

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. (13)	MED. (14)	
		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)
2002	9,283,385	197,316,021	194,936,879	142,959,409	2.10	.725	.733	1.54	.08	.36	.10	.13	.87
2003	9,997,030	228,619,486	226,079,075	133,347,884	2.26	.583	.590	1.33	.03	.34	.10	.10	.76
2004	10,665,330	254,057,914	251,442,678	134,884,721	2.36	.531	.536	1.26	.03	.29	.12	.09	.74
2005	11,391,649	306,567,181	303,925,920	120,990,985	2.67	.395	.398	1.06	.05	.21	.11	.08	.63
2006	11,573,478	346,211,252	343,431,281	88,825,572	2.97	.257	.259	.77	.02	.08	.09	.10	.49
ALL	52,910,872	1,332,771,854	1,319,815,833	621,008,571	2.49	.466	.471	1.17	.04	.25	.10	.10	.69

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)
2002	142,959,409	6	2,858,297	9	4,930,020	241	33,145,090	548	9,353,331	2,536	11,947,326	80,725,345
2003	133,347,884	4	816,123	6	1,880,183	256	33,992,052	544	10,460,447	2,385	10,054,382	76,144,697
2004	134,884,721	5	776,249	4	2,709,791	229	30,748,995	598	12,530,135	2,292	9,417,030	78,702,521
2005	120,990,985	5	2,840,017	5	2,295,792	207	23,513,659	570	12,493,252	2,196	8,544,736	71,303,529
2006	88,825,572	3	1,063,338	1	799,984	82	8,921,369	447	10,370,920	2,174	11,113,506	56,556,455
ALL	621,008,571	23	8,354,024	25	12,615,770	1,015	130,321,165	2,707	55,208,085	11,583	51,076,980	363,432,547

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)
2002	80,725,345	6	3,964,217	9	5,322,545	241	31,436,269	548	11,775,503	2,536	20,185,321	8,041,490
2003	76,144,697	4	1,723	6	5,033,458	256	30,782,598	544	14,289,765	2,385	16,984,268	9,052,885
2004	78,702,521	5	40,504	4	8,330,222	229	27,359,846	598	15,500,703	2,292	18,795,874	8,675,372
2005	71,303,529	5	2,037,196	5	3,361,285	207	20,462,123	570	18,346,387	2,196	17,629,517	9,467,021
2006	56,556,455	3		1	2,403,679	82	9,077,286	447	13,174,438	2,174	22,605,898	9,295,154
ALL	363,432,547	23	6,043,640	25	24,451,189	1,015	119,118,122	2,707	73,086,796	11,583	96,200,878	44,531,922

TABLE IV - A

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

MAN YEAR	PAYROLL IN THOUS	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)
2002	719,659	31,631,065	31,540,025	19,048,700	4.38	.602	.604	2.65	.00	.76	.17	.18	1.53
2003	736,898	34,579,478	34,484,777	17,802,465	4.68	.515	.516	2.42	.12	.69	.20	.14	1.27
2004	772,564	34,062,095	33,960,271	21,202,437	4.40	.622	.624	2.74	.07	.59	.29	.12	1.68
2005	793,651	40,021,486	39,922,471	15,614,153	5.03	.390	.391	1.97	.08	.40	.25	.12	1.13
2006	805,386	45,131,323	45,033,178	9,440,679	5.59	.209	.210	1.17	.00	.10	.17	.14	.76
ALL	3,828,158	185,425,447	184,940,722	83,108,434	4.83	.448	.449	2.17	.05	.50	.22	.14	1.27

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH INDEMNITY & FUNERAL		PERM. TOTAL INDEMNITY COMP.		MAJOR PERM. INDEMNITY COMP.		MINOR PERM. INDEMNITY COMP.		TEMP. COMP. INDEMNITY COMP.		MEDICAL (13)
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
2002	19,048,700					36	5,437,956	69	1,249,126	275	1,327,509	11,034,109	
2003	17,802,465	1	460,623	1	420,808	41	5,058,159	75	1,490,878	225	1,004,572	9,367,425	
2004	21,202,437			2	535,714	34	4,549,080	103	2,210,586	226	922,297	12,984,760	
2005	15,614,153			1	635,962	26	3,135,392	99	1,981,344	233	932,118	8,929,337	
2006	9,440,679					8	838,037	56	1,345,102	226	1,143,236	6,114,304	
ALL	83,108,434	1	460,623	4	1,592,484	145	19,018,624	402	8,277,036	1,185	5,329,732	48,429,935	

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH MEDICAL		PERM. TOTAL MEDICAL COMP.		MAJOR PERM. MEDICAL COMP.		MINOR PERM. MEDICAL COMP.		TEMP. COMP. MEDICAL COMP.		MEDICAL ONLY (13)
			(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
2002	11,034,109					36	5,718,623	69	1,738,182	275	2,134,037	1,443,267	
2003	9,367,425	1		1	572,863	41	4,257,411	75	1,507,445	225	1,742,099	1,287,607	
2004	12,984,760			2	2,414,200	34	4,122,798	103	2,977,135	226	2,275,890	1,194,737	
2005	8,929,337			1	271,971	26	2,500,994	99	2,405,481	233	2,382,400	1,368,491	
2006	6,114,304					8	571,902	56	1,959,533	226	2,352,712	1,230,157	
ALL	48,429,935	1		4	3,259,034	145	17,171,728	402	10,587,776	1,185	10,887,138	6,524,259	

TABLE IV - B

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

MAN YEAR	PAYROLL IN THOUS	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.	MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2002	621,115	38,211,436	37,794,633	31,640,183	6.08	.828	.837	5.09	.69	1.08	.24	.34	2.74
2003	698,675	46,903,194	46,457,664	28,923,131	6.65	.617	.623	4.14	.07	1.33	.25	.27	2.22
2004	764,536	55,505,139	55,026,929	34,142,023	7.20	.615	.620	4.47	.30	1.19	.30	.25	2.42
2005	873,177	68,726,505	68,219,736	33,529,566	7.81	.488	.491	3.84	.34	.96	.26	.18	2.09
2006	902,074	75,502,743	74,969,891	18,901,480	8.31	.250	.252	2.10	.00	.32	.25	.28	1.24
ALL	3,859,577	284,849,017	282,468,853	147,136,383	7.32	.517	.521	3.81	.26	.94	.26	.26	2.09

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)
2002	31,640,183	4	2,561,410	4	1,751,908	47	6,699,891	83	1,496,054	434	2,103,434	17,027,486
2003	28,923,131	1	350,000	1	165,073	71	9,264,396	79	1,744,941	421	1,895,233	15,503,488
2004	34,142,023	1	613,314	1	1,680,424	58	9,109,381	103	2,296,438	397	1,910,911	18,531,555
2005	33,529,566	3	1,322,536	3	1,643,958	66	8,402,758	92	2,261,784	368	1,607,336	18,291,194
2006	18,901,480					24	2,898,623	80	2,291,877	359	2,513,462	11,197,518
ALL	147,136,383	9	4,847,260	9	5,241,363	266	36,375,049	437	10,091,094	1,979	10,030,376	80,551,241

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)
2002	17,027,486	4	3,962,704	4	1,548,483	47	5,306,694	83	1,971,137	434	3,045,271	1,193,197
2003	15,503,488	1		1	866,635	71	7,740,197	79	2,351,010	421	3,139,405	1,406,241
2004	18,531,555	1		1	2,111,006	58	9,125,259	103	2,698,452	397	3,428,291	1,168,547
2005	18,291,194	3	37,178	3	3,025,490	66	6,992,361	92	3,817,919	368	2,934,678	1,483,568
2006	11,197,518					24	3,231,516	80	2,329,644	359	4,411,219	1,225,139
ALL	80,551,241	9	3,999,882	9	7,551,614	266	32,396,027	437	13,168,162	1,979	16,958,864	6,476,692

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. (13)	MED. (14)	
		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)
2002	7,942,611	127,473,520	125,602,221	92,270,526	1.58	.724	.735	1.16	.04	.26	.08	.11	.66
2003	8,561,457	147,136,814	145,136,634	86,622,288	1.70	.589	.597	1.01	.02	.23	.08	.08	.60
2004	9,128,230	164,490,680	162,455,478	79,540,261	1.78	.484	.490	.87	.01	.19	.09	.07	.52
2005	9,724,821	197,819,190	195,783,713	71,847,266	2.01	.363	.367	.74	.02	.12	.08	.06	.45
2006	9,866,018	225,577,186	223,428,212	60,483,413	2.26	.268	.271	.61	.02	.05	.07	.08	.40
ALL	45,223,137	862,497,390	852,406,258	390,763,754	1.88	.453	.458	.86	.02	.17	.08	.08	.52

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)
2002	92,270,526	2	296,887	5	3,178,112	158	21,007,243	396	6,608,151	1,827	8,516,383	52,663,750
2003	86,622,288	2	5,500	4	1,294,302	144	19,669,497	390	7,224,628	1,739	7,154,577	51,273,784
2004	79,540,261	4	162,935	1	493,653	137	17,090,534	392	8,023,111	1,669	6,583,822	47,186,206
2005	71,847,266	2	1,517,481	1	15,872	115	11,975,509	379	8,250,124	1,595	6,005,282	44,082,998
2006	60,483,413	3	1,063,338	1	799,984	50	5,184,709	311	6,733,941	1,589	7,456,808	39,244,633
ALL	390,763,754	13	3,046,141	12	5,781,923	604	74,927,492	1,868	36,839,955	8,419	35,716,872	234,451,371

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)
2002	52,663,750	2	1,513	5	3,774,062	158	20,410,952	396	8,066,184	1,827	15,006,013	5,405,026
2003	51,273,784	2	1,723	4	3,593,960	144	18,784,990	390	10,431,310	1,739	12,102,764	6,359,037
2004	47,186,206	4	40,504	1	3,805,016	137	14,111,789	392	9,825,116	1,669	13,091,693	6,312,088
2005	44,082,998	2	2,000,018	1	63,824	115	10,968,768	379	12,122,987	1,595	12,312,439	6,614,962
2006	39,244,633	3		1	2,403,679	50	5,273,868	311	8,885,261	1,589	15,841,967	6,839,858
ALL	234,451,371	13	2,043,758	12	13,640,541	604	69,550,367	1,868	49,330,858	8,419	68,354,876	31,530,971