DELAWARE COMPENSATION RATING BUREAU, INC.

Table I Reported Losses in Excess of Loss Limitations

The data represents a summary of reported losses in excess of the per claim loss limits derived in Exhibit 1a. These amounts were removed from the Table I – Unlimited Losses, resulting in the values shown in Exhibit 1, Table I – Limited Losses.

Medical payments and reserves are all expressed on a pre-Senate Bill 1 basis consistent with both the limited and unlimited versions of Exhibit 1.

TABLE I - A - Reductions for Large Losses *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

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

Policy Year Valued	As of 12/31/08	As of 12/31/09	Policy Year Valued	As of 12/31/09	As of 12/31/10
Prior	12/31/00	12/31/09	Prior	12/31/09	12/31/10
to 1986	30,420,420	25 157 1//	to 1986	35,115,297	27 702 004
	, ,	35,157,144		, ,	37,792,091
1986	2,551,008	2,599,745	1986	2,648,937	2,444,238
1987	5,940,748	6,049,855	1987	6,152,439	7,641,024
1988	3,553,283	3,990,564	1988	4,064,016	4,657,685
1989	7,441,747	8,439,099	1989	8,427,006	10,138,754
1990	3,003,438	3,105,020	1990	3,086,347	3,799,759
1991	1,440,706	1,913,125	1991	2,333,013	2,525,625
1992	13,285,895	15,073,925	1992	15,443,523	19,289,251
1993	4,987,487	5,121,325	1993	5,247,749	5,583,838
1994	4,272,328	6,291,496	1994	6,271,162	8,242,839
1995	6,123,718	6,403,782	1995	6,394,520	7,468,375
1996	1,044,652	2,260,172	1996	2,444,545	3,568,643
1997	5,037,974	5,297,791	1997	5,339,059	5,812,132
1998	613,973	485,227	1998	425,604	554,079
1999	2,009,823	3,665,288	1999	3,600,479	4,167,063
2000	3,770,823	4,125,665	2000	4,103,382	3,119,911
2001	554,159	280,134	2001	280,134	386,850
2002	8,607,864	9,082,596	2002	9,024,886	9,291,670
2003	719,373	870,321	2003	857,008	946,616
2004	8,542,317	8,116,386	2004	8,093,315	8,078,140
2005	3,468,709	3,813,421	2005	3,891,123	4,028,859
2006	0	0	2006	0	0
2007	1,866,459	1,797,701	2007	1,651,909	2,208,218
2008	1,274,780	1,870,076	2008	1,679,270	1,279,263
2009	.,,	-,3.0,0.0	2009	0	0
			2010	Ü	255,280
			=0.0		_55,_66

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - B - Reductions for Large Losses *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year

Valued

As of

12/31/07

As of

12/31/08

As of

12/31/07

Policy Year

Valued

As of

12/31/06

Valued	12/31/06	12/31/07	Valued	12/31/07	12/31/08
Prior			Prior		
to 1986	6,040,768	6,072,557	to 1986	6,072,557	6,208,184
1986	1,018,334	1,076,662	1986	1,076,662	924,832
1987	735,785	732,039	1987	732,039	877,490
1988	685,158	717,532	1988	559,769	574,865
1989	1,857,660	2,111,206	1989	1,970,477	2,037,846
1990	1,674,261	1,559,061	1990	1,559,061	1,303,979
1991	402,923	354,457	1991	354,457	373,387
1992	1,618,908	1,681,496	1992	1,602,788	1,635,663
1993	793,424	956,099	1993	799,359	914,499
1994	293,126	374,939	1994	374,939	422,171
1995	1,245,998	994,031	1995	994,031	1,117,687
1996	292,687	294,274	1996	294,274	346,997
1997	860,050	1,605,667	1997	1,605,667	1,666,246
1998	29,363	217,008	1998	217,008	89,434
1999	551,815	564,936	1999	564,936	587,140
					•
2000	437,815	546,914	2000	546,914	674,885
2001	23,250	1	2001	1	0
2002	2,221,441	2,387,465	2002	2,387,465	3,479,687
2003	109,294	109,443	2003	109,443	113,314
2004	1,516,250	1,659,761	2004	1,659,761	2,391,514
2005	501,092	1,104,882	2005	1,104,882	1,127,376
2006	0				
	U	0	2006	0	0
2007		0	2007	0	54,525
			2008		1,088,886
B !! . V			5 " V		
Policy Year	As of	As of	Policy Year	As of	As of
Valued	12/31/08	12/31/09	Valued	12/31/09	12/31/10
Prior			Prior		
	12/31/08 6,208,184	12/31/09 6,316,795		12/31/09 6,311,178	12/31/10 6,573,848
Prior to 1986	6,208,184	6,316,795	Prior to 1986	6,311,178	6,573,848
Prior to 1986 1986	6,208,184 924,832	6,316,795 892,003	Prior to 1986 1986	6,311,178 891,623	6,573,848 907,728
Prior to 1986 1986 1987	6,208,184 924,832 877,490	6,316,795 892,003 1,073,144	Prior to 1986 1986 1987	6,311,178 891,623 1,071,130	6,573,848 907,728 1,276,838
Prior to 1986 1986 1987 1988	6,208,184 924,832 877,490 574,865	6,316,795 892,003 1,073,144 609,154	Prior to 1986 1986 1987 1988	6,311,178 891,623 1,071,130 669,255	6,573,848 907,728 1,276,838 715,870
Prior to 1986 1986 1987 1988 1989	6,208,184 924,832 877,490 574,865 2,037,846	6,316,795 892,003 1,073,144 609,154 2,202,647	Prior to 1986 1986 1987 1988 1989	6,311,178 891,623 1,071,130 669,255 2,198,090	6,573,848 907,728 1,276,838 715,870 2,596,773
Prior to 1986 1986 1987 1988 1989 1990	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347	Prior to 1986 1986 1987 1988 1989	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133
Prior to 1986 1986 1987 1988 1989 1990	6,208,184 924,832 877,490 574,865 2,037,846	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137	Prior to 1986 1986 1987 1988 1989 1990	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310
Prior to 1986 1986 1987 1988 1989 1990	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137	Prior to 1986 1986 1987 1988 1989	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133
Prior to 1986 1986 1987 1988 1989 1990	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347	Prior to 1986 1986 1987 1988 1989 1990	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434 587,140 674,885	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334 797,361	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017 793,837	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321 695,392
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434 587,140 674,885	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334 797,361 107,066	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017 793,837 107,066	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321 695,392 120,087
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434 587,140 674,885 0 3,479,687	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334 797,361 107,066 3,672,236	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017 793,837 107,066 3,661,925	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321 695,392 120,087 3,647,501
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434 587,140 674,885 0 3,479,687 113,314	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334 797,361 107,066 3,672,236 140,380	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017 793,837 107,066 3,661,925 136,532	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321 695,392 120,087 3,647,501 165,326
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434 587,140 674,885 0 3,479,687 113,314 2,391,514	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334 797,361 107,066 3,672,236 140,380 2,250,978	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017 793,837 107,066 3,661,925 136,532 2,247,284	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321 695,392 120,087 3,647,501 165,326 2,282,628
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434 587,140 674,885 0 3,479,687 113,314 2,391,514 1,127,376	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334 797,361 107,066 3,672,236 140,380 2,250,978 1,292,781	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017 793,837 107,066 3,661,925 136,532 2,247,284 1,345,027	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321 695,392 120,087 3,647,501 165,326
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434 587,140 674,885 0 3,479,687 113,314 2,391,514 1,127,376 0	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334 797,361 107,066 3,672,236 140,380 2,250,978 1,292,781	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017 793,837 107,066 3,661,925 136,532 2,247,284 1,345,027	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321 695,392 120,087 3,647,501 165,326 2,282,628
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434 587,140 674,885 0 3,479,687 113,314 2,391,514 1,127,376	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334 797,361 107,066 3,672,236 140,380 2,250,978 1,292,781	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017 793,837 107,066 3,661,925 136,532 2,247,284 1,345,027	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321 695,392 120,087 3,647,501 165,326 2,282,628 1,233,611
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	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434 587,140 674,885 0 3,479,687 113,314 2,391,514 1,127,376 0 54,525	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334 797,361 107,066 3,672,236 140,380 2,250,978 1,292,781	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	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017 793,837 107,066 3,661,925 136,532 2,247,284 1,345,027 0 63,234	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321 695,392 120,087 3,647,501 165,326 2,282,628 1,233,611 0 131,158
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	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434 587,140 674,885 0 3,479,687 113,314 2,391,514 1,127,376 0	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334 797,361 107,066 3,672,236 140,380 2,250,978 1,292,781	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	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017 793,837 107,066 3,661,925 136,532 2,247,284 1,345,027 0 63,234 1,060,178	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321 695,392 120,087 3,647,501 165,326 2,282,628 1,233,611 0 131,158 308,798
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	6,208,184 924,832 877,490 574,865 2,037,846 1,303,979 373,387 1,635,663 914,499 422,171 1,117,687 346,997 1,666,246 89,434 587,140 674,885 0 3,479,687 113,314 2,391,514 1,127,376 0 54,525	6,316,795 892,003 1,073,144 609,154 2,202,647 1,061,347 379,137 1,633,420 987,546 524,097 1,196,473 450,696 1,514,643 91,491 619,334 797,361 107,066 3,672,236 140,380 2,250,978 1,292,781	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	6,311,178 891,623 1,071,130 669,255 2,198,090 1,057,914 379,102 1,629,765 1,052,233 520,856 1,193,988 495,615 1,539,598 84,992 627,017 793,837 107,066 3,661,925 136,532 2,247,284 1,345,027 0 63,234	6,573,848 907,728 1,276,838 715,870 2,596,773 1,112,133 518,310 1,818,312 1,066,917 750,658 1,199,225 640,446 1,597,665 124,026 981,321 695,392 120,087 3,647,501 165,326 2,282,628 1,233,611 0 131,158

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - C - Reductions for Large Losses *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year

Valued

As of

12/31/07

As of

12/31/08

As of

12/31/07

Policy Year

Valued

As of

12/31/06

valued	12/31/06	12/31/0 <i>1</i>	valued	12/31/0 <i>1</i>	12/31/08
Prior			Prior		
to 1986	21,321,467	22,823,844	to 1986	22,823,844	24,212,236
			1986		1,626,176
1986	1,619,155	1,639,873		1,639,873	, ,
1987	4,260,873	4,593,501	1987	4,593,501	5,063,258
1988	2,902,579	2,935,084	1988	2,759,076	2,978,418
1989	4,761,742	4,559,472	1989	4,551,868	5,403,901
1990	, ,	, ,	1990		
	1,554,476	1,486,900		1,486,900	1,699,459
1991	619,559	813,384	1991	813,384	1,067,319
1992	10,392,257	11,250,189	1992	11,203,332	11,650,232
1993	3,554,317	3,683,684	1993	3,584,741	4,072,988
1994	2,730,736	3,672,679	1994	3,672,679	3,850,157
1995	4,977,148	4,354,821	1995	4,354,821	5,006,031
1996	1,112,361	519,481	1996	519,481	697,655
1997	1,783,143	3,261,720	1997	3,261,720	3,371,728
1998	273,971	760,263	1998	760,263	524,539
1999	2,874,117	1,300,372	1999	1,300,372	1,422,683
2000	1,254,351	2,309,963	2000	2,309,963	3,095,938
2001	588,646	587,713	2001	587,713	554,159
2002	5,349,699	3,730,623	2002	3,730,623	5,128,177
2003	585,353	586,648	2003	586,648	606,059
	•				
2004	4,063,651	5,292,774	2004	5,292,774	6,150,803
2005	601,866	2,560,680	2005	2,560,680	2,341,333
2006	0	0	2006	0	0
2007		0	2007	0	1,811,934
_00.		ŭ	2008	· ·	185,894
			2000		105,034
Policy Year	As of	As of	Policy Year	As of	As of
	4 2/2 4 /00	40/04/00	Valued	42/24/00	12/31/10
Valued	12/31/00	12/31/09	valueu	12/31/09	12/31/10
	12/31/08	12/31/09		12/31/09	12/31/10
Prior			Prior		
Prior to 1986	24,212,236	28,840,349	Prior to 1986	28,804,119	31,218,243
Prior to 1986 1986	24,212,236 1,626,176	28,840,349 1,707,742	Prior to 1986 1986	28,804,119 1,757,314	31,218,243 1,536,510
Prior to 1986	24,212,236	28,840,349	Prior to 1986	28,804,119	31,218,243
Prior to 1986 1986 1987	24,212,236 1,626,176	28,840,349 1,707,742	Prior to 1986 1986	28,804,119 1,757,314 5,081,309	31,218,243 1,536,510
Prior to 1986 1986 1987 1988	24,212,236 1,626,176 5,063,258 2,978,418	28,840,349 1,707,742 4,976,711 3,381,410	Prior to 1986 1986 1987 1988	28,804,119 1,757,314 5,081,309 3,394,761	31,218,243 1,536,510 6,364,186 3,941,815
Prior to 1986 1986 1987 1988 1989	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452	Prior to 1986 1986 1987 1988 1989	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981
Prior to 1986 1986 1987 1988 1989 1990	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673	Prior to 1986 1986 1987 1988 1989	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626
Prior to 1986 1986 1987 1988 1989 1990	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988	Prior to 1986 1986 1987 1988 1989 1990	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315
Prior to 1986 1986 1987 1988 1989 1990	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673	Prior to 1986 1986 1987 1988 1989	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626
Prior to 1986 1986 1987 1988 1989 1990	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988	Prior to 1986 1986 1987 1988 1989 1990	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779	Prior to 1986 1986 1987 1988 1989 1990 1991 1992	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763 5,644,169
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159 5,128,177	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068 5,362,961	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159 5,128,177 606,059	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068 5,410,360 729,941	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068 5,362,961 720,476	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763 5,644,169 781,290
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159 5,128,177 606,059 6,150,803	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068 5,410,360 729,941 5,865,408	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068 5,362,961 720,476 5,846,031	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763 5,644,169 781,290 5,795,512
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159 5,128,177 606,059 6,150,803 2,341,333	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068 5,410,360 729,941 5,865,408 2,520,640	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068 5,362,961 720,476 5,846,031 2,546,096	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763 5,644,169 781,290 5,795,512 2,795,248
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159 5,128,177 606,059 6,150,803 2,341,333	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068 5,410,360 729,941 5,865,408 2,520,640 0	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068 5,362,961 720,476 5,846,031 2,546,096 0	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763 5,644,169 781,290 5,795,512 2,795,248 0
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	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159 5,128,177 606,059 6,150,803 2,341,333 0 1,811,934	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068 5,410,360 729,941 5,865,408 2,520,640 0 1,728,171	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	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068 5,362,961 720,476 5,846,031 2,546,096 0 1,588,675	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763 5,644,169 781,290 5,795,512 2,795,248
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	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159 5,128,177 606,059 6,150,803 2,341,333	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068 5,410,360 729,941 5,865,408 2,520,640 0	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068 5,362,961 720,476 5,846,031 2,546,096 0 1,588,675	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763 5,644,169 781,290 5,795,512 2,795,248 0
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	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159 5,128,177 606,059 6,150,803 2,341,333 0 1,811,934	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068 5,410,360 729,941 5,865,408 2,520,640 0 1,728,171	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	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068 5,362,961 720,476 5,846,031 2,546,096 0 1,588,675 619,092	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763 5,644,169 781,290 5,795,512 2,795,248 0 2,077,060 970,465
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	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159 5,128,177 606,059 6,150,803 2,341,333 0 1,811,934	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068 5,410,360 729,941 5,865,408 2,520,640 0 1,728,171	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 2009	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068 5,362,961 720,476 5,846,031 2,546,096 0 1,588,675	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763 5,644,169 781,290 5,795,512 2,795,248 0 2,077,060 970,465 0
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	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159 5,128,177 606,059 6,150,803 2,341,333 0 1,811,934	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068 5,410,360 729,941 5,865,408 2,520,640 0 1,728,171	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	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068 5,362,961 720,476 5,846,031 2,546,096 0 1,588,675 619,092	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763 5,644,169 781,290 5,795,512 2,795,248 0 2,077,060 970,465
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	24,212,236 1,626,176 5,063,258 2,978,418 5,403,901 1,699,459 1,067,319 11,650,232 4,072,988 3,850,157 5,006,031 697,655 3,371,728 524,539 1,422,683 3,095,938 554,159 5,128,177 606,059 6,150,803 2,341,333 0 1,811,934	28,840,349 1,707,742 4,976,711 3,381,410 6,236,452 2,043,673 1,533,988 13,440,505 4,133,779 5,767,399 5,207,309 1,809,476 3,783,148 393,736 3,045,954 3,328,304 173,068 5,410,360 729,941 5,865,408 2,520,640 0 1,728,171	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 2009	28,804,119 1,757,314 5,081,309 3,394,761 6,228,916 2,028,433 1,953,911 13,813,758 4,195,516 5,750,306 5,200,532 1,948,930 3,799,461 340,612 2,973,462 3,309,545 173,068 5,362,961 720,476 5,846,031 2,546,096 0 1,588,675 619,092	31,218,243 1,536,510 6,364,186 3,941,815 7,541,981 2,687,626 2,007,315 17,470,939 4,516,921 7,492,181 6,269,150 2,928,197 4,214,467 430,053 3,185,742 2,424,519 266,763 5,644,169 781,290 5,795,512 2,795,248 0 2,077,060 970,465 0

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - D - Reductions for Large Losses * POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior	0.000.000	0.000.400	Prior	0.000.400	4 007 000
to 1986	3,663,609	3,880,438	to 1986	3,880,438	4,087,869
1986	489,021	575,204	1986	575,204	587,763
1987	481,226	539,486	1987	539,486	568,350
1988	450,765	476,483	1988	476,483	502,911
1989	1,107,732	1,158,452	1989	1,158,452	1,254,521
1990	111,625	115,721	1990	115,721	251,689
1991	0	1,164	1991	1,164	4,757
1992	1,293,037	1,360,846	1992	1,360,846	1,407,672
1993	492,104	512,396	1993	512,396	549,445
1994 1995	121,778	163,525 717,603	1994 1995	163,525 717,603	203,237
1995	706,184 0	717,003	1996	717,603	729,358 0
1997	23,578	87,554	1997	87,554	121,456
1998	23,376	07,334	1998	07,554	57,859
1999	385,026	385,026	1999	385,026	396,139
2000	0	0	2000	0	0
2001	0	0	2001	0	0
2002	1,511,008	1,573,846	2002	1,573,846	1,756,290
2003	109,294	109,443	2003	109,443	109,697
2004	218,496	330,852	2004	330,852	406,033
2005	0	0	2005	0	719,952
2006	0	0	2006	0	0
2007		0	2007	0	1,814
			2008		144
Policy Year	As of	As of	Policy Year	As of	As of
Valued	As of 12/31/08	As of 12/31/09	Valued	As of 12/31/09	As of 12/31/10
Valued Prior	12/31/08	12/31/09	Valued Prior	12/31/09	12/31/10
Valued			Valued		
Valued Prior to 1986	12/31/08 4,087,869 587,763	12/31/09 4,303,480	Valued Prior to 1986	12/31/09 4,298,344	4,635,018 664,335
Valued Prior to 1986 1986	12/31/08 4,087,869	4,303,480 655,375 736,264	Valued Prior to 1986 1986	12/31/09 4,298,344 654,995	12/31/10 4,635,018
Valued Prior to 1986 1986 1987	12/31/08 4,087,869 587,763 568,350	4,303,480 655,375	Valued Prior to 1986 1986 1987	4,298,344 654,995 734,488	4,635,018 664,335 770,811
Valued Prior to 1986 1986 1987 1988	4,087,869 587,763 568,350 502,911	4,303,480 655,375 736,264 537,700	Valued Prior to 1986 1986 1987 1988	4,298,344 654,995 734,488 536,603	4,635,018 664,335 770,811 582,227
Valued Prior to 1986 1986 1987 1988 1989	4,087,869 587,763 568,350 502,911 1,254,521	4,303,480 655,375 736,264 537,700 1,388,485	Valued Prior to 1986 1986 1987 1988 1989	4,298,344 654,995 734,488 536,603 1,383,621	4,635,018 664,335 770,811 582,227 1,502,474
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992	4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672	4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181
Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993	4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445	4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994	4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237	4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358	4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/08 4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358 0	4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288 0
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/08 4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358 0 121,456	4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154 0	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278 0 146,467	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288 0 168,716
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/08 4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358 0 121,456 57,859	4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154 0 147,125 57,859	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278 0 146,467 51,819	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288 0 168,716 57,859
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358 0 121,456 57,859 396,139	12/31/09 4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154 0 147,125 57,859 493,255	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278 0 146,467 51,819 482,142	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288 0 168,716 57,859 711,034
Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/08 4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358 0 121,456 57,859 396,139 0	12/31/09 4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154 0 147,125 57,859 493,255 158,391	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278 0 146,467 51,819 482,142 156,766	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288 0 168,716 57,859 711,034 165,767
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/08 4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358 0 121,456 57,859 396,139 0	12/31/09 4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154 0 147,125 57,859 493,255 158,391 0	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278 0 146,467 51,819 482,142 156,766 0	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288 0 168,716 57,859 711,034 165,767 0
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/08 4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358 0 121,456 57,859 396,139 0 0 1,756,290	12/31/09 4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154 0 147,125 57,859 493,255 158,391 0 1,967,535	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278 0 146,467 51,819 482,142 156,766 0 1,959,032	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288 0 168,716 57,859 711,034 165,767 0 2,097,367
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 4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358 0 121,456 57,859 396,139 0 1,756,290 109,697	12/31/09 4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154 0 147,125 57,859 493,255 158,391 0 1,967,535 109,697	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278 0 146,467 51,819 482,142 156,766 0 1,959,032 109,681	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288 0 168,716 57,859 711,034 165,767 0 2,097,367 109,697
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 4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358 0 121,456 57,859 396,139 0 1,756,290 109,697 406,033	12/31/09 4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154 0 147,125 57,859 493,255 158,391 0 1,967,535 109,697 661,095	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278 0 146,467 51,819 482,142 156,766 0 1,959,032 109,681 657,401	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288 0 168,716 57,859 711,034 165,767 0 2,097,367 109,697 754,612
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 4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358 0 121,456 57,859 396,139 0 1,756,290 109,697 406,033 719,952	12/31/09 4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154 0 147,125 57,859 493,255 158,391 0 1,967,535 109,697 661,095 815,086	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 4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278 0 146,467 51,819 482,142 156,766 0 1,959,032 109,681 657,401 808,383	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288 0 168,716 57,859 711,034 165,767 0 2,097,367 109,697
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 4,087,869 587,763 568,350 502,911 1,254,521 251,689 4,757 1,407,672 549,445 203,237 729,358 0 121,456 57,859 396,139 0 1,756,290 109,697 406,033	12/31/09 4,303,480 655,375 736,264 537,700 1,388,485 507,834 10,249 1,463,833 642,520 270,794 817,154 0 147,125 57,859 493,255 158,391 0 1,967,535 109,697 661,095	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	4,298,344 654,995 734,488 536,603 1,383,621 505,287 10,249 1,460,178 640,698 268,803 816,278 0 146,467 51,819 482,142 156,766 0 1,959,032 109,681 657,401	12/31/10 4,635,018 664,335 770,811 582,227 1,502,474 603,421 15,362 1,652,181 711,230 345,920 847,288 0 168,716 57,859 711,034 165,767 0 2,097,367 109,697 754,612 971,094

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

6,785

2008

2009

2010

2,896

0

0 Ō

308,798

144

2008

2009

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - E - Reductions for Large Losses * POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/06	As of 12/31/07	Policy Year Valued	As of 12/31/07	As of 12/31/08
Prior	40 444 704	44 000 470	Prior	44 000 470	40 400 407
to 1986	10,144,781	11,230,476	to 1986	11,230,476	13,160,107
1986 1987	672,494	740,160 2,006,778	1986 1987	740,160	765,864
1988	1,896,058 394,314	, ,	1988	2,006,778 428 561	2,168,241
1989	2,045,652	428,561 2,186,179	1989	428,561 2,186,179	531,142 2,500,742
1990	146,344	154,987	1990	154,987	372,951
1991	0	2,230	1991	2,230	8,717
1992	4,211,988	4,609,630	1992	4,609,630	5,009,115
1993	538,838	558,891	1993	558,891	595,623
1994	352,590	552,957	1994	552,957	771,073
1995	1,835,547	1,846,315	1995	1,846,315	1,854,180
1996	0	0	1996	0	0
1997	755,729	856,654	1997	856,654	903,322
1998	0	0	1998	0	355,226
1999	1,080,545	1,080,545	1999	1,080,545	1,176,681
2000	0	0	2000	0	0
2001	0	0	2001	0	0
2002	2,399,344	2,441,861	2002	2,441,861	2,767,006
2003	585,353	586,648	2003	586,648	588,851
2004	201,774	333,130	2004	333,130	409,915
2005	0	0	2005	0	1,029,895
2006	0	0	2006	0	0
2007		0	2007	0	298,488
			2008		16,216
Delieu Veer	A	A C	Dallan Vaan	A	A
Policy fear	As of	As of	Policy Year	As of	As of
Policy Year Valued	12/31/08	AS OT 12/31/09	Valued	12/31/09	12/31/10
Valued Prior	12/31/08	12/31/09	Valued Prior	12/31/09	12/31/10
Valued Prior to 1986	12/31/08 13,160,107	12/31/09 15,082,076	Valued Prior to 1986	12/31/09 14,962,736	12/31/10 16,833,229
Valued Prior to 1986 1986	12/31/08 13,160,107 765,864	12/31/09 15,082,076 803,260	Valued Prior to 1986 1986	12/31/09 14,962,736 801,941	12/31/10 16,833,229 818,476
Valued Prior to 1986 1986 1987	12/31/08 13,160,107 765,864 2,168,241	12/31/09 15,082,076 803,260 2,332,953	Valued Prior to 1986 1986 1987	12/31/09 14,962,736 801,941 2,323,810	12/31/10 16,833,229 818,476 2,491,607
Valued Prior to 1986 1986 1987 1988	12/31/08 13,160,107 765,864 2,168,241 531,142	12/31/09 15,082,076 803,260 2,332,953 646,702	Valued Prior to 1986 1986 1987 1988	12/31/09 14,962,736 801,941 2,323,810 639,777	12/31/10 16,833,229 818,476 2,491,607 1,532,288
Valued Prior to 1986 1986 1987 1988 1989	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562	Valued Prior to 1986 1986 1987 1988 1989	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926
Valued Prior to 1986 1986 1987 1988 1989 1990	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581	Valued Prior to 1986 1986 1987 1988 1989 1990	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208
Valued Prior to 1986 1986 1987 1988 1989 1990 1991	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275	Valued Prior to 1986 1986 1987 1988 1989 1990 1991	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557
Prior to 1986 1986 1987 1988 1989 1990 1991 1992	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707
Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073 1,854,180	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983 2,020,496	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298 2,018,267	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852 2,081,565
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073 1,854,180 0	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983 2,020,496 0	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298 2,018,267 0	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852 2,081,565 0
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073 1,854,180 0 903,322	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983 2,020,496 0 945,672	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298 2,018,267 0 944,099	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852 2,081,565 0 979,080
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073 1,854,180 0 903,322 355,226	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983 2,020,496 0 945,672 355,226	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298 2,018,267 0 944,099 302,629	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852 2,081,565 0 979,080 355,226
Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073 1,854,180 0 903,322 355,226 1,176,681	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983 2,020,496 0 945,672 355,226 1,345,797	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298 2,018,267 0 944,099 302,629 1,249,661	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852 2,081,565 0 979,080 355,226 2,733,042
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073 1,854,180 0 903,322 355,226 1,176,681 0	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983 2,020,496 0 945,672 355,226 1,345,797 326,201	Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298 2,018,267 0 944,099 302,629 1,249,661 320,718	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852 2,081,565 0 979,080 355,226 2,733,042 333,508
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073 1,854,180 0 903,322 355,226 1,176,681 0 0	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983 2,020,496 0 945,672 355,226 1,345,797 326,201 0	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298 2,018,267 0 944,099 302,629 1,249,661 320,718 0	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852 2,081,565 0 979,080 355,226 2,733,042 333,508 0
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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 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073 1,854,180 0 903,322 355,226 1,176,681 0 0 2,767,006 588,851	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983 2,020,496 0 945,672 355,226 1,345,797 326,201 0 3,429,347 588,851	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 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298 2,018,267 0 944,099 302,629 1,249,661 320,718 0 3,382,310 588,718	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852 2,081,565 0 979,080 355,226 2,733,042 333,508 0 3,947,320 588,851 1,113,901
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 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073 1,854,180 0 903,322 355,226 1,176,681 0 2,767,006 588,851 409,915 1,029,895 0	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983 2,020,496 0 945,672 355,226 1,345,797 326,201 0 3,429,347 588,851 953,307 1,440,846 0	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 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298 2,018,267 0 944,099 302,629 1,249,661 320,718 0 3,382,310 588,718 933,930 1,401,846 0	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852 2,081,565 0 979,080 355,226 2,733,042 333,508 0 3,947,320 588,851 1,113,901 2,526,547 0
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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 2008	12/31/08 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073 1,854,180 0 903,322 355,226 1,176,681 0 2,767,006 588,851 409,915 1,029,895 0	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983 2,020,496 0 945,672 355,226 1,345,797 326,201 0 3,429,347 588,851 953,307 1,440,846 0	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 2008	12/31/09 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298 2,018,267 0 944,099 302,629 1,249,661 320,718 0 3,382,310 588,718 933,930 1,401,846 0 174,036 119,284	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852 2,081,565 0 979,080 355,226 2,733,042 333,508 0 3,947,320 588,851 1,113,901 2,526,547 0 301,637 970,465
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 13,160,107 765,864 2,168,241 531,142 2,500,742 372,951 8,717 5,009,115 595,623 771,073 1,854,180 0 903,322 355,226 1,176,681 0 2,767,006 588,851 409,915 1,029,895 0 298,488	12/31/09 15,082,076 803,260 2,332,953 646,702 3,107,562 636,581 18,275 5,497,888 654,634 1,261,983 2,020,496 0 945,672 355,226 1,345,797 326,201 0 3,429,347 588,851 953,307 1,440,846 0 298,488	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 14,962,736 801,941 2,323,810 639,777 3,085,104 627,681 18,275 5,471,721 651,576 1,248,298 2,018,267 0 944,099 302,629 1,249,661 320,718 0 3,382,310 588,718 933,930 1,401,846 0 174,036	12/31/10 16,833,229 818,476 2,491,607 1,532,288 3,693,926 952,208 26,557 6,189,707 763,788 1,528,852 2,081,565 0 979,080 355,226 2,733,042 333,508 0 3,947,320 588,851 1,113,901 2,526,547 0 301,637

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.