

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 & P.T.	PURE PREMIUMS				
						INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)		DEATH	MAJOR PERM.	MINOR PERM.	TEMP. MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2012	14,080,741	211,918,358	208,647,818	130,663,630	1.48	.617	.626	.93	.02	.22	.10	.06	.53
2013	15,013,970	236,347,902	232,793,232	143,223,779	1.55	.606	.615	.95	.01	.23	.11	.07	.53
2014	15,344,859	254,934,408	251,160,595	124,959,620	1.64	.490	.498	.81	.02	.18	.09	.07	.46
2015	16,234,269	264,100,669	259,985,647	121,065,100	1.60	.458	.466	.75	.04	.12	.10	.06	.43
2016	17,124,205	300,726,564	296,406,997	91,823,608	1.73	.305	.310	.54	.01	.05	.05	.09	.33
ALL	77,798,044	1,268,027,901	1,248,994,289	611,735,737	1.61	.482	.490	.79	.02	.16	.09	.07	.45

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH INDEMNITY & FUNERAL	NO.	PERM. TOTAL INDEMNITY COMP.	NO.	MAJOR PERM. INDEMNITY COMP.	NO.	MINOR PERM. INDEMNITY COMP.	NO.	TEMP. COMP. INDEMNITY COMP.	MEDICAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	130,663,630	5	1,650,323	3	1,325,324	197	31,523,551	635	13,746,648	1,285	8,162,605	74,255,179
2013	143,223,779	6	1,862,813	1	190,927	222	34,414,144	780	15,906,539	1,404	11,214,391	79,634,965
2014	124,959,620	9	1,739,608	2	727,986	174	27,423,585	721	14,547,159	1,266	10,083,463	70,437,819
2015	121,065,100	4	3,561,136	2	2,559,073	143	19,613,028	750	15,742,900	1,418	9,570,906	70,018,057
2016	91,823,608	1	1,780,721	1	736,260	54	8,804,555	373	8,291,330	1,717	15,252,684	56,958,058
ALL	611,735,737	25	10,594,601	9	5,539,570	790	121,778,863	3,259	68,234,576	7,090	54,284,049	351,304,078

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH MEDICAL	NO.	PERM. TOTAL MEDICAL COMP.	NO.	MAJOR PERM. MEDICAL COMP.	NO.	MINOR PERM. MEDICAL COMP.	NO.	TEMP. COMP. MEDICAL COMP.	MEDICAL ONLY
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	74,255,179	5	458	3	1,668,382	197	30,168,368	635	19,914,520	1,285	14,334,823	8,168,628
2013	79,634,965	6	454,888	1	92,265	222	32,876,348	780	20,835,047	1,404	16,222,595	9,153,822
2014	70,437,819	9	144,412	2	6,171,497	174	21,965,134	721	20,293,785	1,266	13,811,372	8,051,619
2015	70,018,057	4	1,080,733	2	10,052,348	143	17,009,109	750	19,144,087	1,418	15,196,723	7,535,057
2016	56,958,058	1	16,000	1	888,929	54	13,832,433	373	9,598,728	1,717	25,331,136	7,290,832
ALL	351,304,078	25	1,696,491	9	18,873,421	790	115,851,392	3,259	89,786,167	7,090	84,896,649	40,199,958

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. PERM.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2012	772,511	23,047,870	22,949,846	13,981,780	2.97	.607	.609	1.81	.06	.46	.15	.07	1.06
2013	829,575	25,922,452	25,825,162	8,379,889	3.11	.323	.324	1.01	.00	.22	.16	.06	.57
2014	854,475	29,363,203	29,264,476	12,122,286	3.42	.413	.414	1.42	.00	.38	.13	.09	.81
2015	894,789	30,285,996	30,185,629	9,725,283	3.37	.321	.322	1.09	.02	.25	.16	.06	.60
2016	938,847	33,683,379	33,587,077	7,606,258	3.58	.226	.226	.81	.00	.10	.12	.15	.44
ALL	4,290,197	142,302,900	141,812,190	51,815,496	3.31	.364	.365	1.21	.02	.28	.14	.09	.69

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH INDEMNITY & FUNERAL	NO.	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)
2012	13,981,780			1	490,643	21	3,581,480	51	1,136,361	97	578,428	8,194,868
2013	8,379,889					12	1,852,824	76	1,303,979	80	457,885	4,765,201
2014	12,122,286					17	3,261,773	58	1,117,762	85	795,443	6,947,308
2015	9,725,283	1	197,836			15	2,237,903	62	1,410,807	99	529,416	5,349,321
2016	7,606,258					7	951,117	42	1,124,579	146	1,372,577	4,157,985
ALL	51,815,496	1	197,836	1	490,643	72	11,885,097	289	6,093,488	507	3,733,749	29,414,683

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH MEDICAL	NO.	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)
2012	8,194,868			1	560,270	21	3,970,806	51	1,575,329	97	1,091,677	996,786
2013	4,765,201					12	1,376,166	76	1,807,839	80	679,841	901,355
2014	6,947,308					17	3,591,204	58	1,479,408	85	994,510	882,186
2015	5,349,321	1				15	1,629,941	62	1,895,758	99	1,023,025	800,597
2016	4,157,985					7	563,943	42	1,004,277	146	2,045,994	543,771
ALL	29,414,683	1		1	560,270	72	11,132,060	289	7,762,611	507	5,835,047	4,124,695

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		PURE PREMIUMS					
						INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL & P.T.	DEATH	MAJOR PERM.	MINOR PERM.	TEMP.	MED.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2012	693,415	34,300,246	33,798,627	22,354,889	4.87	.652	.661	3.22	.00	1.15	.26	.22	1.60
2013	722,477	38,523,176	38,008,412	22,973,285	5.26	.596	.604	3.18	.06	1.09	.25	.11	1.66
2014	763,313	44,145,462	43,611,079	24,211,590	5.71	.548	.555	3.17	.12	.64	.27	.21	1.93
2015	797,796	44,232,188	43,708,293	30,275,841	5.48	.684	.693	3.79	.70	.63	.20	.17	2.10
2016	857,845	51,852,409	51,342,462	22,939,932	5.99	.442	.447	2.67	.09	.37	.11	.32	1.79
ALL	3,834,846	213,053,481	210,468,873	122,755,537	5.49	.576	.583	3.20	.20	.75	.21	.21	1.82

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH INDEMNITY & FUNERAL	NO.	PERM. TOTAL INDEMNITY COMP.	NO.	MAJOR PERM. INDEMNITY COMP.	NO.	MINOR PERM. INDEMNITY COMP.	NO.	TEMP. COMP. INDEMNITY COMP.	MEDICAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	22,354,889					44	7,965,083	64	1,774,265	163	1,506,772	11,108,769
2013	22,973,285	1	461,435			46	7,867,846	71	1,801,518	122	821,282	12,021,204
2014	24,211,590	3	341,403	1	559,048	27	4,915,986	71	2,080,439	135	1,576,277	14,738,437
2015	30,275,841	1	3,321,930	1	2,269,500	36	5,000,156	56	1,596,364	149	1,373,958	16,713,933
2016	22,939,932			1	736,260	17	3,156,844	35	928,653	196	2,771,866	15,346,309
ALL	122,755,537	5	4,124,768	3	3,564,808	170	28,905,915	297	8,181,239	765	8,050,155	69,928,652

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH MEDICAL	NO.	PERM. TOTAL MEDICAL COMP.	NO.	MAJOR PERM. MEDICAL COMP.	NO.	MINOR PERM. MEDICAL COMP.	NO.	TEMP. COMP. MEDICAL COMP.	MEDICAL ONLY
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	11,108,769					44	6,022,430	64	2,280,140	163	2,087,600	718,599
2013	12,021,204	1				46	7,743,644	71	2,004,825	122	1,423,910	848,825
2014	14,738,437	3	144,112	1	5,965,102	27	4,100,410	71	1,994,956	135	1,696,086	837,771
2015	16,713,933	1	1,026,358	1	6,852,348	36	4,231,907	56	1,647,353	149	2,208,266	747,701
2016	15,346,309			1	888,929	17	8,463,391	35	906,751	196	4,119,452	967,786
ALL	69,928,652	5	1,170,470	3	13,706,379	170	30,561,782	297	8,834,025	765	11,535,314	4,120,682

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 & P.T.	PURE PREMIUMS				
						INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)		DEATH	MAJOR PERM.	MINOR PERM.	TEMP.	MED.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2012	12,614,815	154,570,242	151,899,345	94,326,961	1.20	.610	.621	.75	.02	.16	.09	.05	.44
2013	13,461,918	171,902,274	168,959,658	111,870,605	1.26	.651	.662	.83	.01	.18	.10	.07	.47
2014	13,727,071	181,425,743	178,285,040	88,625,744	1.30	.488	.497	.65	.01	.14	.08	.06	.36
2015	14,541,684	189,582,485	186,091,725	81,063,976	1.28	.428	.436	.56	.00	.09	.09	.05	.33
2016	15,327,513	215,190,776	211,477,458	61,277,418	1.38	.285	.290	.40	.01	.03	.04	.07	.24
ALL	69,673,001	912,671,520	896,713,226	437,164,704	1.29	.479	.488	.63	.01	.12	.08	.06	.36

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH INDEMNITY & FUNERAL	NO.	PERM. TOTAL INDEMNITY COMP.	NO.	MAJOR PERM. INDEMNITY COMP.	NO.	MINOR PERM. INDEMNITY COMP.	NO.	TEMP. COMP. INDEMNITY COMP.	MEDICAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	94,326,961	5	1,650,323	2	834,681	132	19,976,988	520	10,836,022	1,025	6,077,405	54,951,542
2013	111,870,605	5	1,401,378	1	190,927	164	24,693,474	633	12,801,042	1,202	9,935,224	62,848,560
2014	88,625,744	6	1,398,205	1	168,938	130	19,245,826	592	11,348,958	1,046	7,711,743	48,752,074
2015	81,063,976	2	41,370	1	289,573	92	12,374,969	632	12,735,729	1,170	7,667,532	47,954,803
2016	61,277,418	1	1,780,721			30	4,696,594	296	6,238,098	1,375	11,108,241	37,453,764
ALL	437,164,704	19	6,271,997	5	1,484,119	548	80,987,851	2,673	53,959,849	5,818	42,500,145	251,960,743

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	NO.	DEATH MEDICAL	NO.	PERM. TOTAL MEDICAL COMP.	NO.	MAJOR PERM. MEDICAL COMP.	NO.	MINOR PERM. MEDICAL COMP.	NO.	TEMP. COMP. MEDICAL COMP.	MEDICAL ONLY
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2012	54,951,542	5	458	2	1,108,112	132	20,175,132	520	16,059,051	1,025	11,155,546	6,453,243
2013	62,848,560	5	454,888	1	92,265	164	23,756,538	633	17,022,383	1,202	14,118,844	7,403,642
2014	48,752,074	6	300	1	206,395	130	14,273,520	592	16,819,421	1,046	11,120,776	6,331,662
2015	47,954,803	2	54,375	1	3,200,000	92	11,147,261	632	15,600,976	1,170	11,965,432	5,986,759
2016	37,453,764	1	16,000			30	4,805,099	296	7,687,700	1,375	19,165,690	5,779,275
ALL	251,960,743	19	526,021	5	4,606,772	548	74,157,550	2,673	73,189,531	5,818	67,526,288	31,954,581