Exhibit 7
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Closed Claim Ratios, Payout Ratios and Average Claim Costs

Page 1 represents the ratio of the number of closed indemnity claims to the number of reported indemnity claims by policy year from data collected from financial calls.

Page 2 lists the ratio of the number of closed indemnity claims to the number of reported indemnity claims – by policy year and report level.

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 373 basis) losses. These values are calculated from financial call data. 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 CLOSED INDEMNITY CLAIMS
TO NUMBER OF REPORTED INDEMNITY CLAIMS BASED ON FINANCIAL DATA

POLICY YEAR	24	36	48	60	72	84	96	108	120	132
2011										0.9845
2012									0.9821	0.9883
2013								0.9793	0.9859	0.9867
2014							0.9711	0.9762	0.9804	0.9838
2015						0.9669	0.9779	0.9834	0.9882	0.9905
2016					0.9351	0.9612	0.9765	0.9806	0.9879	
2017				0.9232	0.9512	0.9644	0.9759	0.9899		
2018			0.8708	0.9225	0.9664	0.9759	0.9836			
2019		0.7567	0.8933	0.9411	0.9604	0.9727				
2020	0.5773	0.7832	0.8941	0.9275	0.9579					
2021	0.5819	0.8031	0.8908	0.9380						
2022	0.6289	0.7971	0.8879							
2023	0.5821	0.7648								
2024	0.5955									

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF NUMBER OF CLOSED INDEMNITY CLAIMS TO NUMBER OF REPORTED INDEMNITY CLAIMS BASED ON UNIT STATISTICAL DATA

POLICY YEAR	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH	SEVENTH	EIGHTH	NINTH	TENTH
2010	0.5703	0.7103	0.8140	0.8792	0.9124	0.9315	0.9461	0.9629	0.9702	0.9739
2011	0.5641	0.7243	0.8284	0.8903	0.9199	0.9439	0.9599	0.9694	0.9753	0.9772
2012	0.5594	0.7254	0.8365	0.8956	0.9256	0.9465	0.9587	0.9706	0.9736	0.9774
2013	0.5430	0.7246	0.8252	0.8929	0.9318	0.9509	0.9644	0.9725	0.9750	0.9800
2014	0.5410	0.7351	0.8372	0.9052	0.9282	0.9466	0.9592	0.9647	0.9766	0.9789
2015	0.5460	0.7362	0.8656	0.9262	0.9520	0.9600	0.9719	0.9804	0.9826	
2016	0.5419	0.7459	0.8580	0.9135	0.9477	0.9646	0.9765	0.9832		
2017	0.5838	0.7650	0.8717	0.9226	0.9507	0.9669	0.9756			
2018	0.5761	0.7745	0.8746	0.9246	0.9529	0.9652				
2019	0.5735	0.7725	0.8848	0.9384	0.9560					
2020	0.5777	0.7787	0.8832	0.9254						
2021	0.5920	0.7748	0.8710							
2022	0.5760	0.7647								
2023	0.5724									

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF PAID LOSSES TO REPORTED INCURRED LOSSES - UNLIMITED LOSSES

Maturity (in months)

INDEMNITY

Policy Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252
2005																	0.9874	0.9884	0.9901	0.9910	0.9915
2006																0.9805	0.9829	0.9844	0.9877	0.9847	
2007															0.9734	0.9757	0.9778	0.9811	0.9803		
2008														0.9724	0.9748	0.9777	0.9778	0.9918			
2009													0.9384	0.9449	0.9496	0.9582	0.9631				
2010												0.9694	0.9709	0.9719	0.9746	0.9761					
2011											0.9849	0.9898	0.9925	0.9933	0.9939						
2012										0.9436	0.9520	0.9529	0.9569	0.9605							
2013									0.9339	0.9463	0.9543	0.9585	0.9611								
2014								0.9563	0.9648	0.9700	0.9720	0.9690									
2015							0.9408	0.9609	0.9725	0.9898	0.9970										
2016						0.8681	0.8989	0.9244	0.9348	0.9492											
2017					0.8574	0.8978	0.9065	0.9685	0.9788												
2018				0.7577	0.8416	0.8856	0.9037	0.9208													
2019			0.5374	0.6966	0.8527	0.9047	0.9147														
2020		0.4390	0.6131	0.7535	0.8856	0.9247															
2021	0.3504	0.4947	0.7267	0.7827	0.8856																
2022	0.3205	0.4729	0.6643	0.8162																	
2023	0.3231	0.5364	0.7002																		
2024	0.3249	0.5189																			
2025	0.2923																				

MEDICAL

Policy Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252
2005																	0.9265	0.9339	0.9351	0.9229	0.9263
2006																0.9277	0.9226	0.9217	0.9369	0.9364	
2007															0.9243	0.9311	0.9219	0.9408	0.9382		
2008														0.9238	0.9239	0.9163	0.9186	0.9431			
2009													0.8736	0.8997	0.9167	0.9366	0.9507				
2010												0.8783	0.8802	0.9020	0.9210	0.9343					
2011											0.9011	0.9074	0.9249	0.9312	0.9346						
2012										0.9389	0.9561	0.9408	0.9448	0.9437							
2013									0.9257	0.9244	0.9159	0.9202	0.9114								
2014								0.8127	0.8076	0.8099	0.8188	0.8246									
2015							0.8982	0.9021	0.9140	0.9295	0.9611										
2016						0.8242	0.8429	0.8532	0.8649	0.9267											
2017					0.8131	0.8400	0.8698	0.9498	0.9581												
2018				0.8392	0.9024	0.9155	0.9277	0.9414													
2019			0.6099	0.6896	0.7264	0.8121	0.8195														
2020		0.6199	0.7585	0.8334	0.9029	0.9099															
2021	0.2867	0.5355	0.7033	0.7824	0.8329																
2022	0.3334	0.5659	0.7467	0.8644																	
2023	0.2955	0.6038	0.7629																		
2024	0.4073	0.6210																			
2025	0.3296																				

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF PAID LOSSES TO REPORTED INCURRED LOSSES - LIMITED LOSSES

INDEMNITY

Policy Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252
2005																	0.9873	0.9886	0.9912	0.9929	0.9934
2006																0.9808	0.9831	0.9849	0.9879	0.9847	
2007															0.9774	0.9799	0.9840	0.9861	0.9872		
2008														0.9816	0.9841	0.9871	0.9872	0.9916			
2009													0.9441	0.9491	0.9545	0.9635	0.9681				
2010												0.9752	0.9764	0.9767	0.9787	0.9795					
2011											0.9882	0.9927	0.9951	0.9956	0.9959						
2012										0.9436	0.9520	0.9529	0.9569	0.9605							
2013									0.9349	0.9494	0.9642	0.9692	0.9736								
2014								0.9684	0.9768	0.9816	0.9832	0.9797									
2015							0.9448	0.9657	0.9772	0.9940	0.9977										
2016						0.8831	0.9138	0.9348	0.9445	0.9511											
2017					0.9041	0.9446	0.9507	0.9683	0.9791												
2018				0.7577	0.8416	0.8856	0.9037	0.9208													
2019			0.6196	0.8104	0.8586	0.9142	0.9254														
2020		0.4768	0.6512	0.7942	0.8792	0.9206															
2021	0.3504	0.4947	0.7267	0.7827	0.8856																
2022	0.3232	0.4749	0.6672	0.8141																	
2023	0.3231	0.5364	0.7002																		
2024	0.3249	0.5189																			
2025	0.2923																				

MEDICAL

Policy Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252
2005																	0.9259	0.9339	0.9385	0.9389	0.9473
2006																0.9289	0.9236	0.9247	0.9383	0.9364	
2007															0.9401	0.9472	0.9518	0.9669	0.9676		
2008														0.9310	0.9309	0.9230	0.9253	0.9435			
2009													0.8828	0.9053	0.9254	0.9489	0.9638				
2010												0.9241	0.9284	0.9435	0.9553	0.9615					
2011											0.9095	0.9156	0.9333	0.9394	0.9423						
2012										0.9388	0.9560	0.9407	0.9447	0.9436							
2013									0.9266	0.9270	0.9287	0.9322	0.9280								
2014								0.9228	0.9137	0.9123	0.9137	0.9160									
2015							0.9429	0.9445	0.9529	0.9653	0.9737										
2016						0.8801	0.8975	0.9113	0.9225	0.9288											
2017					0.8944	0.9211	0.9448	0.9553	0.9626												
2018				0.8392	0.9024	0.9155	0.9277	0.9414													
2019			0.7498	0.8151	0.8555	0.9300	0.9244														
2020		0.5865	0.7464	0.8339	0.8867	0.8951															
2021	0.2867	0.5355	0.7033	0.7824	0.8329																
2022	0.3424	0.5725	0.7543	0.8616																	
2023	0.2955	0.6038	0.7629																		
2024	0.4073	0.6210																			
2025	0.3296																				

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 Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
									Maturity (in months)										
2007															0.9387	0.9440	0.9464	0.9567	0.9588
2008														0.9404	0.9412	0.9443	0.9463	0.9619	
2009													0.9165	0.9219	0.9349	0.9418	0.9452		
2010												0.9308	0.9374	0.9402	0.9443	0.9486			
2011											0.9481	0.9501	0.9524	0.9533	0.9539				
2012										0.9149	0.9240	0.9263	0.9309	0.9341					
2013									0.9034	0.9128	0.9197	0.9256	0.9304						
2014								0.8866	0.9078	0.9152	0.9230	0.9297							
2015							0.8919	0.9083	0.9188	0.9322	0.9374								
2016						0.8306	0.8556	0.8767	0.8901	0.9088									
2017					0.7540	0.8055	0.8329	0.9023	0.9150										
2018				0.6632	0.7839	0.8312	0.8583	0.8781											
2019			0.4258	0.5990	0.7709	0.8425	0.8613												
2020		0.2466	0.4532	0.6199	0.7747	0.8431													
2021	0.0581	0.2457	0.5077	0.6578	0.7841														
2022	0.0514	0.2517	0.4658	0.6753															
2023	0.0471	0.2549	0.4912																
2024	0.0502	0.2598																	
2025	0.0492																		

MEDICAL - AVERAGE OF INCURRED AND PAID TO 20th

Policy Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
									Maturity (in months)										
2007															0.8533	0.8571	0.8624	0.8705	0.8745
2008														0.8465	0.8531	0.8555	0.8571	0.8728	
2009													0.8424	0.8509	0.8560	0.8662	0.8722		
2010												0.8120	0.8257	0.8356	0.8469	0.8606			
2011											0.8421	0.8446	0.8489	0.8549	0.8564				
2012										0.8349	0.8441	0.8495	0.8530	0.8559					
2013									0.8035	0.8105	0.8204	0.8283	0.8369						
2014								0.7341	0.7505	0.7608	0.7686	0.7917							
2015							0.7908	0.7987	0.8080	0.8162	0.8478								
2016						0.7838	0.8024	0.8146	0.8199	0.8275									
2017					0.7009	0.7124	0.7647	0.8284	0.8337										
2018				0.7223	0.7749	0.7931	0.8068	0.8193											
2019			0.6500	0.7367	0.7815	0.8563	0.7589												
2020		0.5212	0.6570	0.7216	0.7639	0.7865													
2021	0.1016	0.4208	0.5792	0.6781	0.7405														
2022	0.1423	0.4917	0.6552	0.7300															
2023	0.1052	0.4833	0.6465																
2024	0.1381	0.4792																	
2025	0.1195																		

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
2007															0.9690	0.9742	0.9759	0.9866	0.9881
2008														0.9726	0.9734	0.9767	0.9787	0.9877	
2009													0.9434	0.9490	0.9625	0.9697	0.9732		
2010												0.9646	0.9696	0.9708	0.9733	0.9760			
2011											0.9759	0.9775	0.9798	0.9805	0.9809				
2012										0.9400	0.9494	0.9518	0.9565	0.9598					
2013									0.9347	0.9444	0.9515	0.9576	0.9626						
2014								0.9198	0.9413	0.9482	0.9554	0.9613							
2015							0.9247	0.9417	0.9512	0.9644	0.9651								
2016						0.8582	0.8837	0.9052	0.9187	0.9369									
2017					0.8131	0.8678	0.8964	0.9299	0.9436										
2018				0.6846	0.8092	0.8580	0.8860	0.9064											
2019			0.4740	0.6663	0.7850	0.8601	0.8960												
2020		0.2697	0.4953	0.6770	0.7976	0.8725													
2021	0.0605	0.2557	0.5284	0.6845	0.8160														
2022	0.0544	0.2665	0.4932	0.7051															
2023	0.0495	0.2680	0.5164																
2024	0.0527	0.2726																	
2025	0.0515																		

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
2007															0.9471	0.9511	0.9560	0.9651	0.9684
2008														0.9294	0.9368	0.9394	0.9412	0.9536	
2009													0.9280	0.9374	0.9432	0.9544	0.9611		
2010												0.9319	0.9393	0.9440	0.9489	0.9570			
2011											0.9310	0.9328	0.9371	0.9434	0.9445				
2012										0.9186	0.9288	0.9348	0.9387	0.9418					
2013									0.8935	0.9012	0.9123	0.9210	0.9306						
2014								0.8672	0.8851	0.8932	0.8981	0.9210							
2015							0.9055	0.9134	0.9211	0.9278	0.9450								
2016						0.8771	0.8960	0.9086	0.9130	0.9190									
2017					0.8629	0.8705	0.9281	0.9236	0.9301										
2018				0.8060	0.8646	0.8849	0.9003	0.9142											
2019			0.7673	0.8575	0.8548	0.9105	0.8992												
2020		0.5522	0.7273	0.8118	0.8464	0.8762													
2021	0.1143	0.4733	0.6515	0.7628	0.8330														
2022	0.1644	0.5681	0.7569	0.8242															
2023	0.1189	0.5462	0.7307																
2024	0.1609	0.5580																	
2025	0.1344																		

DELAWARE COMPENSATION RATING BUREAU, INC.

AVERAGE CLOSED, OPEN & INCURRED INDEMNITY CLAIMS

POLICY YEAR	AVERAGE CLOSED	% CHANGE	AVERAGE OPEN	% CHANGE	AVERAGE INCURRED	% CHANGE
************	******************	************	**FIRST REPORT**	************	******************	************
2016	4,063		30,661		16,247	
2017	5,173	27.32%	29,334	-4.33%	15,228	-6.27%
2018	4,943	-4.45%	32,043	9.24%	16,432	7.91%
2019	5,074	2.65%	34,175	6.65%	17,486	6.41%
2020	5,228	3.04%	32,015	-6.32%	16,539	-5.42%
2021	6,286	20.24%	30,248	-5.52%	16,061	-2.89%
2022	6,061	-3.58%	36,660	21.20%	19,036	18.52%
2023	8,451	39.43%	35,481	-3.22%	20,008	5.11%
************	******************	************	**SECOND REPORT**	************	******************	************
2015	9,380		57,304		22,023	
2016	9,393	0.14%	65,006	13.44%	23,522	6.81%
2017	10,533	12.14%	53,548	-17.63%	20,642	-12.24%
2018	10,656	1.17%	63,952	19.43%	22,674	9.84%
2019	12,372	16.10%	73,245	14.53%	26,220	15.64%
2020	12,283	-0.72%	57,034	-22.13%	22,186	-15.39%
2021	12,056	-1.85%	65,135	14.20%	24,009	8.22%
2022	13,337	10.63%	68,172	4.66%	26,238	9.28%
************	******************	************	**THIRD REPORT**	************	******************	************
2014	15,161		73,789		24,707	
2015	14,186	-6.43%	92,939	25.95%	24,770	0.25%
2016	15,042	6.03%	95,700	2.97%	26,493	6.96%
2017	15,971	6.18%	85,092	-11.08%	24,840	-6.24%
2018	14,922	-6.57%	99,540	16.98%	25,532	2.79%
2019	17,868	19.74%	112,148	12.67%	28,726	12.51%
2020	17,101	-4.29%	85,964	-23.35%	25,142	-12.48%
2021	18,125	5.99%	96,898	12.72%	28,286	12.50%
************	******************	************	**FOURTH REPORT**	************	******************	************
2013	17,142		103,347		26,371	
2014	18,273	6.60%	100,393	-2.86%	26,057	-1.19%
2015	18,583	1.70%	112,120	11.68%	25,485	-2.20%
2016	18,727	0.77%	128,390	14.51%	28,207	10.68%
2017	19,112	2.06%	107,112	-16.57%	25,923	-8.10%
2018	18,392	-3.77%	143,817	34.27%	27,846	7.42%
2019	21,753	18.27%	167,343	16.36%	30,718	10.31%
2020	20,576	-5.41%	98,238	-41.30%	26,372	-14.15%
************	******************	************	**FIFTH REPORT**	************	******************	************
2012	18,874		122,139		26,555	
2013	20,377	7.96%	127,339	4.26%	27,676	4.22%
2014	19,917	-2.26%	121,646	-4.47%	27,216	-1.66%
2015	20,516	3.01%	149,036	22.52%	26,686	-1.95%
2016	21,723	5.88%	154,693	3.80%	28,681	7.48%
2017	21,302	-1.94%	131,828	-14.78%	26,750	-6.73%
2018	20,860	-2.07%	182,266	38.26%	28,459	6.39%
2019	23,500	12.66%	214,153	17.49%	31,885	12.04%

DELAWARE COMPENSATION RATING BUREAU, INC.

AVERAGE CLOSED, OPEN & INCURRED INDEMNITY CLAIMS

POLICY YEAR	AVERAGE CLOSED	% CHANGE	AVERAGE OPEN	% CHANGE	AVERAGE INCURRED	% CHANGE
************	******************	************	SIXTH REPORT	************	******************	************
2011	20,835		122,311		26,524	
2012	20,983	0.71%	137,776	12.64%	27,234	2.68%
2013	21,079	0.46%	148,820	8.02%	27,348	0.42%
2014	21,640	2.66%	149,171	0.24%	28,445	4.01%
2015	21,386	-1.17%	173,111	16.05%	27,460	-3.46%
2016	23,132	8.16%	172,981	-0.08%	28,443	3.58%
2017	22,427	-3.05%	174,569	0.92%	27,467	-3.43%
2018	22,322	-0.47%	215,770	23.60%	29,063	5.81%
************	******************	************	SEVENTH REPORT	************	******************	************
2010	20,116		148,908		27,062	
2011	21,960	9.17%	147,203	-1.15%	26,977	-0.31%
2012	22,090	0.59%	160,562	9.08%	27,810	3.09%
2013	22,755	3.01%	169,840	5.78%	27,991	0.65%
2014	23,341	2.58%	156,952	-7.59%	28,796	2.88%
2015	22,363	-4.19%	205,847	31.15%	27,521	-4.43%
2016	23,928	7.00%	215,254	4.57%	28,415	3.25%
2017	23,729	-0.83%	210,924	-2.01%	28,304	-0.39%
************	******************	************	EIGHTH REPORT	************	******************	************
2009	21,752		181,953		29,865	
2010	21,548	-0.94%	176,142	-3.19%	27,283	-8.65%
2011	22,474	4.30%	169,469	-3.79%	26,979	-1.11%
2012	23,566	4.86%	182,995	7.98%	28,251	4.71%
2013	23,640	0.31%	209,633	14.56%	28,757	1.79%
2014	24,291	2.75%	176,047	-16.02%	29,653	3.12%
2015	22,972	-5.43%	257,314	46.16%	27,561	-7.05%
2016	24,491	6.61%	263,998	2.60%	28,518	3.47%
************	******************	************	NINTH REPORT	************	******************	************
2008	22,169		181,551		29,185	
2009	24,111	8.76%	199,186	9.71%	30,476	4.42%
2010	22,635	-6.12%	188,790	-5.22%	27,589	-9.47%
2011	23,688	4.65%	161,342	-14.54%	27,086	-1.82%
2012	24,334	2.73%	200,624	24.35%	28,982	7.00%
2013	24,127	-0.85%	201,484	0.43%	28,563	-1.45%
2014	25,661	6.36%	190,629	-5.39%	29,524	3.36%
2015	24,762	-3.50%	185,074	-2.91%	27,557	-6.66%
************	******************	************	TENTH REPORT	************	******************	************
2007	20,369		214,024		27,361	
2008	22,794	11.91%	218,025	1.87%	29,709	8.58%
2009	24,946	9.44%	207,841	-4.67%	30,609	3.03%
2010	22,740	-8.84%	214,037	2.98%	27,724	-9.43%
2011	24,370	7.17%	145,378	-32.08%	27,130	-2.14%
2012	24,988	2.54%	202,456	39.26%	29,000	6.89%
2013	24,821	-0.67%	215,128	6.26%	28,627	-1.29%
2014	26,352	6.17%	185,518	-13.76%	29,708	3.78%

SOURCE: UNIT STATISTICAL DATA

DELAWARE COMPENSATION RATING BUREAU, INC.

AVERAGE CLOSED, OPEN & INCURRED MEDICAL CLAIMS
(EXCLUDING "MEDICAL ONLY" CLAIMS)

POLICY YEAR	AVERAGE CLOSED	% CHANGE	AVERAGE OPEN	% CHANGE	AVERAGE INCURRED	% CHANGE
************	******************	************	FIRST REPORT	************	******************	************
2016	5,641		43,853		23,144	
2017	5,657	0.28%	37,004	-15.62%	18,702	-19.19%
2018	5,284	-6.59%	36,838	-0.45%	18,661	-0.22%
2019	5,246	-0.72%	38,462	4.41%	19,413	4.03%
2020	5,261	0.29%	40,713	5.85%	20,231	4.21%
2021	4,965	-5.63%	37,252	-8.50%	18,137	-10.35%
2022	4,841	-2.50%	38,276	2.75%	19,019	4.86%
2023	6,299	30.12%	40,917	6.90%	21,101	10.95%
************	******************	************	SECOND REPORT	************	******************	************
2015	10,435		73,092		26,965	
2016	9,600	-8.00%	75,928	3.88%	26,451	-1.91%
2017	8,884	-7.46%	55,155	-27.36%	19,758	-25.30%
2018	8,298	-6.60%	56,578	2.58%	19,184	-2.91%
2019	7,981	-3.82%	81,959	44.86%	24,810	29.33%
2020	8,336	4.45%	62,557	-23.67%	20,335	-18.04%
2021	7,871	-5.58%	74,972	19.85%	22,981	13.01%
2022	7,765	-1.35%	59,786	-20.26%	20,004	-12.95%
************	******************	************	THIRD REPORT	************	******************	************
2014	14,134		102,879		28,584	
2015	13,734	-2.83%	109,892	6.82%	26,657	-6.74%
2016	12,085	-12.01%	124,557	13.34%	28,052	5.23%
2017	11,836	-2.06%	92,857	-25.45%	22,232	-20.75%
2018	10,677	-9.79%	79,966	-13.88%	19,365	-12.90%
2019	10,378	-2.80%	136,435	70.62%	24,896	28.56%
2020	11,078	6.75%	94,478	-30.75%	20,816	-16.39%
2021	10,655	-3.82%	111,929	18.47%	23,718	13.94%
************	******************	************	FOURTH REPORT	************	******************	************
2013	17,990		123,021		29,234	
2014	16,327	-9.24%	155,509	26.41%	29,519	0.97%
2015	17,830	9.21%	125,175	-19.51%	25,751	-12.76%
2016	14,627	-17.96%	171,341	36.88%	28,176	9.42%
2017	13,164	-10.00%	127,582	-25.54%	22,020	-21.85%
2018	13,217	0.40%	97,296	-23.74%	19,555	-11.19%
2019	12,941	-2.09%	206,145	111.87%	24,839	27.02%
2020	15,291	18.16%	89,035	-56.81%	20,795	-16.28%
************	******************	************	FIFTH REPORT	************	******************	************
2012	20,079		168,429		31,114	
2013	20,723	3.21%	158,280	-6.03%	30,110	-3.23%
2014	18,299	-11.70%	193,982	22.56%	30,906	2.64%
2015	19,082	4.28%	164,799	-15.04%	26,077	-15.62%
2016	16,370	-14.21%	243,542	47.78%	28,258	8.36%
2017	14,934	-8.77%	154,181	-36.69%	21,798	-22.86%
2018	14,197	-4.94%	133,543	-13.39%	19,816	-9.09%
2019	13,846	-2.47%	216,722	62.29%	22,768	14.90%

DELAWARE COMPENSATION RATING BUREAU, INC.

AVERAGE CLOSED, OPEN & INCURRED MEDICAL CLAIMS
(EXCLUDING "MEDICAL ONLY" CLAIMS)

POLICY YEAR	AVERAGE CLOSED	% CHANGE	AVERAGE OPEN	% CHANGE	AVERAGE INCURRED	% CHANGE
************	******************	************	SIXTH REPORT	************	******************	************
2011	23,852		230,962		35,463	
2012	22,488	-5.72%	184,230	-20.23%	31,145	-12.18%
2013	21,773	-3.18%	198,399	7.69%	30,441	-2.26%
2014	19,854	-8.81%	242,331	22.14%	31,725	4.22%
2015	19,932	0.39%	172,964	-28.62%	26,059	-17.86%
2016	17,975	-9.82%	294,618	70.33%	27,780	6.60%
2017	16,180	-9.99%	212,628	-27.83%	22,687	-18.33%
2018	15,576	-3.73%	142,202	-33.12%	19,988	-11.90%
************	******************	************	SEVENTH REPORT	************	******************	************
2010	25,286		283,585		39,216	
2011	25,079	-0.82%	295,654	4.26%	35,917	-8.41%
2012	24,551	-2.11%	199,804	-32.42%	31,791	-11.49%
2013	23,258	-5.27%	242,364	21.30%	31,057	-2.31%
2014	20,907	-10.11%	280,014	15.53%	31,485	1.38%
2015	20,646	-1.25%	218,354	-22.02%	26,203	-16.78%
2016	18,482	-10.48%	415,097	90.10%	27,783	6.03%
2017	16,831	-8.93%	260,898	-37.15%	22,796	-17.95%
************	******************	************	EIGHTH REPORT	************	******************	************
2009	24,352		255,752		36,070	
2010	27,146	11.47%	355,259	38.91%	39,319	9.01%
2011	25,808	-4.93%	355,255	0.00%	35,905	-8.68%
2012	26,072	1.02%	216,414	-39.08%	31,665	-11.81%
2013	24,725	-5.17%	277,251	28.11%	31,672	0.02%
2014	22,413	-9.35%	306,558	10.57%	32,454	2.47%
2015	21,179	-5.51%	284,395	-7.23%	26,334	-18.86%
2016	19,102	-9.81%	557,740	96.11%	28,159	6.93%
************	******************	************	NINTH REPORT	************	******************	************
2008	22,628		308,784		35,223	
2009	26,391	16.63%	292,083	-5.41%	36,050	2.35%
2010	28,655	8.58%	378,530	29.60%	39,086	8.42%
2011	26,914	-6.08%	396,697	4.80%	36,044	-7.78%
2012	26,614	-1.11%	233,475	-41.15%	32,068	-11.03%
2013	25,155	-5.48%	284,663	21.92%	31,646	-1.32%
2014	23,880	-5.07%	362,274	27.26%	31,804	0.50%
2015	21,848	-8.51%	288,761	-20.29%	26,502	-16.67%
************	******************	************	TENTH REPORT	************	******************	************
2007	22,024		348,930		33,828	
2008	23,593	7.12%	358,803	2.83%	35,466	4.84%
2009	27,301	15.72%	314,387	-12.38%	36,190	2.04%
2010	28,953	6.05%	423,289	34.64%	39,228	8.39%
2011	27,528	-4.92%	388,760	-8.16%	35,768	-8.82%
2012	27,009	-1.89%	243,191	-37.44%	31,897	-10.82%
2013	25,769	-4.59%	349,182	43.58%	32,237	1.07%
2014	24,144	-6.31%	395,706	13.32%	31,978	-0.80%

SOURCE: UNIT STATISTICAL DATA