

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	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 (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)
2001	9,246,041	170,152,237	168,037,636	131,926,524	1.82	.775	.785	1.43	.05	.36	.10	.13	.79
2002	9,283,835	196,891,123	194,512,108	138,820,937	2.10	.705	.714	1.50	.08	.34	.10	.13	.84
2003	9,943,070	227,621,244	225,080,373	123,464,029	2.26	.542	.549	1.24	.02	.32	.11	.10	.70
2004	10,622,198	253,207,459	250,592,458	116,663,506	2.36	.461	.466	1.10	.03	.21	.11	.09	.65
2005	11,327,849	302,842,443	300,202,704	93,475,143	2.65	.309	.311	.83	.03	.10	.09	.09	.52
ALL	50,422,993	1,150,714,506	1,138,425,279	604,350,139	2.26	.525	.531	1.20	.04	.26	.10	.11	.69

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL NO.	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. INDEMNITY NO.	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)
2001	131,926,524	7	1,708,831	4	2,592,587	255	32,845,322	521	9,000,524	2,493	12,326,165	73,453,095
2002	138,820,937	6	2,633,909	9	4,884,623	233	31,155,816	551	9,621,461	2,534	12,086,561	78,438,567
2003	123,464,029	4	681,988	3	1,516,698	249	31,364,693	554	10,558,598	2,381	9,451,039	69,891,013
2004	116,663,506	5	1,118,434	3	2,431,169	191	22,691,868	602	12,178,648	2,287	9,229,800	69,013,587
2005	93,475,143	4	1,344,794	3	2,602,954	106	10,983,669	451	9,956,104	2,321	10,180,078	58,407,544
ALL	604,350,139	26	7,487,956	22	14,028,031	1,034	129,041,368	2,679	51,315,335	12,016	53,273,643	349,203,806

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 NO.	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)
2001	73,453,095	7	116,934	4	1,991,127	255	33,658,884	521	11,984,523	2,493	17,771,069	7,930,558
2002	78,438,567	6	5,229,978	9	4,953,211	233	27,485,400	551	12,814,293	2,534	19,907,558	8,048,127
2003	69,891,013	4	1,723	3	1,753,347	249	28,394,005	554	14,016,464	2,381	16,779,922	8,945,552
2004	69,013,587	5	65,504	3	6,692,367	191	19,149,264	602	15,940,114	2,287	18,470,157	8,696,181
2005	58,407,544	4	52,340	3	3,665,390	106	10,662,739	451	13,810,937	2,321	20,981,057	9,235,081
ALL	349,203,806	26	5,466,479	22	19,055,442	1,034	119,350,292	2,679	68,566,331	12,016	93,909,763	42,855,499

TABLE IV - A

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

MAN YEAR	PAYROLL IN THOUS	EARNED	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)
2001	780,082	28,429,540	28,341,386	19,937,850	3.63	.701	.703	2.56	.07	.72	.19	.15	1.42
2002	719,623	31,690,637	31,599,787	18,271,187	4.39	.577	.578	2.54	.00	.66	.19	.18	1.51
2003	725,984	34,306,145	34,211,353	17,771,396	4.71	.518	.519	2.45	.14	.67	.20	.13	1.30
2004	749,227	33,319,951	33,218,332	16,538,933	4.43	.496	.498	2.21	.06	.39	.27	.14	1.35
2005	743,519	37,582,278	37,483,693	10,532,613	5.04	.280	.281	1.42	.00	.15	.16	.19	.92
ALL	3,718,435	165,328,551	164,854,551	83,051,979	4.43	.502	.504	2.23	.05	.52	.20	.16	1.30

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL	
			INDEMNITY & FUNERAL	INDEMNITY COMP.	INDEMNITY COMP.	INDEMNITY COMP.	INDEMNITY COMP.	INDEMNITY COMP.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	19,937,850	1	581,729			42	5,619,653	81	1,503,859	286	1,142,484	11,090,125
2002	18,271,187					32	4,725,108	72	1,363,072	277	1,303,079	10,879,928
2003	17,771,396	1	326,488	1	722,809	39	4,845,482	73	1,440,700	226	963,115	9,472,802
2004	16,538,933			1	412,102	25	2,920,174	101	2,000,486	234	1,079,452	10,126,719
2005	10,532,613					13	1,114,382	65	1,154,840	256	1,413,350	6,850,041
ALL	83,051,979	2	908,217	2	1,134,911	151	19,224,799	392	7,462,957	1,279	5,901,480	48,419,615

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL ONLY	
			MEDICAL	MEDICAL COMP.	MEDICAL COMP.	MEDICAL COMP.	MEDICAL COMP.	MEDICAL COMP.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	11,090,125	1	79,075			42	5,539,906	81	2,147,418	286	1,913,669	1,410,057
2002	10,879,928					32	4,974,956	72	2,215,768	277	2,251,220	1,437,984
2003	9,472,802	1		1	816,072	39	3,964,299	73	1,639,599	226	1,843,370	1,209,462
2004	10,126,719			1	1,520,365	25	2,178,130	101	3,131,813	234	2,103,901	1,192,510
2005	6,850,041					13	994,825	65	1,599,798	256	3,006,379	1,249,039
ALL	48,419,615	2	79,075	2	2,336,437	151	17,652,116	392	10,734,396	1,279	11,118,539	6,499,052

TABLE IV - B

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

MAN YEAR	PAYROLL IN THOUS	EARNED	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)
2001	660,680	35,471,077	35,086,552	32,029,877	5.31	.903	.913	4.85	.36	1.45	.27	.39	2.37
2002	620,343	38,174,816	37,758,193	32,706,183	6.09	.857	.866	5.27	.66	1.07	.26	.33	2.96
2003	698,281	46,880,655	46,435,125	28,365,067	6.65	.605	.611	4.06	.07	1.35	.26	.24	2.13
2004	763,930	55,455,705	54,977,495	31,480,995	7.20	.568	.573	4.12	.29	1.12	.27	.25	2.19
2005	859,952	67,790,019	67,283,821	26,347,141	7.82	.389	.392	3.06	.27	.55	.26	.26	1.73
ALL	3,603,186	243,772,272	241,541,186	150,929,263	6.70	.619	.625	4.19	.32	1.08	.27	.29	2.24

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL
		INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	32,029,877	3	501,702	2	1,897,132	62	9,578,608	90	1,810,865	465	2,563,029	15,678,541
2002	32,706,183	4	2,337,022	4	1,743,381	48	6,641,415	85	1,618,615	431	2,024,724	18,341,026
2003	28,365,067	1	350,000	1	165,073	73	9,398,323	83	1,844,690	418	1,699,057	14,907,924
2004	31,480,995	1	552,791	1	1,633,122	62	8,548,240	97	2,042,597	398	1,947,727	16,756,518
2005	26,347,141	3	1,327,294	1	980,010	43	4,717,169	82	2,234,297	390	2,199,305	14,889,066
ALL	150,929,263	12	5,068,809	9	6,418,718	288	38,883,755	437	9,551,064	2,102	10,433,842	80,573,075

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY
		MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	15,678,541	3	37,696	2	1,819,243	62	8,464,592	90	1,491,199	465	2,870,333	995,478
2002	18,341,026	4	5,228,465	4	1,548,483	48	5,228,921	85	2,197,944	431	2,987,323	1,149,890
2003	14,907,924	1		1	866,635	73	7,395,440	83	2,394,369	418	2,872,332	1,379,148
2004	16,756,518	1		1	2,116,888	62	7,645,384	97	2,561,486	398	3,317,739	1,115,021
2005	14,889,066	3	52,340	1	1,632,990	43	5,132,044	82	2,777,713	390	3,738,201	1,555,778
ALL	80,573,075	12	5,318,501	9	7,984,239	288	33,866,381	437	11,422,711	2,102	15,785,928	6,195,315

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		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)
2001	7,805,279	106,251,620	104,609,698	79,958,797	1.34	.753	.764	1.02	.02	.23	.07	.11	.60
2002	7,943,869	127,025,670	125,154,128	87,843,567	1.58	.692	.702	1.11	.04	.25	.08	.11	.62
2003	8,518,805	146,434,444	144,433,895	77,327,566	1.70	.528	.535	.91	.01	.20	.09	.08	.53
2004	9,109,041	164,431,803	162,396,631	68,643,578	1.78	.417	.423	.75	.01	.12	.09	.07	.46
2005	9,724,378	197,470,146	195,435,190	56,595,389	2.01	.287	.290	.58	.02	.05	.07	.07	.38
ALL	43,101,372	741,613,683	732,029,542	370,368,897	1.70	.499	.506	.86	.02	.16	.08	.09	.51

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.	INDEMNITY NO.	COMP.	INDEMNITY NO.	COMP.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	79,958,797	3	625,400	2	695,455	151	17,647,061	350	5,685,800	1,742	8,620,652	46,684,429
2002	87,843,567	2	296,887	5	3,141,242	153	19,789,293	394	6,639,774	1,826	8,758,758	49,217,613
2003	77,327,566	2	5,500	1	628,816	137	17,120,888	398	7,273,208	1,737	6,788,867	45,510,287
2004	68,643,578	4	565,643	1	385,945	104	11,223,454	404	8,135,565	1,655	6,202,621	42,130,350
2005	56,595,389	1	17,500	2	1,622,944	50	5,152,118	304	6,566,967	1,675	6,567,423	36,668,437
ALL	370,368,897	12	1,510,930	11	6,474,402	595	70,932,814	1,850	34,301,314	8,635	36,938,321	220,211,116

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.	INDEMNITY NO.	COMP.	INDEMNITY NO.	COMP.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	46,684,429	3	163	2	171,884	151	19,654,386	350	8,345,906	1,742	12,987,067	5,525,023
2002	49,217,613	2	1,513	5	3,404,728	153	17,281,523	394	8,400,581	1,826	14,669,015	5,460,253
2003	45,510,287	2	1,723	1	70,640	137	17,034,266	398	9,982,496	1,737	12,064,220	6,356,942
2004	42,130,350	4	65,504	1	3,055,114	104	9,325,750	404	10,246,815	1,655	13,048,517	6,388,650
2005	36,668,437	1		2	2,032,400	50	4,535,870	304	9,433,426	1,675	14,236,477	6,430,264
ALL	220,211,116	12	68,903	11	8,734,766	595	67,831,795	1,850	46,409,224	8,635	67,005,296	30,161,132