

DELAWARE COMPENSATION RATING BUREAU, INC.

Table I

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. 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.

Four sets of development factors are shown, measuring the development from December 31, 2003 to December 31, 2004; December 31, 2004 to December 31, 2005; December 31, 2005 to December 31, 2006; and December 31, 2006 to December 31, 2007. 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.

In recent Delaware filings, medical incurred loss development factors have been higher than medical paid loss development factors at many stages of maturity. Based on analyses of available data, staff has concluded that the unusually high medical loss development factors observed for certain calendar periods (2002-2003 and 2003-2004) are a consequence of carrier case reserve strengthening during the experience period covered by our current filing.

As a result, Table I has been expanded for medical incurred losses to include two earlier periods (2000-2001 and 2001-2002) and allow for more flexibility in the choice of medical incurred loss development factors. The data underlying the medical incurred loss development factors for the period December 31, 2000 to December 31, 2001 and December 31, 2001 to December 31, 2002 are shown on page 7.

Experience for large deductible policies has been excluded from Table I.

TABLE I - LIMITED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year Valued	As of 12/31/03	As of 12/31/04	Ratio to Prior Year	Policy Year Valued	As of 12/31/04	As of 12/31/05	Ratio to Prior Year
Prior				Prior			
to 1984	345,802,829	344,657,478	0.9967	to 1985	411,530,545	411,530,545	1.0000
1984	41,676,205	41,676,070	1.0000	1985	58,945,026	58,945,026	1.0000
1985	55,822,104	55,822,104	1.0000	1986	70,662,878	70,662,878	1.0000
1986	66,209,998	66,209,998	1.0000	1987	82,211,641	82,211,641	1.0000
1987	76,555,162	76,555,161	1.0000	1988	98,358,405	98,358,405	1.0000
1988	92,299,777	92,299,135	1.0000	1989	106,098,405	106,098,916	1.0000
1989	97,460,913	97,461,505	1.0000	1990	93,359,040	93,535,763	1.0019
1990	85,110,911	85,109,500	1.0000	1991	92,940,119	92,960,348	1.0002
1991	86,210,356	86,219,084	1.0001	1992	86,377,584	86,375,862	1.0000
1992	78,255,565	78,254,283	1.0000	1993	86,989,474	86,984,577	0.9999
1993	79,860,765	79,865,509	1.0001	1994	83,902,268	83,903,080	1.0000
1994	76,190,720	76,193,011	1.0000	1995	80,763,835	80,761,029	1.0000
1995	76,024,554	76,036,484	1.0002	1996	85,205,097	85,206,686	1.0000
1996	79,962,377	79,953,089	0.9999	1997	88,897,437	88,899,092	1.0000
1997	83,392,380	83,387,902	0.9999	1998	94,856,565	94,807,782	0.9995
1998	88,723,451	89,028,759	1.0034	1999	88,781,739	88,621,444	0.9982
1999	82,032,513	81,559,212	0.9942	2000	96,023,457	95,760,743	0.9973
2000	90,030,337	89,864,096	0.9982	2001	98,785,582	98,540,790	0.9975
2001	93,521,814	92,988,725	0.9943	2002	120,434,706	119,937,152	0.9959
2002	116,780,532	115,751,627	0.9912	2003	134,241,592	134,178,663	0.9995
2003	67,633,669	129,488,542	1.9146	2004	75,862,004	150,089,303	1.9785
2004		73,227,683		2005		92,830,898	
Policy Year Valued	As of 12/31/05	As of 12/31/06	Ratio to Prior Year	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year
Prior				Prior			
to 1986	470,469,262	470,520,746	1.0001	to 1986	470,520,746	470,521,010	1.0000
1986	70,662,802	70,642,703	0.9997	1986	70,642,703	70,643,392	1.0000
1987	82,211,765	82,212,725	1.0000	1987	82,212,725	82,225,750	1.0002
1988	98,361,301	98,290,364	0.9993	1988	98,290,364	98,345,982	1.0006
1989	106,128,025	106,496,998	1.0035	1989	106,496,998	106,535,459	1.0004
1990	93,537,296	94,117,228	1.0062	1990	94,117,228	94,130,902	1.0001
1991	92,964,855	92,864,993	0.9989	1991	92,864,993	92,904,056	1.0004
1992	86,386,679	85,921,187	0.9946	1992	85,921,187	85,919,982	1.0000
1993	86,984,577	86,945,402	0.9995	1993	86,945,402	86,944,981	1.0000
1994	83,903,080	83,907,387	1.0001	1994	83,907,387	83,912,349	1.0001
1995	80,761,029	80,758,868	1.0000	1995	80,758,868	80,759,982	1.0000
1996	85,206,686	85,199,703	0.9999	1996	85,199,703	85,197,215	1.0000
1997	88,899,092	88,872,668	0.9997	1997	88,872,668	88,853,555	0.9998
1998	94,807,782	94,826,083	1.0002	1998	94,826,083	94,812,033	0.9999
1999	88,621,444	88,680,449	1.0007	1999	88,680,449	88,669,578	0.9999
2000	95,760,743	95,875,733	1.0012	2000	95,875,733	95,862,477	0.9999
2001	98,540,790	98,551,423	1.0001	2001	98,551,423	98,266,463	0.9971
2002	119,937,152	119,825,276	0.9991	2002	119,825,276	119,887,918	1.0005
2003	134,178,663	134,204,821	1.0002	2003	134,204,821	134,172,879	0.9998
2004	150,089,303	151,031,871	1.0063	2004	151,012,670	150,894,279	0.9992
2005	92,849,035	181,556,428	1.9554	2005	180,949,801	183,361,578	1.0133
2006		109,112,372		2006	109,101,431	203,892,331	1.8688
				2007		107,882,277	

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 to \$2,115,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/03	As of 12/31/04	Ratio to Prior Year	Policy Year Valued	As of 12/31/04	As of 12/31/05	Ratio to Prior Year
Prior to 1984	207,974,007	208,667,855	1.0033	Prior to 1985	249,934,959	250,643,320	1.0028
1984	26,478,791	26,789,743	1.0117	1985	37,327,924	37,579,469	1.0067
1985	34,512,023	34,697,888	1.0054	1986	41,081,108	41,182,198	1.0025
1986	38,607,527	38,590,160	0.9996	1987	49,975,639	50,068,573	1.0019
1987	46,072,857	46,470,641	1.0086	1988	49,122,065	49,281,411	1.0032
1988	46,080,375	46,011,447	0.9985	1989	54,436,910	55,166,478	1.0134
1989	47,025,549	47,653,159	1.0133	1990	55,137,830	55,184,921	1.0009
1990	48,942,686	50,153,839	1.0247	1991	56,513,232	56,529,748	1.0003
1991	50,378,421	51,737,820	1.0270	1992	52,100,621	52,006,065	0.9982
1992	46,560,388	47,416,801	1.0184	1993	56,081,932	57,702,313	1.0289
1993	50,604,142	51,184,754	1.0115	1994	49,886,639	50,734,686	1.0170
1994	40,921,987	42,685,716	1.0431	1995	54,340,700	54,564,465	1.0041
1995	49,641,726	51,000,286	1.0274	1996	62,381,200	64,800,100	1.0388
1996	56,169,213	57,023,368	1.0152	1997	60,402,200	63,561,446	1.0523
1997	53,685,483	56,501,116	1.0524	1998	57,402,433	59,466,423	1.0360
1998	49,642,151	52,388,355	1.0553	1999	64,876,821	66,779,749	1.0293
1999	56,310,225	60,994,190	1.0832	2000	79,724,017	87,342,548	1.0956
2000	64,838,319	73,981,636	1.1410	2001	67,745,187	70,930,773	1.0470
2001	52,591,542	63,009,165	1.1981	2002	64,533,554	73,178,519	1.1340
2002	52,161,705	62,543,409	1.1990	2003	55,296,883	68,466,888	1.2382
2003	21,054,646	53,840,926	2.5572	2004	23,645,495	60,644,987	2.5648
2004		23,162,230		2005		20,195,971	

Policy Year Valued	As of 12/31/05	As of 12/31/06	Ratio to Prior Year	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year
Prior to 1986	288,222,789	289,281,833	1.0037	Prior to 1986	289,281,833	290,726,569	1.0050
1986	41,182,198	41,271,085	1.0022	1986	41,271,085	41,586,110	1.0076
1987	50,068,573	50,197,119	1.0026	1987	50,197,119	50,477,565	1.0056
1988	49,281,411	49,651,287	1.0075	1988	49,651,287	49,920,057	1.0054
1989	55,166,478	55,366,538	1.0036	1989	55,366,538	55,294,679	0.9987
1990	55,184,921	55,895,148	1.0129	1990	55,895,148	56,161,437	1.0048
1991	56,529,748	57,323,113	1.0140	1991	57,323,113	57,314,587	0.9999
1992	52,007,400	52,249,133	1.0046	1992	52,249,133	52,265,065	1.0003
1993	57,702,313	58,264,620	1.0097	1993	58,264,620	59,948,567	1.0289
1994	50,734,686	51,295,888	1.0111	1994	51,295,888	51,165,644	0.9975
1995	54,564,465	54,669,112	1.0019	1995	54,669,112	55,173,897	1.0092
1996	64,800,100	65,407,852	1.0094	1996	65,407,852	65,031,889	0.9943
1997	63,561,446	63,241,436	0.9950	1997	63,241,436	63,913,810	1.0106
1998	59,466,423	61,171,592	1.0287	1998	61,171,592	61,843,264	1.0110
1999	66,779,749	69,709,456	1.0439	1999	69,709,456	72,559,384	1.0409
2000	87,342,548	91,423,905	1.0467	2000	91,423,905	94,091,934	1.0292
2001	70,930,773	75,602,656	1.0659	2001	75,602,656	77,108,689	1.0199
2002	73,178,519	79,224,170	1.0826	2002	79,224,170	80,983,111	1.0222
2003	68,466,888	77,321,626	1.1293	2003	77,321,626	81,172,519	1.0498
2004	60,644,987	73,292,050	1.2085	2004	73,277,664	81,104,201	1.1068
2005	20,195,971	59,645,373	2.9533	2005	59,400,066	69,602,952	1.1718
2006		22,450,867		2006	22,445,616	56,240,186	2.5056
				2007		19,736,223	

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 - Individual Losses Limited to \$2,115,000 *

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	Ratio to Prior Year	Policy Year Valued	As of 12/31/04	As of 12/31/05	Ratio to Prior Year
Prior to 1984	135,009,547	134,421,504	0.9956	Prior to 1985	160,196,434	160,070,335	0.9992
1984	15,497,305	15,564,649	1.0043	1985	21,525,222	21,555,742	1.0014
1985	19,644,936	19,641,461	0.9998	1986	24,447,561	24,267,594	0.9926
1986	22,911,400	22,830,992	0.9965	1987	28,479,939	28,445,233	0.9988
1987	26,038,222	26,118,872	1.0031	1988	27,041,563	27,148,707	1.0040
1988	25,348,175	25,221,126	0.9950	1989	29,364,859	29,634,495	1.0092
1989	25,253,218	25,292,262	1.0015	1990	29,103,454	29,133,330	1.0010
1990	26,111,240	26,509,701	1.0153	1991	28,480,544	28,266,746	0.9925
1991	25,856,577	26,165,464	1.0119	1992	24,816,549	24,977,801	1.0065
1992	22,219,510	22,438,569	1.0099	1993	27,735,856	28,223,964	1.0176
1993	25,394,746	25,782,404	1.0153	1994	23,082,123	23,222,300	1.0061
1994	19,655,469	19,790,860	1.0069	1995	25,194,596	24,943,817	0.9900
1995	23,848,193	24,001,194	1.0064	1996	29,508,572	30,282,987	1.0262
1996	27,277,516	27,513,011	1.0086	1997	28,485,565	30,878,966	1.0840
1997	25,040,683	26,583,889	1.0616	1998	25,569,599	26,125,298	1.0217
1998	22,693,043	23,636,172	1.0416	1999	30,150,518	30,407,675	1.0085
1999	25,987,131	28,109,907	1.0817	2000	37,951,960	40,083,699	1.0562
2000	31,022,063	34,670,790	1.1176	2001	31,794,525	32,779,118	1.0310
2001	24,861,991	29,521,058	1.1874	2002	29,064,623	33,173,595	1.1414
2002	21,733,092	28,212,510	1.2981	2003	23,082,823	30,064,652	1.3025
2003	7,650,393	22,469,439	2.9370	2004	8,864,663	22,788,309	2.5707
2004		8,720,526		2005		7,113,116	

Policy Year Valued	As of 12/31/05	As of 12/31/06	Ratio to Prior Year	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year
Prior to 1986	181,728,790	182,197,827	1.0026	Prior to 1986	182,197,827	181,956,036	0.9987
1986	24,267,594	24,295,279	1.0011	1986	24,295,279	24,521,681	1.0093
1987	28,445,233	28,499,715	1.0019	1987	28,499,715	28,606,834	1.0038
1988	27,148,707	27,151,458	1.0001	1988	27,151,458	27,170,512	1.0007
1989	29,634,495	29,574,888	0.9980	1989	29,574,888	29,523,491	0.9983
1990	29,133,330	29,307,719	1.0060	1990	29,307,719	29,268,379	0.9987
1991	28,266,746	28,568,063	1.0107	1991	28,568,063	28,606,976	1.0014
1992	24,977,801	24,905,202	0.9971	1992	24,905,202	24,809,796	0.9962
1993	28,223,964	28,422,697	1.0070	1993	28,422,697	29,670,576	1.0439
1994	23,222,300	23,787,447	1.0243	1994	23,787,447	23,640,597	0.9938
1995	24,943,817	24,890,459	0.9979	1995	24,890,459	24,886,843	0.9999
1996	30,282,987	30,056,816	0.9925	1996	30,056,816	29,940,715	0.9961
1997	30,878,966	30,617,885	0.9915	1997	30,617,885	30,995,037	1.0123
1998	26,125,298	26,785,822	1.0253	1998	26,785,822	27,136,252	1.0131
1999	30,407,675	31,300,363	1.0294	1999	31,300,363	31,794,905	1.0158
2000	40,083,699	41,291,573	1.0301	2000	41,291,573	41,585,759	1.0071
2001	32,779,118	33,811,519	1.0315	2001	33,811,519	34,354,962	1.0161
2002	33,173,595	35,500,198	1.0701	2002	35,500,198	35,834,800	1.0094
2003	30,064,652	34,460,398	1.1462	2003	34,460,398	35,597,351	1.0330
2004	22,788,309	30,639,429	1.3445	2004	30,639,429	34,616,520	1.1298
2005	7,113,116	23,664,538	3.3269	2005	23,568,852	29,165,067	1.2374
2006		8,718,499		2006	8,716,928	22,190,237	2.5456
				2007		6,687,708	

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 - Individual Losses Limited to \$2,115,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/03	12/31/04	Prior Year	Valued	12/31/04	12/31/05	Prior Year
Prior to 1984	72,964,460	74,246,351	1.0176	Prior to 1985	89,738,525	90,572,985	1.0093
1984	10,981,486	11,225,094	1.0222	1985	15,802,702	16,023,727	1.0140
1985	14,867,087	15,056,427	1.0127	1986	16,633,547	16,914,604	1.0169
1986	15,696,127	15,759,168	1.0040	1987	21,495,700	21,623,340	1.0059
1987	20,034,635	20,351,769	1.0158	1988	22,080,502	22,132,704	1.0024
1988	20,732,200	20,790,321	1.0028	1989	25,072,051	25,531,983	1.0183
1989	21,772,331	22,360,897	1.0270	1990	26,034,376	26,051,591	1.0007
1990	22,831,446	23,644,138	1.0356	1991	28,032,688	28,263,002	1.0082
1991	24,521,844	25,572,356	1.0428	1992	27,284,072	27,028,264	0.9906
1992	24,340,878	24,978,232	1.0262	1993	28,346,076	29,478,349	1.0399
1993	25,209,396	25,402,350	1.0077	1994	26,804,516	27,512,386	1.0264
1994	21,266,518	22,894,856	1.0766	1995	29,146,104	29,620,648	1.0163
1995	25,793,533	26,999,092	1.0467	1996	32,872,628	34,517,113	1.0500
1996	28,891,697	29,510,357	1.0214	1997	31,916,635	32,682,480	1.0240
1997	28,644,800	29,917,227	1.0444	1998	31,832,834	33,341,125	1.0474
1998	26,949,108	28,752,183	1.0669	1999	34,726,303	36,372,074	1.0474
1999	30,323,094	32,884,283	1.0845	2000	41,772,057	47,258,849	1.1314
2000	33,816,256	39,310,846	1.1625	2001	35,950,662	38,151,655	1.0612
2001	27,729,551	33,488,107	1.2077	2002	35,468,931	40,004,924	1.1279
2002	30,428,613	34,330,899	1.1282	2003	32,214,060	38,402,236	1.1921
2003	13,404,253	31,371,487	2.3404	2004	14,780,832	37,856,678	2.5612
2004		14,441,704		2005		13,082,855	

Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/05	12/31/06	Prior Year	Valued	12/31/06	12/31/07	Prior Year
Prior to 1986	106,493,999	107,084,006	1.0055	Prior to 1986	107,084,006	108,770,533	1.0157
1986	16,914,604	16,975,806	1.0036	1986	16,975,806	17,064,429	1.0052
1987	21,623,340	21,697,404	1.0034	1987	21,697,404	21,870,731	1.0080
1988	22,132,704	22,499,829	1.0166	1988	22,499,829	22,749,545	1.0111
1989	25,531,983	25,791,650	1.0102	1989	25,791,650	25,771,188	0.9992
1990	26,051,591	26,587,429	1.0206	1990	26,587,429	26,893,058	1.0115
1991	28,263,002	28,755,050	1.0174	1991	28,755,050	28,707,611	0.9984
1992	27,029,599	27,343,931	1.0116	1992	27,343,931	27,455,269	1.0041
1993	29,478,349	29,841,923	1.0123	1993	29,841,923	30,277,991	1.0146
1994	27,512,386	27,508,441	0.9999	1994	27,508,441	27,525,047	1.0006
1995	29,620,648	29,778,653	1.0053	1995	29,778,653	30,287,054	1.0171
1996	34,517,113	35,351,036	1.0242	1996	35,351,036	35,091,174	0.9926
1997	32,682,480	32,623,551	0.9982	1997	32,623,551	32,918,773	1.0090
1998	33,341,125	34,385,770	1.0313	1998	34,385,770	34,707,012	1.0093
1999	36,372,074	38,409,093	1.0560	1999	38,409,093	40,764,479	1.0613
2000	47,258,849	50,132,332	1.0608	2000	50,132,332	52,506,175	1.0474
2001	38,151,655	41,791,137	1.0954	2001	41,791,137	42,753,727	1.0230
2002	40,004,924	43,723,972	1.0930	2002	43,723,972	45,148,311	1.0326
2003	38,402,236	42,861,228	1.1161	2003	42,861,228	45,575,168	1.0633
2004	37,856,678	42,652,621	1.1267	2004	42,638,235	46,487,681	1.0903
2005	13,082,855	35,980,835	2.7502	2005	35,831,214	40,437,885	1.1286
2006		13,732,368		2006	13,728,688	34,049,949	2.4802
				2007		13,048,515	

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 - Individual Losses Limited to \$2,115,000 *

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	Ratio to Prior Year	Policy Year Valued	As of 12/31/04	As of 12/31/05	Ratio to Prior Year
Prior to 1984	129,196,963	129,795,958	1.0046	Prior to 1985	154,891,111	155,354,719	1.0030
1984	15,138,484	15,120,518	0.9988	1985	21,004,031	21,063,110	1.0028
1985	19,202,040	19,133,346	0.9964	1986	22,968,803	23,200,692	1.0101
1986	21,168,343	21,391,444	1.0105	1987	27,871,736	27,982,289	1.0040
1987	25,461,220	25,641,545	1.0071	1988	25,070,865	25,348,539	1.0111
1988	23,057,634	23,261,424	1.0088	1989	28,692,519	28,804,034	1.0039
1989	24,729,491	24,939,607	1.0085	1990	26,456,122	26,723,899	1.0101
1990	23,864,994	24,044,605	1.0075	1991	26,754,576	27,000,763	1.0092
1991	24,518,897	24,673,481	1.0063	1992	24,165,137	24,425,443	1.0108
1992	21,465,245	21,789,344	1.0151	1993	25,925,341	26,382,188	1.0176
1993	23,411,068	23,986,737	1.0246	1994	21,766,184	22,208,109	1.0203
1994	18,452,937	18,521,159	1.0037	1995	22,844,564	23,186,562	1.0150
1995	21,320,275	21,651,162	1.0155	1996	27,019,375	27,446,527	1.0158
1996	24,447,168	25,081,032	1.0259	1997	24,264,738	25,718,357	1.0599
1997	21,624,691	22,703,633	1.0499	1998	22,582,421	23,516,914	1.0414
1998	19,637,970	20,836,227	1.0610	1999	25,474,522	26,960,937	1.0583
1999	21,651,985	23,506,776	1.0857	2000	28,835,652	31,757,362	1.1013
2000	21,127,554	26,474,576	1.2531	2001	21,259,953	24,915,684	1.1720
2001	14,249,243	19,962,747	1.4010	2002	17,529,272	23,733,730	1.3539
2002	8,858,695	17,093,916	1.9296	2003	9,226,464	17,000,415	1.8426
2003	2,031,122	9,004,783	4.4334	2004	1,984,115	8,061,155	4.0628
2004		1,938,227		2005		1,944,100	

Policy Year Valued	As of 12/31/05	As of 12/31/06	Ratio to Prior Year	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year
Prior to 1986	176,547,241	177,363,524	1.0046	Prior to 1986	177,363,524	178,354,479	1.0056
1986	23,200,692	23,317,528	1.0050	1986	23,317,528	23,440,635	1.0053
1987	27,982,289	28,038,015	1.0020	1987	28,038,015	28,221,719	1.0066
1988	25,348,539	25,898,981	1.0217	1988	25,898,981	26,481,376	1.0225
1989	28,804,034	28,879,463	1.0026	1989	28,879,463	28,949,332	1.0024
1990	26,723,899	27,074,690	1.0131	1990	27,074,690	27,187,316	1.0042
1991	27,000,763	27,180,649	1.0067	1991	27,180,649	27,323,874	1.0053
1992	24,425,443	24,477,650	1.0021	1992	24,477,650	24,477,065	1.0000
1993	26,382,188	26,775,126	1.0149	1993	26,775,126	28,211,094	1.0536
1994	22,208,109	22,264,471	1.0025	1994	22,264,471	22,326,915	1.0028
1995	23,186,562	23,519,491	1.0144	1995	23,519,491	23,841,626	1.0137
1996	27,446,527	27,745,982	1.0109	1996	27,745,982	28,072,192	1.0118
1997	25,718,357	26,927,543	1.0470	1997	26,927,543	27,660,768	1.0272
1998	23,516,914	24,227,897	1.0302	1998	24,227,897	24,862,164	1.0262
1999	26,960,937	28,373,764	1.0524	1999	28,373,764	28,985,509	1.0216
2000	31,757,362	34,652,939	1.0912	2000	34,652,939	36,347,864	1.0489
2001	24,915,684	27,804,785	1.1160	2001	27,804,785	29,572,380	1.0636
2002	23,733,730	27,008,623	1.1380	2002	27,008,623	29,463,585	1.0909
2003	17,000,415	24,606,807	1.4474	2003	24,606,807	28,594,218	1.1620
2004	8,061,155	17,515,452	2.1728	2004	17,515,452	24,677,133	1.4089
2005	1,944,100	8,483,069	4.3635	2005	8,453,523	16,518,168	1.9540
2006		2,041,025		2006	2,041,025	8,625,993	4.2263
				2007		1,907,475	

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 - Individual Losses Limited to \$2,115,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/03	As of 12/31/04	Ratio to Prior Year	Policy Year Valued	As of 12/31/04	As of 12/31/05	Ratio to Prior Year
Prior to 1984	69,019,174	69,536,510	1.0075	Prior to 1985	84,257,147	84,978,621	1.0086
1984	10,573,643	10,631,149	1.0054	1985	15,169,957	15,230,534	1.0040
1985	14,453,764	14,469,505	1.0011	1986	16,156,365	16,216,790	1.0037
1986	15,146,821	15,286,511	1.0092	1987	20,126,140	20,445,038	1.0158
1987	18,795,092	19,009,283	1.0114	1988	21,599,229	21,784,746	1.0086
1988	20,157,963	20,309,048	1.0075	1989	23,720,768	24,004,060	1.0119
1989	21,068,691	21,297,794	1.0109	1990	23,690,108	23,947,799	1.0109
1990	21,101,690	21,420,010	1.0151	1991	25,671,818	25,946,633	1.0107
1991	22,946,227	23,280,832	1.0146	1992	25,951,000	26,162,969	1.0082
1992	23,252,740	23,711,059	1.0197	1993	26,036,667	26,442,599	1.0156
1993	22,910,338	23,356,316	1.0195	1994	23,015,304	23,488,730	1.0206
1994	19,623,250	19,806,477	1.0093	1995	25,288,443	25,760,421	1.0187
1995	23,220,861	23,599,392	1.0163	1996	28,166,362	28,832,598	1.0237
1996	25,229,069	25,642,155	1.0164	1997	27,027,468	27,767,038	1.0274
1997	24,441,222	25,427,555	1.0404	1998	27,863,230	28,748,550	1.0318
1998	24,285,275	25,483,968	1.0494	1999	30,091,439	31,640,472	1.0515
1999	27,252,854	28,429,357	1.0432	2000	32,707,082	36,020,836	1.1013
2000	28,132,548	30,753,081	1.0931	2001	28,112,093	29,874,880	1.0627
2001	22,971,720	26,260,424	1.1432	2002	27,960,994	32,304,423	1.1553
2002	20,652,923	27,078,393	1.3111	2003	23,234,230	30,872,774	1.3288
2003	6,332,445	22,625,650	3.5730	2004	5,899,326	25,507,428	4.3238
2004		5,708,993		2005		6,162,882	

Policy Year Valued	As of 12/31/05	As of 12/31/06	Ratio to Prior Year	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year
Prior to 1986	100,079,743	100,939,570	1.0086	Prior to 1986	100,939,570	101,788,666	1.0084
1986	16,216,790	16,295,955	1.0049	1986	16,295,955	16,428,982	1.0082
1987	20,445,038	20,647,196	1.0099	1987	20,647,196	20,798,748	1.0073
1988	21,784,746	21,896,215	1.0051	1988	21,896,215	22,025,902	1.0059
1989	24,004,060	24,229,437	1.0094	1989	24,229,437	24,539,478	1.0128
1990	23,947,799	24,443,547	1.0207	1990	24,443,547	24,710,353	1.0109
1991	25,946,633	26,504,027	1.0215	1991	26,504,027	26,779,154	1.0104
1992	26,164,304	26,346,479	1.0070	1992	26,346,479	26,648,573	1.0115
1993	26,442,599	26,806,043	1.0137	1993	26,806,043	27,267,417	1.0172
1994	23,488,730	24,190,631	1.0299	1994	24,190,631	24,938,220	1.0309
1995	25,760,421	26,617,681	1.0333	1995	26,617,681	27,512,185	1.0336
1996	28,832,598	29,697,252	1.0300	1996	29,697,252	30,815,205	1.0376
1997	27,767,038	28,782,332	1.0366	1997	28,782,332	29,764,896	1.0341
1998	28,748,550	29,438,712	1.0240	1998	29,438,712	30,237,904	1.0271
1999	31,640,472	33,314,786	1.0529	1999	33,314,786	34,206,007	1.0268
2000	36,020,836	38,279,984	1.0627	2000	38,279,984	40,193,259	1.0500
2001	29,874,880	32,026,914	1.0720	2001	32,026,914	33,432,013	1.0439
2002	32,304,423	34,987,001	1.0830	2002	34,987,001	36,903,929	1.0548
2003	30,872,774	35,572,714	1.1522	2003	35,572,714	37,095,765	1.0428
2004	25,507,428	34,153,218	1.3390	2004	34,138,832	38,858,553	1.1383
2005	6,162,882	25,536,080	4.1435	2005	25,432,778	33,648,608	1.3230
2006		6,255,230		2006	6,255,230	24,285,960	3.8825
				2007		5,709,025	

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 - Individual Losses Limited to \$2,115,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/01	12/31/02	Prior Year	Valued	12/31/02	12/31/03	Prior Year
Prior				Prior			
to 1982	61,592,203	63,128,330	1.0249	to 1983	67,876,537	68,735,526	1.0127
1982	7,937,143	7,951,509	1.0018	1983	10,287,998	10,222,186	0.9936
1983	10,164,894	10,314,790	1.0147	1984	11,252,233	11,528,682	1.0246
1984	11,222,946	11,253,059	1.0027	1985	15,870,517	16,006,027	1.0085
1985	15,856,901	15,850,538	0.9996	1986	16,328,936	16,569,119	1.0147
1986	16,324,007	16,440,964	1.0072	1987	20,828,691	21,161,926	1.0160
1987	20,575,582	20,791,861	1.0105	1988	21,320,967	21,988,374	1.0313
1988	21,166,334	21,317,793	1.0072	1989	24,059,503	24,358,779	1.0124
1989	23,585,192	24,016,869	1.0183	1990	24,407,224	25,526,393	1.0459
1990	23,885,154	24,377,128	1.0206	1991	26,678,380	27,202,804	1.0197
1991	25,824,583	26,558,683	1.0284	1992	25,647,211	26,311,268	1.0259
1992	25,123,408	25,562,590	1.0175	1993	25,068,181	26,255,556	1.0474
1993	24,038,596	25,041,264	1.0417	1994	22,481,901	22,838,613	1.0159
1994	21,672,302	22,481,901	1.0374	1995	24,911,846	26,665,462	1.0704
1995	24,326,866	24,872,016	1.0224	1996	28,856,548	29,781,718	1.0321
1996	27,121,231	28,861,711	1.0642	1997	26,457,830	29,519,294	1.1157
1997	24,437,372	25,764,950	1.0543	1998	27,890,871	28,986,501	1.0393
1998	26,845,900	27,898,097	1.0392	1999	29,774,261	31,900,979	1.0714
1999	27,136,424	29,363,225	1.0821	2000	30,685,224	35,350,250	1.1520
2000	24,465,693	30,004,431	1.2264	2001	24,801,501	28,771,131	1.1601
2001	10,225,219	23,888,085	2.3362	2002	13,403,329	30,655,854	2.2872
2002		13,128,555		2003		13,424,295	

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