

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 through 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 post-House Bill 175, pre-House Bill 373 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 through 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 the effects of legislation.

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 |
|-------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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 | 0.0386 | 0.0310 |
| 2005 | 0.3847 | 0.2353 | 0.1653 | 0.1089 | 0.0850 | 0.0710 | 0.0589 | 0.0484 | 0.0425 | 0.0375 |
| 2006 | 0.3997 | 0.2671 | 0.1593 | 0.1115 | 0.0832 | 0.0718 | 0.0586 | 0.0508 | 0.0430 | 0.0384 * |
| 2007 | 0.4205 | 0.2525 | 0.1623 | 0.1264 | 0.0859 | 0.0724 | 0.0645 * | 0.0513 | 0.0385 | 0.0361 |
| 2008 | 0.4333 | 0.2720 | 0.1824 | 0.1244 | 0.0899 | 0.0652 | 0.0589 | 0.0522 * | 0.0440 * | |
| 2009 | 0.4563 | 0.2857 | 0.1804 | 0.1267 * | 0.1020 * | 0.0759 * | 0.0594 | 0.0506 | | |
| 2010 | 0.4297 | 0.2897 * | 0.1860 * | 0.1208 | 0.0876 | 0.0685 | 0.0539 | | | |
| 2011 | 0.4359 | 0.2757 | 0.1716 | 0.1097 | 0.0801 | 0.0561 | | | | |
| 2012 | 0.4406 | 0.2746 | 0.1635 | 0.1044 | 0.0744 | | | | | |
| 2013 | 0.4570 | 0.2754 | 0.1748 | 0.1071 | | | | | | |
| 2014 | 0.4590 * | 0.2649 | 0.1628 | | | | | | | |
| 2015 | 0.4540 | 0.2638 | | | | | | | | |
| 2016 | 0.4581 | | | | | | | | | |

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 |
|------------------------|--------------|---------------|--------------|---------------|--------------|--------------|----------------|---------------|--------------|--------------|
| 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 | 0.2966 | 0.2962 |
| 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 | 0.1805 | 0.1850 | 0.1854 | 0.1855 | 0.1861 | 0.1865 | 0.1870 | 0.1868 | |
| 2009 | 0.1769 | 0.1853 | 0.1887 | 0.1898 | 0.1907 | 0.1914 | 0.1912 | 0.1912 | | |
| 2010 | 0.1671 | 0.1741 | 0.1773 | 0.1776 | 0.1778 | 0.1781 | 0.1773 | | | |
| 2011 | 0.1522 | 0.1572 | 0.1593 | 0.1599 | 0.1602 | 0.1590 | | | | |
| 2012 | 0.1430 | 0.1487 | 0.1503 | 0.1510 | 0.1508 | | | | | |
| 2013 | 0.1527 | 0.1587 | 0.1612 | 0.1605 | | | | | | |
| 2014 | 0.1357 | 0.1402 | 0.1413 | | | | | | | |
| 2015 | 0.1379 | 0.1427 | | | | | | | | |
| 2016 | 0.1253 | | | | | | | | | |

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 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1998 | | | | | | | | | | | | | | | | | | | | | 0.9687 | 0.9799 | 0.9803 | 0.9864 | 0.9844 | |
| 1999 | | | | | | | | | | | | | | | | | 0.9840 | 0.9846 | 0.9929 | 0.9941 | 0.9995 | | | | | |
| 2000 | | | | | | | | | | | | | | | 0.9430 | 0.9530 | 0.9578 | 0.9697 | 0.9718 | | | | | | | |
| 2001 | | | | | | | | | | | | | | | 0.9507 | 0.9594 | 0.9646 | 0.9705 | 0.9719 | | | | | | | |
| 2002 | | | | | | | | | | | | | | 0.9469 | 0.9593 | 0.9622 | 0.9645 | 0.9660 | | | | | | | | |
| 2003 | | | | | | | | | | | | | | 0.9374 | 0.9433 | 0.9480 | 0.9573 | 0.9617 | | | | | | | | |
| 2004 | | | | | | | | | | | | 0.9515 | 0.9574 | 0.9579 | 0.9714 | 0.9739 | | | | | | | | | | |
| 2005 | | | | | | | | | | 0.9320 | 0.9476 | 0.9753 | 0.9778 | 0.9789 | | | | | | | | | | | | |
| 2006 | | | | | | | | | 0.9071 | 0.9287 | 0.9406 | 0.9568 | 0.9649 | | | | | | | | | | | | | |
| 2007 | | | | | | | | 0.8789 | 0.8842 | 0.9113 | 0.9304 | 0.9498 | | | | | | | | | | | | | | |
| 2008 | | | | | | | 0.8867 | 0.9173 | 0.9286 | 0.9410 | 0.9492 | | | | | | | | | | | | | | | |
| 2009 | | | | | | 0.7635 | 0.8283 | 0.8654 | 0.9124 | 0.9265 | | | | | | | | | | | | | | | | |
| 2010 | | | | | 0.7769 | 0.8712 | 0.8989 | 0.9174 | 0.9455 | | | | | | | | | | | | | | | | | |
| 2011 | | | | 0.7667 | 0.8586 | 0.8843 | 0.9228 | 0.9510 | | | | | | | | | | | | | | | | | | |
| 2012 | | | 0.5504 | 0.7192 | 0.8177 | 0.8734 | 0.9019 | | | | | | | | | | | | | | | | | | | |
| 2013 | | 0.4160 | 0.5961 | 0.7119 | 0.8359 | 0.8913 | | | | | | | | | | | | | | | | | | | | |
| 2014 | 0.1661 | 0.3942 | 0.6101 | 0.7791 | 0.8585 | | | | | | | | | | | | | | | | | | | | | |
| 2015 | 0.2248 | 0.4584 | 0.6699 | 0.7963 | | | | | | | | | | | | | | | | | | | | | | |
| 2016 | 0.1661 | 0.3890 | 0.5493 | | | | | | | | | | | | | | | | | | | | | | | |
| 2017 | 0.2478 | 0.4648 | | | | | | | | | | | | | | | | | | | | | | | | |
| 2018 | 0.1951 | | | | | | | | | | | | | | | | | | | | | | | | | |
| MEDICAL | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1998 | | | | | | | | | | | | | | | | | | | | | | 0.9210 | 0.9303 | 0.9225 | 0.9386 | 0.9346 |
| 1999 | | | | | | | | | | | | | | | | | 0.9300 | 0.9274 | 0.9389 | 0.9210 | 0.9408 | | | | | |
| 2000 | | | | | | | | | | | | | | | 0.8643 | 0.8898 | 0.8878 | 0.8555 | 0.8982 | | | | | | | |
| 2001 | | | | | | | | | | | | | | | 0.8565 | 0.8454 | 0.8391 | 0.8317 | 0.8385 | | | | | | | |
| 2002 | | | | | | | | | | | | | | 0.8265 | 0.8418 | 0.8381 | 0.7938 | 0.7971 | | | | | | | | |
| 2003 | | | | | | | | | | | | 0.8197 | 0.8196 | 0.8096 | 0.8133 | 0.8307 | | | | | | | | | | |
| 2004 | | | | | | | | | | | 0.8526 | 0.8505 | 0.8358 | 0.7877 | 0.7918 | | | | | | | | | | | |
| 2005 | | | | | | | | | | 0.8257 | 0.8101 | 0.8087 | 0.8409 | 0.8442 | | | | | | | | | | | | |
| 2006 | | | | | | | | | 0.7970 | 0.8222 | 0.8289 | 0.8324 | 0.8503 | | | | | | | | | | | | | |
| 2007 | | | | | | | | 0.8199 | 0.8203 | 0.8168 | 0.8358 | 0.8489 | | | | | | | | | | | | | | |
| 2008 | | | | | | | 0.8311 | 0.8362 | 0.8174 | 0.8122 | 0.8352 | | | | | | | | | | | | | | | |
| 2009 | | | | | | 0.7431 | 0.8163 | 0.8418 | 0.8333 | 0.8437 | | | | | | | | | | | | | | | | |
| 2010 | | | | | 0.8043 | 0.8201 | 0.8065 | 0.7850 | 0.7985 | | | | | | | | | | | | | | | | | |
| 2011 | | | | 0.7935 | 0.8354 | 0.8230 | 0.8328 | 0.8605 | | | | | | | | | | | | | | | | | | |
| 2012 | | | 0.7954 | 0.8122 | 0.8306 | 0.8734 | 0.8835 | | | | | | | | | | | | | | | | | | | |
| 2013 | | 0.7257 | 0.8175 | 0.8458 | 0.8336 | 0.8883 | | | | | | | | | | | | | | | | | | | | |
| 2014 | 0.3836 | 0.5860 | 0.6894 | 0.7099 | 0.7252 | | | | | | | | | | | | | | | | | | | | | |
| 2015 | 0.3945 | 0.5591 | 0.6616 | 0.7754 | | | | | | | | | | | | | | | | | | | | | | |
| 2016 | 0.3281 | 0.5655 | 0.6898 | | | | | | | | | | | | | | | | | | | | | | | |
| 2017 | 0.3413 | 0.5901 | | | | | | | | | | | | | | | | | | | | | | | | |
| 2018 | 0.3329 | | | | | | | | | | | | | | | | | | | | | | | | | |

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 29th

| Policy Year | Maturity (in months) | | | | | | | | | | | | | | | | | | |
|-------------|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 | 204 | 216 | 228 |
| 2000 | | | | | | | | | | | | | | | 0.9299 | 0.9395 | 0.9417 | 0.9528 | 0.9546 |
| 2001 | | | | | | | | | | | | | | 0.9338 | 0.9424 | 0.9478 | 0.9499 | 0.9516 | |
| 2002 | | | | | | | | | | | | | 0.9270 | 0.9372 | 0.9405 | 0.9427 | 0.9454 | | |
| 2003 | | | | | | | | | | | | 0.9145 | 0.9214 | 0.9281 | 0.9367 | 0.9395 | | | |
| 2004 | | | | | | | | | | | 0.9118 | 0.9201 | 0.9258 | 0.9320 | 0.9409 | | | | |
| 2005 | | | | | | | | | | 0.8875 | 0.9036 | 0.9297 | 0.9359 | 0.9381 | | | | | |
| 2006 | | | | | | | | | 0.8526 | 0.8876 | 0.9077 | 0.9210 | 0.9256 | | | | | | |
| 2007 | | | | | | | | 0.8332 | 0.8497 | 0.8818 | 0.8915 | 0.9115 | | | | | | | |
| 2008 | | | | | | | 0.8051 | 0.8374 | 0.8533 | 0.8711 | 0.9027 | | | | | | | | |
| 2009 | | | | | | 0.6846 | 0.7460 | 0.7907 | 0.8488 | 0.8818 | | | | | | | | | |
| 2010 | | | | | 0.7010 | 0.7637 | 0.8043 | 0.8477 | 0.8772 | | | | | | | | | | |
| 2011 | | | | 0.6347 | 0.7389 | 0.7789 | 0.8210 | 0.8621 | | | | | | | | | | | |
| 2012 | | | 0.4005 | 0.5795 | 0.7150 | 0.7838 | 0.8178 | | | | | | | | | | | | |
| 2013 | | 0.2330 | 0.4283 | 0.5913 | 0.7156 | 0.7811 | | | | | | | | | | | | | |
| 2014 | 0.0398 | 0.2277 | 0.4426 | 0.6202 | 0.7204 | | | | | | | | | | | | | | |
| 2015 | 0.0398 | 0.2322 | 0.4861 | 0.6231 | | | | | | | | | | | | | | | |
| 2016 | 0.0353 | 0.2089 | 0.4205 | | | | | | | | | | | | | | | | |
| 2017 | 0.0424 | 0.2348 | | | | | | | | | | | | | | | | | |

MEDICAL - AVERAGE OF INCURRED AND PAID TO 29th

| Policy Year | Maturity (in months) | | | | | | | | | | | | | | | | | | |
|-------------|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 | 204 | 216 | 228 |
| 2000 | | | | | | | | | | | | | | | 0.6929 | 0.7105 | 0.7165 | 0.7212 | 0.7256 |
| 2001 | | | | | | | | | | | | | | 0.6429 | 0.6516 | 0.6720 | 0.6820 | 0.6887 | |
| 2002 | | | | | | | | | | | | | 0.5856 | 0.6180 | 0.6314 | 0.6442 | 0.6588 | | |
| 2003 | | | | | | | | | | | | 0.6028 | 0.6157 | 0.6288 | 0.6493 | 0.6608 | | | |
| 2004 | | | | | | | | | | | 0.5729 | 0.5923 | 0.6063 | 0.6175 | 0.6320 | | | | |
| 2005 | | | | | | | | | | 0.5852 | 0.5964 | 0.6220 | 0.6335 | 0.6404 | | | | | |
| 2006 | | | | | | | | | 0.5555 | 0.5801 | 0.6044 | 0.6175 | 0.6293 | | | | | | |
| 2007 | | | | | | | | 0.5479 | 0.5662 | 0.5843 | 0.6074 | 0.6147 | | | | | | | |
| 2008 | | | | | | | 0.5156 | 0.5421 | 0.5644 | 0.5775 | 0.5951 | | | | | | | | |
| 2009 | | | | | | 0.4653 | 0.5047 | 0.5366 | 0.5620 | 0.5830 | | | | | | | | | |
| 2010 | | | | | 0.4529 | 0.4860 | 0.5089 | 0.5310 | 0.5511 | | | | | | | | | | |
| 2011 | | | | 0.4635 | 0.5012 | 0.5106 | 0.5412 | 0.5551 | | | | | | | | | | | |
| 2012 | | | 0.3863 | 0.4536 | 0.4923 | 0.5249 | 0.5431 | | | | | | | | | | | | |
| 2013 | | 0.2655 | 0.3864 | 0.4594 | 0.4932 | 0.5228 | | | | | | | | | | | | | |
| 2014 | 0.0527 | 0.2665 | 0.3746 | 0.4269 | 0.4488 | | | | | | | | | | | | | | |
| 2015 | 0.0708 | 0.2763 | 0.3936 | 0.4351 | | | | | | | | | | | | | | | |
| 2016 | 0.0624 | 0.2651 | 0.3687 | | | | | | | | | | | | | | | | |
| 2017 | 0.0629 | 0.2605 | | | | | | | | | | | | | | | | | |

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 29th

| Policy Year | Maturity (in months) | | | | | | | | | | | | | | | | | | |
|-------------|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 | 204 | 216 | 228 |
| 2000 | | | | | | | | | | | | | | | 0.9559 | 0.9625 | 0.9647 | 0.9762 | 0.9780 |
| 2001 | | | | | | | | | | | | | | 0.9559 | 0.9647 | 0.9699 | 0.9722 | 0.9738 | |
| 2002 | | | | | | | | | | | | | 0.9710 | 0.9796 | 0.9807 | 0.9803 | 0.9805 | | |
| 2003 | | | | | | | | | | | | 0.9382 | 0.9453 | 0.9522 | 0.9601 | 0.9655 | | | |
| 2004 | | | | | | | | | | | 0.9428 | 0.9499 | 0.9540 | 0.9595 | 0.9682 | | | | |
| 2005 | | | | | | | | | | 0.9131 | 0.9299 | 0.9567 | 0.9624 | 0.9642 | | | | | |
| 2006 | | | | | | | | | 0.8762 | 0.9121 | 0.9328 | 0.9465 | 0.9512 | | | | | | |
| 2007 | | | | | | | | 0.8613 | 0.8784 | 0.9115 | 0.9216 | 0.9422 | | | | | | | |
| 2008 | | | | | | | 0.8331 | 0.8658 | 0.8824 | 0.9011 | 0.9342 | | | | | | | | |
| 2009 | | | | | | 0.7112 | 0.7751 | 0.8214 | 0.8791 | 0.9089 | | | | | | | | | |
| 2010 | | | | | 0.7311 | 0.7951 | 0.8361 | 0.8799 | 0.9089 | | | | | | | | | | |
| 2011 | | | | 0.6590 | 0.7665 | 0.8080 | 0.8500 | 0.8925 | | | | | | | | | | | |
| 2012 | | | 0.4139 | 0.5991 | 0.7394 | 0.8105 | 0.8451 | | | | | | | | | | | | |
| 2013 | | 0.2408 | 0.4426 | 0.6111 | 0.7395 | 0.8072 | | | | | | | | | | | | | |
| 2014 | 0.0413 | 0.2366 | 0.4600 | 0.6445 | 0.7487 | | | | | | | | | | | | | | |
| 2015 | 0.0459 | 0.2297 | 0.4883 | 0.6433 | | | | | | | | | | | | | | | |
| 2016 | 0.0365 | 0.2159 | 0.4342 | | | | | | | | | | | | | | | | |
| 2017 | 0.0435 | 0.2413 | | | | | | | | | | | | | | | | | |

MEDICAL - AVERAGE OF INCURRED AND PAID TO 29th

| Policy Year | Maturity (in months) | | | | | | | | | | | | | | | | | | |
|-------------|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 | 204 | 216 | 228 |
| 2000 | | | | | | | | | | | | | | | 0.8525 | 0.8687 | 0.8763 | 0.8822 | 0.8877 |
| 2001 | | | | | | | | | | | | | | 0.7900 | 0.8007 | 0.8248 | 0.8371 | 0.8453 | |
| 2002 | | | | | | | | | | | | | 0.8045 | 0.8443 | 0.8562 | 0.8663 | 0.8787 | | |
| 2003 | | | | | | | | | | | | 0.7488 | 0.7650 | 0.7815 | 0.8054 | 0.8277 | | | |
| 2004 | | | | | | | | | | | 0.7445 | 0.7679 | 0.7832 | 0.7970 | 0.8153 | | | | |
| 2005 | | | | | | | | | | 0.7391 | 0.7536 | 0.7866 | 0.8006 | 0.8092 | | | | | |
| 2006 | | | | | | | | | 0.7037 | 0.7348 | 0.7657 | 0.7822 | 0.7972 | | | | | | |
| 2007 | | | | | | | | 0.6900 | 0.7132 | 0.7360 | 0.7653 | 0.7746 | | | | | | | |
| 2008 | | | | | | | 0.6485 | 0.6814 | 0.7101 | 0.7268 | 0.7495 | | | | | | | | |
| 2009 | | | | | | 0.5910 | 0.6413 | 0.6820 | 0.7101 | 0.7325 | | | | | | | | | |
| 2010 | | | | | 0.5900 | 0.6325 | 0.6615 | 0.6886 | 0.7116 | | | | | | | | | | |
| 2011 | | | | 0.5893 | 0.6361 | 0.6475 | 0.6834 | 0.7006 | | | | | | | | | | | |
| 2012 | | | 0.4854 | 0.5701 | 0.6188 | 0.6597 | 0.6818 | | | | | | | | | | | | |
| 2013 | | 0.3330 | 0.4847 | 0.5762 | 0.6186 | 0.6557 | | | | | | | | | | | | | |
| 2014 | 0.0711 | 0.3596 | 0.5056 | 0.5761 | 0.6057 | | | | | | | | | | | | | | |
| 2015 | 0.1026 | 0.3891 | 0.5233 | 0.5696 | | | | | | | | | | | | | | | |
| 2016 | 0.0822 | 0.3468 | 0.4754 | | | | | | | | | | | | | | | | |
| 2017 | 0.0796 | 0.3295 | | | | | | | | | | | | | | | | | |

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 | ***** | ***** | ***** |
| 2009 | 2,981 | | 27,406 | | 14,125 | |
| 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% |
| 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% |
| ***** | ***** | ***** | SECOND REPORT | ***** | ***** | ***** |
| 2008 | 7,273 | | 56,024 | | 20,535 | |
| 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% |
| 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% |
| ***** | ***** | ***** | THIRD REPORT | ***** | ***** | ***** |
| 2007 | 9,270 | | 87,290 | | 21,932 | |
| 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% |
| 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% |
| ***** | ***** | ***** | FOURTH REPORT | ***** | ***** | ***** |
| 2006 | 11,583 | | 98,583 | | 21,284 | |
| 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% |
| 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% |
| ***** | ***** | ***** | FIFTH REPORT | ***** | ***** | ***** |
| 2005 | 11,550 | | 135,224 | | 22,060 | |
| 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% |
| 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% |

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 | ***** | ***** | ***** |
| 2004 | 12,224 | | 141,045 | | 20,866 | |
| 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 | 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% |
| ***** | ***** | ***** | SEVENTH REPORT | ***** | ***** | ***** |
| 2003 | 12,460 | | 152,397 | | 19,885 | |
| 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% |
| 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% |
| ***** | ***** | ***** | EIGHTH REPORT | ***** | ***** | ***** |
| 2002 | 13,168 | | 184,052 | | 19,701 | |
| 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% |
| 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% |
| ***** | ***** | ***** | NINTH REPORT | ***** | ***** | ***** |
| 2001 | 13,762 | | 155,500 | | 19,421 | |
| 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% | 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% |
| ***** | ***** | ***** | TENTH REPORT | ***** | ***** | ***** |
| 2000 | 13,807 | | 166,518 | | 19,282 | |
| 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% |
| 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% |

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 | ***** | ***** | ***** |
| 2009 | 6,614 | | 34,748 | | 19,450 | |
| 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% |
| 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% |
| ***** | ***** | ***** | SECOND REPORT | ***** | ***** | ***** |
| 2008 | 9,888 | | 59,235 | | 23,312 | |
| 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% |
| 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% |
| ***** | ***** | ***** | THIRD REPORT | ***** | ***** | ***** |
| 2007 | 11,243 | | 101,154 | | 25,835 | |
| 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% |
| 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% |
| ***** | ***** | ***** | FOURTH REPORT | ***** | ***** | ***** |
| 2006 | 12,502 | | 118,655 | | 24,339 | |
| 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% |
| 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% |
| ***** | ***** | ***** | FIFTH REPORT | ***** | ***** | ***** |
| 2005 | 13,579 | | 189,729 | | 28,548 | |
| 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% |
| 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% |

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 | ***** | ***** | ***** |
| 2004 | 14,127 | | 202,690 | | 26,777 | |
| 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 | 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% |
| ***** | ***** | ***** | SEVENTH REPORT | ***** | ***** | ***** |
| 2003 | 13,384 | | 214,423 | | 24,051 | |
| 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% |
| 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% |
| ***** | ***** | ***** | EIGHTH REPORT | ***** | ***** | ***** |
| 2002 | 14,277 | | 313,382 | | 25,712 | |
| 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% |
| 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% |
| ***** | ***** | ***** | NINTH REPORT | ***** | ***** | ***** |
| 2001 | 13,256 | | 248,386 | | 22,644 | |
| 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% | 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% |
| ***** | ***** | ***** | TENTH REPORT | ***** | ***** | ***** |
| 2000 | 12,394 | | 266,835 | | 21,517 | |
| 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% |
| 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% |

SOURCE: UNIT STATSTICAL DATA