

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 YEAF

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior to 1986	27,362,235	28,896,401	Prior to 1986	28,896,401	30,420,420
1986	2,637,489	2,716,535	1986	2,716,535	2,551,008
1987	4,996,658	5,325,540	1987	5,325,540	5,940,748
1988	3,587,737	3,652,616	1988	3,318,845	3,553,283
1989	6,619,402	6,670,678	1989	6,522,345	7,441,747
1990	3,228,737	3,045,961	1990	3,045,961	3,003,438
1991	1,022,482	1,167,841	1991	1,167,841	1,440,706
1992	12,011,165	12,931,685	1992	12,806,120	13,285,895
1993	4,347,741	4,639,783	1993	4,384,100	4,987,487
1994	3,023,862	4,047,618	1994	4,047,618	4,272,328
1995	6,223,146	5,348,852	1995	5,348,852	6,123,718
1996	1,405,048	813,755	1996	813,755	1,044,652
1997	2,643,193	4,867,387	1997	4,867,387	5,037,974
1998	303,334	977,271	1998	977,271	613,973
1999	3,425,932	1,865,308	1999	1,865,308	2,009,823
2000	1,692,166	2,856,877	2000	2,856,877	3,770,823
2001	611,896	587,714	2001	587,714	554,159
2002	7,571,140	6,118,088	2002	6,118,088	8,607,864
2003	694,647	696,091	2003	696,091	719,373
2004	5,579,901	6,952,535	2004	6,952,535	8,542,317
2005	1,102,958	3,665,562	2005	3,665,562	3,468,709
2006	0	0	2006	0	0
2007		0	2007	0	1,866,459
			2008		1,274,780

Policy Year Valued	As of 12/31/08	As of 12/31/09	Policy Year Valued	As of 12/31/09	As of 12/31/10
Prior to 1986	30,420,420	35,157,144	Prior to 1986	35,115,297	37,792,091
1986	2,551,008	2,599,745	1986	2,648,937	2,444,238
1987	5,940,748	6,049,855	1987	6,152,439	7,641,024
1988	3,553,283	3,990,564	1988	4,064,016	4,657,685
1989	7,441,747	8,439,099	1989	8,427,006	10,138,754
1990	3,003,438	3,105,020	1990	3,086,347	3,799,759
1991	1,440,706	1,913,125	1991	2,333,013	2,525,625
1992	13,285,895	15,073,925	1992	15,443,523	19,289,251
1993	4,987,487	5,121,325	1993	5,247,749	5,583,838
1994	4,272,328	6,291,496	1994	6,271,162	8,242,839
1995	6,123,718	6,403,782	1995	6,394,520	7,468,375
1996	1,044,652	2,260,172	1996	2,444,545	3,568,643
1997	5,037,974	5,297,791	1997	5,339,059	5,812,132
1998	613,973	485,227	1998	425,604	554,079
1999	2,009,823	3,665,288	1999	3,600,479	4,167,063
2000	3,770,823	4,125,665	2000	4,103,382	3,119,911
2001	554,159	280,134	2001	280,134	386,850
2002	8,607,864	9,082,596	2002	9,024,886	9,291,670
2003	719,373	870,321	2003	857,008	946,616
2004	8,542,317	8,116,386	2004	8,093,315	8,078,140
2005	3,468,709	3,813,421	2005	3,891,123	4,028,859
2006	0	0	2006	0	0
2007	1,866,459	1,797,701	2007	1,651,909	2,208,218
2008	1,274,780	1,870,076	2008	1,679,270	1,279,263
2009		-	2009	0	0
			2010		255,280

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 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior to 1986	6,040,768	6,072,557	Prior to 1986	6,072,557	6,208,184
1986	1,018,334	1,076,662	1986	1,076,662	924,832
1987	735,785	732,039	1987	732,039	877,490
1988	685,158	717,532	1988	559,769	574,865
1989	1,857,660	2,111,206	1989	1,970,477	2,037,846
1990	1,674,261	1,559,061	1990	1,559,061	1,303,979
1991	402,923	354,457	1991	354,457	373,387
1992	1,618,908	1,681,496	1992	1,602,788	1,635,663
1993	793,424	956,099	1993	799,359	914,499
1994	293,126	374,939	1994	374,939	422,171
1995	1,245,998	994,031	1995	994,031	1,117,687
1996	292,687	294,274	1996	294,274	346,997
1997	860,050	1,605,667	1997	1,605,667	1,666,246
1998	29,363	217,008	1998	217,008	89,434
1999	551,815	564,936	1999	564,936	587,140
2000	437,815	546,914	2000	546,914	674,885
2001	23,250	1	2001	1	0
2002	2,221,441	2,387,465	2002	2,387,465	3,479,687
2003	109,294	109,443	2003	109,443	113,314
2004	1,516,250	1,659,761	2004	1,659,761	2,391,514
2005	501,092	1,104,882	2005	1,104,882	1,127,376
2006	0	0	2006	0	0
2007		0	2007	0	54,525
			2008		1,088,886

Policy Year Valued	As of 12/31/08	As of 12/31/09	Policy Year Valued	As of 12/31/09	As of 12/31/10
Prior to 1986	6,208,184	6,316,795	Prior to 1986	6,311,178	6,573,848
1986	924,832	892,003	1986	891,623	907,728
1987	877,490	1,073,144	1987	1,071,130	1,276,838
1988	574,865	609,154	1988	669,255	715,870
1989	2,037,846	2,202,647	1989	2,198,090	2,596,773
1990	1,303,979	1,061,347	1990	1,057,914	1,112,133
1991	373,387	379,137	1991	379,102	518,310
1992	1,635,663	1,633,420	1992	1,629,765	1,818,312
1993	914,499	987,546	1993	1,052,233	1,066,917
1994	422,171	524,097	1994	520,856	750,658
1995	1,117,687	1,196,473	1995	1,193,988	1,199,225
1996	346,997	450,696	1996	495,615	640,446
1997	1,666,246	1,514,643	1997	1,539,598	1,597,665
1998	89,434	91,491	1998	84,992	124,026
1999	587,140	619,334	1999	627,017	981,321
2000	674,885	797,361	2000	793,837	695,392
2001	0	107,066	2001	107,066	120,087
2002	3,479,687	3,672,236	2002	3,661,925	3,647,501
2003	113,314	140,380	2003	136,532	165,326
2004	2,391,514	2,250,978	2004	2,247,284	2,282,628
2005	1,127,376	1,292,781	2005	1,345,027	1,233,611
2006	0	0	2006	0	0
2007	54,525	69,530	2007	63,234	131,158
2008	1,088,886	1,064,067	2008	1,060,178	308,798
2009		-	2009	0	0
			2010		16,023

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 YEAF

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior to 1986	21,321,467	22,823,844	Prior to 1986	22,823,844	24,212,236
1986	1,619,155	1,639,873	1986	1,639,873	1,626,176
1987	4,260,873	4,593,501	1987	4,593,501	5,063,258
1988	2,902,579	2,935,084	1988	2,759,076	2,978,418
1989	4,761,742	4,559,472	1989	4,551,868	5,403,901
1990	1,554,476	1,486,900	1990	1,486,900	1,699,459
1991	619,559	813,384	1991	813,384	1,067,319
1992	10,392,257	11,250,189	1992	11,203,332	11,650,232
1993	3,554,317	3,683,684	1993	3,584,741	4,072,988
1994	2,730,736	3,672,679	1994	3,672,679	3,850,157
1995	4,977,148	4,354,821	1995	4,354,821	5,006,031
1996	1,112,361	519,481	1996	519,481	697,655
1997	1,783,143	3,261,720	1997	3,261,720	3,371,728
1998	273,971	760,263	1998	760,263	524,539
1999	2,874,117	1,300,372	1999	1,300,372	1,422,683
2000	1,254,351	2,309,963	2000	2,309,963	3,095,938
2001	588,646	587,713	2001	587,713	554,159
2002	5,349,699	3,730,623	2002	3,730,623	5,128,177
2003	585,353	586,648	2003	586,648	606,059
2004	4,063,651	5,292,774	2004	5,292,774	6,150,803
2005	601,866	2,560,680	2005	2,560,680	2,341,333
2006	0	0	2006	0	0
2007		0	2007	0	1,811,934
			2008		185,894

Policy Year Valued	As of 12/31/08	As of 12/31/09	Policy Year Valued	As of 12/31/09	As of 12/31/10
Prior to 1986	24,212,236	28,840,349	Prior to 1986	28,804,119	31,218,243
1986	1,626,176	1,707,742	1986	1,757,314	1,536,510
1987	5,063,258	4,976,711	1987	5,081,309	6,364,186
1988	2,978,418	3,381,410	1988	3,394,761	3,941,815
1989	5,403,901	6,236,452	1989	6,228,916	7,541,981
1990	1,699,459	2,043,673	1990	2,028,433	2,687,626
1991	1,067,319	1,533,988	1991	1,953,911	2,007,315
1992	11,650,232	13,440,505	1992	13,813,758	17,470,939
1993	4,072,988	4,133,779	1993	4,195,516	4,516,921
1994	3,850,157	5,767,399	1994	5,750,306	7,492,181
1995	5,006,031	5,207,309	1995	5,200,532	6,269,150
1996	697,655	1,809,476	1996	1,948,930	2,928,197
1997	3,371,728	3,783,148	1997	3,799,461	4,214,467
1998	524,539	393,736	1998	340,612	430,053
1999	1,422,683	3,045,954	1999	2,973,462	3,185,742
2000	3,095,938	3,328,304	2000	3,309,545	2,424,519
2001	554,159	173,068	2001	173,068	266,763
2002	5,128,177	5,410,360	2002	5,362,961	5,644,169
2003	606,059	729,941	2003	720,476	781,290
2004	6,150,803	5,865,408	2004	5,846,031	5,795,512
2005	2,341,333	2,520,640	2005	2,546,096	2,795,248
2006	0	0	2006	0	0
2007	1,811,934	1,728,171	2007	1,588,675	2,077,060
2008	185,894	806,009	2008	619,092	970,465
2009		-	2009	0	0
			2010		239,257

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 YEAF

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior to 1986	3,663,609	3,880,438	Prior to 1986	3,880,438	4,087,869
1986	489,021	575,204	1986	575,204	587,763
1987	481,226	539,486	1987	539,486	568,350
1988	450,765	476,483	1988	476,483	502,911
1989	1,107,732	1,158,452	1989	1,158,452	1,254,521
1990	111,625	115,721	1990	115,721	251,689
1991	0	1,164	1991	1,164	4,757
1992	1,293,037	1,360,846	1992	1,360,846	1,407,672
1993	492,104	512,396	1993	512,396	549,445
1994	121,778	163,525	1994	163,525	203,237
1995	706,184	717,603	1995	717,603	729,358
1996	0	0	1996	0	0
1997	23,578	87,554	1997	87,554	121,456
1998	0	0	1998	0	57,859
1999	385,026	385,026	1999	385,026	396,139
2000	0	0	2000	0	0
2001	0	0	2001	0	0
2002	1,511,008	1,573,846	2002	1,573,846	1,756,290
2003	109,294	109,443	2003	109,443	109,697
2004	218,496	330,852	2004	330,852	406,033
2005	0	0	2005	0	719,952
2006	0	0	2006	0	0
2007		0	2007	0	1,814
			2008		144

Policy Year Valued	As of 12/31/08	As of 12/31/09	Policy Year Valued	As of 12/31/09	As of 12/31/10
Prior to 1986	4,087,869	4,303,480	Prior to 1986	4,298,344	4,635,018
1986	587,763	655,375	1986	654,995	664,335
1987	568,350	736,264	1987	734,488	770,811
1988	502,911	537,700	1988	536,603	582,227
1989	1,254,521	1,388,485	1989	1,383,621	1,502,474
1990	251,689	507,834	1990	505,287	603,421
1991	4,757	10,249	1991	10,249	15,362
1992	1,407,672	1,463,833	1992	1,460,178	1,652,181
1993	549,445	642,520	1993	640,698	711,230
1994	203,237	270,794	1994	268,803	345,920
1995	729,358	817,154	1995	816,278	847,288
1996	0	0	1996	0	0
1997	121,456	147,125	1997	146,467	168,716
1998	57,859	57,859	1998	51,819	57,859
1999	396,139	493,255	1999	482,142	711,034
2000	0	158,391	2000	156,766	165,767
2001	0	0	2001	0	0
2002	1,756,290	1,967,535	2002	1,959,032	2,097,367
2003	109,697	109,697	2003	109,681	109,697
2004	406,033	661,095	2004	657,401	754,612
2005	719,952	815,086	2005	808,383	971,094
2006	0	0	2006	0	0
2007	1,814	1,814	2007	1,126	1,831
2008	144	6,785	2008	2,896	308,798
2009		-	2009	0	0
			2010		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 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior to 1986	10,144,781	11,230,476	Prior to 1986	11,230,476	13,160,107
1986	672,494	740,160	1986	740,160	765,864
1987	1,896,058	2,006,778	1987	2,006,778	2,168,241
1988	394,314	428,561	1988	428,561	531,142
1989	2,045,652	2,186,179	1989	2,186,179	2,500,742
1990	146,344	154,987	1990	154,987	372,951
1991	0	2,230	1991	2,230	8,717
1992	4,211,988	4,609,630	1992	4,609,630	5,009,115
1993	538,838	558,891	1993	558,891	595,623
1994	352,590	552,957	1994	552,957	771,073
1995	1,835,547	1,846,315	1995	1,846,315	1,854,180
1996	0	0	1996	0	0
1997	755,729	856,654	1997	856,654	903,322
1998	0	0	1998	0	355,226
1999	1,080,545	1,080,545	1999	1,080,545	1,176,681
2000	0	0	2000	0	0
2001	0	0	2001	0	0
2002	2,399,344	2,441,861	2002	2,441,861	2,767,006
2003	585,353	586,648	2003	586,648	588,851
2004	201,774	333,130	2004	333,130	409,915
2005	0	0	2005	0	1,029,895
2006	0	0	2006	0	0
2007	0	0	2007	0	298,488
			2008		16,216

Policy Year Valued	As of 12/31/08	As of 12/31/09	Policy Year Valued	As of 12/31/09	As of 12/31/10
Prior to 1986	13,160,107	15,082,076	Prior to 1986	14,962,736	16,833,229
1986	765,864	803,260	1986	801,941	818,476
1987	2,168,241	2,332,953	1987	2,323,810	2,491,607
1988	531,142	646,702	1988	639,777	1,532,288
1989	2,500,742	3,107,562	1989	3,085,104	3,693,926
1990	372,951	636,581	1990	627,681	952,208
1991	8,717	18,275	1991	18,275	26,557
1992	5,009,115	5,497,888	1992	5,471,721	6,189,707
1993	595,623	654,634	1993	651,576	763,788
1994	771,073	1,261,983	1994	1,248,298	1,528,852
1995	1,854,180	2,020,496	1995	2,018,267	2,081,565
1996	0	0	1996	0	0
1997	903,322	945,672	1997	944,099	979,080
1998	355,226	355,226	1998	302,629	355,226
1999	1,176,681	1,345,797	1999	1,249,661	2,733,042
2000	0	326,201	2000	320,718	333,508
2001	0	0	2001	0	0
2002	2,767,006	3,429,347	2002	3,382,310	3,947,320
2003	588,851	588,851	2003	588,718	588,851
2004	409,915	953,307	2004	933,930	1,113,901
2005	1,029,895	1,440,846	2005	1,401,846	2,526,547
2006	0	0	2006	0	0
2007	298,488	298,488	2007	174,036	301,637
2008	16,216	306,201	2008	119,284	970,465
2009		-	2009	0	0
			2010		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.