

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)
2006	12,099,696	351,765,725	348,982,928	148,004,427	2.88	.421	.424	1.22	.03	.32	.11	.06	.70
2007	13,185,259	363,135,216	360,180,932	152,376,613	2.73	.420	.423	1.16	.03	.29	.11	.07	.66
2008	12,918,583	293,959,480	290,861,666	132,492,242	2.25	.451	.456	1.03	.02	.28	.10	.06	.56
2009	12,382,442	224,719,944	221,693,420	117,349,057	1.79	.522	.529	.95	.03	.17	.11	.07	.56
2010	13,104,081	197,843,449	194,749,728	91,142,366	1.49	.461	.468	.70	.01	.07	.06	.08	.47
ALL	63,690,061	1,431,423,814	1,416,468,674	641,364,705	2.22	.448	.453	1.01	.02	.23	.10	.07	.59

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL		PERM. TOTAL INDEMNITY COMP.		MAJOR PERM. INDEMNITY COMP.		MINOR PERM. INDEMNITY COMP.		TEMP. COMP. INDEMNITY COMP.		MEDICAL (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2006	148,004,427	3	1,154,712	7	2,552,556	266	38,801,859	619	13,572,837	1,917	7,796,825	84,125,638
2007	152,376,613	5	1,482,692	4	2,068,039	240	38,203,545	709	14,722,910	1,835	8,734,173	87,165,254
2008	132,492,242	6	1,887,391	2	414,898	246	36,584,977	632	12,826,872	1,520	7,795,539	72,982,565
2009	117,349,057	5	2,519,977	2	1,654,569	171	21,335,306	682	14,130,597	1,476	8,072,868	69,635,740
2010	91,142,366			3	676,467	74	9,739,556	343	8,430,733	1,798	10,690,824	61,604,786
ALL	641,364,705	19	7,044,772	18	7,366,529	997	144,665,243	2,985	63,683,949	8,546	43,090,229	375,513,983

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL		PERM. TOTAL MEDICAL COMP.		MAJOR PERM. MEDICAL COMP.		MINOR PERM. MEDICAL COMP.		TEMP. COMP. MEDICAL COMP.		MEDICAL ONLY (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2006	84,125,638	3		7	2,915,220	266	38,680,107	619	16,856,567	1,917	15,739,540	9,934,204
2007	87,165,254	5	21,650	4	1,538,428	240	38,179,253	709	22,751,207	1,835	15,793,452	8,881,264
2008	72,982,565	6	187,129	2	629,408	246	33,662,198	632	16,138,111	1,520	14,204,299	8,161,420
2009	69,635,740	5	43,709	2	6,476,172	171	18,776,649	682	20,628,600	1,476	14,917,750	8,792,860
2010	61,604,786			3	5,707,094	74	12,130,165	343	11,941,394	1,798	22,925,763	8,900,370
ALL	375,513,983	19	252,488	18	17,266,322	997	141,428,372	2,985	88,315,879	8,546	83,580,804	44,670,118

TABLE IV - A

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

MAN YEAR	PAYROLL IN THOUS (1) (2)	EARNED	EARNED	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS		ALL DEATH & P.T. (9)	PURE PREMIUMS		TEMP. (13)	MED. (14)	
		STANDARD PREMIUM INCLUDING EXP. CON. (3)	STANDARD PREMIUM EXCLUDING EXP. CON. (4)			INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)		MAJOR PERM. (11)	MINOR PERM. (12)			
2006	803,119	46,345,894	46,248,282	16,182,018	5.76	.349	.350	2.01	.04	.48	.30	.06	1.12
2007	929,817	52,672,066	52,568,930	15,007,822	5.65	.285	.285	1.61	.08	.46	.13	.09	.86
2008	819,847	41,444,041	41,337,885	15,772,001	5.04	.381	.382	1.92	.07	.61	.17	.05	1.01
2009	799,210	31,908,414	31,806,097	10,413,416	3.98	.326	.327	1.30	.08	.39	.16	.06	.62
2010	685,257	23,025,687	22,923,657	12,050,420	3.35	.523	.526	1.76	.04	.12	.15	.10	1.34
ALL	4,037,250	195,396,102	194,884,851	69,425,677	4.83	.355	.356	1.72	.06	.42	.18	.07	.98

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1) (2)	DEATH INDEMNITY & FUNERAL NO. (3) (4)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL (13)	
			INDEMNITY NO. (5) (6)	COMP. (6)	INDEMNITY NO. (7) (8)	COMP. (8)	INDEMNITY NO. (9) (10)	COMP. (10)	INDEMNITY NO. (11) (12)	COMP. (12)		
2006	16,182,018		1	359,022	32	3,861,711	99	2,448,057	186	483,595	9,029,633	
2007	15,007,822	1	750,000		28	4,241,618	67	1,209,968	204	794,117	8,012,119	
2008	15,772,001	1	573,079		34	5,025,378	65	1,424,391	129	447,379	8,301,774	
2009	10,413,416	1	600,418		24	3,081,974	68	1,313,134	112	448,527	4,969,363	
2010	12,050,420			2	303,567	7	789,935	37	1,061,885	135	680,016	9,215,017
ALL	69,425,677	3	1,923,497	3	662,589	125	17,000,616	336	7,457,435	766	2,853,634	39,527,906

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1) (2)	DEATH MEDICAL NO. (3) (4)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY (13)	
			INDEMNITY NO. (5) (6)	COMP. (6)	INDEMNITY NO. (7) (8)	COMP. (8)	INDEMNITY NO. (9) (10)	COMP. (10)	INDEMNITY NO. (11) (12)	COMP. (12)		
2006	9,029,633		1	619,710	32	3,100,627	99	2,692,475	186	1,300,696	1,316,125	
2007	8,012,119	1	21,500		28	3,701,952	67	1,574,013	204	1,607,603	1,107,051	
2008	8,301,774	1	15,865		34	4,208,815	65	1,670,359	129	1,439,943	966,792	
2009	4,969,363	1	31,162		24	1,804,466	68	1,492,301	112	879,494	761,940	
2010	9,215,017			2	4,437,094	7	501,327	37	1,883,231	135	1,545,402	847,963
ALL	39,527,906	3	68,527	3	5,056,804	125	13,317,187	336	9,312,379	766	6,773,138	4,999,871

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING  
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.	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)
2006	907,294	75,727,059	75,192,988	32,537,708	8.29	.430	.433	3.59	.07	1.17	.30	.16	1.89
2007	866,379	72,006,713	71,441,130	29,874,825	8.25	.415	.418	3.45	.08	1.12	.33	.15	1.77
2008	782,239	53,644,279	53,084,773	28,181,420	6.79	.525	.531	3.60	.03	1.15	.30	.15	1.97
2009	674,535	38,818,956	38,314,580	26,555,888	5.68	.684	.693	3.94	.23	.77	.22	.20	2.51
2010	753,118	36,163,480	35,657,187	19,402,640	4.73	.537	.544	2.58	.00	.47	.23	.26	1.61
ALL	3,983,565	276,360,487	273,690,658	136,552,481	6.87	.494	.499	3.43	.08	.96	.28	.18	1.93

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH	NO.	PERM. TOTAL	NO.	MAJOR PERM.	NO.	MINOR PERM.	NO.	TEMP. COMP.	MEDICAL
			& FUNERAL		INDEMNITY		INDEMNITY		INDEMNITY		INDEMNITY	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2006	32,537,708			1	616,061	65	10,659,817	115	2,683,141	302	1,437,327	17,141,362
2007	29,874,825			1	707,049	58	9,669,637	117	2,844,601	239	1,321,484	15,332,054
2008	28,181,420	1	200,000			58	9,016,320	90	2,383,438	195	1,198,853	15,382,809
2009	26,555,888			1	1,576,164	43	5,206,975	61	1,494,433	190	1,374,587	16,903,729
2010	19,402,640					23	3,528,172	57	1,761,448	225	1,974,780	12,138,240
ALL	136,552,481	1	200,000	3	2,899,274	247	38,080,921	440	11,167,061	1,151	7,307,031	76,898,194

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH	NO.	PERM. TOTAL	NO.	MAJOR PERM.	NO.	MINOR PERM.	NO.	TEMP. COMP.	MEDICAL
			MEDICAL		MEDICAL		MEDICAL		MEDICAL		MEDICAL	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2006	17,141,362			1	367,540	65	10,311,321	115	2,633,429	302	2,614,644	1,214,428
2007	15,332,054			1	463,837	58	8,407,383	117	3,031,971	239	2,420,405	1,008,458
2008	15,382,809	1	7,750			58	9,682,797	90	2,594,292	195	2,155,135	942,835
2009	16,903,729			1	6,214,441	43	4,862,338	61	2,448,957	190	2,359,238	1,018,755
2010	12,138,240					23	5,458,990	57	2,293,107	225	3,302,360	1,083,783
ALL	76,898,194	1	7,750	3	7,045,818	247	38,722,829	440	13,001,756	1,151	12,851,782	5,268,259

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED STANDARD PREMIUM INCLUDING EXP. CON.	EARNED STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS			PURE PREMIUMS				
						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)
2006	10,389,283	229,692,772	227,541,658	99,284,701	2.19	.432	.436	.96	.03	.23	.08	.06	.56
2007	11,389,063	238,456,437	236,170,872	107,493,966	2.07	.451	.455	.94	.02	.21	.09	.06	.56
2008	11,316,497	198,871,160	196,439,008	88,538,821	1.74	.445	.451	.78	.01	.20	.08	.05	.44
2009	10,908,697	153,992,574	151,572,743	80,379,753	1.39	.522	.530	.74	.02	.12	.10	.06	.44
2010	11,665,706	138,654,282	136,168,884	59,689,306	1.17	.430	.438	.51	.00	.05	.05	.07	.35
ALL	55,669,246	959,667,225	947,893,165	435,386,547	1.70	.454	.459	.78	.02	.16	.08	.06	.47

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL NO.	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL		
			INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2006	99,284,701	3	1,154,712	5	1,577,473	169	24,280,331	405	8,441,639	1,429	5,875,903	57,954,643
2007	107,493,966	4	732,692	3	1,360,990	154	24,292,290	525	10,668,341	1,392	6,618,572	63,821,081
2008	88,538,821	4	1,114,312	2	414,898	154	22,543,279	477	9,019,043	1,196	6,149,307	49,297,982
2009	80,379,753	4	1,919,559	1	78,405	104	13,046,357	553	11,323,030	1,174	6,249,754	47,762,648
2010	59,689,306			1	372,900	44	5,421,449	249	5,607,400	1,438	8,036,028	40,251,529
ALL	435,386,547	15	4,921,275	12	3,804,666	625	89,583,706	2,209	45,059,453	6,629	32,929,564	259,087,883

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL NO.	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL ONLY		
			INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2006	57,954,643	3		5	1,927,970	169	25,268,159	405	11,530,663	1,429	11,824,200	7,403,651
2007	63,821,081	4	150	3	1,074,591	154	26,069,918	525	18,145,223	1,392	11,765,444	6,765,755
2008	49,297,982	4	163,514	2	629,408	154	19,770,586	477	11,873,460	1,196	10,609,221	6,251,793
2009	47,762,648	4	12,547	1	261,731	104	12,109,845	553	16,687,342	1,174	11,679,018	7,012,165
2010	40,251,529			1	1,270,000	44	6,169,848	249	7,765,056	1,438	18,078,001	6,968,624
ALL	259,087,883	15	176,211	12	5,163,700	625	89,388,356	2,209	66,001,744	6,629	63,955,884	34,401,988