

# ANNUAL REPORT

# 2017

Delaware Compensation Rating Bureau, Inc.

# **DELAWARE COMPENSATION RATING BUREAU, INC.**

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

## **ANNUAL REPORT 2017**

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

# ANNUAL REPORT 2017

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## **PRESIDENT'S MESSAGE**

In 2017 the Delaware Workers' Compensation system celebrated its 100 Year Anniversary. With honor and dignity the Delaware Compensation Rating Bureau (DCRB) is grateful for our participation in serving this marketplace for all of these years. DCRB appreciates this marketplace, the employers and employees that work in the great state of Delaware. We are also most appreciative of the Delaware Department of Insurance for their support and guidance.

The Delaware workers compensation marketplace continues to gradually show signs of decreasing costs when compared to recent years. The recent legislative implementations of medical fee schedule changes continue to have a positive impact on medical costs within the marketplace. The emergent savings has demonstratively driven down costs previously inherent in the system. DCRB is please to participate in the process of review and monitoring the system during this period of change. We are committed to Delaware's marketplace and look forward in serving it this capacity for many years to come.

We continue to observe a developing workers compensation environment in Delaware. This is evidenced by an observed reduction in medical costs for employers, stable benefits, and a healthy market for the insurance sector.

Like reported last year, premiums have been stabilizing in Delaware and profitability levels that were volatile have recently reached a nationally comparable level in this market. The slower, but continuing, downward claims frequency trend is helping to offset a persistent, but steadily increasing indemnity and medical severity trend. All of this is resulting in a gradually rising overall claim cost trend. There is further evidence that medical cost savings measures, implemented in recent years, are having an impact in the system. Thus, the most recent DCRB filing resulted in an agreement, and amendment, for an overall decrease of 2.15 percent loss cost change effective December 1, 2017.

In keeping with the provisions of HB175, the process of review of DCRB's annual voluntary market loss cost and residual market rate indication filing by the appointed Ratepayer Advocate started on August 10, 2017. This DCRB filing was an indication for an overall Delaware voluntary market loss cost decrease of 2.15 percent and an overall residual market rate decrease of 4.91 percent. This filing was also reviewed by two actuarial firms retained by the Department of Insurance and by another actuarial firm retained by the Ratepayer Advocate. Due to the decreases indicated, it was decided there was no need to hold public information sessions as was done in the past. Following standard reviews, there were discussions and limited negotiations which resulted in an approval of an amended filing for overall average impacts of negative 5.73 percent for collectible residual market rates and negative 3.00 percent for collectible voluntary market loss costs for policies effective on or after December 1, 2017. This was communicated to members by DCRB Circular 938 on October 25, 2017.

DCRB continues to supply various data reports required by HB175 and HB373. HB175 had required quarterly reports of data to the Data Collection Committee (DCC). The resulting reports provide summaries of data based on the Medical Data Call collected by the DCRB consistent with a national protocol undertaken by the workers compensation insurance industry. This series of reports continued to be required under HB373 but under the latter legislation the data was to be provided to the Workers Compensation Oversight Panel (WCOP) created by HB373. Quarterly reports were submitted to the Delaware Department of Insurance for conveyance to the WCOP on January 16; April 14; July 14; and October 16, of 2017.

HB175 and HB373 require an annual report each August pertaining to medical cost data for insurers writing larger market shares in Delaware. The DCRB complied with this provision during 2017 with a submission to the Delaware Department of Labor in late July containing 31 pages of compilations of unit statistical data, one for each of the thirty two largest carrier groups based on 2016 premium writings in Delaware and one carrier summary.

The DCRB continues to review and analyze changes made to the Delaware health care payment system, and the impact on medical losses for workers' compensation in Delaware, due to HB373, which has three annual effective dates: January 31, 2015, January 31, 2016, and January 31, 2017. Compliance with all forms of data reporting and related provisions of recent Delaware legislation will continue and is ongoing.

The DCRB submitted an F-Classification filing on October 13, 2017 with rating values effective December 1, 2017. This resynchronized the F-Classification filing process to occur every other year, on odd numbered years. This was why an F-Classification filing was not filed in 2016, since one was also not done in 2015. DCRB Filing No. 1704 was approved by the Insurance Department in early November for F-Class rates and loss costs resulting in an overall decrease in collectible rate level of 0.43 percent in residual market rates and an overall decrease of 3.66 percent for the voluntary market loss costs. This was communicated to membership via Circular 941 on November 17, 2017.

There were eight filings made in 2017, in addition to two for the Loss Cost filing and one regarding the F-Classification filing. Please refer to the DCRB website for the following notable circulars from approved filings:

- Basic Manual Revisions
  - Standard Manual Housekeeping Revisions – Sections 1 and 2
  - Revisions to Section 4 of the Manual
  - Revisions to Designated Auditable Payrolls and Concurrent Manual Amendments
- Classification Items
  - Classification Procedural Change: Classification Applicable to Ronald McDonald Houses or Similarly Situated Employers
  - Classification Change – Separate Homeowners Associations and Mobile Home Parks from Code 971, Commercial Buildings, Establish Code 888, Homeowners Association
- Miscellaneous Items
  - Establishment of Experience Rating Modification Factor Revision Endorsement
  - Establishment of Notification of Change in Ownership Endorsement and the Addition of Corresponding Language to the Delaware Experience Rating Plan
  - Delaware Insurance Plan – Residual Market Revisions to NCCI Assigned Carrier Performance Standards

In 2017 the DCRB in synchronization with PCRB, continued its progression with additional internal changes and accomplishments. We are pleased by the opportunity for these undertakings and challenges. The organization is on track in maintaining the reputation established as a thought leader and reliable source of quantitative information when it comes to Pennsylvania workers compensation marketplace. It has been a gratifying and productive year for PCRB; with many milestones to mention. Our new senior management team, established in 2016, continues to demonstrate their leadership in identifying and initiating change or maintaining stability for the organization.

The organization continued with the ambitious efforts surrounding the enterprise-wide reengineering of the internal systems which are fundamental to data collection and operation. Following the decisions and approvals made in 2016 to commence the start of the System Reengineer Project (SRP), significant activity and efforts were made in 2017. There is internal staff transitioning to the project who are working alongside contracted developers for the project. In 2017, the work on the SRP project reflected PCRb's continued commitment to enhancing the technical infrastructure and enhanced capabilities for exchanging data and information with key constituencies. While the project continues, the current PCRb technology platform continued to accept virtually all policies, endorsements, cancellations, reinstatements and unit statistical reports (excluding Individual Case Reports) electronically. Experience rating and merit rating worksheets continue to be transmitted electronically to all PCRb members. PCRb continued providing web services access to experience modifications, merit ratings and a variety of other pricing metrics to its membership, as established in early 2012. A new web application was released in 2017, WC Data Pro, which allows carrier members to create reports or extracts to benchmark their data against statewide data by various policy and claim characteristics.

The DCRB's expertise in the collection of Medical Data Call information continued in 2017. 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 quarters (transactions received for the Third Quarter 2010 through the Fourth Quarter 2017) the DCRB processed approximately 4.0 million records accounting for almost \$517 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.

The DCRB continues to aspire to 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. Following are a few highlighted additional areas of DCRB activity during 2017:

### **DELAWARE RESIDUAL MARKET**

In 2017 the Delaware Residual Market (Assigned Risk) was required to evaluate and recommission Servicing Carriers and reappoint Direct Assignment Carriers. This was completed in late August, 2017. The complexion of Servicing Carriers went from four down to three carriers. This was due to a continued decrease in the overall residual market, presently at 13 percent, down from a high of 17 percent in 2013, of the overall WC marketplace. It was decided that having the three top performing Servicing Carriers would be a fairer and maintain a consistent premium distribution for these carriers. The Direct Assignment Carriers were also reappointed, and was kept at six carriers. This review and process is also known as a 'bid' year and occurs every three years.

### **ACTUARIAL INITIATIVES**

In conjunction with the DCRB Actuarial Committee, staff continued efforts on various special projects in 2017. A series of analyses, reports, and special projects has been identified, further defined, and prioritized for purposes of tracking and oversight. These projects fall in five general categories: legislative analysis, aggregate ratemaking methodologies, individual risk

rating, class ratemaking, and market analysis. Perhaps the most significant project is the evaluation and improvement of the experience rating plan

### **DCRB INFORMATIONAL INITIATIVES**

The DCRB continued its tradition of providing educational programs in 2017. Subjects addressed in these seminars range from basic programs describing DCRB operations and functions to more advanced and detailed classes covering specific topics, such as the Test Audit Program, unit statistical reporting and workers' compensation rating plans.

### **BUDGET AND ASSESSMENT EXPERIENCE**

Expenditures for the Year 2017 were slightly increased versus 2016; however, overall expenses were in line with DCRB's budget plan. During 2014, an Ad Hoc Committee of members of the PCRB and DCRB Governing Boards reviewed past expense and assessment experience and considered staff advice with regard to a practical allocation of resources between the two organizations. This approach, which derives the DCRB's share of PCRB expenses directly and with minimal reference on comparative premium volumes, was once again proposed and adopted for another year (2017) by both the PCRB and DCRB Governing Boards.

### **DATA COLLECTION ACTIVITIES**

Collection of timely, accurate and complete statistical information is a key issue for the DCRB and its members. In 2017, existing programs and incentives applicable to the reporting and collection of financial and unit statistical data, as well as monitoring carrier audits, continued to be actively managed by DCRB staff. The 2017 data collection program experience follows:

Financial Data – Although members were generally able to use the Financial Data Reporting Application (FDRA) during the reporting season for 2016 Calls in 2017, Financial Data Incentive Program assessments of approximately \$11,000 associated with those reports were assessed in late 2017.

The FDRA used in 2017 included all Financial Calls for 2016 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 – Most members successfully complied with reporting requirements for the Unit Statistical Plan. Incentive charges incurred in 2017 were approximately \$9,000. Comparable 2016 charges were approximately \$63,000.

A portion of the Unit Statistical Plan incentive charges incurred in 2016 was again attributable to a small number of carriers in various stages of supervision, rehabilitation and/or liquidation by various insurance departments. As a consequence, approximately \$1,000 of the Unit Statistical Plan incentive charges incurred for the year proved uncollectible.

Test Audit Program – The four-quarter difference ratio adjusted for carriers opting out of the program was 17.0 percent for 2017 compared to 16.0 percent for 2016, 15.2 percent for 2015

and 16.2 percent in 2014. The difference ratios are consistent but substantially below (better than) the prevailing program standard of 20 percent.

### **WORKERS COMPENSATION RESEARCH INSTITUTE (WCRI) BENCHMARKING STUDIES**

During 2017, the DCRB continued discussions and offered assistance to the Workers Compensation Research Institute (WCRI) regarding its efforts and steps towards establishing a Delaware component into the series of multi-state benchmarking studies (CompScope™ Medical Benchmarks). This is an ongoing objective to establish a complimentary researchers view of costs, especially medical, in the Delaware Workers Compensation system.

### **LEGISLATIVE INITIATIVES**

There was no appreciable Delaware legislation impacting the workers' compensation system in 2017. DCRB stands ready to provide objective and credible input to public policy debates involving the workers' compensation system.

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The DCRB, in conjunction with the PCRB, has been exploring new ways to communicate with you. We are developing more reports and exhibits that leverage illustrations and more graphics. We are identifying additional metrics to provide greater insights on the expanding array of data collected for this marketplace. Along with our Annual Report we will be releasing our second 'Workers Compensation State Activity Report for Pennsylvania,' presented online in flip-book fashion. This year we also simultaneously release for the first time a 'Workers Compensation State of the Line Report for Pennsylvania,' focused on premiums and actuarial insights. These reports are intended to provide deeper analysis and visual representation of activities, statistics, and actuarial metrics occurring in the market. Planning and development are still underway on refreshing our website with a more current visual look and feel. We are excited about these ongoing changes and hope they are providing new value to you.

We have a strong reliance on the resources, cooperation and communication provided to us by you our members, and we are thankful. Additionally, our Governing Board and various committees advises and directs the organization allowing us to provide the highest level of service and support for this marketplace. We continue to collaborate with other independent rating organizations from across the country, which helps us to better understand topical issues for the industry, and to develop or adopt effective systems, procedures and guidelines for the benefit of our many and varied constituencies.

It is with deep appreciation that we deliver this report to all of you and all constituencies. I remain honored and privilege to be associated with the complement of diligent, experienced staff consistently striving to deliver quality services efficiently and effectively to you all.

William V. Taylor  
President



## COMMITTEE ACTIVITIES

The various committees of the DCRB met six times in the course of 2017 and participated in two 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 one teleconferences during 2017.

<u>Members</u>	<u>Term Expiring</u>
American Home Assurance Company	2020
Berkshire Hathaway/Guard Insurance Company	2020
Liberty Mutual Insurance Company	2018
Nationwide Insurance Company (Vice Chair)	2019
Travelers Property & Casualty Company	2019
Zenith Insurance Company (Chair)	2018

### 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 twice during 2017.

<u>Members</u>	<u>Term Expiring</u>
American Home Assurance Company	2018
Home Builders Association of Delaware	2019
Liberty Mutual Insurance Company	2019
Nationwide Insurance Company	2020
PMA Insurance Company	2018
Technology Insurance Company	2020
XL Insurance Company	2019

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 three times during 2017.

<u>Members</u>	<u>Term Expiring</u>
American Home Assurance Company	2018
Donegal Mutual Insurance Company	2019
Liberty Mutual Insurance Company	2018
Nationwide Insurance Company	2019
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 2017.

<u>Members</u>	<u>Term Expiring</u>
American Home Assurance Company	2018
Liberty Mutual Insurance Company	2019
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 2017 the Classification Department responded to 314 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 2017 the DCRB issued 53 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 2017, policy reporting examined 125,311 documents for proper application of experience modification, merit rating adjustments, carrier rating values, employer classifications, anniversary rating dates, 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 2017, the DCRB mailed approximately 891 applications to employers. Of that number, 359 applications were returned to the DCRB for processing and approval. Roughly 40% of the credits applied for 2017 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 1,630 employers to receive such credit in 2017.

## **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 619 employer applications in 2017.

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 2017, 43 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 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.

The DCRB has a system control over the submission of required unit statistical reports under 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.

The DCRB now requires the submission of statistical reports via electronic transmission; however, paper copy reports continue to be processed. During 2017, the DCRB processed 29,013 unit statistical reports.

## DCRB MEMBERSHIP

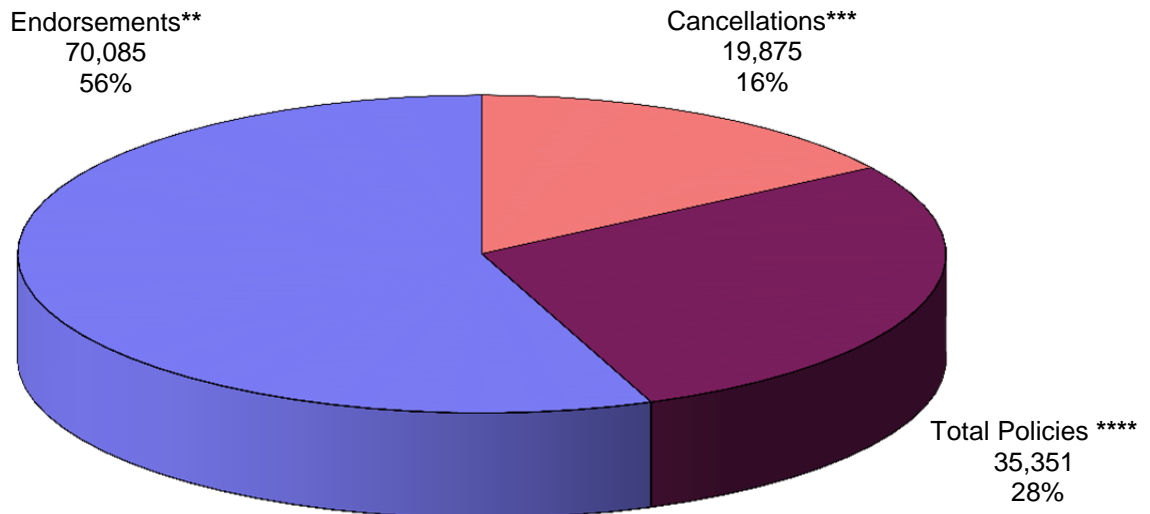
As of December 31, 2017 there were 345 members in the DCRB. During the year, six carriers joined. The new members are as follows:

Ashmere Insurance Company  
Great American Alliance Insurance Company  
Brethren Mutual Insurance Company  
EMC Property & Casualty Company  
Sompo Japan Fire and Marine Insurance Company Of America  
Federated Reserve Insurance Company

**DELAWARE  
TOTAL POLICIES, ENDORSEMENTS AND CANCELLATIONS/REINSTATEMENTS PROCESSED  
JANUARY 1, 2017 TO DECEMBER 31, 2017**

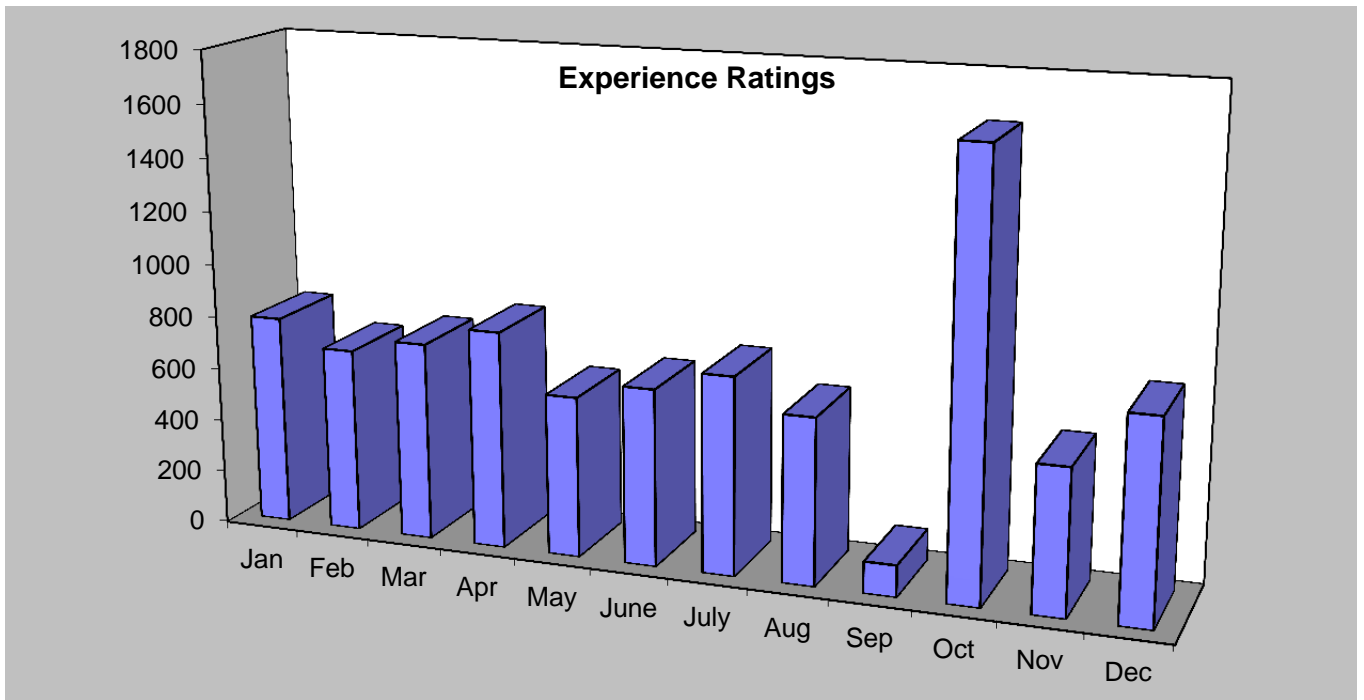
Month of Process (1)	One-Year			Three-Year	
	Policies* (2)	Endorsements** (3)	Cancellations*** (4)	Fixed Rate (5)	Annual Anniversary (6)
<b>Total</b>	<b>35,349</b>	<b>70,085</b>	<b>19,875</b>	<b>0</b>	<b>2</b>
January	3,208	5,553	1,841	0	0
February	2,522	5,934	1,515	0	0
March	3,284	6,284	1,707	0	0
April	3,013	5,250	1,537	0	0
May	2,914	6,279	1,619	0	0
June	3,340	5,811	1,780	0	0
July	2,872	5,079	1,295	0	0
August	2,714	5,652	1,470	0	0
September	2,865	6,715	2,372	0	1
October	2,953	6,101	1,609	0	1
November	2,688	5,769	1,571	0	0
December	2,976	5,658	1,559	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, 2017 TO DECEMBER 31, 2017**

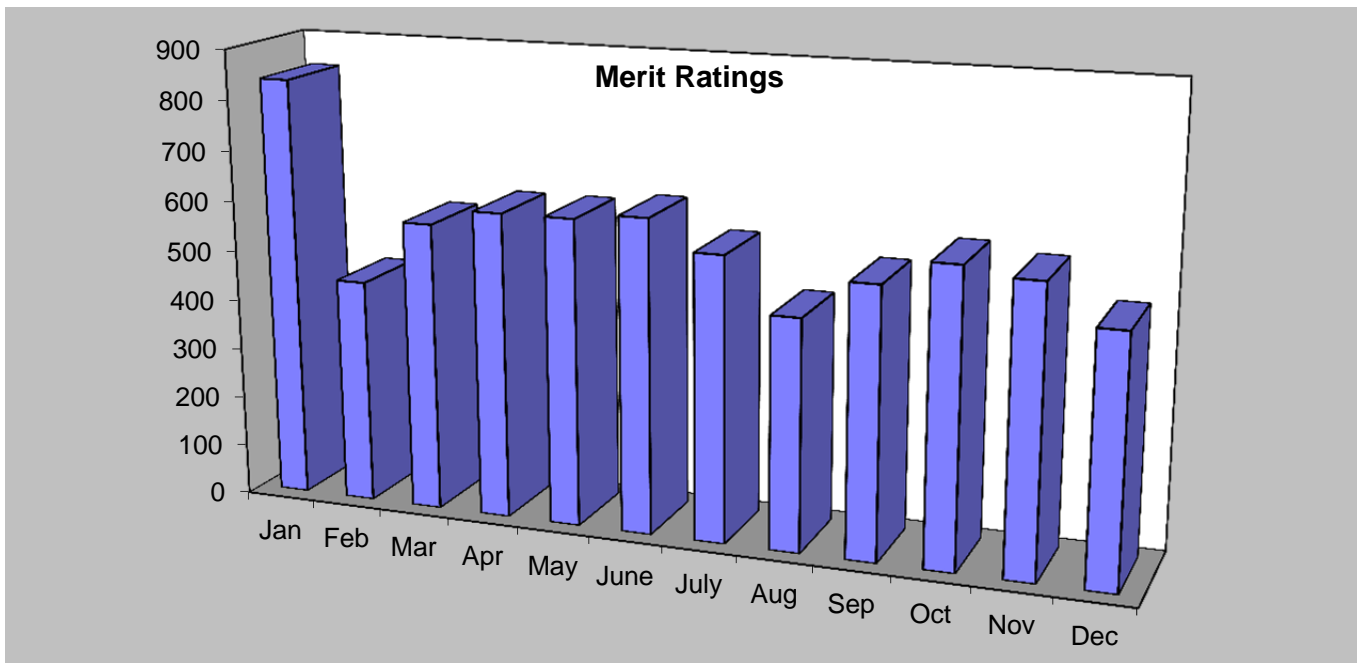
<u>Month of Issuance</u>	<u>Total Ratings</u>	<u>Percentage</u>
January	791	9.05
February	694	7.94
March	747	8.55
April	820	9.39
May	605	6.93
June	666	7.62
July	743	8.51
August	625	7.15
September	119	1.36
October	1,626	18.61
November	545	6.24
December	755	8.64
<b>TOTALS</b>	<b>8,736</b>	<b>100.00</b>



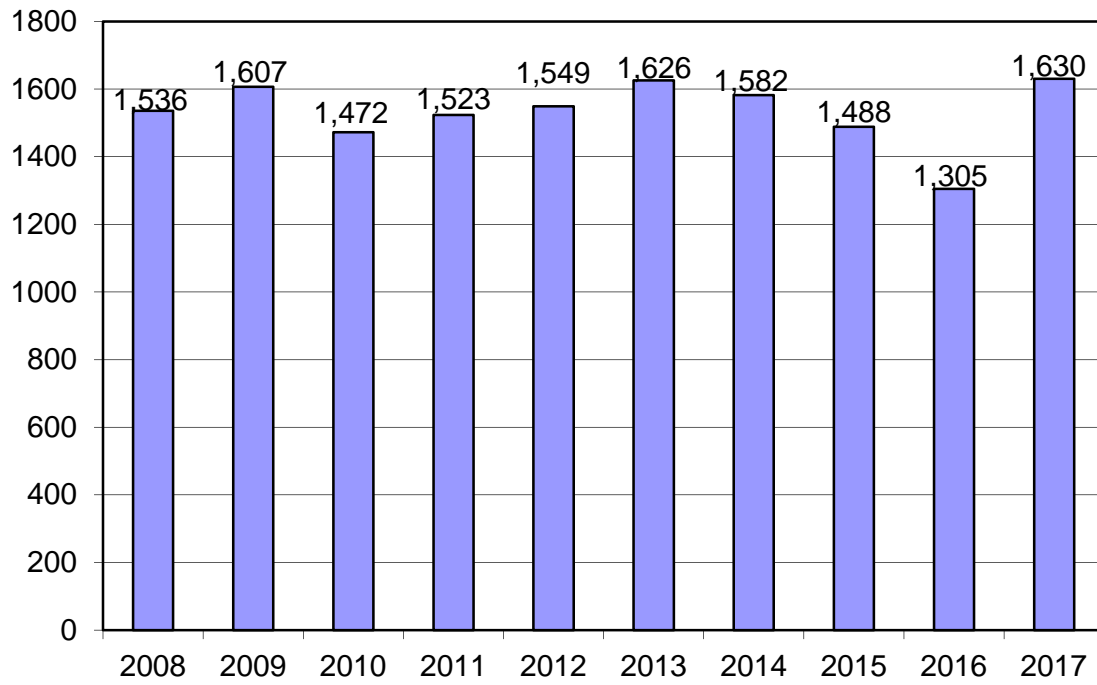


**DELAWARE**  
**MERIT RATINGS - JANUARY 1, 2017 TO DECEMBER 31, 2017**

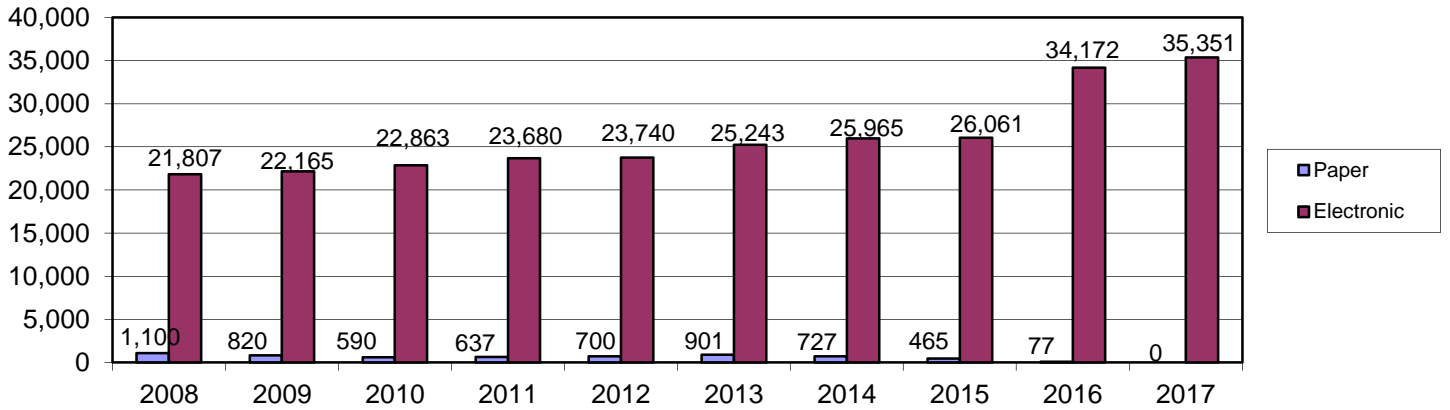
<u>Effective Month</u>	<u>Total Ratings</u>	<u>Percentage</u>
January	839	12.17
February	447	6.48
March	575	8.34
April	608	8.82
May	609	8.83
June	622	9.02
July	564	8.18
August	458	6.64
September	534	7.74
October	583	8.46
November	566	8.21
December	490	7.11
<b>TOTALS</b>	<b>6,895</b>	<b>100.00</b>



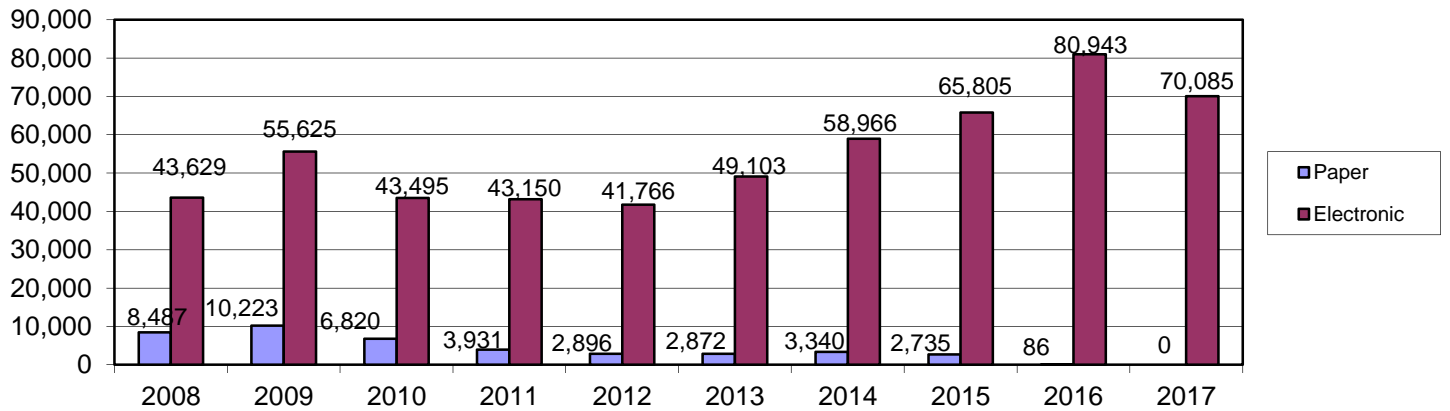
### Delaware Workplace Safety Credit Program Number of Employers Receiving Credits by Year



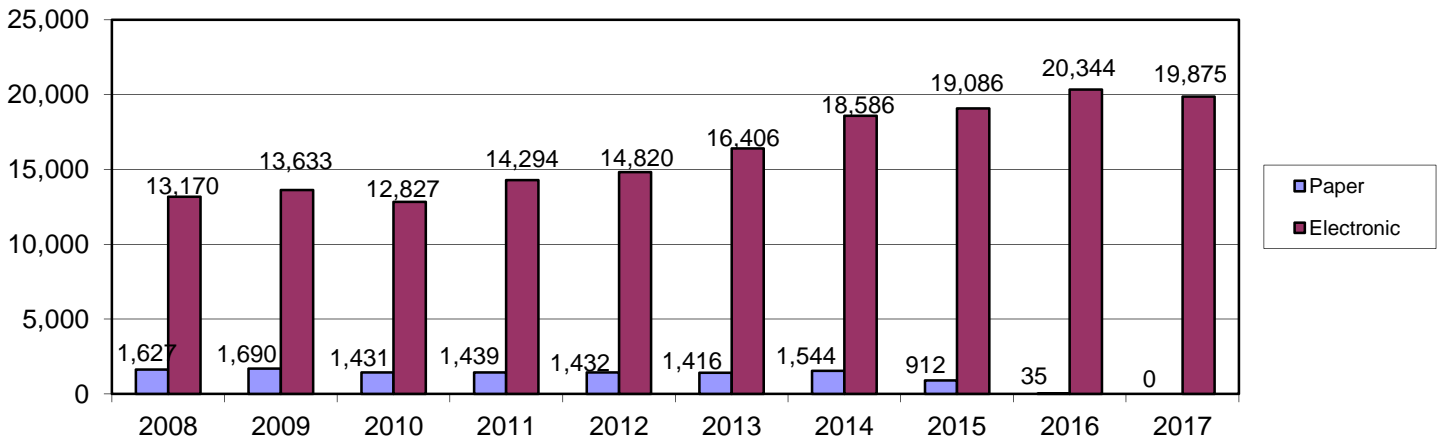
### Delaware Policies Processed



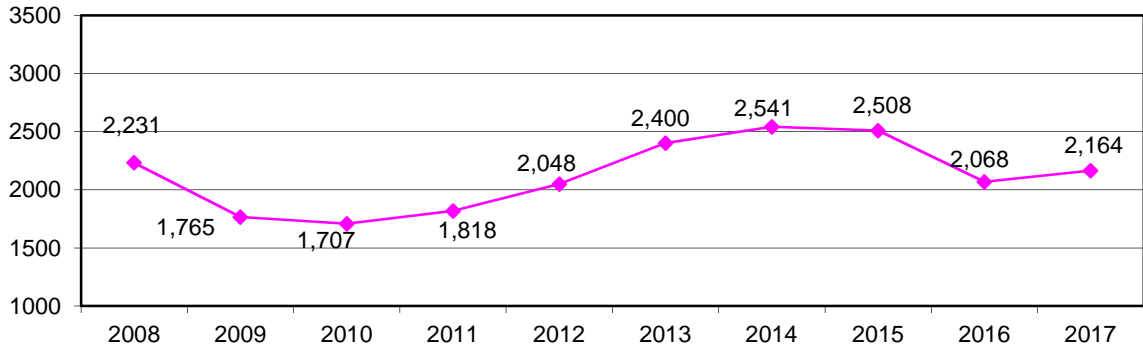
### Delaware Endorsements Processed



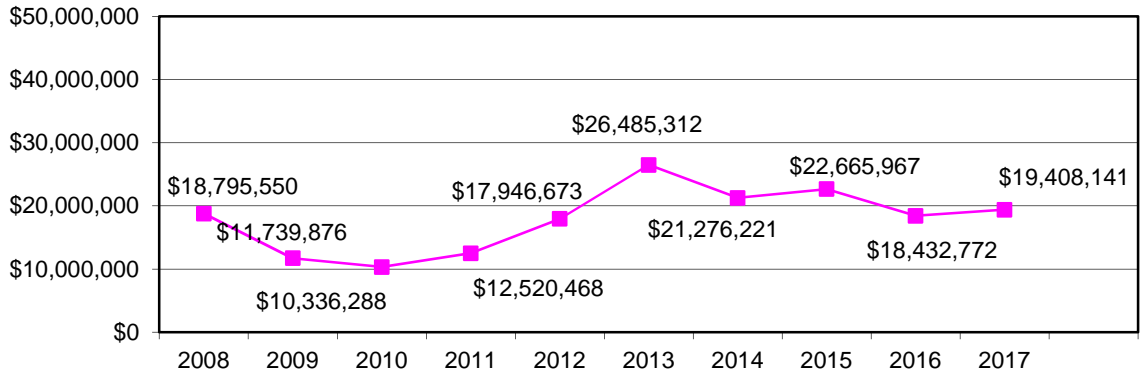
### Delaware Cancellations/Reinstatements Processed



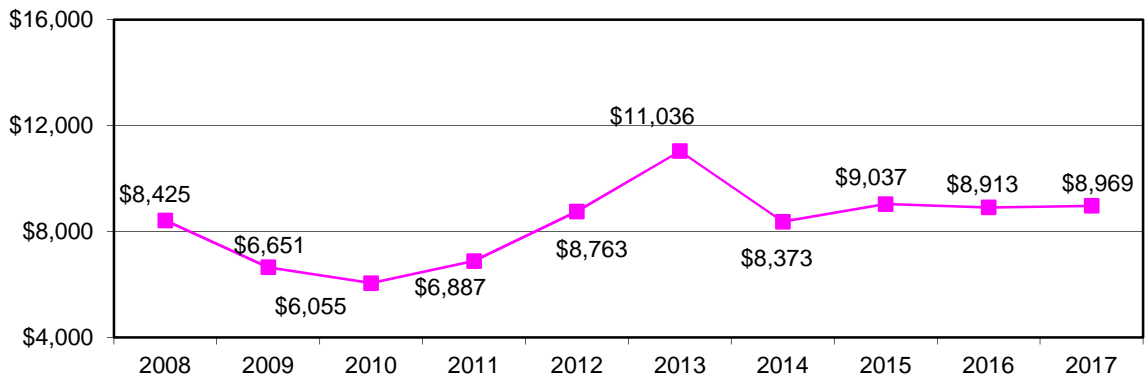
**Assigned Risk Participants Per Year**



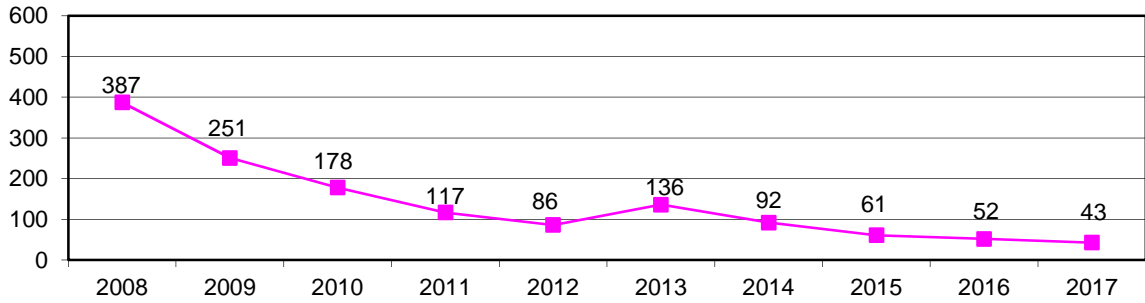
**Assigned Risk Premium Per Year**



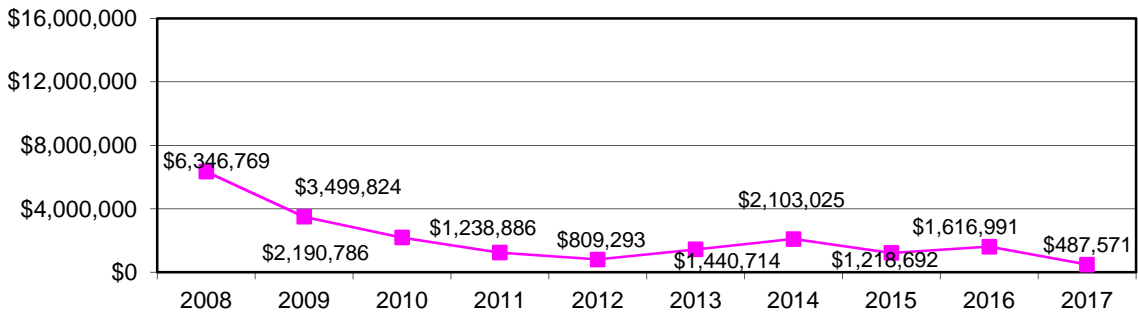
**Average Assigned Risk Premium Per Year**



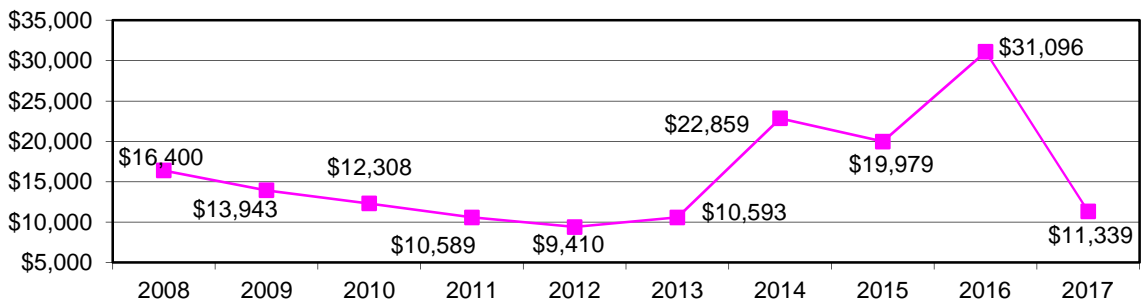
**Prior Year Delaware Insurance Plan Risks  
Obtaining Voluntary Market Coverage**



**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**



**DELAWARE RECEIPTS BY POLICY YEAR AND TYPE OF REPORT**

**Electronic Media**

<b>Type of Report</b>	<b>Total Report</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>
First	<b>25,591</b>	-	-	-	-	-	-	1	14	13,945	11,631
Second	<b>1,092</b>	1	-	1	1	2	-	2	614	471	-
Third	<b>686</b>	1	-	-	-	2	-	392	291	-	-
Fourth	<b>476</b>	1	-	-	-	3	253	219	-	-	-
Fifth	<b>298</b>	-	-	-	-	166	132	-	-	-	-
Sixth	<b>265</b>	1	-	-	156	108	-	-	-	-	-
Seven	<b>179</b>	1	-	102	76	-	-	-	-	-	-
Eighth	<b>178</b>	-	104	74	-	-	-	-	-	-	-
Ninth	<b>185</b>	115	70	-	-	-	-	-	-	-	-
Tenth	<b>63</b>	63	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>29,013</b>	<b>183</b>	<b>174</b>	<b>177</b>	<b>233</b>	<b>281</b>	<b>385</b>	<b>614</b>	<b>919</b>	<b>14,416</b>	<b>11,631</b>

**Hard Copy**

<b>Type of Report</b>	<b>Total Report</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>
First	<b>0</b>	0	0	0	0	0	0	0	0	0	0
Second	<b>0</b>	0	0	0	0	0	0	0	0	0	0
Third	<b>0</b>	0	0	0	0	0	0	0	0	0	0
Fourth	<b>0</b>	0	0	0	0	0	0	0	0	0	0
Fifth	<b>0</b>	0	0	0	0	0	0	0	0	0	0
Sixth	<b>0</b>	0	0	0	0	0	0	0	0	0	0
Seven	<b>0</b>	0	0	0	0	0	0	0	0	0	0
Eighth	<b>0</b>	0	0	0	0	0	0	0	0	0	0
Ninth	<b>0</b>	0	0	0	0	0	0	0	0	0	0
Tenth	<b>0</b>	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>