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 *

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 1994	3,554,344 3,968,328	3,766,427 4,471,077		1994 1995	4,261,191 5,164,729	5,009,610 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	2,338,173 616,169		2006 2007	620,612	1,021,285	
2006 2007	467,853 1,517,243	1,449,338		2007	1,449,338 1,240,323	1,667,811 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
Valued	12/31/17	12/31/18		Valued	12/31/18	12/31/19	
Valued Prior to 1988	12/31/17 33,257,218	12/31/18 32,961,598		Valued Prior to 1989	12/31/18 35,171,093	12/31/19 31,872,645	
Valued	12/31/17	12/31/18		Valued	12/31/18	12/31/19	
Valued Prior to 1988 1988	33,257,218 2,546,418	32,961,598 2,566,291		Valued Prior to 1989 1989	35,171,093 10,433,412	12/31/19 31,872,645 10,488,623	
Valued Prior to 1988 1988 1989	12/31/17 33,257,218 2,546,418 10,885,810	32,961,598 2,566,291 10,433,412		Valued Prior to 1989 1989 1990	35,171,093 10,433,412 5,301,039	31,872,645 10,488,623 5,670,487	
Valued Prior to 1988 1988 1989 1990	33,257,218 2,546,418 10,885,810 5,113,343	32,961,598 2,566,291 10,433,412 5,301,039		Valued Prior to 1989 1989 1990 1991	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468	31,872,645 10,488,623 5,670,487 3,286,335	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468		Valued Prior to 1989 1989 1990 1991 1992 1993 1994	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811		Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,471,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 1,7771,586 1,403,912 6,563,160 1,511,947	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118 1,400,811	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 1,7771,586 1,403,912 6,563,160 1,511,947		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997 6,022,961 1,054,900 886,515	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118 1,400,811 1,021,285	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,777,586 1,403,912 6,563,160 1,511,947 979,292		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,364,930	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997 6,022,961 1,054,900 886,515 2,211,480	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118 1,400,811 1,021,285 1,386,204	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,089,332		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,364,930 1,698,974	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997 6,022,961 1,054,900 886,515 2,211,480 1,574,197	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118 1,400,811 1,021,285 1,386,204 1,488,257	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,089,332 1,698,974		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 1,908,830 542,808 1,5771,586 1,403,912 6,563,160 1,511,947 979,292 1,364,930 1,698,974 796,142	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997 6,022,961 1,054,900 886,515 2,211,480 1,574,197 997,520	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118 1,400,811 1,021,285 1,386,204 1,488,257 767,624	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 1,5771,586 1,403,912 6,563,160 1,511,947 979,292 1,089,332 1,698,974 796,142		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,364,930 1,698,974 796,142 5,195,322	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997 6,022,961 1,054,900 886,515 2,211,480 1,574,197 997,520 5,600,434	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118 1,400,811 1,021,285 1,386,204 1,488,257 767,624 4,384,981	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,089,332 1,698,974 796,142 5,195,322		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,364,930 1,698,974 796,142 5,195,322 1,006,253	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997 6,022,961 1,054,900 886,515 2,211,480 1,574,197 997,520 5,600,434 1,006,253	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118 1,400,811 1,021,285 1,386,204 1,488,257 767,624 4,384,981 1,122,847	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,089,332 1,698,974 796,142 5,195,322 1,006,253		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,364,930 1,698,974 796,142 5,195,322 1,006,253 86,408	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997 6,022,961 1,054,900 886,515 2,211,480 1,574,197 997,520 5,600,434 1,006,253 86,408	
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Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118 1,400,811 1,021,285 1,386,204 1,488,257 767,624 4,384,981 1,122,847 242,504 0	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,089,332 1,698,974 796,142 5,195,322 1,006,253 86,408 0		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,471,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,364,930 1,698,974 796,142 5,195,322 1,006,253 86,408 0 4,870,340	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997 6,022,961 1,054,900 886,515 2,211,480 1,574,197 997,520 5,600,434 1,006,253 86,408 0 4,883,328	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118 1,400,811 1,021,285 1,386,204 1,488,257 767,624 4,384,981 1,122,847 242,504	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,089,332 1,698,974 796,142 5,195,322 1,006,253 86,408		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,471,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,364,930 1,698,974 796,142 5,195,322 1,006,253 86,408 0	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997 6,022,961 1,054,900 886,515 2,211,480 1,574,197 997,520 5,600,434 1,006,253 86,408 0	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118 1,400,811 1,021,285 1,386,204 1,488,257 767,624 4,384,981 1,122,847 242,504 0 4,710,477	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,089,332 1,698,974 796,142 5,195,322 1,006,253 86,408 0 4,870,340		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,364,930 1,698,974 796,142 5,195,322 1,006,253 86,408 0 4,870,340 11,201,353	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997 6,022,961 1,054,900 886,515 2,211,480 1,574,197 997,520 5,600,434 1,006,253 86,408 0 4,883,328 8,916,646	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	33,257,218 2,546,418 10,885,810 5,113,343 2,263,366 10,805,645 4,118,532 5,009,610 4,567,717 3,058,549 4,332,268 742,910 2,567,417 2,053,560 539,989 14,491,580 1,681,946 6,537,118 1,400,811 1,021,285 1,386,204 1,488,257 767,624 4,384,981 1,122,847 242,504 0 4,710,477 13,973,387	32,961,598 2,566,291 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,089,332 1,698,974 796,142 5,195,322 1,006,253 86,408 0 4,870,340 11,201,353		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	35,171,093 10,433,412 5,301,039 2,589,504 11,920,850 4,177,468 4,171,646 4,414,082 3,576,744 4,202,811 916,499 2,462,808 1,908,830 542,808 15,771,586 1,403,912 6,563,160 1,511,947 979,292 1,364,930 1,698,974 796,142 5,195,322 1,006,253 86,408 0 4,870,340 11,201,353 3,477,889	31,872,645 10,488,623 5,670,487 3,286,335 11,644,756 4,362,087 4,175,184 4,612,756 3,894,642 4,121,629 931,029 2,455,677 1,759,511 985,968 14,433,643 1,252,997 6,022,961 1,054,900 886,515 2,211,480 1,574,197 997,520 5,600,434 1,006,253 86,408 0 4,883,328 8,916,646 3,874,445	

^{*} 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 *

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Prior to 1986	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
1986	Drior to 1006	0 706 050	9 506 270		Drior to 1007	10 167 056	10 047 964	
1987 1,914,860 1,978,583 1988 889,137 940,471 1989 3,861,862 3,861,863 1990 1,823,662 1838,282 1990 1,789,769 1823,865 1991 944,835 1,047,269 1991 1,008,246 984,503 1992 2,311,838 2,341,094 1992 2,282,866 2,341,743 1993 1,549,678 1,565,216 1993 1,507,834 1,549,078 1994 887,373 999,639 1994 0,042,71 944,034 1995 1,927,800 1946,123 1995 1,750,972 1,927,800 1996 706,891 708,412 1996 605,012 706,891 1997 1,300,309 1,460,295 1997 1,296,672 1,391,359 1998 482,521 480,118 1998 451,651 442,521 1999 1,001,273 1,011,163 1999 1,104,642 1,001,273 2000 860,666 893,633 2000 124,226 151,915 2002 4,761,147 4,797,215 2001 124,226 151,915 2002 4,761,147 4,797,215 2002 3,798,918 444,542 2004 2,425,975 2,048,734 2003 379,81 444,542 2004 2,425,975 2,048,734 2004 2,382,299 2,425,975 2,006 313,322 53,515 2005 742,737 774,771 2,006 313,322 53,515 2006 648,394 667,445 2,008 557,861 641,014 2008 438,664 557,861 2,009 217,224 244,244 2009 229,257 217,224 2,019 2,474,457 3,480,716 2011 243,997 214,712 2,012 2,014 2,474,12 2012 2012 31,083 31,085 3,348,016 4,346,797 2013 0 0 0 0 2,009 27,724 244,244 2014 243,967 217,724 2012 2,026,77 2,047,740 2014 433,660 953,401 1899 1,740,468 1,771,99 1991 1,047,613 1,740,848 1991 1,709,89 1,740,548 1,771,99 1992 2,341,266 2,369,780 1993 1,744,549 1,921,990 1993 1,104,648 1991 1,921,990 1,740,688 1994 1,002,547 1,740,548 1991 1,709,891 1,760,548 1995 1,366,540 3,348,016 2,367,790 2,367,790 2,467,790 2010 667,109 674,639 674,648 1,960,790 674,648 1,960,790 2011 243,997 244,712 290,66 3,348,016 4,346,797 2012 2,341,260 2,369,780 1,993 1,147,499								
1988								
1990 1,789,769 1,823,8555 1991 994,803 1,047,269 1991 1,008,246 994,503 1992 2,311,938 2,341,094 1992 2,311,938 2,341,094 1992 2,311,938 2,341,094 1992 2,311,938 2,341,094 1993 1,507,834 1,569,278 1994 897,373 999,639 1,995,4123 1995 1,927,800 1,996,708,412 1996 706,891 706,891 708,412 1996 706,891 706,891 708,412 1996 706,891 708,412 1996 706,891 708,412 1997 1,391,309 1,460,285 1998 481,581 482,521 1999 1,001,273 1,001,173 1,001,273 1,001,173 1,001,273 1,001,273 1,001,173 1,001,273 1,001,273 1,001,173 1,001,273 1,001,173 1,001,273 1,001,173 1,001,273 1,001,173 1,001,273 1,001,173 1,001,273 1,001,173 1,001,173 1,001,273 1,001,1								
1991 1,006,246 994,503 1992 2,311,938 2,341,094 1993 1,507,834 1,549,078 1993 1,549,078 1,566,216 1993 1,507,834 1,549,078 1995 1,927,800 1,995 1,927,800 1,996 708,891 708,412 1995 1,759,972 1,927,800 1,996 708,891 708,412 1996 695,012 706,891 1,997 1,390,309 1,460,285 1997 1,298,672 1,391,559 1,998 482,521 480,118 1998 451,651 482,521 1,999 1,001,273 1,011,163 1999 1,104,642 1,001,273 2000 860,666 893,633 2000 810,889 860,666 2001 151,913 174,298 2001 124,226 151,915 2002 4,761,147 4,777,215 2002 4,730,599 4,761,149 2003 444,542 447,453 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 2009 217,294 244,294 2009 229,257 217,294 2010 641,030 717,072 2010 667,109 641,030 2011 214,712 258,592 2011 243,997 214,712 2012 2016 641,030 717,072 2012 131,083 102,567 2013 0 0 0 2014 463,644 399,052 2015 3,348,016 4,346,797 2016 438,644 399,052 2015 3,348,016 4,346,797 2016 438,644 399,052 2015 3,348,016 4,346,797 2017 2018 8,348,644 399,052 2016 545,190 704,608 1999 3,861,547 3,831,395 1990 1,740,548 1,771,090 1991 1,047,613 1,770,986 1992 2,369,780 0,000,000,000,000,000 1999 3,861,547 3,831,395 1990 1,740,548 1,771,090 1999 1,911,163 373,195 1990 1,740,548 1,771,090 1999 1,911,163 373,195 1990 1,740,548 1,771,090 1999 1,911,163 373,195 2000 848,833 700,114 1999 1,911,163 373,195 2000 875,860 20,773 1,011,141 1999 1,911,163 373,195 2000 329,305 382,255 2000 2000 234,294 329,305 2000 379,305 382,255 2001 174,298 174,990 2000 4,569,40 779,008 2001 274,294	1989	3,951,982	3,862,883		1990	1,823,562	1,838,282	
1992	1990	1,789,769	1,823,855		1991	984,835	1,047,269	
1993 1,507,834 1,549,078 1995 1,927,800 1,995 1,927,800 1,995 1,927,800 706,891 706,891 708,412 1995 1,996 706,891 708,412 1996 1,908,092 1,908 480,281 1998 480,281 480,118 1998 480,282 480,118 1998 482,521 480,118 1998 482,521 480,118 1998 482,521 480,118 1998 482,521 480,118 1998 482,521 480,118 1998 482,521 480,118 1998 482,521 480,118 1998 482,521 480,118 1998 482,521 480,118 1998 482,521 480,118 1998 482,521 480,118 1998 482,521 480,118 1999 1,012,733 2000 880,638 30,224 2003 444,542 447,453 447,453 447,453 447,453 447,453 447,453 448,644 2006 236,259 242,258,77 2007 667,445 733,991 461,022 2007	1991	1,008,246	984,503		1992	2,311,938	2,341,094	
1994 904_271 984_034 1995 1,927_800 1,964_123 1996 685_012 706_881 1997 1,390_309 1,460_295 1997 1,296_672 1,391_559 1998 482_521 480_118 1998 451_651 482_521 1999 1,010_1273 1,011_163 1999 1,104_642 1,001_273 2000 860_666 893_633 2000 810_899 860_666 2001 151_913 174_98 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_061 444_542 2004 2,425_975 2,049_734 2004 2,392_299 2,425_975 2005 176_179 160_522 2005 742_737 774_771 2006 313_322 53_515 2007 648_394 667_445 2009 277_294 244_294 2009 229_257 217_294 2010 641_030 771_072 2010 667_109 641_030 2011 244_997 2011 243_997 214_712 2012 102_567 59_723 2012 2013 0 0 0 0 2014 399_052 407_805 2013 0 0 0 0 2014 399_052 407_805 2014 483_644 399_052 2015 3,348_016 4,346_797 2015 1,386_900 3,348_016 2016 545_190 704_608 2016 483_644 399_052 2017 2017 50_9 2018 1,386_900 3,348_016 2016 545_190 704_608 2016 1,234/17 2017 50_9 704_608 2018 1,234/17 2017 50_9 704_608 2018 1,246_66 953_401 1999 3,831_395 3,881_381 1998 1,246_66 953_401 1999 1,266_684 12,567_223 1998 1,234/12 20_17 50_9 704_608 1999 1,838_22 1,740_548 1991 1,170_888 1,276_259 1999 1,838_22 1,740_548 1995 1,962_389 1,221_99 1991 1,047_613 1,170_898 1,995_2 3,896_780 2,428_430 1991 1,944_613 1,962_378 1,995_1 1,995_385_5 1994 956_839 1,022_839 1,995 1,962_378 1,991_148 1995 1,944_123 1,962_378 1,995_1 1,997_146_696 1,462_280 1993 1,944_163 3,93_3195 1,996_33_81_318 1,911_148 1996 1,944_163 3,943_155 1,996_340 1,996_307_1 1,991_148 1997 1,460_295 1,466_946 1,998_9 3,83_133_35 1,991_148 1998 1,944_	1992	2,228,286	2,311,743		1993	1,549,078	1,556,216	
1996	1993	1,507,834	1,549,078		1994		959,639	
1996	1994	904,271	964,034		1995	1,927,800	1,954,123	
1997								
1998								
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2000								
2001 124,226								
2002 4,730,599 4,761,149 2003 444,542 447,453 2004 2,392,299 2,425,975 2005 175,179 180,522 2005 74,737 774,771 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 217,2294 244,224 2009 229,257 217,224 2010 641,030 771,072 2010 667,109 641,030 2011 214,712 268,592 2012 131,083 102,567 2013 0 0 2014 463,644 399,052 2015 3,348,016 4,36,797 2015 1,386,900 3,348,016 2016 545,190 704,608 Prior to 1988 12,049,214 12,191,151 Prior to 1989 1,282,6844 12,567,223 198a 3,861,547 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
2003 379,081 444,542 2004 2,425,975 2,049,734 2004 2,392,290 2,425,975 2005 742,737 774,771 2006 313,322 53,515 2006 265,508 310,224 2007 667,445 733,591 40,000 2007 648,394 667,445 2009 217,294 244,294 2009 217,294 244,294 2009 247,297 244,294 2009 247,297 2010 667,109 641,030 2011 214,712 258,592 2010 667,109 641,030 2011 214,712 258,592 2012 2131,083 102,567 2013 0 0 2014 399,052 407,805 2013 0 0 2014 399,052 407,805 2015 1,386,900 3,348,016 2016 545,190 704,608 2015 1,386,900 3,348,016 2016 545,190 704,608 2015 2015 1,386,900 3,348,016 2016 545,190 704,608 2017 2018								
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2008 438,664 557,861 2009 217,294 244,294 2009 229,257 217,294 2010 641,030 771,072 2011 243,997 214,712 2012 102,567 59,723 2012 131,083 102,567 2013 0 0 0 2013 0 0 0 2014 399,052 407,805 2014 463,644 399,052 2015 3,348,016 4,346,797 2016 1,386,900 3,348,016 2016 545,190 704,608 2016 1,386,900 3,348,016 2017 As of As of As of As of Prior Year Valued 12/31/18 12/31/19 Prior Year Prior to 1988 12,049,214 12,191,151 Prior Year Prior to 1989 1,826,684 12,567,223 1989 3,831,381 1990 1,740,548 1991 1,740,548 1,771,099 1990 1,740,548 1,771,099 1991 1,946,44 1,944,449			,			,		
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2014								
Policy Year Valued 12/31/17		463,644	399,052					
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 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 1,838,262 1,740,548 1991 1,170,898 1,276,259 1991 1,047,613 1,170,898 1992 2,369,780 1993 1,614,749 1,921,090 1993 1,556,216 1,614,749 1994 1,032,839 1,938,855 1994 1,932,378 1,981,118 1,995 1,962,378 1,996 902,713 1,011,141 1,996 708,412 902,713 1,911,141 1,996 <t< td=""><td>2015</td><td>1,386,900</td><td>3,348,016</td><td></td><td>2016</td><td></td><td>704,608</td><td></td></t<>	2015	1,386,900	3,348,016		2016		704,608	
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2017 0 353,660 2018 0 0	Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	12/31/17 12,049,214 943,266 3,861,547 1,838,282 1,047,613 2,341,296 1,556,216 959,639 1,954,123 708,412 1,460,295 480,118 1,011,163 893,999 174,298 4,797,215 447,453 2,049,734 180,522 53,515 451,986 641,014 244,294 771,072 258,592 59,723 0 407,805	12/31/18 12,191,151 953,401 3,831,395 1,740,548 1,170,898 2,369,780 1,614,749 1,032,839 1,962,378 902,713 1,466,946 515,442 973,195 864,833 174,990 4,902,034 379,256 2,076,299 259,281 45,584 503,452 767,549 329,305 782,776 230,989 24,162 0 433,870		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	12/31/18 12,826,684 3,831,395 1,740,548 1,170,898 2,369,780 1,614,749 1,032,839 1,962,378 902,713 1,466,946 515,442 973,195 864,833 174,990 4,902,034 379,256 2,076,299 259,281 45,584 779,048 767,549 329,305 782,776 230,989 24,162 0 433,870 4,093,263	12/31/19 12,567,223 3,881,381 1,771,090 1,276,259 2,428,430 1,921,090 1,038,855 1,981,118 1,011,141 1,482,280 522,652 973,195 740,216 281,749 4,969,071 363,207 2,138,525 391,030 32,134 901,329 760,207 382,256 1,130,707 224,196 24,162 0 407,573 3,669,778	
	Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	12/31/17 12,049,214 943,266 3,861,547 1,838,282 1,047,613 2,341,296 1,556,216 959,639 1,954,123 708,412 1,460,295 480,118 1,011,163 893,999 174,298 4,797,215 447,453 2,049,734 180,522 53,515 451,986 641,014 244,294 771,072 258,592 59,723 0 407,805 4,346,797	12/31/18 12,191,151 953,401 3,831,395 1,740,548 1,170,898 2,369,780 1,614,749 1,032,839 1,962,378 902,713 1,466,946 515,442 973,195 864,833 174,990 4,902,034 379,256 2,076,299 259,281 45,584 503,452 767,549 329,305 782,776 230,989 24,162 0 433,870 4,093,263		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	12/31/18 12,826,684 3,831,395 1,740,548 1,170,898 2,369,780 1,614,749 1,032,839 1,962,378 902,713 1,466,946 515,442 973,195 864,833 174,990 4,902,034 379,256 2,076,299 259,281 45,584 779,048 767,549 329,305 782,776 230,989 24,162 0 433,870 4,093,263 699,460	12/31/19 12,567,223 3,881,381 1,771,090 1,276,259 2,428,430 1,921,090 1,038,855 1,981,118 1,011,141 1,482,280 522,652 973,195 740,216 281,749 4,969,071 363,207 2,138,525 391,030 32,134 901,329 760,207 382,256 1,130,707 224,196 24,162 0 407,573 3,669,778 737,065	
	Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	12/31/17 12,049,214 943,266 3,861,547 1,838,282 1,047,613 2,341,296 1,556,216 959,639 1,954,123 708,412 1,460,295 480,118 1,011,163 893,999 174,298 4,797,215 447,453 2,049,734 180,522 53,515 451,986 641,014 244,294 771,072 258,592 59,723 0 407,805 4,346,797 704,608	12/31/18 12,191,151 953,401 3,831,395 1,740,548 1,170,898 2,369,780 1,614,749 1,032,839 1,962,378 902,713 1,466,946 515,442 973,195 864,833 174,990 4,902,034 379,256 2,076,299 259,281 45,584 503,452 767,549 329,305 782,776 230,989 24,162 0 433,870 4,093,263 699,460		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	12/31/18 12,826,684 3,831,395 1,740,548 1,170,898 2,369,780 1,614,749 1,032,839 1,962,378 902,713 1,466,946 515,442 973,195 864,833 174,990 4,902,034 379,256 2,076,299 259,281 45,584 779,048 767,549 329,305 782,776 230,989 24,162 0 433,870 4,093,263 699,460 353,660	12/31/19 12,567,223 3,881,381 1,771,090 1,276,259 2,428,430 1,921,090 1,038,855 1,981,118 1,011,141 1,482,280 522,652 973,195 740,216 281,749 4,969,071 363,207 2,138,525 391,030 32,134 901,329 760,207 382,256 1,130,707 224,196 24,162 0 407,573 3,669,778 737,065 310,583	

 $^{^{\}star}$ 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 *

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 1996	2,887,922	3,236,929 1,629,576		1996 1997	1,629,576 2,369,172	2,350,137	
1996	1,579,950 2,181,781	2,384,712		1998	2,369,172	2,871,973 262,792	
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 0	440,555 0		2013	0	0 4,302,672	
2013 2014	3,027,299	3,445,257		2014 2015	3,445,257 6,090,855	9,626,590	
2015	2,124,081	6,090,855		2016	2,104,181	2,732,070	
2016	2,124,001	2,104,181		2017	2,104,101	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
Valued	12/31/17	12/31/18		Valued	12/31/18	12/31/19	
Valued Prior to 1988	12/31/17 21,208,004	12/31/18 20,770,447		Valued Prior to 1989	12/31/18 22,344,409	12/31/19 21,983,112	
Valued Prior to 1988 1988	12/31/17 21,208,004 1,603,152	20,770,447 1,612,890		Valued Prior to 1989 1989	12/31/18 22,344,409 6,602,017	21,983,112 6,607,242	
Valued Prior to 1988 1988 1989	21,208,004 1,603,152 7,024,263	20,770,447 1,612,890 6,602,017		Valued Prior to 1989 1989 1990	12/31/18 22,344,409 6,602,017 3,560,491	21,983,112 6,607,242 3,899,397	
Valued Prior to 1988 1988 1989 1990	12/31/17 21,208,004 1,603,152 7,024,263 3,275,061	20,770,447 1,612,890 6,602,017 3,560,491		Valued Prior to 1989 1989 1990 1991	22,344,409 6,602,017 3,560,491 1,418,606	21,983,112 6,607,242 3,899,397 2,010,076	
Valued Prior to 1988 1988 1989 1990 1991	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606		Valued Prior to 1989 1989 1990 1991 1992	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326	
Valued Prior to 1988 1988 1989 1990 1991 1992	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070		Valued Prior to 1989 1989 1990 1991 1992 1993	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997	
Valued Prior to 1988 1988 1989 1990 1991	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719		Valued Prior to 1989 1989 1990 1991 1992 1993 1994	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070		Valued Prior to 1989 1989 1990 1991 1992 1993	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289 967,770	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,882	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381 1,310,151	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289 967,770 934,218	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,880		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,882 931,425	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381 1,310,151 813,990	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289 967,770 934,218 847,243	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,880 931,425		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,882 931,425 466,837	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381 1,310,151 813,990 615,264	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2001 2002 2003 2004 2005 2006 2007 2008 2009	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289 967,770 934,218 847,243 523,330	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,880 931,425 466,837		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,882 931,425 466,837 4,412,546	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381 1,310,151 813,990 615,264 4,469,727	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289 967,770 934,218 847,243	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,880 931,425 466,837 4,412,546		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,882 931,425 466,837 4,412,546 775,264	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381 1,310,151 813,990 615,264	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2001 2002 2003 2004 2005 2006 2007 2008 2009	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289 967,770 934,218 847,243 523,330 3,613,909 864,255	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,880 931,425 466,837		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,882 931,425 466,837 4,412,546	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381 1,310,151 813,990 615,264 4,469,727 782,057 62,246	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2004 2005 2006 2007 2008 2009 2010 2011	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289 967,770 934,218 847,243 523,330 3,613,909	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,880 931,425 466,837 4,412,546 775,264		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,882 931,425 466,837 4,412,546 775,264 62,246	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381 1,310,151 813,990 615,264 4,469,727 782,057	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289 967,770 934,218 847,243 523,330 3,613,909 864,255 182,781	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,880 931,425 466,837 4,412,546 775,264 62,246		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	12/31/18 22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,882 931,425 466,837 4,412,546 775,264 62,246 0	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381 1,310,151 813,990 615,264 4,469,727 782,057 62,246	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289 967,770 934,218 847,243 523,330 3,613,909 864,255 182,781 0	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,880 931,425 466,837 4,412,546 775,264 62,246		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	12/31/18 22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,882 931,425 466,837 4,412,546 775,264 62,246 0 4,436,470	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381 1,310,151 813,990 615,264 4,469,727 782,057 62,246 0 4,475,755	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289 967,770 934,218 847,243 523,330 3,613,909 864,255 182,781 0 4,302,672	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,24,656 4,486,861 1,252,666 933,708 585,880 931,425 466,837 4,412,546 775,264 62,246 0 4,436,470		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,882 931,425 466,837 4,412,546 775,264 62,246 0 4,436,470 7,108,090	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381 1,310,151 813,990 615,264 4,469,727 782,057 62,246 0 4,475,755 5,246,868	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	21,208,004 1,603,152 7,024,263 3,275,061 1,215,753 8,464,349 2,562,316 4,049,971 2,613,594 2,350,137 2,871,973 262,792 1,556,254 1,159,561 365,691 9,694,365 1,234,493 4,487,384 1,220,289 967,770 934,218 847,243 523,330 3,613,909 864,255 182,781 0 4,302,672 9,626,590	20,770,447 1,612,890 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,880 931,425 466,837 4,412,546 775,264 62,246 0 4,436,470 7,108,090		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	22,344,409 6,602,017 3,560,491 1,418,606 9,551,070 2,562,719 3,138,807 2,451,704 2,674,031 2,735,865 401,057 1,489,613 1,043,997 367,818 10,869,552 1,024,656 4,486,861 1,252,666 933,708 585,882 931,425 466,837 4,412,546 775,264 62,246 0 4,436,470 7,108,090 2,778,429	21,983,112 6,607,242 3,899,397 2,010,076 9,216,326 2,440,997 3,136,329 2,631,638 2,883,501 2,639,349 408,377 1,482,482 1,019,295 704,219 9,464,572 889,790 3,884,436 663,870 854,381 1,310,151 813,990 615,264 4,469,727 782,057 62,246 0 4,475,755 5,246,868 3,137,380	

 $^{^{\}star}$ 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 *

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 1997	387,992 245,694	389,525 349,243		1997 1998	349,243	368,694 261,983	
1998	261,983	261,983		1999	261,983 973,195	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 2013	0 0	0		2013 2014	0 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
Valued	12/31/17	12/31/18		Valued	12/31/18	12/31/19	
Valued Prior to 1988	12/31/17 10,021,633	12/31/18 10,268,737		Valued Prior to 1989	12/31/18 10,860,535	12/31/19 11,176,219	
Valued Prior to 1988 1988	12/31/17 10,021,633 795,500	12/31/18 10,268,737 833,778		Valued Prior to 1989 1989	12/31/18 10,860,535 3,123,198	12/31/19 11,176,219 3,207,581	
Valued Prior to 1988 1988 1989	12/31/17 10,021,633 795,500 3,044,293	12/31/18 10,268,737 833,778 3,123,198		Valued Prior to 1989 1989 1990	12/31/18 10,860,535 3,123,198 1,400,643	12/31/19 11,176,219 3,207,581 1,446,269	
Valued Prior to 1988 1988 1989 1990	12/31/17 10,021,633 795,500 3,044,293 1,249,921	12/31/18 10,268,737 833,778 3,123,198 1,400,643		Valued Prior to 1989 1989 1990 1991	12/31/18 10,860,535 3,123,198 1,400,643 532,825	12/31/19 11,176,219 3,207,581 1,446,269 638,379	
Valued Prior to 1988 1988 1989 1990 1991	12/31/17 10,021,633 795,500 3,044,293 1,249,921 419,139	12/31/18 10,268,737 833,778 3,123,198 1,400,643 532,825		Valued Prior to 1989 1989 1990 1991 1992	12/31/18 10,860,535 3,123,198 1,400,643 532,825 2,226,552	12/31/19 11,176,219 3,207,581 1,446,269 638,379 2,286,940	
Valued Prior to 1988 1988 1989 1990	12/31/17 10,021,633 795,500 3,044,293 1,249,921	12/31/18 10,268,737 833,778 3,123,198 1,400,643		Valued Prior to 1989 1989 1990 1991	12/31/18 10,860,535 3,123,198 1,400,643 532,825	12/31/19 11,176,219 3,207,581 1,446,269 638,379	
Valued Prior to 1988 1988 1989 1990 1991 1992	12/31/17 10,021,633 795,500 3,044,293 1,249,921 419,139 2,191,900	12/31/18 10,268,737 833,778 3,123,198 1,400,643 532,825 2,226,552		Valued Prior to 1989 1989 1990 1991 1992 1993	12/31/18 10,860,535 3,123,198 1,400,643 532,825 2,226,552 1,220,713	12/31/19 11,176,219 3,207,581 1,446,269 638,379 2,286,940 1,254,264	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993	12/31/17 10,021,633 795,500 3,044,293 1,249,921 419,139 2,191,900 1,210,723	12/31/18 10,268,737 833,778 3,123,198 1,400,643 532,825 2,226,552 1,220,713		Valued Prior to 1989 1989 1990 1991 1992 1993 1994	12/31/18 10,860,535 3,123,198 1,400,643 532,825 2,226,552 1,220,713 623,336	12/31/19 11,176,219 3,207,581 1,446,269 638,379 2,286,940 1,254,264 625,291	
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Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/17 10,021,633 795,500 3,044,293 1,249,921 419,139 2,191,900 1,210,723 579,213 1,004,705 423,430 368,694	12/31/18 10,268,737 833,778 3,123,198 1,400,643 532,825 2,226,552 1,220,713 623,336 1,036,401 466,450 397,329		Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/18 10,860,535 3,123,198 1,400,643 532,825 2,226,552 1,220,713 623,336 1,036,401 466,450 397,329 261,950	12/31/19 11,176,219 3,207,581 1,446,269 638,379 2,286,940 1,254,264 625,291 1,063,952 587,932 432,222 261,950	
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Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	12/31/17 10,021,633 795,500 3,044,293 1,249,921 419,139 2,191,900 1,210,723 579,213 1,004,705 423,430 368,694 261,983 973,195 390,259 0 3,652,451 76,230 1,629,051 63,585 0 0 349,360 91,893 382,571 62,258 1,914 0 0 2,958,118	12/31/18 10,268,737 833,778 3,123,198 1,400,643 532,825 2,226,552 1,220,713 623,336 1,036,401 466,450 397,329 261,950 973,195 390,257 0 3,746,261 8,912 1,665,097 81,927 0 0 356,473 305,647 459,681 68,629 24,162 0 0 3,092,380		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	12/31/18 10,860,535 3,123,198 1,400,643 532,825 2,226,552 1,220,713 623,336 1,036,401 466,450 397,329 261,950 973,195 390,257 0 3,746,261 8,912 1,665,097 81,927 0 356,473 305,647 459,681 68,629 24,162 0 3,092,380 11,239	12/31/19 11,176,219 3,207,581 1,446,269 638,379 2,286,940 1,254,264 625,291 1,063,952 587,932 432,222 261,950 973,195 426,137 0 3,880,493 8,912 1,773,797 115,233 0 0 356,473 305,817 516,094 73,087 24,162 0 3,198,979 28,792	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	12/31/17 10,021,633 795,500 3,044,293 1,249,921 419,139 2,191,900 1,210,723 579,213 1,004,705 423,430 368,694 261,983 973,195 390,259 0 3,652,451 76,230 1,629,051 63,585 0 0 349,360 91,893 382,571 62,258 1,914 0 2,958,118 0	12/31/18 10,268,737 833,778 3,123,198 1,400,643 532,825 2,226,552 1,220,713 623,336 1,036,401 466,450 397,329 261,950 973,195 390,257 0 3,746,261 8,912 1,665,097 81,927 0 0 356,473 305,647 459,681 68,629 24,162 0 0 3,092,380 11,239		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	12/31/18 10,860,535 3,123,198 1,400,643 532,825 2,226,552 1,220,713 623,336 1,036,401 466,450 397,329 261,950 973,195 390,257 0 3,746,261 8,912 1,665,097 81,927 0 356,473 305,647 459,681 68,629 24,162 0 3,092,380 11,239 0	12/31/19 11,176,219 3,207,581 1,446,269 638,379 2,286,940 1,254,264 625,291 1,063,952 587,932 432,222 261,950 973,195 426,137 0 3,880,493 8,912 1,773,797 115,233 0 0 356,473 305,817 516,094 73,087 24,162 0 0 3,198,979 28,792 0	
Valued Prior to 1988 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	12/31/17 10,021,633 795,500 3,044,293 1,249,921 419,139 2,191,900 1,210,723 579,213 1,004,705 423,430 368,694 261,983 973,195 390,259 0 3,652,451 76,230 1,629,051 63,585 0 0 349,360 91,893 382,571 62,258 1,914 0 0 2,958,118	12/31/18 10,268,737 833,778 3,123,198 1,400,643 532,825 2,226,552 1,220,713 623,336 1,036,401 466,450 397,329 261,950 973,195 390,257 0 3,746,261 8,912 1,665,097 81,927 0 0 356,473 305,647 459,681 68,629 24,162 0 0 3,092,380		Valued Prior to 1989 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	12/31/18 10,860,535 3,123,198 1,400,643 532,825 2,226,552 1,220,713 623,336 1,036,401 466,450 397,329 261,950 973,195 390,257 0 3,746,261 8,912 1,665,097 81,927 0 356,473 305,647 459,681 68,629 24,162 0 3,092,380 11,239	12/31/19 11,176,219 3,207,581 1,446,269 638,379 2,286,940 1,254,264 625,291 1,063,952 587,932 432,222 261,950 973,195 426,137 0 3,880,493 8,912 1,773,797 115,233 0 0 356,473 305,817 516,094 73,087 24,162 0 3,198,979 28,792	

^{*} 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 *

MEDICAL PAID LOSSES

Policy Year As of As of Ratio to Policy Year As of As of Valued 12/31/15 12/31/16 Prior Year Valued 12/31/16 12/31/16	
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,	
1987 1,391,426 1,533,746 1988 1,036,948 1,057,	
1988 994,672 1,036,948 1989 2,713,437 3,216	
	,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
	,270
	,353
1998 170,353 170,353 1999 1,440,972 1,440,	
1999 1,440,972 1,440,972 2000 449,567 449,	
2000 449,195 449,567 2001 0	0
2001 0 0 2002 4,362,019 4,624	
	,129
2003 180,742 180,742 2004 1,116,125 1,167	
	,282
2005 710,602 731,170 2006 0	0
2006 0 0 2007 0	0
2007 0 0 2008 556,653 556,	
	,374
2009 0 0 2010 1,417,962 1,569, 2010 1,308,641 1,417,962 2011 201,605 311.	
	,888
	,019 0
2012 0 0 2013 0 2013 0 0 2014 0	0
2014 0 0 2015 439,165 2,316.	
2015 0 439,165 2016 0	0
2016 0 2017	0
Policy Year As of As of Ratio to Policy Year As of As of Valued 12/31/17 12/31/18 Prior Year Valued 12/31/18 12/31/1	
Dries to 1000 12 020 051 12 400 226 Dries to 1000 14 540 655 15 166	220
Prior to 1988 13,028,851 13,498,326 Prior to 1989 14,549,655 15,166	
1988 1,057,029 1,090,257 1989 3,317,191 3,430	,842
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129	,842 ,646
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405	,842 ,646 ,197
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432	,842 ,646 ,197 ,394
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742	,842 ,646 ,197 ,394 ,629
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945	,842 ,646 ,197 ,394 ,629 ,734
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091	,842 ,646 ,197 ,394 ,629 ,734
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091	,842 ,646 ,197 ,394 ,629 ,734 ,884
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308	,842 ,646 ,197 ,394 ,629 ,734 ,884
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 1999 1,440,972 1,440,972 2000 449,724 466	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 2000 449,724 200 49,724 466 2001 0 0 2002 4,910,115	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 1999 1,440,972 2000 449,724 466 2000 49,725 449,724 2001 0	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 1999 1,440,972 2000 449,724 466 2000 49,725 449,724 2001 0	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 1999 1,440,972 1,440,972 2000 449,724 466 2001 0 2002 4,910,115<	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 2000 449,725 449,724 2001 0 2001 0 2002 4,910,115 5,275	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150 0
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 2000 449,725 449,724 2001 0 2001 0 0 2002 4,910,115	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150 0
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 2000 449,725 449,724 2001 0 2001 0 0 2002 4,910,115	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150 0 0
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 2000 449,725 449,724 2001 0 2001 0 0 2002 4,910,115	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150 0 0 ,917 ,022
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 2000 449,725 449,724 2001 0 2001 0 0 2002 4,910,115	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150 0 0 ,917 ,022 ,418
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 2000 449,725 449,724 2001 0 2001 0 2002 4,910,115 5,275	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150 0 0 ,917 ,022 ,418 ,534 ,246
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 2000 449,725 449,724 2001 0 2001 0 2002 4,910,115 2003	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150 0 0 ,917 ,022 ,418 ,534 ,246
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 2000 449,724 2001 0 2002 4,910,115 5,275 2002 4,624,250 4,910,11	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150 0 0 0 ,917 ,022 ,418 ,534 ,246 0
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 2000 449,725 449,724 2001 0 2001 0 2002 4,910,115 5,275	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150 0 0 0 ,917 ,022 ,418 ,534 ,246 0 0
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440,972 2000 449,725 449,724 2001 0 2001 0 0 2002 4,910,115	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150 0 0 ,917 ,022 ,418 ,534 ,246 0 0 0 ,511
1988 1,057,029 1,090,257 1989 3,317,191 3,430 1989 3,216,922 3,317,191 1990 1,015,886 1,129 1990 854,550 1,015,886 1991 257,507 405 1991 153,553 257,507 1992 5,085,151 5,432 1992 4,840,114 5,085,151 1993 703,434 742 1993 697,632 703,434 1994 926,998 945 1994 867,743 926,998 1995 1,072,471 1,091 1995 1,045,785 1,072,471 1996 356,474 558 1996 314,944 356,474 1997 293,545 308 1997 443,270 293,545 1998 170,323 170 1998 170,353 170,323 1999 1,440,972 1,440 2000 449,725 449,724 2001 0 2001 0 2002 4,910,115 5,275	,842 ,646 ,197 ,394 ,629 ,734 ,884 ,107 ,635 ,323 ,972 ,555 0 ,764 ,387 ,962 ,150 0 0 0 ,917 ,022 ,418 ,534 ,246 0 0

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.