

DELAWARE COMPENSATION RATING BUREAU, INC.

Claim Frequencies

The attached exhibits examine historical Workers Compensation claim frequencies in Delaware.

Claim frequencies per \$1 million of expected losses are shown on page 1 based on statistics gathered by the DCRB.

The second page shows Unit Statistical Data reported claim counts and the associated claim development factors for experience excluding deductible business.

The third page shows a graph of the frequencies appearing in column (7) of page 1.

**Delaware W.C. - Claim Frequencies**  
DCRB Unit Statistical Plan  
Excluding Deductible Business

Policy Year	Reported Claim Counts (1)	Indemnity Claim Dev Factors (2)	Ultimate Claim Counts (3)	% Change Counts (4)	Expected Losses (5)	% Change Expected Loss (6)	Claim Frequency (# Claims per \$1 million) (7)	% Change Claim Freq (8)
2009	1,337	1.000	1,337		111,851,354		11.95	
2010	1,376	1.000	1,376	2.9%	119,420,676	6.8%	11.52	-3.6%
2011	1,310	1.000	1,310	-4.8%	123,265,482	3.2%	10.63	-7.7%
2012	1,210	1.000	1,210	-7.6%	126,424,233	2.6%	9.57	-10.0%
2013	1,262	1.000	1,262	4.3%	127,926,515	1.2%	9.87	3.1%
2014	1,111	1.000	1,111	-12.0%	128,498,545	0.4%	8.65	-12.4%
2015	1,200	1.000	1,200	8.0%	134,409,177	4.6%	8.93	3.2%
2016	1,107	1.002	1,109	-7.6%	144,496,309	7.5%	7.68	-14.0%
2017	1,185	1.016	1,204	8.5%	152,857,019	5.8%	7.88	2.6%
2018	1,059	1.049	1,110	-7.8%	157,198,328	2.8%	7.06	-10.4%
2019*	839	1.312	1,101	-0.9%	149,083,921	-5.2%	7.38	4.5%

Period	Annual % Change In Claim Frequency	Period	Annual % Change In Claim Frequency
PY09-PY19	-5.1%	PY09-PY18	-5.5%
PY10-PY19	-5.1%	PY10-PY18	-5.5%
PY11-PY19	-4.8%	PY11-PY18	-5.3%
PY12-PY19	-4.6%	PY12-PY18	-5.2%
PY13-PY19	-4.9%	PY13-PY18	-5.8%
PY14-PY19	-4.1%	PY14-PY18	-5.2%
PY15-PY19	-4.5%	PY15-PY18	-6.6%
PY16-PY19	-2.3%	PY16-PY18	-4.1%
PY17-PY19	-3.2%	PY17-PY18	-10.4%
PY18-PY19	4.5%		

\* Includes approximately first 8.25 months of Policy Year 2019.

Note: Policy Year 2019 expected losses were adjusted to be a complete year.

Policy Year	SAWW	% Change SAWW	SAWW Index	Adj Claim Freq. (1) (#Claims per \$1 million)	% Change Adj Claim Frequency
2009	923.91		1.0000	11.95	
2010	950.30	2.9%	1.0286	11.85	-0.8%
2011	979.36	3.1%	1.0600	11.27	-4.9%
2012	994.77	1.6%	1.0767	10.30	-8.6%
2013	1,008.90	1.4%	1.0920	10.78	4.7%
2014	1,026.81	1.8%	1.1114	9.61	-10.9%
2015	1,032.34	0.5%	1.1174	9.98	3.9%
2016	1,050.49	1.8%	1.1370	8.73	-12.5%
2017	1,079.66	2.8%	1.1686	9.21	5.5%
2018	1,105.17	2.4%	1.1962	8.45	-8.3%
2019	1,159.22	4.9%	1.2547	9.26	9.6%

Period	Annual % Change In Adjusted Claim Frequency	Period	Annual % Change in SAWW
PY09-PY19	-3.3%	PY09-PY19	2.0%
PY10-PY19	-3.2%	PY10-PY19	1.9%
PY11-PY19	-2.9%	PY11-PY19	1.9%
PY12-PY19	-2.6%	PY12-PY19	2.0%
PY13-PY19	-2.8%	PY13-PY19	2.2%
PY14-PY19	-1.8%	PY14-PY19	2.4%
PY15-PY19	-1.8%	PY15-PY19	2.9%
PY16-PY19	0.9%	PY16-PY19	3.2%
PY17-PY19	0.3%	PY17-PY19	3.6%
PY18-PY19	9.6%	PY18-PY19	4.9%

(1) Adjusted claim frequency is claim frequency per \$1 million expected losses at constant (2009) wages

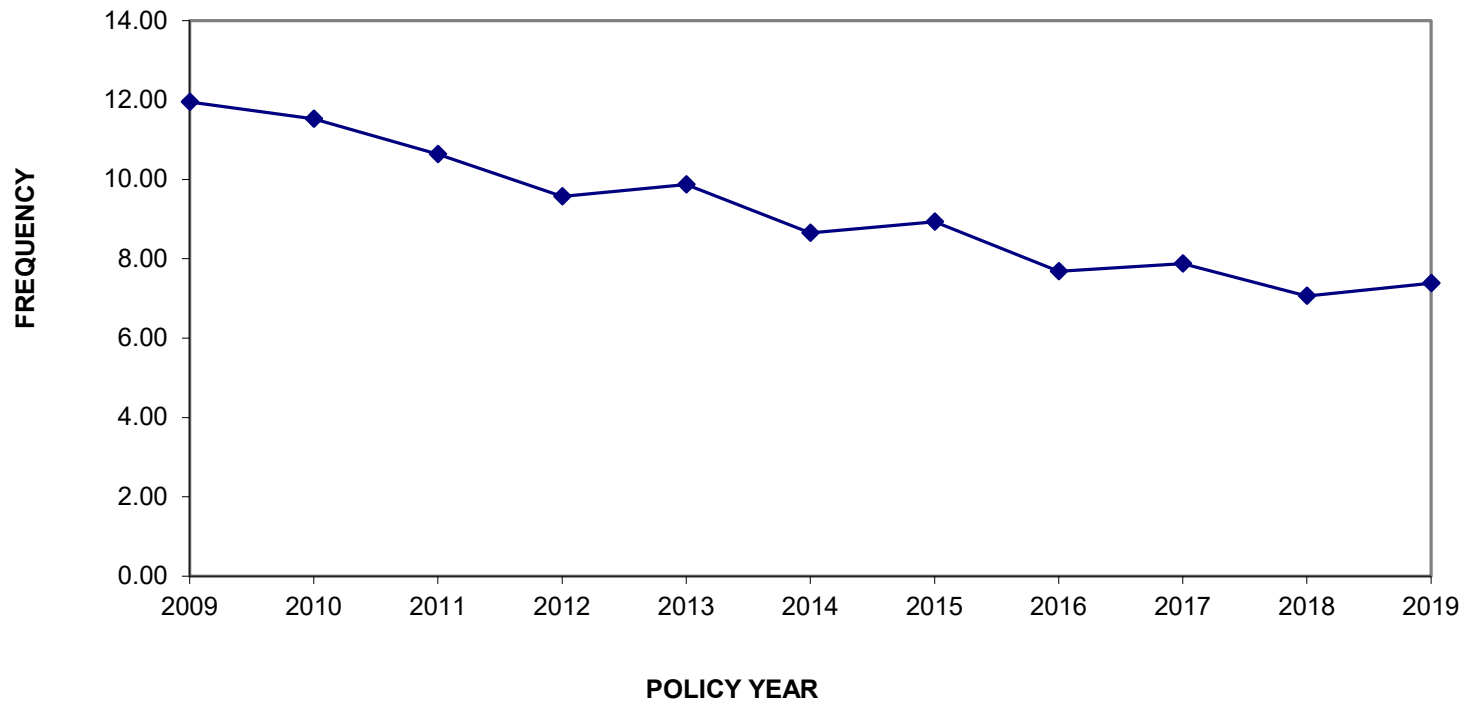
**Delaware W.C. - Claim Frequencies**  
DCRB Unit Statistical Plan  
(Excluding Deductible Business)

**Reported Claim Count Development**

Policy Year	Reported Claim Counts										
	0	1	2	3	4	5	6	7	8	9	10
2006					1,642	1,645	1,647	1,649	1,650	1,650	1,651
2007				1,531	1,530	1,531	1,530	1,532	1,535	1,535	1,536
2008			1,303	1,340	1,344	1,345	1,346	1,349	1,350	1,350	1,350
2009		1,221	1,290	1,321	1,331	1,336	1,337	1,336	1,336	1,337	1,337
2010	1,040	1,313	1,358	1,379	1,373	1,375	1,376	1,376	1,376	1,376	
2011	1,076	1,267	1,290	1,303	1,308	1,309	1,309	1,310	1,310		
2012	980	1,152	1,199	1,206	1,210	1,210	1,210	1,210			
2013	1,061	1,214	1,251	1,261	1,264	1,265	1,262				
2014	743	1,062	1,093	1,111	1,111	1,111					
2015	889	1,144	1,190	1,196	1,200						
2016	809	1,082	1,095	1,107							
2017	928	1,158	1,185								
2018	844	1,059									
2019	839										

Policy Year	Claim Development Factors										
	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	
2006					1.002	1.001	1.001	1.001	1.000	1.001	
2007				0.999	1.001	0.999	1.001	1.002	1.000	1.001	
2008			1.028	1.003	1.001	1.001	1.002	1.001	1.000	1.000	
2009		1.057	1.024	1.008	1.004	1.001	0.999	1.000	1.001	1.000	
2010	1.263	1.034	1.015	0.996	1.001	1.001	1.000	1.000	1.000		
2011	1.178	1.018	1.010	1.004	1.001	1.000	1.001	1.000			
2012	1.176	1.041	1.006	1.003	1.000	1.000	1.000				
2013	1.144	1.030	1.008	1.002	1.001	0.998					
2014	1.429	1.029	1.016	1.000	1.000						
2015	1.287	1.040	1.005	1.003							
2016	1.337	1.012	1.011								
2017	1.248	1.023									
2018	1.255										
											Tail
<b>Average CDF</b>	1.258	1.032	1.014	1.002	1.001	1.000	1.001	1.001	1.000	1.000	
<b>Selected CDF</b>	1.251	1.032	1.014	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>Cum CDF</b>	1.312	1.049	1.016	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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



—◆— Claim Freq per \$1 Million Expected Losses