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CIRCULAR

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To All Members of the DCRB:

**Re: New DCRB Annual Reports Offer Critical Insights into Delaware's
Workers Compensation System**

The Delaware Compensation Rating Bureau (DCRB) is pleased to announce the release of its 2024 series of annual reports, delivering powerful data-driven insights into the health, trends, and key developments shaping Delaware's workers compensation marketplace.

These comprehensive reports are essential tools for insurers, employers, regulators, and other industry stakeholders who seek clear, objective analysis to guide decision-making and stay ahead in a changing environment. Together, they reflect DCRB's continued commitment to transparency, operational excellence, and industry leadership.

Overview of the 2024 Publications:

DCRB Annual Report

Providing a full review of DCRB's activities and strategic direction, the Annual Report features a President's Message, committee member listings, and policy issuance details across all rating programs. Illustrated with informative charts, graphics, and narrative analysis, it offers a valuable, transparent window into the broader Delaware workers compensation landscape.

State of the Line Report

This report presents a detailed snapshot of the Delaware workers compensation insurance system, featuring key financial and operational metrics such as combined ratios, premium and payroll trends, claim frequency and severity patterns, economic indicators, large claim activity, and benefit cost breakdowns. National benchmarks are also included, offering essential context and comparison points.

State Activity Report

The State Activity Report highlights the underlying data behind the Delaware Rate Filing and other critical analyses. It draws on financial, unit statistical, and claims data to assess trends in premium, payroll, pricing programs, and claims. Key insights include carrier market share, classification-specific claim data, injury breakdowns by part, nature, and cause, accident and

medical service details, and prescription drug metrics—all offering a robust view of marketplace dynamics and pricing trends.

Medical Activity Report

This report examines potential medical cost drivers impacting the Delaware workers compensation system, using financial and medical claims data. Annual benchmarking allows for state-to-state comparisons and supports stakeholders in understanding healthcare trends that influence claim outcomes and costs.

Opioid Supplement to the Medical Activity Report

Focusing exclusively on prescription drug costs, this supplement provides critical insights into opioid utilization trends in workers compensation claims. It includes detailed benchmarks to facilitate comparisons across states and sheds light on an important component of medical cost management.

Accessing the Reports:

- The **2023 DCRB Annual Report** is available by navigating to the **About** section under **Organization** at [DCRB.com](https://www.dcrb.com).
- The **State of the Line Report** and **State Activity Report** can be accessed through the **Industry Resources** section under **Industry Reports** at the top of the Homepage.
- The **Medical Activity Report** and **Opioid Supplement** are available exclusively to DCRB members via the **Data Analytics – Industry Reports** section of the Application Manager.

These reports offer a detailed and actionable view of Delaware's workers compensation marketplace, enabling stakeholders to make informed decisions backed by the latest actuarial data and market intelligence. We encourage all industry participants to explore these important resources and leverage the insights within to navigate the future with clarity and confidence.

William V. Taylor
President

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