

DELAWARE COMPENSATION RATING BUREAU, INC.

Loss Development Triangles – Unlimited Losses

Pages 1 through 3 of this exhibit display indemnity triangles for incurred and paid loss development factors and the ratios of incurred to paid losses. Reported indemnity losses are not adjusted as there are no reforms impacting these losses.

Pages 4 through 6 of this exhibit display medical triangles on a reported basis and a post-House Bill 373 basis for incurred and paid loss development factors and the ratios of incurred to paid losses.

INDEMNITY INCURRED

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30		
1986																						0.9846	1.0019	1.0219	1.0006	1.0013	0.9996	1.0013	1.0008	0.9999	
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AVERAGES																														20th - Ult
3 year	1.3892	1.1247	1.0513	1.0185	1.0032	1.0062	1.0132	1.0028	1.0004	1.0008	1.0067	0.9992	1.0005	1.0011	0.9999	1.0022	1.0010	1.0001	0.9976	0.9996	0.9997	0.9999	1.0004	0.9942	1.0002	0.9997	1.0000	1.0008	1.0000	
4 year	1.3735	1.1268	1.0464	1.0212	1.0060	1.0103	1.0098	1.0077	1.0037	1.0015	1.0063	1.0006	1.0018	1.0015	0.9986	1.0015	1.0010	0.9997	0.9982	0.9997	1.0005	0.9997	1.0002	0.9963	1.0025	0.9999	1.0006	1.0007	1.0004	
5 year	1.3829	1.1163	1.0481	1.0217	1.0068	1.0120	1.0086	1.0107	1.0084	1.0015	1.0043	1.0007	1.0028	1.0008	0.9991	1.0012	1.0008	0.9988	0.9992	0.9999	1.0000	0.9999	1.0016	0.9967	1.0020	1.0005	1.0001	1.0004	1.0003	
8 year	1.3628	1.1177	1.0493	1.0162	1.0086	1.0140	1.0101	1.0106	1.0061	1.0007	1.0041	0.9995	1.0017	1.0005	0.9988	1.0014	0.9989	0.9998	0.9998	1.0015	1.0001	1.0009	1.0013	0.9998	1.0012	1.0007	0.9997	1.0006	1.0015	
All Available	1.3550	1.1521	1.0506	1.0292	1.0144	1.0161	1.0129	1.0113	1.0064	1.0027	1.0022	1.0050	1.0035	1.0023	1.0011	1.0034	0.9968	1.0074	0.9997	1.0022	1.0002	1.0019	1.0042	1.0017	1.0004	1.0006	0.9999	1.0006	1.0015	
Last Year Selected	1.3876	1.1199	1.0521	1.0273	1.0161	1.0103	1.0070	1.0050	1.0037	1.0028	1.0022	1.0017	1.0014	1.0011	1.0009	1.0008	1.0007	1.0006	1.0005											1.0149
Last Year Cumulative	1.8003	1.2974	1.1585	1.1011	1.0719	1.0549	1.0441	1.0369	1.0317	1.0279	1.0250	1.0228	1.0211	1.0196	1.0185	1.0176	1.0168	1.0161	1.0155											1.0180
Selected*	1.3735	1.1269	1.0450	1.0219	1.0128	1.0083	1.0059	1.0043	1.0033	1.0026	1.0021	1.0018	1.0015	1.0013	1.0011	1.0010	1.0008	1.0007	1.0007											1.0180
Cumulative	1.7654	1.2853	1.1406	1.0915	1.0681	1.0546	1.0459	1.0398	1.0353	1.0319	1.0292	1.0271	1.0252	1.0237	1.0224	1.0212	1.0202	1.0194	1.0187											1.0180

*Y = 1/(a+b*x+c*x^2)
a = 6.6122 b = -8.5024 c = 4.5677

Policy Year	INDEMNITY PAID																												
	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30
1986																					1.0049	1.0113	1.0165	1.0024	1.0027	1.0013	1.0024	1.0027	1.0025
1987																				1.0006	1.0112	1.0041	1.0096	1.0016	0.9864	1.0026	1.0022	1.0012	1.0087
1988																			1.0032	1.0032	1.0064	1.0032	1.0024	1.0080	1.0022	1.0070	1.0013	1.0009	1.0013
1989																		1.0043	1.0052	1.0071	1.0127	1.0045	1.0083	1.0053	1.0064	1.0023	1.0116	1.0021	1.0035
1990																	1.0198	1.0587	1.0036	1.0025	1.0034	1.0067	1.0033	1.0038	1.0033	1.0034	1.0059	1.0022	1.0029
1991																1.0065	1.0126	1.0050	1.0016	1.0058	1.0034	1.0239	1.0061	1.0013	1.0027	1.0032	1.0030	1.0022	1.0024
1992															1.0032	1.0105	1.0099	1.0006	1.0087	1.0010	1.0006	1.0006	1.0014	1.0006	1.0004	1.0004	1.0007	1.0008	1.0006
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3 year	1.9403	1.4114	1.1775	1.0717	1.0503	1.0211	1.0249	1.0130	1.0090	1.0127	1.0104	1.0100	1.0056	1.0060	1.0026	1.0041	1.0039	1.0019	1.0043	1.0038	1.0010	1.0083	1.0012	1.0027	1.0018	1.0014	1.0018	1.0018	1.0020
4 year	1.9111	1.4168	1.1686	1.0689	1.0481	1.0257	1.0238	1.0153	1.0089	1.0130	1.0107	1.0105	1.0048	1.0062	1.0025	1.0035	1.0025	1.0029	1.0033	1.0033	1.0019	1.0069	1.0015	1.0026	1.0019	1.0022	1.0018	1.0019	1.0024
5 year	1.9298	1.3896	1.1669	1.0734	1.0473	1.0305	1.0259	1.0200	1.0144	1.0149	1.0095	1.0088	1.0058	1.0055	1.0026	1.0032	1.0023	1.0025	1.0028	1.0031	1.0020	1.0060	1.0023	1.0025	1.0016	1.0024	1.0026	1.0019	1.0021
8 year	1.9406	1.3979	1.1804	1.0760	1.0542	1.0383	1.0302	1.0249	1.0155	1.0159	1.0085	1.0087	1.0063	1.0058	1.0024	1.0067	1.0028	1.0032	1.0031	1.0030	1.0041	1.0043	1.0028	1.0023	1.0026	1.0031	1.0035	1.0018	1.0031
All Available	1.9819	1.4335	1.1842	1.0927	1.0610	1.0410	1.0332	1.0289	1.0183	1.0162	1.0120	1.0094	1.0101	1.0083	1.0058	1.0073	1.0056	1.0071	1.0065	1.0036	1.0050	1.0063	1.0048	1.0030	1.0011	1.0028	1.0034	1.0018	1.0031
Last Year Selected	1.9352	1.3861	1.1580	1.0836	1.0519	1.0356	1.0260	1.0199	1.0156	1.0125	1.0102	1.0083	1.0068	1.0056	1.0046	1.0037	1.0030	1.0023	1.0017										
Last Year Cumulative	4.2289	2.1842	1.5758	1.3608	1.2558	1.1938	1.1528	1.1236	1.1017	1.0847	1.0714	1.0605	1.0518	1.0447	1.0389	1.0341	1.0303	1.0272	1.0249										
Selected*	1.9125	1.4091	1.1750	1.0818	1.0436	1.0268	1.0187	1.0142	1.0113	1.0094	1.0080	1.0069	1.0060	1.0052	1.0046	1.0041	1.0037	1.0033	1.0030										
Cumulative	4.1388	2.1641	1.5358	1.3070	1.2082	1.1577	1.1275	1.1068	1.0913	1.0791	1.0691	1.0606	1.0533	1.0470	1.0416	1.0369	1.0326	1.0288	1.0254										

*Y = a+b*log(x)/x^2+c*exp(-x)
a = -0.000495 b = 0.425256 c = 2.48184
** Selected Paid Tail Factor = Incurred Tail Factor * Selected Paid Bridge Factor (1.0180 * 1.0043 = 1.0224)

MEDICAL INCURRED (REPORTED)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30							
1986																					1.0048	0.9958	1.0106	1.0206	1.0007	0.9846	1.0019	1.0035	1.0025							
1987																				1.0030	1.0054	1.0321	1.0135	1.0196	1.0244	1.0129	1.0061	1.0086	1.0004							
1988																				1.0072	1.0072	1.0337	1.0049	1.0052	0.9842	1.0031	0.9998	1.0038	1.0005							
1989																				1.0030	1.0088	1.0643	1.0094	1.0566	0.9861	1.0103	0.9886	0.9999	0.9863	1.0007						
1990																				1.0199	1.0138	1.0095	1.0014	1.0127	1.0104	1.0133	1.0203	1.0043	0.9909	1.0109	1.0097	0.9865				
1991																				1.0203	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9990			
1992																				1.0142	1.0269	1.0553	0.9995	1.0155	1.0013	0.9318	1.0107	1.0085	0.9955	1.0222	0.9934	0.9965	1.0008			
1993																				1.0051	1.0426	1.0382	1.0141	0.9887	0.9953	0.9828	0.9973	0.9933	0.9982	0.9760	1.0048	0.9878	0.9898	0.9960		
1994																				0.9972	1.0199	1.0159	1.0159	1.0277	0.9847	0.9904	0.9997	1.0001	0.9477	0.9952	1.0033	0.9893	1.0063	0.9999		
1995																				1.0237	1.0237	1.0138	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119		
1996																				1.0408	1.0468	1.0179	1.0466	1.0160	1.0197	0.9797	1.0070	0.9841	0.9944	1.0041	0.9894	0.9916	1.0001	1.0001		
1997																				0.9772	0.9831	1.0080	1.0060	0.9971	1.0123	0.9992	0.9963	1.0078	0.9913	1.0039	0.9970	0.9944	0.9945	0.9996		
1998																				1.0221	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9990	0.9990		
1999																				1.0051	1.0426	1.0382	1.0141	0.9887	0.9953	0.9828	0.9973	0.9933	0.9982	0.9760	1.0048	0.9878	0.9898	0.9960		
2000																				1.0237	1.0237	1.0138	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119		
2001																				1.0408	1.0468	1.0179	1.0466	1.0160	1.0197	0.9797	1.0070	0.9841	0.9944	1.0041	0.9894	0.9916	1.0001	1.0001		
2002																				0.9772	0.9831	1.0080	1.0060	0.9971	1.0123	0.9992	0.9963	1.0078	0.9913	1.0039	0.9970	0.9944	0.9945	0.9996		
2003																				1.0221	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9990	0.9990		
2004																				1.0051	1.0426	1.0382	1.0141	0.9887	0.9953	0.9828	0.9973	0.9933	0.9982	0.9760	1.0048	0.9878	0.9898	0.9960		
2005																				0.9972	1.0199	1.0159	1.0159	1.0277	0.9847	0.9904	0.9997	1.0001	0.9477	0.9952	1.0033	0.9893	1.0063	0.9999		
2006																				1.0237	1.0237	1.0138	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119		
2007																				1.0408	1.0468	1.0179	1.0466	1.0160	1.0197	0.9797	1.0070	0.9841	0.9944	1.0041	0.9894	0.9916	1.0001	1.0001		
2008																				0.9772	0.9831	1.0080	1.0060	0.9971	1.0123	0.9992	0.9963	1.0078	0.9913	1.0039	0.9970	0.9944	0.9945	0.9996		
2009																				1.0221	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9990	0.9990		
2010																				1.0051	1.0426	1.0382	1.0141	0.9887	0.9953	0.9828	0.9973	0.9933	0.9982	0.9760	1.0048	0.9878	0.9898	0.9960		
2011																				0.9972	1.0199	1.0159	1.0159	1.0277	0.9847	0.9904	0.9997	1.0001	0.9477	0.9952	1.0033	0.9893	1.0063	0.9999		
2012																				1.0237	1.0237	1.0138	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119		
2013																				1.0408	1.0468	1.0179	1.0466	1.0160	1.0197	0.9797	1.0070	0.9841	0.9944	1.0041	0.9894	0.9916	1.0001	1.0001		
2014																				0.9772	0.9831	1.0080	1.0060	0.9971	1.0123	0.9992	0.9963	1.0078	0.9913	1.0039	0.9970	0.9944	0.9945	0.9996		
2015																				1.0221	1.0129	0.9903	0.9851	1.0175	0.9927	0.9842	1.0006	0.9924	1.0008	1.0087	1.0189	1.0085	0.9990	0.9990		
2016																				1.0051	1.0426	1.0382	1.0141	0.9887	0.9953	0.9828	0.9973	0.9933	0.9982	0.9760	1.0048	0.9878	0.9898	0.9960		
2017																				0.9972	1.0199	1.0159	1.0159	1.0277	0.9847	0.9904	0.9997	1.0001	0.9477	0.9952	1.0033	0.9893	1.0063	0.9999		
2018																				1.0237	1.0237	1.0138	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119		
2019																				1.0408	1.0468	1.0179	1.0466	1.0160	1.0197	0.9797	1.0070	0.9841	0.9944	1.0041	0.9894	0.9916	1.0001	1.0001		
2020																				0.9772	0.9831	1.0080	1.0060	0.9971	1.0123	0.9992	0.9963	1.0078	0.9913	1.0039	0.9970	0.9944	0.9945	0.9996		
AVERAGES																																				
3 year	1.1158	1.0283	0.9826	0.9972	0.9909	0.9923	1.0017	1.0058	0.9966	1.0000	0.9975	0.9877	0.9983	0.9946	1.0080	0.9986	1.0019	0.9968	1.0004	0.9973	0.9941	0.9934	0.9971	0.9939	0.9851	0.9911	0.9960	1.0031	0.9954	0.9967	0.9967	0.9967	0.9967			
4 year	1.0949	1.0312	0.9697	1.0023	0.9984	0.9927	0.9997	1.0004	1.0001	0.9938	0.9984	0.9870	0.9963	0.9932	1.0033	0.9926	0.9994	0.9954	0.9995	0.9972	0.9932	0.9924	0.9986	0.9966	0.9892	0.9917	1.0018	1.0047	1.0047	1.0047	1.0047	1.0047	1.0047			
5 year	1.1015	1.0135	0.9804	1.0007	1.0018	0.9928	1.0022	1.0034	1.0000	0.9943	0.9981	0.9902	0.9988	0.9938	1.0045	0.9940	0.9946	0.9954	1.0004	0.9978	0.9953	0.9930	0.9941	0.9975	0.9958	0.9951	1.0036	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010			
8 year	1.1123	1.0363	0.9955	1.0022	1.0001	1.0004	1.0083	1.0007	1.0002	0.9971	0.9959	1.0007	0.9993	0.9984	1.0021	0.9955	0.9972	0.9956	0.9984	0.9976	0.9895	0.9959	0.9966	0.9974	0.9993	0.9947	1.0030	1.0026	1.0026	1.0026	1.0026	1.0026	1.0026			
All Available	1.1657	1.0776	1.0347	1.0282	1.0204	1.0053	1.0124	1.0078	1.0048	1.0021	1.0081	1.0053	1.0011	1.0075	1.0085	1.0047	1.0008	0.9979	0.9991	1.0063	0.9957	0.9981	1.0055	1.0023	1.0003	0.9955	1.0028	1.0003	0.9955	1.0028	1.0026	1.0026	0.9986			

MEDICAL INCURRED (POST-HB 373)

Policy Year	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30				
1986																						1.0083	1.0012	1.0228	1.0351	1.0011	0.9776	1.0041	1.0120	1.0125			
1987																						1.0203	1.0585	1.0295	1.0272	1.0349	1.0214	1.0287	1.0407	1.0371			
1988																						1.0072	1.0214	1.0221	0.9681	1.0071	1.0079	0.9786	1.0094	1.0044	1.0134	1.0046	
1989																						1.0357	1.0347	1.0578	1.0962	1.0127	1.0772	0.9856	1.0360	1.0040	1.0315	0.9878	1.0089
1990																																	

