

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2008 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

INDEX TO CLASSIFICATION EXHIBITS

- 1 Composite Pure Premium Multipliers
- 2 Per Claim and Catastrophe Limitations
- 3 Credibility - 100% Expected Loss Standard
- 4 Expected Loss Credibility Table
- 5 Payroll Conversion Factors
- 6 Payroll Credibility Table
- 7 Table V - Total
- 8 Proposed Loss Cost Selections
- 9 Aircraft Procedure
- 10 Supplemental Class Book Pages - Combined Classifications

Note: As described in Exhibit 15, for low credibility classifications, an alternative approach may be employed to derive classification rating values. In those instances the final rating value may not be consistent with that shown in the Class Book.

December 1, 2008 Residual Market Rate and Voluntary Market Loss Cost Filing

Calculation of Composite Pure Premium Multipliers

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9854	0.9961	0.9634
(2) Off-Balance Factor (Collectible Prem Ratio)	1.1038	1.0532	0.9782
(3) Expense Provision (= 1 / 0.7227)	1.3837	1.3837	1.3837
(4) Effect of 7/1/08 Benefit Change	1.0009	1.0009	1.0009
(5) Rate Test Correction Factor	1.0313	1.0089	1.0785
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5536	1.4658	1.4076

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2001 through 2005 were translated using composite multipliers, yielding an average claim value of \$ 905,341 . 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) * 905,341 (3)	Per Accident Limit (3) * 2 (4)
I	0.843	763,202	1,526,404
II	0.896	811,186	1,622,372
III	1.086	983,200	1,966,400
IV	1.282	1,160,647	2,321,294

* From Delaware 12/1/08 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	26	14,947,500	14,939,600	29,887,100	1,149,504
Permanent Total	31	59,608,400	139,560,100	199,168,500	6,424,790
Major	1,290	317,810,600	671,007,300	988,817,900	766,526
Total Serious	1,347	392,366,500	825,507,000	1,217,873,500	904,138
Minor	2,770	48,670,500	145,252,600	193,923,100	70,008
Temporary	11,655	46,657,700	154,661,500	201,319,200	17,273
Total Non-Serious	14,425	95,328,200	299,914,100	395,242,300	27,400

Accordingly, the criteria for 100 percent credibility will be:

		Selected		
Serious: 175 *	904,138	905,341 =	158,434,675	
Non-Serious: 500 *	27,400	32,605 =	16,302,500	
Medical: .10 *	16,302,500	16,302,500 =	1,630,250	

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	157,247,961	16,180,391	1,618,039
0.99	154,883,472	15,937,091	1,593,709
0.98	152,530,954	15,695,024	1,569,502
0.97	150,190,468	15,454,194	1,545,419
0.96	147,862,075	15,214,608	1,521,461
0.95	145,545,839	14,976,274	1,497,627
0.94	143,241,825	14,739,197	1,473,920
0.93	140,950,096	14,503,385	1,450,339
0.92	138,670,721	14,268,843	1,426,884
0.91	136,403,765	14,035,579	1,403,558
0.90	134,149,298	13,803,601	1,380,360
0.89	131,907,389	13,572,914	1,357,291
0.88	129,678,109	13,343,527	1,334,353
0.87	127,461,529	13,115,447	1,311,545
0.86	125,257,723	12,888,682	1,288,868
0.85	123,066,766	12,663,238	1,266,324
0.84	120,888,733	12,439,124	1,243,912
0.83	118,723,701	12,216,349	1,221,635
0.82	116,571,750	11,994,919	1,199,492
0.81	114,432,958	11,774,843	1,177,484
0.80	112,307,408	11,556,129	1,155,613
0.79	110,195,183	11,338,787	1,133,879
0.78	108,096,366	11,122,824	1,112,282
0.77	106,011,045	10,908,251	1,090,825
0.76	103,939,308	10,695,074	1,069,507
0.75	101,881,243	10,483,305	1,048,331
0.74	99,836,943	10,272,952	1,027,295
0.73	97,806,501	10,064,025	1,006,403
0.72	95,790,012	9,856,534	985,653
0.71	93,787,574	9,650,488	965,049
0.70	91,799,285	9,445,899	944,590
0.69	89,825,247	9,242,776	924,278
0.68	87,865,564	9,041,130	904,113
0.67	85,920,342	8,840,971	884,097
0.66	83,989,689	8,642,312	864,231
0.65	82,073,715	8,445,164	844,516
0.64	80,172,536	8,249,538	824,954
0.63	78,286,265	8,055,446	805,545
0.62	76,415,023	7,862,900	786,290
0.61	74,558,931	7,671,913	767,191
0.60	72,718,113	7,482,498	748,250
0.59	70,892,698	7,294,667	729,467
0.58	69,082,816	7,108,436	710,844
0.57	67,288,602	6,923,816	692,382
0.56	65,510,195	6,740,823	674,082
0.55	63,747,736	6,559,470	655,947
0.54	62,001,370	6,379,774	637,977
0.53	60,271,248	6,201,749	620,175
0.52	58,557,523	6,025,411	602,541
0.51	56,860,354	5,850,777	585,078
0.50	55,179,904	5,677,864	567,786
0.49	53,516,342	5,506,687	550,669
0.48	51,869,839	5,337,267	533,727
0.47	50,240,576	5,169,620	516,962
0.46	48,628,736	5,003,766	500,377
0.45	47,034,511	4,839,725	483,973

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	45,458,096	4,677,516	467,752
0.43	43,899,695	4,517,160	451,716
0.42	42,359,520	4,358,681	435,868
0.41	40,837,789	4,202,099	420,210
0.40	39,334,727	4,047,438	404,744
0.39	37,850,570	3,894,722	389,472
0.38	36,385,562	3,743,977	374,398
0.37	34,939,957	3,595,228	359,523
0.36	33,514,018	3,448,502	344,850
0.35	32,108,022	3,303,829	330,383
0.34	30,722,254	3,161,237	316,124
0.33	29,357,015	3,020,758	302,076
0.32	28,012,618	2,882,423	288,242
0.31	26,689,392	2,746,267	274,627
0.30	25,387,681	2,612,324	261,232
0.29	24,107,847	2,480,633	248,063
0.28	22,850,270	2,351,231	235,123
0.27	21,615,352	2,224,162	222,416
0.26	20,403,517	2,099,467	209,947
0.25	19,215,212	1,977,194	197,719
0.24	18,050,915	1,857,391	185,739
0.23	16,911,129	1,740,110	174,011
0.22	15,796,396	1,625,407	162,541
0.21	14,707,290	1,513,341	151,334
0.20	13,644,431	1,403,975	140,398
0.19	12,608,482	1,297,379	129,738
0.18	11,600,163	1,193,626	119,363
0.17	10,620,253	1,092,796	109,280
0.16	9,669,600	994,976	99,498
0.15	8,749,136	900,263	90,026
0.14	7,859,884	808,761	80,876
0.13	7,002,982	720,588	72,059
0.12	6,179,701	635,875	63,588
0.11	5,391,475	554,769	55,477
0.10	4,639,940	477,438	47,744
0.09	3,926,983	404,076	40,408
0.08	3,254,817	334,912	33,491
0.07	2,626,089	270,218	27,022
0.06	2,044,037	210,326	21,033
0.05	1,512,760	155,659	15,566
0.04	1,037,676	106,774	10,677
0.03	626,442	64,460	6,446
0.02	291,155	29,960	2,996
0.01	56,038	5,767	577
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)

Five Year Payroll (00's)		
504,273,770		

B)

Five Year Expected Losses *		
Serious	Non-Serious	Medical Only
447,257,968	319,240,938	34,533,001

C) =A/B

Ratio Payroll to Expected Loss		
Serious	Non-Serious	Medical Only
1.1275	1.5796	14.6027

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	177,297,076	25,558,546	23,627,738
0.99	174,631,115	25,174,229	23,272,454
0.98	171,978,651	24,791,860	22,918,967
0.97	169,339,753	24,411,445	22,567,290
0.96	166,714,490	24,032,995	22,217,439
0.95	164,102,933	23,656,522	21,869,398
0.94	161,505,158	23,282,036	21,523,212
0.93	158,921,233	22,909,547	21,178,865
0.92	156,351,238	22,539,064	20,836,359
0.91	153,795,245	22,170,601	20,495,736
0.90	151,253,333	21,804,168	20,156,983
0.89	148,725,581	21,439,775	19,820,113
0.88	146,212,068	21,077,435	19,485,157
0.87	143,712,874	20,717,160	19,152,098
0.86	141,228,083	20,358,962	18,820,953
0.85	138,757,779	20,002,851	18,491,749
0.84	136,302,046	19,648,840	18,164,474
0.83	133,860,973	19,296,945	17,839,169
0.82	131,434,648	18,947,174	17,515,822
0.81	129,023,160	18,599,542	17,194,446
0.80	126,626,603	18,254,061	16,875,070
0.79	124,245,069	17,910,748	16,557,695
0.78	121,878,653	17,569,613	16,242,320
0.77	119,527,453	17,230,673	15,928,990
0.76	117,191,570	16,893,939	15,617,690
0.75	114,871,101	16,559,429	15,308,463
0.74	112,566,153	16,227,155	15,001,281
0.73	110,276,830	15,897,134	14,696,201
0.72	108,003,239	15,569,381	14,393,195
0.71	105,745,490	15,243,911	14,092,321
0.70	103,503,694	14,920,742	13,793,564
0.69	101,277,966	14,599,889	13,496,954
0.68	99,068,423	14,281,369	13,202,491
0.67	96,875,186	13,965,198	12,910,203
0.66	94,698,374	13,651,396	12,620,106
0.65	92,538,114	13,339,981	12,332,214
0.64	90,394,534	13,030,970	12,046,556
0.63	88,267,764	12,724,383	11,763,132
0.62	86,157,938	12,420,237	11,481,957
0.61	84,065,195	12,118,554	11,203,060
0.60	81,989,672	11,819,354	10,926,470
0.59	79,931,517	11,522,656	10,652,188
0.58	77,890,875	11,228,486	10,380,242
0.57	75,867,899	10,936,860	10,110,647
0.56	73,862,745	10,647,804	9,843,417
0.55	71,875,572	10,361,339	9,578,597
0.54	69,906,545	10,077,491	9,316,187
0.53	67,955,832	9,796,283	9,056,229
0.52	66,023,607	9,517,739	8,798,725
0.51	64,110,049	9,241,887	8,543,719
0.50	62,215,342	8,968,754	8,291,209
0.49	60,339,676	8,698,363	8,041,254
0.48	58,483,243	8,430,747	7,793,855
0.47	56,646,249	8,165,932	7,549,041
0.46	54,828,900	7,903,949	7,306,855
0.45	53,031,411	7,644,830	7,067,313

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	51,254,003	7,388,604	6,830,442
0.43	49,496,906	7,135,306	6,596,273
0.42	47,760,359	6,884,973	6,364,850
0.41	46,044,607	6,637,636	6,136,201
0.40	44,349,905	6,393,333	5,910,355
0.39	42,676,518	6,152,103	5,687,343
0.38	41,024,721	5,913,986	5,467,222
0.37	39,394,802	5,679,022	5,250,007
0.36	37,787,055	5,447,254	5,035,741
0.35	36,201,795	5,218,728	4,824,484
0.34	34,639,341	4,993,490	4,616,264
0.33	33,100,034	4,771,589	4,411,125
0.32	31,584,227	4,553,075	4,209,111
0.31	30,092,289	4,338,003	4,010,296
0.30	28,624,610	4,126,427	3,814,693
0.29	27,181,597	3,918,408	3,622,390
0.28	25,763,679	3,714,004	3,433,431
0.27	24,371,309	3,513,286	3,247,874
0.26	23,004,965	3,316,318	3,065,793
0.25	21,665,152	3,123,176	2,887,231
0.24	20,352,407	2,933,935	2,712,291
0.23	19,067,298	2,748,678	2,541,030
0.22	17,810,436	2,567,493	2,373,537
0.21	16,582,469	2,390,473	2,209,885
0.20	15,384,096	2,217,719	2,050,190
0.19	14,216,063	2,049,340	1,894,525
0.18	13,079,184	1,885,452	1,743,022
0.17	11,974,335	1,726,181	1,595,783
0.16	10,902,474	1,571,664	1,452,939
0.15	9,864,651	1,422,055	1,314,623
0.14	8,862,019	1,277,519	1,181,008
0.13	7,895,862	1,138,241	1,052,256
0.12	6,967,613	1,004,428	928,556
0.11	6,078,888	876,313	810,114
0.10	5,231,532	754,161	697,191
0.09	4,427,673	638,278	590,066
0.08	3,669,806	529,027	489,059
0.07	2,960,915	426,836	394,594
0.06	2,304,652	332,231	307,139
0.05	1,705,637	245,879	227,306
0.04	1,169,980	168,660	155,913
0.03	706,313	101,821	94,129
0.02	328,277	47,325	43,750
0.01	63,183	9,110	8,426
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2001 - 2005

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														
01	9,246,041	131,926,524	7	17,088	4	25,926	255	328,453	521	90,005	2493	123,262	734,531	1.427
02	9,283,835	138,820,937	6	26,339	9	48,846	233	311,558	551	96,215	2534	120,866	784,386	1.495
03	9,943,070	123,464,029	4	6,820	3	15,167	249	313,647	554	105,586	2381	94,510	698,910	1.242
04	10,622,198	116,663,506	5	11,184	3	24,312	191	226,919	602	121,786	2287	92,298	690,136	1.098
05	11,327,849	93,475,143	4	13,448	3	26,030	106	109,837	451	99,561	2321	101,801	584,075	.825
ALL	50,422,993	604,350,139	26	74,879	22	140,281	1034	1,290,414	2679	513,153	12016	532,737	3,492,038	1.199
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	9,246,041	318,344,832	7	40,243	4	76,922	255	628,003	521	91,535	2493	99,842	2,246,904	3.443
02	9,283,835	337,928,156	6	34,488	8	153,826	245	603,803	555	97,472	2519	100,885	2,388,808	3.640
03	9,943,070	343,656,929	4	22,996	6	115,365	275	677,631	564	99,128	2341	93,705	2,427,745	3.456
04	10,622,198	338,594,326	5	28,748	6	115,399	265	652,881	619	108,772	2191	87,633	2,392,510	3.188
05	11,327,849	323,384,840	4	23,000	7	134,572	250	615,788	511	89,798	2111	84,512	2,286,179	2.855
ALL	50,422,993	1,661,909,083	26	149,475	31	596,084	1290	3,178,106	2770	486,705	11655	466,577	11,742,146	3.296
PURE PREMIUM		3.296		.030		.118		.630		.097		.093	2.329	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	9,246,041	339,742,114	5	28,743	6	115,370	271	667,417	636	111,606	1942	77,778	2,396,507	3.674
02	9,283,835	336,090,103	5	30,749	6	115,357	268	659,251	626	109,946	1924	77,082	2,368,517	3.620
03	9,943,070	345,201,844	5	29,311	6	115,447	276	682,088	646	113,579	1981	79,280	2,432,314	3.472
04	10,622,198	349,890,473	5	29,651	6	116,055	282	694,427	663	116,458	2025	80,992	2,461,322	3.294
05	11,327,849	347,455,371	6	33,232	6	117,709	280	690,304	654	115,025	2029	81,229	2,437,055	3.067
ALL	50,422,993	1,718,379,905	26	151,686	30	579,938	1377	3,393,487	3225	566,614	9901	396,361	12,095,715	3.408
PURE PREMIUM		3.408		.030		.115		.673		.112		.079	2.399	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2001 - 2005

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														
01	780,082	19,937,850	1	5,817		0	42	56,197	81	15,039	286	11,425	110,901	2.556
02	719,623	18,271,187		0		0	32	47,251	72	13,631	277	13,031	108,799	2.539
03	725,984	17,771,396	1	3,265	1	7,228	39	48,455	73	14,407	226	9,631	94,728	2.448
04	749,227	16,538,933		0	1	4,121	25	29,202	101	20,005	234	10,795	101,267	2.207
05	743,519	10,532,613		0		0	13	11,144	65	11,548	256	14,134	68,500	1.417
ALL	3,718,435	83,051,979	2	9,082	2	11,349	151	192,249	392	74,630	1279	59,016	484,195	2.234
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	780,082	49,288,061	1	13,700		0	42	107,448	81	15,294	286	9,254	347,185	6.318
02	719,623	45,637,091		0		3,291	33	88,700	72	13,710	276	10,936	339,733	6.342
03	725,984	52,607,229	1	10,997	1	31,351	41	102,569	73	13,431	223	9,882	357,843	7.246
04	749,227	47,362,507		1,657	1	17,489	35	87,221	96	16,777	228	10,675	339,806	6.322
05	743,519	35,638,800		276	1	7,318	31	70,137	66	10,988	236	11,330	256,339	4.793
ALL	3,718,435	230,533,688	2	26,630	3	59,449	182	456,075	388	70,200	1249	52,077	1,640,906	6.200
PURE PREMIUM		6.200		.072		.160		1.227		.189		.140	4.413	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	780,082	50,594,189	1	9,785		0	45	114,191	99	18,648	223	7,209	356,109	6.486
02	719,623	47,842,770		248		2,468	36	96,816	81	15,457	211	8,369	355,071	6.648
03	725,984	53,363,589	1	13,845	1	31,365	41	103,437	83	15,362	189	8,383	361,243	7.351
04	749,227	48,972,595		1,777	1	17,577	37	92,769	102	17,897	212	9,913	349,793	6.536
05	743,519	38,478,045		800	1	6,512	34	78,038	85	14,140	226	10,838	274,453	5.175
ALL	3,718,435	239,251,188	2	26,455	3	57,922	193	485,251	450	81,504	1061	44,712	1,696,669	6.434
PURE PREMIUM		6.434		.071		.156		1.305		.219		.120	4.563	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2001 - 2005

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	PERM. COMP. IN HUNDREDS	MINOR PERM. 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														
01	660,680	32,029,877	3	5,017	2	18,971	62	95,786	90	18,109	465	25,630	156,785	4.848
02	620,343	32,706,183	4	23,370	4	17,434	48	66,414	85	16,186	431	20,247	183,410	5.272
03	698,281	28,365,067	1	3,500	1	1,651	73	93,983	83	18,447	418	16,991	149,079	4.062
04	763,930	31,480,995	1	5,528	1	16,331	62	85,482	97	20,426	398	19,477	167,565	4.121
05	859,952	26,347,141	3	13,273	1	9,800	43	47,172	82	22,343	390	21,993	148,891	3.064
ALL	3,603,186	150,929,263	12	50,688	9	64,187	288	388,837	437	95,511	2102	104,338	805,730	4.189
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	660,680	90,100,247	3	11,815	2	56,288	62	183,143	90	18,417	465	20,760	610,579	13.638
02	620,343	73,925,853	4	30,600	3	51,570	50	128,767	86	16,521	428	16,928	494,872	11.917
03	698,281	84,021,765	1	9,518	2	24,426	74	191,105	88	18,189	411	17,289	579,691	12.033
04	763,930	100,006,594	1	15,588	2	58,085	69	210,265	105	21,094	382	19,017	676,017	13.091
05	859,952	94,894,637	3	16,979	2	47,345	60	185,570	95	21,758	358	19,278	658,016	11.035
ALL	3,603,186	442,949,096	12	84,500	11	237,714	315	898,850	464	95,979	2044	93,272	3,019,175	12.293
PURE PREMIUM		12.293		.235		.660		2.495		.266		.259	8.379	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	660,680	103,214,731	2	8,439	3	84,422	66	194,637	110	22,455	362	16,173	706,022	15.622
02	620,343	71,655,976	3	26,015	2	38,673	55	140,645	97	18,635	327	12,935	479,656	11.551
03	698,281	84,770,273	1	12,053	2	24,448	74	192,326	101	20,841	348	14,626	583,407	12.140
04	763,930	103,853,667	1	15,909	2	58,319	74	224,230	113	22,632	352	17,543	699,904	13.595
05	859,952	101,926,950	4	22,678	2	41,348	68	209,127	121	27,792	345	18,592	699,732	11.853
ALL	3,603,186	465,421,597	11	85,094	11	247,210	337	960,965	542	112,355	1734	79,869	3,168,721	12.917
PURE PREMIUM		12.917		.236		.686		2.667		.312		.222	8.794	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2001 - 2005

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														
01	7,805,279	79,958,797	3	6,254	2	6,955	151	176,471	350	56,858	1742	86,207	466,844	1.024
02	7,943,869	87,843,567	2	2,969	5	31,412	153	197,893	394	66,398	1826	87,588	492,176	1.106
03	8,518,805	77,327,566	2	55	1	6,288	137	171,209	398	72,732	1737	67,889	455,103	.908
04	9,109,041	68,643,578	4	5,656	1	3,859	104	112,235	404	81,356	1655	62,026	421,304	.754
05	9,724,378	56,595,389	1	175	2	16,229	50	51,521	304	65,670	1675	65,674	366,684	.582
ALL	43,101,372	370,368,897	12	15,109	11	64,743	595	709,329	1850	343,014	8635	369,384	2,202,111	.859
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	7,805,279	178,956,524	3	14,728	2	20,634	151	337,412	350	57,825	1742	69,827	1,289,139	2.293
02	7,943,869	218,365,212	2	3,887	5	98,965	162	386,336	397	67,241	1815	73,020	1,554,202	2.749
03	8,518,805	207,027,935	2	2,481	3	59,588	160	383,957	403	67,508	1707	66,534	1,490,211	2.430
04	9,109,041	191,225,225	4	11,503	3	39,824	161	355,396	418	70,900	1581	57,941	1,376,687	2.099
05	9,724,378	192,851,403	1	5,744	4	79,910	159	360,080	350	57,052	1517	53,903	1,371,825	1.983
ALL	43,101,372	988,426,299	12	38,343	17	298,921	793	1,823,181	1918	320,526	8362	321,225	7,082,064	2.293
PURE PREMIUM		2.293		.009		.069		.423		.074		.075	1.643	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	7,805,279	185,933,194	2	10,519	3	30,948	160	358,588	427	70,504	1357	54,396	1,334,377	2.382
02	7,943,869	216,591,357	2	4,486	4	74,216	177	421,790	448	75,854	1386	55,778	1,533,790	2.727
03	8,518,805	207,067,982	3	3,412	3	59,633	161	386,326	462	77,376	1444	56,270	1,487,663	2.431
04	9,109,041	197,064,211	4	11,965	3	40,160	171	377,428	448	75,929	1461	53,537	1,411,624	2.163
05	9,724,378	207,050,376	2	9,754	3	69,849	178	403,139	448	73,093	1458	51,799	1,462,870	2.129
ALL	43,101,372	1,013,707,120	13	40,136	16	274,806	847	1,947,271	2233	372,756	7106	271,780	7,230,324	2.352
PURE PREMIUM		2.352		.009		.064		.452		.086		.063	1.678	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2001 - 2005

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 ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
01	9,246,041	73,453,095	7	1,169	4	19,911	255	336,589	521	119,845	2493	177,711	79,306	.794
02	9,283,835	78,438,567	6	52,300	9	49,532	233	274,854	551	128,143	2534	199,076	80,481	.845
03	9,943,070	69,891,013	4	17	3	17,533	249	283,940	554	140,165	2381	167,799	89,456	.703
04	10,622,198	69,013,587	5	655	3	66,924	191	191,493	602	159,401	2287	184,702	86,962	.650
05	11,327,849	58,407,544	4	523	3	36,654	106	106,627	451	138,109	2321	209,811	92,351	.516
ALL	50,422,993	349,203,806	26	54,664	22	190,554	1034	1,193,503	2679	685,663	12016	939,099	428,556	.693
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	9,246,041	224,690,351	7	40,225	4	180,078	255	1,326,497	521	273,247	2493	330,897	95,960	2.430
02	9,283,835	238,880,770	6	34,466	8	360,159	245	1,274,268	555	290,990	2519	334,199	94,726	2.573
03	9,943,070	242,774,516	4	22,987	6	270,127	275	1,430,419	564	295,804	2341	310,633	97,775	2.442
04	10,622,198	239,251,008	5	28,730	6	270,093	265	1,378,557	619	324,541	2191	290,669	99,919	2.252
05	11,327,849	228,617,916	4	22,988	7	315,144	250	1,300,332	511	267,944	2111	280,217	99,554	2.018
ALL	50,422,993	1,174,214,561	26	149,396	31	1,395,601	1290	6,710,073	2770	1,452,526	11655	1,546,615	487,934	2.329
PURE PREMIUM		2.329		.030		.277		1.331		.288		.307	.097	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	9,246,041	239,592,329	5	28,733	6	270,136	271	1,409,634	636	333,050	1944	258,036	96,334	2.591
02	9,283,835	236,663,441	5	28,713	6	270,147	268	1,390,086	625	327,755	1920	254,734	95,200	2.549
03	9,943,070	242,922,654	5	28,736	6	270,299	275	1,432,056	642	336,827	1981	262,839	98,469	2.443
04	10,622,198	245,675,183	5	28,730	6	270,785	278	1,446,891	653	342,145	2013	266,992	101,208	2.313
05	11,327,849	242,726,916	5	28,733	6	273,226	274	1,425,826	629	329,673	2006	266,334	103,477	2.143
ALL	50,422,993	1,207,580,523	25	143,645	30	1,354,593	1366	7,104,493	3185	1,669,450	9864	1,308,935	494,688	2.395
PURE PREMIUM		2.395		.028		.269		1.409		.331		.260	.098	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2001 - 2005

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														
01	780,082	11,090,125	1	791		0	42	55,399	81	21,474	286	19,137	14,101	1.422
02	719,623	10,879,928		0		0	32	49,750	72	22,158	277	22,512	14,380	1.512
03	725,984	9,472,802	1	0	1	8,161	39	39,643	73	16,396	226	18,434	12,095	1.305
04	749,227	10,126,719		0	1	15,204	25	21,781	101	31,318	234	21,039	11,925	1.352
05	743,519	6,850,041		0		0	13	9,948	65	15,998	256	30,064	12,490	.921
ALL	3,718,435	48,419,615	2	791	2	23,365	151	176,521	392	107,344	1279	111,186	64,991	1.302
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	780,082	34,718,476	1	27,202		0	42	218,328	81	48,961	286	35,632	17,062	4.451
02	719,623	33,973,347		0		10,392	33	224,631	72	49,542	276	38,244	16,925	4.721
03	725,984	35,784,290	1	10,619	1	69,000	41	195,440	73	35,116	223	34,448	13,219	4.929
04	749,227	33,980,635		5,939	1	51,760	35	176,994	96	56,343	228	35,069	13,702	4.535
05	743,519	25,633,871		957	1	21,810	31	148,528	66	33,048	236	38,531	13,465	3.448
ALL	3,718,435	164,090,619	2	44,717	3	152,962	182	963,921	388	223,010	1249	181,924	74,373	4.413
PURE PREMIUM		4.413		.120		.411		2.592		.600		.489	.200	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	780,082	35,603,311	1	19,430		0	45	232,011	99	59,677	223	27,787	17,128	4.564
02	719,623	35,479,041		0		7,795	36	245,017	81	55,770	211	29,199	17,010	4.930
03	725,984	36,058,057	1	13,274	1	69,028	41	195,829	83	39,971	189	29,165	13,313	4.967
04	749,227	34,922,297		5,939	1	51,856	37	185,965	101	59,178	211	32,406	13,879	4.661
05	743,519	27,376,700		1,196	1	19,024	34	162,283	82	40,824	223	36,445	13,995	3.682
ALL	3,718,435	169,439,406	2	39,839	3	147,703	193	1,021,105	446	255,420	1057	155,002	75,325	4.557
PURE PREMIUM		4.557		.107		.397		2.746		.687		.417	.203	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2001 - 2005

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														
01	660,680	15,678,541	3	377	2	18,192	62	84,646	90	14,912	465	28,703	9,955	2.373
02	620,343	18,341,026	4	52,285	4	15,485	48	52,289	85	21,979	431	29,873	11,499	2.957
03	698,281	14,907,924	1	0	1	8,666	73	73,954	83	23,944	418	28,723	13,791	2.135
04	763,930	16,756,518	1	0	1	21,169	62	76,454	97	25,615	398	33,177	11,150	2.193
05	859,952	14,889,066	3	523	1	16,330	43	51,320	82	27,777	390	37,382	15,558	1.731
ALL	3,603,186	80,573,075	12	53,185	9	79,842	288	338,663	437	114,227	2102	157,858	61,953	2.236
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	660,680	61,057,948	3	12,967	2	164,532	62	333,590	90	33,999	465	53,446	12,045	9.242
02	620,343	49,487,200	4	34,456	3	105,401	50	241,186	86	49,959	428	50,336	13,534	7.977
03	698,281	57,969,115	1	11,277	2	91,050	74	355,467	88	52,984	411	53,840	15,074	8.302
04	763,930	67,601,650	1	8,602	2	87,099	69	451,149	105	61,703	382	54,652	12,812	8.849
05	859,952	65,801,575	3	10,884	2	123,072	60	392,911	95	60,018	358	54,359	16,771	7.652
ALL	3,603,186	301,917,488	12	78,186	11	571,154	315	1,774,303	464	258,663	2044	266,633	70,236	8.379
PURE PREMIUM		8.379		.217		1.585		4.924		.718		.740	.195	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	660,680	70,578,633	2	9,263	3	246,817	66	354,497	110	41,440	363	41,677	12,092	10.683
02	620,343	47,915,327	3	28,704	2	79,058	55	263,143	97	56,259	326	38,386	13,602	7.724
03	698,281	58,225,978	1	14,096	2	91,096	74	355,998	100	60,320	348	45,569	15,181	8.338
04	763,930	69,764,320	1	8,602	2	87,324	72	473,491	111	65,042	351	50,208	12,977	9.132
05	859,952	69,505,796	4	13,603	2	106,479	66	432,003	116	73,501	343	52,040	17,432	8.083
ALL	3,603,186	315,990,054	11	74,268	11	610,774	333	1,879,132	534	296,562	1731	227,880	71,284	8.770
PURE PREMIUM		8.770		.206		1.695		5.215		.823		.632	.198	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2001 - 2005

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														
01	7,805,279	46,684,429	3	2	2	1,719	151	196,544	350	83,459	1742	129,871	55,250	.598
02	7,943,869	49,217,613	2	15	5	34,047	153	172,815	394	84,006	1826	146,690	54,603	.620
03	8,518,805	45,510,287	2	17	1	706	137	170,343	398	99,825	1737	120,642	63,569	.534
04	9,109,041	42,130,350	4	655	1	30,551	104	93,258	404	102,468	1655	130,485	63,887	.463
05	9,724,378	36,668,437	1	0	2	20,324	50	45,359	304	94,334	1675	142,365	64,303	.377
ALL	43,101,372	220,211,116	12	689	11	87,347	595	678,319	1850	464,092	8635	670,053	301,612	.511
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	7,805,279	128,913,927	3	56	2	15,545	151	774,579	350	190,287	1742	241,819	66,853	1.652
02	7,943,869	155,420,223	2	10	5	244,367	162	808,451	397	191,489	1815	245,619	64,267	1.956
03	8,518,805	149,021,111	2	1,092	3	110,076	160	879,512	403	207,704	1707	222,345	69,481	1.749
04	9,109,041	137,668,723	4	14,189	3	131,235	161	750,414	418	206,495	1581	200,948	73,406	1.511
05	9,724,378	137,182,470	1	11,147	4	170,261	159	758,893	350	174,878	1517	187,327	69,318	1.411
ALL	43,101,372	708,206,454	12	26,494	17	671,484	793	3,971,849	1918	970,853	8362	1,098,058	343,325	1.643
PURE PREMIUM		1.643		.006		.156		.922		.225		.255	.080	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	7,805,279	133,410,385	2	40	3	23,320	160	823,126	427	231,933	1358	188,572	67,114	1.709
02	7,943,869	153,269,073	2	8	4	183,294	177	881,926	447	215,725	1383	187,149	64,589	1.929
03	8,518,805	148,638,619	3	1,365	3	110,175	160	880,229	459	236,536	1444	188,105	69,975	1.745
04	9,109,041	140,988,566	4	14,189	3	131,605	169	787,436	441	217,925	1451	184,378	74,352	1.548
05	9,724,378	145,844,420	1	13,933	3	147,724	174	831,541	431	215,349	1440	177,849	72,049	1.500
ALL	43,101,372	722,151,063	12	29,535	16	596,118	840	4,204,258	2205	1,117,468	7076	926,053	348,079	1.675
PURE PREMIUM		1.675		.007		.138		.975		.259		.215	.081	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2008 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	4.56	Use rate for associated non-temporary class	104
187	4.31	Use rate for associated non-temporary class	107
191	3.86	Use rate for associated non-temporary class	161
275	5.53	Use rate for associated non-temporary class	221
276	6.43	Use rate for associated non-temporary class	222
297	3.69	Use rate for associated non-temporary class	281
491	4.37	Use rate for associated non-temporary class	403
495	6.03	Use rate for associated non-temporary class	451
497	2.93	Use rate for associated non-temporary class	472
499	4.83	Use rate for associated non-temporary class	475
587	2.80	Use rate for associated non-temporary class	563
691	6.65	Use rate for associated non-temporary class	609
693	8.28	Use rate for associated non-temporary class	651
695	3.86	Use rate for associated non-temporary class	661
867	6.13	Use rate for associated non-temporary class	813
877	3.68	Use rate for associated non-temporary class	914
879	4.38	Use rate for associated non-temporary class	923
881	3.82	Use rate for associated non-temporary class	926
883	2.68	Use rate for associated non-temporary class	928
889	0.40	Use rate for associated non-temporary class	953
895	0.66	Use rate for associated non-temporary class	965
Aircraft Classifications			
7413	1.99	Aircraft Procedure	
7421	2.41	Aircraft Procedure	
7424	5.68	Aircraft Procedure	
7453	0.43	Aircraft Procedure	
Other Classifications			
0175	1.49	Supplemental load, 20% of 512	
0176	0.50	Supplemental load, 10% of 513	
309	4.97	No comparable Pa. code, use industry group change	
464	5.00	No comparable Pa. code, use industry group change	
625	7.85	No comparable Pa. code, use industry group change	
643	14.25	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
670	6.27	Use combined experience of 670, 681	
681	6.27	Use combined experience of 670, 681	
809	5.81	Use combined experience of 809, 992	
811	10.66	Use combined experience of 811, 4777	
* 970	10.96	Use combined experience of 970, 991	
* 991	10.96	Use combined experience of 970, 991	
992	5.81	Use combined experience of 809, 992	
4777	10.66	Use combined experience of 811, 4777	
7445	0.46	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)	10/1/08 Manual	12/1/08 Indicated	12/1/08 Adjusted
INDEX	7413, 7421, 7424, 7453			3.88	
Code	Rate Index				
7413	0.70 * Index * 0.825	48	2.18	2.24	1.99
7421	0.70 * Index	14,526	2.64	2.72	2.41
7424	1.65 * Index	11,976	6.24	6.40	5.68
7453	0.70 * Index * 0.175	13	0.46	0.48	0.43
	Total	26,563			
	Average weighted by payroll		4.26	4.37	3.88

CLASSIFICATION STUDY - DELAWARE

CLASS: House Furnishings & Canvas Goods Erection

INDUSTRY GROUP: 2

CODE: 670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2001	7,309	73,252	106,506	1.002	16,338	0.547					4	4
2002	9,237	111,045	160,938	1.202	9,310	1.083				1	9	10
2003	6,672	642,770	1,553,473	9.634	63,548	1.499			2	1	7	10
2004	8,570	113,150	233,619	1.320	22,956	0.467				1	3	4
2005	7,615	415,176	1,691,130	5.452	51,264	1.051			2		6	8
TOTAL	39,403	1,355,393	3,745,666	3.440	35,996	0.914	0	0	4	3	29	36
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
2001					23,516					41,836	7,900
2002				48,685	12,491				19,734	12,187	17,948
2003			291,877	8,964	27,702			239,655	7,435	59,845	7,292
2004				46,957	7,839				26,452	10,577	21,325
2005			164,639		26,419			162,020		57,037	5,061
TOTAL	0	0	456,516	104,606	97,967	0	0	401,675	53,621	181,482	59,526
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
2001	0	0	0	0	19,048	0	0	0	0	77,899	9,559
2002	0	254	10,498	46,641	10,755	0	119	8,662	41,986	20,898	21,125
2003	0	42,096	415,842	13,748	28,194	0	98,195	801,639	37,284	108,505	7,970
2004	0	3,841	50,267	33,338	9,320	0	2,682	49,277	41,919	18,473	24,502
2005	2,806	52,056	383,858	21,748	24,691	12,406	189,318	846,044	72,090	80,657	5,456
TOTAL	2,806	98,247	860,465	115,475	92,008	12,406	290,314	1,705,622	193,279	306,432	68,612
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,969,860	707,194	68,612	
IBNR + FREQ. ADJUSTMENT	29,074	(2,129)	665	
TOTAL LOSSES	2,998,934	705,065	69,277	
EXPECTED LOSSES	891,296	931,093	62,651	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.611	1.789	0.176	9.576
INDICATED (POST-TEST)	4.535	1.066	0.105	5.706
PRES. ON RATE LEVEL	2.023	2.113	0.142	4.278
DERIVED BY FORMULA	2.073	2.050	0.140	4.263
UNDERLYING PRES. RATE	2.262	2.363	0.159	4.784
PROPOSED	2.080	2.057	0.140	4.278
YEAR	10-1-08	12-01-07	IND. RATE =	6.271
IND. RATE		6.27		
MAN. RATE	6.98	6.27	ADJ. RATE =	6.27

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

809 + 992

CLASS:
Sanitary Company
Fuel Distribution

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
2001	19,077	668,449	1,466,794	3.504	42,958	0.786			2	3	10	15
2002	20,871	397,365	778,694	1.904	29,252	0.623			1	2	10	13
2003	19,289	316,131	633,851	1.639	28,059	0.518				3	7	10
2004	23,970	161,074	368,969	0.672	22,476	0.209					5	5
2005	21,765	345,322	1,090,895	1.587	20,997	0.689				1	14	15
TOTAL	104,972	1,888,341	4,339,203	1.799	29,872	0.553	0	0	3	9	46	58
O.D.		0		0.000			0	0	0	0	0	0

REPORTED LOSSES

Manual Year	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001			195,932	40,029	53,523			123,715	145,864	85,309	24,077
2002			168,034	64,714	23,761			32,700	48,395	42,677	17,084
2003				59,862	54,927				97,169	68,627	35,546
2004					7,365					105,016	48,693
2005				21,347	103,601				500	189,503	30,371
TOTAL	0	0	363,966	185,952	243,177	0	0	156,415	291,928	491,132	155,771
O.D.	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

Manual Year	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	0	0	374,622	40,709	43,354	0	0	487,561	332,570	158,845	29,133
2002	0	11,253	314,470	63,559	20,495	0	7,105	164,305	104,964	72,435	20,108
2003	0	8,437	52,979	52,470	52,171	0	11,637	109,053	180,337	127,915	38,852
2004	0	671	7,124	1,217	5,964	0	8,895	113,690	31,179	144,281	55,948
2005	528	21,104	226,903	43,109	73,569	1,063	42,165	349,535	91,118	209,061	32,740
TOTAL	528	41,465	976,098	201,064	195,553	1,063	69,802	1,224,144	740,168	712,537	176,781
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,313,100	1,849,322	176,781	
IBNR + FREQ. ADJUSTMENT	99,453	876	1,739	
TOTAL LOSSES	2,412,553	1,850,198	178,520	
EXPECTED LOSSES	2,994,851	1,811,817	156,408	
CREDIBILITY	0.03	0.12	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.298	1.763	0.170	4.231
INDICATED (POST-TEST)	1.369	1.051	0.101	2.521
PRES. ON RATE LEVEL	2.551	1.544	0.133	4.228
DERIVED BY FORMULA	2.516	1.485	0.129	4.130
UNDERLYING PRES. RATE	2.853	1.726	0.149	4.728
PROPOSED	2.516	1.485	0.129	4.130
YEAR	10-1-08	12-01-07		
IND. RATE		5.81		5.813
MAN. RATE	6.48	5.81	ADJ. RATE =	5.81

CLASSIFICATION STUDY - DELAWARE

CLASS:
COMBINED CLASSES 811 + 4777

INDUSTRY GROUP:
3

CODE:
811 + 4777

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2001	53,878	3,047,580	6,621,550	5.656	35,704	1.541			11	7	65	83
2002	52,859	5,603,494	12,086,992	10.601	65,973	1.589			18	16	50	84
2003	48,795	2,980,268	7,721,436	6.108	53,806	1.107			10	8	36	54
2004	46,071	2,431,205	7,009,645	5.277	48,018	1.085			9	11	30	50
2005	45,506	2,079,638	6,383,447	4.570	36,293	1.231			4	10	42	56
TOTAL	247,109	16,142,185	39,823,070	6.532	48,452	1.323	0	0	52	52	223	327
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
2001			1,280,909	127,071	360,312			663,389	107,742	423,972	84,185
2002			2,421,273	322,813	231,282			1,976,528	277,116	312,713	61,769
2003			1,335,176	159,565	172,813			898,361	98,579	241,020	74,754
2004			1,120,917	211,596	159,674			443,350	172,888	292,451	30,329
2005			446,359	385,604	159,113			465,010	261,818	314,522	47,212
TOTAL	0	0	6,604,634	1,206,649	1,083,194	0	0	4,446,638	918,143	1,584,678	298,249
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
2001	0	0	2,449,098	129,231	291,853	0	0	2,614,416	245,652	789,436	101,864
2002	0	145,105	3,996,140	331,164	197,430	0	277,129	5,885,382	648,385	533,555	72,702
2003	0	241,966	2,371,947	167,104	177,815	0	427,982	3,530,733	276,798	445,385	81,706
2004	6,950	220,425	2,546,365	221,991	168,247	3,235	189,305	2,738,508	421,808	457,963	34,848
2005	7,807	191,352	1,790,027	268,507	162,794	21,772	421,089	2,541,417	482,421	445,366	50,895
TOTAL	14,757	798,848	13,153,577	1,117,997	998,139	25,007	1,315,505	17,310,456	2,075,064	2,671,705	342,015
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	32,618,150	6,862,905	342,015	
IBNR + FREQ. ADJUSTMENT	453,913	(16,734)	2,567	
TOTAL LOSSES	33,072,063	6,846,171	344,582	
EXPECTED LOSSES	13,694,781	6,988,243	252,051	
CREDIBILITY	0.06	0.21	0.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.384	2.771	0.139	16.294
INDICATED (POST-TEST)	7.976	1.651	0.083	9.710
PRES. ON RATE LEVEL	4.956	2.529	0.091	7.576
DERIVED BY FORMULA	5.137	2.345	0.089	7.571
UNDERLYING PRES. RATE	5.542	2.828	0.102	8.472
PROPOSED	5.140	2.347	0.089	7.576
YEAR	10-1-08	12-01-07	IND. RATE =	10.664
IND. RATE		10.66		
MAN. RATE	11.61	10.66	ADJ. RATE =	10.66

CLASSIFICATION STUDY - 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
2001	379	0	0	0.000	0	0.000						0
2002	360	0	0	0.000	0	0.000						0
2003	389	0	0	0.000	0	0.000						0
2004	377	0	0	0.000	0	0.000						0
2005	12	0	0	0.000	0	0.000						0
TOTAL	1,517	0	0	0.000	0	0.000	0	0	0	0	0	0
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	
2001												
2002												
2003												
2004												
2005												
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0
O.D.	0	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	
2001	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0
O.D.	0	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQ. ADJUSTMENT	1,706	(879)	134	
TOTAL LOSSES	1,706	0	134	
EXPECTED LOSSES	59,315	49,303	23,787	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.112	0.000	0.009	0.121
INDICATED (POST-TEST)	0.067	0.000	0.005	0.072
PRES. ON RATE LEVEL	3.497	2.906	1.402	7.805
DERIVED BY FORMULA	3.497	2.877	1.388	7.762
UNDERLYING PRES. RATE	3.910	3.250	1.568	8.728
PROPOSED	3.497	2.877	1.388	7.762

YEAR	10-1-08	12-01-07	IND. RATE =	10.926
IND. RATE		10.93		
MAN. RATE	11.96	10.93	ADJ. RATE =	10.93

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

7413 + 7421 + 7424 + 7453

CLASS:
AIRCRAFT

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
2001	4,823	43,697	71,525	0.906	43,219	0.207				1		1
2002	5,078	18,370	33,282	0.362	9,155	0.394					2	2
2003	5,063	15,170	16,581	0.300	0	0.000						0
2004	5,157	2,639	3,032	0.051	0	0.000						0
2005	6,442	67,412	214,870	1.046	62,101	0.155					1	1
TOTAL	26,563	147,288	339,290	0.554	30,908	0.151	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
2001				21,846					21,373		478
2002					3,082					15,228	60
2003											15,170
2004											2,639
2005					25,993					36,108	5,311
TOTAL	0	0	0	21,846	29,075	0	0	0	21,373	51,336	23,658
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
2001	0	0	0	22,217	0	0	0	0	48,730	0	578
2002	0	63	516	87	2,532	0	149	3,941	920	25,003	71
2003	0	0	0	0	0	0	0	0	0	0	16,581
2004	0	0	0	0	0	0	0	0	0	0	3,032
2005	120	4,533	46,751	8,211	17,927	202	8,009	66,316	17,267	39,809	5,725
TOTAL	120	4,596	47,267	30,515	20,459	202	8,158	70,257	66,917	64,812	25,987
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	130,600	182,703	25,987	
IBNR + FREQ. ADJUSTMENT	22,811	459	288	
TOTAL LOSSES	153,411	183,162	26,275	
EXPECTED LOSSES	674,700	126,971	24,172	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.578	0.690	0.099	1.367
INDICATED (POST-TEST)	0.344	0.411	0.059	0.814
PRES. ON RATE LEVEL	2.272	0.427	0.081	2.780
DERIVED BY FORMULA	2.253	0.426	0.080	2.759
UNDERLYING PRES. RATE	2.540	0.478	0.091	3.109
PROPOSED	2.253	0.426	0.080	2.759
YEAR	10-1-08	12-01-07	IND. RATE =	3.884
IND. RATE		3.88		
MAN. RATE	4.43	3.88	ADJ. RATE =	3.88