| 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 | |
| 3 | 6,269 | 9,245 | 10,092 | 10,355 | 10,508 | 10,573 | 10,627 | 10,636 | 10,647 | |
| 4 | 5,863 | 8,546 | $9,\!269$ | $9,\!459$ | $9,\!592$ | 9,681 | 9,724 | 9,735 | 9,745 | |
| 5 | 5,779 | 8,524 | 9,178 | $9,\!451$ | 9,682 | 9,787 | 9,837 | 9,848 | 9,858 | |
| 6 | 6,185 | 9,013 | $9,\!586$ | 9,831 | 9,936 | 10,005 | 10,057 | 10,067 | 10,078 | |
| 7 | 5,600 | 8,493 | 9,057 | 9,282 | 9,420 | 9,485 | 9,534 | 9,545 | 9,555 | |
| 8 | 5,288 | 7,728 | 8,256 | 8,445 | 8,570 | 8,630 | 8,675 | 8,684 | 8,693 | |
| 9 | 5,291 | 7,649 | 8,243 | 8,432 | 8,557 | 8,617 | 8,661 | 8,671 | 8,680 | |
| 10 | 5,676 | 8,471 | 9,130 | 9,339 | 9,477 | 9,543 | 9,592 | 9,603 | 9,613 | |
| \hat{f}^{CL} | 1.493 | 1.078 | 1.023 | 1.015 | 1.007 | 1.005 | 1.001 | 1.001 | | |