.194	1.033	645,109	0.140	0.198	0.142	0.135
2016	3,623,431	1.159	878,433	791,047	834,740	1.159	1.031	998,062	0.238	0.199	0.209	0.230
2017	3,409,383	1.126	737,450	702,693	720,072	1.126	1.025	831,099	0.217	0.200	0.210	0.200
2018	3,576,187	1.093	890,316	832,588	861,452	1.093	1.017	956,951	0.245	0.202	0.212	0.202
2019	3,664,043	1.061	646,865	772,624	709,744	1.061	1.009	759,757	0.195	0.203	0.214	0.203
2020	3,705,023	1.030	419,679	467,374	443,527	1.030	1.004	458,773	0.120	0.204	0.214	0.204
2021	3,884,817	1.000	1,262,026	990,354	1,126,190	1.000	1.001	1,127,031	0.290	0.205		0.205
			7,422,435	7,231,214				All Per Wtd Avg	0.203			
								Last 5 Wtd Avg	0.205			
								Last 4 Wtd Avg	0.224			
								Last 3 Wtd Avg	0.219			
								<i>(Note: numbers in bold and italics and with borders are excluded from the calculated averages)</i>				
								Selected (14)	0.205			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section IX, Exhibit III, Sheet 9, Column (6)
- (5) From Section IX, Exhibit III, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

Section IX
Exhibit III
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		22,090	1.027	22,684	
1992	360.0		23,934	1.028	24,616	
1993	348.0		33,423	1.030	34,440	
1994	336.0		77,164	1.033	79,702	
1995	324.0		26,646	1.036	27,605	
1996	312.0		38,730	1.040	40,274	
1997	300.0		56,293	1.045	58,811	
1998	288.0		101,537	1.051	106,699	
1999	276.0		192,589	1.059	203,861	
2000	264.0		148,397	1.068	158,520	
2001	252.0		333,286	1.080	360,101	
2002	240.0		218,008	1.096	238,926	
2003	228.0		151,059	1.116	168,527	
2004	216.0		179,072	1.141	204,273	
2005	204.0		134,319	1.175	157,819	
2006	192.0		200,622	1.211	243,030	
2007	180.0		162,184	1.256	203,736	
2008	168.0		349,258	1.296	452,779	
2009	156.0		265,513	1.351	358,652	
2010	144.0		157,646	1.412	222,529	
2011	132.0		347,136	1.455	505,199	
2012	120.0	3,429,597	533,247	1.499	799,333	0.233
2013	108.0	3,578,970	441,418	1.567	691,754	0.193
2014	96.0	3,766,736	346,154	1.639	567,417	0.151
2015	84.0	3,871,472	304,542	1.738	529,160	0.137
2016	72.0	3,623,431	474,701	1.850	878,433	0.242
2017	60.0	3,409,383	368,995	1.999	737,450	0.216
2018	48.0	3,576,187	406,834	2.188	890,316	0.249
2019	36.0	3,664,043	255,920	2.528	646,865	0.177
2020	24.0	3,705,023	126,265	3.324	419,679	0.113
2021	12.0	3,884,817	138,574	9.107	1,262,026	0.325
Total		36,509,660	6,615,557		11,295,215	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit III, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

Section IX
Exhibit III
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		22,090	1.008	22,257	
1992	360.0		23,934	1.009	24,149	
1993	348.0		33,423	1.011	33,779	
1994	336.0		81,801	1.013	82,849	
1995	324.0		29,634	1.016	30,094	
1996	312.0		57,644	1.019	58,732	
1997	300.0		92,690	1.023	94,832	
1998	288.0		106,613	1.028	109,643	
1999	276.0		228,605	1.035	236,629	
2000	264.0		150,808	1.044	157,369	
2001	252.0		375,545	1.054	395,868	
2002	240.0		262,605	1.068	280,338	
2003	228.0		174,520	1.085	189,273	
2004	216.0		224,170	1.106	247,970	
2005	204.0		143,957	1.134	163,222	
2006	192.0		215,898	1.174	253,359	
2007	180.0		215,951	1.191	257,221	
2008	168.0		434,135	1.233	535,201	
2009	156.0		325,339	1.276	415,115	
2010	144.0		200,445	1.314	263,430	
2011	132.0		352,874	1.354	477,669	
2012	120.0	3,429,597	610,754	1.401	855,685	0.250
2013	108.0	3,578,970	484,394	1.450	702,404	0.196
2014	96.0	3,766,736	401,511	1.494	599,685	0.159
2015	84.0	3,871,472	340,877	1.516	516,760	0.133
2016	72.0	3,623,431	496,961	1.592	791,047	0.218
2017	60.0	3,409,383	430,687	1.632	702,693	0.206
2018	48.0	3,576,187	495,437	1.681	832,588	0.233
2019	36.0	3,664,043	437,862	1.765	772,624	0.211
2020	24.0	3,705,023	257,156	1.817	467,374	0.126
2021	12.0	3,884,817	459,837	2.154	990,354	0.255
Total		36,509,660	8,168,156		11,560,215	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit III, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

Section IX
Exhibit III
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		22,090	22,090	0	1.027	1.008	1.404	22,090	
1992	360.0		23,934	23,934	0	1.028	1.009	1.473	23,934	
1993	348.0		33,423	33,423	0	1.030	1.011	1.557	33,423	
1994	336.0		77,164	81,801	4,637	1.033	1.013	1.660	84,859	
1995	324.0		26,646	29,634	2,988	1.036	1.016	1.785	31,979	
1996	312.0		38,730	57,644	18,914	1.040	1.019	1.936	75,343	
1997	300.0		56,293	92,690	36,397	1.045	1.023	2.117	133,346	
1998	288.0		101,537	106,613	5,075	1.051	1.028	2.333	113,375	
1999	276.0		192,589	228,605	36,016	1.059	1.035	2.586	285,731	
2000	264.0		148,397	150,808	2,411	1.068	1.044	2.881	155,342	
2001	252.0		333,286	375,545	42,259	1.080	1.054	3.220	469,361	
2002	240.0		218,008	262,605	44,597	1.096	1.068	3.604	378,728	
2003	228.0		151,059	174,520	23,461	1.116	1.085	4.032	245,661	
2004	216.0		179,072	224,170	45,099	1.141	1.106	4.504	382,186	
2005	204.0		134,319	143,957	9,638	1.175	1.134	4.823	180,800	
2006	192.0		200,622	215,898	15,276	1.211	1.174	6.550	300,675	
2007	180.0		162,184	215,951	53,767	1.256	1.191	4.688	414,253	
2008	168.0		349,258	434,135	84,876	1.296	1.233	5.745	836,886	
2009	156.0		265,513	325,339	59,825	1.351	1.276	5.981	623,299	
2010	144.0		157,646	200,445	42,799	1.412	1.314	5.556	395,455	
2011	132.0		347,136	352,874	5,738	1.455	1.354	6.062	381,919	
2012	120.0	3,429,597	533,247	610,754	77,507	1.499	1.401	7.136	1,086,375	0.317
2013	108.0	3,578,970	441,418	484,394	42,976	1.567	1.450	7.026	743,352	0.208
2014	96.0	3,766,736	346,154	401,511	55,358	1.639	1.494	6.555	709,039	0.188
2015	84.0	3,871,472	304,542	340,877	36,334	1.738	1.516	5.046	487,884	0.126
2016	72.0	3,623,431	474,701	496,961	22,260	1.850	1.592	5.233	591,176	0.163
2017	60.0	3,409,383	368,995	430,687	61,692	1.999	1.632	4.439	642,876	0.189
2018	48.0	3,576,187	406,834	495,437	88,603	2.188	1.681	3.932	755,238	0.211
2019	36.0	3,664,043	255,920	437,862	181,942	2.528	1.765	3.532	898,626	0.245
2020	24.0	3,705,023	126,265	257,156	130,891	3.324	1.817	2.804	493,259	0.133
2021	12.0	3,884,817	138,574	459,837	321,262	9.107	2.154	2.511	945,278	0.243
Total		36,509,660	6,615,557	8,168,156					12,921,748	0.354

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section IX, Exhibit III, Sheet 14
- (8) From Section IX, Exhibit III, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

Section IX
Exhibit III
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate	Selected Ultimate Claim Counts	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		171		223		130					0	
1992		160		246		151					0	
1993		190	Include	271		178					0	
1994		375	Include	298		221					0	
1995		162	Include	329		186					0	
1996		254	Include	363		231					0	
1997		397	Include	400		239					0	
1998		411	Include	441		267					0	
1999		990	Include	486		239					0	
2000		699	Include	536		225					0	
2001		1,189	Include	591		333					0	
2002		820	Include	651		342					0	
2003		688	Include	718		275					0	
2004		792	Include	791		313					0	
2005		501	Include	872		326					0	
2006		780	Include	962		325					0	
2007		863	Include	1,060		298					0	
2008		1,975	Include	1,169		271					0	
2009		1,366	Include	1,288		304					0	
2010		1,037	Include	1,420		254					0	
2011		1,844	Include	1,566		259					0	
2012	3,429,597	2,930	Include	1,726	2,834	292	1.010	1.486	4,256	4,256	827,509	0.241
2013	3,578,970	2,491	Include	1,903	2,472	282	1.013	1.422	3,562	3,562	697,079	0.195
2014	3,766,736	1,966	Include	2,098	1,913	305	1.023	1.361	2,663	2,663	583,551	0.155
2015	3,871,472	1,464	Include	2,313	1,481	353	1.033	1.302	1,993	1,993	522,960	0.135
2016	3,623,431	2,908	Include	2,550	3,069	272	1.031	1.246	3,944	3,944	834,740	0.230
2017	3,409,383	2,358	Include	2,811	2,416	298	1.025	1.193	2,955	2,939	716,240	0.210
2018	3,576,187	2,071	Include	3,099	2,143	402	1.017	1.141	2,486	2,939	1,018,511	0.285
2019	3,664,043	3,254	Include	3,416	2,990	237	1.009	1.092	3,294	2,939	633,286	0.173
2020	3,705,023	3,024	Exclude	3,766	2,869	155	1.004	1.045	3,011	2,939	432,911	0.117
2021	3,884,817	4,274	Exclude	4,152	4,860	232	1.001	1.000	4,864	2,939	680,542	0.175
			Implied Trend	10.2%	69.4%			All Per Wtd Avg	3,113			
								Last 5 Wtd Avg	3,142			
								Last 4 Wtd Avg	2,939			
Total	36,509,660					8,195		Last 3 Wtd Avg	2,934		6,947,330	
								Selected	2,939			

Footnotes:

Reported Exponential Regression	
Constant	8.429
X Coefficient	(0.098)
R Squared	0.817

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section IX, Exhibit III, Sheet 10, Column (6) / Section IX, Exhibit III, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section IX, Exhibit III, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

Section IX
Exhibit III
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		130	1.000	130	130	
1992	360.0		151	1.000	151	151	
1993	348.0		178	1.000	178	178	
1994	336.0		221	1.000	221	221	
1995	324.0		186	1.000	186	186	
1996	312.0		231	1.000	231	231	
1997	300.0		239	1.000	239	239	
1998	288.0		267	1.000	267	267	
1999	276.0		239	1.000	239	239	
2000	264.0		225	1.000	225	225	
2001	252.0		333	1.000	333	333	
2002	240.0		342	1.000	342	342	
2003	228.0		275	1.000	275	275	
2004	216.0		313	1.000	313	313	
2005	204.0		326	1.000	326	326	
2006	192.0		325	1.000	325	325	
2007	180.0		298	1.000	298	298	
2008	168.0		271	1.000	271	271	
2009	156.0		304	1.000	304	304	
2010	144.0		254	1.000	254	254	
2011	132.0		259	1.000	259	259	
2012	120.0	3,429,597	292	1.000	292	292	0.65%
2013	108.0	3,578,970	282	1.000	282	282	0.62%
2014	96.0	3,766,736	305	1.000	305	305	0.66%
2015	84.0	3,871,472	353	1.000	353	353	0.76%
2016	72.0	3,623,431	272	1.000	272	272	0.65%
2017	60.0	3,409,383	298	1.000	298	298	0.78%
2018	48.0	3,576,187	402	1.000	402	402	1.03%
2019	36.0	3,664,043	237	1.002	237	237	0.61%
2020	24.0	3,705,023	154	1.004	155	155	0.41%
2021	12.0	3,884,817	220	1.046	230	232	0.60%
Total		36,509,660	8,182		8,193	8,195	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section IX, Exhibit III, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section IX, Exhibit III, Sheet 8 Col (3)

**STATE OF CONNECTICUT
GROUP 9 - JUDICIAL DEPARTMENT
OTHER THAN MEDICAL & INDEMNITY**

Section IX
Exhibit III
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	22,090	22,090	0	22,090	22,090	0
1992	0	0	0	23,934	23,934	0	23,934	23,934	0
1993	0	0	0	33,423	33,423	0	33,423	33,423	0
1994	0	0	0	74,731	77,164	2,433	81,801	81,801	0
1995	0	0	0	25,836	26,646	810	29,634	29,634	0
1996	0	0	0	38,730	38,730	0	57,644	57,644	0
1997	0	0	0	56,280	56,293	13	92,690	92,690	0
1998	0	0	0	101,309	101,537	228	106,613	106,613	0
1999	0	0	0	188,511	192,589	4,078	228,605	228,605	0
2000	0	0	0	148,358	148,397	39	150,808	150,808	0
2001	0	0	0	329,050	333,286	4,236	366,730	375,545	8,815
2002	0	0	0	216,987	218,008	1,021	264,527	262,605	(1,922)
2003	0	0	0	146,199	151,059	4,860	163,734	174,520	10,787
2004	0	0	0	174,943	179,072	4,129	217,537	224,170	6,634
2005	0	0	0	134,258	134,319	61	141,943	143,957	2,014
2006	0	0	0	200,594	200,622	28	226,830	215,898	(10,932)
2007	0	0	0	156,202	162,184	5,982	204,702	215,951	11,249
2008	0	0	0	261,314	349,258	87,945	345,911	434,135	88,223
2009	0	0	0	259,276	265,513	6,237	302,994	325,339	22,344
2010	0	0	0	156,002	157,646	1,644	179,442	200,445	21,003
2011	0	0	0	345,795	347,136	1,341	351,297	352,874	1,577
2012	3,429,597	3,429,597	0	513,429	533,247	19,818	604,251	610,754	6,503
2013	3,578,970	3,578,970	0	436,976	441,418	4,442	503,789	484,394	(19,395)
2014	3,766,736	3,766,736	0	337,693	346,154	8,461	389,904	401,511	11,607
2015	3,871,472	3,871,472	0	303,977	304,542	565	341,286	340,877	(409)
2016	3,623,431	3,623,431	0	421,579	474,701	53,122	492,950	496,961	4,011
2017	3,409,383	3,409,383	0	337,471	368,995	31,523	432,073	430,687	(1,386)
2018	3,576,187	3,576,187	0	369,051	406,834	37,784	556,928	495,437	(61,491)
2019	3,664,043	3,664,043	0	228,483	255,920	27,437	467,373	437,862	(29,511)
2020	3,705,023	3,705,023	0	56,573	126,265	69,692	257,405	257,156	(249)
2021		3,884,817			138,574			459,837	
Total	32,624,843	36,509,660	0	6,099,053	6,615,557	377,929	7,638,848	8,168,156	69,471

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

Section X
Exhibit I
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		916,462	916,462	933,859	968,394	17,397	51,932	0	17,397	51,932
1992		587,929	587,929	593,561	621,952	5,633	34,023	0	5,633	34,023
1993		623,446	623,446	629,489	660,464	6,043	37,018	0	6,043	37,018
1994		486,529	486,529	496,096	516,335	9,567	29,806	0	9,567	29,806
1995		308,297	308,297	311,382	327,912	3,085	19,615	0	3,085	19,615
1996		500,565	500,565	505,683	533,895	5,119	33,331	0	5,119	33,331
1997		501,168	501,168	506,430	536,400	5,262	35,231	0	5,262	35,231
1998		754,406	754,406	754,406	810,955	0	56,548	0	0	56,548
1999		1,468,717	1,512,740	1,529,786	1,546,832	61,070	78,116	44,024	17,046	34,092
2000		1,923,299	1,923,299	2,100,013	2,150,013	176,714	226,714	0	176,714	226,714
2001		775,984	775,984	795,341	855,508	19,358	79,524	0	19,358	79,524
2002		1,460,584	1,527,096	1,599,643	1,631,534	139,059	170,950	66,513	72,546	104,438
2003		841,882	841,883	951,557	1,001,557	109,675	159,675	0	109,675	159,675
2004		1,314,628	1,598,792	1,709,388	1,759,388	394,760	444,760	284,165	110,596	160,596
2005		573,714	585,926	636,482	666,735	62,768	93,021	12,212	50,555	80,809
2006		1,333,120	1,333,120	1,384,827	1,480,217	51,707	147,097	0	51,706	147,097
2007		1,046,490	1,046,491	1,092,515	1,176,428	46,025	129,938	0	46,025	129,937
2008		925,764	925,764	977,111	1,056,062	51,347	130,298	1	51,346	130,297
2009		1,174,778	1,174,778	1,324,109	1,374,047	149,330	199,268	0	149,330	199,268
2010		770,783	934,665	1,016,254	1,043,537	245,472	272,754	163,882	81,589	108,872
2011		1,185,981	1,616,241	1,858,640	1,898,640	672,659	712,659	430,260	242,398	282,398
2012	1,831,965	677,933	736,350	872,189	991,577	194,256	313,644	58,417	135,839	255,227
2013	2,016,989	623,087	667,460	817,471	1,007,415	194,384	384,328	44,374	150,011	339,955
2014	2,213,604	851,044	875,350	1,125,532	1,317,269	274,488	466,225	24,306	250,181	441,918
2015	2,180,811	659,596	679,957	907,237	1,045,842	247,641	386,246	20,361	227,280	365,885
2016	1,993,917	920,194	951,513	1,327,963	1,480,350	407,769	560,156	31,319	376,450	528,837
2017	1,719,890	1,084,212	1,165,441	1,671,711	1,883,749	587,499	799,537	81,229	506,269	718,308
2018	1,756,880	1,032,258	1,230,560	1,760,641	2,008,701	728,382	976,442	198,302	530,080	778,140
2019	1,977,363	733,844	1,186,275	1,727,890	2,075,018	994,046	1,341,173	452,431	541,615	888,743
2020	2,065,893	587,326	1,123,330	1,816,258	2,219,871	1,228,932	1,632,545	536,004	692,928	1,096,541
2021	2,482,229	118,566	443,156	1,623,715	2,196,791	1,505,150	2,078,226	324,590	1,180,559	1,753,635
Total	20,239,541	26,762,586	29,534,976	35,357,180	38,843,387	8,594,594	12,080,801	2,772,390	5,822,204	9,308,411

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit I, Sheet 2, Column (15)
- (6) From Section X, Exhibit I, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

STATE OF CONNECTICUT
 GROUP 10 - UNIVERSITY OF CONNECTICUT
 INDEMNITY

Unpaid Claim Estimates as of 06/30/2022
 (U.S.\$)

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991		916,462	916,462	0	968,394	933,859	916,462	0			0	934,212	970,526	933,859	968,394		
1992		587,929	587,929	0	621,952	599,194	587,929	0			0	593,714	623,840	593,561	621,952		
1993		623,446	623,446	0	660,464	635,531	623,446	0			0	629,703	663,158	629,489	660,464		
1994		486,529	486,529	0	516,335	496,096	486,529	0			0	496,533	519,116	496,096	516,335		
1995		308,297	308,297	0	327,912	314,467	308,297	0			0	311,561	330,215	311,382	327,912		
1996		500,565	500,565	0	533,895	510,802	500,565	0			0	506,056	538,737	505,683	533,895		
1997		501,168	501,168	0	536,400	511,692	501,168	0			0	506,906	542,641	506,430	536,400		
1998		754,406	754,406	0	810,955	770,763	754,406	0			0	754,406	822,827	754,406	810,955		
1999		1,468,717	1,512,740	44,024	1,589,429	1,546,832	1,530,739	0			0	1,532,098	1,551,455	1,529,786	1,546,832		
2000		1,923,299	1,923,299	0	2,100,013	1,968,702	1,923,299	0			0	2,878,998	2,939,361	2,100,013	2,150,013		
2001		775,984	775,984	0	855,508	795,341	775,984	0			0	799,124	870,775	795,341	855,508		
2002		1,460,584	1,527,096	66,513	1,631,534	1,567,751	1,548,972	0			0	1,566,521	1,614,770	1,599,643	1,631,534		
2003		841,882	841,883	0	951,557	866,063	841,883	0			0	966,806	1,016,806	951,557	1,001,557		
2004		1,314,628	1,598,792	284,165	1,503,720	1,648,918	1,689,388	0			0	1,741,450	1,791,450	1,709,388	1,759,388		
2005		573,714	585,926	12,212	666,735	606,228	589,783	0			0	618,890	655,757	636,482	666,735		
2006		1,333,120	1,333,120	0	1,575,607	1,384,827	1,333,120	0			0	1,405,448	1,508,687	1,384,827	1,480,217		
2007		1,046,490	1,046,491	0	1,260,341	1,092,515	1,046,491	0			0	1,114,300	1,201,846	1,092,515	1,176,428		
2008		925,764	925,764	1	1,135,013	977,111	925,765	0			0	1,007,438	1,084,877	977,111	1,056,062		
2009		1,174,778	1,174,778	0	1,473,439	1,274,654	1,174,778	0			0	1,421,490	1,508,884	1,324,109	1,374,047		
2010		770,783	934,665	163,882	988,972	1,043,537	1,081,689	0			0	990,956	1,007,246	1,016,254	1,043,537		
2011		1,185,981	1,616,241	430,260	1,558,223	1,858,640	2,133,550	0			0	1,880,242	1,934,703	1,858,640	1,898,640		
2012	1,831,965	677,933	736,350	58,417	912,983	872,189	825,804	1,681,986	1,110,965	998,311	807,712	809,707	955,654	872,189	991,577	0.476	0.541
2013	2,016,989	623,087	667,460	44,374	865,973	817,471	751,431	1,852,557	1,142,687	1,007,415	985,105	807,590	1,021,899	817,471	1,007,415	0.405	0.499
2014	2,213,604	851,044	875,350	24,306	1,228,918	1,118,183	933,795	2,034,921	1,476,752	1,317,269	1,406,488	1,181,773	1,341,973	1,125,532	1,317,269	0.508	0.595
2015	2,180,811	659,596	679,957	20,361	1,002,945	907,237	735,507	2,013,777	1,348,995	1,184,447	1,150,203	999,687	1,221,959	907,237	1,045,842	0.416	0.480
2016	1,993,917	920,194	951,513	31,319	1,480,350	1,327,963	1,045,052	1,853,389	1,621,506	1,476,910	1,354,390	1,382,555	1,582,420	1,327,963	1,480,350	0.666	0.742
2017	1,719,890	1,084,212	1,165,441	81,229	1,883,749	1,701,349	1,399,214	1,607,257	1,766,395	1,671,711	1,498,825	1,745,758	2,011,108	1,671,711	1,883,749	0.972	1.095
2018	1,756,880	1,032,258	1,230,560	198,302	2,008,701	1,904,196	1,760,641	1,657,296	1,837,880	1,816,852	1,489,374	2,250,928	2,717,639	1,760,641	2,008,701	1.002	1.143
2019	1,977,363	733,844	1,186,275	452,431	1,727,890	1,964,165	2,185,871	1,878,495	1,814,532	1,930,236	1,005,479	1,688,297	2,088,101	1,727,890	2,075,018	0.874	1.049
2020	2,065,893	587,326	1,123,330	536,004	2,005,208	2,064,538	2,096,075	1,962,599	1,975,079	2,018,064	1,174,354	1,598,819	2,163,108	1,816,258	2,219,871	0.879	1.075
2021	2,482,229	118,566	443,156	324,590	939,134	1,172,829	1,245,785	2,358,117	2,178,970	1,910,253	1,267,243			1,623,715	2,196,791	0.654	0.885
Total	20,239,541	26,762,586	29,534,976	2,772,390	36,322,250	35,253,644	34,253,417	18,900,392	16,273,762	15,331,468	12,139,173	35,121,964	38,801,539	35,357,180	38,843,387		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section X, Exhibit I, Sheet 9, Column (6)
- (7) From Section X, Exhibit I, Sheet 10, Column (6)
- (8) From Section X, Exhibit I, Sheet 11, Column (10)
- (9) From Section X, Exhibit I, Sheet 6, Column (4)
- (10) From Section X, Exhibit I, Sheet 6, Column (10)
- (11) From Section X, Exhibit I, Sheet 7, Column (10)
- (12) From Section X, Exhibit I, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

Section X
Exhibit I
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	934,212	970,526	933,859	968,394	(354)	(2,132)	916,462	916,462
1992	593,714	623,840	593,561	621,952	(153)	(1,888)	587,929	587,929
1993	629,703	663,158	629,489	660,464	(214)	(2,695)	623,446	623,446
1994	496,533	519,116	496,096	516,335	(436)	(2,781)	486,529	486,529
1995	311,561	330,215	311,382	327,912	(179)	(2,302)	308,297	308,297
1996	506,056	538,737	505,683	533,895	(372)	(4,842)	500,565	500,565
1997	506,906	542,641	506,430	536,400	(476)	(6,241)	501,168	501,168
1998	754,406	822,827	754,406	810,955	0	(11,873)	754,406	754,406
1999	1,532,098	1,551,455	1,529,786	1,546,832	(2,311)	(4,623)	1,468,717	1,512,740
2000	2,878,998	2,939,361	2,100,013	2,150,013	(778,985)	(789,348)	1,923,299	1,923,299
2001	799,124	870,775	795,341	855,508	(3,783)	(15,267)	775,984	775,984
2002	1,566,521	1,614,770	1,599,643	1,631,534	33,121	16,764	1,460,584	1,527,096
2003	966,806	1,016,806	951,557	1,001,557	(15,249)	(15,249)	841,882	841,883
2004	1,741,450	1,791,450	1,709,388	1,759,388	(32,062)	(32,062)	1,314,628	1,598,792
2005	618,890	655,757	636,482	666,735	17,592	10,978	573,714	585,926
2006	1,405,448	1,508,687	1,384,827	1,480,217	(20,622)	(28,470)	1,333,120	1,333,120
2007	1,114,300	1,201,846	1,092,515	1,176,428	(21,785)	(25,418)	1,046,490	1,046,491
2008	1,007,438	1,084,877	977,111	1,056,062	(30,327)	(28,815)	925,764	925,764
2009	1,421,490	1,508,884	1,324,109	1,374,047	(97,382)	(134,837)	1,174,778	1,174,778
2010	990,956	1,007,246	1,016,254	1,043,537	25,298	36,290	770,783	934,665
2011	1,880,242	1,934,703	1,858,640	1,898,640	(21,602)	(36,064)	1,185,981	1,616,241
2012	809,707	955,654	872,189	991,577	62,483	35,923	677,933	736,350
2013	807,590	1,021,899	817,471	1,007,415	9,881	(14,483)	623,087	667,460
2014	1,181,773	1,341,973	1,125,532	1,317,269	(56,241)	(24,704)	851,044	875,350
2015	999,687	1,221,959	907,237	1,045,842	(92,450)	(176,117)	659,596	679,957
2016	1,382,555	1,582,420	1,327,963	1,480,350	(54,592)	(102,070)	920,194	951,513
2017	1,745,758	2,011,108	1,671,711	1,883,749	(74,047)	(127,359)	1,084,212	1,165,441
2018	2,250,928	2,717,639	1,760,641	2,008,701	(490,287)	(708,938)	1,032,258	1,230,560
2019	1,688,297	2,088,101	1,727,890	2,075,018	39,594	(13,083)	733,844	1,186,275
2020	1,598,819	2,163,108	1,816,258	2,219,871	217,439	56,763	587,326	1,123,330
2021	0	0	1,623,715	2,196,791	1,623,715	2,196,791	118,566	443,156
Total	35,121,964	38,801,539	35,357,180	38,843,387	235,215	41,848	26,762,586	29,534,976
Total Excluding Latest	35,121,964	38,801,539	33,733,464	36,646,595	(1,388,500)	(2,154,944)	26,644,020	29,091,820

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section X, Exhibit I, Sheet 2, Column (15)
- (5) From Section X, Exhibit I, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

Section X
Exhibit I
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid LDF	Projected Paid LDF	Method 1	Method 1	Actual Paid Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Paid Loss @ 06/30/2021	Paid Loss @ 06/30/2022			Expected Paid Emergence Loss @ 06/30/2022	Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid @ 06/30/2022	Method 1 High Paid @ 06/30/2022
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	934,212	970,526	916,462	916,462	1.059	1.053	1,730	5,268	0	(1,730)	(5,268)
1992	593,714	623,840	587,929	587,929	1.061	1.059	187	1,160	0	(187)	(1,160)
1993	629,703	663,158	623,446	623,446	1.064	1.061	242	1,538	0	(242)	(1,538)
1994	496,533	519,116	486,529	486,529	1.067	1.064	461	1,500	0	(461)	(1,500)
1995	311,561	330,215	308,297	308,297	1.071	1.067	177	1,189	0	(177)	(1,189)
1996	506,056	538,737	500,565	500,565	1.076	1.071	347	2,414	0	(347)	(2,414)
1997	506,906	542,641	501,168	501,168	1.083	1.076	418	3,023	0	(418)	(3,023)
1998	754,406	822,827	754,406	754,406	1.091	1.083	0	5,535	0	0	(5,535)
1999	1,532,098	1,551,455	1,451,332	1,468,717	1.100	1.091	6,763	8,384	17,384	10,621	9,000
2000	2,878,998	2,939,361	1,912,673	1,923,299	1.111	1.100	89,585	95,181	10,626	(78,959)	(84,555)
2001	799,124	870,775	775,984	775,984	1.122	1.111	1,877	7,691	0	(1,877)	(7,691)
2002	1,566,521	1,614,770	1,422,995	1,460,584	1.135	1.122	11,970	15,994	37,589	25,619	21,595
2003	966,806	1,016,806	841,882	841,882	1.148	1.135	10,103	14,146	0	(10,103)	(14,146)
2004	1,741,450	1,791,450	1,279,999	1,314,628	1.166	1.148	41,795	46,324	34,629	(7,167)	(11,695)
2005	618,890	655,757	552,639	573,714	1.187	1.166	6,391	9,948	21,075	14,684	11,128
2006	1,405,448	1,508,687	1,333,120	1,333,120	1.209	1.187	6,571	15,950	0	(6,571)	(15,950)
2007	1,114,300	1,201,846	1,046,490	1,046,490	1.232	1.209	5,551	12,717	0	(5,551)	(12,717)
2008	1,007,438	1,084,877	925,764	925,764	1.256	1.232	6,073	11,831	0	(6,073)	(11,831)
2009	1,421,490	1,508,884	1,174,778	1,174,778	1.284	1.256	19,952	27,020	0	(19,952)	(27,020)
2010	990,956	1,007,246	763,599	770,783	1.319	1.284	19,239	20,617	7,184	(12,055)	(13,433)
2011	1,880,242	1,934,703	1,138,087	1,185,981	1.352	1.319	52,702	56,569	47,894	(4,808)	(8,675)
2012	809,707	955,654	642,450	677,933	1.405	1.352	16,115	30,176	35,484	19,369	5,307
2013	807,590	1,021,899	611,939	623,087	1.461	1.405	16,977	35,573	11,148	(5,829)	(24,425)
2014	1,181,773	1,341,973	799,355	851,044	1.546	1.461	40,645	57,671	51,689	11,044	(5,982)
2015	999,687	1,221,959	647,137	659,596	1.640	1.546	33,602	54,788	12,459	(21,143)	(42,329)
2016	1,382,555	1,582,420	890,941	920,194	1.776	1.640	52,574	73,948	29,253	(23,322)	(44,696)
2017	1,745,758	2,011,108	1,070,311	1,084,212	2.007	1.776	87,196	121,451	13,901	(73,295)	(107,550)
2018	2,250,928	2,717,639	875,083	1,032,258	2.428	2.007	202,261	270,871	157,175	(45,085)	(113,696)
2019	1,688,297	2,088,101	476,167	733,844	3.546	2.428	219,037	291,283	257,677	38,640	(33,606)
2020	1,598,819	2,163,108	213,203	587,326	8.049	3.546	249,660	351,334	374,123	124,463	22,789
Total	35,121,964	38,801,539	25,524,730	26,644,020			1,200,201	1,651,095	1,119,290	(80,911)	(531,805)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	934,212	970,526	916,462	916,462	1.019	1.017	1,760	5,360	0	(1,760)	(5,360)
1992	593,714	623,840	587,929	587,929	1.020	1.019	90	560	0	(90)	(560)
1993	629,703	663,158	623,446	623,446	1.020	1.020	120	759	0	(120)	(759)
1994	496,533	519,116	486,529	486,529	1.021	1.020	233	760	0	(233)	(760)
1995	311,561	330,215	308,297	308,297	1.021	1.021	92	620	0	(92)	(620)
1996	506,056	538,737	500,565	500,565	1.022	1.021	188	1,304	0	(188)	(1,304)
1997	506,906	542,641	501,168	501,168	1.023	1.022	235	1,697	0	(235)	(1,697)
1998	754,406	822,827	754,406	754,406	1.024	1.023	0	3,325	0	0	(3,325)
1999	1,532,098	1,551,455	1,512,740	1,512,740	1.026	1.024	1,107	2,215	0	(1,107)	(2,215)
2000	2,878,998	2,939,361	2,664,947	1,923,299	1.027	1.026	14,262	18,284	(741,647)	(755,909)	(759,931)
2001	799,124	870,775	775,984	775,984	1.030	1.027	1,776	7,274	0	(1,776)	(7,274)
2002	1,566,521	1,614,770	1,470,101	1,527,096	1.033	1.030	8,420	12,633	56,995	48,576	44,363
2003	966,806	1,016,806	841,883	841,883	1.036	1.033	12,258	17,164	(0)	(12,259)	(17,165)
2004	1,741,450	1,791,450	1,598,792	1,598,792	1.041	1.036	15,530	20,974	0	(15,530)	(20,974)
2005	618,890	655,757	555,934	585,926	1.047	1.041	7,508	11,904	29,992	22,484	18,088
2006	1,405,448	1,508,687	1,333,120	1,333,120	1.054	1.047	9,332	22,652	0	(9,332)	(22,652)
2007	1,114,300	1,201,846	1,046,490	1,046,491	1.065	1.054	10,465	23,976	0	(10,464)	(23,975)
2008	1,007,438	1,084,877	925,764	925,764	1.088	1.065	20,367	39,678	0	(20,366)	(39,677)
2009	1,421,490	1,508,884	1,238,395	1,174,778	1.118	1.088	42,036	62,100	(63,617)	(105,652)	(125,716)
2010	990,956	1,007,246	860,018	934,665	1.152	1.118	26,661	29,977	74,647	47,986	44,669
2011	1,880,242	1,934,703	1,616,241	1,616,241	1.187	1.152	42,394	51,140	0	(42,394)	(51,140)
2012	809,707	955,654	655,379	736,350	1.235	1.187	26,871	52,282	80,971	54,100	28,689
2013	807,590	1,021,899	624,920	667,460	1.292	1.235	28,746	62,471	42,540	13,794	(19,931)
2014	1,181,773	1,341,973	919,265	875,350	1.352	1.292	34,329	55,279	(43,914)	(78,243)	(99,193)
2015	999,687	1,221,959	663,445	679,957	1.414	1.352	37,366	62,067	16,512	(20,854)	(45,555)
2016	1,382,555	1,582,420	930,357	951,513	1.486	1.414	47,448	68,420	21,156	(26,292)	(47,264)
2017	1,745,758	2,011,108	1,189,736	1,165,441	1.575	1.486	57,999	85,677	(24,294)	(82,293)	(109,971)
2018	2,250,928	2,717,639	1,612,388	1,230,560	1.685	1.575	65,207	112,867	(381,827)	(447,034)	(494,694)
2019	1,688,297	2,088,101	1,042,999	1,186,275	1.871	1.685	81,507	132,006	143,276	61,769	11,270
2020	1,598,819	2,163,108	765,961	1,123,330	2.638	1.871	208,477	349,727	357,368	148,892	7,642
Total	35,121,964	38,801,539	29,523,662	29,091,820			802,782	1,315,151	(431,842)	(1,234,623)	(1,746,992)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

Section X
Exhibit I
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,831,965	0.918	1,681,986	74.3%	1,248,954	677,933	25.7%	433,031	1,110,965	0.606
2013	2,016,989	0.918	1,852,557	72.0%	1,332,957	623,087	28.0%	519,600	1,142,687	0.567
2014	2,213,604	0.919	2,034,921	69.3%	1,409,212	851,044	30.7%	625,708	1,476,752	0.667
2015	2,180,811	0.923	2,013,777	65.8%	1,324,378	659,596	34.2%	689,399	1,348,995	0.619
2016	1,993,917	0.930	1,853,389	62.2%	1,152,077	920,194	37.8%	701,312	1,621,506	0.813
2017	1,719,890	0.935	1,607,257	57.6%	925,074	1,084,212	42.4%	682,183	1,766,395	1.027
2018	1,756,880	0.943	1,657,296	51.4%	851,674	1,032,258	48.6%	805,622	1,837,880	1.046
2019	1,977,363	0.950	1,878,495	42.5%	797,807	733,844	57.5%	1,080,688	1,814,532	0.918
2020	2,065,893	0.950	1,962,599	29.3%	574,846	587,326	70.7%	1,387,753	1,975,079	0.956
2021	2,482,229	0.950	2,358,117	12.6%	297,713	118,566	87.4%	2,060,405	2,178,970	0.878
Total	20,239,541		18,900,392		9,914,691	7,288,061		8,985,701	16,273,762	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section X, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section X, Exhibit I, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,831,965	0.918	1,681,986	84.4%	1,420,025	736,350	15.6%	261,960	998,311	0.545
2013	2,016,989	0.918	1,852,557	81.6%	1,512,602	667,460	18.4%	339,955	1,007,415	0.499
2014	2,213,604	0.919	2,034,921	78.3%	1,593,002	875,350	21.7%	441,918	1,317,269	0.595
2015	2,180,811	0.923	2,013,777	74.9%	1,509,287	679,957	25.1%	504,490	1,184,447	0.543
2016	1,993,917	0.930	1,853,389	71.7%	1,327,992	951,513	28.3%	525,397	1,476,910	0.741
2017	1,719,890	0.935	1,607,257	68.5%	1,100,987	1,165,441	31.5%	506,269	1,671,711	0.972
2018	1,756,880	0.943	1,657,296	64.6%	1,071,004	1,230,560	35.4%	586,291	1,816,852	1.034
2019	1,977,363	0.950	1,878,495	60.4%	1,134,534	1,186,275	39.6%	743,961	1,930,236	0.976
2020	2,065,893	0.950	1,962,599	54.4%	1,067,864	1,123,330	45.6%	894,735	2,018,064	0.977
2021	2,482,229	0.950	2,358,117	37.8%	891,020	443,156	62.2%	1,467,097	1,910,253	0.770
Total	20,239,541		18,900,392		12,628,318	9,059,393		6,272,075	15,331,468	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section X, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section X, Exhibit I, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated <u>Ultimate Loss</u>		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	1,831,965	1.305	912,983	872,189	892,586	1.305	1.035	1,205,046	0.504	0.918	0.870	0.918
2013	2,016,989	1.267	865,973	817,471	841,722	1.267	1.034	1,102,864	0.432	0.918	0.870	0.918
2014	2,213,604	1.230	1,228,918	1,118,183	1,173,551	1.230	1.033	1,491,553	0.548	0.919	0.871	0.919
2015	2,180,811	1.194	1,002,945	907,237	955,091	1.194	1.029	1,173,271	0.451	0.923	0.875	0.923
2016	1,993,917	1.159	1,480,350	1,327,963	1,404,156	1.159	1.022	1,663,664	0.720	0.930	0.881	0.930
2017	1,719,890	1.126	1,883,749	1,701,349	1,792,549	1.126	1.017	2,050,968	1.060	0.935	0.885	0.935
2018	1,756,880	1.093	2,008,701	1,904,196	1,956,448	1.093	1.007	2,153,008	1.121	0.943	0.894	0.943
2019	1,977,363	1.061	1,727,890	1,964,165	1,846,028	1.061	1.000	1,958,451	0.934	0.950	0.900	0.950
2020	2,065,893	1.030	2,005,208	2,064,538	2,034,873	1.030	1.000	2,095,919	0.985	0.950	0.900	0.950
2021	2,482,229	1.000	939,134	1,172,829	1,055,982	1.000	1.000	1,055,982	0.425	0.950		0.950
			14,055,852	13,850,120				All Per Wtd Avg	0.721			
								Last 5 Wtd Avg	0.955			
								Last 4 Wtd Avg	1.022			
								Last 3 Wtd Avg	1.010			
								<i>(Note: numbers in bold and italics and with borders are excluded from the calculated averages)</i>				
								Selected (14)	0.950			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section X, Exhibit I, Sheet 9, Column (6)
- (5) From Section X, Exhibit I, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

Section X
Exhibit I
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		916,462	1.057	968,394	
1992	360.0		587,929	1.058	621,952	
1993	348.0		623,446	1.059	660,464	
1994	336.0		486,529	1.061	516,335	
1995	324.0		308,297	1.064	327,912	
1996	312.0		500,565	1.067	533,895	
1997	300.0		501,168	1.070	536,400	
1998	288.0		754,406	1.075	810,955	
1999	276.0		1,468,717	1.082	1,589,429	
2000	264.0		1,923,299	1.092	2,100,013	
2001	252.0		775,984	1.102	855,508	
2002	240.0		1,460,584	1.117	1,631,534	
2003	228.0		841,882	1.130	951,557	
2004	216.0		1,314,628	1.144	1,503,720	
2005	204.0		573,714	1.162	666,735	
2006	192.0		1,333,120	1.182	1,575,607	
2007	180.0		1,046,490	1.204	1,260,341	
2008	168.0		925,764	1.226	1,135,013	
2009	156.0		1,174,778	1.254	1,473,439	
2010	144.0		770,783	1.283	988,972	
2011	132.0		1,185,981	1.314	1,558,223	
2012	120.0	1,831,965	677,933	1.347	912,983	0.498
2013	108.0	2,016,989	623,087	1.390	865,973	0.429
2014	96.0	2,213,604	851,044	1.444	1,228,918	0.555
2015	84.0	2,180,811	659,596	1.521	1,002,945	0.460
2016	72.0	1,993,917	920,194	1.609	1,480,350	0.742
2017	60.0	1,719,890	1,084,212	1.737	1,883,749	1.095
2018	48.0	1,756,880	1,032,258	1.946	2,008,701	1.143
2019	36.0	1,977,363	733,844	2.355	1,727,890	0.874
2020	24.0	2,065,893	587,326	3.414	2,005,208	0.971
2021	12.0	2,482,229	118,566	7.921	939,134	0.378
Total		20,239,541	26,762,586		36,322,250	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit I, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

Section X
Exhibit I
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		916,462	1.019	933,859	
1992	360.0		587,929	1.019	599,194	
1993	348.0		623,446	1.019	635,531	
1994	336.0		486,529	1.020	496,096	
1995	324.0		308,297	1.020	314,467	
1996	312.0		500,565	1.020	510,802	
1997	300.0		501,168	1.021	511,692	
1998	288.0		754,406	1.022	770,763	
1999	276.0		1,512,740	1.023	1,546,832	
2000	264.0		1,923,299	1.024	1,968,702	
2001	252.0		775,984	1.025	795,341	
2002	240.0		1,527,096	1.027	1,567,751	
2003	228.0		841,883	1.029	866,063	
2004	216.0		1,598,792	1.031	1,648,918	
2005	204.0		585,926	1.035	606,228	
2006	192.0		1,333,120	1.039	1,384,827	
2007	180.0		1,046,491	1.044	1,092,515	
2008	168.0		925,764	1.055	977,111	
2009	156.0		1,174,778	1.085	1,274,654	
2010	144.0		934,665	1.116	1,043,537	
2011	132.0		1,616,241	1.150	1,858,640	
2012	120.0	1,831,965	736,350	1.184	872,189	0.476
2013	108.0	2,016,989	667,460	1.225	817,471	0.405
2014	96.0	2,213,604	875,350	1.277	1,118,183	0.505
2015	84.0	2,180,811	679,957	1.334	907,237	0.416
2016	72.0	1,993,917	951,513	1.396	1,327,963	0.666
2017	60.0	1,719,890	1,165,441	1.460	1,701,349	0.989
2018	48.0	1,756,880	1,230,560	1.547	1,904,196	1.084
2019	36.0	1,977,363	1,186,275	1.656	1,964,165	0.993
2020	24.0	2,065,893	1,123,330	1.838	2,064,538	0.999
2021	12.0	2,482,229	443,156	2.647	1,172,829	0.472
Total		20,239,541	29,534,976		35,253,644	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit I, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

Section X
Exhibit I
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		916,462	916,462	0	1.057	1.019	1.532	916,462	
1992	360.0		587,929	587,929	0	1.058	1.019	1.524	587,929	
1993	348.0		623,446	623,446	0	1.059	1.019	1.514	623,446	
1994	336.0		486,529	486,529	0	1.061	1.020	1.502	486,529	
1995	324.0		308,297	308,297	0	1.064	1.020	1.488	308,297	
1996	312.0		500,565	500,565	0	1.067	1.020	1.473	500,565	
1997	300.0		501,168	501,168	0	1.070	1.021	1.456	501,168	
1998	288.0		754,406	754,406	0	1.075	1.022	1.437	754,406	
1999	276.0		1,468,717	1,512,740	44,024	1.082	1.023	1.409	1,530,739	
2000	264.0		1,923,299	1,923,299	0	1.092	1.024	1.378	1,923,299	
2001	252.0		775,984	775,984	0	1.102	1.025	1.355	775,984	
2002	240.0		1,460,584	1,527,096	66,513	1.117	1.027	1.329	1,548,972	
2003	228.0		841,882	841,883	0	1.130	1.029	1.320	841,883	
2004	216.0		1,314,628	1,598,792	284,165	1.144	1.031	1.319	1,689,388	
2005	204.0		573,714	585,926	12,212	1.162	1.035	1.316	589,783	
2006	192.0		1,333,120	1,333,120	0	1.182	1.039	1.320	1,333,120	
2007	180.0		1,046,490	1,046,491	0	1.204	1.044	1.330	1,046,491	
2008	168.0		925,764	925,764	1	1.226	1.055	1.399	925,765	
2009	156.0		1,174,778	1,174,778	0	1.254	1.085	1.630	1,174,778	
2010	144.0		770,783	934,665	163,882	1.283	1.116	1.897	1,081,689	
2011	132.0		1,185,981	1,616,241	430,260	1.314	1.150	2.202	2,133,550	
2012	120.0	1,831,965	677,933	736,350	58,417	1.347	1.184	2.531	825,804	0.451
2013	108.0	2,016,989	623,087	667,460	44,374	1.390	1.225	2.892	751,431	0.373
2014	96.0	2,213,604	851,044	875,350	24,306	1.444	1.277	3.404	933,795	0.422
2015	84.0	2,180,811	659,596	679,957	20,361	1.521	1.334	3.728	735,507	0.337
2016	72.0	1,993,917	920,194	951,513	31,319	1.609	1.396	3.987	1,045,052	0.524
2017	60.0	1,719,890	1,084,212	1,165,441	81,229	1.737	1.460	3.878	1,399,214	0.814
2018	48.0	1,756,880	1,032,258	1,230,560	198,302	1.946	1.547	3.673	1,760,641	1.002
2019	36.0	1,977,363	733,844	1,186,275	452,431	2.355	1.656	3.209	2,185,871	1.105
2020	24.0	2,065,893	587,326	1,123,330	536,004	3.414	1.838	2.815	2,096,075	1.015
2021	12.0	2,482,229	118,566	443,156	324,590	7.921	2.647	3.473	1,245,785	0.502
Total		20,239,541	26,762,586	29,534,976					34,253,417	1.692

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section X, Exhibit I, Sheet 14
- (8) From Section X, Exhibit I, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

Section X
Exhibit I
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		6,718		5,972		139					0	
1992		4,438		6,303		135					0	
1993		6,485	Include	6,653		98					0	
1994		5,977	Include	7,023		83					0	
1995		4,138	Include	7,412		76					0	
1996		5,739	Include	7,824		89					0	
1997		6,092	Include	8,258		84					0	
1998		8,288	Include	8,717		93					0	
1999		16,282	Include	9,201		95					0	
2000		22,892	Include	9,712		86					0	
2001		10,197	Include	10,251		78					0	
2002		12,248	Include	10,820		128					0	
2003		8,328	Include	11,421		104					0	
2004		24,984	Include	12,055		66					0	
2005		9,472	Include	12,724		64					0	
2006		17,529	Include	13,431		79					0	
2007		15,174	Include	14,176		72					0	
2008		12,063	Include	14,963		81					0	
2009		19,610	Include	15,794		65					0	
2010		18,635	Include	16,671		56					0	
2011		32,608	Include	17,597		57					0	
2012	1,831,965	16,152	Include	18,574	16,529	54	1.035	1.486	25,417	23,000	807,712	0.441
2013	2,016,989	12,976	Include	19,605	13,361	63	1.034	1.422	19,652	23,000	985,105	0.488
2014	2,213,604	13,002	Include	20,693	13,646	86	1.033	1.361	19,191	23,000	1,406,488	0.635
2015	2,180,811	13,541	Include	21,842	14,255	67	1.029	1.302	19,098	23,000	1,150,203	0.527
2016	1,993,917	17,706	Include	23,055	18,722	75	1.022	1.246	23,845	23,000	1,354,390	0.679
2017	1,719,890	21,536	Include	24,335	22,690	79	1.017	1.193	27,507	23,000	1,498,825	0.871
2018	1,756,880	25,587	Include	25,686	26,289	74	1.007	1.141	30,213	23,000	1,489,374	0.848
2019	1,977,363	41,143	Include	27,112	38,669	48	1.000	1.092	42,227	23,000	1,005,479	0.508
2020	2,065,893	38,693	Exclude	28,617	38,137	53	1.000	1.045	39,853	23,000	1,174,354	0.568
2021	2,482,229	21,286	Exclude	30,206	19,166	55	1.000	1.000	19,166	23,000	1,267,243	0.511
			Implied Trend	5.6%	-49.7%			All Per Wtd Avg	23.207			
								Last 5 Wtd Avg	23.524			
								Last 4 Wtd Avg	24.778			
								Last 3 Wtd Avg	27.041		12,139,173	
Total	20,239,541					2,483		Selected	23,000			

Footnotes:

Reported Exponential Regression	
Constant	10.370
X Coefficient	(0.054)
R Squared	0.564

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section X, Exhibit I, Sheet 10, Column (6) / Section X, Exhibit I, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section X, Exhibit I, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

Section X
Exhibit I
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		139	1.000	139	139	
1992	360.0		135	1.000	135	135	
1993	348.0		98	1.000	98	98	
1994	336.0		83	1.000	83	83	
1995	324.0		76	1.000	76	76	
1996	312.0		89	1.000	89	89	
1997	300.0		84	1.000	84	84	
1998	288.0		93	1.000	93	93	
1999	276.0		95	1.000	95	95	
2000	264.0		86	1.000	86	86	
2001	252.0		78	1.000	78	78	
2002	240.0		128	1.000	128	128	
2003	228.0		104	1.000	104	104	
2004	216.0		66	1.000	66	66	
2005	204.0		64	1.000	64	64	
2006	192.0		79	1.000	79	79	
2007	180.0		72	1.000	72	72	
2008	168.0		81	1.000	81	81	
2009	156.0		65	1.000	65	65	
2010	144.0		56	1.000	56	56	
2011	132.0		57	1.000	57	57	
2012	120.0	1,831,965	54	1.000	54	54	0.23%
2013	108.0	2,016,989	63	1.000	63	63	0.25%
2014	96.0	2,213,604	86	1.000	86	86	0.32%
2015	84.0	2,180,811	67	1.000	67	67	0.26%
2016	72.0	1,993,917	75	1.000	75	75	0.32%
2017	60.0	1,719,890	79	1.000	79	79	0.41%
2018	48.0	1,756,880	74	1.006	74	74	0.39%
2019	36.0	1,977,363	47	1.016	48	48	0.23%
2020	24.0	2,065,893	51	1.046	53	53	0.25%
2021	12.0	2,482,229	43	1.203	52	55	0.22%
Total		20,239,541	2,467		2,479	2,483	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit I, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section X, Exhibit I, Sheet 8 Col (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
INDEMNITY**

Section X
Exhibit I
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	916,462	916,462	0	916,462	916,462	0
1992	0	0	0	587,929	587,929	0	587,929	587,929	0
1993	0	0	0	623,446	623,446	0	623,446	623,446	0
1994	0	0	0	486,529	486,529	0	486,529	486,529	0
1995	0	0	0	308,297	308,297	0	308,297	308,297	0
1996	0	0	0	500,565	500,565	0	500,565	500,565	0
1997	0	0	0	501,168	501,168	0	501,168	501,168	0
1998	0	0	0	754,406	754,406	0	754,406	754,406	0
1999	0	0	0	1,451,332	1,468,717	17,384	1,512,740	1,512,740	0
2000	0	0	0	1,912,673	1,923,299	10,626	2,664,947	1,923,299	(741,647)
2001	0	0	0	775,984	775,984	0	775,984	775,984	0
2002	0	0	0	1,422,995	1,460,584	37,589	1,470,101	1,527,096	56,995
2003	0	0	0	841,882	841,882	0	841,883	841,883	(0)
2004	0	0	0	1,279,999	1,314,628	34,629	1,598,792	1,598,792	0
2005	0	0	0	552,639	573,714	21,075	555,934	585,926	29,992
2006	0	0	0	1,333,120	1,333,120	0	1,333,120	1,333,120	0
2007	0	0	0	1,046,490	1,046,490	0	1,046,490	1,046,491	0
2008	0	0	0	925,764	925,764	0	925,764	925,764	0
2009	0	0	0	1,174,778	1,174,778	0	1,238,395	1,174,778	(63,617)
2010	0	0	0	763,599	770,783	7,184	860,018	934,665	74,647
2011	0	0	0	1,138,087	1,185,981	47,894	1,616,241	1,616,241	0
2012	1,831,965	1,831,965	0	642,450	677,933	35,484	655,379	736,350	80,971
2013	2,016,989	2,016,989	0	611,939	623,087	11,148	624,920	667,460	42,540
2014	2,213,604	2,213,604	0	799,355	851,044	51,689	919,265	875,350	(43,914)
2015	2,180,811	2,180,811	0	647,137	659,596	12,459	663,445	679,957	16,512
2016	1,993,917	1,993,917	0	890,941	920,194	29,253	930,357	951,513	21,156
2017	1,719,890	1,719,890	0	1,070,311	1,084,212	13,901	1,189,736	1,165,441	(24,294)
2018	1,756,880	1,756,880	0	875,083	1,032,258	157,175	1,612,388	1,230,560	(381,827)
2019	1,977,363	1,977,363	0	476,167	733,844	257,677	1,042,999	1,186,275	143,276
2020	2,065,893	2,065,893	0	213,203	587,326	374,123	765,961	1,123,330	357,368
2021		2,482,229			118,566			443,156	
Total	17,757,312	20,239,541	0	25,524,730	26,762,586	1,119,290	29,523,662	29,534,976	(431,842)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

Section X
Exhibit II
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		814,052	814,052	827,710	832,214	13,658	18,162	0	13,658	18,162
1992		522,128	522,128	531,020	533,964	8,891	11,836	0	8,891	11,836
1993		558,641	558,641	568,329	571,554	9,689	12,914	0	9,689	12,914
1994		513,833	513,833	522,947	525,999	9,114	12,166	0	9,114	12,166
1995		459,158	459,158	467,528	470,351	8,370	11,193	0	8,370	11,193
1996		617,617	617,617	629,255	633,213	11,639	15,596	0	11,639	15,596
1997		884,216	884,216	901,559	907,513	17,343	23,298	0	17,343	23,298
1998		593,855	593,855	606,075	610,317	12,220	16,462	0	12,220	16,462
1999		893,308	940,962	954,257	986,239	60,949	92,930	47,654	13,295	45,276
2000		1,162,376	1,162,376	1,179,808	1,199,092	17,432	36,717	0	17,432	36,717
2001		1,134,658	1,134,658	1,163,231	1,173,556	28,573	38,898	0	28,573	38,898
2002		2,124,404	2,140,422	2,154,761	2,166,258	30,357	41,854	16,018	14,339	25,836
2003		1,241,884	1,251,711	1,284,794	1,293,916	42,910	52,032	9,826	33,084	42,205
2004		929,258	949,097	969,289	973,137	40,031	43,879	19,839	20,192	24,040
2005		815,881	919,895	930,908	974,708	115,027	158,826	104,014	11,013	54,813
2006		1,454,392	1,511,767	1,545,048	1,559,241	90,655	104,848	57,375	33,281	47,474
2007		1,136,055	1,138,055	1,173,894	1,196,415	37,839	60,360	2,000	35,839	58,360
2008		1,603,889	1,628,011	1,718,150	1,748,435	114,262	144,547	24,122	90,140	120,425
2009		1,523,692	1,523,692	1,642,548	1,667,548	118,855	143,855	0	118,855	143,855
2010		1,501,598	1,693,314	1,742,522	1,780,930	240,924	279,332	191,716	49,208	87,616
2011		954,828	1,038,931	1,071,536	1,131,536	116,708	176,708	84,103	32,605	92,605
2012	1,831,965	989,174	1,098,981	1,174,976	1,195,350	185,802	206,176	109,807	75,995	96,369
2013	2,016,989	687,320	784,108	861,055	916,055	173,735	228,735	96,788	76,948	131,948
2014	2,213,604	810,341	874,541	990,135	1,050,135	179,794	239,794	64,200	115,594	175,594
2015	2,180,811	401,830	414,131	432,532	528,650	30,702	126,820	12,301	18,401	114,519
2016	1,993,917	736,220	786,071	935,026	1,010,026	198,806	273,806	49,851	148,955	223,955
2017	1,719,890	798,187	853,588	1,041,736	1,133,929	243,549	335,742	55,402	188,148	280,341
2018	1,756,880	1,067,091	1,708,387	1,947,795	2,143,327	880,704	1,076,237	641,296	239,408	434,940
2019	1,977,363	663,980	1,479,230	1,785,033	2,161,455	1,121,053	1,497,475	815,250	305,803	682,225
2020	2,065,893	467,516	1,411,487	1,790,315	2,169,058	1,322,799	1,701,542	943,970	378,828	757,572
2021	2,482,229	126,589	773,668	1,452,635	1,952,635	1,326,046	1,826,046	647,079	678,967	1,178,967
Total	20,239,541	28,187,973	32,180,582	34,996,407	37,196,758	6,808,434	9,008,785	3,992,609	2,815,825	5,016,176

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit II, Sheet 2, Column (15)
- (6) From Section X, Exhibit II, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Ultimate Loss Indications											Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
		Unlimited Paid Loss	Unlimited Reported Loss	Case Reserves	Paid	Reported	Case	Expected Loss	Paid	Reported	Frequency Severity	Low	High	Low	High	Low	High	
		@ 06/30/2022	@ 06/30/2022		LDM	LDM	LDM		B-F	B-F		(13)	(14)	(15)	(16)	(17)	(18)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
1991		814,052	814,052	0	832,214	823,206	814,052	0			0	827,951	832,813	827,710	832,214			
1992		522,128	522,128	0	533,964	528,075	522,128	0			0	531,265	534,511	531,020	533,964			
1993		558,641	558,641	0	571,554	565,105	558,641	0			0	568,714	572,358	568,329	571,554			
1994		513,833	513,833	0	525,999	519,895	513,833	0			0	523,441	526,989	522,947	525,999			
1995		459,158	459,158	0	470,351	464,706	459,158	0			0	468,126	471,517	467,528	470,351			
1996		617,617	617,617	0	633,213	625,298	617,617	0			0	630,324	635,255	629,255	633,213			
1997		884,216	884,216	0	907,513	895,604	884,216	0			0	903,563	911,287	901,559	907,513			
1998		593,855	593,855	0	610,317	601,834	593,855	0			0	607,821	613,568	606,075	610,317			
1999		893,308	940,962	47,654	919,605	954,257	986,239	0			0	920,887	927,680	954,257	986,239			
2000		1,162,376	1,162,376	0	1,199,092	1,179,808	1,162,376	0			0	1,511,620	1,609,749	1,179,808	1,199,092			
2001		1,134,658	1,134,658	0	1,173,556	1,152,906	1,134,658	0			0	1,170,239	1,186,361	1,163,231	1,173,556			
2002		2,124,404	2,140,422	16,018	2,204,408	2,177,755	2,154,761	0			0	2,225,164	2,236,486	2,154,761	2,166,258			
2003		1,241,884	1,251,711	9,826	1,293,916	1,275,673	1,260,324	0			0	1,294,741	1,316,229	1,284,794	1,293,916			
2004		929,258	949,097	19,839	973,137	969,289	966,134	0			0	971,316	994,217	969,289	973,137			
2005		815,881	919,895	104,014	859,865	941,922	1,007,494	0			0	919,187	937,319	930,908	974,708			
2006		1,454,392	1,511,767	57,375	1,545,048	1,553,026	1,559,241	0			0	1,558,929	1,592,452	1,545,048	1,559,241			
2007		1,136,055	1,138,055	2,000	1,218,936	1,173,894	1,139,684	0			0	1,177,485	1,223,125	1,173,894	1,196,415			
2008		1,603,889	1,628,011	24,122	1,748,435	1,687,865	1,646,130	0			0	1,703,860	1,749,877	1,718,150	1,748,435			
2009		1,523,692	1,523,692	0	1,695,282	1,589,813	1,523,692	0			0	1,877,218	1,904,878	1,642,548	1,667,548			
2010		1,501,598	1,693,314	191,716	1,704,113	1,780,930	1,828,747	0			0	1,596,856	1,658,389	1,742,522	1,780,930			
2011		954,828	1,038,931	84,103	1,104,191	1,104,161	1,104,141	0			0	1,085,653	1,150,824	1,071,536	1,131,536			
2012	1,831,965	989,174	1,098,981	109,807	1,166,787	1,183,165	1,195,350	1,174,976	1,168,034	1,182,582	1,174,976	1,164,083	1,210,822	1,174,976	1,195,350	0.641	0.652	
2013	2,016,989	687,320	784,108	96,788	831,002	861,055	887,646	846,029	833,600	859,713	846,029	842,351	900,000	861,055	916,055	0.427	0.454	
2014	2,213,604	810,341	874,541	64,200	1,007,173	990,135	969,796	998,654	1,005,508	991,130	998,654	1,080,211	1,180,211	990,135	1,050,135	0.447	0.474	
2015	2,180,811	401,830	414,131	12,301	514,918	480,591	435,045	497,754	511,148	482,965	497,754	471,870	576,730	432,532	528,650	0.198	0.242	
2016	1,993,917	736,220	786,071	49,851	980,207	935,026	874,696	957,616	974,584	938,624	957,616	973,760	1,113,440	935,026	1,010,026	0.469	0.507	
2017	1,719,890	798,187	853,588	55,402	1,114,783	1,041,736	950,370	1,133,929	1,120,221	1,058,387	894,207	1,109,719	1,253,350	1,041,736	1,133,929	0.606	0.659	
2018	1,756,880	1,067,091	1,708,387	641,296	1,588,709	2,143,327	2,746,154	1,179,769	1,454,443	1,947,795	998,054	2,093,631	2,379,038	1,947,795	2,143,327	1.109	1.220	
2019	1,977,363	663,980	1,479,230	815,250	1,107,174	1,911,503	2,537,877	1,352,253	1,205,277	1,785,033	633,877	1,798,616	2,268,201	1,785,033	2,161,455	0.903	1.093	
2020	2,065,893	467,516	1,411,487	943,970	951,082	1,915,162	2,422,955	1,440,447	1,199,893	1,790,315	731,868	1,205,638	1,782,555	1,790,315	2,169,058	0.867	1.050	
2021	2,482,229	126,589	773,668	647,079	625,783	1,259,693	1,379,814	1,759,766	1,530,373	1,452,635	947,297			1,452,635	1,952,635	0.585	0.787	
Total	20,239,541	28,187,973	32,180,582	3,992,609	32,612,328	35,286,415	36,836,822	11,341,194	11,003,082	12,489,178	8,680,332	33,814,236	36,250,231	34,996,407	37,196,758			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section X, Exhibit II, Sheet 9, Column (6)
- (7) From Section X, Exhibit II, Sheet 10, Column (6)
- (8) From Section X, Exhibit II, Sheet 11, Column (10)
- (9) From Section X, Exhibit II, Sheet 6, Column (4)
- (10) From Section X, Exhibit II, Sheet 6, Column (10)
- (11) From Section X, Exhibit II, Sheet 7, Column (10)
- (12) From Section X, Exhibit II, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

Section X
Exhibit II
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low (2)	High (3)	Low (4)	High (5)	Low (6)	High (7)		
1991	827,951	832,813	827,710	832,214	(241)	(599)	814,052	814,052
1992	531,265	534,511	531,020	533,964	(245)	(547)	522,128	522,128
1993	568,714	572,358	568,329	571,554	(384)	(804)	558,641	558,641
1994	523,441	526,989	522,947	525,999	(494)	(990)	513,833	513,833
1995	468,126	471,517	467,528	470,351	(598)	(1,166)	459,158	459,158
1996	630,324	635,255	629,255	633,213	(1,069)	(2,042)	617,617	617,617
1997	903,563	911,287	901,559	907,513	(2,004)	(3,774)	884,216	884,216
1998	607,821	613,568	606,075	610,317	(1,745)	(3,251)	593,855	593,855
1999	920,887	927,680	954,257	986,239	33,370	58,558	893,308	940,962
2000	1,511,620	1,609,749	1,179,808	1,199,092	(331,812)	(410,656)	1,162,376	1,162,376
2001	1,170,239	1,186,361	1,163,231	1,173,556	(7,008)	(12,805)	1,134,658	1,134,658
2002	2,225,164	2,236,486	2,154,761	2,166,258	(70,403)	(70,228)	2,124,404	2,140,422
2003	1,294,741	1,316,229	1,284,794	1,293,916	(9,947)	(22,313)	1,241,884	1,251,711
2004	971,316	994,217	969,289	973,137	(2,027)	(21,080)	929,258	949,097
2005	919,187	937,319	930,908	974,708	11,722	37,389	815,881	919,895
2006	1,558,929	1,592,452	1,545,048	1,559,241	(13,881)	(33,211)	1,454,392	1,511,767
2007	1,177,485	1,223,125	1,173,894	1,196,415	(3,591)	(26,710)	1,136,055	1,138,055
2008	1,703,860	1,749,877	1,718,150	1,748,435	14,291	(1,442)	1,603,889	1,628,011
2009	1,877,218	1,904,878	1,642,548	1,667,548	(234,670)	(237,330)	1,523,692	1,523,692
2010	1,596,856	1,658,389	1,742,522	1,780,930	145,666	122,541	1,501,598	1,693,314
2011	1,085,653	1,150,824	1,071,536	1,131,536	(14,117)	(19,288)	954,828	1,038,931
2012	1,164,083	1,210,822	1,174,976	1,195,350	10,893	(15,471)	989,174	1,098,981
2013	842,351	900,000	861,055	916,055	18,704	16,055	687,320	784,108
2014	1,080,211	1,180,211	990,135	1,050,135	(90,076)	(130,076)	810,341	874,541
2015	471,870	576,730	432,532	528,650	(39,338)	(48,079)	401,830	414,131
2016	973,760	1,113,440	935,026	1,010,026	(38,734)	(103,414)	736,220	786,071
2017	1,109,719	1,253,350	1,041,736	1,133,929	(67,983)	(119,421)	798,187	853,588
2018	2,093,631	2,379,038	1,947,795	2,143,327	(145,836)	(235,711)	1,067,091	1,708,387
2019	1,798,616	2,268,201	1,785,033	2,161,455	(13,583)	(106,747)	663,980	1,479,230
2020	1,205,638	1,782,555	1,790,315	2,169,058	584,677	386,503	467,516	1,411,487
2021	0	0	1,452,635	1,952,635	1,452,635	1,952,635	126,589	773,668
Total	33,814,236	36,250,231	34,996,407	37,196,758	1,182,171	946,527	28,187,973	32,180,582
Total Excluding Latest	33,814,236	36,250,231	33,543,772	35,244,123	(270,464)	(1,006,108)	28,061,384	31,406,914

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section X, Exhibit II, Sheet 2, Column (15)
- (5) From Section X, Exhibit II, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

Section X
Exhibit II
Sheet 4

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid LDF	Projected Paid LDF	Method 1	Method 1	Actual Paid Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Paid Loss @ 06/30/2021	Paid Loss @ 06/30/2022			Expected Paid Emergence Loss @ 06/30/2022	Expected Paid Emergence Loss @ 06/30/2022		Method 1 Low Paid @ 06/30/2022	Method 1 High Paid @ 06/30/2022
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	827,951	832,813	814,052	814,052	1.023	1.021	1,376	1,857	0	(1,376)	(1,857)
1992	531,265	534,511	522,128	522,128	1.024	1.023	252	342	0	(252)	(342)
1993	568,714	572,358	558,641	558,641	1.025	1.024	336	457	0	(336)	(457)
1994	523,441	526,989	513,833	513,833	1.026	1.025	384	526	0	(384)	(526)
1995	468,126	471,517	459,158	459,158	1.027	1.026	426	588	0	(426)	(588)
1996	630,324	635,255	617,617	617,617	1.029	1.027	712	988	0	(712)	(988)
1997	903,563	911,287	884,216	884,216	1.031	1.029	1,264	1,769	0	(1,264)	(1,769)
1998	607,821	613,568	593,855	593,855	1.033	1.031	1,052	1,485	0	(1,052)	(1,485)
1999	920,887	927,680	878,841	878,841	1.036	1.033	3,610	4,193	14,467	10,857	10,274
2000	1,511,620	1,609,749	1,157,948	1,162,376	1.040	1.036	34,168	43,648	4,428	(29,740)	(39,220)
2001	1,170,239	1,186,361	1,134,658	1,134,658	1.046	1.040	3,819	5,549	0	(3,819)	(5,549)
2002	2,225,164	2,236,486	2,096,347	2,124,404	1.052	1.046	15,164	16,497	28,058	12,893	11,561
2003	1,294,741	1,316,229	1,241,711	1,241,884	1.060	1.052	6,762	9,502	173	(6,589)	(9,329)
2004	971,316	994,217	929,034	929,258	1.070	1.060	5,770	8,895	224	(5,546)	(8,671)
2005	919,187	937,319	814,034	815,881	1.083	1.070	15,183	17,801	1,847	(13,336)	(15,954)
2006	1,558,929	1,592,452	1,448,699	1,454,392	1.099	1.083	16,663	21,730	5,693	(10,969)	(16,037)
2007	1,177,485	1,223,125	1,136,055	1,136,055	1.117	1.099	5,675	11,926	0	(5,675)	(11,926)
2008	1,703,860	1,749,877	1,602,448	1,603,889	1.137	1.117	13,321	19,365	1,441	(11,880)	(17,925)
2009	1,877,218	1,904,878	1,523,692	1,523,692	1.160	1.137	44,291	47,756	0	(44,291)	(47,756)
2010	1,596,856	1,658,389	1,451,228	1,501,598	1.185	1.160	17,304	24,615	50,370	33,066	25,754
2011	1,085,653	1,150,824	951,998	954,828	1.209	1.185	12,799	19,040	2,831	(9,968)	(16,209)
2012	1,164,083	1,210,822	982,390	989,174	1.238	1.209	18,332	23,048	6,784	(11,549)	(16,265)
2013	842,351	900,000	684,899	687,320	1.273	1.238	16,177	22,100	2,421	(13,756)	(19,679)
2014	1,080,211	1,180,211	804,925	810,341	1.321	1.273	32,601	44,443	5,417	(27,184)	(39,026)
2015	471,870	576,730	402,470	401,830	1.372	1.321	7,268	18,250	(640)	(7,908)	(18,890)
2016	973,760	1,113,440	732,757	736,220	1.430	1.372	23,538	37,180	3,462	(20,075)	(33,717)
2017	1,109,719	1,253,350	777,831	798,187	1.517	1.430	39,139	56,077	20,356	(18,783)	(35,721)
2018	2,093,631	2,379,038	1,023,675	1,067,091	1.699	1.517	183,594	232,567	43,415	(140,179)	(189,152)
2019	1,798,616	2,268,201	452,851	663,980	2.073	1.699	275,875	372,138	211,128	(64,747)	(161,010)
2020	1,205,638	1,782,555	90,282	467,516	4.872	2.073	388,876	590,022	377,234	(11,642)	(212,788)
Total	33,814,236	36,250,231	27,282,276	28,061,384			1,185,730	1,654,355	779,108	(406,622)	(875,247)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

Section X
Exhibit II
Sheet 5

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected Reported LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Expected Reported Emergence Loss @ 06/30/2022	Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	827,951	832,813	814,052	814,052	1.011	1.010	1,383	1,867	0	(1,383)	(1,867)
1992	531,265	534,511	522,128	522,128	1.011	1.011	145	197	0	(145)	(197)
1993	568,714	572,358	558,641	558,641	1.012	1.011	196	267	0	(196)	(267)
1994	523,441	526,989	513,833	513,833	1.012	1.012	228	313	0	(228)	(313)
1995	468,126	471,517	459,158	459,158	1.012	1.012	259	357	0	(259)	(357)
1996	630,324	635,255	617,617	617,617	1.013	1.012	442	614	0	(442)	(614)
1997	903,563	911,287	884,216	884,216	1.013	1.013	806	1,128	0	(806)	(1,128)
1998	607,821	613,568	593,855	593,855	1.014	1.013	691	975	0	(691)	(975)
1999	920,887	927,680	907,540	940,962	1.015	1.014	777	1,172	33,422	32,645	32,250
2000	1,511,620	1,609,749	1,488,120	1,162,376	1.016	1.015	1,592	8,241	(325,744)	(327,336)	(333,985)
2001	1,170,239	1,186,361	1,134,658	1,134,658	1.017	1.016	2,775	4,033	0	(2,775)	(4,033)
2002	2,225,164	2,236,486	2,183,992	2,140,422	1.019	1.017	3,653	4,657	(43,570)	(47,222)	(48,227)
2003	1,294,741	1,316,229	1,247,087	1,251,711	1.021	1.019	4,749	6,890	4,624	(125)	(2,267)
2004	971,316	994,217	948,873	949,097	1.024	1.021	2,481	5,012	224	(2,257)	(4,788)
2005	919,187	937,319	895,023	919,895	1.027	1.024	2,926	5,121	24,872	21,946	19,751
2006	1,558,929	1,592,452	1,511,767	1,511,767	1.031	1.027	6,180	10,573	0	(6,180)	(10,573)
2007	1,177,485	1,223,125	1,136,055	1,138,055	1.036	1.031	5,808	12,207	2,000	(3,809)	(10,207)
2008	1,703,860	1,749,877	1,608,607	1,628,011	1.043	1.036	14,134	20,962	19,403	5,269	(1,559)
2009	1,877,218	1,904,878	1,704,945	1,523,692	1.051	1.043	26,791	31,093	(181,253)	(208,044)	(212,346)
2010	1,596,856	1,658,389	1,501,464	1,693,314	1.064	1.051	17,267	28,405	191,850	174,583	163,445
2011	1,085,653	1,150,824	1,028,690	1,038,931	1.079	1.064	10,750	23,048	10,241	(509)	(12,807)
2012	1,164,083	1,210,822	1,050,740	1,098,981	1.105	1.079	25,810	36,454	48,241	22,431	11,787
2013	842,351	900,000	741,844	784,108	1.133	1.105	18,888	29,722	42,264	23,375	12,542
2014	1,080,211	1,180,211	930,131	874,541	1.161	1.133	23,253	38,747	(55,589)	(78,843)	(94,337)
2015	471,870	576,730	440,015	414,131	1.192	1.161	4,324	18,557	(25,884)	(30,208)	(44,441)
2016	973,760	1,113,440	794,190	786,071	1.226	1.192	23,032	40,947	(8,119)	(31,150)	(49,066)
2017	1,109,719	1,253,350	921,920	853,588	1.264	1.226	21,738	38,363	(68,332)	(90,069)	(106,694)
2018	2,093,631	2,379,038	1,824,510	1,708,387	1.304	1.264	28,335	58,384	(116,123)	(144,458)	(174,508)
2019	1,798,616	2,268,201	1,432,702	1,479,230	1.382	1.304	57,448	131,172	46,528	(10,920)	(84,645)
2020	1,205,638	1,782,555	937,037	1,411,487	1.659	1.382	81,567	256,762	474,450	392,883	217,688
Total	33,814,236	36,250,231	31,333,409	31,406,914			388,429	816,242	73,505	(314,924)	(742,737)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

Section X
Exhibit II
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,831,965	0.641	1,174,976	84.8%	996,116	989,174	15.2%	178,860	1,168,034	0.638
2013	2,016,989	0.419	846,029	82.7%	699,749	687,320	17.3%	146,280	833,600	0.413
2014	2,213,604	0.451	998,654	80.5%	803,487	810,341	19.5%	195,167	1,005,508	0.454
2015	2,180,811	0.228	497,754	78.0%	388,437	401,830	22.0%	109,318	511,148	0.234
2016	1,993,917	0.480	957,616	75.1%	719,252	736,220	24.9%	238,364	974,584	0.489
2017	1,719,890	0.659	1,133,929	71.6%	811,896	798,187	28.4%	322,034	1,120,221	0.651
2018	1,756,880	0.672	1,179,769	67.2%	792,418	1,067,091	32.8%	387,352	1,454,443	0.828
2019	1,977,363	0.684	1,352,253	60.0%	810,955	663,980	40.0%	541,298	1,205,277	0.610
2020	2,065,893	0.697	1,440,447	49.2%	708,071	467,516	50.8%	732,377	1,199,893	0.581
2021	2,482,229	0.709	1,759,766	20.2%	355,982	126,589	79.8%	1,403,784	1,530,373	0.617
Total	20,239,541		11,341,194		7,086,361	6,748,248		4,254,833	11,003,082	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section X, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section X, Exhibit II, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,831,965	0.641	1,174,976	92.9%	1,091,375	1,098,981	7.1%	83,602	1,182,582	0.646
2013	2,016,989	0.419	846,029	91.1%	770,424	784,108	8.9%	75,605	859,713	0.426
2014	2,213,604	0.451	998,654	88.3%	882,066	874,541	11.7%	116,588	991,130	0.448
2015	2,180,811	0.228	497,754	86.2%	428,921	414,131	13.8%	68,833	482,965	0.221
2016	1,993,917	0.480	957,616	84.1%	805,063	786,071	15.9%	152,553	938,624	0.471
2017	1,719,890	0.659	1,133,929	81.9%	929,131	853,588	18.1%	204,799	1,058,387	0.615
2018	1,756,880	0.672	1,179,769	79.7%	940,362	1,708,387	20.3%	239,408	1,947,795	1.109
2019	1,977,363	0.684	1,352,253	77.4%	1,046,450	1,479,230	22.6%	305,803	1,785,033	0.903
2020	2,065,893	0.697	1,440,447	73.7%	1,061,619	1,411,487	26.3%	378,828	1,790,315	0.867
2021	2,482,229	0.709	1,759,766	61.4%	1,080,799	773,668	38.6%	678,967	1,452,635	0.585
Total	20,239,541		11,341,194		9,036,208	10,184,192		2,304,986	12,489,178	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section X, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section X, Exhibit II, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated <u>Ultimate Loss</u>		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	1,831,965	1.305	1,166,787	1,183,165	1,174,976	1.423	0.991	1,656,604	0.693	0.657	0.649	0.641
2013	2,016,989	1.267	831,002	861,055	846,029	1.369	0.996	1,152,710	0.451	0.660	0.424	0.419
2014	2,213,604	1.230	1,007,173	990,135	998,654	1.316	1.016	1,335,237	0.490	0.653	0.484	0.451
2015	2,180,811	1.194	514,918	480,591	497,754	1.265	1.040	655,208	0.252	0.644	0.247	0.228
2016	1,993,917	1.159	980,207	935,026	957,616	1.217	1.043	1,214,968	0.526	0.649	0.635	0.480
2017	1,719,890	1.126	1,114,783	1,041,736	1,078,260	1.170	1.036	1,306,909	0.675	0.659	0.645	0.659
2018	1,756,880	1.093	1,588,709	2,143,327	2,143,327	1.125	1.027	2,476,302	1.290	0.672	0.657	0.672
2019	1,977,363	1.061	1,107,174	1,911,503	1,911,503	1.082	1.018	2,105,408	1.004	0.684	0.669	0.684
2020	2,065,893	1.030	951,082	1,915,162	1,915,162	1.040	1.008	2,008,684	0.944	0.697	0.679	0.697
2021	2,482,229	1.000	625,783	1,259,693	1,259,693	1.000	1.001	1,261,565	0.508	0.709		0.709
			9,887,618	12,721,394				All Per Wtd Avg	0.668			
								Last 5 Wtd Avg	0.712			
								Last 4 Wtd Avg	0.783			
								Last 3 Wtd Avg	0.880			
								Selected (14)	0.710			

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section X, Exhibit II, Sheet 9, Column (6)
- (5) From Section X, Exhibit II, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

Section X
Exhibit II
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		814,052	1.022	832,214	
1992	360.0		522,128	1.023	533,964	
1993	348.0		558,641	1.023	571,554	
1994	336.0		513,833	1.024	525,999	
1995	324.0		459,158	1.024	470,351	
1996	312.0		617,617	1.025	633,213	
1997	300.0		884,216	1.026	907,513	
1998	288.0		593,855	1.028	610,317	
1999	276.0		893,308	1.029	919,605	
2000	264.0		1,162,376	1.032	1,199,092	
2001	252.0		1,134,658	1.034	1,173,556	
2002	240.0		2,124,404	1.038	2,204,408	
2003	228.0		1,241,884	1.042	1,293,916	
2004	216.0		929,258	1.047	973,137	
2005	204.0		815,881	1.054	859,865	
2006	192.0		1,454,392	1.062	1,545,048	
2007	180.0		1,136,055	1.073	1,218,936	
2008	168.0		1,603,889	1.090	1,748,435	
2009	156.0		1,523,692	1.113	1,695,282	
2010	144.0		1,501,598	1.135	1,704,113	
2011	132.0		954,828	1.156	1,104,191	
2012	120.0	1,831,965	989,174	1.180	1,166,787	0.637
2013	108.0	2,016,989	687,320	1.209	831,002	0.412
2014	96.0	2,213,604	810,341	1.243	1,007,173	0.455
2015	84.0	2,180,811	401,830	1.281	514,918	0.236
2016	72.0	1,993,917	736,220	1.331	980,207	0.492
2017	60.0	1,719,890	798,187	1.397	1,114,783	0.648
2018	48.0	1,756,880	1,067,091	1.489	1,588,709	0.904
2019	36.0	1,977,363	663,980	1.667	1,107,174	0.560
2020	24.0	2,065,893	467,516	2.034	951,082	0.460
2021	12.0	2,482,229	126,589	4.943	625,783	0.252
Total		20,239,541	28,187,973		32,612,328	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit II, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

Section X
Exhibit II
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		814,052	1.011	823,206	
1992	360.0		522,128	1.011	528,075	
1993	348.0		558,641	1.012	565,105	
1994	336.0		513,833	1.012	519,895	
1995	324.0		459,158	1.012	464,706	
1996	312.0		617,617	1.012	625,298	
1997	300.0		884,216	1.013	895,604	
1998	288.0		593,855	1.013	601,834	
1999	276.0		940,962	1.014	954,257	
2000	264.0		1,162,376	1.015	1,179,808	
2001	252.0		1,134,658	1.016	1,152,906	
2002	240.0		2,140,422	1.017	2,177,755	
2003	228.0		1,251,711	1.019	1,275,673	
2004	216.0		949,097	1.021	969,289	
2005	204.0		919,895	1.024	941,922	
2006	192.0		1,511,767	1.027	1,553,026	
2007	180.0		1,138,055	1.031	1,173,894	
2008	168.0		1,628,011	1.037	1,687,865	
2009	156.0		1,523,692	1.043	1,589,813	
2010	144.0		1,693,314	1.052	1,780,930	
2011	132.0		1,038,931	1.063	1,104,161	
2012	120.0	1,831,965	1,098,981	1.077	1,183,165	0.646
2013	108.0	2,016,989	784,108	1.098	861,055	0.427
2014	96.0	2,213,604	874,541	1.132	990,135	0.447
2015	84.0	2,180,811	414,131	1.160	480,591	0.220
2016	72.0	1,993,917	786,071	1.189	935,026	0.469
2017	60.0	1,719,890	853,588	1.220	1,041,736	0.606
2018	48.0	1,756,880	1,708,387	1.255	2,143,327	1.220
2019	36.0	1,977,363	1,479,230	1.292	1,911,503	0.967
2020	24.0	2,065,893	1,411,487	1.357	1,915,162	0.927
2021	12.0	2,482,229	773,668	1.628	1,259,693	0.507
Total		20,239,541	32,180,582		35,286,415	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit II, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

Section X
Exhibit II
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		814,052	814,052	0	1.022	1.011	2.039	814,052	
1992	360.0		522,128	522,128	0	1.023	1.011	2.033	522,128	
1993	348.0		558,641	558,641	0	1.023	1.012	2.025	558,641	
1994	336.0		513,833	513,833	0	1.024	1.012	2.017	513,833	
1995	324.0		459,158	459,158	0	1.024	1.012	2.007	459,158	
1996	312.0		617,617	617,617	0	1.025	1.012	1.995	617,617	
1997	300.0		884,216	884,216	0	1.026	1.013	1.982	884,216	
1998	288.0		593,855	593,855	0	1.028	1.013	1.967	593,855	
1999	276.0		893,308	940,962	47,654	1.029	1.014	1.950	986,239	
2000	264.0		1,162,376	1,162,376	0	1.032	1.015	1.932	1,162,376	
2001	252.0		1,134,658	1,134,658	0	1.034	1.016	1.914	1,134,658	
2002	240.0		2,124,404	2,140,422	16,018	1.038	1.017	1.895	2,154,761	
2003	228.0		1,241,884	1,251,711	9,826	1.042	1.019	1.877	1,260,324	
2004	216.0		929,258	949,097	19,839	1.047	1.021	1.859	966,134	
2005	204.0		815,881	919,895	104,014	1.054	1.024	1.842	1,007,494	
2006	192.0		1,454,392	1,511,767	57,375	1.062	1.027	1.827	1,559,241	
2007	180.0		1,136,055	1,138,055	2,000	1.073	1.031	1.815	1,139,684	
2008	168.0		1,603,889	1,628,011	24,122	1.090	1.037	1.751	1,646,130	
2009	156.0		1,523,692	1,523,692	0	1.113	1.043	1.698	1,523,692	
2010	144.0		1,501,598	1,693,314	191,716	1.135	1.052	1.706	1,828,747	
2011	132.0		954,828	1,038,931	84,103	1.156	1.063	1.775	1,104,141	
2012	120.0	1,831,965	989,174	1,098,981	109,807	1.180	1.077	1.878	1,195,350	0.652
2013	108.0	2,016,989	687,320	784,108	96,788	1.209	1.098	2.070	887,646	0.440
2014	96.0	2,213,604	810,341	874,541	64,200	1.243	1.132	2.484	969,796	0.438
2015	84.0	2,180,811	401,830	414,131	12,301	1.281	1.160	2.700	435,045	0.199
2016	72.0	1,993,917	736,220	786,071	49,851	1.331	1.189	2.778	874,696	0.439
2017	60.0	1,719,890	798,187	853,588	55,402	1.397	1.220	2.747	950,370	0.553
2018	48.0	1,756,880	1,067,091	1,708,387	641,296	1.489	1.255	2.618	2,746,154	1.563
2019	36.0	1,977,363	663,980	1,479,230	815,250	1.667	1.292	2.299	2,537,877	1.283
2020	24.0	2,065,893	467,516	1,411,487	943,970	2.034	1.357	2.072	2,422,955	1.173
2021	12.0	2,482,229	126,589	773,668	647,079	4.943	1.628	1.937	1,379,814	0.556
Total		20,239,541	28,187,973	32,180,582					36,836,822	1.820

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section X, Exhibit II, Sheet 14
- (8) From Section X, Exhibit II, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

Section X
Exhibit II
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate	Selected Ultimate Claim Counts	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		2,839		1,571		290					0	
1992		1,873		1,668		282					0	
1993		1,962	Include	1,771		288					0	
1994		1,507	Include	1,881		345					0	
1995		1,339	Include	1,997		347					0	
1996		1,802	Include	2,121		347					0	
1997		3,026	Include	2,252		296					0	
1998		2,040	Include	2,391		295					0	
1999		2,711	Include	2,539		352					0	
2000		3,818	Include	2,696		309					0	
2001		3,558	Include	2,863		324					0	
2002		4,905	Include	3,040		444					0	
2003		2,933	Include	3,228		435					0	
2004		2,826	Include	3,427		343					0	
2005		2,889	Include	3,639		326					0	
2006		4,853	Include	3,864		320					0	
2007		3,799	Include	4,103		309					0	
2008		5,358	Include	4,357		315					0	
2009		6,411	Include	4,626		248					0	
2010		6,524	Include	4,912		273					0	
2011		4,582	Include	5,216		241					0	
2012	1,831,965	5,144	Include	5,539	5,109	230	0.991	1.838	9,303	9,303	1,174,976	0.641
2013	2,016,989	4,100	Include	5,881	4,029	210	0.996	1.718	6,891	6,891	846,029	0.419
2014	2,213,604	4,737	Include	6,245	4,778	209	1.016	1.606	7,796	7,796	998,654	0.451
2015	2,180,811	2,827	Include	6,631	2,928	170	1.040	1.501	4,571	4,571	497,754	0.228
2016	1,993,917	4,746	Include	7,041	4,861	197	1.043	1.403	7,110	7,110	957,616	0.480
2017	1,719,890	5,919	Include	7,476	6,126	176	1.036	1.311	8,320	6,900	894,207	0.520
2018	1,756,880	11,777	Include	7,939	11,777	182	1.027	1.225	14,818	6,900	998,054	0.568
2019	1,977,363	17,847	Include	8,430	17,847	107	1.018	1.145	20,807	6,900	633,877	0.321
2020	2,065,893	16,733	Exclude	8,951	16,733	114	1.008	1.070	18,056	6,900	731,868	0.354
2021	2,482,229	9,162	Exclude	9,505	9,162	137	1.001	1.000	9,175	6,900	947,297	0.382
			Implied Trend	6.2%	-45.2%			All Per Wtd Avg	7.247			
								Last 5 Wtd Avg	6.875			
								Last 4 Wtd Avg	6.871			
Total	20,239,541					8,462		Last 3 Wtd Avg	6.524		8,680,332	
								Selected	6,900			

Footnotes:

Reported Exponential Regression	
Constant	9.220
X Coefficient	(0.060)
R Squared	0.666

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section X, Exhibit II, Sheet 10, Column (6) / Section X, Exhibit II, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section X, Exhibit II, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

Section X
Exhibit II
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		290	1.000	290	290	
1992	360.0		282	1.000	282	282	
1993	348.0		288	1.000	288	288	
1994	336.0		345	1.000	345	345	
1995	324.0		347	1.000	347	347	
1996	312.0		347	1.000	347	347	
1997	300.0		296	1.000	296	296	
1998	288.0		295	1.000	295	295	
1999	276.0		352	1.000	352	352	
2000	264.0		309	1.000	309	309	
2001	252.0		324	1.000	324	324	
2002	240.0		444	1.000	444	444	
2003	228.0		435	1.000	435	435	
2004	216.0		343	1.000	343	343	
2005	204.0		326	1.000	326	326	
2006	192.0		320	1.000	320	320	
2007	180.0		309	1.000	309	309	
2008	168.0		315	1.000	315	315	
2009	156.0		248	1.000	248	248	
2010	144.0		273	1.000	273	273	
2011	132.0		241	1.000	241	241	
2012	120.0	1,831,965	230	1.000	230	230	0.96%
2013	108.0	2,016,989	210	1.000	210	210	0.82%
2014	96.0	2,213,604	209	1.000	209	209	0.77%
2015	84.0	2,180,811	170	1.000	170	170	0.65%
2016	72.0	1,993,917	197	1.000	197	197	0.85%
2017	60.0	1,719,890	176	1.000	176	176	0.91%
2018	48.0	1,756,880	182	1.000	182	182	0.95%
2019	36.0	1,977,363	107	1.001	107	107	0.51%
2020	24.0	2,065,893	114	1.004	114	114	0.54%
2021	12.0	2,482,229	129	1.054	136	137	0.55%
Total		20,239,541	8,453		8,461	8,462	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit II, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section X, Exhibit II, Sheet 8 Col (3)

STATE OF CONNECTICUT
 GROUP 10 - UNIVERSITY OF CONNECTICUT
 MEDICAL

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022																
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372									
1991																																	260	280	290	290	290	290	290		
1992																											272	272	282	282	282	282	282	282	282	282	282	282			
1993																										345	346	288	288	288	288	288	288	288	288	288	288	288			
1994																									377	377	345	345	345	345	345	345	345	345	345	345	345	345			
1995																									296	296	347	347	347	347	347	347	347	347	347	347	347	347			
1996																									312	312	347	347	347	347	347	347	347	347	347	347	347	347			
1997																								350	349	296	295	296	296	296	296	296	296	296	296	296	296	296			
1998																								419	420	295	295	295	295	295	295	295	295	295	295	295	295	295			
1999																								396	396	352	349	349	349	349	349	349	349	349	349	349	349	349			
2000																								420	420	309	306	306	306	309	309	309	309	309	309	309	309	309	309		
2001																									464	464	324	324	324	324	324	324	324	324	324	324	324	324	324		
2002																									546	546	444	444	443	441	441	441	441	441	441	441	441	441	441		
2003																									546	546	435	434	434	434	434	434	434	434	434	434	434	434	434	434	
2004																									545	543	326	325	325	325	325	325	325	325	325	325	325	325	325	325	
2005																									546	546	343	342	342	342	342	342	342	342	342	342	342	342	342	342	
2006																									573	572	320	319	319	319	319	319	319	319	319	319	319	319	319	319	
2007																									440	440	309	309	309	309	309	309	309	309	309	309	309	309	309	309	
2008																									440	440	309	309	309	309	309	309	309	309	309	309	309	309	309	309	
2008																									440	440	309	309	309	309	309	309	309	309	309	309	309	309	309	309	
2009																									446	408	248	246	246	247	247	247	247	247	247	247	247	247	247	247	
2010																									406	463	273	270	269	269	269	269	269	269	269	269	269	269	269	269	
2011																									411	410	241	237	238	238	238	238	238	238	238	238	238	238	238	238	238
2012																									452	230	227	227	227	227	227	227	227	227	227	227	227	227	227	227	227
2013																									210	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208	208
2014																									427	435	209	208	208	207	207	207	207	207	207	207	207	207	207	207	207
2015																									382	373	170	167	169	169	169	169	169	169	169	169	169	169	169	169	169
2016																									197	296	197	192	194	194	194	194	194	194	194	194	194	194	194	194	194
2017																									199	173	161	170	171	171	171	171	171	171	171	171	171	171	171	171	171
2018																									176	149	164	171	171	171	171	171	171	171	171	171	171	171	171	171	171
2019																									47	87	89	89	89	89	89	89	89	89	89	89	89	89	89	89	
2020																									46	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	
2021																									42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
MEDICAL**

Section X
Exhibit II
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	814,052	814,052	0	814,052	814,052	0
1992	0	0	0	522,128	522,128	0	522,128	522,128	0
1993	0	0	0	558,641	558,641	0	558,641	558,641	0
1994	0	0	0	513,833	513,833	0	513,833	513,833	0
1995	0	0	0	459,158	459,158	0	459,158	459,158	0
1996	0	0	0	617,617	617,617	0	617,617	617,617	0
1997	0	0	0	884,216	884,216	0	884,216	884,216	0
1998	0	0	0	593,855	593,855	0	593,855	593,855	0
1999	0	0	0	878,841	893,308	14,467	907,540	940,962	33,422
2000	0	0	0	1,157,948	1,162,376	4,428	1,488,120	1,162,376	(325,744)
2001	0	0	0	1,134,658	1,134,658	0	1,134,658	1,134,658	0
2002	0	0	0	2,096,347	2,124,404	28,058	2,183,992	2,140,422	(43,570)
2003	0	0	0	1,241,711	1,241,884	173	1,247,087	1,251,711	4,624
2004	0	0	0	929,034	929,258	224	948,873	949,097	224
2005	0	0	0	814,034	815,881	1,847	895,023	919,895	24,872
2006	0	0	0	1,448,699	1,454,392	5,693	1,511,767	1,511,767	0
2007	0	0	0	1,136,055	1,136,055	0	1,136,055	1,138,055	2,000
2008	0	0	0	1,602,448	1,603,889	1,441	1,608,607	1,628,011	19,403
2009	0	0	0	1,523,692	1,523,692	0	1,704,945	1,523,692	(181,253)
2010	0	0	0	1,451,228	1,501,598	50,370	1,501,464	1,693,314	191,850
2011	0	0	0	951,998	954,828	2,831	1,028,690	1,038,931	10,241
2012	1,831,965	1,831,965	0	982,390	989,174	6,784	1,050,740	1,098,981	48,241
2013	2,016,989	2,016,989	0	684,899	687,320	2,421	741,844	784,108	42,264
2014	2,213,604	2,213,604	0	804,925	810,341	5,417	930,131	874,541	(55,589)
2015	2,180,811	2,180,811	0	402,470	401,830	(640)	440,015	414,131	(25,884)
2016	1,993,917	1,993,917	0	732,757	736,220	3,462	794,190	786,071	(8,119)
2017	1,719,890	1,719,890	0	777,831	798,187	20,356	921,920	853,588	(68,332)
2018	1,756,880	1,756,880	0	1,023,675	1,067,091	43,415	1,824,510	1,708,387	(116,123)
2019	1,977,363	1,977,363	0	452,851	663,980	211,128	1,432,702	1,479,230	46,528
2020	2,065,893	2,065,893	0	90,282	467,516	377,234	937,037	1,411,487	474,450
2021		2,482,229			126,589			773,668	
Total	17,757,312	20,239,541	0	27,282,276	28,187,973	779,108	31,333,409	32,180,582	73,505

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

Section X
Exhibit III
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		37,613	37,613	37,756	37,899	143	286	0	143	286
1992		29,841	29,841	29,841	30,109	0	267	0	0	267
1993		36,624	36,624	36,819	37,015	195	391	0	195	391
1994		21,823	21,823	21,963	22,103	140	280	0	140	280
1995		12,190	12,190	12,190	12,379	0	189	0	0	189
1996		13,811	13,811	13,811	14,072	0	261	0	0	261
1997		24,679	24,679	24,679	25,249	0	570	0	0	570
1998		22,493	22,493	22,493	23,133	0	639	0	0	639
1999		31,462	40,862	41,579	42,296	10,117	10,834	9,399	717	1,434
2000		34,575	34,575	35,328	36,080	752	1,504	0	752	1,504
2001		43,177	43,177	44,346	45,514	1,168	2,337	0	1,168	2,337
2002		115,519	129,515	133,888	138,261	18,368	22,741	13,995	4,373	8,746
2003		44,929	45,264	47,177	49,090	2,248	4,161	335	1,913	3,826
2004		72,910	88,796	90,697	98,223	17,787	25,313	15,886	1,901	9,427
2005		67,661	71,131	75,890	80,650	8,230	12,989	3,470	4,760	9,519
2006		36,164	37,531	43,809	44,043	7,644	7,879	1,367	6,277	6,512
2007		64,436	67,860	74,345	80,944	9,909	16,509	3,425	6,484	13,084
2008		72,815	78,453	86,425	94,398	13,610	21,583	5,638	7,972	15,944
2009		76,606	76,606	97,745	122,745	21,139	46,139	0	21,139	46,139
2010		137,883	163,446	204,718	229,785	66,835	91,901	25,562	41,273	66,339
2011		112,612	119,714	155,663	163,888	43,051	51,276	7,102	35,949	44,174
2012	1,831,965	122,870	142,909	171,564	201,806	48,693	78,936	20,038	28,655	58,898
2013	2,016,989	96,193	106,179	153,966	160,158	57,773	63,965	9,986	47,787	53,979
2014	2,213,604	129,890	137,853	182,091	217,181	52,201	87,291	7,963	44,238	79,328
2015	2,180,811	69,420	71,421	108,272	186,377	38,852	116,957	2,001	36,851	114,956
2016	1,993,917	154,582	159,511	227,439	296,746	72,858	142,165	4,929	67,929	137,236
2017	1,719,890	106,891	118,042	174,495	221,916	67,604	115,025	11,151	56,453	103,874
2018	1,756,880	211,072	331,331	443,303	556,805	232,230	345,733	120,258	111,972	225,474
2019	1,977,363	114,247	231,863	303,747	469,428	189,500	355,181	117,617	71,884	237,565
2020	2,065,893	93,764	238,401	323,882	466,293	230,118	372,529	144,637	85,481	227,892
2021	2,482,229	16,812	114,615	246,847	396,860	230,034	380,048	97,802	132,232	282,245
Total	20,239,541	2,225,567	2,848,130	3,666,767	4,601,446	1,441,201	2,375,879	622,563	818,638	1,753,316

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit III, Sheet 2, Column (15)
- (6) From Section X, Exhibit III, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates		
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High	
					(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
1991		37,613	37,613	0	38,625	37,899	37,613	0				0	37,778	37,943	37,756	37,899		
1992		29,841	29,841	0	30,691	30,109	29,841	0				0	29,841	30,154	29,841	30,109		
1993		36,624	36,624	0	37,738	37,015	36,624	0				0	36,855	37,086	36,819	37,015		
1994		21,823	21,823	0	22,541	22,103	21,823	0				0	21,990	22,157	21,963	22,103		
1995		12,190	12,190	0	12,629	12,379	12,190	0				0	12,190	12,418	12,190	12,379		
1996		13,811	13,811	0	14,361	14,072	13,811	0				0	13,811	14,127	13,811	14,072		
1997		24,679	24,679	0	25,782	25,249	24,679	0				0	24,679	25,375	24,679	25,249		
1998		22,493	22,493	0	23,637	23,133	22,493	0				0	22,493	23,278	22,493	23,133		
1999		31,462	40,862	9,399	33,304	42,296	55,771	0				0	41,387	42,264	41,579	42,296		
2000		34,575	34,575	0	36,934	36,080	34,575	0				0	57,481	58,990	35,328	36,080		
2001		43,177	43,177	0	46,651	45,514	43,177	0				0	44,630	46,084	44,346	45,514		
2002		115,519	129,515	13,995	126,604	138,261	165,956	0				0	146,500	152,426	133,888	138,261		
2003		44,929	45,264	335	50,124	49,090	46,279	0				0	52,431	55,069	47,177	49,090		
2004		72,910	88,796	15,886	83,171	98,223	144,456	0				0	91,796	100,627	90,697	98,223		
2005		67,661	71,131	3,470	79,498	80,650	84,397	0				0	72,539	78,147	75,890	80,650		
2006		36,164	37,531	1,367	43,809	44,043	45,119	0				0	44,281	46,619	43,809	44,043		
2007		64,436	67,860	3,425	80,944	80,829	80,491	0				0	63,861	70,907	74,345	80,944		
2008		72,815	78,453	5,638	94,398	96,717	105,207	0				0	78,034	85,329	86,425	94,398		
2009		76,606	76,606	0	103,478	97,745	76,606	0				0	138,131	171,387	97,745	122,745		
2010		137,883	163,446	25,562	194,632	214,804	279,917	0				0	198,250	241,313	204,718	229,785		
2011		112,612	119,714	7,102	163,888	162,051	155,663	0				0	159,740	165,240	155,663	163,888		
2012	1,831,965	122,870	142,909	20,038	184,182	200,219	265,872	290,070	219,431	225,938	304,163	158,690	187,454	171,564	201,806		0.094	0.110
2013	2,016,989	96,193	106,179	9,986	150,746	153,966	166,349	318,526	211,463	205,042	289,447	171,475	190,145	153,966	160,158		0.076	0.079
2014	2,213,604	129,890	137,853	7,963	212,917	205,893	182,091	346,237	264,905	252,272	298,157	203,054	234,924	182,091	217,181		0.082	0.098
2015	2,180,811	69,420	71,421	2,001	120,621	108,272	79,515	337,751	212,789	186,377	250,939	118,709	192,784	108,272	186,377		0.050	0.085
2016	1,993,917	154,582	159,511	4,929	286,053	253,904	180,373	309,319	296,746	274,506	304,385	255,312	296,453	227,439	296,746		0.114	0.149
2017	1,719,890	106,891	118,042	11,151	213,626	192,593	156,396	268,344	240,965	221,916	285,810	194,646	232,594	174,495	221,916		0.101	0.129
2018	1,756,880	211,072	331,331	120,258	461,911	556,805	683,952	276,513	361,231	443,303	311,555	440,145	615,301	443,303	556,805		0.252	0.317
2019	1,977,363	114,247	231,863	117,617	288,770	409,131	529,725	313,551	303,747	367,718	193,178	304,733	505,554	303,747	469,428		0.154	0.237
2020	2,065,893	93,764	238,401	144,637	311,652	433,288	499,298	329,145	323,882	386,446	216,524	251,753	464,076	323,882	466,293		0.157	0.226
2021	2,482,229	16,812	114,615	97,802	153,114	246,847	262,399	396,860	370,096	327,207	270,491			246,847	396,860		0.099	0.160
Total	20,239,541	2,225,567	2,848,130	622,563	3,727,032	4,149,181	4,522,660	3,186,317	2,805,255	2,890,723	2,724,649	3,487,218	4,436,223	3,666,767	4,601,446			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section X, Exhibit III, Sheet 9, Column (6)
- (7) From Section X, Exhibit III, Sheet 10, Column (6)
- (8) From Section X, Exhibit III, Sheet 11, Column (10)
- (9) From Section X, Exhibit III, Sheet 6, Column (4)
- (10) From Section X, Exhibit III, Sheet 6, Column (10)
- (11) From Section X, Exhibit III, Sheet 7, Column (10)
- (12) From Section X, Exhibit III, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

Section X
Exhibit III
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	37,778	37,943	37,756	37,899	(22)	(44)	37,613	37,613
1992	29,841	30,154	29,841	30,109	0	(45)	29,841	29,841
1993	36,855	37,086	36,819	37,015	(35)	(71)	36,624	36,624
1994	21,990	22,157	21,963	22,103	(27)	(54)	21,823	21,823
1995	12,190	12,418	12,190	12,379	0	(39)	12,190	12,190
1996	13,811	14,127	13,811	14,072	0	(56)	13,811	13,811
1997	24,679	25,375	24,679	25,249	0	(126)	24,679	24,679
1998	22,493	23,278	22,493	23,133	0	(145)	22,493	22,493
1999	41,387	42,264	41,579	42,296	192	32	31,462	40,862
2000	57,481	58,990	35,328	36,080	(22,154)	(22,910)	34,575	34,575
2001	44,630	46,084	44,346	45,514	(285)	(570)	43,177	43,177
2002	146,500	152,426	133,888	138,261	(12,612)	(14,165)	115,519	129,515
2003	52,431	55,069	47,177	49,090	(5,254)	(5,979)	44,929	45,264
2004	91,796	100,627	90,697	98,223	(1,099)	(2,404)	72,910	88,796
2005	72,539	78,147	75,890	80,650	3,352	2,503	67,661	71,131
2006	44,281	46,619	43,809	44,043	(472)	(2,576)	36,164	37,531
2007	63,861	70,907	74,345	80,944	10,484	10,038	64,436	67,860
2008	78,034	85,329	86,425	94,398	8,391	9,069	72,815	78,453
2009	138,131	171,387	97,745	122,745	(40,386)	(48,642)	76,606	76,606
2010	198,250	241,313	204,718	229,785	6,468	(11,529)	137,883	163,446
2011	159,740	165,240	155,663	163,888	(4,078)	(1,352)	112,612	119,714
2012	158,690	187,454	171,564	201,806	12,874	14,353	122,870	142,909
2013	171,475	190,145	153,966	160,158	(17,509)	(29,987)	96,193	106,179
2014	203,054	234,924	182,091	217,181	(20,963)	(17,742)	129,890	137,853
2015	118,709	192,784	108,272	186,377	(10,438)	(6,407)	69,420	71,421
2016	255,312	296,453	227,439	296,746	(27,873)	293	154,582	159,511
2017	194,646	232,594	174,495	221,916	(20,152)	(10,678)	106,891	118,042
2018	440,145	615,301	443,303	556,805	3,157	(58,496)	211,072	331,331
2019	304,733	505,554	303,747	469,428	(986)	(36,126)	114,247	231,863
2020	251,753	464,076	323,882	466,293	72,129	2,218	93,764	238,401
2021	0	0	246,847	396,860	246,847	396,860	16,812	114,615
Total	3,487,218	4,436,223	3,666,767	4,601,446	179,550	165,223	2,225,567	2,848,130
Total Excluding Latest	3,487,218	4,436,223	3,419,921	4,204,586	(67,297)	(231,637)	2,208,754	2,733,515

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section X, Exhibit III, Sheet 2, Column (15)
- (5) From Section X, Exhibit III, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Paid	Projected	Method 1	Method 1	Actual	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Paid Loss @ 06/30/2021	Paid Loss @ 06/30/2022	LDF @ 06/30/2021	LDF @ 06/30/2022	Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022	Paid Emergence Loss @ 06/30/2022	Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	37,778	37,943	37,613	37,613	1.027	1.024	16	33	0	(16)	(33)
1992	29,841	30,154	29,841	29,841	1.028	1.027	0	16	0	0	(16)
1993	36,855	37,086	36,624	36,624	1.030	1.028	14	28	0	(14)	(28)
1994	21,990	22,157	21,823	21,823	1.032	1.030	12	23	0	(12)	(23)
1995	12,190	12,418	12,190	12,190	1.035	1.032	0	18	0	0	(18)
1996	13,811	14,127	13,811	13,811	1.039	1.035	0	29	0	0	(29)
1997	24,679	25,375	24,679	24,679	1.044	1.039	0	71	0	0	(71)
1998	22,493	23,278	22,493	22,493	1.049	1.044	0	88	0	0	(88)
1999	41,387	42,264	31,361	31,462	1.057	1.049	1,226	1,333	101	(1,125)	(1,232)
2000	57,481	58,990	34,557	34,575	1.066	1.057	3,019	3,218	18	(3,001)	(3,199)
2001	44,630	46,084	43,177	43,177	1.077	1.066	204	407	0	(204)	(407)
2002	146,500	152,426	115,321	115,519	1.092	1.077	4,601	5,475	198	(4,403)	(5,277)
2003	52,431	55,069	44,873	44,929	1.111	1.092	1,162	1,568	56	(1,106)	(1,512)
2004	91,796	100,627	72,883	72,910	1.138	1.111	3,418	5,014	27	(3,391)	(4,987)
2005	72,539	78,147	66,131	67,661	1.171	1.138	1,084	2,034	1,530	445	(504)
2006	44,281	46,619	36,152	36,164	1.219	1.171	1,519	1,956	12	(1,507)	(1,944)
2007	63,861	70,907	63,861	64,436	1.260	1.219	0	896	575	575	(321)
2008	78,034	85,329	72,675	72,815	1.310	1.260	692	1,635	140	(552)	(1,494)
2009	138,131	171,387	76,606	76,606	1.369	1.310	7,503	11,558	0	(7,503)	(11,558)
2010	198,250	241,313	136,944	137,883	1.418	1.369	5,276	8,982	939	(4,337)	(8,043)
2011	159,740	165,240	112,349	112,612	1.471	1.418	3,725	4,157	264	(3,461)	(3,893)
2012	158,690	187,454	121,763	122,870	1.534	1.471	2,973	5,289	1,107	(1,866)	(4,182)
2013	171,475	190,145	95,319	96,193	1.605	1.534	5,794	7,215	874	(4,921)	(6,341)
2014	203,054	234,924	128,794	129,890	1.701	1.605	6,357	9,086	1,096	(5,261)	(7,989)
2015	118,709	192,784	69,420	69,420	1.811	1.701	3,948	9,882	0	(3,948)	(9,882)
2016	255,312	296,453	151,535	154,582	1.956	1.811	8,681	12,123	3,047	(5,634)	(9,076)
2017	194,646	232,594	103,177	106,891	2.132	1.956	7,270	10,286	3,714	(3,556)	(6,572)
2018	440,145	615,301	201,811	211,072	2.463	2.132	25,252	43,810	9,261	(15,991)	(34,549)
2019	304,733	505,554	92,659	114,247	3.239	2.463	29,840	58,096	21,587	(8,252)	(36,508)
2020	251,753	464,076	22,227	93,764	8.664	3.239	50,166	96,572	71,537	21,371	(25,035)
Total	3,487,218	4,436,223	2,092,669	2,208,754			173,753	300,897	116,085	(57,668)	(184,812)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	37,778	37,943	37,613	37,613	1.009	1.008	16	33	0	(16)	(33)
1992	29,841	30,154	29,841	29,841	1.010	1.009	0	51	0	0	(51)
1993	36,855	37,086	36,624	36,624	1.013	1.010	39	78	0	(39)	(78)
1994	21,990	22,157	21,823	21,823	1.015	1.013	29	58	0	(29)	(58)
1995	12,190	12,418	12,190	12,190	1.019	1.015	0	40	0	0	(40)
1996	13,811	14,127	13,811	13,811	1.023	1.019	0	57	0	0	(57)
1997	24,679	25,375	24,679	24,679	1.028	1.023	0	128	0	0	(128)
1998	22,493	23,278	22,493	22,493	1.035	1.028	0	146	0	0	(146)
1999	41,387	42,264	40,510	40,862	1.043	1.035	165	329	352	187	23
2000	57,481	58,990	55,973	34,575	1.054	1.043	284	569	(21,397)	(21,682)	(21,966)
2001	44,630	46,084	43,177	43,177	1.067	1.054	275	549	0	(275)	(549)
2002	146,500	152,426	140,574	129,515	1.084	1.067	1,120	2,239	(11,059)	(12,179)	(13,299)
2003	52,431	55,069	49,794	45,264	1.106	1.084	497	993	(4,530)	(5,027)	(5,523)
2004	91,796	100,627	88,769	88,796	1.134	1.106	567	2,219	27	(539)	(2,192)
2005	72,539	78,147	66,930	71,131	1.168	1.134	1,004	2,008	4,201	3,197	2,193
2006	44,281	46,619	37,531	37,531	1.185	1.168	547	736	0	(547)	(736)
2007	63,861	70,907	63,861	67,860	1.221	1.185	0	958	4,000	4,000	3,042
2008	78,034	85,329	73,313	78,453	1.263	1.221	627	1,597	5,140	4,512	3,543
2009	138,131	171,387	131,706	76,606	1.301	1.263	640	3,951	(55,100)	(55,740)	(59,051)
2010	198,250	241,313	150,183	163,446	1.347	1.301	4,851	9,196	13,262	8,412	4,066
2011	159,740	165,240	117,895	119,714	1.394	1.347	3,717	4,206	1,819	(1,898)	(2,387)
2012	158,690	187,454	129,927	142,909	1.443	1.394	2,274	4,547	12,982	10,708	8,435
2013	171,475	190,145	114,832	106,179	1.493	1.443	4,019	5,344	(8,654)	(12,673)	(13,998)
2014	203,054	234,924	140,967	137,853	1.523	1.493	2,374	3,592	(3,113)	(5,487)	(6,705)
2015	118,709	192,784	74,227	71,421	1.599	1.523	3,711	9,892	(2,806)	(6,517)	(12,698)
2016	255,312	296,453	159,282	159,511	1.647	1.599	4,451	6,358	229	(4,222)	(6,129)
2017	194,646	232,594	131,833	118,042	1.705	1.647	3,119	5,003	(13,791)	(16,910)	(18,794)
2018	440,145	615,301	343,713	331,331	1.790	1.705	6,102	17,186	(12,382)	(18,484)	(29,568)
2019	304,733	505,554	232,181	231,863	1.844	1.790	2,579	9,719	(318)	(2,897)	(10,036)
2020	251,753	464,076	222,731	238,401	2.084	1.844	3,482	28,955	15,670	12,188	(13,285)
Total	3,487,218	4,436,223	2,808,983	2,733,515			46,488	120,738	(75,468)	(121,956)	(196,206)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

Section X
Exhibit III
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,831,965	0.158	290,070	66.7%	193,510	122,870	33.3%	96,560	219,431	0.120
2013	2,016,989	0.158	318,526	63.8%	203,256	96,193	36.2%	115,270	211,463	0.105
2014	2,213,604	0.156	346,237	61.0%	211,222	129,890	39.0%	135,015	264,905	0.120
2015	2,180,811	0.155	337,751	57.6%	194,383	69,420	42.4%	143,369	212,789	0.098
2016	1,993,917	0.155	309,319	54.0%	167,154	154,582	46.0%	142,165	296,746	0.149
2017	1,719,890	0.156	268,344	50.0%	134,270	106,891	50.0%	134,074	240,965	0.140
2018	1,756,880	0.157	276,513	45.7%	126,354	211,072	54.3%	150,159	361,231	0.206
2019	1,977,363	0.159	313,551	39.6%	124,051	114,247	60.4%	189,500	303,747	0.154
2020	2,065,893	0.159	329,145	30.1%	99,027	93,764	69.9%	230,118	323,882	0.157
2021	2,482,229	0.160	396,860	11.0%	43,577	16,812	89.0%	353,284	370,096	0.149
Total	20,239,541		3,186,317		1,496,804	1,115,742		1,689,513	2,805,255	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section X, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section X, Exhibit III, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,831,965	0.158	290,070	71.4%	207,041	142,909	28.6%	83,030	225,938	0.123
2013	2,016,989	0.158	318,526	69.0%	219,663	106,179	31.0%	98,863	205,042	0.102
2014	2,213,604	0.156	346,237	67.0%	231,819	137,853	33.0%	114,418	252,272	0.114
2015	2,180,811	0.155	337,751	66.0%	222,795	71,421	34.0%	114,956	186,377	0.085
2016	1,993,917	0.155	309,319	62.8%	194,324	159,511	37.2%	114,995	274,506	0.138
2017	1,719,890	0.156	268,344	61.3%	164,471	118,042	38.7%	103,874	221,916	0.129
2018	1,756,880	0.157	276,513	59.5%	164,541	331,331	40.5%	111,972	443,303	0.252
2019	1,977,363	0.159	313,551	56.7%	177,696	231,863	43.3%	135,855	367,718	0.186
2020	2,065,893	0.159	329,145	55.0%	181,100	238,401	45.0%	148,045	386,446	0.187
2021	2,482,229	0.160	396,860	46.4%	184,269	114,615	53.6%	212,592	327,207	0.132
Total	20,239,541		3,186,317		1,947,718	1,652,124		1,238,599	2,890,723	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section X, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section X, Exhibit III, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated <u>Ultimate Loss</u>		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	1,831,965	1.305	184,182	200,219	192,201	1.305	1.010	253,410	0.106	0.158	0.125	0.158
2013	2,016,989	1.267	150,746	153,966	152,356	1.267	1.013	195,540	0.077	0.158	0.125	0.158
2014	2,213,604	1.230	212,917	205,893	209,405	1.230	1.023	263,448	0.097	0.156	0.124	0.156
2015	2,180,811	1.194	120,621	108,272	114,447	1.194	1.033	141,178	0.054	0.155	0.122	0.155
2016	1,993,917	1.159	286,053	253,904	269,979	1.159	1.031	322,801	0.140	0.155	0.123	0.155
2017	1,719,890	1.126	213,626	192,593	203,110	1.126	1.025	234,427	0.121	0.156	0.123	0.156
2018	1,756,880	1.093	461,911	556,805	509,358	1.093	1.017	565,825	0.295	0.157	0.124	0.157
2019	1,977,363	1.061	288,770	409,131	348,951	1.061	1.009	373,540	0.178	0.159	0.125	0.159
2020	2,065,893	1.030	311,652	433,288	372,470	1.030	1.004	385,274	0.181	0.159	0.126	0.159
2021	2,482,229	1.000	153,114	246,847	199,980	1.000	1.001	200,130	0.081	0.160		0.160
			2,383,592	2,760,919				All Per Wtd Avg	0.116			
								Last 5 Wtd Avg	0.132			
								Last 4 Wtd Avg	0.155			
								Last 3 Wtd Avg	0.161			
								Selected (14)	0.160			

(Note: numbers in bold and italics and with borders are excluded from the calculated averages)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section X, Exhibit III, Sheet 9, Column (6)
- (5) From Section X, Exhibit III, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

Section X
Exhibit III
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		37,613	1.027	38,625	
1992	360.0		29,841	1.028	30,691	
1993	348.0		36,624	1.030	37,738	
1994	336.0		21,823	1.033	22,541	
1995	324.0		12,190	1.036	12,629	
1996	312.0		13,811	1.040	14,361	
1997	300.0		24,679	1.045	25,782	
1998	288.0		22,493	1.051	23,637	
1999	276.0		31,462	1.059	33,304	
2000	264.0		34,575	1.068	36,934	
2001	252.0		43,177	1.080	46,651	
2002	240.0		115,519	1.096	126,604	
2003	228.0		44,929	1.116	50,124	
2004	216.0		72,910	1.141	83,171	
2005	204.0		67,661	1.175	79,498	
2006	192.0		36,164	1.211	43,809	
2007	180.0		64,436	1.256	80,944	
2008	168.0		72,815	1.296	94,398	
2009	156.0		76,606	1.351	103,478	
2010	144.0		137,883	1.412	194,632	
2011	132.0		112,612	1.455	163,888	
2012	120.0	1,831,965	122,870	1.499	184,182	0.101
2013	108.0	2,016,989	96,193	1.567	150,746	0.075
2014	96.0	2,213,604	129,890	1.639	212,917	0.096
2015	84.0	2,180,811	69,420	1.738	120,621	0.055
2016	72.0	1,993,917	154,582	1.850	286,053	0.143
2017	60.0	1,719,890	106,891	1.999	213,626	0.124
2018	48.0	1,756,880	211,072	2.188	461,911	0.263
2019	36.0	1,977,363	114,247	2.528	288,770	0.146
2020	24.0	2,065,893	93,764	3.324	311,652	0.151
2021	12.0	2,482,229	16,812	9.107	153,114	0.062
Total		20,239,541	2,225,567		3,727,032	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit III, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

Section X
Exhibit III
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		37,613	1.008	37,899	
1992	360.0		29,841	1.009	30,109	
1993	348.0		36,624	1.011	37,015	
1994	336.0		21,823	1.013	22,103	
1995	324.0		12,190	1.016	12,379	
1996	312.0		13,811	1.019	14,072	
1997	300.0		24,679	1.023	25,249	
1998	288.0		22,493	1.028	23,133	
1999	276.0		40,862	1.035	42,296	
2000	264.0		34,575	1.044	36,080	
2001	252.0		43,177	1.054	45,514	
2002	240.0		129,515	1.068	138,261	
2003	228.0		45,264	1.085	49,090	
2004	216.0		88,796	1.106	98,223	
2005	204.0		71,131	1.134	80,650	
2006	192.0		37,531	1.174	44,043	
2007	180.0		67,860	1.191	80,829	
2008	168.0		78,453	1.233	96,717	
2009	156.0		76,606	1.276	97,745	
2010	144.0		163,446	1.314	214,804	
2011	132.0		119,714	1.354	162,051	
2012	120.0	1,831,965	142,909	1.401	200,219	0.109
2013	108.0	2,016,989	106,179	1.450	153,966	0.076
2014	96.0	2,213,604	137,853	1.494	205,893	0.093
2015	84.0	2,180,811	71,421	1.516	108,272	0.050
2016	72.0	1,993,917	159,511	1.592	253,904	0.127
2017	60.0	1,719,890	118,042	1.632	192,593	0.112
2018	48.0	1,756,880	331,331	1.681	556,805	0.317
2019	36.0	1,977,363	231,863	1.765	409,131	0.207
2020	24.0	2,065,893	238,401	1.817	433,288	0.210
2021	12.0	2,482,229	114,615	2.154	246,847	0.099
Total		20,239,541	2,848,130		4,149,181	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit III, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

Section X
Exhibit III
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDf (7)	Reported LDf (8)	Case LDf (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		37,613	37,613	0	1.027	1.008	1.404	37,613	
1992	360.0		29,841	29,841	0	1.028	1.009	1.473	29,841	
1993	348.0		36,624	36,624	0	1.030	1.011	1.557	36,624	
1994	336.0		21,823	21,823	0	1.033	1.013	1.660	21,823	
1995	324.0		12,190	12,190	0	1.036	1.016	1.785	12,190	
1996	312.0		13,811	13,811	0	1.040	1.019	1.936	13,811	
1997	300.0		24,679	24,679	0	1.045	1.023	2.117	24,679	
1998	288.0		22,493	22,493	0	1.051	1.028	2.333	22,493	
1999	276.0		31,462	40,862	9,399	1.059	1.035	2.586	55,771	
2000	264.0		34,575	34,575	0	1.068	1.044	2.881	34,575	
2001	252.0		43,177	43,177	0	1.080	1.054	3.220	43,177	
2002	240.0		115,519	129,515	13,995	1.096	1.068	3.604	165,956	
2003	228.0		44,929	45,264	335	1.116	1.085	4.032	46,279	
2004	216.0		72,910	88,796	15,886	1.141	1.106	4.504	144,456	
2005	204.0		67,661	71,131	3,470	1.175	1.134	4.823	84,397	
2006	192.0		36,164	37,531	1,367	1.211	1.174	6.550	45,119	
2007	180.0		64,436	67,860	3,425	1.256	1.191	4.688	80,491	
2008	168.0		72,815	78,453	5,638	1.296	1.233	5.745	105,207	
2009	156.0		76,606	76,606	0	1.351	1.276	5.981	76,606	
2010	144.0		137,883	163,446	25,562	1.412	1.314	5.556	279,917	
2011	132.0		112,612	119,714	7,102	1.455	1.354	6.062	155,663	
2012	120.0	1,831,965	122,870	142,909	20,038	1.499	1.401	7.136	265,872	0.145
2013	108.0	2,016,989	96,193	106,179	9,986	1.567	1.450	7.026	166,349	0.082
2014	96.0	2,213,604	129,890	137,853	7,963	1.639	1.494	6.555	182,091	0.082
2015	84.0	2,180,811	69,420	71,421	2,001	1.738	1.516	5.046	79,515	0.036
2016	72.0	1,993,917	154,582	159,511	4,929	1.850	1.592	5.233	180,373	0.090
2017	60.0	1,719,890	106,891	118,042	11,151	1.999	1.632	4.439	156,396	0.091
2018	48.0	1,756,880	211,072	331,331	120,258	2.188	1.681	3.932	683,952	0.389
2019	36.0	1,977,363	114,247	231,863	117,617	2.528	1.765	3.532	529,725	0.268
2020	24.0	2,065,893	93,764	238,401	144,637	3.324	1.817	2.804	499,298	0.242
2021	12.0	2,482,229	16,812	114,615	97,802	9.107	2.154	2.511	262,399	0.106
Total		20,239,541	2,225,567	2,848,130					4,522,660	0.223

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section X, Exhibit III, Sheet 14
- (8) From Section X, Exhibit III, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

Section X
Exhibit III
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate	Selected Ultimate Claim Counts	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		131		32		290					0	
1992		107		38		282					0	
1993		129	Include	44		288					0	
1994		64	Include	50		345					0	
1995		36	Include	59		347					0	
1996		41	Include	68		347					0	
1997		85	Include	79		296					0	
1998		78	Include	91		295					0	
1999		120	Include	106		352					0	
2000		117	Include	123		309					0	
2001		140	Include	143		324					0	
2002		311	Include	165		444					0	
2003		113	Include	192		435					0	
2004		286	Include	222		343					0	
2005		247	Include	258		326					0	
2006		138	Include	299		320					0	
2007		262	Include	347		309					0	
2008		307	Include	402		315					0	
2009		394	Include	466		248					0	
2010		787	Include	541		273					0	
2011		672	Include	627		241					0	
2012	1,831,965	871	Include	728	836	230	1.010	1.486	1,255	1,986	304,163	0.166
2013	2,016,989	733	Include	844	726	210	1.013	1.422	1,045	1,986	289,447	0.144
2014	2,213,604	985	Include	979	1,002	209	1.023	1.361	1,395	1,986	298,157	0.135
2015	2,180,811	637	Include	1,135	673	170	1.033	1.302	0,906	1,986	250,939	0.115
2016	1,993,917	1,289	Include	1,316	1,370	197	1.031	1.246	1,761	1,986	304,385	0.153
2017	1,719,890	1,094	Include	1,527	1,154	176	1.025	1.193	1,411	1,986	285,810	0.166
2018	1,756,880	3,059	Include	1,771	2,799	182	1.017	1.141	3,247	1,986	311,555	0.177
2019	1,977,363	3,817	Include	2,054	3,256	107	1.009	1.092	3,587	1,986	193,178	0.098
2020	2,065,893	3,787	Exclude	2,382	3,255	114	1.004	1.045	3,416	1,986	216,524	0.105
2021	2,482,229	1,811	Exclude	2,762	1,467	136	1.001	1.000	1,468	1,986	270,491	0.109
			Implied Trend	16.0%	-54.9%			All Per Wtd Avg	1,986			
								Last 5 Wtd Avg	2,711			
								Last 4 Wtd Avg	2,963			
Total	20,239,541					8,461		Last 3 Wtd Avg	3,423		2,724,649	
								Selected	1,986			

Footnotes:

Reported Exponential Regression	
Constant	8.072
X Coefficient	(0.148)
R Squared	0.886

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section X, Exhibit III, Sheet 10, Column (6) / Section X, Exhibit III, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section X, Exhibit III, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

Section X
Exhibit III
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		290	1.000	290	290	
1992	360.0		282	1.000	282	282	
1993	348.0		288	1.000	288	288	
1994	336.0		345	1.000	345	345	
1995	324.0		347	1.000	347	347	
1996	312.0		347	1.000	347	347	
1997	300.0		296	1.000	296	296	
1998	288.0		295	1.000	295	295	
1999	276.0		352	1.000	352	352	
2000	264.0		309	1.000	309	309	
2001	252.0		324	1.000	324	324	
2002	240.0		444	1.000	444	444	
2003	228.0		435	1.000	435	435	
2004	216.0		343	1.000	343	343	
2005	204.0		326	1.000	326	326	
2006	192.0		320	1.000	320	320	
2007	180.0		309	1.000	309	309	
2008	168.0		315	1.000	315	315	
2009	156.0		248	1.000	248	248	
2010	144.0		273	1.000	273	273	
2011	132.0		241	1.000	241	241	
2012	120.0	1,831,965	230	1.000	230	230	0.96%
2013	108.0	2,016,989	210	1.000	210	210	0.82%
2014	96.0	2,213,604	209	1.000	209	209	0.77%
2015	84.0	2,180,811	170	1.000	170	170	0.65%
2016	72.0	1,993,917	197	1.000	197	197	0.85%
2017	60.0	1,719,890	176	1.000	176	176	0.91%
2018	48.0	1,756,880	182	1.000	182	182	0.95%
2019	36.0	1,977,363	107	1.002	107	107	0.51%
2020	24.0	2,065,893	114	1.004	114	114	0.54%
2021	12.0	2,482,229	129	1.046	135	136	0.55%
Total		20,239,541	8,453		8,460	8,461	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section X, Exhibit III, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section X, Exhibit III, Sheet 8 Col (3)

STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022											
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372				
1991																																			290	
1992																																			282	
1993																																			288	
1994																																			345	
1995																																			347	
1996																																			347	
1997																																			296	
1998																																			295	
1999																																			349	
2000																																			309	
2001																																			324	
2002																																			442	
2003																																			434	
2004																																			342	
2005																																			325	
2006																																			319	
2007																																			308	
2008																																			313	
2009																																			248	
2010																																			269	
2011																																			238	
2012																																			227	
2013																																			208	
2014																																			207	
2015																																			169	
2016																																			196	
2017																																			171	
2018																																			171	
2019																																			89	
2020																																			87	
2021																																			42	
																																				8,277

**STATE OF CONNECTICUT
GROUP 10 - UNIVERSITY OF CONNECTICUT
OTHER THAN MEDICAL AND INDEMNITY**

Section X
Exhibit III
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	37,613	37,613	0	37,613	37,613	0
1992	0	0	0	29,841	29,841	0	29,841	29,841	0
1993	0	0	0	36,624	36,624	0	36,624	36,624	0
1994	0	0	0	21,823	21,823	0	21,823	21,823	0
1995	0	0	0	12,190	12,190	0	12,190	12,190	0
1996	0	0	0	13,811	13,811	0	13,811	13,811	0
1997	0	0	0	24,679	24,679	0	24,679	24,679	0
1998	0	0	0	22,493	22,493	0	22,493	22,493	0
1999	0	0	0	31,361	31,462	101	40,510	40,862	352
2000	0	0	0	34,557	34,575	18	55,973	34,575	(21,397)
2001	0	0	0	43,177	43,177	0	43,177	43,177	0
2002	0	0	0	115,321	115,519	198	140,574	129,515	(11,059)
2003	0	0	0	44,873	44,929	56	49,794	45,264	(4,530)
2004	0	0	0	72,883	72,910	27	88,769	88,796	27
2005	0	0	0	66,131	67,661	1,530	66,930	71,131	4,201
2006	0	0	0	36,152	36,164	12	37,531	37,531	0
2007	0	0	0	63,861	64,436	575	63,861	67,860	4,000
2008	0	0	0	72,675	72,815	140	73,313	78,453	5,140
2009	0	0	0	76,606	76,606	0	131,706	76,606	(55,100)
2010	0	0	0	136,944	137,883	939	150,183	163,446	13,262
2011	0	0	0	112,349	112,612	264	117,895	119,714	1,819
2012	1,831,965	1,831,965	0	121,763	122,870	1,107	129,927	142,909	12,982
2013	2,016,989	2,016,989	0	95,319	96,193	874	114,832	106,179	(8,654)
2014	2,213,604	2,213,604	0	128,794	129,890	1,096	140,967	137,853	(3,113)
2015	2,180,811	2,180,811	0	69,420	69,420	0	74,227	71,421	(2,806)
2016	1,993,917	1,993,917	0	151,535	154,582	3,047	159,282	159,511	229
2017	1,719,890	1,719,890	0	103,177	106,891	3,714	131,833	118,042	(13,791)
2018	1,756,880	1,756,880	0	201,811	211,072	9,261	343,713	331,331	(12,382)
2019	1,977,363	1,977,363	0	92,659	114,247	21,587	232,181	231,863	(318)
2020	2,065,893	2,065,893	0	22,227	93,764	71,537	222,731	238,401	15,670
2021		2,482,229			16,812			114,615	
Total	17,757,312	20,239,541	0	2,092,669	2,225,567	116,085	2,808,983	2,848,130	(75,468)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

Section XI
Exhibit I
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		2,809,072	4,331,481	4,413,703	4,777,768	1,604,631	1,968,696	1,522,409	82,222	446,287
1992		654,257	654,257	671,057	692,119	16,799	37,861	0	16,799	37,861
1993		608,281	608,281	624,251	644,398	15,970	36,117	0	15,970	36,117
1994		1,790,298	2,912,445	2,969,716	3,222,562	1,179,418	1,432,264	1,122,146	57,271	310,117
1995		271,846	271,846	279,425	289,142	7,579	17,296	0	7,579	17,296
1996		696,047	696,047	716,241	742,394	20,194	46,347	0	20,194	46,347
1997		723,033	723,034	745,037	773,861	22,005	50,828	2	22,003	50,826
1998		575,941	575,941	594,494	619,112	18,553	43,171	0	18,553	43,171
1999		1,731,508	2,570,780	2,628,716	2,913,916	897,208	1,182,408	839,272	57,937	343,136
2000		805,447	815,447	834,697	879,452	29,250	74,005	10,000	19,250	64,005
2001		615,909	615,909	631,273	679,029	15,364	63,120	0	15,364	63,120
2002		1,586,510	2,115,057	2,230,128	2,288,891	643,618	702,381	528,547	115,071	173,834
2003		1,991,947	2,674,251	2,821,714	2,892,367	829,767	900,420	682,305	147,462	218,115
2004		1,853,549	2,475,751	2,613,744	2,674,118	760,195	820,569	622,202	137,993	198,367
2005		1,122,089	1,122,089	1,160,969	1,304,023	38,880	181,934	0	38,880	181,934
2006		1,295,049	1,362,912	1,415,774	1,530,611	120,725	235,562	67,863	52,862	167,700
2007		1,600,316	1,656,678	1,729,539	1,828,440	129,223	228,124	56,362	72,861	171,762
2008		2,068,708	2,936,784	3,018,227	3,099,669	949,519	1,030,962	868,077	81,443	162,885
2009		1,560,241	2,814,050	2,933,671	3,053,291	1,373,430	1,493,050	1,253,809	119,621	239,241
2010		1,634,875	1,634,875	1,680,092	1,775,309	45,217	140,434	0	45,217	140,434
2011		1,754,164	1,754,584	1,886,409	2,017,730	132,245	263,566	420	131,826	263,147
2012	1,083,287	2,086,957	2,458,576	2,765,926	2,912,124	678,969	825,166	371,618	307,351	453,548
2013	1,248,280	1,804,185	1,940,989	2,442,348	2,507,474	638,164	703,289	136,804	501,360	566,485
2014	1,309,920	2,189,763	4,203,059	4,830,680	5,099,860	2,640,918	2,910,097	2,013,296	627,622	896,801
2015	1,230,328	1,985,820	2,099,866	2,782,938	2,910,646	797,118	924,825	114,046	683,072	810,780
2016	1,112,753	596,357	616,846	959,381	1,090,722	363,025	494,365	20,490	342,535	473,875
2017	1,023,089	1,161,415	1,709,117	2,214,975	2,599,427	1,053,560	1,438,012	547,702	505,858	890,310
2018	1,065,460	992,934	1,513,661	2,118,837	2,623,943	1,125,903	1,631,009	520,727	605,175	1,110,282
2019	1,092,362	1,102,795	1,572,968	2,490,586	2,990,586	1,387,792	1,887,792	470,173	917,619	1,417,619
2020	1,665,567	557,886	974,539	2,435,209	2,976,367	1,877,324	2,418,481	416,653	1,460,671	2,001,828
2021	1,707,392	331,018	690,322	2,801,026	3,423,476	2,470,009	3,092,459	359,304	2,110,705	2,733,155
Total	12,538,438	40,558,215	53,102,440	62,440,784	67,832,825	21,882,569	27,274,610	12,544,225	9,338,344	14,730,386

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit I, Sheet 2, Column (15)
- (6) From Section XI, Exhibit I, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991		2,809,072	4,331,481	1,522,409	2,968,249	4,413,703	5,141,834	0			0	4,415,374	4,781,271	4,413,703	4,777,768		
1992		654,257	654,257	0	692,119	666,794	654,257	0			0	671,871	694,220	671,057	692,119		
1993		608,281	608,281	0	644,398	620,073	608,281	0			0	625,266	647,027	624,251	644,398		
1994		1,790,298	2,912,445	1,122,146	1,899,976	2,969,716	3,475,408	0			0	2,972,328	3,228,060	2,969,716	3,222,562		
1995		271,846	271,846	0	289,142	277,286	271,846	0			0	280,206	291,172	279,425	289,142		
1996		696,047	696,047	0	742,394	710,282	696,047	0			0	718,830	749,127	716,241	742,394		
1997		723,033	723,034	2	773,861	738,216	723,035	0			0	748,496	782,865	745,037	773,861		
1998		575,941	575,941	0	619,112	588,428	575,941	0			0	597,978	628,176	594,494	619,112		
1999		1,731,508	2,570,780	839,272	1,873,819	2,628,716	2,913,916	0			0	2,636,572	2,909,677	2,628,716	2,913,916		
2000		805,447	815,447	10,000	879,452	834,697	819,222	0			0	837,847	894,967	834,697	879,452		
2001		615,909	615,909	0	679,029	631,273	615,909	0			0	634,276	691,146	631,273	679,029		
2002		1,586,510	2,115,057	528,547	1,772,199	2,171,364	2,288,891	0			0	2,226,484	2,294,116	2,230,128	2,288,891		
2003		1,991,947	2,674,251	682,305	2,251,444	2,751,061	2,892,367	0			0	2,860,899	2,950,036	2,821,714	2,892,367		
2004		1,853,549	2,475,751	622,202	2,120,158	2,553,371	2,674,118	0			0	2,653,666	2,729,828	2,613,744	2,674,118		
2005		1,122,089	1,122,089	0	1,304,023	1,160,969	1,122,089	0			0	1,174,744	1,331,463	1,160,969	1,304,023		
2006		1,295,049	1,362,912	67,863	1,530,611	1,415,774	1,384,650	0			0	1,415,478	1,529,487	1,415,774	1,530,611		
2007		1,600,316	1,656,678	56,362	1,927,342	1,729,539	1,675,294	0			0	1,724,260	1,860,673	1,729,539	1,828,440		
2008		2,068,708	2,936,784	868,077	2,536,295	3,099,669	3,282,865	0			0	3,066,330	3,195,875	3,018,227	3,099,669		
2009		1,560,241	2,814,050	1,253,809	1,956,897	3,053,291	3,604,153	0			0	2,956,850	3,121,063	2,933,671	3,053,291		
2010		1,634,875	1,634,875	0	2,097,667	1,825,309	1,634,875	0			0	1,759,835	1,868,465	1,680,092	1,775,309		
2011		1,754,164	1,754,584	420	2,304,741	2,017,730	1,755,088	0			0	1,761,270	1,914,324	1,886,409	2,017,730		
2012	1,083,287	2,086,957	2,458,576	371,618	2,810,537	2,912,124	3,027,634	2,387,042	2,701,507	2,830,345	2,622,137	2,799,606	3,011,114	2,765,926	2,912,124	2,553	2,688
2013	1,248,280	1,804,185	1,940,989	136,804	2,507,474	2,377,222	2,199,872	2,751,636	2,575,956	2,445,929	2,588,874	2,392,397	2,596,113	2,442,348	2,507,474	1,957	2,009
2014	1,309,920	2,189,763	4,203,059	2,013,296	3,162,046	5,369,039	9,043,982	2,890,038	3,078,407	4,830,680	2,776,001	4,905,783	5,255,849	4,830,680	5,099,860	3,688	3,893
2015	1,230,328	1,985,820	2,099,866	114,046	3,019,530	2,801,761	2,411,018	2,726,625	2,919,257	2,782,938	2,436,252	2,888,731	3,070,752	2,782,938	2,910,646	2,262	2,366
2016	1,112,753	596,357	616,846	20,490	959,381	860,891	678,042	2,482,388	1,535,679	1,320,552	1,909,493	1,059,202	1,261,438	959,381	1,090,722	0.862	0.980
2017	1,023,089	1,161,415	1,709,117	547,702	2,017,885	2,495,024	3,285,373	2,294,612	2,135,339	2,431,896	2,111,718	2,157,916	2,555,912	2,214,975	2,599,427	2.165	2.541
2018	1,065,460	992,934	1,513,661	520,727	1,932,178	2,342,273	2,905,614	2,412,162	2,165,502	2,366,997	2,072,172	2,129,424	2,649,788	2,118,837	2,623,943	1.989	2.463
2019	1,092,362	1,102,795	1,572,968	470,173	2,596,611	2,604,428	2,611,763	2,490,586	2,535,616	2,559,342	1,934,687	2,554,017	3,120,857	2,490,586	2,990,586	2.280	2.738
2020	1,665,567	557,886	974,539	416,653	1,904,695	1,791,079	1,730,685	3,797,493	3,243,092	2,705,788	1,826,105	2,878,528	3,518,201	2,435,209	2,976,367	1.462	1.787
2021	1,707,392	331,018	690,322	359,304	2,621,919	1,826,962	1,578,788	3,892,853	3,732,397	3,112,251	1,790,621			2,801,026	3,423,476	1.641	2.005
Total	12,538,438	40,558,215	53,102,440	12,544,225	55,395,184	62,238,064	68,282,855	28,125,436	26,622,751	27,386,720	22,068,061	60,504,463	66,133,060	62,440,784	67,832,825		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section XI, Exhibit I, Sheet 9, Column (6)
- (7) From Section XI, Exhibit I, Sheet 10, Column (6)
- (8) From Section XI, Exhibit I, Sheet 11, Column (10)
- (9) From Section XI, Exhibit I, Sheet 6, Column (4)
- (10) From Section XI, Exhibit I, Sheet 6, Column (10)
- (11) From Section XI, Exhibit I, Sheet 7, Column (10)
- (12) From Section XI, Exhibit I, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

Section XI
Exhibit I
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low (2)	High (3)	Low (4)	High (5)	Low (6)	High (7)		
1991	4,415,374	4,781,271	4,413,703	4,777,768	(1,672)	(3,503)	2,809,072	4,331,481
1992	671,871	694,220	671,057	692,119	(814)	(2,101)	654,257	654,257
1993	625,266	647,027	624,251	644,398	(1,016)	(2,629)	608,281	608,281
1994	2,972,328	3,228,060	2,969,716	3,222,562	(2,612)	(5,498)	1,790,298	2,912,445
1995	280,206	291,172	279,425	289,142	(782)	(2,030)	271,846	271,846
1996	718,830	749,127	716,241	742,394	(2,589)	(6,733)	696,047	696,047
1997	748,496	782,865	745,037	773,861	(3,459)	(9,004)	723,033	723,034
1998	597,978	628,176	594,494	619,112	(3,484)	(9,064)	575,941	575,941
1999	2,636,572	2,909,677	2,628,716	2,913,916	(7,856)	4,239	1,731,508	2,570,780
2000	837,847	894,967	834,697	879,452	(3,150)	(15,516)	805,447	815,447
2001	634,276	691,146	631,273	679,029	(3,002)	(12,117)	615,909	615,909
2002	2,226,484	2,294,116	2,230,128	2,288,891	3,644	(5,225)	1,586,510	2,115,057
2003	2,860,899	2,950,036	2,821,714	2,892,367	(39,185)	(57,669)	1,991,947	2,674,251
2004	2,653,666	2,729,828	2,613,744	2,674,118	(39,922)	(55,710)	1,853,549	2,475,751
2005	1,174,744	1,331,463	1,160,969	1,304,023	(13,776)	(27,440)	1,122,089	1,122,089
2006	1,415,478	1,529,487	1,415,774	1,530,611	296	1,125	1,295,049	1,362,912
2007	1,724,260	1,860,673	1,729,539	1,828,440	5,279	(32,232)	1,600,316	1,656,678
2008	3,066,330	3,195,875	3,018,227	3,099,669	(48,103)	(96,206)	2,068,708	2,936,784
2009	2,956,850	3,121,063	2,933,671	3,053,291	(23,179)	(67,772)	1,560,241	2,814,050
2010	1,759,835	1,868,465	1,680,092	1,775,309	(79,743)	(93,156)	1,634,875	1,634,875
2011	1,761,270	1,914,324	1,886,409	2,017,730	125,139	103,406	1,754,164	1,754,584
2012	2,799,606	3,011,114	2,765,926	2,912,124	(33,680)	(98,990)	2,086,957	2,458,576
2013	2,392,397	2,596,113	2,442,348	2,507,474	49,952	(88,639)	1,804,185	1,940,989
2014	4,905,783	5,255,849	4,830,680	5,099,860	(75,102)	(155,990)	2,189,763	4,203,059
2015	2,888,731	3,070,752	2,782,938	2,910,646	(105,793)	(160,106)	1,985,820	2,099,866
2016	1,059,202	1,261,438	959,381	1,090,722	(99,821)	(170,716)	596,357	616,846
2017	2,157,916	2,555,912	2,214,975	2,599,427	57,060	43,515	1,161,415	1,709,117
2018	2,129,424	2,649,788	2,118,837	2,623,943	(10,587)	(25,844)	992,934	1,513,661
2019	2,554,017	3,120,857	2,490,586	2,990,586	(63,430)	(130,271)	1,102,795	1,572,968
2020	2,878,528	3,518,201	2,435,209	2,976,367	(443,318)	(541,833)	557,886	974,539
2021	0	0	2,801,026	3,423,476	2,801,026	3,423,476	331,018	690,322
Total	60,504,463	66,133,060	62,440,784	67,832,825	1,936,321	1,699,765	40,558,215	53,102,440
Total Excluding Latest	60,504,463	66,133,060	59,639,757	64,409,349	(864,705)	(1,723,711)	40,227,197	52,412,118

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section XI, Exhibit I, Sheet 2, Column (15)
- (5) From Section XI, Exhibit I, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021 (2)	Selected High Ultimate Loss @ 06/30/2021 (3)	Unlimited Paid Loss @ 06/30/2021 (4)	Unlimited Paid Loss @ 06/30/2022 (5)	Paid LDF @ 06/30/2021 (6)	Projected Paid LDF @ 06/30/2022 (7)	Method 1	Method 1	Actual Paid Loss @ 06/30/2022 (10)	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022 (8)	High Expected Paid Emergence Loss @ 06/30/2022 (9)		Method 1 Low Paid (11)	Method 1 High Paid (12)
1991	4,415,374	4,781,271	2,755,715	2,809,072	1.059	1.053	161,718	197,371	53,357	(108,361)	(144,014)
1992	671,871	694,220	654,257	654,257	1.061	1.059	569	1,291	0	(569)	(1,291)
1993	625,266	647,027	608,281	608,281	1.064	1.061	658	1,500	0	(658)	(1,500)
1994	2,972,328	3,228,060	1,703,599	1,790,298	1.067	1.064	58,418	70,194	86,700	28,281	16,506
1995	280,206	291,172	271,846	271,846	1.071	1.067	454	1,048	0	(454)	(1,048)
1996	718,830	749,127	696,047	696,047	1.076	1.071	1,441	3,357	0	(1,441)	(3,357)
1997	748,496	782,865	723,033	723,033	1.083	1.076	1,856	4,362	0	(1,856)	(4,362)
1998	597,978	628,176	575,941	575,941	1.091	1.083	1,783	4,226	0	(1,783)	(4,226)
1999	2,636,572	2,909,677	1,677,160	1,731,508	1.100	1.091	80,340	103,209	54,349	(25,991)	(48,861)
2000	837,847	894,967	805,447	805,447	1.111	1.100	3,004	8,299	0	(3,004)	(8,299)
2001	634,276	691,146	615,909	615,909	1.122	1.111	1,490	6,104	0	(1,490)	(6,104)
2002	2,226,484	2,294,116	1,531,405	1,586,510	1.135	1.122	57,969	63,610	55,105	(2,864)	(8,505)
2003	2,860,899	2,950,036	1,937,102	1,991,947	1.148	1.135	74,708	81,916	54,845	(19,863)	(27,071)
2004	2,653,666	2,729,828	1,815,394	1,853,549	1.166	1.148	75,925	82,823	38,155	(37,770)	(44,668)
2005	1,174,744	1,331,463	1,122,089	1,122,089	1.187	1.166	5,079	20,198	0	(5,079)	(20,198)
2006	1,415,478	1,529,487	1,264,939	1,295,049	1.209	1.187	13,676	24,034	30,110	16,433	6,076
2007	1,724,260	1,860,673	1,572,539	1,600,316	1.232	1.209	12,419	23,586	27,777	15,357	4,191
2008	3,066,330	3,195,875	2,020,156	2,068,708	1.256	1.232	77,791	87,424	48,552	(29,239)	(38,872)
2009	2,956,850	3,121,063	1,484,821	1,560,241	1.284	1.256	119,046	132,327	75,420	(43,627)	(56,907)
2010	1,759,835	1,868,465	1,634,875	1,634,875	1.319	1.284	10,574	19,766	0	(10,574)	(19,766)
2011	1,761,270	1,914,324	1,729,312	1,754,164	1.352	1.319	2,269	13,138	24,852	22,582	11,714
2012	2,799,606	3,011,114	2,009,200	2,086,957	1.405	1.352	76,154	96,532	77,758	1,604	(18,774)
2013	2,392,397	2,596,113	1,776,971	1,804,185	1.461	1.405	53,402	71,079	27,213	(26,189)	(43,865)
2014	4,905,783	5,255,849	2,093,802	2,189,763	1.546	1.461	298,866	336,072	95,961	(202,905)	(240,111)
2015	2,888,731	3,070,752	1,948,518	1,985,820	1.640	1.546	89,614	106,963	37,303	(52,311)	(69,660)
2016	1,059,202	1,261,438	596,357	596,357	1.776	1.640	49,498	71,125	0	(49,498)	(71,125)
2017	2,157,916	2,555,912	996,499	1,161,415	2.007	1.776	149,932	201,311	164,917	14,984	(36,395)
2018	2,129,424	2,649,788	698,091	992,934	2.428	2.007	210,418	286,916	294,843	84,425	7,927
2019	2,554,017	3,120,857	750,190	1,102,795	3.546	2.428	325,959	428,390	352,605	26,646	(75,785)
2020	2,878,528	3,518,201	214,928	557,886	8.049	3.546	479,928	595,184	342,957	(136,970)	(252,226)
Total	60,504,463	66,133,060	38,284,421	40,227,197			2,494,957	3,143,352	1,942,777	(552,180)	(1,200,575)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected Reported LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	4,415,374	4,781,271	4,331,481	4,331,481	1.019	1.017	8,317	44,592	0	(8,317)	(44,592)
1992	671,871	694,220	654,257	654,257	1.020	1.019	275	623	0	(275)	(623)
1993	625,266	647,027	608,281	608,281	1.020	1.020	325	740	0	(325)	(740)
1994	2,972,328	3,228,060	2,912,445	2,912,445	1.021	1.020	1,396	7,360	0	(1,396)	(7,360)
1995	280,206	291,172	271,846	271,846	1.021	1.021	237	547	0	(237)	(547)
1996	718,830	749,127	696,047	696,047	1.022	1.021	778	1,813	0	(778)	(1,813)
1997	748,496	782,865	723,034	723,034	1.023	1.022	1,042	2,448	0	(1,042)	(2,448)
1998	597,978	628,176	575,941	575,941	1.024	1.023	1,071	2,539	0	(1,071)	(2,539)
1999	2,636,572	2,909,677	2,570,780	2,570,780	1.026	1.024	3,764	19,386	0	(3,764)	(19,386)
2000	837,847	894,967	815,447	815,447	1.027	1.026	1,493	5,298	0	(1,493)	(5,298)
2001	634,276	691,146	615,909	615,909	1.030	1.027	1,409	5,774	0	(1,409)	(5,774)
2002	2,226,484	2,294,116	2,090,356	2,115,057	1.033	1.030	11,887	17,793	24,700	12,813	6,908
2003	2,860,899	2,950,036	2,674,251	2,674,251	1.036	1.033	18,315	27,061	0	(18,315)	(27,061)
2004	2,653,666	2,729,828	2,475,751	2,475,751	1.041	1.036	19,369	27,660	0	(19,369)	(27,660)
2005	1,174,744	1,331,463	1,122,089	1,122,089	1.047	1.041	6,279	24,968	0	(6,279)	(24,968)
2006	1,415,478	1,529,487	1,370,688	1,362,912	1.054	1.047	5,779	20,488	(7,776)	(13,555)	(28,265)
2007	1,724,260	1,860,673	1,675,250	1,656,678	1.065	1.054	7,564	28,616	(18,571)	(26,135)	(47,187)
2008	3,066,330	3,195,875	2,936,784	2,936,784	1.088	1.065	32,305	64,609	0	(32,305)	(64,609)
2009	2,956,850	3,121,063	2,792,636	2,814,050	1.118	1.088	37,701	75,401	21,414	(16,287)	(53,987)
2010	1,759,835	1,868,465	1,664,972	1,634,875	1.152	1.118	19,315	41,434	(30,097)	(49,412)	(71,531)
2011	1,761,270	1,914,324	1,741,951	1,754,584	1.187	1.152	3,102	27,680	12,633	9,531	(15,047)
2012	2,799,606	3,011,114	2,437,206	2,458,576	1.235	1.187	63,099	99,925	21,369	(41,730)	(78,556)
2013	2,392,397	2,596,113	1,851,257	1,940,989	1.292	1.235	85,158	117,216	89,732	4,574	(27,484)
2014	4,905,783	5,255,849	4,147,136	4,203,059	1.352	1.292	99,210	144,989	55,922	(43,288)	(89,067)
2015	2,888,731	3,070,752	2,083,497	2,099,866	1.414	1.352	89,484	109,712	16,369	(73,115)	(93,343)
2016	1,059,202	1,261,438	685,357	616,846	1.486	1.414	39,227	60,447	(68,510)	(107,737)	(128,957)
2017	2,157,916	2,555,912	1,622,585	1,709,117	1.575	1.486	55,840	97,355	86,532	30,692	(10,823)
2018	2,129,424	2,649,788	1,572,131	1,513,661	1.685	1.575	56,910	110,049	(58,470)	(115,380)	(168,519)
2019	2,554,017	3,120,857	1,583,828	1,572,968	1.871	1.685	122,544	194,141	(10,861)	(133,405)	(205,002)
2020	2,878,528	3,518,201	819,757	974,539	2.638	1.871	515,341	675,461	154,781	(360,560)	(520,679)
Total	60,504,463	66,133,060	52,122,950	52,412,118			1,308,534	2,056,127	289,168	(1,019,366)	(1,766,959)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,083,287	2.204	2,387,042	74.3%	1,772,492	2,086,957	25.7%	614,550	2,701,507	2.494
2013	1,248,280	2.204	2,751,636	72.0%	1,979,865	1,804,185	28.0%	771,771	2,575,956	2.064
2014	1,309,920	2.206	2,890,038	69.3%	2,001,393	2,189,763	30.7%	888,644	3,078,407	2.350
2015	1,230,328	2.216	2,726,625	65.8%	1,793,189	1,985,820	34.2%	933,436	2,919,257	2.373
2016	1,112,753	2.231	2,482,388	62.2%	1,543,066	596,357	37.8%	939,322	1,535,679	1.380
2017	1,023,089	2.243	2,294,612	57.6%	1,320,689	1,161,415	42.4%	973,923	2,135,339	2.087
2018	1,065,460	2.264	2,412,162	51.4%	1,239,595	992,934	48.6%	1,172,568	2,165,502	2.032
2019	1,092,362	2.280	2,490,586	42.5%	1,057,766	1,102,795	57.5%	1,432,821	2,535,616	2.321
2020	1,665,567	2.280	3,797,493	29.3%	1,112,287	557,886	70.7%	2,685,206	3,243,092	1.947
2021	1,707,392	2.280	3,892,853	12.6%	491,473	331,018	87.4%	3,401,380	3,732,397	2.186
Total	12,538,438		28,125,436		14,311,815	12,809,129		13,813,622	26,622,751	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section XI, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section XI, Exhibit I, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,083,287	2.204	2,387,042	84.4%	2,015,273	2,458,576	15.6%	371,769	2,830,345	2.613
2013	1,248,280	2.204	2,751,636	81.6%	2,246,696	1,940,989	18.4%	504,941	2,445,929	1.959
2014	1,309,920	2.206	2,890,038	78.3%	2,262,416	4,203,059	21.7%	627,622	4,830,680	3.688
2015	1,230,328	2.216	2,726,625	74.9%	2,043,553	2,099,866	25.1%	683,072	2,782,938	2.262
2016	1,112,753	2.231	2,482,388	71.7%	1,778,683	616,846	28.3%	703,706	1,320,552	1.187
2017	1,023,089	2.243	2,294,612	68.5%	1,571,833	1,709,117	31.5%	722,779	2,431,896	2.377
2018	1,065,460	2.264	2,412,162	64.6%	1,558,826	1,513,661	35.4%	853,336	2,366,997	2.222
2019	1,092,362	2.280	2,490,586	60.4%	1,504,212	1,572,968	39.6%	986,374	2,559,342	2.343
2020	1,665,567	2.280	3,797,493	54.4%	2,066,243	974,539	45.6%	1,731,250	2,705,788	1.625
2021	1,707,392	2.280	3,892,853	37.8%	1,470,923	690,322	62.2%	2,421,930	3,112,251	1.823
Total	12,538,438		28,125,436		18,518,657	17,779,942		9,606,779	27,386,720	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section XI, Exhibit I, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section XI, Exhibit I, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated <u>Ultimate Loss</u>		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	Paid	Reported	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	1,083,287	1.305	2,810,537	2,912,124	2,861,331	1.305	1.035	3,862,972	2.733	2.204	2.223	2.204
2013	1,248,280	1.267	2,507,474	2,377,222	2,442,348	1.267	1.034	3,200,081	2.024	2.204	2.224	2.204
2014	1,309,920	1.230	3,162,046	5,369,039	5,369,039	1.230	1.033	6,823,910	4.236	2.206	2.226	2.206
2015	1,230,328	1.194	3,019,530	2,801,761	2,910,646	1.194	1.029	3,575,550	2.434	2.216	2.236	2.216
2016	1,112,753	1.159	959,381	860,891	910,136	1.159	1.022	1,078,342	0.836	2.231	2.250	2.231
2017	1,023,089	1.126	2,017,885	2,495,024	2,256,454	1.126	1.017	2,581,751	2.242	2.243	2.263	2.243
2018	1,065,460	1.093	1,932,178	2,342,273	2,137,226	1.093	1.007	2,351,948	2.020	2.264	2.284	2.264
2019	1,092,362	1.061	2,596,611	2,604,428	2,600,519	1.061	1.000	2,758,891	2.381	2.280	2.300	2.280
2020	1,665,567	1.030	1,904,695	1,791,079	1,847,887	1.030	1.000	1,903,324	1.109	2.280	2.300	2.280
2021	1,707,392	1.000	2,621,919	1,826,962	2,224,441	1.000	1.000	2,224,441	1.303	2.280		2.280
			23,532,257	25,380,803				All Per Wtd Avg	2.217			
								Last 5 Wtd Avg	2.217			
								Last 4 Wtd Avg	2.279			
								Last 3 Wtd Avg	2.214			
									<i>(Note: numbers in bold and italics and with borders are excluded from the calculated averages)</i>			
								Selected (14)	2.280			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section XI, Exhibit I, Sheet 9, Column (6)
- (5) From Section XI, Exhibit I, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

Section XI
Exhibit I
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		2,809,072	1.057	2,968,249	
1992	360.0		654,257	1.058	692,119	
1993	348.0		608,281	1.059	644,398	
1994	336.0		1,790,298	1.061	1,899,976	
1995	324.0		271,846	1.064	289,142	
1996	312.0		696,047	1.067	742,394	
1997	300.0		723,033	1.070	773,861	
1998	288.0		575,941	1.075	619,112	
1999	276.0		1,731,508	1.082	1,873,819	
2000	264.0		805,447	1.092	879,452	
2001	252.0		615,909	1.102	679,029	
2002	240.0		1,586,510	1.117	1,772,199	
2003	228.0		1,991,947	1.130	2,251,444	
2004	216.0		1,853,549	1.144	2,120,158	
2005	204.0		1,122,089	1.162	1,304,023	
2006	192.0		1,295,049	1.182	1,530,611	
2007	180.0		1,600,316	1.204	1,927,342	
2008	168.0		2,068,708	1.226	2,536,295	
2009	156.0		1,560,241	1.254	1,956,897	
2010	144.0		1,634,875	1.283	2,097,667	
2011	132.0		1,754,164	1.314	2,304,741	
2012	120.0	1,083,287	2,086,957	1.347	2,810,537	2.594
2013	108.0	1,248,280	1,804,185	1.390	2,507,474	2.009
2014	96.0	1,309,920	2,189,763	1.444	3,162,046	2.414
2015	84.0	1,230,328	1,985,820	1.521	3,019,530	2.454
2016	72.0	1,112,753	596,357	1.609	959,381	0.862
2017	60.0	1,023,089	1,161,415	1.737	2,017,885	1.972
2018	48.0	1,065,460	992,934	1.946	1,932,178	1.813
2019	36.0	1,092,362	1,102,795	2.355	2,596,611	2.377
2020	24.0	1,665,567	557,886	3.414	1,904,695	1.144
2021	12.0	1,707,392	331,018	7.921	2,621,919	1.536
Total		12,538,438	40,558,215		55,395,184	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit I, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

Section XI
Exhibit I
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		4,331,481	1.019	4,413,703	
1992	360.0		654,257	1.019	666,794	
1993	348.0		608,281	1.019	620,073	
1994	336.0		2,912,445	1.020	2,969,716	
1995	324.0		271,846	1.020	277,286	
1996	312.0		696,047	1.020	710,282	
1997	300.0		723,034	1.021	738,216	
1998	288.0		575,941	1.022	588,428	
1999	276.0		2,570,780	1.023	2,628,716	
2000	264.0		815,447	1.024	834,697	
2001	252.0		615,909	1.025	631,273	
2002	240.0		2,115,057	1.027	2,171,364	
2003	228.0		2,674,251	1.029	2,751,061	
2004	216.0		2,475,751	1.031	2,553,371	
2005	204.0		1,122,089	1.035	1,160,969	
2006	192.0		1,362,912	1.039	1,415,774	
2007	180.0		1,656,678	1.044	1,729,539	
2008	168.0		2,936,784	1.055	3,099,669	
2009	156.0		2,814,050	1.085	3,053,291	
2010	144.0		1,634,875	1.116	1,825,309	
2011	132.0		1,754,584	1.150	2,017,730	
2012	120.0	1,083,287	2,458,576	1.184	2,912,124	2.688
2013	108.0	1,248,280	1,940,989	1.225	2,377,222	1.904
2014	96.0	1,309,920	4,203,059	1.277	5,369,039	4.099
2015	84.0	1,230,328	2,099,866	1.334	2,801,761	2.277
2016	72.0	1,112,753	616,846	1.396	860,891	0.774
2017	60.0	1,023,089	1,709,117	1.460	2,495,024	2.439
2018	48.0	1,065,460	1,513,661	1.547	2,342,273	2.198
2019	36.0	1,092,362	1,572,968	1.656	2,604,428	2.384
2020	24.0	1,665,567	974,539	1.838	1,791,079	1.075
2021	12.0	1,707,392	690,322	2.647	1,826,962	1.070
Total		12,538,438	53,102,440		62,238,064	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit I, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

Section XI
Exhibit I
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		2,809,072	4,331,481	1,522,409	1.057	1.019	1.532	5,141,834	
1992	360.0		654,257	654,257	0	1.058	1.019	1.524	654,257	
1993	348.0		608,281	608,281	0	1.059	1.019	1.514	608,281	
1994	336.0		1,790,298	2,912,445	1,122,146	1.061	1.020	1.502	3,475,408	
1995	324.0		271,846	271,846	0	1.064	1.020	1.488	271,846	
1996	312.0		696,047	696,047	0	1.067	1.020	1.473	696,047	
1997	300.0		723,033	723,034	2	1.070	1.021	1.456	723,035	
1998	288.0		575,941	575,941	0	1.075	1.022	1.437	575,941	
1999	276.0		1,731,508	2,570,780	839,272	1.082	1.023	1.409	2,913,916	
2000	264.0		805,447	815,447	10,000	1.092	1.024	1.378	819,222	
2001	252.0		615,909	615,909	0	1.102	1.025	1.355	615,909	
2002	240.0		1,586,510	2,115,057	528,547	1.117	1.027	1.329	2,288,891	
2003	228.0		1,991,947	2,674,251	682,305	1.130	1.029	1.320	2,892,367	
2004	216.0		1,853,549	2,475,751	622,202	1.144	1.031	1.319	2,674,118	
2005	204.0		1,122,089	1,122,089	0	1.162	1.035	1.316	1,122,089	
2006	192.0		1,295,049	1,362,912	67,863	1.182	1.039	1.320	1,384,650	
2007	180.0		1,600,316	1,656,678	56,362	1.204	1.044	1.330	1,675,294	
2008	168.0		2,068,708	2,936,784	868,077	1.226	1.055	1.399	3,282,865	
2009	156.0		1,560,241	2,814,050	1,253,809	1.254	1.085	1.630	3,604,153	
2010	144.0		1,634,875	1,634,875	0	1.283	1.116	1.897	1,634,875	
2011	132.0		1,754,164	1,754,584	420	1.314	1.150	2.202	1,755,088	
2012	120.0	1,083,287	2,086,957	2,458,576	371,618	1.347	1.184	2.531	3,027,634	2.795
2013	108.0	1,248,280	1,804,185	1,940,989	136,804	1.390	1.225	2.892	2,199,872	1.762
2014	96.0	1,309,920	2,189,763	4,203,059	2,013,296	1.444	1.277	3.404	9,043,982	6.904
2015	84.0	1,230,328	1,985,820	2,099,866	114,046	1.521	1.334	3.728	2,411,018	1.960
2016	72.0	1,112,753	596,357	616,846	20,490	1.609	1.396	3.987	678,042	0.609
2017	60.0	1,023,089	1,161,415	1,709,117	547,702	1.737	1.460	3.878	3,285,373	3.211
2018	48.0	1,065,460	992,934	1,513,661	520,727	1.946	1.547	3.673	2,905,614	2.727
2019	36.0	1,092,362	1,102,795	1,572,968	470,173	2.355	1.656	3.209	2,611,763	2.391
2020	24.0	1,665,567	557,886	974,539	416,653	3.414	1.838	2.815	1,730,685	1.039
2021	12.0	1,707,392	331,018	690,322	359,304	7.921	2.647	3.473	1,578,788	0.925
Total		12,538,438	40,558,215	53,102,440					68,282,855	5.446

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section XI, Exhibit I, Sheet 14
- (8) From Section XI, Exhibit I, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

Section XI
Exhibit I
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		42,439		7,971		104					0	
1992		7,938		8,403		84					0	
1993		7,562	Include	8,859		82					0	
1994		40,681	Include	9,340		73					0	
1995		5,042	Include	9,847		55					0	
1996		9,598	Include	10,381		74					0	
1997		8,788	Include	10,944		84					0	
1998		6,129	Include	11,538		96					0	
1999		18,005	Include	12,164		146					0	
2000		5,317	Include	12,823		157					0	
2001		5,305	Include	13,519		119					0	
2002		19,562	Include	14,252		111					0	
2003		32,751	Include	15,026		84					0	
2004		26,598	Include	15,841		96					0	
2005		11,610	Include	16,700		100					0	
2006		14,447	Include	17,606		98					0	
2007		18,597	Include	18,561		93					0	
2008		34,441	Include	19,568		90					0	
2009		38,649	Include	20,630		79					0	
2010		20,281	Include	21,749		90					0	
2011		25,222	Include	22,929		80					0	
2012	1,083,287	23,112	Include	24,173	22,709	126	1.035	1.486	34,919	32,000	2,622,137	2.421
2013	1,248,280	19,977	Include	25,484	20,524	119	1.034	1.422	30,189	32,000	2,588,874	2.074
2014	1,309,920	44,009	Include	26,867	44,009	122	1.033	1.361	61,891	32,000	2,776,001	2.119
2015	1,230,328	27,468	Include	28,324	28,536	102	1.029	1.302	38,231	32,000	2,436,252	1.980
2016	1,112,753	11,328	Include	29,861	11,975	76	1.022	1.246	15,252	32,000	1,909,493	1.716
2017	1,023,089	31,188	Include	31,481	28,206	80	1.017	1.193	34,193	32,000	2,111,718	2.064
2018	1,065,460	31,474	Include	33,189	28,718	74	1.007	1.141	33,005	32,000	2,072,172	1.945
2019	1,092,362	39,447	Include	34,989	39,388	66	1.000	1.092	43,013	32,000	1,934,687	1.771
2020	1,665,567	30,035	Exclude	36,887	30,987	60	1.000	1.045	32,382	32,000	1,826,105	1.096
2021	1,707,392	32,649	Exclude	38,889	39,753	56	1.000	1.000	39,753	32,000	1,790,621	1.049
			Implied Trend	5.4%	28.3%			All Per Wtd Avg	32,621			
								Last 5 Wtd Avg	31,554			
								Last 4 Wtd Avg	35,297			
Total	12,538,438					2,876		Last 3 Wtd Avg	35,593		22,068,061	
								Selected	32,000			

Footnotes:

Reported Exponential Regression	
Constant	10.621
X Coefficient	(0.053)
R Squared	0.363

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Section XI, Exhibit I, Sheet 10, Column (6) / Section XI, Exhibit I, Sheet 13, Column (7) x 1
- (4) Years included for purposes of fit
- (5) Result of Exponential fit of Column (3) * Column (8)
- (6) Selected by Deloitte Consulting LLP
- (7) From Section XI, Exhibit I, Sheet 13, Column (7)
- (8) Based on industry sources
- (9) Selected by Deloitte Consulting LLP
- (10) = (6) x (8) x (9)
- (11) Selected by Deloitte Consulting, LLP
- (12) Selected in column (11) x (7) / (8) / (9)
- (13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

Section XI
Exhibit I
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		104	1.000	104	104	
1992	360.0		84	1.000	84	84	
1993	348.0		82	1.000	82	82	
1994	336.0		73	1.000	73	73	
1995	324.0		55	1.000	55	55	
1996	312.0		74	1.000	74	74	
1997	300.0		84	1.000	84	84	
1998	288.0		96	1.000	96	96	
1999	276.0		146	1.000	146	146	
2000	264.0		157	1.000	157	157	
2001	252.0		119	1.000	119	119	
2002	240.0		111	1.000	111	111	
2003	228.0		84	1.000	84	84	
2004	216.0		96	1.000	96	96	
2005	204.0		100	1.000	100	100	
2006	192.0		98	1.000	98	98	
2007	180.0		93	1.000	93	93	
2008	168.0		90	1.000	90	90	
2009	156.0		79	1.000	79	79	
2010	144.0		90	1.000	90	90	
2011	132.0		80	1.000	80	80	
2012	120.0	1,083,287	126	1.000	126	126	0.89%
2013	108.0	1,248,280	119	1.000	119	119	0.75%
2014	96.0	1,309,920	122	1.000	122	122	0.76%
2015	84.0	1,230,328	102	1.000	102	102	0.69%
2016	72.0	1,112,753	76	1.000	76	76	0.59%
2017	60.0	1,023,089	80	1.000	80	80	0.69%
2018	48.0	1,065,460	74	1.006	74	74	0.64%
2019	36.0	1,092,362	65	1.016	66	66	0.57%
2020	24.0	1,665,567	57	1.046	60	60	0.35%
2021	12.0	1,707,392	41	1.203	49	56	0.33%
Total		12,538,438	2,857		2,869	2,876	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit I, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section XI, Exhibit I, Sheet 8 Col (3)

STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022												
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372					
1991																											139	139	102	103	103	103	103				
1992																											135	135	84	84	84	84	84				
1993																									98	98	82	82	82	82	82	82					
1994																								83	83	71	71	71	71	71	71						
1995																							76	76	55	55	55	55	55								
1996																							89	89	74	74	74	74									
1997																					84	89	82	84	84	83	83	83									
1998																					92	92	96	96	96	96	96	96									
1999																		91	91	145	145	145	145	145	145												
2000																	83	83	157	157	156	156	156	156													
2001																	78	78	119	119	119	119	119	119													
2002																	124	124	106	106	106	106	107	107													
2003																	103	103	81	80	81	81	81	81													
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010																																					
2011																																					
2012																																					
2013																																					
2014																																					
2015																																					
2016																																					
2017																																					
2018																																					
2019																																					
2020																																					
2021																																					
																																					2,678

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
INDEMNITY**

Section XI
Exhibit I
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	2,755,715	2,809,072	53,357	4,331,481	4,331,481	0
1992	0	0	0	654,257	654,257	0	654,257	654,257	0
1993	0	0	0	608,281	608,281	0	608,281	608,281	0
1994	0	0	0	1,703,599	1,790,298	86,700	2,912,445	2,912,445	0
1995	0	0	0	271,846	271,846	0	271,846	271,846	0
1996	0	0	0	696,047	696,047	0	696,047	696,047	0
1997	0	0	0	723,033	723,033	0	723,034	723,034	0
1998	0	0	0	575,941	575,941	0	575,941	575,941	0
1999	0	0	0	1,677,160	1,731,508	54,349	2,570,780	2,570,780	0
2000	0	0	0	805,447	805,447	0	815,447	815,447	0
2001	0	0	0	615,909	615,909	0	615,909	615,909	0
2002	0	0	0	1,531,405	1,586,510	55,105	2,090,356	2,115,057	24,700
2003	0	0	0	1,937,102	1,991,947	54,845	2,674,251	2,674,251	0
2004	0	0	0	1,815,394	1,853,549	38,155	2,475,751	2,475,751	0
2005	0	0	0	1,122,089	1,122,089	0	1,122,089	1,122,089	0
2006	0	0	0	1,264,939	1,295,049	30,110	1,370,688	1,362,912	(7,776)
2007	0	0	0	1,572,539	1,600,316	27,777	1,675,250	1,656,678	(18,571)
2008	0	0	0	2,020,156	2,068,708	48,552	2,936,784	2,936,784	0
2009	0	0	0	1,484,821	1,560,241	75,420	2,792,636	2,814,050	21,414
2010	0	0	0	1,634,875	1,634,875	0	1,664,972	1,634,875	(30,097)
2011	0	0	0	1,729,312	1,754,164	24,852	1,741,951	1,754,584	12,633
2012	1,083,287	1,083,287	0	2,009,200	2,086,957	77,758	2,437,206	2,458,576	21,369
2013	1,248,280	1,248,280	0	1,776,971	1,804,185	27,213	1,851,257	1,940,989	89,732
2014	1,309,920	1,309,920	0	2,093,802	2,189,763	95,961	4,147,136	4,203,059	55,922
2015	1,230,328	1,230,328	0	1,948,518	1,985,820	37,303	2,083,497	2,099,866	16,369
2016	1,112,753	1,112,753	0	596,357	596,357	0	685,357	616,846	(68,510)
2017	1,023,089	1,023,089	0	996,499	1,161,415	164,917	1,622,585	1,709,117	86,532
2018	1,065,460	1,065,460	0	698,091	992,934	294,843	1,572,131	1,513,661	(58,470)
2019	1,092,362	1,092,362	0	750,190	1,102,795	352,605	1,583,828	1,572,968	(10,861)
2020	1,665,567	1,665,567	0	214,928	557,886	342,957	819,757	974,539	154,781
2021		1,707,392			331,018			690,322	
Total	10,831,047	12,538,438	0	38,284,421	40,558,215	1,942,777	52,122,950	53,102,440	289,168

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

Section XI
Exhibit II
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		608,199	738,144	809,783	873,123	201,584	264,924	129,944	71,640	134,980
1992		355,725	355,725	355,725	357,751	0	2,026	0	0	2,026
1993		540,265	540,265	540,265	543,391	0	3,126	0	0	3,126
1994		1,011,982	1,369,715	1,551,578	1,663,927	539,596	651,946	357,733	181,863	294,213
1995		237,725	237,725	237,725	243,520	0	5,795	0	0	5,795
1996		330,158	330,158	330,158	338,495	0	8,337	0	0	8,337
1997		456,674	460,939	463,033	466,876	6,358	10,202	4,265	2,093	5,937
1998		394,286	394,286	396,935	405,216	2,649	10,930	0	2,649	10,930
1999		807,880	1,221,479	1,426,588	1,445,373	618,708	637,493	413,599	205,109	223,895
2000		713,681	726,628	736,224	738,700	22,543	25,019	12,947	9,596	12,073
2001		856,218	856,218	869,988	885,571	13,770	29,353	0	13,770	29,353
2002		2,266,519	3,019,478	3,045,811	3,258,560	779,292	992,041	752,959	26,333	239,082
2003		1,818,560	2,141,440	2,161,938	2,303,455	343,378	484,895	322,880	20,497	162,014
2004		2,786,773	3,326,187	3,361,569	3,593,176	574,796	806,403	539,415	35,382	266,988
2005		1,217,412	1,217,412	1,246,562	1,321,562	29,151	104,151	0	29,151	104,151
2006		2,005,793	2,442,859	2,509,529	2,559,529	503,736	553,736	437,066	66,671	116,671
2007		2,025,550	2,536,726	2,616,611	2,745,007	591,061	719,457	511,175	79,886	208,281
2008		2,228,421	3,224,235	3,342,775	3,657,502	1,114,354	1,429,082	995,814	118,540	433,268
2009		1,392,966	1,624,567	1,659,816	1,701,916	266,850	308,950	231,601	35,249	77,349
2010		1,285,270	1,289,801	1,407,574	1,458,610	122,304	173,340	4,531	117,773	168,809
2011		1,753,510	1,797,908	2,027,809	2,157,809	274,300	404,300	44,399	229,901	359,901
2012	1,083,287	2,160,710	2,893,793	3,115,464	3,326,315	954,753	1,165,605	733,083	221,670	432,522
2013	1,248,280	1,684,557	2,064,767	2,267,391	2,369,443	582,834	684,886	380,210	202,624	304,677
2014	1,309,920	1,212,356	1,590,065	1,839,050	2,017,816	626,694	805,459	377,708	248,986	427,751
2015	1,230,328	1,005,856	1,096,016	1,271,905	1,439,695	266,049	433,839	90,160	175,889	343,679
2016	1,112,753	646,913	769,649	1,056,341	1,335,284	409,428	688,371	122,736	286,692	565,634
2017	1,023,089	1,434,390	2,361,864	2,665,571	2,882,465	1,231,181	1,448,075	927,474	303,707	520,601
2018	1,065,460	982,408	1,865,755	1,954,394	2,340,760	971,986	1,358,352	883,347	88,639	475,005
2019	1,092,362	1,193,188	2,028,685	2,449,835	2,899,835	1,256,647	1,706,647	835,497	421,150	871,150
2020	1,665,567	542,505	974,699	1,736,097	2,215,236	1,193,592	1,672,731	432,194	761,398	1,240,537
2021	1,707,392	192,731	755,949	1,920,223	2,599,901	1,727,491	2,407,170	563,218	1,164,274	1,843,952
Total	12,538,438	36,149,182	46,253,137	51,374,269	56,145,821	15,225,087	19,996,639	10,103,955	5,121,132	9,892,684

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit II, Sheet 2, Column (15)
- (6) From Section XI, Exhibit II, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications							Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency Severity	Low	High	Low	High	Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1991		608,199	738,144	129,944	621,769	746,444	873,123	0			0	806,589	866,947	809,783	873,123		
1992		355,725	355,725	0	363,789	359,777	355,725	0			0	355,725	357,731	355,725	357,751		
1993		540,265	540,265	0	552,754	546,517	540,265	0			0	540,265	543,374	540,265	543,391		
1994		1,011,982	1,369,715	357,733	1,035,942	1,385,875	1,733,440	0			0	1,553,677	1,721,488	1,551,578	1,663,927		
1995		237,725	237,725	0	243,520	240,597	237,725	0			0	237,725	244,064	237,725	243,520		
1996		330,158	330,158	0	338,495	334,264	330,158	0			0	330,158	339,540	330,158	338,495		
1997		456,674	460,939	4,265	468,707	466,876	465,126	0			0	463,969	468,566	463,033	466,876		
1998		394,286	394,286	0	405,216	399,584	394,286	0			0	397,015	407,439	396,935	405,216		
1999		807,880	1,221,479	413,599	831,662	1,238,737	1,614,440	0			0	1,373,242	1,400,002	1,426,588	1,445,373		
2000		713,681	726,628	12,947	736,224	737,525	738,700	0			0	738,102	741,876	736,224	738,700		
2001		856,218	856,218	0	885,571	869,988	856,218	0			0	870,903	896,081	869,988	885,571		
2002		2,266,519	3,019,478	752,959	2,351,875	3,072,144	3,693,531	0			0	3,044,029	3,233,761	3,045,811	3,258,560		
2003		1,818,560	2,141,440	322,880	1,894,753	2,182,435	2,424,474	0			0	2,186,470	2,332,526	2,161,938	2,303,455		
2004		2,786,773	3,326,187	539,415	2,918,361	3,396,951	3,789,401	0			0	3,332,367	3,513,209	3,361,569	3,593,176		
2005		1,217,412	1,217,412	0	1,283,042	1,246,562	1,217,412	0			0	1,250,082	1,325,082	1,246,562	1,321,562		
2006		2,005,793	2,442,859	437,066	2,130,818	2,509,529	2,804,502	0			0	2,523,877	2,591,131	2,509,529	2,559,529		
2007		2,025,550	2,536,726	511,175	2,173,325	2,616,611	2,953,288	0			0	2,651,200	2,740,489	2,616,611	2,745,007		
2008		2,228,421	3,224,235	995,814	2,429,252	3,342,775	3,972,230	0			0	3,363,188	3,723,976	3,342,775	3,657,502		
2009		1,392,966	1,624,567	231,601	1,549,834	1,695,066	1,786,116	0			0	1,613,814	1,673,821	1,659,816	1,701,916		
2010		1,285,270	1,289,801	4,531	1,458,610	1,356,539	1,293,002	0			0	1,584,737	1,604,486	1,407,574	1,458,610		
2011		1,753,510	1,797,908	44,399	2,027,809	1,910,792	1,832,333	0			0	2,118,887	2,248,887	2,027,809	2,157,809		
2012	1,083,287	2,160,710	2,893,793	733,083	2,548,682	3,115,464	3,537,167	1,774,444	2,430,824	3,020,048	2,054,865	3,746,518	3,942,723	3,115,464	3,326,315	2,876	3,071
2013	1,248,280	1,684,557	2,064,767	380,210	2,036,708	2,267,391	2,471,496	2,054,224	2,039,736	2,248,341	2,066,164	2,136,666	2,320,864	2,267,391	2,369,443	1,816	1,898
2014	1,309,920	1,212,356	1,590,065	377,708	1,506,838	1,800,233	2,150,474	2,132,727	1,629,155	1,839,050	2,196,581	1,952,077	2,138,289	1,839,050	2,017,816	1,404	1,540
2015	1,230,328	1,005,856	1,096,016	90,160	1,288,934	1,271,905	1,249,311	1,975,393	1,439,695	1,369,189	1,997,465	1,294,172	1,573,447	1,271,905	1,439,695	1,034	1,170
2016	1,112,753	646,913	769,649	122,736	861,304	915,492	987,849	1,799,636	1,094,868	1,056,341	1,854,642	1,193,411	1,426,425	1,056,341	1,335,284	0,949	1,200
2017	1,023,089	1,434,390	2,361,864	927,474	2,003,333	2,882,465	3,982,071	1,681,565	1,911,952	2,665,571	2,011,966	2,674,393	2,908,427	2,665,571	2,882,465	2,605	2,817
2018	1,065,460	982,408	1,865,755	883,347	1,462,631	2,340,760	3,295,216	1,783,640	1,568,027	2,227,705	2,029,965	2,407,796	2,898,902	1,954,394	2,340,760	1,834	2,197
2019	1,092,362	1,193,188	2,028,685	835,497	1,989,619	2,621,525	3,113,624	1,862,315	1,938,660	2,449,835	1,495,959	3,163,546	3,700,945	2,449,835	2,899,835	2,243	2,655
2020	1,665,567	542,505	974,699	432,194	1,103,632	1,322,511	1,437,797	2,895,120	2,014,491	1,736,097	1,906,707	2,317,034	3,061,600	1,736,097	2,215,236	1,042	1,330
2021	1,707,392	192,731	755,949	563,218	952,751	1,230,843	1,283,539	3,017,597	2,599,901	1,920,223	1,685,228			1,920,223	2,599,901	1,125	1,523
Total	12,538,438	36,149,182	46,253,137	10,103,955	42,455,759	50,424,175	57,414,039	20,976,661	18,667,309	20,532,401	19,299,543	52,221,635	56,946,098	51,374,269	56,145,821		

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section XI, Exhibit II, Sheet 9, Column (6)
- (7) From Section XI, Exhibit II, Sheet 10, Column (6)
- (8) From Section XI, Exhibit II, Sheet 11, Column (10)
- (9) From Section XI, Exhibit II, Sheet 6, Column (4)
- (10) From Section XI, Exhibit II, Sheet 6, Column (10)
- (11) From Section XI, Exhibit II, Sheet 7, Column (10)
- (12) From Section XI, Exhibit II, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

Section XI
Exhibit II
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1991	806,589	866,947	809,783	873,123	3,194	6,176	608,199	738,144
1992	355,725	357,731	355,725	357,751	0	19	355,725	355,725
1993	540,265	543,374	540,265	543,391	0	17	540,265	540,265
1994	1,553,677	1,721,488	1,551,578	1,663,927	(2,100)	(57,561)	1,011,982	1,369,715
1995	237,725	244,064	237,725	243,520	0	(544)	237,725	237,725
1996	330,158	339,540	330,158	338,495	0	(1,045)	330,158	330,158
1997	463,969	468,566	463,033	466,876	(936)	(1,690)	456,674	460,939
1998	397,015	407,439	396,935	405,216	(80)	(2,223)	394,286	394,286
1999	1,373,242	1,400,002	1,426,588	1,445,373	53,347	45,372	807,880	1,221,479
2000	738,102	741,876	736,224	738,700	(1,878)	(3,175)	713,681	726,628
2001	870,903	896,081	869,988	885,571	(914)	(10,510)	856,218	856,218
2002	3,044,029	3,233,761	3,045,811	3,258,560	1,782	24,799	2,266,519	3,019,478
2003	2,186,470	2,332,526	2,161,938	2,303,455	(24,532)	(29,071)	1,818,560	2,141,440
2004	3,332,367	3,513,209	3,361,569	3,593,176	29,202	79,967	2,786,773	3,326,187
2005	1,250,082	1,325,082	1,246,562	1,321,562	(3,520)	(3,520)	1,217,412	1,217,412
2006	2,523,877	2,591,131	2,509,529	2,559,529	(14,348)	(31,602)	2,005,793	2,442,859
2007	2,651,200	2,740,489	2,616,611	2,745,007	(34,589)	4,518	2,025,550	2,536,726
2008	3,363,188	3,723,976	3,342,775	3,657,502	(20,413)	(66,474)	2,228,421	3,224,235
2009	1,613,814	1,673,821	1,659,816	1,701,916	46,003	28,095	1,392,966	1,624,567
2010	1,584,737	1,604,486	1,407,574	1,458,610	(177,163)	(145,876)	1,285,270	1,289,801
2011	2,118,887	2,248,887	2,027,809	2,157,809	(91,078)	(91,078)	1,753,510	1,797,908
2012	3,746,518	3,942,723	3,115,464	3,326,315	(631,054)	(616,408)	2,160,710	2,893,793
2013	2,136,666	2,320,864	2,267,391	2,369,443	130,724	48,579	1,684,557	2,064,767
2014	1,952,077	2,138,289	1,839,050	2,017,816	(113,027)	(120,473)	1,212,356	1,590,065
2015	1,294,172	1,573,447	1,271,905	1,439,695	(22,267)	(133,752)	1,005,856	1,096,016
2016	1,193,411	1,426,425	1,056,341	1,335,284	(137,070)	(91,142)	646,913	769,649
2017	2,674,393	2,908,427	2,665,571	2,882,465	(8,822)	(25,962)	1,434,390	2,361,864
2018	2,407,796	2,898,902	1,954,394	2,340,760	(453,403)	(558,143)	982,408	1,865,755
2019	3,163,546	3,700,945	2,449,835	2,899,835	(713,711)	(801,110)	1,193,188	2,028,685
2020	2,317,034	3,061,600	1,736,097	2,215,236	(580,937)	(846,364)	542,505	974,699
2021	0	0	1,920,223	2,599,901	1,920,223	2,599,901	192,731	755,949
Total	52,221,635	56,946,098	51,374,269	56,145,821	(847,366)	(800,277)	36,149,182	46,253,137
Total Excluding Latest	52,221,635	56,946,098	49,454,046	53,545,920	(2,767,588)	(3,400,178)	35,956,451	45,497,188

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section XI, Exhibit II, Sheet 2, Column (15)
- (5) From Section XI, Exhibit II, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Emergence @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence @ 06/30/2022	High Expected Paid Emergence @ 06/30/2022		Method 1 Low Paid	Method 1 High Paid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	806,589	866,947	608,096	608,199	1.023	1.020	19,651	25,626	104	(19,547)	(25,522)
1992	355,725	357,731	355,725	355,725	1.023	1.023	0	60	0	0	(60)
1993	540,265	543,374	540,265	540,265	1.024	1.023	0	112	0	0	(112)
1994	1,553,677	1,721,488	977,644	1,011,982	1.025	1.024	24,882	32,131	34,338	9,456	2,207
1995	237,725	244,064	237,725	237,725	1.027	1.025	0	324	0	0	(324)
1996	330,158	339,540	330,158	330,158	1.028	1.027	0	563	0	0	(563)
1997	463,969	468,566	454,649	456,674	1.031	1.028	649	970	2,025	1,376	1,055
1998	397,015	407,439	394,286	394,286	1.033	1.031	218	1,051	0	(218)	(1,051)
1999	1,373,242	1,400,002	807,610	807,880	1.037	1.033	51,246	53,670	270	(50,976)	(53,400)
2000	738,102	741,876	712,569	713,681	1.041	1.037	2,589	2,971	1,111	(1,477)	(1,860)
2001	870,903	896,081	856,218	856,218	1.047	1.041	1,645	4,465	0	(1,645)	(4,465)
2002	3,044,029	3,233,761	2,229,909	2,266,519	1.053	1.047	99,477	122,661	36,610	(62,867)	(86,051)
2003	2,186,470	2,332,526	1,790,140	1,818,560	1.062	1.053	52,181	71,411	28,420	(23,762)	(42,992)
2004	3,332,367	3,513,209	2,755,717	2,786,773	1.073	1.062	80,854	106,211	31,056	(49,798)	(75,155)
2005	1,250,082	1,325,082	1,217,220	1,217,412	1.087	1.073	4,853	15,930	192	(4,661)	(15,737)
2006	2,523,877	2,591,131	2,002,258	2,005,793	1.104	1.087	80,313	90,668	3,535	(76,778)	(87,133)
2007	2,651,200	2,740,489	1,985,440	2,025,550	1.123	1.104	92,252	104,625	40,110	(52,143)	(64,515)
2008	3,363,188	3,723,976	2,211,885	2,228,421	1.143	1.123	144,905	190,314	16,536	(128,369)	(173,778)
2009	1,613,814	1,673,821	1,348,882	1,392,966	1.166	1.143	31,971	39,213	44,084	12,112	4,871
2010	1,584,737	1,604,486	1,282,110	1,285,270	1.189	1.166	32,017	34,106	3,160	(28,856)	(30,946)
2011	2,118,887	2,248,887	1,747,067	1,753,510	1.213	1.189	34,941	47,158	6,443	(28,499)	(40,715)
2012	3,746,518	3,942,723	2,139,038	2,160,710	1.243	1.213	165,279	185,453	21,672	(143,607)	(163,781)
2013	2,136,666	2,320,864	1,673,571	1,684,557	1.277	1.243	45,186	63,159	10,986	(34,200)	(52,173)
2014	1,952,077	2,138,289	1,209,488	1,212,356	1.341	1.277	109,029	136,369	2,869	(106,161)	(133,501)
2015	1,294,172	1,573,447	995,510	1,005,856	1.475	1.341	62,929	121,773	10,346	(52,583)	(111,427)
2016	1,193,411	1,426,425	642,071	646,913	1.696	1.475	118,859	169,093	4,843	(114,016)	(164,250)
2017	2,674,393	2,908,427	1,094,036	1,434,390	2.035	1.696	305,398	350,624	340,354	34,957	(10,270)
2018	2,407,796	2,898,902	766,886	982,408	2.544	2.035	265,745	345,280	215,522	(50,223)	(129,758)
2019	3,163,546	3,700,945	965,127	1,193,188	3.307	2.544	285,906	355,795	228,061	(57,845)	(127,734)
2020	2,317,034	3,061,600	212,980	542,505	9.920	3.307	471,741	638,677	329,525	(142,216)	(309,152)
Total	52,221,635	56,946,098	34,544,279	35,956,451			2,584,718	3,310,464	1,412,171	(1,172,547)	(1,898,293)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

Section XI
Exhibit II
Sheet 5

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low	Selected High	Unlimited	Unlimited	Reported LDF	Projected Reported LDF	Method 1	Method 1	Actual Reported Emergence Loss	Actual - Expected	
	Ultimate Loss @ 06/30/2021	Ultimate Loss @ 06/30/2021	Reported Loss @ 06/30/2021	Reported Loss @ 06/30/2022			Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	806,589	866,947	738,040	738,144	1.011	1.010	6,821	12,827	104	(6,717)	(12,723)
1992	355,725	357,731	355,725	355,725	1.011	1.011	0	32	0	0	(32)
1993	540,265	543,374	540,265	540,265	1.012	1.011	0	61	0	0	(61)
1994	1,553,677	1,721,488	1,369,715	1,369,715	1.012	1.012	4,374	8,365	0	(4,374)	(8,365)
1995	237,725	244,064	237,725	237,725	1.012	1.012	0	183	0	0	(183)
1996	330,158	339,540	330,158	330,158	1.013	1.012	0	327	0	0	(327)
1997	463,969	468,566	460,939	460,939	1.013	1.013	126	318	0	(126)	(318)
1998	397,015	407,439	394,286	394,286	1.014	1.013	135	651	0	(135)	(651)
1999	1,373,242	1,400,002	1,221,479	1,221,479	1.015	1.014	8,833	10,391	0	(8,833)	(10,391)
2000	738,102	741,876	726,628	726,628	1.016	1.015	778	1,033	0	(778)	(1,033)
2001	870,903	896,081	856,218	856,218	1.017	1.016	1,145	3,109	0	(1,145)	(3,109)
2002	3,044,029	3,233,761	2,987,705	3,019,478	1.019	1.017	4,997	21,829	31,773	26,776	9,944
2003	2,186,470	2,332,526	2,141,536	2,141,440	1.021	1.019	4,478	19,033	(96)	(4,573)	(19,129)
2004	3,332,367	3,513,209	3,255,372	3,326,187	1.024	1.021	8,511	28,501	70,815	62,304	42,314
2005	1,250,082	1,325,082	1,217,220	1,217,412	1.027	1.024	3,979	13,061	192	(3,787)	(12,868)
2006	2,523,877	2,591,131	2,447,524	2,442,859	1.031	1.027	10,006	18,819	(4,665)	(14,670)	(23,484)
2007	2,651,200	2,740,489	2,557,917	2,536,726	1.036	1.031	13,078	25,595	(21,192)	(34,269)	(46,787)
2008	3,363,188	3,723,976	3,224,235	3,224,235	1.043	1.036	20,619	74,154	0	(20,619)	(74,154)
2009	1,613,814	1,673,821	1,574,215	1,624,567	1.051	1.043	6,158	15,490	50,352	44,193	34,861
2010	1,584,737	1,604,486	1,414,848	1,289,801	1.064	1.051	30,751	34,326	(125,047)	(155,798)	(159,373)
2011	2,118,887	2,248,887	1,777,067	1,797,908	1.079	1.064	64,506	89,039	20,842	(43,664)	(68,197)
2012	3,746,518	3,942,723	3,566,805	2,893,793	1.105	1.079	40,924	85,603	(673,011)	(713,935)	(758,615)
2013	2,136,666	2,320,864	2,064,668	2,064,767	1.133	1.105	13,531	48,147	98	(13,432)	(48,048)
2014	1,952,077	2,138,289	1,637,323	1,590,065	1.161	1.133	48,768	77,619	(47,258)	(96,026)	(124,877)
2015	1,294,172	1,573,447	1,086,126	1,096,016	1.192	1.161	28,239	66,147	9,890	(18,349)	(56,256)
2016	1,193,411	1,426,425	840,888	769,649	1.226	1.192	45,214	75,101	(71,239)	(116,453)	(146,339)
2017	2,674,393	2,908,427	2,301,880	2,361,864	1.264	1.226	43,118	70,207	59,984	16,866	(10,223)
2018	2,407,796	2,898,902	2,223,200	1,865,755	1.304	1.264	19,436	71,142	(357,445)	(376,880)	(428,587)
2019	3,163,546	3,700,945	2,616,571	2,028,685	1.382	1.304	85,875	170,246	(587,886)	(673,760)	(758,131)
2020	2,317,034	3,061,600	1,101,326	974,699	1.659	1.382	369,178	595,283	(126,627)	(495,805)	(721,910)
Total	52,221,635	56,946,098	47,267,603	45,497,188			883,577	1,636,638	(1,770,415)	(2,653,992)	(3,407,053)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

Section XI
Exhibit II
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,083,287	1.638	1,774,444	84.8%	1,504,330	2,160,710	15.2%	270,114	2,430,824	2.244
2013	1,248,280	1.646	2,054,224	82.7%	1,699,045	1,684,557	17.3%	355,179	2,039,736	1.634
2014	1,309,920	1.628	2,132,727	80.5%	1,715,928	1,212,356	19.5%	416,799	1,629,155	1.244
2015	1,230,328	1.606	1,975,393	78.0%	1,541,554	1,005,856	22.0%	433,839	1,439,695	1.170
2016	1,112,753	1.617	1,799,636	75.1%	1,351,682	646,913	24.9%	447,955	1,094,868	0.984
2017	1,023,089	1.644	1,681,565	71.6%	1,204,004	1,434,390	28.4%	477,561	1,911,952	1.869
2018	1,065,460	1.674	1,783,640	67.2%	1,198,020	982,408	32.8%	585,620	1,568,027	1.472
2019	1,092,362	1.705	1,862,315	60.0%	1,116,843	1,193,188	40.0%	745,472	1,938,660	1.775
2020	1,665,567	1.738	2,895,120	49.2%	1,423,134	542,505	50.8%	1,471,986	2,014,491	1.209
2021	1,707,392	1.767	3,017,597	20.2%	610,428	192,731	79.8%	2,407,170	2,599,901	1.523
Total	12,538,438		20,976,661		13,364,967	11,055,615		7,611,695	18,667,309	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section XI, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section XI, Exhibit II, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,083,287	1.638	1,774,444	92.9%	1,648,190	2,893,793	7.1%	126,255	3,020,048	2.788
2013	1,248,280	1.646	2,054,224	91.1%	1,870,649	2,064,767	8.9%	183,574	2,248,341	1.801
2014	1,309,920	1.628	2,132,727	88.3%	1,883,741	1,590,065	11.7%	248,986	1,839,050	1.404
2015	1,230,328	1.606	1,975,393	86.2%	1,702,220	1,096,016	13.8%	273,173	1,369,189	1.113
2016	1,112,753	1.617	1,799,636	84.1%	1,512,944	769,649	15.9%	286,692	1,056,341	0.949
2017	1,023,089	1.644	1,681,565	81.9%	1,377,858	2,361,864	18.1%	303,707	2,665,571	2.605
2018	1,065,460	1.674	1,783,640	79.7%	1,421,690	1,865,755	20.3%	361,950	2,227,705	2.091
2019	1,092,362	1.705	1,862,315	77.4%	1,441,165	2,028,685	22.6%	421,150	2,449,835	2.243
2020	1,665,567	1.738	2,895,120	73.7%	2,133,722	974,699	26.3%	761,398	1,736,097	1.042
2021	1,707,392	1.767	3,017,597	61.4%	1,853,324	755,949	38.6%	1,164,274	1,920,223	1.125
Total	12,538,438		20,976,661		16,845,503	16,401,242		4,131,158	20,532,401	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) From Section XI, Exhibit II, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section XI, Exhibit II, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated Ultimate Loss		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	1,083,287	1.305	2,548,682	3,115,464	3,115,464	1.423	0.991	4,392,506	3.108	1.638	1.740	1.638
2013	1,248,280	1.267	2,036,708	2,267,391	2,267,391	1.369	0.996	3,089,310	1.954	1.646	1.748	1.646
2014	1,309,920	1.230	1,506,838	1,800,233	1,800,233	1.316	1.016	2,406,979	1.494	1.628	1.729	1.628
2015	1,230,328	1.194	1,288,934	1,271,905	1,280,420	1.265	1.040	1,685,451	1.147	1.606	1.706	1.606
2016	1,112,753	1.159	861,304	915,492	888,398	1.217	1.043	1,127,148	0.874	1.617	1.718	1.617
2017	1,023,089	1.126	2,003,333	2,882,465	2,882,465	1.170	1.036	3,493,703	3.034	1.644	1.746	1.644
2018	1,065,460	1.093	1,462,631	2,340,760	2,340,760	1.125	1.027	2,704,406	2.323	1.674	1.778	1.674
2019	1,092,362	1.061	1,989,619	2,621,525	2,621,525	1.082	1.018	2,887,456	2.492	1.705	1.811	1.705
2020	1,665,567	1.030	1,103,632	1,322,511	1,213,071	1.040	1.008	1,272,308	0.742	1.738	1.838	1.738
2021	1,707,392	1.000	952,751	1,230,843	1,091,797	1.000	1.001	1,093,420	0.640	1.767		1.767
			15,754,431	19,768,589				All Per Wtd Avg	1.755			
								Last 5 Wtd Avg	1.708			
								Last 4 Wtd Avg	1.776			
								Last 3 Wtd Avg	2.032			
										<i>(Note: numbers in bold and italics and with borders are excluded from the calculated averages)</i>		
								Selected (14)	1.770			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section XI, Exhibit II, Sheet 9, Column (6)
- (5) From Section XI, Exhibit II, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

Section XI
Exhibit II
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		608,199	1.022	621,769	
1992	360.0		355,725	1.023	363,789	
1993	348.0		540,265	1.023	552,754	
1994	336.0		1,011,982	1.024	1,035,942	
1995	324.0		237,725	1.024	243,520	
1996	312.0		330,158	1.025	338,495	
1997	300.0		456,674	1.026	468,707	
1998	288.0		394,286	1.028	405,216	
1999	276.0		807,880	1.029	831,662	
2000	264.0		713,681	1.032	736,224	
2001	252.0		856,218	1.034	885,571	
2002	240.0		2,266,519	1.038	2,351,875	
2003	228.0		1,818,560	1.042	1,894,753	
2004	216.0		2,786,773	1.047	2,918,361	
2005	204.0		1,217,412	1.054	1,283,042	
2006	192.0		2,005,793	1.062	2,130,818	
2007	180.0		2,025,550	1.073	2,173,325	
2008	168.0		2,228,421	1.090	2,429,252	
2009	156.0		1,392,966	1.113	1,549,834	
2010	144.0		1,285,270	1.135	1,458,610	
2011	132.0		1,753,510	1.156	2,027,809	
2012	120.0	1,083,287	2,160,710	1.180	2,548,682	2.353
2013	108.0	1,248,280	1,684,557	1.209	2,036,708	1.632
2014	96.0	1,309,920	1,212,356	1.243	1,506,838	1.150
2015	84.0	1,230,328	1,005,856	1.281	1,288,934	1.048
2016	72.0	1,112,753	646,913	1.331	861,304	0.774
2017	60.0	1,023,089	1,434,390	1.397	2,003,333	1.958
2018	48.0	1,065,460	982,408	1.489	1,462,631	1.373
2019	36.0	1,092,362	1,193,188	1.667	1,989,619	1.821
2020	24.0	1,665,567	542,505	2.034	1,103,632	0.663
2021	12.0	1,707,392	192,731	4.943	952,751	0.558
Total		12,538,438	36,149,182		42,455,759	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit II, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

Section XI
Exhibit II
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		738,144	1.011	746,444	
1992	360.0		355,725	1.011	359,777	
1993	348.0		540,265	1.012	546,517	
1994	336.0		1,369,715	1.012	1,385,875	
1995	324.0		237,725	1.012	240,597	
1996	312.0		330,158	1.012	334,264	
1997	300.0		460,939	1.013	466,876	
1998	288.0		394,286	1.013	399,584	
1999	276.0		1,221,479	1.014	1,238,737	
2000	264.0		726,628	1.015	737,525	
2001	252.0		856,218	1.016	869,988	
2002	240.0		3,019,478	1.017	3,072,144	
2003	228.0		2,141,440	1.019	2,182,435	
2004	216.0		3,326,187	1.021	3,396,951	
2005	204.0		1,217,412	1.024	1,246,562	
2006	192.0		2,442,859	1.027	2,509,529	
2007	180.0		2,536,726	1.031	2,616,611	
2008	168.0		3,224,235	1.037	3,342,775	
2009	156.0		1,624,567	1.043	1,695,066	
2010	144.0		1,289,801	1.052	1,356,539	
2011	132.0		1,797,908	1.063	1,910,792	
2012	120.0	1,083,287	2,893,793	1.077	3,115,464	2.876
2013	108.0	1,248,280	2,064,767	1.098	2,267,391	1.816
2014	96.0	1,309,920	1,590,065	1.132	1,800,233	1.374
2015	84.0	1,230,328	1,096,016	1.160	1,271,905	1.034
2016	72.0	1,112,753	769,649	1.189	915,492	0.823
2017	60.0	1,023,089	2,361,864	1.220	2,882,465	2.817
2018	48.0	1,065,460	1,865,755	1.255	2,340,760	2.197
2019	36.0	1,092,362	2,028,685	1.292	2,621,525	2.400
2020	24.0	1,665,567	974,699	1.357	1,322,511	0.794
2021	12.0	1,707,392	755,949	1.628	1,230,843	0.721
Total		12,538,438	46,253,137		50,424,175	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit II, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

Section XI
Exhibit II
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF	Reported LDF	Case LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		608,199	738,144	129,944	1.022	1.011	2.039	873,123	
1992	360.0		355,725	355,725	0	1.023	1.011	2.033	355,725	
1993	348.0		540,265	540,265	0	1.023	1.012	2.025	540,265	
1994	336.0		1,011,982	1,369,715	357,733	1.024	1.012	2.017	1,733,440	
1995	324.0		237,725	237,725	0	1.024	1.012	2.007	237,725	
1996	312.0		330,158	330,158	0	1.025	1.012	1.995	330,158	
1997	300.0		456,674	460,939	4,265	1.026	1.013	1.982	465,126	
1998	288.0		394,286	394,286	0	1.028	1.013	1.967	394,286	
1999	276.0		807,880	1,221,479	413,599	1.029	1.014	1.950	1,614,440	
2000	264.0		713,681	726,628	12,947	1.032	1.015	1.932	738,700	
2001	252.0		856,218	856,218	0	1.034	1.016	1.914	856,218	
2002	240.0		2,266,519	3,019,478	752,959	1.038	1.017	1.895	3,693,531	
2003	228.0		1,818,560	2,141,440	322,880	1.042	1.019	1.877	2,424,474	
2004	216.0		2,786,773	3,326,187	539,415	1.047	1.021	1.859	3,789,401	
2005	204.0		1,217,412	1,217,412	0	1.054	1.024	1.842	1,217,412	
2006	192.0		2,005,793	2,442,859	437,066	1.062	1.027	1.827	2,804,502	
2007	180.0		2,025,550	2,536,726	511,175	1.073	1.031	1.815	2,953,288	
2008	168.0		2,228,421	3,224,235	995,814	1.090	1.037	1.751	3,972,230	
2009	156.0		1,392,966	1,624,567	231,601	1.113	1.043	1.698	1,786,116	
2010	144.0		1,285,270	1,289,801	4,531	1.135	1.052	1.706	1,293,002	
2011	132.0		1,753,510	1,797,908	44,399	1.156	1.063	1.775	1,832,333	
2012	120.0	1,083,287	2,160,710	2,893,793	733,083	1.180	1.077	1.878	3,537,167	3.265
2013	108.0	1,248,280	1,684,557	2,064,767	380,210	1.209	1.098	2.070	2,471,496	1.980
2014	96.0	1,309,920	1,212,356	1,590,065	377,708	1.243	1.132	2.484	2,150,474	1.642
2015	84.0	1,230,328	1,005,856	1,096,016	90,160	1.281	1.160	2.700	1,249,311	1.015
2016	72.0	1,112,753	646,913	769,649	122,736	1.331	1.189	2.778	987,849	0.888
2017	60.0	1,023,089	1,434,390	2,361,864	927,474	1.397	1.220	2.747	3,982,071	3.892
2018	48.0	1,065,460	982,408	1,865,755	883,347	1.489	1.255	2.618	3,295,216	3.093
2019	36.0	1,092,362	1,193,188	2,028,685	835,497	1.667	1.292	2.299	3,113,624	2.850
2020	24.0	1,665,567	542,505	974,699	432,194	2.034	1.357	2.072	1,437,797	0.863
2021	12.0	1,707,392	192,731	755,949	563,218	4.943	1.628	1.937	1,283,539	0.752
Total		12,538,438	36,149,182	46,253,137					57,414,039	4.579

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section XI, Exhibit II, Sheet 14
- (8) From Section XI, Exhibit II, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL

Section XI
Exhibit II
Sheet 12

Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Count	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		2,849		1,302		262					0	
1992		1,323		1,403		272					0	
1993		1,580	Include	1,512		346					0	
1994		3,657	Include	1,629		379					0	
1995		813	Include	1,755		296					0	
1996		1,071	Include	1,891		312					0	
1997		1,334	Include	2,037		350					0	
1998		968	Include	2,195		413					0	
1999		3,168	Include	2,365		391					0	
2000		1,812	Include	2,548		407					0	
2001		2,242	Include	2,746		388					0	
2002		7,161	Include	2,958		429					0	
2003		5,029	Include	3,187		434					0	
2004		7,532	Include	3,434		451					0	
2005		2,846	Include	3,700		438					0	
2006		5,479	Include	3,986		458					0	
2007		7,455	Include	4,295		351					0	
2008		8,938	Include	4,627		374					0	
2009		5,030	Include	4,986		337					0	
2010		4,013	Include	5,371		338					0	
2011		5,916	Include	5,787		323					0	
2012	1,083,287	8,242	Include	6,235	8,242	378	0.991	1.838	15,010	9,900	2,054,865	1.897
2013	1,248,280	6,351	Include	6,718	6,351	357	0.996	1.718	10,864	9,900	2,066,164	1.655
2014	1,309,920	4,973	Include	7,238	4,973	362	1.016	1.606	8,114	9,900	2,196,581	1.677
2015	1,230,328	4,038	Include	7,799	4,065	315	1.040	1.501	6,346	9,900	1,997,465	1.624
2016	1,112,753	3,341	Include	8,402	3,242	274	1.043	1.403	4,742	9,900	1,854,642	1.667
2017	1,023,089	10,444	Include	9,053	10,444	276	1.036	1.311	14,183	9,900	2,011,966	1.967
2018	1,065,460	9,073	Include	9,754	9,073	258	1.027	1.225	11,416	9,900	2,029,965	1.905
2019	1,092,362	14,880	Include	10,509	14,880	176	1.018	1.145	17,349	9,900	1,495,959	1.369
2020	1,665,567	6,363	Exclude	11,323	5,837	208	1.008	1.070	6,299	9,900	1,906,707	1.145
2021	1,707,392	7,220	Exclude	12,199	6,404	170	1.001	1.000	6,414	9,900	1,685,228	0.987
			Implied Trend	7.7%	9.7%			All Per Wtd Avg	8,600			
								Last 5 Wtd Avg	8,241			
								Last 4 Wtd Avg	8,720			
Total	12,538,438					10,523		Last 3 Wtd Avg	9,900		19,299,543	
								Selected	9,900			

Footnotes:

Reported Exponential Regression	
Constant	9.484
X Coefficient	(0.075)
R Squared	0.573

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section XI, Exhibit II, Sheet 10, Column (6) / Section XI, Exhibit II, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section XI, Exhibit II, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

Section XI
Exhibit II
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		262	1.000	262	262	
1992	360.0		272	1.000	272	272	
1993	348.0		346	1.000	346	346	
1994	336.0		379	1.000	379	379	
1995	324.0		296	1.000	296	296	
1996	312.0		312	1.000	312	312	
1997	300.0		350	1.000	350	350	
1998	288.0		413	1.000	413	413	
1999	276.0		391	1.000	391	391	
2000	264.0		407	1.000	407	407	
2001	252.0		388	1.000	388	388	
2002	240.0		429	1.000	429	429	
2003	228.0		434	1.000	434	434	
2004	216.0		451	1.000	451	451	
2005	204.0		438	1.000	438	438	
2006	192.0		458	1.000	458	458	
2007	180.0		351	1.000	351	351	
2008	168.0		374	1.000	374	374	
2009	156.0		337	1.000	337	337	
2010	144.0		338	1.000	338	338	
2011	132.0		323	1.000	323	323	
2012	120.0	1,083,287	378	1.000	378	378	2.67%
2013	108.0	1,248,280	357	1.000	357	357	2.26%
2014	96.0	1,309,920	362	1.000	362	362	2.25%
2015	84.0	1,230,328	315	1.000	315	315	2.14%
2016	72.0	1,112,753	274	1.000	274	274	2.12%
2017	60.0	1,023,089	276	1.000	276	276	2.40%
2018	48.0	1,065,460	258	1.000	258	258	2.22%
2019	36.0	1,092,362	176	1.001	176	176	1.52%
2020	24.0	1,665,567	207	1.004	208	208	1.21%
2021	12.0	1,707,392	156	1.054	164	170	1.00%
Total		12,538,438	10,508		10,517	10,523	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit II, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section XI, Exhibit II, Sheet 8 Col (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
MEDICAL**

Section XI
Exhibit II
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	608,096	608,199	104	738,040	738,144	104
1992	0	0	0	355,725	355,725	0	355,725	355,725	0
1993	0	0	0	540,265	540,265	0	540,265	540,265	0
1994	0	0	0	977,644	1,011,982	34,338	1,369,715	1,369,715	0
1995	0	0	0	237,725	237,725	0	237,725	237,725	0
1996	0	0	0	330,158	330,158	0	330,158	330,158	0
1997	0	0	0	454,649	456,674	2,025	460,939	460,939	0
1998	0	0	0	394,286	394,286	0	394,286	394,286	0
1999	0	0	0	807,610	807,880	270	1,221,479	1,221,479	0
2000	0	0	0	712,569	713,681	1,111	726,628	726,628	0
2001	0	0	0	856,218	856,218	0	856,218	856,218	0
2002	0	0	0	2,229,909	2,266,519	36,610	2,987,705	3,019,478	31,773
2003	0	0	0	1,790,140	1,818,560	28,420	2,141,536	2,141,440	(96)
2004	0	0	0	2,755,717	2,786,773	31,056	3,255,372	3,326,187	70,815
2005	0	0	0	1,217,220	1,217,412	192	1,217,220	1,217,412	192
2006	0	0	0	2,002,258	2,005,793	3,535	2,447,524	2,442,859	(4,665)
2007	0	0	0	1,985,440	2,025,550	40,110	2,557,917	2,536,726	(21,192)
2008	0	0	0	2,211,885	2,228,421	16,536	3,224,235	3,224,235	0
2009	0	0	0	1,348,882	1,392,966	44,084	1,574,215	1,624,567	50,352
2010	0	0	0	1,282,110	1,285,270	3,160	1,414,848	1,289,801	(125,047)
2011	0	0	0	1,747,067	1,753,510	6,443	1,777,067	1,797,908	20,842
2012	1,083,287	1,083,287	0	2,139,038	2,160,710	21,672	3,566,805	2,893,793	(673,011)
2013	1,248,280	1,248,280	0	1,673,571	1,684,557	10,986	2,064,668	2,064,767	98
2014	1,309,920	1,309,920	0	1,209,488	1,212,356	2,869	1,637,323	1,590,065	(47,258)
2015	1,230,328	1,230,328	0	995,510	1,005,856	10,346	1,086,126	1,096,016	9,890
2016	1,112,753	1,112,753	0	642,071	646,913	4,843	840,888	769,649	(71,239)
2017	1,023,089	1,023,089	0	1,094,036	1,434,390	340,354	2,301,880	2,361,864	59,984
2018	1,065,460	1,065,460	0	766,886	982,408	215,522	2,223,200	1,865,755	(357,445)
2019	1,092,362	1,092,362	0	965,127	1,193,188	228,061	2,616,571	2,028,685	(587,886)
2020	1,665,567	1,665,567	0	212,980	542,505	329,525	1,101,326	974,699	(126,627)
2021		1,707,392			192,731			755,949	
Total	10,831,047	12,538,438	0	34,544,279	36,149,182	1,412,171	47,267,603	46,253,137	(1,770,415)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

Section XI
Exhibit III
Sheet 1

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Summary of Unpaid Loss Estimates

Accident Year	Payroll (00)'s	Unlimited Paid Loss	Unlimited Reported Loss	Ultimate Loss		Indicated Total Unpaid Loss Estimates		Case Reserves	Indicated IBNR Estimate	
		@ 06/30/2022	@ 06/30/2022	Low	High	Low	High		Low	High
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991		88,039	100,540	100,540	101,303	12,501	13,264	12,501	0	763
1992		18,114	18,114	18,114	18,114	0	0	0	0	0
1993		20,972	20,972	20,972	20,972	0	0	0	0	0
1994		87,520	94,232	94,232	95,440	6,713	7,921	6,713	0	1,208
1995		2,982	2,982	2,982	2,982	0	0	0	0	0
1996		35,218	35,218	35,218	35,218	0	0	0	0	0
1997		8,635	10,928	10,928	10,928	2,293	2,293	2,293	0	0
1998		15,332	15,332	15,332	15,332	0	0	0	0	0
1999		56,898	58,532	59,559	60,587	2,661	3,688	1,634	1,027	2,054
2000		28,198	34,169	34,169	34,169	5,971	5,971	5,971	0	0
2001		43,596	43,596	43,596	43,596	0	0	0	0	0
2002		154,529	194,473	201,039	207,606	46,510	53,077	39,944	6,566	13,132
2003		128,736	154,996	155,860	168,098	27,124	39,362	26,260	864	13,102
2004		176,345	249,075	262,297	275,520	85,953	99,175	72,731	13,222	26,444
2005		66,419	66,419	70,863	78,039	4,444	11,621	0	4,444	11,621
2006		297,945	310,029	336,925	363,821	38,980	65,876	12,084	26,896	53,792
2007		129,273	175,050	191,777	208,504	62,504	79,231	45,777	16,727	33,454
2008		191,015	319,732	320,899	394,165	129,884	203,151	128,717	1,167	74,433
2009		102,648	118,067	128,361	138,656	25,713	36,008	15,418	10,295	20,590
2010		134,772	135,531	169,116	178,118	34,344	43,346	759	33,585	42,587
2011		297,709	309,671	364,429	379,429	66,720	81,720	11,962	54,758	69,758
2012	1,083,287	343,918	398,441	537,111	551,870	193,193	207,952	54,523	138,670	153,430
2013	1,248,280	253,534	272,652	397,318	463,854	143,784	210,321	19,119	124,665	191,202
2014	1,309,920	248,521	368,111	498,197	549,799	249,675	301,278	119,590	130,086	181,688
2015	1,230,328	299,863	315,558	478,376	552,622	178,513	252,759	15,695	162,819	237,064
2016	1,112,753	158,999	166,522	316,068	367,072	157,069	208,072	7,523	149,546	200,550
2017	1,023,089	324,199	415,465	536,891	608,559	212,691	284,360	91,266	121,426	193,094
2018	1,065,460	244,112	347,153	493,037	583,394	248,925	339,282	103,041	145,885	236,241
2019	1,092,362	228,117	334,431	541,300	603,671	313,184	375,555	106,315	206,869	269,240
2020	1,665,567	122,553	266,326	484,041	639,316	361,489	516,763	143,774	217,715	372,990
2021	1,707,392	60,833	215,790	571,846	773,674	511,013	712,841	154,957	356,056	557,884
Total	12,538,438	4,369,542	5,568,105	7,491,393	8,524,427	3,121,850	4,154,885	1,198,563	1,923,288	2,956,323

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit III, Sheet 2, Column (15)
- (6) From Section XI, Exhibit III, Sheet 2, Column (16)
- (7) = (5) - (3)
- (8) = (6) - (3)
- (9) = (4) - (3)
- (10) = (7) - (9)
- (11) = (8) - (9)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Selection of Ultimate Loss

Accident Year	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Case Reserves	Ultimate Loss Indications								Prior Selected Ultimate Loss		Selected Ultimate Loss		Ultimate Loss Rates	
					Paid LDM	Reported LDM	Case LDM	Expected Loss	Paid B-F	Reported B-F	Frequency	Low	High	Low	High	Low	High	
												(13)	(14)	(15)	(16)	(17)	(18)	
1991		88,039	100,540	12,501	90,406	101,303	105,589	0				0	100,496	101,376	100,540	101,303		
1992		18,114	18,114	0	18,630	18,276	18,114	0				0	18,114	18,114	18,114	18,114		
1993		20,972	20,972	0	21,610	21,196	20,972	0				0	20,972	20,972	20,972	20,972		
1994		87,520	94,232	6,713	90,399	95,440	98,660	0				0	91,193	92,588	94,232	95,440		
1995		2,982	2,982	0	3,089	3,028	2,982	0				0	2,982	2,982	2,982	2,982		
1996		35,218	35,218	0	36,622	35,883	35,218	0				0	35,218	35,218	35,218	35,218		
1997		8,635	10,928	2,293	9,021	11,180	13,489	0				0	10,928	10,928	10,928	10,928		
1998		15,332	15,332	0	16,111	15,767	15,332	0				0	15,332	15,332	15,332	15,332		
1999		56,898	58,532	1,634	60,228	60,587	61,124	0				0	59,799	61,066	59,559	60,587		
2000		28,198	34,169	5,971	30,122	35,656	45,401	0				0	34,169	34,169	34,169	34,169		
2001		43,596	43,596	0	47,103	45,955	43,596	0				0	43,596	43,596	43,596	43,596		
2002		154,529	194,473	39,944	169,356	207,606	298,481	0				0	195,661	203,576	201,039	207,606		
2003		128,736	154,996	26,260	143,622	168,098	234,623	0				0	157,120	171,416	155,860	168,098		
2004		176,345	249,075	72,731	201,163	275,520	503,906	0				0	259,222	275,453	262,297	275,520		
2005		66,419	66,419	0	78,039	75,307	66,419	0				0	71,915	77,724	70,863	78,039		
2006		297,945	310,029	12,084	360,925	363,821	377,090	0				0	340,133	368,947	336,925	363,821		
2007		129,273	175,050	45,777	162,393	208,504	343,884	0				0	198,320	218,027	191,777	208,504		
2008		191,015	319,732	128,717	247,632	394,165	930,515	0				0	326,109	403,946	320,899	394,165		
2009		102,648	118,067	15,418	138,656	150,647	194,857	0				0	127,999	140,383	128,361	138,656		
2010		134,772	135,531	759	190,240	178,118	138,988	0				0	178,563	184,980	169,116	178,118		
2011		297,709	309,671	11,962	433,265	419,187	370,223	0				0	364,234	389,234	364,429	379,429		
2012	1,083,287	343,918	398,441	54,523	515,531	558,227	733,016	536,019	522,351	551,870	558,043	540,589	569,214	537,111	551,870		0.496	0.509
2013	1,248,280	253,534	272,652	19,119	397,318	395,364	387,853	616,033	476,468	463,854	549,308	398,903	492,054	397,318	463,854	0.318	0.372	
2014	1,309,920	248,521	368,111	119,590	407,378	549,799	1,032,468	640,278	498,197	579,699	576,506	492,186	564,154	498,197	549,799	0.380	0.420	
2015	1,230,328	299,863	315,558	15,695	521,029	478,376	379,057	595,456	552,622	518,225	519,072	504,114	560,976	478,376	552,622	0.389	0.449	
2016	1,112,753	158,999	166,522	7,523	294,228	265,065	198,361	539,447	406,932	367,072	472,612	344,869	442,625	316,068	367,072	0.284	0.330	
2017	1,023,089	324,199	415,465	91,266	647,925	677,858	729,372	498,833	573,434	608,559	500,348	495,986	607,429	536,891	608,559	0.525	0.595	
2018	1,065,460	244,112	347,153	103,041	534,215	583,394	649,288	524,035	528,687	559,357	493,037	462,572	588,522	493,037	583,394	0.463	0.548	
2019	1,092,362	228,117	334,431	106,315	576,588	590,117	603,671	541,300	555,261	568,966	354,719	574,014	725,084	541,300	603,671	0.496	0.553	
2020	1,665,567	122,553	266,326	143,774	407,340	484,041	525,666	829,261	702,321	639,316	438,903	582,206	747,274	484,041	639,316	0.291	0.384	
2021	1,707,392	60,833	215,790	154,957	554,020	464,748	449,936	853,059	820,223	672,760	373,180			571,846	773,674	0.335	0.453	
Total	12,538,438	4,369,542	5,568,105	1,198,563	7,404,205	7,932,233	9,608,150	6,173,720	5,636,495	5,529,678	4,835,728	7,047,516	8,167,358	7,491,393	8,524,427			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Provided by Entity
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) From Section XI, Exhibit III, Sheet 9, Column (6)
- (7) From Section XI, Exhibit III, Sheet 10, Column (6)
- (8) From Section XI, Exhibit III, Sheet 11, Column (10)
- (9) From Section XI, Exhibit III, Sheet 6, Column (4)
- (10) From Section XI, Exhibit III, Sheet 6, Column (10)
- (11) From Section XI, Exhibit III, Sheet 7, Column (10)
- (12) From Section XI, Exhibit III, Sheet 12, Column (12)
- (13) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (14) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (15) Selected by Deloitte Consulting LLP
- (16) Selected by Deloitte Consulting LLP
- (17) = (15) / (2)
- (18) = (16) / (2)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

Section XI
Exhibit III
Sheet 3

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Ultimate Loss Runoff

Accident Year	Ultimate Loss @ 06/30/2021		Ultimate Loss @ 06/30/2022		Deloitte Change		Paid Loss @ 06/30/2022	Reported Loss @ 06/30/2022
	Low	High	Low	High	Low	High		
	(2)	(3)	(4)	(5)	(6)	(7)		
1991	100,496	101,376	100,540	101,303	44	(73)	88,039	100,540
1992	18,114	18,114	18,114	18,114	0	0	18,114	18,114
1993	20,972	20,972	20,972	20,972	0	0	20,972	20,972
1994	91,193	92,588	94,232	95,440	3,039	2,852	87,520	94,232
1995	2,982	2,982	2,982	2,982	0	0	2,982	2,982
1996	35,218	35,218	35,218	35,218	0	0	35,218	35,218
1997	10,928	10,928	10,928	10,928	0	0	8,635	10,928
1998	15,332	15,332	15,332	15,332	0	0	15,332	15,332
1999	59,799	61,066	59,559	60,587	(240)	(480)	56,898	58,532
2000	34,169	34,169	34,169	34,169	0	0	28,198	34,169
2001	43,596	43,596	43,596	43,596	0	0	43,596	43,596
2002	195,661	203,576	201,039	207,606	5,378	4,030	154,529	194,473
2003	157,120	171,416	155,860	168,098	(1,260)	(3,318)	128,736	154,996
2004	259,222	275,453	262,297	275,520	3,075	67	176,345	249,075
2005	71,915	77,724	70,863	78,039	(1,052)	315	66,419	66,419
2006	340,133	368,947	336,925	363,821	(3,208)	(5,126)	297,945	310,029
2007	198,320	218,027	191,777	208,504	(6,543)	(9,523)	129,273	175,050
2008	326,109	403,946	320,899	394,165	(5,211)	(9,781)	191,015	319,732
2009	127,999	140,383	128,361	138,656	362	(1,727)	102,648	118,067
2010	178,563	184,980	169,116	178,118	(9,447)	(6,862)	134,772	135,531
2011	364,234	389,234	364,429	379,429	195	(9,805)	297,709	309,671
2012	540,589	569,214	537,111	551,870	(3,479)	(17,344)	343,918	398,441
2013	398,903	492,054	397,318	463,854	(1,585)	(28,199)	253,534	272,652
2014	492,186	564,154	498,197	549,799	6,010	(14,354)	248,521	368,111
2015	504,114	560,976	478,376	552,622	(25,738)	(8,354)	299,863	315,558
2016	344,869	442,625	316,068	367,072	(28,801)	(75,553)	158,999	166,522
2017	495,986	607,429	536,891	608,559	40,904	1,130	324,199	415,465
2018	462,572	588,522	493,037	583,394	30,465	(5,128)	244,112	347,153
2019	574,014	725,084	541,300	603,671	(32,714)	(121,412)	228,117	334,431
2020	582,206	747,274	484,041	639,316	(98,165)	(107,958)	122,553	266,326
2021	0	0	571,846	773,674	571,846	773,674	60,833	215,790
Total	7,047,516	8,167,358	7,491,393	8,524,427	443,876	357,069	4,369,542	5,568,105
Total Excluding Latest	7,047,516	8,167,358	6,919,547	7,750,754	(127,969)	(416,605)	4,308,709	5,352,315

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (4) From Section XI, Exhibit III, Sheet 2, Column (15)
- (5) From Section XI, Exhibit III, Sheet 2, Column (16)
- (6) = (4) - (2)
- (7) = (5) - (3)
- (8) Provided by Entity
- (9) Provided by Entity

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Paid Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2021	Unlimited Paid Loss @ 06/30/2022	Paid LDF @ 06/30/2021	Projected Paid LDF @ 06/30/2022	Method 1	Method 1	Actual Paid Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Paid Emergence Loss @ 06/30/2022	High Expected Paid Emergence Loss @ 06/30/2022		Method 1	Method 1
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	Low Paid	High Paid
1991	100,496	101,376	87,995	88,039	1.027	1.024	1,235	1,322	44	(1,191)	(1,278)
1992	18,114	18,114	18,114	18,114	1.028	1.027	0	0	0	0	0
1993	20,972	20,972	20,972	20,972	1.030	1.028	0	0	0	0	0
1994	91,193	92,588	82,466	87,520	1.032	1.030	610	707	5,054	4,444	4,346
1995	2,982	2,982	2,982	2,982	1.035	1.032	0	0	0	0	0
1996	35,218	35,218	35,218	35,218	1.039	1.035	0	0	0	0	0
1997	10,928	10,928	5,928	8,635	1.044	1.039	508	508	2,707	2,199	2,199
1998	15,332	15,332	15,332	15,332	1.049	1.044	0	0	0	0	0
1999	59,799	61,066	56,835	56,898	1.057	1.049	362	517	63	(299)	(454)
2000	34,169	34,169	27,183	28,198	1.066	1.057	920	920	1,015	95	95
2001	43,596	43,596	43,596	43,596	1.077	1.066	0	0	0	0	0
2002	195,661	203,576	147,739	154,529	1.092	1.077	7,072	8,240	6,790	(282)	(1,450)
2003	157,120	171,416	128,603	128,736	1.111	1.092	4,384	6,582	133	(4,252)	(6,450)
2004	259,222	275,453	166,487	176,345	1.138	1.111	16,759	19,692	9,857	(6,902)	(9,835)
2005	71,915	77,724	66,355	66,419	1.171	1.138	941	1,924	64	(877)	(1,860)
2006	340,133	368,947	295,647	297,945	1.219	1.171	8,314	13,700	2,298	(6,017)	(11,402)
2007	198,320	218,027	128,248	129,273	1.260	1.219	8,907	11,412	1,026	(7,881)	(10,386)
2008	326,109	403,946	189,511	191,015	1.310	1.260	17,647	27,702	1,504	(16,143)	(26,198)
2009	127,999	140,383	102,543	102,648	1.369	1.310	3,104	4,614	106	(2,999)	(4,509)
2010	178,563	184,980	133,945	134,772	1.418	1.369	3,840	4,392	826	(3,014)	(3,566)
2011	364,234	389,234	296,056	297,709	1.471	1.418	5,358	7,323	1,653	(3,705)	(5,670)
2012	540,589	569,214	336,171	343,918	1.534	1.471	16,460	18,765	7,747	(8,713)	(11,018)
2013	398,903	492,054	250,980	253,534	1.605	1.534	11,255	18,342	2,554	(8,701)	(15,788)
2014	492,186	564,154	243,628	248,521	1.701	1.605	21,279	27,440	4,893	(16,386)	(22,547)
2015	504,114	560,976	295,260	299,863	1.811	1.701	16,731	21,286	4,603	(12,127)	(16,682)
2016	344,869	442,625	158,661	158,999	1.956	1.811	15,577	23,754	338	(15,239)	(23,416)
2017	495,986	607,429	246,422	324,199	2.132	1.956	19,835	28,692	77,777	57,942	49,085
2018	462,572	588,522	194,559	244,112	2.463	2.132	28,396	41,741	49,553	21,156	7,812
2019	574,014	725,084	168,898	228,117	3.239	2.463	57,001	78,257	59,219	2,218	(19,039)
2020	582,206	747,274	57,753	122,553	8.664	3.239	114,627	150,704	64,799	(49,827)	(85,905)
Total	7,047,516	8,167,358	4,004,087	4,308,709			381,121	518,537	304,622	(76,500)	(213,916)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Actual vs Expected - Reported Loss Emergence

Accident Year	Selected Low Ultimate Loss @ 06/30/2021	Selected High Ultimate Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2021	Unlimited Reported Loss @ 06/30/2022	Reported LDF @ 06/30/2021	Projected Reported LDF @ 06/30/2022	Method 1	Method 1	Actual Reported Emergence Loss @ 06/30/2022	Actual - Expected	
							Low Expected Reported Emergence Loss @ 06/30/2022	High Expected Reported Emergence Loss @ 06/30/2022		Method 1 Low Reported	Method 1 High Reported
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1991	100,496	101,376	100,496	100,540	1.009	1.008	0	88	44	44	(44)
1992	18,114	18,114	18,114	18,114	1.010	1.009	0	0	0	0	0
1993	20,972	20,972	20,972	20,972	1.013	1.010	0	0	0	0	0
1994	91,193	92,588	91,193	94,232	1.015	1.013	0	242	3,039	3,039	2,797
1995	2,982	2,982	2,982	2,982	1.019	1.015	0	0	0	0	0
1996	35,218	35,218	35,218	35,218	1.023	1.019	0	0	0	0	0
1997	10,928	10,928	10,928	10,928	1.028	1.023	0	0	0	0	0
1998	15,332	15,332	15,332	15,332	1.035	1.028	0	0	0	0	0
1999	59,799	61,066	58,532	58,532	1.043	1.035	238	476	0	(238)	(476)
2000	34,169	34,169	34,169	34,169	1.054	1.043	0	0	0	0	0
2001	43,596	43,596	43,596	43,596	1.067	1.054	0	0	0	0	0
2002	195,661	203,576	187,747	194,473	1.084	1.067	1,495	2,991	6,726	5,231	3,736
2003	157,120	171,416	154,996	154,996	1.106	1.084	400	3,092	0	(400)	(3,092)
2004	259,222	275,453	242,991	249,075	1.134	1.106	3,037	6,075	6,084	3,047	9
2005	71,915	77,724	66,355	66,419	1.168	1.134	995	2,035	64	(931)	(1,971)
2006	340,133	368,947	311,318	310,029	1.185	1.168	2,335	4,670	(1,289)	(3,624)	(5,959)
2007	198,320	218,027	178,613	175,050	1.221	1.185	2,679	5,358	(3,563)	(6,243)	(8,922)
2008	326,109	403,946	319,732	319,732	1.263	1.221	847	11,191	0	(847)	(11,191)
2009	127,999	140,383	115,615	118,067	1.301	1.263	1,233	2,466	2,451	1,218	(15)
2010	178,563	184,980	137,344	135,531	1.347	1.301	4,160	4,807	(1,813)	(5,973)	(6,620)
2011	364,234	389,234	304,293	309,671	1.394	1.347	5,325	7,546	5,379	54	(2,167)
2012	540,589	569,214	414,242	398,441	1.443	1.394	9,988	12,250	(15,802)	(25,789)	(28,052)
2013	398,903	492,054	267,135	272,652	1.493	1.443	9,350	15,959	5,517	(3,832)	(10,442)
2014	492,186	564,154	370,392	368,111	1.523	1.493	4,656	7,408	(2,281)	(6,937)	(9,688)
2015	504,114	560,976	315,213	315,558	1.599	1.523	15,761	20,505	345	(15,416)	(20,160)
2016	344,869	442,625	185,114	166,522	1.647	1.599	7,404	11,935	(18,592)	(25,997)	(30,528)
2017	495,986	607,429	356,281	415,465	1.705	1.647	6,937	12,470	59,184	52,247	46,714
2018	462,572	588,522	328,754	347,153	1.790	1.705	8,468	16,438	18,399	9,931	1,961
2019	574,014	725,084	393,241	334,431	1.844	1.790	6,427	11,797	(58,809)	(65,236)	(70,607)
2020	582,206	747,274	241,517	266,326	2.084	1.844	40,874	60,678	24,809	(16,065)	(35,868)
Total	7,047,516	8,167,358	5,322,423	5,352,315			132,609	220,476	29,892	(102,717)	(190,584)

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) Selected by Deloitte Consulting LLP @ 06/30/2021
- (3) Selected by Deloitte Consulting LLP @ 06/30/2021
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Selected by Deloitte Consulting LLP @ 06/30/2021
- (7) Interpolated From (6)
- (8) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((2) - (4))
- (9) = (1/(7) - 1/(6)) / (1 - 1/(6)) * ((3) - (4))
- (10) = (5) - (4)
- (11) = (10) - (8)
- (12) = (10) - (9)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

Section XI
Exhibit III
Sheet 6

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Paid Loss	Expected Paid Loss	Unlimited Actual Paid Loss	Expected % of Unpaid Loss	Expected Unpaid Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,083,287	0.495	536,019	66.7%	357,586	343,918	33.3%	178,433	522,351	0.482
2013	1,248,280	0.494	616,033	63.8%	393,099	253,534	36.2%	222,934	476,468	0.382
2014	1,309,920	0.489	640,278	61.0%	390,602	248,521	39.0%	249,675	498,197	0.380
2015	1,230,328	0.484	595,456	57.6%	342,697	299,863	42.4%	252,759	552,622	0.449
2016	1,112,753	0.485	539,447	54.0%	291,514	158,999	46.0%	247,933	406,932	0.366
2017	1,023,089	0.488	498,833	50.0%	249,599	324,199	50.0%	249,234	573,434	0.560
2018	1,065,460	0.492	524,035	45.7%	239,460	244,112	54.3%	284,575	528,687	0.496
2019	1,092,362	0.496	541,300	39.6%	214,156	228,117	60.4%	327,145	555,261	0.508
2020	1,665,567	0.498	829,261	30.1%	249,492	122,553	69.9%	579,769	702,321	0.422
2021	1,707,392	0.500	853,059	11.0%	93,669	60,833	89.0%	759,390	820,223	0.480
Total	12,538,438		6,173,720		2,821,874	2,284,649		3,351,846	5,636,495	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section XI, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section XI, Exhibit III, Sheet 9, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

Section XI
Exhibit III
Sheet 7

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Bornhuetter-Ferguson Method

Accident Year	Payroll (00)'s	Initial Expected Loss Rates	Initial Expected Loss	Expected % of Reported Loss	Expected Reported Loss	Unlimited Actual Reported Loss	Expected % of Unreported Loss	Expected Unreported Loss	Unlimited Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2012	1,083,287	0.495	536,019	71.4%	382,589	398,441	28.6%	153,430	551,870	0.509
2013	1,248,280	0.494	616,033	69.0%	424,831	272,652	31.0%	191,202	463,854	0.372
2014	1,309,920	0.489	640,278	67.0%	428,690	368,111	33.0%	211,588	579,699	0.443
2015	1,230,328	0.484	595,456	66.0%	392,788	315,558	34.0%	202,668	518,225	0.421
2016	1,112,753	0.485	539,447	62.8%	338,897	166,522	37.2%	200,550	367,072	0.330
2017	1,023,089	0.488	498,833	61.3%	305,739	415,465	38.7%	193,094	608,559	0.595
2018	1,065,460	0.492	524,035	59.5%	311,831	347,153	40.5%	212,204	559,357	0.525
2019	1,092,362	0.496	541,300	56.7%	306,766	334,431	43.3%	234,534	568,966	0.521
2020	1,665,567	0.498	829,261	55.0%	456,271	266,326	45.0%	372,990	639,316	0.384
2021	1,707,392	0.500	853,059	46.4%	396,089	215,790	53.6%	456,970	672,760	0.394
Total	12,538,438		6,173,720		3,744,491	3,100,449		2,429,229	5,529,678	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) From Section XI, Exhibit III, Sheet 8, Column (13)
- (4) = (2) x (3)
- (5) = 1 / Section XI, Exhibit III, Sheet 10, Column (5)
- (6) = (4) x (5)
- (7) Provided by Entity
- (8) = 1 - (5)
- (9) = (4) x (8)
- (10) = (7) + (9)
- (11) = (10) / (2)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Calculation of Initial Expected Loss Rates

Accident Year	Payroll (00)'s	Payroll Trend	Loss Development Unlimited Indicated <u>Ultimate Loss</u>		Selected Initial Ultimate Loss	Loss Trend Factor	Benefit Level Adjustment Factors	Trended Ultimate	On-level Loss Rates	Detrended Loss Rates	Prior Expected Loss Rates	Initial Expected Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	1,083,287	1.305	515,531	558,227	536,879	1.305	1.010	707,856	0.501	0.495	0.466	0.495
2013	1,248,280	1.267	397,318	395,364	396,341	1.267	1.013	508,680	0.322	0.494	0.465	0.494
2014	1,309,920	1.230	407,378	549,799	478,588	1.230	1.023	602,101	0.374	0.489	0.460	0.489
2015	1,230,328	1.194	521,029	478,376	499,703	1.194	1.033	616,419	0.420	0.484	0.456	0.484
2016	1,112,753	1.159	294,228	265,065	279,647	1.159	1.031	334,361	0.259	0.485	0.457	0.485
2017	1,023,089	1.126	647,925	677,858	662,891	1.126	1.025	765,102	0.664	0.488	0.459	0.488
2018	1,065,460	1.093	534,215	583,394	558,804	1.093	1.017	620,753	0.533	0.492	0.463	0.492
2019	1,092,362	1.061	576,588	590,117	583,353	1.061	1.009	624,459	0.539	0.496	0.467	0.496
2020	1,665,567	1.030	407,340	484,041	445,690	1.030	1.004	461,011	0.269	0.498	0.468	0.498
2021	1,707,392	1.000	554,020	464,748	509,384	1.000	1.001	509,764	0.299	0.500		0.500
			4,855,571	5,046,989				All Per Wtd Avg	0.441			
								Last 5 Wtd Avg	0.475			
								Last 4 Wtd Avg	0.492			
								Last 3 Wtd Avg	0.579			
								<i>(Note: numbers in bold and italics and with borders are excluded from the calculated averages)</i>				
								Selected (14)	0.500			

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Provided by Entity
- (3) Selected by Deloitte Consulting LLP
- (4) From Section XI, Exhibit III, Sheet 9, Column (6)
- (5) From Section XI, Exhibit III, Sheet 10, Column (6)
- (6) Selected by Deloitte Consulting LLP
- (7) Selected by Deloitte Consulting LLP
- (8) Based on industry sources
- (9) = (6) x (7) x (8)
- (10) = (9) / [(2) x (3)]
- (11) = (14) / (7) / (8) * (3)
- (12) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (13) Selected for by Deloitte Consulting LLP Based on (14)
- (14) Selected by Deloitte Consulting LLP

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

Section XI
Exhibit III
Sheet 9

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Paid Loss @ 06/30/2022	Paid LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		88,039	1.027	90,406	
1992	360.0		18,114	1.028	18,630	
1993	348.0		20,972	1.030	21,610	
1994	336.0		87,520	1.033	90,399	
1995	324.0		2,982	1.036	3,089	
1996	312.0		35,218	1.040	36,622	
1997	300.0		8,635	1.045	9,021	
1998	288.0		15,332	1.051	16,111	
1999	276.0		56,898	1.059	60,228	
2000	264.0		28,198	1.068	30,122	
2001	252.0		43,596	1.080	47,103	
2002	240.0		154,529	1.096	169,356	
2003	228.0		128,736	1.116	143,622	
2004	216.0		176,345	1.141	201,163	
2005	204.0		66,419	1.175	78,039	
2006	192.0		297,945	1.211	360,925	
2007	180.0		129,273	1.256	162,393	
2008	168.0		191,015	1.296	247,632	
2009	156.0		102,648	1.351	138,656	
2010	144.0		134,772	1.412	190,240	
2011	132.0		297,709	1.455	433,265	
2012	120.0	1,083,287	343,918	1.499	515,531	0.476
2013	108.0	1,248,280	253,534	1.567	397,318	0.318
2014	96.0	1,309,920	248,521	1.639	407,378	0.311
2015	84.0	1,230,328	299,863	1.738	521,029	0.423
2016	72.0	1,112,753	158,999	1.850	294,228	0.264
2017	60.0	1,023,089	324,199	1.999	647,925	0.633
2018	48.0	1,065,460	244,112	2.188	534,215	0.501
2019	36.0	1,092,362	228,117	2.528	576,588	0.528
2020	24.0	1,665,567	122,553	3.324	407,340	0.245
2021	12.0	1,707,392	60,833	9.107	554,020	0.324
Total		12,538,438	4,369,542		7,404,205	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit III, Sheet 14
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

Section XI
Exhibit III
Sheet 10

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Reported Loss Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s	Unlimited Reported Loss @ 06/30/2022	Reported LDF	Indicated Ultimate Loss	Unlimited Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1991	372.0		100,540	1.008	101,303	
1992	360.0		18,114	1.009	18,276	
1993	348.0		20,972	1.011	21,196	
1994	336.0		94,232	1.013	95,440	
1995	324.0		2,982	1.016	3,028	
1996	312.0		35,218	1.019	35,883	
1997	300.0		10,928	1.023	11,180	
1998	288.0		15,332	1.028	15,767	
1999	276.0		58,532	1.035	60,587	
2000	264.0		34,169	1.044	35,656	
2001	252.0		43,596	1.054	45,955	
2002	240.0		194,473	1.068	207,606	
2003	228.0		154,996	1.085	168,098	
2004	216.0		249,075	1.106	275,520	
2005	204.0		66,419	1.134	75,307	
2006	192.0		310,029	1.174	363,821	
2007	180.0		175,050	1.191	208,504	
2008	168.0		319,732	1.233	394,165	
2009	156.0		118,067	1.276	150,647	
2010	144.0		135,531	1.314	178,118	
2011	132.0		309,671	1.354	419,187	
2012	120.0	1,083,287	398,441	1.401	558,227	0.515
2013	108.0	1,248,280	272,652	1.450	395,364	0.317
2014	96.0	1,309,920	368,111	1.494	549,799	0.420
2015	84.0	1,230,328	315,558	1.516	478,376	0.389
2016	72.0	1,112,753	166,522	1.592	265,065	0.238
2017	60.0	1,023,089	415,465	1.632	677,858	0.663
2018	48.0	1,065,460	347,153	1.681	583,394	0.548
2019	36.0	1,092,362	334,431	1.765	590,117	0.540
2020	24.0	1,665,567	266,326	1.817	484,041	0.291
2021	12.0	1,707,392	215,790	2.154	464,748	0.272
Total		12,538,438	5,568,105		7,932,233	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit III, Sheet 15
- (6) = (4) x (5)
- (7) = (6) / (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

Section XI
Exhibit III
Sheet 11

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Case Estimate Development Method

Accident Year	Age of Losses @ 06/30/2022	Payroll (00)'s (3)	Unlimited Paid Loss @ 06/30/2022	Unlimited Reported Loss @ 06/30/2022	Unlimited Case Loss @ 06/30/2022	Paid LDF (7)	Reported LDF (8)	Case LDF (9)	Indicated Ultimate Loss (10)	Unlimited Indicated Ultimate Loss Rates (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1991	372.0		88,039	100,540	12,501	1.027	1.008	1.404	105,589	
1992	360.0		18,114	18,114	0	1.028	1.009	1.473	18,114	
1993	348.0		20,972	20,972	0	1.030	1.011	1.557	20,972	
1994	336.0		87,520	94,232	6,713	1.033	1.013	1.660	98,660	
1995	324.0		2,982	2,982	0	1.036	1.016	1.785	2,982	
1996	312.0		35,218	35,218	0	1.040	1.019	1.936	35,218	
1997	300.0		8,635	10,928	2,293	1.045	1.023	2.117	13,489	
1998	288.0		15,332	15,332	0	1.051	1.028	2.333	15,332	
1999	276.0		56,898	58,532	1,634	1.059	1.035	2.586	61,124	
2000	264.0		28,198	34,169	5,971	1.068	1.044	2.881	45,401	
2001	252.0		43,596	43,596	0	1.080	1.054	3.220	43,596	
2002	240.0		154,529	194,473	39,944	1.096	1.068	3.604	298,481	
2003	228.0		128,736	154,996	26,260	1.116	1.085	4.032	234,623	
2004	216.0		176,345	249,075	72,731	1.141	1.106	4.504	503,906	
2005	204.0		66,419	66,419	0	1.175	1.134	4.823	66,419	
2006	192.0		297,945	310,029	12,084	1.211	1.174	6.550	377,090	
2007	180.0		129,273	175,050	45,777	1.256	1.191	4.688	343,884	
2008	168.0		191,015	319,732	128,717	1.296	1.233	5.745	930,515	
2009	156.0		102,648	118,067	15,418	1.351	1.276	5.981	194,857	
2010	144.0		134,772	135,531	759	1.412	1.314	5.556	138,988	
2011	132.0		297,709	309,671	11,962	1.455	1.354	6.062	370,223	
2012	120.0	1,083,287	343,918	398,441	54,523	1.499	1.401	7.136	733,016	0.677
2013	108.0	1,248,280	253,534	272,652	19,119	1.567	1.450	7.026	387,853	0.311
2014	96.0	1,309,920	248,521	368,111	119,590	1.639	1.494	6.555	1,032,468	0.788
2015	84.0	1,230,328	299,863	315,558	15,695	1.738	1.516	5.046	379,057	0.308
2016	72.0	1,112,753	158,999	166,522	7,523	1.850	1.592	5.233	198,361	0.178
2017	60.0	1,023,089	324,199	415,465	91,266	1.999	1.632	4.439	729,372	0.713
2018	48.0	1,065,460	244,112	347,153	103,041	2.188	1.681	3.932	649,288	0.609
2019	36.0	1,092,362	228,117	334,431	106,315	2.528	1.765	3.532	603,671	0.553
2020	24.0	1,665,567	122,553	266,326	143,774	3.324	1.817	2.804	525,666	0.316
2021	12.0	1,707,392	60,833	215,790	154,957	9.107	2.154	2.511	449,936	0.264
Total		12,538,438	4,369,542	5,568,105					9,608,150	0.766

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) Provided by Entity
- (6) Provided by Entity
- (7) From Section XI, Exhibit III, Sheet 14
- (8) From Section XI, Exhibit III, Sheet 15
- (9) = (8) x [(7) - 1] / [(7) - (8)]
- (10) = (4) + (6) x (9)
- (11) = (10) / (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

Section XI
Exhibit III
Sheet 12

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Frequency Severity Method

Accident Year	Payroll (00)'s	Ultimate Reported Severity	Include For Fit	Exponential Fitted Reported Severity	Initial Selected Ultimate Severity	Selected Ultimate Claim Counts	Benefit Level Adjustment Factor	Selected Severity Trend	Trended Severity	On-Level Selected Ultimate Severity	Indicated Ultimate Loss	Indicated Ultimate Loss Rates
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1991		387		32		262					0	
1992		67		38		272					0	
1993		61	Include	45		346					0	
1994		252	Include	53		379					0	
1995		10	Include	63		296					0	
1996		115	Include	74		312					0	
1997		32	Include	88		350					0	
1998		38	Include	103		413					0	
1999		155	Include	122		391					0	
2000		88	Include	144		407					0	
2001		118	Include	170		388					0	
2002		484	Include	200		429					0	
2003		387	Include	237		434					0	
2004		611	Include	279		451					0	
2005		172	Include	330		438					0	
2006		794	Include	389		458					0	
2007		594	Include	459		351					0	
2008		1,054	Include	542		374					0	
2009		447	Include	640		337					0	
2010		527	Include	755		338					0	
2011		1,298	Include	891		323					0	
2012	1,083,287	1,477	Include	1,052	1,420	378	1.010	1.486	2,133	2,217	558,043	0.515
2013	1,248,280	1,107	Include	1,241	1,110	357	1.013	1.422	1,600	2,217	549,308	0.440
2014	1,309,920	1,519	Include	1,465	1,322	362	1.023	1.361	1,840	2,217	576,506	0.440
2015	1,230,328	1,519	Include	1,729	1,586	315	1.033	1.302	2,134	2,217	519,072	0.422
2016	1,112,753	967	Include	2,040	1,021	274	1.031	1.246	1,312	2,217	472,612	0.425
2017	1,023,089	2,456	Include	2,408	2,402	276	1.025	1.193	2,937	2,217	500,348	0.489
2018	1,065,460	2,261	Include	2,842	2,166	258	1.017	1.141	2,513	2,217	493,037	0.463
2019	1,092,362	3,347	Include	3,355	3,309	176	1.009	1.092	3,646	2,217	354,719	0.325
2020	1,665,567	2,330	Exclude	3,959	2,145	208	1.004	1.045	2,251	2,217	438,903	0.264
2021	1,707,392	2,759	Exclude	4,673	3,024	168	1.001	1.000	3,026	2,217	373,180	0.219
			Implied Trend	18.0%	41.0%			All Per Wtd Avg	2,078			
								Last 5 Wtd Avg	2,217			
								Last 4 Wtd Avg	2,238			
Total	12,538,438					10,522		Last 3 Wtd Avg	2,512		4,835,728	
								Selected	2,217			

Footnotes:

Reported Exponential Regression	
Constant	8.615
X Coefficient	(0.166)
R Squared	0.781

(1) Fiscal Year 7/1/XX - 6/30/XX+1
(2) Provided by Entity
(3) Section XI, Exhibit III, Sheet 10, Column (6) / Section XI, Exhibit III, Sheet 13, Column (7) x 1
(4) Years included for purposes of fit
(5) Result of Exponential fit of Column (3) * Column (8)
(6) Selected by Deloitte Consulting LLP
(7) From Section XI, Exhibit III, Sheet 13, Column (7)
(8) Based on industry sources
(9) Selected by Deloitte Consulting LLP
(10) = (6) x (8) x (9)
(11) Selected by Deloitte Consulting, LLP
(12) Selected in column (11) x (7) / (8) / (9)
(13) = (12) / (3)

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

Section XI
Exhibit III
Sheet 13

Unpaid Claim Estimates as of 06/30/2022

Ultimate Claim Count Development

Accident Year	Age of Counts @ 06/30/2022	Payroll (00)'s	Reported Claim Counts @ 06/30/2022	Reported Count Dev Factor	Indicated Ultimate Claim Counts	Selected Ultimate Claim Counts	Indicated Ultimate Claim Frequency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1991	372.0		262	1.000	262	262	
1992	360.0		272	1.000	272	272	
1993	348.0		346	1.000	346	346	
1994	336.0		379	1.000	379	379	
1995	324.0		296	1.000	296	296	
1996	312.0		312	1.000	312	312	
1997	300.0		350	1.000	350	350	
1998	288.0		413	1.000	413	413	
1999	276.0		391	1.000	391	391	
2000	264.0		407	1.000	407	407	
2001	252.0		388	1.000	388	388	
2002	240.0		429	1.000	429	429	
2003	228.0		434	1.000	434	434	
2004	216.0		451	1.000	451	451	
2005	204.0		438	1.000	438	438	
2006	192.0		458	1.000	458	458	
2007	180.0		351	1.000	351	351	
2008	168.0		374	1.000	374	374	
2009	156.0		337	1.000	337	337	
2010	144.0		338	1.000	338	338	
2011	132.0		323	1.000	323	323	
2012	120.0	1,083,287	378	1.000	378	378	2.67%
2013	108.0	1,248,280	357	1.000	357	357	2.26%
2014	96.0	1,309,920	362	1.000	362	362	2.25%
2015	84.0	1,230,328	315	1.000	315	315	2.14%
2016	72.0	1,112,753	274	1.000	274	274	2.12%
2017	60.0	1,023,089	276	1.000	276	276	2.40%
2018	48.0	1,065,460	258	1.000	258	258	2.22%
2019	36.0	1,092,362	176	1.002	176	176	1.52%
2020	24.0	1,665,567	207	1.004	208	208	1.21%
2021	12.0	1,707,392	156	1.046	163	168	0.99%
Total		12,538,438	10,508		10,516	10,522	

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+ 1
- (2) Age of (1)
- (3) Provided by Entity
- (4) Provided by Entity
- (5) From Section XI, Exhibit III, Sheet 16
- (6) = (4) x (5)
- (7) Selected by Deloitte Consulting LLP
- (8) = (7) / (3) x Section XI, Exhibit III, Sheet 8 Col (3)

STATE OF CONNECTICUT
 GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
 OTHER THAN MEDICAL AND INDEMNITY

Unpaid Claim Estimates as of 06/30/2022

Closed Claim Counts

Accident Year	Months of Development																								As of 6/30/2022									
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288		300	312	324	336	348	360	372		
1991																																	261	
1992																																	272	
1993																																	346	
1994																																	377	
1995																																	296	
1996																																	312	
1997																																	349	
1998																																	413	
1999																																	390	
2000																																	406	
2001																																	388	
2002																																	425	
2003																																	431	
2004																																	445	
2005																																	438	
2006																																	456	
2007																																	349	
2008																																	389	
2009																																	334	
2010																																	337	
2011																																	320	
2012																																	369	
2013																																	353	
2014																																	355	
2015																																	310	
2016																																	272	
2017																																	260	
2018																																	239	
2019																																	152	
2020																																	162	
2021																																	52	
																																		10,238

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Paid to Reported Loss Ratios

Accident Year	Months of Development																				As of 6/30/2022															
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240		252	264	276	288	300	312	324	336	348	360	372				
1991																																			1	
1992																																			100.00%	
1993																																			100.00%	
1994																																			100.00%	
1995																																			100.00%	
1996																																			100.00%	
1997																																			100.00%	
1998																																			100.00%	
1999																																			100.00%	
2000																																			100.00%	
2001																																			100.00%	
2002																																			100.00%	
2003																																			100.00%	
2004																																			100.00%	
2005																																			100.00%	
2006																																			100.00%	
2007																																			100.00%	
2008																																			100.00%	
2009																																			100.00%	
2010																																			100.00%	
2011																																			100.00%	
2012																																			100.00%	
2013																																			100.00%	
2014																																			100.00%	
2015																																			100.00%	
2016																																			100.00%	
2017																																			100.00%	
2018																																			100.00%	
2019																																			100.00%	
2020																																			100.00%	
2021																																			100.00%	
Age-to-Ult																																				
Paid	9.107	3.324	2.528	2.188	1.999	1.850	1.738	1.639	1.567	1.499	1.455	1.412	1.351	1.296	1.256	1.211	1.175	1.141	1.116	1.096	1.080	1.068	1.059	1.051	1.045	1.040	1.036	1.033	1.030	1.028	1.027					
Reported	2.154	1.817	1.765	1.681	1.632	1.592	1.516	1.494	1.450	1.401	1.354	1.314	1.276	1.233	1.191	1.174	1.134	1.106	1.085	1.068	1.054	1.044	1.035	1.028	1.023	1.019	1.016	1.013	1.011	1.009	1.008					
Implied Ratio	23.65%	54.68%	69.81%	76.79%	81.64%	86.02%	87.25%	91.12%	92.53%	93.46%	93.01%	93.10%	94.46%	95.09%	94.82%	96.87%	96.50%	96.97%	97.21%	97.41%	97.56%	97.69%	97.79%	97.87%	97.93%	97.98%	98.02%	98.06%	98.08%	98.10%	98.12%					

**STATE OF CONNECTICUT
GROUP 11 - UNIVERSITY OF CONNECTICUT HEALTH CENTER
OTHER THAN MEDICAL AND INDEMNITY**

Section XI
Exhibit III
Sheet 19

**Unpaid Claim Estimates as of 06/30/2022
(U.S.\$)**

Data Check

Accident Year	Payroll (00)'s			Unlimited Paid Loss			Unlimited Reported Loss		
	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change	@ 06/30/2021	@ 06/30/2022	Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1991	0	0	0	87,995	88,039	44	100,496	100,540	44
1992	0	0	0	18,114	18,114	0	18,114	18,114	0
1993	0	0	0	20,972	20,972	0	20,972	20,972	0
1994	0	0	0	82,466	87,520	5,054	91,193	94,232	3,039
1995	0	0	0	2,982	2,982	0	2,982	2,982	0
1996	0	0	0	35,218	35,218	0	35,218	35,218	0
1997	0	0	0	5,928	8,635	2,707	10,928	10,928	0
1998	0	0	0	15,332	15,332	0	15,332	15,332	0
1999	0	0	0	56,835	56,898	63	58,532	58,532	0
2000	0	0	0	27,183	28,198	1,015	34,169	34,169	0
2001	0	0	0	43,596	43,596	0	43,596	43,596	0
2002	0	0	0	147,739	154,529	6,790	187,747	194,473	6,726
2003	0	0	0	128,603	128,736	133	154,996	154,996	0
2004	0	0	0	166,487	176,345	9,857	242,991	249,075	6,084
2005	0	0	0	66,355	66,419	64	66,355	66,419	64
2006	0	0	0	295,647	297,945	2,298	311,318	310,029	(1,289)
2007	0	0	0	128,248	129,273	1,026	178,613	175,050	(3,563)
2008	0	0	0	189,511	191,015	1,504	319,732	319,732	0
2009	0	0	0	102,543	102,648	106	115,615	118,067	2,451
2010	0	0	0	133,945	134,772	826	137,344	135,531	(1,813)
2011	0	0	0	296,056	297,709	1,653	304,293	309,671	5,379
2012	1,083,287	1,083,287	0	336,171	343,918	7,747	414,242	398,441	(15,802)
2013	1,248,280	1,248,280	0	250,980	253,534	2,554	267,135	272,652	5,517
2014	1,309,920	1,309,920	0	243,628	248,521	4,893	370,392	368,111	(2,281)
2015	1,230,328	1,230,328	0	295,260	299,863	4,603	315,213	315,558	345
2016	1,112,753	1,112,753	0	158,661	158,999	338	185,114	166,522	(18,592)
2017	1,023,089	1,023,089	0	246,422	324,199	77,777	356,281	415,465	59,184
2018	1,065,460	1,065,460	0	194,559	244,112	49,553	328,754	347,153	18,399
2019	1,092,362	1,092,362	0	168,898	228,117	59,219	393,241	334,431	(58,809)
2020	1,665,567	1,665,567	0	57,753	122,553	64,799	241,517	266,326	24,809
2021		1,707,392			60,833			215,790	
Total	10,831,047	12,538,438	0	4,004,087	4,369,542	304,622	5,322,423	5,568,105	29,892

Footnotes:

- (1) Fiscal Year 7/1/XX - 6/30/XX+1
- (2) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (3) Provided by Entity
- (4) = (3) - (2)
- (5) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (6) Provided by Entity
- (7) = (6) - (5)
- (8) From prior 06/30/2021 Deloitte Consulting LLP Unpaid Loss Estimate Analysis
- (9) Provided by Entity
- (10) = (9) - (8)