

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 pre-Senate Bill 1 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 12/31/11	As of 12/31/12	Policy Year Valued	As of 12/31/12	As of 12/31/13
Prior to 1986	37,174,518	38,677,623	Prior to 1986	38,677,623	39,331,637
1986	2,512,423	2,517,622	1986	2,517,622	2,520,119
1987	8,204,227	8,817,698	1987	8,817,698	9,287,265
1988	3,764,183	3,931,393	1988	3,554,780	3,771,811
1989	12,249,868	12,767,515	1989	12,767,515	15,786,372
1990	3,815,225	4,181,156	1990	4,181,156	5,009,714
1991	2,070,634	2,800,910	1991	2,800,910	2,703,759
1992	19,360,362	19,997,957	1992	19,997,957	20,193,190
1993	5,399,934	4,985,111	1993	4,985,111	4,929,093
1994	8,350,859	7,733,516	1994	7,733,516	7,006,963
1995	7,485,838	8,138,464	1995	8,138,464	7,619,937
1996	4,218,156	4,419,980	1996	4,419,980	4,629,465
1997	6,116,321	6,182,434	1997	6,182,434	6,512,471
1998	472,619	487,750	1998	487,750	593,797
1999	3,877,740	4,225,912	1999	4,225,912	4,546,639
2000	2,972,145	3,258,841	2000	3,258,841	2,493,393
2001	420,749	514,667	2001	514,667	896,614
2002	10,184,199	14,580,779	2002	14,233,608	14,025,587
2003	1,174,407	1,178,034	2003	1,178,034	1,177,799
2004	7,977,267	7,879,698	2004	7,879,698	6,742,220
2005	8,124,552	2,038,948	2005	2,038,948	2,039,424
2006	0	0	2006	0	74,496
2007	2,063,247	1,834,942	2007	1,834,942	1,806,511
2008	1,346,995	1,346,995	2008	1,346,995	1,346,995
2009	1,634,475	7,240,620	2009	7,240,620	7,925,549
2010	4,042,856	4,806,564	2010	4,806,564	5,764,053
2011	21,756	1,339,561	2011	1,339,561	1,406,940
2012		0	2012	0	142,092
			2013		0

Policy Year Valued	As of 12/31/13	As of 12/31/14	Policy Year Valued	As of 12/31/14	As of 12/31/15
Prior to 1986	38,548,777	40,243,153	Prior to 1986	40,698,237	41,457,455
1986	2,524,191	2,527,317	1986	2,464,237	2,676,311
1987	8,636,867	9,148,508	1987	9,741,747	10,508,195
1988	3,775,864	3,420,904	1988	3,420,904	3,612,748
1989	15,794,429	15,523,626	1989	15,523,626	16,756,863
1990	4,824,908	5,357,379	1990	5,571,474	6,817,246
1991	2,712,495	2,617,292	1991	2,617,292	2,819,178
1992	20,208,577	16,696,305	1992	16,696,305	17,694,834
1993	4,938,049	5,604,168	1993	5,604,168	5,761,133
1994	6,320,747	6,406,015	1994	6,903,812	7,245,966
1995	5,897,545	6,285,779	1995	8,059,367	8,487,298
1996	4,652,836	4,254,769	1996	4,254,769	4,684,576
1997	6,512,471	6,512,440	1997	6,191,779	5,977,326
1998	562,916	649,695	1998	649,695	744,516
1999	2,686,176	2,162,757	1999	3,789,335	3,977,115
2000	2,166,429	2,124,442	2000	2,092,483	2,466,972
2001	547,056	182,301	2001	311,046	502,717
2002	10,072,731	13,965,210	2002	18,052,825	19,377,599
2003	1,177,799	2,023,013	2003	2,023,013	2,670,179
2004	6,742,220	6,785,898	2004	6,785,898	7,121,738
2005	2,039,424	2,319,881	2005	2,319,881	3,140,684
2006	74,496	540,192	2006	540,192	966,639
2007	1,806,511	1,831,212	2007	1,831,212	2,307,262
2008	1,346,995	1,346,995	2008	1,346,995	1,373,442
2009	7,925,549	7,347,492	2009	7,347,492	997,084
2010	4,979,066	5,562,781	2010	7,357,491	6,511,096
2011	1,406,940	2,752,179	2011	2,752,179	1,608,179
2012	142,092	357,378	2012	357,378	887,916
2013	0	0	2013	0	0
2014		0	2014	0	6,981,664
			2015		5,559,867

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 12/31/11	As of 12/31/12	Policy Year Valued	As of 12/31/12	As of 12/31/13
Prior to 1986	6,604,723	6,761,014	Prior to 1986	6,761,015	6,512,547
1986	965,845	970,537	1986	970,537	993,481
1987	1,382,144	1,507,583	1987	1,507,584	1,573,200
1988	598,232	620,028	1988	396,680	435,810
1989	2,674,058	2,747,537	1989	2,747,537	3,224,419
1990	1,137,448	1,145,050	1990	1,145,050	1,307,420
1991	526,542	541,259	1991	541,259	643,447
1992	1,938,427	2,001,939	1992	2,001,939	2,082,361
1993	1,040,238	998,009	1993	998,009	932,264
1994	793,205	865,431	1994	865,431	598,259
1995	1,221,042	1,238,952	1995	1,238,952	1,280,765
1996	678,101	781,098	1996	781,098	705,527
1997	1,631,752	1,648,260	1997	1,648,260	1,576,405
1998	93,367	102,893	1998	102,893	145,847
1999	884,076	1,032,441	1999	1,032,441	1,037,649
2000	517,966	624,770	2000	624,769	696,941
2001	120,255	119,891	2001	119,891	121,152
2002	4,172,634	4,429,683	2002	4,226,092	4,299,824
2003	293,127	298,929	2003	298,929	296,916
2004	2,399,761	2,517,049	2004	2,517,049	2,290,789
2005	1,634,142	621,006	2005	621,006	621,067
2006	0	0	2006	0	0
2007	75,672	73,841	2007	73,841	66,779
2008	323,177	323,177	2008	323,177	323,177
2009	143,943	1,489,711	2009	1,489,711	1,697,769
2010	273,939	698,930	2010	698,930	994,330
2011	1,389	186,435	2011	186,435	288,934
2012		0	2012	0	98,540
			2013		0

Policy Year Valued	As of 12/31/13	As of 12/31/14	Policy Year Valued	As of 12/31/14	As of 12/31/15
Prior to 1986	6,475,360	6,793,737	Prior to 1986	6,829,614	7,013,648
1986	993,481	1,011,233	1986	969,123	1,007,486
1987	1,443,783	1,488,077	1987	1,610,534	1,667,607
1988	439,863	544,324	1988	544,324	590,383
1989	3,224,419	3,635,997	1989	3,635,997	3,806,490
1990	1,282,758	1,311,707	1990	1,339,346	1,523,986
1991	644,207	720,140	1991	720,140	742,100
1992	2,082,361	2,136,068	1992	2,136,068	2,228,645
1993	937,208	1,081,839	1993	1,081,839	1,099,849
1994	516,065	613,819	1994	612,302	676,395
1995	984,537	1,430,506	1995	1,729,519	1,749,282
1996	705,527	663,373	1996	663,373	672,782
1997	1,576,405	1,586,252	1997	1,496,543	1,038,063
1998	142,718	196,620	1998	196,620	276,413
1999	705,726	634,942	1999	960,488	1,068,519
2000	541,784	542,427	2000	533,976	657,993
2001	0	14,675	2001	72,175	117,354
2002	2,593,895	3,027,481	2002	4,740,032	4,837,800
2003	296,914	261,347	2003	261,347	333,684
2004	2,290,789	2,291,191	2004	2,291,191	2,350,548
2005	621,067	692,567	2005	692,567	715,737
2006	0	106,902	2006	106,902	245,355
2007	66,779	76,729	2007	76,729	246,205
2008	323,177	323,177	2008	323,177	337,234
2009	1,697,769	1,453,167	2009	1,453,167	207,719
2010	626,042	773,277	2010	1,143,761	860,350
2011	288,934	402,206	2011	402,206	259,167
2012	98,540	121,844	2012	121,844	168,672
2013	0	0	2013	0	0
2014		0	2014	0	409,077
			2015		1,280,819

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 12/31/11	As of 12/31/12	Policy Year Valued	As of 12/31/12	As of 12/31/13
Prior to 1986	30,569,795	31,916,609	Prior to 1986	31,916,608	32,819,090
1986	1,546,578	1,547,085	1986	1,547,085	1,526,638
1987	6,822,083	7,310,115	1987	7,310,114	7,714,065
1988	3,165,951	3,311,365	1988	3,158,100	3,336,001
1989	9,575,810	10,019,978	1989	10,019,978	12,561,953
1990	2,677,777	3,036,106	1990	3,036,106	3,702,294
1991	1,544,092	2,259,651	1991	2,259,651	2,060,312
1992	17,421,935	17,996,018	1992	17,996,018	18,110,829
1993	4,359,696	3,987,102	1993	3,987,102	3,996,829
1994	7,557,654	6,868,085	1994	6,868,085	6,408,704
1995	6,264,796	6,899,512	1995	6,899,512	6,339,172
1996	3,540,055	3,638,882	1996	3,638,882	3,923,938
1997	4,484,569	4,534,174	1997	4,534,174	4,936,066
1998	379,252	384,857	1998	384,857	447,950
1999	2,993,664	3,193,471	1999	3,193,471	3,508,990
2000	2,454,179	2,634,071	2000	2,634,072	1,796,452
2001	300,494	394,776	2001	394,776	775,462
2002	6,011,565	10,151,096	2002	10,007,516	9,725,763
2003	881,280	879,105	2003	879,105	880,883
2004	5,577,506	5,362,649	2004	5,362,649	4,451,431
2005	6,490,410	1,417,942	2005	1,417,942	1,418,357
2006	0	0	2006	0	74,496
2007	1,987,575	1,761,101	2007	1,761,101	1,739,732
2008	1,023,818	1,023,818	2008	1,023,818	1,023,818
2009	1,490,532	5,750,909	2009	5,750,909	6,227,780
2010	3,768,917	4,107,634	2010	4,107,634	4,769,723
2011	20,367	1,153,126	2011	1,153,126	1,118,006
2012		0	2012	0	43,552
			2013		0

Policy Year Valued	As of 12/31/13	As of 12/31/14	Policy Year Valued	As of 12/31/14	As of 12/31/15
Prior to 1986	32,073,417	33,449,416	Prior to 1986	33,868,623	34,443,807
1986	1,530,710	1,516,084	1986	1,495,114	1,668,825
1987	7,193,084	7,660,431	1987	8,131,213	8,840,588
1988	3,336,001	2,876,580	1988	2,876,580	3,022,365
1989	12,570,010	11,887,629	1989	11,887,629	12,950,373
1990	3,542,150	4,045,672	1990	4,232,128	5,293,260
1991	2,068,288	1,897,152	1991	1,897,152	2,077,078
1992	18,126,216	14,560,237	1992	14,560,237	15,466,189
1993	4,000,841	4,522,329	1993	4,522,329	4,661,284
1994	5,804,682	5,792,196	1994	6,291,510	6,569,571
1995	4,913,008	4,855,273	1995	6,329,848	6,738,016
1996	3,947,309	3,591,396	1996	3,591,396	4,011,794
1997	4,936,066	4,926,188	1997	4,695,236	4,939,263
1998	420,198	453,075	1998	453,075	468,103
1999	1,980,450	1,527,815	1999	2,828,847	2,908,596
2000	1,624,645	1,582,015	2000	1,558,507	1,808,979
2001	547,056	167,626	2001	238,871	385,363
2002	7,478,836	10,937,729	2002	13,312,793	14,539,799
2003	880,885	1,761,666	2003	1,761,666	2,336,495
2004	4,451,431	4,494,707	2004	4,494,707	4,771,190
2005	1,418,357	1,627,314	2005	1,627,314	2,424,947
2006	74,496	433,290	2006	433,290	721,284
2007	1,739,732	1,754,483	2007	1,754,483	2,061,057
2008	1,023,818	1,023,818	2008	1,023,818	1,036,208
2009	6,227,780	5,894,325	2009	5,894,325	789,365
2010	4,353,024	4,789,504	2010	6,213,730	5,650,746
2011	1,118,006	2,349,973	2011	2,349,973	1,349,012
2012	43,552	235,534	2012	235,534	719,244
2013	0	0	2013	0	0
2014		0	2014	0	6,572,587
			2015		4,279,048

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 12/31/11	As of 12/31/12	Policy Year Valued	As of 12/31/12	As of 12/31/13
Prior to 1986	4,811,992	4,973,995	Prior to 1986	4,973,995	5,186,839
1986	714,989	723,479	1986	723,479	734,096
1987	964,452	1,017,682	1987	1,017,682	1,051,004
1988	597,730	619,526	1988	396,178	406,618
1989	1,603,095	1,750,386	1989	1,750,386	1,915,443
1990	605,679	649,227	1990	649,227	855,942
1991	28,439	37,422	1991	37,422	45,945
1992	1,760,873	1,840,027	1992	1,840,027	1,926,848
1993	730,873	775,655	1993	775,655	797,318
1994	383,061	420,359	1994	420,359	440,232
1995	876,288	903,704	1995	903,704	956,288
1996	0	179,440	1996	179,440	382,738
1997	188,127	209,067	1997	209,067	231,016
1998	57,575	57,575	1998	57,575	57,575
1999	707,011	707,011	1999	707,011	783,585
2000	183,893	192,343	2000	192,343	255,627
2001	0	0	2001	0	0
2002	2,522,196	2,631,350	2002	2,427,759	2,573,393
2003	109,696	109,696	2003	109,696	109,696
2004	1,087,104	1,270,523	2004	1,270,523	1,329,031
2005	1,048,406	621,006	2005	621,006	621,067
2006	0	0	2006	0	0
2007	1,417	1,434	2007	1,434	1,440
2008	323,177	323,177	2008	323,177	323,177
2009	1,525	3,684	2009	3,684	14,106
2010	0	0	2010	0	0
2011	0	0	2011	0	1,220
2012		0	2012	0	0
			2013		0

Policy Year Valued	As of 12/31/13	As of 12/31/14	Policy Year Valued	As of 12/31/14	As of 12/31/15
Prior to 1986	5,149,652	5,449,394	Prior to 1986	5,485,270	5,649,438
1986	734,096	746,729	1986	704,619	717,241
1987	1,051,004	1,075,898	1987	1,075,898	1,105,924
1988	406,618	463,377	1988	463,377	519,977
1989	1,915,443	2,090,305	1989	2,090,305	2,390,369
1990	831,280	868,166	1990	895,805	937,573
1991	45,945	148,537	1991	148,537	237,474
1992	1,926,848	1,987,991	1992	1,987,991	2,075,721
1993	797,318	1,066,029	1993	1,066,029	1,084,895
1994	358,038	439,976	1994	438,459	462,564
1995	660,060	689,037	1995	988,050	1,020,733
1996	382,738	383,401	1996	383,401	390,735
1997	231,016	244,532	1997	244,532	258,828
1998	54,446	54,446	1998	54,446	212,690
1999	442,690	579,939	1999	902,600	905,516
2000	255,627	255,690	2000	247,240	387,451
2001	0	0	2001	0	0
2002	1,125,595	1,982,320	2002	3,459,273	3,572,453
2003	109,696	109,696	2003	109,696	109,696
2004	1,329,031	1,393,327	2004	1,393,327	1,474,002
2005	621,067	621,067	2005	621,067	621,048
2006	0	0	2006	0	0
2007	1,440	1,443	2007	1,443	1,444
2008	323,177	323,177	2008	323,177	324,261
2009	14,106	16,673	2009	16,673	16,673
2010	0	39,593	2010	48,892	139,451
2011	1,220	13,459	2011	13,459	39,967
2012	0	3,172	2012	3,172	7,589
2013	0	0	2013	0	0
2014		0	2014	0	0
			2015		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 12/31/11	As of 12/31/12	Policy Year Valued	As of 12/31/12	As of 12/31/13
Prior to 1986	18,609,783	20,779,159	Prior to 1986	20,779,159	23,141,464
1986	854,442	868,080	1986	868,080	891,565
1987	2,679,322	2,964,861	1987	2,964,861	3,255,676
1988	1,672,498	1,822,230	1988	1,668,965	1,780,230
1989	3,972,848	4,573,287	1989	4,573,287	4,922,729
1990	977,968	1,052,066	1990	1,052,066	1,420,462
1991	55,192	70,606	1991	70,606	91,067
1992	6,809,593	7,386,409	1992	7,386,409	8,318,568
1993	796,556	837,157	1993	837,157	881,231
1994	1,719,152	1,860,644	1994	1,860,644	1,933,886
1995	2,143,576	2,202,591	1995	2,202,591	2,338,141
1996	0	515,782	1996	515,782	755,374
1997	1,006,713	1,038,092	1997	1,038,092	1,072,320
1998	352,643	352,643	1998	352,643	352,643
1999	2,676,907	2,676,907	1999	2,676,907	2,780,686
2000	432,798	456,307	2000	456,307	905,770
2001	0	0	2001	0	0
2002	4,415,401	4,752,393	2002	4,608,813	5,227,589
2003	588,845	588,845	2003	588,845	588,845
2004	1,418,889	1,759,847	2004	1,759,847	1,875,024
2005	3,195,192	1,417,942	2005	1,417,942	1,418,357
2006	0	0	2006	0	0
2007	234,703	237,864	2007	237,864	238,922
2008	1,023,818	1,023,818	2008	1,023,818	1,023,818
2009	52,443	82,038	2009	82,038	246,184
2010	0	0	2010	0	783,274
2011	0	0	2011	0	155,471
2012		0	2012	0	0
			2013		0

Policy Year Valued	As of 12/31/13	As of 12/31/14	Policy Year Valued	As of 12/31/14	As of 12/31/15
Prior to 1986	23,084,452	24,462,422	Prior to 1986	24,516,711	25,347,454
1986	891,565	921,026	1986	900,056	937,556
1987	3,255,676	3,346,824	1987	3,346,824	3,531,894
1988	1,780,230	2,138,339	1988	2,138,339	2,300,225
1989	4,922,729	5,409,572	1989	5,409,572	6,161,950
1990	1,387,224	1,523,122	1990	1,561,129	1,689,948
1991	91,067	183,899	1991	183,899	309,481
1992	8,318,568	8,839,862	1992	8,839,862	9,734,287
1993	881,231	1,331,279	1993	1,331,279	1,402,377
1994	1,526,980	1,595,622	1994	1,904,851	1,976,443
1995	911,977	976,011	1995	2,450,586	2,508,100
1996	755,374	758,898	1996	758,898	789,871
1997	1,072,320	1,081,242	1997	1,081,242	1,091,511
1998	324,891	324,891	1998	324,891	432,553
1999	1,243,653	1,415,584	1999	2,714,774	2,716,670
2000	905,770	905,980	2000	882,471	1,218,620
2001	0	0	2001	0	0
2002	2,950,622	5,352,616	2002	7,727,680	8,408,514
2003	588,845	588,845	2003	588,845	588,845
2004	1,875,024	2,009,598	2004	2,009,598	2,199,633
2005	1,418,357	1,418,357	2005	1,418,357	1,418,222
2006	0	0	2006	0	0
2007	238,922	239,601	2007	239,601	239,720
2008	1,023,818	1,023,818	2008	1,023,818	1,026,019
2009	246,184	255,994	2009	255,994	255,994
2010	783,274	2,487,399	2010	2,506,567	2,734,190
2011	155,471	465,678	2011	465,678	604,780
2012	0	21,905	2012	21,905	51,583
2013	0	0	2013	0	0
2014		0	2014	0	0
			2015		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.