

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, 2018 to December 31, 2019; December 31, 2019 to December 31, 2020; December 31, 2020 to December 31, 2021; and December 31, 2021 to December 31, 2022. 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 12/31/18	As of 12/31/19	Ratio to Prior Year	Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior to 1989	752,956,395	752,956,400	1.0000	Prior to 1990	863,423,977	863,423,831	1.0000
1989	110,749,576	110,749,576	1.0000	1990	99,915,475	99,915,475	1.0000
1990	99,918,040	99,918,040	1.0000	1991	95,961,795	95,978,940	1.0002
1991	95,943,791	95,964,951	1.0002	1992	87,055,817	87,055,817	1.0000
1992	87,056,863	87,056,863	1.0000	1993	87,753,360	87,753,360	1.0000
1993	87,770,982	87,770,982	1.0000	1994	82,284,648	82,284,648	1.0000
1994	82,285,706	82,285,706	1.0000	1995	78,651,340	78,651,340	1.0000
1995	78,654,617	78,654,617	1.0000	1996	82,533,546	82,533,546	1.0000
1996	82,540,859	82,540,859	1.0000	1997	81,908,125	81,908,125	1.0000
1997	81,921,802	81,921,802	1.0000	1998	86,384,318	86,384,318	1.0000
1998	86,403,533	86,403,942	1.0000	1999	80,832,002	80,832,002	1.0000
1999	80,847,508	80,847,926	1.0000	2000	89,372,326	89,372,326	1.0000
2000	89,382,099	89,382,558	1.0000	2001	87,910,474	87,910,474	1.0000
2001	87,917,778	87,917,778	1.0000	2002	114,125,292	114,125,292	1.0000
2002	114,130,309	114,130,309	1.0000	2003	129,449,140	129,449,140	1.0000
2003	129,496,507	129,496,507	1.0000	2004	152,795,141	152,795,141	1.0000
2004	152,848,362	152,848,362	1.0000	2005	186,050,914	186,050,914	1.0000
2005	186,118,336	186,118,337	1.0000	2006	205,638,624	205,638,623	1.0000
2006	205,710,820	205,715,666	1.0000	2007	199,783,568	199,751,303	0.9998
2007	199,829,173	199,863,807	1.0002	2008	151,003,681	151,003,680	1.0000
2008	151,063,432	151,067,942	1.0000	2009	118,466,392	118,465,303	1.0000
2009	118,585,067	118,589,758	1.0000	2010	105,789,624	105,789,624	1.0000
2010	106,105,399	106,115,239	1.0001	2011	105,698,965	105,698,965	1.0000
2011	105,733,465	105,752,700	1.0002	2012	115,190,999	115,191,658	1.0000
2012	115,235,864	115,245,044	1.0001	2013	135,012,849	135,049,356	1.0003
2013	135,206,785	135,104,712	0.9992	2014	147,721,063	147,689,605	0.9998
2014	147,797,953	147,818,205	1.0001	2015	144,739,590	144,602,012	0.9990
2015	144,709,478	144,809,641	1.0007	2016	164,046,684	163,981,267	0.9996
2016	164,967,039	164,134,148	0.9950	2017	177,695,417	177,593,617	0.9994
2017	176,718,030	177,797,753	1.0061	2018	174,757,327	177,486,522	1.0156
2018	95,919,327	174,861,720	1.8230	2019	92,598,036	168,246,607	1.8170
2019		92,598,036		2020		85,401,987	

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	948,254,819	948,254,834	1.0000	Prior to 1992	1,019,433,731	1,019,448,552	1.0000
1991	94,486,015	94,501,829	1.0002	1992	85,621,252	85,621,252	1.0000
1992	85,925,037	85,925,037	1.0000	1993	86,490,055	86,471,427	0.9998
1993	86,886,122	86,886,122	1.0000	1994	80,610,563	80,610,563	1.0000
1994	80,835,041	80,835,041	1.0000	1995	76,708,506	76,708,506	1.0000
1995	77,135,308	77,135,308	1.0000	1996	78,994,478	78,994,478	1.0000
1996	80,213,005	80,213,005	1.0000	1997	78,337,974	78,337,974	1.0000
1997	78,795,302	78,795,302	1.0000	1998	81,484,649	81,484,649	1.0000
1998	83,092,704	83,092,704	1.0000	1999	75,127,779	75,127,779	1.0000
1999	77,288,180	77,288,180	1.0000	2000	82,819,352	82,819,352	1.0000
2000	84,823,256	84,823,256	1.0000	2001	83,025,864	83,025,864	1.0000
2001	85,775,498	85,775,498	1.0000	2002	110,351,020	110,352,347	1.0000
2002	112,775,382	112,775,382	1.0000	2003	128,066,215	128,066,216	1.0000
2003	129,449,140	129,449,139	1.0000	2004	151,881,008	151,881,008	1.0000
2004	152,794,309	152,794,309	1.0000	2005	184,742,460	184,742,461	1.0000
2005	185,979,190	185,979,189	1.0000	2006	204,094,855	204,094,856	1.0000
2006	205,505,836	205,505,836	1.0000	2007	197,919,753	197,919,752	1.0000
2007	199,590,814	199,590,813	1.0000	2008	149,890,519	149,890,520	1.0000
2008	150,877,565	150,877,595	1.0000	2009	117,563,323	117,563,324	1.0000
2009	118,360,964	118,360,965	1.0000	2010	105,143,759	105,143,758	1.0000
2010	105,606,791	105,606,790	1.0000	2011	104,664,175	104,664,174	1.0000
2011	105,564,652	105,564,656	1.0000	2012	114,153,289	114,153,289	1.0000
2012	115,092,745	115,091,294	1.0000	2013	134,286,455	134,287,021	1.0000
2013	135,049,356	135,030,310	0.9999	2014	146,910,233	146,908,954	1.0000
2014	147,689,605	147,672,766	0.9999	2015	143,842,304	143,840,903	1.0000
2015	144,602,012	144,594,899	1.0000	2016	162,749,721	162,728,352	0.9999
2016	163,981,267	163,957,626	0.9999	2017	175,866,137	175,771,237	0.9995
2017	177,593,617	177,652,473	1.0003	2018	175,396,638	175,315,661	0.9995
2018	177,486,522	177,456,752	0.9998	2019	166,930,192	166,878,363	0.9997
2019	168,246,607	169,073,161	1.0049	2020	154,163,201	155,580,404	1.0092
2020	85,363,263	156,259,223	1.8305	2021	80,467,373	146,374,283	1.8191
2021		81,120,103		2022		69,240,965	

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 12/31/18	As of 12/31/19	Ratio to Prior Year	Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior				Prior			
to 1989	345,706,911	345,677,041	0.9999	to 1990	390,290,646	389,727,512	0.9986
1989	44,002,265	44,070,262	1.0015	1990	47,615,421	47,435,417	0.9962
1990	47,626,573	47,615,001	0.9998	1991	44,005,264	44,022,020	1.0004
1991	44,023,412	43,995,365	0.9994	1992	40,275,409	40,194,811	0.9980
1992	40,263,391	40,259,478	0.9999	1993	45,652,040	45,336,078	0.9931
1993	45,441,732	45,629,846	1.0041	1994	37,565,674	37,421,151	0.9962
1994	37,336,983	37,565,674	1.0061	1995	38,996,816	39,010,666	1.0004
1995	39,078,244	38,994,618	0.9979	1996	50,060,549	49,968,669	0.9982
1996	50,559,395	50,082,724	0.9906	1997	46,345,464	46,345,397	1.0000
1997	46,532,927	46,377,551	0.9967	1998	40,519,145	40,340,986	0.9956
1998	40,590,295	40,519,145	0.9982	1999	48,784,600	48,721,367	0.9987
1999	48,855,914	48,780,154	0.9984	2000	64,511,759	64,527,432	1.0002
2000	64,780,701	64,497,789	0.9956	2001	56,298,739	56,045,186	0.9955
2001	56,917,450	56,279,869	0.9888	2002	58,694,509	58,661,795	0.9994
2002	58,836,703	58,692,832	0.9976	2003	68,338,378	68,229,243	0.9984
2003	68,936,102	68,452,297	0.9930	2004	74,512,231	75,448,164	1.0126
2004	74,360,437	74,508,430	1.0020	2005	73,639,259	73,509,705	0.9982
2005	73,348,296	73,644,666	1.0040	2006	78,608,167	78,591,762	0.9998
2006	79,031,666	78,610,856	0.9947	2007	79,432,354	79,202,369	0.9971
2007	79,787,414	79,433,508	0.9956	2008	76,900,533	77,215,034	1.0041
2008	77,810,611	76,899,382	0.9883	2009	87,372,456	87,946,898	1.0066
2009	86,068,910	87,372,457	1.0151	2010	84,720,128	84,528,960	0.9977
2010	85,265,546	84,901,442	0.9957	2011	76,593,589	76,974,132	1.0050
2011	76,747,452	76,592,721	0.9980	2012	69,864,020	70,069,372	1.0029
2012	69,360,304	70,072,151	1.0103	2013	75,046,313	75,452,859	1.0054
2013	73,630,114	75,310,930	1.0228	2014	61,752,416	61,437,693	0.9949
2014	59,957,110	61,750,357	1.0299	2015	63,860,999	65,919,177	1.0322
2015	63,236,854	63,860,569	1.0099	2016	66,453,100	68,078,120	1.0245
2016	61,131,736	66,451,847	1.0870	2017	58,889,327	62,896,967	1.0681
2017	50,530,524	58,914,222	1.1659	2018	47,386,830	53,520,946	1.1294
2018	21,215,229	47,417,331	2.2351	2019	19,442,612	50,281,586	2.5862
2019		19,441,206		2020		14,808,477	

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				Prior			
to 1991	431,196,823	430,764,702	0.9990	to 1992	467,656,654	467,672,294	1.0000
1991	43,451,601	43,451,851	1.0000	1992	39,894,178	39,914,045	1.0005
1992	39,972,091	39,953,747	0.9995	1993	44,814,975	44,853,202	1.0009
1993	45,263,248	45,259,570	0.9999	1994	36,648,825	36,601,127	0.9987
1994	36,907,347	36,572,189	0.9909	1995	38,023,935	38,021,004	0.9999
1995	38,561,899	38,496,850	0.9983	1996	48,041,486	47,570,967	0.9902
1996	48,693,358	48,622,785	0.9986	1997	44,497,706	44,488,457	0.9998
1997	44,658,869	44,684,134	1.0006	1998	37,562,232	37,551,282	0.9997
1998	38,392,304	38,231,146	0.9958	1999	45,019,479	44,821,697	0.9956
1999	46,743,054	46,495,522	0.9947	2000	58,464,903	58,199,462	0.9955
2000	59,384,276	59,392,226	1.0001	2001	53,703,896	53,399,060	0.9943
2001	54,931,027	54,847,355	0.9985	2002	55,090,527	55,207,002	1.0021
2002	57,533,393	57,392,453	0.9976	2003	66,049,994	65,987,712	0.9991
2003	68,262,567	67,793,912	0.9931	2004	73,932,756	73,929,027	0.9999
2004	75,387,577	74,628,262	0.9899	2005	71,842,099	71,778,667	0.9991
2005	73,407,061	72,948,115	0.9937	2006	77,873,789	78,374,802	1.0064
2006	78,531,613	78,678,334	1.0019	2007	78,568,843	78,681,861	1.0014
2007	79,148,850	79,110,907	0.9995	2008	76,253,898	76,475,193	1.0029
2008	77,202,368	76,609,788	0.9923	2009	87,344,006	86,755,160	0.9933
2009	87,897,920	87,575,936	0.9963	2010	83,040,759	83,341,068	1.0036
2010	84,487,501	83,883,204	0.9928	2011	75,878,112	75,588,766	0.9962
2011	76,851,560	76,335,296	0.9933	2012	68,483,567	68,369,653	0.9983
2012	70,056,767	70,526,433	1.0067	2013	75,237,060	75,403,333	1.0022
2013	75,452,859	75,148,240	0.9960	2014	60,754,272	62,126,812	1.0226
2014	61,437,924	61,214,369	0.9964	2015	65,353,114	65,452,437	1.0015
2015	65,919,177	65,588,157	0.9950	2016	67,450,733	67,355,550	0.9986
2016	68,081,111	67,811,725	0.9960	2017	62,192,565	62,085,413	0.9983
2017	62,900,302	63,038,043	1.0022	2018	54,524,898	55,962,001	1.0264
2018	53,521,483	56,157,237	1.0492	2019	59,928,210	62,424,538	1.0417
2019	50,285,742	60,367,468	1.2005	2020	41,177,914	48,948,955	1.1887
2020	14,810,703	42,074,866	2.8408	2021	16,349,083	41,695,344	2.5503
2021		16,509,987		2022		18,247,666	

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 12/31/18	As of 12/31/19	Ratio to Prior Year	Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior to 1989	272,994,739	272,846,384	0.9995	Prior to 1990	304,011,834	304,015,771	1.0000
1989	30,562,271	30,602,444	1.0013	1990	33,518,084	33,539,594	1.0006
1990	33,542,210	33,518,084	0.9993	1991	30,506,098	30,468,207	0.9988
1991	30,536,467	30,502,920	0.9989	1992	26,257,503	26,224,249	0.9987
1992	26,302,821	26,256,659	0.9982	1993	29,882,301	29,920,354	1.0013
1993	29,879,574	29,872,227	0.9998	1994	23,765,144	23,784,531	1.0008
1994	23,711,891	23,765,144	1.0022	1995	24,364,026	24,415,530	1.0021
1995	24,398,439	24,364,026	0.9986	1996	30,091,992	30,070,089	0.9993
1996	30,178,024	30,113,777	0.9979	1997	29,195,836	29,237,594	1.0014
1997	29,151,513	29,221,499	1.0024	1998	25,214,409	25,214,150	1.0000
1998	25,220,813	25,214,409	0.9997	1999	29,701,389	29,701,378	1.0000
1999	29,701,391	29,701,389	1.0000	2000	38,812,006	38,775,117	0.9990
2000	38,751,402	38,810,269	1.0015	2001	33,783,371	33,740,891	0.9987
2001	33,853,373	33,774,084	0.9977	2002	33,582,794	33,560,783	0.9993
2002	33,679,920	33,582,794	0.9971	2003	38,433,551	38,612,821	1.0047
2003	38,697,021	38,498,711	0.9949	2004	39,846,196	39,843,315	0.9999
2004	39,812,232	39,846,196	1.0009	2005	40,256,100	40,371,375	1.0029
2005	40,156,549	40,257,042	1.0025	2006	44,241,066	44,329,434	1.0020
2006	44,022,927	44,240,473	1.0049	2007	42,653,623	42,707,017	1.0013
2007	42,568,788	42,653,623	1.0020	2008	39,850,045	40,360,418	1.0128
2008	39,716,586	39,850,045	1.0034	2009	45,463,265	45,700,674	1.0052
2009	44,904,376	45,463,266	1.0124	2010	40,018,917	39,929,798	0.9978
2010	39,572,001	40,122,514	1.0139	2011	37,909,899	38,122,853	1.0056
2011	37,917,354	37,909,305	0.9998	2012	36,441,272	37,189,219	1.0205
2012	35,830,783	36,649,819	1.0229	2013	38,761,086	39,272,531	1.0132
2013	38,414,622	38,966,037	1.0144	2014	31,361,593	31,588,864	1.0072
2014	30,429,050	31,360,366	1.0306	2015	32,173,686	33,453,636	1.0398
2015	30,650,704	32,173,609	1.0497	2016	32,136,416	33,748,485	1.0502
2016	28,311,349	32,135,561	1.1351	2017	27,447,458	30,486,568	1.1107
2017	20,595,183	27,468,242	1.3337	2018	20,284,681	26,304,951	1.2968
2018	8,611,073	20,292,767	2.3566	2019	7,583,156	22,889,136	3.0184
2019		7,582,836		2020		5,245,489	

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	332,657,120	332,553,708	0.9997	Prior to 1992	354,470,557	354,550,811	1.0002
1991	30,094,870	30,059,034	0.9988	1992	26,062,744	26,061,198	0.9999
1992	26,099,288	26,092,441	0.9997	1993	29,541,997	29,541,594	1.0000
1993	29,889,573	29,886,102	0.9999	1994	23,355,090	23,330,135	0.9989
1994	23,390,772	23,294,744	0.9959	1995	23,992,955	23,951,409	0.9983
1995	24,184,412	24,185,813	1.0001	1996	28,869,794	28,834,040	0.9988
1996	29,191,479	29,217,838	1.0009	1997	27,796,053	27,791,085	0.9998
1997	27,929,986	27,930,636	1.0000	1998	23,461,149	23,450,941	0.9996
1998	23,842,620	23,850,450	1.0003	1999	27,411,900	27,411,899	1.0000
1999	28,291,469	28,291,469	1.0000	2000	34,908,132	34,871,520	0.9990
2000	35,280,203	35,347,775	1.0019	2001	32,212,454	32,187,293	0.9992
2001	32,902,526	32,852,037	0.9985	2002	31,334,098	31,408,949	1.0024
2002	32,705,169	32,614,925	0.9972	2003	37,454,446	37,546,826	1.0025
2003	38,619,882	38,626,573	1.0002	2004	39,257,214	39,350,362	1.0024
2004	39,776,578	39,700,687	0.9981	2005	39,575,338	39,652,735	1.0020
2005	40,279,212	40,193,551	0.9979	2006	43,702,951	43,696,806	0.9999
2006	44,286,263	44,268,531	0.9996	2007	42,754,601	42,878,881	1.0029
2007	42,653,850	42,948,567	1.0069	2008	40,109,873	40,039,119	0.9982
2008	40,348,336	40,368,928	1.0005	2009	45,552,923	45,582,951	1.0007
2009	45,664,933	45,697,293	1.0007	2010	39,738,262	39,932,211	1.0049
2010	39,897,179	40,054,568	1.0039	2011	37,783,478	37,671,188	0.9970
2011	38,039,105	38,026,811	0.9997	2012	35,769,467	35,871,426	1.0029
2012	37,185,685	37,338,025	1.0041	2013	39,536,501	39,411,811	0.9968
2013	39,272,531	39,392,576	1.0031	2014	31,662,895	32,131,024	1.0148
2014	31,588,927	31,850,590	1.0083	2015	33,623,800	33,498,969	0.9963
2015	33,453,636	33,710,991	1.0077	2016	33,772,147	33,604,409	0.9950
2016	33,750,768	33,943,450	1.0057	2017	31,417,814	31,919,367	1.0160
2017	30,488,233	31,813,105	1.0435	2018	29,564,899	31,484,951	1.0649
2018	26,305,488	29,901,947	1.1367	2019	30,797,782	32,753,539	1.0635
2019	22,890,222	30,996,895	1.3542	2020	17,068,286	23,883,865	1.3993
2020	5,246,287	17,479,359	3.3318	2021	5,638,638	17,477,196	3.0995
2021		5,719,745		2022		6,273,896	

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 12/31/18	As of 12/31/19	Ratio to Prior Year	Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior to 1989	72,712,172	72,830,657	1.0016	Prior to 1990	86,278,812	85,711,741	0.9934
1989	13,439,994	13,467,818	1.0021	1990	14,097,337	13,895,823	0.9857
1990	14,084,363	14,096,917	1.0009	1991	13,499,166	13,553,813	1.0040
1991	13,486,945	13,492,445	1.0004	1992	14,017,906	13,970,562	0.9966
1992	13,960,570	14,002,819	1.0030	1993	15,769,739	15,415,724	0.9776
1993	15,562,158	15,757,619	1.0126	1994	13,800,530	13,636,620	0.9881
1994	13,625,092	13,800,530	1.0129	1995	14,632,790	14,595,136	0.9974
1995	14,679,805	14,630,592	0.9966	1996	19,968,557	19,898,580	0.9965
1996	20,381,371	19,968,947	0.9798	1997	17,149,628	17,107,803	0.9976
1997	17,381,414	17,156,052	0.9870	1998	15,304,736	15,126,836	0.9884
1998	15,369,482	15,304,736	0.9958	1999	19,083,211	19,019,989	0.9967
1999	19,154,523	19,078,765	0.9960	2000	25,699,753	25,752,315	1.0020
2000	26,029,299	25,687,520	0.9869	2001	22,515,368	22,304,295	0.9906
2001	23,064,077	22,505,785	0.9758	2002	25,111,715	25,101,012	0.9996
2002	25,156,783	25,110,038	0.9981	2003	29,904,827	29,616,422	0.9904
2003	30,239,081	29,953,586	0.9906	2004	34,666,035	35,604,849	1.0271
2004	34,548,205	34,662,234	1.0033	2005	33,383,159	33,138,330	0.9927
2005	33,191,747	33,387,624	1.0059	2006	34,367,101	34,262,328	0.9970
2006	35,008,739	34,370,383	0.9818	2007	36,778,731	36,495,352	0.9923
2007	37,218,626	36,779,885	0.9882	2008	37,050,488	36,854,616	0.9947
2008	38,094,025	37,049,337	0.9726	2009	41,909,191	42,246,224	1.0080
2009	41,164,534	41,909,191	1.0181	2010	44,701,211	44,599,162	0.9977
2010	45,693,545	44,778,928	0.9800	2011	38,683,690	38,851,279	1.0043
2011	38,830,098	38,683,416	0.9962	2012	33,422,748	32,880,153	0.9838
2012	33,529,521	33,422,332	0.9968	2013	36,285,227	36,180,328	0.9971
2013	35,215,492	36,344,893	1.0321	2014	30,390,823	29,848,829	0.9822
2014	29,528,060	30,389,991	1.0292	2015	31,687,313	32,465,541	1.0246
2015	32,586,150	31,686,960	0.9724	2016	34,316,684	34,329,635	1.0004
2016	32,820,387	34,316,286	1.0456	2017	31,441,869	32,410,399	1.0308
2017	29,935,341	31,445,980	1.0505	2018	27,102,149	27,215,995	1.0042
2018	12,604,156	27,124,564	2.1520	2019	11,859,456	27,392,450	2.3098
2019		11,858,370		2020		9,562,988	

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	98,539,703	98,210,994	0.9967	Prior to 1992	113,186,097	113,121,483	0.9994
1991	13,356,731	13,392,817	1.0027	1992	13,831,434	13,852,847	1.0015
1992	13,872,803	13,861,306	0.9992	1993	15,272,978	15,311,608	1.0025
1993	15,373,675	15,373,468	1.0000	1994	13,293,735	13,270,992	0.9983
1994	13,516,575	13,277,445	0.9823	1995	14,030,980	14,069,595	1.0028
1995	14,377,487	14,311,037	0.9954	1996	19,171,692	18,736,927	0.9773
1996	19,501,879	19,404,947	0.9950	1997	16,701,653	16,697,372	0.9997
1997	16,728,883	16,753,498	1.0015	1998	14,101,083	14,100,341	0.9999
1998	14,549,684	14,380,696	0.9884	1999	17,607,579	17,409,798	0.9888
1999	18,451,585	18,204,053	0.9866	2000	23,556,771	23,327,942	0.9903
2000	24,104,073	24,044,451	0.9975	2001	21,491,442	21,211,767	0.9870
2001	22,028,501	21,995,318	0.9985	2002	23,756,429	23,798,053	1.0018
2002	24,828,224	24,777,528	0.9980	2003	28,595,548	28,440,886	0.9946
2003	29,642,685	29,167,339	0.9840	2004	34,675,542	34,578,665	0.9972
2004	35,610,999	34,927,575	0.9808	2005	32,266,761	32,125,932	0.9956
2005	33,127,849	32,754,564	0.9887	2006	34,170,838	34,677,996	1.0148
2006	34,245,350	34,409,803	1.0048	2007	35,814,242	35,802,980	0.9997
2007	36,495,000	36,162,340	0.9909	2008	36,144,025	36,436,074	1.0081
2008	36,854,032	36,240,860	0.9834	2009	41,791,083	41,172,209	0.9852
2009	42,232,987	41,878,643	0.9916	2010	43,302,497	43,408,857	1.0025
2010	44,590,322	43,828,636	0.9829	2011	38,094,634	37,917,578	0.9954
2011	38,812,455	38,308,485	0.9870	2012	32,714,100	32,498,227	0.9934
2012	32,871,082	33,188,408	1.0097	2013	35,700,559	35,991,522	1.0082
2013	36,180,328	35,755,664	0.9883	2014	29,091,377	29,995,788	1.0311
2014	29,848,997	29,363,779	0.9837	2015	31,729,314	31,953,468	1.0071
2015	32,465,541	31,877,166	0.9819	2016	33,678,586	33,751,141	1.0022
2016	34,330,343	33,868,275	0.9865	2017	30,774,751	30,166,046	0.9802
2017	32,412,069	31,224,938	0.9634	2018	24,959,999	24,477,050	0.9807
2018	27,215,995	26,255,290	0.9647	2019	29,130,428	29,670,999	1.0186
2019	27,395,520	29,370,573	1.0721	2020	24,109,628	25,065,090	1.0396
2020	9,564,416	24,595,507	2.5716	2021	10,710,445	24,218,148	2.2612
2021		10,790,242		2022		11,973,770	

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 12/31/18	As of 12/31/19	Ratio to Prior Year	Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior to 1989	271,894,277	271,842,992	0.9998	Prior to 1990	303,157,331	303,107,899	0.9998
1989	30,750,945	30,760,568	1.0003	1990	32,726,331	32,789,453	1.0019
1990	32,695,529	32,726,331	1.0009	1991	30,488,384	30,452,411	0.9988
1991	30,502,380	30,488,384	0.9995	1992	26,219,626	26,216,213	0.9999
1992	26,267,918	26,219,626	0.9982	1993	29,766,999	29,853,145	1.0029
1993	29,714,718	29,756,925	1.0014	1994	23,333,987	23,400,703	1.0029
1994	23,285,968	23,333,987	1.0021	1995	24,275,476	24,306,053	1.0013
1995	24,248,017	24,275,476	1.0011	1996	29,880,935	29,884,358	1.0001
1996	29,867,559	29,902,720	1.0012	1997	28,888,518	29,122,331	1.0081
1997	28,826,417	28,917,882	1.0032	1998	25,112,649	25,178,021	1.0026
1998	25,071,884	25,112,649	1.0016	1999	29,687,469	29,687,476	1.0000
1999	29,687,328	29,687,469	1.0000	2000	38,230,296	38,237,826	1.0002
2000	38,047,028	38,230,296	1.0048	2001	33,000,652	33,071,189	1.0021
2001	33,067,664	33,000,652	0.9980	2002	33,456,740	33,444,092	0.9996
2002	33,524,854	33,456,740	0.9980	2003	37,605,054	37,862,530	1.0068
2003	37,586,782	37,675,366	1.0024	2004	39,298,549	39,384,115	1.0022
2004	39,133,098	39,298,549	1.0042	2005	39,550,805	39,745,017	1.0049
2005	39,487,055	39,551,747	1.0016	2006	43,032,617	43,329,101	1.0069
2006	42,536,063	43,037,341	1.0118	2007	41,390,588	41,671,651	1.0068
2007	40,921,507	41,390,588	1.0115	2008	38,595,421	39,276,314	1.0176
2008	38,065,269	38,595,421	1.0139	2009	41,996,098	42,877,458	1.0210
2009	41,627,935	41,996,098	1.0088	2010	38,392,734	38,555,762	1.0042
2010	37,702,204	38,498,196	1.0211	2011	36,951,629	37,283,249	1.0090
2011	36,218,736	36,951,629	1.0202	2012	33,376,877	34,613,977	1.0371
2012	32,305,483	33,585,475	1.0396	2013	35,468,019	36,356,411	1.0250
2013	34,247,696	35,672,970	1.0416	2014	28,091,047	30,245,327	1.0767
2014	26,493,593	28,091,047	1.0603	2015	28,375,595	30,438,419	1.0727
2015	24,562,746	28,375,595	1.1552	2016	22,965,339	27,520,733	1.1984
2016	16,036,871	22,965,339	1.4320	2017	17,789,354	24,999,101	1.4053
2017	9,767,857	17,810,864	1.8234	2018	8,092,603	15,994,684	1.9765
2018	1,661,245	8,101,531	4.8768	2019	1,869,651	9,917,262	5.3043
2019		1,869,651		2020		1,590,817	

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	331,014,181	331,170,342	1.0005	Prior to 1992	352,713,250	352,833,501	1.0003
1991	30,079,074	30,059,033	0.9993	1992	26,062,744	26,061,198	0.9999
1992	26,091,252	26,092,441	1.0000	1993	29,511,242	29,528,679	1.0006
1993	29,822,365	29,855,347	1.0011	1994	23,107,231	23,122,229	1.0006
1994	23,006,944	23,046,885	1.0017	1995	23,893,458	23,882,280	0.9995
1995	24,074,935	24,086,316	1.0005	1996	28,762,632	28,766,294	1.0001
1996	29,005,748	29,110,676	1.0036	1997	27,671,426	27,690,044	1.0007
1997	27,808,996	27,806,009	0.9999	1998	23,437,205	23,450,939	1.0006
1998	23,806,491	23,826,506	1.0008	1999	27,397,998	27,398,015	1.0000
1999	28,277,567	28,277,567	1.0000	2000	34,435,417	34,451,458	1.0005
2000	34,742,702	34,875,060	1.0038	2001	31,643,811	31,677,275	1.0011
2001	32,231,497	32,283,394	1.0016	2002	31,294,050	31,339,103	1.0014
2002	32,588,478	32,574,877	0.9996	2003	36,885,310	36,955,400	1.0019
2003	37,862,530	37,952,623	1.0024	2004	38,934,186	39,205,698	1.0070
2004	39,317,378	39,377,659	1.0015	2005	39,329,803	39,460,975	1.0033
2005	39,652,854	39,684,165	1.0008	2006	42,852,880	42,949,159	1.0022
2006	43,285,930	43,418,460	1.0031	2007	41,784,664	42,013,726	1.0055
2007	41,618,484	41,978,630	1.0087	2008	39,367,938	39,398,336	1.0008
2008	39,264,234	39,626,993	1.0092	2009	43,005,005	43,261,562	1.0060
2009	42,841,717	43,149,375	1.0072	2010	38,748,944	38,986,768	1.0061
2010	38,521,077	39,065,250	1.0141	2011	37,333,828	37,395,386	1.0016
2011	37,199,295	37,577,161	1.0102	2012	34,202,030	34,571,000	1.0108
2012	34,610,361	35,224,514	1.0177	2013	36,998,010	37,446,733	1.0121
2013	36,356,411	36,854,085	1.0137	2014	30,656,441	31,379,733	1.0236
2014	30,245,327	30,844,136	1.0198	2015	31,757,978	32,344,472	1.0185
2015	30,438,419	31,845,169	1.0462	2016	29,769,907	30,658,707	1.0299
2016	27,520,733	29,941,210	1.0880	2017	28,488,447	30,117,926	1.0572
2017	24,999,101	28,835,830	1.1535	2018	22,639,681	26,721,367	1.1803
2018	15,994,684	22,737,549	1.4216	2019	19,078,626	26,834,668	1.4065
2019	9,917,262	19,193,451	1.9354	2020	8,033,072	15,303,553	1.9051
2020	1,590,817	8,208,572	5.1600	2021	2,021,960	8,608,193	4.2574
2021		2,021,960		2022		2,041,697	

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 12/31/18	As of 12/31/19	Ratio to Prior Year	Policy Year Valued	As of 12/31/19	As of 12/31/20	Ratio to Prior Year
Prior to 1989	70,646,145	70,706,985	1.0009	Prior to 1990	84,082,589	84,298,470	1.0026
1989	13,305,830	13,424,763	1.0089	1990	13,110,636	13,429,130	1.0243
1990	12,988,079	13,110,636	1.0094	1991	13,333,112	13,387,226	1.0041
1991	13,307,183	13,333,112	1.0019	1992	13,881,194	13,918,887	1.0027
1992	13,830,394	13,881,194	1.0037	1993	15,027,667	15,134,942	1.0071
1993	14,849,509	15,015,744	1.0112	1994	12,897,823	12,918,024	1.0016
1994	12,878,952	12,897,823	1.0015	1995	14,086,447	14,115,499	1.0021
1995	13,989,179	14,086,447	1.0070	1996	18,453,156	18,501,018	1.0026
1996	18,274,535	18,453,547	1.0098	1997	16,085,927	16,120,822	1.0022
1997	15,839,244	16,094,383	1.0161	1998	14,684,831	14,747,908	1.0043
1998	14,613,013	14,684,831	1.0049	1999	18,050,484	18,282,300	1.0128
1999	18,024,026	18,050,561	1.0015	2000	24,202,146	24,338,199	1.0056
2000	23,938,383	24,202,146	1.0110	2001	20,015,698	20,167,274	1.0076
2001	19,769,860	20,016,423	1.0125	2002	23,918,499	24,157,846	1.0100
2002	23,808,627	23,918,499	1.0046	2003	26,532,051	26,738,322	1.0078
2003	26,117,190	26,597,821	1.0184	2004	29,873,085	30,139,913	1.0089
2004	29,435,634	29,873,085	1.0149	2005	29,653,425	30,153,601	1.0169
2005	29,156,001	29,657,989	1.0172	2006	30,863,375	31,361,930	1.0162
2006	30,660,984	30,867,041	1.0067	2007	33,087,705	33,688,975	1.0182
2007	32,324,549	33,088,859	1.0236	2008	33,050,805	33,366,544	1.0096
2008	32,258,826	33,051,449	1.0246	2009	35,757,344	36,779,831	1.0286
2009	35,053,377	35,757,344	1.0201	2010	39,101,475	39,659,958	1.0143
2010	38,474,016	39,182,391	1.0184	2011	34,378,285	34,592,585	1.0062
2011	34,008,811	34,378,635	1.0109	2012	30,621,051	30,824,699	1.0067
2012	29,742,242	30,621,074	1.0295	2013	32,242,684	32,726,377	1.0150
2013	31,459,971	32,302,350	1.0268	2014	25,783,096	26,452,695	1.0260
2014	24,836,262	25,784,888	1.0382	2015	29,075,888	29,732,301	1.0226
2015	27,985,553	29,075,888	1.0390	2016	27,190,240	28,689,024	1.0551
2016	24,678,791	27,190,486	1.1018	2017	24,152,727	26,785,488	1.1090
2017	18,082,998	24,156,896	1.3359	2018	15,488,329	20,394,615	1.3168
2018	4,323,038	15,511,647	3.5881	2019	4,141,951	15,538,270	3.7514
2019		4,141,951		2020		2,905,568	

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	96,665,101	96,875,108	1.0022	Prior to 1992	110,595,245	110,991,349	1.0036
1991	13,190,144	13,279,453	1.0068	1992	13,795,918	13,813,341	1.0013
1992	13,821,128	13,825,790	1.0003	1993	15,011,497	15,036,143	1.0016
1993	15,092,893	15,111,987	1.0013	1994	12,939,486	12,946,644	1.0006
1994	12,797,979	12,923,196	1.0098	1995	13,646,294	13,690,083	1.0032
1995	13,894,440	13,926,351	1.0023	1996	18,105,090	18,140,795	1.0020
1996	18,104,318	18,338,345	1.0129	1997	15,751,293	15,797,603	1.0029
1997	15,738,827	15,803,138	1.0041	1998	13,903,144	13,959,953	1.0041
1998	14,170,756	14,182,757	1.0008	1999	17,137,261	17,140,792	1.0002
1999	17,713,896	17,730,862	1.0010	2000	22,258,926	22,321,724	1.0028
2000	22,690,168	22,746,606	1.0025	2001	19,448,943	19,509,558	1.0031
2001	19,889,711	19,952,819	1.0032	2002	22,899,315	22,873,859	0.9989
2002	23,882,702	23,917,494	1.0015	2003	26,345,339	26,433,031	1.0033
2003	26,738,322	26,884,855	1.0055	2004	30,127,809	30,459,003	1.0110
2004	30,139,913	30,379,842	1.0080	2005	29,865,083	30,071,538	1.0069
2005	30,140,413	30,328,325	1.0062	2006	31,723,418	32,115,490	1.0124
2006	31,344,349	31,962,383	1.0197	2007	33,754,019	33,899,904	1.0043
2007	33,688,623	33,988,911	1.0089	2008	33,644,588	33,913,380	1.0080
2008	33,362,720	33,739,062	1.0113	2009	36,928,242	37,301,522	1.0101
2009	36,766,594	37,015,802	1.0068	2010	39,975,937	40,257,711	1.0070
2010	39,647,965	40,502,076	1.0215	2011	34,628,615	34,697,236	1.0020
2011	34,552,910	34,842,466	1.0084	2012	30,686,671	31,032,768	1.0113
2012	30,815,485	31,072,022	1.0083	2013	33,072,883	33,358,848	1.0086
2013	32,726,377	33,127,988	1.0123	2014	26,865,388	27,414,054	1.0204
2014	26,452,695	27,095,865	1.0243	2015	29,901,659	30,164,061	1.0088
2015	29,732,301	30,049,511	1.0107	2016	29,677,789	30,284,927	1.0205
2016	28,689,024	29,867,478	1.0411	2017	27,508,256	27,749,249	1.0088
2017	26,785,488	27,924,921	1.0425	2018	21,293,593	22,793,034	1.0704
2018	20,394,615	22,109,873	1.0841	2019	21,811,103	24,383,948	1.1180
2019	15,538,270	22,008,062	1.4164	2020	14,252,519	18,655,217	1.3089
2020	2,905,568	14,535,445	5.0026	2021	3,108,112	12,914,031	4.1549
2021		3,113,909		2022		4,220,046	

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.