

DELAWARE COMPENSATION RATING BUREAU

Claim Frequencies

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

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

Delaware W.C - Claim Frequencies

DCRB Unit Statistical Plan
Excluding Deductible Business

Policy Year	# of Claim Indemnity (1)	% Change Counts (2)	Expected Losses (3)	% Change Exp Loss (4)	Claim Frequency (#Claims per \$1 million) (5)	% Change Frequency (6)
1990	3,722		188,099,566		19.79	
1991	3,513	-5.6%	183,339,337	-2.5%	19.16	-3.2%
1992	3,110	-11.5%	167,091,171	-8.9%	18.61	-2.9%
1993	3,107	-0.1%	159,348,858	-4.6%	19.50	4.8%
1994	2,733	-12.0%	163,230,733	2.4%	16.74	-14.2%
1995	2,739	0.2%	162,867,727	-0.2%	16.82	0.5%
1996	2,729	-0.4%	172,278,260	5.8%	15.84	-5.8%
1997	2,547	-6.7%	176,513,118	2.5%	14.43	-8.9%
1998	2,488	-2.3%	188,401,230	6.7%	13.21	-8.5%
1999	2,463	-1.0%	193,537,650	2.7%	12.73	-3.6%
2000	2,294	-6.9%	198,053,664	2.3%	11.58	-9.0%
2001	1,980	-13.7%	197,285,964	-0.4%	10.04	-13.3%
2002	1,949	-1.6%	189,374,324	-4.0%	10.29	2.5%
2003 *	1,544	-20.8%	152,755,281	-19.3%	10.11 **	-1.7%

Period	Annual % Change In Claim Frequency	Period	Annual % Change In Claim Frequency
PY90-PY03	-5.8%	PY90-PY02	-5.8%
PY91-PY03	-6.0%	PY91-PY02	-6.2%
PY92-PY03	-6.3%	PY92-PY02	-6.6%
PY93-PY03	-6.7%	PY93-PY02	-7.0%
PY94-PY03	-6.5%	PY94-PY02	-6.8%
PY95-PY03	-6.8%	PY95-PY02	-7.4%
PY96-PY03	-6.7%	PY96-PY02	-7.4%
PY97-PY03	-6.3%	PY97-PY02	-7.2%
PY98-PY03	-6.0%	PY98-PY02	-7.1%
PY99-PY03	-5.8%	PY99-PY02	-7.5%
PY00-PY03	-3.9%	PY00-PY02	-5.7%
PY01-PY03	0.4%	PY01-PY02	2.5%
PY02-PY03	-2.0%		

* Includes approximately 1st 9.5months of PY2003.

** Projected value for complete PY2003 is 10.05 based on an annual change in claim frequency of -6.0%.

Policy Year	SAWW	% Change SAWW	SAWW Index	Adj Claim Freq. (1) (#Claims per \$1 million)	% Change Adj Claim Frequency
1990	478.89		1.0000	19.79	
1991	499.16	4.2%	1.0423	19.97	0.9%
1992	511.31	2.4%	1.0677	19.87	-0.5%
1993	530.30	3.7%	1.1074	21.59	8.7%
1994	547.65	3.3%	1.1436	19.14	-11.3%
1995	572.11	4.5%	1.1947	20.09	5.0%
1996	599.73	4.8%	1.2523	19.84	-1.2%
1997	632.89	5.5%	1.3216	19.07	-3.9%
1998	659.91	4.3%	1.3780	18.20	-4.6%
1999	688.76	4.4%	1.4382	18.31	0.6%
2000	719.80	4.5%	1.5031	17.41	-4.9%
2001	753.67	4.7%	1.5738	15.80	-9.2%
2002	769.39	2.1%	1.6066	16.53	4.6%
2003	793.55 ⁽²⁾	3.1%	1.6571	16.75	1.3%

Period	Annual % Change In Adjusted Claim Frequency
PY90-PY03	-1.8%
PY91-PY03	-2.1%
PY92-PY03	-2.3%
PY93-PY03	-2.6%
PY94-PY03	-2.4%
PY95-PY03	-2.8%
PY96-PY03	-2.8%
PY97-PY03	-2.6%
PY98-PY03	-2.4%
PY99-PY03	-2.4%
PY00-PY03	-0.8%
PY01-PY03	3.2%
PY02-PY03	1.5%

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

(2) Includes approximately 1st 9.5 months of PY 2003. (Full Year=796.41)

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

