

**Chapter 14 - Recoveries: Salvage and Subrogation and Reinsurance**  
**Impact of Quota Share Reinsurance**

Exhibit II  
Sheet 1

Accident Year	Gross Reported Claims (\$000) as of (months)			
	12	24	36	48
2005	35,839	42,290	47,365	49,733
2006	37,452	44,568	49,024	
2007	39,324	46,009		
2008	41,212			

Accident Year	Net Reported Claims (\$000) as of (months)			
	12	24	36	48
2005	25,087	29,603	33,155	34,813
2006	26,216	31,197	34,317	
2007	33,426	39,108		
2008	37,091			

Accident Year	Ratio of Net to Gross Reported Claims as of (months)			
	12	24	36	48
2005	0.700	0.700	0.700	0.700
2006	0.700	0.700	0.700	
2007	0.850	0.850		
2008	0.900			