

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 12/31/09	As of 12/31/10	Policy Year Valued	As of 12/31/10	As of 12/31/11
Prior to 1986	34,644,924	36,804,818	Prior to 1986	36,804,818	36,940,775
1986	2,624,843	2,345,736	1986	2,345,736	2,582,685
1987	6,083,877	7,536,936	1987	7,536,936	8,204,227
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	3,659,925	3,815,225
1991	2,272,170	2,261,029	1991	2,261,029	1,907,469
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	7,941,643	8,350,859
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	3,888,752	4,065,718	2005	4,065,718	8,125,609
2006	0	0	2006	0	0
2007	1,854,154	2,213,031	2007	2,213,031	2,123,773
2008	1,962,974	1,376,236	2008	1,376,236	1,394,921
2009	0	0	2009	0	1,702,388
2010		0	2010	0	4,291,929
			2011		137,598

Policy Year Valued	As of 12/31/11	As of 12/31/12	Policy Year Valued	As of 12/31/12	As of 12/31/13
Prior to 1986	36,940,775	38,443,880	Prior to 1986	38,443,880	39,088,025
1986	2,582,685	2,587,883	1986	2,587,883	2,520,119
1987	8,204,227	8,817,698	1987	8,817,698	9,287,265
1988	3,764,183	3,931,393	1988	3,554,780	3,771,811
1989	12,249,868	12,767,515	1989	12,767,515	15,786,372
1990	3,815,225	4,283,329	1990	4,283,329	5,112,813
1991	1,907,469	2,621,322	1991	2,621,322	2,556,744
1992	19,360,362	19,997,957	1992	19,997,957	20,193,190
1993	5,399,934	4,985,111	1993	4,985,111	4,929,093
1994	8,350,859	7,733,516	1994	7,733,516	7,006,963
1995	7,485,838	8,138,464	1995	8,138,464	7,619,937
1996	4,218,156	4,419,980	1996	4,419,980	4,629,465
1997	6,116,321	6,182,434	1997	6,182,434	6,512,471
1998	472,619	487,750	1998	487,750	593,797
1999	3,877,740	4,225,912	1999	4,225,912	4,546,639
2000	2,972,145	3,258,841	2000	3,258,841	2,493,393
2001	420,749	514,667	2001	514,667	896,614
2002	10,184,199	14,580,779	2002	14,233,608	14,025,587
2003	1,174,407	1,178,034	2003	1,178,034	1,409,067
2004	7,977,267	7,879,698	2004	7,879,698	6,742,220
2005	8,125,609	2,040,005	2005	2,040,005	2,040,481
2006	0	0	2006	0	89,203
2007	2,123,773	1,895,468	2007	1,895,468	1,867,037
2008	1,394,921	1,394,921	2008	1,394,921	1,394,921
2009	1,702,388	7,308,533	2009	7,308,533	8,061,375
2010	4,291,929	5,077,959	2010	5,077,959	5,250,461
2011	137,598	1,687,087	2011	1,687,087	1,754,466
2012		0	2012	0	286,423
			2013		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 12/31/09	As of 12/31/10	Policy Year Valued	As of 12/31/10	As of 12/31/11
Prior to 1986	6,287,592	6,496,552	Prior to 1986	6,496,552	6,549,065
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	509,207	1991	509,207	522,779
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	747,071	793,205
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	1,344,708	1,272,958	2005	1,272,958	1,634,403
2006	0	0	2006	0	0
2007	79,911	136,819	2007	136,819	81,519
2008	1,066,285	332,120	2008	332,120	334,675
2009	0	0	2009	0	145,863
2010		0	2010	0	324,390
			2011		8,786

Policy Year Valued	As of 12/31/11	As of 12/31/12	Policy Year Valued	As of 12/31/12	As of 12/31/13
Prior to 1986	6,549,065	6,705,356	Prior to 1986	6,705,356	6,444,006
1986	965,846	970,538	1986	970,538	993,481
1987	1,382,144	1,507,583	1987	1,507,583	1,573,200
1988	598,232	620,028	1988	396,680	435,810
1989	2,674,058	2,747,537	1989	2,747,537	3,224,419
1990	1,137,448	1,158,038	1990	1,158,038	1,320,911
1991	522,779	528,091	1991	528,091	539,800
1992	1,938,427	2,001,939	1992	2,001,939	2,082,361
1993	1,040,238	998,009	1993	998,009	932,264
1994	793,205	865,431	1994	865,431	598,259
1995	1,221,042	1,238,952	1995	1,238,952	1,280,765
1996	678,101	781,098	1996	781,098	705,527
1997	1,631,753	1,648,260	1997	1,648,260	1,576,405
1998	93,367	102,893	1998	102,893	145,847
1999	884,076	1,032,441	1999	1,032,441	1,037,649
2000	517,966	624,770	2000	624,770	696,941
2001	120,255	119,891	2001	119,891	121,152
2002	4,172,634	4,429,683	2002	4,226,092	4,299,824
2003	293,128	298,929	2003	298,929	312,878
2004	2,399,761	2,517,049	2004	2,517,049	2,290,789
2005	1,634,403	621,328	2005	621,328	621,389
2006	0	0	2006	0	0
2007	81,519	79,229	2007	79,229	71,624
2008	334,675	334,675	2008	334,675	334,675
2009	145,863	1,492,630	2009	1,492,630	1,725,066
2010	324,390	768,064	2010	768,064	680,673
2011	8,786	263,514	2011	263,514	349,783
2012		0	2012	0	198,632
			2013		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 12/31/09	As of 12/31/10	Policy Year Valued	As of 12/31/10	As of 12/31/11
Prior to 1986	28,357,332	30,308,266	Prior to 1986	30,308,266	30,391,710
1986	1,732,978	1,438,229	1986	1,438,229	1,616,839
1987	5,012,756	6,264,285	1987	6,264,285	6,822,083
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	2,555,236	2,677,777
1991	1,894,555	1,751,822	1991	1,751,822	1,384,690
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	7,194,572	7,557,654
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	2,544,044	2,792,760	2005	2,792,760	6,491,206
2006	0	0	2006	0	0
2007	1,774,243	2,076,212	2007	2,076,212	2,042,254
2008	896,689	1,044,116	2008	1,044,116	1,060,246
2009	0	0	2009	0	1,556,525
2010		0	2010	0	3,967,539
			2011		128,812

Policy Year Valued	As of 12/31/11	As of 12/31/12	Policy Year Valued	As of 12/31/12	As of 12/31/13
Prior to 1986	30,391,710	31,738,524	Prior to 1986	31,738,524	32,644,019
1986	1,616,839	1,617,345	1986	1,617,345	1,526,638
1987	6,822,083	7,310,115	1987	7,310,115	7,714,065
1988	3,165,951	3,311,365	1988	3,158,100	3,336,001
1989	9,575,810	10,019,978	1989	10,019,978	12,561,953
1990	2,677,777	3,125,291	1990	3,125,291	3,791,902
1991	1,384,690	2,093,231	1991	2,093,231	2,016,944
1992	17,421,935	17,996,018	1992	17,996,018	18,110,829
1993	4,359,696	3,987,102	1993	3,987,102	3,996,829
1994	7,557,654	6,868,085	1994	6,868,085	6,408,704
1995	6,264,796	6,899,512	1995	6,899,512	6,339,172
1996	3,540,055	3,638,882	1996	3,638,882	3,923,938
1997	4,484,568	4,534,174	1997	4,534,174	4,936,066
1998	379,252	384,857	1998	384,857	447,950
1999	2,993,664	3,193,471	1999	3,193,471	3,508,990
2000	2,454,179	2,634,071	2000	2,634,071	1,796,452
2001	300,494	394,776	2001	394,776	775,462
2002	6,011,565	10,151,096	2002	10,007,516	9,725,763
2003	881,279	879,105	2003	879,105	1,096,189
2004	5,577,506	5,362,649	2004	5,362,649	4,451,431
2005	6,491,206	1,418,677	2005	1,418,677	1,419,092
2006	0	0	2006	0	89,203
2007	2,042,254	1,816,239	2007	1,816,239	1,795,413
2008	1,060,246	1,060,246	2008	1,060,246	1,060,246
2009	1,556,525	5,815,903	2009	5,815,903	6,336,309
2010	3,967,539	4,309,895	2010	4,309,895	4,569,788
2011	128,812	1,423,573	2011	1,423,573	1,404,683
2012		0	2012	0	87,791
			2013		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 12/31/09	As of 12/31/10	Policy Year Valued	As of 12/31/10	As of 12/31/11
Prior			Prior		
to 1986	4,277,674	4,603,549	to 1986	4,603,549	4,788,114
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	342,323	383,061
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	814,459	967,512	2005	967,512	1,048,667
2006	0	0	2006	0	0
2007	2,149	2,164	2007	2,164	1,599
2008	9,003	332,120	2008	332,120	334,675
2009	0	0	2009	0	3,445
2010		0	2010	0	0
			2011		0

Policy Year Valued	As of 12/31/11	As of 12/31/12	Policy Year Valued	As of 12/31/12	As of 12/31/13
Prior			Prior		
to 1986	4,788,114	4,950,117	to 1986	4,950,117	5,165,065
1986	714,989	723,479	1986	723,479	734,096
1987	964,452	1,017,682	1987	1,017,682	1,051,004
1988	597,730	619,526	1988	396,178	406,618
1989	1,603,095	1,750,386	1989	1,750,386	1,915,443
1990	605,679	649,227	1990	649,227	855,942
1991	28,439	37,422	1991	37,422	45,945
1992	1,760,873	1,840,027	1992	1,840,027	1,926,848
1993	730,873	775,655	1993	775,655	797,318
1994	383,061	420,359	1994	420,359	440,232
1995	876,288	903,704	1995	903,704	956,288
1996	0	179,440	1996	179,440	382,738
1997	188,127	209,067	1997	209,067	231,016
1998	57,575	57,575	1998	57,575	57,575
1999	707,011	707,011	1999	707,011	783,585
2000	183,893	192,343	2000	192,343	255,627
2001	0	0	2001	0	0
2002	2,522,196	2,631,350	2002	2,427,759	2,573,393
2003	109,696	109,696	2003	109,696	109,696
2004	1,087,104	1,270,523	2004	1,270,523	1,329,031
2005	1,048,667	621,328	2005	621,328	621,389
2006	0	0	2006	0	0
2007	1,599	1,615	2007	1,615	1,621
2008	334,675	334,675	2008	334,675	334,675
2009	3,445	6,603	2009	6,603	17,786
2010	0	0	2010	0	0
2011	0	0	2011	0	2,121
2012		0	2012	0	0
			2013		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 12/31/09	As of 12/31/10	Policy Year Valued	As of 12/31/10	As of 12/31/11
Prior to 1986	14,869,931	16,559,765	Prior to 1986	16,559,765	18,432,401
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	977,968
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	1,506,592	1,719,152
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	1,434,027	2,482,918	2005	2,482,918	3,195,988
2006	0	0	2006	0	0
2007	352,497	355,544	2007	355,544	264,784
2008	407,739	1,044,116	2008	1,044,116	1,060,246
2009	0	0	2009	0	118,436
2010	0	0	2010	0	0
			2011		0

Policy Year Valued	As of 12/31/11	As of 12/31/12	Policy Year Valued	As of 12/31/12	As of 12/31/13
Prior to 1986	18,432,401	20,601,777	Prior to 1986	20,601,777	22,967,099
1986	854,442	868,080	1986	868,080	891,565
1987	2,679,322	2,964,861	1987	2,964,861	3,255,676
1988	1,672,498	1,822,230	1988	1,668,965	1,780,230
1989	3,972,848	4,573,287	1989	4,573,287	4,922,729
1990	977,968	1,052,066	1990	1,052,066	1,420,462
1991	55,192	70,606	1991	70,606	91,067
1992	6,809,593	7,386,409	1992	7,386,409	8,318,568
1993	796,556	837,157	1993	837,157	881,231
1994	1,719,152	1,860,644	1994	1,860,644	1,933,886
1995	2,143,576	2,202,591	1995	2,202,591	2,338,141
1996	0	515,782	1996	515,782	755,374
1997	1,006,713	1,038,092	1997	1,038,092	1,072,320
1998	352,643	352,643	1998	352,643	352,643
1999	2,676,907	2,676,907	1999	2,676,907	2,780,686
2000	432,798	456,307	2000	456,307	905,770
2001	0	0	2001	0	0
2002	4,415,401	4,752,393	2002	4,608,813	5,227,589
2003	588,845	588,845	2003	588,845	588,845
2004	1,418,889	1,759,847	2004	1,759,847	1,875,024
2005	3,195,988	1,418,677	2005	1,418,677	1,419,092
2006	0	0	2006	0	0
2007	264,784	267,946	2007	267,946	269,004
2008	1,060,246	1,060,246	2008	1,060,246	1,060,246
2009	118,436	147,032	2009	147,032	310,417
2010	0	0	2010	0	873,739
2011	0	0	2011	0	270,412
2012	0	0	2012	0	0
			2013		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.