



Annual Report

2019

Delaware Compensation Rating Bureau, Inc.

DCRB

DELAWARE COMPENSATION RATING BUREAU, INC.

30 South 17th Street
Suite 1500
Philadelphia, Pennsylvania 19103-4007

ANNUAL REPORT 2019

Submitted to the Membership of the
Delaware Compensation Rating Bureau, Inc.
by William V. Taylor, President

ANNUAL REPORT 2019

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PRESIDENT'S MESSAGE

At the conclusion of 2019, the Delaware Workers Compensation marketplace, its rates and loss costs, trended downward for another year. I am pleased to report that the DE WC marketplace is generally healthy for injured workers, employers and insurers. The WC benefit environment for injured workers remains stable. Employers generally saw improvements in the overall cost of this product due to reduced overall underlying rates or loss costs in recent years. Insurers are dealing with a competitive landscape, but one that remains profitable with three years running of combined ratios at or below 100.

This moment presents an opportunity to look back at how the Delaware Compensation Rating Bureau (DCRB) has served this system and its members. This report summarizes a few of DCRB's 2019 accomplishments and a view of what we see ahead.

The annual December 1, 2019 Rate and Loss Cost Filing, No. 1902 was submitted on August 2, 2019; it was approved by the Delaware Insurance Department on October 14, 2019 and announced by DCRB Circular No. 969. This resulted in overall decreases of 13.29 percent in loss costs and 12.75 percent to residual market rate for the Delaware Workers Compensation system. Collectively, the past three years represent an uncharacteristic marketplace change for the Delaware WC marketplace. As noted over these recent years, much of this decrease can be attributed to the successful implementation of the medical fee structure, which is has shown effective in managing medical related costs. Additionally, also on a national level, the state is reflecting a downward trend with uncertainty on how long it will continue. 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 a continued anticipated increases in the severity trends.

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 smaller increases in both indemnity and medical claim severity were key drivers to the decrease from prior 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. There is growing evidence emerging that in today's workplace automation and the use of robotics is greatly improving safety and having a significant impact on safety and injury prevention.

We remain committed to studying these significant trends and changes within the marketplace. These industry trends have already demonstrated an effect on premiums. Knowing that the competitive marketplace will remain, we recognize the necessity for study and research on these emerging trends. We are defining actuarial and analytical research projects in order to

better understand and report on these issues and to provide valuable and relevant products and services for all members and stakeholders.

In recent years we have reported on the continued progression with the organization's technology framework, with a project known as our enterprise wide System Reengineering Project (SRP). This project is transitioning the organization from a mainframe environment. We continue to introduce and implement measurable procedural and processing enhancements to our staff in all facets of our organization. We are now seeing evidence internally of this transformation, 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 last year's President's Message for more commentary on the SRP project. The project will continue through the year.

The following are a few of the other notable achievements made by the DCRB during 2019:

- Release of Medical Data Manager (MDM), which is an updated version of our existing web-based application for submission tracking and data quality management of Delaware Medical Data Call information;
- Completed an external organizational operational review, which identified procedural and operational improvements, focused on new or enhanced internal controls;
- Operational enhancements – implementation of recommended improvements are enhanced escalation guidelines, including the identification of new systems, edits and automated controls;
- Deployment of enhanced PDM and UDM features;
- Enhancement release to existing WCUnderwriting Web services;
- Release of enhancements to WC Data Pro;
- Strides towards completion of the organizational System Reengineering Project (SRP).

2019 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 2019, the DCRB and its membership engaged in the following efforts and accomplishments:

DCRB FILINGS

There were seven separate filings made in 2019, including one Loss Cost filing. Please refer to the DCRB website for the following notable circulars from approved filings:

- Basic Manual Revisions to Sections 1 and 2
 - Manual Housekeeping Revisions
 - Revisions to Designated Auditable Payrolls and Concurrent Manual Amendments
- Miscellaneous Items
 - Delaware Construction Classification Premium Adjustment Program, Manual Rule Revisions, for Qualifying Wages and Premium Credits

- Establishment of Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2015

DELAWARE RESIDUAL MARKET

In 2019 the overall decrease to the Delaware Residual Market (Assigned Risk) rate level was - 12.75 percent, as noted above. The 2017 assigned risk marketplace was 9 percent of the overall Delaware Workers Compensation premium, roughly \$20 Million in Direct Written Premium. This percentage compares to 11 percent in 2016. There are three Servicing Carriers (prior to 2017 there were four) and six Direct Assignment Carriers for this market.

DCRB ACTUARIAL INITIATIVES

In conjunction with the DCRB Actuarial Committee, staff is continuing efforts on various special projects. The actuarial project list outlines a series of research analyses, reports, and special projects. This project list also defines and prioritizes the projects for purposes of tracking and oversight. A few key projects include tail factor methodology review as related to the divergence between the paid and incurred methods, impacts of faster claim closure patterns, review of AY vs. PY trend fits, finalization of the new temporary staffing methodology, and experience rating methodology changes.

DCRB INFORMATIONAL INITIATIVES

The DCRB continued its outreach and educational programs in 2019, for all members and other stakeholders. These topics and seminars are varied and range from basic to advanced. All programs are customized describing DCRB operations and functions. Topics include the Test Audit Program, Unit Statistical Reporting, and WC Experience Rating Plans, to name a few. In order to enhance these ongoing efforts by the DCRB, new online training programs are in development for 2020 and beyond.

BUDGET AND ASSESSMENT EXPERIENCE

Overall expenditures for the 2019 were in line with the DCRB's budget plan. The expense allocation provision was reviewed by the members of the PCRb and DCRB 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 2019, 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 2019 data collection program experience follows:

Financial Data – Members were able to use the Financial Data Reporting Application (FDRA) during the reporting season for 2018 Calls in 2019, Financial Data Incentive Program assessments of approximately \$31,414 associated with those reports were assessed in late 2019. The FDRA used in 2019 included all Financial Calls for 2018 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 2019 were approximately \$12,000. This compares to \$7,000 in 2018 and \$9,000 in 2017. 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 - DCRB continued in its preparation for the implementation of the collection of Indemnity Data Call transactions. This enterprise is intended to benefit the industry by providing increased detail pertaining to the payment of workers compensation benefits using a standard protocol across jurisdictions. The DCRB's endeavors in this area are benefitted by continuing close cooperation and communication with the National Council on Compensation Insurance, Inc. (NCCI) as well as other independent rating bureaus. DCRB continued to publish information related to the reporting layout, general rules, participation requirements, business exclusions, reporting frequencies and responsibilities, and other essential information needed for carrier members to begin preparations for this endeavor.

Medical Data Call – The DCRB's expertise in the collection of Medical Data Call information continued in 2019. 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 thirty-eight quarters (transactions received for the Third Quarter 2010 through the Fourth Quarter 2019) the DCRB processed approximately 4.9 million records accounting for \$615 million in paid medical benefits. Ongoing initiatives related to this effort are focused on report automation, publication of several reference reports, 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 12.7 percent for 2019 compared to 13.9 percent for 2018 to 17.0 percent for 2017 and 16.0 percent for 2016. The difference ratios are consistent but substantially below (better than) the prevailing program standard of 20 percent.

WORKERS COMPENSATION RESEARCH INSTITUTE (WCRI) BENCHMARKING STUDIES

The DCRB continued discussions with the Workers Compensation Research Institute (WCRI) regarding consideration for establishing a Delaware component into the series of multi-state benchmarking studies (CompScope™ Medical Benchmarks). This dialogue has evolved toward consideration of an ongoing special series of reporting on the Delaware Workers Compensation system. It is felt that this approach may be more viable for establishing a complimentary researcher option to review system costs, especially medical, in the Delaware Workers Compensation system.

LEGISLATIVE INITIATIVES

There was no passage of any appreciable Delaware legislation impacting the workers compensation system in 2019. DCRB monitors this activity and remains positioned to provide objective and credible input on public policy debates involving the workers compensation system.

Under consideration by the Delaware Department of Insurance was a change to Regulation 802, the Workplace Safety Program (Program), in place since 1989. The program operates in coordination with the DCRB. This program offers Delaware employers an opportunity to lower workers' compensation insurance premiums by their participation. The proposed change in the Program adds new drug free workplace criteria and discounts for consideration during the Program inspection process. The Department and DCRB were engaged in work in order to establish and implement these changes in early 2020.

As provided in recent years, 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, flip-book style 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.

Following what I view as a successful and productive year for the DCRB, I again wish to reassert to our membership, the Governing Board, our regulator and workers in the Commonwealth of Delaware that the DCRB is intrinsically sound and strong as a Rating Bureau. For more than 100 years to today, the DCRB remains committed and dedicated to our mission of delivering trusted service and objective reporting in safeguarding the Delaware Workers Compensation system.

Next year promises to be another year of proactive and progressive change at the DCRB. We anticipate near completion of our System Reengineering Project, the release and utilization of a new Financial Data Reporting Application (FDRA), introduction of a new website and other planned analytical reporting enhancements. As part of DCRB's business transformational efforts, there are also planned improvements in our data quality oversight and refinements in organizational structure. All of these efforts are to further improve on our operational efficiencies, quality, value and delivery on our core mission.

It is with abundant gratitude and appreciation of you and your support that we submit this report. I am also grateful for our experienced staff and the extraordinary efforts they continue to demonstrate day by day. Once more, thank you for your continued support and involvement in the DCRB.

Respectfully yours,

William V. Taylor
President

COMMITTEE ACTIVITIES

The various committees of the DCRB met four times in the course of 2019 and participated in four teleconferences.

GOVERNING BOARD

The Governing Board has general charge and management of the affairs of the DCRB. The Governing Board had one meeting and participated in three teleconferences during 2019.

<u>Members</u>	<u>Term Expiring</u>
American Home Assurance Company	2020
Berkshire Hathaway/Guard Insurance Company (Chair)	2020
Donegal Mutual Insurance Company	2021
National Federation of Independent Business	2022
Travelers Property & Casualty Company (Vice 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 met one time during 2019.

<u>Members</u>	<u>Term Expiring</u>
American Home Assurance Company	2021
Hartford Accident & Indemnity Company	2022
Home Builders Association of Delaware	2022
Nationwide Insurance Company	2020
PMA Insurance Company	2021
Technology Insurance Company	2020
XL Specialty Insurance Company	2022

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

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 met two times during 2019.

<u>Members</u>	<u>Term Expiring</u>
American Home Assurance Company	2021
Donegal Mutual Insurance Company	2022
Hartford Accident & Indemnity Company	2022
Liberty Mutual Insurance Company	2021
PMA Insurance Company	2020
Travelers Property & Casualty Company	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 teleconference in 2019.

<u>Members</u>	<u>Term Expiring</u>
American Home Assurance Company	2021
Nationwide Insurance Company	2022
PMA Insurance Company	2020

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 2019 the Classification Department responded to 375 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 2019 the DCRB issued 79 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 a 100,000 documents 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 2019 policy reporting examined 140,806 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 rating rules area's responsibilities include timely issuance of experience rating modifications and merit rating adjustments and implementation and explanation of experience rating rules, including investigating and administering changes in ownership, entity status, and determining which entities may contribute data to a risk's rating. Staff within this unit has full knowledge of the Delaware Experience Rating Plan. The rating rules area continues 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 2019 the DCRB mailed approximately 704 applications to employers. Of that number, 371 applications were returned to the DCRB for processing and approval. Roughly 40% of the credits applied for in 2019 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 1,380 employers to receive such credit in 2019.

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 547 employer applications in 2019.

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 seventy-three (73) 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 2019, the DCRB processed 32,768 unit statistical reports electronically.

DCRB MEMBERSHIP

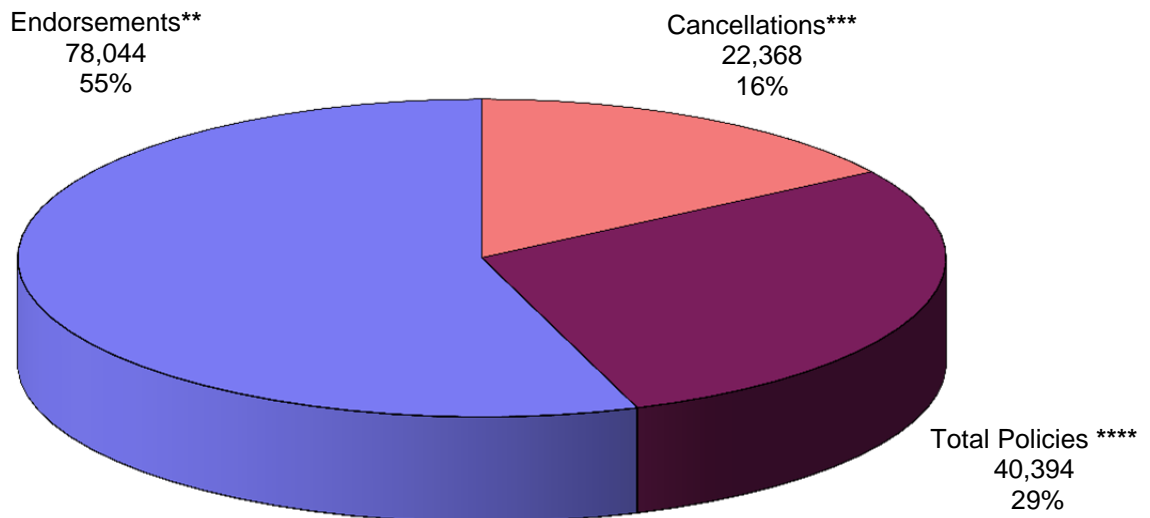
As of December 31, 2019 there were 365 members in the DCRB. During the year, twelve carriers joined. The new members are as follows:

Glencar Insurance Company
National American Insurance Company
Blackboard Insurance Company
Worth Casualty Company
Nationwide General Insurance Company
Nationwide Assurance Insurance Company
Nationwide Insurance Company of America
Starr Specialty Insurance Company
West Bend Mutual Insurance Company
Service American Indemnity Insurance Company
Emcasco Insurance Company
Union Insurance Company of Providence

**DELAWARE
TOTAL POLICIES, ENDORSEMENTS AND CANCELLATIONS/REINSTATEMENTS PROCESSED
JANUARY 1, 2019 TO DECEMBER 31, 2019**

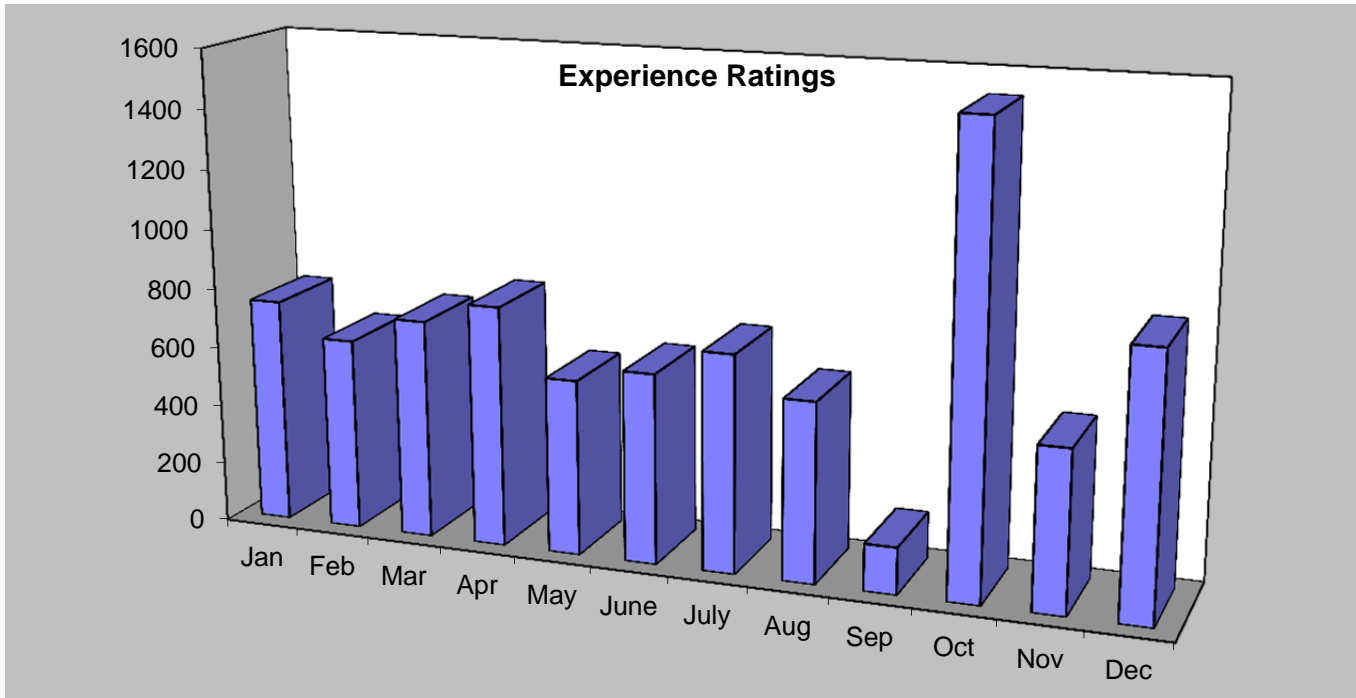
Month of Process (1)	One-Year			Three-Year	
	Policies* (2)	Endorsements** (3)	Cancellations*** (4)	Fixed Rate (5)	Annual Anniversary (6)
Total	40,391	78,044	22,368	0	3
January	3,944	7,247	2,072	0	0
February	2,924	6,729	1,795	0	0
March	3,288	7,024	1,833	0	0
April	3,838	7,646	1,972	0	1
May	3,127	6,439	1,892	0	0
June	3,383	5,884	1,747	0	0
July	3,407	6,085	1,876	0	0
August	2,698	5,792	1,642	0	1
September	3,410	6,942	2,121	0	0
October	3,477	6,425	1,955	0	1
November	3,408	5,625	1,648	0	0
December	3,487	6,206	1,815	0	0

- * Policy documents received, including not taken, duplicate coverage, replacements, etc.
- ** Separately filed endorsements
- *** Includes reinstatements
- **** Total of one year and fixed rate/annual 3 year policies



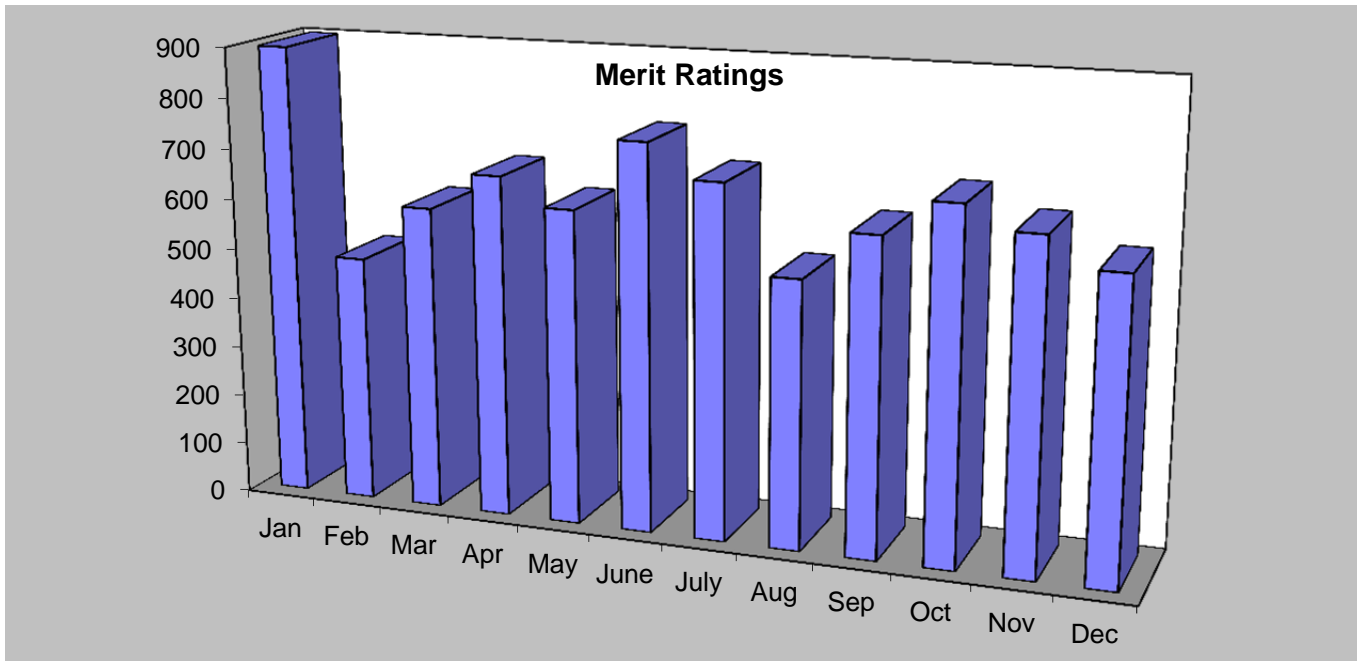
DELAWARE
EXPERIENCE RATINGS - JANUARY 1, 2019 TO DECEMBER 31, 2019

<u>Month of Issuance</u>	<u>Total Ratings</u>	<u>Percentage</u>
January	754	8.79
February	644	7.51
March	734	8.56
April	806	9.40
May	587	6.84
June	636	7.42
July	726	8.47
August	600	7.00
September	157	1.83
October	1,522	17.75
November	537	6.26
December	873	10.18
TOTALS	8,576	100.00

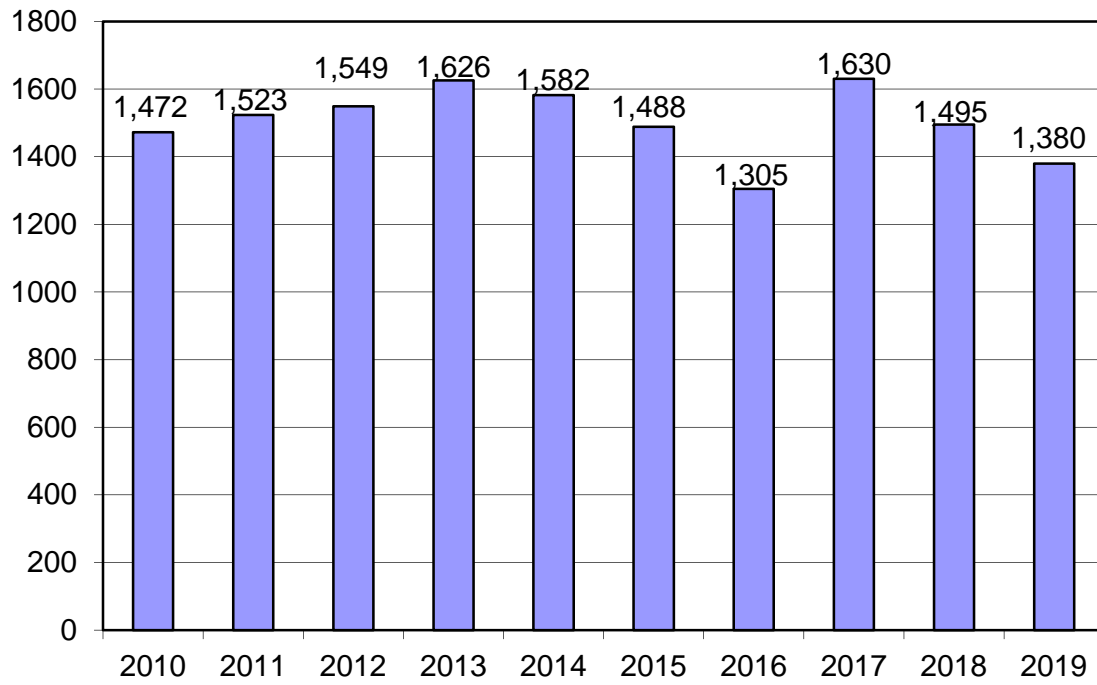


DELAWARE
MERIT RATINGS - JANUARY 1, 2019 TO DECEMBER 31, 2019

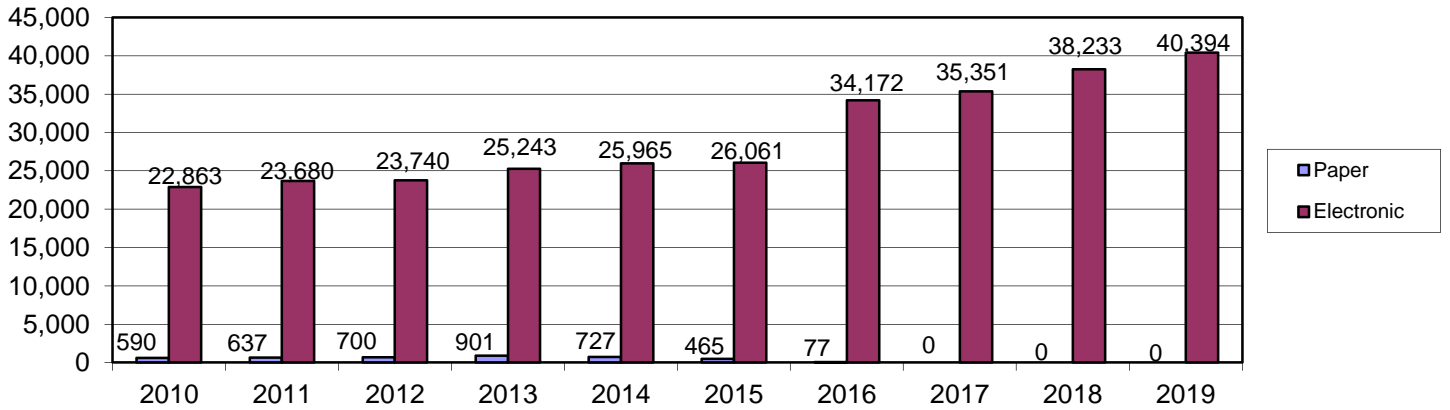
<u>Effective Month</u>	<u>Total Ratings</u>	<u>Percentage</u>
January	899	11.50
February	490	6.26
March	602	7.71
April	676	8.65
May	622	7.95
June	761	9.73
July	696	8.90
August	527	6.74
September	621	7.94
October	690	8.82
November	646	8.26
December	589	7.54
TOTALS	7,819	100.00



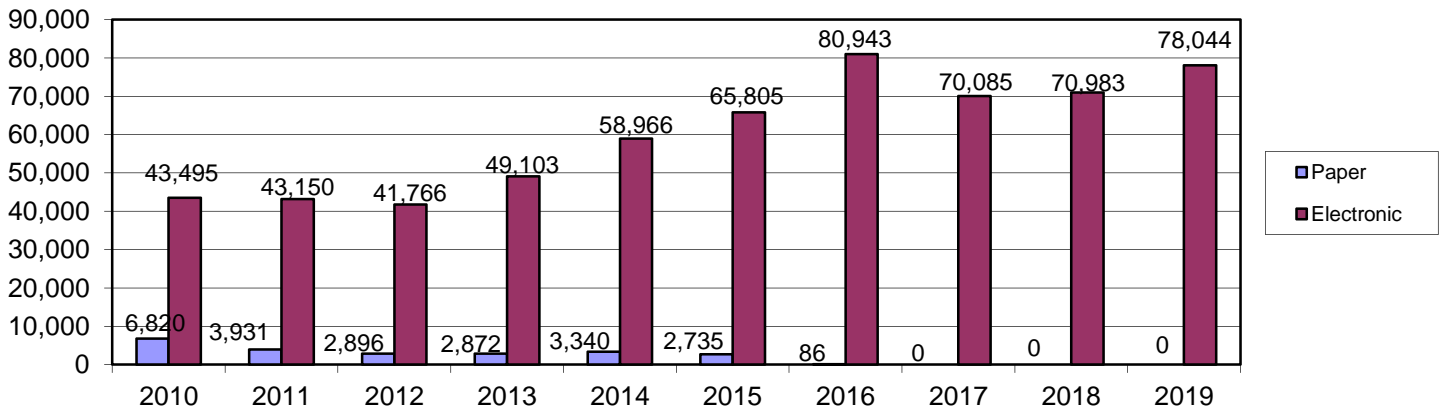
Delaware Workplace Safety Credit Program Number of Employers Receiving Credits by Year



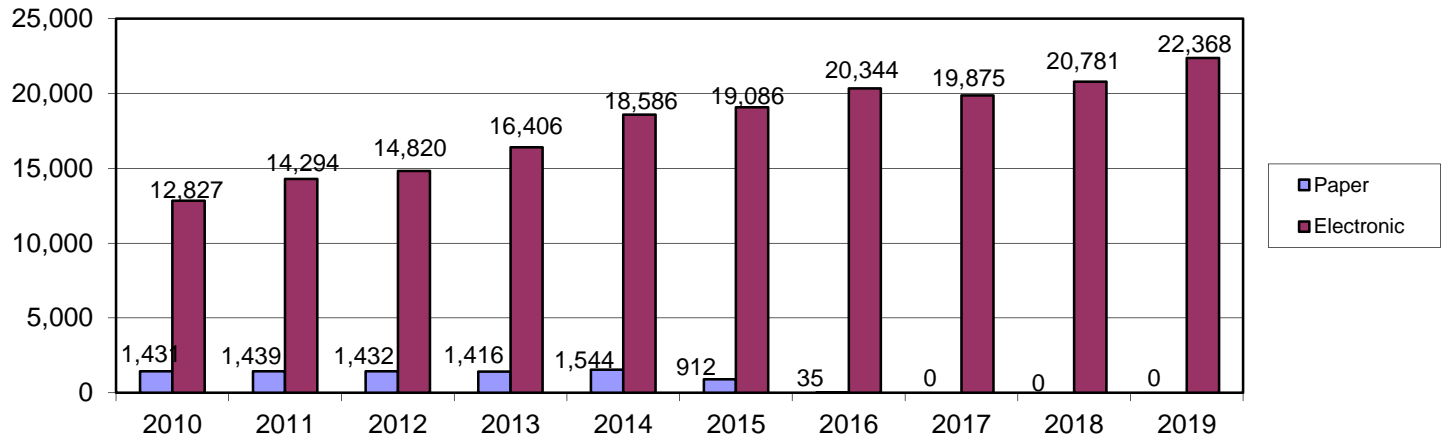
Delaware Policies Processed



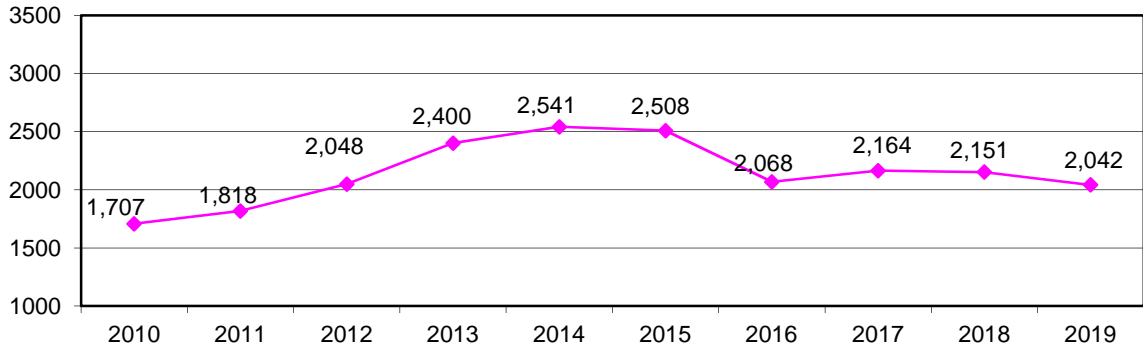
Delaware Endorsements Processed



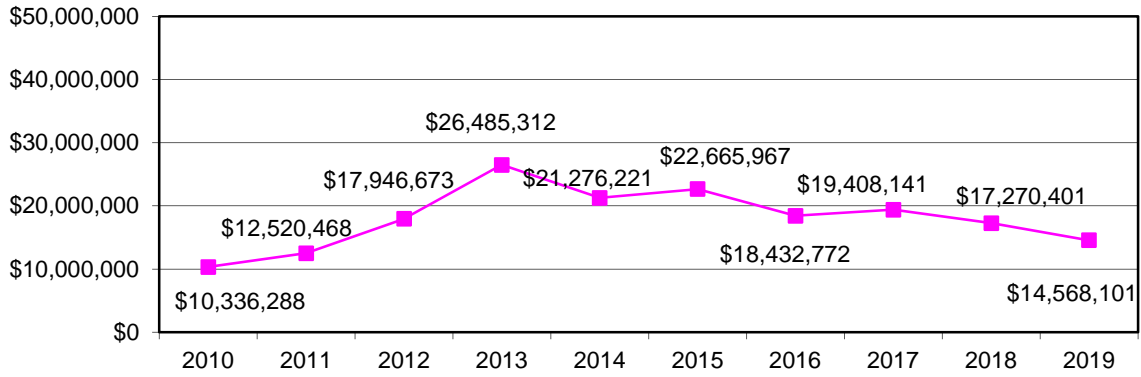
Delaware Cancellations/Reinstatements Processed



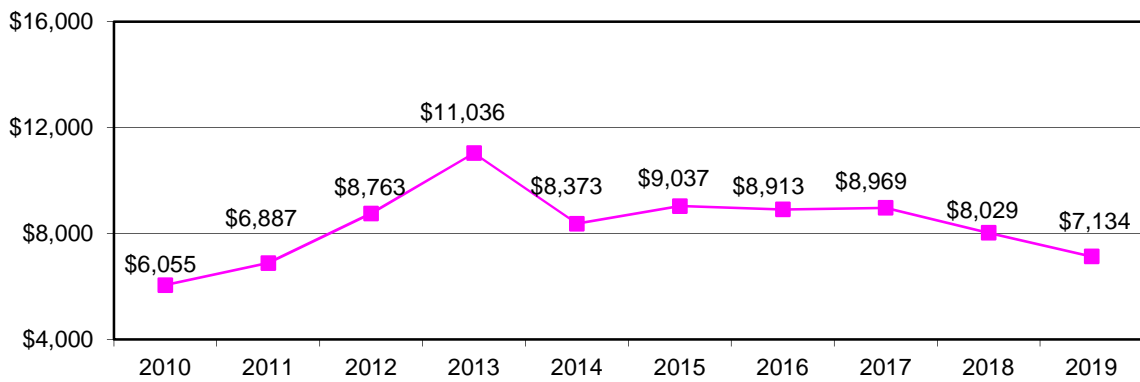
Assigned Risk Participants Per Year



Assigned Risk Premium Per Year



Average Assigned Risk Premium Per Year



DELAWARE RECEIPTS BY POLICY YEAR AND TYPE OF REPORT

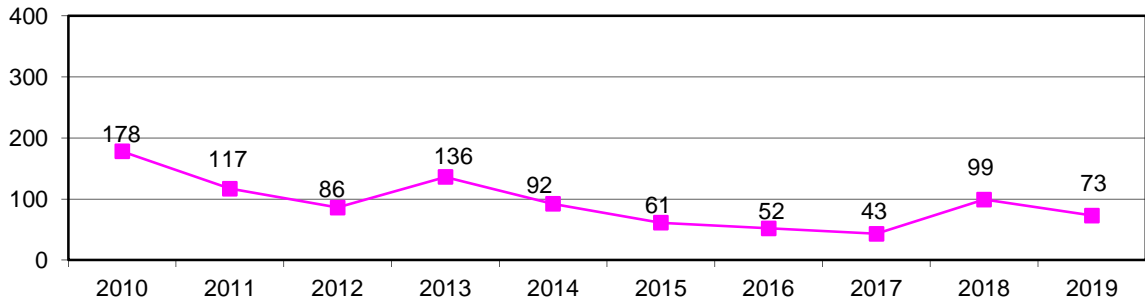
Electronic Media

Type of Report	Total Report	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
First	28,941	11	5	11	14	15	19	48	201	15,483	13,134
Second	1,245	6	1	6	4	20	26	58	677	447	-
Third	813	5	1	8	2	18	37	450	292	-	-
Fourth	536	4	2	10	1	25	278	216	-	-	-
Fifth	379	4	-	4	10	229	132	-	-	-	-
Sixth	269	5	2	11	135	116	-	-	-	-	-
Seven	191	3	5	104	79	-	-	-	-	-	-
Eighth	196	15	114	67	-	-	-	-	-	-	-
Ninth	145	91	54	-	-	-	-	-	-	-	-
Tenth	53	53	-	-	-	-	-	-	-	-	-
Total	32,768	197	184	221	245	423	492	772	1,170	15,930	13,134

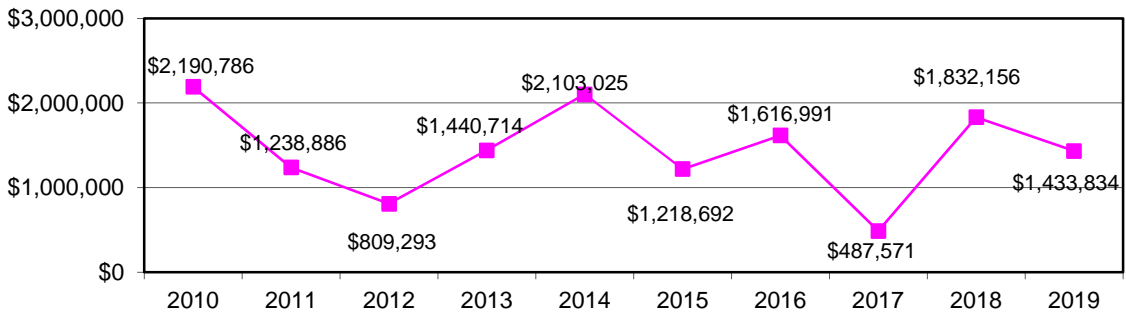
Hard Copy

Type of Report	Total Report	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
First	0	0	0	0	0	0	0	0	0	0	0
Second	0	0	0	0	0	0	0	0	0	0	0
Third	0	0	0	0	0	0	0	0	0	0	0
Fourth	0	0	0	0	0	0	0	0	0	0	0
Fifth	0	0	0	0	0	0	0	0	0	0	0
Sixth	0	0	0	0	0	0	0	0	0	0	0
Seven	0	0	0	0	0	0	0	0	0	0	0
Eighth	0	0	0	0	0	0	0	0	0	0	0
Ninth	0	0	0	0	0	0	0	0	0	0	0
Tenth	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0

**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**

