Exhibit 1 Unlimited Losses As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Table I

Table I presents premium and loss data which forms the basis for calculating development factors and projecting ratios of actual losses to premiums by policy year. Losses are shown on paid and case incurred (paid plus outstanding, excluding bulk and IBNR) bases split between indemnity and medical.

The data represents a summary of accumulated policy year experience as reported by carriers in the annual Financial Calls for Experience.

Four sets of development factors are shown, measuring the development from December 31, 2002 to December 31, 2003; December 31, 2003 to December 31, 2004; December 31, 2004 to December 31, 2005; and December 31, 2005 to December 31, 2006. So as to maximize the use of available data, the companies used in each stage of development are allowed to be independent of those used in other stages of development; therefore, the figures shown for a given valuation date may vary for purposes of comparison to the prior and subsequent points.

In recent Delaware filings, medical incurred loss development factors have been higher than medical paid loss development factors at many stages of maturity. Based on analyses of available data and responses to a survey of large carriers conducted in support of this filing, staff has concluded that the unusually high medical loss development factors observed for certain calendar periods (2002-2003 and 2003-2004) are a consequence of carrier case reserve strengthening during the experience period covered by our current filing.

As a result, Table I has been expanded for medical incurred losses to include two earlier periods (2000-2001 and 2001-2002) and allow for more flexibility in the choice of medical incurred loss development factors. The data underlying the medical incurred loss development factors for the period December 31, 2000 to December 31, 2001 and December 31, 2001 to December 31, 2002 are shown on page 7.

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

TABLE I

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

ACCUMULATED STANDARD EARNED PREMIUN

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
Prior				Prior			
to 1983	330,276,255	330,451,069	1.0005	to 1984	345,802,829	344,657,478	0.9967
1983	40,349,317	40,353,262	1.0001	1984	41,676,205	41,676,070	1.0000
1984	44,183,905	44,184,045	1.0000	1985	55,822,104	55,822,104	1.0000
1985	59,801,047	59,801,031	1.0000	1986	66,209,998	66,209,998	1.0000
1986	70,302,286	70,298,969	1.0000	1987	76,555,162	76,555,161	1.0000
1987	81,538,827	81,538,820	1.0000	1988	92,299,777	92,299,135	1.0000
1988	99,395,866	99,395,864	1.0000	1989	97,460,913	97,461,505	1.0000
1989	104,969,727	104,973,786	1.0000	1990	85,110,911	85,109,500	1.0000
1990	92,829,352	92,829,375	1.0000	1991	86,210,356	86,219,084	1.0001
1991	94,365,271	94,395,691	1.0003	1992	78,255,565	78,254,283	1.0000
1992	83,654,860	83,753,418	1.0012	1993	79,860,765	79,865,509	1.0001
1993	84,959,746	84,962,688	1.0000	1994	76,190,720	76,193,011	1.0000
1994	80,216,300	80,250,537	1.0004	1995	76,024,554	76,036,484	1.0002
1995	79,183,806	79,188,130	1.0001	1996	79,962,377	79,953,089	0.9999
1996	83,200,012	83,213,774	1.0002	1997	83,392,380	83,387,902	0.9999
1997	87,584,498	87,626,809	1.0005	1998	88,723,451	89,028,759	1.0034
1998	93,198,536	93,527,685	1.0035	1999	82,032,513	81,559,212	0.9942
1999	86,700,216	86,709,902	1.0001	2000	90,030,337	89,864,096	0.9982
2000	94,892,214	95,171,560	1.0029	2001	93,521,814	92,988,725	0.9943
2001	95,697,384	97,651,340	1.0204	2002	116,780,532	115,751,627	0.9912
2002	64,355,095	118,747,862	1.8452	2003	67,633,669	129,488,542	1.9146
2003		68,123,859		2004		73,232,385	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to Prior Year
Valued	As of 12/31/04	As of 12/31/05	Ratio to Prior Year	Valued	As of 12/31/05	As of 12/31/06	Ratio to Prior Year
Valued Prior	12/31/04	12/31/05	Prior Year	Valued Prior	12/31/05	12/31/06	Prior Year
Valued Prior to 1985	12/31/04 386,584,985	12/31/05 386,584,985	Prior Year 1.0000	Valued Prior to 1986	12/31/05 424,616,164	12/31/06 424,667,648	Prior Year 1.0001
Valued Prior to 1985 1985	12/31/04 386,584,985 55,807,919	12/31/05 386,584,985 55,807,919	Prior Year 1.0000 1.0000	Valued Prior to 1986 1986	12/31/05 424,616,164 63,043,365	12/31/06 424,667,648 63,023,266	Prior Year 1.0001 0.9997
Valued Prior to 1985 1985 1986	12/31/04 386,584,985 55,807,919 66,222,041	12/31/05 386,584,985 55,807,919 66,222,041	Prior Year 1.0000 1.0000 1.0000	Valued Prior to 1986 1986 1987	12/31/05 424,616,164 63,043,365 72,849,658	12/31/06 424,667,648 63,023,266 72,850,618	Prior Year 1.0001 0.9997 1.0000
Valued Prior to 1985 1985 1986 1987	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000	Valued Prior to 1986 1986 1987 1988	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862	Prior Year 1.0001 0.9997 1.0000 0.9991
Valued Prior to 1985 1985 1986 1987 1988	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000	Valued Prior to 1986 1986 1987 1988 1989	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043
Valued Prior to 1985 1985 1986 1987 1988 1989	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	Valued Prior to 1986 1986 1987 1988 1989 1990	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072
Valued Prior to 1985 1985 1986 1987 1988 1989 1990	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001	Valued Prior to 1986 1986 1987 1988 1989 1990 1991	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0021 1.0002	Valued Prior to 1986 1987 1988 1989 1990 1991 1992	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0021 1.0002 1.0000	Valued Prior to 1986 1987 1987 1988 1989 1990 1991 1992 1993	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9935
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713 80,192,133	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991 80,187,236	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0021 1.0002 1.0000 0.9999	Valued Prior to 1986 1987 1988 1989 1990 1991 1991 1992 1993 1994	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328 72,891,978	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153 72,896,285	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9938 0.9995 1.0001
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713 80,192,133 76,389,572	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991 80,187,236 76,390,309	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0021 1.0002 1.0000 0.9999 1.0000	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328 72,891,978 71,316,117	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153 72,896,285 71,313,956	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9938 0.9995 1.0001 1.0000
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713 80,192,133 76,389,572 76,053,723	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991 80,187,236 76,390,309 76,050,917	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0021 1.0002 1.0000 0.9999 1.0000 1.0000 1.0000	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328 72,891,978 71,316,117 77,317,991	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153 72,896,285 71,313,956 77,311,008	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9995 1.0001 1.0001 0.9995
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713 80,192,133 76,389,572 76,053,723 80,071,959	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991 80,187,236 76,390,309 76,050,917 80,073,548	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0021 1.0002 1.0000 0.9999 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328 72,891,978 71,316,117 77,317,991 81,017,671	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153 72,896,285 71,313,956 77,311,008 80,991,242	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9995 1.0001 1.0000 0.9999 0.9997
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713 80,192,133 76,389,572 76,053,723 80,071,959 83,457,815	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991 80,187,236 76,390,309 76,050,917 80,073,548 83,459,470	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0021 1.0002 1.0000 0.9999 1.0000 1.000 1.0000	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328 72,891,978 71,316,117 77,317,991 81,017,671 87,627,541	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153 72,896,285 71,313,956 77,311,008 80,991,242 87,645,842	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9995 1.0001 1.0000 0.9999 0.9997 1.0002
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713 80,192,133 76,389,572 76,053,723 80,071,959	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991 80,187,236 76,390,309 76,050,917 80,073,548 83,459,470 89,050,783	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0021 1.0002 1.0000 0.9999 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328 72,891,978 71,316,117 77,317,991 81,017,671	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153 72,896,285 71,313,956 77,311,008 80,991,242	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9995 1.0001 1.0000 0.9999 0.9997
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713 80,192,133 76,389,572 76,053,723 80,071,959 83,457,815 89,074,530	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991 80,187,236 76,390,309 76,050,917 80,073,548 83,459,470	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0021 1.0002 1.0000 0.9999 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 0.9997	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328 72,891,978 71,316,117 77,317,991 81,017,671 87,627,541 80,474,716	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153 72,896,285 71,313,956 77,311,008 80,991,242 87,645,842 80,533,721	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9995 1.0001 1.0000 0.9999 0.9997 1.0002 1.0007
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713 80,192,133 76,389,572 76,053,723 80,071,959 83,457,815 89,074,530 81,687,481 89,927,552	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991 80,187,236 76,390,309 76,050,917 80,073,548 83,459,470 89,050,783 81,527,186	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0002 1.0000 0.9999 1.0000 1.0000 1.0000 1.0000 1.0000 0.9997 0.9980 0.9971	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328 72,891,978 71,316,117 77,317,991 81,017,671 87,627,541 80,474,716 87,335,759	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153 72,896,285 71,313,956 77,311,008 80,991,242 87,645,842 80,533,721 87,450,749 91,552,530	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9938 0.9995 1.0001 1.0000 0.9999 0.9997 1.0002 1.0007 1.0003 1.0013 1.0001
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713 80,192,133 76,389,572 76,053,723 80,071,959 83,457,815 89,074,530 81,687,481	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991 80,187,236 76,390,309 76,050,917 80,073,548 83,459,470 89,050,783 81,527,186 89,664,838 93,098,124	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0021 1.0002 1.0000 0.9999 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 0.9997 0.9980	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328 72,891,978 71,316,117 77,317,991 81,017,671 87,627,541 80,474,716 87,335,759 91,547,743	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153 72,896,285 71,313,956 77,311,008 80,991,242 87,645,842 80,533,721 87,450,749	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9995 1.0001 1.0000 0.9999 0.9997 1.0002 1.0007 1.0007 1.0013
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713 80,192,133 76,389,572 76,053,723 80,071,959 83,457,815 89,074,530 81,687,481 89,927,552 93,342,916	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991 80,187,236 76,390,309 76,050,917 80,073,548 83,459,470 89,050,783 81,527,186 89,664,838	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0002 1.0000 0.9999 1.0000 1.0000 1.0000 1.0000 1.0000 0.9997 0.9980 0.9971 0.9974	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328 72,891,978 71,316,117 77,317,991 81,017,671 87,627,541 80,474,716 87,335,759 91,547,743 112,730,287	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153 72,896,285 71,313,956 77,311,008 80,991,242 87,645,842 80,533,721 87,450,749 91,552,530 112,642,442	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9995 1.0001 1.0000 0.9999 0.9997 1.0002 1.0007 1.0002 1.0007 1.0013 1.0001 0.9992
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/04 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,576,635 85,243,382 86,399,545 78,394,713 80,192,133 76,389,572 76,053,723 80,071,959 83,457,815 89,074,530 81,687,481 89,927,552 93,342,916 115,801,563	12/31/05 386,584,985 55,807,919 66,222,041 76,656,888 92,367,974 97,577,146 85,420,105 86,419,774 78,392,991 80,187,236 76,390,309 76,050,917 80,073,548 83,459,470 89,050,783 81,527,186 89,664,838 93,098,124 115,305,526	Prior Year 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0001 1.0002 1.0000 0.9999 1.0000 1.0000 1.0000 1.0000 1.0000 0.9997 0.9980 0.9971 0.9974 0.9957	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002 2003	12/31/05 424,616,164 63,043,365 72,849,658 82,834,799 86,244,219 80,785,047 81,640,947 74,756,947 76,272,328 72,891,978 71,316,117 77,317,991 81,017,671 87,627,541 80,474,716 87,335,759 91,547,743 112,730,287 125,376,048	12/31/06 424,667,648 63,023,266 72,850,618 82,763,862 86,613,192 81,364,979 81,541,085 74,291,455 76,233,153 72,896,285 71,313,956 77,311,008 80,991,242 87,645,842 80,533,721 87,450,749 91,552,530 112,642,442 125,356,859	Prior Year 1.0001 0.9997 1.0000 0.9991 1.0043 1.0072 0.9988 0.9938 0.9995 1.0001 1.0000 0.9999 0.9997 1.0002 1.0007 1.0002 1.0007 1.0013 1.0001 0.9992 0.9998

TABLE I - A

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Prior Prior to 1983 204,011,456 206,004,188 1.0098 to 1984 217,527,917 219,441,741 1.008 1983 28,941,404 28,930,197 0.9996 1984 34,411,931 34,722,396 1.009 1984 35,226,415 35,801,373 1.0163 1985 38,179,439 38,165,819 0.999	to ear
198328,941,40428,930,1970.9996198434,411,93134,722,3961.009198435,226,41535,801,3731.0163198538,179,43938,165,8190.999	
1984 35,226,415 35,801,373 1.0163 1985 38,179,439 38,165,819 0.99	
1985 41,121,965 41,412,515 1.0071 1986 40,446,849 40,921,844 1.01 ⁻	
1986 42,022,801 42,677,565 1.0156 1987 48,856,446 50,005,708 1.023	
1987 52,048,179 51,751,211 0.9943 1988 48,470,615 48,444,948 0.999	
1988 48,409,867 51,284,843 1.0594 1989 51,574,583 52,301,013 1.014	
1989 57,780,038 58,148,976 1.0064 1990 49,426,164 50,635,102 1.024	
1990 53,835,654 55,771,347 1.0360 1991 51,328,418 52,981,428 1.032	
1991 55,943,813 57,513,355 1.0281 1992 55,814,282 59,688,326 1.069	
1992 58,738,742 59,544,056 1.0137 1993 52,699,220 54,462,267 1.033	
1993 53,077,724 54,715,354 1.0309 1994 41,537,326 43,904,243 1.05	
1994 44,875,727 44,993,058 1.0026 1995 53,448,034 56,614,691 1.059	
1995 50,169,285 55,082,213 1.0979 1996 56,186,974 57,600,867 1.02	
1996 56,535,142 57,765,221 1.0218 1997 54,842,755 58,308,350 1.063	
1997 50,683,897 56,399,995 1.1128 1998 49,779,296 52,562,025 1.05	9
1998 50,845,338 53,672,179 1.0556 1999 58,220,171 62,920,772 1.080	
1999 58,490,701 61,303,980 1.0481 2000 65,069,379 74,634,543 1.14	0
2000 59,214,561 68,147,854 1.1509 2001 52,591,542 63,104,130 1.199	9
2001 42,577,891 54,327,685 1.2760 2002 62,951,804 75,960,230 1.200	6
2002 23,642,845 63,255,206 2.6754 2003 22,131,997 54,918,276 2.48	4
2003 22,160,539 2004 23,394,627	
Policy Year As of As of Ratio to Policy Year As of As of Ratio	to
Valued 12/31/04 12/31/05 Prior Year Valued 12/31/05 12/31/06 Prior Y	
Prior Prior	
to 1985 254,255,800 255,435,244 1.0046 to 1986 280,854,169 282,668,087 1.006	5
	5
1985 37,966,515 38,328,617 1.0095 1986 38,185,385 38,356,535 1.004	
1985 37,966,515 38,328,617 1.0095 1986 38,185,385 38,356,535 1.004 1986 40,755,546 41,074,706 1.0078 1987 45,160,770 46,787,978 1.030	0
1986 40,755,546 41,074,706 1.0078 1987 45,160,770 46,787,978 1.036	1
198640,755,54641,074,7061.0078198745,160,77046,787,9781.036198750,006,91650,003,4880.9999198841,990,07043,338,9321.032	1 4
198640,755,54641,074,7061.0078198745,160,77046,787,9781.036198750,006,91650,003,4880.9999198841,990,07043,338,9321.032198848,489,86548,827,7821.0070198947,701,53248,533,0091.012	1 4 5
198640,755,54641,074,7061.0078198745,160,77046,787,9781.036198750,006,91650,003,4880.9999198841,990,07043,338,9321.032198848,489,86548,827,7821.0070198947,701,53248,533,0091.012198952,628,76253,675,1681.0199199047,688,04848,715,1911.022	1 4 5 4
198640,755,54641,074,7061.0078198745,160,77046,787,9781.036198750,006,91650,003,4880.9999198841,990,07043,338,9321.032198848,489,86548,827,7821.0070198947,701,53248,533,0091.012198952,628,76253,675,1681.0199199047,688,04848,715,1911.022199050,924,22152,092,4181.0229199149,209,88149,671,2411.009	1 4 5 4 7
198640,755,54641,074,7061.0078198745,160,77046,787,9781.030198750,006,91650,003,4880.9999198841,990,07043,338,9321.032198848,489,86548,827,7821.0070198947,701,53248,533,0091.012198952,628,76253,675,1681.0199199047,688,04848,715,1911.022199050,924,22152,092,4181.0229199149,209,88149,671,2411.009199153,132,79052,989,5790.9973199257,613,05857,597,3240.999199259,788,09359,739,8630.9992199354,722,21855,571,0391.013	1 4 5 4 7 5
198640,755,54641,074,7061.0078198745,160,77046,787,9781.036198750,006,91650,003,4880.9999198841,990,07043,338,9321.032198848,489,86548,827,7821.0070198947,701,53248,533,0091.012198952,628,76253,675,1681.0199199047,688,04848,715,1911.022199050,924,22152,092,4181.0229199149,209,88149,671,2411.009199153,132,79052,989,5790.9973199257,613,05857,597,3240.999199259,788,09359,739,8630.9992199354,722,21855,571,0391.019	1 4 5 4 7 5 1
198640,755,54641,074,7061.0078198745,160,77046,787,9781.030198750,006,91650,003,4880.9999198841,990,07043,338,9321.032198848,489,86548,827,7821.0070198947,701,53248,533,0091.012198952,628,76253,675,1681.0199199047,688,04848,715,1911.022199050,924,22152,092,4181.0229199149,209,88149,671,2411.009199153,132,79052,989,5790.9973199257,613,05857,597,3240.999199259,788,09359,739,8630.9992199354,722,21855,571,0391.014199354,677,76956,745,9471.0378199442,252,29342,426,1931.004	1 4 5 4 7 5 1 8
198640,755,54641,074,7061.0078198745,160,77046,787,9781.030198750,006,91650,003,4880.9999198841,990,07043,338,9321.033198848,489,86548,827,7821.0070198947,701,53248,533,0091.013198952,628,76253,675,1681.0199199047,688,04848,715,1911.022199050,924,22152,092,4181.0229199149,209,88149,671,2411.009199153,132,79052,989,5790.9973199257,613,05857,597,3240.999199259,788,09359,739,8630.9992199354,722,21855,571,0391.014199354,677,76956,745,9471.0378199442,252,29342,426,1931.004199444,317,57745,409,6371.0246199553,676,32054,418,1811.013199556,616,57656,841,5161.0040199656,750,99158,233,2281.024	1 4 5 4 7 5 1 8 1
198640,755,54641,074,7061.0078198745,160,77046,787,9781.030198750,006,91650,003,4880.9999198841,990,07043,338,9321.033198848,489,86548,827,7821.0070198947,701,53248,533,0091.013198952,628,76253,675,1681.0199199047,688,04848,715,1911.022199050,924,22152,092,4181.0229199149,209,88149,671,2411.009199153,132,79052,989,5790.9973199257,613,05857,597,3240.999199259,788,09359,739,8630.9992199354,722,21855,571,0391.014199354,677,76956,745,9471.0378199442,252,29342,426,1931.004199444,317,57745,409,6371.0246199553,676,32054,418,1811.015199556,616,57656,841,5161.0040199656,750,99158,233,2281.026199657,861,14060,426,5641.0443199758,449,29958,075,5820.995	1 4 5 4 7 5 1 8 1 6
198640,755,54641,074,7061.0078198745,160,77046,787,9781.030198750,006,91650,003,4880.9999198841,990,07043,338,9321.033198848,489,86548,827,7821.0070198947,701,53248,533,0091.013198952,628,76253,675,1681.0199199047,688,04848,715,1911.022199050,924,22152,092,4181.0229199149,209,88149,671,2411.009199153,132,79052,989,5790.9973199257,613,05857,597,3240.999199259,788,09359,739,8630.9992199354,722,21855,571,0391.014199354,677,76956,745,9471.0378199442,252,29342,426,1931.004199444,317,57745,409,6371.0246199553,676,32054,418,1811.013199556,616,57656,841,5161.0040199656,750,99158,233,2281.024199657,861,14060,426,5641.0443199758,449,29958,075,5820.993	1 4 5 4 7 5 1 8 1 6 1
198640,755,54641,074,7061.0078198745,160,77046,787,9781.030198750,006,91650,003,4880.9999198841,990,07043,338,9321.033198848,489,86548,827,7821.0070198947,701,53248,533,0091.013198952,628,76253,675,1681.0199199047,688,04848,715,1911.022199050,924,22152,092,4181.0229199149,209,88149,671,2411.009199153,132,79052,989,5790.9973199257,613,05857,597,3240.999199259,788,09359,739,8630.9992199354,722,21855,571,0391.014199354,677,76956,745,9471.0378199442,252,29342,426,1931.004199444,317,57745,409,6371.0246199553,676,32054,418,1811.014199556,616,57656,841,5161.0040199656,750,99158,233,2281.024199657,861,14060,426,5641.0443199758,449,29958,075,5820.993199758,322,04062,055,4721.0640199852,168,63153,947,7201.034	1 4 5 4 7 5 1 8 1 6 1 7
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TABLE I - B

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

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
Prior				Prior			
to 1983	130,704,964	130,285,160	0.9968	to 1984	137,439,803	136,612,896	0.9940
1983	18,400,676	18,383,535	0.9991	1984	17,473,143	17,589,840	1.0067
1984	18,097,339	18,315,389	1.0120	1985	20,202,479	20,266,269	1.0032
1985	21,986,324	22,090,853	1.0048	1986	23,664,992	23,727,712	1.0027
1986	24,784,033	25,022,716	1.0096	1987	26,681,949	26,810,683	1.0048
1987	28,375,908	28,434,191	1.0021	1988	25,931,169	25,851,907	0.9969
1988	26,601,699	27,489,223	1.0334	1989	26,413,972	26,530,572	1.0044
1989	30,158,075	29,932,671	0.9925	1990	26,167,495	26,584,606	1.0159
1990	29,225,952	29,801,349	1.0197	1991	26,285,256	26,794,984	1.0194
1991	29,012,137	29,721,874	1.0245	1992	23,741,254	24,114,716	1.0157
1992	25,462,739	25,500,638	1.0015	1993	26,075,092	26,492,344	1.0160
1993	26,775,812	27,045,066	1.0101	1994	19,655,469	19,871,019	1.0110
1994	21,946,821	21,539,106	0.9814	1995	24,791,360	25,103,493	1.0126
1995	24,638,849	25,553,610	1.0371	1996	27,290,173	27,645,078	1.0130
1996	27,673,431	27,978,399	1.0110	1997	25,218,823	27,052,051	1.0727
1997	23,470,338	25,901,569	1.1036	1998	22,740,624	23,694,757	1.0420
1998	22,867,278	24,596,114	1.0756	1999	26,338,561	28,729,452	1.0908
1999	27,212,089	27,844,485	1.0232	2000	31,095,046	34,693,011	1.1157
2000	28,529,337	32,639,527	1.1441	2001	24,861,991	29,545,233	1.1884
2001	17,776,390	25,556,554	1.4377	2002	23,796,108	30,177,904	1.2682
2002	8,518,725	23,872,269	2.8023	2003	8,168,305	22,924,366	2.8065
2003		8,176,805		2004		8,837,301	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	As of 12/31/04	As of 12/31/05	Ratio to Prior Year	Valued	As of 12/31/05	As of 12/31/06	Ratio to Prior Year
Valued Prior	12/31/04	12/31/05	Prior Year	Valued Prior	12/31/05	12/31/06	Prior Year
Valued Prior to 1985	12/31/04 154,117,104	12/31/05 153,603,677	Prior Year 0.9967	Valued Prior to 1986	12/31/05 166,177,265	12/31/06 166,687,805	Prior Year 1.0031
Valued Prior to 1985 1985	12/31/04 154,117,104 20,198,885	12/31/05 153,603,677 20,240,537	Prior Year 0.9967 1.0021	Valued Prior to 1986 1986	12/31/05 166,177,265 21,998,115	12/31/06 166,687,805 22,009,508	Prior Year 1.0031 1.0005
Valued Prior to 1985 1985 1986	12/31/04 154,117,104 20,198,885 23,728,600	12/31/05 153,603,677 20,240,537 23,686,536	Prior Year 0.9967 1.0021 0.9982	Valued Prior to 1986 1986 1987	12/31/05 166,177,265 21,998,115 23,631,704	12/31/06 166,687,805 22,009,508 23,723,903	Prior Year 1.0031 1.0005 1.0039
Valued Prior to 1985 1985 1986 1987	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021	Prior Year 0.9967 1.0021 0.9982 0.9989	Valued Prior to 1986 1986 1987 1988	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935	Prior Year 1.0031 1.0005 1.0039 1.0084
Valued Prior to 1985 1985 1986 1987 1988	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034	Valued Prior to 1986 1986 1987 1988 1989	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011
Valued Prior to 1985 1985 1986 1987 1988 1989	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137	Valued Prior to 1986 1986 1987 1988 1989 1990	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100
Valued Prior to 1985 1985 1986 1987 1988 1989 1990	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203	Valued Prior to 1986 1986 1987 1988 1989 1990 1991	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866	Valued Prior to 1986 1987 1988 1989 1990 1991 1992	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472 26,692,405	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235 27,222,850	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060 1.0199	Valued Prior to 1986 1987 1987 1988 1989 1990 1991 1992 1993 1994	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070 19,075,776	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617 19,107,358	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107 1.0017
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472 26,692,405 20,181,602	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235 27,222,850 20,303,186	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060 1.0199 1.0060	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070 19,075,776 22,969,023	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617 19,107,358 23,070,504	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107 1.0017 1.0017 1.0044
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472 26,692,405 20,181,602 25,103,677	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235 27,222,850 20,303,186 24,798,928	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060 1.0199 1.0060 0.9879	Valued Prior to 1986 1987 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070 19,075,776 22,969,023 26,341,495	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617 19,107,358 23,070,504 26,669,744	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107 1.0017 1.0017 1.0044 1.0125
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472 26,692,405 20,181,602 25,103,677 27,732,264	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235 27,222,850 20,303,186 24,798,928 28,614,561	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060 1.0199 1.0060 0.9879 1.0318	Valued Prior to 1986 1987 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070 19,075,776 22,969,023 26,341,495 27,538,002	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617 19,107,358 23,070,504 26,669,744 27,382,761	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107 1.0017 1.0017 1.0044 1.0125 0.9944
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472 26,692,405 20,181,602 25,103,677 27,732,264 27,064,178	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235 27,222,850 20,303,186 24,798,928 28,614,561 29,735,794	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060 1.0199 1.0060 0.9879 1.0318 1.0987	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070 19,075,776 22,969,023 26,341,495 27,538,002 22,819,260	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617 19,107,358 23,070,504 26,669,744 27,382,761 23,551,981	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107 1.0017 1.0044 1.0125 0.9944 1.0321
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472 26,692,405 20,181,602 25,103,677 27,732,264 27,064,178 23,800,112	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235 27,222,850 20,303,186 24,798,928 28,614,561 29,735,794 24,224,835	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060 1.0199 1.0060 0.9879 1.0318 1.0987 1.0178	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070 19,075,776 22,969,023 26,341,495 27,538,002 22,819,260 28,790,279	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617 19,107,358 23,070,504 26,669,744 27,382,761 23,551,981 29,221,084	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107 1.0017 1.0044 1.0125 0.9944 1.0321 1.0150
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472 26,692,405 20,181,602 25,103,677 27,732,264 27,064,178 23,800,112 28,767,610	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235 27,222,850 20,303,186 24,798,928 28,614,561 29,735,794 24,224,835 29,060,545	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060 1.0199 1.0060 0.9879 1.0318 1.0987 1.0178 1.0102	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070 19,075,776 22,969,023 26,341,495 27,538,002 22,819,260 28,790,279 36,466,761	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617 19,107,358 23,070,504 26,669,744 27,382,761 23,551,981 29,221,084 37,874,406	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107 1.0017 1.0044 1.0125 0.9944 1.0321 1.0150 1.0386
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472 26,692,405 20,181,602 25,103,677 27,732,264 27,064,178 23,800,112 28,767,610 34,701,875	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235 27,222,850 20,303,186 24,798,928 28,614,561 29,735,794 24,224,835 29,060,545 36,760,896	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060 1.0199 1.0060 0.9879 1.0318 1.0987 1.0178 1.0102 1.0593	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070 19,075,776 22,969,023 26,341,495 27,538,002 22,819,260 28,790,279 36,466,761 30,511,088	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617 19,107,358 23,070,504 26,669,744 27,382,761 23,551,981 29,221,084 37,874,406 31,326,525	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107 1.0017 1.0044 1.0125 0.9944 1.0321 1.0150 1.0386 1.0267
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472 26,692,405 20,181,602 25,103,677 27,732,264 27,064,178 23,800,112 28,767,610 34,701,875 29,798,300	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235 27,222,850 20,303,186 24,798,928 28,614,561 29,735,794 24,224,835 29,060,545 36,760,896 30,808,020	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060 1.0199 1.0060 0.9879 1.0318 1.0987 1.0178 1.0102 1.0593 1.0339	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070 19,075,776 22,969,023 26,341,495 27,538,002 22,819,260 28,790,279 36,466,761 30,511,088 33,986,706	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617 19,107,358 23,070,504 26,669,744 27,382,761 23,551,981 29,221,084 37,874,406 31,326,525 35,890,641	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107 1.0017 1.0044 1.0125 0.9944 1.0321 1.0150 1.0386 1.0267 1.0560
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472 26,692,405 20,181,602 25,103,677 27,732,264 27,064,178 23,800,112 28,767,610 34,701,875 29,798,300 30,154,477	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235 27,222,850 20,303,186 24,798,928 28,614,561 29,735,794 24,224,835 29,060,545 36,760,896 30,808,020 34,686,293	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060 1.0199 1.0060 0.9879 1.0318 1.0987 1.0178 1.0178 1.0102 1.0593 1.0339 1.1503	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002 2003	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070 19,075,776 22,969,023 26,341,495 27,538,002 22,819,260 28,790,279 36,466,761 30,511,088 33,986,706 28,120,755	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617 19,107,358 23,070,504 26,669,744 27,382,761 23,551,981 29,221,084 37,874,406 31,326,525 35,890,641 32,353,673	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107 1.0017 1.0044 1.0125 0.9944 1.0321 1.0150 1.0386 1.0267 1.0560 1.1505
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/04 154,117,104 20,198,885 23,728,600 26,810,683 25,877,060 26,764,629 26,650,482 26,823,477 24,147,472 26,692,405 20,181,602 25,103,677 27,732,264 27,064,178 23,800,112 28,767,610 34,701,875 29,798,300	12/31/05 153,603,677 20,240,537 23,686,536 26,781,021 25,964,502 27,131,431 27,192,036 26,464,369 24,293,235 27,222,850 20,303,186 24,798,928 28,614,561 29,735,794 24,224,835 29,060,545 36,760,896 30,808,020	Prior Year 0.9967 1.0021 0.9982 0.9989 1.0034 1.0137 1.0203 0.9866 1.0060 1.0199 1.0060 0.9879 1.0318 1.0987 1.0178 1.0102 1.0593 1.0339	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002	12/31/05 166,177,265 21,998,115 23,631,704 22,341,568 23,346,113 24,094,848 24,241,492 23,159,803 26,113,070 19,075,776 22,969,023 26,341,495 27,538,002 22,819,260 28,790,279 36,466,761 30,511,088 33,986,706	12/31/06 166,687,805 22,009,508 23,723,903 22,528,935 23,372,896 24,336,281 24,271,819 23,039,331 26,393,617 19,107,358 23,070,504 26,669,744 27,382,761 23,551,981 29,221,084 37,874,406 31,326,525 35,890,641	Prior Year 1.0031 1.0005 1.0039 1.0084 1.0011 1.0100 1.0013 0.9948 1.0107 1.0017 1.0044 1.0125 0.9944 1.0321 1.0150 1.0386 1.0267 1.0560

TABLE I - C

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

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
Prior				Prior			
to 1983	73,306,492	75,719,028	1.0329	to 1984	80,088,114	82,828,845	1.0342
1983	10,540,728	10,546,662	1.0006	1984	16,938,788	17,132,556	1.0114
1984	17,129,076	17,485,984	1.0208	1985	17,976,960	17,899,550	0.9957
1985	19,135,641	19,321,662	1.0097	1986	16,781,857	17,194,132	1.0246
1986	17,238,768	17,654,849	1.0241	1987	22,174,497	23,195,025	1.0460
1987	23,672,271	23,317,020	0.9850	1988	22,539,446	22,593,041	1.0024
1988	21,808,168	23,795,620	1.0911	1989	25,160,611	25,770,441	1.0242
1989	27,621,963	28,216,305	1.0215	1990	23,258,669	24,050,496	1.0340
1990	24,609,702	25,969,998	1.0553	1991	25,043,162	26,186,444	1.0457
1991	26,931,676	27,791,481	1.0319	1992	32,073,028	35,573,610	1.1091
1992	33,276,003	34,043,418	1.0231	1993	26,624,128	27,969,923	1.0505
1993	26,301,912	27,670,288	1.0520	1994	21,881,857	24,033,224	1.0983
1994	22,928,906	23,453,952	1.0229	1995	28,656,674	31,511,198	1.0996
1995	25,530,436	29,528,603	1.1566	1996	28,896,801	29,955,789	1.0366
1996	28,861,711	29,786,822	1.0321	1997	29,623,932	31,256,299	1.0551
1997	27,213,559	30,498,426	1.1207	1998	27,038,672	28,867,268	1.0676
1998	27,978,060	29,076,065	1.0392	1999	31,881,610	34,191,320	1.0724
1999	31,278,612	33,459,495	1.0697	2000	33,974,333	39,941,532	1.1756
2000	30,685,224	35,508,327	1.1572	2001	27,729,551	33,558,897	1.2102
2001	24,801,501	28,771,131	1.1601	2002	39,155,696	45,782,326	1.1692
2002	15,124,120	39,382,937	2.6040	2003	13,963,692	31,993,910	2.2912
2003	, ,	13,983,734		2004	, ,	14,557,326	
Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Policy Year Valued	As of 12/31/04	As of 12/31/05	Ratio to Prior Year	Policy Year Valued	As of 12/31/05	As of 12/31/06	Ratio to Prior Year
Valued Prior		12/31/05	Prior Year	Valued Prior	12/31/05	12/31/06	Prior Year
Valued Prior to 1985	12/31/04 100,138,696	12/31/05 101,831,567	Prior Year 1.0169	Valued Prior to 1986	12/31/05 114,676,904	12/31/06 115,980,282	Prior Year 1.0114
Valued Prior	12/31/04	12/31/05	Prior Year	Valued Prior	12/31/05	12/31/06	Prior Year
Valued Prior to 1985	12/31/04 100,138,696	12/31/05 101,831,567	Prior Year 1.0169	Valued Prior to 1986	12/31/05 114,676,904	12/31/06 115,980,282	Prior Year 1.0114
Valued Prior to 1985 1985	12/31/04 100,138,696 17,767,630	12/31/05 101,831,567 18,088,080	Prior Year 1.0169 1.0180	Valued Prior to 1986 1986	12/31/05 114,676,904 16,187,270	12/31/06 115,980,282 16,347,027	Prior Year 1.0114 1.0099
Valued Prior to 1985 1985 1986	12/31/04 100,138,696 17,767,630 17,026,946	12/31/05 101,831,567 18,088,080 17,388,170	Prior Year 1.0169 1.0180 1.0212	Valued Prior to 1986 1986 1987	12/31/05 114,676,904 16,187,270 21,529,066	12/31/06 115,980,282 16,347,027 23,064,075	Prior Year 1.0114 1.0099 1.0713
Valued Prior to 1985 1985 1986 1987	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467	Prior Year 1.0169 1.0180 1.0212 1.0011	Valued Prior to 1986 1986 1987 1988	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997	Prior Year 1.0114 1.0099 1.0713 1.0591
Valued Prior to 1985 1985 1986 1987 1988	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111	Valued Prior to 1986 1986 1987 1988 1989	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330
Valued Prior to 1985 1985 1986 1987 1988 1989	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263	Valued Prior to 1986 1986 1987 1988 1989 1990	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333
Valued Prior to 1985 1985 1986 1987 1988 1989 1990	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258	Valued Prior to 1986 1986 1987 1988 1989 1990 1991	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946	Valued Prior to 1986 1987 1988 1989 1990 1991 1992	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364 24,135,975	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628 29,523,097 25,106,451	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946 1.0549 1.0402	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517 30,707,297	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835 31,347,677	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199 1.0061 1.0209
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364 24,135,975 31,512,899	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628 29,523,097 25,106,451 32,042,588	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946 1.0549 1.0402 1.0168	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517 30,707,297 30,409,496	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835 31,347,677 31,563,484	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199 1.0061 1.0209 1.0379
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364 24,135,975 31,512,899 30,128,876	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628 29,523,097 25,106,451 32,042,588 31,812,003	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946 1.0549 1.0402 1.0168 1.0559	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517 30,707,297 30,409,496 30,911,297	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835 31,347,677 31,563,484 30,692,821	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199 1.0061 1.0209 1.0379 0.9929
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364 24,135,975 31,512,899 30,128,876 31,257,862	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628 29,523,097 25,106,451 32,042,588 31,812,003 32,319,678	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946 1.0549 1.0402 1.0168 1.0559 1.0340	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517 30,707,297 30,409,496 30,911,297 29,349,371	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835 31,347,677 31,563,484 30,692,821 30,395,739	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199 1.0061 1.0209 1.0379 0.9929 1.0357
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364 24,135,975 31,512,899 30,128,876 31,257,862 28,949,585	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628 29,523,097 25,106,451 32,042,588 31,812,003 32,319,678 30,799,128	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946 1.0549 1.0402 1.0168 1.0559 1.0340 1.0639	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517 30,707,297 30,409,496 30,911,297 29,349,371 35,565,390	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835 31,347,677 31,563,484 30,692,821 30,395,739 38,720,219	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199 1.0061 1.0209 1.0379 0.9929 1.0357 1.0887
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364 24,135,975 31,512,899 30,128,876 31,257,862 28,949,585 34,202,432	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628 29,523,097 25,106,451 32,042,588 31,812,003 32,319,678 30,799,128 35,973,742	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946 1.0549 1.0402 1.0168 1.0559 1.0340 1.0639 1.0518	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517 30,707,297 30,409,496 30,911,297 29,349,371 35,565,390 44,740,364	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835 31,347,677 31,563,484 30,692,821 30,395,739 38,720,219 47,612,958	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199 1.0061 1.0209 1.0379 0.9929 1.0357 1.0887 1.0642
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364 24,135,975 31,512,899 30,128,876 31,257,862 28,949,585 34,202,432 39,947,019	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628 29,523,097 25,106,451 32,042,588 31,812,003 32,319,678 30,799,128 35,973,742 45,270,325	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946 1.0549 1.0402 1.0168 1.0559 1.0340 1.0639 1.0518 1.1333	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517 30,707,297 30,409,496 30,911,297 29,349,371 35,565,390 44,740,364 35,467,672	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835 31,347,677 31,563,484 30,692,821 30,395,739 38,720,219 47,612,958 38,519,872	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199 1.0061 1.0209 1.0379 0.9929 1.0357 1.0887 1.0642 1.0861
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364 24,135,975 31,512,899 30,128,876 31,257,862 28,949,585 34,202,432 39,947,019 33,674,819	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628 29,523,097 25,106,451 32,042,588 31,812,003 32,319,678 30,799,128 35,973,742 45,270,325 35,850,216	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946 1.0549 1.0402 1.0168 1.0559 1.0340 1.0639 1.0518 1.1333 1.0646	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517 30,707,297 30,409,496 30,911,297 29,349,371 35,565,390 44,740,364 35,467,672 49,642,313	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835 31,347,677 31,563,484 30,692,821 30,395,739 38,720,219 47,612,958 38,519,872 46,931,548	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199 1.0061 1.0209 1.0379 0.9929 1.0357 1.0887 1.0642 1.0861 0.9454
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364 24,135,975 31,512,899 30,128,876 31,257,862 28,949,585 34,202,432 39,947,019 33,674,819 45,784,044	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628 29,523,097 25,106,451 32,042,588 31,812,003 32,319,678 30,799,128 35,973,742 45,270,325 35,850,216 50,491,362	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946 1.0549 1.0402 1.0168 1.0559 1.0340 1.0639 1.0518 1.1333 1.0646 1.1028	Valued Prior to 1986 1987 1988 1987 1988 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002 2003	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517 30,707,297 30,409,496 30,911,297 29,349,371 35,565,390 44,740,364 35,467,672 49,642,313 36,850,814	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835 31,347,677 31,563,484 30,692,821 30,395,739 38,720,219 47,612,958 38,519,872 46,931,548 41,421,567	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199 1.0061 1.0209 1.0379 0.9929 1.0357 1.0887 1.0642 1.0861 0.9454 1.1240
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364 24,135,975 31,512,899 30,128,876 31,257,862 28,949,585 34,202,432 39,947,019 33,674,819 45,784,044 31,994,150	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628 29,523,097 25,106,451 32,042,588 31,812,003 32,319,678 30,799,128 35,973,742 45,270,325 35,850,216 50,491,362 38,001,567	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946 1.0549 1.0402 1.0168 1.0559 1.0340 1.0639 1.0518 1.1333 1.0646 1.1028 1.1878	Valued Prior to 1986 1987 1988 1987 1988 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002 2003 2004	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517 30,707,297 30,409,496 30,911,297 29,349,371 35,565,390 44,740,364 35,467,672 49,642,313 36,850,814 39,195,456	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835 31,347,677 31,563,484 30,692,821 30,395,739 38,720,219 47,612,958 38,519,872 46,931,548 41,421,567 43,964,789	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199 1.0061 1.0209 1.0379 0.9929 1.0357 1.0887 1.0642 1.0861 0.9454 1.1240 1.1217
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/04 100,138,696 17,767,630 17,026,946 23,196,233 22,612,805 25,864,133 24,273,739 26,309,313 35,640,621 27,985,364 24,135,975 31,512,899 30,128,876 31,257,862 28,949,585 34,202,432 39,947,019 33,674,819 45,784,044	12/31/05 101,831,567 18,088,080 17,388,170 23,222,467 22,863,280 26,543,737 24,900,382 26,525,210 35,446,628 29,523,097 25,106,451 32,042,588 31,812,003 32,319,678 30,799,128 35,973,742 45,270,325 35,850,216 50,491,362	Prior Year 1.0169 1.0180 1.0212 1.0011 1.0111 1.0263 1.0258 1.0082 0.9946 1.0549 1.0402 1.0168 1.0559 1.0340 1.0639 1.0518 1.1333 1.0646 1.1028	Valued Prior to 1986 1987 1988 1987 1988 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002 2003	12/31/05 114,676,904 16,187,270 21,529,066 19,648,502 24,355,419 23,593,200 24,968,389 34,453,255 28,609,148 23,176,517 30,707,297 30,409,496 30,911,297 29,349,371 35,565,390 44,740,364 35,467,672 49,642,313 36,850,814	12/31/06 115,980,282 16,347,027 23,064,075 20,809,997 25,160,113 24,378,910 25,399,422 34,557,993 29,177,422 23,318,835 31,347,677 31,563,484 30,692,821 30,395,739 38,720,219 47,612,958 38,519,872 46,931,548 41,421,567	Prior Year 1.0114 1.0099 1.0713 1.0591 1.0330 1.0333 1.0173 1.0030 1.0199 1.0061 1.0209 1.0379 0.9929 1.0357 1.0887 1.0642 1.0861 0.9454 1.1240

TABLE I - D

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

INDEMNITY PAID LOSSES

Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued	12/31/02	12/31/03	Prior Year	Valued	12/31/03	12/31/04	Prior Year
Prior	400 407 000		4 0000	Prior	100 5 10 000	404 044 700	4 0054
to 1983	123,487,808	124,308,099	1.0066	to 1984	130,548,383	131,211,768	1.0051
1983	17,096,217	17,167,918	1.0042	1984	16,240,736	16,304,866	1.0039
1984	16,829,859	17,082,982	1.0150	1985	19,408,490	19,401,239	0.9996
1985	21,026,896	21,275,306	1.0118	1986	21,520,290	21,811,733	1.0135
1986	22,690,102	22,834,685	1.0064	1987	25,908,086	26,092,031	1.0071
1987	27,207,843	27,481,377	1.0101	1988	23,408,024	23,628,291	1.0094
1988	24,820,651	24,966,078	1.0059	1989	25,562,115	25,825,924	1.0103
1989	28,654,118	28,809,169	1.0054	1990	23,914,090	24,111,721	1.0083
1990	26,808,799	27,277,912	1.0175	1991	24,518,897	24,673,481	1.0063
1991	27,153,941	27,731,326	1.0213	1992	22,250,686	22,698,672	1.0201
1992	23,738,030	23,959,981	1.0094	1993	23,808,952	24,401,606	1.0249
1993	24,034,872	24,778,926	1.0310	1994	18,452,937	18,521,159	1.0037
1994	19,593,572	20,326,061	1.0374	1995	21,711,495	22,095,733	1.0177
1995	21,922,838	22,451,629	1.0241	1996	24,447,168	25,081,032	1.0259
1996	24,373,569	25,123,534	1.0308	1997	21,648,269	22,727,211	1.0498
1997	20,271,918	22,329,961	1.1015	1998	19,637,970	20,836,227	1.0610
1998	19,438,273	21,299,910	1.0958	1999	22,003,415	23,862,332	1.0845
1999	19,729,463	23,170,306	1.1744	2000	21,127,554	26,474,576	1.2531
2000	16,063,121	22,032,135	1.3716	2001	14,249,243	19,962,747	1.4010
2001	7,130,185	14,671,664	2.0577	2002	8,858,695	17,909,835	2.0217
2002	1,850,964	8,914,394	4.8161	2003	2,034,146	9,031,206	4.4398
2003		2,041,659		2004		1,938,227	
Policy Year	As of	As of	Ratio to	Policv Year	As of	As of	Ratio to
Policy Year Valued	As of 12/31/04	As of 12/31/05	Ratio to Prior Year	Policy Year Valued	As of 12/31/05	As of 12/31/06	Ratio to Prior Year
Valued				Valued			
Valued Prior	12/31/04	12/31/05	Prior Year	Valued Prior	12/31/05	12/31/06	Prior Year
Valued Prior to 1985	12/31/04 147,421,852	12/31/05 147,955,992	Prior Year 1.0036	Valued Prior to 1986	12/31/05 159,818,649	12/31/06 160,722,696	Prior Year 1.0057
Valued Prior to 1985 1985	12/31/04 147,421,852 19,320,779	12/31/05 147,955,992 19,400,032	Prior Year 1.0036 1.0041	Valued Prior to 1986 1986	12/31/05 159,818,649 20,339,846	12/31/06 160,722,696 20,499,029	Prior Year 1.0057 1.0078
Valued Prior to 1985 1985 1986	12/31/04 147,421,852 19,320,779 21,780,297	12/31/05 147,955,992 19,400,032 22,028,267	Prior Year 1.0036 1.0041 1.0114	Valued Prior to 1986 1986 1987	12/31/05 159,818,649 20,339,846 23,040,328	12/31/06 160,722,696 20,499,029 23,117,555	Prior Year 1.0057 1.0078 1.0034
Valued Prior to 1985 1985 1986 1987	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368	Prior Year 1.0036 1.0041 1.0114 1.0037	Valued Prior to 1986 1986 1987 1988	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104	Prior Year 1.0057 1.0078 1.0034 1.0077
Valued Prior to 1985 1985 1986 1987 1988	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125	Valued Prior to 1986 1986 1987 1988 1989	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043
Valued Prior to 1985 1985 1986 1987 1988 1989	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051	Valued Prior to 1986 1986 1987 1988 1989 1990	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161
Valued Prior to 1985 1985 1986 1987 1988 1989 1990	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104	Valued Prior to 1986 1987 1987 1988 1989 1990 1991	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093	Valued Prior to 1986 1987 1988 1989 1990 1991 1992	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819 18,831,742	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056 21,949,082	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0179
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819 18,831,742	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774 25,083,303 19,232,598	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179 1.0202	Valued Prior to 1986 1987 1987 1988 1989 1990 1991 1992 1993 1994	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294 18,204,797	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056 21,949,082	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0179 1.0048
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774 25,083,303	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179 1.0202 1.0213	Valued Prior to 1986 1987 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294 18,204,797 21,494,921	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0129 1.0179 1.0048 1.0211
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819 18,831,742 22,095,917 25,137,234	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774 25,083,303 19,232,598 22,537,572	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179 1.0202 1.0213 1.0200	Valued Prior to 1986 1987 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294 18,204,797 21,494,921 23,786,458	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056 21,949,082 24,078,724	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0179 1.0048 1.0211 1.0123
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819 18,831,742 22,095,917	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774 25,083,303 19,232,598 22,537,572 25,549,270	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179 1.0202 1.0213 1.0200 1.0164	Valued Prior to 1986 1987 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294 18,204,797 21,494,921 23,786,458 22,199,814	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056 21,949,082 24,078,724 23,288,404	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0179 1.0048 1.0211 1.0123 1.0490
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819 18,831,742 22,095,917 25,137,234 22,728,018	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774 25,083,303 19,232,598 22,537,572 25,549,270 24,144,424	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179 1.0202 1.0213 1.0200 1.0164 1.0623	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294 18,204,797 21,494,921 23,786,458 22,199,814 20,365,436	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056 21,949,082 24,078,724 23,288,404 21,015,840	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0129 1.0179 1.0048 1.0211 1.0123 1.0490 1.0319
Valued Prior to 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819 18,831,742 22,095,917 25,137,234 22,728,018 20,845,581	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774 25,083,303 19,232,598 22,537,572 25,549,270 24,144,424 21,759,575	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179 1.0202 1.0213 1.0200 1.0164 1.0623 1.0438	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294 18,204,797 21,494,921 23,786,458 22,199,814 20,365,436 25,085,221	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056 21,949,082 24,078,724 23,288,404 21,015,840 26,227,757	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0129 1.0179 1.0048 1.0211 1.0123 1.0490 1.0319 1.0455
Valued Prior to 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819 18,831,742 22,095,917 25,137,234 22,728,018 20,845,581 23,877,371	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774 25,083,303 19,232,598 22,537,572 25,549,270 24,144,424 21,759,575 25,355,487	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179 1.0202 1.0213 1.0200 1.0164 1.0623 1.0438 1.0619	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294 18,204,797 21,494,921 23,786,458 22,199,814 20,365,436 25,085,221 29,002,425	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056 21,949,082 24,078,724 23,288,404 21,015,840 26,227,757 31,693,922	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0179 1.0048 1.0211 1.0123 1.0490 1.0319 1.0455 1.0928
Valued Prior to 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819 18,831,742 22,095,917 25,137,234 22,728,018 20,845,581 23,877,371 26,482,650	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774 25,083,303 19,232,598 22,537,572 25,549,270 24,144,424 21,759,575 25,355,487 29,291,050	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179 1.0202 1.0213 1.0200 1.0164 1.0623 1.0438 1.0619 1.1060	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294 18,204,797 21,494,921 23,786,458 22,199,814 20,365,436 25,085,221 29,002,425 23,154,821	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056 21,949,082 24,078,724 23,288,404 21,015,840 26,227,757 31,693,922 25,862,606	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0129 1.0179 1.0048 1.0211 1.0123 1.0490 1.0319 1.0455 1.0928 1.1169
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819 18,831,742 22,095,917 25,137,234 22,728,018 20,845,581 23,877,371 26,482,650 20,110,675	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774 25,083,303 19,232,598 22,537,572 25,549,270 24,144,424 21,759,575 25,355,487 29,291,050 23,440,201	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179 1.0202 1.0213 1.0200 1.0164 1.0623 1.0438 1.0619 1.1060 1.1656	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294 18,204,797 21,494,921 23,786,458 22,199,814 20,365,436 25,085,221 29,002,425 23,154,821 23,983,592	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056 21,949,082 24,078,724 23,288,404 21,015,840 26,227,757 31,693,922 25,862,606 26,942,997	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0179 1.0048 1.0211 1.0123 1.0490 1.0319 1.0455 1.0928 1.1169 1.1234
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819 18,831,742 22,095,917 25,137,234 22,728,018 20,845,581 23,877,371 26,482,650 20,110,675 17,909,835	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774 25,083,303 19,232,598 22,537,572 25,549,270 24,144,424 21,759,575 25,355,487 29,291,050 23,440,201 24,453,637	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179 1.0202 1.0213 1.0200 1.0164 1.0623 1.0438 1.0619 1.1060 1.1656 1.3654	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002 2003	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294 18,204,797 21,494,921 23,786,458 22,199,814 20,365,436 25,085,221 29,002,425 23,154,821 23,983,592 15,802,078	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056 21,949,082 24,078,724 23,288,404 21,015,840 26,227,757 31,693,922 25,862,606 26,942,997 22,790,334	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0179 1.0048 1.0211 1.0123 1.0490 1.0319 1.0455 1.0928 1.1169 1.1234 1.4422
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/04 147,421,852 19,320,779 21,780,297 26,092,031 23,642,448 26,046,202 24,172,952 24,690,035 22,729,241 24,586,819 18,831,742 22,095,917 25,137,234 22,728,018 20,845,581 23,877,371 26,482,650 20,110,675 17,909,835 9,031,206	12/31/05 147,955,992 19,400,032 22,028,267 26,188,368 23,938,455 26,180,092 24,424,371 24,919,978 23,135,774 25,083,303 19,232,598 22,537,572 25,549,270 24,144,424 21,759,575 25,355,487 29,291,050 23,440,201 24,453,637 16,709,678	Prior Year 1.0036 1.0041 1.0114 1.0037 1.0125 1.0051 1.0104 1.0093 1.0179 1.0202 1.0213 1.0200 1.0164 1.0623 1.0438 1.0619 1.1060 1.1656 1.3654 1.8502	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/05 159,818,649 20,339,846 23,040,328 21,187,137 22,576,246 22,622,414 22,830,879 22,002,369 24,014,294 18,204,797 21,494,921 23,786,458 22,199,814 20,365,436 25,085,221 29,002,425 23,154,821 23,983,592 15,802,078 7,555,009	12/31/06 160,722,696 20,499,029 23,117,555 21,350,104 22,673,621 22,987,399 22,942,839 22,285,941 24,444,830 18,292,056 21,949,082 24,078,724 23,288,404 21,015,840 26,227,757 31,693,922 25,862,606 26,942,997 22,790,334 16,684,988	Prior Year 1.0057 1.0078 1.0034 1.0077 1.0043 1.0161 1.0049 1.0129 1.0129 1.0179 1.0048 1.0211 1.0123 1.0490 1.0319 1.0455 1.0928 1.1169 1.1234 1.4422 2.2085

TABLE I - E

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

MEDICAL PAID LOSSES

Policy Year	As of	As of	Ratio to	Policy Year	As of	As of	Ratio to
Valued Prior	12/31/02	12/31/03	Prior Year	Valued Prior	12/31/03	12/31/04	Prior Year
to 1983	67,059,027	68,151,877	1.0163	to 1984	72,095,829	73,071,624	1.0135
1983	9,801,515	9,883,401	1.0084	1984	12,956,324	13,234,519	1.0215
1983	13,154,460	13,503,520	1.0265	1985	15,734,531	15,932,553	1.0126
1984	16,626,782	16,990,731	1.0205	1985	15,528,997	15,854,818	1.0210
1986	16,142,071	16,401,988	1.0161	1980	20,510,881	20,733,365	1.0108
1987	21,148,425	21,579,655	1.0204	1988	20,442,143	20,629,600	1.0092
1988	21,258,058	21,698,317	1.0207	1989	22,352,865	22,750,254	1.0178
1989	24,290,911	24,677,876	1.0159	1990	21,151,325	21,496,453	1.0163
1990	23,466,439	23,654,251	1.0080	1991	22,946,227	23,280,832	1.0146
1991	25,226,195	25,537,850	1.0124	1992	25,959,688	26,770,178	1.0312
1992	27,038,603	27,888,821	1.0314	1993	23,286,797	23,747,818	1.0198
1993	23,911,693	24,332,957	1.0176	1994	19,623,250	19,806,477	1.0093
1994	20,802,623	21,119,225	1.0152	1995	23,674,641	24,143,253	1.0198
1995	23,435,794	24,414,550	1.0418	1996	25,229,069	25,642,155	1.0164
1996	25,425,574	26,100,170	1.0265	1997	25,196,951	26,183,284	1.0391
1997	24,781,982	26,070,008	1.0520	1998	24,285,275	25,483,968	1.0494
1998	24,937,346	26,205,247	1.0508	1999	28,359,891	29,478,071	1.0394
1999	27,796,924	29,800,157	1.0721	2000	28,132,548	30,753,081	1.0931
2000	25,203,554	29,477,867	1.1696	2001	22,971,720	26,260,424	1.1432
2001	17,274,711	23,876,020	1.3821	2002	20,652,923	28,198,578	1.3654
2002	4,895,142	20,838,666	4.2570	2003	6,721,356	23,080,532	3.4339
2003	.,	6,732,682		2004	0,1 = 1,000	5,708,993	01.000
		-,,				-,,	
Policy Year	As of	As of	Ratio to Prior Year	Policy Year	As of 12/31/05	As of 12/31/06	Ratio to Prior Year
Valued	As of 12/31/04	As of 12/31/05	Ratio to Prior Year	Valued	As of 12/31/05	As of 12/31/06	Ratio to Prior Year
Valued Prior	12/31/04	12/31/05	Prior Year	Valued Prior	12/31/05	12/31/06	Prior Year
Valued Prior to 1985	12/31/04 86,423,460	12/31/05 87,955,122	Prior Year 1.0177	Valued Prior to 1986	12/31/05 98,694,483	12/31/06 100,262,918	Prior Year 1.0159
Valued Prior to 1985 1985	12/31/04 86,423,460 15,800,633	12/31/05 87,955,122 15,981,596	Prior Year 1.0177 1.0115	Valued Prior to 1986 1986	12/31/05 98,694,483 14,598,033	12/31/06 100,262,918 14,729,517	Prior Year 1.0159 1.0090
Valued Prior to 1985 1985 1986	12/31/04 86,423,460 15,800,633 15,687,632	12/31/05 87,955,122 15,981,596 15,798,933	Prior Year 1.0177 1.0115 1.0071	Valued Prior to 1986 1986 1987	12/31/05 98,694,483 14,598,033 19,365,549	12/31/06 100,262,918 14,729,517 19,718,034	Prior Year 1.0159 1.0090 1.0182
Valued Prior to 1985 1985 1986 1987	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800	Prior Year 1.0177 1.0115 1.0071 1.0156	Valued Prior to 1986 1986 1987 1988	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337	Prior Year 1.0159 1.0090 1.0182 1.0076
Valued Prior to 1985 1985 1986 1987 1988	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103	Valued Prior to 1986 1986 1987 1988 1988	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173
Valued Prior to 1985 1985 1986 1987 1988 1989	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177	Valued Prior to 1986 1986 1987 1988 1989 1990	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256
Valued Prior to 1985 1985 1986 1987 1988 1989 1990	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123	Valued Prior to 1986 1986 1987 1988 1989 1990 1991	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100	Valued Prior to 1986 1987 1988 1989 1990 1991 1992	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0236 1.0329
Valued Prior to 1985 1985 1986 1987 1988 1989 1990	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258 27,502,584	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123	Valued Prior to 1986 1986 1987 1988 1989 1990 1991	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567 23,303,756	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702 23,698,054	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810 26,829,001	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100 1.0251	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0236 1.0329 1.0169
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810 26,829,001 23,763,259 19,909,228	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258 27,502,584 24,193,970 20,263,503	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100 1.0251 1.0181 1.0178	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567 23,303,756 19,027,084 23,853,685	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702 23,698,054 19,704,007 25,795,752	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0329 1.0169 1.0356 1.0814
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810 26,829,001 23,763,259	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258 27,502,584 24,193,970	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100 1.0251 1.0181	Valued Prior to 1986 1987 1988 1989 1990 1991 1991 1992 1993 1994	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567 23,303,756 19,027,084	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702 23,698,054 19,704,007	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0236 1.0329 1.0169 1.0356
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810 26,829,001 23,763,259 19,909,228 24,144,954	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258 27,502,584 24,193,970 20,263,503 24,745,506	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100 1.0251 1.0181 1.0178 1.0249	Valued Prior to 1986 1987 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567 23,303,756 19,027,084 23,853,685 24,971,541	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702 23,698,054 19,704,007 25,795,752 25,751,517	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0329 1.0169 1.0356 1.0814 1.0312
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810 26,829,001 23,763,259 19,909,228 24,144,954 25,709,644	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258 27,502,584 24,193,970 20,263,503 24,745,506 26,331,378	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100 1.0251 1.0181 1.0178 1.0249 1.0242	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567 23,303,756 19,027,084 23,853,685 24,971,541 25,529,562	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702 23,698,054 19,704,007 25,795,752 25,751,517 26,460,615	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0329 1.0169 1.0356 1.0814 1.0312 1.0365
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810 26,829,001 23,763,259 19,909,228 24,144,954 25,709,644 26,184,847	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258 27,502,584 24,193,970 20,263,503 24,745,506 26,331,378 26,880,966 26,248,667 31,014,763	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100 1.0251 1.0181 1.0178 1.0249 1.0242 1.0266	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567 23,303,756 19,027,084 23,853,685 24,971,541 25,529,562 24,805,712 30,606,411 33,281,384	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702 23,698,054 19,704,007 25,795,752 25,751,517 26,460,615 25,414,526	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0329 1.0169 1.0356 1.0814 1.0312 1.0365 1.0245 1.0245 1.0427 1.0609
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810 26,829,001 23,763,259 19,909,228 24,144,954 25,709,644 26,184,847 25,501,270	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258 27,502,584 24,193,970 20,263,503 24,745,506 26,331,378 26,880,966 26,248,667	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100 1.0251 1.0181 1.0178 1.0249 1.0242 1.0266 1.0293	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567 23,303,756 19,027,084 23,853,685 24,971,541 25,529,562 24,805,712 30,606,411	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702 23,698,054 19,704,007 25,795,752 25,751,517 26,460,615 25,414,526 31,912,362	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0329 1.0169 1.0356 1.0814 1.0312 1.0365 1.0245 1.0245 1.0427
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810 26,829,001 23,763,259 19,909,228 24,144,954 25,709,644 26,184,847 25,501,270 29,489,183 30,758,568 26,354,439	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258 27,502,584 24,193,970 20,263,503 24,745,506 26,331,378 26,880,966 26,248,667 31,014,763 33,811,345 27,917,481	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100 1.0251 1.0181 1.0249 1.0242 1.0242 1.0266 1.0293 1.0517 1.0992 1.0593	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567 23,303,756 19,027,084 23,853,685 24,971,541 25,529,562 24,805,712 30,606,411 33,281,384 27,539,530 32,401,941	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702 23,698,054 19,704,007 25,795,752 25,751,517 26,460,615 25,414,526 31,912,362 35,309,648 29,536,486 35,506,943	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0329 1.0169 1.0356 1.0814 1.0312 1.0365 1.0245 1.0256 1.0245 1.0245 1.0256 1.0245 1.0256 1.0245 1.0255 1.0245 1.0255 1.0958
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810 26,829,001 23,763,259 19,909,228 24,144,954 25,709,644 26,184,847 25,501,270 29,489,183 30,758,568 26,354,439 28,200,296	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258 27,502,584 24,193,970 20,263,503 24,745,506 26,331,378 26,880,966 26,248,667 31,014,763 33,811,345 27,917,481 33,161,925	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100 1.0251 1.0181 1.0249 1.0242 1.0242 1.0266 1.0293 1.0517 1.0992 1.0593 1.1759	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002 2003	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567 23,303,756 19,027,084 23,853,685 24,971,541 25,529,562 24,805,712 30,606,411 33,281,384 27,539,530 32,401,941 29,735,647	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702 23,698,054 19,704,007 25,795,752 25,751,517 26,460,615 25,414,526 31,912,362 35,309,648 29,536,486 35,506,943 34,268,540	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0329 1.0169 1.0356 1.0814 1.0312 1.0365 1.0245 1.0245 1.0427 1.0609 1.0725 1.0958 1.1524
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810 26,829,001 23,763,259 19,909,228 24,144,954 25,709,644 26,184,847 25,501,270 29,489,183 30,758,568 26,354,439 28,200,296 23,080,772	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258 27,502,584 24,193,970 20,263,503 24,745,506 26,331,378 26,880,966 26,248,667 31,014,763 33,811,345 27,917,481 33,161,925 30,748,937	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100 1.0251 1.0181 1.0178 1.0249 1.0242 1.0266 1.0293 1.0517 1.0992 1.0593 1.1759 1.3322	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	$\begin{array}{r} 12/31/05 \\ 98,694,483 \\ 14,598,033 \\ 19,365,549 \\ 17,671,441 \\ 21,101,352 \\ 20,854,514 \\ 22,121,852 \\ 26,509,567 \\ 23,303,756 \\ 19,027,084 \\ 23,853,685 \\ 24,971,541 \\ 25,529,562 \\ 24,805,712 \\ 30,606,411 \\ 33,281,384 \\ 27,539,530 \\ 32,401,941 \\ 29,735,647 \\ 23,996,271 \end{array}$	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702 23,698,054 19,704,007 25,795,752 25,751,517 26,460,615 25,414,526 31,912,362 35,309,648 29,536,486 35,506,943 34,268,540 32,216,038	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0329 1.0169 1.0356 1.0814 1.0312 1.0365 1.0245 1.0245 1.0427 1.0609 1.0725 1.0958 1.1524 1.3425
Valued Prior to 1985 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002	12/31/04 86,423,460 15,800,633 15,687,632 20,734,573 20,649,364 22,843,946 21,661,239 23,350,810 26,829,001 23,763,259 19,909,228 24,144,954 25,709,644 26,184,847 25,501,270 29,489,183 30,758,568 26,354,439 28,200,296	12/31/05 87,955,122 15,981,596 15,798,933 21,058,800 20,861,852 23,249,401 21,926,878 23,584,258 27,502,584 24,193,970 20,263,503 24,745,506 26,331,378 26,880,966 26,248,667 31,014,763 33,811,345 27,917,481 33,161,925	Prior Year 1.0177 1.0115 1.0071 1.0156 1.0103 1.0177 1.0123 1.0100 1.0251 1.0181 1.0249 1.0242 1.0242 1.0266 1.0293 1.0517 1.0992 1.0593 1.1759	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2001 2002 2003	12/31/05 98,694,483 14,598,033 19,365,549 17,671,441 21,101,352 20,854,514 22,121,852 26,509,567 23,303,756 19,027,084 23,853,685 24,971,541 25,529,562 24,805,712 30,606,411 33,281,384 27,539,530 32,401,941 29,735,647	12/31/06 100,262,918 14,729,517 19,718,034 17,805,337 21,465,772 21,388,067 22,644,848 27,380,702 23,698,054 19,704,007 25,795,752 25,751,517 26,460,615 25,414,526 31,912,362 35,309,648 29,536,486 35,506,943 34,268,540	Prior Year 1.0159 1.0090 1.0182 1.0076 1.0173 1.0256 1.0236 1.0329 1.0169 1.0356 1.0814 1.0312 1.0365 1.0245 1.0245 1.0427 1.0609 1.0725 1.0958 1.1524

TABLE I - C

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAF

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 64,322,507 64,264,180 0.9991 to 1982 65,847,771 68,325,079 1.0376 1981 11,623,816 11,344,678 0.9760 1982 8,127,554 8,145,477 1.0022 1982 8,360,220 8,366,229 1.0007 1983 10,376,278 10,567,520 1.0184 17,190,731 10,292,338 1983 10,352,700 1.0059 1984 17,129,518 0.9964 17,622,108 18,024,399 19,017,712 19,115,662 1984 1.0228 1985 1.0052 19,673,639 1985 19,770,195 1986 17,034,968 17,221,057 1.0049 1.0109 17,646,490 23,635,441 1986 17,581,646 0.9963 1987 23,150,948 1.0209 24,103,373 21,804,994 1987 23,698,624 0.9832 1988 21,489,694 1.0147 1988 20,978,366 21,216,186 1.0113 1989 27,088,730 27,579,329 1.0181 1989 27,991,217 28,732,703 1.0265 1990 23,939,850 24,579,606 1.0267 27,645,736 1990 27,454,446 1.0070 1991 25,948,351 26,701,204 1.0290 27,856,325 28,189,504 32,386,429 33,191,382 1991 1.0120 1992 1.0249 1992 34,748,619 35,427,551 1.0195 1993 24,858,965 26,274,995 1.0570 29,264,813 29,774,052 1994 22,062,530 22,928,906 1.0393 1993 1.0174 1994 23,374,910 24,359,282 1995 25,132,938 25,490,606 1.0142 1.0421 27,005,201 1995 26,205,086 1.0305 1996 27,121,231 28,861,711 1.0642 1996 28,052,985 29,198,103 1.0408 1997 25,193,101 26,520,679 1.0527 1997 25,876,998 26,889,517 1998 26,880,497 27,985,286 1.0391 1.0411 1998 27,635,565 28,959,768 1.0479 1999 27,657,618 30,867,576 1.1161 1999 25,983,531 29,963,623 1.1532 2000 24,465,693 30.004.431 1.2264 2000 11,607,493 25,910,933 2.2323 2001 12,705,663 23,888,085 1.8801 2001 13,246,487 2002 14,849,346

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES