## DELAWARE COMPENSATION RATING BUREAU, INC.

# Table I Reported Losses in Excess of Loss Limitations

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

## TABLE I - A - Reductions for Large Losses \*

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

### **INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES**

Policy Year Valued	As of 12/31/03	As of 12/31/04	Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior			Prior		
to 1984	9,553,910	10,773,886	to 1985	19,039,176	19,712,016
1984	7,933,140	7,932,653	1985	4,063,151	4,523,367
1985	3,667,416	3,467,931	1986	2,331,684	2,549,756
1986	1,839,322	2,331,684	1987	3,535,067	3,439,172
1987	2,783,589	3,535,067	1988	2,433,501	2,612,894
1988	2,390,240	2,433,501	1989	4,833,485	5,431,656
1989	4,549,034	4,647,854	1990	481,263	1,619,102
1990	483,478	481,263	1991	1,243,608	1,120,394
1991	949,997	1,243,608	1992	12,271,525	12,260,123
1992	9,253,894	12,271,525	1993	3,354,536	3,888,439
1993	2,095,078	3,277,513	1994	2,009,980	2,335,394
1994	615,339	1,218,527	1995	5,614,405	5,619,647
1995	3,806,308	5,614,405	1996	577,499	732,943
1996	17,761	577,499	1997	1,815,296	2,476,482
1997	1,157,272	1,807,234	1998	173,670	412,943
1998	137,145	173,670	1999	1,926,582	2,132,840
1999	1,909,946	1,926,582	2000	652,907	1,300,291
2000	231,060	652,907	2001	94,965	94,965
2001	231,000	94,965	2002	13,416,821	14,105,225
2001	10,790,099	13,416,821	2002		693,595
2002	1,077,351	1,077,350	2003	1,077,350 232,397	4,161,915
2003	1,077,331	232,397	2005	232,391	4,101,913
		232,391			U
Policy Year	As of	As of	Policy Year	As of	As of
Valued	As of 12/31/05	As of 12/31/06	Valued	As of 12/31/06	As of 12/31/07
Valued Prior	12/31/05	12/31/06	<b>Valued</b> Prior	12/31/06	12/31/07
Valued Prior to 1986	<b>12/31/05</b> 24,235,383	<b>12/31/06</b> 25,127,877	Valued Prior to 1986	<b>12/31/06</b> 25,127,877	<b>12/31/07</b> 26,549,024
Valued Prior to 1986 1986	<b>12/31/05</b> 24,235,383 2,549,756	<b>12/31/06</b> 25,127,877 2,637,489	Valued Prior to 1986 1986	<b>12/31/06</b> 25,127,877 2,637,489	<b>12/31/07</b> 26,549,024 2,716,535
Valued Prior to 1986 1986 1987	12/31/05 24,235,383 2,549,756 3,439,172	25,127,877 2,637,489 4,996,658	Valued Prior to 1986 1986 1987	25,127,877 2,637,489 4,996,658	26,549,024 2,716,535 5,325,540
Valued Prior to 1986 1986 1987 1988	24,235,383 2,549,756 3,439,172 2,612,894	25,127,877 2,637,489 4,996,658 3,437,229	Valued Prior to 1986 1986 1987 1988	25,127,877 2,637,489 4,996,658 3,437,229	26,549,024 2,716,535 5,325,540 3,416,974
Valued Prior to 1986 1986 1987 1988 1989	24,235,383 2,549,756 3,439,172 2,612,894 5,431,656	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020	Valued Prior to 1986 1986 1987 1988 1989	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299
Valued Prior to 1986 1986 1987 1988 1989 1990	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533	Valued Prior to 1986 1986 1987 1988 1989 1990	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838
Valued Prior to 1986 1986 1987 1988 1989 1990 1991	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482	Valued Prior to 1986 1987 1988 1989 1990 1991	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736	Valued Prior to 1986 1987 1988 1989 1990 1991 1992	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994	24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647 732,943	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052 674,639
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647 732,943 2,476,482	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052 674,639 4,867,387
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647 732,943 2,476,482 412,943	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052 674,639 4,867,387 977,271
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647 732,943 2,476,482 412,943 2,132,840	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052 674,639 4,867,387 977,271 1,865,308
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647 732,943 2,476,482 412,943 2,132,840 1,300,291	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052 674,639 4,867,387 977,271 1,865,308 2,856,877
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647 732,943 2,476,482 412,943 2,132,840 1,300,291 94,965	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052 674,639 4,867,387 977,271 1,865,308 2,856,877 587,714
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647 732,943 2,476,482 412,943 2,132,840 1,300,291 94,965 14,105,225	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896 7,571,140	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896 7,571,140	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052 674,639 4,867,387 977,271 1,865,308 2,856,877 587,714 6,113,612
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647 732,943 2,476,482 412,943 2,132,840 1,300,291 94,965 14,105,225 693,595	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896 7,571,140 694,647	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896 7,571,140 694,647	12/31/07 26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052 674,639 4,867,387 977,271 1,865,308 2,856,877 587,714 6,113,612 696,091
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647 732,943 2,476,482 412,943 2,132,840 1,300,291 94,965 14,105,225 693,595 4,161,915	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896 7,571,140 694,647 5,579,901	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896 7,571,140 694,647 5,579,901	12/31/07 26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052 674,639 4,867,387 977,271 1,865,308 2,856,877 587,714 6,113,612 696,091 6,952,535
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	12/31/05 24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647 732,943 2,476,482 412,943 2,132,840 1,300,291 94,965 14,105,225 693,595	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896 7,571,140 694,647 5,579,901 1,102,251	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896 7,571,140 694,647 5,579,901 1,102,251	26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052 674,639 4,867,387 977,271 1,865,308 2,856,877 587,714 6,113,612 696,091 6,952,535 3,664,855
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	24,235,383 2,549,756 3,439,172 2,612,894 5,431,656 1,619,102 1,120,394 12,260,123 3,888,439 2,335,394 5,619,647 732,943 2,476,482 412,943 2,132,840 1,300,291 94,965 14,105,225 693,595 4,161,915	25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896 7,571,140 694,647 5,579,901	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/06 25,127,877 2,637,489 4,996,658 3,437,229 6,048,020 1,941,533 1,022,482 12,002,736 4,347,741 3,023,862 6,223,346 940,671 2,643,193 303,334 3,425,932 1,692,166 611,896 7,571,140 694,647 5,579,901	12/31/07 26,549,024 2,716,535 5,325,540 3,416,974 5,274,299 1,761,838 1,167,841 12,923,256 4,639,783 4,047,618 5,349,052 674,639 4,867,387 977,271 1,865,308 2,856,877 587,714 6,113,612 696,091 6,952,535

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

## TABLE I - B - Reductions for Large Losses \*

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

### INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/03	As of 12/31/04	Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior			Prior		
to 1984	2,430,256	2,191,392	to 1985	4,447,358	4,115,409
1984	1,975,838	2,025,191	1985	984,468	1,122,330
1985	557,543	624,808	1986	896,720	1,034,625
1986	753,592	896,720	1987	691,811	696,856
1987	643,727	691,811	1988	630,781	611,079
1988	582,994	630,781	1989	1,348,469	1,467,584
1989	1,160,754	1,238,310	1990	74,905	588,597
1990	56,255	74,905	1991	629,520	493,450
1991	428,679	629,520	1992	1,676,147	1,660,658
1992	1,521,744	1,676,147	1993	709,940	752,278
1993	680,346	709,940	1994	107,015	193,959
1994	0	80,159	1995	1,102,299	1,048,329
1995	943,167	1,102,299	1996	132,067	271,608
1996	12,657	132,067	1997	472,516	773,961
1997	178,140	468,162	1998	58,585	75,282
1998	47,581	58,585	1999	619,545	713,906
1999	351,430	619,545	2000	22,221	158,941
2000	72,983	22,221	2001	24,175	24,121
2001	0	24,175	2002	1,965,394	2,523,337
2002	2,063,016	1,965,394	2003	454,927	109,185
2003	517,912	454,927	2004	116,775	1,006,641
2004		116,775	2005		0
Policy Year Valued	As of 12/31/05	As of 12/31/06	Policy Year Valued	As of 12/31/06	As of 12/31/07
Valued Prior	12/31/05	12/31/06		12/31/06	12/31/07
Valued Prior to 1986	<b>12/31/05</b> 5,237,739	<b>12/31/06</b> 5,339,599	Valued Prior to 1986	<b>12/31/06</b> 5,339,599	<b>12/31/07</b> 5,251,811
Valued Prior to 1986 1986	12/31/05	<b>12/31/06</b> 5,339,599 1,018,334	Valued Prior to 1986 1986	<b>12/31/06</b> 5,339,599 1,018,334	5,251,811 1,076,662
Valued Prior to 1986 1986 1987	12/31/05 5,237,739 1,034,625 696,856	12/31/06 5,339,599 1,018,334 735,785	Valued Prior to 1986 1986 1987	12/31/06 5,339,599 1,018,334 735,785	5,251,811 1,076,662 732,039
Valued Prior to 1986 1986 1987 1988	5,237,739 1,034,625 696,856 611,079	5,339,599 1,018,334 735,785 639,910	Valued Prior to 1986 1986 1987 1988	5,339,599 1,018,334 735,785 639,910	5,251,811 1,076,662 732,039 668,348
Valued Prior to 1986 1986 1987 1988 1989	5,237,739 1,034,625 696,856 611,079 1,467,584	5,339,599 1,018,334 735,785 639,910 1,644,121	Valued Prior to 1986 1986 1987 1988 1989	5,339,599 1,018,334 735,785 639,910 1,644,121	5,251,811 1,076,662 732,039 668,348 1,610,572
Valued Prior to 1986 1986 1987 1988 1989 1990	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027	Valued Prior to 1986 1986 1987 1988 1989	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027	5,251,811 1,076,662 732,039 668,348 1,610,572 545,153
Valued Prior to 1986 1986 1987 1988 1989 1990 1991	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923	Valued Prior to 1986 1987 1988 1989 1990 1991	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923	5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791	Valued Prior to 1986 1987 1988 1989 1990 1991 1992	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791	5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424	5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126	5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959 1,048,329	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998	5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939 994,031
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959 1,048,329 271,608	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/06 5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687	5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939 994,031 294,274
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959 1,048,329 271,608 773,961	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/06 5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050	12/31/07 5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939 994,031 294,274 1,605,667
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959 1,048,329 271,608 773,961 75,282	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363	5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939 994,031 294,274 1,605,667 217,008
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959 1,048,329 271,608 773,961 75,282 713,906	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815	12/31/07 5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939 994,031 294,274 1,605,667 217,008 564,936
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959 1,048,329 271,608 773,961 75,282 713,906 158,941	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815	5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939 994,031 294,274 1,605,667 217,008 564,936 546,914
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959 1,048,329 271,608 773,961 75,282 713,906 158,941 24,121	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815 23,250	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/06 5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815 23,250	12/31/07 5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939 994,031 294,274 1,605,667 217,008 564,936 546,914 1
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959 1,048,329 271,608 773,961 75,282 713,906 158,941 24,121 2,523,337	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815 23,250 2,221,441	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815 23,250 2,221,441	12/31/07 5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939 994,031 294,274 1,605,667 217,008 564,936 546,914 1 2,387,034
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959 1,048,329 271,608 773,961 75,282 713,906 158,941 24,121 2,523,337 109,185	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815 23,250 2,221,441 109,294	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815 23,250 2,221,441 109,294	12/31/07 5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939 994,031 294,274 1,605,667 217,008 564,936 546,914 1 2,387,034 109,443
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959 1,048,329 271,608 773,961 75,282 713,906 158,941 24,121 2,523,337 109,185 1,006,641	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815 23,250 2,221,441 109,294 1,516,250	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815 23,250 2,221,441 109,294 1,516,250	12/31/07 5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939 994,031 294,274 1,605,667 217,008 564,936 546,914 1 2,387,034 109,443 1,659,761
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	5,237,739 1,034,625 696,856 611,079 1,467,584 588,597 493,450 1,660,658 752,278 193,959 1,048,329 271,608 773,961 75,282 713,906 158,941 24,121 2,523,337 109,185	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815 23,250 2,221,441 109,294	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	5,339,599 1,018,334 735,785 639,910 1,644,121 665,027 402,923 1,612,791 793,424 293,126 1,245,998 292,687 860,050 29,363 551,815 437,815 23,250 2,221,441 109,294	5,251,811 1,076,662 732,039 668,348 1,610,572 545,153 354,457 1,675,379 956,099 374,939 994,031 294,274 1,605,667 217,008 564,936 546,914 1 2,387,034 109,443

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

# TABLE I - C - Reductions for Large Losses \*

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

### MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of As of 12/31/03 12/31/04		Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior			Prior		
to 1984	7,123,654	8,582,494	to 1985	14,591,818	15,596,607
1984	5,957,302	5,907,462	1985	3,078,683	3,401,037
1985	3,109,873	2,843,123	1986	1,434,964	1,515,131
1986	1,085,730	1,434,964	1987	2,843,256	2,742,316
1987	2,139,862	2,843,256	1988	1,802,720	2,001,815
1988	1,807,246	1,802,720	1989	3,485,016	3,964,072
1989	3,388,280	3,409,544	1990	406,358	1,030,505
1990	427,223	406,358	1991	614,088	626,944
1991	521,318	614,088	1992	10,595,378	10,599,465
1992	7,732,150	10,595,378	1993	2,644,596	3,136,161
1993	1,414,732	2,567,573	1994	1,902,965	2,141,435
1994	615,339	1,138,368	1995	4,512,106	4,571,318
1995	2,863,141	4,512,106	1996	445,432	461,335
1996	5,104	445,432	1997	1,342,780	1,702,521
1997	979,132	1,339,072	1998	115,085	337,661
1998	89,564	115,085	1999	1,307,037	1,418,934
1999	1,558,516	1,307,037	2000	630,686	1,141,350
2000	158,077	630,686	2001	70,790	70,844
2001	0	70,790	2002	11,451,427	11,581,888
2002	8,727,083	11,451,427	2003	622,423	584,410
2003	559,439	622,423	2004	115,622	3,155,274
2004		115,622	2005		0
Policy Year Valued	As of 12/31/05	As of 12/31/06	Policy Year Valued	As of 12/31/06	As of 12/31/07
Valued	As of 12/31/05	As of 12/31/06	Valued	As of 12/31/06	As of 12/31/07
Valued Prior	12/31/05	12/31/06	<b>Valued</b> Prior	12/31/06	12/31/07
Valued Prior to 1986	<b>12/31/05</b> 18,997,644	<b>12/31/06</b> 19,788,278	Valued Prior to 1986	<b>12/31/06</b> 19,788,278	<b>12/31/07</b> 21,297,213
Valued Prior to 1986 1986	<b>12/31/05</b> 18,997,644 1,515,131	12/31/06 19,788,278 1,619,155	Valued Prior to 1986 1986	<b>12/31/06</b> 19,788,278 1,619,155	12/31/07 21,297,213 1,639,873
Valued Prior to 1986 1986 1987	12/31/05 18,997,644 1,515,131 2,742,316	12/31/06 19,788,278 1,619,155 4,260,873	Valued Prior to 1986 1986 1987	12/31/06 19,788,278 1,619,155 4,260,873	21,297,213 1,639,873 4,593,501
Valued Prior to 1986 1986 1987 1988	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319	Valued Prior to 1986 1986 1987 1988	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319	21,297,213 1,639,873 4,593,501 2,748,626
Valued Prior to 1986 1986 1987 1988 1989	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072	19,788,278 1,619,155 4,260,873 2,797,319 4,403,899	Valued Prior to 1986 1986 1987 1988 1989	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727
Valued Prior to 1986 1986 1987 1988 1989 1990	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506	Valued Prior to 1986 1987 1988 1989 1990	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685
Valued Prior to 1986 1986 1987 1988 1989 1990 1991	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559	Valued Prior to 1986 1987 1988 1989 1990 1991	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945	Valued Prior to 1986 1987 1988 1989 1990 1991 1992	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317	Prior to 1986 1987 1988 1989 1990 1991 1992 1993	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679
Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318 461,335	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021 380,365
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318 461,335 1,702,521	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143	Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021 380,365 3,261,720
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318 461,335 1,702,521 337,661	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021 380,365 3,261,720 760,263
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318 461,335 1,702,521 337,661 1,418,934	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	12/31/06  19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021 380,365 3,261,720 760,263 1,300,372
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/05 18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318 461,335 1,702,521 337,661 1,418,934 1,141,350	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	12/31/06  19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021 380,365 3,261,720 760,263 1,300,372 2,309,963
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/05  18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318 461,335 1,702,521 337,661 1,418,934 1,141,350 70,844	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/06  19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021 380,365 3,261,720 760,263 1,300,372 2,309,963 587,713
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/05  18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318 461,335 1,702,521 337,661 1,418,934 1,141,350 70,844 11,581,888	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646 5,349,699	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	12/31/06  19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646 5,349,699	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021 380,365 3,261,720 760,263 1,300,372 2,309,963 587,713 3,726,578
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/05  18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318 461,335 1,702,521 337,661 1,418,934 1,141,350 70,844 11,581,888 584,410	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646 5,349,699 585,353	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/06  19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646 5,349,699 585,353	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021 380,365 3,261,720 760,263 1,300,372 2,309,963 587,713 3,726,578 586,648
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/05  18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318 461,335 1,702,521 337,661 1,418,934 1,141,350 70,844 11,581,888 584,410 3,155,274	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646 5,349,699 585,353 4,063,651	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/06  19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646 5,349,699 585,353 4,063,651	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021 380,365 3,261,720 760,263 1,300,372 2,309,963 587,713 3,726,578 586,648 5,292,774
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	12/31/05  18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318 461,335 1,702,521 337,661 1,418,934 1,141,350 70,844 11,581,888 584,410	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646 5,349,699 585,353	Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	12/31/06  19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646 5,349,699 585,353	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021 380,365 3,261,720 760,263 1,300,372 2,309,963 587,713 3,726,578 586,648
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/05  18,997,644 1,515,131 2,742,316 2,001,815 3,964,072 1,030,505 626,944 10,599,465 3,136,161 2,141,435 4,571,318 461,335 1,702,521 337,661 1,418,934 1,141,350 70,844 11,581,888 584,410 3,155,274	12/31/06 19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646 5,349,699 585,353 4,063,651	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	12/31/06  19,788,278 1,619,155 4,260,873 2,797,319 4,403,899 1,276,506 619,559 10,389,945 3,554,317 2,730,736 4,977,348 647,984 1,783,143 273,971 2,874,117 1,254,351 588,646 5,349,699 585,353 4,063,651	21,297,213 1,639,873 4,593,501 2,748,626 3,663,727 1,216,685 813,384 11,247,877 3,683,684 3,672,679 4,355,021 380,365 3,261,720 760,263 1,300,372 2,309,963 587,713 3,726,578 586,648 5,292,774

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

### TABLE I - D - Reductions for Large Losses \*

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

#### **INDEMNITY PAID LOSSES**

Policy Year Valued	As of 12/31/03	As of 12/31/04	Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior			Prior		
to 1984	1,351,420	1,415,810	to 1985	2,669,509	2,783,364
1984	1,102,252	1,184,348	1985	520,824	553,698
1985	206,450	267,893	1986	420,289	445,298
1986	351,947	420,289	1987	450,486	447,997
1987	446,866	450,486	1988	366,867	385,200
1988	350,390	366,867	1989	886,317	943,151
1989	832,624	886,317	1990	67,116	76,812
1990	49,096	67,116	1991	0	0
1991	0	0	1992	909,328	1,055,555
1992	785,441	909,328	1993	414,869	454,507
1993	397,884	414,869	1994	26,856	35,763
1994	0	0	1995	444,571	544,228
1995	391,220	444,571	1996	0	0
1996	0	0	1997	23,578	23,578
1997	23,578	23,578	1998	0	0
1998	0	0	1999	355,556	355,525
1999	351,430	355,556	2000	0	0
2000	0	0	2001	0	0
2001	0	0	2002	815,919	1,452,216
2002	0	815,919	2003	26,423	109,185
2003	3,024	26,423	2004	0	0
2004		0	2005		0
Policy Year Valued	As of 12/31/05	As of 12/31/06	Policy Year Valued	As of 12/31/06	As of 12/31/07
Prior	12/31/03	12/31/00	Prior	12/31/00	12/31/01
to 1986	3,337,062	3,482,930	to 1986	3,482,930	3,661,742
1986	445,298	489,021	1986	489,021	575,204
1987	447,997	481,226	1987	481,226	539,486
1988	385,200	406,409	1988	406,409	428,191
1989	943,151	1,001,967	1989	1,001,967	1,033,993
1990	76,812	111,625	1990	111,625	115,721
1991	0	0	1991	0	1,164
1992	1,055,555	1,286,920	1992	1,286,920	1,354,729
1993	454,507	492,104	1993	492,104	512,396
1994	35,763	121,778	1994	121,778	163,525
1995	544,228	706,184	1995	706,184	717,603
1996	. 0	, O	1996	. 0	. 0
1997	23,578	23,578	1997	23,578	87,554
1998	0	0	1998	0	0
1999	355,525	385,026	1999	385,026	385,026
2000	0	0	2000	0	0

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

1,511,008

109,294

218,496

0

0

0

2001

2002

2003

2004

2005

2006

2007

1,511,008

109,294

218,496

0

1,573,415

109,443

330,852

0

0

0

0

0

0

1,452,216

109,185

2001

2002

2003

2004

2005

2006

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

# TABLE I - E - Reductions for Large Losses \*

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

#### **MEDICAL PAID LOSSES**

Policy Year Valued	As of 12/31/03	As of 12/31/04	Policy Year Valued	As of 12/31/04	As of 12/31/05
Prior			Prior		
to 1984	3,076,655	3,535,114	to 1985	6,168,332	6,998,914
1984	2,382,681	2,603,370	1985	1,643,514	1,775,249
1985	1,280,767	1,463,048	1986	568,307	619,183
1986	382,176	568,307	1987	1,724,082	1,736,375
1987	1,715,789	1,724,082	1988	320,552	348,345
1988	284,180	320,552	1989	1,452,460	1,616,627
1989	1,284,174	1,452,460	1990	76,443	93,313
1990	49,635	76,443	1991	0	0
1991	0	0	1992	3,059,119	3,520,716
1992	2,706,948	3,059,119	1993	391,502	463,165
1993	376,459	391,502	1994	65,173	91,828
1994	0	0	1995	543,861	698,959
1995	453,780	543,861	1996	0	0
1996	0	0	1997	755,729	755,729
1997	755,729	755,729	1998	0	0
1998	0	0	1999	1,048,714	1,048,460
1999	1,107,037	1,048,714	2000	0	0
2000	0	0	2001	0	0
2001	0	0	2002	1,120,185	1,836,861
2002	0	1,120,185	2003	454,882	584,410
2003	388,911	454,882	2004	0	0
2004		0	2005		0
Policy Year Valued	As of 12/31/05	As of 12/31/06	Policy Year Valued	As of 12/31/06	As of 12/31/07
Valued Prior	12/31/05	12/31/06	<b>Valued</b> Prior	12/31/06	12/31/07
Valued Prior to 1986	<b>12/31/05</b> 8,774,163	<b>12/31/06</b> 9,577,378	Valued Prior to 1986	<b>12/31/06</b> 9,577,378	<b>12/31/07</b> 10,568,653
Valued Prior to 1986 1986	12/31/05 8,774,163 619,183	9,577,378 672,494	Valued Prior to 1986 1986	9,577,378 672,494	12/31/07 10,568,653 740,160
Valued Prior to 1986 1986 1987	8,774,163 619,183 1,736,375	9,577,378 672,494 1,896,058	Valued Prior to 1986 1986 1987	9,577,378 672,494 1,896,058	12/31/07 10,568,653 740,160 2,006,778
Valued Prior to 1986 1986 1987 1988	8,774,163 619,183 1,736,375 348,345	9,577,378 672,494 1,896,058 380,591	Valued Prior to 1986 1986 1987 1988	9,577,378 672,494 1,896,058 380,591	12/31/07 10,568,653 740,160 2,006,778 413,006
Valued Prior to 1986 1986 1987 1988 1989	8,774,163 619,183 1,736,375 348,345 1,616,627	9,577,378 672,494 1,896,058 380,591 1,785,035	Valued Prior to 1986 1986 1987 1988 1989	9,577,378 672,494 1,896,058 380,591 1,785,035	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473
Valued Prior to 1986 1987 1988 1989 1990	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313	9,577,378 672,494 1,896,058 380,591	Valued Prior to 1986 1986 1987 1988 1989 1990	9,577,378 672,494 1,896,058 380,591	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987
Valued Prior to 1986 1987 1988 1989 1990 1991	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0	Valued Prior to 1986 1987 1988 1989 1990 1991	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230
Valued Prior to 1986 1987 1988 1989 1990 1991 1992	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676	Valued Prior to 1986 1987 1988 1989 1990 1991 1992	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318
Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891
Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957
Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828 698,959 0	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0	Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957 1,846,315 0
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828 698,959	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828 698,959 0 755,729	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957 1,846,315 0 856,654 0
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828 698,959 0 755,729	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957 1,846,315 0 856,654
Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828 698,959 0 755,729	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957 1,846,315 0 856,654 0
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	12/31/05  8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828 698,959 0 755,729 0 1,048,460 0 0	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0	12/31/07 10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957 1,846,315 0 856,654 0 1,080,545 0
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828 698,959 0 755,729 0 1,048,460 0 0	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0 0 2,399,344	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0 0 2,399,344	12/31/07  10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957 1,846,315 0 856,654 0 1,080,545 0 0 2,437,816
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	12/31/05  8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828 698,959 0 755,729 0 1,048,460 0 0	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0 0 2,399,344 585,353	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0 2,399,344 585,353	12/31/07  10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957 1,846,315 0 856,654 0 1,080,545 0 2,437,816 586,648
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828 698,959 0 755,729 0 1,048,460 0 0	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0 0 2,399,344	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0 0 2,399,344	12/31/07  10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957 1,846,315 0 856,654 0 1,080,545 0 0 2,437,816
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828 698,959 0 755,729 0 1,048,460 0 0 1,836,861 584,410	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0 2,399,344 585,353 201,774	Valued  Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0 0 2,399,344 585,353 201,774	12/31/07  10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957 1,846,315 0 856,654 0 1,080,545 0 2,437,816 586,648 333,130 0
Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	8,774,163 619,183 1,736,375 348,345 1,616,627 93,313 0 3,520,716 463,165 91,828 698,959 0 755,729 0 1,048,460 0 0 1,836,861 584,410	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0 0 2,399,344 585,353 201,774	Valued  Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	9,577,378 672,494 1,896,058 380,591 1,785,035 146,344 0 4,209,676 538,838 352,590 1,835,547 0 755,729 0 1,080,545 0 2,399,344 585,353 201,774	12/31/07  10,568,653 740,160 2,006,778 413,006 1,868,473 154,987 2,230 4,607,318 558,891 552,957 1,846,315 0 856,654 0 1,080,545 0 2,437,816 586,648 333,130

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

# TABLE I - C - Reductions for Large Losses \*

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

### MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/01	As of 12/31/02	Policy Year Valued	As of 12/31/02	As of 12/31/03
Prior			Prior		
to 1982	4,255,568	5,196,749	to 1983	5,429,955	6,983,502
1982	190,411	193,968	1983	252,730	324,476
1983	211,384	252,730	1984	5,876,843	5,957,302
1984	5,967,785	5,876,459	1985	3,265,124	3,315,635
1985	3,160,811	3,265,124	1986	909,832	1,085,730
1986	710,961	780,093	1987	2,843,580	2,155,094
1987	2,575,366	2,843,580	1988	487,201	1,807,246
1988	323,360	487,201	1989	3,562,460	3,857,526
1989	3,503,538	3,562,460	1990	202,478	443,605
1990	54,696	202,478	1991	253,296	588,677
1991	123,768	142,521	1992	7,628,792	7,732,150
1992	7,263,021	7,628,792	1993	1,233,731	1,414,732
1993	820,369	1,233,731	1994	447,005	615,339
1994	390,228	447,005	1995	618,590	2,863,141
1995	806,072	618,590	1996	5,163	5,104
1996	0	0	1997	755,729	979,132
1997	755,729	755,729	1998	87,189	89,564
1998	34,597	87,189	1999	1,504,351	1,558,516
1999	521,194	1,504,351	2000	0	158,077
2000	0	0	2001	0	0
2001	2,480,444	0	2002	1,720,791	8,727,083
2002	0	1,720,791	2003	0	559,439

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