

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 12/31/19	As of 12/31/20	Policy Year Valued	As of 12/31/20	As of 12/31/21
Prior to 1990	49,063,718	51,674,152	Prior to 1991	56,970,042	57,233,667
1990	5,657,602	5,306,739	1991	3,590,994	3,581,444
1991	3,279,987	3,585,100	1992	11,564,953	11,619,595
1992	11,630,492	11,558,761	1993	3,924,391	3,799,557
1993	4,333,491	3,924,390	1994	3,947,693	3,886,395
1994	4,165,352	3,947,693	1995	3,774,470	3,354,384
1995	4,605,874	3,774,470	1996	3,399,378	3,166,812
1996	3,641,289	3,399,377	1997	3,776,431	3,776,429
1997	4,117,264	3,776,431	1998	819,076	836,578
1998	929,965	940,007	1999	2,473,009	2,467,453
1999	2,454,617	2,473,009	2000	1,603,782	1,567,860
2000	1,755,734	1,592,942	2001	1,057,573	1,035,409
2001	993,164	1,043,029	2002	15,584,702	15,584,618
2002	14,416,273	15,584,702	2003	1,278,304	1,238,667
2003	1,247,281	1,278,304	2004	6,764,219	7,721,565
2004	6,013,531	6,764,219	2005	773,485	583,586
2005	1,052,396	773,485	2006	686,436	57,726
2006	880,366	686,436	2007	1,666,746	1,468,144
2007	2,210,487	1,666,746	2008	1,651,115	1,651,102
2008	1,572,650	1,651,113	2009	1,448,501	1,487,312
2009	992,939	1,448,501	2010	5,995,750	5,953,751
2010	5,584,388	5,995,750	2011	1,006,251	1,006,251
2011	1,004,672	1,006,251	2012	86,408	86,408
2012	86,408	86,408	2013	0	80,347
2013	0	0	2014	4,908,432	4,380,474
2014	4,865,384	4,908,432	2015	8,918,408	8,910,408
2015	8,908,231	8,918,408	2016	3,860,310	3,827,518
2016	3,860,074	3,860,310	2017	4,981,443	4,981,443
2017	507,802	4,981,443	2018	0	0
2018	0	0	2019	3,473,125	14,733,974
2019	0	3,473,125	2020	0	5,923,483
2020		0	2021		0
Policy Year Valued	As of 12/31/21	As of 12/31/22	Policy Year Valued	As of 12/31/22	As of 12/31/23
Prior to 1992	54,967,001	54,731,277	Prior to 1993	65,185,143	63,664,651
1992	11,619,595	11,678,904	1993	3,786,197	3,851,655
1993	3,799,557	3,786,197	1994	3,098,691	2,851,939
1994	3,729,802	3,645,866	1995	2,730,998	3,147,525
1995	3,555,193	3,757,281	1996	2,940,072	2,998,191
1996	3,166,812	2,940,072	1997	3,754,058	3,759,759
1997	3,776,429	3,787,154	1998	848,368	858,193
1998	836,578	848,368	1999	1,440,626	1,436,139
1999	2,467,453	2,467,651	2000	1,539,543	1,408,021
2000	1,567,860	1,539,543	2001	284,903	584,848
2001	1,035,409	1,052,654	2002	12,616,420	12,616,416
2002	15,584,618	15,588,374	2003	1,221,465	1,161,295
2003	1,238,667	1,221,465	2004	7,600,358	7,675,793
2004	7,721,565	7,600,358	2005	615,562	756,807
2005	583,586	615,562	2006	50,551	132,218
2006	57,726	50,551	2007	1,499,311	1,233,083
2007	1,468,144	1,499,311	2008	1,646,103	1,646,443
2008	1,651,102	1,646,103	2009	1,214,446	1,360,162
2009	1,487,312	1,214,446	2010	6,601,287	6,516,557
2010	5,953,751	6,601,287	2011	1,030,265	1,030,265
2011	1,006,251	1,030,265	2012	86,408	86,408
2012	86,408	86,408	2013	230,237	904,466
2013	80,347	230,237	2014	4,447,137	4,511,286
2014	4,380,474	4,447,137	2015	8,910,408	8,910,408
2015	8,910,408	8,910,408	2016	3,785,376	3,777,027
2016	3,827,518	3,785,376	2017	5,058,499	5,058,500
2017	4,981,443	5,058,499	2018	0	0
2018	0	0	2019	14,733,974	14,800,174
2019	14,733,974	14,733,974	2020	5,923,483	5,932,402
2020	5,923,483	5,923,483	2021	0	0
2021	0	0	2022	458,664	458,664
2022		458,664	2023		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 12/31/19	As of 12/31/20	Policy Year Valued	As of 12/31/20	As of 12/31/21
Prior to 1990	17,585,730	17,831,859	Prior to 1991	19,493,936	19,987,017
1990	1,770,896	1,672,691	1991	1,360,509	1,419,450
1991	1,276,213	1,357,922	1992	2,447,268	2,457,402
1992	2,428,430	2,446,582	1993	1,948,791	1,975,475
1993	1,911,016	1,948,790	1994	1,033,943	1,050,918
1994	1,038,718	1,033,943	1995	1,466,330	1,492,453
1995	1,980,996	1,466,330	1996	951,684	934,380
1996	929,732	951,684	1997	1,408,674	1,429,833
1997	1,482,419	1,408,674	1998	493,650	503,320
1998	522,564	523,026	1999	973,195	973,195
1999	973,195	973,195	2000	793,142	694,560
2000	740,164	791,814	2001	324,025	312,135
2001	283,735	316,694	2002	4,999,058	5,012,818
2002	4,968,955	4,999,058	2003	365,288	365,925
2003	362,697	365,288	2004	2,166,968	2,227,559
2004	2,138,525	2,166,968	2005	289,901	347,356
2005	391,030	289,901	2006	0	13,784
2006	31,954	0	2007	771,038	555,950
2007	906,641	771,038	2008	759,528	754,804
2008	759,848	759,526	2009	539,711	605,379
2009	381,335	539,711	2010	1,175,327	890,595
2010	1,130,245	1,175,327	2011	216,521	210,568
2011	224,196	216,521	2012	24,162	24,162
2012	24,162	24,162	2013	0	44,894
2013	0	0	2014	405,167	404,371
2014	407,483	405,167	2015	3,708,900	3,737,270
2015	3,669,778	3,708,900	2016	718,702	654,489
2016	736,466	718,702	2017	1,774,048	1,754,622
2017	317,167	1,774,048	2018	0	0
2018	0	0	2019	892,076	4,808,465
2019	0	892,076	2020	0	1,558,181
2020		0	2021		0

Policy Year Valued	As of 12/31/21	As of 12/31/22	Policy Year Valued	As of 12/31/22	As of 12/31/23
Prior to 1992	20,008,833	19,979,711	Prior to 1993	22,009,307	21,700,956
1992	2,457,402	2,505,796	1993	2,003,069	2,039,552
1993	1,975,475	2,003,069	1994	851,876	868,821
1994	940,778	958,295	1995	1,271,812	1,139,284
1995	1,514,935	1,552,849	1996	938,609	977,820
1996	934,380	938,609	1997	1,430,775	1,433,660
1997	1,429,833	1,432,340	1998	525,318	531,855
1998	503,320	525,318	1999	662,541	662,541
1999	973,195	973,195	2000	694,639	695,914
2000	694,560	694,639	2001	87,700	320,458
2001	312,135	326,533	2002	2,907,277	2,916,353
2002	5,012,818	4,733,134	2003	368,819	369,109
2003	365,925	368,819	2004	2,243,790	2,273,612
2004	2,227,559	2,243,790	2005	360,880	392,532
2005	347,356	360,880	2006	10,461	19,665
2006	13,784	10,461	2007	569,791	577,008
2007	555,950	569,791	2008	756,101	757,151
2008	754,804	756,101	2009	529,113	557,870
2009	605,379	529,113	2010	962,407	1,005,445
2010	890,595	962,407	2011	210,442	204,802
2011	210,568	210,442	2012	24,162	24,162
2012	24,162	24,162	2013	128,621	395,936
2013	44,894	128,621	2014	410,661	427,976
2014	404,371	410,661	2015	3,754,354	3,795,018
2015	3,737,270	3,754,354	2016	638,819	472,661
2016	654,489	638,819	2017	1,747,553	1,715,630
2017	1,754,622	1,747,553	2018	0	0
2018	0	0	2019	5,538,565	3,808,596
2019	4,808,465	5,538,565	2020	1,545,176	1,538,203
2020	1,558,181	1,545,176	2021	0	0
2021	0	0	2022	64,024	107,989
2022		64,024	2023		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 12/31/19	As of 12/31/20	Policy Year Valued	As of 12/31/20	As of 12/31/21
Prior to 1990	31,477,988	33,842,293	Prior to 1991	37,476,106	37,246,650
1990	3,886,706	3,634,048	1991	2,230,485	2,161,994
1991	2,003,774	2,227,178	1992	9,117,685	9,162,193
1992	9,202,062	9,112,179	1993	1,975,600	1,824,082
1993	2,422,475	1,975,600	1994	2,913,750	2,835,477
1994	3,126,634	2,913,750	1995	2,308,140	1,861,931
1995	2,624,878	2,308,140	1996	2,447,694	2,232,432
1996	2,711,557	2,447,693	1997	2,367,757	2,346,596
1997	2,634,845	2,367,757	1998	325,426	333,258
1998	407,401	416,981	1999	1,499,814	1,494,258
1999	1,481,422	1,499,814	2000	810,640	873,300
2000	1,015,570	801,128	2001	733,548	723,274
2001	709,429	726,335	2002	10,585,644	10,571,800
2002	9,447,318	10,585,644	2003	913,016	872,742
2003	884,584	913,016	2004	4,597,251	5,494,006
2004	3,875,006	4,597,251	2005	483,584	236,230
2005	661,366	483,584	2006	686,436	43,942
2006	848,412	686,436	2007	895,708	912,194
2007	1,303,846	895,708	2008	891,587	896,298
2008	812,802	891,587	2009	908,790	881,933
2009	611,604	908,790	2010	4,820,423	5,063,156
2010	4,454,143	4,820,423	2011	789,730	795,683
2011	780,476	789,730	2012	62,246	62,246
2012	62,246	62,246	2013	0	35,453
2013	0	0	2014	4,503,265	3,976,103
2014	4,457,901	4,503,265	2015	5,209,508	5,173,138
2015	5,238,453	5,209,508	2016	3,141,608	3,173,029
2016	3,123,608	3,141,608	2017	3,207,395	3,226,821
2017	190,635	3,207,395	2018	0	0
2018	0	0	2019	2,581,049	9,925,509
2019	0	2,581,049	2020	0	4,365,302
2020		0	2021		0
Policy Year Valued	As of 12/31/21	As of 12/31/22	Policy Year Valued	As of 12/31/22	As of 12/31/23
Prior to 1992	34,958,168	34,751,566	Prior to 1993	43,175,836	41,963,695
1992	9,162,193	9,173,108	1993	1,783,128	1,812,103
1993	1,824,082	1,783,128	1994	2,246,815	1,983,118
1994	2,789,024	2,687,571	1995	1,459,186	2,008,241
1995	2,040,258	2,204,432	1996	2,001,463	2,020,371
1996	2,232,432	2,001,463	1997	2,323,283	2,326,099
1997	2,346,596	2,354,814	1998	323,050	326,338
1998	333,258	323,050	1999	778,085	773,598
1999	1,494,258	1,494,456	2000	844,904	712,107
2000	873,300	844,904	2001	197,203	264,390
2001	723,274	726,121	2002	9,709,143	9,700,063
2002	10,571,800	10,855,240	2003	852,646	792,186
2003	872,742	852,646	2004	5,356,568	5,402,181
2004	5,494,006	5,356,568	2005	254,682	364,275
2005	236,230	254,682	2006	40,090	112,553
2006	43,942	40,090	2007	929,520	656,075
2007	912,194	929,520	2008	890,002	889,292
2008	896,298	890,002	2009	685,333	802,292
2009	881,933	685,333	2010	5,638,880	5,511,112
2010	5,063,156	5,638,880	2011	819,823	825,463
2011	795,683	819,823	2012	62,246	62,246
2012	62,246	62,246	2013	101,616	508,530
2013	35,453	101,616	2014	4,036,476	4,083,310
2014	3,976,103	4,036,476	2015	5,156,054	5,115,390
2015	5,173,138	5,156,054	2016	3,146,557	3,304,366
2016	3,173,029	3,146,557	2017	3,310,946	3,342,870
2017	3,226,821	3,310,946	2018	0	0
2018	0	0	2019	9,195,409	10,991,578
2019	9,925,509	9,195,409	2020	4,378,307	4,394,199
2020	4,365,302	4,378,307	2021	0	0
2021	0	0	2022	394,640	350,675
2022		394,640	2023		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 12/31/19	As of 12/31/20	Policy Year Valued	As of 12/31/20	As of 12/31/21
Prior to 1990	15,159,225	15,601,525	Prior to 1991	17,072,243	17,383,452
1990	1,446,269	1,481,332	1991	742,587	835,769
1991	638,379	742,587	1992	2,311,541	2,332,339
1992	2,286,940	2,311,541	1993	1,294,674	1,331,348
1993	1,244,190	1,294,674	1994	616,189	628,022
1994	625,291	616,189	1995	1,086,626	1,115,056
1995	1,063,952	1,086,626	1996	546,926	578,986
1996	506,801	546,926	1997	909,307	952,165
1997	432,222	909,307	1998	232,574	232,574
1998	261,950	261,950	1999	973,195	973,195
1999	973,195	973,195	2000	459,948	694,560
2000	426,137	459,948	2001	0	0
2001	0	0	2002	3,967,875	4,047,174
2002	3,880,493	3,967,875	2003	8,912	8,912
2003	8,912	8,912	2004	1,822,982	1,854,889
2004	1,773,797	1,822,982	2005	289,901	347,356
2005	115,233	289,901	2006	0	0
2006	0	0	2007	345,475	368,902
2007	0	345,475	2008	360,016	360,136
2008	356,473	360,016	2009	305,817	305,817
2009	305,817	305,817	2010	577,946	631,237
2010	516,094	577,946	2011	77,074	82,561
2011	73,087	77,074	2012	24,162	24,162
2012	24,162	24,162	2013	0	0
2013	0	0	2014	0	0
2014	0	0	2015	3,305,863	3,381,818
2015	3,198,979	3,305,863	2016	39,712	52,371
2016	28,792	39,712	2017	0	4,669
2017	0	0	2018	0	0
2018	0	0	2019	0	24,192
2019	0	0	2020	0	15,482
2020	0	0	2021	0	0

Policy Year Valued	As of 12/31/21	As of 12/31/22	Policy Year Valued	As of 12/31/22	As of 12/31/23
Prior to 1992	17,208,189	17,905,993	Prior to 1993	19,915,619	19,985,531
1992	2,332,339	2,351,545	1993	1,383,932	1,464,906
1993	1,331,348	1,383,932	1994	428,374	448,239
1994	517,882	534,793	1995	908,238	982,748
1995	1,137,538	1,189,275	1996	614,655	658,949
1996	578,986	614,655	1997	974,085	995,423
1997	952,165	974,085	1998	239,640	256,760
1998	232,574	239,640	1999	662,541	662,541
1999	973,195	973,195	2000	694,639	695,914
2000	694,560	694,639	2001	0	0
2001	0	0	2002	2,734,159	2,740,539
2002	4,047,174	4,365,024	2003	8,912	8,912
2003	8,912	8,912	2004	1,886,495	1,921,132
2004	1,854,889	1,886,495	2005	347,356	347,356
2005	347,356	347,356	2006	0	0
2006	0	0	2007	376,464	411,018
2007	368,902	376,464	2008	360,572	360,652
2008	360,136	360,572	2009	305,817	305,817
2009	305,817	305,817	2010	713,810	784,910
2010	631,237	713,810	2011	98,256	104,056
2011	82,561	98,256	2012	24,162	24,162
2012	24,162	24,162	2013	0	0
2013	0	0	2014	11,188	40,537
2014	0	11,188	2015	3,446,780	3,535,323
2015	3,381,818	3,446,780	2016	66,635	79,848
2016	52,371	66,635	2017	32,972	70,873
2017	4,669	32,972	2018	0	0
2018	0	0	2019	50,118	3,027,009
2019	24,192	50,118	2020	41,132	72,814
2020	15,482	41,132	2021	0	0
2021	0	0	2022	0	0
2022	0	0	2023	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 12/31/19	As of 12/31/20	Policy Year Valued	As of 12/31/20	As of 12/31/21
Prior to 1990	21,432,669	22,029,185	Prior to 1991	23,369,463	24,281,482
1990	1,129,646	1,340,513	1991	501,789	583,795
1991	405,197	501,789	1992	5,598,276	5,721,380
1992	5,432,394	5,598,276	1993	811,315	822,023
1993	730,706	811,315	1994	949,691	1,063,923
1994	945,734	949,691	1995	1,105,669	1,122,198
1995	1,091,884	1,105,669	1996	470,632	518,307
1996	413,748	470,632	1997	428,600	486,428
1997	308,635	428,600	1998	78,768	78,768
1998	170,323	170,323	1999	1,440,972	1,440,971
1999	1,440,972	1,440,972	2000	489,424	570,274
2000	466,555	489,424	2001	0	0
2001	0	0	2002	5,638,837	5,917,789
2002	5,275,764	5,638,837	2003	16,387	16,387
2003	16,387	16,387	2004	1,450,920	1,487,504
2004	1,382,962	1,450,920	2005	156,055	236,230
2005	75,150	156,055	2006	0	0
2006	0	0	2007	242,994	277,822
2007	0	242,994	2008	566,079	566,332
2008	558,917	566,079	2009	387,022	387,022
2009	387,022	387,022	2010	2,204,026	2,437,042
2010	1,966,418	2,204,026	2011	372,429	393,868
2011	362,534	372,429	2012	62,246	62,246
2012	62,246	62,246	2013	0	0
2013	0	0	2014	0	0
2014	0	0	2015	3,127,618	3,212,315
2015	3,014,511	3,127,618	2016	609,231	686,298
2016	541,596	609,231	2017	0	75,764
2017	0	0	2018	0	0
2018	0	0	2019	0	1,934,577
2019	0	0	2020	0	3,530,731
2020	0	0	2021	0	0
Policy Year Valued	As of 12/31/21	As of 12/31/22	Policy Year Valued	As of 12/31/22	As of 12/31/23
Prior to 1992	21,513,401	22,284,093	Prior to 1993	27,592,798	28,233,304
1992	5,721,380	5,817,690	1993	827,909	855,304
1993	822,023	827,909	1994	914,005	937,820
1994	1,017,470	1,031,532	1995	650,278	968,790
1995	1,300,525	1,395,524	1996	574,955	658,314
1996	518,307	574,955	1997	500,328	507,440
1997	486,428	500,328	1998	80,185	83,452
1998	78,768	80,185	1999	724,600	724,600
1999	1,440,971	1,440,971	2000	570,315	573,875
2000	570,274	570,315	2001	0	0
2001	0	0	2002	4,917,201	4,989,441
2002	5,917,789	6,063,298	2003	16,387	16,387
2003	16,387	16,387	2004	1,523,474	1,573,343
2004	1,487,504	1,523,474	2005	236,230	236,230
2005	236,230	236,230	2006	0	0
2006	0	0	2007	285,326	321,205
2007	277,822	285,326	2008	567,247	567,415
2008	566,332	567,247	2009	387,022	387,022
2009	387,022	387,022	2010	2,842,179	3,162,828
2010	2,437,042	2,842,179	2011	431,143	449,134
2011	393,868	431,143	2012	62,246	62,246
2012	62,246	62,246	2013	0	0
2013	0	0	2014	47,971	173,249
2014	0	47,971	2015	3,282,380	3,422,525
2015	3,212,315	3,282,380	2016	766,296	813,466
2016	686,298	766,296	2017	294,006	516,489
2017	75,764	294,006	2018	0	0
2018	0	0	2019	2,542,185	4,275,606
2019	1,934,577	2,542,185	2020	3,630,871	3,650,728
2020	3,530,731	3,630,871	2021	0	0
2021	0	0	2022	0	0
2022	0	0	2023	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.