

2021

# ANNUAL REPORT



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# PRESIDENT'S MESSAGE

The Delaware Compensation Rating Bureau (DCRB) looks back at 2021 with gratification, as it participated in the renaissance milestones its shares with the PCRB. As this message is written and released around our Annual Meeting, we have just moved past the two-year marker of the COVID-19 pandemic, and its impacts on work and workers compensation. Although the disruptions it has caused are still being evaluated, and will be for some time, we share the general view that overall, we have managed well, are adapting to a new world “work order,” and the financial costs to the workers compensation system were not as significant as was initially feared.

As always, we thank our membership for their support of the DCRB during these uncertain times. We have stived to maintain a sense of normal service to our members during this period, but also recognize that it was not the same and appreciate the patience of those experiencing any delays or difficulties with our services. I am equally appreciative of the efforts of DCRB staff on this delivery.

Many executives around the country are speaking to the pivoting underway following the pandemic and its impacts. This is understandable and pertinent. Ironically, I have also been anticipating the use of that word as I felt that, in our case, it was more fitting for the PCRB and the DCRB as we additionally have had an array of operational milestones reflecting a foundational inflection point at the end of 2021.

The organization made enormous transformational progress across the organization on our strategic and operational objectives. These outcomes are a result of our dedicated staff who have demonstrated incredible resilience, adaptability, and an unyielding commitment to excellence—especially

when you consider the ongoing global pandemic. Our staff made an enormous difference in 2021, reaffirming that our organization is the distinct workers compensation data collection and utilization authority in Delaware.

The shared milestones achieved at year end include: completion of the System Reengineering Project (SRP); shutdown and closure of the mainframe infrastructure; further implementation of new/enhanced processes and operational procedures; release of new website; introduction of new branding and logo; establishment of Internal Audit and Quality Assurance charter and department; a renewed office lease agreement resulting in renovations of the office environment, to be completed in the first half of 2022. The organization at the start of this year has pivoted.

Our pivoting moment provides the opportunity for the DCRB to enhance and greatly improve upon our service and delivery to our members and the Delaware Workers Compensation marketplace at large. We intend to leverage, expand, and evolve our use of data captured to better serve all stakeholders from this new foundation. Our new systems are now poised for greater internal efficiencies, enhanced ability to interrogate and report on data collected, and ultimately the ability to be more responsive to the objectives of the Bureau.

As we look back on this past year, and the recent years before that, our intent has always been to maintain the proper focus necessary for servicing membership while also managing and navigating the significant internal changes noted here. Within this report you will learn of additional 2021 DCRB accomplishments with further commentary on future strategic plans.

The annual December 1, 2021 Rate and Loss Cost Filing, No. 2104 was submitted on August 19, 2021; it was approved by the Delaware Department of Insurance on November 3, 2021 and announced by DCRB Circular No. 1008. This resulted in overall decreases of 21.02 percent in voluntary market loss costs and 20.01 percent in residual market rates for the Delaware Workers Compensation system. This result

continues to support the multiyear downward trend experienced in the Delaware WC marketplace. As previously reported, much of this is attributed to the successful implementation of the medical fee structure, which is shown to be effective in managing medical-related costs. Nationally, on average, there have been year-over-year reductions in frequency and loss costs or rates. Delaware's result, in addition to the fee schedule

impact, also supports the general national downward patterns. Some COVID-19 economic impacts were observed in this filing and these claims are being excluded from the experience rating calculations. The ultimate impact of COVID-19 claims has been nominal within the ratemaking process and was excluded since they are not a good representation of future costs. It is not felt that COVID-19 related transactions will significantly impact future ratemaking results.

We continue to analyze the basis behind these declines and trends. It is observed that many of the same reasons provided in recent years remain the same. In Delaware, average lost-time claim frequency continued to show strong declines coupled with stable indemnity and medical severity. Although the reductions in Delaware loss costs and rates, over recent years, have been notable, it is still felt that with continued health, profitability and competitiveness in the Delaware Workers Compensation marketplace, downward pressure may continue. These factors continue to compare similarly with the rest of the country.

The DCRB continues to observe and study the effects of medical costs, utilization changes and trends. This includes the continued distribution of various data reports required by HB175 and HB373 on the medical fee schedule. It has also been observed that COVID-19 has influenced and affected the medical system, as seen in the metrics surrounding medical costs and the number of medical procedures and prescriptions.

In recognition of the competitive Delaware Workers Compensation marketplace, we remain committed to studying these significant trends and the effect they have on premiums. Knowing that the competitive marketplace will remain, we recognize the necessity for increased study and research on these emerging trends. We remain focused on defining actuarial and analytical research projects to better understand and report on these developing issues.

As was noted above, we are proud to announce the conclusion of the SRP, which we have been reporting on over the past few years. This was a five-year project, resulting in the build of a new system, transformation of mainframe data, and closure of this mainframe environment. The project took about a year longer than expected but came in under budget. There are too many to thank for the success of this project. However, there are a few that need to be mentioned: our developer,

Windmill Software; the IT Department; the Data Management Department; the business units; and Bonnie Piacentino, SVP, the project sponsor from the beginning. Our new system, Optimus, is in place and staff is adjusting and adapting to new features and efficiencies. While the extent of change management was extensive, we have forged through with pride.

Over these recent years we have been focused on measurable procedural and processing enhancements on all facets of our organization. We are beginning to leverage a new system environment and an Internal Audit and Advisory Department to certify internal authority levels, signoffs, and oversight processes. Organizationally we are confident with these improvements in processes and procedures. It reinforces our role as the established thought leader and reliable source of quantitative information for the Delaware Workers Compensation marketplace.

A summary of other key achievements made by the DCRB during 2021:

- Milestone completion of our new operating system, Optimus, allowing for closure and shutdown of the legacy mainframe system.
- Maintained organizational operational adjustments due to COVID-19
- Continued with procedural and operational improvements including enhancements on internal controls and escalation guidelines.
- Office lease renewal and associated office renovations and furniture replacement.
- Staffing items: expansion of training programs for general staff development—(e.g., LinkedIn Learning), continued diversity and inclusion activities, and the D&I Committee.
- Participation in the COVID-19 Data Call and contribution to the combined reporting on COVID-19 with the NCCI and other participating bureaus. This report is available on our website.
- System deployment of a new Financial Data Manager platform, for use with financial data collection in 2021.
- Release of a new and enhanced DCRB website.
- Refinement of Experience Rating procedure manuals.
- Evolution of the recently created Correspondence Data Manager (CDM).

## 2021 Primary Functions—Accomplishments and Initiatives

The DCRB is committed to providing 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. During 2021, the DCRB and its membership engaged in the following efforts and accomplishments:

### DCRB Filings

There were twelve separate filings made in 2021, including three separate Rate and Loss Cost filings. Compared to recent years, this was a typical filing count. Please refer to the DCRB website for the following notable circulars from approved filings:

#### Rate and Loss Cost Filings

- December 1, 2021, Rate and Loss Cost Filing, with amendment on November 3, 2021
- December 1, 2021 Temporary Staffing Rate and Loss Cost Filing

#### Manual Revisions

- Revisions to Delaware Experience Rating Plan Manual Rules
- Manual Housekeeping Revisions to Sections 2 of the Basic Manual
- Revisions to Designated Auditable Payrolls and Sections 1 and 2 Manual Amendments
- Revised Edition of the ERM-6 Endorsement Form
- Revised Edition of the ERM-14 Endorsement Form
- Updated Edition of Endorsement WC 00 04 06A – Premium Discount Endorsement

#### Classification Items

- Classification Change—Revise the Scope of Code 673, Advertising Sign, Manufacture, Erection or Repair, to Allow Payroll Developed in Shop Manufacturing Work to be Separately Rated to the Applicable Shop Manufacturing Classification Based Upon the Principal Type of Signage Manufactured

- Classification Procedural Revision—Classification Applicable to Medical Marijuana Dispensaries (Compassion Centers)

#### COVID-19 Related Filings

- None in 2021

#### Miscellaneous Items

- Revised Delaware Insurance Plan Application for Workers Compensation Assigned Risk Plan Form
- DCRB Residual Market Waiver of Subrogation

### Delaware Residual Market

In 2021, the overall decrease to the Delaware Residual Market (Assigned Risk) rate level was -20.01 percent, as noted above. The 2021 assigned risk or residual market was 5.3 percent of the overall Delaware Workers Compensation premium with over \$10.7 Million in Direct Written Premium. This percentage compares to 6 percent in 2020 and 7 percent in 2019. There are three Servicing Carriers and five Direct Assignment Carriers for the residual market.

### DCRB Actuarial Initiatives

The DCRB Actuarial Department was engaged in several special projects during 2021. The largest item of focus was the completion and implementation of the SRP to convert all the ratemaking data reports and programs to the new platform. This involved running both the old and new systems in parallel for the 2021 Annual Filing, which was based on the new system. Later in the year, the Research team was actively studying a potential re-mapping of the classification hazard groups, as well as advancing the multiyear experience rating methodology research. In addition, there were projects completed during the year including implementation of four methodology changes into the Annual Filing and a large loss analysis presented at last year's Actuarial Research meeting. The year posed other challenges as the pandemic rolled forward, resulting in several COVID-19 considerations in the Annual Filing.

## DCRB Informational Initiatives

Continuing with the approach used in 2020, influenced by the COVID-19 working environment within the state, a virtual outreach approach was maintained. The pandemic introduced the need for virtual outreach and the organization spent time working with members on adjustments and amplified communications to aid in dealing with the changing and evolving aspects of the pandemic impacts, such as adjustments on the premium audit processes and data reporting modifications. All virtual outreach was tailored and customized to the needs of those inquiries. The DCRB anticipates restarting conventional outreach and seminars, which are varied and range from basic to advanced. There are also new and additional technological approaches that are ready and anticipated for the delivery of DCRB training programs. A few of the standard topics include Test Audit Program, Unit Statistical Reporting, and WC Experience Rating Plans.

## Budget and Assessment Experience

Overall expenditures for the 2021 were in line with the DCRB's budget plan. The expense allocation provision was reviewed by the members of the DCRB and PCRB Governing Boards, who reaffirmed and readopted the current allocation methodology.

## Data Collection Activities

The timely, accurate and comprehensive collection of data and statistical information is a fundamental obligation of the DCRB for its members and the WC marketplace. In 2021, existing programs and incentives applicable to the reporting and collection of financial and unit statistical data, and monitoring of carrier audits, continued to be actively managed by DCRB staff. The 2021 data collection program experience follows:

**Financial Data**—Members were able to use the Financial Data Manager (FDM) during the reporting season for 2020 Calls in 2021, Financial Data Incentive Program assessments of approximately \$18,954 associated with those reports were assessed in early 2022. The FDM used in 2021 included all Financial Calls for 2020 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 FDM 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 2021 were approximately \$14,200. This compares to \$13,000 in 2020. The improvement in Unit Stat data collection is 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**—The DCRB's collection of the Indemnity Data Call began with claim activity occurring in Second Quarter 2020 and continued in 2021. This important and developing initiative is intended to benefit the industry by providing increased detail pertaining to indemnity payments for workers compensation injuries using a standard protocol across jurisdictions. It will allow the DCRB to opine with greater authority on a variety of possible proposals to change the payment system for workers compensation in Delaware. The analysis of this data will enhance the DCRB's ability to explain filings and better understand cost drivers. The DCRB processed 17,883 quarterly records and 47,266 transactional records during 2021. Ongoing initiatives include creating reports and data validation tools and COVID-19 indemnity data analysis.

**Medical Data Call**—The DCRB's expertise in the collection of Medical Data Call information continued in 2021. This important and developing expertise and capability are intended to benefit the industry by providing increased detail pertaining to the treatment of workers' compensation injuries using a standard protocol across jurisdictions. For forty-six quarters (transactions received for the Third Quarter 2010 through the Fourth Quarter 2021), the DCRB processed approximately 4.9 million records accounting for \$690 million in paid medical benefits. Ongoing initiatives related to this effort are focused on Medical Data Manager (MDM) and Medical Data Cube enhancements as well as preparation of quarterly and annual trend reports, including COVID-19 medical data analytics. In

addition, we have expanded the eligibility for this call to now include carrier groups with at least 0.5% market share. Data reporting for these newly eligible groups will begin in 2023.

**Test Audit Program**—The four-quarter difference ratio adjusted for carriers opting out of the program was 12.8 for

2021 compared to 11.4 percent for 2020, 12.7 percent for 2019, 13.9 percent for 2018 and 17.0 percent for 2017. The difference ratios have remained steady in recent years and reflect carrier attention to premium audits and overall data quality. The five-year results noted are consistent and below the prevailing program standard of 20 percent.

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## Workers Compensation Research Institute (WCRI) Benchmarking Studies

The Workers Compensation Research Institute (WCRI) was able to institute and issue a Delaware special benchmark report, similar to the series of multi-state benchmarking studies known as CompScope™. This inaugural issue will

be an ongoing special series of reporting on the Delaware Workers Compensation system and associated cost analysis. The DCRB and its members have been financially supportive and influential in seeing this effort come to fruition.

## Legislative Initiatives

With continued focus on the pandemic in the state legislature, there was no passage of any appreciable Delaware legislation impacting the workers compensation system in 2020 or 2021.

As reported last year, in Delaware, there was legislative consideration, but no passage of any presumption language of workers' compensation coverage for workers who potentially contracted COVID-19 at their places of employment to make it easier for them to file workers' compensation claims.

DCRB monitors all legislative activity and remains positioned to provide objective and credible input on public policy debates involving the workers compensation system. We also track the legislative activities in other states to benchmark the impacts emerging here in comparison to other regions.

- “Medical Activity”—reflecting the injuries, medical services, and trends on average medical costs in the system.
- “State of the Line”—an end-of-year report that presents actuarial insights for the Delaware WC system.

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The DCRB is healthy, secure, and more resilient than ever. We reassert our commitment and dedication to the mission of delivering trusted service, credible data, and objective reporting in safeguarding the Delaware Workers Compensation system.

I mentioned at the start being gratified...but perhaps more accurately it would be grateful. The recent years just passed were challenging for the DCRB and PCRB. We now enter with excitement a new era of providing exceptional value-oriented service and insights for the Delaware Workers Compensation system and for all members. Our gratitude is for all members and for me it is for all staff who demonstrate their daily dedication, routinely for this mission.

Respectfully yours,

**William V. Taylor**  
President

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In addition to this Annual Report, please also take time to review the release of this year's companion Delaware Workers Compensation reports:

- “State Activity”—a report reflecting various metrics and analytics for Delaware.

# COMMITTEE ACTIVITIES

The various committees of the DCRB participated in eight virtual meetings in the course of 2021.

## Governing Board

The Governing Board has general charge and management of the affairs of the DCRB. The Governing Board participated in four virtual meetings during 2021.

Members	Term Expiring
American Home Assurance Company (Vice Chair)	2023
AmGuard Insurance Company	2023
Donegal Mutual Insurance Company (Chair)	2024
National Federation of Independent Business	2022
PMA Insurance Company	2024
Travelers Property & Casualty Company	2022
XL Specialty Insurance Company	2022

## 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 participated in one virtual meeting during 2021.

Members	Term Expiring
American Home Assurance Company	2024
Hartford Accident & Indemnity Company	2022
Home Builders Association of Delaware	2022
Liberty Mutual Insurance Company	2023
Nationwide Insurance Company	2023
Technology Insurance Company	2024
XL Specialty Insurance Company	2022

*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 participated in two virtual meetings during 2021.

Members	Term Expiring
American Home Assurance Company	2024
Donegal Mutual Insurance Company	2022
Hartford Accident & Indemnity Company	2022
Liberty Mutual Insurance Company	2024
PMA Insurance Company	2023
Travelers Property and Casualty Company	2023

## 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 virtual meeting during 2021.

Members	Term Expiring
American Home Assurance Company	2024
Nationwide Insurance Company	2022
PMA Insurance Company	2023

# 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 2021 the Classification Department responded to 294 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 2021 the DCRB issued 54 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 130,000 transactions 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 2021 policy reporting examined 153,892 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 Experience Rating & Pricing Programs area is responsible for the timely issuance of experience rating modifications and providing explanation of experience rating rules while the Underwriting & Coverage Compliance area is responsible for investigating and administering changes in ownership, entity status, and determining which entities may contribute data to a risk's rating. Staff within these areas have full knowledge of the Delaware Experience Rating Plan. Both areas continue 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 2021 the DCRB mailed approximately 700 applications to employers. Of that number, 202 applications were returned to the DCRB for processing and approval. Roughly 41% of the credits applied for in 2021 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 1,219 employers to receive such credit in 2021.

## 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 over 800 employer applications in 2021.

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 2021 three hundred and seven (307) 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. Data reporters use submission and management of unit statistical information. UDM performs edits in real time and has improved data submission quality and timeliness since its launch in 2018.

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.

During 2021, the DCRB processed 39,749 unit statistical reports electronically.

## DCRB MEMBERSHIP

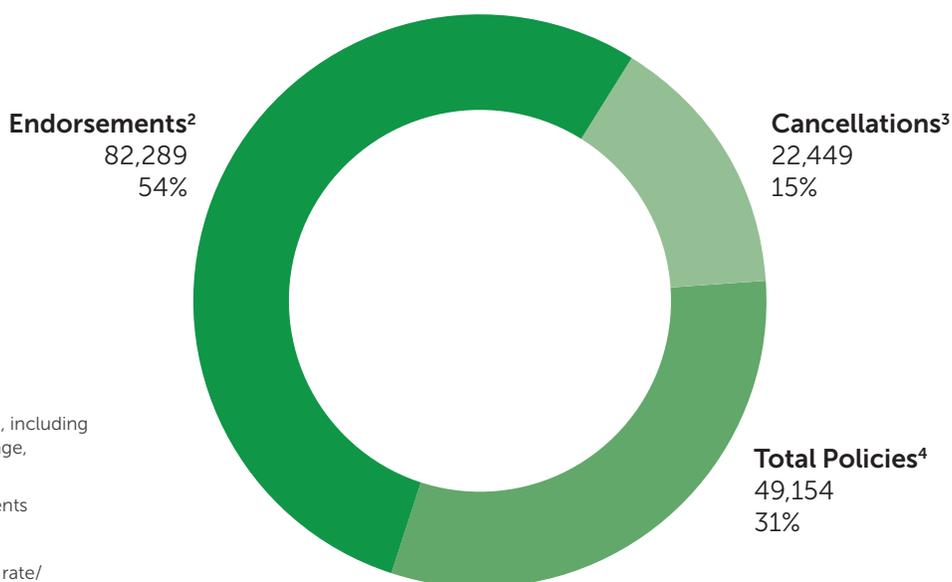
As of December 31, 2021, there were 381 members in the DCRB. During the year, sixteen carriers joined. The new members are as follows:

- Silver Oak Casualty, Inc.
- American Interstate Insurance Company of Texas
- Chiron Insurance Company
- National Specialty Insurance Company
- Westfield Champion Insurance Company
- Westfield Premier Insurance Company
- Westfield Superior Insurance Company
- Westfield Touchstone Insurance Company
- Old Guard Insurance Company
- Ohio Farmers Insurance Company
- Amtrust Insurance Company
- Washington National Insurance Company
- Corepointe Insurance Company
- Colonial Surety Insurance Company
- North American Elite Insurance Company
- Service Lloyds Insurance Company

# TOTAL POLICIES, ENDORSEMENTS AND CANCELLATIONS/REINSTATEMENTS PROCESSED

January 1, 2021 to December 31, 2021

Month of Process (1)	One-year			Three-year	
	Policies <sup>1</sup> (2)	Endorsements <sup>2</sup> (3)	Cancellations <sup>3</sup> (4)	Fixed Rate (5)	Annual Anniversary (6)
<b>Total</b>	<b>49,154</b>	<b>82,289</b>	<b>22,449</b>	<b>0</b>	<b>0</b>
January	3,733	6,971	2,324	0	0
February	3,426	8,161	1,749	0	0
March	4,564	8,822	2,462	0	0
April	3,731	6,292	1,676	0	0
May	4,132	5,913	1,648	0	0
June	3,936	6,668	1,823	0	0
July	4,472	7,357	1,844	0	0
August	4,159	6,343	1,704	0	0
September	3,545	5,788	1,648	0	0
October	4,478	6,166	1,910	0	0
November	4,406	6,899	1,635	0	0
December	4,572	6,909	2,026	0	0



<sup>1</sup>Policy documents received, including not taken, duplicate coverage, replacements, etc.

<sup>2</sup>Separately filed endorsements

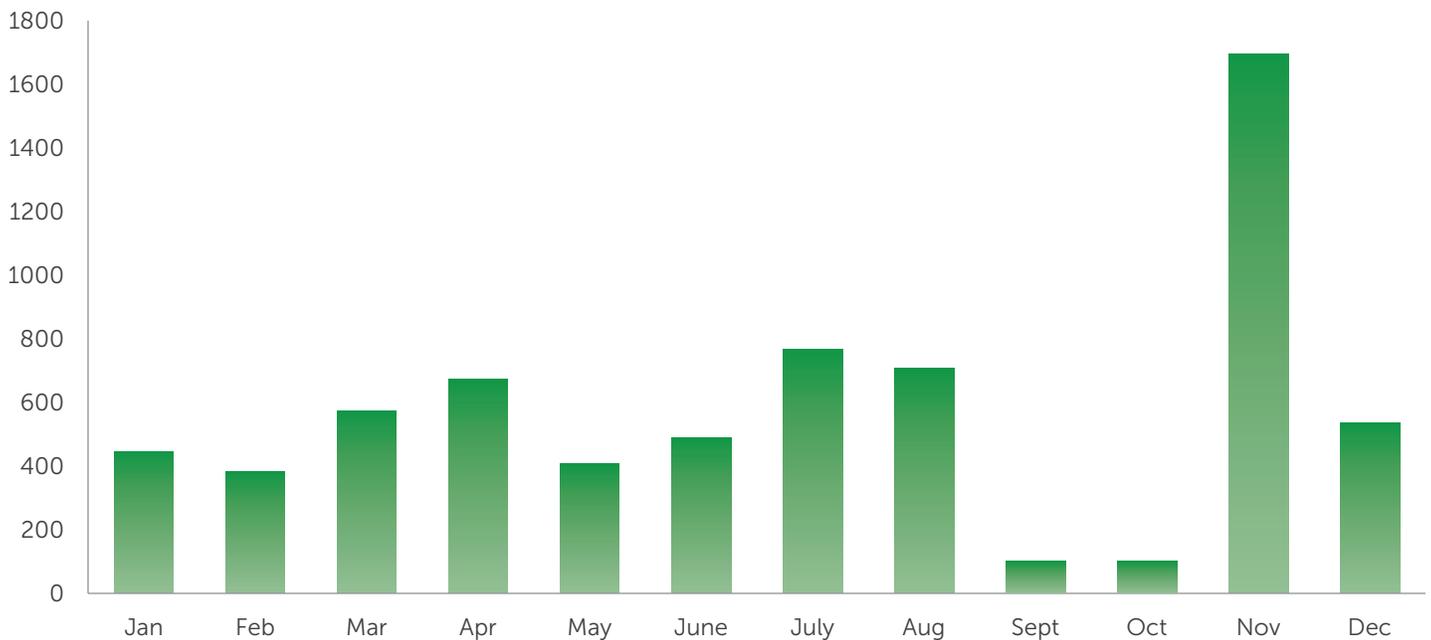
<sup>3</sup>Includes reinstatements

<sup>4</sup>Total of one year and fixed rate/annual 3 year policies

# EXPERIENCE RATINGS

January 1, 2021 to December 31, 2021

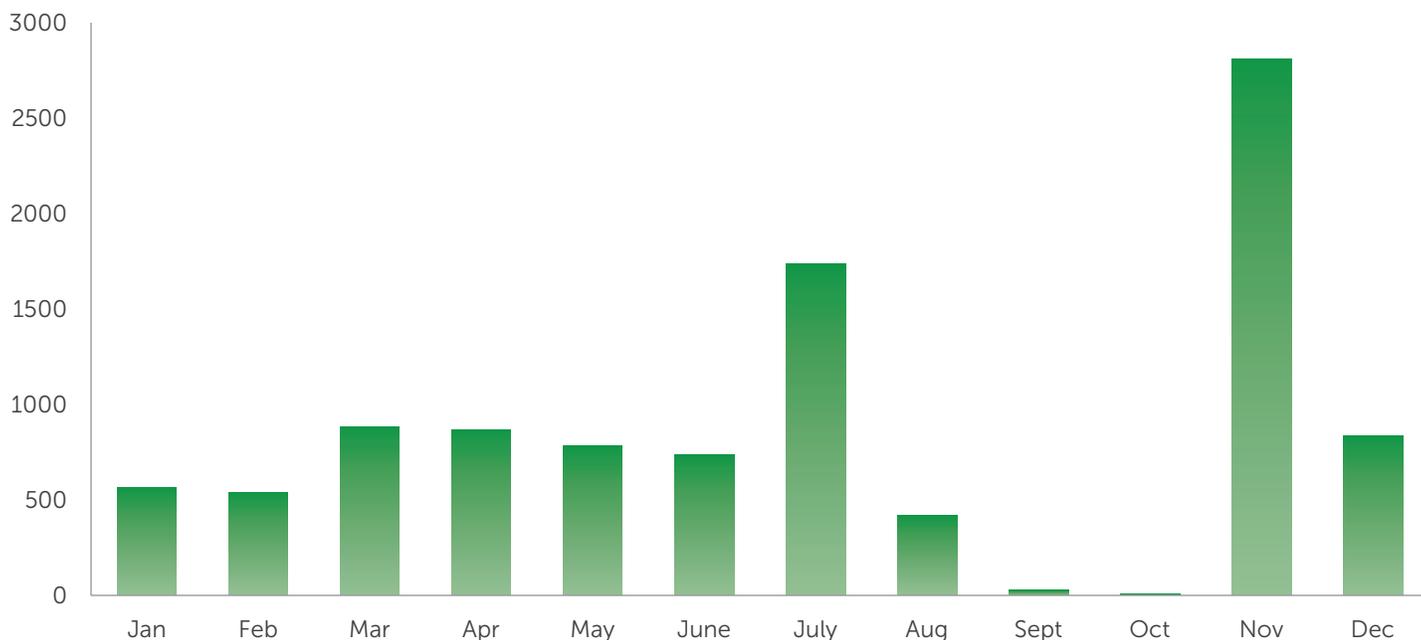
Effective Month	Total Ratings	Percentage
January	442	6.49
February	379	5.56
March	568	8.34
April	667	9.79
May	403	5.91
June	486	7.13
July	759	11.14
August	701	10.29
September	101	1.48
October	96	1.41
November	1,681	24.67
December	531	7.79
<b>Totals</b>	<b>6,814</b>	<b>100.00</b>



# MERIT RATINGS

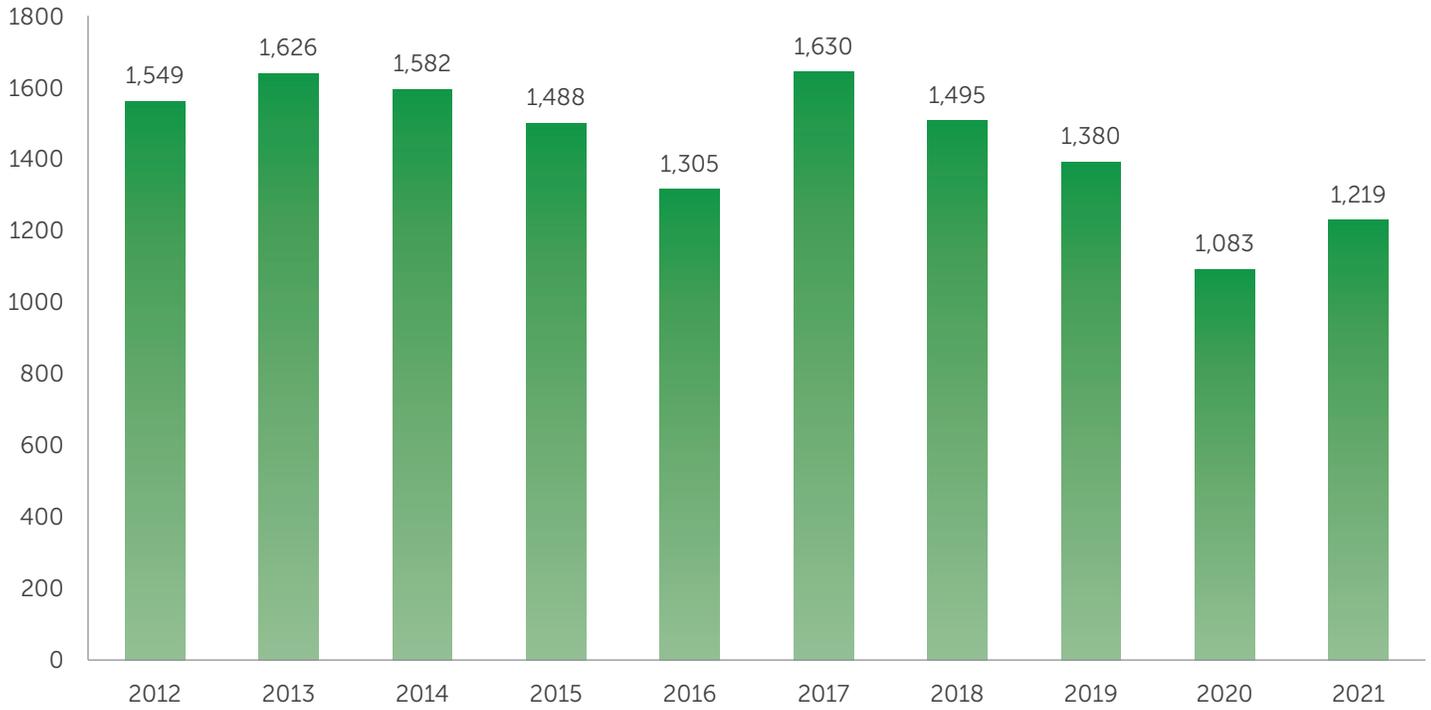
January 1, 2021 to December 31, 2021

Effective Month	Total Ratings	Percentage
January	561	5.53
February	536	5.28
March	878	8.65
April	862	8.49
May	777	7.66
June	732	7.21
July	1,728	17.02
August	418	4.12
September	27	.27
October	8	.10
November	2,794	27.51
December	829	8.16
<b>Total</b>	<b>10,150</b>	<b>100.00</b>

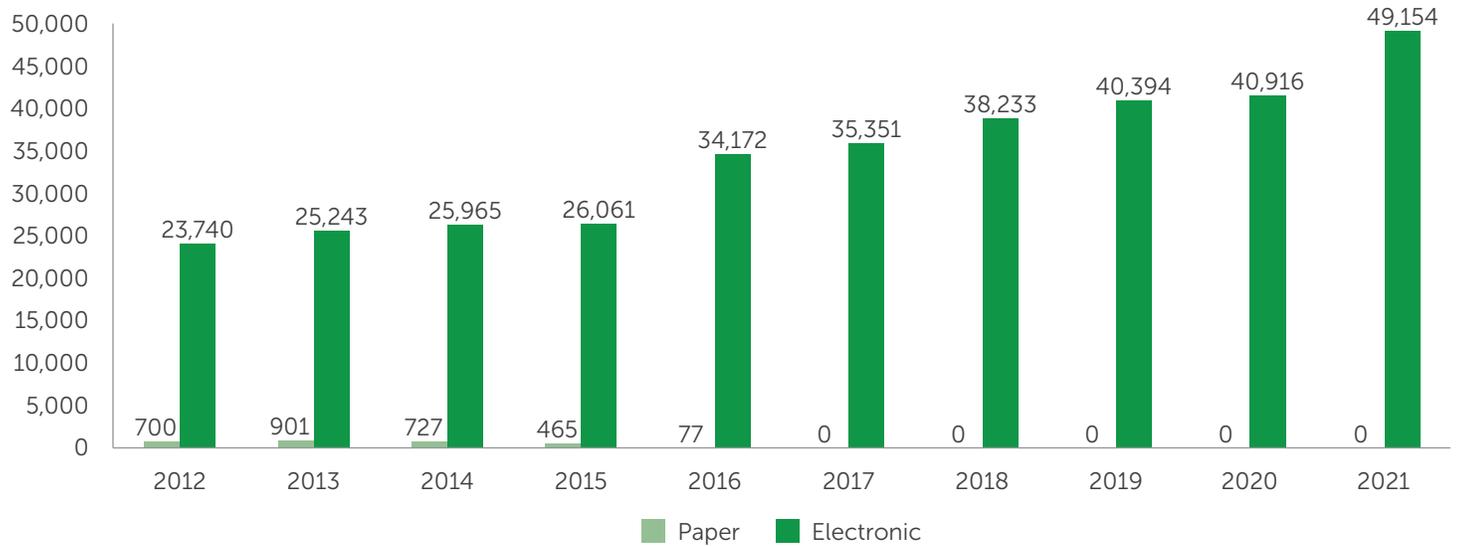


# DELAWARE WORKPLACE SAFETY CREDIT PROGRAM

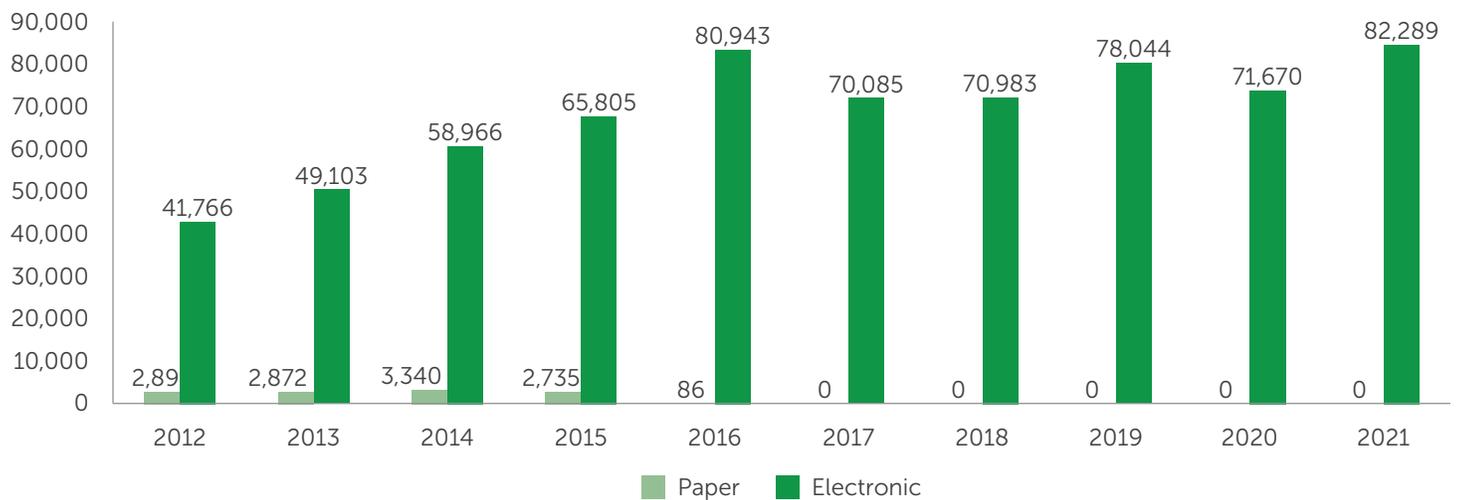
Number of Employers Receiving Credits by Year



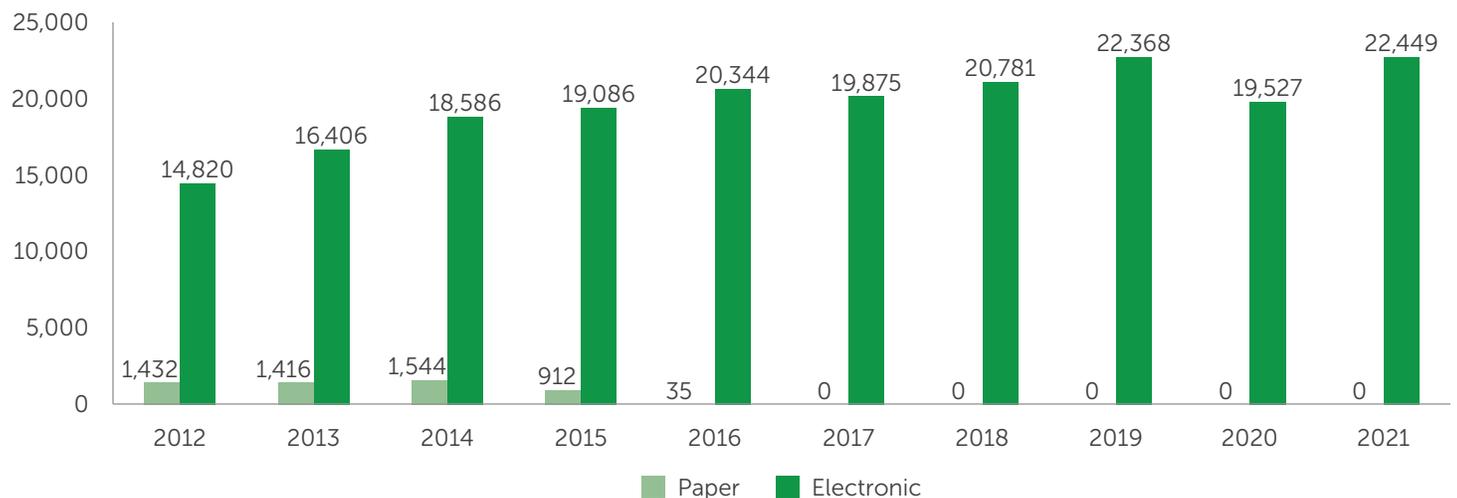
## POLICIES PROCESSED



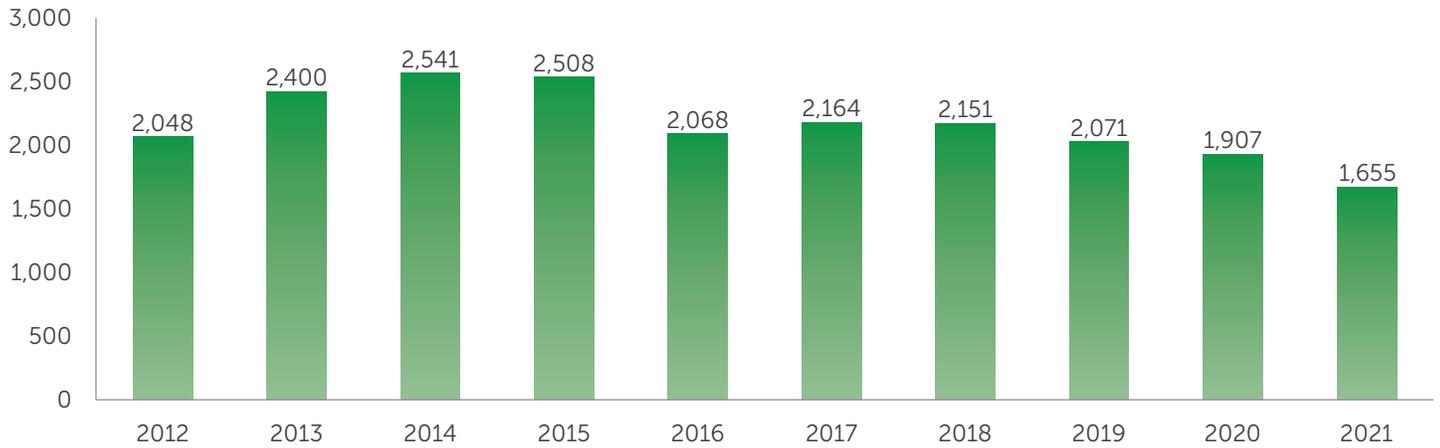
## ENDORSEMENTS PROCESSED



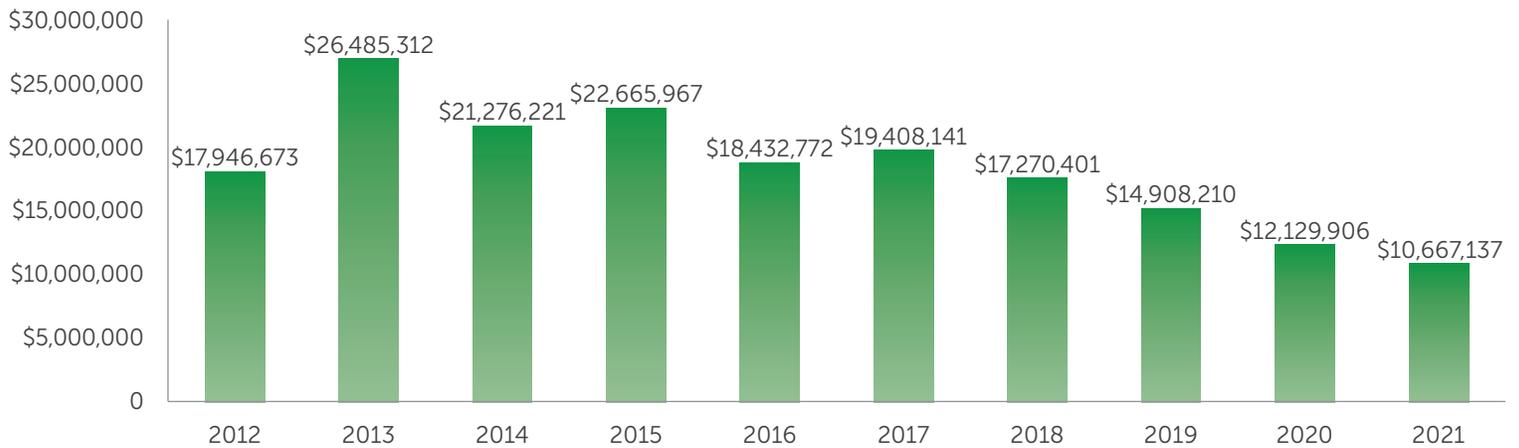
## CANCELLATIONS/REINSTATEMENTS PROCESSED



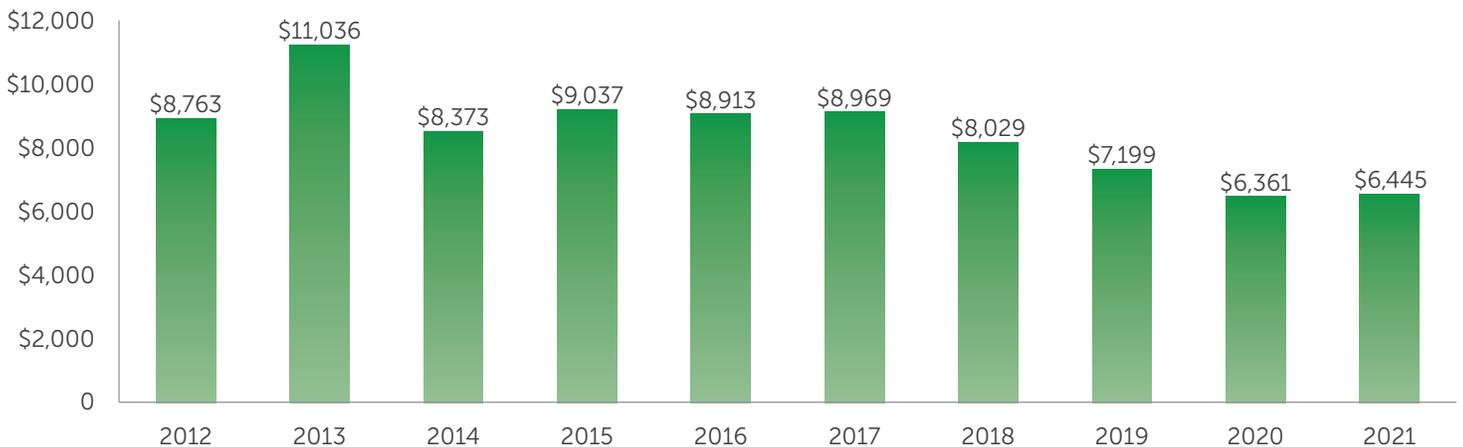
## ASSIGNED RISK PARTICIPANTS PER YEAR



## ASSIGNED RISK PREMIUM PER YEAR

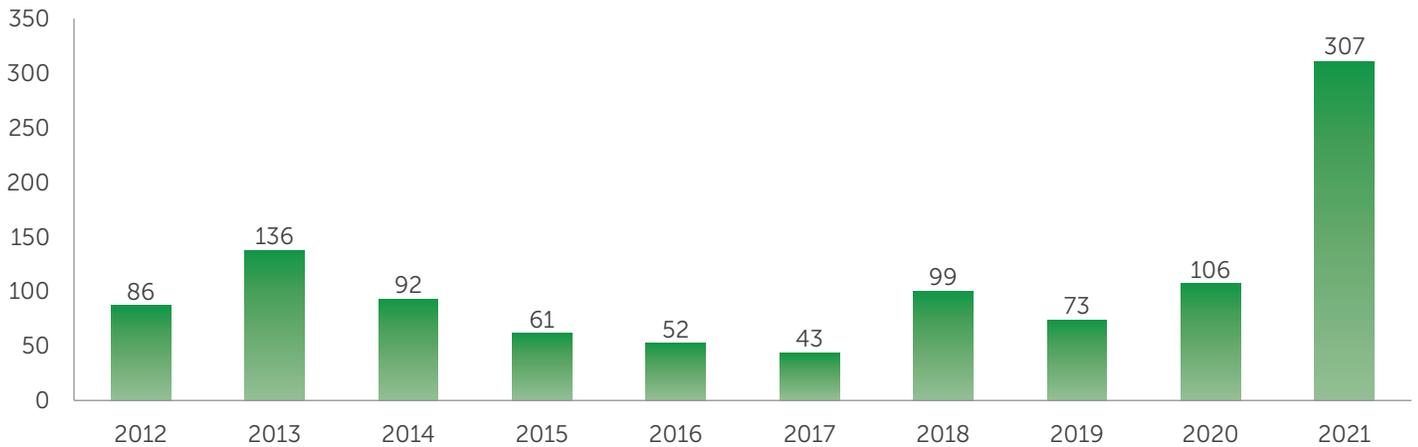


## AVERAGE ASSIGNED RISK PREMIUM PER YEAR



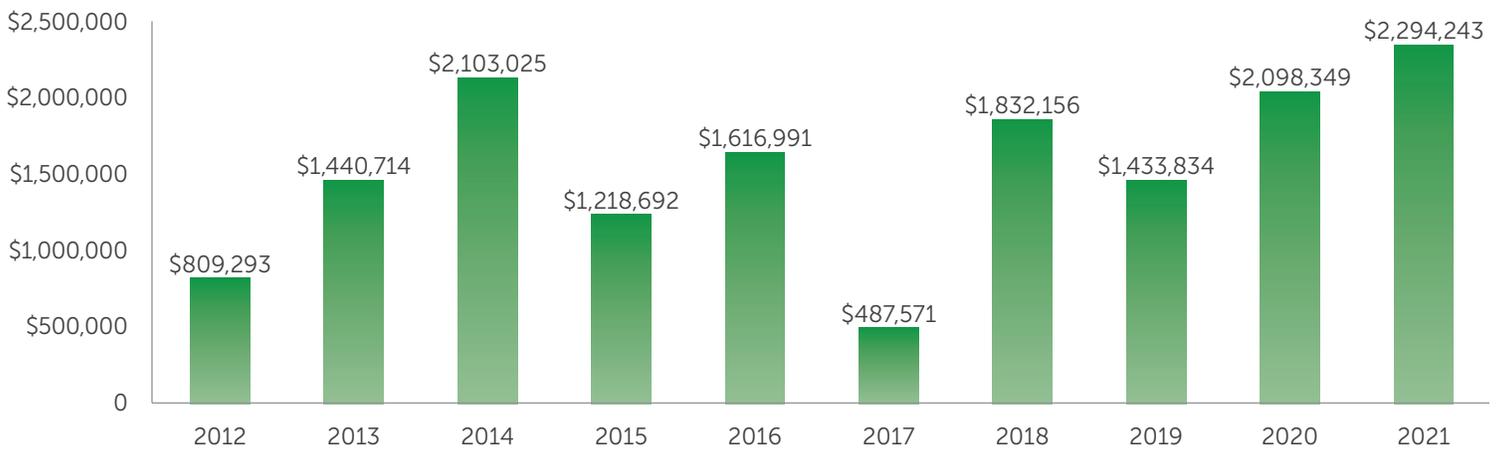
# PRIOR YEAR DELAWARE INSURANCE PLAN RISKS

## 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



# RECEIPTS BY POLICY YEAR AND TYPE OF REPORT

## Electronic Media

Type of Report	Total Report	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
First	<b>35,898</b>	9	6	12	13	39	94	241	806	19,783	14,895
Second	<b>1,277</b>	3	2	5	9	16	30	57	653	502	
Third	<b>837</b>	4	3	6	9	15	31	467	302		
Fourth	<b>540</b>	4	2	7	11	16	313	187			
Fifth	<b>352</b>	3	3	9	10	199	128				
Sixth	<b>291</b>	2	4	8	178	99					
Seven	<b>231</b>	3	7	134	87						
Eighth	<b>165</b>	2	100	63							
Ninth	<b>128</b>	87	41								
Tenth	<b>30</b>	30									
<b>Total</b>	<b>39,749</b>	<b>147</b>	<b>168</b>	<b>244</b>	<b>317</b>	<b>384</b>	<b>596</b>	<b>952</b>	<b>1,761</b>	<b>20,285</b>	<b>14,895</b>