

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	EARNED	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS		TEMP. (13)	MED. (14)	
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.			INCL. EXP.CON	EXCL. EXP.CON		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2004	10,662,566	254,542,079	251,927,303	153,910,901	2.36	.605	.611	1.44	.04	.35	.12	.08	.85
2005	11,394,927	308,469,091	305,826,670	151,747,898	2.68	.492	.496	1.33	.06	.31	.11	.08	.78
2006	12,098,300	351,346,427	348,563,174	124,488,472	2.88	.354	.357	1.03	.01	.25	.11	.07	.59
2007	13,181,053	361,929,582	358,975,479	122,705,463	2.72	.339	.342	.93	.02	.20	.10	.07	.55
2008	12,941,128	294,554,258	291,460,584	82,201,735	2.25	.279	.282	.64	.02	.08	.07	.08	.39
ALL	60,277,974	1,570,841,437	1,556,753,210	635,054,469	2.58	.404	.408	1.05	.03	.23	.10	.07	.62

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)
2004	153,910,901	6	815,459	5	3,956,654	263	37,455,274	617	12,645,080	2,262	8,822,962	90,215,472
2005	151,747,898	5	2,928,937	5	3,690,301	263	35,048,166	594	12,840,204	2,163	8,583,094	88,657,196
2006	124,488,472	3	1,110,303	2	670,472	242	30,488,620	565	13,165,073	1,987	8,173,931	70,880,073
2007	122,705,463	4	1,263,385	2	737,020	195	26,182,646	598	13,750,504	1,957	8,571,115	72,200,793
2008	82,201,735	5	1,402,863	1	1,001,588	87	10,503,963	351	8,628,208	1,843	10,480,139	50,184,974
ALL	635,054,469	23	7,520,947	15	10,056,035	1,050	139,678,669	2,725	61,029,069	10,212	44,631,241	372,138,508

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)
2004	90,215,472	6	43,504	5	7,964,067	263	37,862,088	617	18,226,993	2,262	17,503,564	8,615,256
2005	88,657,196	5	2,037,196	5	4,864,091	263	36,774,737	594	19,069,966	2,163	16,631,892	9,279,314
2006	70,880,073	3		2	1,714,537	242	26,563,992	565	15,849,165	1,987	16,900,445	9,851,934
2007	72,200,793	4	31,000	2	477,403	195	27,922,877	598	17,450,701	1,957	17,331,820	8,986,992
2008	50,184,974	5	26,965	1	2,369,995	87	8,075,463	351	11,450,140	1,843	19,784,870	8,477,541
ALL	372,138,508	23	2,138,665	15	17,390,093	1,050	137,199,157	2,725	82,046,965	10,212	88,152,591	45,211,037

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. (3)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (4)	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS			PURE PREMIUMS				
						INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)	ALL DEATH & P.T. (9)	MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. MED. (13)	MED. (14)	
2004	765,448	35,051,488	34,949,678	26,704,678	4.57	.762	.764	3.49	.16	.82	.25	.12	2.14
2005	783,377	41,591,970	41,492,990	19,106,881	5.30	.459	.460	2.44	.08	.58	.25	.11	1.41
2006	804,611	46,442,319	46,344,250	13,656,054	5.76	.294	.295	1.70	.00	.42	.27	.07	.94
2007	926,749	52,564,955	52,461,999	11,753,840	5.66	.224	.224	1.27	.01	.29	.14	.08	.74
2008	761,350	40,051,371	39,944,873	9,197,620	5.25	.230	.230	1.21	.05	.18	.12	.12	.74
ALL	4,041,535	215,702,103	215,193,788	80,419,073	5.32	.373	.374	1.99	.06	.45	.20	.10	1.18

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	NO. (3)	DEATH INDEMNITY & FUNERAL (4)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. (12)	MEDICAL (13)	
				NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)			
2004	26,704,678			2	1,203,946	47	6,302,673	94	1,930,959	223	895,346	16,371,754
2005	19,106,881			1	635,962	37	4,570,512	104	1,947,228	222	897,616	11,055,563
2006	13,656,054					30	3,400,076	84	2,169,268	196	542,322	7,544,388
2007	11,753,840	1	100,000			20	2,695,544	58	1,278,142	220	786,893	6,893,261
2008	9,197,620	1	343,204			10	1,388,405	36	911,901	161	922,532	5,631,578
ALL	80,419,073	2	443,204	3	1,839,908	144	18,357,210	376	8,237,498	1,022	4,044,709	47,496,544

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	NO. (3)	DEATH MEDICAL (4)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. MEDICAL (12)	MEDICAL ONLY (13)	
				NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)			
2004	16,371,754			2	2,784,785	47	6,484,234	94	3,634,550	223	2,265,022	1,203,163
2005	11,055,563			1	271,971	37	5,016,337	104	2,439,855	222	2,052,257	1,275,143
2006	7,544,388					30	2,819,109	84	2,116,246	196	1,512,748	1,096,285
2007	6,893,261	1	15,000			20	2,422,335	58	1,515,937	220	1,878,995	1,060,994
2008	5,631,578	1	15,865			10	1,005,575	36	1,321,659	161	2,216,084	1,072,395
ALL	47,496,544	2	30,865	3	3,056,756	144	17,747,590	376	11,028,247	1,022	9,925,106	5,707,980

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			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)
2004	764,152	55,475,340	54,997,508	36,380,668	7.20	.656	.661	4.76	.34	1.35	.30	.22	2.55
2005	873,556	68,674,331	68,168,559	40,030,623	7.80	.583	.587	4.58	.34	1.30	.29	.19	2.45
2006	906,449	75,683,208	75,150,217	27,459,084	8.29	.363	.365	3.03	.00	1.00	.31	.15	1.56
2007	864,791	71,930,107	71,365,369	25,067,619	8.25	.348	.351	2.90	.08	.83	.29	.17	1.53
2008	815,027	55,691,704	55,134,676	20,340,036	6.76	.365	.369	2.50	.12	.47	.20	.23	1.47
ALL	4,223,975	327,454,690	324,816,329	149,278,030	7.69	.456	.460	3.53	.17	.99	.28	.19	1.90

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)
2004	36,380,668	2	652,524	2	1,964,608	63	10,282,891	105	2,295,976	387	1,711,558	19,473,111
2005	40,030,623	3	1,411,456	2	1,588,092	71	11,396,075	99	2,553,632	363	1,665,028	21,416,340
2006	27,459,084					60	9,104,764	105	2,782,596	314	1,400,195	14,171,529
2007	25,067,619			1	695,846	50	7,185,490	103	2,515,181	255	1,429,255	13,241,847
2008	20,340,036	1	1,000	1	1,001,588	30	3,820,668	57	1,626,837	232	1,886,335	12,003,608
ALL	149,278,030	6	2,064,980	6	5,250,134	274	41,789,888	469	11,774,222	1,551	8,092,371	80,306,435

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)
2004	19,473,111	2	3,000	2	2,178,834	63	9,923,006	105	3,084,922	387	3,125,721	1,157,628
2005	21,416,340	3	37,178	2	3,350,682	71	9,206,508	99	4,459,440	363	2,943,037	1,419,495
2006	14,171,529					60	7,197,494	105	2,822,680	314	2,889,628	1,261,727
2007	13,241,847			1	369,569	50	6,372,626	103	2,693,394	255	2,730,116	1,076,142
2008	12,003,608	1	1,100	1	2,369,995	30	2,996,154	57	2,271,614	232	3,267,670	1,097,075
ALL	80,306,435	6	41,278	6	8,269,080	274	35,695,788	469	15,332,050	1,551	14,956,172	6,012,067

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	EXCL. EXP.CON		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2004	9,132,966	164,015,251	161,980,119	90,825,555	1.77	.554	.561	.99	.01	.23	.09	.07	.60
2005	9,737,994	198,202,790	196,165,121	92,610,394	2.01	.467	.472	.95	.03	.20	.09	.06	.58
2006	10,387,240	229,220,900	227,068,707	83,373,334	2.19	.364	.367	.80	.02	.17	.08	.06	.47
2007	11,389,513	237,434,520	235,148,111	85,884,004	2.06	.362	.365	.75	.01	.14	.09	.06	.46
2008	11,364,751	198,811,183	196,381,035	52,664,079	1.73	.265	.268	.46	.01	.05	.05	.07	.29
ALL	52,012,464	1,027,684,644	1,016,743,093	405,357,366	1.95	.394	.399	.78	.02	.15	.08	.06	.47

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)
2004	90,825,555	4	162,935	1	788,100	153	20,869,710	418	8,418,145	1,652	6,216,058	54,370,607
2005	92,610,394	2	1,517,481	2	1,466,247	155	19,081,579	391	8,339,344	1,578	6,020,450	56,185,293
2006	83,373,334	3	1,110,303	2	670,472	152	17,983,780	376	8,213,209	1,477	6,231,414	49,164,156
2007	85,884,004	3	1,163,385	1	41,174	125	16,301,612	437	9,957,181	1,482	6,354,967	52,065,685
2008	52,664,079	3	1,058,659			47	5,294,890	258	6,089,470	1,450	7,671,272	32,549,788
ALL	405,357,366	15	5,012,763	6	2,965,993	632	79,531,571	1,880	41,017,349	7,639	32,494,161	244,335,529

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)
2004	54,370,607	4	40,504	1	3,000,448	153	21,454,848	418	11,507,521	1,652	12,112,821	6,254,465
2005	56,185,293	2	2,000,018	2	1,241,438	155	22,551,892	391	12,170,671	1,578	11,636,598	6,584,676
2006	49,164,156	3		2	1,714,537	152	16,547,389	376	10,910,239	1,477	12,498,069	7,493,922
2007	52,065,685	3	16,000	1	107,834	125	19,127,916	437	13,241,370	1,482	12,722,709	6,849,856
2008	32,549,788	3	10,000			47	4,073,734	258	7,856,867	1,450	14,301,116	6,308,071
ALL	244,335,529	15	2,066,522	6	6,064,257	632	83,755,779	1,880	55,686,668	7,639	63,271,313	33,490,990