

DELAWARE COMPENSATION RATING BUREAU, INC.

Closed Claim Ratios, Payout Ratios and Average Claim Costs

Page 1 represents the ratio of the number of closed indemnity claims to the number of reported indemnity claims by policy year from data collected from financial calls.

Page 2 lists the ratio of the number of closed indemnity claims to the number of reported indemnity claims – by policy year and report level. Page 3 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 4 through 7 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 373 basis) losses. These values are calculated from financial call data. Pages 4 and 5 relate paid losses to reported case incurred losses. Losses on page 4 are unlimited and losses on page 5 are limited. Pages 6 and 7 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 6 are unlimited and losses on page 7 are limited.

Pages 8 through 11 show the average costs for open, closed and incurred claims by policy year and report level. Pages 8 and 9 are for indemnity and pages 10 and 11 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 CLOSED INDEMNITY CLAIMS  
TO NUMBER OF REPORTED INDEMNITY CLAIMS BASED ON FINANCIAL DATA

POLICY YEAR	24	36	48	60	72	84	96	108	120	132
2006										0.9592
2007									0.9599	0.9635
2008								0.9648	0.9726	0.9782
2009							0.9505	0.9560	0.9589	0.9654
2010						0.9466	0.9584	0.9675	0.9713	0.9791
2011					0.9321	0.9528	0.9646	0.9745	0.9783	
2012				0.9077	0.9441	0.9586	0.9659	0.9794		
2013			0.8506	0.9143	0.9471	0.9620	0.9732			
2014		0.7573	0.8500	0.9132	0.9432	0.9661				
2015	0.5641	0.7430	0.8596	0.9296	0.9590					
2016	0.5549	0.7465	0.8512	0.9109						
2017	0.5534	0.7717	0.8717							
2018	0.5534	0.7608								
2019	0.5294									

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF NUMBER OF CLOSED INDEMNITY CLAIMS  
TO NUMBER OF REPORTED INDEMNITY CLAIMS BASED ON UNIT STATISTICAL DATA

POLICY YEAR	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH	SEVENTH	EIGHTH	NINTH	TENTH
2005	0.6153	0.7647	0.8347	0.8911	0.9150	0.9290	0.9411	0.9516	0.9575	0.9625
2006	0.6003	0.7329	0.8407	0.8885	0.9168	0.9282	0.9414	0.9492	0.9570	0.9616
2007	0.5795	0.7475	0.8377	0.8736	0.9141	0.9276	0.9355	0.9487	0.9615	0.9639
2008	0.5667	0.7280	0.8176	0.8756	0.9101	0.9348	0.9411	0.9478	0.9560	0.9646
2009	0.5437	0.7143	0.8196	0.8733	0.8980	0.9241	0.9406	0.9494	0.9636	0.9690
2010	0.5703	0.7103	0.8140	0.8792	0.9124	0.9315	0.9461	0.9629	0.9702	
2011	0.5641	0.7243	0.8284	0.8903	0.9199	0.9439	0.9599	0.9694		
2012	0.5594	0.7254	0.8365	0.8956	0.9256	0.9465	0.9587			
2013	0.5430	0.7246	0.8252	0.8929	0.9318	0.9509				
2014	0.5410	0.7351	0.8372	0.9052	0.9282					
2015	0.5460	0.7362	0.8656	0.9262						
2016	0.5419	0.7459	0.8580							
2017	0.5838	0.7650								
2018	0.5761									

DELAWARE COMPENSATION RATING BUREAU, INC.

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

<b>POLICY 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>
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	0.2136	0.2136	0.2140	0.2144	0.2147	0.2143
2008	0.1758	0.1806	0.1850	0.1854	0.1855	0.1862	0.1865	0.1870	0.1869	0.1866
2009	0.1770	0.1854	0.1888	0.1899	0.1908	0.1915	0.1912	0.1912	0.1900	0.1897
2010	0.1672	0.1742	0.1774	0.1777	0.1779	0.1781	0.1774	0.1766	0.1769	
2011	0.1522	0.1573	0.1593	0.1599	0.1602	0.1591	0.1593	0.1585		
2012	0.1427	0.1485	0.1500	0.1507	0.1506	0.1510	0.1493			
2013	0.1527	0.1586	0.1611	0.1605	0.1610	0.1587				
2014	0.1357	0.1402	0.1413	0.1423	0.1417					
2015	0.1381	0.1429	0.1437	0.1439						
2016	0.1264	0.1305	0.1319							
2017	0.1281	0.1333								
2018	0.1176									

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>																						
2000																		0.9578	0.9697	0.9717	0.9788	0.9795
2001																0.9647	0.9707	0.9720	0.9688	0.9711		
2002															0.9622	0.9646	0.9661	0.9685	0.9702			
2003														0.9483	0.9580	0.9623	0.9695	0.9716				
2004													0.9579	0.9714	0.9738	0.9769	0.9796					
2005												0.9753	0.9780	0.9790	0.9759	0.9846						
2006											0.9406	0.9572	0.9653	0.9720	0.9774							
2007										0.9113	0.9249	0.9442	0.9503	0.9664								
2008									0.9287	0.9411	0.9493	0.9592	0.9639									
2009								0.8654	0.9132	0.9272	0.9227	0.9339										
2010							0.8989	0.9177	0.9457	0.9456	0.9520											
2011						0.8843	0.9232	0.9512	0.9709	0.9745												
2012					0.8163	0.8725	0.9017	0.9160	0.9308													
2013				0.7119	0.8363	0.8915	0.9162	0.9239														
2014			0.6111	0.7839	0.8570	0.8831	0.9453															
2015		0.4585	0.6682	0.7967	0.8812	0.9083																
2016	0.1661	0.3914	0.5523	0.6995	0.8006																	
2017	0.2473	0.4663	0.6408	0.7750																		
2018	0.1929	0.3990	0.6080																			
2019	0.2465	0.4023																				
2020	0.3032																					
<b>MEDICAL</b>																						
2000																		0.8894	0.8680	0.9026	0.9234	0.9350
2001																	0.8415	0.8464	0.8456	0.8623	0.8761	
2002															0.8402	0.8105	0.8039	0.8448	0.8350			
2003														0.8122	0.8293	0.8382	0.8623	0.8764				
2004													0.8382	0.7879	0.7833	0.8100	0.7850					
2005												0.8111	0.8536	0.8499	0.8732	0.9015						
2006											0.8313	0.8455	0.8555	0.8764	0.8974							
2007										0.8191	0.8506	0.8561	0.8688	0.9075								
2008									0.8198	0.8277	0.8420	0.8877	0.8990									
2009									0.8439	0.8490	0.8518	0.8500	0.8612									
2010								0.8091	0.8027	0.8071	0.8355	0.8471										
2011						0.8253	0.8486	0.8679	0.8803	0.8820												
2012					0.8332	0.8842	0.8873	0.9163	0.9376													
2013				0.8479	0.8478	0.8934	0.8896	0.9029														
2014			0.6941	0.7335	0.7365	0.7400	0.7702															
2015		0.5633	0.6851	0.7847	0.8696	0.8727																
2016	0.3319	0.5938	0.7027	0.7418	0.7816																	
2017	0.3660	0.6013	0.7636	0.7521																		
2018	0.3430	0.5715	0.7494																			
2019	0.3484	0.5192																				
2020	0.3028																					

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>																										
2000																					0.9691	0.9819	0.9834	0.9866	0.9877	
2001																	0.9689	0.9752	0.9768	0.9768	0.9802					
2002															0.9923	0.9933	0.9954	0.9962	0.9965							
2003														0.9573	0.9666	0.9713	0.9784	0.9806								
2004													0.9764	0.9802	0.9827	0.9848	0.9871									
2005												0.9786	0.9808	0.9833	0.9825	0.9845										
2006											0.9472	0.9581	0.9662	0.9727	0.9774											
2007										0.9255	0.9340	0.9613	0.9704	0.9758												
2008									0.9329	0.9466	0.9584	0.9685	0.9731													
2009								0.8697	0.9162	0.9270	0.9237	0.9382														
2010							0.9058	0.9253	0.9527	0.9594	0.9656															
2011						0.8887	0.9276	0.9552	0.9747	0.9780																
2012					0.8187	0.8739	0.9016	0.9159	0.9308																	
2013				0.7119	0.8363	0.8915	0.9162	0.9239																		
2014			0.6204	0.7949	0.8693	0.8947	0.9575																			
2015		0.4528	0.6659	0.8020	0.8823	0.9101																				
2016	0.1778	0.4052	0.5654	0.7145	0.8164																					
2017	0.2473	0.4742	0.6481	0.8199																						
2018	0.1929	0.3990	0.6080																							
2019	0.2465	0.4172																								
2020	0.3032																									
<b>MEDICAL</b>																										
2000																						0.8967	0.8847	0.9197	0.9417	0.9451
2001																	0.8484	0.8562	0.8572	0.8890	0.9042					
2002															0.9094	0.9191	0.9464	0.9525	0.9624							
2003														0.8351	0.8518	0.8637	0.8872	0.9028								
2004													0.8686	0.8499	0.8457	0.8605	0.8455									
2005												0.8302	0.8799	0.8784	0.8883	0.9099										
2006											0.8381	0.8642	0.8758	0.8980	0.9153											
2007										0.8361	0.8688	0.8685	0.8996	0.9231												
2008									0.8197	0.8290	0.8468	0.8920	0.9054													
2009								0.8509	0.8555	0.8515	0.8532	0.8706														
2010							0.8299	0.8253	0.8420	0.8747	0.8893															
2011						0.8320	0.8564	0.8758	0.8887	0.8904																
2012					0.8444	0.8885	0.8870	0.9162	0.9375																	
2013				0.8479	0.8478	0.8934	0.8896	0.9029																		
2014			0.7832	0.8329	0.8420	0.8491	0.8863																			
2015		0.6637	0.8011	0.8592	0.9180	0.9162																				
2016	0.3946	0.6458	0.7520	0.7932	0.8349																					
2017	0.3660	0.6040	0.7681	0.8263																						
2018	0.3430	0.5715	0.7494																							
2019	0.3484	0.5673																								
2020	0.3028																									

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
2002															0.9537	0.9560	0.9587	0.9604	0.9624
2003														0.9399	0.9485	0.9513	0.9535	0.9601	
2004													0.9359	0.9421	0.9510	0.9574	0.9606		
2005											0.9395	0.9458	0.9480	0.9503	0.9591				
2006										0.9157	0.9292	0.9338	0.9448	0.9513					
2007										0.8865	0.8963	0.9164	0.9269	0.9409					
2008										0.8556	0.8735	0.9052	0.9176	0.9338					
2009									0.7946	0.8529	0.8858	0.8936	0.9122						
2010							0.8140	0.8580	0.8877	0.9076	0.9128								
2011						0.8015	0.8447	0.8868	0.9048	0.9130									
2012					0.7126	0.7818	0.8162	0.8485	0.8800										
2013				0.6141	0.7432	0.8111	0.8449	0.8604											
2014			0.4536	0.6382	0.7339	0.7786	0.8479												
2015		0.2449	0.5127	0.6568	0.7495	0.8009													
2016	0.0350	0.2062	0.4133	0.5921	0.7099														
2017	0.0447	0.2458	0.4482	0.6299															
2018	0.0467	0.2279	0.4504																
2019	0.0417	0.2228																	
2020	0.0491																		

**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
2002															0.6881	0.7022	0.7180	0.7300	0.7450
2003														0.6998	0.7225	0.7352	0.7487	0.7545	
2004														0.6531	0.6653	0.6814	0.6954	0.7033	
2005												0.6976	0.7104	0.7181	0.7310	0.7453			
2006											0.6881	0.7030	0.7164	0.7212	0.7328				
2007										0.6571	0.6832	0.6914	0.7077	0.7257					
2008										0.6518	0.6669	0.6872	0.7039	0.7106					
2009									0.6003	0.6287	0.6518	0.6648	0.6836						
2010							0.5898	0.6154	0.6386	0.6526	0.6653								
2011						0.6009	0.6369	0.6531	0.6604	0.6647									
2012					0.5853	0.6238	0.6452	0.6643	0.6687										
2013				0.5397	0.5793	0.6140	0.6304	0.6399											
2014			0.4476	0.5106	0.5366	0.5570	0.5743												
2015		0.3528	0.5025	0.5551	0.5755	0.5892													
2016	0.0777	0.3275	0.4538	0.5052	0.5337														
2017	0.0808	0.3317	0.4432	0.4915															
2018	0.0933	0.3346	0.4406																
2019	0.0763	0.2887																	

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 Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
2002															0.9976	0.9977	0.9981	0.9961	0.9957
2003														0.9635	0.9721	0.9767	0.9791	0.9857	
2004													0.9661	0.9718	0.9805	0.9846	0.9868		
2005												0.9688	0.9747	0.9764	0.9780	0.9828			
2006										0.9395	0.9534	0.9581	0.9694	0.9761					
2007										0.9227	0.9329	0.9539	0.9649	0.9715					
2008									0.8844	0.9031	0.9359	0.9489	0.9656						
2009								0.8267	0.8854	0.9149	0.9230	0.9424							
2010							0.8514	0.8961	0.9256	0.9451	0.9491								
2011						0.8315	0.8756	0.9191	0.9376	0.9461									
2012					0.7386	0.8103	0.8453	0.8787	0.9113										
2013				0.6370	0.7709	0.8413	0.8763	0.8924											
2014			0.4740	0.6670	0.7670	0.8138	0.8861												
2015		0.2375	0.5101	0.6725	0.7764	0.8326													
2016	0.0367	0.2161	0.4329	0.6197	0.7429														
2017	0.0474	0.2609	0.4757	0.6685															
2018	0.0482	0.2352	0.4649																
2019	0.0435	0.2324																	
2020	0.0505																		

**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
2002															0.8932	0.9049	0.9183	0.9225	0.9317
2003														0.8247	0.8512	0.8722	0.8883	0.8952	
2004													0.8034	0.8175	0.8367	0.8499	0.8580		
2005												0.8301	0.8450	0.8538	0.8685	0.8832			
2006											0.8233	0.8411	0.8571	0.8628	0.8768				
2007										0.7937	0.8251	0.8350	0.8547	0.8703					
2008									0.7794	0.7978	0.8225	0.8427	0.8508						
2009								0.7295	0.7606	0.7835	0.7993	0.8221							
2010							0.7355	0.7655	0.7911	0.8057	0.8172								
2011						0.7283	0.7697	0.7887	0.7973	0.8023									
2012					0.7056	0.7520	0.7762	0.7991	0.8045										
2013				0.6495	0.6972	0.7389	0.7587	0.7701											
2014			0.5771	0.6582	0.6917	0.7181	0.7404												
2015		0.4689	0.6268	0.6826	0.7091	0.7251													
2016	0.0984	0.4150	0.5694	0.6277	0.6622														
2017	0.1017	0.4178	0.5581	0.6189															
2018	0.1125	0.4036	0.5315																
2019	0.0971	0.3675																	

**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>	*****	*****	*****
2011	3,745		29,696		15,058	
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%
2016	4,063	-9.95%	30,661	-1.02%	16,247	-1.69%
2017	5,173	27.32%	29,334	-4.33%	15,228	-6.27%
2018	4,943	-4.45%	32,043	9.24%	16,432	7.91%
*****	*****	*****	<b>SECOND REPORT</b>	*****	*****	*****
2010	6,439		52,258		19,711	
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%
2015	9,380	-0.19%	57,304	7.88%	22,023	4.98%
2016	9,393	0.14%	65,006	13.44%	23,522	6.81%
2017	10,533	12.14%	53,548	-17.63%	20,642	-12.24%
*****	*****	*****	<b>THIRD REPORT</b>	*****	*****	*****
2009	11,316		82,975		24,243	
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%
2014	15,161	8.90%	73,789	-1.05%	24,707	0.75%
2015	14,186	-6.43%	92,939	25.95%	24,770	0.25%
2016	15,042	6.03%	95,700	2.97%	26,493	6.96%
*****	*****	*****	<b>FOURTH REPORT</b>	*****	*****	*****
2008	14,191		110,309		26,146	
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%
2013	17,142	2.68%	103,347	2.35%	26,371	3.44%
2014	18,273	6.60%	100,393	-2.86%	26,057	-1.19%
2015	18,583	1.70%	112,120	11.68%	25,485	-2.20%
*****	*****	*****	<b>FIFTH REPORT</b>	*****	*****	*****
2007	13,623		140,889		24,560	
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%
2012	18,874	-0.45%	122,139	11.90%	26,555	1.42%
2013	20,377	7.96%	127,339	4.26%	27,676	4.22%
2014	19,917	-2.26%	121,646	-4.47%	27,216	-1.66%

**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 *****						
2006	14,712		137,402		23,525	
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%
2011	20,835	13.42%	122,311	-11.85%	26,524	-0.35%
2012	20,983	0.71%	137,776	12.64%	27,234	2.68%
2013	21,079	0.46%	148,820	8.02%	27,348	0.42%
***** SEVENTH REPORT *****						
2005	13,996		161,351		22,676	
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%
2010	20,116	-2.55%	148,908	-10.06%	27,062	-7.47%
2011	21,960	9.17%	147,203	-1.15%	26,977	-0.31%
2012	22,090	0.59%	160,562	9.08%	27,810	3.09%
***** EIGHTH REPORT *****						
2004	14,099		163,687		21,238	
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%
2009	21,752	3.69%	181,953	4.28%	29,865	3.02%
2010	21,548	-0.94%	176,142	-3.19%	27,283	-8.65%
2011	22,474	4.30%	169,469	-3.79%	26,979	-1.11%
***** NINTH REPORT *****						
2003	14,051		181,522		20,648	
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%
2008	22,169	13.75%	181,551	-15.91%	29,185	7.87%
2009	24,111	8.76%	199,186	9.71%	30,476	4.42%
2010	22,635	-6.12%	188,790	-5.22%	27,589	-9.47%
***** TENTH REPORT *****						
2002	14,333		202,593		20,346	
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%
2007	20,369	10.53%	214,024	6.79%	27,361	7.68%
2008	22,794	11.91%	218,025	1.87%	29,709	8.58%
2009	24,946	9.44%	207,841	-4.67%	30,609	3.03%

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>
*****	*****	*****	<b>FIRST REPORT</b>	*****	*****	*****
2011	6,950		48,097		24,887	
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%
2016	5,641	-15.76%	43,853	-14.72%	23,144	-14.28%
2017	5,657	0.28%	37,004	-15.62%	18,702	-19.19%
2018	5,284	-6.59%	36,838	-0.45%	18,661	-0.22%
*****	*****	*****	<b>SECOND REPORT</b>	*****	*****	*****
2010	10,091		77,098		29,501	
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%
2015	10,435	0.44%	73,092	-1.49%	26,965	-1.19%
2016	9,600	-8.00%	75,928	3.88%	26,451	-1.91%
2017	8,884	-7.46%	55,155	-27.36%	19,758	-25.30%
*****	*****	*****	<b>THIRD REPORT</b>	*****	*****	*****
2009	12,670		102,469		28,870	
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%
2014	14,134	-9.76%	102,879	18.67%	28,584	1.81%
2015	13,734	-2.83%	109,892	6.82%	26,657	-6.74%
2016	12,085	-12.01%	124,557	13.34%	28,052	5.23%
*****	*****	*****	<b>FOURTH REPORT</b>	*****	*****	*****
2008	14,738		129,237		28,979	
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%
2013	17,990	-0.30%	123,021	-9.90%	29,234	-3.89%
2014	16,327	-9.24%	155,509	26.41%	29,519	0.97%
2015	17,830	9.21%	125,175	-19.51%	25,751	-12.76%
*****	*****	*****	<b>FIFTH REPORT</b>	*****	*****	*****
2007	14,609		199,734		30,518	
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%
2012	20,079	-6.01%	168,429	-14.69%	31,114	-12.26%
2013	20,723	3.21%	158,280	-6.03%	30,110	-3.23%
2014	18,299	-11.70%	193,982	22.56%	30,906	2.64%

**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>	*****	*****	*****
2006	14,929		186,558		27,258	
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%
2011	23,852	2.52%	230,962	-10.24%	35,463	-9.76%
2012	22,488	-5.72%	184,230	-20.23%	31,145	-12.18%
2013	21,773	-3.18%	198,399	7.69%	30,441	-2.26%
*****	*****	*****	<b>SEVENTH REPORT</b>	*****	*****	*****
2005	15,871		253,060		29,842	
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%
2010	25,286	11.15%	283,585	21.71%	39,216	11.31%
2011	25,079	-0.82%	295,654	4.26%	35,917	-8.41%
2012	24,551	-2.11%	199,804	-32.42%	31,791	-11.49%
*****	*****	*****	<b>EIGHTH REPORT</b>	*****	*****	*****
2004	15,891		257,545		27,424	
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%
2009	24,352	14.37%	255,752	-12.03%	36,070	2.02%
2010	27,146	11.47%	355,259	38.91%	39,319	9.01%
2011	25,808	-4.93%	355,255	0.00%	35,905	-8.68%
*****	*****	*****	<b>NINTH REPORT</b>	*****	*****	*****
2003	14,659		305,636		26,119	
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%
2008	22,628	8.46%	308,784	-11.69%	35,223	5.06%
2009	26,391	16.63%	292,083	-5.41%	36,050	2.35%
2010	28,655	8.58%	378,530	29.60%	39,086	8.42%
*****	*****	*****	<b>TENTH REPORT</b>	*****	*****	*****
2002	15,910		374,067		27,350	
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%
2007	22,024	16.07%	348,930	5.12%	33,828	9.19%
2008	23,593	7.12%	358,803	2.83%	35,466	4.84%
2009	27,301	15.72%	314,387	-12.38%	36,190	2.04%

SOURCE: UNIT STATSTICAL DATA