

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 which served as the basis for loss development and trend analysis in this filing.

TABLE I - A - Table I Reported Losses in Excess of Loss Limitations

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/99	As of 12/31/00	Policy Year Valued	As of 12/31/00	As of 12/31/01
Prior to 1980	4,269,121	5,354,514	Prior to 1981	6,279,870	6,092,763
1980	790,786	776,842	1981	1,366,868	1,233,139
1981	1,320,285	1,366,868	1982	401,210	421,368
1982	532,790	401,210	1983	695,193	535,754
1983	901,750	695,193	1984	7,188,879	7,860,619
1984	7,228,623	7,188,879	1985	5,480,238	5,576,936
1985	5,235,475	5,480,238	1986	1,138,469	1,206,451
1986	1,296,277	1,138,469	1987	3,841,770	3,274,941
1987	3,682,071	3,841,770	1988	857,039	1,146,051
1988	806,286	1,019,302	1989	4,173,700	4,862,116
1989	4,303,754	4,173,700	1990	1,025,022	2,855,799
1990	932,431	1,025,022	1991	203,517	437,152
1991	342,697	203,517	1992	8,679,538	8,536,180
1992	8,894,582	8,679,538	1993	2,758,863	2,865,324
1993	2,486,984	2,758,863	1994	0	0
1994	0	0	1995	1,409,492	1,541,028
1995	1,302,742	1,409,492	1996	0	0
1996	479,004	0	1997	1,366,472	786,182
1997	1,366,474	1,366,472	1998	70,009	70,366
1998	0	70,009	1999	1,839,842	1,884,987
1999	0	1,839,842	2000	2,244,024	0
2000	0	2,244,024	2001	0	2,658,393

  

Policy Year Valued	As of 12/31/01	As of 12/31/02	Policy Year Valued	As of 12/31/02	As of 12/31/03
Prior to 1982	7,325,902	8,279,190	Prior to 1983	7,794,368	9,029,017
1982	421,368	426,051	1983	326,001	334,400
1983	535,754	758,281	1984	7,757,987	7,997,844
1984	7,860,619	7,785,693	1985	5,626,109	5,658,489
1985	5,576,936	6,065,366	1986	1,445,456	1,784,048
1986	1,206,451	1,445,456	1987	3,597,850	2,925,915
1987	3,274,941	3,597,850	1988	1,029,138	2,531,110
1988	1,146,051	1,168,847	1989	5,014,728	5,501,279
1989	4,862,116	5,099,609	1990	2,153,954	1,704,263
1990	2,855,799	3,047,223	1991	522,583	1,022,899
1991	437,152	522,583	1992	8,974,222	9,459,177
1992	8,536,180	9,099,282	1993	2,223,513	2,109,952
1993	2,865,324	2,223,513	1994	612,244	857,236
1994	0	612,244	1995	1,387,438	3,848,118
1995	1,541,028	1,387,438	1996	0	0
1996	0	0	1997	786,182	1,077,947
1997	786,182	786,182	1998	145,356	149,917
1998	70,366	145,356	1999	3,047,788	1,815,742
1999	1,884,987	3,047,788	2000	0	236,191
2000	0	0	2001	0	0
2001	2,658,393	0	2002	2,425,938	10,803,854
2002	0	2,425,938	2003	0	1,079,752

TABLE I - B - Table I Reported Losses in Excess of Loss Limitations

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/99	As of 12/31/00	Policy Year Valued	As of 12/31/00	As of 12/31/01
Prior to 1980	1,017,275	1,009,339	Prior to 1981	1,604,043	1,481,147
1980	617,407	562,486	1981	664,383	698,345
1981	627,049	664,383	1982	206,659	223,229
1982	204,107	206,659	1983	466,939	306,921
1983	676,834	466,939	1984	1,501,293	1,854,745
1984	1,469,623	1,501,293	1985	1,761,347	1,814,276
1985	1,554,434	1,761,347	1986	362,306	469,131
1986	477,971	362,306	1987	664,054	681,811
1987	612,189	664,054	1988	485,149	698,248
1988	448,008	613,651	1989	1,040,713	1,314,592
1989	1,328,136	1,040,713	1990	903,147	2,664,237
1990	840,078	903,147	1991	158,536	306,011
1991	175,781	158,536	1992	1,376,491	1,245,106
1992	1,597,047	1,376,491	1993	1,248,722	1,224,136
1993	1,111,416	1,248,722	1994	0	0
1994	0	0	1995	665,027	719,349
1995	701,857	665,027	1996	0	0
1996	241,649	0	1997	259,752	23,786
1997	267,317	259,752	1998	14,750	10,980
1998	0	14,750	1999	1,470,278	1,455,653
1999	0	1,470,278	2000	316,549	0
2000	0	316,549	2001	0	170,697

  

Policy Year Valued	As of 12/31/01	As of 12/31/02	Policy Year Valued	As of 12/31/02	As of 12/31/03
Prior to 1982	2,179,492	2,226,046	Prior to 1983	2,198,400	2,095,535
1982	223,229	223,610	1983	282,334	289,827
1983	306,921	488,067	1984	1,844,419	2,004,020
1984	1,854,745	1,872,125	1985	1,694,826	1,689,907
1985	1,814,276	1,946,276	1986	636,878	794,279
1986	469,131	636,878	1987	738,023	753,135
1987	681,811	738,023	1988	529,553	698,586
1988	698,248	558,942	1989	1,402,911	1,516,641
1989	1,314,592	1,479,596	1990	1,923,183	1,213,153
1990	2,664,237	2,698,658	1991	368,989	557,389
1991	306,011	368,989	1992	1,321,096	1,634,458
1992	1,245,106	1,441,579	1993	957,079	688,950
1993	1,224,136	957,079	1994	592	12,024
1994	0	592	1995	755,513	952,836
1995	719,349	755,513	1996	0	0
1996	0	0	1997	23,786	106,009
1997	23,786	23,786	1998	49,357	51,763
1998	10,980	49,357	1999	1,638,599	352,460
1999	1,455,653	1,638,599	2000	0	74,604
2000	0	0	2001	0	0
2001	170,697	0	2002	700,277	2,066,494
2002	0	700,277	2003	0	517,931

TABLE I - C - Table I Reported Losses in Excess of Loss Limitations

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/99	As of 12/31/00	Policy Year Valued	As of 12/31/00	As of 12/31/01
Prior to 1980	3,251,846	4,345,175	Prior to 1981	4,675,827	4,611,616
1980	173,379	214,356	1981	702,485	534,794
1981	693,236	702,485	1982	194,551	198,139
1982	328,683	194,551	1983	228,254	228,833
1983	224,916	228,254	1984	5,687,586	6,005,874
1984	5,759,000	5,687,586	1985	3,718,891	3,762,660
1985	3,681,041	3,718,891	1986	776,163	737,320
1986	818,306	776,163	1987	3,177,716	2,593,130
1987	3,069,882	3,177,716	1988	371,890	447,803
1988	358,278	405,651	1989	3,132,987	3,547,524
1989	2,975,618	3,132,987	1990	121,875	191,562
1990	92,353	121,875	1991	44,981	131,141
1991	166,916	44,981	1992	7,303,047	7,291,074
1992	7,297,535	7,303,047	1993	1,510,141	1,641,188
1993	1,375,568	1,510,141	1994	0	0
1994	0	0	1995	744,465	821,679
1995	600,885	744,465	1996	0	0
1996	237,355	0	1997	1,106,720	762,396
1997	1,099,157	1,106,720	1998	55,259	59,386
1998	0	55,259	1999	369,564	429,334
1999	0	369,564	2000	1,927,475	0
2000	0	1,927,475	2001	0	2,487,696

  

Policy Year Valued	As of 12/31/01	As of 12/31/02	Policy Year Valued	As of 12/31/02	As of 12/31/03
Prior to 1982	5,146,410	6,053,144	Prior to 1983	5,595,968	6,933,482
1982	198,139	202,441	1983	43,667	44,573
1983	228,833	270,214	1984	5,913,568	5,993,824
1984	6,005,874	5,913,568	1985	3,931,283	3,968,582
1985	3,762,660	4,119,090	1986	808,578	989,769
1986	737,320	808,578	1987	2,859,827	2,172,780
1987	2,593,130	2,859,827	1988	499,585	1,832,524
1988	447,803	609,905	1989	3,611,817	3,984,638
1989	3,547,524	3,620,013	1990	230,771	491,110
1990	191,562	348,565	1991	153,594	465,510
1991	131,141	153,594	1992	7,653,126	7,824,719
1992	7,291,074	7,657,703	1993	1,266,434	1,421,002
1993	1,641,188	1,266,434	1994	611,652	845,212
1994	0	611,652	1995	631,925	2,895,282
1995	821,679	631,925	1996	0	0
1996	0	0	1997	762,396	971,938
1997	762,396	762,396	1998	95,999	98,154
1998	59,386	95,999	1999	1,409,189	1,463,282
1999	429,334	1,409,189	2000	0	161,587
2000	0	0	2001	0	0
2001	2,487,696	0	2002	1,725,661	8,737,360
2002	0	1,725,661	2003	0	561,821

TABLE I - D - Table I Reported Losses in Excess of Loss Limitations

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/99	As of 12/31/00	Policy Year Valued	As of 12/31/00	As of 12/31/01
Prior to 1980	365,704	421,908	Prior to 1981	816,136	877,496
1980	334,830	358,781	1981	280,927	312,157
1981	249,651	280,927	1982	52,676	58,310
1982	47,374	52,676	1983	142,204	142,518
1983	141,407	142,204	1984	980,331	1,048,037
1984	854,071	980,331	1985	511,524	599,638
1985	461,561	511,524	1986	244,948	273,479
1986	175,598	244,948	1987	392,962	409,837
1987	375,083	392,962	1988	347,649	371,067
1988	317,721	347,649	1989	703,380	749,671
1989	652,381	703,380	1990	34,226	650,225
1990	17,975	34,226	1991	0	0
1991	0	0	1992	440,973	607,842
1992	422,400	440,973	1993	101,046	167,102
1993	48,970	101,046	1994	0	0
1994	0	0	1995	115,976	216,534
1995	90,251	115,976	1996	0	0
1996	0	0	1997	23,760	23,786
1997	12,946	23,760	1998	0	0
1998	0	0	1999	3,801	9,995
1999	0	3,801	2000	0	0
2000	0	0	2001	0	0

  

Policy Year Valued	As of 12/31/01	As of 12/31/02	Policy Year Valued	As of 12/31/02	As of 12/31/03
Prior to 1982	1,189,653	1,281,979	Prior to 1983	1,310,497	1,442,182
1982	58,310	63,631	1983	110,751	110,751
1983	142,518	143,038	1984	1,090,846	1,130,434
1984	1,048,037	1,090,846	1985	696,985	804,891
1985	599,638	696,985	1986	304,762	355,050
1986	273,479	304,762	1987	431,134	451,270
1987	409,837	431,134	1988	350,076	359,578
1988	371,067	379,465	1989	798,542	847,578
1989	749,671	801,636	1990	660,584	671,395
1990	650,225	660,584	1991	0	11,406
1991	0	0	1992	687,285	799,156
1992	607,842	699,395	1993	249,275	406,221
1993	167,102	249,275	1994	0	12,024
1994	0	0	1995	309,001	397,709
1995	216,534	309,001	1996	0	0
1996	0	0	1997	23,786	23,786
1997	23,786	23,786	1998	0	0
1998	0	0	1999	342,496	352,460
1999	9,995	342,496	2000	0	0
2000	0	0	2001	0	0
2001	0	0	2002	0	0
2002	0	0	2003	0	3,043

TABLE I - E - Table I Reported Losses in Excess of Loss Limitations

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/99	As of 12/31/00	Policy Year Valued	As of 12/31/00	As of 12/31/01
Prior to 1980	1,656,027	1,908,925	Prior to 1981	2,104,356	2,387,399
1980	109,056	129,021	1981	286,803	316,444
1981	262,678	286,803	1982	61,860	66,260
1982	57,598	61,860	1983	80,006	80,518
1983	79,000	80,006	1984	1,897,731	2,078,240
1984	1,706,162	1,897,731	1985	1,079,572	1,242,296
1985	925,800	1,079,572	1986	235,931	266,624
1986	196,008	235,931	1987	1,389,943	1,497,268
1987	1,286,476	1,389,943	1988	241,855	267,206
1988	214,943	241,855	1989	906,395	1,056,091
1989	754,214	906,395	1990	30,448	49,816
1990	14,358	30,448	1991	0	0
1991	0	0	1992	1,906,674	2,138,853
1992	1,742,164	1,906,674	1993	130,653	212,204
1993	72,949	130,653	1994	0	0
1994	0	0	1995	51,023	165,091
1995	38,596	51,023	1996	0	0
1996	0	0	1997	760,843	762,396
1997	573,858	760,843	1998	0	0
1998	0	0	1999	369,052	402,216
1999	0	369,052	2000	0	0
2000	0	0	2001	0	0

  

Policy Year Valued	As of 12/31/01	As of 12/31/02	Policy Year Valued	As of 12/31/02	As of 12/31/03
Prior to 1982	2,703,843	2,980,207	Prior to 1983	2,795,776	3,270,293
1982	66,260	69,744	1983	41,460	41,460
1983	80,518	81,374	1984	2,239,191	2,411,014
1984	2,078,240	2,239,191	1985	1,477,599	1,666,954
1985	1,242,296	1,477,599	1986	299,894	383,434
1986	266,624	299,894	1987	1,634,857	1,728,247
1987	1,497,268	1,634,857	1988	273,412	291,920
1988	267,206	280,562	1989	1,179,648	1,303,088
1989	1,056,091	1,184,930	1990	61,518	74,757
1990	49,816	61,518	1991	0	13,279
1991	0	0	1992	2,381,375	2,726,265
1992	2,138,853	2,385,952	1993	293,252	384,320
1993	212,204	293,252	1994	0	26,240
1994	0	0	1995	298,274	462,529
1995	165,091	298,274	1996	0	0
1996	0	0	1997	762,396	762,396
1997	762,396	762,396	1998	0	0
1998	0	0	1999	1,049,712	1,011,803
1999	402,216	1,049,712	2000	0	0
2000	0	0	2001	0	0
2001	0	0	2002	0	0
2002	0	0	2003	0	391,293