

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 12/31/10	As of 12/31/11	Policy Year Valued	As of 12/31/11	As of 12/31/12
Prior to 1986	36,804,818	36,940,775	Prior to 1986	36,940,775	38,443,880
1986	2,345,736	2,582,685	1986	2,582,685	2,587,883
1987	7,536,936	8,204,227	1987	8,204,227	8,817,698
1988	4,509,406	3,764,183	1988	3,764,183	3,931,393
1989	9,928,205	12,249,868	1989	12,249,868	12,767,515
1990	3,659,925	3,815,225	1990	3,815,225	4,181,156
1991	2,261,029	1,907,469	1991	1,907,469	2,621,322
1992	18,773,169	19,360,362	1992	19,360,362	19,997,957
1993	5,342,109	5,399,934	1993	5,399,934	4,985,111
1994	7,941,643	8,350,859	1994	8,350,859	7,733,516
1995	7,245,264	7,485,838	1995	7,485,838	8,138,464
1996	3,315,158	4,218,156	1996	4,218,156	4,419,980
1997	5,603,833	6,116,321	1997	6,116,321	6,182,434
1998	528,014	472,619	1998	472,619	487,750
1999	4,035,827	3,877,740	1999	3,877,740	4,225,912
2000	2,899,044	2,972,145	2000	2,972,145	3,258,841
2001	327,556	420,749	2001	420,749	514,667
2002	9,118,851	10,184,199	2002	10,184,199	14,580,779
2003	880,496	1,174,407	2003	1,174,407	1,178,034
2004	7,823,466	7,977,267	2004	7,977,267	7,879,698
2005	4,064,518	8,125,009	2005	8,125,009	2,039,405
2006	0	0	2006	0	0
2007	2,178,801	2,089,543	2007	2,089,543	1,861,238
2008	1,349,181	1,367,866	2008	1,367,866	1,367,866
2009	0	1,664,120	2009	1,664,120	7,270,265
2010	0	4,166,259	2010	4,166,259	4,925,313
2011		72,563	2011	72,563	1,491,982
			2012		0

Policy Year Valued	As of 12/31/12	As of 12/31/13	Policy Year Valued	As of 12/31/13	As of 12/31/14
Prior to 1986	38,443,880	39,088,025	Prior to 1986	38,305,165	39,999,480
1986	2,587,883	2,520,119	1986	2,524,191	2,527,317
1987	8,817,698	9,287,265	1987	8,636,867	9,148,508
1988	3,554,780	3,771,811	1988	3,775,864	3,420,904
1989	12,767,515	15,786,372	1989	15,794,429	15,523,626
1990	4,181,156	5,009,714	1990	4,824,908	5,357,379
1991	2,621,322	2,556,744	1991	2,565,480	2,468,225
1992	19,997,957	20,193,190	1992	20,208,577	16,696,305
1993	4,985,111	4,929,093	1993	4,938,049	5,604,168
1994	7,733,516	7,006,963	1994	6,320,747	6,406,015
1995	8,116,084	7,597,075	1995	5,874,683	5,409,831
1996	4,419,980	4,629,465	1996	4,652,836	4,254,769
1997	6,182,434	6,512,471	1997	6,512,471	6,512,440
1998	487,750	593,797	1998	562,916	649,695
1999	4,225,912	4,546,639	1999	2,686,176	2,162,757
2000	3,258,841	2,493,393	2000	2,166,429	2,124,442
2001	514,667	896,614	2001	547,056	182,301
2002	14,233,608	14,025,587	2002	10,072,731	13,965,210
2003	1,178,034	1,177,799	2003	1,177,799	2,023,013
2004	7,879,698	6,742,220	2004	6,742,220	6,785,898
2005	2,039,405	2,039,881	2005	2,039,881	2,321,252
2006	0	80,870	2006	80,870	559,314
2007	1,861,238	1,832,807	2007	1,832,807	1,870,656
2008	1,367,866	1,367,866	2008	1,367,866	1,367,866
2009	7,270,265	7,984,839	2009	7,984,839	7,377,137
2010	4,925,313	5,922,385	2010	5,097,815	5,681,530
2011	1,491,982	1,559,361	2011	1,559,361	2,904,600
2012	0	205,543	2012	205,543	484,280
2013		0	2013	0	0
			2014		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 12/31/10	As of 12/31/11	Policy Year Valued	As of 12/31/11	As of 12/31/12
Prior to 1986	6,496,552	6,549,065	Prior to 1986	6,549,065	6,705,356
1986	907,507	965,846	1986	965,846	970,538
1987	1,272,651	1,382,144	1987	1,382,144	1,507,583
1988	711,717	598,232	1988	598,232	620,028
1989	2,585,993	2,674,058	1989	2,674,058	2,747,537
1990	1,104,689	1,137,448	1990	1,137,448	1,145,050
1991	509,207	522,779	1991	522,779	528,091
1992	1,812,767	1,938,427	1992	1,938,427	2,001,939
1993	1,057,126	1,040,238	1993	1,040,238	998,009
1994	747,071	793,205	1994	793,205	865,431
1995	1,190,355	1,221,042	1995	1,221,042	1,238,952
1996	626,370	678,101	1996	678,101	781,098
1997	1,579,252	1,631,753	1997	1,631,753	1,648,260
1998	113,679	93,367	1998	93,367	102,893
1999	960,014	884,076	1999	884,076	1,032,441
2000	665,810	517,966	2000	517,966	624,770
2001	113,527	120,255	2001	120,255	119,891
2002	3,637,106	4,172,634	2002	4,172,634	4,429,683
2003	151,771	293,128	2003	293,128	298,929
2004	2,279,641	2,399,761	2004	2,399,761	2,517,049
2005	1,272,519	1,634,254	2005	1,634,254	621,145
2006	0	0	2006	0	0
2007	132,961	78,212	2007	78,212	76,182
2008	325,591	328,184	2008	328,184	328,184
2009	0	144,781	2009	144,781	1,490,985
2010	0	298,673	2010	298,673	729,179
2011		4,633	2011	4,633	220,242
			2012		0

Policy Year Valued	As of 12/31/12	As of 12/31/13	Policy Year Valued	As of 12/31/13	As of 12/31/14
Prior to 1986	6,705,356	6,444,006	Prior to 1986	6,406,819	6,722,109
1986	970,538	993,481	1986	993,481	1,011,233
1987	1,507,583	1,573,200	1987	1,443,783	1,488,077
1988	396,680	435,810	1988	439,863	544,324
1989	2,747,537	3,224,419	1989	3,224,419	3,635,997
1990	1,145,050	1,307,420	1990	1,282,758	1,311,707
1991	528,091	539,800	1991	540,560	603,994
1992	2,001,939	2,082,361	1992	2,082,361	2,136,068
1993	998,009	932,264	1993	937,208	1,081,839
1994	865,431	598,259	1994	516,065	613,819
1995	1,228,177	1,270,875	1995	974,647	994,976
1996	781,098	705,527	1996	705,527	663,373
1997	1,648,260	1,576,405	1997	1,576,405	1,586,252
1998	102,893	145,847	1998	142,718	196,620
1999	1,032,441	1,037,649	1999	705,726	634,942
2000	624,770	696,941	2000	541,784	542,427
2001	119,891	121,152	2001	0	14,675
2002	4,226,092	4,299,824	2002	2,593,895	3,027,481
2003	298,929	296,916	2003	296,916	261,347
2004	2,517,049	2,290,789	2004	2,290,789	2,291,191
2005	621,145	621,207	2005	621,207	692,917
2006	0	0	2006	0	110,265
2007	76,182	68,883	2007	68,883	85,943
2008	328,184	328,184	2008	328,184	328,184
2009	1,490,985	1,709,684	2009	1,709,684	1,454,980
2010	729,179	1,036,805	2010	649,946	792,370
2011	220,242	315,621	2011	315,621	420,407
2012	0	142,542	2012	142,542	139,215
2013		0	2013	0	0
			2014		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 12/31/10	As of 12/31/11	Policy Year Valued	As of 12/31/11	As of 12/31/12
Prior to 1986	30,308,266	30,391,710	Prior to 1986	30,391,710	31,738,524
1986	1,438,229	1,616,839	1986	1,616,839	1,617,345
1987	6,264,285	6,822,083	1987	6,822,083	7,310,115
1988	3,797,689	3,165,951	1988	3,165,951	3,311,365
1989	7,342,212	9,575,810	1989	9,575,810	10,019,978
1990	2,555,236	2,677,777	1990	2,677,777	3,036,106
1991	1,751,822	1,384,690	1991	1,384,690	2,093,231
1992	16,960,402	17,421,935	1992	17,421,935	17,996,018
1993	4,284,983	4,359,696	1993	4,359,696	3,987,102
1994	7,194,572	7,557,654	1994	7,557,654	6,868,085
1995	6,054,909	6,264,796	1995	6,264,796	6,899,512
1996	2,688,788	3,540,055	1996	3,540,055	3,638,882
1997	4,024,581	4,484,568	1997	4,484,568	4,534,174
1998	414,335	379,252	1998	379,252	384,857
1999	3,075,813	2,993,664	1999	2,993,664	3,193,471
2000	2,233,234	2,454,179	2000	2,454,179	2,634,071
2001	214,029	300,494	2001	300,494	394,776
2002	5,481,745	6,011,565	2002	6,011,565	10,151,096
2003	728,725	881,279	2003	881,279	879,105
2004	5,543,825	5,577,506	2004	5,577,506	5,362,649
2005	2,791,999	6,490,755	2005	6,490,755	1,418,260
2006	0	0	2006	0	0
2007	2,045,840	2,011,331	2007	2,011,331	1,785,056
2008	1,023,590	1,039,682	2008	1,039,682	1,039,682
2009	0	1,519,339	2009	1,519,339	5,779,280
2010	0	3,867,586	2010	3,867,586	4,196,134
2011		67,930	2011	67,930	1,271,740
			2012		0

Policy Year Valued	As of 12/31/12	As of 12/31/13	Policy Year Valued	As of 12/31/13	As of 12/31/14
Prior to 1986	31,738,524	32,644,019	Prior to 1986	31,898,346	33,277,371
1986	1,617,345	1,526,638	1986	1,530,710	1,516,084
1987	7,310,115	7,714,065	1987	7,193,084	7,660,431
1988	3,158,100	3,336,001	1988	3,336,001	2,876,580
1989	10,019,978	12,561,953	1989	12,570,010	11,887,629
1990	3,036,106	3,702,294	1990	3,542,150	4,045,672
1991	2,093,231	2,016,944	1991	2,024,920	1,864,231
1992	17,996,018	18,110,829	1992	18,126,216	14,560,237
1993	3,987,102	3,996,829	1993	4,000,841	4,522,329
1994	6,868,085	6,408,704	1994	5,804,682	5,792,196
1995	6,887,907	6,326,200	1995	4,900,036	4,414,855
1996	3,638,882	3,923,938	1996	3,947,309	3,591,396
1997	4,534,174	4,936,066	1997	4,936,066	4,926,188
1998	384,857	447,950	1998	420,198	453,075
1999	3,193,471	3,508,990	1999	1,980,450	1,527,815
2000	2,634,071	1,796,452	2000	1,624,645	1,582,015
2001	394,776	775,462	2001	547,056	167,626
2002	10,007,516	9,725,763	2002	7,478,836	10,937,729
2003	879,105	880,883	2003	880,883	1,761,666
2004	5,362,649	4,451,431	2004	4,451,431	4,494,707
2005	1,418,260	1,418,674	2005	1,418,674	1,628,335
2006	0	80,870	2006	80,870	449,049
2007	1,785,056	1,763,924	2007	1,763,924	1,784,713
2008	1,039,682	1,039,682	2008	1,039,682	1,039,682
2009	5,779,280	6,275,155	2009	6,275,155	5,922,157
2010	4,196,134	4,885,580	2010	4,447,869	4,889,160
2011	1,271,740	1,243,740	2011	1,243,740	2,484,193
2012	0	63,001	2012	63,001	345,065
2013		0	2013	0	0
			2014		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 12/31/10	As of 12/31/11	Policy Year Valued	As of 12/31/11	As of 12/31/12
Prior to 1986	4,603,549	4,788,114	Prior to 1986	4,788,114	4,950,117
1986	664,114	714,989	1986	714,989	723,479
1987	769,729	964,452	1987	964,452	1,017,682
1988	580,711	597,730	1988	597,730	619,526
1989	1,498,268	1,603,095	1989	1,603,095	1,750,386
1990	600,972	605,679	1990	605,679	649,227
1991	15,291	28,439	1991	28,439	37,422
1992	1,646,636	1,760,873	1992	1,760,873	1,840,027
1993	706,882	730,873	1993	730,873	775,655
1994	342,323	383,061	1994	383,061	420,359
1995	845,301	876,288	1995	876,288	903,704
1996	0	0	1996	0	179,440
1997	168,177	188,127	1997	188,127	209,067
1998	57,575	57,575	1998	57,575	57,575
1999	706,897	707,011	1999	707,011	707,011
2000	159,527	183,893	2000	183,893	192,343
2001	0	0	2001	0	0
2002	2,092,858	2,522,196	2002	2,522,196	2,631,350
2003	109,696	109,696	2003	109,696	109,696
2004	752,051	1,087,104	2004	1,087,104	1,270,523
2005	967,344	1,048,518	2005	1,048,518	621,145
2006	0	0	2006	0	0
2007	2,061	1,496	2007	1,496	1,513
2008	325,591	328,184	2008	328,184	328,184
2009	0	2,363	2009	2,363	4,958
2010	0	0	2010	0	0
2011	0	0	2011	0	0
			2012		0

Policy Year Valued	As of 12/31/12	As of 12/31/13	Policy Year Valued	As of 12/31/13	As of 12/31/14
Prior to 1986	4,950,117	5,165,065	Prior to 1986	5,127,878	5,429,648
1986	723,479	734,096	1986	734,096	746,729
1987	1,017,682	1,051,004	1987	1,051,004	1,075,898
1988	396,178	406,618	1988	406,618	463,377
1989	1,750,386	1,915,443	1989	1,915,443	2,090,305
1990	649,227	855,942	1990	831,280	868,166
1991	37,422	45,945	1991	45,945	148,537
1992	1,840,027	1,926,848	1992	1,926,848	1,987,991
1993	775,655	797,318	1993	797,318	1,066,029
1994	420,359	440,232	1994	358,038	439,976
1995	903,704	956,288	1995	660,060	689,037
1996	179,440	382,738	1996	382,738	383,401
1997	209,067	231,016	1997	231,016	244,532
1998	57,575	57,575	1998	54,446	54,446
1999	707,011	783,585	1999	442,690	579,939
2000	192,343	255,627	2000	255,627	255,690
2001	0	0	2001	0	0
2002	2,427,759	2,573,393	2002	1,125,595	1,982,320
2003	109,696	109,696	2003	109,696	109,696
2004	1,270,523	1,329,031	2004	1,329,031	1,393,327
2005	621,145	621,207	2005	621,207	621,207
2006	0	0	2006	0	0
2007	1,513	1,518	2007	1,518	1,522
2008	328,184	328,184	2008	328,184	328,184
2009	4,958	15,712	2009	15,712	18,486
2010	0	0	2010	0	52,426
2011	0	1,615	2011	1,615	14,887
2012	0	0	2012	0	11,198
2013	0	0	2013	0	0
			2014		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 12/31/10	As of 12/31/11	Policy Year Valued	As of 12/31/11	As of 12/31/12
Prior to 1986	16,559,765	18,432,401	Prior to 1986	18,432,401	20,601,777
1986	817,788	854,442	1986	854,442	868,080
1987	2,485,227	2,679,322	1987	2,679,322	2,964,861
1988	1,500,552	1,672,498	1988	1,672,498	1,822,230
1989	3,663,912	3,972,848	1989	3,972,848	4,573,287
1990	938,917	977,968	1990	977,968	1,052,066
1991	26,424	55,192	1991	55,192	70,606
1992	6,155,752	6,809,593	1992	6,809,593	7,386,409
1993	755,869	796,556	1993	796,556	837,157
1994	1,506,592	1,719,152	1994	1,719,152	1,860,644
1995	2,075,565	2,143,576	1995	2,143,576	2,202,591
1996	0	0	1996	0	515,782
1997	977,707	1,006,713	1997	1,006,713	1,038,092
1998	352,643	352,643	1998	352,643	352,643
1999	2,675,280	2,676,907	1999	2,676,907	2,676,907
2000	322,376	432,798	2000	432,798	456,307
2001	0	0	2001	0	0
2002	3,918,043	4,415,401	2002	4,415,401	4,752,393
2003	588,845	588,845	2003	588,845	588,845
2004	1,102,391	1,418,889	2004	1,418,889	1,759,847
2005	2,482,486	3,195,537	2005	3,195,537	1,418,260
2006	0	0	2006	0	0
2007	338,532	247,772	2007	247,772	250,933
2008	1,023,590	1,039,682	2008	1,039,682	1,039,682
2009	0	81,250	2009	81,250	110,409
2010	0	0	2010	0	0
2011	0	0	2011	0	0
			2012		0

Policy Year Valued	As of 12/31/12	As of 12/31/13	Policy Year Valued	As of 12/31/13	As of 12/31/14
Prior to 1986	20,601,777	22,967,099	Prior to 1986	22,910,087	24,291,094
1986	868,080	891,565	1986	891,565	921,026
1987	2,964,861	3,255,676	1987	3,255,676	3,346,824
1988	1,668,965	1,780,230	1988	1,780,230	2,138,339
1989	4,573,287	4,922,729	1989	4,922,729	5,409,572
1990	1,052,066	1,420,462	1990	1,387,224	1,523,122
1991	70,606	91,067	1991	91,067	183,899
1992	7,386,409	8,318,568	1992	8,318,568	8,839,862
1993	837,157	881,231	1993	881,231	1,331,279
1994	1,860,644	1,933,886	1994	1,526,980	1,595,622
1995	2,202,591	2,338,141	1995	911,977	976,011
1996	515,782	755,374	1996	755,374	758,898
1997	1,038,092	1,072,320	1997	1,072,320	1,081,242
1998	352,643	352,643	1998	324,891	324,891
1999	2,676,907	2,780,686	1999	1,243,653	1,415,584
2000	456,307	905,770	2000	905,770	905,980
2001	0	0	2001	0	0
2002	4,608,813	5,227,589	2002	2,950,622	5,352,616
2003	588,845	588,845	2003	588,845	588,845
2004	1,759,847	1,875,024	2004	1,875,024	2,009,598
2005	1,418,260	1,418,674	2005	1,418,674	1,418,674
2006	0	0	2006	0	0
2007	250,933	251,992	2007	251,992	252,670
2008	1,039,682	1,039,682	2008	1,039,682	1,039,682
2009	110,409	274,223	2009	274,223	283,826
2010	0	822,857	2010	822,857	2,553,732
2011	0	205,883	2011	205,883	515,057
2012	0	0	2012	0	77,330
2013	0	0	2013	0	0
			2014		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.