Exhibit 1
Limited Losses
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Table I - Summary of Financial Call Data

Table I presents premium and loss data which forms the basis for calculating development factors and projecting ratios of actual losses to premiums by policy year. Losses are shown on paid and case incurred (paid plus outstanding, excluding bulk and IBNR) bases split between indemnity and medical.

The data represents a summary of accumulated policy year experience as reported by carriers in the annual Financial Calls for Experience.

Large deductible policies are excluded from the Financial Call experience in Table I. COVID-19 claims for policy years 2019 through 2022 have also been excluded from the Financial Call experience in Table 1.

Individual losses have been limited by amounts varying by policy year and the limits apply on a combined indemnity and medical loss basis for both paid and incurred losses. The loss limitations by policy year are derived and shown in Exhibit 1a. The excess portions of those limited losses are shown in Exhibit 1b and have been excluded from Exhibit 1. All medical payments and reserves are adjusted to a post-House Bill 373 benefit level consistent with losses adjusted in Exhibit 1 on an unlimited basis.

Four sets of development factors are shown, measuring the development from December 31, 2020 to December 31, 2021; December 31, 2021 to December 31, 2022; December 31, 2022 to December 31, 2023; and December 31, 2023 to December 31, 2024. To maximize the use of available data, the companies used in each stage of development are allowed to be independent of those used in other stages of development; therefore, the figures shown for a given valuation date may vary for purposes of comparison to the prior and subsequent points.

TABLE I

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year	Policy Year Valued	As of 12/31/21	As of 12/31/22	Ratio to Prior Year
Prior to 1991	889,817,852	889,817,867	1.0000	Prior to 1992	979,775,631	979,790,452	1.0000
1991	89,950,647	89,966,461	1.0002	1992	82,004,522	82,004,522	1.0000
1992	82,003,957	82,003,957	1.0000	1993	82,394,283	82,375,655	0.9998
1993	82,393,431	82,393,431	1.0000	1994	80,836,099	80,836,099	1.0000
1994	80,835,041	80,835,041	1.0000	1995	77,138,585	77,138,585	1.0000
1995	77,135,308	77,135,308	1.0000	1996	80,217,118	80,217,118	1.0000
1996	80,213,005	80,213,005	1.0000	1997	78,801,837	78,801,837	1.0000
1997	78,795,302	78,795,302	1.0000	1998	83,090,859	83,090,859	1.0000
1998	83,092,704	83,092,704	1.0000	1999	76,705,583	76,705,583	1.0000
1999	76,795,565	76,795,565	1.0000	2000	84,394,539	84,394,539	1.0000
2000	84,489,235	84,489,235	1.0000	2001	84,526,261	84,526,260	1.0000
2001	85,178,826	85,178,826	1.0000	2002	111,819,429	111,820,756	1.0000
2002	111,932,515	111,932,515	1.0000	2003	129,002,466	129,002,466	1.0000
2003	129,118,028	129,118,027	1.0000	2004	151,738,153	151,738,154	1.0000
2004	151,702,797	151,702,797	1.0000	2005	184,055,973	184,055,974	1.0000
2005	183,994,653	183,994,652	1.0000	2006	202,827,228	202,827,149	1.0000
2006	202,794,743	202,794,743	1.0000	2007	197,847,052	197,847,011	1.0000
2007	197,766,814	197,766,813	1.0000	2008	150,337,477	150,337,446	1.0000
2008	150,273,186	150,273,216	1.0000	2009	116,115,123	116,115,106	1.0000
2009	115,991,756	115,991,757	1.0000	2010	104,726,692	104,726,690	1.0000
2010	104,636,778	104,636,777	1.0000	2011	104,842,978	104,842,930	1.0000
2011	104,789,271	104,789,275	1.0000	2012	114,303,207	114,303,159	1.0000
2012	114,249,056	114,247,605	1.0000	2013	133,080,971	133,081,470	1.0000
2013	132,992,141	132,973,095	0.9999	2014	145,621,536	145,620,171	1.0000
2014	145,474,062	145,457,223	0.9999	2015	144,306,552	144,305,158	1.0000
2015	144,223,074	144,215,961	1.0000	2016	162,855,648	162,834,275	0.9999
2016	162,704,217	162,680,576	0.9999	2017	173,639,656	173,544,756	0.9995
2017	173,448,999	173,478,125	1.0002	2018	172,625,169	172,567,772	0.9997
2018	172,417,220	172,423,006	1.0000	2019	168,576,978	168,404,899	0.9990
2019	167,726,588	168,531,739	1.0048	2020	155,678,553	157,149,480	1.0094
2020	85,107,834	155,573,553	1.8280	2021	79,654,142	144,162,706	1.8099
2021		79,593,608		2022		67,732,705	

Policy Year Valued	As of 12/31/22	As of 12/31/23	Ratio to Prior Year	Policy Year Valued	As of 12/31/23	As of 12/31/24	Ratio to Prior Year
Prior to 1993	995,601,571	995,601,569	1.0000	Prior to 1994	1,072,047,921	1,072,047,899	1.0000
1993	76,446,352	76,446,352	1.0000	1994	74,661,432	74,661,432	1.0000
1994	74,661,432	74,661,432	1.0000	1995	70,554,746	70,554,746	1.0000
1995	70,554,746	70,554,746	1.0000	1996	73,465,795	73,465,795	1.0000
1996	73,465,795	73,465,795	1.0000	1997	72,796,561	72,796,561	1.0000
1997	72,796,559	72,796,561	1.0000	1998	76,154,350	76,154,350	1.0000
1998	76,154,350	76,154,350	1.0000	1999	70,640,555	70,640,555	1.0000
1999	70,640,557	70,640,555	1.0000	2000	77,756,384	77,756,384	1.0000
2000	77,756,384	77,756,384	1.0000	2001	79,503,234	79,503,234	1.0000
2001	79,503,234	79,503,234	1.0000	2002	106,445,183	106,445,182	1.0000
2002	106,506,715	106,506,715	1.0000	2003	123,778,612	123,778,612	1.0000
2003	124,084,746	124,084,748	1.0000	2004	146,645,135	146,645,135	1.0000
2004	147,360,130	147,360,127	1.0000	2005	177,611,220	177,611,219	1.0000
2005	178,570,705	178,570,709	1.0000	2006	202,826,913	202,826,912	1.0000
2006	202,827,149	202,827,232	1.0000	2007	197,845,191	197,845,191	1.0000
2007	197,845,152	197,845,191	1.0000	2008	150,336,316	150,336,316	1.0000
2008	150,336,282	150,336,316	1.0000	2009	116,115,126	116,115,126	1.0000
2009	116,115,106	116,115,126	1.0000	2010	104,726,692	104,726,691	1.0000
2010	104,726,690	104,726,692	1.0000	2011	104,842,986	104,842,989	1.0000
2011	104,842,930	104,842,986	1.0000	2012	114,303,212	114,303,196	1.0000
2012	114,303,159	114,303,212	1.0000	2013	133,081,479	133,081,364	1.0000
2013	133,081,470	133,081,479	1.0000	2014	145,622,848	145,621,231	1.0000
2014	145,620,171	145,622,848	1.0000	2015	144,316,872	144,313,910	1.0000
2015	144,307,364	144,316,872	1.0001	2016	162,973,216	162,972,262	1.0000
2016	162,974,459	162,973,216	1.0000	2017	173,575,479	173,576,831	1.0000
2017	173,544,756	173,575,479	1.0002	2018	172,400,590	172,437,062	1.0002
2018	172,567,772	172,400,590	0.9990	2019	168,389,066	168,391,285	1.0000
2019	168,404,899	168,389,066	0.9999	2020	156,866,445	157,024,354	1.0010
2020	157,149,480	156,866,445	0.9982	2021	147,843,827	148,359,718	1.0035
2021	144,162,706	147,843,827	1.0255	2022	122,196,271	125,488,008	1.0269
2022	67,732,705	122,196,271	1.8041	2023	60,566,266	109,694,331	1.8111
2023		60,566,266		2024		58,372,709	

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.

TABLE I - A - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year	Policy Year Valued	As of 12/31/21	As of 12/31/22	Ratio to Prior Year
Prior to 1991	394,343,298	393,810,015	0.9986	Prior to 1992	443,070,060	443,034,492	0.9999
1991	40,546,659	40,546,909	1.0000	1992	37,236,092	37,239,964	1.0001
1992	37,232,979	37,236,092	1.0001	1993	42,483,295	42,521,523	1.0009
1993	42,486,973	42,483,295	0.9999	1994	36,572,752	36,527,779	0.9988
1994	36,916,879	36,572,752	0.9907	1995	38,121,994	38,119,062	0.9999
1995	38,187,043	38,121,994	0.9983	1996	48,591,097	48,120,578	0.9903
1996	48,648,459	48,568,917	0.9984	1997	44,362,348	44,353,099	0.9998
1997	44,299,192	44,324,457	1.0006	1998	38,232,554	38,221,604	0.9997
1998	38,393,712	38,232,554	0.9958	1999	45,590,157	45,390,801	0.9956
1999	45,846,921	45,599,389	0.9946	2000	59,117,171	58,857,478	0.9956
2000	59,114,645	59,122,595	1.0001	2001	53,962,858	53,658,022	0.9944
2001	54,711,189	54,627,517	0.9985	2002	56,786,819	56,902,858	1.0020
2002	56,933,747	56,791,523	0.9975	2003	67,817,211	67,748,428	0.9990
2003	68,284,400	67,815,619	0.9931	2004	74,038,557	74,034,829	0.9999
2004	74,797,872	74,038,557	0.9898	2005	70,661,062	70,597,775	0.9991
2005	71,139,270	70,655,500	0.9932	2006	76,767,761	77,334,760	1.0074
2006	76,637,597	76,759,317	1.0016	2007	76,549,157	76,548,966	1.0000
2007	76,585,928	76,547,987	0.9995	2008	76,326,419	76,547,714	1.0029
2008	76,918,367	76,325,787	0.9923	2009	85,203,589	84,615,976	0.9931
2009	85,522,549	85,203,589	0.9963	2010	79,931,721	80,360,506	1.0054
2010	80,327,618	79,804,112	0.9935	2011	76,007,954	75,701,019	0.9960
2011	76,523,827	76,007,603	0.9933	2012	70,163,185	70,064,646	0.9986
2012	69,484,891	69,954,564	1.0068	2013	74,113,790	74,131,762	1.0002
2013	74,187,612	73,849,090	0.9954	2014	60,272,532	61,621,352	1.0224
2014	60,539,281	60,270,726	0.9956	2015	65,316,180	65,298,408	0.9997
2015	65,647,121	65,316,180	0.9950	2016	67,269,651	67,024,607	0.9964
2016	67,434,718	67,269,404	0.9975	2017	61,529,371	61,075,513	0.9926
2017	61,589,246	61,520,453	0.9989	2018	55,041,244	56,770,423	1.0314
2018	52,560,462	55,006,521	1.0465	2019	60,438,812	63,357,759	1.0483
2019	50,343,227	60,437,074	1.2005	2020	41,912,644	48,936,119	1.1676
2020	14,864,223	41,910,906	2.8196	2021	16,129,963	40,243,533	2.4950
2021		16,129,963		2022		18,613,729	

Policy Year Valued	As of 12/31/22	As of 12/31/23	Ratio to Prior Year	Policy Year Valued	As of 12/31/23	As of 12/31/24	Ratio to Prior Year
Prior to 1993	454,198,580	454,734,260	1.0012	Prior to 1994	496,127,560	496,034,741	0.9998
1993	40,205,951	40,140,256	0.9984	1994	32,730,360	32,719,943	0.9997
1994	32,857,193	32,730,360	0.9961	1995	34,916,280	34,731,950	0.9947
1995	34,981,741	34,916,280	0.9981	1996	45,248,996	45,041,115	0.9954
1996	45,253,970	45,248,996	0.9999	1997	41,475,683	41,501,071	1.0006
1997	41,464,842	41,475,683	1.0003	1998	35,468,558	35,421,365	0.9987
1998	35,435,014	35,468,558	1.0009	1999	40,198,374	40,198,551	1.0000
1999	40,197,495	40,198,374	1.0000	2000	54,139,917	54,059,043	0.9985
2000	54,078,742	54,139,917	1.0011	2001	46,491,613	46,497,480	1.0001
2001	46,597,253	46,491,613	0.9977	2002	53,808,195	53,386,895	0.9922
2002	53,832,847	53,810,199	0.9996	2003	64,560,909	64,642,079	1.0013
2003	64,815,843	64,725,008	0.9986	2004	71,297,703	70,901,968	0.9944
2004	71,457,395	71,680,737	1.0031	2005	67,165,519	67,221,638	1.0008
2005	68,179,751	68,231,690	1.0008	2006	77,371,404	77,081,426	0.9963
2006	77,334,760	77,371,404	1.0005	2007	76,457,064	76,568,176	1.0015
2007	76,548,966	76,457,064	0.9988	2008	76,953,696	77,011,684	1.0008
2008	76,546,090	76,953,696	1.0053	2009	84,335,588	83,686,958	0.9923
2009	84,615,976	84,335,588	0.9967	2010	80,569,261	80,365,189	0.9975
2010	81,212,867	80,569,261	0.9921	2011	75,146,717	75,162,713	1.0002
2011	75,700,354	75,146,717	0.9927	2012	70,878,590	70,897,127	1.0003
2012	70,064,646	70,878,590	1.0116	2013	74,186,570	74,423,116	1.0032
2013	74,131,762	74,186,570	1.0007	2014	62,020,032	62,330,907	1.0050
2014	61,621,352	62,020,032	1.0065	2015	65,225,272	64,909,676	0.9952
2015	65,298,408	65,225,272	0.9989	2016	66,859,534	66,932,320	1.0011
2016	67,031,692	66,859,534	0.9974	2017	62,714,242	62,912,349	1.0032
2017	61,074,333	62,714,242	1.0269	2018	57,300,236	57,977,924	1.0118
2018	56,770,423	57,300,236	1.0093	2019	65,504,440	65,864,666	1.0055
2019	63,356,064	65,504,440	1.0339	2020	51,773,576	52,680,736	1.0175
2020	48,934,775	51,773,576	1.0580	2021	48,222,413	54,196,629	1.1239
2021	40,243,008	48,222,413	1.1983	2022	46,549,905	53,858,174	1.1570
2022	18,611,817	46,549,905	2.5011	2023	17,597,232	45,544,306	2.5882
2023		17,597,232		2024		17,932,054	

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.
Losses are expressed on a post-HB373 basis.

TABLE I - B - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year	Policy Year Valued	As of 12/31/21	As of 12/31/22	Ratio to Prior Year
Prior to 1991	306,884,251	306,763,036	0.9996	Prior to 1992	336,820,909	336,699,773	0.9996
1991	27,981,591	27,953,106	0.9990	1992	24,255,438	24,248,365	0.9997
1992	24,254,249	24,255,438	1.0000	1993	28,144,634	28,144,348	1.0000
1993	28,148,029	28,144,634	0.9999	1994	23,294,744	23,272,869	0.9991
1994	23,399,741	23,294,744	0.9955	1995	24,116,252	24,082,764	0.9986
1995	24,113,470	24,116,252	1.0001	1996	29,214,310	29,179,371	0.9988
1996	29,177,968	29,192,525	1.0005	1997	27,871,220	27,866,822	0.9998
1997	27,831,223	27,841,856	1.0004	1998	23,850,750	23,840,542	0.9996
1998	23,842,920	23,850,750	1.0003	1999	27,643,586	27,643,585	1.0000
1999	27,650,516	27,650,516	1.0000	2000	35,206,516	35,169,904	0.9990
2000	35,140,270	35,207,842	1.0019	2001	32,442,695	32,418,725	0.9993
2001	32,845,729	32,794,973	0.9985	2002	32,267,809	32,342,224	1.0023
2002	32,359,680	32,268,152	0.9972	2003	38,523,124	38,624,175	1.0026
2003	38,550,840	38,563,758	1.0003	2004	39,342,216	39,435,364	1.0024
2004	39,418,107	39,342,216	0.9981	2005	38,725,272	38,794,712	1.0018
2005	38,821,043	38,724,330	0.9975	2006	43,005,853	42,999,708	0.9999
2006	43,018,861	43,001,129	0.9996	2007	41,783,523	41,901,454	1.0028
2007	41,499,995	41,783,523	1.0068	2008	40,249,776	40,179,124	0.9982
2008	40,229,156	40,249,776	1.0005	2009	44,547,077	44,577,106	1.0007
2009	44,514,717	44,547,077	1.0007	2010	38,169,293	38,336,371	1.0044
2010	37,927,979	38,088,257	1.0042	2011	37,960,612	37,848,325	0.9970
2011	37,972,909	37,960,612	0.9997	2012	37,195,189	37,322,860	1.0034
2012	36,834,249	36,986,591	1.0041	2013	38,623,607	38,430,289	0.9950
2013	38,317,865	38,418,971	1.0026	2014	31,480,817	31,948,947	1.0149
2014	31,264,154	31,480,817	1.0069	2015	33,489,213	33,335,022	0.9954
2015	33,231,802	33,489,213	1.0077	2016	33,726,830	33,510,038	0.9936
2016	33,427,052	33,726,830	1.0090	2017	31,168,031	31,285,864	1.0038
2017	30,043,643	31,163,282	1.0373	2018	29,142,329	30,993,053	1.0635
2018	25,669,507	29,133,401	1.1349	2019	31,026,653	33,296,296	1.0732
2019	22,912,080	31,026,653	1.3542	2020	17,474,569	23,590,939	1.3500
2020	5,275,613	17,474,569	3.3123	2021	5,735,321	17,249,390	3.0076
2021		5,735,321		2022		6,332,864	

Policy Year Valued	As of 12/31/22	As of 12/31/23	Ratio to Prior Year	Policy Year Valued	As of 12/31/23	As of 12/31/24	Ratio to Prior Year
Prior to 1993	341,870,502	342,090,640	1.0006	Prior to 1994	369,697,901	369,680,895	1.0000
1993	26,632,633	26,632,500	1.0000	1994	20,938,360	20,937,417	1.0000
1994	20,941,206	20,938,360	0.9999	1995	22,170,682	22,157,299	0.9994
1995	22,276,643	22,170,682	0.9952	1996	27,268,383	27,201,709	0.9976
1996	27,292,827	27,268,383	0.9991	1997	26,189,962	26,204,731	1.0006
1997	26,178,557	26,189,962	1.0004	1998	21,973,384	21,976,396	1.0001
1998	21,970,092	21,973,384	1.0001	1999	24,572,414	24,572,414	1.0000
1999	24,527,415	24,572,414	1.0018	2000	31,930,848	31,902,214	0.9991
2000	31,898,752	31,930,848	1.0010	2001	28,103,750	28,069,926	0.9988
2001	28,074,687	28,103,750	1.0010	2002	30,653,965	30,582,399	0.9977
2002	30,693,690	30,655,089	0.9987	2003	36,728,837	36,765,118	1.0010
2003	36,888,248	36,849,224	0.9989	2004	37,769,290	37,902,946	1.0035
2004	37,909,809	37,922,358	1.0003	2005	37,043,281	37,034,390	0.9998
2005	37,611,118	37,620,100	1.0002	2006	42,992,310	43,074,542	1.0019
2006	42,999,708	42,992,310	0.9998	2007	41,812,468	42,168,288	1.0085
2007	41,901,454	41,812,468	0.9979	2008	40,191,359	40,273,945	1.0021
2008	40,179,124	40,191,359	1.0003	2009	44,960,529	44,848,272	0.9975
2009	44,577,106	44,960,529	1.0086	2010	38,370,488	38,380,110	1.0003
2010	38,424,398	38,370,488	0.9986	2011	37,844,990	37,855,514	1.0003
2011	37,848,325	37,844,990	0.9999	2012	37,395,840	37,419,468	1.0006
2012	37,322,860	37,395,840	1.0020	2013	38,117,917	38,156,241	1.0010
2013	38,430,289	38,117,917	0.9919	2014	32,022,971	32,213,665	1.0060
2014	31,948,947	32,022,971	1.0023	2015	33,275,914	33,147,517	0.9961
2015	33,335,022	33,275,914	0.9982	2016	33,475,996	33,635,948	1.0048
2016	33,510,724	33,475,996	0.9990	2017	32,090,650	32,797,672	1.0220
2017	31,285,864	32,090,650	1.0257	2018	31,243,784	31,676,716	1.0139
2018	30,993,053	31,243,784	1.0081	2019	36,904,339	37,992,863	1.0295
2019	33,295,067	36,904,339	1.1084	2020	26,453,147	27,972,923	1.0575
2020	23,590,211	26,453,147	1.1214	2021	24,039,889	28,900,844	1.2022
2021	17,249,159	24,039,889	1.3937	2022	21,198,333	28,220,151	1.3312
2022	6,332,467	21,198,333	3.3476	2023	5,899,731	19,436,427	3.2945
2023		5,899,731		2024		6,624,696	

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.
Losses are expressed on a post-HB373 basis.

TABLE I - C - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year	Policy Year Valued	As of 12/31/21	As of 12/31/22	Ratio to Prior Year
Prior to 1991	87,459,047	87,046,979	0.9953	Prior to 1992	106,249,151	106,334,719	1.0008
1991	12,565,068	12,593,803	1.0023	1992	12,980,654	12,991,599	1.0008
1992	12,978,730	12,980,654	1.0001	1993	14,338,661	14,377,175	1.0027
1993	14,338,944	14,338,661	1.0000	1994	13,278,008	13,254,910	0.9983
1994	13,517,138	13,278,008	0.9823	1995	14,005,742	14,036,298	1.0022
1995	14,073,573	14,005,742	0.9952	1996	19,376,787	18,941,207	0.9775
1996	19,470,491	19,376,392	0.9952	1997	16,491,128	16,486,277	0.9997
1997	16,467,969	16,482,601	1.0009	1998	14,381,804	14,381,062	0.9999
1998	14,550,792	14,381,804	0.9884	1999	17,946,571	17,747,216	0.9889
1999	18,196,405	17,948,873	0.9864	2000	23,910,655	23,687,574	0.9907
2000	23,974,375	23,914,753	0.9975	2001	21,520,163	21,239,297	0.9869
2001	21,865,460	21,832,544	0.9985	2002	24,519,010	24,560,634	1.0017
2002	24,574,067	24,523,371	0.9979	2003	29,294,087	29,124,253	0.9942
2003	29,733,560	29,251,861	0.9838	2004	34,696,341	34,599,465	0.9972
2004	35,379,765	34,696,341	0.9807	2005	31,935,790	31,803,063	0.9958
2005	32,318,227	31,931,170	0.9880	2006	33,761,908	34,335,052	1.0170
2006	33,618,736	33,758,188	1.0041	2007	34,765,634	34,647,512	0.9966
2007	35,085,933	34,764,464	0.9908	2008	36,076,643	36,368,590	1.0081
2008	36,689,211	36,076,011	0.9833	2009	40,656,512	40,038,870	0.9848
2009	41,007,832	40,656,512	0.9914	2010	41,762,428	42,024,135	1.0063
2010	42,399,639	41,715,855	0.9839	2011	38,047,342	37,852,694	0.9949
2011	38,550,918	38,046,991	0.9869	2012	32,967,996	32,741,786	0.9931
2012	32,650,642	32,967,973	1.0097	2013	35,490,183	35,701,473	1.0060
2013	35,869,747	35,430,119	0.9877	2014	28,791,715	29,672,405	1.0306
2014	29,275,127	28,789,909	0.9834	2015	31,826,967	31,963,386	1.0043
2015	32,415,319	31,826,967	0.9818	2016	33,542,821	33,514,569	0.9992
2016	34,007,666	33,542,574	0.9863	2017	30,361,340	29,789,649	0.9812
2017	31,545,603	30,357,171	0.9623	2018	25,898,915	25,777,370	0.9953
2018	26,890,955	25,873,120	0.9621	2019	29,412,159	30,061,463	1.0221
2019	27,431,147	29,410,421	1.0722	2020	24,438,075	25,345,180	1.0371
2020	9,588,610	24,436,337	2.5485	2021	10,394,642	22,994,143	2.2121
2021		10,394,642		2022		12,280,865	

Policy Year Valued	As of 12/31/22	As of 12/31/23	Ratio to Prior Year	Policy Year Valued	As of 12/31/23	As of 12/31/24	Ratio to Prior Year
Prior to 1993	112,328,078	112,643,620	1.0028	Prior to 1994	126,429,659	126,353,846	0.9994
1993	13,573,318	13,507,756	0.9952	1994	11,792,000	11,782,526	0.9992
1994	11,915,987	11,792,000	0.9896	1995	12,745,598	12,574,651	0.9866
1995	12,705,098	12,745,598	1.0032	1996	17,980,613	17,839,406	0.9921
1996	17,961,143	17,980,613	1.0011	1997	15,285,721	15,296,340	1.0007
1997	15,286,285	15,285,721	1.0000	1998	13,495,174	13,444,969	0.9963
1998	13,464,922	13,495,174	1.0022	1999	15,625,960	15,626,137	1.0000
1999	15,670,080	15,625,960	0.9972	2000	22,209,069	22,156,829	0.9976
2000	22,179,990	22,209,069	1.0013	2001	18,387,863	18,427,554	1.0022
2001	18,522,566	18,387,863	0.9927	2002	23,154,230	22,804,496	0.9849
2002	23,139,157	23,155,110	1.0007	2003	27,832,072	27,876,961	1.0016
2003	27,927,595	27,875,784	0.9981	2004	33,528,413	32,999,022	0.9842
2004	33,547,586	33,758,379	1.0063	2005	30,122,238	30,187,248	1.0022
2005	30,568,633	30,611,590	1.0014	2006	34,379,094	34,006,884	0.9892
2006	34,335,052	34,379,094	1.0013	2007	34,644,596	34,399,888	0.9929
2007	34,647,512	34,644,596	0.9999	2008	36,762,337	36,737,739	0.9993
2008	36,366,966	36,762,337	1.0109	2009	39,375,059	38,838,686	0.9864
2009	40,038,870	39,375,059	0.9834	2010	42,198,773	41,985,079	0.9949
2010	42,788,469	42,198,773	0.9862	2011	37,301,727	37,307,199	1.0001
2011	37,852,029	37,301,727	0.9855	2012	33,482,750	33,477,659	0.9998
2012	32,741,786	33,482,750	1.0226	2013	36,068,653	36,266,875	1.0055
2013	35,701,473	36,068,653	1.0103	2014	29,997,061	30,117,242	1.0040
2014	29,672,405	29,997,061	1.0109	2015	31,949,358	31,762,159	0.9941
2015	31,963,386	31,949,358	0.9996	2016	33,383,538	33,296,372	0.9974
2016	33,520,968	33,383,538	0.9959	2017	30,623,592	30,114,677	0.9834
2017	29,788,469	30,623,592	1.0280	2018	26,056,452	26,301,208	1.0094
2018	25,777,370	26,056,452	1.0108	2019	28,600,101	27,871,803	0.9745
2019	30,060,997	28,600,101	0.9514	2020	25,320,429	24,707,813	0.9758
2020	25,344,564	25,320,429	0.9990	2021	24,182,524	25,295,785	1.0460
2021	22,993,849	24,182,524	1.0517	2022	25,351,572	25,638,023	1.0113
2022	12,279,350	25,351,572	2.0646	2023	11,697,501	26,107,879	2.2319
2023		11,697,501		2024		11,307,358	

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.
Losses are expressed on a post-HB373 basis.

TABLE I - D - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year	Policy Year Valued	As of 12/31/21	As of 12/31/22	Ratio to Prior Year
Prior to 1991	305,238,878	305,404,154	1.0005	Prior to 1992	334,808,725	334,966,323	1.0005
1991	27,981,588	27,953,105	0.9990	1992	24,255,438	24,248,365	0.9997
1992	24,254,249	24,255,438	1.0000	1993	28,115,378	28,131,433	1.0006
1993	28,082,320	28,115,378	1.0012	1994	23,046,885	23,064,963	1.0008
1994	23,006,944	23,046,885	1.0017	1995	24,016,755	24,013,635	0.9999
1995	24,003,993	24,016,755	1.0005	1996	29,107,148	29,111,625	1.0002
1996	28,983,268	29,085,363	1.0035	1997	27,746,593	27,765,781	1.0007
1997	27,710,233	27,717,229	1.0003	1998	23,826,806	23,840,540	1.0006
1998	23,806,791	23,826,806	1.0008	1999	27,629,684	27,629,701	1.0000
1999	27,636,614	27,636,614	1.0000	2000	34,733,801	34,749,842	1.0005
2000	34,602,769	34,735,127	1.0038	2001	31,879,368	31,912,832	1.0010
2001	32,179,749	32,231,646	1.0016	2002	32,238,045	32,283,098	1.0014
2002	32,251,989	32,238,388	0.9996	2003	37,919,043	37,997,804	1.0021
2003	37,885,037	37,959,677	1.0020	2004	39,019,188	39,290,700	1.0070
2004	38,958,907	39,019,188	1.0015	2005	38,234,431	38,388,207	1.0040
2005	38,202,178	38,233,489	1.0008	2006	42,155,782	42,252,061	1.0023
2006	42,018,528	42,151,058	1.0032	2007	40,819,765	41,036,298	1.0053
2007	40,475,198	40,819,765	1.0085	2008	39,507,841	39,538,340	1.0008
2008	39,145,054	39,507,841	1.0093	2009	41,999,159	42,255,716	1.0061
2009	41,691,501	41,999,159	1.0074	2010	37,210,523	37,400,154	1.0051
2010	36,593,401	37,129,487	1.0146	2011	37,510,964	37,572,522	1.0016
2011	37,133,099	37,510,964	1.0102	2012	35,081,676	35,480,067	1.0114
2012	34,258,925	34,873,078	1.0179	2013	36,104,055	36,484,146	1.0105
2013	35,401,745	35,899,419	1.0141	2014	30,474,363	31,197,655	1.0237
2014	29,920,554	30,474,363	1.0185	2015	31,623,391	32,180,527	1.0176
2015	30,216,585	31,623,391	1.0466	2016	29,769,516	30,598,392	1.0278
2016	27,350,033	29,769,516	1.0885	2017	28,337,689	29,472,345	1.0400
2017	24,724,046	28,332,940	1.1460	2018	21,904,830	26,016,580	1.1877
2018	15,259,440	21,895,902	1.4349	2019	19,218,339	26,968,378	1.4033
2019	9,934,736	19,218,339	1.9345	2020	8,220,428	15,295,973	1.8607
2020	1,598,718	8,220,428	5.1419	2021	2,042,361	8,519,205	4.1713
2021		2,042,361		2022		2,044,512	

Policy Year Valued	As of 12/31/22	As of 12/31/23	Ratio to Prior Year	Policy Year Valued	As of 12/31/23	As of 12/31/24	Ratio to Prior Year
Prior to 1993	340,191,180	340,586,334	1.0012	Prior to 1994	368,169,960	368,558,124	1.0011
1993	26,619,718	26,619,592	1.0000	1994	20,732,762	20,730,294	0.9999
1994	20,733,300	20,732,762	1.0000	1995	22,168,849	22,155,195	0.9994
1995	22,207,514	22,168,849	0.9983	1996	27,214,148	27,201,706	0.9995
1996	27,238,591	27,214,148	0.9991	1997	26,115,889	26,135,592	1.0008
1997	26,102,832	26,115,889	1.0005	1998	21,973,382	21,976,396	1.0001
1998	21,970,090	21,973,382	1.0001	1999	24,572,409	24,572,409	1.0000
1999	24,527,410	24,572,409	1.0018	2000	31,493,531	31,537,473	1.0014
2000	31,478,690	31,493,531	1.0005	2001	27,805,471	27,832,266	1.0010
2001	27,780,192	27,805,471	1.0009	2002	30,627,061	30,579,976	0.9985
2002	30,634,565	30,628,185	0.9998	2003	36,241,015	36,322,543	1.0022
2003	36,215,411	36,361,402	1.0040	2004	37,611,543	37,867,639	1.0068
2004	37,765,145	37,764,611	1.0000	2005	36,760,300	36,787,168	1.0007
2005	37,204,613	37,256,350	1.0014	2006	42,322,101	42,536,545	1.0051
2006	42,252,061	42,322,101	1.0017	2007	41,123,439	41,567,429	1.0108
2007	41,036,298	41,123,439	1.0021	2008	39,673,303	39,755,385	1.0021
2008	39,538,340	39,673,303	1.0034	2009	42,871,381	43,175,308	1.0071
2009	42,255,716	42,871,381	1.0146	2010	37,509,003	37,577,882	1.0018
2010	37,488,181	37,509,003	1.0006	2011	37,660,802	37,688,081	1.0007
2011	37,572,522	37,660,802	1.0023	2012	35,641,391	35,818,486	1.0050
2012	35,480,067	35,641,391	1.0045	2013	36,762,042	36,999,490	1.0065
2013	36,484,146	36,762,042	1.0076	2014	31,426,938	31,665,239	1.0076
2014	31,197,655	31,426,938	1.0073	2015	32,507,576	32,945,387	1.0135
2015	32,180,527	32,507,576	1.0102	2016	31,271,698	31,732,862	1.0147
2016	30,599,078	31,271,698	1.0220	2017	30,530,927	31,715,552	1.0388
2017	29,472,345	30,530,927	1.0359	2018	27,570,631	28,545,656	1.0354
2018	26,016,580	27,570,631	1.0597	2019	31,791,165	34,710,915	1.0918
2019	26,968,378	31,791,165	1.1788	2020	20,968,533	24,749,469	1.1803
2020	15,295,973	20,968,533	1.3709	2021	17,450,413	22,464,092	1.2873
2021	8,519,205	17,450,413	2.0484	2022	10,065,653	18,597,077	1.8476
2022	2,044,512	10,065,653	4.9233	2023	1,902,598	10,420,544	5.4770
2023		1,902,598		2024		2,233,293	

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.
Losses are expressed on a post-HB373 basis.

TABLE I - E - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year	Policy Year Valued	As of 12/31/21	As of 12/31/22	Ratio to Prior Year
Prior to 1991	85,868,759	85,977,859	1.0013	Prior to 1992	103,702,116	104,099,349	1.0038
1991	12,449,934	12,480,439	1.0025	1992	12,945,138	12,954,568	1.0007
1992	12,940,476	12,945,138	1.0004	1993	14,077,180	14,101,710	1.0017
1993	14,058,162	14,077,180	1.0014	1994	12,923,759	12,930,562	1.0005
1994	12,798,542	12,923,759	1.0098	1995	13,621,056	13,656,786	1.0026
1995	13,590,526	13,621,056	1.0022	1996	18,310,185	18,345,075	1.0019
1996	18,080,265	18,309,790	1.0127	1997	15,540,768	15,586,508	1.0029
1997	15,477,913	15,532,241	1.0035	1998	14,183,865	14,240,674	1.0040
1998	14,171,864	14,183,865	1.0008	1999	17,473,380	17,476,981	1.0002
1999	17,458,716	17,475,682	1.0010	2000	22,612,810	22,675,608	1.0028
2000	22,560,470	22,616,908	1.0025	2001	19,534,832	19,595,447	1.0031
2001	19,784,105	19,847,213	1.0032	2002	23,764,299	23,738,843	0.9989
2002	23,730,948	23,765,740	1.0015	2003	26,967,949	27,048,111	1.0030
2003	26,788,222	26,925,723	1.0051	2004	30,148,608	30,479,802	1.0110
2004	29,908,679	30,148,608	1.0080	2005	29,632,339	29,874,350	1.0082
2005	29,439,807	29,627,719	1.0064	2006	31,382,010	31,766,989	1.0123
2006	30,765,376	31,378,290	1.0199	2007	32,618,445	32,744,441	1.0039
2007	32,322,931	32,617,275	1.0091	2008	33,574,845	33,843,536	1.0080
2008	33,197,899	33,574,213	1.0113	2009	35,804,836	36,178,116	1.0104
2009	35,555,628	35,804,836	1.0070	2010	39,020,026	39,285,370	1.0068
2010	38,169,359	38,973,453	1.0211	2011	34,581,529	34,632,600	1.0015
2011	34,291,622	34,581,178	1.0084	2012	30,851,685	31,187,538	1.0109
2012	30,595,125	30,851,662	1.0084	2013	32,877,471	33,083,768	1.0063
2013	32,415,796	32,817,407	1.0124	2014	26,523,801	27,060,709	1.0202
2014	25,878,825	26,521,995	1.0249	2015	29,999,400	30,174,116	1.0058
2015	29,682,219	29,999,400	1.0107	2016	29,634,642	30,163,934	1.0179
2016	28,500,582	29,634,395	1.0398	2017	27,369,057	27,617,093	1.0091
2017	26,243,985	27,364,888	1.0427	2018	21,643,271	23,201,057	1.0720
2018	20,020,168	21,617,476	1.0798	2019	22,068,186	24,567,333	1.1132
2019	15,564,304	22,066,448	1.4178	2020	14,369,855	18,909,611	1.3159
2020	2,895,071	14,368,117	4.9630	2021	3,093,974	12,238,171	3.9555
2021		3,093,974		2022		4,184,995	

Policy Year Valued	As of 12/31/22	As of 12/31/23	Ratio to Prior Year	Policy Year Valued	As of 12/31/23	As of 12/31/24	Ratio to Prior Year
Prior to 1993	110,555,524	110,850,726	1.0027	Prior to 1994	124,448,693	124,879,109	1.0035
1993	13,297,853	13,308,957	1.0008	1994	11,597,763	11,601,891	1.0004
1994	11,591,639	11,597,763	1.0005	1995	12,427,300	12,448,414	1.0017
1995	12,369,706	12,427,300	1.0047	1996	17,401,991	17,421,329	1.0011
1996	17,365,011	17,401,991	1.0021	1997	14,862,329	14,935,050	1.0049
1997	14,829,256	14,862,329	1.0022	1998	13,364,878	13,390,189	1.0019
1998	13,324,534	13,364,878	1.0030	1999	15,380,413	15,387,548	1.0005
1999	15,401,760	15,380,413	0.9986	2000	21,277,646	21,321,350	1.0021
2000	21,173,772	21,277,646	1.0049	2001	17,369,536	17,451,628	1.0047
2001	17,281,851	17,369,536	1.0051	2002	22,419,479	22,494,863	1.0034
2002	22,317,613	22,420,359	1.0046	2003	26,128,230	26,229,218	1.0039
2003	25,982,230	26,171,942	1.0073	2004	29,720,487	29,844,735	1.0042
2004	29,431,791	29,903,995	1.0160	2005	28,347,481	28,446,000	1.0035
2005	28,641,663	28,801,980	1.0056	2006	31,873,342	32,006,592	1.0042
2006	31,766,989	31,873,342	1.0033	2007	32,908,634	33,213,788	1.0093
2007	32,744,441	32,908,634	1.0050	2008	33,938,932	34,002,431	1.0019
2008	33,843,536	33,938,932	1.0028	2009	36,403,346	36,829,468	1.0117
2009	36,178,116	36,403,346	1.0062	2010	40,172,287	40,328,712	1.0039
2010	40,049,704	40,172,287	1.0031	2011	34,794,067	35,028,903	1.0067
2011	34,632,600	34,794,067	1.0047	2012	31,507,761	31,637,318	1.0041
2012	31,187,538	31,507,761	1.0103	2013	33,495,513	33,818,184	1.0096
2013	33,083,768	33,495,513	1.0124	2014	27,313,023	27,466,658	1.0056
2014	27,060,709	27,313,023	1.0093	2015	30,431,045	30,649,408	1.0072
2015	30,174,116	30,431,045	1.0085	2016	30,539,435	30,685,098	1.0048
2016	30,170,333	30,539,435	1.0122	2017	29,075,834	28,930,117	0.9950
2017	27,617,093	29,075,834	1.0528	2018	23,801,907	24,365,929	1.0237
2018	23,201,057	23,801,907	1.0259	2019	24,476,359	25,917,696	1.0589
2019	24,567,333	24,476,359	0.9963	2020	21,110,209	22,007,401	1.0425
2020	18,909,611	21,110,209	1.1164	2021	16,902,464	19,876,460	1.1760
2021	12,238,171	16,902,464	1.3811	2022	14,452,159	19,278,025	1.3339
2022	4,184,995	14,452,159	3.4533	2023	3,450,883	15,801,172	4.5789
2023		3,450,883		2024		4,605,102	

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.
Losses are expressed on a post-HB373 basis.