

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
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	0.0344
2004	0.3721	0.2309	0.1535	0.1020	0.0863	0.0671	0.0534	0.0477	0.0383	
2005	0.3847	0.2353	0.1653	0.1089	0.0850	0.0710	0.0589 *	0.0484 *		
2006	0.3997	0.2671	0.1593	0.1115	0.0832	0.0718 *	0.0586			
2007	0.4205	0.2525	0.1623	0.1264	0.0859	0.0646				
2008	0.4333	0.2720	0.1824	0.1244	0.0899 *					
2009	0.4563 *	0.2857	0.1804	0.1267 *						
2010	0.4297	0.2897 *	0.1860 *							
2011	0.4359	0.2757								
2012	0.4406									

 Denotes highest closure rate 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>
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	0.3199
2004	0.2816	0.2897	0.2934	0.2952	0.2958	0.2964	0.2967	0.2968	0.2965	
2005	0.2533	0.2619	0.2655	0.2660	0.2665	0.2669	0.2668	0.2665		
2006	0.2237	0.2308	0.2313	0.2320	0.2324	0.2324	0.2326			
2007	0.2022	0.2090	0.2112	0.2118	0.2136	0.2396				
2008	0.1765	0.1813	0.1858	0.1862	0.1863					
2009	0.1775	0.1859	0.1894	0.1905						
2010	0.1674	0.1744	0.1776							
2011	0.1521	0.1572								
2012	0.1428									

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																					
1994																	0.9327	0.9160	0.9386	0.9093	0.9589
1995																0.9576	0.9604	0.9627	0.9716	0.9723	
1996															0.9339	0.9436	0.9485	0.9614	0.9694		
1997														0.8875	0.8951	0.9031	0.9123	0.9219			
1998													0.9474	0.9557	0.9598	0.9611	0.9693				
1999												0.9491	0.9615	0.9467	0.9754	0.9875					
2000											0.9017	0.9212	0.9319	0.9308	0.9363						
2001										0.9171	0.9283	0.9376	0.9558	0.9643							
2002									0.8817	0.9057	0.9044	0.9170	0.9436								
2003								0.8911	0.9071	0.9141	0.9237	0.9335									
2004							0.8688	0.9068	0.9136	0.9406	0.9496										
2005						0.8003	0.8600	0.8843	0.9122	0.9349											
2006					0.7713	0.8069	0.8555	0.8694	0.9054												
2007				0.6455	0.7619	0.8410	0.8835	0.8780													
2008			0.5854	0.7081	0.8254	0.8786	0.8955														
2009		0.3402	0.5316	0.6390	0.7164	0.7623															
2010	0.2648	0.3683	0.5308	0.6938	0.7873																
2011	0.3170	0.3855	0.6072	0.7687																	
2012	0.2106	0.3571	0.5520																		
2013	0.2142	0.4179																			
2014	0.1844																				
MEDICAL																					
1994																	0.7703	0.7663	0.7866	0.7856	0.8169
1995																0.8290	0.8201	0.7987	0.8139	0.8387	
1996															0.8120	0.7850	0.8033	0.8079	0.8380		
1997														0.8201	0.8131	0.8136	0.8175	0.8330			
1998													0.9101	0.9139	0.9308	0.9244	0.9281				
1999											0.8779	0.8830	0.8941	0.8944	0.9327						
2000										0.8047	0.8099	0.8224	0.8468	0.8731							
2001										0.8004	0.8222	0.8280	0.8615	0.8887							
2002										0.8247	0.8361	0.7801	0.8188	0.8263							
2003								0.8095	0.8177	0.8104	0.8251	0.8295									
2004							0.7657	0.7884	0.8067	0.8397	0.8506										
2005						0.8006	0.7668	0.8113	0.8496	0.8432											
2006					0.8175	0.8012	0.8079	0.8152	0.7983												
2007				0.8023	0.7681	0.8022	0.8185	0.8285													
2008			0.8067	0.8213	0.8268	0.8542	0.8307														
2009		0.7453	0.7799	0.7510	0.7759	0.7430															
2010	0.4228	0.6209	0.7306	0.7775	0.8244																
2011	0.4425	0.6830	0.7876	0.7971																	
2012	0.4719	0.7282	0.7974																		
2013	0.4440	0.7265																			
2014	0.4347																				

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																														
1994																				0.9475	0.9300	0.9549	0.9143	0.9657						
1995																					0.9695	0.9722	0.9739	0.9852	0.9855					
1996																					0.9530	0.9645	0.9668	0.9716	0.9784					
1997																					0.9272	0.9361	0.9445	0.9535	0.9635					
1998																					0.9492	0.9569	0.9613	0.9644	0.9747					
1999																					0.9555	0.9660	0.9551	0.9841	0.9892					
2000																					0.9118	0.9280	0.9411	0.9373	0.9429					
2001																					0.9200	0.9313	0.9407	0.9558	0.9648					
2002																					0.9119	0.9397	0.9434	0.9540	0.9696					
2003																					0.8918	0.9111	0.9183	0.9280	0.9369					
2004																					0.9015	0.9356	0.9403	0.9626	0.9704					
2005																					0.8016	0.8689	0.8826	0.9108	0.9355					
2006																					0.7713	0.8069	0.8555	0.8694	0.9078					
2007																					0.6477	0.7633	0.8426	0.8850	0.8798					
2008																					0.5806	0.7053	0.8237	0.8775	0.8945					
2009																					0.3402	0.5341	0.6648	0.7479	0.7891					
2010																					0.2648	0.3734	0.5444	0.7070	0.8031					
2011																					0.3171	0.3890	0.6134	0.7778						
2012																					0.2106	0.3594	0.5543							
2013																					0.2142	0.4179								
2014																					0.1844									
MEDICAL																														
1994																									0.9151	0.9094	0.9104	0.9010	0.9386	
1995																										0.9242	0.9146	0.9033	0.9252	0.9377
1996																										0.8679	0.8530	0.8615	0.8692	0.8955
1997																										0.8858	0.8866	0.8869	0.9038	0.9209
1998																										0.9108	0.9138	0.9310	0.9264	0.9311
1999																										0.8785	0.8822	0.8984	0.9086	0.9330
2000																										0.8313	0.8372	0.8522	0.8556	0.8821
2001																										0.8041	0.8276	0.8351	0.8736	0.8925
2002																										0.8366	0.8480	0.8428	0.8861	0.9036
2003																										0.8095	0.8202	0.8126	0.8276	0.8451
2004																										0.8208	0.8398	0.8507	0.8729	0.8824
2005																										0.7962	0.7969	0.8069	0.8459	0.8425
2006																										0.8175	0.8012	0.8079	0.8163	0.8039
2007																										0.8266	0.7895	0.8214	0.8381	0.8482
2008																										0.8024	0.8177	0.8235	0.8516	0.8278
2009																										0.7453	0.8020	0.8250	0.8523	0.8040
2010																										0.4228	0.6675	0.7802	0.8171	0.8452
2011																										0.4438	0.6989	0.7997	0.8182	
2012																										0.4719	0.7292	0.8011		
2013																										0.4440	0.7265			
2014																										0.4347				

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 25th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1996															0.9109	0.9257	0.9362	0.9482	0.9515
1997														0.8811	0.8900	0.9024	0.9147	0.9228	
1998													0.9043	0.9185	0.9278	0.9304	0.9398		
1999												0.8981	0.9009	0.9104	0.9336	0.9409			
2000											0.8694	0.8807	0.8902	0.9010	0.9087				
2001										0.8568	0.8812	0.8913	0.9025	0.9126					
2002									0.7987	0.8322	0.8444	0.8601	0.8927						
2003								0.7844	0.8142	0.8309	0.8471	0.8762							
2004							0.7633	0.8025	0.8262	0.8552	0.8700								
2005						0.7066	0.7715	0.7975	0.8251	0.8482									
2006					0.6091	0.6836	0.7360	0.7750	0.8176										
2007				0.5341	0.6276	0.7052	0.7614	0.7850											
2008			0.3790	0.5460	0.6564	0.7272	0.7672												
2009		0.1605	0.3374	0.5102	0.6054	0.6788													
2010	0.0389	0.1777	0.3399	0.5368	0.6457														
2011	0.0548	0.2002	0.4044	0.5641															
2012	0.0336	0.1766	0.3605																
2013	0.0325	0.1911																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 25th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1996															0.6502	0.6684	0.6973	0.7160	0.7275
1997														0.6689	0.6809	0.6907	0.7018	0.7160	
1998													0.7152	0.7264	0.7333	0.7402	0.7433		
1999												0.6967	0.7072	0.7179	0.7273	0.7341			
2000											0.6185	0.6410	0.6649	0.6870	0.7008				
2001										0.6340	0.6513	0.6664	0.6811	0.6948					
2002									0.5460	0.5678	0.5839	0.6090	0.6593						
2003								0.5619	0.5822	0.6052	0.6283	0.6475							
2004							0.5655	0.5909	0.6072	0.6231	0.6409								
2005						0.5476	0.5773	0.5842	0.6059	0.6227									
2006					0.4700	0.5042	0.5391	0.5642	0.5900										
2007				0.4718	0.5080	0.5361	0.5611	0.5811											
2008			0.3909	0.4500	0.4889	0.5326	0.5594												
2009		0.2549	0.3675	0.4331	0.4777	0.5053													
2010	0.0552	0.2654	0.3717	0.4387	0.4982														
2011	0.0766	0.2958	0.4008	0.4484															
2012	0.0548	0.2849	0.3886																
2013	0.0611	0.2814																	

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 25th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1996															0.9443	0.9596	0.9647	0.9706	0.9740
1997														0.9220	0.9306	0.9430	0.9553	0.9634	
1998													0.9287	0.9434	0.9530	0.9557	0.9653		
1999												0.9299	0.9329	0.9431	0.9652	0.9682			
2000											0.9021	0.9133	0.9230	0.9328	0.9409				
2001										0.8883	0.9136	0.9240	0.9357	0.9461					
2002									0.8764	0.9044	0.9158	0.9299	0.9418						
2003								0.8216	0.8529	0.8704	0.8874	0.9180							
2004							0.8219	0.8569	0.8786	0.9090	0.9238								
2005						0.7352	0.8029	0.8405	0.8702	0.8949									
2006					0.6452	0.7241	0.7796	0.8210	0.8660										
2007				0.5664	0.6655	0.7478	0.8074	0.8324											
2008			0.3970	0.5753	0.6932	0.7689	0.8116												
2009		0.1721	0.3617	0.5470	0.6487	0.7275													
2010	0.0411	0.1878	0.3594	0.5675	0.6814														
2011	0.0573	0.2094	0.4230	0.5897															
2012	0.0353	0.1859	0.3792																
2013	0.0342	0.2010																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 25th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1996															0.7878	0.8098	0.8329	0.8498	0.8638
1997														0.8125	0.8269	0.8383	0.8513	0.8689	
1998													0.8328	0.8460	0.8540	0.8622	0.8659		
1999												0.8181	0.8314	0.8448	0.8544	0.8582			
2000											0.7364	0.7615	0.7899	0.8091	0.8257				
2001										0.7486	0.7690	0.7869	0.8043	0.8204					
2002									0.7236	0.7467	0.7642	0.7896	0.8139						
2003								0.6712	0.6959	0.7238	0.7516	0.7749							
2004							0.6956	0.7229	0.7383	0.7566	0.7770								
2005						0.6362	0.6625	0.6959	0.7225	0.7431									
2006					0.5633	0.6043	0.6462	0.6763	0.7072										
2007				0.5694	0.6146	0.6488	0.6792	0.7035											
2008			0.4631	0.5349	0.5823	0.6355	0.6682												
2009		0.3176	0.4570	0.5384	0.5921	0.6264													
2010	0.0694	0.3338	0.4676	0.5438	0.6014														
2011	0.0935	0.3611	0.4873	0.5424															
2012	0.0665	0.3462	0.4714																
2013	0.0743	0.3422																	

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	*****	*****	*****
2005	2,537		27,535		12,155	
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%
2012	3,740	-0.13%	29,621	-0.25%	15,144	0.57%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2004	4,860		50,642		15,431	
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%
2011	8,480	31.70%	53,893	3.13%	21,000	6.54%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2003	7,525		72,635		16,789	
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%
2010	10,810	-4.47%	79,737	-3.90%	23,630	-2.53%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2002	9,134		97,974		18,117	
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%
2009	14,014	-1.25%	113,026	2.46%	26,556	1.57%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2001	10,718		99,044		17,827	
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%
2008	17,171	26.04%	133,814	-5.02%	27,656	12.61%

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	*****	*****	*****
2000	10,546		120,407		17,738	
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%
2007	13,351	-9.25%	159,319	15.95%	22,774	-3.19%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
1999	9,982		115,665		14,039	
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%
2006	15,991	14.25%	161,938	0.36%	24,549	8.26%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
1998	8,044		120,924		12,149	
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%
2005	15,605	10.68%	170,636	4.25%	23,111	8.82%
*****	*****	*****	NINTH REPORT	*****	*****	*****
1997	8,771		113,062		12,048	
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%
2004	15,544	10.63%	163,467	-9.95%	21,207	2.71%
*****	*****	*****	TENTH REPORT	*****	*****	*****
1996	9,087		103,429		11,938	
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%
2003	14,582	1.74%	198,863	-1.84%	20,920	2.82%

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	*****	*****	*****
2005	5,422		35,630		17,044	
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%
2012	7,094	2.07%	39,079	-18.75%	21,187	-14.87%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2004	7,824		58,535		19,533	
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%
2011	10,734	6.37%	82,132	6.53%	30,419	3.11%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2003	9,271		78,352		19,099	
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%
2010	13,500	6.55%	117,425	14.60%	32,829	13.71%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2002	10,704		113,710		21,119	
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%
2009	14,884	0.99%	151,078	16.90%	32,136	10.89%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2001	10,422		129,128		19,976	
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%
2008	17,552	20.15%	171,895	-13.94%	31,427	2.98%

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	*****	*****	*****
2000	9,331		157,345		19,021	
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%
2007	14,038	-5.97%	247,013	32.41%	29,078	6.68%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
1999	9,900		165,632		15,878	
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%
2006	16,004	0.84%	236,492	-6.55%	28,932	-3.05%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
1998	8,083		143,298		13,001	
1999	9,971	23.36%	183,072		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%
2005	17,510	10.19%	278,607	8.18%	30,152	9.95%
*****	*****	*****	NINTH REPORT	*****	*****	*****
1997	7,994		125,565		11,689	
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%
2004	17,685	20.64%	278,124	-9.00%	27,654	5.88%
*****	*****	*****	TENTH REPORT	*****	*****	*****
1996	8,057		177,777		13,185	
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%
2003	15,616	-1.85%	347,765	-7.03%	27,041	-1.13%

SOURCE: UNIT STATSTICAL DATA