Exhibit 28
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2025 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

OTHER SUPPORTING CLASSIFICATION EXHIBITS

1 Composite Pure Premium Multipliers

2 Per Claim and Catastrophe Limitations

3 Credibility - 100% Expected Loss Standard

4 Expected Loss Credibility Table

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7 Table V - Total

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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.

<u>December 1, 2025 Residual Market Rate and Voluntary Market Loss Cost Filing</u>

Calculation of Composite Pure Premium Multipliers

Item	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Pure Premium Test Correction Factor	0.9862	1.0004	0.9708	1.0075	1.0159
(2) Off-Balance Factor (Collectible Prem Ratio)	1.1043	1.0269	0.9859	0.9072	0.9072
(3) Expense Provision (= 1 / 0.7313)	1.3674	1.3674	1.3674	1.3674	1.3674
(4) Effect of 7/1/26 Benefit Change	1.0106	1.0106	1.0106	1.0106	1.0106
(5) Rate Test Correction Factor	1.0236	0.9971	1.0554	0.9831	0.9654
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5405	1.4155	1.3960	1.2418	1.2296

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2018 through 2022 were translated using composite multipliers, yielding an average claim value of $ 918,024 . 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) * $1,016,604	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.71	653,505	1,307,010
B	0.80	738,208	1,476,416
C	0.91	833,890	1,667,780
D	1.03	941,974	1,883,948
E	1.16	1,064,067	2,128,134
F	1.31	1,201,985	2,403,970
G	1.48	1,357,779	2,715,558

@ From Delaware 12/1/25 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	25	17,211,984	2,154,595	19,366,578	763,895
Permanent Total	5	11,631,700	27,092,199	38,723,899	7,272,367
Major	851	218,295,819	184,787,505	403,083,325	473,642
Total Serious	882	247,139,502	214,034,299	461,173,802	523,047
Minor	2,408	104,248,346	81,389,774	185,638,120	77,082
Temporary	7,514	123,945,632	104,014,915	227,960,546	30,338
Total Non-Serious	9,922	228,193,978	185,404,689	413,598,666	41,683

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility	
Serious	523,047	918,024	160,654,200	*
Non-Serious	41,683	43,161	21,580,500	**
Medical	N/A	N/A	2,158,050	***

* 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 *	523,047	918,024	=	160,654,200
Non-Serious:	500 *	41,683	43,161	=	21,580,500
Medical:	0.10 *	21,580,500	21,580,500	=	2,158,050

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	159,450,861	21,418,857	2,141,886
0.99	157,053,248	21,096,789	2,109,679
0.98	154,667,773	20,776,350	2,077,635
0.97	152,294,499	20,457,551	2,045,755
0.96	149,933,487	20,140,399	2,014,040
0.95	147,584,803	19,824,903	1,982,490
0.94	145,248,512	19,511,071	1,951,107
0.93	142,924,678	19,198,914	1,919,891
0.92	140,613,371	18,888,438	1,888,844
0.91	138,314,657	18,579,655	1,857,966
0.90	136,028,607	18,272,572	1,827,257
0.89	133,755,291	17,967,200	1,796,720
0.88	131,494,780	17,663,548	1,766,355
0.87	129,247,148	17,361,626	1,736,163
0.86	127,012,469	17,061,444	1,706,144
0.85	124,790,819	16,763,012	1,676,301
0.84	122,582,274	16,466,341	1,646,634
0.83	120,386,912	16,171,440	1,617,144
0.82	118,204,813	15,878,322	1,587,832
0.81	116,036,059	15,586,995	1,558,700
0.80	113,880,732	15,297,473	1,529,747
0.79	111,738,916	15,009,765	1,500,977
0.78	109,610,698	14,723,884	1,472,388
0.77	107,496,163	14,439,840	1,443,984
0.76	105,395,403	14,157,648	1,415,765
0.75	103,308,506	13,877,317	1,387,732
0.74	101,235,568	13,598,862	1,359,886
0.73	99,176,681	13,322,294	1,332,229
0.72	97,131,943	13,047,626	1,304,763
0.71	95,101,452	12,774,873	1,277,487
0.70	93,085,309	12,504,046	1,250,405
0.69	91,083,616	12,235,161	1,223,516
0.68	89,096,480	11,968,232	1,196,823
0.67	87,124,007	11,703,271	1,170,327
0.66	85,166,307	11,440,296	1,144,030
0.65	83,223,493	11,179,320	1,117,932
0.64	81,295,680	10,920,359	1,092,036
0.63	79,382,984	10,663,428	1,066,343
0.62	77,485,527	10,408,545	1,040,855
0.61	75,603,433	10,155,725	1,015,573
0.60	73,736,827	9,904,986	990,499
0.59	71,885,839	9,656,345	965,635
0.58	70,050,603	9,409,820	940,982
0.57	68,231,254	9,165,429	916,543
0.56	66,427,933	8,923,191	892,319
0.55	64,640,783	8,683,125	868,313
0.54	62,869,953	8,445,251	844,525
0.53	61,115,593	8,209,590	820,959
0.52	59,377,860	7,976,162	797,616
0.51	57,656,916	7,744,990	774,499
0.50	55,952,924	7,516,095	751,610
0.49	54,266,057	7,289,499	728,950
0.48	52,596,488	7,065,228	706,523
0.47	50,944,401	6,843,305	684,331
0.46	49,309,981	6,623,755	662,376
0.45	47,693,421	6,406,605	640,661
0.44	46,094,922	6,191,880	619,188

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.43	44,514,690	5,979,609	597,961
0.42	42,952,938	5,769,821	576,982
0.41	41,409,889	5,562,545	556,255
0.40	39,885,771	5,357,812	535,781
0.39	38,380,822	5,155,654	515,565
0.38	36,895,291	4,956,104	495,610
0.37	35,429,434	4,759,197	475,920
0.36	33,983,519	4,564,969	456,497
0.35	32,557,826	4,373,457	437,346
0.34	31,152,645	4,184,701	418,470
0.33	29,768,280	3,998,740	399,874
0.32	28,405,049	3,815,619	381,562
0.31	27,063,286	3,635,382	363,538
0.30	25,743,339	3,458,075	345,808
0.29	24,445,576	3,283,747	328,375
0.28	23,170,381	3,112,452	311,245
0.27	21,918,163	2,944,243	294,424
0.26	20,689,351	2,779,178	277,918
0.25	19,484,400	2,617,318	261,732
0.24	18,303,791	2,458,728	245,873
0.23	17,148,039	2,303,477	230,348
0.22	16,017,689	2,151,639	215,164
0.21	14,913,326	2,003,291	200,329
0.20	13,835,577	1,858,518	185,852
0.19	12,785,115	1,717,411	171,741
0.18	11,762,671	1,580,067	158,007
0.17	10,769,033	1,446,593	144,659
0.16	9,805,063	1,317,104	131,710
0.15	8,871,703	1,191,726	119,173
0.14	7,969,994	1,070,601	107,060
0.13	7,101,087	953,882	95,388
0.12	6,266,273	841,742	84,174
0.11	5,467,005	734,377	73,438
0.10	4,704,941	632,010	63,201
0.09	3,981,996	534,898	53,490
0.08	3,300,414	443,341	44,334
0.07	2,662,878	357,702	35,770
0.06	2,072,673	278,420	27,842
0.05	1,533,953	206,055	20,606
0.04	1,052,213	141,343	14,134
0.03	635,218	85,329	8,533
0.02	295,234	39,659	3,966
0.01	56,823	7,633	763
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)

1,067,313,809

B) Five Year Expected Losses *

Serious	Non-Serious	Medical Only
303,955,001	275,103,399	30,315,878

C) =A/B Ratio Payroll to Expected Loss

Serious	Non-Serious	Medical Only
3.5114	3.8797	35.2064

* 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	559,895,753	83,098,740	75,408,095
0.99	551,476,775	81,849,212	74,274,203
0.98	543,100,418	80,606,005	73,146,049
0.97	534,766,904	79,369,161	72,023,669
0.96	526,476,446	78,138,706	70,907,098
0.95	518,229,277	76,914,676	69,796,336
0.94	510,025,625	75,697,102	68,691,453
0.93	501,865,714	74,486,027	67,592,451
0.92	493,749,791	73,281,473	66,499,397
0.91	485,678,087	72,083,488	65,412,294
0.90	477,650,851	70,892,098	64,331,141
0.89	469,668,329	69,707,346	63,256,043
0.88	461,730,770	68,529,267	62,187,001
0.87	453,838,435	67,357,900	61,124,049
0.86	445,991,584	66,193,284	60,067,188
0.85	438,190,482	65,035,458	59,016,524
0.84	430,435,397	63,884,463	57,972,055
0.83	422,726,603	62,740,336	56,933,819
0.82	415,064,380	61,603,126	55,901,849
0.81	407,449,018	60,472,865	54,876,216
0.80	399,880,802	59,349,606	53,856,885
0.79	392,360,030	58,233,385	52,843,997
0.78	384,887,005	57,124,253	51,837,481
0.77	377,462,027	56,022,247	50,837,478
0.76	370,085,418	54,927,427	49,843,989
0.75	362,757,488	53,839,827	48,857,048
0.74	355,478,573	52,759,505	47,876,690
0.73	348,248,998	51,686,504	46,902,987
0.72	341,069,105	50,620,875	45,936,008
0.71	333,939,239	49,562,675	44,975,718
0.70	326,859,754	48,511,947	44,022,259
0.69	319,831,009	47,468,754	43,075,594
0.68	312,853,380	46,433,150	42,135,829
0.67	305,927,238	45,405,180	41,203,000
0.66	299,052,970	44,384,916	40,277,178
0.65	292,230,973	43,372,408	39,358,361
0.64	285,461,651	42,367,717	38,446,656
0.63	278,745,410	41,370,902	37,542,098
0.62	272,082,680	40,382,032	36,644,757
0.61	265,473,895	39,401,166	35,754,669
0.60	258,919,494	38,428,374	34,871,904
0.59	252,419,935	37,463,722	33,996,532
0.58	245,975,687	36,507,279	33,128,589
0.57	239,587,225	35,559,115	32,268,179
0.56	233,255,044	34,619,304	31,415,340
0.55	226,979,645	33,687,920	30,570,175
0.54	220,761,553	32,765,040	29,732,685
0.53	214,601,293	31,850,746	28,903,011
0.52	208,499,418	30,945,116	28,081,188
0.51	202,456,495	30,048,238	27,267,322
0.50	196,473,097	29,160,194	26,461,482
0.49	190,549,833	28,281,069	25,663,705
0.48	184,687,308	27,410,965	24,874,131
0.47	178,886,170	26,549,970	24,092,831
0.46	173,147,067	25,698,182	23,319,874
0.45	167,470,678	24,855,705	22,555,367

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	161,857,709	24,022,637	21,799,380
0.43	156,308,882	23,199,089	21,052,054
0.42	150,824,946	22,385,175	20,313,459
0.41	145,406,684	21,581,006	19,583,736
0.40	140,054,896	20,786,703	18,862,920
0.39	134,770,418	20,002,391	18,151,188
0.38	129,554,125	19,228,197	17,448,644
0.37	124,406,915	18,464,257	16,755,430
0.36	119,329,729	17,710,710	16,071,616
0.35	114,323,550	16,967,701	15,397,378
0.34	109,389,398	16,235,384	14,732,822
0.33	104,528,338	15,513,912	14,078,124
0.32	99,741,489	14,803,457	13,433,424
0.31	95,030,022	14,104,192	12,798,864
0.30	90,395,161	13,416,294	12,174,655
0.29	85,838,196	12,739,953	11,560,902
0.28	81,360,476	12,075,380	10,957,816
0.27	76,963,438	11,422,780	10,365,609
0.26	72,648,587	10,782,377	9,784,492
0.25	68,417,522	10,154,409	9,214,641
0.24	64,271,932	9,539,127	8,656,303
0.23	60,213,624	8,936,800	8,109,724
0.22	56,244,513	8,347,714	7,575,150
0.21	52,366,653	7,772,168	7,052,863
0.20	48,582,245	7,210,492	6,543,180
0.19	44,893,653	6,663,039	6,046,382
0.18	41,303,443	6,130,186	5,562,858
0.17	37,814,382	5,612,347	5,092,923
0.16	34,429,498	5,109,968	4,637,035
0.15	31,152,098	4,623,539	4,195,652
0.14	27,985,837	4,153,611	3,769,197
0.13	24,934,757	3,700,776	3,358,268
0.12	22,003,391	3,265,706	2,963,464
0.11	19,196,841	2,849,162	2,585,488
0.10	16,520,930	2,452,009	2,225,080
0.09	13,982,381	2,075,244	1,883,190
0.08	11,589,074	1,720,030	1,560,841
0.07	9,350,430	1,387,776	1,259,333
0.06	7,277,984	1,080,186	980,217
0.05	5,386,323	799,432	725,463
0.04	3,694,741	548,368	497,607
0.03	2,230,504	331,051	300,416
0.02	1,036,685	153,865	139,629
0.01	199,528	29,614	26,862
0.00	0	0	0

TABLE V
Total Experience All Industries - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death No. (4)	Death Amounts (in 100's) (5)	Permanent Total No. (6)	Permanent Total Amounts (in 100's) (7)	Major Perm Partial No. (8)	Major Perm Partial Amounts (in 100's) (9)	Minor Perm Partial No. (10)	Minor Perm Partial Amounts (in 100's) (11)	Temporary Total No. (12)	Temporary Total Amounts (in 100's) (13)	Medical Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	18,430,615	117,392,882	7	61,620	0	0	177	321,813	536	127,695	1,574	141,717	521,083	0.637
2019	19,514,489	127,179,786	7	24,969	1	38,190	182	335,088	479	121,894	1,507	148,288	603,368	0.652
2020	20,540,731	106,044,333	2	4,173	1	15,665	152	267,511	539	131,233	1,506	134,795	507,066	0.516
2021	23,092,342	103,754,358	3	14,254	0	0	135	222,307	462	130,652	1,496	136,014	534,317	0.449
2022	25,153,180	86,891,983	6	24,398	3	7,557	58	92,675	284	74,641	1,762	202,966	466,683	0.345
Total	106,731,357	541,263,342	25	129,413	5	61,413	704	1,239,395	2,300	586,115	7,845	763,780	2,632,517	0.507
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	18,430,615	187,839,607	7	81,276	0	0	177	454,079	536	232,022	1,574	259,768	851,251	1.019
2019	19,514,489	200,309,699	7	32,994	1	73,870	181	463,787	478	206,728	1,506	248,418	977,300	1.026
2020	20,540,731	183,791,154	2	5,704	1	26,065	168	430,164	526	227,529	1,496	246,649	901,800	0.895
2021	23,092,342	167,092,669	3	18,675	0	0	166	425,377	445	192,516	1,462	241,183	793,175	0.724
2022	25,153,180	171,331,745	6	33,470	3	16,382	160	409,551	424	183,688	1,476	243,439	826,788	0.681
Total	106,731,357	910,364,875	25	172,120	5	116,317	851	2,182,958	2,408	1,042,483	7,514	1,239,456	4,350,314	0.853
Pure Premium		0.853		0.016		0.011		0.205		0.098		0.116	0.408	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	18,430,615	120,778,136	7	81,276	0	0	106	271,932	325	140,720	1,008	166,376	547,477	0.655
2019	19,514,489	140,162,132	7	32,994	1	73,870	108	276,965	332	143,650	1,030	169,803	704,339	0.718
2020	20,540,731	126,181,116	2	5,704	1	26,065	108	276,942	331	143,371	1,028	169,455	640,274	0.614
2021	23,092,342	124,807,179	3	18,675	0	0	115	294,855	354	153,238	1,096	180,841	600,463	0.540
2022	25,153,180	138,703,533	9	34,690	3	16,382	121	310,996	369	159,778	1,155	190,453	674,736	0.551
Total	106,731,357	650,632,097	28	173,340	5	116,317	558	1,431,690	1,711	740,758	5,317	876,928	3,167,288	0.610
Pure Premium		0.610		0.016		0.011		0.134		0.069		0.082	0.297	

TABLE V

Total Experience Manufacturing - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death No. (4)	Death Amounts (in 100's) (5)	Permanent Total No. (6)	Permanent Total Amounts (in 100's) (7)	Major Perm Partial No. (8)	Major Perm Partial Amounts (in 100's) (9)	Minor Perm Partial No. (10)	Minor Perm Partial Amounts (in 100's) (11)	Temporary Total No. (12)	Temporary Total Amounts (in 100's) (13)	Medical Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	861,423	8,808,437	0	0	0	0	14	28,445	38	10,108	100	9,049	40,481	1.023
2019	940,979	11,308,602	0	0	0	0	15	43,150	35	8,792	86	8,764	52,380	1.202
2020	934,850	7,444,461	0	0	0	0	12	28,849	33	9,388	100	12,098	24,110	0.796
2021	1,095,998	12,704,840	0	0	0	0	8	9,888	36	9,044	93	11,553	96,564	1.159
2022	1,135,654	6,276,326	1	7,421	0	0	4	4,284	19	6,064	125	11,140	33,855	0.553
Total	4,968,903	46,542,666	1	7,421	0	0	53	114,616	161	43,396	504	52,604	247,390	0.937
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	861,423	14,190,429	0	0	0	0	14	40,136	38	18,367	100	16,588	66,813	1.647
2019	940,979	17,597,258	0	0	0	0	15	59,065	35	15,118	86	15,157	86,633	1.870
2020	934,850	12,558,928	0	0	0	0	13	44,466	32	16,671	99	22,301	42,151	1.343
2021	1,095,998	19,693,404	0	0	0	0	11	22,391	34	13,253	91	19,498	141,793	1.797
2022	1,135,654	11,664,905	1	10,080	0	182	11	23,960	29	11,904	105	13,597	56,926	1.027
Total	4,968,903	75,704,925	1	10,080	0	182	63	190,018	168	75,314	481	87,140	394,316	1.524
Pure Premium		1.524		0.020		0.000		0.382		0.152		0.175	0.794	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	861,423	8,857,553	0	0	0	0	8	24,036	23	11,140	64	10,624	42,776	1.028
2019	940,979	11,200,024	0	0	0	0	9	35,273	24	10,502	59	10,362	55,864	1.190
2020	934,850	8,408,643	0	0	0	0	8	28,613	20	10,520	68	15,309	29,645	0.899
2021	1,095,998	14,328,138	0	0	0	0	7	15,507	27	10,591	68	14,591	102,592	1.307
2022	1,135,654	9,840,251	1	10,178	0	182	9	18,533	25	10,269	82	10,707	48,533	0.866
Total	4,968,903	52,634,609	1	10,178	0	182	41	121,962	120	53,021	342	61,594	279,410	1.059
Pure Premium		1.059		0.020		0.000		0.245		0.107		0.124	0.562	

TABLE V

Total Experience Contracting - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	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														
2018	1,131,256	23,844,636	3	38,235	0	0	38	74,010	67	19,451	212	21,347	85,403	2.108
2019	1,160,552	28,384,971	3	12,105	0	0	44	92,454	59	16,954	200	26,609	135,728	2.446
2020	1,191,078	24,337,248	1	48	1	15,665	31	55,630	69	19,090	192	19,840	133,100	2.043
2021	1,259,469	13,945,897	2	4,686	0	0	28	41,531	49	15,924	181	14,283	63,035	1.107
2022	1,364,603	19,998,204	2	89	2	3,100	20	33,577	30	8,781	218	37,696	116,739	1.465
Total	6,106,958	110,510,956	11	55,164	3	18,765	161	297,201	274	80,199	1,003	119,775	534,005	1.810
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	1,131,256	37,215,866	3	50,432	0	0	38	104,429	67	35,342	212	39,128	142,827	3.290
2019	1,160,552	44,275,837	3	15,996	0	0	43	126,506	59	29,432	200	45,112	225,712	3.815
2020	1,191,078	41,264,306	1	65	1	26,065	32	88,541	68	33,550	191	37,206	227,215	3.464
2021	1,259,469	22,256,171	2	6,140	0	0	29	71,129	50	24,076	177	27,112	94,105	1.767
2022	1,364,603	38,833,512	2	195	2	6,532	28	91,672	52	30,947	183	46,011	212,978	2.846
Total	6,106,958	183,845,691	11	72,829	3	32,597	170	482,277	296	153,347	963	194,569	902,839	3.010
Pure Premium		3.010		0.119		0.053		0.790		0.251		0.319	1.478	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	1,131,256	24,972,098	3	50,432	0	0	23	62,539	41	21,435	136	25,061	90,254	2.207
2019	1,160,552	28,742,523	3	15,996	0	0	26	75,547	41	20,461	137	30,831	144,591	2.477
2020	1,191,078	30,973,541	1	65	1	26,065	21	57,090	43	21,143	131	25,559	179,812	2.600
2021	1,259,469	16,757,657	2	6,140	0	0	20	49,345	39	19,120	133	20,358	72,614	1.331
2022	1,364,603	31,490,675	5	453	2	6,532	21	69,407	45	27,115	143	35,836	175,563	2.308
Total	6,106,958	132,936,496	14	73,086	3	32,597	110	313,928	209	109,274	679	137,646	662,834	2.177
Pure Premium		2.177		0.120		0.053		0.514		0.179		0.225	1.085	

TABLE V
Total Experience Office & Clerical - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY	Payroll (in 1,000's)	All Losses	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	Amounts (in 100's)	Pure Premium
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. LOSS EXPERIENCE AS REPORTED														
2018	11,821,820	13,437,272	0	0	0	0	21	38,583	83	16,988	185	17,166	61,637	0.114
2019	12,707,001	24,970,226	0	0	1	38,190	20	31,206	63	14,174	184	19,457	146,675	0.197
2020	13,515,148	13,663,022	0	0	0	0	20	33,790	77	16,546	153	17,875	68,419	0.101
2021	15,073,727	11,784,975	0	0	0	0	14	25,853	67	17,598	161	16,594	57,805	0.078
2022	16,490,225	10,785,880	1	9,471	0	0	5	8,367	42	12,248	236	22,479	55,295	0.065
Total	69,607,920	74,641,375	1	9,471	1	38,190	80	137,799	332	77,554	919	93,570	389,830	0.107
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	11,821,820	21,182,257	0	0	0	0	21	54,440	83	30,867	185	31,465	95,051	0.179
2019	12,707,001	40,181,409	0	0	1	73,870	20	43,478	63	23,978	184	32,319	228,169	0.316
2020	13,515,148	23,807,880	0	0	0	0	22	54,044	74	28,742	153	32,577	122,716	0.176
2021	15,073,727	19,198,678	0	0	0	0	19	51,279	62	25,457	158	29,498	85,753	0.127
2022	16,490,225	20,694,401	1	12,881	0	355	20	47,990	59	24,003	198	27,412	94,303	0.125
Total	69,607,920	125,064,624	1	12,881	1	74,225	102	251,230	341	133,047	878	153,272	625,991	0.180
Pure Premium		0.180		0.002		0.011		0.036		0.019		0.022	0.090	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	11,821,820	13,514,457	0	0	0	0	13	32,602	50	18,721	118	20,153	63,669	0.114
2019	12,707,001	34,283,800	0	0	1	73,870	12	25,964	44	16,665	126	22,090	204,249	0.270
2020	13,515,148	15,965,155	0	0	0	0	14	34,776	47	18,116	105	22,378	84,382	0.118
2021	15,073,727	14,533,342	0	0	0	0	13	35,514	49	20,228	119	22,141	67,450	0.096
2022	16,490,225	16,992,606	1	13,050	0	355	15	36,783	51	20,706	156	21,587	77,445	0.103
Total	69,607,920	95,289,361	1	13,050	1	74,225	67	165,639	241	94,435	624	108,348	497,196	0.137
Pure Premium		0.137		0.002		0.011		0.024		0.014		0.016	0.071	

TABLE V
Total Experience Goods & Services - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death No. (4)	Death Amounts (in 100's) (5)	Permanent Total No. (6)	Permanent Total Amounts (in 100's) (7)	Major Perm Partial No. (8)	Major Perm Partial Amounts (in 100's) (9)	Minor Perm Partial No. (10)	Minor Perm Partial Amounts (in 100's) (11)	Temporary Total No. (12)	Temporary Total Amounts (in 100's) (13)	Medical Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	4,040,179	54,916,621	3	9,519	0	0	72	124,313	298	64,813	949	82,752	267,770	1.359
2019	4,115,063	51,138,318	4	12,864	0	0	78	132,185	257	62,081	917	81,946	222,308	1.243
2020	4,283,681	47,628,787	1	4,125	0	0	65	105,307	303	70,167	899	66,605	230,085	1.112
2021	4,927,443	50,812,128	0	0	0	0	60	104,802	255	72,762	886	76,026	254,531	1.031
2022	5,478,020	40,734,448	2	7,417	1	4,457	19	31,149	163	37,318	1,001	111,675	215,329	0.744
Total	22,844,386	245,230,302	10	33,925	1	4,457	294	497,755	1,276	307,141	4,652	419,003	1,190,022	1.073
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	4,040,179	89,012,191	3	12,556	0	0	72	175,405	298	117,765	949	151,684	432,713	2.203
2019	4,115,063	80,262,603	4	16,998	0	0	78	184,317	256	104,912	916	136,173	360,226	1.950
2020	4,283,681	83,572,747	1	5,639	0	0	75	174,878	295	120,356	892	120,613	414,241	1.951
2021	4,927,443	82,904,979	0	0	0	0	80	210,875	246	106,062	863	133,130	378,982	1.683
2022	5,478,020	81,821,529	2	10,274	1	8,663	81	193,560	239	95,292	838	131,393	379,033	1.494
Total	22,844,386	417,574,049	10	45,467	1	8,663	387	939,035	1,334	544,386	4,458	672,993	1,965,196	1.828
Pure Premium		1.828		0.020		0.004		0.411		0.238		0.295	0.860	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	4,040,179	56,619,541	3	12,556	0	0	43	105,044	181	71,424	608	97,150	280,021	1.401
2019	4,115,063	54,101,686	4	16,998	0	0	47	110,070	178	72,910	626	93,075	247,964	1.315
2020	4,283,681	56,000,577	1	5,639	0	0	49	112,555	186	75,804	613	82,893	283,114	1.307
2021	4,927,443	61,914,551	0	0	0	0	56	146,043	195	84,426	647	99,819	288,856	1.257
2022	5,478,020	65,851,753	2	10,834	1	8,663	62	146,768	209	83,089	654	102,631	306,532	1.202
Total	22,844,386	294,488,108	10	46,027	1	8,663	256	620,481	948	387,654	3,149	475,568	1,406,488	1.289
Pure Premium		1.289		0.020		0.004		0.272		0.170		0.208	0.616	

TABLE V
Total Experience Miscellaneous - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death No. (4)	Death Amounts (in 100's) (5)	Permanent Total No. (6)	Permanent Total Amounts (in 100's) (7)	Major Perm Partial No. (8)	Major Perm Partial Amounts (in 100's) (9)	Minor Perm Partial No. (10)	Minor Perm Partial Amounts (in 100's) (11)	Temporary Total No. (12)	Temporary Total Amounts (in 100's) (13)	Medical Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	575,937	16,385,916	1	13,865	0	0	32	56,463	50	16,335	128	11,404	65,792	2.845
2019	590,894	11,377,669	0	0	0	0	25	36,094	65	19,893	120	11,513	46,277	1.926
2020	615,975	12,970,815	0	0	0	0	24	43,935	57	16,043	162	18,377	51,353	2.106
2021	735,705	14,506,518	1	9,568	0	0	25	40,233	55	15,325	175	17,558	62,382	1.972
2022	684,678	9,097,125	0	0	0	0	10	15,300	30	10,230	182	19,976	45,466	1.329
Total	3,203,189	64,338,043	2	23,433	0	0	116	192,024	257	77,825	767	78,828	271,269	2.009
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	575,937	26,238,865	1	18,288	0	0	32	79,669	50	29,681	128	20,904	113,847	4.556
2019	590,894	17,992,593	0	0	0	0	25	50,421	65	33,288	120	19,656	76,560	3.045
2020	615,975	22,587,293	0	0	0	0	25	68,235	56	28,211	161	33,951	95,476	3.667
2021	735,705	23,039,436	1	12,535	0	0	27	69,703	54	23,669	172	31,945	92,541	3.132
2022	684,678	18,317,398	0	39	0	649	19	52,370	45	21,542	153	25,027	83,547	2.675
Total	3,203,189	108,175,585	2	30,863	0	649	128	320,398	270	136,391	734	131,483	461,972	3.377
Pure Premium		3.377		0.096		0.002		1.000		0.426		0.410	1.442	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	575,937	16,814,487	1	18,288	0	0	19	47,711	30	18,001	82	13,388	70,756	2.919
2019	590,894	11,834,099	0	0	0	0	15	30,111	45	23,113	82	13,446	51,672	2.003
2020	615,975	14,833,199	0	0	0	0	16	43,908	35	17,788	111	23,316	63,321	2.408
2021	735,705	17,273,491	1	12,535	0	0	19	48,446	43	18,873	129	23,931	68,950	2.348
2022	684,678	14,528,247	0	175	0	649	15	39,505	39	18,599	120	19,692	66,662	2.122
Total	3,203,189	75,283,523	2	30,999	0	649	84	209,680	193	96,374	524	93,773	321,360	2.350
Pure Premium		2.350		0.097		0.002		0.655		0.301		0.293	1.003	

TABLE V

Total Medical Experience All Industries - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death No. (4)	Death Amounts (in 100's) (5)	Permanent Total No. (6)	Permanent Total Amounts (in 100's) (7)	Major Perm Partial No. (8)	Major Perm Partial Amounts (in 100's) (9)	Minor Perm Partial No. (10)	Minor Perm Partial Amounts (in 100's) (11)	Temporary Total No. (12)	Temporary Total Amounts (in 100's) (13)	Medical Only Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	18,430,615	52,108,333	7	252	0	0	177	203,865	536	113,793	1,574	136,668	66,505	0.283
2019	19,514,489	60,336,799	7	898	1	92,968	182	232,682	479	95,039	1,507	118,907	62,874	0.309
2020	20,540,731	50,706,628	2	0	1	62,595	152	157,059	539	108,775	1,506	129,742	48,896	0.247
2021	23,092,342	53,431,685	3	4,264	0	0	135	209,259	462	132,018	1,496	136,149	52,627	0.231
2022	25,153,180	46,668,279	6	6,772	3	23,320	58	75,807	284	78,301	1,762	217,663	64,820	0.186
Total	106,731,357	263,251,724	25	12,186	5	178,883	704	878,672	2,300	527,926	7,845	739,129	295,722	0.247
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	18,430,615	85,125,116	7	455	0	0	177	384,286	536	181,159	1,574	217,849	67,502	0.462
2019	19,514,489	97,729,990	7	1,577	1	144,241	181	392,619	478	161,369	1,506	208,522	68,972	0.501
2020	20,540,731	90,179,979	2	0	1	84,121	168	364,121	526	177,640	1,496	207,072	68,846	0.439
2021	23,092,342	79,317,507	3	6,862	0	0	166	360,100	445	150,347	1,462	202,399	73,468	0.343
2022	25,153,180	82,678,803	6	12,652	3	42,559	160	346,749	424	143,384	1,476	204,307	77,136	0.329
Total	106,731,357	435,031,395	25	21,546	5	270,922	851	1,847,875	2,408	813,898	7,514	1,040,149	355,924	0.408
Pure Premium		0.408		0.002		0.025		0.173		0.076		0.097	0.033	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	18,430,615	54,747,655	6	455	0	0	106	230,164	325	109,810	1,008	139,538	67,509	0.297
2019	19,514,489	70,433,900	7	1,577	1	144,241	108	234,506	333	112,378	1,030	142,525	69,110	0.361
2020	20,540,731	64,027,396	0	0	1	84,121	107	233,443	331	111,977	1,023	141,681	69,052	0.312
2021	23,092,342	60,046,264	3	6,862	0	0	115	249,304	354	119,466	1,091	151,018	73,813	0.260
2022	25,153,180	67,473,616	6	12,652	3	42,559	120	261,191	362	122,462	1,136	157,232	78,640	0.268
Total	106,731,357	316,728,831	22	21,546	5	270,922	556	1,208,608	1,705	576,094	5,288	731,994	358,125	0.297
Pure Premium		0.297		0.002		0.025		0.113		0.054		0.069	0.034	

TABLE V

Total Medical Experience Manufacturing - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death No. (4)	Death Amounts (in 100's) (5)	Permanent Total No. (6)	Permanent Total Amounts (in 100's) (7)	Major Perm Partial No. (8)	Major Perm Partial Amounts (in 100's) (9)	Minor Perm Partial No. (10)	Minor Perm Partial Amounts (in 100's) (11)	Temporary Total No. (12)	Temporary Total Amounts (in 100's) (13)	Medical Only Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	861,423	4,048,108	0	0	0	0	14	17,959	38	8,310	100	9,163	5,049	0.470
2019	940,979	5,237,962	0	0	0	0	15	35,072	35	6,496	86	6,397	4,415	0.557
2020	934,850	2,410,965	0	0	0	0	12	5,349	33	6,342	100	8,139	4,281	0.258
2021	1,095,998	9,656,445	0	0	0	0	8	74,525	36	8,883	93	8,580	4,576	0.881
2022	1,135,654	3,385,503	1	5,437	0	0	4	2,100	19	5,364	125	14,414	6,540	0.298
Total	4,968,903	24,738,983	1	5,437	0	0	53	135,005	161	35,395	504	46,693	24,860	0.498
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	861,423	6,681,315	0	0	0	0	14	33,853	38	13,230	100	14,606	5,124	0.776
2019	940,979	8,663,261	0	0	0	0	15	58,441	35	11,578	86	11,770	4,843	0.921
2020	934,850	4,215,140	0	0	0	0	13	13,199	32	10,191	99	12,734	6,027	0.451
2021	1,095,998	14,179,294	0	0	0	0	11	102,896	34	14,846	91	17,664	6,388	1.294
2022	1,135,654	5,692,605	1	8,578	0	364	11	17,722	29	9,262	105	13,217	7,783	0.501
Total	4,968,903	39,431,616	1	8,578	0	364	63	226,112	168	59,106	481	69,991	30,165	0.794
Pure Premium		0.794		0.017		0.001		0.455		0.119		0.141	0.061	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	861,423	4,277,561	0	0	0	0	8	20,276	23	8,019	64	9,355	5,125	0.497
2019	940,979	5,586,351	0	0	0	0	9	34,906	24	8,058	59	8,046	4,853	0.594
2020	934,850	2,964,498	0	0	0	0	8	8,461	20	6,427	68	8,712	6,045	0.317
2021	1,095,998	10,259,231	0	0	0	0	7	71,212	27	11,765	68	13,198	6,418	0.936
2022	1,135,654	4,853,322	1	8,578	0	364	8	13,575	25	7,911	80	10,171	7,935	0.427
Total	4,968,903	27,940,964	1	8,578	0	364	41	148,430	119	42,181	340	49,482	30,375	0.562
Pure Premium		0.562		0.017		0.001		0.299		0.085		0.100	0.061	

TABLE V
Total Medical Experience Contracting - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY	Payroll (in 1,000's)	All Losses	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	Amounts (in 100's)	Pure Premium
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. LOSS EXPERIENCE AS REPORTED														
2018	1,131,256	8,540,342	3	205	0	0	38	37,634	67	20,082	212	20,124	7,358	0.755
2019	1,160,552	13,572,847	3	538	0	0	44	94,557	59	11,909	200	19,376	9,347	1.170
2020	1,191,078	13,310,004	1	0	1	62,595	31	32,514	69	15,864	192	16,081	6,046	1.117
2021	1,259,469	6,303,490	2	3,695	0	0	28	22,246	49	14,057	181	17,224	5,813	0.500
2022	1,364,603	11,673,865	2	1,318	2	21,319	20	37,787	30	10,085	218	38,881	7,349	0.855
Total	6,106,958	53,400,548	11	5,756	3	83,914	161	224,738	274	71,999	1,003	111,686	35,912	0.874
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	1,131,256	14,282,749	3	370	0	0	38	70,940	67	31,971	212	32,077	7,469	1.263
2019	1,160,552	22,571,212	3	945	0	0	43	157,090	59	22,244	200	35,179	10,254	1.945
2020	1,191,078	22,721,536	1	0	1	84,121	32	81,674	68	26,375	191	26,533	8,512	1.908
2021	1,259,469	9,410,538	2	5,946	0	0	29	38,713	50	16,297	177	25,034	8,115	0.747
2022	1,364,603	21,297,818	2	2,428	2	33,442	28	103,807	52	25,794	183	38,762	8,745	1.561
Total	6,106,958	90,283,853	11	9,690	3	117,564	170	452,224	296	122,682	963	157,585	43,094	1.478
Pure Premium		1.478		0.016		0.193		0.741		0.201		0.258	0.071	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	1,131,256	9,025,428	3	370	0	0	23	42,489	41	19,380	136	20,546	7,469	0.798
2019	1,160,552	14,459,067	3	945	0	0	26	93,828	41	15,500	137	24,043	10,274	1.246
2020	1,191,078	17,981,209	0	0	1	84,121	21	52,382	43	16,611	131	18,160	8,538	1.510
2021	1,259,469	7,261,366	2	5,946	0	0	20	26,868	40	12,991	132	18,655	8,153	0.577
2022	1,364,603	17,556,347	2	2,428	2	33,442	21	78,905	44	22,094	141	29,780	8,915	1.287
Total	6,106,958	66,283,416	10	9,690	3	117,564	110	294,471	209	86,575	676	111,185	43,350	1.085
Pure Premium		1.085		0.016		0.193		0.482		0.142		0.182	0.071	

TABLE V
Total Medical Experience Office & Clerical - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	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														
2018	11,821,820	6,163,657	0	0	0	0	21	15,290	83	14,919	185	18,272	13,156	0.052
2019	12,707,001	14,667,508	0	0	1	92,968	20	14,066	63	11,535	184	15,265	12,842	0.115
2020	13,515,148	6,841,915	0	0	0	0	20	21,306	77	17,710	153	20,315	9,088	0.051
2021	15,073,727	5,780,470	0	0	0	0	14	11,450	67	17,128	161	18,151	11,075	0.038
2022	16,490,225	5,529,458	1	0	0	0	5	4,150	42	11,222	236	26,995	12,928	0.034
Total	69,607,920	38,983,008	1	0	1	92,968	80	66,261	332	72,514	919	98,998	59,089	0.056
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	11,821,820	9,505,086	0	0	0	0	21	28,821	83	23,752	185	29,125	13,353	0.080
2019	12,707,001	22,816,892	0	0	1	144,241	20	24,276	63	19,173	184	26,391	14,087	0.180
2020	13,515,148	12,271,573	0	0	0	0	22	49,024	74	28,631	153	32,264	12,796	0.091
2021	15,073,727	8,575,277	0	0	0	0	19	26,339	62	18,314	158	25,639	15,461	0.057
2022	16,490,225	9,430,313	1	266	0	720	20	34,759	59	18,231	198	24,943	15,384	0.057
Total	69,607,920	62,599,141	1	266	1	144,961	102	163,220	341	108,101	878	138,362	71,082	0.090
Pure Premium		0.090		0.000		0.021		0.023		0.016		0.020	0.010	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	11,821,820	6,366,913	0	0	0	0	13	17,262	50	14,397	118	18,655	13,355	0.054
2019	12,707,001	20,424,915	0	0	1	144,241	12	14,500	44	13,355	126	18,038	14,116	0.161
2020	13,515,148	8,438,227	0	0	0	0	14	31,427	47	18,044	104	22,077	12,834	0.062
2021	15,073,727	6,745,029	0	0	0	0	13	18,229	49	14,565	118	19,123	15,534	0.045
2022	16,490,225	7,744,544	1	266	0	720	15	26,015	50	15,539	153	19,222	15,684	0.047
Total	69,607,920	49,719,628	1	266	1	144,961	67	107,433	240	75,900	619	97,114	71,522	0.071
Pure Premium		0.071		0.000		0.021		0.015		0.011		0.014	0.010	

TABLE V

Total Medical Experience Goods & Services - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	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														
2018	4,040,179	26,777,010	3	47	0	0	72	93,422	298	58,612	949	79,089	36,600	0.663
2019	4,115,063	22,230,767	4	360	0	0	78	72,961	257	51,765	917	65,100	32,122	0.540
2020	4,283,681	23,008,459	1	0	0	0	65	75,283	303	56,502	899	71,525	26,774	0.537
2021	4,927,443	25,453,125	0	0	0	0	60	71,575	255	76,700	886	79,043	27,213	0.517
2022	5,478,020	21,532,875	2	17	1	2,001	19	23,315	163	36,719	1,001	119,779	33,498	0.393
Total	22,844,386	119,002,236	10	424	1	2,001	294	336,557	1,276	280,298	4,652	414,536	156,208	0.521
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	4,040,179	43,271,252	3	85	0	0	72	176,100	298	93,310	949	126,068	37,149	1.071
2019	4,115,063	36,022,624	4	632	0	0	78	125,156	256	86,288	916	112,912	35,238	0.875
2020	4,283,681	41,424,116	1	0	0	0	75	171,057	295	92,111	892	113,375	37,698	0.967
2021	4,927,443	37,898,249	0	0	0	0	80	144,057	246	83,380	863	113,556	37,989	0.769
2022	5,478,020	37,903,348	2	1,207	1	6,567	81	150,025	239	71,959	838	109,413	39,863	0.692
Total	22,844,386	196,519,588	10	1,923	1	6,567	387	766,396	1,334	427,048	4,458	575,324	187,938	0.860
Pure Premium		0.860		0.001		0.003		0.335		0.187		0.252	0.082	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	4,040,179	28,002,147	3	85	0	0	43	105,473	181	56,561	608	80,750	37,153	0.693
2019	4,115,063	24,796,389	4	632	0	0	47	74,754	178	60,093	626	77,175	35,309	0.603
2020	4,283,681	28,311,386	0	0	0	0	48	109,655	186	58,084	610	77,563	37,811	0.661
2021	4,927,443	28,885,650	0	0	0	0	56	99,699	195	66,271	644	84,719	38,168	0.586
2022	5,478,020	30,653,233	2	1,207	1	6,567	61	112,415	205	61,675	643	84,028	40,640	0.560
Total	22,844,386	140,648,805	9	1,923	1	6,567	255	501,996	945	302,685	3,132	404,235	189,081	0.616
Pure Premium		0.616		0.001		0.003		0.220		0.132		0.177	0.083	

TABLE V

Total Medical Experience Miscellaneous - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	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														
2018	575,937	6,579,216	1	0	0	0	32	39,561	50	11,869	128	10,021	4,342	1.142
2019	590,894	4,627,715	0	0	0	0	25	16,027	65	13,334	120	12,769	4,147	0.783
2020	615,975	5,135,285	0	0	0	0	24	22,606	57	12,357	162	13,682	2,708	0.834
2021	735,705	6,238,155	1	569	0	0	25	29,462	55	15,249	175	13,151	3,950	0.848
2022	684,678	4,546,578	0	0	0	0	10	8,454	30	14,912	182	17,594	4,506	0.664
Total	3,203,189	27,126,949	2	569	0	0	116	116,110	257	67,721	767	67,217	19,653	0.847
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	575,937	11,384,714	1	0	0	0	32	74,572	50	18,895	128	15,973	4,407	1.977
2019	590,894	7,656,001	0	0	0	0	25	27,655	65	22,086	120	22,270	4,549	1.296
2020	615,975	9,547,613	0	0	0	0	25	49,167	56	20,331	161	22,166	3,812	1.550
2021	735,705	9,254,148	1	916	0	0	27	48,095	54	17,511	172	20,505	5,515	1.258
2022	684,678	8,354,720	0	173	0	1,466	19	40,435	45	18,137	153	17,974	5,362	1.220
Total	3,203,189	46,197,196	2	1,089	0	1,466	128	239,923	270	96,961	734	98,888	23,645	1.442
Pure Premium		1.442		0.003		0.005		0.749		0.303		0.309	0.074	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	575,937	7,075,606	0	0	0	0	19	44,664	30	11,454	82	10,231	4,407	1.229
2019	590,894	5,167,177	0	0	0	0	15	16,518	45	15,372	82	15,224	4,559	0.874
2020	615,975	6,332,077	0	0	0	0	16	31,518	35	12,811	110	15,168	3,824	1.028
2021	735,705	6,894,987	1	916	0	0	19	33,297	43	13,873	128	15,323	5,541	0.937
2022	684,678	6,666,170	0	173	0	1,466	15	30,282	38	15,243	119	14,031	5,466	0.974
Total	3,203,189	32,136,017	1	1,089	0	1,466	83	156,278	191	68,752	522	69,978	23,796	1.003
Pure Premium		1.003		0.003		0.005		0.488		0.215		0.218	0.074	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2025 RATE AND LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

Code	Selection	Basis for Rate Selection
		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	0.42	Aircraft Procedure
7421	0.51	Aircraft Procedure
7424	1.20	Aircraft Procedure
7453	0.09	Aircraft Procedure
		Other Classifications
0175	0.55	Supplemental load, 20% of 0512
0176	0.23	Supplemental load, 10% of 0513
0309	2.00	No comparable Pa. code, use industry group change=
0464	2.02	No comparable Pa. code, use industry group change=
0625	3.13	No comparable Pa. code, use industry group change=
0643	7.41	Asbestos encap., 150% of 0647, Expected loss rates = 100% of 0647
* 0670	4.15	Use combined experience of 0670, 0681
* 0681	4.15	Use combined experience of 0670, 0681
0809	2.50	Use combined experience of 0809, 0992
0811	4.89	Use combined experience of 0811, 4777
0822	0.06	Use combined experience of 0822, 0953
0992	2.50	Use combined experience of 0809, 0992
4777	4.89	Use combined experience of 0811, 4777
7445	0.27	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)	12/1/24 Manual	12/1/25 Indicated	12/1/25 Adjusted
INDEX	7413, 7421, 7424, 7453			0.85	
Code	Rate Index				
7413	0.70 * Index * 0.825	3,696	0.45	0.49	0.42
7421	0.70 * Index	39,706	0.54	0.60	0.51
7424	1.65 * Index	56,122	1.28	1.40	1.20
7453	0.70 * Index * 0.175	3,696	0.10	0.10	0.09
	Total	103,220			
	Average weighted by payroll		0.90	0.99	0.85

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

INDUSTRY GROUP:

CLASS:
House Furnishings & Canvas Goods Erections 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
2018	7,997	10,644	0.133			0	0	0	0	1	1
2019	9,688	6,725	0.069			0	0	0	0	0	0
2020	9,348	39,653	0.424			0	0	0	1	2	3
2021	8,250	9,767	0.118			0	0	0	0	1	1
2022	8,330	38,318	0.460			0	0	0	0	3	3
TOTAL	43,613	105,107	0.241			0	0	0	1	7	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	6,725
2020	0	0	0	13,528	8,754	0	0	0	13,397	3,136	838
2021	0	0	0	0	3,886	0	0	0	0	3,173	2,708
2022	0	0	0	0	19,730	0	0	0	0	18,588	0
TOTAL	0	0	0	13,528	36,652	0	0	0	13,397	27,589	13,941

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	7,849	0	0	0	0	4,291	3,725
2019	0	0	0	0	0	0	0	0	0	0	7,377
2020	0	0	4,761	22,440	15,275	0	0	4,966	20,122	5,241	1,180
2021	0	0	904	492	5,944	0	0	485	338	4,056	3,780
2022	41	0	17,641	9,839	21,606	184	0	11,108	6,562	15,768	0
TOTAL	41	0	23,305	32,771	50,674	184	0	16,559	27,022	29,357	16,063

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,089	139,823	16,063	
IBNR + FREQUENCY ADJUSTMENT	(256,284)	(191,208)	165	
TOTAL LOSSES	0	0	16,227	
EXPECTED LOSSES	768,532	594,068	35,105	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.037	0.037
INDICATED (POST-TEST)	0.000	0.000	0.036	0.036
PRESENT ON RATE LEVEL	1.605	1.241	0.073	2.919
DERIVED BY FORMULA	1.589	1.204	0.072	2.865
UNDERLYING PRESENT RATE	1.762	1.362	0.080	3.204
PROPOSED	1.589	1.204	0.072	2.865

YEAR			12-1-24	12-1-25	IND. RATE	4.0550
IND. RATE				4.06	MINIMUM PREMIUM	1,790
MAN. RATE			4.27	4.06	PRESENT	1,880

INDUSTRY GROUP:

CLASS: Sanitation Company, Fuel Distribution — INDUSTRY GROUP: 4 — CODE: 809 + 992

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES: DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	16,949	420,530	2.481			0	0	0	1	4	5
2019	21,478	488,472	2.274			0	0	1	0	4	5
2020	24,998	556,890	2.228			0	0	1	2	6	9
2021	25,283	808,324	3.197			0	0	2	2	5	9
2022	31,846	167,065	0.525			0	0	0	1	7	8
TOTAL	120,554	2,441,281	2.025			0	0	4	6	26	36

REPORTED LOSSES

POLICY YEAR	INDEMNITY: DEATH	P. T.	MAJOR	MINOR	TEMP	MEDICAL: DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	12,668	290,245	0	0	0	4,216	103,757	9,644
2019	0	0	385,655	0	21,881	0	0	35,902	0	31,148	13,886
2020	0	0	198,600	132,310	17,214	0	0	38,039	141,466	14,717	14,544
2021	0	0	394,546	50,573	92,405	0	0	74,013	29,897	126,891	39,999
2022	0	0	0	16,730	54,196	0	0	0	3,279	50,576	42,284
TOTAL	0	0	978,801	212,281	475,941	0	0	147,954	178,858	327,089	120,357

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY: DEATH	P. T.	MAJOR	MINOR	TEMP	MEDICAL: DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	23,018	532,019	0	0	0	6,712	165,389	9,789
2019	0	0	521,173	5,231	42,808	0	0	59,368	1,525	53,390	15,233
2020	0	0	320,810	220,035	44,885	0	0	124,788	213,264	29,673	20,478
2021	0	0	597,410	98,826	180,362	0	0	130,905	46,392	170,740	55,839
2022	114	0	71,134	43,272	62,045	501	0	33,533	20,247	43,361	50,318
TOTAL	114	0	1,510,527	390,383	862,119	501	0	348,595	288,140	462,553	151,656

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,859,737	2,003,195	151,656	
IBNR + FREQUENCY ADJUSTMENT	(449,855)	(338,006)	725	
TOTAL LOSSES	1,409,882	1,665,189	152,381	
EXPECTED LOSSES	1,394,408	1,107,134	124,040	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.170	1.381	0.126	2.677
INDICATED (POST-TEST)	1.121	1.324	0.121	2.566
PRESENT ON RATE LEVEL	1.054	0.836	0.094	1.984
DERIVED BY FORMULA	1.055	0.865	0.096	2.016
UNDERLYING PRESENT RATE	1.157	0.918	0.103	2.178
PROPOSED	1.055	0.865	0.096	2.016

YEAR			12-1-24	12-1-25	IND. RATE	2.5030
IND. RATE				2.50	MINIMUM PREMIUM	1,255
MAN. RATE			2.62	2.50	PRESENT	1,265

INDUSTRY GROUP:

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

INDUSTRY GROUP: 5

CODE: 811 + 4777

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES: DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	77,186	6,603,234	8.555			1	0	12	10	35	58
2019	83,517	2,149,591	2.574			0	0	5	9	26	40
2020	90,134	4,895,369	5.431			0	0	12	10	20	42
2021	105,146	2,930,722	2.787			0	0	10	11	19	40
2022	113,621	1,324,135	1.165			0	0	2	3	23	28
TOTAL	469,604	17,903,051	3.812			1	0	41	43	123	208

REPORTED LOSSES

POLICY YEAR	INDEMNITY: DEATH	P. T.	MAJOR	MINOR	TEMP	MEDICAL: DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,386,525	0	2,335,945	355,502	210,954	0	0	1,827,731	241,036	202,184	43,357
2019	0	0	635,632	353,972	370,144	0	0	257,210	174,555	324,196	33,882
2020	0	0	2,638,509	370,098	355,092	0	0	1,263,433	120,504	129,683	18,050
2021	0	0	1,614,711	237,104	130,804	0	0	694,592	107,529	120,698	25,284
2022	0	0	248,458	139,877	362,214	0	0	184,750	77,228	255,547	56,061
TOTAL	1,386,525	0	7,473,255	1,456,553	1,429,208	0	0	4,227,716	720,852	1,032,308	176,634

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY: DEATH	P. T.	MAJOR	MINOR	TEMP	MEDICAL: DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,201,978	0	3,242,450	645,947	386,679	0	0	3,137,531	383,729	322,281	44,007
2019	0	0	890,286	595,063	617,079	0	0	440,978	292,814	557,633	37,169
2020	0	0	3,858,814	686,723	754,805	0	0	2,499,713	249,897	263,286	25,414
2021	0	0	2,407,833	410,384	363,059	0	0	977,638	165,077	218,882	35,296
2022	761	10,535	848,678	343,191	443,593	2,530	32,036	555,565	169,327	248,660	66,713
TOTAL	1,202,739	10,535	11,248,062	2,681,309	2,565,215	2,530	32,036	7,611,425	1,260,845	1,610,743	208,599

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,107,326	8,118,112	208,599	
IBNR + FREQUENCY ADJUSTMENT	(4,410,892)	(2,060,386)	1,301	
TOTAL LOSSES	15,696,435	6,057,726	209,900	
EXPECTED LOSSES	13,500,875	6,679,151	235,559	
CREDIBILITY	0.04	0.15	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.342	1.290	0.045	4.677
INDICATED (POST-TEST)	3.203	1.236	0.043	4.482
PRESENT ON RATE LEVEL	2.619	1.296	0.046	3.961
DERIVED BY FORMULA	2.642	1.287	0.046	3.975
UNDERLYING PRESENT RATE	2.875	1.422	0.050	4.347
PROPOSED	2.642	1.287	0.046	3.975

YEAR			12-1-24	12-1-25	IND. RATE	4.8880
IND. RATE				4.89	MINIMUM PREMIUM	2,000
MAN. RATE			5.20	4.89	PRESENT	2,000

INDUSTRY GROUP:

CLASS: House Furnishings & Canvas Goods Erections

INDUSTRY GROUP: 3

CODE: 822 + 953

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES: DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,539,202	3,310,451	0.060			0	0	4	20	46	70
2019	6,160,154	2,228,281	0.036			0	0	3	8	36	47
2020	6,444,266	1,830,523	0.028			0	0	2	11	27	40
2021	7,198,969	1,739,583	0.024			0	0	2	8	27	37
2022	6,420,764	2,012,866	0.031			0	0	1	12	47	60
TOTAL	31,763,355	11,121,704	0.035			0	0	12	59	183	254

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	571,322	399,757	717,874	0	0	102,361	350,105	756,744	412,288
2019	0	0	449,155	100,089	347,731	0	0	286,015	279,357	394,295	371,639
2020	0	0	380,719	168,295	324,691	0	0	240,928	116,668	453,133	146,089
2021	0	0	235,472	163,338	413,285	0	0	163,461	108,573	358,994	296,460
2022	0	0	104,767	297,955	477,135	0	0	29,473	189,939	582,895	330,702
TOTAL	0	0	1,741,435	1,129,434	2,280,716	0	0	822,238	1,044,642	2,546,061	1,557,178

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	806,135	726,358	1,242,185	0	0	192,950	557,367	1,164,396	418,472
2019	0	0	618,638	175,787	572,944	0	0	497,927	463,056	679,359	407,688
2020	0	0	613,758	302,374	573,995	0	0	541,037	212,843	696,569	205,693
2021	0	0	530,113	268,785	669,989	0	0	322,619	149,280	481,547	413,858
2022	1,002	4,442	971,836	538,534	580,799	5,771	5,111	591,840	348,046	524,351	393,535
TOTAL	1,002	4,442	3,540,480	2,011,839	3,639,912	5,771	5,111	2,146,373	1,730,592	3,546,222	1,839,247

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,703,179	10,928,566	1,839,247	
IBNR + FREQUENCY ADJUSTMENT	(1,361,437)	(3,566,252)	8,195	
TOTAL LOSSES	4,341,742	7,362,314	1,847,442	
EXPECTED LOSSES	4,103,212	11,308,791	1,661,754	
CREDIBILITY	0.68	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.014	0.023	0.006	0.043
INDICATED (POST-TEST)	0.013	0.022	0.006	0.041
PRESENT ON RATE LEVEL	0.012	0.033	0.005	0.050
DERIVED BY FORMULA	0.013	0.022	0.006	0.041
UNDERLYING PRESENT RATE	0.013	0.036	0.005	0.054
PROPOSED	0.013	0.022	0.006	0.041

YEAR			12-1-24	12-1-25	IND. RATE	0.0570
IND. RATE				0.06	MINIMUM PREMIUM	410
MAN. RATE			0.07	0.06	PRESENT	400

INDUSTRY GROUP:

CLASS: Aircraft

5

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
2018	19,234	1,896	0.010			0	0	0	0	0	0
2019	17,857	6,185	0.035			0	0	0	0	0	0
2020	19,238	1,303	0.007			0	0	0	0	0	0
2021	23,549	595	0.003			0	0	0	0	0	0
2022	23,342	245	0.001			0	0	0	0	0	0
TOTAL	103,220	10,224	0.010			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2020	0	0	0	0	0	0	0	0	0	0	1,303
2021	0	0	0	0	0	0	0	0	0	0	595
2022	0	0	0	0	0	0	0	0	0	0	245
TOTAL	0	0	0	0	0	0	0	0	0	0	10,224

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	1,924
2019	0	0	0	0	0	0	0	0	0	0	6,785
2020	0	0	0	0	0	0	0	0	0	0	1,835
2021	0	0	0	0	0	0	0	0	0	0	831
2022	0	0	0	0	0	0	0	0	0	0	292
TOTAL	0	0	0	0	0	0	0	0	0	0	11,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	11,666	
IBNR + FREQUENCY ADJUSTMENT	(224,107)	(33,917)	106	
TOTAL LOSSES	0	0	11,772	
EXPECTED LOSSES	670,163	106,152	20,573	
CREDIBILITY	0.01	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.011	0.011
INDICATED (POST-TEST)	0.000	0.000	0.011	0.011
PRESENT ON RATE LEVEL	0.591	0.094	0.018	0.703
DERIVED BY FORMULA	0.585	0.089	0.018	0.692
UNDERLYING PRESENT RATE	0.649	0.103	0.020	0.772
PROPOSED	0.585	0.089	0.018	0.692

YEAR			12-1-24	12-1-25	IND. RATE	0.8510
IND. RATE				0.85	MINIMUM PREMIUM	685
MAN. RATE			0.94	0.85	PRESENT	560