

DELAWARE COMPENSATION RATING BUREAU

Claim Frequencies

The attached exhibits examine historical Workers Compensation claim frequencies in Delaware.

Claim frequencies per \$1 million of expected losses are shown on page 1 based on statistics gathered by the DCRB. The second page shows a graph of the frequencies appearing in column (5) of page 1.

**Delaware W.C - Claim Frequencies**

DCRB Unit Statistical Plan  
Excluding Deductible Business

Policy Year	# of Claim Indemnity (1)	% Change Counts (2)	Expected Losses (3)	% Change Exp Loss (4)	Claim Frequency (#Claims per \$1 million) (5)	% Change Frequency (6)
1987	4,359		156,483,790		27.86	
1988	4,101	-5.9%	170,508,077	9.0%	24.05	-13.7%
1989	3,978	-3.0%	174,599,090	2.4%	22.78	-5.3%
1990	3,740	-6.0%	175,584,144	0.6%	21.30	-6.5%
1991	3,535	-5.5%	171,091,133	-2.6%	20.66	-3.0%
1992	3,173	-10.2%	155,197,481	-9.3%	20.44	-1.1%
1993	3,231	1.8%	148,177,256	-4.5%	21.80	6.7%
1994	2,873	-11.1%	152,107,308	2.7%	18.89	-13.3%
1995	2,909	1.3%	153,422,137	0.9%	18.96	0.4%
1996	2,925	0.6%	162,016,934	5.6%	18.05	-4.8%
1997	2,733	-6.6%	164,433,451	1.5%	16.62	-7.9%
1998	2,719	-0.5%	177,197,403	7.8%	15.34	-7.7%
1999	2,769	1.8%	181,440,067	2.4%	15.26	-0.5%
2000	2,572	-7.1%	184,382,323	1.6%	13.95	-8.6%
2001 *	1,974	-23.3%	162,352,885	-11.9%	12.16 **	-12.8%

\* Includes approximately 1st 9months of PY2001.

\*\* Projected value for complete PY2001 is 12.06 based on an annual change in claim frequency of -6.7%.

Period	Annual % Change In Claim Frequency	Period	Annual % Change In Claim Frequency
PY87-PY01	-4.7%	PY87-PY00	-4.4%
PY88-PY01	-4.5%	PY88-PY00	-4.1%
PY89-PY01	-4.6%	PY89-PY00	-4.1%
PY90-PY01	-4.8%	PY90-PY00	-4.2%
PY91-PY01	-5.2%	PY91-PY00	-4.6%
PY92-PY01	-5.7%	PY92-PY00	-5.1%
PY93-PY01	-6.2%	PY93-PY00	-5.7%
PY94-PY01	-6.0%	PY94-PY00	-5.2%
PY95-PY01	-6.7%	PY95-PY00	-5.9%
PY96-PY01	-7.0%	PY96-PY00	-5.8%
PY97-PY01	-7.1%	PY97-PY00	-5.2%
PY98-PY01	-7.8%	PY98-PY00	-4.6%
PY99-PY01	-11.3%	PY99-PY00	-8.6%
PY00-PY01	-14.5%		

Policy Year	SAWW	% Change SAWW	SAWW Index	Adj Claim Freq. (1) (#Claims per \$1 million)	% Change Adj Claim Frequency
1987	408.18		1.0000	27.86	
1988	433.40	6.2%	1.0618	25.54	-8.3%
1989	455.86	5.2%	1.1168	25.44	-0.4%
1990	478.95	5.1%	1.1734	24.99	-1.8%
1991	499.18	4.2%	1.2229	25.27	1.1%
1992	511.31	2.4%	1.2527	25.61	1.3%
1993	530.41	3.7%	1.2995	28.34	10.7%
1994	547.72	3.3%	1.3419	25.35	-10.6%
1995	572.16	4.5%	1.4017	26.58	4.9%
1996	599.76	4.8%	1.4694	26.53	-0.2%
1997	633.01	5.5%	1.5508	25.78	-2.8%
1998	659.92	4.3%	1.6167	24.81	-3.8%
1999	688.85	4.4%	1.6876	25.75	3.8%
2000	719.92	4.5%	1.7637	24.60	-4.5%
2001	749.51 <sup>(2)</sup>	4.1%	1.8362	22.33	-9.2%

Period	Annual % Change In Adjusted Claim Frequency
PY87-PY01	-0.6%
PY88-PY01	-0.5%
PY89-PY01	-0.6%
PY90-PY01	-0.7%
PY91-PY01	-1.0%
PY92-PY01	-1.4%
PY93-PY01	-1.9%
PY94-PY01	-1.7%
PY95-PY01	-2.4%
PY96-PY01	-2.7%
PY97-PY01	-2.9%
PY98-PY01	-3.6%
PY99-PY01	-7.3%
PY00-PY01	-10.5%

(1) Adjusted claim frequency is claim frequency per \$1 million expected losses at constant (1987) wages

(2) Includes approximately 1st 9 months of PY 2001. ( Full Year=753.83 )

**DE W.C- CLAIM FREQUENCIES  
DCRB Unit Statistical Plan  
(Excluding Deductible Business)**

