

DELAWARE COMPENSATION RATING BUREAU, INC.

A large, abstract graphic on the left side of the page. It features a vertical green bar on the far left, followed by a grey bar, and then a green bar that tapers to a point. These bars are layered and slightly offset from each other, creating a sense of depth and movement.

ANNUAL
REPORT
2018

DELAWARE COMPENSATION RATING BUREAU, INC.

30 South 17th Street
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Philadelphia, Pennsylvania 19103-4007

ANNUAL REPORT 2018

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

ANNUAL REPORT 2018

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PRESIDENT'S MESSAGE

2018 saw the following issues met and undertakings pursued by the Delaware Compensation Rating Bureau, Inc. (DCRB) and its membership.

Today's Delaware workers compensation marketplace continues to demonstrate signs of improved health along with decreasing costs for employers, when compared to recent prior years. On August 3, 2018, the DCRB submitted Filing No. 1803, containing a proposed overall decrease to Delaware voluntary market loss cost of 10 percent (rounded) and an overall decrease to residual market rate of 7.23 percent. In keeping with the provisions of HB175, there is a process of review of DCRB's annual voluntary market loss cost and residual market rate indication filing by the appointed Ratepayer Advocate. 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. Following the submitted proposed decreases as indicated, it was determined that there was no need to hold public information sessions, as performed in the past. Following these standard reviews, approval was quickly obtained from the Delaware Department of Insurance for an overall Loss Cost decrease at a 10 percent level (not rounded) and the residual market rate decrease of 7.29 percent. The approval of Filing No. 1803 obtained on October 15, 2018 was for new and renewal policies effective on or after December 1, 2018. This decision was communicated to DCRB members by DCRB Circular 958 on October 18, 2018.

The legislative phased implementations of medical fee schedule changes concluded in 2018. Medical data is collected by the DCRB and used to track the impact on medical costs in the Workers Compensation system, conclusions have been drawn that the overall savings objective was generally met. This translates into marketplace savings that are not fully evident in the ratemaking data, but have been accounted for fully in the ratemaking process since the passage of HB175 and HB373. The approval of this recent filing is further evidence of emergent savings from these measures which have driven down costs previously inherent in the system. The DCRB is pleased to participate in the ongoing process of review and monitoring of the system during this continued period of change. We are committed to Delaware's marketplace and look forward to serving it this capacity for many years to come.

In addition to the medical cost improvements observed in the system, we continue to recognize an improving workers compensation environment in Delaware as evidenced by this most recent DCRB filing. We are able to report on quantified and observed reductions in medical costs for employers, along with stable benefits, and a healthy market for the insurance sector. The persistent downward claims frequency trend is working with a slower increase in indemnity and medical severity trends. This is resulting in a gradual improvement in the overall claim cost trend. Resulting from the evidence of the recent medical cost savings measures, it is felt that this will continue to have a positive impact on the system. This observation is encouraging for the health of the Delaware system and will foster competition and further improvement for employers over time.

As noted, the DCRB continues to supply various data reports required by HB175 and HB373. HB175 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 continues to be required under HB373 but under the latter legislation the data is 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 in 2018 on January 15; April 16; July 16; and October 15, of 2018. On September 19, 2018, the DCRB submitted a special comprehensive summary report on the overall impact to the Health Care Payment System as it pertained to HB 373, which concluded its phased implementation on January 31, 2017. This report indicated that the overall objectives and goal of this legislation were met. Note that compliance with all forms of data reporting and related provisions of any Delaware legislation will continue and is ongoing.

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 2018 with a submission to the Delaware Department of Labor in late July containing 32 pages of compilations of unit statistical data, one for each of the thirty one largest carriers based on 2017 premium writings in Delaware and one carrier summary.

In 2018 the DCRB in synchronization with the PCRB, continued its progression with additional internal changes and accomplishments. Last year I was able to report on the positive progression of internal changes and accomplishments at the DCRB. This year, like last, there was similar progress, but was slowed somewhat by a series of unusual events in the Pennsylvania marketplace which had some impact on the overall organization and progression of some projects (for further information refer to the related 2018 PCRB Annual Report). Despite any delay or setback, the DCRB is steadfast in moving forward and continuing with a focus on being the established thought leader and reliable source of quantitative information when it relates to the Delaware Workers Compensation marketplace.

The efforts surrounding the enterprise-wide System Reengineering Project (SRP) continue. This internal systems reengineering initiative is fundamental to the DCRB's data collection and operation. The project began in 2016 and will continue through this year and next. Significant activities took place in 2018. Part of this project includes internal staff transitioning to work alongside the contracted developers for the project. This approach began from the start and continues. The technical infrastructure that will support the new software and data collection platform is being finalized and will have a significant cloud based aspect. The DCRB will continue to support the legacy technology platform which still accepts 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 DCRB members. The DCRB enhanced the unit statistical data collection process in 2018 with the release of the Unit Data Manager (UDM) system. This system will improve the data submission and data quality communications with all member companies. The Workers Compensation (WC) Data Pro system was also enhanced providing further capability for carrier members to create reports or extracts to benchmark their data against statewide data by various policy and claim characteristics. This work on the SRP project reflects the DCRB's continued commitment to enhancing the technical infrastructure and capabilities for exchanging data and information with all key constituencies.

2018 ACHIEVEMENTS AND INITIATIVES

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 2018:

DCRB FILINGS

There were seven filings made in 2018, including one for the Loss Cost filing and one for the Residual Market rate filing. Please refer to the DCRB website for the following notable circulars from approved filings:

- Basic Manual Revisions to Sections 1 and 2
 - Manual Housekeeping Revisions
 - Revisions to Designated Auditable Payrolls and Concurrent Manual Amendments
- Classification Items
 - Classification Procedural Change: Fence Erection Contractors
 - Classification Procedural Change: Kitchenware
 - Revised Classification: Proposed Merger of Code 602, Road or Street Construction – Subsurface Work
 - Into Code 609, Excavation
- Miscellaneous Items
 - Establishment of the Revised Notification of Change in Ownership Endorsement

DELAWARE RESIDUAL MARKET

In 2018 the overall decrease to the Delaware Residual Market (Assigned Risk) rate level was 7.29 percent, as noted above. The 2017 assigned risk marketplace was 8 percent of the overall Delaware Workers Compensation premium, roughly \$18 Million in Direct Written Premium. This percentage compares to 11 percent in 2016. There are three Servicing Carriers (prior to 2017 there were four) and six Direct Assignment Carriers for this market.

ACTUARIAL INITIATIVES

In conjunction with the DCRB Actuarial Committee, staff is continuing efforts on various special projects. The actuarial research project plan outlines a series of analyses, reports, and special projects. There are five general project categories: legislative analysis, aggregate ratemaking methodologies, individual risk rating, class ratemaking, and market analysis. Perhaps of greatest focus and significance is the project that is studying and reevaluating the present experience rating plan.

DCRB INFORMATIONAL INITIATIVES

The DCRB continued to provide the insurance industry with outreach and educational programs in 2018. This includes topics and seminars ranging from basic programs describing PCRB operations and functions to more advanced and detailed presentations such as the Test Audit Program, unit statistical reporting, and workers compensation experience rating plans.

BUDGET AND ASSESSMENT EXPERIENCE

Overall expenditures for the 2018 were in line with the DCRB's budget plan. The expense allocation provision was again reviewed by the members of the PCRB and DCRB Governing Boards, who reaffirmed and readopted the current allocation methodology. A slight adjustment to the allocation calculation, to exclude specific PCRB only expenses, was identified and agreed upon by both Governing Boards.

For the year, expenditures were approximately 97.4 percent of budget. Quarterly assessments were imposed throughout the year consistent with the 2018 Budget.

DATA COLLECTION ACTIVITIES

Collection of timely, accurate and complete statistical information is a key issue for the DCRB and its members. In 2018, 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 2018 data collection program experience follows:

Financial Data – Use of the Financial Data Reporting Application (FDRA) during the reporting season for 2017 Calls in 2018 resulted in Financial Data Incentive Program assessments of approximately \$18,000 associated with those reports. The FDRA used in 2018 included all Financial Calls for 2017 reports. This internet-based application allows reporting entities to view results of applying PCRB and Insurance Department edits prior to submission of entered data and expedites the exchange of criticisms and corrected data, if needed. The FDRA 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 2018 were approximately \$7,000. This compares to \$9,000 in 2017 and \$63,000 in 2016. The improvement in Unit Stat data collection is at least 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 - Work is underway on a new data set for the industry, officially named the Indemnity Data Call. In step with the industry, the DCRB has been involved in the planning and establishment of the Indemnity Data Call. In early 2019 the DCRB announced and released the Indemnity Data Call Implementation Guide. This guide includes the reporting layout, general rules, participation requirements, business exclusions, reporting frequencies and responsibilities, and other essential information needed for carrier members to begin preparations for this Call.

Medical Data Call - The DCRB's growth and expertise in the collection of Medical Data Call information continued in 2018. This developing expertise and capability are benefiting the industry by delivering customized and increasing levels of details pertaining to the treatment of workers compensation injuries, using standard medical data protocols across jurisdictions. For thirty-four quarters (transactions received for the Third Quarter 2010 through the Fourth Quarter 2018), the DCRB processed approximately 4.5 million records accounting for almost \$565 million in paid medical benefits. There are ongoing initiatives related to the use of this data, which are focused on report automation, publication of several reference reports, eligibility, data quality and analytical processes, procedures and tools.

Test Audit Program – The four-quarter difference ratio adjusted for carriers opting out of the program was 14 percent for 2018 compared to 17 percent for 2017, 16 percent for 2016, and 15 percent for 2015. As indicated, 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 2018, the DCRB continued discussions and offered feedback 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). More recently, there is dialogue, instead for consideration of an ongoing special series of reporting on the Delaware Workers Compensation system. Overall, this is an ongoing suggestion by the DCRB, with the objective of establishing a complimentary researcher option to review system costs, especially medical, in the Delaware Workers Compensation system.

LEGISLATIVE INITIATIVES

There was no passage of any appreciable Delaware legislation impacting the workers compensation system in 2018. DCRB stands ready to provide objective and credible input to public policy debates involving the workers compensation system.

Work by the DCRB continues, in conjunction with the PCRB, on exploring new ways to communicate with you. Development continues on creating more reports and exhibits that leverage data to illustrate more clearly with graphics and additional analytics. We are identifying additional metrics to provide greater insights with the expanding array of data collected for this marketplace. Please note, that along with this Annual Report is the release of this year's "Workers Compensation State Activity Report for Delaware," presented online in flip-book fashion. Also simultaneously released is the second year of the "Workers Compensation State of the Line Report for Delaware," focused on actuarial insights. These reports are intended to provide deeper analysis and visual representation of activities, statistics, and actuarial metrics occurring in the market. We also are continuing work regarding a refreshed website with an updated visual look and feel. We are excited about these ongoing changes and hope they will provide additional new value for you.

To achieve the ultimate goal of making the Delaware Workers Compensation system more understandable, efficient and effective for all; we are reliant on the resources, cooperation and communication that our members provide, all for which we are very grateful. I take this opportunity to thank our Governing Board and the various committees who advise and direct our organization. Their insights, feedback and direction are fundamental and critical to the mission of the DCRB. Collaboration also continues with other independent rating organizations from across the country. This is helping us to better understand similar marketplace issues and trends for the overall industry across the country.

We submit this report with great appreciation to you and all of our constituencies. I wish to thank and commend our experienced staff for the extraordinary efforts demonstrated during this past year. It is those individuals, behind the scenes, who consistently strive to deliver quality services efficiently and effectively to you all. Thank you for your continued support.

William V. Taylor
President

COMMITTEE ACTIVITIES

The various committees of the DCRB met three times in the course of 2018 and participated in five 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 three teleconferences during 2018.

<u>Members</u>	<u>Term Expiring</u>
American Home Assurance Company	2020
Berkshire Hathaway/Guard Insurance Company (Vice Chair)	2020
Donegal Mutual Insurance Company	2021
Nationwide Insurance Company (Chair)	2019
Travelers Property & Casualty Company	2022
Zenith Insurance Company	2021

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 one time during 2018.

<u>Members</u>	<u>Term Expiring</u>
American Home Assurance Company	2021
Home Builders Association of Delaware	2019
Liberty Mutual Insurance Company	2019
Nationwide Insurance Company	2020
PMA Insurance Company	2021
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 2018.

<u>Members</u>	<u>Term Expiring</u>
American Home Assurance Company	2021
Donegal Mutual Insurance Company	2019
Liberty Mutual Insurance Company	2021
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 2018.

<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 2018 the Classification Department responded to 409 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 2018 the DCRB issued 76 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 2018 policy reporting examined 129,997 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 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 2018 the DCRB mailed approximately 776 applications to employers. Of that number, 400 applications were returned to the DCRB for processing and approval. Roughly 30% of the credits applied for in 2018 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 1,495 employers to receive such credit in 2018.

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 813 employer applications in 2018.

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 2018, ninety nine 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. In 2018, the DCRB launched the Unit Statistical Data Report Manager (UDM). UDM is a new web application for the entry, edit, submission and management of unit statistical information. Additionally, the DCRB expanded the USR editing process and now edits are performed in real-time.

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 data base, allowing the DCRB to adopt significant and unique improvements in data collection and analytical techniques for ratemaking.

Also at the conclusion of the 2018 calendar year, the DCRB discontinued the acceptance and processing of any hardcopy USR documents. During 2018, the DCRB processed 30,750 unit statistical reports electronically.

DCRB MEMBERSHIP

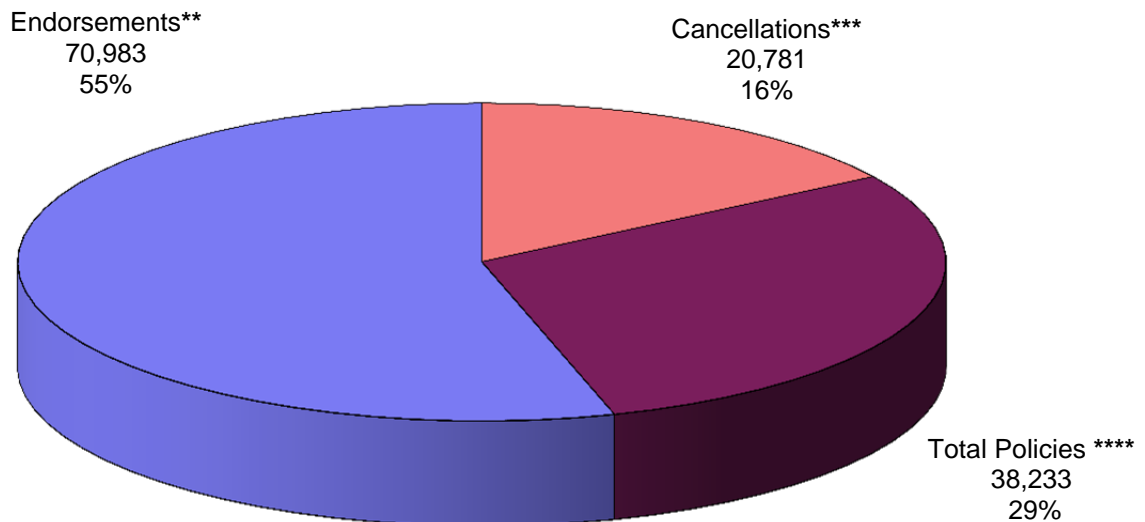
As of December 31, 2018 there were 359 members in the DCRB. During the year, fourteen carriers joined. The new members are as follows:

Atlanta International Insurance Company
Crestbrook Insurance Company
Employers Assurance Company
Employers Compensation Insurance Company
Employers Preferred Insurance Company
Everest Denali Insurance Company
Everest Premier Insurance Company
Goodville Mutual Casualty Company
Intrepid Insurance Company
Partner Reinsurance Company of the US
Seabright Insurance Company (Clearspring)
Sirius America Insurance Company
UPMC Health Benefits Inc.
UPMC Work Alliance Inc.

**DELAWARE
TOTAL POLICIES, ENDORSEMENTS AND CANCELLATIONS/REINSTATEMENTS PROCESSED
JANUARY 1, 2018 TO DECEMBER 31, 2018**

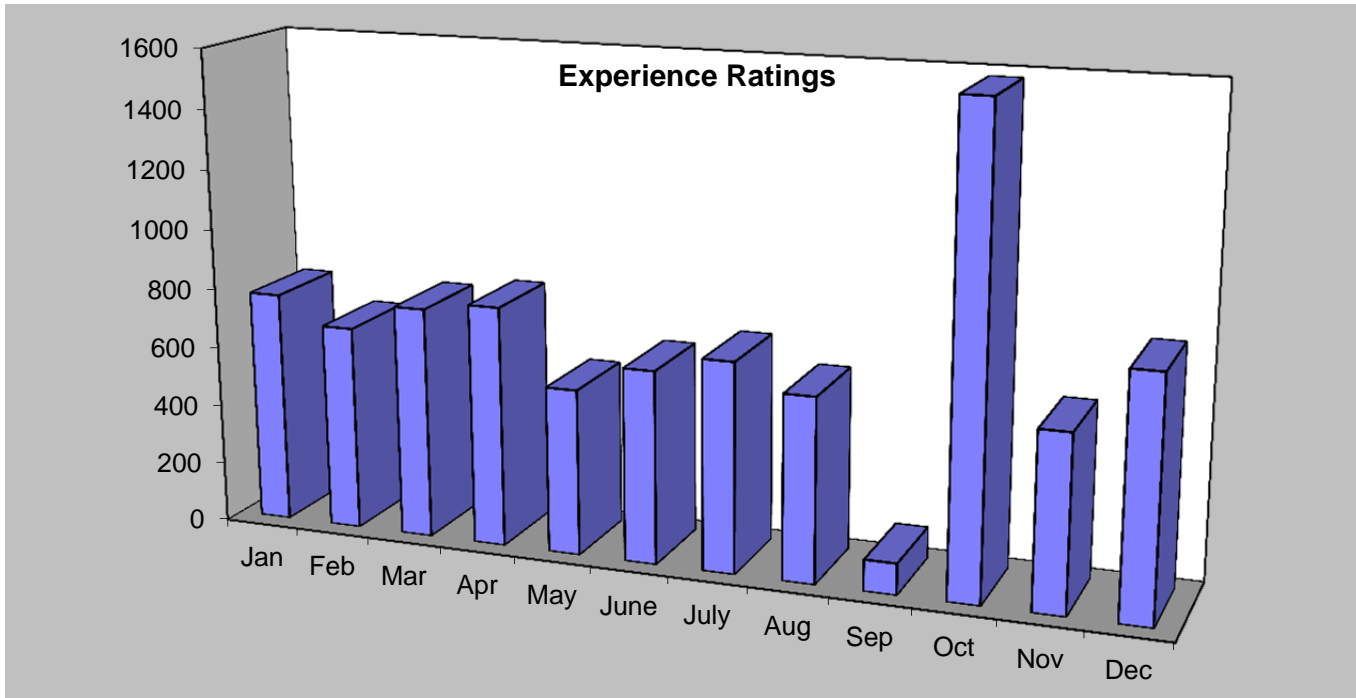
Month of Process (1)	One-Year			Three-Year	
	Policies* (2)	Endorsements** (3)	Cancellations*** (4)	Fixed Rate (5)	Annual Anniversary (6)
Total	38,229	70,983	20,781	0	4
January	3,608	6,647	1,952	0	0
February	2,625	6,270	1,682	0	1
March	3,064	6,078	1,740	0	1
April	3,408	6,111	1,736	0	0
May	3,380	6,530	1,763	0	1
June	3,307	6,224	1,683	0	1
July	3,457	5,597	1,782	0	0
August	3,123	5,726	1,733	0	0
September	3,060	5,689	1,771	0	0
October	3,008	5,531	1,836	0	0
November	2,860	5,104	1,471	0	0
December	3,329	5,476	1,632	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



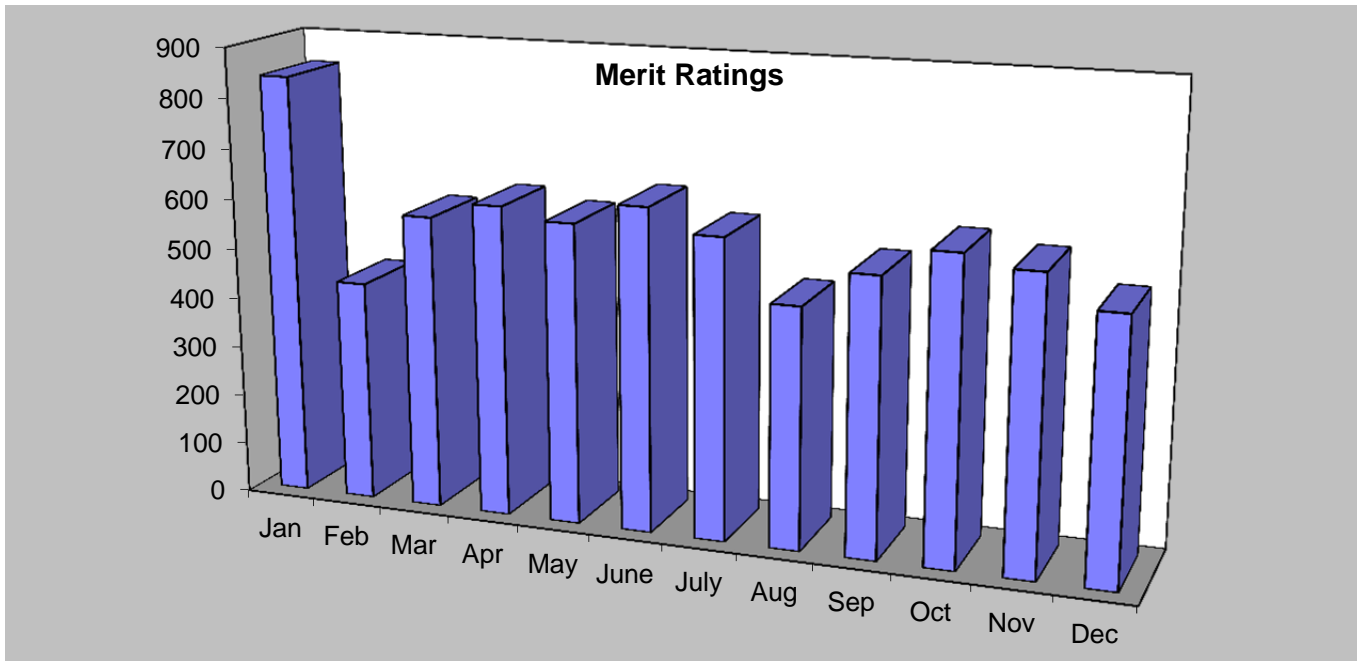
DELAWARE
EXPERIENCE RATINGS - JANUARY 1, 2018 TO DECEMBER 31, 2018

<u>Month of Issuance</u>	<u>Total Ratings</u>	<u>Percentage</u>
January	778	9.01
February	687	7.96
March	776	8.99
April	805	9.32
May	556	6.44
June	646	7.48
July	702	8.13
August	616	7.13
September	105	1.22
October	1,577	18.26
November	587	6.80
December	800	9.26
TOTALS	8,635	100.00

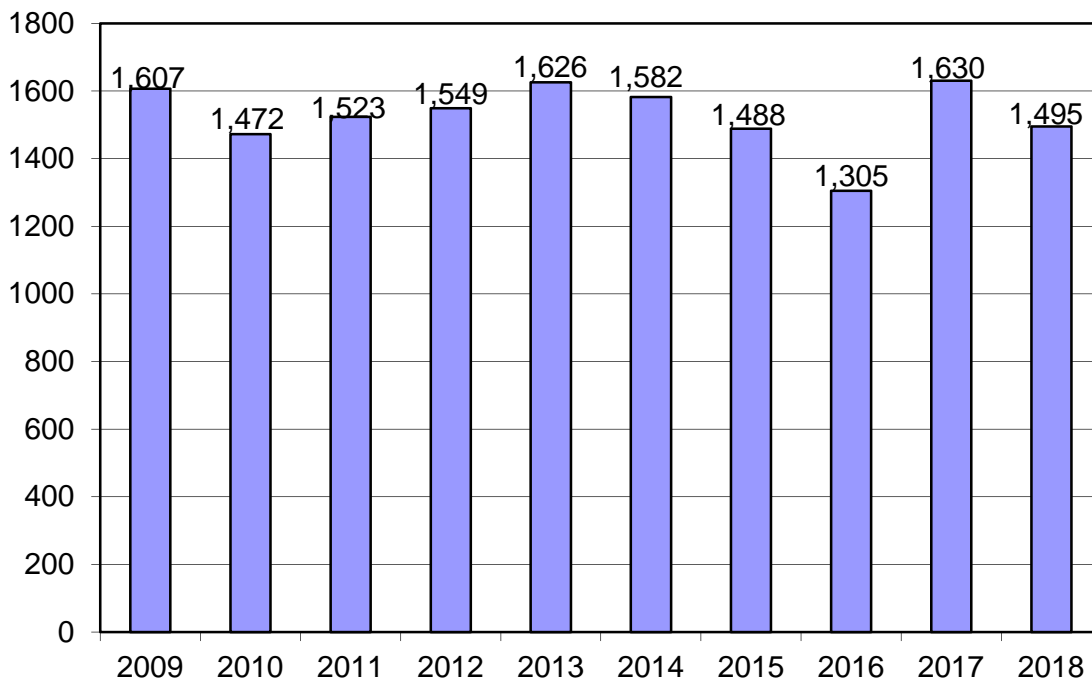


DELAWARE
MERIT RATINGS - JANUARY 1, 2018 TO DECEMBER 31, 2018

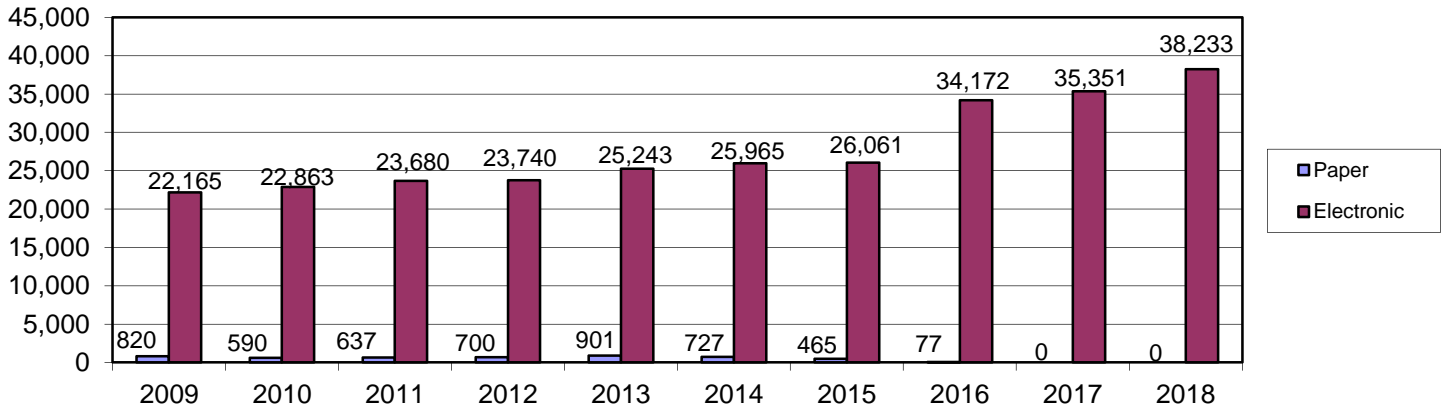
<u>Effective Month</u>	<u>Total Ratings</u>	<u>Percentage</u>
January	841	11.95
February	440	6.26
March	585	8.32
April	618	8.79
May	596	8.47
June	639	9.09
July	594	8.45
August	476	6.77
September	547	7.78
October	601	8.55
November	579	8.23
December	517	7.34
TOTALS	7,033	100.00



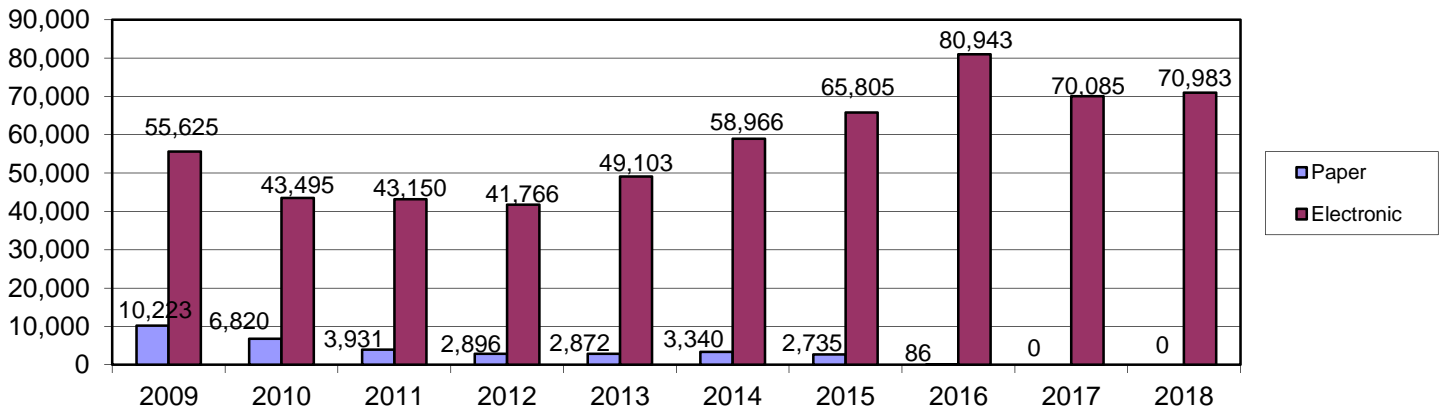
**Delaware Workplace Safety Credit Program
Number of Employers Receiving Credits by Year**



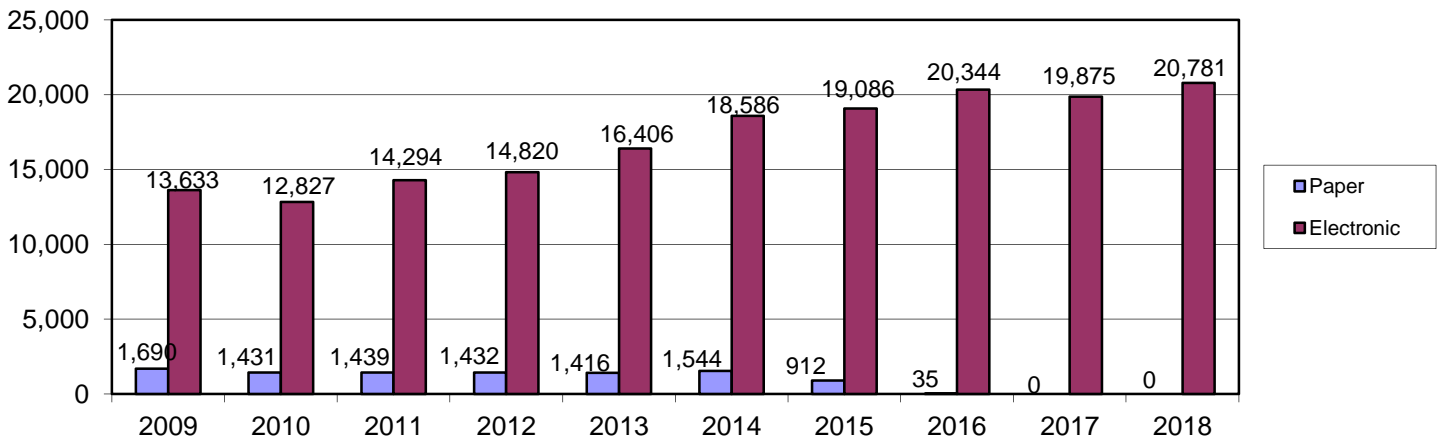
Delaware Policies Processed



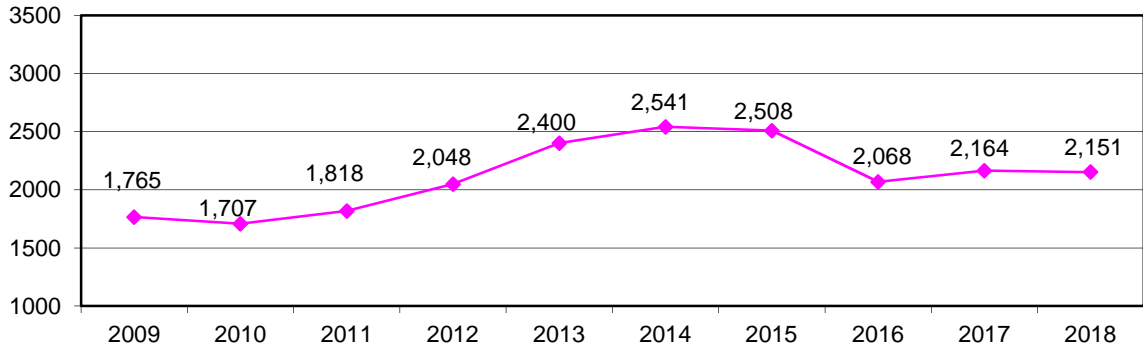
Delaware Endorsements Processed



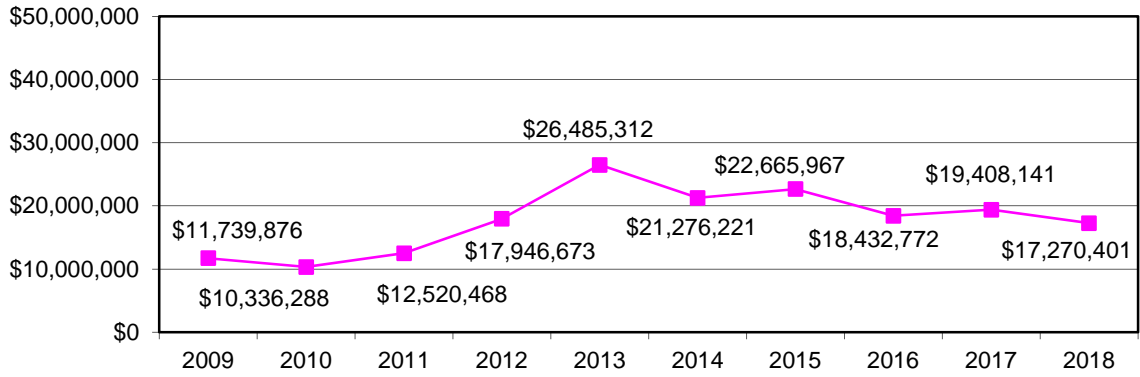
Delaware Cancellations/Reinstatements Processed



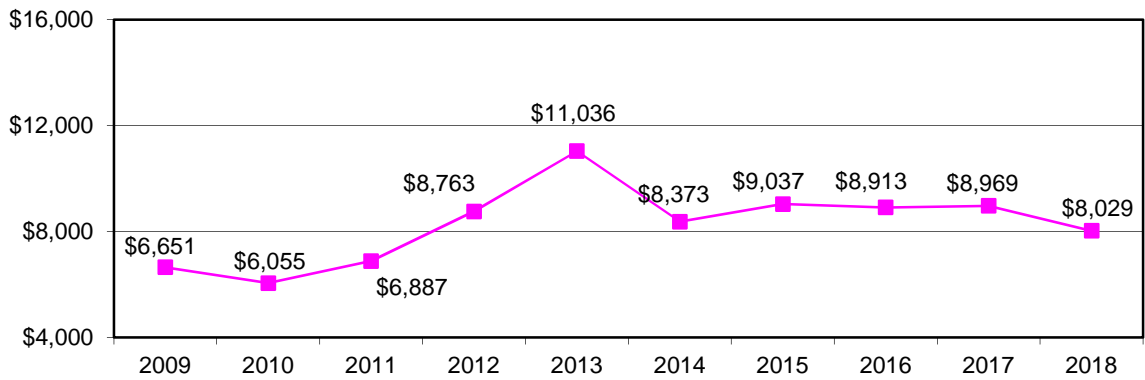
Assigned Risk Participants Per Year



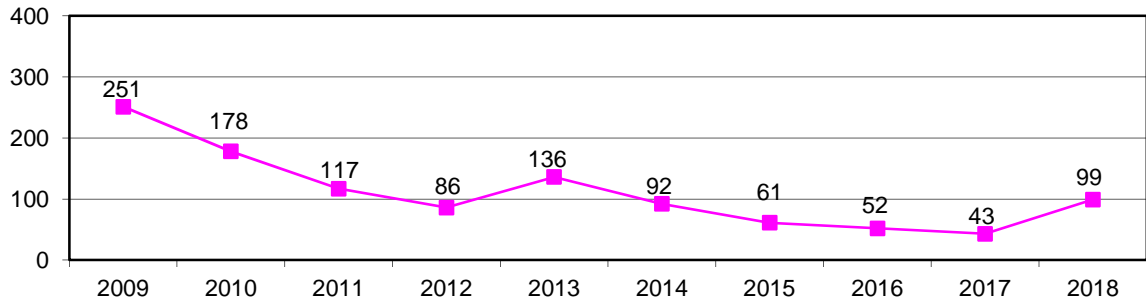
Assigned Risk Premium Per Year



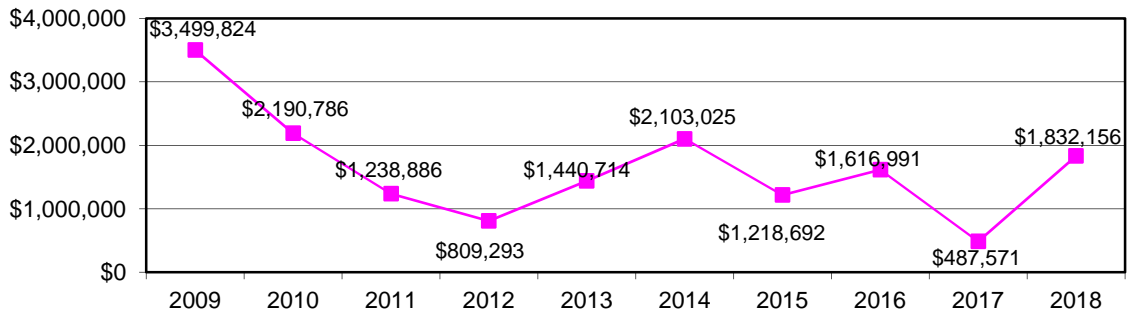
Average Assigned Risk Premium Per Year



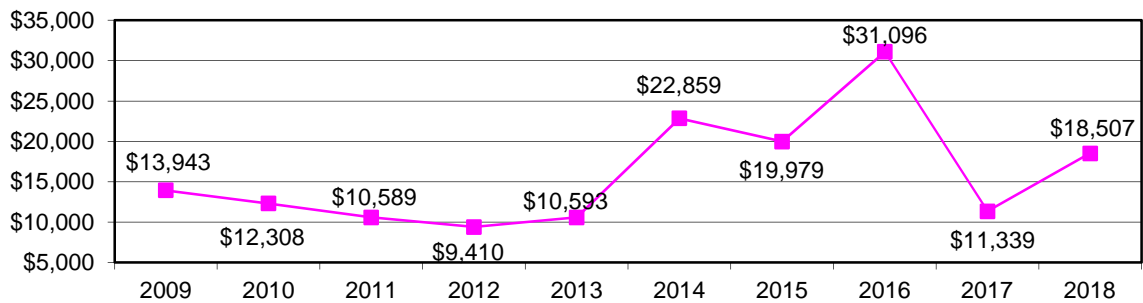
**Prior Year Delaware Insurance Plan Risks
Obtaining Voluntary Market Coverage**



**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

Type of Report	Total Report	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
First	27,392	9	1	-	10	6	2	15	70	14,878	12,401
Second	1,056	1	-	-	-	1	1	1	612	440	-
Third	708	1	-	-	-	-	3	398	306	-	-
Fourth	465	-	-	-	1	3	276	185	-	-	-
Fifth	323	1	-	-	1	177	144	-	-	-	-
Sixth	218	-	-	-	123	95	-	-	-	-	-
Seven	203	-	-	124	79	-	-	-	-	-	-
Eighth	158	-	93	65	-	-	-	-	-	-	-
Ninth	156	91	65	-	-	-	-	-	-	-	-
Tenth	71	71	-	-	-	-	-	-	-	-	-
Total	30,750	174	159	189	214	282	426	599	988	15,318	12,401

Hard Copy

Type of Report	Total Report	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
First	0	0	0	0	0	0	0	0	0	0	0
Second	0	0	0	0	0	0	0	0	0	0	0
Third	0	0	0	0	0	0	0	0	0	0	0
Fourth	0	0	0	0	0	0	0	0	0	0	0
Fifth	0	0	0	0	0	0	0	0	0	0	0
Sixth	0	0	0	0	0	0	0	0	0	0	0
Seven	0	0	0	0	0	0	0	0	0	0	0
Eighth	0	0	0	0	0	0	0	0	0	0	0
Ninth	0	0	0	0	0	0	0	0	0	0	0
Tenth	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0