

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 12/31/18	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	38,478,376	38,256,635		Prior to 1990	49,063,718	51,674,278	
1989	10,951,805	11,111,049		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	504,707	4,975,253	
2017	491,068	504,707		2018	0	0	
2018	0	0		2019	0	3,463,340	
2019	0	0		2020	0	0	

Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year	Policy Year Valued	As of 12/31/21	As of 12/31/22	Ratio to Prior Year
Prior to 1991	56,994,203	57,264,007		Prior to 1992	53,972,579	53,937,145	
1991	3,590,994	3,581,444		1992	11,619,595	11,682,773	
1992	11,564,953	11,619,595		1993	3,799,557	3,786,197	
1993	3,924,391	3,799,557		1994	3,729,802	3,645,683	
1994	3,947,693	3,886,395		1995	3,555,193	3,757,281	
1995	3,774,470	3,354,384		1996	3,166,812	2,940,072	
1996	3,399,378	3,166,812		1997	3,768,687	3,779,412	
1997	3,768,689	3,768,687		1998	836,578	848,368	
1998	819,076	836,578		1999	2,467,453	2,467,651	
1999	2,473,009	2,467,453		2000	1,567,860	1,545,291	
2000	1,603,782	1,567,860		2001	1,021,806	1,039,051	
2001	1,043,970	1,021,806		2002	15,584,618	15,588,374	
2002	15,584,702	15,584,618		2003	853,037	835,835	
2003	1,278,304	1,238,667		2004	7,721,565	7,600,358	
2004	6,764,219	7,721,565		2005	583,586	615,562	
2005	773,485	583,586		2006	57,726	50,551	
2006	686,436	57,726		2007	1,462,135	1,493,302	
2007	1,660,737	1,462,135		2008	1,651,102	1,646,103	
2008	1,651,115	1,651,102		2009	1,487,312	1,214,446	
2009	1,448,501	1,487,312		2010	2,639,891	2,624,644	
2010	5,995,750	5,953,751		2011	1,006,251	1,030,265	
2011	1,006,251	1,006,251		2012	86,408	86,408	
2012	86,408	86,408		2013	80,347	230,237	
2013	0	80,347		2014	4,380,474	4,447,137	
2014	4,908,432	4,380,474		2015	8,910,408	8,910,408	
2015	8,918,408	8,910,408		2016	3,827,518	3,785,376	
2016	3,860,310	3,827,518		2017	4,975,253	5,052,309	
2017	4,975,253	4,975,253		2018	0	0	
2018	0	0		2019	14,714,404	14,714,404	
2019	3,463,340	14,714,404		2020	5,910,092	5,910,092	
2020	0	5,910,092		2021	0	0	
2021	0	0		2022	0	441,482	

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 12/31/18	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	13,462,744	13,211,481		Prior to 1990	17,585,730	17,831,940	
1989	4,506,502	4,515,780		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	315,234	1,771,158	
2017	353,649	315,234		2018	0	0	
2018	0	0		2019	0	889,563	
2019	0	0		2020	0	0	

Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year	Policy Year Valued	As of 12/31/21	As of 12/31/22	Ratio to Prior Year
Prior to 1991	19,518,052	19,987,017		Prior to 1992	19,386,923	19,557,577	
1991	1,360,509	1,419,450		1992	2,457,402	2,505,796	
1992	2,447,268	2,457,402		1993	1,975,475	2,003,069	
1993	1,948,791	1,975,475		1994	940,778	958,116	
1994	1,033,943	1,050,918		1995	1,514,935	1,552,849	
1995	1,466,330	1,492,453		1996	934,380	938,609	
1996	951,684	934,380		1997	1,429,471	1,431,974	
1997	1,408,316	1,429,471		1998	503,320	525,318	
1998	493,650	503,320		1999	973,195	973,195	
1999	973,195	973,195		2000	694,560	694,639	
2000	793,142	694,560		2001	309,707	324,097	
2001	321,334	309,707		2002	5,012,818	4,733,134	
2002	4,999,058	5,012,818		2003	56,169	59,084	
2003	365,288	365,925		2004	2,227,559	2,243,790	
2004	2,166,968	2,227,559		2005	347,356	360,880	
2005	289,901	347,356		2006	13,784	10,461	
2006	0	13,784		2007	550,501	564,342	
2007	765,589	550,501		2008	754,804	756,101	
2008	759,528	754,804		2009	605,379	529,113	
2009	539,711	605,379		2010	77,929	94,091	
2010	1,175,327	890,595		2011	210,568	210,442	
2011	216,521	210,568		2012	24,162	24,162	
2012	24,162	24,162		2013	44,894	128,621	
2013	0	44,894		2014	404,371	410,661	
2014	405,167	404,371		2015	3,737,270	3,754,354	
2015	3,708,900	3,737,270		2016	654,489	638,819	
2016	718,702	654,489		2017	1,752,788	1,745,996	
2017	1,771,158	1,752,788		2018	0	0	
2018	0	0		2019	4,805,492	5,533,429	
2019	889,563	4,805,492		2020	1,558,123	1,545,026	
2020	0	1,558,123		2021	0	0	
2021	0	0		2022	0	61,626	

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 12/31/18	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	25,015,632	25,045,154		Prior to 1990	31,477,988	33,842,338	
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	189,473	3,204,095	
2017	137,419	189,473		2018	0	0	
2018	0	0		2019	0	2,573,777	
2019		0		2020		0	

Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year	Policy Year Valued	As of 12/31/21	As of 12/31/22	Ratio to Prior Year
Prior to 1991	37,476,151	37,276,990		Prior to 1992	34,585,656	34,379,568	
1991	2,230,485	2,161,994		1992	9,162,193	9,176,977	
1992	9,117,685	9,162,193		1993	1,824,082	1,783,128	
1993	1,975,600	1,824,082		1994	2,789,024	2,687,567	
1994	2,913,750	2,835,477		1995	2,040,258	2,204,432	
1995	2,308,140	1,861,931		1996	2,232,432	2,001,463	
1996	2,447,694	2,232,432		1997	2,339,216	2,347,438	
1997	2,360,373	2,339,216		1998	333,258	323,050	
1998	325,426	333,258		1999	1,494,258	1,494,456	
1999	1,499,814	1,494,258		2000	873,300	850,652	
2000	810,640	873,300		2001	712,099	714,954	
2001	722,636	712,099		2002	10,571,800	10,855,240	
2002	10,585,644	10,571,800		2003	796,868	776,751	
2003	913,016	872,742		2004	5,494,006	5,356,568	
2004	4,597,251	5,494,006		2005	236,230	254,682	
2005	483,584	236,230		2006	43,942	40,090	
2006	686,436	43,942		2007	911,634	928,960	
2007	895,148	911,634		2008	896,298	890,002	
2008	891,587	896,298		2009	881,933	685,333	
2009	908,790	881,933		2010	2,561,962	2,530,553	
2010	4,820,423	5,063,156		2011	795,683	819,823	
2011	789,730	795,683		2012	62,246	62,246	
2012	62,246	62,246		2013	35,453	101,616	
2013	0	35,453		2014	3,976,103	4,036,476	
2014	4,503,265	3,976,103		2015	5,173,138	5,156,054	
2015	5,209,508	5,173,138		2016	3,173,029	3,146,557	
2016	3,141,608	3,173,029		2017	3,222,465	3,306,313	
2017	3,204,095	3,222,465		2018	0	0	
2018	0	0		2019	9,908,912	9,180,975	
2019	2,573,777	9,908,912		2020	4,351,969	4,365,066	
2020	0	4,351,969		2021	0	0	
2021		0		2022		379,856	

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 12/31/18	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	11,501,129	11,820,776		Prior to 1990	15,159,225	15,601,525	
1989	3,371,024	3,479,980		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	

Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year	Policy Year Valued	As of 12/31/21	As of 12/31/22	Ratio to Prior Year
Prior to 1991	17,072,243	17,383,452		Prior to 1992	16,859,391	17,528,940	
1991	742,587	835,769		1992	2,332,339	2,351,545	
1992	2,311,541	2,332,339		1993	1,331,348	1,383,932	
1993	1,294,674	1,331,348		1994	517,882	534,614	
1994	616,189	628,022		1995	1,137,538	1,189,275	
1995	1,086,626	1,115,056		1996	578,986	614,655	
1996	546,926	578,986		1997	952,165	974,085	
1997	909,307	952,165		1998	232,574	239,640	
1998	232,574	232,574		1999	973,195	973,195	
1999	973,195	973,195		2000	694,560	694,639	
2000	459,948	694,560		2001	0	0	
2001	0	0		2002	4,047,174	4,365,024	
2002	3,967,875	4,047,174		2003	8,912	8,912	
2003	8,912	8,912		2004	1,854,889	1,886,495	
2004	1,822,982	1,854,889		2005	347,356	347,356	
2005	289,901	347,356		2006	0	0	
2006	0	0		2007	363,453	371,015	
2007	340,026	363,453		2008	360,136	360,572	
2008	360,016	360,136		2009	305,817	305,817	
2009	305,817	305,817		2010	77,929	94,091	
2010	577,946	631,237		2011	82,561	98,256	
2011	77,074	82,561		2012	24,162	24,162	
2012	24,162	24,162		2013	0	0	
2013	0	0		2014	0	11,188	
2014	0	0		2015	3,381,818	3,446,780	
2015	3,305,863	3,381,818		2016	52,371	66,635	
2016	39,712	52,371		2017	4,490	31,415	
2017	0	4,490		2018	0	0	
2018	0	0		2019	24,071	49,928	
2019	0	24,071		2020	15,424	40,982	
2020	0	15,424		2021	0	0	
2021	0	0		2022	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 12/31/18	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	17,271,636	18,164,262		Prior to 1990	21,432,669	22,029,185	
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	

Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year	Policy Year Valued	As of 12/31/21	As of 12/31/22	Ratio to Prior Year
Prior to 1991	23,369,463	24,281,482		Prior to 1992	21,370,087	22,125,599	
1991	501,789	583,795		1992	5,721,380	5,817,690	
1992	5,598,276	5,721,380		1993	822,023	827,909	
1993	811,315	822,023		1994	1,017,470	1,031,528	
1994	949,691	1,063,923		1995	1,300,525	1,395,524	
1995	1,105,669	1,122,198		1996	518,307	574,955	
1996	470,632	518,307		1997	486,428	500,328	
1997	428,600	486,428		1998	78,768	80,185	
1998	78,768	78,768		1999	1,440,971	1,440,971	
1999	1,440,972	1,440,971		2000	570,274	570,315	
2000	489,424	570,274		2001	0	0	
2001	0	0		2002	5,917,789	6,063,298	
2002	5,638,837	5,917,789		2003	16,387	16,387	
2003	16,387	16,387		2004	1,487,504	1,523,474	
2004	1,450,920	1,487,504		2005	236,230	236,230	
2005	156,055	236,230		2006	0	0	
2006	0	0		2007	277,262	284,766	
2007	242,434	277,262		2008	566,332	567,247	
2008	566,079	566,332		2009	387,022	387,022	
2009	387,022	387,022		2010	1,105,197	1,116,974	
2010	2,204,026	2,437,042		2011	393,868	431,143	
2011	372,429	393,868		2012	62,246	62,246	
2012	62,246	62,246		2013	0	0	
2013	0	0		2014	0	47,971	
2014	0	0		2015	3,212,315	3,282,380	
2015	3,127,618	3,212,315		2016	686,298	766,296	
2016	609,231	686,298		2017	72,848	289,373	
2017	0	72,848		2018	0	0	
2018	0	0		2019	1,924,913	2,532,590	
2019	0	1,924,913		2020	3,517,398	3,617,630	
2020	0	3,517,398		2021	0	0	
2021	0	0		2022	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.