Exhibit 1b
As Filed

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 12/31/21	As of 12/31/22
Prior to 1992	53,861,084	53,648,984
1992	11,640,027	11,699,336
1993	3,799,557	3,786,197
1994	3,886,395	3,799,551
1995	3,354,384	3,556,473
1996	3,166,812	2,940,072
1997	3,776,429	3,787,154
1998	836,578	848,368
1999	2,487,858	2,488,056
2000	1,567,860	1,539,543
2001	1,035,409	1,052,654
2002	15,584,618	15,588,374
2003	1,238,667	1,221,465
2004	7,721,565	7,600,358
2005	583,586	615,562
2006	57,726	50,551
2007	1,475,123	1,506,290
2008	1,651,102	1,646,103
2009	1,487,312	1,214,446
2010	5,953,751	6,601,287
2011	1,006,251	1,030,265
2012	86,408	86,408
2013	80,347	230,237
2014	4,380,474	4,447,137
2015	8,910,408	8,910,408
2016	3,827,518	3,785,376
2017	4,974,565	5,051,621
2018	0	0
2019	14,712,226	14,712,226
2020	5,908,600	5,908,600
2021	0	0
2022		385,185

Policy Year Valued	As of 12/31/22	As of 12/31/23
Prior to 1993	65,149,219	65,573,790
1993	3,786,197	3,851,655
1994	3,098,691	2,851,939
1995	2,730,998	3,147,525
1996	2,940,072	2,998,191
1997	3,754,058	3,759,759
1998	848,368	858,193
1999	1,461,031	1,456,544
2000	1,539,543	1,408,021
2001	284,903	584,848
2002	12,616,420	12,616,416
2003	1,221,465	1,161,295
2004	7,600,358	7,675,793
2005	615,562	756,807
2006	50,551	132,218
2007	1,506,290	2,218,577
2008	1,646,103	1,646,443
2009	1,214,446	1,360,162
2010	6,601,287	6,516,557
2011	1,030,265	1,030,265
2012	86,408	86,408
2013	230,237	904,466
2014	4,447,137	4,511,286
2015	8,910,408	8,910,408
2016	3,785,376	3,777,027
2017	5,051,621	5,051,622
2018	0	0
2019	14,712,226	14,778,426
2020	5,908,600	5,917,519
2021	0	0
2022	385,185	385,185
2023		0

Policy Year Valued	As of 12/31/23	As of 12/31/24
Prior to 1994	68,324,577	65,896,363
1994	2,851,939	2,850,577
1995	3,147,525	2,768,767
1996	2,998,191	2,769,205
1997	3,759,759	3,755,269
1998	858,193	871,045
1999	1,456,544	1,452,364
2000	1,408,021	1,405,583
2001	584,848	595,192
2002	12,616,416	9,888,296
2003	1,161,295	1,036,573
2004	7,675,793	7,591,226
2005	756,807	1,220,906
2006	132,218	58,687
2007	2,218,577	1,981,599
2008	1,646,443	1,646,550
2009	1,360,162	1,503,172
2010	6,516,557	6,511,305
2011	1,030,265	1,030,265
2012	86,408	86,408
2013	904,466	904,065
2014	4,511,286	4,384,587
2015	8,910,408	8,835,620
2016	3,777,027	3,746,756
2017	5,051,622	5,151,626
2018	0	0
2019	14,778,426	14,712,226
2020	5,917,519	5,792,493
2021	0	0
2022	385,185	385,393
2023	0	0
2024		0

Policy Year Valued	As of 12/31/24	As of 12/31/25
Prior to 1995	68,746,940	69,095,204
1995	2,768,767	3,359,428
1996	2,769,205	2,729,309
1997	3,755,269	3,755,269
1998	871,045	820,320
1999	1,452,364	1,445,360
2000	1,405,583	1,403,023
2001	595,192	622,116
2002	9,888,296	8,894,959
2003	1,036,573	1,209,064
2004	7,591,226	7,053,308
2005	1,220,906	1,377,506
2006	58,687	0
2007	1,981,599	2,282,715
2008	1,646,550	1,470,643
2009	1,503,172	1,506,955
2010	6,511,305	6,546,118
2011	1,030,265	1,030,265
2012	86,408	86,408
2013	904,065	1,172,305
2014	4,384,587	4,491,118
2015	8,835,620	8,729,152
2016	3,746,756	1,329,479
2017	5,151,626	5,089,762
2018	0	0
2019	14,712,226	9,512,225
2020	5,792,493	5,791,493
2021	0	0
2022	385,393	873,381
2023	0	0
2024	0	0
2025		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 12/31/21	As of 12/31/22
Prior to 1992	19,114,079	19,259,584
1992	2,471,159	2,519,553
1993	1,975,475	2,003,069
1994	1,050,918	1,065,176
1995	1,492,453	1,530,367
1996	934,380	938,609
1997	1,429,833	1,432,340
1998	503,320	525,318
1999	985,901	985,901
2000	694,560	694,639
2001	312,135	326,533
2002	5,012,818	4,733,134
2003	365,925	368,819
2004	2,227,559	2,243,790
2005	347,356	360,880
2006	13,784	10,461
2007	557,281	573,258
2008	754,804	756,101
2009	605,379	529,113
2010	890,595	962,407
2011	210,568	210,442
2012	24,162	24,162
2013	44,894	128,621
2014	404,371	410,661
2015	3,737,270	3,754,354
2016	654,489	638,819
2017	1,752,584	1,745,823
2018	0	0
2019	4,805,162	5,532,858
2020	1,558,116	1,545,009
2021	0	0
2022		53,767

Policy Year Valued	As of 12/31/22	As of 12/31/23
Prior to 1993	21,911,743	22,004,624
1993	2,003,069	2,039,552
1994	851,876	868,821
1995	1,271,812	1,139,284
1996	938,609	977,820
1997	1,430,775	1,433,660
1998	525,318	531,855
1999	675,247	675,247
2000	694,639	695,914
2001	87,700	320,458
2002	2,907,277	2,916,353
2003	368,819	369,109
2004	2,243,790	2,273,612
2005	360,880	392,532
2006	10,461	19,665
2007	573,258	694,138
2008	756,101	757,151
2009	529,113	557,870
2010	962,407	1,005,445
2011	210,442	204,802
2012	24,162	24,162
2013	128,621	395,936
2014	410,661	427,976
2015	3,754,354	3,795,018
2016	638,819	472,661
2017	1,745,823	1,713,837
2018	0	0
2019	5,532,858	3,799,462
2020	1,545,009	1,537,912
2021	0	0
2022	53,767	90,689
2023		0

Policy Year Valued	As of 12/31/23	As of 12/31/24
Prior to 1994	23,358,827	23,528,422
1994	868,821	869,938
1995	1,139,284	1,158,219
1996	977,820	905,561
1997	1,433,660	1,431,242
1998	531,855	541,618
1999	675,247	675,247
2000	695,914	699,232
2001	320,458	365,193
2002	2,916,353	2,939,440
2003	369,109	362,094
2004	2,273,612	2,293,625
2005	392,532	426,081
2006	19,665	6,706
2007	694,138	644,222
2008	757,151	756,093
2009	557,870	570,173
2010	1,005,445	1,052,940
2011	204,802	199,230
2012	24,162	24,162
2013	395,936	426,793
2014	427,976	448,089
2015	3,795,018	3,787,805
2016	472,661	457,690
2017	1,713,837	1,585,333
2018	0	0
2019	3,799,462	3,948,565
2020	1,537,912	1,604,192
2021	0	0
2022	90,689	121,522
2023	0	0
2024		0

Policy Year Valued	As of 12/31/24	As of 12/31/25
Prior to 1995	24,398,360	24,729,201
1995	1,158,219	1,281,555
1996	905,561	939,151
1997	1,431,242	1,430,942
1998	541,618	553,155
1999	675,247	675,247
2000	699,232	702,558
2001	365,193	404,463
2002	2,939,440	2,749,669
2003	362,094	373,141
2004	2,293,625	2,293,008
2005	426,081	423,575
2006	6,706	0
2007	644,222	766,564
2008	756,093	658,076
2009	570,173	558,628
2010	1,052,940	1,095,043
2011	199,230	194,621
2012	24,162	24,162
2013	426,793	500,702
2014	448,089	468,535
2015	3,787,805	3,823,289
2016	457,690	211,038
2017	1,585,333	1,585,676
2018	0	0
2019	3,948,565	3,304,220
2020	1,604,192	1,604,192
2021	0	0
2022	121,522	380,086
2023	0	0
2024	0	0
2025		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 12/31/21	As of 12/31/22
Prior to 1992	34,747,005	34,389,400
1992	9,168,868	9,179,783
1993	1,824,082	1,783,128
1994	2,835,477	2,734,375
1995	1,861,931	2,026,106
1996	2,232,432	2,001,463
1997	2,346,596	2,354,814
1998	333,258	323,050
1999	1,501,957	1,502,155
2000	873,300	844,904
2001	723,274	726,121
2002	10,571,800	10,855,240
2003	872,742	852,646
2004	5,494,006	5,356,568
2005	236,230	254,682
2006	43,942	40,090
2007	917,842	933,032
2008	896,298	890,002
2009	881,933	685,333
2010	5,063,156	5,638,880
2011	795,683	819,823
2012	62,246	62,246
2013	35,453	101,616
2014	3,976,103	4,036,476
2015	5,173,138	5,156,054
2016	3,173,029	3,146,557
2017	3,221,981	3,305,798
2018	0	0
2019	9,907,064	9,179,368
2020	4,350,484	4,363,591
2021	0	0
2022		331,418

Policy Year Valued	As of 12/31/22	As of 12/31/23
Prior to 1993	43,237,476	43,569,166
1993	1,783,128	1,812,103
1994	2,246,815	1,983,118
1995	1,459,186	2,008,241
1996	2,001,463	2,020,371
1997	2,323,283	2,326,099
1998	323,050	326,338
1999	785,784	781,297
2000	844,904	712,107
2001	197,203	264,390
2002	9,709,143	9,700,063
2003	852,646	792,186
2004	5,356,568	5,402,181
2005	254,682	364,275
2006	40,090	112,553
2007	933,032	1,524,439
2008	890,002	889,292
2009	685,333	802,292
2010	5,638,880	5,511,112
2011	819,823	825,463
2012	62,246	62,246
2013	101,616	508,530
2014	4,036,476	4,083,310
2015	5,156,054	5,115,390
2016	3,146,557	3,304,366
2017	3,305,798	3,337,785
2018	0	0
2019	9,179,368	10,978,964
2020	4,363,591	4,379,607
2021	0	0
2022	331,418	294,496
2023		0

Policy Year Valued	As of 12/31/23	As of 12/31/24
Prior to 1994	44,965,750	42,367,941
1994	1,983,118	1,980,639
1995	2,008,241	1,610,548
1996	2,020,371	1,863,644
1997	2,326,099	2,324,027
1998	326,338	329,427
1999	781,297	777,117
2000	712,107	706,351
2001	264,390	229,999
2002	9,700,063	6,948,856
2003	792,186	674,479
2004	5,402,181	5,297,601
2005	364,275	794,825
2006	112,553	51,981
2007	1,524,439	1,337,377
2008	889,292	890,457
2009	802,292	932,999
2010	5,511,112	5,458,365
2011	825,463	831,035
2012	62,246	62,246
2013	508,530	477,272
2014	4,083,310	3,936,498
2015	5,115,390	5,047,815
2016	3,304,366	3,289,066
2017	3,337,785	3,566,293
2018	0	0
2019	10,978,964	10,763,661
2020	4,379,607	4,188,301
2021	0	0
2022	294,496	263,871
2023	0	0
2024		0

Policy Year Valued	As of 12/31/24	As of 12/31/25
Prior to 1995	44,348,580	44,366,003
1995	1,610,548	2,077,873
1996	1,863,644	1,790,158
1997	2,324,027	2,324,327
1998	329,427	267,165
1999	777,117	770,113
2000	706,351	700,465
2001	229,999	217,653
2002	6,948,856	6,145,290
2003	674,479	835,923
2004	5,297,601	4,760,300
2005	794,825	953,931
2006	51,981	0
2007	1,337,377	1,516,151
2008	890,457	812,567
2009	932,999	948,327
2010	5,458,365	5,451,075
2011	831,035	835,644
2012	62,246	62,246
2013	477,272	671,603
2014	3,936,498	4,022,583
2015	5,047,815	4,905,863
2016	3,289,066	1,118,441
2017	3,566,293	3,504,086
2018	0	0
2019	10,763,661	6,208,005
2020	4,188,301	4,187,301
2021	0	0
2022	263,871	493,295
2023	0	0
2024	0	0
2025		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 12/31/21	As of 12/31/22
Prior to 1992	16,632,486	17,291,085
1992	2,346,096	2,365,302
1993	1,331,348	1,383,932
1994	628,022	641,674
1995	1,115,056	1,166,793
1996	578,986	614,655
1997	952,165	974,085
1998	232,574	239,640
1999	985,901	985,901
2000	694,560	694,639
2001	0	0
2002	4,047,174	4,365,024
2003	8,912	8,912
2004	1,854,889	1,886,495
2005	347,356	347,356
2006	0	0
2007	368,902	379,931
2008	360,136	360,572
2009	305,817	305,817
2010	631,237	713,810
2011	82,561	98,256
2012	24,162	24,162
2013	0	0
2014	0	11,188
2015	3,381,818	3,446,780
2016	52,371	66,635
2017	4,470	31,242
2018	0	0
2019	24,058	49,907
2020	15,417	40,965
2021	0	0
2022		0

Policy Year Valued	As of 12/31/22	As of 12/31/23
Prior to 1993	19,797,948	19,871,287
1993	1,383,932	1,464,906
1994	428,374	448,239
1995	908,238	982,748
1996	614,655	658,949
1997	974,085	995,423
1998	239,640	256,760
1999	675,247	675,247
2000	694,639	695,914
2001	0	0
2002	2,734,159	2,740,539
2003	8,912	8,912
2004	1,886,495	1,921,132
2005	347,356	347,356
2006	0	0
2007	379,931	414,205
2008	360,572	360,652
2009	305,817	305,817
2010	713,810	784,910
2011	98,256	104,056
2012	24,162	24,162
2013	0	0
2014	11,188	40,537
2015	3,446,780	3,535,323
2016	66,635	79,848
2017	31,242	69,080
2018	0	0
2019	49,907	3,017,875
2020	40,965	72,523
2021	0	0
2022	0	0
2023		0

Policy Year Valued	As of 12/31/23	As of 12/31/24
Prior to 1994	20,642,810	21,197,819
1994	448,239	453,510
1995	982,748	1,014,683
1996	658,949	691,177
1997	995,423	1,011,557
1998	256,760	274,079
1999	675,247	675,247
2000	695,914	699,232
2001	0	0
2002	2,740,539	2,746,104
2003	8,912	8,912
2004	1,921,132	1,952,141
2005	347,356	347,356
2006	0	0
2007	414,205	414,205
2008	360,652	360,986
2009	305,817	305,817
2010	784,910	860,466
2011	104,056	109,924
2012	24,162	24,162
2013	0	0
2014	40,537	71,657
2015	3,535,323	3,609,218
2016	79,848	94,878
2017	69,080	1,542,736
2018	0	0
2019	3,017,875	3,206,604
2020	72,523	1,604,192
2021	0	0
2022	0	0
2023	0	0
2024		0

Policy Year Valued	As of 12/31/24	As of 12/31/25
Prior to 1995	21,651,329	22,311,187
1995	1,014,683	1,091,055
1996	691,177	721,688
1997	1,011,557	1,030,407
1998	274,079	291,749
1999	675,247	675,247
2000	699,232	702,558
2001	0	11,746
2002	2,746,104	2,749,669
2003	8,912	13,793
2004	1,952,141	1,985,865
2005	347,356	347,356
2006	0	0
2007	414,205	449,022
2008	360,986	658,076
2009	305,817	307,532
2010	860,466	930,630
2011	109,924	116,975
2012	24,162	24,162
2013	0	0
2014	71,657	103,240
2015	3,609,218	3,790,961
2016	94,878	134,727
2017	1,542,736	1,543,082
2018	0	0
2019	3,206,604	2,601,138
2020	1,604,192	1,604,192
2021	0	0
2022	0	380,086
2023	0	0
2024	0	0
2025		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 12/31/21	As of 12/31/22
Prior to 1992	21,416,273	22,171,098
1992	5,728,055	5,824,365
1993	822,023	827,909
1994	1,063,923	1,078,336
1995	1,122,198	1,217,198
1996	518,307	574,955
1997	486,428	500,328
1998	78,768	80,185
1999	1,448,670	1,448,670
2000	570,274	570,315
2001	0	0
2002	5,917,789	6,063,298
2003	16,387	16,387
2004	1,487,504	1,523,474
2005	236,230	236,230
2006	0	0
2007	277,822	288,838
2008	566,332	567,247
2009	387,022	387,022
2010	2,437,042	2,842,179
2011	393,868	431,143
2012	62,246	62,246
2013	0	0
2014	0	47,971
2015	3,212,315	3,282,380
2016	686,298	766,296
2017	72,524	288,858
2018	0	0
2019	1,923,837	2,531,522
2020	3,515,913	3,616,155
2021	0	0
2022		0

Policy Year Valued	As of 12/31/22	As of 12/31/23
Prior to 1993	27,683,105	28,322,762
1993	827,909	855,304
1994	914,005	937,820
1995	650,278	968,790
1996	574,955	658,314
1997	500,328	507,440
1998	80,185	83,452
1999	732,299	732,299
2000	570,315	573,875
2001	0	0
2002	4,917,201	4,989,441
2003	16,387	16,387
2004	1,523,474	1,573,343
2005	236,230	236,230
2006	0	0
2007	288,838	324,997
2008	567,247	567,415
2009	387,022	387,022
2010	2,842,179	3,162,828
2011	431,143	449,134
2012	62,246	62,246
2013	0	0
2014	47,971	173,249
2015	3,282,380	3,422,525
2016	766,296	813,466
2017	288,858	511,404
2018	0	0
2019	2,531,522	4,262,992
2020	3,616,155	3,636,136
2021	0	0
2022	0	0
2023		0

Policy Year Valued	As of 12/31/23	As of 12/31/24
Prior to 1994	28,762,547	29,417,096
1994	937,820	946,338
1995	968,790	1,116,086
1996	658,314	718,578
1997	507,440	514,441
1998	83,452	86,541
1999	732,299	732,299
2000	573,875	583,430
2001	0	0
2002	4,989,441	5,055,008
2003	16,387	16,387
2004	1,573,343	1,609,211
2005	236,230	236,230
2006	0	0
2007	324,997	324,997
2008	567,415	568,120
2009	387,022	387,022
2010	3,162,828	3,544,776
2011	449,134	466,456
2012	62,246	62,246
2013	0	0
2014	173,249	307,505
2015	3,422,525	3,545,722
2016	813,466	872,513
2017	511,404	3,211,980
2018	0	0
2019	4,262,992	5,420,130
2020	3,636,136	4,187,301
2021	0	0
2022	0	0
2023	0	0
2024		0

Policy Year Valued	As of 12/31/24	As of 12/31/25
Prior to 1995	30,363,434	31,362,534
1995	1,116,086	1,737,447
1996	718,578	776,075
1997	514,441	521,947
1998	86,541	89,518
1999	732,299	732,299
2000	583,430	593,443
2001	0	33,117
2002	5,055,008	5,098,327
2003	16,387	18,937
2004	1,609,211	1,656,445
2005	236,230	236,230
2006	0	0
2007	324,997	365,701
2008	568,120	752,987
2009	387,022	388,507
2010	3,544,776	3,916,552
2011	466,456	490,615
2012	62,246	62,246
2013	0	0
2014	307,505	445,706
2015	3,545,722	4,305,264
2016	872,513	964,882
2017	3,211,980	3,215,528
2018	0	0
2019	5,420,130	2,151,122
2020	4,187,301	4,187,301
2021	0	0
2022	0	493,295
2023	0	0
2024	0	0
2025		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.