

DELAWARE COMPENSATION RATING BUREAU, INC.

Table I Reported Losses in Excess of Loss Limitations

The data represents a summary of reported losses in excess of the per claim loss limits derived in Exhibit 1a. These amounts were removed from the Table I – Unlimited Losses, resulting in the values shown in Exhibit 1, Table I – Limited Losses which served as the basis for loss development and trend analysis in this filing.

TABLE I - A - Reductions for Losses in Excess of \$1,600,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/00	As of 12/31/01	Policy Year Valued	As of 12/31/01	As of 12/31/02
Prior to 1981	6,279,862	6,092,754	Prior to 1982	7,233,691	8,204,617
1981	5,799,394	5,969,867	1982	421,366	426,049
1982	401,208	421,366	1983	535,752	758,278
1983	695,189	535,752	1984	7,860,619	7,785,693
1984	7,188,879	7,860,619	1985	5,576,936	6,065,366
1985	5,480,238	5,576,936	1986	1,206,451	1,445,456
1986	1,138,469	1,206,451	1987	3,274,941	3,597,850
1987	3,841,770	3,274,941	1988	989,689	1,168,847
1988	857,039	989,689	1989	4,862,116	5,099,609
1989	4,173,700	4,862,116	1990	1,128,011	1,314,178
1990	1,025,022	1,128,011	1991	437,152	522,583
1991	203,517	437,152	1992	8,536,180	9,099,282
1992	8,679,538	8,536,180	1993	2,865,324	2,223,513
1993	2,758,863	2,865,324	1994	0	612,244
1994	0	0	1995	1,541,028	1,387,438
1995	1,409,492	1,541,028	1996	0	0
1996	0	0	1997	786,182	786,182
1997	1,366,472	786,182	1998	70,366	145,356
1998	70,009	70,366	1999	1,988,785	3,153,608
1999	1,943,640	1,988,785	2000	0	0
2000	2,244,024	0	2001	2,658,393	0
2001	0	2,658,393	2002	0	2,425,938

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
Prior to 1983	7,492,574	8,730,705	Prior to 1984	9,443,776	11,052,771
1983	758,278	794,286	1984	7,980,833	7,973,844
1984	7,757,987	7,997,844	1985	5,124,714	4,453,272
1985	4,958,885	5,054,988	1986	1,784,048	2,268,894
1986	1,445,456	1,784,048	1987	2,817,313	3,577,612
1987	3,597,850	2,925,915	1988	2,432,560	2,475,821
1988	1,029,138	2,432,560	1989	4,802,399	4,707,577
1989	5,005,730	5,307,183	1990	517,226	515,011
1990	420,909	702,083	1991	765,445	775,413
1991	522,583	1,022,899	1992	9,459,177	12,321,073
1992	8,974,222	9,303,442	1993	2,109,952	3,292,388
1993	2,215,473	2,024,830	1994	857,236	1,491,978
1994	50,429	57,895	1995	3,848,118	5,671,453
1995	1,382,533	3,843,211	1996	0	577,064
1996	0	-	1997	1,077,947	1,121,501
1997	786,182	1,063,017	1998	149,917	186,444
1998	145,356	149,917	1999	1,921,562	1,944,006
1999	3,153,608	1,921,562	2000	236,191	658,038
2000	0	236,191	2001	0	99,310
2001	0	-	2002	10,803,854	13,430,574
2002	2,425,938	10,803,854	2003	1,079,752	1,079,751
2003	0	1,079,752	2004	0	3,948,721

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

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

TABLE I - B - Reductions for Losses in Excess of \$1,600,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/00	As of 12/31/01	Policy Year Valued	As of 12/31/01	As of 12/31/02
Prior to 1981	1,604,042	1,481,144	Prior to 1982	2,139,371	2,185,928
1981	955,499	985,573	1982	223,228	223,608
1982	206,658	223,228	1983	306,919	488,065
1983	466,936	306,919	1984	1,854,745	1,872,125
1984	1,501,293	1,854,745	1985	1,814,276	1,946,276
1985	1,761,347	1,814,276	1986	469,131	636,878
1986	362,306	469,131	1987	681,811	738,023
1987	664,054	681,811	1988	541,886	558,942
1988	485,149	541,886	1989	1,314,592	1,479,596
1989	1,040,713	1,314,592	1990	948,517	980,431
1990	903,147	948,517	1991	306,011	368,989
1991	158,536	306,011	1992	1,245,106	1,441,579
1992	1,376,491	1,245,106	1993	1,224,136	957,079
1993	1,248,722	1,224,136	1994	0	592
1994	0	0	1995	719,349	755,513
1995	665,027	719,349	1996	0	0
1996	0	0	1997	23,786	23,786
1997	259,752	23,786	1998	10,980	49,357
1998	14,750	10,980	1999	1,456,143	1,639,098
1999	1,470,768	1,456,143	2000	0	0
2000	316,549	0	2001	170,697	0
2001		170,697	2002		700,277

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
Prior to 1983	1,993,695	1,926,702	Prior to 1984	2,496,798	2,530,795
1983	488,065	520,079	1984	2,001,051	2,048,951
1984	1,844,419	2,004,020	1985	1,367,824	1,172,403
1985	1,290,100	1,324,385	1986	794,279	924,772
1986	636,878	794,279	1987	661,047	706,752
1987	738,023	753,135	1988	604,952	652,728
1988	529,553	604,952	1989	1,292,761	1,376,254
1989	1,401,309	1,407,364	1990	64,162	82,711
1990	204,956	231,854	1991	371,796	383,192
1991	368,989	557,389	1992	1,634,458	1,692,898
1992	1,321,096	1,541,112	1993	688,950	718,499
1993	957,079	688,950	1994	12,024	120,229
1994	592	-	1995	952,836	1,115,775
1995	755,513	952,836	1996	0	124,190
1996	0	-	1997	106,009	138,289
1997	23,786	97,832	1998	51,763	62,309
1998	49,357	51,763	1999	352,959	626,901
1999	1,639,098	352,959	2000	74,604	22,395
2000	0	74,604	2001	0	25,281
2001	0	-	2002	2,066,494	1,970,272
2002	700,277	2,066,494	2003	517,931	455,059
2003		517,931	2004		1,339,153

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

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

TABLE I - C - Reductions for Losses in Excess of \$1,600,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/00	As of 12/31/01	Policy Year Valued	As of 12/31/01	As of 12/31/02
Prior to 1981	4,675,820	4,611,610	Prior to 1982	5,094,320	6,018,689
1981	4,843,895	4,984,294	1982	198,138	202,441
1982	194,550	198,138	1983	228,833	270,213
1983	228,253	228,833	1984	6,005,874	5,913,568
1984	5,687,586	6,005,874	1985	3,762,660	4,119,090
1985	3,718,891	3,762,660	1986	737,320	808,578
1986	776,163	737,320	1987	2,593,130	2,859,827
1987	3,177,716	2,593,130	1988	447,803	609,905
1988	371,890	447,803	1989	3,547,524	3,620,013
1989	3,132,987	3,547,524	1990	179,494	333,747
1990	121,875	179,494	1991	131,141	153,594
1991	44,981	131,141	1992	7,291,074	7,657,703
1992	7,303,047	7,291,074	1993	1,641,188	1,266,434
1993	1,510,141	1,641,188	1994	0	611,652
1994	0	0	1995	821,679	631,925
1995	744,465	821,679	1996	0	0
1996	0	0	1997	762,396	762,396
1997	1,106,720	762,396	1998	59,386	95,999
1998	55,259	59,386	1999	532,642	1,514,510
1999	472,872	532,642	2000	0	0
2000	1,927,475	0	2001	2,487,696	0
2001		2,487,696	2002		1,725,661

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
Prior to 1983	5,498,879	6,804,003	Prior to 1984	6,946,978	8,521,976
1983	270,213	274,207	1984	5,979,782	5,924,893
1984	5,913,568	5,993,824	1985	3,756,890	3,280,869
1985	3,668,785	3,730,603	1986	989,769	1,344,122
1986	808,578	989,769	1987	2,156,266	2,870,860
1987	2,859,827	2,172,780	1988	1,827,608	1,823,093
1988	499,585	1,827,608	1989	3,509,638	3,331,323
1989	3,604,421	3,899,819	1990	453,064	432,300
1990	215,953	470,229	1991	393,649	392,221
1991	153,594	465,510	1992	7,824,719	10,628,175
1992	7,653,126	7,762,330	1993	1,421,002	2,573,889
1993	1,258,394	1,335,880	1994	845,212	1,371,749
1994	49,837	57,895	1995	2,895,282	4,555,678
1995	627,020	2,890,375	1996	0	452,874
1996	0	-	1997	971,938	983,212
1997	762,396	965,185	1998	98,154	124,135
1998	95,999	98,154	1999	1,568,603	1,317,105
1999	1,514,510	1,568,603	2000	161,587	635,643
2000	0	161,587	2001	0	74,029
2001	0	-	2002	8,737,360	11,460,302
2002	1,725,661	8,737,360	2003	561,821	624,692
2003		561,821	2004		2,609,568

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

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

TABLE I - D - Reductions for Losses in Excess of \$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	Policy Year Valued	As of 12/31/01	As of 12/31/02
Prior to 1981	816,135	877,493	Prior to 1982	1,149,532	1,241,862
1981	387,013	422,720	1982	58,310	63,630
1982	52,675	58,310	1983	142,516	143,036
1983	142,202	142,516	1984	1,048,037	1,090,846
1984	980,331	1,048,037	1985	599,638	696,985
1985	511,524	599,638	1986	273,479	304,762
1986	244,948	273,479	1987	409,837	431,134
1987	392,962	409,837	1988	371,067	379,465
1988	347,649	371,067	1989	749,671	801,636
1989	703,380	749,671	1990	40,642	47,894
1990	34,226	40,642	1991	0	0
1991	0	0	1992	607,842	699,395
1992	440,973	607,842	1993	167,102	249,275
1993	101,046	167,102	1994	0	0
1994	0	0	1995	216,534	309,001
1995	115,976	216,534	1996	0	0
1996	0	0	1997	23,786	23,786
1997	23,760	23,786	1998	0	0
1998	0	0	1999	10,485	342,995
1999	4,291	10,485	2000	0	0
2000	0	0	2001	0	0
2001	0	0	2002	0	0

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
Prior to 1983	1,218,833	1,330,613	Prior to 1984	1,485,307	1,558,476
1983	143,036	143,543	1984	1,127,465	1,208,108
1984	1,090,846	1,130,434	1985	482,815	568,139
1985	463,930	559,032	1986	355,050	420,672
1986	304,762	355,050	1987	451,270	454,844
1987	431,134	451,270	1988	359,578	375,795
1988	350,076	359,578	1989	847,578	900,825
1989	798,542	847,578	1990	53,292	71,061
1990	47,894	53,292	1991	0	0
1991	0	11,406	1992	799,156	926,079
1992	687,285	799,156	1993	406,221	423,215
1993	249,275	406,221	1994	12,024	29,158
1994	0	-	1995	397,709	451,029
1995	309,001	397,709	1996	0	0
1996	0	-	1997	23,786	23,786
1997	23,786	23,786	1998	0	0
1998	0	-	1999	352,959	357,026
1999	342,995	352,959	2000	0	0
2000	0	-	2001	0	0
2001	0	-	2002	0	819,158
2002	0	-	2003	3,043	26,555
2003	0	3,043	2004	0	20,751

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

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

TABLE I - E - Reductions for Losses in Excess of \$1,600,000 *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/00	As of 12/31/01	Policy Year Valued	As of 12/31/01	As of 12/31/02
Prior to 1981	2,104,350	2,387,395	Prior to 1982	2,669,389	2,945,754
1981	1,517,508	1,655,536	1982	66,259	69,744
1982	61,860	66,259	1983	80,518	81,373
1983	80,005	80,518	1984	2,078,240	2,239,191
1984	1,897,731	2,078,240	1985	1,242,296	1,477,599
1985	1,079,572	1,242,296	1986	266,624	299,894
1986	235,931	266,624	1987	1,497,268	1,634,857
1987	1,389,943	1,497,268	1988	267,206	280,562
1988	241,855	267,206	1989	1,056,091	1,184,930
1989	906,395	1,056,091	1990	37,748	46,700
1990	30,448	37,748	1991	0	0
1991	0	0	1992	2,138,853	2,385,952
1992	1,906,674	2,138,853	1993	212,204	293,252
1993	130,653	212,204	1994	0	0
1994	0	0	1995	165,091	298,274
1995	51,023	165,091	1996	0	0
1996	0	0	1997	762,396	762,396
1997	760,843	762,396	1998	0	0
1998	0	0	1999	505,524	1,155,033
1999	472,360	505,524	2000	0	0
2000	-	0	2001	0	0
2001		0	2002		0

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
Prior to 1983	2,741,887	3,200,771	Prior to 1984	3,197,856	3,662,425
1983	81,373	82,215	1984	2,396,972	2,612,612
1984	2,239,191	2,411,014	1985	1,491,986	1,690,148
1985	1,310,241	1,489,824	1986	383,434	569,087
1986	299,894	383,434	1987	1,728,247	1,736,976
1987	1,634,857	1,728,247	1988	291,920	328,552
1988	273,412	291,920	1989	1,303,088	1,471,820
1989	1,179,648	1,303,088	1990	53,876	80,935
1990	46,700	53,876	1991	0	0
1991	0	13,279	1992	2,726,265	3,091,916
1992	2,381,375	2,726,265	1993	384,320	399,354
1993	293,252	384,320	1994	26,240	70,759
1994	0	-	1995	462,529	552,641
1995	298,274	462,529	1996	0	0
1996	0	-	1997	762,396	762,396
1997	762,396	762,396	1998	0	0
1998	0	-	1999	1,117,124	1,053,052
1999	1,155,033	1,117,124	2000	0	0
2000	0	-	2001	0	0
2001	0	-	2002	0	1,123,822
2002	-	-	2003	391,293	457,151
2003		391,293	2004		519,136

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

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