

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 which served as the basis for loss development and trend analysis in this filing.

TABLE I - A - Reductions for Losses in Excess of \$1,725,000 *

**POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR
INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES**

Policy Year Valued	As of 12/31/01	As of 12/31/02	Policy Year Valued	As of 12/31/02	As of 12/31/03
Prior to 1982	7,550,118	8,530,433	Prior to 1983	10,148,733	11,595,467
1982	478,184	474,187	1983	1,276,910	1,310,884
1983	997,410	1,276,910	1984	8,364,435	8,656,553
1984	8,340,768	8,262,709	1985	5,748,607	5,857,589
1985	4,939,140	5,252,803	1986	2,051,416	2,397,869
1986	1,764,352	2,051,416	1987	3,917,430	3,329,933
1987	3,575,068	3,903,992	1988	1,473,887	2,753,938
1988	1,052,577	1,275,782	1989	5,618,394	6,012,645
1989	5,172,089	5,474,871	1990	1,607,473	2,312,513
1990	364,755	596,886	1991	756,229	1,256,545
1991	612,387	756,229	1992	9,338,102	9,753,965
1992	8,866,688	9,429,787	1993	2,443,395	2,252,750
1993	1,949,221	2,443,395	1994	630,016	797,850
1994	657,410	630,016	1995	1,490,572	4,176,141
1995	1,703,088	1,490,572	1996	-	-
1996	-	-	1997	863,994	1,493,302
1997	835,312	863,994	1998	236,986	260,813
1998	97,850	236,986	1999	3,237,270	2,005,224
1999	2,072,447	3,237,270	2000	-	273,294
2000	-	-	2001	-	-
2001	2,721,489	-	2002	2,476,091	10,904,159
2002	-	2,476,091	2003	-	1,097,343

Policy Year Valued	As of 12/31/03	As of 12/31/04	Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior to 1984	11,697,704	13,095,848	Prior to 1985	21,568,739	22,114,908
1984	8,514,679	8,524,214	1985	4,075,949	4,583,933
1985	4,714,915	4,075,949	1986	2,874,538	3,102,703
1986	2,397,869	2,874,538	1987	3,926,627	3,875,612
1987	3,141,196	3,926,627	1988	2,767,801	2,947,196
1988	2,753,938	2,767,801	1989	5,184,729	5,679,346
1989	5,018,799	5,184,729	1990	755,879	1,976,597
1990	753,239	755,879	1991	1,311,965	1,217,470
1991	940,679	1,311,965	1992	12,697,045	12,703,811
1992	9,679,412	12,697,045	1993	3,518,712	4,048,907
1993	2,252,750	3,518,712	1994	1,600,145	1,925,802
1994	797,850	1,600,145	1995	6,107,512	6,112,755
1995	4,176,141	6,107,512	1996	680,754	897,071
1996	-	680,754	1997	2,199,269	2,958,351
1997	1,493,302	2,199,269	1998	323,612	569,546
1998	241,547	323,612	1999	2,069,498	2,323,392
1999	2,005,224	2,069,498	2000	695,140	1,426,991
2000	273,294	695,140	2001	130,858	130,858
2001	-	130,858	2002	13,530,883	14,219,285
2002	10,904,159	13,530,883	2003	1,097,341	713,587
2003	1,097,343	1,097,341	2004	242,595	4,202,711
2004	-	242,595	2005	-	-

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 Losses in Excess of \$1,725,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/01	As of 12/31/02	Policy Year Valued	As of 12/31/02	As of 12/31/03
Prior to 1982	2,395,794	2,439,257	Prior to 1983	3,079,491	3,036,119
1982	240,776	242,588	1983	835,573	873,875
1983	597,926	835,573	1984	2,179,636	2,346,080
1984	2,056,331	2,077,910	1985	1,702,039	1,739,917
1985	1,320,550	1,418,219	1986	1,027,353	1,165,331
1986	834,610	1,027,353	1987	901,135	983,862
1987	832,610	888,927	1988	767,408	788,138
1988	648,828	691,049	1989	1,678,160	1,696,269
1989	1,414,575	1,579,810	1990	1,159,348	1,442,377
1990	270,341	287,257	1991	512,879	683,196
1991	429,507	512,879	1992	1,496,002	1,740,766
1992	1,415,700	1,608,137	1993	1,011,489	749,486
1993	991,364	1,011,489	1994	15,020	13,653
1994	205,778	15,020	1995	803,776	1,053,206
1995	770,756	803,776	1996	-	-
1996	-	-	1997	42,683	291,684
1997	25,273	42,683	1998	77,778	89,782
1998	18,591	77,778	1999	1,649,586	363,963
1999	1,457,355	1,649,586	2000	-	86,323
2000	-	-	2001	-	-
2001	181,137	-	2002	714,914	2,091,855
2002	-	714,914	2003	-	518,067

Policy Year Valued	As of 12/31/03	As of 12/31/04	Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior to 1984	3,567,490	3,287,634	Prior to 1985	5,566,830	5,183,882
1984	2,227,917	2,283,986	1985	868,044	1,184,664
1985	1,060,438	868,044	1986	1,278,528	1,384,275
1986	1,165,331	1,278,528	1987	870,550	887,358
1987	822,352	870,550	1988	807,391	781,823
1988	788,138	807,391	1989	1,418,698	1,495,087
1989	1,340,900	1,418,698	1990	141,928	733,546
1990	119,467	141,928	1991	712,700	537,272
1991	470,612	712,700	1992	1,815,695	1,823,485
1992	1,686,663	1,815,695	1993	808,246	852,163
1993	749,486	808,246	1994	168,134	225,436
1994	13,653	168,134	1995	1,242,448	1,173,713
1995	1,053,206	1,242,448	1996	146,815	310,825
1996	-	146,815	1997	625,008	977,664
1997	291,684	625,008	1998	108,977	123,665
1998	81,767	108,977	1999	679,885	795,371
1999	363,963	679,885	2000	23,658	182,409
2000	86,323	23,658	2001	33,312	33,238
2001	-	33,312	2002	2,005,848	2,565,841
2002	2,091,855	2,005,848	2003	456,024	112,332
2003	518,067	456,024	2004	121,900	1,020,885
2004	-	121,900	2005	-	-

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 Losses in Excess of \$1,725,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/01	As of 12/31/02	Policy Year Valued	As of 12/31/02	As of 12/31/03
Prior to 1982	5,154,324	6,091,176	Prior to 1983	7,069,242	8,559,348
1982	237,408	231,599	1983	441,337	437,009
1983	399,484	441,337	1984	6,184,799	6,310,473
1984	6,284,437	6,184,799	1985	4,046,568	4,117,672
1985	3,618,590	3,834,584	1986	1,024,063	1,232,538
1986	929,742	1,024,063	1987	3,016,295	2,346,071
1987	2,742,458	3,015,065	1988	706,479	1,965,800
1988	403,749	584,733	1989	3,940,234	4,316,376
1989	3,757,514	3,895,061	1990	448,125	870,136
1990	94,414	309,629	1991	243,350	573,349
1991	182,880	243,350	1992	7,842,100	8,013,199
1992	7,450,988	7,821,650	1993	1,431,906	1,503,264
1993	957,857	1,431,906	1994	614,996	784,197
1994	451,632	614,996	1995	686,796	3,122,935
1995	932,332	686,796	1996	-	-
1996	-	-	1997	821,311	1,201,618
1997	810,039	821,311	1998	159,208	171,031
1998	79,259	159,208	1999	1,587,684	1,641,261
1999	615,092	1,587,684	2000	-	186,971
2000	-	-	2001	-	-
2001	2,540,352	-	2002	1,761,177	8,812,304
2002	-	1,761,177	2003	-	579,276

Policy Year Valued	As of 12/31/03	As of 12/31/04	Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior to 1984	8,130,214	9,808,214	Prior to 1985	16,001,909	16,931,026
1984	6,286,762	6,240,228	1985	3,207,905	3,399,269
1985	3,654,477	3,207,905	1986	1,596,010	1,718,428
1986	1,232,538	1,596,010	1987	3,056,077	2,988,254
1987	2,318,844	3,056,077	1988	1,960,410	2,165,373
1988	1,965,800	1,960,410	1989	3,766,031	4,184,259
1989	3,677,899	3,766,031	1990	613,951	1,243,051
1990	633,772	613,951	1991	599,265	680,198
1991	470,067	599,265	1992	10,881,350	10,880,326
1992	7,992,749	10,881,350	1993	2,710,466	3,196,744
1993	1,503,264	2,710,466	1994	1,432,011	1,700,366
1994	784,197	1,432,011	1995	4,865,064	4,939,042
1995	3,122,935	4,865,064	1996	533,939	586,246
1996	-	533,939	1997	1,574,261	1,980,687
1997	1,201,618	1,574,261	1998	214,635	445,881
1998	159,780	214,635	1999	1,389,613	1,528,021
1999	1,641,261	1,389,613	2000	671,482	1,244,582
2000	186,971	671,482	2001	97,546	97,620
2001	-	97,546	2002	11,525,035	11,653,444
2002	8,812,304	11,525,035	2003	641,317	601,255
2003	579,276	641,317	2004	120,695	3,181,826
2004	-	120,695	2005	-	-

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 Losses in Excess of \$1,725,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/01	As of 12/31/02	Policy Year Valued	As of 12/31/02	As of 12/31/03
Prior to 1982	1,548,160	1,615,371	Prior to 1983	1,807,939	1,964,561
1982	93,601	99,535	1983	256,774	281,463
1983	249,115	256,774	1984	1,324,337	1,368,312
1984	1,274,115	1,324,337	1985	592,047	696,365
1985	511,128	592,047	1986	391,409	448,326
1986	362,441	391,409	1987	462,017	481,539
1987	440,588	462,017	1988	492,448	435,755
1988	407,972	416,089	1989	929,445	1,006,249
1989	858,448	904,686	1990	77,594	82,462
1990	71,054	77,594	1991	21,939	43,026
1991	823	21,939	1992	855,127	967,313
1992	706,087	801,024	1993	301,752	464,880
1993	217,582	301,752	1994	-	-
1994	-	-	1995	357,264	443,711
1995	267,321	357,264	1996	-	-
1996	-	-	1997	25,273	25,273
1997	25,273	25,273	1998	-	-
1998	-	-	1999	353,483	363,963
1999	11,697	353,483	2000	-	-
2000	-	-	2001	-	-
2001	-	-	2002	-	-
2002	-	-	2003	-	3,179

Policy Year Valued	As of 12/31/03	As of 12/31/04	Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior to 1984	1,970,853	2,049,808	Prior to 1985	3,488,161	3,609,056
1984	1,352,815	1,438,353	1985	370,505	406,183
1985	295,089	370,505	1986	553,856	580,378
1986	448,326	553,856	1987	496,713	508,688
1987	481,539	496,713	1988	467,346	489,084
1988	435,755	467,346	1989	1,001,296	1,054,223
1989	951,139	1,001,296	1990	98,485	107,106
1990	82,462	98,485	1991	10,182	14,029
1991	4,629	10,182	1992	1,043,454	1,218,382
1992	913,210	1,043,454	1993	481,940	519,578
1993	464,880	481,940	1994	-	34,345
1994	-	-	1995	496,819	596,019
1995	443,711	496,819	1996	-	-
1996	-	-	1997	25,273	25,273
1997	25,273	25,273	1998	-	-
1998	-	-	1999	367,618	367,588
1999	363,963	367,618	2000	-	-
2000	-	-	2001	-	-
2001	-	-	2002	842,783	1,481,319
2002	-	842,783	2003	27,520	112,332
2003	3,179	27,520	2004	-	-
2004	-	-	2005	-	-

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 Losses in Excess of \$1,725,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/01	As of 12/31/02	Policy Year Valued	As of 12/31/02	As of 12/31/03
Prior to 1982	3,065,584	3,300,421	Prior to 1983	3,739,799	4,300,850
1982	100,094	103,155	1983	147,212	164,211
1983	138,844	147,212	1984	2,470,971	2,648,426
1984	2,295,343	2,470,971	1985	1,464,861	1,645,784
1985	1,233,316	1,464,861	1986	385,214	494,311
1986	349,630	385,214	1987	1,719,870	1,813,874
1987	1,579,139	1,719,870	1988	345,706	356,465
1988	311,931	327,130	1989	1,350,334	1,540,651
1989	1,181,884	1,308,075	1990	75,659	83,365
1990	65,995	75,659	1991	27,068	55,034
1991	927	27,068	1992	2,549,796	2,917,764
1992	2,255,580	2,529,346	1993	354,736	439,621
1993	275,686	354,736	1994	-	-
1994	-	-	1995	358,050	524,567
1995	222,344	358,050	1996	-	-
1996	-	-	1997	810,039	810,039
1997	810,039	810,039	1998	-	-
1998	-	-	1999	1,228,207	1,189,782
1999	587,974	1,228,207	2000	-	-
2000	-	-	2001	-	-
2001	-	-	2002	-	-
2002	-	-	2003	-	408,748

Policy Year Valued	As of 12/31/03	As of 12/31/04	Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior to 1984	3,868,740	4,351,508	Prior to 1985	7,204,150	8,080,213
1984	2,624,715	2,852,642	1985	1,616,443	1,752,272
1985	1,426,364	1,616,443	1986	719,155	765,844
1986	494,311	719,155	1987	1,866,673	1,886,162
1987	1,813,874	1,866,673	1988	411,234	445,042
1988	356,465	411,234	1989	1,605,920	1,773,994
1989	1,434,095	1,605,920	1990	112,170	130,115
1990	83,365	112,170	1991	21,982	28,909
1991	10,334	21,982	1992	3,321,734	3,801,577
1992	2,897,314	3,321,734	1993	454,590	528,253
1993	439,621	454,590	1994	-	23,213
1994	-	-	1995	614,889	770,445
1995	524,567	614,889	1996	-	-
1996	-	-	1997	810,039	810,039
1997	810,039	810,039	1998	-	-
1998	-	-	1999	1,084,291	1,084,035
1999	1,189,782	1,084,291	2000	-	-
2000	-	-	2001	-	-
2001	-	-	2002	1,150,352	1,864,788
2002	-	1,150,352	2003	473,776	601,255
2003	408,748	473,776	2004	-	-
2004	-	-	2005	-	-

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.