

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	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		TEMP. MED.		
						INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1996	6,092,556	136,393,635	134,672,235	79,982,748	2.21	.586	.594	1.31	.05	.31	.11	.16	.68
1997	6,763,788	151,776,536	150,087,397	74,569,301	2.22	.491	.497	1.10	.03	.25	.09	.15	.58
1998	7,985,042	168,686,406	166,949,699	77,753,892	2.09	.461	.466	.97	.02	.18	.07	.16	.54
1999	8,289,905	156,539,110	154,698,364	87,954,964	1.87	.562	.569	1.06	.04	.17	.08	.18	.59
2000	8,540,666	159,986,236	158,025,764	69,689,337	1.85	.436	.441	.82	.02	.08	.08	.18	.46
ALL	37,671,957	773,381,923	764,433,459	389,950,242	2.03	.504	.510	1.04	.03	.19	.09	.17	.56

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)
1996	79,982,748	6	938,800	7	1,955,219	199	18,951,509	513	6,966,641	2,912	9,820,292	41,350,287
1997	74,569,301	4	994,380	5	1,240,182	179	16,805,531	444	6,072,239	2,981	10,427,913	39,029,056
1998	77,753,892	3	495,585	3	1,351,874	153	14,714,263	471	5,939,363	3,020	12,418,628	42,834,179
1999	87,954,964	6	704,645	5	2,756,229	144	14,138,186	513	6,913,851	3,068	14,670,878	48,771,175
2000	69,689,337	2	715,779	3	927,097	75	6,743,445	428	6,523,412	2,992	15,463,828	39,315,776
ALL	389,950,242	21	3,849,189	23	8,230,601	750	71,352,934	2,369	32,415,506	14,973	62,801,539	211,300,473

TABLE IV - A

## TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES

## 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 (5)/(3)	EXCL. EXP.CON (5)/(4)		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1996	600,141	24,065,696	23,987,565	12,010,965	4.00	.499	.501	2.00	.05	.53	.16	.23	1.03
1997	697,499	29,223,440	29,146,309	12,090,168	4.18	.414	.415	1.73	.00	.41	.17	.23	.92
1998	792,745	31,433,066	31,353,852	14,298,827	3.96	.455	.456	1.80	.12	.36	.16	.21	.95
1999	705,614	26,912,496	26,832,612	17,722,942	3.80	.659	.661	2.51	.27	.35	.17	.32	1.39
2000	694,111	26,188,626	26,106,686	9,833,002	3.76	.375	.377	1.42	.12	.10	.23	.19	.77
ALL	3,490,110	137,823,324	137,427,024	65,955,904	3.94	.479	.480	1.89	.12	.35	.18	.24	1.01

## 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)
1996	12,010,965			1	299,426	32	3,206,748	62	933,965	397	1,379,094	6,191,732
1997	12,090,168					35	2,881,035	85	1,167,801	408	1,626,595	6,414,737
1998	14,298,827			1	985,326	33	2,861,197	98	1,252,610	403	1,680,067	7,519,627
1999	17,722,942			3	1,917,172	27	2,499,983	97	1,221,956	462	2,266,467	9,817,364
2000	9,833,002	1	508,104	1	343,390	10	677,089	100	1,600,521	332	1,331,082	5,372,816
ALL	65,955,904	1	508,104	6	3,545,314	137	12,126,052	442	6,176,853	2,002	8,283,305	35,316,276

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)			
1996	558,734	33,399,263	33,111,371	22,022,190	5.93	.659	.665	3.94	.09	1.35	.22	.48	1.80
1997	538,504	32,869,275	32,591,175	19,989,500	6.05	.608	.613	3.71	.28	1.05	.18	.44	1.76
1998	579,035	35,738,389	35,441,119	17,207,252	6.12	.481	.486	2.97	.05	.73	.16	.52	1.50
1999	632,100	33,857,048	33,525,598	21,216,531	5.30	.627	.633	3.36	.14	.77	.19	.47	1.79
2000	648,207	34,466,361	34,112,316	16,769,158	5.26	.487	.492	2.59	.12	.33	.15	.62	1.36
ALL	2,956,580	170,330,336	168,781,579	97,204,631	5.71	.571	.576	3.29	.13	.83	.18	.51	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.			
1996	22,022,190	1	195,711	1	292,153	68	7,564,563	95	1,237,879	601	2,668,954	10,062,930
1997	19,989,500	2	751,482	2	777,559	51	5,636,586	60	955,551	504	2,380,550	9,487,772
1998	17,207,252	1	316,354	1	316,354	45	4,245,236	61	935,271	514	2,997,968	8,712,423
1999	21,216,531	2	20,405	1	837,029	41	4,847,111	91	1,214,386	503	2,975,606	11,321,994
2000	16,769,158	1	207,675	1	581,507	22	2,164,153	63	1,000,777	520	4,031,418	8,783,628
ALL	97,204,631	6	1,175,273	6	2,804,602	227	24,457,649	370	5,343,864	2,642	15,054,496	48,368,747

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)
1996	4,933,681	78,928,676	77,573,299	45,949,593	1.57	.582	.592	.93	.04	.17	.10	.12	.51
1997	5,527,785	89,683,821	88,349,913	42,489,633	1.60	.474	.481	.77	.01	.15	.07	.12	.42
1998	6,613,262	101,514,951	100,154,728	46,247,813	1.51	.456	.462	.70	.01	.12	.06	.12	.40
1999	6,952,191	95,769,566	94,340,154	49,015,491	1.36	.512	.520	.71	.01	.10	.06	.14	.40
2000	7,198,348	99,331,249	97,806,762	43,087,177	1.36	.434	.441	.60	.00	.05	.05	.14	.35
ALL	31,225,267	465,228,263	458,224,856	226,789,707	1.47	.487	.495	.73	.01	.11	.07	.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)
1996	45,949,593	5	743,089	5	1,363,640	99	8,180,198	356	4,794,797	1,914	5,772,244	25,095,625
1997	42,489,633	2	242,898	3	462,623	93	8,287,910	299	3,948,887	2,069	6,420,768	23,126,547
1998	46,247,813	3	495,585	1	50,194	75	7,607,830	312	3,751,482	2,103	7,740,593	26,602,129
1999	49,015,491	4	684,240	1	2,028	76	6,791,092	325	4,477,509	2,103	9,428,805	27,631,817
2000	43,087,177			1	2,200	43	3,902,203	265	3,922,114	2,140	10,101,328	25,159,332
ALL	226,789,707	14	2,165,812	11	1,880,685	386	34,769,233	1,557	20,894,789	10,329	39,463,738	127,615,450