Delaware State Activity Report 2024

TRUSTED | ESSENTIAL | OBJECTIVE

DELAWARE Compensation Rating Bureau, Inc.

DCRB

2024

Trusted | Essential | Objective

Year in Review

Operations

- 34 Employer Surveys
- 585 Classification Inquiries
- 590 Delaware Insurance Plan Applications
- 1,087 PCCPAP Credits
- 273 Workplace Safety Credits
- 7,612 E-mods published
- 13,511 Merit Ratings
- 34 Circulars & Information Bulletins Published

PCRB News

- 1st Annual Workers Comp Symposium (WCS)
- Revised Experience Rating Plan
- Excessive Heat research brief and webinar
- Formalized Data Governance Program
- Introduced Premium Blend, internal newsletter
- Launched Nectar, employee recognition platform
- 410 DCRB Carrier members, including 13 new

Industry Results

- -8.67% Loss Cost Filing Approval
- $182 Million Standard Earned Premium
- $75.5 Million Incurred Losses
- XXX Combined Ratio

Staff Achievements

- 5 Actuarial Exams
- 7 AMCOMP WCP Designations
- 3 CPCU courses
- 1 P&C license renewal
- 3 Masters degree enrollments
- 1 ISTQB Certified Tester
- Board member of NSIPA
- 128 LinkedIn Learning Courses

Data Collection

- 177,745 Policy Documents
- 3,304 Financial Calls
- 52,244 Unit Statistical Reports
- 50,380 Indemnity Data Transactions
- 344,455 Medical Data Transactions

Table of Contents

Premium and Payroll

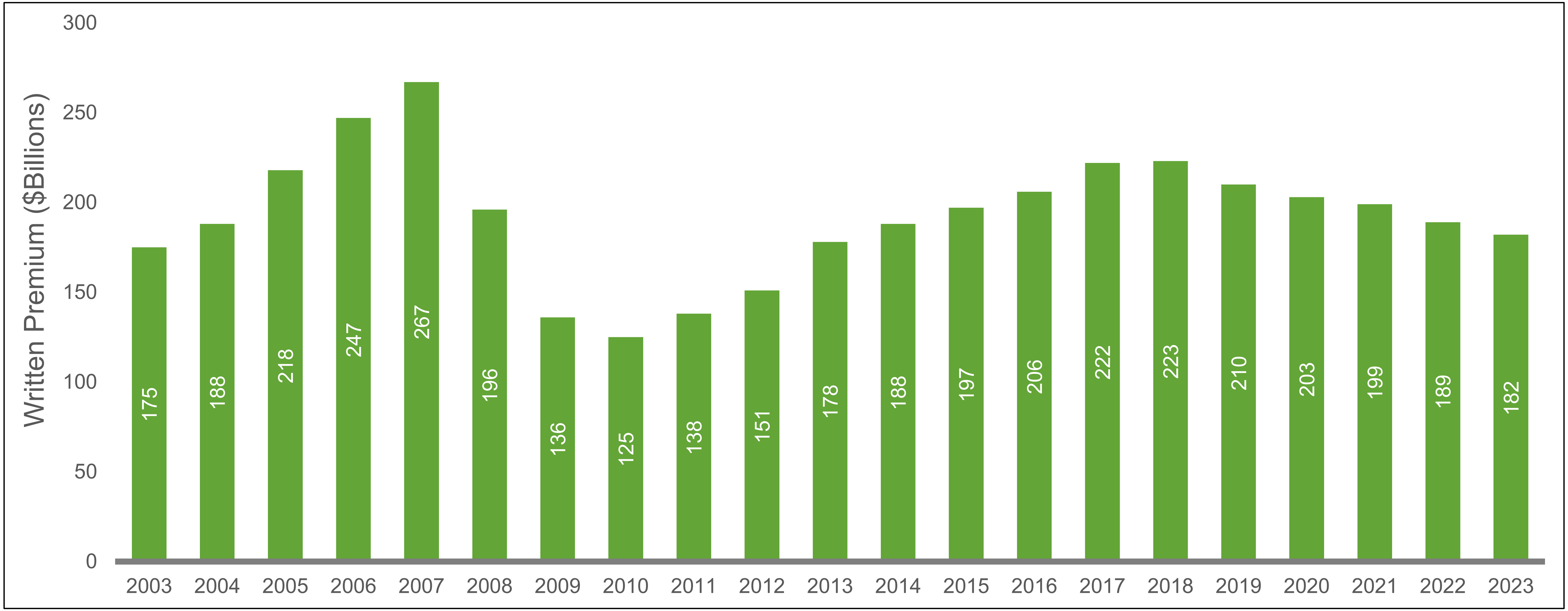
Delaware Market Share

Delaware employers are required to secure their liability through private insurance, the Delaware Workers Compensation Insurance Plan (DIP), self-insurance, or self-insured groups. The Delaware Insurance Plan (“assigned risk” or “residual market”) ensures that all employers have a means of meeting their statutory obligation under the workers compensation law. The DCRB collects data from all private insurance carriers that write workers compensation business in Delaware. Employers that choose to apply for self-insured status or join a certified group self-insurance fund are not required to report any data to the DCRB. Therefore, that data is not included in this exhibit.

Source: DE 2025 Loss Cost Filing – Calendar Year 2023

Workers Compensation Premium

WC Premium in DE decreased 5% in 2022, indicating a more significant increase in payroll than the 14% decrease in overall loss cost level effective 12/1/21.



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

Top 20 Carrier Groups

These twenty carrier groups wrote more than 80% of the insured market premium in DE in 2023.

Carrier Group	Direct Written Premium ($Millions)	Market Share	Market Share Change from 2022
HARTFORD INS GROUP	18,613,695	10.2%	-0.3%
ZURICH U S	14,951,856	8.2%	1.0%
AMTRUST GROUP	14,127,876	7.8%	-0.1%
THE TRAVELERS COMPANIES INC	12,334,529	6.8%	0.6%
DONEGAL INSURANCE GROUP	11,935,764	6.6%	0.2%
LIBERTY MUTUAL GROUP	9,092,243	5.0%	0.0.%
PMA INSURANCE + OLD REPUBLIC	8,122,200	4.5%	-0.1%
AIG	7,671,851	4.2%	0.4%
ACE / CHUBB	6,565,866	3.6%	-0.1%
ARCH CAPITAL GROUP	5,558,697	3.0%	-0.6%
GUARD + BERKSHIRE HATHAWAY + AU	5,111,530	2.8%	-0.3%
EASTERN ALLIANCE INS GROUP	4,586,801	2.5%	-0.6%
HARFORD MUTUAL INSURANCE	4,459,874	2.4%	0.0%
SELECTIVE INS GROUP	4,175,231	2.3%	-0.3%
UPMC HEALTH INSURANCE GROUP	3,408,450	1.9%	0.3%
EMPLOYERS HOLDINGS INC	3,390,833	1.9%	0.2%
AMERISAFE INSURANCE GROUP	3,125,914	1.7%	0.1%
CNA GROUP	2,909,741	1.6%	0.0%
W R BERKLEY CORPORATION	2,646,912	1.4%	-0.8%
SIRIUS AMERICA GROUP	2,381,844	1.3%	0.1%

Source: Calendar Year 2023 DE Annual Statements

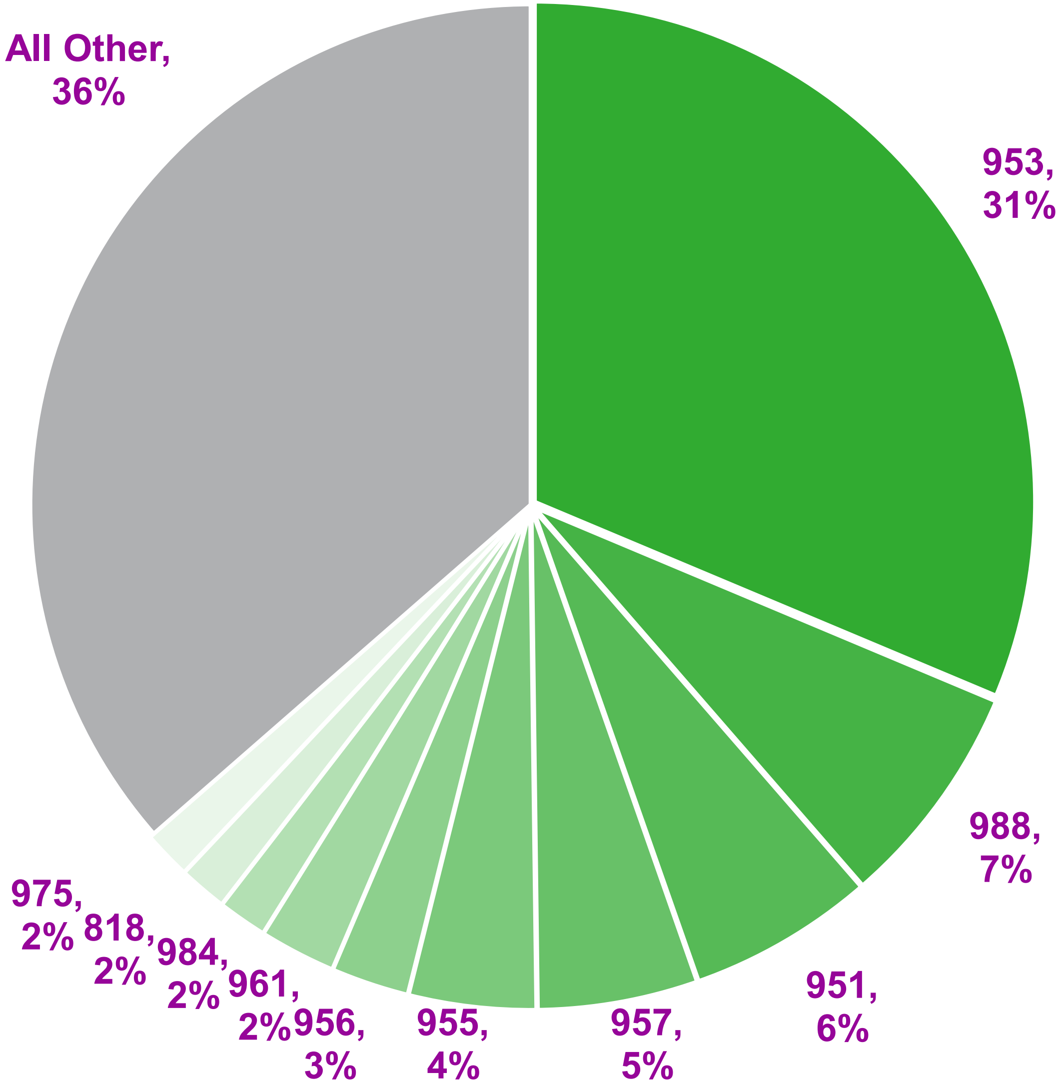
Premium Demographics

Although 72% of risks are in the lowest premium range, 40% of the standard premium is in the highest premium range.

Number of Risks	Premium Range	$ Standard Premium (000)
20,008	$0-2,499	$10,628
2,571	$2,500-4,999	$9,191
1,228	$5,000-7,499	$7,574
729	$7,500-9,999	$6,331
823	$10,000-14,999	$10,093
769	$15,000-24,999	$15,152
682	$25,000-49,999	$24,513
428	$50,000-99,999	$32,257
294	$100,000-249,999	$49,643
151	$250,000 & above	$109,509

Source: DE 2024 Loss Cost Filing – USR Data Policy Year 2021

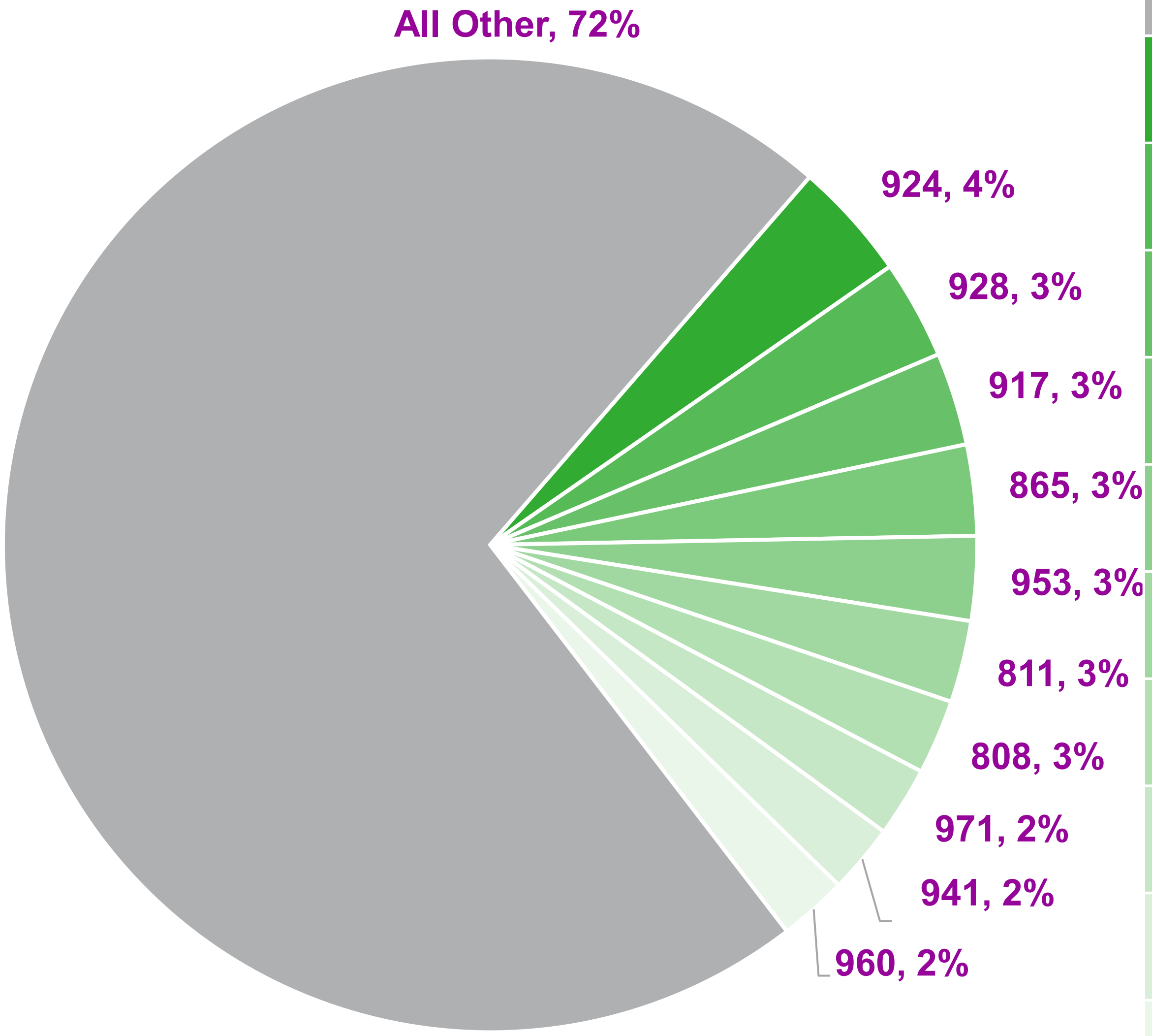
Top 10 Classes by Payroll



Pct	Class	Payroll
36%	All Other Classes	$8,431,249,465
31%	953 – Office	$7,252,432,097
7%	988 – Bank	$1,688,223,677
6%	951 - Salesperson - Outside	$1,391,497,351
5%	957 - Physician or Dentist	$1,195,869,273
4%	955 - Engineering Consulting Firm	$949,863,694
3%	956 - Law Firm	$580,532,875
2%	961 - Hospitals	$570,939,865
2%	984 - Insurance Company	$367,870,922
2%	818 - Automobile Dealer	$360,870,922
2%	975 – Restaurant, N.O.C	$359,753,984

Source: DE 2025 Loss Cost Filing – USR Data Policy Year 2021

Top 10 Classes by Premium



Pct	Class	Premium
72%	All Other Classes	$199,630,547
4%	924 – Wholesale Store, N.O.C.	$10,943,400
3%	928 - Retail Store, N.O.C.	$9,125,144
3%	917 - Grocery Store	$8,565,044
3%	865- Poultry, Fish Dealers/Processors	$8,380,472
3%	953 - Office	$7,786,327
3%	811 – Trucking, N.O.C.	$7,540,490
3%	808 - Parcel Delivery	$6,895,109
2%	971 - Commercial Buildings	$6,439,522
2%	941 – Social Rehabilitation Facility	$6,357,046
2%	960 - Nursing and Convalescent Home	$6,308,460

Source: DE 2025 Loss Cost Filing – USR Data Policy Year 2021

Pricing Programs

Premium Adjustment Programs

	Credits	No Premium Adjustments	Debits / Surcharges
Schedule Rating	21% receive average credit of 28.9%	73% do not receive a credit or debit	6% receive average debit of 26.1%
DE Certified Safety Credit	15% of eligible risks receive average credit of 5.3%	85% of eligible risks do not participate	Not Applicable
DCCPAP	10% of eligible risks receive average credit of 18.2%	90% of eligible risks do not participate	No Applicable
Merit Rating	98.4% of qualified risks receive a 5% credit	1.4% of qualified risks do not receive a credit or debit	0.2% of qualified risks received a 5% surcharge

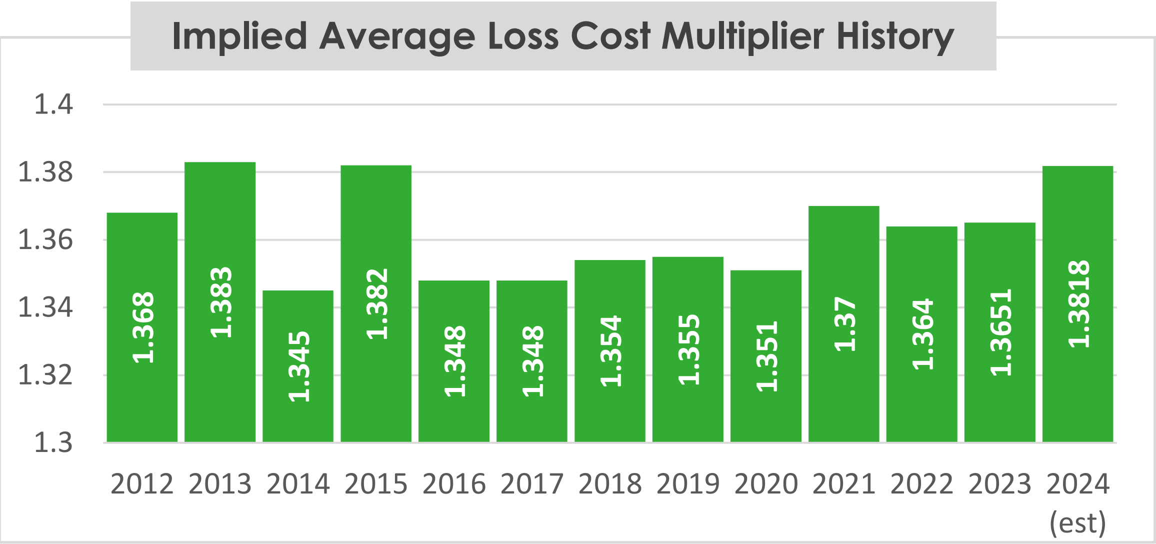
Source: DE 2025 Loss Cost Filing – USR Data Policy Year 2021

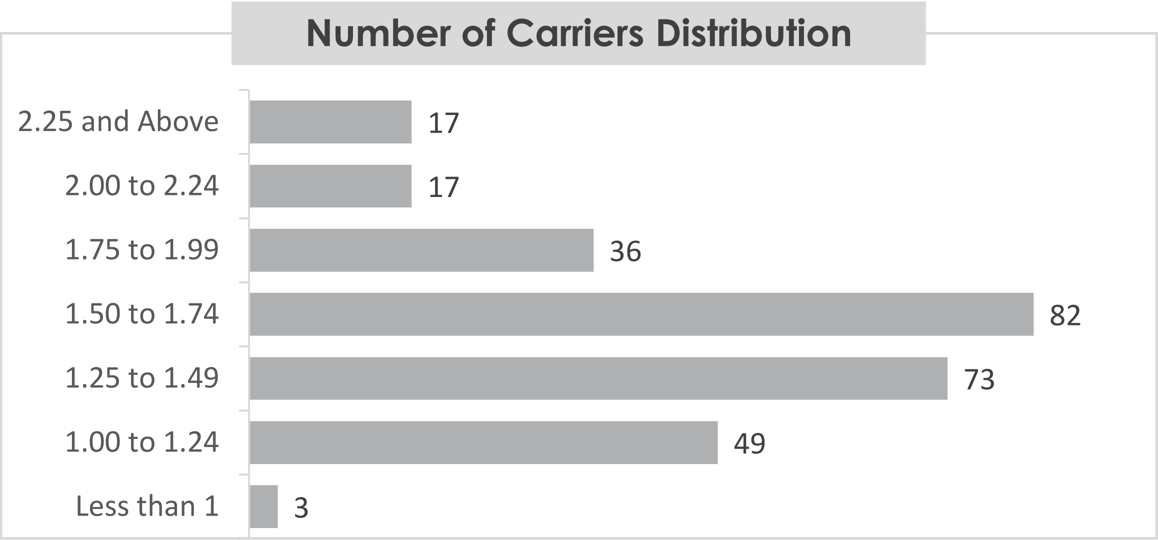
Schedule Rating Adjustment

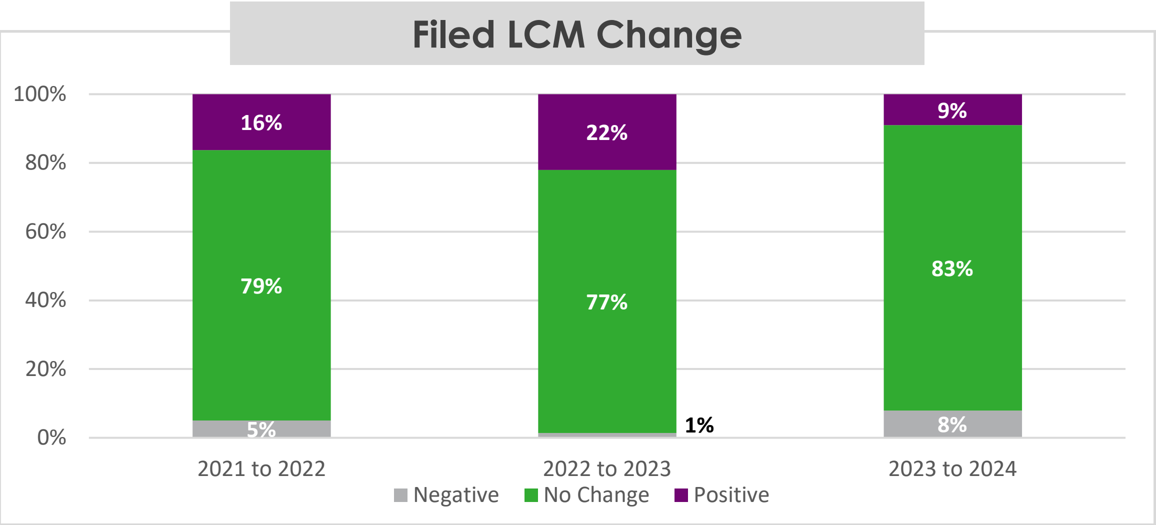
Schedule Rating Credit		Schedule Rating Debit
6,059	Number of Risks	1,619
$23,719	Average Premium	$11,622
37.48%	Loss Ratio	24.21%
28.89% Credit	Average Credit	(26.14)% Debit

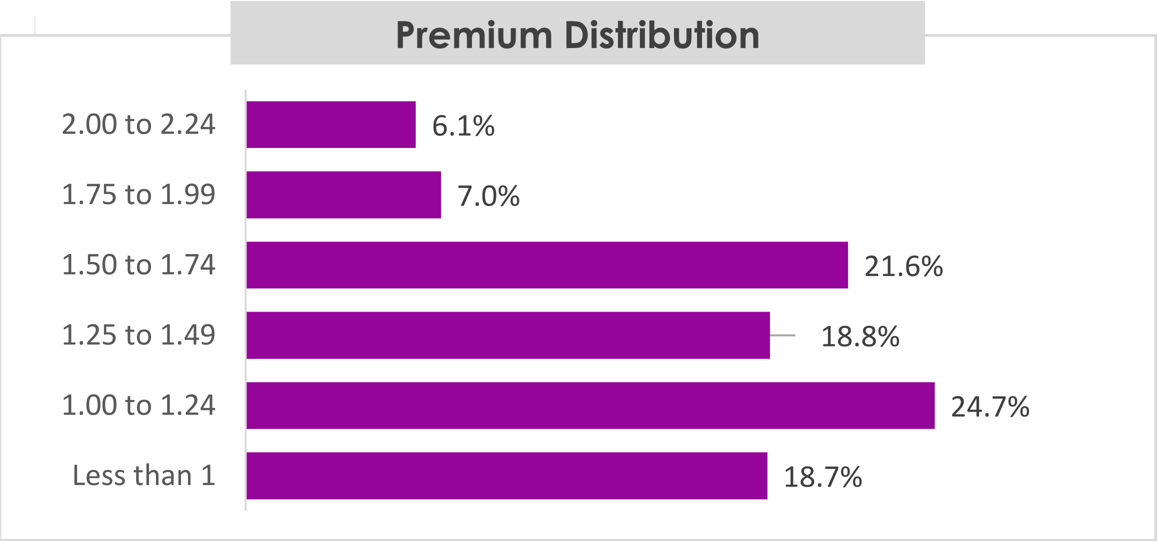
Source: DE 2025 Loss Cost Filing – USR Data Policy Year 2021

Insurance Carrier Pricing









Source: DE Market Profile

Claims

Claim Counts and Losses by Classification

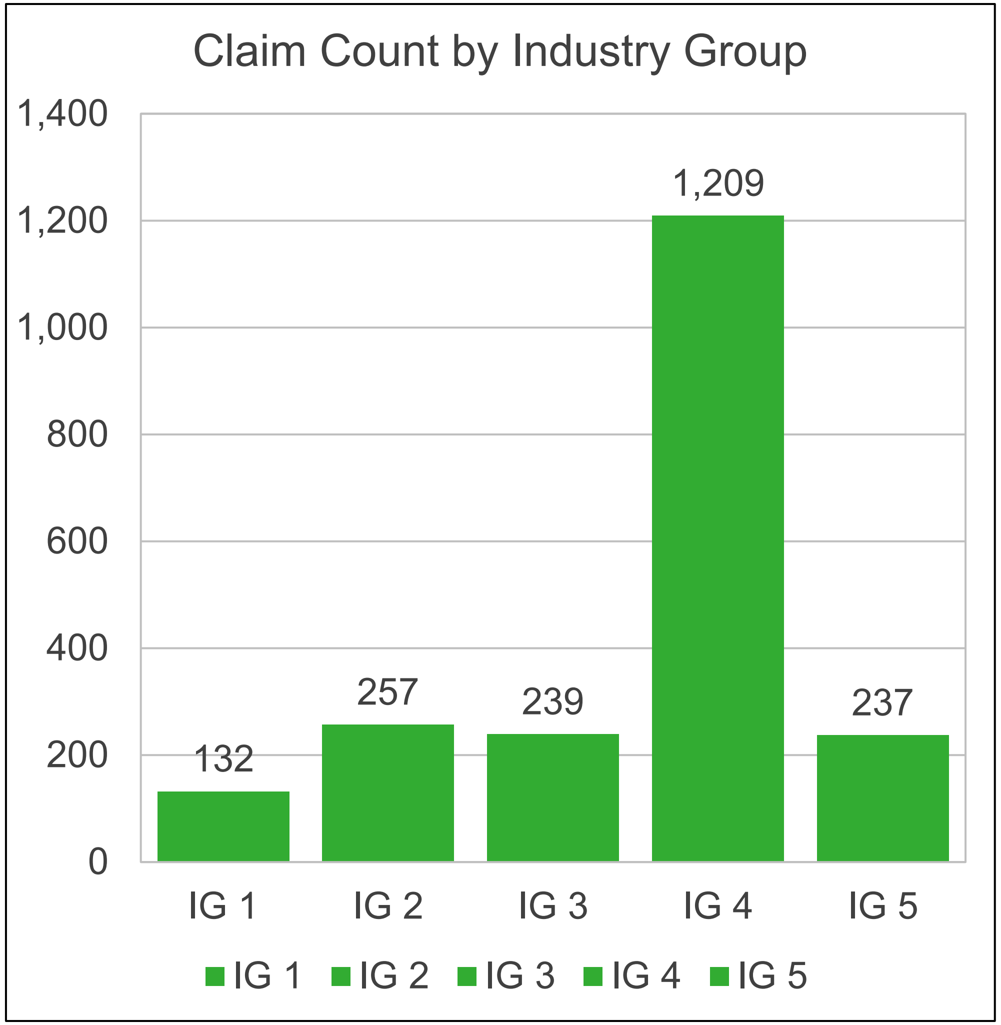
Top 10 classes by lost time represent 36% of claims and 28% of losses

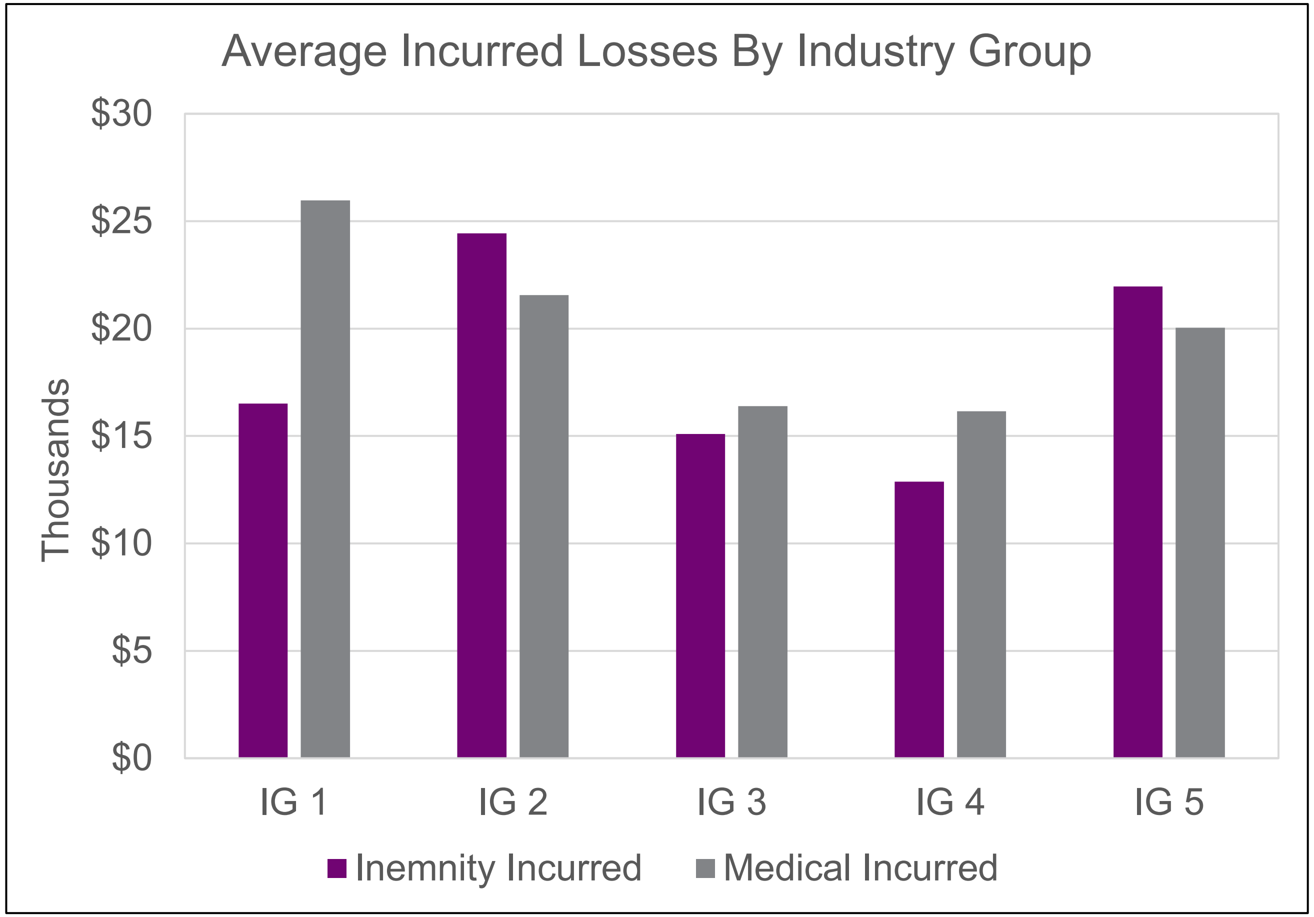
	Total Claims	Reported Incurred	Avg Loss Incurred
924: Wholesale Store, N.O.C.	110	$3,395,190	$30,865
808: Parcel Delivery Company	106	$4,388,582	$41,402
917: Grocery Store	100	$3,105,166	$31,052
928: Retail Store, N.O.C.	87	$2,380,388	$27,361
975: Restaurant, N.O.C.	67	$960,924	$14,342
941: Social Rehabilitation Facility	54	$2,312,987	$42,833
897: Fast Food Restaurant	53	$982,452	$18,537
960: Nursing Convalescent Home	52	$1,441,956	$27,730
942: Home Health-Professional Staff	49	$964,692	$19,688
957: Physician / Dentist	44	$1,138,775	$25,881
All Other Classes	1,310	$54,108,165	$41,304
Total	**2,032**	**$75,179,277**	**$36,998**

Source: DE 2024 Loss Cost Filing – USR Data Policy Year 2021

Industry Group (IG) Distribution of Indemnity Claims

IG 1- Manufacturing **IG 2-** Construction
IG 3- Office & Clerical **IG 4-** Stores & Dealers
IG 5- Transportation





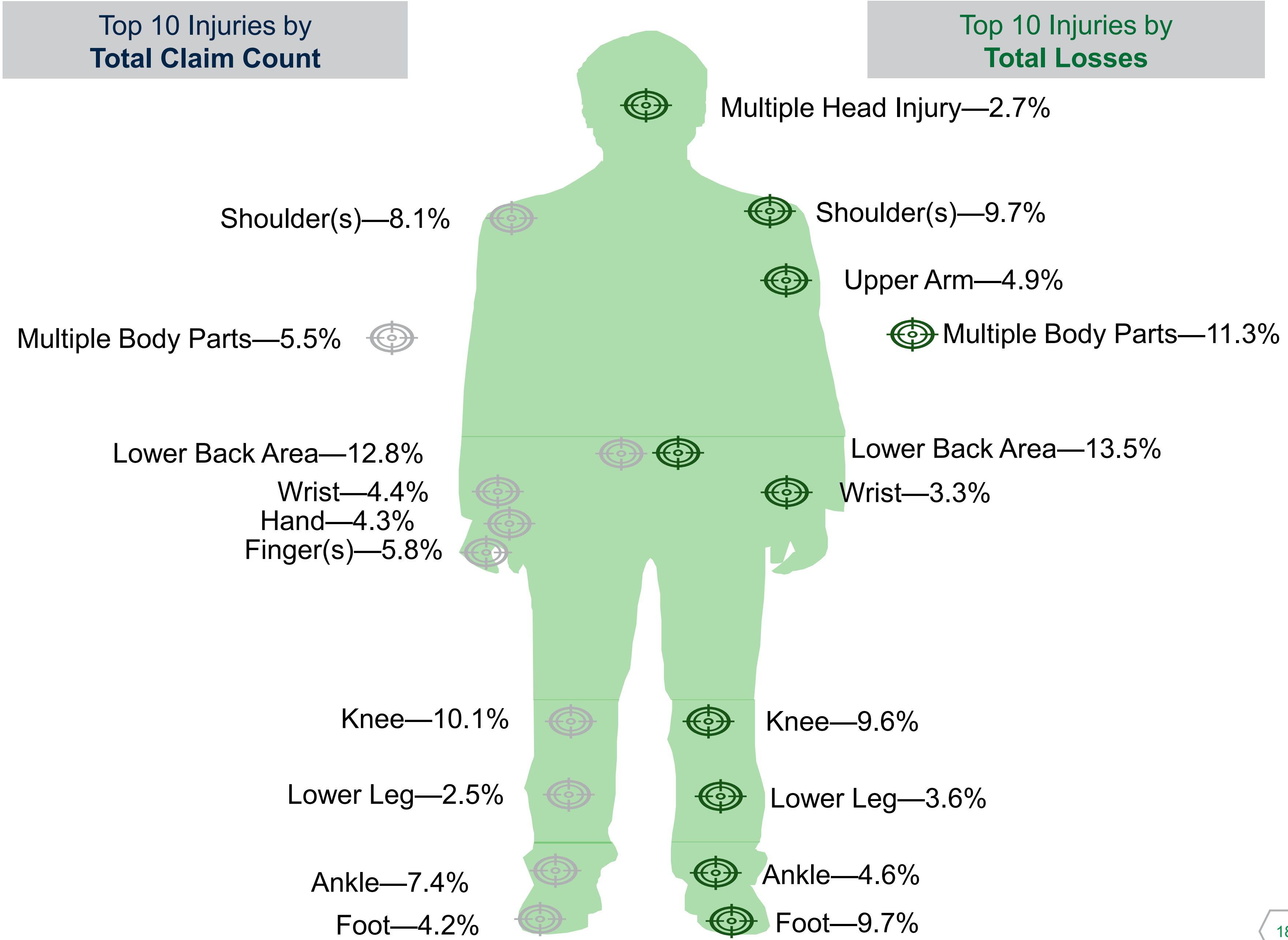
Although Industry Group 4 has the most claims by count, indemnity incurred, and medical incurred, it has the lowest average cost per claim at $29,027/claim.

Source: DE 2024 Loss Cost Filing – Unit Data Policy Year 2021

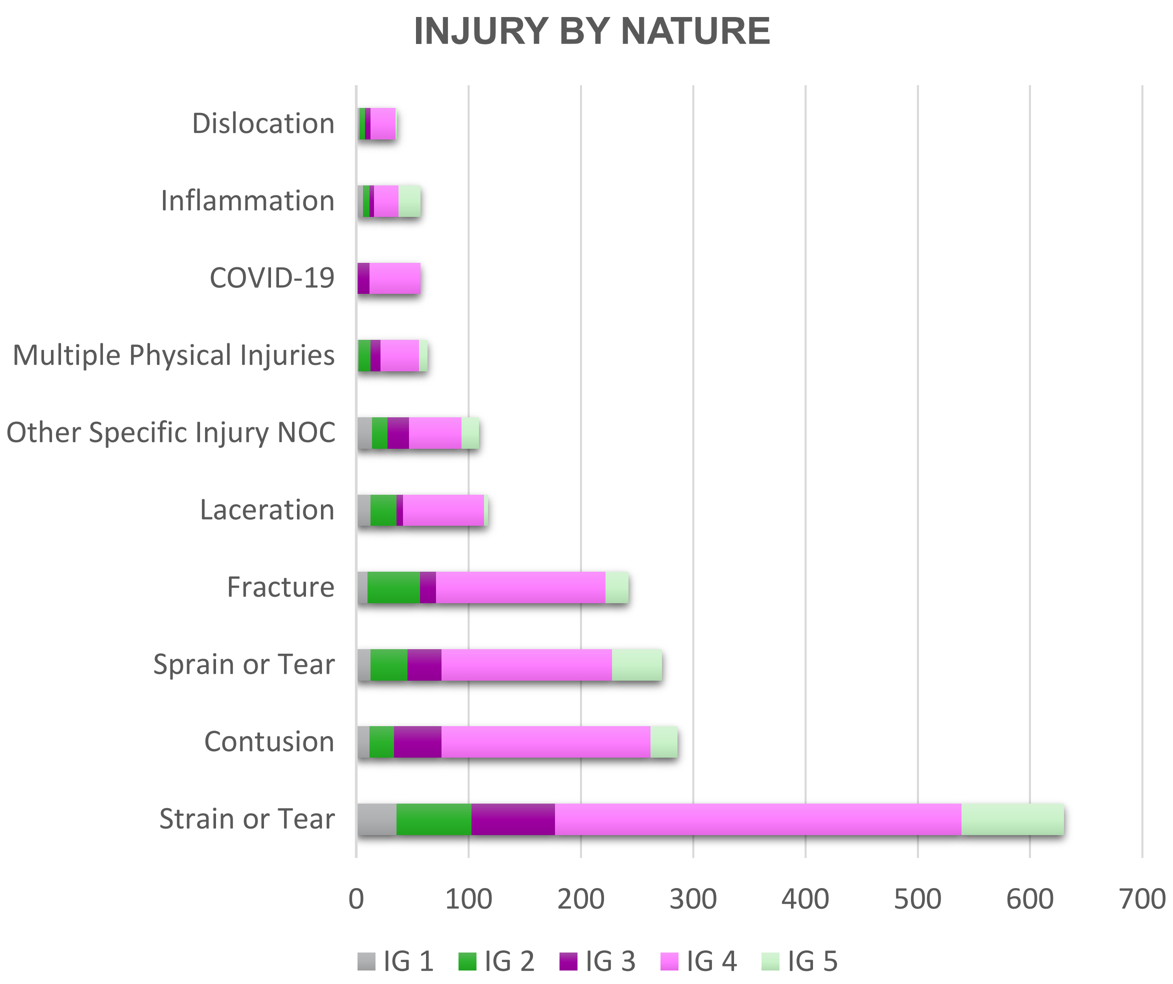
Injury Description Distribution

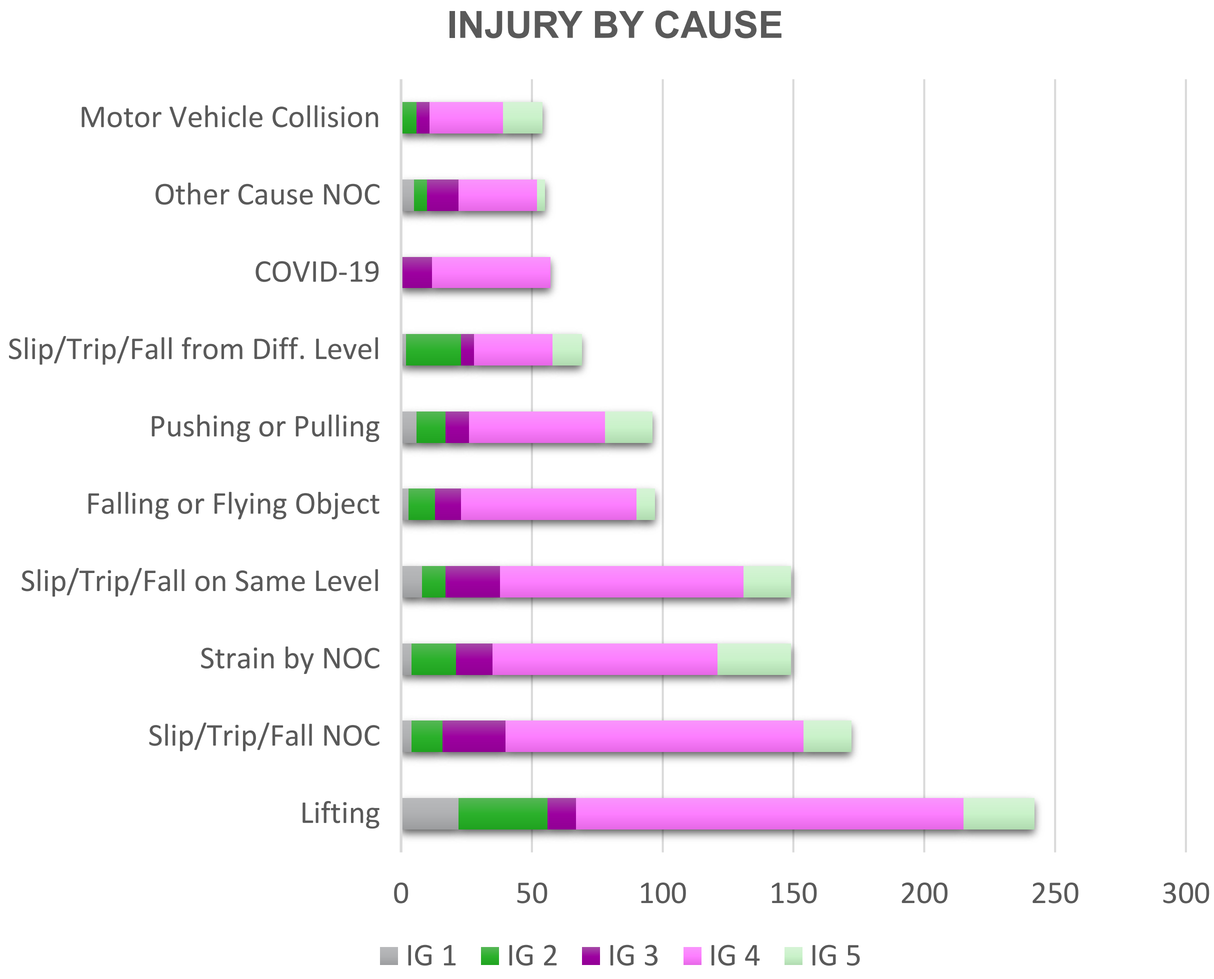
The most expensive part of body on average is 'Disc' ($143,085/ claim). This is followed by brain($92,960/claim)

The average cost per claim for shoulders, lower back, and knees are $42.3k, $35.6k, and $35.7k, respectively.



Top 10 Nature and Cause of Injury Claims

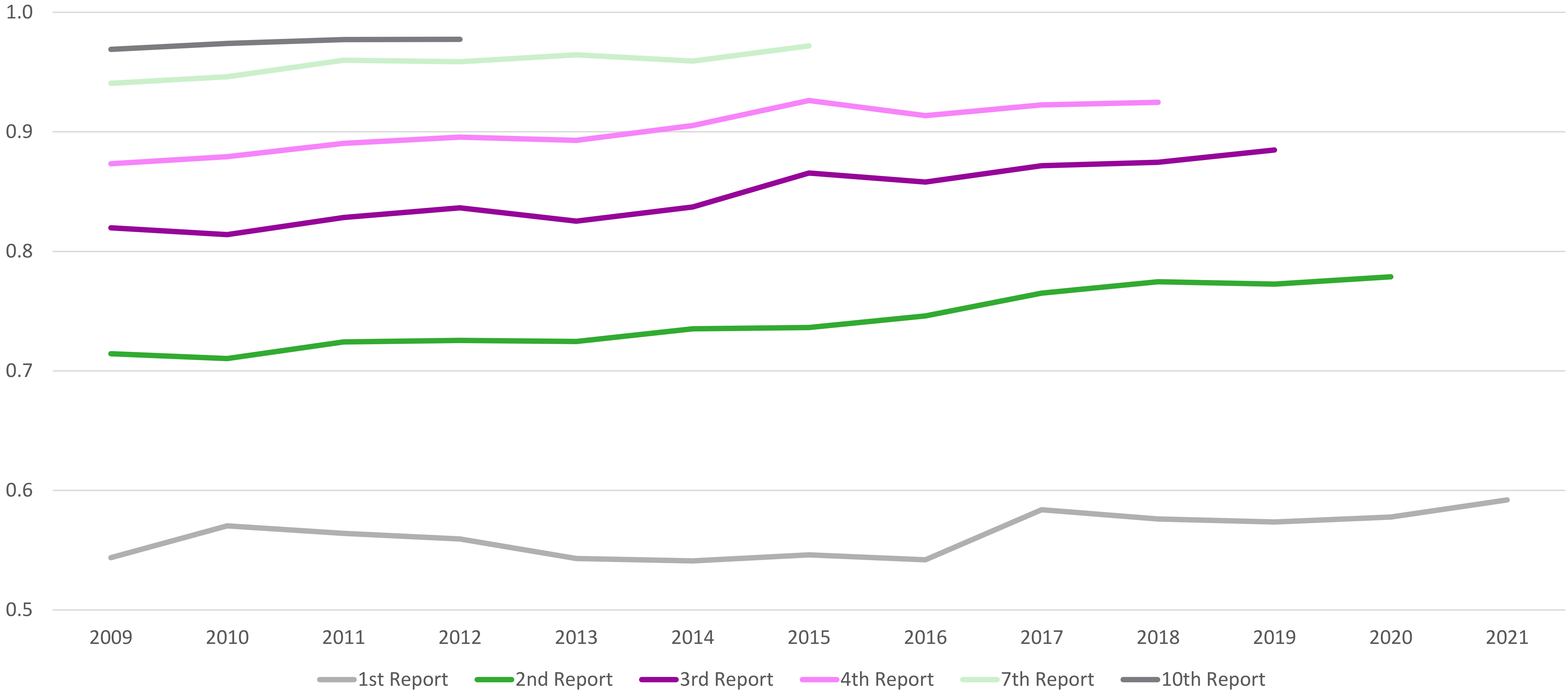




IG 1- Manufacturing **IG 2-** Construction **IG 3-** Office & Clerical **IG 4-** Stores & Dealers **IG 5-** Transportation

Source: DE 2024 Loss Cost Filing – Unit Data Policy Year 2021

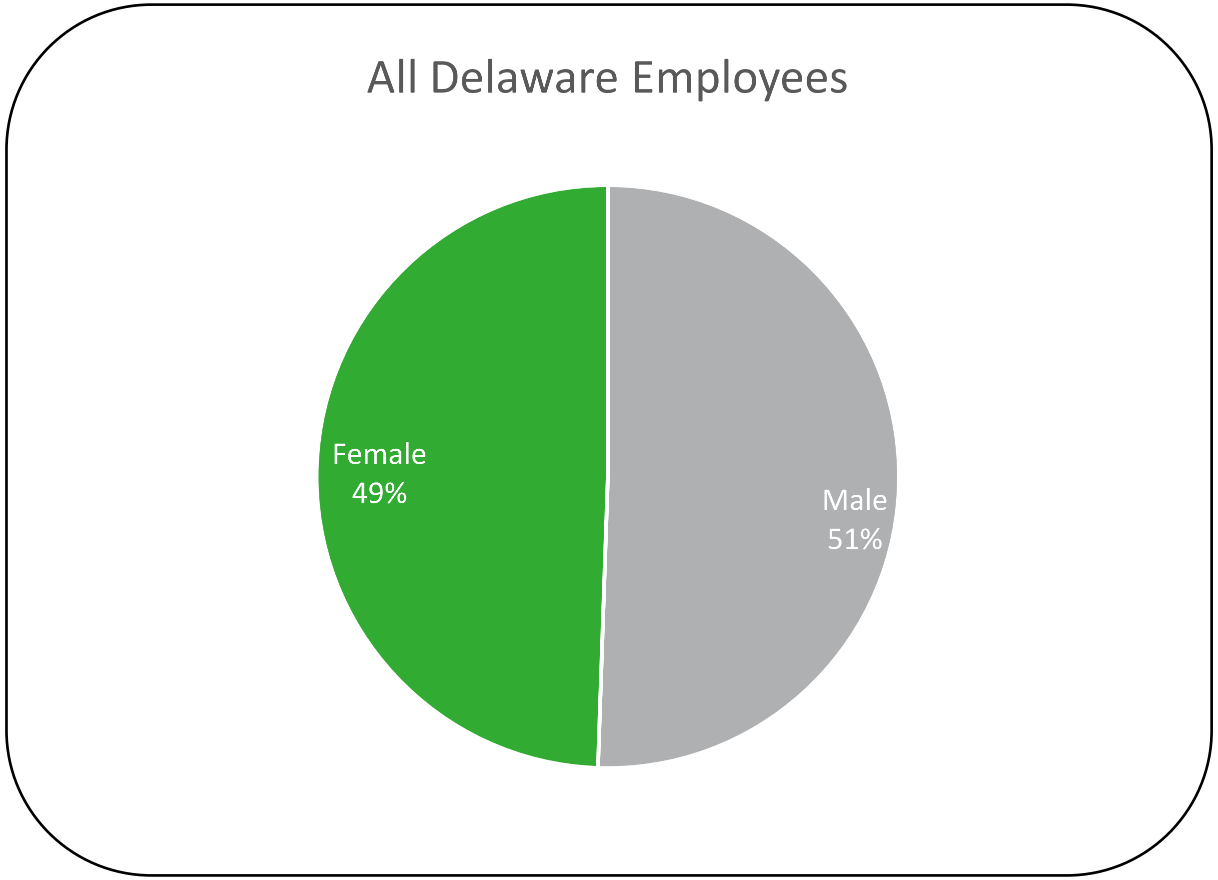
Claim Closure Rates

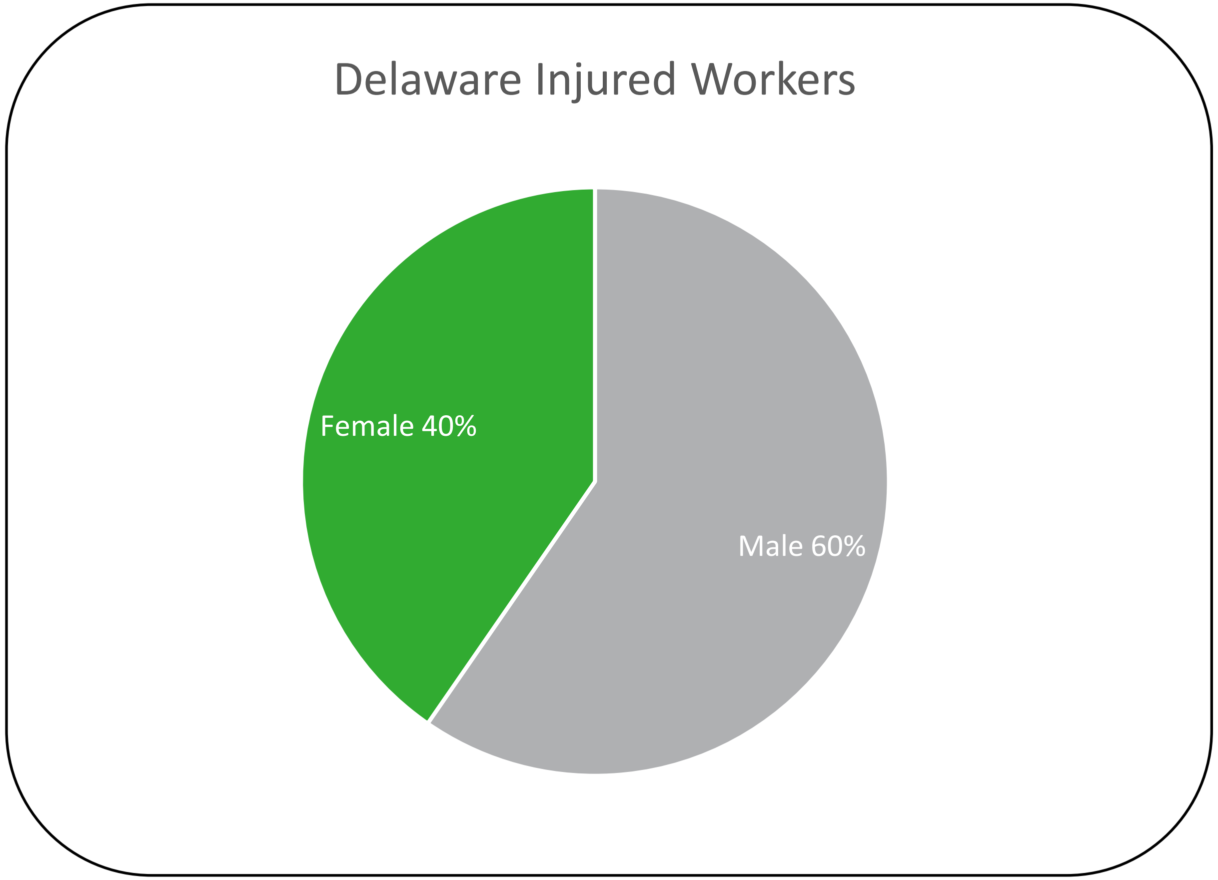


Source: DE 2025 Loss Cost Filing, Unit Data

Indemnity Data

Gender Statistics

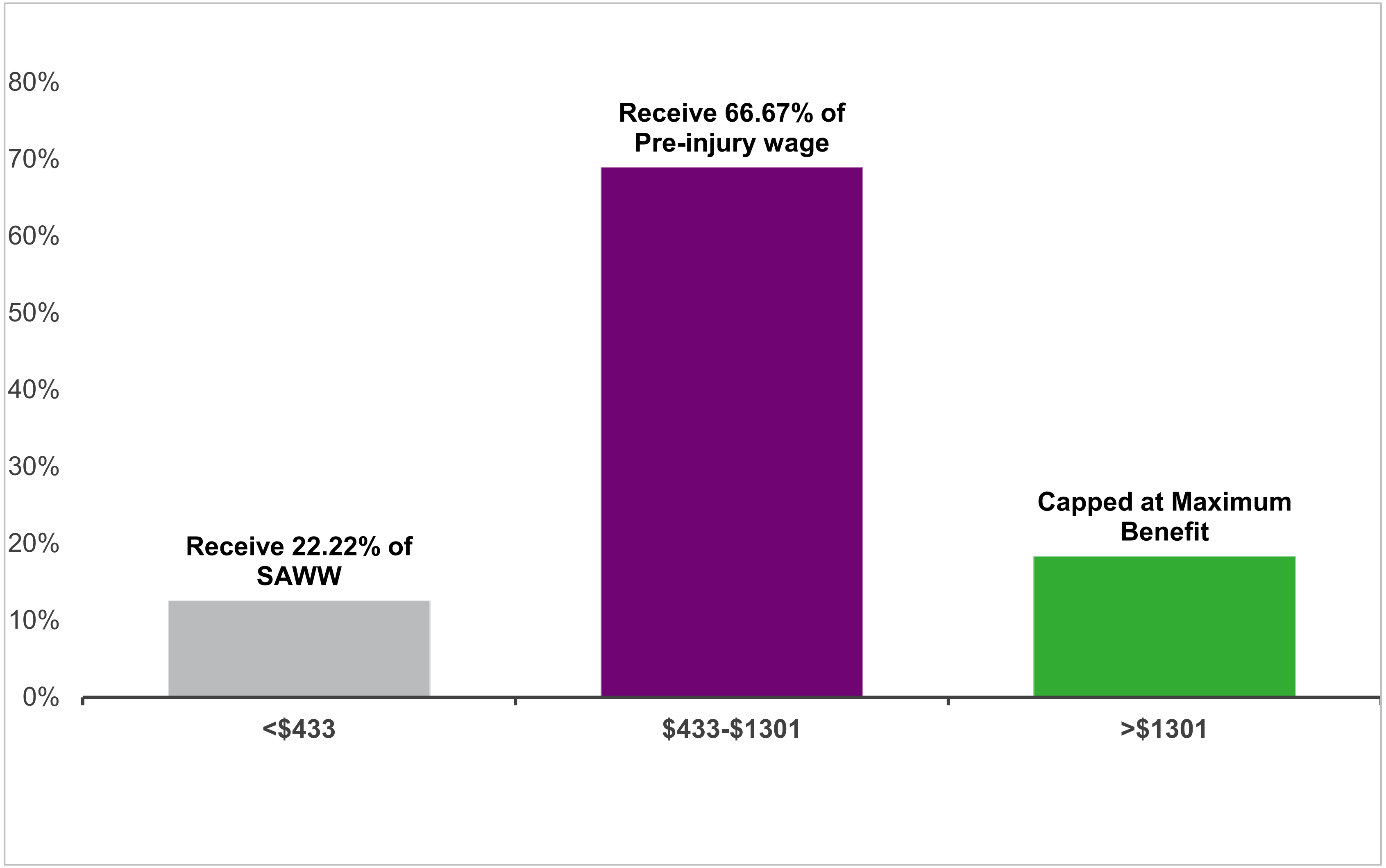




Male workers were 50% more likely to be injured in Delaware in 2023 than female workers, up slightly from 2022.

Source: DE Indemnity Data Call – Accident Year 2023; U.S. Census Bureau

Injured Workers Wages and Benefit Levels

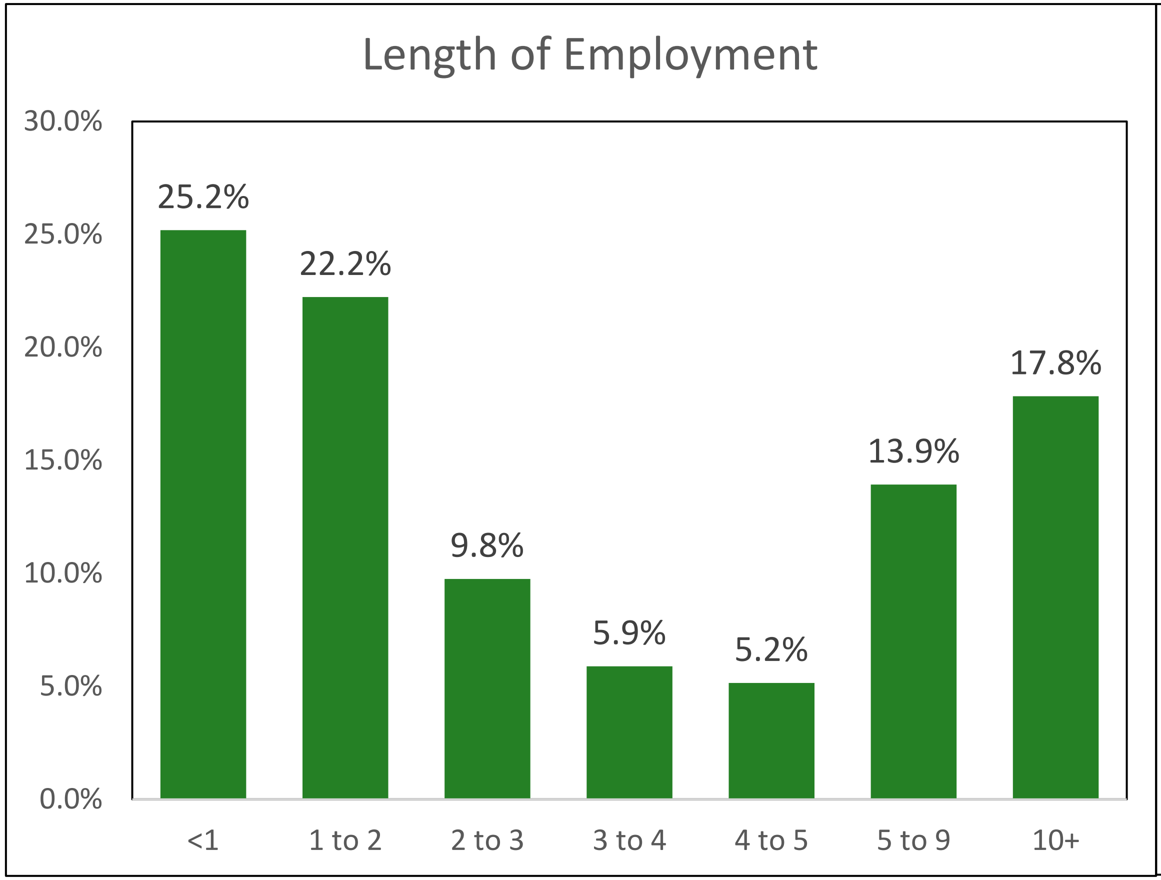


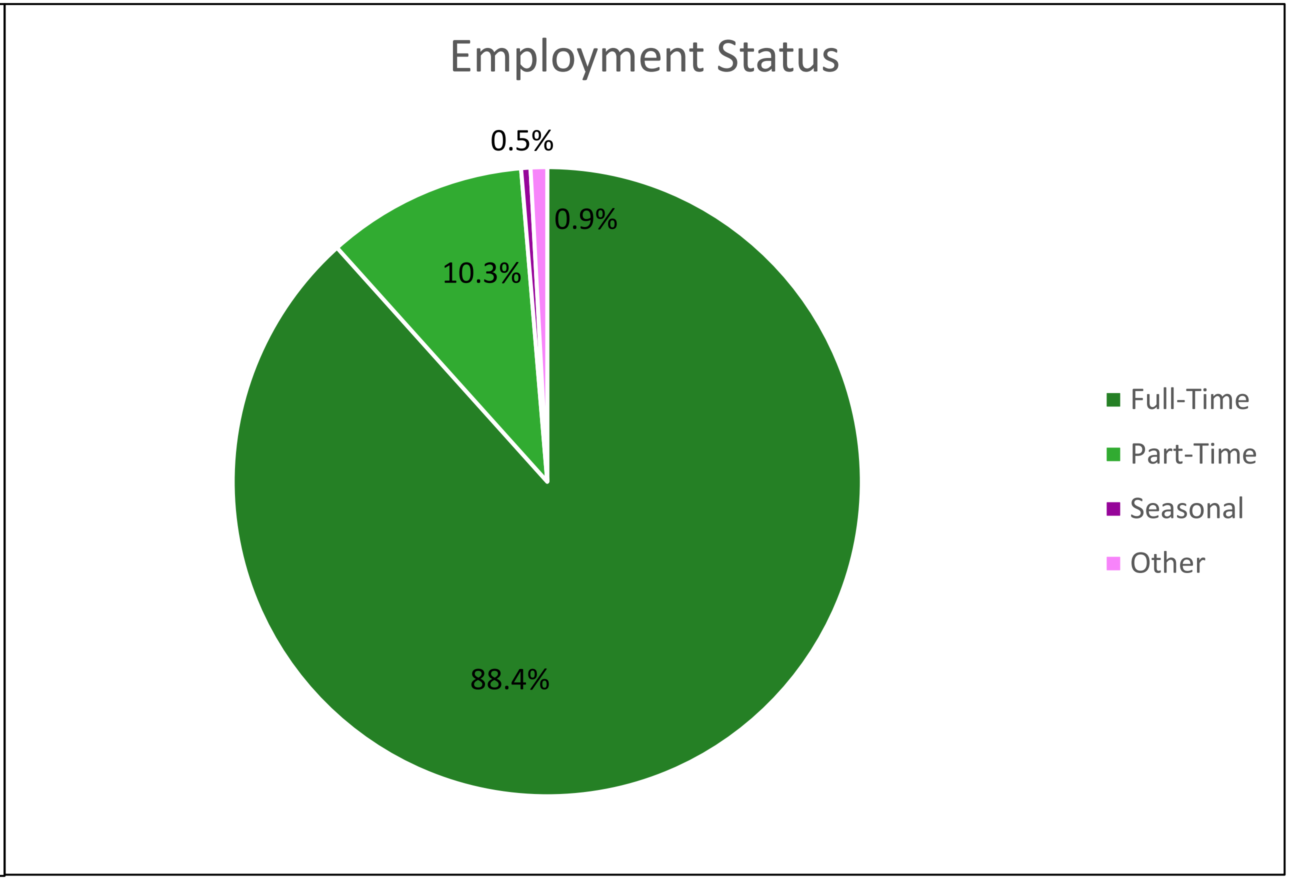
Under the Workers' Compensation Act, injured workers are entitled to indemnity benefits equal to two-thirds of their weekly wage for a work-related injury. However, there are minimum and maximum adjustments provided in the Act, and the benefit rate is set using the annual maximum in place at the time of injury.

State Average Weekly Wage in Delaware was $1,301 effective 1/1/23, this was an increase of 5.4% from the previous year.

Source: DE Indemnity Data Call—Accident Year 2023

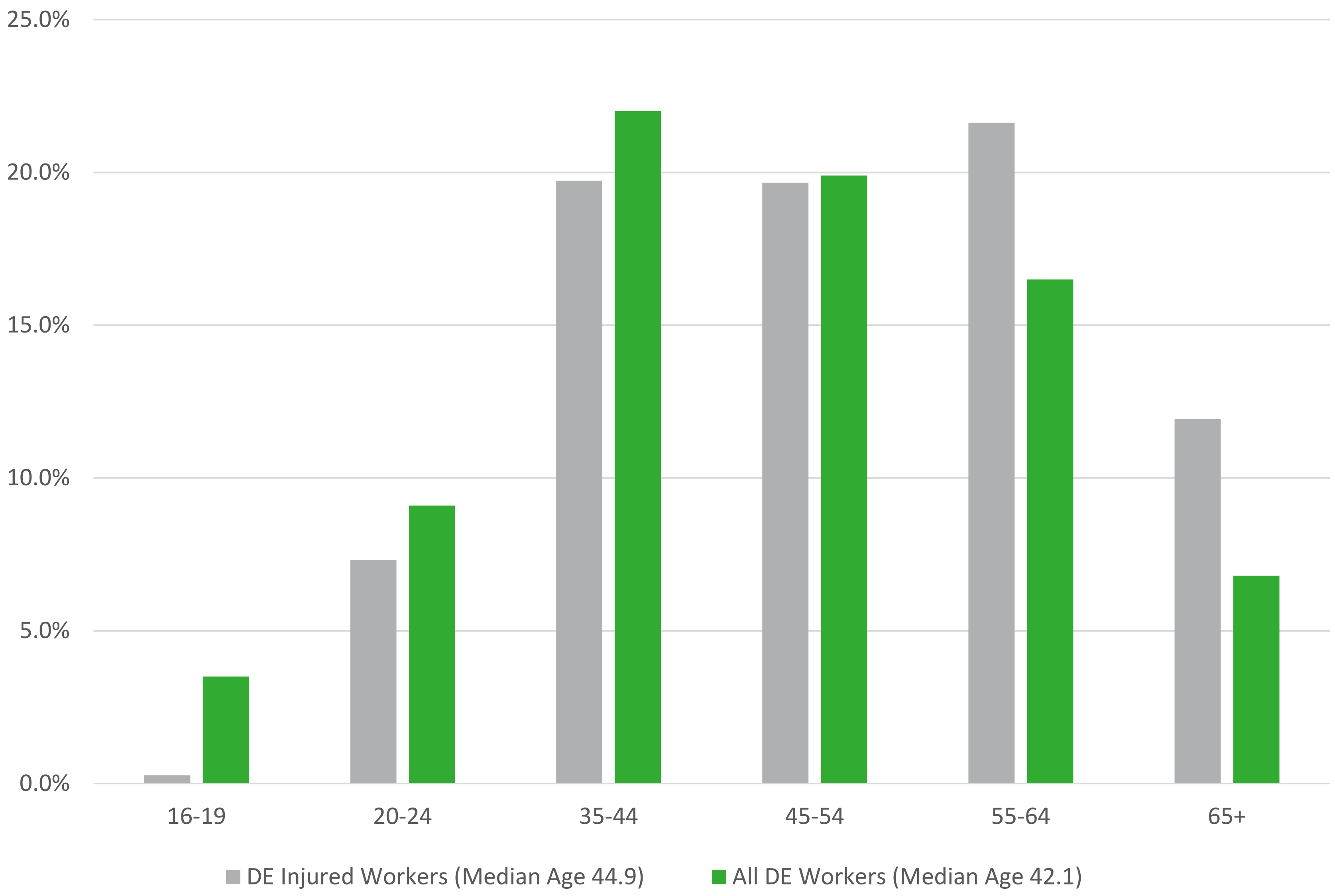
Characteristics of Injured Workers





Source: DE Indemnity Data Call – Accident Year 2023

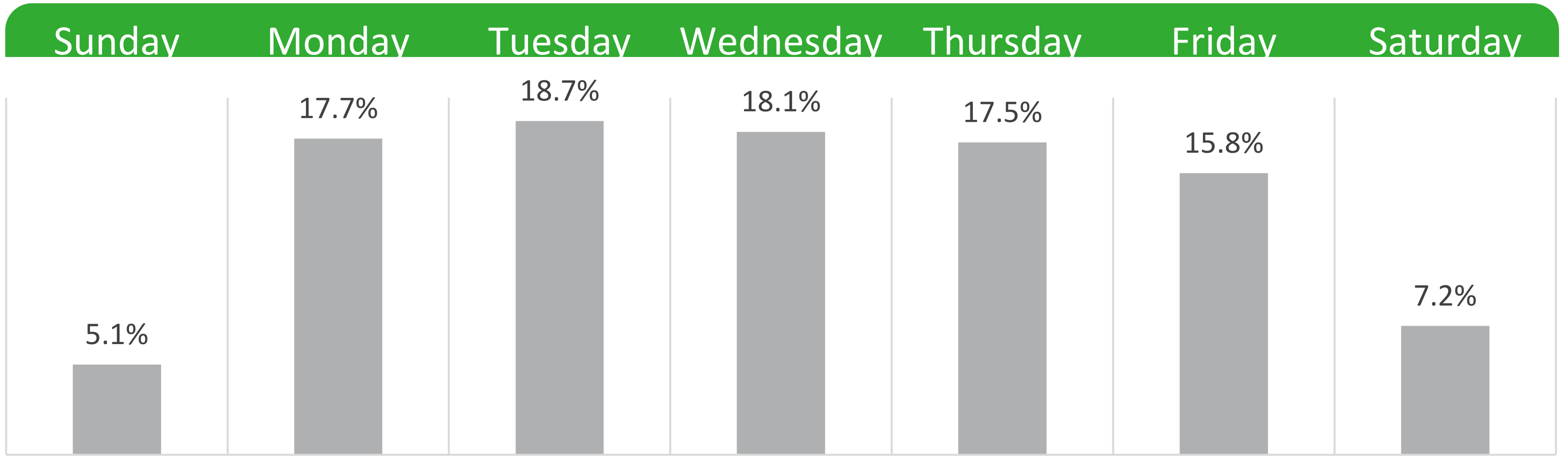
Age of Claimant

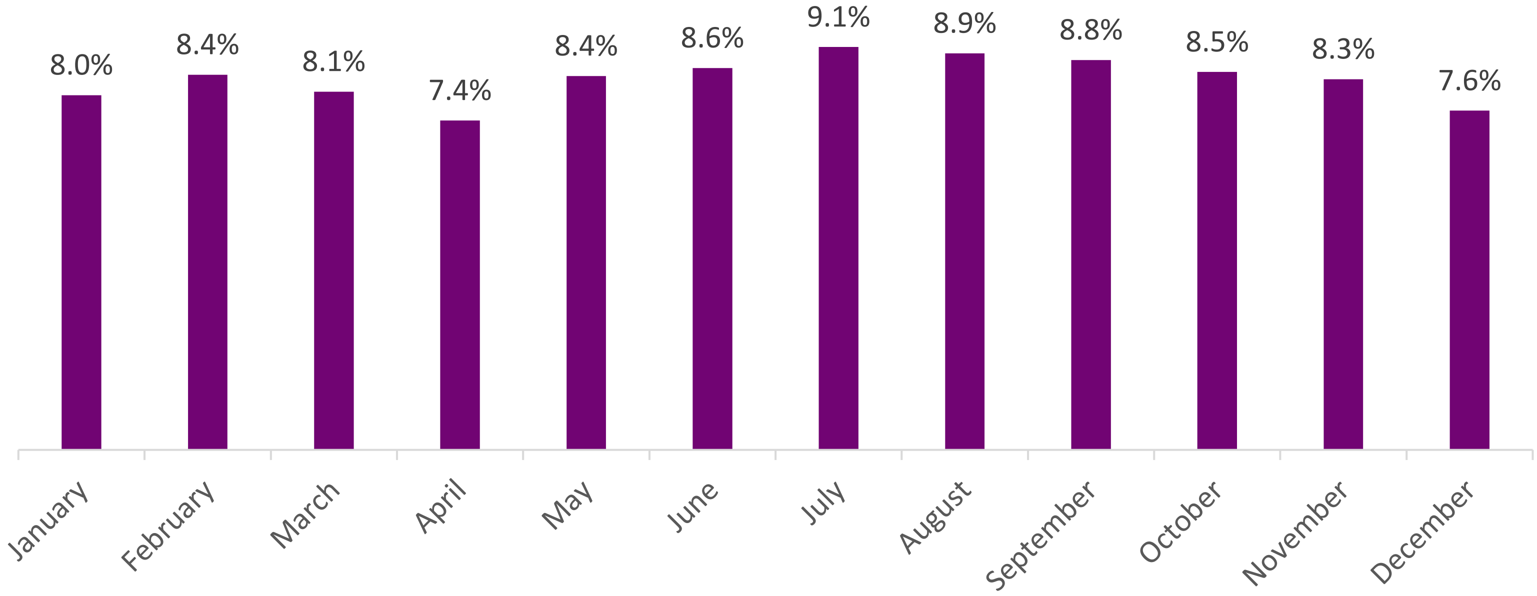


The median age of injured DE workers is 2.7 years higher than he median age of all DE workers.

Source: DE Indemnity Data Call—Accident Year 2023; Bureau of Labor & Statistics

Characteristics of Accidents





Delaware	93.9%
Pennsylvania	2.3%
Maryland	2.0%
New Jersey	0.9%
New York	0.2%
Virginia	0.1%
Other	0.5%

Source: DE Indemnity Data Call – Accident Year 2023

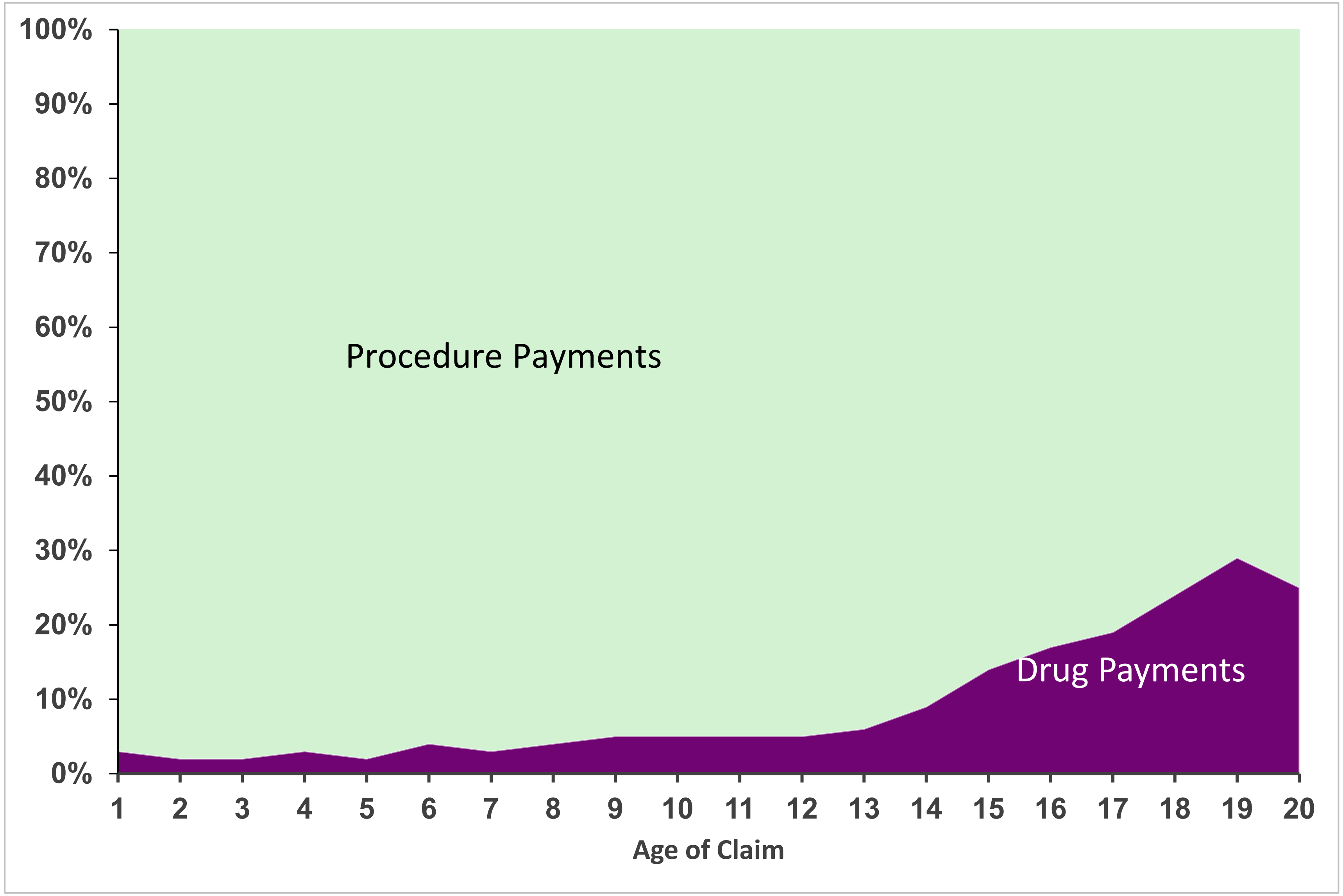
Duration of Indemnity Claims

The average duration of indemnity payments increased slightly in 2023, rising from 11.80 to 12.28 weeks.

Source: DE Indemnity Data Call—Accident Years 2021-2023

Medical Data

Medical Cost Breakdown



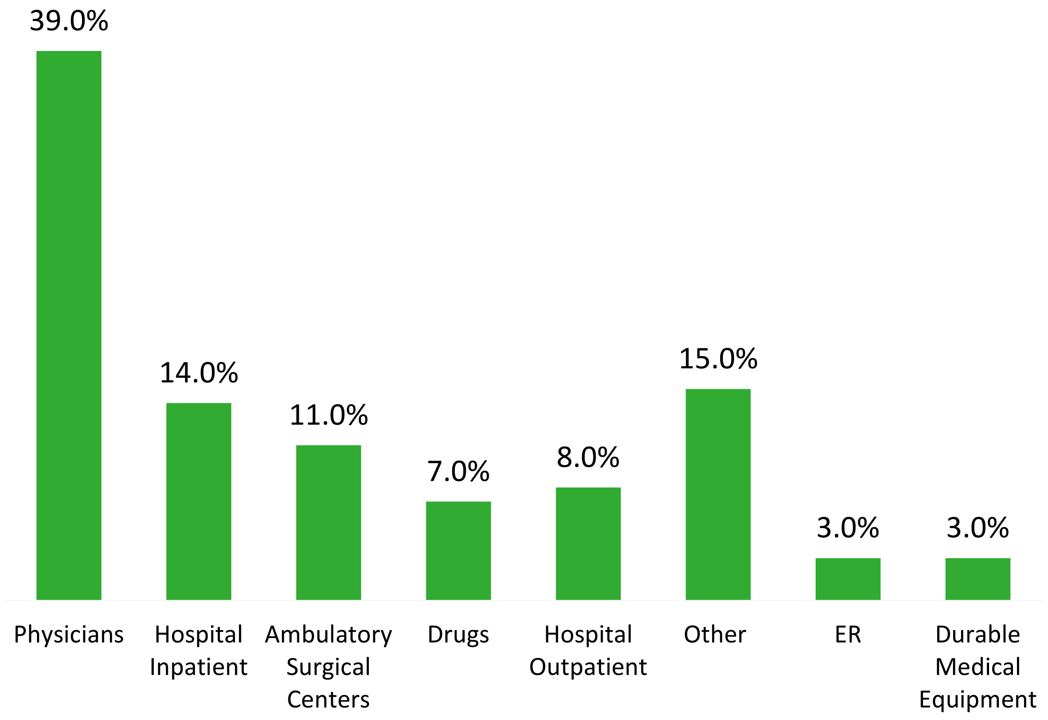
93% of all medical dollars are attributed to procedures, while 7% are due to drug costs.

As the age of workers' compensation claims grows, payments for maintenance medications become a more significant portion of the total medical spend.

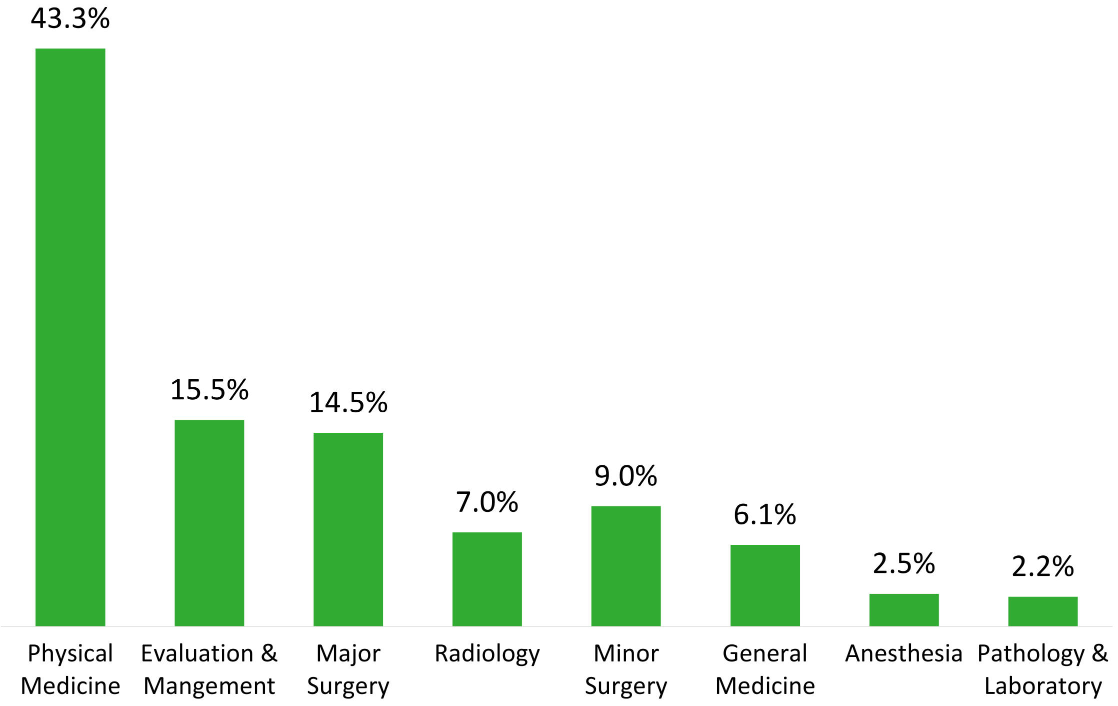
Source: DE Medical Data Call Service Year 2023

Medical Services Breakdown

Medical Service Group



Medical Professional Services



Source: DE Medical Data Call Service Year 2023

Medical Visits Per Claim

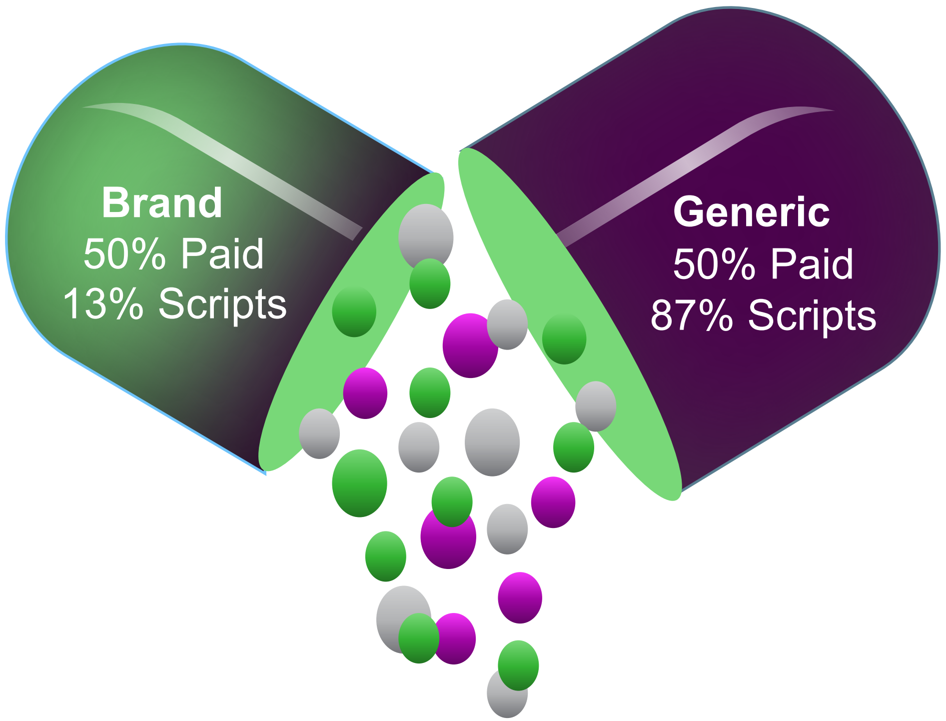
Physical Medicine & Rehabilitation	51% of claimants
Office Visits & Consultations	29% of claimants
Radiology	9% of claimants
Surgery	6% of claimants
Chiropractic Manipulative Treatment	5% of claimants

Based on 91,767 professional visits and 7,518 claims

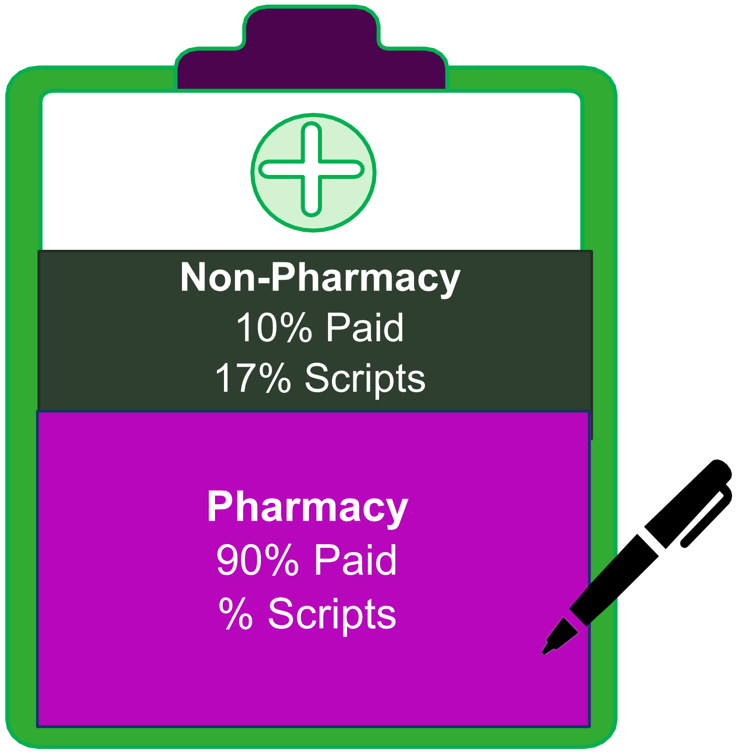
*When examining the number of actual visits to a health care provider, workers compensation claimants appear to visit physical medicine and rehabilitation providers more frequently than any other health care provider

Prescription Drug Dispensing

Distribution of Drugs



Dispensing of Drugs



Source: DE Medical Data Call Service Year 2023

Prescription Drugs

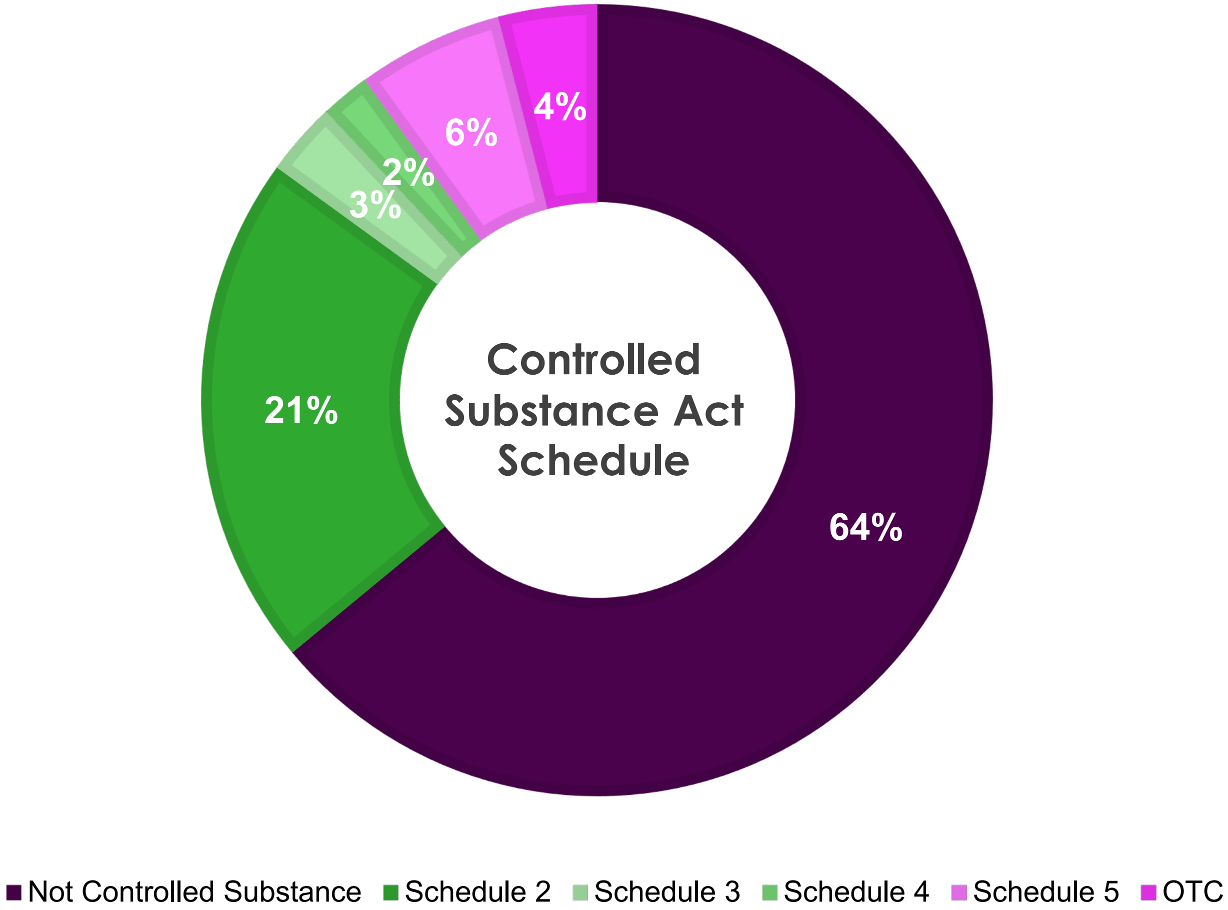
The volume of drugs prescribed to workers compensation claimants continues to grow. This is a distribution of these prescription drugs organized by the **Controlled Substance Act Schedule**, which is based on potential of abuse.

Schedule II

- High potential for abuse
- Some accepted uses In the U.S.
- Abuse leads to physical and/or psychological dependence and is considered dangerous.

Schedule III

- Potential for abuse, but lower than previous categories.
- There are accepted medical uses.
- Abuse can lead to mild physical dependence or great psychological dependence.



Schedule IV

- Relatively low potential for abuse.
- Have accepted medical uses in the U.S.
- Abuse leads to limited dependence.

Schedule V

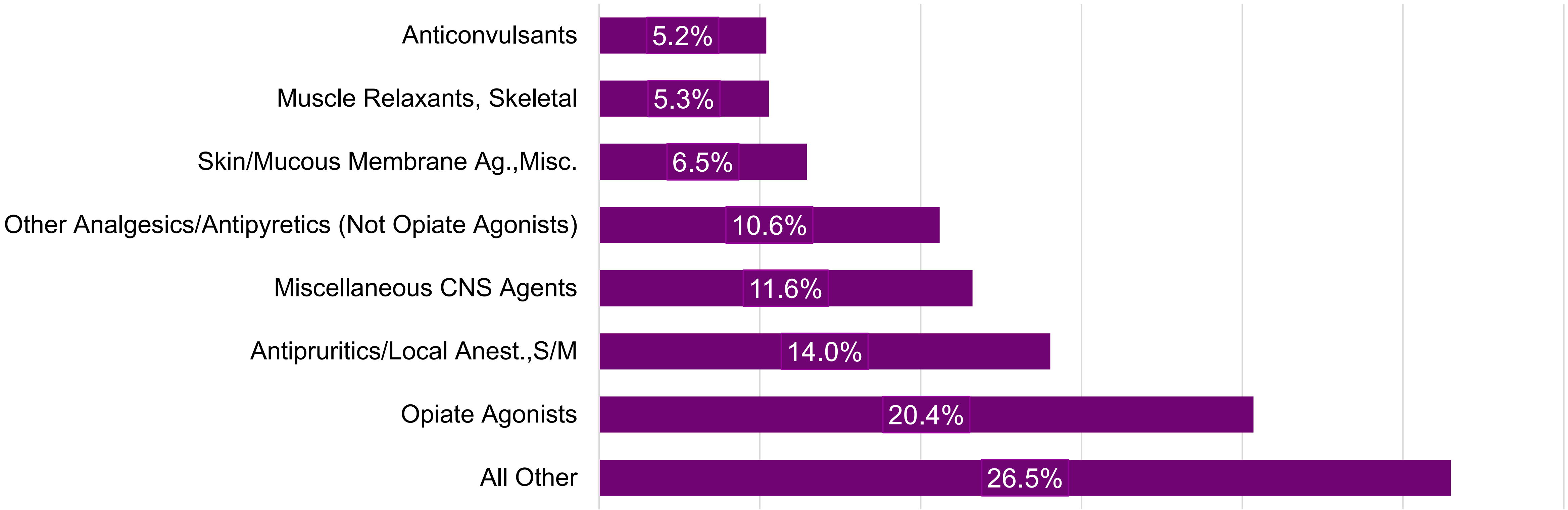
- Low potential for abuse.
- Have accepted medical uses in the U.S.
- Abuse may lead to limited dependence.

Source: DE Medical Data Call Service Year 2023

Prescription Drugs

Therapeutic Classifications

Opiate Agonists remains the most prescribed drug class. Antipruritics/Local Anest.,S/M has replaced Miscellaneous CNS Agents as the 2nd most prescribed drug class.

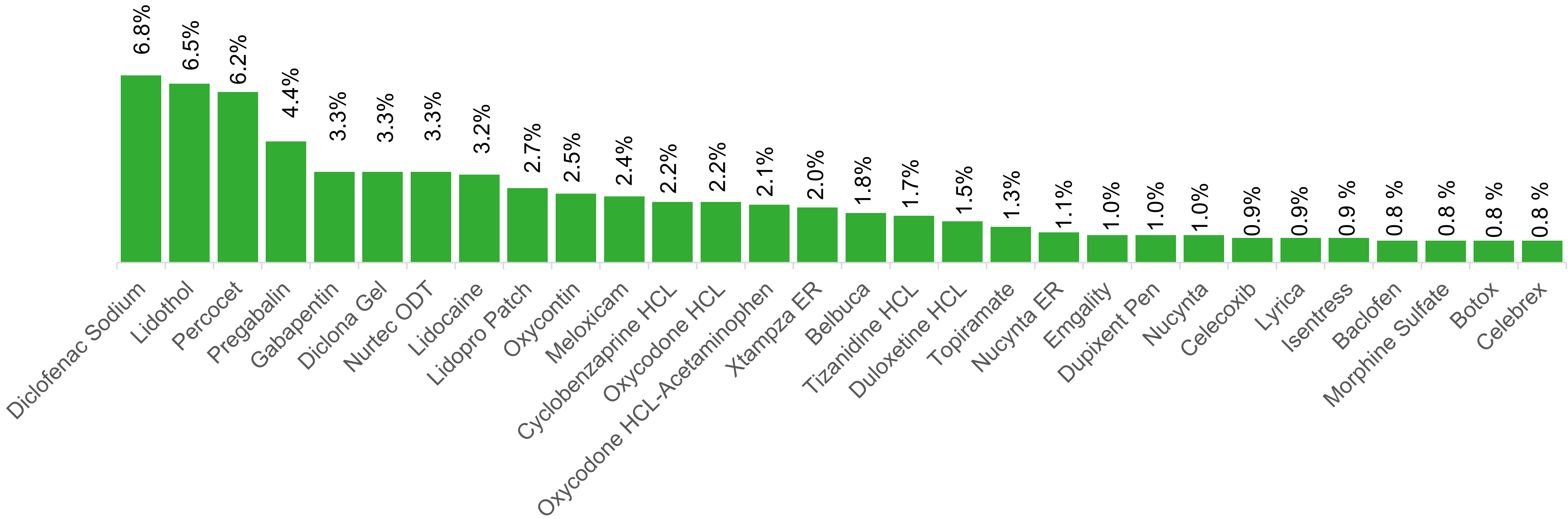


Source: DE Medical Data Call Service Year 2023

Prescribing Patterns

Paid Share Service Year 2023

Based on total amount paid, along with their ranks for earlier service years.



Diclofenac Sodium's share of total drug payments increased significantly — rising from 1.5% to 6.8%.
This marks a substantial growth in its relative contribution, reflecting a notable shift in prescribing or cost patterns.

Source: DE Medical Data Call Service Year 2023

Top 30 Drugs

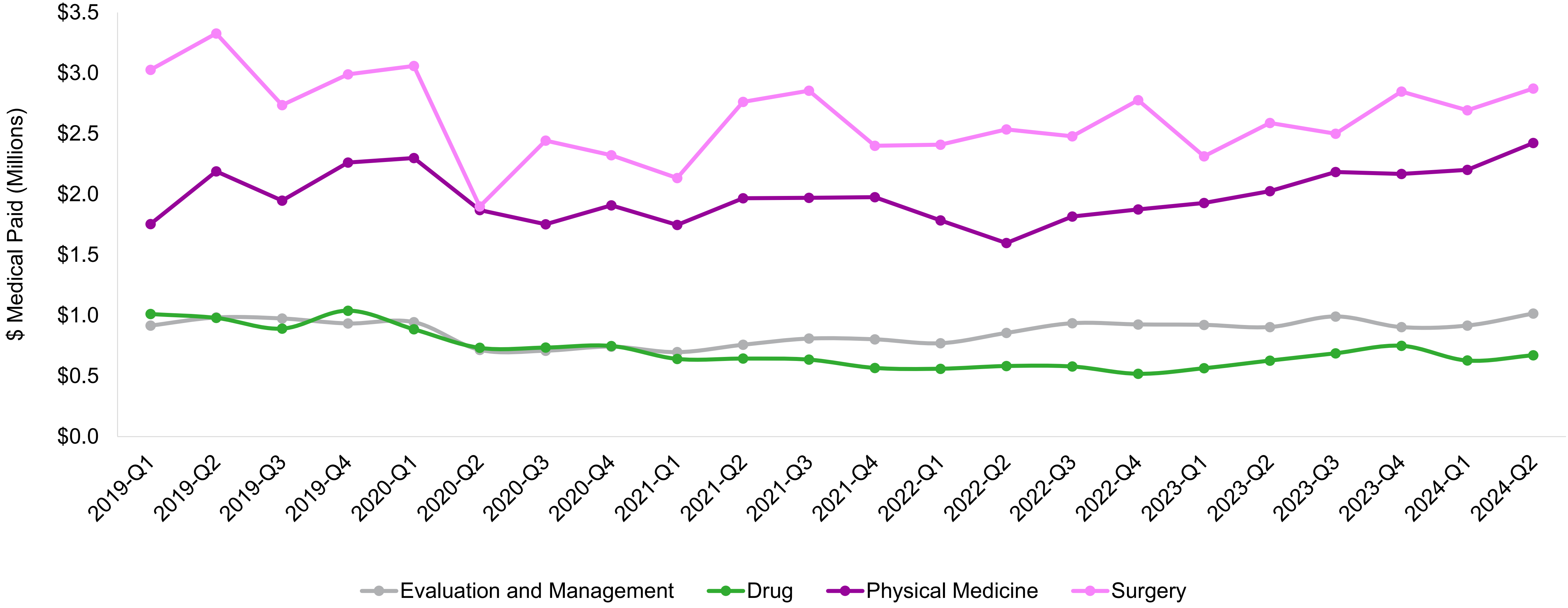
From 2018 to 2022, the DCRB observed a significant decrease in the prevalence of Opioids. Prescription counts dropped by 51.4%, while the overall paid amount fell by 55.4%. Seven of the top 30 drugs are opioids, which are highlighted below.

Drug Name	Rank By Service Year						Drug Name	Rank By Service Year				
	2023	2022	2021	2020	2019			2023	2022	2021	2020	2019
Diclofenac Sodium	1	17	10	9	7		Belbuca	16	10	11	19	46
Lidothol	2	n/a	n/a	n/a	n/a		Tizanidine HCL	17	14	12	14	15
Percocet	3	1	2	3	8		Duloxetine HCL	18	8	6	10	14
Pregabalin	4	2	3	2	n/a		Topiramate	19	37	53	24	25
Gabapentin	5	3	4	4	4		Nucynta ER	20	23	28	40	34
Diclona Gel	6	n/a	n/a	n/a	n/a		Emgality	21	33	27	73	110
Nurtec ODT	7	11	33	106	n/a		Dupixent Pen	22	n/a	n/a	n/a	n/a
Lidocaine	8	5	5	5	6		Nucynta	23	21	17	17	16
Lidopro Patch	9	13	9	12	27		Celecoxib	24	31	30	31	28
Oxycontin	10	4	1	1	1		Lyrica	25	18	16	20	2
Meloxicam	11	22	15	18	17		Isentress	26	29	42	33	36
Cyclobenzaprine HCL	12	16	14	11	11		Baclofen	27	27	23	25	29
Oxycodone HCL	13	7	7	6	3		Morphine Sulfate	28	19	19	22	19
Oxycodone HCL-Acetaminophen	14	6	8	7	5		Botox	29	25	46	79	52
Xtampza ER	15	9	18	35	48		Celebrex	30	26	29	30	39

Source: Medical Data Call Service Year 2023

Medical Payments by Category

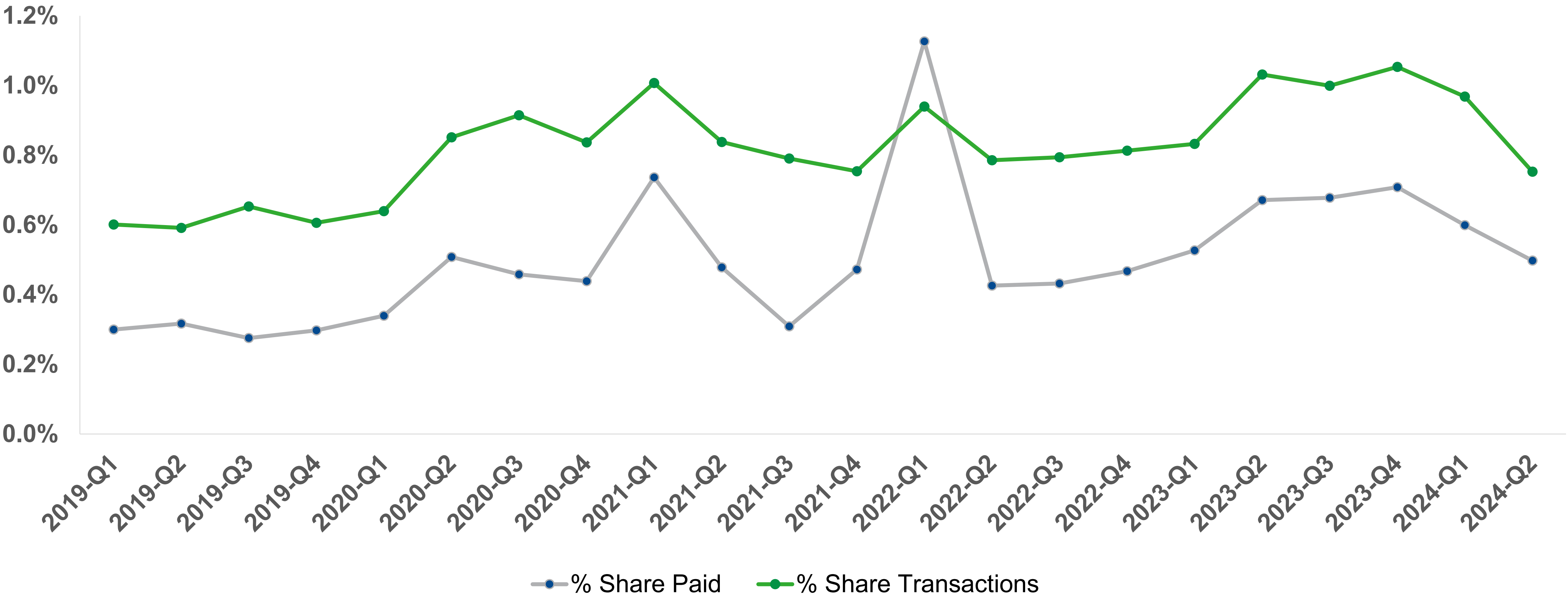
From 2019 to 2024, total payments across all service categories showed recovery and moderate growth following a noticeable dip in 2020, likely due to the pandemic. Physical Medicine and Evaluation & Management saw the most consistent increases, while Drug spending declined overall but began rebounding in recent quarters.



Source: DE Medical Data Call Data

Medical Payments for Mental Health Claims

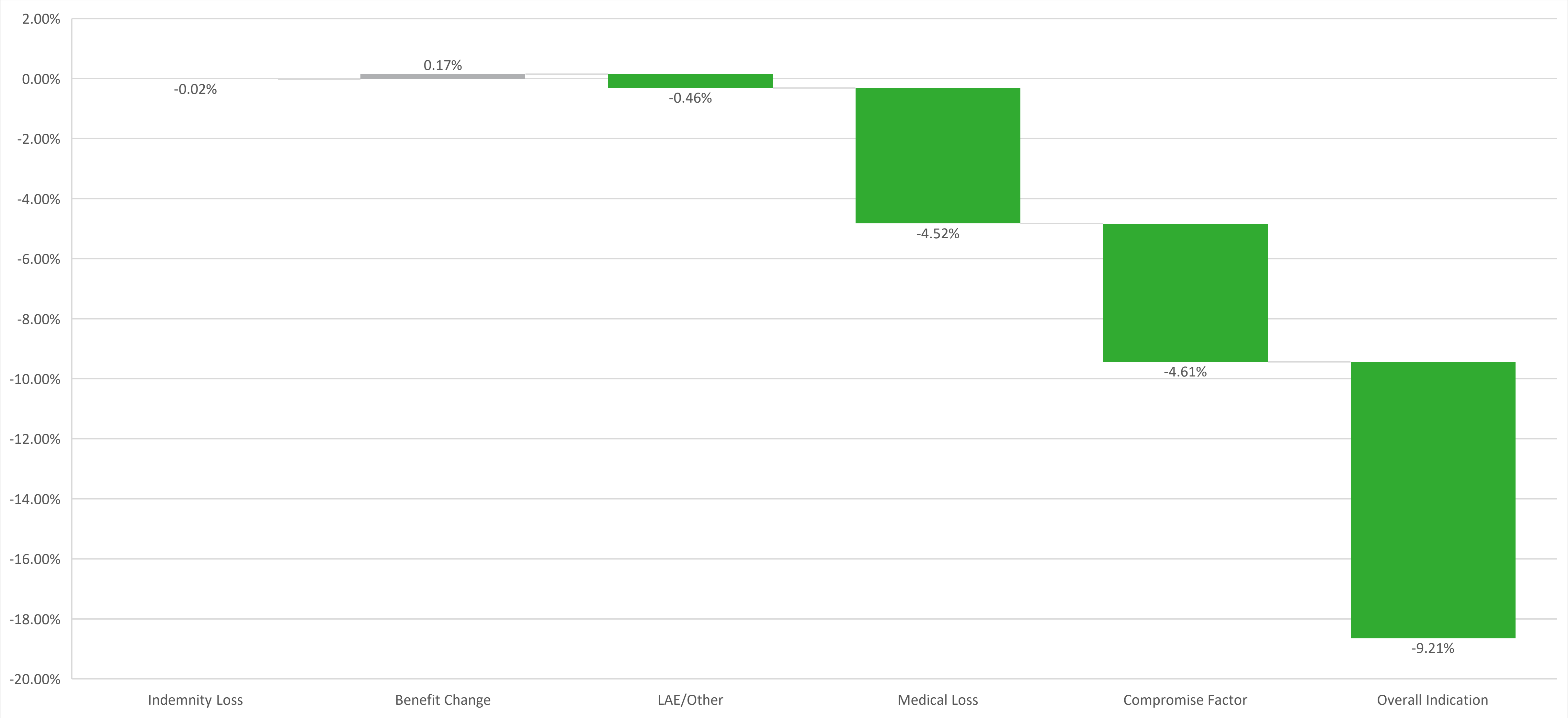
Mental health claims remained a small portion of overall activity but showed modest growth, peaking at 1.1% of payments in early 2022. While transaction share held steady around 0.8%–1.0%, paid share fluctuated, reflecting shifts in service intensity or reimbursement.



Source: DE Medical Data Call Data

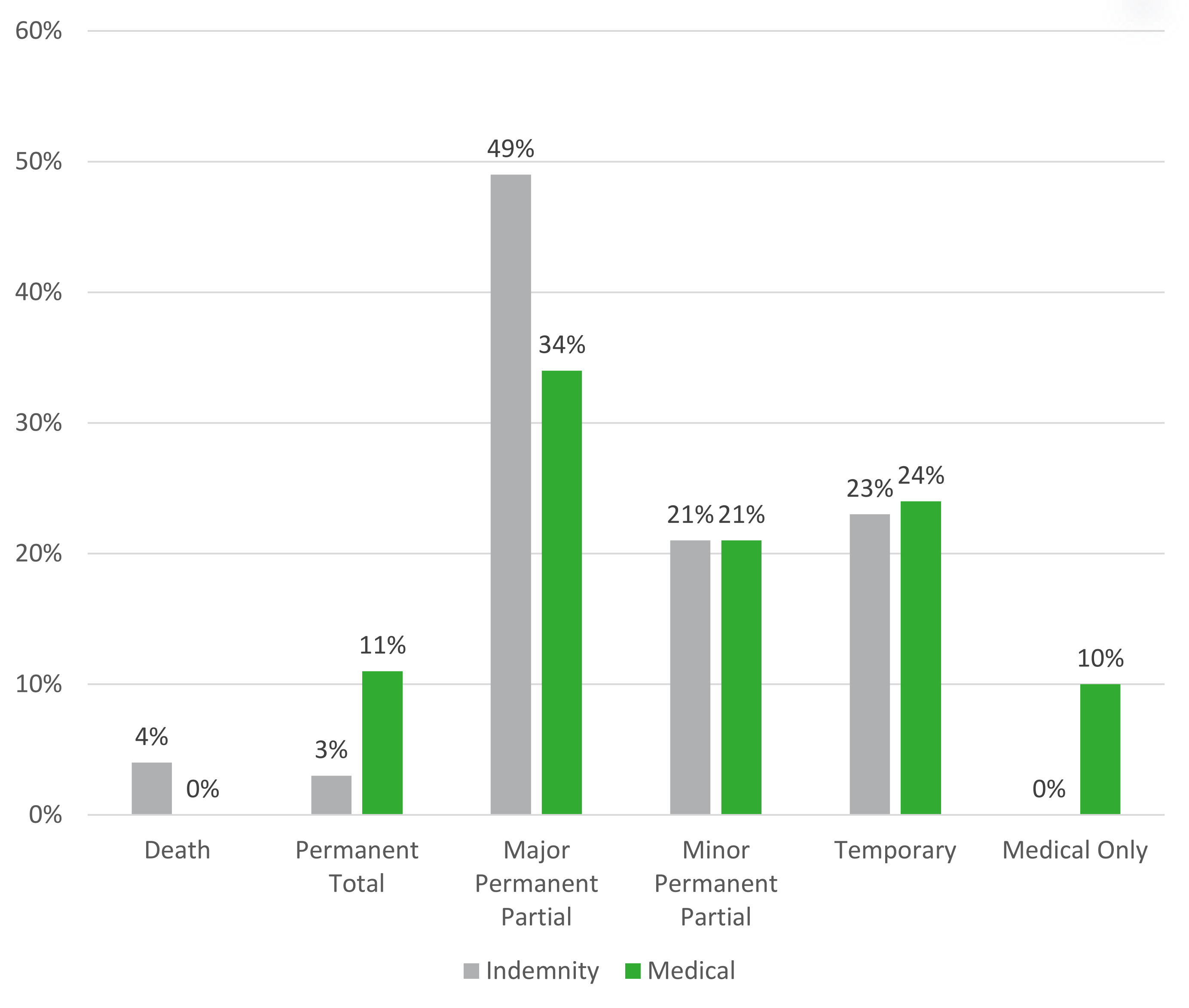
Loss Cost Filing Information

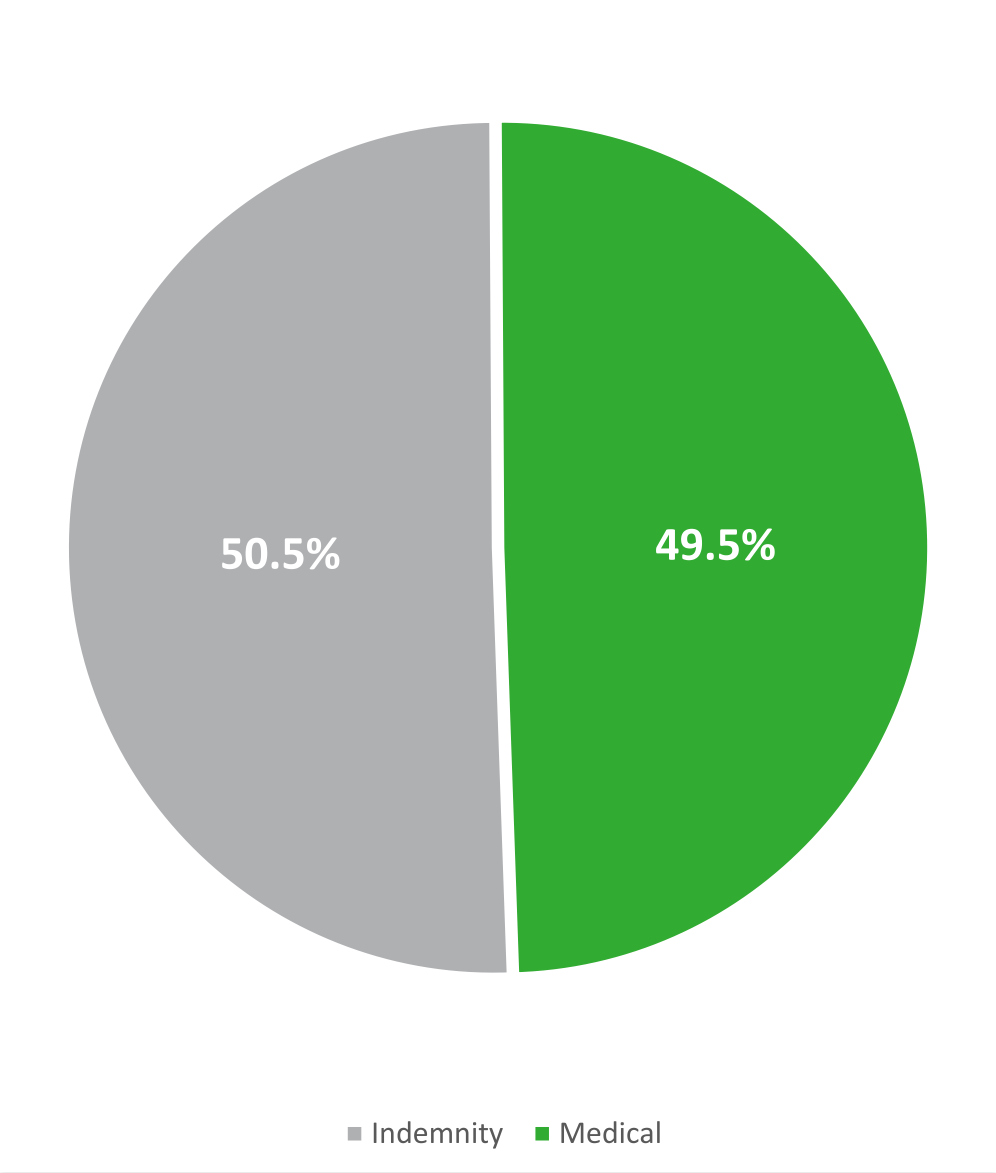
Components of 2024 Overall Rate Indication



Source: DE 2025 Loss Cost Filing

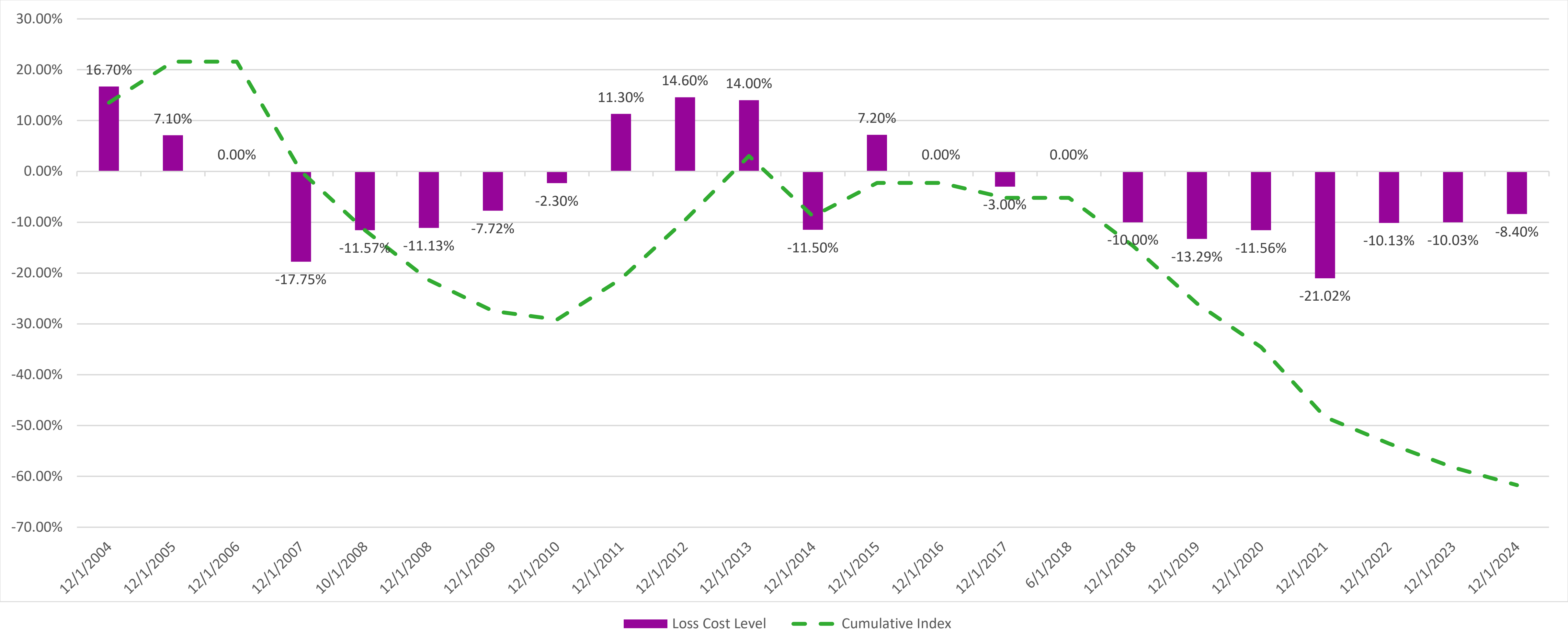
Indemnity/Medical Splits





Source: DE 2025 Loss Cost Filing – Unit Data Policy Year 2021

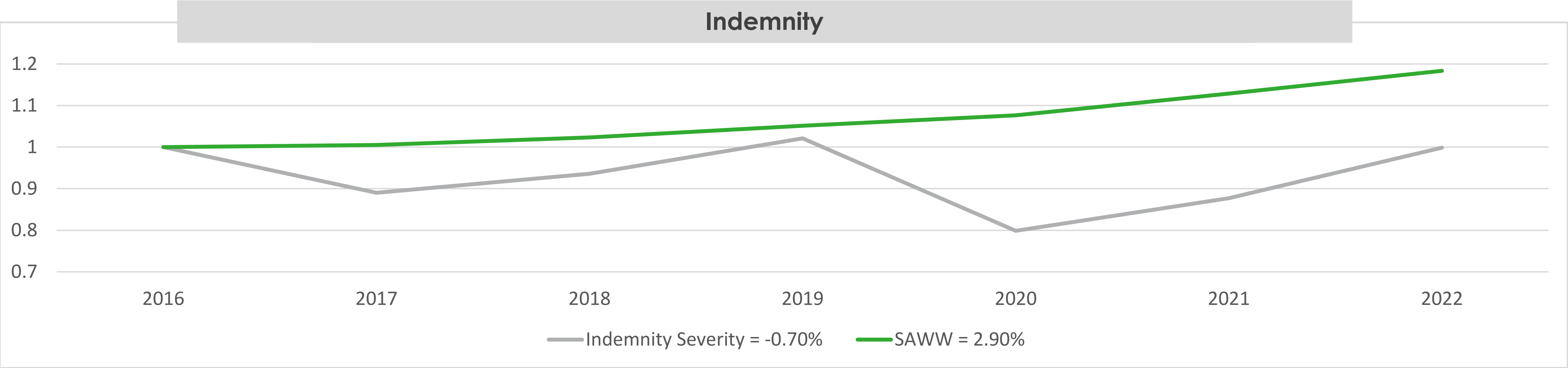
History of Loss Cost Changes

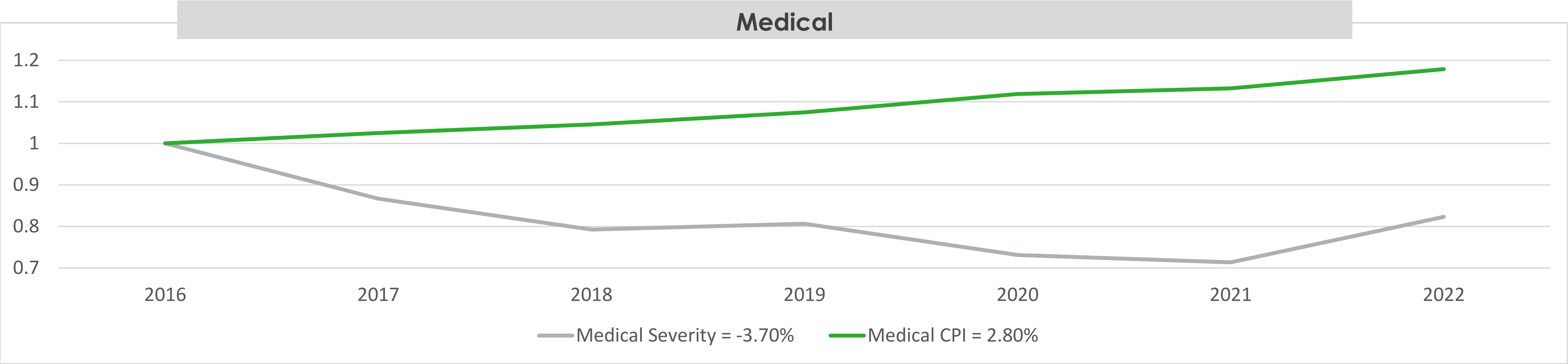


The Loss Cost Levels Cumulative Index has decreased 62% since 12/1/2004.

Source: DE 2025 Loss Cost Filing: 2004 - 2025

Trends in Average Cost





Source: DE 2025 Loss Cost Filing, Financial Data

About

Founded in 1917, the **Delaware Compensation Rating Bureau, Inc. (DCRB)** is a nonprofit data collection organization serving as a trusted, essential, and objective resource that supports a healthy workers' compensation system for Delaware. DCRB provides data-driven products and services that anticipate and respond to marketplace conditions and identify emerging trends, including accurate and valuable statistical and actuarially-based information, marketplace knowledge, and rating plans. DCRB also conducts innovative research, provides educational services, and engages in outreach that delivers knowledge to empower actionable decisions.

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