

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2015 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

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

December 1, 2015 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	0.9840	1.0087	0.9982
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0186	1.0230	0.8965
(3) Expense Provision (= 1 / 0.6880)	1.4535	1.4535	1.4535
(4) Effect of 7/1/16 Benefit Change	1.0064	1.0064	1.0064
(5) Rate Test Correction Factor	1.0457	0.9808	1.0033
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5332	1.4805	1.3133

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2008 through 2012 were translated using composite multipliers, yielding an average claim value of \$ 1,028,834 . 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) * 1,028,834 (3)	Per Accident Limit (3) * 2 (4)
A	0.67	689,319	1,378,638
B	0.78	802,491	1,604,982
C	0.90	925,951	1,851,902
D	1.03	1,059,699	2,119,398
E	1.19	1,224,312	2,448,624
F	1.38	1,419,791	2,839,582
G	1.59	1,635,846	3,271,692

@ From Delaware 12/1/15 excess loss analysis materials

CREDIBILITY

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

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

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

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	21	11,420,900	252,200	11,673,100	555,862
Permanent Total	11	18,435,000	33,420,700	51,855,700	4,714,155
Major	1,113	461,525,000	498,368,300	959,893,300	862,438
Total Serious	1,145	491,380,900	532,041,200	1,023,422,100	893,818
Minor	3,134	129,621,800	174,252,200	303,874,000	96,960
Temporary	7,066	95,693,100	137,453,100	233,146,200	32,995
Total Non-Serious	10,200	225,314,900	311,705,300	537,020,200	52,649

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	893,818	1,028,834	180,045,950 *
Non-Serious	52,649	57,825	28,912,500 **
Medical	N/A	N/A	2,891,250 ***

* Serious Credibility = 175 x Selected Serious average cost

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

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

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	178,697,362	28,695,939	2,869,594
0.99	176,010,346	28,264,447	2,826,445
0.98	173,336,932	27,835,139	2,783,514
0.97	170,677,192	27,408,028	2,740,803
0.96	168,031,195	26,983,123	2,698,312
0.95	165,399,013	26,560,437	2,656,044
0.94	162,780,719	26,139,981	2,613,998
0.93	160,176,388	25,721,767	2,572,177
0.92	157,586,095	25,305,807	2,530,581
0.91	155,009,915	24,892,114	2,489,211
0.90	152,447,927	24,480,699	2,448,070
0.89	149,900,211	24,071,577	2,407,158
0.88	147,366,845	23,664,759	2,366,476
0.87	144,847,913	23,260,259	2,326,026
0.86	142,343,497	22,858,090	2,285,809
0.85	139,853,683	22,458,265	2,245,827
0.84	137,378,555	22,060,799	2,206,080
0.83	134,918,203	21,665,706	2,166,571
0.82	132,472,714	21,273,000	2,127,300
0.81	130,042,181	20,882,695	2,088,270
0.80	127,626,695	20,494,806	2,049,481
0.79	125,226,352	20,109,350	2,010,935
0.78	122,841,246	19,726,340	1,972,634
0.77	120,471,477	19,345,793	1,934,579
0.76	118,117,145	18,967,725	1,896,773
0.75	115,778,350	18,592,152	1,859,215
0.74	113,455,197	18,219,091	1,821,909
0.73	111,147,793	17,848,558	1,784,856
0.72	108,856,245	17,480,572	1,748,057
0.71	106,580,663	17,115,150	1,711,515
0.70	104,321,162	16,752,311	1,675,231
0.69	102,077,856	16,392,071	1,639,207
0.68	99,850,862	16,034,452	1,603,445
0.67	97,640,302	15,679,471	1,567,947
0.66	95,446,298	15,327,149	1,532,715
0.65	93,268,977	14,977,506	1,497,751
0.64	91,108,467	14,630,563	1,463,056
0.63	88,964,900	14,286,340	1,428,634
0.62	86,838,411	13,944,860	1,394,486
0.61	84,729,138	13,606,145	1,360,615
0.60	82,637,224	13,270,217	1,327,022
0.59	80,562,813	12,937,100	1,293,710
0.58	78,506,054	12,606,817	1,260,682
0.57	76,467,101	12,279,394	1,227,939
0.56	74,446,110	11,954,855	1,195,486
0.55	72,443,243	11,633,227	1,163,323
0.54	70,458,664	11,314,535	1,131,454
0.53	68,492,545	10,998,808	1,099,881
0.52	66,545,059	10,686,073	1,068,607
0.51	64,616,388	10,376,359	1,037,636
0.50	62,706,717	10,069,696	1,006,970
0.49	60,816,236	9,766,115	976,612
0.48	58,945,142	9,465,648	946,565
0.47	57,093,640	9,168,326	916,833
0.46	55,261,937	8,874,184	887,418
0.45	53,450,251	8,583,256	858,326

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	51,658,805	8,295,578	829,558
0.43	49,887,831	8,011,188	801,119
0.42	48,137,569	7,730,124	773,012
0.41	46,408,265	7,452,426	745,243
0.40	44,700,179	7,178,134	717,813
0.39	43,013,576	6,907,293	690,729
0.38	41,348,733	6,639,946	663,995
0.37	39,705,940	6,376,139	637,614
0.36	38,085,497	6,115,922	611,592
0.35	36,487,715	5,859,344	585,934
0.34	34,912,922	5,606,457	560,646
0.33	33,361,457	5,357,317	535,732
0.32	31,833,678	5,111,980	511,198
0.31	30,329,957	4,870,506	487,051
0.30	28,850,686	4,632,959	463,296
0.29	27,396,276	4,399,404	439,940
0.28	25,967,160	4,169,911	416,991
0.27	24,563,793	3,944,553	394,455
0.26	23,186,657	3,723,407	372,341
0.25	21,836,262	3,506,555	350,656
0.24	20,513,149	3,294,084	329,408
0.23	19,217,891	3,086,086	308,609
0.22	17,951,102	2,882,660	288,266
0.21	16,713,437	2,683,911	268,391
0.20	15,505,598	2,489,952	248,995
0.19	14,328,341	2,300,903	230,090
0.18	13,182,483	2,116,896	211,690
0.17	12,068,908	1,938,074	193,807
0.16	10,988,582	1,764,591	176,459
0.15	9,942,561	1,596,617	159,662
0.14	8,932,011	1,434,339	143,434
0.13	7,958,224	1,277,964	127,796
0.12	7,022,643	1,127,725	112,773
0.11	6,126,899	983,882	98,388
0.10	5,272,851	846,736	84,674
0.09	4,462,642	716,629	71,663
0.08	3,698,790	593,967	59,397
0.07	2,984,300	479,231	47,923
0.06	2,322,854	373,014	37,301
0.05	1,719,108	276,062	27,606
0.04	1,179,220	189,364	18,936
0.03	711,892	114,319	11,432
0.02	330,870	53,133	5,313
0.01	63,682	10,227	1,023
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> Five Year Payroll (00's) <hr/>		
	666,735,930		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	698,083,955	475,425,607	50,849,829
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	0.9551	1.4024	13.1119

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	170,673,850	40,243,185	37,625,830
0.99	168,107,481	39,638,060	37,060,064
0.98	165,554,104	39,035,999	36,497,157
0.97	163,013,786	38,437,018	35,937,135
0.96	160,486,594	37,841,132	35,379,997
0.95	157,972,597	37,248,357	34,825,783
0.94	155,471,865	36,658,709	34,274,480
0.93	152,984,468	36,072,206	33,726,128
0.92	150,510,479	35,488,864	33,180,725
0.91	148,049,970	34,908,701	32,638,286
0.90	145,603,015	34,331,732	32,098,849
0.89	143,169,692	33,757,980	31,562,415
0.88	140,750,074	33,187,458	31,028,997
0.87	138,344,242	32,620,187	30,498,620
0.86	135,952,274	32,056,185	29,971,299
0.85	133,574,253	31,495,471	29,447,059
0.84	131,210,258	30,938,065	28,925,900
0.83	128,860,376	30,383,986	28,407,862
0.82	126,524,689	29,833,255	27,892,945
0.81	124,203,287	29,285,891	27,381,187
0.80	121,896,256	28,741,916	26,872,590
0.79	119,603,689	28,201,352	26,367,179
0.78	117,325,674	27,664,219	25,864,980
0.77	115,062,308	27,130,540	25,366,006
0.76	112,813,685	26,600,338	24,870,298
0.75	110,579,902	26,073,634	24,377,841
0.74	108,361,059	25,550,453	23,888,689
0.73	106,157,257	25,030,818	23,402,853
0.72	103,968,600	24,514,754	22,920,349
0.71	101,795,191	24,002,286	22,441,214
0.70	99,637,142	23,493,441	21,965,461
0.69	97,494,560	22,988,240	21,493,118
0.68	95,367,558	22,486,715	21,024,210
0.67	93,256,252	21,988,890	20,558,764
0.66	91,160,759	21,494,794	20,096,806
0.65	89,081,200	21,004,454	19,638,361
0.64	87,017,697	20,517,902	19,183,444
0.63	84,970,376	20,035,163	18,732,106
0.62	82,939,366	19,556,272	18,284,361
0.61	80,924,800	19,081,258	17,840,248
0.60	78,926,813	18,610,152	17,399,780
0.59	76,945,543	18,142,989	16,962,996
0.58	74,981,132	17,679,800	16,529,936
0.57	73,033,728	17,220,622	16,100,613
0.56	71,103,480	16,765,489	15,675,093
0.55	69,190,541	16,314,438	15,253,375
0.54	67,295,070	15,867,504	14,835,512
0.53	65,417,230	15,424,728	14,421,530
0.52	63,557,186	14,986,149	14,011,468
0.51	61,715,112	14,551,806	13,605,379
0.50	59,891,185	14,121,742	13,203,290
0.49	58,085,587	13,696,000	12,805,239
0.48	56,298,505	13,274,625	12,411,266
0.47	54,530,136	12,857,660	12,021,423
0.46	52,780,676	12,445,156	11,635,736
0.45	51,050,335	12,037,158	11,254,285

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	49,339,325	11,633,719	10,877,082
0.43	47,647,867	11,234,890	10,504,192
0.42	45,976,192	10,840,726	10,135,656
0.41	44,324,534	10,451,282	9,771,552
0.40	42,693,141	10,066,615	9,411,892
0.39	41,082,266	9,686,788	9,056,770
0.38	39,492,175	9,311,860	8,706,236
0.37	37,923,143	8,941,897	8,360,331
0.36	36,375,458	8,576,969	8,019,133
0.35	34,849,417	8,217,144	7,682,708
0.34	33,345,332	7,862,495	7,351,134
0.33	31,863,528	7,513,101	7,024,464
0.32	30,404,346	7,169,041	6,702,777
0.31	28,968,142	6,830,398	6,386,164
0.30	27,555,290	6,497,262	6,074,691
0.29	26,166,183	6,169,724	5,768,449
0.28	24,801,235	5,847,883	5,467,544
0.27	23,460,879	5,531,841	5,172,055
0.26	22,145,576	5,221,706	4,882,098
0.25	20,855,814	4,917,593	4,597,766
0.24	19,592,109	4,619,623	4,319,165
0.23	18,355,008	4,327,927	4,046,450
0.22	17,145,098	4,042,642	3,779,715
0.21	15,963,004	3,763,917	3,519,116
0.20	14,809,397	3,491,909	3,264,798
0.19	13,684,998	3,226,786	3,016,917
0.18	12,590,590	2,968,735	2,775,658
0.17	11,527,014	2,717,955	2,541,178
0.16	10,495,195	2,474,662	2,313,713
0.15	9,496,140	2,239,096	2,093,472
0.14	8,530,964	2,011,517	1,880,692
0.13	7,600,900	1,792,217	1,675,648
0.12	6,707,326	1,581,522	1,478,668
0.11	5,851,801	1,379,796	1,290,054
0.10	5,036,100	1,187,463	1,110,237
0.09	4,262,269	1,005,001	939,638
0.08	3,532,714	832,979	778,808
0.07	2,850,305	672,074	628,362
0.06	2,218,558	523,115	489,087
0.05	1,641,920	387,149	361,967
0.04	1,126,273	265,564	248,287
0.03	679,928	160,321	149,895
0.02	316,014	74,514	69,664
0.01	60,823	14,342	13,413
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2008 - 2012

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														
08	12,955,001	150,670,495	6	22,811	2	2,547	250	419,927	650	134,114	1506	88,227	839,078	1.163
09	12,557,422	148,789,242	5	26,052	2	18,629	235	371,448	701	141,220	1451	77,889	852,654	1.185
10	13,262,719	141,482,229		0	5	24,828	205	310,469	620	127,358	1526	93,821	858,346	1.067
11	13,796,597	120,046,553	5	10,047	1	4,753	156	224,949	604	134,411	1404	81,356	744,950	.870
12	14,098,421	81,721,967	5	24,451		0	76	98,545	283	67,381	1650	114,517	512,326	.580
ALL	66,670,160	642,710,486	21	83,361	10	50,757	922	1,425,338	2858	604,484	7537	455,810	3,807,354	.964
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
08	12,955,001	350,379,404	6	37,068	2	33,513	250	1,036,379	650	268,899	1506	203,893	1,924,042	2.705
09	12,557,422	340,872,775	5	30,869	2	33,520	236	978,452	707	292,430	1444	195,575	1,877,882	2.715
10	13,262,719	331,818,642		0	5	83,804	219	908,070	633	261,789	1500	203,117	1,861,406	2.502
11	13,796,597	300,528,148	5	15,381	1	16,751	211	875,188	612	253,109	1340	181,487	1,663,365	2.178
12	14,098,421	280,284,184	5	30,891	1	16,762	197	817,161	532	219,991	1276	172,859	1,545,179	1.988
ALL	66,670,160	1,603,883,153	21	114,209	11	184,350	1113	4,615,250	3134	1,296,218	7066	956,931	8,871,874	2.406
PURE PREMIUM		2.406		.017		.028		.692		.194		.144	1.331	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
08	12,955,001	221,864,477	5	24,705	1	16,756	142	588,737	487	201,440	1092	147,869	1,239,138	1.713
09	12,557,422	214,096,195	4	24,695	2	16,760	137	568,457	469	194,172	1052	142,373	1,194,505	1.705
10	13,262,719	213,129,741		0		16,770	138	573,927	473	195,432	1059	143,473	1,201,696	1.607
11	13,796,597	216,745,604	4	12,298	1	16,812	140	579,891	482	199,230	1076	145,694	1,213,532	1.571
12	14,098,421	219,915,037	4	24,707	1	17,061	142	587,801	485	200,325	1090	147,575	1,221,682	1.560
ALL	66,670,160	1,085,751,054	17	86,405	5	84,159	699	2,898,813	2396	990,599	5369	726,984	6,070,553	1.629
PURE PREMIUM		1.629		.013		.013		.435		.149		.109	.911	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2008 - 2012

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														
08	825,154	19,057,715	1	5,731		0	37	60,561	67	15,000	130	5,053	104,232	2.310
09	824,271	13,091,649	1	6,625		0	28	46,853	67	13,776	111	2,859	60,804	1.588
10	713,685	19,378,478		0	2	2,922	26	44,195	61	13,059	119	6,450	127,158	2.715
11	789,534	13,195,756		0		0	18	27,637	51	11,889	120	4,765	87,667	1.671
12	774,885	8,460,793		0		0	10	17,196	16	3,793	125	9,098	54,521	1.092
ALL	3,927,529	73,184,391	2	12,356	2	2,922	119	196,442	262	57,517	605	28,225	434,382	1.863
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
08	825,154	43,878,243	1	9,313		0	37	149,465	67	30,074	130	11,678	238,252	5.318
09	824,271	30,190,731	1	7,849		845	28	120,654	67	28,327	111	8,533	135,700	3.663
10	713,685	46,500,899		0	2	10,197	27	124,174	62	26,668	118	15,372	288,599	6.516
11	789,534	33,082,371		0		923	22	96,029	52	21,911	115	12,252	199,708	4.190
12	774,885	29,468,526		0		2,289	17	88,545	37	16,983	96	14,359	172,508	3.803
ALL	3,927,529	183,120,770	2	17,162	2	14,254	131	578,867	285	123,963	570	62,194	1,034,767	4.662
PURE PREMIUM		4.662		.044		.036		1.474		.316		.158	2.635	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
08	825,154	27,259,648	1	6,206		0	21	84,907	50	22,530	94	8,469	150,484	3.304
09	824,271	18,904,187	1	6,280		422	16	70,098	44	18,793	81	6,218	87,231	2.293
10	713,685	26,930,822		0		2,040	17	78,481	46	19,880	83	10,874	158,034	3.773
11	789,534	23,553,017		0		929	15	63,600	41	17,172	93	9,889	143,940	2.983
12	774,885	22,924,699		0		2,320	12	63,582	34	15,526	82	12,202	135,617	2.958
ALL	3,927,529	119,572,373	2	12,486		5,711	81	360,668	215	93,901	433	47,652	675,306	3.044
PURE PREMIUM		3.044		.032		.015		.918		.239		.121	1.719	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2008 - 2012

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 IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
08	777,657	29,730,283	1	2,000	1	1,456	56	94,902	88	23,540	198	13,904	161,500	3.823
09	669,363	32,685,665		0	1	15,762	48	78,325	64	15,512	193	15,854	201,403	4.883
10	747,062	28,431,553		0	1	10,765	48	76,014	73	22,335	192	11,689	163,513	3.806
11	676,739	26,963,260	1	2,006		0	46	72,992	61	16,543	146	8,840	169,251	3.984
12	697,599	13,675,538		0		0	27	32,991	37	11,990	191	17,550	74,223	1.960
ALL	3,568,420	131,486,299	2	4,006	3	27,983	225	355,224	323	89,920	920	67,837	769,890	3.685
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
08	777,657	72,889,551	1	3,250	1	19,156	56	234,218	88	47,198	198	32,133	392,941	9.373
09	669,363	74,188,374		0	1	24,106	47	210,448	66	33,252	192	39,509	434,568	11.083
10	747,062	70,065,592		0	1	33,312	48	217,625	76	45,770	189	27,590	376,359	9.379
11	676,739	70,607,373	1	3,071		2,170	46	228,378	66	34,387	141	23,775	414,293	10.433
12	697,599	50,333,287		0		4,567	37	185,736	68	38,417	149	28,583	246,029	7.215
ALL	3,568,420	338,084,177	2	6,321	3	83,311	234	1,076,405	364	199,024	869	151,590	1,864,190	9.474
PURE PREMIUM		9.474		.018		.233		3.016		.558		.425	5.224	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
08	777,657	44,646,632	1	2,166	1	9,578	32	133,052	66	35,357	144	23,304	243,009	5.741
09	669,363	44,769,564		0	1	12,053	27	122,268	44	22,105	140	28,751	262,519	6.688
10	747,062	43,702,625		0		6,666	30	137,553	57	34,126	134	19,512	239,169	5.850
11	676,739	49,136,957	1	2,456		2,185	30	151,284	52	27,048	113	19,100	289,297	7.261
12	697,599	38,914,851		0		4,633	27	133,360	62	34,887	128	24,493	191,775	5.578
ALL	3,568,420	221,170,629	2	4,622	2	35,115	146	677,517	281	153,523	659	115,160	1,225,769	6.198
PURE PREMIUM		6.198		.013		.098		1.899		.430		.323	3.435	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2008 - 2012

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														
08	11,352,190	101,882,497	4	15,081	1	1,091	157	264,463	495	95,574	1178	69,270	573,346	.897
09	11,063,788	103,011,928	4	19,428	1	2,867	159	246,270	570	111,931	1147	59,176	590,447	.931
10	11,801,972	93,672,198		0	2	11,141	131	190,259	486	91,964	1215	75,683	567,675	.794
11	12,330,324	79,887,537	4	8,041	1	4,753	92	124,320	492	105,978	1138	67,751	488,033	.648
12	12,625,937	59,585,636	5	24,451		0	39	48,357	230	51,598	1334	87,869	383,581	.472
ALL	59,174,211	438,039,796	17	67,001	5	19,852	578	873,669	2273	457,045	6012	359,749	2,603,082	.740
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
08	11,352,190	233,611,610	4	24,506	1	14,357	157	652,696	495	191,627	1178	160,082	1,292,849	2.058
09	11,063,788	236,493,670	4	23,020	1	8,569	161	647,350	574	230,851	1141	147,533	1,307,614	2.138
10	11,801,972	215,252,151		0	2	40,296	144	566,272	495	189,351	1193	160,155	1,196,448	1.824
11	12,330,324	196,838,404	4	12,310	1	13,659	143	550,780	494	196,811	1084	145,460	1,049,363	1.596
12	12,625,937	200,482,371	5	30,891	1	9,906	143	542,879	427	164,590	1031	129,916	1,126,642	1.588
ALL	59,174,211	1,082,678,206	17	90,727	6	86,787	748	2,959,977	2485	973,230	5627	743,146	5,972,916	1.830
PURE PREMIUM		1.830		.015		.015		.500		.164		.126	1.009	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
08	11,352,190	149,958,197	3	16,332		7,178	89	370,778	371	143,553	854	116,096	845,645	1.321
09	11,063,788	150,422,444	3	18,416	1	4,284	94	376,092	381	153,273	831	107,404	844,756	1.360
10	11,801,972	142,496,294		0		8,064	91	357,893	370	141,426	842	113,087	804,493	1.207
11	12,330,324	144,055,630	3	9,842	1	13,697	95	365,007	389	155,009	870	116,705	780,295	1.168
12	12,625,937	158,075,487	4	24,707	1	10,108	103	390,859	389	149,912	880	110,880	894,289	1.252
ALL	59,174,211	745,008,052	13	69,297	3	43,331	472	1,860,629	1900	743,173	4277	564,172	4,169,478	1.259
PURE PREMIUM		1.259		.012		.007		.314		.126		.095	.705	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2008 - 2012

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														
08	12,955,001	83,907,819	6	1,772	2	1,982	250	431,295	650	179,113	1506	144,477	80,439	.648
09	12,557,422	85,265,445	5	662	2	65,052	235	355,724	701	203,637	1451	143,803	83,777	.679
10	13,262,719	85,834,587		0	5	85,249	205	324,640	620	183,151	1526	180,080	85,226	.647
11	13,796,597	74,495,030	5	0	1	3,977	156	298,699	604	204,663	1404	152,474	85,138	.540
12	14,098,421	51,232,584	5	179		0	76	80,552	283	114,853	1650	230,917	85,825	.363
ALL	66,670,160	380,735,465	21	2,613	10	156,260	922	1,490,910	2858	885,417	7537	851,751	420,405	.571
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
08	12,955,001	192,404,168	6	946	2	60,746	250	1,119,642	650	361,450	1506	292,855	88,402	1.485
09	12,557,422	187,788,196	5	789	2	60,768	236	1,057,096	707	393,227	1444	280,886	85,117	1.495
10	13,262,719	186,140,558		0	5	151,919	219	980,203	633	351,765	1500	291,781	85,737	1.403
11	13,796,597	166,336,468	5	0	1	30,390	211	944,834	612	340,353	1340	260,691	87,096	1.206
12	14,098,421	154,517,922	5	787	1	30,384	197	881,908	532	295,727	1276	248,318	88,056	1.096
ALL	66,670,160	887,187,312	21	2,522	11	334,207	1113	4,983,683	3134	1,742,522	7066	1,374,531	434,408	1.331
PURE PREMIUM		1.331		.000		.050		.748		.261		.206	.065	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
08	12,955,001	123,902,287	5	631	1	30,373	142	636,160	487	270,819	1092	212,381	88,659	.956
09	12,557,422	119,441,650	4	631		30,354	136	613,491	468	260,291	1050	204,167	85,483	.951
10	13,262,719	120,162,406		0		30,397	138	618,148	469	260,775	1061	206,155	86,149	.906
11	13,796,597	121,401,102		0	1	30,390	139	623,631	473	263,262	1073	208,665	88,063	.880
12	14,098,421	121,958,161	4	629	1	30,574	140	627,592	470	260,959	1076	209,561	90,266	.865
ALL	66,670,160	606,865,606	13	1,891	3	152,088	695	3,119,022	2367	1,316,106	5352	1,040,929	438,620	.910
PURE PREMIUM		.910		.000		.023		.468		.197		.156	.066	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2008 - 2012

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														
08	825,154	10,423,221	1	159		0	37	63,805	67	15,605	130	15,014	9,649	1.263
09	824,271	6,080,418	1	312		0	28	27,602	67	16,588	111	8,623	7,680	.738
10	713,685	12,715,790		0	2	44,922	26	37,805	61	22,468	119	14,101	7,862	1.782
11	789,534	8,766,653		0		0	18	37,048	51	29,591	120	13,153	7,874	1.110
12	774,885	5,452,135		0		0	10	18,511	16	7,081	125	18,605	10,325	.704
ALL	3,927,529	43,438,217	2	471	2	44,922	119	184,771	262	91,333	605	69,496	43,390	1.106
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
08	825,154	23,825,236	1	85		0	37	165,639	67	31,491	130	30,434	10,604	2.887
09	824,271	13,569,950	1	371		183	28	78,418	67	31,771	111	17,154	7,803	1.646
10	713,685	28,859,927		0	2	77,792	27	137,178	62	41,886	118	23,834	7,909	4.044
11	789,534	19,970,839		0		2,072	22	119,315	52	45,694	115	24,572	8,055	2.529
12	774,885	17,250,806		0		5,096	17	111,531	37	24,609	96	20,678	10,593	2.226
ALL	3,927,529	103,476,758	2	456	2	85,143	131	612,081	285	175,451	570	116,672	44,964	2.635
PURE PREMIUM		2.635		.001		.217		1.558		.447		.297	.114	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
08	825,154	15,047,004	1	56		0	21	94,113	50	23,595	94	22,071	10,635	1.824
09	824,271	8,723,092	1	297		91	16	45,510	44	21,028	81	12,469	7,836	1.058
10	713,685	15,792,580		0		15,566	17	86,516	46	31,025	84	16,873	7,947	2.213
11	789,534	14,397,091		0		2,072	15	78,737	40	35,207	93	19,810	8,144	1.823
12	774,885	13,456,233		0		5,121	12	79,416	33	21,717	81	17,450	10,859	1.737
ALL	3,927,529	67,416,000	2	353		22,850	81	384,292	213	132,572	433	88,673	45,421	1.716
PURE PREMIUM		1.716		.001		.058		.978		.338		.226	.116	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2008 - 2012

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 ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
08	777,657	16,150,028	1	78	1	518	56	103,621	88	25,398	198	23,431	8,456	2.077
09	669,363	20,140,334		0	1	62,144	48	81,904	64	23,290	193	25,905	8,160	3.009
10	747,062	16,351,270		0	1	14,872	48	85,687	73	24,887	192	27,213	10,854	2.189
11	676,739	16,925,126	1	0		0	46	124,808	61	19,585	146	16,010	8,848	2.501
12	697,599	7,422,310		0		0	27	21,447	37	16,568	191	28,215	7,993	1.064
ALL	3,568,420	76,989,068	2	78	3	77,534	225	417,467	323	109,728	920	120,774	44,311	2.158
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
08	777,657	39,294,056	1	41	1	15,860	56	268,999	88	51,252	198	47,494	9,293	5.053
09	669,363	43,456,813		0	1	56,346	47	272,222	66	47,037	192	50,673	8,290	6.492
10	747,062	37,635,868		0	1	26,949	48	241,411	76	51,586	189	45,493	10,919	5.038
11	676,739	41,429,298	1	0		5,127	46	319,791	66	47,303	141	33,020	9,052	6.122
12	697,599	24,602,891		0		6,442	37	158,157	68	41,494	149	31,735	8,201	3.527
ALL	3,568,420	186,418,926	2	41	3	110,724	234	1,260,580	364	238,672	869	208,415	45,755	5.224
PURE PREMIUM		5.224		.000		.310		3.533		.669		.584	.128	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
08	777,657	24,296,286	1	28	1	7,930	32	152,840	66	38,401	144	34,443	9,320	3.124
09	669,363	26,243,587		0		28,146	27	157,989	44	31,144	140	36,831	8,326	3.921
10	747,062	23,898,806		0		5,392	30	152,241	56	38,249	134	32,134	10,972	3.199
11	676,739	28,832,935		0		5,127	30	211,030	51	36,547	113	26,474	9,152	4.261
12	697,599	19,088,484		0		6,476	26	112,584	60	36,481	126	26,936	8,407	2.736
ALL	3,568,420	122,360,098	1	28	1	53,071	145	786,684	277	180,822	657	156,818	46,177	3.429
PURE PREMIUM		3.429		.000		.149		2.205		.507		.439	.129	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2008 - 2012

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														
08	11,352,190	57,334,570	4	1,536	1	1,465	157	263,869	495	138,111	1178	106,032	62,334	.505
09	11,063,788	59,044,693	4	350	1	2,908	159	246,217	570	163,759	1147	109,276	67,937	.534
10	11,801,972	56,767,527		0	2	25,454	131	201,149	486	135,797	1215	138,765	66,510	.481
11	12,330,324	48,803,251	4	0	1	3,977	92	136,843	492	155,487	1138	123,310	68,416	.396
12	12,625,937	38,358,139	5	179		0	39	40,594	230	91,204	1334	184,098	67,507	.304
ALL	59,174,211	260,308,180	17	2,065	5	33,804	578	888,672	2273	684,358	6012	661,481	332,704	.440
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
08	11,352,190	129,284,876	4	820	1	44,886	157	685,005	495	278,707	1178	214,927	68,505	1.139
09	11,063,788	130,761,433	4	417	1	4,239	161	706,455	574	314,419	1141	213,059	69,024	1.182
10	11,801,972	119,644,763		0	2	47,177	144	601,614	495	258,293	1193	222,454	66,910	1.014
11	12,330,324	104,936,331	4	0	1	23,191	143	505,729	494	247,355	1084	203,099	69,989	.851
12	12,625,937	112,664,225	5	787	1	18,846	143	612,219	427	229,624	1031	195,904	69,262	.892
ALL	59,174,211	597,291,628	17	2,024	6	138,339	748	3,111,022	2485	1,328,398	5627	1,049,443	343,690	1.009
PURE PREMIUM		1.009		.000		.023		.526		.224		.177	.058	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
08	11,352,190	84,558,997	3	547		22,443	89	389,207	371	208,823	854	155,867	68,703	.745
09	11,063,788	84,474,971	3	334		2,117	93	409,992	380	208,119	829	154,867	69,321	.764
10	11,801,972	80,471,020		0		9,439	91	379,392	367	191,501	843	157,147	67,231	.682
11	12,330,324	78,171,076		0	1	23,191	94	333,864	382	191,509	867	162,381	70,766	.634
12	12,625,937	89,413,444	4	629	1	18,977	102	435,591	377	202,762	869	165,175	71,000	.708
ALL	59,174,211	417,089,508	10	1,510	2	76,167	469	1,948,046	1877	1,002,714	4262	795,437	347,021	.705
PURE PREMIUM		.705		.000		.013		.329		.169		.134	.059	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2015 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>
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Temporary Staffing Classifications

185	7.54	Use rate for associated non-temporary class	104
187	5.53	Use rate for associated non-temporary class	107
191	4.48	Use rate for associated non-temporary class	161
275	5.54	Use rate for associated non-temporary class	221
276	7.85	Use rate for associated non-temporary class	222
297	4.79	Use rate for associated non-temporary class	281
491	5.67	Use rate for associated non-temporary class	403
495	7.52	Use rate for associated non-temporary class	451
497	2.71	Use rate for associated non-temporary class	472
499	6.09	Use rate for associated non-temporary class	475
587	3.06	Use rate for associated non-temporary class	563
691	8.71	Use rate for associated non-temporary class	609
693	10.56	Use rate for associated non-temporary class	651
695	4.99	Use rate for associated non-temporary class	661
867	8.82	Use rate for associated non-temporary class	813
871	10.57	Use rate for associated non-temporary class	921
877	5.11	Use rate for associated non-temporary class	914
879	4.95	Use rate for associated non-temporary class	923
881	5.44	Use rate for associated non-temporary class	926
883	4.59	Use rate for associated non-temporary class	928
889	0.35	Use rate for associated non-temporary class	953
895	0.84	Use rate for associated non-temporary class	965

Aircraft Classifications

7413	1.74	Aircraft Procedure
7421	2.11	Aircraft Procedure
7424	4.95	Aircraft Procedure
7453	0.37	Aircraft Procedure

Other Classifications

0175	2.13	Supplemental load, 20% of 512
0176	0.72	Supplemental load, 10% of 513
309	6.39	No comparable Pa. code, use industry group change
464	6.44	No comparable Pa. code, use industry group change
625	10.64	No comparable Pa. code, use industry group change
643	20.58	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647
* 670	9.66	Use combined experience of 670, 681
* 681	9.66	Use combined experience of 670, 681
682	32.30	Based on percentage change of combined experience for 544, 682, 929, 937 & 947
809	7.32	Use combined experience of 809, 992
811	13.44	Use combined experience of 811, 4777
929	7.65	Based on percentage change of combined experience for 544, 682, 929, 937 & 947
947	11.02	Based on percentage change of combined experience for 544, 682, 929, 937 & 947
* 970	13.30	Use combined experience of 970, 991
* 991	13.30	Use combined experience of 970, 991, No comparable Pa code
992	7.32	Use combined experience of 809, 992
4777	13.44	Use combined experience of 811, 4777
7445	1.18	Catastrophe load, 1/3 of 7405
9985	"A"	"A" Rated

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

Delaware Compensation Rating Bureau. Inc.

Aircraft Operations Classifications

		5 Year Payroll (000)	12/1/14 Manual	12/1/15 Indicated	12/1/15 Adjusted
INDEX	7413, 7421, 7424, 7453			3.25	
Code	Rate Index				
7413	0.70 * Index * 0.825	175	1.47	1.88	1.74
7421	0.70 * Index	25,172	1.78	2.28	2.11
7424	1.65 * Index	17,547	4.21	5.36	4.95
7453	0.70 * Index * 0.175	175	0.31	0.40	0.37
	Total	43,069			
	Average weighted by payroll		2.76	3.52	3.25

CLASSIFICATION STUDY - DELAWARE

CLASS:
Temp Classes

INDUSTRY GROUP:
3

CODE:
544 + 682 + 929 + 937 + 947

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
2008	38,651	1,010,185	2,272,882	2.614	40,082	0.621	0	0	2	9	13	24
2009	30,272	966,006	2,198,475	3.191	37,626	0.826	0	0	1	9	15	25
2010	32,276	524,292	1,156,311	1.624	23,369	0.620	0	0	1	6	13	20
2011	36,981	1,212,793	3,081,774	3.280	36,686	0.838	0	0	2	12	17	31
2012	45,101	1,169,769	4,068,265	2.594	34,295	0.710	0	0	2	7	23	32
TOTAL	183,281	4,883,045	12,777,707	2.664	34,884	0.720	0	0	8	43	81	132
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
2008	0	0	269,821	147,796	34,375	0	0	322,103	158,121	29,759	48,210
2009	0	0	123,944	247,896	58,150	0	0	186,757	229,953	93,944	25,362
2010	0	0	100,228	135,227	15,454	0	0	50,869	119,791	45,816	56,907
2011	0	0	228,239	269,083	50,997	0	0	131,821	320,568	136,543	75,542
2012	0	0	184,137	145,863	98,296	0	0	266,442	198,759	203,948	72,324
TOTAL	0	0	906,369	945,865	257,272	0	0	957,992	1,027,192	510,010	278,345
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
2008	0	0	665,918	293,526	79,441	0	0	836,179	284,514	60,321	52,983
2009	0	2,231	358,530	499,268	145,126	0	1,233	549,082	431,981	185,256	25,768
2010	0	5,596	332,683	251,571	42,003	0	1,021	183,179	206,402	76,608	57,248
2011	0	10,520	1,059,201	436,623	142,950	0	12,425	648,919	453,134	240,723	77,279
2012	0	26,298	1,237,946	307,743	173,274	0	62,051	1,547,915	392,029	246,805	74,204
TOTAL	0	44,645	3,654,278	1,788,731	582,794	0	76,730	3,765,274	1,768,060	809,713	287,482
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,540,927	4,949,298	287,482	
IBNR + FREQ. ADJUSTMENT	(6,277,157)	(2,263,535)	6,550	
TOTAL LOSSES	1,263,770	2,685,763	294,032	
EXPECTED LOSSES	10,074,957	7,147,959	584,666	
CREDIBILITY	0.05	0.13	0.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.690	1.465	0.160	2.315
INDICATED (POST-TEST)	0.942	2.000	0.218	3.160
PRES. ON RATE LEVEL	6.285	4.459	0.365	11.109
DERIVED BY FORMULA	6.018	4.139	0.346	10.503
UNDERLYING PRES. RATE	5.497	3.900	0.319	9.716
PROPOSED	6.018	4.139	0.346	10.503
YEAR	12-01-14	12-01-15	IND. RATE =	13.794
IND. RATE		13.79		
MAN. RATE	11.47	13.79	ADJ. RATE =	13.79

Combined 12/1/14 rating value
11.47
Indicated percentage change
20.23%

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
2008	7,535	689,271	1,628,141	9.148	85,541	1.062	0	0	1	5	2	8
2009	6,879	381,962	925,374	5.553	62,176	0.872	0	0	1	3	2	6
2010	6,171	22,633	46,134	0.367	20,174	0.162	0	0	0	0	1	1
2011	6,577	795,694	1,786,187	12.098	395,028	0.304	0	0	2	0	0	2
2012	6,716	22,328	57,394	0.332	15,466	0.149	0	0	0	0	1	1
TOTAL	33,878	1,911,888	4,443,230	5.643	104,615	0.531	0	0	4	8	6	18
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
2008	0	0	200,802	84,698	10,217	0	0	257,902	84,490	46,218	4,944
2009	0	0	72,599	30,099	12,784	0	0	146,134	93,060	18,378	8,908
2010	0	0	0	0	12,073	0	0	0	0	8,101	2,459
2011	0	0	323,736	0	0	0	0	466,319	0	0	5,639
2012	0	0	0	0	2,190	0	0	0	0	13,276	6,862
TOTAL	0	0	597,137	114,797	37,264	0	0	870,355	177,550	85,973	28,812
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
2008	0	0	495,579	169,819	23,611	0	0	669,514	170,501	93,684	5,433
2009	0	1,307	189,352	61,933	32,691	0	964	413,417	175,877	40,782	9,051
2010	0	31	3,511	2,502	23,203	0	3	1,148	1,179	12,083	2,474
2011	0	6,701	716,970	22,228	20,941	0	14,421	917,685	57,277	24,195	5,769
2012	0	69	5,565	2,358	2,871	0	445	16,920	9,304	12,822	7,040
TOTAL	0	8,108	1,410,977	258,840	103,317	0	15,833	2,018,684	414,138	183,566	29,767
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,453,602	959,861	29,767	
IBNR + FREQ. ADJUSTMENT	(613,471)	(287,591)	518	
TOTAL LOSSES	2,840,131	672,270	30,285	
EXPECTED LOSSES	958,409	869,987	51,495	
CREDIBILITY	0.02	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.383	1.984	0.089	10.456
INDICATED (POST-TEST)	11.444	2.709	0.122	14.275
PRES. ON RATE LEVEL	3.235	2.936	0.174	6.345
DERIVED BY FORMULA	3.399	2.927	0.172	6.498
UNDERLYING PRES. RATE	2.829	2.568	0.152	5.549
PROPOSED	3.399	2.927	0.172	6.498
YEAR	12-01-14	12-01-15	IND. RATE =	9.620
IND. RATE		9.62		
MAN. RATE	8.03	9.62	ADJ. RATE =	9.62

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
2008	22,172	277,676	573,250	1.252	26,132	0.451	0	0	0	1	9	10
2009	15,120	903,939	2,316,845	5.978	87,977	0.661	0	0	3	2	5	10
2010	14,849	225,996	468,480	1.522	20,756	0.673	0	0	0	3	7	10
2011	13,133	164,488	347,636	1.252	27,578	0.381	0	0	0	0	5	5
2012	13,719	138,715	413,722	1.011	20,276	0.364	0	0	0	1	4	5
TOTAL	78,993	1,710,814	4,119,933	2.166	39,698	0.506	0	0	3	7	30	40
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	
2008	0	0	0	4,852	91,347	0	0	0	28,315	136,803	16,359	
2009	0	0	565,251	27,044	3,602	0	0	241,931	30,682	11,258	24,171	
2010	0	0	0	73,750	14,127	0	0	0	87,146	32,532	18,441	
2011	0	0	0	0	43,149	0	0	0	0	94,741	26,598	
2012	0	0	0	12,865	12,158	0	0	0	40,419	35,938	37,335	
TOTAL	0	0	565,251	118,511	164,383	0	0	241,931	186,562	311,272	122,904	
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	
2008	0	0	0	9,728	211,103	0	0	0	57,140	277,300	17,979	
2009	0	10,175	1,430,018	62,644	27,846	0	1,597	666,656	64,972	28,379	24,558	
2010	0	509	42,805	136,267	31,045	0	161	39,129	147,025	52,987	18,552	
2011	0	255	33,333	19,900	78,251	0	284	25,031	27,712	135,660	27,210	
2012	0	857	73,508	28,729	18,417	0	2,704	144,627	65,366	41,208	38,306	
TOTAL	0	11,796	1,579,664	257,268	366,662	0	4,746	875,443	362,215	535,534	126,605	
O.D.	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,471,649	1,521,679	126,605	
IBNR + FREQ. ADJUSTMENT	(1,562,299)	(457,672)	1,398	
TOTAL LOSSES	909,350	1,064,007	128,003	
EXPECTED LOSSES	2,383,219	1,361,049	151,667	
CREDIBILITY	0.03	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.151	1.347	0.162	2.660
INDICATED (POST-TEST)	1.571	1.839	0.221	3.631
PRES. ON RATE LEVEL	3.450	1.970	0.220	5.640
DERIVED BY FORMULA	3.394	1.961	0.220	5.575
UNDERLYING PRES. RATE	3.017	1.723	0.192	4.932
PROPOSED	3.394	1.961	0.220	5.575

YEAR	12-01-14	12-01-15	IND. RATE =	7.322
IND. RATE		7.32		
MAN. RATE	6.15	7.32	ADJ. RATE =	7.32

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
2008	39,194	1,287,428	2,507,087	3.285	33,287	0.970	1	0	1	10	26	38
2009	37,747	1,782,620	3,889,174	4.723	61,783	0.742	0	0	4	9	15	28
2010	39,976	3,299,408	8,240,357	8.253	87,141	0.926	0	0	10	5	22	37
2011	41,137	2,244,088	5,554,355	5.455	65,136	0.827	1	0	6	9	18	34
2012	50,944	1,382,283	4,824,375	2.713	39,329	0.667	0	0	1	5	28	34
TOTAL	208,998	9,995,827	25,015,348	4.783	57,139	0.818	2	0	22	38	109	171
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
2008	374,114	0	66,199	266,404	169,451	216	0	0	262,498	126,018	22,528
2009	0	0	739,668	193,029	44,455	0	0	475,160	247,970	29,632	52,706
2010	0	0	1,429,118	71,783	93,619	0	0	1,462,547	42,550	124,599	75,192
2011	335,569	0	678,675	199,481	140,498	0	0	318,982	289,830	251,586	29,467
2012	0	0	104,492	115,866	291,545	0	0	330,900	129,346	365,051	45,083
TOTAL	709,683	0	3,018,152	846,563	739,568	216	0	2,587,589	972,194	896,886	224,976
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
2008	607,935	0	163,379	534,140	391,601	115	0	0	529,721	255,438	24,758
2009	0	11,898	1,702,873	397,279	129,857	0	2,453	1,051,962	466,712	72,591	53,549
2010	0	64,548	3,565,960	201,963	253,971	0	22,191	3,606,931	202,065	247,085	75,643
2011	513,723	21,243	2,237,228	413,587	332,302	0	19,090	1,096,496	476,875	413,666	30,145
2012	0	21,198	1,342,764	465,352	411,603	0	68,089	1,637,305	439,378	392,431	46,255
TOTAL	1,121,658	118,887	9,012,204	2,012,321	1,519,334	115	111,823	7,392,694	2,114,751	1,381,211	230,350
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,757,381	7,027,617	230,350	
IBNR + FREQ. ADJUSTMENT	(8,115,652)	(1,760,218)	2,192	
TOTAL LOSSES	9,641,729	5,267,399	232,542	
EXPECTED LOSSES	12,999,676	5,507,097	196,458	
CREDIBILITY	0.05	0.14	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.613	2.520	0.111	7.244
INDICATED (POST-TEST)	6.298	3.440	0.152	9.890
PRES. ON RATE LEVEL	7.112	3.013	0.107	10.232
DERIVED BY FORMULA	7.071	3.073	0.113	10.257
UNDERLYING PRES. RATE	6.220	2.635	0.094	8.949
PROPOSED	7.054	3.066	0.113	10.232
YEAR	12-01-14	12-01-15	IND. RATE =	13.438
IND. RATE		13.44		
MAN. RATE	11.16	13.44	ADJ. RATE =	13.44

CLASSIFICATION STUDY - DELAWARE

CLASS:
Contact + Non-contact sports

INDUSTRY GROUP:
3

CODE:
970 + 991

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
2008	493	0	0	0.000	0	0.000	0	0	0	0	0	0
2009	507	0	0	0.000	0	0.000	0	0	0	0	0	0
2010	759	0	0	0.000	0	0.000	0	0	0	0	0	0
2011	661	0	0	0.000	0	0.000	0	0	0	0	0	0
2012	409	0	0	0.000	0	0.000	0	0	0	0	0	0
TOTAL	2,829	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	
2008	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0
2012	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

Manual Year	TRANSLATED LOSSES											
	Indemnity					Medical						
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only	
2008	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0
2012	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	(74,965)	(30,412)	400	
TOTAL LOSSES	0	0	400	
EXPECTED LOSSES	115,423	89,510	43,029	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.014	0.014
INDICATED (POST-TEST)	0.000	0.000	0.019	0.019
PRES. ON RATE LEVEL	4.665	3.618	1.739	10.022
DERIVED BY FORMULA	4.665	3.582	1.722	9.969
UNDERLYING PRES. RATE	4.080	3.164	1.521	8.765
PROPOSED	4.665	3.582	1.722	9.969
YEAR	12-01-14	12-01-15	IND. RATE =	13.092
IND. RATE		13.09		
MAN. RATE	10.93	13.09	ADJ. RATE =	13.09

CLASSIFICATION STUDY - 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
2008	9,292	3,313	3,641	0.036	0	0.000	0	0	0	0	0	0
2009	8,266	36	37	0.000	0	0.000	0	0	0	0	0	0
2010	7,959	3,479	3,500	0.044	0	0.000	0	0	0	0	0	0
2011	8,854	3,106	3,177	0.035	0	0.000	0	0	0	0	0	0
2012	8,698	3,000	3,078	0.034	0	0.000	0	0	0	0	0	0
TOTAL	43,069	12,934	13,433	0.030	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	
2008					0							3,313
2009												36
2010												3,479
2011												3,106
2012												3,000
TOTAL	0	0	0	0	0	0	0	0	0	0	0	12,934
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	
2008	0	0	0	0	0	0	0	0	0	0	0	3,641
2009	0	0	0	0	0	0	0	0	0	0	0	37
2010	0	0	0	0	0	0	0	0	0	0	0	3,500
2011	0	0	0	0	0	0	0	0	0	0	0	3,177
2012	0	0	0	0	0	0	0	0	0	0	0	3,078
TOTAL	0	0	0	0	0	0	0	0	0	0	0	13,433
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	13,433	
IBNR + FREQ. ADJUSTMENT	(497,545)	(47,197)	296	
TOTAL LOSSES	0	0	13,729	
EXPECTED LOSSES	781,702	143,850	28,856	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.032	0.032
INDICATED (POST-TEST)	0.000	0.000	0.044	0.044
PRES. ON RATE LEVEL	2.075	0.382	0.077	2.534
DERIVED BY FORMULA	2.034	0.363	0.075	2.472
UNDERLYING PRES. RATE	1.815	0.334	0.067	2.216
PROPOSED	2.034	0.363	0.075	2.472
YEAR	12-01-14	12-01-15	IND. RATE =	3.246
IND. RATE		3.25		
MAN. RATE	2.79	3.25	ADJ. RATE =	3.25