

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)
1992	3,101		140,311,848		22.10	
1993	3,107	0.2%	133,904,122	-4.6%	23.20	5.0%
1994	2,733	-12.0%	137,146,350	2.4%	19.93	-14.1%
1995	2,738	0.2%	136,833,883	-0.2%	20.01	0.4%
1996	2,727	-0.4%	144,691,134	5.7%	18.85	-5.8%
1997	2,545	-6.7%	148,345,073	2.5%	17.16	-9.0%
1998	2,484	-2.4%	157,945,405	6.5%	15.73	-8.3%
1999	2,456	-1.1%	162,432,653	2.8%	15.12	-3.9%
2000	2,300	-6.4%	167,758,529	3.3%	13.71	-9.3%
2001	1,974	-14.2%	165,084,149	-1.6%	11.96	-12.8%
2002	1,937	-1.9%	160,019,852	-3.1%	12.10	1.2%
2003	1,851	-4.4%	160,105,258	0.1%	11.56	-4.5%
2004	1,731	-6.5%	170,560,090	6.5%	10.15	-12.2%
2005	1,658	-4.2%	181,152,850	6.2%	9.15	-9.9%
2006 *	1,345	-18.9%	162,019,150	-10.6%	8.30 **	-9.3%

Period	Annual % Change In Claim Frequency	Period	Annual % Change In Claim Frequency
PY92-PY06	-7.0%	PY92-PY05	-6.8%
PY93-PY06	-7.2%	PY93-PY05	-7.1%
PY94-PY06	-7.2%	PY94-PY05	-7.0%
PY95-PY06	-7.5%	PY95-PY05	-7.3%
PY96-PY06	-7.6%	PY96-PY05	-7.3%
PY97-PY06	-7.5%	PY97-PY05	-7.2%
PY98-PY06	-7.6%	PY98-PY05	-7.2%
PY99-PY06	-7.8%	PY99-PY05	-7.4%
PY00-PY06	-7.7%	PY00-PY05	-7.1%
PY01-PY06	-7.8%	PY01-PY05	-6.9%
PY02-PY06	-9.6%	PY02-PY05	-9.2%
PY03-PY06	-10.8%	PY03-PY05	-11.0%
PY04-PY06	-10.2%	PY04-PY05	-9.9%
PY05-PY06	-10.5%		

* Includes approximately 1st 9 months of PY2006.

** Projected value for complete PY 2006 is 8.22 based on an annual change in claim frequency of -7.8%

Policy Year	SAWW	% Change SAWW	SAWW Index	Adj Claim Freq. (1) (#Claims per \$1 million)	% Change Adj Claim Frequency
1992	511.36		1.0000	22.10	
1993	530.26	3.7%	1.0370	24.06	8.9%
1994	547.67	3.3%	1.0710	21.35	-11.3%
1995	572.19	4.5%	1.1190	22.39	4.9%
1996	599.83	4.8%	1.1730	22.11	-1.3%
1997	632.93	5.5%	1.2377	21.24	-3.9%
1998	659.99	4.3%	1.2907	20.30	-4.4%
1999	688.80	4.4%	1.3470	20.37	0.3%
2000	719.83	4.5%	1.4077	19.30	-5.3%
2001	753.59	4.7%	1.4737	17.63	-8.7%
2002	769.49	2.1%	1.5048	18.21	3.3%
2003	796.52	3.5%	1.5577	18.01	-1.1%
2004	832.11	4.5%	1.6272	16.52	-8.3%
2005	883.56	6.2%	1.7279	15.81	-4.3%
2006	895.54 ⁽²⁾	1.4%	1.7513	14.54	-8.0%

Period	Annual % Change In Adjusted Claim Frequency
PY92-PY06	-3.0%
PY93-PY06	-3.3%
PY94-PY06	-3.3%
PY95-PY06	-3.6%
PY96-PY06	-3.8%
PY97-PY06	-3.8%
PY98-PY06	-3.9%
PY99-PY06	-4.2%
PY00-PY06	-4.1%
PY01-PY06	-4.2%
PY02-PY06	-5.8%
PY03-PY06	-6.9%
PY04-PY06	-6.5%
PY05-PY06	-9.1%

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

(2) Includes approximately 1st 9 months of PY 2006. (Full Year=883.58)

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

