

The background of the cover is a photograph of the Delaware State Capitol building in Dover, Delaware. The building is a grand, multi-story brick structure with a prominent central clock tower topped by a dome and a weather vane. The building is illuminated with warm lights, and the sky is a clear, light blue. The image is partially overlaid with large, semi-transparent green triangles that create a modern, geometric design.

DCRB
DELAWARE
Compensation Rating Bureau, Inc

ANNUAL
REPORT

2022

TABLE OF CONTENTS

President’s Message

Committee Activities	Governing Board	7
	Classification & Rating Committee	7
	Actuarial Committee	7
	Nominating Committee	8

Operational Reports	Classification	8
	Field Survey Program	8
	Policy Examination (Policy Reporting)	8
	Experience Rating (Rating Rules).	9
	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

Exhibits	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) looks back at 2022 with satisfaction, as it shares in progressive milestones with the PCRB. It has been mentioned, in recent annual messages, that the DCRB is amidst continued organizational transformation. Now, in 2023, this transformation continues, but also looks different.

Many organizations, like the DCRB, are looking back at the pandemic period, now calling it endemic. The DCRB managed well through this process and, in the course of 2022, established a hybrid work model, working two days a week in the office. Fortunately, this operational model has worked well, as we, like most organizations, continue to adjust to new and evolving work environments. Recognizing this, we have studied, along with other workers compensation rating bureaus, the impacts of COVID-19 on the workers compensation marketplace. It has been indicated that the effects are there, but with less financial impact than once thought or anticipated.

Beyond the adjustment of a changing work environment, the objectives and mission of the DCRB pivoted with focus, resulting in several positive advancements to report. A select set of 2022 milestones achieved at year end include:

- Completion of the System Reengineering Project (SRP); final shutdown, closure, and deconstruction of the mainframe infrastructure.
- Integration of several necessary changes/additions within the executive staff.
- Post pandemic staffing objectives and augmentation resulted in successful recruitment and staffing adjustments throughout the year.
- Implemented the 9-box Framework for succession planning.
- Staff returned from the pandemic midyear to a rebuilt, renovated, and refreshed collaborative work environment and office.
- Expanded implementation of refined and enhanced processes and operational procedures.

- Preliminary strategic planning and formulation for organizational prioritization, products, and extended branding.
- Refinement and execution of activities of the recently formed Internal Audit and Advisory function.
- Commencement of a Delaware examination in the fourth quarter.

The DCRB's transformational progress is widespread across the organization with most of the credit belonging to our staff. Our 2022 outcomes result from dedicated staff who have demonstrated incredible resilience, adaptability, and an unyielding commitment to excellence. The staff has made an enormous difference in 2022, once again reaffirming that our organization is the distinct workers compensation data collection and utilization authority in Delaware.

It was asserted in last year's message that the organization was pivoting. Although most organizations have felt they have been pivoting in coming out of the pandemic, the DCRB pivot is more organic based on the recent history of the organization. We are at the point of recognizing the opportunity to advance the organization in several ways, having been limited in doing so in recent years. This moment is only possible with the support and encouragement of our membership, for which we are very appreciative. This support has enabled us to seize this moment and embark on an ambitious modernization of our business operations and culture, while embracing current improvement opportunities.

The current strategic opportunity for the DCRB represents a further evolution of the organization, which we began experiencing during the course of 2022. Our strategic focus and mission are centered upon service and delivery to our members and the Delaware workers compensation marketplace at large. We intend to leverage, expand, and evolve our use of data to better serve all stakeholders utilizing our new foundation. Our new system platforms are positioned for greater internal efficiencies, enhanced ability to interrogate and report on data collected and, ultimately, the ability to be more responsive to the objectives of the Bureau.

As the organization entered 2023, the awareness for an updated strategic plan was recognized. A strategic planning session took place in early 2023 and resulted in a few notable outcomes. In addition to an actual strategic plan, there was a desire to also update the organization’s mission and values. I

am proud to share with you the outcome of that work, with new mission and value statements. The following statements have been shared with staff and we are now able to include them in this year’s DCRB Annual Report.



Trusted • Essential • Objective

Our Vision
To be the trusted, essential, and objective resource for workers’ compensation data, research, and information in Pennsylvania and Delaware.

Our Mission
To provide objective, accurate, and valuable statistical and actuarially based information, marketplace knowledge, research, and rating plans fundamental to a healthy workers’ compensation system.



In support of our mission and to achieve success for our stakeholders, we endeavor to:

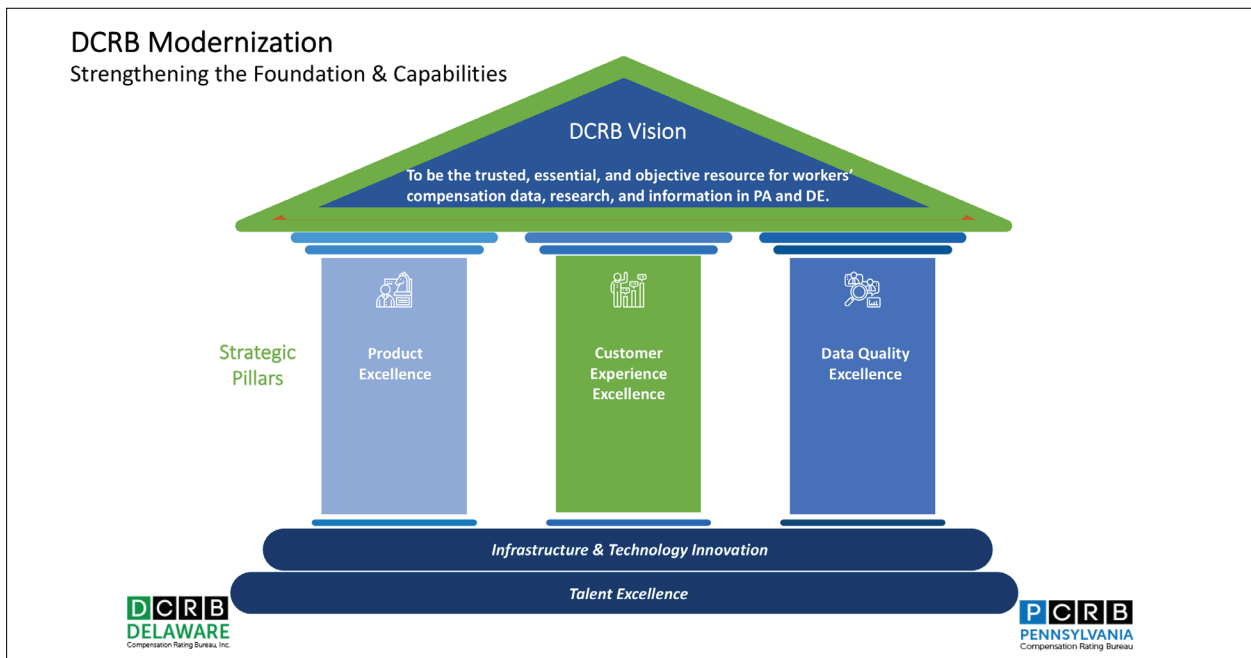
- Provide ease of doing business by embracing data and technology
- Provide products and services that anticipate and respond to marketplace conditions
- Identify emerging trends and understand marketplace implications
- Conduct innovative research, provide educational services, and engage in outreach
- Deliver knowledge to empower actionable decisions

Our Values:
We accomplish our mission with a dedicated team and culture that embraces:
Trust. Accountability. Transparency. Innovation. Collaboration. Inclusiveness. Work-life Blend.



Strategically, to match our updated vision and mission, we label ongoing changes as “DCRB Modernization”, as shown in the illustration below. To support the new tagline of

“Trusted, Essential, and Objective” and to execute our vision, we are focusing on three strategic pillars: Product Excellence; Customer Experience Excellence, and Data Quality Excellence.



To facilitate the establishment of an updated vision, the executive team has released a new strategic priority platform.



Looking back through prior years, our intent has always been to maintain the proper focus necessary for servicing membership while also managing and navigating any of the challenges placed before the organization. This remains

the focus, but with an added vision of progression and advancement as illustrated here. Within this report, you will learn of additional 2022 DCRB accomplishments with further commentary on future strategic plans.

The annual December 1, 2022, Rate and Loss Cost Filing, No. 2202, was submitted on August 12, 2022. It was approved by the Delaware Department of Insurance on October 31, 2022, and announced in DCRB Circular No. 1016. This resulted in overall decreases of 14.76% in voluntary market loss costs and 19.72% in residual market rates for the Delaware workers compensation system. This result preserved the multiyear downward trend experienced in this marketplace. This trend has been attributed to the successful implementation of the state medical fee structure, which has proven to be effective in managing medical-related costs. This trend result, in addition to the fee schedule impact, also supports the general national downward frequency trend patterns. The DCRB continued to observe some COVID-19 economic impacts, although these claims have been excluded from the experience rating calculations. The ultimate impact of COVID-19 claims has been nominal within the ratemaking process and thus excluded as they are not representative of future costs. It is not felt that COVID-19 related claims will significantly impact

future ratemaking results, however lingering economic impacts will still be seen in the future.

The DCRB will continue to analyze the basis behind these declines and trends. As was the case in recent years, it is observed that many of the same reasons remain. In Delaware, average lost-time claim frequency continued to show slight declines coupled with stable indemnity and medical severity. Although the reductions in Delaware loss costs and rates, over recent years, have been notable, there is continued health, profitability, and competitiveness within the Delaware workers compensation marketplace. These factors continue to compare similarly with the rest of the country.

The DCRB continues to observe and study the effects of medical costs, utilization changes and trends in Delaware. This includes the continued distribution of various data reports required by HB175 and HB373 on the medical fee schedule. It is also recognized that COVID-19 has influenced

and affected the medical system to some degree, as seen in the metrics surrounding medical costs and the number of medical procedures and prescriptions. It is also recognized that medical cost inflation is beginning to surface and will be monitored and tracked for the impact on the system.

In recognition of 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. We remain focused on defining actuarial and analytical research projects to better understand and report on these developing issues.

With the recent completion of the SRP, we continue with internal adjustments in process and procedure. We are

fortunate that the work environment is beginning to leverage new system features yielding greater efficiencies. We have proven to ourselves our ability to marshal and adapt to change, even when it is extensive. This provides staff with confidence as we forge ahead with new initiatives that are being planned.

Lastly, our Internal Audit and Advisory (IAA) Department is fully functioning. In late 2022, a Delaware examination was initiated and is being coordinated internally by this department. The IAA department also has new departmental work streams scheduled for additional process and procedure review. With this newly-created function, the organization has been greatly strengthened, with improvements in oversight, processes, and procedures. This rigor further reinforces our established role as the reliable source of quantitative information for the Delaware workers compensation marketplace.

2022 Primary Functions—Accomplishments 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 2022, the DCRB and its membership engaged in the following efforts and accomplishments:

DCRB Filings

There were six separate filings made in 2022. Compared to recent years, this was slightly less than the average filing count. Please refer to the DCRB website for the following notable circulars from approved filings:

Rate and Loss Cost Filings

- December 1, 2022 Rate and Loss Cost Filing
- DCRB Amended Filing No. 2202 – Rate and Loss Cost Filing
- December 1, 2022 F-Classification and USLHW Rating Value Filing

Manual Revisions

- Manual Housekeeping Revisions to Sections 1 & 2 of the Basic Manual

- Revisions to Designated Auditable Payrolls and Section 1 Manual Language Amendments

Classification Items

- Classification Procedural Change – Creation of Code 822, Telecommuting Clerical Employees

Delaware Residual Market

In 2022, the overall decrease to the Delaware Residual Market (Assigned Risk) rate level was -19.72 percent, as noted above. The 2022 assigned risk or residual market was 5.6 percent of the overall Delaware workers compensation premium with over \$10.9 Million in Direct Written Premium. This percentage compares to 5.3 percent in 2021, 6 percent in 2020, and 7 percent in 2019. There are three Servicing Carriers and five Direct Assignment Carriers for the residual market.

DCRB Actuarial Initiatives

Like most years, 2022 was very active for the DCRB Actuarial Department. The department was engaged in several special projects, such as: studying the potential remapping of the classification hazard groups and further advancement on the experience rating methodology research project. There

were staffing changes within the department including the retirement of a key executive and the addition of several new staff members. The department also stayed diligent on reviewing and overseeing impacts from several COVID-19 considerations within the Annual Rate and Loss Cost Filing.

DCRB Informational Initiatives

Continuing from last year, and influenced by a new work environment, the DCRB anticipates increased efforts for conventional outreach to its members and marketplace constituents. To align with new mission and value statements, it is a goal, over time, to amplify communications on the products and services being offered by the organization. Toward this end, there are projects being initiated that will allow for new products, training, reports, and analytics distribution, using virtual and direct means of communication. Enhanced training capabilities are anticipated for topics such as the Test Audit Program, Unit Statistical Reporting, and the WC Experience Rating Plan.

Budget and Assessment Experience

Overall expenditures for 2022 were in line with the DCRB's budgetary 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 2022, 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 2022 data collection program experience follows:

Financial Data—Members were able to use the Financial Data Manager (FDM) during the reporting season for 2021 Calls in 2022, Financial Data Incentive Program assessments of approximately \$35,079 associated with those reports were assessed in late 2022. The FDM used in 2022 included all Financial Calls for 2021 reports. This internet-based application allows reporting entities to view the results of applying DCRB edits prior to the submission of entered data

and expedites the exchange of criticisms and corrected data, if needed. The FDM helps to accelerate the 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 2022 were approximately \$12,500. This compares to \$14,200 in 2021. The improvement in Unit Stat data collection is 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's collection of the Indemnity Data Call began with claim activity occurring in the Second Quarter of 2020 and continued through 2022. This newer dataset is intended to benefit the industry by providing increased detail pertaining to indemnity payments for workers compensation injuries using a standard protocol across jurisdictions. It will allow the DCRB to opine with greater authority on a variety of proposals to change the payment system for workers compensation in Delaware. The analysis of this data will enhance the DCRB's ability to explain filings and better understand cost drivers. The DCRB processed 17,501 quarterly records and 36,975 transactional records in 2022. Ongoing initiatives include creating reports, data validation tools and COVID-19 indemnity data analysis.

Medical Data Call—The DCRB's expertise in the collection of Medical Data Call information continued in 2022. This is a critical dataset in which evolving capabilities are intended to benefit the industry by providing increased detail pertaining to the treatment of workers compensation injuries using a standard protocol across jurisdictions. For fifty quarters (transactions received for the Third Quarter of 2010 through the Fourth Quarter of 2022), the DCRB processed approximately 5.3 million records accounting for \$728 million in paid medical benefits. Ongoing initiatives related to this effort include the preparation of various quarterly and annual trend reports, including COVID-19 medical data analytics and other special interest medical topics. Additional enhancements were completed for the Medical Data Manager and the Medical Data Cube applications. In 2021, the DCRB expanded the eligibility for this call to include carrier groups with at least

0.5% market share. Newly eligible carrier groups completed onboarding and testing in 2022 and early 2023. Medical data reporting for the new carrier groups will begin in mid-2023.

Test Audit Program—The four-quarter difference ratio adjusted for carriers opting out of the program is 10.9 for

2022, compared to 12.8 for 2021, 11.4 percent for 2020, 12.7 percent for 2019, and 13.9 percent for 2018. The difference ratios have remained steady in recent years and reflect carrier attention to premium audits and overall data quality. The five-year results noted are consistent and below the prevailing program standard of 20 percent.

Workers Compensation Research Institute (WCRI) Benchmarking Studies

In 2022, the Workers Compensation Research Institute (WCRI) was able to issue a second Delaware special benchmark report, which is patterned after the series of multi-state benchmarking studies known as CompScope™. This second Delaware report demonstrated that this will be

an ongoing special series of reporting on the Delaware workers compensation system and associated cost analysis. The DCRB and its members have been financially supportive and influential in seeing this effort come to fruition.

Legislative Initiatives

In recent years, there have been limited specific workers compensation-related bills coming from the state legislature. More specifically, there were no workers compensation bills for legislative consideration in 2022.

The DCRB monitors all legislative activity and remains positioned to provide objective and credible input on public policy matters involving the workers compensation system. We also track the legislative activities in other states to benchmark the impacts emerging here, in comparison to other regions.

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”—reflects various metrics and analytics for Delaware.

“Medical Activity”—reflects the injuries, medical services, and trends on average medical costs in the system.

“State of the Line”—presents actuarial insights for the Delaware WC system.

“COVID-19 Activity”—reflects various trends and patterns related to COVID-19 claims and their costs.

The DCRB is strong, more secure, and healthier than ever. Via our new mission statement, we stress our commitment and dedication to the mission of delivering trusted service, credible data, and objective reporting in safeguarding the Delaware workers compensation system.

As the leader of the organization, I am extremely gratified and proud of the strength and professionalism of the DCRB team to successfully navigate whatever comes its way. There is much excitement and energy within the organization. The excitement of new and evolving strategic priorities is a motivating factor, while the organization stays focused on its underlying mission and fundamental products and delivery.

We are grateful for the ongoing support of our members and say thank you to the many industry colleagues that participate on our governing boards, committees, and working groups. It truly is a collaborative partnership at the DCRB. In closing, I want to express my sincere appreciation for the opportunity to lead the DCRB's modernization and ask for your continued support on the journey of a new era of providing exceptional value-oriented service and insights for the Delaware workers compensation system. On behalf of the organization, I thank you, as we remain Trusted, Essential, and Objective.

Respectfully yours,

William V. Taylor
President

COMMITTEE ACTIVITIES

The various committees of the DCRB participated in seven virtual meetings in the course of 2022.

Governing Board

The Governing Board has general charge and management of the affairs of the DCRB. The Governing Board participated in three virtual meetings during 2022.

Members	Term Expiring
American Home Assurance Company (Vice Chair)	2023
AmGuard Insurance Company	2023
Donegal Mutual Insurance Company (Chair)	2024
Liberty Mutual Insurance Company	2025
National Federation of Independent Business	2025
PMA Insurance Company	2024
Travelers Property & Casualty Company	2025

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 rate and loss cost filings, classification and underwriting rules.

The Committee participated in one virtual meeting during 2022.

Members	Term Expiring
American Home Assurance Company	2024
Builders & Remodelers Association of Delaware	2025
Liberty Mutual Insurance Company	2023
Nationwide Insurance Company	2023
Technology Insurance Company	2024
Travelers Property & Casualty Company	2025
Zenith Insurance Company	2025

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 participated in two virtual meetings during 2022.

Members	Term Expiring
American Home Assurance Company	2024
Donegal Mutual Insurance Company	2025
Hartford Fire Insurance Company	2025
Liberty Mutual Insurance Company	2024
PMA Insurance Company	2023
Travelers Property & Casualty Company	2023

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. The Nominating Committee participated in one virtual meeting during 2022.

Members	Term Expiring
American Home Assurance Company	2024
Nationwide Insurance Company	2025
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. In 2022, the Classification Department responded to 378 outside inquiries.

Field Survey Program

In order to ensure 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 2022, the DCRB issued 66 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 150,000 transactions consisting of policies, endorsements, and cancellation and reinstatement notices. This function is necessary to monitor employer compliance with coverage requirements, ensure insurance company compliance with Department of Insurance regulations and statutory requirements, and 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 2022, policy reporting examined 170,067 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 an explanation of experience rating rules while the Underwriting & Coverage Compliance area is responsible for investigating and administering changes in ownership, and 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 maintain a qualified staff of individuals providing professional assistance with 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 the course of 2022, 221 applications were processed by the DCRB. Approximately 43% of the credits applied for, in 2022, fell within the 21 to 30 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 1,290 employers to receive such credit in 2022.

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 over 800 employer applications in 2022.

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 2022, 307 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 UDM, a web application for the entry, edit, 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 database, allowing the DCRB to adopt significant and unique improvements in data collection and analytical techniques for ratemaking.

During 2022, the DCRB processed 42,547 unit statistical reports electronically.

DCRB MEMBERSHIP

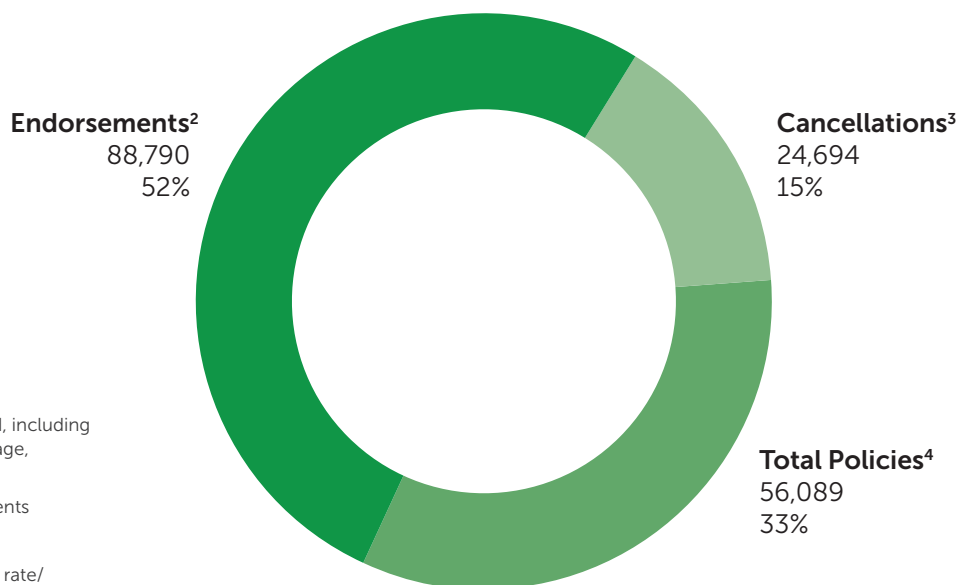
As of December 31, 2022, there were 390 members in the DCRB. During the year, eleven carriers joined. The new members are as follows:

- Executive Risk Indemnity Inc.
- Prescient National Insurance Company
- Synergy Insurance Company
- New Jersey Casualty Insurance Company
- New Jersey Indemnity Insurance Company
- New Jersey Re-Insurance Company
- 1842 Insurance Company
- National Summit Insurance Company
- Milford Insurance Company
- American Summit Insurance Company
- Ascot Insurance Company

TOTAL POLICIES, ENDORSEMENTS AND CANCELLATIONS/REINSTATEMENTS PROCESSED

January 1, 2022 to December 31, 2022

Month of Process (1)	One-year			Three-year	
	Policies ¹ (2)	Endorsements ² (3)	Cancellations ³ (4)	Fixed Rate (5)	Annual Anniversary (6)
Total	56,089	88,790	24,694	0	0
January	4,469	6,888	2,591	0	0
February	4,277	7,372	1,893	0	0
March	5,367	9,722	2,208	0	0
April	4,523	6,496	1,851	0	0
May	5,074	7,088	1,893	0	0
June	4,761	6,834	2,152	0	0
July	4,502	6,757	2,096	0	0
August	4,408	7,250	2,073	0	0
September	4,805	6,399	1,983	0	0
October	4,595	7,614	1,956	0	0
November	4,753	8,159	1,775	0	0
December	4,555	8,211	2,223	0	0



¹Policy documents received, including not taken, duplicate coverage, replacements, etc.

²Separately filed endorsements

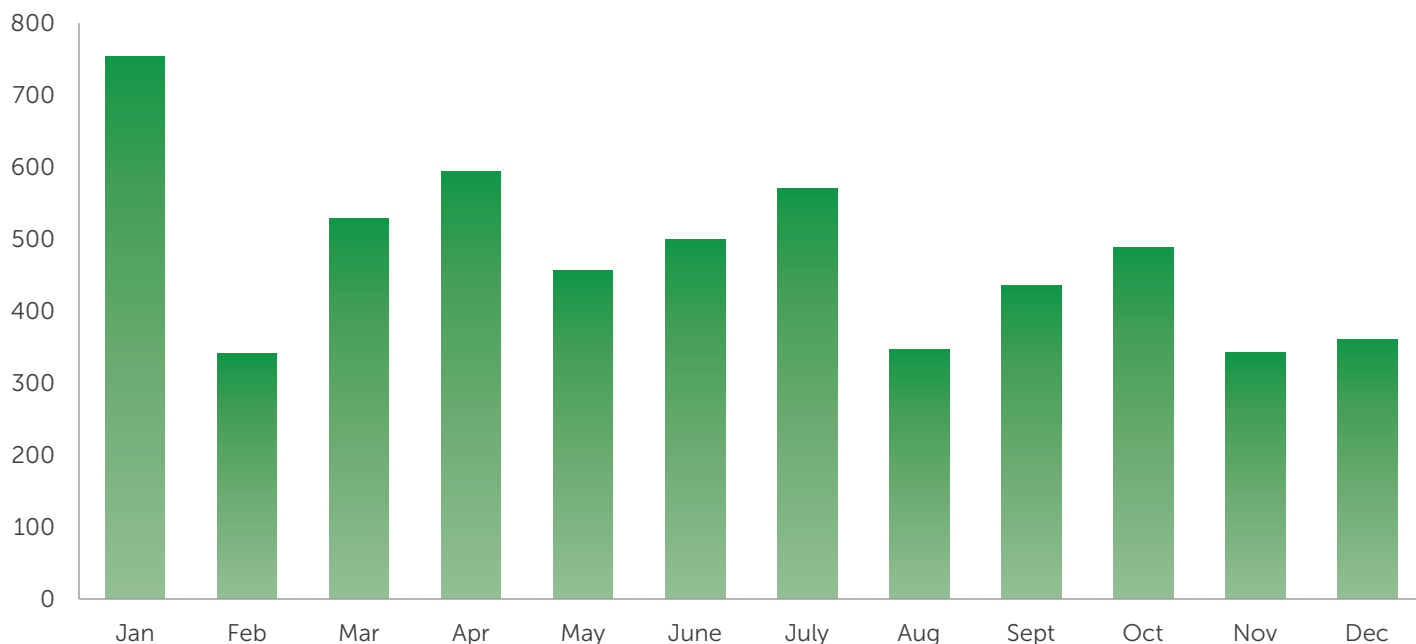
³Includes reinstatements

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

EXPERIENCE RATINGS

January 1, 2022 to December 31, 2022

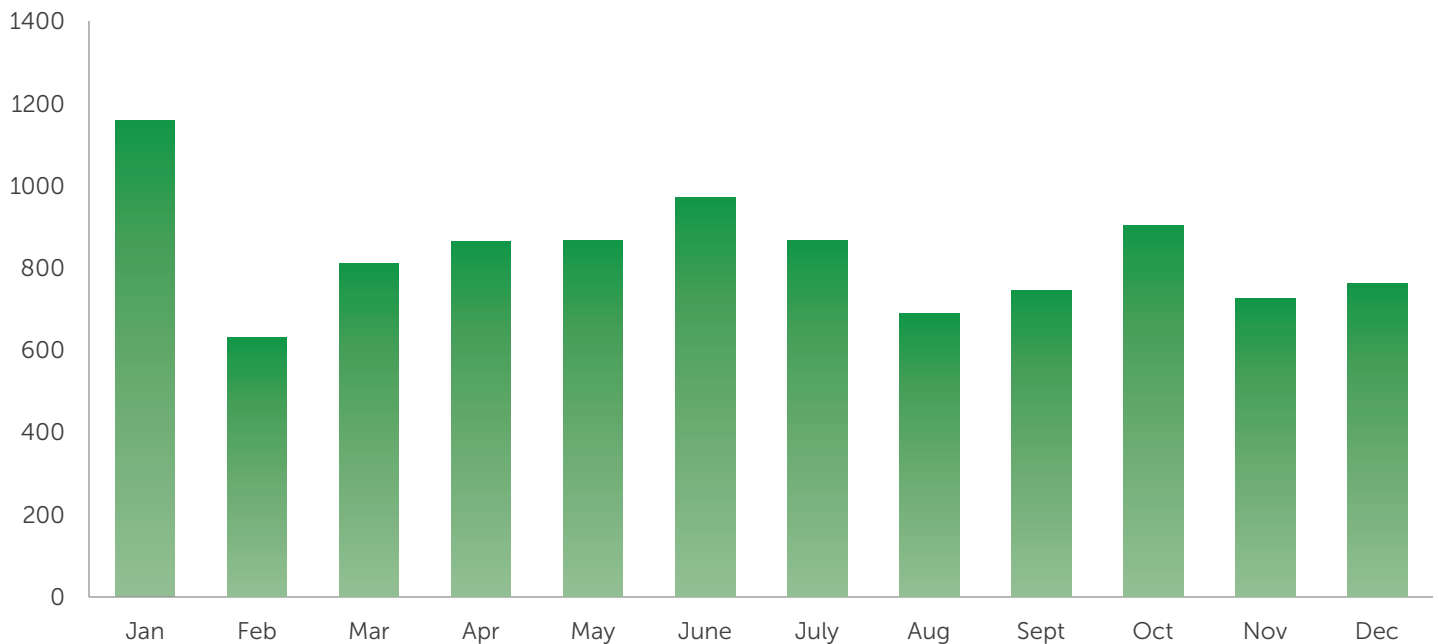
Effective Month	Total Ratings	Percentage
January	747	13.18%
February	338	5.96%
March	524	9.25%
April	589	10.39%
May	452	7.98%
June	495	8.73%
July	566	9.99%
August	344	6.07%
September	432	7.62%
October	484	8.54%
November	339	5.98%
December	357	6.30%
Totals	5,667	100.00%



MERIT RATINGS

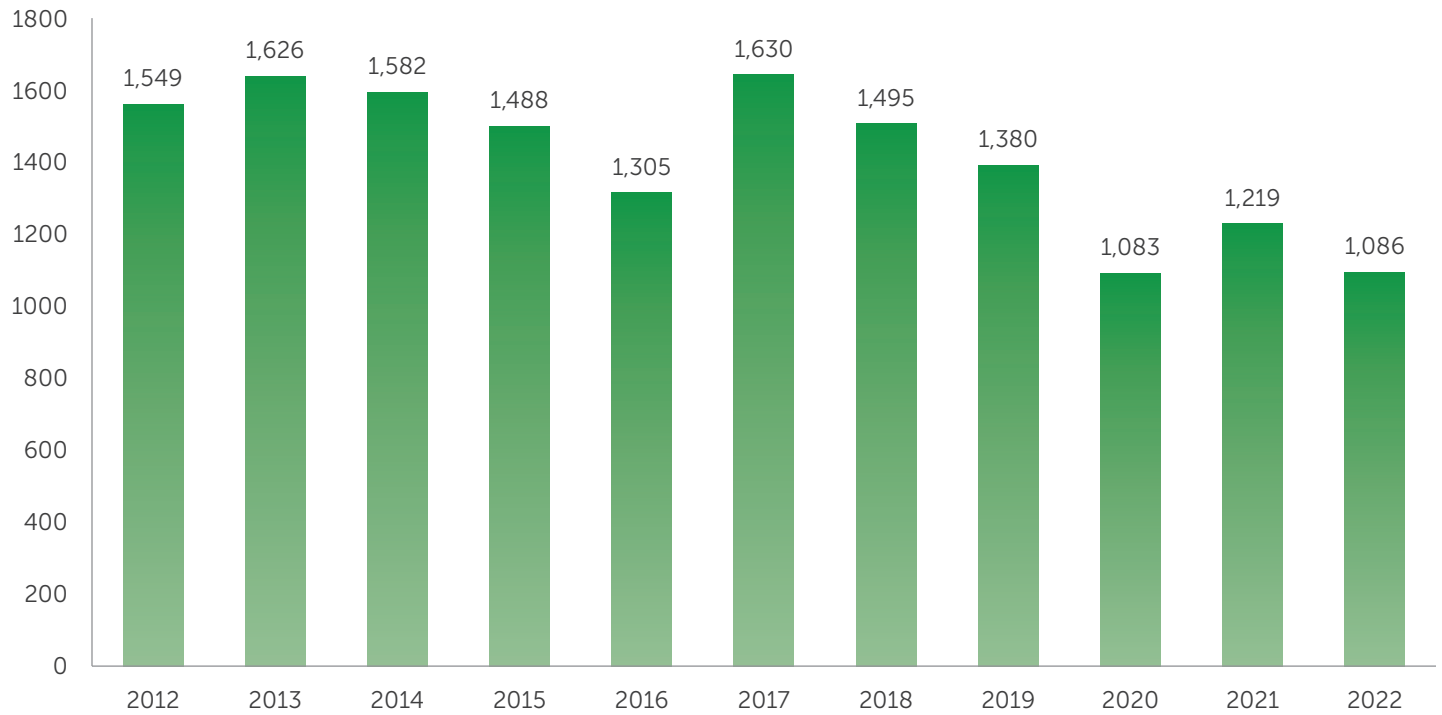
January 1, 2022 to December 31, 2022

Effective Month	Total Ratings	Percentage
January	1,150	11.59%
February	627	6.32%
March	805	8.11%
April	858	8.64%
May	861	8.68%
June	965	9.72%
July	860	8.66%
August	684	6.89%
September	740	7.46%
October	898	9.05%
November	720	7.25%
December	757	7.63%
Total	9,925	100.00%

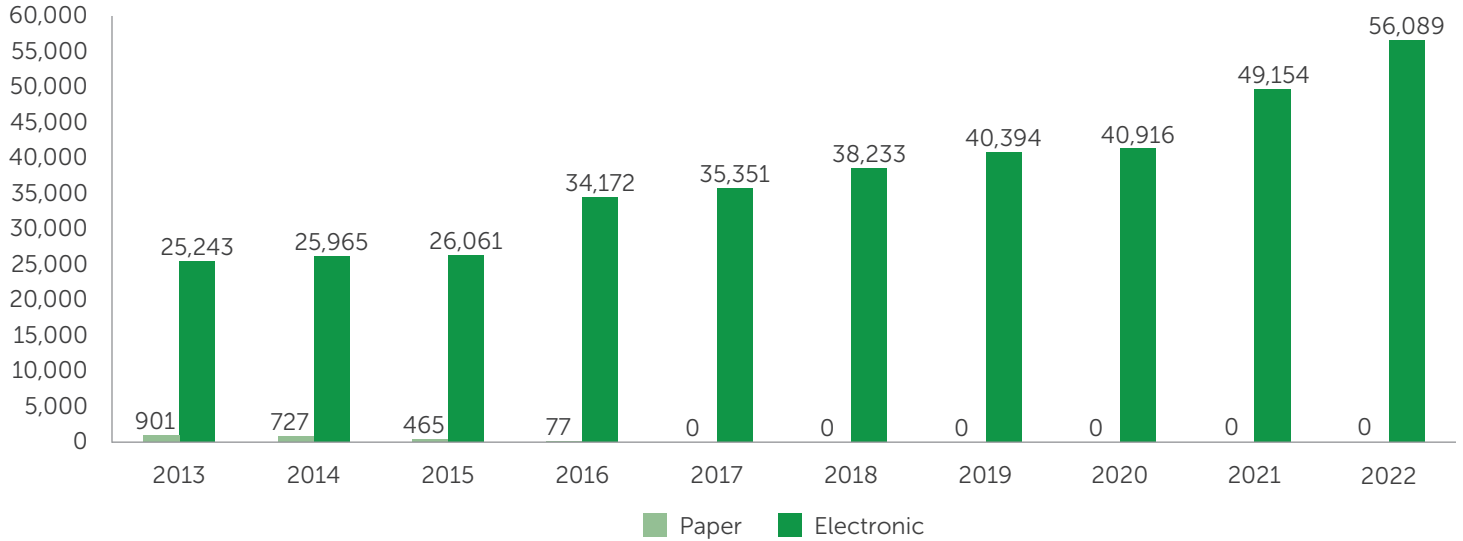


DELAWARE WORKPLACE SAFETY CREDIT PROGRAM

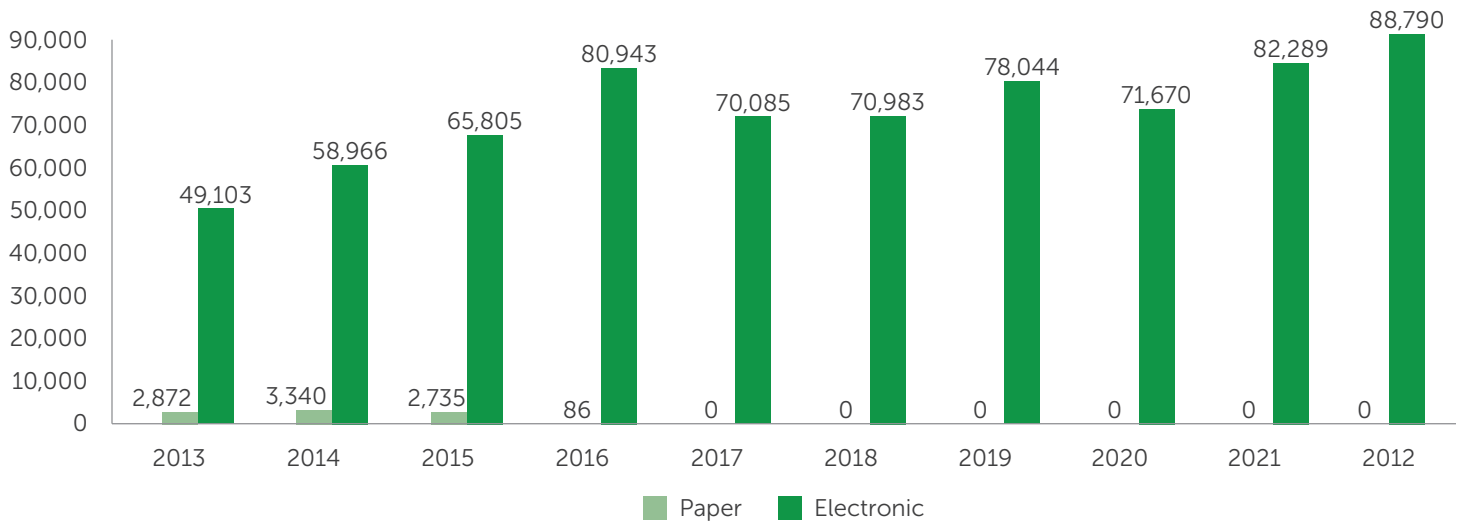
Number of Employers Receiving Credits by Year



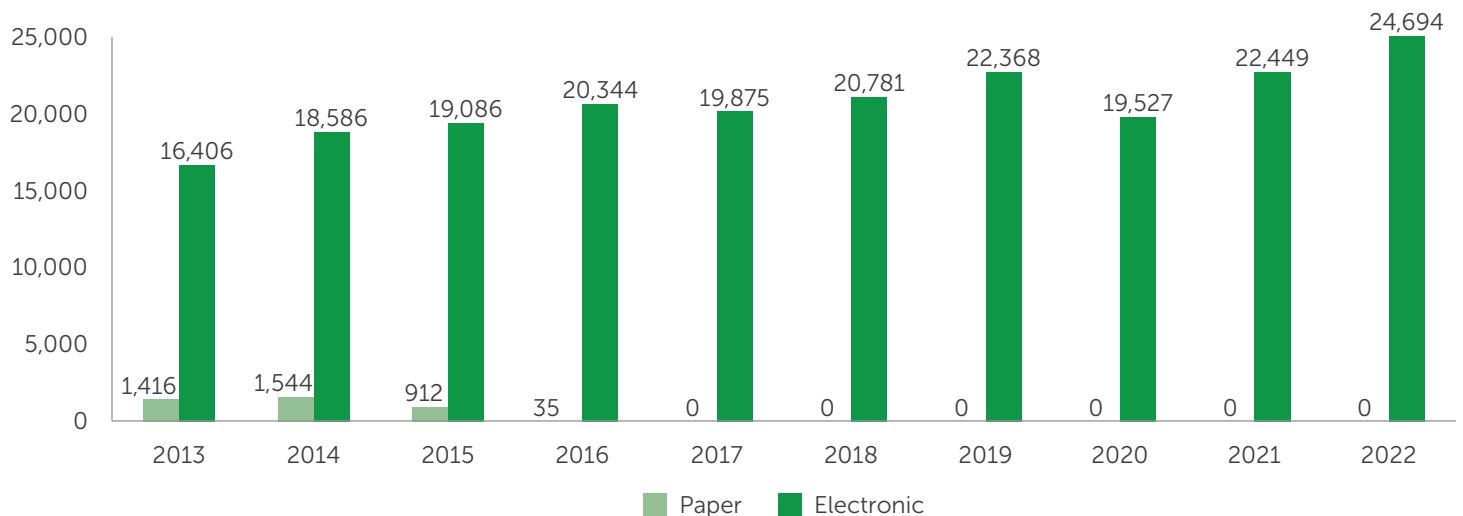
POLICIES PROCESSED



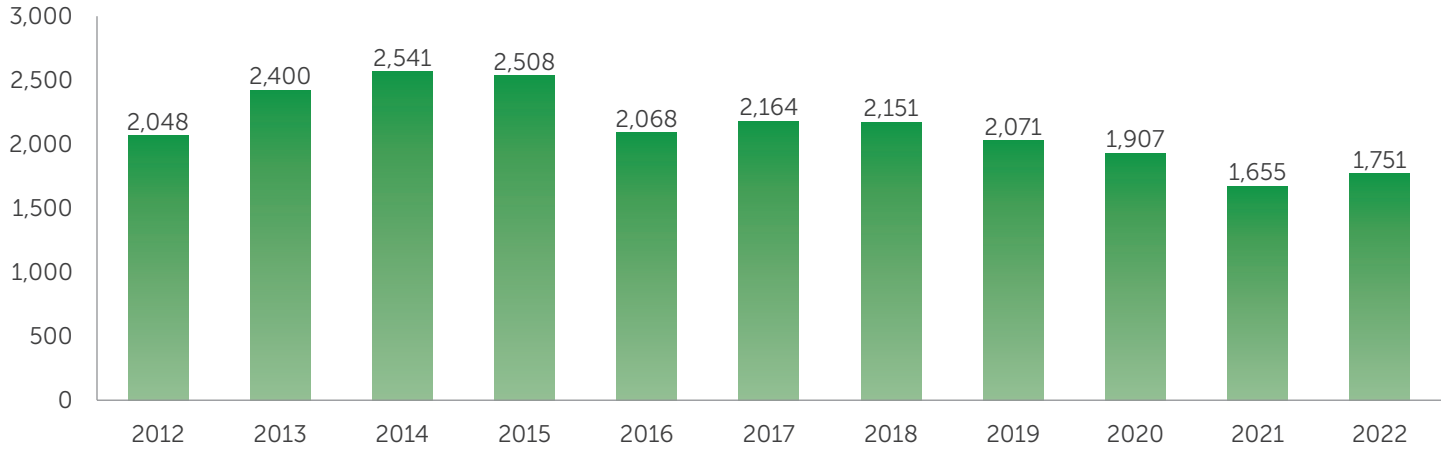
ENDORSEMENTS PROCESSED



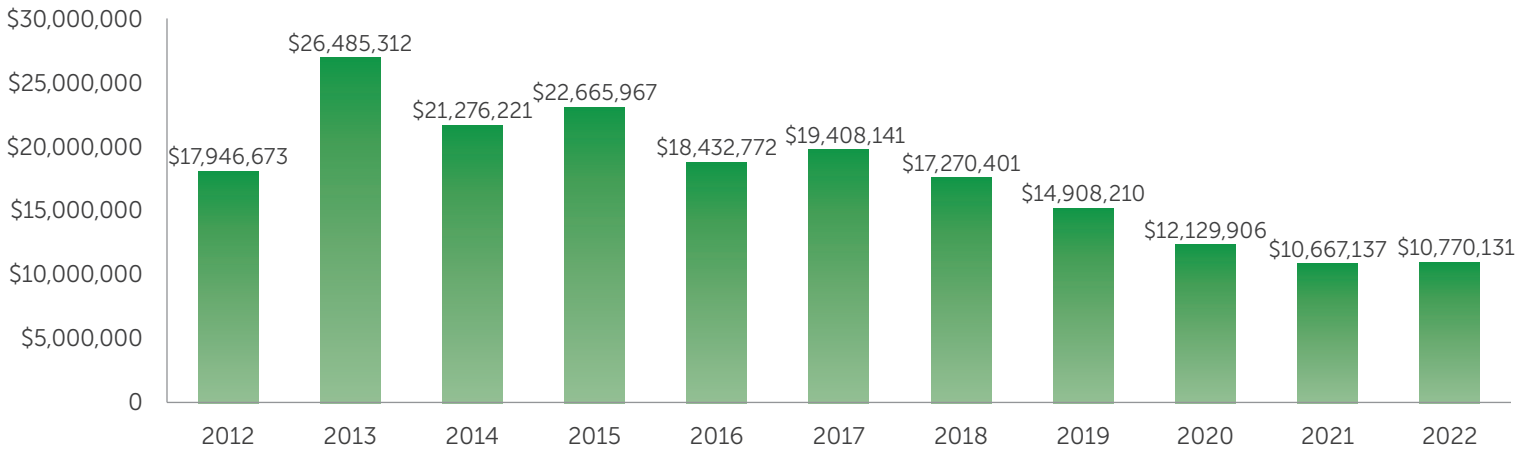
CANCELLATIONS/REINSTATEMENTS PROCESSED



ASSIGNED RISK PARTICIPANTS PER YEAR



ASSIGNED RISK PREMIUM PER YEAR

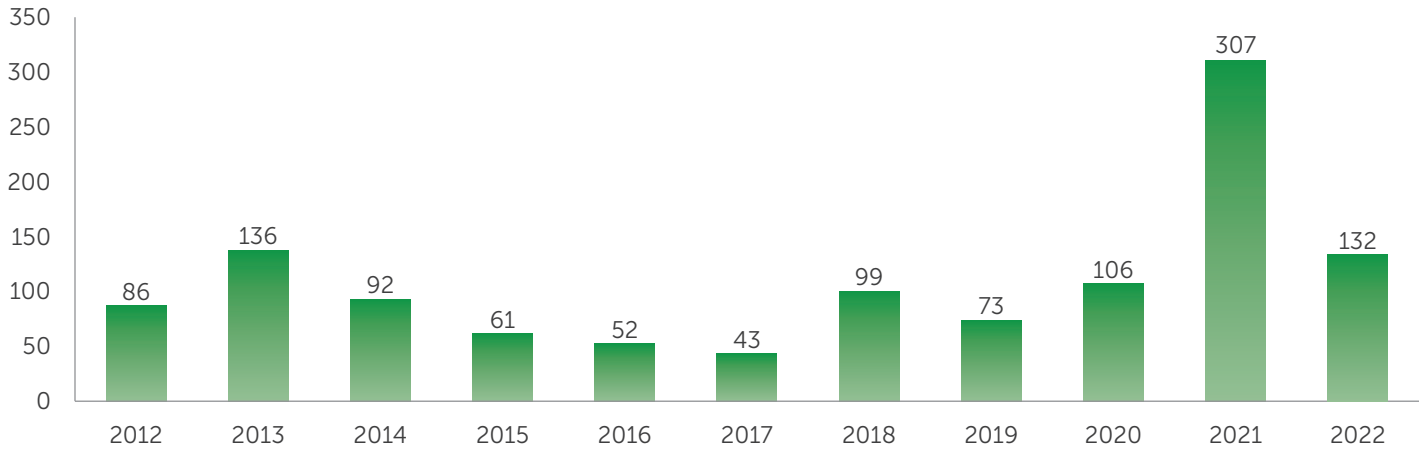


AVERAGE ASSIGNED RISK PREMIUM PER YEAR



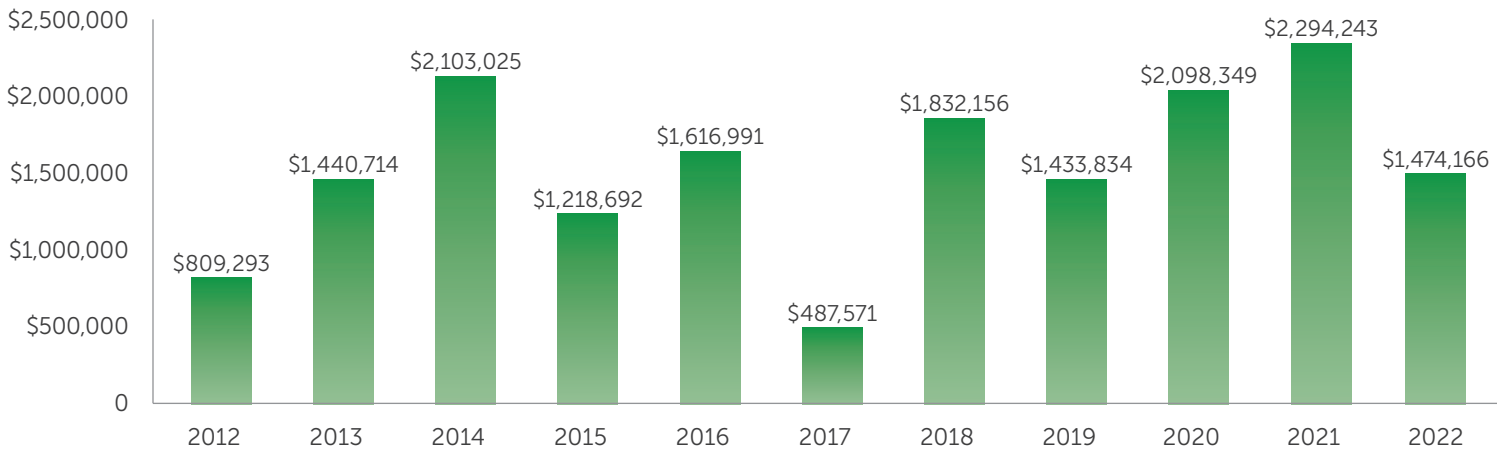
PRIOR YEAR DELAWARE INSURANCE PLAN RISKS

Obtaining Voluntary Market Coverage



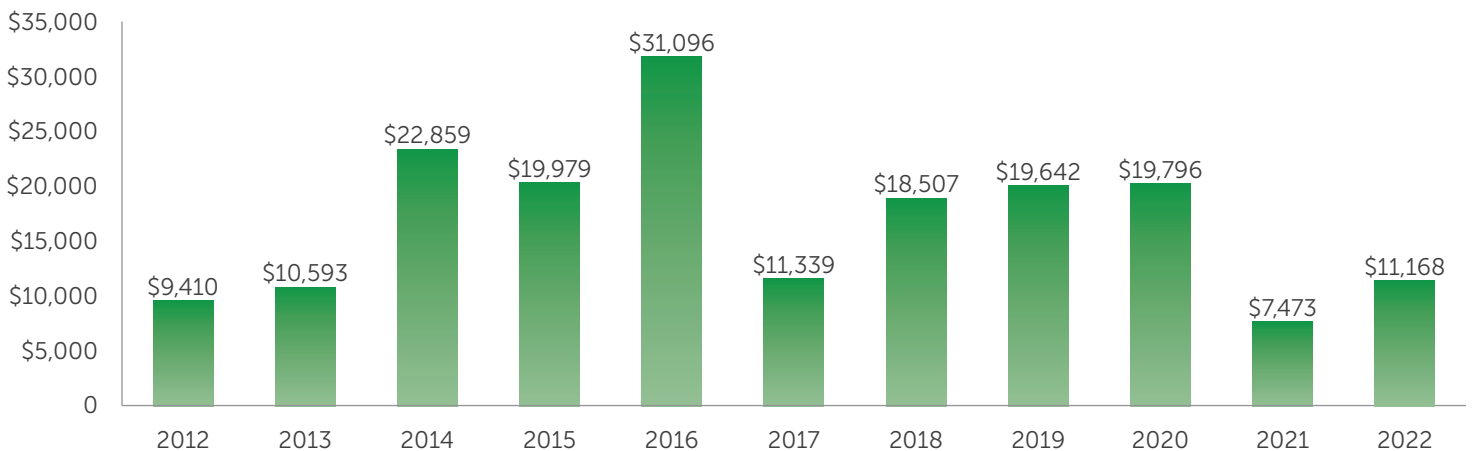
DELAWARE INSURANCE PLAN DEPOPULATION

Prior Year Premium for Risks Obtaining Voluntary Market Coverage



DELAWARE INSURANCE PLAN DEPOPULATION

Prior Year Average Premium For Risks Obtaining Voluntary Market Coverage



USR SUBMISSIONS BY POLICY YEAR AND TYPE OF REPORT

Type of Report	Total Report	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
First	38,931	9	13	9	35	80	150	161	907	20,705	16,862
Second	1,145	8	11	3	10	18	31	51	589	424	
Third	780	10	10	3	7	17	39	386	308		
Fourth	541	12	11	4	6	27	288	193			
Fifth	373	8	12	7	8	211	127				
Sixth	263	9	11	10	139	94					
Seven	223	9	17	126	71						
Eighth	158	9	93	56							
Ninth	96	51	45								
Tenth	37	37									
Total	42,547	162	223	218	276	447	635	791	1,804	21,129	16,862