

DELAWARE COMPENSATION RATING BUREAU, INC.

Table I

Table I presents premium and loss data which forms the basis for calculating development factors and projecting ratios of actual losses to premiums by policy year. Losses are shown on paid and case incurred (paid plus outstanding, excluding bulk and IBNR) bases split between indemnity and medical.

The data represents a summary of accumulated policy year experience as reported by carriers in the annual Financial Calls for Experience. Individual losses have been limited by amounts varying by policy year and the limits apply on a combined indemnity and medical loss basis for both paid and incurred losses. The loss limitations by policy year are derived and shown in Exhibit 1a. The excess portions of those limited losses are shown in Exhibit 1b and have been excluded from Exhibit 1. All medical payments and reserves are being adjusted to a pre-Senate Bill 1 benefit level consistent with losses adjusted in Exhibit 1 on an unlimited basis. Medical data has also been adjusted for anticipated improvement in medical trend due to Senate Bill 1.

Four sets of development factors are shown, measuring the development from December 31, 2005 to December 31, 2006; December 31, 2006 to December 31, 2007; December 31, 2007 to December 31, 2008; and December 31, 2008 to December 31, 2009. So as to maximize the use of available data, the companies used in each stage of development are allowed to be independent of those used in other stages of development; therefore, the figures shown for a given valuation date may vary for purposes of comparison to the prior and subsequent points.

Experience for large deductible policies has been excluded from Table I.

TABLE I

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year Valued	As of 12/31/05	As of 12/31/06	Ratio to Prior Year	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year
Prior				Prior			
to 1986	470,469,262	470,520,746	1.0001	to 1986	470,520,746	470,521,010	1.0000
1986	70,662,802	70,642,703	0.9997	1986	70,642,703	70,643,392	1.0000
1987	82,211,765	82,212,725	1.0000	1987	82,212,725	82,225,750	1.0002
1988	98,361,301	98,290,364	0.9993	1988	98,290,364	98,345,982	1.0006
1989	106,128,025	106,496,998	1.0035	1989	106,496,998	106,535,459	1.0004
1990	93,537,296	94,117,228	1.0062	1990	94,117,228	94,130,902	1.0001
1991	92,964,855	92,864,993	0.9989	1991	92,864,993	92,904,056	1.0004
1992	86,386,679	85,921,187	0.9946	1992	85,921,187	85,919,982	1.0000
1993	86,984,577	86,945,402	0.9995	1993	86,945,402	86,944,981	1.0000
1994	83,903,080	83,907,387	1.0001	1994	83,907,387	83,912,349	1.0001
1995	80,761,029	80,758,868	1.0000	1995	80,758,868	80,759,982	1.0000
1996	85,206,686	85,199,703	0.9999	1996	85,199,703	85,197,215	1.0000
1997	88,899,092	88,872,668	0.9997	1997	88,872,668	88,853,555	0.9998
1998	94,807,782	94,826,083	1.0002	1998	94,826,083	94,812,033	0.9999
1999	88,621,444	88,680,449	1.0007	1999	88,680,449	88,669,578	0.9999
2000	95,760,743	95,875,733	1.0012	2000	95,875,733	95,862,477	0.9999
2001	98,541,595	98,552,228	1.0001	2001	98,552,228	98,267,268	0.9971
2002	119,931,664	119,820,427	0.9991	2002	119,820,427	119,884,624	1.0005
2003	134,177,942	134,203,334	1.0002	2003	134,203,334	134,170,676	0.9998
2004	150,133,837	151,076,257	1.0063	2004	151,076,257	150,957,107	0.9992
2005	92,859,349	181,565,984	1.9553	2005	181,565,984	184,101,088	1.0140
2006		109,352,708		2006	109,352,708	203,918,276	1.8648
				2007		109,759,343	

Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year	Policy Year Valued	As of 12/31/08	As of 12/31/09	Ratio to Prior Year
Prior				Prior			
to 1986	470,521,010	470,559,557	1.0001	to 1986	455,602,153	455,573,469	0.9999
1986	70,643,392	70,642,472	1.0000	1986	68,061,936	68,061,310	1.0000
1987	82,225,750	82,227,859	1.0000	1987	79,527,015	79,524,226	1.0000
1988	98,345,982	98,353,934	1.0001	1988	94,029,955	94,025,659	1.0000
1989	106,535,459	106,541,098	1.0001	1989	102,416,050	102,400,368	0.9998
1990	94,130,697	94,129,938	1.0000	1990	89,808,704	89,812,096	1.0000
1991	92,903,378	92,950,710	1.0005	1991	87,582,058	87,608,062	1.0003
1992	85,919,314	85,901,934	0.9998	1992	80,361,264	80,373,601	1.0002
1993	86,944,306	86,935,228	0.9999	1993	83,008,043	83,005,062	1.0000
1994	83,911,939	83,927,927	1.0002	1994	79,928,774	79,931,291	1.0000
1995	80,730,408	80,728,566	1.0000	1995	76,565,536	76,568,820	1.0000
1996	85,000,807	85,000,067	1.0000	1996	79,438,397	79,438,457	1.0000
1997	88,717,417	88,919,030	1.0023	1997	83,707,834	83,707,956	1.0000
1998	94,598,052	94,596,860	1.0000	1998	90,307,566	90,308,615	1.0000
1999	88,624,703	88,657,752	1.0004	1999	83,928,221	83,929,990	1.0000
2000	95,772,761	95,758,840	0.9999	2000	91,325,315	91,313,148	0.9999
2001	97,223,480	96,695,267	0.9946	2001	89,311,281	89,972,294	1.0074
2002	119,966,911	119,957,276	0.9999	2002	112,351,143	112,126,692	0.9980
2003	134,303,679	134,206,173	0.9993	2003	126,937,952	126,859,105	0.9994
2004	151,175,648	150,779,364	0.9974	2004	140,521,418	140,400,460	0.9991
2005	184,274,088	183,803,472	0.9974	2005	172,505,819	172,257,056	0.9986
2006	203,994,428	201,819,410	0.9893	2006	189,895,114	189,817,306	0.9996
2007	109,981,965	197,564,830	1.7963	2007	185,935,728	184,351,650	0.9915
2008		94,977,959		2008	88,978,946	140,914,218	1.5837
				2009		61,793,970	

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.

TABLE I - A - Individual Losses Limited *

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	Ratio to Prior Year	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year
Prior to 1986	288,222,789	289,310,734	1.0038	Prior to 1986	289,310,734	290,764,267	1.0050
1986	41,182,198	41,274,236	1.0022	1986	41,274,236	41,593,688	1.0077
1987	50,068,573	50,197,118	1.0026	1987	50,197,118	50,477,564	1.0056
1988	49,281,411	49,651,287	1.0075	1988	49,651,287	49,920,056	1.0054
1989	55,166,478	55,366,538	1.0036	1989	55,366,538	55,294,677	0.9987
1990	55,184,921	55,904,919	1.0130	1990	55,904,919	56,186,031	1.0050
1991	56,529,748	57,323,113	1.0140	1991	57,323,113	57,314,587	0.9999
1992	52,007,400	52,249,133	1.0046	1992	52,249,133	52,265,065	1.0003
1993	57,702,313	58,264,621	1.0097	1993	58,264,621	59,948,567	1.0289
1994	50,734,686	51,295,888	1.0111	1994	51,295,888	51,165,643	0.9975
1995	54,564,465	54,669,110	1.0019	1995	54,669,110	55,173,895	1.0092
1996	64,800,100	65,407,852	1.0094	1996	65,407,852	65,031,889	0.9943
1997	63,561,446	63,241,436	0.9950	1997	63,241,436	63,913,808	1.0106
1998	59,466,423	61,170,864	1.0287	1998	61,170,864	61,842,535	1.0110
1999	66,779,749	69,708,638	1.0439	1999	69,708,638	72,558,566	1.0409
2000	87,342,549	91,423,905	1.0467	2000	91,423,905	94,091,935	1.0292
2001	70,930,772	75,602,655	1.0659	2001	75,602,655	77,108,688	1.0199
2002	73,178,519	79,224,169	1.0826	2002	79,224,169	80,983,111	1.0222
2003	68,466,887	77,321,628	1.1293	2003	77,321,628	81,172,519	1.0498
2004	60,644,987	73,292,173	1.2085	2004	73,292,173	81,125,231	1.1069
2005	20,196,678	59,650,909	2.9535	2005	59,650,909	69,834,811	1.1707
2006		22,451,323		2006	22,451,323	56,260,129	2.5059
				2007		19,904,958	

Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year	Policy Year Valued	As of 12/31/08	As of 12/31/09	Ratio to Prior Year
Prior to 1986	290,764,267	291,427,397	1.0023	Prior to 1986	280,356,970	281,390,892	1.0037
1986	41,593,688	41,487,282	0.9974	1986	39,673,903	39,723,379	1.0012
1987	50,477,564	51,519,387	1.0206	1987	49,195,545	50,378,268	1.0240
1988	50,253,827	50,126,193	0.9975	1988	47,949,220	48,133,278	1.0038
1989	55,443,010	55,397,772	0.9992	1989	52,995,813	53,896,681	1.0170
1990	56,186,031	56,100,772	0.9985	1990	51,612,771	53,773,393	1.0419
1991	57,314,587	57,857,648	1.0095	1991	55,385,422	55,773,261	1.0070
1992	52,390,630	52,783,132	1.0075	1992	49,654,227	49,934,886	1.0057
1993	60,204,250	60,948,106	1.0124	1993	58,254,905	58,820,874	1.0097
1994	51,165,643	51,420,582	1.0050	1994	48,952,830	49,399,536	1.0091
1995	55,173,895	55,673,434	1.0091	1995	52,496,219	52,864,409	1.0070
1996	65,031,889	66,577,177	1.0238	1996	63,238,021	64,883,198	1.0260
1997	63,913,808	65,570,090	1.0259	1997	61,742,964	62,071,251	1.0053
1998	61,842,535	61,601,906	0.9961	1998	60,345,689	60,209,331	0.9977
1999	72,558,566	73,363,185	1.0111	1999	70,443,523	70,112,260	0.9953
2000	94,091,935	95,726,385	1.0174	2000	89,375,147	92,389,789	1.0337
2001	77,112,267	78,026,052	1.0119	2001	72,066,929	73,059,470	1.0138
2002	80,991,568	83,212,072	1.0274	2002	78,636,683	79,591,053	1.0121
2003	81,177,747	86,321,595	1.0634	2003	79,090,964	80,352,101	1.0159
2004	81,130,902	86,367,113	1.0645	2004	81,064,765	86,438,859	1.0663
2005	69,834,811	80,898,536	1.1584	2005	73,975,476	79,467,269	1.0742
2006	56,264,941	69,614,876	1.2373	2006	64,158,272	73,082,578	1.1391
2007	19,905,896	58,755,145	2.9516	2007	55,157,938	73,246,492	1.3279
2008		23,170,441		2008	22,010,470	51,735,069	2.3505
				2009		19,115,472	

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. Losses are expressed on a pre-Senate Bill 1 basis.

TABLE I - B - Individual Losses Limited *

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	Ratio to Prior Year	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year
Prior to 1986	181,728,790	182,229,049	1.0028	Prior to 1986	182,229,049	181,997,000	0.9987
1986	24,267,594	24,298,562	1.0013	1986	24,298,562	24,529,391	1.0095
1987	28,445,233	28,499,715	1.0019	1987	28,499,715	28,606,834	1.0038
1988	27,148,707	27,151,457	1.0001	1988	27,151,457	27,170,511	1.0007
1989	29,634,495	29,574,888	0.9980	1989	29,574,888	29,523,490	0.9983
1990	29,133,330	29,317,490	1.0063	1990	29,317,490	29,292,974	0.9992
1991	28,266,746	28,568,062	1.0107	1991	28,568,062	28,606,976	1.0014
1992	24,977,801	24,905,202	0.9971	1992	24,905,202	24,809,796	0.9962
1993	28,223,964	28,422,697	1.0070	1993	28,422,697	29,670,575	1.0439
1994	23,222,300	23,787,447	1.0243	1994	23,787,447	23,640,597	0.9938
1995	24,943,817	24,890,358	0.9979	1995	24,890,358	24,886,742	0.9999
1996	30,282,987	30,056,817	0.9925	1996	30,056,817	29,940,715	0.9961
1997	30,878,966	30,617,886	0.9915	1997	30,617,886	30,995,037	1.0123
1998	26,125,298	26,785,095	1.0253	1998	26,785,095	27,135,523	1.0131
1999	30,407,675	31,299,813	1.0293	1999	31,299,813	31,794,355	1.0158
2000	40,083,699	41,291,573	1.0301	2000	41,291,573	41,585,759	1.0071
2001	32,779,118	33,811,519	1.0315	2001	33,811,519	34,354,962	1.0161
2002	33,173,595	35,500,197	1.0701	2002	35,500,197	35,834,800	1.0094
2003	30,064,652	34,460,399	1.1462	2003	34,460,399	35,597,352	1.0330
2004	22,788,309	30,639,353	1.3445	2004	30,639,353	34,616,444	1.1298
2005	7,113,116	23,669,276	3.3276	2005	23,669,276	29,241,353	1.2354
2006		8,718,635		2006	8,718,635	22,203,106	2.5466
				2007		6,755,098	

Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year	Policy Year Valued	As of 12/31/08	As of 12/31/09	Ratio to Prior Year
Prior to 1986	181,997,000	182,543,109	1.0030	Prior to 1986	174,665,810	174,795,969	1.0007
1986	24,529,391	24,270,013	0.9894	1986	23,461,500	23,545,247	1.0036
1987	28,606,834	28,682,976	1.0027	1987	27,405,504	27,524,546	1.0043
1988	27,328,274	27,203,713	0.9954	1988	26,050,463	26,156,003	1.0041
1989	29,664,219	29,488,452	0.9941	1989	28,180,028	28,804,038	1.0221
1990	29,292,974	28,689,517	0.9794	1990	26,436,082	27,794,831	1.0514
1991	28,606,976	28,689,128	1.0029	1991	27,321,965	27,413,170	1.0033
1992	24,888,504	24,886,110	0.9999	1992	23,525,439	23,699,118	1.0074
1993	29,827,315	30,121,596	1.0099	1993	28,990,228	29,097,162	1.0037
1994	23,640,597	23,737,900	1.0041	1994	22,687,961	23,084,315	1.0175
1995	24,886,742	25,042,823	1.0063	1995	23,627,054	23,750,165	1.0052
1996	29,940,715	29,983,765	1.0014	1996	28,749,922	29,014,579	1.0092
1997	30,995,037	31,297,226	1.0097	1997	29,910,875	29,741,975	0.9944
1998	27,135,523	27,313,723	1.0066	1998	26,924,390	26,981,506	1.0021
1999	31,794,355	31,591,643	0.9936	1999	30,300,316	30,700,573	1.0132
2000	41,585,759	42,341,358	1.0182	2000	39,687,541	41,336,365	1.0415
2001	34,356,447	34,320,451	0.9990	2001	31,691,507	32,163,504	1.0149
2002	35,839,620	36,073,143	1.0065	2002	34,077,499	33,978,867	0.9971
2003	35,599,625	37,255,924	1.0465	2003	33,743,951	33,822,993	1.0023
2004	34,620,233	35,570,412	1.0274	2004	33,458,784	34,793,623	1.0399
2005	29,241,353	33,955,295	1.1612	2005	30,878,686	32,821,690	1.0629
2006	22,205,238	29,294,389	1.3193	2006	26,876,504	31,483,575	1.1714
2007	6,755,368	22,989,903	3.4032	2007	21,499,671	30,025,046	1.3965
2008		7,501,658		2008	7,137,970	17,949,401	2.5146
				2009		6,841,120	

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. Losses are expressed on a pre-Senate Bill 1 basis.

TABLE I - C - Individual Losses Limited *

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	Ratio to Prior Year	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year
Prior to 1986	106,493,999	107,081,685	1.0055	Prior to 1986	107,081,685	108,767,267	1.0157
1986	16,914,604	16,975,674	1.0036	1986	16,975,674	17,064,297	1.0052
1987	21,623,340	21,697,403	1.0034	1987	21,697,403	21,870,730	1.0080
1988	22,132,704	22,499,830	1.0166	1988	22,499,830	22,749,545	1.0111
1989	25,531,983	25,791,650	1.0102	1989	25,791,650	25,771,187	0.9992
1990	26,051,591	26,587,429	1.0206	1990	26,587,429	26,893,057	1.0115
1991	28,263,002	28,755,051	1.0174	1991	28,755,051	28,707,611	0.9984
1992	27,029,599	27,343,931	1.0116	1992	27,343,931	27,455,269	1.0041
1993	29,478,349	29,841,924	1.0123	1993	29,841,924	30,277,992	1.0146
1994	27,512,386	27,508,441	0.9999	1994	27,508,441	27,525,046	1.0006
1995	29,620,648	29,778,752	1.0053	1995	29,778,752	30,287,153	1.0171
1996	34,517,113	35,351,035	1.0242	1996	35,351,035	35,091,174	0.9926
1997	32,682,480	32,623,550	0.9982	1997	32,623,550	32,918,771	1.0090
1998	33,341,125	34,385,769	1.0313	1998	34,385,769	34,707,012	1.0093
1999	36,372,074	38,408,825	1.0560	1999	38,408,825	40,764,211	1.0613
2000	47,258,850	50,132,332	1.0608	2000	50,132,332	52,506,176	1.0474
2001	38,151,654	41,791,136	1.0954	2001	41,791,136	42,753,726	1.0230
2002	40,004,924	43,723,972	1.0930	2002	43,723,972	45,148,311	1.0326
2003	38,402,235	42,861,229	1.1161	2003	42,861,229	45,575,167	1.0633
2004	37,856,678	42,652,820	1.1267	2004	42,652,820	46,508,787	1.0904
2005	13,083,562	35,981,633	2.7501	2005	35,981,633	40,593,458	1.1282
2006		13,732,688		2006	13,732,688	34,057,023	2.4800
				2007		13,149,860	

Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year	Policy Year Valued	As of 12/31/08	As of 12/31/09	Ratio to Prior Year
Prior to 1986	108,767,267	108,884,288	1.0011	Prior to 1986	105,691,160	106,594,923	1.0086
1986	17,064,297	17,217,269	1.0090	1986	16,212,403	16,178,132	0.9979
1987	21,870,730	22,836,411	1.0442	1987	21,790,041	22,853,722	1.0488
1988	22,925,553	22,922,480	0.9999	1988	21,898,757	21,977,275	1.0036
1989	25,778,791	25,909,320	1.0051	1989	24,815,785	25,092,643	1.0112
1990	26,893,057	27,411,255	1.0193	1990	25,176,689	25,978,562	1.0318
1991	28,707,611	29,168,520	1.0161	1991	28,063,457	28,360,091	1.0106
1992	27,502,126	27,897,022	1.0144	1992	26,128,788	26,235,768	1.0041
1993	30,376,935	30,826,510	1.0148	1993	29,264,677	29,723,712	1.0157
1994	27,525,046	27,682,682	1.0057	1994	26,264,869	26,315,221	1.0019
1995	30,287,153	30,630,611	1.0113	1995	28,869,165	29,114,244	1.0085
1996	35,091,174	36,593,412	1.0428	1996	34,488,099	35,868,619	1.0400
1997	32,918,771	34,272,864	1.0411	1997	31,832,089	32,329,276	1.0156
1998	34,707,012	34,288,183	0.9879	1998	33,421,299	33,227,825	0.9942
1999	40,764,211	41,771,542	1.0247	1999	40,143,207	39,411,687	0.9818
2000	52,506,176	53,385,027	1.0167	2000	49,687,606	51,053,424	1.0275
2001	42,755,820	43,705,601	1.0222	2001	40,375,422	40,895,966	1.0129
2002	45,151,948	47,138,929	1.0440	2002	44,559,184	45,612,186	1.0236
2003	45,578,122	49,065,671	1.0765	2003	45,347,013	46,529,108	1.0261
2004	46,510,669	50,796,701	1.0922	2004	47,605,981	51,645,236	1.0848
2005	40,593,458	46,943,241	1.1564	2005	43,096,790	46,645,579	1.0823
2006	34,059,703	40,320,487	1.1838	2006	37,281,768	41,599,003	1.1158
2007	13,150,528	35,765,242	2.7197	2007	33,658,267	43,221,446	1.2841
2008		15,668,783		2008	14,872,500	33,785,668	2.2717
				2009		12,274,352	

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. Losses are expressed on a pre-Senate Bill 1 basis.

TABLE I - D - Individual Losses Limited *

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	Ratio to Prior Year	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year
Prior to 1986	176,547,241	177,363,525	1.0046	Prior to 1986	177,363,525	178,354,469	1.0056
1986	23,200,692	23,317,396	1.0050	1986	23,317,396	23,440,503	1.0053
1987	27,982,289	28,038,015	1.0020	1987	28,038,015	28,221,719	1.0066
1988	25,348,539	25,898,980	1.0217	1988	25,898,980	26,481,375	1.0225
1989	28,804,034	28,879,463	1.0026	1989	28,879,463	28,949,331	1.0024
1990	26,723,899	27,074,689	1.0131	1990	27,074,689	27,187,316	1.0042
1991	27,000,763	27,180,648	1.0067	1991	27,180,648	27,323,874	1.0053
1992	24,425,443	24,477,650	1.0021	1992	24,477,650	24,477,065	1.0000
1993	26,382,188	26,775,126	1.0149	1993	26,775,126	28,211,093	1.0536
1994	22,208,109	22,264,471	1.0025	1994	22,264,471	22,326,915	1.0028
1995	23,186,562	23,519,390	1.0144	1995	23,519,390	23,841,525	1.0137
1996	27,446,527	27,745,983	1.0109	1996	27,745,983	28,072,192	1.0118
1997	25,718,357	26,927,544	1.0470	1997	26,927,544	27,660,768	1.0272
1998	23,516,914	24,227,170	1.0302	1998	24,227,170	24,861,435	1.0262
1999	26,960,937	28,373,214	1.0524	1999	28,373,214	28,984,959	1.0216
2000	31,757,362	34,652,939	1.0912	2000	34,652,939	36,347,864	1.0489
2001	24,915,684	27,804,785	1.1160	2001	27,804,785	29,572,380	1.0636
2002	23,733,730	27,008,622	1.1380	2002	27,008,622	29,463,585	1.0909
2003	17,000,415	24,606,808	1.4474	2003	24,606,808	28,594,219	1.1620
2004	8,061,155	17,515,376	2.1728	2004	17,515,376	24,677,057	1.4089
2005	1,944,100	8,483,069	4.3635	2005	8,483,069	16,562,899	1.9525
2006		2,041,025		2006	2,041,025	8,637,506	4.2319
				2007		1,923,848	

Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year	Policy Year Valued	As of 12/31/08	As of 12/31/09	Ratio to Prior Year
Prior to 1986	178,354,469	179,186,680	1.0047	Prior to 1986	171,324,262	171,890,784	1.0033
1986	23,440,503	23,551,727	1.0047	1986	22,743,215	22,962,191	1.0096
1987	28,221,719	28,198,009	0.9992	1987	26,920,537	27,079,782	1.0059
1988	26,481,375	26,552,563	1.0027	1988	25,399,485	25,458,475	1.0023
1989	28,949,331	28,985,854	1.0013	1989	27,677,430	27,735,109	1.0021
1990	27,187,316	27,634,797	1.0165	1990	25,454,694	26,924,240	1.0577
1991	27,323,874	27,510,845	1.0068	1991	26,143,683	26,486,280	1.0131
1992	24,477,065	24,516,397	1.0016	1992	23,155,726	23,403,697	1.0107
1993	28,211,093	28,702,380	1.0174	1993	27,578,979	27,928,125	1.0127
1994	22,326,915	22,642,716	1.0141	1994	21,595,777	21,719,854	1.0057
1995	23,841,525	23,891,491	1.0021	1995	22,480,960	22,564,522	1.0037
1996	28,072,192	28,257,649	1.0066	1996	27,058,167	27,355,131	1.0110
1997	27,660,768	28,034,368	1.0135	1997	26,666,042	27,263,983	1.0224
1998	24,861,435	25,350,379	1.0197	1998	24,961,046	25,326,961	1.0147
1999	28,984,959	29,845,481	1.0297	1999	28,594,352	29,165,157	1.0200
2000	36,347,864	37,942,122	1.0439	2000	35,380,519	36,207,910	1.0234
2001	29,572,380	30,403,276	1.0281	2001	28,132,170	28,923,807	1.0281
2002	29,463,585	31,024,678	1.0530	2002	29,122,411	30,949,076	1.0627
2003	28,594,219	31,122,666	1.0884	2003	28,053,185	29,507,542	1.0518
2004	24,677,057	28,486,277	1.1544	2004	26,653,668	29,534,134	1.1081
2005	16,562,899	23,656,762	1.4283	2005	21,511,378	25,902,665	1.2041
2006	8,637,506	16,173,264	1.8724	2006	14,583,649	21,861,677	1.4991
2007	1,923,848	8,521,597	4.4295	2007	7,976,896	16,194,993	2.0302
2008		1,861,488		2008	1,732,960	6,978,100	4.0267
				2009		1,607,484	

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. Losses are expressed on a pre-Senate Bill 1 basis.

TABLE I - E - Individual Losses Limited *

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	Ratio to Prior Year	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year
Prior to 1986	100,079,743	100,939,562	1.0086	Prior to 1986	100,939,562	101,788,665	1.0084
1986	16,216,790	16,295,823	1.0049	1986	16,295,823	16,428,850	1.0082
1987	20,445,038	20,647,195	1.0099	1987	20,647,195	20,798,747	1.0073
1988	21,784,746	21,896,216	1.0051	1988	21,896,216	22,025,902	1.0059
1989	24,004,060	24,229,437	1.0094	1989	24,229,437	24,539,477	1.0128
1990	23,947,799	24,443,547	1.0207	1990	24,443,547	24,710,352	1.0109
1991	25,946,633	26,504,028	1.0215	1991	26,504,028	26,779,154	1.0104
1992	26,164,304	26,346,479	1.0070	1992	26,346,479	26,648,573	1.0115
1993	26,442,599	26,806,044	1.0137	1993	26,806,044	27,267,418	1.0172
1994	23,488,730	24,190,631	1.0299	1994	24,190,631	24,938,219	1.0309
1995	25,760,421	26,617,580	1.0333	1995	26,617,580	27,512,084	1.0336
1996	28,832,598	29,697,251	1.0300	1996	29,697,251	30,815,205	1.0376
1997	27,767,038	28,782,331	1.0366	1997	28,782,331	29,764,894	1.0341
1998	28,748,550	29,438,711	1.0240	1998	29,438,711	30,237,904	1.0271
1999	31,640,472	33,314,518	1.0529	1999	33,314,518	34,205,739	1.0268
2000	36,020,837	38,279,984	1.0627	2000	38,279,984	40,193,260	1.0500
2001	29,874,879	32,026,913	1.0720	2001	32,026,913	33,432,012	1.0439
2002	32,304,423	34,987,001	1.0830	2002	34,987,001	36,903,929	1.0548
2003	30,872,773	35,572,715	1.1522	2003	35,572,715	37,095,764	1.0428
2004	25,507,428	34,153,417	1.3390	2004	34,153,417	38,879,659	1.1384
2005	6,162,881	25,536,079	4.1435	2005	25,536,079	33,788,447	1.3232
2006		6,255,230		2006	6,255,230	24,290,621	3.8832
				2007		5,725,866	

Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year	Policy Year Valued	As of 12/31/08	As of 12/31/09	Ratio to Prior Year
Prior to 1986	101,788,665	102,698,006	1.0089	Prior to 1986	99,623,765	100,409,690	1.0079
1986	16,428,850	16,482,248	1.0033	1986	15,613,607	15,643,437	1.0019
1987	20,798,747	20,988,764	1.0091	1987	20,185,815	20,412,228	1.0112
1988	22,025,902	22,204,278	1.0081	1988	21,212,182	21,281,252	1.0033
1989	24,539,477	24,817,872	1.0113	1989	23,755,682	24,319,901	1.0238
1990	24,710,352	24,856,405	1.0059	1990	23,040,043	23,436,104	1.0172
1991	26,779,154	27,079,672	1.0112	1991	26,011,123	26,439,386	1.0165
1992	26,648,573	26,927,540	1.0105	1992	25,313,381	25,527,390	1.0085
1993	27,267,418	27,862,081	1.0218	1993	26,492,070	26,715,566	1.0084
1994	24,938,219	25,399,204	1.0185	1994	24,207,098	24,133,214	0.9969
1995	27,512,084	27,969,099	1.0166	1995	26,216,426	26,749,989	1.0204
1996	30,815,205	31,727,439	1.0296	1996	30,125,983	31,269,154	1.0379
1997	29,764,894	30,286,919	1.0175	1997	27,939,815	28,617,512	1.0243
1998	30,237,904	30,939,739	1.0232	1998	30,072,855	30,430,008	1.0119
1999	34,205,739	34,974,352	1.0225	1999	33,664,683	34,459,713	1.0236
2000	40,193,260	41,959,753	1.0439	2000	39,413,191	41,842,410	1.0616
2001	33,432,012	34,505,101	1.0321	2001	31,892,683	33,374,785	1.0465
2002	36,903,929	38,926,215	1.0548	2002	36,426,591	37,564,429	1.0312
2003	37,095,764	39,322,586	1.0600	2003	35,791,253	37,428,172	1.0457
2004	38,879,659	42,238,686	1.0864	2004	39,899,263	42,098,568	1.0551
2005	33,788,447	38,412,981	1.1369	2005	35,108,959	38,331,300	1.0918
2006	24,290,621	32,966,230	1.3572	2006	30,386,640	35,504,257	1.1684
2007	5,725,866	25,482,050	4.4503	2007	23,738,402	34,231,571	1.4420
2008		8,353,123		2008	7,980,553	24,073,638	3.0165
				2009		5,787,827	

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. Losses are expressed on a pre-Senate Bill 1 basis.