

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.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2009	12,556,726	225,825,758	222,798,179	153,545,275	1.77	.680	.689	1.22	.03	.32	.12	.07	.70
2010	13,242,014	199,567,834	196,472,153	153,724,869	1.48	.770	.782	1.16	.02	.27	.10	.07	.70
2011	13,760,121	202,657,453	199,512,441	136,574,704	1.45	.674	.685	.99	.01	.22	.10	.06	.61
2012	14,092,468	212,196,802	208,923,710	106,295,489	1.48	.501	.509	.75	.02	.13	.08	.07	.46
2013	15,025,913	237,305,994	233,752,589	96,082,104	1.56	.405	.411	.64	.01	.07	.06	.11	.40
ALL	68,677,242	1,077,553,841	1,061,459,072	646,222,441	1.55	.600	.609	.94	.02	.20	.09	.07	.56

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)
2009	153,545,275	5	2,639,030	3	833,706	232	39,562,954	722	14,734,722	1,443	8,215,237	87,559,626
2010	153,724,869	1	277,507	4	2,500,102	221	35,658,342	636	13,023,512	1,498	9,363,063	92,902,343
2011	136,574,704	5	986,901	2	812,133	199	30,125,331	623	13,372,337	1,369	7,713,814	83,564,188
2012	106,295,489	5	2,130,914			140	18,392,354	578	11,802,193	1,372	9,624,248	64,345,780
2013	96,082,104	5	1,543,652			76	10,927,052	347	8,280,724	1,868	15,960,325	59,370,351
ALL	646,222,441	21	7,578,004	9	4,145,941	868	134,666,033	2,906	61,213,488	7,550	50,876,687	387,742,288

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)
2009	87,559,626	5	66,209	3	2,609,150	232	40,022,915	722	22,530,097	1,443	14,332,626	7,998,629
2010	92,902,343	1	4,415,910	4	5,233,766	221	38,866,749	636	19,122,080	1,498	16,629,498	8,634,340
2011	83,564,188	5		2	1,261,995	199	41,739,396	623	17,865,560	1,369	14,396,291	8,300,946
2012	64,345,780	5	458			140	19,311,685	578	19,190,607	1,372	17,318,693	8,524,337
2013	59,370,351	5	129,266			76	9,462,920	347	10,799,927	1,868	29,236,593	9,741,645
ALL	387,742,288	21	4,611,843	9	9,104,911	868	149,403,665	2,906	89,508,271	7,550	91,913,701	43,199,897

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.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2009	819,515	32,274,220	32,172,979	14,587,468	3.93	.452	.453	1.78	.13	.61	.17	.03	.83
2010	710,043	23,557,494	23,456,187	20,514,003	3.30	.871	.875	2.89	.04	.74	.19	.07	1.85
2011	777,005	23,894,068	23,797,604	15,019,849	3.06	.629	.631	1.93	.00	.48	.14	.07	1.24
2012	775,124	22,982,617	22,884,586	12,162,614	2.95	.529	.531	1.57	.00	.28	.13	.12	1.03
2013	827,308	25,746,140	25,647,963	5,649,429	3.10	.219	.220	.68	.00	.01	.04	.17	.46
ALL	3,908,995	128,454,539	127,959,319	67,933,363	3.27	.529	.531	1.74	.03	.42	.13	.09	1.06

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)
2009	14,587,468	1	662,451	1	407,298	28	5,007,101	69	1,416,874	107	265,489	6,828,255
2010	20,514,003	1	277,507	1	4,658	29	5,271,917	61	1,332,084	118	499,064	13,128,773
2011	15,019,849					22	3,708,165	50	1,075,191	118	570,936	9,665,557
2012	12,162,614					13	2,208,691	47	1,007,035	111	925,568	8,021,320
2013	5,649,429					1	82,350	20	362,725	140	1,411,844	3,792,510
ALL	67,933,363	2	939,958	2	411,956	93	16,278,224	247	5,193,909	594	3,672,901	41,436,415

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)
2009	6,828,255	1	31,162	1	581,968	28	2,700,301	69	2,020,888	107	734,289	759,647
2010	13,128,773	1	4,415,910	1	75,478	29	4,319,071	61	2,364,198	118	1,187,720	766,396
2011	9,665,557					22	5,863,149	50	1,578,795	118	1,428,965	794,648
2012	8,021,320					13	3,941,750	47	1,392,229	111	1,663,692	1,023,649
2013	3,792,510					1	5,821	20	766,882	140	2,195,030	824,777
ALL	41,436,415	2	4,447,072	2	657,446	93	16,830,092	247	8,122,992	594	7,209,696	4,169,117

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)
2009	669,425	38,258,825	37,754,329	29,981,976	5.64	.784	.794	4.48	.02	1.37	.25	.22	2.63
2010	747,168	35,695,542	35,188,754	29,665,019	4.71	.831	.843	3.97	.14	1.06	.27	.16	2.33
2011	676,605	32,502,817	31,995,708	30,318,229	4.73	.933	.948	4.48	.03	1.24	.27	.13	2.81
2012	696,953	34,506,121	34,005,678	16,685,854	4.88	.484	.491	2.39	.00	.69	.19	.20	1.31
2013	724,353	38,818,279	38,304,030	16,138,789	5.29	.416	.421	2.23	.07	.47	.18	.29	1.22
ALL	3,514,504	179,781,584	177,248,499	122,789,867	5.04	.683	.693	3.49	.06	.96	.23	.20	2.05

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)
2009	29,981,976			1	139,670	48	9,151,439	65	1,644,949	191	1,456,367	17,589,551
2010	29,665,019			1	1,076,500	52	7,943,263	69	2,013,765	195	1,199,412	17,432,079
2011	30,318,229	1	182,832			46	8,403,844	67	1,816,065	141	871,392	19,044,096
2012	16,685,854					34	4,778,979	62	1,349,519	171	1,411,413	9,145,943
2013	16,138,789	1	538,988			23	3,404,228	41	1,275,633	174	2,079,790	8,840,150
ALL	122,789,867	2	721,820	2	1,216,170	203	33,681,753	304	8,099,931	872	7,018,374	72,051,819

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)
2009	17,589,551			1	1,734,787	48	10,208,767	65	2,375,741	191	2,454,350	815,906
2010	17,432,079			1	2,269,887	52	9,576,310	69	2,014,144	195	2,480,156	1,091,582
2011	19,044,096	1				46	14,713,802	67	1,933,706	141	1,551,430	845,158
2012	9,145,943					34	3,912,105	62	2,050,991	171	2,364,797	818,050
2013	8,840,150	1				23	3,146,917	41	1,916,536	174	2,859,935	916,762
ALL	72,051,819	2		2	4,004,674	203	41,557,901	304	10,291,118	872	11,710,668	4,487,458

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			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)
2009	11,067,786	155,292,713	152,870,871	108,975,831	1.38	.702	.713	.98	.02	.23	.11	.06	.57
2010	11,784,803	140,314,798	137,827,212	103,545,847	1.17	.738	.751	.88	.01	.19	.08	.07	.53
2011	12,306,511	146,260,568	143,719,129	91,236,626	1.17	.624	.635	.74	.01	.15	.09	.05	.45
2012	12,620,391	154,708,064	152,033,446	77,447,021	1.20	.501	.509	.61	.02	.09	.07	.06	.37
2013	13,474,252	172,741,575	169,800,596	74,293,886	1.26	.430	.438	.55	.01	.06	.05	.09	.35
ALL	61,253,743	769,317,718	756,251,254	455,499,211	1.23	.592	.602	.74	.01	.14	.08	.07	.45

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)
2009	108,975,831	4	1,976,579	1	286,738	156	25,404,414	588	11,672,899	1,145	6,493,381	63,141,820
2010	103,545,847			2	1,418,944	140	22,443,162	506	9,677,663	1,185	7,664,587	62,341,491
2011	91,236,626	4	804,069	2	812,133	131	18,013,322	506	10,481,081	1,110	6,271,486	54,854,535
2012	77,447,021	5	2,130,914			93	11,404,684	469	9,445,639	1,090	7,287,267	47,178,517
2013	74,293,886	4	1,004,664			52	7,440,474	286	6,642,366	1,554	12,468,691	46,737,691
ALL	455,499,211	17	5,916,226	5	2,517,815	572	84,706,056	2,355	47,919,648	6,084	40,185,412	274,254,054

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)
2009	63,141,820	4	35,047	1	292,395	156	27,113,847	588	18,133,468	1,145	11,143,987	6,423,076
2010	62,341,491			2	2,888,401	140	24,971,368	506	14,743,738	1,185	12,961,622	6,776,362
2011	54,854,535	4		2	1,261,995	131	21,162,445	506	14,353,059	1,110	11,415,896	6,661,140
2012	47,178,517	5	458			93	11,457,830	469	15,747,387	1,090	13,290,204	6,682,638
2013	46,737,691	4	129,266			52	6,310,182	286	8,116,509	1,554	24,181,628	8,000,106
ALL	274,254,054	17	164,771	5	4,442,791	572	91,015,672	2,355	71,094,161	6,084	72,993,337	34,543,322