

DELAWARE COMPENSATION RATING BUREAU, INC.

Loss Development Triangles – Limited Losses

Pages 1 through 3 of this exhibit display indemnity triangles for incurred and paid loss development factors and the ratios of incurred to paid losses. Reported indemnity losses are not adjusted as there are no reforms impacting these losses.

Pages 4 through 6 of this exhibit display medical triangles on a post-House Bill 373 basis for incurred and paid loss development factors and the ratios of incurred to paid losses.

The number of diagonals shown in this exhibit are limited due to the change from a pre-Senate Bill 1 basis to a post-House Bill 373 basis in the rate and loss cost filing effective December 1, 2017.

Policy Year	INDEMNITY INCURRED																														
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30		
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AVERAGES																															
3 Year	1.3501	1.1036	1.0529	1.0205	1.0033	1.0059	1.0128	1.0022	1.0001	1.0020	1.0061	1.0008	1.0024	1.0018	0.9992	1.0016	1.0006	0.9995	1.0000	1.0004	0.9997	1.0006	0.9996	1.0009	0.9999	0.9985	0.9992	0.9995	0.9998		
4 Year	1.3460	1.1115	1.0521	1.0230	1.0061	1.0102	1.0096	1.0051	1.0032	1.0024	1.0051	1.0019	1.0024	1.0016	0.9982	1.0005	0.9999	1.0000	1.0002	1.0004	0.9999	0.9994	1.0013	0.9999	0.9984	0.9991	0.9995	1.0002			
5 Year	1.3639	1.1081	1.0526	1.0232	1.0071	1.0120	1.0083	1.0083	1.0073	1.0019	1.0034	1.0013	1.0032	1.0012	0.9982	1.0004	1.0000	0.9993	1.0003	1.0003	0.9986	1.0000	1.0004	1.0003	0.9997	0.9985	0.9995	0.9995	1.0000		
8 Year	1.3551	1.1126	1.0529	1.0192	1.0123	1.0135	1.0089	1.0085	1.0051	1.0015	1.0033	1.0004	1.0017	1.0001	0.9976	1.0008	1.0000	0.9997	1.0000	1.0005	0.9987	1.0001	1.0001	1.0014	0.9987	0.9996	0.9991	0.9994	1.0001		
All Available	1.3417	1.1332	1.0523	1.0262	1.0159	1.0187	1.0098	1.0082	1.0057	1.0034	1.0019	1.0041	1.0015	0.9999	0.9987	1.0007	0.9976	1.0038	0.9980	0.9998	0.9986	1.0006	1.0003	1.0012	0.9981	0.9995	0.9993	0.9994	1.0001		
Last Year Selected	1.3544	1.1196	1.0489	1.0256	1.0156	1.0104	1.0075	1.0056	1.0043	1.0035	1.0028	1.0024	1.0020	1.0017	1.0015	1.0013	1.0011	1.0010	1.0009												
Last Year Cumulative	1.7357	1.2815	1.1446	1.0913	1.0640	1.0477	1.0369	1.0292	1.0234	1.0191	1.0155	1.0127	1.0102	1.0082	1.0065	1.0050	1.0037	1.0026	1.0016												
Selected*	1.3460	1.1126	1.0476	1.0244	1.0142	1.0090	1.0061	1.0043	1.0032	1.0024	1.0019	1.0015	1.0012	1.0010	1.0008	1.0007	1.0006	1.0005	1.0004												
Cumulative	1.6812	1.2491	1.1226	1.0716	1.0461	1.0315	1.0223	1.0161	1.0117	1.0085	1.0061	1.0042	1.0027	1.0015	1.0005	0.9997	0.9990	0.9984	0.9979												

20th to ULT

*Y = exp(a+b/x+c*ln(x))
a = 0.565054 b = -1.62650 c = -2.79281

INDEMNITY INCURRED - PAID RATIO

Policy Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th	28th	29th	30th	
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AVERAGES																															
3 Year	2.1559	1.6068	1.2517	1.1693	1.0975	1.0664	1.0495	1.0557	1.0450	1.0284	1.0328	1.0370	1.0324	1.0208	1.0187	1.0140	1.0110	1.0083	1.0125	1.0113	1.0101	1.0047	1.0018	1.0036	1.0039	1.0076	1.0053	1.0034	1.0003	1.0076	
4 Year	2.2431	1.5906	1.2886	1.1604	1.1023	1.0729	1.0599	1.0483	1.0443	1.0420	1.0328	1.0354	1.0313	1.0201	1.0175	1.0160	1.0092	1.0121	1.0132	1.0086	1.0062	1.0032	1.0036	1.0076	1.0067	1.0044	1.0027	1.0063	1.0045		
5 Year	2.2162	1.6262	1.2803	1.1580	1.1061	1.0801	1.0573	1.0485	1.0512	1.0422	1.0342	1.0353	1.0284	1.0196	1.0199	1.0137	1.0121	1.0131	1.0106	1.0081	1.0091	1.0070	1.0038	1.0065	1.0072	1.0056	1.0037	1.0073	1.0066	1.0040	
8 Year	2.2789	1.6174	1.3058	1.1701	1.1169	1.0978	1.0758	1.0658	1.0578	1.0479	1.0324	1.0342	1.0270	1.0223	1.0224	1.0171	1.0127	1.0133	1.0126	1.0116	1.0138	1.0104	1.0067	1.0076	1.0089	1.0077	1.0071	1.0073	1.0066	1.0059	
All Available	2.3630	1.6562	1.3350	1.1970	1.1397	1.1088	1.0925	1.0720	1.0596	1.0497	1.0392	1.0379	1.0334	1.0267	1.0249	1.0216	1.0176	1.0176	1.0214	1.0139	1.0157	1.0121	1.0094	1.0091	1.0089	1.0085	1.0078	1.0073	1.0066	1.0059	

MEDICAL INCURRED (POST-HB373)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30				
1986																										1.0013	0.9757	1.0056	1.0013	1.0004			
1987																									1.0090	1.0281	1.0041	1.0083	1.0077	0.9915			
1988																								1.0022	0.9995	0.9967	1.0040	1.0017	1.0013	1.0016			
1989																							1.0001	1.0027	1.0077	1.0121	1.0050	1.0068	0.9971	1.0021			
1990																						0.9995	1.0065	0.9917	1.0027	1.0115	1.0134	0.9929	1.0106	1.0009	0.9857		
1991																						0.9944	0.9838	1.0039	0.9996	1.0019	1.0069	1.0004	1.0040	1.0027			
1992																						1.0126	1.0014	1.0034	1.0153	1.0083	1.0000	0.9955	1.0030	0.9966	0.9992	1.0015	
1993																						0.9957	0.9801	1.0122	1.0070	1.0001	0.9994	1.0081	1.0126	0.9776	1.0000	1.0025	
1994																						1.0088	1.0116	0.9761	1.0058	0.9865	1.0041	1.0152	1.0129	0.9881	0.9823	0.9983	
1995																						0.9968	0.9932	1.0025	1.0042	0.9735	1.0037	0.9966	0.9974	0.9954		1.0028	
1996																						1.0239	0.9968	1.0199	0.9986	0.9940	1.0010	0.9798	0.9965	0.9950	0.9773		
1997																						1.0129	1.0111	1.0017	1.0035	0.9985	1.0174	1.0151	0.9870	0.9976	1.0015	0.9997	
1998																						0.9959	1.0145	0.9990	1.0029	1.0206	0.9980	1.0028	0.9958	0.9884	0.9884	0.9999	
1999																						0.9926	0.9764	1.0185	0.9934	1.0153	0.9998	0.9960	0.9967	0.9866	0.9888		
2000																						1.0292	1.0208	0.9887	0.9915	1.0124	1.0202	0.9677	0.9869	1.0020	0.9975	0.9903	
2001																						1.0146	0.9936	0.9987	1.0236	1.0348	1.0055	1.0083	0.9758	0.9906	0.9985	0.9840	0.9946
2002																						1.0331	0.9769	1.0135	1.0212	1.0221	1.0223	0.9850	0.9981	0.9996	0.9980	1.0018	
2003																						1.0505	1.0220	1.0119	1.0120	1.0244	1.0118	1.0105	0.9906	0.9904	0.9840	0.9946	
2004																						1.0376	1.0117	1.0329	1.0266	1.0264	0.9604	1.0121	1.0059	0.9927	0.9887	0.9956	
2005																						1.0083	0.9937	1.0161	1.0345	1.0377	1.0398	1.0285	1.0033	1.0271	0.9808	0.9972	
2006																						1.0376	1.0117	1.0329	1.0266	1.0264	0.9604	1.0121	1.0059	0.9927	0.9887	0.9956	
2007																						1.0144	1.0358	1.0224	1.0285	1.0397	1.0005	1.0123	0.9882	0.9923	0.9909	0.9997	
2008																						1.0790	1.0527	1.0812	1.0442	1.0636	1.0120	1.0093	0.9726	0.9947	0.9834	1.0081	
2009																						1.1415	1.0672	1.1216	1.0573	1.0311	1.0369	1.0349	1.0181	1.0080	0.9916	0.9852	
2010																						1.1965	1.1308	1.0692	1.0654	1.0620	1.0467	1.0128	0.9800	0.9977	0.9829	1.0025	
2011																						1.1849	1.0855	1.0454	1.0333	1.0266	1.0020	0.9962	1.0043	0.9870	0.9954		
2012																						1.2377	1.1434	1.0549	1.0128	1.0340	0.9968	0.9838	1.0097	0.9934			
2013																						1.2919	1.1483	1.0736	1.0057	1.0321	0.9971	0.9883	1.0082				
2014																						1.1976	1.0726	1.0396	1.0292	0.9822	0.9837	1.0311					
2015																						1.1077	1.0154	0.9724	1.0246	0.9819	1.0071						
2016																						1.1784	1.0456	1.0004	0.9865	1.0022							
2017																						1.0505	1.0308	0.9634	0.9802								
2018																						1.0042	0.9647	0.9807									
2019																						1.0721	1.0186										
2020																						1.0396											

AVERAGES	20th to ULT																														
3 Year	1.0386	1.0047	0.9815	0.9971	0.9888	0.9960	1.0011	1.0074	0.9927	0.9954	0.9963	0.9870	0.9987	0.9991	1.0102	0.9889	0.9936	0.9944	1.0008	0.9937	0.9884	0.9916	0.9993	0.9974	0.9869	0.9876	0.9983	1.0019	0.9966		
4 Year	1.0416	1.0149	0.9792	1.0051	0.9996	0.9962	0.9999	1.0006	0.9991	0.9897	0.9943	0.9857	1.0005	1.0001	1.0053	0.9912	0.9892	0.9925	0.9996	0.9943	0.9881	0.9887	0.9986	1.0013	0.9934	0.9914	0.9988	1.0017	0.9980		
5 Year	1.0690	1.0150	0.9913	1.0052	1.0065	0.9973	1.0024	1.0074	1.0011	0.9942	0.9965	0.9910	1.0061	1.0022	1.0012	0.9946	0.9849	0.9940	1.0002	0.9984	0.9907	0.9917	1.0019	1.0026	0.9938	0.9945	1.0012	1.0007	0.9987		
8 Year	1.1178	1.0549	1.0163	1.0172	1.0223	1.0136	1.0177	1.0121	1.0078	1.0029	0.9991	1.0050	1.0110	1.0050	1.0053	0.9987	0.9955	0.9983	1.0025	0.9995	0.9900	0.9972	1.0027	1.0030	0.9995	0.9968	1.0028	1.0018	0.9979		
All Available	1.1419	1.0725	1.0314	1.0297	1.0309	1.0189	1.0202	1.0158	1.0121	1.0024	1.0026	1.0051	1.0059	1.0039	1.0065	1.0033	0.9958	0.9988	0.9989	1.0008	0.9931	0.9958	1.0026	1.0037	1.0020	0.9954	1.0031	1.0018	0.9979		
Last Year Selected	1.1414	1.0661	1.0413	1.0291	1.0217	1.0169	1.0134	1.0108	1.0088	1.0072	1.0058	1.0047	1.0038	1.0030	1.0023	1.0017	1.0012	1.0007	1.0003												1.0192
Last Year Cumulative	1.4712	1.2890	1.2091	1.1611	1.1283	1.1043	1.0860	1.0716	1.0601	1.0509	1.0434	1.0374	1.0325	1.0286	1.0255	1.0232	1.0214	1.0202	1.0195												1.0192
Selected*	1.1184	1.0472	1.0294	1.0212	1.0164	1.0132	1.0108	1.0090	1.0075	1.0063	1.0053	1.0044	1.0037	1.0030	1.0023	1.0019	1.0014	1.0009	1.0005												1.0073
Cumulative	1.3520	1.2088	1.1543	1.1214	1.0981	1.0804	1.0663	1.0549	1.0455	1.0377	1.0312	1.0258	1.0213	1.0175	1.0145	1.0121	1.0101	1.0087	1.0078												1.0073

*Y = a+b/x^5+c/x^2
 a = -0.013612 b = 0.060787 c = 0.071236

MEDICAL PAID (POST-HB373)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30					
1986																										1.0028	1.0123	1.0034	1.0044	1.0017				
1987																										1.0239	1.0332	1.0112	1.0083	1.0144	1.0091			
1988																							1.0037	1.0065	1.0050	1.0023	1.0014	1.0005	1.0017					
1989																							1.0044	1.0130	1.0167	1.0196	1.0031	1.0137	1.0023	1.0089				
1990																						1.0091	1.0128	1.0072	1.0097	1.0044	1.0088	1.0062	1.0094	1.0243				
1991																							1.0069	1.0086	1.0083	1.0130	1.0030	1.0042	1.0056	1.0019	1.0041	1.0068		
1992																							1.0099	1.0118	1.0082	1.0116	1.0072	1.0040	1.0022	1.0016	1.0037	1.0027	1.0003	1.0013
1993																							1.0150	1.0146	1.0086	1.0127	1.0104	1.0092	1.0225	1.0112	1.0071	1.0013	1.0016	
1994																							1.0108	1.0114	1.0243	1.0054	1.0092	1.0059	1.0059	1.0015	1.0016	1.0098	1.0006	
1995																							1.0104	1.0276	1.0141	1.0064	1.0061	1.0039	1.0039	1.0070	1.0021	1.0023	1.0032	
1996																							1.0340	1.0243	1.0181	1.0219	1.0144	1.0097	1.0090	1.0098	1.0026	1.0129	1.0020	
1997																							1.0152	1.0172	1.0226	1.0099	1.0185	1.0065	1.0152	1.0161	1.0022	1.0041	1.0029	
1998																							1.0104	1.0106	1.0047	1.0089	1.0145	1.0045	1.0049	1.0043	1.0008	1.0041		
1999																							1.0176	1.0122	1.0046	1.0167	1.0064	1.0034	1.0144	1.0015	1.0128	1.0010	1.0002	
2000																							1.0246	1.0233	1.0212	1.0135	1.0312	1.0148	1.0097	1.0125	1.0076	1.0032	1.0031	
2001																							1.0401	1.0273	1.0217	1.0190	1.0086	1.0066	1.0062	1.0110	1.0056	1.0025	1.0028	
2002																							1.0247	1.0348	1.0330	1.0495	1.0146	1.0131	1.0148	1.0046	1.0100	1.0015	0.9989	
2003																							1.0413	1.0398	1.0320	1.0216	1.0215	1.0321	1.0247	1.0184	1.0078	1.0055	1.0033	
2004																							1.0216	1.0252	1.0274	1.0314	1.0198	1.0175	1.0236	1.0149	1.0089	1.0080	1.0110	
2005																							1.0507	1.0386	1.0287	1.0196	1.0433	1.0179	1.0105	1.0172	1.0169	1.0062	1.0069	
2006																							1.0691	1.0464	1.0455	1.0442	1.0419	1.0216	1.0190	1.0067	1.0162	1.0197	1.0124	
2007																							1.0553	1.0467	1.0357	1.0336	1.0319	1.0396	1.0120	1.0236	1.0182	1.0089	1.0043	
2008																							1.0832	1.0908	1.0532	1.0508	1.0420	1.0235	1.0310	1.0246	1.0096	1.0113	1.0080	
2009																							1.1790	1.0989	1.0575	1.0852	1.0631	1.0426	1.0301	1.0201	1.0286	1.0068	1.0101	
2010																							1.3999	1.1659	1.1042	1.0721	1.0457	1.0408	1.0334	1.0184	1.0143	1.0215	1.0070	
2011																							1.3538	1.1127	1.0794	1.0176	1.0568	1.0247	1.0109	1.0062	1.0084	1.0020		
2012																							1.3604	1.1744	1.0851	1.0657	1.0323	1.0295	1.0067	1.0083	1.0113			
2013																							1.4553	1.1890	1.0735	1.0598	1.0268	1.0150	1.0123	1.0086				
2014																							1.4064	1.1406	1.0519	1.0382	1.0260	1.0243	1.0204					
2015																							1.3369	1.0890	1.0390	1.0226	1.0107	1.0088						
2016																							1.3721	1.1018	1.0551	1.0411	1.0205							
2017																							1.3359	1.1090	1.0425	1.0088								
2018																							1.3168	1.0841	1.0704									
2019																							1.4164	1.1180										
2020																							1.3089											

AVERAGES																													20th to ULT				
3 Year	1.3474	1.1037	1.0560	1.0242	1.0191	1.0160	1.0131	1.0077	1.0113	1.0174	1.0078	1.0132	1.0110	1.0136	1.0092	1.0076	1.0088	1.0041	1.0026	1.0061	1.0027	1.0011	1.0036	1.0060	1.0020	1.0067	1.0015	1.0020	1.0108				
4 Year	1.3445	1.1032	1.0518	1.0277	1.0210	1.0194	1.0126	1.0104	1.0135	1.0192	1.0118	1.0116	1.0126	1.0140	1.0115	1.0068	1.0098	1.0059	1.0023	1.0058	1.0061	1.0033	1.0045	1.0049	1.0043	1.0060	1.0016	1.0039	1.0103				
5 Year	1.3500	1.1004	1.0518	1.0341	1.0233	1.0205	1.0167	1.0143	1.0170	1.0177	1.0132	1.0114	1.0148	1.0161	1.0121	1.0074	1.0090	1.0076	1.0027	1.0077	1.0066	1.0034	1.0047	1.0084	1.0037	1.0059	1.0025	1.0035	1.0086				
8 Year	1.3686	1.1257	1.0621	1.0407	1.0380	1.0321	1.0252	1.0214	1.0233	1.0231	1.0157	1.0182	1.0168	1.0180	1.0126	1.0074	1.0091	1.0124	1.0051	1.0075	1.0074	1.0051	1.0062	1.0071	1.0059	1.0055	1.0045	1.0046	1.0077				
All Available	1.3693	1.1330	1.0712	1.0481	1.0430	1.0354	1.0280	1.0242	1.0253	1.0251	1.0202	1.0192	1.0162	1.0158	1.0142	1.0106	1.0118	1.0127	1.0083	1.0076	1.0080	1.0060	1.0067	1.0094	1.0080	1.0067	1.0044	1.0046	1.0077				
Last Year Selected	1.3752	1.1252	1.0664	1.0479	1.0396	1.0346	1.0308	1.0277	1.0250	1.0226	1.0205	1.0186	1.0169	1.0153	1.0139	1.0126	1.0114	1.0103	1.0093													1.0463	
Last Year Cumulative	2.4554	1.7855	1.5868	1.4880	1.4200	1.3659	1.3202	1.2808	1.2463	1.2159	1.1890	1.1651	1.1438	1.1248	1.1079	1.0927	1.0791	1.0669	1.0560														1.0463
Selected*	1.3699	1.1171	1.0669	1.0475	1.0374	1.0312	1.0269	1.0237	1.0212	1.0192	1.0174	1.0159	1.0146	1.0134	1.0124	1.0114	1.0105	1.0097	1.0089														1.0365**
Cumulative	2.3242	1.6966	1.5187	1.4235	1.3590	1.3100	1.2703	1.2371	1.2084	1.1833	1.1610	1.1412	1.1233	1.1072	1.0925	1.0791	1.0670	1.0559	1.0457														1.0365

*Y = a+b*ln(x)+c/x^2
a = 0.044163 b = -0.012268 c = 0.325690
** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (1.0073 * 1.0290 = 1.0365)

