

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
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	0.9720
2000	0.6161	0.7736	0.8506	0.8923	0.9180	0.9345	0.9448	0.9536	0.9608	
2001	0.5977	0.7619	0.8502	0.8985	0.9195	0.9357	0.9461	0.9552		
2002	0.6257	0.7739	0.8628	0.8989	0.9281	0.9414	0.9522			
2003	0.6330	0.7654	0.8577	0.8998	0.9239	0.9385				
2004	0.6279	0.7691	0.8465	0.8980	0.9137					
2005	0.6153	0.7647	0.8349	0.8911						
2006	0.6003	0.7329	0.8407							
2007	0.5795	0.7475								
2008	0.5667									

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
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	0.4372
2000	0.4047	0.4161	0.4198	0.4203	0.4207	0.4218	0.4216	0.4213	0.4213	
2001	0.3449	0.3489	0.3522	0.3536	0.3547	0.3551	0.3551	0.3548		
2002	0.3419	0.3512	0.3543	0.3576	0.3584	0.3589	0.3592			
2003	0.3066	0.3172	0.3192	0.3196	0.3208	0.3204				
2004	0.2815	0.2896	0.2933	0.2951	0.2957					
2005	0.2532	0.2618	0.2653	0.2659						
2006	0.2237	0.2308	0.2313							
2007	0.2022	0.2091								
2008	0.1767									

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																					
1990																	0.8850	0.8935	0.9347	0.9558	0.9599
1991																0.9421	0.9473	0.9494	0.9584	0.9451	
1992															0.9726	0.9761	0.9780	0.9833	0.9884		
1993														0.9359	0.9404	0.9448	0.9527	0.9556			
1994													0.9296	0.9365	0.9456	0.9341	0.9327				
1995												0.9269	0.9489	0.9411	0.9407	0.9576					
1996											0.9142	0.9285	0.9316	0.9300	0.9339						
1997										0.8562	0.8512	0.8542	0.8807	0.8875							
1998									0.9035	0.9089	0.9272	0.9368	0.9474								
1999								0.8978	0.9025	0.9348	0.9434	0.9491									
2000							0.8300	0.8621	0.8814	0.8681	0.9018										
2001						0.8221	0.8610	0.8861	0.8867	0.9172											
2002					0.7569	0.8116	0.8292	0.8641	0.8822												
2003				0.7155	0.8034	0.8361	0.8760	0.8923													
2004			0.5510	0.6881	0.7626	0.8230	0.8690														
2005		0.3491	0.5453	0.6900	0.7566	0.8004															
2006	0.2341	0.3877	0.5466	0.6909	0.7720																
2007	0.2837	0.3649	0.5358	0.6457																	
2008	0.2199	0.3748	0.5839																		
2009	0.2360	0.3403																			
2010	0.2648																				
MEDICAL																					
1990																	0.8793	0.8821	0.8740	0.8687	0.8659
1991																0.9070	0.9117	0.9005	0.8794	0.8813	
1992															0.8177	0.8154	0.8159	0.7885	0.7467		
1993														0.8269	0.8279	0.8239	0.8067	0.8103			
1994													0.8116	0.8171	0.8299	0.7927	0.7629				
1995												0.8187	0.8475	0.8369	0.8441	0.8228					
1996											0.8249	0.8598	0.8464	0.8185	0.8057						
1997									0.8585	0.8464	0.8285	0.8185	0.8139								
1998									0.8494	0.8526	0.8990	0.9095	0.9067								
1999								0.8331	0.8392	0.8376	0.8442	0.8737									
2000							0.7454	0.7338	0.7434	0.7700	0.7985										
2001						0.7569	0.7724	0.7806	0.8038	0.7940											
2002					0.7628	0.8054	0.7983	0.8052	0.8195												
2003				0.8326	0.8168	0.8044	0.8135	0.8035													
2004			0.7354	0.7570	0.7497	0.7461	0.7591														
2005		0.6940	0.7813	0.7949	0.7935	0.7948															
2006	0.4570	0.7137	0.8134	0.8441	0.8128																
2007	0.4393	0.6812	0.7663	0.7974																	
2008	0.5271	0.7066	0.8008																		
2009	0.4821	0.7407																			
2010	0.4207																				

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																					
1990																	0.9264	0.9321	0.9644	0.9708	0.9737
1991																0.9545	0.9582	0.9607	0.9699	0.9603	
1992															0.9831	0.9836	0.9852	0.9886	0.9938		
1993														0.9442	0.9480	0.9546	0.9640	0.9653			
1994													0.9360	0.9444	0.9539	0.9432	0.9475				
1995												0.9449	0.9580	0.9540	0.9528	0.9697					
1996											0.9231	0.9376	0.9424	0.9452	0.9534						
1997										0.8795	0.8924	0.8957	0.9197	0.9277							
1998									0.9045	0.9162	0.9281	0.9378	0.9496								
1999								0.9013	0.9064	0.9395	0.9468	0.9560									
2000							0.8387	0.8734	0.8953	0.8803	0.9124										
2001						0.8227	0.8610	0.8861	0.8894	0.9203											
2002					0.7616	0.8217	0.8603	0.8969	0.9124												
2003				0.7146	0.8028	0.8357	0.8762	0.8933													
2004			0.5710	0.7114	0.8021	0.8550	0.9016														
2005		0.3563	0.5654	0.6917	0.7621	0.8008															
2006	0.2341	0.3877	0.5466	0.6909	0.7720																
2007	0.2837	0.3657	0.5368	0.6478																	
2008	0.2519	0.3951	0.5793																		
2009	0.2360	0.3403																			
2010	0.2654																				
MEDICAL																					
1990																	0.9206	0.9209	0.9105	0.9055	0.9103
1991																	0.9256	0.9362	0.9315	0.9342	0.9373
1992															0.9646	0.9697	0.9674	0.9704	0.9772		
1993														0.9027	0.9027	0.9082	0.8875	0.8951			
1994													0.8794	0.9060	0.9175	0.9124	0.9127				
1995												0.8938	0.9084	0.9131	0.9208	0.9222					
1996											0.8512	0.8723	0.8623	0.8597	0.8658						
1997										0.8823	0.9042	0.8837	0.8801	0.8830							
1998									0.8561	0.8712	0.9023	0.9098	0.9077								
1999								0.8668	0.8394	0.8379	0.8746	0.8748									
2000							0.7639	0.7659	0.7863	0.8105	0.8272										
2001						0.7675	0.7830	0.7905	0.8069	0.7985											
2002					0.8011	0.8179	0.8263	0.8242	0.8328												
2003				0.8303	0.8145	0.8023	0.8134	0.8042													
2004			0.8004	0.8356	0.8321	0.8081	0.8161														
2005		0.7053	0.8295	0.8121	0.8052	0.7895															
2006	0.4570	0.7137	0.8134	0.8441	0.8128																
2007	0.4393	0.7063	0.7876	0.8222																	
2008	0.5323	0.7152	0.7967																		
2009	0.4821	0.7407																			
2010	0.4267																				

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
1992															0.9749	0.9773	0.9804	0.9907	0.9996
1993														0.7544	0.7926	0.8064	0.8187	0.8246	
1994													1.1985	1.2042	1.2232	1.2335	1.2394		
1995												0.8093	0.8205	0.8225	0.8288	0.8353			
1996										0.7221	0.7306	0.7355	0.7433	0.7598					
1997									0.8006	0.8243	0.8364	0.8549	0.8628						
1998									0.8968	0.9203	0.9406	0.9541	0.9721						
1999								0.6609	0.6753	0.6955	0.7118	0.7184							
2000							0.5695	0.5972	0.6233	0.6397	0.6565								
2001						0.8465	0.9002	0.9255	0.9508	1.0006									
2002					0.5822	0.6338	0.6698	0.7101	0.7299										
2003				0.5808	0.6769	0.7370	0.7749	0.8142											
2004			0.3826	0.5390	0.6252	0.6953	0.7444												
2005		0.1928	0.3774	0.5578	0.6669	0.7320													
2006	0.0497	0.2130	0.4015	0.5952	0.7132														
2007	0.0460	0.2037	0.4200	0.6002															
2008	0.0651	0.2641	0.5782																
2009	0.0833	0.3787																	

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
1992															0.6086	0.6218	0.6345	0.6480	0.6647
1993														0.6311	0.6424	0.6569	0.6661	0.6805	
1994													0.5830	0.6055	0.6216	0.6318	0.6454		
1995												0.6103	0.6297	0.6397	0.6546	0.6575			
1996											0.5548	0.5813	0.5988	0.6232	0.6358				
1997										0.5689	0.5898	0.6007	0.6155	0.6244					
1998									0.5910	0.6070	0.6282	0.6354	0.6440						
1999								0.5371	0.5511	0.5647	0.5811	0.6156							
2000							0.4705	0.4939	0.5154	0.5494	0.5711								
2001						0.4761	0.4969	0.5127	0.5362	0.5525									
2002					0.4384	0.4613	0.4887	0.5117	0.5435										
2003				0.4317	0.4508	0.4786	0.4988	0.5186											
2004			0.3458	0.3946	0.4291	0.4574	0.4827												
2005		0.2554	0.3377	0.3939	0.4327	0.4716													
2006	0.0680	0.2650	0.3603	0.4185	0.4505														
2007	0.0543	0.2433	0.3535	0.4136															
2008	0.0791	0.2485	0.3621																

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
1992															0.9553	0.9553	0.9567	0.9652	0.9674
1993														0.8731	0.9175	0.9325	0.9442	0.9489	
1994													0.9130	0.9155	0.9284	0.9335	0.9348		
1995												0.9149	0.9274	0.9294	0.9333	0.9396			
1996										0.8789	0.8892	0.8951	0.9047	0.9248					
1997										0.8435	0.8664	0.8781	0.8968	0.9044					
1998									0.8379	0.8599	0.8768	0.8894	0.9061						
1999								0.8352	0.8535	0.8791	0.8971	0.8989							
2000							0.7552	0.7920	0.8266	0.8448	0.8669								
2001						0.7257	0.7717	0.7934	0.8151	0.8578									
2002					0.6736	0.7350	0.7746	0.8186	0.8393										
2003				0.5791	0.6755	0.7357	0.7736	0.8130											
2004			0.4126	0.5806	0.6730	0.7435	0.7948												
2005		0.1960	0.3837	0.5507	0.6594	0.7219													
2006	0.0465	0.1993	0.3756	0.5568	0.6672														
2007	0.0418	0.1849	0.3812	0.5448															
2008	0.0458	0.1856	0.3990																
2009	0.0406	0.1846																	

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
1992															0.8786	0.8881	0.8968	0.9039	0.9092
1993														0.8036	0.8176	0.8355	0.8456	0.8612	
1994													0.8123	0.8374	0.8529	0.8506	0.8603		
1995												0.7960	0.8228	0.8364	0.8523	0.8545			
1996											0.7122	0.7461	0.7686	0.8000	0.8162				
1997										0.7440	0.7693	0.7828	0.8015	0.8126					
1998									0.7538	0.7743	0.7922	0.8013	0.8109						
1999								0.7113	0.7304	0.7469	0.7658	0.7815							
2000							0.6173	0.6479	0.6762	0.7155	0.7439								
2001						0.6149	0.6417	0.6621	0.6924	0.7134									
2002					0.5864	0.6183	0.6521	0.6739	0.7099										
2003				0.5604	0.5857	0.6223	0.6489	0.6750											
2004			0.4772	0.5431	0.5899	0.6215	0.6542												
2005		0.3507	0.4638	0.5271	0.5747	0.6131													
2006	0.0885	0.3450	0.4690	0.5447	0.5864														
2007	0.0724	0.3203	0.4670	0.5453															
2008	0.1062	0.3307	0.4718																

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	*****	*****	*****
2001	2,196		21,904		10,125	
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%
2008	3,015	19.93%	28,365	3.52%	13,999	7.87%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2000	3,767		40,221		12,020	
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%
2007	5,900	9.22%	55,102	16.90%	18,325	10.73%
*****	*****	*****	THIRD REPORT	*****	*****	*****
1999	5,130		54,959		11,538	
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%
2006	9,065	18.03%	72,374	86.56%	19,153	14.92%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
1998	5,529		63,072		10,360	
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%
2005	10,051	-3.02%	108,947	9.88%	20,822	7.22%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
1997	6,684		66,704		10,186	
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%
2004	11,128	1.38%	116,305	-1.06%	20,202	5.85%

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 *****						
1996	7,473		77,140		11,098	
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%
2003	11,976	3.64%	136,191	1.12%	19,616	4.51%
***** SEVENTH REPORT *****						
1995	7,024		110,669		10,864	
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%
2002	12,553	-0.91%	162,961	28.83%	19,741	4.98%
***** EIGHTH REPORT *****						
1994	7,021		79,081		9,347	
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%
2001	13,361	8.82%	139,498	-8.28%	19,013	1.33%
***** NINTH REPORT *****						
1993						
1994	7,396		82,480		9,454	
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%
2000	13,062	22.50%	166,678	38.81%	19,077	35.91%
***** TENTH REPORT *****						
1992						
1993						
1994	7,639		84,071		9,646	
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%
1999	11,075	25.31%	120,515	-14.69%	14,137	13.38%

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	*****	*****	*****
2001	3,853		22,628		11,406	
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%
2008	5,917	5.10%	34,349	-4.48%	18,237	-0.79%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2000	4,782		34,826		11,584	
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%
2007	8,604	7.44%	65,359	19.10%	22,937	11.74%
*****	*****	*****	THIRD REPORT	*****	*****	*****
1999	6,136		50,766		11,876	
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%
2006	10,752	5.14%	80,110	74.35%	21,804	6.14%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
1998	6,272		54,611		10,331	
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%
2005	12,256	1.79%	140,263	8.87%	26,197	9.36%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
1997	6,609		58,939		9,662	
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%
2004	12,860	7.49%	163,787	5.53%	25,880	13.20%

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						
1996	6,972		74,218		10,472	
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%
2003	13,033	3.87%	186,547	-2.18%	23,705	3.12%
SEVENTH REPORT						
1995	6,435		118,013		10,569	
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%
2002	13,492	12.77%	248,870	28.19%	24,740	13.56%
EIGHTH REPORT						
1994	6,295		68,318		8,297	
1995	6,511	3.43%	158,691		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%
2001	12,695	19.80%	217,726	-5.34%	21,881	5.34%
NINTH REPORT						
1993						
1994	6,459		81,817		8,524	
1995	6,821	5.60%	213,940		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%
2000	11,462	9.53%	260,001	29.23%	21,194	29.67%
TENTH REPORT						
1992						
1993						
1994	6,579		105,139		9,167	
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%
1999	10,824	23.36%	216,837	40.46%	16,589	29.95%

SOURCE: UNIT STATSTICAL DATA