

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 12/31/20	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	54,772,076	55,117,749		Prior to 1992	50,164,356	49,960,221	
1991	3,726,181	3,716,631		1992	11,577,589	11,636,898	
1992	11,522,947	11,577,589		1993	3,803,487	3,790,127	
1993	3,928,321	3,803,487		1994	3,886,395	3,799,551	
1994	3,938,724	3,886,395		1995	3,729,895	3,931,984	
1995	4,149,981	3,729,895		1996	3,223,395	2,996,655	
1996	3,446,992	3,223,395		1997	4,131,891	4,142,616	
1997	4,131,893	4,131,891		1998	836,578	848,368	
1998	819,076	836,578		1999	2,304,217	2,304,415	
1999	2,309,773	2,304,217		2000	1,567,860	1,539,543	
2000	1,603,782	1,567,860		2001	1,084,290	1,101,535	
2001	1,106,454	1,084,290		2002	15,584,618	15,588,374	
2002	15,584,702	15,584,618		2003	1,398,202	1,381,000	
2003	1,437,839	1,398,202		2004	7,916,598	7,795,391	
2004	6,959,252	7,916,598		2005	724,919	804,052	
2005	889,994	724,919		2006	185,647	178,472	
2006	814,357	185,647		2007	1,319,568	1,316,202	
2007	1,535,526	1,319,568		2008	1,822,409	1,817,410	
2008	1,822,422	1,822,409		2009	1,487,312	1,214,446	
2009	1,448,501	1,487,312		2010	6,707,701	7,355,237	
2010	6,777,205	6,707,701		2011	1,006,251	1,030,265	
2011	1,006,251	1,006,251		2012	86,408	86,408	
2012	86,408	86,408		2013	114,242	264,132	
2013	0	114,242		2014	4,380,474	4,447,137	
2014	4,908,432	4,380,474		2015	8,939,203	8,939,203	
2015	8,947,203	8,939,203		2016	3,827,518	3,785,376	
2016	3,860,310	3,827,518		2017	4,963,215	5,040,271	
2017	4,963,215	4,963,215		2018	0	0	
2018	0	0		2019	14,676,158	14,676,158	
2019	3,444,217	14,676,158		2020	5,883,851	5,883,851	
2020	0	5,883,851		2021	0	0	
2021		0		2022		345,858	
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	60,765,891	61,243,878		Prior to 1994	63,998,595	62,014,315	
1993	3,790,127	3,855,585		1994	2,851,939	2,850,577	
1994	3,098,691	2,851,939		1995	3,523,036	3,144,278	
1995	3,106,509	3,523,036		1996	3,054,774	2,825,788	
1996	2,996,655	3,054,774		1997	4,122,963	4,118,473	
1997	4,117,262	4,122,963		1998	858,193	871,045	
1998	848,368	858,193		1999	1,272,903	1,268,723	
1999	1,277,390	1,272,903		2000	1,408,021	1,405,583	
2000	1,539,543	1,408,021		2001	647,332	657,676	
2001	347,387	647,332		2002	12,616,416	9,888,296	
2002	12,616,420	12,616,416		2003	1,154,751	1,030,029	
2003	1,214,921	1,154,751		2004	7,870,826	7,786,259	
2004	7,795,391	7,870,826		2005	945,298	1,409,396	
2005	804,052	945,298		2006	260,139	186,608	
2006	178,472	260,139		2007	1,369,091	1,360,103	
2007	1,316,202	1,369,091		2008	1,838,122	1,839,244	
2008	1,817,410	1,838,122		2009	1,386,772	1,529,782	
2009	1,214,446	1,386,772		2010	6,661,646	6,656,392	
2010	6,502,876	6,661,646		2011	1,030,265	1,030,265	
2011	1,030,265	1,030,265		2012	86,408	86,408	
2012	86,408	86,408		2013	955,815	955,414	
2013	264,132	955,815		2014	4,511,286	4,384,587	
2014	4,447,137	4,511,286		2015	8,939,203	8,864,415	
2015	8,939,203	8,939,203		2016	3,777,027	3,746,756	
2016	3,785,376	3,777,027		2017	5,040,272	5,140,276	
2017	5,040,271	5,040,272		2018	0	0	
2018	0	0		2019	14,742,358	14,676,158	
2019	14,676,158	14,742,358		2020	5,892,770	5,767,744	
2020	5,883,851	5,892,770		2021	0	0	
2021	0	0		2022	345,858	346,066	
2022	345,858	345,858		2023	0	0	
2023		0		2024		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 12/31/20	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	17,087,475	17,477,706		Prior to 1992	16,885,200	16,990,576	
1991	1,389,863	1,441,453		1992	2,407,570	2,455,964	
1992	2,397,436	2,407,570		1993	1,979,113	2,006,591	
1993	1,952,505	1,979,113		1994	1,050,918	1,065,176	
1994	1,024,974	1,050,918		1995	1,562,014	1,591,870	
1995	1,537,272	1,562,014		1996	959,693	963,107	
1996	965,195	959,693		1997	1,518,251	1,520,184	
1997	1,507,079	1,518,251		1998	503,320	525,318	
1998	493,650	503,320		1999	845,914	845,914	
1999	845,914	845,914		2000	694,560	694,639	
2000	793,142	694,560		2001	315,023	328,222	
2001	326,383	315,023		2002	5,012,818	4,733,134	
2002	4,999,058	5,012,818		2003	486,192	480,436	
2003	491,782	486,192		2004	2,295,374	2,311,605	
2004	2,234,783	2,295,374		2005	365,901	399,492	
2005	297,394	365,901		2006	62,483	59,160	
2006	48,699	62,483		2007	562,857	563,949	
2007	784,110	562,857		2008	803,229	804,425	
2008	807,981	803,229		2009	605,379	529,113	
2009	539,711	605,379		2010	1,020,329	1,080,662	
2010	1,307,950	1,020,329		2011	210,568	210,442	
2011	216,521	210,568		2012	24,162	24,162	
2012	24,162	24,162		2013	63,833	147,556	
2013	0	63,833		2014	404,371	410,661	
2014	405,167	404,371		2015	3,746,713	3,763,744	
2015	3,718,396	3,746,713		2016	654,489	638,819	
2016	718,702	654,489		2017	1,749,220	1,742,968	
2017	1,765,536	1,749,220		2018	0	0	
2018	0	0		2019	4,799,682	5,523,395	
2019	884,651	4,799,682		2020	1,558,008	1,544,732	
2020	0	1,558,008		2021	0	0	
2021		0		2022		48,278	
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	19,330,851	19,332,030		Prior to 1994	20,689,641	21,047,987	
1993	2,006,591	2,042,960		1994	868,821	869,938	
1994	851,876	868,821		1995	1,182,081	1,195,465	
1995	1,333,315	1,182,081		1996	1,001,823	929,134	
1996	963,107	1,001,823		1997	1,521,346	1,518,265	
1997	1,518,985	1,521,346		1998	531,855	541,618	
1998	525,318	531,855		1999	535,260	535,260	
1999	535,260	535,260		2000	695,914	699,232	
2000	694,639	695,914		2001	359,630	400,239	
2001	91,825	359,630		2002	2,916,353	2,939,440	
2002	2,907,277	2,916,353		2003	363,834	355,550	
2003	363,563	363,834		2004	2,341,427	2,361,440	
2004	2,311,605	2,341,427		2005	449,299	455,033	
2005	399,492	449,299		2006	68,364	55,405	
2006	59,160	68,364		2007	612,398	611,350	
2007	563,949	612,398		2008	805,456	804,320	
2008	804,425	805,456		2009	564,444	575,940	
2009	529,113	564,444		2010	1,130,152	1,183,539	
2010	992,635	1,130,152		2011	204,802	199,230	
2011	210,442	204,802		2012	24,162	24,162	
2012	24,162	24,162		2013	420,754	454,921	
2013	147,556	420,754		2014	427,976	448,089	
2014	410,661	427,976		2015	3,804,355	3,797,093	
2015	3,763,744	3,804,355		2016	472,661	457,690	
2016	638,819	472,661		2017	1,710,880	1,580,714	
2017	1,742,968	1,710,880		2018	0	0	
2018	0	0		2019	3,784,313	3,934,858	
2019	5,523,395	3,784,313		2020	1,537,428	1,597,337	
2020	1,544,732	1,537,428		2021	0	0	
2021	0	0		2022	81,430	109,121	
2022	48,278	81,430		2023	0	0	
2023		0		2024		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 12/31/20	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	37,684,601	37,640,043		Prior to 1992	33,279,156	32,969,645	
1991	2,336,318	2,275,178		1992	9,170,019	9,180,934	
1992	9,125,511	9,170,019		1993	1,824,374	1,783,536	
1993	1,975,816	1,824,374		1994	2,835,477	2,734,375	
1994	2,913,750	2,835,477		1995	2,167,881	2,340,114	
1995	2,612,709	2,167,881		1996	2,263,702	2,033,548	
1996	2,481,797	2,263,702		1997	2,613,640	2,622,432	
1997	2,624,814	2,613,640		1998	333,258	323,050	
1998	325,426	333,258		1999	1,458,303	1,458,501	
1999	1,463,859	1,458,303		2000	873,300	844,904	
2000	810,640	873,300		2001	769,267	773,313	
2001	780,071	769,267		2002	10,571,800	10,855,240	
2002	10,585,644	10,571,800		2003	912,010	900,564	
2003	946,057	912,010		2004	5,621,224	5,483,786	
2004	4,724,469	5,621,224		2005	359,018	404,560	
2005	592,600	359,018		2006	123,164	119,312	
2006	765,658	123,164		2007	756,711	752,253	
2007	751,416	756,711		2008	1,019,180	1,012,985	
2008	1,014,441	1,019,180		2009	881,933	685,333	
2009	908,790	881,933		2010	5,687,372	6,274,575	
2010	5,469,255	5,687,372		2011	795,683	819,823	
2011	789,730	795,683		2012	62,246	62,246	
2012	62,246	62,246		2013	50,409	116,576	
2013	0	50,409		2014	3,976,103	4,036,476	
2014	4,503,265	3,976,103		2015	5,192,490	5,175,459	
2015	5,228,807	5,192,490		2016	3,173,029	3,146,557	
2016	3,141,608	3,173,029		2017	3,213,995	3,297,303	
2017	3,197,679	3,213,995		2018	0	0	
2018	0	0		2019	9,876,476	9,152,763	
2019	2,559,566	9,876,476		2020	4,325,843	4,339,119	
2020	0	4,325,843		2021	0	0	
2021		0		2022		297,580	
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	41,435,040	41,911,848		Prior to 1994	43,308,954	40,966,328	
1993	1,783,536	1,812,625		1994	1,983,118	1,980,639	
1994	2,246,815	1,983,118		1995	2,340,955	1,948,813	
1995	1,773,194	2,340,955		1996	2,052,951	1,896,654	
1996	2,033,548	2,052,951		1997	2,601,617	2,600,208	
1997	2,598,277	2,601,617		1998	326,338	329,427	
1998	323,050	326,338		1999	737,643	733,463	
1999	742,130	737,643		2000	712,107	706,351	
2000	844,904	712,107		2001	287,702	257,437	
2001	255,562	287,702		2002	9,700,063	6,948,856	
2002	9,709,143	9,700,063		2003	790,917	674,479	
2003	851,358	790,917		2004	5,529,399	5,424,819	
2004	5,483,786	5,529,399		2005	495,999	954,363	
2005	404,560	495,999		2006	191,775	131,203	
2006	119,312	191,775		2007	756,693	748,753	
2007	752,253	756,693		2008	1,032,666	1,034,924	
2008	1,012,985	1,032,666		2009	822,328	953,842	
2009	685,333	822,328		2010	5,531,494	5,472,853	
2010	5,510,241	5,531,494		2011	825,463	831,035	
2011	819,823	825,463		2012	62,246	62,246	
2012	62,246	62,246		2013	535,061	500,493	
2013	116,576	535,061		2014	4,083,310	3,936,498	
2014	4,036,476	4,083,310		2015	5,134,848	5,067,322	
2015	5,175,459	5,134,848		2016	3,304,366	3,289,066	
2016	3,146,557	3,304,366		2017	3,329,392	3,559,562	
2017	3,297,303	3,329,392		2018	0	0	
2018	0	0		2019	10,958,045	10,741,300	
2019	9,152,763	10,958,045		2020	4,355,342	4,170,407	
2020	4,339,119	4,355,342		2021	0	0	
2021	0	0		2022	264,428	236,945	
2022	297,580	264,428		2023	0	0	
2023		0		2024		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 12/31/20	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	14,957,074	15,202,919		Prior to 1992	14,686,446	15,291,435	
1991	756,148	857,772		1992	2,282,507	2,301,713	
1992	2,261,709	2,282,507		1993	1,333,487	1,387,454	
1993	1,296,889	1,333,487		1994	628,022	641,674	
1994	616,189	628,022		1995	1,184,617	1,228,296	
1995	1,157,568	1,184,617		1996	604,299	639,153	
1996	569,406	604,299		1997	1,040,945	1,062,295	
1997	1,008,070	1,040,945		1998	232,574	239,640	
1998	232,574	232,574		1999	845,914	845,914	
1999	845,914	845,914		2000	694,560	694,639	
2000	459,948	694,560		2001	0	0	
2001	0	0		2002	4,047,174	4,365,024	
2002	3,967,875	4,047,174		2003	24,365	43,062	
2003	8,912	24,365		2004	1,922,704	1,954,310	
2004	1,890,797	1,922,704		2005	347,356	347,356	
2005	289,901	347,356		2006	48,699	48,699	
2006	48,699	48,699		2007	446,229	446,387	
2007	427,539	446,229		2008	408,561	408,896	
2008	408,469	408,561		2009	305,817	305,817	
2009	305,817	305,817		2010	730,423	822,839	
2010	669,045	730,423		2011	82,561	98,256	
2011	77,074	82,561		2012	24,162	24,162	
2012	24,162	24,162		2013	0	0	
2013	0	0		2014	0	11,188	
2014	0	0		2015	3,391,261	3,456,170	
2015	3,315,359	3,391,261		2016	52,371	66,635	
2016	39,712	52,371		2017	4,140	28,387	
2017	0	4,140		2018	0	0	
2018	0	0		2019	23,835	49,559	
2019	0	23,835		2020	15,309	40,688	
2020	0	15,309		2021	0	0	
2021		0		2022		0	
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	17,581,993	17,608,407		Prior to 1994	18,391,372	18,928,514	
1993	1,387,454	1,468,314		1994	448,239	453,510	
1994	428,374	448,239		1995	1,025,545	1,051,929	
1995	969,741	1,025,545		1996	682,952	714,750	
1996	639,153	682,952		1997	1,083,109	1,098,580	
1997	1,062,295	1,083,109		1998	256,760	274,079	
1998	239,640	256,760		1999	535,260	535,260	
1999	535,260	535,260		2000	695,914	699,232	
2000	694,639	695,914		2001	0	4,890	
2001	0	0		2002	2,740,539	2,746,104	
2002	2,734,159	2,740,539		2003	8,912	8,912	
2003	8,912	8,912		2004	1,988,947	2,019,956	
2004	1,954,310	1,988,947		2005	348,465	349,914	
2005	347,356	348,465		2006	48,699	48,699	
2006	48,699	48,699		2007	446,408	446,408	
2007	446,387	446,408		2008	408,957	409,213	
2008	408,896	408,957		2009	305,817	305,817	
2009	305,817	305,817		2010	834,757	939,880	
2010	734,812	834,757		2011	104,056	109,924	
2011	98,256	104,056		2012	24,162	24,162	
2012	24,162	24,162		2013	0	0	
2013	0	0		2014	40,537	71,657	
2014	11,188	40,537		2015	3,544,660	3,618,506	
2015	3,456,170	3,544,660		2016	79,848	94,878	
2016	66,635	79,848		2017	66,123	1,538,117	
2017	28,387	66,123		2018	0	0	
2018	0	0		2019	3,002,726	3,192,897	
2019	49,559	3,002,726		2020	72,039	1,597,337	
2020	40,688	72,039		2021	0	0	
2021	0	0		2022	0	0	
2022	0	0		2023	0	0	
2023		0		2024		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 12/31/20	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	25,319,337	26,211,319		Prior to 1992	21,630,371	22,378,544	
1991	556,169	696,979		1992	5,729,206	5,825,516	
1992	5,606,102	5,729,206		1993	822,315	828,317	
1993	811,531	822,315		1994	1,063,923	1,078,336	
1994	949,691	1,063,923		1995	1,428,148	1,531,206	
1995	1,410,238	1,428,148		1996	549,577	607,040	
1996	497,400	549,577		1997	760,852	775,322	
1997	693,041	760,852		1998	78,768	80,185	
1998	78,768	78,768		1999	1,405,016	1,405,016	
1999	1,405,017	1,405,016		2000	570,274	570,315	
2000	489,424	570,274		2001	0	0	
2001	0	0		2002	5,917,789	6,063,298	
2002	5,638,837	5,917,789		2003	29,981	45,323	
2003	16,387	29,981		2004	1,614,722	1,650,692	
2004	1,578,138	1,614,722		2005	236,230	236,230	
2005	156,055	236,230		2006	79,222	79,222	
2006	79,222	79,222		2007	421,420	421,775	
2007	381,855	421,420		2008	689,214	690,230	
2008	688,933	689,214		2009	387,022	387,022	
2009	387,022	387,022		2010	2,916,271	3,376,187	
2010	2,633,238	2,916,271		2011	393,868	431,143	
2011	372,429	393,868		2012	62,246	62,246	
2012	62,246	62,246		2013	0	0	
2013	0	0		2014	0	47,971	
2014	0	0		2015	3,231,667	3,301,785	
2015	3,146,917	3,231,667		2016	686,298	766,296	
2016	609,231	686,298		2017	67,179	280,363	
2017	0	67,179		2018	0	0	
2018	0	0		2019	1,906,026	2,513,836	
2019	0	1,906,026		2020	3,491,272	3,591,683	
2020	0	3,491,272		2021	0	0	
2021		0		2022		0	

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	27,514,872	28,137,739		Prior to 1994	28,578,046	29,217,870	
1993	828,317	855,826		1994	937,820	946,338	
1994	914,005	937,820		1995	1,301,504	1,454,351	
1995	964,286	1,301,504		1996	690,894	751,588	
1996	607,040	690,894		1997	782,958	790,622	
1997	775,322	782,958		1998	83,452	86,541	
1998	80,185	83,452		1999	688,645	688,645	
1999	688,645	688,645		2000	573,875	583,430	
2000	570,315	573,875		2001	0	15,733	
2001	0	0		2002	4,989,441	5,055,008	
2002	4,917,201	4,989,441		2003	16,387	16,387	
2003	16,387	16,387		2004	1,700,561	1,736,429	
2004	1,650,692	1,700,561		2005	238,009	240,357	
2005	236,230	238,009		2006	79,222	79,222	
2006	79,222	79,222		2007	421,823	421,823	
2007	421,775	421,823		2008	690,417	691,200	
2008	690,230	690,417		2009	387,022	387,022	
2009	387,022	387,022		2010	2,978,858	3,413,184	
2010	2,611,853	2,978,858		2011	449,134	466,456	
2011	431,143	449,134		2012	62,246	62,246	
2012	62,246	62,246		2013	0	0	
2013	0	0		2014	173,249	307,505	
2014	47,971	173,249		2015	3,441,983	3,565,229	
2015	3,301,785	3,441,983		2016	813,466	872,513	
2016	766,296	813,466		2017	503,011	3,205,249	
2017	280,363	503,011		2018	0	0	
2018	0	0		2019	4,242,073	5,397,769	
2019	2,513,836	4,242,073		2020	3,611,871	4,169,407	
2020	3,591,683	3,611,871		2021	0	0	
2021	0	0		2022	0	0	
2022	0	0		2023	0	0	
2023		0		2024		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.