

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	3,723		204,295,689		18.22	
1991	3,513	-5.6%	199,004,815	-2.6%	17.65	-3.1%
1992	3,101	-11.7%	181,571,195	-8.8%	17.08	-3.2%
1993	3,107	0.2%	173,165,414	-4.6%	17.94	5.0%
1994	2,733	-12.0%	177,391,863	2.4%	15.41	-14.1%
1995	2,739	0.2%	176,946,353	-0.3%	15.48	0.5%
1996	2,727	-0.4%	187,133,446	5.8%	14.57	-5.9%
1997	2,543	-6.8%	191,719,258	2.5%	13.26	-9.0%
1998	2,486	-2.2%	204,427,798	6.6%	12.16	-8.3%
1999	2,458	-1.1%	210,242,576	2.8%	11.69	-3.9%
2000	2,301	-6.4%	215,640,520	2.6%	10.67	-8.7%
2001	1,977	-14.1%	213,146,425	-1.2%	9.28	-13.0%
2002	1,944	-1.7%	206,379,445	-3.2%	9.42	1.5%
2003	1,864	-4.1%	205,762,500	-0.3%	9.06	-3.8%
2004 *	1,367	-26.7%	171,917,524	-16.4%	7.95 **	-12.3%

Period	Annual % Change In Claim Frequency	Period	Annual % Change In Claim Frequency
PY90-PY04	-6.0%	PY90-PY03	-5.8%
PY91-PY04	-6.3%	PY91-PY03	-6.1%
PY92-PY04	-6.5%	PY92-PY03	-6.4%
PY93-PY04	-6.8%	PY93-PY03	-6.7%
PY94-PY04	-6.7%	PY94-PY03	-6.6%
PY95-PY04	-7.0%	PY95-PY03	-6.9%
PY96-PY04	-7.0%	PY96-PY03	-6.8%
PY97-PY04	-6.8%	PY97-PY03	-6.5%
PY98-PY04	-6.7%	PY98-PY03	-6.2%
PY99-PY04	-6.8%	PY99-PY03	-6.1%
PY00-PY04	-6.1%	PY00-PY03	-4.6%
PY01-PY04	-5.0%	PY01-PY03	-1.2%
PY02-PY04	-8.7%	PY02-PY03	-3.8%
PY03-PY04	-14.5%		

* Includes approximately 1st 8 months of PY2004.

** Projected value for complete PY2004 is 7.86 based on an annual change in claim frequency of -6.7%

Policy Year	SAWW	% Change SAWW	SAWW Index	Adj Claim Freq. (1) (#Claims per \$1 million)	% Change Adj Claim Frequency
1990	478.95		1.0000	18.22	
1991	499.20	4.2%	1.0423	18.40	1.0%
1992	511.35	2.4%	1.0676	18.23	-0.9%
1993	530.31	3.7%	1.1072	19.86	8.9%
1994	547.69	3.3%	1.1435	17.62	-11.3%
1995	572.19	4.5%	1.1947	18.49	4.9%
1996	599.82	4.8%	1.2524	18.25	-1.3%
1997	632.97	5.5%	1.3216	17.52	-4.0%
1998	659.98	4.3%	1.3780	16.76	-4.3%
1999	688.82	4.4%	1.4382	16.81	0.3%
2000	719.88	4.5%	1.5030	16.04	-4.6%
2001	753.68	4.7%	1.5736	14.60	-9.0%
2002	769.47	2.1%	1.6066	15.13	3.6%
2003	796.49	3.5%	1.6630	15.07	-0.4%
2004	826.11 ⁽²⁾	3.7%	1.7248	13.71	-9.0%

Period	Annual % Change In Adjusted Claim Frequency
PY90-PY04	-2.1%
PY91-PY04	-2.3%
PY92-PY04	-2.6%
PY93-PY04	-2.9%
PY94-PY04	-2.7%
PY95-PY04	-3.1%
PY96-PY04	-3.2%
PY97-PY04	-3.1%
PY98-PY04	-3.1%
PY99-PY04	-3.3%
PY00-PY04	-2.8%
PY01-PY04	-1.9%
PY02-PY04	-5.1%
PY03-PY04	-10.7%

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

(2) Includes approximately 1st 8 months of PY 2004. (Full Year=832.17)

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

