

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 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 12/31/16	As of 12/31/17	Ratio to Prior Year	Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year
Prior to 1987	25,042,386	25,381,819		Prior to 1988	32,360,760	32,576,853	
1987	6,210,483	6,978,940		1988	2,492,901	2,541,357	
1988	2,295,449	2,490,106		1989	10,512,711	10,276,698	
1989	9,991,124	10,512,711		1990	4,799,481	5,144,560	
1990	4,486,191	4,799,481		1991	2,151,985	2,530,081	
1991	1,932,655	2,150,862		1992	10,450,490	11,707,789	
1992	10,061,347	10,446,706		1993	3,917,244	4,084,207	
1993	3,736,173	3,917,244		1994	4,669,129	4,050,417	
1994	4,217,903	4,669,129		1995	4,379,361	4,333,396	
1995	5,116,822	4,379,361		1996	2,811,217	3,442,101	
1996	2,305,813	2,811,217		1997	4,020,338	4,041,049	
1997	3,720,134	4,020,338		1998	729,571	902,824	
1998	738,078	729,571		1999	2,537,663	2,448,777	
1999	2,509,434	2,537,663		2000	1,924,160	1,853,784	
2000	1,581,369	1,919,842		2001	420,752	484,953	
2001	337,025	420,752		2002	13,951,441	15,467,087	
2002	12,066,913	13,951,441		2003	1,476,726	1,310,318	
2003	1,496,234	1,476,726		2004	6,181,954	6,393,085	
2004	4,936,640	6,181,954		2005	1,238,647	1,432,658	
2005	1,010,848	1,238,647		2006	815,627	873,132	
2006	598,040	815,627		2007	1,207,903	1,035,197	
2007	1,426,477	1,489,510		2008	1,330,823	1,640,550	
2008	1,229,747	1,330,823		2009	731,566	767,232	
2009	530,649	731,566		2010	3,966,704	4,973,551	
2010	3,502,912	3,966,704		2011	972,574	985,790	
2011	765,269	972,574		2012	225,182	86,408	
2012	531,527	225,182		2013	0	0	
2013	0	0		2014	4,231,648	4,640,029	
2014	3,780,089	4,231,648		2015	13,170,260	10,979,610	
2015	9,314,156	13,170,260		2016	3,153,229	3,356,044	
2016	2,600,727	3,153,229		2017	0	487,113	
2017		0		2018		0	

Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year	Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior to 1989	34,761,414	34,522,267		Prior to 1990	44,694,951	45,929,348	
1989	10,276,698	10,476,650		1990	5,657,602	5,306,739	
1990	5,144,560	5,657,601		1991	3,279,987	3,585,100	
1991	2,530,081	3,284,937		1992	11,630,492	11,558,761	
1992	11,707,789	11,638,458		1993	4,333,491	3,924,390	
1993	4,084,207	4,355,685		1994	4,165,352	3,947,693	
1994	4,050,417	4,165,352		1995	4,605,874	3,774,470	
1995	4,333,396	4,605,874		1996	3,641,289	3,399,377	
1996	3,442,101	3,641,289		1997	4,109,522	3,768,689	
1997	4,041,049	4,109,522		1998	929,965	940,007	
1998	902,824	929,965		1999	2,454,617	2,473,009	
1999	2,448,777	2,454,617		2000	1,755,734	1,592,942	
2000	1,853,784	1,762,719		2001	979,561	1,029,426	
2001	484,953	987,965		2002	14,416,273	15,584,702	
2002	15,467,087	14,416,273		2003	1,247,281	1,278,304	
2003	1,310,318	1,247,281		2004	6,013,531	6,764,219	
2004	6,393,085	6,013,531		2005	1,052,396	773,485	
2005	1,432,658	1,052,396		2006	880,366	686,436	
2006	873,132	880,366		2007	2,204,478	1,660,737	
2007	1,310,795	2,204,478		2008	1,572,650	1,651,113	
2008	1,640,550	1,572,650		2009	992,939	1,448,501	
2009	767,232	992,938		2010	5,584,388	5,995,750	
2010	4,973,551	5,584,388		2011	1,004,672	1,006,251	
2011	985,790	1,004,672		2012	86,408	86,408	
2012	86,408	86,408		2013	0	0	
2013	0	0		2014	4,865,384	4,908,432	
2014	4,640,029	4,865,384		2015	8,908,231	8,918,408	
2015	10,979,610	8,908,231		2016	3,860,074	3,860,310	
2016	3,356,044	3,860,074		2017	500,752	4,967,343	
2017	487,113	500,752		2018	0	0	
2018	0	0		2019	0	3,450,788	
2019		0		2020		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 12/31/16	As of 12/31/17	Ratio to Prior Year	Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year
Prior to 1987	10,167,306	10,042,996		Prior to 1988	12,033,948	12,186,617	
1987	1,895,837	1,990,952		1988	943,266	953,401	
1988	889,137	940,471		1989	3,861,547	3,831,395	
1989	3,862,881	3,861,547		1990	1,832,058	1,737,462	
1990	1,823,172	1,832,058		1991	1,045,923	1,170,240	
1991	984,450	1,045,579		1992	2,341,296	2,369,780	
1992	2,311,938	2,341,094		1993	1,556,216	1,614,749	
1993	1,548,960	1,556,216		1994	954,168	1,031,224	
1994	887,373	954,168		1995	1,949,498	1,960,489	
1995	1,927,019	1,949,498		1996	705,277	898,798	
1996	705,487	705,277		1997	1,455,244	1,464,189	
1997	1,389,483	1,455,244		1998	477,021	514,013	
1998	480,922	477,021		1999	1,006,226	973,195	
1999	1,000,454	1,006,226		2000	887,880	862,297	
2000	859,638	887,520		2001	157,342	167,843	
2001	148,323	157,342		2002	4,793,344	4,900,292	
2002	4,760,446	4,793,344		2003	429,341	371,408	
2003	440,021	429,341		2004	2,037,621	2,070,740	
2004	2,424,013	2,037,621		2005	180,522	259,281	
2005	175,179	180,522		2006	45,678	42,507	
2006	309,582	45,678		2007	421,436	493,959	
2007	664,495	703,041		2008	599,261	758,775	
2008	552,534	599,261		2009	244,294	323,376	
2009	214,222	244,294		2010	742,439	780,428	
2010	639,687	742,439		2011	246,744	230,989	
2011	213,457	246,744		2012	59,723	24,162	
2012	102,034	59,723		2013	0	0	
2013	0	0		2014	402,367	432,133	
2014	397,988	402,367		2015	4,330,378	4,088,285	
2015	3,341,040	4,330,378		2016	700,628	698,737	
2016	542,142	700,628		2017	0	350,801	
2017		0		2018		0	

Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year	Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior to 1989	12,822,150	12,566,924		Prior to 1990	16,306,774	16,510,754	
1989	3,831,395	3,881,381		1990	1,770,896	1,672,691	
1990	1,737,462	1,770,896		1991	1,276,213	1,357,922	
1991	1,170,240	1,277,802		1992	2,428,430	2,446,582	
1992	2,369,780	2,428,852		1993	1,911,016	1,948,790	
1993	1,614,749	1,921,090		1994	1,038,718	1,033,943	
1994	1,031,224	1,038,718		1995	1,980,996	1,466,330	
1995	1,960,489	1,980,996		1996	929,732	951,684	
1996	898,798	929,732		1997	1,482,065	1,408,316	
1997	1,464,189	1,482,065		1998	522,564	523,026	
1998	514,013	522,564		1999	973,195	973,195	
1999	973,195	973,195		2000	740,164	791,814	
2000	862,297	740,955		2001	281,055	314,003	
2001	167,843	285,030		2002	4,968,955	4,999,058	
2002	4,900,292	4,968,955		2003	362,697	365,288	
2003	371,408	362,697		2004	2,138,525	2,166,968	
2004	2,070,740	2,138,525		2005	391,030	289,901	
2005	259,281	391,030		2006	31,954	0	
2006	42,507	31,954		2007	900,632	765,589	
2007	769,555	900,632		2008	759,848	759,526	
2008	758,775	759,848		2009	381,335	539,711	
2009	323,376	381,334		2010	1,130,245	1,175,327	
2010	780,428	1,130,245		2011	224,196	216,521	
2011	230,989	224,196		2012	24,162	24,162	
2012	24,162	24,162		2013	0	0	
2013	0	0		2014	407,483	405,167	
2014	432,133	407,483		2015	3,669,778	3,708,900	
2015	4,088,285	3,669,778		2016	736,466	718,702	
2016	698,737	736,466		2017	312,764	1,767,464	
2017	350,801	312,764		2018	0	0	
2018	0	0		2019	0	886,339	
2019		0		2020		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 12/31/16	As of 12/31/17	Ratio to Prior Year	Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year
Prior to 1987	14,875,080	15,338,823		Prior to 1988	20,326,812	20,390,236	
1987	4,314,646	4,987,988		1988	1,549,635	1,587,956	
1988	1,406,312	1,549,635		1989	6,651,164	6,445,303	
1989	6,128,243	6,651,164		1990	2,967,423	3,407,098	
1990	2,663,019	2,967,423		1991	1,106,062	1,359,841	
1991	948,205	1,105,283		1992	8,109,194	9,338,009	
1992	7,749,409	8,105,612		1993	2,361,028	2,469,458	
1993	2,187,213	2,361,028		1994	3,714,961	3,019,193	
1994	3,330,530	3,714,961		1995	2,429,863	2,372,907	
1995	3,189,803	2,429,863		1996	2,105,940	2,543,303	
1996	1,600,326	2,105,940		1997	2,565,094	2,576,860	
1997	2,330,651	2,565,094		1998	252,550	388,811	
1998	257,156	252,550		1999	1,531,437	1,475,582	
1999	1,508,980	1,531,437		2000	1,036,280	991,487	
2000	721,731	1,032,322		2001	263,410	317,110	
2001	188,702	263,410		2002	9,158,097	10,566,795	
2002	7,306,467	9,158,097		2003	1,047,385	938,910	
2003	1,056,213	1,047,385		2004	4,144,333	4,322,345	
2004	2,512,627	4,144,333		2005	1,058,125	1,173,377	
2005	835,669	1,058,125		2006	769,949	830,625	
2006	288,458	769,949		2007	786,467	541,238	
2007	761,982	786,469		2008	731,562	881,775	
2008	677,213	731,562		2009	487,272	443,856	
2009	316,427	487,272		2010	3,224,265	4,193,123	
2010	2,863,225	3,224,265		2011	725,830	754,801	
2011	551,812	725,830		2012	165,459	62,246	
2012	429,493	165,459		2013	0	0	
2013	0	0		2014	3,829,281	4,207,896	
2014	3,382,101	3,829,281		2015	8,839,882	6,891,325	
2015	5,973,116	8,839,882		2016	2,452,601	2,657,307	
2016	2,058,585	2,452,601		2017	0	136,312	
2017		0		2018		0	

Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year	Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior to 1989	21,939,264	21,955,343		Prior to 1990	28,388,177	29,418,594	
1989	6,445,303	6,595,269		1990	3,886,706	3,634,048	
1990	3,407,098	3,886,705		1991	2,003,774	2,227,178	
1991	1,359,841	2,007,135		1992	9,202,062	9,112,179	
1992	9,338,009	9,209,606		1993	2,422,475	1,975,600	
1993	2,469,458	2,434,595		1994	3,126,634	2,913,750	
1994	3,019,193	3,126,634		1995	2,624,878	2,308,140	
1995	2,372,907	2,624,878		1996	2,711,557	2,447,693	
1996	2,543,303	2,711,557		1997	2,627,457	2,360,373	
1997	2,576,860	2,627,457		1998	407,401	416,981	
1998	388,811	407,401		1999	1,481,422	1,499,814	
1999	1,475,582	1,481,422		2000	1,015,570	801,128	
2000	991,487	1,021,764		2001	698,506	715,423	
2001	317,110	702,935		2002	9,447,318	10,585,644	
2002	10,566,795	9,447,318		2003	884,584	913,016	
2003	938,910	884,584		2004	3,875,006	4,597,251	
2004	4,322,345	3,875,006		2005	661,366	483,584	
2005	1,173,377	661,366		2006	848,412	686,436	
2006	830,625	848,412		2007	1,303,846	895,148	
2007	541,240	1,303,846		2008	812,802	891,587	
2008	881,775	812,802		2009	611,604	908,790	
2009	443,856	611,604		2010	4,454,143	4,820,423	
2010	4,193,123	4,454,143		2011	780,476	789,730	
2011	754,801	780,476		2012	62,246	62,246	
2012	62,246	62,246		2013	0	0	
2013	0	0		2014	4,457,901	4,503,265	
2014	4,207,896	4,457,901		2015	5,238,453	5,209,508	
2015	6,891,325	5,238,453		2016	3,123,608	3,141,608	
2016	2,657,307	3,123,608		2017	187,988	3,199,879	
2017	136,312	187,988		2018	0	0	
2018	0	0		2019	0	2,564,449	
2019		0		2020		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 12/31/16	As of 12/31/17	Ratio to Prior Year	Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year
Prior to 1987	8,350,099	8,565,110		Prior to 1988	10,021,633	10,268,737	
1987	1,352,419	1,456,523		1988	795,500	833,778	
1988	761,488	795,500		1989	3,044,293	3,123,198	
1989	2,546,031	3,044,293		1990	1,249,921	1,400,643	
1990	1,170,632	1,249,921		1991	419,139	532,825	
1991	366,090	419,139		1992	2,191,900	2,226,552	
1992	2,155,919	2,191,900		1993	1,210,723	1,220,713	
1993	1,204,963	1,210,723		1994	579,213	623,336	
1994	550,581	579,213		1995	1,004,705	1,036,401	
1995	966,404	1,004,705		1996	423,430	466,450	
1996	389,525	423,430		1997	368,694	397,329	
1997	349,243	368,694		1998	261,983	261,950	
1998	261,983	261,983		1999	973,195	973,195	
1999	973,195	973,195		2000	390,259	390,257	
2000	389,949	390,259		2001	0	0	
2001	0	0		2002	3,652,451	3,746,261	
2002	3,563,929	3,652,451		2003	76,230	8,912	
2003	67,318	76,230		2004	1,629,051	1,665,097	
2004	1,589,117	1,629,051		2005	63,585	81,927	
2005	38,675	63,585		2006	0	0	
2006	0	0		2007	0	0	
2007	0	0		2008	349,360	356,473	
2008	349,276	349,360		2009	91,893	305,647	
2009	0	91,893		2010	382,571	459,681	
2010	312,304	382,571		2011	62,258	68,629	
2011	27,997	62,258		2012	1,914	24,162	
2012	0	1,914		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	2,958,118	3,092,380	
2015	1,641,694	2,958,118		2016	0	11,239	
2016	0	0		2017	0	0	
2017	0	0		2018	0	0	

Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year	Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior to 1989	10,860,535	11,176,219		Prior to 1990	14,242,269	14,665,369	
1989	3,123,198	3,207,581		1990	1,446,269	1,481,332	
1990	1,400,643	1,446,269		1991	638,379	742,587	
1991	532,825	638,379		1992	2,286,940	2,311,541	
1992	2,226,552	2,286,940		1993	1,244,190	1,294,674	
1993	1,220,713	1,254,264		1994	625,291	616,189	
1994	623,336	625,291		1995	1,063,952	1,086,626	
1995	1,036,401	1,063,952		1996	506,801	546,926	
1996	466,450	506,801		1997	432,222	909,307	
1997	397,329	432,222		1998	261,950	261,950	
1998	261,950	261,950		1999	973,195	973,195	
1999	973,195	973,195		2000	426,137	459,948	
2000	390,257	426,137		2001	0	0	
2001	0	0		2002	3,880,493	3,967,875	
2002	3,746,261	3,880,493		2003	8,912	8,912	
2003	8,912	8,912		2004	1,773,797	1,822,982	
2004	1,665,097	1,773,797		2005	115,233	289,901	
2005	81,927	115,233		2006	0	0	
2006	0	0		2007	0	340,026	
2007	0	0		2008	356,473	360,016	
2008	356,473	356,473		2009	305,817	305,817	
2009	305,647	305,817		2010	516,094	577,946	
2010	459,681	516,094		2011	73,087	77,074	
2011	68,629	73,087		2012	24,162	24,162	
2012	24,162	24,162		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	3,198,979	3,305,863	
2015	3,092,380	3,198,979		2016	28,792	39,712	
2016	11,239	28,792		2017	0	0	
2017	0	0		2018	0	0	
2018	0	0		2019	0	0	
2019	0	0		2020	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 12/31/16	As of 12/31/17	Ratio to Prior Year	Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year
Prior to 1987	10,968,306	11,362,050		Prior to 1988	13,028,851	13,498,326	
1987	1,533,746	1,666,800		1988	1,057,029	1,090,257	
1988	1,036,948	1,057,029		1989	3,216,922	3,317,191	
1989	2,713,437	3,216,922		1990	854,550	1,015,886	
1990	788,872	854,550		1991	153,553	257,507	
1991	123,554	153,553		1992	4,840,114	5,085,151	
1992	4,608,176	4,840,114		1993	697,632	703,434	
1993	687,031	697,632		1994	867,743	926,998	
1994	767,772	867,743		1995	1,045,785	1,072,471	
1995	1,014,608	1,045,785		1996	314,944	356,474	
1996	294,116	314,944		1997	443,270	293,545	
1997	436,232	443,270		1998	170,353	170,323	
1998	170,353	170,353		1999	1,440,972	1,440,972	
1999	1,440,972	1,440,972		2000	449,725	449,724	
2000	449,567	449,725		2001	0	0	
2001	0	0		2002	4,624,250	4,910,115	
2002	4,362,019	4,624,250		2003	197,129	16,387	
2003	180,742	197,129		2004	1,167,255	1,213,722	
2004	1,116,125	1,167,255		2005	42,282	52,589	
2005	25,175	42,282		2006	0	0	
2006	0	0		2007	0	0	
2007	0	0		2008	556,808	558,917	
2008	556,653	556,808		2009	155,374	386,592	
2009	0	155,374		2010	1,569,470	1,787,363	
2010	1,417,962	1,569,470		2011	311,888	346,346	
2011	201,605	311,888		2012	6,019	62,246	
2012	0	6,019		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	2,316,068	2,966,185	
2015	439,165	2,316,068		2016	0	239,746	
2016	0	0		2017	0	0	
2017	0	0		2018	0	0	

Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year	Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior to 1989	14,549,655	15,166,329		Prior to 1990	18,434,736	18,913,448	
1989	3,317,191	3,430,842		1990	1,129,646	1,340,513	
1990	1,015,886	1,129,646		1991	405,197	501,789	
1991	257,507	405,197		1992	5,432,394	5,598,276	
1992	5,085,151	5,432,394		1993	730,706	811,315	
1993	703,434	742,629		1994	945,734	949,691	
1994	926,998	945,734		1995	1,091,884	1,105,669	
1995	1,072,471	1,091,884		1996	413,748	470,632	
1996	356,474	413,748		1997	308,635	428,600	
1997	293,545	308,635		1998	170,323	170,323	
1998	170,323	170,323		1999	1,440,972	1,440,972	
1999	1,440,972	1,440,972		2000	466,555	489,424	
2000	449,724	466,555		2001	0	0	
2001	0	0		2002	5,275,764	5,638,837	
2002	4,910,115	5,275,764		2003	16,387	16,387	
2003	16,387	16,387		2004	1,382,962	1,450,920	
2004	1,213,722	1,382,962		2005	75,150	156,055	
2005	52,589	75,150		2006	0	0	
2006	0	0		2007	0	242,434	
2007	0	0		2008	558,917	566,079	
2008	558,917	558,917		2009	387,022	387,022	
2009	386,592	387,022		2010	1,966,418	2,204,026	
2010	1,787,363	1,966,418		2011	362,534	372,429	
2011	346,346	362,534		2012	62,246	62,246	
2012	62,246	62,246		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	3,014,511	3,127,618	
2015	2,966,185	3,014,511		2016	541,596	609,231	
2016	239,746	541,596		2017	0	0	
2017	0	0		2018	0	0	
2018	0	0		2019	0	0	
2019	0	0		2020	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.