

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

POLICY YEAR	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH	SEVENTH	EIGHTH	NINTH	TENTH
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	0.0319
2003	0.3670	0.2346	0.1423	0.1002	0.0761	0.0615	0.0531	0.0444	0.0394	
2004	0.3721	0.2309	0.1535	0.1020	0.0863 *	0.0671	0.0534	0.0477 *		
2005	0.3847	0.2353	0.1653	0.1089	0.0850	0.0710	0.0589 *			
2006	0.3997	0.2671	0.1593	0.1115	0.0832	0.0718 *				
2007	0.4205	0.2525	0.1623	0.1264 *	0.0859					
2008	0.4333	0.2720	0.1824 *	0.1244						
2009	0.4563 *	0.2857	0.1804							
2010	0.4297	0.2897 *								
2011	0.4359									

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

<u>POLICY YEAR</u>	<u>FIRST</u>	<u>SECOND</u>	<u>THIRD</u>	<u>FOURTH</u>	<u>FIFTH</u>	<u>SIXTH</u>	<u>SEVENTH</u>	<u>EIGHTH</u>	<u>NINTH</u>	<u>TENTH</u>
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	0.3594
2003	0.3066	0.3172	0.3192	0.3196	0.3208	0.3204	0.3205	0.3200	0.3200	
2004	0.2816	0.2897	0.2934	0.2952	0.2958	0.2964	0.2967	0.2968		
2005	0.2533	0.2619	0.2655	0.2660	0.2665	0.2669	0.2668			
2006	0.2237	0.2308	0.2313	0.2320	0.2324	0.2324				
2007	0.2022	0.2090	0.2112	0.2118	0.2136					
2008	0.1758	0.1806	0.1850	0.1862						
2009	0.1778	0.1863	0.1896							
2010	0.1672	0.1744								
2011	0.1523									

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																					
1993																	0.9534	0.9560	0.9612	0.9567	0.9691
1994																0.9340	0.9327	0.9160	0.9386	0.9184	
1995															0.9404	0.9576	0.9604	0.9627	0.9661		
1996														0.9299	0.9339	0.9436	0.9485	0.9594			
1997													0.8807	0.8875	0.8951	0.9031	0.9163				
1998												0.9367	0.9474	0.9557	0.9598	0.9645					
1999											0.9434	0.9491	0.9615	0.9467	0.9742						
2000										0.8680	0.9017	0.9212	0.9319	0.9246							
2001									0.8865	0.9171	0.9283	0.9376	0.9469								
2002									0.8635	0.8817	0.9057	0.9044	0.9180								
2003							0.8745	0.8911	0.9071	0.9141	0.9245										
2004						0.8226	0.8688	0.9068	0.9136	0.9428											
2005					0.7565	0.8003	0.8600	0.8843	0.9097												
2006				0.6911	0.7713	0.8069	0.8555	0.8727													
2007			0.5356	0.6455	0.7619	0.8410	0.8825														
2008		0.3754	0.5854	0.7081	0.8253	0.8722															
2009	0.2367	0.3402	0.5316	0.6390	0.7136																
2010	0.2648	0.3683	0.5308	0.6683																	
2011	0.3170	0.3856	0.6041																		
2012	0.2106	0.3569																			
2013	0.2133																				
MEDICAL																					
1993																	0.8096	0.8159	0.8231	0.8459	0.8693
1994																0.7961	0.7703	0.7663	0.7866	0.7981	
1995															0.8464	0.8290	0.8201	0.7987	0.8324		
1996													0.8218	0.8120	0.7850	0.8033	0.8044				
1997													0.8220	0.8201	0.8131	0.8136	0.8104				
1998												0.9113	0.9101	0.9139	0.9308	0.9251					
1999											0.8472	0.8779	0.8830	0.8941	0.9044						
2000										0.7738	0.8047	0.8099	0.8224	0.8435							
2001									0.8073	0.8004	0.8222	0.8280	0.8432								
2002								0.8081	0.8247	0.8361	0.7801	0.8311									
2003							0.8167	0.8095	0.8177	0.8104	0.8221										
2004						0.7498	0.7657	0.7884	0.8067	0.8435											
2005					0.7968	0.8006	0.7668	0.8113	0.8307												
2006				0.8463	0.8175	0.8012	0.8079	0.8119													
2007			0.7691	0.8023	0.7681	0.8022	0.8102														
2008		0.7095	0.8067	0.8213	0.8267	0.8537															
2009	0.4867	0.7453	0.7799	0.7510	0.7727																
2010	0.4228	0.6209	0.7306	0.7597																	
2011	0.4425	0.6831	0.7836																		
2012	0.4719	0.7290																			
2013	0.4527																				

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF PAID LOSSES TO REPORTED INCURRED LOSSES - LIMITED LOSSES

Policy Year	Maturity (in months)																								
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252				
INDEMNITY																									
1993																				0.9647	0.9655	0.9696	0.9622	0.9724	
1994																				0.9431	0.9475	0.9300	0.9549	0.9228	
1995																				0.9524	0.9695	0.9722	0.9743	0.9775	
1996														0.9450	0.9530	0.9645	0.9668	0.9690							
1997														0.9194	0.9272	0.9361	0.9445	0.9556							
1998													0.9376	0.9492	0.9569	0.9613	0.9675								
1999												0.9468	0.9555	0.9660	0.9551	0.9813									
2000										0.8799	0.9118	0.9280	0.9411	0.9337											
2001									0.8891	0.9200	0.9313	0.9407	0.9501												
2002									0.8964	0.9119	0.9397	0.9434	0.9565												
2003								0.8747	0.8918	0.9111	0.9183	0.9292													
2004						0.8547	0.9015	0.9356	0.9403	0.9642															
2005					0.7619	0.8016	0.8689	0.8826	0.9083																
2006				0.6911	0.7713	0.8069	0.8555	0.8727																	
2007			0.5368	0.6477	0.7634	0.8427	0.8840																		
2008		0.3958	0.5805	0.7052	0.8237	0.8710																			
2009	0.2367	0.3402	0.5341	0.6648	0.7448																				
2010	0.2648	0.3738	0.5451	0.6810																					
2011	0.3173	0.3897	0.6109																						
2012	0.2106	0.3601																							
2013	0.2133																								
MEDICAL																									
1993																					0.8886	0.8967	0.9056	0.9213	0.9489
1994																					0.9136	0.9151	0.9094	0.9104	0.9095
1995																					0.9242	0.9146	0.9037	0.9273	
1996														0.8609	0.8679	0.8530	0.8615	0.8624							
1997														0.8819	0.8858	0.8866	0.8869	0.8917							
1998													0.9113	0.9108	0.9138	0.9310	0.9270								
1999												0.8767	0.8785	0.8822	0.8984	0.9140									
2000										0.8131	0.8313	0.8372	0.8522	0.8542											
2001									0.8102	0.8041	0.8276	0.8351	0.8578												
2002									0.8267	0.8366	0.8480	0.8428	0.8892												
2003								0.8160	0.8095	0.8202	0.8126	0.8280													
2004						0.8111	0.8208	0.8398	0.8507	0.8762															
2005					0.8081	0.7962	0.7969	0.8069	0.8269																
2006				0.8463	0.8175	0.8012	0.8079	0.8133																	
2007			0.7902	0.8267	0.7896	0.8215	0.8290																		
2008		0.7158	0.8023	0.8177	0.8235	0.8511																			
2009	0.4867	0.7453	0.8019	0.8249	0.8483																				
2010	0.4228	0.6688	0.7816	0.7969																					
2011	0.4451	0.7009	0.7967																						
2012	0.4719	0.7302																							
2013	0.4527																								

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 24th

Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1995															0.9270	0.9378	0.9445	0.9473	0.9513
1996														0.8850	0.9056	0.9202	0.9307	0.9426	
1997													0.8735	0.8816	0.8904	0.9028	0.9151		
1998											0.8847	0.8929	0.8957	0.9052	0.9282				
1999										0.8419	0.8641	0.8753	0.8848	0.8955					
2000								0.7864	0.8084	0.8423	0.8547	0.8705							
2001							0.7578	0.7968	0.8271	0.8440	0.8605								
2002						0.7116	0.7620	0.8011	0.8248	0.8537									
2003					0.6411	0.7036	0.7683	0.7941	0.8217										
2004				0.5151	0.6172	0.6927	0.7459	0.7854											
2005			0.3756	0.5370	0.6309	0.7089	0.7654												
2006		0.1738	0.3803	0.5478	0.6585	0.7296													
2007	0.0364	0.1645	0.3457	0.5229	0.6203														
2008	0.0386	0.1763	0.3373	0.5327															
2009	0.0509	0.1861	0.3751																
2010	0.0331	0.1741																	
2011																			
2012																			

MEDICAL - AVERAGE OF INCURRED AND PAID TO 24th

Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1995															0.6684	0.6766	0.6872	0.6942	0.7128
1996														0.6117	0.6243	0.6418	0.6696	0.6880	
1997													0.6370	0.6460	0.6576	0.6670	0.6781		
1998												0.6765	0.6862	0.6969	0.7035	0.7104			
1999										0.6239	0.6598	0.6698	0.6799	0.6891					
2000										0.5652	0.5869	0.6082	0.6310	0.6526					
2001									0.5772	0.5942	0.6104	0.6246	0.6388						
2002								0.5236	0.5552	0.5774	0.5938	0.6202							
2003							0.5181	0.5381	0.5576	0.5795	0.6023								
2004						0.5115	0.5391	0.5633	0.5788	0.5944									
2005					0.4760	0.5177	0.5457	0.5522	0.5734										
2006				0.4252	0.4566	0.4898	0.5238	0.5489											
2007			0.3803	0.4433	0.4774	0.5038	0.5279												
2008		0.2614	0.3785	0.4357	0.4733	0.5169													
2009	0.0565	0.2463	0.3551	0.4185	0.4629														
2010	0.0526	0.2529	0.3542	0.4199															
2011	0.0697	0.2692	0.3668																
2012	0.0498	0.2653																	

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 24th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1995															0.9608	0.9712	0.9772	0.9791	0.9811
1996														0.9257	0.9472	0.9625	0.9676	0.9735	
1997													0.9211	0.9291	0.9377	0.9503	0.9626		
1998												0.9187	0.9366	0.9514	0.9612	0.9638			
1999											0.9273	0.9295	0.9325	0.9427	0.9647				
2000										0.8805	0.9037	0.9150	0.9247	0.9344					
2001									0.8428	0.8871	0.9124	0.9228	0.9344						
2002								0.8525	0.8744	0.9023	0.9137	0.9278							
2003							0.7948	0.8359	0.8678	0.8856	0.9029								
2004						0.7654	0.8185	0.8533	0.8749	0.9052									
2005					0.6649	0.7280	0.7951	0.8324	0.8618										
2006				0.5404	0.6476	0.7268	0.7825	0.8240											
2007			0.3939	0.5631	0.6615	0.7434	0.8026												
2008		0.1832	0.3932	0.5699	0.6867	0.7617													
2009	0.0388	0.1752	0.3681	0.5566	0.6601														
2010	0.0407	0.1860	0.3560	0.5621															
2011	0.0536	0.1961	0.3952																
2012	0.0348	0.1830																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 24th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1995															0.8303	0.8394	0.8516	0.8591	0.8795
1996														0.7617	0.7774	0.7992	0.8220	0.8392	
1997													0.7950	0.8057	0.8200	0.8312	0.8446		
1998												0.8100	0.8218	0.8348	0.8427	0.8511			
1999											0.7809	0.7986	0.8115	0.8247	0.8342				
2000										0.6961	0.7230	0.7477	0.7755	0.7948					
2001									0.7086	0.7295	0.7494	0.7668	0.7842						
2002								0.6821	0.7183	0.7412	0.7587	0.7846							
2003							0.6369	0.6617	0.6861	0.7135	0.7418								
2004						0.6519	0.6856	0.7125	0.7276	0.7463									
2005					0.5826	0.6208	0.6465	0.6791	0.7059										
2006				0.5255	0.5643	0.6054	0.6474	0.6784											
2007			0.4730	0.5521	0.5959	0.6290	0.6594												
2008		0.3237	0.4628	0.5346	0.5820	0.6367													
2009	0.0732	0.3194	0.4592	0.5411	0.5967														
2010	0.0673	0.3237	0.4534	0.5289															
2011	0.0879	0.3393	0.4597																
2012	0.0624	0.3319																	

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	*****	*****	*****
2004	2,469		25,288		10,959	
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%
2011	3,745	24.96%	29,696	9.97%	15,058	13.11%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2003	4,558		45,515		14,167	
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%
2010	6,439	-1.99%	52,258	-5.17%	19,711	-3.54%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2002	7,037		75,927		16,488	
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%
2009	11,316	0.18%	82,975	-2.33%	24,243	-1.97%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2001	9,018		88,055		17,042	
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%
2008	14,191	25.51%	110,309	3.50%	26,146	11.98%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2000	9,559		104,013		17,308	
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%
2007	13,623	3.36%	140,889	10.26%	24,560	8.12%

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						
1999	8,910		104,796		13,724	
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%
2006	14,712	11.33%	137,402	-0.02%	23,525	6.75%
SEVENTH REPORT						
1998	7,604		106,766		11,854	
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%
2005	13,996	3.80%	161,351	5.15%	22,676	8.18%
EIGHTH REPORT						
1997	8,125		113,541		11,922	
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%
2004	14,099	6.62%	163,687	-6.45%	21,238	4.09%
NINTH REPORT						
1996	8,776		98,679		11,824	
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%
2003	14,051	-0.06%	181,522	-5.00%	20,648	2.80%
TENTH REPORT						
1995	7,970		133,599		11,341	
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%
2002	14,333	-1.00%	202,593	27.94%	20,346	3.75%

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	*****	*****	*****
2004	5,463		36,581		17,041	
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%
2011	6,950	2.78%	48,097	3.80%	24,887	4.70%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2003	6,635		49,848		16,774	
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%
2010	10,091	7.95%	77,098	13.68%	29,501	13.25%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2002	9,124		96,861		21,160	
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%
2009	12,670	-0.80%	102,469	13.27%	28,870	7.16%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2001	9,130		98,366		18,190	
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%
2008	14,738	14.84%	129,237	-2.87%	28,979	3.39%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2000	8,653		119,005		17,706	
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%
2007	14,609	4.12%	199,734	22.93%	30,518	15.67%

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	*****	*****	*****
1999	9,101		126,201		14,979	
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%
2006	14,929	2.35%	186,558	-8.18%	27,258	-2.58%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
1998	7,825		116,445		12,481	
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%
2005	15,871	3.54%	253,060	8.24%	29,842	10.53%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
1997	7,519		119,015		11,535	
1998	8,083	7.50%	143,298		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%
2004	15,891	12.86%	257,545	-1.64%	27,424	9.35%
*****	*****	*****	NINTH REPORT	*****	*****	*****
1996	7,728		156,062		12,756	
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%
2003	14,659	-6.57%	305,636	-1.89%	26,119	1.38%
*****	*****	*****	TENTH REPORT	*****	*****	*****
1995	7,466		218,947		13,142	
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%
2002	15,910	13.63%	374,067	48.37%	27,350	21.58%

SOURCE: UNIT STATISTICAL DATA