

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 12/31/07	As of 12/31/08	Policy Year Valued	As of 12/31/08	As of 12/31/09
Prior			Prior		
to 1986	28,896,401	30,342,545	to 1986	30,342,545	34,760,175
1986	2,716,535	2,544,868	1986	2,544,868	2,574,264
1987	5,325,540	5,918,226	1987	5,918,226	5,967,810
1988	3,318,845	3,536,172	1988	3,536,172	3,914,450
1989	6,522,345	7,419,779	1989	7,419,779	8,345,044
1990	3,045,961	2,985,509	1990	2,985,509	3,035,031
1991	1,167,841	1,430,157	1991	1,430,157	1,857,669
1992	12,806,120	13,243,250	1992	13,243,250	14,867,500
1993	4,384,100	4,957,548	1993	4,957,548	5,006,004
1994	4,047,618	4,248,243	1994	4,248,243	6,151,877
1995	5,348,852	6,098,049	1995	6,098,049	6,290,705
1996	813,755	1,027,186	1996	1,027,186	2,153,399
1997	4,867,387	5,013,821	1997	5,013,821	5,190,183
1998	977,271	605,275	1998	605,275	474,726
1999	1,865,308	1,997,088	1999	1,997,088	3,601,105
2000	2,856,877	3,728,619	2000	3,728,619	3,965,765
2001	587,714	541,612	2001	541,612	265,565
2002	6,118,088	8,590,630	2002	8,590,630	9,019,371
2003	696,091	886,207	2003	886,207	808,734
2004	6,952,535	8,506,498	2004	8,506,498	7,989,423
2005	3,666,809	3,459,831	2005	3,459,831	3,887,058
2006	0	0	2006	0	0
2007	0	1,887,509	2007	1,887,509	1,805,776
2008		1,345,278	2008	1,345,278	1,928,437
			2009		0

Policy Year Valued	As of 12/31/09	As of 12/31/10	Policy Year Valued	As of 12/31/10	As of 12/31/11
Prior			Prior		
to 1986	34,846,184	37,048,530	to 1986	37,048,530	37,184,520
1986	2,624,843	2,398,492	1986	2,398,492	2,642,573
1987	6,083,877	7,513,948	1987	7,513,948	8,174,107
1988	4,001,515	4,509,406	1988	4,509,406	3,764,183
1989	8,364,797	9,928,205	1989	9,928,205	12,249,868
1990	3,035,031	3,659,925	1990	3,578,547	3,714,767
1991	2,272,170	2,406,421	1991	2,406,421	2,070,634
1992	15,263,391	18,773,169	1992	18,773,169	19,360,362
1993	5,134,973	5,342,109	1993	5,342,109	5,399,934
1994	6,151,877	7,941,643	1994	7,736,656	8,136,628
1995	6,290,705	7,245,264	1995	7,245,264	7,485,838
1996	2,324,975	3,315,158	1996	3,315,158	4,218,156
1997	5,236,094	5,603,833	1997	5,603,833	6,116,321
1998	474,726	528,014	1998	528,014	472,619
1999	3,649,593	4,035,827	1999	4,035,827	3,877,740
2000	3,965,765	2,899,044	2000	2,899,044	2,972,145
2001	265,565	327,556	2001	327,556	420,749
2002	9,019,371	9,118,851	2002	9,118,851	10,184,199
2003	808,734	880,496	2003	880,496	1,174,407
2004	7,989,423	7,823,466	2004	7,823,466	7,977,267
2005	3,887,058	4,064,024	2005	4,064,024	8,124,762
2006	0	0	2006	0	0
2007	1,805,776	2,164,653	2007	2,164,653	2,075,395
2008	1,928,437	1,341,745	2008	1,341,745	1,360,450
2009	0	0	2009	0	1,662,298
2010		0	2010	0	4,141,648
			2011	0	5,391,668

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 12/31/07	As of 12/31/08	Policy Year Valued	As of 12/31/08	As of 12/31/09
Prior			Prior		
to 1986	6,072,557	6,207,545	to 1986	6,207,545	6,311,470
1986	1,076,662	924,793	1986	924,793	891,865
1987	732,039	876,964	1987	876,964	1,071,121
1988	559,769	574,804	1988	574,804	608,689
1989	1,970,477	2,037,350	1989	2,037,350	2,200,047
1990	1,559,061	1,302,952	1990	1,302,952	1,057,121
1991	354,457	372,765	1991	372,765	377,615
1992	1,602,788	1,635,558	1992	1,635,558	1,632,486
1993	799,359	913,074	1993	913,074	982,185
1994	374,939	421,918	1994	421,918	522,195
1995	994,031	1,117,108	1995	1,117,108	1,188,113
1996	294,274	345,201	1996	345,201	441,689
1997	1,605,667	1,662,471	1997	1,662,471	1,505,462
1998	217,008	88,322	1998	88,322	88,038
1999	564,936	584,551	1999	584,551	613,426
2000	546,914	671,071	2000	671,071	781,404
2001	1	0	2001	0	103,022
2002	2,387,465	3,478,812	2002	3,478,812	3,668,742
2003	109,443	284,641	2003	284,641	131,913
2004	1,659,761	2,391,160	2004	2,391,160	2,249,722
2005	1,105,258	1,127,464	2005	1,127,464	1,343,991
2006	0	0	2006	0	0
2007	0	54,713	2007	54,713	73,079
2008		1,089,508	2008	1,089,508	1,065,522
			2009		0

Policy Year Valued	As of 12/31/09	As of 12/31/10	Policy Year Valued	As of 12/31/10	As of 12/31/11
Prior			Prior		
to 1986	6,311,470	6,562,210	to 1986	6,562,210	6,614,724
1986	891,865	907,507	1986	907,507	965,846
1987	1,071,121	1,272,651	1987	1,272,651	1,382,144
1988	669,895	711,717	1988	711,717	598,232
1989	2,200,907	2,585,993	1989	2,585,993	2,674,058
1990	1,057,121	1,104,689	1990	1,104,689	1,137,448
1991	377,615	512,714	1991	512,714	526,542
1992	1,632,486	1,812,767	1992	1,812,767	1,938,427
1993	1,049,273	1,057,126	1993	1,057,126	1,040,238
1994	522,195	747,071	1994	741,073	780,718
1995	1,188,113	1,190,355	1995	1,190,355	1,221,042
1996	488,647	626,370	1996	626,370	678,101
1997	1,530,821	1,579,252	1997	1,579,252	1,631,753
1998	88,038	113,679	1998	113,679	93,367
1999	635,195	960,014	1999	960,014	884,076
2000	781,404	665,810	2000	665,810	517,966
2001	103,022	113,527	2001	113,527	120,255
2002	3,668,742	3,637,106	2002	3,637,106	4,172,634
2003	131,913	151,771	2003	151,771	293,128
2004	2,249,722	2,279,641	2004	2,279,641	2,399,761
2005	1,343,991	1,272,339	2005	1,272,339	1,634,193
2006	0	0	2006	0	0
2007	73,079	131,366	2007	131,366	76,846
2008	1,065,522	323,414	2008	323,414	326,020
2009	0	0	2009	0	144,555
2010		0	2010	0	285,377
			2011		208,418

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 12/31/07	As of 12/31/08	Policy Year Valued	As of 12/31/08	As of 12/31/09
Prior			Prior		
to 1986	22,823,844	24,135,000	to 1986	24,135,000	28,448,705
1986	1,639,873	1,620,075	1986	1,620,075	1,682,399
1987	4,593,501	5,041,262	1987	5,041,262	4,896,689
1988	2,759,076	2,961,368	1988	2,961,368	3,305,761
1989	4,551,868	5,382,429	1989	5,382,429	6,144,997
1990	1,486,900	1,682,557	1990	1,682,557	1,977,910
1991	813,384	1,057,392	1991	1,057,392	1,480,054
1992	11,203,332	11,607,692	1992	11,607,692	13,235,014
1993	3,584,741	4,044,474	1993	4,044,474	4,023,819
1994	3,672,679	3,826,325	1994	3,826,325	5,629,682
1995	4,354,821	4,980,941	1995	4,980,941	5,102,592
1996	519,481	681,985	1996	681,985	1,711,710
1997	3,261,720	3,351,350	1997	3,351,350	3,684,721
1998	760,263	516,953	1998	516,953	386,688
1999	1,300,372	1,412,537	1999	1,412,537	2,987,679
2000	2,309,963	3,057,548	2000	3,057,548	3,184,361
2001	587,713	541,612	2001	541,612	162,543
2002	3,730,623	5,111,818	2002	5,111,818	5,350,629
2003	586,648	601,566	2003	601,566	676,821
2004	5,292,774	6,115,338	2004	6,115,338	5,739,701
2005	2,561,551	2,332,367	2005	2,332,367	2,543,067
2006	0	0	2006	0	0
2007	0	1,832,796	2007	1,832,796	1,732,697
2008		255,770	2008	255,770	862,915
			2009		0

Policy Year Valued	As of 12/31/09	As of 12/31/10	Policy Year Valued	As of 12/31/10	As of 12/31/11
Prior			Prior		
to 1986	28,534,714	30,486,320	to 1986	30,486,320	30,569,796
1986	1,732,978	1,490,985	1986	1,490,985	1,676,727
1987	5,012,756	6,241,297	1987	6,241,297	6,791,963
1988	3,331,620	3,797,689	1988	3,797,689	3,165,951
1989	6,163,890	7,342,212	1989	7,342,212	9,575,810
1990	1,977,910	2,555,236	1990	2,473,858	2,577,319
1991	1,894,555	1,893,707	1991	1,893,707	1,544,092
1992	13,630,905	16,960,402	1992	16,960,402	17,421,935
1993	4,085,700	4,284,983	1993	4,284,983	4,359,696
1994	5,629,682	7,194,572	1994	6,995,583	7,355,910
1995	5,102,592	6,054,909	1995	6,054,909	6,264,796
1996	1,836,328	2,688,788	1996	2,688,788	3,540,055
1997	3,705,273	4,024,581	1997	4,024,581	4,484,568
1998	386,688	414,335	1998	414,335	379,252
1999	3,014,398	3,075,813	1999	3,075,813	2,993,664
2000	3,184,361	2,233,234	2000	2,233,234	2,454,179
2001	162,543	214,029	2001	214,029	300,494
2002	5,350,629	5,481,745	2002	5,481,745	6,011,565
2003	676,821	728,725	2003	728,725	881,279
2004	5,739,701	5,543,825	2004	5,543,825	5,577,506
2005	2,543,067	2,791,685	2005	2,791,685	6,490,569
2006	0	-	2006	0	0
2007	1,732,697	2,033,287	2007	2,033,287	1,998,549
2008	862,915	1,018,331	2008	1,018,331	1,034,430
2009	0	0	2009	0	1,517,743
2010		0	2010	0	3,856,271
			2011		5,183,250

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 12/31/07	As of 12/31/08	Policy Year Valued	As of 12/31/08	As of 12/31/09
Prior			Prior		
to 1986	3,880,438	4,087,622	to 1986	4,087,622	4,301,552
1986	575,204	587,745	1986	587,745	655,237
1987	539,486	568,287	1987	568,287	735,997
1988	476,483	502,851	1988	502,851	537,239
1989	1,158,452	1,254,323	1989	1,254,323	1,386,529
1990	115,721	251,528	1990	251,528	506,998
1991	1,164	4,757	1991	4,757	10,221
1992	1,360,846	1,407,567	1992	1,407,567	1,462,899
1993	512,396	549,418	1993	549,418	641,683
1994	163,525	203,140	1994	203,140	269,683
1995	717,603	729,353	1995	729,353	815,711
1996	0	0	1996	0	0
1997	87,554	121,421	1997	121,421	146,887
1998	0	57,575	1998	57,575	57,575
1999	385,026	395,617	1999	395,617	491,554
2000	0	0	2000	0	156,096
2001	0	0	2001	0	0
2002	1,573,846	1,755,675	2002	1,755,675	1,965,110
2003	109,443	109,696	2003	109,696	109,696
2004	330,852	405,887	2004	405,887	659,839
2005	0	720,040	2005	720,040	814,152
2006	0	0	2006	0	0
2007	0	2,002	2007	2,002	2,002
2008		766	2008	766	8,240
			2009		0

Policy Year Valued	As of 12/31/09	As of 12/31/10	Policy Year Valued	As of 12/31/10	As of 12/31/11
Prior			Prior		
to 1986	4,301,552	4,627,427	to 1986	4,627,427	4,811,993
1986	655,237	664,114	1986	664,114	714,989
1987	735,997	769,729	1987	769,729	964,452
1988	537,239	580,711	1988	580,711	597,730
1989	1,386,529	1,498,268	1989	1,498,268	1,603,095
1990	506,998	600,972	1990	600,972	605,679
1991	10,221	15,291	1991	15,291	28,439
1992	1,462,899	1,646,636	1992	1,646,636	1,760,873
1993	641,683	706,882	1993	706,882	730,873
1994	269,683	342,323	1994	336,325	370,574
1995	815,711	845,301	1995	845,301	876,288
1996	0	0	1996	0	0
1997	146,887	168,177	1997	168,177	188,127
1998	57,575	57,575	1998	57,575	57,575
1999	491,554	706,897	1999	706,897	707,011
2000	156,096	159,527	2000	159,527	183,893
2001	0	0	2001	0	0
2002	1,965,110	2,092,858	2002	2,092,858	2,522,196
2003	109,696	109,696	2003	109,696	109,696
2004	659,839	752,051	2004	752,051	1,087,104
2005	814,152	967,275	2005	967,275	1,048,457
2006	0	0	2006	0	0
2007	2,002	2,018	2007	2,018	1,454
2008	8,240	323,414	2008	323,414	326,020
2009	0	0	2009	0	2,137
2010		0	2010	0	0
			2011		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 12/31/07	As of 12/31/08	Policy Year Valued	As of 12/31/08	As of 12/31/09
Prior to 1986	11,230,476	13,154,444	Prior to 1986	13,154,444	15,047,313
1986	740,160	765,800	1986	765,800	802,941
1987	2,006,778	2,167,770	1987	2,167,770	2,331,692
1988	428,561	530,809	1988	530,809	644,681
1989	2,186,179	2,499,800	1989	2,499,800	3,096,890
1990	154,987	372,552	1990	372,552	633,405
1991	2,230	8,717	1991	8,717	18,220
1992	4,609,630	5,007,939	1992	5,007,939	5,489,200
1993	558,891	595,542	1993	595,542	653,474
1994	552,957	770,404	1994	770,404	1,249,543
1995	1,846,315	1,854,167	1995	1,854,167	2,016,505
1996	0	0	1996	0	0
1997	856,654	903,248	1997	903,248	945,101
1998	0	352,643	1998	352,643	352,643
1999	1,080,545	1,171,959	1999	1,171,959	1,338,257
2000	0	0	2000	0	318,477
2001	0	0	2001	0	0
2002	2,441,861	2,764,906	2002	2,764,906	3,417,273
2003	586,648	588,845	2003	588,845	588,845
2004	333,130	409,726	2004	409,726	945,252
2005	0	1,028,819	2005	1,028,819	1,433,487
2006	0	0	2006	0	0
2007	0	328,455	2007	328,455	328,455
2008		86,992	2008	86,992	373,753
			2009		0

Policy Year Valued	As of 12/31/09	As of 12/31/10	Policy Year Valued	As of 12/31/10	As of 12/31/11
Prior to 1986	15,047,313	16,737,147	Prior to 1986	16,737,147	18,609,784
1986	802,941	817,788	1986	817,788	854,442
1987	2,331,692	2,485,227	1987	2,485,227	2,679,322
1988	644,681	1,500,552	1988	1,500,552	1,672,498
1989	3,096,890	3,663,912	1989	3,663,912	3,972,848
1990	633,405	938,917	1990	938,917	977,969
1991	18,220	26,424	1991	26,424	55,192
1992	5,489,200	6,155,752	1992	6,155,752	6,809,593
1993	653,474	755,869	1993	755,869	796,556
1994	1,249,543	1,506,592	1994	1,504,886	1,715,424
1995	2,016,505	2,075,565	1995	2,075,565	2,143,576
1996	0	0	1996	0	0
1997	945,101	977,707	1997	977,707	1,006,713
1998	352,643	352,643	1998	352,643	352,643
1999	1,338,257	2,675,280	1999	2,675,280	2,676,907
2000	318,477	322,376	2000	322,376	432,798
2001	0	0	2001	0	0
2002	3,417,273	3,918,043	2002	3,918,043	4,415,401
2003	588,845	588,845	2003	588,845	588,845
2004	945,252	1,102,391	2004	1,102,391	1,418,889
2005	1,433,487	2,482,308	2005	2,482,308	3,195,351
2006	0	0	2006	0	0
2007	328,455	331,501	2007	331,501	240,740
2008	373,753	1,018,331	2008	1,018,331	1,034,430
2009	0	0	2009	0	73,768
2010		0	2010	0	0
			2011		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.