

DELAWARE COMPENSATION RATING BUREAU, INC.

Table I - Reported Losses in Excess of Loss Limitations

The data represents a summary of reported losses in excess of the per claim loss limits derived in Exhibit 1a. These amounts were removed from the Table I – Unlimited Losses, resulting in the values shown in Exhibit 1, Table I – Limited Losses.

Medical payments and reserves are all expressed on a post-House Bill 373 basis consistent with both the limited and unlimited versions of Exhibit 1.

TABLE I - A - Reductions for Large Losses \*

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

## INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year	Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year
Prior to 1988	32,360,760	32,576,853		Prior to 1989	34,761,414	34,522,267	
1988	2,492,901	2,541,357		1989	10,276,698	10,476,650	
1989	10,512,711	10,276,698		1990	5,144,560	5,657,601	
1990	4,799,481	5,144,560		1991	2,530,081	3,284,937	
1991	2,151,985	2,530,081		1992	11,707,789	11,638,458	
1992	10,450,490	11,707,789		1993	4,084,207	4,355,685	
1993	3,917,244	4,084,207		1994	4,050,417	4,165,352	
1994	4,669,129	4,050,417		1995	4,333,396	4,605,874	
1995	4,379,361	4,333,396		1996	3,442,101	3,641,289	
1996	2,811,217	3,442,101		1997	4,041,049	4,109,522	
1997	4,020,338	4,041,049		1998	902,824	929,965	
1998	729,571	902,824		1999	2,448,777	2,454,617	
1999	2,537,663	2,448,777		2000	1,853,784	1,762,719	
2000	1,924,160	1,853,784		2001	484,953	987,965	
2001	420,752	484,953		2002	15,467,087	14,416,273	
2002	13,951,441	15,467,087		2003	1,310,318	1,247,281	
2003	1,476,726	1,310,318		2004	6,393,085	6,013,531	
2004	6,181,954	6,393,085		2005	1,432,658	1,052,396	
2005	1,238,647	1,432,658		2006	873,132	880,366	
2006	815,627	873,132		2007	1,316,804	2,210,487	
2007	1,489,510	1,316,804		2008	1,640,550	1,572,650	
2008	1,330,823	1,640,550		2009	767,232	992,938	
2009	731,566	767,232		2010	4,973,551	5,584,388	
2010	3,966,704	4,973,551		2011	985,790	1,004,672	
2011	972,574	985,790		2012	86,408	86,408	
2012	225,182	86,408		2013	0	0	
2013	0	0		2014	4,640,029	4,865,384	
2014	4,231,648	4,640,029		2015	10,979,610	8,908,231	
2015	13,170,260	10,979,610		2016	3,356,044	3,860,074	
2016	3,153,229	3,356,044		2017	487,972	501,611	
2017	0	487,972		2018	0	0	
2018		0		2019		0	

  

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year	Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
Prior to 1990	44,694,951	45,917,678		Prior to 1991	51,249,280	51,519,077	
1990	5,657,602	5,306,739		1991	3,590,994	3,581,444	
1991	3,279,987	3,585,100		1992	11,564,953	11,619,595	
1992	11,630,492	11,558,761		1993	3,924,391	3,799,557	
1993	4,333,491	3,924,390		1994	3,947,693	3,886,395	
1994	4,165,352	3,947,693		1995	3,774,470	3,354,384	
1995	4,605,874	3,774,470		1996	3,399,378	3,166,812	
1996	3,641,289	3,399,377		1997	3,768,689	3,768,687	
1997	4,109,522	3,768,689		1998	819,076	836,578	
1998	929,965	940,007		1999	2,473,009	2,467,453	
1999	2,454,617	2,473,009		2000	1,603,782	1,567,860	
2000	1,755,734	1,592,942		2001	1,043,970	1,021,806	
2001	979,561	1,029,426		2002	15,584,702	15,584,618	
2002	14,416,273	15,584,702		2003	1,278,304	1,238,667	
2003	1,247,281	1,278,304		2004	6,764,219	7,721,565	
2004	6,013,531	6,764,219		2005	773,485	583,586	
2005	1,052,396	773,485		2006	686,436	57,726	
2006	880,366	686,436		2007	1,659,648	1,461,046	
2007	1,952,358	1,402,667		2008	1,651,115	1,651,102	
2008	1,572,650	1,651,113		2009	1,448,501	1,487,312	
2009	992,939	1,448,501		2010	5,995,750	5,953,751	
2010	5,584,388	5,995,750		2011	1,006,251	1,006,251	
2011	1,004,672	1,006,251		2012	86,408	86,408	
2012	86,408	86,408		2013	0	80,347	
2013	0	0		2014	4,908,432	4,380,474	
2014	4,865,384	4,908,432		2015	8,918,408	8,910,408	
2015	8,908,231	8,918,408		2016	3,860,310	3,827,518	
2016	3,860,074	3,860,310		2017	4,969,061	4,969,061	
2017	501,611	4,969,061		2018	0	0	
2018	0	0		2019	3,453,522	14,694,768	
2019	0	3,453,522		2020	0	5,896,630	
2020		0		2021		0	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

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

TABLE I - B - Reductions for Large Losses \*

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

## INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year	Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year
Prior to 1988	12,033,948	12,186,617		Prior to 1989	12,822,150	12,566,924	
1988	943,266	953,401		1989	3,831,395	3,881,381	
1989	3,861,547	3,831,395		1990	1,737,462	1,770,896	
1990	1,832,058	1,737,462		1991	1,170,240	1,277,802	
1991	1,045,923	1,170,240		1992	2,369,780	2,428,852	
1992	2,341,296	2,369,780		1993	1,614,749	1,921,090	
1993	1,556,216	1,614,749		1994	1,031,224	1,038,718	
1994	954,168	1,031,224		1995	1,960,489	1,980,996	
1995	1,949,498	1,960,489		1996	898,798	929,732	
1996	705,277	898,798		1997	1,464,189	1,482,065	
1997	1,455,244	1,464,189		1998	514,013	522,564	
1998	477,021	514,013		1999	973,195	973,195	
1999	1,006,226	973,195		2000	862,297	740,955	
2000	887,880	862,297		2001	167,843	285,030	
2001	157,342	167,843		2002	4,900,292	4,968,955	
2002	4,793,344	4,900,292		2003	371,408	362,697	
2003	429,341	371,408		2004	2,070,740	2,138,525	
2004	2,037,621	2,070,740		2005	259,281	391,030	
2005	180,522	259,281		2006	42,507	31,954	
2006	45,678	42,507		2007	775,564	906,641	
2007	703,041	775,564		2008	758,775	759,848	
2008	599,261	758,775		2009	323,376	381,334	
2009	244,294	323,376		2010	780,428	1,130,245	
2010	742,439	780,428		2011	230,989	224,196	
2011	246,744	230,989		2012	24,162	24,162	
2012	59,723	24,162		2013	0	0	
2013	0	0		2014	432,133	407,483	
2014	402,367	432,133		2015	4,088,285	3,669,778	
2015	4,330,378	4,088,285		2016	698,737	736,466	
2016	700,628	698,737		2017	351,420	313,300	
2017	0	351,420		2018	0	0	
2018		0		2019		0	

  

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year	Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
Prior to 1990	16,306,774	16,503,261		Prior to 1991	18,196,871	18,663,176	
1990	1,770,896	1,672,691		1991	1,360,509	1,419,450	
1991	1,276,213	1,357,922		1992	2,447,268	2,457,402	
1992	2,428,430	2,446,582		1993	1,948,791	1,975,475	
1993	1,911,016	1,948,790		1994	1,033,943	1,050,918	
1994	1,038,718	1,033,943		1995	1,466,330	1,492,453	
1995	1,980,996	1,466,330		1996	951,684	934,380	
1996	929,732	951,684		1997	1,408,316	1,429,471	
1997	1,482,065	1,408,316		1998	493,650	503,320	
1998	522,564	523,026		1999	973,195	973,195	
1999	973,195	973,195		2000	793,142	694,560	
2000	740,164	791,814		2001	321,334	309,707	
2001	281,055	314,003		2002	4,999,058	5,012,818	
2002	4,968,955	4,999,058		2003	365,288	365,925	
2003	362,697	365,288		2004	2,166,968	2,227,559	
2004	2,138,525	2,166,968		2005	289,901	347,356	
2005	391,030	289,901		2006	0	13,784	
2006	31,954	0		2007	764,595	549,507	
2007	648,514	509,510		2008	759,528	754,804	
2008	759,848	759,526		2009	539,711	605,379	
2009	381,335	539,711		2010	1,175,327	890,595	
2010	1,130,245	1,175,327		2011	216,521	210,568	
2011	224,196	216,521		2012	24,162	24,162	
2012	24,162	24,162		2013	0	44,894	
2013	0	0		2014	405,167	404,371	
2014	407,483	405,167		2015	3,708,900	3,737,270	
2015	3,669,778	3,708,900		2016	718,702	654,489	
2016	736,466	718,702		2017	1,768,266	1,750,953	
2017	313,300	1,768,266		2018	0	0	
2018	0	0		2019	887,041	4,802,509	
2019	0	887,041		2020	0	1,558,064	
2020		0		2021		0	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

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

TABLE I - C - Reductions for Large Losses \*

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

## MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year	Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year
Prior to 1988	20,326,812	20,390,236		Prior to 1989	21,939,264	21,955,343	
1988	1,549,635	1,587,956		1989	6,445,303	6,595,269	
1989	6,651,164	6,445,303		1990	3,407,098	3,886,705	
1990	2,967,423	3,407,098		1991	1,359,841	2,007,135	
1991	1,106,062	1,359,841		1992	9,338,009	9,209,606	
1992	8,109,194	9,338,009		1993	2,469,458	2,434,595	
1993	2,361,028	2,469,458		1994	3,019,193	3,126,634	
1994	3,714,961	3,019,193		1995	2,372,907	2,624,878	
1995	2,429,863	2,372,907		1996	2,543,303	2,711,557	
1996	2,105,940	2,543,303		1997	2,576,860	2,627,457	
1997	2,565,094	2,576,860		1998	388,811	407,401	
1998	252,550	388,811		1999	1,475,582	1,481,422	
1999	1,531,437	1,475,582		2000	991,487	1,021,764	
2000	1,036,280	991,487		2001	317,110	702,935	
2001	263,410	317,110		2002	10,566,795	9,447,318	
2002	9,158,097	10,566,795		2003	938,910	884,584	
2003	1,047,385	938,910		2004	4,322,345	3,875,006	
2004	4,144,333	4,322,345		2005	1,173,377	661,366	
2005	1,058,125	1,173,377		2006	830,625	848,412	
2006	769,949	830,625		2007	541,240	1,303,846	
2007	786,469	541,240		2008	881,775	812,802	
2008	731,562	881,775		2009	443,856	611,604	
2009	487,272	443,856		2010	4,193,123	4,454,143	
2010	3,224,265	4,193,123		2011	754,801	780,476	
2011	725,830	754,801		2012	62,246	62,246	
2012	165,459	62,246		2013	0	0	
2013	0	0		2014	4,207,896	4,457,901	
2014	3,829,281	4,207,896		2015	6,891,325	5,238,453	
2015	8,839,882	6,891,325		2016	2,657,307	3,123,608	
2016	2,452,601	2,657,307		2017	136,552	188,311	
2017	0	136,552		2018	0	0	
2018		0		2019		0	

  

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year	Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
Prior to 1990	28,388,177	29,414,417		Prior to 1991	33,052,409	32,855,901	
1990	3,886,706	3,634,048		1991	2,230,485	2,161,994	
1991	2,003,774	2,227,178		1992	9,117,685	9,162,193	
1992	9,202,062	9,112,179		1993	1,975,600	1,824,082	
1993	2,422,475	1,975,600		1994	2,913,750	2,835,477	
1994	3,126,634	2,913,750		1995	2,308,140	1,861,931	
1995	2,624,878	2,308,140		1996	2,447,694	2,232,432	
1996	2,711,557	2,447,693		1997	2,360,373	2,339,216	
1997	2,627,457	2,360,373		1998	325,426	333,258	
1998	407,401	416,981		1999	1,499,814	1,494,258	
1999	1,481,422	1,499,814		2000	810,640	873,300	
2000	1,015,570	801,128		2001	722,636	712,099	
2001	698,506	715,423		2002	10,585,644	10,571,800	
2002	9,447,318	10,585,644		2003	913,016	872,742	
2003	884,584	913,016		2004	4,597,251	5,494,006	
2004	3,875,006	4,597,251		2005	483,584	236,230	
2005	661,366	483,584		2006	686,436	43,942	
2006	848,412	686,436		2007	895,053	911,539	
2007	1,303,844	893,157		2008	891,587	896,298	
2008	812,802	891,587		2009	908,790	881,933	
2009	611,604	908,790		2010	4,820,423	5,063,156	
2010	4,454,143	4,820,423		2011	789,730	795,683	
2011	780,476	789,730		2012	62,246	62,246	
2012	62,246	62,246		2013	0	35,453	
2013	0	0		2014	4,503,265	3,976,103	
2014	4,457,901	4,503,265		2015	5,209,508	5,173,138	
2015	5,238,453	5,209,508		2016	3,141,608	3,173,029	
2016	3,123,608	3,141,608		2017	3,200,795	3,218,108	
2017	188,311	3,200,795		2018	0	0	
2018	0	0		2019	2,566,481	9,892,259	
2019	0	2,566,481		2020	0	4,338,566	
2020		0		2021		0	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

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

TABLE I - D - Reductions for Large Losses \*

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

## INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/17	As of 12/31/18	Ratio to Prior Year	Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year
Prior to 1988	10,021,633	10,268,737		Prior to 1989	10,860,535	11,176,219	
1988	795,500	833,778		1989	3,123,198	3,207,581	
1989	3,044,293	3,123,198		1990	1,400,643	1,446,269	
1990	1,249,921	1,400,643		1991	532,825	638,379	
1991	419,139	532,825		1992	2,226,552	2,286,940	
1992	2,191,900	2,226,552		1993	1,220,713	1,254,264	
1993	1,210,723	1,220,713		1994	623,336	625,291	
1994	579,213	623,336		1995	1,036,401	1,063,952	
1995	1,004,705	1,036,401		1996	466,450	506,801	
1996	423,430	466,450		1997	397,329	432,222	
1997	368,694	397,329		1998	261,950	261,950	
1998	261,983	261,950		1999	973,195	973,195	
1999	973,195	973,195		2000	390,257	426,137	
2000	390,259	390,257		2001	0	0	
2001	0	0		2002	3,746,261	3,880,493	
2002	3,652,451	3,746,261		2003	8,912	8,912	
2003	76,230	8,912		2004	1,665,097	1,773,797	
2004	1,629,051	1,665,097		2005	81,927	115,233	
2005	63,585	81,927		2006	0	0	
2006	0	0		2007	0	0	
2007	0	0		2008	356,473	356,473	
2008	349,360	356,473		2009	305,647	305,817	
2009	91,893	305,647		2010	459,681	516,094	
2010	382,571	459,681		2011	68,629	73,087	
2011	62,258	68,629		2012	24,162	24,162	
2012	1,914	24,162		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	3,092,380	3,198,979	
2015	2,958,118	3,092,380		2016	11,239	28,792	
2016	0	11,239		2017	0	0	
2017	0	0		2018	0	0	
2018		0		2019		0	

  

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year	Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
Prior to 1990	14,242,269	14,665,369		Prior to 1991	16,136,087	16,420,973	
1990	1,446,269	1,481,332		1991	742,587	835,769	
1991	638,379	742,587		1992	2,311,541	2,332,339	
1992	2,286,940	2,311,541		1993	1,294,674	1,331,348	
1993	1,244,190	1,294,674		1994	616,189	628,022	
1994	625,291	616,189		1995	1,086,626	1,115,056	
1995	1,063,952	1,086,626		1996	546,926	578,986	
1996	506,801	546,926		1997	909,307	952,165	
1997	432,222	909,307		1998	232,574	232,574	
1998	261,950	261,950		1999	973,195	973,195	
1999	973,195	973,195		2000	459,948	694,560	
2000	426,137	459,948		2001	0	0	
2001	0	0		2002	3,967,875	4,047,174	
2002	3,880,493	3,967,875		2003	8,912	8,912	
2003	8,912	8,912		2004	1,822,982	1,854,889	
2004	1,773,797	1,822,982		2005	289,901	347,356	
2005	115,233	289,901		2006	0	0	
2006	0	0		2007	339,032	362,459	
2007	0	322,558		2008	360,016	360,136	
2008	356,473	360,016		2009	305,817	305,817	
2009	305,817	305,817		2010	577,946	631,237	
2010	516,094	577,946		2011	77,074	82,561	
2011	73,087	77,074		2012	24,162	24,162	
2012	24,162	24,162		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	3,305,863	3,381,818	
2015	3,198,979	3,305,863		2016	39,712	52,371	
2016	28,792	39,712		2017	0	4,310	
2017	0	0		2018	0	0	
2018	0	0		2019	0	23,950	
2019	0	0		2020	0	15,365	
2020		0		2021		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 12/31/17	As of 12/31/18	Ratio to Prior Year	Policy Year Valued	As of 12/31/18	As of 12/31/19	Ratio to Prior Year
Prior to 1988	13,028,851	13,498,326		Prior to 1989	14,549,655	15,166,329	
1988	1,057,029	1,090,257		1989	3,317,191	3,430,842	
1989	3,216,922	3,317,191		1990	1,015,886	1,129,646	
1990	854,550	1,015,886		1991	257,507	405,197	
1991	153,553	257,507		1992	5,085,151	5,432,394	
1992	4,840,114	5,085,151		1993	703,434	742,629	
1993	697,632	703,434		1994	926,998	945,734	
1994	867,743	926,998		1995	1,072,471	1,091,884	
1995	1,045,785	1,072,471		1996	356,474	413,748	
1996	314,944	356,474		1997	293,545	308,635	
1997	443,270	293,545		1998	170,323	170,323	
1998	170,353	170,323		1999	1,440,972	1,440,972	
1999	1,440,972	1,440,972		2000	449,724	466,555	
2000	449,725	449,724		2001	0	0	
2001	0	0		2002	4,910,115	5,275,764	
2002	4,624,250	4,910,115		2003	16,387	16,387	
2003	197,129	16,387		2004	1,213,722	1,382,962	
2004	1,167,255	1,213,722		2005	52,589	75,150	
2005	42,282	52,589		2006	0	0	
2006	0	0		2007	0	0	
2007	0	0		2008	558,917	558,917	
2008	556,808	558,917		2009	386,592	387,022	
2009	155,374	386,592		2010	1,787,363	1,966,418	
2010	1,569,470	1,787,363		2011	346,346	362,534	
2011	311,888	346,346		2012	62,246	62,246	
2012	6,019	62,246		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	2,966,185	3,014,511	
2015	2,316,068	2,966,185		2016	239,746	541,596	
2016	0	239,746		2017	0	0	
2017	0	0		2018	0	0	
2018	0	0		2019	0	0	

  

Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year	Policy Year Valued	As of 12/31/20	As of 12/31/21	Ratio to Prior Year
Prior to 1990	18,434,736	18,913,448		Prior to 1991	20,253,726	20,942,266	
1990	1,129,646	1,340,513		1991	501,789	583,795	
1991	405,197	501,789		1992	5,598,276	5,721,380	
1992	5,432,394	5,598,276		1993	811,315	822,023	
1993	730,706	811,315		1994	949,691	1,063,923	
1994	945,734	949,691		1995	1,105,669	1,122,198	
1995	1,091,884	1,105,669		1996	470,632	518,307	
1996	413,748	470,632		1997	428,600	486,428	
1997	308,635	428,600		1998	78,768	78,768	
1998	170,323	170,323		1999	1,440,972	1,440,971	
1999	1,440,972	1,440,972		2000	489,424	570,274	
2000	466,555	489,424		2001	0	0	
2001	0	0		2002	5,638,837	5,917,789	
2002	5,275,764	5,638,837		2003	16,387	16,387	
2003	16,387	16,387		2004	1,450,920	1,487,504	
2004	1,382,962	1,450,920		2005	156,055	236,230	
2005	75,150	156,055		2006	0	0	
2006	0	0		2007	242,339	277,167	
2007	0	241,049		2008	566,079	566,332	
2008	558,917	566,079		2009	387,022	387,022	
2009	387,022	387,022		2010	2,204,026	2,437,042	
2010	1,966,418	2,204,026		2011	372,429	393,868	
2011	362,534	372,429		2012	62,246	62,246	
2012	62,246	62,246		2013	0	0	
2013	0	0		2014	0	0	
2014	0	0		2015	3,127,618	3,212,315	
2015	3,014,511	3,127,618		2016	609,231	686,298	
2016	541,596	609,231		2017	0	69,932	
2017	0	0		2018	0	0	
2018	0	0		2019	0	1,915,216	
2019	0	0		2020	0	3,503,995	
2020	0	0		2021	0	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.