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.

COVID-19 claims and large deductible policies are excluded from the Financial Call experience in Table I.

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, 2017 to December 31, 2018; December 31, 2018 to December 31, 2019; December 31, 2019 to December 31, 2020; and December 31, 2020 to December 31, 2021. So as 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 12/31/17	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	650,116,801	650,116,791	1.0000	Prior to 1989	752,956,395	752,956,400	1.0000
1988	102,949,395	102,949,395	1.0000	1989	110,749,576	110,749,576	1.0000
1989	110,768,371	110,768,371	1.0000	1990	99,918,040	99,918,040	1.0000
1990	99,934,859	99,934,859	1.0000	1991	95,943,791	95,964,951	1.0002
1991	95,947,530	95,966,485	1.0002	1992	87,056,863	87,056,863	1.0000
1992	87,086,969	87,086,969	1.0000	1993	87,770,982	87,770,982	1.0000
1993	87,801,353	87,801,353	1.0000	1994	82,285,706	82,285,706	1.0000
1994	82,320,327	82,320,327	1.0000	1995	78,654,617	78,654,617	1.0000
1995	78,691,441	78,691,441	1.0000	1996	82,540,859	82,540,859	1.0000
1996	82,678,809	82,575,994	0.9988	1997	81,921,802	81,921,802	1.0000
1997	81,863,105	81,965,920	1.0013	1998	86,403,533	86,403,942	1.0000
1998	86,448,932	86,448,932	1.0000	1999	80,847,508	80,847,926	1.0000
1999	80,897,648	80,897,648	1.0000	2000	89,482,335	89,482,794	1.0000
2000	89,553,605	89,553,605	1.0000	2001	88,003,203	88,003,203	1.0000
2001	88,074,135	88,074,135	1.0000	2002	114,130,309	114,130,309	1.0000
2002	114,189,999	114,189,999	1.0000	2003	129,497,030	129,497,030	1.0000
2003	129,540,805	129,540,806	1.0000	2004	152,848,419	152,848,419	1.0000
2004	152,893,519	152,894,012	1.0000	2005	186,118,336	186,118,337	1.0000
2005	186,170,909	186,171,636	1.0000	2006	205,712,731	205,717,577	1.0000
2006	205,768,543	205,769,722	1.0000	2007	199,830,762	199,865,396	1.0002
2007	199,891,429	199,893,328	1.0000	2008	151,065,057	151,069,567	1.0000
2008	151,013,810	151,074,601	1.0004	2009	118,585,410	118,590,101	1.0000
2009	118,569,653	118,585,410	1.0001	2010	106,106,904	106,116,744	1.0001
2010	106,009,876	106,106,904	1.0009	2011	105,754,587	105,773,822	1.0002
2011	105,743,602	105,754,587	1.0001	2012	115,258,614	115,267,794	1.0001
2012	115,247,366	115,258,614	1.0001	2013	135,232,793	135,130,720	0.9992
2013	135,225,120	135,232,793	1.0001	2014	148,028,975	148,049,227	1.0001
2014	148,064,859	148,028,975	0.9998	2015	146,248,253	146,348,416	1.0007
2015	146,452,216	146,248,253	0.9986	2016	166,693,833	165,860,349	0.9950
2016	165,480,644	166,693,833	1.0073	2017	176,718,905	177,798,628	1.0061
2017	93,396,340	176,718,905	1.8921	2018	95,926,886	174,887,365	1.8231
2018		95,938,159		2019		92,893,802	

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	863,423,977	863,423,831	1.0000	Prior to 1991	948,254,819	948,254,834	1.0000
1990	99,915,475	99,915,475	1.0000	1991	94,486,015	94,492,435	1.0001
1991	95,961,795	95,978,940	1.0002	1992	85,925,037	85,925,037	1.0000
1992	87,055,817	87,055,817	1.0000	1993	86,886,122	86,886,122	1.0000
1993	87,753,360	87,753,360	1.0000	1994	80,835,041	80,835,041	1.0000
1994	82,284,648	82,284,648	1.0000	1995	77,135,308	77,135,308	1.0000
1995	78,651,340	78,651,340	1.0000	1996	80,213,005	80,213,005	1.0000
1996	82,533,546	82,533,546	1.0000	1997	78,795,302	78,795,302	1.0000
1997	81,908,125	81,908,125	1.0000	1998	83,092,704	83,092,704	1.0000
1998	86,384,318	86,384,318	1.0000	1999	77,288,180	77,288,180	1.0000
1999	80,832,002	80,832,002	1.0000	2000	84,923,492	84,923,492	1.0000
2000	89,472,562	89,472,562	1.0000	2001	85,860,388	85,860,388	1.0000
2001	87,995,899	87,995,899	1.0000	2002	112,766,966	112,766,966	1.0000
2002	114,125,292	114,125,292	1.0000	2003	129,427,957	129,427,956	1.0000
2003	129,449,663	129,449,663	1.0000	2004	152,727,063	152,727,063	1.0000
2004	152,795,198	152,795,197	1.0000	2005	185,903,328	185,903,327	1.0000
2005	186,050,914	186,050,914	1.0000	2006	205,364,256	205,364,256	1.0000
2006	205,640,535	205,640,534	1.0000	2007	199,366,040	199,366,039	1.0000
2007	199,785,157	199,752,892	0.9998	2008	150,710,847	150,710,877	1.0000
2008	151,005,306	151,005,305	1.0000	2009	118,225,615	118,225,616	1.0000
2009	118,466,735	118,465,646	1.0000	2010	105,598,036	105,598,035	1.0000
2010	105,791,129	105,791,129	1.0000	2011	105,562,978	105,562,982	1.0000
2011	105,712,444	105,712,444	1.0000	2012	114,994,946	114,993,495	1.0000
2012	115,174,650	115,175,309	1.0000	2013	134,842,014	134,822,968	0.9999
2013	135,032,735	135,069,242	1.0003	2014	147,661,811	147,644,972	0.9999
2014	147,952,085	147,920,627	0.9998	2015	145,681,068	145,673,955	1.0000
2015	146,278,365	146,140,787	0.9991	2016	164,693,139	164,669,498	0.9999
2016	165,772,885	165,707,468	0.9996	2017	175,766,766	175,825,763	1.0003
2017	177,696,292	177,594,492	0.9994	2018	176,090,725	176,063,836	0.9998
2018	174,782,972	177,510,638	1.0156	2019	167,346,605	168,152,803	1.0048
2019	92,891,479	168,709,768	1.8162	2020	85,059,666	155,194,824	1.8245
2020		85,667,611		2021		79,470,385	

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 12/31/17	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	311,167,743	310,564,834	0.9981	Prior to 1989	349,730,979	349,917,937	1.0005
1988	39,105,479	39,112,059	1.0002	1989	44,677,372	44,704,661	1.0006
1989	44,719,035	44,677,372	0.9991	1990	47,626,573	47,615,001	0.9998
1990	47,447,792	47,629,697	1.0038	1991	44,023,412	43,995,365	0.9994
1991	43,965,429	44,023,412	1.0013	1992	40,263,391	40,259,478	0.9999
1992	40,355,767	40,264,433	0.9977	1993	45,441,732	45,629,846	1.0041
1993	45,425,458	45,442,044	1.0004	1994	37,336,983	37,565,674	1.0061
1994	37,037,766	37,347,046	1.0084	1995	39,078,244	38,994,618	0.9979
1995	39,023,281	39,089,849	1.0017	1996	50,559,395	50,082,724	0.9906
1996	50,799,151	50,560,255	0.9953	1997	46,532,927	46,377,551	0.9967
1997	46,259,064	46,534,996	1.0060	1998	40,590,295	40,519,145	0.9982
1998	40,504,430	40,590,577	1.0021	1999	48,855,914	48,780,154	0.9984
1999	49,016,658	48,908,187	0.9978	2000	64,531,781	64,248,869	0.9956
2000	65,522,179	64,669,370	0.9870	2001	56,937,977	56,302,430	0.9888
2001	56,789,035	56,978,823	1.0033	2002	58,836,703	58,692,832	0.9976
2002	59,535,321	59,091,488	0.9925	2003	68,936,102	68,452,297	0.9930
2003	68,634,633	68,946,213	1.0045	2004	74,630,585	74,643,025	1.0002
2004	73,453,768	74,675,521	1.0166	2005	73,348,296	73,644,666	1.0040
2005	72,990,284	73,356,035	1.0050	2006	79,031,666	78,610,856	0.9947
2006	78,993,909	79,033,580	1.0005	2007	79,781,405	79,427,499	0.9956
2007	79,335,137	79,782,183	1.0056	2008	77,810,611	76,899,382	0.9883
2008	76,552,089	77,819,321	1.0166	2009	86,068,910	87,372,457	1.0151
2009	83,747,157	86,068,910	1.0277	2010	85,265,546	84,901,442	0.9957
2010	84,563,531	85,265,546	1.0083	2011	76,747,452	76,592,721	0.9980
2011	75,950,112	76,747,452	1.0105	2012	69,360,394	70,072,240	1.0103
2012	67,862,926	69,360,394	1.0221	2013	73,630,114	75,310,930	1.0228
2013	72,538,164	73,630,114	1.0151	2014	59,957,110	61,750,357	1.0299
2014	57,259,345	59,957,110	1.0471	2015	63,501,061	64,114,865	1.0097
2015	60,347,048	63,501,061	1.0523	2016	61,607,351	66,888,374	1.0857
2016	47,940,281	61,607,351	1.2851	2017	50,533,620	58,917,318	1.1659
2017	19,206,744	50,533,620	2.6310	2018	21,240,040	47,512,543	2.2369
2018		21,240,040		2019		19,470,964	

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	395,166,111	395,991,320	1.0021	Prior to 1991	437,449,031	437,006,968	0.9990
1990	47,615,421	47,435,417	0.9962	1991	43,451,601	43,451,851	1.0000
1991	44,005,264	44,022,020	1.0004	1992	39,972,091	39,953,747	0.9995
1992	40,275,409	40,194,811	0.9980	1993	45,263,248	45,259,570	0.9999
1993	45,652,040	45,336,078	0.9931	1994	36,907,347	36,572,189	0.9909
1994	37,565,674	37,421,151	0.9962	1995	38,561,899	38,496,850	0.9983
1995	38,996,816	39,010,666	1.0004	1996	48,693,358	48,622,785	0.9986
1996	50,060,549	49,968,669	0.9982	1997	44,658,869	44,684,134	1.0006
1997	46,345,464	46,345,397	1.0000	1998	38,392,304	38,231,146	0.9958
1998	40,519,145	40,340,986	0.9956	1999	46,743,054	46,495,522	0.9947
1999	48,784,600	48,721,367	0.9987	2000	59,199,309	59,207,259	1.0001
2000	64,262,840	64,342,463	1.0012	2001	54,953,590	54,869,918	0.9985
2001	56,321,300	56,067,747	0.9955	2002	57,533,393	57,392,453	0.9976
2002	58,694,509	58,661,795	0.9994	2003	68,262,517	67,793,862	0.9931
2003	68,338,378	68,229,243	0.9984	2004	75,432,059	74,672,744	0.9899
2004	74,646,827	75,492,646	1.0113	2005	73,368,216	72,909,270	0.9937
2005	73,639,259	73,509,705	0.9982	2006	78,518,602	78,665,323	1.0019
2006	78,608,167	78,591,762	0.9998	2007	79,126,636	79,088,693	0.9995
2007	79,684,474	79,460,439	0.9972	2008	77,201,439	76,608,859	0.9923
2008	76,900,533	77,215,034	1.0041	2009	87,896,289	87,574,305	0.9963
2009	87,372,456	87,946,898	1.0066	2010	84,453,516	83,849,219	0.9928
2010	84,720,128	84,528,960	0.9977	2011	76,851,560	76,335,296	0.9933
2011	76,593,589	76,974,132	1.0050	2012	70,025,694	70,495,360	1.0067
2012	69,864,109	70,069,462	1.0029	2013	75,244,826	74,940,207	0.9960
2013	75,045,897	75,452,443	1.0054	2014	61,431,495	61,231,611	0.9967
2014	61,752,416	61,437,693	0.9949	2015	66,169,193	65,838,173	0.9950
2015	64,115,295	66,175,344	1.0321	2016	68,375,396	68,106,713	0.9961
2016	66,889,627	68,555,330	1.0249	2017	62,559,810	62,654,097	1.0015
2017	58,892,423	62,903,158	1.0681	2018	52,847,495	55,765,121	1.0552
2018	47,482,041	53,617,757	1.1292	2019	50,080,125	60,118,304	1.2004
2019	19,472,370	50,390,976	2.5878	2020	14,761,490	41,682,653	2.8237
2020		14,830,608		2021		16,171,155	

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 12/31/17	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	245,835,066	245,273,230	0.9977	Prior to 1989	273,825,310	273,761,392	0.9998
1988	28,747,466	28,737,390	0.9996	1989	31,237,378	31,236,843	1.0000
1989	31,240,118	31,237,378	0.9999	1990	33,542,210	33,518,084	0.9993
1990	33,508,360	33,542,819	1.0010	1991	30,536,467	30,502,920	0.9989
1991	30,570,248	30,536,467	0.9989	1992	26,302,821	26,256,659	0.9982
1992	26,331,966	26,303,076	0.9989	1993	29,879,574	29,872,227	0.9998
1993	29,987,417	29,879,574	0.9964	1994	23,711,891	23,765,144	1.0022
1994	23,611,833	23,716,447	1.0044	1995	24,398,439	24,364,026	0.9986
1995	24,391,759	24,404,132	1.0005	1996	30,178,024	30,113,777	0.9979
1996	30,438,130	30,178,184	0.9915	1997	29,151,513	29,221,499	1.0024
1997	29,135,093	29,151,623	1.0006	1998	25,220,813	25,214,409	0.9997
1998	25,178,054	25,220,813	1.0017	1999	29,701,391	29,701,389	1.0000
1999	29,841,438	29,736,681	0.9965	2000	38,499,149	38,558,016	1.0015
2000	38,569,662	38,586,763	1.0004	2001	33,863,406	33,786,152	0.9977
2001	33,881,295	33,881,411	1.0000	2002	33,679,920	33,582,794	0.9971
2002	33,772,348	33,713,784	0.9983	2003	38,697,021	38,498,711	0.9949
2003	38,705,010	38,701,738	0.9999	2004	39,823,887	39,903,283	1.0020
2004	39,589,165	39,844,227	1.0064	2005	40,156,549	40,257,042	1.0025
2005	40,190,132	40,158,182	0.9992	2006	44,022,927	44,240,473	1.0049
2006	44,174,300	44,023,245	0.9966	2007	42,562,779	42,647,614	1.0020
2007	42,569,078	42,562,779	0.9999	2008	39,716,586	39,850,045	1.0034
2008	38,800,964	39,717,093	1.0236	2009	44,904,376	45,463,266	1.0124
2009	43,970,447	44,904,376	1.0212	2010	39,572,001	40,122,514	1.0139
2010	39,448,005	39,572,001	1.0031	2011	37,917,354	37,909,305	0.9998
2011	37,196,879	37,917,354	1.0194	2012	35,830,783	36,649,819	1.0229
2012	35,435,903	35,830,783	1.0111	2013	38,414,622	38,966,037	1.0144
2013	37,523,397	38,414,622	1.0238	2014	30,429,050	31,360,366	1.0306
2014	28,856,273	30,429,050	1.0545	2015	30,751,096	32,274,000	1.0495
2015	28,092,747	30,751,096	1.0946	2016	28,541,815	32,336,804	1.1330
2016	19,879,481	28,541,815	1.4357	2017	20,597,412	27,470,176	1.3337
2017	7,175,048	20,597,412	2.8707	2018	8,623,272	20,361,670	2.3612
2018		8,623,272		2019		7,583,636	

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	305,562,001	305,615,079	1.0002	Prior to 1991	334,249,135	334,147,242	0.9997
1990	33,518,084	33,539,594	1.0006	1991	30,094,870	30,059,034	0.9988
1991	30,506,098	30,468,207	0.9988	1992	26,099,288	26,092,441	0.9997
1992	26,257,503	26,224,249	0.9987	1993	29,889,573	29,886,102	0.9999
1993	29,882,301	29,920,354	1.0013	1994	23,390,772	23,294,744	0.9959
1994	23,765,144	23,784,531	1.0008	1995	24,184,412	24,185,813	1.0001
1995	24,364,026	24,415,530	1.0021	1996	29,191,479	29,217,838	1.0009
1996	30,091,992	30,070,089	0.9993	1997	27,929,986	27,930,636	1.0000
1997	29,195,836	29,237,594	1.0014	1998	23,842,620	23,850,450	1.0003
1998	25,214,409	25,214,150	1.0000	1999	28,291,469	28,291,469	1.0000
1999	29,701,389	29,701,378	1.0000	2000	35,091,901	35,159,473	1.0019
2000	38,559,753	38,586,815	1.0007	2001	32,914,594	32,864,105	0.9985
2001	33,795,439	33,752,959	0.9987	2002	32,705,169	32,614,925	0.9972
2002	33,582,794	33,560,783	0.9993	2003	38,619,882	38,626,573	1.0002
2003	38,433,551	38,612,821	1.0047	2004	39,776,578	39,700,687	0.9981
2004	39,903,283	39,843,315	0.9985	2005	40,269,852	40,184,191	0.9979
2005	40,256,100	40,371,375	1.0029	2006	44,278,873	44,261,141	0.9996
2006	44,241,066	44,329,434	1.0020	2007	42,634,844	42,929,561	1.0069
2007	42,905,741	42,963,096	1.0013	2008	40,348,085	40,368,677	1.0005
2008	39,850,045	40,360,418	1.0128	2009	45,664,589	45,696,949	1.0007
2009	45,463,265	45,700,674	1.0052	2010	39,871,374	40,028,763	1.0039
2010	40,018,917	39,929,798	0.9978	2011	38,039,105	38,026,811	0.9997
2011	37,909,899	38,122,853	1.0056	2012	37,181,808	37,334,148	1.0041
2012	36,441,272	37,189,219	1.0205	2013	39,168,027	39,288,072	1.0031
2013	38,761,086	39,272,531	1.0132	2014	31,588,641	31,855,295	1.0084
2014	31,361,593	31,588,864	1.0072	2015	33,554,027	33,811,382	1.0077
2015	32,274,077	33,554,027	1.0397	2016	33,884,427	34,077,109	1.0057
2016	32,337,659	33,923,180	1.0490	2017	30,354,566	31,629,926	1.0420
2017	27,449,392	30,489,460	1.1108	2018	26,092,811	29,764,772	1.1407
2018	20,353,584	26,374,076	1.2958	2019	22,804,840	30,837,409	1.3522
2019	7,583,956	22,916,157	3.0217	2020	5,230,985	17,296,911	3.3066
2020		5,255,962		2021		5,541,607	

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 12/31/17	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	65,332,677	65,291,604	0.9994	Prior to 1989	75,905,669	76,156,545	1.0033
1988	10,358,013	10,374,669	1.0016	1989	13,439,994	13,467,818	1.0021
1989	13,478,917	13,439,994	0.9971	1990	14,084,363	14,096,917	1.0009
1990	13,939,432	14,086,878	1.0106	1991	13,486,945	13,492,445	1.0004
1991	13,395,181	13,486,945	1.0069	1992	13,960,570	14,002,819	1.0030
1992	14,023,801	13,961,357	0.9955	1993	15,562,158	15,757,619	1.0126
1993	15,438,041	15,562,470	1.0081	1994	13,625,092	13,800,530	1.0129
1994	13,425,933	13,630,599	1.0152	1995	14,679,805	14,630,592	0.9966
1995	14,631,522	14,685,717	1.0037	1996	20,381,371	19,968,947	0.9798
1996	20,361,021	20,382,071	1.0010	1997	17,381,414	17,156,052	0.9870
1997	17,123,971	17,383,373	1.0151	1998	15,369,482	15,304,736	0.9958
1998	15,326,376	15,369,764	1.0028	1999	19,154,523	19,078,765	0.9960
1999	19,175,220	19,171,506	0.9998	2000	26,032,632	25,690,853	0.9869
2000	26,952,517	26,082,607	0.9677	2001	23,074,571	22,516,278	0.9758
2001	22,907,740	23,097,412	1.0083	2002	25,156,783	25,110,038	0.9981
2002	25,762,973	25,377,704	0.9850	2003	30,239,081	29,953,586	0.9906
2003	29,929,623	30,244,475	1.0105	2004	34,806,698	34,739,742	0.9981
2004	33,864,603	34,831,294	1.0285	2005	33,191,747	33,387,624	1.0059
2005	32,800,152	33,197,853	1.0121	2006	35,008,739	34,370,383	0.9818
2006	34,819,609	35,010,335	1.0055	2007	37,218,626	36,779,885	0.9882
2007	36,766,059	37,219,404	1.0123	2008	38,094,025	37,049,337	0.9726
2008	37,751,125	38,102,228	1.0093	2009	41,164,534	41,909,191	1.0181
2009	39,776,710	41,164,534	1.0349	2010	45,693,545	44,778,928	0.9800
2010	45,115,526	45,693,545	1.0128	2011	38,830,098	38,683,416	0.9962
2011	38,753,233	38,830,098	1.0020	2012	33,529,611	33,422,421	0.9968
2012	32,427,023	33,529,611	1.0340	2013	35,215,492	36,344,893	1.0321
2013	35,014,767	35,215,492	1.0057	2014	29,528,060	30,389,991	1.0292
2014	28,403,072	29,528,060	1.0396	2015	32,749,965	31,840,865	0.9722
2015	32,254,301	32,749,965	1.0154	2016	33,065,536	34,551,570	1.0449
2016	28,060,800	33,065,536	1.1784	2017	29,936,208	31,447,142	1.0505
2017	12,031,696	29,936,208	2.4881	2018	12,616,768	27,150,873	2.1520
2018		12,616,768		2019		11,887,328	

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	89,604,110	90,376,241	1.0086	Prior to 1991	103,199,896	102,859,726	0.9967
1990	14,097,337	13,895,823	0.9857	1991	13,356,731	13,392,817	1.0027
1991	13,499,166	13,553,813	1.0040	1992	13,872,803	13,861,306	0.9992
1992	14,017,906	13,970,562	0.9966	1993	15,373,675	15,373,468	1.0000
1993	15,769,739	15,415,724	0.9776	1994	13,516,575	13,277,445	0.9823
1994	13,800,530	13,636,620	0.9881	1995	14,377,487	14,311,037	0.9954
1995	14,632,790	14,595,136	0.9974	1996	19,501,879	19,404,947	0.9950
1996	19,968,557	19,898,580	0.9965	1997	16,728,883	16,753,498	1.0015
1997	17,149,628	17,107,803	0.9976	1998	14,549,684	14,380,696	0.9884
1998	15,304,736	15,126,836	0.9884	1999	18,451,585	18,204,053	0.9866
1999	19,083,211	19,019,989	0.9967	2000	24,107,408	24,047,786	0.9975
2000	25,703,087	25,755,648	1.0020	2001	22,038,996	22,005,813	0.9985
2001	22,525,861	22,314,788	0.9906	2002	24,828,224	24,777,528	0.9980
2002	25,111,715	25,101,012	0.9996	2003	29,642,635	29,167,289	0.9840
2003	29,904,827	29,616,422	0.9904	2004	35,655,481	34,972,057	0.9808
2004	34,743,544	35,649,331	1.0261	2005	33,098,364	32,725,079	0.9887
2005	33,383,159	33,138,330	0.9927	2006	34,239,729	34,404,182	1.0048
2006	34,367,101	34,262,328	0.9970	2007	36,491,792	36,159,132	0.9909
2007	36,778,733	36,497,343	0.9923	2008	36,853,354	36,240,182	0.9834
2008	37,050,488	36,854,616	0.9947	2009	42,231,700	41,877,356	0.9916
2009	41,909,191	42,246,224	1.0080	2010	44,582,142	43,820,456	0.9829
2010	44,701,211	44,599,162	0.9977	2011	38,812,455	38,308,485	0.9870
2011	38,683,690	38,851,279	1.0043	2012	32,843,886	33,161,212	1.0097
2012	33,422,837	32,880,243	0.9838	2013	36,076,799	35,652,135	0.9882
2013	36,284,811	36,179,912	0.9971	2014	29,842,854	29,376,316	0.9844
2014	30,390,823	29,848,829	0.9822	2015	32,615,166	32,026,791	0.9820
2015	31,841,218	32,621,317	1.0245	2016	34,490,969	34,029,604	0.9866
2016	34,551,968	34,632,150	1.0023	2017	32,205,244	31,024,171	0.9633
2017	31,443,031	32,413,698	1.0309	2018	26,754,684	26,000,349	0.9718
2018	27,128,457	27,243,681	1.0042	2019	27,275,285	29,280,895	1.0735
2019	11,888,414	27,474,819	2.3111	2020	9,530,505	24,385,742	2.5587
2020		9,574,646		2021		10,629,548	

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 12/31/17	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	244,155,620	244,243,229	1.0004	Prior to 1989	272,724,848	272,760,356	1.0001
1988	28,681,231	28,680,639	1.0000	1989	30,998,771	31,032,967	1.0011
1989	31,007,703	30,998,771	0.9997	1990	32,695,529	32,726,331	1.0009
1990	32,647,488	32,696,138	1.0015	1991	30,502,380	30,488,384	0.9995
1991	30,515,808	30,502,380	0.9996	1992	26,267,918	26,219,626	0.9982
1992	26,290,729	26,268,173	0.9991	1993	29,714,718	29,756,925	1.0014
1993	29,650,153	29,714,718	1.0022	1994	23,285,968	23,333,987	1.0021
1994	23,198,975	23,290,524	1.0039	1995	24,248,017	24,275,476	1.0011
1995	24,227,378	24,253,710	1.0011	1996	29,867,559	29,902,720	1.0012
1996	29,839,256	29,867,719	1.0010	1997	28,826,417	28,917,882	1.0032
1997	28,782,452	28,826,527	1.0015	1998	25,071,884	25,112,649	1.0016
1998	25,046,205	25,071,884	1.0010	1999	29,687,328	29,687,469	1.0000
1999	29,692,585	29,722,618	1.0010	2000	37,859,045	38,042,474	1.0048
2000	37,873,322	37,946,659	1.0019	2001	33,077,697	33,012,720	0.9980
2001	33,040,483	33,095,702	1.0017	2002	33,524,854	33,456,740	0.9980
2002	33,546,970	33,558,718	1.0004	2003	37,586,782	37,675,366	1.0024
2003	37,413,020	37,591,499	1.0048	2004	39,133,098	39,298,549	1.0042
2004	38,806,919	39,153,438	1.0089	2005	39,487,055	39,551,747	1.0016
2005	39,416,968	39,488,688	1.0018	2006	42,536,063	43,037,341	1.0118
2006	42,325,534	42,536,381	1.0050	2007	40,921,507	41,390,588	1.0115
2007	40,021,993	40,921,507	1.0225	2008	38,065,269	38,595,421	1.0139
2008	36,730,741	38,065,776	1.0363	2009	41,627,935	41,996,098	1.0088
2009	40,284,114	41,627,935	1.0334	2010	37,702,204	38,498,196	1.0211
2010	36,501,418	37,702,204	1.0329	2011	36,218,736	36,951,629	1.0202
2011	34,503,868	36,218,736	1.0497	2012	32,305,483	33,585,475	1.0396
2012	30,966,578	32,305,483	1.0432	2013	34,247,696	35,672,970	1.0416
2013	31,380,316	34,247,696	1.0914	2014	26,493,593	28,091,047	1.0603
2014	22,831,789	26,493,593	1.1604	2015	24,663,137	28,475,986	1.1546
2015	18,707,734	24,663,137	1.3183	2016	16,137,692	23,105,034	1.4317
2016	8,055,649	16,137,692	2.0033	2017	9,767,857	17,810,864	1.8234
2017	1,774,309	9,767,857	5.5052	2018	1,669,404	8,135,242	4.8731
2018		1,669,404		2019		1,869,651	

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	304,347,303	304,315,619	0.9999	Prior to 1991	332,222,044	332,402,928	1.0005
1990	32,726,331	32,789,453	1.0019	1991	30,079,074	30,059,033	0.9993
1991	30,488,384	30,452,411	0.9988	1992	26,091,252	26,092,441	1.0000
1992	26,219,626	26,216,213	0.9999	1993	29,822,365	29,855,347	1.0011
1993	29,766,999	29,853,145	1.0029	1994	23,006,944	23,046,885	1.0017
1994	23,333,987	23,400,703	1.0029	1995	24,074,935	24,086,316	1.0005
1995	24,275,476	24,306,053	1.0013	1996	29,005,748	29,110,676	1.0036
1996	29,880,935	29,884,358	1.0001	1997	27,808,996	27,806,009	0.9999
1997	28,888,518	29,122,331	1.0081	1998	23,806,491	23,826,506	1.0008
1998	25,112,649	25,178,021	1.0026	1999	28,277,567	28,277,567	1.0000
1999	29,687,469	29,687,476	1.0000	2000	34,554,400	34,686,758	1.0038
2000	38,042,474	38,049,524	1.0002	2001	32,243,565	32,295,462	1.0016
2001	33,012,720	33,083,257	1.0021	2002	32,588,478	32,574,877	0.9996
2002	33,456,740	33,444,092	0.9996	2003	37,862,530	37,952,623	1.0024
2003	37,605,054	37,862,530	1.0068	2004	39,317,378	39,377,659	1.0015
2004	39,298,549	39,384,115	1.0022	2005	39,643,494	39,674,805	1.0008
2005	39,550,805	39,745,017	1.0049	2006	43,278,540	43,411,070	1.0031
2006	43,032,617	43,329,101	1.0069	2007	41,599,478	41,959,624	1.0087
2007	41,390,588	41,689,119	1.0072	2008	39,263,983	39,626,742	1.0092
2008	38,595,421	39,276,314	1.0176	2009	42,841,373	43,149,031	1.0072
2009	41,996,098	42,877,458	1.0210	2010	38,495,272	39,039,445	1.0141
2010	38,392,734	38,555,762	1.0042	2011	37,199,295	37,577,161	1.0102
2011	36,951,629	37,283,249	1.0090	2012	34,606,484	35,220,637	1.0177
2012	33,376,877	34,613,977	1.0371	2013	36,251,907	36,749,581	1.0137
2013	35,468,019	36,356,411	1.0250	2014	30,245,041	30,847,026	1.0199
2014	28,091,047	30,245,327	1.0767	2015	30,538,810	31,945,560	1.0461
2015	28,475,986	30,538,810	1.0724	2016	27,654,392	30,074,869	1.0875
2016	23,105,034	27,695,428	1.1987	2017	24,867,542	28,676,914	1.1532
2017	17,789,354	24,999,101	1.4053	2018	15,895,236	22,600,374	1.4218
2018	8,126,314	16,063,809	1.9768	2019	9,878,398	19,097,447	1.9333
2019	1,869,651	9,936,138	5.3144	2020	1,582,643	8,099,550	5.1177
2020		1,597,397		2021		1,870,311	

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 12/31/17	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	62,693,105	63,016,184	1.0052	Prior to 1989	73,485,256	73,784,420	1.0041
1988	10,271,062	10,288,887	1.0017	1989	13,305,830	13,424,763	1.0089
1989	13,275,886	13,305,830	1.0023	1990	12,988,079	13,110,636	1.0094
1990	12,910,165	12,990,593	1.0062	1991	13,307,183	13,333,112	1.0019
1991	13,232,662	13,307,183	1.0056	1992	13,830,394	13,881,194	1.0037
1992	13,809,256	13,831,181	1.0016	1993	14,849,509	15,015,744	1.0112
1993	14,522,907	14,849,821	1.0225	1994	12,878,952	12,897,823	1.0015
1994	12,809,511	12,884,459	1.0059	1995	13,989,179	14,086,447	1.0070
1995	13,941,070	13,995,091	1.0039	1996	18,274,535	18,453,547	1.0098
1996	18,111,886	18,275,235	1.0090	1997	15,839,244	16,094,383	1.0161
1997	15,603,553	15,841,203	1.0152	1998	14,613,013	14,684,831	1.0049
1998	14,548,217	14,613,295	1.0045	1999	18,024,026	18,050,561	1.0015
1999	17,784,582	18,041,009	1.0144	2000	23,941,716	24,205,479	1.0110
2000	23,844,413	23,991,691	1.0062	2001	19,780,353	20,026,916	1.0125
2001	19,613,217	19,803,194	1.0097	2002	23,808,627	23,918,499	1.0046
2002	23,678,158	24,029,548	1.0148	2003	26,117,190	26,597,821	1.0184
2003	25,493,134	26,122,584	1.0247	2004	29,435,634	29,898,096	1.0157
2004	28,780,731	29,460,229	1.0236	2005	29,156,001	29,657,989	1.0172
2005	28,859,689	29,162,107	1.0105	2006	30,660,984	30,867,041	1.0067
2006	30,091,005	30,662,580	1.0190	2007	32,324,549	33,088,859	1.0236
2007	31,941,430	32,325,328	1.0120	2008	32,258,826	33,051,449	1.0246
2008	31,296,851	32,267,029	1.0310	2009	35,053,377	35,757,344	1.0201
2009	34,028,790	35,053,377	1.0301	2010	38,474,016	39,182,391	1.0184
2010	37,231,905	38,474,016	1.0334	2011	34,008,811	34,378,635	1.0109
2011	33,188,935	34,008,811	1.0247	2012	29,742,331	30,621,163	1.0295
2012	28,811,198	29,742,331	1.0323	2013	31,459,971	32,302,350	1.0268
2013	29,684,134	31,459,971	1.0598	2014	24,836,262	25,784,888	1.0382
2014	23,611,106	24,836,262	1.0519	2015	28,138,946	29,229,793	1.0388
2015	25,838,121	28,138,946	1.0890	2016	24,863,882	27,407,612	1.1023
2016	18,120,383	24,863,882	1.3721	2017	18,082,998	24,156,896	1.3359
2017	4,403,048	18,082,998	4.1069	2018	4,324,898	15,532,833	3.5915
2018		4,324,898		2019		4,143,263	

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	87,159,982	87,540,040	1.0044	Prior to 1991	99,906,605	100,389,694	1.0048
1990	13,110,636	13,429,130	1.0243	1991	13,190,144	13,279,453	1.0068
1991	13,333,112	13,387,226	1.0041	1992	13,821,128	13,825,790	1.0003
1992	13,881,194	13,918,887	1.0027	1993	15,092,893	15,111,987	1.0013
1993	15,027,667	15,134,942	1.0071	1994	12,797,979	12,923,196	1.0098
1994	12,897,823	12,918,024	1.0016	1995	13,894,440	13,926,351	1.0023
1995	14,086,447	14,115,499	1.0021	1996	18,104,318	18,338,345	1.0129
1996	18,453,156	18,501,018	1.0026	1997	15,738,827	15,803,138	1.0041
1997	16,085,927	16,120,822	1.0022	1998	14,170,756	14,182,757	1.0008
1998	14,684,831	14,747,908	1.0043	1999	17,713,896	17,730,862	1.0010
1999	18,050,484	18,282,300	1.0128	2000	22,693,503	22,749,941	1.0025
2000	24,205,479	24,341,532	1.0056	2001	19,900,206	19,963,314	1.0032
2001	20,026,191	20,177,767	1.0076	2002	23,882,702	23,917,494	1.0015
2002	23,918,499	24,157,846	1.0100	2003	26,738,272	26,884,805	1.0055
2003	26,532,051	26,738,322	1.0078	2004	30,184,395	30,424,324	1.0079
2004	29,898,096	30,184,395	1.0096	2005	30,110,928	30,298,840	1.0062
2005	29,653,425	30,153,601	1.0169	2006	31,338,728	31,956,762	1.0197
2006	30,863,375	31,361,930	1.0162	2007	33,685,415	33,985,703	1.0089
2007	33,087,705	33,690,360	1.0182	2008	33,362,042	33,738,384	1.0113
2008	33,050,805	33,366,544	1.0096	2009	36,765,307	37,014,515	1.0068
2009	35,757,344	36,779,831	1.0286	2010	39,639,785	40,493,896	1.0215
2010	39,101,475	39,659,958	1.0143	2011	34,552,910	34,842,466	1.0084
2011	34,378,285	34,592,585	1.0062	2012	30,788,289	31,044,826	1.0083
2012	30,621,141	30,824,789	1.0067	2013	32,622,848	33,024,459	1.0123
2013	32,242,268	32,725,961	1.0150	2014	26,446,552	27,089,722	1.0243
2014	25,783,096	26,452,695	1.0260	2015	29,881,926	30,199,136	1.0106
2015	29,229,793	29,888,077	1.0225	2016	28,772,204	29,952,964	1.0410
2016	27,407,365	28,914,093	1.0550	2017	26,580,363	27,722,713	1.0430
2017	24,152,727	26,785,487	1.1090	2018	20,147,857	21,854,932	1.0847
2018	15,509,515	20,420,664	1.3167	2019	15,473,871	21,938,230	1.4178
2019	4,143,263	15,584,138	3.7613	2020	2,885,789	14,436,257	5.0025
2020		2,910,462		2021		3,030,662	

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.