

Per Revenue Procedure 2023-10

Table 3 (part A)

Accident Year	Auto Physical	Financial Guaranty/			
	Damage	Fidelity/ Surety	Mortgage Guaranty	International	Other **
2022	98.5087	96.0741	95.6153	96.2003	97.2283
2021	97.2290	97.2290	97.2290	97.2290	97.2290
Years before 2021	98.4834	98.4834	98.4834	98.4834	98.4834

** For Accident and Health lines of business (other than disability income or credit disability insurance), the discount factor for taxable year 2022 is 98.6826 percent.

Table 3 (part B)

Accident Year	Reinsurance	Reinsurance	Reinsurance	Special Property	Warranty	Short-Tail Composite
	- Nonproportional Assumed Financial Lines	- Nonproportional Assumed Liability	- Nonproportional Assumed Property	(Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)		
2022	96.1755	95.3149	96.5023	97.7793	98.5010	97.4381
2021	97.2290	97.2290	97.2290	97.2290	97.2290	97.2290
Years before 2021	98.4834	98.4834	98.4834	98.4834	98.4834	98.4834

Table 4 (part A)

Accident Year	Commercial	Medical	Medical Professional	Multiple Peril Lines	Other Liability	Other Liability
	Auto/ Truck Liability/ Medical	Professional Liability - Claims-Made	Liability - Occurrence		- Claims-Made	- Occurrence
2022	94.5127	92.3146	87.8300	95.7799	92.0534	90.7411
2021	94.9297	92.8717	89.2979	93.8725	91.9550	90.5083
2020	95.0694	92.5421	90.0641	93.7004	91.8577	90.3548
2019	95.0945	92.8130	91.4323	92.8864	91.8764	90.4989
2018	95.2024	93.2805	92.7664	91.4064	92.0976	90.6836
2017	95.0498	93.3035	93.5069	91.6039	92.6040	90.7542
2016	95.3260	94.2423	94.3189	91.3154	93.0770	90.7788
2015	94.9804	95.1291	94.9993	91.0177	93.8378	91.9830
2014	96.4102	96.0160	96.1220	93.5200	94.9264	92.6228
2013	98.3585	97.7503	97.7902	94.8530	96.6876	94.4974
<u>Taxpayer Not Using the Composite Method</u>						
2012	98.5513	98.5513	98.5513	96.1895	98.0033	95.8511
2011	98.5513	98.5513	98.5513	97.5045	98.5513	97.2176
Years before 2011	98.5513	98.5513	98.5513	98.5513	98.5513	98.5513
<u>Taxpayer Using the Composite Method</u>						
Years before 2011	98.5513	98.5513	98.5513	96.9185	98.0920	96.7300

Table 4 (part B)

Accident Year	Private Passenger Auto Liability/ Medical	Products Liability - Claims-Made	Products Liability - Occurrence	Workers' Compensation	Long-Tail Composite
2022	96.1701	89.9633	89.3630	89.7304	93.8901
2021	95.4438	86.7679	89.4762	86.9319	91.9840
2020	95.0391	87.6480	89.4512	84.8651	91.0823
2019	95.0945	92.8130	91.4323	92.8864	91.8764
2018	94.2325	85.0889	89.8810	83.4129	88.7546
2017	94.2824	86.4184	89.9309	82.8905	88.6421
2016	94.5205	87.8040	90.8527	83.2567	88.6258
2015	95.0550	89.0388	91.8072	84.1036	89.1661
2014	95.6473	90.2969	92.1992	84.7150	90.3858
2013	97.7282	91.5785	94.4133	86.5946	92.1457
<u>Taxpayer Not Using the Composite Method</u>					
2012	98.5513	92.8838	95.7739	87.8065	93.4541
2011	98.5513	94.2124	97.1571	89.0414	94.7812
2010	98.5513	95.5629	98.5513	90.2995	96.1195
2009	98.5513	96.9299	98.5513	91.5813	97.4421
2008	98.5513	98.2868	98.5513	92.8867	98.5513
2007	98.5513	98.5513	98.5513	94.2154	98.5513
2006	98.5513	98.5513	98.5513	95.5661	98.5513
2005	98.5513	98.5513	98.5513	96.9334	98.5513
2004	98.5513	98.5513	98.5513	98.2913	98.5513
Years before 2004	98.5513	98.5513	98.5513	98.5513	98.5513
<u>Taxpayer Using the Composite Method</u>					
Years before 2013	98.5513	94.7288	96.6903	91.2579	95.0968