

**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.

**December 1, 2013 Residual Market Rate and Voluntary Market Loss Cost Filing**

**Calculation of Composite Pure Premium Multipliers**

<b>Item</b>	<b>Manufacturing and Utilities</b>	<b>Contracting and Quarrying</b>	<b>Other Industries</b>
(1) Pure Premium Test Correction Factor	0.9811	1.0009	1.0029
(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	1.0439	0.9984	0.9922
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.3444	1.3700	1.1954

## 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 \$ 1,094,505 . 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) * 1,094,505 (3)	Per Accident Limit (3) * 2 (4)
A	0.79	864,659	1,729,318
B	0.86	941,274	1,882,548
C	0.94	1,028,835	2,057,670
D	1.02	1,116,395	2,232,790
E	1.11	1,214,901	2,429,802
F	1.21	1,324,351	2,648,702
G	1.32	1,444,747	2,889,494

@ 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	1,935,700	12,994,500	683,921
Permanent Total	31	41,022,800	115,046,600	156,069,400	5,034,497
Major	1,243	380,476,300	921,226,000	1,301,702,300	1,047,226
<b>Total Serious</b>	<b>1,293</b>	<b>432,557,900</b>	<b>1,038,208,300</b>	<b>1,470,766,200</b>	<b>1,137,484</b>
Minor	3,218	122,416,700	380,755,700	503,172,400	156,362
Temporary	8,059	74,106,300	272,241,100	346,347,400	42,976
<b>Total Non-Serious</b>	<b>11,277</b>	<b>196,523,000</b>	<b>652,996,800</b>	<b>849,519,800</b>	<b>75,332</b>

Accordingly, the criteria for 100 percent credibility will be:

	Indicated	Selected		
Serious: 175 *	1,137,484	1,094,505	=	191,538,375
Non-Serious: 500 *	75,332	68,416	=	34,208,000
Medical: 0.10 *	34,208,000	34,208,000	=	3,420,800

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	190,103,706	33,951,774	3,395,177
0.99	187,245,176	33,441,252	3,344,125
0.98	184,401,117	32,933,314	3,293,331
0.97	181,571,604	32,427,974	3,242,797
0.96	178,756,712	31,925,246	3,192,525
0.95	175,956,516	31,425,142	3,142,514
0.94	173,171,096	30,927,677	3,092,768
0.93	170,400,529	30,432,864	3,043,286
0.92	167,644,895	29,940,719	2,994,072
0.91	164,904,277	29,451,255	2,945,126
0.90	162,178,756	28,964,488	2,896,449
0.89	159,468,418	28,480,432	2,848,043
0.88	156,773,346	27,999,103	2,799,910
0.87	154,093,630	27,520,516	2,752,052
0.86	151,429,356	27,044,687	2,704,469
0.85	148,780,615	26,571,633	2,657,163
0.84	146,147,499	26,101,369	2,610,137
0.83	143,530,100	25,633,911	2,563,391
0.82	140,928,515	25,169,279	2,516,928
0.81	138,342,840	24,707,487	2,470,749
0.80	135,773,172	24,248,555	2,424,856
0.79	133,219,614	23,792,499	2,379,250
0.78	130,682,266	23,339,339	2,333,934
0.77	128,161,233	22,889,092	2,288,909
0.76	125,656,622	22,441,779	2,244,178
0.75	123,168,541	21,997,417	2,199,742
0.74	120,697,100	21,556,028	2,155,603
0.73	118,242,413	21,117,630	2,111,763
0.72	115,804,594	20,682,245	2,068,225
0.71	113,383,762	20,249,894	2,024,989
0.70	110,980,035	19,820,598	1,982,060
0.69	108,593,537	19,394,379	1,939,438
0.68	106,224,394	18,971,259	1,897,126
0.67	103,872,732	18,551,262	1,855,126
0.66	101,538,684	18,134,410	1,813,441
0.65	99,222,383	17,720,728	1,772,073
0.64	96,923,967	17,310,239	1,731,024
0.63	94,643,575	16,902,970	1,690,297
0.62	92,381,351	16,498,946	1,649,895
0.61	90,137,442	16,098,193	1,609,819
0.60	87,912,000	15,700,738	1,570,074
0.59	85,705,178	15,306,608	1,530,661
0.58	83,517,136	14,915,832	1,491,583
0.57	81,348,035	14,528,439	1,452,844
0.56	79,198,044	14,144,459	1,414,446
0.55	77,067,332	13,763,923	1,376,392
0.54	74,956,077	13,386,861	1,338,686
0.53	72,864,459	13,013,306	1,301,331
0.52	70,792,664	12,643,292	1,264,329
0.51	68,740,885	12,276,852	1,227,685
0.50	66,709,318	11,914,022	1,191,402
0.49	64,698,167	11,554,838	1,155,484
0.48	62,707,641	11,199,338	1,119,934
0.47	60,737,956	10,847,560	1,084,756
0.46	58,789,335	10,499,544	1,049,954
0.45	56,862,008	10,155,331	1,015,533

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	54,956,213	9,814,964	981,496
0.43	53,072,197	9,478,486	947,849
0.42	51,210,214	9,145,943	914,594
0.41	49,370,529	8,817,383	881,738
0.40	47,553,414	8,492,853	849,285
0.39	45,759,154	8,172,405	817,241
0.38	43,988,044	7,856,092	785,609
0.37	42,240,391	7,543,968	754,397
0.36	40,516,513	7,236,090	723,609
0.35	38,816,744	6,932,518	693,252
0.34	37,141,431	6,633,314	663,331
0.33	35,490,936	6,338,542	633,854
0.32	33,865,638	6,048,270	604,827
0.31	32,265,934	5,762,569	576,257
0.30	30,692,240	5,481,514	548,151
0.29	29,144,995	5,205,182	520,518
0.28	27,624,657	4,933,655	493,366
0.27	26,131,713	4,667,021	466,702
0.26	24,666,673	4,405,371	440,537
0.25	23,230,082	4,148,802	414,880
0.24	21,822,513	3,897,415	389,742
0.23	20,444,579	3,651,322	365,132
0.22	19,096,930	3,410,637	341,064
0.21	17,780,265	3,175,486	317,549
0.20	16,495,329	2,946,001	294,600
0.19	15,242,927	2,722,327	272,233
0.18	14,023,927	2,504,619	250,462
0.17	12,839,273	2,293,044	229,304
0.16	11,689,989	2,087,786	208,779
0.15	10,577,200	1,889,047	188,905
0.14	9,502,146	1,697,046	169,705
0.13	8,466,201	1,512,031	151,203
0.12	7,470,902	1,334,274	133,427
0.11	6,517,982	1,164,086	116,409
0.10	5,609,419	1,001,821	100,182
0.09	4,747,495	847,884	84,788
0.08	3,934,886	702,756	70,276
0.07	3,174,789	567,005	56,701
0.06	2,471,123	441,333	44,133
0.05	1,828,840	326,624	32,662
0.04	1,254,490	224,047	22,405
0.03	757,332	135,257	13,526
0.02	351,990	62,864	6,286
0.01	67,746	12,100	1,210
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/>		
	636,939,680		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	839,000,513	581,313,076	62,203,066
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	0.7592	1.0957	10.2397

\* 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	144,326,734	37,200,959	34,765,594
0.99	142,156,538	36,641,580	34,242,837
0.98	139,997,328	36,085,032	33,722,721
0.97	137,849,162	35,531,331	33,205,268
0.96	135,712,096	34,980,492	32,690,498
0.95	133,586,187	34,432,528	32,178,401
0.94	131,471,496	33,887,456	31,669,016
0.93	129,368,082	33,345,289	31,162,336
0.92	127,276,004	32,806,046	30,658,399
0.91	125,195,327	32,269,740	30,157,207
0.90	123,126,112	31,736,390	29,658,769
0.89	121,068,423	31,206,009	29,163,106
0.88	119,022,324	30,678,617	28,670,238
0.87	116,987,884	30,154,229	28,180,187
0.86	114,965,167	29,632,864	27,692,951
0.85	112,954,243	29,114,538	27,208,552
0.84	110,955,181	28,599,270	26,727,020
0.83	108,968,052	28,087,076	26,248,355
0.82	106,992,929	27,577,979	25,772,588
0.81	105,029,884	27,071,994	25,299,729
0.80	103,078,992	26,569,142	24,829,798
0.79	101,140,331	26,069,441	24,362,806
0.78	99,213,976	25,572,914	23,898,784
0.77	97,300,008	25,079,578	23,437,741
0.76	95,398,507	24,589,457	22,979,709
0.75	93,509,556	24,102,570	22,524,698
0.74	91,633,238	23,618,940	22,072,728
0.73	89,769,640	23,138,587	21,623,820
0.72	87,918,848	22,661,536	21,178,004
0.71	86,080,952	22,187,809	20,735,280
0.70	84,256,043	21,717,429	20,295,700
0.69	82,444,213	21,250,421	19,859,263
0.68	80,645,560	20,786,808	19,426,001
0.67	78,860,178	20,326,618	18,995,934
0.66	77,088,169	19,869,873	18,569,092
0.65	75,329,633	19,416,602	18,145,496
0.64	73,584,676	18,966,829	17,725,166
0.63	71,853,402	18,520,584	17,308,134
0.62	70,135,922	18,077,895	16,894,430
0.61	68,432,346	17,638,790	16,484,064
0.60	66,742,790	17,203,299	16,077,087
0.59	65,067,371	16,771,450	15,673,509
0.58	63,406,210	16,343,277	15,273,362
0.57	61,759,428	15,918,811	14,876,687
0.56	60,127,155	15,498,084	14,483,503
0.55	58,509,518	15,081,130	14,093,841
0.54	56,906,654	14,667,984	13,707,743
0.53	55,318,697	14,258,679	13,325,239
0.52	53,745,791	13,853,255	12,946,350
0.51	52,188,080	13,451,747	12,571,126
0.50	50,645,714	13,054,194	12,199,599
0.49	49,118,848	12,660,636	11,831,810
0.48	47,607,641	12,271,115	11,467,788
0.47	46,112,256	11,885,671	11,107,576
0.46	44,632,863	11,504,350	10,751,214
0.45	43,169,636	11,127,196	10,398,753



## PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	41,722,757	10,754,256	10,050,225
0.43	40,292,412	10,385,577	9,705,689
0.42	38,878,794	10,021,210	9,365,168
0.41	37,482,106	9,661,207	9,028,733
0.40	36,102,552	9,305,619	8,696,424
0.39	34,740,350	8,954,504	8,368,303
0.38	33,395,723	8,607,920	8,044,400
0.37	32,068,905	8,265,926	7,724,799
0.36	30,760,137	7,928,584	7,409,539
0.35	29,469,672	7,595,960	7,098,693
0.34	28,197,774	7,268,122	6,792,310
0.33	26,944,719	6,945,140	6,490,475
0.32	25,710,792	6,627,089	6,193,247
0.31	24,496,297	6,314,047	5,900,699
0.30	23,301,549	6,006,095	5,612,902
0.29	22,126,880	5,703,318	5,329,948
0.28	20,972,640	5,405,806	5,051,920
0.27	19,839,197	5,113,655	4,778,888
0.26	18,726,938	4,826,965	4,510,967
0.25	17,636,278	4,545,842	4,248,247
0.24	16,567,652	4,270,398	3,990,841
0.23	15,521,524	4,000,754	3,738,842
0.22	14,498,389	3,737,035	3,492,393
0.21	13,498,777	3,479,380	3,251,606
0.20	12,523,254	3,227,933	3,016,616
0.19	11,572,430	2,982,854	2,787,584
0.18	10,646,965	2,744,311	2,564,656
0.17	9,747,576	2,512,488	2,348,004
0.16	8,875,040	2,287,587	2,137,834
0.15	8,030,210	2,069,829	1,934,331
0.14	7,214,029	1,859,453	1,737,728
0.13	6,427,540	1,656,732	1,548,273
0.12	5,671,909	1,461,964	1,366,252
0.11	4,948,452	1,275,489	1,191,993
0.10	4,258,671	1,097,695	1,025,834
0.09	3,604,298	929,026	868,204
0.08	2,987,365	770,010	719,605
0.07	2,410,300	621,267	580,601
0.06	1,876,077	483,569	451,909
0.05	1,388,455	357,882	334,449
0.04	952,409	245,488	229,420
0.03	574,966	148,201	138,502
0.02	267,231	68,880	64,367
0.01	51,433	13,258	12,390
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	506,463,995	3	17,194	7	92,632	266	814,063	619	235,489	1917	176,286	3,728,976	4.186
07	13,185,259	486,596,170	5	28,643	5	66,181	243	743,833	723	275,045	1817	166,972	3,585,289	3.690
08	12,918,583	482,137,218	6	34,369	5	66,160	264	808,080	642	244,171	1489	136,966	3,531,626	3.732
09	12,382,442	474,811,816	5	28,650	7	92,649	247	755,949	676	257,069	1404	129,112	3,484,689	3.835
10	13,104,081	431,275,414		1,732	7	92,606	223	682,838	558	212,393	1432	131,727	3,191,458	3.291
ALL	63,690,061	2,381,284,613	19	110,588	31	410,228	1243	3,804,763	3218	1,224,167	8059	741,063	17,522,038	3.739
PURE PREMIUM		3.739		.017		.064		.597		.192		.116	2.751	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	12,099,696	375,259,148	4	22,921	6	79,384	198	606,085	470	178,890	1163	106,972	2,758,339	3.101
07	13,185,259	403,424,446	5	28,643	6	79,398	214	655,749	506	192,788	1256	115,331	2,962,336	3.060
08	12,918,583	393,571,749	5	22,912	6	79,457	209	639,866	494	187,819	1224	112,494	2,893,170	3.047
09	12,382,442	375,304,533	4	22,913	6	79,742	199	608,179	471	179,109	1164	106,979	2,756,123	3.031
10	13,104,081	376,524,596		1,732	7	80,981	201	615,865	476	180,927	1180	108,556	2,777,185	2.873
ALL	63,690,061	1,924,084,472	18	99,121	31	398,962	1021	3,125,744	2417	919,533	5987	550,332	14,147,153	3.021
PURE PREMIUM		3.021		.016		.063		.491		.144		.086	2.221	

TABLE V

## TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - 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	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	54,683,221		0	1	13,029	32	81,019	99	42,474	186	10,934	399,377	6.809
07	929,817	45,580,811	1	14,488		2,562	28	81,799	69	22,895	202	15,165	318,898	4.902
08	819,847	56,356,710	1	10,436		7,517	35	107,961	66	26,393	127	8,601	402,660	6.874
09	799,210	39,680,048	1	6,826	1	7,258	30	93,934	66	23,151	108	8,174	257,457	4.965
10	685,257	57,170,281		777	2	14,352	21	62,146	49	19,288	109	9,239	465,901	8.343
ALL	4,037,250	253,471,071	3	32,527	4	44,718	146	426,859	349	134,201	732	52,113	1,844,293	6.278
PURE PREMIUM		6.278		.081		.111		1.057		.332		.129	4.568	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	803,119	41,240,950		0	1	11,166	24	60,320	75	32,265	113	6,635	302,024	5.135
07	929,817	37,817,216	1	14,488		3,074	25	72,117	48	16,050	140	10,474	261,968	4.067
08	819,847	45,681,997	1	6,957		9,029	28	85,495	51	20,264	105	7,080	327,995	5.572
09	799,210	31,335,450	1	5,459	1	6,262	24	75,563	46	16,046	90	6,815	203,208	3.921
10	685,257	50,646,763		777	2	12,461	19	56,277	41	16,264	91	7,749	412,939	7.391
ALL	4,037,250	206,722,376	3	27,681	4	41,992	120	349,772	261	100,889	539	38,753	1,508,134	5.120
PURE PREMIUM		5.120		.069		.104		.866		.250		.096	3.736	

TABLE V

## TOTAL EXPERIENCE CONTRACTING AND QUARRYING - 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	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	111,967,715		0	1	22,357	65	223,643	115	46,553	302	32,498	794,627	12.341
07	866,379	95,401,595		0	1	20,578	58	186,722	119	53,113	237	25,458	668,146	11.012
08	782,239	107,516,102	1	3,642	1	13,389	58	193,655	92	45,684	192	21,729	797,063	13.745
09	674,535	108,952,490		0	2	45,016	46	157,540	69	33,082	179	21,615	832,271	16.152
10	753,118	96,346,454		0	1	19,807	41	172,669	82	44,211	182	25,528	701,251	12.793
ALL	3,983,565	520,184,356	1	3,642	6	121,147	268	934,229	477	222,643	1092	126,828	3,793,358	13.058
PURE PREMIUM		13.058		.009		.304		2.345		.559		.318	9.523	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	907,294	82,682,451		0	1	19,160	48	166,506	87	35,364	183	19,720	586,075	9.113
07	866,379	81,193,636		0	1	24,687	51	164,608	83	37,216	164	17,589	567,836	9.372
08	782,239	87,237,318	1	2,428	1	16,082	46	153,324	71	35,117	158	17,856	647,566	11.152
09	674,535	88,096,206		0	2	38,657	37	126,900	48	23,171	148	17,847	674,386	13.060
10	753,118	84,498,698		0	1	17,375	37	155,593	70	37,545	151	21,131	613,343	11.220
ALL	3,983,565	423,708,309	1	2,428	6	115,961	219	766,931	359	168,413	804	94,143	3,089,206	10.636
PURE PREMIUM		10.636		.006		.291		1.925		.423		.236	7.755	

TABLE V

## TOTAL EXPERIENCE OTHER 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	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	339,813,059	3	17,194	5	57,246	169	509,401	405	146,463	1429	132,854	2,534,972	3.271
07	11,389,063	345,613,764	4	14,154	4	43,041	157	475,312	535	199,037	1378	126,349	2,598,245	3.035
08	11,316,497	318,264,406	4	20,291	4	45,255	171	506,464	484	172,094	1170	106,637	2,331,903	2.812
09	10,908,697	326,179,278	4	21,824	4	40,375	171	504,475	541	200,835	1117	99,324	2,394,961	2.990
10	11,665,706	277,758,679		955	4	58,447	161	448,024	427	148,894	1141	96,961	2,024,307	2.381
ALL	55,669,246	1,607,629,186	15	74,418	21	244,364	829	2,443,676	2392	867,323	6235	562,125	11,884,388	2.888
PURE PREMIUM		2.888		.013		.044		.439		.156		.101	2.135	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	10,389,283	251,335,747	4	22,921	4	49,059	126	379,259	308	111,261	867	80,617	1,870,240	2.419
07	11,389,063	284,413,594	4	14,154	5	51,636	138	419,024	375	139,522	952	87,268	2,132,532	2.497
08	11,316,497	260,652,434	3	13,527	5	54,346	135	401,047	372	132,438	961	87,557	1,917,609	2.303
09	10,908,697	255,872,877	3	17,454	3	34,823	138	405,716	377	139,891	926	82,316	1,878,529	2.346
10	11,665,706	241,379,135		955	4	51,145	145	403,995	365	127,117	938	79,676	1,750,903	2.069
ALL	55,669,246	1,293,653,787	14	69,011	21	241,009	682	2,009,041	1797	650,229	4644	417,434	9,549,813	2.324
PURE PREMIUM		2.324		.012		.043		.361		.117		.075	1.715	

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	372,897,590	3	0	7	259,775	266	1,971,138	619	732,081	1917	647,367	118,614	3.082
07	13,185,259	358,528,897	5	1,460	5	185,542	243	1,800,966	723	855,556	1817	613,964	127,801	2.719
08	12,918,583	353,162,584	6	1,753	5	185,545	264	1,956,986	642	759,783	1489	502,934	124,625	2.734
09	12,382,442	348,468,907	5	1,461	7	259,796	247	1,830,371	676	799,932	1404	474,338	118,792	2.814
10	13,104,081	319,145,842		14,683	7	259,808	223	1,652,799	558	660,205	1432	483,808	120,155	2.435
ALL	63,690,061	1,752,203,820	19	19,357	31	1,150,466	1243	9,212,260	3218	3,807,557	8059	2,722,411	609,987	2.751
PURE PREMIUM		2.751		.003		.181		1.446		.598		.427	.096	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	12,099,696	275,765,078		0	6	222,635	198	1,467,523	469	555,761	1163	392,702	119,030	2.279
07	13,185,259	296,111,066	5	1,460	6	222,639	214	1,586,545	505	598,397	1254	423,629	128,440	2.246
08	12,918,583	289,211,671	5	1,169	6	222,641	209	1,547,237	490	581,053	1228	414,706	125,310	2.239
09	12,382,442	275,290,506	4	1,169	6	223,198	198	1,467,715	463	548,574	1160	392,091	120,158	2.223
10	13,104,081	277,320,411		14,683	6	225,008	198	1,472,847	461	545,286	1160	391,849	123,531	2.116
ALL	63,690,061	1,413,698,732	14	18,481	30	1,116,121	1017	7,541,867	2388	2,829,071	5965	2,014,977	616,469	2.220
PURE PREMIUM		2.220		.003		.175		1.184		.444		.316	.097	

TABLE V

## TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - 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	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	39,937,669		0	1	55,222	32	158,008	99	116,934	186	53,498	15,715	4.973
07	929,817	31,889,844	1	1,450		5,481	28	172,780	69	61,258	202	61,999	15,930	3.430
08	819,847	40,265,993	1	149		16,288	35	239,971	66	80,178	127	51,311	14,763	4.911
09	799,210	25,745,748	1	1,041	1	5,261	30	154,286	66	57,559	108	29,017	10,294	3.221
10	685,257	46,590,063		11,415	2	145,506	21	194,195	49	67,181	109	36,155	11,448	6.799
ALL	4,037,250	184,429,317	3	14,055	4	227,758	146	919,240	349	383,110	732	231,980	68,150	4.568
PURE PREMIUM		4.568		.035		.564		2.277		.949		.575	.169	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	803,119	30,195,790		0	1	47,327	24	117,638	75	88,771	113	32,452	15,770	3.760
07	929,817	26,187,521	1	1,450		6,577	25	152,205	48	42,861	139	42,772	16,010	2.816
08	819,847	32,782,756	1	99		19,545	28	189,710	50	61,312	105	42,318	14,844	3.999
09	799,210	20,285,471	1	833	1	4,549	24	123,627	45	39,394	89	24,039	10,412	2.538
10	685,257	40,911,531		11,415	2	125,137	19	176,083	40	54,931	90	29,781	11,769	5.970
ALL	4,037,250	150,363,069	3	13,797	4	203,135	120	759,263	258	287,269	536	171,362	68,805	3.724
PURE PREMIUM		3.724		.034		.503		1.881		.712		.424	.170	

TABLE V

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

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	PERM. COMP. IN HUNDREDS	MINOR PERM. 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	79,462,685		0	1	32,751	65	525,465	115	114,370	302	107,540	14,500	8.758
07	866,379	66,814,550		0	1	51,346	58	390,666	119	117,679	237	93,943	14,512	7.712
08	782,239	79,706,277	1	73	1	35,386	58	537,581	92	131,516	192	78,110	14,397	10.190
09	674,535	83,227,105		0	2	203,704	46	430,521	69	110,069	179	74,213	13,763	12.338
10	753,118	70,125,052		0	1	23,549	41	453,022	82	134,480	182	75,569	14,631	9.311
ALL	3,983,565	379,335,669	1	73	6	346,736	268	2,337,255	477	608,114	1092	429,375	71,803	9.523
PURE PREMIUM		9.523		.000		.870		5.867		1.527		1.078	.180	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	907,294	58,589,115		0	1	28,069	48	391,212	87	86,824	183	65,235	14,551	6.458
07	866,379	56,748,575		0	1	61,612	51	344,157	83	82,316	164	64,816	14,584	6.550
08	782,239	64,696,847	1	48	1	42,461	46	424,984	70	100,551	158	64,447	14,476	8.271
09	674,535	67,158,682		0	2	174,769	37	346,026	47	75,620	148	61,251	13,922	9.956
10	753,118	61,041,580		0	1	20,759	36	402,441	67	110,094	150	62,080	15,042	8.105
ALL	3,983,565	308,234,799	1	48	6	327,670	218	1,908,820	354	455,405	803	317,829	72,575	7.738
PURE PREMIUM		7.738		.000		.823		4.792		1.143		.798	.182	



TABLE V

## TOTAL MEDICAL EXPERIENCE OTHER 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	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	253,497,236	3	0	5	171,801	169	1,287,665	405	500,777	1429	486,329	88,400	2.440
07	11,389,063	259,824,503	4	10	4	128,715	157	1,237,521	535	676,619	1378	458,022	97,359	2.281
08	11,316,497	233,190,314	4	1,532	4	133,871	171	1,179,434	484	548,090	1170	373,512	95,465	2.061
09	10,908,697	239,496,054	4	419	4	50,830	171	1,245,564	541	632,304	1117	371,108	94,734	2.195
10	11,665,706	202,430,727		3,267	4	90,754	161	1,005,582	427	458,544	1141	372,084	94,076	1.735
ALL	55,669,246	1,188,438,834	15	5,228	21	575,971	829	5,955,766	2392	2,816,334	6235	2,061,055	470,034	2.135
PURE PREMIUM		2.135		.001		.103		1.070		.506		.370	.084	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	10,389,283	186,980,173		0	4	147,239	126	958,674	307	380,166	867	295,014	88,709	1.800
07	11,389,063	213,174,970	4	10	5	154,450	138	1,090,183	374	473,219	951	316,041	97,846	1.872
08	11,316,497	191,732,068	3	1,021	5	160,636	135	932,543	370	419,190	965	307,940	95,990	1.694
09	10,908,697	187,846,353	3	336	3	43,881	137	998,062	371	433,560	923	306,801	95,824	1.722
10	11,665,706	175,367,300		3,267	3	79,112	143	894,323	354	380,262	920	299,988	96,720	1.503
ALL	55,669,246	955,100,864	10	4,634	20	585,318	679	4,873,785	1776	2,086,397	4626	1,525,784	475,089	1.716
PURE PREMIUM		1.716		.001		.105		.875		.375		.274	.085	

**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>	
<b>Temporary Staffing Classifications</b>			
185	6.50	Use rate for associated non-temporary class	104
187	4.65	Use rate for associated non-temporary class	107
191	3.96	Use rate for associated non-temporary class	161
275	4.61	Use rate for associated non-temporary class	221
276	6.91	Use rate for associated non-temporary class	222
297	4.15	Use rate for associated non-temporary class	281
491	5.07	Use rate for associated non-temporary class	403
495	6.70	Use rate for associated non-temporary class	451
497	2.72	Use rate for associated non-temporary class	472
499	5.27	Use rate for associated non-temporary class	475
587	2.70	Use rate for associated non-temporary class	563
691	7.89	Use rate for associated non-temporary class	609
693	9.85	Use rate for associated non-temporary class	651
695	4.36	Use rate for associated non-temporary class	661
867	7.63	Use rate for associated non-temporary class	813
871	9.05	Use rate for associated non-temporary class	921
877	4.58	Use rate for associated non-temporary class	914
879	4.49	Use rate for associated non-temporary class	923
881	4.84	Use rate for associated non-temporary class	926
883	4.14	Use rate for associated non-temporary class	928
889	0.36	Use rate for associated non-temporary class	953
895	0.72	Use rate for associated non-temporary class	965
<b>Aircraft Classifications</b>			
7413	1.68	Aircraft Procedure	
7421	2.04	Aircraft Procedure	
7424	4.79	Aircraft Procedure	
7453	0.36	Aircraft Procedure	
<b>Other Classifications</b>			
0175	1.90	Supplemental load, 20% of 512	
0176	0.60	Supplemental load, 10% of 513	
287	4.72	Use combined experience of 287, 924	
309	5.55	No comparable Pa. code, use industry group change	
* 442	7.07	Use combined experience of 442, 443 and 445, no comparable Pa code	
* 443	7.07	Use combined experience of 442, 443 and 445, no comparable Pa code	
* 445	7.07	Use combined experience of 442, 443 and 445	
464	5.59	No comparable Pa. code, use industry group change	
625	9.60	No comparable Pa. code, use industry group change	
643	17.78	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
670	8.53	Use combined experience of 670, 681	
681	8.53	Use combined experience of 670, 681	
682	26.64	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
809	6.65	Use combined experience of 809, 992	
811	12.02	Use combined experience of 811, 4777	
924	4.72	Use combined experience of 287, 924	
929	6.30	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
947	9.09	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
* 970	11.93	Use combined experience of 970, 991	
* 991	11.93	Use combined experience of 970, 991, No comparable Pa code	
992	6.65	Use combined experience of 809, 992	
4777	12.02	Use combined experience of 811, 4777	
7445	0.85	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			3.18	
Code	Rate Index				
7413	0.70 * Index * 0.825	275	1.73	1.84	1.68
7421	0.70 * Index	23,079	2.11	2.23	2.04
7424	1.65 * Index	17,477	4.96	5.25	4.79
7453	0.70 * Index * 0.175	275	0.36	0.39	0.36
	Total	41,106			
	Average weighted by payroll		3.29	3.48	3.18

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
2006	80,113	1,248,151	4,038,773	1.558	38,578	0.362	0	0	4	5	20	29
2007	82,708	2,460,872	8,110,444	2.975	46,576	0.605	0	0	4	19	27	50
2008	80,545	1,682,340	5,809,103	2.089	32,222	0.608	0	0	5	15	29	49
2009	67,276	2,134,064	9,364,121	3.172	43,211	0.713	0	0	4	20	24	48
2010	65,950	1,088,338	5,398,388	1.650	39,507	0.379	0	0	1	3	21	25
TOTAL	376,592	8,613,765	32,720,829	2.287	40,240	0.534	0	0	18	62	121	201
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
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

TRANSLATED LOSSES

Manual Year	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	2,004,522	154,741	583,943	156,310
2007	0	33,930	1,095,684	443,404	222,096	0	108,184	3,463,987	1,875,591	675,258	192,310
2008	0	79,952	1,120,602	386,164	185,813	0	138,311	1,867,471	1,116,030	754,789	159,971
2009	0	119,594	1,541,847	636,342	203,268	0	135,199	3,898,520	1,915,045	832,401	81,905
2010	0	87,422	769,285	209,314	115,225	0	124,977	2,446,998	1,079,190	428,358	137,619
TOTAL	0	320,898	5,423,967	1,773,054	871,280	0	506,671	13,681,498	6,140,597	3,274,749	728,115
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,933,034	12,059,680	728,115	
IBNR + FREQ. ADJUSTMENT	(1,369,046)	(1,710,343)	5,212	
TOTAL LOSSES	18,563,988	10,349,337	733,327	
EXPECTED LOSSES	6,895,400	4,873,100	515,931	
CREDIBILITY	0.09	0.22	0.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.929	2.748	0.195	7.872
INDICATED (POST-TEST)	3.495	1.948	0.138	5.581
PRES. ON RATE LEVEL	2.087	1.475	0.156	3.718
DERIVED BY FORMULA	2.214	1.579	0.152	3.945
UNDERLYING PRES. RATE	1.831	1.294	0.137	3.262
PROPOSED	2.214	1.579	0.152	3.945
YEAR	12-01-12	12-01-13	IND. RATE =	4.716
IND. RATE		4.72		
MAN. RATE	3.98	4.72	ADJ. RATE =	4.72

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	408,370	2.432	36,392	0.599				1	2	3
2007	5,177	55,507	189,147	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	453,069	3.793	57,536	0.589			1	1		2
2010	3,262	33,981	166,134	1.042	30,898	0.307					1	1
TOTAL	21,131	347,849	1,228,777	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	9,894	61,360	112,355	46,505
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	15,854	50,174	0	0	0	130,103	196,976	15,263
2007	0	0	562	6,261	1,814	0	0	2,162	23,144	141,649	13,555
2008	0	0	0	0	0	0	0	0	0	0	12,057
2009	0	13,520	174,726	20,772	2,844	0	4,618	128,397	82,503	6,991	18,698
2010	0	846	8,329	3,900	4,111	0	2,798	53,559	37,454	50,923	4,214
TOTAL	0	14,366	183,617	46,787	58,943	0	7,416	184,118	273,204	396,539	63,787
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	389,517	775,473	63,787	
IBNR + FREQ. ADJUSTMENT	(119,771)	(151,726)	615	
TOTAL LOSSES	269,746	623,747	64,402	
EXPECTED LOSSES	600,966	422,831	65,083	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.277	2.952	0.305	4.534
INDICATED (POST-TEST)	0.905	2.093	0.216	3.214
PRES. ON RATE LEVEL	3.242	2.281	0.351	5.874
DERIVED BY FORMULA	3.219	2.275	0.347	5.841
UNDERLYING PRES. RATE	2.844	2.001	0.308	5.153
PROPOSED	3.219	2.275	0.347	5.841
YEAR	12-01-12	12-01-13	IND. RATE =	7.853
IND. RATE		7.85		
MAN. RATE	6.57	7.85	ADJ. RATE =	7.85

CLASSIFICATION STUDY - DELAWARE

CLASS:  
Temp Classes

INDUSTRY GROUP:  
3

CODE:  
544 + 682 + 929 + 937 + 947

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	3,639,976	3.301	47,447	0.672	0	0	2	7	21	30
2007	35,576	973,719	2,631,815	2.737	25,700	1.012	0	0	0	10	26	36
2008	38,568	1,158,488	4,238,235	3.004	46,262	0.622	0	0	2	9	13	24
2009	30,251	790,912	3,263,488	2.614	29,444	0.859	0	0	1	10	15	26
2010	32,240	275,748	1,183,390	0.855	11,218	0.589	0	0	0	4	15	19
TOTAL	181,275	4,672,646	14,956,904	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	454,781	245,758	163,131	0	0	1,876,513	261,349	577,609	60,835
2007	0	0	28,198	295,353	233,655	0	0	120,870	1,442,709	440,366	70,664
2008	0	45,134	654,274	201,190	223,484	0	115,825	1,686,616	658,210	578,969	74,533
2009	0	43,486	557,073	347,853	102,466	0	37,101	1,039,876	781,279	319,684	34,670
2010	0	19,367	186,207	80,891	37,845	0	18,680	367,083	226,720	161,009	85,588
TOTAL	0	107,987	1,880,533	1,171,045	760,581	0	171,606	5,090,958	3,370,267	2,077,637	326,290
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,251,084	7,379,530	326,290	
IBNR + FREQ. ADJUSTMENT	(1,835,039)	(2,221,442)	5,550	
TOTAL LOSSES	5,416,045	5,158,088	331,840	
EXPECTED LOSSES	8,994,866	6,313,808	552,889	
CREDIBILITY	0.05	0.13	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.988	2.845	0.183	6.016
INDICATED (POST-TEST)	2.118	2.017	0.130	4.265
PRES. ON RATE LEVEL	5.657	3.971	0.348	9.976
DERIVED BY FORMULA	5.480	3.717	0.317	9.514
UNDERLYING PRES. RATE	4.962	3.483	0.305	8.750
PROPOSED	5.480	3.717	0.317	9.514
YEAR	12-01-12	12-01-13	IND. RATE =	11.373
IND. RATE		11.37		
MAN. RATE	8.86	11.37	ADJ. RATE =	11.37

Combined 12/1/12 rating value 8.86 Indicated percentage change 28.33%
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CLASSIFICATION STUDY - DELAWARE

CLASS:  
House Furnishings & Canvas Goods Erection

INDUSTRY GROUP:  
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	763,673	3.097	35,214	0.848	0	0	0	3	4	7
2007	7,962	435,068	1,600,695	5.464	86,072	0.628	0	0	1	2	2	5
2008	7,536	901,782	2,217,659	11.966	112,105	1.062	0	0	1	5	2	8
2009	6,857	287,228	1,321,047	4.189	46,387	0.875	0	0	0	3	3	6
2010	6,117	21,918	99,744	0.358	20,174	0.163	0	0	0	0	1	1
TOTAL	36,730	1,901,726	6,002,818	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	247,078	262,891	11,155	
2007	0	8,674	270,478	6,815	19,478	0	36,545	1,123,551	77,382	50,914	6,858	
2008	0	22,507	278,877	193,998	23,731	0	70,582	975,989	470,310	174,022	7,643	
2009	0	6,460	85,190	82,648	45,469	0	15,754	419,443	492,642	161,264	12,177	
2010	0	2,658	26,185	12,261	12,924	0	838	16,035	11,213	15,246	2,384	
TOTAL	0	40,299	660,730	433,040	206,833	0	123,719	2,535,018	1,298,625	664,337	40,217	
O.D.	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,359,766	2,602,835	40,217	
IBNR + FREQ. ADJUSTMENT	(197,823)	(326,359)	562	
TOTAL LOSSES	3,161,943	2,276,476	40,779	
EXPECTED LOSSES	984,364	922,658	56,564	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.609	6.198	0.111	14.918
INDICATED (POST-TEST)	6.104	4.394	0.079	10.577
PRES. ON RATE LEVEL	3.055	2.864	0.176	6.095
DERIVED BY FORMULA	3.116	2.941	0.171	6.228
UNDERLYING PRES. RATE	2.680	2.512	0.154	5.346
PROPOSED	3.116	2.941	0.171	6.228
YEAR	12-01-12	12-01-13	IND. RATE =	8.532
IND. RATE		8.53		
MAN. RATE	7.43	8.53	ADJ. RATE =	8.53

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
2006	22,865	1,105,611	3,312,868	4.835	48,821	0.743	0	0	1	4	12	17
2007	20,673	573,684	1,890,427	2.775	35,814	0.726	0	0	2	1	12	15
2008	22,172	270,170	895,391	1.219	27,802	0.406	0	0	0	1	8	9
2009	15,120	738,360	3,028,018	4.883	71,448	0.661	0	0	3	2	5	10
2010	14,849	200,066	933,132	1.347	19,708	0.606	0	0	0	2	7	9
TOTAL	95,679	2,887,891	10,059,836	3.018	41,821	0.627	0	0	6	10	44	60
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
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

TRANSLATED LOSSES

Manual Year	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	1,033,627	797,818	509,066	332,990
2007	0	11,879	371,141	14,008	56,536	0	30,162	929,883	89,178	334,538	53,102
2008	0	896	19,261	31,006	136,129	0	5,400	55,393	176,005	440,457	30,844
2009	0	77,501	1,004,846	76,852	18,708	0	51,248	1,534,919	179,261	52,034	32,649
2010	0	17,320	167,721	74,560	48,672	0	13,850	271,162	170,559	138,263	31,025
TOTAL	0	107,596	1,805,399	409,295	444,113	0	100,660	3,824,984	1,412,821	1,474,358	480,610
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,838,639	3,740,587	480,610	
IBNR + FREQ. ADJUSTMENT	(567,236)	(581,359)	1,630	
TOTAL LOSSES	5,271,403	3,159,228	482,240	
EXPECTED LOSSES	2,797,654	1,641,852	172,222	
CREDIBILITY	0.04	0.09	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.509	3.302	0.504	9.315
INDICATED (POST-TEST)	3.906	2.341	0.357	6.604
PRES. ON RATE LEVEL	3.333	1.956	0.205	5.494
DERIVED BY FORMULA	3.356	1.991	0.219	5.566
UNDERLYING PRES. RATE	2.924	1.716	0.180	4.820
PROPOSED	3.356	1.991	0.219	5.566
YEAR	12-01-12	12-01-13	IND. RATE =	6.654
IND. RATE		6.65		
MAN. RATE	5.88	6.65	ADJ. RATE =	6.65



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	5,814,801	4.494	47,933	0.915	0	0	6	7	25	38
2007	40,817	3,307,356	10,710,251	8.103	79,946	1.004	0	0	5	8	28	41
2008	39,194	1,258,617	3,506,070	3.211	32,529	0.970	1	0	1	9	27	38
2009	37,761	1,218,899	4,989,819	3.228	44,558	0.689	0	0	2	9	15	26
2010	39,977	1,700,886	7,829,846	4.255	43,504	0.951	0	0	3	7	28	38
TOTAL	199,259	9,351,237	32,850,787	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	1,999,742	683,927	965,827	53,175
2007	0	85,196	2,674,796	269,970	254,083	0	188,897	5,828,794	647,251	718,233	43,031
2008	681,224	28,711	324,944	414,227	301,328	202	39,306	271,241	935,426	474,633	34,828
2009	0	91,440	1,177,748	386,827	102,910	0	69,203	1,976,776	932,917	169,431	82,567
2010	0	253,036	2,183,208	511,499	277,802	0	148,363	2,863,510	970,668	556,502	65,258
TOTAL	681,224	458,383	7,709,282	2,002,004	1,280,186	202	445,769	12,940,063	4,170,189	2,884,626	278,859
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,234,923	10,337,005	278,859	
IBNR + FREQ. ADJUSTMENT	(2,415,099)	(1,792,981)	2,040	
TOTAL LOSSES	19,819,824	8,544,024	280,899	
EXPECTED LOSSES	12,204,614	5,158,816	189,296	
CREDIBILITY	0.06	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.947	4.288	0.141	14.376
INDICATED (POST-TEST)	7.052	3.040	0.100	10.192
PRES. ON RATE LEVEL	6.983	2.951	0.108	10.042
DERIVED BY FORMULA	6.987	2.963	0.107	10.057
UNDERLYING PRES. RATE	6.125	2.589	0.095	8.809
PROPOSED	6.987	2.963	0.107	10.057
YEAR	12-01-12	12-01-13	IND. RATE =	12.022
IND. RATE		12.02		
MAN. RATE	10.76	12.02	ADJ. RATE =	12.02

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	(20,394)	(29,292)	544	
TOTAL LOSSES	0	0	1,107	
EXPECTED LOSSES	110,594	87,832	42,853	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.041	0.041
INDICATED (POST-TEST)	0.000	0.000	0.029	0.029
PRES. ON RATE LEVEL	4.625	3.673	1.792	10.090
DERIVED BY FORMULA	4.625	3.636	1.774	10.035
UNDERLYING PRES. RATE	4.057	3.222	1.572	8.851
PROPOSED	4.625	3.636	1.774	10.035
YEAR	12-01-12	12-01-13	IND. RATE =	11.996
IND. RATE		12.00		
MAN. RATE	10.80	12.00	ADJ. RATE =	12.00

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	5,660	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	19,878	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	884	11,234
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	255	0	0	0	0	3,636	1,769
2007	0	0	0	0	0	0	0	0	0	0	4,409
2008	0	0	0	0	0	0	0	0	0	0	5,122
2009	0	0	0	0	0	0	0	0	0	0	49
2010	0	0	0	0	0	0	0	0	0	0	4,638
TOTAL	0	0	0	0	255	0	0	0	0	3,636	15,987
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	3,891	15,987	
IBNR + FREQ. ADJUSTMENT	(178,843)	(17,788)	228	
TOTAL LOSSES	0	0	16,215	
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	0.028	0.028
PRES. ON RATE LEVEL	2.516	0.145	0.059	2.720
DERIVED BY FORMULA	2.466	0.138	0.057	2.661
UNDERLYING PRES. RATE	2.207	0.127	0.052	2.386
PROPOSED	2.466	0.138	0.057	2.661
YEAR	12-01-12	12-01-13	IND. RATE =	3.181
IND. RATE		3.18		
MAN. RATE	3.38	3.18	ADJ. RATE =	3.18