

DELAWARE COMPENSATION RATING BUREAU, INC.

Open Claim Ratios, Payout Ratios and Average Claim Costs

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

Pages 3 through 6 list the ratios of reported paid losses to incurred losses, by policy year and maturity level separately for indemnity and medical (adjusted to a post-House Bill 175, pre-House Bill 373 basis) 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 through 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 unit statistical data and have not been adjusted for the effects of legislation.

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF NUMBER OF OPEN INDEMNITY CLAIMS
TO NUMBER OF REPORTED INDEMNITY CLAIMS

POLICY YEAR	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH	SEVENTH	EIGHTH	NINTH	TENTH
2002	0.3743	0.2261	0.1372	0.1011	0.0719	0.0586	0.0478	0.0382	0.0341	0.0319
2003	0.3670	0.2346	0.1423	0.1002	0.0761	0.0615	0.0531	0.0444	0.0394	0.0344
2004	0.3721	0.2309	0.1535	0.1020	0.0863	0.0671	0.0534	0.0477	0.0386	0.0310
2005	0.3847	0.2353	0.1653	0.1089	0.0850	0.0710	0.0589	0.0484	0.0425	0.0375
2006	0.3997	0.2671	0.1593	0.1115	0.0832	0.0718	0.0586	0.0508	0.0430 *	0.0384 *
2007	0.4205	0.2525	0.1623	0.1264	0.0859	0.0724	0.0645 *	0.0513	0.0385	
2008	0.4333	0.2720	0.1824	0.1244	0.0899	0.0652	0.0589	0.0522 *		
2009	0.4563	0.2857	0.1804	0.1267 *	0.1020 *	0.0759 *	0.0594			
2010	0.4297	0.2897 *	0.1860 *	0.1208	0.0876	0.0685				
2011	0.4359	0.2757	0.1716	0.1097	0.0801					
2012	0.4406	0.2746	0.1635	0.1044						
2013	0.4570	0.2754	0.1748							
2014	0.4590 *	0.2649								
2015	0.4540									

Denotes lowest open claim ratio shown for each report level.

* Denotes highest open claim ratio shown for each report level.

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
2002	0.3419	0.3512	0.3543	0.3576	0.3584	0.3589	0.3592	0.3592	0.3592	0.3594
2003	0.3066	0.3172	0.3192	0.3196	0.3208	0.3204	0.3205	0.3200	0.3200	0.3199
2004	0.2816	0.2897	0.2934	0.2952	0.2958	0.2964	0.2967	0.2968	0.2966	0.2962
2005	0.2532	0.2618	0.2654	0.2659	0.2665	0.2669	0.2667	0.2665	0.2666	0.2667
2006	0.2237	0.2308	0.2313	0.2320	0.2324	0.2324	0.2325	0.2325	0.2325	0.2326
2007	0.2022	0.2090	0.2112	0.2118	0.2135	0.2135	0.2140	0.2144	0.2146	
2008	0.1758	0.1805	0.1850	0.1854	0.1855	0.1861	0.1865	0.1870		
2009	0.1766	0.1850	0.1884	0.1895	0.1904	0.1911	0.1909			
2010	0.1668	0.1738	0.1769	0.1772	0.1775	0.1777				
2011	0.1525	0.1576	0.1597	0.1603	0.1606					
2012	0.1427	0.1485	0.1501	0.1508						
2013	0.1522	0.1581	0.1606							
2014	0.1353	0.1398								
2015	0.1376									

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
INDEMNITY																					
1997																	0.9124	0.9257	0.9469	0.9481	0.9520
1998																0.9612	0.9663	0.9784	0.9788	0.9854	
1999															0.9754	0.9866	0.9865	0.9952	0.9963		
2000														0.9309	0.9433	0.9511	0.9540	0.9670			
2001													0.9559	0.9625	0.9712	0.9764	0.9782				
2002											0.9179	0.9486	0.9654	0.9680	0.9699						
2003										0.9245	0.9373	0.9434	0.9484	0.9587							
2004									0.9407	0.9497	0.9558	0.9563	0.9703								
2005								0.9122	0.9347	0.9503	0.9771	0.9773									
2006							0.8697	0.9052	0.9282	0.9403	0.9574										
2007							0.8836	0.8777	0.8824	0.9106	0.9246										
2008						0.8791	0.8971	0.9274	0.9375	0.9502											
2009					0.7169	0.7629	0.8325	0.8696	0.9203												
2010				0.6944	0.7883	0.8740	0.9015	0.9194													
2011			0.6072	0.7688	0.8602	0.8852	0.9247														
2012		0.3574	0.5522	0.7199	0.8186	0.8728															
2013	0.2145	0.4176	0.5924	0.7286	0.8356																
2014	0.1677	0.4007	0.6155	0.7903																	
2015	0.2273	0.4594	0.6688																		
2016	0.1652	0.3926																			
2017	0.2516																				

MEDICAL																					
1997																	0.8020	0.8255	0.8284	0.8362	0.8070
1998																0.9178	0.9162	0.9261	0.9180	0.9357	
1999															0.8870	0.9247	0.9217	0.9350	0.9207		
2000														0.8392	0.8647	0.8877	0.8815	0.8482			
2001													0.8550	0.8801	0.8701	0.8667	0.8514				
2002											0.8119	0.8122	0.8292	0.8256	0.7795						
2003										0.8205	0.8219	0.8218	0.8162	0.8235							
2004									0.8371	0.8482	0.8462	0.8312	0.7642								
2005								0.8484	0.8420	0.8263	0.8228	0.8473									
2006							0.8156	0.7988	0.8253	0.8313	0.8348										
2007							0.8188	0.8287	0.8274	0.8239	0.8435										
2008						0.8541	0.8320	0.8417	0.8275	0.8258											
2009					0.7762	0.7434	0.8144	0.8421	0.8377												
2010				0.7777	0.8251	0.8201	0.8062	0.7856													
2011			0.7876	0.7971	0.8371	0.8249	0.8382														
2012		0.7282	0.7980	0.8123	0.8305	0.8713															
2013	0.4439	0.7277	0.8164	0.8483	0.8375																
2014	0.3823	0.5893	0.6954	0.7152																	
2015	0.3922	0.5582	0.6627																		
2016	0.3280	0.5743																			
2017	0.3477																				

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	
INDEMNITY																						
1997																		0.9572	0.9695	0.9762	0.9772	0.9831
1998																0.9675	0.9751	0.9830	0.9849	0.9918		
1999															0.9842	0.9886	0.9918	0.9961	0.9976			
2000														0.9389	0.9517	0.9596	0.9634	0.9783				
2001													0.9559	0.9628	0.9716	0.9773	0.9795					
2002											0.9543	0.9761	0.9904	0.9922	0.9933							
2003										0.9296	0.9424	0.9501	0.9569	0.9680								
2004									0.9627	0.9704	0.9763	0.9755	0.9835									
2005								0.9108	0.9359	0.9523	0.9806	0.9802										
2006								0.8697	0.9078	0.9341	0.9475	0.9591										
2007							0.8852	0.8820	0.8903	0.9192	0.9345											
2008						0.8779	0.8964	0.9266	0.9382	0.9532												
2009					0.7489	0.7896	0.8375	0.8745	0.9234													
2010				0.7089	0.8037	0.8844	0.9092	0.9300														
2011			0.6138	0.7784	0.8661	0.8902	0.9296															
2012		0.3598	0.5546	0.7236	0.8212	0.8741																
2013	0.2145	0.4176	0.5924	0.7286	0.8356																	
2014	0.1682	0.4100	0.6256	0.8022																		
2015	0.2763	0.4576	0.6682																			
2016	0.1759	0.4058																				
2017	0.2516																					
MEDICAL																						
1997																		0.8926	0.9162	0.9234	0.9377	0.9252
1998																0.9213	0.9213	0.9272	0.9219	0.9396		
1999															0.9021	0.9248	0.9230	0.9362	0.9261			
2000														0.8482	0.8752	0.8968	0.8893	0.8756				
2001													0.8666	0.8828	0.8738	0.8739	0.8650					
2002											0.8774	0.8904	0.9165	0.9072	0.9109							
2003										0.8231	0.8369	0.8453	0.8484	0.8593								
2004									0.8709	0.8806	0.8780	0.8621	0.8404									
2005								0.8448	0.8414	0.8363	0.8448	0.8797										
2006								0.8156	0.8034	0.8337	0.8438	0.8650										
2007							0.8383	0.8492	0.8518	0.8453	0.8688											
2008						0.8513	0.8293	0.8389	0.8255	0.8298												
2009					0.8531	0.8043	0.8218	0.8497	0.8456													
2010				0.8184	0.8456	0.8439	0.8327	0.8200														
2011			0.8001	0.8201	0.8453	0.8332	0.8493															
2012		0.7293	0.8020	0.8214	0.8431	0.8758																
2013	0.4439	0.7277	0.8164	0.8483	0.8375																	
2014	0.3840	0.6763	0.7953	0.8322																		
2015	0.4704	0.6401	0.7483																			
2016	0.3957	0.6323																				
2017	0.3477																					

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 28th

Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1999															0.9250	0.9323	0.9337	0.9438	0.9482
2000														0.9013	0.9090	0.9163	0.9186	0.9305	
2001													0.9055	0.9156	0.9242	0.9293	0.9313		
2002											0.8749	0.9077	0.9179	0.9209	0.9227				
2003										0.8604	0.8896	0.8967	0.9035	0.9122					
2004									0.8757	0.8909	0.8994	0.9052	0.9115						
2005								0.8388	0.8622	0.8778	0.9020	0.9077							
2006							0.7802	0.8229	0.8576	0.8775	0.8908								
2007							0.7836	0.8079	0.8244	0.8568	0.8665								
2008						0.7593	0.8003	0.8332	0.8482	0.8666									
2009					0.6050	0.6782	0.7395	0.7832	0.8393										
2010				0.5634	0.6774	0.7379	0.7786	0.8209											
2011			0.4438	0.6191	0.7186	0.7574	0.7989												
2012		0.1864	0.3805	0.5504	0.6804	0.7447													
2013	0.0384	0.2258	0.4123	0.5710	0.6823														
2014	0.0379	0.2167	0.4193	0.5917															
2015	0.0354	0.2070	0.4331																
2016	0.0349	0.2065																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 28th

Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1999															0.6987	0.7057	0.7178	0.7224	0.7246
2000														0.6433	0.6570	0.6730	0.6790	0.6837	
2001													0.6165	0.6295	0.6391	0.6615	0.6721		
2002											0.5226	0.5672	0.6017	0.6160	0.6299				
2003										0.5700	0.5880	0.6007	0.6136	0.6341					
2004									0.5364	0.5520	0.5714	0.5853	0.5967						
2005								0.5521	0.5675	0.5784	0.6024	0.6137							
2006							0.5101	0.5333	0.5571	0.5808	0.5936								
2007							0.5059	0.5240	0.5408	0.5579	0.5801								
2008						0.4731	0.4977	0.5221	0.5440	0.5568									
2009					0.4258	0.4503	0.4886	0.5178	0.5423										
2010				0.3793	0.4308	0.4617	0.4842	0.5060											
2011			0.3830	0.4284	0.4636	0.4722	0.5012												
2012		0.2635	0.3592	0.4199	0.4558	0.4864													
2013	0.0525	0.2431	0.3504	0.4180	0.4495														
2014	0.0475	0.2409	0.3370	0.3833															
2015	0.0572	0.2266	0.3240																
2016	0.0539	0.2292																	

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 28th

Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1999															0.9592	0.9619	0.9632	0.9739	0.9785
2000														0.9395	0.9477	0.9516	0.9540	0.9664	
2001													0.9373	0.9478	0.9567	0.9617	0.9638		
2002												0.9454	0.9574	0.9662	0.9673	0.9667			
2003											0.8969	0.9274	0.9348	0.9420	0.9502				
2004										0.9200	0.9350	0.9423	0.9466	0.9524					
2005									0.8729	0.8976	0.9142	0.9392	0.9446						
2006								0.8121	0.8565	0.8927	0.9134	0.9272							
2007							0.8196	0.8450	0.8623	0.8962	0.9064								
2008							0.7916	0.8349	0.8688	0.8846	0.9039								
2009					0.6332	0.7098	0.7740	0.8197	0.8759										
2010				0.5958	0.7141	0.7762	0.8175	0.8603											
2011			0.4652	0.6486	0.7521	0.7927	0.8350												
2012		0.1946	0.3967	0.5740	0.7097	0.7767													
2013	0.0400	0.2353	0.4297	0.5951	0.7111														
2014	0.0398	0.2275	0.4402	0.6211															
2015	0.0422	0.2135	0.4516																
2016	0.0368	0.2177																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 28th

Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1999															0.8585	0.8624	0.8778	0.8836	0.8865
2000														0.8073	0.8248	0.8391	0.8469	0.8529	
2001													0.7693	0.7856	0.7975	0.8246	0.8377		
2002												0.7593	0.7844	0.8256	0.8380	0.8487			
2003											0.7308	0.7542	0.7707	0.7874	0.8120				
2004										0.7159	0.7355	0.7595	0.7752	0.7895					
2005									0.7123	0.7327	0.7472	0.7788	0.7930						
2006								0.6615	0.6916	0.7225	0.7532	0.7698							
2007							0.6567	0.6801	0.7020	0.7244	0.7533								
2008							0.6075	0.6398	0.6710	0.6997	0.7165								
2009					0.5536	0.5855	0.6355	0.6736	0.7014										
2010				0.5168	0.5707	0.6107	0.6397	0.6667											
2011			0.5034	0.5601	0.6048	0.6157	0.6512												
2012		0.3419	0.4651	0.5435	0.5899	0.6294													
2013	0.0677	0.3132	0.4515	0.5387	0.5793														
2014	0.0660	0.3348	0.4685	0.5327															
2015	0.0857	0.3322	0.4467																
2016	0.0744	0.3162																	

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>
*****	*****	*****	FIRST REPORT	*****	*****	*****
2008	3,015		28,365		13,999	
2009	2,981	-1.13%	27,406	-3.38%	14,125	0.90%
2010	2,997	0.54%	27,003	-1.47%	13,313	-5.75%
2011	3,745	24.96%	29,696	9.97%	15,058	13.11%
2012	3,740	-0.13%	29,621	-0.25%	15,144	0.57%
2013	4,235	13.24%	29,943	1.09%	15,985	5.55%
2014	4,133	-2.41%	29,160	-2.61%	15,620	-2.28%
2015	4,512	9.17%	30,976	6.23%	16,526	5.80%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2007	5,900		55,102		18,325	
2008	7,273	23.27%	56,024	1.67%	20,535	12.06%
2009	6,570	-9.67%	55,109	-1.63%	20,435	-0.49%
2010	6,439	-1.99%	52,258	-5.17%	19,711	-3.54%
2011	8,480	31.70%	53,893	3.13%	21,000	6.54%
2012	8,747	3.15%	49,840	-7.52%	20,031	-4.61%
2013	9,696	10.85%	51,069	2.47%	21,090	5.29%
2014	9,398	-3.07%	53,118	4.01%	20,978	-0.53%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2006	9,065		72,374		19,153	
2007	9,270	2.26%	87,290	20.61%	21,932	14.51%
2008	11,296	21.86%	84,956	-2.67%	24,730	12.76%
2009	11,316	0.18%	82,975	-2.33%	24,243	-1.97%
2010	10,810	-4.47%	79,737	-3.90%	23,630	-2.53%
2011	12,691	17.40%	79,341	-0.50%	24,128	2.11%
2012	13,393	5.53%	75,706	-4.58%	23,582	-2.26%
2013	13,922	3.95%	74,574	-1.50%	24,524	3.99%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2005	10,051		108,947		20,822	
2006	11,583	15.24%	98,583	-9.51%	21,284	2.22%
2007	11,307	-2.38%	106,579	8.11%	23,348	9.70%
2008	14,191	25.51%	110,309	3.50%	26,146	11.98%
2009	14,014	-1.25%	113,026	2.46%	26,556	1.57%
2010	14,118	0.74%	110,669	-2.09%	25,783	-2.91%
2011	17,193	21.78%	95,833	-13.41%	25,820	0.14%
2012	16,694	-2.90%	100,972	5.36%	25,495	-1.26%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2004	11,128		116,305		20,202	
2005	11,550	3.79%	135,224	16.27%	22,060	9.20%
2006	13,180	14.11%	127,783	-5.50%	22,716	2.97%
2007	13,623	3.36%	140,889	10.26%	24,560	8.12%
2008	17,171	26.04%	133,814	-5.02%	27,656	12.61%
2009	16,263	-5.29%	126,076	-5.78%	27,459	-0.71%
2010	16,817	3.41%	117,511	-6.79%	25,642	-6.62%
2011	18,960	12.74%	109,153	-7.11%	26,184	2.11%

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	*****	*****	*****
2003	11,976		136,191		19,616	
2004	12,224	2.07%	141,045	3.56%	20,866	6.37%
2005	13,215	8.11%	137,427	-2.57%	22,038	5.62%
2006	14,712	11.33%	137,402	-0.02%	23,525	6.75%
2007	15,109	2.70%	159,319	15.95%	25,556	8.63%
2008	19,803	31.07%	142,572	-10.51%	27,811	8.82%
2009	19,022	-3.94%	144,197	1.14%	28,519	2.55%
2010	18,369	-3.43%	138,760	-3.77%	26,616	-6.67%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2002	12,553		162,961		19,741	
2003	12,460	-0.74%	152,397	-6.48%	19,885	0.73%
2004	13,484	8.22%	153,455	0.69%	20,962	5.42%
2005	13,996	3.80%	161,351	5.15%	22,676	8.18%
2006	15,991	14.25%	161,938	0.36%	24,549	8.26%
2007	16,600	3.81%	169,207	4.49%	26,442	7.71%
2008	20,214	21.77%	168,704	-0.30%	28,963	9.53%
2009	20,643	2.12%	165,571	-1.86%	29,246	0.98%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2001	13,361		139,498		19,013	
2002	13,168	-1.44%	184,052	31.94%	19,701	3.62%
2003	13,223	0.42%	174,970	-4.93%	20,403	3.56%
2004	14,099	6.62%	163,687	-6.45%	21,238	4.09%
2005	15,605	10.68%	170,636	4.25%	23,111	8.82%
2006	17,118	9.70%	167,488	-1.84%	24,759	7.13%
2007	17,806	4.02%	194,090	15.88%	26,848	8.44%
2008	20,977	17.81%	174,493	-10.10%	28,990	7.98%
*****	*****	*****	NINTH REPORT	*****	*****	*****
2000	13,062		166,678		19,077	
2001	13,762	5.36%	155,500	-6.71%	19,421	1.80%
2002	14,059	2.16%	191,069	22.87%	20,086	3.42%
2003	14,051	-0.06%	181,522	-5.00%	20,648	2.80%
2004	15,544	10.63%	167,372	-7.80%	21,402	3.65%
2005	16,512	6.23%	177,211	5.88%	23,338	9.05%
2006	18,009	9.07%	182,310	2.88%	25,074	7.44%
2007	19,490	8.22%	215,902	18.43%	27,055	7.90%
*****	*****	*****	TENTH REPORT	*****	*****	*****
1999	11,075		120,515		14,137	
2000	13,807	24.67%	166,518	38.17%	19,282	36.39%
2001	14,478	4.86%	158,345	-4.91%	19,610	1.70%
2002	14,333	-1.00%	202,593	27.94%	20,346	3.75%
2003	14,582	1.74%	198,863	-1.84%	20,920	2.82%
2004	16,468	12.93%	164,884	-17.09%	21,074	0.74%
2005	17,181	4.33%	186,227	12.94%	23,522	11.62%
2006	18,428	7.26%	200,412	7.62%	25,410	8.03%

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>
*****	*****	*****	FIRST REPORT	*****	*****	*****
2008	5,917		34,349		18,237	
2009	6,614	11.78%	34,748	1.16%	19,450	6.65%
2010	6,762	2.24%	46,338	33.35%	23,769	22.21%
2011	6,950	2.78%	48,097	3.80%	24,887	4.70%
2012	7,094	2.07%	39,079	-18.75%	21,187	-14.87%
2013	7,295	2.83%	38,637	-1.13%	21,619	2.04%
2014	6,641	-8.97%	44,327	14.73%	23,937	10.72%
2015	6,696	0.83%	51,421	16.00%	27,000	12.80%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2007	8,604		65,359		22,937	
2008	9,888	14.92%	59,235	-9.37%	23,312	1.63%
2009	9,348	-5.46%	67,818	14.49%	26,050	11.75%
2010	10,091	7.95%	77,098	13.68%	29,501	13.25%
2011	10,734	6.37%	82,132	6.53%	30,419	3.11%
2012	11,342	5.66%	67,117	-18.28%	26,658	-12.36%
2013	11,728	3.40%	63,191	-5.85%	25,901	-2.84%
2014	10,389	-11.42%	74,199	17.42%	27,291	5.37%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2006	10,752		80,110		21,804	
2007	11,243	4.57%	101,154	26.27%	25,835	18.49%
2008	12,772	13.60%	90,466	-10.57%	26,942	4.28%
2009	12,670	-0.80%	102,469	13.27%	28,870	7.16%
2010	13,500	6.55%	117,425	14.60%	32,829	13.71%
2011	14,987	11.01%	127,277	8.39%	34,256	4.35%
2012	15,304	2.12%	103,395	-18.76%	29,708	-13.28%
2013	15,662	2.34%	86,691	-16.16%	28,077	-5.49%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2005	12,256		140,263		26,197	
2006	12,502	2.01%	118,655	-15.41%	24,339	-7.09%
2007	12,834	2.66%	133,054	12.14%	28,029	15.16%
2008	14,738	14.84%	129,237	-2.87%	28,979	3.39%
2009	14,884	0.99%	151,078	16.90%	32,136	10.89%
2010	16,897	13.52%	172,712	14.32%	35,722	11.16%
2011	19,033	12.64%	171,309	-0.81%	35,737	0.04%
2012	18,044	-5.20%	136,538	-20.30%	30,418	-14.88%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2004	12,860		163,787		25,880	
2005	13,579	5.59%	189,729	15.84%	28,548	10.31%
2006	14,031	3.33%	162,472	-14.37%	26,384	-7.58%
2007	14,609	4.12%	199,734	22.93%	30,518	15.67%
2008	17,552	20.15%	171,895	-13.94%	31,427	2.98%
2009	18,181	3.58%	164,522	-4.29%	33,101	5.33%
2010	21,274	17.01%	206,728	25.65%	37,527	13.37%
2011	21,362	0.41%	197,422	-4.50%	35,463	-5.50%

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>
*****	*****	*****	SIXTH REPORT	*****	*****	*****
2003	13,033		186,547		23,705	
2004	14,127	8.39%	202,690	8.65%	26,777	12.96%
2005	14,586	3.25%	203,169	0.24%	27,981	4.50%
2006	14,929	2.35%	186,558	-8.18%	27,258	-2.58%
2007	15,731	5.37%	247,013	32.41%	32,486	19.18%
2008	20,129	27.96%	201,763	-18.32%	31,978	-1.56%
2009	21,009	4.37%	199,702	-1.02%	34,567	8.10%
2010	23,265	10.74%	257,305	28.84%	39,297	13.68%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2002	13,492		248,870		24,740	
2003	13,384	-0.80%	214,423	-13.84%	24,051	-2.78%
2004	15,328	14.52%	233,796	9.03%	27,000	12.26%
2005	15,871	3.54%	253,060	8.24%	29,842	10.53%
2006	16,004	0.84%	236,492	-6.55%	28,932	-3.05%
2007	17,197	7.45%	269,449	13.94%	33,466	15.67%
2008	20,657	20.12%	257,162	-4.56%	34,592	3.36%
2009	22,749	10.13%	233,010	-9.39%	35,230	1.84%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2001	12,695		217,726		21,881	
2002	14,277	12.46%	313,382	43.93%	25,712	17.51%
2003	14,080	-1.38%	261,838	-16.45%	25,078	-2.47%
2004	15,891	12.86%	257,545	-1.64%	27,424	9.35%
2005	17,510	10.19%	278,607	8.18%	30,152	9.95%
2006	17,094	-2.38%	281,878	1.17%	30,549	1.32%
2007	18,692	9.35%	303,521	7.68%	33,301	9.01%
2008	21,292	13.91%	290,718	-4.22%	35,356	6.17%
*****	*****	*****	NINTH REPORT	*****	*****	*****
2000	11,462		260,001		21,194	
2001	13,256	15.65%	248,386	-4.47%	22,644	6.84%
2002	15,690	18.36%	311,523	25.42%	25,763	13.77%
2003	14,659	-6.57%	305,636	-1.89%	26,119	1.38%
2004	17,685	20.64%	275,844	-9.75%	27,645	5.84%
2005	18,410	4.10%	313,730	13.73%	30,954	11.97%
2006	18,419	0.05%	311,156	-0.82%	31,006	0.17%
2007	20,863	13.27%	349,657	12.37%	33,527	8.13%
*****	*****	*****	TENTH REPORT	*****	*****	*****
1999	10,824		216,837		16,589	
2000	12,394	14.50%	266,835	23.06%	21,517	29.71%
2001	14,002	12.97%	252,113	-5.52%	22,496	4.55%
2002	15,910	13.63%	374,067	48.37%	27,350	21.58%
2003	15,616	-1.85%	347,765	-7.03%	27,041	-1.13%
2004	18,463	18.23%	307,380	-11.61%	27,429	1.43%
2005	19,543	5.85%	324,730	5.64%	30,992	12.99%
2006	18,974	-2.91%	331,932	2.22%	30,981	-0.04%

SOURCE: UNIT STATSTICAL DATA