

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.

**TABLE I - A - Reductions for Large Losses \***

**POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR**

**INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES**

<b>Policy Year Valued</b>	<b>As of 12/31/03</b>	<b>As of 12/31/04</b>	<b>Policy Year Valued</b>	<b>As of 12/31/04</b>	<b>As of 12/31/05</b>
Prior to 1984	9,553,910	10,773,886	Prior to 1985	19,039,176	19,712,016
1984	7,933,140	7,932,653	1985	4,063,151	4,523,367
1985	3,667,416	3,467,931	1986	2,331,684	2,549,756
1986	1,839,322	2,331,684	1987	3,535,067	3,439,172
1987	2,783,589	3,535,067	1988	2,433,501	2,612,894
1988	2,390,240	2,433,501	1989	4,833,485	5,431,656
1989	4,549,034	4,647,854	1990	481,263	1,619,102
1990	483,478	481,263	1991	1,243,608	1,120,394
1991	949,997	1,243,608	1992	12,271,525	12,260,123
1992	9,253,894	12,271,525	1993	3,354,536	3,888,439
1993	2,095,078	3,277,513	1994	2,009,980	2,335,394
1994	615,339	1,218,527	1995	5,614,405	5,619,647
1995	3,806,308	5,614,405	1996	577,499	732,943
1996	17,761	577,499	1997	1,815,296	2,476,482
1997	1,157,272	1,807,234	1998	173,670	412,943
1998	137,145	173,670	1999	1,926,582	2,132,840
1999	1,909,946	1,926,582	2000	652,907	1,300,291
2000	231,060	652,907	2001	94,965	94,965
2001	0	94,965	2002	13,416,821	14,105,225
2002	10,790,099	13,416,821	2003	1,077,350	693,595
2003	1,077,351	1,077,350	2004	232,397	4,161,915
2004		232,397	2005		0

  

<b>Policy Year Valued</b>	<b>As of 12/31/05</b>	<b>As of 12/31/06</b>	<b>Policy Year Valued</b>	<b>As of 12/31/06</b>	<b>As of 12/31/07</b>
Prior to 1986	24,235,383	25,127,877	Prior to 1986	25,127,877	26,549,024
1986	2,549,756	2,637,489	1986	2,637,489	2,716,535
1987	3,439,172	4,996,658	1987	4,996,658	5,325,540
1988	2,612,894	3,437,229	1988	3,437,229	3,416,974
1989	5,431,656	6,048,020	1989	6,048,020	5,274,299
1990	1,619,102	1,941,533	1990	1,941,533	1,761,838
1991	1,120,394	1,022,482	1991	1,022,482	1,167,841
1992	12,260,123	12,002,736	1992	12,002,736	12,923,256
1993	3,888,439	4,347,741	1993	4,347,741	4,639,783
1994	2,335,394	3,023,862	1994	3,023,862	4,047,618
1995	5,619,647	6,223,346	1995	6,223,346	5,349,052
1996	732,943	940,671	1996	940,671	674,639
1997	2,476,482	2,643,193	1997	2,643,193	4,867,387
1998	412,943	303,334	1998	303,334	977,271
1999	2,132,840	3,425,932	1999	3,425,932	1,865,308
2000	1,300,291	1,692,166	2000	1,692,166	2,856,877
2001	94,965	611,896	2001	611,896	587,714
2002	14,105,225	7,571,140	2002	7,571,140	6,113,612
2003	693,595	694,647	2003	694,647	696,091
2004	4,161,915	5,579,901	2004	5,579,901	6,952,535
2005	0	1,102,251	2005	1,102,251	3,664,855
2006		0	2006	0	0
			2007		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 12/31/03	As of 12/31/04	Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior to 1984	2,430,256	2,191,392	Prior to 1985	4,447,358	4,115,409
1984	1,975,838	2,025,191	1985	984,468	1,122,330
1985	557,543	624,808	1986	896,720	1,034,625
1986	753,592	896,720	1987	691,811	696,856
1987	643,727	691,811	1988	630,781	611,079
1988	582,994	630,781	1989	1,348,469	1,467,584
1989	1,160,754	1,238,310	1990	74,905	588,597
1990	56,255	74,905	1991	629,520	493,450
1991	428,679	629,520	1992	1,676,147	1,660,658
1992	1,521,744	1,676,147	1993	709,940	752,278
1993	680,346	709,940	1994	107,015	193,959
1994	0	80,159	1995	1,102,299	1,048,329
1995	943,167	1,102,299	1996	132,067	271,608
1996	12,657	132,067	1997	472,516	773,961
1997	178,140	468,162	1998	58,585	75,282
1998	47,581	58,585	1999	619,545	713,906
1999	351,430	619,545	2000	22,221	158,941
2000	72,983	22,221	2001	24,175	24,121
2001	0	24,175	2002	1,965,394	2,523,337
2002	2,063,016	1,965,394	2003	454,927	109,185
2003	517,912	454,927	2004	116,775	1,006,641
2004		116,775	2005		0

  

Policy Year Valued	As of 12/31/05	As of 12/31/06	Policy Year Valued	As of 12/31/06	As of 12/31/07
Prior to 1986	5,237,739	5,339,599	Prior to 1986	5,339,599	5,251,811
1986	1,034,625	1,018,334	1986	1,018,334	1,076,662
1987	696,856	735,785	1987	735,785	732,039
1988	611,079	639,910	1988	639,910	668,348
1989	1,467,584	1,644,121	1989	1,644,121	1,610,572
1990	588,597	665,027	1990	665,027	545,153
1991	493,450	402,923	1991	402,923	354,457
1992	1,660,658	1,612,791	1992	1,612,791	1,675,379
1993	752,278	793,424	1993	793,424	956,099
1994	193,959	293,126	1994	293,126	374,939
1995	1,048,329	1,245,998	1995	1,245,998	994,031
1996	271,608	292,687	1996	292,687	294,274
1997	773,961	860,050	1997	860,050	1,605,667
1998	75,282	29,363	1998	29,363	217,008
1999	713,906	551,815	1999	551,815	564,936
2000	158,941	437,815	2000	437,815	546,914
2001	24,121	23,250	2001	23,250	1
2002	2,523,337	2,221,441	2002	2,221,441	2,387,034
2003	109,185	109,294	2003	109,294	109,443
2004	1,006,641	1,516,250	2004	1,516,250	1,659,761
2005	0	500,771	2005	500,771	1,104,669
2006		0	2006	0	0
			2007		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**

<b>Policy Year Valued</b>	<b>As of 12/31/03</b>	<b>As of 12/31/04</b>	<b>Policy Year Valued</b>	<b>As of 12/31/04</b>	<b>As of 12/31/05</b>
Prior to 1984	7,123,654	8,582,494	Prior to 1985	14,591,818	15,596,607
1984	5,957,302	5,907,462	1985	3,078,683	3,401,037
1985	3,109,873	2,843,123	1986	1,434,964	1,515,131
1986	1,085,730	1,434,964	1987	2,843,256	2,742,316
1987	2,139,862	2,843,256	1988	1,802,720	2,001,815
1988	1,807,246	1,802,720	1989	3,485,016	3,964,072
1989	3,388,280	3,409,544	1990	406,358	1,030,505
1990	427,223	406,358	1991	614,088	626,944
1991	521,318	614,088	1992	10,595,378	10,599,465
1992	7,732,150	10,595,378	1993	2,644,596	3,136,161
1993	1,414,732	2,567,573	1994	1,902,965	2,141,435
1994	615,339	1,138,368	1995	4,512,106	4,571,318
1995	2,863,141	4,512,106	1996	445,432	461,335
1996	5,104	445,432	1997	1,342,780	1,702,521
1997	979,132	1,339,072	1998	115,085	337,661
1998	89,564	115,085	1999	1,307,037	1,418,934
1999	1,558,516	1,307,037	2000	630,686	1,141,350
2000	158,077	630,686	2001	70,790	70,844
2001	0	70,790	2002	11,451,427	11,581,888
2002	8,727,083	11,451,427	2003	622,423	584,410
2003	559,439	622,423	2004	115,622	3,155,274
2004		115,622	2005		0

  

<b>Policy Year Valued</b>	<b>As of 12/31/05</b>	<b>As of 12/31/06</b>	<b>Policy Year Valued</b>	<b>As of 12/31/06</b>	<b>As of 12/31/07</b>
Prior to 1986	18,997,644	19,788,278	Prior to 1986	19,788,278	21,297,213
1986	1,515,131	1,619,155	1986	1,619,155	1,639,873
1987	2,742,316	4,260,873	1987	4,260,873	4,593,501
1988	2,001,815	2,797,319	1988	2,797,319	2,748,626
1989	3,964,072	4,403,899	1989	4,403,899	3,663,727
1990	1,030,505	1,276,506	1990	1,276,506	1,216,685
1991	626,944	619,559	1991	619,559	813,384
1992	10,599,465	10,389,945	1992	10,389,945	11,247,877
1993	3,136,161	3,554,317	1993	3,554,317	3,683,684
1994	2,141,435	2,730,736	1994	2,730,736	3,672,679
1995	4,571,318	4,977,348	1995	4,977,348	4,355,021
1996	461,335	647,984	1996	647,984	380,365
1997	1,702,521	1,783,143	1997	1,783,143	3,261,720
1998	337,661	273,971	1998	273,971	760,263
1999	1,418,934	2,874,117	1999	2,874,117	1,300,372
2000	1,141,350	1,254,351	2000	1,254,351	2,309,963
2001	70,844	588,646	2001	588,646	587,713
2002	11,581,888	5,349,699	2002	5,349,699	3,726,578
2003	584,410	585,353	2003	585,353	586,648
2004	3,155,274	4,063,651	2004	4,063,651	5,292,774
2005	0	601,480	2005	601,480	2,560,186
2006		0	2006	0	0
			2007		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 12/31/03	As of 12/31/04	Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior to 1984	1,351,420	1,415,810	Prior to 1985	2,669,509	2,783,364
1984	1,102,252	1,184,348	1985	520,824	553,698
1985	206,450	267,893	1986	420,289	445,298
1986	351,947	420,289	1987	450,486	447,997
1987	446,866	450,486	1988	366,867	385,200
1988	350,390	366,867	1989	886,317	943,151
1989	832,624	886,317	1990	67,116	76,812
1990	49,096	67,116	1991	0	0
1991	0	0	1992	909,328	1,055,555
1992	785,441	909,328	1993	414,869	454,507
1993	397,884	414,869	1994	26,856	35,763
1994	0	0	1995	444,571	544,228
1995	391,220	444,571	1996	0	0
1996	0	0	1997	23,578	23,578
1997	23,578	23,578	1998	0	0
1998	0	0	1999	355,556	355,525
1999	351,430	355,556	2000	0	0
2000	0	0	2001	0	0
2001	0	0	2002	815,919	1,452,216
2002	0	815,919	2003	26,423	109,185
2003	3,024	26,423	2004	0	0
2004		0	2005		0

  

Policy Year Valued	As of 12/31/05	As of 12/31/06	Policy Year Valued	As of 12/31/06	As of 12/31/07
Prior to 1986	3,337,062	3,482,930	Prior to 1986	3,482,930	3,661,742
1986	445,298	489,021	1986	489,021	575,204
1987	447,997	481,226	1987	481,226	539,486
1988	385,200	406,409	1988	406,409	428,191
1989	943,151	1,001,967	1989	1,001,967	1,033,993
1990	76,812	111,625	1990	111,625	115,721
1991	0	0	1991	0	1,164
1992	1,055,555	1,286,920	1992	1,286,920	1,354,729
1993	454,507	492,104	1993	492,104	512,396
1994	35,763	121,778	1994	121,778	163,525
1995	544,228	706,184	1995	706,184	717,603
1996	0	0	1996	0	0
1997	23,578	23,578	1997	23,578	87,554
1998	0	0	1998	0	0
1999	355,525	385,026	1999	385,026	385,026
2000	0	0	2000	0	0
2001	0	0	2001	0	0
2002	1,452,216	1,511,008	2002	1,511,008	1,573,415
2003	109,185	109,294	2003	109,294	109,443
2004	0	218,496	2004	218,496	330,852
2005	0	0	2005	0	0
2006		0	2006	0	0
			2007		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**

<b>Policy Year Valued</b>	<b>As of 12/31/03</b>	<b>As of 12/31/04</b>	<b>Policy Year Valued</b>	<b>As of 12/31/04</b>	<b>As of 12/31/05</b>
Prior to 1984	3,076,655	3,535,114	Prior to 1985	6,168,332	6,998,914
1984	2,382,681	2,603,370	1985	1,643,514	1,775,249
1985	1,280,767	1,463,048	1986	568,307	619,183
1986	382,176	568,307	1987	1,724,082	1,736,375
1987	1,715,789	1,724,082	1988	320,552	348,345
1988	284,180	320,552	1989	1,452,460	1,616,627
1989	1,284,174	1,452,460	1990	76,443	93,313
1990	49,635	76,443	1991	0	0
1991	0	0	1992	3,059,119	3,520,716
1992	2,706,948	3,059,119	1993	391,502	463,165
1993	376,459	391,502	1994	65,173	91,828
1994	0	0	1995	543,861	698,959
1995	453,780	543,861	1996	0	0
1996	0	0	1997	755,729	755,729
1997	755,729	755,729	1998	0	0
1998	0	0	1999	1,048,714	1,048,460
1999	1,107,037	1,048,714	2000	0	0
2000	0	0	2001	0	0
2001	0	0	2002	1,120,185	1,836,861
2002	0	1,120,185	2003	454,882	584,410
2003	388,911	454,882	2004	0	0
2004	0	0	2005	0	0

  

<b>Policy Year Valued</b>	<b>As of 12/31/05</b>	<b>As of 12/31/06</b>	<b>Policy Year Valued</b>	<b>As of 12/31/06</b>	<b>As of 12/31/07</b>
Prior to 1986	8,774,163	9,577,378	Prior to 1986	9,577,378	10,568,653
1986	619,183	672,494	1986	672,494	740,160
1987	1,736,375	1,896,058	1987	1,896,058	2,006,778
1988	348,345	380,591	1988	380,591	413,006
1989	1,616,627	1,785,035	1989	1,785,035	1,868,473
1990	93,313	146,344	1990	146,344	154,987
1991	0	0	1991	0	2,230
1992	3,520,716	4,209,676	1992	4,209,676	4,607,318
1993	463,165	538,838	1993	538,838	558,891
1994	91,828	352,590	1994	352,590	552,957
1995	698,959	1,835,547	1995	1,835,547	1,846,315
1996	0	0	1996	0	0
1997	755,729	755,729	1997	755,729	856,654
1998	0	0	1998	0	0
1999	1,048,460	1,080,545	1999	1,080,545	1,080,545
2000	0	0	2000	0	0
2001	0	0	2001	0	0
2002	1,836,861	2,399,344	2002	2,399,344	2,437,816
2003	584,410	585,353	2003	585,353	586,648
2004	0	201,774	2004	201,774	333,130
2005	0	0	2005	0	0
2006	0	0	2006	0	0
			2007		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**

<b>Policy Year Valued</b>	<b>As of 12/31/01</b>	<b>As of 12/31/02</b>	<b>Policy Year Valued</b>	<b>As of 12/31/02</b>	<b>As of 12/31/03</b>
Prior to 1982	4,255,568	5,196,749	Prior to 1983	5,429,955	6,983,502
1982	190,411	193,968	1983	252,730	324,476
1983	211,384	252,730	1984	5,876,843	5,957,302
1984	5,967,785	5,876,459	1985	3,265,124	3,315,635
1985	3,160,811	3,265,124	1986	909,832	1,085,730
1986	710,961	780,093	1987	2,843,580	2,155,094
1987	2,575,366	2,843,580	1988	487,201	1,807,246
1988	323,360	487,201	1989	3,562,460	3,857,526
1989	3,503,538	3,562,460	1990	202,478	443,605
1990	54,696	202,478	1991	253,296	588,677
1991	123,768	142,521	1992	7,628,792	7,732,150
1992	7,263,021	7,628,792	1993	1,233,731	1,414,732
1993	820,369	1,233,731	1994	447,005	615,339
1994	390,228	447,005	1995	618,590	2,863,141
1995	806,072	618,590	1996	5,163	5,104
1996	0	0	1997	755,729	979,132
1997	755,729	755,729	1998	87,189	89,564
1998	34,597	87,189	1999	1,504,351	1,558,516
1999	521,194	1,504,351	2000	0	158,077
2000	0	0	2001	0	0
2001	2,480,444	0	2002	1,720,791	8,727,083
2002	0	1,720,791	2003	0	559,439

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.