

**DELAWARE COMPENSATION RATING BUREAU, INC.**

DECEMBER 1, 2014 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 will generally be different than that shown in the Class Book.

**December 1, 2014 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	0.9788	1.0032	0.9987
(2) Off-Balance Factor (Collectible Prem Ratio)	0.9796	0.9943	0.8568
(3) Expense Provision ( = 1 / 0.6871 )	1.4554	1.4554	1.4554
(4) Effect of 7/1/15 Benefit Change	0.9992	0.9992	0.9992
(5) Rate Test Correction Factor	1.0632	0.9977	1.0044
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.4825	1.4473	1.2499

## CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2007 through 2011 were translated using composite multipliers, yielding an average claim value of \$ 956,355 . 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) * 956,355 (3)	Per Accident Limit (3) * 2 (4)
A	0.71	679,012	1,358,024
B	0.8	765,084	1,530,168
C	0.91	870,283	1,740,566
D	1.03	985,046	1,970,092
E	1.16	1,109,372	2,218,744
F	1.32	1,262,389	2,524,778
G	1.49	1,424,969	2,849,938

@ From Delaware 12/1/14 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	20	8,944,600	356,000	9,300,600	465,030
Permanent Total	20	30,495,800	70,481,100	100,976,900	5,048,845
Major	1,170	408,978,500	644,275,100	1,053,253,600	900,217
<b>Total Serious</b>	<b>1,210</b>	<b>448,418,900</b>	<b>715,112,200</b>	<b>1,163,531,100</b>	<b>961,596</b>
Minor	3,299	133,937,900	225,691,600	359,629,500	109,012
Temporary	7,511	88,055,700	155,865,500	243,921,200	32,475
<b>Total Non-Serious</b>	<b>10,810</b>	<b>221,993,600</b>	<b>381,557,100</b>	<b>603,550,700</b>	<b>55,833</b>

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	961,596	956,355	167,362,125 *
Non-Serious	55,833	57,363	28,681,500 **
Medical	N/A	N/A	2,868,150 ***

\* Serious Credibility = 175 x Selected Serious average cost

\*\* Non-Serious = 500 x Selected Non-Serious average cost

\*\*\* Medical = 10% of Non-Serious credibility criteria

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	166,108,542	28,466,669	2,846,667
0.99	163,610,820	28,038,625	2,803,863
0.98	161,125,742	27,612,747	2,761,275
0.97	158,653,374	27,189,048	2,718,905
0.96	156,193,782	26,767,538	2,676,754
0.95	153,747,031	26,348,229	2,634,823
0.94	151,313,190	25,931,132	2,593,113
0.93	148,892,328	25,516,259	2,551,626
0.92	146,484,515	25,103,623	2,510,362
0.91	144,089,821	24,693,235	2,469,324
0.90	141,708,320	24,285,108	2,428,511
0.89	139,340,084	23,879,254	2,387,925
0.88	136,985,189	23,475,686	2,347,569
0.87	134,643,709	23,074,418	2,307,442
0.86	132,315,724	22,675,462	2,267,546
0.85	130,001,311	22,278,832	2,227,883
0.84	127,700,551	21,884,542	2,188,454
0.83	125,413,524	21,492,605	2,149,261
0.82	123,140,315	21,103,036	2,110,304
0.81	120,881,007	20,715,850	2,071,585
0.80	118,635,687	20,331,061	2,033,106
0.79	116,404,442	19,948,684	1,994,868
0.78	114,187,362	19,568,734	1,956,873
0.77	111,984,538	19,191,227	1,919,123
0.76	109,796,062	18,816,180	1,881,618
0.75	107,622,030	18,443,607	1,844,361
0.74	105,462,538	18,073,527	1,807,353
0.73	103,317,685	17,705,955	1,770,596
0.72	101,187,571	17,340,909	1,734,091
0.71	99,072,300	16,978,407	1,697,841
0.70	96,971,975	16,618,466	1,661,847
0.69	94,886,705	16,261,105	1,626,111
0.68	92,816,598	15,906,343	1,590,634
0.67	90,761,766	15,554,198	1,555,420
0.66	88,722,325	15,204,691	1,520,469
0.65	86,698,391	14,857,842	1,485,784
0.64	84,690,084	14,513,670	1,451,367
0.63	82,697,526	14,172,198	1,417,220
0.62	80,720,843	13,833,446	1,383,345
0.61	78,760,164	13,497,437	1,349,744
0.60	76,815,621	13,164,193	1,316,419
0.59	74,887,347	12,833,737	1,283,374
0.58	72,975,483	12,506,093	1,250,609
0.57	71,080,169	12,181,286	1,218,129
0.56	69,201,552	11,859,340	1,185,934
0.55	67,339,782	11,540,281	1,154,028
0.54	65,495,013	11,224,136	1,122,414
0.53	63,667,402	10,910,931	1,091,093
0.52	61,857,112	10,600,695	1,060,070
0.51	60,064,312	10,293,456	1,029,346
0.50	58,289,172	9,989,243	998,924
0.49	56,531,871	9,688,088	968,809
0.48	54,792,592	9,390,021	939,002
0.47	53,071,523	9,095,074	909,507
0.46	51,368,860	8,803,282	880,328
0.45	49,684,803	8,514,679	851,468

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	48,019,561	8,229,300	822,930
0.43	46,373,348	7,947,182	794,718
0.42	44,746,387	7,668,363	766,836
0.41	43,138,909	7,392,884	739,288
0.40	41,551,153	7,120,784	712,078
0.39	39,983,368	6,852,106	685,211
0.38	38,435,810	6,586,895	658,690
0.37	36,908,748	6,325,196	632,520
0.36	35,402,461	6,067,058	606,706
0.35	33,917,239	5,812,530	581,253
0.34	32,453,386	5,561,664	556,166
0.33	31,011,219	5,314,514	531,451
0.32	29,591,068	5,071,137	507,114
0.31	28,193,281	4,831,593	483,159
0.30	26,818,222	4,595,944	459,594
0.29	25,466,271	4,364,255	436,426
0.28	24,137,833	4,136,595	413,660
0.27	22,833,330	3,913,037	391,304
0.26	21,553,210	3,693,658	369,366
0.25	20,297,948	3,478,539	347,854
0.24	19,068,044	3,267,766	326,777
0.23	17,864,035	3,061,430	306,143
0.22	16,686,488	2,859,629	285,963
0.21	15,536,014	2,662,468	266,247
0.20	14,413,265	2,470,058	247,006
0.19	13,318,943	2,282,520	228,252
0.18	12,253,807	2,099,983	209,998
0.17	11,218,681	1,922,590	192,259
0.16	10,214,461	1,750,492	175,049
0.15	9,242,131	1,583,860	158,386
0.14	8,302,771	1,422,879	142,288
0.13	7,397,585	1,267,753	126,775
0.12	6,527,914	1,118,714	111,871
0.11	5,695,273	976,022	97,602
0.10	4,901,390	839,971	83,997
0.09	4,148,259	710,904	71,090
0.08	3,438,219	589,221	58,922
0.07	2,774,063	475,402	47,540
0.06	2,159,214	370,033	37,003
0.05	1,598,001	273,856	27,386
0.04	1,096,147	187,851	18,785
0.03	661,740	113,405	11,341
0.02	307,561	52,708	5,271
0.01	59,195	10,145	1,015
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/>		
	657,303,300		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	605,293,975	418,463,149	44,015,456
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.0859	1.5708	14.9335

\* 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	180,377,266	44,715,444	42,510,702
0.99	177,664,989	44,043,072	41,871,488
0.98	174,966,443	43,374,103	41,235,500
0.97	172,281,699	42,708,557	40,602,768
0.96	169,610,828	42,046,449	39,973,306
0.95	166,953,901	41,387,798	39,347,129
0.94	164,310,993	40,732,622	38,724,253
0.93	161,682,179	40,080,940	38,104,707
0.92	159,067,535	39,432,771	37,488,491
0.91	156,467,137	38,788,134	36,875,650
0.90	153,881,065	38,147,048	36,266,169
0.89	151,309,397	37,509,532	35,660,078
0.88	148,752,217	36,875,608	35,057,422
0.87	146,209,604	36,245,296	34,458,185
0.86	143,681,645	35,618,616	33,862,398
0.85	141,168,424	34,995,589	33,270,091
0.84	138,670,028	34,376,239	32,681,278
0.83	136,186,546	33,760,584	32,095,989
0.82	133,718,068	33,148,649	31,514,225
0.81	131,264,686	32,540,457	30,936,015
0.80	128,826,493	31,936,031	30,361,388
0.79	126,403,584	31,335,393	29,790,361
0.78	123,996,056	30,738,567	29,222,963
0.77	121,604,010	30,145,579	28,659,223
0.76	119,227,544	29,556,456	28,099,142
0.75	116,866,762	28,971,218	27,542,765
0.74	114,521,770	28,389,896	26,990,106
0.73	112,192,674	27,812,514	26,441,195
0.72	109,879,583	27,239,100	25,896,048
0.71	107,582,611	26,669,682	25,354,709
0.70	105,301,868	26,104,286	24,817,192
0.69	103,037,473	25,542,944	24,283,529
0.68	100,789,544	24,985,684	23,753,733
0.67	98,558,202	24,432,534	23,227,865
0.66	96,343,573	23,883,529	22,705,924
0.65	94,145,783	23,338,698	22,187,955
0.64	91,964,962	22,798,073	21,673,989
0.63	89,801,243	22,261,689	21,164,055
0.62	87,654,763	21,729,577	20,658,183
0.61	85,525,662	21,201,774	20,156,402
0.60	83,414,083	20,678,314	19,658,743
0.59	81,320,170	20,159,234	19,165,266
0.58	79,244,077	19,644,571	18,675,970
0.57	77,185,956	19,134,364	18,190,929
0.56	75,145,965	18,628,651	17,710,145
0.55	73,124,269	18,127,473	17,233,677
0.54	71,121,035	17,630,873	16,761,569
0.53	69,136,432	17,138,890	16,293,837
0.52	67,170,638	16,651,572	15,830,555
0.51	65,223,836	16,168,961	15,371,738
0.50	63,296,212	15,691,103	14,917,432
0.49	61,387,959	15,218,049	14,467,709
0.48	59,499,276	14,749,845	14,022,586
0.47	57,630,367	14,286,542	13,582,123
0.46	55,781,445	13,828,195	13,146,378
0.45	53,952,728	13,374,858	12,715,397

**PAYROLL CREDIBILITY TABLE (IN 00'S)**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	52,144,441	12,926,584	12,289,225
0.43	50,356,819	12,483,433	11,867,921
0.42	48,590,102	12,045,465	11,451,545
0.41	46,844,541	11,612,742	11,040,157
0.40	45,120,397	11,185,328	10,633,817
0.39	43,417,939	10,763,288	10,232,598
0.38	41,737,446	10,346,695	9,836,547
0.37	40,079,209	9,935,618	9,445,737
0.36	38,443,532	9,530,135	9,060,244
0.35	36,830,730	9,130,322	8,680,142
0.34	35,241,132	8,736,262	8,305,505
0.33	33,675,083	8,348,039	7,936,424
0.32	32,132,941	7,965,742	7,572,987
0.31	30,615,084	7,589,466	7,215,255
0.30	29,121,907	7,219,309	6,863,347
0.29	27,653,824	6,855,372	6,517,368
0.28	26,211,273	6,497,763	6,177,392
0.27	24,794,713	6,146,599	5,843,538
0.26	23,404,631	5,801,998	5,515,927
0.25	22,041,542	5,464,089	5,194,678
0.24	20,705,989	5,133,007	4,879,924
0.23	19,398,556	4,808,894	4,571,786
0.22	18,119,857	4,491,905	4,270,428
0.21	16,870,558	4,182,205	3,976,000
0.20	15,651,364	3,879,967	3,688,664
0.19	14,463,040	3,585,382	3,408,601
0.18	13,306,409	3,298,653	3,136,005
0.17	12,182,366	3,020,004	2,871,100
0.16	11,091,883	2,749,673	2,614,094
0.15	10,036,030	2,487,927	2,365,257
0.14	9,015,979	2,235,058	2,124,858
0.13	8,033,038	1,991,386	1,893,194
0.12	7,088,662	1,757,276	1,670,626
0.11	6,184,497	1,533,135	1,457,539
0.10	5,322,419	1,319,426	1,254,369
0.09	4,504,594	1,116,688	1,061,623
0.08	3,733,562	925,548	879,912
0.07	3,012,355	746,761	709,939
0.06	2,344,690	581,248	552,584
0.05	1,735,269	430,173	408,969
0.04	1,190,306	295,076	280,526
0.03	718,583	178,137	169,361
0.02	333,980	82,794	78,714
0.01	64,280	15,936	15,158
0.00	0	0	0

TABLE V

## TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2007 - 2011

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														
07	13,185,277	164,185,878	5	12,755	3	13,923	246	426,387	719	149,501	1843	89,034	950,258	1.245
08	12,955,055	141,010,231	6	16,668	3	5,605	248	394,996	646	131,702	1509	81,673	779,458	1.088
09	12,543,350	134,682,828	5	25,811	2	21,363	215	306,895	701	141,961	1457	80,497	770,301	1.074
10	13,258,952	122,557,157		0	5	18,285	168	229,093	604	126,211	1537	82,332	769,650	.924
11	13,783,731	92,214,499	4	8,047	1	4,754	74	102,092	321	85,802	1700	115,380	606,070	.669
ALL	65,726,365	654,650,593	20	63,281	14	63,930	951	1,459,463	2991	635,177	8046	448,916	3,875,737	.996
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	13,185,277	385,810,136	5	22,360	3	45,739	246	860,023	719	291,976	1843	216,174	2,421,830	2.926
08	12,955,055	374,914,209	6	26,834	4	61,003	248	866,901	657	266,724	1497	175,517	2,352,164	2.894
09	12,543,350	360,790,317	5	22,366	3	45,758	235	821,220	710	288,230	1426	167,106	2,263,223	2.876
10	13,258,952	360,205,886		0	6	91,471	228	796,785	640	259,775	1439	168,694	2,285,334	2.717
11	13,783,731	327,004,580	4	17,886	4	60,987	213	744,856	573	232,674	1306	153,066	2,060,577	2.372
ALL	65,726,365	1,808,725,128	20	89,446	20	304,958	1170	4,089,785	3299	1,339,379	7511	880,557	11,383,128	2.752
PURE PREMIUM		2.752		.014		.046		.622		.204		.134	1.732	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	13,185,277	268,141,209	3	13,418	3	45,739	175	611,866	468	190,465	1053	123,579	1,696,346	2.034
08	12,955,055	262,555,663	4	13,417	3	45,744	171	598,207	460	186,537	1031	120,913	1,660,739	2.027
09	12,543,350	253,135,155	3	13,425	3	45,758	165	576,615	441	178,928	991	116,124	1,600,501	2.018
10	13,258,952	253,055,598		0	4	45,860	166	579,751	446	180,975	1002	117,425	1,606,546	1.909
11	13,783,731	258,794,973	3	14,469	3	46,372	169	590,944	453	184,158	1018	119,249	1,632,758	1.878
ALL	65,726,365	1,295,682,598	13	54,729	16	229,473	846	2,957,383	2268	921,063	5095	597,290	8,196,890	1.971
PURE PREMIUM		1.971		.008		.035		.450		.140		.091	1.247	

TABLE V

## TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2007 - 2011

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. NO.	COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
07	959,618	15,765,678	1	7,500		0	29	48,152	71	13,458	200	6,460	82,086	1.643
08	823,305	16,452,989	1	3,432		0	34	51,181	66	14,904	130	5,287	89,725	1.998
09	821,417	11,927,149	1	6,625		0	26	37,528	71	15,051	107	3,983	56,085	1.452
10	709,300	16,479,661		0	2	3,042	22	30,436	53	10,431	120	6,226	114,662	2.323
11	789,456	10,115,945		0		0	10	13,655	32	7,048	133	5,812	74,644	1.281
ALL	4,103,096	70,741,422	3	17,557	2	3,042	121	180,952	293	60,892	690	27,768	417,202	1.724
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	959,618	35,340,715	1	13,148		0	29	97,123	71	26,284	200	15,685	201,167	3.683
08	823,305	43,210,231	1	5,525		4,473	34	111,487	67	29,839	129	11,838	268,940	5.248
09	821,417	31,147,984	1	5,740		1,929	27	96,113	71	29,503	106	9,267	168,927	3.792
10	709,300	49,431,738		0	2	13,581	26	94,411	56	22,213	113	13,541	350,572	6.969
11	789,456	35,942,534		0		4,634	21	65,453	50	15,993	103	8,671	264,675	4.553
ALL	4,103,096	195,073,202	3	24,413	2	24,617	137	464,587	315	123,832	651	59,002	1,254,281	4.754
PURE PREMIUM		4.754		.059		.060		1.132		.302		.144	3.057	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	959,618	24,272,287	1	7,890		0	21	69,099	46	17,146	114	8,966	139,622	2.529
08	823,305	30,148,894	1	2,763		3,354	23	76,931	47	20,855	89	8,157	189,429	3.662
09	821,417	21,515,140	1	3,446		1,929	19	67,480	44	18,270	74	6,453	117,573	2.619
10	709,300	33,247,089		0	1	6,806	19	68,710	39	15,457	79	9,436	232,062	4.687
11	789,456	28,434,462		90		3,529	17	51,848	39	12,551	81	6,843	209,484	3.602
ALL	4,103,096	137,617,872	3	14,189	1	15,618	99	334,068	215	84,279	437	39,855	888,170	3.354
PURE PREMIUM		3.354		.035		.038		.814		.205		.097	2.165	

TABLE V

## TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2007 - 2011

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														
07	864,379	31,631,883		0		0	58	105,241	117	28,145	241	14,635	168,297	3.659
08	781,318	29,428,389	1	2,000	1	1,456	60	99,606	89	22,250	197	12,048	156,924	3.767
09	673,303	30,528,472		0	1	15,762	47	73,959	65	15,484	195	14,498	185,583	4.534
10	752,458	24,818,668		0	1	10,600	42	57,361	70	21,071	197	12,632	146,523	3.298
11	679,536	23,634,269	1	2,006		0	28	44,508	35	12,928	186	21,174	155,726	3.478
ALL	3,750,994	140,041,681	2	4,006	3	27,818	235	380,675	376	99,878	1016	74,987	813,053	3.733
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	864,379	74,211,441		0		0	58	212,272	117	54,968	241	35,535	439,340	8.586
08	781,318	81,400,222	1	3,220	1	15,584	59	216,317	91	45,452	196	26,443	506,986	10.418
09	673,303	83,745,840		0	1	25,693	47	191,913	70	34,882	190	30,037	554,934	12.438
10	752,458	76,543,178		0	1	40,262	45	183,490	79	44,530	185	27,243	469,908	10.172
11	679,536	89,429,107	1	4,460	1	14,050	38	190,768	67	43,490	144	29,404	612,119	13.160
ALL	3,750,994	405,329,788	2	7,680	4	95,589	247	994,760	424	223,322	956	148,662	2,583,287	10.806
PURE PREMIUM		10.806		.020		.255		2.652		.595		.396	6.887	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	864,379	50,976,352		0		0	41	151,021	76	35,857	138	20,314	302,571	5.897
08	781,318	56,697,189	1	1,610	1	11,686	41	149,269	64	31,781	135	18,218	354,407	7.257
09	673,303	61,744,247		0	1	25,693	33	134,792	44	21,710	132	20,857	414,391	9.170
10	752,458	53,483,932		0	1	20,161	33	133,618	55	30,990	129	18,984	331,087	7.108
11	679,536	70,850,462	1	3,613	1	10,698	30	151,290	53	34,468	112	22,871	485,566	10.426
ALL	3,750,994	293,752,182	2	5,223	4	68,238	178	719,990	292	154,806	646	101,244	1,888,022	7.831
PURE PREMIUM		7.831		.014		.182		1.919		.413		.270	5.033	

TABLE V

## TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2007 - 2011

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														
07	11,361,280	116,788,317	4	5,255	3	13,923	159	272,994	531	107,897	1402	67,938	699,875	1.028
08	11,350,432	95,128,853	4	11,236	2	4,149	154	244,209	491	94,547	1182	64,338	532,810	.838
09	11,048,630	92,227,207	4	19,186	1	5,602	142	195,408	565	111,426	1155	62,017	528,633	.835
10	11,797,194	81,258,828		0	2	4,644	104	141,296	481	94,709	1220	63,475	508,464	.689
11	12,314,739	58,464,285	3	6,041	1	4,754	36	43,929	254	65,826	1381	88,395	375,699	.475
ALL	57,872,275	443,867,490	15	41,718	9	33,072	595	897,836	2322	474,405	6340	346,163	2,645,481	.767
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	11,361,280	276,257,980	4	9,212	3	45,739	159	550,628	531	210,724	1402	164,954	1,781,323	2.432
08	11,350,432	250,303,756	4	18,089	3	40,945	155	539,096	499	191,433	1172	137,236	1,576,239	2.205
09	11,048,630	245,896,493	4	16,626	2	18,136	161	533,194	569	223,845	1130	127,801	1,539,363	2.226
10	11,797,194	234,230,970		0	3	37,628	157	518,884	505	193,033	1141	127,911	1,464,854	1.985
11	12,314,739	201,632,939	3	13,427	3	42,303	154	488,635	456	173,191	1059	114,990	1,183,783	1.637
ALL	57,872,275	1,208,322,138	15	57,354	14	184,751	786	2,630,437	2560	992,226	5904	672,892	7,545,562	2.088
PURE PREMIUM		2.088		.010		.032		.455		.171		.116	1.304	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	11,361,280	192,892,570	2	5,528	3	45,739	113	391,746	346	137,461	801	94,299	1,254,153	1.698
08	11,350,432	175,709,580	2	9,044	2	30,703	107	372,007	349	133,901	807	94,537	1,116,903	1.548
09	11,048,630	169,875,768	2	9,979	2	18,136	113	374,343	353	138,948	785	88,815	1,068,537	1.538
10	11,797,194	166,324,577		0	2	18,893	114	377,423	352	134,527	794	89,005	1,043,397	1.410
11	12,314,739	159,510,049	2	10,766	2	32,145	122	387,806	361	137,139	825	89,536	937,708	1.295
ALL	57,872,275	864,312,544	8	35,317	11	145,616	569	1,903,325	1761	681,976	4012	456,192	5,420,698	1.493
PURE PREMIUM		1.493		.006		.025		.329		.118		.079	.937	

TABLE V

## TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2007 - 2011

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH 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.	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														
07	13,185,277	95,025,815	5	217	3	14,438	246	451,688	719	230,908	1843	162,144	90,864	.721
08	12,955,055	77,945,789	6	1,872	3	6,829	248	381,571	646	171,399	1509	137,306	80,481	.602
09	12,543,350	77,030,065	5	381	2	66,007	215	278,556	701	195,316	1457	146,449	83,591	.614
10	13,258,952	76,965,018		0	5	84,393	168	239,909	604	186,473	1537	171,587	87,288	.580
11	13,783,731	60,606,976	4	50	1	3,977	74	152,165	321	138,282	1700	227,935	83,660	.440
ALL	65,726,365	387,573,663	20	2,520	14	175,644	951	1,503,889	2991	922,378	8046	845,421	425,884	.590
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	13,185,277	242,183,025	5	890	3	105,730	246	1,355,065	719	491,833	1843	382,173	86,139	1.837
08	12,955,055	235,216,417	6	1,066	4	140,941	248	1,365,538	657	449,600	1497	310,754	84,264	1.816
09	12,543,350	226,322,323	5	890	3	105,733	235	1,293,738	710	485,815	1426	296,048	81,000	1.804
10	13,258,952	228,533,360		0	6	211,454	228	1,255,715	640	437,745	1439	298,630	81,789	1.724
11	13,783,731	206,057,666	4	714	4	140,953	213	1,172,695	573	391,923	1306	271,050	83,242	1.495
ALL	65,726,365	1,138,312,791	20	3,560	20	704,811	1170	6,442,751	3299	2,256,916	7511	1,558,655	416,434	1.732
PURE PREMIUM		1.732		.001		.107		.980		.343		.237	.063	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	13,185,277	169,611,295	3	534	3	105,730	175	963,903	469	320,962	1054	218,570	86,414	1.286
08	12,955,055	166,026,371	4	533	3	105,708	171	941,992	458	313,544	1030	213,835	84,652	1.282
09	12,543,350	159,973,065	3	534	3	105,733	165	906,363	437	299,193	994	206,495	81,413	1.275
10	13,258,952	160,484,135		0	4	105,779	166	909,797	436	298,574	1002	207,978	82,713	1.210
11	13,783,731	162,777,961	1	535	3	106,508	168	923,625	442	301,866	1010	209,923	85,323	1.181
ALL	65,726,365	818,872,827	11	2,136	16	529,458	845	4,645,680	2242	1,534,139	5090	1,056,801	420,515	1.246
PURE PREMIUM		1.246		.000		.081		.707		.233		.161	.064	

TABLE V

## TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2007 - 2011

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. NO.	COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
07	959,618	8,208,604	1	215		0	29	41,212	71	16,362	200	13,317	10,981	.855
08	823,305	8,972,479	1	159		0	34	49,368	66	15,970	130	14,673	9,555	1.090
09	821,417	5,608,482	1	312		0	26	23,537	71	15,767	107	8,770	7,700	.683
10	709,300	11,466,230		0	2	45,178	22	31,084	53	17,119	120	13,352	7,930	1.617
11	789,456	7,464,431		0		0	10	21,841	32	23,170	133	21,276	8,357	.946
ALL	4,103,096	41,720,226	3	686	2	45,178	121	167,042	293	88,388	690	71,388	44,523	1.017
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	959,618	20,116,720	1	884		0	29	123,636	71	34,851	200	31,388	10,410	2.096
08	823,305	26,893,977	1	90		7,513	34	175,101	67	42,979	129	33,252	10,004	3.267
09	821,417	16,892,655	1	727		981	27	103,053	71	38,474	106	18,231	7,461	2.057
10	709,300	35,057,184		0	2	101,205	26	176,574	56	41,140	113	24,222	7,431	4.943
11	789,456	26,467,462		0		16,800	21	161,128	50	50,974	103	27,457	8,315	3.353
ALL	4,103,096	125,427,998	3	1,701	2	126,499	137	739,492	315	208,418	651	134,550	43,621	3.057
PURE PREMIUM		3.057		.004		.308		1.802		.508		.328	.106	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	959,618	13,961,323	1	530		0	21	87,946	46	22,743	114	17,951	10,443	1.455
08	823,305	18,937,393	1	45		5,635	23	120,788	47	29,974	89	22,881	10,050	2.300
09	821,417	11,751,790	1	436		981	19	72,185	44	23,683	74	12,734	7,499	1.431
10	709,300	23,124,071		0	1	50,597	19	128,193	38	28,021	79	16,915	7,515	3.260
11	789,456	20,857,563		0		12,707	17	126,827	38	38,917	81	21,602	8,523	2.642
ALL	4,103,096	88,632,140	3	1,011	1	69,920	99	535,939	213	143,338	437	92,083	44,030	2.160
PURE PREMIUM		2.160		.002		.170		1.306		.349		.224	.107	

TABLE V

## TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2007 - 2011

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. NO.	COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
07	864,379	16,829,675		0		0	58	99,738	117	31,160	241	27,184	10,215	1.947
08	781,318	15,692,357	1	78	1	518	60	102,334	89	23,293	197	22,159	8,543	2.008
09	673,303	18,558,255		0	1	62,144	47	71,552	65	18,274	195	25,369	8,244	2.756
10	752,458	14,652,346		0	1	14,872	42	69,200	70	25,316	197	26,337	10,798	1.947
11	679,536	15,572,637	1	50		0	28	93,376	35	22,373	186	30,395	9,533	2.292
ALL	3,750,994	81,305,270	2	128	3	77,534	235	436,200	376	120,416	1016	131,444	47,333	2.168
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	864,379	43,934,011		0		0	58	299,213	117	66,371	241	64,072	9,684	5.083
08	781,318	50,698,559	1	44	1	21,855	59	360,924	91	64,603	196	50,615	8,944	6.489
09	673,303	55,493,364		0	1	91,451	47	349,352	70	55,113	190	51,030	7,988	8.242
10	752,458	46,990,765		0	1	39,699	45	305,021	79	68,008	185	47,062	10,118	6.245
11	679,536	61,211,890	1	714	1	55,178	38	427,042	67	77,897	144	41,803	9,486	9.008
ALL	3,750,994	258,328,589	2	758	4	208,183	247	1,741,552	424	331,992	956	254,582	46,220	6.887
PURE PREMIUM		6.887		.002		.555		4.643		.885		.679	.123	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	864,379	30,251,138		0		0	41	212,840	76	43,312	138	36,644	9,715	3.500
08	781,318	35,425,723	1	22	1	16,391	41	248,973	63	45,056	135	34,829	8,986	4.534
09	673,303	41,384,868		0	1	91,451	33	244,854	43	33,980	132	35,534	8,029	6.147
10	752,458	33,021,071		0	1	19,864	33	220,953	54	46,393	129	32,768	10,232	4.388
11	679,536	48,076,246	1	535	1	41,675	30	336,469	51	59,465	113	32,896	9,723	7.075
ALL	3,750,994	188,159,046	2	557	4	169,381	178	1,264,089	287	228,206	647	172,671	46,685	5.016
PURE PREMIUM		5.016		.001		.452		3.370		.608		.460	.124	

TABLE V

## TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2007 - 2011

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														
07	11,361,280	69,987,536	4	2	3	14,438	159	310,739	531	183,386	1402	121,643	69,668	.616
08	11,350,432	53,280,953	4	1,635	2	6,312	154	229,869	491	132,136	1182	100,474	62,383	.469
09	11,048,630	52,863,328	4	70	1	3,863	142	183,468	565	161,276	1155	112,310	67,648	.478
10	11,797,194	50,846,442		0	2	24,343	104	139,625	481	144,039	1220	131,899	68,560	.431
11	12,314,739	37,569,908	3	0	1	3,977	36	36,948	254	92,738	1381	176,265	65,770	.305
ALL	57,872,275	264,548,167	15	1,707	9	52,933	595	900,649	2322	713,575	6340	642,591	334,029	.457
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	11,361,280	178,132,294	4	6	3	105,730	159	932,216	531	390,612	1402	286,714	66,045	1.568
08	11,350,432	157,623,881	4	932	3	111,573	155	829,514	499	342,018	1172	226,887	65,315	1.389
09	11,048,630	153,936,304	4	163	2	13,300	161	841,334	569	392,229	1130	226,787	65,551	1.393
10	11,797,194	146,485,411		0	3	70,550	157	774,121	505	328,597	1141	227,346	64,240	1.242
11	12,314,739	118,378,314	3	0	3	68,975	154	584,526	456	263,051	1059	201,790	65,441	.961
ALL	57,872,275	754,556,204	15	1,101	14	370,128	786	3,961,711	2560	1,716,507	5904	1,169,524	326,592	1.304
PURE PREMIUM		1.304		.000		.064		.685		.297		.202	.056	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	11,361,280	125,398,834	2	4	3	105,730	113	663,116	347	254,907	802	163,975	66,256	1.104
08	11,350,432	111,663,255	2	466	2	83,682	107	572,231	348	238,514	806	156,125	65,616	.984
09	11,048,630	106,836,407	2	98	2	13,300	113	589,324	350	241,530	788	158,227	65,885	.967
10	11,797,194	104,338,993		0	2	35,317	114	560,652	344	224,159	794	158,295	64,966	.884
11	12,314,739	93,844,152		0	2	52,126	121	460,329	353	203,485	816	155,425	67,077	.762
ALL	57,872,275	542,081,641	6	568	11	290,155	568	2,845,652	1742	1,162,595	4006	792,047	329,800	.937
PURE PREMIUM		.937		.000		.050		.492		.201		.137	.057	

**DELAWARE COMPENSATION RATING BUREAU, INC**  
**DECEMBER 1, 2014 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	6.37	Use rate for associated non-temporary class	104
187	4.55	Use rate for associated non-temporary class	107
191	3.78	Use rate for associated non-temporary class	161
275	4.38	Use rate for associated non-temporary class	221
276	6.62	Use rate for associated non-temporary class	222
297	4.02	Use rate for associated non-temporary class	281
491	4.82	Use rate for associated non-temporary class	403
495	6.41	Use rate for associated non-temporary class	451
497	2.40	Use rate for associated non-temporary class	472
499	5.11	Use rate for associated non-temporary class	475
587	2.59	Use rate for associated non-temporary class	563
691	7.52	Use rate for associated non-temporary class	609
693	9.13	Use rate for associated non-temporary class	651
695	4.12	Use rate for associated non-temporary class	661
867	7.24	Use rate for associated non-temporary class	813
871	8.54	Use rate for associated non-temporary class	921
877	4.21	Use rate for associated non-temporary class	914
879	4.07	Use rate for associated non-temporary class	923
881	4.49	Use rate for associated non-temporary class	926
883	3.81	Use rate for associated non-temporary class	928
889	0.32	Use rate for associated non-temporary class	953
895	0.70	Use rate for associated non-temporary class	965
<b>Aircraft Classifications</b>			
7413	1.47	Aircraft Procedure	
7421	1.78	Aircraft Procedure	
7424	4.21	Aircraft Procedure	
7453	0.31	Aircraft Procedure	
<b>Other Classifications</b>			
0175	1.81	Supplemental load, 20% of 512	
0176	0.60	Supplemental load, 10% of 513	
287	4.49	Use combined experience of 287, 924	
309	5.35	No comparable Pa. code, use industry group change	
* 442	6.42	Use combined experience of 442, 443 and 445, no comparable Pa code	
* 443	6.42	Use combined experience of 442, 443 and 445, no comparable Pa code	
* 445	6.42	Use combined experience of 442, 443 and 445	
464	5.39	No comparable Pa. code, use industry group change	
625	9.00	No comparable Pa. code, use industry group change	
643	16.94	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
* 670	8.03	Use combined experience of 670, 681	
* 681	8.03	Use combined experience of 670, 681	
682	26.87	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
809	6.15	Use combined experience of 809, 992	
811	11.16	Use combined experience of 811, 4777	
924	4.49	Use combined experience of 287, 924	
929	6.36	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
947	9.17	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
955	0.40	Capping due to oscillating indications	
* 970	10.93	Use combined experience of 970, 991	
* 991	10.93	Use combined experience of 970, 991, No comparable Pa code	
992	6.15	Use combined experience of 809, 992	
4777	11.16	Use combined experience of 811, 4777	
7445	0.88	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)	12/1/13 Manual	12/1/14 Indicated	12/1/14 Adjusted
INDEX	7413, 7421, 7424, 7453			2.79	
Code	Rate Index				
7413	0.70 * Index * 0.825	275	1.73	1.61	1.47
7421	0.70 * Index	23,079	2.11	1.95	1.78
7424	1.65 * Index	17,477	4.96	4.60	4.21
7453	0.70 * Index * 0.175	275	0.36	0.34	0.31
	Total	41,106			
	Average weighted by payroll		3.29	3.05	2.79

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
2007	82,725	2,555,192	5,098,109	3.089	48,462	0.604	0	0	4	19	27	50
2008	80,720	1,676,879	4,124,145	2.077	31,541	0.619	0	0	5	17	28	50
2009	68,116	2,363,048	6,256,878	3.469	47,958	0.705	0	0	5	21	22	48
2010	66,858	1,730,947	3,913,924	2.589	61,322	0.404	0	0	3	9	15	27
2011	71,744	859,306	2,585,143	1.198	27,022	0.390	0	0	0	2	26	28
TOTAL	370,163	9,185,372	21,978,199	2.481	42,928	0.548	0	0	17	68	118	203
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
2007	0	0	721,828	229,848	115,605	0	0	674,693	512,418	168,685	132,115
2008	0	0	500,962	231,669	98,753	0	0	275,979	262,732	206,952	99,832
2009	0	0	621,962	414,597	44,662	0	0	556,099	556,629	108,051	61,048
2010	0	0	384,707	245,354	41,735	0	0	751,586	158,672	73,638	75,255
2011	0	0	0	56,741	373,373	0	0	0	59,467	267,031	102,694
TOTAL	0	0	2,229,459	1,178,209	674,128	0	0	2,258,357	1,549,918	824,357	470,944
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
2007	0	0	1,188,350	448,893	280,689	0	0	1,565,891	1,091,450	397,591	125,245
2008	0	43,783	1,107,951	460,418	214,566	(5)	41,998	1,016,767	670,244	463,899	104,524
2009	0	29,595	1,527,403	773,241	120,806	0	20,273	2,212,989	1,256,896	256,519	59,156
2010	0	40,592	895,208	412,206	110,447	0	47,143	1,803,533	381,508	152,773	70,514
2011	0	35,762	773,668	357,604	330,347	0	29,445	440,899	259,928	255,309	102,181
TOTAL	0	149,732	5,492,580	2,452,362	1,056,855	(5)	138,859	7,040,079	3,660,026	1,526,091	461,620
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,821,245	8,695,334	461,620	
IBNR + FREQ. ADJUSTMENT	(2,524,186)	(2,219,294)	4,484	
TOTAL LOSSES	10,297,059	6,476,040	466,104	
EXPECTED LOSSES	8,165,796	5,852,277	573,753	
CREDIBILITY	0.07	0.19	0.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.782	1.750	0.126	4.658
INDICATED (POST-TEST)	2.687	1.690	0.122	4.499
PRES. ON RATE LEVEL	1.954	1.401	0.137	3.492
DERIVED BY FORMULA	2.005	1.456	0.134	3.595
UNDERLYING PRES. RATE	2.206	1.581	0.155	3.942
PROPOSED	2.005	1.456	0.134	3.595
YEAR	12-01-13	12-01-14	IND. RATE =	4.493
IND. RATE		4.49		
MAN. RATE	4.72	4.49	ADJ. RATE =	4.49

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

1

CODE:

442+443+445

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

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
2007	5,177	55,507	115,372	1.072	15,399	0.579				1	2	3
2008	4,290	7,799	8,166	0.182	0	0.000						0
2009	3,394	252,940	639,240	7.453	119,631	0.589			1	1		2
2010	3,262	33,981	100,422	1.042	30,898	0.307				1		1
2011	3,567	9,663	9,615	0.271	0	0.000						0
TOTAL	19,690	359,890	872,815	1.828	52,726	0.305	0	0	1	3	2	6
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
2007				3,514	930				4,347	37,406	9,310
2008											7,799
2009			160,200	28,079				20,805	30,178		13,678
2010				3,840					27,058		3,083
2011											9,663
TOTAL	0	0	160,200	35,433	930	0	0	20,805	61,583	37,406	43,533
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
2007	0	0	0	6,863	2,258	0	0	0	9,259	88,166	8,826
2008	0	0	0	0	0	0	0	0	0	0	8,166
2009	0	7,996	385,711	56,996	5,583	0	903	100,043	65,920	2,834	13,254
2010	0	187	5,147	5,732	415	0	671	37,827	44,613	2,941	2,889
2011	0	0	0	0	0	0	0	0	0	0	9,615
TOTAL	0	8,183	390,858	69,591	8,256	0	1,574	137,870	119,792	93,941	42,750
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	538,485	291,580	42,750	
IBNR + FREQ. ADJUSTMENT	(180,992)	(159,433)	472	
TOTAL LOSSES	357,493	132,147	43,222	
EXPECTED LOSSES	586,368	414,475	63,205	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.816	0.671	0.220	2.707
INDICATED (POST-TEST)	1.754	0.648	0.212	2.614
PRES. ON RATE LEVEL	2.638	1.865	0.284	4.787
DERIVED BY FORMULA	2.629	1.828	0.282	4.739
UNDERLYING PRES. RATE	2.978	2.105	0.321	5.404
PROPOSED	2.629	1.828	0.282	4.739
YEAR	12-01-13	12-01-14	IND. RATE =	7.026
IND. RATE		7.03		
MAN. RATE	7.07	7.03	ADJ. RATE =	7.03

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
2007	35,576	1,009,954	2,069,651	2.839	26,706	1.012	0	0	0	11	25	36
2008	38,651	1,046,358	2,771,036	2.707	41,590	0.621	0	0	1	9	14	24
2009	30,272	877,589	2,451,931	2.899	34,089	0.826	0	0	1	9	15	25
2010	32,276	348,739	903,561	1.080	14,592	0.620	0	0	0	6	14	20
2011	36,981	953,270	3,301,094	2.578	28,516	0.838	0	0	1	3	27	31
TOTAL	173,756	4,235,910	11,497,273	2.438	29,321	0.783	0	0	3	38	95	136
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
2007	0	0	0	241,543	106,144	0	0	0	506,611	107,123	48,533
2008	0	0	113,485	147,796	114,261	0	0	294,912	158,035	169,659	48,210
2009	0	0	91,944	227,649	58,150	0	0	181,337	199,203	93,944	25,362
2010	0	0	0	110,514	48,312	0	0	0	61,078	71,944	56,891
2011	0	0	88,603	119,923	148,654	0	0	78,320	28,500	419,985	69,285
TOTAL	0	0	294,032	847,425	475,521	0	0	554,569	953,427	862,655	248,281
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
2007	0	0	0	468,928	257,718	0	0	0	1,044,507	252,489	46,009
2008	0	9,919	272,108	295,999	239,489	0	44,886	1,061,803	417,154	379,202	50,476
2009	0	5,852	353,091	424,406	124,235	0	7,776	850,389	466,386	195,220	24,576
2010	0	6,348	182,299	194,090	95,879	0	1,882	115,812	135,576	118,368	53,307
2011	0	50,880	875,022	303,144	195,689	0	82,489	880,926	394,547	449,458	68,939
TOTAL	0	72,999	1,682,520	1,686,567	913,010	0	137,033	2,908,930	2,458,170	1,394,737	243,307
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,801,482	6,452,484	243,307	
IBNR + FREQ. ADJUSTMENT	(3,310,322)	(2,814,530)	5,136	
TOTAL LOSSES	1,491,160	3,637,954	248,443	
EXPECTED LOSSES	10,734,646	7,527,110	627,259	
CREDIBILITY	0.05	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.858	2.094	0.143	3.095
INDICATED (POST-TEST)	0.829	2.023	0.138	2.990
PRES. ON RATE LEVEL	5.473	3.838	0.320	9.631
DERIVED BY FORMULA	5.241	3.638	0.298	9.177
UNDERLYING PRES. RATE	6.178	4.332	0.361	10.871
PROPOSED	5.241	3.638	0.298	9.177
YEAR	12-01-13	12-01-14	IND. RATE =	11.470
IND. RATE		11.47		
MAN. RATE	11.37	11.47	ADJ. RATE =	11.47

Combined 12/1/13 rating value 11.37 Indicated percentage change 0.88%
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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
2007	7,962	351,517	913,909	4.415	69,361	0.628	0	0	1	2	2	5
2008	7,536	689,903	1,641,893	9.155	85,620	1.062	0	0	1	5	2	8
2009	6,879	253,637	661,788	3.687	40,788	0.872	0	0	0	4	2	6
2010	6,171	21,918	58,643	0.355	20,174	0.162	0	0	0	0	1	1
2011	6,577	704,947	1,494,848	10.718	349,654	0.304	0	0	2	0	0	2
TOTAL	35,125	2,021,922	4,771,081	5.756	90,726	0.626	0	0	4	11	7	22
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
2007	0	0	103,632	1,701	10,283	0	0	203,194	15,166	12,831	4,710
2008	0	0	200,802	84,698	10,217	0	0	258,847	84,177	46,218	4,944
2009	0	0	0	54,739	12,784	0	0	0	158,828	18,378	8,908
2010	0	0	0	0	12,073	0	0	0	0	8,101	1,744
2011	0	0	352,626	0	0	0	0	346,682	0	0	5,639
TOTAL	0	0	657,060	141,138	45,357	0	0	808,723	258,171	85,528	25,945
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
2007	0	0	209,026	3,322	24,967	0	0	609,582	32,304	30,243	4,465
2008	0	13,827	350,404	164,850	25,160	0	31,042	725,819	218,859	106,756	5,176
2009	0	321	33,439	100,727	27,057	0	444	107,885	337,606	45,677	8,632
2010	0	241	8,538	7,281	20,974	0	41	3,426	3,927	12,581	1,634
2011	0	49,846	529,268	32,917	14,644	0	101,890	691,994	55,340	13,338	5,611
TOTAL	0	64,235	1,130,675	309,097	112,802	0	133,417	2,138,706	648,036	208,595	25,518
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,467,033	1,278,530	25,518	
IBNR + FREQ. ADJUSTMENT	(340,891)	(392,224)	469	
TOTAL LOSSES	3,126,142	886,306	25,987	
EXPECTED LOSSES	1,102,574	1,028,811	61,118	
CREDIBILITY	0.02	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.900	2.523	0.074	11.497
INDICATED (POST-TEST)	8.597	2.437	0.071	11.105
PRES. ON RATE LEVEL	2.781	2.595	0.154	5.530
DERIVED BY FORMULA	2.897	2.589	0.151	5.637
UNDERLYING PRES. RATE	3.139	2.929	0.174	6.242
PROPOSED	2.897	2.589	0.151	5.637
YEAR	12-01-13	12-01-14	IND. RATE =	8.158
IND. RATE		8.16		
MAN. RATE	8.53	8.16	ADJ. RATE =	8.16

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
2007	20,673	541,515	1,291,369	2.619	33,670	0.726	0	0	2	1	12	15
2008	22,172	255,675	574,678	1.153	26,192	0.406	0	0	0	1	8	9
2009	15,120	890,654	2,563,957	5.891	86,648	0.661	0	0	3	2	5	10
2010	14,849	362,908	1,034,732	2.444	32,100	0.741	0	0	1	2	8	11
2011	13,133	167,500	518,769	1.275	26,944	0.381	0	0	0	0	5	5
TOTAL	85,947	2,218,252	5,983,505	2.581	41,902	0.582	0	0	6	6	38	50
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
2007	0	0	170,373	3,900	30,048	0	0	197,786	14,988	87,949	36,471
2008	0	0	0	4,779	69,347	0	0	0	28,387	133,211	19,951
2009	0	0	533,918	27,044	3,602	0	0	260,175	30,486	11,258	24,171
2010	0	0	111,546	19,835	43,947	0	0	29,874	67,171	80,732	9,803
2011	0	0	0	0	40,303	0	0	0	0	94,418	32,779
TOTAL	0	0	815,837	55,558	187,247	0	0	487,835	141,032	407,568	123,175
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
2007	0	0	343,642	7,617	72,957	0	0	593,358	31,924	207,296	34,575
2008	0	0	5,254	17,186	142,119	0	0	12,622	86,054	290,554	20,889
2009	0	26,313	1,250,324	72,871	21,765	0	10,368	1,026,487	100,930	31,477	23,422
2010	0	15,911	329,392	66,651	84,293	0	5,015	234,494	155,658	134,133	9,185
2011	0	4,143	89,710	42,899	46,756	0	8,318	119,495	76,025	98,808	32,615
TOTAL	0	46,367	2,018,322	207,224	367,890	0	23,701	1,986,456	450,591	762,268	120,686
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,074,846	1,787,973	120,686	
IBNR + FREQ. ADJUSTMENT	(907,976)	(648,853)	1,332	
TOTAL LOSSES	3,166,870	1,139,120	122,018	
EXPECTED LOSSES	2,898,133	1,685,421	189,083	
CREDIBILITY	0.03	0.07	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.685	1.325	0.142	5.152
INDICATED (POST-TEST)	3.559	1.280	0.137	4.976
PRES. ON RATE LEVEL	2.987	1.737	0.195	4.919
DERIVED BY FORMULA	3.004	1.705	0.191	4.900
UNDERLYING PRES. RATE	3.372	1.961	0.220	5.553
PROPOSED	3.016	1.712	0.192	4.919
YEAR	12-01-13	12-01-14	IND. RATE =	6.148
IND. RATE		6.15		
MAN. RATE	6.65	6.15	ADJ. RATE =	6.15

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
2007	40,817	3,436,962	5,976,615	8.420	83,108	1.004	0	0	5	8	28	41
2008	39,194	1,301,179	2,721,550	3.320	33,649	0.970	1	0	1	10	26	38
2009	37,761	1,395,593	3,657,718	3.696	49,737	0.715	0	0	3	9	15	27
2010	39,977	2,985,369	8,552,409	7.468	75,325	0.976	0	0	8	7	24	39
2011	41,157	1,693,131	5,826,970	4.114	47,669	0.850	1	0	2	9	23	35
TOTAL	198,906	10,812,234	26,735,262	5.436	59,084	0.905	2	0	19	43	116	180
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
2007	0	0	1,367,447	87,230	133,273	0	0	1,540,650	93,181	185,627	29,554
2008	374,114	0	90,043	261,497	169,451	216	0	3,945	253,367	126,018	22,528
2009	0	0	478,593	191,620	50,682	0	0	343,083	248,011	30,898	52,706
2010	0	0	1,244,151	238,149	103,413	0	0	963,108	250,792	138,079	47,677
2011	335,569	0	205,153	177,746	194,964	0	0	178,905	286,663	289,408	24,723
TOTAL	709,683	0	3,385,387	956,242	651,783	216	0	3,029,691	1,132,014	770,030	177,188
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
2007	0	0	1,775,775	170,360	323,587	0	0	3,042,877	198,476	437,523	28,017
2008	602,286	7,869	243,950	517,879	355,487	118	594	65,860	620,441	283,479	23,587
2009	0	22,625	1,132,732	373,867	116,978	0	12,246	1,297,420	566,024	84,754	51,072
2010	0	154,058	3,104,167	523,025	263,258	0	90,679	3,444,255	645,121	283,173	44,673
2011	745,869	89,725	1,419,956	433,470	265,573	(5)	162,035	1,699,382	625,501	360,865	24,599
TOTAL	1,348,155	274,277	7,676,580	2,018,601	1,324,883	113	265,554	9,549,794	2,655,563	1,449,794	171,948
O.D.	0	0	0	0	0	0	0	0	0	0	0

TOTAL TRANSLATED LOSSES	SERIOUS	NON-SER	MED ONLY	TOTAL
	19,114,473	7,448,841	171,948	
IBNR + FREQ. ADJUSTMENT	(4,263,625)	(2,232,762)	1,757	
TOTAL LOSSES	14,850,848	5,216,079	173,705	
EXPECTED LOSSES	13,816,011	5,933,366	214,818	
CREDIBILITY	0.05	0.12	0.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.466	2.622	0.087	10.175
INDICATED (POST-TEST)	7.211	2.533	0.084	9.828
PRES. ON RATE LEVEL	6.153	2.643	0.096	8.892
DERIVED BY FORMULA	6.206	2.630	0.094	8.930
UNDERLYING PRES. RATE	6.946	2.983	0.108	10.037
PROPOSED	6.206	2.630	0.094	8.930
YEAR	12-01-13	12-01-14	IND. RATE =	11.162
IND. RATE		11.16		
MAN. RATE	12.02	11.16	ADJ. RATE =	11.16

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
2007	572	387	367	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	507	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
2011	661	0	0	0.000	0	0.000	0	0	0	0	0	0
TOTAL	2,992	387	367	0.013	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
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
2011	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
2007	0	0	0	0	0	0	0	0	0	0	367
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
2011	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	367
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	367	
IBNR + FREQ. ADJUSTMENT	(42,731)	(40,260)	452	
TOTAL LOSSES	0	0	819	
EXPECTED LOSSES	138,200	108,101	51,762	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.027	0.027
INDICATED (POST-TEST)	0.000	0.000	0.026	0.026
PRES. ON RATE LEVEL	4.092	3.201	1.533	8.826
DERIVED BY FORMULA	4.092	3.169	1.518	8.779
UNDERLYING PRES. RATE	4.619	3.613	1.730	9.962
PROPOSED	4.092	3.169	1.518	8.779
YEAR	12-01-13	12-01-14	IND. RATE =	10.973
IND. RATE		10.97		
MAN. RATE	11.93	10.97	ADJ. RATE =	10.97

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
2007	7,854	3,028	2,871	0.039	0	0.000	0	0	0	0	0	0
2008	9,292	3,313	3,469	0.036	0	0.000	0	0	0	0	0	0
2009	8,266	36	35	0.000	0	0.000	0	0	0	0	0	0
2010	7,959	3,479	3,260	0.044	0	0.000	0	0	0	0	0	0
2011	8,854	3,106	3,090	0.035	0	0.000	0	0	0	0	0	0
TOTAL	42,225	12,962	12,725	0.031	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	
2007					0							3,028
2008												3,313
2009												36
2010												3,479
2011												3,106
TOTAL	0	0	0	0	0	0	0	0	0	0	0	12,962
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	
2007	0	0	0	0	0	0	0	0	0	0	0	2,871
2008	0	0	0	0	0	0	0	0	0	0	0	3,469
2009	0	0	0	0	0	0	0	0	0	0	0	35
2010	0	0	0	0	0	0	0	0	0	0	0	3,260
2011	0	0	0	0	0	0	0	0	0	0	0	3,090
TOTAL	0	0	0	0	0	0	0	0	0	0	0	12,725
O.D.	0	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	12,725	
IBNR + FREQ. ADJUSTMENT	(277,505)	(62,304)	183	
TOTAL LOSSES	0	0	12,908	
EXPECTED LOSSES	898,126	166,789	22,379	
CREDIBILITY	0.02	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.031	0.031
INDICATED (POST-TEST)	0.000	0.000	0.030	0.030
PRES. ON RATE LEVEL	1.884	0.350	0.047	2.281
DERIVED BY FORMULA	1.846	0.336	0.046	2.228
UNDERLYING PRES. RATE	2.127	0.395	0.053	2.575
PROPOSED	1.846	0.336	0.046	2.228
YEAR	12-01-13	12-01-14	IND. RATE =	2.785
IND. RATE		2.79		
MAN. RATE	3.18	2.79	ADJ. RATE =	2.79