

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 12/31/05	As of 12/31/06	Policy Year Valued	As of 12/31/06	As of 12/31/07
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	6,223,146	1995	6,223,146	5,348,852
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	1,101,445	2005	1,101,445	3,664,049
2006	0	0	2006	0	0
		0	2007		0

  

Policy Year Valued	As of 12/31/07	As of 12/31/08	Policy Year Valued	As of 12/31/08	As of 12/31/09
Prior to 1986	26,549,024	28,258,683	Prior to 1986	27,682,585	32,178,145
1986	2,716,535	2,551,008	1986	2,214,979	2,240,485
1987	5,325,540	5,940,748	1987	5,733,860	5,813,525
1988	3,083,203	3,407,734	1988	3,347,029	3,591,132
1989	5,125,966	6,021,846	1989	5,582,114	6,546,837
1990	1,761,838	1,712,561	1990	1,560,545	2,077,237
1991	1,167,841	1,440,706	1991	1,440,706	1,913,125
1992	12,797,691	13,277,466	1992	11,179,448	12,864,842
1993	4,384,100	4,987,487	1993	4,708,292	4,804,312
1994	4,047,618	4,272,328	1994	4,197,068	6,190,775
1995	5,348,852	6,123,718	1995	5,792,407	5,989,121
1996	674,639	890,468	1996	812,221	1,496,499
1997	4,867,387	5,037,974	1997	4,258,667	4,305,392
1998	977,271	613,973	1998	613,973	485,227
1999	1,865,308	2,009,823	1999	2,009,823	3,665,288
2000	2,856,877	3,770,823	2000	3,770,823	4,125,665
2001	587,714	554,159	2001	554,159	280,134
2002	6,113,612	8,603,388	2002	7,404,445	7,790,721
2003	696,091	719,373	2003	20,825	171,773
2004	6,952,535	8,542,317	2004	8,542,317	8,116,386
2005	3,664,049	3,467,196	2005	3,467,196	3,624,232
2006	0	0	2006	0	0
2007	0	1,821,519	2007	1,821,519	1,697,500
2008		1,202,284	2008	1,202,284	1,797,580
			2009		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 12/31/05	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	5,251,820
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	500,404	2005	500,404	1,104,426
2006		0	2006	0	0
			2007		0

  

Policy Year Valued	As of 12/31/07	As of 12/31/08	Policy Year Valued	As of 12/31/08	As of 12/31/09
Prior to 1986	5,251,820	5,366,862	Prior to 1986	5,241,481	5,283,422
1986	1,076,662	924,832	1986	840,498	807,668
1987	732,039	877,490	1987	877,490	1,073,144
1988	510,585	521,406	1988	521,078	542,839
1989	1,469,843	1,526,795	1989	1,398,903	1,529,434
1990	545,153	280,529	1990	280,529	399,851
1991	354,457	373,387	1991	373,387	379,137
1992	1,596,671	1,629,546	1992	1,235,009	1,220,387
1993	799,359	914,499	1993	902,914	975,305
1994	374,939	422,171	1994	422,171	524,097
1995	994,031	1,117,687	1995	993,813	1,064,821
1996	294,274	346,997	1996	346,997	450,696
1997	1,605,667	1,666,246	1997	1,642,668	1,491,065
1998	217,008	89,434	1998	89,434	91,491
1999	564,936	587,140	1999	587,140	619,334
2000	546,914	674,885	2000	674,885	797,361
2001	1	0	2001	0	107,066
2002	2,387,034	3,479,255	2002	3,132,407	3,231,217
2003	109,443	113,314	2003	3,617	30,683
2004	1,659,761	2,391,514	2004	2,391,514	2,250,978
2005	1,104,426	1,126,754	2005	1,126,754	1,202,582
2006	0	0	2006	0	0
2007	0	54,254	2007	54,254	54,254
2008		1,040,175	2008	1,040,175	1,062,495
			2009		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 12/31/05	As of 12/31/06	Policy Year Valued	As of 12/31/06	As of 12/31/07
Prior to 1986	18,997,644	19,788,278	Prior to 1986	19,788,278	21,297,204
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	4,977,148	1995	4,977,148	4,354,821
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	601,041	2005	601,041	2,559,623
2006		0	2006	0	0
			2007		0

  

Policy Year Valued	As of 12/31/07	As of 12/31/08	Policy Year Valued	As of 12/31/08	As of 12/31/09
Prior to 1986	21,297,204	22,891,821	Prior to 1986	22,441,104	26,894,723
1986	1,639,873	1,626,176	1986	1,374,481	1,432,817
1987	4,593,501	5,063,258	1987	4,856,370	4,740,381
1988	2,572,618	2,886,328	1988	2,825,951	3,048,293
1989	3,656,123	4,495,051	1989	4,183,211	5,017,403
1990	1,216,685	1,432,032	1990	1,280,016	1,677,386
1991	813,384	1,067,319	1991	1,067,319	1,533,988
1992	11,201,020	11,647,920	1992	9,944,439	11,644,455
1993	3,584,741	4,072,988	1993	3,805,378	3,829,007
1994	3,672,679	3,850,157	1994	3,774,897	5,666,678
1995	4,354,821	5,006,031	1995	4,798,594	4,924,300
1996	380,365	543,471	1996	465,224	1,045,803
1997	3,261,720	3,371,728	1997	2,615,999	2,814,327
1998	760,263	524,539	1998	524,539	393,736
1999	1,300,372	1,422,683	1999	1,422,683	3,045,954
2000	2,309,963	3,095,938	2000	3,095,938	3,328,304
2001	587,713	554,159	2001	554,159	173,068
2002	3,726,578	5,124,133	2002	4,272,038	4,559,504
2003	586,648	606,059	2003	17,208	141,090
2004	5,292,774	6,150,803	2004	6,150,803	5,865,408
2005	2,559,623	2,340,442	2005	2,340,442	2,421,650
2006	0	0	2006	0	0
2007	0	1,767,265	2007	1,767,265	1,643,246
2008		162,109	2008	162,109	735,085
		-	2009		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 12/31/05	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	3,661,751
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	0

  

Policy Year Valued	As of 12/31/07	As of 12/31/08	Policy Year Valued	As of 12/31/08	As of 12/31/09
Prior to 1986	3,661,751	3,833,416	Prior to 1986	3,708,035	3,882,629
1986	575,204	587,763	1986	503,429	571,041
1987	539,486	568,350	1987	568,350	736,264
1988	428,191	449,452	1988	449,452	471,855
1989	1,033,993	1,105,877	1989	977,985	1,059,965
1990	115,721	231,435	1990	231,435	273,393
1991	1,164	4,757	1991	4,757	10,249
1992	1,354,729	1,401,555	1992	1,007,018	1,050,800
1993	512,396	549,445	1993	549,445	642,520
1994	163,525	203,237	1994	203,237	270,794
1995	717,603	729,358	1995	729,358	808,418
1996	0	0	1996	0	0
1997	87,554	121,456	1997	97,878	123,547
1998	0	57,859	1998	57,859	57,859
1999	385,026	396,139	1999	396,139	493,255
2000	0	0	2000	0	158,391
2001	0	0	2001	0	0
2002	1,573,415	1,755,858	2002	1,598,110	1,700,744
2003	109,443	109,697	2003	0	0
2004	330,852	406,033	2004	406,033	661,095
2005	0	719,330	2005	719,330	814,539
2006	0	0	2006	0	0
2007	0	1,543	2007	1,543	1,543
2008		0	2008	0	5,213
			2009		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 12/31/05	As of 12/31/06	Policy Year Valued	As of 12/31/06	As of 12/31/07
Prior			Prior		
to 1986	8,774,163	9,577,378	to 1986	9,577,378	10,568,644
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

  

Policy Year Valued	As of 12/31/07	As of 12/31/08	Policy Year Valued	As of 12/31/08	As of 12/31/09
Prior			Prior		
to 1986	10,568,644	12,427,364	to 1986	12,222,023	14,052,924
1986	740,160	765,864	1986	645,878	683,274
1987	2,006,778	2,168,241	1987	2,168,241	2,332,953
1988	413,006	513,012	1988	513,012	621,555
1989	1,868,473	2,087,708	1989	1,864,486	2,220,652
1990	154,987	350,654	1990	350,654	508,629
1991	2,230	8,717	1991	8,717	18,275
1992	4,607,318	5,006,803	1992	4,463,583	4,891,829
1993	558,891	595,623	1993	595,623	654,634
1994	552,957	771,073	1994	771,073	1,261,983
1995	1,846,315	1,854,180	1995	1,854,180	2,003,838
1996	0	0	1996	0	0
1997	856,654	903,322	1997	147,593	189,943
1998	0	355,226	1998	355,226	355,226
1999	1,080,545	1,176,681	1999	1,176,681	1,345,797
2000	0	0	2000	0	326,201
2001	0	0	2001	0	0
2002	2,437,816	2,762,962	2002	2,554,655	2,944,141
2003	586,648	588,851	2003	0	0
2004	333,130	409,915	2004	409,915	953,307
2005	0	1,029,004	2005	1,029,004	1,439,880
2006	0	0	2006	0	0
2007	0	253,819	2007	253,819	253,819
2008	0	0	2008	0	235,277
			2009		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.