

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 (1)	PAYROLL IN THOUS (2)	EARNED	EARNED	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2)	LOSS RATIOS			PURE PREMIUMS				
		STANDARD PREMIUM INCLUDING EXP. CON. (3)	STANDARD PREMIUM EXCLUDING EXP. CON. (4)			INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)	ALL DEATH & P.T. (9)	MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. (13)	MED. (14)	
1999	8,003,056	146,546,055	144,730,716	101,663,754	1.81	.694	.702	1.27	.03	.31	.08	.17	.69
2000	8,546,001	158,606,972	156,660,488	119,573,083	1.83	.754	.763	1.40	.04	.37	.09	.17	.74
2001	9,238,726	167,915,052	165,800,355	114,455,300	1.79	.682	.690	1.24	.03	.29	.09	.16	.67
2002	9,333,553	194,034,354	191,655,653	118,092,822	2.05	.609	.616	1.27	.06	.19	.09	.16	.77
2003	9,936,227	222,753,677	220,215,225	81,551,132	2.22	.366	.370	.82	.01	.10	.09	.13	.50
ALL	45,057,563	889,856,110	879,062,437	535,336,091	1.95	.602	.609	1.19	.03	.24	.09	.15	.67

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.	(13)	MEDICAL
			& FUNERAL (4)		INDEMNITY COMP. (6)		INDEMNITY COMP. (8)		INDEMNITY COMP. (10)		INDEMNITY COMP. (12)		
1999	101,663,754	6	373,422	6	1,816,709	198	24,428,315	462	6,183,141	2,842	13,249,424		55,612,743
2000	119,573,083	2	858,688	8	2,380,992	259	31,600,865	498	7,309,469	2,818	14,374,996		63,048,073
2001	114,455,300	6	1,631,458	2	1,373,480	229	26,561,723	480	8,157,864	2,563	14,836,841		61,893,934
2002	118,092,822	5	1,336,614	7	4,046,047	162	17,939,868	472	8,211,168	2,640	14,566,433		71,992,692
2003	81,551,132	4	406,010	1	528,214	97	9,836,707	426	8,816,286	2,532	12,713,482		49,250,433
ALL	535,336,091	23	4,606,192	24	10,145,442	945	110,367,478	2,338	38,677,928	13,395	69,741,176		301,797,875

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.	(13)	MEDICAL
			MEDICAL (4)		MEDICAL COMP. (6)		MEDICAL COMP. (8)		MEDICAL COMP. (10)		MEDICAL COMP. (12)		
1999	55,612,743	6	1,145,543	6	3,666,835	198	19,147,636	462	7,363,787	2,842	17,521,452		6,767,490
2000	63,048,073	2	9,801	8	1,978,101	259	25,394,748	498	8,677,117	2,818	19,408,924		7,579,382
2001	61,893,934	6	121,934	2	1,357,332	229	21,853,541	480	9,161,211	2,563	21,471,586		7,928,330
2002	71,992,692	5	1,171,014	7	14,858,155	162	14,629,691	472	10,146,000	2,640	23,280,102		7,907,730
2003	49,250,433	4	22,225	1	1,884,101	97	6,960,394	426	10,568,876	2,532	21,368,811		8,446,026
ALL	301,797,875	23	2,470,517	24	23,744,524	945	87,986,010	2,338	45,916,991	13,395	103,050,875		38,628,958

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		PURE PREMIUMS					
		STANDARD PREMIUM INCLUDING EXP. CON. (3)	STANDARD PREMIUM EXCLUDING EXP. CON. (4)			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)	
1999	672,019	25,339,289	25,261,165	21,903,522	3.76	.864	.867	3.26	.17	.76	.21	.31	1.81
2000	666,505	25,540,042	25,460,177	17,592,685	3.82	.689	.691	2.64	.14	.79	.20	.21	1.29
2001	782,791	28,487,801	28,399,767	18,718,692	3.63	.657	.659	2.39	.07	.66	.17	.18	1.31
2002	723,672	31,765,251	31,674,531	12,474,059	4.38	.393	.394	1.72	.00	.23	.16	.24	1.09
2003	755,310	35,245,958	35,151,434	9,945,158	4.65	.282	.283	1.32	.00	.17	.15	.22	.78
ALL	3,600,297	146,378,341	145,947,074	80,634,116	4.05	.551	.552	2.24	.07	.51	.18	.23	1.24

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.	(13)	MEDICAL
			& FUNERAL (4)		INDEMNITY COMP. (6)		INDEMNITY COMP. (8)		INDEMNITY COMP. (10)		INDEMNITY COMP. (12)		
1999	21,903,522			3	1,119,939	41	5,111,402	99	1,442,347	435	2,099,233		12,130,601
2000	17,592,685	1	615,473	2	322,935	43	5,295,180	96	1,357,551	329	1,400,962		8,600,584
2001	18,718,692	1	537,673			40	5,178,771	76	1,328,890	289	1,445,952		10,227,406
2002	12,474,059					19	1,661,088	65	1,193,059	280	1,735,765		7,884,147
2003	9,945,158					13	1,285,279	53	1,151,524	255	1,646,940		5,861,415
ALL	80,634,116	2	1,153,146	5	1,442,874	156	18,531,720	389	6,473,371	1,588	8,328,852		44,704,153

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.	(13)	MEDICAL
			MEDICAL (4)		MEDICAL COMP. (6)		MEDICAL COMP. (8)		MEDICAL COMP. (10)		MEDICAL COMP. (12)		
1999	12,130,601			3	2,843,745	41	3,734,794	99	1,241,299	435	3,109,243		1,201,520
2000	8,600,584	1	451	2	218,000	43	3,664,102	96	1,335,345	329	2,059,836		1,322,850
2001	10,227,406	1	79,075			40	4,544,156	76	1,873,919	289	2,265,899		1,464,357
2002	7,884,147					19	2,247,104	65	1,476,276	280	2,755,027		1,405,740
2003	5,861,415					13	892,069	53	1,166,027	255	2,556,819		1,246,500
ALL	44,704,153	2	79,526	5	3,061,745	156	15,082,225	389	7,092,866	1,588	12,746,824		6,640,967

TABLE IV - B
TOTAL EXPERIENCE - CONTRACTING AND QUARRYING
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)	LOSS RATIOS		PURE PREMIUMS					
		STANDARD PREMIUM INCLUDING EXP. CON. (3)	STANDARD PREMIUM EXCLUDING EXP. CON. (4)			INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)	ALL DEATH & P.T. (9)	MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. (13)	MED. (14)	
1999	611,418	32,530,740	32,204,492	20,978,479	5.27	.645	.651	3.43	.00	1.06	.19	.44	1.74
2000	653,314	34,479,165	34,128,583	30,396,213	5.22	.882	.891	4.65	.31	1.51	.15	.41	2.27
2001	661,184	35,486,358	35,101,484	27,859,920	5.31	.785	.794	4.21	.21	1.18	.25	.46	2.12
2002	620,356	38,149,206	37,733,619	36,005,738	6.08	.944	.954	5.80	.55	.85	.22	.41	3.77
2003	692,715	46,606,420	46,163,253	21,569,518	6.66	.463	.467	3.11	.13	.52	.32	.41	1.74
ALL	3,238,987	187,251,889	185,331,431	136,809,868	5.72	.731	.738	4.22	.24	1.02	.23	.42	2.31

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.	(13)	MEDICAL
			& FUNERAL (4)		INDEMNITY COMP. (6)		INDEMNITY COMP. (8)		INDEMNITY COMP. (10)		INDEMNITY COMP. (12)		
1999	20,978,479	2	20,405	1	500	45	6,460,607	87	1,182,907	469	2,668,790		10,645,270
2000	30,396,213	1	243,215	4	1,807,058	72	9,893,913	67	974,873	476	2,665,115		14,812,039
2001	27,859,920	2	438,762	1	961,128	61	7,798,261	82	1,622,058	474	3,010,155		14,029,556
2002	36,005,738	3	1,039,727	3	2,397,336	42	5,269,567	72	1,387,595	450	2,553,175		23,358,338
2003	21,569,518	1	350,000	1	528,214	32	3,580,111	81	2,244,684	447	2,809,755		12,056,754
ALL	136,809,868	9	2,092,109	10	5,694,236	252	33,002,459	389	7,412,117	2,316	13,706,990		74,901,957

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.	(13)	MEDICAL
			MEDICAL (4)		MEDICAL COMP. (6)		MEDICAL COMP. (8)		MEDICAL COMP. (10)		MEDICAL COMP. (12)		
1999	10,645,270	2	1,141,319	1	100	45	4,153,650	87	1,562,497	469	3,000,583		787,121
2000	14,812,039	1	9,350	4	1,002,017	72	8,460,719	67	1,116,220	476	3,125,653		1,098,080
2001	14,029,556	2	37,696	1	1,309,001	61	6,653,875	82	1,295,888	474	3,734,513		998,583
2002	23,358,338	3	1,169,501	3	12,429,632	42	3,546,326	72	1,666,293	450	3,465,436		1,081,150
2003	12,056,754	1	5,000	1	1,884,101	32	1,840,238	81	2,812,106	447	4,335,535		1,179,774
ALL	74,901,957	9	2,362,866	10	16,624,851	252	24,654,808	389	8,453,004	2,316	17,661,720		5,144,708

TABLE IV - C
TOTAL EXPERIENCE - OTHER INDUSTRIES
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			PURE PREMIUMS				
		STANDARD PREMIUM INCLUDING EXP. CON. (3)	STANDARD PREMIUM EXCLUDING EXP. CON. (4)			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)	
1999	6,719,619	88,676,026	87,265,059	58,781,753	1.30	.663	.674	.87	.02	.19	.05	.13	.49
2000	7,226,182	98,587,765	97,071,728	71,584,185	1.34	.726	.737	.99	.00	.23	.07	.14	.55
2001	7,794,751	103,940,893	102,299,104	67,876,688	1.31	.653	.664	.87	.01	.17	.07	.13	.48
2002	7,989,525	124,119,897	122,247,503	69,613,025	1.53	.561	.569	.87	.02	.14	.07	.13	.51
2003	8,488,202	140,901,299	138,900,538	50,036,456	1.64	.355	.360	.59	.00	.06	.06	.10	.37
ALL	38,218,279	556,225,880	547,783,932	317,892,107	1.43	.572	.580	.83	.01	.15	.06	.12	.48

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.	(13)	MEDICAL
			& FUNERAL (4)		INDEMNITY COMP. (6)		INDEMNITY COMP. (8)		INDEMNITY COMP. (10)		INDEMNITY COMP. (12)		
1999	58,781,753	4	353,017	2	696,270	112	12,856,306	276	3,557,887	1,938	8,481,401		32,836,872
2000	71,584,185			2	250,999	144	16,411,772	335	4,977,045	2,013	10,308,919		39,635,450
2001	67,876,688	3	655,023	1	412,352	128	13,584,691	322	5,206,916	1,800	10,380,734		37,636,972
2002	69,613,025	2	296,887	4	1,648,711	101	11,009,213	335	5,630,514	1,910	10,277,493		40,750,207
2003	50,036,456	3	56,010			52	4,971,317	292	5,420,078	1,830	8,256,787		31,332,264
ALL	317,892,107	12	1,360,937	9	3,008,332	537	58,833,299	1,560	24,792,440	9,491	47,705,334		182,191,765

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.	(13)	MEDICAL
			MEDICAL (4)		MEDICAL COMP. (6)		MEDICAL COMP. (8)		MEDICAL COMP. (10)		MEDICAL COMP. (12)		
1999	32,836,872	4	4,224	2	822,990	112	11,259,192	276	4,559,991	1,938	11,411,626		4,778,849
2000	39,635,450			2	758,084	144	13,269,927	335	6,225,552	2,013	14,223,435		5,158,452
2001	37,636,972	3	5,163	1	48,331	128	10,655,510	322	5,991,404	1,800	15,471,174		5,465,390
2002	40,750,207	2	1,513	4	2,428,523	101	8,836,261	335	7,003,431	1,910	17,059,639		5,420,840
2003	31,332,264	3	17,225			52	4,228,087	292	6,590,743	1,830	14,476,457		6,019,752
ALL	182,191,765	12	28,125	9	4,057,928	537	48,248,977	1,560	30,371,121	9,491	72,642,331		26,843,283