

DELAWARE COMPENSATION RATING BUREAU, INC.

Table I - Reported Losses in Excess of Loss Limitations

The data represents a summary of reported losses in excess of the per claim loss limits derived in Exhibit 1a. These amounts were removed from the Table I – Unlimited Losses, resulting in the values shown in Exhibit 1, Table I – Limited Losses.

Medical payments and reserves are all expressed on a post-House Bill 175, pre-House Bill 373 basis consistent with both the limited and unlimited versions of Exhibit 1.

TABLE I - A - Reductions for Large Losses \*

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year	Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year
Prior to 1986	27,497,949	28,928,610		Prior to 1986	28,923,986	29,509,673	
1986	2,028,938	2,036,249		1986	1,958,348	2,130,861	
1987	6,498,071	6,906,164		1987	6,906,164	7,419,330	
1988	2,859,111	2,635,461		1988	2,639,891	2,786,056	
1989	12,430,881	12,287,724		1989	12,287,724	13,234,893	
1990	3,944,189	4,369,092		1990	4,369,092	5,313,448	
1991	2,106,285	2,103,392		1991	2,103,392	2,242,558	
1992	15,306,962	12,530,644		1992	12,530,644	13,292,904	
1993	3,757,930	4,306,657		1993	4,306,657	4,471,236	
1994	4,928,915	5,063,146		1994	4,876,352	5,093,029	
1995	4,550,606	4,903,857		1995	4,903,857	5,257,669	
1996	3,394,105	3,104,463		1996	3,104,463	3,396,721	
1997	5,273,210	5,278,562		1997	5,022,478	4,699,625	
1998	549,569	628,421		1998	628,421	719,580	
1999	2,277,103	1,862,704		1999	1,867,431	1,998,347	
2000	1,736,371	1,717,114		2000	1,717,114	2,028,016	
2001	398,095	99,802		2001	99,802	138,359	
2002	8,305,401	11,468,057		2002	11,468,057	12,337,513	
2003	903,335	1,508,355		2003	1,508,355	2,004,938	
2004	5,745,402	5,780,057		2004	5,780,057	6,045,766	
2005	1,721,563	1,987,472		2005	1,987,472	2,659,751	
2006	0	416,637		2006	416,637	788,862	
2007	1,389,037	1,580,929		2007	1,580,929	2,027,920	
2008	1,183,938	1,204,370		2008	1,204,370	1,260,898	
2009	6,601,105	6,012,649		2009	6,012,649	987,086	
2010	4,100,461	4,552,517		2010	4,552,517	4,943,677	
2011	1,223,708	2,376,625		2011	2,376,625	1,371,496	
2012	194,887	435,214		2012	435,214	811,672	
2013	0	0		2013	0	0	
2014		76,343		2014	76,343	5,267,110	
				2015		4,593,248	

  

Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year	Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior to 1986	29,509,673	28,386,631		Prior to 1987	30,792,523	32,041,306	
1986	2,130,861	2,330,313		1987	8,346,132	9,802,518	
1987	7,419,330	8,346,132		1988	2,849,431	3,162,765	
1988	2,786,056	2,846,610		1989	13,252,634	14,581,362	
1989	13,234,893	13,252,634		1990	5,860,683	6,662,719	
1990	5,313,448	5,863,112		1991	2,156,977	2,574,782	
1991	2,242,558	2,155,583		1992	14,355,645	15,401,251	
1992	13,292,904	14,350,542		1993	4,773,819	5,234,358	
1993	4,471,236	4,773,819		1994	5,372,110	6,502,147	
1994	5,093,029	5,699,558		1995	5,973,077	4,909,451	
1995	5,257,669	5,973,077		1996	3,461,958	4,730,737	
1996	3,396,721	3,458,224		1997	5,178,614	5,975,551	
1997	4,699,625	5,203,733		1998	532,768	532,471	
1998	719,580	806,442		1999	1,851,344	2,000,571	
1999	1,998,347	1,855,707		2000	2,017,030	3,029,121	
2000	2,028,016	2,014,623		2001	330,057	585,593	
2001	138,359	330,057		2002	12,736,501	16,336,086	
2002	12,337,513	12,736,501		2003	2,549,107	2,923,799	
2003	2,004,938	2,549,107		2004	6,392,911	9,658,357	
2004	6,045,766	6,392,911		2005	1,490,341	2,044,514	
2005	2,659,751	3,203,025		2006	1,113,000	1,946,586	
2006	788,862	1,113,000		2007	1,925,076	2,198,779	
2007	2,027,920	1,925,076		2008	1,369,419	1,847,676	
2008	1,260,898	1,369,419		2009	979,148	1,404,243	
2009	987,086	979,148		2010	5,501,968	6,927,219	
2010	4,943,677	5,501,968		2011	1,437,895	1,918,373	
2011	1,371,496	1,437,895		2012	972,896	468,465	
2012	811,672	972,896		2013	0	0	
2013	0	0		2014	5,862,614	7,163,972	
2014	5,267,110	5,862,614		2015	10,694,749	15,813,637	
2015	4,593,248	10,694,749		2016	3,842,670	5,044,809	
2016		3,842,670		2017		0	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

\* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - B - Reductions for Large Losses \*

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year	Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year
Prior to 1986	6,525,594	6,836,636		Prior to 1986	6,832,012	7,008,564	
1986	1,070,868	1,090,792		1986	1,033,195	1,072,528	
1987	1,486,453	1,527,387		1987	1,527,387	1,578,055	
1988	488,727	588,418		1988	592,848	634,989	
1989	3,216,260	3,627,846		1989	3,627,846	3,795,004	
1990	1,344,217	1,375,235		1990	1,375,235	1,554,842	
1991	628,473	732,954		1991	732,954	736,521	
1992	2,006,730	2,055,030		1992	2,055,030	2,150,022	
1993	980,756	1,130,750		1993	1,130,750	1,149,254	
1994	676,606	779,518		1994	592,724	633,999	
1995	955,047	1,389,692		1995	1,389,692	1,417,264	
1996	681,554	647,269		1996	647,269	650,138	
1997	1,669,759	1,677,388		1997	1,593,014	1,135,793	
1998	215,775	262,918		1998	262,918	348,158	
1999	729,866	667,114		1999	670,262	761,985	
2000	591,368	575,951		2000	575,951	708,169	
2001	0	9,951		2001	9,951	12,926	
2002	2,566,562	3,002,552		2002	3,002,552	2,955,421	
2003	308,934	301,392		2003	301,392	359,134	
2004	2,323,248	2,320,252		2004	2,320,252	2,373,128	
2005	616,961	713,972		2005	713,972	735,456	
2006	0	124,910		2006	124,910	272,313	
2007	71,592	200,836		2007	200,836	368,083	
2008	339,080	348,366		2008	348,366	369,038	
2009	1,733,172	1,452,590		2009	1,452,590	262,854	
2010	713,112	829,400		2010	829,400	617,686	
2011	333,516	439,850		2011	439,850	287,188	
2012	146,836	146,440		2012	146,440	189,453	
2013	0	0		2013	0	0	
2014		26,813		2014	26,813	472,107	
				2015		1,385,898	

  

Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year	Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior to 1986	7,008,564	6,818,358		Prior to 1987	7,976,486	7,943,341	
1986	1,072,528	1,105,311		1987	1,637,269	1,719,892	
1987	1,578,055	1,637,269		1988	633,941	657,977	
1988	634,989	631,120		1989	3,704,167	3,724,334	
1989	3,795,004	3,704,167		1990	1,595,013	1,613,116	
1990	1,554,842	1,595,326		1991	708,820	749,440	
1991	736,521	708,488		1992	2,240,249	2,271,034	
1992	2,150,022	2,240,054		1993	1,189,386	1,188,242	
1993	1,149,254	1,189,386		1994	575,663	661,405	
1994	633,999	665,862		1995	1,609,199	1,648,232	
1995	1,417,264	1,609,199		1996	665,930	712,986	
1996	650,138	665,930		1997	1,242,093	1,310,640	
1997	1,135,793	1,243,166		1998	335,776	338,922	
1998	348,158	383,645		1999	638,642	649,443	
1999	761,985	638,642		2000	737,804	799,570	
2000	708,169	737,487		2001	37,717	48,325	
2001	12,926	37,717		2002	2,992,271	3,047,906	
2002	2,955,421	2,992,271		2003	426,752	488,383	
2003	359,134	426,752		2004	2,413,612	2,186,564	
2004	2,373,128	2,413,612		2005	157,910	164,966	
2005	735,456	773,501		2006	327,274	77,763	
2006	272,313	327,274		2007	390,607	441,847	
2007	368,083	390,607		2008	421,590	503,839	
2008	369,038	421,590		2009	251,850	281,434	
2009	262,854	251,850		2010	579,451	778,961	
2010	617,686	579,451		2011	256,699	298,129	
2011	287,188	256,699		2012	131,465	82,660	
2012	189,453	131,465		2013	0	0	
2013	0	0		2014	416,753	422,177	
2014	472,107	416,753		2015	2,937,606	4,005,244	
2015	1,385,898	2,937,606		2016	496,055	662,997	
2016		496,055		2017		0	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

\* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - C - Reductions for Large Losses \*

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year	Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year
Prior to 1986	20,972,355	22,091,974		Prior to 1986	22,091,974	22,501,109	
1986	958,070	945,457		1986	925,153	1,058,333	
1987	5,011,618	5,378,777		1987	5,378,777	5,841,275	
1988	2,370,384	2,047,043		1988	2,047,043	2,151,067	
1989	9,214,621	8,659,878		1989	8,659,878	9,439,889	
1990	2,599,972	2,993,857		1990	2,993,857	3,758,606	
1991	1,477,812	1,370,438		1991	1,370,438	1,506,037	
1992	13,300,232	10,475,614		1992	10,475,614	11,142,882	
1993	2,777,174	3,175,907		1993	3,175,907	3,321,982	
1994	4,252,309	4,283,628		1994	4,283,628	4,459,030	
1995	3,595,559	3,514,165		1995	3,514,165	3,840,405	
1996	2,712,551	2,457,194		1996	2,457,194	2,746,583	
1997	3,603,451	3,601,174		1997	3,429,464	3,563,832	
1998	333,794	365,503		1998	365,503	371,422	
1999	1,547,237	1,195,590		1999	1,197,169	1,236,362	
2000	1,145,003	1,141,163		2000	1,141,163	1,319,847	
2001	398,095	89,851		2001	89,851	125,433	
2002	5,738,839	8,465,505		2002	8,465,505	9,382,092	
2003	594,401	1,206,963		2003	1,206,963	1,645,804	
2004	3,422,154	3,459,805		2004	3,459,805	3,672,638	
2005	1,104,602	1,273,500		2005	1,273,500	1,924,295	
2006	0	291,727		2006	291,727	516,549	
2007	1,317,445	1,380,093		2007	1,380,093	1,659,837	
2008	844,858	856,004		2008	856,004	891,860	
2009	4,867,933	4,560,059		2009	4,560,059	724,232	
2010	3,387,349	3,723,117		2010	3,723,117	4,325,991	
2011	890,192	1,936,775		2011	1,936,775	1,084,308	
2012	48,051	288,774		2012	288,774	622,219	
2013	0	0		2013	0	0	
2014		49,530		2014	49,530	4,795,003	
				2015		3,207,350	

  

Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year	Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior to 1986	22,501,109	21,568,273		Prior to 1987	22,816,037	24,097,965	
1986	1,058,333	1,225,002		1987	6,708,863	8,082,626	
1987	5,841,275	6,708,863		1988	2,215,490	2,504,788	
1988	2,151,067	2,215,490		1989	9,548,467	10,857,028	
1989	9,439,889	9,548,467		1990	4,265,670	5,049,603	
1990	3,758,606	4,267,786		1991	1,448,157	1,825,342	
1991	1,506,037	1,447,095		1992	12,115,396	13,130,217	
1992	11,142,882	12,110,488		1993	3,584,433	4,046,116	
1993	3,321,982	3,584,433		1994	4,796,447	5,840,742	
1994	4,459,030	5,033,696		1995	4,363,878	3,261,219	
1995	3,840,405	4,363,878		1996	2,796,028	4,017,751	
1996	2,746,583	2,792,294		1997	3,936,521	4,664,911	
1997	3,563,832	3,960,567		1998	196,992	193,549	
1998	371,422	422,797		1999	1,212,702	1,351,128	
1999	1,236,362	1,217,065		2000	1,279,226	2,229,551	
2000	1,319,847	1,277,136		2001	292,340	537,268	
2001	125,433	292,340		2002	9,744,230	13,288,180	
2002	9,382,092	9,744,230		2003	2,122,355	2,435,416	
2003	1,645,804	2,122,355		2004	3,979,299	7,471,793	
2004	3,672,638	3,979,299		2005	1,332,431	1,879,548	
2005	1,924,295	2,429,524		2006	785,726	1,868,823	
2006	516,549	785,726		2007	1,534,469	1,756,932	
2007	1,659,837	1,534,469		2008	947,829	1,343,837	
2008	891,860	947,829		2009	727,298	1,122,809	
2009	724,232	727,298		2010	4,922,517	6,148,258	
2010	4,325,991	4,922,517		2011	1,181,196	1,620,244	
2011	1,084,308	1,181,196		2012	841,431	385,805	
2012	622,219	841,431		2013	0	0	
2013	0	0		2014	5,445,861	6,741,795	
2014	4,795,003	5,445,861		2015	7,757,143	11,808,393	
2015	3,207,350	7,757,143		2016	3,346,615	4,381,812	
2016		3,346,615		2017		0	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

\* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - D - Reductions for Large Losses \*

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

## INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year	Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year
Prior to 1986	5,005,803	5,319,188		Prior to 1986	5,314,564	5,507,663	
1986	679,135	692,765		1986	635,168	648,760	
1987	1,003,470	1,038,306		1987	1,038,306	1,080,377	
1988	380,723	437,632		1988	437,632	510,199	
1989	1,827,281	2,001,679		1989	2,001,679	2,313,586	
1990	823,030	860,991		1990	860,991	901,020	
1991	43,393	159,137		1991	159,137	222,508	
1992	1,852,131	1,906,953		1992	1,906,953	1,997,098	
1993	771,646	1,045,671		1993	1,045,671	1,064,566	
1994	313,422	505,134		1994	318,340	322,334	
1995	616,490	634,198		1995	634,198	656,492	
1996	371,485	372,190		1996	372,190	372,190	
1997	214,788	229,168		1997	229,168	244,298	
1998	47,869	47,869		1998	47,869	233,125	
1999	462,972	608,152		1999	608,152	610,509	
2000	242,609	242,668		2000	242,668	373,036	
2001	0	0		2001	0	0	
2002	1,108,720	1,960,350		2002	1,960,350	2,050,090	
2003	92,938	92,938		2003	92,938	92,938	
2004	1,361,490	1,422,388		2004	1,422,388	1,496,582	
2005	616,961	616,961		2005	616,961	616,943	
2006	0	0		2006	0	0	
2007	1,012	1,016		2007	1,016	1,017	
2008	339,080	339,080		2008	339,080	369,038	
2009	13,376	16,096		2009	16,096	16,096	
2010	0	92,254		2010	92,254	171,235	
2011	1,028	13,208		2011	13,208	40,921	
2012	0	13,996		2012	13,996	18,671	
2013	0	0		2013	0	0	
2014	0	0		2014	0	0	
2015	0	0		2015	0	0	

  

Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year	Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior to 1986	5,507,663	5,663,615		Prior to 1987	6,388,072	6,593,443	
1986	648,760	671,640		1987	1,135,434	1,240,008	
1987	1,080,377	1,135,434		1988	537,889	562,797	
1988	510,199	537,889		1989	2,387,179	2,907,080	
1989	2,313,586	2,387,179		1990	964,766	1,037,562	
1990	901,020	965,079		1991	235,954	261,827	
1991	222,508	235,954		1992	2,084,230	2,121,840	
1992	1,997,098	2,084,230		1993	1,104,046	1,114,889	
1993	1,064,566	1,104,046		1994	364,684	389,176	
1994	322,334	454,883		1995	719,333	762,228	
1995	656,492	719,333		1996	377,912	412,542	
1996	372,190	377,912		1997	356,593	371,691	
1997	244,298	356,593		1998	185,256	185,256	
1998	233,125	233,125		1999	610,509	610,509	
1999	610,509	610,509		2000	373,036	373,036	
2000	373,036	373,036		2001	9,527	9,527	
2001	0	9,527		2002	2,122,308	2,208,140	
2002	2,050,090	2,122,308		2003	92,938	126,910	
2003	92,938	92,938		2004	1,579,486	1,621,485	
2004	1,496,582	1,579,486		2005	21,406	48,029	
2005	616,943	636,997		2006	0	0	
2006	0	0		2007	1,018	1,019	
2007	1,017	1,018		2008	369,038	369,124	
2008	369,038	369,038		2009	16,126	128,694	
2009	16,096	16,126		2010	240,471	317,326	
2010	171,235	240,471		2011	46,724	95,882	
2011	40,921	46,724		2012	20,741	24,851	
2012	18,671	20,741		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	1,382,965	2,694,446	
2015	0	1,382,965		2016	0	327	
2016	0	0		2017	0	0	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

\* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - E - Reductions for Large Losses \*

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

## MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year	Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year
Prior to 1986	14,229,542	15,190,711		Prior to 1986	15,190,711	15,805,115	
1986	480,546	502,784		1986	482,480	509,839	
1987	1,969,902	2,037,887		1987	2,037,887	2,174,312	
1988	1,195,918	1,463,463		1988	1,463,463	1,581,350	
1989	3,210,829	3,571,397		1989	3,571,397	4,107,908	
1990	933,073	1,034,810		1990	1,034,810	1,127,742	
1991	25,768	72,272		1991	72,272	137,858	
1992	5,592,441	5,953,657		1992	5,953,657	6,620,820	
1993	560,384	902,705		1993	902,705	953,017	
1994	970,807	1,023,483		1994	1,023,483	1,069,931	
1995	585,697	602,567		1995	602,567	621,619	
1996	497,510	500,115		1996	500,115	500,115	
1997	624,520	632,356		1997	632,356	641,056	
1998	225,805	225,805		1998	225,805	320,792	
1999	961,253	1,103,427		1999	1,103,427	1,104,771	
2000	595,060	595,217		2000	595,217	834,099	
2001	0	0		2001	0	0	
2002	2,268,599	4,136,534		2002	4,136,534	4,648,562	
2003	377,684	377,684		2003	377,684	377,684	
2004	1,385,504	1,495,327		2004	1,495,327	1,643,862	
2005	1,104,602	1,104,602		2005	1,104,602	1,104,502	
2006	0	0		2006	0	0	
2007	132,821	133,356		2007	133,356	133,448	
2008	844,858	844,858		2008	844,858	891,860	
2009	180,882	191,480		2009	191,480	191,480	
2010	568,137	1,952,317		2010	1,952,317	2,163,099	
2011	98,547	343,499		2011	343,499	465,186	
2012	0	71,565		2012	71,565	93,927	
2013	0	0		2013	0	0	
2014	0	0		2014	0	0	
				2015			

  

Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year	Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior to 1986	15,805,115	16,322,077		Prior to 1987	16,872,261	17,511,805	
1986	509,839	528,590		1987	2,395,747	2,610,412	
1987	2,174,312	2,395,747		1988	1,647,520	1,678,206	
1988	1,581,350	1,647,520		1989	4,252,142	5,094,441	
1989	4,107,908	4,252,142		1990	1,195,413	1,297,918	
1990	1,127,742	1,197,529		1991	156,954	202,788	
1991	137,858	156,954		1992	7,285,133	7,650,781	
1992	6,620,820	7,285,133		1993	1,005,307	1,041,260	
1993	953,017	1,005,307		1994	1,004,118	1,157,091	
1994	1,069,931	1,241,367		1995	738,157	796,628	
1995	621,619	738,157		1996	514,764	581,780	
1996	500,115	514,764		1997	820,755	827,916	
1997	641,056	820,755		1998	94,987	94,987	
1998	320,792	320,792		1999	1,104,771	1,104,771	
1999	1,104,771	1,104,771		2000	834,099	834,099	
2000	834,099	834,099		2001	29,908	29,908	
2001	0	29,908		2002	5,044,215	5,488,405	
2002	4,648,562	5,044,215		2003	377,684	472,632	
2003	377,684	377,684		2004	1,833,460	1,912,126	
2004	1,643,862	1,833,460		2005	21,091	48,363	
2005	1,104,502	1,118,184		2006	0	0	
2006	0	0		2007	133,650	133,832	
2007	133,448	133,650		2008	891,860	892,100	
2008	891,860	891,860		2009	191,890	482,310	
2009	191,480	191,890		2010	2,340,658	2,588,074	
2010	2,163,099	2,340,658		2011	509,244	713,611	
2011	465,186	509,244		2012	101,530	118,267	
2012	93,927	101,530		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	625,262	3,372,341	
2015	0	625,262		2016	0	19,948	
2016	0	0		2017		0	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

\* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.