

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.

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 12/31/02	As of 12/31/03	Policy Year Valued	As of 12/31/03	As of 12/31/04
Prior to 1983	11,747,930	13,820,222	Prior to 1984	14,946,757	16,502,657
1983	2,131,937	2,109,066	1984	9,182,944	9,248,777
1984	8,876,788	9,281,713	1985	4,056,629	3,879,234
1985	4,706,379	4,825,509	1986	3,351,461	3,780,132
1986	2,911,723	3,351,461	1987	3,617,588	4,452,921
1987	4,445,726	3,847,635	1988	3,191,052	3,150,590
1988	1,637,818	3,191,052	1989	5,506,086	5,765,893
1989	5,997,034	6,328,879	1990	1,117,223	1,189,616
1990	816,739	1,448,994	1991	1,306,758	1,839,314
1991	1,083,097	1,688,657	1992	10,160,178	13,227,489
1992	9,612,458	10,160,178	1993	2,527,791	3,911,288
1993	2,705,113	2,527,791	1994	1,055,756	2,050,781
1994	887,920	1,055,756	1995	4,554,169	6,627,556
1995	1,616,582	4,554,169	1996	-	802,636
1996	28,406	-	1997	1,842,531	2,606,703
1997	980,404	1,842,531	1998	350,957	487,727
1998	346,396	424,927	1999	2,105,905	2,220,522
1999	3,337,952	2,105,905	2000	318,296	740,143
2000	-	318,296	2001	-	169,424
2001	-	-	2002	11,027,745	13,654,465
2002	2,537,883	11,027,745	2003	1,119,184	1,119,183
2003		1,119,184	2004		253,836

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	25,625,908	26,307,756	Prior to 1986	30,508,481	31,672,267
1985	3,879,234	4,200,725	1986	4,031,856	4,160,431
1986	3,780,132	4,031,856	1987	4,401,905	6,040,216
1987	4,452,921	4,401,905	1988	3,401,199	4,386,145
1988	3,150,590	3,401,199	1989	6,266,775	6,965,299
1989	5,765,893	6,295,366	1990	2,408,955	2,859,664
1990	1,189,616	2,476,132	1991	1,690,847	1,684,723
1991	1,839,314	1,690,847	1992	13,234,253	13,025,588
1992	13,227,489	13,234,253	1993	4,495,685	4,722,900
1993	3,911,288	4,495,685	1994	1,692,458	1,815,151
1994	2,050,781	2,385,869	1995	6,516,090	7,097,892
1995	6,627,556	6,641,926	1996	1,140,835	1,265,732
1996	802,636	1,140,835	1997	3,482,569	3,534,475
1997	2,606,703	3,482,569	1998	733,660	589,218
1998	487,727	733,660	1999	2,524,759	3,817,852
1999	2,220,522	2,524,759	2000	1,567,373	2,291,819
2000	740,143	1,567,373	2001	169,424	760,814
2001	169,424	169,424	2002	14,342,870	7,808,785
2002	13,654,465	14,342,870	2003	735,428	736,481
2003	1,119,183	735,428	2004	4,247,669	5,665,655
2004	253,836	4,247,669	2005	-	1,103,295
2005		-	2006		-

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 12/31/02	As of 12/31/03	Policy Year Valued	As of 12/31/03	As of 12/31/04
Prior to 1983	4,226,777	4,592,485	Prior to 1984	5,503,132	5,150,993
1983	1,401,948	1,418,430	1984	2,576,636	2,634,058
1984	2,395,679	2,615,675	1985	669,363	755,120
1985	1,109,437	1,142,474	1986	1,798,775	1,857,524
1986	1,599,632	1,798,775	1987	1,058,236	1,107,232
1987	1,155,050	1,249,210	1988	1,039,439	1,005,543
1988	928,408	1,039,439	1989	1,535,886	1,642,099
1989	1,778,485	1,799,460	1990	212,467	298,636
1990	376,026	482,143	1991	625,225	927,020
1991	651,071	868,321	1992	1,863,056	1,973,854
1992	1,593,609	1,863,056	1993	824,806	915,230
1993	1,073,967	824,806	1994	59,071	279,027
1994	55,774	59,071	1995	1,165,681	1,387,061
1995	860,067	1,165,681	1996	-	173,410
1996	28,400	-	1997	409,684	788,016
1997	79,776	409,684	1998	117,592	164,845
1998	111,712	148,758	1999	377,205	743,649
1999	1,662,207	377,205	2000	100,537	25,190
2000	-	100,537	2001	-	43,129
2001	-	-	2002	2,122,776	2,049,678
2002	732,949	2,122,776	2003	518,235	457,223
2003	-	518,235	2004	-	127,548

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	7,763,430	7,412,445	Prior to 1986	8,188,993	8,426,058
1985	755,120	776,548	1986	1,900,358	1,911,555
1986	1,857,524	1,900,358	1987	1,101,391	1,174,624
1987	1,107,232	1,101,391	1988	1,017,378	1,073,245
1988	1,005,543	1,017,378	1989	1,685,437	1,907,273
1989	1,642,099	1,711,301	1990	897,095	1,017,342
1990	298,636	913,098	1991	696,930	671,089
1991	927,020	696,930	1992	2,009,682	1,993,546
1992	1,973,854	2,009,682	1993	972,857	1,031,190
1993	915,230	972,857	1994	339,668	420,090
1994	279,027	342,775	1995	1,255,951	1,459,427
1995	1,387,061	1,309,653	1996	364,761	370,645
1996	173,410	364,761	1997	1,208,689	1,231,660
1997	788,016	1,208,689	1998	174,370	77,628
1998	164,845	174,370	1999	881,461	717,667
1999	743,649	881,461	2000	209,803	683,131
2000	25,190	209,803	2001	43,034	41,479
2001	43,129	43,034	2002	2,611,895	2,305,994
2002	2,049,678	2,611,895	2003	115,770	115,876
2003	457,223	115,770	2004	1,036,581	1,552,720
2004	127,548	1,036,581	2005	-	501,245
2005	-	-	2006	-	-

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 12/31/02	As of 12/31/03	Policy Year Valued	As of 12/31/03	As of 12/31/04
Prior to 1983	7,521,153	9,227,737	Prior to 1984	9,443,625	11,351,664
1983	729,989	690,636	1984	6,606,308	6,614,719
1984	6,481,109	6,666,038	1985	3,387,266	3,124,114
1985	3,596,942	3,683,035	1986	1,552,686	1,922,608
1986	1,312,091	1,552,686	1987	2,559,352	3,345,689
1987	3,290,676	2,598,425	1988	2,151,613	2,145,047
1988	709,410	2,151,613	1989	3,970,200	4,123,794
1989	4,218,549	4,529,419	1990	904,756	890,980
1990	440,713	966,851	1991	681,533	912,294
1991	432,026	820,336	1992	8,297,122	11,253,635
1992	8,018,849	8,297,122	1993	1,702,985	2,996,058
1993	1,631,146	1,702,985	1994	996,685	1,771,754
1994	832,146	996,685	1995	3,388,488	5,240,495
1995	756,515	3,388,488	1996	-	629,226
1996	6	-	1997	1,432,847	1,818,687
1997	900,628	1,432,847	1998	233,365	322,882
1998	234,684	276,169	1999	1,728,700	1,476,873
1999	1,675,745	1,728,700	2000	217,759	714,953
2000	-	217,759	2001	-	126,295
2001	-	-	2002	8,904,969	11,604,787
2002	1,804,934	8,904,969	2003	600,949	661,960
2003	-	600,949	2004	-	126,288

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	17,862,478	18,895,311	Prior to 1986	22,319,488	23,246,209
1985	3,124,114	3,424,177	1986	2,131,498	2,248,876
1986	1,922,608	2,131,498	1987	3,300,514	4,865,592
1987	3,345,689	3,300,514	1988	2,383,821	3,312,900
1988	2,145,047	2,383,821	1989	4,581,338	5,058,026
1989	4,123,794	4,584,065	1990	1,511,860	1,842,322
1990	890,980	1,563,034	1991	993,917	1,013,634
1991	912,294	993,917	1992	11,224,571	11,032,042
1992	11,253,635	11,224,571	1993	3,522,828	3,691,710
1993	2,996,058	3,522,828	1994	1,352,790	1,395,061
1994	1,771,754	2,043,094	1995	5,260,139	5,638,465
1995	5,240,495	5,332,273	1996	776,074	895,087
1996	629,226	776,074	1997	2,273,880	2,302,815
1997	1,818,687	2,273,880	1998	559,290	511,590
1998	322,882	559,290	1999	1,643,298	3,100,185
1999	1,476,873	1,643,298	2000	1,357,570	1,608,688
2000	714,953	1,357,570	2001	126,390	719,335
2001	126,295	126,390	2002	11,730,975	5,502,791
2002	11,604,787	11,730,975	2003	619,658	620,605
2003	661,960	619,658	2004	3,211,088	4,112,935
2004	126,288	3,211,088	2005	-	602,050
2005	-	-	2006	-	-

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 12/31/02	As of 12/31/03	Policy Year Valued	As of 12/31/03	As of 12/31/04
Prior to 1983	2,615,207	2,824,296	Prior to 1984	3,080,335	3,159,252
1983	598,517	629,848	1984	1,645,040	1,728,122
1984	1,642,106	1,684,079	1985	295,523	361,811
1985	675,469	768,627	1986	649,295	820,971
1986	562,439	649,295	1987	558,727	591,241
1987	521,899	570,857	1988	542,965	575,538
1988	524,468	542,965	1989	1,066,408	1,138,986
1989	1,022,826	1,066,408	1990	115,182	129,246
1990	114,917	127,810	1991	31,317	37,346
1991	78,402	100,226	1992	1,063,059	1,189,191
1992	952,734	1,063,059	1993	532,237	549,372
1993	362,011	532,237	1994	5,770	21,710
1994	-	5,770	1995	497,364	550,228
1995	413,555	497,364	1996	-	-
1996	-	-	1997	27,034	27,034
1997	27,034	27,034	1998	-	-
1998	-	20,314	1999	377,205	380,364
1999	366,104	377,205	2000	-	-
2000	-	-	2001	-	-
2001	-	-	2002	20	871,889
2002	-	20	2003	3,347	28,719
2003	-	3,347	2004	-	-

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	4,876,103	5,081,179	Prior to 1986	5,466,343	5,751,360
1985	361,811	385,164	1986	870,189	948,529
1986	820,971	870,189	1987	618,493	699,302
1987	591,241	618,493	1988	610,305	649,629
1988	575,538	610,305	1989	1,162,249	1,223,156
1989	1,138,986	1,188,113	1990	136,814	226,005
1990	129,246	136,814	1991	41,895	47,499
1991	37,346	41,895	1992	1,404,579	1,632,281
1992	1,189,191	1,404,579	1993	584,999	624,553
1993	549,372	584,999	1994	111,293	173,225
1994	21,710	114,400	1995	648,957	806,792
1995	550,228	648,957	1996	-	-
1996	-	-	1997	27,034	29,345
1997	27,034	27,034	1998	-	-
1998	-	-	1999	380,336	456,772
1999	380,364	380,336	2000	-	-
2000	-	-	2001	-	-
2001	-	-	2002	1,512,852	1,567,647
2002	871,889	1,512,852	2003	115,770	115,876
2003	28,719	115,770	2004	-	242,710
2004	-	-	2005	-	-
2005	-	-	2006	-	-

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 12/31/02	As of 12/31/03	Policy Year Valued	As of 12/31/03	As of 12/31/04
Prior to 1983	4,275,394	4,902,908	Prior to 1984	4,821,037	5,320,382
1983	274,769	290,349	1984	2,883,186	3,113,568
1984	2,764,009	2,942,916	1985	1,501,958	1,682,530
1985	1,591,757	1,761,003	1986	677,917	938,490
1986	526,429	677,917	1987	1,962,499	2,053,992
1987	1,829,718	1,969,500	1988	446,351	508,335
1988	415,845	446,351	1989	1,579,910	1,757,899
1989	1,451,016	1,579,910	1990	116,444	147,207
1990	112,561	129,770	1991	72,218	83,390
1991	124,665	152,439	1992	3,130,550	3,590,831
1992	2,726,545	3,130,550	1993	503,124	518,017
1993	425,336	503,124	1994	8,145	33,971
1994	-	8,145	1995	596,923	687,491
1995	427,769	596,923	1996	-	-
1996	-	-	1997	866,483	866,483
1997	866,483	866,483	1998	-	-
1998	-	27,572	1999	1,277,221	1,121,886
1999	1,316,268	1,277,221	2000	-	-
2000	-	-	2001	-	-
2001	-	-	2002	802	1,183,037
2002	-	802	2003	430,421	494,419
2003	-	430,421	2004	-	-

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	8,430,581	9,358,992	Prior to 1986	11,166,995	12,031,391
1985	1,682,530	1,808,003	1986	997,804	1,055,054
1986	938,490	997,804	1987	2,097,088	2,346,279
1987	2,053,992	2,097,088	1988	585,131	676,899
1988	508,335	585,131	1989	1,927,046	2,116,820
1989	1,757,899	1,929,773	1990	166,205	297,753
1990	147,207	166,205	1991	89,730	98,258
1991	83,390	89,730	1992	4,096,143	4,788,766
1992	3,590,831	4,096,143	1993	593,691	682,845
1993	518,017	593,691	1994	75,217	247,122
1994	33,971	78,652	1995	843,516	2,037,394
1995	687,491	843,516	1996	-	-
1996	-	-	1997	866,483	873,854
1997	866,483	866,483	1998	-	-
1998	-	-	1999	1,121,629	1,204,759
1999	1,121,886	1,121,629	2000	-	-
2000	-	-	2001	-	-
2001	-	-	2002	1,895,047	2,461,527
2002	1,183,037	1,895,047	2003	619,658	620,605
2003	494,419	619,658	2004	-	220,437
2004	-	-	2005	-	-
2005	-	-	2006	-	-

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 12/31/00	As of 12/31/01	Policy Year Valued	As of 12/31/01	As of 12/31/02
Prior to 1981	6,502,469	6,382,844	Prior to 1982	6,107,688	7,103,189
1981	888,687	720,390	1982	303,025	299,066
1982	391,904	357,686	1983	642,629	729,989
1983	548,081	642,629	1984	6,578,641	6,481,109
1984	6,265,582	6,587,686	1985	3,569,027	3,596,942
1985	3,953,966	3,989,430	1986	1,185,060	1,312,091
1986	1,299,198	1,195,402	1987	2,980,722	3,290,676
1987	3,647,314	2,989,474	1988	517,582	708,531
1988	578,706	669,163	1989	4,001,279	4,218,549
1989	3,641,618	4,160,956	1990	175,299	440,713
1990	245,084	339,764	1991	329,351	432,026
1991	358,369	400,713	1992	7,641,705	8,018,849
1992	7,698,679	7,684,715	1993	1,096,084	1,631,146
1993	1,870,474	2,114,158	1994	531,210	832,146
1994	1,056	128,968	1995	1,061,389	756,515
1995	952,264	1,061,389	1996	5	6
1996	-	5	1997	866,483	900,628
1997	1,210,804	866,483	1998	162,891	234,684
1998	277,516	274,409	1999	714,316	1,675,745
1999	655,841	714,316	2000	-	-
2000	1,997,998	-	2001	2,604,722	-
2001		2,604,722	2002		1,804,934

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.