

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		ALL DEATH & P.T.	PURE PREMIUMS			MED.	
						INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)		MAJOR PERM.	MINOR PERM.	TEMP. PERM.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2010	13,242,559	199,736,802	196,640,901	157,810,013	1.48	.790	.803	1.19	.02	.27	.10	.07	.73
2011	13,760,081	203,078,955	199,933,503	143,995,310	1.45	.709	.720	1.05	.01	.24	.10	.06	.63
2012	14,100,016	212,603,658	209,330,276	121,030,277	1.48	.569	.578	.86	.01	.18	.09	.07	.50
2013	15,056,188	237,643,841	234,088,508	121,347,254	1.55	.511	.518	.81	.01	.14	.10	.08	.47
2014	15,395,351	255,869,493	252,097,153	92,050,015	1.64	.360	.365	.60	.02	.05	.05	.09	.38
ALL	71,554,195	1,108,932,749	1,092,090,341	636,232,869	1.53	.574	.583	.89	.01	.17	.09	.07	.54

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
		NO.		NO.		NO.		NO.		NO.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	157,810,013	2	46,176	4	2,172,209	227	36,287,705	656	13,125,774	1,474	8,934,321	97,243,828
2011	143,995,310	5	818,510	3	1,156,025	211	33,313,365	646	13,940,476	1,342	7,732,074	87,034,860
2012	121,030,277	5	1,523,865	2	160,939	184	25,806,285	609	13,210,548	1,317	9,203,638	71,125,002
2013	121,347,254	5	1,375,766			157	21,274,421	751	15,321,143	1,472	12,300,239	71,075,685
2014	92,050,015	9	2,570,235	1	518,247	50	7,774,282	318	7,402,816	1,710	14,622,731	59,161,704
ALL	636,232,869	26	6,334,552	10	4,007,420	829	124,456,058	2,980	63,000,757	7,315	52,793,003	385,641,079

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
		NO.		NO.		NO.		NO.		NO.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	97,243,828	2	3,770,303	4	5,323,991	227	43,646,141	656	20,276,407	1,474	15,621,762	8,605,224
2011	87,034,860	5		3	2,488,394	211	43,243,859	646	19,489,383	1,342	13,618,038	8,195,186
2012	71,125,002	5	458	2	391,913	184	27,196,707	609	19,551,503	1,317	15,722,598	8,261,823
2013	71,075,685	5	130,118			157	19,036,679	751	22,830,629	1,472	19,726,295	9,351,964
2014	59,161,704	9	149,912	1	6,188,036	50	9,998,982	318	8,894,604	1,710	24,956,371	8,973,799
ALL	385,641,079	26	4,050,791	10	14,392,334	829	143,122,368	2,980	91,042,526	7,315	89,645,064	43,387,996

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 DEATH & P.T.	PURE PREMIUMS			MED.	
						INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)		MAJOR PERM.	MINOR PERM.	TEMP. PERM.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2010	708,450	23,569,213	23,467,566	20,133,866	3.31	.854	.858	2.84	.00	.76	.19	.06	1.84
2011	775,675	23,941,654	23,844,400	17,554,227	3.07	.733	.736	2.26	.04	.53	.17	.06	1.47
2012	773,365	23,035,900	22,937,266	13,466,727	2.97	.585	.587	1.74	.00	.37	.16	.08	1.12
2013	830,395	25,918,514	25,820,237	6,923,081	3.11	.267	.268	.83	.00	.11	.11	.10	.51
2014	854,791	28,947,086	28,846,499	9,391,528	3.37	.324	.326	1.10	.00	.18	.07	.18	.67
ALL	3,942,676	125,412,367	124,915,968	67,469,429	3.17	.538	.540	1.71	.01	.38	.14	.10	1.09

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
		NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	20,133,866	1		1	4,658	29	5,349,187	65	1,338,016	113	429,001	13,013,004
2011	17,554,227			1	343,892	21	4,105,294	58	1,309,676	111	426,874	11,368,491
2012	13,466,727					17	2,885,900	53	1,260,573	103	636,219	8,684,035
2013	6,923,081					7	932,637	62	893,544	97	856,491	4,240,409
2014	9,391,528					7	1,576,286	20	592,204	129	1,508,441	5,714,597
ALL	67,469,429	1		2	348,550	81	14,849,304	258	5,394,013	553	3,857,026	43,020,536

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
		NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	13,013,004	1	3,610,709	1	75,478	29	5,080,940	65	2,479,378	113	999,866	766,633
2011	11,368,491			1	1,226,405	21	6,050,366	58	2,382,689	111	901,806	807,225
2012	8,684,035					17	4,682,518	53	1,791,320	103	1,208,494	1,001,703
2013	4,240,409					7	443,773	62	1,371,307	97	1,476,007	949,322
2014	5,714,597					7	2,201,125	20	612,814	129	2,018,372	882,286
ALL	43,020,536	1	3,610,709	2	1,301,883	81	18,458,722	258	8,637,508	553	6,604,545	4,407,169

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		ALL DEATH & P.T.	PURE PREMIUMS			MED.	
						INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)		MAJOR PERM.	MINOR PERM.	TEMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2010	746,854	35,689,672	35,182,614	28,783,734	4.71	.807	.818	3.85	.10	1.03	.28	.16	2.29
2011	676,026	32,483,643	31,976,359	28,340,581	4.73	.872	.886	4.19	.00	1.22	.27	.12	2.57
2012	695,895	34,427,069	33,926,536	19,793,519	4.88	.575	.583	2.84	.00	.94	.28	.20	1.43
2013	723,387	38,685,066	38,170,257	19,875,809	5.28	.514	.521	2.75	.08	.83	.27	.14	1.43
2014	765,428	44,409,744	43,876,083	22,746,247	5.73	.512	.518	2.97	.10	.28	.16	.28	2.14
ALL	3,607,590	185,695,194	183,131,849	119,539,890	5.08	.644	.653	3.31	.06	.85	.25	.18	1.97

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
		NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	28,783,734			1	715,314	49	7,693,400	72	2,084,250	193	1,166,287	17,124,483
2011	28,340,581	1	14,441			47	8,271,183	69	1,846,966	140	828,816	17,379,175
2012	19,793,519					40	6,567,296	68	1,922,034	162	1,384,650	9,919,539
2013	19,875,809	1	584,076			39	6,024,283	75	1,931,026	126	1,026,054	10,310,370
2014	22,746,247	3	276,256	1	518,247	10	2,132,202	46	1,255,985	164	2,165,887	16,397,670
ALL	119,539,890	5	874,773	2	1,233,561	185	30,688,364	330	9,040,261	785	6,571,694	71,131,237

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
		NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	17,124,483			1	1,171,298	49	10,289,981	72	2,149,319	193	2,409,637	1,104,248
2011	17,379,175	1				47	13,021,402	69	1,983,462	140	1,534,773	839,538
2012	9,919,539					40	4,471,032	68	2,739,100	162	2,026,945	682,462
2013	10,310,370	1				39	5,380,083	75	2,463,838	126	1,624,722	841,727
2014	16,397,670	3	144,112	1	6,188,036	10	4,853,999	46	1,355,947	164	2,910,884	944,692
ALL	71,131,237	5	144,112	2	7,359,334	185	38,016,497	330	10,691,666	785	10,506,961	4,412,667

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		ALL DEATH & P.T.	PURE PREMIUMS			MED.	
						INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)		MAJOR PERM.	MINOR PERM.	TEMP. PERM.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2010	11,787,255	140,477,917	137,990,721	108,892,413	1.17	.775	.789	.92	.01	.20	.08	.06	.57
2011	12,308,380	146,653,658	144,112,744	98,100,502	1.17	.669	.681	.80	.01	.17	.09	.05	.47
2012	12,630,756	155,140,689	152,466,474	87,770,031	1.21	.566	.576	.69	.01	.13	.08	.06	.42
2013	13,502,406	173,040,261	170,098,014	94,548,364	1.26	.546	.556	.70	.01	.11	.09	.08	.42
2014	13,775,132	182,512,663	179,374,571	59,912,240	1.30	.328	.334	.43	.02	.03	.04	.08	.27
ALL	64,003,929	797,825,188	784,042,524	449,223,550	1.22	.563	.573	.70	.01	.12	.08	.07	.42

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
		NO.		NO.		NO.		NO.		NO.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	108,892,413	1	46,176	2	1,452,237	149	23,245,118	519	9,703,508	1,168	7,339,033	67,106,341
2011	98,100,502	4	804,069	2	812,133	143	20,936,888	519	10,783,834	1,091	6,476,384	58,287,194
2012	87,770,031	5	1,523,865	2	160,939	127	16,353,089	488	10,027,941	1,052	7,182,769	52,521,428
2013	94,548,364	4	791,690			111	14,317,501	614	12,496,573	1,249	10,417,694	56,524,906
2014	59,912,240	6	2,293,979			33	4,065,794	252	5,554,627	1,417	10,948,403	37,049,437
ALL	449,223,550	20	5,459,779	6	2,425,309	563	78,918,390	2,392	48,566,483	5,977	42,364,283	271,489,306

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
		NO.		NO.		NO.		NO.		NO.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	67,106,341	1	159,594	2	4,077,215	149	28,275,220	519	15,647,710	1,168	12,212,259	6,734,343
2011	58,287,194	4		2	1,261,989	143	24,172,091	519	15,123,232	1,091	11,181,459	6,548,423
2012	52,521,428	5	458	2	391,913	127	18,043,157	488	15,021,083	1,052	12,487,159	6,577,658
2013	56,524,906	4	130,118			111	13,212,823	614	18,995,484	1,249	16,625,566	7,560,915
2014	37,049,437	6	5,800			33	2,943,858	252	6,925,843	1,417	20,027,115	7,146,821
ALL	271,489,306	20	295,970	6	5,731,117	563	86,647,149	2,392	71,713,352	5,977	72,533,558	34,568,160