

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 201: 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 indicated rating value will generally be different than that shown in the Class Book.

December 1, 2018 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	0.9842	0.9984	1.0073
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0983	1.0435	0.9156
(3) Expense Provision (= 1 / 0.7170)	1.3947	1.3947	1.3947
(4) Effect of 7/1/19 Benefit Change	1.0077	1.0077	1.0077
(5) Rate Test Correction Factor	1.0390	0.9998	0.9873
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5784	1.4640	1.2798

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2011 through 2015 were translated using composite multipliers, yielding an average claim value of \$ 1,098,905 . 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) * \$1,098,905 (3)	Per Accident Limit (3) * 2 (4)
A	0.79	868,135	1,736,270
B	0.86	945,058	1,890,116
C	0.94	1,032,971	2,065,942
D	1.02	1,120,883	2,241,766
E	1.11	1,219,785	2,439,570
F	1.21	1,329,675	2,659,350
G	1.32	1,450,555	2,901,110

@ From Delaware 12/1/18 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	29	17,968,300	5,873,200	23,841,500	822,121
Permanent Total Major	15 1,042	26,123,500 293,751,600	63,399,900 471,565,200	89,523,400 765,316,800	5,968,227 734,469
Total Serious	1,086	337,843,400	540,838,300	878,681,700	809,099
Minor Temporary	3,550 6,519	114,385,600 73,060,500	267,040,500 182,587,600	381,426,100 255,648,100	107,444 39,216
Total Non-Serious	10,069	187,446,100	449,628,100	637,074,200	63,271

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	809,099	1,098,905	192,308,375 *
Non-Serious	63,271	66,528	33,264,000 **
Medical	N/A	N/A	3,326,400 ***

* 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

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	190,867,939	33,014,845	3,301,485
0.99	187,997,917	32,518,411	3,251,841
0.98	185,142,425	32,024,490	3,202,449
0.97	182,301,537	31,533,096	3,153,310
0.96	179,475,328	31,044,240	3,104,424
0.95	176,663,876	30,557,937	3,055,794
0.94	173,867,258	30,074,200	3,007,420
0.93	171,085,553	29,593,042	2,959,304
0.92	168,318,842	29,114,478	2,911,448
0.91	165,567,206	28,638,522	2,863,852
0.90	162,830,728	28,165,187	2,816,519
0.89	160,109,494	27,694,490	2,769,449
0.88	157,403,588	27,226,443	2,722,644
0.87	154,713,099	26,761,063	2,676,106
0.86	152,038,114	26,298,365	2,629,837
0.85	149,378,725	25,838,365	2,583,837
0.84	146,735,024	25,381,078	2,538,108
0.83	144,107,103	24,926,521	2,492,652
0.82	141,495,059	24,474,710	2,447,471
0.81	138,898,989	24,025,662	2,402,566
0.80	136,318,992	23,579,394	2,357,939
0.79	133,755,167	23,135,924	2,313,592
0.78	131,207,619	22,695,269	2,269,527
0.77	128,676,452	22,257,448	2,225,745
0.76	126,161,772	21,822,478	2,182,248
0.75	123,663,689	21,390,379	2,139,038
0.74	121,182,313	20,961,170	2,096,117
0.73	118,717,757	20,534,870	2,053,487
0.72	116,270,138	20,111,500	2,011,150
0.71	113,839,574	19,691,080	1,969,108
0.70	111,426,184	19,273,631	1,927,363
0.69	109,030,092	18,859,174	1,885,917
0.68	106,651,425	18,447,730	1,844,773
0.67	104,290,309	18,039,323	1,803,932
0.66	101,946,878	17,633,975	1,763,398
0.65	99,621,266	17,231,708	1,723,171
0.64	97,313,609	16,832,548	1,683,255
0.63	95,024,050	16,436,518	1,643,652
0.62	92,752,731	16,043,643	1,604,364
0.61	90,499,802	15,653,949	1,565,395
0.60	88,265,413	15,267,462	1,526,746
0.59	86,049,720	14,884,209	1,488,421
0.58	83,852,882	14,504,217	1,450,422
0.57	81,675,061	14,127,514	1,412,751
0.56	79,516,426	13,754,130	1,375,413
0.55	77,377,149	13,384,095	1,338,410
0.54	75,257,406	13,017,438	1,301,744
0.53	73,157,380	12,654,192	1,265,419
0.52	71,077,257	12,294,389	1,229,439
0.51	69,017,229	11,938,061	1,193,806
0.50	66,977,495	11,585,244	1,158,524
0.49	64,958,259	11,235,972	1,123,597
0.48	62,959,731	10,890,283	1,089,028
0.47	60,982,127	10,548,212	1,054,821
0.46	59,025,673	10,209,800	1,020,980
0.45	57,090,598	9,875,086	987,509

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	55,177,142	9,544,111	954,411
0.43	53,285,552	9,216,919	921,692
0.42	51,416,084	8,893,553	889,355
0.41	49,569,002	8,574,059	857,406
0.40	47,744,582	8,258,485	825,849
0.39	45,943,110	7,946,881	794,688
0.38	44,164,880	7,639,296	763,930
0.37	42,410,201	7,335,786	733,579
0.36	40,679,393	7,036,404	703,640
0.35	38,972,791	6,741,209	674,121
0.34	37,290,743	6,450,262	645,026
0.33	35,633,612	6,163,624	616,362
0.32	34,001,781	5,881,363	588,136
0.31	32,395,646	5,603,546	560,355
0.30	30,815,626	5,330,247	533,025
0.29	29,262,160	5,061,540	506,154
0.28	27,735,710	4,797,507	479,751
0.27	26,236,764	4,538,231	453,823
0.26	24,765,836	4,283,801	428,380
0.25	23,323,469	4,034,312	403,431
0.24	21,910,242	3,789,863	378,986
0.23	20,526,768	3,550,560	355,056
0.22	19,173,702	3,316,517	331,652
0.21	17,851,743	3,087,855	308,786
0.20	16,561,641	2,864,704	286,470
0.19	15,304,205	2,647,202	264,720
0.18	14,080,305	2,435,502	243,550
0.17	12,890,887	2,229,765	222,977
0.16	11,736,983	2,030,172	203,017
0.15	10,619,721	1,836,917	183,692
0.14	9,540,345	1,650,215	165,022
0.13	8,500,236	1,470,305	147,031
0.12	7,500,936	1,297,454	129,745
0.11	6,544,185	1,131,962	113,196
0.10	5,631,970	974,175	97,418
0.09	4,766,580	824,486	82,449
0.08	3,950,704	683,362	68,336
0.07	3,187,552	551,358	55,136
0.06	2,481,057	429,154	42,915
0.05	1,836,192	317,611	31,761
0.04	1,259,533	217,865	21,787
0.03	760,376	131,524	13,152
0.02	353,405	61,130	6,113
0.01	68,019	11,766	1,177
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/>		
	745,868,250		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	578,248,846	469,623,847	49,185,297
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.2899	1.5882	15.1645

* 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	246,200,555	52,434,177	50,065,369
0.99	242,498,513	51,645,740	49,312,543
0.98	238,815,214	50,861,295	48,563,538
0.97	235,150,753	50,080,863	47,818,369
0.96	231,505,226	49,304,462	47,077,038
0.95	227,878,734	48,532,116	46,339,588
0.94	224,271,376	47,763,844	45,606,021
0.93	220,683,255	46,999,669	44,876,366
0.92	217,114,474	46,239,614	44,150,653
0.91	213,565,139	45,483,701	43,428,884
0.90	210,035,356	44,731,950	42,711,102
0.89	206,525,236	43,984,389	41,997,309
0.88	203,034,888	43,241,037	41,287,535
0.87	199,564,426	42,501,920	40,581,809
0.86	196,113,963	41,767,063	39,880,163
0.85	192,683,617	41,036,491	39,182,596
0.84	189,273,507	40,310,228	38,489,139
0.83	185,883,752	39,588,301	37,799,821
0.82	182,514,477	38,870,734	37,114,674
0.81	179,165,806	38,157,556	36,433,712
0.80	175,837,868	37,448,794	35,756,966
0.79	172,530,790	36,744,474	35,084,466
0.78	169,244,708	36,044,626	34,416,242
0.77	165,979,755	35,349,279	33,752,310
0.76	162,736,070	34,658,460	33,092,700
0.75	159,513,792	33,972,200	32,437,442
0.74	156,313,066	33,290,530	31,786,566
0.73	153,134,035	32,613,481	31,140,104
0.72	149,976,851	31,941,084	30,498,084
0.71	146,841,667	31,273,373	29,860,538
0.70	143,728,635	30,610,381	29,227,496
0.69	140,637,916	29,952,140	28,598,988
0.68	137,569,673	29,298,685	27,975,060
0.67	134,524,070	28,650,053	27,355,727
0.66	131,501,278	28,006,279	26,741,049
0.65	128,501,471	27,367,399	26,131,027
0.64	125,524,824	26,733,453	25,525,720
0.63	122,571,522	26,104,478	24,925,161
0.62	119,641,748	25,480,514	24,329,378
0.61	116,735,695	24,861,602	23,738,432
0.60	113,853,556	24,247,783	23,152,340
0.59	110,995,534	23,639,101	22,571,160
0.58	108,161,832	23,035,597	21,994,924
0.57	105,352,661	22,437,318	21,423,663
0.56	102,568,238	21,844,309	20,857,450
0.55	99,808,784	21,256,620	20,296,318
0.54	97,074,528	20,674,295	19,740,297
0.53	94,365,704	20,097,388	19,189,446
0.52	91,682,554	19,525,949	18,643,828
0.51	89,025,324	18,960,028	18,103,471
0.50	86,394,271	18,399,685	17,568,437
0.49	83,789,658	17,844,971	17,038,787
0.48	81,211,757	17,295,947	16,514,565
0.47	78,660,846	16,752,670	15,995,833
0.46	76,137,216	16,215,204	15,482,651
0.45	73,641,162	15,683,612	14,975,080

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	71,172,995	15,157,957	14,473,166
0.43	68,733,034	14,638,311	13,976,998
0.42	66,321,607	14,124,741	13,486,624
0.41	63,939,056	13,617,321	13,002,133
0.40	61,585,736	13,116,126	12,523,587
0.39	59,262,018	12,621,236	12,051,046
0.38	56,968,279	12,132,730	11,584,616
0.37	54,704,918	11,650,695	11,124,359
0.36	52,472,349	11,175,217	10,670,349
0.35	50,271,003	10,706,388	10,222,708
0.34	48,101,329	10,244,306	9,781,497
0.33	45,963,796	9,789,068	9,346,822
0.32	43,858,897	9,340,781	8,918,788
0.31	41,787,144	8,899,552	8,497,503
0.30	39,749,076	8,465,498	8,083,058
0.29	37,745,260	8,038,738	7,675,572
0.28	35,776,292	7,619,401	7,275,184
0.27	33,842,802	7,207,618	6,881,999
0.26	31,945,452	6,803,533	6,496,169
0.25	30,084,943	6,407,294	6,117,829
0.24	28,262,021	6,019,060	5,747,133
0.23	26,477,478	5,638,999	5,384,247
0.22	24,732,158	5,267,292	5,029,337
0.21	23,026,963	4,904,131	4,682,585
0.20	21,362,861	4,549,723	4,344,174
0.19	19,740,894	4,204,286	4,014,346
0.18	18,162,185	3,868,064	3,693,314
0.17	16,627,955	3,541,313	3,381,335
0.16	15,139,534	3,224,319	3,078,651
0.15	13,698,378	2,917,392	2,785,597
0.14	12,306,091	2,620,871	2,502,476
0.13	10,964,454	2,335,138	2,229,652
0.12	9,675,457	2,060,616	1,967,518
0.11	8,441,344	1,797,782	1,716,561
0.10	7,264,678	1,547,185	1,477,295
0.09	6,148,412	1,309,449	1,250,298
0.08	5,096,013	1,085,316	1,036,281
0.07	4,111,623	875,667	836,110
0.06	3,200,315	681,582	650,785
0.05	2,368,504	504,430	481,640
0.04	1,624,672	346,013	330,389
0.03	980,809	208,886	199,444
0.02	455,857	97,087	92,701
0.01	87,738	18,687	17,849
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH 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														
11	13,759,897	144,469,598	5	8,185	3	11,607	221	343,967	661	140,312	1321	74,605	866,020	1.050
12	14,101,284	127,089,835	5	15,692	3	11,365	191	293,216	633	137,226	1295	84,565	728,835	.901
13	15,064,050	136,531,399	6	20,085		0	200	293,294	798	164,879	1419	115,573	771,484	.906
14	15,390,233	112,990,974	9	20,533	1	5,390	125	176,991	717	146,413	1304	105,701	674,883	.734
15	16,269,894	105,443,961	4	9,412	3	33,322	72	95,451	338	81,017	1822	151,079	684,158	.648
ALL	74,585,358	626,525,767	29	73,907	10	61,684	809	1,202,919	3147	669,847	7161	531,523	3,725,380	.840
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	13,759,897	314,732,729	5	30,989	3	52,243	221	622,924	661	212,994	1321	148,016	2,080,161	2.287
12	14,101,284	298,487,166	5	30,993	4	69,662	195	549,717	647	208,529	1277	143,139	1,982,832	2.117
13	15,064,050	327,256,339	6	37,166	1	17,414	223	628,952	817	263,190	1375	154,079	2,171,763	2.172
14	15,390,233	297,528,470	9	55,750	2	34,838	194	546,643	733	236,141	1217	136,415	1,965,497	1.933
15	16,269,894	323,222,953	4	24,785	5	87,078	209	589,280	692	223,002	1329	148,956	2,159,128	1.987
ALL	74,585,358	1,561,227,657	29	179,683	15	261,235	1042	2,937,516	3550	1,143,856	6519	730,605	10,359,381	2.093
PURE PREMIUM		2.093		.024		.035		.394		.153		.098	1.389	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	13,759,897	204,313,590	3	18,588	3	52,243	118	332,616	498	160,377	913	102,283	1,377,028	1.485
12	14,101,284	207,461,083	3	18,596	3	52,249	120	338,311	505	162,798	926	103,817	1,398,839	1.471
13	15,064,050	218,530,378	2	18,583	3	52,251	126	356,184	532	171,338	975	109,234	1,477,714	1.451
14	15,390,233	218,891,788	3	18,583	4	52,299	127	358,859	536	172,696	983	110,170	1,476,310	1.422
15	16,269,894	228,371,413	3	18,768	3	52,591	134	379,896	564	182,124	1040	116,590	1,533,746	1.404
ALL	74,585,358	1,077,568,252	14	93,118	16	261,633	625	1,765,866	2635	849,333	4837	542,094	7,263,637	1.445
PURE PREMIUM		1.445		.012		.035		.237		.114		.073	.974	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY 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														
11	775,418	17,166,877		0	1	3,486	22	39,450	58	12,616	111	5,047	111,070	2.214
12	773,860	13,591,951		0		0	21	36,894	53	11,539	100	5,797	81,689	1.756
13	830,294	7,853,923		0		0	10	13,862	78	13,190	81	4,790	46,697	.946
14	849,580	11,525,528		0		0	14	25,591	63	12,947	83	7,724	68,993	1.357
15	919,565	8,980,534	1	8,789		0	4	5,996	33	8,370	139	15,258	51,393	.977
ALL	4,148,717	59,118,813	1	8,789	1	3,486	71	121,793	285	58,662	514	38,616	359,842	1.425
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	775,418	40,326,659		0	1	15,689	22	71,443	58	19,151	111	10,014	286,969	5.201
12	773,860	31,584,723		0		2,504	21	68,055	54	17,527	99	10,140	217,622	4.081
13	830,294	18,104,472		0		845	13	31,518	77	19,918	79	6,581	122,183	2.180
14	849,580	31,940,210		493		2,604	19	65,949	62	20,992	79	10,759	218,604	3.760
15	919,565	28,966,487	1	14,803		1,544	16	53,082	58	22,263	102	14,775	183,198	3.150
ALL	4,148,717	150,922,551	1	15,296	1	23,186	91	290,047	309	99,851	470	52,269	1,028,576	3.638
PURE PREMIUM		3.638		.037		.056		.699		.241		.126	2.479	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	775,418	27,419,854		0	1	15,689	12	38,148	44	14,420	77	6,920	199,021	3.536
12	773,860	21,378,291		0		1,878	13	41,883	42	13,680	72	7,359	148,983	2.763
13	830,294	12,167,330		0		2,536	7	17,847	50	12,943	56	4,694	83,652	1.465
14	849,580	22,705,602		164		3,911	12	43,265	45	15,327	64	8,707	155,682	2.673
15	919,565	20,823,565	1	11,125		962	10	34,483	47	18,177	80	11,569	131,920	2.265
ALL	4,148,717	104,494,642	1	11,289	1	24,976	54	175,626	228	74,547	349	39,249	719,258	2.519
PURE PREMIUM		2.519		.027		.060		.423		.180		.095	1.734	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY 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														
11	676,416	27,926,250	1	144		0	45	80,734	73	19,149	139	10,378	168,857	4.129
12	694,373	22,194,757		0	1	4,007	44	75,705	64	17,952	161	14,756	109,527	3.196
13	723,417	22,615,433	1	6,072		0	45	77,538	71	18,353	124	8,371	115,821	3.126
14	765,777	23,100,249	3	2,763	1	5,390	26	37,233	64	18,644	138	15,211	151,761	3.017
15	796,138	27,892,835		0	2	29,212	19	23,890	47	11,979	173	20,007	193,840	3.504
ALL	3,656,121	123,729,524	5	8,979	4	38,609	179	295,100	319	86,077	735	68,723	739,806	3.384
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	676,416	58,904,873	1	547		0	45	146,209	73	29,068	139	20,591	392,634	8.708
12	694,373	53,359,089		0	1	22,684	44	139,531	66	27,859	159	25,373	318,143	7.684
13	723,417	55,634,608	1	11,235		4,431	44	150,334	74	29,916	121	12,827	347,604	7.691
14	765,777	53,999,661	3	8,598	1	17,935	30	98,597	69	31,815	129	20,066	362,985	7.052
15	796,138	69,104,074		5,522	2	64,161	31	101,242	79	32,272	129	20,834	467,011	8.680
ALL	3,656,121	291,002,305	5	25,902	4	109,211	194	635,913	361	150,930	677	99,691	1,888,377	7.959
PURE PREMIUM		7.959		.071		.299		1.739		.413		.273	5.165	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	676,416	34,659,542	1	328		0	24	78,069	55	21,887	96	14,229	232,082	5.124
12	694,373	36,158,022		0	1	17,014	27	85,871	52	21,758	115	18,390	218,547	5.207
13	723,417	36,945,828		5,617		13,296	25	85,140	48	19,454	86	9,120	236,832	5.107
14	765,777	44,656,741	1	2,866	2	26,912	20	64,839	51	23,298	104	16,184	312,468	5.832
15	796,138	47,052,940		4,185	1	38,580	20	66,682	64	26,317	101	16,344	318,421	5.910
ALL	3,656,121	199,473,073	2	12,996	4	95,802	116	380,601	270	112,714	502	74,267	1,318,350	5.456
PURE PREMIUM		5.456		.036		.262		1.041		.308		.203	3.606	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY 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														
11	12,308,063	99,376,471	4	8,041	2	8,121	154	223,784	530	108,547	1071	59,179	586,093	.807
12	12,633,051	91,303,127	5	15,692	2	7,358	126	180,617	516	107,734	1034	64,012	537,618	.723
13	13,510,339	106,062,043	5	14,014		0	145	201,894	649	133,335	1214	102,412	608,965	.785
14	13,774,876	78,365,197	6	17,770		0	85	114,166	590	114,821	1083	82,766	454,128	.569
15	14,554,191	68,570,592	3	624	1	4,110	49	65,566	258	60,668	1510	115,814	438,925	.471
ALL	66,780,520	443,677,430	23	56,141	5	19,589	559	786,027	2543	525,105	5912	424,183	2,625,729	.664
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	12,308,063	215,501,197	4	30,442	2	36,554	154	405,272	530	164,775	1071	117,411	1,400,558	1.751
12	12,633,051	213,543,354	5	30,993	3	44,474	130	342,132	527	163,143	1019	107,625	1,447,067	1.690
13	13,510,339	253,517,259	5	25,931	1	12,137	166	447,100	666	213,357	1175	134,672	1,701,976	1.876
14	13,774,876	211,588,599	6	46,658	1	14,299	145	382,098	602	183,334	1009	105,589	1,383,909	1.536
15	14,554,191	225,152,392	3	4,459	3	21,374	162	434,956	555	168,468	1098	113,348	1,508,919	1.547
ALL	66,780,520	1,119,302,801	23	138,483	10	128,838	757	2,011,558	2880	893,077	5372	578,645	7,442,429	1.676
PURE PREMIUM		1.676		.021		.019		.301		.134		.087	1.114	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	12,308,063	142,234,194	2	18,260	2	36,554	82	216,399	399	124,070	740	81,134	945,925	1.156
12	12,633,051	149,924,770	3	18,596	2	33,357	80	210,557	411	127,359	739	78,069	1,031,309	1.187
13	13,510,339	169,417,220	2	12,965	3	36,419	94	253,197	434	138,941	833	95,419	1,157,230	1.254
14	13,774,876	151,529,445	2	15,553	2	21,476	95	250,756	440	134,071	815	85,279	1,008,160	1.100
15	14,554,191	160,494,908	2	3,458	2	13,050	104	278,731	453	137,630	859	88,677	1,083,404	1.103
ALL	66,780,520	773,600,537	11	68,832	11	140,856	455	1,209,640	2137	662,071	3986	428,578	5,226,028	1.158
PURE PREMIUM		1.158		.010		.021		.181		.099		.064	.783	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY 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														
11	13,759,897	86,601,988	5	0	3	26,088	221	432,949	661	194,304	1321	130,420	82,259	.629
12	14,101,284	72,883,479	5	5	3	13,731	191	289,278	633	198,329	1295	145,339	82,155	.517
13	15,064,050	77,148,359	6	4,549		0	200	280,016	798	226,132	1419	169,051	91,736	.512
14	15,390,233	67,488,269	9	1,469	1	62,604	125	161,799	717	213,513	1304	152,126	83,372	.439
15	16,269,894	68,415,832	4	541	3	142,476	72	101,065	338	98,082	1822	262,421	79,574	.421
ALL	74,585,358	372,537,927	29	6,564	10	244,899	809	1,265,107	3147	930,360	7161	859,357	419,096	.499
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	13,759,897	208,016,091	5	0	3	126,814	221	1,000,111	661	497,225	1321	370,133	85,878	1.512
12	14,101,284	198,283,171	5	25	4	169,113	195	882,525	647	486,424	1277	357,659	87,084	1.406
13	15,064,050	217,176,255	6	28,831	1	42,290	223	1,009,100	817	614,717	1375	385,088	91,736	1.442
14	15,390,233	196,549,742	9	18,237	2	84,509	194	877,879	733	551,542	1217	340,871	92,459	1.277
15	16,269,894	215,912,787	4	11,639	5	211,273	209	946,037	692	520,497	1329	372,125	97,557	1.327
ALL	74,585,358	1,035,938,046	29	58,732	15	633,999	1042	4,715,652	3550	2,670,405	6519	1,825,876	454,714	1.389
PURE PREMIUM		1.389		.008		.085		.632		.358		.245	.061	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	13,759,897	137,694,167		0	3	126,814	118	533,826	498	374,619	913	255,754	85,930	1.001
12	14,101,284	139,877,303	3	15	3	126,839	120	543,068	508	382,041	927	259,664	87,145	.992
13	15,064,050	147,758,228	2	14,415	3	126,861	126	570,530	533	401,397	973	272,524	91,855	.981
14	15,390,233	147,733,721	3	6,079	4	126,793	127	574,650	536	402,913	979	274,083	92,820	.960
15	16,269,894	154,071,355	3	8,871	3	127,291	132	599,921	559	420,182	1020	285,555	98,894	.947
ALL	74,585,358	727,134,774	11	29,380	16	634,598	623	2,821,995	2634	1,981,152	4812	1,347,580	456,644	.975
PURE PREMIUM		.975		.004		.085		.378		.266		.181	.061	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2011 - 2015

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														
11	775,418	11,107,009		0	1	12,264	22	63,661	58	17,444	111	9,575	8,126	1.432
12	773,860	8,168,888		0		0	21	44,457	53	16,211	100	10,932	10,089	1.056
13	830,294	4,669,682		0		0	10	9,758	78	21,027	81	7,071	8,841	.562
14	849,580	6,899,296		0		0	14	33,102	63	17,334	83	9,824	8,733	.812
15	919,565	5,139,281	1	8		0	4	9,404	33	11,169	139	22,125	8,687	.559
ALL	4,148,717	35,984,156	1	8	1	12,264	71	160,382	285	83,185	514	59,527	44,476	.867
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	775,418	28,696,905		0	1	59,616	22	147,057	58	44,639	111	27,174	8,484	3.701
12	773,860	21,762,168		0		6,465	21	132,378	54	40,588	99	27,496	10,694	2.812
13	830,294	12,218,299		0		1,575	13	42,482	77	52,539	79	16,745	8,841	1.472
14	849,580	21,860,379		647		2,264	19	134,228	62	47,410	79	24,371	9,685	2.573
15	919,565	18,319,796	1	780		1,703	16	88,810	58	49,118	102	32,138	10,650	1.992
ALL	4,148,717	102,857,547	1	1,427	1	71,623	91	544,955	309	234,294	470	127,924	48,354	2.479
PURE PREMIUM		2.479		.003		.173		1.314		.565		.308	.117	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	775,418	19,900,667		0	1	59,616	12	78,494	44	33,632	77	18,776	8,489	2.566
12	773,860	14,884,775		0		4,849	13	81,460	42	31,869	72	19,969	10,702	1.923
13	830,294	8,374,368		0		4,726	7	24,018	50	34,215	56	11,932	8,853	1.009
14	849,580	15,532,867		216		3,396	12	87,799	45	34,547	64	19,648	9,723	1.828
15	919,565	13,272,121	1	596		1,061	10	55,974	47	39,512	79	24,782	10,796	1.443
ALL	4,148,717	71,964,798	1	812	1	73,648	54	327,745	228	173,775	348	95,107	48,563	1.735
PURE PREMIUM		1.735		.002		.178		.790		.419		.229	.117	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY 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														
11	676,416	16,885,692	1	0		0	45	124,617	73	20,756	139	15,126	8,357	2.496
12	694,373	10,952,747		0	1	2,650	44	56,750	64	22,909	161	20,378	6,841	1.577
13	723,417	11,582,148	1	0		0	45	72,571	71	19,990	124	14,747	8,512	1.601
14	765,777	15,176,129	3	1,441	1	62,604	26	41,248	64	19,274	138	18,643	8,552	1.982
15	796,138	19,384,043		0	2	110,476	19	24,469	47	18,976	173	33,168	6,752	2.435
ALL	3,656,121	73,980,759	5	1,441	4	175,730	179	319,655	319	101,905	735	102,062	39,014	2.023
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	676,416	39,263,416	1	0		0	45	287,866	73	53,115	139	42,928	8,725	5.805
12	694,373	31,814,346		0	1	32,769	44	169,945	66	57,719	159	50,459	7,251	4.582
13	723,417	34,760,381	1	0		10,586	44	233,459	74	59,622	121	35,424	8,512	4.805
14	765,777	36,298,513	3	10,802	1	73,640	30	168,354	69	58,150	129	42,554	9,484	4.740
15	796,138	46,701,067		1,528	2	153,178	31	172,933	79	80,946	129	50,149	8,278	5.866
ALL	3,656,121	188,837,723	5	12,330	4	270,173	194	1,032,557	361	309,552	677	221,514	42,250	5.165
PURE PREMIUM		5.165		.034		.739		2.824		.847		.606	.116	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	676,416	23,206,382		0		0	24	153,653	55	40,018	96	29,663	8,730	3.431
12	694,373	21,838,886		0	1	24,577	27	104,577	52	45,365	115	36,614	7,256	3.145
13	723,417	23,627,255		0		31,756	25	131,994	48	38,921	86	25,079	8,523	3.266
14	765,777	31,089,888	1	3,601	2	110,486	20	110,548	51	42,596	104	34,146	9,521	4.060
15	796,138	31,719,585		1,186	1	92,066	20	111,774	63	64,984	100	38,794	8,391	3.984
ALL	3,656,121	131,481,996	1	4,787	4	258,885	116	612,546	269	231,884	501	164,296	42,421	3.596
PURE PREMIUM		3.596		.013		.708		1.675		.634		.449	.116	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY 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														
11	12,308,063	58,609,287	4	0	2	13,824	154	244,670	530	156,104	1071	105,719	65,775	.476
12	12,633,051	53,761,844	5	5	2	11,081	126	188,070	516	159,209	1034	114,028	65,225	.426
13	13,510,339	60,896,529	5	4,549		0	145	197,687	649	185,115	1214	147,233	74,382	.451
14	13,774,876	45,412,844	6	28		0	85	87,449	590	176,906	1083	123,659	66,087	.330
15	14,554,191	43,892,508	3	534	1	32,000	49	67,192	258	67,936	1510	207,128	64,135	.302
ALL	66,780,520	262,573,012	23	5,116	5	56,905	559	785,068	2543	745,270	5912	697,767	335,604	.393
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	12,308,063	140,055,770	4	0	2	67,198	154	565,188	530	399,471	1071	300,031	68,669	1.138
12	12,633,051	144,706,657	5	25	3	129,879	130	580,202	527	388,117	1019	279,703	69,139	1.145
13	13,510,339	170,197,575	5	28,831	1	30,129	166	733,159	666	502,556	1175	332,919	74,382	1.260
14	13,774,876	138,390,850	6	6,788	1	8,606	145	575,297	602	445,982	1009	273,945	73,290	1.005
15	14,554,191	150,891,924	3	9,331	3	56,392	162	684,295	555	390,434	1098	289,839	78,629	1.037
ALL	66,780,520	744,242,776	23	44,975	10	292,204	757	3,138,141	2880	2,126,560	5372	1,476,437	364,109	1.114
PURE PREMIUM		1.114		.007		.044		.470		.318		.221	.055	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	12,308,063	94,587,118		0	2	67,198	82	301,678	399	300,969	740	207,315	68,711	.768
12	12,633,051	103,153,642	3	15	2	97,413	80	357,032	414	304,808	740	203,082	69,187	.817
13	13,510,339	115,756,605	2	14,415	3	90,380	94	414,519	435	328,261	831	235,513	74,479	.857
14	13,774,876	101,110,966	2	2,263	2	12,911	95	376,303	440	325,769	811	220,288	73,576	.734
15	14,554,191	109,079,649	2	7,089	2	34,164	102	432,172	449	315,685	841	221,979	79,706	.749
ALL	66,780,520	523,687,980	9	23,782	11	302,066	453	1,881,704	2137	1,575,492	3963	1,088,177	365,659	.784
PURE PREMIUM		.784		.004		.045		.282		.236		.163	.055	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2018 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	6.16	Use rate for associated non-temporary class	104
187	4.87	Use rate for associated non-temporary class	107
191	3.64	Use rate for associated non-temporary class	161
275	4.13	Use rate for associated non-temporary class	221
276	6.58	Use rate for associated non-temporary class	222
297	4.23	Use rate for associated non-temporary class	281
491	4.93	Use rate for associated non-temporary class	403
495	6.18	Use rate for associated non-temporary class	451
497	2.09	Use rate for associated non-temporary class	472
499	4.91	Use rate for associated non-temporary class	475
587	2.50	Use rate for associated non-temporary class	563
691	6.80	Use rate for associated non-temporary class	609
693	8.18	Use rate for associated non-temporary class	651
695	4.15	Use rate for associated non-temporary class	661
867	6.81	Use rate for associated non-temporary class	813
871	8.51	Use rate for associated non-temporary class	921
877	3.85	Use rate for associated non-temporary class	914
879	4.11	Use rate for associated non-temporary class	923
881	4.14	Use rate for associated non-temporary class	926
883	4.03	Use rate for associated non-temporary class	928
889	0.22	Use rate for associated non-temporary class	953
895	0.70	Use rate for associated non-temporary class	965
Aircraft Classifications			
7413	1.22	Aircraft Procedure	
7421	1.48	Aircraft Procedure	
7424	3.48	Aircraft Procedure	
7453	0.26	Aircraft Procedure	
Other Classifications			
0175	1.70	Supplemental load, 20% of 512	
0176	0.61	Supplemental load, 10% of 513	
309	5.35	No comparable Pa. code, use industry group change	
464	5.39	No comparable Pa. code, use industry group change	
625	8.41	No comparable Pa. code, use industry group change	
643	17.72	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
* 670	8.41	Use combined experience of 670, 681	
* 681	8.41	Use combined experience of 670, 681	
682	22.38	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
809	6.30	Use combined experience of 809, 992	
811	11.14	Use combined experience of 811, 4777	
929	5.30	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
947	7.63	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
* 970	8.09	Use combined experience of 970, 991	
* 991	8.09	Use combined experience of 970, 991	
992	6.30	Use combined experience of 809, 992	
4777	11.14	Use combined experience of 811, 4777	
7445	0.93	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)	6/1/18 Manual	12/1/18 Indicated	12/1/18 Adjusted
INDEX	7413, 7421, 7424, 7453			2.44	
Code	Rate Index				
7413	0.70 * Index * 0.825	27	1.63	1.41	1.22
7421	0.70 * Index	26,963	1.98	1.71	1.48
7424	1.65 * Index	24,942	4.66	4.03	3.48
7453	0.70 * Index * 0.175	27	0.35	0.30	0.26
	Total	51,959			
	Average weighted by payroll		3.26	2.82	2.44

* See Page 8 for the loss cost selections for these classes.

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
2011	35,563	1,454,965	2,985,755	4.091	40,725	0.956			4	12	18	34
2012	43,112	2,086,824	4,547,705	4.840	55,944	0.835			3	11	22	36
2013	63,279	1,646,520	3,718,777	2.602	21,566	1.075			1	28	39	68
2014	68,672	1,499,210	3,940,533	2.183	30,889	0.641			1	17	26	44
2015	84,762	995,914	3,395,921	1.175	22,343	0.460				7	32	39
TOTAL	295,388	7,683,433	18,588,691	2.601	32,107	0.748	0	0	9	75	137	221
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
2011			371,451	246,543	54,879			410,497	167,569	133,704	70,322
2012			471,384	239,620	98,203			802,752	281,584	120,430	72,851
2013			75,769	517,375	115,493			174,933	432,856	150,076	180,018
2014			115,157	414,736	174,515			38,906	401,286	214,532	140,078
2015			174,618	174,618	230,719				134,231	331,793	124,553
TOTAL	0	0	1,033,761	1,592,892	673,809	0	0	1,427,088	1,417,526	950,535	587,822
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
2011	0	0	672,698	374,252	108,880	0	0	948,248	428,809	379,452	73,416
2012	0	27,094	750,321	359,392	168,013	0	100,742	2,062,629	692,368	309,924	77,222
2013	0	6,863	363,271	752,657	156,486	0	28,749	797,320	1,080,082	353,331	180,018
2014	15,546	25,154	730,588	593,019	227,675	14,928	9,692	749,057	940,107	479,420	155,347
2015	6,430	20,422	722,082	376,305	223,333	9,616	13,940	784,547	632,192	454,352	152,702
TOTAL	21,976	79,533	3,238,960	2,455,625	884,387	24,544	153,123	5,341,801	3,773,558	1,976,479	638,705
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,859,937	9,090,049	638,705	
IBNR + FREQ. ADJUSTMENT	(7,195,737)	(3,035,962)	4,012	
TOTAL LOSSES	1,664,200	6,054,087	642,717	
EXPECTED LOSSES	15,956,860	10,820,062	927,518	
CREDIBILITY	0.05	0.15	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.563	2.050	0.218	2.831
INDICATED (POST-TEST)	0.640	2.331	0.248	3.219
PRES. ON RATE LEVEL	4.805	3.258	0.279	8.342
DERIVED BY FORMULA	4.597	3.119	0.274	7.990
UNDERLYING PRES. RATE	5.402	3.663	0.314	9.379
PROPOSED	4.597	3.119	0.274	7.990
YEAR	06-01-18	12-01-18	IND. RATE =	10.226
IND. RATE		10.23		
MAN. RATE	11.50	10.23	ADJ. RATE =	10.23

Combined 6/1/18 rating value
11.50
Indicated percentage change
-11.04%

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
2011	6,501	1,254,213	1,868,118	19,293	624,287	0.308	0	0	2	0	0	2
2012	6,797	71,962	124,258	1,059	32,550	0.294	0	0	0	1	1	2
2013	6,522	602,624	1,476,338	9,240	99,128	0.920	0	0	1	2	3	6
2014	5,898	203,186	611,979	3,445	101,082	0.339	0	0	0	2	0	2
2015	6,088	193,396	724,312	3,177	48,349	0.657	0	0	0	1	3	4
TOTAL	31,806	2,325,381	4,805,005	7,311	144,000	0.503	0	0	3	6	7	16
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
2011	0	0	779,169	0	0	0	0	469,405	0	0	5,639
2012	0	0	0	48,041	2,190	0	0	0	1,593	13,276	6,862
2013	0	0	190,826	43,486	77,760	0	0	174,214	70,424	38,055	7,859
2014	0	0	0	74,113	0	0	0	0	128,050	0	1,023
2015	0	0	0	34,756	49,946	0	0	0	29,537	79,157	0
TOTAL	0	0	969,995	200,396	129,896	0	0	643,619	229,604	130,488	21,383
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
2011	0	0	1,055,880	0	0	0	0	806,351	0	0	5,887
2012	0	0	4,353	70,061	3,964	0	0	1,547	5,367	31,692	7,274
2013	0	11,065	386,439	81,850	101,939	0	25,603	573,063	196,432	92,088	7,859
2014	2,772	2,201	69,518	92,582	4,906	4,763	1,908	156,759	257,316	18,119	1,135
2015	1,327	4,259	150,741	78,231	47,885	2,217	3,230	181,979	146,593	107,850	0
TOTAL	4,099	17,525	1,666,931	322,724	158,694	6,980	30,741	1,719,699	605,708	249,749	22,155
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,445,975	1,336,875	22,155	
IBNR + FREQ. ADJUSTMENT	(501,035)	(253,005)	164	
TOTAL LOSSES	2,944,940	1,083,870	22,319	
EXPECTED LOSSES	1,078,223	883,253	51,526	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.259	3.408	0.070	12.737
INDICATED (POST-TEST)	10.527	3.875	0.080	14.482
PRES. ON RATE LEVEL	3.015	2.470	0.144	5.629
DERIVED BY FORMULA	3.090	2.512	0.142	5.744
UNDERLYING PRES. RATE	3.390	2.777	0.162	6.329
PROPOSED	3.090	2.512	0.142	5.744
YEAR	6-01-18	12-01-18	IND. RATE =	8.409
IND. RATE		8.41		
MAN. RATE	8.91	8.41	ADJ. RATE =	8.41

CLASS:
Sanitary Company
Fuel Distribution

INDUSTRY GROUP:
3

CODE:
809 + 992

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
2011	13,104	294,292	736,500	2.246	44,616	0.458					6	6
2012	13,690	184,217	383,513	1.346	29,232	0.365				1	4	5
2013	15,689	1,372,239	3,093,774	8.747	96,462	0.892				5	9	14
2014	20,590	762,561	2,031,217	3.704	76,552	0.437			2	1	6	9
2015	21,254	262,059	786,123	1.233	24,289	0.470			1		9	10
TOTAL	84,327	2,875,368	7,031,127	3.410	61,277	0.522	0	0	3	7	34	44
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
2011					59,702					207,993	26,597
2012				7,865	31,807				33,896	72,593	38,056
2013				145,935	512,425				213,516	478,597	21,766
2014			294,400	16,448	17,687			237,713	65,465	57,259	73,589
2015			93,254		69,206			31,500		48,930	19,169
TOTAL	0	0	387,654	170,248	690,827	0	0	269,213	312,877	865,372	179,177
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
2011	0	0	0	0	118,449	0	0	0	0	590,284	27,767
2012	0	0	4,798	13,929	51,419	0	0	12,212	87,045	173,771	40,339
2013	0	1,989	207,014	300,670	634,495	0	2,989	236,793	654,005	1,034,053	21,766
2014	703	24,606	583,838	48,866	35,688	2,435	15,265	883,381	214,027	140,798	81,610
2015	936	8,992	294,101	69,025	66,640	859	3,598	181,086	70,232	67,153	23,501
TOTAL	1,639	35,587	1,089,751	432,490	906,691	3,294	21,852	1,313,472	1,025,309	2,006,059	194,983
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,465,595	4,370,549	194,983	
IBNR + FREQ. ADJUSTMENT	(1,176,051)	(480,855)	690	
TOTAL LOSSES	1,289,544	3,889,694	195,673	
EXPECTED LOSSES	2,593,055	1,719,428	173,714	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.529	4.613	0.232	6.374
INDICATED (POST-TEST)	1.738	5.245	0.264	7.247
PRES. ON RATE LEVEL	2.735	1.813	0.183	4.731
DERIVED BY FORMULA	2.715	2.019	0.189	4.923
UNDERLYING PRES. RATE	3.075	2.039	0.206	5.320
PROPOSED	2.715	2.019	0.189	4.923
YEAR	06-01-18	12-01-18	IND. RATE =	6.300
IND. RATE		6.30		
MAN. RATE	6.67	6.30	ADJ. RATE =	6.300

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
2011	40,841	2,445,701	5,565,572	5.988	73,218	0.808	1		6	9	17	33
2012	50,420	3,177,246	6,138,036	6.302	82,752	0.754			5	13	20	38
2013	52,233	2,461,166	5,145,483	4.712	69,473	0.670	1		3	12	19	35
2014	64,241	4,191,530	10,971,336	6.525	87,596	0.732			10	15	22	47
2015	69,970	3,411,625	11,020,750	4.876	52,974	0.900			4	4	55	63
TOTAL	277,705	15,687,268	38,841,177	5.649	71,512	0.778	2	0	28	53	133	216
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
2011	335,569		846,980	239,426	133,596			420,459	243,128	197,027	29,516
2012			971,765	368,473	109,114			1,209,387	437,980	47,873	32,654
2013	706,028		589,114	282,517	160,946	1,553		212,528	287,147	191,712	29,621
2014			1,780,090	456,378	211,261			1,187,835	337,651	143,791	74,524
2015			692,657	83,153	927,989			527,472	33,324	1,072,772	74,258
TOTAL	1,041,597	0	4,880,606	1,429,947	1,542,906	1,553	0	3,557,681	1,339,230	1,653,175	240,573
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
2011	1,219,785	0	1,533,881	363,449	265,054	0	0	971,260	622,165	559,163	30,815
2012	0	54,518	1,488,638	550,857	194,207	0	121,949	2,501,763	1,047,962	143,529	34,613
2013	1,112,524	34,620	1,224,072	446,853	220,778	8,382	33,165	843,742	757,101	434,625	29,621
2014	17,592	159,365	3,889,240	779,138	354,267	12,560	72,661	4,183,731	997,303	422,832	82,647
2015	13,555	87,824	2,953,702	936,574	856,135	19,302	59,128	3,065,872	1,499,030	1,438,588	91,040
TOTAL	2,363,456	336,327	11,089,533	3,076,871	1,890,441	40,244	286,903	11,566,368	4,923,561	2,998,737	268,736
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,682,831	12,889,610	268,736	
IBNR + FREQ. ADJUSTMENT	(8,139,345)	(2,218,129)	1,170	
TOTAL LOSSES	17,543,486	10,671,481	269,906	
EXPECTED LOSSES	17,925,858	7,936,809	297,144	
CREDIBILITY	0.05	0.14	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.317	3.843	0.097	10.257
INDICATED (POST-TEST)	7.182	4.369	0.110	11.661
PRES. ON RATE LEVEL	5.741	2.542	0.095	8.378
DERIVED BY FORMULA	5.813	2.798	0.097	8.708
UNDERLYING PRES. RATE	6.455	2.858	0.107	9.420
PROPOSED	5.813	2.798	0.097	8.708
YEAR	06-01-18	12-01-18	IND. RATE =	11.144
IND. RATE		11.14		
MAN. RATE	11.81	11.14	ADJ. RATE =	11.14

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
2011	661	0	0	0.000	0	0.000	0	0	0	0	0	0
2012	411	0	0	0.000	0	0.000	0	0	0	0	0	0
2013	900	51,757	89,626	5.751	4,772	6.667	0	0	0	0	6	6
2014	746	309	343	0.041	0	0.000	0	0	0	0	0	0
2015	799	259,577	806,805	32.488	64,888	5.006	0	0	1	0	3	4
TOTAL	3,517	311,643	896,774	8.861	28,818	2.843	0	0	1	0	9	10
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
2011	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	11,296	0	0	0	0	17,334	23,127
2014	0	0	0	0	0	0	0	0	0	0	309
2015	0	0	119,000	0	2,105	0	0	138,300	0	145	27
TOTAL	0	0	119,000	0	13,401	0	0	138,300	0	17,479	23,463
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
2011	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0
2013	0	29	3,376	2,097	13,911	0	50	4,451	5,608	36,977	23,127
2014	0	0	0	0	0	0	0	0	0	0	343
2015	168	7,302	224,952	16,701	11,495	251	10,128	468,780	47,060	19,935	33
TOTAL	168	7,331	228,328	18,798	25,406	251	10,178	473,231	52,668	56,912	23,503
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	719,487	153,784	23,503	
IBNR + FREQ. ADJUSTMENT	(59,181)	(28,324)	170	
TOTAL LOSSES	660,306	125,460	23,673	
EXPECTED LOSSES CREDIBILITY	128,828	97,104	46,460	
	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.775	3.567	0.673	23.015
INDICATED (POST-TEST)	21.347	4.056	0.765	26.168
PRES. ON RATE LEVEL	3.258	2.456	1.175	6.889
DERIVED BY FORMULA	3.258	2.472	1.171	6.901
UNDERLYING PRES. RATE	3.663	2.761	1.321	7.745
PROPOSED	3.258	2.472	1.171	6.901
YEAR	06-01-18	12-01-18	IND. RATE =	8.832
IND. RATE		8.83		
MAN. RATE	9.71	8.83	ADJ. RATE =	8.83

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					All
							Death	P.T.	Major	Minor	Temp	
2011	9,274	3,106	3,243	0.033	0	0.000						0
2012	9,054	15,310	16,229	0.169	0	0.000						0
2013	10,388	0	0	0.000	0	0.000						0
2014	9,398	1,205,135	1,494,680	12.823	401,712	0.319	3					3
2015	13,818	408	500	0.003	0	0.000						0
TOTAL	51,932	1,223,959	1,514,652	2.357	401,712	0.058	3	0	0	0	0	3
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
2011											3,106
2012											15,310
2013											
2014	1,205,135										
2015											408
TOTAL	1,205,135	0	0	0	0	0	0	0	0	0	18,824
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
2011	0	0	0	0	0	0	0	0	0	0	3,243
2012	0	0	0	0	0	0	0	0	0	0	16,229
2013	0	0	0	0	0	0	0	0	0	0	0
2014	1,494,680	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	500
TOTAL	1,494,680	0	0	0	0	0	0	0	0	0	19,972
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,494,680	0	19,972	
IBNR + FREQ. ADJUSTMENT	(426,588)	(45,475)	127	
TOTAL LOSSES	1,068,092	0	20,099	
EXPECTED LOSSES CREDIBILITY	920,754 0.02	161,509 0.05	32,198 0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.057	0.000	0.039	2.096
INDICATED (POST-TEST)	2.339	0.000	0.044	2.383
PRES. ON RATE LEVEL	1.577	0.277	0.055	1.909
DERIVED BY FORMULA	1.592	0.263	0.054	1.909
UNDERLYING PRES. RATE	1.773	0.311	0.062	2.146
PROPOSED	1.592	0.263	0.054	1.909
YEAR	06-01-18	12-01-18		
IND. RATE		2.44		IND. RATE = 2.443
MAN. RATE	2.85	2.44		ADJ. RATE = 2.44