

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2009 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 rating value may not be consistent with that shown in the Class Book.

December 1, 2009 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	0.9887	0.9967	0.9946
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0835	1.0278	0.9394
(3) Expense Provision (= 1 / 0.7315)	1.3671	1.3671	1.3671
(4) Effect of 7/1/09 Benefit Change	0.9992	0.9992	0.9992
(5) Rate Test Correction Factor	1.0253	1.0069	1.0127
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5004	1.4090	1.2925

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2002 through 2006 were translated using composite multipliers, yielding an average claim value of \$ 908,131 . 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) * 908,131 (3)	Per Accident Limit (3) * 2 (4)
A	0.82	744,667	1,489,334
B	0.89	808,237	1,616,474
C	0.96	871,806	1,743,612
D	1.03	935,375	1,870,750
E	1.11	1,008,025	2,016,050
F	1.2	1,089,757	2,179,514
G	1.3	1,180,570	2,361,140

@ From Delaware 12/1/09 loss cost filing 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	23	12,517,500	11,833,000	24,350,500	1,058,717
Permanent Total	31	37,192,000	108,187,600	145,379,600	4,689,665
Major	1,252	268,500,500	520,575,700	789,076,200	630,253
Total Serious	1,306	318,210,000	640,596,300	958,806,300	734,155
Minor	2,793	68,046,200	148,221,900	216,268,100	77,432
Temporary	11,250	57,652,700	153,189,100	210,841,800	18,741
Total Non-Serious	14,043	125,698,900	301,411,000	427,109,900	30,414

Accordingly, the criteria for 100 percent credibility will be:

		Selected		
Serious: 175 *	734,155	908,131	=	158,922,925
Non-Serious: 500 *	30,414	32,054	=	16,027,000
Medical: .10 *	16,027,000	16,027,000	=	1,602,700

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	157,732,554	15,906,954	1,590,695
0.99	155,360,779	15,667,766	1,566,777
0.98	153,001,011	15,429,789	1,542,979
0.97	150,653,311	15,193,030	1,519,303
0.96	148,317,743	14,957,493	1,495,749
0.95	145,994,369	14,723,186	1,472,319
0.94	143,683,255	14,490,116	1,449,012
0.93	141,384,464	14,258,288	1,425,829
0.92	139,098,064	14,027,710	1,402,771
0.91	136,824,122	13,798,389	1,379,839
0.90	134,562,708	13,570,330	1,357,033
0.89	132,313,890	13,343,542	1,334,354
0.88	130,077,739	13,118,032	1,311,803
0.87	127,854,329	12,893,806	1,289,381
0.86	125,643,731	12,670,873	1,267,087
0.85	123,446,022	12,449,239	1,244,924
0.84	121,261,277	12,228,913	1,222,891
0.83	119,089,574	12,009,901	1,200,990
0.82	116,930,990	11,792,213	1,179,221
0.81	114,785,608	11,575,857	1,157,586
0.80	112,653,507	11,360,839	1,136,084
0.79	110,534,772	11,147,170	1,114,717
0.78	108,429,488	10,934,857	1,093,486
0.77	106,337,741	10,723,909	1,072,391
0.76	104,259,619	10,514,336	1,051,434
0.75	102,195,212	10,306,145	1,030,615
0.74	100,144,612	10,099,347	1,009,935
0.73	98,107,913	9,893,951	989,395
0.72	96,085,209	9,689,966	968,997
0.71	94,076,600	9,487,402	948,740
0.70	92,082,184	9,286,270	928,627
0.69	90,102,062	9,086,580	908,658
0.68	88,136,340	8,888,341	888,834
0.67	86,185,123	8,691,566	869,157
0.66	84,248,521	8,496,264	849,626
0.65	82,326,643	8,302,447	830,245
0.64	80,419,604	8,110,127	811,013
0.63	78,527,521	7,919,315	791,932
0.62	76,650,512	7,730,023	773,002
0.61	74,788,700	7,542,263	754,226
0.60	72,942,209	7,356,049	735,605
0.59	71,111,168	7,171,393	717,139
0.58	69,295,709	6,988,308	698,831
0.57	67,495,966	6,806,809	680,681
0.56	65,712,079	6,626,908	662,691
0.55	63,944,188	6,448,620	644,862
0.54	62,192,440	6,271,961	627,196
0.53	60,456,986	6,096,944	609,694
0.52	58,737,980	5,923,586	592,359
0.51	57,035,581	5,751,904	575,190
0.50	55,349,953	5,581,912	558,191
0.49	53,681,264	5,413,629	541,363
0.48	52,029,687	5,247,071	524,707
0.47	50,395,403	5,082,257	508,226
0.46	48,778,596	4,919,206	491,921
0.45	47,179,457	4,757,937	475,794

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	45,598,185	4,598,469	459,847
0.43	44,034,982	4,440,824	444,082
0.42	42,490,060	4,285,022	428,502
0.41	40,963,639	4,131,086	413,109
0.40	39,455,945	3,979,039	397,904
0.39	37,967,215	3,828,904	382,890
0.38	36,497,692	3,680,706	368,071
0.37	35,047,632	3,534,471	353,447
0.36	33,617,299	3,390,225	339,023
0.35	32,206,969	3,247,997	324,800
0.34	30,816,931	3,107,815	310,782
0.33	29,447,485	2,969,709	296,971
0.32	28,098,945	2,833,712	283,371
0.31	26,771,641	2,699,857	269,986
0.30	25,465,918	2,568,178	256,818
0.29	24,182,140	2,438,712	243,871
0.28	22,920,688	2,311,497	231,150
0.27	21,681,964	2,186,575	218,658
0.26	20,466,394	2,063,988	206,399
0.25	19,274,428	1,943,781	194,378
0.24	18,106,542	1,826,002	182,600
0.23	16,963,245	1,710,703	171,070
0.22	15,845,076	1,597,939	159,794
0.21	14,752,614	1,487,767	148,777
0.20	13,686,479	1,380,249	138,025
0.19	12,647,338	1,275,454	127,545
0.18	11,635,912	1,173,455	117,346
0.17	10,652,981	1,074,328	107,433
0.16	9,699,399	978,162	97,816
0.15	8,776,098	885,049	88,505
0.14	7,884,106	795,094	79,509
0.13	7,024,563	708,411	70,841
0.12	6,198,745	625,129	62,513
0.11	5,408,090	545,394	54,539
0.10	4,654,239	469,369	46,937
0.09	3,939,084	397,248	39,725
0.08	3,264,847	329,253	32,925
0.07	2,634,181	265,651	26,565
0.06	2,050,337	206,772	20,677
0.05	1,517,422	153,029	15,303
0.04	1,040,874	104,970	10,497
0.03	628,372	63,370	6,337
0.02	292,053	29,453	2,945
0.01	56,211	5,669	567
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/>		
	529,148,820		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	445,491,845	287,135,246	33,181,725
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.1878	1.8429	15.9470

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	187,354,728	29,314,926	25,366,813
0.99	184,537,533	28,874,126	24,985,393
0.98	181,734,601	28,435,558	24,605,886
0.97	178,946,003	27,999,235	24,228,325
0.96	176,171,815	27,565,164	23,852,709
0.95	173,412,111	27,133,359	23,479,071
0.94	170,666,970	26,703,835	23,107,394
0.93	167,936,466	26,276,599	22,737,695
0.92	165,220,680	25,851,667	22,369,989
0.91	162,519,692	25,429,051	22,004,293
0.90	159,833,585	25,008,761	21,640,605
0.89	157,162,439	24,590,814	21,278,943
0.88	154,506,338	24,175,221	20,919,322
0.87	151,865,372	23,761,995	20,561,759
0.86	149,239,624	23,351,152	20,206,236
0.85	146,629,185	22,942,703	19,852,803
0.84	144,034,145	22,536,664	19,501,443
0.83	141,454,596	22,133,047	19,152,188
0.82	138,890,630	21,731,869	18,805,037
0.81	136,342,345	21,333,147	18,460,024
0.80	133,809,836	20,936,890	18,117,132
0.79	131,293,202	20,543,120	17,776,392
0.78	128,792,546	20,151,848	17,437,821
0.77	126,307,969	19,763,092	17,101,419
0.76	123,839,575	19,376,870	16,767,218
0.75	121,387,473	18,993,195	16,435,217
0.74	118,951,770	18,612,087	16,105,433
0.73	116,532,579	18,233,562	15,777,882
0.72	114,130,011	17,857,638	15,452,595
0.71	111,744,185	17,484,333	15,129,557
0.70	109,375,218	17,113,667	14,808,815
0.69	107,023,229	16,745,658	14,490,369
0.68	104,688,345	16,380,324	14,174,236
0.67	102,370,689	16,017,687	13,860,447
0.66	100,070,393	15,657,765	13,548,986
0.65	97,787,587	15,300,580	13,239,917
0.64	95,522,406	14,946,153	12,933,224
0.63	93,274,989	14,594,506	12,628,940
0.62	91,045,478	14,245,659	12,327,063
0.61	88,834,018	13,899,636	12,027,642
0.60	86,640,756	13,556,463	11,730,693
0.59	84,465,845	13,216,160	11,436,216
0.58	82,309,443	12,878,753	11,144,258
0.57	80,171,708	12,544,268	10,854,820
0.56	78,052,807	12,212,729	10,567,933
0.55	75,952,907	11,884,162	10,283,614
0.54	73,872,180	11,558,597	10,001,895
0.53	71,810,808	11,236,058	9,722,790
0.52	69,768,973	10,916,577	9,446,349
0.51	67,746,863	10,600,184	9,172,555
0.50	65,744,674	10,286,906	8,901,472
0.49	63,762,605	9,976,777	8,633,116
0.48	61,800,862	9,669,827	8,367,503
0.47	59,859,660	9,366,091	8,104,680
0.46	57,939,216	9,065,605	7,844,664
0.45	56,039,759	8,768,402	7,587,487

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	54,161,524	8,474,519	7,333,180
0.43	52,304,752	8,183,995	7,081,776
0.42	50,469,693	7,896,867	6,833,321
0.41	48,656,610	7,613,178	6,587,849
0.40	46,865,771	7,332,971	6,345,375
0.39	45,097,458	7,056,287	6,105,947
0.38	43,351,959	6,783,173	5,869,628
0.37	41,629,577	6,513,677	5,636,419
0.36	39,930,628	6,247,846	5,406,400
0.35	38,255,438	5,985,734	5,179,586
0.34	36,604,351	5,727,392	4,956,041
0.33	34,977,723	5,472,877	4,735,797
0.32	33,375,927	5,222,248	4,518,917
0.31	31,799,355	4,975,566	4,305,467
0.30	30,248,417	4,732,895	4,095,477
0.29	28,723,546	4,494,302	3,889,011
0.28	27,225,193	4,259,858	3,686,149
0.27	25,753,837	4,029,639	3,486,939
0.26	24,309,983	3,803,723	3,291,445
0.25	22,894,166	3,582,194	3,099,746
0.24	21,506,951	3,365,139	2,911,922
0.23	20,148,942	3,152,655	2,728,053
0.22	18,820,781	2,944,842	2,548,235
0.21	17,523,155	2,741,806	2,372,547
0.20	16,256,800	2,543,661	2,201,085
0.19	15,022,508	2,350,534	2,033,960
0.18	13,821,136	2,162,560	1,871,317
0.17	12,653,611	1,979,879	1,713,234
0.16	11,520,946	1,802,655	1,559,872
0.15	10,424,249	1,631,057	1,411,389
0.14	9,364,741	1,465,279	1,267,930
0.13	8,343,776	1,305,531	1,129,701
0.12	7,362,869	1,152,050	996,895
0.11	6,423,729	1,005,107	869,733
0.10	5,528,305	865,000	748,504
0.09	4,678,844	732,088	633,495
0.08	3,877,985	606,780	525,055
0.07	3,128,880	489,568	423,632
0.06	2,435,390	381,060	329,736
0.05	1,802,394	282,017	244,037
0.04	1,236,350	193,449	167,396
0.03	746,380	116,785	101,056
0.02	346,901	54,279	46,964
0.01	66,767	10,447	9,042
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2002 - 2006

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														
02	9,283,385	142,959,409	6	28,583	9	49,300	241	331,451	548	93,533	2536	119,473	807,253	1.540
03	9,997,030	133,347,884	4	8,161	6	18,802	256	339,921	544	104,604	2385	100,544	761,447	1.334
04	10,665,330	134,884,721	5	7,762	4	27,098	229	307,490	598	125,301	2292	94,170	787,025	1.265
05	11,391,649	120,990,985	5	28,400	5	22,958	207	235,137	570	124,933	2196	85,447	713,035	1.062
06	11,573,478	88,825,572	3	10,633	1	8,000	82	89,214	447	103,709	2174	111,135	565,565	.767
ALL	52,910,872	621,008,571	23	83,539	25	126,158	1015	1,303,213	2707	552,080	11583	510,769	3,634,325	1.174
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	9,283,385	299,898,677	6	32,642	9	107,967	241	516,732	548	133,566	2536	129,867	2,078,213	3.230
03	9,997,030	295,680,783	4	21,763	6	71,994	265	568,237	549	133,690	2370	121,469	2,039,655	2.958
04	10,665,330	286,573,515	5	27,213	5	59,985	252	540,275	601	146,403	2265	116,131	1,975,729	2.687
05	11,391,649	300,122,980	5	27,225	7	83,972	265	568,394	585	142,559	2119	108,596	2,070,483	2.635
06	11,573,478	252,556,535	3	16,332	4	48,002	229	491,367	510	124,244	1960	100,464	1,745,157	2.182
ALL	52,910,872	1,434,832,490	23	125,175	31	371,920	1252	2,685,005	2793	680,462	11250	576,527	9,909,237	2.712
PURE PREMIUM		2.712		.024		.070		.507		.129		.109	1.873	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	9,283,385	267,498,303	5	27,211	6	71,978	236	506,126	568	138,429	1691	86,619	1,844,620	2.881
03	9,997,030	275,371,111	5	27,208	6	71,994	246	525,809	590	143,588	1754	89,931	1,895,181	2.755
04	10,665,330	281,437,835	5	27,213	5	72,045	251	536,819	602	146,641	1796	92,095	1,939,565	2.639
05	11,391,649	279,339,826	5	27,225	7	72,303	248	531,237	598	145,612	1779	91,199	1,925,822	2.452
06	11,573,478	282,020,705	5	29,865	7	73,491	251	538,575	602	146,738	1815	93,034	1,938,504	2.437
ALL	52,910,872	1,385,667,780	25	138,722	31	361,811	1232	2,638,566	2960	721,008	8835	452,878	9,543,692	2.619
PURE PREMIUM		2.619		.026		.068		.499		.136		.086	1.804	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2002 - 2006

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														
02	719,659	19,048,700		0		0	36	54,380	69	12,491	275	13,275	110,341	2.647
03	736,898	17,802,465	1	4,606	1	4,208	41	50,582	75	14,909	225	10,046	93,674	2.416
04	772,564	21,202,437		0	2	5,357	34	45,491	103	22,106	226	9,223	129,848	2.744
05	793,651	15,614,153		0	1	6,360	26	31,354	99	19,813	233	9,321	89,293	1.967
06	805,386	9,440,679		0		0	8	8,380	56	13,451	226	11,432	61,143	1.172
ALL	3,828,158	83,108,434	1	4,606	4	15,925	145	190,187	402	82,770	1185	53,297	484,299	2.171
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	719,659	39,562,977		0		0	36	84,778	69	17,838	275	14,430	278,585	5.497
03	736,898	39,463,594	1	12,283	1	14,859	42	83,894	75	18,890	224	12,293	252,417	5.355
04	772,564	45,439,994		1,845	2	10,576	37	79,775	100	24,886	226	12,133	325,186	5.882
05	793,651	38,574,598		950	1	17,834	35	77,140	93	21,270	229	12,635	255,917	4.860
06	805,386	26,325,418		120		3,887	25	53,408	59	14,398	206	10,636	180,804	3.269
ALL	3,828,158	189,366,581	1	15,198	4	47,156	175	378,995	396	97,282	1160	62,127	1,292,909	4.947
PURE PREMIUM		4.947		.040		.123		.990		.254		.162	3.377	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	719,659	37,541,773		0		0	35	83,038	72	18,487	183	9,624	264,269	5.217
03	736,898	37,217,131	1	15,356	1	14,859	39	77,639	81	20,280	166	9,116	234,921	5.051
04	772,564	45,417,930		1,845	2	12,701	37	79,264	100	24,875	180	9,674	325,821	5.879
05	793,651	35,880,585		950	1	15,333	33	72,147	95	21,660	193	10,669	238,047	4.521
06	805,386	28,757,697		467		5,981	27	58,242	69	16,943	192	9,906	196,038	3.571
ALL	3,828,158	184,815,116	1	18,618	4	48,874	171	370,330	417	102,245	914	48,989	1,259,096	4.828
PURE PREMIUM		4.828		.049		.128		.967		.267		.128	3.289	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2002 - 2006

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														
02	621,115	31,640,183	4	25,614	4	17,519	47	66,999	83	14,961	434	21,034	170,275	5.094
03	698,675	28,923,131	1	3,500	1	1,651	71	92,644	79	17,449	421	18,952	155,035	4.140
04	764,536	34,142,023	1	6,133	1	16,804	58	91,094	103	22,964	397	19,109	185,316	4.466
05	873,177	33,529,566	3	13,225	3	16,440	66	84,028	92	22,618	368	16,073	182,912	3.840
06	902,074	18,901,480		0		0	24	28,986	80	22,919	359	25,135	111,975	2.095
ALL	3,859,577	147,136,383	9	48,472	9	52,414	266	363,751	437	100,911	1979	100,303	805,513	3.812
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	621,115	62,349,449	4	29,251	4	38,367	47	104,451	83	21,364	434	22,864	407,197	10.038
03	698,675	64,863,653	1	9,333	1	8,980	71	151,554	81	22,743	418	22,972	433,054	9.284
04	764,536	76,170,265	1	19,915	1	28,794	60	153,038	105	27,807	393	23,963	508,186	9.963
05	873,177	91,438,727	3	13,444	3	44,464	70	176,257	99	28,017	356	21,478	630,727	10.472
06	902,074	55,696,638		314	1	9,286	46	124,241	90	28,583	326	23,002	371,540	6.174
ALL	3,859,577	350,518,732	9	72,257	10	129,891	294	709,541	458	128,514	1927	114,279	2,350,704	9.082
PURE PREMIUM		9.082		.187		.337		1.838		.333		.296	6.091	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	621,115	54,334,732	3	24,385	3	25,578	46	102,307	86	22,142	289	15,250	353,686	8.748
03	698,675	60,325,404	1	11,668	1	8,980	66	140,235	87	24,431	309	17,000	400,939	8.634
04	764,536	75,704,039	1	19,915	1	34,573	60	152,183	105	27,865	311	18,990	503,514	9.902
05	873,177	84,474,688	3	13,444	3	38,227	66	165,111	101	28,620	299	18,035	581,310	9.674
06	902,074	61,191,822		1,145	2	14,280	50	135,512	106	33,752	302	21,307	405,923	6.783
ALL	3,859,577	336,030,685	8	70,557	10	121,638	288	695,348	485	136,810	1510	90,582	2,245,372	8.706
PURE PREMIUM		8.706		.183		.315		1.802		.354		.235	5.818	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2002 - 2006

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														
02	7,942,611	92,270,526	2	2,969	5	31,781	158	210,072	396	66,082	1827	85,164	526,638	1.162
03	8,561,457	86,622,288	2	55	4	12,943	144	196,695	390	72,246	1739	71,546	512,738	1.012
04	9,128,230	79,540,261	4	1,629	1	4,937	137	170,905	392	80,231	1669	65,838	471,862	.871
05	9,724,821	71,847,266	2	15,175	1	159	115	119,755	379	82,501	1595	60,053	440,830	.739
06	9,866,018	60,483,413	3	10,633	1	8,000	50	51,847	311	67,339	1589	74,568	392,446	.613
ALL	45,223,137	390,763,754	13	30,461	12	57,820	604	749,274	1868	368,399	8419	357,169	2,344,514	.864
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	7,942,611	197,986,251	2	3,390	5	69,601	158	327,503	396	94,364	1827	92,573	1,392,431	2.493
03	8,561,457	191,353,536	2	147	4	48,155	152	332,789	393	92,056	1728	86,204	1,354,184	2.235
04	9,128,230	164,963,256	4	5,453	2	20,615	155	307,462	396	93,710	1646	80,036	1,142,357	1.807
05	9,724,821	170,109,655	2	12,831	3	21,675	160	314,997	393	93,272	1534	74,482	1,183,839	1.749
06	9,866,018	170,534,479	3	15,898	3	34,828	158	313,718	361	81,263	1428	66,825	1,192,813	1.729
ALL	45,223,137	894,947,177	13	37,719	17	194,874	783	1,596,469	1939	454,665	8163	400,120	6,265,624	1.979
PURE PREMIUM		1.979		.008		.043		.353		.101		.088	1.385	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	7,942,611	175,621,798	2	2,826	3	46,400	155	320,781	410	97,801	1219	61,744	1,226,666	2.211
03	8,561,457	177,828,576	3	183	4	48,155	141	307,935	422	98,877	1279	63,814	1,259,321	2.077
04	9,128,230	160,315,866	4	5,453	2	24,771	154	305,372	397	93,901	1305	63,430	1,110,230	1.756
05	9,724,821	158,984,553	2	12,831	3	18,743	149	293,979	402	95,333	1287	62,495	1,106,465	1.635
06	9,866,018	192,071,186	5	28,253	5	53,230	174	344,821	427	96,044	1321	61,820	1,336,543	1.947
ALL	45,223,137	864,821,979	16	49,546	17	191,299	773	1,572,888	2058	481,956	6411	313,303	6,039,225	1.912
PURE PREMIUM		1.912		.011		.042		.348		.107		.069	1.335	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2002 - 2006

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMPORARY		MEDICAL ONLY IN HUNDREDS		PURE PREM.
			NO.	COMP. IN HUNDREDS	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															
02	9,283,385	80,725,345	6	39,642	9	53,225	241	314,363	548	117,755	2536	201,853	80,415	.870	
03	9,997,030	76,144,697	4	17	6	50,335	256	307,826	544	142,898	2385	169,843	90,529	.762	
04	10,665,330	78,702,521	5	405	4	83,302	229	273,598	598	155,007	2292	187,959	86,754	.738	
05	11,391,649	71,303,529	5	20,372	5	33,613	207	204,621	570	183,464	2196	176,295	94,670	.626	
06	11,573,478	56,556,455	3	0	1	24,037	82	90,773	447	131,744	2174	226,059	92,952	.489	
ALL	52,910,872	363,432,547	23	60,436	25	244,512	1015	1,191,181	2707	730,868	11583	962,009	445,320	.687	
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)															
02	9,283,385	207,821,280	6	31,952	9	314,083	241	1,002,188	548	290,855	2536	345,371	93,764	2.239	
03	9,997,030	203,965,495	4	17,170	6	209,401	265	1,101,714	549	291,397	2370	322,746	97,228	2.040	
04	10,665,330	197,572,852	5	26,616	5	174,499	252	1,047,713	601	318,939	2265	308,456	99,507	1.852	
05	11,391,649	207,048,301	5	26,617	7	244,306	265	1,101,831	585	310,411	2119	288,481	98,836	1.818	
06	11,573,478	174,515,665	3	15,975	4	139,587	229	952,311	510	270,617	1960	266,837	99,830	1.508	
ALL	52,910,872	990,923,593	23	118,330	31	1,081,876	1252	5,205,757	2793	1,482,219	11250	1,531,891	489,165	1.873	
PURE PREMIUM		1.873		.022		.204		.984		.280		.290	.092		
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)															
02	9,283,385	184,438,559	5	27,908	6	209,389	236	981,440	568	301,453	1689	230,113	94,083	1.987	
03	9,997,030	189,413,104	2	17,170	6	209,401	246	1,018,938	588	312,451	1752	238,496	97,675	1.895	
04	10,665,330	193,770,688	5	27,910	5	209,400	250	1,037,802	600	317,765	1797	244,736	100,094	1.817	
05	11,391,649	192,577,142	5	27,911	7	209,985	249	1,032,884	592	313,970	1770	240,971	100,051	1.691	
06	11,573,478	193,523,326	5	27,927	7	211,800	250	1,038,629	583	309,394	1793	244,089	103,394	1.672	
ALL	52,910,872	953,722,819	22	128,826	31	1,049,975	1231	5,109,693	2931	1,555,033	8801	1,198,405	495,297	1.803	
PURE PREMIUM		1.803		.024		.198		.966		.294		.226	.094		

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2002 - 2006

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														
02	719,659	11,034,109		0		0	36	57,186	69	17,382	275	21,340	14,433	1.533
03	736,898	9,367,425	1	0	1	5,729	41	42,574	75	15,074	225	17,421	12,876	1.271
04	772,564	12,984,760		0	2	24,142	34	41,228	103	29,771	226	22,759	11,947	1.681
05	793,651	8,929,337		0	1	2,720	26	25,010	99	24,055	233	23,824	13,685	1.125
06	805,386	6,114,304		0		0	8	5,719	56	19,595	226	23,527	12,302	.759
ALL	3,828,158	48,429,935	1	0	4	32,591	145	171,717	402	105,877	1185	108,871	65,243	1.265
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	719,659	27,858,455		0		0	36	182,310	69	42,933	275	36,513	16,828	3.871
03	736,898	25,241,678	1	0	1	24,252	42	150,129	75	30,984	224	33,223	13,829	3.425
04	772,564	32,518,570		7,359	2	47,058	37	159,935	100	58,589	226	38,541	13,704	4.209
05	793,651	25,591,731		432	1	23,944	35	137,878	93	40,662	229	38,714	14,287	3.225
06	805,386	18,080,406		240		7,500	25	98,227	59	32,750	206	28,874	13,212	2.245
ALL	3,828,158	129,290,840	1	8,031	4	102,754	175	728,479	396	205,918	1160	175,865	71,860	3.377
PURE PREMIUM		3.377		.021		.268		1.903		.538		.459	.188	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	719,659	26,424,657		0		0	35	178,535	72	44,497	183	24,328	16,886	3.672
03	736,898	23,476,443		0	1	24,252	39	138,846	80	33,221	166	24,552	13,893	3.186
04	772,564	32,544,590		7,717	2	56,469	37	158,480	100	58,299	180	30,696	13,784	4.213
05	793,651	23,805,246		453	1	20,592	33	129,077	94	41,140	191	32,327	14,463	2.999
06	805,386	19,587,217		420		11,474	27	106,419	67	37,308	190	26,568	13,684	2.432
ALL	3,828,158	125,838,153		8,590	4	112,787	171	711,357	413	214,465	910	138,471	72,710	3.287
PURE PREMIUM		3.287		.022		.295		1.858		.560		.362	.190	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2002 - 2006

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														
02	621,115	17,027,486	4	39,627	4	15,485	47	53,067	83	19,711	434	30,453	11,932	2.741
03	698,675	15,503,488	1	0	1	8,666	71	77,402	79	23,510	421	31,394	14,062	2.219
04	764,536	18,531,555	1	0	1	21,110	58	91,253	103	26,985	397	34,283	11,685	2.424
05	873,177	18,291,194	3	372	3	30,255	66	69,924	92	38,179	368	29,347	14,836	2.095
06	902,074	11,197,518		0		0	24	32,315	80	23,296	359	44,112	12,251	1.241
ALL	3,859,577	80,551,241	9	39,999	9	75,516	266	323,961	437	131,681	1979	169,589	64,766	2.087
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	621,115	40,719,716	4	31,939	4	91,376	47	169,177	83	48,687	434	52,105	13,913	6.556
03	698,675	43,305,427	1	0	1	37,455	71	271,872	81	48,902	418	59,723	15,103	6.198
04	764,536	50,818,625	1	6,435	1	45,944	60	326,297	105	58,752	393	57,355	13,403	6.647
05	873,177	63,072,656	3	4,219	3	163,337	70	330,308	99	66,093	356	51,281	15,488	7.223
06	902,074	37,153,987		646	1	18,990	46	231,413	90	54,527	326	52,806	13,158	4.119
ALL	3,859,577	235,070,411	9	43,239	10	357,102	294	1,329,067	458	276,961	1927	273,270	71,065	6.091
PURE PREMIUM		6.091		.112		.925		3.444		.718		.708	.184	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	621,115	35,362,700	3	27,897	3	60,917	46	165,675	86	50,461	289	34,716	13,960	5.693
03	698,675	40,063,064		0	1	37,455	66	251,438	87	52,443	309	44,123	15,173	5.734
04	764,536	50,259,008	1	6,748	1	55,134	59	323,185	105	58,538	312	45,503	13,482	6.574
05	873,177	58,107,675	3	4,424	3	140,198	66	311,090	100	66,729	298	42,958	15,679	6.655
06	902,074	40,525,267		1,130	2	29,016	50	250,828	103	62,302	298	48,348	13,628	4.492
ALL	3,859,577	224,317,714	7	40,199	10	322,720	287	1,302,216	481	290,473	1506	215,648	71,922	5.812
PURE PREMIUM		5.812		.104		.836		3.374		.753		.559	.186	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2002 - 2006

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
02	7,942,611	52,663,750	2	15	5	37,741	158	204,110	396	80,662	1827	150,060	54,050	.663
03	8,561,457	51,273,784	2	17	4	35,940	144	187,850	390	104,313	1739	121,028	63,590	.599
04	9,128,230	47,186,206	4	405	1	38,050	137	141,118	392	98,251	1669	130,917	63,121	.517
05	9,724,821	44,082,998	2	20,000	1	638	115	109,688	379	121,230	1595	123,124	66,150	.453
06	9,866,018	39,244,633	3	0	1	24,037	50	52,739	311	88,853	1589	158,420	68,399	.398
ALL	45,223,137	234,451,371	13	20,437	12	136,406	604	695,505	1868	493,309	8419	683,549	315,310	.518
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	7,942,611	139,243,109	2	12	5	222,707	158	650,701	396	199,235	1827	256,753	63,023	1.753
03	8,561,457	135,418,390	2	17,170	4	147,694	152	679,714	393	211,510	1728	229,800	68,296	1.582
04	9,128,230	114,235,657	4	12,822	2	81,497	155	561,481	396	201,597	1646	212,560	72,400	1.251
05	9,724,821	118,383,914	2	21,966	3	57,025	160	633,645	393	203,655	1534	198,486	69,060	1.217
06	9,866,018	119,281,272	3	15,088	3	113,097	158	622,671	361	183,340	1428	185,156	73,460	1.209
ALL	45,223,137	626,562,342	13	67,058	17	622,020	783	3,148,212	1939	999,337	8163	1,082,755	346,239	1.385
PURE PREMIUM		1.385		.015		.138		.696		.221		.239	.077	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	7,942,611	122,651,202	2	11	3	148,472	155	637,230	410	206,494	1217	171,069	63,237	1.544
03	8,561,457	125,873,597	2	17,170	4	147,694	141	628,654	421	226,787	1277	169,820	68,610	1.470
04	9,128,230	110,967,090	4	13,445	2	97,797	154	556,136	395	200,928	1305	168,537	72,827	1.216
05	9,724,821	110,664,221	2	23,034	3	49,194	150	592,717	398	206,101	1281	165,686	69,910	1.138
06	9,866,018	133,410,842	5	26,377	5	171,309	173	681,382	413	209,784	1305	169,173	76,083	1.352
ALL	45,223,137	603,566,952	15	80,037	17	614,466	773	3,096,119	2037	1,050,094	6385	844,285	350,667	1.335
PURE PREMIUM		1.335		.018		.136		.685		.232		.187	.078	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2009 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	4.31	Use rate for associated non-temporary class	104
187	3.71	Use rate for associated non-temporary class	107
191	3.36	Use rate for associated non-temporary class	161
275	5.02	Use rate for associated non-temporary class	221
276	5.71	Use rate for associated non-temporary class	222
297	3.23	Use rate for associated non-temporary class	281
491	3.95	Use rate for associated non-temporary class	403
495	5.30	Use rate for associated non-temporary class	451
497	2.72	Use rate for associated non-temporary class	472
499	4.22	Use rate for associated non-temporary class	475
587	2.43	Use rate for associated non-temporary class	563
691	5.78	Use rate for associated non-temporary class	609
693	7.30	Use rate for associated non-temporary class	651
695	3.34	Use rate for associated non-temporary class	661
867	5.38	Use rate for associated non-temporary class	813
877	3.28	Use rate for associated non-temporary class	914
879	3.75	Use rate for associated non-temporary class	923
881	3.34	Use rate for associated non-temporary class	926
883	2.39	Use rate for associated non-temporary class	928
889	0.35	Use rate for associated non-temporary class	953
895	0.58	Use rate for associated non-temporary class	965
Aircraft Classifications			
7413	1.73	Aircraft Procedure	
7421	2.10	Aircraft Procedure	
7424	4.95	Aircraft Procedure	
7453	0.36	Aircraft Procedure	
Other Classifications			
0175	1.39	Supplemental load, 20% of 512	
0176	0.44	Supplemental load, 10% of 513	
287	3.55	Use combined experience of 287, 924, subject to capping	
309	4.41	No comparable Pa. code, use industry group change	
442	3.87	Use combined experience of 442, 443 and 445. subject to capping	
443	3.87	Use combined experience of 442, 443 and 445. subject to capping	
445	8.16	Use combined experience of 442, 443 and 445	
464	4.44	No comparable Pa. code, use industry group change	
625	6.93	No comparable Pa. code, use industry group change	
643	12.51	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
670	5.59	Use combined experience of 670, 681	
681	5.59	Use combined experience of 670, 681	
809	5.03	Use combined experience of 809, 992	
811	9.34	Use combined experience of 811, 4777	
* 871	6.27	Use combined experience of 871, 937, subject to capping	
924	3.31	Use combined experience of 287, 924	
* 937	13.54	Use combined experience of 871, 937	
* 970	9.53	Use combined experience of 970, 991	
* 991	9.53	Use combined experience of 970, 991	
992	5.03	Use combined experience of 809, 992	
4777	9.34	Use combined experience of 811, 4777	
7445	0.39	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)	12/1/08 Manual	12/1/09 Indicated	12/1/09 Adjusted
INDEX	7413, 7421, 7424, 7453			3.37	
Code	Rate Index				
7413	0.70 * Index * 0.825	85	1.97	1.95	1.73
7421	0.70 * Index	16,109	2.38	2.36	2.10
7424	1.65 * Index	13,276	5.61	5.56	4.95
7453	0.70 * Index * 0.175	50	0.42	0.41	0.36
	Total	29,520			
	Average weighted by payroll		3.82	3.79	3.37

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
2002	63,394	1,493,996	2,401,736	2.357	33,436	0.663			2	7	33	42
2003	66,849	1,234,294	2,051,232	1.846	43,360	0.389			2	5	19	26
2004	71,385	1,731,584	3,201,179	2.426	57,663	0.392			2	6	20	28
2005	71,596	805,435	1,984,293	1.125	32,872	0.307			1	6	15	22
2006	83,246	984,308	2,767,008	1.182	26,722	0.384			2	7	23	32
TOTAL	356,470	6,249,617	12,405,448	1.753	38,163	0.421	0	0	9	31	110	150
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
2002			323,816	102,213	262,219			320,216	110,827	285,014	89,691
2003			368,115	69,016	47,589			432,973	105,393	104,270	106,938
2004			316,808	182,993	231,150			299,245	383,759	200,621	117,008
2005			93,497	101,666	67,141			114,231	279,615	67,028	82,257
2006			186,791	82,224	103,782			192,678	86,054	203,577	129,202
TOTAL	0	0	1,289,027	538,112	711,881	0	0	1,359,343	965,648	860,510	525,096
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
2002	0	0	405,171	145,960	285,032	0	0	699,591	273,743	487,659	104,580
2003	0	11,531	443,145	87,821	58,337	0	15,179	906,966	213,882	199,520	114,851
2004	0	25,622	481,506	218,292	269,490	0	21,508	986,892	717,617	346,044	134,208
2005	168	19,894	289,854	110,556	83,090	537	62,192	794,104	390,115	147,907	85,876
2006	1,646	45,862	604,246	116,706	96,171	3,380	98,447	1,176,125	243,224	242,438	138,763
TOTAL	1,814	102,909	2,223,922	679,335	792,120	3,917	197,326	4,563,678	1,838,581	1,423,568	578,278
O.D.	0	0	0	0	0	0	0	0	0	0	0

TOTAL TRANSLATED LOSSES	7,093,566	4,733,604	578,278	
IBNR + FREQ. ADJUSTMENT	(34,170)	(276,032)	5,811	
TOTAL LOSSES	7,059,396	4,457,572	584,089	
EXPECTED LOSSES CREDIBILITY	5,439,732	4,249,122	506,187	
	0.07	0.24	0.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.980	1.250	0.164	3.394
INDICATED (POST-TEST)	1.266	0.799	0.105	2.170
PRES. ON RATE LEVEL	1.415	1.105	0.132	2.652
DERIVED BY FORMULA	1.405	1.032	0.125	2.562
UNDERLYING PRES. RATE	1.526	1.192	0.142	2.860
PROPOSED	1.405	1.032	0.125	2.562

YEAR	12-1-08	12-01-09	IND. RATE =	3.311
IND. RATE				3.31
MAN. RATE	3.87	3.31	ADJ. RATE =	3.31

CLASSIFICATION STUDY - DELAWARE

CLASS:
Handtool Mfg, NOC, Sawblade/Industrial
Knife Mfg., Hardware Mfg.

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
2002	6,352	291,335	627,296	4.587	23,685	1.732			1	1	9	11
2003	10,069	757,746	1,736,065	7.526	38,637	1.887			3	5	11	19
2004	6,778	281,695	572,021	4.156	53,273	0.738				2	3	5
2005	5,659	123,790	212,074	2.187	25,258	0.530				1	2	3
2006	5,789	125,437	354,690	2.167	37,863	0.518					3	3
TOTAL	34,647	1,580,003	3,502,146	4.560	35,375	1.183	0	0	4	9	28	41
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
2002			79,972	5,603	11,770			107,753	9,941	45,491	30,805
2003			198,222	101,382	30,864			259,489	90,214	53,926	23,649
2004				72,617	7,684				176,950	9,112	15,332
2005				40,562	2,997				22,450	9,766	48,015
2006					28,372					85,218	11,847
TOTAL	0	0	278,194	220,164	81,687	0	0	367,242	299,555	203,513	129,648
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
2002	0	0	124,676	8,001	12,794	0	0	343,517	24,554	77,835	35,919
2003	0	8,376	332,666	125,387	39,035	0	15,061	902,526	181,764	105,851	25,399
2004	0	1,909	27,609	76,103	12,081	0	770	94,935	311,738	29,290	17,586
2005	0	2,255	34,067	36,366	7,231	0	1,423	31,674	31,439	17,491	50,128
2006	131	3,859	44,516	13,397	21,512	281	8,939	120,004	44,237	85,090	12,724
TOTAL	131	16,399	563,534	259,254	92,653	281	26,193	1,492,656	593,732	315,557	141,756
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,099,194	1,261,196	141,756	
IBNR + FREQ. ADJUSTMENT	(19,682)	(56,427)	1,194	
TOTAL LOSSES	2,079,512	1,204,769	142,950	
EXPECTED LOSSES	1,139,193	762,234	127,154	
CREDIBILITY	0.01	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.002	3.477	0.413	9.892
INDICATED (POST-TEST)	3.838	2.223	0.264	6.325
PRES. ON RATE LEVEL	3.048	2.039	0.340	5.427
DERIVED BY FORMULA	3.056	2.048	0.335	5.439
UNDERLYING PRES. RATE	3.288	2.200	0.367	5.855
PROPOSED	3.056	2.048	0.335	5.439
YEAR	12-1-08	12-01-09	IND. RATE =	8.161
IND. RATE		8.16		
MAN. RATE	8.94	8.16	ADJ. RATE =	8.16

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
2002	9,237	90,395	140,045	0.979	7,245	1.083				1	9	10
2003	6,672	616,527	1,342,448	9.241	60,924	1.499			1	2	7	10
2004	8,570	107,323	175,042	1.252	21,414	0.467				1	3	4
2005	7,615	607,734	1,620,724	7.981	60,062	1.313			2	3	5	10
2006	8,305	276,551	819,933	3.330	38,188	0.843			1	1	5	7
TOTAL	40,399	1,698,530	4,098,192	4.204	39,885	1.015	0	0	4	8	29	41
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
2002				31,959	12,491				15,810	12,187	17,948
2003			235,592	41,921	27,702			195,817	48,358	59,845	7,292
2004				46,780	7,839				20,460	10,577	21,667
2005			286,245	41,154	45,627			175,153	7,500	44,937	7,118
2006			59,953	10,535	59,685			56,996	6,909	73,239	9,234
TOTAL	0	0	581,790	172,349	153,344	0	0	427,966	99,037	200,785	63,259
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
2002	0	0	0	45,637	13,578	0	0	0	39,051	20,852	20,927
2003	0	9,315	363,419	53,872	34,271	0	10,912	647,681	100,791	114,355	7,832
2004	0	1,334	18,704	49,318	10,987	0	154	14,308	37,457	17,928	24,852
2005	515	36,821	559,421	61,578	60,033	823	72,546	703,812	44,331	73,413	7,431
2006	627	16,828	209,880	40,233	48,941	958	27,501	324,128	60,801	80,119	9,917
TOTAL	1,142	64,298	1,151,424	250,638	167,810	1,781	111,113	1,689,929	282,431	306,667	70,959
O.D.	0	0	0	0	0	0	0	0	0	0	0

TOTAL TRANSLATED LOSSES	SERIOUS	NON-SER	MED ONLY	TOTAL
IBNR + FREQ. ADJUSTMENT	3,019,687	1,007,546	70,959	
TOTAL LOSSES	(9,248)	(60,248)	586	
	3,010,439	947,298	71,545	
EXPECTED LOSSES	819,292	841,107	55,347	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.452	2.345	0.177	9.974
INDICATED (POST-TEST)	4.765	1.499	0.113	6.377
PRES. ON RATE LEVEL	1.880	1.930	0.127	3.937
DERIVED BY FORMULA	1.938	1.904	0.126	3.968
UNDERLYING PRES. RATE	2.028	2.082	0.137	4.247
PROPOSED	1.938	1.904	0.126	3.968
YEAR	12-1-08	12-01-09	IND. RATE =	5.591
IND. RATE		5.59		
MAN. RATE	6.27	5.59	ADJ. RATE =	5.59

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
2002	20,871	377,447	653,941	1.808	27,720	0.623			1	2	10	13
2003	19,289	324,578	565,665	1.683	28,903	0.518				4	6	10
2004	23,970	143,486	255,573	0.599	17,691	0.250				1	5	6
2005	21,765	446,303	1,006,996	2.051	27,726	0.689			1	2	12	15
2006	22,195	983,814	2,877,210	4.433	55,082	0.766			2	4	11	17
TOTAL	108,090	2,275,628	5,359,385	2.105	34,555	0.564	0	0	4	13	44	61
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
2002			155,443	64,714	23,761			25,373	48,395	42,677	17,084
2003				90,880	31,273				126,766	40,113	35,546
2004				5,600	7,365				11,355	81,828	37,338
2005			67,237	66,371	106,644			44,203	1,163	130,273	30,412
2006			148,706	163,060	77,478			68,199	338,595	140,362	47,414
TOTAL	0	0	371,386	390,625	246,521	0	0	137,775	526,274	435,253	167,794
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
2002	0	0	242,336	92,412	25,828	0	0	80,889	119,536	73,020	19,920
2003	0	654	18,861	110,831	38,477	0	201	35,833	243,158	79,474	38,176
2004	0	390	4,280	6,554	8,443	0	601	34,503	32,045	125,930	42,827
2005	121	17,746	245,309	88,071	120,030	208	21,958	253,148	44,462	184,193	31,750
2006	1,431	44,752	626,727	148,980	84,285	2,792	90,037	1,189,828	409,523	227,932	50,923
TOTAL	1,552	63,542	1,137,513	446,848	277,063	3,000	112,797	1,594,201	848,724	690,549	183,596
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,912,605	2,263,184	183,596	
IBNR + FREQ. ADJUSTMENT	(27,993)	(114,797)	1,554	
TOTAL LOSSES	2,884,612	2,148,387	185,150	
EXPECTED LOSSES	2,784,398	1,654,858	144,841	
CREDIBILITY	0.03	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.669	1.988	0.171	4.828
INDICATED (POST-TEST)	1.707	1.271	0.109	3.087
5359523 PRES. ON RATE LEVEL	2.388	1.419	0.124	3.931
DERIVED BY FORMULA	2.368	1.403	0.122	3.893
UNDERLYING PRES. RATE	2.576	1.531	0.134	4.241
PROPOSED	2.368	1.403	0.122	3.893
YEAR	12-1-08	12-01-09	IND. RATE =	5.032
IND. RATE		5.03		
MAN. RATE	5.81	5.03	ADJ. RATE =	5.03

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
2002	52,802	5,702,660	10,017,731	10.800	67,153	1.591			18	15	51	84
2003	48,797	2,935,560	6,158,288	6.016	52,978	1.107			8	9	37	54
2004	46,047	2,613,824	5,328,518	5.676	52,585	1.064			9	10	30	49
2005	45,355	2,368,879	5,260,904	5.223	38,738	1.323			5	12	43	60
2006	44,747	1,559,018	4,537,594	3.484	42,307	0.805			5	6	25	36
TOTAL	237,748	15,179,941	31,303,035	6.385	52,741	1.190	0	0	45	52	186	283
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
2002			2,353,026	298,289	245,385			2,177,860	260,257	306,074	61,769
2003			1,130,424	213,578	229,279			741,396	230,458	315,671	74,754
2004			1,317,959	240,901	90,752			488,067	274,522	164,487	37,136
2005			590,578	421,411	168,729			400,640	324,971	417,971	44,579
2006			413,900	211,296	177,449			305,809	143,745	270,851	35,968
TOTAL	0	0	5,805,887	1,385,475	911,594	0	0	4,113,772	1,233,953	1,475,054	254,206
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
2002	0	0	3,387,971	425,957	266,733	0	0	4,698,519	642,835	523,693	72,023
2003	0	48,063	1,814,087	277,988	277,930	0	42,786	2,539,413	477,959	599,776	80,286
2004	0	85,111	2,104,678	288,584	136,321	0	43,703	1,799,549	538,763	289,214	42,595
2005	897	87,310	1,308,135	436,375	233,069	1,397	149,601	1,770,826	571,841	654,913	46,540
2006	3,451	97,199	1,303,213	251,569	176,811	5,225	151,922	1,809,369	365,822	334,383	38,630
TOTAL	4,348	317,683	9,918,084	1,680,473	1,090,864	6,622	388,012	12,617,676	2,597,220	2,401,979	280,074
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,252,425	7,770,536	280,074	
IBNR + FREQ. ADJUSTMENT	(192,450)	(419,162)	2,214	
TOTAL LOSSES	23,059,975	7,351,374	282,288	

	12-1-08	12-01-09	IND. RATE =	9.340
EXPECTED LOSSES	12,550,717	5,727,349	218,728	
CREDIBILITY	0.05	0.19	0.21	

	12-1-08	12-01-09	IND. RATE =	9.34
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.699	3.092	0.119	12.910
INDICATED (POST-TEST)	6.202	1.977	0.076	8.255
PRES. ON RATE LEVEL	4.894	2.233	0.085	7.212
DERIVED BY FORMULA	4.959	2.184	0.083	7.226
UNDERLYING PRES. RATE	5.279	2.409	0.092	7.780
PROPOSED	4.959	2.184	0.083	7.226

YEAR	12-1-08	12-01-09	IND. RATE =	9.340
IND. RATE		9.34		
MAN. RATE	10.66	9.34	ADJ. RATE =	9.34

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

871 + 937

CLASS:
Temp Labor - Heavy Labor
Temp Furniture Store

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
2002	1,453	13,378	21,562	0.921	6,054	1.376					2	2
2003	2,448	102,163	194,243	4.173	49,551	0.817				1	1	2
2004	1,034	58,374	111,079	5.645	29,187	1.934				2		2
2005	1,516	18,717	29,169	1.235	3,719	1.319					2	2
2006	2,079	24,456	65,976	1.176	10,231	0.962					2	2
TOTAL	8,530	217,088	422,029	2.545	19,748	1.172	0	0	0	3	7	10
O.D.		0		0.000			0	0	0	0	0	0

REPORTED LOSSES

Manual Year	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002					1,020					11,088	1,270
2003				29,704	347				67,804	1,247	3,061
2004				29,615					28,759		
2005					425					7,013	11,279
2006					4,181					16,280	3,995
TOTAL	0	0	0	59,319	5,973	0	0	0	96,563	35,628	19,605
O.D.	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

Manual Year	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	0	0	1,109	0	0	0	0	18,972	1,481
2003	0	6	4,752	35,796	987	0	8	15,551	128,693	5,162	3,288
2004	0	664	10,265	30,720	1,451	0	119	14,918	50,443	2,499	0
2005	0	28	307	105	444	0	213	4,503	2,017	9,777	11,775
2006	19	568	6,560	1,974	3,170	54	1,717	22,922	8,449	16,252	4,291
TOTAL	19	1,266	21,884	68,595	7,161	54	2,057	57,894	189,602	52,662	20,835
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	83,174	318,020	20,835	
IBNR + FREQ. ADJUSTMENT	(5,474)	(24,584)	322	
TOTAL LOSSES	77,700	293,436	21,157	
EXPECTED LOSSES	601,449	388,370	27,978	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.911	3.440	0.248	4.599
INDICATED (POST-TEST)	0.597	2.255	0.159	3.011
PRES. ON RATE LEVEL	6.536	4.221	0.304	11.061
DERIVED BY FORMULA	6.477	4.182	0.301	10.960
UNDERLYING PRES. RATE	7.051	4.553	0.328	11.932
PROPOSED	6.477	4.182	0.301	10.960

YEAR	12-1-08	12-01-09	IND. RATE =	14.166
IND. RATE		14.17		
MAN. RATE	16.15	14.17	ADJ. RATE =	14.17

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					All
							Death	P.T.	Major	Minor	Temp	
2002	360	0	0	0.000	0	0.000						0
2003	389	0	0	0.000	0	0.000						0
2004	377	0	0	0.000	0	0.000						0
2005	12	0	0	0.000	0	0.000						0
2006	396	0	0	0.000	0	0.000						0
TOTAL	1,534	0	0	0.000	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	
2002												
2003												
2004												
2005												
2006												
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0
O.D.	0	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES											
	Indemnity					Medical						
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only	
2002	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0
O.D.	0	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQ. ADJUSTMENT	181	(3,157)	237	
TOTAL LOSSES	181	0	237	
EXPECTED LOSSES CREDIBILITY	55,132 0.00	45,437 0.01	22,059 0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.012	0.000	0.015	0.027
INDICATED (POST-TEST)	0.008	0.000	0.010	0.018
PRES. ON RATE LEVEL	3.332	2.746	1.333	7.411
DERIVED BY FORMULA	3.332	2.719	1.320	7.371
UNDERLYING PRES. RATE	3.594	2.962	1.438	7.994
PROPOSED	3.332	2.719	1.320	7.371

YEAR	12-1-08	12-01-09	IND. RATE =	9.527
IND. RATE		9.53		
MAN. RATE	10.96	9.53	ADJ. RATE =	9.53

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
2002	5,078	18,370	29,475	0.362	9,155	0.394					2	2
2003	5,063	15,170	16,293	0.300	0	0.000					0	0
2004	5,157	2,639	3,027	0.051	0	0.000					0	0
2005	6,382	128,559	284,190	2.014	123,248	0.157					1	1
2006	7,840	2,461	4,587	0.031	997	0.128					1	1
TOTAL	29,520	167,199	337,572	0.566	35,639	0.136	0	0	0	0	4	4
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
2002					3,082					15,228	60
2003											15,170
2004											2,639
2005					42,079					81,169	5,311
2006					113					884	1,464
TOTAL	0	0	0	0	45,274	0	0	0	0	97,281	24,644
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
2002	0	0	0	0	3,350	0	0	0	0	26,055	70
2003	0	0	0	0	0	0	0	0	0	0	16,293
2004	0	0	0	0	0	0	0	0	0	0	3,027
2005	0	2,727	30,402	10,444	43,952	0	2,516	52,110	23,344	113,150	5,545
2006	1	15	177	53	86	3	93	1,245	459	883	1,572
TOTAL	1	2,742	30,579	10,497	47,388	3	2,609	53,355	23,803	140,088	26,507
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	89,289	221,776	26,507	
IBNR + FREQ. ADJUSTMENT	(1,819)	(7,778)	305	
TOTAL LOSSES	87,470	213,998	26,812	
EXPECTED LOSSES	681,026	129,002	24,502	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.296	0.725	0.091	1.112
INDICATED (POST-TEST)	0.189	0.464	0.058	0.711
PRES. ON RATE LEVEL	2.139	0.405	0.077	2.621
DERIVED BY FORMULA	2.120	0.408	0.076	2.604
UNDERLYING PRES. RATE	2.307	0.437	0.083	2.827
PROPOSED	2.120	0.408	0.076	2.604

YEAR	12-1-08	12-01-09	IND. RATE =	3.366
IND. RATE		3.37		
MAN. RATE	3.88	3.37	ADJ. RATE =	3.37