

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2021 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

OTHER SUPPORTING CLASSIFICATION EXHIBITS

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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, 2021 Residual Market Rate and Voluntary Market Loss Cost Filing

Calculation of Composite Pure Premium Multipliers

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9875	0.9983	1.0002
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0621	1.0579	0.9069
(3) Expense Provision (= 1 / 0.6812)	1.4680	1.4680	1.4680
(4) Effect of 7/1/22 Benefit Change	1.0036	1.0036	1.0036
(5) Rate Test Correction Factor	1.0322	1.0031	1.0012
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5949	1.5608	1.3380

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2014 through 2018 were translated using composite multipliers, yielding an average claim value of \$ 1,074,097 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group	Hazard Group Relativities *	Per Claim Limit (2) * \$1,074,097	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.72	773,350	1,546,700
B	0.82	880,760	1,761,520
C	0.92	988,169	1,976,338
D	1.03	1,106,320	2,212,640
E	1.16	1,245,953	2,491,906
F	1.31	1,407,067	2,814,134
G	1.47	1,578,923	3,157,846

@ From Delaware 12/1/21 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	26	19,860,600	10,189,200	30,049,800	1,155,762
Permanent Total	8	15,786,100	43,346,800	59,132,900	7,391,613
Major	957	257,104,300	310,105,700	567,210,000	592,696
Total Serious	991	292,751,000	363,641,700	656,392,700	662,354
Minor	3,416	84,127,400	129,133,700	213,261,100	62,430
Temporary	6,800	58,320,600	105,974,200	164,294,800	24,161
Total Non-Serious	10,216	142,448,000	235,107,900	377,555,900	36,957

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	662,354	1,074,097	187,966,975 *
Non-Serious	36,957	45,583	22,791,500 **
Medical	N/A	N/A	2,279,150 ***

* 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	186,559,057	22,620,787	2,262,079
0.99	183,753,826	22,280,645	2,228,065
0.98	180,962,798	21,942,225	2,194,223
0.97	178,186,043	21,605,536	2,160,554
0.96	175,423,637	21,270,587	2,127,059
0.95	172,675,654	20,937,387	2,093,739
0.94	169,942,170	20,605,944	2,060,594
0.93	167,223,262	20,276,270	2,027,627
0.92	164,519,010	19,948,372	1,994,837
0.91	161,829,493	19,622,261	1,962,226
0.90	159,154,792	19,297,946	1,929,795
0.89	156,494,990	18,975,438	1,897,544
0.88	153,850,171	18,654,746	1,865,475
0.87	151,220,419	18,335,882	1,833,588
0.86	148,605,823	18,018,855	1,801,886
0.85	146,006,471	17,703,677	1,770,368
0.84	143,422,451	17,390,357	1,739,036
0.83	140,853,857	17,078,908	1,707,891
0.82	138,300,780	16,769,341	1,676,934
0.81	135,763,317	16,461,667	1,646,167
0.80	133,241,563	16,155,897	1,615,590
0.79	130,735,618	15,852,045	1,585,205
0.78	128,245,581	15,550,121	1,555,012
0.77	125,771,555	15,250,139	1,525,014
0.76	123,313,645	14,952,111	1,495,211
0.75	120,871,956	14,656,049	1,465,605
0.74	118,446,598	14,361,968	1,436,197
0.73	116,037,680	14,069,880	1,406,988
0.72	113,645,317	13,779,800	1,377,980
0.71	111,269,623	13,491,741	1,349,174
0.70	108,910,716	13,205,717	1,320,572
0.69	106,568,716	12,921,743	1,292,174
0.68	104,243,747	12,639,834	1,263,983
0.67	101,935,935	12,360,006	1,236,001
0.66	99,645,407	12,082,273	1,208,227
0.65	97,372,296	11,806,653	1,180,665
0.64	95,116,735	11,533,160	1,153,316
0.63	92,878,863	11,261,812	1,126,181
0.62	90,658,820	10,992,626	1,099,263
0.61	88,456,751	10,725,619	1,072,562
0.60	86,272,804	10,460,809	1,046,081
0.59	84,107,131	10,198,216	1,019,822
0.58	81,959,886	9,937,857	993,786
0.57	79,831,230	9,679,751	967,975
0.56	77,721,327	9,423,920	942,392
0.55	75,630,344	9,170,383	917,038
0.54	73,558,455	8,919,160	891,916
0.53	71,505,837	8,670,275	867,028
0.52	69,472,674	8,423,748	842,375
0.51	67,459,152	8,179,604	817,960
0.50	65,465,465	7,937,864	793,786
0.49	63,491,813	7,698,553	769,855
0.48	61,538,402	7,461,697	746,170
0.47	59,605,444	7,227,320	722,732
0.46	57,693,156	6,995,450	699,545
0.45	55,801,766	6,766,114	676,611

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	53,931,507	6,539,340	653,934
0.43	52,082,620	6,315,158	631,516
0.42	50,255,355	6,093,597	609,360
0.41	48,449,972	5,874,690	587,469
0.40	46,666,739	5,658,468	565,847
0.39	44,905,935	5,444,965	544,497
0.38	43,167,849	5,234,218	523,422
0.37	41,452,782	5,026,261	502,626
0.36	39,761,048	4,821,134	482,113
0.35	38,092,972	4,618,876	461,888
0.34	36,448,897	4,419,527	441,953
0.33	34,829,177	4,223,132	422,313
0.32	33,234,184	4,029,734	402,973
0.31	31,664,307	3,839,383	383,938
0.30	30,119,957	3,652,126	365,213
0.29	28,601,561	3,468,016	346,802
0.28	27,109,571	3,287,109	328,711
0.27	25,644,464	3,109,460	310,946
0.26	24,206,742	2,935,133	293,513
0.25	22,796,937	2,764,190	276,419
0.24	21,415,614	2,596,701	259,670
0.23	20,063,372	2,432,738	243,274
0.22	18,740,851	2,272,379	227,238
0.21	17,448,736	2,115,706	211,571
0.20	16,187,759	1,962,810	196,281
0.19	14,958,709	1,813,784	181,378
0.18	13,762,439	1,668,733	166,873
0.17	12,599,873	1,527,769	152,777
0.16	11,472,019	1,391,013	139,101
0.15	10,379,979	1,258,601	125,860
0.14	9,324,970	1,130,678	113,068
0.13	8,308,341	1,007,409	100,741
0.12	7,331,600	888,977	88,898
0.11	6,396,449	775,587	77,559
0.10	5,504,827	667,475	66,748
0.09	4,658,974	564,914	56,491
0.08	3,861,516	468,220	46,822
0.07	3,115,593	377,774	37,777
0.06	2,425,047	294,044	29,404
0.05	1,794,740	217,617	21,762
0.04	1,231,099	149,274	14,927
0.03	743,211	90,117	9,012
0.02	345,427	41,884	4,188
0.01	66,483	8,062	806
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/>		
	850,133,310		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	417,167,675	309,623,620	38,898,511
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	2.0379	2.7457	21.8552

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	380,188,702	62,109,895	49,438,189
0.99	374,471,922	61,175,967	48,694,806
0.98	368,784,086	60,246,767	47,955,183
0.97	363,125,337	59,322,320	47,219,340
0.96	357,495,830	58,402,651	46,487,300
0.95	351,895,715	57,487,783	45,759,085
0.94	346,325,148	56,577,740	45,034,694
0.93	340,784,286	55,672,555	44,314,194
0.92	335,273,290	54,772,245	43,597,562
0.91	329,792,324	53,876,842	42,884,842
0.90	324,341,551	52,986,370	42,176,056
0.89	318,921,140	52,100,860	41,471,204
0.88	313,531,263	51,220,336	40,770,329
0.87	308,172,092	50,344,831	40,073,432
0.86	302,843,807	49,474,370	39,380,579
0.85	297,546,587	48,608,986	38,691,747
0.84	292,280,613	47,748,703	38,006,980
0.83	287,046,075	46,893,558	37,326,299
0.82	281,843,160	46,043,580	36,649,728
0.81	276,672,064	45,198,799	35,977,309
0.80	271,532,981	44,359,246	35,309,043
0.79	266,426,116	43,524,960	34,644,972
0.78	261,351,670	42,695,967	33,985,098
0.77	256,309,852	41,872,307	33,329,486
0.76	251,300,877	41,054,011	32,678,135
0.75	246,324,959	40,241,114	32,031,090
0.74	241,382,322	39,433,656	31,388,373
0.73	236,473,188	38,631,670	30,750,004
0.72	231,597,792	37,835,197	30,116,028
0.71	226,756,365	37,044,273	29,486,468
0.70	221,949,148	36,258,937	28,861,365
0.69	217,176,386	35,479,230	28,240,721
0.68	212,438,332	34,705,192	27,624,601
0.67	207,735,242	33,936,868	27,013,049
0.66	203,067,375	33,174,297	26,406,043
0.65	198,435,002	32,417,527	25,803,670
0.64	193,838,394	31,666,597	25,205,952
0.63	189,277,835	30,921,557	24,612,911
0.62	184,753,609	30,182,453	24,024,613
0.61	180,266,013	29,449,332	23,441,057
0.60	175,815,347	28,722,243	22,862,309
0.59	171,401,922	28,001,242	22,288,414
0.58	167,026,052	27,286,374	21,719,392
0.57	162,688,064	26,577,692	21,155,287
0.56	158,388,292	25,875,257	20,596,166
0.55	154,127,078	25,179,121	20,042,049
0.54	149,904,775	24,489,338	19,493,003
0.53	145,721,745	23,805,974	18,949,070
0.52	141,578,362	23,129,085	18,410,274
0.51	137,475,006	22,458,739	17,876,679
0.50	133,412,071	21,794,993	17,348,352
0.49	129,389,966	21,137,917	16,825,335
0.48	125,409,109	20,487,581	16,307,695
0.47	121,469,934	19,844,053	15,795,452
0.46	117,572,883	19,207,407	15,288,696
0.45	113,718,419	18,577,719	14,787,469

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	109,907,018	17,955,066	14,291,858
0.43	106,139,171	17,339,529	13,801,908
0.42	102,415,388	16,731,189	13,317,685
0.41	98,736,198	16,130,136	12,839,252
0.40	95,102,147	15,536,456	12,366,699
0.39	91,513,805	14,950,240	11,900,091
0.38	87,971,759	14,371,592	11,439,492
0.37	84,476,624	13,800,605	10,984,992
0.36	81,029,040	13,237,388	10,536,676
0.35	77,629,668	12,682,048	10,094,655
0.34	74,279,207	12,134,695	9,658,971
0.33	70,978,380	11,595,454	9,229,735
0.32	67,727,944	11,064,441	8,807,056
0.31	64,528,691	10,541,794	8,391,042
0.30	61,381,460	10,027,642	7,981,803
0.29	58,287,121	9,522,132	7,579,427
0.28	55,246,595	9,025,415	7,184,045
0.27	52,260,853	8,537,644	6,795,787
0.26	49,330,920	8,058,995	6,414,785
0.25	46,457,878	7,589,636	6,041,193
0.24	43,642,880	7,129,762	5,675,140
0.23	40,887,146	6,679,569	5,316,802
0.22	38,191,980	6,239,271	4,966,332
0.21	35,558,779	5,809,094	4,623,927
0.20	32,989,034	5,389,287	4,289,761
0.19	30,484,353	4,980,107	3,964,052
0.18	28,046,474	4,581,840	3,647,043
0.17	25,677,281	4,194,795	3,338,972
0.16	23,378,828	3,819,304	3,040,080
0.15	21,153,359	3,455,741	2,750,695
0.14	19,003,356	3,104,503	2,471,124
0.13	16,931,568	2,766,043	2,201,715
0.12	14,941,068	2,440,864	1,942,884
0.11	13,035,323	2,129,529	1,695,067
0.10	11,218,287	1,832,686	1,458,791
0.09	9,494,523	1,551,084	1,234,622
0.08	7,869,383	1,285,592	1,023,304
0.07	6,349,267	1,037,254	825,624
0.06	4,942,003	807,357	642,630
0.05	3,657,501	597,511	475,613
0.04	2,508,857	409,862	326,233
0.03	1,514,590	247,434	196,959
0.02	703,946	115,001	91,530
0.01	135,486	22,136	17,615
0.00	0	0	0

TABLE V
Total Experience All Industries - Policy Years 2014 - 2018

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2014	15,344,774	134,291,944	9	12,624	1	6,688	186	332,152	727	145,724	1,248	94,496	751,235	0.875
2015	16,202,237	126,798,497	5	55,404	2	13,352	173	261,477	747	162,414	1,399	101,296	674,041	0.783
2016	16,977,302	128,778,414	3	23,862	2	19,614	181	302,941	707	144,172	1,343	102,554	694,641	0.759
2017	17,877,506	103,243,436	2	2,031	1	9,730	161	233,188	661	145,133	1,557	101,738	540,614	0.578
2018	18,611,505	83,942,212	7	43,353	0	0	62	89,716	327	76,885	1,791	149,595	479,873	0.451
Total	85,013,324	577,054,503	26	137,274	6	49,384	763	1,219,474	3,169	674,329	7,338	549,680	3,140,404	0.679
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	15,344,774	212,217,857	9	18,847	1	18,219	186	499,556	727	179,095	1,248	106,970	1,299,491	1.383
2015	16,202,237	226,561,285	5	84,629	2	33,300	182	487,726	742	182,750	1,394	119,594	1,357,614	1.398
2016	16,977,302	222,678,939	3	34,547	2	48,840	199	533,914	698	171,959	1,326	113,733	1,323,796	1.312
2017	17,877,506	218,840,264	2	3,877	2	33,515	210	562,824	652	160,442	1,495	128,206	1,299,538	1.224
2018	18,611,505	199,054,923	7	56,705	1	23,987	181	487,023	597	147,027	1,338	114,703	1,161,104	1.070
Total	85,013,324	1,079,353,267	26	198,606	8	157,861	957	2,571,043	3,416	841,274	6,800	583,206	6,441,543	1.270
Pure Premium		1.270		0.023		0.019		0.302		0.099		0.069	0.758	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	15,344,774	175,125,506	4	8,369	2	36,439	135	362,710	490	120,660	970	83,157	1,139,921	1.141
2015	16,202,237	176,361,508	4	67,681	2	33,300	142	381,449	517	127,337	1,021	87,617	1,066,232	1.089
2016	16,977,302	170,680,419	4	46,078	2	41,676	144	387,015	522	128,530	1,032	88,558	1,014,947	1.005
2017	17,877,506	167,555,303	4	7,686	2	37,821	150	403,109	543	133,642	1,074	92,140	1,001,154	0.937
2018	18,611,505	171,544,264	4	32,615	2	36,192	151	405,805	548	135,061	1,090	93,341	1,012,429	0.922
Total	85,013,324	861,267,000	20	162,429	10	185,428	722	1,940,088	2,620	645,230	5,187	444,812	5,234,684	1.013
Pure Premium		1.013		0.019		0.022		0.228		0.076		0.052	0.616	

TABLE V
Total Experience Manufacturing - Policy Years 2014 - 2018

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2014	856,336	13,278,075	0	0	0	0	20	42,546	59	11,799	82	6,856	71,580	1.551
2015	896,819	10,998,737	1	1,978	0	0	17	29,161	60	13,000	100	5,646	60,202	1.226
2016	935,469	10,339,664	0	0	0	0	20	29,646	79	19,069	108	7,409	47,272	1.105
2017	973,882	9,314,923	0	0	0	0	11	18,389	67	14,445	121	9,134	51,181	0.956
2018	995,430	6,002,546	0	0	0	0	4	5,624	35	7,492	132	11,438	35,471	0.603
Total	4,657,935	49,933,945	1	1,978	0	0	72	125,366	300	65,805	543	40,483	265,707	1.072
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	856,336	21,272,858	0	0	0	0	20	63,989	59	14,501	82	7,761	126,478	2.484
2015	896,819	20,241,450	1	3,022	0	0	18	53,280	60	14,652	100	6,767	124,694	2.257
2016	935,469	17,243,912	0	0	0	175	22	53,382	77	22,018	107	8,519	88,346	1.843
2017	973,882	19,986,998	0	0	0	1,090	16	47,392	63	15,546	117	11,551	124,290	2.052
2018	995,430	14,442,745	0	45	0	1,727	15	37,627	51	12,396	100	8,889	83,744	1.451
Total	4,657,935	93,187,963	1	3,067	0	2,992	90	255,670	310	79,113	506	43,486	547,552	2.001
Pure Premium		2.001		0.007		0.006		0.549		0.170		0.093	1.176	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	856,336	15,625,769	0	0	0	0	15	46,460	40	9,770	64	6,033	93,995	1.825
2015	896,819	15,599,208	1	2,417	0	0	14	41,652	41	10,203	73	4,962	96,758	1.739
2016	935,469	12,904,718	0	0	0	149	16	38,659	58	16,430	84	6,657	67,152	1.379
2017	973,882	15,115,238	0	3	0	1,230	12	33,910	53	12,936	84	8,313	94,760	1.552
2018	995,430	12,552,532	0	74	0	2,605	12	31,223	47	11,347	82	7,268	73,008	1.261
Total	4,657,935	71,797,465	1	2,494	0	3,985	68	191,904	239	60,685	387	33,233	425,674	1.541
Pure Premium		1.541		0.005		0.009		0.412		0.130		0.071	0.914	

TABLE V
Total Experience Contracting - Policy Years 2014 - 2018

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2014	763,185	24,116,748	2	1,914	1	6,688	26	50,863	75	21,839	130	14,587	145,276	3.160
2015	797,732	27,116,725	2	52,879	0	0	31	47,998	68	20,837	147	13,023	136,431	3.399
2016	856,655	30,218,909	1	4,035	1	6,999	44	85,705	57	14,878	153	16,679	173,893	3.528
2017	953,247	20,287,542	0	0	1	9,730	37	54,850	59	18,075	173	16,071	104,150	2.128
2018	1,043,447	15,312,640	2	10,735	0	0	17	22,873	27	8,196	231	29,404	81,918	1.468
Total	4,414,266	117,052,564	7	69,563	3	23,417	155	262,289	286	83,825	834	89,765	641,667	2.652
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	763,185	42,709,454	2	2,858	1	18,219	26	76,498	75	26,840	130	16,513	286,166	5.596
2015	797,732	49,546,273	2	80,772	0	0	31	87,744	68	23,578	146	15,443	287,926	6.211
2016	856,655	54,397,500	1	5,842	1	17,296	43	141,371	59	19,779	151	18,694	340,993	6.350
2017	953,247	45,421,868	0	1,076	1	22,970	38	115,798	63	21,907	166	20,354	272,113	4.765
2018	1,043,447	36,496,163	2	14,028	0	5,168	28	93,959	69	23,948	171	22,037	205,822	3.498
Total	4,414,266	228,571,258	7	104,575	3	63,654	166	515,370	334	116,052	765	93,042	1,393,020	5.178
Pure Premium		5.178		0.237		0.144		1.168		0.263		0.211	3.156	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	763,185	51,140,533	1	1,269	2	36,439	19	55,542	51	18,083	101	12,837	387,236	6.701
2015	797,732	38,532,928	2	64,596	0	0	25	68,722	47	16,429	107	11,314	224,269	4.830
2016	856,655	40,850,116	1	7,792	1	14,759	31	102,472	44	14,809	117	14,534	254,135	4.769
2017	953,247	36,011,225	0	2,132	1	25,921	27	83,180	53	18,292	119	14,593	215,994	3.778
2018	1,043,447	31,275,076	1	8,035	0	7,795	23	78,415	63	22,171	138	17,783	178,551	2.997
Total	4,414,266	197,809,878	5	83,823	5	84,914	125	388,332	258	89,783	583	71,060	1,260,185	4.481
Pure Premium		4.481		0.190		0.192		0.880		0.203		0.161	2.855	

TABLE V
Total Experience All Other Industries - Policy Years 2014 - 2018

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2014	13,725,253	96,897,121	7	10,709	0	0	140	238,743	593	112,086	1,036	73,053	534,380	0.706
2015	14,507,686	88,683,035	2	547	2	13,352	125	184,318	619	128,577	1,152	82,627	477,408	0.611
2016	15,185,179	88,219,841	2	19,827	1	12,615	117	187,590	571	110,225	1,082	78,466	473,476	0.581
2017	15,950,378	73,640,971	2	2,031	0	0	113	159,949	535	112,614	1,263	76,533	385,282	0.462
2018	16,572,628	62,627,026	5	32,618	0	0	41	61,219	265	61,197	1,428	108,753	362,484	0.378
Total	75,941,123	410,067,994	18	65,732	3	25,967	536	831,819	2,583	524,699	5,961	419,433	2,233,030	0.540
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	13,725,253	148,235,545	7	15,989	0	0	140	359,069	593	137,754	1,036	82,696	886,847	1.080
2015	14,507,686	156,773,562	2	836	2	33,300	133	346,702	614	144,520	1,148	97,384	944,994	1.081
2016	15,185,179	151,037,527	2	28,705	1	31,369	134	339,161	562	130,162	1,068	86,520	894,457	0.995
2017	15,950,378	153,431,397	2	2,801	1	9,455	155	399,634	525	122,989	1,212	96,300	903,135	0.962
2018	16,572,628	148,116,015	5	42,632	1	17,092	139	355,437	477	110,683	1,067	83,777	871,538	0.894
Total	75,941,123	757,594,047	18	90,964	5	91,216	701	1,800,003	2,772	646,109	5,530	446,678	4,500,972	0.998
Pure Premium		0.998		0.012		0.012		0.237		0.085		0.059	0.593	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	13,725,253	108,359,203	3	7,100	0	0	102	260,707	400	92,807	805	64,287	658,690	0.789
2015	14,507,686	122,229,372	2	668	2	33,300	104	271,075	428	100,705	841	71,340	745,205	0.843
2016	15,185,179	116,925,585	3	38,286	1	26,768	97	245,884	420	97,291	831	67,367	693,660	0.770
2017	15,950,378	116,428,840	4	5,551	1	10,669	111	286,019	438	102,414	871	69,235	690,399	0.730
2018	16,572,628	127,716,656	3	24,506	1	25,792	116	296,167	438	101,543	870	68,290	760,870	0.771
Total	75,941,123	591,659,656	14	76,112	5	96,529	530	1,359,852	2,123	494,761	4,218	340,519	3,548,825	0.779
Pure Premium		0.779		0.010		0.013		0.179		0.065		0.045	0.467	

TABLE V
Total Medical Experience All Industries - Policy Years 2014 - 2018

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2014	15,344,774	75,123,515	9	1,429	1	59,937	186	288,135	727	196,245	1,248	126,144	79,345	0.490
2015	16,202,237	67,404,089	5	48,310	2	35,990	173	196,889	747	174,413	1,399	144,634	73,805	0.416
2016	16,977,302	69,464,109	3	413	2	51,760	181	304,514	707	142,326	1,343	128,497	67,131	0.409
2017	17,877,506	54,061,390	2	42	1	12,995	161	160,330	661	154,064	1,557	143,327	69,856	0.302
2018	18,611,505	47,987,262	7	262	0	0	62	90,082	327	93,872	1,791	223,938	71,717	0.258
Total	85,013,324	314,040,365	26	50,456	6	160,683	763	1,039,950	3,169	760,920	7,338	766,541	361,855	0.369
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	15,344,774	129,949,117	9	2,677	1	139,892	186	602,490	727	274,940	1,248	194,514	84,979	0.847
2015	16,202,237	135,761,408	5	95,481	2	86,853	182	588,112	742	280,395	1,394	217,323	89,451	0.838
2016	16,977,302	132,379,580	3	875	2	117,944	199	643,966	698	263,909	1,326	206,608	90,493	0.780
2017	17,877,506	129,953,817	2	1,235	2	46,089	210	679,021	652	246,312	1,495	232,856	94,026	0.727
2018	18,611,505	116,110,396	7	1,625	1	42,690	181	587,468	597	225,782	1,338	208,441	95,097	0.624
Total	85,013,324	644,154,317	26	101,892	8	433,468	957	3,101,057	3,416	1,291,337	6,800	1,059,742	454,046	0.758
Pure Premium		0.758		0.012		0.051		0.365		0.152		0.125	0.053	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	15,344,774	113,992,087	4	1,190	2	279,784	135	437,388	490	185,256	970	151,247	85,055	0.743
2015	16,202,237	106,623,183	3	76,355	2	86,853	142	459,131	517	195,382	1,019	158,969	89,541	0.658
2016	16,977,302	101,494,738	4	1,167	2	100,640	143	464,866	521	196,799	1,032	160,812	90,665	0.598
2017	17,877,506	100,115,431	4	2,434	2	52,018	149	483,306	538	203,177	1,064	165,827	94,393	0.560
2018	18,611,505	101,242,950	4	916	2	64,337	149	482,388	538	203,349	1,058	164,706	96,733	0.544
Total	85,013,324	523,468,390	19	82,063	10	583,632	718	2,327,080	2,603	983,962	5,144	801,561	456,387	0.616
Pure Premium		0.616		0.010		0.069		0.274		0.116		0.094	0.054	

TABLE V
Total Medical Experience Manufacturing - Policy Years 2014 - 2018

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	<u>Death</u>		<u>Permanent Total</u>		<u>Major Perm Partial</u>		<u>Minor Perm Partial</u>		<u>Temporary Total</u>		<u>Medical</u>	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2014	856,336	7,157,994	0	0	0	0	20	39,764	59	13,684	82	10,064	8,067	0.836
2015	896,819	6,020,197	1	0	0	0	17	24,633	60	16,616	100	9,924	9,030	0.671
2016	935,469	4,727,234	0	0	0	0	20	17,584	79	15,178	108	9,546	4,965	0.505
2017	973,882	5,118,146	0	0	0	0	11	17,180	67	15,332	121	11,272	7,397	0.526
2018	995,430	3,547,102	0	0	0	0	4	2,813	35	10,569	132	16,086	6,003	0.356
Total	4,657,935	26,570,673	1	0	0	0	72	101,973	300	71,379	543	56,892	35,463	0.570
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	856,336	12,647,763	0	0	0	0	20	83,147	59	19,172	82	15,519	8,640	1.477
2015	896,819	12,469,441	1	0	0	0	18	71,940	60	26,735	100	15,076	10,944	1.390
2016	935,469	8,834,562	0	0	0	58	22	39,677	77	26,449	107	15,469	6,693	0.944
2017	973,882	12,429,040	0	0	0	1,665	16	69,761	63	24,069	117	18,840	9,957	1.276
2018	995,430	8,374,387	0	58	0	2,449	15	38,474	51	19,368	100	15,434	7,960	0.841
Total	4,657,935	54,755,193	1	58	0	4,172	90	302,998	310	115,792	506	80,338	44,195	1.176
Pure Premium		1.176		0.000		0.009		0.650		0.249		0.172	0.095	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	856,336	9,399,478	0	0	0	0	15	60,362	40	12,918	64	12,067	8,648	1.098
2015	896,819	9,675,803	0	0	0	0	14	56,152	41	18,619	73	11,031	10,955	1.079
2016	935,469	6,715,225	0	0	0	49	16	28,636	57	19,705	84	12,055	6,706	0.718
2017	973,882	9,476,033	0	0	0	1,879	12	49,626	52	19,812	84	13,447	9,996	0.973
2018	995,430	7,300,844	0	32	0	3,692	12	31,572	46	17,348	79	12,267	8,097	0.733
Total	4,657,935	42,567,383	0	32	0	5,620	68	226,348	237	88,403	383	60,868	44,402	0.914
Pure Premium		0.914		0.000		0.012		0.486		0.190		0.131	0.095	

TABLE V
Total Medical Experience Contracting - Policy Years 2014 - 2018

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2014	763,185	14,527,558	2	1,426	1	59,937	26	38,569	75	21,999	130	15,143	8,201	1.904
2015	797,732	13,643,068	2	47,767	0	0	31	43,290	68	18,516	147	20,357	6,501	1.710
2016	856,655	17,389,278	1	99	1	7,774	44	126,750	57	14,138	153	17,078	8,053	2.030
2017	953,247	10,415,006	0	0	1	12,995	37	45,527	59	17,354	173	22,283	5,990	1.093
2018	1,043,447	8,191,774	2	5	0	0	17	20,304	27	11,365	231	43,120	7,124	0.785
Total	4,414,266	64,166,684	7	49,297	3	80,706	155	274,440	286	83,373	834	117,982	35,869	1.454
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	763,185	28,616,647	2	2,671	1	139,892	26	80,648	75	30,821	130	23,351	8,784	3.750
2015	797,732	28,792,570	2	94,406	0	0	31	124,508	68	30,609	146	30,524	7,879	3.609
2016	856,655	34,099,276	1	211	1	17,981	43	248,010	59	34,975	151	28,960	10,856	3.981
2017	953,247	27,211,310	0	1,143	1	34,926	38	158,784	63	32,863	166	36,335	8,062	2.855
2018	1,043,447	20,582,170	2	214	0	8,617	28	110,978	69	37,411	171	39,155	9,446	1.973
Total	4,414,266	139,301,973	7	98,644	3	201,416	166	722,928	334	166,679	765	158,326	45,027	3.156
Pure Premium		3.156		0.223		0.456		1.638		0.378		0.359	0.102	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	763,185	38,723,563	1	1,188	2	279,784	19	58,548	51	20,767	101	18,157	8,792	5.074
2015	797,732	22,426,892	2	75,496	0	0	24	97,222	47	21,341	107	22,324	7,886	2.811
2016	856,655	25,413,504	1	281	1	15,343	31	179,012	44	26,087	117	22,536	10,877	2.967
2017	953,247	21,599,449	0	2,252	1	39,419	27	113,232	52	27,164	118	25,834	8,094	2.266
2018	1,043,447	17,855,123	1	121	0	12,984	23	91,157	62	33,875	135	30,806	9,609	1.711
Total	4,414,266	126,018,531	5	79,338	5	347,530	124	539,170	256	129,233	578	119,657	45,257	2.855
Pure Premium		2.855		0.180		0.787		1.221		0.293		0.271	0.103	

TABLE V
Total Medical Experience All Other Industries - Policy Years 2014 - 2018

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2014	13,725,253	53,437,963	7	3	0	0	140	209,802	593	160,562	1,036	100,936	63,077	0.389
2015	14,507,686	47,740,824	2	544	2	35,990	125	128,966	619	139,280	1,152	114,354	58,275	0.329
2016	15,185,179	47,347,597	2	313	1	43,987	117	160,181	571	113,010	1,082	101,873	54,112	0.312
2017	15,950,378	38,528,238	2	42	0	0	113	97,623	535	121,377	1,263	109,772	56,468	0.242
2018	16,572,628	36,248,386	5	257	0	0	41	66,966	265	71,938	1,428	164,732	58,590	0.219
Total	75,941,123	223,303,008	18	1,159	3	79,977	536	663,537	2,583	606,168	5,961	591,667	290,523	0.294
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	13,725,253	88,684,707	7	6	0	0	140	438,695	593	224,947	1,036	155,644	67,555	0.646
2015	14,507,686	94,499,396	2	1,075	2	86,853	133	391,664	614	223,051	1,148	171,723	70,629	0.651
2016	15,185,179	89,445,742	2	665	1	99,905	134	356,279	562	202,485	1,068	162,180	72,943	0.589
2017	15,950,378	90,313,467	2	92	1	9,498	155	450,476	525	189,380	1,212	177,681	76,007	0.566
2018	16,572,628	87,153,839	5	1,353	1	31,624	139	438,016	477	169,003	1,067	153,851	77,691	0.526
Total	75,941,123	450,097,151	18	3,191	5	227,881	701	2,075,131	2,772	1,008,866	5,530	821,078	364,825	0.593
Pure Premium		0.593		0.000		0.030		0.273		0.133		0.108	0.048	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	13,725,253	65,869,046	3	2	0	0	102	318,479	400	151,571	806	121,022	67,616	0.480
2015	14,507,686	74,520,489	2	859	2	86,853	104	305,757	428	155,422	839	125,614	70,699	0.514
2016	15,185,179	69,366,009	3	886	1	85,248	97	257,218	419	151,007	831	126,220	73,082	0.457
2017	15,950,378	69,039,950	4	182	1	10,720	111	320,449	433	156,201	863	126,545	76,303	0.433
2018	16,572,628	76,086,982	3	763	1	47,661	114	359,659	430	152,126	844	121,633	79,027	0.459
Total	75,941,123	354,882,476	14	2,693	5	230,482	527	1,561,561	2,110	766,326	4,182	621,035	366,728	0.467
Pure Premium		0.467		0.000		0.030		0.206		0.101		0.082	0.048	

**DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2021 RATE AND LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges**

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>
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Temporary Staffing Classifications

See Exhibit 32, Temporary Staffing Rates. Column (5) in Pages 5-1 to 5-5 contains the selections by class.

Aircraft Classifications

7413	0.76	Aircraft Procedure
7421	0.92	Aircraft Procedure
7424	2.16	Aircraft Procedure
7453	0.16	Aircraft Procedure

Other Classifications

0175	0.97	Supplemental load, 20% of 512
0176	0.37	Supplemental load, 10% of 513
309	3.29	No comparable Pa. code, use industry group change
464	3.32	No comparable Pa. code, use industry group change
625	5.43	No comparable Pa. code, use industry group change
643	12.23	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647
* 670	6.63	Use combined experience of 670, 681
* 681	6.63	Use combined experience of 670, 681
809	4.18	Use combined experience of 809, 992
811	7.65	Use combined experience of 811, 4777
992	4.18	Use combined experience of 809, 992
2953	0.17	Capped due to secondary capping procedure
2956	0.17	Capped due to secondary capping procedure
2962	0.17	Capped due to secondary capping procedure
4777	7.65	Use combined experience of 811, 4777
7445	0.57	Catastrophe load, 1/3 of 7405
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)	12/1/20 Manual	12/1/21 Indicated	12/1/21 Adjusted
INDEX	7413, 7421, 7424, 7453			1.71	
Code	Rate Index				
7413	0.70 * Index * 0.825	165.00	0.98	0.99	0.76
7421	0.70 * Index	26,506.00	1.18	1.20	0.92
7424	1.65 * Index	47,467.00	2.79	2.82	2.16
7453	0.70 * Index * 0.175	165.00	0.21	0.21	0.16
	Total	74,303			
	Average weighted by payroll		2.20	2.23	1.71

* See Page 8 for the rate selections for these classes.

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
2014	63,614	1,660,977	2,368,891	2.611	31,507	0.770	0	0	2	16	31	49
2015	76,705	1,133,912	1,630,690	1.478	21,169	0.626	0	0	1	15	32	48
2016	77,661	989,446	1,663,659	1.274	24,512	0.489	0	0	2	9	27	38
2017	65,028	880,235	1,688,425	1.354	20,077	0.630	0	0	0	13	28	41
2018	63,431	592,921	1,471,359	0.935	14,693	0.583	0	0	0	4	33	37
TOTAL	346,439	5,257,491	8,823,024	1.518	22,808	0.615	0	0	5	57	151	213
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
2014	0	0	192,877	318,564	270,535	0	0	217,685	274,630	269,569	117,117
2015	0	0	77,220	310,984	240,198	0	0	26,604	191,267	169,826	117,813
2016	0	0	325,873	137,011	59,613	0	0	202,870	119,199	86,871	58,009
2017	0	0	0	243,711	200,364	0	0	0	115,869	263,222	57,069
2018	0	0	0	33,971	238,989	0	0	0	23,590	247,083	49,288
TOTAL	0	0	595,970	1,044,241	1,009,699	0	0	447,159	724,555	1,036,571	399,296
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
2014	0	0	290,087	391,515	306,246	0	0	455,179	384,757	415,675	125,432
2015	0	0	189,487	347,028	280,421	0	0	114,699	302,435	253,831	142,789
2016	0	1,923	560,706	162,001	69,139	0	669	435,834	214,480	140,711	78,196
2017	0	692	293,493	254,446	237,323	0	160	227,215	200,317	397,964	76,815
2018	526	17,345	388,772	153,001	168,159	717	25,107	284,942	155,822	211,612	65,356
TOTAL	526	19,960	1,722,545	1,307,991	1,061,288	717	25,936	1,517,869	1,257,811	1,419,793	488,588
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,287,553	5,046,883	488,588	
IBNR + FREQ. ADJUSTMENT	(2,121,757)	(1,781,730)	2,495	
TOTAL LOSSES	1,165,796	3,265,153	491,083	

EXPECTED LOSSES	12,035,291	7,975,026	737,915
CREDIBILITY	0.04	0.15	0.17

PURE PREMIUMS

INDICATED (PRE-TEST)	0.337	0.942	0.142	1.421
INDICATED (POST-TEST)	0.328	0.918	0.138	1.384
PRES. ON RATE LEVEL	2.747	1.820	0.168	4.735
DERIVED BY FORMULA	2.650	1.685	0.163	4.498
UNDERLYING PRES. RATE	3.474	2.302	0.213	5.989
PROPOSED	2.650	1.685	0.163	4.498

YEAR	12-01-20	12-01-21	IND. RATE	6.018
IND. RATE		6.02		
MAN. RATE	7.93	6.02	ADJ. RATE :	6.02

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					All
							Death	P.T.	Major	Minor	Temp	
2014	5,898	342,868	466,089	5.813	170,923	0.339	0	0	0	2	0	2
2015	6,052	483,450	931,480	7.988	120,863	0.661	0	0	1	1	2	4
2016	5,476	134,783	198,633	2.461	33,110	0.730	0	0	0	1	3	4
2017	6,479	21,503	36,588	0.332	14,678	0.154	0	0	0	0	1	1
2018	7,995	10,644	23,112	0.133	6,974	0.125	0	0	0	0	1	1
TOTAL	31,900	993,248	1,655,902	3.114	81,616	0.376	0	0	1	4	7	12
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
2014	0	0	0	80,997	0	0	0	0	260,848	10,039	1,023
2015	0	0	323,028	32,197	5,280	0	0	94,065	18,841	32,391	0
2016	0	0	0	68,847	26,083	0	0	0	5,120	7,121	2,342
2017	0	0	0	0	7,557	0	0	0	0	6,825	
2018	0	0	0	0	4,282	0	0	0	0	2,692	3,670
TOTAL	0	0	323,028	182,041	43,202	0	0	94,065	284,809	52,243	13,860
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
2014	0	0	0	99,545	0	0	0	0	365,448	0	1,096
2015	0	0	571,816	38,386	7,884	0	0	265,563	32,187	15,644	0
2016	0	0	25,323	76,262	28,861	0	0	4,692	11,272	49,066	3,157
2017	0	7	3,005	1,328	8,256	0	2	2,905	1,466	10,433	9,186
2018	9	292	6,008	2,266	2,949	8	266	2,738	1,448	2,262	4,866
TOTAL	9	299	606,152	217,787	47,950	8	268	275,898	411,821	77,405	18,305
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	882,634	754,963	18,305	
IBNR + FREQ. ADJUSTMENT	(150,351)	(152,496)	177	
TOTAL LOSSES	732,283	602,467	18,482	
EXPECTED LOSSES	876,931	710,094	42,427	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.296	1.889	0.058	4.243
INDICATED (POST-TEST)	2.237	1.840	0.056	4.133
PRES. ON RATE LEVEL	2.174	1.760	0.105	4.039
DERIVED BY FORMULA	2.175	1.762	0.104	4.041
UNDERLYING PRES. RATE	2.749	2.226	0.133	5.108
PROPOSED	2.175	1.762	0.104	4.041

YEAR	12-01-20	12-01-21	IND. RATE	6.307
IND. RATE		6.31		
MAN. RATE	7.36	6.31	ADJ. RATE :	6.31

CLASS:
Sanitation Company
Fuel Distribution

INDUSTRY GROUP:
3

CODE:
809 + 992

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2014	20,617	576,168	855,006	2.795	55,834	0.437	0	0	2	1	6	9
2015	21,296	214,504	289,006	1.007	18,570	0.470	0	0	0	3	7	10
2016	20,729	542,864	904,705	2.619	72,251	0.338	0	0	1	1	5	7
2017	21,951	781,494	1,552,353	3.560	58,918	0.547	0	0	2	3	7	12
2018	16,655	229,442	572,518	1.378	42,571	0.300	0	0	0	1	4	5
TOTAL	101,248	2,344,472	4,173,588	2.316	49,159	0.425	0	0	5	9	29	43
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
2014	0	0	264,400	16,448	28,946	0	0	68,713	66,737	57,259	73,665
2015	0	0	0	112,666	15,790	0	0	0	27,556	29,684	28,808
2016	0	0	151,170	36,994	70,947	0	0	139,942	32,359	74,343	37,109
2017	0	0	502,167	32,180	9,023	0	0	103,048	32,362	28,237	74,477
2018	0	0	0	12,669	96,128	0	0	0	4,217	99,842	16,586
TOTAL	0	0	917,737	210,957	220,834	0	0	311,703	163,231	289,365	230,645
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
2014	0	0	397,658	20,215	32,767	0	0	143,679	93,499	88,293	78,895
2015	0	0	17,059	123,981	19,176	0	0	6,007	43,662	44,206	34,915
2016	0	892	256,381	49,332	76,471	0	462	284,205	70,537	116,402	50,023
2017	0	28,800	880,784	56,396	25,398	0	9,924	340,735	61,087	48,983	100,246
2018	211	6,946	154,809	60,763	67,534	290	9,994	107,567	57,796	84,615	21,993
TOTAL	211	36,638	1,706,691	310,687	221,346	290	20,380	882,193	326,581	382,499	286,072
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,646,403	1,241,113	286,072	
IBNR + FREQ. ADJUSTMENT	(372,952)	(386,514)	559	
TOTAL LOSSES	2,273,451	854,599	286,631	

EXPECTED LOSSES	2,111,021	1,716,154	174,147
CREDIBILITY	0.02	0.06	0.07

PURE PREMIUMS

INDICATED (PRE-TEST)	2.245	0.844	0.283	3.372
INDICATED (POST-TEST)	2.187	0.822	0.276	3.285
PRES. ON RATE LEVEL	1.649	1.340	0.136	3.125
DERIVED BY FORMULA	1.660	1.309	0.146	3.115
UNDERLYING PRES. RATE	2.085	1.695	0.172	3.952
PROPOSED	1.665	1.313	0.146	3.125

YEAR	12-01-20	12-01-21	IND. RATE	4.181
IND. RATE		4.18		
MAN. RATE	5.33	4.18	ADJ. RATE :	4.18

CLASS:
Trucking, N.O.C.
Explosives Distributor

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
2014	64,175	4,546,484	7,401,404	7.085	97,152	0.717	0	0	12	15	19	46
2015	70,041	5,019,412	9,988,226	7.166	79,483	0.885	0	0	13	13	36	62
2016	67,728	2,732,187	4,001,899	4.034	93,749	0.428	0	0	4	14	11	29
2017	74,167	4,759,153	10,357,263	6.417	75,944	0.836	0	0	14	18	30	62
2018	76,325	4,723,591	8,330,283	6.189	81,797	0.747	1	0	5	11	40	57
TOTAL	352,436	21,780,827	40,079,075	6.180	83,932	0.726	1	0	48	71	136	256
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
2014	0	0	2,387,562	403,639	97,174	0	0	1,295,493	192,091	93,017	77,508
2015	0	0	2,291,873	205,826	381,140	0	0	1,518,472	198,911	331,709	91,481
2016	0	0	814,263	462,768	40,822	0	0	944,598	388,944	67,332	13,460
2017	0	0	2,222,398	475,238	233,945	0	0	1,030,240	515,211	231,511	50,610
2018	1,394,554	0	590,608	268,872	342,882	1,000	0	1,321,274	337,979	405,250	61,172
TOTAL	1,394,554	0	8,306,704	1,816,343	1,095,963	1,000	0	6,110,077	1,633,136	1,128,819	294,231
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
2014	0	0	3,590,893	496,072	110,001	0	0	2,708,876	269,119	143,432	83,011
2015	0	0	4,056,766	254,670	452,750	0	0	4,250,681	363,506	498,978	110,875
2016	0	3,940	1,198,859	523,425	61,563	0	2,150	1,382,913	677,737	133,168	18,144
2017	0	128,330	4,267,152	583,081	349,518	0	99,333	3,584,025	842,024	435,679	68,121
2018	1,246,918	96,358	1,789,343	435,661	284,866	6,007	220,235	3,049,113	680,675	439,993	81,114
TOTAL	1,246,918	228,628	14,903,013	2,292,909	1,258,698	6,007	321,718	14,975,608	2,833,061	1,651,250	361,265
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,681,892	8,035,918	361,265	
IBNR + FREQ. ADJUSTMENT	(2,903,650)	(1,710,484)	992	
TOTAL LOSSES	28,778,242	6,325,434	362,257	

EXPECTED LOSSES	16,603,260	7,831,128	260,803
CREDIBILITY	0.04	0.15	0.17

PURE PREMIUMS				
INDICATED (PRE-TEST)	8.166	1.795	0.103	10.064
INDICATED (POST-TEST)	7.955	1.749	0.100	9.804
PRES. ON RATE LEVEL	3.725	1.757	0.059	5.541
DERIVED BY FORMULA	3.894	1.756	0.066	5.716
UNDERLYING PRES. RATE	4.711	2.222	0.074	7.007
PROPOSED	3.894	1.756	0.066	5.716

YEAR	12-01-20	12-01-21	IND. RATE =	7.648
IND. RATE		7.65		
MAN. RATE	9.45	7.65	ADJ. RATE =	7.65

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					All
							Death	P.T.	Major	Minor	Temp	
2014	9,398	368,589	550,303	3.922	122,863	0.319	3	0	0	0	0	3
2015	13,818	408	494	0.003	0	0.000	0	0	0	0	0	0
2016	16,707	4,614	6,220	0.028	0	0.000	0	0	0	0	0	0
2017	15,351	41,101	82,117	0.268	40,907	0.065	0	0	0	1	0	1
2018	19,029	21,373	55,647	0.112	20,000	0.053	0	0	0	0	1	1
TOTAL	74,303	436,085	694,781	0.587	85,899	0.067	3	0	0	1	1	5
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
2014	368,589	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	408
2016	0	0	0	0	0	0	0	0	0	0	4,614
2017	0	0	0	29,973	0	0	0	0	10,934	0	194
2018	0	0	0	0	20,000	0	0	0	0	0	1,373
TOTAL	368,589	0	0	29,973	20,000	0	0	0	10,934	0	6,589
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
2014	550,303	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	494
2016	0	0	0	0	0	0	0	0	0	0	6,220
2017	0	63	26,295	26,964	2,266	0	8	11,307	13,791	1,162	261
2018	44	1,364	28,060	10,582	13,776	0	0	0	0	0	1,821
TOTAL	550,347	1,427	54,355	37,546	16,042	0	8	11,307	13,791	1,162	8,796
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	617,444	68,541	8,796	
IBNR + FREQ. ADJUSTMENT	(182,089)	(35,614)	127	
TOTAL LOSSES	435,355	32,927	8,923	

EXPECTED LOSSES	1,016,465	168,668	29,721
CREDIBILITY	0.02	0.05	0.06

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.586	0.044	0.012	0.642
INDICATED (POST-TEST)	0.571	0.043	0.012	0.626
PRES. ON RATE LEVEL	1.082	0.180	0.032	1.294
DERIVED BY FORMULA	1.072	0.173	0.031	1.276
UNDERLYING PRES. RATE	1.368	0.227	0.040	1.635
PROPOSED	1.072	0.173	0.031	1.276

YEAR	12-01-20	12-01-21	IND. RATE	1.707
IND. RATE		1.71		
MAN. RATE	2.13	1.71	ADJ. RATE :	1.71