

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
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	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 *	
2007	0.4205	0.2525	0.1623	0.1264	0.0859	0.0646	0.0645 *	0.0513 *		
2008	0.4333	0.2720	0.1824	0.1244	0.0899	0.0652	0.0589			
2009	0.4563	0.2857	0.1804	0.1267 *	0.1020 *	0.0759 *				
2010	0.4297	0.2897 *	0.1860 *	0.1208	0.0876					
2011	0.4359	0.2757	0.1716	0.1097						
2012	0.4406	0.2746	0.1635							
2013	0.4570	0.2754								
2014	0.4590 *									

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
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	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	0.2326	0.2326	0.2326	
2007	0.2022	0.2090	0.2112	0.2118	0.2135	0.2396	0.2140	0.2144		
2008	0.1758	0.1805	0.1850	0.1854	0.1855	0.1861	0.1865			
2009	0.1766	0.1850	0.1884	0.1895	0.1904	0.1911				
2010	0.1676	0.1747	0.1778	0.1781	0.1784					
2011	0.1525	0.1576	0.1597	0.1603						
2012	0.1428	0.1485	0.1501							
2013	0.1523	0.1582								
2014	0.1353									

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																					
1996																	0.9485	0.9614	0.9668	0.9674	0.9694
1997																0.9031	0.9124	0.9288	0.9489	0.9503	
1998															0.9599	0.9612	0.9687	0.9799	0.9803		
1999														0.9467	0.9754	0.9840	0.9846	0.9929			
2000													0.9320	0.9309	0.9430	0.9530	0.9578				
2001												0.9377	0.9559	0.9518	0.9602	0.9656					
2002											0.9048	0.9179	0.9469	0.9593	0.9622						
2003										0.9150	0.9245	0.9374	0.9432	0.9485							
2004									0.9137	0.9407	0.9515	0.9574	0.9579								
2005								0.8844	0.9122	0.9320	0.9476	0.9765									
2006							0.8559	0.8697	0.9071	0.9286	0.9410										
2007						0.8409	0.8836	0.8789	0.8835	0.9109											
2008					0.8222	0.8791	0.8867	0.9159	0.9275												
2009				0.6395	0.7169	0.7635	0.8327	0.8699													
2010			0.5315	0.6944	0.7769	0.8704	0.8983														
2011		0.3855	0.6072	0.7667	0.8590	0.8843															
2012	0.2108	0.3574	0.5504	0.7182	0.8177																
2013	0.2147	0.4160	0.5951	0.7115																	
2014	0.1667	0.3932	0.6035																		
2015	0.2248	0.4588																			
2016	0.1672																				
MEDICAL																					
1996																	0.7865	0.7918	0.8175	0.8127	0.8231
1997																0.7975	0.8020	0.8172	0.8188	0.8246	
1998															0.9247	0.9178	0.9209	0.9303	0.9226		
1999														0.8866	0.8870	0.9300	0.9273	0.9389			
2000													0.8135	0.8392	0.8643	0.8897	0.8886				
2001												0.8200	0.8550	0.8579	0.8474	0.8418					
2002											0.7735	0.8119	0.8266	0.8417	0.8378						
2003										0.8052	0.8205	0.8197	0.8194	0.8097							
2004									0.8035	0.8371	0.8526	0.8504	0.8356								
2005								0.8098	0.8484	0.8256	0.8100	0.8160									
2006							0.8084	0.8156	0.7970	0.8221	0.8294										
2007						0.8024	0.8188	0.8199	0.8198	0.8160											
2008					0.8254	0.8541	0.8310	0.8342	0.8150												
2009				0.7510	0.7762	0.7431	0.8118	0.8371													
2010			0.7309	0.7777	0.8044	0.8189	0.8050														
2011		0.6830	0.7876	0.7935	0.8343	0.8219															
2012	0.4711	0.7282	0.7954	0.8111	0.8300																
2013	0.4437	0.7258	0.8159	0.8450																	
2014	0.3831	0.5851	0.6918																		
2015	0.3904	0.5604																			
2016	0.3290																				

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																						
1996																	0.9664	0.9711	0.9752	0.9758	0.9782	
1997																0.9485	0.9572	0.9703	0.9767	0.9779		
1998															0.9641	0.9675	0.9769	0.9842	0.9860			
1999															0.9551	0.9842	0.9855	0.9891	0.9936			
2000													0.9418	0.9389	0.9507	0.9608	0.9665					
2001												0.9410	0.9559	0.9542	0.9638	0.9704						
2002												0.9435	0.9543	0.9772	0.9909	0.9926						
2003										0.9194	0.9296	0.9422	0.9496	0.9566								
2004									0.9403	0.9627	0.9715	0.9772	0.9765									
2005								0.8826	0.9108	0.9332	0.9495	0.9793										
2006							0.8559	0.8697	0.9096	0.9343	0.9479											
2007						0.8423	0.8849	0.8823	0.8905	0.9185												
2008					0.8205	0.8780	0.8858	0.9170	0.9301													
2009				0.6652	0.7486	0.7900	0.8372	0.8745														
2010			0.5451	0.7081	0.7984	0.8800	0.9055															
2011		0.3884	0.6129	0.7755	0.8643	0.8887																
2012	0.2108	0.3588	0.5526	0.7216	0.8201																	
2013	0.2147	0.4160	0.5951	0.7115																		
2014	0.1667	0.4012	0.6127																			
2015	0.2685	0.4591																				
2016	0.1774																					
MEDICAL																						
1996																		0.8395	0.8485	0.8675	0.8692	0.8815
1997																		0.8750	0.8926	0.9014	0.9070	0.9198
1998																0.9254	0.9213	0.9258	0.9313	0.9256		
1999															0.8908	0.9021	0.9278	0.9262	0.9381			
2000													0.8426	0.8482	0.8741	0.8983	0.8962					
2001												0.8268	0.8666	0.8622	0.8544	0.8539						
2002											0.8343	0.8774	0.8955	0.9203	0.9113							
2003										0.8071	0.8231	0.8340	0.8418	0.8401								
2004									0.8483	0.8709	0.8844	0.8816	0.8660									
2005								0.8055	0.8448	0.8245	0.8188	0.8324										
2006							0.8084	0.8156	0.8012	0.8299	0.8414											
2007						0.8213	0.8380	0.8389	0.8423	0.8357												
2008					0.8222	0.8514	0.8283	0.8322	0.8139													
2009				0.8249	0.8527	0.8034	0.8183	0.8442														
2010			0.7786	0.8175	0.8369	0.8410	0.8285															
2011		0.6961	0.7989	0.8147	0.8418	0.8286																
2012	0.4711	0.7289	0.7984	0.8192	0.8413																	
2013	0.4437	0.7258	0.8159	0.8450																		
2014	0.3831	0.6647	0.7830																			
2015	0.4619	0.6396																				
2016	0.3921																					

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 27th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1998															0.9222	0.9248	0.9341	0.9484	0.9508
1999														0.9098	0.9329	0.9403	0.9422	0.9520	
2000													0.8999	0.9108	0.9186	0.9281	0.9302		
2001												0.8935	0.9047	0.9148	0.9231	0.9282			
2002											0.8585	0.8743	0.9071	0.9171	0.9203				
2003										0.8477	0.8641	0.8934	0.9001	0.9067					
2004									0.8445	0.8741	0.8893	0.8974	0.9029						
2005								0.8095	0.8376	0.8610	0.8766	0.9019							
2006							0.7404	0.7795	0.8221	0.8558	0.8752								
2007						0.7207	0.7781	0.8022	0.8181	0.8491									
2008					0.6737	0.7531	0.7938	0.8256	0.8414										
2009				0.5201	0.6167	0.6913	0.7533	0.7976											
2010			0.3608	0.5697	0.6850	0.7463	0.7862												
2011		0.2163	0.4369	0.6094	0.7095	0.7475													
2012	0.0351	0.1848	0.3771	0.5457	0.6738														
2013	0.0370	0.2201	0.4046	0.5593															
2014	0.0357	0.2043	0.3970																
2015	0.0369	0.2158																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 27th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1998															0.7136	0.7210	0.7244	0.7340	0.7446
1999														0.7060	0.7160	0.7231	0.7343	0.7388	
2000													0.6479	0.6707	0.6850	0.7025	0.7082		
2001												0.6198	0.6342	0.6476	0.6567	0.6783			
2002										0.5431	0.5674	0.6158	0.6499	0.6641					
2003										0.5722	0.5947	0.6135	0.6267	0.6402					
2004									0.5686	0.5839	0.6009	0.6213	0.6361						
2005								0.5418	0.5621	0.5778	0.5889	0.6144							
2006							0.5069	0.5304	0.5546	0.5791	0.6037								
2007						0.5037	0.5272	0.5459	0.5643	0.5826									
2008					0.4497	0.4897	0.5151	0.5417	0.5645										
2009				0.4116	0.4538	0.4799	0.5206	0.5521											
2010			0.3456	0.4077	0.4630	0.4970	0.5208												
2011		0.3002	0.4068	0.4550	0.4922	0.5015													
2012	0.0523	0.2726	0.3717	0.4369	0.4746														
2013	0.0542	0.2537	0.3694	0.4407															
2014	0.0486	0.2471	0.3491																
2015	0.0603	0.2399																	

DELAWARE COMPENSATION RATING BUREAU, INC.

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

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 27th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1998															0.9590	0.9617	0.9714	0.9790	0.9815
1999														0.9461	0.9675	0.9702	0.9721	0.9825	
2000													0.9389	0.9490	0.9573	0.9638	0.9660		
2001												0.9283	0.9400	0.9506	0.9591	0.9642			
2002											0.9344	0.9489	0.9610	0.9694	0.9705				
2003										0.8859	0.9030	0.9338	0.9408	0.9477					
2004									0.8935	0.9245	0.9397	0.9468	0.9508						
2005								0.8465	0.8764	0.9013	0.9179	0.9443							
2006							0.7782	0.8193	0.8641	0.8996	0.9200								
2007						0.7591	0.7918	0.8196	0.8450	0.8617	0.8944								
2008					0.7074	0.7918	0.8351	0.8684	0.8852										
2009				0.5483	0.6498	0.7284	0.7939	0.8405											
2010			0.3832	0.6051	0.7256	0.7889	0.8296												
2011		0.2280	0.4604	0.6420	0.7469	0.7868													
2012	0.0368	0.1938	0.3955	0.5722	0.7065														
2013	0.0386	0.2295	0.4219	0.5832															
2014	0.0377	0.2153	0.4184																
2015	0.0441	0.2261																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 27th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1998															0.8412	0.8501	0.8541	0.8617	0.8744
1999														0.8375	0.8477	0.8516	0.8658	0.8713	
2000													0.7812	0.8025	0.8200	0.8355	0.8426		
2001												0.7431	0.7605	0.7766	0.7874	0.8124			
2002											0.7269	0.7522	0.7771	0.8158	0.8275				
2003										0.6987	0.7265	0.7498	0.7660	0.7827					
2004									0.7046	0.7224	0.7422	0.7655	0.7810						
2005								0.6601	0.6856	0.7053	0.7192	0.7510							
2006							0.6200	0.6488	0.6783	0.7083	0.7384								
2007						0.6201	0.6490	0.6722	0.6948	0.7173									
2008					0.5456	0.5951	0.6267	0.6591	0.6874										
2009				0.5056	0.5556	0.5875	0.6375	0.6762											
2010			0.4452	0.5191	0.5734	0.6147	0.6433												
2011		0.3700	0.5010	0.5573	0.6014	0.6123													
2012	0.0640	0.3332	0.4543	0.5337	0.5798														
2013	0.0658	0.3077	0.4481	0.5345															
2014	0.0626	0.3187	0.4503																
2015	0.0795	0.3109																	

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	*****	*****	*****
2007	2,514		27,400		12,978	
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%
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%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2006	5,402		47,134		16,549	
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%
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%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2005	7,680		79,527		19,560	
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%
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%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2004	10,364		99,147		19,420	
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%
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%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2003	10,977		117,552		19,086	
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%
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%

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	*****	*****	*****
2002	11,555		134,682		18,770	
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%
2008	19,803	48.33%	142,572	-10.51%	27,811	22.12%
2009	19,022	-3.94%	144,197	1.14%	28,519	2.55%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2001	12,668		126,495		18,805	
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%
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%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2000	12,278		152,097		18,763	
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%
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%
*****	*****	*****	NINTH REPORT	*****	*****	*****
1999	10,663		120,078		14,036	
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%
2005	16,512	6.23%	177,211	8.41%	23,338	10.05%
2006	18,009	9.07%	182,310	2.88%	25,074	7.44%
*****	*****	*****	TENTH REPORT	*****	*****	*****
1998	8,838		141,260		12,469	
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%
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%

SOURCE: UNIT STATISTICAL 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	*****	*****	*****
2007	5,630		35,960		18,383	
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%
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%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2006	8,008		54,877		20,527	
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%
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%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2005	10,226		94,194		24,109	
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%
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%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2004	12,041		128,841		23,955	
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%
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%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2003	11,964		155,207		22,862	
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%
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%

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	*****	*****	*****
2002	12,547		190,713		22,987	
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%
2008	20,129	43.39%	201,763	-18.32%	31,978	9.97%
2009	21,009	4.37%	199,702	-1.02%	34,567	8.10%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2001	11,964		194,147		21,786	
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%
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%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2000	10,597		230,011		20,772	
2001	12,695	19.80%	217,726		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%
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%
*****	*****	*****	NINTH REPORT	*****	*****	*****
1999	10,465		201,186		16,345	
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%
2005	18,410	4.10%	313,730	12.80%	30,954	11.93%
2006	18,419	0.05%	311,156	-0.82%	31,006	0.17%
*****	*****	*****	TENTH REPORT	*****	*****	*****
1998	8,774		154,374		12,766	
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%
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%

SOURCE: UNIT STATISTICAL DATA