

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 (1) (2)	EARNED	EARNED	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS		ALL DEATH & P.T. (9)	PURE PREMIUMS			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)	TEMP. (13)		
2007	13,185,277	363,798,820	360,844,306	164,185,878	2.74	.451	.455	1.25	.02	.32	.11	.07	.72
2008	12,955,055	294,790,590	291,692,780	141,010,231	2.25	.478	.483	1.09	.02	.30	.10	.06	.60
2009	12,543,350	225,827,320	222,799,741	134,682,828	1.78	.596	.605	1.07	.04	.24	.11	.06	.61
2010	13,258,952	199,190,335	196,094,705	122,557,157	1.48	.615	.625	.92	.01	.17	.10	.06	.58
2011	13,783,731	202,896,148	199,752,667	92,214,499	1.45	.454	.462	.67	.01	.07	.06	.08	.44
ALL	65,726,365	1,286,503,213	1,271,184,199	654,650,593	1.93	.509	.515	1.00	.02	.22	.10	.07	.59

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	NO. (3)	DEATH	NO. (5)	PERM. TOTAL	NO. (7)	MAJOR PERM.	NO. (9)	MINOR PERM.	NO. (11)	TEMP. COMP.	MEDICAL (13)
			INDEMNITY & FUNERAL (4)		INDEMNITY COMP. (6)		INDEMNITY COMP. (8)		INDEMNITY COMP. (10)		INDEMNITY COMP. (12)	
2007	164,185,878	5	1,275,500	3	1,392,345	246	42,638,725	719	14,950,123	1,843	8,903,370	95,025,815
2008	141,010,231	6	1,666,807	3	560,503	248	39,499,642	646	13,170,197	1,509	8,167,293	77,945,789
2009	134,682,828	5	2,581,100	2	2,136,320	215	30,689,531	701	14,196,126	1,457	8,049,686	77,030,065
2010	122,557,157			5	1,828,538	168	22,909,292	604	12,621,077	1,537	8,233,232	76,965,018
2011	92,214,499	4	804,709	1	475,354	74	10,209,193	321	8,580,248	1,700	11,538,019	60,606,976
ALL	654,650,593	20	6,328,116	14	6,393,060	951	145,946,383	2,991	63,517,771	8,046	44,891,600	387,573,663

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	NO. (3)	DEATH	NO. (5)	PERM. TOTAL	NO. (7)	MAJOR PERM.	NO. (9)	MINOR PERM.	NO. (11)	TEMP. COMP.	MEDICAL ONLY (13)
			MEDICAL (4)		MEDICAL COMP. (6)		MEDICAL COMP. (8)		MEDICAL COMP. (10)		MEDICAL COMP. (12)	
2007	95,025,815	5	21,650	3	1,443,807	246	45,168,832	719	23,090,767	1,843	16,214,399	9,086,360
2008	77,945,789	6	187,154	3	682,944	248	38,157,130	646	17,139,864	1,509	13,730,576	8,048,121
2009	77,030,065	5	38,149	2	6,600,691	215	27,855,648	701	19,531,585	1,457	14,644,860	8,359,132
2010	76,965,018			5	8,439,290	168	23,990,857	604	18,647,297	1,537	17,158,747	8,728,827
2011	60,606,976	4	5,000	1	397,706	74	15,216,515	321	13,828,192	1,700	22,793,539	8,366,024
ALL	387,573,663	20	251,953	14	17,564,438	951	150,388,982	2,991	92,237,705	8,046	84,542,121	42,588,464

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR (1)	PAYROLL IN THOUS (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)			
2007	959,618	53,509,823	53,406,937	15,765,678	5.57	.295	.295	1.64	.08	.50	.14	.07	.86
2008	823,305	41,698,866	41,593,230	16,452,989	5.05	.395	.396	2.00	.04	.62	.18	.06	1.09
2009	821,417	32,189,811	32,088,320	11,927,149	3.91	.371	.372	1.45	.08	.46	.18	.05	.68
2010	709,300	23,353,119	23,251,312	16,479,661	3.28	.706	.709	2.32	.04	.43	.15	.09	1.62
2011	789,456	24,494,239	24,397,455	10,115,945	3.09	.413	.415	1.28	.00	.17	.09	.07	.95
ALL	4,103,096	175,245,858	174,737,254	70,741,422	4.26	.404	.405	1.72	.05	.44	.15	.07	1.02

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	NO. (3)	DEATH	NO. (5)	PERM. TOTAL	NO. (7)	MAJOR PERM.	NO. (9)	MINOR PERM.	NO. (11)	TEMP. COMP.	MEDICAL (13)
			& FUNERAL (4)		INDEMNITY COMP. (6)		INDEMNITY COMP. (8)		INDEMNITY COMP. (10)		INDEMNITY COMP. (12)	
2007	15,765,678	1	750,000		29	4,815,237	71	1,345,839	200	645,998	8,208,604	
2008	16,452,989	1	343,205		34	5,118,144	66	1,490,447	130	528,714	8,972,479	
2009	11,927,149	1	662,451		26	3,752,832	71	1,505,117	107	398,267	5,608,482	
2010	16,479,661			2	304,177	22	3,043,604	53	1,043,054	120	622,596	11,466,230
2011	10,115,945				10	1,365,537	32	704,811	133	581,166	7,464,431	
ALL	70,741,422	3	1,755,656	2	304,177	121	18,095,354	293	6,089,268	690	2,776,741	41,720,226

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	NO. (3)	DEATH	NO. (5)	PERM. TOTAL	NO. (7)	MAJOR PERM.	NO. (9)	MINOR PERM.	NO. (11)	TEMP. COMP.	MEDICAL ONLY (13)
			MEDICAL (4)		MEDICAL COMP. (6)		MEDICAL COMP. (8)		MEDICAL COMP. (10)		MEDICAL COMP. (12)	
2007	8,208,604	1	21,500		29	4,121,191	71	1,636,181	200	1,331,674	1,098,058	
2008	8,972,479	1	15,865		34	4,936,798	66	1,597,020	130	1,467,261	955,535	
2009	5,608,482	1	31,162		26	2,353,670	71	1,576,657	107	877,004	769,989	
2010	11,466,230			2	4,517,795	22	3,108,371	53	1,711,858	120	1,335,195	793,011
2011	7,464,431				10	2,184,126	32	2,317,045	133	2,127,579	835,681	
ALL	41,720,226	3	68,527	2	4,517,795	121	16,704,156	293	8,838,761	690	7,138,713	4,452,274

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)
2007	864,379	71,899,824	71,333,447	31,631,883	8.25	.440	.443	3.66	.00	1.22	.33	.17	1.95
2008	781,318	53,604,247	53,044,191	29,428,389	6.79	.549	.555	3.77	.04	1.27	.28	.15	2.01
2009	673,303	38,786,091	38,280,925	30,528,472	5.69	.787	.797	4.53	.23	1.10	.23	.22	2.76
2010	752,458	36,182,634	35,675,624	24,818,668	4.74	.686	.696	3.30	.14	.76	.28	.17	1.95
2011	679,536	32,715,635	32,207,931	23,634,269	4.74	.722	.734	3.48	.03	.65	.19	.31	2.29
ALL	3,750,994	233,188,431	230,542,118	140,041,681	6.15	.601	.607	3.73	.08	1.01	.27	.20	2.17

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		NO.	TEMP. COMP.	MEDICAL
			INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.		NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2007	31,631,883					58	10,524,129	117	2,814,546	241	1,463,533	16,829,675
2008	29,428,389	1	200,000	1	145,605	60	9,960,600	89	2,225,044	197	1,204,783	15,692,357
2009	30,528,472			1	1,576,164	47	7,395,858	65	1,548,445	195	1,449,750	18,558,255
2010	24,818,668			1	1,059,996	42	5,736,055	70	2,107,104	197	1,263,167	14,652,346
2011	23,634,269	1	200,640			28	4,450,775	35	1,292,819	186	2,117,398	15,572,637
ALL	140,041,681	2	400,640	3	2,781,765	235	38,067,417	376	9,987,958	1,016	7,498,631	81,305,270

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		NO.	TEMP. COMP.	MEDICAL ONLY
			MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.		NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2007	16,829,675					58	9,973,772	117	3,115,989	241	2,718,383	1,021,531
2008	15,692,357	1	7,750	1	51,760	60	10,233,384	89	2,329,255	197	2,215,922	854,286
2009	18,558,255			1	6,214,441	47	7,155,193	65	1,827,375	195	2,536,880	824,366
2010	14,652,346			1	1,487,211	42	6,920,020	70	2,531,585	197	2,633,695	1,079,835
2011	15,572,637	1	5,000			28	9,337,554	35	2,237,315	186	3,039,452	953,316
ALL	81,305,270	2	12,750	3	7,753,412	235	43,619,923	376	12,041,519	1,016	13,144,332	4,733,334

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	INCURRED	AVE.	INCL.	EXCL.	PURE PREMIUMS					
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.	LOSSES UNMODIFIED	RATE (4)/(2)	EXP.CON (5)/(3)	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)
2007	11,361,280	238,389,173	236,103,922	116,788,317	2.08	.490	.495	1.03	.02	.24	.09	.06	.62
2008	11,350,432	199,487,477	197,055,359	95,128,853	1.74	.477	.483	.84	.01	.22	.08	.06	.47
2009	11,048,630	154,851,418	152,430,496	92,227,207	1.38	.596	.605	.83	.02	.18	.10	.06	.48
2010	11,797,194	139,654,582	137,167,769	81,258,828	1.16	.582	.592	.69	.00	.12	.08	.05	.43
2011	12,314,739	145,686,274	143,147,281	58,464,285	1.16	.401	.408	.47	.01	.04	.05	.07	.31
ALL	57,872,275	878,068,924	865,904,827	443,867,490	1.50	.506	.513	.77	.01	.16	.08	.06	.46

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.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2007	116,788,317	4	525,500	3	1,392,345	159	27,299,359	531	10,789,738	1,402	6,793,839	69,987,536
2008	95,128,853	4	1,123,602	2	414,898	154	24,420,898	491	9,454,706	1,182	6,433,796	53,280,953
2009	92,227,207	4	1,918,649	1	560,156	142	19,540,841	565	11,142,564	1,155	6,201,669	52,863,328
2010	81,258,828			2	464,365	104	14,129,633	481	9,470,919	1,220	6,347,469	50,846,442
2011	58,464,285	3	604,069	1	475,354	36	4,392,881	254	6,582,618	1,381	8,839,455	37,569,908
ALL	443,867,490	15	4,171,820	9	3,307,118	595	89,783,612	2,322	47,440,545	6,340	34,616,228	264,548,167

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.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2007	69,987,536	4	150	3	1,443,807	159	31,073,869	531	18,338,597	1,402	12,164,342	6,966,771
2008	53,280,953	4	163,539	2	631,184	154	22,986,948	491	13,213,589	1,182	10,047,393	6,238,300
2009	52,863,328	4	6,987	1	386,250	142	18,346,785	565	16,127,553	1,155	11,230,976	6,764,777
2010	50,846,442			2	2,434,284	104	13,962,466	481	14,403,854	1,220	13,189,857	6,855,981
2011	37,569,908	3		1	397,706	36	3,694,835	254	9,273,832	1,381	17,626,508	6,577,027
ALL	264,548,167	15	170,676	9	5,293,231	595	90,064,903	2,322	71,357,425	6,340	64,259,076	33,402,856