accident	payment delay (in years)									
year	0	1	2	3	4	5	6	7	8	9
1	5,947	9,668	10,564	10,772	10,978	11,041	11,106	11,121	11,132	11,148
2	6,347	9,593	10,316	10,468	10,536	$10,\!573$	10,625	10,637	10,648	10,663
3	6,269	9,245	10,092	10,355	10,508	$10,\!573$	10,627	10,636	10,647	10,662
4	5,863	8,546	9,269	$9,\!459$	$9,\!592$	9,681	9,724	9,735	9,745	9,759
5	5,779	8,524	$9,\!178$	$9,\!451$	9,682	9,787	9,837	9,848	9,858	9,872
6	6,185	9,013	$9,\!586$	9,831	9,936	10,005	10,057	10,067	10,078	10,092
7	5,600	8,493	9,057	9,282	9,420	9,485	9,534	9,545	9,555	9,568
8	5,288	7,728	8,256	8,445	8,570	8,630	8,675	8,684	8,693	8,705
9	5,291	7,649	8,243	8,432	8,557	8,617	8,661	8,671	8,680	8,692
10	5,676	8,471	9,130	9,339	9,477	9,543	9,592	9,603	9,613	9,626
\hat{f}^{CL}	1.493	1.078	1.023	1.015	1.007	1.005	1.001	1.001	1.001	