

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 - ALL INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS (1)	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		TEMP. MED. (13)	(14)
						INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)	MAJOR PERM. (11)		MINOR PERM. (12)			
1997	6,730,403	150,351,226	148,661,113	77,246,418	2.21	.514	.520	1.15	.03	.26	.09	.16	.60
1998	7,947,272	167,281,280	165,543,543	82,088,807	2.08	.491	.496	1.03	.02	.23	.07	.15	.56
1999	8,256,325	155,379,367	153,536,543	95,946,327	1.86	.617	.625	1.16	.03	.24	.08	.18	.63
2000	8,574,107	160,634,870	158,667,607	93,064,695	1.85	.579	.587	1.09	.02	.22	.08	.19	.58
2001	9,472,516	168,217,598	166,106,437	76,592,090	1.75	.455	.461	.81	.03	.10	.07	.15	.47
ALL	40,980,623	801,864,341	792,515,243	424,938,337	1.93	.530	.536	1.04	.03	.20	.08	.17	.56

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	INCURRED LOSSES AS REPORTED BY KIND OF INJURY										
		DEATH INDEMNITY & FUNERAL (4)		PERM. TOTAL (6)		MAJOR PERM. (8)		MINOR PERM. (10)		TEMP. COMP. (12)		MEDICAL (13)
(1)	(2)	NO. (3)	(4)	NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	(13)
1997	77,246,418	4	1,032,719	5	1,294,648	178	17,486,494	441	6,118,578	2,985	10,675,737	40,638,242
1998	82,088,807	3	495,585	2	1,307,778	177	18,344,396	461	5,951,533	3,011	11,794,931	44,194,584
1999	95,946,327	6	379,657	8	2,251,734	181	19,557,726	520	6,812,908	3,043	15,224,762	51,719,540
2000	93,064,695	2	753,385	1	581,507	185	18,646,180	476	7,094,558	2,928	16,681,403	49,307,662
2001	76,592,090	8	1,929,811	1	529,369	89	9,027,096	398	6,408,735	2,690	14,571,742	44,125,337
ALL	424,938,337	23	4,591,157	17	5,965,036	810	83,061,892	2,296	32,386,312	14,657	68,948,575	229,985,365

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 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)	
1997	683,697	28,063,716	27,987,398	11,680,531	4.09	.416	.417	1.71	.00	.40	.16	.26	.90
1998	773,103	30,302,639	30,224,956	15,287,649	3.91	.504	.506	1.98	.13	.46	.16	.21	1.02
1999	683,850	25,785,258	25,706,404	20,201,433	3.76	.783	.786	2.95	.23	.58	.21	.31	1.62
2000	694,153	26,158,665	26,078,052	13,591,164	3.76	.520	.521	1.96	.08	.46	.21	.24	.96
2001	781,212	27,722,996	27,634,998	10,811,190	3.54	.390	.391	1.38	.06	.16	.13	.19	.85
ALL	3,616,015	138,033,274	137,631,808	71,571,967	3.81	.519	.520	1.98	.10	.41	.17	.24	1.06

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1) (2)	DEATH INDEMNITY & FUNERAL (4)		PERM. TOTAL (5) (6)		MAJOR PERM. (7) (8)		MINOR PERM. (9) (10)		TEMP. COMP. (11) (12)		MEDICAL (13)
		NO. (3)		NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
1997	11,680,531					31	2,716,462	80	1,082,981	412	1,751,407	6,129,681
1998	15,287,649			1	985,326	41	3,565,401	94	1,212,890	395	1,651,533	7,872,499
1999	20,201,433			4	1,563,907	35	3,974,092	103	1,441,155	438	2,110,184	11,112,095
2000	13,591,164	1	545,710			33	3,204,917	93	1,457,044	337	1,691,199	6,692,294
2001	10,811,190	1	482,313			15	1,216,313	64	1,043,546	304	1,460,734	6,608,284
ALL	71,571,967	2	1,028,023	5	2,549,233	155	14,677,185	434	6,237,616	1,886	8,665,057	38,414,853

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING

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)			
1997	538,678	32,903,024	32,624,824	20,865,271	6.06	.634	.640	3.87	.21	1.20	.19	.40	1.87
1998	579,435	35,860,413	35,562,761	18,732,677	6.14	.522	.527	3.23	.06	.95	.16	.46	1.61
1999	627,914	33,637,097	33,305,009	20,324,435	5.30	.604	.610	3.24	.09	.84	.19	.46	1.64
2000	652,744	34,716,876	34,361,341	21,699,178	5.26	.625	.631	3.32	.12	.95	.13	.54	1.58
2001	664,363	36,017,194	35,632,662	19,421,159	5.36	.539	.545	2.92	.16	.53	.18	.51	1.55
ALL	3,063,134	173,134,604	171,486,597	101,042,720	5.60	.584	.589	3.30	.13	.88	.17	.48	1.64

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1) (2)	DEATH INDEMNITY & FUNERAL (3) (4)		PERM. TOTAL (5) (6)		MAJOR PERM. (7) (8)		MINOR PERM. (9) (10)		TEMP. COMP. (11) (12)		MEDICAL (13)
		NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.			
1997	20,865,271	2	789,821	1	360,971	55	6,451,044	62	1,011,680	500	2,181,260	10,070,495
1998	18,732,677			1	322,452	48	5,480,694	62	930,957	507	2,642,975	9,355,599
1999	20,324,435	2	20,405	2	552,829	42	5,297,394	91	1,206,297	493	2,918,959	10,328,551
2000	21,699,178	1	207,675	1	581,507	54	6,224,001	64	854,697	505	3,532,972	10,298,326
2001	19,421,159	3	523,030	1	529,369	31	3,521,091	60	1,187,906	503	3,365,880	10,293,883
ALL	101,042,720	8	1,540,931	6	2,347,128	230	26,974,224	339	5,191,537	2,508	14,642,046	50,346,854

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES

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)
1997	5,508,028	89,384,486	88,048,891	44,700,616	1.60	.500	.508	.81	.02	.15	.07	.12	.44
1998	6,594,734	101,118,228	99,755,826	48,068,481	1.51	.475	.482	.73	.01	.14	.06	.11	.41
1999	6,944,561	95,957,012	94,525,130	55,420,459	1.36	.578	.586	.80	.01	.15	.06	.15	.44
2000	7,227,210	99,759,329	98,228,214	57,774,353	1.36	.579	.588	.80	.00	.13	.07	.16	.45
2001	8,026,941	104,477,408	102,838,777	46,359,741	1.28	.444	.451	.58	.01	.05	.05	.12	.34
ALL	34,301,474	490,696,463	483,396,838	252,323,650	1.41	.514	.522	.74	.01	.12	.06	.13	.41

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL (13)
		NO. (3)	NO. (4)	NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1997	44,700,616	2	242,898	4	933,677	92	8,318,988	299	4,023,917	2,073	6,743,070	24,438,066
1998	48,068,481	3	495,585			88	9,298,301	305	3,807,686	2,109	7,500,423	26,966,486
1999	55,420,459	4	359,252	2	134,998	104	10,286,240	326	4,165,456	2,112	10,195,619	30,278,894
2000	57,774,353					98	9,217,262	319	4,782,817	2,086	11,457,232	32,317,042
2001	46,359,741	4	924,468			43	4,289,692	274	4,177,283	1,883	9,745,128	27,223,170
ALL	252,323,650	13	2,022,203	6	1,068,675	425	41,410,483	1,523	20,957,159	10,263	45,641,472	141,223,658