

DELAWARE COMPENSATION RATING BUREAU, INC.

Settlement Rates, Payout Ratios and Average Claim Costs

Page 1 lists the indemnity settlement rates - the ratio of number of open claims to number of reported claims - 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 OPEN INDEMNITY CLAIMS  
TO NUMBER OF REPORTED INDEMNITY CLAIMS

POLICY										
YEAR	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH	SEVENTH	EIGHTH	NINTH	TENTH
1997	0.3302	0.1838	0.1181	0.0761	0.0583	0.0493	0.0409	0.0360	0.0314	0.0280
1998	0.3439	0.1856	0.1160	0.0840	0.0649	0.0550	0.0429	0.0364	0.0315	0.0274
1999	0.3885	0.2104	0.1286	0.0819	0.0638	0.0502	0.0384	0.0353	0.0308	0.0280
2000	0.3839	0.2264	0.1494	0.1077	0.0820	0.0655	0.0552 *	0.0464 *	0.0392	0.0359 *
2001	0.4023	0.2381	0.1498	0.1015	0.0805	0.0643	0.0539	0.0448	0.0399 *	0.0357
2002	0.3743	0.2261	0.1372	0.1011	0.0719	0.0586	0.0478	0.0382	0.0341	
2003	0.3670	0.2346	0.1423	0.1002	0.0761	0.0615	0.0531	0.0444		
2004	0.3721	0.2309	0.1535	0.1020	0.0863 *	0.0671	0.0534			
2005	0.3847	0.2353	0.1653	0.1089	0.0850	0.0710 *				
2006	0.3997	0.2671	0.1593	0.1115	0.0832					
2007	0.4205	0.2525	0.1623	0.1264 *						
2008	0.4333	0.2720	0.1824 *							
2009	0.4563 *	0.2857 *								
2010	0.4297									

Denotes lowest open claim rate shown for each report level.

\* Denotes highest open claim rate 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
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	0.4210
2001	0.3449	0.3489	0.3522	0.3537	0.3547	0.3551	0.3551	0.3548	0.3548	0.3547
2002	0.3419	0.3512	0.3543	0.3576	0.3584	0.3589	0.3592	0.3592	0.3592	
2003	0.3066	0.3172	0.3192	0.3196	0.3208	0.3204	0.3205	0.3200		
2004	0.2816	0.2897	0.2934	0.2952	0.2958	0.2964	0.2967			
2005	0.2533	0.2619	0.2655	0.2660	0.2665	0.2669				
2006	0.2237	0.2308	0.2313	0.2320	0.2324					
2007	0.2022	0.2090	0.2112	0.2118						
2008	0.1758	0.1806	0.1850							
2009	0.1778	0.1863								
2010	0.1672									

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>																					
1992																	0.9780	0.9833	0.9884	0.9831	0.9921
1993																0.9448	0.9527	0.9556	0.9613	0.9563	
1994															0.9456	0.9341	0.9327	0.9161	0.9388		
1995														0.9411	0.9407	0.9576	0.9604	0.9629			
1996													0.9316	0.9300	0.9339	0.9436	0.9487				
1997												0.8542	0.8807	0.8875	0.8951	0.9038					
1998											0.9272	0.9368	0.9474	0.9557	0.9603						
1999										0.9348	0.9434	0.9491	0.9615	0.9474							
2000									0.8814	0.8681	0.9018	0.9213	0.9330								
2001								0.8861	0.8867	0.9172	0.9284	0.9388									
2002							0.8292	0.8641	0.8822	0.9061	0.9084										
2003						0.8361	0.8760	0.8923	0.9081	0.9153											
2004					0.7626	0.8230	0.8690	0.9069	0.9137												
2005				0.6900	0.7566	0.8004	0.8602	0.8844													
2006			0.5466	0.6909	0.7720	0.8075	0.8565														
2007		0.3649	0.5358	0.6457	0.7620	0.8409															
2008	0.2199	0.3748	0.5839	0.7071	0.8222																
2009	0.2363	0.3404	0.5321	0.6396																	
2010	0.2653	0.3692	0.5314																		
2011	0.3170	0.3855																			
2012	0.2103																				
<b>MEDICAL</b>																					
1992																	0.8168	0.7924	0.7545	0.7651	0.7695
1993																0.8247	0.8104	0.8166	0.8238	0.8470	
1994															0.8308	0.7966	0.7703	0.7662	0.7870		
1995														0.8377	0.8473	0.8288	0.8200	0.8024			
1996													0.8472	0.8220	0.8120	0.7850	0.8042				
1997											0.8294	0.8220	0.8201	0.8131	0.8145						
1998											0.8995	0.9115	0.9102	0.9140	0.9258						
1999									0.8384	0.8473	0.8780	0.8831	0.8954								
2000								0.7445	0.7740	0.8049	0.8101	0.8167									
2001								0.7817	0.8075	0.8006	0.8223	0.8282									
2002								0.7993	0.8088	0.8253	0.8367	0.7833									
2003						0.8053	0.8170	0.8098	0.8180	0.8109											
2004					0.7508	0.7504	0.7662	0.7888	0.8071												
2005					0.7958	0.7972	0.8009	0.7672	0.8117												
2006				0.8142	0.8469	0.8184	0.8022	0.8206													
2007		0.6820	0.7695	0.8025	0.7683	0.8024															
2008	0.5302	0.7102	0.8050	0.8213	0.8255																
2009	0.4864	0.7441	0.7774	0.7511																	
2010	0.4228	0.6213	0.7308																		
2011	0.4425	0.6830																			
2012	0.4709																				

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>																					
1992																	0.9852	0.9886	0.9938	0.9885	0.9976
1993																0.9546	0.9639	0.9651	0.9697	0.9620	
1994															0.9539	0.9432	0.9475	0.9300	0.9551		
1995														0.9540	0.9526	0.9695	0.9722	0.9745			
1996												0.9424	0.9450	0.9530	0.9645	0.9669					
1997											0.8956	0.9194	0.9272	0.9361	0.9449						
1998										0.9281	0.9377	0.9492	0.9569	0.9618							
1999										0.9395	0.9468	0.9555	0.9660	0.9558							
2000									0.8953	0.8800	0.9119	0.9281	0.9420								
2001								0.8861	0.8893	0.9201	0.9314	0.9419									
2002							0.8603	0.8969	0.9123	0.9400	0.9457										
2003						0.8395	0.8761	0.8930	0.9121	0.9194											
2004					0.8021	0.8550	0.9016	0.9357	0.9404												
2005				0.6917	0.7619	0.8017	0.8692	0.8826													
2006			0.5466	0.6909	0.7720	0.8075	0.8565														
2007		0.3657	0.5371	0.6479	0.7635	0.8426															
2008	0.2518	0.3949	0.5790	0.7042	0.8205																
2009	0.2363	0.3404	0.5345	0.6652																	
2010	0.2653	0.3748	0.5459																		
2011	0.3173	0.3899																			
2012	0.2103																				
<b>MEDICAL</b>																					
1992																	0.9675	0.9711	0.9778	0.9841	0.9846
1993																0.9085	0.8891	0.8971	0.9060	0.9221	
1994															0.9178	0.9138	0.9151	0.9093	0.9107		
1995														0.9134	0.9220	0.9241	0.9145	0.9058			
1996													0.8628	0.8611	0.8679	0.8530	0.8622				
1997												0.8842	0.8820	0.8859	0.8866	0.8875					
1998											0.9028	0.9115	0.9109	0.9139	0.9259						
1999										0.8387	0.8768	0.8786	0.8823	0.8997							
2000									0.7870	0.8133	0.8315	0.8374	0.8457								
2001									0.7913	0.8104	0.8043	0.8277	0.8352								
2002									0.8272	0.8275	0.8373	0.8486	0.8435								
2003						0.8032	0.8163	0.8098	0.8204	0.8131											
2004					0.8329	0.8116	0.8213	0.8402	0.8510												
2005					0.8130	0.8085	0.7966	0.7973	0.8073												
2006			0.8142	0.8469	0.8184	0.8022	0.8206														
2007		0.7066	0.7905	0.8270	0.7899	0.8217															
2008	0.5321	0.7165	0.8005	0.8177	0.8222																
2009	0.4864	0.7441	0.7991	0.8245																	
2010	0.4228	0.6695	0.7821																		
2011	0.4453	0.7012																			
2012	0.4709																				

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 23rd																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1994															0.9025	0.9100	0.9144	0.9217	0.9268
1995														0.9088	0.9158	0.9230	0.9295	0.9323	
1996													0.8651	0.8744	0.8938	0.9083	0.9185		
1997												0.8415	0.8601	0.8680	0.8767	0.8890			
1998											0.8564	0.8687	0.8851	0.8990	0.9081				
1999										0.8528	0.8727	0.8808	0.8836	0.8929					
2000									0.8123	0.8336	0.8555	0.8667	0.8760						
2001								0.7715	0.7926	0.8341	0.8578	0.8676							
2002							0.7302	0.7741	0.7957	0.8289	0.8410								
2003						0.7099	0.7464	0.7843	0.8137	0.8301									
2004					0.6311	0.7018	0.7513	0.7898	0.8131										
2005				0.5272	0.6303	0.6918	0.7565	0.7809											
2006			0.3473	0.5149	0.6170	0.6923	0.7453												
2007		0.1820	0.3752	0.5363	0.6301	0.7080													
2008	0.0425	0.1726	0.3778	0.5445	0.6557														
2009	0.0356	0.1614	0.3395	0.5141															
2010	0.0404	0.1849	0.3531																
2011	0.0488	0.1786																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 23rd																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1994															0.6458	0.6561	0.6697	0.6844	0.6938
1995														0.6518	0.6668	0.6697	0.6802	0.6871	
1996													0.5925	0.6163	0.6284	0.6460	0.6740		
1997												0.6197	0.6347	0.6435	0.6551	0.6645			
1998											0.6612	0.6686	0.6773	0.6879	0.6943				
1999										0.5959	0.6130	0.6483	0.6581	0.6680					
2000									0.5241	0.5580	0.5795	0.6005	0.6229						
2001								0.5420	0.5663	0.5830	0.5989	0.6128							
2002							0.4894	0.5121	0.5429	0.5645	0.5804								
2003						0.4942	0.5147	0.5345	0.5539	0.5757									
2004					0.4632	0.4933	0.5198	0.5431	0.5580										
2005				0.4258	0.4671	0.5079	0.5354	0.5420											
2006			0.3677	0.4263	0.4580	0.4912	0.5251												
2007		0.2587	0.3744	0.4364	0.4699	0.4959													
2008	0.0842	0.2615	0.3782	0.4358	0.4733														
2009	0.0553	0.2418	0.3490	0.4116															
2010	0.0522	0.2511	0.3516																
2011	0.0650	0.2509																	

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 23rd																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1994															0.9394	0.9445	0.9460	0.9520	0.9558
1995														0.9426	0.9467	0.9531	0.9590	0.9609	
1996													0.9020	0.9117	0.9319	0.9470	0.9520		
1997												0.8878	0.9068	0.9146	0.9231	0.9354			
1998											0.8840	0.8967	0.9137	0.9280	0.9374				
1999										0.8939	0.9121	0.9143	0.9173	0.9273					
2000									0.8500	0.8688	0.8916	0.9028	0.9123						
2001								0.8029	0.8248	0.8680	0.8927	0.9028							
2002							0.7890	0.8339	0.8552	0.8823	0.8934								
2003						0.7418	0.7800	0.8198	0.8506	0.8678									
2004					0.6823	0.7538	0.8059	0.8402	0.8614										
2005				0.5436	0.6509	0.7128	0.7796	0.8152											
2006			0.3628	0.5378	0.6444	0.7231	0.7784												
2007		0.1900	0.3918	0.5599	0.6579	0.7392													
2008	0.0447	0.1815	0.3898	0.5652	0.6824														
2009	0.0378	0.1717	0.3611	0.5468															
2010	0.0429	0.1962	0.3745																
2011	0.0513	0.1878																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 23rd																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1994															0.8471	0.8451	0.8549	0.8675	0.8755
1995														0.8270	0.8425	0.8446	0.8568	0.8643	
1996													0.7430	0.7729	0.7880	0.8101	0.8332		
1997												0.7809	0.7992	0.8099	0.8243	0.8356			
1998											0.8016	0.8107	0.8214	0.8344	0.8422				
1999										0.7557	0.7745	0.7920	0.8047	0.8178					
2000									0.6614	0.6993	0.7263	0.7511	0.7790						
2001								0.6720	0.7023	0.7229	0.7426	0.7599							
2002							0.6515	0.6730	0.7085	0.7311	0.7482								
2003						0.6145	0.6404	0.6653	0.6897	0.7173									
2004					0.6090	0.6412	0.6741	0.7005	0.7153										
2005				0.5317	0.5790	0.6170	0.6425	0.6751											
2006			0.4598	0.5329	0.5725	0.6141	0.6565												
2007		0.3248	0.4721	0.5510	0.5948	0.6278													
2008	0.1059	0.3288	0.4698	0.5431	0.5910														
2009	0.0729	0.3188	0.4588	0.5409															
2010	0.0683	0.3284	0.4598																
2011	0.0834	0.3219																	

**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>	*****	*****	*****
2003	2,269		24,836		10,552	
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%
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%
*****	*****	*****	<b>SECOND REPORT</b>	*****	*****	*****
2002	4,372		45,473		13,665	
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%
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%
*****	*****	*****	<b>THIRD REPORT</b>	*****	*****	*****
2001	7,138		65,684		15,910	
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%	79,527	11.81%	19,560	8.90%
2006	9,065	18.03%	72,374	-8.99%	19,153	-2.08%
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%
*****	*****	*****	<b>FOURTH REPORT</b>	*****	*****	*****
2000	7,889		83,211		16,004	
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%
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%
*****	*****	*****	<b>FIFTH REPORT</b>	*****	*****	*****
1999	8,208		85,189		13,122	
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%
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%



**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>	*****	*****	*****
1998	7,034		87,705		11,470	
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%
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%
*****	*****	*****	<b>SEVENTH REPORT</b>	*****	*****	*****
1997	7,724		96,947		11,371	
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%
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%
*****	*****	*****	<b>EIGHTH REPORT</b>	*****	*****	*****
1996	8,542		95,527		11,736	
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%
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%
*****	*****	*****	<b>NINTH REPORT</b>	*****	*****	*****
1995	7,527		136,464		11,283	
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%
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%
*****	*****	*****	<b>TENTH REPORT</b>	*****	*****	*****
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%
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%

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>	*****	*****	*****
2003	4,547		28,430		13,313	
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%
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%
*****	*****	*****	<b>SECOND REPORT</b>	*****	*****	*****
2002	6,708		61,629		19,126	
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%
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%
*****	*****	*****	<b>THIRD REPORT</b>	*****	*****	*****
2001	7,575		65,674		16,280	
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%	94,194	8.26%	24,109	7.69%
2006	10,752	5.14%	80,110	-14.95%	21,804	-9.56%
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%
*****	*****	*****	<b>FOURTH REPORT</b>	*****	*****	*****
2000	7,512		82,584		15,600	
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%
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%
*****	*****	*****	<b>FIFTH REPORT</b>	*****	*****	*****
1999	8,412		94,512		13,908	
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%
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%

**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>						
1998	7,370		86,216		11,706	
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%
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%
<b>SEVENTH REPORT</b>						
1997	7,238		104,001		11,194	
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%
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%
<b>EIGHTH REPORT</b>						
1996	7,594		130,091		12,093	
1997	7,519	-0.99%	119,015		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%
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%
<b>NINTH REPORT</b>						
1995	6,821		213,940		12,855	
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%
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%
<b>TENTH REPORT</b>						
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%
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%

SOURCE: UNIT STATSTICAL DATA