

**DELAWARE COMPENSATION RATING BUREAU, INC.**

DECEMBER 1, 2003 RESIDUAL MARKET RATE AND  
VOLUNTARY MARKET LOSS COST FILING

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Note: In the Class Book, the indicated residual market rates are not limited as described in the Rate and Loss Cost Formulae (Exhibit 15). However, Exhibits 26 and 27 show the values as “capped” by this process.

**December 1, 2003 Residual Market Rate and Voluntary Market Loss Cost Filing**

**Calculation of Composite Pure Premium Multipliers**

<b>Item</b>	<b>Manufacturing and Utilities</b>	<b>Contracting and Quarrying</b>	<b>Other Industries</b>
(1) Pure Premium Test Correction Factor	0.9974	1.0285	1.0290
(2) Off-Balance Factor (Collectible Prem Ratio)	1.1699	1.1257	1.0532
(3) Expense Provision ( = 1 / 0.7075 )	1.4134	1.4134	1.4134
(4) Effect of 7/1/04 Benefit Change	1.0037	1.0037	1.0037
(5) Rate Test Correction Factor	1.0058	0.9452	0.9434
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.6650	1.5524	1.4504

## CALCULATION OF IBNR AMOUNTS

Loss amounts shown in this Class Book attributable to IBNR (incurred but not reported losses) include frequency trend and are calculated as a function of expected losses. The factors used appear below:

### INJURY TYPE

MANUAL YEAR	SERIOUS INCL. MEDICAL	NON-SERIOUS INCL. MEDICAL	MEDICAL ONLY
1996	(0.3341)	(0.2003)	0.0000
1997	(0.1919)	(0.1518)	0.0035
1998	0.0129	(0.0668)	0.0062
1999	(0.1748)	(0.1100)	0.0178
2000	(0.0433)	(0.0345)	0.0480

## CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 1996 through 2000 were translated using composite multipliers, yielding an average claim value of \$ 435,030 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities * (2)	Per Claim Limit [ 2 * 435,030 ] * (2) (3)	Per Accident Limit (3) * 2 (4)
I	0.856	744,771	1,489,542
II	0.91	791,755	1,583,510
III	1.092	950,106	1,900,212
IV	1.285	1,118,027	2,236,054

\* From Delaware 12/1/03 Residual Market Rate  
& Voluntary Loss Cost Filing - Excess Loss Factor Study

## CREDIBILITY

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

- Serious: 175 \* Average Cost of Serious Case (including Medical)
- Non-Serious: 500 \* Average Cost of Non-Serious Case (including Medical)
- Medical: 10 Percent of the Non-Serious

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

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	21	7,407,400	1,585,600	8,993,000	428,238
Permanent Total	28	29,327,100	26,970,700	56,297,800	2,010,636
Major	922	188,178,900	168,944,100	357,123,000	387,335
<b>Total Serious</b>	<b>971</b>	<b>224,913,400</b>	<b>197,500,400</b>	<b>422,413,800</b>	<b>435,030</b>
Minor	2,529	66,533,200	107,630,600	174,163,800	68,867
Temporary	14,609	99,514,500	188,751,500	288,266,000	19,732
<b>Total Non-Serious</b>	<b>17,138</b>	<b>166,047,700</b>	<b>296,382,100</b>	<b>462,429,800</b>	<b>26,983</b>

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	435,030 =	76,130,250
Non-Serious: 500 *	26,983 =	13,491,500
Medical: .10 *	13,491,500 =	1,349,150

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	75,560,016	13,390,446	1,339,045
0.99	74,423,844	13,189,098	1,318,910
0.98	73,293,423	12,988,769	1,298,877
0.97	72,168,784	12,789,465	1,278,947
0.96	71,049,956	12,591,191	1,259,119
0.95	69,936,970	12,393,952	1,239,395
0.94	68,829,857	12,197,754	1,219,775
0.93	67,728,647	12,002,602	1,200,260
0.92	66,633,372	11,808,502	1,180,850
0.91	65,544,066	11,615,459	1,161,546
0.90	64,460,761	11,423,480	1,142,348
0.89	63,383,489	11,232,570	1,123,257
0.88	62,312,287	11,042,736	1,104,274
0.87	61,247,187	10,853,983	1,085,398
0.86	60,188,225	10,666,318	1,066,632
0.85	59,135,437	10,479,747	1,047,975
0.84	58,088,859	10,294,277	1,029,428
0.83	57,048,529	10,109,914	1,010,991
0.82	56,014,484	9,926,664	992,666
0.81	54,986,762	9,744,536	974,454
0.80	53,965,403	9,563,534	956,353
0.79	52,950,447	9,383,668	938,367
0.78	51,941,934	9,204,943	920,494
0.77	50,939,906	9,027,368	902,737
0.76	49,944,405	8,850,949	885,095
0.75	48,955,474	8,675,695	867,570
0.74	47,973,157	8,501,612	850,161
0.73	46,997,499	8,328,710	832,871
0.72	46,028,545	8,156,996	815,700
0.71	45,066,343	7,986,478	798,648
0.70	44,110,941	7,817,166	781,717
0.69	43,162,386	7,649,067	764,907
0.68	42,220,728	7,482,190	748,219
0.67	41,286,020	7,316,545	731,655
0.66	40,358,312	7,152,140	715,214
0.65	39,437,658	6,988,985	698,899
0.64	38,524,112	6,827,090	682,709
0.63	37,617,731	6,666,465	666,647
0.62	36,718,571	6,507,119	650,712
0.61	35,826,690	6,349,064	634,906
0.60	34,942,150	6,192,309	619,231
0.59	34,065,010	6,036,866	603,687
0.58	33,195,335	5,882,746	588,275
0.57	32,333,188	5,729,959	572,996
0.56	31,478,637	5,578,519	557,852
0.55	30,631,748	5,428,437	542,844
0.54	29,792,593	5,279,725	527,973
0.53	28,961,244	5,132,397	513,240
0.52	28,137,773	4,986,465	498,647
0.51	27,322,258	4,841,942	484,194
0.50	26,514,776	4,698,844	469,884
0.49	25,715,409	4,557,183	455,718
0.48	24,924,240	4,416,975	441,698
0.47	24,141,355	4,278,235	427,824
0.46	23,366,841	4,140,979	414,098
0.45	22,600,792	4,005,223	400,522

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	21,843,301	3,870,983	387,098
0.43	21,094,466	3,738,278	373,828
0.42	20,354,388	3,607,124	360,712
0.41	19,623,173	3,477,541	347,754
0.40	18,900,930	3,349,548	334,955
0.39	18,187,770	3,223,165	322,317
0.38	17,483,812	3,098,412	309,841
0.37	16,789,176	2,975,311	297,531
0.36	16,103,991	2,853,886	285,389
0.35	15,428,389	2,734,158	273,416
0.34	14,762,506	2,616,153	261,615
0.33	14,106,489	2,499,896	249,990
0.32	13,460,486	2,385,414	238,541
0.31	12,824,655	2,272,735	227,274
0.30	12,199,164	2,161,888	216,189
0.29	11,584,184	2,052,903	205,290
0.28	10,979,899	1,945,815	194,582
0.27	10,386,503	1,840,655	184,066
0.26	9,804,198	1,737,461	173,746
0.25	9,233,199	1,636,271	163,627
0.24	8,673,737	1,537,126	153,713
0.23	8,126,053	1,440,067	144,007
0.22	7,590,407	1,345,142	134,514
0.21	7,067,075	1,252,399	125,240
0.20	6,556,355	1,161,892	116,189
0.19	6,058,566	1,073,675	107,368
0.18	5,574,054	987,812	98,781
0.17	5,103,192	904,368	90,437
0.16	4,646,389	823,415	82,342
0.15	4,204,092	745,033	74,503
0.14	3,776,793	669,309	66,931
0.13	3,365,039	596,339	59,634
0.12	2,969,440	526,233	52,623
0.11	2,590,686	459,111	45,911
0.10	2,229,561	395,114	39,511
0.09	1,886,975	334,403	33,440
0.08	1,563,989	277,164	27,716
0.07	1,261,875	223,625	22,363
0.06	982,191	174,060	17,406
0.05	726,904	128,820	12,882
0.04	498,619	88,364	8,836
0.03	301,015	53,345	5,335
0.02	139,905	24,794	2,479
0.01	26,927	4,772	477
0.00	0	0	0

## Classification Credibility Table

### Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> <b>Five Year Payroll (00's)</b> <hr/>		
	376,768,470		
B)	<hr/> <b>Five Year Expected Losses *</b> <hr/>		
	Serious	Non-Serious	Medical Only
	437,708,823	303,691,405	40,524,542
C) =A/B	<hr/> <b>Ratio Payroll to Expected Loss</b> <hr/>		
	Serious	Non-Serious	Medical Only
	0.8608	1.2406	9.2973

\* Expected losses associated with payroll based classifications only



## PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	65,042,062	16,612,187	12,449,503
0.99	64,064,045	16,362,395	12,262,302
0.98	63,090,979	16,113,867	12,076,049
0.97	62,122,889	15,866,610	11,890,754
0.96	61,159,802	15,620,632	11,706,407
0.95	60,201,744	15,375,937	11,523,027
0.94	59,248,741	15,132,534	11,340,614
0.93	58,300,819	14,890,428	11,159,177
0.92	57,358,007	14,649,628	10,978,717
0.91	56,420,332	14,410,138	10,799,242
0.90	55,487,823	14,171,969	10,620,752
0.89	54,560,507	13,935,126	10,443,257
0.88	53,638,417	13,699,618	10,266,767
0.87	52,721,579	13,465,451	10,091,271
0.86	51,810,024	13,232,634	9,916,798
0.85	50,903,784	13,001,174	9,743,338
0.84	50,002,890	12,771,080	9,570,901
0.83	49,107,374	12,542,359	9,399,487
0.82	48,217,268	12,315,019	9,229,114
0.81	47,332,605	12,089,071	9,059,791
0.80	46,453,419	11,864,520	8,891,501
0.79	45,579,745	11,641,379	8,724,280
0.78	44,711,617	11,419,652	8,558,109
0.77	43,849,071	11,199,353	8,393,017
0.76	42,992,144	10,980,487	8,228,994
0.75	42,140,872	10,763,067	8,066,059
0.74	41,295,294	10,547,100	7,904,202
0.73	40,455,447	10,332,598	7,743,452
0.72	39,621,372	10,119,569	7,583,808
0.71	38,793,108	9,908,025	7,425,270
0.70	37,970,698	9,697,976	7,267,857
0.69	37,154,182	9,489,433	7,111,570
0.68	36,343,603	9,282,405	6,956,417
0.67	35,539,006	9,076,906	6,802,416
0.66	34,740,435	8,872,945	6,649,559
0.65	33,947,936	8,670,535	6,497,874
0.64	33,161,556	8,469,688	6,347,350
0.63	32,381,343	8,270,416	6,198,017
0.62	31,607,346	8,072,732	6,049,865
0.61	30,839,615	7,876,649	5,902,912
0.60	30,078,203	7,682,179	5,757,176
0.59	29,323,161	7,489,336	5,612,659
0.58	28,574,544	7,298,135	5,469,369
0.57	27,832,408	7,108,587	5,327,316
0.56	27,096,811	6,920,711	5,186,517
0.55	26,367,809	6,734,519	5,046,984
0.54	25,645,464	6,550,027	4,908,723
0.53	24,929,839	6,367,252	4,771,746
0.52	24,220,995	6,186,208	4,636,071
0.51	23,519,000	6,006,913	4,501,697
0.50	22,823,919	5,829,386	4,368,653
0.49	22,135,824	5,653,641	4,236,947
0.48	21,454,786	5,479,699	4,106,599
0.47	20,780,878	5,307,578	3,977,608
0.46	20,114,177	5,137,299	3,849,993
0.45	19,454,762	4,968,880	3,723,773

**PAYROLL CREDIBILITY TABLE (IN 00'S)**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	18,802,714	4,802,342	3,598,966
0.43	18,158,116	4,637,708	3,475,591
0.42	17,521,057	4,474,998	3,353,648
0.41	16,891,627	4,314,237	3,233,173
0.40	16,269,921	4,155,449	3,114,177
0.39	15,656,032	3,998,658	2,996,678
0.38	15,050,065	3,843,890	2,880,685
0.37	14,452,123	3,691,171	2,766,235
0.36	13,862,315	3,540,531	2,653,347
0.35	13,280,757	3,391,996	2,542,031
0.34	12,707,565	3,245,599	2,432,313
0.33	12,142,866	3,101,371	2,324,232
0.32	11,586,786	2,959,345	2,217,787
0.31	11,039,463	2,819,555	2,113,035
0.30	10,501,040	2,682,038	2,009,974
0.29	9,971,666	2,546,831	1,908,643
0.28	9,451,497	2,413,978	1,809,087
0.27	8,940,702	2,283,517	1,711,317
0.26	8,439,454	2,155,494	1,615,369
0.25	7,947,938	2,029,958	1,521,289
0.24	7,466,353	1,906,959	1,429,116
0.23	6,994,906	1,786,547	1,338,876
0.22	6,533,822	1,668,783	1,250,617
0.21	6,083,338	1,553,726	1,164,394
0.20	5,643,710	1,441,443	1,080,244
0.19	5,215,214	1,332,001	998,233
0.18	4,798,146	1,225,480	918,397
0.17	4,392,828	1,121,959	840,820
0.16	3,999,612	1,021,529	765,558
0.15	3,618,882	924,288	692,677
0.14	3,251,063	830,345	622,278
0.13	2,896,626	739,818	554,435
0.12	2,556,094	652,845	489,252
0.11	2,230,063	569,573	426,848
0.10	1,919,206	490,178	367,346
0.09	1,624,308	414,860	310,902
0.08	1,346,282	343,850	257,684
0.07	1,086,222	277,429	207,916
0.06	845,470	215,939	161,829
0.05	625,719	159,814	119,768
0.04	429,211	109,624	82,151
0.03	259,114	66,180	49,601
0.02	120,430	30,759	23,048
0.01	23,179	5,920	4,435
0.00	0	0	0

TABLE V

## TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	6,092,556	79,982,748	6	9,388	7	19,552	199	189,515	513	69,666	2912	98,203	413,503	1.313
97	6,763,788	74,569,301	4	9,944	5	12,402	179	168,055	444	60,722	2981	104,279	390,291	1.102
98	7,985,042	77,753,892	3	4,956	3	13,519	153	147,143	471	59,394	3020	124,186	428,342	.974
99	8,289,905	87,954,964	6	7,046	5	27,562	144	141,382	513	69,139	3068	146,709	487,712	1.061
00	8,540,666	69,689,337	2	7,158	3	9,271	75	67,434	428	65,234	2992	154,638	393,158	.816
ALL	37,671,957	389,950,242	21	38,492	23	82,306	750	713,529	2369	324,155	14973	628,015	2,113,006	1.035
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	6,092,556	193,804,575	6	21,170	7	73,321	199	406,131	513	134,944	2912	198,370	1,104,110	3.181
97	6,763,788	180,743,952	4	14,107	5	52,366	183	373,583	468	123,088	2952	201,069	1,043,226	2.672
98	7,985,042	176,798,795	3	10,584	4	41,894	169	344,978	505	132,918	2966	201,960	1,035,654	2.214
99	8,289,905	196,647,082	6	21,156	7	73,311	192	391,715	559	147,058	2964	201,932	1,131,298	2.372
00	8,540,666	177,857,259	2	7,057	5	52,379	179	365,382	484	127,324	2815	191,814	1,034,617	2.082
ALL	37,671,957	925,851,663	21	74,074	28	293,271	922	1,881,789	2529	665,332	14609	995,145	5,348,905	2.458
PURE PREMIUM		2.458		.020		.078		.500		.177		.264	1.420	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	6,092,556	142,582,399	4	14,110	6	52,361	132	271,386	393	103,385	2278	155,161	829,421	2.340
97	6,763,788	148,326,119	4	14,107	5	52,366	140	283,754	410	107,787	2376	161,904	863,343	2.193
98	7,985,042	170,639,566	5	17,642	7	62,930	160	326,063	469	123,320	2724	185,446	990,995	2.137
99	8,289,905	168,635,065	4	13,041	7	62,995	158	321,965	465	122,553	2702	184,061	981,735	2.034
00	8,540,666	170,770,785	6	18,742	6	65,410	159	325,595	466	122,743	2734	186,095	989,122	2.000
ALL	37,671,957	800,953,934	23	77,642	31	296,062	749	1,528,763	2203	579,788	12814	872,667	4,654,616	2.126
PURE PREMIUM		2.126		.021		.079		.406		.154		.232	1.236	

TABLE V

## TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	600,141	12,010,965		0	1	2,994	32	32,067	62	9,340	397	13,791	61,917	2.001
97	697,499	12,090,168		0		0	35	28,810	85	11,678	408	16,266	64,147	1.733
98	792,745	14,298,827		0	1	9,853	33	28,612	98	12,526	403	16,801	75,196	1.804
99	705,614	17,722,942		0	3	19,172	27	25,000	97	12,220	462	22,665	98,174	2.512
00	694,111	9,833,002	1	5,081	1	3,434	10	6,771	100	16,005	332	13,311	53,728	1.417
ALL	3,490,110	65,955,904	1	5,081	6	35,453	137	121,260	442	61,769	2002	82,834	353,162	1.890
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	600,141	30,114,724		0	1	11,228	32	68,721	62	18,091	397	27,858	175,249	5.018
97	697,499	28,247,578		0		2,175	35	63,444	88	23,317	405	31,477	162,064	4.050
98	792,745	32,723,618		0	1	22,603	35	67,770	100	26,345	398	27,966	182,553	4.128
99	705,614	40,302,707		0	3	32,965	35	74,097	101	25,218	449	31,868	238,880	5.712
00	694,111	24,149,050	1	5,009	1	10,019	29	49,534	87	19,740	324	18,542	138,646	3.479
ALL	3,490,110	155,537,677	1	5,009	6	78,990	166	323,566	438	112,711	1973	137,711	897,392	4.457
PURE PREMIUM		4.457		.014		.226		.927		.323		.395	2.571	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	600,141	22,055,025		0	1	8,019	21	45,921	47	13,860	311	21,790	130,961	3.675
97	697,499	23,062,982		0		2,175	27	48,189	77	20,415	326	25,366	134,486	3.307
98	792,745	32,682,313		0	2	33,925	33	64,209	93	24,402	367	25,759	178,527	4.123
99	705,614	34,674,429		290	3	28,291	29	61,125	84	20,981	410	29,083	206,974	4.914
00	694,111	24,006,108	3	12,708	1	12,460	26	45,021	82	18,601	322	18,442	132,829	3.459
ALL	3,490,110	136,480,857	3	12,998	7	84,870	136	264,465	383	98,259	1736	120,440	783,777	3.911
PURE PREMIUM		3.911		.037		.243		.758		.282		.345	2.246	

TABLE V

## TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	558,734	22,022,190	1	1,957	1	2,922	68	75,646	95	12,379	601	26,690	100,629	3.941
97	538,504	19,989,500	2	7,515	2	7,776	51	56,366	60	9,556	504	23,806	94,878	3.712
98	579,035	17,207,252		0	1	3,164	45	42,452	61	9,353	514	29,980	87,124	2.972
99	632,100	21,216,531	2	204	1	8,370	41	48,471	91	12,144	503	29,756	113,220	3.357
00	648,207	16,769,158	1	2,077	1	5,815	22	21,642	63	10,008	520	40,314	87,836	2.587
ALL	2,956,580	97,204,631	6	11,753	6	28,047	227	244,577	370	53,440	2642	150,546	483,687	3.288
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	558,734	52,299,260	1	4,413	1	10,956	68	162,109	95	23,978	601	53,913	267,624	9.360
97	538,504	50,161,024	2	10,661	2	29,134	51	123,907	65	20,469	499	46,038	271,401	9.315
98	579,035	39,633,290		0	1	10,544	45	95,077	70	23,722	504	48,478	218,512	6.845
99	632,100	46,654,835	2	613	1	22,168	45	114,344	100	29,706	488	41,648	258,070	7.381
00	648,207	43,783,002	1	2,047	1	18,814	35	93,730	79	28,053	488	49,038	246,148	6.754
ALL	2,956,580	232,531,411	6	17,734	6	91,616	244	589,167	409	125,928	2580	239,115	1,261,755	7.865
PURE PREMIUM		7.865		.060		.310		1.993		.426		.809	4.268	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	558,734	37,630,075	1	2,942	1	7,824	45	108,325	73	18,370	470	42,170	196,671	6.735
97	538,504	40,994,600	2	10,661	2	29,134	39	94,113	57	17,931	401	37,032	221,075	7.613
98	579,035	38,706,632		0	2	15,838	43	89,809	65	22,051	462	44,431	214,938	6.685
99	632,100	39,703,134	2	708	1	19,046	37	93,945	83	24,766	445	37,951	220,614	6.281
00	648,207	42,511,206	3	5,421	1	23,279	31	83,979	77	27,304	471	47,303	237,827	6.558
ALL	2,956,580	199,545,647	8	19,732	7	95,121	195	470,171	355	110,422	2249	208,887	1,091,125	6.749
PURE PREMIUM		6.749		.067		.322		1.590		.373		.707	3.690	

TABLE V

## TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	4,933,681	45,949,593	5	7,431	5	13,636	99	81,802	356	47,948	1914	57,722	250,956	.931
97	5,527,785	42,489,633	2	2,429	3	4,626	93	82,879	299	39,489	2069	64,208	231,265	.769
98	6,613,262	46,247,813	3	4,956	1	502	75	76,078	312	37,515	2103	77,406	266,021	.699
99	6,952,191	49,015,491	4	6,842	1	20	76	67,911	325	44,775	2103	94,288	276,318	.705
00	7,198,348	43,087,177		0	1	22	43	39,022	265	39,221	2140	101,013	251,593	.599
ALL	31,225,267	226,789,707	14	21,658	11	18,806	386	347,692	1557	208,948	10329	394,637	1,276,153	.726
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	4,933,681	111,390,591	5	16,757	5	51,137	99	175,302	356	92,875	1914	116,599	661,236	2.258
97	5,527,785	102,335,350	2	3,446	3	21,058	97	186,232	315	79,302	2048	123,554	609,761	1.851
98	6,613,262	104,441,887	3	10,584	2	8,747	89	182,132	335	82,851	2064	125,516	634,589	1.579
99	6,952,191	109,689,540	4	20,544	3	18,178	112	203,274	358	92,134	2027	128,416	634,349	1.578
00	7,198,348	109,925,207		0	3	23,547	115	222,118	318	79,531	2003	124,233	649,824	1.527
ALL	31,225,267	537,782,575	14	51,331	16	122,667	512	969,058	1682	426,693	10056	618,318	3,189,759	1.722
PURE PREMIUM		1.722		.016		.039		.310		.137		.198	1.022	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	4,933,681	82,897,299	3	11,169	4	36,518	66	117,140	273	71,155	1497	91,202	501,789	1.680
97	5,527,785	84,268,537	2	3,446	3	21,058	74	141,452	276	69,441	1649	99,506	507,782	1.524
98	6,613,262	99,250,621	5	17,642	3	13,167	84	172,044	311	76,867	1895	115,256	597,531	1.501
99	6,952,191	94,257,502	2	12,042	3	15,658	92	166,895	298	76,805	1847	117,027	554,147	1.356
00	7,198,348	104,253,471		613	4	29,671	102	196,596	307	76,839	1941	120,351	618,466	1.448
ALL	31,225,267	464,927,430	12	44,912	17	116,072	418	794,127	1465	371,107	8829	543,342	2,779,715	1.489
PURE PREMIUM		1.489		.014		.037		.254		.119		.174	.890	

TABLE V

## TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. NO.	COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	6,092,556	41,350,287	6	322	7	12,710	199	136,928	513	76,567	2912	131,090	55,886	.679
97	6,763,788	39,029,056	4	61	5	4,624	179	105,249	444	65,530	2981	155,615	59,212	.577
98	7,985,042	42,834,179	3	70	3	12,750	153	101,098	471	76,253	3020	173,870	64,301	.536
99	8,289,905	48,771,175	6	11,496	5	43,158	144	85,547	513	83,354	3068	193,488	70,669	.588
00	8,540,666	39,315,776	2	98	3	5,964	75	41,591	428	68,375	2992	208,593	68,537	.460
ALL	37,671,957	211,300,473	21	12,047	23	79,206	750	470,413	2369	370,079	14973	862,656	318,605	.561
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	6,092,556	110,411,021	6	4,536	7	67,428	199	364,640	513	218,292	2912	376,227	72,987	1.812
97	6,763,788	104,322,648	4	3,023	5	48,162	183	335,335	468	199,188	2952	381,371	76,147	1.542
98	7,985,042	103,565,383	3	2,253	4	38,533	169	309,680	505	214,906	2966	383,153	87,127	1.297
99	8,289,905	113,129,805	6	4,537	7	67,425	192	351,849	559	237,928	2964	382,989	86,570	1.365
00	8,540,666	103,461,684	2	1,507	5	48,159	179	327,937	484	205,992	2815	363,775	87,247	1.211
ALL	37,671,957	534,890,541	21	15,856	28	269,707	922	1,689,441	2529	1,076,306	14609	1,887,515	410,078	1.420
PURE PREMIUM		1.420		.004		.072		.448		.286		.501	.109	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	6,092,556	82,942,123	4	3,024	6	48,159	132	243,732	393	167,222	2278	294,296	72,987	1.361
97	6,763,788	86,318,650	4	3,023	5	48,162	140	254,697	410	174,270	2376	306,529	76,505	1.276
98	7,985,042	99,105,994	5	3,756	7	57,826	160	292,577	469	198,804	2724	350,246	87,851	1.241
99	8,289,905	98,242,022	4	2,694	7	57,845	158	287,713	465	197,442	2702	348,183	88,543	1.185
00	8,540,666	98,875,003	6	3,767	6	58,391	159	289,961	466	195,144	2734	348,779	92,709	1.158
ALL	37,671,957	465,483,792	23	16,264	31	270,383	749	1,368,680	2203	932,882	12814	1,648,033	418,595	1.236
PURE PREMIUM		1.236		.004		.072		.363		.248		.437	.111	

TABLE V

## TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	600,141	6,191,732		0	1	7,113	32	19,726	62	8,731	397	16,420	9,926	1.032
97	697,499	6,414,737		0		0	35	14,930	85	13,161	408	23,514	12,543	.920
98	792,745	7,519,627		0	1	4,825	33	16,551	98	16,539	403	24,236	13,045	.949
99	705,614	9,817,364		0	3	25,341	27	15,955	97	12,011	462	31,413	13,454	1.391
00	694,111	5,372,816	1	5	1	1,000	10	3,527	100	17,730	332	19,190	12,277	.774
ALL	3,490,110	35,316,276	1	5	6	38,279	137	70,689	442	68,172	2002	114,773	61,245	1.012
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	600,141	17,524,948		0	1	37,735	32	52,531	62	24,893	397	47,127	12,964	2.920
97	697,499	16,206,371		0		1,631	35	47,636	88	38,837	405	57,831	16,130	2.323
98	792,745	18,255,291		0	1	13,175	35	53,643	100	43,390	398	54,669	17,676	2.303
99	705,614	23,887,963		0	3	34,898	35	86,281	101	37,703	449	63,517	16,482	3.385
00	694,111	13,864,562	1	69	1	6,411	29	44,490	87	34,396	324	37,651	15,629	1.997
ALL	3,490,110	89,739,135	1	69	6	93,850	166	284,581	438	179,219	1973	260,795	78,881	2.571
PURE PREMIUM		2.571		.000		.269		.815		.514		.747	.226	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	600,141	13,096,119		0	1	26,952	21	35,113	47	19,069	311	36,864	12,964	2.182
97	697,499	13,451,146		0		1,631	27	36,181	77	33,974	326	46,520	16,205	1.928
98	792,745	17,851,671		0	2	19,766	33	50,757	93	40,094	367	50,077	17,822	2.252
99	705,614	20,659,718		50	3	29,923	29	70,737	84	31,315	410	57,714	16,857	2.928
00	694,111	13,263,730	3	173	1	7,773	26	39,309	82	31,925	322	36,850	16,607	1.911
ALL	3,490,110	78,322,384	3	223	7	86,045	136	232,097	383	156,377	1736	228,025	80,455	2.244
PURE PREMIUM		2.244		.001		.247		.665		.448		.653	.231	



TABLE V

## TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	558,734	10,062,930	1	0	1	892	68	46,849	95	12,813	601	31,500	8,576	1.801
97	538,504	9,487,772	2	11	2	1,882	51	36,196	60	9,021	504	40,677	7,091	1.762
98	579,035	8,712,423		0	1	7,112	45	25,362	61	9,054	514	37,189	8,408	1.505
99	632,100	11,321,994	2	11,393	1	16,526	41	25,316	91	15,283	503	36,707	7,996	1.791
00	648,207	8,783,628	1	94	1	2,750	22	17,368	63	10,498	520	46,391	10,736	1.355
ALL	2,956,580	48,368,747	6	11,498	6	29,162	227	151,091	370	56,669	2642	192,464	42,807	1.636
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	558,734	26,762,431	1	0	1	4,732	68	124,758	95	36,530	601	90,404	11,200	4.790
97	538,504	27,140,131	2	527	2	18,878	51	112,780	65	30,771	499	99,327	9,119	5.040
98	579,035	21,851,202		0	1	19,423	45	75,883	70	30,420	504	81,393	11,392	3.774
99	632,100	25,806,986	2	4,497	1	24,485	45	97,457	100	47,151	488	74,685	9,795	4.083
00	648,207	24,614,759	1	1,438	1	17,568	35	90,190	79	42,285	488	81,000	13,667	3.797
ALL	2,956,580	126,175,509	6	6,462	6	85,086	244	501,068	409	187,157	2580	426,809	55,173	4.268
PURE PREMIUM		4.268		.022		.288		1.695		.633		1.444	.187	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	558,734	19,667,117	1	0	1	3,380	45	83,391	73	27,984	470	70,717	11,200	3.520
97	538,504	22,089,781	2	527	2	18,878	39	85,660	57	26,931	401	79,741	9,162	4.102
98	579,035	21,491,216		0	2	29,141	43	71,811	65	28,195	462	74,279	11,487	3.712
99	632,100	22,037,060	2	2,550	1	21,001	37	79,775	83	39,115	445	67,911	10,018	3.486
00	648,207	23,727,766	3	3,594	1	21,261	31	80,206	77	40,239	471	77,455	14,523	3.661
ALL	2,956,580	109,012,940	8	6,671	7	93,661	195	400,843	355	162,464	2242	370,103	56,390	3.687
PURE PREMIUM		3.687		.023		.317		1.356		.549		1.252	.191	

TABLE V

## TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	4,933,681	25,095,625	5	322	5	4,705	99	70,353	356	55,023	1914	83,170	37,384	.509
97	5,527,785	23,126,547	2	50	3	2,742	93	54,123	299	43,348	2069	91,424	39,579	.418
98	6,613,262	26,602,129	3	70	1	813	75	59,184	312	50,660	2103	112,445	42,848	.402
99	6,952,191	27,631,817	4	102	1	1,292	76	44,277	325	56,060	2103	125,368	49,219	.397
00	7,198,348	25,159,332		0	1	2,214	43	20,696	265	40,148	2140	143,012	45,523	.350
ALL	31,225,267	127,615,450	14	544	11	11,766	386	248,633	1557	245,239	10329	555,419	214,553	.409
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	4,933,681	66,123,642	5	4,536	5	24,960	99	187,350	356	156,870	1914	238,697	48,823	1.340
97	5,527,785	60,976,146	2	2,497	3	27,654	97	174,919	315	129,581	2048	224,213	50,899	1.103
98	6,613,262	63,458,890	3	2,253	2	5,936	89	180,154	335	141,096	2064	247,091	58,059	.960
99	6,952,191	63,434,856	4	40	3	8,042	112	168,111	358	153,075	2027	244,787	60,293	.912
00	7,198,348	64,982,363		0	3	24,180	115	193,257	318	129,311	2003	245,124	57,951	.903
ALL	31,225,267	318,975,897	14	9,326	16	90,772	512	903,791	1682	709,933	10056	1,199,912	276,025	1.022
PURE PREMIUM		1.022		.003		.029		.289		.227		.384	.088	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	4,933,681	50,178,887	3	3,024	4	17,827	66	125,229	273	120,169	1497	186,716	48,823	1.017
97	5,527,785	50,777,723	2	2,497	3	27,654	74	132,857	276	113,364	1649	180,268	51,138	.919
98	6,613,262	59,763,107	5	3,756	3	8,920	84	170,010	311	130,515	1895	225,889	58,541	.904
99	6,952,191	55,545,244	2	94	3	6,920	92	137,200	298	127,012	1847	222,558	61,668	.799
00	7,198,348	61,883,507		0	4	29,357	102	170,445	307	122,980	1941	234,474	61,579	.860
ALL	31,225,267	278,148,468	19	9,371	17	90,678	418	735,741	1465	614,040	8829	1,049,905	281,749	.891
PURE PREMIUM		.891		.003		.029		.236		.197		.336	.090	

**DELAWARE COMPENSATION RATING BUREAU, INC.**  
**DECEMBER 1, 2003 LOSS COST REVISION**  
**RATE SELECTIONS**  
**Before DCCPAP Surcharges**

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
<b>Temporary Staffing Classifications</b>			
185	5.61	Use rate for associated non-temporary class	104
187	6.48	Use rate for associated non-temporary class	107
191	4.89	Use rate for associated non-temporary class	161
275	7.57	Use rate for associated non-temporary class	221
276	8.21	Use rate for associated non-temporary class	222
297	4.98	Use rate for associated non-temporary class	281
491	6.06	Use rate for associated non-temporary class	403
495	8.70	Use rate for associated non-temporary class	451
497	3.25	Use rate for associated non-temporary class	472
499	6.45	Use rate for associated non-temporary class	475
587	4.10	Use rate for associated non-temporary class	563
691	8.98	Use rate for associated non-temporary class	609
693	11.95	Use rate for associated non-temporary class	651
695	6.15	Use rate for associated non-temporary class	661
867	8.50	Use rate for associated non-temporary class	813
877	4.20	Use rate for associated non-temporary class	914
879	5.51	Use rate for associated non-temporary class	923
881	4.72	Use rate for associated non-temporary class	926
883	3.73	Use rate for associated non-temporary class	928
889	0.63	Use rate for associated non-temporary class	953
895	0.78	Use rate for associated non-temporary class	965
<b>Aircraft Classifications</b>			
7413	2.60	Aircraft Procedure	
7421	3.16	Aircraft Procedure	
7424	7.43	Aircraft Procedure	
7453	0.55	Aircraft Procedure	
<b>Other Classifications</b>			
0175	1.86	Supplemental load, 20% of 512	
0176	0.71	Supplemental load, 10% of 513	
259	5.77	No comparable Pa. code, use industry group change	
309	6.64	No comparable Pa. code, use industry group change	
643	18.02	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
670	8.35	Use combined experience of 670, 681	
681	8.35	Use combined experience of 670, 681	
811	13.02	Use combined experience of 811, 4777	
* 970	10.84	Use combined experience of 970, 991	
* 991	10.84	Use combined experience of 970, 991	
4777	13.02	Use combined experience of 811, 4777	
7445	0.85	Catastrophe load, 1/3 of 7405	
9108	100.00	National Rate	
9985	"A"	"A" Rated	

\* These classifications, along with their respective companion classifications, are combined for ratemaking purposes. However, even on a combined basis the volume of experience remains small and is therefore subject to the "non-reviewed" classification ratemaking procedure.

**Delaware Compensation Rating Bureau. Inc.**

**Aircraft Operations Classifications**

		5 Year Payroll (000)	12/1/02 Manual	12/1/03 Indicated	12/1/03 Adjusted
INDEX	7413, 7421, 7424, 7453			5.65	
Code	Rate Index				
7413	0.70 * Index * 0.825	451	2.84	3.26	2.60
7421	0.70 * Index	7,243	3.44	3.96	3.16
7424	1.65 * Index	11,573	8.11	9.32	7.43
7453	0.70 * Index * 0.175	-	0.60	0.69	0.55
	Total	19,267			
	Average weighted by payroll		6.16	7.09	5.65

CLASSIFICATION STU DELAWARE

INDUSTRY GROUP:

CODE:

CLASS:  
House Furnishings Installation & Canvas Goods Erection

2

670+681

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1996	3,580	39,066	88,631	1.091	14,245	0.559	0	0	0	0	2	2
1997	4,378	171,619	411,765	3.920	24,052	1.599	0	0	0	2	5	7
1998	4,850	90,699	194,791	1.870	14,002	1.237	0	0	0	0	6	6
1999	5,207	295,607	686,971	5.677	36,103	1.536	0	0	1	2	5	8
2000	5,733	358,712	920,367	6.257	33,937	1.744	0	0	0	0	10	10
TOTAL	23,748	955,703	2,302,525	4.024	27,547	1.390	0	0	1	4	28	33
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	0	0	8,173	0	0	0	0	20,317	10,576
1997	0	0	0	33,406	47,413	0	0	0	52,344	35,202	3,254
1998	0	0	0	0	36,548	0	0	0	0	47,465	6,686
1999	0	0	116,657	9,704	21,042	0	0	84,133	17,972	39,317	6,782
2000	0	0	0	0	176,683	0	0	0	0	162,689	19,340
TOTAL	0	0	116,657	43,110	289,859	0	0	84,133	70,316	304,990	46,638
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	0	0	16,509	0	0	0	0	58,310	13,812
1997	0	0	8,802	65,317	90,423	0	0	9,942	144,767	88,329	4,185
1998	0	139	8,768	6,049	56,679	0	76	7,931	8,700	97,389	9,060
1999	0	21,651	224,993	31,876	33,374	0	8,893	201,972	67,191	88,713	8,308
2000	0	17,386	167,690	71,733	200,182	0	7,337	97,711	76,936	256,772	24,620
TOTAL	0	39,176	410,253	174,975	397,167	0	16,306	317,556	297,594	589,513	59,985
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	783,291	1,459,249	59,985	
IBNR + FREQ. ADJUSTMENT	(77,555)	(72,138)	739	
TOTAL LOSSES	705,736	1,387,111	60,724	
EXPECTED LOSSES	588,000	691,779	42,509	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.972	5.841	0.256	9.069
INDICATED (POST-TEST)	2.990	5.875	0.258	9.123
PRES. ON RATE LEVEL	2.299	2.705	0.166	5.170
DERIVED BY FORMULA	2.313	2.895	0.172	5.380
UNDERLYING PRES. RATE	2.476	2.913	0.179	5.568
PROPOSED	2.313	2.895	0.172	5.380

YEAR	12-01-03	12-01-04	IND. RATE =	8.352
IND. RATE		8.35		
MAN. RATE	8.67	8.35	ADJ. RATE =	8.35

CLASSIFICATION STU DELAWARE

INDUSTRY GROUP:

3

CODE:

811 + 4777

CLASS:  
COMBINED CLASSES 811 & 4777

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1996	39,968	1,910,949	4,431,814	4.781	30,557	1.526	0	0	7	19	35	61
1997	39,513	1,639,222	3,719,978	4.149	25,457	1.594	1	0	6	6	50	63
1998	50,726	680,116	1,620,890	1.341	13,997	0.907	1	0	1	7	37	46
1999	66,045	3,146,291	7,206,009	4.764	33,731	1.378	0	0	13	27	51	91
2000	60,238	2,874,487	7,505,088	4.772	29,738	1.560	0	0	4	6	84	94
TOTAL	256,490	10,251,065	24,483,779	3.997	28,103	1.384	2	0	31	65	257	355
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	724,619	318,813	85,220	0	0	378,116	221,203	136,015	46,963
1997	211,146	0	477,732	149,642	191,066	0	0	163,988	162,034	248,188	35,426
1998	72,392	0	52,903	75,940	146,966	3,500	0	30,975	64,390	196,818	36,232
1999	0	0	1,374,748	405,979	151,302	0	0	576,855	359,635	201,023	76,749
2000	0	0	480,764	148,805	946,151	0	0	258,679	96,403	864,606	79,079
TOTAL	283,538	0	3,110,766	1,099,179	1,520,705	3,500	0	1,408,613	903,665	1,646,650	274,449
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	1,552,859	617,541	172,144	0	0	1,006,923	630,650	390,363	61,334
1997	299,553	36,069	1,039,086	299,346	372,292	0	17,924	525,126	472,869	612,155	45,558
1998	154,608	6,014	167,059	160,493	236,314	112,508	2,393	131,203	183,034	418,170	49,094
1999	0	259,184	2,826,462	725,717	317,226	0	62,781	1,517,107	855,074	548,440	94,018
2000	0	216,660	1,952,717	580,653	1,130,430	0	152,353	1,291,766	625,789	1,454,052	100,668
TOTAL	454,161	517,927	7,538,183	2,383,750	2,228,406	112,508	235,451	4,472,125	2,767,416	3,423,180	350,672
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,330,355	10,802,752	350,672	
IBNR + FREQ. ADJUSTMENT	(2,347,512)	(726,730)	5,827	
TOTAL LOSSES	10,982,843	10,076,022	356,499	
EXPECTED LOSSES	17,484,923	6,971,398	330,872	
CREDIBILITY	0.12	0.29	0.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.282	3.928	0.139	8.349
INDICATED (POST-TEST)	4.307	3.951	0.140	8.398
PRES. ON RATE LEVEL	6.331	2.524	0.120	8.975
DERIVED BY FORMULA	6.088	2.938	0.127	9.153
UNDERLYING PRES. RATE	6.817	2.718	0.129	9.664
PROPOSED	5.970	2.881	0.125	8.975

YEAR	12-01-02	12-01-03	IND. RATE =	13.017
IND. RATE		13.02		
MAN. RATE	14.04	13.02	ADJ. RATE =	13.02

CLASSIFICATION STU DELAWARE

INDUSTRY GROUP:

3

CODE:

970 + 991

CLASS:  
CONTACT + NON-CONTACT SPORTS

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1996	402	77,316	163,652	19.233	22,095	4.975	0	0	0	1	1	2
1997	588	70,964	91,260	12.069	0	0.000	0	0	0	0	0	0
1998	1,132	160,260	274,908	14.157	12,090	4.417	0	0	0	0	5	5
1999	762	0	0	0.000	0	0.000	0	0	0	0	0	0
2000	419	0	0	0.000	0	0.000	0	0	0	0	0	0
TOTAL	3,303	308,540	529,820	9.341	14,949	2.119	0	0	0	1	6	7
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	0	6,000	213	0	0	0	34,571	3,406	33,126
1997	0	0	0	0	0	0	0	0	0	0	70,964
1998	0	0	0	0	12,718	0	0	0	0	47,733	99,809
1999	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	6,000	12,931	0	0	0	34,571	51,139	203,899
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	0	11,622	430	0	0	0	98,562	9,775	43,263
1997	0	0	0	0	0	0	0	0	0	0	91,260
1998	0	48	3,051	2,105	19,723	0	76	7,976	8,749	97,939	135,241
1999	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	48	3,051	13,727	20,153	0	76	7,976	107,311	107,714	269,764
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,151	248,905	269,764	
IBNR + FREQ. ADJUSTMENT	(12,120)	(9,495)	567	
TOTAL LOSSES	0	239,410	270,331	
EXPECTED LOSSES CREDIBILITY	104,276 0.01	91,262 0.02	43,798 0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	7.248	8.184	15.432
INDICATED (POST-TEST)	0.000	7.291	8.232	15.523
PRES. ON RATE LEVEL	2.932	2.566	1.231	6.729
DERIVED BY FORMULA	2.903	2.661	1.371	6.935
UNDERLYING PRES. RATE	3.157	2.763	1.326	7.246
PROPOSED	2.903	2.661	1.371	6.935

YEAR	12-01-02	12-01-03	IND. RATE =	10.059
IND. RATE		10.06		
MAN. RATE	10.53	10.06	ADJ. RATE =	10.06

CLASSIFICATION STU DELAWARE

CLASS:  
AIRCRAFT

INDUSTRY GROUP:  
3

CODE:  
7413 + 7421 + 7424 + 7453

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1996	2,477	1,443	1,885	0.058	0	0.000	0	0	0	0	0	0
1997	3,872	17,860	35,104	0.461	6,226	0.517	0	0	0	1	1	2
1998	3,806	2,392	3,533	0.063	303	0.263	0	0	0	0	1	1
1999	4,458	10,642	22,986	0.239	9,704	0.224	0	0	0	0	1	1
2000	4,654	0	0	0.000	0	0.000	0	0	0	0	0	0
TOTAL	19,267	32,337	63,508	0.168	5,615	0.208	0	0	0	1	3	4
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	0	0	0	0	0	0	0	0	1,443
1997	0	0	0	630	7,384	0	0	0	1,132	3,305	5,409
1998	0	0	0	0	55	0	0	0	0	248	2,089
1999	0	0	0	0	5,021	0	0	0	0	4,683	938
2000	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	630	12,460	0	0	0	1,132	8,236	9,879
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	0	0	0	0	0	0	0	0	1,885
1997	0	0	703	1,735	13,932	0	0	380	3,369	8,029	6,956
1998	0	0	13	9	85	0	0	41	45	509	2,831
1999	0	264	2,580	1,405	6,299	0	53	1,344	1,579	8,313	1,149
2000	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	264	3,296	3,149	20,316	0	53	1,765	4,993	16,851	12,821
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,378	45,309	12,821	
IBNR + FREQ. ADJUSTMENT	(87,261)	(13,726)	384	
TOTAL LOSSES	0	31,583	13,205	
EXPECTED LOSSES	671,840	132,942	21,772	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.164	0.069	0.233
INDICATED (POST-TEST)	0.000	0.165	0.069	0.234
PRES. ON RATE LEVEL	3.238	0.641	0.105	3.984
DERIVED BY FORMULA	3.173	0.617	0.103	3.893
UNDERLYING PRES. RATE	3.487	0.690	0.113	4.290
PROPOSED	3.173	0.617	0.103	3.893

YEAR	12-01-02	12-01-03	IND. RATE =	5.646
IND. RATE		5.65		
MAN. RATE	6.39	5.65	ADJ. RATE =	5.65