

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 12/31/15	As of 12/31/16	Ratio to Prior Year	Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior to 1986	23,616,816	22,822,056		Prior to 1987	25,112,694	25,866,518	
1986	2,138,987	2,395,219		1987	6,265,729	7,390,699	
1987	5,890,389	6,536,752		1988	2,301,343	2,543,623	
1988	2,254,254	2,298,522		1989	10,047,802	10,885,810	
1989	10,067,033	10,047,802		1990	4,531,316	5,113,343	
1990	4,203,145	4,532,938		1991	1,947,433	2,262,159	
1991	2,005,332	1,946,399		1992	10,111,469	10,801,472	
1992	9,401,119	10,108,032		1993	3,766,427	4,118,532	
1993	3,554,344	3,766,427		1994	4,261,191	5,009,610	
1994	3,968,328	4,471,077		1995	5,164,729	4,567,717	
1995	4,638,894	5,164,729		1996	2,336,467	3,058,549	
1996	2,274,962	2,336,467		1997	3,759,481	4,332,268	
1997	3,478,453	3,776,071		1998	742,552	742,910	
1998	677,157	742,552		1999	2,513,415	2,567,417	
1999	2,628,110	2,513,415		2000	1,587,631	2,048,821	
2000	1,579,696	1,587,631		2001	353,040	539,989	
2001	237,764	353,044		2002	12,120,956	14,491,580	
2002	11,810,830	12,120,958		2003	1,537,025	1,681,946	
2003	1,194,361	1,537,025		2004	4,963,507	6,537,118	
2004	4,721,635	4,963,507		2005	1,032,586	1,400,811	
2005	1,972,737	2,338,173		2006	620,612	1,021,285	
2006	467,853	616,169		2007	1,449,338	1,667,811	
2007	1,517,243	1,449,338		2008	1,240,323	1,488,257	
2008	1,031,731	1,240,323		2009	543,380	767,624	
2009	556,285	543,380		2010	3,548,277	4,384,981	
2010	3,301,728	3,548,277		2011	778,205	1,122,847	
2011	786,203	778,205		2012	543,122	242,504	
2012	390,990	543,122		2013	0	0	
2013	0	0		2014	3,844,309	4,710,477	
2014	3,490,943	3,844,309		2015	9,438,871	13,973,387	
2015	3,510,981	9,438,871		2016	2,649,371	3,436,678	
2016		2,649,371		2017		0	

Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year	Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year
Prior to 1988	33,257,218	32,961,598		Prior to 1989	35,171,093	31,872,645	
1988	2,546,418	2,566,291		1989	10,433,412	10,488,623	
1989	10,885,810	10,433,412		1990	5,301,039	5,670,487	
1990	5,113,343	5,301,039		1991	2,589,504	3,286,335	
1991	2,263,366	2,589,504		1992	11,920,850	11,644,756	
1992	10,805,645	11,920,850		1993	4,177,468	4,362,087	
1993	4,118,532	4,177,468		1994	4,171,646	4,175,184	
1994	5,009,610	4,171,646		1995	4,414,082	4,612,756	
1995	4,567,717	4,414,082		1996	3,576,744	3,894,642	
1996	3,058,549	3,576,744		1997	4,202,811	4,121,629	
1997	4,332,268	4,202,811		1998	916,499	931,029	
1998	742,910	916,499		1999	2,462,808	2,455,677	
1999	2,567,417	2,462,808		2000	1,908,830	1,759,511	
2000	2,053,560	1,908,830		2001	542,808	985,968	
2001	539,989	542,808		2002	15,771,586	14,433,643	
2002	14,491,580	15,771,586		2003	1,403,912	1,252,997	
2003	1,681,946	1,403,912		2004	6,563,160	6,022,961	
2004	6,537,118	6,563,160		2005	1,511,947	1,054,900	
2005	1,400,811	1,511,947		2006	979,292	886,515	
2006	1,021,285	979,292		2007	1,364,930	2,211,480	
2007	1,386,204	1,089,332		2008	1,698,974	1,574,197	
2008	1,488,257	1,698,974		2009	796,142	997,520	
2009	767,624	796,142		2010	5,195,322	5,600,434	
2010	4,384,981	5,195,322		2011	1,006,253	1,006,253	
2011	1,122,847	1,006,253		2012	86,408	86,408	
2012	242,504	86,408		2013	0	0	
2013	0	0		2014	4,870,340	4,883,328	
2014	4,710,477	4,870,340		2015	11,201,353	8,916,646	
2015	13,973,387	11,201,353		2016	3,477,889	3,874,445	
2016	3,436,678	3,477,889		2017	497,967	497,967	
2017	0	497,967		2018	0	0	
2018		0		2019		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 12/31/15	As of 12/31/16	Ratio to Prior Year	Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior to 1986	8,786,852	8,596,379		Prior to 1987	10,167,956	10,047,864	
1986	1,390,200	1,536,438		1987	1,897,444	2,001,350	
1987	1,914,860	1,978,583		1988	889,137	940,471	
1988	883,184	886,316		1989	3,862,883	3,861,547	
1989	3,951,982	3,862,883		1990	1,823,562	1,838,282	
1990	1,789,769	1,823,855		1991	984,835	1,047,269	
1991	1,008,246	984,503		1992	2,311,938	2,341,094	
1992	2,228,286	2,311,743		1993	1,549,078	1,556,216	
1993	1,507,834	1,549,078		1994	887,373	959,639	
1994	904,271	964,034		1995	1,927,800	1,954,123	
1995	1,750,972	1,927,800		1996	706,891	708,412	
1996	695,012	706,891		1997	1,390,309	1,460,295	
1997	1,296,672	1,391,359		1998	482,521	480,118	
1998	451,651	482,521		1999	1,001,273	1,011,163	
1999	1,104,642	1,001,273		2000	860,666	893,633	
2000	810,859	860,666		2001	151,913	174,298	
2001	124,226	151,915		2002	4,761,147	4,797,215	
2002	4,730,599	4,761,149		2003	444,542	447,453	
2003	379,081	444,542		2004	2,425,975	2,049,734	
2004	2,392,299	2,425,975		2005	175,179	180,522	
2005	742,737	774,771		2006	313,322	53,515	
2006	265,508	310,224		2007	667,445	733,591	
2007	648,394	667,445		2008	557,861	641,014	
2008	438,664	557,861		2009	217,294	244,294	
2009	229,257	217,294		2010	641,030	771,072	
2010	667,109	641,030		2011	214,712	258,592	
2011	243,997	214,712		2012	102,567	59,723	
2012	131,083	102,567		2013	0	0	
2013	0	0		2014	399,052	407,805	
2014	463,644	399,052		2015	3,348,016	4,346,797	
2015	1,386,900	3,348,016		2016	545,190	704,608	
2016		545,190		2017		0	

Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year	Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year
Prior to 1988	12,049,214	12,191,151		Prior to 1989	12,826,684	12,567,223	
1988	943,266	953,401		1989	3,831,395	3,881,381	
1989	3,861,547	3,831,395		1990	1,740,548	1,771,090	
1990	1,838,282	1,740,548		1991	1,170,898	1,276,259	
1991	1,047,613	1,170,898		1992	2,369,780	2,428,430	
1992	2,341,296	2,369,780		1993	1,614,749	1,921,090	
1993	1,556,216	1,614,749		1994	1,032,839	1,038,855	
1994	959,639	1,032,839		1995	1,962,378	1,981,118	
1995	1,954,123	1,962,378		1996	902,713	1,011,141	
1996	708,412	902,713		1997	1,466,946	1,482,280	
1997	1,460,295	1,466,946		1998	515,442	522,652	
1998	480,118	515,442		1999	973,195	973,195	
1999	1,011,163	973,195		2000	864,833	740,216	
2000	893,999	864,833		2001	174,990	281,749	
2001	174,298	174,990		2002	4,902,034	4,969,071	
2002	4,797,215	4,902,034		2003	379,256	363,207	
2003	447,453	379,256		2004	2,076,299	2,138,525	
2004	2,049,734	2,076,299		2005	259,281	391,030	
2005	180,522	259,281		2006	45,584	32,134	
2006	53,515	45,584		2007	779,048	901,329	
2007	451,986	503,452		2008	767,549	760,207	
2008	641,014	767,549		2009	329,305	382,256	
2009	244,294	329,305		2010	782,776	1,130,707	
2010	771,072	782,776		2011	230,989	224,196	
2011	258,592	230,989		2012	24,162	24,162	
2012	59,723	24,162		2013	0	0	
2013	0	0		2014	433,870	407,573	
2014	407,805	433,870		2015	4,093,263	3,669,778	
2015	4,346,797	4,093,263		2016	699,460	737,065	
2016	704,608	699,460		2017	353,660	310,583	
2017	0	353,660		2018	0	0	
2018		0		2019		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 12/31/15	As of 12/31/16	Ratio to Prior Year	Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior to 1986	14,829,964	14,225,677		Prior to 1987	14,944,738	15,818,654	
1986	748,787	858,781		1987	4,368,285	5,389,349	
1987	3,975,529	4,558,169		1988	1,412,206	1,603,152	
1988	1,371,070	1,412,206		1989	6,184,919	7,024,263	
1989	6,115,051	6,184,919		1990	2,707,754	3,275,061	
1990	2,413,376	2,709,083		1991	962,598	1,214,890	
1991	997,086	961,896		1992	7,799,531	8,460,378	
1992	7,172,833	7,796,289		1993	2,217,349	2,562,316	
1993	2,046,510	2,217,349		1994	3,373,818	4,049,971	
1994	3,064,057	3,507,043		1995	3,236,929	2,613,594	
1995	2,887,922	3,236,929		1996	1,629,576	2,350,137	
1996	1,579,950	1,629,576		1997	2,369,172	2,871,973	
1997	2,181,781	2,384,712		1998	260,031	262,792	
1998	225,506	260,031		1999	1,512,142	1,556,254	
1999	1,523,468	1,512,142		2000	726,965	1,155,188	
2000	768,837	726,965		2001	201,127	365,691	
2001	113,538	201,129		2002	7,359,809	9,694,365	
2002	7,080,231	7,359,809		2003	1,092,483	1,234,493	
2003	815,280	1,092,483		2004	2,537,532	4,487,384	
2004	2,329,336	2,537,532		2005	857,407	1,220,289	
2005	1,230,000	1,563,402		2006	307,290	967,770	
2006	202,345	305,945		2007	781,893	934,220	
2007	868,849	781,893		2008	682,462	847,243	
2008	593,067	682,462		2009	326,086	523,330	
2009	327,028	326,086		2010	2,907,247	3,613,909	
2010	2,634,619	2,907,247		2011	563,493	864,255	
2011	542,206	563,493		2012	440,555	182,781	
2012	259,907	440,555		2013	0	0	
2013	0	0		2014	3,445,257	4,302,672	
2014	3,027,299	3,445,257		2015	6,090,855	9,626,590	
2015	2,124,081	6,090,855		2016	2,104,181	2,732,070	
2016		2,104,181		2017		0	
Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year	Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year
Prior to 1988	21,208,004	20,770,447		Prior to 1989	22,344,409	21,983,112	
1988	1,603,152	1,612,890		1989	6,602,017	6,607,242	
1989	7,024,263	6,602,017		1990	3,560,491	3,899,397	
1990	3,275,061	3,560,491		1991	1,418,606	2,010,076	
1991	1,215,753	1,418,606		1992	9,551,070	9,216,326	
1992	8,464,349	9,551,070		1993	2,562,719	2,440,997	
1993	2,562,316	2,562,719		1994	3,138,807	3,136,329	
1994	4,049,971	3,138,807		1995	2,451,704	2,631,638	
1995	2,613,594	2,451,704		1996	2,674,031	2,883,501	
1996	2,350,137	2,674,031		1997	2,735,865	2,639,349	
1997	2,871,973	2,735,865		1998	401,057	408,377	
1998	262,792	401,057		1999	1,489,613	1,482,482	
1999	1,556,254	1,489,613		2000	1,043,997	1,019,295	
2000	1,159,561	1,043,997		2001	367,818	704,219	
2001	365,691	367,818		2002	10,869,552	9,464,572	
2002	9,694,365	10,869,552		2003	1,024,656	889,790	
2003	1,234,493	1,024,656		2004	4,486,861	3,884,436	
2004	4,487,384	4,486,861		2005	1,252,666	663,870	
2005	1,220,289	1,252,666		2006	933,708	854,381	
2006	967,770	933,708		2007	585,882	1,310,151	
2007	934,218	585,880		2008	931,425	813,990	
2008	847,243	931,425		2009	466,837	615,264	
2009	523,330	466,837		2010	4,412,546	4,469,727	
2010	3,613,909	4,412,546		2011	775,264	782,057	
2011	864,255	775,264		2012	62,246	62,246	
2012	182,781	62,246		2013	0	0	
2013	0	0		2014	4,436,470	4,475,755	
2014	4,302,672	4,436,470		2015	7,108,090	5,246,868	
2015	9,626,590	7,108,090		2016	2,778,429	3,137,380	
2016	2,732,070	2,778,429		2017	144,307	187,384	
2017	0	144,307		2018	0	0	
2018		0		2019		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 12/31/15	As of 12/31/16	Ratio to Prior Year	Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior to 1986	7,113,680	7,293,607		Prior to 1987	8,350,099	8,565,110	
1986	929,989	1,021,353		1987	1,352,419	1,456,523	
1987	1,271,455	1,352,419		1988	761,488	795,500	
1988	730,568	761,488		1989	2,546,031	3,044,293	
1989	2,471,318	2,546,031		1990	1,170,632	1,249,921	
1990	1,098,727	1,170,925		1991	366,090	419,139	
1991	346,858	366,090		1992	2,155,919	2,191,900	
1992	2,075,362	2,155,919		1993	1,204,963	1,210,723	
1993	1,174,705	1,204,963		1994	550,581	579,213	
1994	475,467	627,242		1995	966,404	1,004,705	
1995	914,851	966,404		1996	389,525	423,430	
1996	387,992	389,525		1997	349,243	368,694	
1997	245,694	349,243		1998	261,983	261,983	
1998	261,983	261,983		1999	973,195	973,195	
1999	973,195	973,195		2000	389,949	390,259	
2000	389,212	389,949		2001	0	0	
2001	0	0		2002	3,563,929	3,652,451	
2002	3,476,886	3,563,930		2003	67,318	76,230	
2003	67,318	67,318		2004	1,589,117	1,629,051	
2004	1,515,753	1,589,117		2005	38,675	63,585	
2005	600,773	638,267		2006	0	0	
2006	0	0		2007	0	0	
2007	0	0		2008	349,276	349,360	
2008	349,276	349,276		2009	0	91,893	
2009	0	0		2010	312,304	382,571	
2010	249,046	312,304		2011	27,997	62,258	
2011	22,651	27,997		2012	0	1,914	
2012	0	0		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	1,641,694	2,958,118	
2015	0	1,641,694		2016	0	0	
2016		0		2017		0	

Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year	Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year
Prior to 1988	10,021,633	10,268,737		Prior to 1989	10,860,535	11,176,219	
1988	795,500	833,778		1989	3,123,198	3,207,581	
1989	3,044,293	3,123,198		1990	1,400,643	1,446,269	
1990	1,249,921	1,400,643		1991	532,825	638,379	
1991	419,139	532,825		1992	2,226,552	2,286,940	
1992	2,191,900	2,226,552		1993	1,220,713	1,254,264	
1993	1,210,723	1,220,713		1994	623,336	625,291	
1994	579,213	623,336		1995	1,036,401	1,063,952	
1995	1,004,705	1,036,401		1996	466,450	587,932	
1996	423,430	466,450		1997	397,329	432,222	
1997	368,694	397,329		1998	261,950	261,950	
1998	261,983	261,950		1999	973,195	973,195	
1999	973,195	973,195		2000	390,257	426,137	
2000	390,259	390,257		2001	0	0	
2001	0	0		2002	3,746,261	3,880,493	
2002	3,652,451	3,746,261		2003	8,912	8,912	
2003	76,230	8,912		2004	1,665,097	1,773,797	
2004	1,629,051	1,665,097		2005	81,927	115,233	
2005	63,585	81,927		2006	0	0	
2006	0	0		2007	0	0	
2007	0	0		2008	356,473	356,473	
2008	349,360	356,473		2009	305,647	305,817	
2009	91,893	305,647		2010	459,681	516,094	
2010	382,571	459,681		2011	68,629	73,087	
2011	62,258	68,629		2012	24,162	24,162	
2012	1,914	24,162		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	3,092,380	3,198,979	
2015	2,958,118	3,092,380		2016	11,239	28,792	
2016	0	11,239		2017	0	0	
2017	0	0		2018	0	0	
2018		0		2019		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 12/31/15	As of 12/31/16	Ratio to Prior Year	Policy Year Valued	As of 12/31/16	As of 12/31/17	Ratio to Prior Year
Prior to 1986	10,243,962	10,585,404		Prior to 1987	10,968,306	11,362,050	
1986	372,931	385,178		1987	1,533,746	1,666,800	
1987	1,391,426	1,533,746		1988	1,036,948	1,057,029	
1988	994,672	1,036,948		1989	2,713,437	3,216,922	
1989	2,619,615	2,713,437		1990	788,872	854,550	
1990	743,642	790,200		1991	123,554	153,553	
1991	116,132	123,554		1992	4,608,176	4,840,114	
1992	4,185,219	4,608,176		1993	687,031	697,632	
1993	654,620	687,031		1994	767,772	867,743	
1994	776,411	900,997		1995	1,014,608	1,045,785	
1995	952,770	1,014,608		1996	294,116	314,944	
1996	293,270	294,116		1997	436,232	443,270	
1997	328,389	436,232		1998	170,353	170,353	
1998	170,353	170,353		1999	1,440,972	1,440,972	
1999	1,440,972	1,440,972		2000	449,567	449,725	
2000	449,195	449,567		2001	0	0	
2001	0	0		2002	4,362,019	4,624,250	
2002	4,111,001	4,362,019		2003	180,742	197,129	
2003	180,742	180,742		2004	1,116,125	1,167,255	
2004	988,975	1,116,125		2005	25,175	42,282	
2005	710,602	731,170		2006	0	0	
2006	0	0		2007	0	0	
2007	0	0		2008	556,653	556,808	
2008	556,653	556,653		2009	0	155,374	
2009	0	0		2010	1,417,962	1,569,470	
2010	1,308,641	1,417,962		2011	201,605	311,888	
2011	170,126	201,605		2012	0	6,019	
2012	0	0		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	439,165	2,316,068	
2015	0	439,165		2016	0	0	
2016		0		2017		0	

Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year	Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year
Prior to 1988	13,028,851	13,498,326		Prior to 1989	14,549,655	15,166,329	
1988	1,057,029	1,090,257		1989	3,317,191	3,430,842	
1989	3,216,922	3,317,191		1990	1,015,886	1,129,646	
1990	854,550	1,015,886		1991	257,507	405,197	
1991	153,553	257,507		1992	5,085,151	5,432,394	
1992	4,840,114	5,085,151		1993	703,434	742,629	
1993	697,632	703,434		1994	926,998	945,734	
1994	867,743	926,998		1995	1,072,471	1,091,884	
1995	1,045,785	1,072,471		1996	356,474	558,107	
1996	314,944	356,474		1997	293,545	308,635	
1997	443,270	293,545		1998	170,323	170,323	
1998	170,353	170,323		1999	1,440,972	1,440,972	
1999	1,440,972	1,440,972		2000	449,724	466,555	
2000	449,725	449,724		2001	0	0	
2001	0	0		2002	4,910,115	5,275,764	
2002	4,624,250	4,910,115		2003	16,387	16,387	
2003	197,129	16,387		2004	1,213,722	1,382,962	
2004	1,167,255	1,213,722		2005	52,589	75,150	
2005	42,282	52,589		2006	0	0	
2006	0	0		2007	0	0	
2007	0	0		2008	558,917	558,917	
2008	556,808	558,917		2009	386,592	387,022	
2009	155,374	386,592		2010	1,787,363	1,966,418	
2010	1,569,470	1,787,363		2011	346,346	362,534	
2011	311,888	346,346		2012	62,246	62,246	
2012	6,019	62,246		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	2,966,185	3,014,511	
2015	2,316,068	2,966,185		2016	239,746	541,596	
2016	0	239,746		2017	0	0	
2017	0	0		2018	0	0	
2018		0		2019		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.