

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 175, pre-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 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	27,786,236	28,082,147		Prior to 1986	27,497,967	28,928,678	
1986	1,993,971	2,025,731		1986	2,028,949	2,036,260	
1987	6,708,850	7,014,071		1987	6,498,084	6,906,177	
1988	2,651,159	2,855,065		1988	2,859,118	2,635,467	
1989	9,938,834	12,424,528		1989	12,430,897	12,287,740	
1990	3,310,639	3,990,496		1990	3,944,199	4,369,102	
1991	2,108,347	2,099,221		1991	2,106,294	2,103,401	
1992	15,139,306	15,294,819		1992	15,306,982	12,530,664	
1993	3,811,918	3,749,827		1993	3,757,942	4,306,669	
1994	5,997,253	5,472,261		1994	4,928,923	5,063,154	
1995	6,125,055	5,734,674		1995	4,550,616	4,903,867	
1996	3,246,091	3,375,643		1996	3,394,118	3,104,473	
1997	5,065,089	5,273,220		1997	5,273,220	5,278,572	
1998	728,293	825,956		1998	549,575	628,427	
1999	3,449,429	3,746,279		1999	2,277,108	1,862,709	
2000	2,560,673	2,049,282		2000	1,736,391	1,717,132	
2001	413,951	716,753		2001	398,097	99,804	
2002	11,788,407	11,684,931		2002	8,305,416	11,468,075	
2003	860,711	903,345		2003	903,345	1,508,367	
2004	6,691,982	5,745,414		2004	5,745,414	5,780,069	
2005	1,720,537	1,720,913		2005	1,720,913	1,985,522	
2006	0	0		2006	0	389,730	
2007	1,359,563	1,337,089		2007	1,337,089	1,506,615	
2008	1,155,426	1,155,426		2008	1,155,426	1,155,426	
2009	5,889,943	6,521,303		2009	6,521,303	5,972,748	
2010	3,821,992	4,714,968		2010	3,942,991	4,395,047	
2011	971,376	1,024,571		2011	1,024,571	2,177,488	
2012	0	113,212		2012	113,212	271,864	
2013		0		2013	0	0	
				2014		0	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	29,297,750	29,913,943		Prior to 1986	29,913,943	28,856,678	
1986	1,958,358	2,131,386		1986	2,131,386	2,333,710	
1987	7,377,112	7,928,718		1987	7,928,718	8,930,427	
1988	2,635,467	2,786,740		1988	2,786,740	2,849,845	
1989	12,287,740	13,240,171		1989	13,240,171	13,274,925	
1990	4,503,703	5,496,383		1990	5,496,383	6,130,937	
1991	2,103,401	2,244,055		1991	2,244,055	2,334,122	
1992	12,530,664	13,297,368		1992	13,297,368	14,377,571	
1993	4,306,669	4,473,305		1993	4,473,305	4,786,784	
1994	5,384,378	5,649,473		1994	5,649,473	6,345,152	
1995	6,342,356	6,698,917		1995	6,698,917	7,430,390	
1996	3,104,473	3,399,741		1996	3,399,741	3,472,791	
1997	5,022,487	4,702,282		1997	4,702,282	5,238,961	
1998	628,427	720,092		1998	720,092	809,168	
1999	3,190,285	3,321,859		1999	3,321,859	3,181,588	
2000	1,717,132	2,029,423		2000	2,029,423	2,019,143	
2001	254,164	413,059		2001	413,059	729,753	
2002	15,074,973	16,095,156		2002	16,095,156	16,516,016	
2003	1,508,367	2,007,521		2003	2,007,521	2,564,721	
2004	5,780,069	6,047,356		2004	6,047,356	6,405,151	
2005	1,985,522	2,658,682		2005	2,658,682	3,209,524	
2006	389,730	763,444		2006	763,444	1,095,925	
2007	1,506,615	1,938,343		2007	1,938,343	1,842,937	
2008	1,155,426	1,326,873		2008	1,326,873	1,457,891	
2009	5,972,748	868,781		2009	868,781	904,723	
2010	5,937,544	4,898,626		2010	4,898,626	5,374,951	
2011	2,177,488	1,239,311		2011	1,239,311	1,240,474	
2012	271,864	650,413		2012	650,413	817,004	
2013	0	0		2013	0	0	
2014	0	5,039,247		2014	5,039,247	5,770,879	
2015		4,325,212		2015	4,325,212	10,341,398	
				2016		3,708,414	

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 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	6,866,049	6,545,779		Prior to 1986	6,525,583	6,836,670	
1986	1,040,080	1,070,874		1986	1,070,874	1,090,798	
1987	1,592,307	1,609,835		1987	1,486,459	1,527,394	
1988	428,861	484,677		1988	488,730	588,422	
1989	2,748,383	3,216,268		1989	3,216,268	3,627,851	
1990	1,187,698	1,348,815		1990	1,344,223	1,375,240	
1991	538,139	627,722		1991	628,476	732,959	
1992	1,919,853	2,006,735		1992	2,006,735	2,055,037	
1993	1,061,067	975,817		1993	980,761	1,130,754	
1994	953,209	793,500		1994	676,608	779,522	
1995	1,179,670	1,229,231		1995	955,053	1,389,697	
1996	756,438	681,555		1996	681,555	647,271	
1997	1,759,764	1,669,762		1997	1,669,762	1,677,391	
1998	219,703	263,998		1998	215,778	262,921	
1999	1,012,138	1,051,546		1999	729,869	667,117	
2000	649,343	758,222		2000	591,376	575,958	
2001	126,500	127,958		2001	0	9,951	
2002	4,193,686	4,265,464		2002	2,566,567	3,002,555	
2003	288,550	308,938		2003	308,938	301,396	
2004	2,552,500	2,323,251		2004	2,323,251	2,320,258	
2005	616,670	616,728		2005	616,728	713,402	
2006	0	0		2006	0	119,367	
2007	66,672	60,548		2007	60,548	168,215	
2008	330,914	330,914		2008	330,914	330,914	
2009	1,486,667	1,714,161		2009	1,714,161	1,449,496	
2010	731,074	1,090,028		2010	675,746	798,768	
2011	182,077	291,881		2011	291,881	410,414	
2012	0	85,299		2012	85,299	117,631	
2013		0		2013	0	0	
				2014		0	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	6,870,844	7,047,899		Prior to 1986	7,047,899	6,864,029	
1986	1,033,200	1,072,548		1986	1,072,548	1,105,372	
1987	1,643,989	1,698,675		1987	1,698,675	1,761,189	
1988	588,422	635,079		1988	635,079	631,334	
1989	3,627,851	3,795,430		1989	3,795,430	3,705,007	
1990	1,408,719	1,588,463		1990	1,588,463	1,629,382	
1991	732,959	736,814		1991	736,814	836,976	
1992	2,055,037	2,150,203		1992	2,150,203	2,240,893	
1993	1,130,754	1,149,304		1993	1,149,304	1,189,803	
1994	717,600	774,311		1994	774,311	825,111	
1995	1,683,248	1,710,910		1995	1,710,910	1,903,653	
1996	647,271	650,215		1996	650,215	666,569	
1997	1,593,017	1,135,878		1997	1,135,878	1,245,164	
1998	262,921	348,407		1998	348,407	384,649	
1999	986,370	1,078,411		1999	1,078,411	954,981	
2000	575,958	708,491		2000	708,491	738,328	
2001	87,931	128,899		2001	128,899	182,860	
2002	4,721,960	4,816,689		2002	4,816,689	4,851,626	
2003	301,396	359,413		2003	359,413	428,174	
2004	2,320,258	2,373,218		2004	2,373,218	2,414,779	
2005	713,402	734,955		2005	734,955	773,336	
2006	119,367	266,360		2006	266,360	322,543	
2007	168,215	334,052		2007	334,052	358,628	
2008	330,914	425,485		2008	425,485	486,606	
2009	1,449,496	234,853		2009	234,853	237,643	
2010	1,202,360	633,930		2010	633,930	601,588	
2011	410,414	261,409		2011	261,409	230,737	
2012	117,631	158,536		2012	158,536	111,962	
2013	0	0		2013	0	0	
2014	0	424,270		2014	424,270	408,870	
2015		1,295,261		2015	1,295,261	2,813,316	
				2016		477,233	

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 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	20,920,187	21,536,368		Prior to 1986	20,972,384	22,092,008	
1986	953,891	954,857		1986	958,075	945,462	
1987	5,116,543	5,404,236		1987	5,011,625	5,378,783	
1988	2,222,298	2,370,388		1988	2,370,388	2,047,045	
1989	7,190,451	9,208,260		1989	9,214,629	8,659,889	
1990	2,122,941	2,641,681		1990	2,599,976	2,993,862	
1991	1,570,208	1,471,499		1991	1,477,818	1,370,442	
1992	13,219,453	13,288,084		1992	13,300,247	10,475,627	
1993	2,750,851	2,774,010		1993	2,777,181	3,175,915	
1994	5,044,044	4,678,761		1994	4,252,315	4,283,632	
1995	4,945,385	4,505,443		1995	3,595,563	3,514,170	
1996	2,489,653	2,694,088		1996	2,712,563	2,457,202	
1997	3,305,325	3,603,458		1997	3,603,458	3,601,181	
1998	508,590	561,958		1998	333,797	365,506	
1999	2,437,291	2,694,733		1999	1,547,239	1,195,592	
2000	1,911,330	1,291,060		2000	1,145,015	1,141,174	
2001	287,451	588,795		2001	398,097	89,853	
2002	7,594,721	7,419,467		2002	5,738,849	8,465,520	
2003	572,161	594,407		2003	594,407	1,206,971	
2004	4,139,482	3,422,163		2004	3,422,163	3,459,811	
2005	1,103,867	1,104,185		2005	1,104,185	1,272,120	
2006	0	0		2006	0	270,363	
2007	1,292,891	1,276,541		2007	1,276,541	1,338,400	
2008	824,512	824,512		2008	824,512	824,512	
2009	4,403,276	4,807,142		2009	4,807,142	4,523,252	
2010	3,090,918	3,624,940		2010	3,267,245	3,596,279	
2011	789,299	732,690		2011	732,690	1,767,074	
2012	0	27,913		2012	27,913	154,233	
2013		0		2013	0	0	
				2014		0	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	22,426,906	22,866,044		Prior to 1986	22,866,044	21,992,649	
1986	925,158	1,058,838		1986	1,058,838	1,228,338	
1987	5,733,123	6,230,043		1987	6,230,043	7,169,238	
1988	2,047,045	2,151,661		1988	2,151,661	2,218,511	
1989	8,659,889	9,444,741		1989	9,444,741	9,569,918	
1990	3,094,984	3,907,920		1990	3,907,920	4,501,555	
1991	1,370,442	1,507,241		1991	1,507,241	1,497,146	
1992	10,475,627	11,147,165		1992	11,147,165	12,136,678	
1993	3,175,915	3,324,001		1993	3,324,001	3,596,981	
1994	4,666,778	4,875,162		1994	4,875,162	5,520,041	
1995	4,659,108	4,988,007		1995	4,988,007	5,526,737	
1996	2,457,202	2,749,526		1996	2,749,526	2,806,222	
1997	3,429,470	3,566,404		1997	3,566,404	3,993,797	
1998	365,506	371,685		1998	371,685	424,519	
1999	2,203,915	2,243,448		1999	2,243,448	2,226,607	
2000	1,141,174	1,320,932		2000	1,320,932	1,280,815	
2001	166,233	284,160		2001	284,160	546,893	
2002	10,353,013	11,278,467		2002	11,278,467	11,664,390	
2003	1,206,971	1,648,108		2003	1,648,108	2,136,547	
2004	3,459,811	3,674,138		2004	3,674,138	3,990,372	
2005	1,272,120	1,923,727		2005	1,923,727	2,436,188	
2006	270,363	497,084		2006	497,084	773,382	
2007	1,338,400	1,604,291		2007	1,604,291	1,484,309	
2008	824,512	901,388		2008	901,388	971,285	
2009	4,523,252	633,928		2009	633,928	667,080	
2010	4,735,184	4,264,696		2010	4,264,696	4,773,363	
2011	1,767,074	977,902		2011	977,902	1,009,737	
2012	154,233	491,877		2012	491,877	705,042	
2013	0	0		2013	0	0	
2014	0	4,614,977		2014	4,614,977	5,362,009	
2015		3,029,951		2015	3,029,951	7,528,082	
				2016		3,231,181	

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 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	4,771,539	5,025,983		Prior to 1986	5,005,837	5,319,218	
1986	667,657	679,139		1986	679,139	692,769	
1987	967,400	1,003,474		1987	1,003,474	1,038,311	
1988	372,378	380,725		1988	380,725	437,636	
1989	1,672,075	1,827,286		1989	1,827,286	2,001,683	
1990	622,239	827,626		1990	823,034	860,995	
1991	38,487	43,395		1991	43,395	159,139	
1992	1,758,823	1,852,136		1992	1,852,136	1,906,960	
1993	748,847	771,650		1993	771,650	1,045,674	
1994	411,876	430,314		1994	313,422	505,135	
1995	845,438	890,672		1995	616,494	634,200	
1996	168,498	371,486		1996	371,486	372,192	
1997	192,172	214,788		1997	214,788	229,168	
1998	96,089	96,089		1998	47,869	47,869	
1999	690,151	793,685		1999	462,973	608,153	
2000	188,117	242,612		2000	242,612	242,671	
2001	0	0		2001	0	0	
2002	2,405,685	2,549,490		2002	1,108,724	1,960,353	
2003	92,939	92,939		2003	92,939	92,939	
2004	1,305,974	1,361,493		2004	1,361,493	1,422,394	
2005	616,670	616,728		2005	616,728	616,728	
2006	0	0		2006	0	0	
2007	869	874		2007	874	878	
2008	330,914	330,914		2008	330,914	330,914	
2009	640	10,629		2009	10,629	13,002	
2010	0	0		2010	0	71,992	
2011	0	343		2011	343	10,750	
2012	0	0		2012	0	636	
2013	0	0		2013	0	0	
				2014		0	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	5,353,392	5,546,959		Prior to 1986	5,546,959	5,709,054	
1986	635,171	648,778		1986	648,778	671,700	
1987	1,038,311	1,080,450		1987	1,080,450	1,135,873	
1988	437,636	510,289		1988	510,289	538,103	
1989	2,001,683	2,314,012		1989	2,314,012	2,388,019	
1990	894,474	934,599		1990	934,599	998,971	
1991	159,139	222,708		1991	222,708	364,236	
1992	1,906,960	1,997,279		1992	1,997,279	2,085,069	
1993	1,045,674	1,064,611		1993	1,064,611	1,104,444	
1994	443,213	462,516		1994	462,516	614,131	
1995	927,751	950,077		1995	950,077	1,013,451	
1996	372,192	372,192		1996	372,192	378,046	
1997	229,168	244,300		1997	244,300	357,598	
1998	47,869	233,333		1998	233,333	233,333	
1999	924,259	926,623		1999	926,623	926,622	
2000	242,671	373,272		2000	373,272	373,272	
2001	0	0		2001	0	10,826	
2002	3,444,160	3,554,274		2002	3,554,274	3,646,117	
2003	92,939	92,939		2003	92,939	92,939	
2004	1,422,394	1,496,672		2004	1,496,672	1,580,042	
2005	616,728	616,709		2005	616,709	636,832	
2006	0	0		2006	0	0	
2007	878	879		2007	879	880	
2008	330,914	350,333		2008	350,333	350,333	
2009	13,002	13,002		2009	13,002	13,033	
2010	114,399	195,509		2010	195,509	266,570	
2011	10,750	35,561		2011	35,561	41,180	
2012	636	5,135		2012	5,135	6,894	
2013	0	0		2013	0	0	
2014	0	0		2014	0	0	
2015	0	0		2015	0	1,286,423	
				2016		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 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	12,443,310	14,249,156		Prior to 1986	14,229,559	15,190,734	
1986	462,817	480,549		1986	480,549	502,787	
1987	1,756,164	1,969,905		1987	1,969,905	2,037,890	
1988	1,112,757	1,195,920		1988	1,195,920	1,463,465	
1989	2,980,533	3,210,834		1989	3,210,834	3,571,406	
1990	677,162	937,073		1990	933,075	1,034,812	
1991	20,862	25,768		1991	25,768	72,274	
1992	4,877,722	5,592,454		1992	5,592,454	5,953,670	
1993	528,824	560,386		1993	560,386	902,708	
1994	1,185,716	1,241,436		1994	970,810	1,023,486	
1995	1,412,575	1,495,577		1995	585,697	602,569	
1996	352,529	497,513		1996	497,513	500,117	
1997	598,252	624,522		1997	624,522	632,358	
1998	453,968	453,968		1998	225,807	225,807	
1999	2,032,036	2,115,495		1999	961,255	1,103,429	
2000	295,449	595,065		2000	595,065	595,222	
2001	0	0		2001	0	0	
2002	3,487,218	3,965,807		2002	2,268,604	4,136,540	
2003	377,685	377,685		2003	377,685	377,685	
2004	1,291,467	1,385,513		2004	1,385,513	1,495,333	
2005	1,103,867	1,104,185		2005	1,104,185	1,104,185	
2006	0	0		2006	0	0	
2007	113,893	114,729		2007	114,729	115,264	
2008	824,512	824,512		2008	824,512	824,512	
2009	11,035	143,728		2009	143,728	154,673	
2010	0	515,647		2010	515,647	1,867,599	
2011	0	32,853		2011	32,853	279,578	
2012	0	0		2012	0	3,250	
2013	0	0		2013	0	0	
				2014		0	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	15,237,164	15,853,400		Prior to 1986	15,853,400	16,385,900	
1986	482,483	509,899		1986	509,899	528,821	
1987	2,037,890	2,174,636		1987	2,174,636	2,398,508	
1988	1,463,465	1,581,606		1988	1,581,606	1,648,505	
1989	3,571,406	4,109,440		1989	4,109,440	4,255,904	
1990	1,071,222	1,164,385		1990	1,164,385	1,234,809	
1991	72,274	138,139		1991	138,139	201,751	
1992	5,953,670	6,622,422		1992	6,622,422	7,294,022	
1993	902,708	953,141		1993	953,141	1,006,011	
1994	1,256,370	1,310,857		1994	1,310,857	1,495,718	
1995	1,747,507	1,766,607		1995	1,766,607	1,884,630	
1996	500,117	500,117		1996	500,117	515,117	
1997	632,358	641,061		1997	641,061	823,451	
1998	225,807	321,006		1998	321,006	321,006	
1999	2,110,172	2,111,518		1999	2,111,518	2,111,518	
2000	595,222	834,787		2000	834,787	834,787	
2001	0	0		2001	0	34,225	
2002	6,024,033	6,540,409		2002	6,540,409	6,944,485	
2003	377,685	377,685		2003	377,685	377,685	
2004	1,495,333	1,644,160		2004	1,644,160	1,835,600	
2005	1,104,185	1,104,085		2005	1,104,085	1,117,793	
2006	0	0		2006	0	0	
2007	115,264	115,356		2007	115,356	115,560	
2008	824,512	855,026		2008	855,026	855,026	
2009	154,673	154,673		2009	154,673	155,086	
2010	1,934,304	2,144,648		2010	2,144,648	2,322,761	
2011	279,578	404,271		2011	404,271	448,931	
2012	3,250	25,831		2012	25,831	33,750	
2013	0	0		2013	0	0	
2014	0	0		2014	0	0	
2015	0	0		2015	0	516,847	
				2016		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.