26 CFR 601.201: Rulings and determination letters (Also Part I, Sections 832, 846; 1.832–4, 1.846–1.)

Rev. Proc. 96–45

This revenue procedure prescribes the

salvage discount factors for the 1996

accident year. These factors will be used

SECTION 1. PURPOSE

for computing discounted estimated salvage recoverable under § 832 of the Internal Revenue Code.

Section 832(b)(5)(A) requires that all

SEC. 2. BACKGROUND

estimated salvage recoverable (including that which cannot be treated as an asset for state accounting purposes) be taken into account in computing the deduction for losses incurred. Under § 832(b)-(5)(A), paid losses are to be reduced by salvage and reinsurance recovered during the taxable year. This amount is adjusted to reflect changes in discounted unpaid losses on nonlife insurance contracts and in unpaid losses on life insurance contracts. An adjustment is then made to reflect any changes in

discounted estimated salvage recover-

able and in reinsurance recoverable.

Pursuant to § 832(b), the amount of estimated salvage is determined on a discounted basis in accordance with procedures established by the Secretary.

SEC. 3. SCOPE

This revenue procedure applies to any taxpayer that is required to discount estimated salvage recoverable under § 832.

SEC. 4. APPLICATION

.01 The following tables present separately for each line of business the discount factors under § 832 for the 1995 accident year. All the discount factors presented in this section were determined using the applicable interest rate under § 846(c) for 1996, which is 6.63 percent, and by assuming all estimated salvage is recovered in the

middle of each cale	ndar year. See Rev.		Discount		Discount
Proc. 91-48, 1991-2 C.B. 760, for back-			Factor		Factor
ground regarding the tables.		Tax Year	(%)	Tax Year	(%)
.02 These tables must be used by		AY+ 7	89.4420	AY+ 9	84.3062
taxpayers irrespective of whether they		AY+8	91.7885	AY+10	86.8808
elected to discount unpaid losses using		AY+9	94.5428	AY+11	89.5476
their own historical experience under		AY+10	96.8412	AY+12	92.2886
§ 846. .03 Tables.				AY+13	95.0206
		Workers' Compensat	ion	AY+14	96.8412
Tables of Discount Factors			Discount	Special Liability (Oc	
Salvage Recoverable			Factor	Aircraft (all Perils), Boiler and	
- 1996 -		Tax Year	(%)	Machinery)	Doner and
Interest rate: 6.63 percent		AY+0	82.7268	Transmittery)	Discount
Homeowners/Farmowners		AY+1	79.5557		Factor
		AY+2	76.3837	Tax Year	(%)
	Discount Factor	AY+3	74.4253		
Tax Year	(%)	AY+4	73.3432	AY+0	88.9290
		AY+5	71.8077	AY+1	85.0004
AY+0	92.4763	AY+6	71.9321	AY+2	82.9115
AY+1	87.0955	AY+ 7	71.3830	AY+3	83.1827
AY+2	88.2656	AY+8	74.8434	AY+4	83.2194
AY+3	89.1817	AY+ 9	77.5606	AY + 5	80.4607 83.4397
AY+4	89.7376	AY+10	80.5270	AY+ 6 AY+ 7	83.4397 82.5788
AY+5	88.9620	AY+11	83.8070	AY+ 8	62.3766 74.8580
AY+ 6	89.6468	AY+12	87.4975	AY+9	77.5737
AY+ 7	89.0559	AY+13	91.7536	AY+10	80.5381
AY+8	89.1020	AY+14	96.8412	AY+10 AY+11	83.8157
AY+9	91.8346	Commercial Multiple	o Peril	AY+11 AY+12	87.5033
AY+10	94.5850	Commercial Waltapi		AY+13	91.7563
AY+11	96.8412		Discount	AY+14	96.8412
Private Passenger Au	to Liability/Medical	T. W	Factor		70.0112
8	•	Tax Year	(%)	Other Liability	
	Diggovent				
	Discount	AY+0	85.2519		Discount
Tay Vaar	Factor	$\begin{array}{cc} AY+ & 0 \\ AY+ & 1 \end{array}$	85.2519 83.1303		Factor
Tax Year				Tax Year	
Tax Year AY+ 0	Factor	AY+1	83.1303		Factor (%)
AY+ 0 AY+ 1	Factor (%) 90.2868 89.7336	AY+ 1 AY+ 2 AY+ 3 AY+ 4	83.1303 84.9284	AY+ 0	Factor (%) 75.9874
AY+ 0 AY+ 1 AY+ 2	Factor (%) 90.2868 89.7336 89.6646	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5	83.1303 84.9284 86.1844 86.1858 85.6710	AY+ 0 AY+ 1	Factor (%) 75.9874 77.6356
AY+ 0 AY+ 1 AY+ 2 AY+ 3	Factor (%) 90.2868 89.7336 89.6646 89.1303	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217	AY+ 0	Factor (%) 75.9874 77.6356 79.5409
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276	AY+ 0 AY+ 1 AY+ 2	Factor (%) 75.9874 77.6356 79.5409 82.0115
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887	AY+ 0 AY+ 1 AY+ 2 AY+ 3	Factor (%) 75.9874 77.6356 79.5409
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412 uck Liability/	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Medical Malpractice	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412 Discount Factor	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461 96.8412
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412 uck Liability/	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Special Property (Fin	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461 96.8412 re, Allied Lines,
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 Commercial Auto/Tri Medical	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412 uck Liability/ Discount Factor	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Medical Malpractice	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412 Discount Factor	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Special Property (Fin Inland Marine, Earth	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461 96.8412 re, Allied Lines,
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 Commercial Auto/Tru Medical	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412 uck Liability/ Discount Factor (%)	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Medical Malpractice Tax Year AY+ 0 AY+ 1	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412 Discount Factor (%) 72.3001 74.7708	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Special Property (Fin	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461 96.8412 re, Allied Lines, equake, Glass,
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 Commercial Auto/Tri Medical	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412 uck Liability/ Discount Factor	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Medical Malpractice	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412 Discount Factor (%)	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Special Property (Fin Inland Marine, Earth	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461 96.8412 re, Allied Lines, equake, Glass,
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 Commercial Auto/Tru Medical	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412 uck Liability/ Discount Factor (%) 87.1701 87.7685	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Medical Malpractice Tax Year AY+ 0 AY+ 1	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412 Discount Factor (%) 72.3001 74.7708	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Special Property (Fir Inland Marine, Earth Burglary, and Theft)	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461 96.8412 re, Allied Lines, quake, Glass, Discount Factor
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 Commercial Auto/Tri Medical Tax Year AY+ 0 AY+ 1 AY+ 2	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412 uck Liability/ Discount Factor (%) 87.1701 87.7685 88.4244	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Medical Malpractice Tax Year AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412 Discount Factor (%) 72.3001 74.7708 76.6003	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Special Property (Fir Inland Marine, Earth Burglary, and Theft)	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461 96.8412 re, Allied Lines, quake, Glass, Discount Factor (%)
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 Commercial Auto/Tri Medical Tax Year AY+ 0 AY+ 1 AY+ 2 AY+ 3	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412 uck Liability/ Discount Factor (%) 87.1701 87.7685 88.4244 88.5467	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Medical Malpractice Tax Year AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412 Discount Factor (%) 72.3001 74.7708 76.6003 78.1669 78.2165 76.1409	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Special Property (Fir Inland Marine, Earth Burglary, and Theft) Tax Year AY+ 0	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461 96.8412 re, Allied Lines, equake, Glass, Discount Factor (%) 89.4016
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 Commercial Auto/Tri Medical Tax Year AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412 uck Liability/ Discount Factor (%) 87.1701 87.7685 88.4244 88.5467 89.1220	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Medical Malpractice Tax Year AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412 Discount Factor (%) 72.3001 74.7708 76.6003 78.1669 78.2165 76.1409 75.2157	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Special Property (Fir Inland Marine, Earth Burglary, and Theft) Tax Year AY+ 0 AY+ 1	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461 96.8412 re, Allied Lines, equake, Glass, Discount Factor (%) 89.4016 91.1418
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 Commercial Auto/Tri Medical Tax Year AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412 uck Liability/ Discount Factor (%) 87.1701 87.7685 88.4244 88.5467 89.1220 88.9736	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Medical Malpractice Tax Year AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412 Discount Factor (%) 72.3001 74.7708 76.6003 78.1669 78.2165 76.1409 75.2157 78.2316	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Special Property (Fir Inland Marine, Earth Burglary, and Theft) Tax Year AY+ 0	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461 96.8412 re, Allied Lines, equake, Glass, Discount Factor (%) 89.4016
AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 Commercial Auto/Tri Medical Tax Year AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4	Factor (%) 90.2868 89.7336 89.6646 89.1303 88.1776 86.8495 85.2614 85.7661 87.0805 89.7569 92.5079 95.2452 96.8412 uck Liability/ Discount Factor (%) 87.1701 87.7685 88.4244 88.5467 89.1220	AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Medical Malpractice Tax Year AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6	83.1303 84.9284 86.1844 86.1858 85.6710 84.4217 83.2276 82.4887 85.0017 87.6150 90.3275 93.1260 95.9349 96.8412 Discount Factor (%) 72.3001 74.7708 76.6003 78.1669 78.2165 76.1409 75.2157	AY+ 0 AY+ 1 AY+ 2 AY+ 3 AY+ 4 AY+ 5 AY+ 6 AY+ 7 AY+ 8 AY+ 9 AY+10 AY+11 AY+12 AY+13 AY+14 Special Property (Fir Inland Marine, Earth Burglary, and Theft) Tax Year AY+ 0 AY+ 1 AY+ 2	Factor (%) 75.9874 77.6356 79.5409 82.0115 82.0485 78.9578 78.6670 79.2771 80.6934 83.1378 85.6836 88.3341 91.0905 93.9461 96.8412 re, Allied Lines, equake, Glass, Discount Factor (%) 89.4016 91.1418

	Discount		Discount		Discount
	Factor		Factor		Factor
Tax Year	(%)	Tax Year	(%)	Tax Year	(%)
AY+3	93.5634	AY+7	76.9538	AY+ 4	86.0620
AY+ 4	94.5558	AY+ 8	78.5443	AY+5	88.4270
AY+5	96.2074	AY+9	81.0046	AY+6	91.0715
AY+ 6	96.8412	AY+10	83.6078	AY+7	93.8805
Auto Physical Dama	oe.	AY+11	86.3851	AY+ 8	96.8412
Tuto Thysical Damag	9	AY+12	89.3943	M: 11 C 1	· (C ::)
	Discount	AY+13	92.7611	Miscellaneous Casual	ty (Composite)
	Factor	AY+14	96.8412		Discount
Tax Year	(%)				Factor
A37. O	05 1066	Reinsurance A		Tax Year	(%)
AY+0	95.1966		Discount		
AY+1	95.6676		Factor	AY+0	85.0124
AY+2	96.8412	T		AY+1	86.9026
E' 1 1' C . E'	110	Tax Year	(%)	AY+ 2	87.8050
Fidelity, Surety, Fina	ncial Guaranty,	AY+0	77.0244	AY+3	89.0382
Mortgage Guaranty		AY+1	80.3308	AY+4	90.2502
Tax Year	Discount	AY+2	82.0405	AY+5	91.6718
	Factor				
	(%)	AY+3	83.8941	AY+ 6	92.9603
	(70)	AY+4	86.0620	AY+ 7	94.5573
AY+0	84.0469	AY+5	88.4270	AY+ 8	96.8412
AY+1	86.4207	AY+6	91.0715		
AY+2	87.7821	AY+7	93.8805	Long Lines (Compos	ite)
AY+ 3	89.4142	AY+8	96.8412		Discount
AY+4	91.0835				Factor
AY+5	92.7170	Reinsurance B (Con	nposite)	Tax Year	(%)
AY+6	93.9699		Discount		(70)
			Factor	AY+0	84.7137
AY+ 7	95.0086	Tax Year		AY+1	82.4881
AY+ 8	96.8412	rax rear	(%)	AY+ 2	82.2050
Other (including Credit, Accident and		AY+0	84.7137	AY+ 3	82.2275
Health)	an, Accident and	AY+1	82.4881	AY+4	81.2783
Healui)		AY+2	82.2050	AY+5	78.4822
	Discount	AY+3	82.2275	AY+6	77.4953
	Factor	AY+4	81.2783	AY+7	76.9538
Tax Year	(%)				
		AY+5	78.4822	AY+ 8	78.5443
AY+0	89.9648	AY+ 6	77.4953	AY+ 9	81.0046
AY+1	91.7311	AY+ 7	76.9538	AY+10	83.6078
AY+2	92.9067	AY+8	78.5443	AY+11	86.3851
AY+3	94.5018	AY+ 9	81.0046	AY+12	89.3943
AY+4	95.8377	AY+10	83.6078	AY+13	92.7611
AY+5	96.8412	AY+11	86.3851	AY+14	96.8412
		AY+12	89.3943		
International (Composite)		AY+13	92.7611	DRAFTING INFORM	ATION
	Discount	AY+14	96.8412		
		111 . 1 .	, o.o .12	The principal auth	or of this revenue
Т У	Factor	Reinsurance C		procedure is Katherin	
Tax Year	(%)		D: .	-	•
AY+0	84.7137		Discount	the Office of the Assistant Chief Coun-	
AY+1	82.4881	_	Factor	sel (Financial Institutions and Products).	
AY+2	82.2050	Tax Year	(%)	For further information	
AY + 3	82.2275	AY+0	77.0244	revenue procedure,	
				sofsky on (202) 622	2–3477 (not a toll-
AY+4	81.2783	AY+1	80.3308	free number).	
AY+ 5	78.4822	AY+2	82.0405		
AY+ 6	77.4953	AY+3	83.8941		