

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 (1)	PAYROLL IN THOUS (2)	EARNED	EARNED	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS		ALL DEATH & P.T. (9)	PURE PREMIUMS			TEMP. MED. (13) (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)			
2008	12,955,001	294,425,573	291,327,763	150,670,495	2.25	.512	.517	1.16	.02	.32	.10	.07	.65
2009	12,557,422	225,684,142	222,656,563	148,789,242	1.77	.659	.668	1.18	.04	.30	.11	.06	.68
2010	13,262,719	198,900,382	195,804,883	141,482,229	1.48	.711	.723	1.07	.02	.23	.10	.07	.65
2011	13,796,597	202,451,063	199,306,357	120,046,553	1.44	.593	.602	.87	.01	.16	.10	.06	.54
2012	14,098,421	218,191,585	214,922,167	81,721,967	1.52	.375	.380	.58	.02	.07	.05	.08	.36
ALL	66,670,160	1,139,652,745	1,124,017,733	642,710,486	1.69	.564	.572	.96	.02	.21	.09	.07	.57

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	DEATH INDEMNITY & FUNERAL (4)		PERM. TOTAL INDEMNITY COMP. (6)		MAJOR PERM. INDEMNITY COMP. (8)		MINOR PERM. INDEMNITY COMP. (10)		TEMP. COMP. INDEMNITY COMP. (12)		MEDICAL (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
2008	150,670,495	6	2,281,136	2	254,732	250	41,992,664	650	13,411,422	1,506	8,822,722	83,907,819
2009	148,789,242	5	2,605,202	2	1,862,902	235	37,144,786	701	14,121,982	1,451	7,788,925	85,265,445
2010	141,482,229			5	2,482,784	205	31,046,899	620	12,735,826	1,526	9,382,133	85,834,587
2011	120,046,553	5	1,004,675	1	475,338	156	22,494,907	604	13,441,053	1,404	8,135,550	74,495,030
2012	81,721,967	5	2,445,095			76	9,854,491	283	6,738,086	1,650	11,451,711	51,232,584
ALL	642,710,486	21	8,336,108	10	5,075,756	922	142,533,747	2,858	60,448,369	7,537	45,581,041	380,735,465

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	DEATH MEDICAL (4)		PERM. TOTAL MEDICAL COMP. (6)		MAJOR PERM. MEDICAL COMP. (8)		MINOR PERM. MEDICAL COMP. (10)		TEMP. COMP. MEDICAL COMP. (12)		MEDICAL ONLY (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
2008	83,907,819	6	177,168	2	198,244	250	43,129,509	650	17,911,317	1,506	14,447,701	8,043,880
2009	85,265,445	5	66,209	2	6,505,195	235	35,572,371	701	20,363,709	1,451	14,380,309	8,377,652
2010	85,834,587			5	8,524,850	205	32,464,041	620	18,315,065	1,526	18,008,029	8,522,602
2011	74,495,030	5		1	397,705	156	29,869,892	604	20,466,252	1,404	15,247,374	8,513,807
2012	51,232,584	5	17,925			76	8,055,174	283	11,485,285	1,650	23,091,723	8,582,477
ALL	380,735,465	21	261,302	10	15,625,994	922	149,090,987	2,858	88,541,628	7,537	85,175,136	42,040,418

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 STANDARD PREMIUM INCLUDING EXP. CON. (3)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (4)	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS		PURE PREMIUMS					
						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)	
2008	825,154	41,952,286	41,846,900	19,057,715	5.07	.454	.455	2.31	.07	.73	.18	.06	1.26
2009	824,271	32,502,244	32,401,003	13,091,649	3.93	.403	.404	1.59	.08	.57	.17	.03	.74
2010	713,685	23,631,598	23,529,776	19,378,478	3.30	.820	.824	2.72	.04	.62	.18	.09	1.78
2011	789,534	24,328,973	24,232,439	13,195,756	3.07	.542	.545	1.67	.00	.35	.15	.06	1.11
2012	774,885	29,317,184	29,218,573	8,460,793	3.77	.289	.290	1.09	.00	.22	.05	.12	.70
ALL	3,927,529	151,732,285	151,228,691	73,184,391	3.85	.482	.484	1.86	.04	.50	.15	.07	1.11

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	DEATH INDEMNITY & FUNERAL (4)		PERM. TOTAL INDEMNITY COMP. (6)		MAJOR PERM. INDEMNITY COMP. (8)		MINOR PERM. INDEMNITY COMP. (10)		TEMP. COMP. INDEMNITY COMP. (12)		MEDICAL (13)
		NO. (3)	NO. (5)	NO. (7)	NO. (9)	NO. (11)						
2008	19,057,715	1	573,079		37	6,056,135	67	1,499,965	130	505,315	10,423,221	
2009	13,091,649	1	662,451		28	4,685,288	67	1,377,638	111	285,854	6,080,418	
2010	19,378,478			2	292,226	26	4,419,517	61	1,305,914	119	645,031	12,715,790
2011	13,195,756				18	2,763,729	51	1,188,920	120	476,454	8,766,653	
2012	8,460,793				10	1,719,630	16	379,261	125	909,767	5,452,135	
ALL	73,184,391	2	1,235,530	2	292,226	119	19,644,299	262	5,751,698	605	2,822,421	43,438,217

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	DEATH MEDICAL (4)		PERM. TOTAL MEDICAL COMP. (6)		MAJOR PERM. MEDICAL COMP. (8)		MINOR PERM. MEDICAL COMP. (10)		TEMP. COMP. MEDICAL COMP. (12)		MEDICAL ONLY (13)
		NO. (3)	NO. (5)	NO. (7)	NO. (9)	NO. (11)						
2008	10,423,221	1	15,865		37	6,380,530	67	1,560,506	130	1,501,423	964,897	
2009	6,080,418	1	31,162		28	2,760,223	67	1,658,767	111	862,278	767,988	
2010	12,715,790			2	4,492,224	26	3,780,514	61	2,246,758	119	1,410,142	786,152
2011	8,766,653				18	3,704,825	51	2,959,101	120	1,315,340	787,387	
2012	5,452,135				10	1,851,117	16	708,076	125	1,860,492	1,032,450	
ALL	43,438,217	2	47,027	2	4,492,224	119	18,477,209	262	9,133,208	605	6,949,675	4,338,874

TABLE IV - B

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

MAN YEAR (1)	PAYROLL IN THOUS (2)	EARNED STANDARD PREMIUM INCLUDING EXP. CON. (3)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (4)	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS		ALL DEATH & P.T. (9)	PURE PREMIUMS				
						INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)		MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. (13)	MED. (14)	
2008	777,657	52,852,018	52,292,764	29,730,283	6.72	.563	.569	3.82	.04	1.22	.30	.18	2.08
2009	669,363	38,266,900	37,762,444	32,685,665	5.64	.854	.866	4.88	.24	1.17	.23	.24	3.01
2010	747,062	35,691,072	35,184,519	28,431,553	4.71	.797	.808	3.81	.14	1.02	.30	.16	2.19
2011	676,739	32,523,752	32,016,668	26,963,260	4.73	.829	.842	3.98	.03	1.08	.24	.13	2.50
2012	697,599	34,480,720	33,981,027	13,675,538	4.87	.397	.402	1.96	.00	.47	.17	.25	1.06
ALL	3,568,420	193,814,462	191,237,422	131,486,299	5.36	.678	.688	3.68	.09	1.00	.25	.19	2.16

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	DEATH INDEMNITY & FUNERAL NO. (3)	DEATH INDEMNITY & FUNERAL (4)	PERM. TOTAL INDEMNITY NO. (5)	PERM. TOTAL INDEMNITY COMP. (6)	MAJOR PERM. INDEMNITY NO. (7)	MAJOR PERM. INDEMNITY COMP. (8)	MINOR PERM. INDEMNITY NO. (9)	MINOR PERM. INDEMNITY COMP. (10)	TEMP. COMP. INDEMNITY NO. (11)	TEMP. COMP. INDEMNITY COMP. (12)	MEDICAL (13)
2009	32,685,665			1	1,576,164	48	7,832,502	64	1,551,222	193	1,585,443	20,140,334
2010	28,431,553			1	1,076,500	48	7,601,447	73	2,233,484	192	1,168,852	16,351,270
2011	26,963,260	1	200,606			46	7,299,171	61	1,654,312	146	884,045	16,925,126
2012	13,675,538					27	3,299,147	37	1,199,049	191	1,755,032	7,422,310
ALL	131,486,299	2	400,606	3	2,798,269	225	35,522,455	323	8,992,085	920	6,783,816	76,989,068

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	DEATH MEDICAL NO. (3)	DEATH MEDICAL (4)	PERM. TOTAL MEDICAL NO. (5)	PERM. TOTAL MEDICAL COMP. (6)	MAJOR PERM. MEDICAL NO. (7)	MAJOR PERM. MEDICAL COMP. (8)	MINOR PERM. MEDICAL NO. (9)	MINOR PERM. MEDICAL COMP. (10)	TEMP. COMP. MEDICAL NO. (11)	TEMP. COMP. MEDICAL COMP. (12)	MEDICAL ONLY (13)
2009	20,140,334			1	6,214,441	48	8,190,425	64	2,329,047	193	2,590,453	815,968
2010	16,351,270			1	1,487,211	48	8,568,659	73	2,488,650	192	2,721,338	1,085,412
2011	16,925,126	1				46	12,480,784	61	1,958,482	146	1,601,025	884,835
2012	7,422,310					27	2,144,687	37	1,656,808	191	2,821,468	799,347
ALL	76,989,068	2	7,750	3	7,753,412	225	41,746,610	323	10,972,741	920	12,077,374	4,431,181

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES  
PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR (1)	PAYROLL IN THOUS (2)	EARNED STANDARD PREMIUM INCLUDING EXP. CON. (3)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (4)	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS		ALL DEATH & P.T. (9)	PURE PREMIUMS				
						INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)		MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. (13)	MED. (14)	
2008	11,352,190	199,621,269	197,188,099	101,882,497	1.74	.510	.517	.90	.01	.23	.08	.06	.51
2009	11,063,788	154,914,998	152,493,116	103,011,928	1.38	.665	.676	.93	.02	.22	.10	.05	.53
2010	11,801,972	139,577,712	137,090,588	93,672,198	1.16	.671	.683	.79	.01	.16	.08	.06	.48
2011	12,330,324	145,598,338	143,057,250	79,887,537	1.16	.549	.558	.65	.01	.10	.09	.05	.40
2012	12,625,937	154,393,681	151,722,567	59,585,636	1.20	.386	.393	.47	.02	.04	.04	.07	.30
ALL	59,174,211	794,105,998	781,551,620	438,039,796	1.32	.552	.560	.74	.01	.15	.08	.06	.44

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	NO. (3)	DEATH INDEMNITY & FUNERAL (4)	NO. (5)	PERM. TOTAL INDEMNITY COMP. (6)	NO. (7)	MAJOR PERM. INDEMNITY COMP. (8)	NO. (9)	MINOR PERM. INDEMNITY COMP. (10)	NO. (11)	TEMP. COMP. INDEMNITY COMP. (12)	MEDICAL (13)
2009	103,011,928	4	1,942,751	1	286,738	159	24,626,996	570	11,193,122	1,147	5,917,628	59,044,693
2010	93,672,198	2	1,114,058	2	1,114,058	131	19,025,935	486	9,196,428	1,215	7,568,250	56,767,527
2011	79,887,537	4	804,069	1	475,338	92	12,432,007	492	10,597,821	1,138	6,775,051	48,803,251
2012	59,585,636	5	2,445,095	39	4,835,714	230	4,835,714	230	5,159,776	1,334	8,786,912	38,358,139
ALL	438,039,796	17	6,699,972	5	1,985,261	578	87,366,993	2,273	45,704,586	6,012	35,974,804	260,308,180

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	NO. (3)	DEATH MEDICAL (4)	NO. (5)	PERM. TOTAL MEDICAL COMP. (6)	NO. (7)	MAJOR PERM. MEDICAL COMP. (8)	NO. (9)	MINOR PERM. MEDICAL COMP. (10)	NO. (11)	TEMP. COMP. MEDICAL COMP. (12)	MEDICAL ONLY (13)
2009	59,044,693	4	35,047	1	290,754	159	24,621,723	570	16,375,895	1,147	10,927,578	6,793,696
2010	56,767,527	2	2,545,415	2	2,545,415	131	20,114,868	486	13,579,657	1,215	13,876,549	6,651,038
2011	48,803,251	4	397,705	1	397,705	92	13,684,283	492	15,548,669	1,138	12,331,009	6,841,585
2012	38,358,139	5	17,925	39	4,059,370	230	4,059,370	230	9,120,401	1,334	18,409,763	6,750,680
ALL	260,308,180	17	206,525	5	3,380,358	578	88,867,168	2,273	68,435,679	6,012	66,148,087	33,270,363