DELAWARE STATISTICAL PLAN MANUAL

WORKERS COMPENSATION and EMPLOYERS LIABILITY INSURANCE

Effective January 1, 2006

ISSUED BY

DELAWARE COMPENSATION RATING BUREAU, INC.

DELAWARE STATISTICAL PLAN MANUAL



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TABLE OF CONTENTS

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective: January 1, 2006 TABLE OF CONTENTS

Page 1

TABLE OF CONTENTS

INTRODUCTION

SECTION I. GENERAL RULES/DEFINITIONS

- A. Scope of Report
- B. Recording of Statistics
- C. Fine System for Late Unit Reports
- D. Multiple Year Policies
- E. Uncollectible Premiums and Corresponding Losses
- F. Radiation Exposure-Other Than Government Agency Atomic Energy Projects
- G. Reinsurance
- H. Excess Insurance
- I. Experience Under the National Defense Projects Rating Plan
- J. Admiralty and Federal Employers Liability
- K. Loss Rules
 - 1. Occupational Disease Incurred Losses
 - 2. Interest on Awards
 - 3. Medical on Compensable Cases
 - 4. Subrogation Claims
 - 5. Commuted Cases
 - 6. Aircraft Operation Losses
 - 7. Employers Liability Claims
 - 8. Correction and Subsequent Reports
 - 9. Medical or Legal Expense
 - 10. Incurred Losses
- L. Special Reportings
 - 1. Three-Year Fixed Rate Policies
 - 2. Option A. Schedule Z Basis
 - 3. Option B. Unit Report Basis
 - 4. Option C. Magnetic Tape Reporting
- M. General Rules and Definitions
 - 1. Standard Type of Coverage
 - 2. Voluntary Plan
 - 3. Delaware Workers Compensation Insurance Plan
 - 4. Vocational Rehabilitation
 - 5. Lump Sum
 - 6. Fraudulent Claim
 - 7. Exposure Coverage / Loss Conditions
 - 8. Loss Conditions
 - 9. Recovery
 - 10. Type of Coverage
 - 11. Type of Settlement
 - 12. Managed Care Organization
 - 13. Expenses Excluded from Losses
 - 14. Expenses Included in Losses

Effective: January 1, 2006 TABLE OF CONTENTS

Page 2

SECTION II. REPORTING REQUIREMENTS

- A. Rules Common to Premiums and Losses
 - 1. Form of Report
 - 2. Estimated Audits
 - 3. Fraction of Dollars
 - 4. Method of Transmittal
 - 5. Dates
 - 6. Policy Information
 - 7. Policy Conditions
 - 8. Policy Type ID Code
 - 9. Deductible Type
 - 10. Deductible Percent
 - 11. Deductible Amount Per Claim/Accident
 - 12. Deductible Amount Aggregate
- B. Exposure Information
 - 1. Update Type
 - 2. Exposure Coverage
 - 3. Class Code
 - 4. Exposure Amount
 - 5. Exposure-Other Than Payroll
 - 6. Carrier Rating Values
 - 7. Premium
 - 8. Exposure Total Record
 - 9. Miscellaneous Statistical Codes
 - 10. Correction Reports-Method of Reporting
- C. Loss Information
 - 1. Update Type
 - 2. Claim Number
 - 3. Accident Date/Number of Claims
 - 4. Incurred Indemnity
 - 5. Incurred Medical
 - 6. Class Code
 - 7. Injury Type
 - 8. Claim Status
 - 9. Loss Conditions
 - 10. Jurisdiction State
 - 11. Catastrophe Number (Cat. No.)
 - 12. Managed Care Organization Type
 - 13. Social Security Number
 - 14. Injury Description Code
 - 15. Occupation Description
 - 16. Vocational Rehabilitation Indicator
 - 17. Fraudulent Claim Code
 - 18. Paid Indemnity
 - 19. Paid Medical
 - 20. Claimant's Attorney Fees Incurred
 - 21. Employer's Attorney Fees
 - 22. Allocated Loss Adjustment Paid (ALAE)
 - 23. Allocated Loss Adjustment Incurred (ALAE)

Effective: January 1, 2006 TABLE OF CONTENTS

Page 3

- D. Loss Totals
 - 1. Total Number of Claims
 - 2. Total Incurred Indemnity
 - 3. Total Incurred Medical
 - 4. Total Paid Indemnity
 - 5. Total Paid Medical
 - 6. Total Claimant's Attorney Fees
 - 7. Total Employer's Attorney Fees
 - 8. Total ALAE Paid
 - 9. Total ALAE Incurred

SECTION III. INDIVIDUAL CASE REPORTS

- A. Individual Case Reports Rules
 - 1. Claims on Which Required
 - 2. General Instructions
 - 3. Specific Instructions Other Than Pension
 - 4. Specific Instructions Pension Benefits
 - 5. Totals

SECTION IV. CODES

- A. Codes Common to Premium and Losses
 - 1. Report Number and Valuation Date
 - 2. Correction Type
 - 3. Exposure State
 - 4. Policy Type ID Code
 - 5. Deductible Type
 - 6. Policy Conditions
- B. Exposure Information Codes
 - 1. Update Type
 - 2. Exposure Coverage
 - 3. Premium Codes
- C. Loss Information Codes
 - 1. Injury Type
 - 2. Claim Status
 - 3. Loss Conditions
 - 4. Managed Care Organization Type
 - 5. Injury Description Code
 - 6. Vocational Rehabilitation Indicator
 - 7. Fraudulent Claim Codes
- D. Individual Case Report Codes
 - 1. Report Number
 - 2. Transaction Type
 - 3. Report Type
 - 4. Injury Description Code
 - 5. Status
 - 6. Surgery Code
 - 7. Attorney Code

Effective: January 1, 2006 TABLE OF CONTENTS

Page 4

- 8. Reserved Type
- 9. Lump Sum Indicator
- 10. Fraudulent Claim Code
- 11. Employment Status
- 12. Beneficiary

Injury Description and Cause of Injury Code Scheduled Indemnity - Maximum Weeks

SECTION V. TABLES

Table I - Surviving Spouse's Pension Table

Table II - Present Value of Remarriage Dowry

Table III -M-A (MALE)- Pension Table (Other Than Surviving Spouse's)

Table III -F-A (FEMALE)- Pension Table (Other Than Surviving Spouse's)

Table USL-I - Surviving Spouse's Pension Table

Table USL-II - Present Value of Remarriage Dowry

Table USL-III (MALE) - Pension Table (Other Than Surviving Spouse's)

Table USL-III (FEMALE) - Pension Table (Other Than Surviving Spouse's)

Table USL-IV - Present Value of Survivorship Benefits

SECTION VI. EXAMPLES

Illustration 1 - First Report Requiring Two Unit Reports

Illustration 2 - Exposure Correction Report

Illustration 3 - Loss Correction Report

Illustration 4 - Deductible: Rated Risk

Illustration 5 - Deductible: Rated Risk with Construction Credit

Illustration 6 - Short Rate Cancellation; Rated Risk

Illustration 7 - Rateable Class; Mandatory Non-Rateable Element

Illustration 8 - Rateable Class; Optional Non-Rateable Element

Illustration 9 - First Report Requiring an Individual Case Report; Rated Risk

Illustration 9a - Individual Case Report; Permanent Total Disability

Illustration 10 - Individual Risk Experience with USL & HW Coverage

Illustration 10a - Individual Case Report with USL & HW Coverage; Permanent Total Disability

Illustration 10b - Individual Case Report; Death, Widow Only

Illustration 11 - Second Reporting of Losses for Unit for Illustration 10

Illustration 11a - Individual Case Report; Permanent Total Disability; 2nd Report Level

Illustration 11b - Individual Case Report; Death, Widow Only; 2nd Report Level

Illustration 12 - Individual Risk Experience Including Premiums for "Non-F"

Classifications

Illustration 12a - Individual Case Report; Permanent Total Disability with Survivorship Benefits

Illustration 13 - Correction of Header Information Only

Illustration 14 - Correction of Loss Totals Only

Illustration 15 - Correction of Old Form Information on New Form

Illustration 15a - Correction of Old Form Information on New Form

Illustration 16 - Combination Example

Illustration 16a - Individual Case Report; Death, Widow Only

Effective: January 1, 2006 TABLE OF CONTENTS

Page 5

Illustration 17 - Second Reporting of Losses for Unit for Illustration 16

Illustration 17a - Individual Case Report; Death, Widow; 2nd Report Level

Illustration 18 - First Report Requiring an Individual Case Report, Widow with 2 Children

Illustration 18a - Individual Case Report; Death Claim, Widow with 2 Children

Illustration 19 - Merit Rating

Illustration 20 - Deductible Applicable Before Experience Modification

Illustration 21 - Anniversary Rated Policy with the Premium Charge for Foreign Terrorism

Illustration 22 - Anniversary Rated Policy with the Premium Charge for Terrorism Risk Insurance Act of 2002 - Certified Losses and Domestic Terrorism,

Earthquakes, and Catastrophic Industrial Accidents

SECTION VII. GLOSSARY OF TERMS

SECTION VIII.SAMPLE FORMS

Unit Statistical Report Supplemental Loss Report Unit Statistical Plan - Individual Case Report Letter Of Transmittal Summary Report - Three-Year Fixed Rate Policies

SECTION IX. ELECTRONIC SUBMISSION

SECTION X. PREMIUM ALGORITHM

INTRODUCTION

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective Date: January 1, 2006 INTRODUCTION

Page 1

INTRODUCTION

- This Plan contains the necessary instructions for the reporting of experience on the direct business written by
 the carrier for workers compensation, voluntary compensation and employers liability insurance in Delaware.
 These instructions apply to all policies with the exception of coal mining policies. Acting under the direction of
 the Insurance Commissioner, we are hereby instructing you to file your experience in accordance with the
 requirements outlined herein.
- 2. The instructions set forth in this Plan are applicable to all reports for policies effective on or after January 1, 1996 for experience on

1st reports due on and after July 1, 1997.
2nd reports due on and after July 1, 1998.
3rd reports due on and after July 1, 1999.
4th reports due on and after July 1, 2000.
5th reports due on and after July 1, 2001.
6th reports due on and after July 1, 2002.*
7th reports due on and after July 1, 2003.*
8th reports due on and after July 1, 2004.*
9th reports due on and after July 1, 2005.*
10th reports due on and after July 1, 2006.*

Requirements for submission of these extended report levels will be the same as those reported on levels 2 through 5.

This extension of reporting is to occur successively over a five-year period beginning in the Calendar Year 1996. The transition to the increased number of reports will occur as follows. During 1996, carriers will be required to file sixth reports for all policies for which fifth reports would have been due during Calendar Year 1995. During 1997, seventh reports will be required for all policies for which sixth reports would have been due during Calendar Year 1996. During 1998, eighth reports will be required for all policies for which seventh reports would have been due during Calendar Year 1997. During 1999, ninth reports will be required for all policies for which eighth reports would have been due during Calendar Year 1998. During 2000, tenth reports will be required for all policies for which ninth reports would have been due during Calendar Year 1999.

These additional reports will be required in the new Unit Statistical Report format, but new data elements will **NOT** be required for these reports on any policy, which was not subject to the mandatory reporting of new data elements at first report.

- 3. Whenever a change is made in these instructions, the appropriate change will be highlighted.
- 4. The Delaware Compensation Rating Bureau, Inc. will hereinafter be referred to as "the Bureau."

SECTION I

GENERAL RULES/DEFINITIONS

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective Date: January 1, 2006

Section I GENERAL RULES

Page 1 GENERAL RULES

SECTION I - GENERAL RULES/DEFINITIONS

A. Scope of Report

A report must be filed for every policy insuring liability under Delaware Workers' Compensation and Occupational Disease Acts, as well as for every voluntary compensation policy providing coverage in Delaware. All reports must be filed with the Delaware Compensation Rating Bureau Inc., The Widener Building, 6th Floor, One South Penn Square, Philadelphia, PA 19107-3577.

B. Recording of Statistics

Carriers may use any method for the recording of statistics, including any type of record format convenient to their statistical and account procedures, and codes other than those set forth in this Plan, only if those statistics can be reported by the carrier within the required time frames using the codes and record format provided in this Plan.

C. Fine System for Late Unit Reports

Companies will receive a notice of overdue unit reports, to be mailed to the company by the Bureau at the end of the month when units are finally due. Failure to respond to this notice will result in the following fines:

SCHEDULE OF STATISTICAL PLAN FINES

Notice	Non-Rated Units	Rated Units	
1 st	\$ 0	\$ 0	
2 nd 3 rd	\$ 5	\$ 5	
3 rd	\$ 5	\$ 100	
4 th	\$ 5	\$ 100	
5 th 6 th	\$15	\$ 250	
	\$25	\$ 500	
7 th	\$40	\$ 750	
8 th or more	\$50	\$1,000	

D. Multiple Year Policies

Multiple year policies, other than three-year fixed rate policies, shall be considered as made up of separate annual policies for reporting purposes, and reports for each unit of 12 months or less shall be filed at the time all other reports on policies with the same effective date are being filed. Losses shall be valued as of the 18th month after the month in which each unit of experience became effective and at annual periods thereafter.

Examples:

- 1. The reports on a three-year policy effective January 1, 1996 shall be filed with regular reports on policies effective January 1, 1996, January 1, 1997 and January 1, 1998. First report valuations shall be as of July 1997, July 1998, and July 1999, respectively.
- 2. The reports on a policy covering the period January 1, 1996 to July 1, 1997, with the first six months considered as a unit, shall be filed with the regular reports on policies effective January 1, 1996 and July 1, 1996. Losses shall be valued as of July 1997 and January 1998, respectively.
- 3. The reports on a policy covering the period January 1, 1996 to July 1, 1998, with the last six months considered as a unit, shall be filed with the regular reports on policies effective January 1, 1996, January 1, 1997 and January 1, 1998. Losses shall be valued as of July 1997, July 1998 and July 1999, respectively.

Effective Date: January 1, 2006
Page 2

Section I GENERAL RULES

E. Uncollectible Premiums and Corresponding Losses

All earned premiums, whether collectible or not, shall be reported. Likewise, the corresponding exposure and losses shall be reported.

F. Radiation Exposure -- Other Than Government Agency Atomic Energy Projects

Experience in connection with Atomic Energy Projects performed for or under the direction of any government agency shall be excluded from the experience reported under this Plan.

The Manual provides that a supplemental rate, subject to the approval of the Bureau, may be applied to operations involving research, manufacturing, handling, transportation, use of or exposure to radioactive materials, where such operations are not performed for or under the direction of any government agency. The payroll to which such supplemental rate is applicable, together with the premium derived from such charge shall be reported under **Code 9985**. The payroll reported for **Code 9985** shall be shown in parentheses and shall not be added to payrolls shown for other Manual classifications in determining the risk payroll total. The payroll, rate and premium shall be entered on lines "D," "E" or "F," and the premium shall be included in the risk total. Similarly, radiation losses on risks where a supplemental loading has been applied shall be assigned to **Code 9985**. If no supplemental radiation loading has been applied, any radiation losses shall be assigned to the appropriate classification. Note, however, that any radiation loss, whether reported under **Code 9985** or a regular classification, must be identified as a disease loss in the column captioned Loss Conditions.

G. Reinsurance

No deductions shall be made from earned premiums and incurred losses for, or on account of, reinsurance ceded. Premiums earned and losses incurred on account of reinsurance received by the reporting carrier shall be excluded from the experience.

H. Excess Insurance

Experience on excess insurance policies must be excluded from the experience reported under this Plan.

I. Experience Under the National Defense Projects Rating Plan

The experience of policies written under the National Defense Projects Rating Plan shall not be reported on Statistical Plan forms. In lieu thereof there shall be filed with the **National Council on Compensation Insurance, Inc., 901 Peninsula Corporate Circle, Boca Raton, FL 33487**, a copy of Exhibit I-Computation of Earned Premiums on Form NDPRD-I at the same time this form is submitted to the insured, in accordance with the rules of the National Defense Projects Rating Plan.

J. Admiralty and Federal Employers Liability

The Bureau has no jurisdiction over the rating values and classifications for Admiralty or Federal Employers Liability exposure. Admiralty and Federal Employers Liability exposure shall be excluded from the experience reported under this Plan.

K. Loss Rules

1. Occupational Disease Incurred Losses

a. Disease losses shall be identified in the "Loss Conditions" field by the appropriate code for disease loss according to Section IV, Item C.3.

Page 3 GENERAL RULES

The total losses reported shall be the total of traumatic losses and disease losses incurred and shall exclude any allocated claim expense but shall include allocated claim expense for Part II employers liability losses.

b. Dust disease losses incurred in connection with payrolls reported under Codes 0066, 0067 or 0176 shall likewise be assigned to the same code and shall be further identified by the appropriate code for disease loss in the "Loss Conditions" field. These losses shall also be included in the total losses reported.

2. Interest on Awards

Interest on awards for delayed payments of compensation due, for which the carrier is liable and which accrue as benefits to the injured worker or his dependents, shall be chargeable to losses and so reported. No penalties or fines are to be charged to losses.

3. Medical on Compensable Cases

Medical losses shall include all payments to doctors and hospitals, as well as physical rehabilitation costs and reserves for future payments, but shall not include any claim expense. In this connection see the instructions contained in L.7. of this section.

4. Subrogation Claims

- a. For subrogation cases the net liability shall be determined by deducting from the incurred cost prior to recovery the amount recovered through subrogation less any expenses incurred in connection with such recovery. However, in cases where the expenses incurred in connection with such recovery exceed the amount recovered, the net amount of losses reported shall not exceed the gross amount of loss prior to recovery. Furthermore, the net liability incurred shall be apportioned to indemnity and medical in the same proportion as existed in the gross incurred loss.
- b. When a subrogation recovery is received by the carrier subsequent to the first reporting of the claim, a correction report must be filed with the Bureau reducing the incurred loss on the claim by the amount of the subrogation recovery received. If the claim previously required an Individual Case Report, a revised Individual Case Report shall be filed. The totals on the Individual Case Report and the unit report must match.

A suggested method for these calculations is given in the following example:

			% of		% of
	Total	Ind.	Total	Med.	Total
Gross Incurred Loss	\$20,000	\$17,000	85	\$3,000	15
Subrogation					
Received	7,000				
Claim Expense	<u>500</u>				
Net Recovery	6,500				
Net Loss	\$13,500	\$11,475	85	\$2,025	15

For additional examples, see Section VI.

5. Commuted Cases

When a case involves complete or partial commutation of future payments, report the actual loss payment. On cases, which require Individual Case Reports in Section III, enter in the applicable data field the date of the Single Lump Sum Paid and the amount of the Single Lump Sum Paid.

Effective Date: January 1, 2006 Section I

Page 4 GENERAL RULES

6. Aircraft Operation Losses

Losses incurred in connection with employees of the risk, other than members of the flying crew, shall not be reported by classification but shall be assigned to Statistical **Code 9108**, provided such losses arise out of the operation of aircraft subject to a passenger seat surcharge.

7. Employers Liability Claims

The rules of this Section apply to Part II employers liability claims except as follows:

Part II employers liability losses include allocated loss adjustment expenses as defined herein. The entire amount of losses and allocated loss adjustment expenses shall be reported as incurred losses in the Unit Statistical Report. Part II allocated loss adjustment expenses represent in connection with claim settlements the following expenses of a carrier, which can be directly allocated to a particular claim:

- 1. Attorney's fees for claim in suit
- 2. Court and other specific items of expense such as:

Medical examination to determine the extent of company's liability

Expert medical or other testimony

Laboratory and x-ray

Autopsy

Stenographic

Witnesses and summonses

Copies of documents

The following shall not be included as allocated loss adjustment expenses:

- 1. Salaries and traveling expenses of company employees (other than amounts allocated as attorney's fees for claims in suit)
- 2. Overhead
- 3. Adjusters fees (fees paid to independent adjuster or attorneys for adjusting claims)

8. Correction and Subsequent Reports

- a. Any second, third, fourth, fifth, sixth, seventh, eighth, ninth, tenth or correction report involving:
 - (1) claim reported "open" on the previous report,
 - (2) any re-opened claim reported "closed" on the previous report.
 - (3) any claim previously unreported, or
 - (4) any other change in the valuation of losses shall show for each claim the amounts previously reported and the revised values. The corresponding total number of claims, total paid and incurred indemnity and total paid and incurred medical as revised shall also be shown.

Revised or corrected Individual Case Reports are required if the paid or incurred amounts, the classification code or the type of injury changes from the previous reporting. An Individual Case Report shall be filed for each claim required by Section III even though not required on the previous report.

b. Correction Reports

- (1) A correction report must be filed when any of the following occur between valuation dates:
 - (a) Loss values are found to have been included or excluded through mistake other than error of judgment.
 - (b) The claim, or any part thereof, is declared non-compensable (as defined in an experience rating plan).

Effective Date: January 1, 2006 Section I
Page 5 GENERAL RULES

(c) The carrier or claimant has obtained a subrogation recovery in an action against a third party or has received, or anticipates to receive, reimbursement from a Second Injury or similar type fund.

If the claim was declared non-compensable, a Code "05" must be reported in the Type of Settlement portion of the Loss Conditions field. In the case of recovery against a third party, a Code "03" must be reported in the Type of Recovery portion of the Loss Conditions field.

- (2) It shall not be permissible to revise loss values between two valuation dates because of departmental or judicial decision or because of developments in the nature of the injury.
- (3) Correction reports as defined above should be forwarded to the Bureau as soon as possible after the changes are known.
- c. Second, Third, Fourth, Fifth, Sixth, Seventh, Eighth, Ninth and Tenth Reports.
 - (1) A revised loss card, Form NC2913, shall be filed on each risk 12, 24, 36, 48, 60, 72, 84, 96 or 108 months, respectively, after the first reporting date when:
 - (a) there was an open claim on the previous report
 - (b) there are reopened claims, claims previously unreported or any other change in the valuation of losses.

For example, if the valuation date for the first reporting of the risk was July 1, then the valuation date of the second reporting, if required, is July 1 of the next year; and the filing is due no later than September 1 of that year.

9. Medical or Legal Expense

Medical or legal expenses incurred for the benefit of the carrier to secure evidence for presentation before an official body shall be treated as adjusting expenses and not reported except as respects Part II allocated loss adjustment expense as explained in Item L.7. of this Section.

The following are a few examples that should be charged to expense rather than to losses:

- 1. Medical examination of a claimant on behalf of the carrier to determine liability
- 2. Cost of securing birth and death certificates
- 3. Cost of performing autopsies
- 4. Impartial examinations by industrial board
- 5. Expert testimony of physicians on behalf of the carriers or fees paid to the claimant's physician called in by the carrier

NOTE: When the claimant calls in the attending physician to give medical testimony in his behalf, or where the carrier is required to produce the claimant's physician at the hearing and the employer or the insurance carrier is required to pay such a physician's fee, the payment of the fee shall be reported as a medical loss.

When an award to a claimant includes the cost of witness fees, attorney fees and other court costs, the amount so awarded shall be considered as part of the cost of the benefit and shall be included with the indemnity reported. With respect to claims brought by persons against whom an employee has brought a third party common law action, such special costs shall be reported as an indemnity loss whether or not a recovery is made against the third party by the employee.

10. Incurred Losses

Enter the total of all paid and outstanding compensation in the field captioned Indemnity and the total of all paid and outstanding medical in the field captioned Medical. The outstanding costs shall be the company's individual case estimates of future payments as of the date of valuation.

Effective Date: January 1, 2006 Section I
Page 6 GENERAL RULES

Page 6 GENERAL RULES

All paid compensation and paid medical shall be reported on a gross (first-dollar) basis and shall not be reduced by any amount(s) reimbursed or reimbursable under any applicable deductible program(s).

All case estimates of future payments reported as outstanding compensation and medical shall be reported on a gross (first-dollar) basis and shall not be reduced by any amount(s) reimbursed or reimbursable under any applicable deductible program(s).

For special instructions regarding the reporting of Employers' Liability claims, refer to Item L.7. of this Section.

- a. When a final award has been made, the total incurred compensation must be in agreement with such award, except under the following circumstances:
 - (1) When a claimant has appealed for a higher award for a compensable claim, the carrier shall report at least the amount of the award but may report a higher amount if, in its judgment, the facts in the case indicate an additional reserve is advisable.
 - (2) In cases where a claim has been officially declared non-compensable, if the appeal has been taken and is undetermined on the valuation date, the carrier shall report the incurred cost that would have been reported had the claim not been declared non-compensable.
 - (3) In cases where a claim has been officially declared non-compensable, if the period during which an appeal may be taken has not expired by the valuation date, the carrier may report the incurred cost that would have been reported had there been no declaration of non-compensability. It shall be permissible to eliminate from the report the reserve for the non-compensable claim in any case where the period for taking an appeal has expired subsequent to the date of valuation but prior to the date of filing of the report without an appeal having been taken.
- b. The closing of a claim shall be regarded for the purpose of this rule as the equivalent of a specific official declaration of non-compensability under the following circumstances:
 - (1) No claim was filed during the period provided by law, and the carrier therefore closes the case.
 - (2) The carrier has raised the issues of accident, notice or causal relation prior to the valuation date and continues to contest the claim on any such issues; and the claim is officially closed because of the claimant's non-appearance or failure to prosecute his claim without a ruling on the question of accident, notice or causal relation.
- c. Where the carrier has appealed against an award, it shall report the full amount of such award. Cases on which the carrier has filed a petition to terminate must not be reported as "closed" until the petition has been granted by a referee or the Bureau of Workers' Compensation of the Department of Labor and Industry.
- d. If the final award has not been made but compensation for the injury is subject to a definite schedule of benefits, the provisions of the Law shall be reflected in the amount of compensation reported. In all other cases the amount reported should reflect the carrier's estimate of incurred cost in the light of all information available on the date of valuation.
- e. Expenses, any general allowances for contingencies, and any supplemental non-statutory benefits not otherwise provided for in this Plan must be excluded. Precautionary reserves in excess of the amount shown on the final settlement receipt as filed at completion of all compensation payments with the Industrial Commission or other body having jurisdiction over workers compensation claims shall not be included in the amount of losses reported under the Statistical Plan. Vocational rehabilitation costs and reserves for future payments shall be included as part of the amount entered as incurred indemnity.

Effective Date: January 1, 2006 Section I
Page 7 GENERAL RULES

f. In all cases where a claim has been determined to be eligible for reimbursement to the carrier from a special fund (such as Second Injury Fund, etc.) the gross incurred cost of the claim (i.e., prior to any reimbursement) shall be reduced by the amount of any paid or anticipated recovery from such fund and the net incurred cost of the claim shall be reported. Anticipated recovery is defined for this purpose as the amount of recovery expected to be recovered from such funds based on the rules governing such funds or a binding agreement between such funds and the carrier on an amount or percentage of the incurred cost to be reimbursed to the carrier on a particular claim.

When such an anticipated recovery becomes known by the carrier or when a recovery is paid to the carrier subsequent to the first reporting of the claim on the 18th month valuation date of the policy, a correction report must be filed with the Bureau reducing the incurred cost on the claim by the amount of the paid or anticipated recovery. (Refer to Item L.8. of this Section for additional instructions on correction reports.) If the claim previously required an Individual Case Report, a revised Individual Case Report shall be filed.

L. Special Reportings

1. Three-Year Fixed Rate Policies

The rules in this Section relate to the reporting of experience incurred under three-year fixed rate policies written in accordance with Section I, Rule XI of the Basic Manual.

- a. Second through tenth reports on three-year fixed rate policies or per capita policies reported in accordance with this Section are not required.
- b. Individual Case Reports are not required.
- c. Optional methods of reporting this experience are provided as set forth in Options A, B and C.
- d. The rules of the Delaware Workers Compensation Statistical Plan apply to the reporting of the experience, except
 - (1) where the Statistical Plan rules are obviously inappropriate because of the form of reporting for these risks to be described below. (For example, a reporting of Policy Number, Insured, etc., required by Section II may not be applicable.)
 - (2) as supplemented by the following rules in this Section.

2. Option A. Schedule Z Basis

a. Form of Report. The experience shall be summarized by effective year and Manual classification and shall be reported in a separate submission. These reports may be made on Form NC-302. Send this data to the Bureau, Attention Option A Data.

Each submission shall be accompanied by a summary Form NC-302 showing the grand total for all Manual classifications combined.

b. Date of Valuation and Filing. For reporting purposes the experience on three-year fixed rate policies shall be assigned to the year in which the policy became effective regardless of expiration date. Losses shall be valued not earlier than March 31, and the reports shall be filed not later than September 1 of the fourth year after the year in which the policy became effective. For example, the experience on three-year fixed rate policies becoming effective in 1996 shall be filed not later than September 1, 2000 with losses valued not earlier than March 31, 2000.

Effective Date: January 1, 2006 Section I
Page 8 GENERAL RULES

- c. Data to be Reported. The experience to be reported for each classification consists of the following:
 - (1) Number of Risks. The number of risks shown for each classification shall be the number of policies for which the classification in question is the governing classification.
 - (2) Total exposure (payroll, per capita or other basis). Per capita exposure shall be reported on a man-year basis to the nearest 0.1. See Section VII for a definition of man-year.
 - (3) Total earned premium.
 - (4) Number of claims, total indemnity incurred and total medical incurred for
 - (1)Death
 - (2)Permanent Total
 - (5)Temporary Total
 - (6)Non-Compensable Medical
 - (9)Permanent Partial

The totals of the claims, indemnity incurred and medical incurred shall also be shown. It is not necessary to separate and identify incurred losses resulting from Disease, Part II, U.S. Longshore Act, etc.

- (5) Loss and expense constant premium shall be assigned to the applicable Statistical Code 0900.
- (6) A canceled policy shall be counted as one risk, and penalty premium shall be assigned to Code 0931.
- d. Correction Reports. An error discovered by the carrier or the Bureau within 12 months after submitting the original report shall be revised by submitting a correction report. Where the original report was submitted on Form NC-302, the correction shall consist of two NC-302 forms carrying the necessary identifying information including the Manual classification. One form shall show only the amounts previously reported incorrectly as negative amounts, and the second form shall show the corresponding revised amounts as positive values. In cases where experience has been assigned to an incorrect Manual classification, the correction shall show the original code number with all amounts designated as negative items and the corresponding revised code number with the same amounts designated as positive values.

3. Option B. Unit Report Basis

- a. *Form of Report.* The complete three-year experience incurred under each policy shall be reported on the current appropriate Unit Report Form.
- b. Date of Valuation and Filing. Losses included in the reporting of a given policy shall be valued as of the 42nd month after the month in which the policy became effective, and the reports shall be filed not later than 44 months after the month in which the policy became effective. These reportings shall be specifically identified as three-year fixed rate policy experience (this must be done by entering a code "Y" in the 3 YR. F/R Policy portion of the Policy Conditions field) and shall be segregated and reported independently of the reportings of one-year policies.
- c. Data to be Reported. The data required shall be the data specified under the Statistical Plan. Reporting of the following items shall be optional:
 - (1) Insured
 - (2) Address
 - (3) Location of Risk
 - (4) Rating Value

Loss constant premium shall be assigned to Code 0032. Expense constant premium shall be assigned to Code 0900. If the Deposit Premium has been paid in advance, report only the net amount, i.e., the amount of one expense constant; if the premium has been paid in annual installments, report the amount of two expense constants. Cancellation penalty premium shall be assigned to Code 0931.

Effective Date: January 1, 2006 Section I
Page 9 GENERAL RULES

4. Option C. Magnetic Tape Reporting

Data for three-year fixed rate policies may be submitted on magnetic tape. For further information, contact the Bureau.

M. General Rules and Definitions

1. Standard Type of Coverage

Coverage contemplated by the carrier rating value and classification to which the exposure has been assigned under the provision of Workers Compensation and Employers Liability policy.

2. Voluntary Plan

A policy written voluntarily by a carrier.

3. Delaware Workers Compensation Insurance Plan

The Delaware Workers Compensation Insurance Plan is available in the State of Delaware when an employer is unable to obtain workers compensation coverage in the voluntary market.

4. Vocational Rehabilitation

Indemnity losses include non-medical services to restore a disabled employee to suitable employment. Such services may include vocational evaluation, counseling, education, workplace modification and retraining, including on the job training for alternative employment with the same employer and job placement assistance. It shall also include reasonably necessary related expenses such as tuition, books, tools, transportation and additional living expenses.

5. Lump Sum

A claim settled by the agreement of the insurer and claimant to redeem the liability for compensation by payment from insurer to the claimant of a specified amount representing a discounted or commuted value of a specific award or benefit.

6. Fraudulent Claim

A claim that has been ruled (or officially declared) fraudulent through a court decision, e.g., criminal conviction or ruling of workers compensation judge/appeals board. Could be declared partially or fully fraudulent.

7. Exposure Coverage / Loss Conditions

- a. State Act. Coverage benefits paid to employees injured as the result of a workplace accident under State Workers' Compensation Law or Federal Compensation Laws.
- b. *USL&HW "F" or Non "F."* Coverage for benefits paid to employees injured as the result of a workplace accident under the United States Longshore and Harbor Workers Compensation Act.
- c. Federal Coal Mine Health and Safety Act Only. Coverage for benefits paid to employees injured as the result of a workplace accident under the Federal Coal Mine Health and Safety Act.
- d. Federal Coal Mine Health and Safety Act and the State Act. Coverage for benefits paid to employees injured as the result of a workplace accident under both Federal Coal Mine Health and Safety Act and the State Act.

Effective Date: January 1, 2006 Section I
Page 10 GENERAL RULES

Tage 10

8. Loss Conditions

a. Trauma. An injury caused by a work-related accident.

- b. Occupational Disease. Occupational disease is any abnormal condition caused by repeated exposure extending over a period of time to a disease producing agent or agents present in the workers occupational environment resulting in disability or death, which is not traceable to a definite compensable accident occurring during the employee's present or past employment.
- c. Cumulative Injury Other than Disease. An injury occurring from repetitive mental or physical traumatic activities extending over a period of time, the combined effect of which caused disability or need for medical treatment (other than disease).

9. Recovery

- a. Second Injury Fund Only. The carrier has received reimbursements from the Second Injury Fund. The Second Injury Fund is a trust established to reimburse carriers when a subsequent injury is caused by or made substantially greater due to the combined effects of physical impairment or previous accident, disease or congenital condition.
- b. Subrogation Only. The carrier has received reimbursements from an entity other than the employer with legal liability due to circumstances for the injury.
- c. Subrogation with Second Injury Fund. The carrier has received reimbursement from both the Second Injury Fund and a third party.
- d. *Joint Coverage*. Coverage furnished by other than the one policy for which experience is being reported is pertinent to a division of the total incurred loss. Such claims usually result from one of the following causes:
 - (1) The injured party has co-employers.
 - (2) Overlapping coverage on the same employer.
 - (3) Injury developed over an extended period. When a carrier has determined that the loss is chargeable to two or more policies written by such carrier or when two or more carriers have accepted liability for a part of the total incurred loss, it shall be considered the equivalent of a determination by adjudication that the coverage furnished by other than the one policy for which experience is being reported is pertinent to the division of the total incurred loss.

10. Type of Coverage

- a. Workers Compensation Only. The entire loss is incurred under provisions of Part I of the Workers Compensation and Employers Liability Insurance Policy.
- b. *Employers Liability Only.* The entire loss is incurred under provisions of Part II of the Workers Compensation and Employers Liability Insurance Policy.
- c. Workers Compensation and Employers Liability. The loss is incurred under provisions of both Part I and Part II of the Workers Compensation and Employers Liability Insurance Policy.
- d. Liability Over. Refers to a particular Employers Liability coverage situation where a third party, who is being sued by an employee, in turn sues the employer. Any damages incurred to the employer are classified as liability over and are in addition to compensation payments made to the injured employee.

Effective Date: January 1, 2006 Section I
Page 11 GENERAL RULES

11. Type of Settlement

a. Non-compensable Previously Alleged. When the employer provided notification to the insurer that in the employer's opinion no compensation is payable and the claim was later found to be noncompensable, the insurer is required to reimburse the employer for any additional premium resulting from the use of the claim in the employer's experience modification. Further, any modification, which reflects a claim, which the employer alleged to be a non-compensable, and which is found to be noncompensable, will be revised.

- b. Stipulated Award (carrier/claimant settlement). An award, which has been drawn up between the carrier and claimant and submitted to the workers compensation, appeals board for review.
- c. Findings and Award (judicial award). An award, which has been issued by a judge based on evidence, presented in the process of litigation.
- d. *Dismissal or Take Nothing Non-compensable*. The claim will generate no payments or reserves due to one of the following:
 - (1) Official ruling denying benefits.
 - (2) Claimant's failure to file for benefits.
 - (3) Claimant's failure to prosecute claim following carrier's denial of the claim.
- e. Compromise and Release. A settlement over the issues of applicability, extent of injury, or future benefits.

12. Managed Care Organization

- a. HMO. The claim will be administered by HMO (Health Maintenance Organization). Generally restricts employee's choice of health care providers in exchange for reduced out-of-pocket costs and more extensive preventive care. Generally requires only minimal co-payments and no deductibles. Directs patients to a network of providers and requires authorization for many specialist and hospital services.
- b. PPO. The claim will be administered by PPO (Preferred Provider Organization). Retains many elements of indemnity plans but provides employees with a choice of whether or not to use managed care network providers. Financial incentives are offered for those who receive care from providers selected by employers or insurers.
- c. *EPO*. The claim will be administered by EPO (Exclusive Provider Organization). A network where coverage is confined to the provider network. If enrollees go outside of the network for care, they get no reimbursement.
- d. *IPA*. The claim will be administered by IPA (Individual Practice Association). A network of individual physicians who also serve non-network patients covered by other insurance. IPAs contract with a large number of physicians and enrollees represent only a small portion of the physicians' practices.
- e. CCO. The claim will be administered by CCO (Coordinated Care Organization). An organization licensed in Delaware and certified by the Secretary of Health on the basis of established criteria possessing the capacity to provide medical services to an injured worker on a timely and effective manner.

13. Expenses -- Excluded from Losses

Expenses must be excluded from losses except as noted in 14 below. Medical or legal expenses incurred for the benefit of the carrier shall be treated as loss adjustment expense. For expenses developed for the benefit of the claimant, refer to 14.a.

a. Allocated Loss Adjustment Expenses. Allocated Loss Adjustment Expenses encompass the following costs of a carrier, which can be directly allocated to a particular claim:

Effective Date: January 1, 2006 Section I
Page 12 GENERAL RULES

- ago 12

(1) Fees of attorneys or other authorized representatives where permitted for legal services, whether by outside or staff representative.

(2) Court, Alternate Dispute Resolution and other specific items of expense such as:

Medical examinations of a claimant to determine the extent of the carrier's liability, degree of permanency or length of disability;

Expert medical or other testimony;

Autopsy;

Witnesses and summonses;

Copies of documents such as birth and death certificates, medical treatment records;

Arbitration fees:

Surveillance;

Appeal bond costs and appeal filing fees.

(3) Medical cost containment expenses incurred with respect to a particular claim, whether by an outside vendor or done internally by an employer for the purpose of controlling losses, to ensure that only reasonable and necessary costs of services are paid. The expenses include:

Bill auditing expenses for any medical or vocational services rendered, including hospital bills (inpatient or outpatient), nursing home bills, physician bills, chiropractic bills, medical equipment charges, pharmacy charges, physical therapy bills, medical or vocational rehabilitation vendor bills.

Hospital and other treatment utilization reviews, including pre-certification/pre-admission, concurrent or retrospective reviews.

Preferred provider network/organization expenses.

Medical fee review panel expenses.

- (4) Expenses which are not defined as losses and are directly related to and directly allocated to the handling of a particular claim for services which are required to be performed by statute or regulation.
- b. *Unallocated Loss Adjustment Expenses*. Unallocated Loss Adjustment Expenses are loss adjustment expenses that are not defined above. These include but are not limited to:
 - (1) Carrier employees' salaries, overhead and traveling expenses, which are considered loss adjustment expense and are not incurred while doing activities previously listed as allocated expenses.
 - (2) Fees paid to independent claims professionals or attorneys (hired to perform the function of claim investigation normally performed by claim adjusters), for developing and investigating a claim so that a determination can be made of the cause, extent of responsibility for the injury or disease, including evaluation and settlement of covered claims.

14. Expenses -- Included in Losses

- a. Medical or Legal Expenses Incurred for the Benefit of the Claimant. Medical or legal court expenses incurred for the benefit of the claimant or that the carrier is required to produce for the benefit of the claimant shall be reported as either an indemnity or medical loss depending upon the nature of the expense.
- b. *Employers Liability Loss Adjustment Expenses*. Employers liability losses include allocated loss adjustment expenses as defined above. The entire amount of losses and allocated loss adjustment expenses shall be reported as incurred losses on the unit report.
- c. *Impartial Examinations by Industrial Board*. Expenses for impartial examinations ordered by an industrial board are to be considered as incurred losses and reported on the unit report.

Effective Date: January 1, 2006 Section I
Page 13 GENERAL RULES

d. Awards. When an award to a claimant includes the cost of witness fees, attorney fees and other court costs, the amount so awarded shall be considered as part of the cost of benefit and shall be included

with the indemnity reported. With respect to claims brought by persons against whom an employee has brought a third-party common law action, such special costs shall be reported as an indemnity loss whether or not a recovery is made against the third party by the employee.

e. Vocational Rehabilitation Evaluation/Testing Expense. Evaluation expenses (which are defined as costs incurred in testing and evaluating the claimant's ability, aptitude or attitude in determining suitability for vocational rehabilitation or placement) shall be reported as incurred indemnity loss if such evaluation services are purchased from outside vendors.

Evaluation expenses incurred by carrier personnel may be reported as incurred loss if such expenses are related to the activities of individuals (other than claims supervisors or claims adjusters engaged in efforts to return an injured worker to gainful employment) that, at a minimum, satisfy the qualifications established by the state having jurisdiction over a particular claim.

f. *Physical Rehabilitation Expenses*. Expenses incurred by the carrier due to the purchase of physical rehabilitation services from outside vendors shall be reported as incurred medical loss.

Expenses incurred by the carrier for physical rehabilitation activities listed below may be included in incurred losses if performed by carrier personnel (other than claims supervisors and claims adjusters engaged in efforts to return an injured worker to gainful employment) who are medically trained:

- (1) Various necessary evaluations and therapies including physical, occupational, speech and hearing.
- (2) Coordination of services such as necessary medical equipment or special nursing care in a facility or the home.
- (3) Necessary consultation(s) with physician(s).
- (4) Monitoring the treatment and progress of claimant's medical condition.
- (5) Coordination of family, agency and community services to provide optimal recovery.

For such expenses associated with the above, the carrier personnel performing the activities must be trained in one of the following disciplines:

- (1) physicians
- (2) licensed registered nurses
- (3) licensed speech therapists
- (4) registered physical therapists
- (5) dentists and dental technicians
- (6) occupational therapists
- (7) chiropractors
- (8) podiatrists
- (9) licensed physician assistants
- (10) licensed cardio-pulmonary technicians

SECTION II

REPORTING REQUIREMENTS

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective Date: January 1, 2006 Section II
Page 1 REPORTING REQUIREMENTS

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SECTION II - REPORTING REQUIREMENTS

A. Rules Common to Premiums and Losses

1. Form of Report

Reports consist of experience cards comprising an exhibit of exposures, premium and losses, together with Individual Case Reports as required in Section III of this Plan. The required forms for reporting the data may be ordered from the National Council on Compensation Insurance. All submissions MUST be typed or clearly printed. A sample of each form is in Section VIII. A list and description of the various forms follows.

Unit report data may be submitted on magnetic tape in lieu of the above hard copy reports. For further information regarding magnetic tape reporting, please contact the Bureau.

Form Number	Description
NC2957	First Reporting
NC2913	Supplemental Loss Reporting
NC2957	Revised Exposures and Premiums
NC2913	Revised Loss Reporting
NC1047	Individual Case Report
NC2400	Letter of Transmittal Hard Copy
NC302	Summary Report – Three-Year Fixed Rate Policies

2. Estimated Audits

If for any reason data is unavailable to the carrier before the filing date, an estimated audit must be filed with the Bureau and the Policy Condition Field "Estimated Exposures" shall be marked with the symbol "Y".

3. Fraction of Dollars

Fraction of Dollars. Report all monetary amounts in whole dollars only.

4. Method of Transmittal

- a. Experience reports shall be submitted on a monthly basis, except that the carrier may submit reports more frequently if the carrier so desires.
- b. Experience reports shall be transmitted to the Bureau with a standard letter of transmittal, Form NC2400, signed by a responsible official of the carrier. The transmittal form may show the summary totals. The use of a stamped signature is permissible.

5. Dates

All dates shall be reported using a numeric designation, e.g. April 1, 1996 should appear as **04-01-96**.

Effective Date: January 1, 2006 Section II
Page 2 REPORTING REQUIREMENTS

6. Policy Information

a. *Report Number*. In the space provided in the upper left-hand corner of Form NC2957 or NC2913 report the 2-digit numeric code that corresponds to the loss valuation date.

- First Reports are valued as of the 18th month after the month in which the policy became effective, and the report shall be filed not later than 20 months after the effective date of the policy.
- Subsequent Reports

Second reports are valued exactly 30 months from the policy effective date.

Third reports are valued exactly 42 months from the policy effective date.

Fourth reports are valued exactly 54 months from the policy effective date.

Fifth reports are valued exactly 66 months from the policy effective date.

Sixth reports are valued exactly 78 months from the policy effective date.

Seventh reports are valued exactly 90 months from the policy effective date.

Eighth reports are valued exactly 102 months from the policy effective date.

Ninth reports are valued exactly 114 months from the policy effective date.

Tenth reports are valued exactly 126 months from the policy effective date.

b. *Correction Report Number*. Report the 2-digit sequential number that corresponds to the number of correction reports submitted within a particular report level.

Refer to Section 1, Item L.8. for conditions requiring a correction report.

Example: 3rd correction to a first report = Report Number "01", Correction Number "03" Report blanks for original report level submissions on hard copy.

- c. *Correction Type*. Report the 1-position alphabetic code that indicates the type of correction report being submitted. Applicable only to correction reports.
 - H Header Record Correction
 - E Exposure Record Correction (First Reports Only)
 - L Loss Record Corrections
 - T Total Record Correction
 - M Correction to Multiple Record Types
- d. *Carrier Code*. The carrier code shall be inserted in the space provided. Refer to the National Council on Compensation Insurance, Inc. for the appropriate 5-digit code number.
- e. Policy Number. The complete policy number must be shown on the unit report AND MUST AGREE WITH THE POLICY NUMBER SHOWN ON THE POLICY INFORMATION PAGE. The complete policy number including prefixes and suffixes, if used, must remain the same throughout the life of the policy. In those cases where a policy is renewed by a renewal certificate, the policy number must be shown. If the carrier desires, the certificate number may also be shown under the field Certificate Number.
- f. Policy Effective Date. The effective date should correspond exactly with that shown on the policy information page or endorsements attached thereto. In the case of an interstate policy endorsed after its effective date to provide coverage for Delaware, the effective date shown on the risk report for Delaware shall be the effective date of the interstate policy. The effective date of the coverage for Delaware shall be indicated in the space captioned State Effective Date.
- g. *Policy Expiration Date.* The expiration date shall be the expiration date shown on the policy information page unless the policy is canceled. In that event, the cancellation date shall be recorded as the expiration date.

Effective Date: January 1, 2006 Section II
Page 3 REPORTII

Page 3 REPORTING REQUIREMENTS

h. Exposure State. Report the 2-digit numeric code that represents the state in which coverage has been provided.

Delaware -- 07

- i. State Effective Date. The date coverage begins in Delaware on a multistate policy where Delaware is added mid-term. Otherwise leave blank.
- j. Risk ID Number. The Risk ID Number is not required by the Bureau.
- k. Page Number. The Page Number is not required by the Bureau.
- I. Insured Name. Report the name of the person or business with whom an insurance contract is made and who is specifically designated by name in Item 1 of the policy information page or as endorsed.
- m. Insured Address. The Insured Address is not required by the Bureau.
- n. Federal Employer ID Number. Report the Federal Employer Identification Number as shown on the policy information page.
- o. Modification Effective Date. Report the Modification Effective Date only when different from the policy effective date. If the modification changes in accordance with Experience Rating Plan rules, report the effective date of the modification, which applies, to the reported exposure(s). If the anniversary rating date is different from the policy effective date, then the modification effective date equals the anniversary rating date.
- p. Rate Effective Date. Report the Rate Effective Date only when the Modification Effective Date is different from the policy effective date. If the rating value changes in accordance with manual rules, or due to the application of an anniversary rating date, report the effective date, which applies to the reported class code(s) and Exposure(s). The rate effective date should reflect the effective date of the rating value being applied.

7. Policy Conditions

Report the 1-position code for each policy condition which is indicated by a "Y" in the appropriate box for each condition that applies: three-year fixed rate indicator, multistate policy indicator, estimated exposure indicator, retrospective rated indicator, canceled mid-term indicator and managed care organization indicator.

8. Policy Type ID Code

Identifies the type of coverage, plan indicator and non-standard provisions of the policy.

Type of Coverage

Code Description

- 01 Standard Workers Compensation Policy
- 09 Non-Standard Policy

Effective Date: January 1, 2006 Section II

REPORTING REQUIREMENTS Page 4

Plan Type

Code Description

- 01 Voluntary Policy
- 02 Normal Assigned Risk Policy

Non-Standard Type

Code Description

- 01 Non-Standard Code Does Not Apply
- **Exclusion of Executive Officers** 80
- 09 Voluntary Coverage Not Mandatory by State Act

9. Deductible Type

Report the 4-digit code that identifies the type of deductible being reported.

First Two Positions

Code Description

- 00 No Deductible
- 01 Medical Losses Only
- 02 Indemnity Losses Only
- 03 Medical & Indemnity Losses

Second Two Positions

Code Description

- 00 No Deductible
- Per Claim 01
- Per Accident 02
- Per Policy 03
- Percent of Claim Cost 04
- 05 Percent of Premium
- 06 Coinsurance Only
- 07 Benefits Coinsurance 80 Per Accident Coinsurance
- Per Policy & Accident 09
- 10
- Per Claim and Policy Aggregate
 Coinsurance Percent With Claim and Policy Aggregate Limits 11
- 12 Variable

10. Deductible Percent

Report the whole percent of the deductible to be paid by the insured, if applicable, as defined by the deductible program. Applicable only with deductible types 0104, 0105, 0204, 0205, 0304 and 0305.

11. Deductible Amount Per Claim/Accident

Report the loss amount by claim/accident to be paid by the insured, if applicable, as defined by the deductible program.

12. Deductible Amount Aggregate

Report the maximum loss amount for all claims to be paid by the insured, if applicable, as defined by the deductible program.

Effective Date: January 1, 2006
Page 5

Section II
REPORTING REQUIREMENTS

B. Exposure Information

1. Update Type

Report the 1-position alphabetic code that identifies the activity of an exposure record.

Code Description

- P Previously Reported
- R Revised

2. Exposure Coverage

Report the code indicating the Act (Law) under which the exposure for this record's class code is associated.

Code Description

- 01 State or Federal Act, excl. USL&HW
- 02 USL&HW "F" or non "F" Coverage
- 10 Voluntary Coverage Not Mandatory by State Act

3. Class Code

Report the code corresponding to the insured's classification determined according to classification rules of the Bureau and published in the Delaware Manual of Rules, Classifications and Rating Values for Workers Compensation and for Employers Liability Insurance.

4. Exposure Amount

The lines referenced in the following paragraphs, Items 4 through 10, pertain to the hard copy Unit Statistical Report.

- a. Payrolls reported must be audited payrolls even on minimum premium risks. When a final audit has not been made at the time of filing a report, the policy condition field Estimated Exposures should be marked with the symbol "Y" and without further request MUST be replaced by a revised report as soon as audited payrolls are available.
- b. Payrolls must be appropriately separated as of the effective date of the changes whenever there is a change in experience modification.
- c. The total payroll for all classifications is to be shown in the appropriate space provided on the line captioned Total Standard Exposures. In cases where more than one unit card is required for filing the experience under a given policy, it is important that the risk totals be shown on the last unit card.
- d. The payroll exposures for non-ratable (supplemental and catastrophe loadings) portions are not to be included in the Total Standard Exposure.

Effective Date: January 1, 2006 Section II
Page 6 REPORTIN

Page 6 REPORTING REQUIREMENTS

e. The Manual rules provide that the payroll of all employees exposed to a foundry, abrasive, sand blasting hazard, carcinogen, radiation or federal black lung (except those rated under a classification where the Bureau Rating Values provide coverage for silicosis) will have a special supplementary disease rate charge in addition to the Bureau Loss Cost. Such payroll, together with the manual premium derived from the supplemental rate charge, shall be assigned to the appropriate code, such as 0066, 0133, 9985, 0176, or 0164. Refer to Section IV Item B.3. of this Plan for a complete list. The payroll reported for these codes shall be shown but shall not be used in determining the risk's total payroll. However, the premium resulting from the application of the supplemental disease rates shall be included in the total premium reported on one of the lines captioned "D," "E" or "F."

f. The Manual rules provide that the payroll of all employees exposed to or engaged in the following hazards will have a mandatory catastrophe reserve rate which is not subject to experience or retrospective rating in addition to the Bureau Loss Cost. Such payroll, together with the Manual premium from the mandatory catastrophe reserve rate charge, shall be assigned to the appropriate code:

Class	Hazard	Code
4773	Manufacturing of high explosives	0773
4774	Manufacturing of high explosives	0774
4775	Handling of explosives or mixing of fulminate	0775
4776	Handling of explosives or mixing of fulminate	0776
4779	Mixing and/or loading of charges	0779
7323	Stevedoring - handling of ammunition	0763
7405	All members of the flying crew of scheduled and supplemental air carriers	7445
7413	All members of the flying crew of commuter air carriers	7453

5. Exposure-Other Than Payroll

For a number of classifications the Manual provides bases of exposure other than payroll. The following method of reporting shall be used in such instances:

- a. Per Capita Classifications. Experience on per capita classifications shall be reported on the regular experience card, showing in the Exposure Amount column the number of persons exposed. An employee covered under a per capita classification for a period of one year shall be reported as an exposure of 1.0. Similarly, if coverage is terminated before the expiration of a year, the exposure reported per person shall be that decimal part of a year, expressed to the nearest tenth, for which the coverage was in effect. For example, an employee covered for four months should be reported as an exposure of 0.3. Exposure shall be governed by the duration of the coverage and not by the number of days worked.
- b. Aircraft Operation-Passenger Seat Surcharge. Passenger seat surcharge premiums shall be reported separately on the basis of each aircraft owned or operated by the risk during the policy period and shall be assigned to Code 9108. The number of seats shall be reported as 1.0 per seat. The exposure and premium shall be entered on lines "D," "E" or "F."

Note: Premium for Code 9740, Foreign Terrorism, and Code 9741, Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents, does not apply to these classifications.

6. Carrier Rating Values

The carrier's rating values as shown in the compensation policy shall be shown against the classifications and payrolls to which they are applicable.

Effective Date: January 1, 2006 Section II
Page 7 REPORTIN

Page 7 REPORTING REQUIREMENTS

7. Premium

a. Premium by Classification. The premium reported by Manual classification shall be that obtained by extension of the payroll or other exposure at the carrier's rating values, and shall be posted in the column captioned Premium Amount. Where a classification includes a non-ratable element or supplemental loading, the ratable portion of the premium should be shown above line "C" and the non-ratable portion should be shown below line "C."

Note: The non-ratable element or supplemental loading is subject to deviation, if applicable.

b. *Miscellaneous Premium*. The Bureau rules provide for additional premium charges for various special conditions or additional coverage, such as Aircraft Seat Surcharge, Excess Limits under Part II, etc. These additional premium charges shall be reported in the column captioned Premium Amount under appropriate Class Code. (See Item B.3. of this Section). The exposure items, if any, shall be entered in the column captioned Exposure Amount.

For all risks, whether subject to experience rating or not, the following rules apply.

- (1) Miscellaneous premium shall be reported on one of the lines designated "D," "E" or "F" if it is required by the Manual rules to be determined after application of the experience modification.
- (2) All items of miscellaneous premium which do not fall under Item 1 above shall be reported on any of the blank lines above the line designated A-Total Subject Premium. For further details on the reporting of Miscellaneous Premium, refer to Item B.9. of this Section.
- c. Premium Totals on Risks not Subject to Experience Modification. For a risk, which is not subject to experience modification, DISREGARD line A-Total Subject Premium, line B-Experience Modification and line C-Total Modified Premium. The sum of the premiums by classification shown above line A-Total Subject Premium and/or on lines "D," "E" and "F" shall be shown on the line captioned Total Standard Exposure.

8. Exposure Total Record

- a. Premium Totals on Risks Subject to Experience Modification.
 - (1) Line A-Total Subject Premium. The total of the premium above this line, as per subsection a. and b. above, shall be entered in the premium column on the line captioned A-Total Subject Premium.
 - (2) Line B-Experience Modification. The experience modification used to develop charged premium, expressed as a decimal (e.g., .950 for 5% credit, 1.000 for a "neutral" modification, or 1.050 for a 5% debit), shall be entered in the premium column on the line captioned B-Experience Modification. If a change in the experience modification occurs subsequent to inception date of the policy, the payrolls, carrier's rating values and corresponding premium shall be split and reported on separate reports. The period covered by each report shall be shown by appropriate notation in the Mod Effective Date and/or Rate Effective Date fields.

Note: A "neutral" modification (1.000) may not be used for a non-rated risk.

- (3) Line C-Total Modified Premium. The product of the premium as shown on the line A-Total Subject Premium and the experience modification as shown on line B-Experience Modification shall be entered on line C-Total Modified Premium.
- (4) Line G-Total Standard Exposure. Report the sum of all dollar value exposures to be included in standard exposure.

Effective Date: January 1, 2006 Section II
Page 8 REPORTIN

Page 8 REPORTING REQUIREMENTS

(5) Line G-Total Standard Premium. Report the sum of all premium dollars, both subject and not subject to modification, which are to be included in standard premium.

In those cases where the experience is reported on a split basis due to a change in experience modification and in other cases where more than one unit report card is required for filing the experience under a given policy, the Total Standard Premium shall be shown on the last card of the series.

9. Miscellaneous Statistical Codes

- a. Premium Subject to Experience Modification to be reported on any of the blank lines above the line designated A-Total Subject Premium on the Hard Copy Unit Statistical Report.
 - (1) Premium for Increased Limits under Part II Codes 9803, 9804, 9805, 9806, 9807, 9808, 9809, 9810, 9811, 9812, 9813, 9814, 9815, 9816 to be reported in the aggregate in the Premium Amount column, assigned to the appropriate code. Refer to Section IV for limits and percentages.

Note: Increased Limit factors applied to non-ratable classification exposures should be reported as not subject to the experience modification.

The Bureau Manual rules provide that the premium for limits in excess of the standard limits shall be determined by applying the appropriate factors to the total premium, at the carrier's rates, before any applicable experience modification. The codes to be used are listed in Section IV, Item B.3.

These codes should not be used in connection with the reporting of excess premium developed for increased limits on voluntary compensation policies. For such cases, the Bureau Manual rules contemplate that the premium for coverage in excess of standard limits is provided by an appropriate increase in the carrier's rate.

In those cases where the additional premium resulting from the application of the appropriate limit factor to total premium is less than the corresponding minimum premium established by the carrier for such increased limits, the corresponding minimum premium shall be shown opposite the appropriate **Code 9848**.

- (2) Additional Premium Resulting From Flat Increase on Outstanding Policies Code 0998. For policies where the effect of a law amendment has been applied during the term of the policy as a flat increase on total premium for the unexpired portion, the additional aggregate premium resulting from the flat increase shall be reported on a carrier's Manual rate basis and shall be assigned to Code 0998 and entered in the Premium Amount column. The Exposure Amount and Manual Rate columns shall be left blank.
- (3) Premium Credit Resulting From Flat Decrease on Outstanding Policies Code 0994. For policies where the effect of a law amendment has been applied during the term of the policy as a flat decrease on total premium for the unexpired portion, the premium credit resulting from the flat decrease shall be reported on a carrier's Manual rate basis and shall be assigned to Code 0994 and entered in the Premium Amount column. The Exposure Amount and Manual Rate columns shall be left blank.
- (4) Waiver of Subrogation Premium Code 0930. For Policies where the carrier waives subrogation rights, the premium charge associated with such waiver of subrogation shall be assigned to Code 0930 and entered in the "Premium" column. The "Exposure" and "Rate" columns shall be left blank.

Effective Date: January 1, 2006 Section II
Page 9 REPORTING REQUIREMENTS

- b. Premium Not Subject to Experience Modification, to be reported on lines "D," "E" or "F" on the hard copy Unit Statistical Report.
 - (1) Aircraft Operation Passenger Seat Surcharge Code 9108 Refer to Item B.5.b. of this Section.
 - (2) Short Rate Penalty Premium Code 0931 Where policies are canceled prior to normal expiration, the cancellation date shall be entered in the block captioned Policy Expiration Date and the symbol "Y" entered in the Policy Condition Field Canceled Mid-Term. When a policy is canceled short rate, the payroll and Manual premium by classification shall be reported on the basis of the actual exposure. Any deviation applied to Manual premium and the experience modification, if any, shall then be applied to the Manual premium to determine the total modified premium. The additional premium resulting from application of the short rate cancellation table to such modified premium extended to full annual basis shall be assigned to Code 0931 and reported in the Premium Amount column. The Exposure Amount and Manual Rate columns shall be left blank. (For an example, see Section VI.)
 - (3) Delaware Construction Classification Premium Adjustment Program (DCCPAP) Credit Code 9046

For carriers using an approved DCCPAP credit, the premium adjustment resulting from the application of the credit factor to the Manual Premium (after the application of the experience modification) shall be reported under **Code 9046**.

- (4) Delaware Workplace Safety Program (DWSP) **Code 9880**For carriers using an approved DWSP credit, report the premium adjustment resulting from the application of the credit factor to the Manual premium (after application of experience modification) shall be reported under **Code 9880**.
- (5) Schedule Rating Plan Adjustments Schedule Rating Plan Adjustments must be applied as a percentage factor applicable to manual premium after application of experience/merit rating but prior to any other credit (i.e., Delaware Safety Committee credit, Delaware Construction Classification Premium Adjustment Program) Code 9887 Schedule Rating Credit - to be subtracted when calculating standard premium Code 9889 Schedule Rating Debit - to be added when calculating standard premium NOTE: USE ONLY POSITIVE VALUES
- (6) Deductibles- Code 9663. When a deductible has been elected, the premium on the policy shall be reduced by the deductible credit factor in accordance with the deductible table Section 1 of the Delaware Manual of Rules, Classifications and Rating Values for Workers Compensation and for Employers Liability Insurance. Such credit amount shall be reported under Code 9663.
- (7) Merit Rating Plan Adjustments Applicable on lines "D," "E" or "F" (on the paper copy of the unit statistical report) in lieu of experience modification.

Code 9884 - Neutral Adjustment - no credit or debit

Code 9885 - 5% Credit Adjustment - to be subtracted when calculating standard premium

Code 9886 - 5% Debit Adjustment - to be added when calculating standard premium

Merit Rating Adjustments are applicable to manual premium before application of any schedule rating, Delaware Safety Committee Credit or Delaware Construction Classification Premium Adjustment Program.

- c. Premium Not Subject to Experience Rating, to be Reported on line "H", "I" or "J" on the Hard Copy Unit Statistical Report.
 - (1) Premium Discount Code 006_. If premium discount is applied, the total amount of the discount for the state should be shown in the premium column on line "H" and shall be assigned to Statistical Code 0063 for Schedule "Y" carriers or Code 0064 for Schedule "X" carriers. THIS AMOUNT MUST NOT BE INCLUDED IN THE TOTAL STANDARD PREMIUM AMOUNT ENTERED. Be sure to complete the Code number "006_" to indicate which discount has been applied.

Effective Date: January 1, 2006
Page 10

Section II
REPORTING REQUIREMENTS

(2) Expense Constant - **Code 0900**. On each policy where an expense constant has been charged, the amount so charged shall be assigned to **Code 0900** for all industry groups. Do not include the expense constant in the Total Standard Premium.

(3) Flat Charge Waiver of Subrogation – **Code 9115**. For policies where a flat charge has be levied for a waiver of subrogation rights, the amount shall be assigned to Code 9115. Do not include the flat charge waiver of subrogation premium in the Total Standard Premium. (See Item B.9.a.(4) of this section.)

(4) Foreign Terrorism - Code 9740

Premium charge for Foreign Terrorism is reported on a hard copy unit subsequent to experience modification after the expense constant, if applicable. The premium charge for Code 9740 is calculated by dividing a risk's total payroll by \$100 and multiplying the result times the carrier's rating value for Code 9740. Premium developed under Foreign Terrorism is not included in Total Standard Premium. Non-payroll exposures are not subject to premium charges for Foreign Terrorism.

- (5) Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents (DTEC) Code 9741
 Premium charge for Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents is reported on a hard copy unit subsequent to experience modification after the expense constant, if applicable. The premium charge for Code 9741 is calculated by dividing a risk's total payroll by \$100 and multiplying the result times the carrier's rating value for Code 9741. Premium developed under Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents is not included in Total Standard Premium. Non-payroll exposures are not subject to premium charges for Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents.
- d. **Assigned Risk Surcharge Code 0277.** Premium Not Subject to Experience Rating, to be reported on line "K" on the hard copy Unit Statistical Report.

10. Correction Reports-Method of Reporting

- a. Conditions Requiring a Correction Report
 - (1) A correction report shall be filed whenever there is an error of any kind on a report previously filed, whether such error is discovered by the carrier or by the Bureau.
 - (2) If the error involves a change on a case, which in the previous reporting required an Individual Case Report, a revised or corrected Individual Case Report shall be submitted with the revised risk exposure.
 - (3) Correction reports as defined above should be forwarded to the Bureau as soon as possible after the changes are known.

b. Method of Reporting

- (1) Correction for any month of issue shall be filed on NC2957 or NC2913 during the period when original reportings for the same year are being filed. All corrections must be clearly marked as corrections by inserting the 2-digit correction code that corresponds to the number of corrections submitted within a particular report level. Also the 1-position alphabetic correction type that indicates the type of correction being submitted should be entered in the Correction Type field.
- (2) Where the classification code or type of injury requires correction, the corrected report shall show all of the data previously reported for the classification in question, as well as all of the data (including those items which do not change) on a corrected basis. (For examples, refer to Section VI.)

Effective Date: January 1, 2006 Section II
Page 11 REPORTING REQUIREMENTS

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- If revision of payrolls and premiums are required, Form NC2957 shall be used.
- d. Correction reports should be forwarded to the Bureau as soon as possible after the changes are known.
- e. All correction reports should, in the Correction Type field indicate the type of correction being submitted. For example, due to an audit where the previous report was an estimate, the correction type would be "E" exposure. (For a list of Correction Type see Section II Item A.6.c.)
- f. Where the exposure previously reported has been changed by reason of an audit, or by a re-audit or any other adjustment affecting classifications, exposure or premiums, a revised report, Form NC2957 shall be filed showing the amounts reported previously, as well as revised amounts for those classifications where there have been changes.
- g. The lines captioned A-Total Subject Premium, B-Experience Modification and C-Total Modified Premium, (if these lines have been used on the prior report), together with the Total Standard Exposure and Total Standard Premium, shall be shown as revised only.
- h. If the exposure does not change but the risk total standard premium previously reported is revised due solely to a change in the experience modification, it shall be necessary to submit a revised report showing only each item affected by the modification change on a previously reported and revised basis. --
- i. Previous premium discounts and revised discounts also shall be reported in the space provided.

C. Loss Information

1. Update Type

Report the 1-position alphabetic code that identifies the activity of a loss record.

Code Description

- P Previously Reported
- R Revised

2. Claim Number

- a. Report the alphanumeric code that uniquely identifies the claim excluding blanks, punctuation marks and special characters. The complete claim number, including suffixes and prefixes, if used, must remain the same throughout the life of the claim.
- b. Each claim on which the total loss (indemnity and medical combined) is greater than \$2,000 must be listed individually with the appropriate claim number.
- c. At the option of the carrier all other medical only or temporary claims may be listed individually or may be grouped by Manual classification and by type of injury within each Manual classification.

The number of claims within each group shall be entered in the column captioned Accident Date/Number of Claims. In counting the number of claims, claims closed without payment shall be omitted. If one or more claims within the group are open, such a group shall be considered open and revised experience shall be reported in accordance with the rules of this Plan. If the grouping option is elected, claims must be grouped separately according to loss conditions codes as designated in Section IV, Item C.3.

Effective Date: January 1, 2006 Section II
Page 12 REPORTING REQUIREMENTS

NOTE: If claims otherwise eligible for the claim grouping option contained Catastrophe Code No. 48, these claims must be grouped separately with "48" reported in the Catastrophe Number field. Refer to Section II, C. 11. for definition of losses included under Catastrophe Code No. 48.

3. Accident Date/Number of Claims

For claims, which are listed individually, entering of the accident date by reporting the month, day and year on which the injury occurred is required. Where a number of claims are summarized by the group option, report the number of claims contained in the reported grouped claim. Number of claims is not reported for individually listed claims.

In cases involving disease, the claim shall be assigned to the policy in force at the time the carrier became aware of the claim. In the event the carrier no longer insures the risk, the claim shall be assigned to the last policy issued by the carrier. The selected and indicated date of accident shall fall within the policy period.

4. Incurred Indemnity

Report the whole dollar amount of incurred indemnity expenses as of the loss valuation. These losses consist of all paid and outstanding reserve benefits due to an employee's lost wages or inability to work, including compensation paid to the deceased prior to death, burial expenses, claimant's attorney fees, vocational rehabilitation benefits, payments to the state and employers liability losses and expenses. Note: Allocated Loss Adjustment Expenses for other than Employers Liability coverage must be excluded from indemnity losses.

5. Incurred Medical

Report the whole dollar amount of incurred medical expenses, as of the loss valuation date. These losses consist of all paid and outstanding reserve benefits.

6. Class Code

In this column, show the classification code number to which the claim has been assigned. Report the code corresponding to the insured's classification determined according to the classification rules of the Bureau. No claims may be assigned to any classification unless premium also has been reported for that class. In cases where losses have been incurred under the benefits of a state other than where payroll is assigned, the carrier shall report the claim in the state where the payroll is assigned, identifying the claim in the Jurisdiction State field.

Effective Date: January 1, 2006 Section II
Page 13 REPORTIN

Page 13 REPORTING REQUIREMENTS

7. Injury Type

Report the 2-digit numeric code that identifies under which provision of the law benefits are paid or expected to be paid.

a. Death Cases Code - 01

(1) Enter each death case, unless it has been established that the carrier has incurred no liability. The amount entered, as indemnity incurred shall include all paid and outstanding benefits, including compensation paid to the deceased prior to death, burial expenses, with a maximum of \$3,000 and payments to the state.

If there is compensation paid on a permanent total, permanent partial or a temporary claim prior to the death of a claimant and the death is not related to work injuries, the loss is to be reported on the basis of the injury for which payments have been previously made. In valuing a surviving spouse's benefits in death cases the Surviving Spouse's Pension Table, Table I, shall be used. (For example, see Section VI.) In valuing the portion of reserves in death cases for lump sum dowry benefits payable to the surviving spouse upon remarriage, Table II shall be used. In valuing the benefits for certain death claims where there is no surviving spouse, but a parent, brother or sister receiving benefits which are payable for life, Table III shall be used. (Refer to Section V for the Tables.)

(2) U.S.L. & H.W. Benefits on Death Cases. In valuing a surviving spouse's benefits in death cases under U.S.L. & H.W. Coverage, Table U.S.L.-I shall be used. In valuing, the portion of reserves in death cases under U.S.L. & H.W. Coverage for lump sum dowry benefits payable to the surviving spouse upon remarriage, Table U.S.L.-II shall be used. In valuing the portion of reserves certain death cases under U.S.L. & H.W. Coverage where there is no surviving spouse, but a parent, brother or sister receiving benefits which are payable for life, Table USL-III shall be used.

b. Permanent Total Disability Code - 02

- (1) Enter as permanent total each case which has been adjudged to constitute permanent total disability or which is defined as such under the law, or which in the judgment of the carrier will result in permanent total disability. In general, permanent total disability includes cases involving the loss, or loss of use, of both hands, both arms, both feet, both legs, or both eyes. If a lump sum settlement is made or, in judgment of the carrier, will be received to settle future benefits, the injury code should be changed from a permanent total to a permanent partial. In establishing reserves on permanent total cases Table III, Pension Table (Other Than Surviving Spouse's) shall be used, as found in Section V. (For examples, see Section VI.)
- (2) U.S.L. & H.W. Benefits on Permanent Total Cases. In valuing the disabled's life portion of the reserve for permanent total cases under U.S.L. & H.W. Coverage, Table U.S.L.-III shall be used. In valuing the portion of the reserve for permanent total cases in which survivorship benefits are payable, Table U.S.L.-IV shall be used. (For an example, see Section VI.)
- c. Temporary Total or Temporary Partial Disability Code 05
 Enter as Temporary every case, which involves or is expected to involve indemnity benefits but which does not constitute a case of Death, Permanent Total or Permanent Partial as defined above.
- d. *Medical Only Claims Code 06*When reporting medical only losses, make no entry in the column captioned Incurred Indemnity.

Effective Date: January 1, 2006 Section II
Page 14 REPORTING REQUIREMENTS

e. Contract Medical Code - 07

Contract medical costs, which cannot be allocated to individual claims, shall be reported in the aggregate in the column captioned Medical Incurred. Such medical shall be assigned to the governing classification of the risk. Contract medical costs allocated to individual claims shall be reported in connection with these claims and shall not be included in the amount reported as contract medical. The amount reported, as contract medical shall be the actual incurred cost to the company for such medical contracts, including payments to physicians and hospitals under contract.

f. Permanent Partial Disability Code - 09

- (1) Cases involving partial disability or permanent injuries, as defined in Sections 306(b) or 306(c) respectively of the Workers' Compensation Act. Such cases involve loss, or loss of use, of members of the body, sight or hearing and disfigurement of the head, neck or face. Do not include permanent injuries defined as Permanent Total above.
- (2) Cases involving total disability, other than permanent total disability, if either of the following holds true:
 - (a) The duration of the disability benefits exceeds, or is expected to exceed, one year.
 - (b) In the judgment of the carrier, the extent of liability for future payments is indeterminate. The amount entered as indemnity incurred shall include specific benefits and compensation for temporary disability as well as loss of earning capacity. (For examples, see Section VI.)

8. Claim Status

Report the 1-digit numeric code that indicates the status of the claim.

Code Description

- Open (final payment not made)
- 1 Closed

9. Loss Conditions

Report the 2-digit code for each loss condition.

Act Code	Description
01 02	State or Federal Act, excl. USL&HW USL&HW "F" or non "F" Coverage
Type o Code	f Loss Description
01 02 03	Trauma Occupational Disease (OD) Cumulative Injury other than Disease

Effective Date: January 1, 2006 Section II

Page 15 REPORTING REQUIREMENTS

Type of	Recovery
Code	Description
01 02 03 04	No Recovery Second Injury Only Subrogation Only (Third Party) Injury
Type of	Coverage
Code	Description
Oouc	Description
01 02 03	Workers' Compensation Only Employers' Liability Only Workers' Comp. & Employers' Liability.
Type of Code	Settlement Description
00 03 04 05 06 09	Claim Not Subject to Settlement Stipulated Award (Carrier/Claimant Settlement) Findings and Award (Judicial Award) Dismissal (Non-Compensable) Compromise Settlement All Other Settlements

10. Jurisdiction State

Report the 2-digit state code of the governing jurisdiction which will administer the claim and which statutes will apply to the claim adjustment process when that state is different from the exposure state.

11. Catastrophe Number (Cat. No.)

Any accident resulting in two or more reported claims must be reported as a catastrophe. In reporting catastrophes, all claims (compensable as well as non-compensable and contract medical) resulting from this accident shall be designated by placing the numeral "1" in the column captioned Cat. No. opposite each claim. If there is more than one catastrophe under the policy, each succeeding catastrophe should be designated by means of a separate serial number "2", "3", etc., up to and including "10". After the number "10" is assigned the next number in the sequence will reprocess to number "1". Numbers "11" through "99" are reserved for ISO assigned catastrophe codes. A separate series of catastrophe numbers shall be used for each policy.

EXCEPTION: Report Catastrophe Code No. 48 for all claims directly arising from the commercial airline hijackings of September 11, 2001 and the resulting subsequent events with accident dates of September 11, 2001 through September 14, 2001.

Note: Catastrophe Code No. 48 will apply to both single and multiple claims.

Effective Date: January 1, 2006

Page 16 REPORTING REQUIREMENTS

12. Managed Care Organization Type

Report the 2-digit code that corresponds to the type of organization, which will administer the applicable medical losses.

Section II

Code Description The claim is not administrated by an approved managed care organization (MCO). The claim's medical losses are administrated by an approved managed care organization (MCO) not specifically listed in Codes 02-05 below. The claim's medical losses are administrated by a health maintenance organization (HMO). The claim's medical losses are administrated by a preferred provider organization (PPO). The claim's medical losses are administrated by an exclusive provider organization (EPO). The claim's medical losses are administrated by an independent practice association (IPA).

13. Social Security Number (Optional)

Report the claimant's social security number on individually reported claims.

14. Injury Description Code

Report the three 2-digit codes that represent the part of body, nature of injury and cause of injury for a given claim. (Refer to Section IV for list of codes.)

15. Occupation Description

Report a narrative description of the regular occupation of the claimant for claims with indemnity or medical value greater than \$25,000.

16. Vocational Rehabilitation Indicator

Report the 1-position code that indicates the inclusion of vocational rehabilitation costs in the losses.

Indicator Description

- Y Claim includes Vocational Rehabilitation Costs
- N Claim does not include Vocational Rehabilitation Costs

17. Fraudulent Claim Code

Report the 2-position code that indicates the claim status as respects occurrence of fraud. Code to be determined based on entry or filing of an order or other formal finding by a court or other judicial authority having jurisdiction over the case.

Code	Description
00	Not Fraudulent
01	Partially Fraudulent
02	Fully Fraudulent

Effective Date: January 1, 2006 Section II

Page 17 REPORTING REQUIREMENTS

18. Paid Indemnity

Report the whole dollar amount of paid indemnity expenses for the claim as of the loss valuation date. These losses consist of all paid benefits due to an employee's lost wage or inability to work, including compensation paid to a deceased prior to death, burial expense, claimant's attorney fees, vocational rehabilitation benefits, payments to the state and employers liability losses and expenses.

19. Paid Medical

Report the whole dollar amount of medical losses paid for the claim as of the loss valuation date.

20. Claimant's Attorney Fees Incurred (Optional)

Report the whole dollar amount paid plus outstanding reserves for claimant's legal representation during the settlement of the claim as of the loss valuation date.

21. Employer's Attorney Fees

Report the whole dollar amount paid plus outstanding reserves for employer's legal representation during the settlement of the claim as of the loss valuation date.

22. Allocated Loss Adjustment Paid (ALAE)

Report the whole dollar amount of loss adjustment expense allocated and paid for this claim as of the loss valuation date.

23. Allocated Loss Adjustment Incurred (ALAE) (Optional)

Report the whole dollar amount of loss adjustment expense allocated and paid or reserved for this claim as of the loss valuation.

D. Loss Totals

1. Total Number of Claims

Report the total number of claims reported for the state within the policy. In the case of corrections and subsequent reports, this must be the revised total. Individually listed claims count as 1, while grouped claims equal the number of claims being grouped.

2. Total Incurred Indemnity

Report the arithmetic total of the incurred indemnity amounts reported for the state within the policy. In the case of corrections and subsequent reports, this must be the revised total.

3. Total Incurred Medical

Report the arithmetic total of the incurred medical amounts reported for the state within the policy. In the case of corrections and subsequent reports, this must be the revised total.

4. Total Paid Indemnity

Report the arithmetic total of the paid indemnity amounts reported for the state within the policy. In the case of corrections and subsequent reports, this must be the revised total.

Effective Date: January 1, 2006 Section II
Page 18 REPORTIN

Page 18 REPORTING REQUIREMENTS

5. Total Paid Medical

Report the arithmetic total of the paid medical amounts reported for the state within the policy. In the case of corrections and subsequent reports, this must be the revised total.

6. Total Claimant's Attorney Fees (Optional)

Report the arithmetic total of the incurred claimant's attorney fees reported for the state within the policy. In the case of corrections and subsequent reports, this must be the revised total.

7. Total Employer's Attorney Fees

Report the arithmetic total of the incurred employer's attorney fees reported for the state within the policy. In the case of corrections and subsequent reports, this must be the revised total.

8. Total ALAE Paid

Report the arithmetic total of the paid ALAE amounts reported for the state within the policy. In the case of corrections and subsequent reports, this must be the revised total.

9. Total ALAE Incurred (Optional)

Report the arithmetic total of the incurred ALAE amounts reported for the state within the policy. In the case of corrections and subsequent reports, this must be the revised total.

SECTION III

INDIVIDUAL CASE REPORTS

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective Date: January 1, 2006

Page 1

Section III

INDIVIDUAL CASE REPORTS

SECTION III - INDIVIDUAL CASE REPORTS

A. Individual Case Reports Rules

- 1. Claims on Which Required. Individual Case Reports shall be filed for the following:
 - a. All death claims
 - b. All permanent total claims

NOTE: Delaware has no statutory maximum for incurred indemnity.

Individual Case Reports shall be filed concurrently with the submission of individual risk experience. Individual Case Reports in connection with subsequent reportings of experience are required if the incurred indemnity amounts, the classification code or the type of injury changes from the previous reporting. (For examples, see Section VI.)

- 2. **General Instructions** for Reporting Information on the Individual Case Reports. ALL INFORMATION ON THE INDIVIDUAL CASE REPORT MUST AGREE WITH THE CORRESPONDING INFORMATION SHOWN ON THE UNIT REPORT.
 - a. Forms. For ALL Individual Case Reports (pension and other than pension) use the Individual Case Report form. (See Section VIII.)
 - b. Class Code. Report the numeric code to which the loss was assigned.
 - c. Report Number Code. Enter the code from the code list in Section IV, Item A.1. of this Plan which corresponds to the policy valuation date.
 - d. Transaction Type Code.
 - (1) Initial Report-Code 1. Must be used for the first time the Individual Case Report for the claim is submitted, regardless of the Unit Statistical Report number based on valuation date.
 - (2) Subsequent Report-Code 2. Must be used on all Individual Case Reports submitted for a particular claim subsequent to the valuation date for which an initial Individual Case Report (Code 1) was submitted.
 - (3) Revised Report-Code 3. Individual Case Report filed due to the rejection by the Bureau Unit Review System of a previous Individual Case Report filed for a particular claim. All data on the correction report must be identical to the data on the original report except for Transaction Type and the data elements being corrected.
 - (4) Correction Report-Code 4. Individual Case Report filed when the carrier discovers a need for change on an Individual Case Report previously filed for the particular claim.
 - e. *Type of Injury Code*. Enter the type of injury code as shown on the corresponding unit report for the particular claim.
 - f. Carrier Number. Report the 5-digit carrier code assigned to the company by the National Council on Compensation Insurance, Inc.
 - g. *Payroll State Code.* Report the 2-digit numeric code corresponding to the state to which the injured worker's payroll was assigned. Code "07" is required in Delaware.
 - h. Administration File Number. This field is not required by Delaware.

Effective Date: January 1, 2006 Page 2 Section III
INDIVIDUAL CASE REPORTS

- i. *Policy Number.* Report the policy identification number as set forth on the policy information page and reported on the corresponding unit report.
- j. *Certificate Number.* This field is not required by Delaware. Report the 7-digit number used to identify a risk covered under a master policy.
- k. Policy Effective Date. Report the date on which the policy became effective coded as MM/DD/YY.
- I. Claim Number. Report the claim number as shown on the corresponding unit report for the particular claim.
- m. Status Code. Enter the appropriate Claim Status Code, use 0 for an open claim or 1 for a closed claim.
- n. Date Attorney Disclosure. This field is not required by Delaware.
- o. Loss Conditions. This field is not required since the information is on the Unit Statistical Report. However, if reported, this entry should be identical with the entry in the Loss Condition fields on the corresponding unit report as provided in Section IV, Item C.3.
- p. *Jurisdiction State*. This field is not required if it is identical to the Exposure State. However, if different, report the 2-digit state code of the governing jurisdiction which will administer the claim and which statutes will apply to the claim adjustment process.
- q. Managed Care Organization (MCO). This field is not required since the information is on the Unit Statistical Report. However, if reported, the code corresponds to the type of organization, which will administer the applicable medical losses of the particular claim. Refer to Section IV, Item C.4.
- r. Insured Name. Enter the full name of the insured as shown on the policy information page and the corresponding unit report.
- s. Accident Date. Enter the date of the accident in this space coded as MM/DD/YY.
- t. Date of Death. (Death Claims Only) Enter the date of death coded as MM/DD/YY.
- u. Date Reported. Enter the date at which the application for benefits was filed coded as MM/DD/YY.
- v. Date of Birth. Enter the injured worker's date of birth coded as MM/DD/YY.
- w. Surgery Code. Report the 1-digit code indicating whether the claimant's injury required surgery. Refer to Section IV, Item D.6
- x. Attorney Code. Report a 1-digit code indicating any attorney involvement on this claim. Refer to Section IV, Item D.7.
- y. Worker's Last Name. Enter the last name of the injured worker.
- z. Average Weekly Wage. Enter the average weekly wage as computed in accordance with the statutory provisions regarding determination of average wage. The full wage should be reported rather than the wage sufficient to qualify for the maximum weekly compensation. Report amount rounded to the nearest whole dollar.

Effective Date: January 1, 2006

Page 3

Section III
INDIVIDUAL CASE REPORTS

- aa. *Injury Description Code.* This field is not required since the information is on the Unit Statistical Report. However, if reported, enter the 6-digit code from the injury description and cause of injury code grid in Section IV, which most accurately describes the conditions of the injury.
- bb. Occupation. Give the regular occupation of the worker as precisely as possible and not the specific activity that the employee was engaged in at the time of the accident.
- cc. Date Closed. Enter the date the claim was closed, if applicable, coded MM/YY.
- dd. Reserve Type Code. Report the type of reserve on which this claim is based. Refer to Section IV, Item D.8.
- ee. Lump Sum Indicator. Report whether or not the claim was settled with a payment of a specified amount to the claimant. Report "Y" for a lump sum payment and "N" for other than a lump sum payment.
- ff. Fraud. Report the code that indicates whether the claim was declared fraudulent. Refer to Section IV, Item D.10.
- gg. Social Security Number. This field is not required by Delaware. However, if reported, enter the claimants 9-digit number assigned by the Social Security Administration.
- hh. Date Single Sum Paid. Enter the date single sum settlement was paid coded MM/DD/YY.
- ii. *Employment Status*. Report the employment status of the claimant at the date the claim was first reported to the carrier. Refer to Section IV, Item D.11.
- jj. Year Last Exposed. Report the year in which the claimant was last exposed to disease to determine benefit.
- kk. Date of Hire. (Not applicable in Delaware)

3. Specific Instructions for Reporting Information on Individual Case Reports, Other Than Pension.

- a. Temporary Indemnity.
 - (1) Number of Weeks. Report the number of weeks upon which the temporary indemnity benefits is based.
 - (2) Incurred Loss. Report the total incurred indemnity amount (paid plus outstanding) as of the valuation date of all benefits to the injured worker related to temporary loss of earnings due to loss time from work as a result of an injury or disease.
- b. Scheduled Indemnity.
 - (1) Percent Disability. Report the percentage of loss, or loss of use, of the specific extremity, digit, vision or hearing on which the benefit is based. In Delaware, the percentage MUST be 100.
 - (2) Body Member Code. Report the 2-digit numeric code corresponding to the part of body on which the benefit is based. Body member codes are to be used only with scheduled indemnity cases. Refer to Section IV for the code list and schedule.
 - (3) Number of Weeks. Report the number of weeks upon which the scheduled indemnity benefit is based.
 - (4) Incurred Loss. Report the total incurred indemnity amount (paid plus outstanding)as of the valuation date of all scheduled benefits. Report dollars only.

Effective Date: January 1, 2006 Section III
Page 4 INDIVIDUAL CASE REPORTS

- c. Non-Scheduled Indemnity.
 - (1) Percent Disability. Report the percentage upon which the non-scheduled indemnity benefit was determined.
 - (2) Incurred Loss. Report the total incurred indemnity amount (paid plus outstanding)as of the valuation date of all non-scheduled benefits based on a percentage disability. Report dollars only.
- d. Employers Liability or Other Indemnity.
 - (1) Employers Liability. Report the incurred cost of the claim settled in accordance with Section I, Item L.7. of this Plan.
 - (2) Other Indemnity (Excluding Vocational Rehabilitation). Report the total incurred indemnity amount (paid plus outstanding) as of the valuation date of all wage loss or other benefits (excluding vocational rehabilitation) not included in a., b. or c. Any payments to special funds should be reported in this field. Report dollars only. Identify the type of indemnity reported, i.e., wage loss.
- e. Vocational Rehabilitation Total Incurred. Report the incurred amount (paid plus outstanding) of any vocational rehabilitation expenses incurred as of the valuation date. The corresponding loss condition also must be used. See Section IV.
- f. Claimant Legal Expense. Report the incurred cost of the claim in accordance with Section I, Item L.9. of this Plan.

4. Specific Instructions for Reporting Information on Individual Case Reports, Pension Benefits.

- a. Beneficiary Data. Report the 1-digit numeric code corresponding to each different type of beneficiary. Refer to Section IV, Item D.12. for the code list. A separate code must be given for each beneficiary even if more than one beneficiary falls within the same code. For each beneficiary report the date of when the beneficiary was born coded as MM DD YY.
- b. Pension Indemnity Benefits Paid to Valuation Date. Report the total amount of pension benefits paid as of the valuation date, excluding any lump sum remarriage payment. Report the amount rounded to the nearest dollar. This amount must exclude all amounts reported under Item 3. above (Other Than Pension).
- c. Pension Indemnity Previously Reserved, Not Paid. Report the pension indemnity amount previously reserved but not yet paid. (Accruals)
- d. *Pension Value of Future Indemnity Payments*. Report the present value of total future indemnity payments. Report amount rounded to the nearest whole dollar. Refer to Items C.7.a. and C.7.b. of Section II for additional instructions.
- e. Funeral Allowance. Report the amount of funeral allowance rounded to the nearest whole dollar.
- f. Lump Sum Remarriage Payment. Report the amount paid upon the remarriage of the injured worker's spouses. Report amount rounded to nearest whole dollar.

5. Totals

- a. *Total Incurred Indemnity (Sum 1-11).* This amount must be identical to the Indemnity Losses shown in the Incurred Losses section of the corresponding unit report.
- b. *Total Incurred Medical.* This amount must be identical to the Medical Losses shown in the Incurred Losses section of the corresponding unit report.

Effective Date: January 1, 2006 Section III
Page 5 INDIVIDUAL CASE REPORTS

- c. Total Indemnity and Total Medical Paid to Valuation Date. Enter the totals of indemnity and medical that been paid as of the valuation date.
- d. Social Security or Other Offset Amount. Enter the whole dollar amount of any social security or other offset paid as of the valuation date.
- e. Calculations. Use this space to show any pertinent calculations or remarks.
- f. *Physician Paid.* This field is not required in Delaware. Enter the whole dollar amount of benefits paid as of the valuation date to treating physicians, including the cost of all clinic and office visits.
- g. Hospital Benefits Paid. This field is not required in Delaware. Enter the whole dollar amount for all benefits paid as of the valuation date to a hospital.
- h. Applicants Medical Evaluation Paid. This field is not required in Delaware. Enter the amount paid as of the valuation date for medical evaluations procured by the applicant or the applicant's attorney, excluding evaluations performed by the treating physician or by a qualified medical evaluator (QME) selected from a panel for a non-represented worker.
- i. Defense Medical Evaluation Paid. This field is not required in Delaware. Enter the amount as of the valuation date for medical evaluations procured by the insurance carrier, excluding evaluations performed by the treating physician or by qualified medical evaluator (QME) selected from a panel for a non-represented worker.
- j. Independent Medical Evaluation Paid. This field is not required in Delaware. Enter the amount paid as of the valuation date for medical evaluations procured by agreement of the parties or by appointment by the governmental agency, including the cost of an evaluation performed by the treating physician acting in the capacity of an agreed medical evaluator.
- k. Legal Expense Defense. Report any legal expenses paid on behalf of the defense. This element shall not be included in the incurred losses. See Section I, Item L.9. of this Plan.
- I. Annuity Purchased Amount. Enter the total purchase price (cost to the carrier) of the annuity purchased.
- m. Total Gross Incurred. This field is not required in Delaware.
- n. *Temporary Disability Paid.* This field is not required in Delaware. Enter the total dollar amount paid as of the valuation date in temporary disability benefits.
- o. Permanent Partial Disability Paid. This field is not required in Delaware. Enter the total dollar amount paid as of the valuation date in permanent partial disability benefits.
- p. Permanent Total Disability Paid. This field is not required in Delaware. Enter the total dollar amount paid as of the valuation date in permanent total disability benefits.
- q. Death Paid. This field is not required in Delaware. Enter the total dollar amount paid as of the valuation date in death benefits.
- r. Single Sum Paid. When a case involves complete or partial commutation of future payments, report the actual loss payment. Enter the total dollar amount in indemnity benefits that have been paid as of the valuation date as a single amount.

Effective Date: January 1, 2006

Page 6

Section III

INDIVIDUAL CASE REPORTS

s. Vocational Rehabilitation Paid. Enter the total dollar amount paid as of the valuation date in vocational

- s. Vocational Rehabilitation Paid. Enter the total dollar amount paid as of the valuation date in vocational rehabilitation benefits (including training, evaluation and vocational rehabilitation indemnity).
- t. Vocational Rehabilitation Indemnity Incurred. This field is not required in Delaware. Enter the temporary disability indemnity incurred as a maintenance benefit subsequent to the date the claimant's medical condition is permanent and stationary. This does not include the amount of the advance from permanent disability that may be elected to supplement the maintenance allowance benefit up to the regular temporary disability weekly benefit.
- u. *Vocational Rehabilitation Training Incurred.* This field is not required in Delaware. Enter direct training costs, including, but not limited to, tuition, books, tools, transportation and additional living expense.
- v. Vocational Rehabilitation Evaluation Incurred. This field is not required in Delaware. Enter the expense of evaluation, testing and counseling (provided by either the carrier's own personnel or outside vendors), including those expenses associated with a claimant for which no training or educational program was conducted.

SECTION IV

CODES

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective: January 1, 2006 **Section IV** CODES Page 1

SECTION IV - CODES

A. Codes Common to Premium and Losses

1. Report Number and Valuation Date

Code	Description
01	Valued as of the 18th month after the month in which the policy became effective.
02	Valued 30 months after the policy effective date.
03	Valued 42 months after the policy effective date.
04	Valued 54 months after the policy effective date.
05	Valued 66 months after the policy effective date.
06	Valued 78 months after the policy effective date.
07	Valued 90 months after the policy effective date.
08	Valued 102 months after the policy effective date.
09	Valued 114 months after the policy effective date.
10	Valued 126 months after the policy effective date.

2. Correction Type

The alphabetic code that indicates the type of correction report being submitted. Applicable only to correction reports.

Code	Description	
Н	Header Record Correction	
Е	Exposure Record Correction	
L	Loss Record Correction	
T	Total Record Correction	
M	Multiple Record Corrections	

3. Exposure State

The following state code number must be used. Delaware -- 07

4. Policy Type ID Code

Identifies the type of coverage, plan indicator and non-standard provisions of the policy.

overage
Description
Standard Workers Compensation Policy
Non-Standard Policy
Description
Voluntary Policy
Normal Assigned Risk Policy

Non-Standard Type

Code	Description
01	Non-Standard Code Does Not Apply
08	Exclusion of Executive Officers
09	Voluntary Coverage Not Mandatory by State Act

Effective: January 1, 2006 Section IV Page 2 CODES

5. Deductible Type

Identifies the type of deductible being reported.

First Two Positions

Code	Description
00	No Deductible
01	Medical Losses Only
02	Indemnity Losses Only
03	Medical & Indemnity Losses

Second Two Positions

Code	Description
00	No Deductible
01	Per Claim
02	Per Accident
03	Per Policy
04	Percent of Claim Cost
05	Percent of Premium
06	Coinsurance Only
07	Benefits Coinsurance
80	Per Accident Coinsurance
09	Per Policy & Accident
10	Per Claim and Policy Aggregate
11	Coinsurance Percent With Claim and Policy Aggregate Limits
12	Variable

6. Policy Conditions

Report the 1-position code "Y" or "N" for each policy conditions.

- a. Three Year Fixed Rate Indicator
 - "Y" = Policy is a three-year fixed rate policy.
 "N" = Policy is not a three-year fixed rate policy.
- b. Multistate Policy Indicator
 - "Y" = Policy is a multistate policy.
 "N" = Policy is not a multistate policy.
- c. Interstate Rated Indicator
 - "Y" = Policy is interstate rated.
 "N" = Policy is not interstate rated.
- d. Estimated Exposure Indicator
 - "Y" = Exposures expressed on unit report are estimated.
 - "N" = Exposures expressed on unit report are result of the audit.
- e. Retrospective Rated Indicator
 - "Y" = Policy is retrospective rated.
 "N" = Policy is not retrospective rated.
- f. Canceled Mid-Term Indicator
 - "Y" = Policy has been canceled mid-term.
 - "N" = Policy has not been canceled mid-term.

Effective: January 1, 2006 Section IV Page 3 CODES

g. Managed Care Organization Indicator

"Y" = Policy has provisions for the administration of losses under an approved managed care organization.

"N" = Policy does not have provisions for the administration of losses by an approved managed care organization.

B. Exposure Information Code

1. Update Type.

Code	Description
Р	Previously Reported
R	Revised

2. Exposure Coverage.

Report the code indicating the Act (Law) under which the exposure for this record's class code is associated.

Code	Description	
01	State or Federal Act, excl. USL&HW	
02	USL&HW "F" or non "F" Coverage	
10	Voluntary Coverage Not Mandatory by State Act	

3. Premium Codes

- a. Premium Subject to Experience Modification (Reported Above Line "A")
 - (1) Premium for Increased Limits

Table for Increased Limits Effective 01/01/88

Limits of Liability (000's omitted)	Percentage	Codes
100/100/1,000	.70%	9803
100/100/2,500	1.20%	9804
100/100/5,000	1.70%	9805
100/100/10,000	2.40%	9806
500/500/500	1.90%	9807
500/500/1,000	2.20%	9808
500/500/2,500	2.70%	9809
500/500/5,000	3.20%	9810
500/500/10,000	3.90%	9811
1,000/1,000/1,000	3.30%	9812
1,000/1,000/2,500	3.80%	9813
1,000/1,000/5,000	4.40%	9814
1,000/1,000/10,000	5.00%	9815
Over 1,000/1,000/10,000	а	9816

Note: The Increased Limits factors applied to **non-ratable classification** exposures should be reported as not subject to the experience modification on line "D", "E" or "F".

b.

Effective: January 1, 2006 Section IV CODES

(3)	Amount Required to Balance to Increased Limits Minimum Premium Additional Premium From Flat Increase on Outstanding Policies Premium Credit Resulting From Flat Decrease on Outstanding Policies	Code 9848 Code 0998 Code 0994
(5)	Deductible Applied to Manual Premium Before Experience Modification	Code 9664
(6)	Waiver of Subrogation	Code 0930
Pre	mium Not Subject to Experience Modification (Reported on lines "D", "E" or "F")	
(2) (3) (4)	Loss Constant Seat Surcharge Short Rate Penalty Premium Risk Minimum Premium Optional Supplemental Loadings	Code 0032 Code 9108 Code 0931 Code 0990
	Optional Supplemental Loadings For Class 447 For Class 445 For Class 513 For Carcinogen Experience For Radiation Experience Mandatory Supplemental Loadings	Code 0066 Code 0067 Code 0176 Code 0133 Code 9985
(0)	For Class 615 For Class 615 For Class 810 For Class 4773 For Class 4774 For Class 4776 For Class 4779 For Class 7323 For Class 7405 For Class 7413	Code 0152 Code 0164 Code 0162 Code 0773 Code 0774 Code 0775 Code 0776 Code 0763 Code 7445 Code 7453
(7)	Delaware Construction Credit Premium Adjustment Program (DCCPAP)	Code 9046
(9)	Certified Safety Committee Credit Program (DWSP) Assigned Risk Surcharge Deductible Applied to Manual Premium After Experience Modification Deductible	Code 9880 Code 0277 Code 9663
(12) (13) (14)	Merit Rating Plan Adjustment Neutral Merit Rating Plan Adjustment - 5% Credit Adjustment Merit Rating Plan Adjustment - 5% Debit Adjustment Schedule Rating Plan Credit Schedule Rating Plan Debit	Code 9884 Code 9885 Code 9886 Code 9887 Code 9889

c. Premium Not Subject to Experience Modification and Not to be Included in Standard Premium (Reported on lines "H", "I" or "J")

 (1) Premium Discount (2) Expense Constant (3) Waiver of Subrogation – Flat Charge (4) Foreign Terrorism (5) Domestic Terrorism, Earthquakes, and Catastrophic Industrial 	Code 0063/Code 0064 Code 0900 Code 9115 Code 9740 Code 9741
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Effective: January 1, 2006 Section IV Page 5 CODES

C. Loss Information Codes

1. Injury Type

ode	Description
01	Death .
02	Permanent Total Disability
05	Temporary Total or Temporary Partial Disability
06	Medical Only Claims
07	Contract Medical
09	Permanent Partial Disability

2. Claim Status

Code	Description
0	Open
1	Closed

3. Loss Conditions

Report the 2-digit code for each loss condition.

Act	
Code	Description
01	State or Federal Act, excl. USL&HW
02	USL&HW "F" or non "F" Coverage

Type of Loss

Code	Description
01	Trauma
02	Occupational Disease (OD)
03	Cumulative Injury other than Disease

Type of Recovery

Code	Description
01	No Recovery
02	Second Injury Only
03	Subrogation Only (Third Party)
04	Subrogation with Second Injury

Type of Coverage

Type of Coverage		
Code	Description	
01	Workers' Compensation Only	
02	Employers' Liability Only	
03	Workers' Comp. & Employers' Liability	

Type of Settlement

Code	Description
00	Claim Not Subject to Settlement
03	Stipulated Award (Carrier/Claimant Settlement)
04	Findings and Award (Judicial Award)
05	Dismissal (Non-Compensable)
06	Compromise Settlement
09	All Other Settlements

Effective: January 1, 2006 Section IV Page 6 CODES

4. Managed Care Organization Type

Code	Description
00	The claim is not administrated by an approved managed care organization.
01	The claim's medical losses are administrated by an approved managed care organization not specifically listed in codes 02-05 below.
02	The claim's medical losses are administrated by a health maintenance organization.
03	The claim's medical losses are administrated by a preferred provider organization.
04	The claim's medical losses are administrated by an exclusive provider organization.
05	The claim's medical losses are administrated by an independent practice association.

5. **Injury Description Code.** This code is made up of three separate components:

- a. First two positions (XX -- --) identify the part of body injured.
- b. Middle two positions (-- XX --) identify the nature of the injury.
- c. Last two positions (-- -- XX) identify the specific cause of injury.

Refer to page 9 for a list of the Injury Description Codes.

6. Vocational Rehabilitation Indicator

Indicator	Description
Υ	Claim includes Vocational Rehabilitation Costs
N	Claim does not include Vocational Rehabilitation Costs

7. Fraudulent Claim Codes

Code	Description
00	Not Fraudulent
01	Partial Fraudulent
02	Fully Fraudulent

D. Individual Case Report Codes

1. Report Number

The report number must coincide with the Unit Statistical Report. (Refer to Section IV, Item A1)

2. Transaction Type

Code	Description
1	Initial Report
2	Subsequent Report
3	Revised Report
4	Correction Report

3. Report Type

Code	Description
1	Claim involving Life Pension Benefits
2	Claim not involving Life Pension Benefits

Effective: January 1, 2006 Section IV CODES

- 4. **Injury Description Code.** This code is made up of three separate components:
 - a. First two positions (XX -- --) identify the part of body injured.
 - b. Middle two positions (-- XX --) identify the nature of the injury.
 - c. Last two positions (-- -- XX) identify the specific cause of injury.

Refer to page 9 for a list of the Injury Description Codes.

5. Status

Code	Description
0	Open Člaim
1	Closed Claim

6. Surgery Code

Code	Description
1	Surgery
2	No Surgery

7. Attorney Code

Code	Description
2	Attorney involved
3	No Attorney involved

8. Reserved Type

Code	Description
00	Standard Reserve
01	Stacked Estimate
02	Volunteers
03	Questionable Compensability
04	Second Injury Fund Involvement
05	Partial Dependency
06	Still Exposed
07	Last Exposed
80	Stacked Award

9. Lump Sum Indicator

Indicator	Description
Υ	Lump Śum
N	Other than Lump Sum

10. Fraudulent Claim Code

Code	Description
00	Not Fraudulent
01	Partially Fraudulent
02	Fully Fraudulent

Effective: January 1, 2006 Section IV CODES

11. Employment Status

Code	Description
1	Regular
2	Part-time
3	Unemployed
4	On Strike
5	Disabled
6	Retired
8	Unemployed (due to work-force reduction)
9	Other

12. Beneficiary

Code	Description
1	Injured Worker
2	Widow
3	Widower
4	Sons or Daughters
5	Brothers or Sisters
6	Mothers or Fathers
7	Other

Effective: January 1, 2006 Section IV CODES

Injury Description Coding Part of Body

Code

Narrative Description

Code	Narrative Description
I. Head	
10. Multiple Head Injury	Any Combination of Below Parts
11. Skull	
12. Brain	
13. Ear(s)	Includes: Hearing, Inside Eardrum
14. Eye(s)	Includes: Optic Nerves, Vision, Eye Lids
15. Nose	Includes: Nasal Passage, Sinus, Sense of Smell
16. Teeth	
17. Mouth	Includes: Lips, Tongue, Throat, Taste
18. Soft Tissue	
19. Facial Bones	Includes: Jaw
II. Neck	
20. Multiple Neck Injury	Any Combination of Below Parts
21. Vertebrae	Includes: Spinal Column Bone, "Cervical Segment"
22. Disc	Includes: Spinal Column Cartilage, "Cervical Segment"
23. Spinal Cord	Includes: Nerve Tissue, "Cervical Segment"
24. Larynx	Includes: Cartilage and Vocal Cords
25. Soft Tissue	Other than Larynx or Trachea
26. Trachea	
III. Upper Extremities	
30. Multiple Upper Extremities	Any Combination of Below Parts, Excluding Hands and Wrists Combined
31. Upper Arm	Humerus and Corresponding Muscles, Excluding Clavicle and Scapula
32. Elbow	Radial Head
33. Lower Arm	Fore Arm - Radius, Ulna and Corresponding Muscles
34. Wrist	Carpals and Corresponding Muscles
35. Hand	Metacarpals and Corresponding Muscles - Excluding Wrist or Fingers

Effective: January 1, 2006 Section IV Page 10 CODES

Injury Description Coding Part of Body

Code

Narrative Description

Code	Narrative Description
36. Finger(s)	Other than Thumb and Corresponding Muscles
37. Thumb	
38. Shoulder(s)	Armpit, Rotator Cuff, Trapezius, Clavicle, Scapula
39. Wrist (s) & Hand(s)	
IV. Trunk	
40. Multiple Trunk	Any Combination of Below Parts
41. Upper Back Area	(Thoracic Area) Upper Back Muscles, Excluding, Vertebrae, Disc, Spinal Cord
42. Lower Back Area	(Lumbar Area and Lumbo Sacral) Lower Back Muscles, Excluding Sacrum, Coccyx, Pelvis, Vertebrae, Disc, Spinal Cord
43. Disc	Spinal Column Cartilage Other than Cervical Segment
44. Chest	Including Ribs, Sternum, Soft Tissue
45. Sacrum and Coccyx	Final Nine Vertebrae-Fused
46. Pelvis	
47. Spinal Cord	Nerve Tissue Other than Cervical Segment
48. Internal Organs	Other than Heart and Lungs
49. Heart	
60. Lungs	
61. Abdomen Including Groin	Excluding Injury to Internal Organs
62. Buttocks	Soft Tissue
63. Lumbar & or Sacral Vertebrae (Vertebra NOC Trunk)	Bone Portion of the Spinal Column
W. Laure Fortage W.	
V. Lower Extremities	
50. Multiple Lower Extremities	Any Combination of Below Parts
51. Hip	
52. Upper Leg	Femur and Corresponding Muscles
53. Knee	Patella
54. Lower Leg	Tibia, Fibula and Corresponding Muscles

Effective: January 1, 2006 Section IV CODES

Injury Description Coding Part of Body

Code	Narrative Description	
55. Ankle	Tarsals	
56. Foot	Metatarsals, Heel, Achilles Tendon and Corresponding Muscles - Excluding Ankle or Toes	
57. Toes		
58. Great Toe		
VI. Multiple Body Parts		
64. Artificial Appliance	Braces, Etc.	
65. Insufficient Info to Properly Identify - Unclassified	Insufficient Information to Identify Part Affected	
66. No Physical Injury	Mental Disorder	
90. Multiple Body Parts (Including Body Systems & Body Parts)	Applies when More than One Major Body Part has been Affected, Such as an Arm and a Leg and Multiple Internal Organs	
91. Body Systems and Multiple Body Systems	Applies to the Functioning of an Entire Body System Has Been Affected Without Specific Injury to Any Other Part, as in the Case of Poisoning, Corrosive Action, Inflammation, Affecting Internal Organs, Damage to Nerve Centers, Etc. Does NOT Apply When the Systemic Damage Results from an External Injury Affecting an External Part Such as a Back Injury Which Includes Damage to the Nerves of the Spinal Cord.	

Effective: January 1, 2006 Section IV Page 12 CODES

Injury Description Coding Nature of Injury

Code

Narrative Description

Code	Native Description
I. Specific Injury	
01. No Physical Injury	i.e., Glasses, Contact Lenses, Artificial Appliance, Replacement of Artificial Appliance
02. Amputation	Cut Off Extremity, Digit, Protruding Part of Body, Usually by Surgery, i.e. Leg, Arm
03. Angina Pectoris	Chest Pain
04. Burn	(Heat) Burns or Scald. The Effect of Contact with Hot Substances. (Chemical) Burns. Tissue Damage Resulting from the Corrosive Action Chemicals, Fume, Etc. (Acids, Alkalies)
07. Concussion	Brain, Cerebral
10. Contusion	Bruise - Intact Skin Surface. Hematoma
13. Crushing	To Grind, Pound or Break into Small Bits
16. Dislocation	Pinched Nerve, Slipped/Ruptured Disc, Herniated Disc, Sciatica, Complete Tear, HNP Subluxtion, MD Dislocation
19. Electric Shock	Electrocution
22. Enucleation	Removal of Organ or Tumor
25. Foreign Body	
28. Fracture	Breaking of a Bone or Cartilage
30. Freezing	Frostbite and Other Effects of Exposure to Low Temperature
31. Hearing Loss or Impairment	Traumatic Only. A separate Injury, Not the Sequelae of Another Injury
32. Heat Prostration	Heat Stroke, Sun Stroke, Heat Exhaustion, Heat Cramps and Other Effects of Environmental Heat. Does not Include Sunburn
34. Hernia	The Abnormal Protrusion of an Organ or Part Through the Containing Wall of its Cavity

Effective: January 1, 2006 Section IV Page 13 CODES

Injury Description Coding Nature of Injury

Code	Narrative Description
36. Infection	The Invasion of a Host by Organisms such as Bacteria, Fungi, Viruses, Mold, Protozoa or Insects, With or Without Manifest Disease.
37. Inflammation	The Reaction of Tissue to Injury Characterized Clinically by Heat, Swelling, Redness and Pain
40. Laceration	Cut, Scratches, Abrasions, Superficial Wounds, Calluses. Wound by Tearing
41. Myocardial Infarction	Heart Attack, Heart Conditions, Hypertension. The Inadequate Blood Flow to the Muscular Tissue of the Heart.
42. Poisoning - General (Not OD or Cumulative Injury)	A Systemic Morbid Condition Resulting from the Inhalation, Ingestion, or Skin Absorption of a Toxic Substance Affecting the Metabolic System, the Nervous System, the Circulatory System, the Digestive System, the Respiratory System, the Excretory System, the Musculoskeletal System, Etc. Includes Chemical or Drug Poisoning, Metal Poisoning, Organic Diseases, and Venomous Reptile and Insect Bites. Does NOT Include Effects of Radiation, Pneumoconiosis, Corrosive Effects of Chemicals; Skin Surface Irritations, Speticemia or Infected Wounds.
43. Puncture	A Hole Made by the Piercing of a Pointed Instrument
46. Rupture	
47. Severance	To Separate, Divide or Take Off
49. Sprain or Tear	Internal Derangement, A Trauma or Wrenching of a Joint, Producing Pain and Disability Depending Upon Degree of Injury to Ligaments.
52. Strain or Tear	Internal Derangement, The Trauma to the Muscle or the Musculotendinous Unit from Violent Contraction or Excessive Forcible Stretch.
53. Syncope	Swooning, Fainting, Passing Out, No Other Injury
54. Asphyxiation	Strangulation, Drowning

Effective: January 1, 2006 Section IV CODES

Injury Description Coding Nature of Injury

Coue	Narrative Description
55. Vascular	Cerebrovascular and Other Conditions of Circulatory Systems, NOC. Excludes, Heart and Hemorrhoids. Includes, Strokes, Varicose Veins - Non Toxic
58. Vision Loss	
59. All Other Specific Injuries, NOC	
II. Occupational Disease or Cumulative Injury	
60. Dust Disease, NOC	All Other Pneumoconiosis
61. Asbestosis	Lung Disease, A Form Of Pneumoconiosis, Resulting from Protracted Inhalation of Asbestos Particles.
62. Black Lung	The Chronic Lung Disease or Pneumoconiosis Found in Coal Miners
63. Byssinosis	Pneumoconiosis of Cotton, Flax and Hemp Workers.
64. Silicosis	Pneumoconiosis Resulting from Inhalation of Silica (Quartz) Dust.
65. Respiratory Disorders	Gases, Fumes, Chemicals, Etc.
66. Poisoning - Chemical, (Other Than Metals)	Man Made or Organic
67. Poisoning - Metal	Man Made
68. Dermatitis	Rash, Skin or Tissue Inflammation including Boils, Etc. Generally Resulting from Direct Contact with Irritants or Sensitizing Chemicals such as Drugs, Oils, Biologic Agents, Plants, Woods or Metals Which May be in the Form of Solids, Pastes, Liquids or Vapors and which may be Contacted in the Pure State or in Compounds or in Combination with Other Materials. Do NOT Include Skin Tissue Damage Resulting from Corrosive Action of Chemicals, Burns from Contact with Hot Substances, Effects of Exposure to Radiation, Effects of Exposure to Low Temperatures or Inflammation or Irritation Resulting from Friction or Impact.

Effective: January 1, 2006 Section IV CODES

Injury Description Coding Nature of Injury

Code	Narrative Description
69. Mental Disorder	A Clinically Significant Behavioral or Psychological Syndrome or Pattern Typically Associated with either a Distressing Symptom or Impairment of Function. i.e. Acute Anxiety, Neurosis, Stress, Non-Toxic Depression
70. Radiation	All Forms of Damage to Tissue, Bones or Body Fluids Produced by Exposure to Radiation
71. All Other Occupational Disease Injury, NOC	
72. Loss of Hearing	
73. Contagious Disease	
74. Cancer	
75. AIDS	
76. VDT - Related Diseases	Video Display Terminal Diseases Other than Carpal Tunnel Syndrome
77. Mental Stress	
78. Carpal Tunnel Syndrome	Soreness, Tenderness and Weakness of the Muscles of the Thumb Caused by Pressure on the Median Nerve at the Point at which it Goes Through the Carpal Tunnel of the Wrist
79. Hepatitis C	
80. All Other Cumulative Injury, NOC	
III. Multiple Injuries	
90. Multiple Physical Injuries Only	
91. Multiple Injuries Including Both Physical and Psychological	

Effective: January 1, 2006 Section IV Page 16 CODES

Injury Description Coding Cause of Injury

Code

Narrative Description

I.	Burn or Scald - Heat or Cold Exposures - Contact With	
01.	Chemicals	
02.	Hot Objects or Substances	
03.	Temperature Extremes	
04.	Fire or Flame	
05.	Steam or Hot Fluids	
06.	Dust, Gases, Fumes or Vapors	
07.	Welding Operation	
08.	Radiation	
09.	Contact With, NOC.	
11.	Cold Objects or Substances	
14.	Abnormal Air Pressure	
84.	Electrical Current	
II.	Caught In, Under or Between	
10.	Machine or Machinery	
12.	Object Handled	
13.	Caught In, Under or Between, NOC.	
20. Ear	Collapsing Materials (Slides of th)	Either Man Made or Natural
III.	Cut, Puncture, Scrape Injured By	
15.	Broken Glass	
16.	Hand Tool, Utensil; Not Powered	
17.	Object Being Lifted or Handled	
18.	Powered Hand Tool, Appliance	
19.	Caught, Puncture, Scrape, NOC.	

Effective: January 1, 2006 Section IV CODES

Injury Description Coding Cause of Injury

Code

Narrative Description

Code	Natiative Description
IV. Fall, Slip or Trip Injury	
25. From Different Level (Elevation)	Off Wall, Catwalk, Bridge, Etc.
26. From Ladder or Scaffolding	
27. From Liquid or Grease Spills	
28. Into Openings	Shafts, Excavations, Floor Openings, Etc.
29. On Same Level	
30. Slipped, Do Not Fall	
31. Fall, Slip or Trip, NOC.	
32. On Ice or Snow	
33. On Stairs	
V. Motor Vehicle	
40. Crash of Water Vehicle	
41. Crash of Rail Vehicle	
45. Collision or Sideswipe With Another Vehicle	Both Vehicles in Motion
46. Collision with a Fixed Object	Standing Vehicle or Stationary Object
47. Crash of Airplane	
48. Vehicle Upset	Overturned or Jackknifed
50. Motor Vehicle, NOC.	
VI. Strain or Injury By	
52. Continual Noise	
53. Twisting	
54. Jumping	
55. Holding or Carrying	

Effective: January 1, 2006 Section IV Page 18 CODES

Injury Description Coding Cause of Injury

Code **Narrative Description** 56. Lifting 57. Pushing or Pulling 58. Reaching 59. Using Tool or Machinery 60. Strain or Injury By, NOC. 61. Wielding or Throwing 97. Repetitive Motion Carpel Tunnel Syndrome VII. Striking Against or Stepping On 65. Moving Part of Machine 66. Object Being Lifted or Handled 67. Sanding, Scraping, Cleaning Operation 68. Stationary Object 69. Stepping on Sharp Object 70. Striking Against or Stepping On, NOC. VIII.Struck or Injured By Includes Kicked, Stabbed, Bit, Etc. 74. Fellow Worker; Patient Not in Act of a Crime 75. Falling or Flying Object 76. Hand Tool or Machine in Use 77. Motor Vehicle 78. Moving Parts of Machine 79. Object Being Lifted or Handled 80. Object Handled By Others 81. Struck or Injured, NOC. Includes Kicked, Stabbed, Bit, Etc. 85. Animal or Insect 86. Explosion or Flare Back 88. Natural Disaster 91. Mold

96. Terrorism

Effective: January 1, 2006 Section IV Page 19 CODES

Injury Description Coding Cause of Injury

Code

Narrative Description

IX. Rubbed or Abraded By	·
94. Repetitive Motion	Callous, Blister, Etc.
95. Rubbed or Abraded, NOC.	
X. Miscellaneous Causes	
82. Absorption, Ingestion or Inhalation, NOC	
87. Foreign Matter (Body) in Eye(s)	
89. Person in Act of a Crime	Robbery or Criminal Assault
90. Other Than Physical Cause of Injury	
98. Cumulative, NOC	All Other
99. Other - Miscellaneous, NOC	

Effective: January 1, 2006 Section IV Page 20 CODES

SCHEDULED INDEMNITY - MAXIMUM WEEKS

CODE	BODY MEMBER CODE	<u>WEEKS</u>
35	Hand	220
31	Arm	250
56	Foot	160
54	Leg	250
14	Eye	200
13	Hearing (one ear)	75
13	Hearing (both ears)	175
37	Thumb	75
36	First finger	50
36	Second finger	40
36	Third finger	30
36	Fourth finger	20
37	One-half of thumb	371/2
36	One-half of first finger	25
36	One-half of second finger	20
36	One-half of third finger	15
36	One-half of fourth finger	10
57	Great toe	40
57	Other than great toe	15
57	One-half of great toe	20
57	One-half other than great toe	8
18	Facial disfigurement	150

SECTION V

TABLES

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective Date: January 1, 2006 Page 1

> **TABLE I-A** Surviving Spouse Pension Table*

Section V

Tables

Surviving Spouse Pension Table*							
Age at	_	_	_	_	_	_	Attained
Widowhood	a	a	a	a	a	a	Age**
(X)	[x]	[x]+1	[x]+2	[x]+3	[x]+4	[x]+5	(X+5)
16	11.510	11.837	13.022	13.691	14.240	14.742	21
17	11.579	11.915	13.115	13.796	14.358	14.873	22
18	11.654	12.000	13.216	13.911	14.486	15.015	23
19	11.735	12.091	13.324	14.034	14.624	15.168	24
20	11.823	12.189	13.442	14.167	14.772	15.334	25
21	12.012	12.365	13.611	14.330	14.941	15.512	26
22	12.224	12.551	13.781	14.489	15.108	15.691	27
23	12.453	12.746	13.952	14.643	15.269	15.866	28
24	12.688	12.955	14.140	14.825	15.446	16.036	29
25	12.924	13.166	14.328	15.015	15.626	16.204	30
26	13.157	13.371	14.507	15.199	15.804	16.374	31
27	13.387	13.568	14.675	15.370	15.977	16.548	32
28	13.616	13.758	14.835	15.532	16.149	16.729	33
29	13.851	13.952	14.997	15.694	16.324	16.920	34
30	14.101	14.162	15.177	15.872	16.512	17.120	35
31	14.376	14.404	15.393	16.086	16.722	17.326	36
32	14.685	14.692	15.660	16.353	16.961	17.534	37
33	15.049	15.052	15.982	16.677	17.226	17.735	38
34	15.450	15.461	16.347	17.041	17.505	17.920	39
35	15.863	15.888	16.721	17.408	17.771	18.079	40
36	16.255	16.286	17.059	17.725	17.993	18.204	41
37	16.602	16.623	17.327	17.952	18.150	18.291	42
38	16.879	16.867	17.495	18.060	18.215	18.338	43
39	17.107	17.046	17.593	18.083	18.221	18.344	44
40	17.291	17.174	17.640	18.047	18.186	18.309	45
41	17.442	17.272	17.655	17.979	18.115	18.234	46
42	17.556	17.356	17.655	17.904	18.021	18.121	47
43	17.646	17.440	17.657	17.841	17.920	17.972	48
44	17.721	17.516	17.652	17.781	17.809	17.791	49
45	17.776	17.570	17.629	17.708	17.679	17.583	50
46	17.790	17.580	17.570	17.602	17.518	17.350	51
47	17.751	17.534	17.464	17.449	17.319	17.097	52
48	17.643	17.414	17.295	17.233	17.066	16.827	53
49	17.503	17.257	17.099	16.992	16.797	16.544	54
50	17.333	17.067	16.880	16.733	16.517	16.252	55
51	17.134	16.852	16.642	16.460	16.228	15.954	56
52	16.907	16.615	16.388	16.177	15.932	15.650	57
53	16.656	16.356	16.119	15.887	15.631	15.342	58
54	16.389	16.082	15.836	15.590	15.325	15.029	59
55	16.109	15.796	15.543	15.286	15.014	14.711	60
56	15.821	15.502	15.242	14.976	14.696	14.388	61
57	15.525	15.201	14.934	14.660	14.374	14.060	62
58	15.223	14.893	14.620	14.338	14.047	13.729	63
59	14.914	14.579	14.299	14.011	13.715	13.392	64
60	14.599	14.258	13.974	13.679	13.377	13.051	65

¹⁹⁹⁹ United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%
For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

Effective Date: January 1, 2006

Section V **Tables**

Page 2

TABLE I-A (Continued) Surviving Spouse Pension Table*

Surviving Spouse Pension Table							
Age at	_	_	_	_	_	_	Attained
Widowhood	a	a	a	a	a	a	Age**
(X)	[x]	[x]+1	[x]+2	[x]+3	[x]+4	[x]+5	(X+5)
61	14.279	13.934	13.645	13.344	13.035	12.704	66
62	13.956	13.607	13.312	13.004	12.688	12.351	67
63	13.634	13.279	12.977	12.661	12.336	11.992	68
64	13.310	12.948	12.637	12.312	11.978	11.628	69
65	12.980	12.611	12.290	11.958	11.616	11.259	70
66	12.638	12.264	11.937	11.598	11.248	10.884	71
67	12.294	11.916	11.578	11.231	10.873	10.502	72
68	11.939	11.559	11.213	10.859	10.492	10.116	73
69	11.579	11.197	10.842	10.480	10.107	9.727	74
70	11.214	10.829	10.466	10.097	9.720	9.338	75
71	10.844	10.456	10.086	9.712	9.332	8.949	76
72	10.467	10.077	9.703	9.326	8.944	8.559	77
73	10.086	9.696	9.319	8.939	8.555	8.170	78
74	9.702	9.312	8.933	8.551	8.167	7.783	79
75	9.316	8.927	8.546	8.163	7.780	7.401	80
76	8.930	8.540	8.159	7.778	7.399	7.026	81
77	8.543	8.153	7.773	7.397	7.025	6.659	82
78	8.156	7.769	7.393	7.022	6.658	6.303	83
79	7.771	7.389	7.019	6.656	6.303	5.963	84
80	7.391	7.016	6.654	6.301	5.962	5.639	85
81	7.019	6.652	6.299	5.961	5.639	5.330	86
82	6.654	6.299	5.960	5.638	5.330	5.036	87
83	6.301	5.960	5.638	5.330	5.035	4.756	88
84	5.961	5.638	5.330	5.035	4.755	4.489	89
85	5.638	5.329	5.035	4.755	4.489	4.238	90
86	5.329	5.035	4.755	4.489	4.238	4.000	91
87	5.035	4.755	4.489	4.238	4.000	3.775	92
88	4.755	4.489	4.237	4.000	3.775	3.564	93
89	4.489	4.237	3.999	3.775	3.563	3.364	94
90	4.237	3.999	3.775	3.563	3.364	3.176	95
91	3.999	3.775	3.563	3.364	3.176	2.998	96
92	3.775	3.563	3.364	3.176	2.998	2.828	97
93	3.563	3.364	3.175	2.997	2.828	2.665	98
94	3.364	3.175	2.997	2.828	2.665	2.506	99
95	3.175	2.997	2.828	2.665	2.506	2.345	100
96	2.997	2.828	2.665	2.506	2.345	2.215	101
97	2.828	2.665	2.505	2.345	2.214	2.088	102
98	2.665	2.505	2.345	2.214	2.088	1.962	103
99	2.505	2.345	2.214	2.088	1.962	1.840	104
100	2.345	2.214	2.088	1.962	1.840	1.719	105
101	2.213	2.086	1.960	1.837	1.715	1.584	106
102	2.086	1.960	1.837	1.715	1.584	1.433	107
103	1.960	1.837	1.715	1.584	1.433	1.250	108
104	1.837	1.715	1.584	1.433	1.250	0.955	109
105	1.715	1.584	1.433	1.250	0.955	0.500	110

^{1051.7151.5841.4331.251999} United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table

Annual Rate of Interest = 3.5% Annual Rate of Escalation = 0.0%

For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

Effective Date: January 1, 2006 Page 3

TABLE I-A (Continued)

Section V

Tables

Surviving Spouse Pension Table*							
Age at Widowhood (X)	_ a [x]	_ a [x]+1	_ a [x]+2	_ a [x]+3	_ a [x]+4	_ a [x]+5	Attained Age** (X+5)
106 107 108 109 110	1.584 1.433 1.250 0.955 0.500	1.433 1.250 0.955 0.500	1.250 0.955 0.500	0.955 0.500	0.500	[x]+5	111 112 113 114 115

¹⁹⁹⁹ United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%
For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

Effective Date: January 1, 2006 Section V Page 4 **Tables**

> **TABLE II-A** Present Value of Remarriage Dowry*

	Present Value of Remarriage Dowry*								
Age at Widowhood (X)	A´ [x]	A´ [x]+1	A´ [x]+2	A´ [x]+3	A´ [x]+4	A´ [x]+5	Attained Age** (X+5)		
16	0.5698	0.5548	0.5072	0.4787	0.4544	0.4315	21		
17	0.5650	0.5495	0.5009	0.4715	0.4464	0.4226	22		
18	0.5599	0.5437	0.4940	0.4638	0.4377	0.4130	23		
19	0.5543	0.5375	0.4866	0.4554	0.4284	0.4027	24		
20	0.5484	0.5309	0.4787	0.4464	0.4183	0.3915	25		
21	0.5383	0.5209	0.4684	0.4359	0.4071	0.3794	26		
22	0.5270	0.5103	0.4578	0.4253	0.3957	0.3671	27		
23	0.5148	0.4991	0.4469	0.4145	0.3841	0.3544	28		
24	0.5020	0.4870	0.4350	0.4022	0.3716	0.3416	29		
25	0.4888	0.4744	0.4227	0.3893	0.3585	0.3284	30		
26	0.4755	0.4618	0.4103	0.3762	0.3451	0.3147	31		
27	0.4619	0.4491	0.3981	0.3633	0.3314	0.3004	32		
28	0.4479	0.4364	0.3858	0.3503	0.3174	0.2854	33		
29	0.4333	0.4231	0.3731	0.3369	0.3028	0.2695	34		
30	0.4177	0.4087	0.3592	0.3224	0.2872	0.2527	35		
31	0.4005	0.3925	0.3433	0.3058	0.2701	0.2351	36		
32	0.3813	0.3738	0.3246	0.2865	0.2513	0.2169	37		
33	0.3591	0.3514	0.3030	0.2641	0.2308	0.1986	38		
34	0.3347	0.3262	0.2789	0.2392	0.2090	0.1803	39		
35	0.3091	0.2995	0.2537	0.2135	0.1872	0.1627	40		
36	0.2837	0.2734	0.2294	0.1894	0.1667	0.1462	41		
37	0.2597	0.2495	0.2077	0.1687	0.1487	0.1308	42		
38	0.2384	0.2292	0.1901	0.1530	0.1344	0.1168	43		
39	0.2188	0.2114	0.1752	0.1408	0.1225	0.1043	44		
40	0.2006	0.1954	0.1622	0.1310	0.1120	0.0932	45		
41	0.1834	0.1803	0.1503	0.1223	0.1029	0.0836	46		
42	0.1674	0.1652	0.1385	0.1135	0.0944	0.0754	47		
43	0.1517	0.1495	0.1261	0.1036	0.0857	0.0685	48		
44	0.1361	0.1335	0.1134	0.0930	0.0770	0.0628	49		
45	0.1208	0.1178	0.1009	0.0824	0.0688	0.0582	50		
46	0.1069	0.1037	0.0897	0.0729	0.0616	0.0543	51		
47	0.0951	0.0918	0.0804	0.0654	0.0560	0.0512	52		
48	0.0864	0.0832	0.0739	0.0608	0.0529	0.0485	53		
49	0.0788	0.0761	0.0683	0.0571	0.0502	0.0461	54		
50	0.0722	0.0702	0.0634	0.0539	0.0477	0.0439	55		
51	0.0667	0.0652	0.0592	0.0511	0.0453	0.0417	56		
52	0.0623	0.0609	0.0554	0.0484	0.0430	0.0395	57		
53	0.0587	0.0574	0.0520	0.0458	0.0406	0.0371	58		
54	0.0556	0.0543	0.0489	0.0432	0.0382	0.0347	59		
55	0.0528	0.0515	0.0462	0.0407	0.0357	0.0323	60		
56	0.0502	0.0489	0.0436	0.0382	0.0332	0.0297	61		
57	0.0476	0.0463	0.0410	0.0357	0.0307	0.0272	62		
58	0.0451	0.0438	0.0384	0.0332	0.0281	0.0246	63		
59	0.0426	0.0413	0.0359	0.0307	0.0256	0.0220	64		
60	0.0402	0.0388	0.0333	0.0282	0.0231	0.0194	65		

<sup>60 0.0402 0.0388 0.0333 0.0282 0.0231 0.0194 65

1999</sup> United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%
For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

Effective Date: January 1, 2006 Section V Page 5 **Tables**

TABLE II-A (Continued)
Present Value of Remarriage Dowry*

Present value of Remarriage Dowry								
Age at Widowhood	A´	A´	A´	A´	A´	A´	Attained Age**	
(X)	[x]	[x]+1	[x]+2	[x]+3	[x]+4	[x]+5	(X+5)	
61	0.0377	0.0363	0.0307	0.0256	0.0206	0.0169	66	
62	0.0350	0.0336	0.0280	0.0230	0.0181	0.0145	67	
63	0.0319	0.0306	0.0252	0.0203	0.0157	0.0122	68	
64	0.0285	0.0275	0.0223	0.0176	0.0134	0.0101	69	
65	0.0253	0.0244	0.0195	0.0151	0.0112	0.0084	70	
66	0.0225	0.0218	0.0169	0.0128	0.0094	0.0069	71	
67	0.0195	0.0188	0.0146	0.0109	0.0079	0.0057	72	
68	0.0171	0.0164	0.0127	0.0093	0.0066	0.0048	73	
69	0.0148	0.0142	0.0109	0.0079	0.0056	0.0040	74	
70	0.0128	0.0122	0.0093	0.0067	0.0048	0.0034	75	
71	0.0110	0.0104	0.0078	0.0056	0.0040	0.0028	76	
72	0.0094	0.0088	0.0066	0.0047	0.0033	0.0023	77	
73	0.0080	0.0075	0.0056	0.0039	0.0028	0.0019	78	
74	0.0069	0.0064	0.0047	0.0033	0.0023	0.0015	79	
75	0.0060	0.0055	0.0040	0.0027	0.0018	0.0012	80	
76	0.0051	0.0047	0.0033	0.0022	0.0015	0.0010	81	
77	0.0044	0.0041	0.0028	0.0018	0.0012	0.0008	82	
78	0.0038	0.0035	0.0024	0.0015	0.0010	0.0007	83	
79	0.0033	0.0030	0.0020	0.0013	0.0008	0.0005	84	
80	0.0027	0.0025	0.0017	0.0011	0.0007	0.0005	85	
81	0.0022	0.0020	0.0014	0.0009	0.0006	0.0004	86	
82	0.0016	0.0015	0.0010	0.0007	0.0005	0.0003	87	
83	0.0011	0.0010	0.0008	0.0006	0.0004	0.0003	88	
84	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	89	
85	0.0007	0.0007	0.0005	0.0004	0.0003	0.0002	90	
86	0.0006	0.0006	0.0004	0.0003	0.0002	0.0002	91	
87	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	92	
88	0.0005	0.0005	0.0003	0.0002	0.0002	0.0001	93	
89	0.0004	0.0004	0.0003	0.0002	0.0002	0.0001	94	
90	0.0004	0.0004	0.0003	0.0002	0.0001	0.0001	95	
91	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	96	
92	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	97	
93	0.0003	0.0003	0.0002	0.0002	0.0001	0.0000	98	
94	0.0003	0.0003	0.0002	0.0002	0.0001	0.0000	99	
95	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	100	
96	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	101	
97	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	102	
98	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	103	
99	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	104	
100	0.0001	0.0002	0.0002	0.0001	0.0001	0.0000	105	
101	0.0001	0.0002	0.0002	0.0001	0.0001	0.0000	106	
102	0.0001	0.0002	0.0001	0.0001	0.0001	0.0000	107	
103	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	108	
104	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	109	
105	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	110	

¹⁰⁰ U.0001 U.0001 U.0001 U.0001 U.0001 U.0001 U.0001 U.0000 110

1999 United States Life Table for Female Population

1980 United States of America Railroad Retirement Board Remarriage Table

Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 0.0%

For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

Effective Date: January 1, 2006 Section V
Page 6 Tables

TABLE III-M-A Pension Table* (Other than Surviving Spouse) (Present Value of \$1 per Annum Payable Until Death) Male

	Male								
	Present		Present		Present				
Age	Value	Age	Value	Age	Value				
11	25.203	41	19.632	71	9.426				
12	25.071	42	19.357	72 73	9.069				
13	24.935	43	19.076	73	8.713				
14	24.799	44	18.789	74	8.359				
15	24.662	45	18.496	75	8.008				
16	24.524	46	18.198	76	7.660				
17	24.386	47	17.896	77	7.312				
18	24.247	48	17.587	78 79	6.966				
19	24.106	49	17.273	79	6.623				
20	23.961	50	16.952	80	6.286				
21	23.813	51 52	16.624	81	5.960				
22 23	23.662 23.506	52 53	16.289 15.948	82 83	5.647 5.351				
23 24	23.345	53 54	15.602	84	5.067				
25	23.178	55	15.252	85	4.796				
26	23.005	56	14.899	86	4.538				
27	22.824	57	14.544	87	4.293				
28	22.637	58	14.186	88	4.061				
29	22.444	59	13.826	89	3.843				
30	22.244	60	13.463	90	3.636				
31	22.038	61	13.097	91	3.442				
32	21.826	62	12.729	92	3.260				
33	21.608	63	12.360	93 94	3.088				
34 35	21.383 21.152	64 65	11.991 11.622	94 95	2.927 2.776				
36	20.915	66	11.252	96	2.633				
36 37	20.915	67	10.883	97	2.497				
38	20.421	68	10.514	98	2.365				
39	20.164	69	10.148	98 99	2.238				
40	19.901	70	9.785	100	2.108				

^{* 1999} United States Life Table for Male Population Annual Rate of Interest = 3.5% Annual Rate of Escalation = 0.0%

Effective Date: January 1, 2006 Section V Page 7 Tables

TABLE III-F-A Pension Table* (Other than Surviving Spouse) (Present Value of \$1 per Annum Payable Until Death) Female

		Female	
Age	Present Value	Age	Present Value
11	25.950	56	16.536
12	25.844	57	16.191
13	25.734	58	15.841
14	25.623	59	15.487
15	25.509	60	15.128
16	25.392	61	14.764
17	25.274	62	14.396
18	25.152	63	14.025
19	25.027	64	13.651
20	24.897	65	13.273
21	24.763	66	12.892
22	24.623	67	12.507
23	24.480	68	12.119
24	24.331	69	11.730
25	24.178	70	11.340
26	24.019	71	10.947
27	23.855	72	10.552
28	23.686	73	10.156
29	23.512	74	9.759
30	23.332	75	9.364
31	23.147	76	8.970
32	22.955	77	8.575
33	22.759	78	8.182
34	22.557	79	7.792
35	22.349	80	7.408
36	22.136	81	7.031
37	21.917	82	6.663
38	21.693	83	6.307
39	21.461	84	5.965
40	21.224	85	5.641
41	20.981	86	5.332
42	20.731	87	5.037
43	20.474	88	4.756
44	20.211	89	4.490
45	19.941	90	4.238
46	19.664	91	4.000
47	19.381	92	3.775
48	19.091	93	3.563
49	18.794	94	3.364
50	18.491	95	3.175
51	18.181	96	2.996
52	17.864	97	2.827
53	17.541	98	2.663
54	17.211	99	2.502
55	16.876	100	2.341

^{* 1999} United States Life Table for Female Population

Annual Rate of Interest = 3.5% Annual Rate of Escalation = 0.0%

Section V Effective Date: January 1, 2006 Page 8 **Tables**

UNITED STATES LONGSHORE & HARBOR WORKERS ACT Table USLH-I-B

Surviving Spouse Pension Table*

Surviving Spouse Pension Table								
Age at	_	_	_	_	_	_	Attained	
Widowhood	a	a	a	a	a	a	Age**	
(X)	[x]	[x]+1	[x]+2	[x]+3	[x]+4	[x]+5	(X+5)	
16	26.047	27.027	29.921	31.560	32.873	34.031	21	
17	26.221	27.215	30.137	31.796	33.127	34.302	22	
18	26.402	27.411	30.362	32.041	33.390	34.584	23	
19	26.591	27.615	30.596	32.296	33.664	34.876	24	
20	26.787	27.826	30.838	32.561	33.949	35.180	25	
21	27.222	28.214	31.192	32.880	34.263	35.496	26	
22	27.697	28.611	31.531	33.175	34.553	35.791	27	
23	28.196	29.012	31.855	33.437	34.813	36.059	28	
24	28.701	29.435	32.202	33.749	35.087	36.296	29	
25	29.193	29.847	32.534	34.060	35.350	36.507	30	
26	29.659	30.227	32.827	34.337	35.588	36.700	31	
27	30.098	30.567	33.074	34.567	35.796	36.883	32	
28	30.516	30.875	33.282	34.753	35.978	37.059	33	
29	30.929	31.171	33.477	34.919	36.146	37.232	34	
30	31.360	31.487	33.692	35.100	36.319	37.400	35	
31	31.834	31.861	33.968	35.340	36.517	37.556	36	
32	32.372	32.323	34.341	35.674	36.751	37.688	37	
33	33.021	32.926	34.814	36.106	37.016	37.779	38	
34	33.732	33.615	35.355	36.598	37.281	37.809	39	
35	34.440	34.312	35.886	37.063	37.491	37.761	40	
36	35.063	34.909	36.301	37.386	37.580	37.621	41	
37	35.541	35.329	36.528	37.490	37.508	37.385	42	
38	35.819	35.510	36.511	37.316	37.228	37.053	43	
39	35.957	35.520	36.323	36.949	36.815	36.630	44	
40	35.974	35.404	36.012	36.450	36.311	36.120	45	
41	35.902	35.208	35.624	35.881	35.730	35.529	46	
42	35.740	34.974	35.204	35.299	35.107	34.865	47	
43	35.525	34.737	34.785	34.743	34.474	34.140	48	
44	35.274	34.480	34.354	34.193	33.826	33.363	49	
45	34.976	34.173	33.887	33.626	33.149	32.545	50	
46	34.593	33.779	33.354	33.000	32.424	31.696	51	
47	34.098	33.272	32.732	32.293	31.639	30.826	52	
48	33.467	32.625	31.997	31.478	30.769	29.943	53	
49	32.781	31.915	31.225	30.633	29.889	29.054	54	
50	32.048	31.157	30.424	29.771	29.005	28.167	55	
51	31.272	30.365	29.604	28.902	28.125	27.287	56	
52	30.458	29.549	28.771	28.034	27.250	26.418	57	
53	29.615	28.708	27.928	27.171	26.385	25.559	58	
54	28.761	27.859	27.080	26.314	25.531	24.711	59	
55	27.901	27.007	26.232	25.464	24.685	23.872	60	
56	27.043	26.157	25.387	24.621	23.848	23.044	61	
57	26.191	25.314	24.550	23.787	23.022	22.227	62	
58	25.346	24.478	23.719	22.962	22.205	21.420	63	
59	24.507	23.648	22.897	22.147	21.398	20.625	64	
60	23.676	22.827	22.086	21.342	20.602	19.839	65	

¹⁹⁹⁹ United States Life Tables for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table

Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 4.0%

For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

Effective Date: January 1, 2006 Section V Page 9 **Tables**

UNITED STATES LONGSHORE & HARBOR WORKERS ACT Table USLH-I-B (Continued)

Surviving Spouse Pension Table*

Surviving Spouse Pension Table							
Age at	–	–	–	–	–	–	Attained
Widowhood	a	a	a	a	a	a	Age**
(X)	[x]	[x]+1	[x]+2	[x]+3	[x]+4	[x]+5	(X+5)
61 62 63 64 65	22.856 22.049 21.261 20.488	22.019 21.223 20.443 19.676 18.918	21.286 20.498 19.723 18.959 18.203	20.548 19.767 18.997 18.237 17.486	19.815 19.038 18.272 17.516 16.770	19.063 18.295 17.537 16.788 16.049	66 67 68 69 70
66 67 68 69 70	19.722 18.956 18.204 17.453 16.711 15.980	18.161 17.421 16.683 15.957 15.240	16.203 17.454 16.713 15.981 15.259 14.547	16.743 16.009 15.283 14.567 13.861	16.770 16.033 15.304 14.584 13.876 13.181	15.319 14.598 13.887 13.191 12.511	70 71 72 73 74 75
71	15.259	14.532	13.846	13.170	12.503	11.847	76
72	14.547	13.833	13.157	12.494	11.841	11.199	77
73	13.844	13.147	12.484	11.834	11.194	10.567	78
74	13.155	12.475	11.826	11.189	10.563	9.954	79
75	12.480	11.817	11.181	10.559	9.950	9.362	80
76	11.821	11.173	10.552	9.947	9.359	8.792	81
77	11.177	10.545	9.941	9.356	8.791	8.247	82
78	10.548	9.935	9.351	8.788	8.246	7.728	83
79	9.937	9.346	8.784	8.243	7.727	7.240	84
80	9.349	8.780	8.240	7.725	7.239	6.784	85
81	8.783	8.238	7.723	7.237	6.783	6.354	86
82	8.241	7.723	7.236	6.782	6.354	5.951	87
83	7.725	7.236	6.782	6.353	5.951	5.573	88
84	7.238	6.782	6.353	5.950	5.573	5.219	89
85	6.782	6.353	5.950	5.573	5.219	4.889	90
86	6.353	5.950	5.572	5.219	4.889	4.580	91
87	5.950	5.572	5.219	4.889	4.580	4.293	92
88	5.572	5.218	4.888	4.580	4.293	4.025	93
89	5.218	4.888	4.580	4.292	4.025	3.775	94
90	4.888	4.580	4.292	4.024	3.774	3.541	95
91	4.580	4.292	4.024	3.774	3.541	3.322	96
92	4.292	4.024	3.774	3.541	3.322	3.116	97
93	4.024	3.774	3.540	3.322	3.116	2.920	98
94	3.774	3.540	3.322	3.116	2.919	2.730	99
95	3.540	3.322	3.116	2.919	2.730	2.542	100
96	3.322	3.116	2.919	2.729	2.542	2.387	101
97	3.116	2.919	2.729	2.541	2.387	2.240	102
98	2.919	2.729	2.541	2.387	2.240	2.093	103
99	2.729	2.541	2.387	2.240	2.093	1.951	104
100	2.541	2.387	2.239	2.093	1.951	1.812	105
101	2.387	2.240	2.093	1.951	1.812	1.662	106
102	2.240	2.093	1.951	1.812	1.662	1.487	107
103	2.093	1.951	1.812	1.662	1.487	1.275	108
104	1.951	1.812	1.662	1.487	1.275	0.964	109
105	1.812	1.662	1.487	1.275	0.964	0.500	110

^{105 1.812 1.662} 1999 United States Life Tables for Female Population

¹⁹⁸⁰ United States of America Railroad Retirement Board Remarriage Table

Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 4.0%

For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

Effective Date: January 1, 2006 Section V Page 10 **Tables**

UNITED STATES LONGSHORE & HARBOR WORKERS ACT Table USLH-I-B (Continued)

Surviving Spouse Pension Table*

Surviving Spouse Pension Table							
Age at Widowhood (X)	_ a [x]	_ a [x]+1	_ a [x]+2	_ a [x]+3	_ a [x]+4	_ a [x]+5	Attained Age** (X+5)
106 107 108 109 110	1.662 1.487 1.275 0.964 0.500	1.487 1.275 0.964 0.500	1.275 0.964 0.500	0.964 0.500	0.500		111 112 113 114 115

¹⁹⁹⁹ United States Life Tables for Female Population 1980 United States of America Railroad Retirement Board Remarriage Table Annual Rate of Interest = 3.5% Annual Rate of Escalation = 4.0%

For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

Effective Date: January 1, 2006 Section V
Page 11 Tables

UNITED STATES LONGSHORE & HARBOR WORKERS ACT Table USLH-II-B

Present Value of Remarriage Dowry*

Fresent Value of Remarriage Dowry								
Age at	–	–	_	_	–	–	Attained	
Widowhood	a	a	a	a	a	a	Age**	
(X)	[x]	[x]+1	[x]+2	[x]+3	[x]+4	[x]+5	(X+5)	
(^)	[^]	[X]+1	[X]+2	[x]+3	[X]+4	[x]+3	(743)	
16	0.7847	0.7634	0.7240	0.6947	0.6675	0.6408	21	
17	0.7729	0.7508	0.7096	0.6790	0.6506	0.6228	22	
18	0.7608	0.7377	0.6946	0.6626	0.6330	0.6041	23	
19	0.7482	0.7241	0.6790	0.6457	0.6148	0.5847	24	
20	0.7351	0.7101	0.6629	0.6281	0.5959	0.5645	25	
21	0.7189	0.6935	0.6449	0.6093	0.5761	0.5436	26	
22	0.7017	0.6763	0.6265	0.5902	0.5560	0.5224	27	
23	0.6836	0.6584	0.6078	0.5710	0.5357	0.5009	28	
24	0.6646	0.6396	0.5881	0.5506	0.5146	0.4792	29	
25	0.6451	0.6202	0.5680	0.5295	0.4930	0.4574	30	
26	0.6252	0.6006	0.5478	0.5083	0.4713	0.4351	31	
27	0.6049	0.5809	0.5276	0.4871	0.4493	0.4125	32	
28	0.5843	0.5611	0.5075	0.4661	0.4272	0.3894	33	
29	0.5630	0.5409	0.4870	0.4448	0.4047	0.3658	34	
30	0.5406	0.5196	0.4656	0.4227	0.3816	0.3416	35	
31	0.5167	0.4967	0.4426	0.3990	0.3574	0.3171	36	
32	0.4907	0.4714	0.4171	0.3729	0.3320	0.2924	37	
33	0.4617	0.4427	0.3890	0.3443	0.3053	0.2680	38	
34	0.4304	0.4113	0.3586	0.3135	0.2778	0.2442	39	
35	0.3979	0.3786	0.3274	0.2823	0.2506	0.2214	40	
36	0.3659	0.3466	0.2974	0.2529	0.2252	0.2000	41	
37	0.3358	0.3171	0.2704	0.2271	0.2025	0.1803	42	
38	0.3089	0.2918	0.2478	0.2067	0.1838	0.1623	43	
39	0.2843	0.2695	0.2284	0.1901	0.1678	0.1460	44	
40	0.2616	0.2493	0.2114	0.1763	0.1536	0.1316	45	
41	0.2402	0.2304	0.1958	0.1640	0.1411	0.1190	46	
42	0.2201	0.2118	0.1807	0.1519	0.1296	0.1080	47	
43	0.2005	0.1926	0.1650	0.1390	0.1181	0.0985	48	
44	0.1810	0.1732	0.1493	0.1257	0.1070	0.0905	49	
45	0.1619	0.1544	0.1340	0.1125	0.0964	0.0836	50	
46	0.1444	0.1372	0.1200	0.1006	0.0870	0.0777	51	
47	0.1294	0.1226	0.1082	0.0908	0.0794	0.0725	52	
48	0.1180	0.1117	0.0995	0.0842	0.0743	0.0680	53	
49	0.1078	0.1023	0.0918	0.0785	0.0697	0.0638	54	
50	0.0989	0.0942	0.0850	0.0734	0.0654	0.0599	55	
51	0.0912	0.0872	0.0789	0.0688	0.0613	0.0561	56	
52	0.0847	0.0809	0.0733	0.0644	0.0574	0.0523	57	
53	0.0792	0.0756	0.0682	0.0602	0.0535	0.0485	58	
54	0.0742	0.0708	0.0635	0.0561	0.0496	0.0448	59	
55	0.0697	0.0664	0.0593	0.0522	0.0458	0.0411	60	
56	0.0654	0.0622	0.0552	0.0483	0.0420	0.0374	61	
57	0.0613	0.0582	0.0513	0.0446	0.0383	0.0338	62	
58	0.0574	0.0544	0.0475	0.0409	0.0347	0.0302	63	
59	0.0536	0.0506	0.0438	0.0373	0.0312	0.0267	64	
60	0.0499	0.0470	0.0402	0.0339	0.0279	0.0234	65	

¹⁹⁹⁹ United States Life Tables for Female Population

¹⁹⁸⁰ United States of America Railroad Retirement Board Remarriage Table

Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 4.0%

^{**} For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

Effective Date: January 1, 2006 Section V
Page 12 Tables

UNITED STATES LONGSHORE & HARBOR WORKERS ACT Table USLH-II-B (Continued)

Surviving Spouse Pension Table* Age at Attained Age** Widowhood а а а [x] [x]+1[x]+2[x]+3[x]+4[x]+5(X+5)(X) 61 0.0462 0.0434 0.0366 0.0305 0.0246 0.0202 66 0.0424 0.0398 62 0.0331 0.0271 0.0215 0.0172 67 63 0.0384 0.0359 0.0294 0.0237 0.0185 0.0145 68 64 0.0341 0.0320 0.0259 0.0205 0.0156 0.0120 69 0.0099 70 65 0.0300 0.0282 0.0225 0.0174 0.0131 66 0.0265 0.0250 0.0194 0.0147 71 0.0109 0.0081 67 0.0229 0.0215 0.0167 0.0125 0.0091 0.0067 72 0.0144 0.0056 0.0200 68 0.0187 0.0106 0.0077 73 69 0.0173 0.0161 0.0123 0.0090 0.0065 0.0047 74 75 70 0.0149 0.0138 0.0105 0.0076 0.0055 0.0039 71 0.0127 0.0117 0.0088 0.0064 0.0045 0.0032 76 0.0074 0.0108 0.0099 0.0053 0.0038 0.0027 72 77 73 0.0092 0.0083 0.0062 0.0044 0.0031 0.0022 78 74 0.0071 0.0052 0.0037 0.0026 0.0018 79 0.0078 75 0.0068 0.0061 0.0044 0.0030 0.0021 0.0014 80 76 0.0058 0.0052 0.0037 0.0025 0.0017 0.0011 81 77 0.0050 0.0045 0.0031 0.0020 0.0013 0.0009 82 0.0011 78 0.0039 0.0017 0.0008 83 0.0043 0.0026 79 0.0037 0.0033 0.0022 0.0014 0.0009 0.0006 84 0.0012 0.0005 85 80 0.0030 0.0027 0.0018 0.0008 81 0.0024 0.0022 0.0015 0.0010 0.0007 0.0004 86 0.0008 0.0004 82 0.0018 0.0016 0.0011 0.0005 87 83 0.0013 0.0012 0.0008 0.0006 0.0004 0.0003 88 84 0.0009 0.0008 0.0006 0.0004 0.0003 0.0003 89 85 0.0008 0.0007 0.0005 0.0004 0.0003 0.0002 90 86 0.0007 0.0006 0.0005 0.0003 0.0002 0.0002 91 0.0004 0.0002 87 0.0006 0.0006 0.0003 0.0002 92 88 0.0005 0.0005 0.0004 0.0003 0.0002 0.0001 93 0.0002 0.0001 89 0.0005 0.0005 0.0003 0.0002 94 90 0.0004 0.0004 0.0003 0.0002 0.0002 0.0001 95 91 0.0004 0.0004 0.0003 0.0002 0.0001 0.0001 96 92 0.0004 0.0003 0.0002 0.0002 0.0001 0.0001 97 0.0002 0.0001 98 93 0.0003 0.0003 0.0002 0.0001 94 0.0003 0.0003 0.0002 0.0002 0.0001 0.0000 99 95 0.0003 0.0002 0.0001 0.0000 100 0.0003 0.0002 96 0.0002 0.0002 0.0002 0.0002 0.0001 0.0000 101 97 0.0002 0.0002 0.0002 0.0002 0.0001 0.0000 102 98 0.0002 0.0002 0.0002 0.0001 0.0001 0.0000 103 99 0.0002 0.0002 0.0002 0.0001 0.0001 0.0000 104 100 0.0002 0.0002 0.0002 0.0001 0.0001 0.0000 105 101 0.0001 0.0002 0.0002 0.0001 0.0001 0.0000 106 0.0001 0.0002 0.0001 0.0001 0.0000 107 0.0002 102 103 0.0001 0.0001 0.0002 0.0001 0.0001 0.0000 108

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¹⁹⁹⁹ United States Life Tables for Female Population

¹⁹⁸⁰ United States of America Railroad Retirement Board Remarriage Table

Annual Rate of Interest = 3.5% Annual Rate of Escalation = 4.0%

^{**} For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

Effective Date: January 1, 2006 Section V Page 13 Tables

UNITED STATES LONGSHORE & HARBOR WORKERS ACT Table USLH-III-M-C

Pension Table* (Other than Surviving Spouse) (Present Value of \$1 per Annum Payable Until Death) Male

		iviale	
	Present		Present
Age	Value	Age	Value
11	75.314	56	24.303
12	73.964	57	23.412
13	72.624	58	22.538
14	71.301	59	21.681
15	69.995	60	20.840
16	68.708	61	20.014
17	67.438	62	19.205
18	66.183	63	18.414
19	64.940	64	17.641
20	63.706	65	16.887
21	62.482	66	16.150
22	61.268	67	15.430
23	60.061	68	14.728
24	58.860	69	14.047
25	57.661	70	13.387
26	56.465	71	12.747
27	55.273	72	12.123
28	54.083	73	11.516
29	52.900	74	10.926
30	51.722	75	10.353
31	50.551	76	9.796
32	49.387	77	9.253
33	48.229	78	8.724
34	47.080	79	8.211
35	45.937	80	7.718
36	44.803	81	7.249
37	43.677	82	6.806
38 39	42.559	83 84	6.392
39 40	41.450 40.351	85	6.003 5.635
41 42	39.262	86 87	5.290
42	38.184 37.115	88	4.968 4.666
43 44	36.059	89	4.385
45	35.013	90	4.122
46	33.981	91	3.878
47	32.961	92	3.651
48	31.954	93	3.439
49	30.957	94	3.242
50	29.971	95	3.058
51	28.995	96	2.885
52 53	28.030	97	2.723
53	27.076	98	2.568
54	26.136	99	2.419
55	25.211	100	2.268

^{* 1999} United States Life Table for Male Population Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 4.0%

Effective Date: January 1, 2006 Section V Page 14 Tables

UNITED STATES LONGSHORE & HARBOR WORKERS ACT Table USLH-III-F-C

Pension Table* (Other than Surviving Spouse) (Present Value of \$1 per Annum Payable Until Death) Female

		Female	
Age	Present Value	Age	Present Value
11	82.580	56	28.472
12	81.196	57	27.495
13	79.819	58	26.533
14	78.453	59	25.585
15	77.098	60	24.651
16	75.755	61	23.732
17	74.422	62	22.829
18	73.099	63	21.942
19	71.783	64	21.071
20	70.474	65	20.216
21	69.170	66	19.376
22	67.871	67	18.551
23	66.580	68	17.742
24	65.294	69	16.950
25	64.015	70	16.176
26	62.742	71	15.418
27	61.476	72	14.675
28	60.217	73	13.948
29	58.965	74	13.239
30	57.720	75	12.549
31	56.482	76	11.877
32	55.251	77	11.222
33	54.029	78	10.585
34	52.815	79	9.967
35	51.611	80	9.372
36	50.415	81	8.800
37	49.228	82	8.252
38	48.049	83	7.733
39	46.880	84	7.243
40	45.719	85	6.786
41	44.566	86	6.356
42	43.423	87	5.952
43	42.289	88	5.574
44	41.164	89	5.220
45	40.048	90	4.889
46	38.942	91	4.580
47	37.845	92	4.292
48	36.760	93	4.024
49	35.684	94	3.774
50	34.619	95	3.539
51	33.564	96	3.320
52	32.521	97	3.113
53	31.490	98	2.916
54	30.470	99	2.725
55	29.464	100	2.535

^{* 1999} United States Life Table for Female Population

Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 4.0%

Effective Date: January 1, 2006 Section V Page 15 **Tables**

UNITED STATES LONGSHORE & HARBOR WORKERS ACT Table USLH-IV-B

Present Value of Survivorship Benefits* Age Difference (Spouse's Age Minus Claimant's Age)**

	Age	Difference (Spo	use's Age wint	is Claimant S A	ge)""	
Claimant's Age	-5	-4	-3	-2	-1	-0
16 17 18 19 20		13.477	12.798 12.730	12.138 12.073 12.008	11.497 11.436 11.374 11.312	10.877 10.819 10.761 10.701 10.641
21	14.172	13.406	12.663	11.943	11.249	10.581
22	14.098	13.336	12.595	11.878	11.186	10.519
23	14.025	13.265	12.527	11.812	11.122	10.457
24	13.952	13.195	12.458	11.745	11.057	10.395
25	13.879	13.124	12.390	11.679	10.993	10.332
26	13.806	13.053	12.321	11.612	10.928	10.269
27	13.733	12.983	12.253	11.546	10.864	10.207
28	13.660	12.912	12.184	11.479	10.799	10.144
29	13.587	12.840	12.115	11.412	10.734	10.081
30	13.512	12.768	12.045	11.344	10.669	10.018
31	13.438	12.696	11.974	11.276	10.602	9.953
32	13.362	12.622	11.903	11.207	10.535	9.888
33	13.285	12.548	11.831	11.136	10.466	9.821
34	13.208	12.472	11.757	11.064	10.396	9.752
35	13.128	12.395	11.682	10.991	10.324	9.682
36	13.048	12.316	11.604	10.915	10.250	9.609
37	12.965	12.235	11.525	10.837	10.174	9.534
38	12.881	12.152	11.444	10.757	10.095	9.457
39	12.794	12.066	11.359	10.674	10.014	9.378
40	12.704	11.978	11.272	10.589	9.930	9.296
41	12.611	11.886	11.181	10.500	9.843	9.211
42	12.514	11.791	11.088	10.408	9.753	9.123
43	12.414	11.692	10.991	10.313	9.660	9.032
44	12.310	11.590	10.891	10.215	9.564	8.938
45	12.202	11.484	10.787	10.113	9.465	8.841
46	12.090	11.374	10.679	10.007	9.361	8.740
47	11.974	11.259	10.566	9.897	9.253	8.634
48	11.852	11.140	10.449	9.782	9.141	8.525
49	11.727	11.017	10.329	9.664	9.026	8.414
50	11.598	10.890	10.204	9.543	8.908	8.300
51	11.465	10.759	10.077	9.419	8.788	8.184
52	11.327	10.625	9.946	9.292	8.665	8.065
53	11.186	10.487	9.812	9.163	8.540	7.944
54	11.039	10.345	9.674	9.029	8.411	7.820
55	10.888	10.198	9.532	8.891	8.278	7.693
56	10.730	10.045	9.383	8.748	8.141	7.561
57	10.565	9.886	9.230	8.600	7.999	7.425
58	10.395	9.720	9.070	8.447	7.852	7.284
59	10.219	9.551	8.907	8.291	7.702	7.140
60	10.039	9.378	8.741	8.131	7.548	6.992

<sup>10.039
10.039
9.378
8.741
8.131
7.548
6.992
1999</sup> United States Life Tables for Total Population and Female Population
Remarriage rates based on the 1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest applied prior to claimant's death = 3.5%
Annual Rate of Interest applied after claimant's death = 3.5%
Annual Rate of Escalation applied prior to claimant's death = 4.0%
Annual Rate of Escalation applied after claimant's death = 4.0%
When spouse's age exceeds claimant's age, the 0 age difference value is to be used. Where claimant's age exceeds spouse's age by more than 5, the -5 age difference value is to be used.

Effective Date: January 1, 2006 Section V Page 16 **Tables**

UNITED STATES LONGSHORE & HARBOR WORKERS ACT Table USLH-IV-B (Continued)

Present Value of Survivorship Benefits* Age Difference (Spouse's Age Minus Claimant's Age)**

	1 19 1			1	3-7	
Claimant's	_	_				
Age	-5	-4	-3	-2	-1	-0
61	9.856	9.201	8.571	7.967	7.391	6.841
62	9.668	9.020	8.397	7.800	7.230	6.687
63	9.475	8.834	8.218	7.628	7.065	6.529
64	9.277	8.643	8.034	7.451	6.896	6.367
65	9.074	8.448	7.847	7.271	6.723	6.200
66	8.868	8.250	7.656	7.088	6.546	6.031
67	8.659	8.048	7.462	6.901	6.367	5.859
68	8.445	7.842	7.263	6.710	6.183	5.683
69	8.226	7.631	7.060	6.514	5.996	5.504
70	8.001	7.414	6.851	6.314	5.804	5.321
71	7.771	7.193	6.638	6.110	5.609	5.135
72	7.538	6.969	6.424	5.905	5.413	5.013
73	7.303	6.743	6.207	5.698	5.291	4.906
74	7.064	6.514	5.988	5.577	5.186	4.724
75	6.822	6.282	5.868	5.473	4.994	4.542
76	6.577	6.164	5.768	5.271	4.802	4.361
77	6.464	6.071	5.558	5.072	4.614	4.183
78	6.381	5.851	5.349	4.875	4.427	4.007
79	6.150	5.633	5.142	4.679	4.242	3.834
80	5.919	5.414	4.934	4.482	4.059	3.664
81	5.686	5.192	4.725	4.286	3.876	3.496
82	5.448	4.967	4.514	4.090	3.695	3.330
83	5.206	4.740	4.302	3.894	3.515	3.167
84	4.962	4.511	4.090	3.699	3.338	3.007
85	4.716	4.283	3.879	3.506	3.164	2.853
86	4.472	4.057	3.673	3.320	2.998	2.704
87	4.232	3.838	3.474	3.142	2.838	2.560
88	3.999	3.626	3.285	2.971	2.684	2.423
89	3.775	3.425	3.102	2.807	2.537	2.291
90	3.562	3.232	2.928	2.650	2.396	2.165
91	3.358	3.047	2.761	2.500	2.262	2.045
92	3.163	2.871	2.603	2.358	2.135	1.931
93	2.978	2.703	2.452	2.223	2.014	1.824
94	2.802	2.545	2.310	2.095	1.899	1.721
95	2.635	2.395	2.175	1.974	1.791	1.623
96	2.479	2.254	2.048	1.860	1.688	1.530
97	2.332	2.122	1.929	1.752	1.590	1.440
98	2.196	1.999	1.818	1.652	1.498	1.354
99	2.071	1.886	1.716	1.558	1.411	1.273
100	1.960	1.786	1.624	1.473	1.331	1.197
101	1.842	1.677	1.523	1.378	1.241	1.127
102	1.730	1.573	1.425	1.285	1.168	1.058
103	1.624	1.473	1.329	1.210	1.097	0.988
104	1.520	1.373	1.252	1.136	1.025	0.918
105	1.420	1.295	1.178	1.063	0.953	0.845

<sup>1.420 1.295 1.178 1.063 0.953 0.845

1999</sup> United States Life Tables for Total Population and Female Population
Remarriage rates based on the 1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest applied prior to claimant's death = 3.5%
Annual Rate of Interest applied after claimant's death = 3.5%
Annual Rate of Escalation applied prior to claimant's death = 4.0%
Annual Rate of Escalation applied after claimant's death = 4.0%
When spouse's age exceeds claimant's age, the 0 age difference value is to be used. Where claimant's age exceeds spouse's age by more than 5, the -5 age difference value is to be used.

SECTION VI

EXAMPLES

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective Date: January 1, 2006 Section VI
Page 1 EXAMPLES

SECTION VI - EXAMPLES

Section VI contains illustrations of certain common types of reports required by the Bureau's Statistical Plan. The examples are for illustration purposes only. The rates should <u>not</u> be used for filing purposes, consult the Delaware Manual of Rules, Classifications and Rating Values for the appropriate rating values. For maximum benefit, the illustrations should be carefully studied in connection with the applicable instructions in the Plan. Some examples may show optional fields coded, refer to the coding sections of this plan for mandatory and optional filing requirements.

Questions regarding any phase of the Plan or the submission of reports should be referred directly to the Statistical Department of the Bureau.

In several instances related reports have been brought together to form a single illustration in order to make the illustrations more meaningful. Appropriate discussion, comments and notes follow.

The Unit Statistical Report, Supplemental Loss Report and the Individual Case Report must be submitted full size (8½" x 11").

Effective Date: January 1, 2006 Section VI
Page 2 EXAMPLES

Illustration 1 - First Report Requiring Two Unit Reports

In this illustration it is assumed that more than one experience modification applies during the policy period.

Note that it is necessary to use more than one unit card to report the experience. The Mod Effective Date references the effective date of each modification. The exposure and premium side of the card gives the information by classification and the experience modification for each period separately. The effective and expiration dates shown are for the entire policy period.

Note that the risk's totals for the entire policy period are shown on the second card.

											DOLLOY														
Poport	Corr	Corr	Donlaco	Carrier Co	do		Policy Number		Policy I	Effective Da		INFORMA Expiration Date		. State	State Effective Da	ato Cor	tificate No.	Card	Serial No.		Risk ID Numbe	ar.	Pago No	Lact	Page No.
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Co	ue		Policy Number		Policy	Ellective Da	le Policy	Expiration Dai	le Expo	. State	State Effective Da	ite Cer	uncate No.	Card	Seriai No.		KISK ID NUMB	er	Page No.	Lasi	Page No.
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	Ŭ.																	_	Act	Туре		Cov Settl			
	A.			ct Premiur	n		8174		1500°] al Security N	05/02/9	Part	9000 Nature	Cause	3000	0581 Occupation De	9	0 4	01 oc. Lu	mp Frau	<u> </u>)3 00 Paid Inc	omnity	00 Paid M	00
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	D.								15002	2	06/25/9	06	1500		250	0581	9	0	01	01		03 00		00	00
	F									al Security N		Part	Nature	Cause		Occupation De	scription			mp Frau		Paid Inc		Paid M	ledical
	E.	+						1 -	Claimant's Attor	ney Fees	Employer's	42 Attorney Fees	52	27		Reve	rsed for Future U		N			15 ALAE	Paid	25 ALAE II	ncurred
	F.											-												_	
								*Upd Type	Claim Num	nber	Acc. Date No. Claims		red Indemnity	Inc	curred Medical	Class Code	Injury	Status		Lo	ss Conditions		Jurisdic State	Cat. No.	MCO Type
		T.1.	10: 1-15			T.1.101 1.10													Act	Туре	Recov	Cov Settl	1		
	G.	lota	I Standard Ex	posure		Total Standard Prem	nium		1500		07/09/9	96	350		150	0581	5	1	01	01	01 (00		00	00
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	H.	0	06_	Premium I	Discoun	it Amt.			Claimant's Attor	nov Eoos	Employor's	34 Attorney Fees	49	60		Pouro	rsed for Future U		N			35 ALAE		15 ALAE II	
		0	900	Expense (:onstan	t Amt			Oldiniant 3 Attor	ncy r ccs	Linployer	Attorney rees				neve	isca for rature c	30				ALAC	1 alu	ALALII	icuricu
	- '	─			JJ.(a)1			*Upd Type	Claim Num	ber	Acc. Date	/ Incur	red Indemnity	Inc	curred Medical	Class	Injury	Status		Lo	ss Conditions		Jurisdic	Cat.	мсо
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	J.								1500		09/18/9		360		160	0581	5	1	01	01		00	<u> </u>	00	00
	K.								Socia	al Security N	urnber	Part 56	Nature 28	Cause 50		Occupation De	scription		/oc. Lu N	mp Frau	d Deduct	Paid Inc		Paid M 1 <i>6</i>	
	IX.								Claimant's Attor	ney Fees	Employer's	Attorney Fees	20	1 50	L	Reve	rsed for Future U		IN	1		ALAE		ALAE II	
	L.																TALO.								
									Reserved for Fu	uture Use	Tot	al No. Claims		Total Incurr	ed Indemnity	LOSS TO	ITALS Irred Medical	Reser	rved for Fut	ure Use	Total Paid	Indemnity	Tr	tal Paid Med	ical
																						•			
									Tot. Claimant's A	ttny. Fees	Tot. Employer's Attny. Fees Reserved for Future						r Future Use	-			Total AL	AE Paid	Tot	al ALAE Incu	irred
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Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy N	umber		Policy	Effective Da	ate Policy	Expiration Dat	e Expos	State	State Effective Da	ite Cert	ificate No.	Card	d Serial No		R	isk ID Numb	er	Page No.	Las	st Page No.
01				99998		WC4	444		01	/01/96	01	/01/97	0	7												
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Insured	d's Addre	SS:																		12	2345	6789				
Mod Effect	tive Date	Rate Effe	ective Date			licy Conditio					Policy Type I D	Ded		duct.	Deductible Amou		Deductible Am	ount	Reserve			Carrier Use		For	Bureau Use	
				3 Yr F/R Multistate Policy Policy		Estimated Exposure	Retro Policy	Canceled Mid-Term	MCO Indicator	Type Cov.	Plan No Ind. St	d.		cent	Claim/Accide		Aggregate									
06/0	1/96	06/0)1/96	N Y		N	N	N	N	01	01 0	1 03	01		\$1,000)										
		E	EXPOSU	RE INFORMATION	N			_								IFORMAT										
Upd Type	Exp. Cov	. Clas	ss Code	Exposure Amount	Manual Rate	Prer	mium Rate	*Upd Type	Claim Nur	mber	Acc. Date/ No. Claims	Incur	red Indemnity	Inc	urred Medical	Class Code	Injury	Status				Conditions		Jurisdic State	Cat. No.	MCO Type
	01	0	581	129040	6.99		9020												Ac	t Ty	pe	Recov	Cov Sett			
									Soci	ial Security N	Number	Part	Nature	Cause	(Occupation Des	scription		Voc.	Lump	Fraud	Deduct	Paid I	demnity	Paid	Medical
	01	0	951	80950	.96		777	1	Claimant's Atto	rney Fees	Employer's A	ttorney Fees				Rever	sed for Future	Use					ALA	E Paid	ALAE	Incurred
	01	0	953	15010	.49		74																			
	01	9	664				385	*Upd Type	Claim Nur	nber	Acc. Date/ No. Claims	Incur	red Indemnity	Inci	urred Medical	Class Code	Injury	Status				Conditions	-	Jurisdic State	Cat. No.	MCO Type
	A.	Tot	tal Subje	ct Premium			9486												Act	Тур	pe l	Recov	Cov Settl			
	B.	Fxi	nerience d (XX.X)	(X)			1.160		Soci	al Security N	Number	Part	Nature	Cause	(Occupation Des	scription		Voc.	Lump	Fraud	Deduct	Paid I	demnity	Paid	Medical
				-					Claimant's Atto	rney Fees	Employer's A	ttorney Fees				Rever	sed for Future	Use		I		I	ALA	E Paid	ALAE	Incurred
	C.	101	tai wodii	ied Premium			11004	*Upd Type	Claim Nur	mber	Acc. Date/	Incur	red Indemnity	Inci	urred Medical	Class	Injury	Status			Loss (Conditions		Jurisdic	Cat.	MCO
								Туре			No. Claims					Code			Act	Тур			Cov Sett	State	No.	Туре
	D.								Soci	ial Security N	Number	Part	Nature	Cause		Occupation Des	scription		Voc.	Lump	Fraud	Deduct	Paid I	demnity	Paid	Medical
	E.								Claimant's Atto	rnev Fees	Employer's A	ttorney Fees				Rever	sed for Future	llse					AI A	E Paid	ALAF	Incurred
	F.									,													_			_
							•	*Upd Type	Claim Nur	mber	Acc. Date/ No. Claims	Incur	red Indemnity	Inci	urred Medical	Class Code	Injury	Status				Conditions		Jurisdic State	Cat. No.	MCO Type
	G.	Tota	I Standard Ex	posure	Total Standard Pre	emium													Act	Тур	oe l	Recov	Cov Setti			
	O.			423344			19832		Soci	ial Security N	Number	Part	Nature	Cause		Occupation Des	scription	<u> </u>	Voc.	Lump	Fraud	Deduct	Paid I	demnity	Paid	Medical
	H.	0	06_	Premium Discour	nt Amt.																					
	١.	١,	900	Expense Constar	at Amt				Claimant's Atto	rney Fees	Employer's A	ttorney Fees				Rever	sed for Future	Use					ALA	E Paid	ALAE	Incurred
	1.	Τ,	700	Expense Constan	II AIIII		'	*Upd	Claim Nur	mber	Acc. Date/	Incur	red Indemnity	Inci	urred Medical	Class	Injury	Status			Loss (Conditions		Jurisdic	Cat.	MCO
	_							Туре			No. Claims					Code			Act	Тур	oe l	Recov	Cov Sett	State	No.	Туре
	J.								Soci	al Security N	Number	Part	Nature	Cause		Occupation Des	scription	L	Voc.	Lump	Fraud	Deduct	Paid I	demnity	Paid	Medical
	K.								Claimant's Atto	rnov Foos	Employer's A	ttornov Foos				Dovor	sed for Future	Hea					01.0	E Paid	ALAE	Incurred
	L.								Ciaimant's Atto	mey rees	Employer's A	morney rees				Kever	seu ioi Fulure	USE .					ALF	L r'alu	ALAE	incurred
									Reserved for Future Use Total No. Claims					otal Incur-	d Indemnity	LOSS TOT	TALS rred Medical	D _c	served for F	uture He-		Total Data	Indemnity	,	otal Paid Me	odical
									Keservea IOF F	uture USE	iota	5	'	otal incurre 136	,		rred Medicai 160	Kes	erved IOf h	uture USE		35		"	4235	
						1			Tot. Claimant's Attny. Fees Tot. Employer's Attny					100.	_,0	Reserved for		L					AE Paid	То	tal ALAE Inc	
											1	5000										12!	500			

Effective Date: January 1, 2006 Section VI
Page 3 EXAMPLES

Illustration 2 - Exposure Correction Report

In this instance a change in payroll distribution has been assumed. Exposure correction cards revising each of the original unit cards are necessary.

Note that the first line of exposure information is the previously reported information indicated by a $\bf P$ in the Update Type field. The second line of exposure information is the revised information indicated by a $\bf R$ in the Update Type field.

Only the second revised unit card carries the risk's totals.

										POLICY														
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy Number		Policy	Effective Da	POLICY I	xpiration Date		State	State Effective Date	Cer	rtificate No.	Card	Serial No.		Risk ID N	Number	Page	No.	Last Page No.
01	01	E		99998		WC4444		01	/01/96	01	/01/97	07	7											
																					•			
Insured	l's Name	:PDC	Refir	ning Compar	ny														F.	E.I.N.		Pe	nding File N	0.
Insured	l's Addre	SS:																	1234	56789	9			
Mod Effec	tive Date	Rate Effe	ctive Date			cy Conditions				olicy Type I D	Dedu			Deductible Amount		Deductible Am	ount	Reserved		For Carrier	r Use		For Bureau	Use
				3 Yr F/R Multistate Policy Policy		stimated Retro xposure Policy	Canceled Mid-Term	Indicator	Type Cov.	Plan Nor Ind. Std			cent	Claim/Accident		Aggregate								
06/0	1/95	06/0	1/95	N Y		N N	N	N	01	01 01	030)1		\$1,000										
		E	XPOSUI	RE INFORMATION										LOSS INF	ORMA	TION								
Upd Type	Exp. Cov	. Clas	s Code	Exposure Amount	Manual Rate	Premium Rate	*Upd Type	Claim Nur	mber	Acc. Date/ No. Claims	Incurre	ed Indemnity	In	curred Medical	Class Code	Injury	Status	Act		ss Conditi		Juri St:		at. MCO No. Type
Р	01	0!	581	110486	6.99	7723													Туре	Recov				
R	01	0;	581	120486	6.99	8422		Soci	ial Security N	Number	Part	Nature	Cause	Oc	cupation De	escription	V	oc. Lu	mp Frau	id De	duct	Paid Indemnity		Paid Medical
Р	01		564			332		Claimant's Atto	rney Fees	Employer's A	torney Fees				Reve	ersed for Future	Use					ALAE Paid	-	LAE Incurred
R	01		664			359	*Upd Type	Claim Nun	mber	Acc. Date/ No. Claims	Incurre	ed Indemnity	Inc	curred Medical	Class Code	Injury	Status		Lo	ss Conditio	ons	Juris Sta		at. MCO lo. Type
	A.	Tot	al Subje	ct Premium		8846								_				Act	Туре	Recov	Cov	Settl		
	B.	Fxr Mo	erience d (XX.XX	(X)		1.080		Soci	al Security N	Number	Part	Nature	Cause	Oc	cupation De	escription	V	oc. Lu	mp Frau	ıd De	duct	Paid Indemnity		Paid Medical
	C.			ied Premium		9554		Claimant's Atto	rney Fees	Employer's A	torney Fees				Reve	ersed for Future	Use		•	•		ALAE Paid		LAE Incurred
						7001	*Upd Type	Claim Nun	mber	Acc. Date/ No. Claims	Incurre	ed Indemnity	Inc	curred Medical	Class Code	Injury	Status		Lo	ss Conditio	ons	Juris Sta	dic C	at. MCO lo. Type
	D.																	Act	Туре	Recov	Cov	Settl		
	E.							Soci	al Security N	Number	Part	Nature	Cause	Oc	cupation De	escription	V	oc. Lu	mp Frau	ıd De	duct	Paid Indemnity		Paid Medical
	F.							Claimant's Atto	rney Fees	Employer's A	torney Fees				Reve	ersed for Future	Use				_	ALAE Paid	4	LAE Incurred
							*Upd Type	Claim Nun	mber	Acc. Date/ No. Claims	Incurre	ed Indemnity	Inc	curred Medical	Class Code	Injury	Status		Lo	ss Conditio	ons	Juris Sta		at. MCO lo. Type
	G.	Total	Standard Ex	posure	Total Standard Prem	ium												Act	Туре	Recov	Cov	Settl		
								Soci	ial Security N	Number	Part	Nature	Cause	Oc	cupation De	escription	l v	oc. Lu	mp Frau	ıd De	duct	Paid Indemnity		Paid Medical
	H.	00	06_	Premium Discour	nt Amt.			Claimant's Atto	rnov Eoos	Employer's A	tornov Foos				Pour	ersed for Future	llen					ALAE Paid	,	LAE Incurred
	I.	09	900	Expense Constar	nt Amt			Ciamant 3 Atto	illey i ees	Linployer S A	torney rees				Keve	erseu for i uture	036					ALAL Falu		LAL IIICUITEU
							*Upd Type	Claim Nun	mber	Acc. Date/ No. Claims	Incurre	ed Indemnity	Inc	curred Medical	Class Code	Injury	Status			ss Conditio		Juris Sta		at. MCO lo. Type
	J.																	Act	Туре	Recov	Cov	Settl		
	K.								al Security N	Number	Part	Nature	Cause	Oc	cupation De	escription	V	oc. Lu	mp Frau	id De	duct	Paid Indemnity		Paid Medical
	L.							Claimant's Atto	rney Fees	Employer's A	torney Fees				Reve	ersed for Future	Use					ALAE Paid	-	LAE Incurred
								Reserved for F	uture Use	Total	No. Claims	To	otal Incurr	ed Indemnity	OSS TO Total Inc	TALS curred Medical	Rese	rved for Fut	ıre Use	Tota	I Paid Indemn	nity	Total Pa	id Medical
								Tot. Claimant's A	Attny. Fees	Tot. Employ	yer's Attny. Fe	es			Reserved for	or Future Use				To	otal ALAE Paid	d	Total ALA	AE Incurred
	1																							

										BOL 101	/ INIEO DA 4 4	TION													
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy Number		Policy	Effective Da		/ INFORMA y Expiration Date		State :	State Effective Dat	e Cer	tificate No.	Card	d Serial No.		Ri	isk ID Number		Page No.	Las	t Page No.
01	01	Ē		99998		WC4444		01.	/01/96	0	1/01/97	0	7												
																		-		F.E.I.N			Pending	File No.	
			Refir	ning Compar	าy																		rending	riie No.	
Mod Effect	's Addre	SS: Rate Effe	rtive Date		Polic	cy Conditions			Р	Policy Type I D	Dedu	rt Der	duct.	Deductible Amour	nt Per	Deductible Am	ount	Reserved			5789 Carrier Use		For F	Bureau Use	
				3 Yr F/R Multistate Policy Policy	Interstate E	stimated Retro	Canceled Mid-Term		Type Cov.	Plan N	lon- Type		cent	Claim/Accider		Aggregate									
06/01	1/96	06/0	1/96	N Y	Ruting	N N	N	N	01		030)1		\$1,000											
		1	XPOSUF	RE INFORMATION										LOSS IN	FORMAT	TION									
Upd Type	Exp. Cov.	Clas	s Code	Exposure Amount	Manual Rate	Premium Rate	*Upd Type	Claim Nun	nber	Acc. Date No. Claim		ed Indemnity	Incu	rred Medical	Class Code	Injury	Status		-		Conditions	Low	Jurisdic State	Cat. No.	MCO Type
Р	01	0!	581	129040	6.99	9020												Act	Тур	e F	Recov Co				
R	01	0;	581	119040	6.99	8321			al Security N	-	Part	Nature	Cause	0	ccupation De			Voc. L	ump I	Fraud	Deduct	Paid Ind			Medical
Р	01	96	664			385		Claimant's Attor		Employer's	Attorney Fees				Reve	rsed for Future	Use					ALAE	Paid	ALAEI	ncurred
R	01	96	664			358	*Upd Type	Claim Nun	nber	Acc. Date No. Claim		ed Indemnity	Incu	rred Medical	Class Code	Injury	Status			_	onditions		Jurisdic State	Cat. No.	MCO Type
	A.	Tot	al Subje	ct Premium		8814											<u> </u>	Act	Туре	R	ecov Co	Settl			
	В.	Fxr Mo	erience d (XX.XX	X)		1.160			al Security N		Part	Nature	Cause	0	ccupation De	scription		Voc. L	ump I	Fraud	Deduct	Paid Ind	emnity	Paid N	Medical
	C.	Tot	al Modifi	ed Premium		10224		Claimant's Attor	rney Fees	Employer's	Attorney Fees				Reve	rsed for Future	Use					ALAE	Paid	ALAEI	ncurred
							*Upd Type	Claim Nun	nber	Acc. Date No. Claim	e/ Incurre	ed Indemnity	Incu	rred Medical	Class Code	Injury	Status				onditions		Jurisdic State	Cat. No.	MCO Type
	D.																	Act	Туре		lecov Co				
	E.								al Security N		Part	Nature	Cause	0	ccupation De	•		Voc. L	ump I	Fraud	Deduct	Paid Ind	-		Medical
	F.							Claimant's Attor	rney Fees	Employer's	Attorney Fees				Reve	rsed for Future	Use					ALAE	Paid	ALAEI	ncurred
							*Upd Type	Claim Nun	nber	Acc. Date No. Claim		ed Indemnity	Incu	rred Medical	Class Code	Injury	Status				onditions	1	Jurisdic State	Cat. No.	MCO Type
	G.	Total	Standard Exp	oosure 423344	Total Standard Prem	l iium 19778												Act	Туре	·	lecov Co	Settl			
			06_	Premium Discour	at Amt	19778		Socia	al Security N	Number	Part	Nature	Cause	0	ccupation De	scription		Voc. L	ump I	raud	Deduct	Paid Ind	emnity	Paid N	Medical
	H.	00						Claimant's Attor	rney Fees	Employer's	Attorney Fees				Reve	rsed for Future	Use					ALAE	Paid	ALAEI	ncurred
	l.	09	900	Expense Constar	nt Amt		*Upd	Claim Nun	nber	Acc. Date	e/ Incurre	ed Indemnity	Incu	rred Medical	Class	Injury	Status	1		Loss C	onditions		Jurisdic	Cat.	MCO
							Туре			No. Claim	is	•			Code			Act	Туре		ecov Co	Settl	State	No.	Туре
	J							Socia	al Security N	Number	Part	Nature	Cause	0	ccupation De	scription		Voc. L	ump I	raud	Deduct	Paid Ind	emnity	Paid N	Medical
	<u>K.</u>							Claimant's Attor	rney Fees	Employer's	Attorney Fees				Reve	rsed for Future	Use					ALAE	Paid	ALAEI	ncurred
	L.														.0SS TO	TALS									
							Reserved for Future Use Total No. Claims						otal Incurred			urred Medical	Res	erved for Fu	ture Use		Total Paid In	demnity	To	tal Paid Med	lical
								Tot. Claimant's A	Attny. Fees	Tot. Emp	loyer's Attny. Fe	es			Reserved fo	or Future Use					Total ALA	Paid	Tot	al ALAE Inc	urred

Effective Date: January 1, 2006 Section VI
Page 4 EXAMPLES

Illustration 3 - Loss Correction Report

The correction was necessary because of the revised jurisdiction state. The jurisdiction state is the governing jurisdiction which will administer the claim and which statutes will apply to the claim adjustment process when that state is different from the exposure state.

When revising loss information on a loss correction report, report all information on the previous and revised sides of the claim. The risk totals shown must be the revised totals only.

Note: Even if the totals were being changed due to a change in an amount on a claim, the correction type would still be a "L".

SUPPLEMENTAL LOSS REPORT

														Pendin	g File No.		Page N	o La	st Page No.
Report N	lo. Corr. No.	Corr.	Туре	Replace Rp	t. Ca	rrier Code			Policy Num	ber			Policy E	ffective Da	ite	Policy Expir	ration Date	Expo	s. State
01	02	L	_		9	9998			WC44	44			01/	01/96	5	01/0		C)7
	ed's Name: F		Refinii	ng Comp	any											F.E.I.	N.	Card Se	erial No.
Insure	ed's Address:								•							12345			
Upd Typ	Claim Number		Acc. Date	e/ No. Claims	Incurred	Indemnity	Incurred Me	edical	Class Code	Injury	Status	Act	Туре	Loss Condition Recov	ns Cov	Settl	Jurisdic State	Cat. No.	MCO Type
Р	15000 Social Security Nur	mber	04/2 Part	22/96 Nature	125 Cause	083	900 Occi) upation Des	0581	9	Voc.	01 Lump	01 Fraud	Deduct	03	00 aid Indemnity	37	00 Paid Med	dical
			90	04	01						N					31271		800	1
	Claimant's Attorney	/ Fees	, ,	imployer's Attor					Reversed	for Future Use			l			ALAE Paid		ALAE Inc	
				15000)											12500			
Upd	Claim Number		Acc. Date	e/ No. Claims	Incurred	Indemnity	Incurred Me	edical	Class Code	Injury	Status			Loss Conditio			Jurisdic State	Cat. No.	MCO Type
Тур												Act	Туре	Recov	Cov	Settl			
R	15000 Social Security Nur	mber	04/2 Part	22/96 Nature	125 Cause	083	900) upation Des	0581	9	Voc.	01 Lump	01 Fraud	01 Deduct	03	00 aid Indemnity	07	00 Paid Med	00
	,		90													-			
	Claimant's Attorney	/ Fees		04 Imployer's Attor	01 ney Fees				Reversed	for Future Use	N					31271 ALAE Paid		ALAE Inc	
-				15000)											12500			
Upd	Claim Number		Acc. Date	e/ No. Claims	Incurred	Indemnity	Incurred Me	edical	Class Code	Injury	Status			Loss Conditio			Jurisdic State	Cat. No.	MCO Type
Тур												Act	Туре	Recov	Cov	Settl			
	Social Security Nur	mber	Part	Nature	Cause		Осси	upation Des	cription		Voc.	Lump	Fraud	Deduct	P	aid Indemnity		Paid Med	dical
_	Claimant's Attorney	/ Fees	E	imployer's Attor	ney Fees				Reversed	for Future Use	<u> </u>		ı			ALAE Paid		ALAE Inc	urred
_	Claim Number		Acc Date	e/ No. Claims	Incurred	Indemnity	Incurred Me	odical	Class Code	Injury	Status	1					Jurisdic	Cat.	MCO
Upd Typ	Claim Number		Acc. Date	e/ NO. Cidillis	iliculleu	indemnity	incurred wie	cuicai	Class Code	injui y	Status	Act	Туре	Loss Condition Recov	Cov	Settl	State	No.	Туре
	Social Security Nur	mber	Part	Nature	Cause		Осси	upation Des	cription		Voc.	Lump	Fraud	Deduct	Р	aid Indemnity		Paid Med	dical
	Claimant's Attorney	/ Fees	F	imployer's Attor	nev Fees				Reversed	for Future Use	1					ALAE Paid		ALAE Inc	urred
		,			,														
Upd	Claim Number	T	Acc. Date	e/ No. Claims	Incurred	Indemnity	Incurred Me	edical	Class Code	Injury	Status			Loss Conditio	ns		Jurisdic State	Cat. No.	MCO Type
Тур												Act	Туре	Recov	Cov	Settl			31
	Social Security Nur	mber	Part	Nature	Cause		Occi	upation Des	cription		Voc.	Lump	Fraud	Deduct	P	aid Indemnity		Paid Med	dical
	Claimant's Attorney	/ Fees	E	imployer's Attor	ney Fees				Reversed	for Future Use	<u> </u>		I			ALAE Paid		ALAE Inc	urred
	Ole in Novel			AL OLD				P 1		1.1		1					1.2.8	0.1	1100
Upd Typ	Claim Number		Acc. Date	e/ No. Claims	Incurred	Indemnity	Incurred Me	edical	Class Code	Injury	Status	Act	Туре	Loss Condition Recov	Cov	Settl	Jurisdic State	Cat. No.	MCO Type
31													31						
	Social Security Nur	mber	Part	Nature	Cause		Осси	upation Des	cription		Voc.	Lump	Fraud	Deduct	Р	aid Indemnity		Paid Med	dical
	Claimant's http://	mployer/o Att	now Food				Do	for Future Use						ALAE Paid		ALAE Inc	urrod		
	Claimant's Attorney	, rees	E	imployer's Attor	ley rees				Reversed	ioi ruture Use	:					ALAE Paid		ALAE Inc	urred
								LOS	S TOTA	1 9									
Rever	se for Future Use		Total N	No. Claims		otal Incurred			al Incurred Med		Reserved	for Future	Use	Total	Paid Inde	emnity	То	tal Paid Med	dical
		5		1362	293		4460					3	3573	1		4235			
Total Clai	mant's Attorney Fees	Tota	al Employe	er's Attorney Fe	es			Rese	erved for Future	Use					otal ALAE F		To	tal ALAE Incu	rred
			15	5000										•	1250	0			

Effective Date: January 1, 2006 Section VI Page 5 EXAMPLES

Illustration 4 - Deductible; Rated Risk

This deductible is to be applied after the experience modification. Additional premium for Employers Liability Increased Limits is subject to the deductible credit.

Part of Control Cont	Paid ALAE Incurred Jurisdic Cat. MCO State No. Type emnity Paid Medical
Insured s Name: ABC, Inc.	For Bureau Use For Bureau Use Jurisdic Cat. MCO State No. Type Paid Medical ALAE Incurred Jurisdic No. Type Paid Medical Paid Medical Paid Medical Paid Medical Paid Medical
Insured S Addres: 123456789	For Bureau Use For Bureau Use Jurisdic Cat. MCO State No. Type Paid Medical ALAE Incurred Jurisdic No. Type Paid Medical Paid Medical ALAE Incurred
Insured S Addres: 123456789	For Bureau Use For Bureau Use Jurisdic Cat. MCO State No. Type Paid Medical ALAE Incurred Jurisdic No. Type Paid Medical Paid Medical ALAE Incurred
Rate Filtective Date Rate Filter D	Jurisdic Cat. MCO State No. Type emnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO State No. Type emnity Paid Medical Paid ALAE Incurred
Rate Effective Date Rate Effective Date Part	Jurisdic Cat. MCO State No. Type emnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO State No. Type emnity Paid Medical Paid ALAE Incurred
Policy Policy Policy Policy Policy Multi-Term Indicator Cor. Ind. Std. N Y N N N N N O1	State No. Type emnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO State No. Type emnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO State No. Type
EXPOSURE INFORMATION Comparison Exposure Amount Manual Rate Premium Rate	State No. Type emnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO State No. Type emnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO Jurisdic Cat. MCO
Exp. Cov. Class Code Exposure Amount Manual Rate Premium	State No. Type emnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO State No. Type emnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO State No. Type
Exp. Cov. Claims Code Exposure Amount Manual Rate Premium Bate Premiu	State No. Type emnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO State No. Type emnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO Jurisdic Cat. MCO
O1 0928 155121 3.68 5708 O1 0951 182051 9.6 1748 O1 0952 111599 1.89 2109 O1 0953 58493 49 287 A. Total Subject Premium B. Fxnerience B. Mod (XXXXX) C. Total Modified Premium Claimant's Attorney Fees Claimant's Attorney Fees Employer's Attorney Fees Employer's Attorney Fees Employer's Attorney Fees Claimant's Attorney Fees Employer's Attorney Fees Claimant's Attorney Fees Reversed for Future Use Acc. Date/ No. Claims Claimant's Attorney Fees Reversed for Future Use Acc. Date/ No. Claims Claimant's Attorney Fees Reversed for Future Use Acc. Date/ No. Claims Claimant's Attorney Fees Reversed for Future Use Acc. Date/ No. Claims Claimant's Attorney Fees Reversed for Future Use Acc. Date/ No. Claims Claimant's Attorney Fees Reversed for Future Use Acc. Date/ No. Claims Claimant's Attorney Fees Reversed for Future Use Acc. Date/ No. Claims Acc. Date/ No. Claims Claimant's Attorney Fees Reversed for Future Use Acc. Date/ No. Claims Acc. Date	Paid ALAE Incurred Jurisdic Cat. MCO State No. Type mnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO
Social Security Number Part Nature Cause Occupation Description Voc. Lump Fraud Deduct Paid in O952 111599 1.89 2109 O1 0952 111599 1.89 2109 O1 0953 58493 .49 287 A. Total Subject Premium B. Fxnerrience Modified Premium C. Total Modified Premium Acc. Data No. Claims Acc. Data No. Cl	Paid ALAE Incurred Jurisdic Cat. MCO State No. Type mnity Paid Medical Paid ALAE Incurred Jurisdic Cat. MCO
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Effective Date: January 1, 2006 Section VI
Page 6 EXAMPLES

Illustration 5 - Deductible; Rated Risk with Construction Credit

This deductible is to be applied after the experience modification. Additional premium for Employers Liability Increased Limits is subject to the deductible credit.

The Delaware Construction Credit Adjustment Program (DCCPAP) is applied to the modified premium inclusive of the non-ratable elements and supplement surcharge premiums.

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Effective Date: January 1, 2006 Section VI
Page 7 EXAMPLES

Illustration 6 - Short Rate Cancellation; Rated Risk

When a policy is canceled short term, the actual payroll and Manual premium developed shall be reported. The additional premium charged as a penalty for short-term policies is determined by extending the payrolls to a full policy period, determining the resulting premiums and applying the appropriate factor from the short rate cancellation table. Refer to Section 5, Page C-3 of the Delaware Manual of Rules, Classifications and Rating Values for Workers Compensation and for Employers Liability Insurance for the Short Rate Cancellation Table.

Premium developed from actual exposure \$15,312 + \$1,878 = \$17,190

Short Rate Penalty Premium Calculation

- 1) Actual Policy Period = 6 months
- 2) Payroll extended to an annual basis 180,559 x 12 mos = 361,118 6 mos

$$3,894 \times 12 \text{ mos} = 7,788$$
 6 mos

- 3) Annual Premiums
 - a) Rated b) Non-rated Class Payroll Rate Premium Class Pavroll Rate Premium 361,118 8.75 0176 361,118 1.04 0813 \$31,598 \$3.756 0953 7,788 0.49 38 Total Subject Premium \$31,636 Experience Modification .968 Total Modified Premium \$30,624 Total Standard Premium \$30,624 + \$3,756 = \$34,380
- 4) Short Rate Percentage 6 months = .60
- 5) Short Rate premium for canceled policy = $$34,380 \times .60 = $20,628$
- 6) Short Rate penalty premium code 0931 = \$20,628 \$17,190 = \$3438

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	F.									,																	
								*Upd Type	Claim Num	nber	Acc. Date/ No. Claims	Incur	ed Indemnity	Incu	ırred Medical	Class Code	Injury	Status			Loss	s Condit	tions		Jurisdic State	Cat. No.	MCO Type
	G.	Total	Standard Exp	posure	Total Standard Prer	nium													Ac	:t	Туре	Recov	Cov	Settl			
	G.			184453			0628		Socia	al Security N	umber	Part	Nature	Cause	1	Occupation Des	cription	L	Voc.	Lump	Fraud	l D	educt	Paid Inder	nnity	Paid M	edical
	H.	0	06_	Premium Discour	nt Amt.			_		, , , ,																	
								(Claimant's Attor	rney Fees	Employer's A	torney Fees			•	Revers	sed for Future	Use	•					ALAE P	aid	ALAE In	curred
	<u>l.</u>	0	900	Expense Constar	nt Amt			*Upd	Claim Num	nber	Acc. Date/	Incur	ed Indemnity	Incu	ırred Medical	Class	Injury	Status	1					1	Jurisdic	Cat.	MCO
								Туре		-	No. Claims					Code	<i>j j</i>		Ac	:t	Type	Recov		Settl	State	No.	Туре
	J.									10 '1 1			1		· · · · · · · ·			L,								D.:11	P. J
	K.								2001	al Security N	umber	Рап	Nature	Cause	1 '	Occupation Des	сприоп		VOC.	Lump	Fraud	ا ا	reduct	Paid Inder	imity	Paid M	eulcai
								(Claimant's Attor	rney Fees	Employer's A	torney Fees				Revers	sed for Future	Use				-1		ALAE P	aid	ALAE In	curred
	L.					-										LOSS TOT	ALS.										
							ľ		Reserved for Fu	uture Use	Total	No. Claims	Te	otal Incurre	d Indemnity		red Medical	Res	erved for	Future I	Jse	Tot	tal Paid Inde	mnity	Tota	al Paid Medi	ical
								-	ot Claireant	ittov F	Tet For 1	uorio Attaut E	100			Dono	Euturo !!						Fotol ALAF S	oid	T	ALAE Incu	rrad
								T	ot. Claimant's A	uiny. Fees	Tot. Emplo	yer's Attny. Fe	es			Reserved for	ruture Use					1	Total ALAE P	raid	Iota	ALAE INCU	rred

Effective Date: January 1, 2006 Section VI Page 8 EXAMPLES

Illustration 7 - Ratable Class; Mandatory Non-Ratable Element

Effective 10/01/87, for class codes 4773, 4774, 4775, 4776, 4779, 7323F, 7405 and 7413, there is a Mandatory Non-Ratable Element established by the Bureau and shown on the Bureau Data Card. When reporting these classifications, the ratable element is reported above line "A" on the hard copy unit and the premium is subject to the experience modification. The mandatory non-ratable element is reported below line "C", on the hard copy unit. ---

POLICY INFORMATION Report Corr. Corr. Replace Carrier Code Policy Number Policy Effective Date Policy Effective Date Expos. State State Effective Date Certificate No. Card Serial No. Risk ID Number Page No. Last																											
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy Number					Policy Expi	xpiration Date Exp		State	State Effective Da	te Ce	ertificate No.	No. Card Se		ial No.		Risk ID Number		Page No.	Las	t Page No.	
01			•	19872	WC2795461				01/01/96 0		01/0	01/01/97		7													
Insured's Name: FBA Company								I					<u> </u>							1	F.E.I	.N.		Pendin	File No.		
Insured's Address:																					12345	6789					
Mod Effec	tive Date	Rate Effective Date				Policy Conditions Estimated Retro Canc Exposure Policy Mid-1					olicy Type I D		ct. Dec		Deductible Amou		Deductible Amo	ount	Reserve		For Carrier Use		e	For	Bureau Use	u Use	
				3 Yr F/R Multistate Policy Policy					CO Ty cator Co	pe Plan ov. Ind.			e Perce	ent Cla	Claim/Accide	nt	Aggregate										
				N N		N	Υ	N I	V 0	1 01	01																
			XPOSU	RE INFORMATION				<u> </u>	LOSS INFORMATION																		
Upd Type	Exp. Cov	. Clas	7405 82351		Manual Rate	Manual Rate Premium Rate 55.37 45598		pd C pe	Claim Number Social Security Nu		No. Claims		urred Indemnity		curred Medical	Class Code	Injury	Status	Status		Loss Conditions			Jurisdic State	Cat. No.		
	01	7.			55 37														Ac	ct	Type Recov Cov		Cov	Settl			
								_					Part Nature		Cause C		escription		Voc.	Lump	Fraud Deduct		t Pai	d Indemnity	Paid Medical		
	01	0'	953	1587	.49 8		8	Claimar	Claimant's Attorney Fees Employer's At		yer's Attorr	ney Fees				Rev	ersed for Future	Use					P	ALAE Paid		ALAE Incurred	
										4						1			, 								
					*Upd Type						Acc. Date/ Incurred Inde No. Claims		ed Indemnity	Inc	urred Medical	Class Code	Injury	Status			Loss Conditions			Jurisdic State	Cat.	MCO Type	
	A.	Tot	Total Subject Premium 45606		5606												Act	t i	Туре	Recov	Cov S	ettl					
	В.	Exi	perience d (XX.XX		0.915		_	Social Security Number			Part	Nature	Cause	Cause Occu		pation Description		Voc.	Lump	mp Fraud Deduct		t Pai	Paid Indemnity		Paid Medical		
								Claimar	Claimant's Attorney Fees Employer's Attorney Fees					Reversed for Future Use						<u>I</u>	ALAE Paid			ALAE	Incurred		
	C.	101	ai wodit	ied Premium	41729			pd CI				Incurre	ed Indemnity	Indemnity Incurred Medical Class				iss Injury Status			Loss Conditions		Jurisdic	Cat. MCO			
					Type		ре	No. Claims					Code			Act		t ·	Type Recov Cov			State ettl	No.	Туре			
	D.	7-	445	82351	6.09	!	5015		Social Soci	urity Number		Part	Nature	Cause	1 (Occupation D	locarintian	L	Voc.	Lump	Fraud	Deduc	t Dai	d Indemnity	Paid	Medical	
	E.								-									VOC.					ALAE Paid		ALAE Incurred		
	F.							Claimar	Claimant's Attorney Fees Employer's Attorney			ney Fees	3 0 S				Reversed for Future Use							LLAE Paid	ALAE	Incurred	
						*Upd Type			Claim Number Acc. Da No. Clai		Acc. Date/ No. Claims		ed Indemnity	mnity Incurred Medical		Class Code	Injury	Status			Loss Conditions			Jurisdic State	Cat. No.	MCO Type	
	•	Total	Total Standard Exposure		Total Standard Pren														Act	t	Type Recov Cov		Cov S	ettl			
	G.		83938		46744			Social Security Nur		ımber		Nature	Cause	1 (Occupation D	lescription	<u> </u>	Voc. L	Lump	Fraud	Deduct	t Pai	d Indemnity	Paid	Medical		
	H.	0	006_ Premium Discou		it Amt.							Huturo			occupation 5				Lump	riuuu	Doddo		uuu	· uiu	nouloui		
				F 0 1				Claimar	Claimant's Attorney Fees Employer's Attor		ney Fees			Reversed		ersed for Future	I for Future Use						ALAE Paid		ALAE Incurred		
	l.	0	0900 Expense Constar		t Amt			pd CI	Claim Number				curred Indemnity		Incurred Medical C		Injury	Status			Loss Conditions			Jurisdic	Cat.		
							Ту	pe		No. C	No. Claims					Code			Act				Cov S	State ettl	No.	Туре	
	J.								Social Secu	urity Number		Part	Nature	Cause	1 0	Occupation D	escription	L	Voc.	Lump	Fraud	Deduc	t Pai	d Indemnity	Paid	Medical	
	K.					_																ALAE Incurred					
	L.							Claimar	Claimant's Attorney Fees		Employer's Attorney Fees						Reversed for Future Use							LAE Paid ALAE Inco		Incurred	
														Table 11		LOSS TOTALS			December 16 - F 1			Use Total Paid Indemn					
			Reserv				Reserved for Future Use Total No. Claims			To	Total Incurred Indemnity Total Incurred Medical				Res	Reserved for Future Use Total Paid II				iia Indemnity	nnity Total Paid Medical						
								Tot. Claimant's Attny. Fees To			ot. Employer's Attny. Fees		es	R			teserved for Future Use				Total ALAE Paid			To	Total ALAE Incurred		

Effective Date: January 1, 2006 Section VI
Page 9 EXAMPLES

Illustration 8 - Ratable Class; Optional Non-Ratable Element

An Optional Non-Ratable Element is established by the Bureau and shown on the Bureau Data Card when the non-ratable element is authorized by the Bureau's Classification Department. The Non-Ratable Element is optional for class codes 445, 447, 513, 7421, classes with radiation exposure. ---

When reporting these classifications, the ratable element is reported above line "A" on the hard copy unit, and the premium is subject to the experience modification. The optional non-ratable element is reported below line "C" on the hard copy unit. ---

										POLICY II	NFORM <i>i</i>	ATION													
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy Number		Policy	Effective Da	te Policy E	xpiration Dat	e Expos.	State	State Effective Dat	e Cer	rtificate No.	Caro	d Serial No).	1	Risk ID Numl	er	Page No.	Las	Page No.
01		,	·	16928		97523A		01	/01/96	01/	01/97	0	7												
Insured	's Name	GEF	Corn	oration														1		F.E.I	.N.		Pending	File No.	
	's Addres		<u>- 00.p</u>	oration															1	2345	470N				
Mod Effec	ive Date	Rate Effe	ctive Date		Polic	cy Conditions			P	olicy Type I D	Dedu	ıct. Dec	luct.	Deductible Amour	nt Per	Deductible Amo	ount	Reserve			r Carrier Use		For I	Bureau Use	
				3 Yr F/R Multistate Policy Policy		stimated Re xposure Pol			Type Cov.	Plan Non- Ind. Std.	Тур	e Per	cent	Claim/Accider	nt	Aggregate									
			•	N Y		N N	l N	N	01	01 01															
			XPOSU	RE INFORMATION						<u>'</u>				LOSS IN	FORMAT	TION									
Upd Type	Exp. Cov.	Clas	ss Code	Exposure Amount	Manual Rate	Premium R	*Upd te Type	Claim Nu	mber	Acc. Date/ No. Claims	Incur	red Indemnity	Inc	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO Type
	01	0	/15	250070	FF 27	1.40	22/											Ac	t	Гуре	Recov	Cov Sei	tl		
	01	0	615	258870	55.37	143	330	Soc	ial Security N	lumber	Part	Nature	Cause	0	ccupation De	escription		Voc.	Lump	Fraud	Deduct	Paid	ndemnity	Paid I	ledical
	01	0	953	1328	.49		7	Claimant's Atto	ornov Eoos	Employer's Att	ornov Foos				Povo	ersed for Future	Hen					ΔΙ	AE Paid	AI AE I	ncurred
							_	Ciamiant's Atto	officy i ees	Linployer 3 Att	officy rees				Keve	arsed for Future	use					AL	L Faiu	ALAL	licuiteu
							*Upd Type	Claim Nu	mber	Acc. Date/ No. Claims	Incur	red Indemnity	Inci	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO Type
	A.	Tot	al Suhio	ct Premium		143	2/12											Ac	t 1	·уре	Recov	Cov Set	ı		
		Ext	perience					Soc	ial Security N	lumber	Part	Nature	Cause	0	ccupation De	escription		Voc.	Lump	Fraud	Deduct	Paid	ndemnity	Paid I	ledical
	B.	Mo	d (XX.XX	(X)		0.	915	Claimant's Atto	ornev Fees	Employer's Att	ornev Fees				Reve	ersed for Future	Use					AL	AE Paid	ALAE	ncurred
	C.	Tot	al Modifi	ied Premium		131																			
							*Upd Type	Claim Nui	mber	Acc. Date/ No. Claims	Incur	red Indemnity	Inci	urred Medical	Class Code	Injury	Status				Conditions		Jurisdic State	Cat. No.	MCO Type
	D.	0.	152	258870	6.09	15	765											Ac	t i	уре	Recov	Cov Set	'		
	E.		164	258870	.59		527	Soci	ial Security N	lumber	Part	Nature	Cause	0	ccupation De	escription		Voc.	Lump	Fraud	Deduct	Paid	ndemnity	Paid I	ledical
			104	230070	.57	1	<u> </u>	Claimant's Atto	orney Fees	Employer's Att	orney Fees				Reve	ersed for Future	Use			l .	-I	AL	AE Paid	ALAE	ncurred
	F.						*Upd	Claim Nu	mber	Acc. Date/	Incur	red Indemnity	Inci	urred Medical	Class	Injury	Status				Conditions		Jurisdic	Cat.	MCO
							Туре			No. Claims					Code	, ,		Ac	t 1			Cov Set	State	No.	Туре
	G.	Total	Standard Exp	oosure 260198	Total Standard Prem	ium 148	151																		
						1411	*.//	Soci	ial Security N	lumber	Part	Nature	Cause	0	ccupation De	escription		Voc.	Lump	Fraud	Deduct	Paid	ndemnity	Paid I	ledical
	H.	0	06_	Premium Discoun	it Amt.			Claimant's Atto	orney Fees	Employer's Att	orney Fees				Reve	ersed for Future	Use					AL	AE Paid	ALAE	ncurred
	I.	0	900	Expense Constan	t Amt																				
							*Upd Type	Claim Nui	mber	Acc. Date/ No. Claims	Incur	red Indemnity	Inc	urred Medical	Class Code	Injury	Status				Conditions		Jurisdic State	Cat. No.	MCO Type
	J																	Ac	t 1	уре	Recov	Cov Set	1		
	К.							Soci	ial Security N	lumber	Part	Nature	Cause	o	ccupation De	escription		Voc.	Lump	Fraud	Deduct	Paid	ndemnity	Paid !	ledical
	N							Claimant's Atto	orney Fees	Employer's Att	orney Fees			_ I	Reve	ersed for Future	Use					AL	AE Paid	ALAE	ncurred
	L.														.0SS TO	TALS									
								Reserved for F	uture Use	Total I	No. Claims	T,	otal Incurre	d Indemnity		urred Medical	Res	erved for I	Future U	se	Total Pai	d Indemnity	To	otal Paid Me	lical
								Tot. Claimant's	Attny. Fees	Tot. Employ	er's Attny. Fe	ees			Reserved for	or Future Use	1				Total A	LAE Paid	Tot	al ALAE Inc	urred

Effective Date: January 1, 2006 Section VI
Page 10 EXAMPLES

Illustration 9 - First Report Requiring an Individual Case Report; Rated Risk

Note the treatment of the experience modification on lines "A", "B", "C" on the hard copy unit and the grouping of the seven closed medical only claims. Groupings must be made by loss condition (Type of Loss) as well as injury type and class code.

Also note this risk has qualified for the Delaware Workplace Safety Program (Code 9880). The Delaware Workplace Safety Program Credit is to be applied to the manual premium after the application of the experience modification. When applicable the employers liability should be calculated and the Increased Limits premium is subject to the Delaware Workplace Safety Program Credit.

											POLICY I	NFORM <i>i</i>	TION													
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy N	umber		Policy	Effective Dat	e Policy E	xpiration Dat	e Expos.	State	State Effective Da	e Certif	ficate No.	Card	Serial No.		Risk I	D Number		Page No.	Last	Page No.
01				94999		WC54	1321		07	/01/00	07	/01/01	07	7												
Insured	's Name:	PAZ	Indust	ries Corporat	ion				L		I			Į.						F.	.E.I.N.		ı	Pending F	ile No.	
	s Address																			1234	15678	89				
Mod Effec	tive Date	Rate Effe	ctive Date		F	Policy Conditio				Po	olicy Type I D	Dedi	ıct. Ded	luct.	Deductible Amou	nt Per D	Deductible Amo	ount	Reserved		For Carr			For Bu	ıreau Use	
				3 Yr F/R Multistate Policy Policy	Interstate Rating	Estimated Exposure	Retro Policy	Canceled Mid-Term	MCO Indicator	Type Cov.	Plan Non Ind. Std	- Ту _ј	pe Pero	cent	Claim/Accide	nt	Aggregate									
				N N		N	Υ	N	N	01	01 01															
			EXPOSU	RE INFORMATION											LOSS IN	FORMATION	ON									
Upd Type	Exp. Cov.	Clas	ss Code	Exposure Amount	Manual Rate	Prei	mium Rate	*Upd Type	Claim Nur	mber	Acc. Date/ No. Claims	Incur	red Indemnity	In	curred Medical	Class Code	Injury	Status			oss Cond			Jurisdic State	Cat. No.	MCO Type
	01	١	101	1214435	6.91	1	83917		4609	16	07/28/00	1	81500		7027	0101	g	0	Act O1	Туре 01	Reco		Settl 00		00	00
	01	1	101	1214433	0.7		03717			al Security N		Part	Nature	Cause		Occupation Desc	,			mp Frau		Deduct	Paid Indem	nnity	Paid M	ledical
	01	0	951	675210	.96	5	6482		Claimant's Atto	rnev Fees	Employer's At	31	02	86		Miller	sed for Future L		N				7025 ALAE Pa		36 ALAE Ir	
	01	0	953	20800	.49)	102				350												2000			
								*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims	Incur	red Indemnity	In	curred Medical	Class Code	Injury	Status		Lo	ss Cond	litions		Jurisdic State	Cat. No.	MCO Type
	A.	Tot	al Subiec	ct Premium			90501		4611	1	08/05/00		1323		137	0101	5	1	Act 01	Type 01	Reco		Settl 00		00	00
		Ext	perience							al Security N		Part	Nature	Cause		O TO T Occupation Desc	cription		oc. Lu	<u> </u>	<u> </u>	Deduct	Paid Indem	-	Paid M	ledical
	B.	Мо	d (XX.XX	X)			1.620		Claimant's Atto	rnov Foos	Employer's At	35	40	10		Povors	sed for Future L		N				900 ALAE Pa		13 ALAE Ir	
	C.	Tot	al Modifi	ed Premium			146612		Oralinant 57tto		Employer 571	1011107 1 000				Novois	ou for rutaro c	,,,,					TETE TO		712712 11	Juliou
								*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims	Incur	red Indemnity	ln	curred Medical	Class Code	Injury	Status			ss Cond			Jurisdic State	Cat. No.	MCO Type
	D.	Q	880				7331		4612	2	10/01/00		01779		13000	0101	2	0	Act 01	Type 01	Reco		Settl 00		00	00
			000				7331			al Security N		Part	Nature	Cause		ccupation Desc	cription	١	oc. Lu	mp Frau		Deduct	Paid Inden		Paid M	ledical
	E.								Claimant's Atto	rney Fees	Employer's At	30 torney Fees	13	10		Miller Revers	sed for Future L		N				1997 ALAE Pa		60 ALAE Ir	
	F.																						1			1100
								*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims	Incur	ed Indemnity	In	curred Medical	Class Code	Injury	Status	Act		ss Cond		Settl	Jurisdic State	Cat. No.	MCO Type
	G.	Total	Standard Ex		Total Standard P	remium					7				200	0101	6	1	01	Type 01	Reco		00		00	00
				1910445			139281		Soci	al Security N	umber	Part	Nature	Cause		Occupation Desc	cription	١		mp Frau		Deduct	Paid Indem	nnity	Paid M	ledical
	H.	0	06_	Premium Discount	Amt.				01.		1 5 1 4 4		<u> </u>				16.51		N				ALAE Pa		20	
	I.	0	900	Expense Constant	Amt				Claimant's Atto	rney rees	Employer's At	torney rees				Revers	sed for Future L	ose					ALAE Pa	iid	ALAE Ir	curred
				,	·			*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims	Incur	red Indemnity	ln	curred Medical	Class Code	Injury	Status		Lo	ss Cond	litions		Jurisdic State	Cat. No.	MCO Type
								Туро			4				20		,	4	Act	Туре	Reco		Settl	Otato		
	J.								Soci	al Security N	umber	Part	Nature	Cause	20	0951 Occupation Desc	6 cription	 \	01 /oc. Lu	mp Frau		Deduct	00 Paid Indem	nnity	00 Paid M	00 ledical
	K.								Claimant's Atta	F	Franksis A					D	sed for Future L	la a					ALAE Pa	.:.	ALAE Ir	
	L.								Claimant's Atto	mey rees	Employer's At	torney Fees				Kevers	seu ioi ruture l	126					ALAE Pa	iiu	ALAE II	curred
									D 1/ -							OSS TOT									10.11	
									Reserved for F	uture Use		No. Claims	To		red Indemnity 4602	Total Incur	red Medical 384	Rese	rved for Fut	ure USE	Т	otal Paid Inder 27902		Iot	al Paid Med 9957	ıcal
									Tot. Claimant's F	Attny. Fees		er's Attny. F	ees	-07	1002	Reserved for						Total ALAE P		Tota	ALAE Incu	ırred
											3!	5000										20000				
		-				· ·																				

Effective Date: January 1, 2006 Section VI
Page 11 EXAMPLES

Illustration 9a - Individual Case Report; Permanent Total Disability

Use Table III-M-A

Type Claim - State Act Trauma Average Weekly Wage - \$459 Effective Date - 07/01/00 Date of Valuation - 01/01/02 1st Level Report - Open

Present Value of Future Payments Weekly Benefit = $.6667 \times (\$459) = \306 Present Value of \$1 @ Age 46 = 18.198 {Table III-M-A} $\$306 \times 52 \times 18.198 = \$289,567$ Date of Accident - 10/01/00
Date of Birth - 04/01/55
Employee's age @ Valuation - 46 {sex - M}
No. Wks. Benefits Pd. to Valuation
Date - 457 days / 7 days = 65.285 wks

Indemnity Paid to Valuation Date - 65.285 x 306 = 19,977

			UNIT	STA	ATIST	ICAL	PL	AN -	IND	OIVID	UΑ	L C	ASE	REF	POF	RT							
CLASS CODE	REPORT NO. CODE*	TRAN. TYPE CODE*		E OF		RIER NU							IER NAM				;	PAYRO STATE C		A	DM. FILE	NUME	BER
0101	1	1	2	2		9499	9											07	,				
POLICY NUME	BER	CERT. NO.	POLI		ECTIVE		CL	AIM NO.		ST	ГАТ	DA	ATE AT	NY DIS	SC		LOS	SS CONI	DITIONS	ı	JU	RIS	MCO
			MO.	DATE DAY	YR					со	DE*	МС). D/	ŲΥ Y	/R	ACT	TYPE	RCO\	/ co	V SE	TT ST.	ATE	TYPE
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VV00+02	<u>'</u>	INSURED N	<u> </u>		00			0122		ACC.		E	DATE	OF DE	ATH	<u> </u>	E REPO			OF BIRT			ATTNY
									М	IO DA	ΑY	YR	МО	DAY	YR	MO	DAY	YR	МО	DAY	/R CO	DE	CODE*
	PA	Z Industries (Corporatio	n					10	0 0	1	00				10	01	00	04	01 5	55 1		3
WORKER LAST		AVG. WEEK				PART	NA ⁻	TURE	CAUS		- 1		OCCU	PATION		1		TE CLOS		RESERVE		P	FRAUD
		WAGE		JURY D	L-												МС) Y	′R	CODE*	SUM	1	
Jones		459		CODE*	+	30		13	10)			Mi	ller									
SOCIAL SECUR	ITY NUMBER	DAT	E SINGLE	МС	DA [*]	YY	R	EMPL	OYMEN	NT			YEAR	LAST				DAT	E OF	МО	DAY		YR
		SUM	PAID 🗲					STA	TUS •	←			EXPO	SED €	-			HIF	RE 🗲	09	01		80
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KIND (OF BENEFIT		% DISAB		OY MEM. CODE*		IO. EKS		IN	ICURRI	ED			BENE	FICIA	RY DAT	-A*			CALCUI	ATIONS		
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*SEE REVERSE FOR CODING

Effective Date: January 1, 2006 Section VI
Page 12 EXAMPLES

Illustration 10 - Individual Risk Experience with USL & HW Coverage

Note that the Federal Class 6843F has exposure coverage Code 02 and the losses for Class 6843F have loss conditions Code 02/01/01/03/00.

An Individual Case Report must be filed concurrently with the submission of individual risk experience when the claim is filed as a death or permanent total claim.

Refer to Illustration 10a and 10b for the Individual Case Reports.

											POLICY IN															
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy Nu	mber		Policy	Effective Dat	e Policy Exp	iration Date	Expos.	State	State Effective Da	te Certi	ficate No.	Card S	Serial No.		Ris	sk ID Number	1	age No.	Last I	Page No.
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			XPOSU	RE INFORMATION											LOSS IN	IFORMAT	ION									
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				407028			61835		Socia	al Security N	umber	Part	Nature	Cause	: (Occupation Des	cription	Ve	oc. Lu	mp Fra	aud	Deduct	Paid Indem	nity	Paid Me	edical
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Effective Date: January 1, 2006 Section VI
Page 13 EXAMPLES

Illustration 10a - Individual Case Report with USL & HW Coverage; Permanent Total Disability

Use Table III-M-C- (USLH-III- Male)

Type - USL & HW-Trauma Average Weekly Wage - \$459 Effective Date - 07/01/00 Date of Valuation - 01/01/02 1st Level Report - Open Date of Accident - 10/01/00 Date of Birth - 03/15/33 Employee's age @ Valuation Date -68 (sex - M) Loss Conditions - 02/01/01/03/00

Present Value of Future Payments Weekly Benefit = $.6667 \times (\$459) = \306 Present Value of \$1 = 14.728 {Table III-M-C} $\$306 \times 52 \times 14.728 = \$234,352$ (Wkly Benefit) x (52 Wks) x (Pres. Val. Factor)

Indemnity Paid to Valuation Date Benefits Paid from 10/01/00 to 01/01/02 [457 days / 7 = 65.285 (Wks)] $65.285 \times $306 = 19.977

Total Indemnity Incurred = \$234,352 + \$19,977 = \$254,329

Class code, occupation, cause of accident and injury description code must relate to each other. An adjustment to allow for survivorship benefits would be needed if the beneficiary has a spouse.

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*SEE REVERSE FOR CODING

Effective Date: January 1, 2006 Section VI
Page 14 EXAMPLES

Illustration 10b - Individual Case Report; Death, Widow Only

Use Table I-A & Table II-A

Type - State Act-Trauma Average Weekly Wage - \$475 Effective Date - 07/01/00 Date at Valuation - 01/01/02 Date of Accident - 08/01/00 Widow's Date of Birth - 05/01/35 Age at Widowhood - 65 Age at Valuation - 66 1st Level Report - Open Date of Death - 08/01/00

Present Value of Future Payments Weekly Benefit = $.6667 \times (\$475) = \316.68 Present Value of \$1 = 12.611 - Widowhood at age 65, $^a[x] + 1$ Value $\$316.68 \times 52 \times 12.611 = \$207,670$

Lump Sum Dowry Benefit
Duration - 2 years = 104 weeks
Weekly Benefit - \$316.68
Present Value of Remarriage Dowry = .0244
\$316.68 x 104 x .0244 = \$804

Indemnity Paid to Valuation Date Benefits Paid from 08/01/00 to 01/01/02 - 518 days / 7 = 74 Wks (74 Wks) x \$316.68 = \$23,412

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Effective Date: January 1, 2006 Section VI
Page 15 EXAMPLES

Illustration 11 - Second Reporting of Losses for Unit for Illustration 10

Note that all claims previously reported as open have been reported and revalued as of 30 months after the effective date of the policy (valuation 01/03).

Note that the first loss record is the claim's previously reported information, indicated by a P in the Update Type field. The second loss record is the claim's revised information, indicated by an R in the Update Type field. The loss totals are the revised totals only.

Subsequent levels can be reported on a Supplemental Loss Report (as shown) or on a Unit Statistical Report using the same format shown here.

When reporting loss information on a subsequent level report, report all information on the previous and revised sides of the claim. The risk totals shown must be the revised totals only.

Refer to Illustrations 11a and 11b for Individual Case Reports.

SUPPLEMENTAL LOSS REPORT

													Pendin	g File No.		Page No	Las	t Page No.
Report N		Corr	. Туре	Replace Rp Ind.		ier Code		Policy Num					Effective Date		Policy Expi	iration Date	Expos	State
	ed's Name: St	eve l	lo Cor	p.	•						•				F.E.I	.N.	Card Se	ial No.
	ed's Address:		Acc. Date	e/ No. Claims	Incurred In	demnity	Incurred Medical	Class Code	Injury	Status			Loss Condition		12345	Jurisdic	Cat.	MCO
Upd Typ											Act	Туре	Recov	Cov	Settl	State	No.	Туре
Р	789803 Social Security Num	nber	10/0	01/00 Nature	2398 Cause	397	25000	6843	2	O Voc.	02	01 Fraud	01 Deduct	03	00 Paid Indemnity		00 Paid Med	00
	,		42		36					N					8008		1500	
	Claimant's Attorney	Fees		Employer's Attor	ney Fees			Reversed	for Future Use	•		•			ALAE Paid		ALAE Incu	rred
Upd	Claim Number		Acc. Date	e/ No. Claims	Incurred In	demnity	Incurred Medical	Class Code	Injury	Status			Loss Condition		1	Jurisdic State	Cat. No.	MCO Type
Тур	700000		10/	01/00	2455	10	27500	(0.42			Act	Туре	Recov	Cov	Settl		00	00
R	789803 Social Security Num	nber	Part	01/00 Nature	2455 Cause	10	27500 Occupation	6843	2	Voc.	02 Lump	Fraud	Deduct	03	00 Paid Indemnity		OO Paid Med	cal
_	Claimant's Attorney	Fees	42	49 Employer's Attor	36 ney Fees			Reversed	for Future Use	N					18715 ALAE Paid		2000	
Upd Typ	Claim Number		Acc. Date	e/ No. Claims	Incurred In	demnity	Incurred Medical	Class Code	Injury	Status	Act	Туре	Loss Condition Recov	Cov	Settl	Jurisdic State	Cat. No.	MCO Type
P	789749		08/0	01/00	2337	755	0	0718	1	0	01	01	01	03	00		00	00
•	Social Security Num	nber	Part	Nature	Cause			Description		Voc.	Lump	Fraud	Deduct	F	Paid Indemnity		Paid Med	
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Upd Typ											Act	Туре	Recov	Cov	Settl	State	No.	Туре
R	789749 Social Security Num	nber	08/0	01/00 Nature	2442 Cause	243	O Occupation	0718	1	O Voc.	01 Lump	01 Fraud	01 Deduct	03	00 Paid Indemnity		00 Paid Med	00
			90	13	75					N					22786		0	
	Claimant's Attorney	Fees	1	Employer's Attor	ney Fees			Reversed	for Future Use						ALAE Paid		ALAE Incu	rred
Upd	Claim Number		Acc. Date	e/ No. Claims	Incurred In	demnity	Incurred Medical	Class Code	Injury	Status	Act		Loss Condition	Cov	Settl	Jurisdic State	Cat. No.	MCO Type
Тур											Aut	Туре	Kecov	Cov	Setti			
	Social Security Num	nber	Part	Nature	Cause		Occupation	Description		Voc.	Lump	Fraud	Deduct	F	Paid Indemnity		Paid Med	cal
	Claimant's Attorney	Fees	1	Employer's Attor	ney Fees			Reversed	for Future Use						ALAE Paid		ALAE Incu	rred
Upd	Claim Number		Acc. Date	e/ No. Claims	Incurred In	demnity	Incurred Medical	Class Code	Injury	Status			Loss Condition	is		Jurisdic State	Cat.	MCO Type
Тур											Act	Туре	Recov	Cov	Settl	State	140.	Турс
	Social Security Num	nber	Part	Nature	Cause		Occupation	Description		Voc.	Lump	Fraud	Deduct	F	Paid Indemnity		Paid Med	cal
-	Claimant's Attorney	Fees		Employer's Attor	ney Fees			Reversed	for Future Use						ALAE Paid		ALAE Incu	rred
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Reve	erse for Future Use		Total	No. Claims	Т	otal Incurred		OSS TOTA Total Incurred Medic		Reserved	d for Future	Use	Tota	l Paid Inde	mnity	То	al Paid Medi	cal
Total Cla	aimant's Attorney Fees	Т	otal Employ	8 er's Attorney Fe	es	4897		28787 Reserved for Future	Use					4150 otal ALAE P			21287 al ALAE Incur	

Effective Date: January 1, 2006 Section VI
Page 16 EXAMPLES

Illustration 11a - Individual Case Report; Permanent Total Disability; 2nd Report Level

Use Table III-M-C- (USLH-III-Male)

Type - USL & HW-Trauma Average Weekly Wage - \$459 Effective Date - 07/01/00 Date of Valuation - 01/01/03 Date of Accident - 10/01/00 Date of Birth - 03/15/33 Employee's Age at Valuation Date - 69 (sex - M) Maximum Weekly Benefit - \$933.82

Present Value of Future Payments \$306 x 52 x 14.047 = \$223,516

Indemnity Paid to Valuation Date Benefits Paid from 10/01/00 to 01/01/03 [822 days / 7 = 117.428 (Wks)] (117.428 Wks) x \$306 = \$35,933

Total Indemnity Incurred - \$223,516 + \$35,933 = \$259,449

			UNI	T ST	ATIST	ICAL	. PL	AN -	· IND	IVIDU	JAL	_ C/	ASE	REP	OR	RT							
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*SEE REVERSE FOR CODING

Effective Date: January 1, 2006 Section VI
Page 17 EXAMPLES

Illustration 11b - Individual Case Report; Death, Widow Only; 2nd Report Level

Use Table I-A & Table II-A

Type - State Act-Trauma Average Weekly Wage - \$475 Effective Date - 07/01/00 Date at Valuation - 01/01/03 Date of Accident - 08/01/00 Widow's Date of Birth - 05/01/35 Age at Widowhood - 65 Age at Valuation - 67 2nd Level Report - Open Date of Death - 08/01/00

Present Value of Future Payments Weekly Benefit = $.6667 \times (\$475) = \316.68 Present Value of \$1 = 12.290 - Widowhood at age 65, $^a[x] + 2$ Value $\$316.68 \times 52 \times 12.290 = \$202,384$

Lump Sum Dowry Benefit
Duration - 2 years = 104 weeks
Weekly Benefit - \$316.68
Present Value of Remarriage Dowry = .0195
\$316.68 x 104 x .0195 = \$642

Indemnity Paid to Valuation Date Benefits Paid from 08/01/00 to 01/01/03 - 883 days / 7 = 126.142 Wks (126.142 Wks) x \$316.68 = \$39,947

			UNI	T ST	ATIST	TICAL	. PL	AN -	· IND	IVID	UA	L C	ASE	RE	POF	RT							
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Effective Date: January 1, 2006 Section VI
Page 18 EXAMPLES

Illustration 12 - Unit Reporting; Individual Risk Experience Including Premiums for Operation Subject to the USL & HW Act for a "Non-F" Classification

When reporting a classification, which includes coverage for the USL & HW Act, increase the rating value by 99.5% and apply all other Manual rules as required. The increased rate shall apply only to the payroll of those employees engaged in operations subject to the USL & HW Act.

Note: Class 665's rating value as of 12/1/99 is 12.61, the rating value including coverage for the USL & HW Act is \$10.28 x 1.2270 x 1.995 = \$25.16. Refer to Section I, Rule XII of the Delaware Manual of Rules, Classifications and Rating Values for Workers Compensation and Employers Liability Insurance for further instructions concerning the USL & HW Act.

Refer to Illustration 12a for Individual Case Report.

											POLICY IN														
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy No	umber		Policy	Effective Dat	e Policy Exp	oiration Date	e Expos. S	State	State Effective Dat	e Certi	ficate No.	Card	Serial No.		Risk ID Number		Page No.	Last	Page No.
01				99622		1982	265		07	/01/00	07/0)1/01	07	1											
Insured	's Name:	Iron	Erecto	ors, Inc.					•				•							F.	E.I.N.		Pending I	ile No.	
Insured	's Addres	SS:																		1234	56789				
Mod Effect	ive Date	Rate Effe	ctive Date	3 Yr F/R Multistate	Interstate P	olicy Condition		Canceled	МСО		Plan Non-	Dedu			Deductible Amour Claim/Accider		Deductible Amo	unt	Reserved		For Carrier Use		For B	ıreau Use	
			-	Policy Policy	Rating	Exposure	Retro Policy	Mid-Term	Indicator	Type Cov.	Ind. Std.	Тур	e Perc	ent	Claim/Accider	11	Aggregate								
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	C.	Tot	al Modifi	ied Premium			141947		Claimant's Attor	rney Fees	Employer's Atto	rney Fees				Revers	sed for Future U	se				ALAE F	aid	ALAE In	curred
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Effective Date: January 1, 2006 Section VI Page 19 **EXAMPLES**

Illustration 12a - Individual Case Report; Permanent Total Claim with Survivorship Benefits

Use Tables III-M-C (USLH-III-MALE) and IV-B (USLH-IV-B)

Type - USL & HW-Trauma Average Weekly Wage - \$500 Date of Accident - 02/01/01 Effective Date - 07/01/00

Spouse's Birth Date - 07/01/55 Date of Valuation - 01/01/02 Claimants Age at Valuation - 48 (sex - M)

Claimant's Birth Date - 05/01/53

Maximum Benefit - 200% NAWW = \$923.81

Spouse's Age at Valuation - 46

(Projected at .025 increase per/year based on 10/01/99 max. of \$901.28)

Present Value of Future Payments

Claimants - $.6667 \times (\$500) = \333.35 wk

Present Value of \$1 = 31.954

Future Payments - $$333.35 \times 31.954 \times 52 = $553,897$

Survivorship - $.5 \times (\$500) = \250

Benefits Present Value of Benefits = 9.782

Future Payout = $250 \times 9.782 \times 52 = $127,166$

Indemnity to Valuation Date Benefits Paid from 02/01/01 to 01/01/02 - 334 days / 7 = 47.714 Wks $333.35 \times 47.714 = 15,905$

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*SEE REVERSE FOR CODING

Effective Date: January 1, 2006 Section VI
Page 20 EXAMPLES

Illustration 13 - Correction of Header Information Only

In the following example the only information that needs correcting is the policy number. Since the policy number field has two lines, the previous reported policy number (incorrect number) goes on the first line and the revised policy number (correct number) goes on the second line.

If a header field needs to be corrected and the field only has one line, report the revised information only.

When reporting a header correction only the Report Number, Correction Number, Carrier Code, Policy Number, Policy Effective Date, Exposure State and Insured's Name need to be filled in, along with any other policy information that is changing.

										POLICY IN	FORM <i>A</i>	TION													
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy Number		Policy E	ffective Date	e Policy Exp	iration Date	Expos.	State :	State Effective Date	Certi	ficate No.	Card	Serial No).		Risk ID Nu	mber	Page	No.	Last Page No.
01	01	Н		99998		WC12345		01/	01/96			07	7												
		•		77770		11012010		0 .,	01170			- 0,													
						WC54321																			
Insured'	s Name	: ABC	Corp																	F.E.	I.N.		Pe	nding File No	
Insured'	s Addre	SS:																							
Mod Effecti	ve Date	Rate Effe	ctive Date			licy Conditions				licy Type I D	Dedu			Deductible Amount	Per [Deductible Amo	ount	Reserve	d	F	or Carrier U	se		For Bureau	Use
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		E	XPOSUF	RE INFORMATIO	N									LOSS INF	ORMATI	ON									
Upd Type	Exp. Cov.	Clas	ss Code	Exposure Amount	Manual Rate	Premium Rate	*Upd Type	Claim Num	ber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Incu	rred Medical	Class Code	Injury	Status			Los	s Condition	is	Jur St	sdic Ca	
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	B.	IVIO	a (xx.xx	.Х)	-		-	Claimant's Attor	ney Fees	Employer's Attor	ney Fees				Revers	sed for Future I	Use						ALAE Paid	Al	AE Incurred
	C.	Tot	al Modifi	ied Premium					,		,														
							*Upd Type	Claim Num	ber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Incu	rred Medical	Class Code	Injury	Status			Loss	Condition	s .	Juri St		
	_																	Act	t	Туре	Recov	Cov	SettI		
	D.	+						Socia	I Security Nu	ımber	Part	Nature	Cause	Oc	cupation Des	cription	l ,	Voc.	Lump	Fraud	Dedu	ct	Paid Indemnity	P	aid Medical
	E.						_	Claimant's Attor	nov Eoos	Employer's Attor	nov Eoos				Dovors	sed for Future I	lleo						ALAE Paid	Al	AE Incurred
	F.							Ciainiant 3 Attori	ney i ees	Linployer 3 Attor	ney rees				Kevers	seu ioi i utule t	use						ALAL Falu	A	.AL IIIculieu
							*Upd Type	Claim Num	ber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Incu	rred Medical	Class Code	Injury	Status			Loss	Condition:	s	Juri St		
							Туре			No. Claims					Code			Act	t	Туре	Recov	Cov	Settl	ite ivi	у. Туре
	G.	Total	Standard Exp	oosure	Total Standard Pre	mium																			
			0/	D				Socia	I Security Nu	umber	Part	Nature	Cause	Oc	cupation Des	cription	,	Voc.	Lump	Fraud	Dedu	ct I	Paid Indemnity	P	aid Medical
	H.	- 0	06_	Premium Discou	INI AMI.		-	Claimant's Attor	nev Fees	Employer's Attor	nev Fees				Revers	sed for Future I	Use						ALAE Paid	AL	AE Incurred
	I.	0	900	Expense Consta	nt Amt				_	_ , ,	_													_	_
				•			*Upd Type	Claim Num	ber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Incu	rred Medical	Class Code	Injury	Status			Loss	Condition	s	Juri St:		
	_						7,100			no. Junio					0040			Act	t	Туре	Recov	Cov	Settl		1300
	J.							Socia	I Security Nu	ımber	Part	Nature	Cause	Oci	cupation Des	cription	<u> </u>	Voc.	Lump	Fraud	Dedu	ict I	Paid Indemnity	P	aid Medical
	K.														·										
								Claimant's Attor	ney Fees	Employer's Attor	ney Fees			·	Revers	sed for Future I	Use						ALAE Paid	Al	AE Incurred
	L.														OSS TOT	ALS.									
								Reserved for Fu	ture Use	Total No	. Claims	To	otal Incurred	I Indemnity		red Medical	Rese	erved for F	Future L	Jse	Total P	aid Indemni	ty	Total Paid	l Medical
								Tot. Claimant's A	ttny. Fees	Tot. Employer	's Attny. Fe	es			Reserved for	Future Use					Tota	I ALAE Paid		Total ALA	Incurred

Effective Date: January 1, 2006 Section VI
Page 21 EXAMPLES

Illustration 14 - Correction of Loss Totals Only

In the following example the only information that needs correcting is the loss totals. Because there is only one line per field for the loss totals, only the revised totals are shown. The key policy information must also be shown (Report Number, Correction Number, Carrier Code, Policy Number, Policy Effective Date, Exposure State and Insured's Name)

Report	Corr.	Corr.	Replace	Carrier	Code		Policy N	lumber		Policy E	Effective Dat	POLICY I Policy E	xpiration Date		State	State Effective D	ate Certi	ficate No.	Card	Serial No.		Risk ID Nu	mber		Page No.	Last	Page No.
No. 01	No. 04	Туре	Rpt. Ind.	999	00		WC5	1221		01	101/04			07	,												
	04	'		999	98		WC5	4321		01/	/01/96			07													
		4.00																			F.	E.I.N.			Pending F	ile No.	
			Corp).																					3		
INSURED Mod Effect	's Addre		ctive Date				Policy Condition	ins			Po	olicy Type I D	Dedu	ct. Ded	uct	Deductible Amo	unt Per I	Deductible Amo	ount I	Reserved		For Carrier U	50	1	For Ri	ıreau Use	
WOU LITECT	live Date	Kate Life	ctive Date	3 Yr F/R	Multistate	Interstate	Estimated	Retro	Canceled	MCO	Туре	Plan Non	. Тур			Claim/Accid		Aggregate	Juni	Reserveu		i oi cairiei o	36		10100	ileau Ose	
				Policy	Policy	Rating	Exposure	Policy	Mid-Term	Indicator	Cov.	Ind. Std															
				DE INICO	OMATION.											1 000 1	UE O DAMA E	1011									
Und			XPOSU	RE INFO	RMATION			_	*Upd	Claim Num	ahor	Acc. Date/	Incurr	ed Indemnity	Inci	LOSS II	VFORMAT		Status						Jurisdic	Cat.	MCO
Upd Type	Exp. Cov	r. Clas	ss Code	Exposure	Amount	Manual Rate	Pre	mium Rate	Туре	Cialli Null	ilbei	No. Claims	incui	ed indennity	IIICC	arred medical	Code	Injury	Status	Act	Type	ss Condition Recov	Cov	Settl	State	No.	Туре
																				7101	Турс	RCCOV	000	Jetu			
										Socia	al Security N	umber	Part	Nature	Cause		Occupation Des	cription	'	/oc. Lu	mp Frau	d Dedu	ct	Paid Indem	nity	Paid M	dical
							-		_	Claimant's Attor	rney Fees	Employer's At	orney Fees				Revers	sed for Future l	Jse					ALAE Pa	id	ALAE In	curred
									*Upd Type	Claim Num	nber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Incu	ırred Medical	Class Code	Injury	Status		Lo	ss Conditions	s		Jurisdic State	Cat. No.	MCO Type
	A.	Tot	tal Cubic	ot Dromi	um															Act	Туре	Recov	Cov	Settl			
	A.			ect Premi	ulli					Socia	al Security No	umber	Part	Nature	Cause	1	Occupation Des	cription	١ ١	/oc. Lu	mp Frau	d Dedu	ct	Paid Indem	nity	Paid M	edical
	B.	Mo	perience d (XX.X)	XX)							_																
	C.	Tot	tal Modif	fied Prem	ium					Claimant's Attor	ney Fees	Employer's At	orney Fees				Revers	sed for Future l	Jse					ALAE Pa	d	ALAE In	curred
									*Upd Type	Claim Num	nber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Incu	ırred Medical	Class Code	Injury	Status		Lo	ss Conditions	s		Jurisdic State	Cat. No.	MCO
									Туре			NO. CIAIIIIS					Code			Act	Туре	Recov	Cov	Settl	State	NO.	Туре
	D.									Socia	al Security N	umher	Part	Nature	Cause	T	Occupation Des	crintion	Ι.	/oc. Lu	mp Frau	d Dedu	rt I	Paid Indem	nity	Paid M	edical
	E.										_			Tutturo	ouuso		•				p				_		
	F.									Claimant's Attor	rney Fees	Employer's At	orney Fees				Revers	sed for Future l	Jse					ALAE Pa	ıd	ALAE In	curred
	- ' -								*Upd Type	Claim Num	nber	Acc. Date/	Incurr	ed Indemnity	Incu	ırred Medical	Class	Injury	Status		Lo	ss Conditions	s		Jurisdic	Cat.	мсо
									Type			No. Claims					Code			Act	Туре	Recov	Cov	Settl	State	No.	Type
	G.	Total	l Standard Ex	cposure		Total Standard F	remium																				
										Socia	al Security N	umber	Part	Nature	Cause		Occupation Des	cription	١	/oc. Lu	mp Frau	d Dedu	ct	Paid Indem	nity	Paid M	dical
	H.	0	06_	Premium	n Discoun	nt Amt.				Claimant's Attor	nev Fees	Employer's At	orney Fees				Rever	sed for Future l	Ise					ALAE Pa	id	ALAE In	curred
	I.	0	900	Expense	Constan	ıt Amt				olumun 57tto		Linployer 574					1101011	ou ioi i uturo t	350				n	71271270		712712 111	Juniou
									*Upd Type	Claim Num	nber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Incu	ırred Medical	Class Code	Injury	Status		Lo	ss Conditions	s		Jurisdic State	Cat. No.	MCO Type
	_								Турс			No. Ciains					Couc			Act	Туре	Recov	Cov	Settl	State	140.	Type
	J.						-			Socia	al Security N	umber	Part	Nature	Cause	1	Occupation Des	cription	١	/oc. Lu	mp Frau	d Dedu	ct	Paid Indem	nity	Paid Me	edical
	K.																•										
										Claimant's Attor	ney Fees	Employer's At	orney Fees				Revers	sed for Future l	Jse					ALAE Pa	ıd	ALAE In	curred
	L.																LOSS TOT	ALS									
										Reserved for Fu	uture Use		No. Claims	То		d Indemnity	Total Incur	red Medical	Rese	erved for Fut	ure Use		aid Indem	nnity	Tota	al Paid Medi	cal
										T-1 Cl-	Г		14		1360	033		000					5471		T.	6775	d
										Tot. Claimant's A	umy. Fees		er's Attny. Fe	es			Reserved for	ruiure USe					ALAE Pa		iotal	I ALAE Incu	red
												1	5000									1	2500				

Effective Date: January 1, 2006 Section VI Page 22 EXAMPLES

Illustration 15 - Correction of Old Form Information on New Form

The following example shows the information reported on the old form prior to the adoption of the ASWG form.

Refer to Illustration 15a showing the correction on the ASWG form.

REPOR	RT P	OLICY NUMBER	STATE	STATE NO.		CARRIER		CARR NO		CEIVED	ADM FILE	NO.	
1	\	NC12345	DE	07				9999	99				
	ECTIVE DATE	TERM EXPIRATION DATE	N INSU	RED ABC	CORP.				•		1		
	20/95	10/26/9	6	7.50									
CON		92 93 94 95	96 97	7 98									
EXP	CLASS CODE	EXPOSURE	MANUAL	PREMIUM	CLAIM NUMBER	ACCIDENT DATE	CLASS CODE	INJ	INCURRED	LOSSES	OPEN OR	LOSS COV.	CAT.
COV	CODE		RATE		NUMBER	OR NO. OF CLAIMS	CODE		INDEMNITY	MEDICAL	CLOSED	COV.	NO.
11	0953	175485	0.49	860		3	0953	6		875	1	11	00
11	0951	83368	0.96	800	23456	02/05/96	0951	6		1000	1	11	00
					34567	07/03/96	0953	4	4750	1225	0	11	00
					45678	10/25/96	0951	5	2950	595	0	21	00
A - TO	TAL SUBJEC	T PREMIUM	•	1660									
B - EXF	PERIENCE N	ODIFICATION		.850									
C - TO	TAL MODIFII	ED PREMIUM (A) X (B)		1411									
D													
E													
F													
G								1					
-	STD	258853	XXX	1411									
RISK	OTHER		XXX	XXX									
TOTALS	0064	PREMIUM DISCOUNT	XXX	(140)	TOTALS	6	XXXX	Х	7700	3695	Х	Χ	Х
	0900	EXPENSE CONSTANT											

Effective Date: January 1, 2006 Section VI Page 23 EXAMPLES

Illustration 15a - Correction of Old Form Information on New Form

The following example is a correction of exposure and loss information on the ASWG form. Please note that only the information that was reported on the original unit is transferred to the new form (new fields do not need to be filled in).

Also note the claim 56789 is being added as a new claim, therefore there is an Update Type "P" with all fields left blank because there was no previously reported information. Update Type "R" has all the new claim information.

											POLICY IN	FORMA	TION													
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy N	umber		Policy	Effective Da	te Policy Exp	oiration Date	Expos.	State	State Effective Da	te Cert	ificate No.	Caro	d Serial No.		F	Risk ID Num	ber	Page No.	Las	Page No.
01	01	M	rept. inui	99999		WC12	2345		12	2/20/95			07	,												
	01	101		,,,,,		VV O 12	-0 10		12	120170			07													
		4 D.C																			F.E.I.	.N.		Pending	File No.	
	s Name: s Addre		Corp	•																						
Mod Effect			ctive Date		Pr	olicy Condition	ns			Po	olicy Type I D	Dedu	ct. Ded	uct.	Deductible Amou	nt Per	Deductible Am	ount	Reserved		Fo	r Carrier Use	<u> </u>	For	Bureau Use	
				3 Yr F/R Multistate	Interstate	Estimated	Retro	Canceled	MCO	Туре	Plan Non-	Тур			Claim/Accide		Aggregate									
			-	Policy Policy	Rating	Exposure	Policy	Mid-Term	Indicator	Cov.	Ind. Std.															
			VDQCIII	RE INFORMATION											M 220 I	FORMAT	ION									
Upd			APUSUR	RE INFORMATION				*Upd	Claim Nur	mber	Acc. Date/	Incurr	ed Indemnity	Inc	urred Medical	Class	Injury	Status			Loca	Conditions		Jurisdic	Cat.	MCO
Upd Type	Exp. Cov.	Clas	ss Code	Exposure Amount	Manual Rate	Prer	mium Rate	Type			No. Claims					Code			Act	Ty		Recov		State	No.	Туре
Р	11	0'	953	175485	.49		860	Р	2345		02/05/96				1000	0951	6	1	11							
D	11		000	222045	40		114/		Soci	ial Security N	lumber	Part	Nature	Cause	(Occupation Des	scription		Voc.	Lump	Fraud	Deduct	Pai	Indemnity	Paid N	ledical
R	11	0'	953	233945	.49		1146		Claimant's Atto	rney Fees	Employer's Atto	rney Fees	<u> </u>			Rever	sed for Future	Use					A	LAE Paid	ALAE I	ncurred
								*Upd Type	Claim Nun	mber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Inc	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO Type
	A.	Tot	al Suhie	ct Premium			1946	R	2345	56	02/05/96				1565	0951	6	1	Act	Ту	pe	Recov	Cov S	etti		
		Exi	perience					IX.		ial Security N		Part	Nature	Cause		Occupation Des		1		ump	Fraud	Deduct	Pai	I Indemnity	Paid N	ledical
	B.	Mo	d (XX.XX	XX)			.850	-	Claimant's Atto	rnov Foos	Employer's Atto	rnou Foos				Dovor	sed for Future	Uco						LAE Paid	ALAFI	ncurred
	C.	Tot	al Modifi	ied Premium			1654		Cidilliant S Atto	illey rees	Employer's Atto	illey rees				Revei	seu ioi rutuie	use					-	LAE Palu	ALAE	iicuireu
								*Upd Type	Claim Nun	mber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Inc	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO Type
	_																		Act	Ту	pe	Recov	Cov S	ettl		
	D.							Р	Soci	ial Security N	lumber	Part	Nature	Cause	(Occupation Des	scription	L	Voc. I	_ump	Fraud	Deduct	Pai	I Indemnity	Paid N	ledical
	Ε.								Claimant's Atto	rnov Foos	Employer's Atto	rnov Foos	<u> </u>			Povor	sed for Future	Ilso					Δ	LAE Paid	ΔΙΔΕΙ	ncurred
	F.								Claimant 3 Atto	incy i cos	Linployer 3 Auto	incy i ccs				Revei	scu for ruture	030						LAL I did	ALAL	icuircu
								*Upd Type	Claim Nun	mber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Inc	urred Medical	Class Code	Injury	Status			Loss	Conditions	_	Jurisdic State	Cat. No.	MCO Type
			6		T.1.101110	ļ													Act	Ту	pe	Recov	Cov S	ettl	140.	Турс
	G.	l otal	Standard Exp	317313	Total Standard Pre	emium	1654	R	5678		09/30/96		7935		4000	0953	4	0	11	╽.						
		0	06	Premium Discoun	at Amt				Soci	ial Security N	lumber	Part	Nature	Cause		Occupation Des	scription		Voc.	_ump	Fraud	Deduct	Pai	Indemnity	Paid N	ledical
	H.	- 0	00_	FIEIIIIIIIII DISCOUII	it Aiiit.				Claimant's Atto	rney Fees	Employer's Atto	rney Fees	<u> </u>			Rever	sed for Future	Use					A	LAE Paid	ALAE I	ncurred
	I.	0	900	Expense Constan	t Amt					_														_	_	
								*Upd Type	Claim Nun	mber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Inc	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO Type
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	J								Soci	ial Security N	lumber	Part	Nature	Cause	(Occupation Des	scription		Voc.	ump	Fraud	Deduct	Pai	I Indemnity	Paid N	ledical
	K.								Claimant's Atto	rnov Foos	Employer's Atto	rnou Foos				Dovor	sed for Future	Hea						LAE Paid	ALAFI	ncurred
	1								Claimant's Atto	rney rees	Employer's Allo	rney rees				Rever	sea for Future	use					A	LAE Paid	ALAE	ncurrea
																OSS TO										
									Reserved for F	uture Use		o. Claims	To		ed Indemnity		rred Medical	Res	erved for F	uture Use		Total Pai	d Indemnity	T T	otal Paid Med	lical
						1			Tot. Claimant's F	Attny. Fees	Tot. Employer	7 r's Attny. Fe	es	156	030	Reserved for	260 Future Use					Total A	ALAE Paid	То	al ALAE Inc	ırred
						1																				

Effective Date: January 1, 2006 Section VI
Page 24 EXAMPLES

Illustration 16 - Combination Example

This illustration shows a first reporting requiring two unit cards with a Deductible, schedule rating credit, Delaware Construction Credit, Delaware Workplace Safety Program Credit, USL & H coverage, ratable class with a mandatory non-ratable element and requiring an Individual Case Report.

Note that the Delaware Construction Credit and Delaware Workplace Safety Program Credit are applied to the manual premium after the application of the experience modification and after the Schedule Rating Credit. Any non-ratable or occupational disease class premiums are included in the calculations of the Delaware Construction Credit and Delaware Workplace Safety Program Credit.

Refer to Illustration 16a for the Individual Case Report.

Also, note both the Delaware Workplace Safety Program Credit and the Delaware Construction Credit are calculated based upon the manual premium after the application of the experience mod, any non-ratable or occupational disease class premiums and the schedule rating credit, this is to say that the Delaware Workplace Safety Program is not used to calculate the construction credit and the construction credit is not used to calculate the Delaware Workplace Safety Program.

										POLICY IN	IFORM.	ATION													
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy Number		Policy	Effective Dat	te Policy Exp	piration Dat	e Expos.	State	State Effective Dat	e Certi	ficate No.	Card S	Serial No.		Risk II	D Number	F	age No.	Last	Page No.
01		,		12345		1234567		12	2/01/00	12/0	01/01	0	7												
Insured	's Name:	123	Inc														Į		F	E.I.N.			Pending F	ile No.	
	's Addres		1110.																122	45678	00				
Mod Effec	ive Date	Rate Effe	ctive Date		Pol	cy Conditions			Po	olicy Type I D	Ded	uct. Dec	duct.	Deductible Amour	nt Per	Deductible Amo	ount	Reserved	1234	For Carr			For Bu	ıreau Use	
				3 Yr F/R Multistate Policy Policy		stimated Retro	Canceler Mid-Tern		Type Cov.	Plan Non- Ind. Std.	Туј	pe Per	cent	Claim/Accider	nt	Aggregate									
09/0	1/00	09/0	1/00	N Y		N N	N	N	01	01 01	03	01		1000											
		E	XPOSU	RE INFORMATION										LOSS IN	FORMAT	ION									
Upd Type	Exp. Cov.	Clas	s Code	Exposure Amount	Manual Rate	Premium Rate	*Upd Type	Claim Nu	mber	Acc. Date/ No. Claims	Incur	red Indemnity	lı	ncurred Medical	Class Code	Injury	Status		L	oss Cond	litions		Jurisdic State	Cat. No.	MCO Type
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	01	4	773	35000	55.37	193	30			1 =	40	03	99)				N	0(0		1000		10	
	01	0'	951	5000	.96		48	Claimant's Atto	orney Fees	Employer's Atto	rney Fees				Reven	sed for Future I	Use					ALAE Pai		ALAE In	curred
	01	0'	953	15000	.49		74 *Upd Type	Claim Nur	mber	Acc. Date/ No. Claims	Incur	red Indemnity	Ir	ncurred Medical	Class Code	Injury	Status		Lo	oss Condi	itions		Jurisdic State	Cat. No.	MCO Type
	A.	Tot	al Subie	ct Premium				432	1	01/23/01		500		500	0953	5	1	Act 01	Type 01	Recov		SettI		00	00
	В.	Exi	perience d (XX.XX						ial Security N		Part 36	Nature	Caus		ccupation Des	cription		oc. Lu	np Fra		Deduct	Paid Indemr	nity	Paid M	
								Claimant's Atto	orney Fees	Employer's Atto		40	19	<u>' </u>	Rever	sed for Future I		N I	1 0	U		ALAE Pai	i	ALAE In	
	C.	Tot	al Modifi	ied Premium		ı	*Upd	Claim Nur	mher	Acc. Date/	Incur	red Indemnity	l ir	ncurred Medical	Class	Injury	Status						Jurisdic	Cat.	MCO
							Туре	Oldini Hai		No. Claims	liioui	iou muommy	"	nourse mouse.	Code	,,	Otatas	Act	Type	oss Condi Recov		SettI	State	No.	Туре
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	E.								ial Security N 234567		Part 40	Nature 03	Caus 99		ccupation Des			oc. Lu	mp Fra		Deduct	Paid Indemr		Paid M	edical
	F.							Claimant's Atto	orney Fees	Employer's Atto	rney Fees				Rever	sed for Future I	Use					ALAE Pai	i	ALAE In	curred
	Г.						*Upd	Claim Nur	mber	Acc. Date/	Incur	red Indemnity	Ir	ncurred Medical	Class	Injury	Status		Lo	oss Condi	itions		Jurisdic	Cat.	МСО
							Туре			No. Claims					Code			Act	Туре	Recov	Cov	Settl	State	No.	Туре
	G.	Total	Standard Exp	posure	Total Standard Prer	nium		4123	3	06/01/01		1000		2000	0951	5	1	01	01	01	03	00		00	00
	-		04	Premium Discoun	at Amat			Soci	ial Security N	lumber	Part	Nature	Caus		ccupation Des	cription		oc. Lu	np Fra	ud [Deduct	Paid Indemr	nity	Paid M	
	H.	0	06_	Premium Discour	IL AIIIL.		_	Claimant's Atto	orney Fees	Employer's Atto	ney Fees	40	19	'	Reven	sed for Future I		N				1000 ALAE Paid	i	200 ALAE In	
	l.	0	900	Expense Constan	t Amt						-														
							*Upd Type	Claim Nur	mber	Acc. Date/ No. Claims	Incur	red Indemnity	Ir	ncurred Medical	Class Code	Injury	Status			oss Condi			Jurisdic State	Cat. No.	MCO Type
	J.																	Act	Type	Recov	V Cov	SettI			
	K.							Soci	ial Security N	lumber	Part	Nature	Caus	se C	ccupation Des	cription	V	oc. Lu	np Fra	ud [Deduct	Paid Indemr	nity	Paid M	edical
								Claimant's Atto	orney Fees	Employer's Atto	rney Fees				Reven	sed for Future I	Use					ALAE Pai	i	ALAE In	curred
	L.													I	.0SS T01	ALS									
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Effective Date: January 1, 2006 Section VI
Page 25 EXAMPLES

Illustration 16a - Individual Case Report; Death, Widow Only

Type - State Act-Trauma Average Weekly Wage - \$378 Effective Date - 12/01/00 Date at Valuation - 06/01/02 Date of Accident - 04/20/01 Widow's Date of Birth - 05/09/35 Age at Widowhood - 65 Age at Valuation - 66 1st Level Report - Open Date of Death - 04/20/01

Present Value of Future Payments Weekly Benefit = $.51 \times (\$378) = \192.78 Present Value of \$1 = 12.611 - Widowhood at age 65, $^a[x] + 1$ Value $\$192.78 \times 52 \times 12.611 = \$126,420$

Lump Sum Dowry Benefit
Duration - 2 years = 104 weeks
Weekly Benefit - \$192.78
Present Value of Remarriage Dowry = .0244
\$192.78 x 104 x .0244 = \$489

Indemnity Paid to Valuation Date Benefits Paid from 04/20/01 to 06/01/02 - 408 days / 7 = 58.285 Wks $(58.285 \text{ Wks}) \times \$192.78 = \$11,236$

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*SEE REVERSE FOR CODING

Effective Date: January 1, 2006 Section VI
Page 26 EXAMPLES

Illustration 17 - Second Reporting of Losses for Unit for Illustration 16

Note that all claims previously reported as open have been reported and revalued as of 30 months after the effective date of the policy (valuation 06/03).

Note that the first loss record is the claim's previously reported information, indicated by an P in the Update Type field. The second loss record is the claim's revised information, indicated by an R in the Update Type field. The loss totals are the revised totals only.

Subsequent levels can be reported on a Unit Statistical Report (as shown) or on a Supplemental Loss Report using the same format shown here.

When reporting loss information on a subsequent level report, report all information on the previous and revised sides of the claim. The risk totals shown must be the revised totals only.

Also note that claim 1234 is a subrogated claim.

Refer to Illustrations 17a for Individual Case Report.

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Effective Date: January 1, 2006 Section VI
Page 27 EXAMPLES

Illustration 17a - Individual Case Report; Death, Widow Only; 2nd Report Level

Type - State Act-Trauma Average Weekly Wage - \$378 Effective Date - 12/01/00 Date at Valuation - 06/01/03 Date of Accident - 04/20/01 Widow's Date of Birth - 05/09/35 Age at Widowhood - 65 Age at Valuation - 67 2nd Level Report - Open Date of Death - 04/20/01

Present Value of Future Payments Weekly Benefit = $.51 \times (\$378) = \192.78 Present Value of \$1 = 12.290 - Widowhood at age 65, $^a[x] + 2$ Value $\$192.78 \times 52 \times 12.290 = \$123,202$

Lump Sum Dowry Benefit
Duration - 2 years = 104 weeks
Weekly Benefit - \$192.78
Present Value of Remarriage Dowry = .0195
\$192.78 x 104 x .0195 = \$391

Indemnity Paid to Valuation Date Benefits Paid from 04/20/01 to 06/01/03 - 772 days / 7 = 110.285 Wks (110.285 Wks) x \$192.78 = \$21,261

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Effective Date: January 1, 2006 Section VI Page 28 EXAMPLES

Illustration 18 - First Report Requiring an ICR, Widow with 2 Children

Claim 68235 is a death claim.

Refer to Illustration 18a for the Individual Case Report with a Widow and 2 Children.

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Effective Date: January 1, 2006 Section VI
Page 29 EXAMPLES

Illustration 18a - Individual Case Report; Death Claim, Widow with 2 Children

Type - State Act-Trauma Average Weekly Wage - \$295 Effective Date - 07/01/00 Date at Valuation - 01/01/02 Date of Accident - 11/01/00 Widow's Date of Birth - 09/01/61 Age at Widowhood - 39 Age at Valuation - 40 1st Level Report - Open Date of Death - 11/01/00

Present Value of Future Payments

Widow's Benefit plus child #1 Benefits
 Weekly Benefit = .6667 x (\$295) = \$196.68
 Present Value of \$1 = 17.046 - Widowhood at age 39, a[x] + 1 Value
 \$196.68 x 52 x 17.046 = \$174,336

2) Child #2 Benefits - Payable until child is 18 years old.

Weekly Benefit = $.0333 \times (\$295) = \9.82 No. of Weeks Payable = 01/01/02 to 03/01/2011 + 3346 days/ 7 = 478 wks. $\$9.82 \times 478 = \$4,694$

3) Remarriage Dowry

Weekly Benefit - \$196.68 Present Value of Remarriage Dowry = .2114 No. of Weeks Payable = 104 weeks Value of Payments = \$196.68 x 104 x .2114 = \$4,324

4) Indemnity Paid to Valuation Date

Weekly Benefit = $.70 \times (\$295) = \206.50 No. of Weeks Payable = 11/01/00 to 01/01/02 - 426 days / 7 = 60.857 Wks $\$206.50 \times 60.857 = \$12,567$

5) Funeral Allowance = \$3,500

			l	JNIT	STA	ATIST	TC.	AL I	PL/	AN -	IND	OIVIE	DU A	L C	ASE	RE	POF	RT							
CLASS CODE	REPORT NO. CODE*	TRAN. TY	YPE	TYPE INJ. C	OF			R NUM							IER NAI					PAYRO STATE C			ADM.	FILE NUM	MBER
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		Bob's	Roofing	j							1	1 (01	00	11	01	00	11	01	00	12	01	50		
WORKER LAST	NAME	AVG. WI	EEKLY				PAI	RT	NAT	URE	CAUS	SE			OCCUI	PATIC	N		DA	TE CLOS	ED	RESEF	RVE	LUMP	FRAUD
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Harris		29	95	(CODE*	_	9	0	1	3	25	5			Ro	ofer									
SOCIAL SECUR	ITY NUMBER		DATE SIN	NGLE	М	D DA	·Υ	YR		EMPLC	OYMEN	NT			YEAR	LAST	Г			DAT	E OF	N	Ю	DAY	YR
		:	SUM PAII	D ←						STAT	TUS ·	←			EXPO	SED	(HIF	RE 🗲				
		BENEFIT	TS OTHE	R THA	N PE	NSION													PENS	ION BE	NEFITS	S			
KIND (OF BENEFIT		%	DISAB.		DY MEM. CODE*		NO. WEEK			IN	ICURR	RED			BENI	EFICIA	RY DAT	Γ A *			CALC	ULAT	IONS	
1. TEMPORARY INDEM	INITY		Х	XXX		XX									COI	DE	DA MO	TE OF BIF	RTH YR		Paid	d to V	'alua	ion Dat	e
2. SCHEDULED INDEM	INITY														2		09	01	61]	206.	50x6	0.857	7= 1256	67
															4		12	01	84				•	ments	
3. NON-SCHEDULED I)	XX		XXX	(X						4		05	01	86	(1				46=174	,
4. EMPLOYERS LIABIL																				_	+(9.8	32 x 4	178) :	= 17903	30
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PHYSICIAN PAID	APENSE			Тт	EMD	DISABIL	ITV I	DAID												D., NOT					12567
HOSPITAL PAID						PARTIA														DEM. PN					170020
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ANNUITY PURCHASE	AMT.			V	.R. INI	DEM. IN	CUR	RED							14.	TOT	AL IND	EM. PA	ID TO \	/AL. DA	TE				6799
TOTAL GROSS INCUR	RED			V	.R. TR	AINING	INC	URRE	ED						15.	TOT	AL MEI	D. PAID	TO VA	L. DATE					0
				V	.R. EV	AL. INC	URR	RED							16.	SOC	. SEC.	OR OTI	HER OF	FSET A	AMT.				

*SEE REVERSE FOR CODING

Effective Date: January 1, 2006 Section VI
Page 30 EXAMPLES

Illustration 19 - Merit Rating

Merit rating adjustments are applicable below line C and are calculated as a percentage of the earned premium. Each insured who does not qualify for an experience mod is reviewed to determine if a merit rating adjustment applies.

There are three types of merit rating adjustments based upon an insured's occurrence of lost time (indemnity) losses: Code 9884 (no credit/no debit), Code 9885 (5% credit), Code 9886 (5% debit).

											POLICY IN												<u> </u>			
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy N	umber		Policy	Effective Dat	te Policy Ex	piration Date	Expos.	State	State Effective Da	te Certi	ificate No.	Card	l Serial No.	• T	ı	Risk ID Numbe	er	Page No.	Last	Page No.
01				12345		12345	6789		01	/01/97	01/0	01/98	07	7												
Insured	's Name:	DEE	'S FL	OWERS							"		· ·	•							F.E.I.	N.		Pending	File No.	
Insured	's Addres	s:																		1	2345	6789				
Mod Effec	ive Date	Rate Effe	ctive Date			Policy Conditio					olicy Type I D	Dedu			Deductible Amou		Deductible Amo		Reserved			r Carrier Use		For E	ureau Use	
				3 Yr F/R Multistate Policy Policy	Interstate Rating	Estimated Exposure	Retro Policy	Canceled Mid-Term	MCO Indicator	Type Cov.	Plan Non- Ind. Std.	Тур		cent	Claim/Accide	ent	Aggregate									
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		E	XPOSU	RE INFORMATION			.									IFORMAT	_									
Upd Type	Exp. Cov.	Clas	s Code	Exposure Amount	Manual Rate	Prei	mium Rate	*Upd Type	Claim Nun	mber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Inc	urred Medical	Class Code	Injury	Status				Conditions		Jurisdic State	Cat. No.	MCO Type
	01	0	661	40000	5.71		2284												Act		ype	Recov	Cov Settl			
				10000	0.7.			_	Socia	al Security N	umber	Part	Nature	Cause	(Occupation Des	scription	'	Voc.	Lump	Fraud	Deduct	Paid In	demnity	Paid N	edical
	01	98	307				91		Claimant's Attor	rney Fees	Employer's Atto	rney Fees				Reven	sed for Future I	Use					ALAI	Paid	ALAE II	ncurred
								***	01: 11		A D				114	01:	1 12	Ciri	1					1 1 2 5	0.1	Moo
								*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Inci	urred Medical	Class Code	Injury	Status				Conditions	. 1	Jurisdic State	Cat. No.	MCO Type
	A.	Tot	al Subje	ct Premium															Act	ly	/pe	Recov C	Cov Settl			
	В.	Ext	perience d (XX.XX	(X)					Socia	al Security N	umber	Part	Nature	Cause	(Occupation Des	scription	,	Voc.	Lump	Fraud	Deduct	Paid In	demnity	Paid M	edical
	C.			ied Premium					Claimant's Attor	rney Fees	Employer's Atto	rney Fees			•	Reven	sed for Future I	Use		•			ALAI	Paid	ALAE II	curred
								*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Incu	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO Type
	D.	09	385		.05	:	119				No. Olainis					Couc			Act	Ty	/pe	Recov C	Cov Settl	State	140.	Турс
	<u>Б.</u> Е.	1	303		.03		117		Socia	al Security N	lumber	Part	Nature	Cause	(Occupation Des	scription	,	Voc.	Lump	Fraud	Deduct	Paid In	demnity	Paid M	edical
	F.								Claimant's Attor	rney Fees	Employer's Atto	rney Fees			•	Reven	sed for Future I	Use	,			•	ALAI	Paid	ALAE II	icurred
	- ' '							*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Incu	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO
		T-1-1	0		T.1.10111D			Туре			NO. CIAIIIIS					Code			Act	Ty	/pe	Recov C	Cov Settl	State	NO.	Туре
	G.	lotal	Standard Exp	40000	Total Standard Pr	remium	2256											L		╛	Д.			<u> </u>		<u></u>
	Н.	0(06_	Premium Discoun	it Amt.				Socia	al Security N	lumber	Part	Nature	Cause		Occupation Des	scription	'	Voc.	Lump	Fraud	Deduct	Paid In	demnity	Paid N	edical
	ı	0	900	Expense Constan	t Amt		160		Claimant's Attor	rney Fees	Employer's Atto	rney Fees			•	Reven	sed for Future I	Use	•	•			ALAI	Paid	ALAE II	curred
			,,,,	2/10/100 00/10/10/10			100	*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Incu	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO Type
								Турс			No. Glains					Couc			Act	Ту	/pe	Recov	Cov Settl	State	140.	Турс
	J.								Socia	al Security N	umber	Part	Nature	Cause	(Dccupation Des	scription	,	Voc.	Lump	Fraud	Deduct	Paid In	demnity	Paid N	edical
	K.								Claimant's Attor	rney Fees	Employer's Atto	rney Fees				Reven	sed for Future I	Use				1	ALAI	Paid	ALAE II	ncurred
	L.														I	LOSS TOT	TALS									
									Reserved for Fe	uture Use	Total N	o. Claims	To	ital Incurre	d Indemnity	Total Incu	rred Medical	Rese	erved for F	uture Us	е	Total Paid	Indemnity	To	tal Paid Med	ical
									Tot. Claimant's A	Attny. Fees	Tot. Employe	r's Attny. Fe	es			Reserved for	Future Use					Total AL	AE Paid	Tot	al ALAE Incu	rred
		1																								

Effective Date: January 1, 2006 Section VI
Page 31 EXAMPLES

Illustration 20 - Assigned Risk Surcharge

Assigned risk surcharges are applicable below Line C and are calculated as a percentage after the application of any schedule rating debit/credit. See Algorithm Section X or specific premium calculation sequence.

											POLICY II															
Report No.	Corr. No.	Corr. Type	Replace Rpt. Ind.	Carrier Code		Policy No	umber		Policy	Effective Da	te Policy Ex	piration Date	Expos.	State	State Effective Da	te Certi	ficate No.	Card	l Serial No		F	Risk ID Numb	er	Page No.	Last	Page No.
01				00200	V	NC1234	156789		10	/01/99	10/	01/00	0	7												
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Insured	's Addres	s:																		1	2345	6789				
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				3 Yr F/R Multistate Policy Policy	Interstate Rating	Estimated Exposure	Retro Policy	Canceled Mid-Term	MCO Indicator	Type Cov.	Plan Non- Ind. Std.	Тур	e Per	cent	Claim/Accide	nt	Aggregate									
10/0	1/99	10/0	1/99	N Y		N	N	N	N	01	01 01	000	00													
		Е	XPOSU	RE INFORMATION											LOSS IN	FORMAT	ION									
Upd Type	Exp. Cov.	Clas	s Code	Exposure Amount	Manual Rate	Pren	nium Rate	*Upd Type	Claim Nur	mber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Inc	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO Type
	01	00	951	35000	.72		252												Ac	t 1	Гуре	Recov	Cov Sett			1
	UI	0.	100	33000	.12		232		Soci	al Security N	lumber	Part	Nature	Cause	(Occupation Des	cription	١	Voc.	Lump	Fraud	Deduct	Paid In	demnity	Paid N	edical
	01	09	953	17950	.49		88		Claimant's Atto	rnov Foos	Employer's Atte	ornov Foos				Povor	sed for Future I	Iso					ΔΙΔ	Paid	ALAE II	ncurred
									Claimant 3 Atto	ilicy i ccs	Employer 3 Att	onicy rees				Kevei	scu for ruture v	730					ALA	T did	ALAL II	Curreu
								*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Inc	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO Type
	A.	Tot	al Suhia	ct Premium			340												Act	T	уре	Recov	Cov Settl			. 1
		Fxr	perience				340		Soci	al Security N	lumber	Part	Nature	Cause	(Occupation Des	cription	\	Voc.	Lump	Fraud	Deduct	Paid In	demnity	Paid N	iedical
	B.	Mod	d (XX.XX	(X)			1.431	-	Claimant's Atto	rnov Foos	Employer's Atte	ornov Foos				Douge	sed for Future I	Ico					01.0	Paid	ALAE II	nourrod
	C.	Tot	al Modif	ied Premium			487		Claimant 3 Atto	iney rees	Linployer's Att	officy rees				Kevei	sea for Talare (J3C					ALA	Falu	ALAL II	curred
								*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Inc	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO Type
	D.	0	277		.39		190												Act	T	уре	Recov	Cov Settl			
		02	211		.37		170		Soci	al Security N	lumber	Part	Nature	Cause		Occupation Des	cription	١	Voc.	Lump	Fraud	Deduct	Paid In	demnity	Paid N	edical
	E.								Claimant's Atto	rney Fees	Employer's Atte	orney Fees				Reven	sed for Future I	Jse					ALA	Paid	ALAE II	ncurred
	F.																							1		
								*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Inc	urred Medical	Class Code	Injury	Status	Aci			Conditions Recov	Cov Settl	Jurisdic State	Cat. No.	MCO Type
	G.	Total	Standard Ex		Total Standard Pro	emium													Aci	` '	уре	Recov	COV Jeill			
				52950			677		Soci	al Security N	lumber	Part	Nature	Cause	(Occupation Des	cription	١	Voc.	Lump	Fraud	Deduct	Paid In	demnity	Paid N	edical
	H.	00	06_	Premium Discour	nt Amt.																					
	ı	00	900	Expense Constan	nt Amt				Claimant's Atto	rney Fees	Employer's Atte	orney Fees				Reven	sed for Future I	Jse					ALA	Paid	ALAE II	curred
	- 1.	-	700	Expense constan	it 7 unit			*Upd	Claim Nun	nber	Acc. Date/ No. Claims	Incurr	ed Indemnity	Inc	urred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO
	_							Туре			NO. CIAIIIIS					Code			Act	T	уре	Recov	Cov Settl	State	NO.	Туре
	J.								Soci	al Security N	lumber	Part	Nature	Cause		Occupation Des	cription	١	Voc.	Lump	Fraud	Deduct	Paid In	demnity	Paid M	ledical
	K.										1															
									Claimant's Atto	rney Fees	Employer's Atte	orney Fees				Reven	sed for Future I	ıse					ALA	Paid	ALAE II	ncurred
																.0SS TOT										
									Reserved for F	uture Use	Total N	lo. Claims	T	otal Incurre	ed Indemnity	Total Incu	rred Medical	Rese	erved for F	uture Us	se	Total Paid	Indemnity	То	al Paid Med	ical
			+						Tot. Claimant's F	Attny. Fees	Tot. Employe	er's Attny. Fe	es			Reserved for	Future Use	1				Total A	LAE Paid	Tota	I ALAE Incu	ırred
1	1			l																						

Effective Date: January 1, 2006 Section VI
Page 32 EXAMPLES

Illustration 21 – Anniversary Rated Policy with the Premium Charge for Foreign Terrorism

In this illustration it is assumed that more than one experience modification applies during the policy period and the premium charge for Foreign Terrorism is applicable.

Note: In the following example all premiums are calculated in the same sequence outlined in example 16 (combination example).

The premium charge for Foreign Terrorism, Code 9740, is derived by adding up all payroll exposures for a given split period divided by \$100 and multiplying the result times the carrier's rating value for Code 9740 - Foreign Terrorism. The resulting premium charge should be reported on lines "J" through "K" under Code 9740.

As with most pricing programs in the state of Delaware (e.g., Construction Credit - 9046, Merit Rating Credit - 9885) the premium charge for Foreign Terrorism, Code 9740 is applicable, as of each risk's Anniversary Rating Date.

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No. 01	No.	Туре	Rpt. Ind.	00200	W	C123456789		01	/01/03	01	/01/04	0.	7										1		2
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Upd Type	Exp. Cov.	Clas	ss Code	Exposure Amount	Manual Rate	Premium Rate	*Upd Type	Claim Nun	nder	Acc. Date/ No. Claims		red Indemnity	inci	urred Medical	Class Code	Injury	Status	Ac	t Tv	Loss pe	Recov Recov	Cov S	Jurisdic State	Cat. No.	MCO Type
	01	0	665	255000	7.84	19992																			
	01	0'	953	48000	.24	115		Socia	al Security N	Number	Part	Nature	Cause		Occupation De	scription		Voc.	Lump	Fraud	Deduct	Paid	Indemnity	Paid	Medical
	01	9,	664			3277		Claimant's Attor	rney Fees	Employer's F	Attorney Fees				Reve	rsed for Future	Use	•				А	LAE Paid	ALAE	Incurred
	- 01		001			3211	*Upd Type	Claim Nun	nber	Acc. Date/ No. Claims		ed Indemnity	Incu	ırred Medical	Class Code	Injury	Status			Loss	Conditions		Jurisdic State	Cat. No.	MCO Type
	A.	Tot	tal Subie	ct Premium		16830												Act	Туј	ое	Recov	Cov Se	tti		
	В.	Ext	perience d (XX.X)			0.930		Socia	al Security N	Number	Part	Nature	Cause	(Occupation De	scription		Voc.	Lump	Fraud	Deduct	Paid	Indemnity	Paid	Medical
								Claimant's Attor	rney Fees	Employer's F	Attorney Fees			-1	Reve	rsed for Future	Use		I			А	AE Paid	ALAE	Incurred
	C.	101	tal Modif	ied Premium		15652	*Upd	Claim Nun	nber	Acc. Date/	Incur	Incu	ırred Medical	Class	Injury	Status			Loss	Conditions		Jurisdic	Cat.	MCO	
							Туре			No. Claims					Code			Act	Туј	ре	Recov	Cov Se	ttl	No.	Туре
	D.		887			3913		Socia	al Security N	Number	Part	Nature	Cause	(Occupation De	scription		Voc.	Lump	Fraud	Deduct	Paid	Indemnity	Paid	Medical
	E.	98	880		.10	1174	-	Claimant's Attor	rney Fees	Employer's F	Attorney Fees				Reve	rsed for Future	Use					A	_AE Paid	ALAE	Incurred
	F.	9(046		.25	2935	*Und	Claim Nun	abor	Acc. Date/	Incur	red Indemnity	I Inci	ırred Medical	Class	Injuni	Status						Jurisdic	Cat.	MCO
							*Upd Type	Ciaiiii Nuii	ibei	No. Claims	iliculi	eu muemmy	IIICC	irred wedicar	Code	Injury	Sidius	Aci	Туј		Conditions	Cov Se	State	No.	Туре
	G.	Total	Standard Ex	posure	Total Standard Prem	ium																			
	Н.	00	063_	Premium Discoun	t Amt	2/1		Socia	al Security N	Number	Part	Nature	Cause	(Occupation De	scription		Voc.	Lump	Fraud	Deduct	Paid	Indemnity	Paid	Medical
	п.	- 00	703_	FIEIIIUIII DISCOUII	t Amt.	261	-	Claimant's Attor	rney Fees	Employer's F	Attorney Fees				Reve	rsed for Future	Use					A	_AE Paid	ALAE	Incurred
	l.	0	900	Expense Constan	t Amt	119	ži i pod	Claim Nun		Acc. Date/		and landsomethy	1 1	ırred Medical	Class	Latino	Status						huindin	Cot	MCO
							*Upd Type	Claim Nun	nber	No. Claims		red Indemnity	incu	irred Medical	Class Code	Injury	Status	Act	Туј		Conditions	Cov Se	Jurisdic State	Cat. No.	MCO Type
	J.	9	740		.04	0		Socie	al Socurity N	Number	Part	Nature	Cause	1 ,	Occupation Do	scription		Voc.		Fraud	Deduct		Indemnity	Paid	Medical
	K.								al Security N			Nature	Cause	`	Occupation De			VOC.	Lump	riauu	Deduct				
	L.							Claimant's Attor	rney Fees	Employer's A	Attorney Fees				Reve	rsed for Future	Use					A	_AE Paid	ALAE	Incurred
								Reserved for F	uturo Hec	Tota	l No. Claims		otal Incurre	d Indemnity	OSS TO	TALS urred Medical	Doo	served for I	uturo Uco		Total Pair	d Indemnity	1	otal Paid Me	dical
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								Tot. Claimant's A	Attny. Fees	Tot. Emplo	oyer's Attny. Fe	ees		ı	Reserved fo	r Future Use					Total A	LAE Paid	То	tal ALAE Inc	urred

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Effective Date: January 1, 2006 Section VI
Page 33 EXAMPLES

Illustration 22 – Anniversary Rated Policy with the Premium Charge for Terrorism Risk Insurance Act of 2002 – Certified Losses and Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents

In this illustration it is assumed that more than one experience modification applies during the policy period and the premium charges for the Foreign Terrorism and Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents are applicable.

Note: In the following example all premiums are calculated in the same sequence outlined in example 16 (combination example).

The premium charges for Foreign Terrorism, **Code 9740**, and Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents, **Code 9741**, are derived by adding up all payroll exposures for a given split period, dividing by \$100 and multiplying the result times the carrier's rating value for each of these codes. The resulting premium charges should be reported on lines "J" through "K" under Code 9740 and Code 9741.

As with most pricing programs in the state of Delaware (e.g., Construction Credit – Code 9046, Merit Rating Credit – Code 9885) premium charge for Foreign Terrorism, Code 9740, and Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents, Code 9741, are applicable as of the individual risk's Anniversary Rating Date.

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SECTION VII

GLOSSARY OF TERMS

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective Date: January 1, 2006 Section VII
Page 1 GLOSSARY

SECTION VII -- GLOSSARY

Bureau Data Card

Bureau Data Cards provide the risk name, location, Bureau file number, authorized classification(s) and, if applicable, the risk's experience modification for a minimum of one year.

Risks approved for the Delaware Construction Classification Premium Adjustment Program and any other applicable credit program will be shown on these data cards.

Bureau Loss Costs

Dollar amounts per unit of exposure attributable to the payment of losses under workers compensation and employers liability coverage's, filed by the Bureau based on the aggregate experience of all Bureau members and approved by the Delaware Insurance Commissioner.

Bureau Rating Values

All parameters filed by the Bureau and approved by the Delaware Insurance Commissioner, and which are used either mandatorily or by option of carriers for purpose of pricing workers compensation and employers liability coverage's. Such Bureau rating values include Bureau Loss Costs, experience rating plan values such as Expected Loss Cost Factors, Credibility, Maximum Value of One Accident, and Credibility Weighted Maximum Value Charge, retrospective rating plan values such as the Table of Expected Loss Ranges, Excess Loss Pure Premium Factors, Retrospective Pure Premium Development Factors, and expense parameters applicable to USL&HW coverage's such as Premium Discounts, Expected Loss Ratio, Expense Ratios, Tax Multipliers and Loss Conversion Factors.

Carrier Rate

The amount per unit of exposure which an insurance carrier charges for workers compensation and employers liability insurance.

Carrier Rating Value

All parameters used by carriers for purposes of pricing workers compensation and employers liability insurance coverage's. Such parameters may be either Bureau Rating Values adopted by a carrier for its own use or values independently determined by a carrier.

Contract Medical

An agreement between an insurance carrier and one or more doctors, which specifies that in return for stipulated sum of money, the doctor(s) will provide medical services for treatment of occupational injuries sustained by employees of a particular risk being insured by the carrier.

Correction Report

A report, which is required to correct an error of any kind on a previously filed report.

Effective Date: January 1, 2006 Section VII
Page 2 GLOSSARY

Cumulative Injury

An injury, which results in a disability or death and is not traceable to a definite compensable accident occurring during the employee's present or past employment. The injury is understood to have occurred from and has been aggravated by an employment-related repetitive activity. For example, a cement mason, carpet installer or tile man presents a claim for injury to the knee caused by repetitive bending and kneeling on the job.

Employers Liability

If an injured employee is not covered under any workers compensation law, he or she may seek recovery by suing the employer under employer's liability.

Expense Constant

A premium charge which may apply to a policy in addition to the premium inclusive of loss constants. The expense constant covers expenses such as those issuing recording and auditing, which are common to all workers compensation policies regardless of size.

Experience Modification

An adjustment to premium for a given risk merited by loss ratios that are higher or lower than expected.

Rated Risk

A risk which has an experience modification.

Non-Rated Risk

A risk which has no experience modification.

Exposure

The extent of exposure to loss as measured by payroll, or, for per capita classes, man-weeks.

Loss Constant

An amount, which may be added to the premium on policies on small risks to compensate for their higher loss ratio.

Loss Cost

Dollar amounts per unit of exposure attributable to the payment of losses under workers compensation and employers liability coverage's. Loss costs may be developed either by the Bureau based on the aggregate experience of all Bureau members or may be established by individual carriers based on their own supporting information.

Loss Ratio

The ratio of losses to premiums.

Effective Date: January 1, 2006 Section VII
Page 3 GLOSSARY

Man-Year

One employee working for one year. For example, an employee working for one year is insured for one man-year. An employee working for nine months is insured for .8 man-years.

Merit Rating

The plan is intended to grant premium discounts or assess premium surcharges to employers, which do not qualify under the uniform Experience Rating Plan.

Minimum Premium

The lowest premium amount for which a single risk can be insured for a policy period. Minimum premiums are not subject to experience modifications or rate deviations.

Non-Rateable Element

A portion of the rating value, which is not subject to experience or retrospective rating.

Occupational Disease

Occupational disease is any abnormal condition caused by repeated exposure extending over a period of time to a disease producing agent or agents present in the workers' occupational environment resulting in disability or death, which is not traceable to a definite compensable accident occurring during the employee's present or past employment.-- For example, a granite worker presents a claim for the occupational disease of silicosis due to exposure to the disease agent silica.

Per Capita Classification

A classification where the exposure base is the number of employees rather than payroll.

Premium Discount

For policies with a total standard premium in excess of a specified amount, the premium discount recognizes that the relative expense of issuing and servicing larger premium policies is less than for smaller premium policies.

Provision for Claim Payment

Historical aggregate losses projected through development to their ultimate value and through trending to a future point in time, but excluding all loss adjustment or claim management expenses, other operating expenses, assessments, taxes, and profit or contingency allowances. In this Plan, the term "loss cost" is synonymous with "provision for claim payment."

Effective Date: January 1, 2006 Section VII
Page 4 GLOSSARY

Rating Value

A parameter or number used in pricing workers compensation or employers liability insurance coverage's. Rating values may be established by the Bureau or by individual carriers. Where individual carriers have established rating values different from those of the Bureau, the carrier's values supercede those of the Bureau for purposes of that insurer's policies.

Reinsurance

Acceptance by an insurer (called a reinsurer) of all or part of the risk of loss of another insurer.

Scheduled Indemnity

Benefits determined from a schedule of awards based on injury as required by law.

Second Injury Fund

When a previously injured worker returns to work and is injured again in such a way that the combined effects of the injuries constitutes a more serious injury (and thus has higher benefits) than the two injuries considered separately, the difference in benefits is paid by the Second Injury Fund. For example, if a worker is injured and loses an arm, then returns to work and is subsequently re-injured losing his other arm, the second injury fund will pay the difference between the benefits for the loss of both arms and the combined benefits when the loss of each arm is considered separately.

Schedule Rating Plan

The loss and/or expense components of an insured risk's premium may, at the option of the underwriting carrier, be adjusted in accordance with provisions of this plan to reflect defined characteristics of the risk which, in the sole judgment of the underwriting carrier, are not adequately reflected in prior experience of the insured risk.

Subrogation

A recovery action in which losses incurred by a carrier due to the injury of an employee are reimbursed either in part or in whole by a third party deemed primarily responsible for the injury.

Subsequent Report

A report, which updates the loss information and is filed as of the second, third, fourth, fifth, sixth, seventh, eighth, ninth and/or tenth valuation date. (Refer to Section IV, Item A.1. for valuation dates)

Supplemental Non-Rateable Loading

A supplement to be added to the rating value for certain risks within a classification, which have a hazard, not shared by all members of the classification. The supplemental loading is not subject to experience or retrospective rating.

Effective Date: January 1, 2006 Section VII
Page 5 GLOSSARY

Vocational Rehabilitation

The costs involved in retraining an injured worker to return to work at the same or a different job.

Voluntary Compensation Insurance

An employer may purchase a voluntary compensation policy to insure against claims filed by employees who are not covered under any workers compensation law. Such insurance provides benefits similar to those provided under workers compensation.

SECTION VIII

SAMPLE FORMS

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective Date: January 1, 2006 Page 1

Section VIII SAMPLE FORMS

SECTION VIII - SAMPLE FORMS

Form <u>Number</u>	<u>Description</u>
NC-2957	Unit Statistical Report
NC-2913	Supplemental Loss Report
NC-1047	Individual Case Report
NC-2400	Letter of Transmittal Hard Copy
NC-302	Summary Report – Three - Year Fixed Rate Policies

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SUPPLEMENTAL LOSS REPORT

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LETTER OF TRANSMITTAL FOR REPORTING UNIT STATISTICAL REPORTS--HARD COPY

	Transmittal N	No
I am transmitting herewith, in accordance with the app	roved Workers Compensation Statistical Plan, unit report	rts shown below.
represented. Such premiums, payrolls and losses ar	bit of earned premiums, corresponding payrolls and incre properly assigned to the respective classifications a tries on these cards are true and correct to the best of my	nd are in conformity with the
Signature and Title		Date
Carrier Name	Group Cod	le
Address	No. of Reports Included:	
	No. of Cards Included:	
Check One Submission and Complete the F	Following:	
☐ 1. By State: State Name	State Code	Report Type
☐ 2. Effective Month:	<u> </u>	
☐ 3. Underground Coal Mine	From Serial #	to Serial #
☐ 4. Interstate Specials (MA, MN, NY, 7	ΓΧ)	
NCCI-	-RECEIPT OF UNIT REPORTS	
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NC2400(00261)

SUMMARY REPORT - THREE YEAR FIXED RATE POLICIES

ST	ATE	STATE NO	EFFEC	TIVI	E YEAR _		CLASS C	ODE	
СА	RRIER					CARRIER	NO		
A.	NUMBER OF RISKS	S ES FOR WHICH CLASS IS	<u> </u>				LOSS EXHIBIT		
	THE GOVERNING CL				CODE	INJURY	NUMBER OF CLAIMS	TOTAL LOSS INDEMNITY	
В.	EXPOSURE TOTAL	S		1.		DEATH			
	1 PAYROLL			2.		P.T.			
	i. TAIROLL		-	3.		MAJOR			
	2. PER CAPITA _		_	4.		MINOR			
	3. OTHER		_	5.		TEMP			
_				6.		NON COMP MEDICAL		XXXX	
C.	STD. EARNED PR	EM	-			TOTAL			

NC-302

SECTION IX

ELECTRONIC SUBMISSION

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective Date: January 1, 2006 Section IX

Page 1 ELECTRONIC SUBMISSION

SECTION IX - ELECTRONIC SUBMISSION

The Workers Compensation Data Specifications Manual has been modified to provide for the Advisory Statistical Work Group (ASWG) changes. Delaware has adopted the Workers Compensation Insurance Organizations (WCIO) Data Processing Subcommittee's changes to WCSTAT. The Bureau encourages the use of electronic submission. Carriers should contact the Bureau's Systems or Statistical Departments at (215) 568-2371 to discuss establishing an approval and implementation schedule. Carriers desiring a copy of the Workers Compensation Data Specifications Manual may obtain it by contacting the Subcommittee's Manual Coordinator at the National Council on Compensation Insurance, Inc. (NCCI).

SECTION X

PREMIUM ALGORITHM

DELAWARE
STATISTICAL PLAN
MANUAL
WORKERS COMPENSATION
and
EMPLOYERS
LIABILITY
INSURANCE

Effective Date: January 1, 2006 Section X

Page 1 PREMIUM ALGORITHM

SECTION X - ALGORITHM

Delaware Premium Algorithm Preface:

Mandatory use for policies effective on or after January 1, 2006.

The computation of workers compensation premium includes a broad complement of potential rating values, pricing programs and other similar or related variables. To the extent that these component parts of premium determination may be applied in a prescribed sequence and using defined formulas and/or relationships, several potential benefits arise including the following:

- Competitive differences within the marketplace can be more clearly defined and consistently applied;
- Similarly-situated risks can receive comparable treatment with respect to specific rating values, pricing programs or other factors, increasing the equity of the marketplace;
- Analysis of the effects of various components of overall premium determination can be better understood and more intelligently compared across carriers, states and/or time;
- In the event that new pricing programs or other factors are introduced in the future, the defined
 existing formulas can provide a consistent basis for the development of programs and system
 procedures within the workers compensation industry.

Effective Date: January 1, 2006

Section X

Page 2 PREMIUM ALGORITHM

		Associated		
Line	Item Name	Statistical	Line	Source & Derivation
#		Code	#	
(1)	Classification	XXXX	(1)	Carrier value
(2)	Exposure	XXXX	(2)	Risk characteristic
(3)	Carrier Rating Value	XXXX	(3)	Carrier value
(4)	Classification Manual Premium		(4)	(2)/100x(3) if classification has payroll exposure. Special procedures apply to non-payroll classes
(5)	Total Policy Manual Premium		(5)	Sum of (4) for all classifications on the policy
(6)	Employer Liability Increased Limits Factor	XXXX	(6)	Carrier value
(7)	Employer Liability Increased Limits Premium Charge		(7)	(5)x[(6) expressed as a decimal]
(8)	Minimum Premium Employer Liability Increased Limits	9848	(8)	Carrier value
(9)	Minimum Premium Employer Liability Increased Limits Premium Charge	9848	(9)	[(8)-(7)] if (7)<(8) and (6) >0, otherwise zero
(10)	Subject Deductible Credit Percentage	9664	(10)	Carrier value
(11)	Subject Deductible Premium Credit	9664	(11)	[(5)+(7)+(9)]x[(-10) expressed as a decimal]
(12)	Waiver of Subrogation Charge	0930	(12)	Carrier value - subject to experience modification
(13)	Waiver of Subrogation Premium	0930	(13)	Value from Line (12)
(14)	Total Subject Premium		(14)	[(5)+(7)+(9)+(11)+(13)]
(15)	Experience Modification	9898	(15)	Zero for non-experience-rated risks
(16)	Modified Premium		(16)	(14)x(15)
(17)	Merit Rating Credit Factor	9885	(17)	Zero if Merit Rating Credit does not apply
(18)	Merit Rating Credit	9885	(18)	(14)x[(-17) expressed as a decimal]
(19)	Merit Rating Neutral Factor	9884	(19)	Zero whether Merit Rating Neutral Adjustment (no credit or debit) does or does not apply
(20)	Merit Rating Neutral Adjustment	9884	(20)	(14)x[(19) expressed as a decimal]
(21)	Merit Rating Debit Factor	9886	(21)	Zero if Merit Rating Debit does not apply
(22)	Merit Rating Charge	9886	(22)	(14)x[(21) expressed as a decimal]
(23)	Premium After Experience Modification or Merit Rating		(23)	(16) if Experience-Rated, [(14)+(18)+(20)+(22)] if Merit-Rated, (14) if Non-Rated
(24)	Non-Ratable Classifications	XXXX	(24)	Carrier Value
(25)	Non-Ratable Classifications Exposure		(25)	Portion of payroll exposure subject to Non-Ratable Classifications
(26)	Non-Ratable Classification Rating Value	XXXX	(26)	Carrier Value
(27)	Non-Ratable Classification Premium		(27)	(25)/100x(26) [based on applicable Non- Ratable Classification exposure]

Effective Date: January 1, 2006

Section X PREMIUM ALGORITHM

Page 3

		Associated	i	
Line	Item Name	Statistical	Line	Source & Derivation
(28)	Aircraft Seat Surcharge Exposure	<u>Code</u> 9108	(28)	Actual number of seats for insured risk.
(20)	(# of seats)	0400	(20)	Subject to maximum 10 seats per aircraft
(29)	Aircraft Seat Surcharge	9108	(29)	Carrier Value
(30)	Aircraft Seat Surcharge Premium Charge	9108	(30)	(28) x (29)
(31)	Workfare Program Employees Exposure (PA)	0982	(31)	Number of person weeks. A partial workweek for any worker to be counted as 1 person week.
(32)	Workfare Program Employees Rating Value (PA)	0982	(32)	Carrier Value
(33)	Workfare Program Employees Premium (PA)	0982	(33)	(31) x (32)
(34)	Non-Ratable Classification Premium Total		(34)	Sum of all (27)+(30)+(33) premiums
(35)	Non-Ratable Classification Increased Limits Factor	XXXX	(35)	Carrier value
(36)	Non-Ratable Classification Increased Limits Premium Charge	XXXX	(36)	(34)x [(35) expressed as a decimal]
(37)	Minimum Premium Non-Ratable Classification Increased Limits	9848	(37)	Carrier value
(38)	Minimum Premium Non-Ratable Classification Increased Limits Premium Charge	9848	(38)	[(37)-(36)] if (36) < (37) and (35) > 0, otherwise zero
(39)	Premium Before Schedule Rating		(39)	(23)+(34)+(36)+(38)
(40)	Schedule Rating Plan Adjustment Factor	9887/9889	(40)	Carrier value - use 9887 for schedule credits and 9889 for schedule debits
(41)	Schedule Rating Plan Premium Adjustment	9887/9889	(41)	(39)x[(40) expressed as a decimal]. For schedule credits Line (41) will be negative
(42)	Certified Safety Committee Credit Factor (PA)	9890	(42)	Credit applies if insured is certified.
(43)	Certified Safety Committee Premium Credit (PA)	9890	(43)	[(39)+(41)]x[(-42) expressed as a decimal]
(44)	Workplace Safety Program Credit Factor (DE)	9880	(44)	Credit applies if insured qualifies
(45)	Workplace Safety Program Premium Credit (DE)	9880	(45)	[(39)+(41)]x[(-44) expressed as a decimal]
(46)	Construction Classification Premium Adjustment Program Credit Factor	9046	(46)	Based on wage level(s), application to rating organization
(47)	Construction Classification Premium Adjustment Program Premium Credit	9046	(47)	[(39)+(41)]x[(-46) expressed as a decimal]
(48)	Drug-Free Workplace Factor (DE)	9846	(48)	Carrier value

Effective Date: January 1, 2006

Section X
PREMIUM ALGORITHM

Page 4

		Associated	1	
Line	Item Name	Statistical	Line	Source & Derivation
#		Code	#	
(49)	Drug-Free Workplace Credit (DE)	9846	(49)	[(39)+(41)+(45)+(47)]x[(-48) expressed as a decimal]
(50)	Managed Care Factor (DE)	9874	(50)	Carrier value
(51)	Managed Care Credit (DE)	9874	(51)	[(39)+(41)+(45)+(47)+(49)]x[(-50) expressed as a decimal]
(52)	Package Credit Factor (DE)	9721	(52)	Carrier value
(53)	Package Credit (DE)	9721	(53)	[(39)+(41)+(45)+(47)+(49)+(51)]x[(-52) expressed as a decimal]
(54)	Premium After Managed Care and Package Credit If Applicable		(54)	[(39)+(41)+(43)+(45)+(47)+(49)+(51)+(53)]
(55)	Assigned Risk Surcharge Factor (DE)	0277	(55)	May apply to some or all assigned risks based on plan and characteristics of individual insured
(56)	Assigned Risk Premium Surcharge (DE)	0277	(56)	(54)x[(55) expressed as a decimal]
(57)	Deductible Credit Factor	9663	(57)	Carrier value
(58)	Deductible Premium Credit	9663	(58)	[(54)+(56)]x[(-57) expressed as a decimal]
(59)	Loss Constant	0032	(59)	Carrier value - may vary based on risk premium size
(60)	Loss Constant Charge	0032	(60)	Line (59) if applicable
(61)	Short Rate Cancellation Factor	0931	(61)	Carrier value - zero if short rate cancellation does not apply
(62)	Short Rate Premium	0931	(62)	[(54)+(56)+(58)+(60)]x[(61)-1.0000] if (61)>0, otherwise zero
(63)	Expense Constant	0900	(63)	Carrier value if applicable
(64)	Expense Constant Charge	0900	(64)	Line (63)
(65)	Minimum Premium	0990	(65)	Carrier value
(66)	Minimum Premium Charge	0990	(66)	If (65)>[(54)+(56)+(58)+(60)+(62)+ (64)], (65)-[(54)+(56)+(58)+(60)+(62)+(64)], otherwise zero
(67)	Unit Statistical Report Total Standard Premium		(67)	[(54)+(56)+(58)+(60)+(62)+(66)]
(68)	Premium Discount Amount	0063/0064	(68)	Carrier value based on [(54)+(56)+(58)+(60)+(62)+(66)]
(69)	Additional premium Waiver of Subrogation (flat charge)	9115	(69)	Carrier value(s)
(70)	Foreign Terrorism	9740	(70)	(Total payroll/100) x carrier rating value
(71)	Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents (DTEC)	9741	(71)	(Total payroll/100) x carrier rating value
(72)	Total Policy Premium Subject to Employer Assessment		(72)	(64)+(67)-(68)+(69)+(70)+(71)
(73)	Employer Assessment Factor Pursuant to Act 57 of 1997 (PA)	0938	(73)	Bureau value for the specific purpose of computer employer assessments

Effective Date: January 1, 2006 Section X Page 5

PREMIUM ALGORITHM

Line #	Item Name	Associated Statistical Code	Line #	Source & Derivation
(74)	Employer Assessment Amount Pursuant to Act 57 of 1997 (PA)	0938	(74)	[(72)-(11)-(58)]x(73) NOTE: Cells (11) and (58) are credits. Subtracting these credits as shown effectively adds the premium reduction given for deductible coverage back into the premium for purposes of calculating employer assessments

Delaware Compensation Rating Bureau, Inc.



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August 1, 2005

BUREAU CIRCULAR NO. 793

To All Members of the Bureau:

Re: <u>DECEMBER 1, 2005 RESIDUAL MARKET RATE AND VOLUNTARY MARKET</u> <u>LOSS COST FILING - BUREAU FILING NO. 0502</u>

Please be informed that the Bureau has submitted a filing of revisions to Delaware's Residual Market Plan, voluntary market loss costs and related rating values with a proposed effective date of December 1, 2005. That filing, No. 0502, proposes an overall increase in collectible rate level of 10.22 percent for the Residual Market Plan and an overall increase in collectible loss costs of 9.15 percent for the voluntary market.

In addition to residual market rates and voluntary market loss costs, Filing No. 0502 proposes revisions to the following programs and/or rating values:

- Residual market expense constant
- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)
- Small deductible program
- State and hazard group relativities
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program
- DCCPAP revisions to qualifying wage table (proposed effective June 1, 2006)
- Updates to corporate officer payroll minimums and maximums for premium computation
- Retrospective rating
- Miscellaneous Manual revisions
- Domestic Terrorism, Earthquake and Catastrophic Industrial Accidents (proposed effective January 1, 2006)
 - Statistical Code 9741
 - Residual market rate and voluntary market loss cost of \$0.01 per \$100 payroll
 - ° Endorsement WC 00 04 21
 - Manual language
 - Statistical Plan language

Bureau Circular No. 793 Page 2

Once Bureau Filing No. 0502 has been adjudicated by the Department of Insurance, each licensed Delaware carrier will be required to make a filing for a loss cost multiplier, rates and/or other related rating values with the Department of Insurance. This requirement will apply even if a carrier intends to retain its current pricing values and programs intact. Accordingly, in order to preserve the desired and possibly necessary flexibility in pricing Delaware workers compensation policies, it is strongly recommended that all policies issued with effective dates on and after December 1, 2005 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement for this purpose. Any policies issued at current rates or on a "to-be-determined" basis for which approved rating values are changed as a result of Bureau Filing No. 0502 and/ or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

Filing Package

Consistent with procedures used for other recent residual market rate and voluntary market loss cost filings, the Bureau will be making the complete filing package for Bureau Filing No. 0502 available on its website at www.dcrb.com. The filing package will be found in the "Filings" section of the website and is expected to be available within ten days of the publication of this circular.

Members and other interested parties are encouraged to use the website to access any and all parts of the filing package for informational purposes.

Provided for reference is a table of current and proposed December 1, 2005 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Timothy L. Wisecarver President

kg Attachments

Remember to visit our website at www.dcrb.com for more information about this and other topics.