

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2013 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 indicated rating value may not be consistent with that shown in the Class Book.

The Class Book template labels final rating values as “proposed”. For the December 1, 2013 filing the final rating values shown on the Class Book are indicated values.

December 1, 2013 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	0.9803	1.0007	1.0022
(2) Off-Balance Factor (Collectible Prem Ratio)	0.9171	0.9579	0.8393
(3) Expense Provision (= 1 / 0.7009)	1.4267	1.4267	1.4267
(4) Effect of 7/1/14 Benefit Change	1.0032	1.0032	1.0032
(5) Rate Test Correction Factor	1.0457	0.9989	0.9954
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.3455	1.3705	1.1984

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2006 through 2010 were translated using composite multipliers, yielding an average claim value of \$ 1,103,469 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group	Hazard Group Relativities *	Per Claim Limit (2) * 1,103,469	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.79	871,741	1,743,482
B	0.86	948,983	1,897,966
C	0.94	1,037,261	2,074,522
D	1.02	1,125,538	2,251,076
E	1.11	1,224,851	2,449,702
F	1.21	1,335,197	2,670,394
G	1.32	1,456,579	2,913,158

@ From Delaware 12/1/13 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	19	11,058,800	1,959,100	13,017,900	685,153
Permanent Total	31	41,022,800	116,459,700	157,482,500	5,080,081
Major	1,243	380,476,300	932,380,600	1,312,856,900	1,056,200
Total Serious	1,293	432,557,900	1,050,799,400	1,483,357,300	1,147,221
Minor	3,218	122,416,700	385,560,500	507,977,200	157,855
Temporary	8,059	74,106,300	275,704,700	349,811,000	43,406
Total Non-Serious	11,277	196,523,000	661,265,200	857,788,200	76,065

Accordingly, the criteria for 100 percent credibility will be:

	Indicated	Selected	
Serious: 175 *	1,147,221	1,103,469	= 193,107,075
Non-Serious: 500 *	76,065	69,055	= 34,527,500
Medical: 0.10 *	34,527,500	34,527,500	= 3,452,750

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	191,660,656	34,268,881	3,426,888
0.99	188,778,715	33,753,591	3,375,359
0.98	185,911,363	33,240,909	3,324,091
0.97	183,058,676	32,730,849	3,273,085
0.96	180,220,730	32,223,425	3,222,343
0.95	177,397,601	31,718,650	3,171,865
0.94	174,589,368	31,216,539	3,121,654
0.93	171,796,110	30,717,105	3,071,711
0.92	169,017,908	30,220,363	3,022,036
0.91	166,254,844	29,726,328	2,972,633
0.90	163,507,001	29,235,014	2,923,501
0.89	160,774,465	28,746,437	2,874,644
0.88	158,057,321	28,260,613	2,826,061
0.87	155,355,657	27,777,556	2,777,756
0.86	152,669,563	27,297,283	2,729,728
0.85	149,999,129	26,819,810	2,681,981
0.84	147,344,447	26,345,153	2,634,515
0.83	144,705,612	25,873,330	2,587,333
0.82	142,082,720	25,404,358	2,540,436
0.81	139,475,868	24,938,253	2,493,825
0.80	136,885,155	24,475,034	2,447,503
0.79	134,310,683	24,014,719	2,401,472
0.78	131,752,554	23,557,326	2,355,733
0.77	129,210,874	23,102,875	2,310,288
0.76	126,685,750	22,651,383	2,265,138
0.75	124,177,292	22,202,871	2,220,287
0.74	121,685,610	21,757,359	2,175,736
0.73	119,210,819	21,314,867	2,131,487
0.72	116,753,034	20,875,416	2,087,542
0.71	114,312,375	20,439,026	2,043,903
0.70	111,888,962	20,005,721	2,000,572
0.69	109,482,919	19,575,521	1,957,552
0.68	107,094,372	19,148,449	1,914,845
0.67	104,723,451	18,724,529	1,872,453
0.66	102,370,287	18,303,784	1,830,378
0.65	100,035,015	17,886,238	1,788,624
0.64	97,717,774	17,471,916	1,747,192
0.63	95,418,706	17,060,843	1,706,084
0.62	93,137,954	16,653,045	1,665,305
0.61	90,875,668	16,248,549	1,624,855
0.60	88,632,000	15,847,381	1,584,738
0.59	86,407,104	15,449,570	1,544,957
0.58	84,201,142	15,055,145	1,505,515
0.57	82,014,276	14,664,134	1,466,413
0.56	79,846,676	14,276,567	1,427,657
0.55	77,698,514	13,892,477	1,389,248
0.54	75,569,967	13,511,893	1,351,189
0.53	73,461,219	13,134,849	1,313,485
0.52	71,372,457	12,761,379	1,276,138
0.51	69,303,873	12,391,517	1,239,152
0.50	67,255,668	12,025,298	1,202,530
0.49	65,228,045	11,662,760	1,166,276
0.48	63,221,217	11,303,939	1,130,394
0.47	61,235,400	10,948,876	1,094,888
0.46	59,270,820	10,597,609	1,059,761
0.45	57,327,708	10,250,181	1,025,018

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	55,406,305	9,906,635	990,664
0.43	53,506,859	9,567,014	956,701
0.42	51,629,626	9,231,366	923,137
0.41	49,774,873	8,899,736	889,974
0.40	47,942,876	8,572,176	857,218
0.39	46,133,922	8,248,735	824,874
0.38	44,348,306	7,929,467	792,947
0.37	42,586,340	7,614,428	761,443
0.36	40,848,344	7,303,675	730,368
0.35	39,134,654	6,997,267	699,727
0.34	37,445,620	6,695,268	669,527
0.33	35,781,607	6,397,743	639,774
0.32	34,142,998	6,104,760	610,476
0.31	32,530,192	5,816,391	581,639
0.30	30,943,610	5,532,711	553,271
0.29	29,383,692	5,253,798	525,380
0.28	27,850,903	4,979,735	497,974
0.27	26,345,731	4,710,611	471,061
0.26	24,868,694	4,446,517	444,652
0.25	23,420,337	4,187,551	418,755
0.24	22,001,240	3,933,817	393,382
0.23	20,612,020	3,685,425	368,543
0.22	19,253,334	3,442,492	344,249
0.21	17,925,885	3,205,144	320,514
0.20	16,630,425	2,973,517	297,352
0.19	15,367,766	2,747,753	274,775
0.18	14,138,783	2,528,012	252,801
0.17	12,944,426	2,314,461	231,446
0.16	11,785,730	2,107,286	210,729
0.15	10,663,827	1,906,690	190,669
0.14	9,579,969	1,712,897	171,290
0.13	8,535,539	1,526,153	152,615
0.12	7,532,089	1,346,736	134,674
0.11	6,571,365	1,174,959	117,496
0.10	5,655,361	1,011,178	101,118
0.09	4,786,377	855,804	85,580
0.08	3,967,112	709,319	70,932
0.07	3,200,791	572,301	57,230
0.06	2,491,362	445,455	44,546
0.05	1,843,818	329,675	32,968
0.04	1,264,764	226,140	22,614
0.03	763,534	136,520	13,652
0.02	354,873	63,452	6,345
0.01	68,301	12,213	1,221
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	Five Year Payroll (00's)		
	636,939,680		
B)	Five Year Expected Losses *		
	Serious	Non-Serious	Medical Only
	845,070,359	585,333,667	62,644,967
C) =A/B	Ratio Payroll to Expected Loss		
	Serious	Non-Serious	Medical Only
	0.7537	1.0882	10.1675

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	144,454,636	37,291,396	34,842,884
0.99	142,282,517	36,730,658	34,318,963
0.98	140,121,394	36,172,757	33,797,695
0.97	137,971,324	35,617,710	33,279,092
0.96	135,832,364	35,065,531	32,763,172
0.95	133,704,572	34,516,235	32,249,937
0.94	131,588,007	33,969,838	31,739,417
0.93	129,482,728	33,426,354	31,231,622
0.92	127,388,797	32,885,799	30,726,551
0.91	125,306,276	32,348,190	30,224,246
0.90	123,235,227	31,813,542	29,724,696
0.89	121,175,714	31,281,873	29,227,943
0.88	119,127,803	30,753,199	28,733,975
0.87	117,091,559	30,227,536	28,242,834
0.86	115,067,050	29,704,903	27,754,509
0.85	113,054,344	29,185,317	27,269,042
0.84	111,053,510	28,668,795	26,786,431
0.83	109,064,620	28,155,358	26,306,708
0.82	107,087,746	27,645,022	25,829,883
0.81	105,122,962	27,137,807	25,355,966
0.80	103,170,341	26,633,732	24,884,987
0.79	101,229,962	26,132,817	24,416,967
0.78	99,301,900	25,635,082	23,951,915
0.77	97,386,236	25,140,549	23,489,853
0.76	95,483,050	24,649,235	23,030,791
0.75	93,592,425	24,161,164	22,574,768
0.74	91,714,444	23,676,358	22,121,796
0.73	89,849,194	23,194,838	21,671,894
0.72	87,996,762	22,716,628	21,225,083
0.71	86,157,237	22,241,748	20,781,384
0.70	84,330,711	21,770,226	20,340,816
0.69	82,517,276	21,302,082	19,903,410
0.68	80,717,028	20,837,342	19,469,187
0.67	78,930,065	20,376,032	19,038,166
0.66	77,156,485	19,918,178	18,610,368
0.65	75,396,391	19,463,804	18,185,835
0.64	73,649,886	19,012,939	17,764,575
0.63	71,917,079	18,565,609	17,346,609
0.62	70,198,076	18,121,844	16,931,989
0.61	68,492,991	17,681,671	16,520,713
0.60	66,801,938	17,245,120	16,112,824
0.59	65,125,034	16,812,222	15,708,350
0.58	63,462,401	16,383,009	15,307,324
0.57	61,814,160	15,957,511	14,909,754
0.56	60,180,440	15,535,760	14,515,703
0.55	58,561,370	15,117,793	14,125,179
0.54	56,957,084	14,703,642	13,738,214
0.53	55,367,721	14,293,343	13,354,859
0.52	53,793,421	13,886,933	12,975,133
0.51	52,234,329	13,484,449	12,599,078
0.50	50,690,597	13,085,929	12,226,724
0.49	49,162,378	12,691,415	11,858,111
0.48	47,649,831	12,300,946	11,493,281
0.47	46,153,121	11,914,567	11,132,274
0.46	44,672,417	11,532,318	10,775,120
0.45	43,207,894	11,154,247	10,421,871

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	41,759,732	10,780,400	10,072,576
0.43	40,328,120	10,410,825	9,727,257
0.42	38,913,249	10,045,572	9,385,995
0.41	37,515,322	9,684,693	9,048,811
0.40	36,134,546	9,328,242	8,715,764
0.39	34,771,137	8,976,273	8,386,906
0.38	33,425,318	8,628,846	8,062,289
0.37	32,097,324	8,286,021	7,741,972
0.36	30,787,397	7,947,859	7,426,017
0.35	29,495,789	7,614,426	7,114,474
0.34	28,222,764	7,285,791	6,807,416
0.33	26,968,597	6,962,024	6,504,902
0.32	25,733,578	6,643,200	6,207,015
0.31	24,518,006	6,329,397	5,913,815
0.30	23,322,199	6,020,696	5,625,383
0.29	22,146,489	5,717,183	5,341,801
0.28	20,991,226	5,418,948	5,063,151
0.27	19,856,777	5,126,087	4,789,513
0.26	18,743,535	4,838,700	4,520,999
0.25	17,651,908	4,556,893	4,257,691
0.24	16,582,335	4,280,780	3,999,711
0.23	15,535,279	4,010,479	3,747,161
0.22	14,511,238	3,746,120	3,500,152
0.21	13,510,740	3,487,838	3,258,826
0.20	12,534,351	3,235,781	3,023,326
0.19	11,582,685	2,990,105	2,793,775
0.18	10,656,401	2,750,983	2,570,354
0.17	9,756,214	2,518,596	2,353,227
0.16	8,882,905	2,293,149	2,142,587
0.15	8,037,326	2,074,860	1,938,627
0.14	7,220,423	1,863,975	1,741,591
0.13	6,433,236	1,660,760	1,551,713
0.12	5,676,935	1,465,518	1,369,298
0.11	4,952,838	1,278,590	1,194,641
0.10	4,262,446	1,100,364	1,028,117
0.09	3,607,492	931,286	870,135
0.08	2,990,012	771,881	721,201
0.07	2,412,436	622,778	581,886
0.06	1,877,740	484,744	452,921
0.05	1,389,686	358,752	335,202
0.04	953,253	246,086	229,928
0.03	575,476	148,561	138,807
0.02	267,468	69,048	64,513
0.01	51,478	13,290	12,415
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2006 - 2010

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														
06	12,099,696	148,004,427	3	11,547	7	25,526	266	388,019	619	135,728	1917	77,968	841,256	1.223
07	13,185,259	152,376,613	5	14,827	4	20,680	240	382,035	709	147,229	1835	87,342	871,653	1.156
08	12,918,583	132,492,242	6	18,874	2	4,149	246	365,850	632	128,269	1520	77,955	729,826	1.026
09	12,382,442	117,349,057	5	25,200	2	16,546	171	213,353	682	141,306	1476	80,729	696,357	.948
10	13,104,081	91,142,366		0	3	6,765	74	97,396	343	84,307	1798	106,908	616,048	.696
ALL	63,690,061	641,364,705	19	70,448	18	73,666	997	1,446,653	2985	636,839	8546	430,902	3,755,140	1.007
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	12,099,696	511,158,537	3	17,194	7	92,632	266	814,063	619	235,489	1917	176,286	3,775,921	4.225
07	13,185,259	491,013,178	5	28,643	5	66,181	243	743,833	723	275,045	1817	166,972	3,629,459	3.724
08	12,918,583	486,375,608	6	34,369	5	66,160	264	808,080	642	244,171	1489	136,966	3,574,010	3.765
09	12,382,442	479,054,429	5	28,650	7	92,649	247	755,949	676	257,069	1404	129,112	3,527,115	3.869
10	13,104,081	435,279,491		1,732	7	92,606	223	682,838	558	212,393	1432	131,727	3,231,499	3.322
ALL	63,690,061	2,402,881,243	19	110,588	31	410,228	1243	3,804,763	3218	1,224,167	8059	741,063	17,738,004	3.773
PURE PREMIUM		3.773		.017		.064		.597		.192		.116	2.785	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	12,099,696	378,704,109	4	22,921	6	79,384	198	606,085	470	178,890	1163	106,972	2,792,788	3.130
07	13,185,259	407,069,666	5	28,643	6	79,398	214	655,749	506	192,788	1256	115,331	2,998,788	3.087
08	12,918,583	397,026,810	5	22,912	6	79,457	209	639,866	494	187,819	1224	112,494	2,927,721	3.073
09	12,382,442	378,704,115	4	22,913	6	79,742	199	608,179	471	179,109	1164	106,979	2,790,119	3.058
10	13,104,081	379,983,303		1,732	7	80,981	201	615,865	476	180,927	1180	108,556	2,811,772	2.900
ALL	63,690,061	1,941,488,003	18	99,121	31	398,962	1021	3,125,744	2417	919,533	5987	550,332	14,321,188	3.048
PURE PREMIUM		3.048		.016		.063		.491		.144		.086	2.249	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2006 - 2010

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO. DEATH COMP. IN HUNDREDS	DEATH COMP. IN HUNDREDS	PERM. NO. TOTAL COMP. IN HUNDREDS	TOTAL COMP. IN HUNDREDS	MAJOR NO. PERM. COMP. IN HUNDREDS	PERM. COMP. IN HUNDREDS	MINOR NO. PERM. COMP. IN HUNDREDS	PERM. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	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														
06	803,119	16,182,018		0	1	3,590	32	38,617	99	24,481	186	4,836	90,296	2.015
07	929,817	15,007,822	1	7,500		0	28	42,416	67	12,100	204	7,941	80,121	1.614
08	819,847	15,772,001	1	5,731		0	34	50,254	65	14,244	129	4,474	83,018	1.924
09	799,210	10,413,416	1	6,004		0	24	30,820	68	13,131	112	4,485	49,694	1.303
10	685,257	12,050,420		0	2	3,036	7	7,899	37	10,619	135	6,800	92,150	1.759
ALL	4,037,250	69,425,677	3	19,235	3	6,626	125	170,006	336	74,575	766	28,536	395,279	1.720
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	803,119	55,188,181		0	1	13,029	32	81,019	99	42,474	186	10,934	404,426	6.872
07	929,817	45,973,278	1	14,488		2,562	28	81,799	69	22,895	202	15,165	322,823	4.944
08	819,847	56,838,671	1	10,436		7,517	35	107,961	66	26,393	127	8,601	407,480	6.933
09	799,210	39,992,617	1	6,826	1	7,258	30	93,934	66	23,151	108	8,174	260,583	5.004
10	685,257	57,748,485		777	2	14,352	21	62,146	49	19,288	109	9,239	471,683	8.427
ALL	4,037,250	255,741,232	3	32,527	4	44,718	146	426,859	349	134,201	732	52,113	1,866,995	6.335
PURE PREMIUM		6.335		.081		.111		1.057		.332		.129	4.624	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	803,119	41,621,740		0	1	11,166	24	60,320	75	32,265	113	6,635	305,832	5.183
07	929,817	38,139,226	1	14,488		3,074	25	72,117	48	16,050	140	10,474	265,189	4.102
08	819,847	46,072,433	1	6,957		9,029	28	85,495	51	20,264	105	7,080	331,900	5.620
09	799,210	31,586,204	1	5,459	1	6,262	24	75,563	46	16,046	90	6,815	205,716	3.952
10	685,257	51,154,276		777	2	12,461	19	56,277	41	16,264	91	7,749	418,014	7.465
ALL	4,037,250	208,573,879	3	27,681	4	41,992	120	349,772	261	100,889	539	38,753	1,526,651	5.166
PURE PREMIUM		5.166		.069		.104		.866		.250		.096	3.781	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2006 - 2010

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH 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														
06	907,294	32,537,708		0	1	6,161	65	106,598	115	26,831	302	14,373	171,414	3.586
07	866,379	29,874,825		0	1	7,070	58	96,696	117	28,446	239	13,215	153,321	3.448
08	782,239	28,181,420	1	2,000		0	58	90,163	90	23,834	195	11,989	153,828	3.603
09	674,535	26,555,888		0	1	15,762	43	52,070	61	14,944	190	13,746	169,037	3.937
10	753,118	19,402,640		0		0	23	35,282	57	17,614	225	19,748	121,382	2.576
ALL	3,983,565	136,552,481	1	2,000	3	28,993	247	380,809	440	111,669	1151	73,071	768,982	3.428
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	907,294	112,963,808		0	1	22,357	65	223,643	115	46,553	302	32,498	804,588	12.451
07	866,379	96,223,666		0	1	20,578	58	186,722	119	53,113	237	25,458	676,366	11.106
08	782,239	108,464,592	1	3,642	1	13,389	58	193,655	92	45,684	192	21,729	806,548	13.866
09	674,535	109,963,831		0	2	45,016	46	157,540	69	33,082	179	21,615	842,384	16.302
10	753,118	97,226,465		0	1	19,807	41	172,669	82	44,211	182	25,528	710,051	12.910
ALL	3,983,565	524,842,362	1	3,642	6	121,147	268	934,229	477	222,643	1092	126,828	3,839,937	13.175
PURE PREMIUM		13.175		.009		.304		2.345		.559		.318	9.639	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	907,294	83,408,886		0	1	19,160	48	166,506	87	35,364	183	19,720	593,339	9.193
07	866,379	81,892,338		0	1	24,687	51	164,608	83	37,216	164	17,589	574,823	9.452
08	782,239	88,002,919	1	2,428	1	16,082	46	153,324	71	35,117	158	17,856	655,222	11.250
09	674,535	88,919,185		0	2	38,657	37	126,900	48	23,171	148	17,847	682,616	13.182
10	753,118	85,260,406		0	1	17,375	37	155,593	70	37,545	151	21,131	620,960	11.321
ALL	3,983,565	427,483,734	1	2,428	6	115,961	219	766,931	359	168,413	804	94,143	3,126,960	10.731
PURE PREMIUM		10.731		.006		.291		1.925		.423		.236	7.850	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2006 - 2010

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO. DEATH COMP. IN HUNDREDS	NO. PERM. COMP. IN HUNDREDS	NO. TOTAL COMP. IN HUNDREDS	NO. MAJOR COMP. IN HUNDREDS	NO. PERM. COMP. IN HUNDREDS	NO. MINOR COMP. IN HUNDREDS	NO. TEMPORARY 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														
06	10,389,283	99,284,701	3	11,547	5	15,775	169	242,803	405	84,416	1429	58,759	579,546	.956
07	11,389,063	107,493,966	4	7,327	3	13,610	154	242,923	525	106,683	1392	66,186	638,211	.944
08	11,316,497	88,538,821	4	11,143	2	4,149	154	225,433	477	90,190	1196	61,493	492,980	.782
09	10,908,697	80,379,753	4	19,196	1	784	104	130,464	553	113,230	1174	62,498	477,626	.737
10	11,665,706	59,689,306		0	1	3,729	44	54,214	249	56,074	1438	80,360	402,515	.512
ALL	55,669,246	435,386,547	15	49,213	12	38,047	625	895,837	2209	450,593	6629	329,296	2,590,878	.782
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	10,389,283	343,006,548	3	17,194	5	57,246	169	509,401	405	146,463	1429	132,854	2,566,907	3.302
07	11,389,063	348,816,234	4	14,154	4	43,041	157	475,312	535	199,037	1378	126,349	2,630,270	3.063
08	11,316,497	321,072,345	4	20,291	4	45,255	171	506,464	484	172,094	1170	106,637	2,359,983	2.837
09	10,908,697	329,097,981	4	21,824	4	40,375	171	504,475	541	200,835	1117	99,324	2,424,148	3.017
10	11,665,706	280,304,541		955	4	58,447	161	448,024	427	148,894	1141	96,961	2,049,766	2.403
ALL	55,669,246	1,622,297,649	15	74,418	21	244,364	829	2,443,676	2392	867,323	6235	562,125	12,031,074	2.914
PURE PREMIUM		2.914		.013		.044		.439		.156		.101	2.161	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	10,389,283	253,673,483	4	22,921	4	49,059	126	379,259	308	111,261	867	80,617	1,893,617	2.442
07	11,389,063	287,038,102	4	14,154	5	51,636	138	419,024	375	139,522	952	87,268	2,158,777	2.520
08	11,316,497	262,951,458	3	13,527	5	54,346	135	401,047	372	132,438	961	87,557	1,940,599	2.324
09	10,908,697	258,198,726	3	17,454	3	34,823	138	405,716	377	139,891	926	82,316	1,901,787	2.367
10	11,665,706	243,568,621		955	4	51,145	145	403,995	365	127,117	938	79,676	1,772,798	2.088
ALL	55,669,246	1,305,430,390	14	69,011	21	241,009	682	2,009,041	1797	650,229	4644	417,434	9,667,578	2.345
PURE PREMIUM		2.345		.012		.043		.361		.117		.075	1.737	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2006 - 2010

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														
06	12,099,696	84,125,638	3	0	7	29,152	266	386,801	619	168,566	1917	157,395	99,342	.695
07	13,185,259	87,165,254	5	217	4	15,384	240	381,793	709	227,512	1835	157,935	88,813	.661
08	12,918,583	72,982,565	6	1,871	2	6,294	246	336,622	632	161,381	1520	142,043	81,614	.565
09	12,382,442	69,635,740	5	437	2	64,762	171	187,766	682	206,286	1476	149,178	87,929	.562
10	13,104,081	61,604,786		0	3	57,071	74	121,302	343	119,414	1798	229,258	89,004	.470
ALL	63,690,061	375,513,983	19	2,525	18	172,663	997	1,414,284	2985	883,159	8546	835,809	446,702	.590
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	12,099,696	377,592,132	3	0	7	263,011	266	1,995,507	619	741,689	1917	655,709	120,005	3.121
07	13,185,259	362,945,905	5	1,479	5	187,868	243	1,822,892	723	866,168	1817	621,740	129,311	2.753
08	12,918,583	357,400,974	6	1,774	5	187,782	264	1,979,779	642	769,102	1489	509,398	126,176	2.767
09	12,382,442	352,711,520	5	1,479	7	262,986	247	1,852,235	676	809,948	1404	480,269	120,198	2.848
10	13,104,081	323,149,919		14,859	7	262,950	223	1,673,393	558	668,698	1432	489,931	121,668	2.466
ALL	63,690,061	1,773,800,450	19	19,591	31	1,164,597	1243	9,323,806	3218	3,855,605	8059	2,757,047	617,358	2.785
PURE PREMIUM		2.785		.003		.183		1.464		.605		.433	.097	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	12,099,696	279,209,151		0	6	225,434	198	1,485,316	470	563,178	1163	397,738	120,425	2.308
07	13,185,259	299,754,772	5	1,479	6	225,442	214	1,605,899	505	605,740	1254	429,030	129,958	2.273
08	12,918,583	292,665,798	5	1,183	6	225,343	209	1,565,058	490	588,136	1228	420,069	126,870	2.265
09	12,382,442	278,686,927	4	1,183	6	225,848	198	1,485,588	463	555,695	1160	396,974	121,581	2.251
10	13,104,081	280,776,970		14,859	6	227,703	198	1,490,840	461	552,349	1160	396,933	125,087	2.143
ALL	63,690,061	1,431,093,618	14	18,704	30	1,129,770	1017	7,632,701	2389	2,865,098	5965	2,040,744	623,921	2.247
PURE PREMIUM		2.247		.003		.177		1.198		.450		.320	.098	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2006 - 2010

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO. DEATH COMP. IN HUNDREDS	NO. PERM. COMP. IN HUNDREDS	NO. TOTAL COMP. IN HUNDREDS	NO. MAJOR COMP. IN HUNDREDS	NO. PERM. COMP. IN HUNDREDS	NO. MINOR COMP. IN HUNDREDS	NO. TEMPORARY COMP. IN HUNDREDS	NO. 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														
06	803,119	9,029,633		0	1	6,197	32	31,006	99	26,925	186	13,007	13,161	1.124
07	929,817	8,012,119	1	215		0	28	37,020	67	15,740	204	16,076	11,071	.862
08	819,847	8,301,774	1	159		0	34	42,088	65	16,704	129	14,399	9,668	1.013
09	799,210	4,969,363	1	312		0	24	18,045	68	14,923	112	8,795	7,619	.622
10	685,257	9,215,017		0	2	44,371	7	5,013	37	18,832	135	15,454	8,480	1.345
ALL	4,037,250	39,527,906	3	686	3	50,568	125	133,172	336	93,124	766	67,731	49,999	.979
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	803,119	40,442,629		0	1	55,910	32	159,961	99	118,469	186	54,187	15,899	5.036
07	929,817	32,282,311	1	1,469		5,550	28	174,883	69	62,018	202	62,784	16,119	3.472
08	819,847	40,747,954	1	150		16,485	35	242,766	66	81,161	127	51,971	14,947	4.970
09	799,210	26,058,317	1	1,054	1	5,326	30	156,129	66	58,279	108	29,379	10,416	3.261
10	685,257	47,168,267		11,552	2	147,266	21	196,615	49	68,045	109	36,613	11,592	6.883
ALL	4,037,250	186,699,478	3	14,225	4	230,537	146	930,354	349	387,972	732	234,934	68,973	4.624
PURE PREMIUM		4.624		.035		.571		2.304		.961		.582	.171	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	803,119	30,576,493		0	1	47,922	24	119,064	75	89,956	113	32,869	15,954	3.807
07	929,817	26,509,414	1	1,469		6,660	25	154,061	48	43,388	139	43,317	16,199	2.851
08	819,847	33,173,028	1	100		19,782	28	191,895	50	62,059	105	42,865	15,029	4.046
09	799,210	20,535,846	1	843	1	4,603	24	125,133	45	39,905	89	24,339	10,536	2.570
10	685,257	41,414,678		11,552	2	126,635	19	178,233	40	55,642	90	30,167	11,917	6.044
ALL	4,037,250	152,209,459	3	13,964	4	205,602	120	768,386	258	290,950	536	173,557	69,635	3.770
PURE PREMIUM		3.770		.035		.509		1.903		.721		.430	.172	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2006 - 2010

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH 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														
06	907,294	17,141,362		0	1	3,675	65	103,113	115	26,334	302	26,146	12,144	1.889
07	866,379	15,332,054		0	1	4,638	58	84,074	117	30,320	239	24,204	10,085	1.770
08	782,239	15,382,809	1	78		0	58	96,828	90	25,943	195	21,551	9,428	1.967
09	674,535	16,903,729		0	1	62,144	43	48,623	61	24,490	190	23,592	10,188	2.506
10	753,118	12,138,240		0		0	23	54,590	57	22,931	225	33,024	10,838	1.612
ALL	3,983,565	76,898,194	1	78	3	70,457	247	387,228	440	130,018	1151	128,517	52,683	1.930
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	907,294	80,458,778		0	1	33,159	65	531,961	115	115,871	302	108,926	14,670	8.868
07	866,379	67,636,621		0	1	51,990	58	395,422	119	119,139	237	95,133	14,683	7.807
08	782,239	80,654,767	1	73	1	35,813	58	543,842	92	133,129	192	79,114	14,576	10.311
09	674,535	84,238,446		0	2	206,205	46	435,664	69	111,448	179	75,141	13,926	12.488
10	753,118	71,005,063		0	1	23,833	41	458,666	82	136,210	182	76,526	14,815	9.428
ALL	3,983,565	383,993,675	1	73	6	351,000	268	2,365,555	477	615,797	1092	434,840	72,670	9.639
PURE PREMIUM		9.639		.000		.881		5.938		1.546		1.092	.182	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	907,294	59,315,320		0	1	28,422	48	395,955	87	87,983	183	66,072	14,722	6.538
07	866,379	57,446,848		0	1	62,387	51	348,356	83	83,326	164	65,642	14,757	6.631
08	782,239	65,461,804	1	49	1	42,976	46	429,879	70	101,777	158	65,281	14,656	8.369
09	674,535	67,978,394		0	2	176,843	37	350,239	47	76,601	148	62,014	14,087	10.078
10	753,118	61,800,203		0	1	21,007	36	407,358	67	111,519	150	62,885	15,232	8.206
ALL	3,983,565	312,002,569	1	49	6	331,635	218	1,931,787	354	461,206	803	321,894	73,454	7.832
PURE PREMIUM		7.832		.000		.833		4.849		1.158		.808	.184	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2006 - 2010

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	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														
06	10,389,283	57,954,643	3	0	5	19,280	169	252,682	405	115,307	1429	118,242	74,037	.558
07	11,389,063	63,821,081	4	2	3	10,746	154	260,699	525	181,452	1392	117,654	67,658	.560
08	11,316,497	49,297,982	4	1,635	2	6,294	154	197,706	477	118,735	1196	106,092	62,518	.436
09	10,908,697	47,762,648	4	125	1	2,617	104	121,098	553	166,873	1174	116,790	70,122	.438
10	11,665,706	40,251,529		0	1	12,700	44	61,698	249	77,651	1438	180,780	69,686	.345
ALL	55,669,246	259,087,883	15	1,762	12	51,637	625	893,883	2209	660,018	6629	639,558	344,021	.465
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	10,389,283	256,690,725	3	0	5	173,941	169	1,303,584	405	507,349	1429	492,596	89,436	2.471
07	11,389,063	263,026,973	4	10	4	130,329	157	1,252,587	535	685,012	1378	463,823	98,509	2.309
08	11,316,497	235,998,253	4	1,550	4	135,484	171	1,193,170	484	554,812	1170	378,313	96,653	2.085
09	10,908,697	242,414,757	4	424	4	51,455	171	1,260,442	541	640,221	1117	375,748	95,856	2.222
10	11,665,706	204,976,589		3,307	4	91,851	161	1,018,112	427	464,443	1141	376,792	95,261	1.757
ALL	55,669,246	1,203,107,297	15	5,291	21	583,060	829	6,027,895	2392	2,851,837	6235	2,087,272	475,715	2.161
PURE PREMIUM		2.161		.001		.105		1.083		.512		.375	.085	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	10,389,283	189,317,338		0	4	149,090	126	970,297	308	385,239	867	298,798	89,749	1.822
07	11,389,063	215,798,510	4	10	5	156,395	138	1,103,482	374	479,026	951	320,070	99,002	1.895
08	11,316,497	194,030,966	3	1,034	5	162,585	135	943,284	370	424,300	965	311,923	97,184	1.715
09	10,908,697	190,172,687	3	340	3	44,402	137	1,010,216	371	439,188	923	310,622	96,959	1.743
10	11,665,706	177,562,089		3,307	3	80,060	143	905,249	354	385,187	920	303,880	97,938	1.522
ALL	55,669,246	966,881,590	10	4,691	20	592,532	679	4,932,528	1777	2,112,940	4626	1,545,293	480,832	1.737
PURE PREMIUM		1.737		.001		.106		.886		.380		.278	.086	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2013 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	8.14	Use rate for associated non-temporary class	104
187	5.83	Use rate for associated non-temporary class	107
191	4.96	Use rate for associated non-temporary class	161
275	5.78	Use rate for associated non-temporary class	221
276	8.64	Use rate for associated non-temporary class	222
297	5.20	Use rate for associated non-temporary class	281
491	6.35	Use rate for associated non-temporary class	403
495	8.40	Use rate for associated non-temporary class	451
497	3.41	Use rate for associated non-temporary class	472
499	6.60	Use rate for associated non-temporary class	475
587	3.38	Use rate for associated non-temporary class	563
691	9.88	Use rate for associated non-temporary class	609
693	12.33	Use rate for associated non-temporary class	651
695	5.46	Use rate for associated non-temporary class	661
867	9.58	Use rate for associated non-temporary class	813
871	11.34	Use rate for associated non-temporary class, subject to capping	921
877	5.75	Use rate for associated non-temporary class	914
879	5.63	Use rate for associated non-temporary class	923
881	6.08	Use rate for associated non-temporary class	926
883	5.20	Use rate for associated non-temporary class	928
889	0.44	Use rate for associated non-temporary class	953
895	0.90	Use rate for associated non-temporary class	965
Aircraft Classifications			
7413	2.10	Aircraft Procedure	
7421	2.55	Aircraft Procedure	
7424	6.02	Aircraft Procedure	
7453	0.45	Aircraft Procedure	
Other Classifications			
0175	2.38	Supplemental load, 20% of 512	
0176	0.76	Supplemental load, 10% of 513	
287	5.93	Use combined experience of 287, 924	
309	6.95	No comparable Pa. code, use industry group change	
* 442	8.85	Use combined experience of 442, 443 and 445, no comparable Pa code	
* 443	8.85	Use combined experience of 442, 443 and 445, no comparable Pa code	
* 445	8.85	Use combined experience of 442, 443 and 445	
464	7.00	No comparable Pa. code, use industry group change	
625	12.03	No comparable Pa. code, use industry group change	
643	22.26	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
670	10.70	Use combined experience of 670, 681	
681	10.70	Use combined experience of 670, 681	
682	33.37	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
809	8.36	Use combined experience of 809, 992	
811	15.09	Use combined experience of 811, 4777	
924	5.93	Use combined experience of 287, 924	
929	7.89	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
947	11.38	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
* 970	14.96	Use combined experience of 970, 991	
* 991	14.96	Use combined experience of 970, 991, No comparable Pa code	
992	8.36	Use combined experience of 809, 992	
4777	15.09	Use combined experience of 811, 4777	
7445	1.06	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)	12/1/12 Manual	12/1/13 Indicated	12/1/13 Adjusted
INDEX	7413, 7421, 7424, 7453			3.99	
Code	Rate Index				
7413	0.70 * Index * 0.825	275	1.73	2.30	2.10
7421	0.70 * Index	23,079	2.11	2.79	2.55
7424	1.65 * Index	17,477	4.96	6.58	6.02
7453	0.70 * Index * 0.175	275	0.36	0.49	0.45
	Total	41,106			
	Average weighted by payroll		3.29	4.36	3.99

CLASSIFICATION STUDY - DELAWARE

CLASS:
Publisher - Product Distribution
Wholesale Store - NOC

INDUSTRY GROUP:
3

CODE:
287 + 924

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
2006	80,113	1,248,151	4,073,110	1.558	38,578	0.362	0	0	4	5	20	29
2007	82,708	2,460,872	8,185,741	2.975	46,576	0.605	0	0	4	19	27	50
2008	80,545	1,682,340	5,855,957	2.089	32,222	0.608	0	0	5	15	29	49
2009	67,276	2,134,064	9,446,768	3.172	43,211	0.713	0	0	4	20	24	48
2010	65,950	1,088,338	5,449,757	1.650	39,507	0.379	0	0	1	3	21	25
TOTAL	376,592	8,613,765	33,011,333	2.287	40,240	0.534	0	0	18	62	121	201
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
2006	0	0	427,335	56,386	64,077	0	0	393,352	35,630	141,975	129,396
2007	0	0	561,747	239,624	115,605	0	0	730,480	512,650	168,685	132,081
2008	0	0	500,963	208,264	104,685	0	0	301,624	248,287	215,043	103,474
2009	0	0	392,812	396,979	114,549	0	0	388,686	535,351	245,771	59,916
2010	0	0	142,681	92,499	88,241	0	0	143,012	363,792	157,441	100,672
TOTAL	0	0	2,025,538	993,752	487,157	0	0	1,957,154	1,695,710	928,915	525,539
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
2006	0	0	896,549	97,830	144,878	0	0	2,029,303	156,772	591,468	156,310
2007	0	33,930	1,095,684	443,404	222,096	0	109,499	3,506,155	1,898,842	683,821	192,310
2008	0	79,952	1,120,602	386,164	185,813	0	139,981	1,889,222	1,129,749	764,503	159,971
2009	0	119,594	1,541,847	636,342	203,268	0	136,886	3,945,106	1,939,013	842,807	81,905
2010	0	87,422	769,285	209,314	115,225	0	126,484	2,477,519	1,093,092	433,797	137,619
TOTAL	0	320,898	5,423,967	1,773,054	871,280	0	512,850	13,847,305	6,217,468	3,316,396	728,115
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,105,020	12,178,198	728,115	
IBNR + FREQ. ADJUSTMENT	(1,714,767)	(2,141,369)	6,527	
TOTAL LOSSES	18,390,253	10,036,829	734,642	
EXPECTED LOSSES	6,895,400	4,873,100	515,931	
CREDIBILITY	0.09	0.22	0.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.883	2.665	0.195	7.743
INDICATED (POST-TEST)	4.461	2.434	0.178	7.073
PRES. ON RATE LEVEL	2.614	1.847	0.196	4.657
DERIVED BY FORMULA	2.780	1.976	0.192	4.948
UNDERLYING PRES. RATE	1.831	1.294	0.137	3.262
PROPOSED	2.780	1.976	0.192	4.948
YEAR	12-01-12	12-01-13	IND. RATE =	5.930
IND. RATE		5.93		
MAN. RATE	3.98	5.93	ADJ. RATE =	5.93

CLASSIFICATION STUDY - DELAWARE

CLASS:
Handtool Mfg., N.O.C., Sawblade/Industrial
Knife Mfg., Hardware Mfg., N.O.C.

INDUSTRY GROUP:
1

CODE:
442+443+445

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
2006	5,008	121,812	412,616	2.432	36,392	0.599				1	2	3
2007	5,177	55,507	191,257	1.072	15,399	0.579				1	2	3
2008	4,290	7,799	12,057	0.182	0	0.000						0
2009	3,394	128,750	455,782	3.793	57,536	0.589			1	1		2
2010	3,262	33,981	167,962	1.042	30,898	0.307					1	1
TOTAL	21,131	347,849	1,239,674	1.646	33,483	0.426	0	0	1	3	5	9
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
2006				9,138	22,191					29,957	47,891	12,635
2007				3,514	930					4,347	37,406	9,310
2008												7,799
2009			67,386	10,736					9,894	27,056		13,678
2010					3,840						27,058	3,083
TOTAL	0	0	67,386	23,388	26,961	0	0	0	9,894	61,360	112,355	46,505
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
2006	0	0	0	15,854	50,174	0	0	0	0	131,811	199,514	15,263
2007	0	0	562	6,261	1,814	0	0	2,188	23,432	143,445		13,555
2008	0	0	0	0	0	0	0	0	0	0	0	12,057
2009	0	13,520	174,726	20,772	2,844	0	4,676	129,931	83,536	7,079		18,698
2010	0	846	8,329	3,900	4,111	0	2,833	54,227	37,935	51,567		4,214
TOTAL	0	14,366	183,617	46,787	58,943	0	7,509	186,346	276,714	401,605		63,787
O.D.	0	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	391,838	784,049	63,787	
IBNR + FREQ. ADJUSTMENT	(150,016)	(189,966)	770	
TOTAL LOSSES	241,822	594,083	64,557	
EXPECTED LOSSES	600,966	422,831	65,083	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.144	2.811	0.306	4.261
INDICATED (POST-TEST)	1.045	2.568	0.280	3.893
PRES. ON RATE LEVEL	4.060	2.857	0.440	7.357
DERIVED BY FORMULA	4.030	2.848	0.435	7.313
UNDERLYING PRES. RATE	2.844	2.001	0.308	5.153
PROPOSED	4.030	2.848	0.435	7.313
YEAR	12-01-12	12-01-13	IND. RATE =	9.840
IND. RATE		9.84		
MAN. RATE	6.57	9.84	ADJ. RATE =	9.84

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
2006	44,640	1,473,779	3,669,942	3.301	47,447	0.672	0	0	2	7	21	30
2007	35,576	973,719	2,653,284	2.737	25,700	1.012	0	0	0	10	26	36
2008	38,568	1,158,488	4,274,817	3.004	46,262	0.622	0	0	2	9	13	24
2009	30,251	790,912	3,290,162	2.614	29,444	0.859	0	0	1	10	15	26
2010	32,240	275,748	1,193,159	0.855	11,218	0.589	0	0	0	4	15	19
TOTAL	181,275	4,672,646	15,081,364	2.578	32,871	0.745	0	0	5	40	90	135
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
2006	0	0	359,165	141,647	72,150	0	0	649,845	60,177	140,435	50,360	
2007	0	0	0	170,226	123,199	0	0	0	522,336	109,425	48,533	
2008	0	0	291,963	94,059	133,355	0	0	290,161	133,804	166,936	48,210	
2009	0	0	89,993	227,812	58,150	0	0	64,297	231,354	93,944	25,362	
2010	0	0	0	49,942	28,644	0	0	0	59,008	75,544	62,610	
TOTAL	0	0	741,121	683,686	415,498	0	0	1,004,303	1,006,679	586,284	235,075	
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
2006	0	0	454,043	245,758	163,131	0	0	1,896,344	264,779	585,052	60,835	
2007	0	0	28,187	295,220	233,653	0	0	122,087	1,457,598	445,875	70,664	
2008	0	45,134	654,274	201,190	223,484	0	117,227	1,706,257	666,304	586,414	74,533	
2009	0	43,486	557,073	347,853	102,466	0	37,568	1,052,305	791,057	323,684	34,670	
2010	0	19,367	186,207	80,891	37,845	0	18,908	371,663	229,641	163,049	85,588	
TOTAL	0	107,987	1,879,784	1,170,912	760,579	0	173,703	5,148,656	3,409,379	2,104,074	326,290	
O.D.	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,310,130	7,444,944	326,290	
IBNR + FREQ. ADJUSTMENT	(2,298,543)	(2,781,263)	6,951	
TOTAL LOSSES	5,011,587	4,663,681	333,241	
EXPECTED LOSSES	8,994,866	6,313,808	552,889	
CREDIBILITY	0.05	0.13	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.765	2.573	0.184	5.522
INDICATED (POST-TEST)	2.526	2.350	0.168	5.044
PRES. ON RATE LEVEL	7.084	4.972	0.435	12.491
DERIVED BY FORMULA	6.856	4.631	0.398	11.885
UNDERLYING PRES. RATE	4.962	3.483	0.305	8.750
PROPOSED	6.856	4.631	0.398	11.885
YEAR	12-01-12	12-01-13	IND. RATE =	14.243
IND. RATE		14.24		
MAN. RATE	8.86	14.24	ADJ. RATE =	14.24

Combined 12/1/12 rating value
8.86
Indicated percentage change
60.72%

CLASSIFICATION STUDY - DELAWARE

CLASS: INDUSTRY GROUP:
House Furnishings & Canvas Goods Erection 2

CODE:
670 + 681

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
2006	8,258	255,730	770,302	3.097	35,214	0.848	0	0	0	3	4	7
2007	7,962	435,068	1,616,427	5.464	86,072	0.628	0	0	1	2	2	5
2008	7,536	901,782	2,251,969	11.966	112,105	1.062	0	0	1	5	2	8
2009	6,857	287,228	1,334,445	4.189	46,387	0.875	0	0	0	3	3	6
2010	6,117	21,918	100,292	0.358	20,174	0.163	0	0	0	0	1	1
TOTAL	36,730	1,901,726	6,073,435	5.178	69,340	0.735	0	0	2	13	12	27
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
2006	0	0	0	79,146	46,542	0	0	0	56,891	63,917	9,234
2007	0	0	143,615	1,701	10,283	0	0	246,762	15,166	12,831	4,710
2008	0	0	245,740	115,906	10,217	0	0	370,268	108,489	46,218	4,944
2009	0	0	0	48,506	30,041	0	0	0	154,983	44,790	8,908
2010	0	0	0	0	12,073	0	0	0	0	8,101	1,744
TOTAL	0	0	389,355	245,259	109,156	0	0	617,030	335,529	175,857	29,540
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
2006	0	0	0	137,318	105,231	0	0	0	250,320	266,278	11,155
2007	0	8,674	270,478	6,815	19,478	0	36,990	1,137,230	78,338	51,566	6,858
2008	0	22,507	278,877	193,998	23,731	0	72,237	999,948	476,686	176,342	7,643
2009	0	6,460	85,190	82,648	45,469	0	15,953	424,458	498,806	163,284	12,177
2010	0	2,658	26,185	12,261	12,924	0	848	16,235	11,358	15,439	2,384
TOTAL	0	40,299	660,730	433,040	206,833	0	126,028	2,577,871	1,315,508	672,909	40,217
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,404,928	2,628,290	40,217	
IBNR + FREQ. ADJUSTMENT	(247,778)	(408,603)	703	
TOTAL LOSSES	3,157,150	2,219,687	40,920	
EXPECTED LOSSES	984,364	922,658	56,564	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.596	6.043	0.111	14.750
INDICATED (POST-TEST)	7.852	5.520	0.101	13.473
PRES. ON RATE LEVEL	3.826	3.586	0.220	7.632
DERIVED BY FORMULA	3.907	3.683	0.214	7.804
UNDERLYING PRES. RATE	2.680	2.512	0.154	5.346
PROPOSED	3.907	3.683	0.214	7.804
YEAR	12-01-12	12-01-13	IND. RATE =	10.695
IND. RATE		10.70		
MAN. RATE	7.43	10.70	ADJ. RATE =	10.70

CLASSIFICATION STUDY - DELAWARE

CLASS: Sanitary Company
 Fuel Distribution

INDUSTRY GROUP:
 3

CODE:
 809+992

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
2006	22,865	1,105,611	3,342,677	4.835	48,821	0.743	0	0	1	4	12	17
2007	20,673	573,684	1,907,464	2.775	35,814	0.726	0	0	2	1	12	15
2008	22,172	270,170	903,940	1.219	27,802	0.406	0	0	0	1	8	9
2009	15,120	738,360	3,049,881	4.883	71,448	0.661	0	0	3	2	5	10
2010	14,849	200,066	940,632	1.347	19,708	0.606	0	0	0	2	7	9
TOTAL	95,679	2,887,891	10,144,594	3.018	41,821	0.627	0	0	6	10	44	60
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
2006	0	0	115,553	122,691	81,410	0	0	202,831	183,702	123,770	275,654	
2007	0	0	196,670	3,900	30,048	0	0	203,658	14,988	87,949	36,471	
2008	0	0	0	4,779	84,347	0	0	0	28,387	132,706	19,951	
2009	0	0	405,844	27,044	3,602	0	0	236,518	30,210	11,258	23,884	
2010	0	0	0	31,511	41,234	0	0	0	37,523	67,102	22,696	
TOTAL	0	0	718,067	189,925	240,641	0	0	643,007	294,810	422,785	378,656	
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
2006	0	0	242,430	212,869	184,068	0	0	1,046,405	808,289	515,626	332,990	
2007	0	11,879	371,141	14,008	56,536	0	30,528	941,204	90,282	338,784	53,102	
2008	0	896	19,261	31,006	136,129	0	5,467	56,033	178,177	446,127	30,844	
2009	0	77,501	1,004,846	76,852	18,708	0	51,880	1,553,256	181,508	52,681	32,649	
2010	0	17,320	167,721	74,560	48,672	0	14,020	274,545	172,755	140,014	31,025	
TOTAL	0	107,596	1,805,399	409,295	444,113	0	101,895	3,871,443	1,431,011	1,493,232	480,610	
O.D.	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,886,333	3,777,651	480,610	
IBNR + FREQ. ADJUSTMENT	(710,487)	(727,877)	2,041	
TOTAL LOSSES	5,175,846	3,049,774	482,651	
EXPECTED LOSSES	2,797,654	1,641,852	172,222	
CREDIBILITY	0.04	0.09	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.410	3.188	0.504	9.102
INDICATED (POST-TEST)	4.942	2.912	0.460	8.314
PRES. ON RATE LEVEL	4.174	2.450	0.257	6.881
DERIVED BY FORMULA	4.205	2.492	0.275	6.972
UNDERLYING PRES. RATE	2.924	1.716	0.180	4.820
PROPOSED	4.205	2.492	0.275	6.972
YEAR	12-01-12	12-01-13	IND. RATE =	8.355
IND. RATE		8.36		
MAN. RATE	5.88	8.36	ADJ. RATE =	8.36

CLASSIFICATION STUDY - DELAWARE

CLASS:
Combined Classes 811 + 4777

INDUSTRY GROUP:
3

CODE:
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
2006	41,510	1,865,479	5,860,945	4.494	47,933	0.915	0	0	6	7	25	38
2007	40,817	3,307,356	10,800,652	8.103	79,946	1.004	0	0	5	8	28	41
2008	39,194	1,258,617	3,527,317	3.211	32,529	0.970	1	0	1	9	27	38
2009	37,761	1,218,899	5,028,097	3.228	44,558	0.689	0	0	2	9	15	26
2010	39,977	1,700,886	7,886,879	4.255	43,504	0.951	0	0	3	7	28	38
TOTAL	199,259	9,351,237	33,103,890	4.693	50,536	0.908	1	0	17	40	123	181
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
2006	0	0	642,796	241,776	152,173	0	0	392,414	157,478	234,823	44,019
2007	0	0	1,410,525	130,510	133,273	0	0	1,275,472	142,395	185,627	29,554
2008	374,114	0	90,043	224,472	179,325	216	0	3,945	230,195	133,779	22,528
2009	0	0	344,734	241,400	52,382	0	0	201,957	285,629	32,397	60,400
2010	0	0	496,171	210,875	206,939	0	0	298,086	196,322	244,755	47,738
TOTAL	374,114	0	2,984,269	1,049,033	724,092	216	0	2,171,874	1,012,019	831,381	204,239
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
2006	0	0	1,348,586	419,481	344,063	0	0	2,024,464	692,903	978,273	53,175
2007	0	85,196	2,674,796	269,970	254,083	0	191,193	5,899,754	655,264	727,365	43,031
2008	681,224	28,711	324,944	414,227	301,328	205	39,771	274,406	946,919	480,754	34,828
2009	0	91,440	1,177,748	386,827	102,910	0	70,061	2,000,394	944,596	171,554	82,567
2010	0	253,036	2,183,208	511,499	277,802	0	150,155	2,899,213	983,159	563,549	65,258
TOTAL	681,224	458,383	7,709,282	2,002,004	1,280,186	205	451,180	13,098,231	4,222,841	2,921,495	278,859
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,398,505	10,426,526	278,859	
IBNR + FREQ. ADJUSTMENT	(3,025,053)	(2,244,799)	2,555	
TOTAL LOSSES	19,373,452	8,181,727	281,414	
EXPECTED LOSSES	12,204,614	5,158,816	189,296	
CREDIBILITY	0.06	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.723	4.106	0.141	13.970
INDICATED (POST-TEST)	8.882	3.751	0.129	12.762
PRES. ON RATE LEVEL	8.744	3.696	0.136	12.576
DERIVED BY FORMULA	8.752	3.704	0.135	12.591
UNDERLYING PRES. RATE	6.125	2.589	0.095	8.809
PROPOSED	8.752	3.704	0.135	12.591
YEAR	12-01-12	12-01-13	IND. RATE =	15.089
IND. RATE		15.09		
MAN. RATE	10.76	15.09	ADJ. RATE =	15.09

CLASSIFICATION STUDY - DELAWARE

CLASS:
Contact + Non-contact sports

INDUSTRY GROUP:
3

CODE:
970 + 991

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
2006	396	0	0	0.000	0	0.000	0	0	0	0	0	0
2007	572	387	563	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
2010	759	0	0	0.000	0	0.000	0	0	0	0	0	0
TOTAL	2,726	387	563	0.014	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
2006	0	0	0	0	0		0	0	0	0	0	0
2007	0	0	0	0	0		0	0	0	0	0	387
2008	0	0	0	0	0		0	0	0	0	0	0
2009	0	0	0	0	0		0	0	0	0	0	0
2010	0	0	0	0	0		0	0	0	0	0	0
TOTAL	0	0	0	0	0		0	0	0	0	0	387
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
2006	0	0	0	0	0		0	0	0	0	0	0
2007	0	0	0	0	0		0	0	0	0	0	563
2008	0	0	0	0	0		0	0	0	0	0	0
2009	0	0	0	0	0		0	0	0	0	0	0
2010	0	0	0	0	0		0	0	0	0	0	0
TOTAL	0	0	0	0	0		0	0	0	0	0	563
O.D.	0	0	0	0	0		0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	563	
IBNR + FREQ. ADJUSTMENT	(25,546)	(36,673)	681	
TOTAL LOSSES	0	0	1,244	
EXPECTED LOSSES	110,594	87,832	42,853	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.046	0.046
INDICATED (POST-TEST)	0.000	0.000	0.042	0.042
PRES. ON RATE LEVEL	5.792	4.600	2.244	12.636
DERIVED BY FORMULA	5.792	4.554	2.222	12.568
UNDERLYING PRES. RATE	4.057	3.222	1.572	8.851
PROPOSED	5.792	4.554	2.222	12.568
YEAR	12-01-12	12-01-13	IND. RATE =	15.061
IND. RATE		15.06		
MAN. RATE	10.80	15.06	ADJ. RATE =	15.06

CLASSIFICATION STUDY - DELAWARE

CLASS: Aircraft
 INDUSTRY GROUP: 3

CODE: 7413 + 7421 + 7424 + 7453

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
2006	7,698	2,461	5,707	0.032	997	0.130	0	0	0	0	1	1
2007	7,791	3,028	4,409	0.039	0	0.000	0	0	0	0	0	0
2008	9,208	3,313	5,122	0.036	0	0.000	0	0	0	0	0	0
2009	8,212	36	49	0.000	0	0.000	0	0	0	0	0	0
2010	7,922	3,393	4,638	0.043	0	0.000	0	0	0	0	0	0
TOTAL	40,831	12,231	19,925	0.030	997	0.024	0	0	0	0	1	1
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
2006					113						884	1,464
2007												3,028
2008												3,313
2009												36
2010												3,393
TOTAL	0	0	0	0	113	0	0	0	0	0	884	11,234
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
2006	0	0	0	0	255	0	0	0	0	0	3,683	1,769
2007	0	0	0	0	0	0	0	0	0	0	0	4,409
2008	0	0	0	0	0	0	0	0	0	0	0	5,122
2009	0	0	0	0	0	0	0	0	0	0	0	49
2010	0	0	0	0	0	0	0	0	0	0	0	4,638
TOTAL	0	0	0	0	255	0	0	0	0	0	3,683	15,987
O.D.	0	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	3,938	15,987	
IBNR + FREQ. ADJUSTMENT	(224,005)	(22,270)	286	
TOTAL LOSSES	0	0	16,273	
EXPECTED LOSSES	901,140	51,855	21,232	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.040	0.040
INDICATED (POST-TEST)	0.000	0.000	0.037	0.037
PRES. ON RATE LEVEL	3.151	0.181	0.074	3.406
DERIVED BY FORMULA	3.088	0.172	0.072	3.332
UNDERLYING PRES. RATE	2.207	0.127	0.052	2.386
PROPOSED	3.088	0.172	0.072	3.332
YEAR	12-01-12	12-01-13	IND. RATE =	3.993
IND. RATE		3.99		
MAN. RATE	3.38	3.99	ADJ. RATE =	3.99