# 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 a paid and case incurred (paid plus outstanding, excluding bulk and IBNR) basis 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. Individual losses have been limited by amounts varying by policy year and the limits apply on a combined indemnity and medical loss basis for both paid and incurred losses. The loss limitations by policy year are derived and shown in Exhibit 1a. The excess portions of those limited losses are shown in Exhibit 1b and have been excluded from Exhibit 1.

Four sets of development factors are shown measuring the development from December 31, 2000 to December 31, 2001; December 31, 2001 to December 31, 2002; December 31, 2002 to December 31, 2003; and also from December 31, 2003 to December 31, 2004. So as to maximize the use of available data, the companies used in one stage of development are allowed to be independent of those used in the other stage of development; therefore, the figures shown for valuations at common points may vary.

Experience for large deductible policies has been excluded from Table I.

#### TABLE I - LIMITED

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

## ACCUMULATED STANDARD EARNED PREMIUM

Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/00	12/31/01	Prior Year		12/31/01	12/31/02	Prior Year
Prior				Prior			
to 1981	266,896,641	266,971,328	1.0003	to 1982	308,291,121	308,291,117	1.0000
1981	41,341,656	41,341,656	1.0000	1982	44,298,786	44,298,786	1.0000
1982	44,341,318	44,323,564	0.9996	1983	42,380,633	42,380,745	1.0000
1983	42,594,113	42,407,360	0.9956	1984	47,341,780	47,341,861	1.0000
1984	47,576,763	47,343,944	0.9951	1985	62,147,470	62,147,520	1.0000
1985	62,160,113	62,149,067	0.9998	1986	75,235,076	75,235,076	1.0000
1986	75,181,383	75,236,038	1.0007	1987	87,852,814	87,852,814	1.0000
1987	87,855,640	87,853,091	1.0000	1988	100,458,044	100,458,041	1.0000
1988	100,517,315	100,458,044	0.9994	1989	106,845,046	106,854,366	1.0001
1989	106,845,618	106,851,239	1.0001	1990	102,100,148	102,101,477	1.0000
1990	102,080,570	102,110,337	1.0003	1991	98,584,313	98,613,393	1.0003
1991	98,541,966	98,634,655	1.0009	1992	91,046,713	91,045,713	1.0000
1992	91,058,870	91,058,829	1.0000	1993	91,501,356	91,471,356	0.9997
1993	91,524,837	91,554,502	1.0003	1994	87,881,417	87,847,227	0.9996
1994	88,050,059	88,111,505	1.0007	1995	82,667,375	82,611,428	0.9993
1995	82,744,926	82,822,266	1.0009	1996	88,472,633	88,182,831	0.9967
1996	88,594,105	89,002,012	1.0046	1997	90,944,711	90,360,212	0.9936
1997	92,056,119	92,658,879	1.0065	1998	97,576,839	97,892,797	1.0032
1998	98,565,747	98,764,279	1.0020	1999	90,812,083	90,846,469	1.0004
1999	89,796,729	91,906,601	1.0235	2000	95,584,452	96,278,996	1.0073
2000	51,427,053	96,804,903	1.8824	2001	51,432,499	96,408,018	1.8745
2001	01,127,000	51,802,160	1.0021	2002	01,102,100	62,397,069	1.07 10
2001		01,002,100		2002		02,007,000	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Policy Year Valued	As of 12/31/02	As of 12/31/03	Ratio to Prior Year	Valued	As of 12/31/03	As of 12/31/04	Ratio to Prior Year
Valued Prior	12/31/02	12/31/03	Prior Year	Valued Prior	12/31/03	12/31/04	Prior Year
Prior to 1983	12/31/02 311,160,379	12/31/03 311,335,193	Prior Year	Valued Prior to 1984	12/31/03 336,927,251	12/31/04 335,781,900	Prior Year 0.9966
Prior to 1983 1983	12/31/02 311,160,379 37,749,109	12/31/03 311,335,193 37,753,054	1.0006 1.0001	Valued Prior to 1984 1984	12/31/03 336,927,251 41,263,490	12/31/04 335,781,900 41,263,355	0.9966 1.0000
Valued Prior to 1983 1983 1984	12/31/02 311,160,379 37,749,109 41,640,573	12/31/03 311,335,193 37,753,054 41,640,713	1.0006 1.0001 1.0000	Valued Prior to 1984 1984 1985	12/31/03 336,927,251 41,263,490 54,837,691	12/31/04 335,781,900 41,263,355 54,837,691	0.9966 1.0000 1.0000
Valued Prior to 1983 1983 1984 1985	12/31/02 311,160,379 37,749,109 41,640,573 56,276,385	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369	1.0006 1.0001 1.0000 1.0000	Valued Prior to 1984 1984 1985 1986	12/31/03 336,927,251 41,263,490 54,837,691 66,238,726	12/31/04 335,781,900 41,263,355 54,837,691 66,238,726	0.9966 1.0000 1.0000 1.0000
Valued Prior to 1983 1983 1984 1985 1986	311,160,379 37,749,109 41,640,573 56,276,385 66,378,970	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369 66,375,653	1.0006 1.0001 1.0000 1.0000 1.0000	Prior to 1984 1984 1985 1986 1987	12/31/03 336,927,251 41,263,490 54,837,691 66,238,726 77,277,342	12/31/04 335,781,900 41,263,355 54,837,691 66,238,726 77,277,341	0.9966 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1983 1983 1984 1985 1986 1987	12/31/02 311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900	311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000	Valued Prior to 1984 1984 1985 1986 1987 1988	12/31/03 336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611	12/31/04 335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1983 1983 1984 1985 1986 1987 1988	12/31/02 311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072	311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000	Valued Prior to 1984 1984 1985 1986 1987 1988 1989	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704	12/31/04 335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989	12/31/02 311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120	311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	Prior to 1984 1984 1985 1986 1987 1988 1989 1990	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098	335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990	311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459	311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142	335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991	12/31/02 311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408	311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347	335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0001
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992	12/31/02 311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408 79,178,551	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828 79,277,109	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0003 1.0012	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347 81,158,268	12/31/04 335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065 81,163,012	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0000 1.0001
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/02 311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408 79,178,551 80,327,146	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828 79,277,109 80,330,088	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0003 1.0012 1.0000	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347 81,158,268 78,694,392	12/31/04 335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065 81,163,012 78,696,683	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0000 1.0001 1.0000
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/02 311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408 79,178,551 80,327,146 76,598,577	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828 79,277,109 80,330,088 76,632,814	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0003 1.0012 1.0000 1.0004	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347 81,158,268 78,694,392 74,380,294	335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065 81,163,012 78,696,683 74,392,224	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0000 1.0001 1.0000 1.0000
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408 79,178,551 80,327,146 76,598,577 74,345,816	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828 79,277,109 80,330,088 76,632,814 74,349,790	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0003 1.0012 1.0000 1.0004 1.0001	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347 81,158,268 78,694,392 74,380,294 80,018,055	335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065 81,163,012 78,696,683 74,392,224 80,008,766	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0000 1.0001 1.0000 1.0002 0.9999
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/02 311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408 79,178,551 80,327,146 76,598,577 74,345,816 80,443,563	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828 79,277,109 80,330,088 76,632,814 74,349,790 80,456,855	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0003 1.0012 1.0000 1.0004 1.0001 1.0001	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347 81,158,268 78,694,392 74,380,294 80,018,055 83,200,020	12/31/04 335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065 81,163,012 78,696,683 74,392,224 80,008,766 83,195,542	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0000 1.0001 1.0000 1.0002 0.9999 0.9999
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/02 311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408 79,178,551 80,327,146 76,598,577 74,345,816 80,443,563 85,075,053	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828 79,277,109 80,330,088 76,632,814 74,349,790 80,456,855 85,107,650	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0003 1.0012 1.0000 1.0004 1.0001 1.0002 1.0002	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347 81,158,268 78,694,392 74,380,294 80,018,055 83,200,020 89,647,160	12/31/04 335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065 81,163,012 78,696,683 74,392,224 80,008,766 83,195,542 89,959,327	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0000 1.0001 1.0002 0.9999 0.9999 1.0035
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/02 311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408 79,178,551 80,327,146 76,598,577 74,345,816 80,443,563 85,075,053 91,523,141	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828 79,277,109 80,330,088 76,632,814 74,349,790 80,456,855 85,107,650 91,967,699	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0003 1.0012 1.0000 1.0004 1.0001 1.0002 1.0004 1.0004	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347 81,158,268 78,694,392 74,380,294 80,018,055 83,200,020 89,647,160 83,879,317	12/31/04 335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065 81,163,012 78,696,683 74,392,224 80,008,766 83,195,542 89,959,327 83,511,955	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0000 1.0001 1.0002 0.9999 0.9999 1.0035 0.9956
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408 79,178,551 80,327,146 76,598,577 74,345,816 80,443,563 85,075,053 91,523,141 85,368,392	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828 79,277,109 80,330,088 76,632,814 74,349,790 80,456,855 85,107,650 91,967,699 85,364,709	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0003 1.0012 1.0000 1.0004 1.0001 1.0002 1.0004 1.0004 1.0004 1.0009	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347 81,158,268 78,694,392 74,380,294 80,018,055 83,200,020 89,647,160 83,879,317 86,310,977	335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065 81,163,012 78,696,683 74,392,224 80,008,766 83,195,542 89,959,327 83,511,955 86,182,732	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0000 1.0002 0.9999 0.9999 1.0035 0.9956 0.9985
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408 79,178,551 80,327,146 76,598,577 74,345,816 80,443,563 85,075,053 91,523,141 85,368,392 90,342,013	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828 79,277,109 80,330,088 76,632,814 74,349,790 80,456,855 85,107,650 91,967,699 85,364,709 90,622,724	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0003 1.0012 1.0000 1.0004 1.0001 1.0002 1.0004 1.0004 1.0004 1.0004 1.0004 1.0049 1.0000 1.0031	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347 81,158,268 78,694,392 74,380,294 80,018,055 83,200,020 89,647,160 83,879,317 86,310,977 92,665,047	335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065 81,163,012 78,696,683 74,392,224 80,008,766 83,195,542 89,959,327 83,511,955 86,182,732 92,232,862	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0000 1.0002 0.9999 0.9999 1.0035 0.9956 0.9953
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408 79,178,551 80,327,146 76,598,577 74,345,816 80,443,563 85,075,053 91,523,141 85,368,392 90,342,013 92,270,184	311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828 79,277,109 80,330,088 76,632,814 74,349,790 80,456,855 85,107,650 91,967,699 85,364,709 90,622,724 93,920,885	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0003 1.0012 1.0000 1.0004 1.0004 1.0002 1.0004 1.0004 1.0004 1.0004 1.0049 1.0000 1.0031 1.00179	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347 81,158,268 78,694,392 74,380,294 80,018,055 83,200,020 89,647,160 83,879,317 86,310,977 92,665,047 114,822,441	12/31/04 335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065 81,163,012 78,696,683 74,392,224 80,008,766 83,195,542 89,959,327 83,511,955 86,182,732 92,232,862 113,831,879	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0000 1.0002 0.9999 0.9999 1.0035 0.9956 0.9985 0.9953 0.9914
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	311,160,379 37,749,109 41,640,573 56,276,385 66,378,970 77,380,900 88,543,072 92,451,120 87,268,459 87,792,408 79,178,551 80,327,146 76,598,577 74,345,816 80,443,563 85,075,053 91,523,141 85,368,392 90,342,013	12/31/03 311,335,193 37,753,054 41,640,713 56,276,369 66,375,653 77,380,893 88,543,070 92,455,179 87,268,482 87,822,828 79,277,109 80,330,088 76,632,814 74,349,790 80,456,855 85,107,650 91,967,699 85,364,709 90,622,724	1.0006 1.0001 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0003 1.0012 1.0000 1.0004 1.0001 1.0002 1.0004 1.0004 1.0004 1.0004 1.0004 1.0049 1.0000 1.0031	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	336,927,251 41,263,490 54,837,691 66,238,726 77,277,342 86,432,611 92,124,704 86,660,098 84,685,142 80,631,347 81,158,268 78,694,392 74,380,294 80,018,055 83,200,020 89,647,160 83,879,317 86,310,977 92,665,047	335,781,900 41,263,355 54,837,691 66,238,726 77,277,341 86,432,611 92,125,296 86,658,687 84,693,870 80,630,065 81,163,012 78,696,683 74,392,224 80,008,766 83,195,542 89,959,327 83,511,955 86,182,732 92,232,862	0.9966 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0000 1.0002 0.9999 0.9999 1.0035 0.9956 0.9953

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## TABLE I - A - Individual Losses Limited to \$1,600,000 \*

#### 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	12/31/00	12/31/01	Prior Year	Valued	12/31/01	12/31/02	Prior Year
Prior				Prior			
to 1981	172,958,721	174,178,158	1.0071	to 1982	199,397,205	200,803,982	1.0071
1981	20,774,847	20,459,596	0.9848	1982	23,823,533	23,732,646	0.9962
1982	23,952,492	23,845,907	0.9956	1983	28,767,580	28,723,583	0.9985
1983	28,540,240	28,767,650	1.0080	1984	29,987,014	29,855,226	0.9956
1984	29,625,734	30,027,273	1.0136	1985	38,353,051	37,989,905	0.9905
1985	37,904,184	38,353,051	1.0118	1986	41,959,645	41,899,004	0.9986
1986	41,846,930	41,959,645	1.0027	1987	49,604,009	49,815,678	1.0043
1987	49,497,444	49,604,009	1.0022	1988	47,676,829	47,938,449	1.0055
1988	47,517,242	47,676,829	1.0034	1989	56,093,781	57,115,590	1.0182
1989	55,388,700	56,093,781	1.0127	1990	58,944,047	59,909,686	1.0164
1990	57,921,187	58,944,047	1.0177	1991	57,914,606	58,676,898	1.0132
1991	57,697,354	57,918,914	1.0038	1992	55,428,070	56,114,067	1.0124
1992	54,824,078	55,649,032	1.0150	1993	55,889,686	56,745,915	1.0153
1993	55,607,817	55,895,524	1.0052	1994	49,102,763	50,007,781	1.0184
1994	47,949,295	49,179,927	1.0257	1995	50,180,249	51,589,945	1.0281
1995	49,374,197	50,245,133	1.0176	1996	57,006,897	59,473,090	1.0433
1996	55,906,867	57,378,268	1.0263	1997	48,247,582	50,155,275	1.0395
1997	47,885,492	49,966,504	1.0435	1998	50,344,602	53,010,946	1.0530
1998	47,894,541	51,144,620	1.0679	1999	50,634,036	58,140,680	1.1483
1999	42,992,807	52,055,942	1.2108	2000	46,387,007	61,124,189	1.3177
2000	16,405,746	47,402,089	2.8894	2001	16,794,439	42,929,722	2.5562
2001	10,400,740	16,874,495	2.0004	2002	10,7 54,405	20,331,414	2.0002
2001		10,014,400		2002		20,001,414	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Policy Year Valued	As of 12/31/02	As of 12/31/03		Policy Year Valued	As of 12/31/03	As of 12/31/04	Ratio to Prior Year
Valued	As of 12/31/02	As of 12/31/03	Ratio to Prior Year	Valued	As of 12/31/03	As of 12/31/04	Ratio to Prior Year
Valued Prior	12/31/02	12/31/03	Prior Year	Valued Prior	12/31/03	12/31/04	Prior Year
Valued Prior to 1983	12/31/02 186,520,165	12/31/03 187,111,914	Prior Year 1.0032	Valued Prior to 1984	12/31/03 204,515,574	12/31/04 204,959,689	Prior Year 1.0022
Valued Prior to 1983 1983	12/31/02 186,520,165 26,113,152	12/31/03 187,111,914 26,064,057	1.0032 0.9981	Prior to 1984 1984	12/31/03 204,515,574 25,667,670	12/31/04 204,959,689 25,988,898	1.0022 1.0125
Valued Prior to 1983 1983 1984	12/31/02 186,520,165 26,113,152 25,749,608	12/31/03 187,111,914 26,064,057 26,038,219	1.0032 0.9981 1.0112	Valued Prior to 1984 1984 1985	12/31/03 204,515,574 25,667,670 33,567,898	204,959,689 25,988,898 34,237,065	1.0022 1.0125 1.0199
Valued  Prior to 1983 1983 1984 1985	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326	1.0032 0.9981 1.0112 1.0058	Valued Prior to 1984 1984 1985 1986	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179	1.0022 1.0125 1.0199 0.9980
Valued Prior to 1983 1983 1984 1985 1986	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868	1.0032 0.9981 1.0112 1.0058 1.0084	Valued Prior to 1984 1984 1985 1986 1987	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231	1.0022 1.0125 1.0199 0.9980 1.0094
Valued  Prior to 1983 1983 1984 1985 1986 1987	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085	Valued Prior to 1984 1984 1985 1986 1987 1988	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175	Valued Prior to 1984 1984 1985 1986 1987 1988 1989	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127	204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989 1.0293	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991	204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427	204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989 1.0293 1.0146	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644 47,439,447	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963 47,921,401	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989 1.0293 1.0146 1.0102	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951 53,142,021	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733 53,666,145	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125 1.0099
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644 47,439,447 48,764,549	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963 47,921,401 50,529,947	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989 1.0293 1.0146 1.0102 1.0362	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951 53,142,021 44,007,150	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733 53,666,145 46,522,337	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125 1.0099 1.0572
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644 47,439,447 48,764,549 41,483,363	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963 47,921,401 50,529,947 41,645,815	1.0032 0.9981 1.0112 1.0058 1.0085 1.0175 0.9989 1.0293 1.0146 1.0102 1.0362 1.0039	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951 53,142,021 44,007,150 49,046,397	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733 53,666,145 46,522,337 50,410,681	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125 1.0099 1.0572 1.0278
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644 47,439,447 48,764,549 41,483,363 46,313,865	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963 47,921,401 50,529,947 41,645,815 48,042,449	1.0032 0.9981 1.0112 1.0058 1.0085 1.0175 0.9989 1.0293 1.0146 1.0102 1.0362 1.0039 1.0373	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951 53,142,021 44,007,150 49,046,397 56,661,422	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733 53,666,145 46,522,337 50,410,681 57,588,264	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125 1.0099 1.0572 1.0278 1.0164
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644 47,439,447 48,764,549 41,483,363 46,313,865 53,765,078	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963 47,921,401 50,529,947 41,645,815 48,042,449 54,963,049	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989 1.0293 1.0146 1.0102 1.0362 1.0039 1.0373 1.0223	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951 53,142,021 44,007,150 49,046,397 56,661,422 51,859,789	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733 53,666,145 46,522,337 50,410,681 57,588,264 55,475,846	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125 1.0099 1.0572 1.0278 1.0164 1.0697
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644 47,439,447 48,764,549 41,483,363 46,313,865 53,765,078 46,810,173	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963 47,921,401 50,529,947 41,645,815 48,042,449 54,963,049 52,101,103	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989 1.0293 1.0146 1.0102 1.0362 1.0039 1.0373 1.0223 1.1130	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951 53,142,021 44,007,150 49,046,397 56,661,422 51,859,789 49,574,575	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733 53,666,145 46,522,337 50,410,681 57,588,264 55,475,846 52,082,101	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125 1.0099 1.0572 1.0278 1.0164 1.0697 1.0506
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644 47,439,447 48,764,549 41,483,363 46,313,865 53,765,078 46,810,173 47,964,813	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963 47,921,401 50,529,947 41,645,815 48,042,449 54,963,049 52,101,103 50,765,685	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989 1.0293 1.0146 1.0102 1.0362 1.0039 1.0373 1.0223 1.1130 1.0584	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951 53,142,021 44,007,150 49,046,397 56,661,422 51,859,789 49,574,575 57,016,112	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733 53,666,145 46,522,337 50,410,681 57,588,264 55,475,846 52,082,101 61,561,033	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125 1.0099 1.0572 1.0278 1.0164 1.0697 1.0506 1.0797
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644 47,439,447 48,764,549 41,483,363 46,313,865 53,765,078 46,810,173 47,964,813 54,569,283	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963 47,921,401 50,529,947 41,645,815 48,042,449 54,963,049 52,101,103 50,765,685 58,614,967	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989 1.0293 1.0146 1.0102 1.0362 1.0039 1.0373 1.0223 1.1130 1.0584 1.0741	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951 53,142,021 44,007,150 49,046,397 56,661,422 51,859,789 49,574,575 57,016,112 61,901,790	204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733 53,666,145 46,522,337 50,410,681 57,588,264 55,475,846 52,082,101 61,561,033 71,144,880	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125 1.0099 1.0572 1.0278 1.0164 1.0697 1.0506 1.0797 1.1493
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644 47,439,447 48,764,549 41,483,363 46,313,865 53,765,078 46,810,173 47,964,813 54,569,283 56,932,048	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963 47,921,401 50,529,947 41,645,815 48,042,449 54,963,049 52,101,103 50,765,685 58,614,967 65,223,526	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989 1.0293 1.0146 1.0102 1.0362 1.0039 1.0373 1.0223 1.1130 1.0584 1.0741 1.1456	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951 53,142,021 44,007,150 49,046,397 56,661,422 51,859,789 49,574,575 57,016,112 61,901,790 52,394,478	204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733 53,666,145 46,522,337 50,410,681 57,588,264 55,475,846 52,082,101 61,561,033 71,144,880 62,946,326	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125 1.0099 1.0572 1.0278 1.0164 1.0697 1.0506 1.0797 1.1493 1.2014
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644 47,439,447 48,764,549 41,483,363 46,313,865 53,765,078 46,810,173 47,964,813 54,569,283 56,932,048 40,930,964	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963 47,921,401 50,529,947 41,645,815 48,042,449 54,963,049 52,101,103 50,765,685 58,614,967 65,223,526 52,233,632	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989 1.0293 1.0146 1.0102 1.0362 1.0039 1.0373 1.0223 1.1130 1.0584 1.0741 1.1456 1.2761	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951 53,142,021 44,007,150 49,046,397 56,661,422 51,859,789 49,574,575 57,016,112 61,901,790 52,394,478 50,849,391	12/31/04 204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733 53,666,145 46,522,337 50,410,681 57,588,264 55,475,846 52,082,101 61,561,033 71,144,880 62,946,326 60,521,401	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125 1.0099 1.0572 1.0278 1.0164 1.0697 1.0506 1.0797 1.1493 1.2014 1.1902
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/02 186,520,165 26,113,152 25,749,608 33,427,879 37,321,269 43,212,131 40,981,011 46,722,539 48,383,936 50,886,644 47,439,447 48,764,549 41,483,363 46,313,865 53,765,078 46,810,173 47,964,813 54,569,283 56,932,048	12/31/03 187,111,914 26,064,057 26,038,219 33,622,326 37,635,868 43,579,948 41,697,910 46,669,866 49,803,465 51,631,963 47,921,401 50,529,947 41,645,815 48,042,449 54,963,049 52,101,103 50,765,685 58,614,967 65,223,526	1.0032 0.9981 1.0112 1.0058 1.0084 1.0085 1.0175 0.9989 1.0293 1.0146 1.0102 1.0362 1.0039 1.0373 1.0223 1.1130 1.0584 1.0741 1.1456	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/03 204,515,574 25,667,670 33,567,898 37,782,393 43,941,839 41,733,129 46,158,159 48,038,127 49,362,427 48,660,951 53,142,021 44,007,150 49,046,397 56,661,422 51,859,789 49,574,575 57,016,112 61,901,790 52,394,478	204,959,689 25,988,898 34,237,065 37,705,179 44,353,231 41,688,302 47,003,380 49,164,450 50,277,674 49,268,733 53,666,145 46,522,337 50,410,681 57,588,264 55,475,846 52,082,101 61,561,033 71,144,880 62,946,326	1.0022 1.0125 1.0199 0.9980 1.0094 0.9989 1.0183 1.0234 1.0185 1.0125 1.0099 1.0572 1.0278 1.0164 1.0697 1.0506 1.0797 1.1493 1.2014

 $<sup>^{\</sup>star}$  Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

## TABLE I - B - Individual Losses Limited to \$1,600,000 \*

## 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	12/31/00	12/31/01	Prior Year	Valued	12/31/01	12/31/02	Prior Year
Prior				Prior			
to 1981	113,312,034	114,525,588	1.0107	to 1982	131,039,662	130,695,319	0.9974
1981	13,994,926	14,099,212	1.0075	1982	15,665,125	15,541,732	0.9921
1982	15,786,822	15,677,816	0.9931	1983	18,643,783	18,445,362	0.9894
1983	18,476,155	18,643,783	1.0091	1984	17,990,883	17,889,159	0.9943
1984	17,691,212	18,008,748	1.0179	1985	22,345,516	22,118,066	0.9898
1985	21,949,436	22,345,516	1.0180	1986	25,115,319	24,939,739	0.9930
1986	24,976,603	25,115,319	1.0056	1987	28,498,515	28,522,334	1.0008
1987	28,571,787	28,498,515	0.9974	1988	26,908,446	26,968,785	1.0022
1988	26,910,766	26,908,446	0.9999	1989	30,908,602	31,475,302	1.0183
1989	30,530,470	30,908,602	1.0124	1990	31,477,805	31,836,801	1.0114
1990	30,588,616	31,477,805	1.0291	1991	29,859,785	30,054,160	1.0065
1991	29,886,010	29,860,551	0.9991	1992	27,319,873	27,589,290	1.0099
1992	27,378,506	27,512,555	1.0049	1993	27,761,226	28,137,686	1.0136
1993	27,853,145	27,762,660	0.9968	1994	24,800,814	24,802,407	1.0001
1994	24,574,385	24,820,645	1.0100	1995	24,044,711	24,639,653	1.0247
1995	23,913,576	24,061,611	1.0062	1996	28,040,130	28,619,167	1.0207
1996	27,853,882	28,180,165	1.0117	1997	23,031,026	23,575,701	1.0236
1997	23,115,214	23,839,383	1.0313	1998	21,864,960	23,329,494	1.0670
1998	20,314,235	22,244,238	1.0950	1999	21,879,874	27,061,167	1.2368
1999	17,482,148	22,624,961	1.2942	2000	21,051,211	29,954,748	1.4229
2000	6,725,728	21,491,156	3.1954	2001	6,083,494	18,029,241	2.9636
2001	0,720,720	6,115,704	0.1004	2002	0,000,404	7,459,112	2.3030
2001		0,110,704		2002		7,400,112	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Policy Year Valued	As of 12/31/02	As of 12/31/03	Ratio to Prior Year	Policy Year Valued	As of 12/31/03	As of 12/31/04	Ratio to Prior Year
_							
Valued Prior to 1983				Valued Prior to 1984			Prior Year 0.9949
Prior to 1983 1983	12/31/02	12/31/03	0.9968 0.9970	Valued Prior to 1984 1984	12/31/03	12/31/04	0.9949 1.0047
Valued Prior to 1983	12/31/02	12/31/03 121,872,941	Prior Year 0.9968	Valued Prior to 1984	12/31/03 133,302,918	12/31/04	Prior Year 0.9949
Prior to 1983 1983	12/31/02 122,269,749 16,596,930	12/31/03 121,872,941 16,547,749	0.9968 0.9970	Valued Prior to 1984 1984	12/31/03 133,302,918 15,172,595	12/31/04 132,620,909 15,243,261	0.9949 1.0047
Valued Prior to 1983 1983 1984	12/31/02 122,269,749 16,596,930 15,201,917	12/31/03 121,872,941 16,547,749 15,258,536	0.9968 0.9970 1.0037	Prior to 1984 1984 1985	12/31/03 133,302,918 15,172,595 19,653,745	12/31/04 132,620,909 15,243,261 19,916,577	0.9949 1.0047 1.0134
Valued Prior to 1983 1983 1984 1985	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222	0.9968 0.9970 1.0037 1.0036	Prior to 1984 1984 1985 1986	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180	0.9949 1.0047 1.0134 0.9940
Valued Prior to 1983 1983 1984 1985 1986	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354	0.9968 0.9970 1.0037 1.0036 1.0037	Valued Prior to 1984 1984 1985 1986 1987	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394	0.9949 1.0047 1.0134 0.9940 1.0042
Valued Prior to 1983 1983 1984 1985 1986 1987	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015	Valued Prior to 1984 1984 1985 1986 1987 1988	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964
Valued Prior to 1983 1983 1984 1985 1986 1987 1988	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053	Valued Prior to 1984 1984 1985 1986 1987 1988 1989	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699 22,944,548	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637 22,751,129	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125 0.9916	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615 23,217,048 25,994,509	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591 26,389,639	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058 1.0076 1.0152
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699 22,944,548 24,738,808	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637 22,751,129 25,241,872	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125 0.9916 1.0203	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615 23,217,048 25,994,509 21,100,676	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591 26,389,639 21,453,987	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058 1.0076 1.0152 1.0167
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699 22,944,548 24,738,808 20,615,759	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637 22,751,129 25,241,872 20,423,769	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125 0.9916 1.0203 0.9907	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615 23,217,048 25,994,509 21,100,676 22,870,302	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591 26,389,639 21,453,987 23,082,163	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058 1.0076 1.0152 1.0167 1.0093
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699 22,944,548 24,738,808 20,615,759 22,489,513	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637 22,751,129 25,241,872 20,423,769 22,694,216	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125 0.9916 1.0203 0.9907 1.0091	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615 23,217,048 25,994,509 21,100,676 22,870,302 26,593,845	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591 26,389,639 21,453,987 23,082,163 26,865,578	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058 1.0076 1.0152 1.0167 1.0093 1.0102
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699 22,944,548 24,738,808 20,615,759 22,489,513 26,012,214	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637 22,751,129 25,241,872 20,423,769 22,694,216 26,292,193	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125 0.9916 1.0203 0.9907 1.0091 1.0108	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615 23,217,048 25,994,509 21,100,676 22,870,302 26,593,845 23,686,475	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591 26,389,639 21,453,987 23,082,163 26,865,578 25,655,747	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058 1.0076 1.0152 1.0167 1.0093 1.0102 1.0831
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699 22,944,548 24,738,808 20,615,759 22,489,513 26,012,214 21,701,708	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637 22,751,129 25,241,872 20,423,769 22,694,216 26,292,193 23,951,026	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125 0.9916 1.0203 0.9907 1.0091 1.0108 1.1036	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615 23,217,048 25,994,509 21,100,676 22,870,302 26,593,845 23,686,475 21,997,900	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591 26,389,639 21,453,987 23,082,163 26,865,578 25,655,747 22,793,220	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058 1.0076 1.0152 1.0167 1.0093 1.0102 1.0831 1.0362
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699 22,944,548 24,738,808 20,615,759 22,489,513 26,012,214 21,701,708 21,482,214	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637 22,751,129 25,241,872 20,423,769 22,694,216 26,292,193 23,951,026 23,188,190	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125 0.9916 1.0203 0.9907 1.0091 1.0108 1.1036 1.0794	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615 23,217,048 25,994,509 21,100,676 22,870,302 26,593,845 23,686,475 21,997,900 26,261,678	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591 26,389,639 21,453,987 23,082,163 26,865,578 25,655,747 22,793,220 28,260,816	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058 1.0076 1.0152 1.0167 1.0093 1.0102 1.0831 1.0362 1.0761
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699 22,944,548 24,738,808 20,615,759 22,489,513 26,012,214 21,701,708 21,482,214 25,254,778	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637 22,751,129 25,241,872 20,423,769 22,694,216 26,292,193 23,951,026 23,188,190 27,187,003	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125 0.9916 1.0203 0.9907 1.0091 1.0108 1.1036 1.0794 1.0765	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615 23,217,048 25,994,509 21,100,676 22,870,302 26,593,845 23,686,475 21,997,900 26,261,678 29,590,223	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591 26,389,639 21,453,987 23,082,163 26,865,578 25,655,747 22,793,220 28,260,816 33,129,381	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058 1.0076 1.0152 1.0167 1.0093 1.0102 1.0831 1.0362 1.0761 1.1196
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699 22,944,548 24,738,808 20,615,759 22,489,513 26,012,214 21,701,708 21,482,214 25,254,778 27,482,072	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637 22,751,129 25,241,872 20,423,769 22,694,216 26,292,193 23,951,026 23,188,190 27,187,003 31,328,622	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125 0.9916 1.0203 0.9907 1.0091 1.0108 1.1036 1.0794 1.0765 1.1400	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615 23,217,048 25,994,509 21,100,676 22,870,302 26,593,845 23,686,475 21,997,900 26,261,678 29,590,223 24,348,971	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591 26,389,639 21,453,987 23,082,163 26,865,578 25,655,747 22,793,220 28,260,816 33,129,381 29,156,466	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058 1.0076 1.0152 1.0167 1.0093 1.0102 1.0831 1.0362 1.0761 1.1196 1.1974
Valued  Prior to 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699 22,944,548 24,738,808 20,615,759 22,489,513 26,012,214 21,701,708 21,482,214 25,254,778 27,482,072 17,167,785	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637 22,751,129 25,241,872 20,423,769 22,694,216 26,292,193 23,951,026 23,188,190 27,187,003 31,328,622 24,669,053	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125 0.9916 1.0203 0.9907 1.0091 1.0108 1.1036 1.0794 1.0765 1.1400 1.4369	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615 23,217,048 25,994,509 21,100,676 22,870,302 26,593,845 23,686,475 21,997,900 26,261,678 29,590,223 24,348,971 20,686,847	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591 26,389,639 21,453,987 23,082,163 26,865,578 25,655,747 22,793,220 28,260,816 33,129,381 29,156,466 26,896,506	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058 1.0076 1.0152 1.0167 1.0093 1.0102 1.0831 1.0362 1.0761 1.1196 1.1974 1.3002
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/02 122,269,749 16,596,930 15,201,917 19,309,978 22,247,072 24,237,431 22,950,923 25,070,671 25,468,147 26,007,699 22,944,548 24,738,808 20,615,759 22,489,513 26,012,214 21,701,708 21,482,214 25,254,778 27,482,072	12/31/03 121,872,941 16,547,749 15,258,536 19,380,222 22,328,354 24,274,979 23,071,622 24,736,200 25,984,089 26,331,637 22,751,129 25,241,872 20,423,769 22,694,216 26,292,193 23,951,026 23,188,190 27,187,003 31,328,622	0.9968 0.9970 1.0037 1.0036 1.0037 1.0015 1.0053 0.9867 1.0203 1.0125 0.9916 1.0203 0.9907 1.0091 1.0108 1.1036 1.0794 1.0765 1.1400	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/03 133,302,918 15,172,595 19,653,745 22,527,572 24,694,470 23,189,763 24,602,135 24,884,872 24,857,615 23,217,048 25,994,509 21,100,676 22,870,302 26,593,845 23,686,475 21,997,900 26,261,678 29,590,223 24,348,971	12/31/04 132,620,909 15,243,261 19,916,577 22,393,180 24,799,394 23,105,725 24,678,275 25,203,658 25,000,742 23,392,591 26,389,639 21,453,987 23,082,163 26,865,578 25,655,747 22,793,220 28,260,816 33,129,381 29,156,466	0.9949 1.0047 1.0134 0.9940 1.0042 0.9964 1.0031 1.0128 1.0058 1.0076 1.0152 1.0167 1.0093 1.0102 1.0831 1.0362 1.0761 1.1196 1.1196

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

## TABLE I - C - Individual Losses Limited to \$1,600,000 \*

## 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	12/31/00	12/31/01	Prior Year	Valued	12/31/01	12/31/02	Prior Year
Prior				Prior			
to 1981	59,646,687	59,652,570	1.0001	to 1982	68,357,543	70,108,663	1.0256
1981	6,779,921	6,360,384	0.9381	1982	8,158,408	8,190,914	1.0040
1982	8,165,670	8,168,091	1.0003	1983	10,123,797	10,278,221	1.0153
1983	10,064,085	10,123,867	1.0059	1984	11,996,131	11,966,067	0.9975
1984	11,934,522	12,018,525	1.0070	1985	16,007,535	15,871,839	0.9915
1985	15,954,748	16,007,535	1.0033	1986	16,844,326	16,959,265	1.0068
1986	16,870,327	16,844,326	0.9985	1987	21,105,494	21,293,344	1.0089
1987	20,925,657	21,105,494	1.0086	1988	20,768,383	20,969,664	1.0097
1988	20,606,476	20,768,383	1.0079	1989	25,185,179	25,640,288	1.0181
1989	24,858,230	25,185,179	1.0132	1990	27,466,242	28,072,885	1.0221
1990	27,332,571	27,466,242	1.0049	1991	28,054,821	28,622,738	1.0202
1991	27,811,344	28,058,363	1.0089	1992	28,108,197	28,524,777	1.0148
1992	27,445,572	28,136,477	1.0252	1993	28,128,460	28,608,229	1.0171
1993	27,754,672	28,132,864	1.0136	1994	24,301,949	25,205,374	1.0372
1994	23,374,910	24,359,282	1.0421	1995	26,135,538	26,950,292	1.0312
1995	25,460,621	26,183,522	1.0284	1996	28,966,767	30,853,923	1.0651
1996	28,052,985	29,198,103	1.0408	1997	25,216,556	26,579,574	1.0541
1997	24,770,278	26,127,121	1.0548	1998	28,479,642	29,681,452	1.0422
1998	27,580,306	28,900,382	1.0479	1999	28,754,162	31,079,513	1.0809
1999	25,510,659	29,430,981	1.1537	2000	25,335,796	31,169,441	1.2303
2000	9,680,018	25,910,933	2.6767	2001	10,710,945	24,900,481	2.3248
2001	0,000,010	10,758,791	2.07 07	2002	10,7 10,0 10	12,872,302	2.02 10
2001		10,700,701		2002		12,012,002	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Policy Year Valued	As of 12/31/02	As of 12/31/03	Ratio to Prior Year	Policy Year Valued	As of 12/31/03	As of 12/31/04	Ratio to Prior Year
Valued Prior	12/31/02	12/31/03	Prior Year	Valued Prior	12/31/03	12/31/04	Prior Year
Valued Prior to 1983	12/31/02 64,250,416	12/31/03 65,238,973	Prior Year 1.0154	Valued Prior to 1984	12/31/03 71,212,656	12/31/04 72,338,780	Prior Year 1.0158
Prior to 1983 1983	12/31/02 64,250,416 9,516,222	12/31/03 65,238,973 9,516,308	1.0154 1.0000	Prior to 1984 1984	12/31/03 71,212,656 10,495,075	12/31/04 72,338,780 10,745,637	1.0158 1.0239
Prior to 1983 1983 1984	12/31/02 64,250,416 9,516,222 10,547,691	12/31/03 65,238,973 9,516,308 10,779,683	1.0154 1.0000 1.0220	Valued Prior to 1984 1984 1985	12/31/03 71,212,656	72,338,780 10,745,637 14,320,488	1.0158 1.0239 1.0292
Valued Prior to 1983 1983 1984 1985	12/31/02 64,250,416 9,516,222	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104	1.0154 1.0000 1.0220 1.0088	Valued Prior to 1984 1984 1985 1986	12/31/03 71,212,656 10,495,075	12/31/04 72,338,780 10,745,637	1.0158 1.0239 1.0292 1.0037
Prior to 1983 1983 1984	12/31/02 64,250,416 9,516,222 10,547,691	12/31/03 65,238,973 9,516,308 10,779,683	1.0154 1.0000 1.0220	Valued Prior to 1984 1984 1985	71,212,656 10,495,075 13,914,153	72,338,780 10,745,637 14,320,488	1.0158 1.0239 1.0292
Valued Prior to 1983 1983 1984 1985	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104	1.0154 1.0000 1.0220 1.0088	Valued Prior to 1984 1984 1985 1986	71,212,656 10,495,075 13,914,153 15,254,821	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577	1.0158 1.0239 1.0292 1.0037
Valued Prior to 1983 1983 1984 1985 1986	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514	1.0154 1.0000 1.0220 1.0088 1.0155	Valued Prior to 1984 1984 1985 1986 1987	71,212,656 10,495,075 13,914,153 15,254,821 19,247,369	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837	1.0158 1.0239 1.0292 1.0037 1.0159
Valued Prior to 1983 1983 1984 1985 1986 1987	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174	Valued Prior to 1984 1984 1985 1986 1987 1988	71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021
Valued Prior to 1983 1983 1984 1985 1986 1987 1988	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331	Valued Prior to 1984 1984 1985 1986 1987 1988 1989	71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868	65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990	71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789	65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991	71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789 24,878,945	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376 25,300,326	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394 1.0169	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992	71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812 25,443,903	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932 25,876,142	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315 1.0170
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789 24,878,945 24,494,899 24,025,741	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376 25,300,326 25,170,272 25,288,075	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394 1.0169 1.0276	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/03 71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812 25,443,903 27,147,512 22,906,474	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932 25,876,142 27,276,506	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315 1.0170 1.0048
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789 24,878,945 24,494,899 24,025,741 20,867,604	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376 25,300,326 25,170,272 25,288,075 21,222,046	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394 1.0169 1.0276 1.0525 1.0170	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/03 71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812 25,443,903 27,147,512 22,906,474 26,176,095	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932 25,876,142 27,276,506 25,068,350 27,328,518	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315 1.0170 1.0048 1.0944 1.0944
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789 24,878,945 24,494,899 24,025,741 20,867,604 23,824,352	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376 25,300,326 25,170,272 25,288,075 21,222,046 25,348,233	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394 1.0169 1.0276 1.0525 1.0170 1.0640	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812 25,443,903 27,147,512 22,906,474 26,176,095 30,067,577	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932 25,876,142 27,276,506 25,068,350 27,328,518 30,722,686	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315 1.0170 1.0048 1.0944 1.0944 1.0440
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789 24,878,945 24,494,899 24,025,741 20,867,604	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376 25,300,326 25,170,272 25,288,075 21,222,046 25,348,233 28,670,856	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394 1.0169 1.0276 1.0525 1.0170	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/03 71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812 25,443,903 27,147,512 22,906,474 26,176,095 30,067,577 28,173,314	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932 25,276,932 25,876,142 27,276,506 25,068,350 27,328,518 30,722,686 29,820,099	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315 1.0170 1.0048 1.0944 1.0944 1.0440 1.0218 1.0585
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789 24,878,945 24,494,899 24,025,741 20,867,604 23,824,352 27,752,864 25,108,465	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376 25,300,326 25,170,272 25,288,075 21,222,046 25,348,233 28,670,856 28,150,077	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394 1.0169 1.0276 1.0525 1.0170 1.0640 1.0331 1.1211	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/03 71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812 25,443,903 27,147,512 22,906,474 26,176,095 30,067,577 28,173,314 27,576,675	12/31/04 72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932 25,876,142 27,276,506 25,068,350 27,328,518 30,722,686 29,820,099 29,288,881	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315 1.0170 1.0048 1.0944 1.0944 1.0440 1.0218 1.0585 1.0621
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789 24,878,945 24,494,899 24,025,741 20,867,604 23,824,352 27,752,864 25,108,465 26,482,599	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376 25,300,326 25,170,272 25,288,075 21,222,046 25,348,233 28,670,856 28,150,077 27,577,495	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394 1.0169 1.0276 1.0525 1.0170 1.0640 1.0331 1.1211 1.0413	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/03 71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812 25,443,903 27,147,512 22,906,474 26,176,095 30,067,577 28,173,314 27,576,675 30,754,434	12/31/04 72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932 25,276,932 25,876,142 27,276,506 25,068,350 27,328,518 30,722,686 29,820,099 29,288,881 33,300,217	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315 1.0170 1.0048 1.0944 1.0944 1.0440 1.0218 1.0585 1.0621 1.0828
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789 24,878,945 24,494,899 24,025,741 20,867,604 23,824,352 27,752,864 25,108,465 26,482,599 29,314,505	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376 25,300,326 25,170,272 25,288,075 21,222,046 25,348,233 28,670,856 28,150,077 27,577,495 31,427,964	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394 1.0169 1.0276 1.0525 1.0170 1.0640 1.0331 1.1211 1.0413 1.0721	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812 25,443,903 27,147,512 22,906,474 26,176,095 30,067,577 28,173,314 27,576,675 30,754,434 32,311,567	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932 25,276,932 25,876,142 27,276,506 25,068,350 27,328,518 30,722,686 29,820,099 29,288,881 33,300,217 38,015,499	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315 1.0170 1.0048 1.0944 1.0944 1.0440 1.0218 1.0585 1.0621 1.0828 1.1765
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789 24,878,945 24,494,899 24,025,741 20,867,604 23,824,352 27,752,864 25,108,465 26,482,599 29,314,505 29,449,976	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376 25,300,326 25,170,272 25,288,075 21,222,046 25,348,233 28,670,856 28,150,077 27,577,495 31,427,964 33,894,904	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394 1.0169 1.0276 1.0525 1.0170 1.0640 1.0331 1.1211 1.0413 1.0721 1.1509	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812 25,443,903 27,147,512 22,906,474 26,176,095 30,067,577 28,173,314 27,576,675 30,754,434 32,311,567 28,045,507	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932 25,876,142 27,276,506 25,068,350 27,328,518 30,722,686 29,820,099 29,288,881 33,300,217 38,015,499 33,789,860	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315 1.0170 1.0048 1.0944 1.0440 1.0218 1.0585 1.0621 1.0828 1.1765 1.2048
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789 24,878,945 24,494,899 24,025,741 20,867,604 23,824,352 27,752,864 25,108,465 26,482,599 29,314,505 29,449,976 23,763,179	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376 25,300,326 25,170,272 25,288,075 21,222,046 25,348,233 28,670,856 28,150,077 27,577,495 31,427,964 33,894,904 27,564,579	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394 1.0169 1.0276 1.0525 1.0170 1.0640 1.0331 1.1211 1.0413 1.0721 1.1509 1.1600	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812 25,443,903 27,147,512 22,906,474 26,176,095 30,067,577 28,173,314 27,576,675 30,754,434 32,311,567 28,045,507 30,162,544	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932 25,876,142 27,276,506 25,068,350 27,328,518 30,722,686 29,820,099 29,288,881 33,300,217 38,015,499 33,789,860 33,624,895	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315 1.0170 1.0048 1.0944 1.0440 1.0218 1.0585 1.0621 1.0828 1.1765 1.2048 1.1148
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/02 64,250,416 9,516,222 10,547,691 14,117,901 15,074,197 18,974,700 18,030,088 21,651,868 22,915,789 24,878,945 24,494,899 24,025,741 20,867,604 23,824,352 27,752,864 25,108,465 26,482,599 29,314,505 29,449,976	12/31/03 65,238,973 9,516,308 10,779,683 14,242,104 15,307,514 19,304,969 18,626,288 21,933,666 23,819,376 25,300,326 25,170,272 25,288,075 21,222,046 25,348,233 28,670,856 28,150,077 27,577,495 31,427,964 33,894,904	1.0154 1.0000 1.0220 1.0088 1.0155 1.0174 1.0331 1.0130 1.0394 1.0169 1.0276 1.0525 1.0170 1.0640 1.0331 1.1211 1.0413 1.0721 1.1509	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	71,212,656 10,495,075 13,914,153 15,254,821 19,247,369 18,543,366 21,556,024 23,153,255 24,504,812 25,443,903 27,147,512 22,906,474 26,176,095 30,067,577 28,173,314 27,576,675 30,754,434 32,311,567 28,045,507	72,338,780 10,745,637 14,320,488 15,311,999 19,553,837 18,582,577 22,325,105 23,960,792 25,276,932 25,876,142 27,276,506 25,068,350 27,328,518 30,722,686 29,820,099 29,288,881 33,300,217 38,015,499 33,789,860	1.0158 1.0239 1.0292 1.0037 1.0159 1.0021 1.0357 1.0349 1.0315 1.0170 1.0048 1.0944 1.0440 1.0218 1.0585 1.0621 1.0828 1.1765 1.2048

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

## TABLE I - D - Individual Losses Limited to \$1,600,000 \*

## POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

## INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/00	As of 12/31/01	Ratio to Prior Year	Policy Year Valued	As of 12/31/01	As of 12/31/02	Ratio to Prior Year
Prior				Prior			
to 1981	108,484,016	109,014,710	1.0049	to 1982	123,216,108	123,847,867	1.0051
1981	12,931,680	13,056,451	1.0096	1982	15,125,963	15,189,632	1.0042
1982	15,009,004	15,138,654	1.0086	1983	17,261,939	17,486,000	1.0130
1983	17,139,315	17,261,939	1.0072	1984	17,000,494	17,068,405	1.0040
1984	16,983,237	17,018,359	1.0021	1985	21,849,296	21,912,588	1.0029
1985	21,741,926	21,849,296	1.0049	1986	22,993,717	23,185,719	1.0084
1986	22,802,317	22,993,717	1.0084	1987	27,193,625	27,350,834	1.0058
1987	27,053,858	27,193,625	1.0052	1988	25,290,601	25,700,447	1.0162
1988	25,080,368	25,290,601	1.0084	1989	29,678,143	30,104,988	1.0144
1989	29,275,248	29,678,143	1.0138	1990	29,996,874	30,129,499	1.0044
1990	29,783,090	29,996,874	1.0072	1991	28,066,024	28,395,537	1.0117
1991	27,637,500	28,066,790	1.0155	1992	25,788,656	26,033,059	1.0095
1992	25,486,553	25,981,338	1.0194	1993			1.0153
1993	24,595,940	25,582,253	1.0401	1994	25,580,819	25,971,491 22,823,924	1.0334
			1.0229	1995	22,085,710		1.0299
1994	21,610,092	22,105,541			22,157,986	22,820,144	
1995	21,494,799	22,174,886	1.0316	1996	23,193,805	25,208,637	1.0869
1996	21,425,748	23,330,263	1.0889	1997	18,825,440	20,126,235	1.0691
1997	16,678,022	19,409,973	1.1638	1998	17,490,933	19,687,683	1.1256
1998	13,079,960	17,771,456	1.3587	1999	14,583,449	20,429,524	1.4009
1999	8,355,950	15,030,232	1.7987	2000	8,605,892	16,704,333	1.9410
2000	2,135,330	8,925,470	4.1799	2001	1,583,990	7,182,811	4.5346
2001		1,589,000		2002		1,752,120	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Policy Year Valued				Policy Year Valued			Ratio to Prior Year
Valued	As of 12/31/02	As of 12/31/03	Ratio to Prior Year	Valued	As of 12/31/03	As of 12/31/04	Ratio to Prior Year
Valued Prior	12/31/02	12/31/03		Valued Prior	12/31/03	12/31/04	
Valued Prior to 1983	12/31/02 116,231,357	12/31/03 116,895,876	Prior Year 1.0057	Valued Prior to 1984	12/31/03 127,656,939	12/31/04 128,218,327	Prior Year 1.0044
Prior to 1983 1983	12/31/02 116,231,357 15,637,568	12/31/03 116,895,876 15,708,762	1.0057 1.0046	Valued Prior to 1984 1984	12/31/03 127,656,939 14,816,056	12/31/04 128,218,327 14,799,543	1.0044 0.9989
Valued Prior to 1983 1983 1984	12/31/02 116,231,357 15,637,568 14,688,461	12/31/03 116,895,876 15,708,762 14,901,997	1.0057 1.0046 1.0145	Prior to 1984 1984 1985	12/31/03 127,656,939 14,816,056 19,625,102	12/31/04 128,218,327 14,799,543 19,549,082	1.0044 0.9989 0.9961
Valued Prior to 1983 1983 1984 1985	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028	1.0057 1.0046 1.0145 1.0080	Prior to 1984 1984 1985 1986	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431	1.0044 0.9989 0.9961 1.0098
Valued Prior to 1983 1983 1984 1985 1986	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552	1.0057 1.0046 1.0145 1.0080 1.0046	Valued Prior to 1984 1984 1985 1986 1987	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893	1.0044 0.9989 0.9961 1.0098 1.0080
Valued Prior to 1983 1983 1984 1985 1986 1987	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108	Valued Prior to 1984 1984 1985 1986 1987 1988	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081
Valued Prior to 1983 1983 1984 1985 1986 1987 1988	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046	Valued Prior to 1984 1984 1985 1986 1987 1988 1989	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633 21,943,666	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710 22,001,142	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223 1.0026	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216 24,054,047	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195 24,631,917	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256 1.0240
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633 21,943,666 22,717,279	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710 22,001,142 23,301,410	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223 1.0026 1.0257	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216 24,054,047 20,176,380	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195 24,631,917 20,355,528	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256 1.0240 1.0089
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633 21,943,666 22,717,279 18,954,144	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710 22,001,142 23,301,410 19,526,570	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223 1.0026 1.0257 1.0302	Valued Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216 24,054,047 20,176,380 21,308,845	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195 24,631,917 20,355,528 21,626,400	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256 1.0240 1.0089 1.0149
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633 21,943,666 22,717,279 18,954,144 20,714,344	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710 22,001,142 23,301,410 19,526,570 21,099,241	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223 1.0026 1.0257 1.0302 1.0186	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216 24,054,047 20,176,380 21,308,845 23,759,448	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195 24,631,917 20,355,528 21,626,400 24,412,883	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256 1.0240 1.0089 1.0149 1.0275
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633 21,943,666 22,717,279 18,954,144 20,714,344 22,746,465	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710 22,001,142 23,301,410 19,526,570 21,099,241 23,458,447	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223 1.0026 1.0257 1.0302 1.0186 1.0313	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216 24,054,047 20,176,380 21,308,845 23,759,448 20,078,819	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195 24,631,917 20,355,528 21,626,400 24,412,883 21,181,735	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256 1.0240 1.0089 1.0149 1.0275 1.0549
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633 21,943,666 22,717,279 18,954,144 20,714,344 22,746,465 18,719,055	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710 22,001,142 23,301,410 19,526,570 21,099,241 23,458,447 20,486,452	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223 1.0026 1.0257 1.0302 1.0186 1.0313 1.0944	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216 24,054,047 20,176,380 21,308,845 23,759,448 20,078,819 18,955,256	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195 24,631,917 20,355,528 21,626,400 24,412,883 21,181,735 19,975,475	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256 1.0240 1.0089 1.0149 1.0275 1.0549 1.0538
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633 21,943,666 22,717,279 18,954,144 20,714,344 22,746,465 18,719,055 18,056,171	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710 22,001,142 23,301,410 19,526,570 21,099,241 23,458,447 20,486,452 19,910,208	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223 1.0026 1.0257 1.0302 1.0186 1.0313 1.0944 1.1027	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216 24,054,047 20,176,380 21,308,845 23,759,448 20,078,819 18,955,256 21,753,395	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195 24,631,917 20,355,528 21,626,400 24,412,883 21,181,735 19,975,475 23,832,889	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256 1.0240 1.0089 1.0149 1.0275 1.0549 1.0538 1.0956
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633 21,943,666 22,717,279 18,954,144 20,714,344 22,746,465 18,719,055 18,056,171 19,119,194	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710 22,001,142 23,301,410 19,526,570 21,099,241 23,458,447 20,486,452 19,910,208 22,531,208	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223 1.0026 1.0257 1.0302 1.0186 1.0313 1.0944 1.1027 1.1785	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216 24,054,047 20,176,380 21,308,845 23,759,448 20,078,819 18,955,256 21,753,395 20,420,107	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195 24,631,917 20,355,528 21,626,400 24,412,883 21,181,735 19,975,475 23,832,889 25,416,138	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256 1.0240 1.0089 1.0149 1.0275 1.0549 1.0538 1.0956 1.2447
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633 21,943,666 22,717,279 18,954,144 20,714,344 22,746,465 18,719,055 18,056,171 19,119,194 15,418,147	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710 22,001,142 23,301,410 19,526,570 21,099,241 23,458,447 20,486,452 19,910,208 22,531,208 21,181,507	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223 1.0026 1.0257 1.0302 1.0186 1.0313 1.0944 1.1027 1.1785 1.3738	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216 24,054,047 20,176,380 21,308,845 23,759,448 20,078,819 18,955,256 21,753,395 20,420,107 13,975,898	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195 24,631,917 20,355,528 21,626,400 24,412,883 21,181,735 19,975,475 23,832,889 25,416,138 19,805,565	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256 1.0240 1.0089 1.0149 1.0275 1.0549 1.0538 1.0956 1.2447 1.4171
Valued  Prior to 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633 21,943,666 22,717,279 18,954,144 20,714,344 22,746,465 18,719,055 18,056,171 19,119,194 15,418,147 6,862,783	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710 22,001,142 23,301,410 19,526,570 21,099,241 23,458,447 20,486,452 19,910,208 22,531,208 21,181,507 14,033,988	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223 1.0026 1.0257 1.0302 1.0186 1.0313 1.0944 1.1027 1.1785 1.3738 2.0449	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216 24,054,047 20,176,380 21,308,845 23,759,448 20,078,819 18,955,256 21,753,395 20,420,107 13,975,898 8,408,339	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195 24,631,917 20,355,528 21,626,400 24,412,883 21,181,735 19,975,475 23,832,889 25,416,138 19,805,565 16,494,087	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256 1.0240 1.0089 1.0149 1.0538 1.0549 1.0538 1.0956 1.2447 1.4171 1.9616
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/02 116,231,357 15,637,568 14,688,461 19,176,720 20,485,257 23,389,279 21,729,290 24,266,330 24,649,985 24,586,633 21,943,666 22,717,279 18,954,144 20,714,344 22,746,465 18,719,055 18,056,171 19,119,194 15,418,147	12/31/03 116,895,876 15,708,762 14,901,997 19,330,028 20,579,552 23,640,739 21,830,302 24,347,239 25,096,927 25,133,710 22,001,142 23,301,410 19,526,570 21,099,241 23,458,447 20,486,452 19,910,208 22,531,208 21,181,507	1.0057 1.0046 1.0145 1.0080 1.0046 1.0108 1.0046 1.0033 1.0181 1.0223 1.0026 1.0257 1.0302 1.0186 1.0313 1.0944 1.1027 1.1785 1.3738	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/03 127,656,939 14,816,056 19,625,102 20,771,041 24,021,328 21,948,443 23,965,244 23,935,584 23,646,359 22,219,216 24,054,047 20,176,380 21,308,845 23,759,448 20,078,819 18,955,256 21,753,395 20,420,107 13,975,898	12/31/04 128,218,327 14,799,543 19,549,082 20,974,431 24,212,893 22,125,853 24,075,147 24,121,920 23,793,315 22,788,195 24,631,917 20,355,528 21,626,400 24,412,883 21,181,735 19,975,475 23,832,889 25,416,138 19,805,565	1.0044 0.9989 0.9961 1.0098 1.0080 1.0081 1.0046 1.0078 1.0062 1.0256 1.0240 1.0089 1.0149 1.0275 1.0549 1.0538 1.0956 1.2447 1.4171

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

## TABLE I - E - Individual Losses Limited to \$1,600,000 \*

#### POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

#### MEDICAL PAID LOSSES

Policy Year	As of	As of	Ratio to 1	Policy Year	As of	As of	Ratio to
Valued	12/31/00	12/31/01	Prior Year	Valued	12/31/01	12/31/02	Prior Year
Prior				Prior			
to 1981	57,213,714	57,451,808	1.0042	to 1982	65,257,608	65,690,546	1.0066
1981	7,437,718	7,496,003	1.0078	1982	7,931,199	7,955,518	1.0031
1982	7,918,481	7,940,882	1.0028	1983	9,621,639	9,716,524	1.0099
1983	9,524,219	9,621,709	1.0102	1984	11,547,051	11,651,156	1.0090
1984	11,453,729	11,569,445	1.0101	1985	15,527,440	15,630,853	1.0067
1985	15,480,549	15,527,440	1.0030	1986	16,202,336	16,367,022	1.0102
1986	16,067,297	16,202,336	1.0084	1987	19,803,059	19,970,882	1.0085
1987	19,592,630	19,803,059	1.0107	1988	20,336,333	20,635,950	1.0147
1988	20,151,768	20,336,333	1.0092	1989	24,142,874	24,544,197	1.0166
1989	23,932,280	24,142,874	1.0088	1990	26,386,636	26,667,264	1.0106
1990	26,157,187	26,386,636	1.0088	1991	26,662,539	27,083,339	1.0158
1991	26,409,499	26,666,081	1.0097	1992	26,816,249	27,461,025	1.0240
1992	26,298,204	26,844,529	1.0208	1993	26,558,332	26,681,125	1.0046
1993	26,106,963	26,562,736	1.0175	1994	22,701,305	23,488,719	1.0347
1994	22,121,544	22,758,638	1.0288	1995	24,108,392	24,686,210	1.0240
1995	23,612,242	24,156,376	1.0230	1996	25,739,372	26,826,621	1.0422
1996	24,957,499	25,953,825	1.0399	1997	22,736,273	24,070,997	1.0587
1997	22,260,314	23,538,319	1.0574	1998	24,229,741	25,766,805	1.0634
1998	22,500,679	24,627,349	1.0945	1999	24,771,823	27,551,109	1.1122
1999	18,827,233	25,385,412	1.3483	2000	17,794,695	25,386,188	1.4266
2000	3,763,713	18,278,866	4.8566	2001	4,314,063	17,297,586	4.0096
2001	0,1 00,1 10	4,339,585		2002	1,011,000	4,602,674	
2001		1,000,000		2002		1,002,01	
Policy Year	As of	As of	Ratio to I	Policy Year	As of	As of	Ratio to
Policy Year Valued	As of 12/31/02	As of 12/31/03	Ratio to I Prior Year	Valued	As of 12/31/03	As of 12/31/04	Ratio to Prior Year
Valued Prior	12/31/02	12/31/03	Prior Year	Valued Prior	12/31/03	12/31/04	Prior Year
Valued Prior to 1983	12/31/02 60,816,982	12/31/03	Prior Year 1.0103	Valued Prior to 1984	12/31/03 66,939,208	12/31/04 67,523,206	Prior Year 1.0087
Prior to 1983 1983	12/31/02 60,816,982 8,965,856	12/31/03 61,440,384 9,046,900	1.0103 1.0090	Prior to 1984 1984	12/31/03 66,939,208 10,124,770	12/31/04 67,523,206 10,175,778	1.0087 1.0050
Prior to 1983 1983 1984	12/31/02 60,816,982 8,965,856 10,247,479	12/31/03 61,440,384 9,046,900 10,409,378	1.0103 1.0090 1.0158	Prior to 1984 1984 1985	12/31/03 66,939,208 10,124,770 13,824,845	12/31/04 67,523,206 10,175,778 13,843,295	1.0087 1.0050 1.0013
Valued Prior to 1983 1983 1984 1985	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952	1.0103 1.0090 1.0158 1.0132	Prior to 1984 1984 1985 1986	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611	1.0087 1.0050 1.0013 1.0080
Valued Prior to 1983 1983 1984 1985 1986	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478	1.0103 1.0090 1.0158 1.0132 1.0121	Prior to 1984 1984 1985 1986 1987	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295	1.0087 1.0050 1.0013 1.0080 1.0121
Valued Prior to 1983 1983 1984 1985	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952	1.0103 1.0090 1.0158 1.0132	Prior to 1984 1984 1985 1986	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611	1.0087 1.0050 1.0013 1.0080
Valued Prior to 1983 1983 1984 1985 1986 1987 1988	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478	1.0103 1.0090 1.0158 1.0132 1.0121	Prior to 1984 1984 1985 1986 1987	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295	1.0087 1.0050 1.0013 1.0080 1.0121
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121	Prior to 1984 1984 1985 1986 1987 1988 1989 1990	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202	Prior to 1984 1984 1985 1986 1987 1988 1989	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121	Prior to 1984 1984 1985 1986 1987 1988 1989 1990	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075	Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123
Valued Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213 23,787,034	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075 1.0092	Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236 24,114,883	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474 24,565,258	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123 1.0187
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251 23,567,911	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213 23,787,034 24,067,538	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075 1.0092 1.0212	Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236 24,114,883 24,434,987	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474 24,565,258 24,901,656	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123 1.0187 1.0191
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251 23,567,911 22,605,192	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213 23,787,034 24,067,538 22,917,867	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075 1.0092 1.0212 1.0138	Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236 24,114,883 24,434,987 21,205,472	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474 24,565,258 24,901,656 21,549,662	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123 1.0187 1.0191 1.0162
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251 23,567,911 22,605,192 19,582,027	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213 23,787,034 24,067,538 22,917,867 19,930,505	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075 1.0092 1.0212 1.0138 1.0178	Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236 24,114,883 24,434,987 21,205,472 23,585,868	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474 24,565,258 24,901,656 21,549,662 23,961,389 26,041,052	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123 1.0187 1.0191 1.0162 1.0159
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251 23,567,911 22,605,192 19,582,027 22,345,296 24,145,591	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213 23,787,034 24,067,538 22,917,867 19,930,505 23,124,588	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075 1.0092 1.0212 1.0138 1.0178 1.0349	Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236 24,114,883 24,434,987 21,205,472 23,585,868 25,580,401 23,839,333	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474 24,565,258 24,901,656 21,549,662 23,961,389 26,041,052 24,879,145	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123 1.0187 1.0191 1.0162 1.0159 1.0180
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251 23,567,911 22,605,192 19,582,027 22,345,296	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213 23,787,034 24,067,538 22,917,867 19,930,505 23,124,588 24,836,337 23,958,770	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075 1.0092 1.0212 1.0138 1.0178 1.0349 1.0286	Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236 24,114,883 24,434,987 21,205,472 23,585,868 25,580,401 23,839,333 24,358,507	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474 24,565,258 24,901,656 21,549,662 23,961,389 26,041,052 24,879,145 25,519,321	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123 1.0187 1.0191 1.0162 1.0159 1.0180 1.0436 1.0477
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251 23,567,911 22,605,192 19,582,027 22,345,296 24,145,591 22,723,684 23,512,925	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213 23,787,034 24,067,538 22,917,867 19,930,505 23,124,588 24,836,337 23,958,770 24,747,940	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075 1.0092 1.0212 1.0138 1.0178 1.0349 1.0286 1.0544 1.0525	Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236 24,114,883 24,434,987 21,205,472 23,585,868 25,580,401 23,839,333	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474 24,565,258 24,901,656 21,549,662 23,961,389 26,041,052 24,879,145 25,519,321 28,882,407	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123 1.0187 1.0191 1.0162 1.0159 1.0180 1.0436 1.0477 1.0460
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251 23,567,911 22,605,192 19,582,027 22,345,296 24,145,591 22,723,684 23,512,925 26,203,364	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213 23,787,034 24,067,538 22,917,867 19,930,505 23,124,588 24,836,337 23,958,770 24,747,940 28,234,595	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075 1.0092 1.0212 1.0138 1.0178 1.0349 1.0286 1.0544	Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236 24,114,883 24,434,987 21,205,472 23,585,868 25,580,401 23,839,333 24,358,507 27,611,575	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474 24,565,258 24,901,656 21,549,662 23,961,389 26,041,052 24,879,145 25,519,321 28,882,407 29,644,329	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123 1.0187 1.0191 1.0162 1.0159 1.0180 1.0436 1.0477 1.0460 1.0964
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251 23,567,911 22,605,192 19,582,027 22,345,296 24,145,591 22,723,684 23,512,925 26,203,364 24,180,491	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213 23,787,034 24,067,538 22,917,867 19,930,505 23,124,588 24,836,337 23,958,770 24,747,940 28,234,595 28,307,273	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075 1.0092 1.0212 1.0138 1.0178 1.0349 1.0286 1.0544 1.0525 1.0775 1.1707	Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236 24,114,883 24,434,987 21,205,472 23,585,868 25,580,401 23,839,333 24,358,507 27,611,575 27,038,405 23,172,656	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474 24,565,258 24,901,656 21,549,662 23,961,389 26,041,052 24,879,145 25,519,321 28,882,407 29,644,329 26,393,817	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123 1.0187 1.0191 1.0162 1.0159 1.0180 1.0436 1.0477 1.0460 1.0964 1.1390
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251 23,567,911 22,605,192 19,582,027 22,345,296 24,145,591 22,723,684 23,512,925 26,203,364 24,180,491 16,550,424	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213 23,787,034 24,067,538 22,917,867 19,930,505 23,124,588 24,836,337 23,958,770 24,747,940 28,234,595 28,307,273 22,886,167	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075 1.0092 1.0212 1.0138 1.0178 1.0349 1.0286 1.0544 1.0525 1.0775 1.1707	Valued  Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236 24,114,883 24,434,987 21,205,472 23,585,868 25,580,401 23,839,333 24,358,507 27,611,575 27,038,405 23,172,656 20,067,307	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474 24,565,258 24,901,656 21,549,662 23,961,389 26,041,052 24,879,145 25,519,321 28,882,407 29,644,329 26,393,817 26,307,413	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123 1.0187 1.0191 1.0162 1.0159 1.0180 1.0436 1.0477 1.0460 1.0964 1.1390 1.3110
Valued  Prior to 1983 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/02 60,816,982 8,965,856 10,247,479 13,967,586 14,486,480 17,677,355 17,727,636 20,752,958 22,016,496 23,570,251 23,567,911 22,605,192 19,582,027 22,345,296 24,145,591 22,723,684 23,512,925 26,203,364 24,180,491	12/31/03 61,440,384 9,046,900 10,409,378 14,151,952 14,661,478 18,015,092 18,085,066 21,004,513 22,181,213 23,787,034 24,067,538 22,917,867 19,930,505 23,124,588 24,836,337 23,958,770 24,747,940 28,234,595 28,307,273	1.0103 1.0090 1.0158 1.0132 1.0121 1.0191 1.0202 1.0121 1.0075 1.0092 1.0212 1.0138 1.0178 1.0349 1.0286 1.0544 1.0525 1.0775 1.1707	Prior to 1984 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/03 66,939,208 10,124,770 13,824,845 14,660,735 17,982,077 18,002,144 20,526,060 21,642,574 23,083,236 24,114,883 24,434,987 21,205,472 23,585,868 25,580,401 23,839,333 24,358,507 27,611,575 27,038,405 23,172,656	12/31/04 67,523,206 10,175,778 13,843,295 14,778,611 18,200,295 18,146,254 20,801,821 21,973,756 23,367,474 24,565,258 24,901,656 21,549,662 23,961,389 26,041,052 24,879,145 25,519,321 28,882,407 29,644,329 26,393,817	1.0087 1.0050 1.0013 1.0080 1.0121 1.0080 1.0134 1.0153 1.0123 1.0187 1.0191 1.0162 1.0159 1.0180 1.0436 1.0477 1.0460 1.0964 1.1390

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