

DELAWARE COMPENSATION RATING BUREAU, INC.

Open Claim Ratios, Payout Ratios and Average Claim Costs

Page 1 lists the ratio of the number of open indemnity claims to the number of reported indemnity claims - by policy year and report level. Page 2 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 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**

<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>
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	0.0319
2003	0.3670	0.2346	0.1423	0.1002	0.0761	0.0615	0.0531	0.0444	0.0394	0.0344
2004	0.3721	0.2309	0.1535	0.1020	0.0863	0.0671	0.0534	0.0477	0.0383	0.0310
2005	0.3847	0.2353	0.1653	0.1089	0.0850	0.0710	0.0589	0.0484	0.0425 *	
2006	0.3997	0.2671	0.1593	0.1115	0.0832	0.0718 *	0.0586	0.0508 *		
2007	0.4205	0.2525	0.1623	0.1264	0.0859	0.0646	0.0645 *			
2008	0.4333	0.2720	0.1824	0.1244	0.0899	0.0652				
2009	0.4563	0.2857	0.1804	0.1267 *	0.1020 *					
2010	0.4297	0.2897 *	0.1860 *	0.1208						
2011	0.4359	0.2757	0.1716							
2012	0.4406	0.2746								
2013	0.4570 *									

Denotes lowest open claim ratio shown for each report level.

\* Denotes highest open claim ratio 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
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	0.3594
2003	0.3066	0.3172	0.3192	0.3196	0.3208	0.3204	0.3205	0.3200	0.3200	0.3199
2004	0.2816	0.2897	0.2934	0.2952	0.2958	0.2964	0.2967	0.2968	0.2965	0.2962
2005	0.2532	0.2618	0.2654	0.2659	0.2665	0.2669	0.2667	0.2665	0.2666	
2006	0.2237	0.2308	0.2313	0.2320	0.2324	0.2324	0.2326	0.2326		
2007	0.2022	0.2090	0.2112	0.2118	0.2135	0.2396	0.2140			
2008	0.1758	0.1805	0.1850	0.1854	0.1855	0.1862				
2009	0.1775	0.1859	0.1894	0.1905	0.1914					
2010	0.1676	0.1747	0.1778	0.1781						
2011	0.1525	0.1576	0.1597							
2012	0.1428	0.1486								
2013	0.1526									

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>																								
1995																				0.9604	0.9627	0.9640	0.9516	0.9540
1996																	0.9436	0.9485	0.9614	0.9668	0.9674			
1997															0.8951	0.9031	0.9124	0.9288	0.9489					
1998														0.9557	0.9599	0.9612	0.9687	0.9799						
1999													0.9615	0.9467	0.9754	0.9840	0.9846							
2000												0.9213	0.9262	0.9244	0.9430	0.9530								
2001											0.9284	0.9377	0.9559	0.9518	0.9602									
2002										0.9061	0.9048	0.9179	0.9469	0.9593										
2003									0.9081	0.9150	0.9245	0.9374	0.9433											
2004								0.9069	0.9137	0.9407	0.9515	0.9574												
2005							0.8601	0.8844	0.9122	0.9320	0.9476													
2006						0.8074	0.8559	0.8697	0.9071	0.9287														
2007					0.7616	0.8409	0.8836	0.8789	0.8842															
2008				0.7071	0.8213	0.8785	0.8870	0.9172																
2009			0.5319	0.6395	0.7169	0.7635	0.8283																	
2010		0.3693	0.5315	0.6941	0.7769	0.8712																		
2011	0.3170	0.3855	0.6065	0.7667	0.8586																			
2012	0.2108	0.3574	0.5504	0.7192																				
2013	0.2147	0.4160	0.5961																					
2014	0.1822	0.4091																						
2015	0.2246																							
<b>MEDICAL</b>																								
1995																				0.8202	0.7988	0.8156	0.8486	0.8426
1996																	0.7850	0.8034	0.8080	0.8318	0.8270			
1997															0.8131	0.8136	0.8175	0.8314	0.8327					
1998														0.9140	0.9309	0.9245	0.9274	0.9359						
1999													0.8831	0.8942	0.8945	0.9348	0.9321							
2000												0.8101	0.8141	0.8429	0.8710	0.8951								
2001											0.8224	0.8281	0.8617	0.8643	0.8540									
2002										0.8367	0.7809	0.8180	0.8319	0.8464										
2003									0.8180	0.8106	0.8254	0.8245	0.8240											
2004								0.7888	0.8071	0.8401	0.8553	0.8530												
2005							0.7672	0.8116	0.8499	0.8272	0.8116													
2006						0.8020	0.8087	0.8159	0.7973	0.8224														
2007					0.7682	0.8024	0.8187	0.8199	0.8201															
2008				0.8206	0.8235	0.8518	0.8291	0.8385																
2009			0.7774	0.7510	0.7762	0.7431	0.8164																	
2010		0.6213	0.7309	0.7783	0.8044	0.8201																		
2011	0.4425	0.6830	0.7870	0.7935	0.8354																			
2012	0.4711	0.7283	0.7954	0.8127																				
2013	0.4437	0.7258	0.8185																					
2014	0.4350	0.6150																						
2015	0.3959																							

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>																						
1995																		0.9722	0.9743	0.9765	0.9784	0.9803
1996																	0.9645	0.9668	0.9716	0.9753	0.9759	
1997															0.9361	0.9445	0.9535	0.9667	0.9730			
1998														0.9569	0.9614	0.9645	0.9741	0.9822				
1999													0.9660	0.9552	0.9841	0.9854	0.9895					
2000												0.9281	0.9361	0.9313	0.9496	0.9591						
2001											0.9314	0.9408	0.9559	0.9537	0.9635							
2002										0.9400	0.9437	0.9546	0.9773	0.9909								
2003									0.9121	0.9192	0.9289	0.9408	0.9485									
2004									0.9357	0.9404	0.9627	0.9715	0.9772									
2005									0.8690	0.8826	0.9108	0.9326	0.9490									
2006							0.8074	0.8559	0.8697	0.9094	0.9339											
2007						0.7630	0.8424	0.8850	0.8804	0.8892												
2008				0.7043	0.8196	0.8774	0.8860	0.9168														
2009			0.5344	0.6652	0.7482	0.7900	0.8319															
2010		0.3740	0.5445	0.7070	0.7989	0.8876																
2011	0.3170	0.3885	0.6122	0.7752	0.8636																	
2012	0.2108	0.3590	0.5526	0.7228																		
2013	0.2147	0.4160	0.5961																			
2014	0.1822	0.4173																				
2015	0.2677																					
<b>MEDICAL</b>																						
1995																		0.9146	0.9037	0.9224	0.9429	0.9445
1996																		0.8530	0.8616	0.8692	0.8860	0.8873
1997																0.8866	0.8869	0.9039	0.9113	0.9180		
1998															0.9139	0.9311	0.9265	0.9304	0.9360			
1999														0.8823	0.8985	0.9087	0.9329	0.9320				
2000												0.8373	0.8452	0.8522	0.8800	0.9027						
2001												0.8277	0.8353	0.8738	0.8690	0.8613						
2002										0.8486	0.8434	0.8844	0.9014	0.9256								
2003									0.8204	0.8128	0.8279	0.8400	0.8478									
2004									0.8402	0.8510	0.8732	0.8864	0.8836									
2005									0.7973	0.8073	0.8462	0.8261	0.8199									
2006							0.8020	0.8087	0.8169	0.8026	0.8314											
2007						0.7895	0.8214	0.8382	0.8382	0.8416												
2008				0.8171	0.8202	0.8491	0.8263	0.8361														
2009			0.7993	0.8247	0.8521	0.8032	0.8217															
2010		0.6666	0.7793	0.8181	0.8374	0.8437																
2011	0.4429	0.6974	0.7985	0.8133	0.8424																	
2012	0.4711	0.7290	0.7985	0.8212																		
2013	0.4437	0.7258	0.8185																			
2014	0.4350	0.7024																				
2015	0.4668																					

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 26th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1997															0.9005	0.9131	0.9256	0.9338	0.9372
1998														0.9116	0.9208	0.9233	0.9327	0.9469	
1999													0.9012	0.9108	0.9339	0.9413	0.9432		
2000												0.8824	0.8919	0.9037	0.9123	0.9217			
2001										0.8783	0.8883	0.8995	0.9096	0.9178					
2002									0.8388	0.8510	0.8667	0.8992	0.9091						
2003									0.8237	0.8403	0.8566	0.8857	0.8923						
2004								0.8121	0.8360	0.8653	0.8803	0.8884							
2005							0.7791	0.8053	0.8332	0.8565	0.8720								
2006						0.6830	0.7353	0.7741	0.8164	0.8499									
2007					0.6383	0.7172	0.7744	0.7984	0.8142										
2008				0.5493	0.6612	0.7404	0.7805	0.8100											
2009			0.3412	0.5167	0.6125	0.6867	0.7483												
2010		0.1864	0.3558	0.5618	0.6757	0.7361													
2011	0.0571	0.2087	0.4215	0.5885	0.6851														
2012	0.0360	0.1893	0.3863	0.5590															
2013	0.0352	0.2090	0.3843																
2014	0.0349	0.1993																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 26th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1997															0.6815	0.6912	0.7024	0.7166	0.7232
1998														0.7283	0.7351	0.7421	0.7452	0.7544	
1999													0.7048	0.7155	0.7249	0.7316	0.7424		
2000												0.6388	0.6626	0.6858	0.7004	0.7177			
2001										0.6390	0.6538	0.6682	0.6817	0.6909					
2002									0.5529	0.5685	0.5929	0.6414	0.6765						
2003									0.5776	0.6004	0.6232	0.6422	0.6559						
2004								0.5829	0.5989	0.6146	0.6322	0.6536							
2005							0.5681	0.5750	0.5963	0.6127	0.6246								
2006						0.5018	0.5364	0.5613	0.5868	0.6133									
2007					0.5035	0.5313	0.5561	0.5759	0.5957										
2008				0.4482	0.4846	0.5274	0.5540	0.5827											
2009			0.3706	0.4369	0.4817	0.5094	0.5538												
2010		0.2623	0.3672	0.4332	0.4924	0.5295													
2011	0.0794	0.3065	0.4153	0.4643	0.5032														
2012	0.0547	0.2851	0.3888	0.4587															
2013	0.0578	0.2704	0.3968																
2014	0.0509	0.2641																	

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 26th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1997															0.9381	0.9507	0.9630	0.9712	0.9743
1998														0.9456	0.9552	0.9578	0.9675	0.9761	
1999													0.9391	0.9493	0.9715	0.9745	0.9764		
2000												0.9218	0.9315	0.9423	0.9514	0.9577			
2001											0.9143	0.9247	0.9364	0.9469	0.9554				
2002										0.9174	0.9289	0.9433	0.9550	0.9634					
2003									0.8642	0.8818	0.8988	0.9295	0.9364						
2004								0.8678	0.8898	0.9206	0.9356	0.9424							
2005							0.8099	0.8478	0.8778	0.9027	0.9193								
2006						0.7233	0.7787	0.8198	0.8646	0.9001									
2007					0.6770	0.7607	0.8214	0.8468	0.8636										
2008				0.5785	0.6981	0.7826	0.8254	0.8569											
2009			0.3610	0.5467	0.6481	0.7265	0.7917												
2010		0.1986	0.3789	0.5983	0.7186	0.7808													
2011	0.0598	0.2189	0.4420	0.6168	0.7175														
2012	0.0375	0.1972	0.4024	0.5821															
2013	0.0369	0.2193	0.4032																
2014	0.0370	0.2112																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 26th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1997															0.8384	0.8499	0.8631	0.8809	0.8890
1998														0.8620	0.8701	0.8784	0.8822	0.8901	
1999													0.8391	0.8527	0.8624	0.8662	0.8799		
2000												0.7747	0.8035	0.8242	0.8422	0.8572			
2001											0.7655	0.7833	0.8005	0.8166	0.8277				
2002										0.7405	0.7579	0.7830	0.8070	0.8464					
2003									0.7019	0.7299	0.7580	0.7815	0.7984						
2004									0.7225	0.7378	0.7561	0.7765	0.8011						
2005								0.6614	0.6948	0.7212	0.7417	0.7566							
2006						0.6090	0.6510	0.6811	0.7120	0.7443									
2007					0.6153	0.6495	0.6799	0.7041	0.7284										
2008				0.5373	0.5820	0.6346	0.6672	0.7024											
2009			0.4491	0.5292	0.5817	0.6152	0.6690												
2010		0.3328	0.4659	0.5421	0.6000	0.6447													
2011	0.0964	0.3721	0.5026	0.5590	0.6048														
2012	0.0656	0.3419	0.4659	0.5494															
2013	0.0700	0.3273	0.4804																
2014	0.0655	0.3398																	

**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>	*****	*****	*****
2006	2,762		25,676		11,921	
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%
2011	3,745	24.96%	29,696	9.97%	15,058	13.11%
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%
*****	*****	*****	<b>SECOND REPORT</b>	*****	*****	*****
2005	5,038		54,411		16,657	
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%
2010	6,439	-1.99%	52,258	-5.17%	19,711	-3.54%
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%
*****	*****	*****	<b>THIRD REPORT</b>	*****	*****	*****
2004	8,324		71,127		17,961	
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%
2009	11,316	0.18%	82,975	-2.33%	24,243	-1.97%
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%
*****	*****	*****	<b>FOURTH REPORT</b>	*****	*****	*****
2003	9,172		96,357		17,904	
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%
2008	14,191	25.51%	110,309	3.50%	26,146	11.98%
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%
*****	*****	*****	<b>FIFTH REPORT</b>	*****	*****	*****
2002	10,877		118,814		18,633	
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%
2007	13,623	3.36%	140,889	10.26%	24,560	8.12%
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%



**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>	*****	*****	*****
2001	11,736		114,871		18,365	
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%
2006	14,712	11.33%	137,402	-0.02%	23,525	6.75%
2007	13,351	-9.25%	159,319	15.95%	22,774	-3.19%
2008	19,803	48.33%	142,572	-10.51%	27,811	22.12%
*****	*****	*****	<b>SEVENTH REPORT</b>	*****	*****	*****
2000	11,283		131,587		17,927	
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%
2005	13,996	3.80%	161,351	5.15%	22,676	8.18%
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%
*****	*****	*****	<b>EIGHTH REPORT</b>	*****	*****	*****
1999	10,180		118,861		14,021	
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%
2004	14,099	6.62%	163,687	-6.45%	21,238	4.09%
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%
*****	*****	*****	<b>NINTH REPORT</b>	*****	*****	*****
1998	8,408		128,590		12,199	
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%
2003	14,051	-0.06%	181,522	-5.00%	20,648	2.80%
2004	15,544	10.63%	163,467	-9.95%	21,207	2.71%
2005	16,512	6.23%	177,211	8.41%	23,338	10.05%
*****	*****	*****	<b>TENTH REPORT</b>	*****	*****	*****
1997	9,130		118,227		12,184	
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%
2002	14,333	-1.00%	202,593	27.94%	20,346	3.75%
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%

SOURCE: UNIT STATISTICAL 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>	*****	*****	*****
2006	5,971		34,712		17,459	
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%
2011	6,950	2.78%	48,097	3.80%	24,887	4.70%
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%
*****	*****	*****	<b>SECOND REPORT</b>	*****	*****	*****
2005	8,189		61,479		20,730	
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%
2010	10,091	7.95%	77,098	13.68%	29,501	13.25%
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%
*****	*****	*****	<b>THIRD REPORT</b>	*****	*****	*****
2004	10,674		87,005		22,387	
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%
2009	12,670	-0.80%	102,469	13.27%	28,870	7.16%
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%
*****	*****	*****	<b>FOURTH REPORT</b>	*****	*****	*****
2003	10,415		116,087		20,999	
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%
2008	14,738	14.84%	129,237	-2.87%	28,979	3.39%
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%
*****	*****	*****	<b>FIFTH REPORT</b>	*****	*****	*****
2002	12,108		146,459		21,762	
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%
2007	14,609	4.12%	199,734	22.93%	30,518	15.67%
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%

**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>	*****	*****	*****
2001	11,373		162,679		21,097	
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%
2006	14,929	2.35%	186,558	-8.18%	27,258	-2.58%
2007	14,038	-5.97%	247,013	32.41%	29,078	6.68%
2008	20,129	43.39%	201,763	-18.32%	31,978	9.97%
*****	*****	*****	<b>SEVENTH REPORT</b>	*****	*****	*****
2000	10,107		192,812		20,198	
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%
2005	15,871	3.54%	253,060	8.24%	29,842	10.53%
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%
*****	*****	*****	<b>EIGHTH REPORT</b>	*****	*****	*****
1999	9,971		183,072		16,088	
2000	10,597	6.28%	230,011		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%
2004	15,891	12.86%	257,545	-1.64%	27,424	9.35%
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%
*****	*****	*****	<b>NINTH REPORT</b>	*****	*****	*****
1998	8,369		144,485		12,663	
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%
2003	14,659	-6.57%	305,636	-1.89%	26,119	1.38%
2004	17,685	20.64%	278,124	-9.00%	27,654	5.88%
2005	18,410	4.10%	313,730	12.80%	30,954	11.93%
*****	*****	*****	<b>TENTH REPORT</b>	*****	*****	*****
1997	8,291		148,427		12,215	
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%
2002	15,910	13.63%	374,067	48.37%	27,350	21.58%
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%

SOURCE: UNIT STATISTICAL DATA