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CIRCULAR

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## DCRB Circular No. 1066

To All Members of the DCRB:

### **RE: 2025 DCRB Reports Provide Integrated Market Intelligence and Enhanced Access Through New Website**

The Delaware Compensation Rating Bureau (DCRB) is pleased to announce the publication of its 2025 suite of reports, delivering timely, data-driven insights into the performance, trends, and underlying dynamics of Delaware's workers compensation system.

This year's publications have been refined to provide a more integrated and accessible view of the marketplace. The former Annual Report has been incorporated into the State Activity Report, creating a more cohesive narrative that combines operational transparency with market analysis in a single, streamlined resource.

Together, these reports are designed to support carrier strategy, pricing evaluation, underwriting insight, and broader market understanding. They reflect DCRB's continued commitment to providing objective, high-quality information that strengthens decision-making and promotes system stability.

#### **Highlights of the 2025 Reports:**

##### **State of the Line Report**

Provides a comprehensive assessment of the overall health of Delaware's workers compensation system. Key measures include combined ratios, premium and payroll trends, claim frequency and severity, pricing dynamics, economic indicators, large claim activity, and benefit cost distributions. National benchmarks provide important context for evaluating Delaware's relative position.

##### **State Activity Report**

Now incorporating organizational and operational insights previously presented in the Annual Report, this report delivers a unified view of system activity and Bureau operations. It includes detailed analyses of premium, payroll, and claim activity; market share by carrier group; classification-level experience; injury characteristics; and medical cost drivers. The result is a clearer, more complete understanding of the data and trends informing loss cost indications and marketplace outcomes.



##### **Medical Activity Report**

Examines key drivers of medical costs within the workers compensation system. Through

analysis of financial, statistical, and medical claims data, the report highlights trends in payments, utilization, and service categories, supported by state and national benchmarks.

### **Opioid Supplement to the Medical Activity Report**

Provides a focused analysis of prescription drug utilization, with emphasis on opioid prescribing patterns, costs, and trends. This supplement offers critical insight into an area of ongoing importance for claims management and system oversight.

#### **Accessing the Reports:**

DCRB's recently redesigned website provides a significantly improved experience for locating and accessing reports and related content.

- The **State of the Line Report** and **State Activity Report** are available at [DCRB.com](https://www.dcrb.com) within the website's enhanced [Research & Education](#) section under [Industry Reports](#). Users can navigate via search functionality and filtering tools to quickly identify publications by topic, date, or content type.

- The **Medical Activity Report** and **Opioid Supplement** are available to DCRB members through the [Application Manager](#) under *Data Analytics – Industry Reports*.

These enhancements are designed to improve discoverability, streamline access, and ensure that critical insights are readily available when and where they are needed.

DCRB's reports remain a trusted, essential resource for understanding Delaware's workers compensation system. We encourage members to leverage these insights to inform strategy, evaluate performance, and navigate an evolving marketplace with clarity and confidence.

Amy Quinn  
President