

Part III

Administrative, Procedural, and Miscellaneous

26 CFR 601.201: Rulings and determination letters.
(Also: Part I, Sections 846; 1.846-1.)

Rev. Proc. 2013-36

SECTION 1. PURPOSE

This revenue procedure prescribes the loss payment patterns and discount factors for the 2013 accident year. These factors will be used to compute discounted unpaid losses under § 846 of the Internal Revenue Code. See Rev. Proc. 2012-44, 2012-2 C.B. 645, for background concerning the loss payment patterns and application of the discount factors.

SECTION 2. SCOPE

This revenue procedure applies to any taxpayer that is required to discount unpaid losses under § 846 for a line of business using the discount factors published by the Secretary.

SECTION 3. TABLES OF DISCOUNT FACTORS

.01 The following tables present separately for each line of business the discount factors under § 846 for accident year 2013. All the discount factors presented in this section were

determined using the applicable interest rate under § 846(c) for 2013, which is 2.16 percent, and by assuming all loss payments occur in the middle of the calendar year.

.02 If the groupings of individual lines of business on the annual statement change, taxpayers must discount unpaid losses on the resulting line of business in accordance with the discounting patterns that would have applied to those unpaid losses based on their classification on the 2010 annual statement. See Rev. Proc. 2012-44, 2012-2 C.B. 645, section 2, for additional background on discounting under § 846 and the use of the Secretary's tables.

.03 Section V of Notice 88-100, 1988-2 C.B. 439, sets forth a composite method for computing discounted unpaid losses for accident years that are not separately reported on the annual statement. The tables separately provide discount factors for taxpayers who elect to use the composite method of section V of Notice 88-100. See Rev. Proc. 2002-74, 2002-2 C.B. 980.

.04 Tables.

Accident and Health (Other Than Disability Income or Credit Disability Insurance)

Taxpayers that do not use the composite method of Notice 88-100 should use 98.9372 percent to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the 2013 and later taxable years.

Taxpayers that use the composite method of Notice 88-100 should use 98.9372 percent to discount all unpaid losses in this line of business that are outstanding at the end of the 2013 taxable year.

Auto Physical Damage

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	90.2657	90.2657	9.7343	9.6230	98.8565
2014	99.7478	9.4822	0.2522	0.2469	97.8913

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2015 and later years	0.1261	0.1261	0.1247	98.9372
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Taxpayers that use the composite method of Notice 88-100 should use 98.9372 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2015 taxable year.

Commercial Auto/Truck Liability/Medical

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	25.7034	25.7034	74.2966	70.9382	95.4798
2014	48.2664	22.5629	51.7336	49.6652	96.0017
2015	67.8834	19.6171	32.1166	30.9101	96.2436
2016	82.0630	14.1795	17.9370	17.2459	96.1471
2017	90.4161	8.3532	9.5839	9.1756	95.7395
2018	94.6293	4.2132	5.3707	5.1153	95.2448
2019	97.0203	2.3910	2.9797	2.8092	94.2754
2020	98.2283	1.2081	1.7717	1.6488	93.0643
2021	98.6653	0.4370	1.3347	1.2428	93.1103
2022	98.8635	0.1982	1.1365	1.0692	94.0830

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	0.1982	0.9382	0.8920	95.0674
2024	0.1982	0.7400	0.7108	96.0618
2025	0.1982	0.5417	0.5258	97.0618
2026	0.1982	0.3435	0.3368	98.0526
2027 and later years	0.1982	0.1453	0.1437	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 95.2133 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Composite

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	39.5281	39.5281	60.4719	56.8797	94.0596
2014	62.0267	22.4986	37.9733	35.3680	93.1390
2015	73.7017	11.6750	26.2983	24.3315	92.5211
2016	80.0846	6.3830	19.9154	18.4055	92.4188
2017	85.7818	5.6971	14.2182	13.0448	91.7468
2018	90.2809	4.4992	9.7191	8.7791	90.3280
2019	91.9588	1.6778	8.0412	7.2728	90.4439
2020	92.9722	1.0134	7.0278	6.4056	91.1463
2021	94.0835	1.1113	5.9165	5.4207	91.6201
2022	94.7469	0.6634	5.2531	4.8673	92.6551

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	0.6634	4.5898	4.3020	93.7289
2024	0.6634	3.9264	3.7244	94.8545
2025	0.6634	3.2631	3.1344	96.0555
2026	0.6634	2.5997	2.5316	97.3791
2027 and later years	0.6634	1.9364	1.9158	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 94.0296 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Fidelity/Surety

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	22.8449	22.8449	77.1551	74.9598	97.1547
2014	55.8585	33.0137	44.1415	43.2107	97.8913

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2015 and later years	22.0707	22.0707	21.8362	98.9372
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Taxpayers that use the composite method of Notice 88-100 should use 98.9372 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2015 taxable year.

Financial Guaranty/Mortgage Guaranty

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	6.2515	6.2515	93.7485	90.9767	97.0433
2014	43.0154	36.7639	56.9846	55.7829	97.8913

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2015 and later years	28.4923	28.4923	28.1895	98.9372
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Taxpayers that use the composite method of Notice 88-100 should use 98.9372 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2015 taxable year.

International (Composite)

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	39.5281	39.5281	60.4719	56.8797	94.0596
2014	62.0267	22.4986	37.9733	35.3680	93.1390
2015	73.7017	11.6750	26.2983	24.3315	92.5211
2016	80.0846	6.3830	19.9154	18.4055	92.4188
2017	85.7818	5.6971	14.2182	13.0448	91.7468
2018	90.2809	4.4992	9.7191	8.7791	90.3280
2019	91.9588	1.6778	8.0412	7.2728	90.4439
2020	92.9722	1.0134	7.0278	6.4056	91.1463
2021	94.0835	1.1113	5.9165	5.4207	91.6201
2022	94.7469	0.6634	5.2531	4.8673	92.6551

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	0.6634	4.5898	4.3020	93.7289
2024	0.6634	3.9264	3.7244	94.8545
2025	0.6634	3.2631	3.1344	96.0555
2026	0.6634	2.5997	2.5316	97.3791
2027 and later years	0.6634	1.9364	1.9158	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 94.0296 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Medical Professional Liability -- Claims-Made

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	6.3462	6.3462	93.6538	87.5287	93.4599
2014	23.0958	16.7496	76.9042	72.4898	94.2599
2015	41.6827	18.5868	58.3173	55.2691	94.7729
2016	56.5267	14.8440	43.4733	41.4594	95.3674
2017	71.2882	14.7615	28.7118	27.4348	95.5524
2018	82.3023	11.0141	17.6977	16.8950	95.4643
2019	86.5143	4.2120	13.4857	13.0027	96.4182
2020	91.1422	4.6279	8.8578	8.6059	97.1564
2021	94.8664	3.7242	5.1336	5.0276	97.9351
2022	97.5408	2.6745	2.4592	2.4330	98.9372

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023 and later years	2.4592	–	–	98.9372
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Taxpayers that use the composite method of Notice 88-100 should use 98.9372 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Medical Professional Liability -- Occurrence

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	1.2044	1.2044	98.7956	89.1257	90.2122
2014	4.3376	3.1332	95.6624	87.8839	91.8688
2015	11.8161	7.4785	88.1839	82.2234	93.2408
2016	24.7088	12.8928	75.2912	70.9681	94.2583
2017	42.3863	17.6774	57.6137	54.6337	94.8276
2018	57.1600	14.7738	42.8400	40.8813	95.4281
2019	68.9797	11.8196	31.0203	29.8178	96.1234
2020	82.4247	13.4450	17.5753	16.8724	96.0006
2021	86.7084	4.2837	13.2916	12.9071	97.1073
2022	91.6701	4.9617	8.3299	8.1709	98.0913

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023 and later years	4.9617	3.3683	3.3325	98.9372
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Taxpayers that use the composite method of Notice 88-100 should use 95.3404 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Miscellaneous Casualty

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	69.0731	69.0731	30.9269	30.1469	97.4781
2014	85.5169	16.4438	14.4831	14.1777	97.8913

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2015 and later years	7.2415	7.2415	7.1646	98.9372
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Taxpayers that use the composite method of Notice 88-100 should use 98.9372 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2015 taxable year.

Multiple Peril Lines (Homeowners/Farmowners, Commercial Multiple Peril, and Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery))

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	60.9719	60.9719	39.0281	37.4939	96.0690
2014	82.9059	21.9341	17.0941	16.1341	94.3843
2015	89.2783	6.3724	10.7217	10.0417	93.6585
2016	91.5605	2.2822	8.4395	7.9519	94.2233
2017	94.4255	2.8649	5.5745	5.2280	93.7836
2018	96.5899	2.1644	3.4101	3.1532	92.4675
2019	97.6023	1.0124	2.3977	2.1980	91.6740
2020	98.0034	0.4011	1.9966	1.8402	92.1637
2021	98.3410	0.3376	1.6590	1.5387	92.7462
2022	98.5727	0.2317	1.4273	1.3378	93.7231

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	0.2317	1.1957	1.1325	94.7155
2024	0.2317	0.9640	0.9228	95.7250
2025	0.2317	0.7324	0.7086	96.7547
2026	0.2317	0.5007	0.4898	97.8131
2027 and later years	0.2317	0.2691	0.2662	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 94.5541 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Other (Including Credit)

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	54.6589	54.6589	45.3411	44.3679	97.8536
2014	84.2314	29.5725	15.7686	15.4360	97.8913

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2015 and later years	7.8843	7.8843	7.8005	98.9372
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Taxpayers that use the composite method of Notice 88-100 should use 98.9372 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2015 taxable year.

Other Liability -- Claims-Made

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	7.4270	7.4270	92.5730	86.1238	93.0334
2014	25.2808	17.8538	74.7192	69.9385	93.6018
2015	44.2108	18.9301	55.7892	52.3158	93.7741
2016	56.4956	12.2848	43.5044	41.0291	94.3102
2017	69.2838	12.7883	30.7162	28.9897	94.3793
2018	77.6662	8.3823	22.3338	21.1435	94.6702
2019	83.1572	5.4910	16.8428	16.0502	95.2940
2020	88.1777	5.0205	11.8223	11.3225	95.7717
2021	93.1315	4.9539	6.8685	6.5599	95.5080
2022	92.9490	-0.1826	7.0510	6.8862	97.6617

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	3.2639	3.7871	3.7359	98.6482
2024 and later years	3.2639	0.5232	0.5176	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 98.6406 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Other Liability -- Occurrence

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	10.0721	10.0721	89.9279	82.0100	91.1953
2014	24.3995	14.3274	75.6005	69.3001	91.6662
2015	37.3366	12.9372	62.6634	57.7208	92.1126
2016	52.4142	15.0776	47.5858	43.7280	91.8931
2017	64.3437	11.9295	35.6563	32.6149	91.4704
2018	73.7950	9.4512	26.2050	23.7667	90.6950
2019	79.7756	5.9807	20.2244	18.2351	90.1640
2020	84.0963	4.3206	15.9037	14.2619	89.6766
2021	85.6878	1.5915	14.3122	12.9614	90.5616
2022	86.9224	1.2346	13.0776	11.9935	91.7100

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	1.2346	11.8431	11.0047	92.9213
2024	1.2346	10.6085	9.9946	94.2131
2025	1.2346	9.3740	8.9627	95.6125
2026	1.2346	8.1394	7.9085	97.1626
2027 and later years	1.2346	6.9048	6.8314	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 92.9062 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Private Passenger Auto Liability/Medical

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	42.9881	42.9881	57.0119	55.1883	96.8013
2014	71.9931	29.0051	28.0069	27.0637	96.6325
2015	84.8250	12.8318	15.1750	14.6786	96.7288
2016	92.3500	7.5251	7.6500	7.3898	96.5989
2017	96.2665	3.9165	3.7335	3.5908	96.1796
2018	97.9880	1.7214	2.0120	1.9284	95.8467
2019	98.7958	0.8078	1.2042	1.1536	95.7990
2020	99.2445	0.4487	0.7555	0.7250	95.9639
2021	99.4543	0.2097	0.5457	0.5287	96.8694
2022	99.6370	0.1827	0.3630	0.3554	97.8984

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023 and later years	0.1827	0.1803	0.1783	98.9372
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Taxpayers that use the composite method of Notice 88-100 should use 98.9372 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Products Liability -- Claims-Made

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	4.5270	4.5270	95.4730	86.4950	90.5963
2014	16.0134	11.4865	83.9866	76.7534	91.3877
2015	45.1313	29.1179	54.8687	48.9807	89.2688
2016	39.2459	-5.8854	60.7541	55.9873	92.1539
2017	44.8357	5.5898	55.1643	51.5467	93.4422
2018	72.1615	27.3258	27.8385	25.0408	89.9502
2019	80.4448	8.2834	19.5552	17.2094	88.0042
2020	73.2957	-7.1491	26.7043	24.8070	92.8952
2021	87.4824	14.1866	12.5176	11.0038	87.9062
2022	87.7500	0.2677	12.2500	10.9709	89.5588

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	0.2677	11.9823	10.9374	91.2792
2024	0.2677	11.7147	10.9031	93.0721
2025	0.2677	11.4470	10.8680	94.9424
2026	0.2677	11.1793	10.8323	96.8954
2027 and later years	0.2677	10.9117	10.7957	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 93.5799 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Products Liability – Occurrence

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	7.1936	7.1936	92.8064	83.6839	90.1704
2014	16.9555	9.7619	83.0445	75.6247	91.0653
2015	28.3624	11.4069	71.6376	65.7288	91.7518
2016	39.7945	11.4321	60.2055	55.5936	92.3397
2017	54.3906	14.5961	45.6094	42.0415	92.1773
2018	60.9060	6.5154	39.0940	36.3642	93.0174
2019	67.7760	6.8700	32.2240	30.2059	93.7373
2020	75.7119	7.9359	24.2881	22.8372	94.0263
2021	79.5966	3.8847	20.4034	19.4040	95.1021
2022	83.9430	4.3464	16.0570	15.4301	96.0957

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	4.3464	11.7107	11.3703	97.0940
2024	4.3464	7.3643	7.2229	98.0799
2025 and later years	4.3464	3.0179	2.9859	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 97.2932 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Reinsurance -- Nonproportional Assumed Property

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	20.1003	20.1003	79.8997	76.5081	95.7551
2014	59.2833	39.1830	40.7167	38.5567	94.6950
2015	73.0867	13.8034	26.9133	25.4378	94.5177
2016	80.3675	7.2808	19.6325	18.6282	94.8848
2017	87.7278	7.3603	12.2722	11.5912	94.4514
2018	94.4454	6.7175	5.5546	5.0519	90.9495
2019	96.5143	2.0689	3.4857	3.0699	88.0707
2020	97.9468	1.4326	2.0532	1.6883	82.2272
2021	97.4560	-0.4909	2.5440	2.2209	87.2972
2022	97.0652	-0.3908	2.9348	2.6638	90.7662

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	0.1836	2.7512	2.5358	92.1696
2024	0.1836	2.5675	2.4049	93.6659
2025	0.1836	2.3839	2.2713	95.2743
2026	0.1836	2.2003	2.1347	97.0199
2027 and later years	0.1836	2.0166	1.9952	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 91.9206 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Reinsurance -- Nonproportional Assumed Liability

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	3.4987	3.4987	96.5013	87.1418	90.3012
2014	23.2170	19.7183	76.7830	69.0940	89.9860
2015	43.7483	20.5313	56.2517	49.8346	88.5920
2016	38.9131	-4.8352	61.0869	55.7981	91.3422
2017	47.9298	9.0167	52.0702	47.8898	91.9715
2018	80.0315	32.1017	19.9685	16.4777	82.5182
2019	76.5053	-3.5292	23.4947	20.3977	86.8180
2020	78.1701	1.6649	21.8299	19.1555	87.7491
2021	80.0717	1.9015	19.9283	17.6473	88.5539
2022	79.8791	-0.1926	20.1209	18.2231	90.5681

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	1.1246	18.9963	17.4801	92.0183
2024	1.1246	17.8717	16.7210	93.5611
2025	1.1246	16.7471	15.9455	95.2132
2026	1.1246	15.6225	15.1532	96.9959
2027 and later years	1.1246	14.4979	14.3438	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 91.9297 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Reinsurance -- Nonproportional Assumed Financial Lines

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	1.5423	1.5423	98.4577	91.0796	92.5063
2014	20.9273	19.3850	79.0727	73.4537	92.8939
2015	30.4705	9.5433	69.5295	65.3945	94.0530
2016	46.3043	15.8337	53.6957	50.8032	94.6132
2017	51.8464	5.5421	48.1536	46.2989	96.1484
2018	72.7869	20.9405	27.2131	26.1335	96.0328
2019	82.0967	9.3097	17.9033	17.2882	96.5643
2020	89.2630	7.1664	10.7370	10.4183	97.0321
2021	95.3692	6.1062	4.6308	4.4716	96.5616
2022	96.7995	1.4303	3.2005	3.1225	97.5627

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	1.4303	1.7702	1.7443	98.5356
2024 and later years	1.4303	0.3399	0.3363	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 98.5436 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	55.6145	55.6145	44.3855	43.5814	98.1884
2014	89.3328	33.7182	10.6672	10.4423	97.8913

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2015 and later years	5.3336	5.3336	5.2769	98.9372
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Taxpayers that use the composite method of Notice 88-100 should use 98.9372 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2015 taxable year.

Warranty

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	85.4101	85.4101	14.5899	14.4204	98.8387
2014	99.5388	14.1287	0.4612	0.4515	97.8913

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2015 and later years	0.2306	0.2306	0.2281	98.9372
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Taxpayers that use the composite method of Notice 88-100 should use 98.9372 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2015 taxable year.

Workers' Compensation

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2013	21.8973	21.8973	78.1027	70.5590	90.3413
2014	43.4962	21.5989	56.5038	50.2521	88.9359
2015	56.0061	12.5099	43.9939	38.6933	87.9515
2016	63.5544	7.5482	36.4456	31.8997	87.5269
2017	68.9880	5.4337	31.0120	27.0967	87.3751
2018	73.9567	4.9687	26.0433	22.6599	87.0089
2019	76.0580	2.1013	23.9420	21.0255	87.8187
2020	77.6365	1.5785	22.3635	19.8843	88.9139
2021	80.1194	2.4828	19.8806	17.8042	89.5556
2022	81.3456	1.2262	18.6544	16.9494	90.8600

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2013 accident year and that are outstanding at the end of the tax year shown.

2023	1.2262	17.4281	16.0761	92.2420
2024	1.2262	16.2019	15.1839	93.7167
2025	1.2262	14.9757	14.2724	95.3043
2026	1.2262	13.7494	13.3413	97.0319
2027 and later years	1.2262	12.5232	12.3901	98.9372

Taxpayers that use the composite method of Notice 88-100 should use 93.4456 percent to discount unpaid losses incurred in this line of business in 2013 and prior years and that are outstanding at the end of the 2023 taxable year.

SECTION 4. DRAFTING INFORMATION

The principal author of this revenue procedure is David Remus of the Office of Associate Chief Counsel (Financial Institutions & Products). For further information regarding this revenue procedure contact Mr. Remus on (202) 622-3970 (not a toll free call).