



# ANNUAL REPORT 2020

**D | C | R | B**  
**DELAWARE**  
Compensation Rating Bureau, Inc

# TABLE OF CONTENTS

## President’s Message

<b>Committee Activities</b>	Governing Board . . . . .	6
	Classification & Rating Committee . . . . .	7
	Actuarial Committee . . . . .	7
	Nominating Committee . . . . .	7

<b>Operational Reports</b>	Classification . . . . .	8
	Field Survey Program . . . . .	8
	Policy Examination (Policy Reporting) . . . . .	8
	Experience Rating (Rating Rules). . . . .	8
	Merit Rating Program . . . . .	9
	Delaware Construction Classification Premium Adjustment Program . . . . .	9
	Delaware Workplace Safety Program . . . . .	9
	Delaware Insurance Plan (DIP). . . . .	9
	Unit Statistical Reporting. . . . .	9

<b>Exhibits</b>	DCRB Membership . . . . .	10
	Policies, Endorsements and Cancellations . . . . .	11
	Experience Ratings . . . . .	12
	Merit Ratings. . . . .	13
	Delaware Workplace Safety Program . . . . .	14
	Policy Document Processing . . . . .	15
	Delaware Insurance Plan (DIP). . . . .	16
	DIP Depopulation Reports. . . . .	17
	Unit Statistical Reports . . . . .	18

# PRESIDENT'S MESSAGE

The Delaware Compensation Rating Bureau (DCRB) approached 2020 with a promising array of initiatives with the intent on strengthening and propelling the organization on many fronts. The year also started with a generally strong Delaware economy and healthy workers' compensation system. Then COVID-19.

The DCRB swiftly responded and pivoted to a remote work from home model, like other office-oriented organizations. Without question the pandemic has created extensive disruption to our lives and to all businesses, but with resilience we are prevailing and the DCRB has proven it has weathered the storm.

At the onset of this message, I extend thanks to our membership for their patience, support and understanding as the organization strove to maintain expected service levels since the beginning of the pandemic. Equal thanks are warranted for the efforts of DCRB staff on this delivery.

This moment presents an opportunity to look back at how the DCRB has served this system and its members. During this unique time, the DCRB remained focused on servicing membership while also managing significant internal change. You may also notice that this report is taking on a fresh new look and introduces a new logo for the DCRB. My message will summarize a few of DCRB's 2020 accomplishments with comments on future strategic plans, including brief commentary on our work and insights about COVID-19 impacts.

The annual December 1, 2020 Rate and Loss Cost Filing, No. 2007 was submitted on August 21, 2020; it was approved by the Delaware Department of Insurance on October 26, 2020 and announced by DCRB Circular No. 988. This resulted in overall decreases of 11.56 percent in loss costs and 8.80 percent to residual market rate for the Delaware Workers Compensation system. This supports the multiyear downward trend experienced in the Delaware WC marketplace. As stated in the past, much of this can be attributed to the successful implementation of the medical fee structure, which is has shown to be effective in managing medical related costs. It is also supported by similar national downward patterns. Although there is a growing sense by DCRB's actuarial team,

and within other jurisdictions, that the market is beginning to stabilize due to slower frequency trend improvements along with an anticipated increase in the severity trends, there is now also COVID-19 to deal with. COVID-19 impacts likely will alter in some fashion these trends, however, the question is in which direction? Although it is still too early to know the exact extent of the COVID impact, note that there are other comments on this aspect later in this message.

Reasons behind these declines continue to be analyzed by the actuarial staff of the DCRB and other state bureaus. Many of the same reasons provided in recent years remain the same. In Delaware, average lost-time claim frequency continued to show strong declines coupled with stable indemnity and medical severity. These were considered key drivers to the decrease from prior rate levels. It is also still felt that with continued health, profitability and competitiveness in the Delaware Workers Compensation marketplace, there is downward pressure on ultimate rates. These factors continue to compare similarly with the rest of the country.

The DCRB continues to supply various data reports required by HB175 and HB373 on the medical fee schedule. With these bills now fully implemented, we will continue to collect medical data for tracking and review of the fee schedule's effectiveness. The DCRB continues to observe and study the effects of medical costs, utilization changes and trends. There is also belief that preventative care is a factor in reducing claims and medical costs. With COVID-19 now affecting the medical system, we are already seeing impacts on the metrics surrounding medical costs and the number of medical procedures and prescriptions.

Recognizing the changes facing the competitive Delaware Workers Compensation marketplace, we remain committed to studying these significant trends and the effect they have on premiums. Knowing that the competitive marketplace will remain, we recognize the necessity for increased study and research on these emerging trends. Although the year has provided some sidetracking efforts for the staff, we are focused on defining actuarial and analytical research projects in order to better understand and report on these developing issues.



It is important to provide an update on the important initiative we have been working on diligently over recent years, the System Reengineering Project (SRP). We are pleased to report that this new enterprise-wide technology platform is nearing its completion. Completion of the project allows the organization to transition and decouple from a mainframe environment.

Because of the SRP and establishment of a Quality Assurance Department, we continue to introduce and implement measurable procedural and processing enhancements to our staff in all facets of our organization. We are all now seeing and experiencing this transformation, due to the SRP, with new system modules and features coming online. As the excitement grows internally with our developing environment, it reinforces our confidence as the established thought leader and reliable source of quantitative information for the Delaware Workers Compensation marketplace. Refer to recent years' President's Messages for more commentary on the SRP project. The project will continue and conclude this year.

The following are a few of the other notable achievements made by the DCRB during 2020:

- Operational adjustments due to COVID-19: Work from Home (WFH) rollout; prompt IT adjustments to support enterprise WFH platform; maintaining servicing levels for members; instituting proper safeguards and security protocols; and tracking legal employment considerations.
- Following the 2019 external operational review, the organization proceeded with implementation of

recommended procedural and operational improvements. The improvements include enhanced internal controls and escalation guidelines, including incorporation of new systems, edits, and automated controls.

- Staffing items: established enhanced and/or expanded training programs for general staff development – i.e., LinkedIn Learning, DISC Management training, etc.; initiated diversity and inclusion activities, establishment of D&I Committee; and modified time off process.
- Actuarial Developments: Paid and Incurred Method divergence research, and analysis on the use and deployment of revised Tail Factor methodology and selected Frequency Trends using ultimate claim counts.
- Indemnity Data Call and Mega Claim (Large Loss) analysis collaboration with other WC rating bureaus.
- System development of a new Financial Data Manager platform, for use and deployment for financial data collection in 2021.
- Refinement of Financial Call and Unit Statistical procedure manuals.
- Deployment of enterprise-wide PC hardware and updated software platforms.
- Contributions to WCUnderwriting Phase II web services via CDX.
- Creation and development of the Correspondence Data Manager (CDM).

## 2020 Achievements and Initiatives

The DCRB is committed to providing the highest possible levels of service to its members, those members' insureds, regulators, legislators, other governmental offices and the workers of Delaware covered under the Workers Compensation Act. During 2020, the DCRB and its membership engaged in the following efforts and accomplishments:

### DCRB Filings

There were 13 separate filings made in 2020, including three separate Rate and Loss Cost filings. This was a higher-than-normal filing count, partially a result of three filings dealing with COVID-19. Please refer to the DCRB website for the following notable circulars from approved filings:

### Rate and Loss Cost Filings

- December 1, 2020 Rate and Loss Cost Filing
- December 1, 2020 “F” Classification Filing

### Manual Revisions

- Revisions to Delaware Statistical Plan Manual
- Manual Housekeeping Revisions to Sections 2 of the Basic Manual
- Basic Manual Updates to Remove Outdated Language
- Revisions to Designated Auditable Payrolls and Sections 1 and 2 Manual Amendments

### COVID-19 Related Filings

- Revisions to the DE Basic Manual & Statistical Plan Manual in response to COVID-19
- Revisions to COVID-19 Rule Exceptions
- Revisions to the Delaware Statistical Plan Manual - Due to COVID-19 (Coronavirus) Pandemic

### Miscellaneous Items

- Terrorism Risk Insurance Program Reauthorization Act of 2019 Endorsements
- Proposed Amended Effective Date to the Terrorism Risk Insurance Program Reauthorization—Disclosure Endorsement and Revisions to the related Rules in the Basic Manual
- DCRB Study of Code 657, Rigging, N.O.C. and Concurrent Section 2 Manual Amendments

### Delaware Residual Market

In 2020 the overall decrease to the Delaware Residual Market (Assigned Risk) rate level was -8.80 percent, as noted above. The 2020 assigned risk or residual market was 6 percent of the overall Delaware Workers Compensation premium with over \$12 Million in Direct Written Premium. This percentage

compares to 7 percent in 2019. There are three Servicing Carriers following the 2020 NCCI bid process. There are also six Direct Assignment Carriers for the residual market.

### DCRB Actuarial Initiatives

The DCRB Actuarial area was engaged on several special reviews in the course of 2020. A few of the items of focus include: final actuarial transitioning to a post HB373 basis; analysis on paid and incurred loss development methods; and finalization of a new temporary staffing methodology. The year posed other challenges as the pandemic unfolded and legislative and countrywide activities were tracked related to COVID-19. Other projects of note include activities to support the internal SRP efforts and conversion of ratemaking programs to the new platform from the mainframe environment. The DCRB Actuarial Committee was informed and remained engaged on these efforts. The actuarial research project slate remains full with an array of special projects, of special note the research on the experience rating methodology.

### DCRB Informational Initiatives

The COVID-19 environment slowed the ability for the DCRB to conduct the standard level of direct outreach and educational programs in 2020 for membership and other stakeholders. However, the pandemic introduced the need for virtual outreach and the organization spent time working with members on adjustments and amplified communications to aid in dealing with the changing and evolving aspects of the pandemic impacts, such as adjustment to the premium audit processes and data reporting adjustments. All virtual outreach was tailored and customized to the needs of those reaching out. The DCRB remains at the ready to restart providing sessions on conventional topics and seminars, which are varied and range from basic to advanced. There are also new and additional technology approaches that are ready and anticipated for the delivery of DCRB training programs. A few of the standard topics include: Test Audit Program, Unit Statistical Reporting, and WC Experience Rating Plans.

## Budget and Assessment Experience

Overall expenditures for the 2020 were in line with the DCRB's budget plan. The expense allocation provision was reviewed by the members of the DCRB and PCRB Governing Boards, who reaffirmed and readopted the current allocation methodology.

## Data Collection Activities

The timely, accurate and comprehensive collection of data and statistical information is a fundamental obligation of the DCRB for its members and the WC marketplace. In 2020, existing programs and incentives applicable to the reporting and collection of financial and unit statistical data, and monitoring of carrier audits, continued to be actively managed by DCRB staff. The 2020 data collection program experience follows:

**Financial Data**—Members were able to use the Financial Data Reporting Application (FDRA) during the reporting season for 2019 Calls in 2020. There were no Financial Data Incentive Program (FDIP) assessments. The FDIP calculates assessments based on responses to criticism letters sent certified mail with return receipt. During the reporting season for 2019, DCRB and many of our carriers were working remotely and this tracking mechanism could not be utilized. Beginning with the FDIP for 2020 Calls in 2021, the correspondence method for criticism letters has been changed to email so we anticipate assessments to return to normal with the next cycle.

The FDRA used in 2020 included all Financial Calls for 2019 reports. This internet-based application allows reporting entities to view results of applying DCRB edits prior to submission of entered data and expedites the exchange of criticisms and corrected data, if needed. The FDRA helps to accelerate availability of financial data and to mitigate incentive charges incurred by carriers experiencing difficulty in successfully passing edits applicable to the DCRB's Financial Calls.

**Unit Statistical Plan Fines**—The vast majority of DCRB members successfully complied with reporting requirements for the Unit Statistical Plan. Incentive charges incurred in

2020 were approximately \$13,000. This compares to \$12,000 in 2019 and \$7,000 in 2018. The improvement in Unit Stat data collection is at least partially resulting from the DCRB's release of the Unit Data Manager (UDM), in October 2018. The use of UDM appears to have had a positive impact on the quality of data transmission and the handling of errors.

**Indemnity Data Call**—The DCRB was an active participant with the National Council on Compensation Insurance, Inc. (NCCI) and the other independent rating bureaus on the eventual completion and implementation of the initial phase of the new Indemnity Data Call. This new data call provides increased indemnity detail pertaining to the payment of workers compensation benefits using a standard protocol across all jurisdictions. This newly established data call will provide important insights on larger losses impacting the WC system.

**Medical Data Call**—The DCRB's expertise in the collection of Medical Data Call information continued in 2020. This important and developing expertise and capability is intended to benefit the industry by providing increased detail pertaining to the treatment of workers' compensation injuries using a standard protocol across jurisdictions. For forty-two quarters (transactions received for the Third Quarter 2010 through the Fourth Quarter 2020) the DCRB processed approximately 4.4 million records accounting for \$654 million in paid medical benefits. Medical data processing has been retired from the mainframe and fully transitioned to the Medical Data Manager and Optimus. Ongoing initiatives related to this effort are focused on Optimus and Medical Data Cube enhancements and publication of reference reports, including COVID-19 medical data analytics. In addition, work continues in the areas of eligibility, data quality and analytical processes, procedures and tools.

**Test Audit Program** The four-quarter difference ratio adjusted for carriers opting out of the program was 11.4 percent for 2020 compared to 12.7 percent for 2019 to 13.9 percent for 2018 to 17.0 percent for 2017 and 16.0 percent for 2016. The difference ratios have improved steadily in recent years and reflect carrier attention to premium audits and overall data quality. The five-year results noted are consistent but substantially below (better than) the prevailing program standard of 20 percent.

## Workers Compensation Research Institute (WCRI) Benchmarking Studies

The Workers Compensation Research Institute (WCRI) is in the process of creating a Delaware special benchmark report, similar to the series of multi-state benchmarking studies known as CompScope™. This will be an ongoing special series

of reporting on the Delaware Workers Compensation system and associated cost analysis. The DCRB and its members will be supporting this effort and look forward to release of the first report in the future, date to be determined.

## Legislative Initiatives

With focus on the pandemic in the state legislature, there was no passage of any appreciable Delaware legislation impacting the workers compensation system in 2020.

Additionally, throughout the country, states passed executive orders or legislation which created presumption of workers' compensation coverage for workers who potentially contracted COVID-19 at their places of employment to make it easier for them to file workers' compensation claims. In Delaware, there was legislative consideration, but nothing was passed.

DCRB monitors this activity and remains positioned to provide objective and credible input on public policy debates involving the workers compensation system.

And then there was COVID. This event presented us (collectively) with a crisis which disrupted normal business and put a spotlight on the workers' compensation system, especially as frontline workers contracted the virus and filed claims for their illnesses and injuries.

As the COVID story continues to unfold, the DCRB data collection processes and analysis on its revelations are underway. We continue to monitor the state's legislative response, job losses, jobs returning, claims data buckets (COVID related and non-COVID related), and economic impacts. We track what is happening in other states to benchmark the impacts emerging here in comparison to other regions. The reporting in this year's report does not specifically reflect direct COVID impacts, future reporting

will have more. At present, initial indications on the direct impact on Workers Compensation due to COVID-19 does not appear to be as significant as was initially feared. General observations indicate that claims directly from COVID-19 exist but are generally not sizeable, conventional WC claim counts are down due to the pandemic causing shifting fluctuations within the workplace, and payrolls which have been reduced are slowly coming back into the system. These impacts will be made evident and reported on more precisely in the subsequent year, yet the current observation is that, as an overall event, it is not as significant as first anticipated and will be adjusted accordingly within the ratemaking process.

While the organization operated in a work from home model, beginning near the start of the COVID outbreak in the U.S., the DCRB executive team has increased frequency of communications with the objective of maintaining staff morale and motivation. Also, during this period, the organization added messaging and efforts regarding commitment to diversity awareness within the company. This was ultimately demonstrated to staff by the creation of a "diversity and inclusion committee." Our frequent internal messaging continues as of this writing, as we anxiously work on a definitive plan for a return to office, likely in a hybrid approach later this year.

In addition to this Annual Report, please also take time to review the release of this year's companion Delaware Workers Compensation reports:

- **“State Activity”** — an online report, reflecting various metrics and analytics for Delaware.
- **“Medical Activity”** — reflecting the injuries, medical services, and trends on average medical costs in the system.
- **“State of the Line”** — an online report that presents actuarial insights for the WC system.
- **“Covid-19 Activity”** — a preliminary report on activities impacting the system resulting from the pandemic.

As indicated last year, the DCRB is sound and strong. We hope you are able to observe our commitment and dedication to the mission of delivering trusted service, credible data and objective reporting in safeguarding the Delaware Workers Compensation system.

While drafting this message, we can report that we are nearing completion of the SRP. Also, along with the new logo

introduced in this report, we will be releasing a new website within weeks to match this new organizational imaging. We are also on track for other operational and procedural transformations as noted throughout this report.

Recognizing this as an exceptionally unusual year, from many perspectives, I am reminded of the most important message of all, that of gratitude. This appreciation is most assuredly directed to our membership for your ongoing support. Special appreciation is also appropriate and necessary to staff during a year that posed many challenges, both personally and professionally. With energy and enthusiasm, we anticipate pivoting to a new normal in this new year as we endeavor to support the Delaware workers compensation marketplace.

Respectfully yours,  
**William V. Taylor**  
 President

## COMMITTEE ACTIVITIES

The various committees of the DCRB participated in eight virtual meetings in the course of 2020.

### Governing Board

The Governing Board has general charge and management of the affairs of the DCRB. The Governing Board participated in four virtual meetings during 2020.

Members	Term Expiring
American Home Assurance Company	2023
AmGuard Insurance Company	2023
Donegal Mutual Insurance Company (Vice Chair)	2021
National Federation of Independent Business	2022
Travelers Property & Casualty Company (Chair)	2022
Zenith Insurance Company	2021
XL Specialty Insurance Company	2022



## Classification & Rating Committee

The Classification & Rating Committee is responsible for review and evaluation of the efficacy and equity of the underwriting, classification and rating procedures, as well as the administration of these rules in its role as the technical committee designed to hear the appeals of parties aggrieved by decisions of the DCRB staff. The Classification & Rating Committee reviews the recommendations of DCRB staff relative to loss cost filings, classification and underwriting rules. The Committee participated in one virtual meeting during 2020.

## Actuarial Committee

The Actuarial Committee is responsible for reviewing all matters which might affect recommended rate and/or loss cost levels and plays an integral part in recommending data and analytical techniques incorporated into DCRB rating value filings. The Committee participated in two virtual meetings during 2020.

## Nominating Committee

Prior to each Annual Meeting of the DCRB the Nominating Committee proposes a slate of candidates selected from the nominations made by all DCRB members and other eligible organizations for the vacancies on the Governing Board and its Committees after the Nominating Committee has reviewed a compilation of all nomination ballots received. The Nominating Committee participated in one virtual meeting during 2020.

Members	Term Expiring
American Home Assurance Company	2021
Hartford Accident & Indemnity Company	2022
Home Builders Association of Delaware	2022
Liberty Mutual Insurance Company	2023
Nationwide Insurance Company	2023
PMA Insurance Company	2021
XL Specialty Insurance Company	2022

*Note: One (1) public member vacancy remains as a result of an unfilled position from 2013.*

Members	Term Expiring
American Home Assurance Company	2021
Donegal Mutual Insurance Company	2022
Hartford Accident & Indemnity Company	2022
Liberty Mutual Insurance Company	2021
PMA Insurance Company	2023
Travelers Property and Casualty Company	2023

Members	Term Expiring
American Home Assurance Company	2021
Nationwide Insurance Company	2022
PMA Insurance Company	2023

# OPERATIONAL REPORTS

## Classification

The classification function monitors and authorizes classifications for employers to make certain that the rating value(s) applied reflects the exposure(s) present in each business enterprise. The unit is also responsible for maintaining a continuous effort to update the classification system, responding to requests for analysis of classifications from employers, trade associations and the industry and reviewing individual case reports for proper classification assignments to verify that losses are being included in the correct classification. In 2020 the Classification Department responded to 314 outside inquiries.

## Field Survey Program

In order to assure that operations of employers are properly classified the DCRB devotes a significant portion of its resources to on-site surveys of employer facilities. A DCRB field representative will visit the employer's place of business, interview the employer or another appropriate representative and observe the operations being conducted. A written report is prepared for review by a DCRB classification analyst, after which the insurer will be notified of the DCRB classification assignment and, if required, directed to correct erroneous assignments. During 2020 the DCRB issued 40 surveys.

## Policy Examination (Policy Reporting)

An important activity of policy reporting is the capture of policy coverage data. As the records repository for proof of insurance, this area maintains records of all insured Delaware employers through an alphabetical index system. This function provides information for claims adjudication and enforcement of statutory coverage requirements to the Delaware Department of Labor.

Each year the policy reporting area typically processes over 125,000 transactions consisting of policies, endorsements,

and cancellation and reinstatement notices. This function is necessary to monitor employer compliance with coverage requirements, assure insurance company compliance with Department of Insurance regulations and statutory requirements, and to facilitate data collection. As part of the review process, carrier representatives send inquiries to DCRB members when probable errors in the reported information are detected. During 2020 policy reporting examined 132,113 documents for proper application of experience modifications, merit rating adjustments, carrier rating values, employer classifications, duplicate coverage, and proper use of approved forms. The policy reporting area continues its commitment to the accurate and timely collection of data.

## Experience Rating (Rating Rules)

Experience rating is an important element of the workers compensation pricing mechanism and adjusts the manual premium for eligible employers to reflect their previous loss experience. The basic objectives of experience rating are to distribute the cost of workers compensation equitably among the employers assigned to an industry classification and to provide a direct financial incentive for employers to reduce work-related accidents and control the costs of accidents that do occur.

The Experience Rating & Pricing Programs area is responsible for the timely issuance of experience rating modifications and providing explanation of experience rating rules while the Underwriting & Coverage Compliance area is responsible for investigating and administering changes in ownership, entity status, and determining which entities may contribute data to a risk's rating. Staff within these areas have full knowledge of the Delaware Experience Rating Plan. Both areas continue to maintain a qualified staff of individuals providing professional assistance pertaining to experience rating rules and procedures.

Timely issuance of experience ratings remains a DCRB objective. Overall departmental production in all areas increases yearly.

## Merit Rating Program

The Delaware Merit Rating Program was implemented on July 1, 1999. This plan grants premium discounts or assesses premium surcharges to most employers who do not qualify under the uniform Experience Rating Plan, based on the number of lost-time claims they have incurred.

## Delaware Construction Classification Premium Adjustment Program

The Delaware Construction Classification Premium Adjustment Program (DCCPAP) was implemented on July 1, 1990. During 2020 the DCRB mailed approximately 649 applications to employers. Of that number, 329 applications were returned to the DCRB for processing and approval. Roughly 36% of the credits applied for in 2020 fall within the 21 to 25 percent range.

## Delaware Workplace Safety Program

The Workplace Safety Program was implemented on February 1, 1989. This program offers five to 19 percent credits to eligible employers that pass a workplace safety inspection(s). The Department of Insurance authorized 1,083 employers to receive such credit in 2020.

## Delaware Insurance Plan (Dip)

The DIP is an assigned risk program providing those employers unable to secure coverage in the voluntary market with a means of insuring their operations through a designated carrier, as required under the state workers compensation act. The DCRB received and processed 446 employer applications in 2020.

The Delaware Insurance Plan Depopulation Listing helps to facilitate the potential placement of employers currently insured through the Delaware Insurance Plan in the voluntary market.

During 2019 one hundred and six (106) employers previously insured through the DIP secured voluntary market insurance coverage.

## Unit Statistical Reporting

The unit statistical reporting system is the central mechanism used to collect policy experience for use in ratemaking and calculation of experience modifications and merit rating adjustments for individual employers. The DCRB utilizes the most sophisticated data processing techniques along with a complement of statistical technicians to review the data for accuracy and completeness. Data reporters use submission and management of unit statistical information. UDM performs edits in real time and has improved data submission quality and timeliness since its launch in 2018.

The DCRB applies comprehensive controls over the submission of required unit statistical reports using an automated data quality system. This includes monitoring unit data for accuracy, advising carriers of units and individual case reports not received and issuing criticism letters when warranted. The quality control section continues to monitor all serious claims. Questionable injury codes and indemnity and medical amounts reported on individual case reports are analyzed. Also, classification codes are compared to occupations to check the accuracy of classification assignments.

Data quality review programs are continually being updated and expanded to make the processing of unit statistical report information more efficient. These programs have consistently produced an accurate and sophisticated individual risk data base, allowing the DCRB to adopt significant and unique improvements in data collection and analytical techniques for ratemaking.

During 2020, the DCRB processed 37,944 unit statistical reports electronically.

## DCRB MEMBERSHIP

As of December 31, 2020, there were 366 members in the DCRB. During the year, fourteen carriers joined. The new members are as follows:

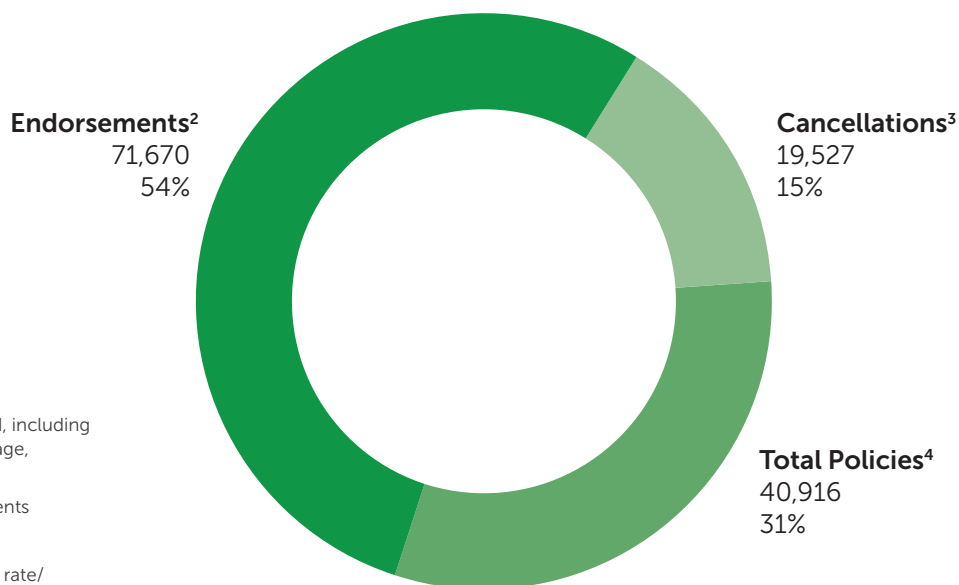
- Accredited Surety And Casualty Company Inc
- Cerity Insurance Company
- Employers Insurance Company of Nevada
- Key Risk Insurance Company
- Arch Indemnity Insurance Company
- Brickstreet Mutual Insurance Company
- Northstone Insurance Company
- Pinnaclepoint Insurance Company
- Summitpoint Insurance Company
- Arch Property Casualty Insurance Company
- Sequoia Insurance Company
- Nutmeg Insurance Company
- Hartford Insurance Company Of Illinois
- Hartford Insurance Company Of The Southeast



# TOTAL POLICIES, ENDORSEMENTS AND CANCELLATIONS/REINSTATEMENTS PROCESSED

January 1, 2020 to December 31, 2020

Month of Process (1)	One-year			Three-year	
	Policies <sup>1</sup> (2)	Endorsements <sup>2</sup> (3)	Cancellations <sup>3</sup> (4)	Fixed Rate (5)	Annual Anniversary (6)
<b>Total</b>	<b>40,916</b>	<b>71,670</b>	<b>19,527</b>	<b>0</b>	<b>7</b>
January	3,824	6,343	2,076	0	0
February	3,164	6,478	1,763	0	0
March	3,191	6,596	1,875	0	0
April	4,007	6,078	1,027	0	0
May	2,840	5,527	912	0	0
June	3,850	5,885	1,239	0	0
July	3,538	5,832	1,603	0	0
August	3,137	4,980	1,749	0	0
September	3,061	5,579	1,765	0	0
October	3,228	5,855	1,805	0	0
November	3,122	5,146	1,680	0	0
December	3,954	7,371	2,033	0	0



<sup>1</sup>Policy documents received, including not taken, duplicate coverage, replacements, etc.

<sup>2</sup>Separately filed endorsements

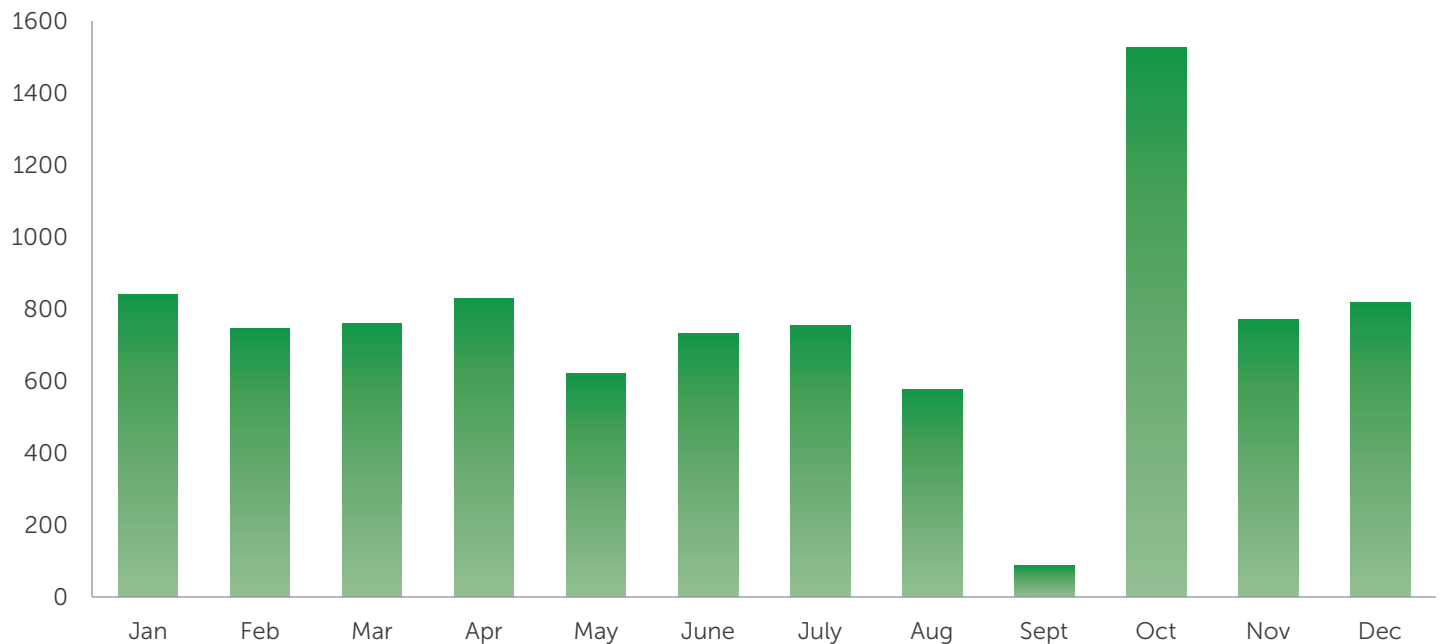
<sup>3</sup>Includes reinstatements

<sup>4</sup>Total of one year and fixed rate/annual 3 year policies

# EXPERIENCE RATINGS

January 1, 2020 to December 31, 2020

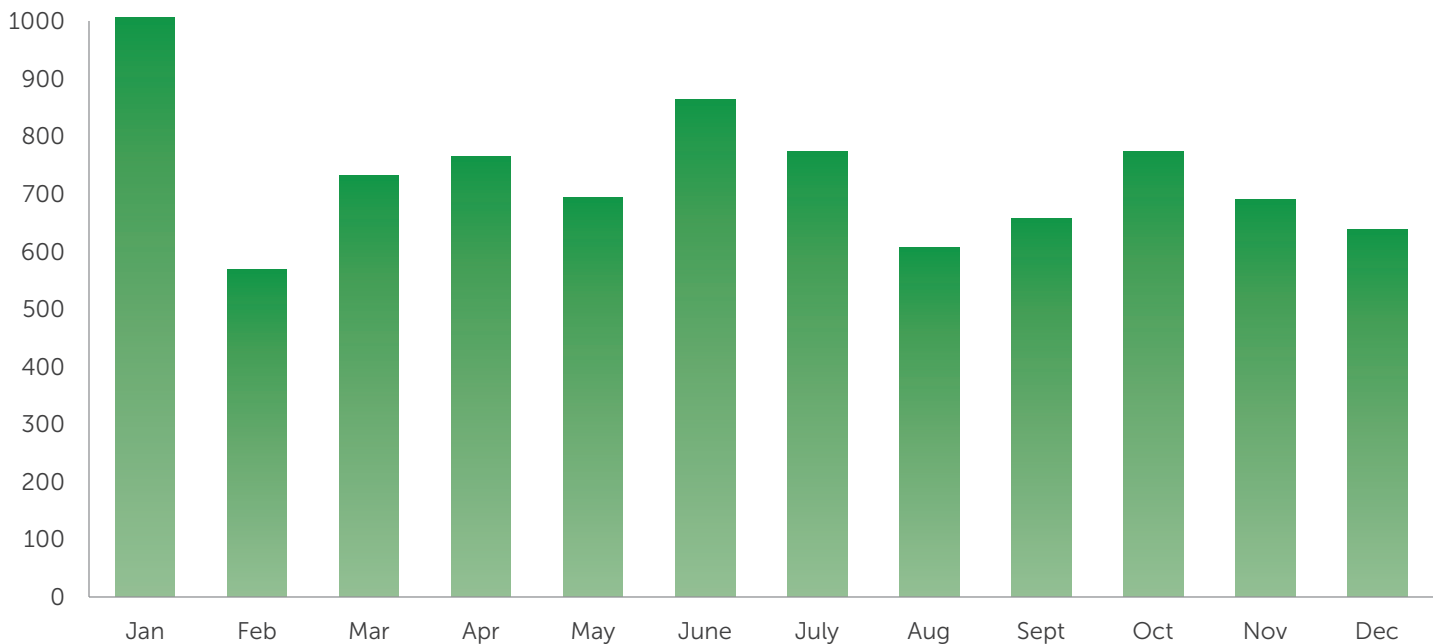
Effective Month	Total Ratings	Percentage
January	833	9.27
February	741	8.24
March	755	8.40
April	823	9.16
May	615	6.84
June	727	8.09
July	748	8.32
August	572	6.36
September	86	0.97
October	1,513	16.83
November	764	8.50
December	811	9.02
<b>Totals</b>	<b>8,988</b>	<b>100.00</b>



# MERIT RATINGS

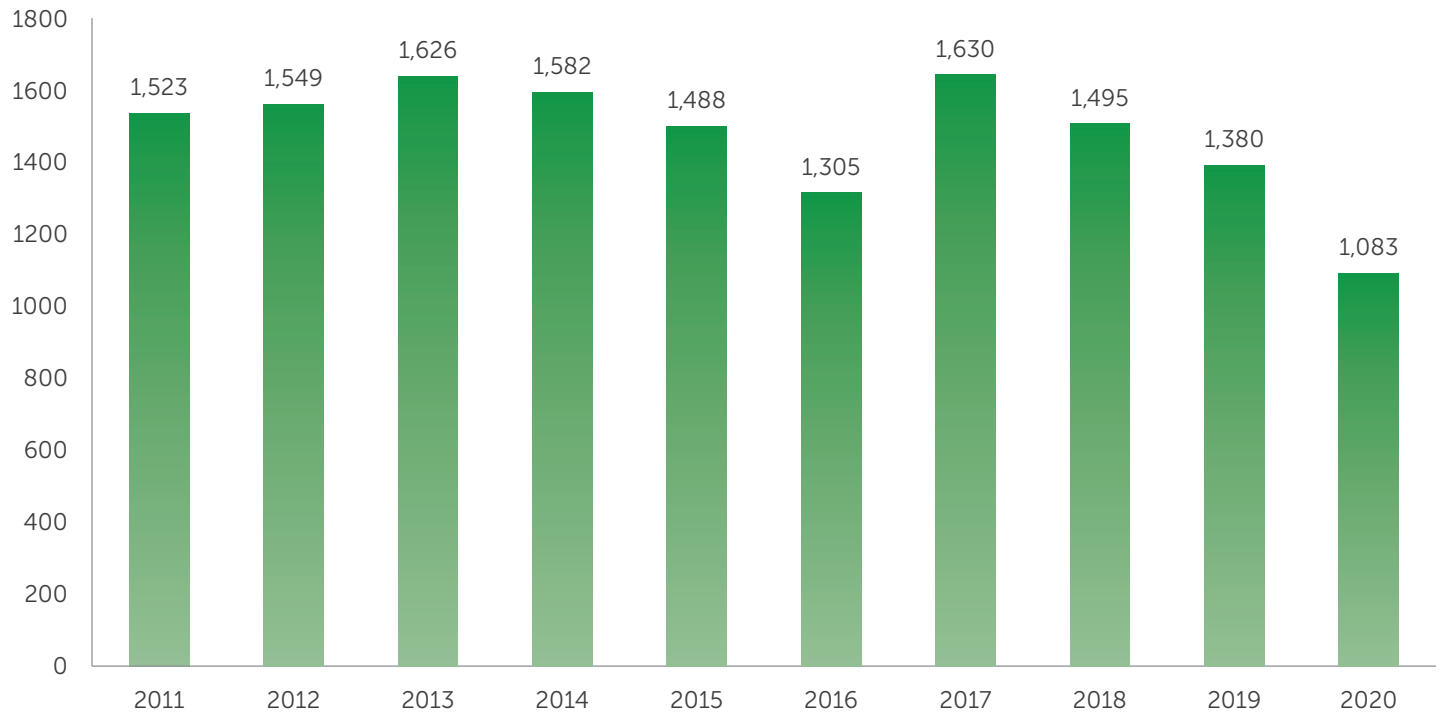
January 1, 2020 to December 31, 2020

Effective Month	Total Ratings	Percentage
January	996	11.48
February	562	6.48
March	725	8.35
April	757	8.72
May	686	7.90
June	855	9.85
July	766	8.83
August	601	6.92
September	651	7.50
October	766	8.83
November	683	7.87
December	631	7.27
<b>Total</b>	<b>155,522</b>	<b>100.00</b>



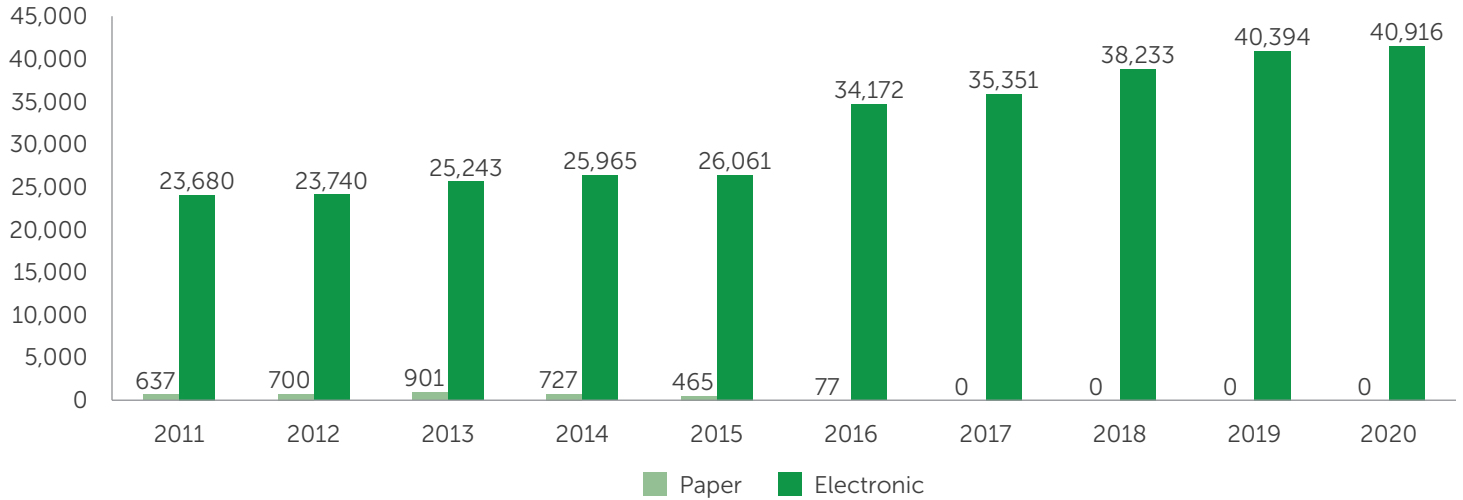
# DELAWARE WORKPLACE SAFETY CREDIT PROGRAM

Number of Employers Receiving Credits by Year

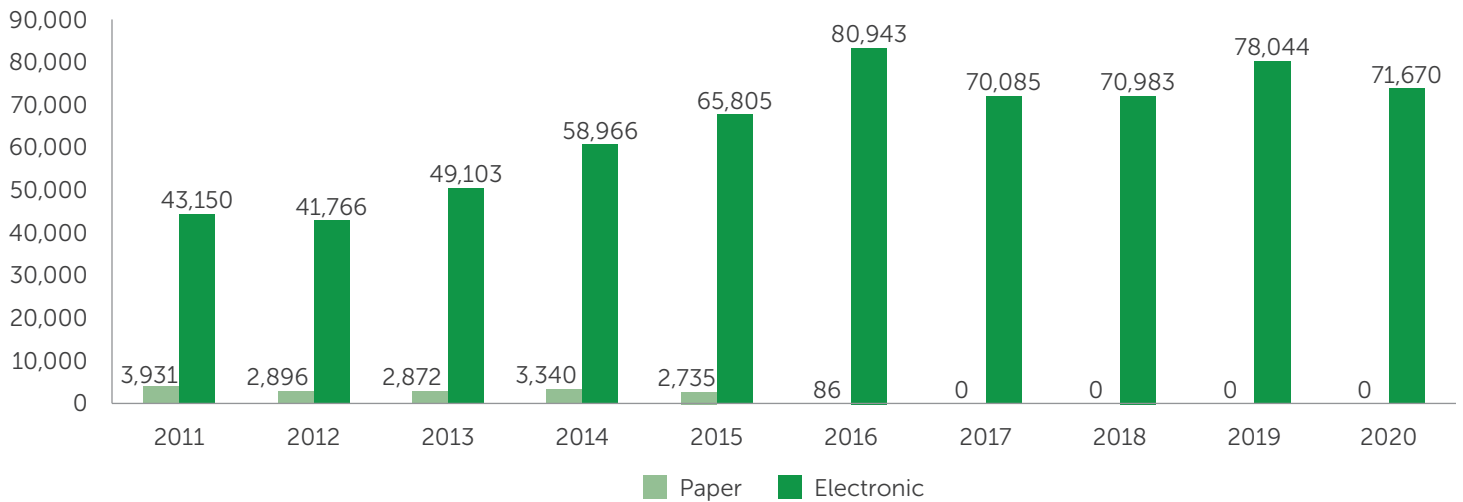




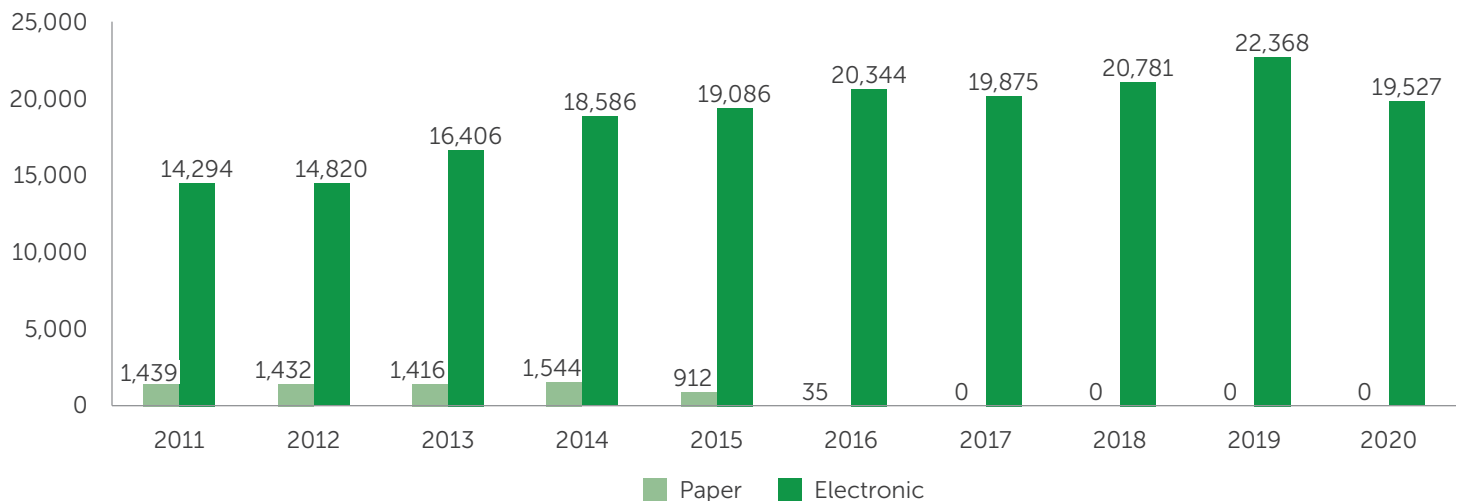
## POLICIES PROCESSED



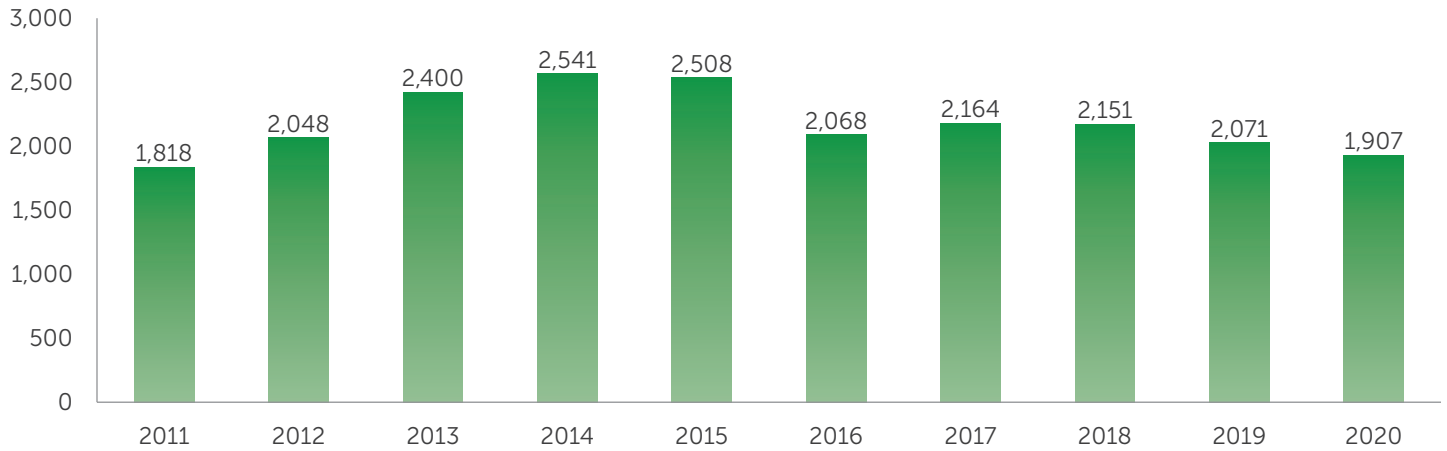
## ENDORSEMENTS PROCESSED



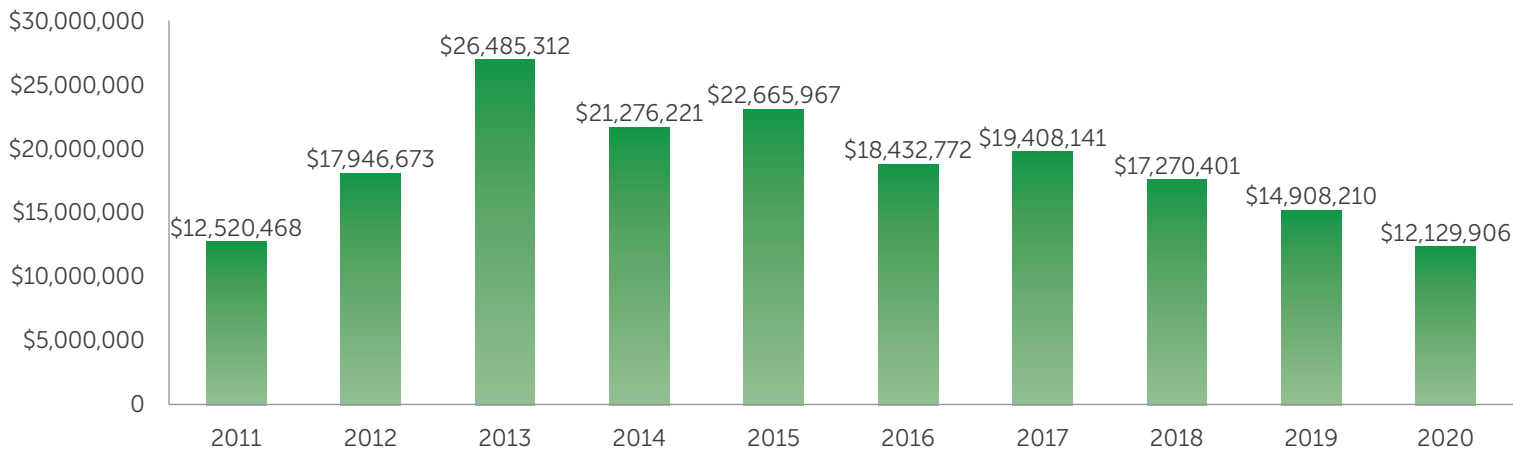
## CANCELLATIONS/REINSTATEMENTS PROCESSED



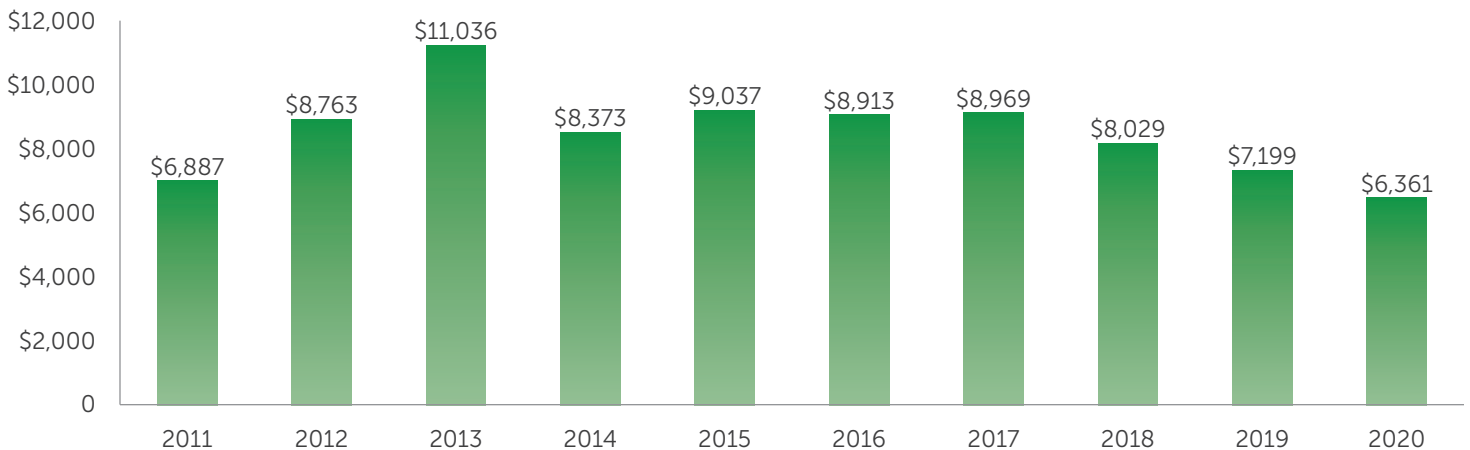
## ASSIGNED RISK PARTICIPANTS PER YEAR



## ASSIGNED RISK PREMIUM PER YEAR

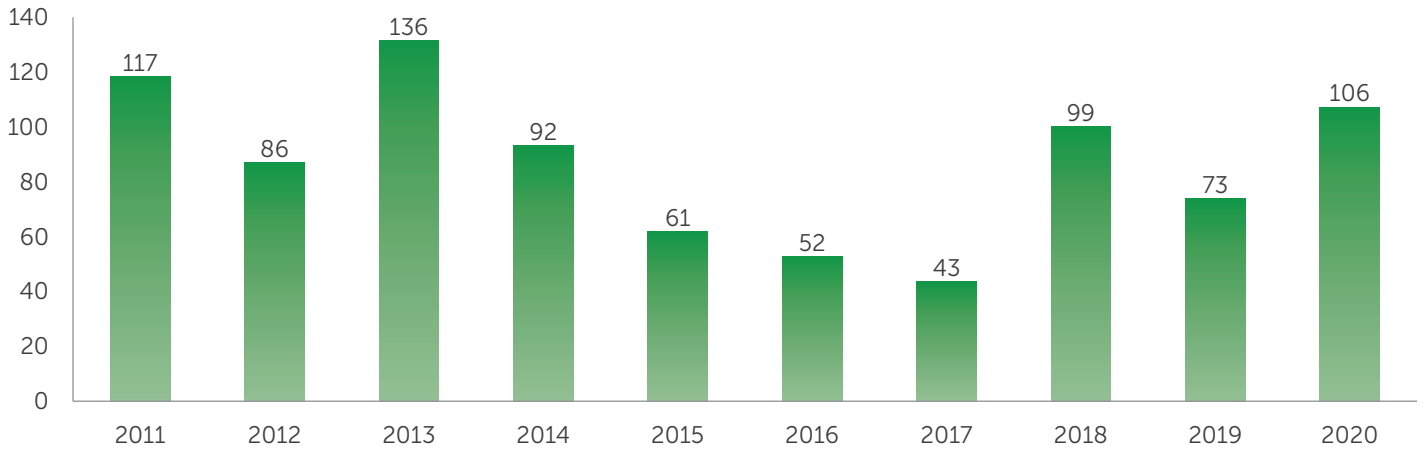


## AVERAGE ASSIGNED RISK PREMIUM PER YEAR



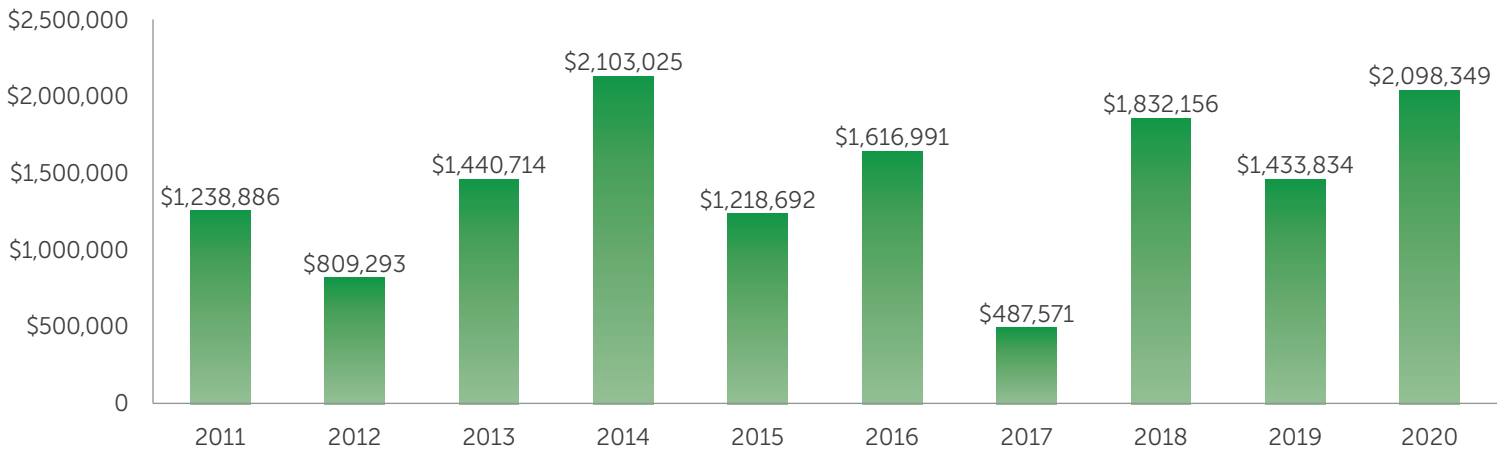
# PRIOR YEAR DELAWARE INSURANCE PLAN RISKS

## Obtaining Voluntary Market Coverage



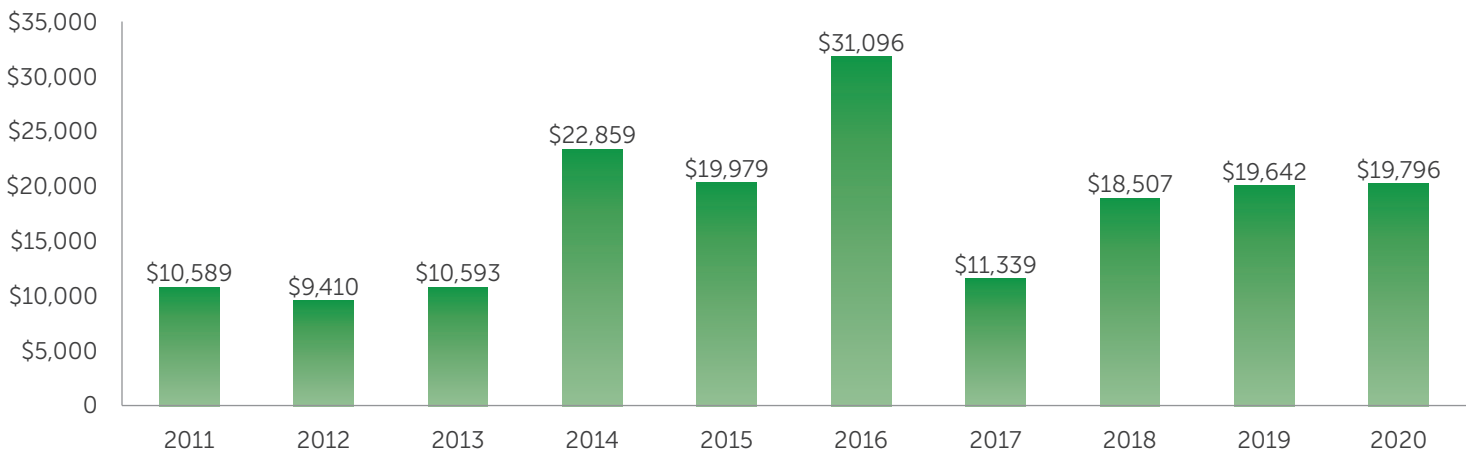
# DELAWARE INSURANCE PLAN DEPOPULATION

## Prior Year Premium for Risks Obtaining Voluntary Market Coverage



# DELAWARE INSURANCE PLAN DEPOPULATION

## Prior Year Average Premium For Risks Obtaining Voluntary Market Coverage



# RECEIPTS BY POLICY YEAR AND TYPE OF REPORT

## Electronic Media

Type of Report	Total Report	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
First	<b>34,001</b>	3	6	12	29	38	78	253	767	18,610	14,205
Second	<b>1,367</b>	1	1		8	11	31	66	762	487	
Third	<b>814</b>	1	3	2	12	13	37	451	295		
Fourth	<b>546</b>	-	4	1	12	30	293	206			
Fifth	<b>383</b>	2	3	3	23	196	156				
Sixth	<b>277</b>	6	5	6	155	105					
Seven	<b>208</b>	6	9	100	93						
Eighth	<b>151</b>	11	83	57							
Ninth	<b>154</b>	96	58								
Tenth	<b>43</b>	43									
<b>Total</b>	<b>37,944</b>	<b>169</b>	<b>172</b>	<b>181</b>	<b>332</b>	<b>393</b>	<b>595</b>	<b>976</b>	<b>1,824</b>	<b>19,097</b>	<b>14,205</b>