

**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	0.9772	1.0033	0.9984
(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	1.0664	0.9927	1.0037
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.4845	1.4402	1.2486

## 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 \$ 958,002 . 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) * 958,002 (3)	Per Accident Limit (3) * 2 (4)
A	0.71	680,181	1,360,362
B	0.8	766,402	1,532,804
C	0.91	871,782	1,743,564
D	1.03	986,742	1,973,484
E	1.16	1,111,282	2,222,564
F	1.31	1,254,983	2,509,966
G	1.49	1,427,423	2,854,846

@ 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	362,500	9,307,100	465,355
Permanent Total	20	30,495,800	72,005,300	102,501,100	5,125,055
Major	1,170	408,978,500	658,135,100	1,067,113,600	912,063
<b>Total Serious</b>	<b>1,210</b>	<b>448,418,900</b>	<b>730,502,900</b>	<b>1,178,921,800</b>	<b>974,316</b>
Minor	3,299	133,937,900	230,458,500	364,396,400	110,457
Temporary	7,511	88,055,700	159,165,600	247,221,300	32,915
<b>Total Non-Serious</b>	<b>10,810</b>	<b>221,993,600</b>	<b>389,624,100</b>	<b>611,617,700</b>	<b>56,579</b>

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	974,316	958,002	167,650,350 *
Non-Serious	56,579	57,718	28,859,000 **
Medical	N/A	N/A	2,885,900 ***

\* 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

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	166,394,608	28,642,840	2,864,284
0.99	163,892,584	28,212,146	2,821,215
0.98	161,403,227	27,783,633	2,778,363
0.97	158,926,601	27,357,312	2,735,731
0.96	156,462,773	26,933,193	2,693,319
0.95	154,011,809	26,511,289	2,651,129
0.94	151,573,776	26,091,611	2,609,161
0.93	149,148,745	25,674,171	2,567,417
0.92	146,736,785	25,258,981	2,525,898
0.91	144,337,968	24,846,053	2,484,605
0.90	141,952,365	24,435,400	2,443,540
0.89	139,580,050	24,027,035	2,402,704
0.88	137,221,099	23,620,969	2,362,097
0.87	134,875,588	23,217,218	2,321,722
0.86	132,543,593	22,815,793	2,281,579
0.85	130,225,195	22,416,708	2,241,671
0.84	127,920,472	22,019,978	2,201,998
0.83	125,629,507	21,625,615	2,162,562
0.82	123,352,383	21,233,636	2,123,364
0.81	121,089,184	20,844,053	2,084,405
0.80	118,839,997	20,456,883	2,045,688
0.79	116,604,909	20,072,139	2,007,214
0.78	114,384,011	19,689,838	1,968,984
0.77	112,177,393	19,309,995	1,931,000
0.76	109,985,149	18,932,627	1,893,263
0.75	107,807,373	18,557,749	1,855,775
0.74	105,644,162	18,185,378	1,818,538
0.73	103,495,615	17,815,531	1,781,553
0.72	101,361,833	17,448,226	1,744,823
0.71	99,242,918	17,083,480	1,708,348
0.70	97,138,977	16,721,312	1,672,131
0.69	95,050,115	16,361,739	1,636,174
0.68	92,976,443	16,004,782	1,600,478
0.67	90,918,073	15,650,458	1,565,046
0.66	88,875,120	15,298,788	1,529,879
0.65	86,847,700	14,949,792	1,494,979
0.64	84,835,934	14,603,490	1,460,349
0.63	82,839,945	14,259,905	1,425,991
0.62	80,859,858	13,919,057	1,391,906
0.61	78,895,802	13,580,968	1,358,097
0.60	76,947,910	13,245,662	1,324,566
0.59	75,016,315	12,913,161	1,291,316
0.58	73,101,158	12,583,489	1,258,349
0.57	71,202,581	12,256,672	1,225,667
0.56	69,320,729	11,932,734	1,193,273
0.55	67,455,752	11,611,700	1,161,170
0.54	65,607,806	11,293,598	1,129,360
0.53	63,777,047	10,978,455	1,097,846
0.52	61,963,640	10,666,299	1,066,630
0.51	60,167,752	10,357,158	1,035,716
0.50	58,389,556	10,051,063	1,005,106
0.49	56,629,228	9,748,044	974,804
0.48	54,886,954	9,448,132	944,813
0.47	53,162,921	9,151,361	915,136
0.46	51,457,326	8,857,763	885,776
0.45	49,770,369	8,567,373	856,737

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	48,102,258	8,280,228	828,023
0.43	46,453,210	7,996,364	799,636
0.42	44,823,448	7,715,820	771,582
0.41	43,213,202	7,438,636	743,864
0.40	41,622,711	7,164,852	716,485
0.39	40,052,226	6,894,511	689,451
0.38	38,502,002	6,627,659	662,766
0.37	36,972,311	6,364,341	636,434
0.36	35,463,429	6,104,605	610,461
0.35	33,975,650	5,848,502	584,850
0.34	32,509,276	5,596,083	559,608
0.33	31,064,625	5,347,404	534,740
0.32	29,642,029	5,102,521	510,252
0.31	28,241,835	4,861,494	486,149
0.30	26,864,407	4,624,386	462,439
0.29	25,510,129	4,391,264	439,126
0.28	24,179,402	4,162,195	416,220
0.27	22,872,653	3,937,254	393,725
0.26	21,590,329	3,716,517	371,652
0.25	20,332,904	3,500,066	350,007
0.24	19,100,883	3,287,989	328,799
0.23	17,894,800	3,080,376	308,038
0.22	16,715,225	2,877,326	287,733
0.21	15,562,770	2,678,945	267,895
0.20	14,438,087	2,485,344	248,534
0.19	13,341,880	2,296,645	229,665
0.18	12,274,910	2,112,979	211,298
0.17	11,238,002	1,934,488	193,449
0.16	10,232,052	1,761,326	176,133
0.15	9,258,047	1,593,662	159,366
0.14	8,317,070	1,431,684	143,168
0.13	7,410,325	1,275,599	127,560
0.12	6,539,156	1,125,638	112,564
0.11	5,705,082	982,062	98,206
0.10	4,909,831	845,169	84,517
0.09	4,155,403	715,303	71,530
0.08	3,444,140	592,868	59,287
0.07	2,778,840	478,345	47,835
0.06	2,162,933	372,323	37,232
0.05	1,600,753	275,551	27,555
0.04	1,098,034	189,014	18,901
0.03	662,880	114,107	11,411
0.02	308,091	53,035	5,304
0.01	59,297	10,208	1,021
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
	659,958,573	456,148,271	47,977,318
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	0.9960	1.4410	13.7003

\* 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	165,729,030	41,274,332	39,241,550
0.99	163,237,014	40,653,702	38,651,492
0.98	160,757,614	40,036,215	38,064,407
0.97	158,290,895	39,421,887	37,480,335
0.96	155,836,922	38,810,731	36,899,278
0.95	153,395,762	38,202,767	36,321,263
0.94	150,967,481	37,598,011	35,746,288
0.93	148,552,150	36,996,480	35,174,383
0.92	146,149,838	36,398,192	34,605,560
0.91	143,760,616	35,803,162	34,039,834
0.90	141,384,556	35,211,411	33,477,231
0.89	139,021,730	34,622,957	32,917,766
0.88	136,672,215	34,037,816	32,361,438
0.87	134,336,086	33,456,011	31,808,288
0.86	132,013,419	32,877,558	31,258,317
0.85	129,704,294	32,302,476	30,711,565
0.84	127,408,790	31,730,788	30,168,033
0.83	125,126,989	31,162,511	29,627,748
0.82	122,858,973	30,597,669	29,090,724
0.81	120,604,827	30,036,280	28,556,974
0.80	118,364,637	29,478,368	28,026,539
0.79	116,138,489	28,923,952	27,499,434
0.78	113,926,475	28,373,057	26,975,671
0.77	111,728,683	27,825,703	26,455,279
0.76	109,545,208	27,281,916	25,938,271
0.75	107,376,144	26,741,716	25,424,674
0.74	105,221,585	26,205,130	24,914,516
0.73	103,081,633	25,672,180	24,407,811
0.72	100,956,386	25,142,894	23,904,599
0.71	98,845,946	24,617,295	23,404,880
0.70	96,750,421	24,095,411	22,908,696
0.69	94,669,915	23,577,266	22,416,075
0.68	92,604,537	23,062,891	21,927,029
0.67	90,554,401	22,552,310	21,441,600
0.66	88,519,620	22,045,554	20,959,801
0.65	86,500,309	21,542,650	20,481,661
0.64	84,496,590	21,043,629	20,007,219
0.63	82,508,585	20,548,523	19,536,504
0.62	80,536,419	20,057,361	19,069,530
0.61	78,580,219	19,570,175	18,606,336
0.60	76,640,118	19,086,999	18,146,952
0.59	74,716,250	18,607,865	17,691,417
0.58	72,808,753	18,132,808	17,239,759
0.57	70,917,771	17,661,864	16,792,006
0.56	69,043,446	17,195,070	16,348,198
0.55	67,185,929	16,732,460	15,908,377
0.54	65,345,375	16,274,075	15,472,571
0.53	63,521,939	15,819,954	15,040,820
0.52	61,715,785	15,370,137	14,613,151
0.51	59,927,081	14,924,665	14,189,620
0.50	58,155,998	14,483,582	13,770,254
0.49	56,402,711	14,046,931	13,355,107
0.48	54,667,406	13,614,758	12,944,222
0.47	52,950,269	13,187,111	12,537,638
0.46	51,251,497	12,764,036	12,135,397
0.45	49,571,288	12,345,584	11,737,554



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

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	47,909,849	11,931,809	11,344,164
0.43	46,267,397	11,522,761	10,955,253
0.42	44,644,154	11,118,497	10,570,905
0.41	43,040,349	10,719,074	10,191,160
0.40	41,456,220	10,324,552	9,816,059
0.39	39,892,017	9,934,990	9,445,686
0.38	38,347,994	9,550,457	9,080,093
0.37	36,824,422	9,171,015	8,719,337
0.36	35,321,575	8,796,736	8,363,499
0.35	33,839,747	8,427,691	8,012,620
0.34	32,379,239	8,063,956	7,666,797
0.33	30,940,367	7,705,609	7,326,098
0.32	29,523,461	7,352,733	6,990,605
0.31	28,128,868	7,005,413	6,660,387
0.30	26,756,949	6,663,740	6,335,553
0.29	25,408,088	6,327,811	6,016,158
0.28	24,082,684	5,997,723	5,702,339
0.27	22,781,162	5,673,583	5,394,151
0.26	21,503,968	5,355,501	5,091,744
0.25	20,251,572	5,043,595	4,795,201
0.24	19,024,479	4,737,992	4,504,645
0.23	17,823,221	4,438,822	4,220,213
0.22	16,648,364	4,146,227	3,942,028
0.21	15,500,519	3,860,360	3,670,242
0.20	14,380,335	3,581,381	3,404,990
0.19	13,288,512	3,309,465	3,146,479
0.18	12,225,810	3,044,803	2,894,846
0.17	11,193,050	2,787,597	2,650,309
0.16	10,191,124	2,538,071	2,413,075
0.15	9,221,015	2,296,467	2,183,362
0.14	8,283,802	2,063,057	1,961,445
0.13	7,380,684	1,838,138	1,747,610
0.12	6,512,999	1,622,044	1,542,161
0.11	5,682,262	1,415,151	1,345,452
0.10	4,890,192	1,217,889	1,157,908
0.09	4,138,781	1,030,752	979,982
0.08	3,430,363	854,323	812,250
0.07	2,767,725	689,295	655,354
0.06	2,154,281	536,517	510,090
0.05	1,594,350	397,069	377,512
0.04	1,093,642	272,369	258,949
0.03	660,228	164,428	156,334
0.02	306,859	76,423	72,666
0.01	59,060	14,710	13,988
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	390,827,833	5	22,360	3	45,739	246	860,023	719	291,976	1843	216,174	2,472,007	2.964
08	12,955,055	379,773,907	6	26,834	4	61,003	248	866,901	657	266,724	1497	175,517	2,400,761	2.931
09	12,543,350	365,468,781	5	22,366	3	45,758	235	821,220	710	288,230	1426	167,106	2,310,008	2.914
10	13,258,952	364,921,620		0	6	91,471	228	796,785	640	259,775	1439	168,694	2,332,491	2.752
11	13,783,731	331,190,712	4	17,886	4	60,987	213	744,856	573	232,674	1306	153,066	2,102,438	2.403
ALL	65,726,365	1,832,182,853	20	89,446	20	304,958	1170	4,089,785	3299	1,339,379	7511	880,557	11,617,705	2.788
PURE PREMIUM		2.788		.014		.046		.622		.204		.134	1.768	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	13,185,277	271,603,811	3	13,418	3	45,739	175	611,866	468	190,465	1053	123,579	1,730,972	2.060
08	12,955,055	265,911,476	4	13,417	3	45,744	171	598,207	460	186,537	1031	120,913	1,694,297	2.053
09	12,543,350	256,400,314	3	13,425	3	45,758	165	576,615	441	178,928	991	116,124	1,633,153	2.044
10	13,258,952	256,284,593		0	4	45,860	166	579,751	446	180,975	1002	117,425	1,638,836	1.933
11	13,783,731	262,119,741	3	14,469	3	46,372	169	590,944	453	184,158	1018	119,249	1,666,006	1.902
ALL	65,726,365	1,312,319,935	13	54,729	16	229,473	846	2,957,383	2268	921,063	5095	597,290	8,363,264	1.997
PURE PREMIUM		1.997		.008		.035		.450		.140		.091	1.272	

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	35,750,420	1	13,148		0	29	97,123	71	26,284	200	15,685	205,264	3.725
08	823,305	43,766,066	1	5,525		4,473	34	111,487	67	29,839	129	11,838	274,498	5.316
09	821,417	31,494,788	1	5,740		1,929	27	96,113	71	29,503	106	9,267	172,395	3.834
10	709,300	50,168,125		0	2	13,581	26	94,411	56	22,213	113	13,541	357,936	7.073
11	789,456	36,485,549		0		4,634	21	65,453	50	15,993	103	8,671	270,105	4.622
ALL	4,103,096	197,664,948	3	24,413	2	24,617	137	464,587	315	123,832	651	59,002	1,280,198	4.817
PURE PREMIUM		4.817		.059		.060		1.132		.302		.144	3.120	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	959,618	24,550,384	1	7,890		0	21	69,099	46	17,146	114	8,966	142,403	2.558
08	823,305	30,531,562	1	2,763		3,354	23	76,931	47	20,855	89	8,157	193,255	3.708
09	821,417	21,752,335	1	3,446		1,929	19	67,480	44	18,270	74	6,453	119,945	2.648
10	709,300	33,724,534		0	1	6,806	19	68,710	39	15,457	79	9,436	236,836	4.755
11	789,456	28,866,999		90		3,529	17	51,848	39	12,551	81	6,843	213,809	3.657
ALL	4,103,096	139,425,814	3	14,189	1	15,618	99	334,068	215	84,279	437	39,855	906,248	3.398
PURE PREMIUM		3.398		.035		.038		.814		.205		.097	2.209	

TABLE V

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

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMPORARY		MEDICAL IN HUNDREDS	PURE PREM.
			NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS		
(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	75,134,062		0		0	58	212,272	117	54,968	241	35,535	448,566	8.692
08	781,318	82,473,011	1	3,220	1	15,584	59	216,317	91	45,452	196	26,443	517,713	10.556
09	673,303	84,923,961		0	1	25,693	47	191,913	70	34,882	190	30,037	566,715	12.613
10	752,458	77,526,699		0	1	40,262	45	183,490	79	44,530	185	27,243	479,743	10.303
11	679,536	90,705,314	1	4,460	1	14,050	38	190,768	67	43,490	144	29,404	624,881	13.348
ALL	3,750,994	410,763,047	2	7,680	4	95,589	247	994,760	424	223,322	956	148,662	2,637,618	10.951
PURE PREMIUM		10.951		.020		.255		2.652		.595		.396	7.032	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	864,379	51,607,255		0		0	41	151,021	76	35,857	138	20,314	308,880	5.970
08	781,318	57,436,789	1	1,610	1	11,686	41	149,269	64	31,781	135	18,218	361,803	7.351
09	673,303	62,619,596		0	1	25,693	33	134,792	44	21,710	132	20,857	423,145	9.300
10	752,458	54,162,924		0	1	20,161	33	133,618	55	30,990	129	18,984	337,877	7.198
11	679,536	71,876,386	1	3,613	1	10,698	30	151,290	53	34,468	112	22,871	495,825	10.577
ALL	3,750,994	297,702,950	2	5,223	4	68,238	178	719,990	292	154,806	646	101,244	1,927,530	7.937
PURE PREMIUM		7.937		.014		.182		1.919		.413		.270	5.139	

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	279,943,351	4	9,212	3	45,739	159	550,628	531	210,724	1402	164,954	1,818,177	2.464
08	11,350,432	253,534,830	4	18,089	3	40,945	155	539,096	499	191,433	1172	137,236	1,608,550	2.234
09	11,048,630	249,050,032	4	16,626	2	18,136	161	533,194	569	223,845	1130	127,801	1,570,898	2.254
10	11,797,194	237,226,796		0	3	37,628	157	518,884	505	193,033	1141	127,911	1,494,812	2.011
11	12,314,739	203,999,849	3	13,427	3	42,303	154	488,635	456	173,191	1059	114,990	1,207,452	1.657
ALL	57,872,275	1,223,754,858	15	57,354	14	184,751	786	2,630,437	2560	992,226	5904	672,892	7,699,889	2.115
PURE PREMIUM		2.115		.010		.032		.455		.171		.116	1.330	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	11,361,280	195,446,172	2	5,528	3	45,739	113	391,746	346	137,461	801	94,299	1,279,689	1.720
08	11,350,432	177,943,125	2	9,044	2	30,703	107	372,007	349	133,901	807	94,537	1,139,238	1.568
09	11,048,630	172,028,383	2	9,979	2	18,136	113	374,343	353	138,948	785	88,815	1,090,063	1.557
10	11,797,194	168,397,135		0	2	18,893	114	377,423	352	134,527	794	89,005	1,064,123	1.427
11	12,314,739	161,376,356	2	10,766	2	32,145	122	387,806	361	137,139	825	89,536	956,371	1.310
ALL	57,872,275	875,191,171	8	35,317	11	145,616	569	1,903,325	1761	681,976	4012	456,192	5,529,484	1.512
PURE PREMIUM		1.512		.006		.025		.329		.118		.079	.955	

TABLE V

## TOTAL MEDICAL 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 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	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	247,200,722	5	907	3	107,997	246	1,383,973	719	502,224	1843	390,767	86,139	1.875
08	12,955,055	240,076,115	6	1,090	4	144,039	248	1,395,298	657	458,928	1497	317,142	84,264	1.853
09	12,543,350	231,000,787	5	908	3	107,956	235	1,322,110	710	495,834	1426	302,200	81,000	1.842
10	13,258,952	233,249,094		0	6	216,036	228	1,282,515	640	447,275	1439	304,875	81,789	1.759
11	13,783,731	210,243,798	4	720	4	144,025	213	1,197,455	573	400,324	1306	276,672	83,242	1.525
ALL	65,726,365	1,161,770,516	20	3,625	20	720,053	1170	6,581,351	3299	2,304,585	7511	1,591,656	416,434	1.768
PURE PREMIUM		1.768		.001		.110		1.001		.351		.242	.063	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	13,185,277	173,072,857	3	544	3	107,997	175	984,681	468	327,658	1054	223,435	86,414	1.313
08	12,955,055	169,380,497	4	545	3	108,032	171	962,405	458	319,893	1031	218,278	84,652	1.307
09	12,543,350	163,236,177	3	545	3	107,956	165	926,260	437	305,409	994	210,779	81,413	1.301
10	13,258,952	163,710,300		0	4	108,073	166	928,957	437	305,089	1002	212,271	82,713	1.235
11	13,783,731	166,097,993	1	540	3	108,829	168	943,602	442	308,391	1010	214,296	85,323	1.205
ALL	65,726,365	835,497,824	11	2,174	16	540,887	845	4,745,905	2242	1,566,440	5091	1,079,059	420,515	1.271
PURE PREMIUM		1.271		.000		.082		.722		.238		.164	.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 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	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	20,526,425	1	901		0	29	126,273	71	35,587	200	32,093	10,410	2.139
08	823,305	27,449,812	1	92		7,679	34	178,917	67	43,871	129	33,935	10,004	3.334
09	821,417	17,239,459	1	742		1,002	27	105,313	71	39,267	106	18,609	7,461	2.099
10	709,300	35,793,571		0	2	103,398	26	180,342	56	42,036	113	24,729	7,431	5.046
11	789,456	27,010,477		0		17,166	21	164,530	50	52,067	103	28,027	8,315	3.421
ALL	4,103,096	128,019,744	3	1,735	2	129,245	137	755,375	315	212,828	651	137,393	43,621	3.120
PURE PREMIUM		3.120		.004		.315		1.841		.519		.335	.106	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	959,618	14,239,336	1	541		0	21	89,842	46	23,217	114	18,351	10,443	1.484
08	823,305	19,319,864	1	46		5,759	23	123,405	47	30,581	89	23,356	10,050	2.347
09	821,417	11,988,832	1	445		1,002	19	73,769	44	24,175	74	12,998	7,499	1.460
10	709,300	23,599,838		0	1	51,694	19	130,893	38	28,632	79	17,265	7,515	3.327
11	789,456	21,288,735		0		12,984	17	129,570	38	39,758	81	22,052	8,523	2.697
ALL	4,103,096	90,436,605	3	1,032	1	71,439	99	547,479	213	146,363	437	94,022	44,030	2.204
PURE PREMIUM		2.204		.003		.174		1.334		.357		.229	.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 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	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	44,856,632		0		0	58	305,596	117	67,773	241	65,513	9,684	5.189
08	781,318	51,771,348	1	45	1	22,335	59	368,790	91	65,943	196	51,656	8,944	6.626
09	673,303	56,671,485		0	1	93,374	47	357,013	70	56,249	190	52,090	7,988	8.417
10	752,458	47,974,286		0	1	40,559	45	311,531	79	69,489	185	48,046	10,118	6.376
11	679,536	62,488,097	1	720	1	56,381	38	436,058	67	79,567	144	42,670	9,486	9.196
ALL	3,750,994	263,761,848	2	765	4	212,649	247	1,778,988	424	339,021	956	259,975	46,220	7.032
PURE PREMIUM		7.032		.002		.567		4.743		.904		.693	.123	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	864,379	30,881,851		0		0	41	217,428	76	44,216	138	37,459	9,715	3.573
08	781,318	36,164,929	1	23	1	16,752	41	254,369	63	45,968	135	35,553	8,986	4.629
09	673,303	42,259,001		0	1	93,374	33	250,229	43	34,686	132	36,271	8,029	6.276
10	752,458	33,698,315		0	1	20,295	33	225,606	54	47,406	129	33,444	10,232	4.478
11	679,536	49,092,444	1	540	1	42,583	30	343,746	51	60,750	113	33,582	9,723	7.224
ALL	3,750,994	192,096,540	2	563	4	173,004	178	1,291,378	287	233,026	647	176,309	46,685	5.121
PURE PREMIUM		5.121		.002		.461		3.443		.621		.470	.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	181,817,665	4	6	3	107,997	159	952,103	531	398,865	1402	293,161	66,045	1.600
08	11,350,432	160,854,955	4	953	3	114,026	155	847,591	499	349,114	1172	231,551	65,315	1.417
09	11,048,630	157,089,843	4	166	2	13,580	161	859,784	569	400,318	1130	231,500	65,551	1.422
10	11,797,194	149,481,237		0	3	72,079	157	790,642	505	335,750	1141	232,100	64,240	1.267
11	12,314,739	120,745,224	3	0	3	70,479	154	596,867	456	268,690	1059	205,975	65,441	.980
ALL	57,872,275	769,988,924	15	1,125	14	378,161	786	4,046,987	2560	1,752,737	5904	1,194,287	326,592	1.330
PURE PREMIUM		1.330		.000		.065		.699		.303		.206	.056	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	11,361,280	127,951,670	2	4	3	107,997	113	677,410	346	260,225	802	167,625	66,256	1.126
08	11,350,432	113,895,704	2	476	2	85,521	107	584,631	348	243,344	807	159,369	65,616	1.003
09	11,048,630	108,988,344	2	100	2	13,580	113	602,261	350	246,548	788	161,510	65,885	.986
10	11,797,194	106,412,147		0	2	36,084	114	572,458	345	229,051	794	161,562	64,966	.902
11	12,314,739	95,716,814		0	2	53,261	121	470,286	353	207,882	816	158,662	67,077	.777
ALL	57,872,275	552,964,679	6	580	11	296,443	568	2,907,046	1742	1,187,050	4007	808,728	329,800	.955
PURE PREMIUM		.955		.000		.051		.502		.205		.140	.057	

**DELAWARE COMPENSATION RATING BUREAU, INC**  
**DECEMBER 1, 2014 LOSS COST REVISION**  
**RATE SELECTIONS**  
**Before 5 dd'WVY Surcharges**

Code	Selection	Basis for Rate Selection	
<b>Temporary Staffing Classifications</b>			
185	6.92	Use rate for associated non-temporary class	104
187	4.97	Use rate for associated non-temporary class	107
191	4.12	Use rate for associated non-temporary class	161
275	4.77	Use rate for associated non-temporary class	221
276	7.16	Use rate for associated non-temporary class	222
297	4.38	Use rate for associated non-temporary class	281
491	5.26	Use rate for associated non-temporary class	403
495	6.99	Use rate for associated non-temporary class	451
497	2.62	Use rate for associated non-temporary class	472
499	5.58	Use rate for associated non-temporary class	475
587	2.82	Use rate for associated non-temporary class	563
691	8.19	Use rate for associated non-temporary class	609
693	9.89	Use rate for associated non-temporary class	651
695	4.46	Use rate for associated non-temporary class	661
867	7.89	Use rate for associated non-temporary class	813
871	9.31	Use rate for associated non-temporary class	921
877	4.58	Use rate for associated non-temporary class	914
879	4.44	Use rate for associated non-temporary class	923
881	4.89	Use rate for associated non-temporary class	926
883	4.16	Use rate for associated non-temporary class	928
889	0.35	Use rate for associated non-temporary class	953
895	0.76	Use rate for associated non-temporary class	965
<b>Aircraft Classifications</b>			
7413	1.60	Aircraft Procedure	
7421	1.94	Aircraft Procedure	
7424	4.57	Aircraft Procedure	
7453	0.34	Aircraft Procedure	
<b>Other Classifications</b>			
0175	1.97	Supplemental load, 20% of 512	
0176	0.65	Supplemental load, 10% of 513	
287	4.91	Use combined experience of 287, 924	
309	5.84	No comparable Pa. code, use industry group change	
* 442	7.00	Use combined experience of 442, 443 and 445, no comparable Pa code	
* 443	7.00	Use combined experience of 442, 443 and 445, no comparable Pa code	
* 445	7.00	Use combined experience of 442, 443 and 445	
464	5.88	No comparable Pa. code, use industry group change	
625	9.81	No comparable Pa. code, use industry group change	
643	18.42	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
* 670	8.74	Use combined experience of 670, 681	
* 681	8.74	Use combined experience of 670, 681	
682	29.17	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
809	6.70	Use combined experience of 809, 992	
811	12.15	Use combined experience of 811, 4777	
924	4.91	Use combined experience of 287, 924	
929	7.03	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
947	8.70	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
955	0.45	Capping due to oscillating indications	
* 970	11.91	Use combined experience of 970, 991	
* 991	11.91	Use combined experience of 970, 991, No comparable Pa code	
992	6.70	Use combined experience of 809, 992	
4777	12.15	Use combined experience of 811, 4777	
7445	0.96	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			3.03	
Code	Rate Index				
7413	0.70 * Index * 0.825	275	1.73	1.75	1.60
7421	0.70 * Index	23,079	2.11	2.12	1.94
7424	1.65 * Index	17,477	4.96	5.00	4.57
7453	0.70 * Index * 0.175	275	0.36	0.37	0.34
	Total	41,106			
	Average weighted by payroll		3.29	3.32	3.03

CLASSIFICATION STUDY - DELAWARE

CLASS: Publisher - Product Distribution  
Wholesale Store - NOC

INDUSTRY GROUP:  
3

CODE:  
287 + 924

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2007	82,725	2,555,192	5,145,903	3.089	48,462	0.604	0	0	4	19	27	50
2008	80,720	1,676,879	4,170,699	2.077	31,541	0.619	0	0	5	17	28	50
2009	68,116	2,363,048	6,305,784	3.469	47,958	0.705	0	0	5	21	22	48
2010	66,858	1,730,947	3,932,681	2.589	61,322	0.404	0	0	3	9	15	27
2011	71,744	859,306	2,604,175	1.198	27,022	0.390	0	0	0	2	26	28
TOTAL	370,163	9,185,372	22,159,242	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	1,181,770	448,893	280,689	0	0	1,588,266	1,114,509	406,531	125,245
2008	0	43,784	1,107,953	460,421	214,570	0	42,915	1,038,939	684,114	473,479	104,524
2009	0	29,420	1,519,123	773,081	120,715	0	20,486	2,240,013	1,282,097	261,693	59,156
2010	0	40,220	888,015	411,926	110,292	0	47,598	1,819,854	388,607	155,655	70,514
2011	0	35,730	772,973	357,271	329,985	0	30,073	450,069	265,402	260,491	102,181
TOTAL	0	149,154	5,469,834	2,451,592	1,056,251	0	141,072	7,137,141	3,734,729	1,557,849	461,620
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,897,201	8,800,421	461,620	
IBNR + FREQ. ADJUSTMENT	(2,751,651)	(2,420,054)	4,893	
TOTAL LOSSES	10,145,550	6,380,367	466,513	
EXPECTED LOSSES	8,165,796	5,852,277	573,753	
CREDIBILITY	0.08	0.20	0.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.741	1.724	0.126	4.591
INDICATED (POST-TEST)	2.938	1.848	0.135	4.921
PRES. ON RATE LEVEL	2.131	1.527	0.150	3.808
DERIVED BY FORMULA	2.196	1.591	0.147	3.934
UNDERLYING PRES. RATE	2.206	1.581	0.155	3.942
PROPOSED	2.196	1.591	0.147	3.934
YEAR	12-01-13	12-01-14	IND. RATE =	4.912
IND. RATE		4.91		
MAN. RATE	4.72	4.91	ADJ. RATE =	4.91

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
2007	5,177	55,507	117,550	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	642,871	7.453	119,631	0.589			1	1		2
2010	3,262	33,981	102,279	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	880,481	1.828	52,726	0.305	0	0	1	3	2	6
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				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

Manual Year	TRANSLATED LOSSES										
	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	9,455	90,148	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	922	102,237	67,279	2,893	13,254
2010	0	187	5,147	5,732	415	0	685	38,636	45,585	3,003	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	1,607	140,873	122,319	96,044	42,750
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	541,521	296,210	42,750	
IBNR + FREQ. ADJUSTMENT	(197,296)	(173,857)	515	
TOTAL LOSSES	344,225	122,353	43,265	
EXPECTED LOSSES	586,368	414,475	63,205	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.748	0.621	0.220	2.589
INDICATED (POST-TEST)	1.873	0.666	0.236	2.775
PRES. ON RATE LEVEL	2.876	2.033	0.310	5.219
DERIVED BY FORMULA	2.866	1.992	0.308	5.166
UNDERLYING PRES. RATE	2.978	2.105	0.321	5.404
PROPOSED	2.866	1.992	0.308	5.166
YEAR	12-01-13	12-01-14	IND. RATE =	7.669
IND. RATE		7.67		
MAN. RATE	7.07	7.67	ADJ. RATE =	7.67

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	2,083,763	2.839	26,706	1.012	0	0	0	11	25	36
2008	38,651	1,046,358	2,811,601	2.707	41,590	0.621	0	0	1	9	14	24
2009	30,272	877,589	2,484,427	2.899	34,089	0.826	0	0	1	9	15	25
2010	32,276	348,739	911,507	1.080	14,592	0.620	0	0	0	6	14	20
2011	36,981	953,270	3,339,229	2.578	28,516	0.838	0	0	1	3	27	31
TOTAL	173,756	4,235,910	11,630,527	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	467,924	257,718	0	0	0	1,053,946	258,166	46,009
2008	0	9,919	272,108	295,999	239,489	0	45,859	1,084,947	425,774	387,030	50,476
2009	0	5,852	353,091	424,406	124,235	0	7,941	869,039	476,006	199,281	24,576
2010	0	6,348	182,299	194,090	95,879	0	1,919	118,286	138,532	120,847	53,307
2011	0	50,880	875,022	303,144	195,689	0	84,279	899,514	402,978	458,784	68,939
TOTAL	0	72,999	1,682,520	1,685,563	913,010	0	139,998	2,971,786	2,497,236	1,424,108	243,307
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,867,303	6,519,917	243,307	
IBNR + FREQ. ADJUSTMENT	(3,608,653)	(3,069,136)	5,605	
TOTAL LOSSES	1,258,650	3,450,781	248,912	
EXPECTED LOSSES	10,734,646	7,527,110	627,259	
CREDIBILITY	0.05	0.12	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.724	1.986	0.143	2.853
INDICATED (POST-TEST)	0.776	2.128	0.153	3.057
PRES. ON RATE LEVEL	5.967	4.184	0.349	10.500
DERIVED BY FORMULA	5.707	3.937	0.325	9.969
UNDERLYING PRES. RATE	6.178	4.332	0.361	10.871
PROPOSED	5.707	3.937	0.325	9.969
YEAR	12-01-13	12-01-14	IND. RATE =	12.447
IND. RATE		12.45		
MAN. RATE	11.37	12.45	ADJ. RATE =	12.45

Combined 12/1/13 rating value
11.37
Indicated percentage change
9.50%

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	928,275	4.415	69,361	0.628	0	0	1	2	2	5
2008	7,536	689,903	1,650,604	9.155	85,620	1.062	0	0	1	5	2	8
2009	6,879	253,637	672,074	3.687	40,788	0.872	0	0	0	4	2	6
2010	6,171	21,918	59,065	0.355	20,174	0.162	0	0	0	0	1	1
2011	6,577	704,947	1,500,031	10.718	349,654	0.304	0	0	2	0	0	2
TOTAL	35,125	2,021,922	4,810,049	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	622,586	32,986	30,923	4,465
2008	0	13,649	346,065	164,813	25,137	0	31,303	732,307	223,220	108,934	5,176
2009	0	321	33,439	100,727	27,057	0	460	110,242	344,570	46,626	8,632
2010	0	241	8,538	7,281	20,974	0	42	3,499	4,012	12,844	1,634
2011	0	49,473	525,317	32,671	14,535	0	103,119	699,829	55,968	13,508	5,611
TOTAL	0	63,684	1,122,385	308,814	112,670	0	134,924	2,168,463	660,756	212,835	25,518
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,489,456	1,295,075	25,518	
IBNR + FREQ. ADJUSTMENT	(371,607)	(427,702)	512	
TOTAL LOSSES	3,117,849	867,373	26,030	
EXPECTED LOSSES	1,102,574	1,028,811	61,118	
CREDIBILITY	0.02	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.876	2.469	0.074	11.419
INDICATED (POST-TEST)	9.512	2.646	0.079	12.237
PRES. ON RATE LEVEL	3.032	2.829	0.168	6.029
DERIVED BY FORMULA	3.162	2.822	0.164	6.148
UNDERLYING PRES. RATE	3.139	2.929	0.174	6.242
PROPOSED	3.162	2.822	0.164	6.148
YEAR	12-01-13	12-01-14	IND. RATE =	8.854
IND. RATE		8.85		
MAN. RATE	8.53	8.85	ADJ. RATE =	8.85

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	12,962
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	2,871
2008	0	0	0	0	0	0	0	0	0	0	3,469
2009	0	0	0	0	0	0	0	0	0	0	35
2010	0	0	0	0	0	0	0	0	0	0	3,260
2011	0	0	0	0	0	0	0	0	0	0	3,090
TOTAL	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

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	12,725	
IBNR + FREQ. ADJUSTMENT	(302,517)	(67,939)	200	
TOTAL LOSSES	0	0	12,925	
EXPECTED LOSSES	898,126	166,789	22,379	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.031	0.031
INDICATED (POST-TEST)	0.000	0.000	0.033	0.033
PRES. ON RATE LEVEL	2.054	0.381	0.051	2.486
DERIVED BY FORMULA	2.013	0.362	0.050	2.425
UNDERLYING PRES. RATE	2.127	0.395	0.053	2.575
PROPOSED	2.013	0.362	0.050	2.425
YEAR	12-01-13	12-01-14	IND. RATE =	3.028
IND. RATE		3.03		
MAN. RATE	3.18	3.03	ADJ. RATE =	3.03



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	1,309,363	2.619	33,670	0.726	0	0	2	1	12	15
2008	22,172	255,675	582,698	1.153	26,192	0.406	0	0	0	1	8	9
2009	15,120	890,654	2,589,440	5.891	86,648	0.661	0	0	3	2	5	10
2010	14,849	362,908	1,046,046	2.444	32,100	0.741	0	0	1	2	8	11
2011	13,133	167,500	525,143	1.275	26,944	0.381	0	0	0	0	5	5
TOTAL	85,947	2,218,252	6,052,690	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	606,016	32,599	211,957	34,575
2008	0	0	5,254	17,186	142,119	0	0	12,892	87,827	296,531	20,889
2009	0	26,313	1,250,324	72,871	21,765	0	10,579	1,049,013	103,012	32,141	23,422
2010	0	15,911	329,392	66,651	84,293	0	5,121	239,501	159,050	136,942	9,185
2011	0	4,143	89,710	42,899	46,756	0	8,498	122,016	77,649	100,857	32,615
TOTAL	0	46,367	2,018,322	207,224	367,890	0	24,198	2,029,438	460,137	778,428	120,686
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,118,325	1,813,679	120,686	
IBNR + FREQ. ADJUSTMENT	(989,824)	(707,565)	1,453	
TOTAL LOSSES	3,128,501	1,106,114	122,139	
EXPECTED LOSSES	2,898,133	1,685,421	189,083	
CREDIBILITY	0.03	0.08	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.640	1.287	0.142	5.069
INDICATED (POST-TEST)	3.901	1.379	0.152	5.432
PRES. ON RATE LEVEL	3.257	1.894	0.212	5.363
DERIVED BY FORMULA	3.276	1.853	0.207	5.336
UNDERLYING PRES. RATE	3.372	1.961	0.220	5.553
PROPOSED	3.293	1.862	0.208	5.363
YEAR	12-01-13	12-01-14	IND. RATE =	6.696
IND. RATE		6.70		
MAN. RATE	6.65	6.70	ADJ. RATE =	6.70

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	6,016,826	8.420	83,108	1.004	0	0	5	8	28	41
2008	39,194	1,301,179	2,741,736	3.320	33,649	0.970	1	0	1	10	26	38
2009	37,761	1,395,593	3,685,328	3.696	49,737	0.715	0	0	3	9	15	27
2010	39,977	2,985,369	8,636,819	7.468	75,325	0.976	0	0	8	7	24	39
2011	41,157	1,693,131	5,887,316	4.114	47,669	0.850	1	0	2	9	23	35
TOTAL	198,906	10,812,234	26,968,025	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	1,761,989	170,360	323,587	0	0	3,082,843	202,669	447,361	28,017
2008	602,286	7,870	243,952	517,882	355,491	126	613	67,306	633,298	289,325	23,587
2009	0	22,532	1,128,349	373,782	116,930	0	12,405	1,316,426	577,381	86,451	51,072
2010	0	153,828	3,099,716	522,852	263,162	0	92,544	3,512,176	658,859	289,009	44,673
2011	745,869	89,726	1,419,958	433,473	265,577	0	165,566	1,735,261	638,917	368,370	24,599
TOTAL	1,348,155	273,956	7,653,964	2,018,349	1,324,747	126	271,128	9,714,012	2,711,124	1,480,516	171,948
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,261,341	7,534,736	171,948	
IBNR + FREQ. ADJUSTMENT	(4,647,899)	(2,434,720)	1,917	
TOTAL LOSSES	14,613,442	5,100,016	173,865	
EXPECTED LOSSES	13,816,011	5,933,366	214,818	
CREDIBILITY	0.05	0.13	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.347	2.564	0.087	9.998
INDICATED (POST-TEST)	7.874	2.748	0.093	10.715
PRES. ON RATE LEVEL	6.708	2.881	0.104	9.693
DERIVED BY FORMULA	6.766	2.864	0.102	9.732
UNDERLYING PRES. RATE	6.946	2.983	0.108	10.037
PROPOSED	6.766	2.864	0.102	9.732
YEAR	12-01-13	12-01-14	IND. RATE =	12.151
IND. RATE		12.15		
MAN. RATE	12.02	12.15	ADJ. RATE =	12.15

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	(46,584)	(43,902)	493	
TOTAL LOSSES	0	0	860	
EXPECTED LOSSES	138,200	108,101	51,762	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.029	0.029
INDICATED (POST-TEST)	0.000	0.000	0.031	0.031
PRES. ON RATE LEVEL	4.461	3.489	1.671	9.621
DERIVED BY FORMULA	4.461	3.454	1.655	9.570
UNDERLYING PRES. RATE	4.619	3.613	1.730	9.962
PROPOSED	4.461	3.454	1.655	9.570
YEAR	12-01-13	12-01-14	IND. RATE =	11.949
IND. RATE		11.95		
MAN. RATE	11.93	11.95	ADJ. RATE =	11.95