

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2006 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, 2006 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	0.9901	0.9962	0.9935
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0979	1.1053	1.0489
(3) Expense Provision (= 1 / 0.7051)	1.4182	1.4182	1.4182
(4) Effect of 7/1/07 Benefit Change	1.0074	1.0074	1.0074
(5) Rate Test Correction Factor	1.0222	1.0083	1.0129
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5875	1.5862	1.5080

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 1999 through 2003 were translated using composite multipliers, yielding an average claim value of \$ 838,409 . 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) * 838,409 (3)	Per Accident Limit (3) * 2 (4)
I	0.85	712,648	1,425,296
II	0.905	758,760	1,517,520
III	1.101	923,088	1,846,176
IV	1.304	1,093,285	2,186,570

* From Delaware 12/1/05 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	15,216,500	11,018,400	26,234,900	1,140,648
Permanent Total	39	41,461,900	198,853,600	240,315,500	6,161,936
Major	1,158	279,925,800	643,508,200	923,434,000	797,439
Total Serious	1,220	336,604,200	853,380,200	1,189,984,400	975,397
Minor	2,369	55,024,500	176,727,200	231,751,700	97,827
Temporary	13,132	95,087,900	304,591,300	399,679,200	30,436
Total Non-Serious	15,501	150,112,400	481,318,500	631,430,900	40,735

Accordingly, the criteria for 100 percent credibility will be:

		Selected	
Serious: 175 *	975,397	838,409 =	146,721,575
Non-Serious: 500 *	40,735	41,796 =	20,898,000
Medical: .10 *	20,898,000	20,898,000 =	2,089,800

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	145,622,595	20,741,469	2,074,147
0.99	143,432,913	20,429,586	2,042,959
0.98	141,254,317	20,119,282	2,011,928
0.97	139,086,863	19,810,565	1,981,057
0.96	136,930,609	19,503,443	1,950,344
0.95	134,785,613	19,197,925	1,919,793
0.94	132,651,934	18,894,019	1,889,402
0.93	130,529,634	18,591,733	1,859,173
0.92	128,418,773	18,291,077	1,829,108
0.91	126,319,414	17,992,059	1,799,206
0.90	124,231,620	17,694,688	1,769,469
0.89	122,155,455	17,398,973	1,739,897
0.88	120,090,986	17,104,925	1,710,493
0.87	118,038,278	16,812,551	1,681,255
0.86	115,997,400	16,521,863	1,652,186
0.85	113,968,421	16,232,869	1,623,287
0.84	111,951,410	15,945,580	1,594,558
0.83	109,946,440	15,660,006	1,566,001
0.82	107,953,582	15,376,157	1,537,616
0.81	105,972,912	15,094,044	1,509,404
0.80	104,004,504	14,813,678	1,481,368
0.79	102,048,436	14,535,069	1,453,507
0.78	100,104,785	14,258,229	1,425,823
0.77	98,173,632	13,983,169	1,398,317
0.76	96,255,059	13,709,901	1,370,990
0.75	94,349,147	13,438,436	1,343,844
0.74	92,455,983	13,168,787	1,316,879
0.73	90,575,652	12,900,966	1,290,097
0.72	88,708,242	12,634,985	1,263,499
0.71	86,853,844	12,370,857	1,237,086
0.70	85,012,549	12,108,596	1,210,860
0.69	83,184,453	11,848,215	1,184,822
0.68	81,369,649	11,589,727	1,158,973
0.67	79,568,238	11,333,146	1,133,315
0.66	77,780,318	11,078,488	1,107,849
0.65	76,005,993	10,825,765	1,082,577
0.64	74,245,368	10,574,994	1,057,499
0.63	72,498,549	10,326,189	1,032,619
0.62	70,765,648	10,079,367	1,007,937
0.61	69,046,777	9,834,543	983,454
0.60	67,342,051	9,591,734	959,173
0.59	65,651,589	9,350,956	935,096
0.58	63,975,513	9,112,227	911,223
0.57	62,313,946	8,875,565	887,557
0.56	60,667,016	8,640,988	864,099
0.55	59,034,856	8,408,514	840,851
0.54	57,417,599	8,178,164	817,816
0.53	55,815,385	7,949,955	794,996
0.52	54,228,356	7,723,910	772,391
0.51	52,656,659	7,500,049	750,005
0.50	51,100,446	7,278,392	727,839
0.49	49,559,870	7,058,963	705,896
0.48	48,035,094	6,841,785	684,179
0.47	46,526,283	6,626,880	662,688
0.46	45,033,606	6,414,274	641,427
0.45	43,557,242	6,203,991	620,399

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	42,097,372	5,996,057	599,606
0.43	40,654,184	5,790,499	579,050
0.42	39,227,874	5,587,346	558,735
0.41	37,818,645	5,386,625	538,663
0.40	36,426,705	5,188,367	518,837
0.39	35,052,272	4,992,602	499,260
0.38	33,695,572	4,799,363	479,936
0.37	32,356,841	4,608,684	460,868
0.36	31,036,322	4,420,598	442,060
0.35	29,734,271	4,235,143	423,514
0.34	28,450,953	4,052,356	405,236
0.33	27,186,646	3,872,277	387,228
0.32	25,941,641	3,694,947	369,495
0.31	24,716,241	3,520,410	352,041
0.30	23,510,766	3,348,710	334,871
0.29	22,325,550	3,179,896	317,990
0.28	21,160,946	3,014,018	301,402
0.27	20,017,326	2,851,129	285,113
0.26	18,895,082	2,691,284	269,128
0.25	17,794,629	2,534,543	253,454
0.24	16,716,408	2,380,969	238,097
0.23	15,660,887	2,230,628	223,063
0.22	14,628,566	2,083,592	208,359
0.21	13,619,978	1,939,935	193,994
0.20	12,635,696	1,799,741	179,974
0.19	11,676,335	1,663,096	166,310
0.18	10,742,561	1,530,096	153,010
0.17	9,835,096	1,400,843	140,084
0.16	8,954,725	1,275,449	127,545
0.15	8,102,311	1,154,037	115,404
0.14	7,278,802	1,036,742	103,674
0.13	6,485,251	923,714	92,371
0.12	5,722,835	815,121	81,512
0.11	4,992,883	711,152	71,115
0.10	4,296,908	612,022	61,202
0.09	3,636,660	517,981	51,798
0.08	3,014,188	429,320	42,932
0.07	2,431,942	346,389	34,639
0.06	1,892,921	269,615	26,962
0.05	1,400,922	199,538	19,954
0.04	960,960	136,873	13,687
0.03	580,129	82,630	8,263
0.02	269,630	38,405	3,841
0.01	51,895	7,392	739
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)

Five Year Payroll (00's)		
450,626,280		

B)

Five Year Expected Losses *		
Serious	Non-Serious	Medical Only
610,232,807	493,819,790	51,381,626

C) =A/B

Ratio Payroll to Expected Loss		
Serious	Non-Serious	Medical Only
0.7384	0.9125	8.7702

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	107,527,724	18,926,590	18,190,684
0.99	105,910,863	18,641,997	17,917,159
0.98	104,302,188	18,358,845	17,645,011
0.97	102,701,740	18,077,141	17,374,266
0.96	101,109,562	17,796,892	17,104,907
0.95	99,525,697	17,518,107	16,836,969
0.94	97,950,188	17,240,792	16,570,433
0.93	96,383,082	16,964,956	16,305,319
0.92	94,824,422	16,690,608	16,041,643
0.91	93,274,255	16,417,754	15,779,396
0.90	91,732,628	16,146,403	15,518,597
0.89	90,199,588	15,876,563	15,259,245
0.88	88,675,184	15,608,244	15,001,366
0.87	87,159,464	15,341,453	14,744,943
0.86	85,652,480	15,076,200	14,490,002
0.85	84,154,282	14,812,493	14,236,552
0.84	82,664,921	14,550,342	13,984,593
0.83	81,184,451	14,289,755	13,734,142
0.82	79,712,925	14,030,743	13,485,200
0.81	78,250,398	13,773,315	13,237,775
0.80	76,796,926	13,517,481	12,991,894
0.79	75,352,565	13,263,250	12,747,547
0.78	73,917,373	13,010,634	12,504,753
0.77	72,491,410	12,759,642	12,263,520
0.76	71,074,736	12,510,285	12,023,856
0.75	69,667,410	12,262,573	11,785,781
0.74	68,269,498	12,016,518	11,549,292
0.73	66,881,061	11,772,131	11,314,409
0.72	65,502,166	11,529,424	11,081,139
0.71	64,132,878	11,288,407	10,849,492
0.70	62,773,266	11,049,094	10,619,484
0.69	61,423,400	10,811,496	10,391,126
0.68	60,083,349	10,575,626	10,164,425
0.67	58,753,187	10,341,496	9,939,399
0.66	57,432,987	10,109,120	9,716,057
0.65	56,122,825	9,878,511	9,494,417
0.64	54,822,780	9,649,682	9,274,478
0.63	53,532,929	9,422,647	9,056,275
0.62	52,253,354	9,197,422	8,839,809
0.61	50,984,140	8,974,020	8,625,088
0.60	49,725,370	8,752,457	8,412,139
0.59	48,477,133	8,532,747	8,200,979
0.58	47,239,519	8,314,907	7,991,608
0.57	46,012,618	8,098,953	7,784,052
0.56	44,796,525	7,884,902	7,578,321
0.55	43,591,338	7,672,769	7,374,431
0.54	42,397,155	7,462,575	7,172,410
0.53	41,214,080	7,254,334	6,972,274
0.52	40,042,218	7,048,068	6,774,024
0.51	38,881,677	6,843,795	6,577,694
0.50	37,732,569	6,641,533	6,383,294
0.49	36,595,008	6,441,304	6,190,849
0.48	35,469,113	6,243,129	6,000,387
0.47	34,355,007	6,047,028	5,811,906
0.46	33,252,815	5,853,025	5,625,443
0.45	32,162,667	5,661,142	5,441,023

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	31,084,699	5,471,402	5,258,665
0.43	30,019,049	5,283,830	5,078,384
0.42	28,965,862	5,098,453	4,900,218
0.41	27,925,287	4,915,295	4,724,182
0.40	26,897,479	4,734,385	4,550,304
0.39	25,882,598	4,555,749	4,378,610
0.38	24,880,810	4,379,419	4,209,135
0.37	23,892,291	4,205,424	4,041,905
0.36	22,917,220	4,033,796	3,876,955
0.35	21,955,786	3,864,568	3,714,302
0.34	21,008,184	3,697,775	3,554,001
0.33	20,074,619	3,533,453	3,396,067
0.32	19,155,308	3,371,639	3,240,545
0.31	18,250,472	3,212,374	3,087,470
0.30	17,360,350	3,055,698	2,936,886
0.29	16,485,186	2,901,655	2,788,836
0.28	15,625,243	2,750,291	2,643,356
0.27	14,780,794	2,601,655	2,500,498
0.26	13,952,129	2,455,797	2,360,306
0.25	13,139,554	2,312,770	2,222,842
0.24	12,343,396	2,172,634	2,088,158
0.23	11,563,999	2,035,448	1,956,307
0.22	10,801,733	1,901,278	1,827,350
0.21	10,056,992	1,770,191	1,701,366
0.20	9,330,198	1,642,264	1,578,408
0.19	8,621,806	1,517,575	1,458,572
0.18	7,932,307	1,396,213	1,341,928
0.17	7,262,235	1,278,269	1,228,565
0.16	6,612,169	1,163,847	1,118,595
0.15	5,982,746	1,053,059	1,012,116
0.14	5,374,667	946,027	909,242
0.13	4,788,709	842,889	810,112
0.12	4,225,741	743,798	714,877
0.11	3,686,745	648,926	623,693
0.10	3,172,837	558,470	536,754
0.09	2,685,310	472,658	454,279
0.08	2,225,676	391,755	376,522
0.07	1,795,746	316,080	303,791
0.06	1,397,733	246,024	236,462
0.05	1,034,441	182,078	175,001
0.04	709,573	124,897	120,038
0.03	428,367	75,400	72,468
0.02	199,095	35,045	33,686
0.01	38,319	6,745	6,481
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1999 - 2003

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
99	8,003,056	101,663,754	6	3,734	6	18,167	198	244,283	462	61,831	2842	132,494	556,127	1.270
00	8,546,001	119,573,083	2	8,587	8	23,810	259	316,009	498	73,095	2818	143,750	630,481	1.399
01	9,238,726	114,455,300	6	16,315	2	13,735	229	265,617	480	81,579	2563	148,368	618,939	1.239
02	9,333,553	118,092,822	5	13,366	7	40,460	162	179,399	472	82,112	2640	145,664	719,927	1.265
03	9,936,227	81,551,132	4	4,060	1	5,282	97	98,367	426	88,163	2532	127,135	492,504	.821
ALL	45,057,563	535,336,091	23	46,062	24	101,454	945	1,103,675	2338	386,780	13395	697,411	3,017,978	1.188
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	8,003,056	343,756,541	6	39,698	6	63,785	198	478,551	462	107,278	2842	205,764	2,542,490	4.295
00	8,546,001	409,538,524	2	13,228	9	95,689	259	626,002	502	116,604	2812	203,638	3,040,225	4.792
01	9,238,726	382,465,206	6	39,708	7	74,415	247	597,145	485	112,678	2535	183,592	2,817,114	4.140
02	9,333,553	384,237,800	5	33,075	10	106,317	227	548,864	481	111,722	2562	185,464	2,856,935	4.117
03	9,936,227	355,298,173	4	26,456	7	74,413	227	548,696	439	101,963	2381	172,421	2,629,033	3.576
ALL	45,057,563	1,875,296,244	23	152,165	39	414,619	1158	2,799,258	2369	550,245	13132	950,879	13,885,797	4.162
PURE PREMIUM		4.162		.034		.092		.621		.122		.211	3.082	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	8,003,056	369,217,318	4	26,468	6	74,412	252	608,998	461	107,030	2139	154,886	2,720,379	4.613
00	8,546,001	381,652,600	4	26,457	9	85,069	258	622,647	471	109,219	2182	158,074	2,815,060	4.466
01	9,238,726	389,903,374	4	26,470	8	85,193	264	637,704	484	112,334	2248	162,795	2,874,538	4.220
02	9,333,553	386,923,999	4	26,534	8	85,900	262	633,048	482	111,912	2241	162,251	2,849,595	4.146
03	9,936,227	398,815,626	5	33,425	8	88,469	272	656,900	498	115,444	2307	167,069	2,926,850	4.014
ALL	45,057,563	1,926,512,917	21	139,354	39	419,043	1308	3,159,297	2396	555,939	11117	805,075	14,186,422	4.276
PURE PREMIUM		4.276		.031		.093		.701		.123		.179	3.149	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1999 - 2003

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														
99	672,019	21,903,522		0	3	11,199	41	51,114	99	14,423	435	20,992	121,306	3.259
00	666,505	17,592,685	1	6,155	2	3,229	43	52,952	96	13,576	329	14,010	86,006	2.640
01	782,791	18,718,692	1	5,377		0	40	51,788	76	13,289	289	14,460	102,274	2.391
02	723,672	12,474,059		0		0	19	16,611	65	11,931	280	17,358	78,841	1.724
03	755,310	9,945,158		0		0	13	12,853	53	11,515	255	16,469	58,614	1.317
ALL	3,600,297	80,634,116	2	11,532	5	14,428	156	185,318	389	64,734	1588	83,289	447,041	2.240
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	672,019	84,242,837		0	3	39,321	41	100,132	99	25,025	435	32,601	645,349	12.536
00	666,505	57,841,827	1	6,570	2	14,726	43	103,923	96	21,260	329	20,076	411,864	8.678
01	782,791	64,844,834	1	10,998	1	10,604	41	108,154	76	17,900	287	18,521	482,272	8.284
02	723,672	43,308,205		365	1	5,731	27	57,281	63	15,107	273	22,055	332,544	5.985
03	755,310	42,133,911		1,655	1	8,817	27	71,259	51	13,280	242	22,360	303,968	5.578
ALL	3,600,297	292,371,614	2	19,588	8	79,199	179	440,749	385	92,572	1566	115,613	2,175,997	8.121
PURE PREMIUM		8.121		.054		.220		1.224		.257		.321	6.044	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	672,019	93,721,553		0	3	45,873	52	127,427	99	24,967	327	24,540	714,408	13.946
00	666,505	55,024,318	2	13,141	2	13,091	43	103,407	90	19,888	256	15,623	385,093	8.256
01	782,791	66,519,459	1	7,332	1	12,145	44	115,493	76	17,792	255	16,473	495,960	8.498
02	723,672	44,872,163		299	1	4,666	31	65,892	63	15,092	239	19,330	343,443	6.201
03	755,310	47,140,432		2,114	1	10,506	32	85,045	58	15,031	235	21,670	337,038	6.241
ALL	3,600,297	307,277,925	3	22,886	8	86,281	202	497,264	386	92,770	1312	97,636	2,275,942	8.535
PURE PREMIUM		8.535		.064		.240		1.381		.258		.271	6.322	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1999 - 2003

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														
99	611,418	20,978,479	2	204	1	5	45	64,606	87	11,829	469	26,688	106,453	3.431
00	653,314	30,396,213	1	2,432	4	18,071	72	98,939	67	9,749	476	26,651	148,120	4.653
01	661,184	27,859,920	2	4,388	1	9,611	61	77,983	82	16,221	474	30,102	140,296	4.214
02	620,356	36,005,738	3	10,397	3	23,973	42	52,696	72	13,876	450	25,532	233,583	5.804
03	692,715	21,569,518	1	3,500	1	5,282	32	35,801	81	22,447	447	28,098	120,568	3.114
ALL	3,238,987	136,809,868	9	20,921	10	56,942	252	330,025	389	74,122	2316	137,071	749,020	4.224
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	611,418	65,612,176	2	2,169	1	18	45	126,563	87	20,523	469	41,446	465,402	10.731
00	653,314	113,579,468	1	6,130	4	48,229	71	194,349	69	16,421	475	37,983	832,683	17.385
01	661,184	101,017,546	2	12,695	2	27,606	62	167,089	85	23,170	469	37,642	741,974	15.278
02	620,356	109,847,745	3	21,458	3	44,411	50	140,190	77	20,274	437	33,515	838,630	17.707
03	692,715	94,637,547	1	16,116	2	26,262	51	154,782	84	25,718	423	39,720	683,777	13.662
ALL	3,238,987	484,694,482	9	58,568	12	146,526	279	782,973	402	106,106	2273	190,306	3,562,466	14.964
PURE PREMIUM		14.964		.181		.452		2.417		.328		.588	10.999	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	611,418	70,710,623	1	1,446	1	20	57	161,063	87	20,476	353	31,198	492,902	11.565
00	653,314	107,947,489	2	12,260	4	42,877	71	193,416	65	15,395	368	29,463	786,064	16.523
01	661,184	104,771,199	1	8,463	2	31,592	66	178,520	85	23,099	416	33,378	772,660	15.846
02	620,356	106,284,781	2	17,187	2	35,770	58	162,319	77	20,306	382	29,322	797,943	17.133
03	692,715	107,894,450	1	20,253	2	31,061	62	186,708	95	28,950	411	38,627	773,345	15.576
ALL	3,238,987	497,608,542	7	59,609	11	141,320	314	882,026	409	108,226	1930	161,988	3,622,914	15.363
PURE PREMIUM		15.363		.184		.436		2.723		.334		.500	11.185	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1999 - 2003

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														
99	6,719,619	58,781,753	4	3,530	2	6,963	112	128,563	276	35,579	1938	84,814	328,369	.875
00	7,226,182	71,584,185		0	2	2,510	144	164,118	335	49,770	2013	103,089	396,355	.991
01	7,794,751	67,876,688	3	6,550	1	4,124	128	135,847	322	52,069	1800	103,807	376,370	.871
02	7,989,525	69,613,025	2	2,969	4	16,487	101	110,092	335	56,305	1910	102,775	407,502	.871
03	8,488,202	50,036,456	3	560		0	52	49,713	292	54,201	1830	82,568	313,323	.589
ALL	38,218,279	317,892,107	12	13,609	9	30,084	537	588,333	1560	247,924	9491	477,053	1,821,919	.832
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	6,719,619	193,901,528	4	37,529	2	24,446	112	251,855	276	61,729	1938	131,716	1,431,739	2.886
00	7,226,182	238,117,229		528	3	32,734	145	327,729	337	78,923	2008	145,580	1,795,679	3.295
01	7,794,751	216,602,826	3	16,016	4	36,205	144	321,902	324	71,608	1779	127,430	1,592,867	2.779
02	7,989,525	231,081,850	2	11,253	6	56,175	150	351,392	341	76,342	1852	129,894	1,685,762	2.892
03	8,488,202	218,526,715	3	8,685	4	39,334	149	322,655	304	62,966	1716	110,340	1,641,288	2.574
ALL	38,218,279	1,098,230,148	12	74,011	19	188,894	700	1,575,533	1582	351,568	9293	644,960	8,147,335	2.874
PURE PREMIUM		2.874		.019		.049		.412		.092		.169	2.132	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	6,719,619	204,785,142	3	25,022	2	28,519	143	320,508	275	61,587	1459	99,148	1,513,068	3.048
00	7,226,182	218,680,793		1,056	3	29,101	144	325,823	316	73,936	1558	112,989	1,643,903	3.026
01	7,794,751	218,612,716	2	10,676	5	41,455	154	343,690	323	71,443	1577	112,944	1,605,918	2.805
02	7,989,525	235,767,055	2	9,048	5	45,464	173	404,837	342	76,514	1620	113,599	1,708,209	2.951
03	8,488,202	243,780,744	4	11,058	5	46,902	178	385,146	345	71,462	1661	106,772	1,816,467	2.872
ALL	38,218,279	1,121,626,450	11	56,860	20	191,441	792	1,780,004	1601	354,942	7875	545,452	8,287,565	2.935
PURE PREMIUM		2.935		.015		.050		.466		.093		.143	2.168	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1999 - 2003

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														
99	8,003,056	55,612,743	6	11,455	6	36,668	198	191,476	462	73,638	2842	175,215	67,675	.695
00	8,546,001	63,048,073	2	98	8	19,781	259	253,947	498	86,771	2818	194,089	75,794	.738
01	9,238,726	61,893,934	6	1,219	2	13,573	229	218,535	480	91,612	2563	214,716	79,283	.670
02	9,333,553	71,992,692	5	11,710	7	148,582	162	146,297	472	101,460	2640	232,801	79,077	.771
03	9,936,227	49,250,433	4	222	1	18,841	97	69,604	426	105,689	2532	213,688	84,460	.496
ALL	45,057,563	301,797,875	23	24,704	24	237,445	945	879,859	2338	459,170	13395	1,030,509	386,289	.670
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	8,003,056	254,249,020	6	28,742	6	305,924	198	1,100,223	462	344,699	2842	659,157	103,746	3.177
00	8,546,001	304,022,506	2	9,578	9	458,883	259	1,439,173	502	374,485	2812	652,298	105,808	3.557
01	9,238,726	281,711,370	6	28,751	7	356,926	247	1,372,728	485	361,803	2535	587,969	108,935	3.049
02	9,333,553	285,693,549	5	23,950	10	509,853	227	1,261,565	481	358,789	2562	594,284	108,494	3.061
03	9,936,227	262,903,265	4	19,163	7	356,950	227	1,261,393	439	327,496	2381	552,205	111,825	2.646
ALL	45,057,563	1,388,579,710	23	110,184	39	1,988,536	1158	6,435,082	2369	1,767,272	13132	3,045,913	538,808	3.082
PURE PREMIUM		3.082		.024		.441		1.428		.392		.676	.120	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	8,003,056	272,037,869	4	19,165	7	356,930	252	1,400,267	461	343,889	2140	496,383	103,746	3.399
00	8,546,001	281,353,805	4	19,159	9	407,920	256	1,424,159	470	350,556	2180	505,789	105,956	3.292
01	9,238,726	287,134,856	4	19,168	8	408,115	262	1,454,430	482	359,553	2245	520,701	109,382	3.108
02	9,333,553	284,708,425	4	19,164	8	410,146	258	1,435,879	475	354,190	2231	517,670	110,035	3.050
03	9,936,227	291,735,694	5	24,312	8	417,483	264	1,466,946	482	359,451	2295	532,274	116,891	2.936
ALL	45,057,563	1,416,970,649	21	100,968	40	2,000,594	1292	7,181,681	2370	1,767,639	11091	2,572,817	546,010	3.145
PURE PREMIUM		3.145		.022		.444		1.594		.392		.571	.121	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1999 - 2003

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														
99	672,019	12,130,601		0	3	28,437	41	37,348	99	12,413	435	31,092	12,015	1.805
00	666,505	8,600,584	1	5	2	2,180	43	36,641	96	13,353	329	20,598	13,229	1.290
01	782,791	10,227,406	1	791		0	40	45,442	76	18,739	289	22,659	14,644	1.307
02	723,672	7,884,147		0		0	19	22,471	65	14,763	280	27,550	14,057	1.089
03	755,310	5,861,415		0		0	13	8,921	53	11,660	255	25,568	12,465	.776
ALL	3,600,297	44,704,153	2	796	5	30,617	156	150,823	389	70,928	1588	127,467	66,410	1.242
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	672,019	64,534,915		0	3	237,254	41	214,601	99	58,105	435	116,970	18,419	9.603
00	666,505	41,186,383	1	1,029	2	59,710	43	206,039	96	56,814	329	69,805	18,467	6.179
01	782,791	48,227,213	1	7,589	1	50,896	41	268,369	76	70,394	287	64,904	20,120	6.161
02	723,672	33,254,361		155	1	16,641	27	174,006	63	50,309	273	72,146	19,287	4.595
03	755,310	30,396,812		1,401	1	33,033	27	149,613	51	37,739	242	65,678	16,504	4.024
ALL	3,600,297	217,599,684	2	10,174	8	397,534	179	1,012,628	385	273,361	1566	389,503	92,797	6.044
PURE PREMIUM		6.044		.028		1.104		2.813		.759		1.082	.258	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	672,019	71,440,843		0	4	276,810	52	273,125	99	57,969	328	88,085	18,419	10.631
00	666,505	38,484,397	2	2,058	2	53,079	43	203,885	90	53,147	255	54,182	18,493	5.774
01	782,791	49,521,078	1	5,060	1	58,203	43	284,289	75	69,774	255	57,682	20,203	6.326
02	723,672	34,323,546		124	1	13,565	31	197,453	62	49,572	238	62,961	19,561	4.743
03	755,310	33,597,124		1,792	1	38,822	31	173,383	56	41,487	233	63,236	17,251	4.448
ALL	3,600,297	227,366,988	3	9,034	9	440,479	200	1,132,135	382	271,949	1309	326,146	93,927	6.315
PURE PREMIUM		6.315		.025		1.223		3.145		.755		.906	.261	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1999 - 2003

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														
99	611,418	10,645,270	2	11,413	1	1	45	41,537	87	15,625	469	30,006	7,871	1.741
00	653,314	14,812,039	1	94	4	10,020	72	84,607	67	11,162	476	31,257	10,981	2.267
01	661,184	14,029,556	2	377	1	13,090	61	66,539	82	12,959	474	37,345	9,986	2.122
02	620,356	23,358,338	3	11,695	3	124,296	42	35,463	72	16,663	450	34,654	10,812	3.765
03	692,715	12,056,754	1	50	1	18,841	32	18,402	81	28,121	447	43,355	11,798	1.741
ALL	3,238,987	74,901,957	9	23,629	10	166,248	252	246,548	389	84,530	2316	176,617	51,448	2.313
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	611,418	46,540,177	2	28,636	1	8	45	238,669	87	73,140	469	112,882	12,067	7.612
00	653,314	83,268,256	1	5,040	4	185,956	71	468,232	69	52,555	475	105,572	15,329	12.746
01	661,184	74,197,412	2	16,019	2	162,205	62	388,476	85	58,287	469	103,266	13,721	11.222
02	620,356	83,862,956	3	20,884	3	353,308	50	297,152	77	60,890	437	91,562	14,833	13.519
03	692,715	68,377,656	1	10,052	2	151,771	51	309,711	84	79,668	423	116,955	15,620	9.871
ALL	3,238,987	356,246,457	9	80,631	12	853,248	279	1,702,240	402	324,540	2273	530,237	71,570	10.999
PURE PREMIUM		10.999		.249		2.634		5.255		1.002		1.637	.221	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	611,418	49,290,217	1	19,094	1	10	57	303,756	87	72,969	353	85,007	12,067	8.062
00	653,314	78,515,743	2	10,081	4	165,304	70	463,376	65	49,214	368	81,833	15,351	12.018
01	661,184	77,106,459	1	10,679	2	185,443	66	411,793	85	57,956	415	91,417	13,777	11.662
02	620,356	79,590,210	2	16,712	2	283,444	57	340,814	76	60,033	381	79,854	15,044	12.830
03	692,715	76,978,058	1	12,668	2	176,214	60	364,347	92	86,881	410	113,343	16,328	11.113
ALL	3,238,987	361,480,687	7	69,234	11	810,415	310	1,884,086	405	327,053	1927	451,454	72,567	11.160
PURE PREMIUM		11.160		.214		2.502		5.817		1.010		1.394	.224	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1999 - 2003

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														
99	6,719,619	32,836,872	4	42	2	8,230	112	112,592	276	45,600	1938	114,116	47,788	.489
00	7,226,182	39,635,450		0	2	7,581	144	132,699	335	62,256	2013	142,234	51,585	.548
01	7,794,751	37,636,972	3	52	1	483	128	106,555	322	59,914	1800	154,712	54,654	.483
02	7,989,525	40,750,207	2	15	4	24,285	101	88,363	335	70,034	1910	170,596	54,208	.510
03	8,488,202	31,332,264	3	172		0	52	42,281	292	65,907	1830	144,765	60,198	.369
ALL	38,218,279	182,191,765	12	281	9	40,579	537	482,490	1560	303,711	9491	726,423	268,433	.477
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	6,719,619	143,173,928	4	106	2	68,662	112	646,953	276	213,453	1938	429,305	73,260	2.131
00	7,226,182	179,567,867		3,510	3	213,216	145	764,902	337	265,116	2008	476,922	72,012	2.485
01	7,794,751	159,286,745	3	5,143	4	143,825	144	715,883	324	233,122	1779	419,799	75,094	2.044
02	7,989,525	168,576,232	2	2,911	6	139,904	150	790,407	341	247,590	1852	430,576	74,374	2.110
03	8,488,202	164,128,797	3	7,711	4	172,146	149	802,069	304	210,089	1716	369,573	79,702	1.934
ALL	38,218,279	814,733,569	12	19,381	19	737,753	700	3,720,214	1582	1,169,370	9293	2,126,175	374,442	2.132
PURE PREMIUM		2.132		.005		.193		.973		.306		.556	.098	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	6,719,619	151,306,809	3	71	2	80,110	143	823,385	275	212,952	1459	323,291	73,260	2.252
00	7,226,182	164,353,665		7,020	3	189,537	143	756,898	315	248,194	1557	369,774	72,113	2.274
01	7,794,751	160,507,319	2	3,429	5	164,469	153	758,348	322	231,823	1575	371,602	75,402	2.059
02	7,989,525	170,794,669	2	2,328	5	113,137	170	897,612	337	244,585	1612	374,855	75,430	2.138
03	8,488,202	181,160,512	4	9,853	5	202,447	173	929,216	334	231,082	1652	355,695	83,312	2.134
ALL	38,218,279	828,122,974	11	22,701	20	749,700	782	4,165,459	1583	1,168,636	7855	1,795,217	379,517	2.167
PURE PREMIUM		2.167		.006		.196		1.090		.306		.470	.099	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2006 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	6.92	Use rate for associated non-temporary class	104
187	7.53	Use rate for associated non-temporary class	107
191	6.45	Use rate for associated non-temporary class	161
275	8.74	Use rate for associated non-temporary class	221
276	10.32	Use rate for associated non-temporary class	222
297	5.91	Use rate for associated non-temporary class	281
491	7.13	Use rate for associated non-temporary class	403
495	10.01	Use rate for associated non-temporary class	451
497	4.42	Use rate for associated non-temporary class	472
499	8.06	Use rate for associated non-temporary class	475
587	4.83	Use rate for associated non-temporary class	563
691	11.65	Use rate for associated non-temporary class	609
693	14.51	Use rate for associated non-temporary class	651
695	7.23	Use rate for associated non-temporary class	661
867	10.47	Use rate for associated non-temporary class	813
877	5.88	Use rate for associated non-temporary class	914
879	7.52	Use rate for associated non-temporary class	923
881	6.20	Use rate for associated non-temporary class	926
883	4.70	Use rate for associated non-temporary class	928
889	0.93	Use rate for associated non-temporary class	953
895	1.10	Use rate for associated non-temporary class	965
Aircraft Classifications			
7413	3.29	Aircraft Procedure	
7421	3.99	Aircraft Procedure	
7424	9.40	Aircraft Procedure	
7453	0.70	Aircraft Procedure	
Other Classifications			
0175	2.19	Supplemental load, 20% of 512	
0176	0.84	Supplemental load, 10% of 513	
259	7.09	No comparable Pa. code, use industry group change	
309	8.17	No comparable Pa. code, use industry group change	
643	24.83	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
670	10.80	Use combined experience of 670, 681	
681	10.80	Use combined experience of 670, 681	
809	10.03	Use combined experience of 809, 992	
811	17.05	Use combined experience of 811, 4777	
935	3.68	Capping due to oscillating indications	
957	1.06	Capping due to oscillating indications	
* 970	16.06	Use combined experience of 970, 991	
* 991	16.06	Use combined experience of 970, 991	
992	10.03	Use combined experience of 809, 992	
4777	17.05	Use combined experience of 811, 4777	
7445	1.01	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)	12/1/05 Manual	12/1/06 Indicated	12/1/06 Adjusted
INDEX	7413, 7421, 7424, 7453			6.59	
Code	Rate Index				
7413	0.70 * Index * 0.825	487	3.18	3.81	3.29
7421	0.70 * Index	11,619	3.85	4.61	3.99
7424	1.65 * Index	11,913	9.08	10.87	9.40
7453	0.70 * Index * 0.175	-	0.67	0.81	0.70
	Total	24,019			
	Average weighted by payroll		6.37	7.62	6.59

CLASSIFICATION STUDY - DELAWARE

CLASS: House Furnishings Installation & 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
1999	5,183	289,807	949,472	5.591	35,378	1.544	0	0	1	2	5	8
2000	5,720	759,642	1,795,075	13.280	73,991	1.748	0	0	2	0	8	10
2001	7,788	89,845	243,129	1.154	16,389	0.642	0	0	0	1	4	5
2002	9,616	117,173	318,864	1.219	9,943	1.040	0	0	0	1	9	10
2003	6,989	236,499	1,116,095	3.384	28,743	1.145	0	0	1	1	6	8
TOTAL	35,296	1,492,966	4,422,635	4.230	34,982	1.162	0	0	4	5	32	41
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
1999	0	0	122,176	9,704	21,042	0	0	72,618	18,168	39,317	6,782
2000	0	0	408,630	0	28,183	0	0	222,107	0	80,990	19,732
2001	0	0	0	13,581	23,516	0	0	0	3,012	41,836	7,900
2002	0	0	0	48,685	14,292	0	0	0	19,734	16,722	17,740
2003	0	0	54,286	51,228	9,294	0	0	43,850	55,825	15,464	6,552
TOTAL	0	0	585,092	123,198	96,327	0	0	338,575	96,739	194,329	58,706
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
1999	0	0	239,343	16,836	32,678	0	0	417,263	85,044	147,911	10,397
2000	0	44,294	486,088	3,774	41,069	0	146,100	760,879	16,043	269,282	27,546
2001	120	1,495	17,096	17,409	28,421	569	8,393	32,384	16,819	109,568	10,855
2002	265	5,393	61,188	48,999	20,942	49	5,064	55,827	52,255	44,543	24,339
2003	4,982	26,534	212,367	41,218	23,695	5,153	114,655	479,054	122,223	77,539	8,675
TOTAL	5,367	77,716	1,016,082	128,236	146,805	5,771	274,212	1,745,407	292,384	648,843	81,812
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,124,555	1,216,268	81,812	
IBNR + FREQ. ADJUSTMENT	71,987	(98,512)	923	
TOTAL LOSSES	3,196,542	1,117,756	82,735	
EXPECTED LOSSES	1,050,056	1,197,946	76,945	
CREDIBILITY	0.02	0.07	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.056	3.167	0.234	12.457
INDICATED (POST-TEST)	6.811	2.382	0.176	9.369
PRES. ON RATE LEVEL	3.074	3.507	0.225	6.806
DERIVED BY FORMULA	3.149	3.428	0.222	6.799
UNDERLYING PRES. RATE	2.975	3.394	0.218	6.587
PROPOSED	3.152	3.432	0.222	6.806
YEAR	12-01-05	12-01-05	IND. RATE =	10.796
IND. RATE		10.80		
MAN. RATE	10.21	10.80	ADJ. RATE =	10.8

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
1999	15,232	571,956	1,644,459	3.755	29,462	1.182	0	0	1	4	13	18
2000	13,652	573,006	1,740,522	4.197	44,845	0.879	0	0	2	2	8	12
2001	17,871	426,396	1,246,947	2.386	28,808	0.783	0	0	1	2	11	14
2002	19,778	317,606	899,566	1.606	25,074	0.607	0	0	1	1	10	12
2003	19,140	310,854	1,337,706	1.624	27,531	0.522	0	0	0	3	7	10
TOTAL	85,673	2,199,818	6,869,200	2.568	31,030	0.770	0	0	5	12	49	66
O.D.		0		0.000			0	0	0	0	0	0

REPORTED LOSSES

Manual Year	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	0	0	99,517	37,249	135,539	0	0	32,445	82,204	143,361	41,641
2000	0	0	285,937	6,232	15,051	0	0	165,358	30,899	34,664	34,865
2001	0	0	84,424	34,804	56,582	0	0	9,922	20,455	197,126	23,083
2002	0	0	166,800	23,785	23,761	0	0	25,700	21,954	38,884	16,722
2003	0	0	0	78,709	52,444	0	0	0	103,843	40,312	35,546
TOTAL	0	0	636,678	180,779	283,377	0	0	233,425	259,355	454,347	151,857
O.D.	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

Manual Year	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	0	0	194,954	64,627	210,492	0	0	186,429	384,797	539,324	63,836
2000	0	41,666	456,928	12,558	22,716	0	145,719	757,957	134,630	119,676	48,672
2001	1,201	19,209	197,236	46,756	69,871	2,880	49,929	209,623	100,581	517,945	31,716
2002	2,297	36,443	353,071	35,783	37,926	196	20,756	217,106	72,006	101,039	22,943
2003	3,313	23,812	226,296	66,630	74,784	1,657	71,191	475,172	200,066	147,722	47,063
TOTAL	6,811	121,130	1,428,485	226,354	415,789	4,733	287,595	1,846,287	892,080	1,425,706	214,230
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,695,041	2,959,929	214,230	
IBNR + FREQ. ADJUSTMENT	247,294	(166,218)	2,205	
TOTAL LOSSES	3,942,335	2,793,711	216,435	
EXPECTED LOSSES	3,333,536	2,027,023	177,343	
CREDIBILITY	0.04	0.13	0.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.602	3.261	0.253	8.116
INDICATED (POST-TEST)	3.461	2.453	0.190	6.104
PRES. ON RATE LEVEL	4.021	2.445	0.214	6.680
DERIVED BY FORMULA	3.999	2.446	0.211	6.656
UNDERLYING PRES. RATE	3.891	2.366	0.207	6.464
PROPOSED	3.999	2.446	0.211	6.656
YEAR	12-01-05	12-01-05	IND. RATE =	10.027
IND. RATE		10.03		
MAN. RATE	9.57	10.03	ADJ. RATE =	10.03

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
1999	37,092	1,313,852	3,675,956	3.542	34,473	0.998	0	0	5	10	22	37
2000	58,412	3,563,562	10,438,767	6.101	42,192	1.404	0	0	8	5	69	82
2001	53,878	2,949,647	9,130,662	5.475	34,723	1.541	0	0	9	7	67	83
2002	52,454	3,239,132	10,462,292	6.175	46,253	1.315	0	0	10	15	44	69
2003	47,677	1,910,974	8,262,171	4.008	33,482	1.154	0	0	6	9	40	55
TOTAL	249,513	12,977,167	41,969,848	5.201	38,804	1.307	0	0	38	46	242	326
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
1999	0	0	721,182	120,848	58,826	0	0	222,799	56,447	95,407	38,343
2000	0	0	791,714	135,657	763,124	0	0	616,052	304,406	848,812	103,797
2001	0	0	1,112,188	116,720	526,871	0	0	509,354	108,572	508,285	67,657
2002	0	0	1,256,677	310,167	192,325	0	0	696,640	514,220	221,446	47,657
2003	0	0	563,072	216,299	230,628	0	0	358,790	180,400	292,328	69,457
TOTAL	0	0	4,444,833	899,691	1,771,774	0	0	2,403,635	1,164,045	1,966,278	326,911
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
1999	0	0	1,412,796	209,671	91,357	0	0	1,280,203	264,228	358,921	58,780
2000	0	128,948	1,501,606	223,060	1,071,593	0	513,309	2,875,084	1,149,717	2,830,549	144,901
2001	14,699	232,221	2,327,476	204,601	648,423	17,151	609,264	3,097,478	514,656	1,371,732	92,961
2002	17,372	279,388	2,730,522	389,378	310,517	3,319	402,641	4,315,609	1,191,799	756,362	65,385
2003	49,164	239,278	1,801,474	254,266	351,620	39,848	825,738	3,158,729	609,041	841,052	91,961
TOTAL	81,235	879,835	9,773,874	1,280,976	2,473,510	60,318	2,350,952	14,727,103	3,729,441	6,158,616	453,988
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,873,317	13,642,543	453,988	
IBNR + FREQ. ADJUSTMENT	1,096,770	(846,992)	3,826	
TOTAL LOSSES	28,970,087	12,795,551	457,814	
EXPECTED LOSSES	17,218,892	9,506,445	346,823	
CREDIBILITY	0.08	0.26	0.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.611	5.128	0.183	16.922
INDICATED (POST-TEST)	8.733	3.857	0.138	12.728
PRES. ON RATE LEVEL	7.131	3.937	0.144	11.212
DERIVED BY FORMULA	7.259	3.916	0.142	11.317
UNDERLYING PRES. RATE	6.901	3.810	0.139	10.850
PROPOSED	7.259	3.916	0.142	11.317
YEAR	12-01-05	12-01-05	IND. RATE =	17.048
IND. RATE		17.05		
MAN. RATE	16.07	17.05	ADJ. RATE =	17.05

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
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
2003	388	0	0	0.000	0	0.000	0	0	0	0	0	0
TOTAL	2,308	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	
1999	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0
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	
1999	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0
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	9,094	(9,297)	406	
TOTAL LOSSES	9,094	0	406	
EXPECTED LOSSES	109,122	92,274	44,014	
CREDIBILITY	0.01	0.03	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.394	0.000	0.018	0.412
INDICATED (POST-TEST)	0.296	0.000	0.014	0.310
PRES. ON RATE LEVEL	4.885	4.131	1.971	10.987
DERIVED BY FORMULA	4.839	4.007	1.814	10.660
UNDERLYING PRES. RATE	4.728	3.998	1.907	10.633
PROPOSED	4.839	4.007	1.814	10.660
YEAR	12-01-05	12-01-05	IND. RATE =	16.058
IND. RATE		16.06		
MAN. RATE	14.63	16.06	ADJ. RATE =	16.06

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

7413 + 7421 + 7424 + 7453

CLASS:
AIRCRAFT

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1999	4,456	10,675	26,979	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	43,697	131,278	0.906	43,219	0.207	0	0	0	1	0	1
2002	5,078	17,115	62,876	0.337	8,528	0.394	0	0	0	0	2	2
2003	5,038	15,170	20,085	0.301	0	0.000	0	0	0	0	0	0
TOTAL	24,019	86,657	241,218	0.361	17,503	0.167	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	
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	21,846	0	0	0	0	21,373	0	478	
2002	0	0	0	0	3,082	0	0	0	0	13,973	60	
2003	0	0	0	0	0	0	0	0	0	0	15,170	
TOTAL	0	0	0	21,846	8,102	0	0	0	21,373	18,690	16,646	
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	
1999	0	0	0	0	7,796	0	0	0	0	17,745	1,438	
2000	0	0	0	0	0	0	0	0	0	0	0	
2001	0	703	11,349	25,291	804	0	2,201	19,169	67,218	3,886	657	
2002	21	263	2,556	484	3,583	28	1,895	17,011	4,823	32,130	82	
2003	0	0	0	0	0	0	0	0	0	0	20,085	
TOTAL	21	966	13,905	25,775	12,183	28	4,096	36,180	72,041	53,761	22,262	
O.D.	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	55,196	163,760	22,262	
IBNR + FREQ. ADJUSTMENT	60,873	(14,185)	351	
TOTAL LOSSES	116,069	149,575	22,613	
EXPECTED LOSSES	849,552	163,569	30,024	
CREDIBILITY	0.03	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.483	0.623	0.094	1.200
INDICATED (POST-TEST)	0.363	0.469	0.071	0.903
PRES. ON RATE LEVEL	3.655	0.704	0.129	4.488
DERIVED BY FORMULA	3.556	0.695	0.126	4.377
UNDERLYING PRES. RATE	3.537	0.681	0.125	4.343
PROPOSED	3.556	0.695	0.126	4.377

YEAR	12-01-05	12-01-05	IND. RATE =	6.594
IND. RATE		6.59		
MAN. RATE	6.71	6.59	ADJ. RATE =	6.59