

DELAWARE COMPENSATION RATING BUREAU

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 a graph of the frequencies appearing in column (5) of page 1.

Delaware W.C - Claim Frequencies

DCRB Unit Statistical Plan
Excluding Deductible Business

Policy Year	# of Claim Indemnity (1)	% Change Counts (2)	Expected Losses (3)	% Change Exp Loss (4)	Claim Frequency (#Claims per \$1 million) (5)	% Change Frequency (6)
1987	4,359		156,483,790		27.86	
1988	4,101	-5.9%	170,508,077	9.0%	24.05	-13.7%
1989	3,978	-3.0%	174,599,090	2.4%	22.78	-5.3%
1990	3,722	-6.4%	166,867,383	-4.4%	22.31	-2.1%
1991	3,515	-5.6%	162,608,903	-2.6%	21.62	-3.1%
1992	3,110	-11.5%	147,921,377	-9.0%	21.02	-2.8%
1993	3,107	-0.1%	140,964,622	-4.7%	22.04	4.9%
1994	2,734	-12.0%	144,353,642	2.4%	18.94	-14.1%
1995	2,739	0.2%	144,055,714	-0.2%	19.01	0.4%
1996	2,731	-0.3%	152,306,385	5.7%	17.93	-5.7%
1997	2,551	-6.6%	156,116,213	2.5%	16.34	-8.9%
1998	2,490	-2.4%	167,465,184	7.3%	14.87	-9.0%
1999	2,460	-1.2%	171,111,496	2.2%	14.38	-3.3%
2000	2,290	-6.9%	174,764,703	2.1%	13.10	-8.9%
2001	1,967	-14.1%	174,110,303	-0.4%	11.30	-13.7%
2002 *	1,722	-12.5%	149,054,406	-14.4%	11.55 **	2.2%

Period	Annual % Change In Claim Frequency	Period	Annual % Change In Claim Frequency
PY87-PY02	-5.4%	PY87-PY01	-5.3%
PY88-PY02	-5.3%	PY88-PY01	-5.2%
PY89-PY02	-5.6%	PY89-PY01	-5.4%
PY90-PY02	-5.9%	PY90-PY01	-5.8%
PY91-PY02	-6.2%	PY91-PY01	-6.2%
PY92-PY02	-6.7%	PY92-PY01	-6.7%
PY93-PY02	-7.1%	PY93-PY01	-7.3%
PY94-PY02	-7.0%	PY94-PY01	-7.2%
PY95-PY02	-7.6%	PY95-PY01	-7.9%
PY96-PY02	-7.7%	PY96-PY01	-8.2%
PY97-PY02	-7.5%	PY97-PY01	-8.3%
PY98-PY02	-7.5%	PY98-PY01	-8.8%
PY99-PY02	-8.2%	PY99-PY01	-11.4%
PY00-PY02	-6.9%	PY00-PY01	-13.7%
PY01-PY02	2.7%		

* Includes approximately 1st 8months of PY2002.

** Projected value for complete PY2002 is 11.40 based on an annual change in claim frequency of -7.7%.

Policy Year	SAWW	% Change SAWW	SAWW Index	Adj Claim Freq. (1) (#Claims per \$1 million)	% Change Adj Claim Frequency
1987	408.20		1.0000	27.86	
1988	433.40	6.2%	1.0617	25.54	-8.3%
1989	455.89	5.2%	1.1168	25.44	-0.4%
1990	478.97	5.1%	1.1734	26.17	2.9%
1991	499.22	4.2%	1.2230	26.44	1.0%
1992	511.37	2.4%	1.2527	26.34	-0.4%
1993	530.41	3.7%	1.2994	28.64	8.7%
1994	547.74	3.3%	1.3418	25.41	-11.3%
1995	572.20	4.5%	1.4018	26.65	4.9%
1996	599.82	4.8%	1.4694	26.35	-1.1%
1997	633.02	5.5%	1.5508	25.34	-3.8%
1998	659.99	4.3%	1.6168	24.04	-5.1%
1999	688.88	4.4%	1.6876	24.26	0.9%
2000	719.94	4.5%	1.7637	23.11	-4.7%
2001	753.83	4.7%	1.8467	20.86	-9.7%
2002	766.87 (2)	1.7%	1.8787	21.70	4.0%

Period	Annual % Change In Adjusted Claim Frequency
PY87-PY02	-1.3%
PY88-PY02	-1.3%
PY89-PY02	-1.6%
PY90-PY02	-1.9%
PY91-PY02	-2.2%
PY92-PY02	-2.5%
PY93-PY02	-2.9%
PY94-PY02	-2.8%
PY95-PY02	-3.4%
PY96-PY02	-3.6%
PY97-PY02	-3.6%
PY98-PY02	-3.7%
PY99-PY02	-4.6%
PY00-PY02	-3.6%
PY01-PY02	4.9%

(1) Adjusted claim frequency is claim frequency per \$1 million expected losses at constant (1987) wages

(2) Includes approximately 1st 8 months of PY 2002. (Full Year=769.48)

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

