

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. Page 3 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 4 through 7 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 4 and 5 relate paid losses to reported case incurred losses. Losses on page 4 are unlimited and losses on page 5 are limited. Pages 6 and 7 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 6 are unlimited and losses on page 7 are limited.

Pages 8 through 11 show the average costs for open, closed and incurred claims by policy year and report level. Pages 8 and 9 are for indemnity and pages 10 and 11 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 UNIT STATISTICAL DATA**

POLICY YEAR	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH	SEVENTH	EIGHTH	NINTH	TENTH
2006	0.6003	0.7329	0.8407	0.8885	0.9168	0.9282	0.9414	0.9492	0.9570	0.9616
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	
2012	0.5594	0.7254	0.8365	0.8956	0.9256	0.9465	0.9587	0.9706		
2013	0.5430	0.7246	0.8252	0.8929	0.9318	0.9509	0.9644			
2014	0.5410	0.7351	0.8372	0.9052	0.9282	0.9466				
2015	0.5460	0.7362	0.8656	0.9262	0.9520					
2016	0.5419	0.7459	0.8580	0.9135						
2017	0.5838	0.7650	0.8717							
2018	0.5761	0.7745								
2019	0.5735									

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
2006	0.2237	0.2308	0.2313	0.2320	0.2324	0.2324	0.2325	0.2325	0.2325	0.2326
2007	0.2022	0.2090	0.2112	0.2118	0.2136	0.2136	0.2140	0.2144	0.2147	0.2143
2008	0.1758	0.1806	0.1850	0.1854	0.1855	0.1862	0.1865	0.1870	0.1869	0.1866
2009	0.1770	0.1854	0.1888	0.1899	0.1908	0.1915	0.1912	0.1912	0.1900	0.1897
2010	0.1672	0.1742	0.1774	0.1777	0.1779	0.1781	0.1774	0.1766	0.1769	0.1763
2011	0.1522	0.1573	0.1593	0.1599	0.1602	0.1591	0.1593	0.1585	0.1586	
2012	0.1427	0.1485	0.1500	0.1508	0.1506	0.1510	0.1493	0.1496		
2013	0.1527	0.1586	0.1611	0.1605	0.1610	0.1587	0.1590			
2014	0.1357	0.1402	0.1413	0.1423	0.1417	0.1417				
2015	0.1381	0.1429	0.1437	0.1439	0.1440					
2016	0.1261	0.1303	0.1317	0.1319						
2017	0.1281	0.1333	0.1347							
2018	0.1188	0.1218								
2019	0.1054									

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF PAID LOSSES TO REPORTED INCURRED LOSSES - UNLIMITED LOSSES

Policy Year	12	24	36	48	60	72	84	96	108	Maturity (in months)		144	156	168	180	192	204	216	228	240	252
	INDEMNITY																				
2001																	0.9707	0.9720	0.9688	0.9701	0.9735
2002																0.9646	0.9661	0.9685	0.9696	0.9733	
2003															0.9580	0.9623	0.9695	0.9714	0.9736		
2004														0.9714	0.9738	0.9769	0.9809	0.9834			
2005													0.9780	0.9790	0.9759	0.9846	0.9874				
2006												0.9572	0.9653	0.9720	0.9774	0.9805					
2007											0.9249	0.9442	0.9503	0.9663	0.9734						
2008										0.9411	0.9493	0.9592	0.9639	0.9724							
2009									0.9132	0.9272	0.9227	0.9338	0.9385								
2010								0.9177	0.9457	0.9456	0.9519	0.9695									
2011							0.9232	0.9512	0.9709	0.9744	0.9849										
2012						0.8725	0.9017	0.9160	0.9308	0.9434											
2013					0.8363	0.8915	0.9150	0.9255	0.9343												
2014				0.7803	0.8585	0.8842	0.9453	0.9562													
2015			0.6682	0.7967	0.8812	0.9083	0.9408														
2016		0.3914	0.5523	0.6995	0.8003	0.8674															
2017	0.2473	0.4663	0.6408	0.7741	0.8592																
2018	0.1936	0.3993	0.6092	0.7593																	
2019	0.2465	0.4170	0.5365																		
2020	0.3026	0.4304																			
2021	0.3375																				
	MEDICAL																				
2001																	0.8464	0.8456	0.8623	0.8743	0.8787
2002																0.8105	0.8039	0.8448	0.8336	0.8440	
2003															0.8293	0.8382	0.8623	0.8756	0.8955		
2004														0.7879	0.7833	0.8100	0.7859	0.7886			
2005													0.8536	0.8499	0.8732	0.9013	0.9264				
2006												0.8455	0.8555	0.8764	0.8973	0.9277					
2007											0.8506	0.8561	0.8688	0.9075	0.9243						
2008										0.8277	0.8420	0.8877	0.8989	0.9237							
2009									0.8490	0.8518	0.8500	0.8612	0.8747								
2010								0.8027	0.8071	0.8355	0.8470	0.8782									
2011							0.8486	0.8679	0.8803	0.8819	0.9011										
2012						0.8842	0.8873	0.9163	0.9375	0.9363											
2013					0.8478	0.8934	0.8886	0.9043	0.9254												
2014				0.7325	0.7362	0.7399	0.7700	0.8122													
2015			0.6851	0.7847	0.8696	0.8727	0.8982														
2016		0.5938	0.7027	0.7418	0.7807	0.8236															
2017	0.3660	0.6013	0.7636	0.7507	0.8116																
2018	0.3428	0.5717	0.7531	0.8406																	
2019	0.3485	0.5185	0.6089																		
2020	0.3028	0.6246																			
2021	0.2851																				

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																				
2001																	0.9752	0.9768	0.9768	0.9796	0.9827
2002																0.9933	0.9954	0.9962	0.9964	0.9988	
2003															0.9666	0.9713	0.9784	0.9804	0.9826		
2004														0.9802	0.9827	0.9848	0.9885	0.9919			
2005													0.9808	0.9833	0.9825	0.9844	0.9873				
2006												0.9581	0.9662	0.9727	0.9774	0.9808					
2007											0.9402	0.9614	0.9647	0.9757	0.9774						
2008										0.9466	0.9584	0.9685	0.9731	0.9816							
2009									0.9162	0.9270	0.9237	0.9382	0.9442								
2010								0.9253	0.9527	0.9594	0.9655	0.9753									
2011							0.9276	0.9552	0.9747	0.9779	0.9882										
2012						0.8739	0.9016	0.9159	0.9307	0.9434											
2013					0.8363	0.8915	0.9150	0.9255	0.9354												
2014				0.7912	0.8707	0.8957	0.9575	0.9683													
2015			0.6659	0.8020	0.8823	0.9101	0.9448														
2016		0.4052	0.5654	0.7145	0.8161	0.8826															
2017	0.2473	0.4742	0.6481	0.8192	0.9066																
2018	0.1936	0.3993	0.6092	0.7593																	
2019	0.2465	0.4332	0.6193																		
2020	0.3026	0.4683																			
2021	0.3375																				

MEDICAL																					
2001																	0.8562	0.8572	0.8890	0.9030	0.9072
2002																0.9191	0.9464	0.9525	0.9619	0.9653	
2003															0.8518	0.8637	0.8872	0.9020	0.9217		
2004														0.8499	0.8457	0.8605	0.8466	0.8700			
2005													0.8799	0.8784	0.8883	0.9097	0.9259				
2006												0.8642	0.8758	0.8980	0.9153	0.9289					
2007											0.8688	0.8685	0.8996	0.9231	0.9399						
2008										0.8290	0.8468	0.8920	0.9053	0.9310							
2009									0.8555	0.8515	0.8532	0.8706	0.8839								
2010								0.8253	0.8420	0.8747	0.8891	0.9241									
2011							0.8564	0.8758	0.8887	0.8903	0.9095										
2012						0.8885	0.8870	0.9162	0.9374	0.9362											
2013					0.8478	0.8934	0.8886	0.9043	0.9263												
2014				0.8313	0.8411	0.8484	0.8862	0.9222													
2015			0.8011	0.8592	0.9180	0.9162	0.9429														
2016		0.6458	0.7520	0.7932	0.8342	0.8802															
2017	0.3660	0.6041	0.7681	0.8253	0.8936																
2018	0.3428	0.5717	0.7531	0.8406																	
2019	0.3485	0.5673	0.7492																		
2020	0.3028	0.5920																			
2021	0.2851																				

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	12	24	36	48	60	72	84	96	Maturity (in months)										228
									108	120	132	144	156	168	180	192	204	216	
2003															0.9519	0.9547	0.9569	0.9635	0.9658
2004														0.9481	0.9571	0.9635	0.9667	0.9689	
2005													0.9531	0.9553	0.9576	0.9665	0.9687		
2006											0.9373	0.9420	0.9531	0.9597	0.9626				
2007										0.9024	0.9227	0.9333	0.9473	0.9559					
2008									0.8821	0.9140	0.9266	0.9429	0.9515						
2009								0.8635	0.8968	0.9047	0.9235	0.9301							
2010								0.8698	0.9000	0.9201	0.9254	0.9396							
2011							0.8606	0.9034	0.9218	0.9301	0.9397								
2012						0.7954	0.8303	0.8632	0.8952	0.9111									
2013					0.7581	0.8274	0.8618	0.8834	0.8955										
2014				0.6595	0.7652	0.8114	0.8736	0.8910											
2015			0.5298	0.6788	0.7746	0.8277	0.8639												
2016		0.2143	0.4296	0.6155	0.7379	0.8027													
2017	0.0465	0.2561	0.4670	0.6563	0.7569														
2018	0.0471	0.2294	0.4535	0.6448															
2019	0.0422	0.2245	0.4346																
2020	0.0464	0.2378																	
2021	0.0526																		

MEDICAL - AVERAGE OF INCURRED AND PAID TO 20th

Policy Year	12	24	36	48	60	72	84	96	Maturity (in months)										228
									108	120	132	144	156	168	180	192	204	216	
2003															0.7606	0.7739	0.7882	0.7943	0.7987
2004														0.6958	0.7126	0.7273	0.7355	0.7419	
2005													0.7548	0.7630	0.7767	0.7918	0.7989		
2006											0.7443	0.7584	0.7635	0.7759	0.7911				
2007										0.7273	0.7361	0.7534	0.7727	0.7803					
2008									0.7144	0.7362	0.7540	0.7612	0.7697						
2009								0.6745	0.6993	0.7132	0.7334	0.7383							
2010								0.6561	0.6808	0.6957	0.7092	0.7277							
2011							0.6872	0.7047	0.7126	0.7172	0.7236								
2012						0.6683	0.6912	0.7116	0.7163	0.7222									
2013					0.6283	0.6659	0.6837	0.6940	0.7025										
2014				0.5611	0.5902	0.6127	0.6287	0.6439											
2015			0.5544	0.6125	0.6349	0.6501	0.6580												
2016		0.3602	0.4990	0.5556	0.5869	0.6120													
2017	0.0919	0.3775	0.5044	0.5593	0.5848														
2018	0.1098	0.3945	0.5194	0.5634															
2019	0.0752	0.2829	0.4361																
2020	0.0554	0.3441																	
2021	0.0671																		

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

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DELAWARE COMPENSATION RATING BUREAU, INC.

AVERAGE CLOSED, OPEN & INCURRED INDEMNITY CLAIMS

POLICY YEAR	AVERAGE CLOSED	% CHANGE	AVERAGE OPEN	% CHANGE	AVERAGE INCURRED	% CHANGE
*****	*****	*****	FIRST REPORT	*****	*****	*****
2012	3,740		29,621		15,144	
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%
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%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2011	8,480		53,893		21,000	
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%
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%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2010	10,810		79,737		23,630	
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%
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%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2009	14,014		113,026		26,556	
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%
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%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2008	17,171		133,814		27,656	
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%
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%

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	*****	*****	*****
2007	15,109		159,319		25,556	
2008	19,803	31.07%	142,572	-10.51%	27,811	8.82%
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%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2006	15,991		161,938		24,549	
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%
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%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2005	15,605		170,636		23,111	
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%
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%
*****	*****	*****	NINTH REPORT	*****	*****	*****
2004	15,544		167,372		21,402	
2005	16,512	6.23%	177,211	5.88%	23,338	9.05%
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%
*****	*****	*****	TENTH REPORT	*****	*****	*****
2003	14,582		198,863		20,920	
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%
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%

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	*****	*****	*****
2012	7,094		39,079		21,187	
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%
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%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2011	10,734		82,132		30,419	
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%
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%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2010	13,500		117,425		32,829	
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%
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%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2009	14,884		151,078		32,136	
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%
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%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2008	17,552		171,895		31,427	
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%
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%

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	*****	*****	*****
2007	15,731		247,013		32,486	
2008	20,129	27.96%	201,763	-18.32%	31,978	-1.56%
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%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2006	16,004		236,492		28,932	
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%
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%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2005	17,510		278,607		30,152	
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%
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%
*****	*****	*****	NINTH REPORT	*****	*****	*****
2004	17,685		275,844		27,645	
2005	18,410	4.10%	313,730	13.73%	30,954	11.97%
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%
*****	*****	*****	TENTH REPORT	*****	*****	*****
2003	15,616		347,765		27,041	
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%
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%

SOURCE: UNIT STATISTICAL DATA