# 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.

Four sets of development factors are shown, measuring the development from December 31, 2006 to December 31, 2007; December 31, 2007 to December 31, 2008; December 31, 2008 to December 31, 2009; and December 31, 2009 to December 31, 2010. 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 - Pages 1-6 - Reported Data

The data on pages 1-6 represent the experience as reported by the carriers. Consequently, the 12/31/09 valuation of losses reflects the impact of changes legislated by Senate Bill 1. Specifically, medical payments for many services rendered subsequent to 9/1/08 are influenced by the medical fee schedule now in place. Medical case reserves at 12/31/08 are also at a level that reflects some measure of anticipated savings as a result of the fee schedule and other features of Senate Bill 1

## Table I - Pages 7 and 8 - Adjustment to reflect Senate Bill 1 medical savings

In order for the loss development patterns suggested by the financial data to be usable it is necessary that the medical payments and medical case reserves be put on a consistent basis with regard to benefit levels. All medical payments and reserves are being adjusted to a pre-Senate Bill 1 benefit level. Medical data has also been adjusted to offset the anticipated improvement in medical trend due to Senate Bill 1.

Page 7 shows the adjustments to bring medical losses to pre-Senate Bill 1 levels for Calendar Year 2008. The immediate savings in medical payments resulting from Senate Bill 1 is estimated at 17.40%. It is estimated that all medical payments made on or after September 1,

2008 reflect post-Senate Bill 1 levels. Thus, one-third of all calendar year 2008 medical payments are assumed to reflect Senate Bill 1's schedule for medical payments. It is also assumed that medical reserve levels will be adjusted to reflect post-Senate Bill 1 medical cost levels evenly over a three year period from September 1, 2008 to August 31, 2011. Thus, it is estimated that approximately 11.11% (4 months into the 36 month period) of medical case reserves already reflect post-Senate Bill 1 payment levels as of December 31, 2008.

Page 8 shows the adjustments to bring medical losses to pre-Senate Bill 1 levels for Calendar Year 2009. All calendar year 2009 medical payments are assumed to reflect Senate Bill 1's schedule for medical payments. It is also assumed that medical reserve levels will be adjusted to reflect post-Senate Bill 1 medical cost levels evenly over a three year period from September 1, 2008 to August 31, 2011. Thus, it is estimated that approximately 44.44% (16 months into the 36 month period) of medical case reserves already reflect post-Senate Bill 1 payment levels as of December 31, 2009.

Page 9 shows the adjustments to bring medical losses to pre-Senate Bill 1 levels for Calendar Year 2010. All calendar year 2010 medical payments are assumed to reflect Senate Bill 1's schedule for medical payments. It is also assumed that medical reserve levels will be adjusted to reflect post-Senate Bill 1 medical cost levels evenly over a three year period from September 1, 2008 to August 31, 2011. Thus, it is estimated that approximately 77.78% (28 months into the 36 month period) of medical case reserves already reflect post-Senate Bill 1 payment levels as of December 31, 2010.

# <u>Table I - Pages 10 - 15 - Adjusted to Pre-Senate Bill 1 levels</u>

Pages 10-15 reflect the adjustment to medical costs to bring all data to a pre-Senate Bill 1 level. This data was the basis for all subsequent loss development and trend analysis.

TABLE I

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year	Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	500,026,968 75,203,957 87,304,402 104,382,042 112,459,863 101,340,482 97,400,361 89,842,267 91,438,093 83,907,387 80,758,868 85,199,703 88,872,668 94,826,083 89,312,109 96,464,028 99,028,986 120,325,004	500,027,232 75,204,646 87,317,427 104,437,660 112,498,324 101,354,156 97,439,424 89,841,062 91,437,672 83,912,349 80,759,982 85,197,215 88,853,555 94,812,033 89,301,238 96,450,772 98,744,026 120,389,201	1.0000 1.0000 1.0001 1.0005 1.0003 1.0001 1.0004 1.0000 1.0000 1.0000 1.0000 0.9998 0.9999 0.9999 0.9999	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	500,027,232 75,204,646 87,317,427 104,437,660 112,498,324 101,353,951 97,438,746 89,840,394 91,436,997 83,911,939 80,730,408 85,000,807 88,717,417 94,598,052 89,256,363 96,361,056 97,700,238 120,471,488	500,065,779 75,203,726 87,319,536 104,445,612 112,503,963 101,353,192 97,486,078 89,823,014 91,427,919 83,927,927 80,728,566 85,000,067 88,919,030 94,596,860 89,289,412 96,347,135 97,172,025 120,461,853	1.0001 1.0000 1.0000 1.0001 1.0001 1.0005 0.9998 0.9999 1.0002 1.0000 1.0000 1.0023 1.0000 1.0004 0.9999 0.9946 0.9999
2003 2004 2005 2006 2007	134,619,182 151,561,138 183,263,686 110,277,101	134,586,524 151,419,794 185,815,095 206,504,629 110,678,253	0.9991 1.0139 1.8726	2003 2004 2005 2006 2007 2008	134,719,527 151,638,335 185,988,095 206,580,781 110,900,875	134,622,021 151,240,089 185,522,845 204,133,276 199,108,121 95,097,440	0.9993 0.9974 0.9975 0.9882 1.7954
Policy Year Valued Prior	As of 12/31/08	As of 12/31/09	Ratio to Prior Year	Policy Year Valued Prior	As of 12/31/09	As of 12/31/10	Ratio to Prior Year
to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	500,065,779 75,203,726 87,319,536 104,445,612 112,503,963 101,353,192 97,486,078 89,823,014 91,427,919 83,927,927 80,728,566 85,000,067 88,966,424 94,888,955 89,376,299 96,528,340 97,494,595 120,877,414 135,252,597 153,063,120 187,954,566 206,292,846 202,326,631 96,541,660	500,037,101 75,203,100 87,316,747 104,441,316 112,488,281 101,356,584 97,512,082 89,835,351 91,424,938 83,930,444 80,731,850 85,000,127 88,966,546 94,890,004 89,239,023 96,361,792 98,138,892 120,652,963 135,173,750 153,051,641 187,874,316 206,256,214 200,331,491 154,302,517 69,909,778	0.9999 1.0000 1.0000 1.0000 0.9999 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 0.9985 0.9983 1.0066 0.9981 0.9994 0.9999 0.9996 0.9998 0.9901 1.5983	to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	499,452,019 75,116,185 87,195,345 104,227,219 112,207,720 101,041,810 97,185,120 89,471,572 91,022,360 83,521,059 80,322,593 84,592,600 88,447,524 93,693,620 88,664,904 96,061,265 97,919,517 120,441,237 134,718,451 153,027,135 187,872,207 206,256,214 200,331,491 154,302,517 69,854,273	499,339,469 75,091,481 87,174,940 104,227,215 112,163,952 100,948,192 97,145,795 89,407,873 91,021,753 83,415,656 80,189,548 84,422,807 88,465,516 93,270,196 88,679,052 96,060,299 97,826,652 120,438,832 134,715,218 152,952,017 187,879,261 207,263,337 200,205,897 150,963,918 117,240,053 56,165,917	0.9998 0.9997 0.9998 1.0000 0.9996 0.9991 0.9996 0.9993 1.0000 0.9987 0.9983 0.9980 1.0002 1.0002 1.0000 0.9991 1.0000 1.0000 0.9995 1.0000 1.0049 0.9994 0.9784 1.6784

TABLE I - A POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year	Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	339,468,125 45,902,348 58,029,499 57,037,237 66,286,729 65,939,709 61,918,119 68,011,693 66,166,874 54,319,750 60,892,256 66,348,523 65,884,629 61,474,198 74,163,380 93,616,266 76,487,373 87,115,346 78,169,210 79,360,161	342,049,316 46,300,846 58,354,614 57,370,885 66,279,191 66,042,308 62,053,181 68,949,590 68,158,172 55,213,261 60,522,747 66,418,376 68,781,195 62,819,806 75,473,941 97,449,007 77,969,224 87,500,150 82,296,517 88,594,360	1.0076 1.0087 1.0056 1.0058 0.9999 1.0016 1.0022 1.0138 1.0301 1.0164 0.9939 1.0011 1.0440 1.0219 1.0177 1.0409 1.0194 1.0044 1.0528 1.1164	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	342,049,316 46,300,846 58,354,614 57,370,885 66,279,191 66,042,308 62,053,181 68,949,590 68,158,172 55,213,261 60,522,747 66,418,376 68,781,195 62,819,806 75,473,941 97,449,007 77,972,803 87,508,607 82,301,745 88,600,031	344,548,354 45,983,902 59,451,677 57,336,600 67,018,216 65,793,236 62,816,327 69,555,946 69,357,241 55,516,484 61,622,390 67,990,927 70,410,837 62,062,963 76,193,010 99,524,065 78,544,410 91,809,147 87,186,706 94,836,280	1.0073 0.9932 1.0188 0.9994 1.0112 0.9962 1.0123 1.0088 1.0176 1.0055 1.0182 1.0237 1.0237 0.9880 1.0095 1.0213 1.0073 1.0491 1.0594 1.0704
2004 2005 2006 2007	62,233,868 22,522,514	75,052,738 57,014,963 20,401,164	1.2060 2.5315	2004 2005 2006 2007 2008	75,052,738 57,019,775 20,402,102	94,030,280 86,104,612 70,530,288 61,136,182 23,553,310	1.1473 1.2369 2.9966
Policy Year Valued Prior	As of 12/31/08	As of 12/31/09	Ratio to Prior Year	Policy Year Valued Prior	As of 12/31/09	As of 12/31/10	Ratio to Prior Year
to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	344,548,351 45,983,902 59,451,917 57,336,599 67,018,215 65,793,237 62,816,326 69,556,327 69,358,354 55,516,485 61,622,390 67,990,927 70,410,839 62,062,964 76,193,012 99,524,065 78,544,408 91,809,146 87,186,706 94,836,280 86,104,611 70,530,289 61,136,184 23,553,312	347,303,991 45,952,151 59,925,686 57,716,824 68,126,635 67,418,157 63,317,279 70,792,896 70,016,962 57,347,387 61,735,548 70,121,994 70,725,042 61,538,003 76,732,120 101,362,346 79,107,081 93,275,090 87,763,784 98,174,796 92,641,800 79,206,407 78,960,044 52,633,473 18,635,385	1.0080 0.9993 1.0080 1.0066 1.0165 1.0247 1.0080 1.0178 1.0095 1.0330 1.0018 1.0313 1.0045 0.9915 1.0071 1.0185 1.0072 1.0160 1.0066 1.0352 1.0759 1.1230 1.2915 2.2347	to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	347,011,848 45,977,072 60,027,788 57,602,067 68,118,173 67,135,164 63,652,844 71,081,023 70,158,020 57,126,169 61,779,560 70,348,253 70,627,054 61,349,083 76,517,064 101,010,821 79,176,468 93,309,145 87,281,429 98,314,994 92,822,423 79,127,298 78,981,338 52,645,120 18,633,509	346,743,253 46,759,359 61,105,244 57,913,081 69,425,033 67,396,177 64,085,141 73,504,959 70,284,229 58,462,785 62,016,754 71,578,086 70,808,153 61,792,775 76,935,128 99,577,009 80,728,373 94,697,810 89,962,216 99,569,114 97,438,050 85,581,345 89,321,442 68,658,436 53,817,564 20,824,274	0.9992 1.0170 1.0179 1.0054 1.0192 1.0039 1.0068 1.0341 1.0018 1.0234 1.0075 1.0026 1.0072 1.0055 0.9858 1.0196 1.0149 1.0307 1.0128 1.0497 1.0816 1.1309 1.3042 2.8882

TABLE I - B

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	Ratio to Prior Year	Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	202,677,929 26,430,601 31,005,000 29,986,625 33,520,165 34,828,626 31,046,353 28,444,292 30,967,146 24,080,573 26,136,356 30,349,504 31,477,936 26,814,458 32,299,260 41,928,244 33,895,746 37,847,842	202,636,181 26,719,758 31,115,509 30,034,117 33,730,907 34,681,523 31,028,993 28,411,474 32,377,699 24,015,536 25,880,773 30,234,989 32,600,704 27,352,531 32,828,298 42,331,529 34,415,940 38,416,054	0.9998 1.0109 1.0036 1.0016 1.0063 0.9958 0.9994 0.9988 1.0455 0.9973 0.9902 0.9962 1.0357 1.0201 1.0164 1.0096 1.0153 1.0150	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	202,636,181 26,719,758 31,115,509 30,034,117 33,730,907 34,681,523 31,028,993 28,411,474 32,377,699 24,015,536 25,880,773 30,234,989 32,600,704 27,352,531 32,828,298 42,331,529 34,417,425 38,420,874	203,924,563 26,308,550 31,339,758 29,918,599 33,618,900 33,809,860 31,161,245 28,443,233 32,787,120 24,160,071 26,160,510 30,330,762 32,963,472 27,403,157 32,647,790 43,215,099 34,383,866 39,746,064	1.0064 0.9846 1.0072 0.9962 0.9967 0.9749 1.0043 1.0011 1.0126 1.0060 1.0108 1.0032 1.0111 1.0019 0.9945 1.0209 0.9990 1.0345
2003 2004 2005 2006 2007	34,630,382 32,412,172 24,734,725 8,726,447	35,947,321 36,553,286 31,003,036 22,579,593 6,876,678	1.2534 2.5875	2003 2004 2005 2006 2007 2008	35,949,594 36,557,075 31,003,036 22,581,725 6,876,948	37,609,764 38,269,429 36,213,092 30,184,296 23,662,030 8,582,003	1.0462 1.0468 1.1680 1.3367 3.4408
Policy Year Valued Prior	As of 12/31/08	As of 12/31/09	Ratio to Prior Year	Policy Year Valued Prior	As of 12/31/09	As of 12/31/10	Ratio to Prior Year
to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	203,924,562 26,308,550 31,339,758 29,918,598 33,618,899 33,809,860 31,161,244 28,443,232 32,787,120 24,160,073 26,160,510 30,330,763 32,963,472 27,403,157 32,647,790 43,215,099 34,383,862 39,746,064 37,609,764 38,269,429 36,213,092 30,184,297 23,662,031 8,582,005	203,419,117 26,359,467 31,662,622 30,058,878 34,185,774 34,994,442 31,252,672 28,575,479 32,997,228 24,655,402 26,374,624 30,699,118 32,642,970 27,462,330 33,069,100 44,971,837 35,239,813 40,412,977 37,853,242 39,423,199 39,483,341 35,563,149 33,218,487 20,426,783 7,262,303	0.9975 1.0019 1.0103 1.0047 1.0169 1.0350 1.0029 1.0046 1.0064 1.0205 1.0082 1.0121 0.9903 1.0022 1.0129 1.0407 1.0249 1.0168 1.0065 1.0301 1.0903 1.1782 1.4039 2.3802	to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	203,015,100 26,351,030 31,659,323 30,031,898 34,167,833 34,842,244 31,182,518 28,571,147 32,981,530 24,546,382 26,371,242 30,703,132 32,586,364 27,323,273 33,001,763 44,733,840 35,287,790 40,430,710 37,479,264 39,432,900 39,485,514 35,407,742 33,221,153 20,433,883 7,263,480	202,895,549 26,918,443 31,875,536 30,144,593 34,333,863 34,811,213 31,792,675 28,679,824 33,114,743 24,699,215 26,105,795 31,253,756 32,637,722 27,527,229 33,109,338 44,197,561 35,898,897 40,702,548 38,662,496 39,978,358 40,968,793 37,963,976 39,401,079 28,716,539 22,904,069 6,814,496	0.9994 1.0215 1.0068 1.0038 1.0049 0.9991 1.0196 1.0038 1.0040 1.0062 0.9899 1.0179 1.0016 1.0075 1.0033 0.9880 1.0173 1.0067 1.0316 1.0138 1.0376 1.0722 1.1860 1.4053 3.1533

TABLE I - C
POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR
MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

	Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year	Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year
	Prior				Prior			
	to 1986	136,790,196	139,413,135	1.0192	to 1986	139,413,135	140,623,791	1.0087
	1986	19,471,747	19,581,088	1.0056	1986	19,581,088	19,675,352	1.0048
	1987	27,024,499	27,239,105	1.0079	1987	27,239,105	28,111,919	1.0320
	1988	27,050,612	27,336,768	1.0106	1988	27,336,768	27,418,001	1.0030
	1989	32,766,564	32,548,284	0.9933	1989	32,548,284	33,399,316	1.0261
	1990	31,111,083	31,360,785	1.0080	1990	31,360,785	31,983,376	1.0199
	1991	30,871,766	31,024,188	1.0049	1991	31,024,188	31,655,082	1.0203
	1992	39,567,401	40,538,116	1.0245	1992	40,538,116	41,112,713	1.0142
	1993	35,199,728	35,780,473	1.0165	1993	35,780,473	36,570,121	1.0221
	1994	30,239,177	31,197,725	1.0317	1994	31,197,725	31,356,413	1.0051
	1995	34,755,900	34,641,974	0.9967	1995	34,641,974	35,461,880	1.0237
	1996	35,999,019	36,183,387	1.0051	1996	36,183,387	37,660,165	1.0408
	1997	34,406,693	36,180,491	1.0516	1997	36,180,491	37,447,365	1.0350
	1998	34,659,740	35,467,275	1.0233	1998	35,467,275	34,659,806	0.9772
	1999	41,864,120	42,645,643	1.0233	1999	42,645,643	43,545,220	1.0211
	2000			1.0663	2000	55,117,478	, ,	1.0211
		51,688,022	55,117,478				56,308,966	
	2001	42,591,627	43,553,284	1.0226	2001	43,555,378	44,160,544	1.0139
	2002	49,267,504	49,084,096	0.9963	2002	49,087,733	52,063,083	1.0606
	2003	43,538,828	46,349,196	1.0645	2003	46,352,151	49,576,942	1.0696
	2004	46,947,989	52,041,074	1.1085	2004	52,042,956	56,566,851	1.0869
	2005	37,499,143	44,049,702	1.1747	2005	44,049,702	49,891,520	1.1326
	2006	13,796,067	34,435,370	2.4960	2006	34,438,050	40,345,992	1.1716
	2007		13,524,486		2007	13,525,154	37,474,152	2.7707
					2008		14,971,307	
	Policy Year	As of	As of	Datia ta	Daliay Vaar	Ac of	As of	Ratio to
				Ratio to	Policy Year	As of		
_	Valued	12/31/08	12/31/09	Prior Year	Valued	12/31/09	12/31/10	Prior Year
_	<b>Valued</b> Prior	12/31/08	12/31/09	Prior Year	Valued Prior	12/31/09	12/31/10	Prior Year
_	Valued Prior to 1986	<b>12/31/08</b> 140,623,789	<b>12/31/09</b> 143,884,874	Prior Year 1.0232	Valued Prior to 1986	<b>12/31/09</b> 143,996,748	<b>12/31/10</b> 143,847,704	Prior Year 0.9990
_	Valued Prior to 1986 1986	12/31/08	12/31/09	1.0232 0.9958	Valued Prior to 1986 1986	12/31/09	<b>12/31/10</b> 143,847,704 19,840,916	0.9990 1.0109
_	Valued Prior to 1986 1986 1987	12/31/08 140,623,789 19,675,352 28,112,159	<b>12/31/09</b> 143,884,874	1.0232 0.9958 1.0054	Valued Prior to 1986 1986 1987	12/31/09 143,996,748 19,626,042 28,368,465	12/31/10 143,847,704 19,840,916 29,229,708	0.9990 1.0109 1.0304
_	Valued Prior to 1986 1986 1987 1988	<b>12/31/08</b> 140,623,789 19,675,352	<b>12/31/09</b> 143,884,874 19,592,684	1.0232 0.9958	Valued Prior to 1986 1986 1987 1988	<b>12/31/09</b> 143,996,748 19,626,042	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488	0.9990 1.0109 1.0304 1.0072
_	Valued Prior to 1986 1986 1987	12/31/08 140,623,789 19,675,352 28,112,159	12/31/09 143,884,874 19,592,684 28,263,064	1.0232 0.9958 1.0054	Valued Prior to 1986 1986 1987	12/31/09 143,996,748 19,626,042 28,368,465	12/31/10 143,847,704 19,840,916 29,229,708	0.9990 1.0109 1.0304
	Valued Prior to 1986 1986 1987 1988	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946	1.0232 0.9958 1.0054 1.0088	Valued Prior to 1986 1986 1987 1988	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488	0.9990 1.0109 1.0304 1.0072
_	Valued Prior to 1986 1987 1988 1989 1990	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861	1.0232 0.9958 1.0054 1.0088 1.0162	Valued Prior to 1986 1986 1987 1988 1989	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964	0.9990 1.0109 1.0304 1.0072 1.0336
_	Valued Prior to 1986 1987 1988 1989 1990 1991	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129	Valued Prior to 1986 1987 1988 1989 1990 1991	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945
_	Valued Prior to 1986 1987 1988 1989 1990 1991 1992	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269	Valued Prior to 1986 1987 1988 1989 1990 1991 1992	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545
	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998
_	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363
_	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142
_	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171
_	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034
_	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070
	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071
	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222 56,308,966	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020 56,390,509	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027 1.0014	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301 56,276,981	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790 55,379,448	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071 0.9841
	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222 56,308,966 44,160,546	12/31/09 143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020 56,390,509 43,867,268	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027 1.0014 0.9934	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/09 143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301 56,276,981 43,888,678	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790 55,379,448 44,829,476	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071 0.9841 1.0214
	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222 56,308,966 44,160,546 52,063,082	12/31/09  143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020 56,390,509 43,867,268 52,862,113	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027 1.0014 0.9934 1.0153	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/09  143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301 56,276,981 43,888,678 52,878,435	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790 55,379,448 44,829,476 53,995,262	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071 0.9841 1.0214 1.0211
	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222 56,308,966 44,160,546 52,063,082 49,576,942	12/31/09  143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020 56,390,509 43,867,268 52,862,113 49,910,542	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027 1.0014 0.9934 1.0153 1.0067	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/09  143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301 56,276,981 43,888,678 52,878,435 49,802,165	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790 55,379,448 44,829,476 53,995,262 51,299,720	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071 0.9841 1.0214 1.0211 1.0301
	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222 56,308,966 44,160,546 52,063,082 49,576,942 56,566,851	12/31/09  143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020 56,390,509 43,867,268 52,862,113 49,910,542 58,751,597	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027 1.0014 0.9934 1.0153 1.0067 1.0386	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/09  143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301 56,276,981 43,888,678 52,878,435 49,802,165 58,882,094	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790 55,379,448 44,829,476 53,995,262 51,299,720 59,590,756	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071 0.9841 1.0214 1.0211 1.0301 1.0120
	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222 56,308,966 44,160,546 52,063,082 49,576,942 56,566,851 49,891,519	12/31/09  143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020 56,390,509 43,867,268 52,862,113 49,910,542 58,751,597 53,158,459	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027 1.0014 0.9934 1.0153 1.0067 1.0386 1.0655	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	12/31/09  143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301 56,276,981 43,888,678 52,878,435 49,802,165 58,882,094 53,336,909	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790 55,379,448 44,829,476 53,995,262 51,299,720 59,590,756 56,469,257	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071 0.9841 1.0214 1.0211 1.0301 1.0120 1.0587
	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222 56,308,966 44,160,546 52,063,082 49,576,942 56,566,851 49,891,519 40,345,992	12/31/09  143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020 56,390,509 43,867,268 52,862,113 49,910,542 58,751,597 53,158,459 43,643,258	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027 1.0014 0.9934 1.0153 1.0067 1.0386 1.0655 1.0817	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	12/31/09  143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301 56,276,981 43,888,678 52,878,435 49,802,165 58,882,094 53,336,909 43,719,556	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790 55,379,448 44,829,476 53,995,262 51,299,720 59,590,756 56,469,257 47,617,369	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071 0.9841 1.0214 1.0214 1.0211 1.0301 1.0120 1.0587 1.0892
	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222 56,308,966 44,160,546 52,063,082 49,576,942 56,566,851 49,891,519 40,345,992 37,474,153	12/31/09  143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020 56,390,509 43,867,268 52,862,113 49,910,542 58,751,597 53,158,459 43,643,258 45,741,557	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027 1.0014 0.9934 1.0153 1.0067 1.0386 1.0655 1.0817 1.2206	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	12/31/09  143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301 56,276,981 43,888,678 52,878,435 49,802,165 58,882,094 53,336,909 43,719,556 45,760,185	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790 55,379,448 44,829,476 53,995,262 51,299,720 59,590,756 56,469,257 47,617,369 49,920,363	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071 0.9841 1.0214 1.0214 1.0211 1.0301 1.0120 1.0587 1.0892 1.0909
	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222 56,308,966 44,160,546 52,063,082 49,576,942 56,566,851 49,891,519 40,345,992	12/31/09  143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020 56,390,509 43,867,268 52,862,113 49,910,542 58,751,597 53,158,459 43,643,258 45,741,557 32,206,690	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027 1.0014 0.9934 1.0153 1.0067 1.0386 1.0655 1.0817	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	12/31/09  143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301 56,276,981 43,888,678 52,878,435 49,802,165 58,882,094 53,336,909 43,719,556 45,760,185 32,211,237	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790 55,379,448 44,829,476 53,995,262 51,299,720 59,590,756 56,469,257 47,617,369 49,920,363 39,941,897	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071 0.9841 1.0214 1.0214 1.0211 1.0301 1.0120 1.0587 1.0892 1.0909 1.2400
	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222 56,308,966 44,160,546 52,063,082 49,576,942 56,566,851 49,891,519 40,345,992 37,474,153	12/31/09  143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020 56,390,509 43,867,268 52,862,113 49,910,542 58,751,597 53,158,459 43,643,258 45,741,557	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027 1.0014 0.9934 1.0153 1.0067 1.0386 1.0655 1.0817 1.2206	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	12/31/09  143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301 56,276,981 43,888,678 52,878,435 49,802,165 58,882,094 53,336,909 43,719,556 45,760,185	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790 55,379,448 44,829,476 53,995,262 51,299,720 59,590,756 56,469,257 47,617,369 49,920,363 39,941,897 30,913,495	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071 0.9841 1.0214 1.0214 1.0211 1.0301 1.0120 1.0587 1.0892 1.0909
	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	12/31/08 140,623,789 19,675,352 28,112,159 27,418,001 33,399,316 31,983,377 31,655,082 41,113,095 36,571,234 31,356,412 35,461,880 37,660,164 37,447,367 34,659,807 43,545,222 56,308,966 44,160,546 52,063,082 49,576,942 56,566,851 49,891,519 40,345,992 37,474,153	12/31/09  143,884,874 19,592,684 28,263,064 27,657,946 33,940,861 32,423,715 32,064,607 42,217,417 37,019,734 32,691,985 35,360,924 39,422,876 38,082,072 34,075,673 43,663,020 56,390,509 43,867,268 52,862,113 49,910,542 58,751,597 53,158,459 43,643,258 45,741,557 32,206,690	1.0232 0.9958 1.0054 1.0088 1.0162 1.0138 1.0129 1.0269 1.0123 1.0426 0.9972 1.0468 1.0169 0.9831 1.0027 1.0014 0.9934 1.0153 1.0067 1.0386 1.0655 1.0817 1.2206	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	12/31/09  143,996,748 19,626,042 28,368,465 27,570,169 33,950,340 32,292,920 32,470,326 42,509,876 37,176,490 32,579,787 35,408,318 39,645,121 38,040,690 34,025,810 43,515,301 56,276,981 43,888,678 52,878,435 49,802,165 58,882,094 53,336,909 43,719,556 45,760,185 32,211,237	12/31/10 143,847,704 19,840,916 29,229,708 27,768,488 35,091,170 32,584,964 32,292,466 44,825,135 37,169,486 33,763,570 35,910,959 40,324,330 38,170,431 34,265,546 43,825,790 55,379,448 44,829,476 53,995,262 51,299,720 59,590,756 56,469,257 47,617,369 49,920,363 39,941,897	0.9990 1.0109 1.0304 1.0072 1.0336 1.0090 0.9945 1.0545 0.9998 1.0363 1.0142 1.0171 1.0034 1.0070 1.0071 0.9841 1.0214 1.0214 1.0211 1.0301 1.0120 1.0587 1.0892 1.0909 1.2400

TABLE I - D

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/06	As of 12/31/07	Ratio to Prior Year	Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year
Prior to 1986 1986 1987 1988 1989	194,836,534 24,920,122 30,179,290 28,498,869 31,864,870 30,824,526	196,095,832 25,129,412 30,434,282 29,103,046 31,996,680 30,988,327	1.0084 1.0084 1.0212 1.0041	Prior to 1986 1986 1987 1988 1989	196,095,832 25,129,412 30,434,282 29,103,046 31,996,680 30,988,327	197,176,573 25,253,195 30,452,464 29,195,495 32,135,003 31,600,392	1.0055 1.0049 1.0006 1.0032 1.0043 1.0198
1991 1992 1993 1994 1995 1996	29,248,208 27,663,889 28,980,909 22,386,249 24,225,574 27,745,983 26,951,122	29,392,598 27,731,113 30,448,168 22,490,440 24,559,128 28,072,192 27,748,322	1.0049 1.0024 1.0506 1.0047 1.0138 1.0118	1991 1992 1993 1994 1995 1996	29,392,598 27,731,113 30,448,168 22,490,440 24,559,128 28,072,192 27,748,322	29,583,162 27,818,549 30,976,504 22,845,953 24,620,849 28,257,649 28,155,824	1.0065 1.0032 1.0174 1.0158 1.0025 1.0066 1.0147
1998 1999 2000 2001 2002 2003 2004	24,227,170 28,997,874 34,798,996 27,865,762 28,645,834 24,776,791 17,860,050	24,861,435 29,628,069 36,493,921 29,633,357 31,182,426 28,880,643 25,156,446	1.0262 1.0217 1.0487 1.0634 1.0886 1.1656	1998 1999 2000 2001 2002 2003 2004	24,861,435 29,628,069 36,493,921 29,633,357 31,182,426 28,880,643 25,156,446	25,408,238 30,517,681 38,088,179 30,466,691 32,957,937 31,444,448 29,182,965	1.0220 1.0300 1.0437 1.0281 1.0569 1.0888 1.1601
2005 2006 2007 Policy Year	8,635,590 2,042,737 <b>As of</b>	16,905,634 8,754,461 1,951,001	1.9577 4.2857 Ratio to	2005 2006 2007 2008 <b>Policy Year</b>	16,905,634 8,754,461 1,951,001	24,988,779 16,499,555 8,634,919 1,887,309 <b>As of</b>	1.4781 1.8847 4.4259
Valued Prior	12/31/08	12/31/09	Prior Year	Valued Prior	12/31/09	12/31/10	Prior Year
to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	197,176,572 25,253,195 30,452,464 29,195,494 32,135,002 31,600,392 29,583,161 27,818,548 30,976,504 22,845,955 24,620,849 28,257,650 28,155,824	198,063,911 25,539,783 30,792,651 29,289,866 32,302,683 33,456,092 29,956,893 28,110,301 31,449,509 23,037,638 24,809,662 28,560,659 28,779,434	1.0045 1.0113 1.0112 1.0032 1.0052 1.0587 1.0126 1.0105 1.0153 1.0084 1.0077 1.0107	to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	197,632,526 25,531,346 30,790,651 29,242,582 32,283,872 33,303,213 29,885,817 28,094,288 31,420,135 22,928,618 24,806,280 28,553,277 28,700,416	198,031,104 25,944,274 30,915,339 29,427,947 32,508,997 33,416,110 30,047,765 28,348,160 31,645,702 23,037,682 24,999,812 29,188,242 28,965,840	1.0020 1.0162 1.0040 1.0063 1.0070 1.0034 1.0054 1.0090 1.0072 1.0048 1.0078 1.0222 1.0092
1999	25,408,238 30,517,681	25,774,153 31,227,923	1.0144 1.0233	1998 1999	25,596,596 31,135,360	26,079,757 31,424,983	1.0189 1.0093

TABLE I - E
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	Ratio to Prior Year	Policy Year Valued	As of 12/31/07	As of 12/31/08	Ratio to Prior Year
Prior to 1986 1986 1987 1988	118,890,131 17,845,235 23,594,435 23,847,860	120,869,155 18,045,928 23,563,216 24,015,729	1.0166 1.0112 0.9987 1.0070	Prior to 1986 1986 1987 1988	120,869,155 18,045,928 23,563,216 24,015,729	123,486,490 18,120,221 23,869,110 24,332,293	1.0217 1.0041 1.0130 1.0132
1989 1990 1991 1992	28,316,692 27,355,833 28,001,184 32,355,518	28,805,174 27,664,792 28,284,577 33,056,699	1.0173 1.0113 1.0101 1.0217	1989 1990 1991 1992	28,805,174 27,664,792 28,284,577 33,056,699	29,401,354 28,038,071 28,574,463 33,693,901	1.0207 1.0135 1.0102 1.0193
1993 1994 1995 1996	29,106,441 24,543,221 28,453,127 29,697,251	29,623,318 25,491,176 29,358,399 31,109,894	1.0178 1.0386 1.0318 1.0476	1993 1994 1995 1996	29,623,318 25,491,176 29,358,399 31,109,894	30,255,402 26,128,988 29,795,014 31,991,994	1.0213 1.0250 1.0149 1.0284
1997 1998 1999 2000 2001	29,538,060 29,438,711 34,877,382 38,527,710 32,237,958	30,621,548 30,237,904 35,787,084 40,443,398 33,643,057	1.0367 1.0271 1.0261 1.0497 1.0436	1997 1998 1999 2000 2001	30,621,548 30,237,904 35,787,084 40,443,398 33,643,057	31,155,664 31,230,696 36,613,376 42,105,023 34,650,902	1.0174 1.0328 1.0231 1.0411 1.0300
2002 2003 2004 2005	37,580,178 36,250,314 34,524,575 26,023,030	39,537,431 37,860,700 39,397,593 34,414,696	1.0521 1.0444 1.1411 1.3225	2002 2003 2004 2005	39,537,431 37,860,700 39,397,593 34,414,696	41,747,292 40,048,381 42,628,280 39,793,852	1.0559 1.0578 1.0820 1.1563
2006 2007 <b>Policy Year</b>	6,304,911 <b>As of</b>	24,578,103 5,941,189 <b>As of</b>	3.8982  Ratio to	2006 2007 2008 <b>Policy Year</b>	24,578,103 5,941,189 <b>As of</b>	32,874,659 25,339,058 7,595,053 <b>As of</b>	1.3376 4.2650 Ratio to
		AS UI	המנוט נט	Policy real	AS UI	A3 UI	המנוט נט
Valued	12/31/08	12/31/09	Prior Year	Valued	12/31/09	12/31/10	Prior Year
Valued Prior	12/31/08	12/31/09	Prior Year	<b>Valued</b> Prior	12/31/09	12/31/10	Prior Year
Valued Prior to 1986	<b>12/31/08</b> 123,486,488	<b>12/31/09</b> 125,725,840	Prior Year 1.0181	Valued Prior to 1986	<b>12/31/09</b> 125,631,090	<b>12/31/10</b> 127,465,082	Prior Year 1.0146
Valued Prior	12/31/08	12/31/09	Prior Year	<b>Valued</b> Prior	12/31/09	12/31/10	Prior Year
Valued Prior to 1986 1986 1987 1988	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668	1.0181 1.0036 1.0112 1.0080	Valued Prior to 1986 1986 1987 1988	12/31/09 125,631,090 18,170,652 24,130,131 24,416,031	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816	1.0146 1.0149 1.0160 1.0371
Valued Prior to 1986 1986 1987 1988 1989	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669	1.0181 1.0036 1.0112 1.0080 1.0343	Valued Prior to 1986 1986 1987 1988 1989	12/31/09 125,631,090 18,170,652 24,130,131 24,416,031 30,398,321	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710	1.0146 1.0149 1.0160 1.0371 1.0265
Valued Prior to 1986 1986 1987 1988 1989	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179	Valued Prior to 1986 1986 1987 1988 1989 1990	12/31/09 125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155
Valued Prior to 1986 1987 1988 1989 1990 1991	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126	Valued Prior to 1986 1986 1987 1988 1989 1990 1991	12/31/09 125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050
Valued Prior to 1986 1987 1988 1989 1990 1991	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992	12/31/09 125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207
Valued Prior to 1986 1987 1988 1989 1990 1991	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126	Valued Prior to 1986 1986 1987 1988 1989 1990 1991	12/31/09 125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/09 125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/09 125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993 31,155,666	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167 31,777,921	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333 1.0200	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/09 125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735 31,678,103	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844 32,047,317	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163 1.0117
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993 31,155,666 31,230,697	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167 31,777,921 31,521,277	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333 1.0200 1.0093	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/09 125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735 31,678,103 31,218,159	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844 32,047,317 31,555,583	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163 1.0117 1.0108
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993 31,155,666 31,230,697 36,613,378	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167 31,777,921 31,521,277 37,481,864	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333 1.0200 1.0093 1.0237	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/09  125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735 31,678,103 31,218,159 37,279,346	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844 32,047,317 31,555,583 39,059,942	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163 1.0117 1.0108 1.0478
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993 31,155,666 31,230,697 36,613,378 42,105,022	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167 31,777,921 31,521,277 37,481,864 44,365,072	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333 1.0200 1.0093 1.0237 1.0537	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/09  125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735 31,678,103 31,218,159 37,279,346 44,213,224	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844 32,047,317 31,555,583 39,059,942 45,632,739	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163 1.0117 1.0108 1.0478 1.0321
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/08 123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993 31,155,666 31,230,697 36,613,378	12/31/09 125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167 31,777,921 31,521,277 37,481,864	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333 1.0200 1.0093 1.0237	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/09  125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735 31,678,103 31,218,159 37,279,346	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844 32,047,317 31,555,583 39,059,942	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163 1.0117 1.0108 1.0478
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/08  123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993 31,155,666 31,230,697 36,613,378 42,105,022 34,650,903 41,747,291 40,048,381	12/31/09  125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167 31,777,921 31,521,277 37,481,864 44,365,072 35,940,442 43,353,953 41,428,672	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333 1.0200 1.0093 1.0237 1.0537 1.0372 1.0385 1.0345	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/09  125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735 31,678,103 31,218,159 37,279,346 44,213,224 35,913,285 43,324,624 41,200,433	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844 32,047,317 31,555,583 39,059,942 45,632,739 36,793,378 45,498,771 42,520,511	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163 1.0117 1.0108 1.0478 1.0321 1.0245 1.0502 1.0320
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/08  123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993 31,155,666 31,230,697 36,613,378 42,105,022 34,650,903 41,747,291 40,048,381 42,628,280	12/31/09  125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167 31,777,921 31,521,277 37,481,864 44,365,072 35,940,442 43,353,953 41,428,672 44,923,332	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333 1.0200 1.0093 1.0237 1.0537 1.0372 1.0385 1.0345 1.0538	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/09  125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735 31,678,103 31,218,159 37,279,346 44,213,224 35,913,285 43,324,624 41,200,433 44,896,883	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844 32,047,317 31,555,583 39,059,942 45,632,739 36,793,378 45,498,771 42,520,511 46,920,691	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163 1.0117 1.0108 1.0478 1.0321 1.0245 1.0502 1.0320 1.0451
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	12/31/08  123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993 31,155,666 31,230,697 36,613,378 42,105,022 34,650,903 41,747,291 40,048,381 42,628,280 39,793,851	12/31/09  125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167 31,777,921 31,521,277 37,481,864 44,365,072 35,940,442 43,353,953 41,428,672 44,923,332 43,005,645	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333 1.0200 1.0093 1.0237 1.0537 1.0372 1.0385 1.0345 1.0538 1.0807	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	12/31/09  125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735 31,678,103 31,218,159 37,279,346 44,213,224 35,913,285 43,324,624 41,200,433 44,896,883 43,005,645	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844 32,047,317 31,555,583 39,059,942 45,632,739 36,793,378 45,498,771 42,520,511 46,920,691 46,180,719	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163 1.0117 1.0108 1.0478 1.0321 1.0245 1.0502 1.0320 1.0451 1.0738
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	12/31/08  123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993 31,155,666 31,230,697 36,613,378 42,105,022 34,650,903 41,747,291 40,048,381 42,628,280 39,793,851 32,874,660	12/31/09  125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167 31,777,921 31,521,277 37,481,864 44,365,072 35,940,442 43,353,953 41,428,672 44,923,332 43,005,645 37,265,646	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333 1.0200 1.0093 1.0237 1.0537 1.0372 1.0385 1.0345 1.0538 1.0807 1.1336	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	12/31/09  125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735 31,678,103 31,218,159 37,279,346 44,213,224 35,913,285 43,324,624 41,200,433 44,896,883 43,005,645 37,265,646	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844 32,047,317 31,555,583 39,059,942 45,632,739 36,793,378 45,498,771 42,520,511 46,920,691 46,180,719 39,641,431	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163 1.0117 1.0108 1.0478 1.0321 1.0245 1.0502 1.0320 1.0451 1.0738 1.0638
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	12/31/08  123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993 31,155,666 31,230,697 36,613,378 42,105,022 34,650,903 41,747,291 40,048,381 42,628,280 39,793,851 32,874,660 25,339,059	12/31/09  125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167 31,777,921 31,521,277 37,481,864 44,365,072 35,940,442 43,353,953 41,428,672 44,923,332 43,005,645 37,265,646 35,143,521	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333 1.0200 1.0093 1.0237 1.0537 1.0372 1.0385 1.0345 1.0538 1.0538 1.0807 1.1336 1.3869	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	12/31/09  125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735 31,678,103 31,218,159 37,279,346 44,213,224 35,913,285 43,324,624 41,200,433 44,896,883 43,005,645 37,265,646 35,143,521	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844 32,047,317 31,555,583 39,059,942 45,632,739 36,793,378 45,498,771 42,520,511 46,920,691 46,180,719 39,641,431 40,397,693	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163 1.0117 1.0108 1.0478 1.0321 1.0245 1.0502 1.0320 1.0451 1.0738 1.0638 1.1495
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	12/31/08  123,486,488 18,120,221 23,869,350 24,332,293 29,401,354 28,038,072 28,574,463 33,694,283 30,256,515 26,128,987 29,795,014 31,991,993 31,155,666 31,230,697 36,613,378 42,105,022 34,650,903 41,747,291 40,048,381 42,628,280 39,793,851 32,874,660	12/31/09  125,725,840 18,184,632 24,137,757 24,527,668 30,409,669 28,539,767 28,934,175 34,276,167 30,598,148 26,475,048 30,361,632 33,056,167 31,777,921 31,521,277 37,481,864 44,365,072 35,940,442 43,353,953 41,428,672 44,923,332 43,005,645 37,265,646	1.0181 1.0036 1.0112 1.0080 1.0343 1.0179 1.0126 1.0173 1.0113 1.0132 1.0190 1.0333 1.0200 1.0093 1.0237 1.0537 1.0372 1.0385 1.0345 1.0538 1.0807 1.1336	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	12/31/09  125,631,090 18,170,652 24,130,131 24,416,031 30,398,321 28,408,404 28,889,908 34,203,337 30,556,156 26,345,294 30,337,604 32,996,735 31,678,103 31,218,159 37,279,346 44,213,224 35,913,285 43,324,624 41,200,433 44,896,883 43,005,645 37,265,646	12/31/10 127,465,082 18,442,202 24,515,274 25,321,816 31,202,710 28,848,672 29,034,523 34,912,350 31,087,726 26,799,073 30,444,713 33,534,844 32,047,317 31,555,583 39,059,942 45,632,739 36,793,378 45,498,771 42,520,511 46,920,691 46,180,719 39,641,431	1.0146 1.0149 1.0160 1.0371 1.0265 1.0155 1.0050 1.0207 1.0174 1.0172 1.0035 1.0163 1.0117 1.0108 1.0478 1.0321 1.0245 1.0502 1.0320 1.0451 1.0738 1.0638

#### TABLE I - ADJUSTMENTS TO BRING MEDICAL DATA FROM THE 07 V. 08 VALUATION TO PRE-SB1 LEVELS

				MEDICAL PA	ID LUSSES			
POLICY	ACCUMULATED MEDICAL	ACCUMULATED MEDICAL	CALENDAD	AVEDAGE	ADJUSTED			ADJUSTED ACCUMULATE
YEAR			CALENDAR	AVERAGE	CALENDAR			MEDICAL
BEING VALUED	PAID LOSSES AS OF 12/31/07	PAID LOSSES AS OF 12/31/08	YEAR 2008 PAID LOSSES	PAYMENT LEVEL	YEAR 2008 PAID LOSSES			PAID LOSSES AS OF 12/31/0
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) / (4)	(6)	(7) = (1) * (6)	(8) = (1) + (5)
RIOR TO 1986	120,869,155	123,486,490	2,617,335	0.9392	2,786,771			123,655,9
1986	18,045,928	18,120,221	74,293	0.9392	79,102			18,125,
1987	23,563,216	23,869,110	305,894	0.9392	325,696			23,888,
1988	24,015,729	24,332,293	316,564	0.9392	337,057			24,352,
1989	28,805,174	29,401,354	596,180	0.9392	634,774			29,439,
1990	27,664,792	28,038,071	373,279	0.9392	397,444			28,062,
1991	28,284,577	28,574,463	289,886	0.9392	308,652			28,593
1992	33,056,699	33,693,901	637,202	0.9392	678,452			33,735,
1993	29,623,318	30,255,402	632,084	0.9392	673,003			30,296,
1994	25,491,176	26,128,988	637,812	0.9392	679,101			26,170,
1995	29,358,399	29,795,014	436,615	0.9392	464,880			29,823,
1996	31,109,894	31,991,994	882,100	0.9392	939,204			32,049,
1997	30,621,548	31,155,664	534,116	0.9392	568,693			31,190,
1998	30,237,904	31,230,696	992,792	0.9392	1,057,061			31,294,
1999	35,787,084	36,613,376	826,292	0.9392	879,783			36,666,
2000	40,443,398	42,105,023	1,661,625	0.9392	1,769,192			42,212,
2001	33,643,057	34,650,902	1,007,845	0.9392	1,073,089			34,716,
2002	39,537,431	41,747,292	2,209,861	0.9392	2,352,918			41,890
2003	37,860,700	40,048,381	2,187,681	0.9392	2,329,303			40,190,
2004	39,397,593	42,628,280	3,230,687	0.9392	3,439,829			42,837,
2005	34,414,696	39,793,852	5,379,156	0.9392	5,727,381			40,142,
2006	24,578,103	32,874,659	8,296,556	0.9392	8,833,641			33,411
2007	5,941,189	25,339,058	19,397,869	0.9392	20,653,608			26,594,
2008		7,595,053	7,595,053	0.9006	8,433,326			8,433,
			MEDI	ICAL CASE RESERV	ES			
POLICY YEAR			MEDI	ICAL CASE RESERV	ACCUMULATED		ADJUSTED ACCUMULATED	
YEAR BEING			MEDI	ICAL CASE RESERV	ACCUMULATED MEDICAL	AVERAGE	ACCUMULATED MEDICAL	
YEAR			MEDI	ICAL CASE RESERV	ACCUMULATED	AVERAGE RESERVE LEVEL	ACCUMULATED	
YEAR BEING	(9)	пп (10)	MEDI	ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES	RESERVE	ACCUMULATED MEDICAL CASE RESERVES	
YEAR BEING VALUED	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08	RESERVE LEVEL (13)	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08 (14) = (12) / (13)	
YEAR BEING VALUED	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08 (12) 17,137,301	RESERVE LEVEL (13) 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08 (14) = (12) / (13) 17,580,325	
YEAR BEING VALUED  RIOR TO 1986 1986	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08 (12) 17,137,301 1,555,131	RESERVE LEVEL (13) 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08 (14) = (12) / (13) 17,580,325 1,595,333	
YEAR BEING VALUED  RIOR TO 1986 1986 1987	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809	RESERVE LEVEL (13) 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08 (14) = (12) / (13) 17,580,325 1,595,333 4,352,492	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708	RESERVE LEVEL (13) 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08 (14) = (12) / (13) 17,580,325 1,595,333 4,352,492 3,165,478	
YEAR BEING VALUED RIOR TO 1986 1986 1987 1988 1989	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962	RESERVE LEVEL (13) 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305	RESERVE LEVEL (13) 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297	
YEAR BEING VALUED  RIOR TO 1986 1986 1986 1987 1988 1989 1990	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619	RESERVE LEVEL (13) 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305	RESERVE LEVEL (13) 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08 (14) = (12) / (13) 17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719	RESERVE LEVEL (13) 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08 (14) = (12) / (13) 17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812	RESERVE LEVEL (13) 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994	(9)			CAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425	RESERVE LEVEL (13) 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964 5,362,562	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	(9)			CAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425 5,666,866 5,668,171	RESERVE LEVEL (13) 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08 (14) = (12) / (13) 17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964 5,362,562 5,813,363 5,814,701	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425 5,666,866	RESERVE LEVEL (13) 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325  1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964 5,362,56 5,813,363 5,814,701 6,454,351	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	(9)			CAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425 5,666,866 5,668,171 6,291,701 3,429,110	RESERVE LEVEL (13) 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964 5,362,562 5,813,363 5,814,701 6,454,351 3,517,757	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	(9)			CAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,705 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425 5,666,866 5,668,171 6,291,701 3,429,110 6,931,844	RESERVE LEVEL  (13)  0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964 5,362,562 5,813,363 5,814,701 6,454,351 3,517,757 7,111,042	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	(9)			CAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425 5,666,866 5,668,171 6,291,701 3,429,110	RESERVE LEVEL (13) 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964 5,362,562 5,813,363 5,814,701 6,454,351 3,517,757	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	(9)			CAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425 5,666,866 5,668,171 6,291,701 3,429,110 6,931,844 14,203,943	RESERVE LEVEL  (13)  0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964 5,362,562 5,813,363 5,814,701 6,454,351 3,517,757 7,111,042 14,571,136	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	(9)			CAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425 5,666,856 5,668,171 6,291,701 3,429,110 6,931,844 14,203,943 9,509,642	RESERVE LEVEL  (13)  0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325  1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964 5,362,562 5,813,363 5,814,701 6,454,351 3,517,757 7,111,042 14,571,136 9,755,480	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425 5,666,866 5,668,171 6,291,701 3,429,110 6,931,844 14,203,943 9,509,642 10,315,791 9,528,561	RESERVE LEVEL  (13)  0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964 5,362,562 5,813,363 5,814,701 6,454,351 3,517,757 7,111,042 14,571,136 9,755,480 10,582,469	
YEAR BEING VALUED  RIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	(9)			ICAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425 5,666,866 5,668,171 6,291,701 3,429,110 6,931,844 14,203,943 9,509,642 10,315,791	RESERVE LEVEL  (13)  0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748 0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964 5,362,562 5,813,363 5,814,701 6,454,351 3,517,757 7,111,042 14,571,136 9,755,480 10,582,469 9,774,888	
YEAR BEING VALUED  PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	(9)			CAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425 5,666,866 5,668,171 6,291,701 3,429,110 6,931,844 14,203,943 9,509,642 10,315,791 9,528,561 13,938,571	RESERVE LEVEL  (13)  0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 7,610,599 6,477,964 5,362,562 5,813,363 5,814,701 6,454,351 3,517,757 7,111,042 14,571,136 9,755,480 10,582,469 9,774,888 14,298,903	
YEAR BEING VALUED  PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	(9)			CAL CASE RESERV	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (12)  17,137,301 1,555,131 4,242,809 3,085,708 3,997,962 3,945,305 3,080,619 7,418,812 6,314,719 5,227,425 5,666,866 5,668,171 6,291,701 3,429,110 6,931,844 14,203,943 9,509,642 10,315,791 9,528,561 13,938,571 10,097,668	RESERVE LEVEL  (13)  0.9748	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08  (14) = (12) / (13)  17,580,325 1,595,333 4,352,492 3,165,478 4,101,315 4,047,297 3,160,257 7,610,599 6,477,964 5,362,562 5,813,363 5,814,701 6,454,351 3,517,757 7,111,742 14,571,136 9,755,480 10,582,469 9,774,888 14,298,903 10,358,707	

= COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 06 V. 07 VALUATION)

#### TABLE I - ADJUSTMENTS TO BRING MEDICAL DATA FROM THE 08 V. 09 VALUATION TO PRE-SB1 LEVELS

POLICY	ACCUMULATED	ACCUMULATED		MEDICAL PA	ADJUSTED		ADJUSTED ACCUMULATED	ADJUSTED ACCUMULATED
YEAR	MEDICAL	MEDICAL	CALENDAR	AVERAGE	CALENDAR		MEDICAL	MEDICAL
BEING	PAID LOSSES	PAID LOSSES	YEAR 2009	PAYMENT	YEAR 2009	_	PAID LOSSES	PAID LOSSES
VALUED	AS OF 12/31/08	AS OF 12/31/09	PAID LOSSES	LEVEL	PAID LOSSES	п	AS OF 12/31/08	AS OF 12/31/09
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) / (4)	(6)	(7) = (1) * (6)	(8) = (5) + (7)
RIOR TO 1986	123,486,488	125,725,840	2,239,352	0.8136	2,752,399	1.0014	123,659,369	126,411,76
1986	18,120,221	18,184,632	64,411	0.8136	79,168	1.0003	18,125,657	18,204,82
1987	23,869,350	24,137,757	268,407	0.8136	329,900	1.0008	23,888,445	24,218,3
1988	24,332,293	24,527,668	195,375	0.8136	240,136	1.0008	24,351,759	24,591,8
1989	29,401,354	30,409,669	1,008,315	0.8136	1,239,325	1.0013	29,439,576	30,678,9
1990	28,038,072	28,539,767	501,695	0.8136	616,636	1.0009	28,063,306	28,679,9
1991	28,574,463	28,934,175	359,712	0.8136	442,124	1.0007	28,594,465	29,036,5
1992	33,694,283	34,276,167	581,884	0.8136	715,197	1.0012	33,734,716	34,449,9
1993	30,256,515	30,598,148	341,633	0.8136	419,903	1.0014	30,298,874	30,718,7
1994	26,128,987	26,475,048	346,061	0.8136	425,345	1.0016	26,170,793	26,596,1
1995	29,795,014	30,361,632	566,618	0.8136	696,433	1.0009	29,821,830	30,518,2
1996	31,991,993	33,056,167	1,064,174	0.8136	1,307,982	1.0018	32,049,579	33,357,5
1997	31,155,666	31,777,921	622,255	0.8136	764,817	1.0011	31,189,937	31,954,7
1998	31,230,697	31,521,277	290,580	0.8136	357,153	1.0021	31,296,281	31,653,4
1999	36,613,378	37,481,864	868,486	0.8136	1,067,461	1.0015	36,668,298	37,735,7
2000	42,105,022	44,365,072	2,260,050	0.8136	2,777,839	1.0026	42,214,495	44,992,3
2001	34,650,903	35,940,442	1,289,539	0.8136	1,584,979	1.0019	34,716,740	36,301,7
2002	41,747,291	43,353,953	1,606,662	0.8136	1,974,757	1.0034	41,889,232	43,863,9
2003	40,048,381	41,428,672	1,380,291	0.8136	1,696,523	1.0035	40,188,550	41,885,0
2004	42,628,280	44,923,332	2,295,052	0.8136	2,820,860	1.0049	42,837,159	45,658,0
2005	39,793,851	43,005,645	3,211,794	0.8136	3,947,633	1.0088	40,144,037	44,091,6
2006	32,874,660	37,265,646	4,390,986	0.8136	5,396,984	1.0163	33,410,517	38,807,5
2007	25,339,059	35,143,521	9,804,462	0.8136	12,050,715	1.0496	26,595,876	38,646,5
2008	7,595,053	22,299,687	14,704,634	0.8136	18,073,542	1.1104	8,433,547	26,507,0
2009		5,196,822	5,196,822	0.8136	6,387,441			6,387,4
				CAL CASE RESERV	ES			
POLICY			ADJUSTED				ADJUSTED	
YEAR	ACCUMULATED		ACCUMULATED		ACCUMULATED		ACCUMULATED	
BEING	MEDICAL	AVERAGE	MEDICAL		MEDICAL	AVERAGE	MEDICAL	
VALUED	CASE RESERVES	RESERVE	CASE RESERVES		CASE RESERVES	RESERVE	CASE RESERVES	
	AS OF 12/31/08	LEVEL	AS OF 12/31/08		AS OF 12/31/09	LEVEL	AS OF 12/31/09	
	(9)	(10)	(11) = (9) / (10)		(12)	(13)	(14) = (12) / (13)	
PRIOR TO 1986	17,137,301	0.9748	17,580,325		18,159,034	0.9006	20,163,262	
1986	1,555,131	0.9748	1,595,333		1,408,052	0.9006	1,563,460	
1987	4,242,809	0.9748	4,352,492		4,125,307	0.9006	4,580,621	
1988	3,085,708	0.9748	3,165,478		3,130,278	0.9006	3,475,769	
1989	3,997,962	0.9748	4,101,315		3,531,192	0.9006	3,920,933	
1990	3,945,305	0.9748	4,047,297		3,883,948	0.9006	4,312,623	
1991	3,080,619	0.9748	3,160,257		3,130,432	0.9006	3,475,940	
1992	7,418,812	0.9748	7,610,599		7,941,250	0.9006	8,817,733	
1993	6,314,719	0.9748	6,477,964		6,421,586	0.9006	7,130,342	
1994	5,227,425	0.9748	5,362,562		6,216,937	0.9006	6,903,106	
1995	5,666,866	0.9748	5,813,363		4,999,292	0.9006	5,551,068	
1996	5,668,171	0.9748	5,814,701		6,366,709	0.9006	7,069,408	
1997	6,291,701	0.9748	6,454,351		6,304,151	0.9006	6,999,946	
1998	3,429,110	0.9748	3,517,757		2,554,396	0.9006	2,836,327	
1999	6,931,844	0.9748	7,111,042		6,181,156	0.9006	6,863,376	
	44 000 044	0.9748	14,571,137		12,025,437	0.9006	13,352,695	
2000	14,203,944							
2000 2001 2002	9,509,643 10,315,791	0.9748 0.9748 0.9748	9,755,481 10,582,469		7,926,826 9,508,160	0.9006 0.9006	8,801,717 10,557,584	

9,774,888

14,298,903

10,358,707

7,664,477

12,448,804

8,481,870

13,828,265

10,152,814

6,377,612

10,598,036

9,907,003

6,176,260

0.9006

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9,418,021

15,354,503 11,273,389

7,081,515

11,767,750

11,000,447

6,857,939

0.9748

0.9748

0.9748

0.9748

0.9748

0.9748

2003

2004

2005

2006

2007

2008

2009

9,528,561

13,938,571

10,097,668

7,471,332

12,135,094

7,376,254

<sup>7,566,941</sup> " COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 07 V. 08 VALUATION)

<sup>=</sup> COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 07 V. 08 VALUATION)

				MEDICAL PA	ID LOSSES			
							ADJUSTED	ADJUSTED
POLICY	ACCUMULATED	ACCUMULATED			ADJUSTED		ACCUMULATED	ACCUMULATED
YEAR	MEDICAL	MEDICAL	CALENDAR	AVERAGE	CALENDAR		MEDICAL	MEDICAL
BEING	PAID LOSSES	PAID LOSSES	YEAR 2010	PAYMENT	YEAR 2010		PAID LOSSES	PAID LOSSES
VALUED	AS OF 12/31/09	AS OF 12/31/10	PAID LOSSES	LEVEL	PAID LOSSES	n	AS OF 12/31/09	AS OF 12/31/10
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) / (4)	(6)	(7) = (1) * (6)	(8) = (5) + (7)
PRIOR TO 1986	125,631,090	127,465,082	1,833,992	0.7989	2,295,647	1.0055	126,322,061	128,617,708
1986	18,170,652	18,442,202	271,550	0.7989	339,905	1.0011	18,190,640	18,530,545
1987	24,130,131	24,515,274	385,143	0.7989	482,092	1.0033	24,209,760	24,691,852
1988	24,416,031	25,321,816	905,785	0.7989	1,133,790	1.0026	24,479,513	25,613,303
1989	30,398,321	31,202,710	804,389	0.7989	1,006,871	1.0089	30,668,866	31,675,737
1990	28,408,404	28,848,672	440,268	0.7989	551,093	1.0049	28,547,605	29,098,698
1991	28,889,908	29,034,523	144,615	0.7989	181,018	1.0035	28,991,023	29,172,041
1992	34,203,337	34,912,350	709,013	0.7989	887,487	1.0051	34,377,774	35,265,261
1993	30,556,156	31,087,726	531,570	0.7989	665,377	1.0039	30,675,325	31,340,702
1994	26,345,294	26,799,073	453,779	0.7989	568,005	1.0046	26,466,482	27,034,487
1995	30,337,604	30,444,713	107,109	0.7989	134,071	1.0052	30,495,360	30,629,431
1996	32,996,735	33,534,844	538,109	0.7989	673,562	1.0091	33,297,005	33,970,567
1997	31,678,103	32,047,317	369,214	0.7989	462,153	1.0056	31,855,500	32,317,653
1998	31,218,159	31,555,583	337,424	0.7989	422,361	1.0042	31,349,275	31,771,636
1999	37,279,346	39,059,942	1,780,596	0.7989	2,228,810	1.0068	37,532,846	39,761,656
2000	44,213,224	45,632,739	1,419,515	0.7989	1,776,837	1.0141	44,836,630	46,613,467
2001	35,913,285	36,793,378	880,093	0.7989	1,101,631	1.0101	36,276,009	37,377,640
2002	43,324,624	45,498,771	2,174,147	0.7989	2,721,426	1.0118	43,835,855	46,557,281
2003	41,200,433	42,520,511	1,320,078	0.7989	1,652,370	1.0110	41,653,638	43,306,008
2004	44,896,883	46,920,691	2,023,808	0.7989	2,533,243	1.0164	45,633,192	48,166,435
2005	43,005,645	46,180,719	3,175,074	0.7989	3,974,307	1.0253	44,093,688	48,067,995
2006	37,265,646	39,641,431	2,375,785	0.7989	2,973,820	1.0414	38,808,444	41,782,264
2007	35,143,521	40,397,693	5,254,172	0.7989	6,576,758	1.0997	38,647,330	45,224,088
2008	22,299,687	31,978,329	9,678,642	0.7989	12,114,961	1.1887	26,507,638	38,622,599
2009	5,193,645	22,702,290	17,508,645	0.7989	21,915,941	1.2291	6,383,509	28,299,450
2010		5,769,391	5,769,391	0.7989	7,221,669			7,221,669

			MEDICAL C	ASE RESERVES		
POLICY			ADJUSTED			ADJUSTED
YEAR	ACCUMULATED		ACCUMULATED	ACCUMULATED		ACCUMULATED
BEING	MEDICAL	AVERAGE	MEDICAL	MEDICAL	AVERAGE	MEDICAL
VALUED	CASE RESERVES	RESERVE	CASE RESERVES	CASE RESERVES	RESERVE	CASE RESERVES
	AS OF 12/31/09	LEVEL	AS OF 12/31/09	AS OF 12/31/10	LEVEL	AS OF 12/31/10
		n n				
	(9)	(10)	(11) = (9) / (10)	(12)	(13)	(14) = (12) / (13)
RIOR TO 1986	18,365,658	0.9006	20,392,692	16,382,622	0.8288	19,766,67
1986	1,455,390	0.9006	1,616,023	1,398,714	0.8288	1,687,63
1987	4,238,334	0.9006	4,706,123	4,714,434	0.8288	5,688,26
1988	3,154,138	0.9006	3,502,263	2,446,672	0.8288	2,952,06
1989	3,552,019	0.9006	3,944,058	3,888,460	0.8288	4,691,67
1990	3,884,516	0.9006	4,313,253	3,736,292	0.8288	4,508,07
1991	3,580,418	0.9006	3,975,592	3,257,943	0.8288	3,930,91
1992	8,306,539	0.9006	9,223,339	9,912,785	0.8288	11,960,40
1993	6,620,334	0.9006	7,351,026	6,081,760	0.8288	7,338,03
1994	6,234,493	0.9006	6,922,599	6,964,497	0.8288	8,403,10
1995	5,070,714	0.9006	5,630,373	5,466,246	0.8288	6,595,37
1996	6,648,386	0.9006	7,382,174	6,789,486	0.8288	8,191,94
1997	6,362,587	0.9006	7,064,831	6,123,114	0.8288	7,387,92
1998	2,807,651	0.9006	3,117,534	2,709,963	0.8288	3,269,74
1999	6,235,955	0.9006	6,924,223	4,765,848	0.8288	5,750,29
2000	12,063,757	0.9006	13,395,244	9,746,709	0.8288	11,760,02
2001	7,975,393	0.9006	8,855,644	8,036,098	0.8288	9,696,06
2002	9,553,811	0.9006	10,608,273	8,496,491	0.8288	10,251,55
2003	8,601,732	0.9006	9,551,113	8,779,209	0.8288	10,592,67
2004	13,985,211	0.9006	15,528,771	12,670,065	0.8288	15,287,24
2005	10,331,264	0.9006	11,471,535	10,288,538	0.8288	12,413,77
2006	6,453,910	0.9006	7,166,234	7,975,938	0.8288	9,623,47
2007	10,616,664	0.9006	11,788,434	9,522,670	0.8288	11,489,70
2008	9,911,550	0.9006	11,005,496	7,963,568	0.8288	9,608,55
2009	6,176,384	0.9006	6,858,077	8,211,205	0.8288	9,907,34
2010				8,240,387	0.8288	9,942,55

<sup>■</sup> COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 08 V. 09 VALUATION)
■■ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 08 V. 09 VALUATION)

# TABLE I - ADJUSTED TO PRE SENATE BILL 1 LEVEL

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

#### **ACCUMULATED STANDARD EARNED PREMIUM**

Prior   Prio	Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
1986		12/31/06	12/31/07	Prior Year		12/31/07	12/31/08	Prior Year
1986								
1987								
1988   104,432,042   104,437,660   1,0003   1989   112,487,660   104,445,612   1,0001   1990   101,340,482   112,359,863   112,040   101,353,951   101,353,192   1,0000   1991   97,483,746   97,486,078   1,0005   1992   89,842,267   89,841,024   12,0000   1992   89,440,394   89,823,014   0,998   1993   91,438,093   91,437,672   1,0000   1992   89,440,394   89,823,014   0,998   1993   91,438,093   91,437,672   1,0000   1994   83,911,939   83,927,927   1,0002   1995   80,758,868   80,759,982   1,0000   1994   83,911,939   83,927,927   1,0002   1996   85,199,703   85,197,215   1,0000   1996   85,199,703   85,197,215   1,0000   1996   85,000,667   1,0000   1997   88,872,668   88,853,555   0,9998   1997   88,717,417   88,919,030   1,0023   1998   94,826,033   94,812,033   0,9999   1998   94,586,052   94,596,860   1,0000   1999   89,312,109   89,301,238   0,9999   1998   94,586,052   94,596,860   1,0000   1999   89,312,109   89,301,238   0,9999   1999   89,256,363   89,289,412   1,0004   2000   90,028,966   98,744,026   0,9971   2001   97,700,238   97,172,025   0,9946   2002   10,032,504   120,389,201   1,0005   2002   120,471,488   120,461,873   0,9999   2003   134,619,182   134,596,524   0,9986   2003   134,719,527   134,622,021   0,993   2004   151,561,138   151,419,749   0,9991   2004   151,633,335   151,240,089   0,9974   2005   183,263,666   185,815,095   1,0139   2005   185,988,095   185,522,845   0,9975   2006   110,277,101   206,504,629   1,8726   2006   200,800,781   200,400,800,781   200,400,800,781   200,400,800,782,600,800,782,600,800,781   200,400,800,782,600,800,782								
1989								
1990						, ,		
1991   97,400,361   97,439,424   1,0004   1991   97,438,746   97,486,078   1,0005     1992   89,842,267   89,841,062   1,0000   1993   89,439,44   88,323,014   0,9998     1993   91,438,093   91,437,672   1,0000   1993   91,436,997   91,427,919   0,9999     1994   83,907,387   83,912,349   1,0000   1995   80,730,408   80,728,566   1,0000     1996   85,199,703   85,197,215   1,0000   1995   80,730,408   80,728,566   1,0000     1997   88,872,668   88,853,555   0,9998   1997   88,717,417   89,190,30   1,0002     1998   94,826,083   94,812,033   0,9999   1998   94,598,052   94,596,860   1,0000     1999   89,312,109   89,301,238   0,9999   1998   99,568,633   89,284,412   1,0004     2000   96,464,028   96,450,772   0,9999   2000   96,381,056   96,347,135   0,9999     2001   99,028,968   98,740,66   0,9971   2001   97,702,38   97,172,025   0,9994     2002   120,325,004   120,389,201   1,0005   2002   120,471,488   120,461,853   0,9993     2003   134,619,182   134,586,524   0,9998   2003   134,719,527   134,622,021   0,9993     2004   151,5511,38   151,419,794   0,9991   2004   151,538,335   151,240,099   0,9974     2005   183,263,686   185,815,095   1,0139   2005   185,980,095   185,522,845   0,9975     2006   110,277,101   206,504,629   1,8726   2006   206,580,781   204,133,276   0,9982     2007   110,900,875   199,108,121   1,7954     2008   2008   2008   2008   2008   2008   2008   2008   2008     2008		112,459,863	112,498,324			112,498,324	112,503,963	
1992								
1993   91,438,093   91,437,672   1,0000   1994   83,971   93,979   1,0002     1995   80,758,868   80,759,982   1,0000   1995   80,730,408   80,728,566   1,0000     1996   85,199,703   85,197,215   1,0000   1996   85,000,807   85,000,607   1,0000     1997   88,672,668   88,655,555   0,9998   1997   88,717,417   88,919,030   1,0023     1998   94,826,083   94,812,033   0,9999   1998   94,598,052   94,598,666   1,0000     1999   89,312,109   89,301,238   0,9999   1999   89,563,633   89,289,412   1,0004     2000   96,464,028   96,450,772   0,9999   2000   96,361,056   96,347,135   0,9999     2001   99,028,986   98,744,026   0,9971   2001   97,700,238   97,172,025   0,9946     2002   120,325,004   120,389,201   1,0005   2002   120,471,488   120,461,853   0,9999     2003   134,619,182   134,586,524   0,9998   2000   134,719,527   134,622,021   0,9993     2004   151,561,138   151,419,794   0,9991   2004   151,638,335   151,240,089   0,9974     2005   183,263,686   185,815,095   1,0139   2005   185,988,095   185,522,845   0,9975     2006   110,277,101   206,504,829   1,8726   2006   206,580,781   204,133,276   0,9882     2007   110,678,253   2007   110,900,875   199,108,121   1,7954     Prior		97,400,361	97,439,424			97,438,746	97,486,078	
1994	1992	89,842,267	89,841,062	1.0000		89,840,394	89,823,014	
1995			91,437,672			91,436,997	, ,	
1996			83,912,349				83,927,927	
1997		, ,						
1998		85,199,703	85,197,215			85,000,807	85,000,067	
1999	1997	88,872,668	88,853,555	0.9998		88,717,417	88,919,030	
2000   96,464,028   96,450,772   0.9999   2000   96,351,056   96,347,135   0.9999   2001   99,028,986   98,744,026   0.9971   2001   97,700,238   97,172,025   0.9946   2002   120,325,004   120,339,201   1.0005   2002   120,471,488   120,461,853   0.9999   2003   134,619,182   134,586,524   0.9998   2003   134,719,527   134,622,021   0.9993   2004   151,561,138   151,419,794   0.9991   2004   151,638,335   151,240,089   0.9974   2005   183,263,686   185,815,095   1.0139   2005   185,988,095   185,522,845   0.9975   2006   110,277,101   206,504,629   1.8726   2006   206,580,781   204,133,276   0.9882   2007   2008   2007   2008   2007   2008   200,590,7440   2008   200,500,7440   2008   2008   200,500,7440   2008   2008   2008   200,500,7440   2008   2008   2009   2009,7440   2008   2008   2008   2009,7440   2008   2009   2009,7440   2009,7440   2009   2009,7440   2009   2009,7440   2009,7440   2009   2009,7440   2009   2009,7440   2009,7440   2009,7440   2009   2009,7440   2009,7440   2009,7440   2009,7440   2009   2009,7440   2009   2009,7440   2009,7440   2009,9440   2009								
2001   99,028,986   98,744,026   0.9971   2001   97,700,238   97,172,025   0.9946   2002   120,325,004   120,389,201   1.0005   2002   120,471,488   120,461,853   0.9999   2003   134,619,822   134,6619,182   134,586,524   0.9998   2003   134,719,527   134,622,021   0.9993   2004   151,631,335   151,240,089   0.9974   2005   183,283,866   185,815,095   1.0139   2005   185,983,035   185,252,845   0.9975   2006   110,277,101   206,504,629   1.8726   2006   206,580,781   204,133,276   0.9882   2007   110,900,875   199,108,121   1.7954   2008   95,097,440   2008   2008   200,4133,276   0.9882   2007   2008   200,4133,276   0.9882   2007   2008   200,4133,276   0.9882   2007   2008   200,4133,276   0.9882   2007   2008   200,4133,276   0.9882   2007   2008   200,4133,276   0.9882   2007   2008   200,4133,276   0.9882   2007   2008   200,4133,276   0.9882   2007   2008   200,4133,276   0.9882   2007   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9882   2008   200,4133,276   0.9893   200,4133,276   0		89,312,109	89,301,238	0.9999		89,256,363	89,289,412	
2002   120,325,004   120,389,201   1.0005   2002   120,471,488   120,461,853   0.9999   2003   134,619,182   134,686,524   0.9998   2003   134,719,527   134,622,021   0.9993   2004   151,561,138   151,419,794   0.9991   2004   151,633,335   151,240,089   0.9974   2005   183,263,686   185,815,095   1.0139   2005   185,988,095   185,522,845   0.9975   2006   110,277,101   206,504,629   1.8726   2006   206,580,781   204,133,276   0.9882   2007   110,900,875   199,108,121   1.7954   2008   95,097,440   2008   95,097,440   2008   2007   2008   2007   2008   2007   2008   2007   2008   2007   2008   2007   2008   2007   2008   2007   2008   2008   2007   2008   2		96,464,028	96,450,772					
2003		99,028,986	98,744,026			97,700,238	97,172,025	
2004	2002	120,325,004	120,389,201	1.0005		120,471,488	120,461,853	0.9999
2005			134,586,524	0.9998				
2006	2004	151,561,138	151,419,794	0.9991		151,638,335	151,240,089	
Policy Year		183,263,686	185,815,095			185,988,095	185,522,845	
Policy Year	2006	110,277,101	206,504,629	1.8726		206,580,781	204,133,276	
Valued         12/31/08         12/31/09         Prior Year         Valued         12/31/09         12/31/09         Prior Year         Valued         12/31/09         12/31/10         Prior Year           10 1986         500,065,779         500,037,101         0.9999         10 1986         499,452,019         499,339,469         0.9998           1986         75,203,726         75,203,100         1.0000         1986         75,116,185         75,091,481         0.9997           1987         87,319,536         87,316,747         1.0000         1986         75,116,185         75,091,481         0.9999           1988         104,445,612         104,441,316         1.0000         1988         104,227,219         104,227,215         1.0000           1989         112,503,963         112,488,281         0.9999         1989         112,207,720         112,163,952         0.9996           1990         101,353,192         101,356,584         1.0000         1990         101,041,810         100,948,192         0.9991           1991         97,486,078         97,512,082         1.0003         1991         97,185,120         97,145,795         0.9996           1992         89,823,014         89,835,351         1.0001         1992 <td>2007</td> <td></td> <td>110,678,253</td> <td></td> <td></td> <td>110,900,875</td> <td>199,108,121</td> <td>1.7954</td>	2007		110,678,253			110,900,875	199,108,121	1.7954
Valued         12/31/08         12/31/09         Prior Year         Valued         12/31/09         12/31/10         Prior Year           Prior         to 1986         500,065,779         500,037,101         0.9999         to 1986         499,452,019         499,339,469         0.9998           1986         75,203,726         75,203,100         1.0000         1986         75,116,185         75,091,481         0.9997           1987         87,319,536         87,316,747         1.0000         1987         87,195,345         87,174,940         0.9998           1988         104,445,612         104,441,316         1.0000         1988         104,227,219         104,227,215         1.0000           1989         112,503,963         112,488,281         0.9999         1989         112,207,720         112,163,952         0.9996           1990         101,353,192         101,356,584         1.0000         1990         101,041,810         100,948,192         0.9991           1991         97,486,078         97,512,082         1.0003         1991         97,185,120         97,145,795         0.9996           1992         89,230,14         89,835,351         1.0001         1992         89,471,572         89,407,873         0.9993					2008		95,097,440	
Prior         to 1986         500,065,779         500,037,101         0.9999         to 1986         499,452,019         499,339,469         0.9998           1986         75,203,726         75,203,100         1.0000         1986         75,116,185         75,091,481         0.9997           1987         87,319,536         87,316,747         1.0000         1987         87,195,345         87,174,940         0.9998           1988         104,445,612         104,441,316         1.0000         1988         104,227,219         104,227,215         1.0000           1989         112,503,963         112,488,281         0.9999         1989         112,207,720         112,163,952         0.9996           1990         101,353,192         101,356,584         1.0000         1990         101,041,810         100,948,192         0.9991           1991         97,486,078         97,512,082         1.0003         1991         97,185,120         97,145,795         0.9996           1992         89,823,014         89,835,351         1.0001         1992         89,471,572         89,407,873         0.9993           1993         91,427,919         91,424,938         1.0000         1994         83,521,059         83,415,656         0.9987	Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
to 1986         500,065,779         500,037,101         0.9999         to 1986         499,452,019         499,339,469         0.9998           1986         75,203,726         75,203,100         1.0000         1986         75,116,185         75,091,481         0.9997           1987         87,319,536         87,316,747         1.0000         1987         87,195,345         87,174,940         0.9998           1988         104,445,612         104,441,316         1.0000         1988         104,227,219         104,227,215         1.0000           1989         112,503,963         112,488,281         0.9999         1989         112,207,720         112,163,952         0.9996           1990         101,353,192         101,356,584         1.0000         1990         101,041,810         100,948,192         0.9991           1991         97,486,078         97,512,082         1.0003         1991         97,185,120         97,145,795         0.9996           1992         89,823,014         89,835,351         1.0001         1992         89,471,572         89,407,873         0.9993           1993         91,427,919         91,424,938         1.0000         1994         83,521,059         83,415,656         0.9987	Valued	12/31/08	12/31/09	Prior Year	Valued	12/31/09	12/31/10	Prior Year
1986         75,203,726         75,203,100         1.0000         1986         75,116,185         75,091,481         0.9997           1987         87,319,536         87,316,747         1.0000         1987         87,195,345         87,174,940         0.9998           1988         104,445,612         104,441,316         1.0000         1988         104,227,219         104,227,215         1.0000           1989         112,503,963         112,488,281         0.9999         1989         112,207,720         112,163,952         0.9996           1990         101,353,192         101,356,584         1.0000         1990         101,041,810         100,948,192         0.9991           1991         97,486,078         97,512,082         1.0003         1991         97,185,120         97,145,795         0.9996           1992         89,823,014         89,835,351         1.0001         1992         89,471,572         89,407,873         0.9993           1993         91,427,919         91,424,938         1.0000         1993         91,021,753         1.0000           1994         83,927,927         83,930,444         1.0000         1994         83,521,059         83,415,656         0.9987           1995         80,728,566								
1987         87,319,536         87,316,747         1.0000         1987         87,195,345         87,174,940         0.9998           1988         104,445,612         104,441,316         1.0000         1988         104,227,219         104,227,215         1.0000           1989         112,503,963         112,488,281         0.9999         1989         112,207,720         112,163,952         0.9996           1990         101,353,192         101,356,584         1.0000         1990         101,041,810         100,948,192         0.9991           1991         97,486,078         97,512,082         1.0003         1991         97,185,120         97,145,795         0.9996           1992         89,823,014         89,835,351         1.0001         1992         89,471,572         89,407,873         0.9993           1993         91,427,919         91,424,938         1.0000         1993         91,022,360         91,021,753         1.0000           1994         83,927,927         83,930,444         1.0000         1994         83,521,059         83,415,656         0.9987           1995         80,728,566         80,731,850         1.0000         1995         80,322,593         80,189,548         0.9981           1997		500,065,779	500,037,101			499,452,019	499,339,469	
1988         104,445,612         104,441,316         1.0000         1988         104,227,219         104,227,215         1.0000           1989         112,503,963         112,488,281         0.9999         1989         112,207,720         112,163,952         0.9996           1990         101,353,192         101,356,584         1.0000         1990         101,041,810         100,948,192         0.9991           1991         97,486,078         97,512,082         1.0000         1991         97,185,120         97,145,795         0.9996           1992         89,823,014         89,835,351         1.0000         1992         89,471,572         89,407,873         0.9993           1993         91,427,919         91,424,938         1.0000         1993         91,022,360         91,021,753         1.0000           1994         83,927,927         83,930,444         1.0000         1994         83,521,059         83,415,656         0.9987           1995         80,728,566         80,731,850         1.0000         1995         80,322,593         80,189,548         0.9983           1997         88,966,424         88,966,546         1.0000         1996         84,452,600         84,422,807         0.9983           1998		75,203,726	75,203,100			75,116,185	75,091,481	
1989         112,503,963         112,488,281         0.9999         1989         112,207,720         112,163,952         0.9996           1990         101,353,192         101,356,584         1.0000         1990         101,041,810         100,948,192         0.9991           1991         97,486,078         97,512,082         1.0003         1991         97,185,120         97,145,795         0.9996           1992         89,823,014         89,835,351         1.0001         1992         89,471,572         89,407,873         0.9993           1993         91,427,919         91,424,938         1.0000         1993         91,022,360         91,021,753         1.0000           1994         83,927,927         83,930,444         1.0000         1994         83,521,059         83,415,666         0.9987           1995         80,728,566         80,731,850         1.0000         1995         80,322,593         80,189,548         0.9983           1996         85,000,067         85,000,127         1.0000         1996         84,592,600         84,422,807         0.9980           1997         88,966,424         88,966,546         1.0000         1997         88,447,524         88,465,516         1.0002           1998 <td></td> <td>87,319,536</td> <td>87,316,747</td> <td></td> <td></td> <td>87,195,345</td> <td>87,174,940</td> <td></td>		87,319,536	87,316,747			87,195,345	87,174,940	
1990         101,353,192         101,356,584         1.0000         1990         101,041,810         100,948,192         0.9991           1991         97,486,078         97,512,082         1.0003         1991         97,185,120         97,145,795         0.9996           1992         89,823,014         89,835,351         1.0001         1992         89,471,572         89,407,873         0.9993           1993         91,427,919         91,424,938         1.0000         1993         91,022,360         91,021,753         1.0000           1994         83,927,927         83,930,444         1.0000         1994         83,521,059         83,415,656         0.9987           1995         80,728,566         80,731,850         1.0000         1995         80,322,593         80,189,548         0.9983           1996         85,000,067         85,000,127         1.0000         1996         84,592,600         84,422,807         0.9980           1997         88,966,424         88,966,546         1.0000         1997         88,464,7524         88,465,516         1.0002           1998         94,888,955         94,890,004         1.0000         1998         93,693,620         93,270,196         0.9955           1999	1988	104,445,612	104,441,316	1.0000	1988	104,227,219	104,227,215	1.0000
1991         97,486,078         97,512,082         1.0003         1991         97,185,120         97,145,795         0.9996           1992         89,823,014         89,835,351         1.0001         1992         89,471,572         89,407,873         0.9993           1993         91,427,919         91,424,938         1.0000         1993         91,022,360         91,021,753         1.0000           1994         83,927,927         83,930,444         1.0000         1994         83,521,059         83,415,656         0.9987           1995         80,728,566         80,731,850         1.0000         1995         80,322,593         80,189,548         0.9983           1996         85,000,067         85,000,127         1.0000         1996         84,592,600         84,422,807         0.9980           1997         88,966,424         88,966,546         1.0000         1997         88,447,524         88,465,516         1.0002           1998         94,888,955         94,890,004         1.0000         1998         93,693,620         93,270,196         0.9955           1999         89,376,299         89,239,023         0.9985         1999         88,664,904         88,679,052         1.0002           2001		112,503,963	112,488,281	0.9999		112,207,720	112,163,952	
1992       89,823,014       89,835,351       1.0001       1992       89,471,572       89,407,873       0.9993         1993       91,427,919       91,424,938       1.0000       1993       91,022,360       91,021,753       1.0000         1994       83,927,927       83,930,444       1.0000       1994       83,521,059       83,415,656       0.9987         1995       80,728,566       80,731,850       1.0000       1995       80,322,593       80,189,548       0.9983         1996       85,000,067       85,000,127       1.0000       1996       84,592,600       84,422,807       0.9980         1997       88,966,424       88,966,546       1.0000       1997       88,447,524       88,465,516       1.0002         1998       94,888,955       94,890,004       1.0000       1998       93,693,620       93,270,196       0.9955         1999       89,376,299       89,239,023       0.9985       1999       88,664,904       88,679,052       1.0002         2000       96,528,340       96,361,792       0.9983       2000       96,061,265       96,060,299       1.0000         2001       97,494,595       98,138,892       1.0066       2001       97,919,517       97,826,652 </td <td></td> <td>101,353,192</td> <td>101,356,584</td> <td></td> <td></td> <td>101,041,810</td> <td>100,948,192</td> <td></td>		101,353,192	101,356,584			101,041,810	100,948,192	
1993         91,427,919         91,424,938         1.0000         1993         91,022,360         91,021,753         1.0000           1994         83,927,927         83,930,444         1.0000         1994         83,521,059         83,415,656         0.9987           1995         80,728,566         80,731,850         1.0000         1995         80,322,593         80,189,548         0.9983           1996         85,000,067         85,000,127         1.0000         1996         84,592,600         84,422,807         0.9980           1997         88,966,424         88,966,546         1.0000         1997         88,447,524         88,465,516         1.0002           1998         94,888,955         94,890,004         1.0000         1998         93,693,620         93,270,196         0.9955           1999         89,376,299         89,239,023         0.9985         1999         88,664,904         88,679,052         1.0002           2000         96,528,340         96,361,792         0.9983         2000         96,061,265         96,060,299         1.0000           2001         97,494,595         98,138,892         1.0066         2001         97,919,517         97,826,652         0.9991           2002		97,486,078	97,512,082			97,185,120		
1994       83,927,927       83,930,444       1.0000       1994       83,521,059       83,415,656       0.9987         1995       80,728,566       80,731,850       1.0000       1995       80,322,593       80,189,548       0.9983         1996       85,000,067       85,000,127       1.0000       1996       84,592,600       84,422,807       0.9980         1997       88,966,424       88,966,546       1.0000       1997       88,447,524       88,465,516       1.0002         1998       94,888,955       94,890,004       1.0000       1998       93,693,620       93,270,196       0.9955         1999       89,376,299       89,239,023       0.9985       1999       88,664,904       88,679,052       1.0002         2000       96,528,340       96,361,792       0.9983       2000       96,061,265       96,060,299       1.0000         2001       97,494,595       98,138,892       1.0066       2001       97,919,517       97,826,652       0.9991         2002       120,877,414       120,652,963       0.9981       2002       120,441,237       120,438,832       1.0000         2004       153,063,120       153,051,641       0.9994       2003       134,718,451       134,7		89,823,014	89,835,351			89,471,572	89,407,873	
1995       80,728,566       80,731,850       1.0000       1995       80,322,593       80,189,548       0.9983         1996       85,000,067       85,000,127       1.0000       1996       84,592,600       84,422,807       0.9980         1997       88,966,424       88,966,546       1.0000       1997       88,447,524       88,465,516       1.0002         1998       94,888,955       94,890,004       1.0000       1998       93,693,620       93,270,196       0.9955         1999       89,376,299       89,239,023       0.9985       1999       88,664,904       88,679,052       1.0002         2000       96,528,340       96,361,792       0.9983       2000       96,061,265       96,060,299       1.0000         2001       97,494,595       98,138,892       1.0066       2001       97,919,517       97,826,652       0.9991         2002       120,877,414       120,652,963       0.9981       2002       120,441,237       120,438,832       1.0000         2003       135,252,597       135,173,750       0.9994       2003       134,718,451       134,715,218       1.0000         2004       153,063,120       153,051,641       0.9999       2004       153,027,135       1	1993	91,427,919	91,424,938	1.0000		91,022,360	91,021,753	1.0000
1996         85,000,067         85,000,127         1.0000         1996         84,592,600         84,422,807         0.9980           1997         88,966,424         88,966,546         1.0000         1997         88,447,524         88,465,516         1.0002           1998         94,888,955         94,890,004         1.0000         1998         93,693,620         93,270,196         0.9955           1999         89,376,299         89,239,023         0.9985         1999         88,664,904         88,679,052         1.0002           2000         96,528,340         96,361,792         0.9983         2000         96,061,265         96,060,299         1.0000           2001         97,494,595         98,138,892         1.0066         2001         97,919,517         97,826,652         0.9991           2002         120,877,414         120,652,963         0.9981         2002         120,441,237         120,438,832         1.0000           2003         135,252,597         135,173,750         0.9994         2003         134,718,451         134,715,218         1.0000           2004         153,063,120         153,051,641         0.9999         2004         153,027,135         152,952,017         0.9995           2005		83,927,927	83,930,444	1.0000			83,415,656	
1997       88,966,424       88,966,546       1.0000       1997       88,447,524       88,465,516       1.0002         1998       94,888,955       94,890,004       1.0000       1998       93,693,620       93,270,196       0.9955         1999       89,376,299       89,239,023       0.9985       1999       88,664,904       88,679,052       1.0002         2000       96,528,340       96,361,792       0.9983       2000       96,061,265       96,060,299       1.0000         2001       97,494,595       98,138,892       1.0066       2001       97,919,517       97,826,652       0.9991         2002       120,877,414       120,652,963       0.9981       2002       120,441,237       120,438,832       1.0000         2003       135,252,597       135,173,750       0.9994       2003       134,718,451       134,715,218       1.0000         2004       153,063,120       153,051,641       0.9999       2004       153,027,135       152,952,017       0.9995         2005       187,954,566       187,874,316       0.9996       2005       187,872,207       187,879,261       1.0000         2006       206,292,846       206,256,214       0.9998       2006       206,256,214		80,728,566	80,731,850			80,322,593	80,189,548	
1998         94,888,955         94,890,004         1.0000         1998         93,693,620         93,270,196         0.9955           1999         89,376,299         89,239,023         0.9985         1999         88,664,904         88,679,052         1.0002           2000         96,528,340         96,361,792         0.9983         2000         96,061,265         96,060,299         1.0000           2001         97,494,595         98,138,892         1.0066         2001         97,919,517         97,826,652         0.9991           2002         120,877,414         120,652,963         0.9981         2002         120,441,237         120,438,832         1.0000           2003         135,252,597         135,173,750         0.9994         2003         134,718,451         134,715,218         1.0000           2004         153,063,120         153,051,641         0.9999         2004         153,027,135         152,952,017         0.9995           2005         187,954,566         187,874,316         0.9996         2005         187,872,207         187,879,261         1.0000           2006         206,292,846         206,256,214         0.9998         2006         206,256,214         207,263,337         1.0049								
1999       89,376,299       89,239,023       0.9985       1999       88,664,904       88,679,052       1.0002         2000       96,528,340       96,361,792       0.9983       2000       96,061,265       96,060,299       1.0000         2001       97,494,595       98,138,892       1.0066       2001       97,919,517       97,826,652       0.9991         2002       120,877,414       120,652,963       0.9981       2002       120,441,237       120,438,832       1.0000         2003       135,252,597       135,173,750       0.9994       2003       134,718,451       134,715,218       1.0000         2004       153,063,120       153,051,641       0.9999       2004       153,027,135       152,952,017       0.9995         2005       187,954,566       187,874,316       0.9996       2005       187,872,207       187,879,261       1.0000         2006       206,292,846       206,256,214       0.9998       2006       206,256,214       207,263,337       1.0049         2007       202,326,631       200,331,491       0.9901       2007       200,331,491       200,205,897       0.9994         2008       96,541,660       154,302,517       1.5983       2008       154,302,517 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
2000         96,528,340         96,361,792         0.9983         2000         96,061,265         96,060,299         1.0000           2001         97,494,595         98,138,892         1.0066         2001         97,919,517         97,826,652         0.9991           2002         120,877,414         120,652,963         0.9981         2002         120,441,237         120,438,832         1.0000           2003         135,252,597         135,173,750         0.9994         2003         134,718,451         134,715,218         1.0000           2004         153,063,120         153,051,641         0.9999         2004         153,027,135         152,952,017         0.9995           2005         187,954,566         187,874,316         0.9996         2005         187,872,207         187,879,261         1.0000           2006         206,292,846         206,256,214         0.9998         2006         206,256,214         207,263,337         1.0049           2007         202,326,631         200,331,491         0.9901         2007         200,331,491         200,205,897         0.9994           2008         96,541,660         154,302,517         1.5983         2008         154,302,517         150,963,918         0.9784	1998	94,888,955	94,890,004	1.0000	1998	93,693,620	93,270,196	0.9955
2001         97,494,595         98,138,892         1.0066         2001         97,919,517         97,826,652         0.9991           2002         120,877,414         120,652,963         0.9981         2002         120,441,237         120,438,832         1.0000           2003         135,252,597         135,173,750         0.9994         2003         134,718,451         134,715,218         1.0000           2004         153,063,120         153,051,641         0.9999         2004         153,027,135         152,952,017         0.9995           2005         187,954,566         187,874,316         0.9996         2005         187,872,207         187,879,261         1.0000           2006         206,292,846         206,256,214         0.9998         2006         206,256,214         207,263,337         1.0049           2007         202,326,631         200,331,491         0.9901         2007         200,331,491         200,205,897         0.9994           2008         96,541,660         154,302,517         1.5983         2008         154,302,517         150,963,918         0.9784           2009         69,854,273         117,240,053         1.6784	1999		, ,	0.9985				
2002       120,877,414       120,652,963       0.9981       2002       120,441,237       120,438,832       1.0000         2003       135,252,597       135,173,750       0.9994       2003       134,718,451       134,715,218       1.0000         2004       153,063,120       153,051,641       0.9999       2004       153,027,135       152,952,017       0.9995         2005       187,954,566       187,874,316       0.9996       2005       187,872,207       187,879,261       1.0000         2006       206,292,846       206,256,214       0.9998       2006       206,256,214       207,263,337       1.0049         2007       202,326,631       200,331,491       0.9901       2007       200,331,491       200,205,897       0.9994         2008       96,541,660       154,302,517       1.5983       2008       154,302,517       150,963,918       0.9784         2009       69,854,273       117,240,053       1.6784		96,528,340	96,361,792	0.9983	2000	96,061,265	96,060,299	
2003       135,252,597       135,173,750       0.9994       2003       134,718,451       134,715,218       1.0000         2004       153,063,120       153,051,641       0.9999       2004       153,027,135       152,952,017       0.9995         2005       187,954,566       187,874,316       0.9996       2005       187,872,207       187,879,261       1.0000         2006       206,292,846       206,256,214       0.9998       2006       206,256,214       207,263,337       1.0049         2007       202,326,631       200,331,491       0.9901       2007       200,331,491       200,205,897       0.9994         2008       96,541,660       154,302,517       1.5983       2008       154,302,517       150,963,918       0.9784         2009       69,854,273       117,240,053       1.6784	2001			1.0066	2001			0.9991
2004       153,063,120       153,051,641       0.9999       2004       153,027,135       152,952,017       0.9995         2005       187,954,566       187,874,316       0.9996       2005       187,872,207       187,879,261       1.0000         2006       206,292,846       206,256,214       0.9998       2006       206,256,214       207,263,337       1.0049         2007       202,326,631       200,331,491       0.9901       2007       200,331,491       200,205,897       0.9994         2008       96,541,660       154,302,517       1.5983       2008       154,302,517       150,963,918       0.9784         2009       69,854,273       117,240,053       1.6784	2002	120,877,414	120,652,963	0.9981	2002	120,441,237	120,438,832	
2005     187,954,566     187,874,316     0.9996     2005     187,872,207     187,879,261     1.0000       2006     206,292,846     206,256,214     0.9998     2006     206,256,214     207,263,337     1.0049       2007     202,326,631     200,331,491     0.9901     2007     200,331,491     200,205,897     0.9994       2008     96,541,660     154,302,517     1.5983     2008     154,302,517     150,963,918     0.9784       2009     69,854,273     117,240,053     1.6784	2003	135,252,597	135,173,750		2003	134,718,451	, ,	1.0000
2006       206,292,846       206,256,214       0.9998       2006       206,256,214       207,263,337       1.0049         2007       202,326,631       200,331,491       0.9901       2007       200,331,491       200,205,897       0.9994         2008       96,541,660       154,302,517       1.5983       2008       154,302,517       150,963,918       0.9784         2009       69,854,273       117,240,053       1.6784	2004			0.9999	2004			0.9995
2007     202,326,631     200,331,491     0.9901     2007     200,331,491     200,205,897     0.9994       2008     96,541,660     154,302,517     1.5983     2008     154,302,517     150,963,918     0.9784       2009     69,854,273     117,240,053     1.6784	2005		187,874,316	0.9996	2005		187,879,261	
2008       96,541,660       154,302,517       1.5983       2008       154,302,517       150,963,918       0.9784         2009       69,854,273       117,240,053       1.6784	2006	, ,	206,256,214	0.9998	2006	, ,		1.0049
2009 69,909,778 2009 69,854,273 117,240,053 1.6784	2007	, ,		0.9901	2007	200,331,491	200,205,897	0.9994
	2008	96,541,660	154,302,517	1.5983	2008	154,302,517	150,963,918	0.9784
2010 56,165,917	2009		69,909,778		2009	69,854,273	117,240,053	1.6784
					2010		56,165,917	

# TABLE I - A - ADJUSTED TO PRE SENATE BILL 1 LEVEL

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

#### **INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES**

Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/06	12/31/07	Prior Year	Valued	12/31/07	12/31/08	Prior Year
Prior				Prior			_
to 1986	339,468,125	342,049,316	1.0076	to 1986	342,049,316	345,160,814	1.0091
1986	45,902,348	46,300,846	1.0087	1986	46,300,846	46,028,913	0.9941
1987	58,029,499	58,354,614	1.0056	1987	58,354,614	59,581,162	1.0210
1988	57,037,237	57,370,885	1.0058	1988	57,370,885	57,436,863	1.0012
1989	66,286,729	66,279,191	0.9999	1989	66,279,191	67,160,163	1.0133
1990	65,939,709	66,042,308	1.0016	1990	66,042,308	65,919,393	0.9981
1991	61,918,119	62,053,181	1.0022	1991	62,053,181	62,914,731	1.0139
1992	68,011,693	68,949,590	1.0138	1992	68,949,590	69,788,983	1.0122
1993	66,166,874	68,158,172	1.0301	1993	68,158,172	69,561,405	1.0206
1994	54,319,750	55,213,261	1.0164	1994	55,213,261	55,692,910	1.0087
1995	60,892,256	60,522,747	0.9939	1995	60,522,747	61,797,152	1.0211
1996	66,348,523	66,418,376	1.0011	1996	66,418,376	68,194,561	1.0267
1997	65,884,629	68,781,195	1.0440	1997	68,781,195	70,608,064	1.0266
1998	61,474,198	62,819,806	1.0219	1998	62,819,806	62,215,879	0.9904
1999	74,163,380	75,473,941	1.0177	1999	75,473,941	76,425,699	1.0126
2000	93,616,266	97,449,007	1.0409	2000	97,449,007	99,998,825	1.0262
2001	76,487,373	77,969,224	1.0194	2001	77,972,803	78,855,492	1.0113
2002	87,115,346	87,500,150	1.0044	2002	87,508,607	92,218,882	1.0538
2003	78,169,210	82,296,517	1.0528	2003	82,301,745	87,574,655	1.0641
2004	79,360,161	88,594,360	1.1164	2004	88,600,031	95,405,754	1.0768
2005	62,233,868	75,052,738	1.2060	2005	75,052,738	86,713,876	1.1554
2006	22,522,514	57,014,963	2.5315	2006	57,019,775	71,260,518	1.2498
2007		20,401,164		2007	20,402,102	62,705,631	3.0735
				2008		24,582,270	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/08	12/31/09	Prior Year	Valued	12/31/09	12/31/10	Prior Year
Prior				Prior			
to 1986	345,164,256	349,994,147	1.0140	to 1986	349,729,853	351,279,934	1.0044
1986	46,029,540	46,127,752	1.0021	1986	46,157,693	47,136,626	1.0212
1987	59,580,695	60,461,588	1.0148	1987	60,575,206	62,255,653	1.0277
1988	57,435,835	58,126,542	1.0120	1988	58,013,674	58,709,962	1.0120
1989	67,159,790	68,785,608	1.0242	1989	68,780,757	70,701,275	1.0279
1990	65,920,463	67,987,007	1.0313	1990	67,703,102	68,417,985	1.0106
1991	62,915,966	63,765,201	1.0135	1991	64,149,133	64,895,632	1.0116
1992	69,788,547	71,843,125	1.0294	1992	72,172,260	75,905,492	1.0517
1993	69,563,958	70,846,347	1.0184	1993	71,007,881	71,793,476	1.0111
1994	55,693,428	58,154,646	1.0442	1994	57,935,463	60,136,811	1.0380
1995	61,795,703	62,443,955	1.0105	1995	62,496,975	63,330,600	1.0133
1996	68,195,043	71,126,087	1.0430	1996	71,382,311	73,416,270	1.0285
1997	70,607,760	71,597,670	1.0140	1997	71,506,695	72,343,302	1.0117
1998	62,217,195	61,952,091	0.9957	1998	61,790,082	62,568,608	1.0126
1999	76,427,130	77,668,235	1.0162	1999	77,458,832	78,621,293	1.0150
2000	100,000,731	103,316,866	1.0332	2000	102,965,714	102,571,053	0.9962
2001	78,856,083	80,343,249	1.0189	2001	80,419,443	82,972,601	1.0317
2002	92,217,765	94,834,550	1.0284	2002	94,874,838	97,511,387	1.0278
2003	87,573,202	89,156,336	1.0181	2003	88,684,015	92,561,179	1.0437
2004	95,405,491	100,435,721	1.0527	2004	100,594,863	103,432,034	1.0282
2005	86,715,836	94,848,400	1.0938	2005	95,050,737	101,450,565	1.0673
2006	71,259,291	81,452,165	1.1430	2006	81,382,420	89,369,717	1.0981
2007	62,706,711	83,632,828	1.3337	2007	83,656,917	96,114,875	1.1489
2008	24,582,493	57,934,319	2.3567	2008	57,947,017	76,947,690	1.3279
2009		20,507,683		2009	20,505,066	61,110,861	2.9803
				2010		23,978,717	

# TABLE I - B - ADJUSTED TO PRE SENATE BILL 1 LEVEL

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

## INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/06	12/31/07	Prior Year	Valued	12/31/07	12/31/08	Prior Year
Prior				Prior			
to 1986	202,677,929	202,636,181	0.9998	to 1986	202,636,181	203,924,563	1.0064
1986	26,430,601	26,719,758	1.0109	1986	26,719,758	26,308,550	0.9846
1987	31,005,000	31,115,509	1.0036	1987	31,115,509	31,339,758	1.0072
1988	29,986,625	30,034,117	1.0016	1988	30,034,117	29,918,599	0.9962
1989	33,520,165	33,730,907	1.0063	1989	33,730,907	33,618,900	0.9967
1990	34,828,626	34,681,523	0.9958	1990	34,681,523	33,809,860	0.9749
1991	31,046,353	31,028,993	0.9994	1991	31,028,993	31,161,245	1.0043
1992	28,444,292	28,411,474	0.9988	1992	28,411,474	28,443,233	1.0011
1993	30,967,146	32,377,699	1.0455	1993	32,377,699	32,787,120	1.0126
1994	24,080,573	24,015,536	0.9973	1994	24,015,536	24,160,071	1.0060
1995	26,136,356	25,880,773	0.9902	1995	25,880,773	26,160,510	1.0108
1996	30,349,504	30,234,989	0.9962	1996	30,234,989	30,330,762	1.0032
1997	31,477,936	32,600,704	1.0357	1997	32,600,704	32,963,472	1.0111
1998	26,814,458	27,352,531	1.0201	1998	27,352,531	27,403,157	1.0019
1999	32,299,260	32,828,298	1.0164	1999	32,828,298	32,647,790	0.9945
2000	41,928,244	42,331,529	1.0096	2000	42,331,529	43,215,099	1.0209
2001	33,895,746	34,415,940	1.0153	2001	34,417,425	34,383,866	0.9990
2002	37,847,842	38,416,054	1.0150	2002	38,420,874	39,746,064	1.0345
2003	34,630,382	35,947,321	1.0380	2003	35,949,594	37,609,764	1.0462
2004	32,412,172	36,553,286	1.1278	2004	36,557,075	38,269,429	1.0468
2005	24,734,725	31,003,036	1.2534	2005	31,003,036	36,213,092	1.1680
2006	8,726,447	22,579,593	2.5875	2006	22,581,725	30,184,296	1.3367
2007		6,876,678		2007	6,876,948	23,662,030	3.4408
				2008		8,582,003	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/08	12/31/09	Prior Year	Valued	12/31/09	12/31/10	Prior Year
Prior	000 004 500	000 440 447	0.0075	Prior	000 045 400	000 005 540	0.0004
to 1986	203,924,562	203,419,117	0.9975	to 1986	203,015,100	202,895,549	0.9994
1986	26,308,550	26,359,467	1.0019	1986	26,351,030	26,918,443	1.0215
1987	31,339,758	31,662,622	1.0103	1987	31,659,323	31,875,536	1.0068
1988	29,918,598	30,058,878	1.0047	1988	30,031,898	30,144,593	1.0038
1989	33,618,899	34,185,774	1.0169	1989	34,167,833	34,333,863	1.0049
1990	33,809,860	34,994,442	1.0350	1990	34,842,244	34,811,213	0.9991
1991	31,161,244	31,252,672	1.0029	1991	31,182,518	31,792,675	1.0196
1992	28,443,232	28,575,479	1.0046	1992	28,571,147	28,679,824	1.0038
1993	32,787,120	32,997,228	1.0064	1993	32,981,530	33,114,743	1.0040
1994	24,160,073	24,655,402	1.0205	1994	24,546,382	24,699,215	1.0062
1995	26,160,510	26,374,624	1.0082	1995	26,371,242	26,105,795	0.9899
1996	30,330,763	30,699,118	1.0121	1996	30,703,132	31,253,756	1.0179
1997	32,963,472	32,642,970	0.9903	1997	32,586,364	32,637,722	1.0016
1998	27,403,157	27,462,330	1.0022	1998	27,323,273	27,527,229	1.0075
1999	32,647,790	33,069,100	1.0129	1999	33,001,763	33,109,338	1.0033
2000	43,215,099	44,971,837	1.0407	2000	44,733,840	44,197,561	0.9880
2001	34,383,862	35,239,813	1.0249	2001	35,287,790	35,898,897	1.0173
2002	39,746,064	40,412,977	1.0168	2002	40,430,710	40,702,548	1.0067
2003	37,609,764	37,853,242	1.0065	2003	37,479,264	38,662,496	1.0316
2004	38,269,429	39,423,199	1.0301	2004	39,432,900	39,978,358	1.0138
2005	36,213,092	39,483,341	1.0903	2005	39,485,514	40,968,793	1.0376
2006	30,184,297	35,563,149	1.1782	2006	35,407,742	37,963,976	1.0722
2007	23,662,031	33,218,487	1.4039	2007	33,221,153	39,401,079	1.1860
2008	8,582,005	20,426,783	2.3802	2008	20,433,883	28,716,539	1.4053
2009		7,262,303		2009	7,263,480	22,904,069	3.1533
				2010		6,814,496	

# TABLE I - C - ADJUSTED TO PRE SENATE BILL 1 LEVEL

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

#### MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/06	12/31/07	Prior Year	Valued	12/31/07	12/31/08	Prior Year
Prior				Prior			
to 1986	136,790,196	139,413,135	1.0192	to 1986	139,413,135	141,236,251	1.0131
1986	19,471,747	19,581,088	1.0056	1986	19,581,088	19,720,363	1.0071
1987	27,024,499	27,239,105	1.0079	1987	27,239,105	28,241,404	1.0368
1988	27,050,612	27,336,768	1.0106	1988	27,336,768	27,518,264	1.0066
1989	32,766,564	32,548,284	0.9933	1989	32,548,284	33,541,263	1.0305
1990	31,111,083	31,360,785	1.0080	1990	31,360,785	32,109,533	1.0239
1991	30,871,766	31,024,188	1.0049	1991	31,024,188	31,753,486	1.0235
1992	39,567,401	40,538,116	1.0245	1992	40,538,116	41,345,750	1.0199
1993	35,199,728	35,780,473	1.0165	1993	35,780,473	36,774,285	1.0278
1994	30,239,177	31,197,725	1.0317	1994	31,197,725	31,532,839	1.0107
1995	34,755,900	34,641,974	0.9967	1995	34,641,974	35,636,642	1.0287
1996	35,999,019	36,183,387	1.0051	1996	36,183,387	37,863,799	1.0464
1997	34,406,693	36,180,491	1.0516	1997	36,180,491	37,644,592	1.0405
1998	34,659,740	35,467,275	1.0233	1998	35,467,275	34,812,722	0.9815
1999	41,864,120	42,645,643	1.0233	1999	42,645,643	43,777,909	1.0266
2000	51,688,022	55,117,478	1.0663	2000	55,117,478	56,783,726	1.0200
2001	42,591,627	43,553,284	1.0003	2001	43,555,378	44,471,626	1.0302
2002	49,267,504	49,084,096	0.9963	2001	49,087,733	52,472,818	1.0690
			1.0645	2002	46,352,151		1.0090
2003 2004	43,538,828	46,349,196			, ,	49,964,891	
	46,947,989	52,041,074	1.1085	2004	52,042,956	57,136,325	1.0979
2005 2006	37,499,143	44,049,702	1.1747	2005	44,049,702	50,500,784	1.1465
	13,796,067	34,435,370	2.4960	2006	34,438,050	41,076,222	1.1928
2007		13,524,486		2007	13,525,154	39,043,601	2.8867
				2008		16,000,267	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/08	12/31/09	Prior Year	Valued	12/31/09	12/31/10	Prior Year
Prior				Prior			<u> </u>
to 1986	141,239,694	146,575,030	1.0378	to 1986	146,714,753	148,384,385	1.0114
1986	19,720,990	19,768,285	1.0024	1986	19,806,663	20,218,183	1.0208
1987	28,240,937	28,798,966	1.0198	1987	28,915,883	30,380,117	1.0506
1988	27,517,237	28,067,664	1.0200	1988	27,981,776	28,565,369	1.0209
1989	33,540,891	34,599,834	1.0316	1989	34,612,924	36,367,412	1.0507
1990	32,110,603	32,992,565	1.0275	1990	32,860,858	33,606,772	1.0227
1991	31,754,722	32,512,529	1.0239	1991	32,966,615	33,102,957	1.0041
1992	41,345,315	43,267,646	1.0465	1992	43,601,113	47,225,668	1.0831
1993	36,776,838	37,849,119	1.0292	1993	38,026,351	38,678,733	1.0172
1994	31,533,355	33,499,244	1.0623	1994	33,389,081	35,437,596	1.0614
1995	35,635,193	36,069,331	1.0122	1995	36,125,733	37,224,805	1.0304
1996	37,864,280	40,426,969	1.0677	1996	40,679,179	42,162,514	1.0365
1997	37,644,288	38,954,700	1.0348	1997	38,920,331	39,705,580	1.0202
1998	34,814,038	34,489,761	0.9907	1998	34,466,809	35,041,379	1.0167
1999	43,779,340	44,599,135	1.0187	1999	44,457,069	45,511,955	1.0237
2000	56,785,632	58,345,029	1.0275	2000	58,231,874	58,373,492	1.0024
2001	44,472,221	45,103,436	1.0142	2001	45,131,653	47,073,704	1.0430
2002	52,471,701	54,421,573	1.0372	2002	54,444,128	56,808,839	1.0434
2003	49,963,438	51,303,094	1.0268	2003	51,204,751	53,898,683	1.0526
2004	57,136,062	61,012,522	1.0678	2004	61,161,963	63,453,676	1.0375
2005	50,502,744	55,365,059	1.0963	2005	55,565,223	60,481,772	1.0885
2006	41,074,994	45,889,016	1.1172	2006	45,974,678	51,405,741	1.1181
2007	39,044,680	50,414,341	1.2912	2007	50,435,764	56,713,796	1.1245
2008	16,000,488	37,507,536	2.3441	2008	37,513,134	48,231,151	1.2857
2009		13,245,380		2009	13,241,586	38,206,792	2.8854
				2010		17,164,221	

# TABLE I - D - ADJUSTED TO PRE SENATE BILL 1 LEVEL

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

#### **INDEMNITY PAID LOSSES**

Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/06	12/31/07	Prior Year	Valued	12/31/07	12/31/08	Prior Year
Prior				Prior			
to 1986	194,836,534	196,095,832	1.0065	to 1986	196,095,832	197,176,573	1.0055
1986	24,920,122	25,129,412	1.0084	1986	25,129,412	25,253,195	1.0049
1987	30,179,290	30,434,282	1.0084	1987	30,434,282	30,452,464	1.0006
1988	28,498,869	29,103,046	1.0212	1988	29,103,046	29,195,495	1.0032
1989	31,864,870	31,996,680	1.0041	1989	31,996,680	32,135,003	1.0043
1990	30,824,526	30,988,327	1.0053	1990	30,988,327	31,600,392	1.0198
1991	29,248,208	29,392,598	1.0049	1991	29,392,598	29,583,162	1.0065
1992	27,663,889	27,731,113	1.0024	1992	27,731,113	27,818,549	1.0032
1993	28,980,909	30,448,168	1.0506	1993	30,448,168	30,976,504	1.0174
1994	22,386,249	22,490,440	1.0047	1994	22,490,440	22,845,953	1.0158
1995	24,225,574	24,559,128	1.0138	1995	24,559,128	24,620,849	1.0025
1996	27,745,983	28,072,192	1.0138	1996	28,072,192	28,257,649	1.0023
1997	26,951,122	27,748,322	1.0296	1997	27,748,322	28,155,824	1.0147
1998	24,227,170	24,861,435	1.0262	1998	24,861,435	25,408,238	1.0220
1999	28,997,874	29,628,069	1.0202	1999	29,628,069	30,517,681	1.0220
2000			1.0217	2000			
	34,798,996	36,493,921	1.0467		36,493,921 29,633,357	38,088,179 30,466,691	1.0437 1.0281
2001 2002	27,865,762	29,633,357 31,182,426	1.0886	2001 2002	, ,	, ,	1.0569
	28,645,834	, ,			31,182,426	32,957,937	
2003	24,776,791	28,880,643	1.1656	2003	28,880,643	31,444,448	1.0888
2004	17,860,050	25,156,446	1.4085	2004	25,156,446	29,182,965	1.1601
2005	8,635,590	16,905,634	1.9577	2005	16,905,634	24,988,779	1.4781
2006	2,042,737	8,754,461	4.2857	2006	8,754,461	16,499,555	1.8847
2007		1,951,001		2007	1,951,001	8,634,919	4.4259
				2008		1,887,309	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/08	12/31/09	Prior Year	Valued	12/31/09	12/31/10	Prior Year
Prior				Prior			
to 1986	197,176,572	198,063,911	1.0045	to 1986	197,632,526	198,031,104	1.0020
1986	25,253,195	25,539,783	1.0113	1986	25,531,346	25,944,274	1.0162
1987	30,452,464	30,792,651	1.0112	1987	30,790,651	30,915,339	1.0040
1988	29,195,494	29,289,866	1.0032	1988	29,242,582	29,427,947	1.0063
1989	32,135,002	32,302,683	1.0052	1989	32,283,872	32,508,997	1.0070
1990	31,600,392	33,456,092	1.0587	1990	33,303,213	33,416,110	1.0034
1991	29,583,161	29,956,893	1.0126	1991	29,885,817	30,047,765	1.0054
1992	27,818,548	28,110,301	1.0105	1992	28,094,288	28,348,160	1.0090
1993	30,976,504	31,449,509	1.0153	1993	31,420,135	31,645,702	1.0072
1994	22,845,955	23,037,638	1.0084	1994	22,928,618	23,037,682	1.0048
1995	24,620,849	24,809,662	1.0077	1995	24,806,280	24,999,812	1.0078
1996	28,257,650	28,560,659	1.0107	1996	28,553,277	29,188,242	1.0222
1997	28,155,824	28,779,434	1.0221	1997	28,700,416	28,965,840	1.0092
1998	25,408,238	25,774,153	1.0144	1998	25,596,596	26,079,757	1.0189
1999	30,517,681	31,227,923	1.0233	1999	31,135,360	31,424,983	1.0093
2000	38,088,180	39,085,569	1.0262	2000	38,835,337	39,855,994	1.0263
2001	30,466,687	31,299,086	1.0273	2001	31,288,477	32,927,492	1.0524
2002	32,957,937	34,943,443	1.0602	2002	34,936,180	35,906,878	1.0278
2003	31,444,448	33,057,798	1.0513	2003	32,830,752	34,499,344	1.0508
2004	29,182,965	32,451,466	1.1120	2004	32,451,466	34,742,525	1.0706
2005	24,988,780	29,875,527	1.1956	2005	29,875,527	32,790,823	1.0976
2006	16,499,556	24,461,719	1.4826	2006	24,461,719	29,309,401	1.1982
2007	8,634,920	17,800,126	2.0614	2007	17,800,126	25,439,809	1.4292
2008	1,887,310	7,657,859	4.0576	2008	7,657,859	16,766,257	2.1894
2009	.,_5.,0.0	1,714,295		2009	1,714,295	7,795,058	4.5471
_555		.,,230		2010	.,. 11,200	1,804,273	
						•	

# TABLE I - E - ADJUSTED TO PRE SENATE BILL 1 LEVEL

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

#### **MEDICAL PAID LOSSES**

Prior   Prio	Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
1986	Valued	12/31/06	12/31/07	Prior Year	Valued	12/31/07	12/31/08	Prior Year
1986	Prior				Prior			
1987   23,594,435   23,563,216   0.9987   1987   23,563,216   23,888,912   1.0138   1988   23,816,860   24,615,729   24,352,786   1.0140   1989   23,365,699   27,355,833   27,666,4792   1.0131   1990   27,656,4792   28,061,164   28,284,577   1.0101   1991   28,081,174   24,439,948   1.0220   1990   27,355,518   33,056,699   1.0217   1992   33,056,699   33,735,151   1.0205   1993   29,106,441   29,623,318   1.0178   1993   29,623,318   30,296,321   1.0227   1994   24,543,221   25,491,176   1.0386   1994   24,543,221   25,491,176   1.0386   1994   25,491,176   26,170,277   1.0266   1995   29,687,251   31,109,894   1.0476   1996   29,687,251   31,109,894   1.0476   1996   29,687,251   31,109,894   1.0476   1996   31,002,41   1.0186   1998   29,438,711   30,237,904   1.0271   1998   30,237,904   31,294,965   1.0366   1999   34,877,322   35,787,084   1.0261   1999   35,787,084   3.666,867   1.0246   2000   38,527,710   40,443,398   1.0497   2000   40,443,398   42,212,590   1.0437   2001   32,237,988   336,3057   1.0456   2001   33,643,057   3476,1646   1.0319   2002   37,580,178   39,537,431   1.0521   2002   37,580,178   39,537,431   1.0521   2002   34,524,575   39,397,593   1.1411   2004   39,397,593   42,847,740   1.0673   2006   63,043,911   24,578,103   3.8962   2006   24,577,103   33,411,696   1.3225   2006   24,577,103   33,411,744   1.3594   2007   5,941,189   20,543,326   2008   8,433,326   2008   8,433,326   2008   8,433,326   2008   8,435,475   39,397,593   1.1411   2004   39,397,593   42,847,746   30,433,326   2009   28,687,303   24,544,575   39,397,593   1.1411   2004   39,397,593   42,847,746   30,434,326   2006   63,043,911   24,578,103   38,982   2006   24,578,103   33,411,696   123,669,369   1.0273   1.0986   123,669,369   1.0273   1.0986   123,669,369   1.0273   1.0986   1.0260   1.02	to 1986	118,890,131	120,869,155	1.0166	to 1986	120,869,155	123,655,926	1.0231
1988   23,847,860   24,015,729   1,0070   1988   24,015,729   24,352,786   1,0140   1989   27,355,833   27,664,792   1,0113   1989   28,805,174   24,39,948   1,0220   1999   27,355,833   27,664,792   1,0113   1990   27,664,792   28,062,236   1,0144   1991   28,001,184   28,284,577   1,0101   1991   28,284,577   28,593,229   1,0109   1992   32,355,518   33,056,699   1,0217   1992   33,056,699   33,735,151   1,0205   1993   29,106,441   29,623,318   1,0178   1993   29,623,318   30,286,321   1,0227   1994   24,543,221   25,491,176   1,0366   1994   25,491,176   20,702,77   1,0266   1996   28,687,221   25,491,176   1,0366   1994   25,491,176   20,702,77   1,0266   1996   29,697,251   31,109,894   1,0476   1996   31,109,894   32,490,988   1,0302   1997   29,538,060   30,621,548   1,0367   1,997   30,621,548   31,190,241   1,0186   1999   34,877,382   35,787,084   1,0261   1998   30,237,904   31,294,965   1,0350   1999   34,877,382   35,787,084   1,0261   1998   30,237,904   31,249,965   1,0350   1,0476   1,0	1986	17,845,235	18,045,928	1.0112	1986	18,045,928	18,125,030	1.0044
1989	1987	23,594,435	23,563,216	0.9987	1987	23,563,216	23,888,912	1.0138
1990	1988	23,847,860	24,015,729	1.0070	1988	24,015,729	24,352,786	1.0140
1991   28,001,184   28,284,577   1,0101   1991   28,284,577   28,593,229   1,0109     1992   23,355,518   33,056,699   1,0217   1992   33,056,699   33,735,151   1,0205     1993   29,106,441   29,623,318   1,0178   1993   29,623,318   30,296,321   1,0227     1994   24,543,221   25,491,176   1,0386   1994   25,491,176   26,170,277   1,0266     1995   28,453,127   29,358,399   1,0318   1995   29,353,399   29,823,279   1,0158     1996   29,697,251   31,109,894   1,0476   1996   31,109,894   32,049,098   1,0302     1997   29,538,000   30,621,548   1,0367   1997   30,621,548   31,190,241   1,0186     1998   29,438,711   30,237,904   1,0271   1998   30,237,904   31,294,965   1,0350     1999   34,877,322   35,787,094   1,0261   1999   35,787,084   36,66,867   1,0246     2000   38,527,710   40,443,398   1,0497   2000   40,443,398   42,212,590   1,0437     2012   37,580,178   39,537,431   1,0521   2002   39,537,431   41,890,349   1,0595     2003   36,250,314   37,860,700   1,0444   2003   37,860,700   40,199,003   1,0615     2004   34,524,575   39,397,593   1,1411   2004   39,397,593   42,374,222   1,0873     2005   26,023,030   34,414,696   1,3225   2006   24,578,103   33,417,444   1,3594     2007   5,941,189   2007   5,941,189   26,594,797   4,4763     2008   6,304,911   24,578,103   3,8982   2006   24,578,103   33,417,444   1,3594     1986   18,125,657   18,204,625   1,0044   1986   18,190,640   18,305,454   1,0182     1998   29,439,576   30,678,901   1,0421   1999   30,688,866   31,675,737   1,0328     1999   28,083,306   28,679,942   1,0223   1,999   34,477,774   35,265,261   1,0199     1988   29,439,576   30,678,901   1,0421   1999   30,688,866   31,675,737   1,0328     1999   28,083,306   28,679,942   1,0220   1990   28,647,605   29,098,698   1,0163     1999   38,088,445   24,218,345   1,0184   1,999   30,688,866   31,675,737   1,0328     1990   28,083,306   28,679,942   1,0220   1990   28,647,605   29,098,698   1,0163     1999   30,298,445   29,036,589   1,0165   1991   28,994,200   24,189,37   31,189,37   31,1	1989	28,316,692	28,805,174	1.0173	1989	28,805,174	29,439,948	1.0220
1992   32,355,518   33,056,699   10,217   1992   33,056,699   33,735,151   1,0205     1994   24,543,221   25,491,176   1,0386   1994   25,491,176   26,170,277   1,0266     1995   29,697,251   31,109,894   1,0476   1996   31,109,894   22,3318   30,206,321   1,0227     1996   29,697,251   31,109,894   1,0476   1996   31,109,894   22,3318   30,2049,098   1,0302     1997   29,538,060   30,621,548   1,0367   1997   30,621,548   31,190,241   1,0186     1998   29,438,711   30,237,904   1,0271   1998   30,237,904   31,294,965   1,0350     1999   34,877,382   35,787,084   1,0261   1999   35,787,084   36,666,867   1,0246     2000   38,527,710   40,443,398   1,0497   2000   40,443,398   42,212,590   1,0437     2001   32,237,958   33,643,057   1,0436   2001   33,643,057   34,716,146   1,0319     2003   36,250,314   37,860,700   40,444   2003   37,860,700   40,190,003   1,0615     2004   34,524,575   39,397,593   1,1411   2,004   39,397,593   42,837,422   1,0873     2005   26,023,030   34,416,996   1,3225   2,005   34,416,96   40,142,077   1,1664     2006   6,304,911   24,578,103   3,8982   2,006   24,578,103   33,411,744   1,3594     2007   5,941,189   2,007   5,941,189   26,594,797   4,4763     2008   123,559,369   126,411,768   1,0223   10,1986   126,322,061   128,617,708   1,0182     1986   123,559,369   126,411,768   1,0223   10,1986   126,322,061   128,617,708   1,0182     1986   123,559,369   126,411,768   1,0223   10,1986   126,322,061   128,617,708   1,0182     1986   123,559,369   126,411,768   1,0223   10,1996   126,322,061   1,0182   1,0199     1986   123,459,576   30,679,901   1,0421   1989   30,688,866   31,675,737   1,0326     1999   28,663,306   28,679,942   1,0209   1988   24,479,513   25,613,303   1,0463     1999   28,663,306   28,679,942   1,0220   1999   28,653,179   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,189,977   31,18	1990	27,355,833	27,664,792	1.0113	1990	27,664,792	28,062,236	1.0144
1993	1991	28,001,184	28,284,577	1.0101	1991	28,284,577	28,593,229	1.0109
1994	1992	32,355,518	33,056,699	1.0217	1992	33,056,699	33,735,151	1.0205
1995	1993	29,106,441	29,623,318	1.0178	1993	29,623,318	30,296,321	1.0227
1996	1994	24,543,221	25,491,176	1.0386	1994	25,491,176	26,170,277	1.0266
1997   29,538,060   30,621,548   1,0367   1997   30,621,548   31,190,241   1,0186   1,0360	1995	28,453,127	29,358,399	1.0318	1995	29,358,399	29,823,279	
1998	1996	29,697,251	31,109,894	1.0476	1996	31,109,894	32,049,098	1.0302
1999   34,877,382   35,787,084   1.0261   1999   35,787,084   36,666,867   1.0246   2000   38,527,710   40,443,398   1.0497   2000   40,443,398   42,212,590   1.0437   2001   32,237,958   33,643,057   1.0436   2001   33,643,057   34,716,146   1.0319   2002   37,580,178   39,537,431   1.0521   2002   39,537,431   41,890,349   1.0595   2003   36,250,314   37,880,700   1.0444   2003   37,880,700   40,149,003   1.0615   2004   34,524,575   39,397,593   1.1411   2004   39,397,593   42,837,422   1.0873   2005   26,023,030   34,414,696   1.3225   2005   34,414,696   40,142,077   1.1664   2006   6,304,911   24,578,103   3.8982   2006   24,578,103   33,411,744   1.3594   2007   5,941,189   265,94,797   4.4763   2008   8,433,326   2006   24,578,103   2008   8,433,326   2006   24,578,103   2008   2007   24,578,103   2008   2007   24,578,103   2008   2008   24,578,103   2008   24,578,103   2008   24,578,103   2008   24,578,103   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008   24,578,103   2008   2008,104   2008   2008   2008,104   2008   2008   2008,104   2008   200	1997	29,538,060	30,621,548	1.0367	1997	30,621,548	31,190,241	1.0186
2000         38,527,710         40,443,398         1,0497         2000         40,443,398         42,212,590         1,0437           2001         32,237,958         33,643,057         1,0436         2001         33,643,057         34,716,146         1,0319           2002         37,580,178         39,537,431         1,0521         2002         39,537,431         41,890,349         1,0521           2004         34,524,575         39,397,593         1,1411         2004         39,397,593         42,837,422         1,0873           2005         26,023,030         34,414,696         1,3225         2006         24,578,103         33,411,744         1,3594           2007         5,941,189         2006         24,578,103         33,411,744         1,3594           2007         5,941,189         2008         24,578,103         33,411,744         1,3594           2007         5,941,189         26,594,797         4,4763         24,591,189         26,594,797         4,4763           2007         6,304,911         21,31/09         Prior         4,31,189         22,593,333         4,41,763         24,593,333         4,41,4636         4,304,493,433         2,420,760         24,5594,374         4,4763         2,420,760         <	1998	29,438,711	30,237,904	1.0271	1998	30,237,904	31,294,965	1.0350
2000         38,527,710         40,443,398         1,0497         2000         40,443,398         42,212,590         1,0437           2001         32,237,958         33,643,057         1,0436         2001         33,643,057         34,716,146         1,0319           2002         37,580,178         39,537,431         1,0521         2002         39,537,431         41,890,349         1,0595           2004         34,524,575         39,397,593         1,1411         2004         39,397,593         32,414,696         40,142,077         1,1664           2006         6,023,030         34,414,696         1,3225         2006         24,578,103         33,411,744         1,3594           2007         5,941,189         2006         24,578,103         33,411,744         1,3594           2007         5,941,189         2008         26,594,797         4,4763           2007         7,941,189         26,594,797         4,4763           2008         12/31/09         12/31/10         Prior           101cy Year         As of         As of         Ratio to           2007         2008         12/31/09         12/31/10         Prior           101cy Year         As of         Ratio to <td< td=""><td>1999</td><td>34,877,382</td><td>35,787,084</td><td>1.0261</td><td>1999</td><td>35,787,084</td><td>36,666,867</td><td>1.0246</td></td<>	1999	34,877,382	35,787,084	1.0261	1999	35,787,084	36,666,867	1.0246
2001   32,237,958   33,643,057   1,0436   2001   33,643,057   34,716,146   1,0319   2002   37,580,178   39,537,431   1,0521   2002   39,537,431   41,890,349   1,0595   2003   36,250,314   37,860,700   1,0444   2003   37,860,700   40,190,003   1,0615   2004   34,524,575   39,397,593   1,1411   2004   39,397,593   42,837,422   1,0873   2005   26,023,030   34,414,696   1,3225   2005   34,414,696   40,142,077   1,1664   2006   6,304,911   24,578,103   3,8982   2006   24,578,103   33,411,744   1,3594   2007   5,941,189   2007   5,941,189   26,554,797   4,4763   2008   24,578,103   33,411,744   1,3594   2007   5,941,189   2008   24,578,103   33,411,744   1,3594   2007   4,4763   2008   24,578,103   24,	2000		40,443,398	1.0497	2000	40,443,398		1.0437
2002   37,580,178   39,537,431   1,0521   2002   39,537,431   41,890,349   1,0595   2004   34,524,575   39,397,593   1.1411   2004   39,397,593   42,837,422   1,0873   2005   26,023,030   34,414,696   1,3225   2005   34,414,696   40,142,077   1,1664   2006   6,304,911   24,578,103   3,8982   2006   24,578,103   33,411,744   1,3594   2007   5,941,189   26,594,797   4,4763   2008   8,433,326								
2003   36,250,314   37,860,700   1,0444   2003   37,860,700   40,190,003   1,0615   2004   34,524,575   39,397,593   1,1411   2004   39,397,593   42,837,422   1,0873   2005   26,023,030   34,414,866   1,3225   2005   34,414,896   40,142,077   1,1664   2006   6,304,911   24,578,103   3.8982   2006   24,578,103   33,411,744   1,3594   2007   5,941,189   2007   5,941,189   26,594,797   4,4763   2008   26,594,797   4,4763   2008   26,594,797   4,4763   2008   26,594,797   4,4763   2008   26,594,797   4,4763   2008   24,578,103   33,411,744   1,3594   2008   24,479,513   25,613,303   2,614,104   2,914,				1.0521				1.0595
2004   34,524,675   39,397,593   1,1411   2004   39,397,593   42,837,422   1,0873   2006   26,023,030   34,414,696   1,3225   2005   34,414,696   40,142,077   1,1664   2006   6,304,911   24,578,103   3,8982   2006   24,578,103   33,411,744   1,3594   2007   5,941,189   26,594,797   4,4763   2008   8,433,326								
2005				1.1411	2004			
2006   6,304,911   24,578,103   3.8982   2006   24,578,103   33,411,744   1.3594   2007   5,941,189   26,594,797   4.4763   2008   8,433,326	2005	26,023,030		1.3225	2005	34,414,696	40,142,077	1.1664
Policy Year	2006	6,304,911	24,578,103	3.8982	2006	24,578,103	33,411,744	1.3594
Policy Year         As of         As of         Ratio to         Policy Year         As of         As of         Ratio to           Valued         12/31/08         12/31/09         Prior Year         Valued         12/31/09         12/31/10         Prior Year           to 1986         123,659,369         126,411,768         1.0223         to 1986         126,322,061         128,617,708         1.0182           1986         18,125,657         18,204,825         1.0044         1986         18,190,640         18,530,545         1.0187           1987         23,888,445         24,218,345         1.0138         1987         24,209,760         24,691,852         1.0199           1988         24,351,759         24,591,895         1.0099         1988         24,479,513         25,613,303         1.0463           1989         29,439,576         30,678,901         1.0220         1990         28,663,306         28,679,942         1.0220         1990         28,947,605         29,098,698         1.0193           1991         28,594,465         29,036,589         1.0155         1991         28,991,023         29,172,041         1.0062           1992         33,734,716         34,449,913         1.0212         1992         3	2007				2007	5,941,189	26,594,797	4.4763
Valued         12/31/08         12/31/09         Prior Year         Valued         12/31/09         12/31/10         Prior Year           brior         10 1986         123,659,369         126,411,768         1.0223         to 1986         126,322,061         128,617,708         1.0182           1986         18,125,657         18,204,825         1.0044         1986         18,190,640         18,530,545         1.0187           1987         23,888,445         24,218,345         1.0138         1987         24,209,760         24,691,852         1.0199           1988         24,351,759         24,591,895         1.0099         1988         24,479,513         25,613,303         1.0463           1989         29,439,576         30,678,901         1.0421         1989         30,668,866         31,675,737         1.0328           1990         28,063,306         28,679,942         1.0220         1990         28,547,605         29,098,698         1.0193           1991         28,594,465         29,038,589         1.0155         1991         28,991,023         29,172,041         1.0062           1992         33,734,716         34,449,913         1.0212         1992         34,377,774         35,265,261         1.0258					2008		8,433,326	
Prior         to 1986         123,659,369         126,411,768         1.0223         to 1986         126,322,061         128,617,708         1.0182           1986         18,125,657         18,204,825         1.0044         1986         18,190,640         18,530,545         1.0187           1987         23,888,445         24,218,345         1.0138         1987         24,209,760         24,691,852         1.0199           1988         24,351,759         24,591,895         1.0099         1988         24,479,513         25,613,303         1.0463           1989         29,439,576         30,678,901         1.0421         1989         30,668,866         31,675,737         1.0328           1990         28,633,306         28,679,942         1.0220         1990         28,547,605         29,098,698         1.0193           1991         28,594,465         29,036,589         1.0155         1991         28,940,023         29,172,041         1.0062           1992         33,734,716         34,449,913         1.0212         1992         34,377,774         35,265,261         1.0258           1993         30,298,874         30,718,777         1.0139         1993         30,675,325         31,340,702         1.0215	Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
to 1986         123,659,369         126,411,768         1.0223         to 1986         126,322,061         128,617,708         1.0182           1986         18,125,657         18,204,825         1.0044         1986         18,190,640         18,530,545         1.0187           1987         23,888,445         24,218,345         1.0138         1987         24,209,760         24,691,852         1.0199           1988         24,351,759         24,591,895         1.0099         1988         24,479,513         25,613,303         1.0463           1989         29,439,576         30,678,901         1.0421         1989         30,668,866         31,675,737         1.0328           1990         28,063,306         28,679,942         1.0220         1990         28,547,605         29,098,698         1.0193           1991         28,594,465         29,036,589         1.0155         1991         28,991,023         29,172,041         1.0062           1992         33,734,716         34,449,913         1.0212         1992         34,377,774         35,265,261         1.0258           1993         30,298,874         30,718,777         1.0139         1993         30,675,325         31,340,702         1.0217           1994 </th <th></th> <th>12/31/08</th> <th>12/31/09</th> <th>Prior Year</th> <th></th> <th>12/31/09</th> <th>12/31/10</th> <th>Prior Year</th>		12/31/08	12/31/09	Prior Year		12/31/09	12/31/10	Prior Year
1986         18,125,657         18,204,825         1.0044         1986         18,190,640         18,530,545         1.0187           1987         23,888,445         24,218,345         1.0138         1987         24,209,760         24,691,852         1.0199           1988         24,351,759         24,591,895         1.0099         1988         24,479,513         25,613,303         1.0463           1989         29,439,576         30,678,901         1.0421         1889         30,668,866         31,675,737         1.0328           1990         28,653,306         28,679,942         1.0220         1990         28,547,605         29,098,698         1.0193           1991         28,594,465         29,036,589         1.0155         1991         28,991,023         29,172,041         1.0062           1992         33,734,716         34,449,913         1.0212         1992         34,377,774         35,265,261         1.0258           1993         30,298,874         30,718,777         1.0139         1993         30,675,325         31,340,702         1.0217           1994         26,170,793         26,596,138         1.0163         1994         26,466,482         27,034,487         1.0215           1995								
1987         23,888,445         24,218,345         1.0138         1987         24,209,760         24,691,852         1.0199           1988         24,351,759         24,591,895         1.0099         1988         24,479,513         25,613,303         1.0463           1989         29,439,576         30,678,901         1.0421         1989         30,668,866         31,675,737         1.0328           1990         28,063,306         28,679,942         1.0220         1990         28,547,605         29,098,698         1.0193           1991         28,594,465         29,036,589         1.0155         1991         28,991,023         29,172,041         1.0062           1992         33,734,716         34,449,913         1.0212         1992         34,377,774         35,265,261         1.0258           1993         30,298,874         30,718,777         1.0139         1993         30,675,325         31,340,702         1.0217           1994         26,170,793         26,596,138         1.0163         1994         26,466,482         27,034,487         1.0215           1995         29,821,830         30,518,263         1.0234         1995         30,495,360         30,294,311         1.0044           1996								
1988         24,351,759         24,591,895         1.0099         1988         24,479,513         25,613,303         1.0463           1989         29,439,576         30,678,901         1.0421         1989         30,668,866         31,675,737         1.0328           1990         28,063,306         28,679,942         1.0220         1990         28,547,605         29,098,698         1.0193           1991         28,594,465         29,036,589         1.0155         1991         28,991,023         29,172,041         1.0062           1992         33,734,716         34,449,913         1.0212         1992         34,377,774         35,265,261         1.0258           1993         30,298,874         30,718,777         1.0139         1993         30,675,325         31,340,702         1.0217           1994         26,170,793         26,596,138         1.0163         1994         26,466,482         27,034,487         1.0215           1995         29,821,830         30,518,263         1.0234         1995         30,495,360         30,629,431         1.0044           1996         32,049,579         33,357,561         1.0408         1996         33,297,005         33,970,567         1.0202           1997								
1989         29,439,576         30,678,901         1.0421         1989         30,668,866         31,675,737         1.0328           1990         28,063,306         28,679,942         1.0220         1990         28,547,605         29,098,698         1.0193           1991         28,594,465         29,036,589         1.0155         1991         28,991,023         29,172,041         1.0062           1992         33,734,716         34,449,913         1.0212         1992         34,377,774         35,265,261         1.0258           1993         30,298,874         30,718,777         1.0139         1993         30,675,325         31,340,702         1.0217           1994         26,170,793         26,596,138         1.0163         1994         26,466,482         27,034,487         1.0215           1995         29,821,830         30,518,263         1.0234         1995         30,495,360         30,629,431         1.0044           1996         32,049,579         33,357,561         1.0408         1996         33,297,005         33,970,567         1.0202           1997         31,189,937         31,954,754         1.0245         1997         31,855,500         32,317,653         1.0145           1998								
1990       28,063,306       28,679,942       1.0220       1990       28,547,605       29,098,698       1.0193         1991       28,594,465       29,036,589       1.0155       1991       28,991,023       29,172,041       1.0062         1992       33,734,716       34,449,913       1.0212       1992       34,377,774       35,265,261       1.0258         1993       30,298,874       30,718,777       1.0139       1993       30,675,325       31,340,702       1.0217         1994       26,170,793       26,596,138       1.0163       1994       26,466,482       27,034,487       1.0215         1995       29,821,830       30,518,263       1.0234       1995       30,495,360       30,629,431       1.0044         1996       32,049,579       33,357,561       1.0408       1996       33,297,005       33,970,567       1.0202         1997       31,189,937       31,954,754       1.0245       1997       31,855,500       32,317,653       1.0145         1998       31,296,281       31,653,434       1.0114       1998       31,349,275       31,771,636       1.0135         1999       36,668,298       37,735,759       1.0291       1999       37,532,846       39,761,656 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
1991       28,594,465       29,036,589       1.0155       1991       28,991,023       29,172,041       1.0062         1992       33,734,716       34,449,913       1.0212       1992       34,377,774       35,265,261       1.0258         1993       30,298,874       30,718,777       1.0139       1993       30,675,325       31,340,702       1.0217         1994       26,170,793       26,596,138       1.0163       1994       26,466,482       27,034,487       1.0215         1995       29,821,830       30,518,263       1.0234       1995       30,495,360       30,629,431       1.0044         1996       32,049,579       33,357,561       1.0408       1996       33,297,005       33,397,567       1.0202         1997       31,189,937       31,954,754       1.0245       1997       31,855,500       32,317,653       1.0145         1998       31,296,281       31,653,434       1.0114       1998       31,349,275       31,771,636       1.0135         1999       36,668,298       37,735,759       1.0291       1999       37,532,846       39,761,656       1.0594         2001       34,716,740       36,301,719       1.0457       2001       36,276,009       37,377,640 </td <td></td> <td>, ,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		, ,						
1992         33,734,716         34,449,913         1.0212         1992         34,377,774         35,265,261         1.0258           1993         30,298,874         30,718,777         1.0139         1993         30,675,325         31,340,702         1.0217           1994         26,170,793         26,596,138         1.0163         1994         26,466,482         27,034,487         1.0215           1995         29,821,830         30,518,263         1.0234         1995         30,495,360         30,629,431         1.0044           1996         32,049,579         33,357,561         1.0408         1996         33,297,005         33,970,567         1.0202           1997         31,189,937         31,954,754         1.0245         1997         31,855,500         32,317,653         1.0145           1998         31,296,281         31,653,434         1.0114         1998         31,349,275         31,771,636         1.0135           1999         36,668,298         37,735,759         1.0291         1999         37,532,846         39,761,656         1.0594           2000         42,214,495         44,992,334         1.0658         2000         44,836,630         46,613,467         1.0396           2001								
1993       30,298,874       30,718,777       1.0139       1993       30,675,325       31,340,702       1.0217         1994       26,170,793       26,596,138       1.0163       1994       26,466,482       27,034,487       1.0215         1995       29,821,830       30,518,263       1.0234       1995       30,495,360       30,629,431       1.0044         1996       32,049,579       33,357,561       1.0408       1996       33,297,005       33,970,567       1.0202         1997       31,189,937       31,954,754       1.0245       1997       31,855,500       32,317,663       1.0145         1998       31,296,281       31,653,434       1.0114       1998       31,349,275       31,771,636       1.0135         1999       36,668,298       37,735,759       1.0291       1999       37,532,846       39,761,656       1.0594         2000       42,214,495       44,992,334       1.0658       2000       44,836,630       46,613,467       1.0396         2001       34,716,740       36,301,719       1.0457       2001       36,276,009       37,377,640       1.0304         2002       41,889,232       43,863,989       1.0471       2002       43,835,855       46,557,281 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
1994       26,170,793       26,596,138       1.0163       1994       26,466,482       27,034,487       1.0215         1995       29,821,830       30,518,263       1.0234       1995       30,495,360       30,629,431       1.0044         1996       32,049,579       33,357,561       1.0408       1996       33,297,005       33,970,567       1.0202         1997       31,189,937       31,954,754       1.0245       1997       31,855,500       32,317,653       1.0145         1998       31,296,281       31,653,434       1.0114       1998       31,349,275       31,771,636       1.0135         1999       36,668,298       37,735,759       1.0291       1999       37,532,846       39,761,656       1.0594         2000       42,214,495       44,992,334       1.0658       2000       44,836,630       46,613,467       1.0396         2001       34,716,740       36,301,719       1.0457       2001       36,276,009       37,377,640       1.0304         2002       41,889,232       43,863,989       1.0471       2002       43,835,855       46,557,281       1.0621         2003       40,188,550       41,885,073       1.0422       2003       41,653,638       43,306,008 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
1995       29,821,830       30,518,263       1.0234       1995       30,495,360       30,629,431       1.0044         1996       32,049,579       33,357,561       1.0408       1996       33,297,005       33,970,567       1.0202         1997       31,189,937       31,954,754       1.0245       1997       31,855,500       32,317,653       1.0145         1998       31,296,281       31,653,434       1.0114       1998       31,349,275       31,771,636       1.0135         1999       36,668,298       37,735,759       1.0291       1999       37,532,846       39,761,656       1.0594         2000       42,214,495       44,992,334       1.0658       2000       44,836,630       46,613,467       1.0396         2001       34,716,740       36,301,719       1.0457       2001       36,276,009       37,377,640       1.0304         2002       41,889,232       43,863,989       1.0471       2002       43,835,855       46,557,281       1.0621         2003       40,188,550       41,885,073       1.0422       2003       41,653,638       43,306,008       1.0397         2004       42,837,159       45,658,019       1.0659       2004       45,633,192       48,166,435 </td <td></td> <td>, ,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		, ,						
1996         32,049,579         33,357,561         1.0408         1996         33,297,005         33,970,567         1.0202           1997         31,189,937         31,954,754         1.0245         1997         31,855,500         32,317,653         1.0145           1998         31,296,281         31,653,434         1.0114         1998         31,349,275         31,771,636         1.0135           1999         36,668,298         37,735,759         1.0291         1999         37,532,846         39,761,656         1.0594           2000         42,214,495         44,992,334         1.0658         2000         44,836,630         46,613,467         1.0396           2001         34,716,740         36,301,719         1.0457         2001         36,276,009         37,377,640         1.0304           2002         41,889,232         43,863,989         1.0471         2002         43,835,855         46,557,281         1.0621           2003         40,188,550         41,885,073         1.0422         2003         41,653,638         43,306,008         1.0397           2004         42,837,159         45,658,019         1.0659         2004         45,633,192         48,166,435         1.0555           2005						, ,	, ,	
1997       31,189,937       31,954,754       1.0245       1997       31,855,500       32,317,653       1.0145         1998       31,296,281       31,653,434       1.0114       1998       31,349,275       31,771,636       1.0135         1999       36,668,298       37,735,759       1.0291       1999       37,532,846       39,761,656       1.0594         2000       42,214,495       44,992,334       1.0658       2000       44,836,630       46,613,467       1.0396         2001       34,716,740       36,301,719       1.0457       2001       36,276,009       37,377,640       1.0304         2002       41,889,232       43,863,989       1.0471       2002       43,835,855       46,557,281       1.0621         2003       40,188,550       41,885,073       1.0422       2003       41,653,638       43,306,008       1.0397         2004       42,837,159       45,658,019       1.0659       2004       45,633,192       48,166,435       1.0555         2005       40,144,037       44,091,670       1.0983       2005       44,093,688       48,067,995       1.0901         2006       33,410,517       38,807,501       1.1615       2006       38,808,444       41,782,264 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
1998       31,296,281       31,653,434       1.0114       1998       31,349,275       31,771,636       1.0135         1999       36,668,298       37,735,759       1.0291       1999       37,532,846       39,761,656       1.0594         2000       42,214,495       44,992,334       1.0658       2000       44,836,630       46,613,467       1.0396         2001       34,716,740       36,301,719       1.0457       2001       36,276,009       37,377,640       1.0304         2002       41,889,232       43,863,989       1.0471       2002       43,835,855       46,557,281       1.0621         2003       40,188,550       41,885,073       1.0422       2003       41,653,638       43,306,008       1.0397         2004       42,837,159       45,658,019       1.0659       2004       45,633,192       48,166,435       1.0555         2005       40,144,037       44,091,670       1.0983       2005       44,093,688       48,067,995       1.0901         2006       33,410,517       38,807,501       1.1615       2006       38,808,444       41,782,264       1.0766         2007       26,595,876       38,646,591       1.4531       2007       38,647,330       45,224,088 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
1999       36,668,298       37,735,759       1.0291       1999       37,532,846       39,761,656       1.0594         2000       42,214,495       44,992,334       1.0658       2000       44,836,630       46,613,467       1.0396         2001       34,716,740       36,301,719       1.0457       2001       36,276,009       37,377,640       1.0304         2002       41,889,232       43,863,989       1.0471       2002       43,835,855       46,557,281       1.0621         2003       40,188,550       41,885,073       1.0422       2003       41,653,638       43,306,008       1.0397         2004       42,837,159       45,658,019       1.0659       2004       45,633,192       48,166,435       1.0555         2005       40,144,037       44,091,670       1.0983       2005       44,093,688       48,067,995       1.0901         2006       33,410,517       38,807,501       1.1615       2006       38,808,444       41,782,264       1.0766         2007       26,595,876       38,646,591       1.4531       2007       38,647,330       45,224,088       1.1702         2008       8,433,547       26,507,089       3.1431       2008       26,507,638       38,622,599 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
2000       42,214,495       44,992,334       1.0658       2000       44,836,630       46,613,467       1.0396         2001       34,716,740       36,301,719       1.0457       2001       36,276,009       37,377,640       1.0304         2002       41,889,232       43,863,989       1.0471       2002       43,835,855       46,557,281       1.0621         2003       40,188,550       41,885,073       1.0422       2003       41,653,638       43,306,008       1.0397         2004       42,837,159       45,658,019       1.0659       2004       45,633,192       48,166,435       1.0555         2005       40,144,037       44,091,670       1.0983       2005       44,093,688       48,067,995       1.0901         2006       33,410,517       38,807,501       1.1615       2006       38,808,444       41,782,264       1.0766         2007       26,595,876       38,646,591       1.4531       2007       38,647,330       45,224,088       1.1702         2008       8,433,547       26,507,089       3.1431       2008       26,507,638       38,622,599       1.4570         2009       6,383,509       28,299,450       4.4332								
2001       34,716,740       36,301,719       1.0457       2001       36,276,009       37,377,640       1.0304         2002       41,889,232       43,863,989       1.0471       2002       43,835,855       46,557,281       1.0621         2003       40,188,550       41,885,073       1.0422       2003       41,653,638       43,306,008       1.0397         2004       42,837,159       45,658,019       1.0659       2004       45,633,192       48,166,435       1.0555         2005       40,144,037       44,091,670       1.0983       2005       44,093,688       48,067,995       1.0901         2006       33,410,517       38,807,501       1.1615       2006       38,808,444       41,782,264       1.0766         2007       26,595,876       38,646,591       1.4531       2007       38,647,330       45,224,088       1.1702         2008       8,433,547       26,507,089       3.1431       2008       26,507,638       38,622,599       1.4570         2009       6,383,509       28,299,450       4.4332								
2002       41,889,232       43,863,989       1.0471       2002       43,835,855       46,557,281       1.0621         2003       40,188,550       41,885,073       1.0422       2003       41,653,638       43,306,008       1.0397         2004       42,837,159       45,658,019       1.0659       2004       45,633,192       48,166,435       1.0555         2005       40,144,037       44,091,670       1.0983       2005       44,093,688       48,067,995       1.0901         2006       33,410,517       38,807,501       1.1615       2006       38,808,444       41,782,264       1.0766         2007       26,595,876       38,646,591       1.4531       2007       38,647,330       45,224,088       1.1702         2008       8,433,547       26,507,089       3.1431       2008       26,507,638       38,622,599       1.4570         2009       6,383,509       28,299,450       4.4332								
2003       40,188,550       41,885,073       1.0422       2003       41,653,638       43,306,008       1.0397         2004       42,837,159       45,658,019       1.0659       2004       45,633,192       48,166,435       1.0555         2005       40,144,037       44,091,670       1.0983       2005       44,093,688       48,067,995       1.0901         2006       33,410,517       38,807,501       1.1615       2006       38,808,444       41,782,264       1.0766         2007       26,595,876       38,646,591       1.4531       2007       38,647,330       45,224,088       1.1702         2008       8,433,547       26,507,089       3.1431       2008       26,507,638       38,622,599       1.4570         2009       6,383,509       28,299,450       4.4332								
2004       42,837,159       45,658,019       1.0659       2004       45,633,192       48,166,435       1.0555         2005       40,144,037       44,091,670       1.0983       2005       44,093,688       48,067,995       1.0901         2006       33,410,517       38,807,501       1.1615       2006       38,808,444       41,782,264       1.0766         2007       26,595,876       38,646,591       1.4531       2007       38,647,330       45,224,088       1.1702         2008       8,433,547       26,507,089       3.1431       2008       26,507,638       38,622,599       1.4570         2009       6,387,441       2009       6,383,509       28,299,450       4.4332								
2005       40,144,037       44,091,670       1.0983       2005       44,093,688       48,067,995       1.0901         2006       33,410,517       38,807,501       1.1615       2006       38,808,444       41,782,264       1.0766         2007       26,595,876       38,646,591       1.4531       2007       38,647,330       45,224,088       1.1702         2008       8,433,547       26,507,089       3.1431       2008       26,507,638       38,622,599       1.4570         2009       6,383,509       28,299,450       4.4332								
2006     33,410,517     38,807,501     1.1615     2006     38,808,444     41,782,264     1.0766       2007     26,595,876     38,646,591     1.4531     2007     38,647,330     45,224,088     1.1702       2008     8,433,547     26,507,089     3.1431     2008     26,507,638     38,622,599     1.4570       2009     6,387,441     2009     6,383,509     28,299,450     4.4332								
2007       26,595,876       38,646,591       1.4531       2007       38,647,330       45,224,088       1.1702         2008       8,433,547       26,507,089       3.1431       2008       26,507,638       38,622,599       1.4570         2009       6,387,441       2009       6,383,509       28,299,450       4.4332								
2008       8,433,547       26,507,089       3.1431       2008       26,507,638       38,622,599       1.4570         2009       6,387,441       2009       6,383,509       28,299,450       4.4332								
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