

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
2010										0.9793
2011									0.9786	0.9845
2012								0.9798	0.9813	0.9875
2013							0.9734	0.9800	0.9867	0.9874
2014						0.9660	0.9711	0.9762	0.9804	0.9838
2015					0.9589	0.9669	0.9779	0.9834	0.9882	
2016				0.9109	0.9411	0.9625	0.9763	0.9804		
2017			0.8720	0.9234	0.9508	0.9641	0.9750			
2018		0.7602	0.8714	0.9221	0.9664	0.9758				
2019	0.5313	0.7583	0.8938	0.9418	0.9604					
2020	0.5783	0.7830	0.8924	0.9306						
2021	0.5807	0.8032	0.8899							
2022	0.6282	0.7954								
2023	0.5851									

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
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	0.9774
2013	0.5430	0.7246	0.8252	0.8929	0.9318	0.9509	0.9644	0.9725	0.9750	0.9800
2014	0.5410	0.7351	0.8372	0.9052	0.9282	0.9466	0.9592	0.9647	0.9766	
2015	0.5460	0.7362	0.8656	0.9262	0.9520	0.9600	0.9719	0.9804		
2016	0.5419	0.7459	0.8580	0.9135	0.9477	0.9646	0.9765			
2017	0.5838	0.7650	0.8717	0.9226	0.9507	0.9669				
2018	0.5761	0.7745	0.8746	0.9246	0.9529					
2019	0.5735	0.7725	0.8848	0.9384						
2020	0.5777	0.7787	0.8832							
2021	0.5920	0.7748								
2022	0.5760									

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	120	132	144	156	168	180	192	204	216	228	240	252
INDEMNITY																					
2004																	0.9807	0.9833	0.9875	0.9873	0.9906
2005																0.9840	0.9870	0.9879	0.9898	0.9906	
2006															0.9768	0.9799	0.9824	0.9840	0.9874		
2007														0.9673	0.9745	0.9769	0.9798	0.9821			
2008													0.9638	0.9723	0.9747	0.9777	0.9778				
2009												0.9321	0.9369	0.9436	0.9484	0.9572					
2010											0.9497	0.9681	0.9697	0.9707	0.9736						
2011										0.9744	0.9849	0.9898	0.9925	0.9933							
2012									0.9301	0.9432	0.9507	0.9531	0.9572								
2013								0.9239	0.9332	0.9457	0.9539	0.9583									
2014							0.9448	0.9558	0.9644	0.9697	0.9717										
2015						0.9075	0.9403	0.9606	0.9723	0.9897											
2016					0.8021	0.8674	0.8980	0.9235	0.9335												
2017				0.7773	0.8610	0.8932	0.9052	0.9673													
2018			0.5945	0.7516	0.8394	0.8824	0.9012														
2019		0.4175	0.5371	0.6960	0.8551	0.9040															
2020	0.3030	0.4327	0.6102	0.7517	0.8910																
2021	0.3561	0.4939	0.7259	0.7773																	
2022	0.3204	0.4730	0.6565																		
2023	0.3225	0.5361																			
2024	0.3371																				
MEDICAL																					
2004																	0.7851	0.7878	0.7963	0.8045	0.8219
2005																	0.8993	0.9249	0.9324	0.9336	0.9212
2006																0.8971	0.9285	0.9243	0.9243	0.9399	
2007														0.9126	0.9301	0.9369	0.9415	0.9570			
2008													0.8988	0.9237	0.9239	0.9162	0.9185				
2009													0.8575	0.8713	0.8979	0.9152	0.9353				
2010											0.8524	0.8838	0.8833	0.9041	0.9217						
2011										0.8811	0.9004	0.9067	0.9244	0.9307							
2012									0.9372	0.9359	0.9526	0.9411	0.9451								
2013								0.9037	0.9251	0.9237	0.9151	0.9198									
2014							0.7661	0.8094	0.8042	0.8065	0.8156										
2015						0.8721	0.8977	0.9014	0.9134	0.9290											
2016					0.7836	0.8258	0.8437	0.8546	0.8626												
2017				0.7554	0.8172	0.8432	0.8712	0.9543													
2018			0.7445	0.8357	0.9001	0.9135	0.9264														
2019		0.5190	0.6102	0.6906	0.7260	0.8110															
2020	0.3019	0.6210	0.7580	0.8331	0.9065																
2021	0.2977	0.5322	0.6990	0.7858																	
2022	0.3328	0.5642	0.7450																		
2023	0.2950	0.6052																			
2024	0.4073																				

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF PAID LOSSES TO REPORTED INCURRED LOSSES - LIMITED LOSSES

Policy Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252
INDEMNITY																					
2004																	0.9884	0.9918	0.9962	0.9958	0.9991
2005																0.9841	0.9873	0.9892	0.9924	0.9933	
2006															0.9767	0.9802	0.9826	0.9844	0.9875		
2007													0.9753	0.9769	0.9794	0.9835	0.9858				
2008										0.9731	0.9816	0.9841	0.9871	0.9871							
2009										0.9366	0.9428	0.9479	0.9535	0.9627							
2010										0.9648	0.9749	0.9756	0.9775	0.9791							
2011									0.9779	0.9882	0.9927	0.9951	0.9956								
2012								0.9301	0.9432	0.9506	0.9531	0.9572									
2013							0.9239	0.9348	0.9494	0.9644	0.9697										
2014						0.9570	0.9680	0.9765	0.9814	0.9830											
2015					0.9093	0.9443	0.9654	0.9769	0.9939												
2016				0.8182	0.8827	0.9131	0.9342	0.9434													
2017			0.8229	0.9092	0.9420	0.9514	0.9670														
2018		0.5945	0.7516	0.8394	0.8824	0.9012															
2019	0.4336	0.6194	0.8100	0.8614	0.9136																
2020	0.3030	0.4704	0.6484	0.7927	0.8848																
2021	0.3561	0.4939	0.7259	0.7773																	
2022	0.3229	0.4748	0.6590																		
2023	0.3225	0.5361																			
2024	0.3371																				
MEDICAL																					
2004																	0.8454	0.8689	0.8773	0.8864	0.9044
2005																0.9109	0.9279	0.9370	0.9411	0.9423	
2006															0.9151	0.9295	0.9252	0.9271	0.9412		
2007												0.9213	0.9382	0.9451	0.9499	0.9655					
2008										0.9048	0.9307	0.9306	0.9232	0.9255							
2009										0.8670	0.8807	0.9036	0.9245	0.9483							
2010									0.9002	0.9343	0.9360	0.9520	0.9605								
2011								0.8895	0.9089	0.9149	0.9328	0.9389									
2012						0.9370	0.9358	0.9525	0.9410	0.9450											
2013						0.9037	0.9264	0.9267	0.9287	0.9325											
2014						0.8840	0.9212	0.9120	0.9105	0.9120											
2015					0.9157	0.9426	0.9440	0.9525	0.9650												
2016				0.8381	0.8835	0.9000	0.9148	0.9216													
2017				0.8319	0.9014	0.9271	0.9495	0.9607													
2018			0.7445	0.8357	0.9001	0.9135	0.9264														
2019		0.5674	0.7503	0.8172	0.8558	0.9299															
2020	0.3019	0.5880	0.7461	0.8337	0.8907																
2021	0.2977	0.5322	0.6990	0.7858																	
2022	0.3408	0.5701	0.7519																		
2023	0.2950	0.6052																			
2024	0.4073																				

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
2006															0.9482	0.9512	0.9533	0.9549	0.9598
2007														0.9295	0.9378	0.9427	0.9447	0.9548	
2008													0.9356	0.9442	0.9449	0.9481	0.9500		
2009											0.9053	0.9119	0.9174	0.9307	0.9372				
2010										0.9133	0.9280	0.9349	0.9378	0.9421					
2011									0.9332	0.9429	0.9448	0.9472	0.9480						
2012								0.8920	0.9080	0.9183	0.9225	0.9271							
2013							0.8885	0.9010	0.9105	0.9174	0.9233								
2014						0.8718	0.8879	0.9093	0.9169	0.9247									
2015					0.8502	0.8878	0.9036	0.9141	0.9271										
2016					0.7694	0.8377	0.8614	0.8807	0.8940										
2017				0.6695	0.7673	0.7987	0.8284	0.9003											
2018			0.4582	0.6575	0.7809	0.8275	0.8568												
2019		0.2193	0.4248	0.5965	0.7682	0.8368													
2020	0.0480	0.2473	0.4606	0.6319	0.7912														
2021	0.0606	0.2529	0.5181	0.6669															
2022	0.0534	0.2628	0.4855																
2023	0.0488	0.2674																	
2024	0.0526																		

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
2006															0.8183	0.8345	0.8447	0.8476	0.8511
2007														0.8303	0.8388	0.8420	0.8462	0.8539	
2008													0.8127	0.8217	0.8282	0.8305	0.8321		
2009												0.8056	0.8112	0.8196	0.8246	0.8342			
2010										0.7683	0.7888	0.8024	0.8116	0.8227					
2011									0.8014	0.8086	0.8106	0.8148	0.8206						
2012								0.7931	0.7997	0.8084	0.8167	0.8201							
2013								0.7705	0.7800	0.7849	0.7947	0.8024							
2014							0.6979	0.7153	0.7311	0.7412	0.7490								
2015						0.7579	0.7671	0.7728	0.7820	0.7898									
2016					0.6950	0.7239	0.7384	0.7484	0.7533										
2017				0.6363	0.6651	0.6763	0.7171	0.7790											
2018			0.6220	0.6716	0.7200	0.7386	0.7561												
2019		0.3463	0.5334	0.6025	0.6389	0.6967													
2020	0.0792	0.4883	0.6152	0.6759	0.7157														
2021	0.1006	0.3979	0.5496	0.6463															
2022	0.1276	0.4405	0.5876																
2023	0.0940	0.4305																	
2024	0.1057																		

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
2006															0.9765	0.9796	0.9819	0.9835	0.9885
2007														0.9592	0.9674	0.9725	0.9746	0.9851	
2008													0.9681	0.9770	0.9778	0.9811	0.9832		
2009												0.9348	0.9417	0.9475	0.9613	0.9681			
2010											0.9522	0.9661	0.9710	0.9716	0.9734				
2011										0.9638	0.9736	0.9752	0.9775	0.9782					
2012									0.9196	0.9361	0.9467	0.9510	0.9557						
2013								0.9219	0.9349	0.9447	0.9519	0.9580							
2014							0.9072	0.9240	0.9459	0.9529	0.9601								
2015						0.8806	0.9216	0.9378	0.9473	0.9601									
2016					0.8012	0.8721	0.8964	0.9161	0.9296										
2017				0.7274	0.8336	0.8669	0.8981	0.9329											
2018			0.4756	0.6825	0.8106	0.8590	0.8894												
2019		0.2507	0.4849	0.6805	0.8022	0.8759													
2020	0.0532	0.2738	0.5094	0.6983	0.8243														
2021	0.0636	0.2653	0.5434	0.6996															
2022		0.0564	0.2776	0.5129															
2023	0.0521	0.2855																	
2024	0.0567																		

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	
2006																0.9131	0.9313	0.9427	0.9459	0.9498
2007														0.9331	0.9416	0.9452	0.9500	0.9588		
2008													0.9133	0.9237	0.9311	0.9337	0.9354			
2009												0.9103	0.9166	0.9262	0.9320	0.9429				
2010											0.9124	0.9316	0.9380	0.9408	0.9445					
2011										0.9098	0.9175	0.9189	0.9231	0.9294						
2012									0.8965	0.9040	0.9139	0.9233	0.9271							
2013								0.8790	0.8899	0.8955	0.9067	0.9154								
2014							0.8474	0.8684	0.8860	0.8943	0.8993									
2015						0.8876	0.8971	0.9023	0.9100	0.9165										
2016					0.8255	0.8584	0.8737	0.8844	0.8886											
2017				0.8133	0.8481	0.8557	0.9009	0.8964												
2018			0.7157	0.7728	0.8284	0.8499	0.8700													
2019		0.5149	0.7300	0.8127	0.8096	0.8573														
2020	0.1081	0.5367	0.7062	0.7884	0.8219															
2021	0.1166	0.4613	0.6370	0.7491																
2022	0.1496	0.5166	0.6891																	
2023	0.1124	0.5147																		
2024	0.1359																			

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	*****	*****	*****
2015	4,512		30,976		16,526	
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%
2021	6,286	20.24%	30,248	-5.52%	16,061	-2.89%
2022	6,061	-3.58%	36,660	21.20%	19,036	18.52%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2014	9,398		53,118		20,978	
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%
2020	12,283	-0.72%	57,034	-22.13%	22,186	-15.39%
2021	12,056	-1.85%	65,135	14.20%	24,009	8.22%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2013	13,922		74,574		24,524	
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%
2019	17,868	19.74%	112,148	12.67%	28,726	12.51%
2020	17,101	-4.29%	85,964	-23.35%	25,142	-12.48%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2012	16,694		100,972		25,495	
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%
2018	18,392	-3.77%	143,817	34.27%	27,846	7.42%
2019	21,753	18.27%	167,343	16.36%	30,718	10.31%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2011	18,960		109,153		26,184	
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%
2017	21,302	-1.94%	131,828	-14.78%	26,750	-6.73%
2018	20,860	-2.07%	182,266	38.26%	28,459	6.39%

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	*****	*****	*****
2010	18,369		138,760		26,616	
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%
2016	23,132	8.16%	172,981	-0.08%	28,443	3.58%
2017	22,427	-3.05%	174,569	0.92%	27,467	-3.43%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2009	20,643		165,571		29,246	
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%
2015	22,363	-4.19%	205,847	31.15%	27,521	-4.43%
2016	23,928	7.00%	215,254	4.57%	28,415	3.25%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2008	20,977		174,493		28,990	
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%
2014	24,291	2.75%	176,047	-16.02%	29,653	3.12%
2015	22,972	-5.43%	257,314	46.16%	27,561	-7.05%
*****	*****	*****	NINTH REPORT	*****	*****	*****
2007	19,490		215,902		27,055	
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%
2013	24,127	-0.85%	201,484	0.43%	28,563	-1.45%
2014	25,661	6.36%	190,629	-5.39%	29,524	3.36%
*****	*****	*****	TENTH REPORT	*****	*****	*****
2006	18,428		200,412		25,410	
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%
2012	24,988	2.54%	202,456	39.26%	29,000	6.89%
2013	24,821	-0.67%	215,128	6.26%	28,627	-1.29%

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	*****	*****	*****
2015	6,696		51,421		27,000	
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%
2021	4,965	-5.63%	37,252	-8.50%	18,137	-10.35%
2022	4,841	-2.50%	38,276	2.75%	19,019	4.86%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2014	10,389		74,199		27,291	
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%
2020	8,336	4.45%	62,557	-23.67%	20,335	-18.04%
2021	7,871	-5.58%	74,972	19.85%	22,981	13.01%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2013	15,662		86,691		28,077	
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%
2019	10,378	-2.80%	136,435	70.62%	24,896	28.56%
2020	11,078	6.75%	94,478	-30.75%	20,816	-16.39%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2012	18,044		136,538		30,418	
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%
2018	13,217	0.40%	97,296	-23.74%	19,555	-11.19%
2019	12,941	-2.09%	206,145	111.87%	24,839	27.02%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2011	21,362		197,422		35,463	
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%
2017	14,934	-8.77%	154,181	-36.69%	21,798	-22.86%
2018	14,197	-4.94%	133,543	-13.39%	19,816	-9.09%

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	*****	*****	*****
2010	23,265		257,305		39,297	
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%
2016	17,975	-9.82%	294,618	70.33%	27,780	6.60%
2017	16,180	-9.99%	212,628	-27.83%	22,687	-18.33%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2009	22,749		233,010		35,230	
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%
2015	20,646	-1.25%	218,354	-22.02%	26,203	-16.78%
2016	18,482	-10.48%	415,097	90.10%	27,783	6.03%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2008	21,292		290,718		35,356	
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%
2014	22,413	-9.35%	306,558	10.57%	32,454	2.47%
2015	21,179	-5.51%	284,395	-7.23%	26,334	-18.86%
*****	*****	*****	NINTH REPORT	*****	*****	*****
2007	20,863		349,657		33,527	
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%
2013	25,155	-5.48%	284,663	21.92%	31,646	-1.32%
2014	23,880	-5.07%	362,274	27.26%	31,804	0.50%
*****	*****	*****	TENTH REPORT	*****	*****	*****
2006	18,974		331,932		30,981	
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%
2012	27,009	-1.89%	243,191	-37.44%	31,897	-10.82%
2013	25,769	-4.59%	349,182	43.58%	32,237	1.07%

SOURCE: UNIT STATISTICAL DATA