

DELAWARE COMPENSATION RATING BUREAU, INC.

Closure Rates, Payout Ratios and Average Claim Costs

Page 1 lists the indemnity closure rates - the ratio of number of claims closed to number of claims reported - by policy year and report level. Page 2 lists the claim frequency per \$1,000,000 of payroll - the ratio of number of indemnity claims reported to payroll. These values are taken from the unit statistical data.

Pages 3 thru 6 list the ratios of reported paid losses to incurred losses, by policy year and maturity level separately for indemnity and medical losses. Pages 3 and 4 relate paid losses to reported case incurred losses. Losses on page 3 are unlimited and losses on page 4 are limited. Pages 5 and 6 relate payments to projected ultimate incurred losses with ultimate losses derived using the average of paid and incurred methods for indemnity and medical which is the basis for staff loss development projections in this proposal. Losses on page 5 are unlimited and losses on page 6 are limited.

Pages 7 thru 10 show the average costs for open, closed and incurred claims by policy year and report level. Pages 7 and 8 are for indemnity and pages 9 and 10 are for medical on indemnity. These values are calculated from the unit statistical data.

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF NUMBER OF CLOSED INDEMNITY CLAIMS  
TO NUMBER OF REPORTED INDEMNITY CLAIMS

<b>POLICY</b>										
<b>YEAR</b>	<b>FIRST</b>	<b>SECOND</b>	<b>THIRD</b>	<b>FOURTH</b>	<b>FIFTH</b>	<b>SIXTH</b>	<b>SEVENTH</b>	<b>EIGHTH</b>	<b>NINTH</b>	<b>TENTH</b>
1993	0.6598	0.7997	0.8682	0.9135	0.9385	0.9498	0.9614	0.9664	0.9688	0.9730
1994	0.6689	0.8047	0.8883	0.9267	0.9464	0.9565	0.9623	0.9677	0.9726	0.9737
1995	0.6582	0.8029	0.8798	0.9219	0.9465	0.9578	0.9630	0.9658	0.9709	0.9732
1996	0.6528	0.8069	0.8790	0.9138	0.9345	0.9480	0.9587	0.9633	0.9661	0.9698
1997	0.6698	0.8162	0.8819	0.9239	0.9417	0.9507	0.9591	0.9640	0.9686	
1998	0.6561	0.8144	0.8840	0.9160	0.9351	0.9450	0.9571	0.9636		
1999	0.6115	0.7896	0.8714	0.9181	0.9362	0.9498	0.9616			
2000	0.6161	0.7736	0.8506	0.8923	0.9180	0.9345				
2001	0.5977	0.7619	0.8502	0.8985	0.9195					
2002	0.6257	0.7739	0.8628	0.8989						
2003	0.6330	0.7654	0.8577							
2004	0.6279	0.7691								
2005	0.6153									

DELAWARE COMPENSATION RATING BUREAU, INC.

CLAIM FREQUENCY PER \$1,000,000 OF PAYROLL

POLICY										
YEAR	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH	SEVENTH	EIGHTH	NINTH	TENTH
1992	0.7235	0.7324	0.7384	0.7371	0.7386	0.7386	0.7384	0.7392	0.7392	0.7394
1993	0.7301	0.7436	0.7467	0.7475	0.7513	0.7504	0.7509	0.7513	0.7513	0.7521
1994	0.6783	0.6876	0.6906	0.6930	0.6928	0.6938	0.6944	0.6946	0.6950	0.6952
1995	0.6489	0.6569	0.6438	0.6433	0.6433	0.6436	0.6440	0.6445	0.6440	0.6447
1996	0.5889	0.5967	0.5892	0.5912	0.5919	0.5931	0.5932	0.5937	0.5937	0.5939
1997	0.5129	0.5225	0.5267	0.5290	0.5304	0.5318	0.5331	0.5331	0.5334	
1998	0.4332	0.4441	0.4501	0.4518	0.4515	0.4519	0.4517	0.4531		
1999	0.4295	0.4338	0.4370	0.4377	0.4382	0.4378	0.4392			
2000	0.4047	0.4161	0.4198	0.4203	0.4208	0.4218				
2001	0.3449	0.3489	0.3522	0.3536	0.3547					
2002	0.3433	0.3525	0.3556	0.3590						
2003	0.3082	0.3189	0.3209							
2004	0.2826	0.2907								
2005	0.2547									

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF PAID LOSSES TO REPORTED INCURRED LOSSES - UNLIMITED LOSSES

Policy Year	Maturity (in months)																					
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	
<b>INDEMNITY</b>																						
1987																		0.9710	0.9709	0.9756	0.9755	0.9803
1988																0.9027	0.9192	0.9270	0.9465	0.9666		
1989															0.9677	0.9631	0.9564	0.9572	0.9630			
1990													0.9139	0.9090	0.9017	0.9070	0.9158					
1991													0.9328	0.9191	0.9388	0.9382	0.9435					
1992											0.9372	0.9465	0.9565	0.9716	0.9753							
1993										0.9131	0.9260	0.9262	0.9333	0.9379								
1994									0.9388	0.9398	0.9499	0.9296	0.9365									
1995								0.8758	0.8856	0.9130	0.9269	0.9489										
1996								0.8958	0.9116	0.8983	0.9142	0.9285										
1997							0.8584	0.8387	0.8133	0.8562	0.8512											
1998						0.8636	0.8812	0.8976	0.9035	0.9089												
1999					0.8354	0.8395	0.8777	0.9029	0.9076													
2000				0.6795	0.7593	0.7891	0.8304	0.8627														
2001			0.5731	0.6682	0.7595	0.8218	0.8608															
2002		0.3723	0.5912	0.7055	0.7561	0.8120																
2003	0.2490	0.3931	0.5670	0.7150	0.8039																	
2004	0.2209	0.3388	0.5515	0.6894																		
2005	0.2733	0.3512	0.5457																			
2006	0.2341	0.3887																				
2007	0.2852																					

<b>MEDICAL</b>																						
1987																		0.9250	0.8977	0.9104	0.8684	0.8617
1988																	0.9069	0.9178	0.9171	0.8806	0.8800	
1989															0.8884	0.8815	0.8686	0.8615	0.8972			
1990													0.9094	0.8989	0.8877	0.8825	0.8846					
1991													0.9163	0.8962	0.8981	0.9023	0.9072					
1992												0.8094	0.7659	0.7889	0.8098	0.8076						
1993											0.8747	0.8528	0.8250	0.8188	0.8193							
1994										0.8968	0.8040	0.7952	0.8116	0.8171								
1995									0.8261	0.7675	0.7738	0.8187	0.8475									
1996								0.8731	0.8454	0.8243	0.8249	0.8687										
1997							0.8506	0.8353	0.8295	0.8585	0.8464											
1998						0.8982	0.8721	0.8536	0.8494	0.8526												
1999					0.8895	0.8642	0.8650	0.8332	0.8389													
2000				0.8281	0.7713	0.7442	0.7449	0.7332														
2001			0.8284	0.7804	0.7816	0.7557	0.7714															
2002		0.5275	0.6198	0.6618	0.7618	0.8049																
2003	0.4813	0.7214	0.8069	0.8322	0.8163																	
2004	0.3960	0.6220	0.7353	0.7569																		
2005	0.4711	0.6981	0.7826																			
2006	0.4556	0.7132																				
2007	0.4375																					

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF PAID LOSSES TO REPORTED INCURRED LOSSES - LIMITED LOSSES

Policy Year	Maturity (in months)																				
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252
<b>INDEMNITY</b>																					
1987																	0.9778	0.9786	0.9837	0.9838	0.9865
1988																0.9096	0.9271	0.9337	0.9539	0.9746	
1989															0.9793	0.9771	0.9720	0.9765	0.9806		
1990														0.9140	0.9090	0.9173	0.9238	0.9289			
1991												0.9483	0.9394	0.9552	0.9514	0.9551					
1992											0.9661	0.9738	0.9779	0.9828	0.9866						
1993										0.9219	0.9347	0.9347	0.9420	0.9508							
1994										0.9388	0.9430	0.9563	0.9360	0.9444							
1995									0.8940	0.9067	0.9296	0.9449	0.9580								
1996								0.8962	0.9156	0.9063	0.9231	0.9376									
1997							0.8636	0.8518	0.8329	0.8795	0.8924										
1998						0.8654	0.8832	0.9002	0.9045	0.9162											
1999					0.8332	0.8449	0.8866	0.9065	0.9116												
2000				0.6810	0.7598	0.7923	0.8392	0.8740													
2001			0.5731	0.6687	0.7601	0.8223	0.8608														
2002		0.4076	0.6031	0.7154	0.7608	0.8222															
2003	0.2655	0.3997	0.5655	0.7141	0.8033																
2004	0.2238	0.3537	0.5717	0.7129																	
2005	0.2733	0.3587	0.5664																		
2006	0.2341	0.3887																			
2007	0.2852																				

<b>MEDICAL</b>																					
1987																	0.9381	0.9363	0.9455	0.9516	0.9510
1988																0.9723	0.9782	0.9843	0.9732	0.9682	
1989															0.9677	0.9461	0.9402	0.9394	0.9522		
1990														0.9242	0.9100	0.9192	0.9194	0.9188			
1991												0.9357	0.9158	0.9180	0.9217	0.9328					
1992											0.9553	0.9511	0.9680	0.9635	0.9706						
1993										0.9088	0.9185	0.8970	0.8983	0.9006							
1994										0.9227	0.8586	0.8538	0.8794	0.9060							
1995									0.9003	0.8676	0.8697	0.8939	0.9084								
1996								0.8732	0.8568	0.8353	0.8401	0.8781									
1997							0.8533	0.8468	0.8496	0.8823	0.9042										
1998						0.9012	0.8753	0.8623	0.8561	0.8712											
1999					0.8987	0.8665	0.8699	0.8674	0.8391												
2000				0.8319	0.7830	0.7622	0.7636	0.7655													
2001			0.8284	0.7820	0.7831	0.7664	0.7820														
2002		0.6787	0.7883	0.8075	0.8002	0.8174															
2003	0.4724	0.7212	0.8039	0.8300	0.8139																
2004	0.3991	0.6738	0.8007	0.8359																	
2005	0.4711	0.7098	0.8321																		
2006	0.4556	0.7132																			
2007	0.4375																				

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIOS OF REPORTED PAID LOSSES TO PROJECTED ULTIMATE INCURRED LOSSES - UNLIMITED LOSSES

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 20th

Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1989															0.9363	0.9459	0.9513	0.9556	0.9588
1990														0.8957	0.9032	0.9126	0.9258	0.9298	
1991													0.9124	0.9182	0.9266	0.9329	0.9378		
1992												0.9007	0.9188	0.9337	0.9441	0.9465			
1993										0.8242	0.8447	0.8606	0.8744	0.9211					
1994										0.8804	0.8837	0.9020	0.9078	0.9120					
1995									0.8462	0.8612	0.8776	0.8959	0.9083						
1996								0.8326	0.8542	0.8677	0.8771	0.8875							
1997							0.6978	0.7326	0.7764	0.8129	0.8369								
1998						0.7275	0.7719	0.8038	0.8281	0.8498									
1999					0.6734	0.7303	0.7723	0.8131	0.8304										
2000				0.4982	0.6244	0.6876	0.7503	0.7870											
2001			0.3888	0.5447	0.6384	0.7125	0.7578												
2002		0.2047	0.4139	0.5683	0.6435	0.7004													
2003	0.0472	0.2094	0.3872	0.5594	0.6496														
2004	0.0427	0.1735	0.3817	0.5383															
2005	0.0441	0.1923	0.3757																
2006	0.0467	0.1973																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 20th

Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1989															0.6884	0.7007	0.7131	0.7241	0.7350
1990														0.6764	0.6874	0.6954	0.7112	0.7192	
1991													0.6771	0.6870	0.6944	0.7093	0.7168		
1992												0.5987	0.6174	0.6317	0.6502	0.6651			
1993											0.6130	0.6252	0.6365	0.6468	0.6582				
1994										0.5785	0.5839	0.5965	0.6209	0.6449					
1995									0.5552	0.5662	0.5799	0.6237	0.6435						
1996								0.5729	0.5823	0.5961	0.6140	0.6371							
1997							0.5357	0.5567	0.5715	0.5918	0.6135								
1998						0.5262	0.5522	0.5698	0.5835	0.5993									
1999					0.4896	0.5089	0.5342	0.5621	0.5766										
2000				0.3867	0.4227	0.4655	0.4947	0.5194											
2001			0.3773	0.4313	0.4583	0.4913	0.5129												
2002		0.2711	0.3701	0.4345	0.4758	0.5006													
2003	0.0873	0.2999	0.3982	0.4577	0.4770														
2004	0.0643	0.2781	0.3746	0.4275															
2005	0.0705	0.2923	0.3867																
2006	0.0755	0.2932																	

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIOS OF REPORTED PAID LOSSES TO PROJECTED ULTIMATE INCURRED LOSSES - LIMITED LOSSES

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 20th																			
Policy	Maturity (in months)																		
Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1989															0.9612	0.9693	0.9731	0.9756	0.9780
1990														0.9156	0.9225	0.9318	0.9440	0.9480	
1991													0.9312	0.9371	0.9457	0.9521	0.9571		
1992												0.9409	0.9551	0.9654	0.9674	0.9674			
1993											0.8468	0.8677	0.8829	0.8961	0.9441				
1994										0.9075	0.9108	0.9293	0.9316	0.9342					
1995									0.8802	0.8938	0.9072	0.9203	0.9329						
1996								0.8570	0.8792	0.8931	0.9028	0.9134							
1997							0.7352	0.7719	0.8181	0.8566	0.8799								
1998						0.7514	0.7972	0.8302	0.8553	0.8777									
1999					0.6946	0.7542	0.7981	0.8399	0.8581										
2000				0.5183	0.6495	0.7152	0.7805	0.8186											
2001			0.4026	0.5641	0.6611	0.7378	0.7847												
2002		0.2254	0.4349	0.5888	0.6701	0.7310													
2003	0.0490	0.2174	0.4006	0.5798	0.6738														
2004	0.0456	0.1851	0.4023	0.5668															
2005	0.0466	0.2034	0.3975																
2006	0.0487	0.2059																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 20th																			
Policy	Maturity (in months)																		
Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1989															0.8221	0.8311	0.8410	0.8489	0.8597
1990														0.7922	0.8042	0.8129	0.8298	0.8388	
1991														0.7921	0.8037	0.8123	0.8297	0.8383	
1992												0.8087	0.8247	0.8314	0.8372	0.8469			
1993											0.7553	0.7701	0.7821	0.7928	0.8064				
1994										0.7298	0.7366	0.7518	0.7743	0.7982					
1995									0.7117	0.7233	0.7368	0.7613	0.7869						
1996								0.6831	0.6943	0.7108	0.7321	0.7596							
1997							0.6589	0.6855	0.7043	0.7301	0.7550								
1998						0.6347	0.6661	0.6873	0.7038	0.7228									
1999					0.5808	0.6059	0.6371	0.6708	0.6888										
2000				0.4720	0.5160	0.5682	0.6039	0.6341											
2001			0.4532	0.5181	0.5506	0.5902	0.6161												
2002		0.3474	0.4555	0.5263	0.5699	0.6012													
2003	0.0991	0.3542	0.4706	0.5422	0.5654														
2004	0.0807	0.3489	0.4672	0.5318															
2005	0.0863	0.3577	0.4733																
2006	0.0906	0.3518																	

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**AVERAGE CLOSED, OPEN & INCURRED INDEMNITY CLAIMS**

<u>POLICY YEAR</u>	<u>AVERAGE CLOSED</u>	<u>% CHANGE</u>	<u>AVERAGE OPEN</u>	<u>% CHANGE</u>	<u>AVERAGE INCURRED</u>	<u>% CHANGE</u>
*****	*****	*****	<b>FIRST REPORT</b>	*****	*****	*****
1998	1,598		16,763		6,813	
1999	1,793	12.20%	16,056	-4.22%	7,334	7.65%
2000	1,904	6.19%	19,233	19.79%	8,557	16.68%
2001	2,196	15.34%	21,904	13.89%	10,125	18.32%
2002	2,381	8.42%	21,781	-0.56%	9,643	-4.76%
2003	2,269	-4.70%	24,836	14.03%	10,552	9.43%
2004	2,469	8.81%	25,288	1.82%	10,959	3.86%
2005	2,537	2.75%	27,535	8.89%	12,155	10.91%
*****	*****	*****	<b>SECOND REPORT</b>	*****	*****	*****
1997	2,954		31,479		8,197	
1998	3,163	7.08%	30,747	-2.33%	8,282	1.04%
1999	3,533	11.70%	33,199	7.97%	9,775	18.03%
2000	3,767	6.62%	40,221	21.15%	12,020	22.97%
2001	4,699	24.74%	42,275	5.11%	13,645	13.52%
2002	4,372	-6.96%	45,473	7.56%	13,665	0.15%
2003	4,558	4.25%	45,515	0.09%	14,167	3.67%
2004	4,860	6.63%	50,642	11.26%	15,431	8.92%
*****	*****	*****	<b>THIRD REPORT</b>	*****	*****	*****
1996	4,534		46,576		9,620	
1997	4,597	1.39%	45,291	-2.76%	9,401	-2.28%
1998	4,506	-1.98%	46,542	2.76%	9,381	-0.21%
1999	5,130	13.85%	54,959	18.08%	11,538	22.99%
2000	5,720	11.50%	62,247	13.26%	14,164	22.76%
2001	7,138	24.79%	65,684	5.52%	15,910	12.33%
2002	7,037	-1.41%	75,927	15.59%	16,488	3.63%
2003	7,525	6.93%	72,635	-4.34%	16,789	1.83%
*****	*****	*****	<b>FOURTH REPORT</b>	*****	*****	*****
1995	5,330		64,919		9,987	
1996	5,733	7.56%	58,933	-9.22%	10,321	3.34%
1997	5,947	3.73%	56,871	-3.50%	9,821	-4.84%
1998	5,529	-7.03%	63,072	10.90%	10,360	5.49%
1999	7,065	27.78%	75,018	18.94%	12,629	21.90%
2000	7,889	11.66%	83,211	10.92%	16,004	26.72%
2001	9,018	14.31%	88,055	5.82%	17,042	6.49%
2002	9,134	1.29%	97,974	11.26%	18,117	6.31%
*****	*****	*****	<b>FIFTH REPORT</b>	*****	*****	*****
1994	5,669		67,632		8,987	
1995	6,077	7.20%	84,457	24.88%	10,272	14.30%
1996	6,492	6.83%	70,306	-16.76%	10,669	3.86%
1997	6,684	2.96%	66,704	-5.12%	10,186	-4.53%
1998	6,277	-6.09%	79,739	19.54%	11,044	8.42%
1999	8,208	30.76%	85,189	6.83%	13,122	18.82%
2000	9,559	16.46%	104,013	22.10%	17,308	31.90%
2001	10,718	12.12%	99,044	-4.78%	17,827	3.00%



**DELAWARE COMPENSATION RATING BUREAU, INC.**

**AVERAGE CLOSED, OPEN & INCURRED INDEMNITY CLAIMS**

<u>POLICY YEAR</u>	<u>AVERAGE CLOSED</u>	<u>% CHANGE</u>	<u>AVERAGE OPEN</u>	<u>% CHANGE</u>	<u>AVERAGE INCURRED</u>	<u>% CHANGE</u>
***** SIXTH REPORT *****						
1993	6,324		92,827		10,671	
1994	6,198	-1.99%	72,710	-21.67%	9,089	-14.83%
1995	6,438	3.87%	105,250	44.75%	10,604	16.67%
1996	7,473	16.08%	77,140	-26.71%	11,098	4.66%
1997	7,310	-2.18%	81,490	5.64%	10,967	-1.18%
1998	7,034	-3.78%	87,705	7.63%	11,470	4.59%
1999	8,910	26.67%	104,796	19.49%	13,724	19.65%
2000	10,546	18.36%	120,407	14.90%	17,738	29.25%
***** SEVENTH REPORT *****						
1992	6,161		97,297		9,129	
1993	6,674	8.33%	110,412	13.48%	10,682	17.01%
1994	6,726	0.78%	75,267	-31.83%	9,311	-12.83%
1995	7,024	4.43%	110,669	47.04%	10,864	16.68%
1996	8,049	14.59%	93,768	-15.27%	11,587	6.66%
1997	7,724	-4.04%	96,947	3.39%	11,371	-1.86%
1998	7,604	-1.55%	106,766	10.13%	11,854	4.25%
1999	9,982	31.27%	115,665	8.34%	14,039	18.43%
***** EIGHTH REPORT *****						
1991			107,775		9,261	
1992	6,492		118,591	10.04%	10,793	16.54%
1993	7,040	8.44%	79,081	-33.32%	9,347	-13.40%
1994	7,021	-0.27%	123,018	55.56%	11,128	19.05%
1995	7,167	2.08%	95,527	-22.35%	11,736	5.46%
1996	8,542	19.19%	113,541	18.86%	11,922	1.58%
1997	8,125	-4.88%	120,924	6.50%	12,149	1.90%
1998	8,044	-1.00%				
***** NINTH REPORT *****						
1990			117,522		9,273	
1991			129,638	10.31%	10,932	17.89%
1992	6,623	7.41%	82,480	-36.38%	9,454	-13.52%
1993	7,114	3.96%	136,464	65.45%	11,283	19.35%
1994	7,396	1.77%	98,679	-27.69%	11,824	4.79%
1995	8,776	16.59%	113,062	14.58%	12,048	1.89%
1996	8,771	-0.06%				
***** TENTH REPORT *****						
1989			128,848		9,422	
1990			139,863	8.55%	11,006	16.81%
1991			84,071	-39.89%	9,646	-12.36%
1992	6,752	10.06%	133,599	58.91%	11,341	17.57%
1993	7,431	2.80%	103,429	-22.58%	11,938	5.26%
1994	7,639	4.33%				
1995	7,970	4.33%				
1996	9,087	14.02%				

SOURCE: UNIT STATSTICAL DATA

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**AVERAGE CLOSED, OPEN & INCURRED MEDICAL CLAIMS  
(EXCLUDING "MEDICAL ONLY" CLAIMS)**

<u>POLICY YEAR</u>	<u>AVERAGE CLOSED</u>	<u>% CHANGE</u>	<u>AVERAGE OPEN</u>	<u>% CHANGE</u>	<u>AVERAGE INCURRED</u>	<u>% CHANGE</u>
*****	*****	*****	<b>FIRST REPORT</b>	*****	*****	*****
1998	2,610		19,073		8,272	
1999	2,901	11.15%	19,165	0.48%	9,219	11.45%
2000	3,230	11.34%	19,581	2.17%	9,508	3.13%
2001	3,853	19.29%	22,628	15.56%	11,406	19.96%
2002	4,527	17.49%	33,828	49.50%	15,496	35.86%
2003	4,547	0.44%	28,430	-15.96%	13,313	-14.09%
2004	5,463	20.15%	36,581	28.67%	17,041	28.00%
2005	5,422	-0.75%	35,630	-2.60%	17,044	0.02%
*****	*****	*****	<b>SECOND REPORT</b>	*****	*****	*****
1997	3,923		25,645		7,915	
1998	4,102	4.56%	31,789	23.96%	9,240	16.74%
1999	4,510	9.95%	34,010	6.99%	10,717	15.98%
2000	4,782	6.03%	34,826	2.40%	11,584	8.09%
2001	5,937	24.15%	38,853	11.56%	13,773	18.90%
2002	6,708	12.99%	61,629	58.62%	19,126	38.87%
2003	6,635	-1.09%	49,848	-19.12%	16,774	-12.30%
2004	7,824	17.92%	58,535	17.43%	19,533	16.45%
*****	*****	*****	<b>THIRD REPORT</b>	*****	*****	*****
1996	4,914		38,308		8,954	
1997	4,762	-3.09%	36,564	-4.55%	8,516	-4.89%
1998	5,270	10.67%	43,856	19.94%	9,744	14.42%
1999	6,136	16.43%	50,766	15.76%	11,876	21.88%
2000	6,047	-1.45%	54,810	7.97%	13,331	12.25%
2001	7,575	25.27%	65,674	19.82%	16,280	22.12%
2002	9,124	20.45%	96,861	47.49%	21,160	29.98%
2003	9,271	1.61%	78,352	-19.11%	19,099	-9.74%
*****	*****	*****	<b>FOURTH REPORT</b>	*****	*****	*****
1995	5,420		45,606		8,560	
1996	5,775	6.55%	47,142	3.37%	9,342	9.14%
1997	6,140	6.32%	45,236	-4.04%	9,114	-2.44%
1998	6,272	2.15%	54,611	20.72%	10,331	13.35%
1999	7,241	15.45%	72,835	33.37%	12,612	22.08%
2000	7,512	3.74%	82,584	13.39%	15,600	23.69%
2001	9,130	21.54%	98,366	19.11%	18,190	16.60%
2002	10,704	17.24%	113,710	15.60%	21,119	16.10%
*****	*****	*****	<b>FIFTH REPORT</b>	*****	*****	*****
1994	5,510		43,663		7,553	
1995	5,833	5.86%	70,232	60.85%	9,279	22.85%
1996	6,393	9.60%	60,191	-14.30%	9,914	6.84%
1997	6,609	3.38%	58,939	-2.08%	9,662	-2.54%
1998	6,991	5.78%	67,568	14.64%	10,922	13.04%
1999	8,412	20.33%	94,512	39.88%	13,908	27.34%
2000	8,653	2.86%	119,005	25.92%	17,706	27.31%
2001	10,422	20.44%	129,128	8.51%	19,976	12.82%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**AVERAGE CLOSED, OPEN & INCURRED MEDICAL CLAIMS  
(EXCLUDING "MEDICAL ONLY" CLAIMS)**

<u>POLICY YEAR</u>	<u>AVERAGE CLOSED</u>	<u>% CHANGE</u>	<u>AVERAGE OPEN</u>	<u>% CHANGE</u>	<u>AVERAGE INCURRED</u>	<u>% CHANGE</u>
***** ***** ***** <b>SIXTH REPORT</b> ***** ***** *****						
1993	5,865		65,845		8,879	
1994	5,862	-0.05%	51,530	-21.74%	7,847	-11.62%
1995	6,125	4.49%	99,637	93.36%	10,068	28.30%
1996	6,972	13.83%	74,218	-25.51%	10,472	4.01%
1997	6,962	-0.14%	82,735	11.48%	10,697	2.15%
1998	7,370	5.86%	86,216	4.21%	11,706	9.43%
1999	9,101	23.49%	126,201	46.38%	14,979	27.96%
2000	9,331	2.53%	157,345	24.68%	19,021	26.98%
***** ***** ***** <b>SEVENTH REPORT</b> ***** ***** *****						
1992	5,724		210,001		18,337	
1993	6,183	8.02%	192,219	-8.47%	19,786	7.90%
1994	6,076	-1.73%	132,053	-31.30%	17,299	-12.57%
1995	6,435	5.91%	228,682	73.17%	21,433	23.90%
1996	7,303	13.49%	214,013	-6.41%	23,552	9.89%
1997	7,238	-0.89%	200,948	-6.10%	22,565	-4.19%
1998	7,825	8.11%	223,211	11.08%	24,335	7.84%
1999	9,900	26.52%	281,297	26.02%	29,917	22.94%
***** ***** ***** <b>EIGHTH REPORT</b> ***** ***** *****						
1991					-	
1992	5,900		238,915		18,586	
1993	6,329	7.27%	217,444	-8.99%	20,235	8.87%
1994	6,295	-0.54%	147,399	-32.21%	17,644	-12.80%
1995	6,511	3.43%	281,709	91.12%	22,842	29.46%
1996	7,594	16.63%	225,618	-19.91%	23,829	4.32%
1997	7,519	-0.99%	232,556	3.08%	23,457	-1.56%
1998	8,083	7.50%	264,222	13.62%	25,150	7.22%
***** ***** ***** <b>NINTH REPORT</b> ***** ***** *****						
1990						
1991						
1992	5,973		149,680		9,407	
1993	6,380	6.81%	119,645	-20.07%	9,910	5.35%
1994	6,459	1.24%	81,817	-31.62%	8,524	-13.99%
1995	6,821	5.60%	213,940	161.49%	12,855	50.81%
1996	7,728	13.30%	156,062	-27.05%	12,756	-0.77%
1997	7,994	3.44%	125,565	-19.54%	11,689	-8.36%
***** ***** ***** <b>TENTH REPORT</b> ***** ***** *****						
1989						
1990						
1991						
1992	6,062		169,506		9,636	
1993	6,645	9.62%	137,692	-18.77%	10,183	5.68%
1994	6,579	-0.99%	105,139	-23.64%	9,167	-9.98%
1995	7,466	13.48%	218,947	108.25%	13,142	43.36%
1996	8,057	7.92%	177,777	-18.80%	13,185	0.33%

SOURCE: UNIT STATSTICAL DATA