

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 STANDARD PREMIUM INCLUDING EXP. CON.	EARNED STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL & P.T.	PURE PREMIUMS DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP. MED.	MED.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2013	15,018,465	236,387,600	232,831,485	148,889,511	1.55	.630	.639	.99	.01	.25	.10	.08	.55
2014	15,344,879	254,490,820	250,715,005	129,389,585	1.63	.508	.516	.84	.01	.20	.10	.06	.47
2015	16,202,009	262,033,619	257,916,487	127,195,559	1.59	.485	.493	.79	.04	.15	.10	.06	.43
2016	16,975,641	299,039,362	294,712,646	117,702,562	1.74	.394	.399	.69	.03	.13	.08	.06	.39
2017	17,858,628	324,094,778	319,371,832	84,987,179	1.79	.262	.266	.48	.00	.06	.05	.09	.28
ALL	81,399,622	1,376,046,179	1,355,547,455	608,164,396	1.67	.442	.449	.75	.02	.16	.08	.07	.42

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH INDEMNITY & FUNERAL	NO.	PERM. TOTAL INDEMNITY COMP.	NO.	MAJOR PERM. INDEMNITY COMP.	NO.	MINOR PERM. INDEMNITY COMP.	NO.	TEMP. COMP. INDEMNITY COMP.	MEDICAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2013	148,889,511	6	1,852,860	1	190,927	234	37,775,418	772	15,215,837	1,405	11,885,296	81,969,173
2014	129,389,585	10	1,406,396	1	650,830	184	30,513,456	731	14,723,012	1,258	9,614,338	72,481,553
2015	127,195,559	5	5,540,403	2	1,584,343	169	24,576,853	751	16,075,968	1,402	9,911,999	69,505,993
2016	117,702,562	4	2,965,346	2	1,596,503	140	22,579,520	709	14,328,050	1,361	10,655,500	65,577,643
2017	84,987,179	2	203,095			79	11,100,823	350	8,196,027	1,859	15,371,435	50,115,799
ALL	608,164,396	27	11,968,100	6	4,022,603	806	126,546,070	3,313	68,538,894	7,285	57,438,568	339,650,161

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH MEDICAL	NO.	PERM. TOTAL MEDICAL COMP.	NO.	MAJOR PERM. MEDICAL COMP.	NO.	MINOR PERM. MEDICAL COMP.	NO.	TEMP. COMP. MEDICAL COMP.	MEDICAL ONLY
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2013	81,969,173	6	454,888	1	92,265	234	34,876,772	772	20,010,562	1,405	17,370,480	9,164,206
2014	72,481,553	10	144,412	1	5,986,578	184	25,606,139	731	19,790,669	1,258	12,941,835	8,011,920
2015	69,505,993	5	5,225,140	2	5,483,081	169	18,651,821	751	18,111,477	1,402	14,612,362	7,422,112
2016	65,577,643	4	36,551	2	3,038,609	140	25,041,767	709	16,309,392	1,361	14,189,214	6,962,110
2017	50,115,799	2	4,168			79	9,663,519	350	9,842,964	1,859	23,318,069	7,287,079
ALL	339,650,161	27	5,865,159	6	14,600,533	806	113,840,018	3,313	84,065,064	7,285	82,431,960	38,847,427

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES  
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		ALL & P.T.	PURE PREMIUMS			
						INCL. EXP.CON	EXCL. EXP.CON		DEATH MAJOR PERM.	TEMP. MINOR PERM.	MED. TEMP. MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2013	829,334	25,930,207	25,833,187	8,807,387	3.11	.340	.341	1.06	.00	.28	.14	.05
2014	856,331	29,382,491	29,284,036	12,869,966	3.42	.438	.439	1.50	.00	.43	.13	.10
2015	896,885	30,221,544	30,121,757	10,207,096	3.36	.338	.339	1.14	.02	.27	.16	.07
2016	935,778	33,639,224	33,543,088	9,484,689	3.58	.282	.283	1.01	.00	.23	.18	.11
2017	930,411	34,677,715	34,577,057	8,656,556	3.72	.250	.250	.93	.00	.16	.08	.17
ALL	4,448,739	153,851,181	153,359,125	50,025,694	3.45	.325	.326	1.12	.00	.27	.14	.10

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH INDEMNITY & FUNERAL	NO.	PERM. TOTAL INDEMNITY COMP.	NO.	MAJOR PERM. INDEMNITY COMP.	NO.	MINOR PERM. INDEMNITY COMP.	NO.	TEMP. COMP. INDEMNITY COMP.	MEDICAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2013	8,807,387					14	2,347,451	74	1,153,716	80	443,159	4,863,061
2014	12,869,966					18	3,681,985	57	1,141,667	84	838,819	7,207,495
2015	10,207,096	1	197,836			14	2,438,264	62	1,439,674	100	633,670	5,497,652
2016	9,484,689					16	2,171,379	73	1,697,742	116	1,027,529	4,588,039
2017	8,656,556					6	1,478,665	37	721,441	151	1,589,827	4,866,623
ALL	50,025,694	1	197,836			68	12,117,744	303	6,154,240	531	4,533,004	27,022,870

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH MEDICAL	NO.	PERM. TOTAL MEDICAL COMP.	NO.	MAJOR PERM. MEDICAL COMP.	NO.	MINOR PERM. MEDICAL COMP.	NO.	TEMP. COMP. MEDICAL COMP.	MEDICAL ONLY
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2013	4,863,061					14	1,723,684	74	1,564,326	80	663,987	911,064
2014	7,207,495					18	3,901,963	57	1,362,266	84	1,054,678	888,588
2015	5,497,652	1				14	1,647,942	62	1,838,534	100	1,096,202	914,974
2016	4,588,039					16	1,067,439	73	1,662,082	116	1,357,377	501,141
2017	4,866,623					6	1,255,416	37	728,975	151	2,140,014	742,218
ALL	27,022,870	1				68	9,596,444	303	7,156,183	531	6,312,258	3,957,985

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING  
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 INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL & P.T.	PURE PREMIUMS DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP.	MED.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2013	723,191	38,547,258	38,031,240	23,939,954	5.26	.621	.629	3.31	.06	1.16	.24	.12	1.73
2014	763,188	44,110,989	43,575,587	24,080,294	5.71	.546	.553	3.16	.13	.62	.28	.21	1.92
2015	797,744	44,203,851	43,678,860	27,861,838	5.48	.630	.638	3.49	.66	.65	.25	.15	1.78
2016	857,946	51,833,226	51,322,271	28,879,981	5.98	.557	.563	3.37	.23	.78	.19	.22	1.95
2017	955,455	57,026,367	56,481,354	16,993,484	5.91	.298	.301	1.78	.00	.36	.11	.27	1.04
ALL	4,097,524	235,721,691	233,089,312	121,755,551	5.69	.517	.522	2.97	.21	.69	.21	.20	1.66

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH INDEMNITY & FUNERAL	NO.	PERM. TOTAL INDEMNITY COMP.	NO.	MAJOR PERM. INDEMNITY COMP.	NO.	MINOR PERM. INDEMNITY COMP.	NO.	TEMP. COMP. INDEMNITY COMP.	MEDICAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2013	23,939,954	1	451,482			47	8,360,294	69	1,746,981	124	876,843	12,504,354
2014	24,080,294	3	341,403	1	650,830	26	4,738,998	73	2,133,099	133	1,576,784	14,639,180
2015	27,861,838	2	5,287,869			34	5,208,909	66	1,972,008	144	1,229,532	14,163,520
2016	28,879,981	2	1,210,787	1	736,260	33	6,692,701	61	1,667,351	158	1,881,245	16,691,637
2017	16,993,484					26	3,452,722	34	1,004,994	205	2,578,418	9,957,350
ALL	121,755,551	8	7,291,541	2	1,387,090	166	28,453,624	303	8,524,433	764	8,142,822	67,956,041

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH MEDICAL	NO.	PERM. TOTAL MEDICAL COMP.	NO.	MAJOR PERM. MEDICAL COMP.	NO.	MINOR PERM. MEDICAL COMP.	NO.	TEMP. COMP. MEDICAL COMP.	MEDICAL ONLY
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2013	12,504,354	1				47	8,189,314	69	1,919,148	124	1,540,735	855,157
2014	14,639,180	3	144,112	1	5,986,578	26	3,859,475	73	2,156,470	133	1,657,829	834,716
2015	14,163,520	2	5,170,765			34	4,307,504	66	1,954,986	144	2,023,067	707,198
2016	16,691,637	2	17,434	1	750,735	33	11,209,031	61	1,609,906	158	2,250,755	853,776
2017	9,957,350					26	4,306,139	34	1,095,576	205	3,859,483	696,152
ALL	67,956,041	8	5,332,311	2	6,737,313	166	31,871,463	303	8,736,086	764	11,331,869	3,946,999

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 INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL & P.T.	PURE PREMIUMS DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP.	MED.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2013	13,465,940	171,910,135	168,967,058	116,142,170	1.25	.676	.687	.86	.01	.20	.09	.08	.48
2014	13,725,360	180,997,340	177,855,382	92,439,325	1.30	.511	.520	.67	.01	.16	.08	.05	.37
2015	14,507,380	187,608,224	184,115,870	89,126,625	1.27	.475	.484	.61	.01	.12	.09	.06	.34
2016	15,181,917	213,566,912	209,847,287	79,337,892	1.38	.371	.378	.52	.02	.09	.07	.05	.29
2017	15,972,762	232,390,696	228,313,421	59,337,139	1.43	.255	.260	.37	.00	.04	.04	.07	.22
ALL	72,853,359	986,473,307	969,099,018	436,383,151	1.33	.442	.450	.60	.01	.12	.07	.06	.34

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH INDEMNITY & FUNERAL	NO.	PERM. TOTAL INDEMNITY COMP.	NO.	MAJOR PERM. INDEMNITY COMP.	NO.	MINOR PERM. INDEMNITY COMP.	NO.	TEMP. COMP. INDEMNITY COMP.	MEDICAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2013	116,142,170	5	1,401,378	1	190,927	173	27,067,673	629	12,315,140	1,201	10,565,294	64,601,758
2014	92,439,325	7	1,064,993			140	22,092,473	601	11,448,246	1,041	7,198,735	50,634,878
2015	89,126,625	2	54,698	2	1,584,343	121	16,929,680	623	12,664,286	1,158	8,048,797	49,844,821
2016	79,337,892	2	1,754,559	1	860,243	91	13,715,440	575	10,962,957	1,087	7,746,726	44,297,967
2017	59,337,139	2	203,095			47	6,169,436	279	6,469,592	1,503	11,203,190	35,291,826
ALL	436,383,151	18	4,478,723	4	2,635,513	572	85,974,702	2,707	53,860,221	5,990	44,762,742	244,671,250

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH MEDICAL	NO.	PERM. TOTAL MEDICAL COMP.	NO.	MAJOR PERM. MEDICAL COMP.	NO.	MINOR PERM. MEDICAL COMP.	NO.	TEMP. COMP. MEDICAL COMP.	MEDICAL ONLY
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2013	64,601,758	5	454,888	1	92,265	173	24,963,774	629	16,527,088	1,201	15,165,758	7,397,985
2014	50,634,878	7	300			140	17,844,701	601	16,271,933	1,041	10,229,328	6,288,616
2015	49,844,821	2	54,375	2	5,483,081	121	12,696,375	623	14,317,957	1,158	11,493,093	5,799,940
2016	44,297,967	2	19,117	1	2,287,874	91	12,765,297	575	13,037,404	1,087	10,581,082	5,607,193
2017	35,291,826	2	4,168			47	4,101,964	279	8,018,413	1,503	17,318,572	5,848,709
ALL	244,671,250	18	532,848	4	7,863,220	572	72,372,111	2,707	68,172,795	5,990	64,787,833	30,942,443