

DELAWARE COMPENSATION RATING BUREAU, INC.

Table IV - Unit Statistical Data

Pages 1 through 4 contain payroll, premium and loss unit statistical data for the latest five manual years for which data is available, in total and by industry group. Pure premiums, incurred losses and claim counts by type of injury are shown.

All data is shown on a reported basis.

TABLE IV

TOTAL EXPERIENCE -

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS		TEMP. MED.		
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.			INCL. EXP.CON	EXCL. EXP.CON		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2005	11,391,416	308,246,624	305,603,983	162,953,805	2.68	.529	.533	1.43	.08	.32	.12	.07	.84
2006	12,100,273	351,399,702	348,616,905	137,707,413	2.88	.392	.395	1.14	.02	.30	.11	.06	.64
2007	13,185,027	362,512,504	359,558,141	141,868,977	2.73	.391	.395	1.08	.03	.26	.11	.06	.61
2008	12,921,292	292,712,112	289,614,821	111,565,297	2.24	.381	.385	.86	.02	.20	.10	.06	.49
2009	12,419,054	223,306,196	220,281,171	84,350,839	1.77	.378	.383	.68	.03	.06	.07	.09	.43
ALL	62,017,062	1,538,177,138	1,523,675,021	638,446,331	2.46	.415	.419	1.03	.03	.23	.10	.07	.60

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL
		INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2005	162,953,805	5	3,391,516	7	5,285,026	262	36,549,899	619	13,369,031	2,143	8,378,476	95,979,857
2006	137,707,413	4	1,138,131	3	1,086,338	271	36,598,433	589	13,184,977	1,940	7,736,491	77,963,043
2007	141,868,977	5	1,976,112	4	2,047,258	226	34,099,468	693	14,818,649	1,857	8,139,349	80,788,141
2008	111,565,297	6	1,499,734	2	771,254	186	25,205,536	594	12,538,667	1,561	8,220,994	63,329,112
2009	84,350,839	4	2,506,412	2	944,795	70	7,830,355	356	8,944,934	1,800	11,260,971	52,863,372
ALL	638,446,331	24	10,511,905	18	10,134,671	1,015	140,283,691	2,851	62,856,258	9,301	43,736,281	370,923,525

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY
		MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2005	95,979,857	5	1,799,651	7	9,166,673	262	37,775,217	619	21,740,292	2,143	16,191,151	9,306,873
2006	77,963,043	4	5,000	3	1,859,077	271	35,139,473	589	15,517,316	1,940	15,797,441	9,644,736
2007	80,788,141	5	22,650	4	1,368,210	226	32,697,609	693	22,544,325	1,857	15,318,847	8,836,500
2008	63,329,112	6	27,781	2	517,436	186	22,322,459	594	17,184,737	1,561	14,707,855	8,568,844
2009	52,863,372	4	31,162	2	3,909,503	70	5,485,272	356	12,404,875	1,800	21,545,115	9,487,445
ALL	370,923,525	24	1,886,244	18	16,820,899	1,015	133,420,030	2,851	89,391,545	9,301	83,560,409	45,844,398

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES
PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR (1)	PAYROLL IN THOUS (2)	EARNED	EARNED	LOSS RATIOS			PURE PREMIUMS						
		STANDARD PREMIUM INCLUDING EXP. CON. (3)	STANDARD PREMIUM EXCLUDING EXP. CON. (4)	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)	ALL DEATH & P.T. (9)	MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. (13)	MED. (14)	
2005	782,974	41,604,828	41,505,848	19,858,786	5.30	.477	.478	2.54	.08	.65	.26	.11	1.43
2006	803,940	46,445,398	46,347,329	15,933,648	5.77	.343	.344	1.98	.00	.54	.28	.06	1.09
2007	929,467	52,652,855	52,549,889	14,508,897	5.65	.276	.276	1.56	.08	.43	.14	.07	.84
2008	767,559	40,539,981	40,434,070	12,360,576	5.27	.305	.306	1.61	.04	.43	.18	.07	.89
2009	793,611	31,040,284	30,938,028	7,163,436	3.90	.231	.232	.90	.08	.10	.11	.11	.51
ALL	4,077,551	212,283,346	211,775,164	69,825,343	5.19	.329	.330	1.71	.06	.43	.19	.08	.95

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	NO. (3)	DEATH	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL	
			INDEMNITY & FUNERAL (4)	NO. (5)	INDEMNITY COMP. (6)	NO. (7)	INDEMNITY COMP. (8)	NO. (9)	INDEMNITY COMP. (10)	NO. (11)	INDEMNITY COMP. (12)	(13)
2005	19,858,786			1	635,962	37	5,092,167	106	2,047,628	220	849,066	11,233,963
2006	15,933,648					35	4,371,588	90	2,281,480	193	504,491	8,776,089
2007	14,508,897	1	750,000			26	3,951,547	69	1,323,085	205	673,637	7,810,628
2008	12,360,576	1	343,205			20	3,287,754	62	1,374,996	135	536,838	6,817,783
2009	7,163,436	1	600,418			7	778,926	44	862,022	146	863,142	4,058,928
ALL	69,825,343	3	1,693,623	1	635,962	125	17,481,982	371	7,889,211	899	3,427,174	38,697,391

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	NO. (3)	DEATH	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL	
			MEDICAL (4)	NO. (5)	MEDICAL COMP. (6)	NO. (7)	MEDICAL COMP. (8)	NO. (9)	MEDICAL COMP. (10)	NO. (11)	MEDICAL COMP. (12)	ONLY (13)
2005	11,233,963			1	271,971	37	5,145,969	106	2,667,585	220	1,876,713	1,271,725
2006	8,776,089					35	3,792,330	90	2,280,021	193	1,372,397	1,331,341
2007	7,810,628	1	21,500			26	3,376,158	69	1,830,023	205	1,523,200	1,059,747
2008	6,817,783	1	15,865			20	2,086,156	62	2,006,743	135	1,677,904	1,031,115
2009	4,058,928	1	31,162			7	562,540	44	1,076,887	146	1,631,883	756,456
ALL	38,697,391	3	68,527	1	271,971	125	14,963,153	371	9,861,259	899	8,082,097	5,450,384

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING
PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	LOSS RATIOS			PURE PREMIUMS						
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP.	MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2005	874,703	68,692,322	68,186,310	45,925,852	7.80	.669	.674	5.25	.42	1.39	.28	.19	2.97
2006	907,427	75,730,397	75,196,976	30,946,879	8.29	.409	.412	3.41	.07	1.14	.30	.14	1.76
2007	866,224	71,977,287	71,412,429	28,071,429	8.24	.390	.393	3.24	.08	1.03	.31	.15	1.67
2008	782,913	53,645,528	53,087,225	25,664,226	6.78	.478	.483	3.28	.05	.98	.28	.16	1.81
2009	672,303	38,825,885	38,321,792	18,574,478	5.70	.478	.485	2.76	.10	.27	.25	.31	1.83
ALL	4,103,570	308,871,419	306,204,732	149,182,864	7.46	.483	.487	3.64	.15	1.00	.29	.18	2.02

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL	
			INDEMNITY & FUNERAL	INDEMNITY COMP.	INDEMNITY COMP.	INDEMNITY COMP.	INDEMNITY COMP.	INDEMNITY COMP.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2005	45,925,852	3	1,636,488	2	2,057,119	74	12,169,847	98	2,446,506	363	1,622,119	25,993,773
2006	30,946,879			1	616,061	64	10,343,740	107	2,726,871	308	1,313,055	15,947,152
2007	28,071,429			1	686,268	54	8,928,486	112	2,723,463	246	1,278,495	14,454,717
2008	25,664,226	1	200,000	1	195,069	50	7,681,208	79	2,210,664	194	1,234,176	14,143,109
2009	18,574,478			1	692,085	16	1,804,426	55	1,696,233	195	2,050,680	12,331,054
ALL	149,182,864	4	1,836,488	6	4,246,602	258	40,927,707	451	11,803,737	1,306	7,498,525	82,869,805

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL ONLY	
			MEDICAL	MEDICAL COMP.	MEDICAL COMP.	MEDICAL COMP.	MEDICAL COMP.	MEDICAL COMP.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2005	25,993,773	3	37,178	2	6,601,447	74	10,204,124	98	4,933,604	363	2,817,872	1,399,548
2006	15,947,152			1	367,540	64	9,156,288	107	2,601,376	308	2,607,752	1,214,196
2007	14,454,717			1	369,569	54	7,666,856	112	2,959,806	246	2,403,420	1,055,066
2008	14,143,109	1	7,750	1	32,736	50	8,168,273	79	2,638,908	194	2,131,447	1,163,995
2009	12,331,054			1	2,789,200	16	1,295,757	55	3,364,640	195	3,458,540	1,422,917
ALL	82,869,805	4	44,928	6	10,160,492	258	36,491,298	451	16,498,334	1,306	13,419,031	6,255,722

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS (1)	EARNED STANDARD PREMIUM INCLUDING EXP. CON. (2)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (3)	INCURRED LOSSES UNMODIFIED (4)	LOSS RATIOS			PURE PREMIUMS					
					AVE. RATE (4)/(2)	INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL DEATH & P.T. (9)	MAJOR PERM. (10)	MINOR PERM. (11)	TEMP. MED. (12)	MED. (13)	
2005	9,733,739	197,949,474	195,911,825	97,169,167	2.01	.491	.496	1.00	.04	.20	.09	.06	.60
2006	10,388,906	229,223,907	227,072,600	90,826,886	2.19	.396	.400	.87	.02	.21	.08	.06	.51
2007	11,389,336	237,882,362	235,595,823	99,288,651	2.07	.417	.421	.87	.02	.19	.09	.05	.51
2008	11,370,820	198,526,603	196,093,526	73,540,495	1.72	.370	.375	.65	.01	.13	.08	.06	.37
2009	10,953,140	153,440,027	151,021,351	58,612,925	1.38	.382	.388	.54	.02	.05	.06	.08	.33
ALL	53,835,941	1,017,022,373	1,005,695,125	419,438,124	1.87	.412	.417	.78	.02	.15	.08	.06	.46

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1)	DEATH INDEMNITY & FUNERAL NO. (2)	DEATH INDEMNITY & FUNERAL (3)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. (11)	TEMP. COMP. (12)	MEDICAL (13)
				INDEMNITY NO. (4)	INDEMNITY COMP. (5)	INDEMNITY NO. (6)	INDEMNITY COMP. (7)	INDEMNITY NO. (8)	INDEMNITY COMP. (9)			
2005	97,169,167	2	1,755,028	4	2,591,945	151	19,287,885	415	8,874,897	1,560	5,907,291	58,752,121
2006	90,826,886	4	1,138,131	2	470,277	172	21,883,105	392	8,176,626	1,439	5,918,945	53,239,802
2007	99,288,651	4	1,226,112	3	1,360,990	146	21,219,435	512	10,772,101	1,406	6,187,217	58,522,796
2008	73,540,495	4	956,529	1	576,185	116	14,236,574	453	8,953,007	1,232	6,449,980	42,368,220
2009	58,612,925	3	1,905,994	1	252,710	47	5,247,003	257	6,386,679	1,459	8,347,149	36,473,390
ALL	419,438,124	17	6,981,794	11	5,252,107	632	81,874,002	2,029	43,163,310	7,096	32,810,582	249,356,329

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1)	DEATH MEDICAL NO. (2)	DEATH MEDICAL (3)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. (11)	TEMP. COMP. (12)	MEDICAL ONLY (13)
				PERM. MEDICAL NO. (4)	PERM. MEDICAL COMP. (5)	PERM. MEDICAL NO. (6)	PERM. MEDICAL COMP. (7)	PERM. MEDICAL NO. (8)	PERM. MEDICAL COMP. (9)			
2005	58,752,121	2	1,762,473	4	2,293,255	151	22,425,124	415	14,139,103	1,560	11,496,566	6,635,600
2006	53,239,802	4	5,000	2	1,491,537	172	22,190,855	392	10,635,919	1,439	11,817,292	7,099,199
2007	58,522,796	4	1,150	3	998,641	146	21,654,595	512	17,754,496	1,406	11,392,227	6,721,687
2008	42,368,220	4	4,166	1	484,700	116	12,068,030	453	12,539,086	1,232	10,898,504	6,373,734
2009	36,473,390	3		1	1,120,303	47	3,626,975	257	7,963,348	1,459	16,454,692	7,308,072
ALL	249,356,329	17	1,772,789	11	6,388,436	632	81,965,579	2,029	63,031,952	7,096	62,059,281	34,138,292