

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)
1998	7,667,378	158,633,074	156,918,399	82,896,425	2.05	.523	.528	1.08	.05	.23	.07	.15	.58
1999	7,998,326	145,903,582	144,088,243	95,521,126	1.80	.655	.663	1.19	.03	.28	.08	.17	.64
2000	8,535,963	158,283,532	156,337,366	106,895,824	1.83	.675	.684	1.25	.02	.31	.08	.18	.65
2001	9,262,251	167,965,680	165,851,393	97,473,499	1.79	.580	.588	1.05	.03	.20	.08	.16	.57
2002	9,377,334	193,064,340	190,698,026	90,181,943	2.03	.467	.473	.96	.03	.07	.08	.15	.62
ALL	42,841,252	823,850,208	813,893,427	472,968,817	1.90	.574	.581	1.10	.03	.21	.08	.16	.61

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)
1998	82,896,425	4	1,427,492	6	2,108,264	162	17,530,693	420	5,708,215	2,870	11,479,258	44,642,503
1999	95,521,126	6	391,990	6	1,713,082	185	22,358,022	470	6,304,449	2,853	13,646,669	51,106,914
2000	106,895,824	2	797,136	3	935,319	241	26,784,930	485	7,134,386	2,854	15,760,759	55,483,294
2001	97,473,499	6	1,872,521	2	941,614	180	18,741,630	447	7,671,808	2,612	15,185,197	53,060,729
2002	90,181,943	5	1,245,623	3	1,803,580	76	6,601,504	471	7,867,444	2,630	14,217,106	58,446,686
ALL	472,968,817	23	5,734,762	20	7,501,859	844	92,016,779	2,293	34,686,302	13,819	70,288,989	262,740,126

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES

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)			
1998	727,845	27,997,397	27,921,254	15,314,192	3.84	.547	.548	2.10	.15	.43	.19	.21	1.12
1999	671,743	25,316,193	25,238,409	21,245,088	3.76	.839	.842	3.16	.19	.76	.23	.30	1.68
2000	672,400	25,649,574	25,570,224	16,025,245	3.80	.625	.627	2.38	.15	.68	.20	.22	1.15
2001	778,488	28,596,034	28,508,728	13,749,945	3.66	.481	.482	1.77	.03	.31	.16	.21	1.06
2002	724,636	31,930,177	31,840,304	9,311,875	4.39	.292	.292	1.29	.00	.06	.12	.22	.88
ALL	3,575,112	139,489,375	139,078,919	75,646,345	3.89	.542	.544	2.12	.10	.44	.18	.23	1.17

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1) (2)	DEATH INDEMNITY & FUNERAL (4)		PERM. TOTAL (5) (6)		MAJOR PERM. (7) (8)		MINOR PERM. (9) (10)		TEMP. COMP. (11) (12)		MEDICAL (13)
		NO. (3)	NO. (4)	NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
1998	15,314,192	1	867,650	1	258,993	36	3,111,879	96	1,364,385	373	1,531,153	8,180,132
1999	21,245,088			3	1,291,938	39	5,118,070	102	1,518,776	434	2,011,882	11,304,422
2000	16,025,245	1	587,981	1	387,095	44	4,560,609	93	1,316,028	328	1,466,454	7,707,078
2001	13,749,945	1	196,121			25	2,381,653	69	1,261,147	302	1,631,458	8,279,566
2002	9,311,875					6	467,432	56	891,605	265	1,565,674	6,387,164
ALL	75,646,345	3	1,651,752	5	1,938,026	150	15,639,643	416	6,351,941	1,702	8,206,621	41,858,362

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	LOSS RATIOS			PURE PREMIUMS						
		STANDARD PREMIUM INCLUDING EXP. CON. (3)	STANDARD PREMIUM EXCLUDING EXP. CON. (4)	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)	ALL DEATH & P.T. (9)	MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. (13)	MED. (14)	
1998	565,120	34,714,378	34,421,231	19,422,325	6.09	.559	.564	3.44	.19	.97	.16	.43	1.69
1999	611,418	32,532,687	32,206,439	20,082,447	5.27	.617	.624	3.28	.00	.97	.20	.45	1.66
2000	645,911	34,280,728	33,930,348	25,427,163	5.25	.742	.749	3.94	.10	1.45	.11	.45	1.82
2001	663,044	35,579,033	35,194,399	23,497,919	5.31	.660	.668	3.54	.15	.96	.23	.50	1.71
2002	616,063	37,947,245	37,531,608	28,145,477	6.09	.742	.750	4.57	.30	.33	.23	.54	3.16
ALL	3,101,556	175,054,071	173,284,025	116,575,331	5.59	.666	.673	3.76	.15	.94	.19	.48	2.01

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1) (2)	INCURRED LOSSES AS REPORTED BY KIND OF INJURY										
		DEATH INDEMNITY & FUNERAL (3) (4)		PERM. TOTAL (5) (6)		MAJOR PERM. (7) (8)		MINOR PERM. (9) (10)		TEMP. COMP. (11) (12)		MEDICAL (13)
1998	19,422,325		3	1,068,506	47	5,466,888	60	891,386	495	2,433,310	9,562,235	
1999	20,082,447	2	20,405	1	500	44	5,930,633	88	1,215,463	471	2,761,679	10,153,767
2000	25,427,163	1	209,155	1	436,400	72	9,360,622	58	714,302	488	2,936,671	11,770,013
2001	23,497,919	2	438,258	1	545,647	53	6,339,820	76	1,533,730	483	3,294,138	11,346,326
2002	28,145,477	3	948,736	2	915,383	21	2,016,537	73	1,421,160	453	3,352,296	19,491,365
ALL	116,575,331	8	1,616,554	8	2,966,436	237	29,114,500	355	5,776,041	2,390	14,778,094	62,323,706

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. 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)
1998	6,374,413	95,921,299	94,575,914	48,159,908	1.48	.502	.509	.76	.02	.14	.05	.12	.42
1999	6,715,165	88,054,702	86,643,395	54,193,591	1.29	.615	.625	.81	.01	.17	.05	.13	.44
2000	7,217,652	98,353,230	96,836,794	65,443,416	1.34	.665	.676	.91	.00	.18	.07	.16	.50
2001	7,820,719	103,790,613	102,148,266	60,225,635	1.31	.580	.590	.77	.02	.13	.06	.13	.43
2002	8,036,635	123,186,918	121,326,114	52,724,591	1.51	.428	.435	.66	.01	.05	.07	.12	.41
ALL	36,164,584	509,306,762	501,530,483	280,747,141	1.39	.551	.560	.78	.01	.13	.06	.13	.44

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)	
1998	48,159,908	3	559,842	2	780,765	79	8,951,926	264	3,452,444	2,002	7,514,795	26,900,136
1999	54,193,591	4	371,585	2	420,644	102	11,309,319	280	3,570,210	1,948	8,873,108	29,648,725
2000	65,443,416			1	111,824	125	12,863,699	334	5,104,056	2,038	11,357,634	36,006,203
2001	60,225,635	3	1,238,142	1	395,967	102	10,020,157	302	4,876,931	1,827	10,259,601	33,434,837
2002	52,724,591	2	296,887	1	888,197	49	4,117,535	342	5,554,679	1,912	9,299,136	32,568,157
ALL	280,747,141	12	2,466,456	7	2,597,397	457	47,262,636	1,522	22,558,320	9,727	47,304,274	158,558,058