

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%	201,734,718	-1.3%	17.41	-4.4%
1992	3,101	-11.7%	184,040,954	-8.8%	16.85	-3.2%
1993	3,107	0.2%	175,495,430	-4.6%	17.70	5.0%
1994	2,733	-12.0%	179,696,231	2.4%	15.21	-14.1%
1995	2,738	0.2%	179,301,086	-0.2%	15.27	0.4%
1996	2,727	-0.4%	189,875,299	5.9%	14.36	-6.0%
1997	2,544	-6.7%	194,273,576	2.3%	13.09	-8.8%
1998	2,480	-2.5%	207,019,456	6.6%	11.98	-8.5%
1999	2,457	-0.9%	212,884,450	2.8%	11.54	-3.7%
2000	2,301	-6.4%	219,766,388	3.2%	10.47	-9.3%
2001	1,975	-14.2%	216,323,944	-1.6%	9.13	-12.8%
2002	1,937	-1.9%	209,846,704	-3.0%	9.23	1.1%
2003	1,853	-4.3%	209,571,204	-0.1%	8.84	-4.2%
2004	1,733	-6.5%	223,342,588	6.6%	7.76	-12.2%
2005 *	1,436	-17.1%	205,719,993	-7.9%	6.98 **	-10.1%

Period	Annual % Change In Claim Frequency	Period	Annual % Change In Claim Frequency
PY90-PY05	-6.3%	PY90-PY04	-6.1%
PY91-PY05	-6.5%	PY91-PY04	-6.3%
PY92-PY05	-6.8%	PY92-PY04	-6.6%
PY93-PY05	-7.1%	PY93-PY04	-6.9%
PY94-PY05	-7.0%	PY94-PY04	-6.8%
PY95-PY05	-7.3%	PY95-PY04	-7.1%
PY96-PY05	-7.3%	PY96-PY04	-7.1%
PY97-PY05	-7.2%	PY97-PY04	-6.9%
PY98-PY05	-7.2%	PY98-PY04	-6.8%
PY99-PY05	-7.4%	PY99-PY04	-6.8%
PY00-PY05	-7.1%	PY00-PY04	-6.1%
PY01-PY05	-7.0%	PY01-PY04	-5.2%
PY02-PY05	-9.5%	PY02-PY04	-8.3%
PY03-PY05	-11.8%	PY03-PY04	-12.2%
PY04-PY05	-11.4%		

* Includes approximately 1st 9 months of PY2005.

** Projected value for complete PY2005 is 6.92 based on an annual change in claim frequency of -7.0%

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	18.15	-0.4%
1992	511.38	2.4%	1.0677	17.99	-0.9%
1993	530.27	3.7%	1.1072	19.60	8.9%
1994	547.66	3.3%	1.1435	17.39	-11.3%
1995	572.18	4.5%	1.1947	18.24	4.9%
1996	599.84	4.8%	1.2524	17.98	-1.4%
1997	632.94	5.5%	1.3215	17.30	-3.8%
1998	660.00	4.3%	1.3780	16.51	-4.6%
1999	688.80	4.4%	1.4381	16.60	0.5%
2000	719.86	4.5%	1.5030	15.74	-5.2%
2001	753.60	4.7%	1.5734	14.37	-8.7%
2002	769.50	2.1%	1.6066	14.83	3.2%
2003	796.52	3.5%	1.6631	14.70	-0.9%
2004	832.12	4.5%	1.7374	13.48	-8.3%
2005	876.98 ⁽²⁾	5.4%	1.8310	12.78	-5.2%

Period	Annual % Change In Adjusted Claim Frequency
PY90-PY05	-2.4%
PY91-PY05	-2.6%
PY92-PY05	-2.8%
PY93-PY05	-3.1%
PY94-PY05	-3.0%
PY95-PY05	-3.4%
PY96-PY05	-3.5%
PY97-PY05	-3.5%
PY98-PY05	-3.5%
PY99-PY05	-3.8%
PY00-PY05	-3.5%
PY01-PY05	-3.3%
PY02-PY05	-5.4%
PY03-PY05	-7.2%
PY04-PY05	-5.9%

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

(2) Includes approximately 1st 9 months of PY 2005. (Full Year=883.58)

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

