



February 14, 2002

Page 1 of 2

DELAWARE  
CALL FOR EXPERIENCE #6

CALL FOR DELAWARE WORKERS' COMPENSATION SMALL DEDUCTIBLE EXPERIENCE  
BY POLICY YEAR VALUED AS OF DECEMBER 31, 2001 - DUE APRIL 15, 2002

In accordance with the approved statistical program you are hereby requested to file with the Bureau on or before April 15, 2002 your Delaware Workers' Compensation Small Deductible Experience by Policy Year valued as of December 31, 2001.

**Note: Call #6 is to be reported on the appropriate forms and submitted to the Bureau in hard copy format as has been done in previous years. Call #6 is not supported by the Financial Data Reporting Application (FDRA) nor is it subject to the Financial Data Incentive Program (FDIP).**

## INSTRUCTIONS

### 1. Accumulated Small Deductible Premium Credit

You are required to report the accumulated deductible premium credit adjustment for each of the indicated policy years. Specifically, for any given policy year you are to report the total premium credit for those policies becoming effective during the policy year, accumulated from policy inception through December 31, 2001 (i.e., this is the accumulated deductible premium in Column 1). The Deductible Premium Credit applies to total premium after application of experience modification, if any, but before applying premium discount.

**To qualify as a Small Deductible program, the deductible amount per claim or per accident must be less than \$100,000.**

### 2. Incurred Indemnity Claim Count

You are required to report an incurred indemnity claim count (i.e., the accumulated number of claims for which the indemnity payment has been completely recovered under a deductible program).

### 3. Incurred Losses Recovered Under Small Deductibles

You are required to report accumulated total incurred losses recovered from the insured by the carrier (i.e., from date of inception through December 31, 2001). Furthermore, it is required that accumulated total Incurred Losses Recovered Under Deductible be split into the respective Indemnity and Medical components.

#### **4. Rounding Procedure and Reporting of Credits**

Please report amounts of premiums and losses in **WHOLE DOLLARS ONLY**. The FDRA will not allow cents to be entered onto the form. If the values are not entered as whole dollars, the application will automatically count fifty cents and over as an extra dollar, and reject the cents if less than fifty. Please show negative amounts with a negative sign.

Along with the instructions and forms that are being sent is a transmittal letter that must be completed and returned with the submission or resubmission of any call.

All questions should be directed to the Actuarial Department at (215) 568-2371.