

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2005 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

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

December 1, 2005 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	0.9943	1.0036	1.0004
(2) Off-Balance Factor (Collectible Prem Ratio)	1.1134	1.1205	1.0706
(3) Expense Provision (= 1 / 0.7229)	1.3833	1.3833	1.3833
(4) Effect of 7/1/05 Benefit Change	1.0054	1.0054	1.0054
(5) Rate Test Correction Factor	1.0131	0.9933	0.9988
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5599	1.5535	1.4878

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 1998 through 2002 were translated using composite multipliers, yielding an average claim value of \$ 732,403 . 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) * 732,403 (3)	Per Accident Limit (3) * 2 (4)
I	0.853	624,740	1,249,480
II	0.907	664,289	1,328,578
III	1.098	804,178	1,608,356
IV	1.295	948,462	1,896,924

* From Delaware 12/1/04 Residual Market Rate
& Voluntary Loss Cost Filing - Excess Loss Factor Study

CREDIBILITY

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

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

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

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	23	15,086,900	19,554,200	34,641,100	1,506,135
Permanent Total	31	36,684,700	175,668,300	212,353,000	6,850,097
Major	1,013	215,434,900	469,955,500	685,390,400	676,595
Total Serious	1,067	267,206,500	665,178,000	932,384,500	873,837
Minor	2,372	66,882,900	164,767,800	231,650,700	97,660
Temporary	13,549	116,683,100	304,407,900	421,091,000	31,079
Total Non-Serious	15,921	183,566,000	469,175,700	652,741,700	40,999

Accordingly, the criteria for 100 percent credibility will be:

		Selected	
Serious: 175 *	873,837	732,403 =	128,170,502
Non-Serious: 500 *	40,999	39,076 =	19,537,810
Medical: .10 *	19,537,810	19,537,810 =	1,953,781

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	127,210,474	19,391,463	1,939,146
0.99	125,297,650	19,099,879	1,909,988
0.98	123,394,510	18,809,772	1,880,977
0.97	121,501,102	18,521,148	1,852,115
0.96	119,617,479	18,234,016	1,823,402
0.95	117,743,690	17,948,383	1,794,838
0.94	115,879,788	17,664,258	1,766,426
0.93	114,025,826	17,381,647	1,738,165
0.92	112,181,856	17,100,559	1,710,056
0.91	110,347,934	16,821,004	1,682,100
0.90	108,524,115	16,542,988	1,654,299
0.89	106,710,455	16,266,521	1,626,652
0.88	104,907,012	15,991,611	1,599,161
0.87	103,113,843	15,718,267	1,571,827
0.86	101,331,008	15,446,499	1,544,650
0.85	99,558,567	15,176,315	1,517,632
0.84	97,796,582	14,907,725	1,490,773
0.83	96,045,114	14,640,738	1,464,074
0.82	94,304,228	14,375,364	1,437,536
0.81	92,573,988	14,111,613	1,411,161
0.80	90,854,460	13,849,495	1,384,950
0.79	89,145,712	13,589,021	1,358,902
0.78	87,447,811	13,330,199	1,333,020
0.77	85,760,828	13,073,042	1,307,304
0.76	84,084,834	12,817,560	1,281,756
0.75	82,419,900	12,563,764	1,256,376
0.74	80,766,102	12,311,666	1,231,167
0.73	79,123,515	12,061,276	1,206,128
0.72	77,492,216	11,812,608	1,181,261
0.71	75,872,283	11,565,671	1,156,567
0.70	74,263,796	11,320,480	1,132,048
0.69	72,666,839	11,077,046	1,107,705
0.68	71,081,494	10,835,383	1,083,538
0.67	69,507,848	10,595,502	1,059,550
0.66	67,945,988	10,357,418	1,035,742
0.65	66,396,004	10,121,145	1,012,115
0.64	64,857,987	9,886,696	988,670
0.63	63,332,032	9,654,085	965,409
0.62	61,818,234	9,423,328	942,333
0.61	60,316,693	9,194,439	919,444
0.60	58,827,508	8,967,433	896,743
0.59	57,350,783	8,742,327	874,233
0.58	55,886,625	8,519,137	851,914
0.57	54,435,142	8,297,878	829,788
0.56	52,996,445	8,078,569	807,857
0.55	51,570,651	7,861,227	786,123
0.54	50,157,876	7,645,869	764,587
0.53	48,758,241	7,432,514	743,251
0.52	47,371,872	7,221,181	722,118
0.51	45,998,896	7,011,890	701,189
0.50	44,639,446	6,804,661	680,466
0.49	43,293,657	6,599,514	659,951
0.48	41,961,669	6,396,471	639,647
0.47	40,643,627	6,195,554	619,555
0.46	39,339,681	5,996,786	599,679
0.45	38,049,984	5,800,190	580,019

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	36,774,696	5,605,790	560,579
0.43	35,513,981	5,413,611	541,361
0.42	34,268,010	5,223,680	522,368
0.41	33,036,959	5,036,024	503,602
0.40	31,821,012	4,850,670	485,067
0.39	30,620,359	4,667,647	466,765
0.38	29,435,197	4,486,986	448,699
0.37	28,265,731	4,308,717	430,872
0.36	27,112,175	4,132,873	413,287
0.35	25,974,751	3,959,489	395,949
0.34	24,853,693	3,788,599	378,860
0.33	23,749,241	3,620,241	362,024
0.32	22,661,651	3,454,453	345,445
0.31	21,591,188	3,291,276	329,128
0.30	20,538,129	3,130,752	313,075
0.29	19,502,769	2,972,925	297,293
0.28	18,485,414	2,817,844	281,784
0.27	17,486,390	2,665,557	266,556
0.26	16,506,039	2,516,116	251,612
0.25	15,544,725	2,369,577	236,958
0.24	14,602,831	2,225,998	222,600
0.23	13,680,768	2,085,443	208,544
0.22	12,778,970	1,947,976	194,798
0.21	11,897,905	1,813,670	181,367
0.20	11,038,073	1,682,601	168,260
0.19	10,200,011	1,554,850	155,485
0.18	9,384,301	1,430,506	143,051
0.17	8,591,574	1,309,666	130,967
0.16	7,822,515	1,192,434	119,243
0.15	7,077,877	1,078,924	107,892
0.14	6,358,490	969,264	96,926
0.13	5,665,273	863,592	86,359
0.12	4,999,256	762,067	76,207
0.11	4,361,597	664,865	66,487
0.10	3,753,619	572,187	57,219
0.09	3,176,851	484,267	48,427
0.08	2,633,082	401,377	40,138
0.07	2,124,454	323,844	32,384
0.06	1,653,586	252,067	25,207
0.05	1,223,793	186,551	18,655
0.04	839,459	127,964	12,796
0.03	506,779	77,252	7,725
0.02	235,539	35,905	3,591
0.01	45,334	6,911	691
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/>		
	428,464,310		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	568,804,996	460,593,992	51,304,805
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	0.7533	0.9302	8.3513

* 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	95,827,650	18,037,939	16,194,390
0.99	94,386,720	17,766,707	15,950,883
0.98	92,953,084	17,496,850	15,708,603
0.97	91,526,780	17,228,372	15,467,568
0.96	90,107,847	16,961,282	15,227,777
0.95	88,696,322	16,695,586	14,989,231
0.94	87,292,244	16,431,293	14,751,953
0.93	85,895,655	16,168,408	14,515,937
0.92	84,506,592	15,906,940	14,281,191
0.91	83,125,099	15,646,898	14,047,722
0.90	81,751,216	15,388,287	13,815,547
0.89	80,384,986	15,131,118	13,584,659
0.88	79,026,452	14,875,397	13,355,073
0.87	77,675,658	14,621,132	13,126,799
0.86	76,332,648	14,368,333	12,899,836
0.85	74,997,469	14,117,008	12,674,200
0.84	73,670,165	13,867,166	12,449,893
0.83	72,350,784	13,618,814	12,226,921
0.82	71,039,375	13,371,964	12,005,294
0.81	69,735,985	13,126,622	11,785,029
0.80	68,440,665	12,882,800	11,566,133
0.79	67,153,465	12,640,507	11,348,598
0.78	65,874,436	12,399,751	11,132,450
0.77	64,603,632	12,160,544	10,917,688
0.76	63,341,105	11,922,894	10,704,329
0.75	62,086,911	11,686,813	10,492,373
0.74	60,841,105	11,452,312	10,281,845
0.73	59,603,744	11,219,399	10,072,737
0.72	58,374,886	10,988,088	9,865,065
0.71	57,154,591	10,758,387	9,658,838
0.70	55,942,918	10,530,310	9,454,072
0.69	54,739,930	10,303,868	9,250,777
0.68	53,545,689	10,079,073	9,048,951
0.67	52,360,262	9,855,936	8,848,620
0.66	51,183,713	9,634,470	8,649,792
0.65	50,016,110	9,414,689	8,452,476
0.64	48,857,522	9,196,605	8,256,680
0.63	47,708,020	8,980,230	8,062,420
0.62	46,567,676	8,765,580	7,869,706
0.61	45,436,565	8,552,667	7,678,553
0.60	44,314,762	8,341,506	7,488,970
0.59	43,202,345	8,132,113	7,300,982
0.58	42,099,395	7,924,501	7,114,589
0.57	41,005,992	7,718,686	6,929,809
0.56	39,922,222	7,514,685	6,746,656
0.55	38,848,171	7,312,513	6,565,149
0.54	37,783,928	7,112,187	6,385,295
0.53	36,729,583	6,913,725	6,207,112
0.52	35,685,231	6,717,143	6,030,624
0.51	34,650,968	6,522,460	5,855,840
0.50	33,626,895	6,329,696	5,682,776
0.49	32,613,112	6,138,868	5,511,449
0.48	31,609,725	5,949,997	5,341,884
0.47	30,616,844	5,763,104	5,174,090
0.46	29,634,582	5,578,210	5,008,099
0.45	28,663,053	5,395,337	4,843,913

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	27,702,378	5,214,506	4,681,563
0.43	26,752,682	5,035,741	4,521,068
0.42	25,814,092	4,859,067	4,362,452
0.41	24,886,741	4,684,510	4,205,731
0.40	23,970,768	4,512,093	4,050,940
0.39	23,066,316	4,341,845	3,898,095
0.38	22,173,534	4,173,794	3,747,220
0.37	21,292,575	4,007,969	3,598,341
0.36	20,423,601	3,844,398	3,451,484
0.35	19,566,780	3,683,117	3,306,689
0.34	18,722,287	3,524,155	3,163,974
0.33	17,890,303	3,367,548	3,023,371
0.32	17,071,022	3,213,332	2,884,915
0.31	16,264,642	3,061,545	2,748,647
0.30	15,471,373	2,912,226	2,614,583
0.29	14,691,436	2,765,415	2,482,783
0.28	13,925,062	2,621,158	2,353,263
0.27	13,172,498	2,479,501	2,226,089
0.26	12,433,999	2,340,491	2,101,287
0.25	11,709,841	2,204,181	1,978,907
0.24	11,000,313	2,070,623	1,858,999
0.23	10,305,723	1,939,879	1,741,614
0.22	9,626,398	1,812,007	1,626,817
0.21	8,962,692	1,687,076	1,514,650
0.20	8,314,980	1,565,155	1,405,190
0.19	7,683,668	1,446,321	1,298,502
0.18	7,069,194	1,330,657	1,194,662
0.17	6,472,033	1,218,251	1,093,745
0.16	5,892,701	1,109,202	995,834
0.15	5,331,765	1,003,615	901,038
0.14	4,789,851	901,609	809,458
0.13	4,267,650	803,313	721,210
0.12	3,765,940	708,875	636,428
0.11	3,285,591	618,457	555,253
0.10	2,827,601	532,248	477,853
0.09	2,393,122	450,465	404,428
0.08	1,983,501	373,361	335,204
0.07	1,600,351	301,240	270,448
0.06	1,245,646	234,473	210,511
0.05	921,883	173,530	155,794
0.04	632,364	119,032	106,863
0.03	381,757	71,860	64,514
0.02	177,432	33,399	29,990
0.01	34,150	6,429	5,771
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1998 - 2002

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														
98	7,667,378	82,896,425	4	14,275	6	21,083	162	175,307	420	57,082	2870	114,793	446,425	1.081
99	7,998,326	95,521,126	6	3,920	6	17,131	185	223,580	470	63,044	2853	136,467	511,069	1.194
00	8,535,963	106,895,824	2	7,971	3	9,353	241	267,849	485	71,344	2854	157,608	554,833	1.252
01	9,262,251	97,473,499	6	18,725	2	9,416	180	187,416	447	76,718	2612	151,852	530,607	1.052
02	9,377,334	90,181,943	5	12,456	3	18,036	76	66,015	471	78,674	2630	142,171	584,467	.962
ALL	42,841,252	472,968,817	23	57,347	20	75,019	844	920,167	2293	346,862	13819	702,891	2,627,401	1.104
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	7,667,378	297,308,420	4	26,237	6	70,985	162	344,478	420	118,446	2870	247,263	2,165,675	3.878
99	7,998,326	327,139,186	6	39,347	7	82,851	184	391,315	483	136,211	2838	244,441	2,377,227	4.090
00	8,535,963	359,678,754	2	13,116	6	70,994	248	527,389	508	143,239	2820	242,727	2,599,323	4.214
01	9,262,251	334,472,982	6	39,366	6	71,009	219	465,620	475	133,944	2539	218,575	2,416,216	3.611
02	9,377,334	319,543,765	5	32,803	6	71,008	200	425,547	486	136,989	2482	213,825	2,315,266	3.408
ALL	42,841,252	1,638,143,107	23	150,869	31	366,847	1013	2,154,349	2372	668,829	13549	1,166,831	11,873,707	3.824
PURE PREMIUM		3.824		.035		.086		.503		.156		.272	2.772	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	7,667,378	370,002,650	5	32,804	6	70,985	271	576,234	565	159,373	2332	200,890	2,659,740	4.826
99	7,998,326	368,584,254	5	32,785	7	71,005	270	574,725	562	158,522	2319	199,733	2,649,073	4.608
00	8,535,963	374,914,138	6	32,805	6	71,198	275	584,271	574	161,670	2377	204,631	2,694,566	4.392
01	9,262,251	385,948,581	5	32,791	6	71,566	284	604,296	591	166,543	2459	211,781	2,772,509	4.167
02	9,377,334	387,293,028	5	33,069	6	73,875	285	607,242	591	166,655	2495	214,865	2,777,224	4.130
ALL	42,841,252	1,886,742,651	26	164,254	31	358,629	1385	2,946,768	2883	812,763	11982	1,031,900	13,553,112	4.404
PURE PREMIUM		4.404		.038		.084		.688		.190		.241	3.164	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1998 - 2002

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR PERM. NO.	MINOR 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														
98	727,845	15,314,192	1	8,677	1	2,590	36	31,119	96	13,644	373	15,312	81,801	2.104
99	671,743	21,245,088		0	3	12,919	39	51,181	102	15,188	434	20,119	113,044	3.163
00	672,400	16,025,245	1	5,880	1	3,871	44	45,606	93	13,160	328	14,665	77,071	2.383
01	778,488	13,749,945	1	1,961		0	25	23,817	69	12,611	302	16,315	82,796	1.766
02	724,636	9,311,875		0		0	6	4,674	56	8,916	265	15,657	63,872	1.285
ALL	3,575,112	75,646,345	3	16,518	5	19,380	150	156,397	416	63,519	1702	82,068	418,584	2.116
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	727,845	53,676,107	1	15,947	1	8,720	36	61,148	96	28,311	373	32,981	389,653	7.375
99	671,743	84,822,570		14,787	3	38,935	39	89,503	104	32,049	432	36,346	636,605	12.627
00	672,400	53,571,493	1	8,354	1	15,259	44	86,918	94	24,548	326	23,476	377,161	7.967
01	778,488	49,315,145	1	3,849	1	7,384	30	59,541	70	19,712	295	24,205	378,461	6.335
02	724,636	34,542,505		506		4,878	20	42,246	54	14,959	251	23,347	259,489	4.767
ALL	3,575,112	275,927,820	3	43,443	6	75,176	169	339,356	418	119,579	1677	140,355	2,041,369	7.718
PURE PREMIUM		7.718		.122		.210		.949		.334		.393	5.710	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	727,845	69,522,366	1	19,939	1	8,720	60	102,287	129	38,094	303	26,796	499,388	9.552
99	671,743	91,685,358		12,321	3	33,369	57	131,533	121	37,285	354	29,769	672,578	13.649
00	672,400	57,971,272	3	20,891	1	15,298	49	96,477	106	27,660	276	19,909	399,477	8.622
01	778,488	57,623,857	1	3,206	1	7,453	39	77,228	87	24,426	287	23,589	440,337	7.402
02	724,636	42,283,173		530		5,142	28	59,956	66	18,199	252	23,461	315,544	5.835
ALL	3,575,112	319,086,026	5	56,887	6	69,982	233	467,481	509	145,664	1472	123,524	2,327,324	8.925
PURE PREMIUM		8.925		.159		.196		1.308		.407		.346	6.510	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1998 - 2002

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														
98	565,120	19,422,325		0	3	10,685	47	54,669	60	8,914	495	24,333	95,622	3.437
99	611,418	20,082,447	2	204	1	5	44	59,306	88	12,155	471	27,617	101,538	3.285
00	645,911	25,427,163	1	2,092	1	4,364	72	93,606	58	7,143	488	29,367	117,700	3.937
01	663,044	23,497,919	2	4,383	1	5,456	53	63,398	76	15,337	483	32,941	113,463	3.544
02	616,063	28,145,477	3	9,487	2	9,154	21	20,165	73	14,212	453	33,523	194,914	4.569
ALL	3,101,556	116,575,331	8	16,166	8	29,664	237	291,144	355	57,761	2390	147,781	623,237	3.759
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	565,120	79,062,778		0	3	35,977	47	107,424	60	18,496	495	52,414	576,317	13.990
99	611,418	64,975,676	2	1,033	1	11,903	43	102,292	90	26,756	469	49,617	458,155	10.627
00	645,911	90,009,415	1	3,925	2	25,033	68	169,387	67	19,469	482	46,085	636,195	13.935
01	663,044	87,453,227	2	10,755	2	25,089	55	137,902	85	29,401	470	48,577	622,808	13.190
02	616,063	95,182,225	3	20,681	2	23,004	39	102,457	80	28,911	427	50,067	726,701	15.450
ALL	3,101,556	416,683,321	8	36,394	10	121,006	252	619,462	382	123,033	2343	246,760	3,020,176	13.435
PURE PREMIUM		13.435		.117		.390		1.997		.397		.796	9.738	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	565,120	97,139,716		0	3	35,977	79	179,697	81	24,888	402	42,584	688,253	17.189
99	611,418	76,602,849	2	861	1	10,201	63	150,178	105	31,140	383	40,537	533,111	12.529
00	645,911	95,749,863	3	9,817	2	25,099	75	187,671	76	22,008	405	38,767	674,137	14.824
01	663,044	100,678,793	2	8,959	2	25,257	71	179,030	106	36,563	455	47,057	709,922	15.184
02	616,063	114,129,171	3	20,753	2	23,775	56	147,446	98	35,368	427	50,062	863,888	18.526
ALL	3,101,556	484,300,392	10	40,390	10	120,309	344	844,022	466	149,967	2072	219,007	3,469,311	15.615
PURE PREMIUM		15.615		.130		.388		2.721		.484		.706	11.186	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1998 - 2002

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														
98	6,374,413	48,159,908	3	5,598	2	7,808	79	89,519	264	34,524	2002	75,148	269,001	.756
99	6,715,165	54,193,591	4	3,716	2	4,206	102	113,093	280	35,702	1948	88,731	296,487	.807
00	7,217,652	65,443,416		0	1	1,118	125	128,637	334	51,041	2038	113,576	360,062	.907
01	7,820,719	60,225,635	3	12,381	1	3,960	102	100,202	302	48,769	1827	102,596	334,348	.770
02	8,036,635	52,724,591	2	2,969	1	8,882	49	41,175	342	55,547	1912	92,991	325,682	.656
ALL	36,164,584	280,747,141	12	24,664	7	25,974	457	472,626	1522	225,583	9727	473,042	1,585,580	.776
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	6,374,413	164,569,535	3	10,290	2	26,288	79	175,905	264	71,638	2002	161,869	1,199,705	2.582
99	6,715,165	177,340,940	4	23,527	3	32,013	102	199,520	289	77,406	1937	158,478	1,282,466	2.641
00	7,217,652	216,097,846		837	3	30,702	136	271,084	347	99,222	2012	173,166	1,585,967	2.994
01	7,820,719	197,704,610	3	24,762	3	38,536	134	268,177	320	84,831	1774	145,793	1,414,947	2.528
02	8,036,635	189,819,035	2	11,616	4	43,126	141	280,843	352	93,119	1804	140,411	1,329,076	2.362
ALL	36,164,584	945,531,966	12	71,032	15	170,665	592	1,195,529	1572	426,216	9529	779,717	6,812,161	2.615
PURE PREMIUM		2.615		.020		.047		.331		.118		.216	1.884	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	6,374,413	203,340,568	4	12,865	2	26,288	132	294,250	355	96,392	1627	131,511	1,472,099	3.190
99	6,715,165	200,296,047	3	19,603	3	27,436	150	293,014	336	90,097	1582	129,427	1,443,384	2.983
00	7,217,652	221,193,003		2,097	3	30,801	151	300,123	392	112,002	1696	145,955	1,620,953	3.065
01	7,820,719	227,645,931	2	20,626	3	38,857	174	348,038	398	105,554	1717	141,134	1,622,250	2.911
02	8,036,635	230,880,684	2	11,786	4	44,959	201	399,839	427	113,089	1816	141,343	1,597,792	2.873
ALL	36,164,584	1,083,356,233	11	66,977	15	168,341	808	1,635,264	1908	517,134	8438	689,370	7,756,478	2.996
PURE PREMIUM		2.996		.019		.047		.452		.143		.191	2.145	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1998 - 2002

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR PERM. NO.	MINOR 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														
98	7,667,378	44,642,503	4	4,896	6	27,224	162	112,937	420	75,624	2870	164,563	61,182	.582
99	7,998,326	51,106,914	6	11,455	6	32,697	185	151,274	470	75,673	2853	171,894	68,076	.639
00	8,535,963	55,483,294	2	98	3	3,542	241	184,270	485	78,565	2854	213,874	74,484	.650
01	9,262,251	53,060,729	6	1,434	2	13,225	180	136,845	447	87,099	2612	214,443	77,561	.573
02	9,377,334	58,446,686	5	11,710	3	96,672	76	78,221	471	96,396	2630	225,010	76,458	.623
ALL	42,841,252	262,740,126	23	29,593	20	173,360	844	663,547	2293	413,357	13819	989,784	357,761	.613
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	7,667,378	216,567,463	4	34,019	6	340,024	162	751,597	420	291,757	2870	644,758	103,519	2.825
99	7,998,326	237,722,656	6	51,025	7	396,662	184	853,612	483	335,532	2838	637,602	102,794	2.972
00	8,535,963	259,932,284	2	16,986	6	339,996	248	1,150,502	508	352,849	2820	633,670	105,320	3.045
01	9,262,251	241,621,594	6	51,002	6	340,009	219	1,015,971	475	329,977	2539	570,439	108,818	2.609
02	9,377,334	231,526,596	5	42,510	6	339,992	200	927,873	486	337,563	2482	557,610	109,717	2.469
ALL	42,841,252	1,187,370,593	23	195,542	31	1,756,683	1013	4,699,555	2372	1,647,678	13549	3,044,079	530,168	2.772
PURE PREMIUM		2.772		.046		.410		1.097		.385		.711	.124	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	7,667,378	265,973,985	5	42,522	6	340,024	271	1,257,217	565	392,488	2332	523,969	103,519	3.469
99	7,998,326	264,909,664	5	42,521	7	339,981	270	1,253,881	562	390,143	2312	519,489	103,082	3.312
00	8,535,963	269,570,511	6	42,473	6	340,653	276	1,276,841	573	397,416	2369	532,360	105,962	3.158
01	9,262,251	276,821,067	6	42,509	6	341,349	284	1,317,351	585	406,226	2450	550,346	110,429	2.989
02	9,377,334	276,513,282	5	42,832	6	346,270	280	1,301,249	584	405,486	2468	554,542	114,753	2.949
ALL	42,841,252	1,353,788,509	27	212,857	31	1,708,277	1381	6,406,539	2869	1,991,759	11931	2,680,706	537,745	3.160
PURE PREMIUM		3.160		.050		.399		1.495		.465		.626	.126	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1998 - 2002

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														
98	727,845	8,180,132	1	4,825	1	2,688	36	21,128	96	18,129	373	23,687	11,343	1.124
99	671,743	11,304,422		0	3	28,246	39	31,132	102	13,888	434	27,772	12,006	1.683
00	672,400	7,707,078	1	5	1	1,000	44	30,561	93	11,979	328	20,164	13,362	1.146
01	778,488	8,279,566	1	1,006		0	25	25,928	69	15,499	302	26,487	13,875	1.064
02	724,636	6,387,164		0		0	6	10,018	56	13,480	265	27,263	13,111	.881
ALL	3,575,112	41,858,362	3	5,836	5	31,934	150	118,767	416	72,975	1702	125,373	63,697	1.171
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	727,845	38,965,297	1	33,532	1	33,569	36	140,609	96	69,943	373	92,807	19,193	5.354
99	671,743	63,660,543		15,578	3	258,872	39	179,172	104	61,527	432	103,328	18,129	9.477
00	672,400	37,716,057	1	3,628	1	59,272	44	182,296	94	51,340	326	61,731	18,894	5.609
01	778,488	37,846,083	1	12,005	1	41,700	30	177,001	70	54,747	295	73,542	19,467	4.861
02	724,636	25,948,899		354		11,288	20	116,221	54	44,392	251	68,420	18,814	3.581
ALL	3,575,112	204,136,879	3	65,097	6	404,701	169	795,299	418	281,949	1677	399,828	94,497	5.710
PURE PREMIUM		5.710		.182		1.132		2.225		.789		1.118	.264	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	727,845	49,938,810	1	41,913	1	33,569	60	235,201	129	94,091	303	75,421	19,193	6.861
99	671,743	67,253,777		12,982	3	221,880	57	263,744	121	71,534	352	84,217	18,180	10.012
00	672,400	39,963,984	3	9,070	1	59,380	49	202,392	106	57,774	275	52,015	19,009	5.943
01	778,488	43,949,460	1	10,005	1	41,921	39	229,285	86	67,265	286	71,263	19,755	5.645
02	724,636	31,474,000		387		11,933	28	161,320	65	53,161	250	68,262	19,677	4.343
ALL	3,575,112	232,580,031	5	74,357	6	368,683	233	1,091,942	507	343,825	1466	351,178	95,814	6.506
PURE PREMIUM		6.506		.208		1.031		3.054		.962		.982	.268	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1998 - 2002

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														
98	565,120	9,562,235		0	3	17,291	47	26,615	60	11,898	495	31,426	8,393	1.692
99	611,418	10,153,767	2	11,413	1	1	44	36,226	88	16,152	471	29,898	7,847	1.661
00	645,911	11,770,013	1	94	1	2,033	72	59,115	58	7,756	488	37,714	10,989	1.822
01	663,044	11,346,326	2	377	1	12,840	53	41,080	76	14,445	483	34,815	9,906	1.711
02	616,063	19,491,365	3	11,695	2	81,315	21	30,748	73	17,465	453	42,539	11,151	3.164
ALL	3,101,556	62,323,706	8	23,579	8	113,480	237	193,784	355	67,716	2390	176,392	48,286	2.009
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	565,120	57,631,701		0	3	215,967	47	177,121	60	45,903	495	123,126	14,201	10.198
99	611,418	45,815,498	2	32,871	1	30,501	43	200,217	90	71,310	469	111,407	11,850	7.493
00	645,911	63,619,517	1	8,554	2	113,389	68	339,914	67	45,833	482	112,967	15,538	9.850
01	663,044	62,280,762	2	29,818	2	161,672	55	261,987	85	59,479	470	95,952	13,898	9.393
02	616,063	72,670,143	3	36,647	2	236,074	39	258,339	80	70,018	427	109,621	16,002	11.796
ALL	3,101,556	302,017,621	8	107,890	10	757,603	252	1,237,578	382	292,543	2343	553,073	71,489	9.738
PURE PREMIUM		9.738		.348		2.443		3.990		.943		1.783	.230	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	565,120	68,825,280		0	3	215,967	79	296,275	81	61,751	402	100,059	14,201	12.179
99	611,418	53,311,669	2	27,392	1	26,142	63	293,971	105	82,905	382	90,824	11,883	8.719
00	645,911	67,449,367	3	21,387	2	113,592	76	377,458	76	51,673	404	94,751	15,633	10.443
01	663,044	70,790,128	2	24,850	2	162,088	72	341,004	105	73,181	454	92,674	14,104	10.677
02	616,063	85,510,985	3	36,770	2	238,471	56	369,941	96	83,906	426	109,285	16,737	13.880
ALL	3,101,556	345,887,429	10	110,399	10	756,260	346	1,678,649	463	353,416	2068	487,593	72,558	11.152
PURE PREMIUM		11.152		.356		2.438		5.412		1.139		1.572	.234	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1998 - 2002

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														
98	6,374,413	26,900,136	3	70	2	7,245	79	65,194	264	45,597	2002	109,450	41,446	.422
99	6,715,165	29,648,725	4	42	2	4,450	102	83,916	280	45,633	1948	114,224	48,222	.442
00	7,217,652	36,006,203		0	1	509	125	94,593	334	58,830	2038	155,996	50,133	.499
01	7,820,719	33,434,837	3	52	1	385	102	69,837	302	57,154	1827	153,141	53,780	.428
02	8,036,635	32,568,157	2	15	1	15,357	49	37,454	342	65,451	1912	155,208	52,196	.405
ALL	36,164,584	158,558,058	12	179	7	27,946	457	350,994	1522	272,665	9727	688,019	245,777	.438
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	6,374,413	119,970,465	3	487	2	90,488	79	433,867	264	175,912	2002	428,825	70,126	1.882
99	6,715,165	128,246,615	4	2,576	3	107,290	102	474,223	289	202,695	1937	422,867	72,815	1.910
00	7,217,652	158,596,710		4,804	3	167,334	136	628,293	347	255,676	2012	458,972	70,887	2.197
01	7,820,719	141,494,749	3	9,178	3	136,637	134	576,983	320	215,751	1774	400,945	75,453	1.809
02	8,036,635	132,907,554	2	5,510	4	92,629	141	553,313	352	223,154	1804	379,569	74,901	1.654
ALL	36,164,584	681,216,093	12	22,555	15	594,378	592	2,666,679	1572	1,073,188	9529	2,091,178	364,182	1.884
PURE PREMIUM		1.884		.006		.164		.737		.297		.578	.101	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	6,374,413	147,209,895	4	609	2	90,488	132	725,741	355	236,646	1627	348,489	70,126	2.309
99	6,715,165	144,344,218	3	2,147	3	91,959	150	696,167	336	235,704	1578	344,447	73,019	2.150
00	7,217,652	162,157,160		12,016	3	167,681	151	696,992	391	287,969	1690	385,593	71,320	2.247
01	7,820,719	162,081,479	3	7,654	3	137,340	173	747,061	394	265,780	1710	386,410	76,570	2.072
02	8,036,635	159,528,297	2	5,676	4	95,866	196	769,988	423	268,419	1792	376,995	78,339	1.985
ALL	36,164,584	775,321,049	12	28,102	15	583,334	802	3,635,949	1899	1,294,518	8397	1,841,934	369,374	2.144
PURE PREMIUM		2.144		.008		.161		1.005		.358		.509	.102	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2005 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	6.62	Use rate for associated non-temporary class	104
187	7.49	Use rate for associated non-temporary class	107
191	6.19	Use rate for associated non-temporary class	161
275	8.57	Use rate for associated non-temporary class	221
276	9.88	Use rate for associated non-temporary class	222
297	5.81	Use rate for associated non-temporary class	281
491	7.00	Use rate for associated non-temporary class	403
495	9.86	Use rate for associated non-temporary class	451
497	4.10	Use rate for associated non-temporary class	472
499	7.59	Use rate for associated non-temporary class	475
587	4.75	Use rate for associated non-temporary class	563
691	11.23	Use rate for associated non-temporary class	609
693	14.22	Use rate for associated non-temporary class	651
695	7.41	Use rate for associated non-temporary class	661
867	10.38	Use rate for associated non-temporary class	813
877	5.51	Use rate for associated non-temporary class	914
879	7.18	Use rate for associated non-temporary class	923
881	5.95	Use rate for associated non-temporary class	926
883	4.66	Use rate for associated non-temporary class	928
889	0.84	Use rate for associated non-temporary class	953
895	1.00	Use rate for associated non-temporary class	965
Aircraft Classifications			
7413	3.24	Aircraft Procedure	
7421	3.93	Aircraft Procedure	
7424	9.26	Aircraft Procedure	
7453	0.69	Aircraft Procedure	
Other Classifications			
0175	2.08	Supplemental load, 20% of 512	
0176	0.83	Supplemental load, 10% of 513	
227	9.18	Data reassignment	
259	6.88	No comparable Pa. code, use industry group change	
309	7.91	No comparable Pa. code, use industry group change	
643	23.93	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
670	10.41	Use combined experience of 670, 681	
681	10.41	Use combined experience of 670, 681	
811	16.39	Use combined experience of 811, 4777	
* 970	16.06	Use combined experience of 970, 991	
* 991	16.06	Use combined experience of 970, 991	
4777	16.39	Use combined experience of 811, 4777	
7445	1.10	Catastrophe load, 1/3 of 7405	
9108	100.00	National Rate	
9985	"A"	"A" Rated	

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

Delaware Compensation Rating Bureau. Inc.

Aircraft Operations Classifications

		5 Year Payroll (000)	12/1/04 Manual	12/1/05 Indicated	12/1/05 Adjusted
INDEX	7413, 7421, 7424, 7453			6.84	
Code	Rate Index				
7413	0.70 * Index * 0.825	451	2.94	3.95	3.24
7421	0.70 * Index	9,547	3.56	4.79	3.93
7424	1.65 * Index	12,789	8.38	11.29	9.26
7453	0.70 * Index * 0.175	-	0.62	0.84	0.69
	Total	22,787			
	Average weighted by payroll		6.19	8.34	6.84

CLASSIFICATION STU DELAWARE

INDUSTRY GROUP:

1

CODE:

227

CLASS:
OILCLOTH, MFG.

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
1998	35,877	2,059,700	3,702,538	5.741	72,931	0.753	1	0	1	10	15	27
1999	40,059	1,810,917	4,666,869	4.521	57,871	0.749	0	0	6	8	16	30
2000	40,596	364,819	969,720	0.899	21,721	0.369	0	0	0	3	12	15
2001	40,468	61,726	158,627	0.153	7,402	0.124	0	0	0	1	4	5
2002	36,740	583,446	2,077,489	1.588	66,207	0.218	0	0	2	5	1	8
TOTAL	193,740	4,880,608	11,575,243	2.519	54,091	0.439	1	0	9	27	48	85
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
1998	867,650	0	67,621	245,187	85,883	167,883	0	36,525	268,742	229,636	90,573
1999	0	0	899,641	139,292	30,938	0	0	446,968	121,682	97,599	74,797
2000	0	0	0	71,591	119,032	0	0	0	42,630	92,557	39,009
2001	0	0	0	9,547	7,139	0	0	0	11,222	9,104	24,714
2002	0	0	135,254	85,474	40,704	0	0	64,442	118,778	85,000	53,794
TOTAL	867,650	0	1,102,516	551,091	283,696	167,883	0	547,935	563,054	513,896	282,887
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
1998	383,640	0	132,875	508,763	168,371	280,649	0	243,074	1,036,807	795,109	153,250
1999	0	136,903	1,153,946	291,166	67,475	0	268,806	1,732,417	528,674	374,539	112,943
2000	250	6,598	65,735	124,902	178,817	1,120	19,023	80,785	168,538	268,793	55,159
2001	50	1,227	12,318	12,418	10,497	169	4,897	25,824	30,735	25,818	34,674
2002	4,687	48,966	431,317	113,670	82,719	2,018	67,121	698,536	293,193	258,068	77,194
TOTAL	388,627	193,694	1,796,191	1,050,919	507,879	283,956	359,847	2,780,636	2,057,947	1,722,327	433,220
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,802,951	5,339,072	433,220	
IBNR + FREQ. ADJUSTMENT	1,041,868	(6,285)	7,138	
TOTAL LOSSES	6,844,819	5,332,787	440,358	
EXPECTED LOSSES	5,591,336	4,671,071	565,721	
CREDIBILITY	0.07	0.22	0.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.533	2.753	0.227	6.513
INDICATED (POST-TEST)	2.650	2.065	0.170	4.885
PRES. ON RATE LEVEL	3.137	2.621	0.317	6.075
DERIVED BY FORMULA	3.103	2.499	0.282	5.884
UNDERLYING PRES. RATE	2.886	2.411	0.292	5.589
PROPOSED	3.103	2.499	0.282	5.884

YEAR	12-01-04	12-01-05	IND. RATE =	9.178
IND. RATE		9.18		
MAN. RATE	8.73	9.18	ADJ. RATE =	9.18

CLASSIFICATION STU DELAWARE

INDUSTRY GROUP:

CODE:

CLASS:
House Furnishings Installation & Canvas Goods Erection

2

670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1998	4,794	104,337	301,127	2.176	16,275	1.252	0	0	0	0	6	6
1999	5,183	301,422	1,063,470	5.816	36,830	1.544	0	0	1	2	5	8
2000	5,720	717,109	1,723,391	12.537	69,738	1.748	0	0	2	0	8	10
2001	7,818	93,874	284,537	1.201	17,195	0.640	0	0	0	1	4	5
2002	9,642	98,942	330,859	1.026	8,116	1.037	0	0	0	1	9	10
TOTAL	33,157	1,315,684	3,703,384	3.968	32,226	1.176	0	0	3	4	32	39
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
1998	0	0	0	0	52,598	0	0	0	0	45,053	6,686
1999	0	0	122,176	9,704	21,042	0	0	84,233	18,168	39,317	6,782
2000	0	0	407,499	0	28,183	0	0	180,705	0	80,990	19,732
2001	0	0	0	15,801	23,516	0	0	0	4,821	41,836	7,900
2002	0	0	0	30,645	14,292	0	0	0	19,734	16,491	17,780
TOTAL	0	0	529,675	56,150	139,631	0	0	264,938	42,723	223,687	58,880
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
1998	0	0	0	0	113,296	0	0	0	0	176,518	11,313
1999	0	24,496	206,403	23,269	39,057	0	70,899	456,616	85,155	147,334	10,241
2000	727	47,815	442,911	17,074	48,465	2,999	177,302	679,477	39,747	238,973	27,901
2001	140	2,827	27,462	22,904	32,682	649	10,086	46,490	27,494	102,719	11,084
2002	647	7,273	67,567	33,995	25,155	156	6,385	73,630	45,062	45,475	25,514
TOTAL	1,514	82,411	744,343	97,242	258,655	3,804	264,672	1,256,213	197,458	711,019	86,053
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,352,957	1,264,374	86,053	
IBNR + FREQ. ADJUSTMENT	172,448	13,670	1,146	
TOTAL LOSSES	2,525,405	1,278,044	87,199	
EXPECTED LOSSES	907,839	1,064,340	67,640	
CREDIBILITY	0.02	0.07	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.617	3.855	0.263	11.735
INDICATED (POST-TEST)	5.713	2.891	0.197	8.801
PRES. ON RATE LEVEL	2.976	3.489	0.222	6.687
DERIVED BY FORMULA	3.031	3.447	0.220	6.698
UNDERLYING PRES. RATE	2.738	3.210	0.204	6.152
PROPOSED	3.031	3.447	0.220	6.698

YEAR	12-01-04	12-01-05	IND. RATE =	10.405
IND. RATE		10.41		
MAN. RATE	9.46	10.41	ADJ. RATE =	10.41

CLASSIFICATION STU DELAWARE

INDUSTRY GROUP:

3

CODE:

811 + 4777

CLASS:
COMBINED CLASSES 811 & 4777

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1998	45,207	527,778	1,519,201	1.167	13,486	0.818	1	0	0	6	30	37
1999	37,092	1,352,387	3,652,930	3.646	35,522	0.998	0	0	5	9	23	37
2000	58,412	4,594,622	13,678,308	7.866	49,971	1.541	0	0	10	4	76	90
2001	53,825	2,592,767	8,210,167	4.817	30,556	1.523	0	0	7	7	68	82
2002	51,839	1,898,332	6,869,159	3.662	28,230	1.254	0	0	5	18	42	65
TOTAL	246,375	10,965,886	33,929,765	4.451	34,248	1.262	1	0	27	44	239	311
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
1998	72,392	0	0	55,487	135,564	3,500	0	0	53,343	178,710	28,782
1999	0	0	745,948	83,482	96,192	0	0	236,836	26,537	125,317	38,075
2000	0	0	1,068,650	95,624	1,168,092	0	0	838,781	82,167	1,244,096	97,212
2001	0	0	833,778	132,866	555,018	0	0	351,052	88,227	544,630	87,196
2002	0	0	465,243	394,161	165,646	0	0	273,559	340,611	195,723	63,389
TOTAL	72,392	0	3,113,619	761,620	2,120,512	3,500	0	1,700,228	590,885	2,288,476	314,654
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
1998	133,056	0	0	115,136	292,005	24,322	0	0	205,797	700,186	48,699
1999	0	138,189	1,165,063	186,073	181,272	0	177,135	1,141,919	140,161	465,625	57,493
2000	5,080	227,910	2,091,450	337,933	1,750,865	25,001	1,002,552	3,848,827	675,485	3,575,747	137,458
2001	18,494	232,801	1,813,400	331,729	788,709	35,797	570,280	2,377,535	515,364	1,403,722	122,336
2002	17,842	188,944	1,678,364	493,979	338,099	7,149	228,172	2,313,996	855,146	656,505	90,963
TOTAL	174,472	787,844	6,748,277	1,464,850	3,350,950	92,269	1,978,139	9,682,277	2,391,953	6,801,785	456,949
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,463,278	14,009,538	456,949	
IBNR + FREQ. ADJUSTMENT	2,930,180	21,300	4,371	
TOTAL LOSSES	22,393,458	14,030,838	461,320	
EXPECTED LOSSES	15,923,216	8,440,808	320,288	
CREDIBILITY	0.09	0.26	0.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.089	5.695	0.187	14.971
INDICATED (POST-TEST)	6.817	4.271	0.140	11.228
PRES. ON RATE LEVEL	7.025	3.724	0.141	10.890
DERIVED BY FORMULA	7.006	3.866	0.141	11.013
UNDERLYING PRES. RATE	6.463	3.426	0.130	10.019
PROPOSED	7.006	3.866	0.141	11.013

YEAR	12-01-04	12-01-05	IND. RATE =	16.385
IND. RATE		16.39		
MAN. RATE	14.56	16.39	ADJ. RATE =	16.39

CLASSIFICATION STU DELAWARE

INDUSTRY GROUP:

CODE:

CLASS:
CONTACT + NON-CONTACT SPORTS

3

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
1998	1,132	160,383	383,498	14.168	12,090	4.417	0	0	0	0	5	5
1999	762	0	0	0.000	0	0.000	0	0	0	0	0	0
2000	419	0	0	0.000	0	0.000	0	0	0	0	0	0
2001	379	0	0	0.000	0	0.000	0	0	0	0	0	0
2002	360	0	0	0.000	0	0.000	0	0	0	0	0	0
TOTAL	3,052	160,383	383,498	5.255	12,090	1.638	0	0	0	0	5	5
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
1998	0	0	0	0	12,718	0	0	0	0	47,733	99,932
1999	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	12,718	0	0	0	0	47,733	99,932
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
1998	0	0	0	0	27,395	0	0	0	0	187,018	169,085
1999	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	27,395	0	0	0	0	187,018	169,085
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	214,413	169,085	
IBNR + FREQ. ADJUSTMENT	25,122	(1,372)	442	
TOTAL LOSSES	25,122	213,041	169,527	
EXPECTED LOSSES	120,951	105,508	54,539	
CREDIBILITY	0.01	0.03	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.823	6.980	5.555	13.358
INDICATED (POST-TEST)	0.617	5.235	4.166	10.018
PRES. ON RATE LEVEL	4.308	3.758	1.942	10.008
DERIVED BY FORMULA	4.271	3.802	2.142	10.215
UNDERLYING PRES. RATE	3.963	3.457	1.787	9.207
PROPOSED	4.189	3.729	2.101	10.018

YEAR	12-01-04	12-01-05	IND. RATE =	14.905
IND. RATE		14.91		
MAN. RATE	12.31	14.91	ADJ. RATE =	14.91

CLASSIFICATION STU DELAWARE

INDUSTRY GROUP:

3

CODE:

7413 + 7421 + 7424 + 7453

CLASS:
AIRCRAFT

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1998	3,806	7,539	13,333	0.198	303	0.263	0	0	0	0	1	1
1999	4,456	10,675	29,492	0.240	9,737	0.224	0	0	0	0	1	1
2000	4,624	0	0	0.000	0	0.000	0	0	0	0	0	0
2001	4,823	50,659	178,438	1.050	50,181	0.207	0	0	0	1	0	1
2002	5,078	3,474	8,946	0.068	1,731	0.197	0	0	0	0	1	1
TOTAL	22,787	72,347	230,209	0.317	15,488	0.176	0	0	0	1	3	4
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	0	0	0	0	55	0	0	0	0	248	7,236
1999	0	0	0	0	5,020	0	0	0	0	4,717	938
2000	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	21,849	0	0	0	0	28,332	0	478
2002	0	0	0	0	890	0	0	0	0	841	1,743
TOTAL	0	0	0	21,849	5,965	0	0	0	28,332	5,806	10,395
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
1998	0	0	0	0	118	0	0	0	0	972	12,243
1999	0	0	415	274	8,858	0	0	817	488	17,224	1,416
2000	0	0	0	0	0	0	0	0	0	0	0
2001	35	1,698	18,314	25,135	2,646	79	7,525	43,745	68,937	9,653	671
2002	17	137	1,102	343	1,210	4	113	1,211	471	1,837	2,501
TOTAL	52	1,835	19,831	25,752	12,832	83	7,638	45,773	69,896	29,686	16,831
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	75,212	138,166	16,831	
IBNR + FREQ. ADJUSTMENT	149,025	376	376	
TOTAL LOSSES	224,237	138,542	17,207	
EXPECTED LOSSES	798,229	155,407	26,889	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.984	0.608	0.076	1.668
INDICATED (POST-TEST)	0.738	0.456	0.057	1.251
PRES. ON RATE LEVEL	3.808	0.741	0.128	4.677
DERIVED BY FORMULA	3.747	0.727	0.124	4.598
UNDERLYING PRES. RATE	3.503	0.682	0.118	4.303
PROPOSED	3.747	0.727	0.124	4.598

YEAR	12-01-04	12-01-05	IND. RATE =	6.841
IND. RATE		6.84		
MAN. RATE	6.40	6.84	ADJ. RATE =	6.84