Exhibit 28
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2020 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

INDEX TO CLASSIFICATION EXHIBITS

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.

Superseded

<u>December 1, 2020 Residual Market Rate and Voluntary Market Loss Cost Filing</u>

Calculation of Composite Pure Premium Multipliers

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9844	0.9960	1.0038
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0913	1.0498	0.9260
(3) Expense Provision (= 1 / 0.6866)	1.4565	1.4565	1.4565
(4) Effect of 7/1/21 Benefit Change	1.0036	1.0036	1.0036
(5) Rate Test Correction Factor	1.0380	1.0040	0.9943
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.6299	1.5344	1.3509

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CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2013 through 2017 were translated using composite multipliers, yielding an average claim value of $ 1,123,112 . 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) * $1,123,112	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.74	831,103	1,662,206
B	0.83	932,183	1,864,366
C	0.92	1,033,263	2,066,526
D	1.03	1,156,805	2,313,610
E	1.16	1,302,810	2,605,620
F	1.29	1,448,814	2,897,628
G	1.44	1,617,281	3,234,562

@ From Delaware 12/1/20 excess loss analysis materials

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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	27	17,669,000	18,712,900	36,381,900	1,347,478
Permanent Total	8	16,946,200	65,676,400	82,622,600	10,327,825
Major	1,032	272,927,500	540,048,900	812,976,400	787,768
Total Serious	1,067	307,542,700	624,438,200	931,980,900	873,459
Minor	3,671	78,263,100	190,790,800	269,053,900	73,292
Temporary	6,687	51,707,100	152,208,900	203,916,000	30,494
Total Non-Serious	10,358	129,970,200	342,999,700	472,969,900	45,662

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility	
Serious	873,459	1,123,112	196,544,600	*
Non-Serious	45,662	54,206	27,103,000	**
Medical	N/A	N/A	2,710,300	***

* Serious Credibility = 175 x Selected Serious average cost
** Non-Serious = 500 x Selected Non-Serious average cost
*** Medical = 10% of Non-Serious credibility criteria

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EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi-bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	195,072,433	26,899,992	2,689,999
0.99	192,139,190	26,495,506	2,649,551
0.98	189,220,796	26,093,067	2,609,307
0.97	186,317,328	25,692,686	2,569,269
0.96	183,428,863	25,294,374	2,529,437
0.95	180,555,479	24,898,141	2,489,814
0.94	177,697,257	24,504,000	2,450,400
0.93	174,854,275	24,111,960	2,411,196
0.92	172,026,618	23,722,033	2,372,203
0.91	169,214,368	23,334,231	2,333,423
0.90	166,417,611	22,948,565	2,294,857
0.89	163,636,432	22,565,048	2,256,505
0.88	160,870,920	22,183,691	2,218,369
0.87	158,121,164	21,804,506	2,180,451
0.86	155,387,254	21,427,507	2,142,751
0.85	152,669,283	21,052,706	2,105,271
0.84	149,967,345	20,680,116	2,068,012
0.83	147,281,536	20,309,749	2,030,975
0.82	144,611,954	19,941,621	1,994,162
0.81	141,958,697	19,575,743	1,957,574
0.80	139,321,866	19,212,131	1,921,213
0.79	136,701,565	18,850,798	1,885,080
0.78	134,097,899	18,491,759	1,849,176
0.77	131,510,974	18,135,029	1,813,503
0.76	128,940,900	17,780,622	1,778,062
0.75	126,387,789	17,428,555	1,742,856
0.74	123,851,752	17,078,842	1,707,884
0.73	121,332,907	16,731,499	1,673,150
0.72	118,831,371	16,386,544	1,638,654
0.71	116,347,265	16,043,992	1,604,399
0.70	113,880,712	15,703,861	1,570,386
0.69	111,431,839	15,366,167	1,536,617
0.68	109,000,773	15,030,930	1,503,093
0.67	106,587,647	14,698,166	1,469,817
0.66	104,192,594	14,367,894	1,436,789
0.65	101,815,752	14,040,133	1,404,013
0.64	99,457,262	13,714,904	1,371,490
0.63	97,117,267	13,392,224	1,339,222
0.62	94,795,916	13,072,116	1,307,212
0.61	92,493,358	12,754,599	1,275,460
0.60	90,209,750	12,439,695	1,243,970
0.59	87,945,248	12,127,426	1,212,743
0.58	85,700,017	11,817,815	1,181,782
0.57	83,474,223	11,510,883	1,151,088
0.56	81,268,037	11,206,656	1,120,666
0.55	79,081,635	10,905,157	1,090,516
0.54	76,915,198	10,606,410	1,060,641
0.53	74,768,912	10,310,443	1,031,044
0.52	72,642,967	10,017,281	1,001,728
0.51	70,537,561	9,726,951	972,695
0.50	68,452,895	9,439,480	943,948
0.49	66,389,179	9,154,899	915,490
0.48	64,346,626	8,873,236	887,324
0.47	62,325,459	8,594,523	859,452
0.46	60,325,907	8,318,789	831,879
0.45	58,348,206	8,046,070	804,607

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EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi-bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	56,392,600	7,776,396	777,640
0.43	54,459,341	7,509,805	750,981
0.42	52,548,692	7,246,331	724,633
0.41	50,660,923	6,986,013	698,601
0.40	48,796,314	6,728,888	672,889
0.39	46,955,158	6,474,997	647,500
0.38	45,137,756	6,224,382	622,438
0.37	43,344,425	5,977,086	597,709
0.36	41,575,491	5,733,155	573,316
0.35	39,831,295	5,492,635	549,264
0.34	38,112,194	5,255,575	525,558
0.33	36,418,560	5,022,027	502,203
0.32	34,750,782	4,792,045	479,205
0.31	33,109,266	4,565,684	456,568
0.30	31,494,441	4,343,004	434,300
0.29	29,906,755	4,124,066	412,407
0.28	28,346,681	3,908,936	390,894
0.27	26,814,715	3,697,681	369,768
0.26	25,311,385	3,490,376	349,038
0.25	23,837,245	3,287,096	328,710
0.24	22,392,887	3,087,923	308,792
0.23	20,978,937	2,892,942	289,294
0.22	19,596,065	2,702,248	270,225
0.21	18,244,986	2,515,938	251,594
0.20	16,926,466	2,334,117	233,412
0.19	15,641,330	2,156,900	215,690
0.18	14,390,470	1,984,410	198,441
0.17	13,174,852	1,816,779	181,678
0.16	11,995,529	1,654,153	165,415
0.15	10,853,656	1,496,692	149,669
0.14	9,750,503	1,344,570	134,457
0.13	8,687,481	1,197,982	119,798
0.12	7,666,168	1,057,146	105,715
0.11	6,688,342	922,306	92,231
0.10	5,756,032	793,743	79,374
0.09	4,871,580	671,779	67,178
0.08	4,037,731	556,793	55,679
0.07	3,257,769	449,238	44,924
0.06	2,535,711	349,668	34,967
0.05	1,876,640	258,784	25,878
0.04	1,287,279	177,513	17,751
0.03	777,126	107,164	10,716
0.02	361,190	49,808	4,981
0.01	69,517	9,587	959
0.00	0	0	0

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Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A) Five Year Payroll (00's)

A)	814,001,420

B) Five Year Expected Losses *

	Serious	Non-Serious	Medical Only
B)	514,653,545	403,468,408	45,650,584

C) =A/B Ratio Payroll to Expected Loss

	Serious	Non-Serious	Medical Only
C) =A/B	1.5816	2.0175	17.8311

Superseded

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi-bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	308,526,560	54,270,734	47,965,641
0.99	303,887,343	53,454,683	47,244,409
0.98	299,271,611	52,642,763	46,526,814
0.97	294,679,486	51,834,994	45,812,892
0.96	290,111,090	51,031,400	45,102,644
0.95	285,566,546	50,231,999	44,396,122
0.94	281,045,982	49,436,820	43,693,327
0.93	276,549,521	48,645,879	42,994,277
0.92	272,077,299	47,859,202	42,298,989
0.91	267,629,444	47,076,811	41,607,499
0.90	263,206,094	46,298,730	40,919,825
0.89	258,807,381	45,524,984	40,235,966
0.88	254,433,447	44,755,597	39,555,959
0.87	250,084,433	43,990,591	38,879,840
0.86	245,760,481	43,229,995	38,207,607
0.85	241,461,738	42,473,834	37,539,298
0.84	237,188,353	41,722,134	36,874,929
0.83	232,940,477	40,974,919	36,214,518
0.82	228,718,266	40,232,220	35,558,102
0.81	224,521,875	39,494,062	34,905,698
0.80	220,351,463	38,760,474	34,257,341
0.79	216,207,195	38,031,485	33,613,050
0.78	212,089,237	37,307,124	32,972,842
0.77	207,997,756	36,587,421	32,336,753
0.76	203,932,927	35,872,405	31,704,801
0.75	199,894,927	35,162,110	31,077,040
0.74	195,883,931	34,456,564	30,453,450
0.73	191,900,126	33,755,799	29,834,105
0.72	187,943,696	33,059,853	29,219,003
0.71	184,014,834	32,368,754	28,608,199
0.70	180,113,734	31,682,540	28,001,710
0.69	176,240,597	31,001,242	27,399,571
0.68	172,395,623	30,324,901	26,801,802
0.67	168,579,022	29,653,550	26,208,454
0.66	164,791,007	28,987,226	25,619,528
0.65	161,031,793	28,325,968	25,035,096
0.64	157,301,606	27,669,819	24,455,175
0.63	153,600,669	27,018,812	23,879,801
0.62	149,929,221	26,372,994	23,309,028
0.61	146,287,495	25,732,403	22,742,855
0.60	142,675,741	25,097,085	22,181,353
0.59	139,094,204	24,467,082	21,624,542
0.58	135,543,147	23,842,442	21,072,473
0.57	132,022,831	23,223,206	20,525,165
0.56	128,533,527	22,609,428	19,982,708
0.55	125,075,514	22,001,154	19,445,100
0.54	121,649,077	21,398,432	18,912,396
0.53	118,254,511	20,801,319	18,384,649
0.52	114,892,117	20,209,864	17,861,912
0.51	111,562,206	19,624,124	17,344,222
0.50	108,265,099	19,044,151	16,831,631
0.49	105,001,126	18,470,009	16,324,194
0.48	101,770,624	17,901,754	15,821,963
0.47	98,573,946	17,339,450	15,324,975
0.46	95,411,455	16,783,157	14,833,318
0.45	92,283,523	16,232,946	14,347,028

Superseded

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	89,190,536	15,688,879	13,866,177
0.43	86,132,894	15,151,032	13,390,817
0.42	83,111,011	14,619,473	12,921,003
0.41	80,125,316	14,094,281	12,456,824
0.40	77,176,250	13,575,532	11,998,351
0.39	74,264,278	13,063,306	11,545,637
0.38	71,389,875	12,557,691	11,098,754
0.37	68,553,543	12,058,771	10,657,809
0.36	65,755,797	11,566,640	10,222,855
0.35	62,997,176	11,081,391	9,793,981
0.34	60,278,246	10,603,123	9,371,277
0.33	57,599,594	10,131,939	8,954,832
0.32	54,961,837	9,667,951	8,544,752
0.31	52,365,615	9,211,267	8,141,110
0.30	49,811,608	8,762,011	7,744,047
0.29	47,300,524	8,320,303	7,353,670
0.28	44,833,111	7,886,278	6,970,070
0.27	42,410,153	7,460,071	6,593,370
0.26	40,032,487	7,041,834	6,223,731
0.25	37,700,987	6,631,716	5,861,261
0.24	35,416,590	6,229,885	5,506,101
0.23	33,180,287	5,836,510	5,158,430
0.22	30,993,136	5,451,785	4,818,409
0.21	28,856,270	5,075,905	4,486,198
0.20	26,770,899	4,709,081	4,161,993
0.19	24,738,328	4,351,546	3,845,990
0.18	22,759,967	4,003,547	3,538,421
0.17	20,837,346	3,665,352	3,239,519
0.16	18,972,129	3,337,254	2,949,531
0.15	17,166,142	3,019,576	2,668,763
0.14	15,421,396	2,712,670	2,397,516
0.13	13,740,120	2,416,929	2,136,130
0.12	12,124,811	2,132,792	1,885,015
0.11	10,578,282	1,860,752	1,644,580
0.10	9,103,740	1,601,377	1,415,326
0.09	7,704,891	1,355,314	1,197,858
0.08	6,386,075	1,123,330	992,818
0.07	5,152,487	906,338	801,044
0.06	4,010,481	705,455	623,500
0.05	2,968,094	522,097	461,433
0.04	2,035,960	358,132	316,520
0.03	1,229,102	216,203	191,078
0.02	571,258	100,488	88,817
0.01	109,948	19,342	17,100
0.00	0	0	0

Superseded

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2013 - 2017

A. EXPERIENCE AS REPORTED

MAN YEAR (1)	PAYROLL IN THOUS (2)	ALL LOSSES (3)	NO. (4)	DEATH COMP. IN HUNDREDS (5)	PERM. TOTAL NO. (6)	PERM. TOTAL COMP. IN HUNDREDS (7)	MAJOR PERM. NO. (8)	MAJOR PERM. COMP. IN HUNDREDS (9)	MINOR PERM. NO. (10)	MINOR PERM. COMP. IN HUNDREDS (11)	TEMPORARY NO. (12)	TEMPORARY COMP. IN HUNDREDS (13)	MEDICAL IN HUNDREDS (14)	PURE PREM. (15)
13	15,018,465	148,889,511	6	18,529	1	1,909	234	377,754	772	152,158	1405	118,853	819,692	.991
14	15,344,879	129,389,585	10	14,064	1	6,508	184	305,135	731	147,230	1258	96,143	724,816	.843
15	16,202,009	127,195,559	5	55,404	2	15,843	169	245,769	751	160,760	1402	99,120	695,060	.785
16	16,975,641	117,702,562	4	29,653	2	15,965	140	225,795	709	143,281	1361	106,555	655,776	.693
17	17,858,628	84,987,179	2	2,031		0	79	111,008	350	81,960	1859	153,714	501,158	.476
ALL	81,399,622	608,164,396	27	119,681	6	40,225	806	1,265,461	3313	685,389	7285	574,385	3,396,502	.747

B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)

MAN YEAR (1)	PAYROLL IN THOUS (2)	ALL LOSSES (3)	NO. (4)	DEATH COMP. IN HUNDREDS (5)	PERM. TOTAL NO. (6)	PERM. TOTAL COMP. IN HUNDREDS (7)	MAJOR PERM. NO. (8)	MAJOR PERM. COMP. IN HUNDREDS (9)	MINOR PERM. NO. (10)	MINOR PERM. COMP. IN HUNDREDS (11)	TEMPORARY NO. (12)	TEMPORARY COMP. IN HUNDREDS (13)	MEDICAL IN HUNDREDS (14)	PURE PREM. (15)
13	15,018,465	299,901,444	6	28,719	1	5,478	234	619,139	772	164,635	1405	108,632	2,072,411	1.997
14	15,344,879	283,806,985	10	21,867	1	17,926	194	512,970	729	155,429	1250	96,644	2,033,235	1.850
15	16,202,009	311,973,768	5	76,901	2	51,185	195	515,482	752	160,346	1374	106,286	2,209,537	1.926
16	16,975,641	286,666,764	4	43,728	3	65,593	199	526,332	714	152,126	1293	99,986	1,978,902	1.689
17	17,858,628	280,685,084	2	5,475	1	29,280	210	555,352	704	150,095	1365	105,523	1,961,125	1.572
ALL	81,399,622	1,463,034,045	27	176,690	8	169,462	1032	2,729,275	3671	782,631	6687	517,071	10,255,210	1.797
PURE PREMIUM		1.797		.022		.021		.335		.096		.064	1.260	

C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)

MAN YEAR (1)	PAYROLL IN THOUS (2)	ALL LOSSES (3)	NO. (4)	DEATH COMP. IN HUNDREDS (5)	PERM. TOTAL NO. (6)	PERM. TOTAL COMP. IN HUNDREDS (7)	MAJOR PERM. NO. (8)	MAJOR PERM. COMP. IN HUNDREDS (9)	MINOR PERM. NO. (10)	MINOR PERM. COMP. IN HUNDREDS (11)	TEMPORARY NO. (12)	TEMPORARY COMP. IN HUNDREDS (13)	MEDICAL IN HUNDREDS (14)	PURE PREM. (15)
13	15,018,465	183,181,419	4	14,360	2	10,955	129	338,468	523	111,532	953	73,689	1,282,810	1.220
14	15,344,879	233,161,149	3	6,559	2	35,852	130	342,067	528	112,542	963	74,389	1,760,203	1.519
15	16,202,009	235,424,027	5	61,531	2	51,185	135	359,559	556	118,604	1015	78,518	1,684,844	1.453
16	16,975,641	210,783,864	4	44,173	2	43,730	136	362,134	562	119,602	1025	79,256	1,458,945	1.242
17	17,858,628	218,463,255	4	11,209	2	58,952	143	379,996	583	124,320	1060	81,865	1,528,289	1.223
ALL	81,399,622	1,081,013,714	20	137,832	10	200,674	673	1,782,224	2752	586,600	5016	387,717	7,715,091	1.328
PURE PREMIUM		1.328		.017		.025		.219		.072		.048	.948	

Superseded

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2013 - 2017

A. EXPERIENCE AS REPORTED

MAN YEAR (1)	PAYROLL IN THOUS (2)	ALL LOSSES (3)	DEATH NO. (4)	DEATH COMP. IN HUNDREDS (5)	PERM. TOTAL NO. (6)	PERM. TOTAL COMP. IN HUNDREDS (7)	MAJOR PERM. NO. (8)	MAJOR PERM. COMP. IN HUNDREDS (9)	MINOR PERM. NO. (10)	MINOR PERM. COMP. IN HUNDREDS (11)	TEMPORARY NO. (12)	TEMPORARY COMP. IN HUNDREDS (13)	MEDICAL IN HUNDREDS (14)	PURE PREM. (15)
13	829,334	8,807,387		0		0	14	23,475	74	11,537	80	4,432	48,631	1.062
14	856,331	12,869,966		0		0	18	36,820	57	11,417	84	8,388	72,075	1.503
15	896,885	10,207,096	1	1,978		0	14	24,383	62	14,397	100	6,337	54,977	1.138
16	935,778	9,484,689		0		0	16	21,714	73	16,977	116	10,275	45,880	1.014
17	930,411	8,656,556		0		0	6	14,787	37	7,214	151	15,898	48,666	.930
ALL	4,448,739	50,025,694	1	1,978		0	68	121,179	303	61,542	531	45,330	270,229	1.124

B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)

MAN YEAR (1)	PAYROLL IN THOUS (2)	ALL LOSSES (3)	DEATH NO. (4)	DEATH COMP. IN HUNDREDS (5)	PERM. TOTAL NO. (6)	PERM. TOTAL COMP. IN HUNDREDS (7)	MAJOR PERM. NO. (8)	MAJOR PERM. COMP. IN HUNDREDS (9)	MINOR PERM. NO. (10)	MINOR PERM. COMP. IN HUNDREDS (11)	TEMPORARY NO. (12)	TEMPORARY COMP. IN HUNDREDS (13)	MEDICAL IN HUNDREDS (14)	PURE PREM. (15)
13	829,334	17,010,212		0		0	14	38,475	74	12,483	80	4,050	115,094	2.051
14	856,331	29,378,549		0		0	19	60,741	57	12,185	84	8,513	212,347	3.431
15	896,885	24,395,203	1	2,746		667	16	49,814	62	14,212	98	7,015	169,498	2.720
16	935,778	21,403,949		316		2,091	21	53,312	72	17,285	111	9,824	131,211	2.287
17	930,411	28,249,049		286		3,259	18	61,336	63	14,903	112	10,936	191,771	3.036
ALL	4,448,739	120,436,962	1	3,348		6,017	88	263,678	328	71,068	485	40,338	819,921	2.707
PURE PREMIUM		2.707		.008		.014		.593		.160		.091	1.843	

C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)

MAN YEAR (1)	PAYROLL IN THOUS (2)	ALL LOSSES (3)	DEATH NO. (4)	DEATH COMP. IN HUNDREDS (5)	PERM. TOTAL NO. (6)	PERM. TOTAL COMP. IN HUNDREDS (7)	MAJOR PERM. NO. (8)	MAJOR PERM. COMP. IN HUNDREDS (9)	MINOR PERM. NO. (10)	MINOR PERM. COMP. IN HUNDREDS (11)	TEMPORARY NO. (12)	TEMPORARY COMP. IN HUNDREDS (13)	MEDICAL IN HUNDREDS (14)	PURE PREM. (15)
13	829,334	10,589,893		0		0	8	21,033	50	8,457	54	2,748	73,661	1.277
14	856,331	20,540,478		0		0	13	40,492	41	8,824	65	6,550	149,539	2.399
15	896,885	17,854,519	1	2,197		667	11	34,711	46	10,507	73	5,190	125,272	1.991
16	935,778	15,831,018		354		1,394	14	36,601	57	13,572	88	7,807	98,582	1.692
17	930,411	21,905,637		600		6,561	12	41,932	52	12,366	87	8,463	149,134	2.354
ALL	4,448,739	86,721,545	1	3,151		8,622	58	174,769	246	53,726	367	30,758	596,188	1.949
PURE PREMIUM		1.949		.007		.019		.393		.121		.069	1.340	

Superseded

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2013 - 2017

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	PERM. TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR PERM. NO.	MINOR PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY 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								
13	723,191	23,939,954	1	4,515		0	47	83,603	69	17,470	124	8,768	125,044	3.310
14	763,188	24,080,294	3	3,414	1	6,508	26	47,390	73	21,331	133	15,768	146,392	3.155
15	797,744	27,861,838	2	52,879		0	34	52,089	66	19,720	144	12,295	141,635	3.493
16	857,946	28,879,981	2	12,108	1	7,363	33	66,927	61	16,674	158	18,812	166,916	3.366
17	955,455	16,993,484		0		0	26	34,527	34	10,050	205	25,784	99,574	1.779
ALL	4,097,524	121,755,551	8	72,916	2	13,871	166	284,536	303	85,245	764	81,427	679,561	2.971
	B.	REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)												
13	723,191	53,568,839	1	6,998		0	47	137,025	69	18,902	124	8,014	364,749	7.407
14	763,188	62,476,125	3	5,308	1	17,926	27	79,512	73	22,605	132	15,803	483,608	8.186
15	797,744	68,119,181	2	73,395		1,425	35	101,864	68	20,204	141	13,462	470,842	8.539
16	857,946	75,962,647	2	17,165	1	26,424	35	128,522	67	21,121	149	17,867	548,528	8.854
17	955,455	58,889,717		446		6,142	35	115,721	78	23,922	151	18,052	424,615	6.164
ALL	4,097,524	319,016,509	8	103,312	2	51,917	179	562,644	355	106,754	697	73,198	2,292,342	7.786
PURE PREMIUM		7.786		.252		.127		1.373		.261		.179	5.594	
	C.	REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)												
13	723,191	30,968,963	1	3,499		0	26	74,908	47	12,805	84	5,436	213,041	4.282
14	763,188	76,913,730	1	1,592	2	35,852	18	53,098	53	16,370	102	12,160	650,065	10.078
15	797,744	50,835,815	2	58,726		1,425	24	71,215	50	14,944	104	9,944	352,104	6.372
16	857,946	54,556,947	2	17,287	1	17,616	24	88,578	53	16,650	118	14,112	391,327	6.359
17	955,455	44,869,811		945		12,364	24	79,100	65	19,873	117	13,948	322,468	4.696
ALL	4,097,524	258,145,266	6	82,049	3	67,257	116	366,899	268	80,642	525	55,600	1,929,005	6.300
PURE PREMIUM		6.300		.200		.164		.895		.197		.136	4.708	

Superseded

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2013 - 2017

A. EXPERIENCE AS REPORTED

MAN YEAR (1)	PAYROLL IN THOUS (2)	ALL LOSSES (3)	NO. (4)	DEATH COMP. IN HUNDREDS (5)	PERM. TOTAL NO. (6)	PERM. TOTAL COMP. IN HUNDREDS (7)	MAJOR PERM. NO. (8)	MAJOR PERM. COMP. IN HUNDREDS (9)	MINOR PERM. NO. (10)	MINOR PERM. COMP. IN HUNDREDS (11)	TEMPORARY NO. (12)	TEMPORARY COMP. IN HUNDREDS (13)	MEDICAL IN HUNDREDS (14)	PURE PREM. (15)
13	13,465,940	116,142,170	5	14,014	1	1,909	173	270,677	629	123,151	1201	105,653	646,018	.862
14	13,725,360	92,439,325	7	10,650		0	140	220,925	601	114,482	1041	71,987	506,349	.673
15	14,507,380	89,126,625	2	547	2	15,843	121	169,297	623	126,643	1158	80,488	498,448	.614
16	15,181,917	79,337,892	2	17,546	1	8,602	91	137,154	575	109,630	1087	77,467	442,980	.523
17	15,972,762	59,337,139	2	2,031		0	47	61,694	279	64,696	1503	112,032	352,918	.371
ALL	72,853,359	436,383,151	18	44,788	4	26,354	572	859,747	2707	538,602	5990	447,627	2,446,713	.599

B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)

MAN YEAR (1)	PAYROLL IN THOUS (2)	ALL LOSSES (3)	NO. (4)	DEATH COMP. IN HUNDREDS (5)	PERM. TOTAL NO. (6)	PERM. TOTAL COMP. IN HUNDREDS (7)	MAJOR PERM. NO. (8)	MAJOR PERM. COMP. IN HUNDREDS (9)	MINOR PERM. NO. (10)	MINOR PERM. COMP. IN HUNDREDS (11)	TEMPORARY NO. (12)	TEMPORARY COMP. IN HUNDREDS (13)	MEDICAL IN HUNDREDS (14)	PURE PREM. (15)
13	13,465,940	229,322,393	5	21,721	1	5,478	173	443,639	629	133,250	1201	96,567	1,592,569	1.703
14	13,725,360	191,952,311	7	16,558		0	148	372,717	599	120,638	1034	72,329	1,337,281	1.399
15	14,507,380	219,459,384	2	759	2	49,093	144	363,804	622	125,931	1135	85,810	1,569,197	1.513
16	15,181,917	189,300,168	2	26,247	2	37,079	143	344,498	575	113,720	1033	72,295	1,299,163	1.247
17	15,972,762	193,546,318	2	4,743	1	19,879	157	378,296	563	111,270	1102	76,535	1,344,740	1.212
ALL	72,853,359	1,023,580,574	18	70,028	6	111,529	765	1,902,954	2988	604,809	5505	403,536	7,142,950	1.405
PURE PREMIUM		1.405		.010		.015		.261		.083		.055	.980	

C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)

MAN YEAR (1)	PAYROLL IN THOUS (2)	ALL LOSSES (3)	NO. (4)	DEATH COMP. IN HUNDREDS (5)	PERM. TOTAL NO. (6)	PERM. TOTAL COMP. IN HUNDREDS (7)	MAJOR PERM. NO. (8)	MAJOR PERM. COMP. IN HUNDREDS (9)	MINOR PERM. NO. (10)	MINOR PERM. COMP. IN HUNDREDS (11)	TEMPORARY NO. (12)	TEMPORARY COMP. IN HUNDREDS (13)	MEDICAL IN HUNDREDS (14)	PURE PREM. (15)
13	13,465,940	141,622,563	3	10,861	2	10,955	95	242,526	426	90,270	815	65,505	996,108	1.052
14	13,725,360	135,706,941	2	4,966		0	99	248,477	434	87,348	796	55,679	960,599	.989
15	14,507,380	166,733,693	2	607	2	49,093	100	253,632	460	93,152	838	63,383	1,207,469	1.149
16	15,181,917	140,395,899	2	26,532	1	24,720	98	236,955	452	89,380	819	57,337	969,035	.925
17	15,972,762	151,687,807	4	9,665	2	40,027	107	258,965	466	92,081	856	59,454	1,056,687	.950
ALL	72,853,359	736,146,903	13	52,631	7	124,795	499	1,240,555	2238	452,231	4124	301,358	5,189,898	1.010
PURE PREMIUM		1.010		.007		.017		.170		.062		.041	.712	

Superseded

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2013 - 2017

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. TOTAL NO.	PERM. TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR PERM. NO.	MINOR 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								
13	15,018,465	81,969,173	6	4,549	1	923	234	348,768	772	200,106	1405	173,705	91,642	.546
14	15,344,879	72,481,553	10	1,444	1	59,866	184	256,061	731	197,907	1258	129,418	80,119	.472
15	16,202,009	69,505,993	5	52,251	2	54,831	169	186,518	751	181,115	1402	146,124	74,221	.429
16	16,975,641	65,577,643	4	366	2	30,386	140	250,418	709	163,094	1361	141,892	69,621	.386
17	17,858,628	50,115,799	2	42		0	79	96,635	350	98,430	1859	233,181	72,871	.281
ALL	81,399,622	339,650,161	27	58,652	6	146,006	806	1,138,400	3313	840,652	7285	824,320	388,474	.417
		B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)												
13	15,018,465	207,241,144	6	12,951	1	3,250	234	1,224,872	772	401,212	1405	319,790	110,337	1.380
14	15,344,879	203,323,480	10	4,311	1	238,852	194	1,015,095	729	378,990	1250	284,621	111,366	1.325
15	16,202,009	220,953,710	5	158,099	2	210,238	195	1,020,418	752	390,717	1374	312,574	117,492	1.364
16	16,975,641	197,890,216	4	7,800	3	145,695	199	1,041,263	714	371,046	1293	294,393	118,704	1.166
17	17,858,628	196,112,513	2	3,968	1	58,729	210	1,098,841	704	365,943	1365	310,711	122,933	1.098
ALL	81,399,622	1,025,521,063	27	187,129	8	656,764	1032	5,400,489	3671	1,907,908	6687	1,522,089	580,832	1.260
PURE PREMIUM		1.260		.023		.081		.663		.234		.187	.071	
		C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)												
13	15,018,465	128,262,150	2	6,473	2	6,500	129	669,983	523	271,744	953	217,133	110,789	.854
14	15,344,879	175,917,025	3	1,294	2	477,705	129	675,510	528	274,440	958	218,389	111,833	1.146
15	16,202,009	168,352,451	4	126,458	2	210,238	135	708,980	556	289,163	1013	230,536	118,150	1.039
16	16,975,641	145,845,271	4	7,800	2	97,223	136	712,634	558	290,240	1014	230,913	119,642	.859
17	17,858,628	152,279,335	4	8,101	2	117,855	140	735,951	577	300,016	1034	235,343	125,527	.853
ALL	81,399,622	770,656,232	17	150,126	10	909,521	669	3,503,058	2742	1,425,603	4972	1,132,314	585,941	.947
PURE PREMIUM		.947		.018		.112		.430		.175		.139	.072	

Superseded

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2013 - 2017

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	NO.	MAJOR PERM. COMP. IN HUNDREDS	NO.	MINOR PERM. COMP. IN HUNDREDS	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														
13	829,334	4,863,061		0		0	14	17,237	74	15,643	80	6,640	9,111	.586
14	856,331	7,207,495		0		0	18	39,020	57	13,623	84	10,547	8,886	.842
15	896,885	5,497,652	1	0		0	14	16,479	62	18,385	100	10,962	9,150	.613
16	935,778	4,588,039		0		0	16	10,674	73	16,621	116	13,574	5,011	.490
17	930,411	4,866,623		0		0	6	12,554	37	7,290	151	21,400	7,422	.523
ALL	4,448,739	27,022,870	1	0		0	68	95,964	303	71,562	531	63,123	39,580	.607
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	829,334	11,509,371		0		0	14	60,536	74	31,365	80	12,224	10,969	1.388
14	856,331	21,234,650		0		0	19	149,303	57	27,263	84	23,430	12,351	2.480
15	896,885	16,949,835	1	0		692	16	91,644	62	38,770	98	23,908	14,484	1.890
16	935,778	13,121,131		246		1,614	21	59,094	72	34,271	111	27,442	8,544	1.402
17	930,411	19,177,053		331		5,827	18	112,501	63	32,147	112	28,443	12,521	2.061
ALL	4,448,739	81,992,040	1	577		8,133	88	473,078	328	163,816	485	115,447	58,869	1.843
PURE PREMIUM		1.843		.001		.018		1.063		.368		.260	.132	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	829,334	7,366,964		0		0	8	33,112	50	21,244	54	8,300	11,014	.888
14	856,331	14,945,189		0		0	13	99,327	41	19,746	64	17,975	12,403	1.745
15	896,885	12,523,527		0		692	11	63,647	46	28,680	72	17,652	14,565	1.396
16	935,778	9,867,814		246		1,080	14	40,408	56	26,810	87	21,523	8,612	1.055
17	930,411	14,839,224		679		11,694	12	75,325	52	26,401	85	21,507	12,785	1.595
ALL	4,448,739	59,542,718		925		13,466	58	311,819	245	122,881	362	86,957	59,379	1.338
PURE PREMIUM		1.338		.002		.030		.701		.276		.195	.133	

Superseded

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2013 - 2017

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. NO.	COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
				A. EXPERIENCE AS REPORTED										
13	723,191	12,504,354	1	0		0	47	81,893	69	19,191	124	15,407	8,552	1.729
14	763,188	14,639,180	3	1,441	1	59,866	26	38,595	73	21,565	133	16,578	8,347	1.918
15	797,744	14,163,520	2	51,708		0	34	43,075	66	19,550	144	20,231	7,072	1.775
16	857,946	16,691,637	2	174	1	7,507	33	112,090	61	16,099	158	22,508	8,538	1.946
17	955,455	9,957,350		0		0	26	43,061	34	10,956	205	38,595	6,962	1.042
ALL	4,097,524	67,956,041	8	53,323	2	67,373	166	318,714	303	87,361	764	113,319	39,471	1.658
	B.	REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)												
13	723,191	36,474,854	1	0		0	47	287,609	69	38,479	124	28,365	10,296	5.044
14	763,188	48,360,766	3	4,302	1	238,852	27	150,461	73	41,983	132	36,406	11,603	6.337
15	797,744	47,084,216	2	156,453		1,808	35	212,446	68	45,656	141	43,283	11,195	5.902
16	857,946	54,852,793	2	1,847	1	42,352	35	381,139	67	58,606	149	50,027	14,557	6.394
17	955,455	42,461,475		579		13,286	35	285,791	78	60,499	151	52,716	11,744	4.444
ALL	4,097,524	229,234,104	8	163,181	2	296,298	179	1,317,446	355	245,223	697	210,797	59,395	5.594
PURE PREMIUM		5.594		.398		.723		3.215		.598		.514	.145	
	C.	REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)												
13	723,191	21,297,637		0		0	26	157,317	47	26,062	84	19,259	10,338	2.945
14	763,188	64,927,569	1	1,291	2	477,705	18	100,290	53	30,409	101	27,930	11,651	8.507
15	797,744	35,157,305	2	125,142		1,808	24	147,658	50	33,802	104	31,906	11,258	4.407
16	857,946	39,065,607	2	1,847	1	28,267	24	260,785	52	45,871	117	39,214	14,672	4.553
17	955,455	32,059,908		1,200		26,673	23	191,195	64	49,653	114	39,886	11,992	3.355
ALL	4,097,524	192,508,026	5	129,480	3	534,453	115	857,245	266	185,797	520	158,195	59,911	4.698
PURE PREMIUM		4.698		.316		1.304		2.092		.453		.386	.146	

Superseded

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2013 - 2017

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. NO.	COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
13	13,465,940	64,601,758	5	4,549	1	923	173	249,638	629	165,271	1201	151,658	73,980	.480
14	13,725,360	50,634,878	7	3		0	140	178,447	601	162,719	1041	102,293	62,886	.369
15	14,507,380	49,844,821	2	544	2	54,831	121	126,964	623	143,180	1158	114,931	57,999	.344
16	15,181,917	44,297,967	2	191	1	22,879	91	127,653	575	130,374	1087	105,811	56,072	.292
17	15,972,762	35,291,826	2	42		0	47	41,020	279	80,184	1503	173,186	58,487	.221
ALL	72,853,359	244,671,250	18	5,329	4	78,633	572	723,722	2707	681,728	5990	647,879	309,424	.336
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	13,465,940	159,256,919	5	12,951	1	3,250	173	876,728	629	331,368	1201	279,202	89,072	1.183
14	13,725,360	133,728,064	7	9		0	148	715,331	599	309,744	1034	224,785	87,412	.974
15	14,507,380	156,919,659	2	1,645	2	207,738	144	716,327	622	306,290	1135	245,382	91,813	1.082
16	15,181,917	129,916,292	2	5,708	2	101,730	143	601,030	575	278,169	1033	216,924	95,603	.856
17	15,972,762	134,473,985	2	3,058	1	39,617	157	700,548	563	273,297	1102	229,552	98,668	.842
ALL	72,853,359	714,294,919	18	23,371	6	352,335	765	3,609,964	2988	1,498,868	5505	1,195,845	462,568	.980
PURE PREMIUM		.980		.003		.048		.496		.206		.164	.063	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	13,465,940	99,597,549	2	6,473	2	6,500	95	479,554	426	224,438	815	189,573	89,437	.740
14	13,725,360	96,044,267	2	3		0	98	475,893	434	224,285	793	172,484	87,779	.700
15	14,507,380	120,671,619	2	1,316	2	207,738	100	497,676	460	226,681	837	180,978	92,327	.832
16	15,181,917	96,911,850	2	5,708	1	67,876	98	411,441	450	217,560	810	170,177	96,358	.638
17	15,972,762	105,380,203	4	6,222	2	79,488	105	469,431	461	223,962	835	173,950	100,750	.660
ALL	72,853,359	518,605,488	12	19,722	7	361,602	496	2,333,995	2231	1,116,926	4090	887,162	466,651	.712
PURE PREMIUM		.712		.003		.050		.320		.153		.122	.064	

Superseded

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2020 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

Superseded

Temporary Staffing Classifications

Code	Selection	Basis for Rate Selection	
185	5.01	Use rate for associated non-temporary class	104
187	4.24	Use rate for associated non-temporary class	107
191	3.25	Use rate for associated non-temporary class	161
275	3.40	Use rate for associated non-temporary class	221
276	5.44	Use rate for associated non-temporary class	222
297	3.71	Use rate for associated non-temporary class	281
491	4.35	Use rate for associated non-temporary class	403
495	5.31	Use rate for associated non-temporary class	451
497	1.64	Use rate for associated non-temporary class	472
499	4.02	Use rate for associated non-temporary class	475
587	2.12	Use rate for associated non-temporary class	563
691	5.63	Use rate for associated non-temporary class	609
693	6.64	Use rate for associated non-temporary class	651
695	3.59	Use rate for associated non-temporary class	661
867	5.78	Use rate for associated non-temporary class	813
871	6.84	Use rate for associated non-temporary class	921
877	3.23	Use rate for associated non-temporary class	914
879	3.30	Use rate for associated non-temporary class	923
881	3.58	Use rate for associated non-temporary class	926
883	3.42	Use rate for associated non-temporary class	928
889	0.18	Use rate for associated non-temporary class	953
895	0.52	Use rate for associated non-temporary class	965

Aircraft Classifications

Code	Selection	Basis for Rate Selection
7413	1.02	Aircraft Procedure
7421	1.24	Aircraft Procedure
7424	2.92	Aircraft Procedure
7453	0.21	Aircraft Procedure

Other Classifications

Code	Selection	Basis for Rate Selection
0175	1.34	Supplemental load, 20% of 512
0176	0.50	Supplemental load, 10% of 513
309	4.44	No comparable Pa. code, use industry group change
464	4.47	No comparable Pa. code, use industry group change
625	7.06	No comparable Pa. code, use industry group change
643	15.69	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647
* 670	8.18	Use combined experience of 670, 681
* 681	8.18	Use combined experience of 670, 681
682	18.14	Based on percentage change of combined experience for 544, 682, 929, 937 & 947
809	5.59	Use combined experience of 809, 992
811	9.91	Use combined experience of 811, 4777
929	4.30	Based on percentage change of combined experience for 544, 682, 929, 937 & 947
947	6.19	Based on percentage change of combined experience for 544, 682, 929, 937 & 947
992	5.59	Use combined experience of 809, 992
4777	9.91	Use combined experience of 811, 4777
7445	0.78	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)	12/1/19 Manual	12/1/20 Indicated	12/1/20 Adjusted
INDEX	7413, 7421, 7424, 7453			2.23	
Code	Rate Index				
7413	0.70 * Index * 0.825	56	1.10	1.29	1.02
7421	0.70 * Index	26,794	1.33	1.56	1.24
7424	1.65 * Index	38,756	3.14	3.68	2.92
7453	0.70 * Index * 0.175	56	0.24	0.27	0.21
	Total	65,662			
	Average weighted by payroll		2.40	2.81	2.23

Superseded

* See Page 8 for the loss cost 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
2013	62,955	1,687,402	2,809,541	2.680	22,129	1.096	0	0	1	27	41	69
2014	63,385	1,633,319	2,787,053	2.577	31,589	0.757	0	0	1	18	29	48
2015	76,564	1,130,708	2,051,392	1.477	21,511	0.614	0	0	0	16	31	47
2016	77,655	702,004	1,511,249	0.904	16,958	0.489	0	0	0	9	29	38
2017	64,658	824,061	2,703,927	1.274	17,798	0.665	0	0	0	8	35	43
TOTAL	345,217	5,977,494	11,863,162	1.732	22,301	0.710	0	0	2	78	165	245
O.D.		0		0.000			0	0	0	0	0	0

REPORTED LOSSES

Manual Year	Indemnity: Death	P.T.	Major	Minor	Temp	Medical: Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	75,769	538,250	137,934	0	0	174,933	394,333	205,667	160,516
2014	0	0	115,157	391,268	255,552	0	0	43,463	453,850	256,979	117,050
2015	0	0	0	383,523	235,198	0	0	0	222,451	169,826	119,710
2016	0	0	0	178,936	141,980	0	0	0	120,468	203,019	57,601
2017	0	0	0	126,094	244,061	0	0	0	72,363	322,789	58,754
TOTAL	0	0	190,926	1,618,071	1,014,725	0	0	218,396	1,263,465	1,158,280	513,631
O.D.	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

Manual Year	Indemnity: Death	P.T.	Major	Minor	Temp	Medical: Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	124,185	582,387	126,072	0	0	614,365	790,638	378,633	193,261
2014	0	0	258,547	407,667	250,583	0	0	309,215	839,325	559,016	162,700
2015	0	0	197,874	368,467	244,623	0	0	241,997	450,448	358,482	189,501
2016	3,310	2,289	215,119	177,134	124,570	1,807	1,952	237,268	267,674	381,916	98,210
2017	4,443	30,554	559,546	219,337	159,008	4,448	59,315	786,197	380,182	401,779	99,118
TOTAL	7,753	32,843	1,355,271	1,754,992	904,856	6,255	61,267	2,189,042	2,728,267	2,079,826	742,790
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,652,431	7,467,941	742,790	
IBNR + FREQ. ADJUSTMENT	(4,863,959)	(2,605,915)	5,882	
TOTAL LOSSES	0	4,862,026	748,672	
EXPECTED LOSSES	14,191,871	9,396,807	838,877	
CREDIBILITY	0.05	0.16	0.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.408	0.217	1.625
INDICATED (POST-TEST)	0.000	1.435	0.221	1.656
PRES. ON RATE LEVEL	3.773	2.499	0.223	6.495
DERIVED BY FORMULA	3.584	2.329	0.223	6.136
UNDERLYING PRES. RATE	4.111	2.722	0.243	7.076
PROPOSED	3.584	2.329	0.223	6.136

YEAR	12-01-19	12-01-20		
IND. RATE		8.29	IND. RATE =	8.289
MAN. RATE	8.99	8.29	ADJ. RATE =	8.29

Combined 12/1/19 rating value
8.99
Indicated percentage change
-7.79%

Superseded

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
2013	6,520	613,567	1,311,956	9.411	100,951	0.920	0	0	1	2	3	6
2014	5,898	342,872	651,362	5.813	170,925	0.339	0	0	0	2	0	2
2015	6,052	490,993	1,165,908	8.113	122,748	0.661	0	0	1	1	2	4
2016	5,476	131,492	254,967	2.401	32,288	0.730	0	0	0	1	3	4
2017	6,604	22,187	63,069	0.336	15,362	0.151	0	0	0	0	1	1
TOTAL	30,550	1,601,111	3,447,262	5.241	93,121	0.556	0	0	2	6	9	17
O.D.		0		0.000			0	0	0	0	0	0

REPORTED LOSSES

Manual Year	Indemnity: Death	P.T.	Major	Minor	Temp	Medical: Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	182,347	43,486	77,760	0	0	190,161	70,424	41,530	7,859
2014	0	0	0	80,997	0	0	0	0	260,852	0	1,023
2015	0	0	327,165	34,103	5,280	0	0	95,565	18,841	10,039	0
2016	0	0	0	68,847	26,083	0	0	0	5,120	29,100	2,342
2017	0	0	0	0	8,244	0	0	0	0	7,118	6,825
TOTAL	0	0	509,512	227,433	117,367	0	0	285,726	355,237	87,787	18,049
O.D.	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

Manual Year	Indemnity: Death	P.T.	Major	Minor	Temp	Medical: Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	298,867	47,052	71,073	0	0	667,845	141,200	76,457	9,462
2014	0	0	11,647	82,431	664	0	0	71,682	472,299	11,217	1,422
2015	0	8,964	589,915	39,328	10,435	0	3,995	439,927	49,145	24,199	0
2016	1,274	755	69,709	62,339	24,982	77	167	20,201	18,443	53,027	3,993
2017	84	817	12,072	4,302	4,934	78	1,231	13,422	6,144	8,471	11,514
TOTAL	1,358	10,536	982,210	235,452	112,088	155	5,393	1,213,077	687,231	173,371	26,391
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,212,729	1,208,142	26,391	
IBNR + FREQ. ADJUSTMENT	(310,053)	(201,756)	321	
TOTAL LOSSES	1,902,676	1,006,386	26,712	
EXPECTED LOSSES	888,700	718,536	44,298	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.228	3.294	0.087	9.609
INDICATED (POST-TEST)	6.346	3.357	0.089	9.792
PRES. ON RATE LEVEL	2.670	2.159	0.133	4.962
DERIVED BY FORMULA	2.707	2.195	0.132	5.034
UNDERLYING PRES. RATE	2.909	2.352	0.145	5.406
PROPOSED	2.707	2.195	0.132	5.034

YEAR	12-01-19	12-01-20		
IND. RATE		7.72	IND. RATE =	7.724
MAN. RATE	7.46	7.72	ADJ. RATE =	7.72

Superseded

CLASS: Sanitary 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
2013	15,009	1,308,899	1,858,121	8.721	91,938	0.933	0	0	0	5	9	14
2014	20,617	570,288	1,036,008	2.766	55,180	0.437	0	0	2	1	6	9
2015	21,296	214,496	366,712	1.007	18,570	0.470	0	0	0	3	7	10
2016	20,729	483,363	1,149,548	2.332	64,839	0.289	0	0	1	1	4	6
2017	21,951	622,340	2,138,525	2.835	42,391	0.592	0	0	0	2	11	13
TOTAL	99,602	3,199,386	6,548,914	3.212	55,953	0.522	0	0	3	12	37	52
O.D.		0		0.000			0	0	0	0	0	0

REPORTED LOSSES

Manual Year	Indemnity: Death	P.T.	Major	Minor	Temp	Medical: Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	0	131,144	511,428	0	0	0	219,114	425,447	21,766
2014	0	0	294,400	16,448	22,739	0	0	38,713	66,737	57,586	73,665
2015	0	0	0	112,666	15,790	0	0	0	27,556	29,684	28,800
2016	0	0	151,169	39,494	5,947	0	0	139,942	35,359	17,123	94,329
2017	0	0	0	34,970	139,179	0	0	0	48,857	328,072	71,262
TOTAL	0	0	445,569	334,722	695,083	0	0	178,655	397,623	857,912	289,822
O.D.	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

Manual Year	Indemnity: Death	P.T.	Major	Minor	Temp	Medical: Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	0	141,898	467,445	0	0	0	439,324	783,248	26,206
2014	0	0	471,514	19,770	24,732	0	0	167,050	126,234	124,314	102,394
2015	0	0	47,122	103,963	18,665	0	0	32,515	57,125	61,732	45,590
2016	731	13,560	275,134	41,770	11,090	530	18,829	487,793	94,414	44,866	160,831
2017	1,962	15,559	259,867	98,135	86,887	4,215	59,101	738,496	351,744	402,340	120,219
TOTAL	2,693	29,119	1,053,637	405,536	608,819	4,745	77,930	1,425,854	1,068,841	1,416,500	455,240
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,593,978	3,499,696	455,240	
IBNR + FREQ. ADJUSTMENT	(770,227)	(498,626)	1,317	
TOTAL LOSSES	1,823,751	3,001,070	456,557	
EXPECTED LOSSES	2,358,575	1,826,701	177,292	
CREDIBILITY	0.02	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.831	3.013	0.458	5.302
INDICATED (POST-TEST)	1.866	3.070	0.467	5.403
PRES. ON RATE LEVEL	2.174	1.683	0.163	4.020
DERIVED BY FORMULA	2.168	1.780	0.187	4.135
UNDERLYING PRES. RATE	2.368	1.834	0.178	4.380
PROPOSED	2.168	1.780	0.187	4.135

YEAR	12-01-19	12-01-20		
IND. RATE		5.59	IND. RATE =	5.586
MAN. RATE	5.75	5.59	ADJ. RATE =	5.59

Superseded

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
2013	51,872	2,581,591	4,523,631	4.977	72,913	0.675	1	0	4	11	19	35
2014	64,226	4,252,434	8,936,288	6.621	88,828	0.732	0	0	12	16	19	47
2015	70,105	5,382,807	12,614,655	7.678	82,157	0.927	0	0	12	14	39	65
2016	67,814	1,909,667	4,577,890	2.816	65,414	0.428	0	0	3	14	12	29
2017	74,067	3,567,448	11,367,069	4.817	55,554	0.864	0	0	6	14	44	64
TOTAL	328,084	17,693,947	42,019,533	5.393	72,998	0.732	1	0	37	69	133	240
O.D.		0		0.000			0	0	0	0	0	0

REPORTED LOSSES

Manual Year	Indemnity: Death	P.T.	Major	Minor	Temp	Medical: Death	P.T.	Major	Minor	Temp	Med. Only
2013	706,028	0	849,285	206,216	160,946	1,553	0	264,999	171,588	191,356	29,620
2014	0	0	2,271,856	447,197	97,174	0	0	1,053,585	212,097	93,017	77,508
2015	0	0	2,206,130	246,289	490,693	0	0	1,630,466	219,350	547,266	42,613
2016	0	0	357,314	550,239	55,497	0	0	270,430	570,773	92,760	12,654
2017	0	0	1,003,557	505,393	461,579	0	0	362,076	588,424	634,422	11,997
TOTAL	706,028	0	6,688,142	1,955,334	1,265,889	1,553	0	3,581,556	1,762,232	1,558,821	174,392
O.D.	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

Manual Year	Indemnity: Death	P.T.	Major	Minor	Temp	Medical: Death	P.T.	Major	Minor	Temp	Med. Only
2013	1,094,343	0	1,391,978	223,126	147,105	4,421	0	930,676	344,034	352,286	35,662
2014	0	0	3,664,106	475,798	117,923	0	0	3,905,244	441,801	223,680	107,736
2015	0	52,683	3,578,954	309,854	521,247	0	55,624	6,214,065	664,897	1,149,875	67,456
2016	10,179	36,483	1,052,708	485,613	86,162	8,562	41,304	1,543,249	1,027,157	264,898	21,575
2017	13,244	160,480	3,283,859	700,659	374,171	14,492	189,233	4,204,830	1,472,845	933,017	20,239
TOTAL	1,117,766	249,646	12,971,605	2,195,050	1,246,608	27,475	286,161	16,798,064	3,950,734	2,923,756	252,668
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,450,717	10,316,148	252,668	
IBNR + FREQ. ADJUSTMENT	(5,636,866)	(2,240,963)	2,066	
TOTAL LOSSES	25,813,851	8,075,185	254,734	
EXPECTED LOSSES	17,043,964	8,195,538	275,591	
CREDIBILITY	0.05	0.15	0.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.868	2.461	0.078	10.407
INDICATED (POST-TEST)	8.017	2.508	0.079	10.604
PRES. ON RATE LEVEL	4.768	2.293	0.077	7.138
DERIVED BY FORMULA	4.930	2.325	0.077	7.332
UNDERLYING PRES. RATE	5.195	2.498	0.084	7.777
PROPOSED	4.930	2.325	0.077	7.332

YEAR	12-01-19	12-01-20		
IND. RATE		9.91	IND. RATE =	9.905
MAN. RATE	10.21	9.91	ADJ. RATE =	9.91

Superseded

Superseded

CLASS:	INDUSTRY GROUP:	CODE:
Aircraft	3	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
2013	10,388	0	0	0.000	0	0.000	0	0	0	0	0	0
2014	9,398	368,589	573,082	3.922	122,863	0.319	3	0	0	0	0	3
2015	13,818	408	646	0.003	0	0.000	0	0	0	0	0	0
2016	16,707	4,614	7,867	0.028	0	0.000	0	0	0	0	0	0
2017	15,351	58,462	169,312	0.381	58,268	0.065	0	0	0	1	0	1
TOTAL	65,662	432,073	750,907	0.658	106,714	0.061	3	0	0	1	0	4
O.D.		0		0.000			0	0	0	0	0	0

	REPORTED LOSSES										
Manual	Indemnity					Medical					
Year	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	0	0	0	0	0	0	0	0	0
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	44,268	0	0	0	0	14,000	0	194
TOTAL	368,589	0	0	44,268	0	0	0	0	14,000	0	5,216
O.D.	0	0	0	0	0	0	0	0	0	0	0

	TRANSLATED LOSSES										
Manual	Indemnity					Medical					
Year	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	0	0	0	0	0	0	0	0	0
2014	573,082	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	646
2016	0	0	0	0	0	0	0	0	0	0	7,867
2017	686	2,236	70,975	32,294	4,542	174	672	34,343	19,653	3,410	327
TOTAL	573,768	2,236	70,975	32,294	4,542	174	672	34,343	19,653	3,410	8,840
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	682,168	59,899	8,840	
IBNR + FREQ. ADJUSTMENT	(342,707)	(45,474)	239	
TOTAL LOSSES	339,461	14,425	9,079	
EXPECTED LOSSES	1,000,689	168,095	30,861	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.517	0.022	0.014	0.553
INDICATED (POST-TEST)	0.527	0.022	0.014	0.563
PRES. ON RATE LEVEL	1.399	0.235	0.043	1.677
DERIVED BY FORMULA	1.382	0.224	0.041	1.647
UNDERLYING PRES. RATE	1.524	0.256	0.047	1.827
PROPOSED	1.382	0.224	0.041	1.647

YEAR	12-01-19	12-01-20		
IND. RATE		2.23	IND. RATE =	2.225
MAN. RATE	2.33	2.23	ADJ. RATE =	2.23