

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 12/31/08	As of 12/31/09	Policy Year Valued	As of 12/31/09	As of 12/31/10
Prior to 1986	30,342,545	34,760,175	Prior to 1986	34,846,184	37,048,530
1986	2,544,868	2,574,264	1986	2,624,843	2,398,492
1987	5,918,226	5,967,810	1987	6,083,877	7,513,948
1988	3,536,172	3,914,450	1988	4,001,515	4,509,406
1989	7,419,779	8,345,044	1989	8,364,797	9,928,205
1990	2,985,509	3,035,031	1990	3,035,031	3,659,925
1991	1,430,157	1,857,669	1991	2,272,170	2,406,421
1992	13,243,250	14,867,500	1992	15,263,391	18,773,169
1993	4,957,548	5,006,004	1993	5,134,973	5,342,109
1994	4,248,243	6,151,877	1994	6,151,877	7,941,643
1995	6,098,049	6,290,705	1995	6,290,705	7,245,264
1996	1,027,186	2,153,399	1996	2,324,975	3,315,158
1997	5,013,821	5,190,183	1997	5,236,094	5,603,833
1998	605,275	474,726	1998	474,726	528,014
1999	1,997,088	3,601,105	1999	3,649,593	4,035,827
2000	3,728,619	3,965,765	2000	3,965,765	2,899,044
2001	541,612	265,565	2001	265,565	327,556
2002	8,590,630	9,019,371	2002	9,019,371	9,118,851
2003	886,207	808,734	2003	808,734	880,496
2004	8,506,498	7,989,423	2004	7,989,423	7,823,466
2005	3,460,807	3,889,010	2005	3,889,010	4,065,976
2006	0	0	2006	0	0
2007	1,915,378	1,861,514	2007	1,861,514	2,220,391
2008	1,386,097	1,968,774	2008	1,968,774	1,382,036
2009		0	2009	0	0
			2010		0

  

Policy Year Valued	As of 12/31/10	As of 12/31/11	Policy Year Valued	As of 12/31/11	As of 12/31/12
Prior to 1986	37,048,530	37,174,518	Prior to 1986	37,174,518	38,397,401
1986	2,398,492	2,642,573	1986	2,642,573	2,976,696
1987	7,513,948	8,174,107	1987	8,174,107	8,764,482
1988	4,509,406	3,764,183	1988	3,764,183	3,746,030
1989	9,928,205	12,249,868	1989	12,249,868	12,970,545
1990	3,659,925	3,815,225	1990	3,815,225	4,283,385
1991	2,406,421	2,070,634	1991	1,643,772	2,374,059
1992	18,773,169	19,360,362	1992	19,360,362	19,997,957
1993	5,342,109	5,399,934	1993	5,399,934	5,002,742
1994	7,941,643	8,350,859	1994	8,350,859	7,733,516
1995	7,245,264	7,485,838	1995	7,485,838	8,138,464
1996	3,315,158	4,218,156	1996	4,218,156	4,419,980
1997	5,603,833	6,116,321	1997	6,116,321	6,182,434
1998	528,014	472,619	1998	472,619	487,750
1999	4,035,827	3,877,740	1999	3,877,740	4,225,912
2000	2,899,044	2,972,145	2000	2,972,145	3,258,841
2001	327,556	420,749	2001	420,749	514,667
2002	9,118,851	10,184,199	2002	10,184,199	14,574,715
2003	880,496	1,174,407	2003	1,174,407	1,178,034
2004	7,823,466	7,977,267	2004	7,977,267	7,879,698
2005	4,065,976	8,125,738	2005	8,125,738	2,040,134
2006	0	0	2006	0	0
2007	2,220,391	2,131,133	2007	2,131,133	1,902,828
2008	1,382,036	1,400,721	2008	1,400,721	1,400,721
2009	0	1,710,568	2009	1,710,568	7,316,713
2010	0	4,324,464	2010	4,324,464	5,110,494
2011		151,420	2011	151,420	1,728,553
			2012		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 YEAF

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

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	6,207,545	6,311,470	Prior to 1986	6,311,470	6,562,210
1986	924,793	891,865	1986	891,865	907,507
1987	876,964	1,071,121	1987	1,071,121	1,272,651
1988	574,804	608,689	1988	669,895	711,717
1989	2,037,350	2,200,047	1989	2,200,907	2,585,993
1990	1,302,952	1,057,121	1990	1,057,121	1,104,689
1991	372,765	377,615	1991	377,615	512,714
1992	1,635,558	1,632,486	1992	1,632,486	1,812,767
1993	913,074	982,185	1993	1,049,273	1,057,126
1994	421,918	522,195	1994	522,195	747,071
1995	1,117,108	1,188,113	1995	1,188,113	1,190,355
1996	345,201	441,689	1996	488,647	626,370
1997	1,662,471	1,505,462	1997	1,530,821	1,579,252
1998	88,322	88,038	1998	88,038	113,679
1999	584,551	613,426	1999	635,195	960,014
2000	671,071	781,404	2000	781,404	665,810
2001	0	103,022	2001	103,022	113,527
2002	3,478,812	3,668,742	2002	3,668,742	3,637,106
2003	284,641	131,913	2003	131,913	151,771
2004	2,391,160	2,249,722	2004	2,249,722	2,279,641
2005	1,127,865	1,344,817	2005	1,344,817	1,273,052
2006	0	0	2006	0	0
2007	54,882	80,950	2007	80,950	137,648
2008	1,089,866	1,066,411	2008	1,066,411	333,520
2009		0	2009	0	0
			2010		0

  

Policy Year Valued	As of 12/31/10	As of 12/31/11	Policy Year Valued	As of 12/31/11	As of 12/31/12
Prior to 1986	6,562,210	6,604,723	Prior to 1986	6,604,723	6,587,548
1986	907,507	965,846	1986	965,846	1,147,276
1987	1,272,651	1,382,144	1987	1,382,144	1,501,385
1988	711,717	598,232	1988	598,232	540,817
1989	2,585,993	2,674,058	1989	2,674,058	2,757,459
1990	1,104,689	1,137,448	1990	1,137,448	1,158,056
1991	512,714	526,542	1991	387,690	409,001
1992	1,812,767	1,938,427	1992	1,938,427	2,001,939
1993	1,057,126	1,040,238	1993	1,040,238	1,008,664
1994	747,071	793,205	1994	793,205	865,431
1995	1,190,355	1,221,042	1995	1,221,042	1,238,952
1996	626,370	678,101	1996	678,101	781,098
1997	1,579,252	1,631,753	1997	1,631,753	1,648,260
1998	113,679	93,367	1998	93,367	102,893
1999	960,014	884,076	1999	884,076	1,032,441
2000	665,810	517,966	2000	517,966	624,770
2001	113,527	120,255	2001	120,255	119,891
2002	3,637,106	4,172,634	2002	4,172,634	4,429,090
2003	151,771	293,128	2003	293,128	298,929
2004	2,279,641	2,399,761	2004	2,399,761	2,517,049
2005	1,273,052	1,634,435	2005	1,634,435	621,367
2006	0	0	2006	0	0
2007	137,648	82,230	2007	82,230	79,884
2008	333,520	336,067	2008	336,067	336,067
2009	0	146,094	2009	146,094	1,492,982
2010	0	331,454	2010	331,454	776,352
2011		9,668	2011	9,668	272,711
			2012		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 YEAF

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

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	24,135,000	28,448,705	Prior to 1986	28,534,714	30,486,320
1986	1,620,075	1,682,399	1986	1,732,978	1,490,985
1987	5,041,262	4,896,689	1987	5,012,756	6,241,297
1988	2,961,368	3,305,761	1988	3,331,620	3,797,689
1989	5,382,429	6,144,997	1989	6,163,890	7,342,212
1990	1,682,557	1,977,910	1990	1,977,910	2,555,236
1991	1,057,392	1,480,054	1991	1,894,555	1,893,707
1992	11,607,692	13,235,014	1992	13,630,905	16,960,402
1993	4,044,474	4,023,819	1993	4,085,700	4,284,983
1994	3,826,325	5,629,682	1994	5,629,682	7,194,572
1995	4,980,941	5,102,592	1995	5,102,592	6,054,909
1996	681,985	1,711,710	1996	1,836,328	2,688,788
1997	3,351,350	3,684,721	1997	3,705,273	4,024,581
1998	516,953	386,688	1998	386,688	414,335
1999	1,412,537	2,987,679	1999	3,014,398	3,075,813
2000	3,057,548	3,184,361	2000	3,184,361	2,233,234
2001	541,612	162,543	2001	162,543	214,029
2002	5,111,818	5,350,629	2002	5,350,629	5,481,745
2003	601,566	676,821	2003	676,821	728,725
2004	6,115,338	5,739,701	2004	5,739,701	5,543,825
2005	2,332,942	2,544,193	2005	2,544,193	2,792,924
2006	0	0	2006	0	0
2007	1,860,496	1,780,564	2007	1,780,564	2,082,743
2008	296231	902,363	2008	902,363	1,048,516
2009		0	2009	0	0
			2010		0

  

Policy Year Valued	As of 12/31/10	As of 12/31/11	Policy Year Valued	As of 12/31/11	As of 12/31/12
Prior to 1986	30,486,320	30,569,795	Prior to 1986	30,569,795	31,809,853
1986	1,490,985	1,676,727	1986	1,676,727	1,829,420
1987	6,241,297	6,791,963	1987	6,791,963	7,263,097
1988	3,797,689	3,165,951	1988	3,165,951	3,205,213
1989	7,342,212	9,575,810	1989	9,575,810	10,213,086
1990	2,555,236	2,677,777	1990	2,677,777	3,125,329
1991	1,893,707	1,544,092	1991	1,256,082	1,965,058
1992	16,960,402	17,421,935	1992	17,421,935	17,996,018
1993	4,284,983	4,359,696	1993	4,359,696	3,994,078
1994	7,194,572	7,557,654	1994	7,557,654	6,868,085
1995	6,054,909	6,264,796	1995	6,264,796	6,899,512
1996	2,688,788	3,540,055	1996	3,540,055	3,638,882
1997	4,024,581	4,484,568	1997	4,484,568	4,534,174
1998	414,335	379,252	1998	379,252	384,857
1999	3,075,813	2,993,664	1999	2,993,664	3,193,471
2000	2,233,234	2,454,179	2000	2,454,179	2,634,071
2001	214,029	300,494	2001	300,494	394,776
2002	5,481,745	6,011,565	2002	6,011,565	10,145,625
2003	728,725	881,279	2003	881,279	879,105
2004	5,543,825	5,577,506	2004	5,577,506	5,362,649
2005	2,792,924	6,491,303	2005	6,491,303	1,418,767
2006	0	-	2006	0	0
2007	2,082,743	2,048,903	2007	2,048,903	1,822,944
2008	1,048,516	1,064,654	2008	1,064,654	1,064,654
2009	0	1,564,474	2009	1,564,474	5,823,731
2010	0	3,993,010	2010	3,993,010	4,334,142
2011		141,752	2011	141,752	1,455,842
			2012		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 YEAF

INDEMNITY PAID LOSSES

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	4,087,622	4,301,552	Prior to 1986	4,301,552	4,627,427
1986	587,745	655,237	1986	655,237	664,114
1987	568,287	735,997	1987	735,997	769,729
1988	502,851	537,239	1988	537,239	580,711
1989	1,254,323	1,386,529	1989	1,386,529	1,498,268
1990	251,528	506,998	1990	506,998	600,972
1991	4,757	10,221	1991	10,221	15,291
1992	1,407,567	1,462,899	1992	1,462,899	1,646,636
1993	549,418	641,683	1993	641,683	706,882
1994	203,140	269,683	1994	269,683	342,323
1995	729,353	815,711	1995	815,711	845,301
1996	0	0	1996	0	0
1997	121,421	146,887	1997	146,887	168,177
1998	57,575	57,575	1998	57,575	57,575
1999	395,617	491,554	1999	491,554	706,897
2000	0	156,096	2000	156,096	159,527
2001	0	0	2001	0	0
2002	1,755,675	1,965,110	2002	1,965,110	2,092,858
2003	109,696	109,696	2003	109,696	109,696
2004	405,887	659,839	2004	659,839	752,051
2005	720,441	814,506	2005	814,506	967,548
2006	0	0	2006	0	0
2007	2,171	2,171	2007	2,171	2,186
2008	1,124	9,129	2008	9,129	333,520
2009		0	2009	0	0
			2010		0

  

Policy Year Valued	As of 12/31/10	As of 12/31/11	Policy Year Valued	As of 12/31/11	As of 12/31/12
Prior to 1986	4,627,427	4,811,992	Prior to 1986	4,811,992	4,788,280
1986	664,114	714,989	1986	714,989	900,217
1987	769,729	964,452	1987	964,452	1,017,682
1988	580,711	597,730	1988	597,730	540,315
1989	1,498,268	1,603,095	1989	1,603,095	1,760,308
1990	600,972	605,679	1990	605,679	649,227
1991	15,291	28,439	1991	28,439	37,422
1992	1,646,636	1,760,873	1992	1,760,873	1,840,027
1993	706,882	730,873	1993	730,873	775,655
1994	342,323	383,061	1994	383,061	420,359
1995	845,301	876,288	1995	876,288	903,704
1996	0	0	1996	0	179,440
1997	168,177	188,127	1997	188,127	209,067
1998	57,575	57,575	1998	57,575	57,575
1999	706,897	707,011	1999	707,011	707,011
2000	159,527	183,893	2000	183,893	192,343
2001	0	0	2001	0	0
2002	2,092,858	2,522,196	2002	2,522,196	2,630,757
2003	109,696	109,696	2003	109,696	109,696
2004	752,051	1,087,104	2004	1,087,104	1,270,523
2005	967,548	1,048,699	2005	1,048,699	621,367
2006	0	0	2006	0	0
2007	2,186	1,621	2007	1,621	1,637
2008	333,520	336,067	2008	336,067	336,067
2009	0	3,676	2009	3,676	6,955
2010	0	0	2010	0	0
2011		-	2011	0	0
			2012		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 YEAF

MEDICAL PAID LOSSES

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	13,154,444	15,047,313	Prior to 1986	15,047,313	16,737,147
1986	765,800	802,941	1986	802,941	817,788
1987	2,167,770	2,331,692	1987	2,331,692	2,485,227
1988	530,809	644,681	1988	644,681	1,500,552
1989	2,499,800	3,096,890	1989	3,096,890	3,663,912
1990	372,552	633,405	1990	633,405	938,917
1991	8,717	18,220	1991	18,220	26,424
1992	5,007,939	5,489,200	1992	5,489,200	6,155,752
1993	595,542	653,474	1993	653,474	755,869
1994	770,404	1,249,543	1994	1,249,543	1,506,592
1995	1,854,167	2,016,505	1995	2,016,505	2,075,565
1996	0	0	1996	0	0
1997	903,248	945,101	1997	945,101	977,707
1998	352,643	352,643	1998	352,643	352,643
1999	1,171,959	1,338,257	1999	1,338,257	2,675,280
2000	0	318,477	2000	318,477	322,376
2001	0	0	2001	0	0
2002	2,764,906	3,417,273	2002	3,417,273	3,918,043
2003	588,845	588,845	2003	588,845	588,845
2004	409,726	945,252	2004	945,252	1,102,391
2005	1,029,394	1,434,109	2005	1,434,109	2,483,011
2006	0	0	2006	0	0
2007	356,155	356,155	2007	356,155	359,202
2008	127,471	413,413	2008	413,413	1,048,516
2009	0	0	2009	0	0
			2010	0	0

  

Policy Year Valued	As of 12/31/10	As of 12/31/11	Policy Year Valued	As of 12/31/11	As of 12/31/12
Prior to 1986	16,737,147	18,609,783	Prior to 1986	18,609,783	20,663,055
1986	817,788	854,442	1986	854,442	986,930
1987	2,485,227	2,679,322	1987	2,679,322	2,964,861
1988	1,500,552	1,672,498	1988	1,672,498	1,788,074
1989	3,663,912	3,972,848	1989	3,972,848	4,731,227
1990	938,917	977,968	1990	977,968	1,052,066
1991	26,424	55,192	1991	55,192	70,606
1992	6,155,752	6,809,593	1992	6,809,593	7,386,409
1993	755,869	796,556	1993	796,556	837,157
1994	1,506,592	1,719,152	1994	1,719,152	1,860,644
1995	2,075,565	2,143,576	1995	2,143,576	2,202,591
1996	0	0	1996	0	515,782
1997	977,707	1,006,713	1997	1,006,713	1,038,092
1998	352,643	352,643	1998	352,643	352,643
1999	2,675,280	2,676,907	1999	2,676,907	2,676,907
2000	322,376	432,798	2000	432,798	456,307
2001	0	0	2001	0	0
2002	3,918,043	4,415,401	2002	4,415,401	4,746,922
2003	588,845	588,845	2003	588,845	588,845
2004	1,102,391	1,418,889	2004	1,418,889	1,759,847
2005	2,483,011	3,196,085	2005	3,196,085	1,418,767
2006	0	0	2006	0	0
2007	359,202	268,442	2007	268,442	271,604
2008	1,048,516	1,064,654	2008	1,064,654	1,064,654
2009	0	126,385	2009	126,385	154,860
2010	0	0	2010	0	0
2011	0	0	2011	0	0
			2012	0	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.