

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2022 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

OTHER SUPPORTING CLASSIFICATION EXHIBITS

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Note: As described in Exhibit 15, for low credibility classifications, an alternative approach may be employed to derive classification rating values. In those instances, the final indicated rating value will generally be different than that shown in the Class Book.

December 1, 2022 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	0.9881	0.9987	0.9860
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0600	1.0230	0.8886
(3) Expense Provision (= 1 / 0.7216)	1.3858	1.3858	1.3858
(4) Effect of 7/1/23 Benefit Change	1.0123	1.0123	1.0123
(5) Rate Test Correction Factor	1.0287	1.0005	1.0280
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5114	1.4340	1.2635

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2015 through 2019 were translated using composite multipliers, yielding an average claim value of 1,051,951 . 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) * \$1,051,951	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.72	757,405	1,514,810
B	0.81	852,080	1,704,160
C	0.91	957,275	1,914,550
D	1.03	1,083,510	2,167,020
E	1.17	1,230,783	2,461,566
F	1.32	1,388,575	2,777,150
G	1.49	1,567,407	3,134,814

@ From Delaware 12/1/22 excess loss analysis materials

CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

Serious: 175 * Average Cost of Serious Case (including Medical)

Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)

Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	23	23,134,000	9,551,000	32,685,000	1,421,087
Permanent Total	13	24,514,000	55,919,000	80,433,000	6,187,154
Major	913	270,997,900	249,448,800	520,446,700	570,040
Total Serious	949	318,645,900	314,918,800	633,564,700	667,613
Minor	3,179	89,152,600	101,762,800	190,915,400	60,055
Temporary	7,079	72,963,700	98,941,900	171,905,600	24,284
Total Non-Serious	10,258	162,116,300	200,704,700	362,821,000	35,370

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	667,613	1,051,951	184,091,425 *
Non-Serious	35,370	40,731	20,365,500 **
Medical	N/A	N/A	2,036,550 ***

* Serious Credibility = 175 x Selected Serious average cost

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

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

	Indicated	Selected	
Serious: 175 *	667,613	1,051,951	= 184,091,425
Non-Serious: 500 *	35,370	40,731	= 20,365,500
Medical: 0.10 *	20,365,500	20,365,500	= 2,036,550

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	182,712,536	20,212,958	2,021,296
0.99	179,965,144	19,909,022	1,990,902
0.98	177,231,661	19,606,625	1,960,663
0.97	174,512,159	19,305,774	1,930,577
0.96	171,806,709	19,006,478	1,900,648
0.95	169,115,384	18,708,744	1,870,874
0.94	166,438,260	18,412,582	1,841,258
0.93	163,775,411	18,117,999	1,811,800
0.92	161,126,916	17,825,003	1,782,500
0.91	158,492,852	17,533,605	1,753,361
0.90	155,873,299	17,243,811	1,724,381
0.89	153,268,337	16,955,632	1,695,563
0.88	150,678,049	16,669,076	1,666,908
0.87	148,102,519	16,384,152	1,638,415
0.86	145,541,831	16,100,871	1,610,087
0.85	142,996,073	15,819,241	1,581,924
0.84	140,465,331	15,539,272	1,553,927
0.83	137,949,697	15,260,975	1,526,098
0.82	135,449,260	14,984,359	1,498,436
0.81	132,964,115	14,709,435	1,470,944
0.80	130,494,355	14,436,212	1,443,621
0.79	128,040,078	14,164,703	1,416,470
0.78	125,601,382	13,894,917	1,389,492
0.77	123,178,366	13,626,866	1,362,687
0.76	120,771,133	13,360,560	1,336,056
0.75	118,379,788	13,096,013	1,309,601
0.74	116,004,436	12,833,235	1,283,324
0.73	113,645,186	12,572,238	1,257,224
0.72	111,302,149	12,313,034	1,231,303
0.71	108,975,438	12,055,637	1,205,564
0.70	106,665,167	11,800,058	1,180,006
0.69	104,371,456	11,546,312	1,154,631
0.68	102,094,424	11,294,410	1,129,441
0.67	99,834,194	11,044,368	1,104,437
0.66	97,590,893	10,796,198	1,079,620
0.65	95,364,649	10,549,915	1,054,992
0.64	93,155,594	10,305,533	1,030,553
0.63	90,963,863	10,063,069	1,006,307
0.62	88,789,594	9,822,535	982,254
0.61	86,632,928	9,583,950	958,395
0.60	84,494,010	9,347,328	934,733
0.59	82,372,989	9,112,685	911,269
0.58	80,270,017	8,880,039	888,004
0.57	78,185,250	8,649,408	864,941
0.56	76,118,849	8,420,808	842,081
0.55	74,070,979	8,194,258	819,426
0.54	72,041,809	7,969,777	796,978
0.53	70,031,512	7,747,383	774,738
0.52	68,040,269	7,527,098	752,710
0.51	66,068,262	7,308,940	730,894
0.50	64,115,682	7,092,932	709,293
0.49	62,182,723	6,879,095	687,910
0.48	60,269,588	6,667,450	666,745
0.47	58,376,484	6,458,021	645,802
0.46	56,503,624	6,250,832	625,083
0.45	54,651,231	6,045,908	604,591
0.44	52,819,533	5,843,272	584,327

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.43	51,008,767	5,642,952	564,295
0.42	49,219,178	5,444,975	544,498
0.41	47,451,018	5,249,369	524,937
0.40	45,704,553	5,056,162	505,616
0.39	43,980,053	4,865,386	486,539
0.38	42,277,803	4,677,071	467,707
0.37	40,598,098	4,491,250	449,125
0.36	38,941,244	4,307,957	430,796
0.35	37,307,562	4,127,228	412,723
0.34	35,697,384	3,949,098	394,910
0.33	34,111,060	3,773,608	377,361
0.32	32,548,953	3,600,797	360,080
0.31	31,011,445	3,430,707	343,071
0.30	29,498,936	3,263,382	326,338
0.29	28,011,847	3,098,870	309,887
0.28	26,550,619	2,937,218	293,722
0.27	25,115,720	2,778,480	277,848
0.26	23,707,641	2,622,708	262,271
0.25	22,326,904	2,469,961	246,996
0.24	20,974,061	2,320,300	232,030
0.23	19,649,700	2,173,790	217,379
0.22	18,354,448	2,030,500	203,050
0.21	17,088,974	1,890,504	189,050
0.20	15,853,996	1,753,882	175,388
0.19	14,650,287	1,620,719	162,072
0.18	13,478,682	1,491,108	149,111
0.17	12,340,086	1,365,148	136,515
0.16	11,235,486	1,242,950	124,295
0.15	10,165,962	1,124,631	112,463
0.14	9,132,706	1,010,325	101,033
0.13	8,137,038	900,177	90,018
0.12	7,180,436	794,351	79,435
0.11	6,264,565	693,031	69,303
0.10	5,391,327	596,427	59,643
0.09	4,562,914	504,782	50,478
0.08	3,781,899	418,381	41,838
0.07	3,051,355	337,563	33,756
0.06	2,375,047	262,745	26,275
0.05	1,757,735	194,454	19,445
0.04	1,205,716	133,385	13,339
0.03	727,887	80,524	8,052
0.02	338,305	37,426	3,743
0.01	65,113	7,204	720
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	Five Year Payroll (00's)		
	892,053,260		
B)	Five Year Expected Losses *		
	Serious	Non-Serious	Medical Only
	374,721,065	270,933,404	35,325,017
C) =A/B	Ratio Payroll to Expected Loss		
	Serious	Non-Serious	Medical Only
	2.3806	3.2925	25.2527

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	434,965,463	66,551,164	51,043,181
0.99	428,425,022	65,550,455	50,275,651
0.98	421,917,692	64,554,813	49,512,035
0.97	415,443,646	63,564,261	48,752,282
0.96	409,003,051	62,578,829	47,996,494
0.95	402,596,083	61,598,540	47,244,620
0.94	396,222,922	60,623,426	46,496,736
0.93	389,883,743	59,653,512	45,752,842
0.92	383,578,736	58,688,822	45,012,938
0.91	377,308,083	57,729,394	44,277,099
0.90	371,071,976	56,775,248	43,545,276
0.89	364,870,603	55,826,418	42,817,544
0.88	358,704,163	54,882,933	42,093,928
0.87	352,572,857	53,944,820	41,374,402
0.86	346,476,883	53,012,118	40,659,044
0.85	340,416,451	52,084,851	39,947,852
0.84	334,391,767	51,163,053	39,240,852
0.83	328,403,049	50,246,760	38,538,095
0.82	322,450,508	49,336,002	37,839,555
0.81	316,534,372	48,430,815	37,145,308
0.80	310,654,862	47,531,228	36,455,328
0.79	304,812,210	46,637,285	35,769,692
0.78	299,006,650	45,749,014	35,088,425
0.77	293,238,418	44,866,456	34,411,526
0.76	287,507,759	43,989,644	33,739,021
0.75	281,814,923	43,118,623	33,070,961
0.74	276,160,160	42,253,426	32,407,396
0.73	270,543,730	41,394,094	31,748,301
0.72	264,965,896	40,540,664	31,093,725
0.71	259,426,928	39,693,185	30,443,746
0.70	253,927,097	38,851,691	29,798,338
0.69	248,466,688	38,016,232	29,157,550
0.68	243,045,986	37,186,845	28,521,435
0.67	237,665,282	36,363,582	27,890,016
0.66	232,324,880	35,546,482	27,263,320
0.65	227,025,083	34,735,595	26,641,396
0.64	221,766,207	33,930,967	26,024,246
0.63	216,548,572	33,132,655	25,411,969
0.62	211,372,507	32,340,696	24,804,566
0.61	206,238,348	31,555,155	24,202,061
0.60	201,146,440	30,776,077	23,604,532
0.59	196,097,138	30,003,515	23,012,003
0.58	191,090,802	29,237,528	22,424,499
0.57	186,127,806	28,478,176	21,842,096
0.56	181,208,532	27,725,510	21,264,819
0.55	176,333,373	26,979,594	20,692,719
0.54	171,502,731	26,240,491	20,125,846
0.53	166,717,017	25,508,259	19,564,226
0.52	161,976,664	24,782,970	19,007,960
0.51	157,282,105	24,064,685	18,457,047
0.50	152,633,793	23,353,479	17,911,563
0.49	148,032,190	22,649,420	17,371,585
0.48	143,477,781	21,952,579	16,837,111
0.47	138,971,058	21,263,034	16,308,244
0.46	134,512,527	20,580,864	15,785,033
0.45	130,102,721	19,906,152	15,267,555

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	125,742,180	19,238,973	14,755,834
0.43	121,431,471	18,579,419	14,249,972
0.42	117,171,175	17,927,580	13,750,045
0.41	112,961,893	17,283,547	13,256,077
0.40	108,804,259	16,647,413	12,768,169
0.39	104,698,914	16,019,283	12,286,423
0.38	100,646,538	15,399,256	11,810,865
0.37	96,647,832	14,787,441	11,341,619
0.36	92,703,525	14,183,948	10,878,762
0.35	88,814,382	13,588,898	10,422,370
0.34	84,981,192	13,002,405	9,972,544
0.33	81,204,789	12,424,604	9,529,384
0.32	77,486,038	11,855,624	9,092,992
0.31	73,825,846	11,295,603	8,663,469
0.30	70,225,167	10,744,685	8,240,916
0.29	66,685,003	10,203,029	7,825,483
0.28	63,206,404	9,670,790	7,417,274
0.27	59,790,483	9,148,145	7,016,412
0.26	56,438,410	8,635,266	6,623,051
0.25	53,151,428	8,132,347	6,237,316
0.24	49,930,850	7,639,588	5,859,384
0.23	46,778,076	7,157,204	5,489,407
0.22	43,694,599	6,685,421	5,127,561
0.21	40,682,012	6,224,484	4,774,023
0.20	37,742,023	5,774,656	4,429,021
0.19	34,876,473	5,336,217	4,092,756
0.18	32,087,350	4,909,473	3,765,455
0.17	29,376,809	4,494,750	3,447,372
0.16	26,747,198	4,092,413	3,138,784
0.15	24,201,089	3,702,848	2,839,994
0.14	21,741,320	3,326,495	2,551,356
0.13	19,371,033	2,963,833	2,273,198
0.12	17,093,746	2,615,401	2,005,948
0.11	14,913,423	2,281,805	1,750,088
0.10	12,834,593	1,963,736	1,506,147
0.09	10,862,473	1,661,995	1,274,706
0.08	9,003,189	1,377,519	1,056,522
0.07	7,264,056	1,111,426	852,430
0.06	5,654,037	865,088	663,515
0.05	4,184,464	640,240	491,039
0.04	2,870,328	439,170	336,846
0.03	1,732,808	265,125	203,335
0.02	805,369	123,225	94,521
0.01	155,008	23,719	18,182
0.00	0	0	0

TABLE V
Total Experience All Industries - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2015	16,203,613	130,463,207	5	56,837	3	21,042	178	278,392	744	163,493	1,403	102,823	682,044	0.805
2016	17,012,255	133,334,405	3	23,514	1	12,601	191	344,575	708	145,334	1,341	106,947	700,373	0.784
2017	17,877,927	120,203,156	2	2,031	3	21,538	192	312,686	649	143,424	1,562	118,477	603,875	0.672
2018	18,422,150	100,835,570	7	45,817	0	0	140	216,421	569	128,841	1,528	117,714	499,562	0.547
2019	19,689,370	83,008,379	6	23,016	2	18,644	58	93,316	301	72,225	1,708	155,634	467,249	0.422
Total	89,205,315	567,844,717	23	151,216	9	73,826	759	1,245,390	2,971	653,317	7,542	601,595	2,953,103	0.637
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	16,203,613	221,484,454	5	89,404	3	53,720	178	528,667	744	208,617	1,403	144,673	1,189,763	1.367
2016	17,012,255	213,919,271	3	37,291	1	38,445	196	583,716	702	196,863	1,340	138,127	1,144,751	1.257
2017	17,877,927	220,413,059	2	2,998	3	56,054	202	598,579	650	182,202	1,542	158,951	1,205,347	1.233
2018	18,422,150	189,090,250	7	66,203	1	24,883	175	518,690	563	157,782	1,475	151,966	971,378	1.026
2019	19,689,370	188,838,699	6	35,442	4	72,038	162	480,328	521	146,062	1,319	135,920	1,018,598	0.959
Total	89,205,315	1,033,745,733	23	231,340	13	245,140	913	2,709,979	3,179	891,526	7,079	729,637	5,529,837	1.159
Pure Premium		1.159		0.026		0.027		0.304		0.100		0.082	0.620	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	16,203,613	153,284,094	4	71,558	2	35,813	121	359,404	457	128,179	1,011	104,263	833,624	0.946
2016	17,012,255	159,429,782	4	49,714	2	58,031	123	365,771	463	129,871	1,024	105,601	885,310	0.937
2017	17,877,927	147,635,830	4	5,994	2	33,619	127	377,083	480	134,583	1,062	109,426	815,653	0.826
2018	18,422,150	147,980,228	4	37,856	2	40,789	128	380,391	481	134,774	1,068	110,060	775,934	0.803
2019	19,689,370	152,133,791	4	23,636	2	38,314	132	391,192	494	138,693	1,100	113,279	816,223	0.773
Total	89,205,315	760,463,725	20	188,758	10	206,567	631	1,873,841	2,375	666,100	5,265	542,628	4,126,743	0.852
Pure Premium		0.852		0.021		0.023		0.210		0.075		0.061	0.463	

TABLE V
Total Experience Manufacturing - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2015	896,760	11,466,111	1	1,978	0	0	18	33,473	59	13,293	100	5,521	60,396	1.279
2016	935,092	10,477,780	0	0	0	0	21	32,592	77	19,356	110	8,019	44,811	1.121
2017	973,405	11,468,917	0	0	0	0	17	34,088	63	13,228	121	11,260	56,114	1.178
2018	994,300	7,847,835	0	0	0	0	13	19,556	54	12,010	106	8,566	38,347	0.789
2019	1,077,039	8,683,014	0	0	0	0	7	16,557	28	6,323	120	12,770	51,181	0.806
Total	4,876,596	49,943,657	1	1,978	0	0	76	136,265	281	64,209	557	46,135	250,849	1.024
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	896,760	19,732,054	1	3,112	0	0	18	63,565	59	16,962	100	7,768	105,914	2.200
2016	935,092	16,341,044	0	0	0	761	22	55,812	76	26,000	110	10,486	70,352	1.748
2017	973,405	20,908,745	0	0	0	838	18	64,243	62	16,979	120	15,177	111,850	2.148
2018	994,300	14,694,388	0	0	0	2,253	16	46,458	51	14,238	103	11,448	72,546	1.478
2019	1,077,039	20,139,351	0	88	0	4,378	14	55,294	42	13,000	94	11,653	116,981	1.870
Total	4,876,596	91,815,582	1	3,199	0	8,231	88	285,372	291	87,178	527	56,533	477,643	1.883
Pure Premium		1.883		0.007		0.017		0.585		0.179		0.116	0.979	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	896,760	13,562,904	1	2,491	0	0	12	43,213	36	10,422	72	5,598	73,905	1.512
2016	935,092	11,033,691	0	0	0	1,148	14	34,951	50	17,133	84	8,023	49,082	1.180
2017	973,405	14,030,389	0	0	0	503	11	40,450	46	12,543	82	10,448	76,360	1.441
2018	994,300	11,648,992	0	0	0	3,694	12	34,013	44	12,131	75	8,323	58,329	1.172
2019	1,077,039	16,391,570	0	58	0	2,347	12	44,805	40	12,325	78	9,732	94,648	1.522
Total	4,876,596	66,667,546	1	2,549	0	7,692	60	197,432	216	64,553	392	42,124	352,325	1.367
Pure Premium		1.367		0.005		0.016		0.405		0.132		0.086	0.722	

TABLE V
Total Experience Contracting - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2015	798,768	27,790,713	2	52,879	1	8,485	29	45,694	69	21,474	146	12,835	136,540	3.479
2016	860,410	30,936,300	1	4,035	0	0	45	102,764	61	17,094	149	17,141	168,328	3.596
2017	954,759	21,899,665	0	0	1	9,730	43	70,136	59	18,586	169	17,380	103,165	2.294
2018	1,046,521	16,299,793	2	10,995	0	0	28	39,536	59	18,112	186	18,808	75,547	1.558
2019	1,061,282	18,621,340	1	6,804	1	12,206	16	20,943	28	8,291	215	27,911	110,059	1.755
Total	4,721,740	115,547,811	6	74,712	3	30,421	161	279,074	276	83,557	865	94,075	593,639	2.447
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	798,768	48,907,463	2	83,178	1	21,663	29	86,773	69	27,401	146	18,059	252,000	6.123
2016	860,410	49,856,980	1	6,399	0	2,399	45	170,747	61	23,821	149	22,317	272,887	5.795
2017	954,759	42,771,144	0	0	1	23,509	42	129,200	61	24,610	167	23,703	226,689	4.480
2018	1,046,521	30,772,386	2	15,887	0	4,329	29	89,312	61	23,110	179	24,248	150,838	2.940
2019	1,061,282	41,999,534	1	11,143	1	30,441	25	86,410	60	22,719	165	23,991	245,291	3.957
Total	4,721,740	214,307,508	6	116,607	4	82,341	170	562,443	313	121,662	807	112,318	1,147,705	4.539
Pure Premium		4.539		0.247		0.174		1.191		0.258		0.238	2.431	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	798,768	35,291,381	2	66,574	1	14,442	20	58,991	42	16,836	105	13,015	183,056	4.418
2016	860,410	33,354,754	1	8,531	0	3,621	28	106,946	40	15,729	114	17,057	181,664	3.877
2017	954,759	27,790,534	0	0	1	14,100	26	81,422	45	18,190	115	16,312	147,882	2.911
2018	1,046,521	23,836,919	1	9,084	0	7,096	22	65,544	53	19,767	130	17,534	119,344	2.278
2019	1,061,282	31,234,994	1	7,431	1	16,098	21	70,972	58	21,696	137	19,868	176,284	2.943
Total	4,721,740	151,508,582	5	91,620	2	55,357	116	383,875	238	92,218	601	83,786	808,230	3.209
Pure Premium		3.209		0.194		0.117		0.813		0.195		0.177	1.712	

TABLE V
Total Experience All Other Industries - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2015	14,508,085	91,206,383	2	1,980	2	12,557	131	199,225	616	128,726	1,157	84,467	485,109	0.629
2016	15,216,753	91,920,325	2	19,479	1	12,601	125	209,218	570	108,884	1,082	81,787	487,233	0.604
2017	15,949,763	86,834,574	2	2,031	2	11,809	132	208,462	527	111,611	1,272	89,836	444,597	0.544
2018	16,381,329	76,687,942	5	34,823	0	0	99	157,329	456	98,719	1,236	90,341	385,668	0.468
2019	17,551,049	55,704,025	5	16,213	1	6,439	35	55,816	245	57,611	1,373	114,953	306,009	0.317
Total	79,606,979	402,353,249	16	74,525	6	43,405	522	830,051	2,414	505,551	6,120	461,385	2,108,615	0.505
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	14,508,085	152,844,937	2	3,114	2	32,057	131	378,329	616	164,254	1,157	118,846	831,849	1.054
2016	15,216,753	147,721,247	2	30,892	1	35,286	130	357,156	564	147,042	1,081	105,324	801,512	0.971
2017	15,949,763	156,733,170	2	2,998	2	31,706	142	405,136	526	140,613	1,255	120,071	866,807	0.983
2018	16,381,329	143,623,475	5	50,317	1	18,300	129	382,920	450	120,434	1,192	116,270	747,994	0.877
2019	17,551,049	126,699,814	5	24,212	2	37,219	122	338,623	419	110,343	1,060	100,275	656,326	0.722
Total	79,606,979	727,622,644	16	111,533	9	154,568	654	1,862,164	2,575	682,686	5,745	560,786	3,904,489	0.914
Pure Premium		0.914		0.014		0.019		0.234		0.086		0.070	0.490	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	14,508,085	104,429,810	2	2,493	1	21,371	89	257,200	378	100,921	834	85,650	576,663	0.720
2016	15,216,753	115,041,338	3	41,183	2	53,263	82	223,874	372	97,009	826	80,521	654,563	0.756
2017	15,949,763	105,814,906	4	5,994	1	19,016	89	255,212	389	103,850	864	82,666	591,411	0.663
2018	16,381,329	112,494,317	3	28,772	1	30,000	95	280,833	384	102,875	863	84,203	598,260	0.687
2019	17,551,049	104,507,227	3	16,147	1	19,869	99	275,415	397	104,673	885	83,679	545,290	0.595
Total	79,606,979	542,287,597	14	94,589	7	143,518	454	1,292,533	1,921	509,329	4,272	416,719	2,966,188	0.681
Pure Premium		0.681		0.012		0.018		0.162		0.064		0.052	0.373	

TABLE V
Total Medical Experience All Industries - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical Only</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2015	16,203,613	68,204,448	5	48,260	3	43,267	178	205,941	744	166,661	1,403	144,255	73,661	0.421
2016	17,012,255	70,037,273	3	361	1	43,950	191	322,085	708	133,261	1,341	132,605	68,111	0.412
2017	17,877,927	60,387,527	2	42	3	63,104	192	198,758	649	132,082	1,562	141,371	68,518	0.338
2018	18,422,150	49,956,167	7	262	0	0	140	159,014	569	137,234	1,528	133,988	69,064	0.271
2019	19,689,370	46,724,867	6	975	2	42,590	58	77,679	301	79,249	1,708	202,316	64,439	0.237
Total	89,205,315	295,310,282	23	49,899	9	192,912	759	963,476	2,971	648,487	7,542	754,535	343,794	0.331
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	16,203,613	118,976,346	5	88,750	3	108,212	178	486,637	744	238,158	1,403	196,186	71,820	0.734
2016	17,012,255	114,475,071	3	681	1	122,367	196	537,127	702	224,605	1,340	187,228	72,743	0.673
2017	17,877,927	120,534,661	2	77	3	155,239	202	551,127	650	208,001	1,542	215,463	75,439	0.674
2018	18,422,150	97,137,791	7	481	1	31,598	175	477,356	563	180,103	1,475	206,145	75,694	0.527
2019	19,689,370	101,859,810	6	5,521	4	141,774	162	442,240	521	166,760	1,319	184,397	77,907	0.517
Total	89,205,315	552,983,679	23	95,510	13	559,190	913	2,494,488	3,179	1,017,628	7,079	989,419	373,602	0.620
Pure Premium		0.620		0.011		0.063		0.280		0.114		0.111	0.042	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	16,203,613	83,362,402	3	70,990	2	72,127	121	330,946	457	146,328	1,011	141,370	71,863	0.514
2016	17,012,255	88,530,978	4	908	2	184,768	123	335,802	462	147,903	1,023	142,990	72,939	0.520
2017	17,877,927	81,565,292	4	154	2	93,119	126	345,363	478	152,876	1,062	148,393	75,748	0.456
2018	18,422,150	77,593,354	4	275	2	51,788	127	347,618	478	153,010	1,053	147,101	76,140	0.421
2019	19,689,370	81,622,304	4	3,680	2	75,125	129	353,125	487	156,103	1,064	148,702	79,488	0.415
Total	89,205,315	412,674,330	19	76,008	10	476,927	627	1,712,854	2,362	756,220	5,213	728,556	376,179	0.463
Pure Premium		0.463		0.009		0.053		0.192		0.085		0.082	0.042	

TABLE V
Total Medical Experience Manufacturing - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	<u>Death</u>		<u>Permanent Total</u>		<u>Major Perm Partial</u>		<u>Minor Perm Partial</u>		<u>Temporary Total</u>		<u>Medical Only</u>	
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2015	896,760	6,039,603	1	0	0	0	18	26,097	59	15,744	100	9,501	9,055	0.673
2016	935,092	4,481,133	0	0	0	0	21	14,656	77	15,334	110	9,956	4,866	0.479
2017	973,405	5,611,355	0	0	0	0	17	23,746	63	12,595	121	12,784	6,988	0.576
2018	994,300	3,834,678	0	0	0	0	13	9,298	54	12,241	106	10,600	6,209	0.386
2019	1,077,039	5,118,115	0	0	0	0	7	24,886	28	5,925	120	14,749	5,621	0.475
Total	4,876,596	25,084,884	1	0	0	0	76	98,682	281	61,838	557	57,590	32,739	0.514
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	896,760	10,591,402	1	0	0	0	18	61,667	59	22,498	100	12,921	8,828	1.181
2016	935,092	7,035,151	0	0	0	402	22	25,455	76	25,165	110	14,133	5,197	0.752
2017	973,405	11,185,031	0	0	0	682	18	63,727	62	20,066	120	19,681	7,694	1.149
2018	994,300	7,254,626	0	0	0	2,180	16	31,893	51	15,377	103	16,291	6,805	0.730
2019	1,077,039	11,698,068	0	111	0	7,947	14	73,104	42	14,375	94	14,647	6,796	1.086
Total	4,876,596	47,764,279	1	111	0	11,212	88	255,846	291	97,481	527	77,673	35,320	0.979
Pure Premium		0.979		0.000		0.023		0.525		0.200		0.159	0.072	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	896,760	7,390,503	0	0	0	0	12	41,938	36	13,823	72	9,311	8,834	0.824
2016	935,092	4,908,217	0	0	0	607	13	15,909	50	16,560	84	10,796	5,211	0.525
2017	973,405	7,636,027	0	0	0	409	11	39,924	46	14,744	83	13,557	7,726	0.784
2018	994,300	5,832,933	0	0	0	3,573	12	23,226	44	13,050	74	11,635	6,845	0.587
2019	1,077,039	9,464,831	0	74	0	4,259	12	58,121	39	13,414	76	11,846	6,934	0.879
Total	4,876,596	35,232,512	0	74	0	8,849	60	179,118	215	71,591	388	57,144	35,549	0.722
Pure Premium		0.722		0.000		0.018		0.367		0.147		0.117	0.073	

TABLE V
Total Medical Experience Contracting - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2015	798,768	13,653,981	2	47,726	1	7,528	29	36,015	69	18,727	146	19,898	6,646	1.709
2016	860,410	16,832,810	1	99	0	0	45	127,823	61	13,556	149	18,530	8,320	1.956
2017	954,759	10,316,499	0	0	1	12,995	43	53,501	59	14,384	169	16,478	5,806	1.081
2018	1,046,521	7,554,728	2	5	0	0	28	26,608	59	20,199	186	21,933	6,801	0.722
2019	1,061,282	11,005,863	1	493	1	41,075	16	12,453	28	9,615	215	39,409	7,013	1.037
Total	4,721,740	59,363,881	6	48,323	3	61,599	161	256,400	276	76,482	865	116,249	34,587	1.257
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	798,768	25,200,016	2	87,768	1	18,827	29	85,103	69	26,760	146	27,062	6,480	3.155
2016	860,410	27,288,684	1	188	0	3,505	45	208,662	61	25,195	149	26,450	8,886	3.172
2017	954,759	22,668,924	0	0	1	32,258	42	137,431	61	24,671	167	25,937	6,393	2.374
2018	1,046,521	15,083,760	2	9	0	5,073	29	77,622	61	27,170	179	33,509	7,454	1.441
2019	1,061,282	24,529,141	1	3,913	1	96,507	25	74,552	60	27,117	165	34,724	8,479	2.311
Total	4,721,740	114,770,526	6	91,878	4	156,170	170	583,370	313	130,913	807	147,682	37,692	2.431
Pure Premium		2.431		0.195		0.331		1.235		0.277		0.313	0.080	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	798,768	18,305,581	2	70,205	1	12,548	20	57,876	42	16,442	105	19,501	6,484	2.292
2016	860,410	18,166,419	1	250	0	5,293	28	130,412	40	16,600	114	20,199	8,910	2.111
2017	954,759	14,788,158	0	0	1	19,349	26	86,117	45	18,134	115	17,862	6,419	1.549
2018	1,046,521	11,934,373	1	5	0	8,315	21	56,524	52	23,108	128	23,893	7,498	1.140
2019	1,061,282	17,628,438	1	2,609	1	50,911	21	60,694	57	25,545	133	27,874	8,651	1.661
Total	4,721,740	80,822,969	5	73,069	2	96,417	116	391,623	237	99,830	595	109,329	37,962	1.712
Pure Premium		1.712		0.155		0.204		0.829		0.211		0.232	0.080	

TABLE V
Total Medical Experience All Other Industries - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical Only</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2015	14,508,085	48,510,864	2	534	2	35,740	131	143,829	616	132,190	1,157	114,856	57,960	0.334
2016	15,216,753	48,723,330	2	261	1	43,950	125	179,606	570	104,371	1,082	104,119	54,925	0.320
2017	15,949,763	44,459,673	2	42	2	50,108	132	121,512	527	105,102	1,272	112,109	55,724	0.279
2018	16,381,329	38,566,761	5	257	0	0	99	123,108	456	104,795	1,236	101,455	56,054	0.235
2019	17,551,049	30,600,889	5	483	1	1,515	35	40,340	245	63,709	1,373	148,157	51,804	0.174
Total	79,606,979	210,861,517	16	1,576	6	131,313	522	608,395	2,414	510,168	6,120	580,696	276,467	0.265
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	14,508,085	83,184,927	2	982	2	89,385	131	339,867	616	188,900	1,157	156,204	56,511	0.573
2016	15,216,753	80,151,235	2	493	1	118,460	130	303,010	564	174,245	1,081	146,644	58,660	0.527
2017	15,949,763	86,680,706	2	77	2	122,299	142	349,969	526	163,264	1,255	169,846	61,352	0.543
2018	16,381,329	74,799,405	5	472	1	24,345	129	367,841	450	137,556	1,192	156,345	61,435	0.457
2019	17,551,049	65,632,601	5	1,497	2	37,320	122	294,584	419	125,268	1,060	135,026	62,632	0.374
Total	79,606,979	390,448,874	16	3,521	9	391,809	654	1,655,271	2,575	789,233	5,745	764,065	300,590	0.490
Pure Premium		0.490		0.000		0.049		0.208		0.099		0.096	0.038	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	14,508,085	57,666,318	2	785	1	59,578	89	231,133	378	116,063	834	112,558	56,545	0.397
2016	15,216,753	65,456,342	3	658	2	178,868	81	189,481	372	114,743	825	111,995	58,819	0.430
2017	15,949,763	59,141,106	4	154	1	73,360	89	219,322	387	119,998	864	116,974	61,603	0.371
2018	16,381,329	59,826,048	3	270	1	39,900	94	267,868	382	116,852	851	111,573	61,797	0.365
2019	17,551,049	54,529,036	3	998	1	19,954	97	234,309	392	117,143	856	108,983	63,903	0.311
Total	79,606,979	296,618,849	14	2,865	7	371,661	451	1,142,113	1,910	584,799	4,230	562,083	302,667	0.373
Pure Premium		0.373		0.000		0.047		0.143		0.073		0.071	0.038	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2022 RATE AND LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>
Temporary Staffing Classifications		
See Exhibit 32, Temporary Staffing Rates. Column (5) in Pages 5-1 to 5-5 contains the selections by class.		
Aircraft Classifications		
7413	0.59	Aircraft Procedure
7421	0.72	Aircraft Procedure
7424	1.68	Aircraft Procedure
7453	0.13	Aircraft Procedure
Other Classifications		
0175	0.76	Supplemental load, 20% of 512
0176	0.30	Supplemental load, 10% of 513
309	2.64	No comparable Pa. code, use industry group change
464	2.66	No comparable Pa. code, use industry group change
625	4.22	No comparable Pa. code, use industry group change
643	9.62	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647
* 670	5.37	Use combined experience of 670, 681
* 681	5.37	Use combined experience of 670, 681
809	3.31	Use combined experience of 809, 992
811	6.32	Use combined experience of 811, 4777
992	3.31	Use combined experience of 809, 992
4777	6.32	Use combined experience of 811, 4777
7445	0.45	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)	12/1/21 Manual	12/1/22 Indicated	12/1/22 Adjusted
INDEX	7413, 7421, 7424, 7453			1.37	
Code	Rate Index				
7413	0.70 * Index * 0.825	187	0.76	0.79	0.59
7421	0.70 * Index	26,438	0.92	0.96	0.72
7424	1.65 * Index	55,266	2.16	2.25	1.68
7453	0.70 * Index * 0.175	187	0.16	0.17	0.13
	Total	82,078			
Average weighted by payroll			1.75	1.82	1.36

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

INDUSTRY GROUP:

CLASS:

Temp Classes

3

CODE:

544 + 682 + 929 + 937 + 947

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	76,906	1,133,912	1.474			0	0	1	15	32	48
2016	77,455	1,049,124	1.354			0	0	2	9	27	38
2017	65,113	941,296	1.446			0	0	1	13	29	43
2018	63,476	659,627	1.039			0	0	0	7	31	38
2019	61,178	1,101,549	1.801			0	0	2	6	28	36
TOTAL	344,128	4,885,508	1.420			0	0	6	50	147	203

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	77,220	310,984	240,198	0	0	26,604	191,267	169,826	117,813
2016	0	0	396,272	137,011	59,613	0	0	190,680	120,668	86,871	58,009
2017	0	0	76,274	277,294	130,898	0	0	124,229	115,618	167,203	49,780
2018	0	0	0	75,793	245,773	0	0	0	99,934	173,612	64,515
2019	0	0	225,947	69,478	178,071	0	0	178,115	91,462	258,434	100,042
TOTAL	0	0	775,713	870,560	854,553	0	0	519,628	618,949	855,946	390,159

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	146,641	396,816	337,959	0	0	62,865	273,321	230,963	114,868
2016	0	9,233	666,464	185,666	78,684	0	4,691	319,222	198,073	122,391	61,954
2017	0	2,677	233,095	330,295	174,417	0	3,369	356,616	179,441	245,205	54,808
2018	0	3,922	148,086	117,355	281,923	0	19,998	118,426	122,553	238,716	70,708
2019	1,210	58,793	733,624	165,659	159,848	7,206	78,755	646,981	187,004	225,093	120,951
TOTAL	1,210	74,625	1,927,910	1,195,790	1,032,830	7,206	106,814	1,504,111	960,392	1,062,369	423,288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,621,875	4,251,381	423,288	
IBNR + FREQUENCY ADJUSTMENT	(2,639,882)	(1,569,100)	2,686	
TOTAL LOSSES	981,994	2,682,281	425,974	
EXPECTED LOSSES	9,356,253	6,217,629	589,427	
CREDIBILITY	0.04	0.14	0.16	
	0.04	0.14	0.16	alternative
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.285	0.779	0.124	1.189
INDICATED (POST-TEST)	0.278	0.759	0.121	1.158
PRESENT ON RATE LEVEL	2.284	1.518	0.144	3.946
DERIVED BY FORMULA	2.204	1.412	0.140	3.756
UNDERLYING PRESENT RATE	2.719	1.807	0.171	4.697
PROPOSED	2.204	1.412	0.140	3.756

YEAR			12-1-21	12-1-22	IND. RATE	4.7460
IND. RATE				4.75	MINIMUM PREMIUM	1,815
MAN. RATE			6.02	4.75	PRESENT	

CLASS:

House Furnishings & Canvas Goods Erections

Industry Group:

2

CODE:

670 + 681

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	6,052	445,557	7.362			0	0	1	1	2	4
2016	5,476	133,420	2.436			0	0	0	2	1	3
2017	6,479	21,503	0.332			0	0	0	0	1	1
2018	7,995	10,644	0.133			0	0	0	0	1	1
2019	9,824	6,010	0.061			0	0	0	0	0	0
TOTAL	35,826	617,134	1.723			0	0	1	3	5	9

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	290,075	32,197	5,280	0	0	89,125	18,841	10,039	0
2016	0	0	0	95,431	1,083	0	0	0	34,019	545	2,342
2017	0	0	0	0	7,557	0	0	0	0	7,121	6,825
2018	0	0	0	0	4,282	0	0	0	0	2,692	3,670
2019	0	0	0	0	0	0	0	0	0	0	6,010
TOTAL	0	0	290,075	127,628	18,202	0	0	89,125	52,860	20,397	18,847

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	550,852	41,083	7,429	0	0	210,602	26,924	13,653	0
2016	0	0	11,017	126,080	2,433	0	0	3,558	53,890	1,540	2,501
2017	0	8	742	505	9,447	0	4	596	575	10,061	7,514
2018	0	18	1,482	772	4,791	0	7	698	420	3,527	4,022
2019	0	0	0	0	0	0	0	0	0	0	7,266
TOTAL	0	26	564,094	168,440	24,100	0	11	215,454	81,808	28,781	21,304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	779,585	303,130	21,304	
IBNR + FREQUENCY ADJUSTMENT	(229,341)	(152,045)	227	
TOTAL LOSSES	550,245	151,085	21,531	
EXPECTED LOSSES	823,484	667,274	38,674	
CREDIBILITY	0.01	0.03	0.04	
	0.01	0.03	0.04	alternative
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.536	0.422	0.060	2.018
INDICATED (POST-TEST)	1.495	0.411	0.059	1.965
PRESENT ON RATE LEVEL	1.931	1.565	0.091	3.587
DERIVED BY FORMULA	1.927	1.530	0.090	3.547
UNDERLYING PRESENT RATE	2.299	1.863	0.108	4.270
PROPOSED	1.927	1.530	0.090	3.547

YEAR			12-1-21	12-1-22	IND. RATE	5.0860
IND. RATE				5.09	MINIMUM PREMIUM	1,920
MAN. RATE			6.31	5.09	PRESENT	2,000

INDUSTRY GROUP:

CLASS:

Sanitation Company

Fuel Distribution

3

CODE:

809 + 992

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	21,296	214,504	1.007			0	0	0	3	7	10
2016	21,649	598,122	2.763			0	0	1	1	5	7
2017	21,951	760,447	3.464			0	0	2	3	7	12
2018	16,655	265,372	1.593			0	0	0	2	3	5
2019	21,423	153,523	0.717			0	0	0	1	4	5
TOTAL	102,974	1,991,968	1.934			0	0	3	10	26	39

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	112,666	15,790	0	0	0	27,556	29,684	28,808
2016	0	0	206,528	36,994	70,947	0	0	133,635	43,566	69,343	37,109
2017	0	0	484,190	32,180	9,023	0	0	99,978	32,362	28,237	74,477
2018	0	0	0	70,576	77,571	0	0	0	52,684	54,897	9,644
2019	0	0	0	70,446	21,881	0	0	0	16,520	30,790	13,886
TOTAL	0	0	690,718	322,862	195,212	0	0	233,613	172,688	212,951	163,924

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	143,762	22,217	0	0	0	39,378	40,370	28,088
2016	0	4,812	344,231	51,888	90,853	0	3,287	219,535	74,157	96,369	39,632
2017	0	11,332	848,067	51,751	21,657	0	2,484	253,135	52,588	44,226	81,999
2018	0	3,001	85,518	82,000	93,245	0	10,448	52,931	58,898	77,853	10,570
2019	46	7,702	138,306	68,713	26,180	468	6,809	42,906	24,195	26,517	16,788
TOTAL	46	26,847	1,416,122	398,114	254,152	468	23,028	568,507	249,216	285,336	177,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,035,019	1,186,817	177,077	
IBNR + FREQUENCY ADJUSTMENT	(492,297)	(338,938)	713	
TOTAL LOSSES	1,542,722	847,879	177,791	
EXPECTED LOSSES	1,718,984	1,368,256	145,729	
CREDIBILITY	0.02	0.06	0.07	
	0.02	0.06	0.07	alternative
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.498	0.823	0.173	2.494
INDICATED (POST-TEST)	1.458	0.802	0.168	2.428
PRESENT ON RATE LEVEL	1.402	1.116	0.119	2.637
DERIVED BY FORMULA	1.403	1.097	0.122	2.622
UNDERLYING PRESENT RATE	1.669	1.329	0.142	3.140
PROPOSED	1.403	1.097	0.122	2.622

YEAR			12-1-21	12-1-22	IND. RATE	3.3130
IND. RATE				3.31	MINIMUM PREMIUM	1,370
MAN. RATE			4.18	3.31	PRESENT	1,570

INDUSTRY GROUP:

CLASS:

Trucking, N.O.C.

Explosives Distributor

3

CODE:

811 + 4777

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	70,046	5,476,243	7.818			0	0	14	14	37	65
2016	67,728	2,696,388	3.981			0	0	4	14	11	29
2017	74,183	5,469,871	7.373			0	0	16	14	32	62
2018	77,186	6,305,790	8.170			1	0	12	13	31	57
2019	83,612	1,513,454	1.810			0	0	1	6	33	40
TOTAL	372,755	21,461,746	5.758			1	0	47	61	144	253

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	2,574,397	249,653	389,414	0	0	1,638,425	215,445	344,025	64,884
2016	0	0	1,291,586	442,046	40,822	0	0	393,447	447,695	67,332	13,460
2017	0	0	2,869,817	373,023	302,343	0	0	1,201,746	408,183	263,307	51,452
2018	1,394,554	0	2,031,012	258,286	176,333	1,000	0	1,894,144	313,459	180,829	56,173
2019	0	0	102,828	183,604	463,667	0	0	16,806	238,955	473,035	34,559
TOTAL	1,394,554	0	8,869,640	1,506,612	1,372,579	1,000	0	5,144,568	1,623,737	1,328,528	220,528

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	4,874,536	318,557	547,905	0	0	3,861,429	307,871	467,874	63,262
2016	0	27,473	1,984,397	595,856	62,503	0	9,137	646,163	719,332	104,282	14,375
2017	0	66,545	5,006,073	531,545	444,447	0	28,971	2,963,625	650,278	424,041	56,649
2018	1,229,605	187,237	3,636,685	393,089	297,592	947	232,297	3,115,533	461,901	347,929	61,566
2019	1,354	76,445	1,079,107	395,775	391,996	7,499	104,872	674,535	362,743	405,986	41,782
TOTAL	1,230,959	357,699	16,580,799	2,234,823	1,744,443	8,446	375,277	11,261,285	2,502,125	1,750,113	237,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,814,465	8,231,503	237,633	
IBNR + FREQUENCY ADJUSTMENT	(4,119,824)	(1,577,309)	1,300	
TOTAL LOSSES	25,694,641	6,654,194	238,933	
EXPECTED LOSSES	14,590,599	6,580,030	247,557	
CREDIBILITY	0.04	0.15	0.17	
	0.04	0.15	0.17	alternative
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.893	1.785	0.064	8.742
INDICATED (POST-TEST)	6.711	1.738	0.062	8.511
PRESENT ON RATE LEVEL	3.288	1.483	0.055	4.826
DERIVED BY FORMULA	3.425	1.521	0.056	5.002
UNDERLYING PRESENT RATE	3.914	1.765	0.066	5.745
PROPOSED	3.425	1.521	0.056	5.002

YEAR			12-1-21	12-1-22	IND. RATE	6.3200
IND. RATE				6.32	MINIMUM PREMIUM	2,000
MAN. RATE			7.65	6.32	PRESENT	2,000

CLASS:
Aircraft

INDUSTRY GROUP:

3

CODE:
7413 + 7421 + 7424 + 7453

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	13,818	408	0.003			0	0	0	0	0	0
2016	16,707	4,614	0.028			0	0	0	0	0	0
2017	15,351	41,101	0.268			0	0	0	1	0	1
2018	19,029	1,896	0.010			0	0	0	0	0	0
2019	17,173	6,185	0.036			0	0	0	0	0	0
TOTAL	82,078	54,204	0.066			0	0	0	1	0	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	408
2016	0	0	0	0	0	0	0	0	0	0	4,614
2017	0	0	0	29,973	0	0	0	0	10,934	0	194
2018	0	0	0	0	0	0	0	0	0	0	1,896
2019	0	0	0	0	0	0	0	0	0	0	6,185
TOTAL	0	0	0	29,973	0	0	0	0	10,934	0	13,297

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	398
2016	0	0	0	0	0	0	0	0	0	0	4,928
2017	0	84	9,555	34,517	1,007	0	30	4,498	14,998	522	214
2018	0	0	0	0	0	0	0	0	0	0	2,078
2019	0	0	0	0	0	0	0	0	0	0	7,478
TOTAL	0	84	9,555	34,517	1,007	0	30	4,498	14,998	522	15,095

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,167	51,044	15,095	
IBNR + FREQUENCY ADJUSTMENT	(251,380)	(35,259)	128	
TOTAL LOSSES	0	15,785	15,223	
EXPECTED LOSSES	906,658	149,024	24,922	
CREDIBILITY	0.02	0.05	0.06	
	0.02	0.05	0.06	alternative
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.019	0.019	0.038
INDICATED (POST-TEST)	0.000	0.019	0.018	0.037
PRESENT ON RATE LEVEL	0.928	0.153	0.025	1.106
DERIVED BY FORMULA	0.909	0.146	0.025	1.080
UNDERLYING PRESENT RATE	1.105	0.182	0.030	1.317
PROPOSED	0.909	0.146	0.025	1.080

YEAR			12-1-21	12-1-22	IND. RATE	1.3650
IND. RATE				1.37	MINIMUM PREMIUM	770
MAN. RATE			1.71	1.37	PRESENT	605