

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)	EARNED STANDARD PREMIUM INCLUDING EXP. CON. (2)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (3)	INCURRED LOSSES UNMODIFIED (4)	AVE. RATE (4)/(2) (5)	LOSS RATIOS			PURE PREMIUMS				
						INCL. EXP.CON (5)/(3) (6)	EXCL. EXP.CON (5)/(4) (7)	ALL DEATH & P.T. (8)	MAJOR PERM. (9)	MINOR PERM. (10)	TEMP. (11)	MED. (12)	
2003	9,997,132	228,313,510	225,772,879	143,550,352	2.26	.629	.636	1.44	.06	.35	.11	.10	.82
2004	10,662,637	253,514,646	250,899,410	145,224,752	2.35	.573	.579	1.36	.04	.33	.11	.09	.79
2005	11,400,797	306,795,187	304,152,463	141,168,580	2.67	.460	.464	1.24	.05	.28	.12	.07	.72
2006	12,055,385	348,329,749	345,547,262	113,202,535	2.87	.325	.328	.94	.02	.18	.11	.07	.56
2007	13,137,792	357,464,041	354,515,585	92,524,445	2.70	.259	.261	.70	.01	.08	.08	.09	.44
ALL	57,253,743	1,494,417,133	1,480,887,599	635,670,664	2.59	.425	.429	1.11	.04	.23	.11	.08	.65

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1)	DEATH INDEMNITY & FUNERAL NO. (2)	NO. (3)	PERM. TOTAL INDEMNITY COMP. (4)	NO. (5)	MAJOR PERM. INDEMNITY COMP. (6)	NO. (7)	MINOR PERM. INDEMNITY COMP. (8)	NO. (9)	TEMP. COMP. INDEMNITY COMP. (10)	NO. (11)	MEDICAL (12)
2004	145,224,752	5	812,459	3	3,323,328	257	35,434,238	595	12,214,483	2,287	9,329,994	84,110,250
2005	141,168,580	5	2,895,269	5	3,187,351	253	31,536,532	593	13,152,220	2,168	8,377,368	82,019,840
2006	113,202,535	3	1,085,988	2	1,377,346	189	21,813,975	567	13,183,722	2,032	8,759,110	66,982,394
2007	92,524,445	3	1,092,540	1	471,517	92	10,273,272	420	10,999,679	2,150	11,763,203	57,924,234
ALL	635,670,664	20	6,715,362	22	13,967,077	1,055	133,558,489	2,732	60,187,470	11,008	47,862,486	373,379,780

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1)	DEATH MEDICAL NO. (2)	NO. (3)	PERM. TOTAL MEDICAL COMP. (4)	NO. (5)	MAJOR PERM. MEDICAL COMP. (6)	NO. (7)	MINOR PERM. MEDICAL COMP. (8)	NO. (9)	TEMP. COMP. MEDICAL COMP. (10)	NO. (11)	MEDICAL ONLY (12)
2004	84,110,250	5	40,504	3	8,187,662	257	32,799,259	595	16,076,718	2,287	18,282,913	8,723,194
2005	82,019,840	5	2,037,196	5	4,401,054	253	30,657,520	593	19,261,402	2,168	16,549,213	9,113,455
2006	66,982,394	3		2	2,586,554	189	19,186,099	567	17,190,919	2,032	18,367,827	9,650,995
2007	57,924,234	3	22,000	1	650,050	92	13,172,749	420	12,944,961	2,150	22,219,533	8,914,941
ALL	373,379,780	20	2,101,423	22	23,734,040	1,055	130,260,404	2,732	80,047,052	11,008	91,809,981	45,426,880

TABLE IV - A

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

MAN YEAR	PAYROLL IN THOUS (1)	EARNED STANDARD PREMIUM INCLUDING EXP. CON. (2)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (3)	INCURRED LOSSES UNMODIFIED (4)	AVE. RATE (4)/(2) (5)	LOSS RATIOS			PURE PREMIUMS				
						INCL. EXP.CON (5)/(3) (6)	EXCL. EXP.CON (5)/(4) (7)	ALL DEATH & P.T. (8)	MAJOR PERM. (9)	MINOR PERM. (10)	TEMP. (11)	MED. (12)	(13)
2003	736,610	34,733,979	34,639,478	19,216,211	4.70	.553	.555	2.61	.28	.66	.22	.14	1.32
2004	773,899	34,301,710	34,199,886	22,926,834	4.42	.668	.670	2.96	.07	.75	.23	.14	1.76
2005	794,877	40,522,813	40,423,803	17,767,499	5.09	.438	.440	2.24	.08	.51	.26	.11	1.28
2006	784,339	43,921,353	43,822,728	11,897,177	5.59	.271	.271	1.52	.00	.30	.24	.08	.90
2007	936,133	51,466,875	51,363,906	9,069,961	5.49	.176	.177	.97	.01	.11	.12	.12	.62
ALL	4,025,858	204,946,730	204,449,801	80,877,682	5.08	.395	.396	2.01	.08	.45	.21	.12	1.15

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1)	DEATH INDEMNITY & FUNERAL NO. (2)	NO. (3)	DEATH & FUNERAL (4)	PERM. TOTAL INDEMNITY COMP. (5)		MAJOR PERM. INDEMNITY COMP. (6)		MINOR PERM. INDEMNITY COMP. (7)		TEMP. COMP. INDEMNITY COMP. (8)		MEDICAL (13)
					NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
2003	19,216,211	1	477,006	2	1,604,545	38	4,834,847	79	1,586,724	224	994,950	9,718,139	
2004	22,926,834			1	563,424	45	5,831,314	91	1,766,953	231	1,118,118	13,647,025	
2005	17,767,499			1	635,962	36	4,058,516	106	2,053,822	226	880,740	10,138,459	
2006	11,897,177					22	2,341,209	80	1,894,404	200	623,866	7,037,698	
2007	9,069,961	1	100,000			8	987,924	40	1,085,148	243	1,077,896	5,818,993	
ALL	80,877,682	2	577,006	4	2,803,931	149	18,053,810	396	8,387,051	1,124	4,695,570	46,360,314	

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1)	DEATH MEDICAL NO. (2)	NO. (3)	DEATH MEDICAL (4)	PERM. TOTAL MEDICAL COMP. (5)		MAJOR PERM. MEDICAL COMP. (6)		MINOR PERM. MEDICAL COMP. (7)		TEMP. COMP. MEDICAL COMP. (8)		MEDICAL ONLY (13)
					NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
2003	9,718,139	1		2	723,535	38	4,273,946	79	1,764,385	224	1,717,208	1,239,065	
2004	13,647,025			1	2,269,240	45	5,048,305	91	2,561,188	231	2,555,417	1,212,875	
2005	10,138,459			1	271,971	36	4,149,691	106	2,501,634	226	1,967,753	1,247,410	
2006	7,037,698					22	1,860,717	80	2,221,631	200	1,753,291	1,202,059	
2007	5,818,993	1	15,000			8	1,200,172	40	1,238,954	243	2,320,110	1,044,757	
ALL	46,360,314	2	15,000	4	3,264,746	149	16,532,831	396	10,287,792	1,124	10,313,779	5,946,166	

TABLE IV - B

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

MAN YEAR	PAYROLL IN THOUS	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)
2003	698,604	46,785,390	46,339,850	30,753,478	6.63	.657	.664	4.40	.26	1.23	.28	.25	2.39
2004	764,953	55,551,305	55,073,085	35,032,420	7.20	.631	.636	4.58	.34	1.25	.30	.24	2.45
2005	874,224	68,737,491	68,231,227	38,708,141	7.80	.563	.567	4.43	.41	1.18	.27	.21	2.36
2006	906,666	75,715,121	75,182,074	24,630,154	8.29	.325	.328	2.72	.00	.76	.30	.19	1.48
2007	861,415	71,627,395	71,062,830	19,113,337	8.25	.267	.269	2.22	.00	.50	.23	.27	1.21
ALL	4,105,862	318,416,702	315,889,066	148,237,530	7.69	.466	.469	3.61	.19	.97	.27	.23	1.95

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 (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2003	30,753,478	1	350,000	3	1,474,578	69	8,588,304	89	1,929,697	415	1,740,554	16,670,345
2004	35,032,420	1	649,524	1	1,945,977	61	9,564,638	101	2,313,983	395	1,824,742	18,733,556
2005	38,708,141	3	1,377,788	3	2,173,390	71	10,313,659	95	2,380,817	368	1,862,182	20,600,305
2006	24,630,154					55	6,851,422	100	2,675,741	332	1,697,465	13,405,526
2007	19,113,337					38	4,333,857	69	1,978,594	288	2,348,671	10,452,215
ALL	148,237,530	5	2,377,312	7	5,593,945	294	39,651,880	454	11,278,832	1,798	9,473,614	79,861,947

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 (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2003	16,670,345	1		3	1,981,040	69	7,678,901	89	2,801,947	415	2,803,419	1,405,038
2004	18,733,556	1		1	2,113,406	61	9,350,521	101	2,805,616	395	3,306,414	1,157,599
2005	20,600,305	3	37,178	3	3,515,129	71	8,260,598	95	4,310,936	368	3,072,017	1,404,447
2006	13,405,526					55	5,817,540	100	3,212,156	332	3,100,746	1,275,084
2007	10,452,215					38	3,496,740	69	2,072,212	288	3,850,017	1,033,246
ALL	79,861,947	5	37,178	7	7,609,575	294	34,604,300	454	15,202,867	1,798	16,132,613	6,275,414

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	LOSS RATIOS			PURE PREMIUMS					
					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)
2003	8,561,918	146,794,141	144,793,551	93,580,663	1.69	.637	.646	1.09	.03	.25	.08	.08	.65
2004	9,123,785	163,661,631	161,626,439	87,265,498	1.77	.533	.540	.96	.01	.22	.09	.07	.57
2005	9,731,696	197,534,883	195,497,433	84,692,940	2.01	.429	.433	.87	.02	.18	.09	.06	.53
2006	10,364,380	228,693,275	226,542,460	76,675,204	2.19	.335	.338	.74	.02	.12	.08	.06	.45
2007	11,340,244	234,369,771	232,088,849	64,341,147	2.05	.275	.277	.57	.01	.04	.07	.07	.37
ALL	49,122,023	971,053,701	960,548,732	406,555,452	1.96	.419	.423	.83	.02	.15	.08	.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 (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2003	93,580,663	2	2,100	6	2,528,412	157	21,077,321	389	7,120,945	1,732	6,897,307	55,954,578
2004	87,265,498	4	162,935	1	813,927	151	20,038,286	403	8,133,547	1,661	6,387,134	51,729,669
2005	84,692,940	2	1,517,481	1	377,999	146	17,164,357	392	8,717,581	1,574	5,634,446	51,281,076
2006	76,675,204	2	1,085,988	2	1,377,346	112	12,621,344	387	8,613,577	1,500	6,437,779	46,539,170
2007	64,341,147	2	992,540	1	471,517	46	4,951,491	311	7,935,937	1,619	8,336,636	41,653,026
ALL	406,555,452	13	3,761,044	11	5,569,201	612	75,852,799	1,882	40,521,587	8,086	33,693,302	247,157,519

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 (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2003	55,954,578	2	1,723	6	5,204,145	157	22,491,930	389	10,006,720	1,732	11,869,868	6,380,192
2004	51,729,669	4	40,504	1	3,805,016	151	18,400,433	403	10,709,914	1,661	12,421,082	6,352,720
2005	51,281,076	2	2,000,018	1	613,954	146	18,247,231	392	12,448,832	1,574	11,509,443	6,461,598
2006	46,539,170	3		2	2,586,554	112	11,507,842	387	11,757,132	1,500	13,513,790	7,173,852
2007	41,653,026	2	7,000	1	650,050	46	8,475,837	311	9,633,795	1,619	16,049,406	6,836,938
ALL	247,157,519	13	2,049,245	11	12,859,719	612	79,123,273	1,882	54,556,393	8,086	65,363,589	33,205,300