

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
2008										0.9782
2009									0.9589	0.9654
2010								0.9675	0.9712	0.9790
2011							0.9646	0.9745	0.9782	0.9841
2012						0.9586	0.9659	0.9793	0.9835	0.9890
2013					0.9471	0.9620	0.9732	0.9800	0.9866	
2014				0.9132	0.9432	0.9661	0.9710	0.9761		
2015			0.8595	0.9291	0.9587	0.9664	0.9776			
2016		0.7490	0.8514	0.9109	0.9411	0.9620				
2017	0.5539	0.7723	0.8719	0.9231	0.9509					
2018	0.5536	0.7600	0.8721	0.9248						
2019	0.5313	0.7563	0.8939							
2020	0.5777	0.7847								
2021	0.5801									

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
2007	0.5795	0.7475	0.8377	0.8736	0.9141	0.9276	0.9355	0.9487	0.9615	0.9639
2008	0.5667	0.7280	0.8176	0.8756	0.9101	0.9348	0.9411	0.9478	0.9560	0.9646
2009	0.5437	0.7143	0.8196	0.8733	0.8980	0.9241	0.9406	0.9494	0.9636	0.9690
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	
2013	0.5430	0.7246	0.8252	0.8929	0.9318	0.9509	0.9644	0.9725		
2014	0.5410	0.7351	0.8372	0.9052	0.9282	0.9466	0.9592			
2015	0.5460	0.7362	0.8656	0.9262	0.9520	0.9600				
2016	0.5419	0.7459	0.8580	0.9135	0.9477					
2017	0.5838	0.7650	0.8717	0.9226						
2018	0.5761	0.7745	0.8746							
2019	0.5735	0.7725								
2020	0.5777									

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																						
2002																		0.9661	0.9685	0.9696	0.9723	0.9879
2003																0.9623	0.9695	0.9714	0.9836	0.9829		
2004															0.9741	0.9783	0.9809	0.9832	0.9879			
2005														0.9790	0.9759	0.9846	0.9938	0.9949				
2006													0.9653	0.9720	0.9774	0.9802	0.9827					
2007												0.9442	0.9503	0.9664	0.9733	0.9756						
2008											0.9493	0.9592	0.9639	0.9722	0.9746							
2009										0.9272	0.9227	0.9338	0.9383	0.9448								
2010									0.9457	0.9456	0.9520	0.9752	0.9764									
2011								0.9512	0.9709	0.9744	0.9848	0.9898										
2012							0.9017	0.9160	0.9308	0.9562	0.9638											
2013						0.8915	0.9150	0.9257	0.9347	0.9470												
2014					0.8585	0.8842	0.9453	0.9560	0.9646													
2015				0.7961	0.8809	0.9080	0.9405	0.9608														
2016			0.5532	0.6995	0.7996	0.8663	0.8973															
2017		0.4663	0.6408	0.7749	0.8590	0.8956																
2018	0.1929	0.3990	0.6080	0.7658	0.8487																	
2019	0.2466	0.4170	0.5365	0.7022																		
2020	0.3032	0.4321	0.6034																			
2021	0.3586	0.4925																				
2022	0.3223																					
MEDICAL																						
2002																		0.8039	0.8448	0.8336	0.8395	0.8350
2003																	0.8382	0.8623	0.8756	0.8969	0.9053	
2004															0.7885	0.8110	0.7857	0.7870	0.8009			
2005														0.8499	0.8732	0.9014	0.9261	0.9360				
2006													0.8555	0.8764	0.8973	0.9272	0.9250					
2007												0.8561	0.8688	0.9075	0.9266	0.9307						
2008											0.8420	0.8877	0.8989	0.9236	0.9238							
2009											0.8518	0.8500	0.8612	0.8744	0.9004							
2010									0.8071	0.8355	0.8470	0.8957	0.9006									
2011								0.8679	0.8803	0.8819	0.9005	0.9068										
2012							0.8873	0.9163	0.9376	0.9381	0.9550											
2013						0.8934	0.8886	0.9045	0.9255	0.9242												
2014					0.7362	0.7399	0.7700	0.8124	0.8069													
2015				0.7840	0.8691	0.8722	0.8973	0.9013														
2016			0.7024	0.7407	0.7819	0.8240	0.8415															
2017		0.6013	0.7636	0.7521	0.8113	0.8377																
2018	0.3430	0.5715	0.7494	0.8531	0.9312																	
2019	0.3493	0.5185	0.6080	0.6928																		
2020	0.3038	0.6243	0.7568																			
2021	0.2902	0.5332																				
2022	0.3416																					

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																						
2002																	0.9954	0.9962	0.9964	0.9987	0.9978	
2003																0.9713	0.9784	0.9804	0.9848	0.9842		
2004															0.9829	0.9863	0.9885	0.9918	0.9963			
2005														0.9833	0.9825	0.9844	0.9938	0.9952				
2006													0.9662	0.9727	0.9774	0.9805	0.9829					
2007												0.9613	0.9704	0.9757	0.9773	0.9798						
2008											0.9584	0.9685	0.9731	0.9815	0.9840							
2009											0.9270	0.9237	0.9382	0.9441	0.9491							
2010									0.9527	0.9594	0.9655	0.9751	0.9763									
2011									0.9552	0.9747	0.9779	0.9881	0.9927									
2012									0.9016	0.9159	0.9307	0.9562	0.9637									
2013							0.8915	0.9150	0.9257	0.9358	0.9501											
2014					0.8707	0.8957	0.9575	0.9682	0.9766													
2015				0.8014	0.8820	0.9099	0.9445	0.9655														
2016			0.5664	0.7146	0.8154	0.8815	0.9123															
2017		0.4743	0.6481	0.8200	0.9068	0.9436																
2018	0.1929	0.3990	0.6080	0.7658	0.8487																	
2019	0.2466	0.4333	0.6195	0.8193																		
2020	0.3032	0.4706	0.6407																			
2021	0.3586	0.4925																				
2022	0.3254																					

MEDICAL																						
2002																	0.9464	0.9525	0.9619	0.9639	0.9612	
2003																0.8637	0.8872	0.9020	0.9213	0.9294		
2004															0.8520	0.8617	0.8464	0.8688	0.8809			
2005														0.8784	0.8883	0.9098	0.9256	0.9361				
2006												0.8758	0.8980	0.9153	0.9284	0.9261						
2007												0.8685	0.8996	0.9231	0.9425	0.9468						
2008											0.8468	0.8920	0.9053	0.9308	0.9308							
2009										0.8515	0.8532	0.8706	0.8836	0.9060								
2010									0.8420	0.8747	0.8892	0.9232	0.9274									
2011									0.8758	0.8887	0.8903	0.9090	0.9151									
2012									0.8870	0.9162	0.9375	0.9380	0.9549									
2013							0.8934	0.8886	0.9045	0.9264	0.9269											
2014					0.8411	0.8484	0.8862	0.9235	0.9139													
2015				0.8588	0.9176	0.9158	0.9424	0.9440														
2016			0.7519	0.7923	0.8357	0.8812	0.8973															
2017		0.6041	0.7682	0.8264	0.8939	0.9199																
2018	0.3430	0.5715	0.7494	0.8531	0.9312																	
2019	0.3493	0.5672	0.7487	0.8218																		
2020	0.3038	0.5912	0.7443																			
2021	0.2902	0.5332																				
2022	0.3524																					

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
2004															0.9517	0.9581	0.9613	0.9634	0.9706
2005														0.9552	0.9575	0.9664	0.9686	0.9718	
2006													0.9406	0.9517	0.9582	0.9612	0.9633		
2007												0.9187	0.9292	0.9432	0.9518	0.9572			
2008										0.9153	0.9279	0.9442	0.9528	0.9536					
2009										0.8965	0.9044	0.9232	0.9298	0.9353					
2010									0.9010	0.9211	0.9264	0.9406	0.9467						
2011								0.9098	0.9283	0.9368	0.9464	0.9483							
2012							0.8389	0.8721	0.9044	0.9204	0.9303								
2013						0.8358	0.8706	0.8924	0.9046	0.9155									
2014					0.7679	0.8142	0.8767	0.8940	0.9154										
2015				0.6956	0.7942	0.8488	0.8860	0.9025											
2016			0.4452	0.6379	0.7646	0.8321	0.8572												
2017		0.2663	0.4856	0.6824	0.7873	0.8330													
2018	0.0477	0.2326	0.4597	0.6535	0.7713														
2019	0.0437	0.2321	0.4497	0.6329															
2020	0.0473	0.2443	0.4658																
2021	0.0608	0.2590																	
2022	0.0529																		

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
2004															0.7317	0.7461	0.7541	0.7608	0.7696
2005														0.7844	0.7986	0.8141	0.8213	0.8270	
2006													0.7712	0.7764	0.7889	0.8045	0.8145		
2007												0.7596	0.7775	0.7973	0.8052	0.8089			
2008											0.7568	0.7751	0.7825	0.7912	0.7975				
2009										0.7302	0.7447	0.7658	0.7709	0.7787					
2010									0.7148	0.7305	0.7447	0.7641	0.7695						
2011								0.7401	0.7484	0.7532	0.7599	0.7622							
2012							0.7293	0.7508	0.7557	0.7620	0.7706								
2013						0.7019	0.7207	0.7315	0.7405	0.7469									
2014					0.6156	0.6391	0.6557	0.6716	0.6866										
2015				0.6555	0.6797	0.6960	0.7045	0.7115											
2016			0.5368	0.5974	0.6311	0.6582	0.6731												
2017		0.4154	0.5549	0.6154	0.6433	0.6540													
2018	0.1212	0.4347	0.5725	0.6206	0.6643														
2019	0.0837	0.3141	0.4839	0.5487															
2020	0.0679	0.4219	0.5288																
2021	0.0843	0.3504																	
2022	0.0754																		

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
2004															0.9814	0.9855	0.9877	0.9891	0.9961
2005														0.9834	0.9849	0.9898	0.9905	0.9938	
2006													0.9624	0.9738	0.9805	0.9835	0.9857		
2007												0.9506	0.9616	0.9681	0.9765	0.9819			
2008										0.9417	0.9548	0.9716	0.9806	0.9814					
2009									0.9205	0.9286	0.9481	0.9549	0.9606						
2010								0.9279	0.9474	0.9514	0.9648	0.9707							
2011							0.9354	0.9543	0.9629	0.9727	0.9743								
2012							0.8608	0.8949	0.9281	0.9445	0.9547								
2013						0.8594	0.8952	0.9175	0.9301	0.9414									
2014					0.7936	0.8415	0.9060	0.9239	0.9457										
2015				0.7036	0.8128	0.8719	0.9122	0.9290											
2016			0.4615	0.6609	0.7920	0.8617	0.8874												
2017		0.2806	0.5117	0.7191	0.8295	0.8769													
2018	0.0489	0.2383	0.4709	0.6695	0.7902														
2019	0.0484	0.2567	0.4969	0.6989															
2020	0.0502	0.2590	0.4934																
2021	0.0632	0.2690																	
2022	0.0557																		

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
2004															0.8708	0.8838	0.8916	0.8988	0.9087
2005														0.8892	0.9045	0.9198	0.9255	0.9319	
2006													0.8719	0.8778	0.8920	0.9096	0.9208		
2007												0.8752	0.8959	0.9122	0.9203	0.9242			
2008										0.8620	0.8832	0.8916	0.9017	0.9089					
2009									0.8328	0.8495	0.8738	0.8798	0.8887						
2010								0.8376	0.8530	0.8652	0.8838	0.8900							
2011								0.8505	0.8598	0.8651	0.8724	0.8742							
2012							0.8337	0.8583	0.8640	0.8712	0.8811								
2013						0.8045	0.8260	0.8384	0.8487	0.8560									
2014					0.7512	0.7799	0.8002	0.8196	0.8363										
2015				0.7693	0.7993	0.8174	0.8261	0.8334											
2016			0.6441	0.7097	0.7488	0.7795	0.7955												
2017		0.5028	0.6718	0.7450	0.7766	0.7835													
2018	0.1388	0.4981	0.6559	0.7110	0.7611														
2019	0.1152	0.4320	0.6120	0.6842															
2020	0.0920	0.4601	0.6023																
2021	0.0991	0.4116																	
2022	0.0963																		

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	*****	*****	*****
2013	4,235		29,943		15,985	
2014	4,133	-2.41%	29,160	-2.61%	15,620	-2.28%
2015	4,512	9.17%	30,976	6.23%	16,526	5.80%
2016	4,063	-9.95%	30,661	-1.02%	16,247	-1.69%
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%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2012	8,747		49,840		20,031	
2013	9,696	10.85%	51,069	2.47%	21,090	5.29%
2014	9,398	-3.07%	53,118	4.01%	20,978	-0.53%
2015	9,380	-0.19%	57,304	7.88%	22,023	4.98%
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%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2011	12,691		79,341		24,128	
2012	13,393	5.53%	75,706	-4.58%	23,582	-2.26%
2013	13,922	3.95%	74,574	-1.50%	24,524	3.99%
2014	15,161	8.90%	73,789	-1.05%	24,707	0.75%
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%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2010	14,118		110,669		25,783	
2011	17,193	21.78%	95,833	-13.41%	25,820	0.14%
2012	16,694	-2.90%	100,972	5.36%	25,495	-1.26%
2013	17,142	2.68%	103,347	2.35%	26,371	3.44%
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%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2009	16,263		126,076		27,459	
2010	16,817	3.41%	117,511	-6.79%	25,642	-6.62%
2011	18,960	12.74%	109,153	-7.11%	26,184	2.11%
2012	18,874	-0.45%	122,139	11.90%	26,555	1.42%
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%

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	*****	*****	*****
2008	19,803		142,572		27,811	
2009	19,022	-3.94%	144,197	1.14%	28,519	2.55%
2010	18,369	-3.43%	138,760	-3.77%	26,616	-6.67%
2011	20,835	13.42%	122,311	-11.85%	26,524	-0.35%
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%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2007	16,600		169,207		26,442	
2008	20,214	21.77%	168,704	-0.30%	28,963	9.53%
2009	20,643	2.12%	165,571	-1.86%	29,246	0.98%
2010	20,116	-2.55%	148,908	-10.06%	27,062	-7.47%
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%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2006	17,118		167,488		24,759	
2007	17,806	4.02%	194,090	15.88%	26,848	8.44%
2008	20,977	17.81%	174,493	-10.10%	28,990	7.98%
2009	21,752	3.69%	181,953	4.28%	29,865	3.02%
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%
*****	*****	*****	NINTH REPORT	*****	*****	*****
2005	16,512		177,211		23,338	
2006	18,009	9.07%	182,310	2.88%	25,074	7.44%
2007	19,490	8.22%	215,902	18.43%	27,055	7.90%
2008	22,169	13.75%	181,551	-15.91%	29,185	7.87%
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%
*****	*****	*****	TENTH REPORT	*****	*****	*****
2004	16,468		164,884		21,074	
2005	17,181	4.33%	186,227	12.94%	23,522	11.62%
2006	18,428	7.26%	200,412	7.62%	25,410	8.03%
2007	20,369	10.53%	214,024	6.79%	27,361	7.68%
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%

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	*****	*****	*****
2013	7,295		38,637		21,619	
2014	6,641	-8.97%	44,327	14.73%	23,937	10.72%
2015	6,696	0.83%	51,421	16.00%	27,000	12.80%
2016	5,641	-15.76%	43,853	-14.72%	23,144	-14.28%
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%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2012	11,342		67,117		26,658	
2013	11,728	3.40%	63,191	-5.85%	25,901	-2.84%
2014	10,389	-11.42%	74,199	17.42%	27,291	5.37%
2015	10,435	0.44%	73,092	-1.49%	26,965	-1.19%
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%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2011	14,987		127,277		34,256	
2012	15,304	2.12%	103,395	-18.76%	29,708	-13.28%
2013	15,662	2.34%	86,691	-16.16%	28,077	-5.49%
2014	14,134	-9.76%	102,879	18.67%	28,584	1.81%
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%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2010	16,897		172,712		35,722	
2011	19,033	12.64%	171,309	-0.81%	35,737	0.04%
2012	18,044	-5.20%	136,538	-20.30%	30,418	-14.88%
2013	17,990	-0.30%	123,021	-9.90%	29,234	-3.89%
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%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2009	18,181		164,522		33,101	
2010	21,274	17.01%	206,728	25.65%	37,527	13.37%
2011	21,362	0.41%	197,422	-4.50%	35,463	-5.50%
2012	20,079	-6.01%	168,429	-14.69%	31,114	-12.26%
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%

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	*****	*****	*****
2008	20,129		201,763		31,978	
2009	21,009	4.37%	199,702	-1.02%	34,567	8.10%
2010	23,265	10.74%	257,305	28.84%	39,297	13.68%
2011	23,852	2.52%	230,962	-10.24%	35,463	-9.76%
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%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2007	17,197		269,449		33,466	
2008	20,657	20.12%	257,162	-4.56%	34,592	3.36%
2009	22,749	10.13%	233,010	-9.39%	35,230	1.84%
2010	25,286	11.15%	283,585	21.71%	39,216	11.31%
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%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2006	17,094		281,878		30,549	
2007	18,692	9.35%	303,521	7.68%	33,301	9.01%
2008	21,292	13.91%	290,718	-4.22%	35,356	6.17%
2009	24,352	14.37%	255,752	-12.03%	36,070	2.02%
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%
*****	*****	*****	NINTH REPORT	*****	*****	*****
2005	18,410		313,730		30,954	
2006	18,419	0.05%	311,156	-0.82%	31,006	0.17%
2007	20,863	13.27%	349,657	12.37%	33,527	8.13%
2008	22,628	8.46%	308,784	-11.69%	35,223	5.06%
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%
*****	*****	*****	TENTH REPORT	*****	*****	*****
2004	18,463		307,380		27,429	
2005	19,543	5.85%	324,730	5.64%	30,992	12.99%
2006	18,974	-2.91%	331,932	2.22%	30,981	-0.04%
2007	22,024	16.07%	348,930	5.12%	33,828	9.19%
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%

SOURCE: UNIT STATISTICAL DATA