

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 (adjusted to a pre Senate Bill 1 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 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 unit statistical data and have not been adjusted for Senate Bill 1.

DELAWARE COMPENSATION RATING BUREAU, INC.

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

POLICY

YEAR	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH	SEVENTH	EIGHTH	NINTH	TENTH
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	0.9720
1998	0.6561	0.8144	0.8840	0.9160	0.9351	0.9450	0.9571	0.9636	0.9685	0.9726
1999	0.6115	0.7896	0.8714	0.9181	0.9362	0.9498	0.9616	0.9647	0.9692	
2000	0.6161	0.7736	0.8506	0.8923	0.9180	0.9345	0.9448	0.9536		
2001	0.5977	0.7619	0.8502	0.8985	0.9195	0.9357	0.9461			
2002	0.6257	0.7739	0.8628	0.8989	0.9281	0.9414				
2003	0.6330	0.7654	0.8577	0.8998	0.9239					
2004	0.6279	0.7691	0.8465	0.8980						
2005	0.6153	0.7647	0.8349							
2006	0.6003	0.7329								
2007	0.5795									

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
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	0.5334
1998	0.4333	0.4441	0.4502	0.4519	0.4516	0.4520	0.4517	0.4532	0.4437	0.4437
1999	0.4294	0.4337	0.4369	0.4376	0.4381	0.4377	0.4391	0.4381	0.4374	
2000	0.4047	0.4161	0.4198	0.4203	0.4207	0.4218	0.4216	0.4213		
2001	0.3449	0.3489	0.3522	0.3536	0.3547	0.3551	0.3551			
2002	0.3420	0.3512	0.3544	0.3577	0.3584	0.3590				
2003	0.3066	0.3172	0.3192	0.3196	0.3208					
2004	0.2815	0.2896	0.2933	0.2951						
2005	0.2530	0.2616	0.2651							
2006	0.2245	0.2317								
2007	0.2029									

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>																					
1989																	0.9564	0.9572	0.9630	0.9688	0.9493
1990																0.9017	0.9067	0.9150	0.9614	0.9646	
1991															0.9388	0.9382	0.9435	0.9441	0.9534		
1992														0.9565	0.9716	0.9753	0.9759	0.9813			
1993													0.9262	0.9333	0.9379	0.9410	0.9501				
1994												0.9499	0.9296	0.9365	0.9433	0.9315					
1995											0.9130	0.9269	0.9489	0.9427	0.9419						
1996										0.8983	0.9142	0.9285	0.9299	0.9284							
1997									0.8133	0.8562	0.8512	0.8482	0.8769								
1998								0.8976	0.9035	0.9089	0.9262	0.9376									
1999							0.8777	0.9029	0.9076	0.9386	0.9470										
2000						0.7891	0.8304	0.8627	0.8766	0.8631											
2001					0.7595	0.8218	0.8608	0.8877	0.8963												
2002				0.7055	0.7561	0.8119	0.8256	0.8774													
2003			0.5670	0.7150	0.8038	0.8313	0.8716														
2004		0.3388	0.5515	0.6893	0.7548	0.8151															
2005	0.2733	0.3510	0.5458	0.6946	0.7852																
2006	0.2341	0.3890	0.5426	0.6944																	
2007	0.2848	0.3702	0.5385																		
2008	0.2119	0.3673																			
2009	0.2350																				
<b>MEDICAL</b>																					
1989																	0.8686	0.8615	0.8972	0.8835	0.8815
1990																0.8877	0.8825	0.8846	0.8841	0.8658	
1991															0.8981	0.9023	0.9072	0.8932	0.8850		
1992														0.7889	0.8098	0.8076	0.8255	0.8030			
1993													0.8250	0.8188	0.8193	0.8191	0.8157				
1994												0.7952	0.8116	0.8171	0.8315	0.7940					
1995											0.7738	0.8187	0.8475	0.8338	0.8447						
1996										0.8243	0.8249	0.8687	0.8619	0.8471							
1997									0.8295	0.8585	0.8464	0.8154	0.8197								
1998								0.8536	0.8494	0.8526	0.8964	0.9156									
1999							0.8650	0.8332	0.8389	0.8382	0.8433										
2000						0.7442	0.7449	0.7332	0.7467	0.7754											
2001					0.7816	0.7557	0.7713	0.7792	0.8127												
2002				0.6618	0.7618	0.8049	0.7983	0.8074													
2003			0.8069	0.8322	0.8163	0.7890	0.8020														
2004		0.6220	0.7354	0.7570	0.7498	0.7486															
2005	0.4710	0.6980	0.7830	0.7953	0.8105																
2006	0.4555	0.7132	0.8151	0.8535																	
2007	0.4354	0.6773	0.7687																		
2008	0.5308	0.7042																			
2009	0.4715																				

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>																					
1989																	0.9720	0.9765	0.9759	0.9822	0.9629
1990																0.9173	0.9235	0.9281	0.9629	0.9687	
1991															0.9552	0.9514	0.9551	0.9569	0.9662		
1992														0.9779	0.9828	0.9835	0.9843	0.9875			
1993													0.9347	0.9420	0.9458	0.9513	0.9598				
1994												0.9563	0.9360	0.9444	0.9519	0.9409					
1995										0.9296	0.9449	0.9580	0.9515	0.9501							
1996										0.9063	0.9231	0.9376	0.9412	0.9428							
1997									0.8329	0.8795	0.8924	0.8915	0.9167								
1998								0.9002	0.9045	0.9162	0.9271	0.9387									
1999							0.8866	0.9065	0.9116	0.9437	0.9500										
2000						0.7923	0.8392	0.8740	0.8915	0.8759											
2001					0.7601	0.8223	0.8608	0.8877	0.8993												
2002				0.7154	0.7608	0.8221	0.8546	0.9108													
2003			0.5655	0.7141	0.8032	0.8314	0.8724														
2004		0.3537	0.5717	0.7128	0.7966	0.8488															
2005	0.2733	0.3584	0.5664	0.6966	0.7892																
2006	0.2341	0.3890	0.5426	0.6944																	
2007	0.2848	0.3710	0.5394																		
2008	0.2428	0.3888																			
2009	0.2350																				

<b>MEDICAL</b>																						
1989																	0.9402	0.9394	0.9519	0.9573	0.9692	
1990																0.9192	0.9194	0.9188	0.9151	0.9021		
1991															0.9180	0.9217	0.9328	0.9269	0.9323			
1992														0.9680	0.9635	0.9690	0.9688	0.9730				
1993													0.8970	0.8983	0.8976	0.9053	0.8988					
1994												0.8538	0.8794	0.9060	0.9217	0.9171						
1995										0.8697	0.8938	0.9084	0.9081	0.9188								
1996										0.8353	0.8401	0.8781	0.8735	0.8718								
1997									0.8496	0.8823	0.9042	0.8777	0.8852									
1998								0.8623	0.8561	0.8712	0.8998	0.9158										
1999							0.8699	0.8674	0.8391	0.8386	0.8744											
2000						0.7622	0.7636	0.7655	0.7932	0.8196												
2001					0.7831	0.7664	0.7819	0.7899	0.8161													
2002				0.8075	0.8002	0.8173	0.8175	0.8236														
2003			0.8039	0.8300	0.8139	0.7893	0.8044															
2004		0.6738	0.8007	0.8359	0.8381	0.8151																
2005	0.4710	0.7097	0.8324	0.8147	0.8218																	
2006	0.4555	0.7132	0.8151	0.8535																		
2007	0.4354	0.7053	0.7920																			
2008	0.5366	0.7125																				
2009	0.4715																					

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	Maturity (in months)																		
Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1991															0.8988	0.9048	0.9096	0.9160	0.9282
1992														0.9067	0.9168	0.9192	0.9222	0.9334	
1993													0.8225	0.8357	0.8803	0.8965	0.9106		
1994												0.8627	0.8682	0.8723	0.8861	0.8939			
1995										0.8528	0.8705	0.8825	0.8847	0.8909					
1996									0.8420	0.8512	0.8612	0.8669	0.8764						
1997									0.7533	0.7887	0.8120	0.8240	0.8432						
1998								0.7869	0.8107	0.8319	0.8502	0.8626							
1999							0.7557	0.7956	0.8125	0.8367	0.8559								
2000						0.6555	0.7153	0.7502	0.7832	0.8050									
2001					0.6419	0.7164	0.7619	0.7833	0.8054										
2002				0.5624	0.6368	0.6931	0.7320	0.7780											
2003			0.3912	0.5651	0.6563	0.7141													
2004		0.1739	0.3826	0.5396	0.6234	0.6956													
2005	0.0426	0.1858	0.3627	0.5338	0.6416														
2006	0.0460	0.1945	0.3641	0.5459															
2007	0.0413	0.1830	0.3714																
2008	0.0465	0.1874																	

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
1991															0.6702	0.6846	0.6918	0.6998	0.7115
1992														0.6039	0.6216	0.6359	0.6497	0.6637	
1993													0.6136	0.6236	0.6346	0.6490	0.6557		
1994												0.5610	0.5838	0.6064	0.6225	0.6329			
1995											0.5539	0.5957	0.6146	0.6243	0.6395				
1996										0.5479	0.5643	0.5855	0.6029	0.6257					
1997									0.5351	0.5542	0.5745	0.5852	0.6002						
1998								0.5619	0.5754	0.5910	0.6117	0.6189							
1999							0.5081	0.5346	0.5485	0.5619	0.5775								
2000						0.4305	0.4575	0.4804	0.5015	0.5366									
2001					0.4409	0.4727	0.4934	0.5093	0.5329										
2002				0.4044	0.4428	0.4660	0.4938	0.5132											
2003			0.3710	0.4264	0.4444	0.4707	0.4922												
2004		0.2545	0.3428	0.3913	0.4255	0.4545													
2005	0.0638	0.2644	0.3498	0.4083	0.4494														
2006	0.0696	0.2704	0.3670	0.4288															
2007	0.0554	0.2492	0.3582																
2008	0.0882	0.2687																	

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
1991															0.9165	0.9226	0.9275	0.9338	0.9461
1992														0.9367	0.9387	0.9387	0.9402	0.9503	
1993													0.8444	0.8570	0.9030	0.9187	0.9303		
1994												0.8916	0.8938	0.8963	0.9089	0.9141			
1995											0.8808	0.8935	0.9057	0.9076	0.9110				
1996										0.8639	0.8733	0.8837	0.8895	0.8993					
1997									0.7876	0.8246	0.8470	0.8585	0.8777						
1998								0.8028	0.8270	0.8487	0.8654	0.8781							
1999							0.7721	0.8125	0.8301	0.8547	0.8718								
2000						0.6745	0.7360	0.7720	0.8059	0.8248									
2001					0.6543	0.7302	0.7767	0.7985	0.8209										
2002				0.5816	0.6619	0.7221	0.7603	0.8080											
2003			0.3995	0.5782	0.6719	0.7313	0.7691												
2004		0.1865	0.4051	0.5708	0.6589	0.7302													
2005	0.0454	0.1979	0.3864	0.5519	0.6646														
2006	0.0473	0.2001	0.3746	0.5616															
2007	0.0427	0.1890	0.3838																
2008	0.0496	0.1997																	

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
1991															0.8122	0.8297	0.8383	0.8477	0.8617
1992														0.8394	0.8453	0.8550	0.8640	0.8714	
1993													0.7791	0.7898	0.8034	0.8209	0.8278		
1994												0.7666	0.7895	0.8139	0.8290	0.8264			
1995											0.7370	0.7615	0.7871	0.8001	0.8165				
1996										0.6860	0.7066	0.7331	0.7548	0.7834					
1997									0.6958	0.7212	0.7458	0.7589	0.7773						
1998								0.7135	0.7307	0.7505	0.7679	0.7770							
1999							0.6576	0.6924	0.7110	0.7270	0.7441								
2000						0.5690	0.6047	0.6349	0.6628	0.7036									
2001					0.5660	0.6068	0.6334	0.6538	0.6842										
2002				0.5366	0.5811	0.6129	0.6465	0.6667											
2003			0.4767	0.5492	0.5728	0.6071	0.6349												
2004		0.3495	0.4680	0.5328	0.5788	0.6107													
2005	0.0850	0.3521	0.4659	0.5296	0.5782														
2006	0.0884	0.3431	0.4656	0.5441															
2007	0.0720	0.3204	0.4621																
2008	0.1145	0.3453																	

**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>	*****	*****	*****
2000	1,904		19,233		8,557	
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%
2006	2,762	8.87%	25,676	-6.75%	11,921	-1.93%
2007	2,514	-8.98%	27,400	6.71%	12,978	8.87%
*****	*****	*****	<b>SECOND REPORT</b>	*****	*****	*****
1999	3,533		33,199		9,775	
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%
2005	5,038	3.66%	54,411	7.44%	16,657	7.95%
2006	5,402	7.23%	47,134	-13.37%	16,549	-0.65%
*****	*****	*****	<b>THIRD REPORT</b>	*****	*****	*****
1998	4,506		46,542		9,381	
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%
2004	8,324	10.62%	71,127	-2.08%	17,961	6.98%
2005	7,680	-7.74%	38,793	-45.46%	16,666	-7.21%
*****	*****	*****	<b>FOURTH REPORT</b>	*****	*****	*****
1997	5,947		56,871		9,821	
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%
2003	9,172	0.42%	96,357	-1.65%	17,904	-1.18%
2004	10,364	13.00%	99,147	2.90%	19,420	8.47%
*****	*****	*****	<b>FIFTH REPORT</b>	*****	*****	*****
1996	6,492		70,306		10,669	
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%
2002	10,877	1.48%	118,814	19.96%	18,633	4.52%
2003	10,977	0.92%	117,552	-1.06%	19,086	2.43%



**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>SIXTH REPORT</b>						
1995	6,438		105,250		10,604	
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%
2001	11,736	11.28%	114,871	-4.60%	18,365	3.53%
2002	11,555	-1.54%	134,682	17.25%	18,770	2.21%
<b>SEVENTH REPORT</b>						
1994	6,726		75,267		9,311	
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%
2000	11,283	13.03%	131,587	13.77%	17,927	27.69%
2001	12,668	12.28%	126,495	-3.87%	18,805	4.90%
<b>EIGHTH REPORT</b>						
1993	7,040		118,591		10,793	
1994	7,021	-0.27%	79,081	-33.32%	9,347	-13.40%
1995	7,167	2.08%	123,018	55.56%	11,128	19.05%
1996	8,542	19.19%	95,527	-22.35%	11,736	5.46%
1997	8,125	-4.88%	113,541	18.86%	11,922	1.58%
1998	8,044	-1.00%	120,924	6.50%	12,149	1.90%
1999	10,180	26.55%	118,861	-1.71%	14,021	15.41%
2000	12,278	20.61%	152,097	27.96%	18,763	33.82%
<b>NINTH REPORT</b>						
1992						
1993	7,114		129,638		10,932	
1994	7,396	3.96%	82,480	-36.38%	9,454	-13.52%
1995	7,527	1.77%	136,464	65.45%	11,283	19.35%
1996	8,776	16.59%	98,679	-27.69%	11,824	4.79%
1997	8,771	-0.06%	113,062	14.58%	12,048	1.89%
1998	8,408	-4.14%	128,590	13.73%	12,199	1.25%
1999	10,663	26.82%	120,078	-6.62%	14,036	15.06%
<b>TENTH REPORT</b>						
1991						
1992						
1993	7,431		139,863		11,006	
1994	7,639	2.80%	84,071	-39.89%	9,646	-12.36%
1995	7,970	4.33%	133,599	58.91%	11,341	17.57%
1996	9,087	14.02%	103,429	-22.58%	11,938	5.26%
1997	9,130	0.47%	118,227	14.31%	12,184	2.06%
1998	8,838	-3.20%	141,260	19.48%	12,469	2.34%

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>	*****	*****	*****
2000	3,230		19,581		9,508	
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%
2006	5,971	10.13%	34,712	-2.58%	17,459	2.43%
2007	5,630	-5.71%	35,960	3.60%	18,383	5.29%
*****	*****	*****	<b>SECOND REPORT</b>	*****	*****	*****
1999	4,510		34,010		10,717	
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%
2005	8,189	4.67%	61,479	5.03%	20,730	6.13%
2006	8,008	-2.21%	54,877	-10.74%	20,527	-0.98%
*****	*****	*****	<b>THIRD REPORT</b>	*****	*****	*****
1998	5,270		43,856		9,744	
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%
2004	10,674	15.13%	87,005	11.04%	22,387	17.22%
2005	10,226	-4.20%	45,948	-47.19%	20,543	-8.24%
*****	*****	*****	<b>FOURTH REPORT</b>	*****	*****	*****
1997	6,140		45,236		9,114	
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%
2003	10,415	-2.70%	116,087	2.09%	20,999	-0.57%
2004	12,041	15.61%	128,841	10.99%	23,955	14.08%
*****	*****	*****	<b>FIFTH REPORT</b>	*****	*****	*****
1996	6,393		60,191		9,914	
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%
2002	12,108	16.18%	146,459	13.42%	21,762	8.94%
2003	11,964	-1.19%	155,207	5.97%	22,862	5.05%

**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>	*****	*****	*****
1995	6,125		99,637		10,068	
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%
2001	11,373	21.88%	162,679	3.39%	21,097	10.91%
2002	12,547	10.32%	190,713	17.23%	22,987	8.96%
*****	*****	*****	<b>SEVENTH REPORT</b>	*****	*****	*****
1994	6,076		56,786		7,988	
1995	6,435	5.91%	118,013	107.82%	10,569	32.31%
1996	7,303	13.49%	120,245	1.89%	11,965	13.21%
1997	7,238	-0.89%	104,001	-13.51%	11,194	-6.44%
1998	7,825	8.11%	116,445	11.97%	12,481	11.50%
1999	9,900	26.52%	165,632	42.24%	15,878	27.22%
2000	10,107	2.09%	192,812	16.41%	20,198	27.21%
2001	11,964	18.37%	194,147	0.69%	21,786	7.86%
*****	*****	*****	<b>EIGHTH REPORT</b>	*****	*****	*****
1993	6,329		98,853		9,442	
1994	6,295	-0.54%	68,318		8,297	-12.13%
1995	6,511	3.43%	158,691	132.28%	11,714	41.18%
1996	7,594	16.63%	130,091	-18.02%	12,093	3.24%
1997	7,519	-0.99%	119,015	-8.51%	11,535	-4.61%
1998	8,083	7.50%	143,298	20.40%	13,001	12.71%
1999	9,971	23.36%	183,072	27.76%	16,088	23.74%
2000	10,597	6.28%	230,011	25.64%	20,772	29.11%
*****	*****	*****	<b>NINTH REPORT</b>	*****	*****	*****
1993	6,380		119,645		9,910	
1994	6,459	1.24%	81,817		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%
1998	8,369	4.69%	144,485	15.07%	12,663	8.33%
1999	10,465	25.04%	201,186	39.24%	16,345	29.08%
*****	*****	*****	<b>TENTH REPORT</b>	*****	*****	*****
1993	6,645		137,692		10,183	
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%
1997	8,291	2.90%	148,427	-16.51%	12,215	-7.36%
1998	8,774	5.83%	154,374	4.01%	12,766	4.51%

SOURCE: UNIT STATSTICAL DATA