Exhibit 23
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 (2010) 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)
2010	1,376	1.000	1,376		94,422,122		14.57	
2011	1,310	1.000	1,310	-4.8%	96,750,150	2.5%	13.54	-7.1%
2012	1,212	1.000	1,212	-7.5%	99,237,864	2.6%	12.21	-9.8%
2013	1,268	1.000	1,268	4.6%	100,832,515	1.6%	12.58	3.0%
2014	1,117	1.000	1,117	-11.9%	101,934,237	1.1%	10.96	-12.9%
2015	1,222	1.000	1,222	9.4%	106,884,759	4.9%	11.43	4.3%
2016	1,125	1.001	1,126	-7.9%	114,908,399	7.5%	9.80	-14.3%
2017	1,206	1.003	1,210	7.4%	121,319,999	5.6%	9.97	1.7%
2018	1,091	1.015	1,107	-8.5%	124,749,007	2.8%	8.88	-10.9%
2019	1,057	1.041	1,100	-0.6%	128,661,964	3.1%	8.55	-3.7%
2020 *	768	1.344	1,032	-6.2%	126,435,094	-1.7%	8.16	-4.6%

Period	Annual % Change in Claim Frequency	Period	Annual % Change In Claim Frequency
PY10-PY20	-5.5%	PY10-PY19	-5.6%
PY11-PY20	-5.4%	PY11-PY19	-5.5%
PY12-PY20	-5.4%	PY12-PY19	-5.4%
PY13-PY20	-5.8%	PY13-PY19	-5.9%
PY14-PY20	**-5.4%**	PY14-PY19	-5.5%
PY15-PY20	-6.1%	PY15-PY19	-6.6%
PY16-PY20	-5.1%	PY16-PY19	-5.1%
PY17-PY20	-6.2%	PY17-PY19	-7.4%
PY18-PY20	-4.1%	PY18-PY19	-3.7%
PY19-PY20	-4.6%		

* Includes approximately first 8.25 months of Policy Year 2020, so the expected losses were adjusted to be a complete year.

Policy Year	SAWW	% Change SAWW	SAWW Index	Adjusted Claim Frequency # Claims per $1 million	% Change Adj Claim Frequency
2010	950.3		1.0000		
2011	979.4	3.1%	1.0306	13.95	
2012	994.8	1.6%	1.0468	12.78	-8.4%
2013	1,008.9	1.4%	1.0617	13.35	4.5%
2014	1,026.8	1.8%	1.0805	11.84	-11.3%
2015	1,032.3	0.5%	1.0863	12.42	4.9%
2016	1,050.5	1.8%	1.1054	10.83	-12.8%
2017	1,079.7	2.8%	1.1361	11.33	4.6%
2018	1,105.2	2.4%	1.1630	10.32	-8.9%
2019	1,159.1	4.9%	1.2197	10.43	1.1%
2020	1,215.3	4.9%	1.2789	10.44	0.1%

Period	Annual % Change in Adjusted Claim Frequency	Period	Annual % Change in SAWW
PY10-PY20		PY10-PY20	2.2%
PY11-PY20	-3.3%	PY11-PY20	2.2%
PY12-PY20	-3.1%	PY12-PY20	2.4%
PY13-PY20	-3.4%	PY13-PY20	2.6%
PY14-PY20	-2.7%	PY14-PY20	2.9%
PY15-PY20	-3.0%	PY15-PY20	3.3%
PY16-PY20	-1.5%	PY16-PY20	3.7%
PY17-PY20	-2.3%	PY17-PY20	4.1%
PY18-PY20	0.6%	PY18-PY20	4.9%
PY19-PY20	0.1%	PY19-PY20	4.9%

Adjusted claim frequency is claim frequency per $1 million expected losses at constant (2010) wages

Projected Annual Change in Claim Frequency: -5.4% (see PY14-PY20)

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
2007					1,531	1,532	1,531	1,533	1,536	1,536	1,537
2008				1,346	1,350	1,351	1,352	1,355	1,356	1,356	1,356
2009			1,293	1,323	1,332	1,337	1,338	1,337	1,337	1,338	1,338
2010	1,040	1,318	1,359	1,380	1,373	1,375	1,376	1,376	1,376	1,376	1,376
2011	1,076	1,268	1,291	1,304	1,308	1,309	1,309	1,310	1,310	1,310	
2012	980	1,154	1,199	1,208	1,211	1,210	1,210	1,211	1,212		
2013	1,061	1,226	1,257	1,267	1,270	1,271	1,268	1,268			
2014	743	1,071	1,103	1,118	1,119	1,118	1,117				
2015	889	1,169	1,210	1,216	1,220	1,222					
2016	809	1,099	1,108	1,123	1,125						
2017	928	1,168	1,194	1,206							
2018	844	1,068	1,091								
2019	839	1,057									
2020	768										

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
2007					1.001	0.999	1.001	1.002	1.000	1.001	
2008				1.003	1.001	1.001	1.002	1.001	1.000	1.000	
2009			1.023	1.007	1.004	1.001	0.999	1.000	1.001	1.000	
2010	1.267	1.031	1.015	0.995	1.001	1.001	1.000	1.000	1.000	1.000	
2011	1.178	1.018	1.010	1.003	1.001	1.000	1.001	1.000	1.000		
2012	1.178	1.039	1.008	1.002	0.999	1.000	1.001	1.001			
2013	1.156	1.025	1.008	1.002	1.001	0.998	1.000				
2014	1.441	1.030	1.014	1.001	0.999	0.999					
2015	1.315	1.035	1.005	1.003	1.002						
2016	1.358	1.008	1.014	1.002							
2017	1.259	1.022	1.010								
2018	1.265	1.022									
2019	1.260										
All Yr Ave.	1.268	1.026	1.012	1.002	1.001	1.000	1.001	1.001	1.000	1.000	
5Yr Ave.	1.291	1.023	1.010	1.002	1.000	0.999	1.000	1.000	1.000	1.000	
3Yr Ave.	1.261	1.017	1.010	1.002	1.001	0.999	1.001	1.000	1.000	1.000	
Selected LDF	1.291	1.026	1.012	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000
CDF	1.344	1.041	1.015	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000

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