

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 pre-Senate Bill 1 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 12/31/04	As of 12/31/05	Policy Year Valued	As of 12/31/05	As of 12/31/06
Prior to 1985	19,039,176	19,712,016	Prior to 1986	24,235,383	25,127,877
1985	4,063,151	4,523,367	1986	2,549,756	2,637,489
1986	2,331,684	2,549,756	1987	3,439,172	4,996,658
1987	3,535,067	3,439,172	1988	2,612,894	3,437,229
1988	2,433,501	2,612,894	1989	5,431,656	6,048,020
1989	4,833,485	5,431,656	1990	1,619,102	1,941,533
1990	481,263	1,619,102	1991	1,120,394	1,022,482
1991	1,243,608	1,120,394	1992	12,260,123	12,002,736
1992	12,271,525	12,260,123	1993	3,888,439	4,347,741
1993	3,354,536	3,888,439	1994	2,335,394	3,023,862
1994	2,009,980	2,335,394	1995	5,619,647	6,223,146
1995	5,614,405	5,619,647	1996	732,943	940,671
1996	577,499	732,943	1997	2,476,482	2,643,193
1997	1,815,296	2,476,482	1998	412,943	303,334
1998	173,670	412,943	1999	2,132,840	3,425,932
1999	1,926,582	2,132,840	2000	1,300,291	1,692,166
2000	652,907	1,300,291	2001	94,965	611,896
2001	94,965	94,965	2002	14,105,225	7,571,140
2002	13,416,821	14,105,225	2003	693,595	694,647
2003	1,077,350	693,595	2004	4,161,915	5,579,901
2004	232,397	4,161,915	2005	0	1,101,514
2005		0	2006		0

Policy Year Valued	As of 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior to 1986	25,127,877	26,549,024	Prior to 1986	26,549,024	28,185,348
1986	2,637,489	2,716,535	1986	2,716,535	2,544,868
1987	4,996,658	5,325,540	1987	5,325,540	5,918,226
1988	3,437,229	3,416,974	1988	3,083,203	3,391,091
1989	6,048,020	5,274,299	1989	5,125,966	6,003,911
1990	1,941,533	1,761,838	1990	1,761,838	1,696,584
1991	1,022,482	1,167,841	1991	1,167,841	1,430,157
1992	12,002,736	12,923,256	1992	12,797,691	13,234,821
1993	4,347,741	4,639,783	1993	4,384,100	4,957,548
1994	3,023,862	4,047,618	1994	4,047,618	4,248,243
1995	6,223,146	5,348,852	1995	5,348,852	6,098,049
1996	940,671	674,639	1996	674,639	875,520
1997	2,643,193	4,867,387	1997	4,867,387	5,013,821
1998	303,334	977,271	1998	977,271	605,275
1999	3,425,932	1,865,308	1999	1,865,308	1,895,083
2000	1,692,166	2,856,877	2000	2,856,877	3,728,619
2001	611,896	587,714	2001	587,714	541,612
2002	7,571,140	6,113,612	2002	6,113,612	8,586,154
2003	694,647	696,091	2003	696,091	713,952
2004	5,579,901	6,952,535	2004	6,952,535	8,506,498
2005	1,101,514	3,664,118	2005	3,664,118	3,457,140
2006	0	0	2006	0	0
2007		0	2007	0	1,808,367
			2008		1,120,261

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 12/31/04	As of 12/31/05	Policy Year Valued	As of 12/31/05	As of 12/31/06
Prior			Prior		
to 1985	4,447,358	4,115,409	to 1986	5,237,739	5,339,599
1985	984,468	1,122,330	1986	1,034,625	1,018,334
1986	896,720	1,034,625	1987	696,856	735,785
1987	691,811	696,856	1988	611,079	639,910
1988	630,781	611,079	1989	1,467,584	1,644,121
1989	1,348,469	1,467,584	1990	588,597	665,027
1990	74,905	588,597	1991	493,450	402,923
1991	629,520	493,450	1992	1,660,658	1,612,791
1992	1,676,147	1,660,658	1993	752,278	793,424
1993	709,940	752,278	1994	193,959	293,126
1994	107,015	193,959	1995	1,048,329	1,245,998
1995	1,102,299	1,048,329	1996	271,608	292,687
1996	132,067	271,608	1997	773,961	860,050
1997	472,516	773,961	1998	75,282	29,363
1998	58,585	75,282	1999	713,906	551,815
1999	619,545	713,906	2000	158,941	437,815
2000	22,221	158,941	2001	24,121	23,250
2001	24,175	24,121	2002	2,523,337	2,221,441
2002	1,965,394	2,523,337	2003	109,185	109,294
2003	454,927	109,185	2004	1,006,641	1,516,250
2004	116,775	1,006,641	2005	0	500,436
2005		0	2006		0

Policy Year Valued	As of 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior			Prior		
to 1986	5,339,599	5,251,820	to 1986	5,251,820	5,366,266
1986	1,018,334	1,076,662	1986	1,076,662	924,793
1987	735,785	732,039	1987	732,039	876,964
1988	639,910	668,348	1988	510,585	521,361
1989	1,644,121	1,610,572	1989	1,469,843	1,526,399
1990	665,027	545,153	1990	545,153	279,760
1991	402,923	354,457	1991	354,457	372,765
1992	1,612,791	1,675,379	1992	1,596,671	1,629,441
1993	793,424	956,099	1993	799,359	913,074
1994	293,126	374,939	1994	374,939	421,918
1995	1,245,998	994,031	1995	994,031	1,117,108
1996	292,687	294,274	1996	294,274	345,201
1997	860,050	1,605,667	1997	1,605,667	1,662,471
1998	29,363	217,008	1998	217,008	88,322
1999	551,815	564,936	1999	564,936	573,960
2000	437,815	546,914	2000	546,914	671,071
2001	23,250	1	2001	1	0
2002	2,221,441	2,387,034	2002	2,387,034	3,478,380
2003	109,294	109,443	2003	109,443	112,386
2004	1,516,250	1,659,761	2004	1,659,761	2,391,160
2005	500,436	1,104,447	2005	1,104,447	1,126,356
2006	0	0	2006	0	0
2007		0	2007	0	54,234
			2008		969,999

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 12/31/04	As of 12/31/05	Policy Year Valued	As of 12/31/05	As of 12/31/06
Prior to 1985	14,591,818	15,596,607	Prior to 1986	18,997,644	19,788,278
1985	3,078,683	3,401,037	1986	1,515,131	1,619,155
1986	1,434,964	1,515,131	1987	2,742,316	4,260,873
1987	2,843,256	2,742,316	1988	2,001,815	2,797,319
1988	1,802,720	2,001,815	1989	3,964,072	4,403,899
1989	3,485,016	3,964,072	1990	1,030,505	1,276,506
1990	406,358	1,030,505	1991	626,944	619,559
1991	614,088	626,944	1992	10,599,465	10,389,945
1992	10,595,378	10,599,465	1993	3,136,161	3,554,317
1993	2,644,596	3,136,161	1994	2,141,435	2,730,736
1994	1,902,965	2,141,435	1995	4,571,318	4,977,148
1995	4,512,106	4,571,318	1996	461,335	647,984
1996	445,432	461,335	1997	1,702,521	1,783,143
1997	1,342,780	1,702,521	1998	337,661	273,971
1998	115,085	337,661	1999	1,418,934	2,874,117
1999	1,307,037	1,418,934	2000	1,141,350	1,254,351
2000	630,686	1,141,350	2001	70,844	588,646
2001	70,790	70,844	2002	11,581,888	5,349,699
2002	11,451,427	11,581,888	2003	584,410	585,353
2003	622,423	584,410	2004	3,155,274	4,063,651
2004	115,622	3,155,274	2005	0	601,078
2005		0	2006		

Policy Year Valued	As of 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior to 1986	19,788,278	21,297,204	Prior to 1986	21,297,204	22,819,082
1986	1,619,155	1,639,873	1986	1,639,873	1,620,075
1987	4,260,873	4,593,501	1987	4,593,501	5,041,262
1988	2,797,319	2,748,626	1988	2,572,618	2,869,730
1989	4,403,899	3,663,727	1989	3,656,123	4,477,512
1990	1,276,506	1,216,685	1990	1,216,685	1,416,824
1991	619,559	813,384	1991	813,384	1,057,392
1992	10,389,945	11,247,877	1992	11,201,020	11,605,380
1993	3,554,317	3,683,684	1993	3,584,741	4,044,474
1994	2,730,736	3,672,679	1994	3,672,679	3,826,325
1995	4,977,148	4,354,821	1995	4,354,821	4,980,941
1996	647,984	380,365	1996	380,365	530,319
1997	1,783,143	3,261,720	1997	3,261,720	3,351,350
1998	273,971	760,263	1998	760,263	516,953
1999	2,874,117	1,300,372	1999	1,300,372	1,321,123
2000	1,254,351	2,309,963	2000	2,309,963	3,057,548
2001	588,646	587,713	2001	587,713	541,612
2002	5,349,699	3,726,578	2002	3,726,578	5,107,774
2003	585,353	586,648	2003	586,648	601,566
2004	4,063,651	5,292,774	2004	5,292,774	6,115,338
2005	601,078	2,559,671	2005	2,559,671	2,330,784
2006	0	0	2006	0	0
2007		0	2007	0	1,754,133
			2008		150,262

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 12/31/04	As of 12/31/05	Policy Year Valued	As of 12/31/05	As of 12/31/06
Prior to 1985	2,669,509	2,783,364	Prior to 1986	3,337,062	3,482,930
1985	520,824	553,698	1986	445,298	489,021
1986	420,289	445,298	1987	447,997	481,226
1987	450,486	447,997	1988	385,200	406,409
1988	366,867	385,200	1989	943,151	1,001,967
1989	886,317	943,151	1990	76,812	111,625
1990	67,116	76,812	1991	0	0
1991	0	0	1992	1,055,555	1,286,920
1992	909,328	1,055,555	1993	454,507	492,104
1993	414,869	454,507	1994	35,763	121,778
1994	26,856	35,763	1995	544,228	706,184
1995	444,571	544,228	1996	0	0
1996	0	0	1997	23,578	23,578
1997	23,578	23,578	1998	0	0
1998	0	0	1999	355,525	385,026
1999	355,556	355,525	2000	0	0
2000	0	0	2001	0	0
2001	0	0	2002	1,452,216	1,511,008
2002	815,919	1,452,216	2003	109,185	109,294
2003	26,423	109,185	2004	0	218,496
2004	0	0	2005	0	0
2005	0	0	2006	0	0

Policy Year Valued	As of 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior to 1986	3,482,930	3,661,751	Prior to 1986	3,661,751	3,833,212
1986	489,021	575,204	1986	575,204	587,745
1987	481,226	539,486	1987	539,486	568,287
1988	406,409	428,191	1988	428,191	449,408
1989	1,001,967	1,033,993	1989	1,033,993	1,105,721
1990	111,625	115,721	1990	115,721	231,322
1991	0	1,164	1991	1,164	4,757
1992	1,286,920	1,354,729	1992	1,354,729	1,401,450
1993	492,104	512,396	1993	512,396	549,418
1994	121,778	163,525	1994	163,525	203,140
1995	706,184	717,603	1995	717,603	729,353
1996	0	0	1996	0	0
1997	23,578	87,554	1997	87,554	121,421
1998	0	0	1998	0	57,575
1999	385,026	385,026	1999	385,026	385,026
2000	0	0	2000	0	0
2001	0	0	2001	0	0
2002	1,511,008	1,573,415	2002	1,573,415	1,755,243
2003	109,294	109,443	2003	109,443	109,696
2004	218,496	330,852	2004	330,852	405,887
2005	0	0	2005	0	718,932
2006	0	0	2006	0	0
2007	0	0	2007	0	1,523
			2008		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 12/31/04	As of 12/31/05	Policy Year Valued	As of 12/31/05	As of 12/31/06
Prior to 1985	6,168,332	6,998,914	Prior to 1986	8,774,163	9,577,378
1985	1,643,514	1,775,249	1986	619,183	672,494
1986	568,307	619,183	1987	1,736,375	1,896,058
1987	1,724,082	1,736,375	1988	348,345	380,591
1988	320,552	348,345	1989	1,616,627	1,785,035
1989	1,452,460	1,616,627	1990	93,313	146,344
1990	76,443	93,313	1991	0	0
1991	0	0	1992	3,520,716	4,209,676
1992	3,059,119	3,520,716	1993	463,165	538,838
1993	391,502	463,165	1994	91,828	352,590
1994	65,173	91,828	1995	698,959	1,835,547
1995	543,861	698,959	1996	0	0
1996	0	0	1997	755,729	755,729
1997	755,729	755,729	1998	0	0
1998	0	0	1999	1,048,460	1,080,545
1999	1,048,714	1,048,460	2000	0	0
2000	0	0	2001	0	0
2001	0	0	2002	1,836,861	2,399,344
2002	1,120,185	1,836,861	2003	584,410	585,353
2003	454,882	584,410	2004	0	201,774
2004	0	0	2005	0	0
2005	0	0	2006	0	0

Policy Year Valued	As of 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior to 1986	9,577,378	10,568,644	Prior to 1986	10,568,644	12,421,879
1986	672,494	740,160	1986	740,160	765,800
1987	1,896,058	2,006,778	1987	2,006,778	2,167,770
1988	380,591	413,006	1988	413,006	512,686
1989	1,785,035	1,868,473	1989	1,868,473	2,087,036
1990	146,344	154,987	1990	154,987	350,315
1991	0	2,230	1991	2,230	8,717
1992	4,209,676	4,607,318	1992	4,607,318	5,005,627
1993	538,838	558,891	1993	558,891	595,542
1994	352,590	552,957	1994	552,957	770,404
1995	1,835,547	1,846,315	1995	1,846,315	1,854,167
1996	0	0	1996	0	0
1997	755,729	856,654	1997	856,654	903,248
1998	0	0	1998	0	352,643
1999	1,080,545	1,080,545	1999	1,080,545	1,080,545
2000	0	0	2000	0	0
2001	0	0	2001	0	0
2002	2,399,344	2,437,816	2002	2,437,816	2,760,862
2003	585,353	586,648	2003	586,648	588,845
2004	201,774	333,130	2004	333,130	409,726
2005	0	0	2005	0	1,027,236
2006	0	0	2006	0	0
2007	0	0	2007	0	249,792
			2008		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.