

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)
2011	13,759,897	202,933,926	199,788,244	144,469,598	1.45	.712	.723	1.05	.01	.25	.10	.05	.63
2012	14,101,284	212,608,050	209,334,461	127,089,835	1.48	.598	.607	.90	.02	.21	.10	.06	.52
2013	15,064,050	237,393,470	233,835,286	136,531,399	1.55	.575	.584	.91	.01	.19	.11	.08	.51
2014	15,390,233	255,983,299	252,207,653	112,990,974	1.64	.441	.448	.73	.02	.12	.10	.07	.44
2015	16,269,894	265,749,524	261,636,492	105,443,961	1.61	.397	.403	.65	.03	.06	.05	.09	.42
ALL	74,585,358	1,174,668,269	1,156,802,136	626,525,767	1.55	.533	.542	.84	.02	.16	.09	.07	.50

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)
2011	144,469,598	5	818,510	3	1,160,705	221	34,396,689	661	14,031,221	1,321	7,460,485	86,601,988
2012	127,089,835	5	1,569,161	3	1,136,487	191	29,321,641	633	13,722,567	1,295	8,456,500	72,883,479
2013	136,531,399	6	2,008,549			200	29,329,369	798	16,487,856	1,419	11,557,266	77,148,359
2014	112,990,974	9	2,053,253	1	539,003	125	17,699,055	717	14,641,254	1,304	10,570,140	67,488,269
2015	105,443,961	4	941,248	3	3,332,232	72	9,545,097	338	8,101,685	1,822	15,107,867	68,415,832
ALL	626,525,767	29	7,390,721	10	6,168,427	809	120,291,851	3,147	66,984,583	7,161	53,152,258	372,537,927

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)
2011	86,601,988	5		3	2,608,800	221	43,294,858	661	19,430,424	1,321	13,042,039	8,225,867
2012	72,883,479	5	458	3	1,373,072	191	28,927,757	633	19,832,872	1,295	14,533,852	8,215,468
2013	77,148,359	6	454,888			200	28,001,621	798	22,613,219	1,419	16,905,071	9,173,560
2014	67,488,269	9	146,912	1	6,260,351	125	16,179,875	717	21,351,340	1,304	15,212,596	8,337,195
2015	68,415,832	4	54,125	3	14,247,572	72	10,106,530	338	9,808,164	1,822	26,242,082	7,957,359
ALL	372,537,927	29	656,383	10	24,489,795	809	126,510,641	3,147	93,036,019	7,161	85,935,640	41,909,449

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)
2011	775,418	23,936,257	23,839,273	17,166,877	3.07	.717	.720	2.21	.04	.51	.16	.07	1.43
2012	773,860	23,042,286	22,943,652	13,591,951	2.96	.590	.592	1.76	.00	.48	.15	.07	1.06
2013	830,294	25,947,634	25,849,704	7,853,923	3.11	.303	.304	.95	.00	.17	.16	.06	.56
2014	849,580	29,014,475	28,914,933	11,525,528	3.40	.397	.399	1.36	.00	.30	.15	.09	.81
2015	919,565	30,918,638	30,817,581	8,980,534	3.35	.290	.291	.98	.10	.07	.09	.17	.56
ALL	4,148,717	132,859,290	132,365,143	59,118,813	3.19	.445	.447	1.42	.03	.29	.14	.09	.87

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)
2011	17,166,877			1	348,572	22	3,944,967	58	1,261,586	111	504,743	11,107,009
2012	13,591,951					21	3,689,440	53	1,153,902	100	579,721	8,168,888
2013	7,853,923					10	1,386,217	78	1,319,031	81	478,993	4,669,682
2014	11,525,528					14	2,559,088	63	1,294,726	83	772,418	6,899,296
2015	8,980,534	1	878,873			4	599,574	33	837,029	139	1,525,777	5,139,281
ALL	59,118,813	1	878,873	1	348,572	71	12,179,286	285	5,866,274	514	3,861,652	35,984,156

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)
2011	11,107,009			1	1,226,405	22	6,366,119	58	1,744,386	111	957,496	812,603
2012	8,168,888					21	4,445,717	53	1,621,053	100	1,093,234	1,008,884
2013	4,669,682					10	975,799	78	2,102,655	81	707,092	884,136
2014	6,899,296					14	3,310,150	63	1,733,414	83	982,432	873,300
2015	5,139,281	1	750			4	940,393	33	1,116,942	139	2,212,502	868,694
ALL	35,984,156	1	750	1	1,226,405	71	16,038,178	285	8,318,450	514	5,952,756	4,447,617

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)
2011	676,416	32,371,298	31,863,464	27,926,250	4.71	.863	.876	4.13	.00	1.19	.28	.15	2.50
2012	694,373	34,314,489	33,813,156	22,194,757	4.87	.647	.656	3.20	.06	1.09	.26	.21	1.58
2013	723,417	38,569,743	38,054,509	22,615,433	5.26	.586	.594	3.13	.08	1.07	.25	.12	1.60
2014	765,777	44,305,382	43,770,419	23,100,249	5.72	.521	.528	3.02	.11	.49	.24	.20	1.98
2015	796,138	44,233,869	43,710,366	27,892,835	5.49	.631	.638	3.50	.37	.30	.15	.25	2.43
ALL	3,656,121	193,794,781	191,211,914	123,729,524	5.23	.638	.647	3.38	.13	.81	.24	.19	2.02

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)
2011	27,926,250	1	14,441			45	8,073,368	73	1,914,900	139	1,037,849	16,885,692
2012	22,194,757			1	400,726	44	7,570,510	64	1,795,221	161	1,475,553	10,952,747
2013	22,615,433	1	607,171			45	7,753,760	71	1,835,277	124	837,077	11,582,148
2014	23,100,249	3	276,256	1	539,003	26	3,723,344	64	1,864,444	138	1,521,073	15,176,129
2015	27,892,835			2	2,921,232	19	2,388,951	47	1,197,877	173	2,000,732	19,384,043
ALL	123,729,524	5	897,868	4	3,860,961	179	29,509,933	319	8,607,719	735	6,872,284	73,980,759

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)
2011	16,885,692	1				45	12,461,718	73	2,075,619	139	1,512,628	835,727
2012	10,952,747			1	264,960	44	5,674,994	64	2,290,911	161	2,037,817	684,065
2013	11,582,148	1				45	7,257,143	71	1,999,041	124	1,474,724	851,240
2014	15,176,129	3	144,112	1	6,260,351	26	4,124,835	64	1,927,357	138	1,864,272	855,202
2015	19,384,043			2	11,047,572	19	2,446,913	47	1,897,598	173	3,316,763	675,197
ALL	73,980,759	5	144,112	4	17,572,883	179	31,965,603	319	10,190,526	735	10,206,204	3,901,431

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)
2011	12,308,063	146,626,371	144,085,507	99,376,471	1.17	.678	.690	.81	.01	.18	.09	.05	.48
2012	12,633,051	155,251,275	152,577,653	91,303,127	1.21	.588	.598	.72	.02	.14	.09	.05	.43
2013	13,510,339	172,876,093	169,931,073	106,062,043	1.26	.614	.624	.79	.01	.15	.10	.08	.45
2014	13,774,876	182,663,442	179,522,301	78,365,197	1.30	.429	.437	.57	.01	.08	.08	.06	.33
2015	14,554,191	190,597,017	187,108,545	68,570,592	1.29	.360	.366	.47	.00	.05	.04	.08	.30
ALL	66,780,520	848,014,198	833,225,079	443,677,430	1.25	.523	.532	.66	.01	.12	.08	.06	.39

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)
2011	99,376,471	4	804,069	2	812,133	154	22,378,354	530	10,854,735	1,071	5,917,893	58,609,287
2012	91,303,127	5	1,569,161	2	735,761	126	18,061,691	516	10,773,444	1,034	6,401,226	53,761,844
2013	106,062,043	5	1,401,378			145	20,189,392	649	13,333,548	1,214	10,241,196	60,896,529
2014	78,365,197	6	1,776,997			85	11,416,623	590	11,482,084	1,083	8,276,649	45,412,844
2015	68,570,592	3	62,375	1	411,000	49	6,556,572	258	6,066,779	1,510	11,581,358	43,892,508
ALL	443,677,430	23	5,613,980	5	1,958,894	559	78,602,632	2,543	52,510,590	5,912	42,418,322	262,573,012

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)
2011	58,609,287	4		2	1,382,395	154	24,467,021	530	15,610,419	1,071	10,571,915	6,577,537
2012	53,761,844	5	458	2	1,108,112	126	18,807,046	516	15,920,908	1,034	11,402,801	6,522,519
2013	60,896,529	5	454,888			145	19,768,679	649	18,511,523	1,214	14,723,255	7,438,184
2014	45,412,844	6	2,800			85	8,744,890	590	17,690,569	1,083	12,365,892	6,608,693
2015	43,892,508	3	53,375	1	3,200,000	49	6,719,224	258	6,793,624	1,510	20,712,817	6,413,468
ALL	262,573,012	23	511,521	5	5,690,507	559	78,506,860	2,543	74,527,043	5,912	69,776,680	33,560,401