Exhibit 4
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

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. For informational purposes, claim frequencies are also shown at constant (2013) wage levels. The data excludes the experience of deductible business.

The second page shows Unit Statistical Data reported claim counts and the associated claim development factors for experience excluding deductible business.

The third page shows a graph of the frequencies appearing in column (7) of Page 1.

Delaware W.C - Claim Frequencies

DCRB Unit Statistical Plan

(Excluding Deductible Business)

Policy Year	Reported Claim Counts (1)	Indemnity Claim Dev Factors (2)	Ultimate Claim Counts (3)	% Change Counts (4)	Expected Losses (5)	% Change Expected Loss (6)	Claim Frequency (# Claims per $1 million) (7)	% Change Claim Freq (8)
2013	1,279	1.000	1,279		69,347,479		18.44	
2014	1,120	1.000	1,120	-12.4%	70,643,577	1.9%	15.85	-14.0%
2015	1,225	1.000	1,225	9.4%	74,528,941	5.5%	16.44	3.7%
2016	1,132	1.000	1,132	-7.6%	79,982,010	7.3%	14.15	-13.9%
2017	1,205	1.000	1,205	6.4%	84,196,376	5.3%	14.31	1.1%
2018	1,103	1.000	1,103	-8.5%	86,400,073	2.6%	12.77	-10.8%
2019	1,095	1.000	1,095	-0.7%	86,955,056	0.6%	12.60	-1.3%
2020	1,043	1.003	1,046	-4.5%	88,673,225	2.0%	11.80	-6.3%
2021	985	1.013	998	-4.6%	95,892,094	8.1%	10.40	-11.9%
2022	1,010	1.046	1,056	5.8%	104,322,624	8.8%	10.12	-2.7%
2023 *	750	1.463	1,097	3.9%	112,031,684	7.4%	9.80	-3.2%

Period	Annual % Change in Claim Frequency	Period	Annual % Change In Claim Frequency
PY13-PY23	-6.0%	PY13-PY22	-6.1%
PY14-PY23	-5.8%	PY14-PY22	-5.9%
PY15-PY23	-6.1%	PY15-PY22	-6.4%
PY16-PY23	-5.8%	PY16-PY22	-6.0%
PY17-PY23	**-6.2%**	PY17-PY22	-6.7%
PY18-PY23	-5.8%	PY18-PY22	-6.4%
PY19-PY23	-6.4%	PY19-PY22	-7.5%
PY20-PY23	-5.7%	PY20-PY22	-7.4%
PY21-PY23	-2.9%	PY21-PY22	-2.7%
PY22-PY23	-3.2%		

* Includes approximately first 8.25 months of Policy Year 2023, so the expected losses were adjusted to be a complete year.

Note: Expected Losses for PYs prior to 2021 were adjusted to "on-level" for the excess change in wage inflation in recent years due to the pandemic.

Policy Year	SAWW	% Change SAWW	SAWW Index	Adjusted Claim Frequency # Claims per $1 million	% Change Adj Claim Frequency
2013	1,010.5		1.0000		
2014	1,023.5	1.3%	1.0129	16.06	
2015	1,024.9	0.1%	1.0143	16.67	3.8%
2016	1,063.0	3.7%	1.0520	14.89	-10.7%
2017	1,077.0	1.3%	1.0659	15.25	2.4%
2018	1,106.0	2.7%	1.0946	13.97	-8.4%
2019	1,146.5	3.7%	1.1347	14.29	2.3%
2020	1,208.8	5.4%	1.1963	14.11	-1.3%
2021	1,273.1	5.3%	1.2599	13.11	-7.1%
2022	1,322.0	3.8%	1.3083	13.24	1.0%
2023	1,352.6	2.3%	1.3386	13.11	-1.0%

Period	Annual % Change in Adjusted Claim Frequency	Period	Annual % Change in SAWW
PY13-PY23		PY13-PY23	3.2%
PY14-PY23	-2.6%	PY14-PY23	3.4%
PY15-PY23	-2.6%	PY15-PY23	3.7%
PY16-PY23	-2.1%	PY16-PY23	3.9%
PY17-PY23	-2.3%	PY17-PY23	4.2%
PY18-PY23	-1.8%	PY18-PY23	4.3%
PY19-PY23	-2.3%	PY19-PY23	4.3%
PY20-PY23	-2.1%	PY20-PY23	3.8%
PY21-PY23	0.0%	PY21-PY23	3.1%
PY22-PY23	-1.0%	PY22-PY23	2.3%

Adjusted claim frequency is claim frequency per $1 million expected losses at constant (2013) wages

Projected Annual Change in Claim Frequency: -6.2% (see PY17-PY23)

Delaware W.C - Claim Frequencies
DCRB Unit Statistical Plan
(Excluding Deductible Business)

Reported Claim Count Development

Policy Year	Reported Claim Counts 0	1	2	3	4	5	6	7	8	9	10
2010					1,373	1,375	1,376	1,376	1,376	1,376	1,376
2011				1,311	1,316	1,317	1,317	1,318	1,318	1,319	1,319
2012			1,216	1,224	1,228	1,228	1,228	1,228	1,229	1,230	1,230
2013	1,061	1,230	1,266	1,276	1,279	1,280	1,277	1,277	1,278	1,279	1,279
2014	743	1,070	1,102	1,119	1,120	1,119	1,119	1,120	1,120	1,120	
2015	889	1,165	1,209	1,215	1,219	1,221	1,225	1,225	1,225		
2016	809	1,089	1,107	1,122	1,129	1,128	1,128	1,132			
2017	928	1,162	1,193	1,205	1,204	1,205	1,205				
2018	844	1,063	1,086	1,100	1,104	1,103					
2019	839	1,052	1,087	1,093	1,095						
2020	768	998	1,031	1,043							
2021	702	955	985								
2022	702	1,010									
2023	750										

Policy Year	Claim Development Factors 0-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	Tail
2010					1.001	1.001	1.000	1.000	1.000	1.000	
2011				1.004	1.001	1.000	1.001	1.000	1.001	1.000	
2012			1.007	1.003	1.000	1.000	1.000	1.001	1.001	1.000	
2013	1.159	1.029	1.008	1.002	1.001	0.998	1.000	1.001	1.001	1.000	
2014	1.440	1.030	1.015	1.001	0.999	1.000	1.001	1.000	1.000		
2015	1.310	1.038	1.005	1.003	1.002	1.003	1.000	1.000			
2016	1.346	1.017	1.014	1.006	0.999	1.000	1.004				
2017	1.252	1.027	1.010	0.999	1.001	1.000					
2018	1.259	1.022	1.013	1.004	0.999						
2019	1.254	1.033	1.006	1.002							
2020	1.299	1.033	1.012								
2021	1.360	1.031									
2022	1.439										
All Yr Ave.	1.312	1.029	1.010	1.003	1.000	1.000	1.001	1.000	1.000	1.000	
7Yr Ave.	1.316	1.029	1.011	1.002	1.000	1.000	1.001	1.000	1.000	1.000	
5Yr Ave.	1.322	1.029	1.011	1.003	1.000	1.000	1.001	1.000	1.000	1.000	
3Yr Ave.	1.366	1.033	1.010	1.002	1.000	1.001	1.001	1.000	1.001	1.000	
2Yr Ave.	1.400	1.032	1.009	1.003	1.000	1.000	1.002	1.000	1.000	1.000	
Selected LDF	1.400	1.032	1.010	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
CDF	1.463	1.046	1.013	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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