

DELAWARE COMPENSATION RATING BUREAU, INC.

Closure Rates, Payout Ratios and Average Claim Costs

Page 1 lists the indemnity closure rates - the ratio of number of claims closed to number of claims reported - by policy year and report level. Page 2 lists the claim frequency per \$1,000,000 of payroll - the ratio of 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 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 the unit statistical data.

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF NUMBER OF CLOSED INDEMNITY CLAIMS
TO NUMBER OF REPORTED INDEMNITY CLAIMS

POLICY

YEAR	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH	SEVENTH	EIGHTH	NINTH	TENTH
1994	0.6689	0.8047	0.8883	0.9267	0.9464	0.9565	0.9623	0.9677	0.9726	0.9737
1995	0.6582	0.8029	0.8798	0.9219	0.9465	0.9578	0.9630	0.9658	0.9709	0.9732
1996	0.6528	0.8069	0.8790	0.9138	0.9345	0.9480	0.9587	0.9633	0.9661	0.9698
1997	0.6698	0.8162	0.8819	0.9239	0.9417	0.9507	0.9591	0.9640	0.9686	0.9720
1998	0.6561	0.8144	0.8840	0.9160	0.9351	0.9450	0.9571	0.9636	0.9685	
1999	0.6115	0.7896	0.8714	0.9181	0.9362	0.9498	0.9616	0.9647		
2000	0.6161	0.7736	0.8506	0.8923	0.9180	0.9345	0.9448			
2001	0.5977	0.7619	0.8502	0.8985	0.9195	0.9357				
2002	0.6257	0.7739	0.8628	0.8989	0.9281					
2003	0.6330	0.7654	0.8577	0.8998						
2004	0.6279	0.7691	0.8465							
2005	0.6153	0.7647								
2006	0.6003									

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
1993	0.7301	0.7436	0.7467	0.7475	0.7513	0.7504	0.7509	0.7513	0.7513	0.7521
1994	0.6783	0.6876	0.6906	0.6930	0.6928	0.6938	0.6944	0.6946	0.6950	0.6952
1995	0.6489	0.6569	0.6438	0.6433	0.6433	0.6436	0.6440	0.6445	0.6440	0.6447
1996	0.5889	0.5967	0.5892	0.5912	0.5919	0.5931	0.5932	0.5937	0.5937	0.5939
1997	0.5129	0.5225	0.5267	0.5290	0.5304	0.5318	0.5331	0.5331	0.5334	0.5334
1998	0.4332	0.4441	0.4501	0.4518	0.4515	0.4519	0.4517	0.4531	0.4437	
1999	0.4294	0.4338	0.4369	0.4377	0.4382	0.4378	0.4392	0.4382		
2000	0.4047	0.4161	0.4198	0.4203	0.4207	0.4218	0.4216			
2001	0.3449	0.3489	0.3522	0.3537	0.3547	0.3551				
2002	0.3433	0.3525	0.3557	0.3590	0.3598					
2003	0.3066	0.3172	0.3192	0.3196						
2004	0.2814	0.2895	0.2933							
2005	0.2532	0.2618								
2006	0.2339									

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																							
1988																			0.9192	0.9270	0.9465	0.9666	0.9739
1989																0.9631	0.9564	0.9572	0.9630	0.9702			
1990															0.9090	0.9017	0.9067	0.9150	0.9619				
1991														0.9191	0.9388	0.9382	0.9435	0.9468					
1992													0.9465	0.9565	0.9716	0.9753	0.9775						
1993												0.9260	0.9262	0.9333	0.9379	0.9425							
1994											0.9398	0.9499	0.9296	0.9365	0.9456								
1995										0.8856	0.9130	0.9269	0.9489	0.9411									
1996								0.9116	0.8983	0.9142	0.9285	0.9316											
1997								0.8387	0.8133	0.8562	0.8512	0.8542											
1998							0.8812	0.8976	0.9035	0.9089	0.9272												
1999						0.8395	0.8777	0.9029	0.9076	0.9398													
2000					0.7593	0.7891	0.8304	0.8627	0.8820														
2001				0.6682	0.7595	0.8218	0.8607	0.8867															
2002			0.5912	0.7055	0.7561	0.8119	0.8288																
2003		0.3931	0.5670	0.7150	0.8028	0.8349																	
2004	0.2209	0.3388	0.5515	0.6893	0.7611																		
2005	0.2733	0.3510	0.5458	0.6948																			
2006	0.2341	0.3890	0.5521																				
2007	0.2848	0.3699																					
2008	0.2177																						
MEDICAL																							
1988																			0.9178	0.9171	0.8806	0.8800	0.8808
1989																0.8815	0.8686	0.8615	0.8972	0.8855			
1990															0.8989	0.8877	0.8825	0.8846	0.8746				
1991														0.8962	0.8981	0.9023	0.9072	0.8965					
1992													0.7659	0.7889	0.8098	0.8076	0.8085						
1993												0.8528	0.8250	0.8188	0.8193	0.8163							
1994											0.8040	0.7952	0.8116	0.8171	0.8308								
1995										0.7675	0.7738	0.8187	0.8475	0.8377									
1996								0.8454	0.8243	0.8249	0.8687	0.8551											
1997								0.8353	0.8295	0.8585	0.8464	0.8294											
1998							0.8721	0.8536	0.8494	0.8526	0.8995												
1999						0.8642	0.8650	0.8332	0.8388	0.8377													
2000					0.7713	0.7442	0.7449	0.7332	0.7440														
2001				0.7804	0.7816	0.7557	0.7713	0.7811															
2002			0.6198	0.6618	0.7618	0.8048	0.7986																
2003		0.7214	0.8069	0.8322	0.8159	0.8041																	
2004	0.3960	0.6220	0.7354	0.7570	0.7500																		
2005	0.4710	0.6980	0.7830	0.8012																			
2006	0.4555	0.7132	0.8184																				
2007	0.4354	0.6865																					
2008	0.5186																						

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																										
1988																					0.9271	0.9337	0.9539	0.9690	0.9761	
1989																						0.9771	0.9720	0.9765	0.9759	0.9829
1990																0.9090	0.9173	0.9235	0.9281	0.9632						
1991															0.9394	0.9552	0.9514	0.9551	0.9589							
1992														0.9738	0.9779	0.9828	0.9835	0.9851								
1993												0.9347	0.9347	0.9420	0.9458	0.9528										
1994											0.9430	0.9563	0.9360	0.9444	0.9539											
1995										0.9067	0.9296	0.9449	0.9580	0.9540												
1996									0.9156	0.9063	0.9231	0.9376	0.9424													
1997								0.8518	0.8329	0.8795	0.8924	0.8956														
1998							0.8832	0.9002	0.9045	0.9162	0.9281															
1999						0.8449	0.8866	0.9065	0.9116	0.9447																
2000					0.7598	0.7923	0.8392	0.8740	0.8960																	
2001				0.6687	0.7601	0.8223	0.8607	0.8867																		
2002			0.6031	0.7154	0.7608	0.8221	0.8600																			
2003		0.3997	0.5655	0.7141	0.8022	0.8345																				
2004	0.2238	0.3537	0.5717	0.7128	0.8008																					
2005	0.2733	0.3584	0.5664	0.6967																						
2006	0.2341	0.3890	0.5521																							
2007	0.2848	0.3707																								
2008	0.2458																									
MEDICAL																										
1988																						0.9782	0.9843	0.9732	0.9608	0.9688
1989																						0.9461	0.9402	0.9394	0.9519	0.9580
1990																0.9100	0.9192	0.9194	0.9188	0.9070						
1991															0.9158	0.9180	0.9217	0.9328	0.9287							
1992															0.9511	0.9680	0.9635	0.9690	0.9654							
1993												0.9185	0.8970	0.8983	0.8976	0.9041										
1994											0.8586	0.8538	0.8794	0.9060	0.9178											
1995										0.8676	0.8697	0.8938	0.9084	0.9134												
1996									0.8568	0.8353	0.8401	0.8781	0.8675													
1997								0.8468	0.8496	0.8823	0.9042	0.8842														
1998							0.8753	0.8623	0.8561	0.8712	0.9028															
1999						0.8665	0.8699	0.8674	0.8391	0.8383																
2000					0.7830	0.7622	0.7636	0.7655	0.7867																	
2001				0.7820	0.7831	0.7664	0.7819	0.7908																		
2002			0.7883	0.8075	0.8002	0.8173	0.8266																			
2003		0.7212	0.8039	0.8300	0.8136	0.8020																				
2004	0.3991	0.6738	0.8007	0.8359	0.8323																					
2005	0.4710	0.7097	0.8324	0.8191																						
2006	0.4555	0.7132	0.8184																							
2007	0.4354	0.7133																								
2008	0.5237																									

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	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1990															0.9041	0.9136	0.9267	0.9307	0.9499
1991														0.9116	0.9200	0.9262	0.9311	0.9376	
1992													0.9164	0.9313	0.9416	0.9441	0.9472		
1993											0.8327	0.8483	0.8619	0.9079	0.9246				
1994										0.8773	0.8954	0.9011	0.9054	0.9197					
1995									0.8611	0.8774	0.8957	0.9080	0.9103						
1996								0.8580	0.8715	0.8810	0.8914	0.8973							
1997							0.7327	0.7765	0.8130	0.8370	0.8493								
1998							0.7760	0.8082	0.8326	0.8544	0.8732								
1999						0.7381	0.7806	0.8218	0.8393	0.8642									
2000					0.6232	0.6863	0.7489	0.7855	0.8200										
2001				0.5594	0.6556	0.7317	0.7782	0.8001											
2002			0.4180	0.5738	0.6498	0.7072	0.7469												
2003		0.2120	0.3919	0.5662	0.6575	0.7159													
2004	0.0441	0.1792	0.3943	0.5560	0.6424														
2005	0.0446	0.1945	0.3798	0.5589															
2006	0.0492	0.2083	0.3900																
2007	0.0450	0.1994																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 20th

Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1990															0.7153	0.7236	0.7401	0.7484	0.7587
1991														0.7165	0.7242	0.7398	0.7475	0.7561	
1992													0.6407	0.6556	0.6748	0.6902	0.7051		
1993												0.6465	0.6582	0.6689	0.6807	0.6961			
1994										0.6078	0.6210	0.6463	0.6713	0.6891					
1995									0.5872	0.6015	0.6468	0.6674	0.6779						
1996								0.5948	0.6089	0.6272	0.6508	0.6700							
1997							0.5734	0.5887	0.6096	0.6320	0.6437								
1998							0.5817	0.6002	0.6146	0.6313	0.6533								
1999						0.5270	0.5532	0.5821	0.5972	0.6117									
2000					0.4333	0.4772	0.5071	0.5324	0.5558										
2001				0.4481	0.4762	0.5104	0.5328	0.5499											
2002			0.3721	0.4369	0.4784	0.5034	0.5334												
2003		0.3026	0.4018	0.4618	0.4813	0.5098													
2004	0.0642	0.2774	0.3737	0.4265	0.4638														
2005	0.0699	0.2898	0.3835	0.4474															
2006	0.0762	0.2958	0.4012																
2007	0.0653	0.2927																	

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 Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1990															0.9175	0.9268	0.9389	0.9429	0.9584
1991														0.9273	0.9359	0.9421	0.9471	0.9536	
1992													0.9489	0.9591	0.9611	0.9611	0.9627		
1993												0.8511	0.8661	0.8790	0.9261	0.9422			
1994										0.9008	0.9191	0.9214	0.9239	0.9370					
1995									0.8891	0.9024	0.9154	0.9280	0.9299						
1996								0.8756	0.8895	0.8992	0.9098	0.9158							
1997								0.7642	0.8100	0.8480	0.8711	0.8828							
1998							0.7897	0.8224	0.8472	0.8694	0.8866								
1999						0.7504	0.7942	0.8358	0.8538	0.8795									
2000					0.6383	0.7029	0.7670	0.8045	0.8399										
2001				0.5698	0.6678	0.7452	0.7926	0.8149											
2002			0.4394	0.5949	0.6770	0.7386	0.7777												
2003		0.2178	0.4014	0.5809	0.6751	0.7351													
2004	0.0473	0.1922	0.4176	0.5884	0.6792														
2005	0.0473	0.2062	0.4026	0.5751															
2006	0.0509	0.2154	0.4033																
2007	0.0467	0.2070																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 20th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1990															0.8232	0.8322	0.8494	0.8587	0.8638
1991														0.8211	0.8299	0.8478	0.8566	0.8662	
1992													0.8424	0.8493	0.8552	0.8651	0.8741		
1993												0.7812	0.7934	0.8042	0.8181	0.8358			
1994										0.7536	0.7691	0.7921	0.8166	0.8316					
1995									0.7397	0.7535	0.7786	0.8048	0.8181						
1996									0.6966	0.7132	0.7345	0.7622	0.7847						
1997								0.6953	0.7144	0.7405	0.7657	0.7791							
1998							0.6957	0.7178	0.7351	0.7550	0.7725								
1999						0.6242	0.6563	0.6910	0.7096	0.7274									
2000					0.5343	0.5884	0.6253	0.6566	0.6853										
2001				0.5426	0.5766	0.6181	0.6452	0.6659											
2002			0.4708	0.5439	0.5891	0.6214	0.6554												
2003		0.3627	0.4820	0.5553	0.5791	0.6139													
2004	0.0820	0.3547	0.4749	0.5407	0.5872														
2005	0.0859	0.3558	0.4708	0.5350															
2006	0.0900	0.3496	0.4741																
2007	0.0802	0.3560																	

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	*****	*****	*****
1999	1,793		16,056		7,334	
2000	1,904	6.19%	19,233	19.79%	8,557	16.68%
2001	2,196	15.34%	21,904	13.89%	10,125	18.32%
2002	2,381	8.42%	21,781	-0.56%	9,643	-4.76%
2003	2,269	-4.70%	24,836	14.03%	10,552	9.43%
2004	2,469	8.81%	25,288	1.82%	10,959	3.86%
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%
*****	*****	*****	SECOND REPORT	*****	*****	*****
1998	3,163		30,747		8,282	
1999	3,533	11.70%	33,199	7.97%	9,775	18.03%
2000	3,767	6.62%	40,221	21.15%	12,020	22.97%
2001	4,699	24.74%	42,275	5.11%	13,645	13.52%
2002	4,372	-6.96%	45,473	7.56%	13,665	0.15%
2003	4,558	4.25%	45,515	0.09%	14,167	3.67%
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%
*****	*****	*****	THIRD REPORT	*****	*****	*****
1997	4,597		45,291		9,401	
1998	4,506	-1.98%	46,542	2.76%	9,381	-0.21%
1999	5,130	13.85%	54,959	18.08%	11,538	22.99%
2000	5,720	11.50%	62,247	13.26%	14,164	22.76%
2001	7,138	24.79%	65,684	5.52%	15,910	12.33%
2002	7,037	-1.41%	75,927	15.59%	16,488	3.63%
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%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
1996	5,733		58,933		10,321	
1997	5,947	3.73%	56,871	-3.50%	9,821	-4.84%
1998	5,529	-7.03%	63,072	10.90%	10,360	5.49%
1999	7,065	27.78%	75,018	18.94%	12,629	21.90%
2000	7,889	11.66%	83,211	10.92%	16,004	26.72%
2001	9,018	14.31%	88,055	5.82%	17,042	6.49%
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%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
1995	6,077		84,457		10,272	
1996	6,492	6.83%	70,306	-16.76%	10,669	3.86%
1997	6,684	2.96%	66,704	-5.12%	10,186	-4.53%
1998	6,277	-6.09%	79,739	19.54%	11,044	8.42%
1999	8,208	30.76%	85,189	6.83%	13,122	18.82%
2000	9,559	16.46%	104,013	22.10%	17,308	31.90%
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%

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						
1994	6,198		72,710		9,089	
1995	6,438	3.87%	105,250	44.75%	10,604	16.67%
1996	7,473	16.08%	77,140	-26.71%	11,098	4.66%
1997	7,310	-2.18%	81,490	5.64%	10,967	-1.18%
1998	7,034	-3.78%	87,705	7.63%	11,470	4.59%
1999	8,910	26.67%	104,796	19.49%	13,724	19.65%
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%
SEVENTH REPORT						
1993	6,674		110,412		10,682	
1994	6,726	0.78%	75,267	-31.83%	9,311	-12.83%
1995	7,024	4.43%	110,669	47.04%	10,864	16.68%
1996	8,049	14.59%	93,768	-15.27%	11,587	6.66%
1997	7,724	-4.04%	96,947	3.39%	11,371	-1.86%
1998	7,604	-1.55%	106,766	10.13%	11,854	4.25%
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%
EIGHTH REPORT						
1992	6,492		107,775		9,261	
1993	7,040	8.44%	118,591	10.04%	10,793	16.54%
1994	7,021	-0.27%	79,081	-33.32%	9,347	-13.40%
1995	7,167	2.08%	123,018	55.56%	11,128	19.05%
1996	8,542	19.19%	95,527	-22.35%	11,736	5.46%
1997	8,125	-4.88%	113,541	18.86%	11,922	1.58%
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%
NINTH REPORT						
1991						
1992	6,623		117,522		9,273	
1993	7,114	7.41%	129,638	10.31%	10,932	17.89%
1994	7,396	3.96%	82,480	-36.38%	9,454	-13.52%
1995	7,527	1.77%	136,464	65.45%	11,283	19.35%
1996	8,776	16.59%	98,679	-27.69%	11,824	4.79%
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%
TENTH REPORT						
1990						
1991						
1992	6,752		128,848		9,422	
1993	7,431	10.06%	139,863	8.55%	11,006	16.81%
1994	7,639	2.80%	84,071	-39.89%	9,646	-12.36%
1995	7,970	4.33%	133,599	58.91%	11,341	17.57%
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%

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	*****	*****	*****
1999	2,901		19,165		9,219	
2000	3,230	11.34%	19,581	2.17%	9,508	3.13%
2001	3,853	19.29%	22,628	15.56%	11,406	19.96%
2002	4,527	17.49%	33,828	49.50%	15,496	35.86%
2003	4,547	0.44%	28,430	-15.96%	13,313	-14.09%
2004	5,463	20.15%	36,581	28.67%	17,041	28.00%
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%
*****	*****	*****	SECOND REPORT	*****	*****	*****
1998	4,102		31,789		9,240	
1999	4,510	9.95%	34,010	6.99%	10,717	15.98%
2000	4,782	6.03%	34,826	2.40%	11,584	8.09%
2001	5,937	24.15%	38,853	11.56%	13,773	18.90%
2002	6,708	12.99%	61,629	58.62%	19,126	38.87%
2003	6,635	-1.09%	49,848	-19.12%	16,774	-12.30%
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%
*****	*****	*****	THIRD REPORT	*****	*****	*****
1997	4,762		36,564		8,516	
1998	5,270	10.67%	43,856	19.94%	9,744	14.42%
1999	6,136	16.43%	50,766	15.76%	11,876	21.88%
2000	6,047	-1.45%	54,810	7.97%	13,331	12.25%
2001	7,575	25.27%	65,674	19.82%	16,280	22.12%
2002	9,124	20.45%	96,861	47.49%	21,160	29.98%
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%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
1996	5,775		47,142		9,342	
1997	6,140	6.32%	45,236	-4.04%	9,114	-2.44%
1998	6,272	2.15%	54,611	20.72%	10,331	13.35%
1999	7,241	15.45%	72,835	33.37%	12,612	22.08%
2000	7,512	3.74%	82,584	13.39%	15,600	23.69%
2001	9,130	21.54%	98,366	19.11%	18,190	16.60%
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%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
1995	5,833		70,232		9,279	
1996	6,393	9.60%	60,191	-14.30%	9,914	6.84%
1997	6,609	3.38%	58,939	-2.08%	9,662	-2.54%
1998	6,991	5.78%	67,568	14.64%	10,922	13.04%
1999	8,412	20.33%	94,512	39.88%	13,908	27.34%
2000	8,653	2.86%	119,005	25.92%	17,706	27.31%
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%

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	*****	*****	*****
1994	5,862		51,530		7,847	
1995	6,125	4.49%	99,637	93.36%	10,068	28.30%
1996	6,972	13.83%	74,218	-25.51%	10,472	4.01%
1997	6,962	-0.14%	82,735	11.48%	10,697	2.15%
1998	7,370	5.86%	86,216	4.21%	11,706	9.43%
1999	9,101	23.49%	126,201	46.38%	14,979	27.96%
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%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
1993	6,183		81,807		9,104	
1994	6,076	-1.73%	56,786	-30.59%	7,988	-12.26%
1995	6,435	5.91%	118,013	107.82%	10,569	32.31%
1996	7,303	13.49%	120,245	1.89%	11,965	13.21%
1997	7,238	-0.89%	104,001	-13.51%	11,194	-6.44%
1998	7,825	8.11%	116,445	11.97%	12,481	11.50%
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%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
1992	5,900		131,140		9,325	
1993	6,329	7.27%	98,853		9,442	1.25%
1994	6,295	-0.54%	68,318	-30.89%	8,297	-12.13%
1995	6,511	3.43%	158,691	132.28%	11,714	41.18%
1996	7,594	16.63%	130,091	-18.02%	12,093	3.24%
1997	7,519	-0.99%	119,015	-8.51%	11,535	-4.61%
1998	8,083	7.50%	143,298	20.40%	13,001	12.71%
1999	9,971	23.36%	183,072	27.76%	16,088	23.74%
*****	*****	*****	NINTH REPORT	*****	*****	*****
1991						
1992	5,973		149,680		9,407	
1993	6,380	6.81%	119,645		9,910	5.35%
1994	6,459	1.24%	81,817	-31.62%	8,524	-13.99%
1995	6,821	5.60%	213,940	161.49%	12,855	50.81%
1996	7,728	13.30%	156,062	-27.05%	12,756	-0.77%
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%
*****	*****	*****	TENTH REPORT	*****	*****	*****
1990						
1991						
1992	6,062		169,506		9,636	
1993	6,645	9.62%	137,692	-18.77%	10,183	5.68%
1994	6,579	-0.99%	105,139	-23.64%	9,167	-9.98%
1995	7,466	13.48%	218,947	108.25%	13,142	43.36%
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%

SOURCE: UNIT STATSTICAL DATA