

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2012 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

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Note: As described in Exhibit 15, for low credibility classifications, an alternative approach may be employed to derive classification rating values. In those instances the final rating value may not be consistent with that shown in the Class Book.

December 1, 2012 Residual Market Rate and Voluntary Market Loss Cost Filing

Calculation of Composite Pure Premium Multipliers

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9835	1.0056	1.0178
(2) Off-Balance Factor (Collectible Prem Ratio)	0.8705	0.9489	0.8331
(3) Expense Provision (= 1 / 0.6827)	1.4648	1.4648	1.4648
(4) Effect of 7/1/13 Benefit Change	1.0062	1.0062	1.0062
(5) Rate Test Correction Factor	1.0400	0.9898	0.9629
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.3123	1.3921	1.2034

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2004 through 2008 were translated using composite multipliers, yielding an average claim value of \$ 1,042,332 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities * (2)	Per Claim Limit (2) * 1,042,332 (3)	Per Accident Limit (3) * 2 (4)
A	0.80	833,866	1,667,732
B	0.87	906,829	1,813,658
C	0.94	979,792	1,959,584
D	1.02	1,063,179	2,126,358
E	1.11	1,156,989	2,313,978
F	1.21	1,261,222	2,522,444
G	1.31	1,365,455	2,730,910

@ From Delaware 12/1/12 excess loss analysis materials

CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

- Serious: 175 * Average Cost of Serious Case (including Medical)
- Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)
- Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	23	25,084,500	9,461,300	34,545,800	1,501,991
Permanent Total	28	63,580,600	144,392,400	207,973,000	7,427,607
Major	1,255	323,612,800	765,954,800	1,089,567,600	868,181
Total Serious	1,306	412,277,900	919,808,500	1,332,086,400	1,019,974
Minor	3,005	114,249,600	388,240,800	502,490,400	167,218
Temporary	8,893	68,918,800	263,853,400	332,772,200	37,420
Total Non-Serious	11,898	183,168,400	652,094,200	835,262,600	70,202

Accordingly, the criteria for 100 percent credibility will be:

	Indicated	Selected	
Serious: 175 *	1,019,974	1,042,332	= 182,408,100
Non-Serious: 500 *	70,202	59,075	= 29,537,500
Medical: 0.10 *	29,537,500	29,537,500	= 2,953,750

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	181,041,819	29,316,257	2,931,626
0.99	178,319,550	28,875,438	2,887,544
0.98	175,611,062	28,436,850	2,843,685
0.97	172,916,426	28,000,506	2,800,051
0.96	170,235,715	27,566,416	2,756,642
0.95	167,568,999	27,134,592	2,713,459
0.94	164,916,355	26,705,047	2,670,505
0.93	162,277,855	26,277,793	2,627,779
0.92	159,653,578	25,852,841	2,585,284
0.91	157,043,600	25,430,205	2,543,021
0.90	154,447,999	25,009,897	2,500,990
0.89	151,866,857	24,591,931	2,459,193
0.88	149,300,255	24,176,319	2,417,632
0.87	146,748,275	23,763,074	2,376,307
0.86	144,211,002	23,352,212	2,335,221
0.85	141,688,522	22,943,744	2,294,374
0.84	139,180,922	22,537,686	2,253,769
0.83	136,688,290	22,134,052	2,213,405
0.82	134,210,717	21,732,857	2,173,286
0.81	131,748,296	21,334,115	2,133,412
0.80	129,301,120	20,937,842	2,093,784
0.79	126,869,285	20,544,052	2,054,405
0.78	124,452,887	20,152,763	2,015,276
0.77	122,052,028	19,763,990	1,976,399
0.76	119,666,807	19,377,749	1,937,775
0.75	117,297,328	18,994,057	1,899,406
0.74	114,943,696	18,612,932	1,861,293
0.73	112,606,019	18,234,390	1,823,439
0.72	110,284,407	17,858,449	1,785,845
0.71	107,978,970	17,485,128	1,748,513
0.70	105,689,825	17,114,444	1,711,444
0.69	103,417,087	16,746,418	1,674,642
0.68	101,160,876	16,381,068	1,638,107
0.67	98,921,314	16,018,414	1,601,841
0.66	96,698,526	15,658,476	1,565,848
0.65	94,492,639	15,301,274	1,530,127
0.64	92,303,783	14,946,831	1,494,683
0.63	90,132,093	14,595,168	1,459,517
0.62	87,977,705	14,246,306	1,424,631
0.61	85,840,760	13,900,268	1,390,027
0.60	83,721,400	13,557,078	1,355,708
0.59	81,619,773	13,216,760	1,321,676
0.58	79,536,031	12,879,338	1,287,934
0.57	77,470,327	12,544,837	1,254,484
0.56	75,422,821	12,213,283	1,221,328
0.55	73,393,677	11,884,701	1,188,470
0.54	71,383,061	11,559,121	1,155,912
0.53	69,391,147	11,236,568	1,123,657
0.52	67,418,111	10,917,073	1,091,707
0.51	65,464,136	10,600,664	1,060,066
0.50	63,529,410	10,287,372	1,028,737
0.49	61,614,127	9,977,229	997,723
0.48	59,718,485	9,670,266	967,027
0.47	57,842,691	9,366,517	936,652
0.46	55,986,957	9,066,016	906,602
0.45	54,151,503	8,768,800	876,880

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	52,336,554	8,474,903	847,490
0.43	50,542,345	8,184,366	818,437
0.42	48,769,119	7,897,226	789,723
0.41	47,017,128	7,613,524	761,352
0.40	45,286,632	7,333,304	733,330
0.39	43,577,901	7,056,607	705,661
0.38	41,891,217	6,783,481	678,348
0.37	40,226,871	6,513,972	651,397
0.36	38,585,167	6,248,130	624,813
0.35	36,966,423	5,986,005	598,601
0.34	35,370,969	5,727,652	572,765
0.33	33,799,150	5,473,126	547,313
0.32	32,251,327	5,222,485	522,249
0.31	30,727,877	4,975,792	497,579
0.30	29,229,199	4,733,110	473,311
0.29	27,755,708	4,494,506	449,451
0.28	26,307,841	4,260,052	426,005
0.27	24,886,063	4,029,822	402,982
0.26	23,490,859	3,803,895	380,390
0.25	22,122,748	3,582,356	358,236
0.24	20,782,275	3,365,292	336,529
0.23	19,470,024	3,152,798	315,280
0.22	18,186,616	2,944,975	294,498
0.21	16,932,713	2,741,929	274,193
0.20	15,709,027	2,543,777	254,378
0.19	14,516,325	2,350,641	235,064
0.18	13,355,433	2,162,657	216,266
0.17	12,227,249	1,979,969	197,997
0.16	11,132,749	1,802,736	180,274
0.15	10,073,005	1,631,131	163,113
0.14	9,049,196	1,465,345	146,535
0.13	8,062,633	1,305,590	130,559
0.12	7,114,778	1,152,103	115,210
0.11	6,207,282	1,005,151	100,515
0.10	5,342,029	865,040	86,504
0.09	4,521,191	732,121	73,212
0.08	3,747,317	606,807	60,681
0.07	3,023,453	489,591	48,959
0.06	2,353,329	381,077	38,108
0.05	1,741,663	282,029	28,203
0.04	1,194,691	193,458	19,346
0.03	721,231	116,790	11,679
0.02	335,211	54,281	5,428
0.01	64,517	10,448	1,045
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> Five Year Payroll (00's) <hr/>		
	620,207,340		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	725,012,531	471,426,880	53,195,888
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	0.8554	1.3156	11.6589

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	154,863,172	38,568,468	34,179,534
0.99	152,534,543	37,988,526	33,665,587
0.98	150,217,702	37,411,520	33,154,239
0.97	147,912,711	36,837,466	32,645,515
0.96	145,619,631	36,266,377	32,139,413
0.95	143,338,522	35,698,269	31,635,947
0.94	141,069,450	35,133,160	31,135,151
0.93	138,812,477	34,571,064	30,637,013
0.92	136,567,671	34,011,998	30,141,568
0.91	134,335,095	33,455,978	29,648,828
0.90	132,114,818	32,903,020	29,158,792
0.89	129,906,909	32,353,144	28,671,485
0.88	127,711,438	31,806,365	28,186,930
0.87	125,528,474	31,262,700	27,705,126
0.86	123,358,091	30,722,170	27,226,108
0.85	121,200,362	30,184,790	26,749,877
0.84	119,055,361	29,650,580	26,276,467
0.83	116,923,163	29,119,559	25,805,868
0.82	114,803,847	28,591,747	25,338,124
0.81	112,697,492	28,067,162	24,873,237
0.80	110,604,178	27,545,825	24,411,218
0.79	108,523,986	27,027,755	23,952,102
0.78	106,457,000	26,512,975	23,495,901
0.77	104,403,305	26,001,505	23,042,638
0.76	102,362,987	25,493,367	22,592,325
0.75	100,336,134	24,988,581	22,144,985
0.74	98,322,838	24,487,173	21,700,629
0.73	96,323,189	23,989,163	21,259,293
0.72	94,337,282	23,494,576	20,820,988
0.71	92,365,211	23,003,434	20,385,738
0.70	90,407,076	22,515,763	19,953,554
0.69	88,462,976	22,031,588	19,524,484
0.68	86,533,013	21,550,933	19,098,526
0.67	84,617,292	21,073,825	18,675,704
0.66	82,715,919	20,600,291	18,256,065
0.65	80,829,003	20,130,356	17,839,598
0.64	78,956,656	19,664,051	17,426,360
0.63	77,098,992	19,201,403	17,016,363
0.62	75,256,129	18,742,440	16,609,630
0.61	73,428,186	18,287,193	16,206,186
0.60	71,615,286	17,835,692	15,806,064
0.59	69,817,554	17,387,969	15,409,288
0.58	68,035,121	16,944,057	15,015,894
0.57	66,268,118	16,503,988	14,625,904
0.56	64,516,681	16,067,795	14,239,341
0.55	62,780,951	15,635,513	13,856,253
0.54	61,061,070	15,207,180	13,476,662
0.53	59,357,187	14,782,829	13,100,605
0.52	57,669,452	14,362,501	12,728,103
0.51	55,998,022	13,946,234	12,359,203
0.50	54,343,057	13,534,067	11,993,942
0.49	52,704,724	13,126,042	11,632,353
0.48	51,083,192	12,722,202	11,274,471
0.47	49,478,638	12,322,590	10,920,332
0.46	47,891,243	11,927,251	10,569,982
0.45	46,321,196	11,536,233	10,223,456

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	44,768,688	11,149,582	9,880,801
0.43	43,233,922	10,767,352	9,542,075
0.42	41,717,104	10,389,591	9,207,301
0.41	40,218,451	10,016,352	8,876,527
0.40	38,738,185	9,647,695	8,549,821
0.39	37,276,537	9,283,672	8,227,231
0.38	35,833,747	8,924,348	7,908,791
0.37	34,410,065	8,569,782	7,594,572
0.36	33,005,752	8,220,040	7,284,632
0.35	31,621,078	7,875,188	6,979,029
0.34	30,256,327	7,535,299	6,677,810
0.33	28,911,793	7,200,445	6,381,068
0.32	27,587,785	6,870,701	6,088,849
0.31	26,284,626	6,546,152	5,801,224
0.30	25,002,657	6,226,880	5,518,286
0.29	23,742,233	5,912,972	5,240,104
0.28	22,503,727	5,604,524	4,966,750
0.27	21,287,538	5,301,634	4,698,327
0.26	20,094,081	5,004,404	4,434,929
0.25	18,923,799	4,712,948	4,176,638
0.24	17,777,158	4,427,378	3,923,558
0.23	16,654,659	4,147,821	3,675,818
0.22	15,556,831	3,874,409	3,433,523
0.21	14,484,243	3,607,282	3,196,789
0.20	13,437,502	3,346,593	2,965,768
0.19	12,417,264	3,092,503	2,740,588
0.18	11,424,237	2,845,192	2,521,424
0.17	10,459,189	2,604,847	2,308,427
0.16	9,522,953	2,371,679	2,101,797
0.15	8,616,448	2,145,916	1,901,718
0.14	7,740,682	1,927,808	1,708,437
0.13	6,896,776	1,717,634	1,522,174
0.12	6,085,981	1,515,707	1,343,222
0.11	5,309,709	1,322,377	1,171,894
0.10	4,569,572	1,138,047	1,008,541
0.09	3,867,427	963,178	853,571
0.08	3,205,455	798,315	707,474
0.07	2,586,262	644,106	570,808
0.06	2,013,038	501,345	444,297
0.05	1,489,819	371,037	328,816
0.04	1,021,939	254,513	225,553
0.03	616,941	153,649	136,164
0.02	286,739	71,412	63,285
0.01	55,188	13,745	12,184
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2005 - 2009

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. NO.	COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
05	11,391,416	162,953,805	5	33,915	7	52,850	262	365,499	619	133,690	2143	83,785	959,799	1.430
06	12,100,273	137,707,413	4	11,381	3	10,863	271	365,984	589	131,850	1940	77,365	779,630	1.138
07	13,185,027	141,868,977	5	19,761	4	20,473	226	340,995	693	148,186	1857	81,393	807,881	1.076
08	12,921,292	111,565,297	6	14,997	2	7,713	186	252,055	594	125,387	1561	82,210	633,291	.863
09	12,419,054	84,350,839	4	25,064	2	9,448	70	78,304	356	89,449	1800	112,610	528,634	.679
ALL	62,017,062	638,446,331	24	105,118	18	101,347	1015	1,402,837	2851	628,562	9301	437,363	3,709,235	1.029
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	11,391,416	480,999,348	5	54,502	7	159,291	262	675,442	619	235,295	2143	166,061	3,519,403	4.222
06	12,100,273	471,052,248	4	43,630	6	136,605	273	703,488	602	228,583	1922	148,860	3,449,356	3.893
07	13,185,027	472,500,330	5	54,546	6	136,516	258	664,743	691	262,742	1824	141,444	3,465,012	3.584
08	12,921,292	429,490,461	5	54,538	5	113,501	249	642,398	595	226,409	1493	115,709	3,142,349	3.324
09	12,419,054	376,143,146	4	43,629	4	89,893	213	550,057	498	189,467	1511	117,114	2,771,272	3.029
ALL	62,017,062	2,230,185,533	23	250,845	28	635,806	1255	3,236,128	3005	1,142,496	8893	689,188	16,347,392	3.596
PURE PREMIUM		3.596		.040		.103		.522		.184		.111	2.636	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	11,391,416	325,076,207	4	43,615	5	113,787	175	451,026	482	183,156	1033	80,015	2,379,164	2.854
06	12,100,273	340,934,436	4	43,630	5	113,847	185	476,974	509	193,019	1090	84,410	2,497,465	2.818
07	13,185,027	372,104,158	4	43,641	6	136,585	199	513,585	547	208,207	1176	91,184	2,727,838	2.822
08	12,921,292	363,598,427	4	43,642	6	136,470	194	500,810	533	202,719	1153	89,399	2,662,944	2.814
09	12,419,054	342,839,849	4	43,629	5	113,592	185	479,691	505	191,900	1120	86,847	2,512,739	2.761
ALL	62,017,062	1,744,553,077	20	218,157	27	614,281	938	2,422,086	2576	979,001	5572	431,855	12,780,150	2.813
PURE PREMIUM		2.813		.035		.099		.391		.158		.070	2.061	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2005 - 2009

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
05	782,974	19,858,786		0	1	6,360	37	50,922	106	20,476	220	8,491	112,340	2.536
06	803,940	15,933,648		0		0	35	43,716	90	22,815	193	5,045	87,761	1.982
07	929,467	14,508,897	1	7,500		0	26	39,515	69	13,231	205	6,736	78,106	1.561
08	767,559	12,360,576	1	3,432		0	20	32,878	62	13,750	135	5,368	68,178	1.610
09	793,611	7,163,436	1	6,004		0	7	7,789	44	8,620	146	8,631	40,589	.903
ALL	4,077,551	69,825,343	3	16,936	1	6,360	125	174,820	371	78,892	899	34,271	386,974	1.712
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	782,974	58,069,261		0	1	19,168	37	94,103	106	36,038	220	16,828	414,555	7.416
06	803,940	51,188,977		0		9,647	35	84,821	91	38,358	192	10,016	369,048	6.367
07	929,467	47,667,045	1	20,702		8,204	29	74,026	70	23,721	201	11,889	338,129	5.128
08	767,559	46,803,737	1	12,481		10,616	26	77,190	60	23,342	130	8,376	336,033	6.098
09	793,611	30,551,071	1	9,982		5,897	21	48,562	50	16,357	125	9,262	215,451	3.850
ALL	4,077,551	234,280,091	3	43,165	1	53,532	148	378,702	377	137,816	868	56,371	1,673,216	5.746
PURE PREMIUM		5.746		.106		.131		.929		.338		.138	4.103	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	782,974	39,251,353		0	1	13,692	25	62,837	83	28,053	106	8,109	279,823	5.013
06	803,940	37,376,256		0		8,040	24	57,503	77	32,366	109	5,697	270,157	4.649
07	929,467	37,260,604	1	16,563		8,212	22	57,211	55	18,794	130	7,667	264,159	4.009
08	767,559	39,253,045	1	9,987		12,772	20	60,188	54	20,836	101	6,532	282,216	5.114
09	793,611	27,483,584	1	9,982		7,486	18	42,483	51	16,527	93	6,917	191,440	3.463
ALL	4,077,551	180,624,842	3	36,532	1	50,202	109	280,222	320	116,576	539	34,922	1,287,795	4.430
PURE PREMIUM		4.430		.090		.123		.687		.286		.086	3.158	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2005 - 2009

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
05	874,703	45,925,852	3	16,365	2	20,571	74	121,698	98	24,465	363	16,221	259,938	5.250
06	907,427	30,946,879		0	1	6,161	64	103,437	107	27,269	308	13,131	159,472	3.410
07	866,224	28,071,429		0	1	6,863	54	89,285	112	27,235	246	12,785	144,547	3.241
08	782,913	25,664,226	1	2,000	1	1,951	50	76,812	79	22,107	194	12,342	141,431	3.278
09	672,303	18,574,478		0	1	6,921	16	18,044	55	16,962	195	20,507	123,311	2.763
ALL	4,103,570	149,182,864	4	18,365	6	42,467	258	409,276	451	118,038	1306	74,986	828,699	3.635
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	874,703	138,764,619	3	26,298	2	62,002	74	224,899	98	43,059	363	32,150	999,239	15.864
06	907,427	106,150,381		0	2	54,494	64	196,295	109	47,459	305	25,432	737,822	11.698
07	866,224	92,419,082		0	2	39,955	57	166,221	111	48,909	243	22,845	646,260	10.669
08	782,913	102,919,190	1	7,273	2	30,823	53	170,673	82	41,956	187	18,451	760,016	13.146
09	672,303	87,729,617		1,435	1	30,784	33	112,059	66	35,875	167	21,585	675,559	13.049
ALL	4,103,570	527,982,889	4	35,006	9	218,058	281	870,147	466	217,258	1265	120,463	3,818,896	12.866
PURE PREMIUM		12.866		.085		.531		2.120		.529		.294	9.306	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	874,703	94,939,637	2	21,045	1	44,290	49	150,176	76	33,517	175	15,491	684,877	10.854
06	907,427	76,086,585		0	2	45,416	43	133,092	92	40,067	173	14,428	527,864	8.385
07	866,224	73,402,895		0	2	39,972	44	128,404	88	38,743	157	14,739	512,171	8.474
08	782,913	86,728,327	1	5,820	2	37,057	41	133,008	73	37,512	145	14,307	639,580	11.078
09	672,303	83,313,852		1,435	1	38,746	29	98,028	67	36,307	124	16,041	642,582	12.392
ALL	4,103,570	414,471,296	3	28,300	8	205,481	206	642,708	396	186,146	774	75,006	3,007,074	10.100
PURE PREMIUM		10.100		.069		.501		1.566		.454		.183	7.328	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2005 - 2009

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
05	9,733,739	97,169,167	2	17,550	4	25,919	151	192,879	415	88,749	1560	59,073	587,521	.998
06	10,388,906	90,826,886	4	11,381	2	4,703	172	218,831	392	81,766	1439	59,189	532,398	.874
07	11,389,336	99,288,651	4	12,261	3	13,610	146	212,194	512	107,721	1406	61,872	585,228	.872
08	11,370,820	73,540,495	4	9,565	1	5,762	116	142,366	453	89,530	1232	64,500	423,682	.647
09	10,953,140	58,612,925	3	19,060	1	2,527	47	52,470	257	63,867	1459	83,471	364,734	.535
ALL	53,835,941	419,438,124	17	69,817	11	52,521	632	818,740	2029	431,633	7096	328,105	2,493,563	.779
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	9,733,739	284,165,468	2	28,203	4	78,121	151	356,440	415	156,198	1560	117,082	2,105,609	2.919
06	10,388,906	313,712,890	4	43,630	4	72,464	174	422,371	402	142,765	1425	113,412	2,342,486	3.020
07	11,389,336	332,414,203	4	33,844	4	88,357	172	424,497	510	190,112	1380	106,710	2,480,622	2.919
08	11,370,820	279,767,534	3	34,784	3	72,063	170	394,535	453	161,111	1176	88,881	2,046,301	2.460
09	10,953,140	257,862,458	3	32,212	3	53,212	159	389,437	382	137,235	1219	86,267	1,880,262	2.354
ALL	53,835,941	1,467,922,553	16	172,673	18	364,217	826	1,987,280	2162	787,421	6760	512,352	10,855,280	2.727
PURE PREMIUM		2.727		.032		.068		.369		.146		.095	2.016	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	9,733,739	190,885,217	2	22,570	3	55,805	101	238,012	323	121,586	752	56,415	1,414,464	1.961
06	10,388,906	227,471,595	4	43,630	3	60,392	118	286,379	340	120,586	808	64,285	1,699,444	2.190
07	11,389,336	261,440,659	3	27,078	4	88,401	133	327,971	404	150,670	889	68,778	1,951,509	2.295
08	11,370,820	237,617,055	2	27,835	4	86,642	133	307,614	406	144,372	907	68,561	1,741,147	2.090
09	10,953,140	232,042,413	3	32,212	4	67,360	138	339,181	387	139,066	903	63,889	1,678,717	2.119
ALL	53,835,941	1,149,456,939	14	153,325	18	358,600	623	1,499,157	1860	676,280	4259	321,928	8,485,281	2.135
PURE PREMIUM		2.135		.028		.067		.278		.126		.060	1.576	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2005 - 2009

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR PERM. NO.	MINOR PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
05	11,391,416	95,979,857	5	17,997	7	91,667	262	377,752	619	217,403	2143	161,912	93,069	.843
06	12,100,273	77,963,043	4	50	3	18,591	271	351,395	589	155,173	1940	157,974	96,447	.644
07	13,185,027	80,788,141	5	227	4	13,682	226	326,976	693	225,443	1857	153,188	88,365	.613
08	12,921,292	63,329,112	6	278	2	5,174	186	223,225	594	171,847	1561	147,079	85,688	.490
09	12,419,054	52,863,372	4	312	2	39,095	70	54,853	356	124,049	1800	215,451	94,874	.426
ALL	62,017,062	370,923,525	24	18,864	18	168,209	1015	1,334,201	2851	893,915	9301	835,604	458,443	.598
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	11,391,416	351,940,263	5	20,588	7	361,534	262	1,594,492	619	793,521	2143	633,398	115,871	3.090
06	12,100,273	344,935,642	4	16,385	6	309,950	273	1,661,240	602	772,167	1922	567,415	122,199	2.851
07	13,185,027	346,501,160	5	20,581	6	309,647	258	1,570,410	691	887,353	1824	538,111	138,910	2.628
08	12,921,292	314,234,945	5	20,589	5	257,415	249	1,519,882	595	771,897	1493	443,948	128,618	2.432
09	12,419,054	277,127,164	4	16,470	4	205,378	213	1,313,524	498	657,470	1511	455,662	122,768	2.231
ALL	62,017,062	1,634,739,174	23	94,613	28	1,443,924	1255	7,659,548	3005	3,882,408	8893	2,638,534	628,366	2.636
PURE PREMIUM		2.636		.015		.233		1.235		.626		.425	.101	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	11,391,416	237,888,538	4	16,485	5	258,225	175	1,064,883	482	617,859	1033	305,365	116,068	2.088
06	12,100,273	249,687,535	4	16,385	5	258,285	185	1,126,099	508	651,071	1091	322,420	122,614	2.063
07	13,185,027	272,749,374	4	16,465	6	309,800	199	1,211,904	546	702,116	1179	347,716	139,493	2.069
08	12,921,292	266,253,711	4	16,471	6	309,336	193	1,182,199	528	684,598	1144	340,015	129,917	2.061
09	12,419,054	251,132,698	4	16,470	5	258,237	184	1,131,963	492	648,994	1092	329,484	126,180	2.022
ALL	62,017,062	1,277,711,856	20	82,276	27	1,393,883	936	5,717,048	2556	3,304,638	5539	1,645,000	634,272	2.060
PURE PREMIUM		2.060		.013		.225		.922		.533		.265	.102	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2005 - 2009

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. NO.	COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
05	782,974	11,233,963		0	1	2,720	37	51,460	106	26,676	220	18,767	12,717	1.435
06	803,940	8,776,089		0		0	35	37,923	90	22,800	193	13,724	13,313	1.092
07	929,467	7,810,628	1	215		0	26	33,762	69	18,300	205	15,232	10,597	.840
08	767,559	6,817,783	1	159		0	20	20,862	62	20,067	135	16,779	10,311	.888
09	793,611	4,058,928	1	312		0	7	5,625	44	10,769	146	16,319	7,565	.511
ALL	4,077,551	38,697,391	3	686	1	2,720	125	149,632	371	98,612	899	80,821	54,503	.949
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	782,974	41,455,475		0	1	10,727	37	217,211	106	97,367	220	73,417	15,833	5.295
06	803,940	36,904,845		0		11,991	35	181,021	91	109,329	192	49,839	16,868	4.590
07	929,467	33,812,915	1	19,536		17,028	29	157,115	70	74,929	201	52,862	16,659	3.638
08	767,559	33,603,258	1	11,757		19,272	26	152,133	60	86,880	130	50,514	15,477	4.378
09	793,611	21,545,103	1	891		6,475	21	109,362	50	53,818	125	35,117	9,789	2.715
ALL	4,077,551	167,321,596	3	32,184	1	65,493	148	816,842	377	422,323	868	261,749	74,626	4.103
PURE PREMIUM		4.103		.079		.161		2.003		1.036		.642	.183	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	782,974	27,979,376		0	1	7,661	25	145,065	83	75,813	106	35,395	15,860	3.573
06	803,940	27,015,175		0		9,993	24	122,704	77	92,154	109	28,376	16,925	3.360
07	929,467	26,408,853	1	15,629		17,043	22	121,248	55	59,312	130	34,127	16,729	2.841
08	767,559	28,228,372	1	9,406		23,170	20	118,332	53	77,061	100	38,682	15,633	3.678
09	793,611	19,152,294	1	891		8,204	18	93,830	49	53,051	91	25,487	10,061	2.413
ALL	4,077,551	128,784,070	3	25,926	1	66,071	109	601,179	317	357,391	536	162,067	75,208	3.158
PURE PREMIUM		3.158		.064		.162		1.474		.876		.397	.184	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2005 - 2009

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
05	874,703	25,993,773	3	372	2	66,014	74	102,041	98	49,336	363	28,179	13,995	2.972
06	907,427	15,947,152		0	1	3,675	64	91,563	107	26,014	308	26,078	12,142	1.757
07	866,224	14,454,717		0	1	3,696	54	76,669	112	29,598	246	24,034	10,551	1.669
08	782,913	14,143,109	1	78	1	327	50	81,683	79	26,389	194	21,314	11,640	1.806
09	672,303	12,331,054		0	1	27,892	16	12,958	55	33,646	195	34,585	14,229	1.834
ALL	4,103,570	82,869,805	4	450	6	101,604	258	364,914	451	164,983	1306	134,190	62,557	2.019
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	874,703	99,923,852	3	425	2	260,361	74	430,716	98	180,077	363	110,235	17,424	11.424
06	907,427	73,782,216		0	2	68,263	64	426,551	109	133,753	305	93,871	15,384	8.131
07	866,224	64,626,009		0	2	76,019	57	343,559	111	126,066	243	84,031	16,586	7.461
08	782,913	76,001,590	1	5,743	2	66,867	53	458,847	82	143,689	187	67,398	17,472	9.708
09	672,303	67,555,896		11,115	1	110,046	33	312,952	66	144,231	167	78,803	18,413	10.048
ALL	4,103,570	381,889,563	4	17,283	9	581,556	281	1,972,625	466	727,816	1265	434,338	85,279	9.306
PURE PREMIUM		9.306		.042		1.417		4.807		1.774		1.058	.208	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	874,703	68,476,973	2	341	1	185,963	49	287,654	76	140,213	175	53,145	17,454	7.829
06	907,427	52,758,353		0	2	56,885	43	289,142	92	112,773	173	53,348	15,436	5.814
07	866,224	51,189,509		0	2	76,053	44	265,145	88	99,774	157	54,268	16,655	5.910
08	782,913	63,845,413	1	4,595	2	80,369	41	356,791	73	127,253	144	51,798	17,648	8.155
09	672,303	63,982,988		11,115	1	138,014	29	272,218	65	141,664	123	57,895	18,924	9.517
ALL	4,103,570	300,253,236	3	16,051	8	537,284	206	1,470,950	394	621,677	772	270,454	86,117	7.317
PURE PREMIUM		7.317		.039		1.309		3.585		1.515		.659	.210	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2005 - 2009

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. NO.	COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
05	9,733,739	58,752,121	2	17,625	4	22,933	151	224,251	415	141,391	1560	114,966	66,356	.604
06	10,388,906	53,239,802	4	50	2	14,915	172	221,909	392	106,359	1439	118,173	70,992	.512
07	11,389,336	58,522,796	4	12	3	9,986	146	216,546	512	177,545	1406	113,922	67,217	.514
08	11,370,820	42,368,220	4	42	1	4,847	116	120,680	453	125,391	1232	108,985	63,737	.373
09	10,953,140	36,473,390	3	0	1	11,203	47	36,270	257	79,633	1459	164,547	73,081	.333
ALL	53,835,941	249,356,329	17	17,729	11	63,884	632	819,656	2029	630,319	7096	620,593	341,383	.463
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	9,733,739	210,560,936	2	20,163	4	90,446	151	946,564	415	516,077	1560	449,746	82,613	2.163
06	10,388,906	234,248,581	4	16,385	4	229,695	174	1,053,668	402	529,085	1425	423,705	89,947	2.255
07	11,389,336	248,062,236	4	1,045	4	216,600	172	1,069,736	510	686,358	1380	401,218	105,665	2.178
08	11,370,820	204,630,097	3	3,088	3	171,276	170	908,902	453	541,328	1176	326,036	95,670	1.800
09	10,953,140	188,026,165	3	4,464	3	88,857	159	891,210	382	459,421	1219	341,742	94,567	1.717
ALL	53,835,941	1,085,528,015	16	45,145	18	796,874	826	4,870,080	2162	2,732,269	6760	1,942,447	468,462	2.016
PURE PREMIUM		2.016		.008		.148		.905		.508		.361	.087	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	9,733,739	141,432,189	2	16,144	3	64,601	101	632,164	323	401,833	752	216,825	82,754	1.453
06	10,388,906	169,914,007	4	16,385	3	191,408	118	714,253	339	446,144	809	240,697	90,253	1.636
07	11,389,336	195,151,012	3	836	4	216,704	133	825,511	403	543,029	892	259,321	106,109	1.713
08	11,370,820	174,179,926	2	2,471	4	205,797	132	707,077	402	480,284	900	249,535	96,636	1.532
09	10,953,140	167,997,416	3	4,464	4	112,019	137	765,915	378	454,279	878	246,102	97,195	1.534
ALL	53,835,941	848,674,550	14	40,300	18	790,529	621	3,644,920	1845	2,325,569	4231	1,212,480	472,947	1.576
PURE PREMIUM		1.576		.007		.147		.677		.432		.225	.088	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2012 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	6.67	Use rate for associated non-temporary class	104
187	4.70	Use rate for associated non-temporary class	107
191	4.16	Use rate for associated non-temporary class	161
275	4.87	Use rate for associated non-temporary class	221
276	7.27	Use rate for associated non-temporary class	222
297	4.24	Use rate for associated non-temporary class	281
491	5.33	Use rate for associated non-temporary class	403
495	6.91	Use rate for associated non-temporary class	451
497	3.18	Use rate for associated non-temporary class	472
499	5.42	Use rate for associated non-temporary class	475
587	2.86	Use rate for associated non-temporary class	563
691	8.42	Use rate for associated non-temporary class	609
693	10.67	Use rate for associated non-temporary class	651
695	4.67	Use rate for associated non-temporary class	661
867	8.13	Use rate for associated non-temporary class	813
871	11.00	Use rate for associated non-temporary class, subject to capping	921
877	4.84	Use rate for associated non-temporary class	914
879	4.92	Use rate for associated non-temporary class	923
881	5.09	Use rate for associated non-temporary class	926
883	4.36	Use rate for associated non-temporary class	928
889	0.42	Use rate for associated non-temporary class	953
895	0.77	Use rate for associated non-temporary class	965
Aircraft Classifications			
7413	2.08	Aircraft Procedure	
7421	2.53	Aircraft Procedure	
7424	5.96	Aircraft Procedure	
7453	0.44	Aircraft Procedure	
Other Classifications			
0175	1.97	Supplemental load, 20% of 512	
0176	0.61	Supplemental load, 10% of 513	
287	4.79	Use combined experience of 287, 924	
309	5.71	No comparable Pa. code, use industry group change	
* 442	7.92	Use combined experience of 442, 443 and 445, no comparable Pa code	
* 443	7.92	Use combined experience of 442, 443 and 445, no comparable Pa code	
* 445	7.92	Use combined experience of 442, 443 and 445	
464	5.74	No comparable Pa. code, use industry group change	
625	10.30	No comparable Pa. code, use industry group change	
643	18.87	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
670	8.97	Use combined experience of 670, 681	
681	8.97	Use combined experience of 670, 681	
682	24.95	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
809	7.07	Use combined experience of 809, 992	
811	12.95	Use combined experience of 811, 4777	
924	4.79	Use combined experience of 287, 924	
947	8.50	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
* 970	13.02	Use combined experience of 970, 991	
* 991	13.02	Use combined experience of 970, 991, No comparable Pa code	
992	7.07	Use combined experience of 809, 992	
4777	12.95	Use combined experience of 811, 4777	
7445	0.76	Catastrophe load, 1/3 of 7405	
9108	100.00	National Rate	
9985	"A"	"A" Rated	

* These classifications, along with their respective companion classifications, are combined for ratemaking purposes. However, even on a combined basis the volume of experience remains small and is therefore subject to the "non-reviewed" classification ratemaking procedure

Delaware Compensation Rating Bureau. Inc.

Aircraft Operations Classifications

		5 Year Payroll (000)	12/1/11 Manual	12/1/12 Indicated	12/1/12 Adjusted
INDEX	7413, 7421, 7424, 7453			4.06	
Code	Rate Index				
7413	0.70 * Index * 0.825	287	1.52	2.34	2.08
7421	0.70 * Index	20,947	1.84	2.84	2.53
7424	1.65 * Index	18,057	4.32	6.70	5.96
7453	0.70 * Index * 0.175	238	0.32	0.50	0.44
	Total	39,529			
	Average weighted by payroll		2.95	4.57	4.06

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

287 + 924

CLASS: Publisher - Product Distribution
Wholesale Store - NOC

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2005	70,817	2,349,767	3,088,056	3.318	98,740	0.325	0	0	2	5	16	23
2006	80,960	1,248,989	3,263,807	1.543	38,607	0.358	0	0	4	5	20	29
2007	83,062	2,100,386	6,421,714	2.529	38,411	0.614	0	0	4	20	27	51
2008	81,209	1,749,048	6,098,440	2.154	33,479	0.603	0	0	4	13	32	49
2009	67,857	1,826,479	8,474,053	2.692	36,853	0.707	0	0	2	12	34	48
TOTAL	383,905	9,274,669	27,346,070	2.416	43,795	0.521	0	0	16	55	129	200
O.D.		0		0.000			0	0	0	0	0	0

REPORTED LOSSES

Manual Year	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	508,685	71,479	39,946	0	0	1,393,074	142,234	115,600	78,749
2006	0	0	442,523	56,386	64,077	0	0	381,893	32,739	141,975	129,396
2007	0	0	414,466	280,338	115,605	0	0	372,464	607,411	168,685	141,417
2008	0	0	510,942	269,498	107,492	0	0	263,674	301,414	187,466	108,562
2009	0	0	221,452	408,555	160,463	0	0	171,242	436,217	371,031	57,519
TOTAL	0	0	2,098,068	1,086,256	487,583	0	0	2,582,347	1,520,015	984,757	515,643
O.D.	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

Manual Year	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	265,383	125,803	79,173	0	0	1,548,273	519,154	452,227	98,043
2006	0	75,589	645,224	104,163	122,352	0	91,685	1,338,701	218,121	504,027	163,945
2007	0	90,986	853,655	465,410	203,522	0	205,229	1,992,372	1,756,926	631,306	222,308
2008	0	168,356	1,248,234	444,170	164,038	0	233,761	1,884,431	1,207,991	584,507	162,952
2009	0	172,898	1,480,789	532,843	205,206	0	191,098	3,267,979	1,681,904	866,906	74,430
TOTAL	0	507,829	4,493,285	1,672,389	774,291	0	721,773	10,031,756	5,384,096	3,038,973	721,678
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,754,643	10,869,749	721,678	
IBNR + FREQ. ADJUSTMENT	(2,090,539)	(1,606,758)	5,256	
TOTAL LOSSES	13,664,104	9,262,991	726,934	
EXPECTED LOSSES	6,092,572	4,134,657	479,881	
CREDIBILITY	0.08	0.21	0.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.559	2.413	0.189	6.161
INDICATED (POST-TEST)	2.903	1.969	0.154	5.026
PRES. ON RATE LEVEL	2.176	1.477	0.171	3.824
DERIVED BY FORMULA	2.234	1.580	0.167	3.981
UNDERLYING PRES. RATE	1.587	1.077	0.125	2.789
PROPOSED	2.234	1.580	0.167	3.981
YEAR	12-1-11	12-01-12	IND. RATE =	4.791
IND. RATE		4.79		
MAN. RATE	3.30	4.79	ADJ. RATE =	4.79

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

1

CODE:

442+443+445

CLASS: Handtool Mfg., NOC, Sawblade/Industrial
Knife Mfg., Hardware Mfg.

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2005	5,659	225,103	497,626	3.978	44,581	0.707	0	0	1	1	2	4
2006	5,824	118,592	369,029	2.036	35,319	0.515	0	0	0	0	3	3
2007	5,925	55,932	192,538	0.944	15,399	0.506	0	0	0	1	2	3
2008	5,107	8,599	14,550	0.168	800	0.196	0	0	0	0	1	1
2009	3,969	79,355	282,095	1.999	29,910	0.504	0	0	0	1	1	2
TOTAL	26,484	487,581	1,355,838	1.841	30,084	0.491	0	0	1	3	9	13
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	80,468	40,562	2,997	0	0	22,081	22,450	9,766	46,779
2006	0	0	0	0	31,329	0	0	0	0	74,628	12,635
2007	0	0	0	3,514	930	0	0	0	4,347	37,406	9,735
2008	0	0	0	0	360	0	0	0	0	440	7,799
2009	0	0	0	33,500	3,926	0	0	0	9,862	12,531	19,536
TOTAL	0	0	80,468	77,576	39,542	0	0	22,081	36,659	134,771	96,484
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	148,705	71,389	5,940	0	0	93,204	81,943	38,205	58,240
2006	0	0	3,108	3,217	58,989	0	0	6,597	17,941	263,168	16,009
2007	0	123	1,948	5,613	1,673	0	962	14,709	30,778	121,429	15,303
2008	0	23	261	197	436	0	31	351	385	1,160	11,706
2009	0	7,356	71,208	33,066	7,806	0	3,572	65,153	41,540	27,114	25,280
TOTAL	0	7,502	225,230	113,482	74,844	0	4,565	180,014	172,587	451,076	126,538
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	417,311	811,989	126,538	
IBNR + FREQ. ADJUSTMENT	(269,480)	(215,549)	804	
TOTAL LOSSES	147,831	596,440	127,342	
EXPECTED LOSSES	750,292	530,210	80,776	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.558	2.252	0.481	3.291
INDICATED (POST-TEST)	0.455	1.837	0.392	2.684
PRES. ON RATE LEVEL	3.885	2.746	0.418	7.049
DERIVED BY FORMULA	3.851	2.710	0.417	6.978
UNDERLYING PRES. RATE	2.833	2.002	0.305	5.140
PROPOSED	3.851	2.710	0.417	6.978
YEAR	12-1-11	12-01-12	IND. RATE =	9.157
IND. RATE		9.16		
MAN. RATE	6.29	9.16	ADJ. RATE =	9.16

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

544 + 682 + 929 + 937 + 947

CLASS:
Temp Classes

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2005	44,743	1,285,595	3,773,207	2.873	39,261	0.693	0	0	1	14	16	31
2006	41,128	820,506	2,333,717	1.995	32,826	0.584	0	0	1	6	17	24
2007	22,444	615,073	2,058,364	2.740	22,116	1.158	0	0	0	5	21	26
2008	26,580	691,694	2,827,087	2.602	38,571	0.640	0	0	2	3	12	17
2009	20,284	507,510	2,573,710	2.502	29,181	0.838	0	0	0	0	17	17
TOTAL	155,179	3,920,378	13,566,085	2.526	32,450	0.741	0	0	4	28	83	115
O.D.		0		0.000			0	0	0	0	0	0

REPORTED LOSSES

Manual Year	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	105,286	229,013	68,725	0	0	209,010	477,830	127,236	68,495
2006	0	0	219,410	136,647	64,573	0	0	186,905	58,466	121,824	32,681
2007	0	0	0	108,702	104,961	0	0	0	224,848	136,506	40,056
2008	0	0	164,580	26,435	82,521	0	0	264,691	10,194	107,292	35,981
2009	0	0	0	0	160,973	0	0	0	0	335,096	11,441
TOTAL	0	0	489,276	500,797	481,753	0	0	660,606	771,338	827,954	188,654
O.D.	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

Manual Year	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	163,856	403,063	136,213	0	0	742,972	1,744,080	497,747	85,276
2006	0	40,354	366,401	231,916	124,539	0	49,250	737,173	309,057	433,620	41,407
2007	0	5,204	82,986	193,317	172,796	0	16,300	245,587	802,010	477,196	62,968
2008	0	52,825	385,200	94,507	105,678	0	193,086	1,370,639	271,326	299,819	54,007
2009	0	37,893	316,344	138,807	147,001	0	41,719	756,848	490,715	629,578	14,805
TOTAL	0	136,276	1,314,787	1,061,610	686,227	0	300,355	3,853,219	3,617,188	2,337,960	258,463
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,604,637	7,702,985	258,463	
IBNR + FREQ. ADJUSTMENT	(2,299,253)	(1,767,835)	3,522	
TOTAL LOSSES	3,305,384	5,935,150	261,985	
EXPECTED LOSSES	5,830,075	4,079,656	392,603	
CREDIBILITY	0.05	0.12	0.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.130	3.825	0.169	6.124
INDICATED (POST-TEST)	1.738	3.120	0.138	4.996
PRES. ON RATE LEVEL	5.152	3.605	0.347	9.104
DERIVED BY FORMULA	4.981	3.547	0.320	8.848
UNDERLYING PRES. RATE	3.757	2.629	0.253	6.639
PROPOSED	4.981	3.547	0.320	8.848
YEAR	12-1-11	12-01-12	IND. RATE =	10.648
IND. RATE		10.65		
MAN. RATE	8.01	10.65	ADJ. RATE =	10.65

Combined 12/1/11 rating value
7.16
Indicated percentage change
48.74%

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

2

CODE:

670 + 681

CLASS:
House Furnishings & Canvas Goods Erection

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2005	7,546	1,294,073	2,557,043	17.149	128,696	1.325	0	0	2	5	3	10
2006	8,258	255,730	773,799	3.097	35,214	0.848	0	0	0	3	4	7
2007	7,962	435,068	1,308,478	5.464	86,072	0.628	0	0	1	2	2	5
2008	7,536	790,211	1,841,406	10.486	130,878	0.796	0	0	1	3	2	6
2009	6,732	259,034	1,331,846	3.848	41,715	0.891	0	0	0	2	4	6
TOTAL	38,034	3,034,116	7,812,572	7.977	88,217	0.894	0	0	4	15	15	34
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	578,145	97,807	2,520	0	0	523,624	75,599	9,260	7,118
2006	0	0	0	79,146	46,542	0	0	0	56,891	63,917	9,234
2007	0	0	193,615	1,701	10,283	0	0	196,762	15,166	12,831	4,710
2008	0	0	245,740	53,694	10,217	0	0	370,268	59,130	46,218	4,944
2009	0	0	0	45,660	35,527	0	0	0	74,822	94,282	8,743
TOTAL	0	0	1,017,500	278,008	105,089	0	0	1,090,654	281,608	226,508	34,749
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	703,803	172,140	4,995	0	0	1,355,082	275,936	36,225	8,862
2006	0	0	18,665	133,432	89,154	0	0	25,203	267,171	228,475	11,699
2007	0	33,660	289,701	12,849	18,349	0	82,010	720,715	96,136	47,654	7,404
2008	0	33,509	245,067	82,588	19,184	0	119,992	884,329	304,009	145,307	7,421
2009	0	17,130	156,357	71,090	38,196	0	27,002	492,525	314,003	204,230	11,313
TOTAL	0	84,299	1,413,593	472,099	169,878	0	229,004	3,477,854	1,257,255	661,891	46,699
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,204,750	2,561,123	46,699	
IBNR + FREQ. ADJUSTMENT	(296,566)	(323,348)	563	
TOTAL LOSSES	4,908,184	2,237,775	47,262	
EXPECTED LOSSES	849,680	819,633	52,107	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.905	5.884	0.124	18.913
INDICATED (POST-TEST)	10.528	4.800	0.101	15.429
PRES. ON RATE LEVEL	3.064	2.955	0.188	6.207
DERIVED BY FORMULA	3.213	3.047	0.184	6.444
UNDERLYING PRES. RATE	2.234	2.155	0.137	4.526
PROPOSED	3.213	3.047	0.184	6.444
YEAR	12-1-11	12-01-12	IND. RATE =	8.971
IND. RATE		8.97		
MAN. RATE	6.11	8.97	ADJ. RATE =	8.97

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

809+992

CLASS:
Sanitary Company
Fuel Distribution

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2005	22,337	930,861	2,113,259	4.167	64,304	0.627	0	0	1	3	10	14
2006	22,865	1,028,121	3,029,277	4.496	47,001	0.700	0	0	1	4	11	16
2007	20,673	543,988	1,773,439	2.631	33,834	0.726	0	0	2	1	12	15
2008	22,172	270,706	991,860	1.221	27,859	0.406	0	0	0	1	8	9
2009	15,120	353,305	1,840,924	2.337	29,947	0.728	0	0	0	5	6	11
TOTAL	103,167	3,126,981	9,748,759	3.031	42,153	0.630	0	0	4	14	47	65
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	360,916	83,152	53,716	0	0	257,277	26,192	118,996	30,612
2006	0	0	115,553	135,691	57,430	0	0	202,831	137,302	103,203	276,111
2007	0	0	187,644	3,900	30,048	0	0	183,354	14,622	87,949	36,471
2008	0	0	0	4,779	85,051	0	0	0	28,387	132,517	19,972
2009	0	0	0	101,537	3,652	0	0	0	212,096	12,136	23,884
TOTAL	0	0	664,113	329,059	229,897	0	0	643,462	418,599	454,801	387,050
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	479,880	146,348	106,465	0	0	781,341	95,601	465,512	38,112
2006	0	25,503	241,960	228,463	110,948	0	64,135	976,092	659,864	372,479	349,833
2007	0	37,162	322,966	22,015	50,048	0	87,424	776,936	129,375	290,181	57,332
2008	0	5,994	66,429	52,581	103,474	0	14,323	160,864	201,611	356,606	29,978
2009	0	20,355	199,620	93,111	16,129	0	44,779	819,928	516,495	99,601	30,906
TOTAL	0	89,014	1,310,855	542,518	387,064	0	210,661	3,515,161	1,602,946	1,584,379	506,161
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,125,691	4,116,907	506,161	
IBNR + FREQ. ADJUSTMENT	(957,613)	(627,602)	1,507	
TOTAL LOSSES	4,168,078	3,489,305	507,668	
EXPECTED LOSSES	2,661,709	1,555,758	150,624	
CREDIBILITY	0.04	0.09	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.040	3.382	0.492	7.914
INDICATED (POST-TEST)	3.296	2.759	0.401	6.456
PRES. ON RATE LEVEL	3.538	2.068	0.200	5.806
DERIVED BY FORMULA	3.528	2.130	0.220	5.878
UNDERLYING PRES. RATE	2.580	1.508	0.146	4.234
PROPOSED	3.528	2.130	0.220	5.878
YEAR	12-1-11	12-01-12	IND. RATE =	7.074
IND. RATE		7.07		
MAN. RATE	5.01	7.07	ADJ. RATE =	7.07

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

811 + 4777

CLASS:
Combined Classes 811 + 4777

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2005	44,900	3,078,178	7,977,805	6.856	51,375	1.292	0	0	6	12	40	58
2006	43,256	1,848,037	5,589,868	4.272	46,512	0.902	0	0	6	7	26	39
2007	42,861	2,335,720	5,842,321	5.450	56,248	0.957	0	0	4	6	31	41
2008	41,138	1,341,697	4,600,933	3.261	33,834	0.948	1	0	2	7	29	39
2009	40,468	1,294,021	5,955,851	3.198	41,555	0.741	0	0	3	5	22	30
TOTAL	212,623	9,897,653	29,966,778	4.655	46,696	0.974	1	0	21	37	148	207
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	865,912	389,549	122,128	0	0	1,007,950	270,110	324,100	98,429
2006	0	0	602,796	212,025	218,699	0	0	384,914	135,392	260,133	34,078
2007	0	0	1,067,585	85,350	147,440	0	0	720,145	83,127	202,519	29,554
2008	374,114	0	191,687	164,879	183,111	216	0	111,004	153,996	140,536	22,154
2009	0	0	322,912	98,178	223,737	0	0	308,778	68,440	224,607	47,369
TOTAL	374,114	0	3,050,892	949,981	895,115	216	0	2,532,791	711,065	1,151,895	231,584
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	1,449,451	685,606	242,058	0	0	3,224,365	985,902	1,267,879	122,544
2006	0	130,385	1,144,120	377,327	416,922	0	115,424	1,724,848	711,000	926,665	43,177
2007	0	158,595	1,395,676	203,394	247,745	0	264,288	2,356,026	491,065	679,073	46,459
2008	1,143,564	79,790	643,391	324,868	240,233	13,456	114,398	942,224	649,776	415,980	33,253
2009	0	163,034	1,257,484	332,876	228,903	0	165,205	2,528,297	741,510	477,247	61,295
TOTAL	1,143,564	531,804	5,890,122	1,924,071	1,375,861	13,456	659,315	10,775,760	3,579,253	3,766,844	306,728
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,014,021	10,646,029	306,728	
IBNR + FREQ. ADJUSTMENT	(4,090,788)	(1,914,187)	1,988	
TOTAL LOSSES	14,923,233	8,731,842	308,716	
EXPECTED LOSSES	11,770,809	4,854,183	178,603	
CREDIBILITY	0.06	0.14	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.019	4.107	0.145	11.271
INDICATED (POST-TEST)	5.726	3.350	0.118	9.194
PRES. ON RATE LEVEL	7.592	3.131	0.115	10.838
DERIVED BY FORMULA	7.480	3.162	0.115	10.757
UNDERLYING PRES. RATE	5.536	2.283	0.084	7.903
PROPOSED	7.480	3.162	0.115	10.757
YEAR	12-1-11	12-01-12	IND. RATE =	12.945
IND. RATE		12.95		
MAN. RATE	9.35	12.95	ADJ. RATE =	12.95

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

871 + 937

CLASS:
Temp Labor - Heavy Labor
Temp Furniture Store

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2005	1,540	18,507	41,497	1.202	3,614	1.299	0	0	0	0	2	2
2006	3,595	290,242	1,082,496	8.073	54,270	1.391	0	0	1	0	4	5
2007	13,238	220,790	610,638	1.668	16,262	0.982	0	0	0	4	9	13
2008	12,127	203,944	838,314	1.682	24,057	0.660	0	0	0	5	3	8
2009	11,126	74,446	324,408	0.669	8,187	0.629	0	0	0	0	7	7
TOTAL	41,626	807,929	2,897,353	1.941	21,136	0.841	0	0	1	9	25	35
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	0	0	425	0	0	0	0	6,803	11,279
2006	0	0	86,665	0	7,577	0	0	158,499	0	18,611	18,890
2007	0	0	0	94,564	44,552	0	0	0	31,227	41,061	9,386
2008	0	0	0	61,809	8,744	0	0	0	113,402	8,499	11,490
2009	0	0	0	0	14,823	0	0	0	0	42,488	17,135
TOTAL	0	0	86,665	156,373	76,121	0	0	158,499	144,629	117,462	68,180
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	0	0	842	0	0	0	0	26,613	14,042
2006	0	19,127	159,886	2,277	14,423	0	50,117	720,390	25,840	66,502	23,934
2007	0	3,676	58,240	156,101	76,052	0	2,675	40,440	121,093	137,606	14,755
2008	0	6,374	67,006	81,819	16,003	0	20,858	227,376	350,152	51,480	17,246
2009	0	3,489	29,130	12,782	13,536	0	5,290	95,963	62,219	79,826	22,173
TOTAL	0	32,666	314,262	252,979	120,856	0	78,940	1,084,169	559,304	362,027	92,150
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,510,037	1,295,166	92,150	
IBNR + FREQ. ADJUSTMENT	(696,493)	(536,019)	1,841	
TOTAL LOSSES	813,544	759,147	93,991	
EXPECTED LOSSES	2,736,910	1,714,991	125,294	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.954	1.824	0.226	4.004
INDICATED (POST-TEST)	1.594	1.488	0.184	3.266
PRES. ON RATE LEVEL	9.017	5.650	0.413	15.080
DERIVED BY FORMULA	8.869	5.442	0.402	14.713
UNDERLYING PRES. RATE	6.575	4.120	0.301	10.996
PROPOSED	8.869	5.442	0.402	14.713
YEAR	12-1-11	12-01-12	IND. RATE =	17.706
IND. RATE		17.71		
MAN. RATE	13.01	17.71	ADJ. RATE =	17.71

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

970 + 991

CLASS:
Contact + Non-contact sports

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2005	12	0	0	0.000	0	0.000	0	0	0	0	0	0
2006	396	0	0	0.000	0	0.000	0	0	0	0	0	0
2007	572	387	608	0.068	0	0.000	0	0	0	0	0	0
2008	493	0	0	0.000	0	0.000	0	0	0	0	0	0
2009	506	0	0	0.000	0	0.000	0	0	0	0	0	0
TOTAL	1,979	387	608	0.020	0	0.000	0	0	0	0	0	0
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES											
	Indemnity					Medical						
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only	
2005	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	387	0
2008	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	387	0
O.D.	0	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES											
	Indemnity					Medical						
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only	
2005	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	608	0
2008	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	608	0
O.D.	0	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	608	
IBNR + FREQ. ADJUSTMENT	(19,492)	(18,286)	395	
TOTAL LOSSES	0	0	1,003	
EXPECTED LOSSES	71,086	57,173	28,161	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.051	0.051
INDICATED (POST-TEST)	0.000	0.000	0.042	0.042
PRES. ON RATE LEVEL	4.926	3.962	1.952	10.840
DERIVED BY FORMULA	4.926	3.922	1.933	10.781
UNDERLYING PRES. RATE	3.592	2.889	1.423	7.904
PROPOSED	4.926	3.922	1.933	10.781

YEAR	12-1-11	12-01-12	IND. RATE =	12.974
IND. RATE		12.97		
MAN. RATE	9.48	12.97	ADJ. RATE =	12.97

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

7413 + 7421 + 7424 + 7453

CLASS:
Aircraft

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2005	6,382	119,611	360,406	1.874	114,301	0.157	0	0	0	0	1	1
2006	7,735	2,461	5,499	0.032	997	0.129	0	0	0	0	1	1
2007	7,854	2,985	4,692	0.038	0	0.000	0	0	0	0	0	0
2008	9,292	3,313	4,973	0.036	0	0.000	0	0	0	0	0	0
2009	8,266	36	47	0.000	0	0.000	0	0	0	0	0	0
TOTAL	39,529	128,406	375,617	0.325	57,649	0.051	0	0	0	0	2	2
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	0	0	48,368	0	0	0	0	65,933	5,310
2006	0	0	0	0	113	0	0	0	0	884	1,464
2007	0	0	0	0	0	0	0	0	0	0	2,985
2008	0	0	0	0	0	0	0	0	0	0	3,313
2009	0	0	0	0	0	0	0	0	0	0	36
TOTAL	0	0	0	0	48,481	0	0	0	0	66,817	13,108
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	0	0	95,865	0	0	0	0	257,930	6,611
2006	0	0	11	12	213	0	0	78	213	3,117	1,855
2007	0	0	0	0	0	0	0	0	0	0	4,692
2008	0	0	0	0	0	0	0	0	0	0	4,973
2009	0	0	0	0	0	0	0	0	0	0	47
TOTAL	0	0	11	12	96,078	0	0	78	213	261,047	18,178
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	89	357,350	18,178	
IBNR + FREQ. ADJUSTMENT	(263,361)	(56,652)	350	
TOTAL LOSSES	0	300,698	18,528	
EXPECTED LOSSES	807,182	153,373	28,856	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.761	0.047	0.808
INDICATED (POST-TEST)	0.000	0.621	0.038	0.659
PRES. ON RATE LEVEL	2.800	0.532	0.100	3.432
DERIVED BY FORMULA	2.744	0.536	0.097	3.377
UNDERLYING PRES. RATE	2.042	0.388	0.073	2.503
PROPOSED	2.744	0.536	0.097	3.377
YEAR	12-1-11	12-01-12	IND. RATE =	4.064
IND. RATE		4.06		
MAN. RATE	2.97	4.06	ADJ. RATE =	4.06