

2025 STATE ACTIVITY REPORT

Market performance, claim activity, and system developments in Delaware's workers compensation system

TRUSTED | ESSENTIAL | OBJECTIVE

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President's Message

A Data-Driven View of System Performance Reveals Stability and Consistency

The Delaware workers compensation system continues to reflect consistent trends, supported by a strengthening foundation of reliable data. DCRB's role within that system remains focused—providing objective, data-driven insights that support sound pricing, underwriting, and regulatory decision-making.

This year's filings and system activity reflect that consistency. At the same time, measurable improvements in data quality and reporting accuracy are enhancing the credibility of the information used across the system. We continue to closely monitor key dynamics, including medical cost trends, claim activity, and broader economic factors that may influence future results.

This report brings those elements together—offering a focused view of system activity, key indicators, and underlying cost drivers shaping the Delaware landscape. As with Pennsylvania, we have included a concise operational snapshot to provide additional context around the data environment and the processes that support these insights.

Ongoing investments in data quality, reporting consistency, and analytical capabilities are strengthening both the reliability and accessibility of the information we provide.

We recognize that our work is part of a shared responsibility across the industry. Through continued collaboration with our members, regulators, and stakeholders, we remain committed to supporting a workers compensation system that is transparent and positioned for the future.



Amy Quinn
President/CEO

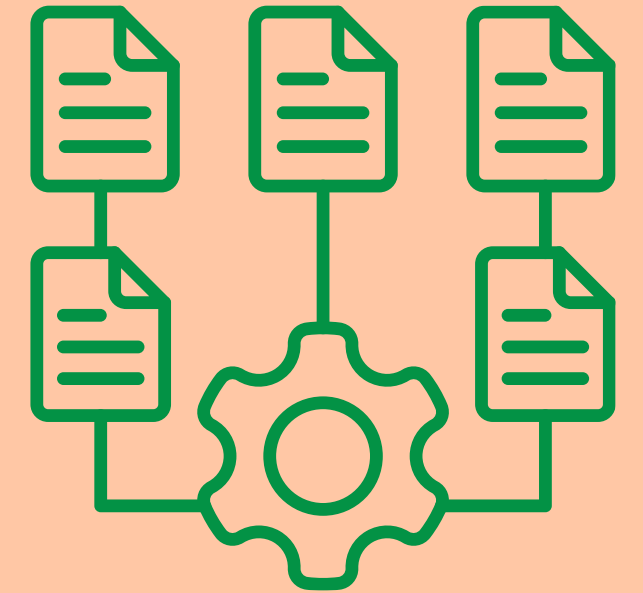
On July 8, 2025, Quinn replaced the retiring William V. Taylor, becoming just the seventh President in DCRB's 108-year history.

Annual Filing Reflects Consistent Trends and Strengthening Data Quality

Results provide a clearer view of system direction, supported by more credible data.

-11.60%
overall average
change in
voluntary market
loss costs

- Declining claim frequency with stable severity trends
- Emerging medical cost pressures beginning to surface
- COVID-related claims excluded to preserve forward-looking accuracy



2025 DCRB Filing

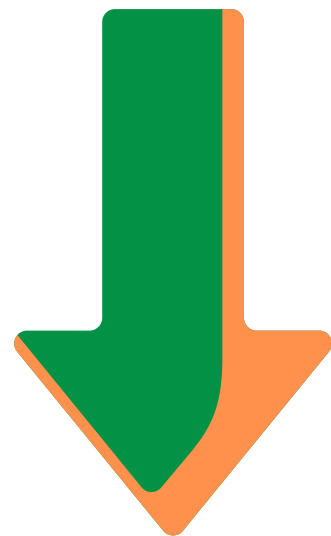
Filing No. 2501:
**Residual Market Rates,
Voluntary Market Loss
Costs, and Designated
Auditable Payroll**
Filed: 8/4/25
Approved: 10/20/25

Improving Data Quality Bolsters System Outputs

Better reporting accuracy enhances the reliability of system data and insights.

\$14K

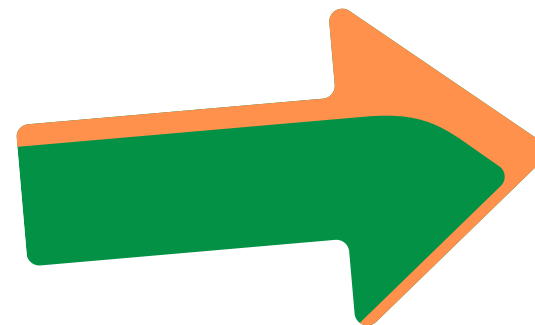
FDIP Assessments



61% decrease
vs prior year

\$224K

FDIP Assessments



1.7% increase
vs prior year

KEY TAKEAWAYS

Significant improvement in reporting accuracy

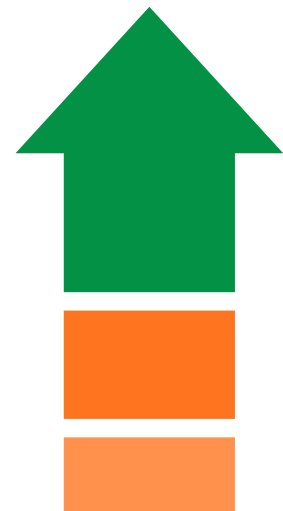
Strong compliance across most carriers

Real-time validation tools improving submission quality

Indemnity Data Call Powers Insight into Cost Drivers

Expanding indemnity data improves analytical depth and supports stronger system insight.

14,395
Quarterly Records



3% increase
vs prior year

35,569
Transactional Records



stable
year over year

KEY TAKEAWAYS

Continued development of a standardized indemnity dataset

Improved visibility into payment patterns and claim behavior

Enhanced ability to analyze and explain cost drivers

Policy Activity Reflects a Stable Reporting Environment

Stable policy activity supports predictable system behavior and reliable data inputs.

+6.4%

67,430

**Policies
Processed**



+0.5%

109,418

**Endorsements
Processed**



-1.5%

28,262

**Cancellations/
Reinstatements**



KEY TAKEAWAYS

Steady policy lifecycle activity across the system

Consistent reporting behavior from carriers

Reliable exposure and coverage data inputs

Expanding Data Enhances Medical and Claim Visibility

More complete datasets enhance the clarity and usefulness of system-wide insights.

6M+

Medical Records
7.1% increase



\$850M+

Medical payments
5.7% increase



All carriers

Included in transactional
reporting begin in 2026



KEY TAKEAWAYS

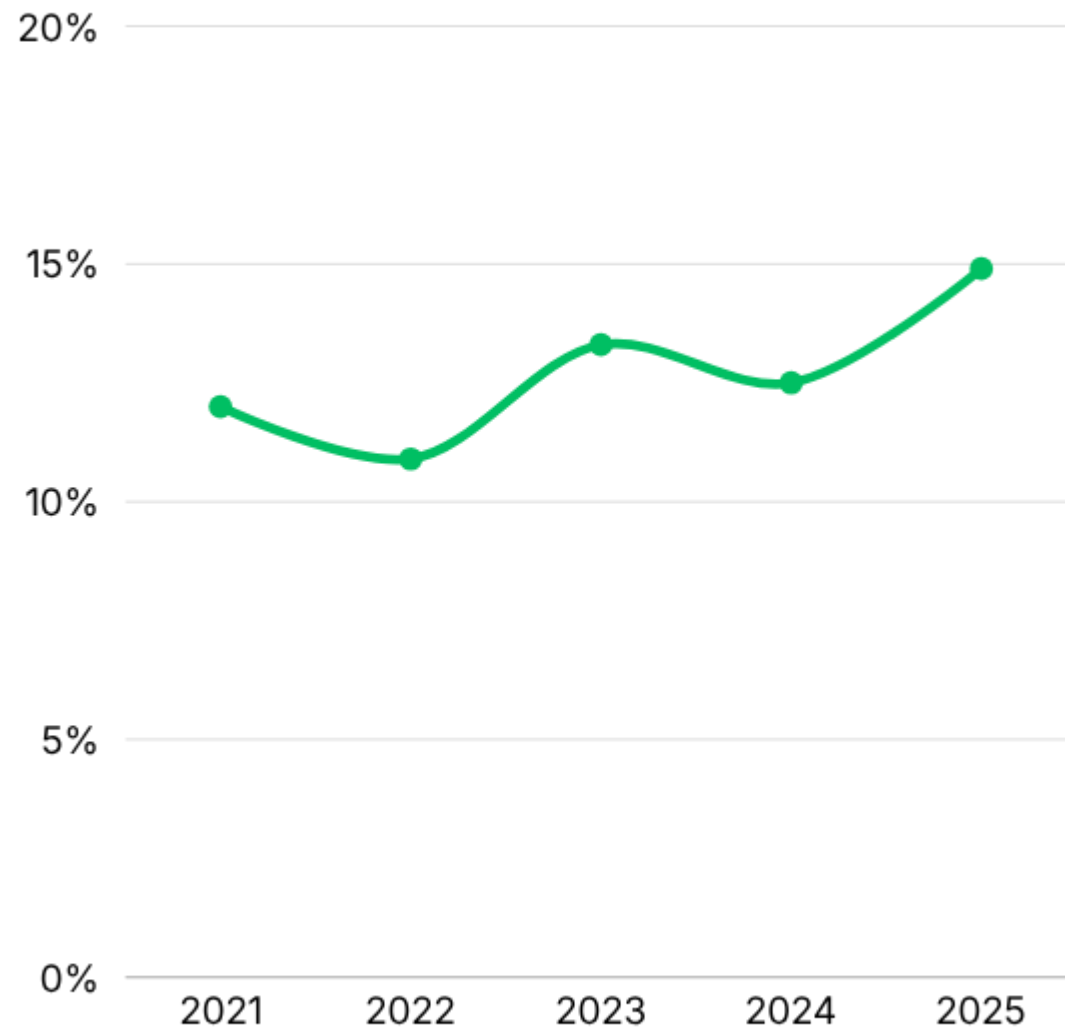
Greater completeness, better
actuarial credibility

Supports more refined pricing
and system insight

Audit Results Consistent, Within Expected Standards

Audit performance reinforces confidence in system data and reporting.

5-Year Test Audit Difference Ratio Trend



- **14.9%** Test Audit difference ratio in 2025
- 5-year range consistently below 20%: **10.9% - 14.9%**

KEY TAKEAWAYS

Slight YoY increase within normal variability

Continued carrier discipline in reporting

No systemic deterioration in data integrity

Modernizing Data Infrastructure to Improve Insight Delivery

Investments in technology and analytics are improving how data is delivered

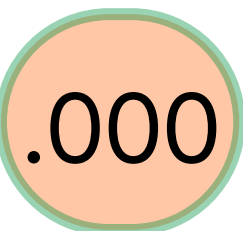


Better Data, Better Decisions

- WorkComp360™ analytics platform enables real-time, actionable insights for underwriting, pricing, and portfolio management



- Policy Data Quality Assurance Program (PDQAP) improves accuracy and reliability of data used in filings, experience mods, and reporting



- Transition to 3-digit loss costs increases pricing precision and alignment with modern rating practices



- Partnered with Carnegie Mellon to modernize the Medical Data Cube, improving scalability, performance, and analytics capabilities

KEY TAKEAWAYS

Continued advancement of analytical tools and reporting platforms

Transition toward more dynamic and accessible data environments

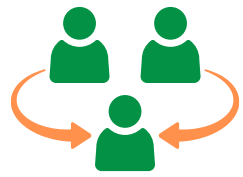
Simplifying How Members Interact with DCRB

Digital tools and self-service capabilities are reducing friction, improving accuracy, and accelerating key workflows.



Faster, Easier, More Secure Access

- Revamped DCRB website and new digital library delivers faster access to manuals, filings, and resources.



- Member Connect app enables direct, self-service updates, improving accuracy and turnaround.



- Digitized Ownership (ERM-14) form to streamline ownership changes, reduce delays and manual processing.

- Paperless invoicing to simplify billing workflows.



- Enhanced Application Manager security model protects sensitive carrier data.

KEY TAKEAWAYS

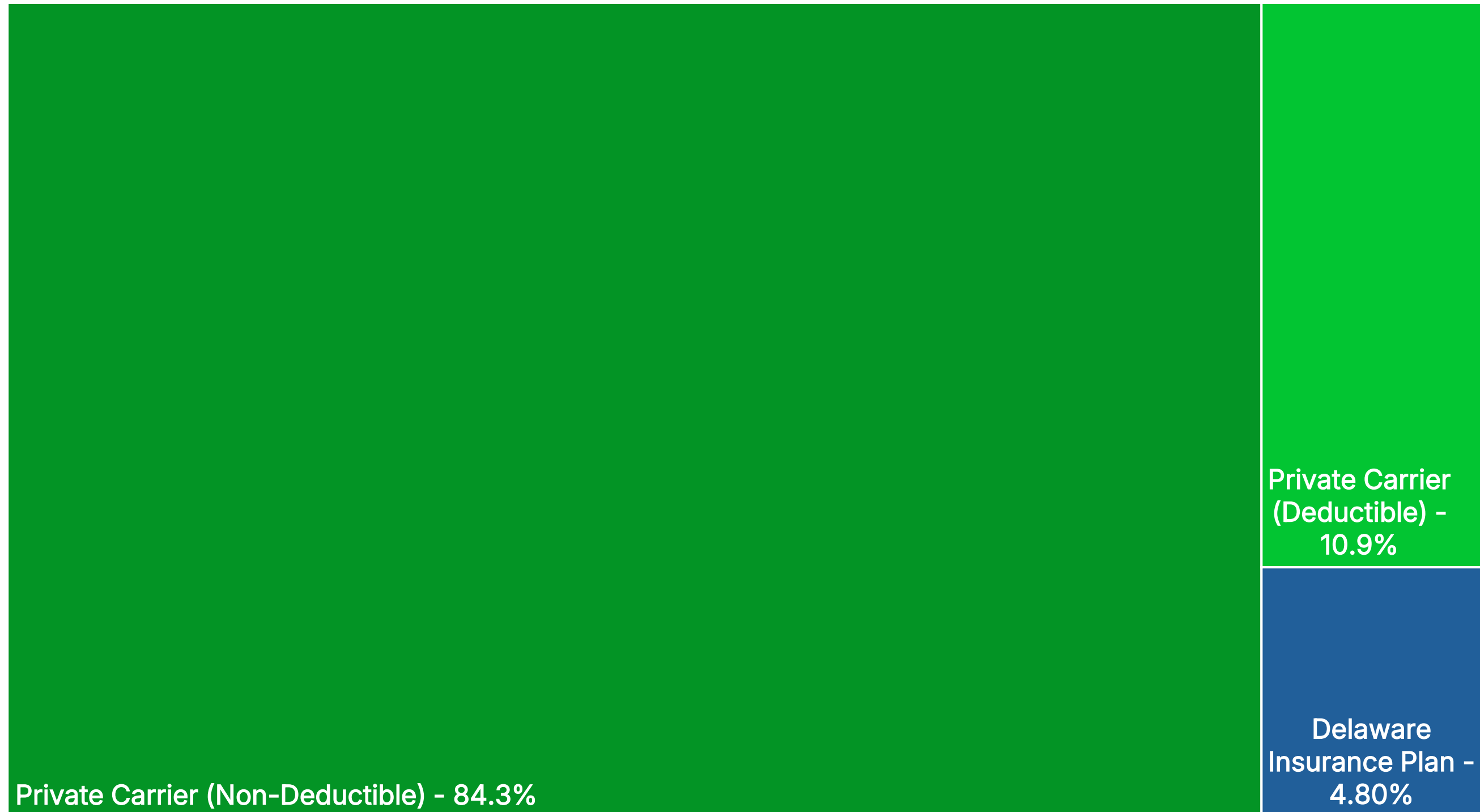
Faster ownership changes

Direct Member control

Simplified billing

Improved access to resources

Delaware Market Share



Delaware employers meet WC requirements through private insurance, Delaware Insurance Plan, or self-insurance.

The Delaware Insurance Plan (assigned risk) provides coverage access for all employers.

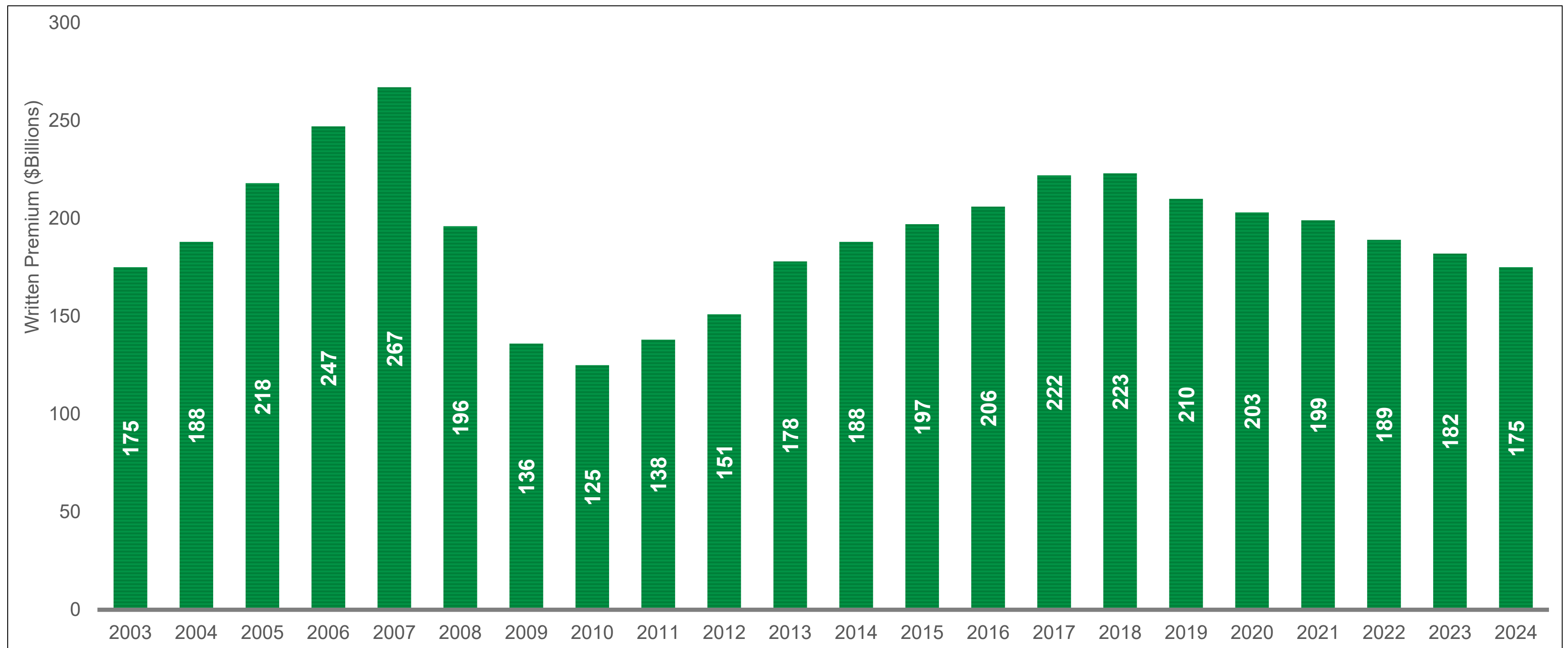
DCRB collects data from all private WC carriers writing DE business.

Self-insured employers and group funds do not report to DCRB and are excluded.

Source: DE 2025 Loss Cost Filing – Calendar Year 2024

Workers Compensation Premium

WC Premium in DE decreased 4% in 2024, indicating a more significant increase in payroll than the 10% decrease in overall loss cost level effective 12/1/23.



Source: A.M. Best, Inc., Best's State/Line Report, Written Premium

Top 20 Carrier Groups

These twenty carrier groups account for approximately 76.97% of the insured market premium in DE in 2024.

Carrier Group	Direct Written Premium (\$Millions)	Market Share	Market Share Change from 2023
Amtrust Group	17,952,693	10.18%	2.42%
Hartford Ins Group	17,706,045	10.04%	-0.18%
Zurich U S	15,452,339	8.76%	0.55%
The Travelers Companies Inc	12,003,104	6.81%	0.03%
Donegal Insurance Group	8,135,692	4.61%	-1.94%
Liberty Mutual Group	8,037,414	4.56%	-0.44%
Arch Capital Group	5,501,442	3.12%	0.07%
ACE USA Group	5,175,355	2.94%	-0.67%
PMA Insurance Group	5,124,828	2.91%	-1.56%
AIG	4,882,418	2.77%	-1.45%
Eastern Alliance Ins Group	4,850,107	2.75%	0.23%
Harford Mutual Insurance	4,002,930	2.27%	-0.18%
W R Berkley Corporation	3,904,808	2.21%	0.76%
Brickstreet Insurance	3,586,936	2.03%	0.87%
Selective Ins Group	3,552,426	2.01%	-0.28%
UPMC Health Insurance Group	3,309,795	1.88%	0.00%
Amerisafe Insurance Group	3,279,473	1.86%	0.14%
Berkshire Hathaway Ins Group	3,206,339	1.82%	-0.99%
Employers Holdings Inc	3,090,508	1.75%	-0.11%
CNA Group	3,017,435	1.71%	0.11%

Source: DE Annual Statement

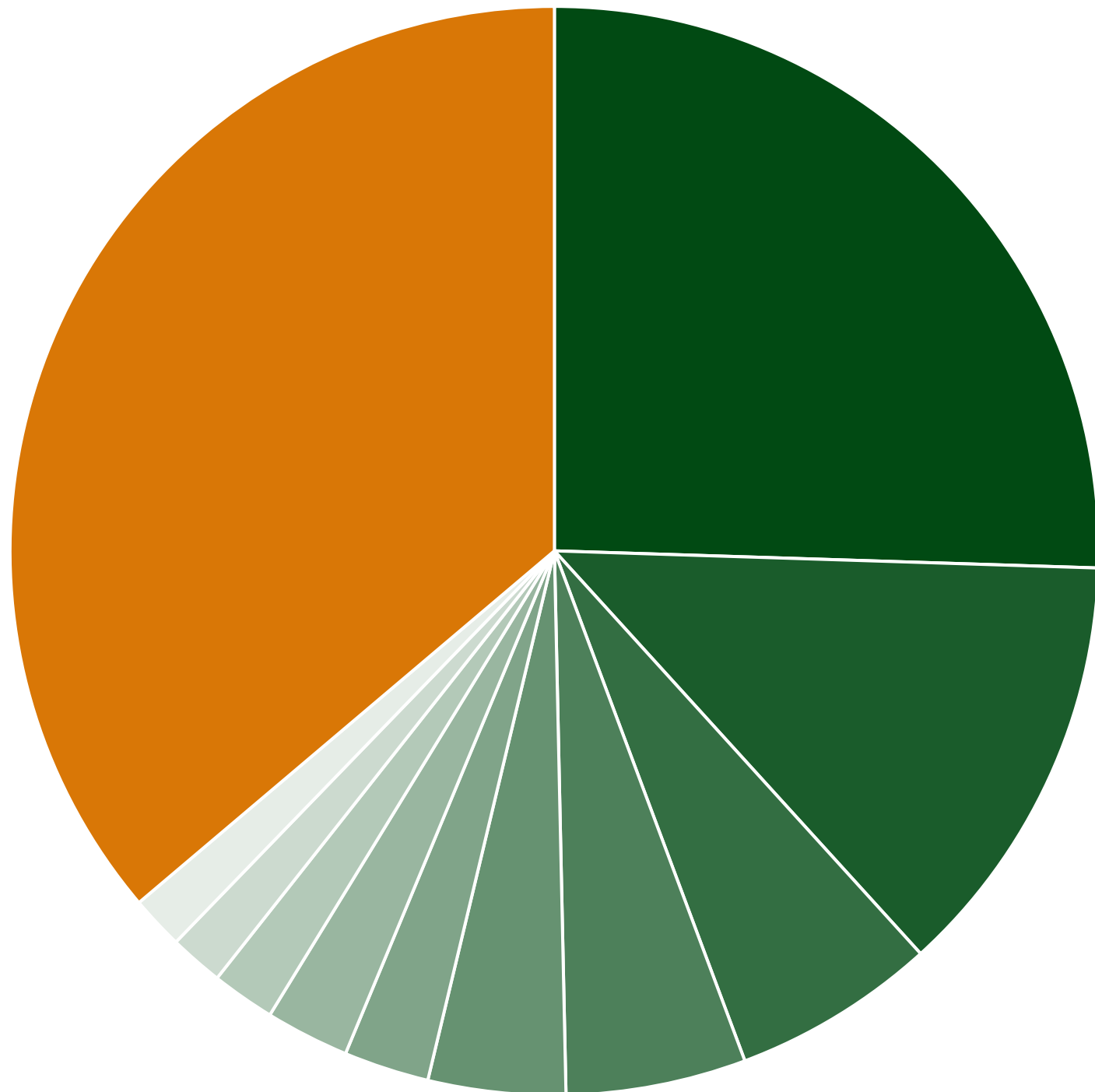
Premium Demographics

Seventy-one percent of Delaware WC risks are small, but the highest-premium risks generate 35.5% of total premium.

Number of Risks	Premium Range	\$ Standard Premium (000)
6,257	\$0-2,499	3,461
886	\$2,500-4,999	2,997
400	\$5,000-7,499	2,343
245	\$7,500-9,999	2,027
270	\$10,000-14,999	3,195
246	\$15,000-24,999	4,879
202	\$25,000-49,999	7,654
135	\$50,000-99,999	10,848
98	\$100,000-249,999	17,660
44	\$250,000 & Above	30,282

Source: DE 2026 Loss Cost Filing – USR Data Policy Year 2022

Top 10 Classes by Payroll

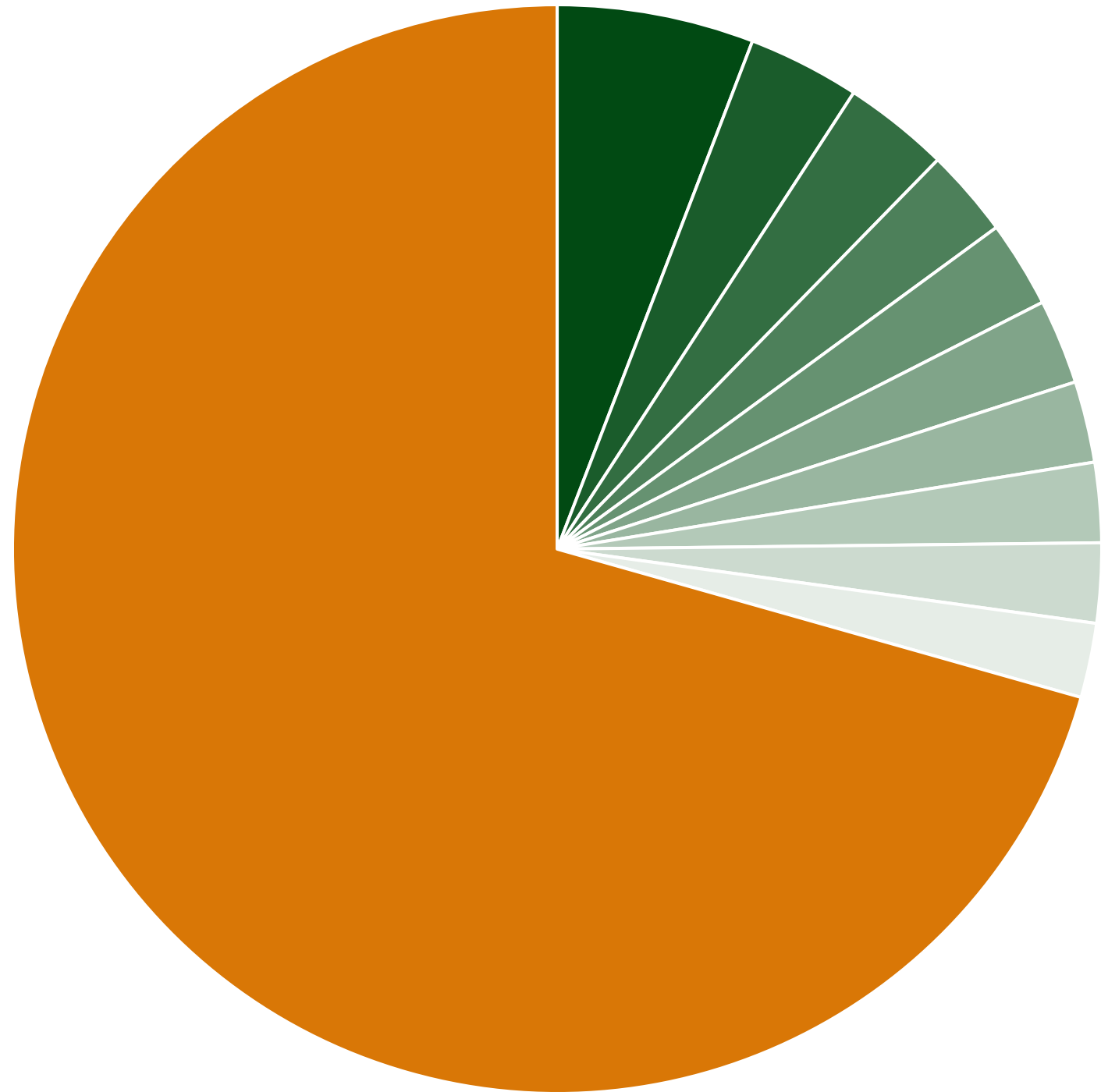


■ 953 ■ 988 ■ 951 ■ 957 ■ 955 ■ 956 ■ 961 ■ 924 ■ 984 ■ 975 ■ Other

PCT	Class	Payroll
36.2%	All Other Classes	\$9,100,649,544
25.5%	953- Office	\$6,414,644,560
12.8%	988- Bank	\$3,207,852,674
6.1%	951- Salesperson Outside	\$1,523,076,973
5.3%	957- Physician / Dentist	\$1,345,540,440
4.1%	955- Engineering, Consulting Firm	\$1,025,614,910
2.5%	956- Law Firm	\$636,688,130
2.5%	961- Hospital	\$625,600,108
1.9%	924- Wholesale Store, NOC	\$473,488,944
1.6%	984- Insurance Company	\$402,510,304
1.6%	975- Restaurant, NOC	\$397,516,785

Source: DE 2026 Loss Cost Filing – USR Data Policy Year 2022

Top 10 Classes by Premium







PCT	Class	Payroll
70.6%	All Other Classes	\$162,734,169
5.8%	924- Wholesale Store, NOC	\$13,462,435
3.3%	928- Retail Store, NOC	\$7,671,382
3.1%	917- Grocery Store	\$7,257,959
2.6%	811- Trucking	\$6,035,018
2.6%	865- Poultry/Fish Dealer	\$5,932,488
2.5%	953- Office	\$5,811,436
2.4%	808- Parcel Delivery	\$5,558,854
2.4%	941- Social Rehab Facility	\$5,465,572
2.4%	957- Physician / Dentist	\$5,456,702
2.2%	971- Commercial Buildings	\$5,093,556

■ 924 ■ 928 ■ 917 ■ 811 ■ 865 ■ 953 ■ 808 ■ 941 ■ 957 ■ 971 ■ Other

Source: DE 2026 Loss Cost Filing – USR Data Policy Year 2022

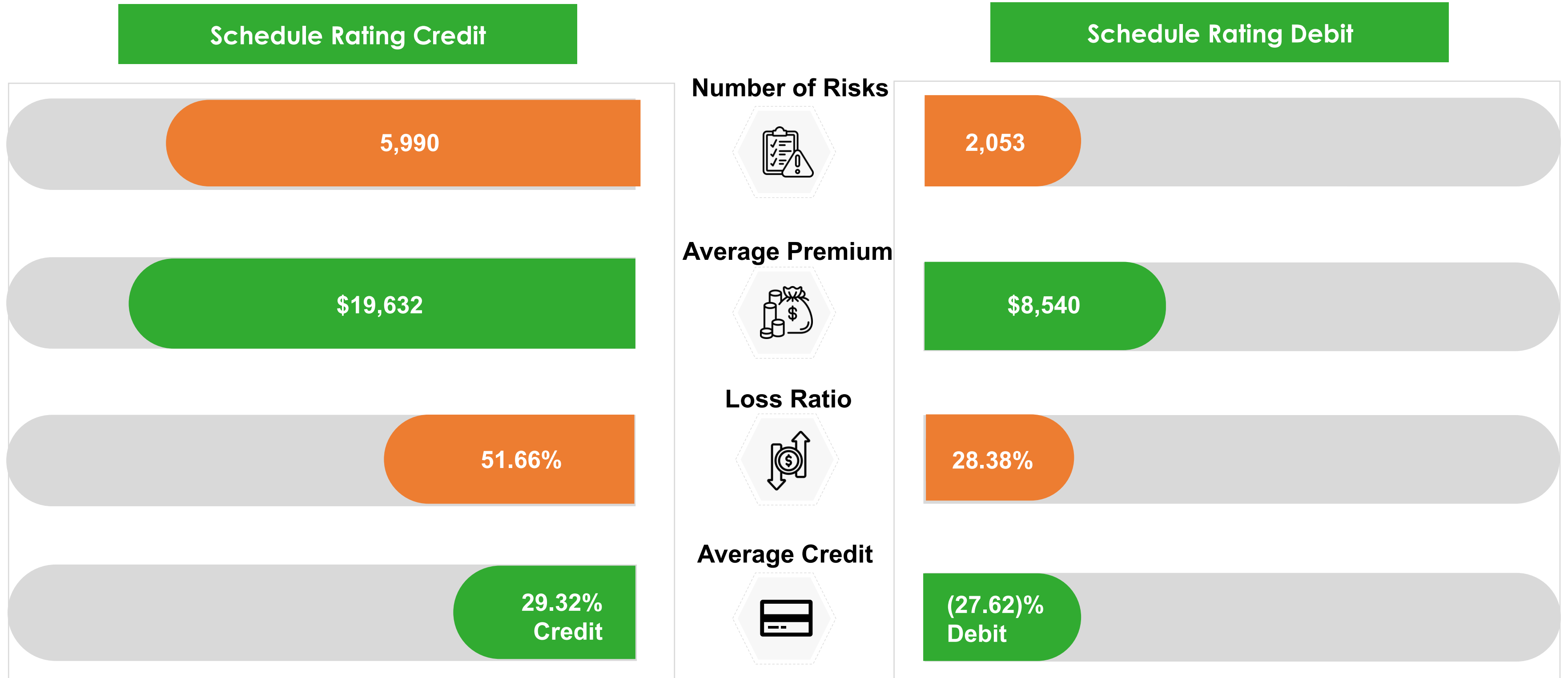
Premium Adjustment Programs

	Credits	No Premium Adjustments	Debits / Surcharges
 Schedule Rating	20% receive average credit of 29.3%	73% do not receive a credit or debit	7% receive average debit of 27.6%
 DE Certified Safety Credit	15% of eligible risks receive average credit of 11.1%	85% of eligible risks do not participate	Not Applicable
 DCCPAP	9% of eligible risks receive average credit of 18.2%	91% of eligible risks do not participate	No Applicable
 Merit Rating	98.6% of qualified risks receive a 5% credit	1.2% of qualified risks do not receive a credit or debit	0.2% of qualified risks received a 5% surcharge

Source: DE 2025 Loss Cost Filing – USR Data Policy Year 2022

Schedule Rating Adjustment

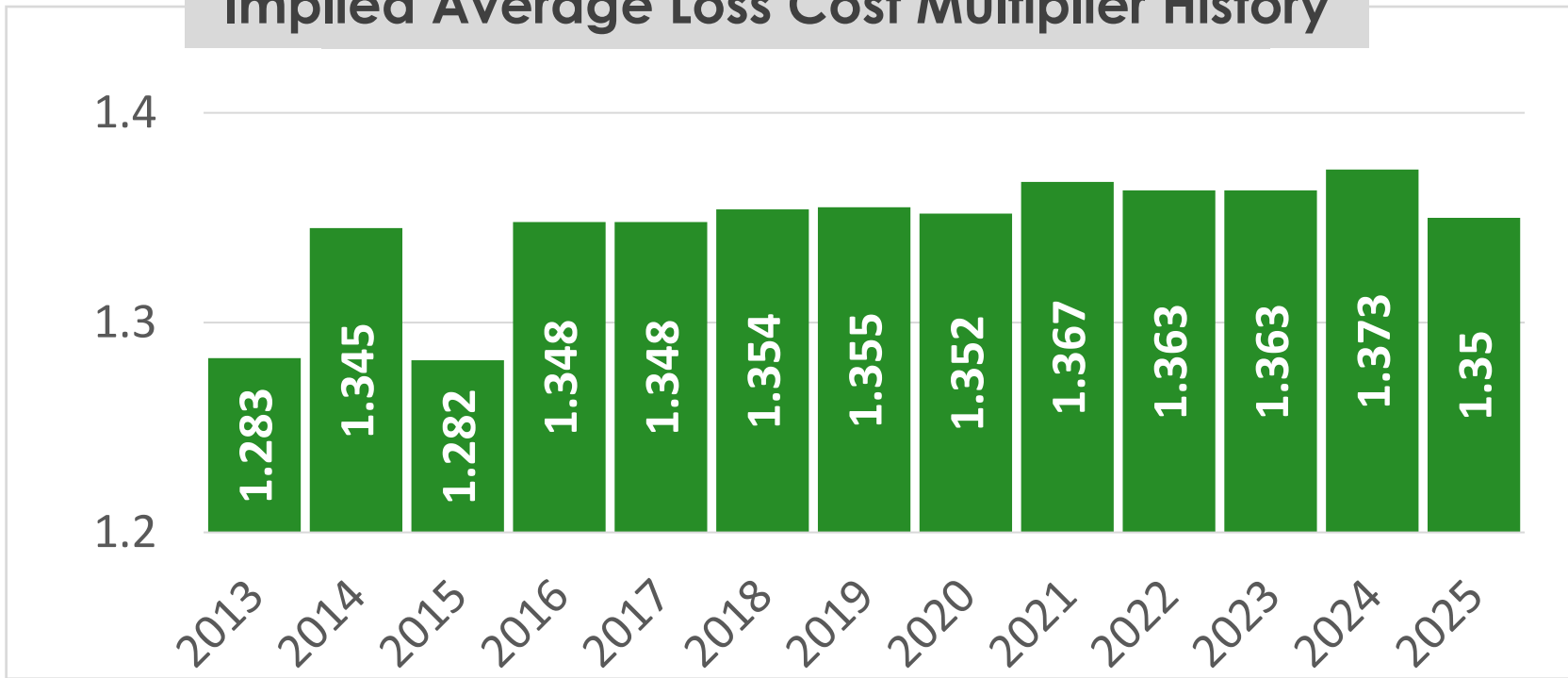
In Delaware, over half of risks receive schedule rating credits averaging nearly 30%, while debits apply to a much smaller share of policies.



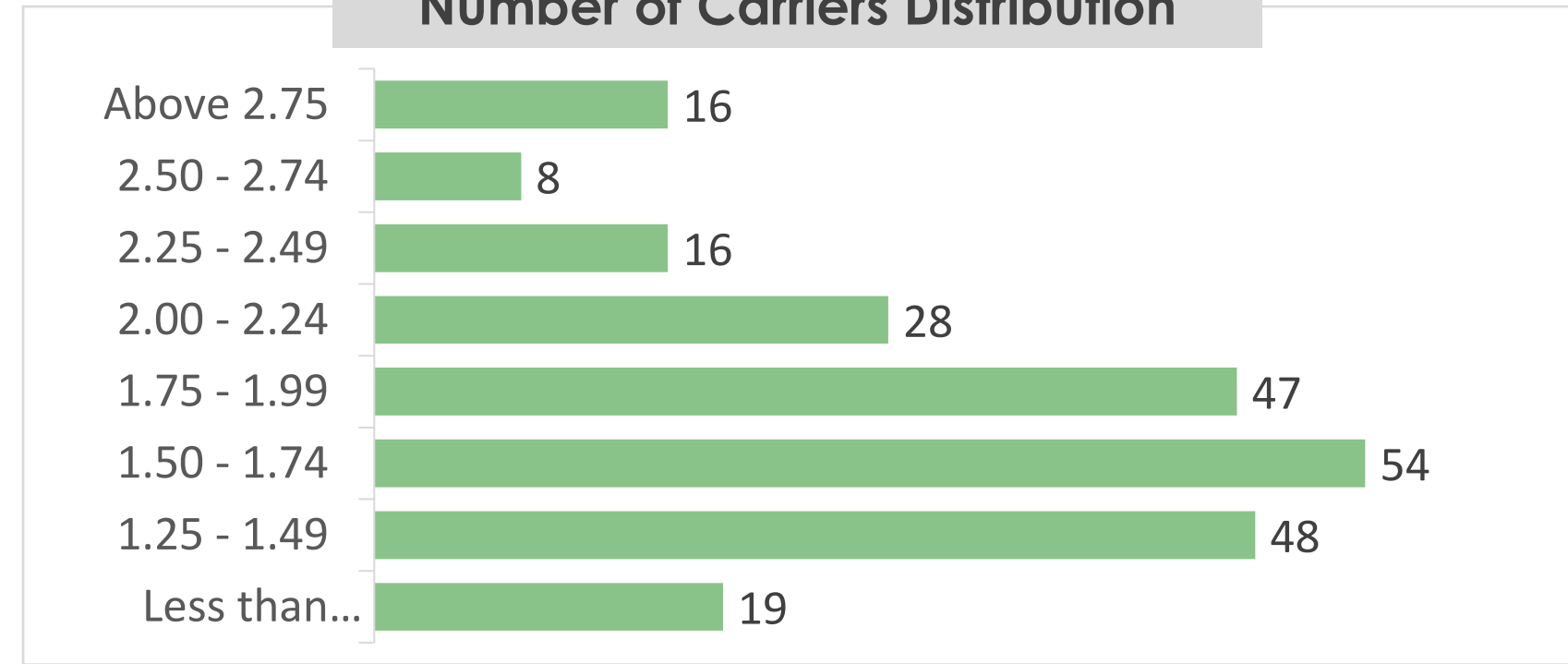
Source: DE 2025 Loss Cost Filing – USR Data Policy Year 2022

Insurance Carrier Pricing

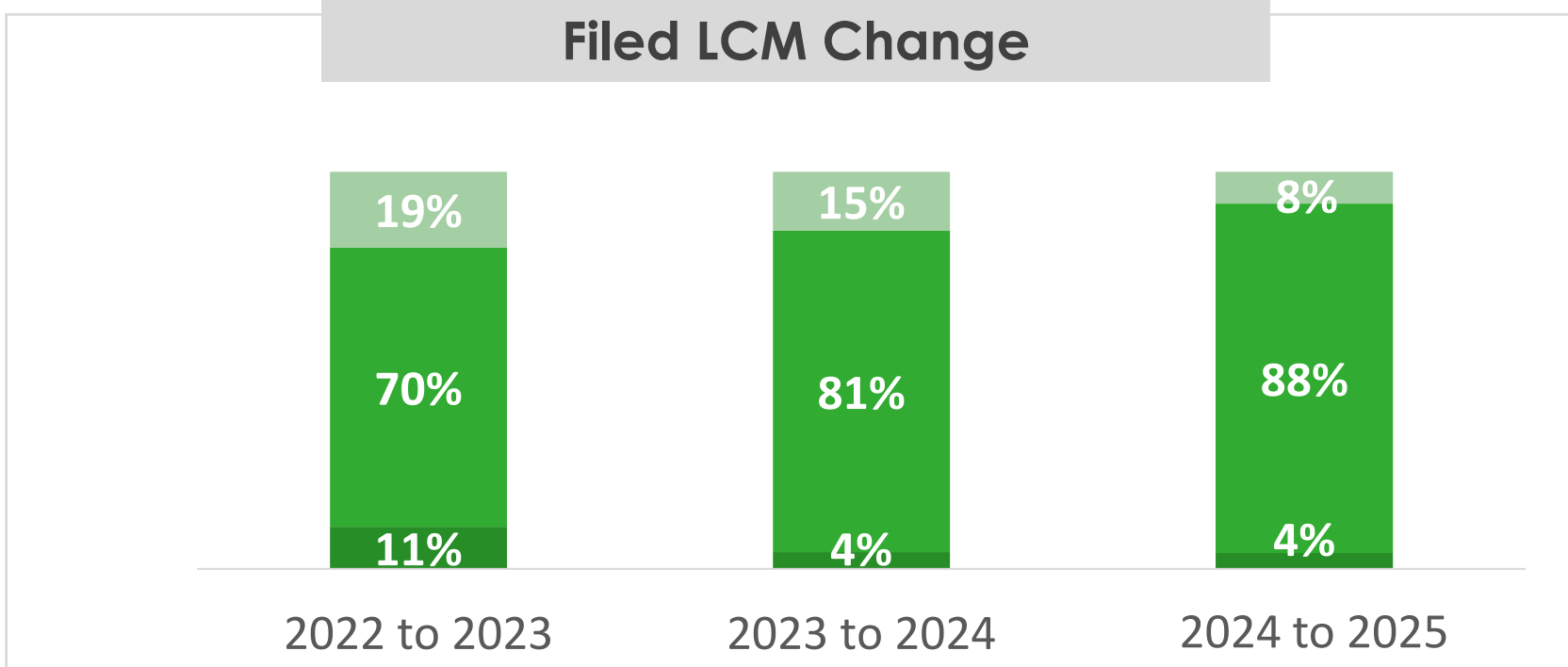
Implied Average Loss Cost Multiplier History



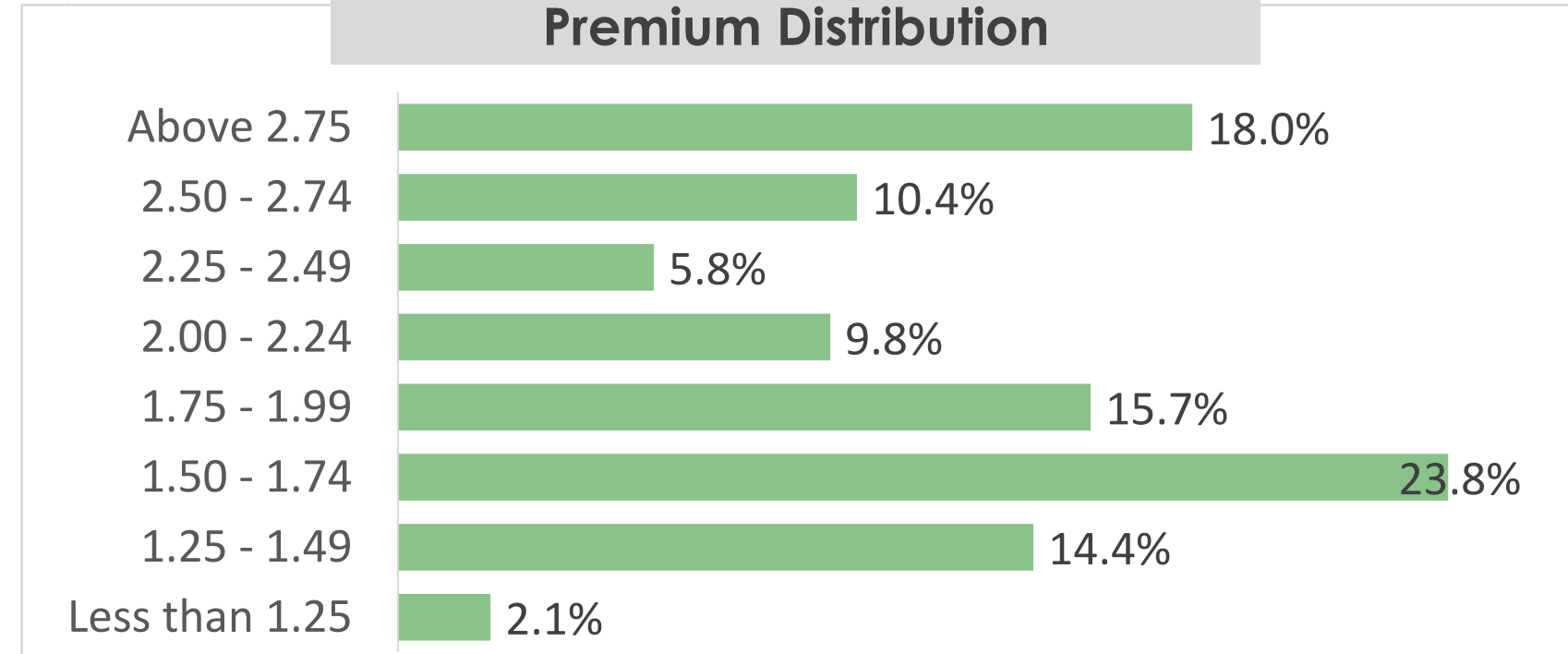
Number of Carriers Distribution



Filed LCM Change



Premium Distribution



Source: DE Market Profile

■ Decrease ■ No Change ■ Increase

Claim Counts and Losses

These top 10 classes make up 28% of incurred losses and 41% of claims

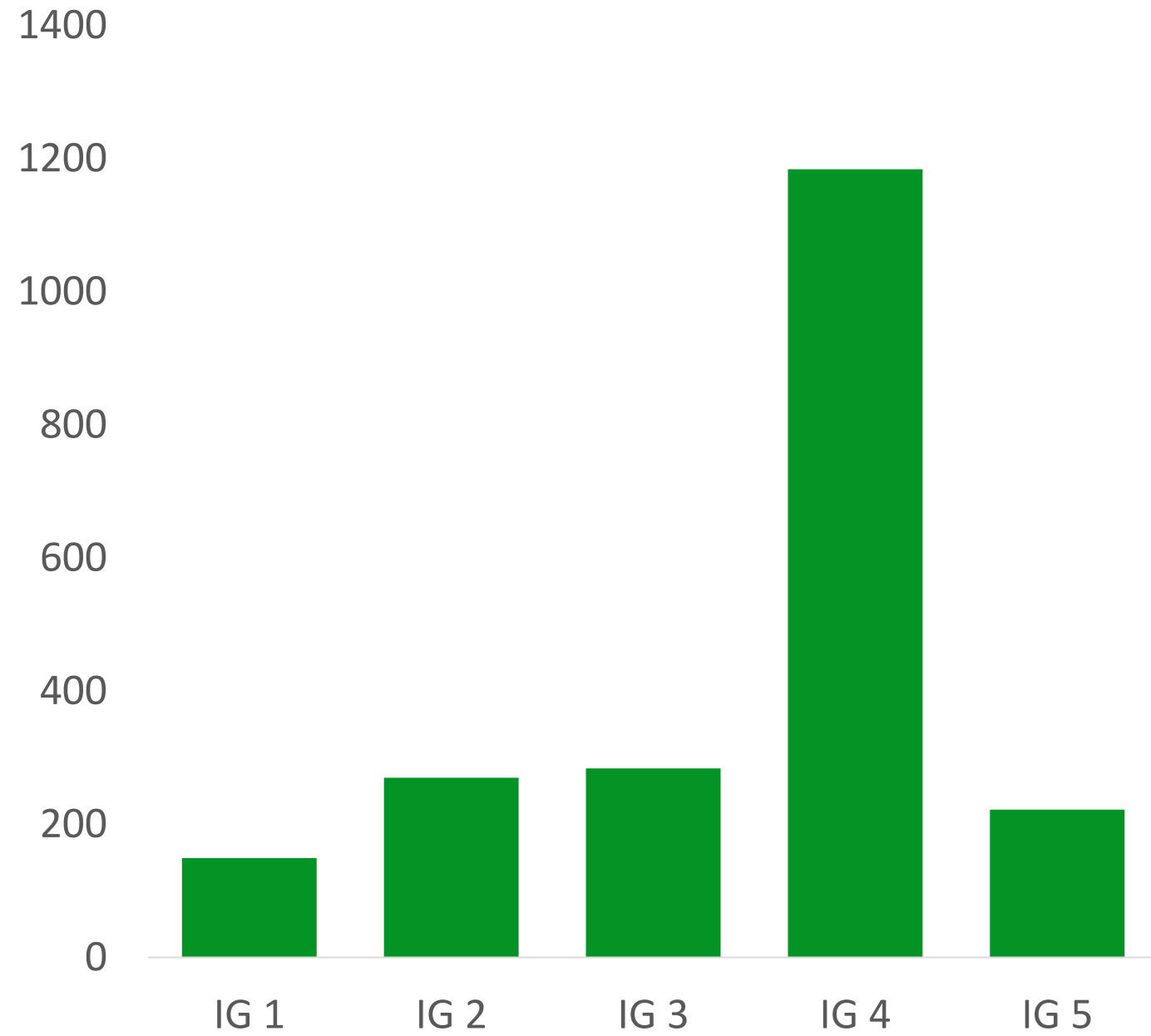
	Total Claims	Reported Incurred	Avg Loss Incurred
924- Wholesale Store, NOC	194	\$7,289,717	\$37,576
808- Parcel Delivery	112	\$3,301,730	\$29,480
928- Retail Store, NOC	89	\$2,144,716	\$24,098
917- Grocery Store	84	\$2,288,273	\$27,241
975- Restaurant, NOC	63	\$1,496,986	\$23,762
953- Office	60	\$1,682,164	\$28,036
941- Social Rehab Facility	51	\$1,060,840	\$20,801
957- Physician / Dentist	46	\$1,505,761	\$32,734
897- Fast-Food Restaurant	45	\$619,393	\$13,764
971- Commercial Buildings	41	\$1,179,317	\$28,764
Total for All Classes	1,919	\$80,409,944	\$41,902

Source: DE 2026 Loss Cost Filing – USR Data Policy Year 2022

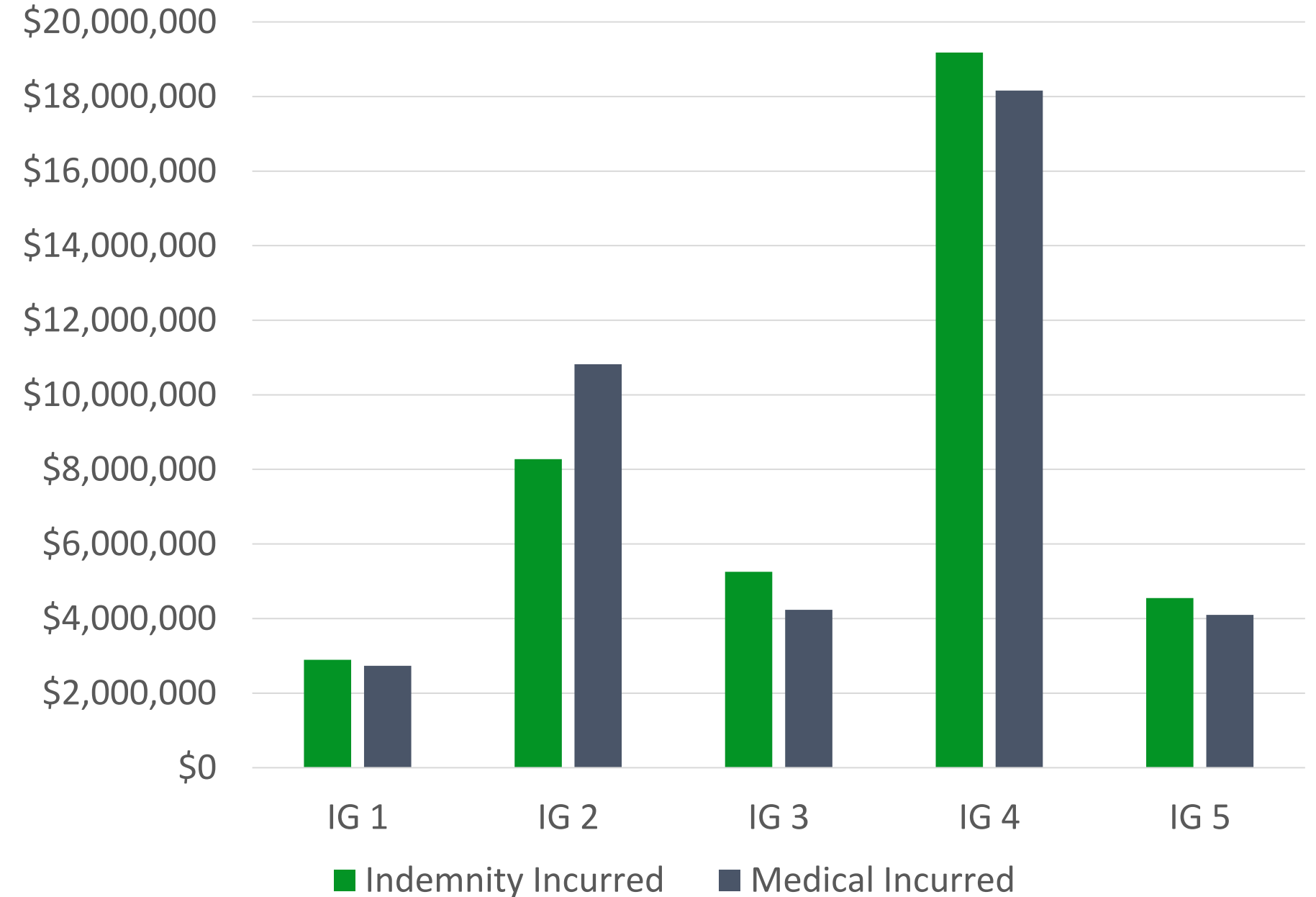
Industry Group Distribution

Stores & Dealers generate the highest share of Delaware WC claims, while also accounting for the largest portion of incurred losses.

Claim Count by Industry Group



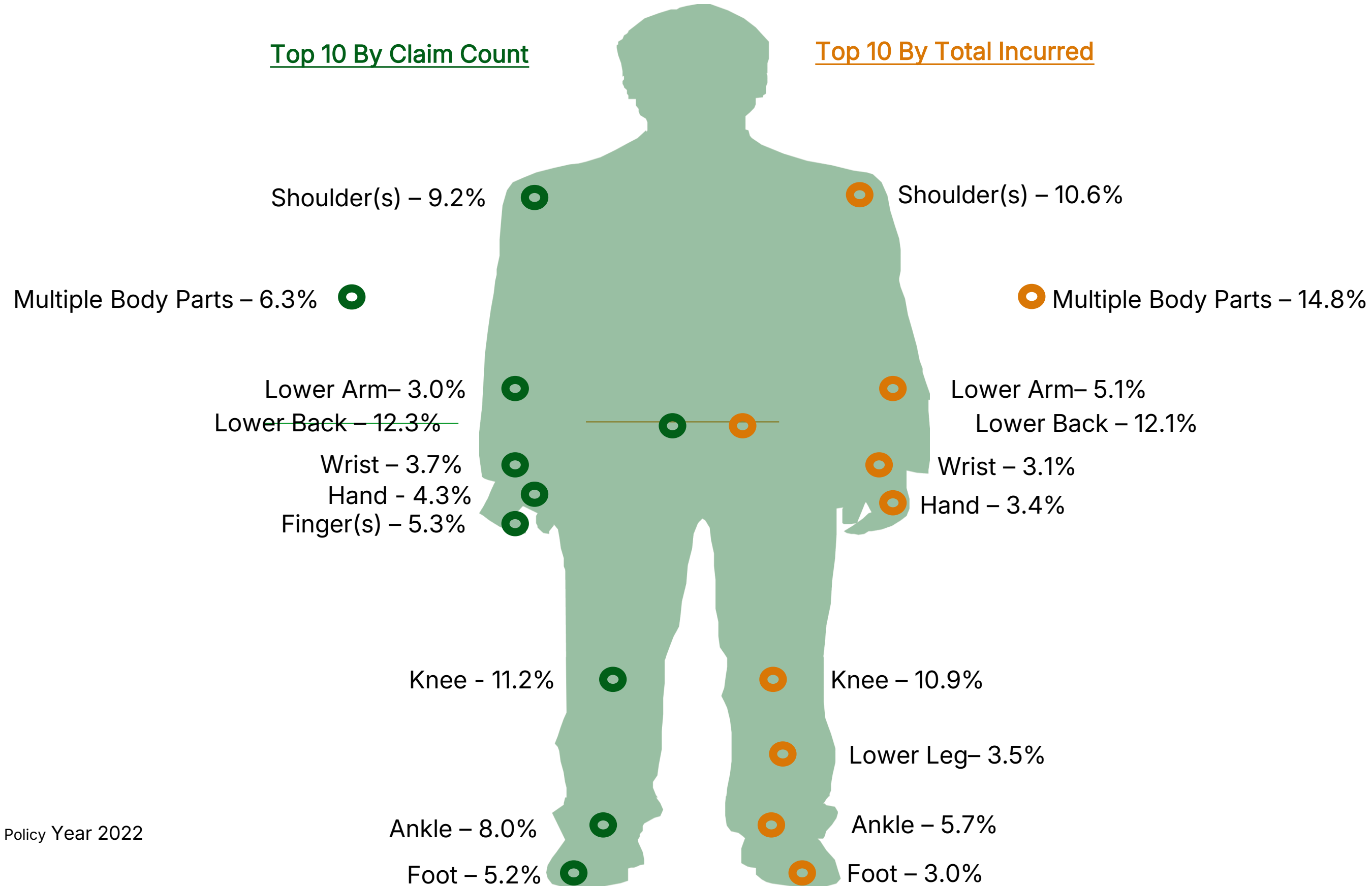
Average Incurred Losses by Industry Group



Source: USR Data Policy Year 2022

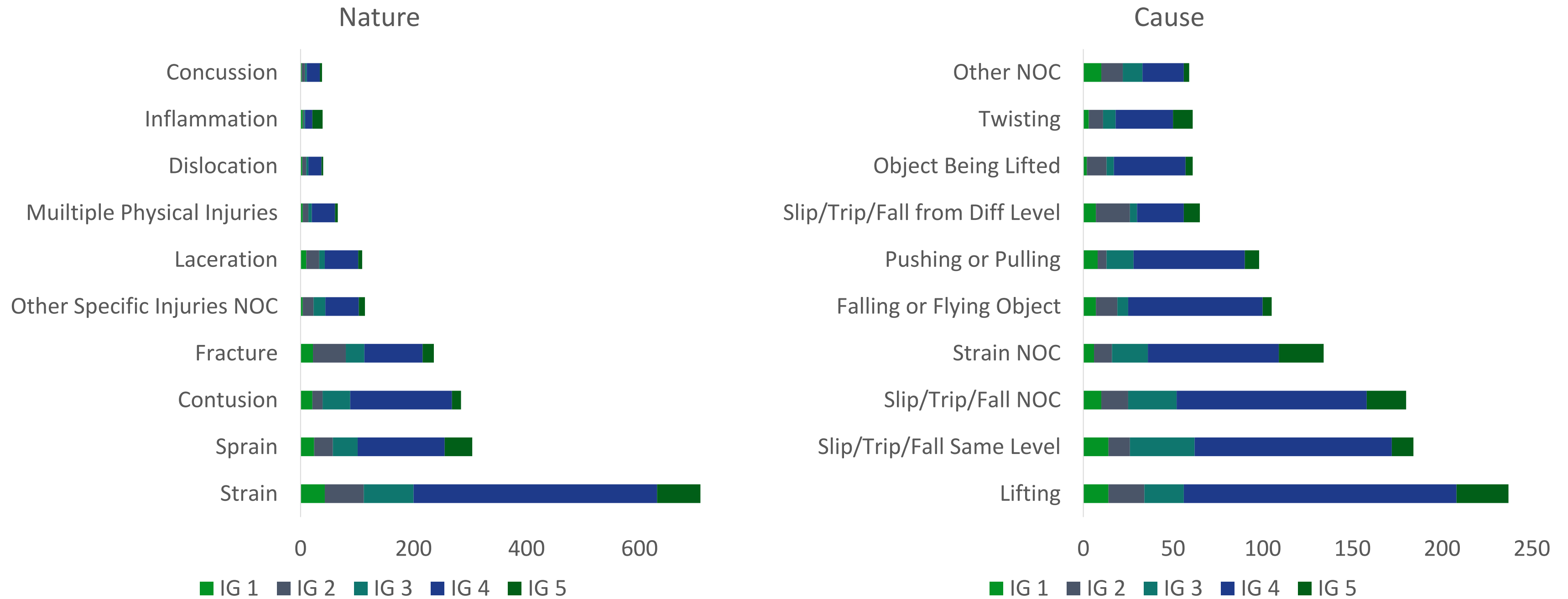
Definition: IG 1- Manufacturing IG 2- Construction IG 3- Office & Clerical IG 4- Stores & Dealers IG 5- Miscellaneous

Injury Description Distribution



Source: USR Data Policy Year 2022

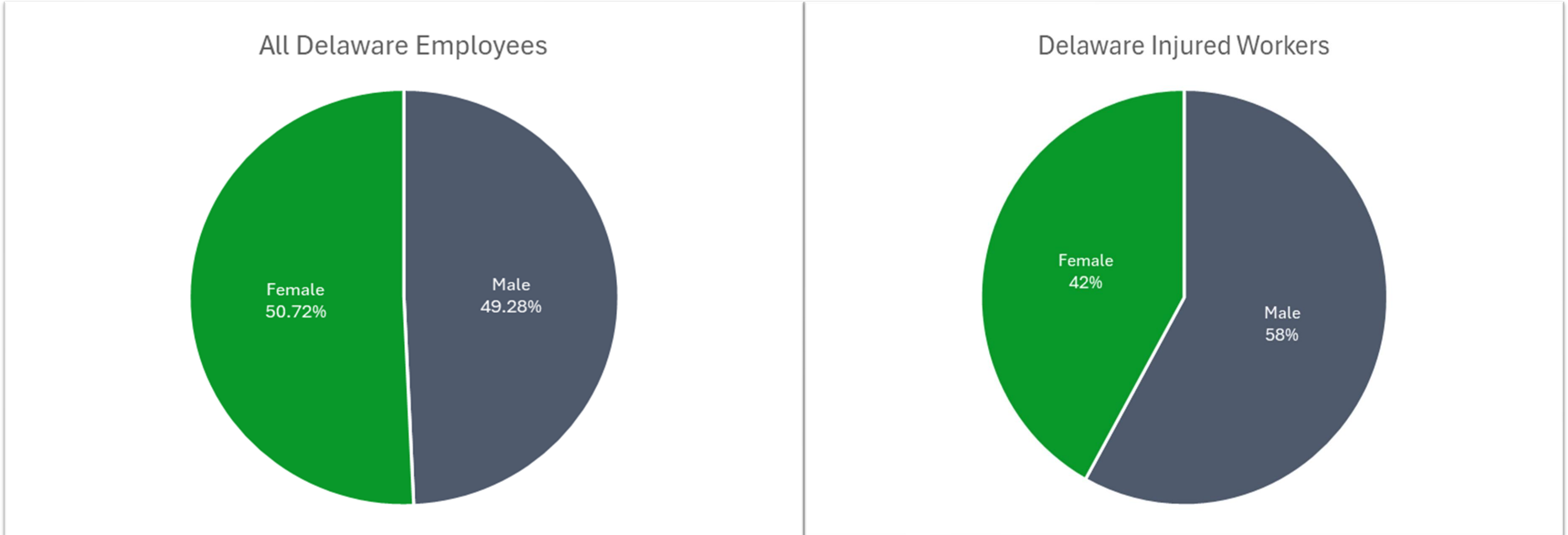
Top 10 Nature and Cause of Injury Claims



Source: USR Data Policy Year 2022

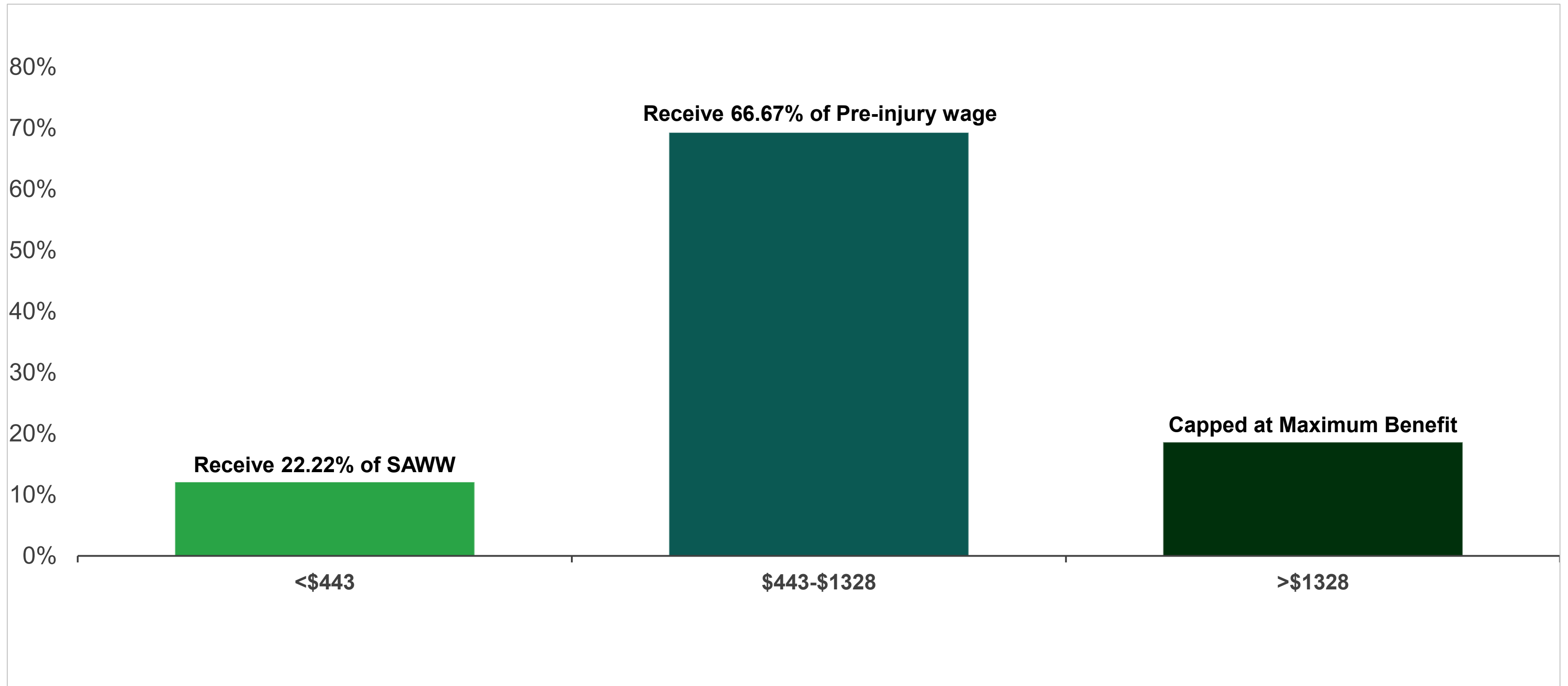
Definition: IG 1- Manufacturing IG 2- Construction IG 3- Office & Clerical IG 4- Stores & Dealers IG 5- Miscellaneous

Gender Statistics



Source: DE Indemnity Data Call – Accident Year 2024; U.S. Census Bureau

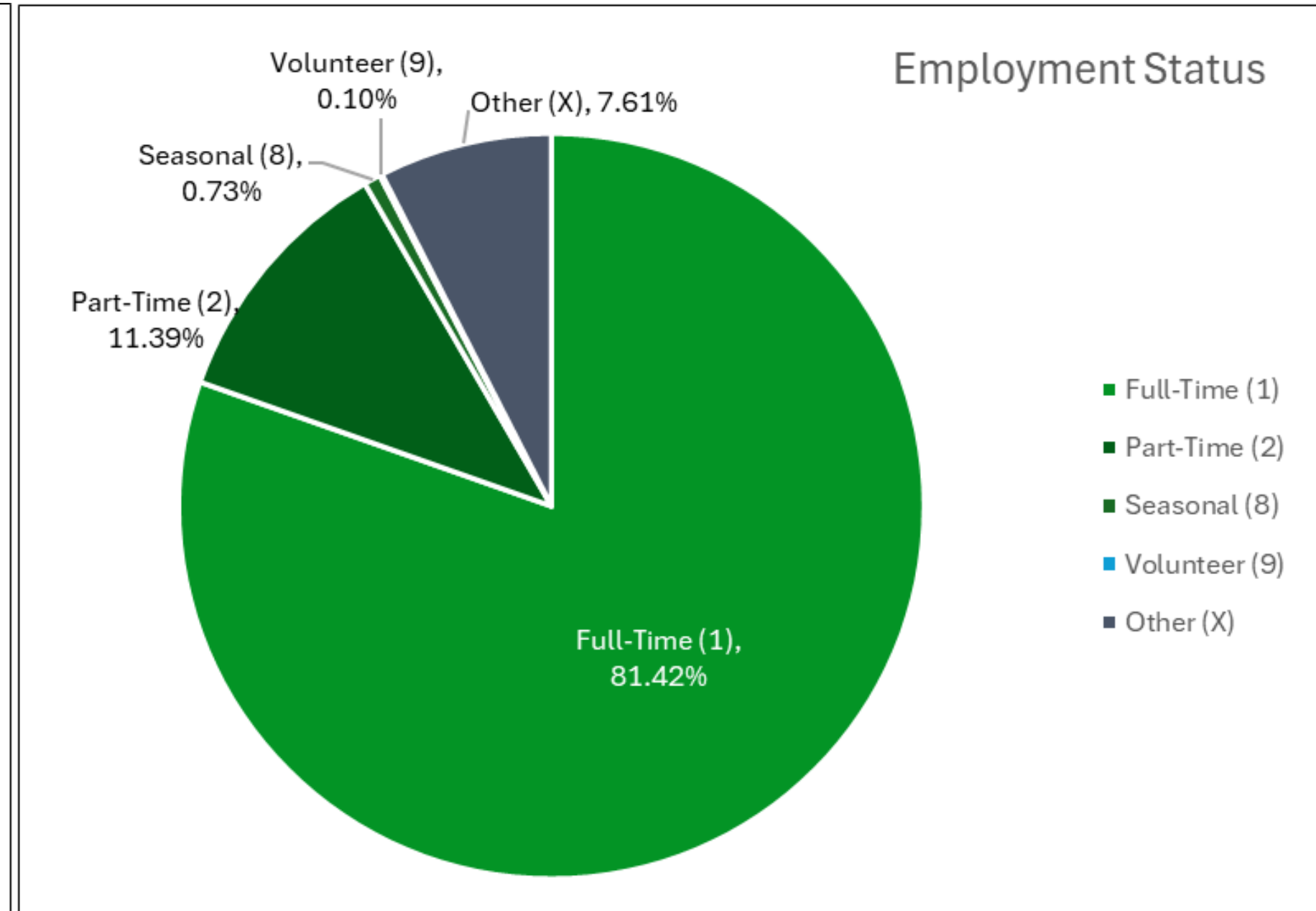
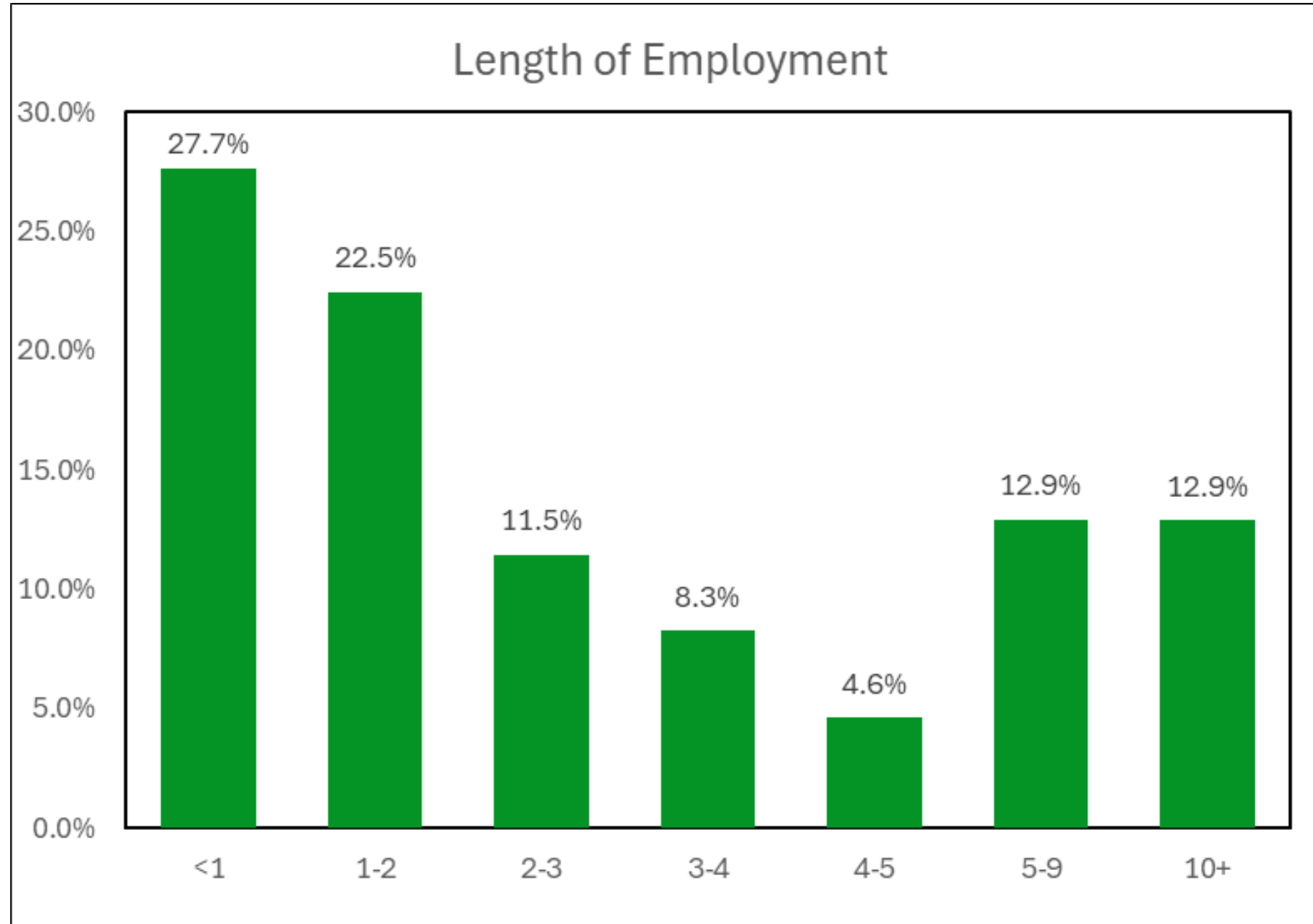
Injured Workers' Wages



Source: DE Indemnity Data Call—Accident Year 2024

Characteristics of Injured Workers

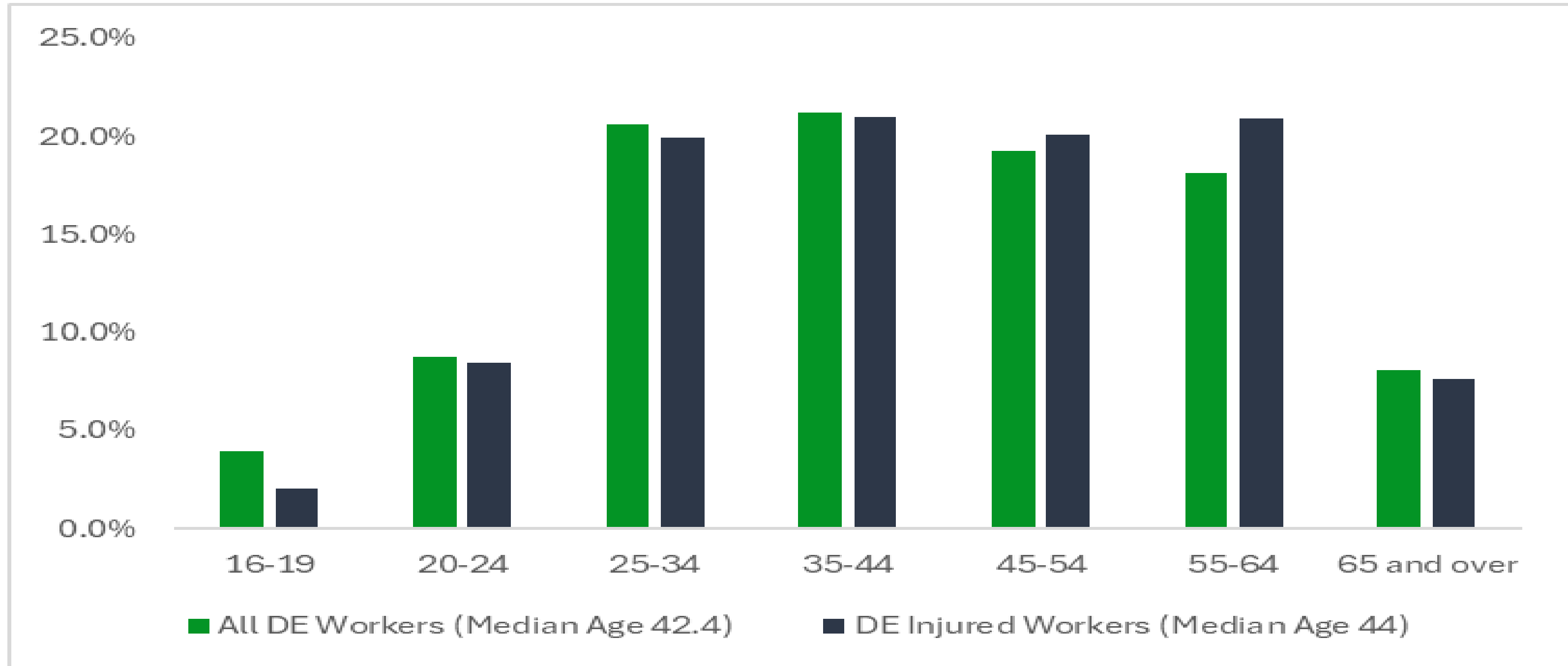
About half of Delaware indemnity claims occur among employees with under two years of tenure, and the vast majority involve full-time workers.



Source: DE Indemnity Data Call—Accident Year 2024

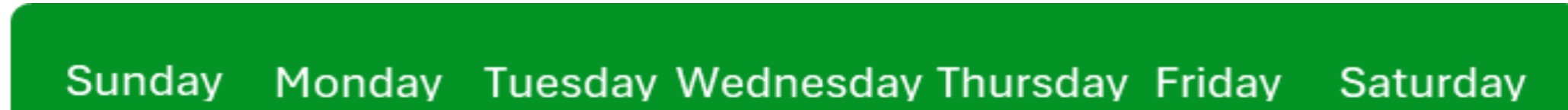
Age of Injured Workers

Delaware WC injuries skew toward older workers relative to the broader labor force.

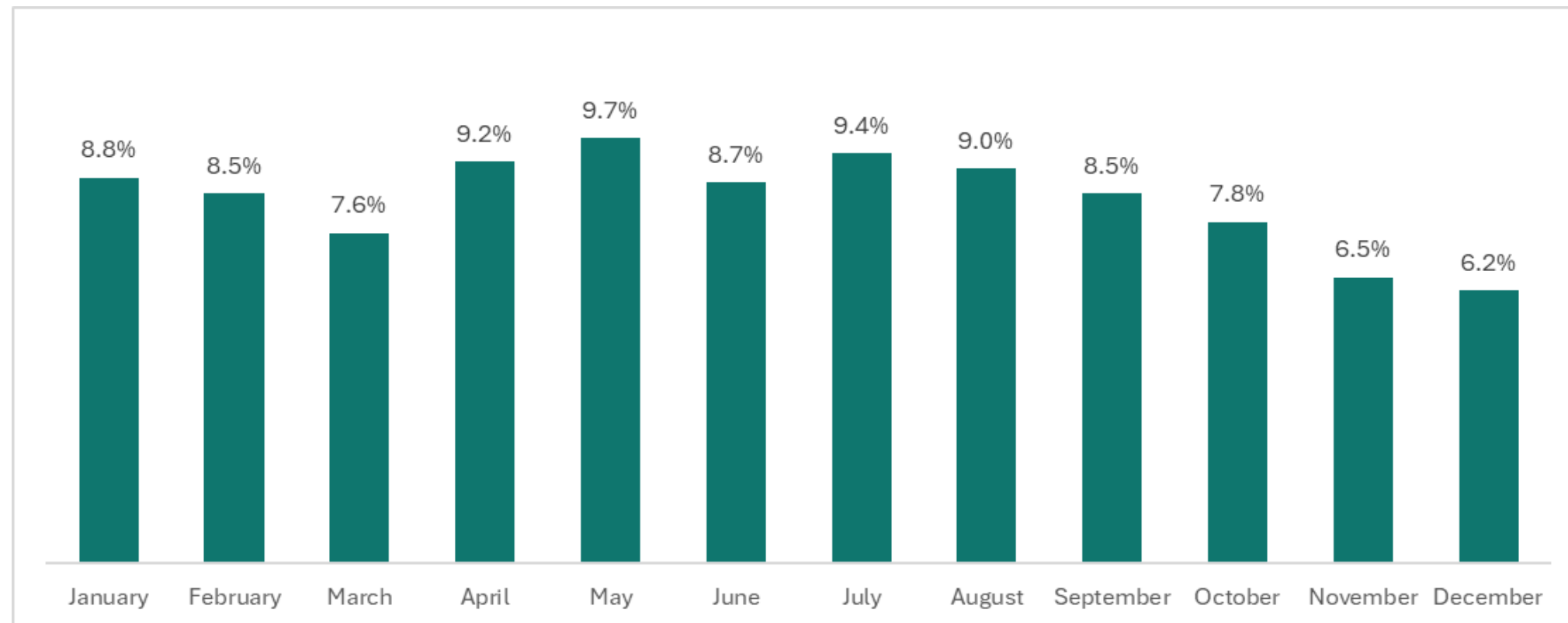


Source: DE Indemnity Data Call—Accident Year 2024; Bureau of Labor & Statistics

Characteristics of Accidents



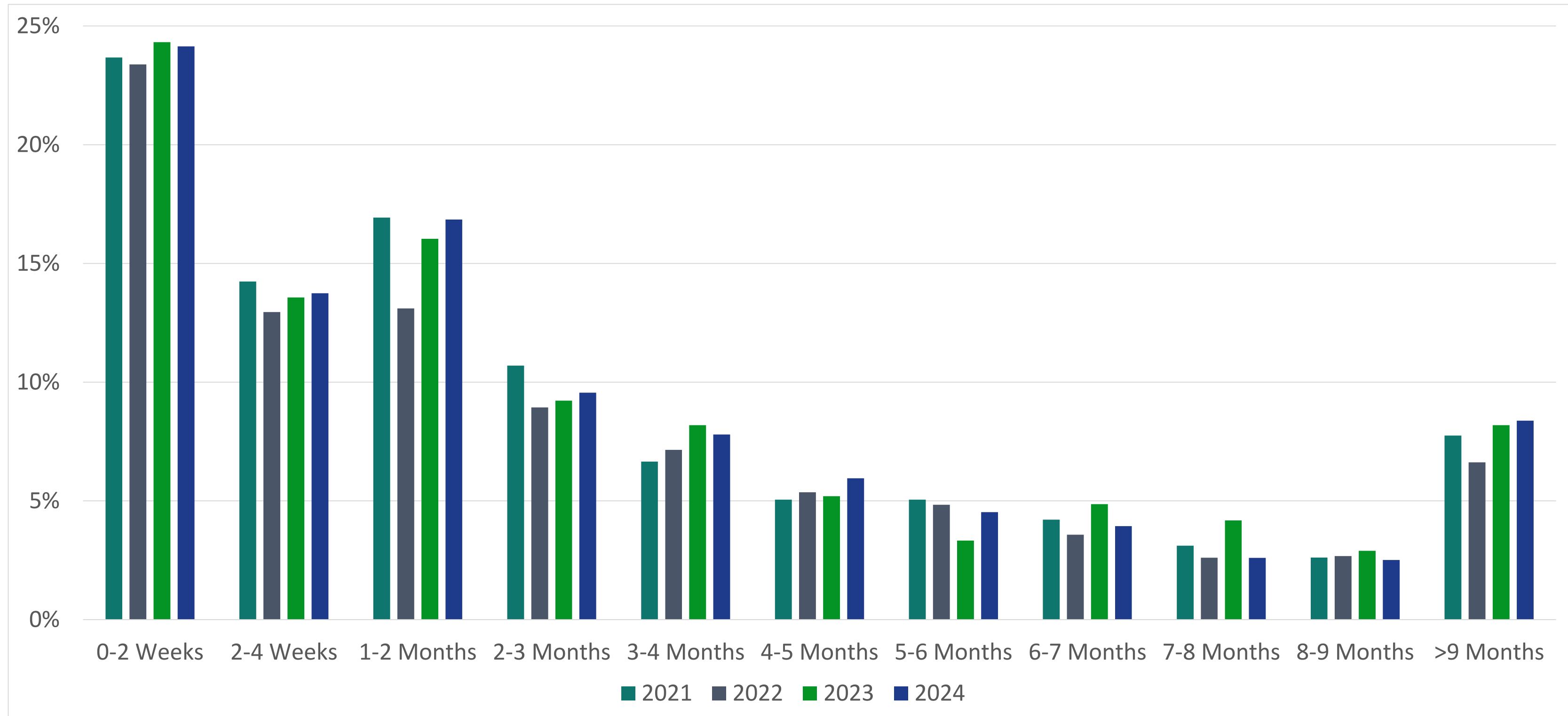
Delaware	95.2%
Maryland	1.6%
New Jersey	0.7%
New York	0.3%
Pennsylvania	1.8%
Other	0.5%



Source: DE Indemnity Data Call—Accident Year 2024

Duration of Indemnity Claims

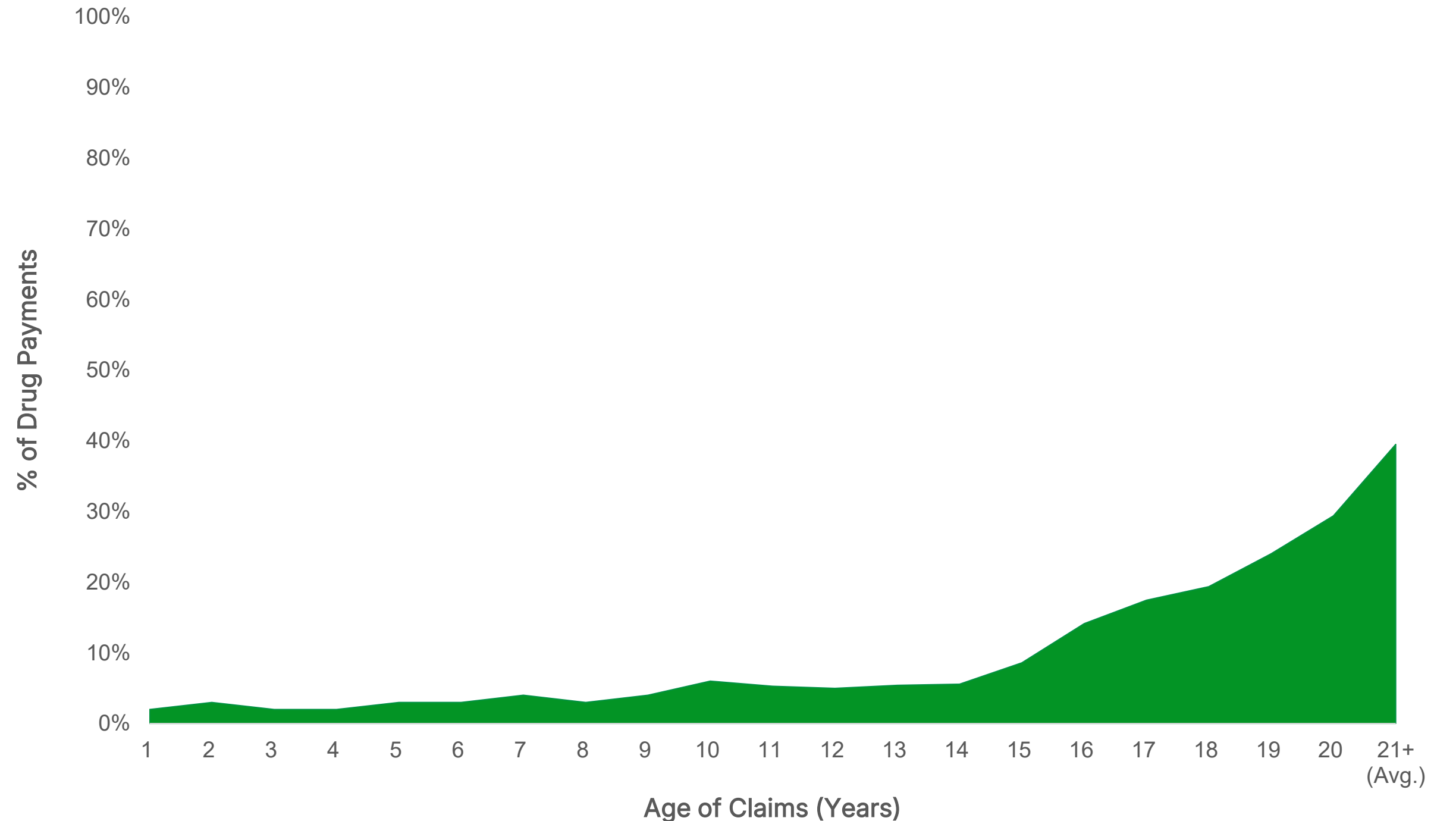
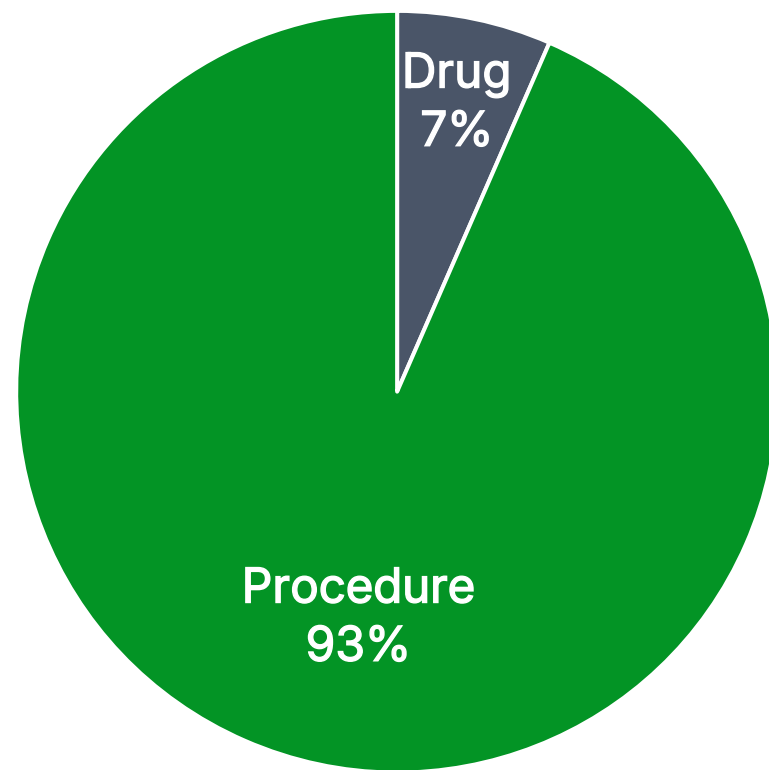
Year-over-year changes in Delaware indemnity claim duration are modest, with most claims continuing to resolve within the first two months.



Source: DE Indemnity Data Call—Accident Years 2021-2024

Medical Cost Breakdown

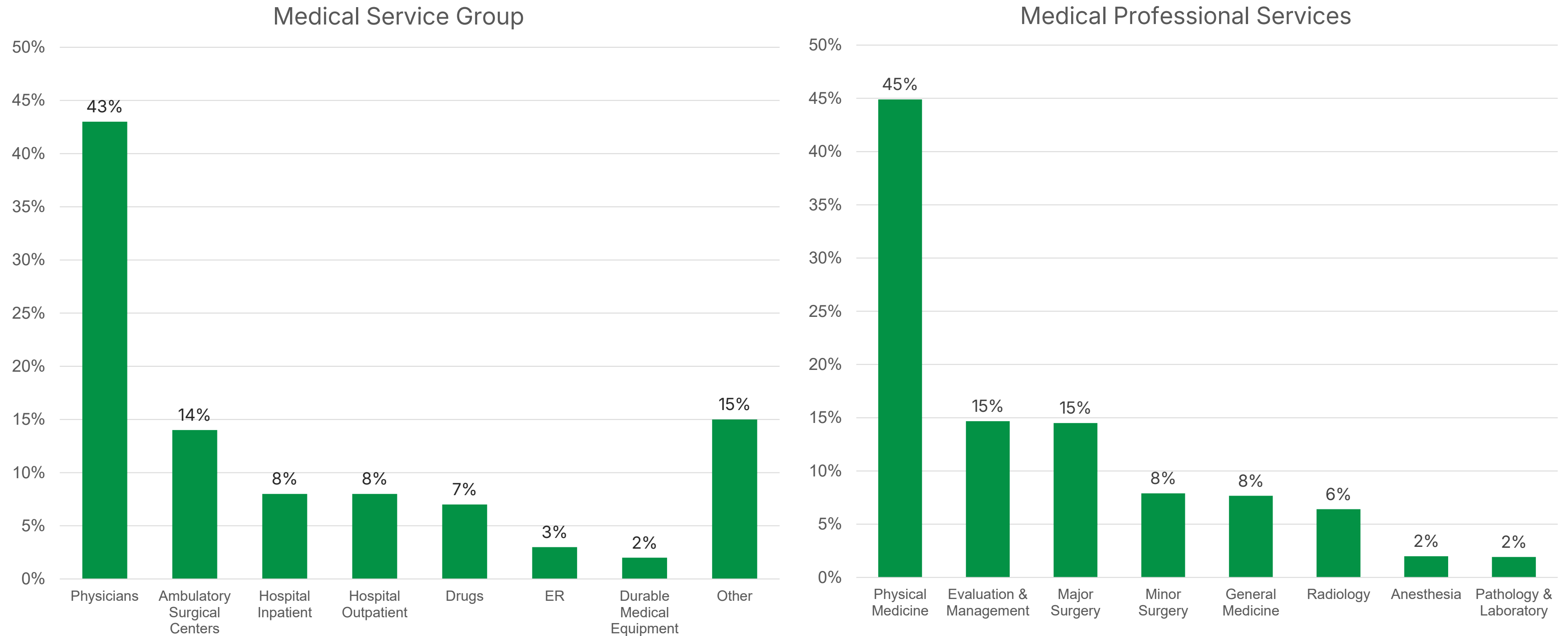
As workers' compensation claims age, maintenance medication payments make up a larger share of total medical spending.



Source: DE Medical Data Call Service Year 2024

Medical Services Breakdown

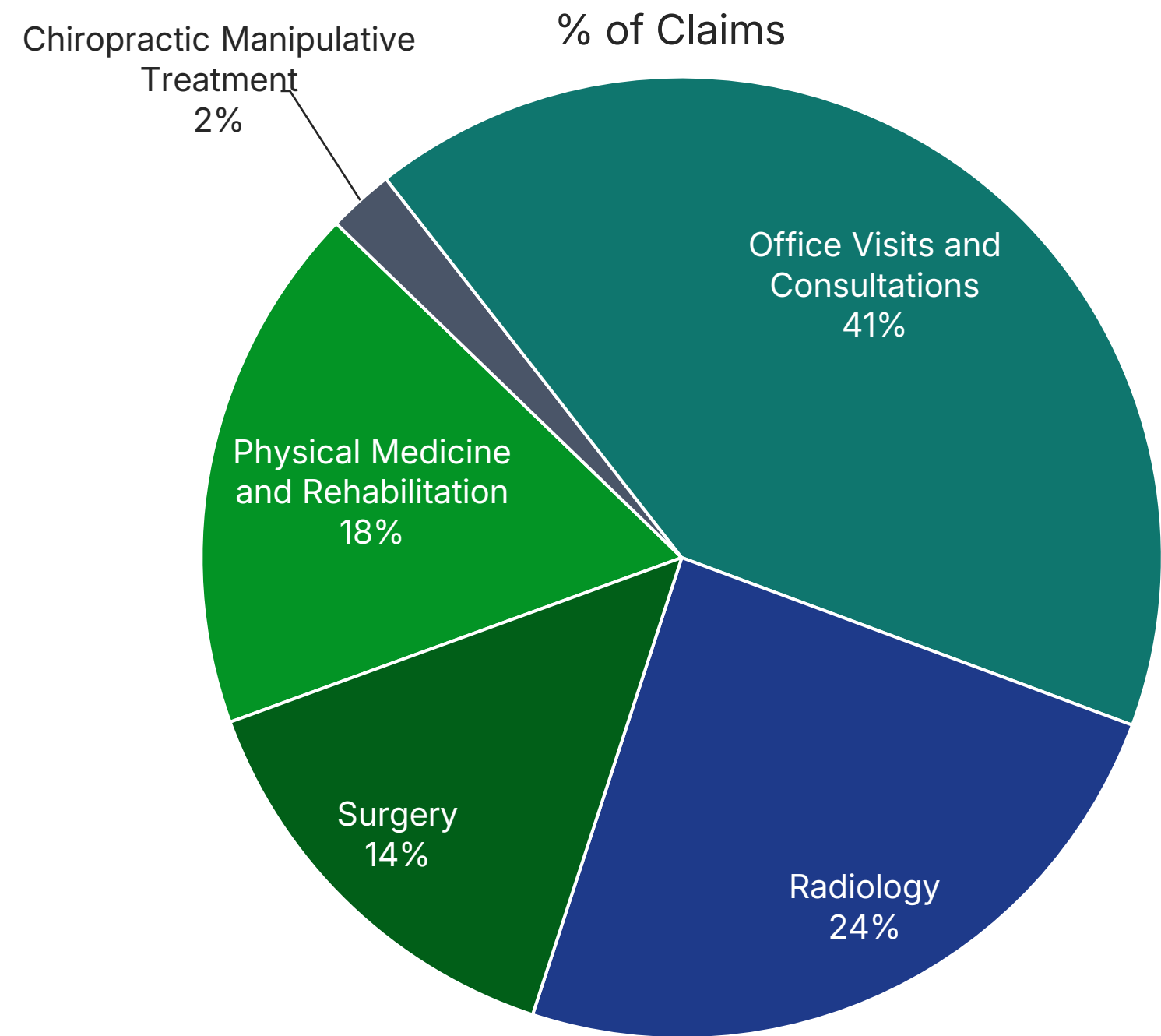
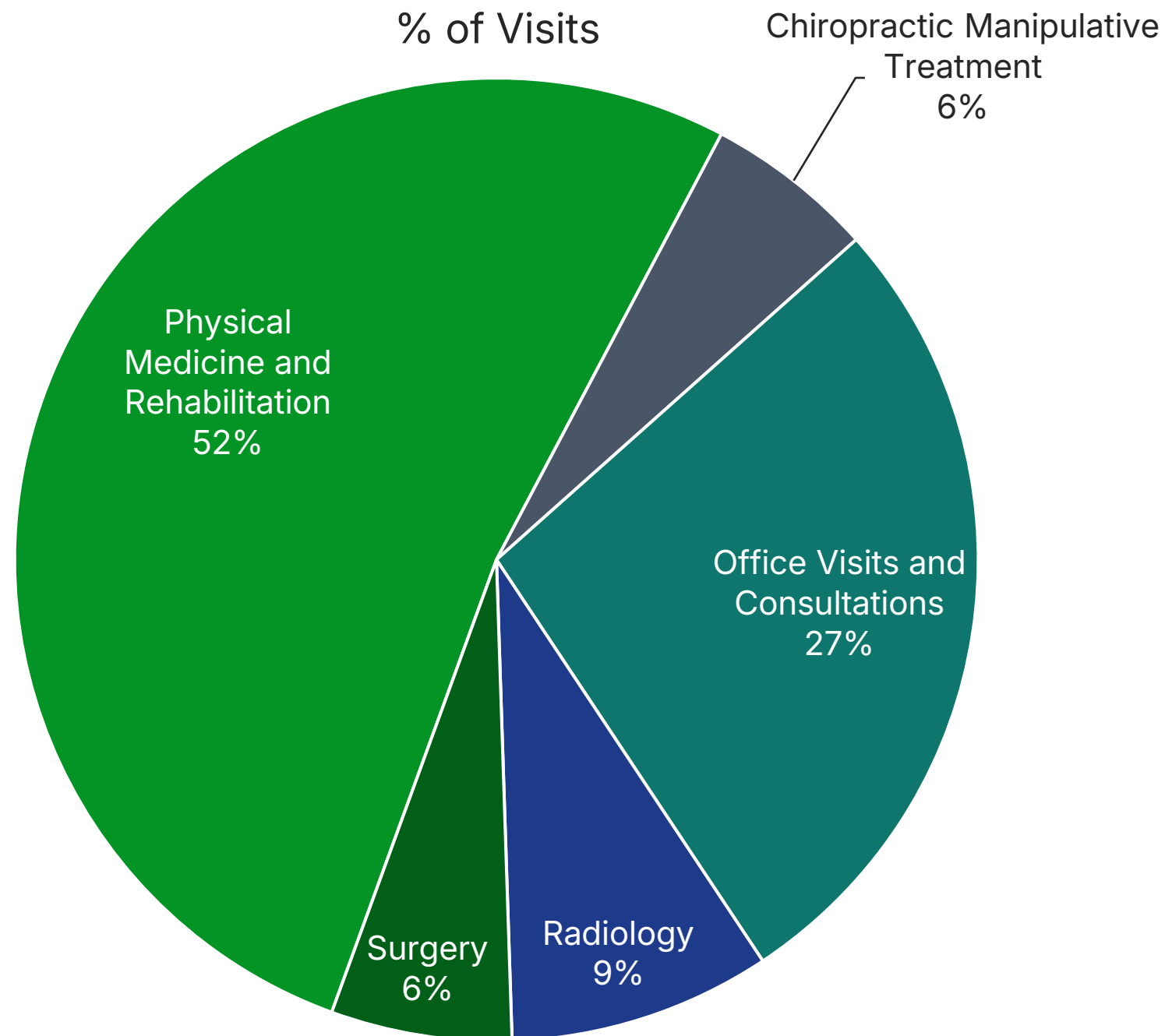
The medical distribution highlights physician-driven care and a significant concentration in physical medicine.



Source: DE Medical Data Call Service Year 2024

Medical Visits Per Claim

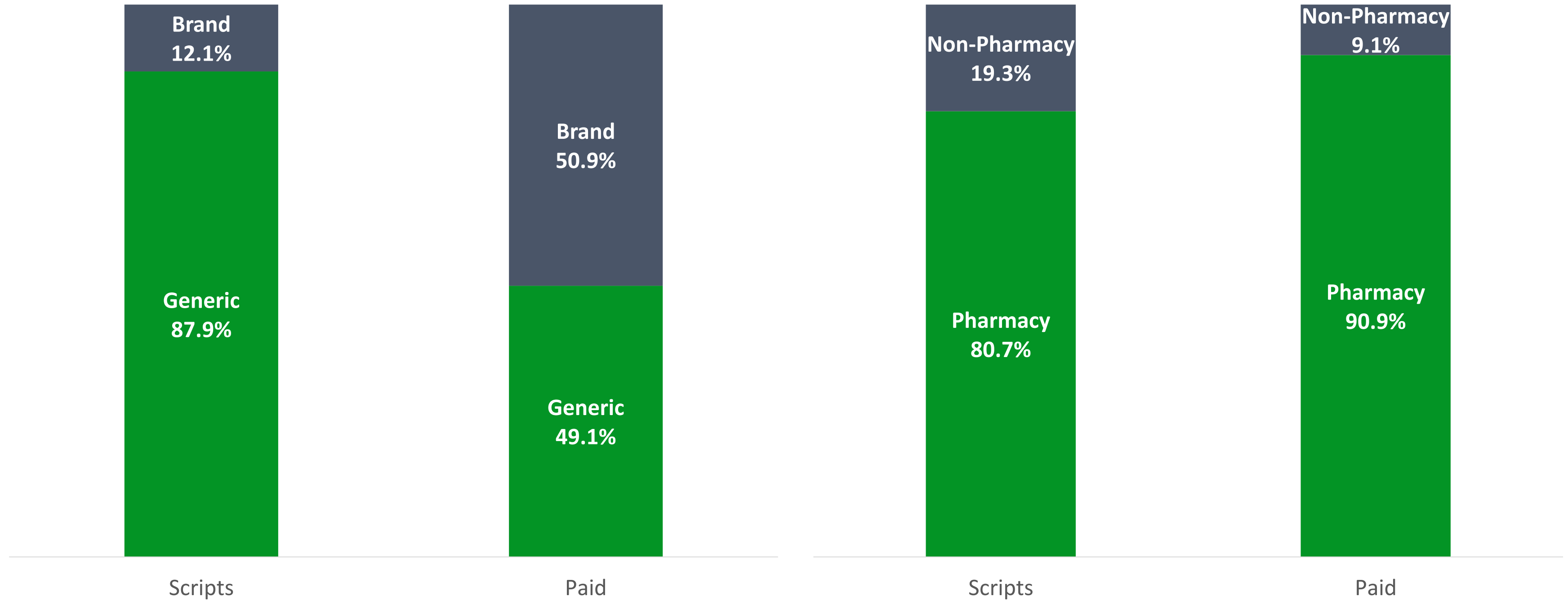
Based on 101,225 visits and 16,379 Delaware claims in 2024, Physical Medicine and Rehabilitation accounts for half of all visits but only 18% of claims medical visits.



Source: DE Medical Data Call Service Year 2024

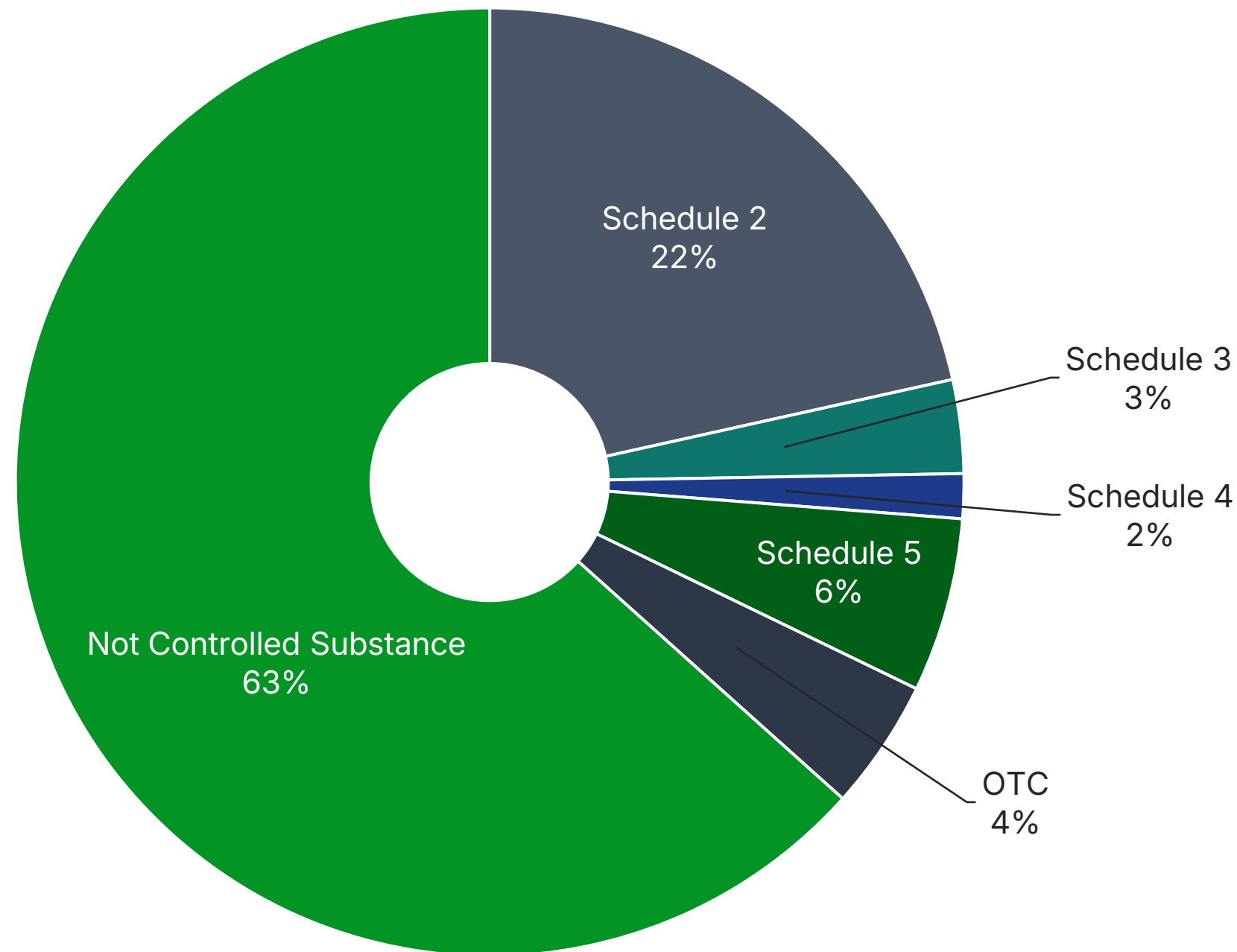
Prescription Drug Dispensing

Although 87.9% of prescriptions are generic, spending is evenly split between generic and brand drugs, indicating that brand medications represent a disproportionate share of total costs.



Source: DE Medical Data Call Service Year 2024

Prescription Drugs



Schedule II–V drugs are classified under the **Controlled Substance Act** based on abuse potential and medical use.

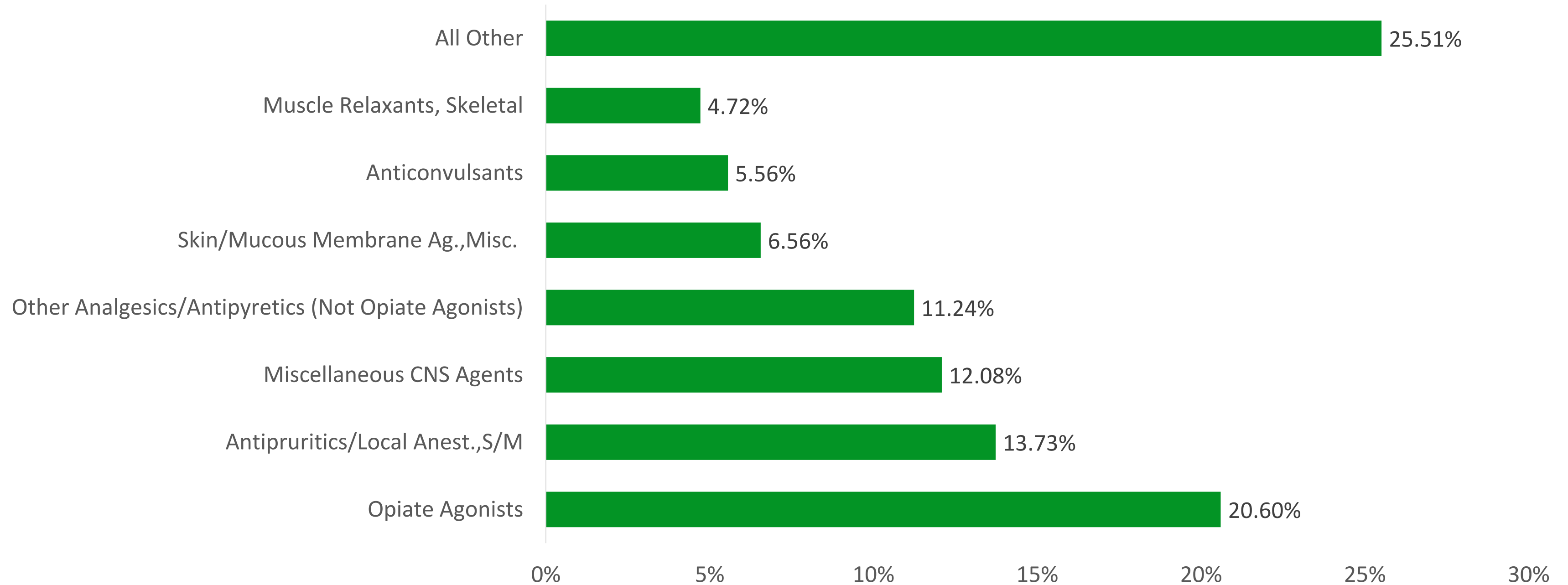
Schedule II substances have the highest risk of abuse and may lead to severe dependence, while **Schedules III and IV** carry progressively lower risk and may cause moderate to limited dependence.

Schedule V substances have the lowest abuse potential with accepted medical uses.

Source: DE Medical Data Call Service Year 2024

Prescription Drugs

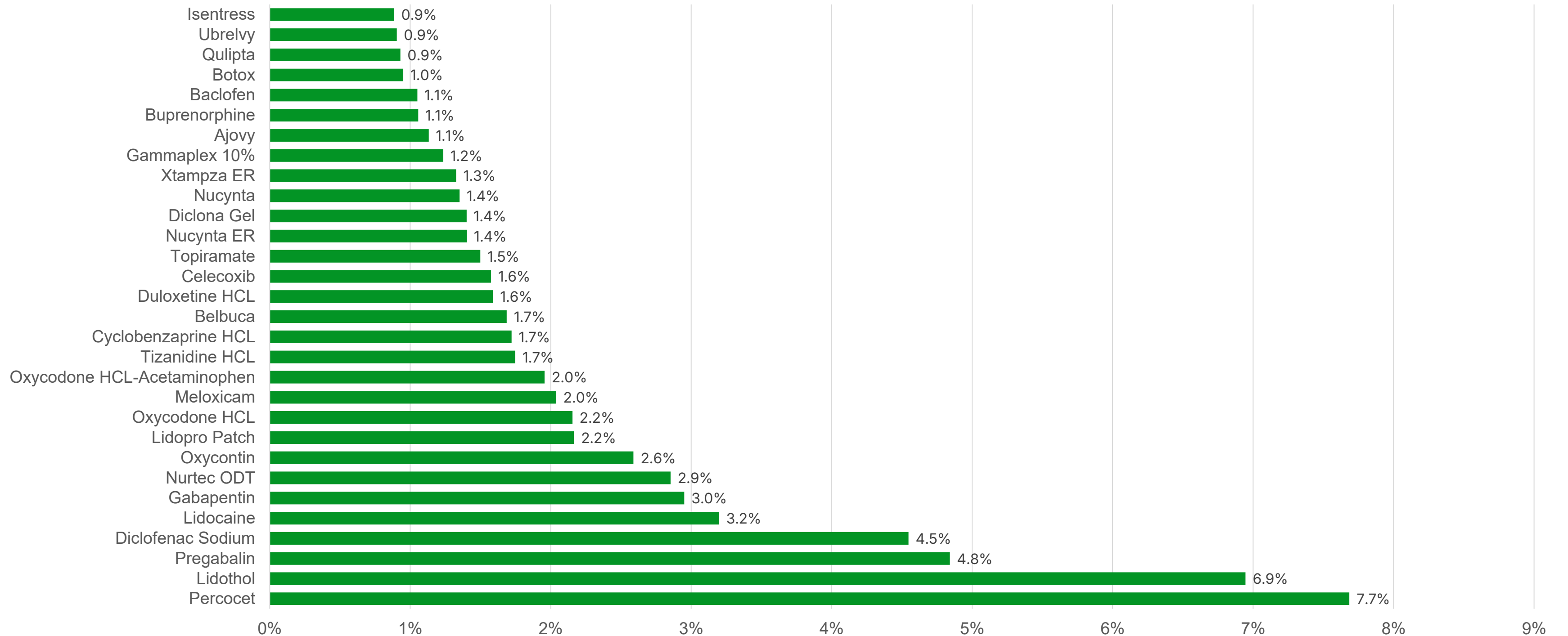
The pharmacy profile has shifted, with opiate agonists now leading total spend and pain-related drugs comprising a significant share of overall pharmacy costs, replacing topical agents.



Source: DE Medical Data Call Service Year 2024

Prescription Patterns

Pharmacy spend in 2024 is led by Percocet, signaling a move away from prior topical dominance toward opioid and pain-related medications.



Source: DE Medical Data Call Service Year 2024

Top 30 Drugs

Nine of the top ten drugs are unchanged from 2023, though rank movement reflects shifting utilization and spend intensity..

Drug Name	Rank by Service Year				
	2024	2023	2022	2021	2020
Percocet	1	3	1	2	3
Lidothol	2	2	n/a	n/a	n/a
Pregabalin	3	4	2	3	2
Diclofenac Sodium	4	1	17	10	9
Lidocaine	5	8	5	5	5
Gabapentin	6	5	3	4	4
Nurtec ODT	7	7	11	33	106
Oxycontin	8	10	4	1	1
Lidopro Patch	9	9	13	9	12
Oxycodone HCL	10	13	7	7	6
Meloxicam	11	11	22	15	18
Oxycodone HCL-Acetaminophen	12	14	6	8	7
Tizanidine HCL	13	17	14	12	14
Cyclobenzaprine HCL	14	12	16	14	11
Belbuca	15	16	10	11	19

Drug Name	Rank by Service Year				
	2024	2023	2022	2021	2020
Duloxetine HCL	16	18	8	6	10
Celecoxib	17	24	31	30	31
Topiramate	18	19	37	53	24
Nucynta ER	19	20	23	28	40
Diclona Gel	20	6	n/a	n/a	n/a
Nucynta	21	23	21	17	17
Xtampza ER	22	15	9	18	35
Gammalex 10%	23	n/a	n/a	n/a	n/a
Ajovy	24	n/a	n/a	n/a	n/a
Buprenorphine	25	n/a	n/a	n/a	n/a
Baclofen	26	27	27	23	25
Botox	27	29	25	46	79
Qulipta	28	n/a	n/a	n/a	n/a
Ubrelvy	29	n/a	n/a	n/a	n/a
Isentress	30	26	29	42	33

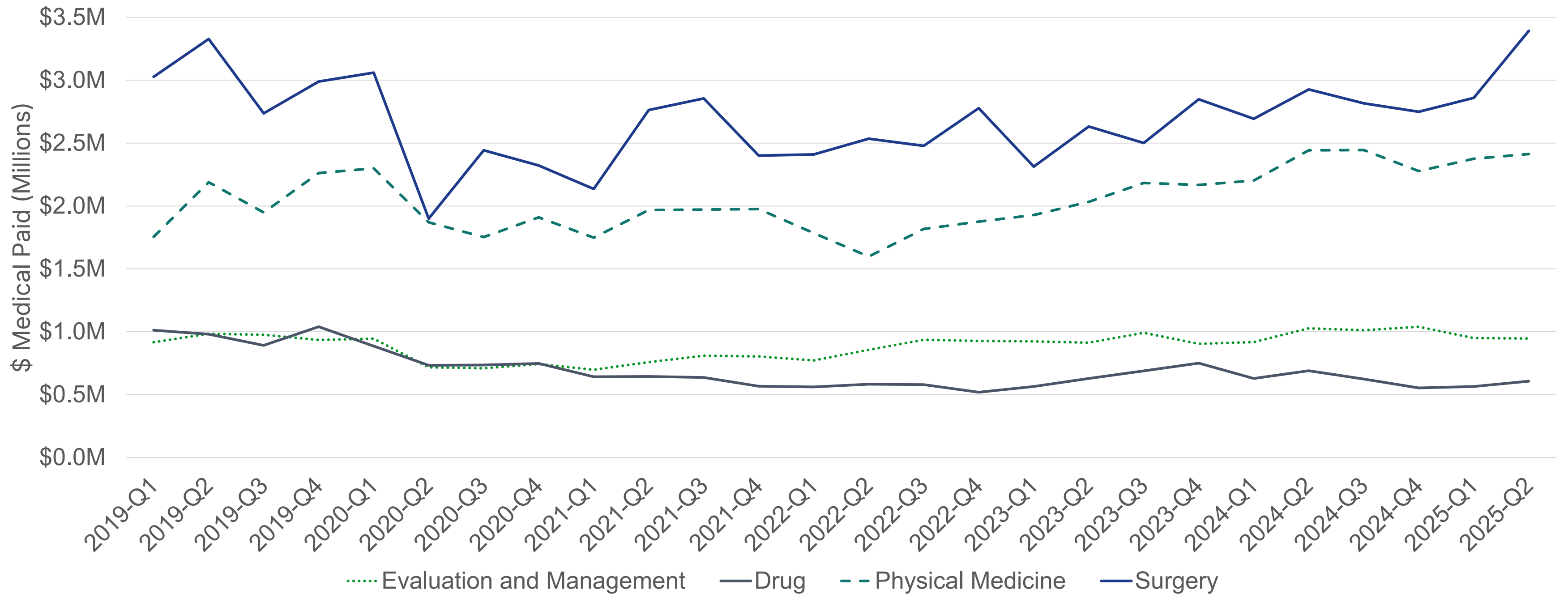
Diclona Gel significantly decreased in paid share rank, moving from 6th in 2023 to 20th in 2024.

Interestingly, the primary ingredient in Diclon Gel, Lidocaine, increased in paid share rank from 8th in 2023 to 5th in 2024.

Source: Medical Data Call Service Year 2024

Medical Payments by Category

After sharp decreases in medical payments during 2020, Drug payments have remained at lower levels while Surgery and Physical Medicine payments reach record amounts during the examined period.



Source: DE Medical Data Call Data

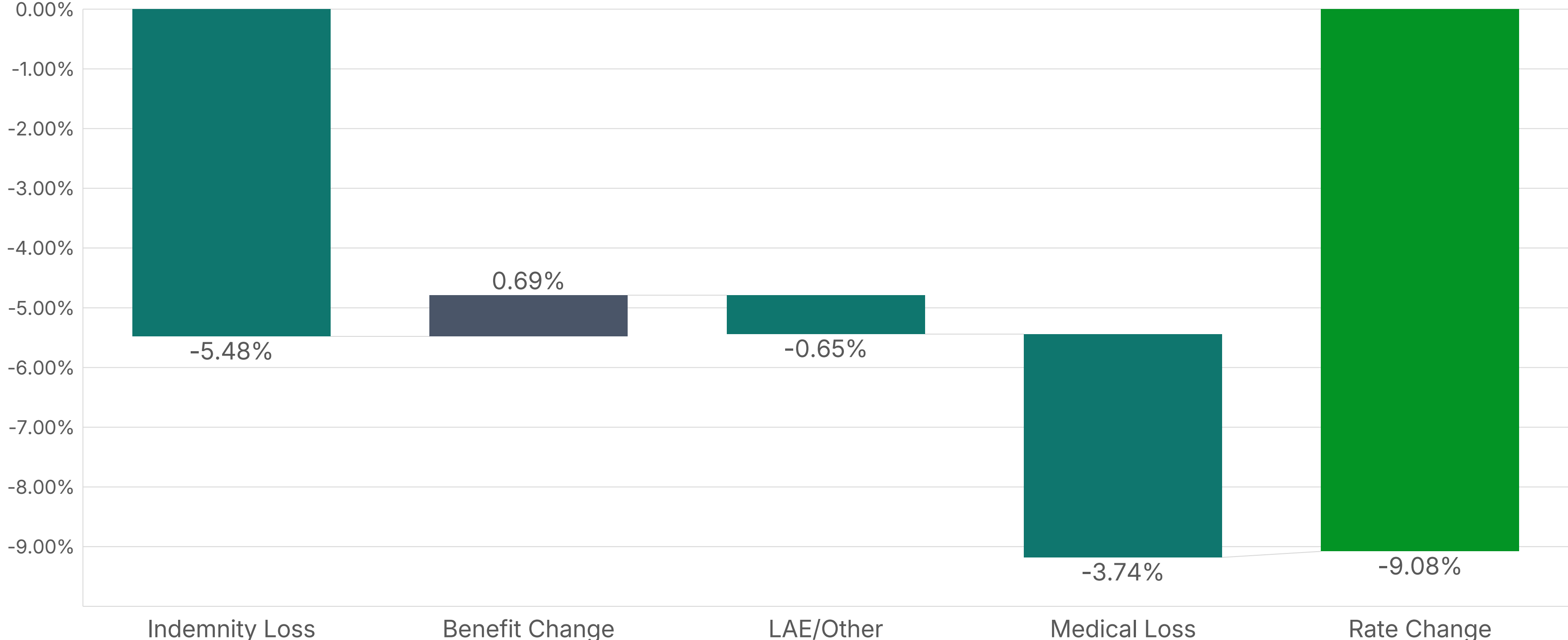
Medical Payments for Mental Health Claims

Mental health claims remained a small portion of overall paid activity but showed modest growth, while transaction share fluctuated reflecting shifts in service intensity or reimbursement.



Source: DE Medical Data Call Data

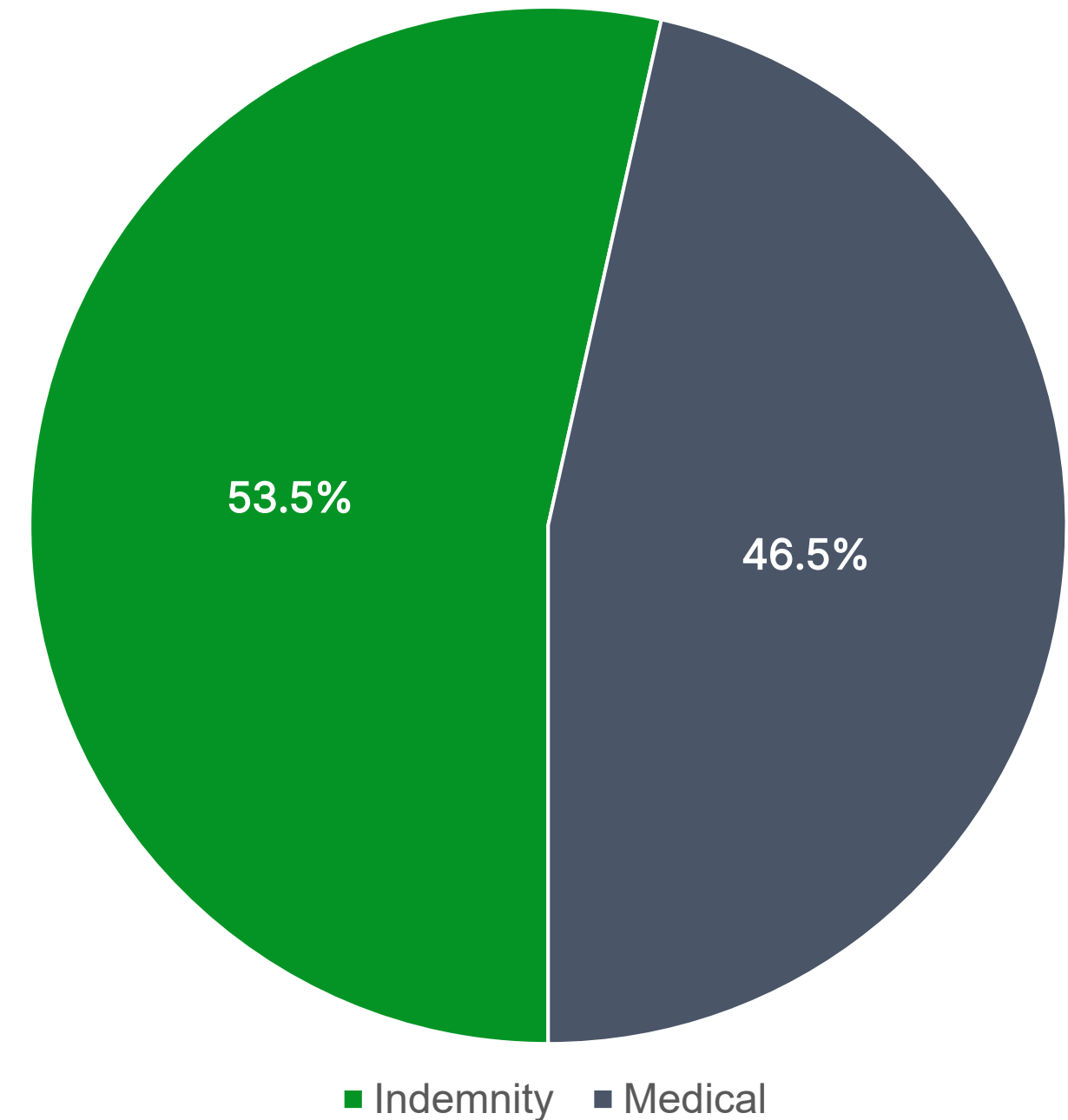
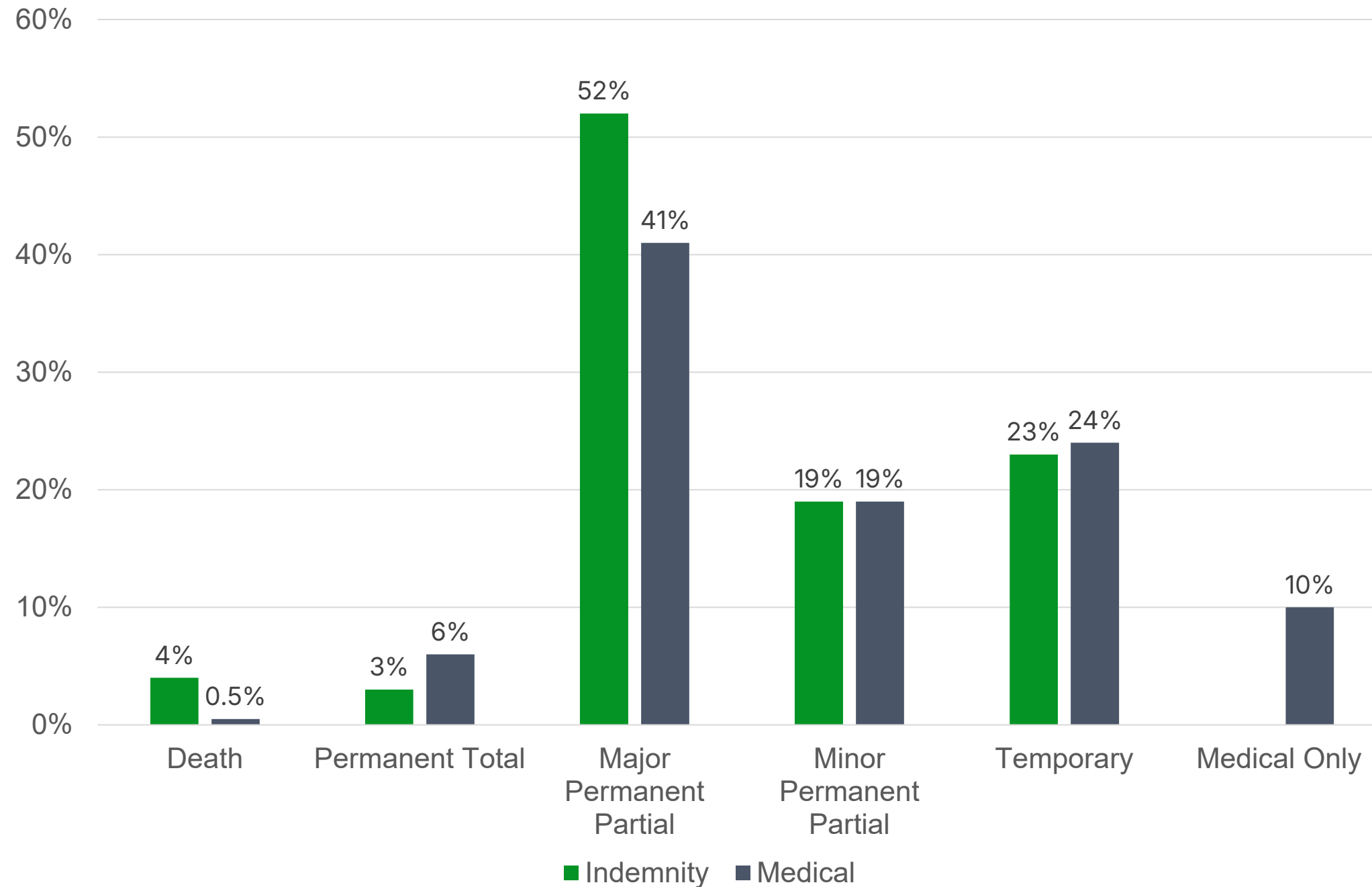
Components of 2025 Overall Rate Indication



Source: DE 2025 Loss Cost Filing

Indemnity/Medical Splits

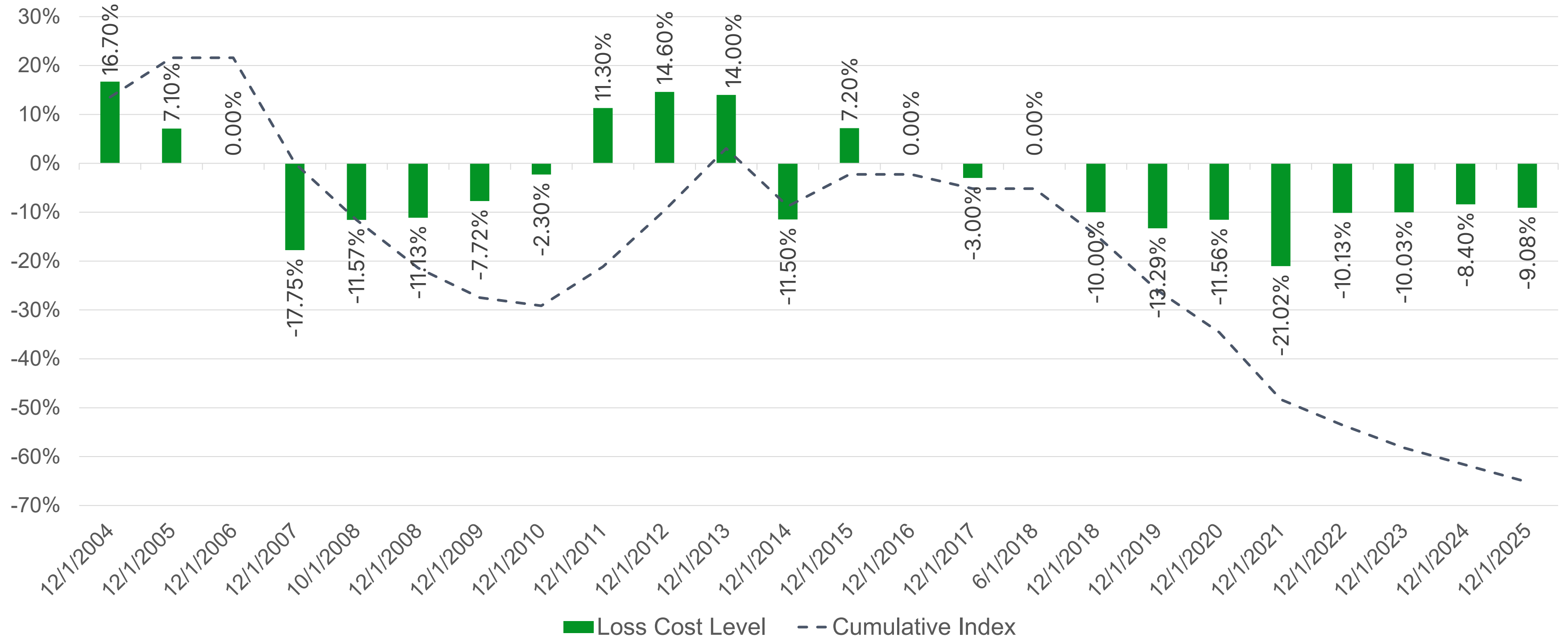
While the share of total losses has shifted towards indemnity, year-over-year Major Permanent Partial is the primary injury type in losses regardless of payment type.



Source: DE 2025 Loss Cost Filing, Unit Data Policy Year 2022

History of Loss Cost Changes

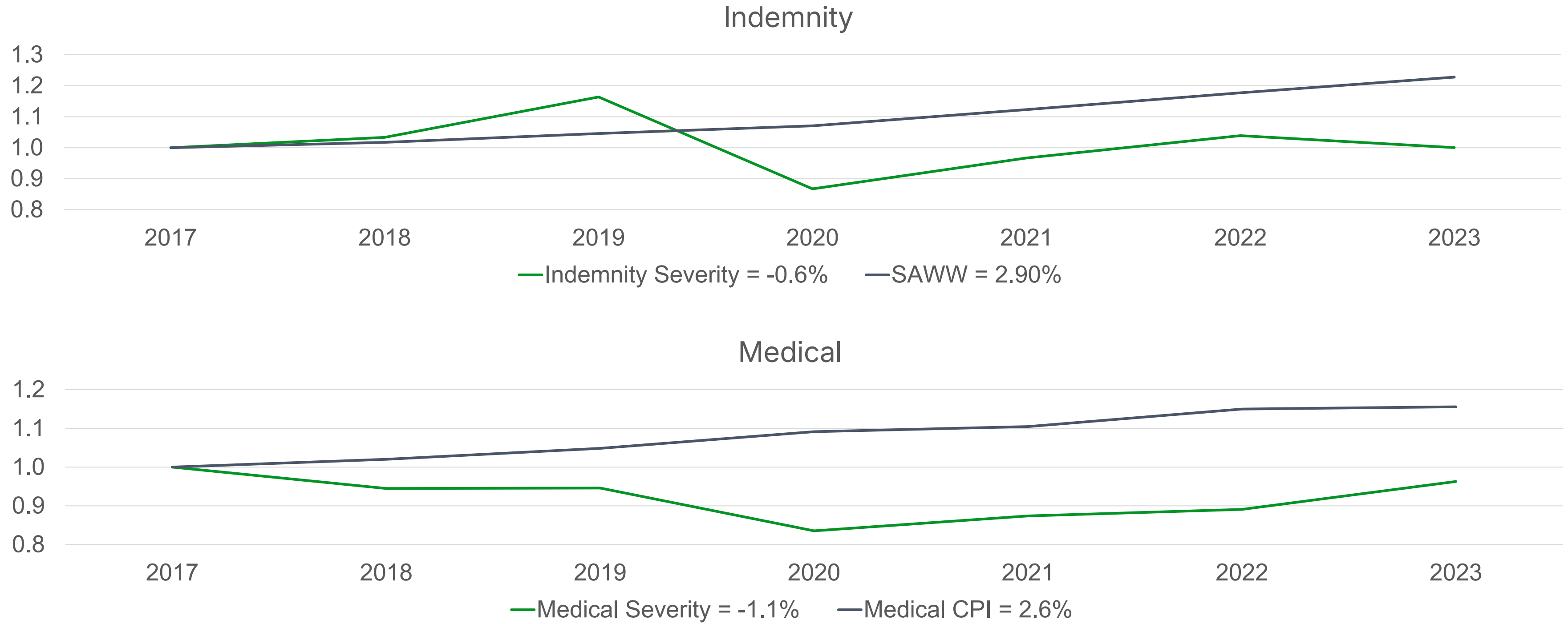
The Loss Cost Levels Cumulative Index has decreased 65% since 12/1/2004.



Source: DE 2025 Loss Cost Filing: 2004 - 2025

Trends in Average Cost

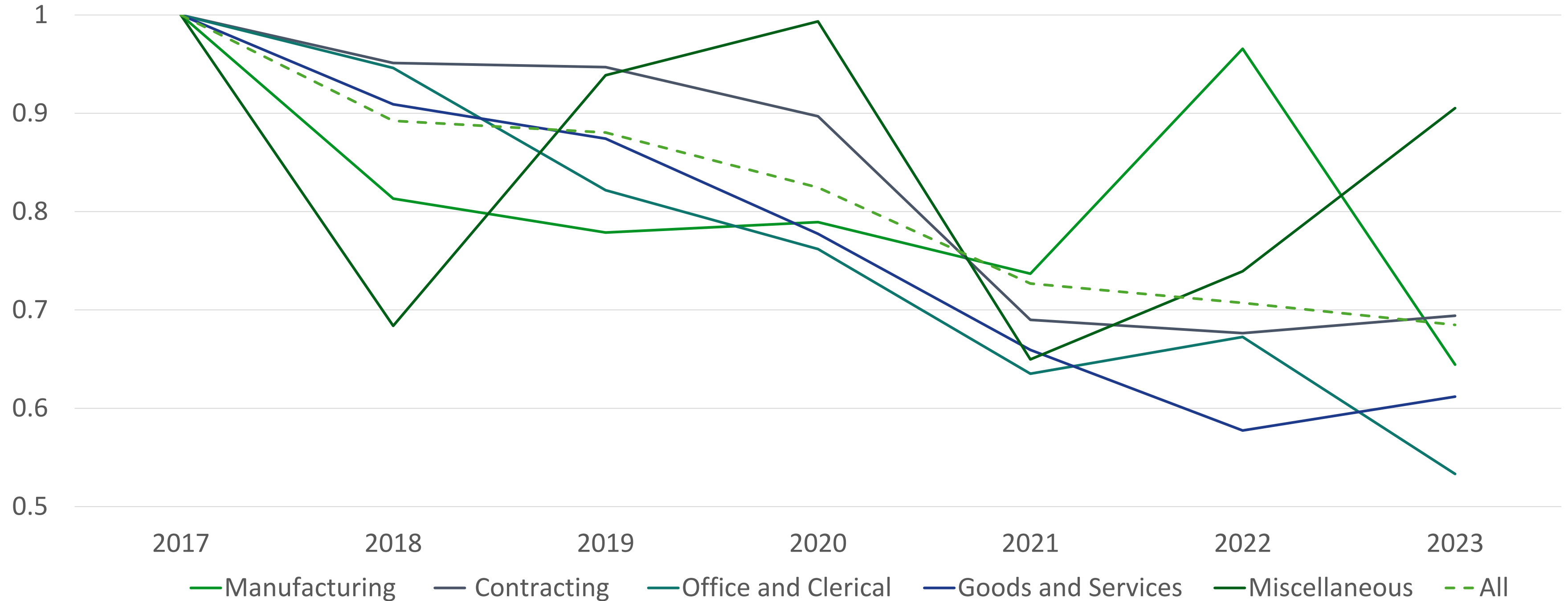
Indemnity and medical severity continue to trend downward, offsetting upward pressure from wages and medical inflation.



Source: DE 2025 Loss Cost Filing, Financial Data

Frequency

While there are fluctuations a downward long-term frequency trend has been observed for more than 20 years.



Source: DE 2025 Loss Cost Filing, Unit Data

OUR MISSION

To provide objective, accurate, and valuable statistical and actuarially based information, marketplace knowledge, research, and rating plans fundamental to a healthy workers' compensation system.

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