

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2007 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

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

December 1, 2007 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	0.9853	0.9977	0.9649
(2) Off-Balance Factor (Collectible Prem Ratio)	1.1079	1.0761	1.0108
(3) Expense Provision (= 1 / 0.7376)	1.3557	1.3557	1.3557
(4) Effect of 7/1/08 Benefit Change	1.0042	1.0042	1.0042
(5) Rate Test Correction Factor	1.0313	1.0046	1.0755
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5327	1.4684	1.4280

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2000 through 2004 were translated using composite multipliers, yielding an average claim value of \$ 974,149 . 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) * 974,149 (3)	Per Accident Limit (3) * 2 (4)
I	0.839	817,311	1,634,622
II	0.893	869,915	1,739,830
III	1.097	1,068,641	2,137,282
IV	1.301	1,267,368	2,534,736

* From Delaware 12/1/06 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	21	10,157,100	3,824,200	13,981,300	665,776
Permanent Total	29	40,650,200	203,436,700	244,086,900	8,416,790
Major	1,272	286,948,200	966,667,600	1,253,615,800	985,547
Total Serious	1,322	337,755,500	1,173,928,500	1,511,684,000	1,143,483
Minor	2,659	62,491,100	180,499,100	242,990,200	91,384
Temporary	12,352	70,958,800	226,403,000	297,361,800	24,074
Total Non-Serious	15,011	133,449,900	406,902,100	540,352,000	35,997

Accordingly, the criteria for 100 percent credibility will be:

		Selected		
Serious: 175 *	1,143,483	974,149 =	170,476,075	
Non-Serious: 500 *	35,997	42,253 =	21,126,500	
Medical: .10 *	21,126,500	21,126,500 =	2,112,650	

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	169,199,168	20,968,258	2,096,826
0.99	166,654,973	20,652,965	2,065,297
0.98	164,123,658	20,339,268	2,033,927
0.97	161,605,289	20,027,175	2,002,718
0.96	159,099,933	19,716,695	1,971,670
0.95	156,607,658	19,407,836	1,940,784
0.94	154,128,533	19,100,607	1,910,061
0.93	151,662,628	18,795,016	1,879,502
0.92	149,210,015	18,491,072	1,849,107
0.91	146,770,765	18,188,785	1,818,879
0.90	144,344,954	17,888,163	1,788,816
0.89	141,932,654	17,589,215	1,758,922
0.88	139,533,943	17,291,951	1,729,195
0.87	137,148,899	16,996,381	1,699,638
0.86	134,777,598	16,702,514	1,670,251
0.85	132,420,123	16,410,360	1,641,036
0.84	130,076,555	16,119,930	1,611,993
0.83	127,746,976	15,831,234	1,583,123
0.82	125,431,471	15,544,281	1,554,428
0.81	123,130,126	15,259,084	1,525,908
0.80	120,843,030	14,975,652	1,497,565
0.79	118,570,270	14,693,997	1,469,400
0.78	116,311,939	14,414,130	1,441,413
0.77	114,068,129	14,136,062	1,413,606
0.76	111,838,934	13,859,806	1,385,981
0.75	109,624,452	13,585,373	1,358,537
0.74	107,424,781	13,312,775	1,331,278
0.73	105,240,020	13,042,026	1,304,203
0.72	103,070,274	12,773,137	1,277,314
0.71	100,915,645	12,506,121	1,250,612
0.70	98,776,242	12,240,992	1,224,099
0.69	96,652,172	11,977,764	1,197,776
0.68	94,543,549	11,716,450	1,171,645
0.67	92,450,485	11,457,064	1,145,706
0.66	90,373,098	11,199,620	1,119,962
0.65	88,311,507	10,944,135	1,094,414
0.64	86,265,833	10,690,621	1,069,062
0.63	84,236,201	10,439,096	1,043,910
0.62	82,222,740	10,189,575	1,018,958
0.61	80,225,581	9,942,074	994,207
0.60	78,244,857	9,696,610	969,661
0.59	76,280,706	9,453,200	945,320
0.58	74,333,269	9,211,861	921,186
0.57	72,402,691	8,972,611	897,261
0.56	70,489,121	8,735,469	873,547
0.55	68,592,710	8,500,454	850,045
0.54	66,713,617	8,267,584	826,758
0.53	64,852,001	8,036,881	803,688
0.52	63,008,030	7,808,364	780,836
0.51	61,181,872	7,582,055	758,206
0.50	59,373,704	7,357,975	735,798
0.49	57,583,707	7,136,147	713,615
0.48	55,812,066	6,916,593	691,659
0.47	54,058,975	6,699,339	669,934
0.46	52,324,632	6,484,408	648,441
0.45	50,609,242	6,271,826	627,183

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	48,913,016	6,061,618	606,162
0.43	47,236,173	5,853,813	585,381
0.42	45,578,941	5,648,438	564,844
0.41	43,941,555	5,445,523	544,552
0.40	42,324,257	5,245,097	524,510
0.39	40,727,301	5,047,191	504,719
0.38	39,150,949	4,851,840	485,184
0.37	37,595,474	4,659,075	465,908
0.36	36,061,161	4,468,933	446,893
0.35	34,548,305	4,281,450	428,145
0.34	33,057,216	4,096,665	409,667
0.33	31,588,216	3,914,617	391,462
0.32	30,141,642	3,735,348	373,535
0.31	28,717,847	3,558,902	355,890
0.30	27,317,203	3,385,325	338,533
0.29	25,940,098	3,214,666	321,467
0.28	24,586,943	3,046,974	304,697
0.27	23,258,168	2,882,303	288,230
0.26	21,954,231	2,720,711	272,071
0.25	20,675,613	2,562,256	256,226
0.24	19,422,826	2,407,003	240,700
0.23	18,196,414	2,255,018	225,502
0.22	16,996,958	2,106,374	210,637
0.21	15,825,078	1,961,147	196,115
0.20	14,681,439	1,819,419	181,942
0.19	13,566,756	1,681,281	168,128
0.18	12,481,802	1,546,826	154,683
0.17	11,427,417	1,416,160	141,616
0.16	10,404,512	1,289,395	128,940
0.15	9,414,090	1,166,656	116,666
0.14	8,457,253	1,048,078	104,808
0.13	7,535,225	933,814	93,381
0.12	6,649,373	824,034	82,403
0.11	5,801,240	718,928	71,893
0.10	4,992,586	618,714	61,871
0.09	4,225,442	523,645	52,365
0.08	3,502,190	434,015	43,402
0.07	2,825,677	350,177	35,018
0.06	2,199,389	272,563	27,256
0.05	1,627,734	201,720	20,172
0.04	1,116,542	138,370	13,837
0.03	674,053	83,533	8,353
0.02	313,284	38,825	3,883
0.01	60,297	7,473	747
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/>		
	476,986,590		

B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	543,691,624	411,080,147	42,925,853

C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	0.8773	1.1603	11.1119

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	148,438,430	24,329,470	23,299,721
0.99	146,206,408	23,963,635	22,949,374
0.98	143,985,685	23,599,653	22,600,793
0.97	141,776,320	23,237,531	22,254,002
0.96	139,578,371	22,877,281	21,909,000
0.95	137,391,898	22,518,912	21,565,798
0.94	135,216,962	22,162,434	21,224,407
0.93	133,053,624	21,807,857	20,884,838
0.92	130,901,946	21,455,191	20,547,092
0.91	128,761,992	21,104,447	20,211,202
0.90	126,633,828	20,755,636	19,877,145
0.89	124,517,517	20,408,766	19,544,965
0.88	122,413,128	20,063,851	19,214,642
0.87	120,320,729	19,720,901	18,886,207
0.86	118,240,387	19,379,927	18,559,662
0.85	116,172,174	19,040,941	18,235,028
0.84	114,116,162	18,703,955	17,912,305
0.83	112,072,422	18,368,981	17,591,504
0.82	110,041,030	18,036,029	17,272,648
0.81	108,022,060	17,705,115	16,955,737
0.80	106,015,590	17,376,249	16,640,793
0.79	104,021,698	17,049,445	16,327,826
0.78	102,040,464	16,724,715	16,016,837
0.77	100,071,970	16,402,073	15,707,849
0.76	98,116,297	16,081,533	15,400,882
0.75	96,173,532	15,763,108	15,095,927
0.74	94,243,760	15,446,813	14,793,028
0.73	92,327,070	15,132,663	14,492,173
0.72	90,423,551	14,820,671	14,193,385
0.71	88,533,295	14,510,852	13,896,675
0.70	86,656,397	14,203,223	13,602,066
0.69	84,792,950	13,897,800	13,309,567
0.68	82,943,056	13,594,597	13,019,202
0.67	81,106,810	13,293,631	12,730,971
0.66	79,284,319	12,994,919	12,444,906
0.65	77,475,685	12,698,480	12,161,019
0.64	75,681,015	12,404,328	11,879,310
0.63	73,900,419	12,112,483	11,599,824
0.62	72,134,010	11,822,964	11,322,559
0.61	70,381,902	11,535,788	11,047,529
0.60	68,644,213	11,250,977	10,774,776
0.59	66,921,063	10,968,548	10,504,301
0.58	65,212,577	10,688,522	10,236,127
0.57	63,518,881	10,410,921	9,970,275
0.56	61,840,106	10,135,765	9,706,767
0.55	60,176,384	9,863,077	9,445,615
0.54	58,527,856	9,592,878	9,186,852
0.53	56,894,660	9,325,193	8,930,501
0.52	55,276,945	9,060,045	8,676,572
0.51	53,674,856	8,797,458	8,425,109
0.50	52,088,551	8,537,458	8,176,114
0.49	50,518,186	8,280,071	7,929,619
0.48	48,963,926	8,025,323	7,685,646
0.47	47,425,939	7,773,243	7,444,240
0.46	45,904,400	7,523,859	7,205,412
0.45	44,399,488	7,277,200	6,969,195

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	42,911,389	7,033,295	6,735,612
0.43	41,440,295	6,792,179	6,504,695
0.42	39,986,405	6,553,883	6,276,490
0.41	38,549,926	6,318,440	6,051,007
0.40	37,131,071	6,085,886	5,828,303
0.39	35,730,061	5,856,256	5,608,387
0.38	34,347,128	5,629,590	5,391,316
0.37	32,982,509	5,405,925	5,177,123
0.36	31,636,457	5,185,303	4,965,830
0.35	30,309,228	4,967,766	4,757,504
0.34	29,001,096	4,753,360	4,552,179
0.33	27,712,342	4,542,130	4,349,887
0.32	26,443,263	4,334,124	4,150,684
0.31	25,194,167	4,129,394	3,954,614
0.30	23,965,382	3,927,993	3,761,745
0.29	22,757,248	3,729,977	3,572,109
0.28	21,570,125	3,535,404	3,385,763
0.27	20,404,391	3,344,336	3,202,783
0.26	19,260,447	3,156,841	3,023,226
0.25	18,138,715	2,972,986	2,847,158
0.24	17,039,645	2,792,846	2,674,634
0.23	15,963,714	2,616,497	2,505,756
0.22	14,911,431	2,444,026	2,340,577
0.21	13,883,341	2,275,519	2,179,210
0.20	12,880,026	2,111,072	2,021,721
0.19	11,902,115	1,950,790	1,868,222
0.18	10,950,285	1,794,782	1,718,822
0.17	10,025,273	1,643,170	1,573,623
0.16	9,127,878	1,496,085	1,432,768
0.15	8,258,981	1,353,671	1,296,381
0.14	7,419,548	1,216,085	1,164,616
0.13	6,610,653	1,083,504	1,037,640
0.12	5,833,495	956,127	915,654
0.11	5,089,428	834,172	798,868
0.10	4,379,996	717,894	687,504
0.09	3,706,980	607,585	581,875
0.08	3,072,471	503,588	482,279
0.07	2,478,966	406,310	389,117
0.06	1,929,524	316,255	302,866
0.05	1,428,011	234,056	224,149
0.04	979,542	160,551	153,755
0.03	591,347	96,923	92,818
0.02	274,844	45,049	43,148
0.01	52,899	8,671	8,301
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2000 - 2004

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														
00	8,547,311	133,512,417	2	8,137	6	24,655	285	381,779	519	79,055	2784	128,769	712,729	1.562
01	9,246,027	123,173,028	6	16,321	2	18,034	242	302,895	507	85,846	2513	134,191	674,444	1.332
02	9,277,209	132,274,531	6	8,020	6	52,991	212	264,380	546	93,426	2532	125,615	778,313	1.426
03	9,985,359	107,138,557	4	6,820	1	3,193	203	228,999	526	104,130	2437	106,103	622,140	1.073
04	10,637,330	92,715,832	3	4,776	3	12,097	93	98,215	481	106,620	2422	107,290	598,160	.872
ALL	47,693,236	588,814,365	21	44,074	18	110,970	1035	1,276,268	2579	469,077	12688	601,968	3,385,786	1.235
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	8,547,311	457,918,137	2	9,667	6	84,122	285	643,298	519	121,982	2784	159,931	3,560,181	5.357
01	9,246,027	389,869,959	6	29,017	3	42,059	246	554,986	514	120,808	2501	143,659	3,008,171	4.217
02	9,277,209	426,833,491	6	29,026	8	112,145	237	534,739	559	131,454	2490	143,001	3,317,970	4.601
03	9,985,359	431,868,405	4	19,348	6	84,088	264	595,285	558	131,077	2338	134,386	3,354,501	4.325
04	10,637,330	400,987,853	3	14,513	6	84,088	240	541,174	509	119,590	2239	128,611	3,121,903	3.770
ALL	47,693,236	2,107,477,845	21	101,571	29	406,502	1272	2,869,482	2659	624,911	12352	709,588	16,362,726	4.419
PURE PREMIUM		4.419		.021		.085		.602		.131		.149	3.431	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	8,547,311	379,055,243	4	14,508	6	84,122	219	494,022	574	135,106	1968	113,059	2,949,735	4.435
01	9,246,027	388,784,145	2	14,499	6	84,118	226	508,862	593	139,337	2028	116,485	3,024,540	4.205
02	9,277,209	384,037,229	4	14,514	6	84,241	223	502,921	583	137,000	2003	115,041	2,986,656	4.140
03	9,985,359	394,895,943	4	19,409	6	84,637	231	520,080	606	142,284	2072	119,105	3,063,445	3.955
04	10,637,330	402,901,266	4	20,248	6	86,004	238	535,907	621	145,789	2127	122,181	3,118,884	3.788
ALL	47,693,236	1,949,673,826	18	83,178	30	423,122	1137	2,561,792	2977	699,516	10198	585,871	15,143,260	4.088
PURE PREMIUM		4.088		.017		.089		.537		.147		.123	3.175	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2000 - 2004

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														
00	692,338	21,138,102	1	5,531	1	1,981	44	61,468	104	16,599	332	12,930	112,871	3.053
01	781,602	19,104,277	1	5,625		0	42	53,175	76	13,400	278	12,206	106,637	2.444
02	720,301	14,912,717		0		0	31	35,158	68	12,258	276	12,985	88,726	2.070
03	749,935	14,449,057	1	3,265		0	30	36,009	65	13,281	241	14,052	77,884	1.927
04	761,484	13,106,414		0	1	4,468	9	10,256	75	16,021	266	12,560	87,759	1.721
ALL	3,705,660	82,710,567	3	14,421	2	6,449	156	196,066	388	71,559	1393	64,733	473,877	2.232
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	692,338	71,106,680	1	6,571	1	6,760	44	103,574	104	25,612	332	16,059	552,490	10.271
01	781,602	64,479,539	1	8,460		3,837	42	94,823	77	18,628	277	13,188	505,860	8.250
02	720,301	51,066,833		245	1	5,105	33	67,174	69	16,925	272	14,996	406,225	7.090
03	749,935	57,184,568	1	7,608	1	11,147	35	88,452	67	17,225	233	17,973	429,441	7.625
04	761,484	55,020,014		1,713	1	15,678	29	68,296	70	16,327	250	15,487	432,699	7.225
ALL	3,705,660	298,857,634	3	24,597	4	42,527	183	422,319	387	94,717	1364	77,703	2,326,715	8.065
PURE PREMIUM		8.065		.066		.115		1.140		.256		.210	6.279	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	692,338	58,703,667	2	9,862	1	6,760	34	79,540	115	28,367	235	11,353	451,155	8.479
01	781,602	63,054,265		4,227		7,674	39	86,932	89	21,473	225	10,733	499,504	8.067
02	720,301	47,489,519		123	1	3,842	31	63,119	72	17,621	219	12,091	378,099	6.593
03	749,935	51,986,377	1	7,617	1	11,232	31	77,348	73	18,703	206	15,924	389,040	6.932
04	761,484	55,611,854		2,404	1	15,936	29	67,964	85	19,775	239	14,816	435,223	7.303
ALL	3,705,660	276,845,682	3	24,233	4	45,444	164	374,903	434	105,939	1124	64,917	2,153,021	7.471
PURE PREMIUM		7.471		.065		.123		1.012		.286		.175	5.810	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2000 - 2004

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														
00	639,270	31,845,521	1	2,606	3	13,134	74	111,825	69	10,578	470	20,573	159,740	4.982
01	660,050	29,571,145	2	3,922	1	13,768	59	86,338	87	17,547	469	27,169	146,967	4.480
02	619,870	37,432,593	3	5,001	3	32,440	49	65,867	83	15,883	432	21,322	233,812	6.039
03	694,783	26,158,764	1	3,500	1	3,193	62	73,146	81	18,253	431	19,572	143,923	3.765
04	758,557	24,116,520	1	4,700	2	7,629	30	29,177	98	25,748	422	25,388	148,522	3.179
ALL	3,372,530	149,124,543	8	19,729	10	70,164	274	366,353	418	88,009	2224	114,024	832,964	4.422
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	639,270	120,849,161	1	3,096	3	44,813	74	188,424	69	16,321	470	25,552	930,286	18.904
01	660,050	100,183,689	2	9,311	1	21,654	59	158,149	89	24,977	467	29,159	758,587	15.178
02	619,870	121,090,603	3	17,189	3	53,910	52	133,112	87	23,027	425	24,594	959,074	19.535
03	694,783	114,769,597	1	9,936	2	30,277	67	165,992	92	25,167	414	25,883	890,441	16.519
04	758,557	104,632,425	1	10,132	2	30,514	54	142,262	101	29,262	394	30,878	803,276	13.794
ALL	3,372,530	561,525,475	8	49,664	11	181,168	306	787,939	438	118,754	2170	136,066	4,341,664	16.650
PURE PREMIUM		16.650		.147		.537		2.336		.352		.403	12.874	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	639,270	99,341,205	2	4,646	3	44,813	57	144,701	76	18,077	332	18,063	763,112	15.540
01	660,050	106,421,014	1	4,653	2	43,308	54	145,049	103	28,807	379	23,646	818,748	16.123
02	619,870	104,126,255	2	8,594	2	40,473	49	125,358	91	23,997	342	19,789	823,051	16.798
03	694,783	105,633,080	1	9,954	2	30,441	59	145,258	100	27,319	367	22,939	820,419	15.204
04	758,557	105,898,193	1	13,768	2	31,072	54	142,019	123	35,636	375	29,363	807,124	13.960
ALL	3,372,530	521,419,747	7	41,615	11	190,107	273	702,385	493	133,836	1795	113,800	4,032,454	15.461
PURE PREMIUM		15.461		.123		.564		2.083		.397		.337	11.957	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2000 - 2004

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														
00	7,215,703	80,528,794		0	2	9,540	167	208,486	346	51,879	1982	95,266	440,117	1.116
01	7,804,375	74,497,606	3	6,774	1	4,266	141	163,382	344	54,898	1766	94,816	420,840	.955
02	7,937,038	79,929,221	3	3,019	3	20,551	132	163,355	395	65,285	1824	91,307	455,775	1.007
03	8,540,641	66,530,736	2	55		0	111	119,843	380	72,597	1765	72,479	400,333	.779
04	9,117,289	55,492,898	2	76		0	54	58,782	308	64,850	1734	69,343	361,879	.609
ALL	40,615,046	356,979,255	10	9,924	6	34,357	605	713,848	1773	309,509	9071	423,211	2,078,944	.879
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	7,215,703	265,962,296		0	2	32,550	167	351,299	346	80,049	1982	118,320	2,077,404	3.686
01	7,804,375	225,206,731	3	11,245	2	16,568	145	302,013	348	77,203	1757	101,312	1,743,725	2.886
02	7,937,038	254,676,055	3	11,592	4	53,130	152	334,454	403	91,502	1793	103,411	1,952,672	3.209
03	8,540,641	259,914,240	2	1,804	3	42,663	162	340,841	399	88,686	1691	90,530	2,034,620	3.043
04	9,117,289	241,335,414	2	2,669	3	37,895	157	330,616	338	74,001	1595	82,246	1,885,928	2.647
ALL	40,615,046	1,247,094,736	10	27,310	14	182,806	783	1,659,223	1834	411,441	8818	495,819	9,694,349	3.071
PURE PREMIUM		3.071		.007		.045		.409		.101		.122	2.387	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	7,215,703	221,010,371		0	2	32,550	128	269,781	383	88,661	1401	83,643	1,735,468	3.063
01	7,804,375	219,308,866	1	5,619	4	33,136	133	276,881	401	89,057	1424	82,106	1,706,289	2.810
02	7,937,038	232,421,455	2	5,797	3	39,925	143	314,444	420	95,383	1442	83,161	1,785,505	2.928
03	8,540,641	237,276,486	2	1,837	3	42,964	141	297,474	433	96,261	1499	80,242	1,853,986	2.778
04	9,117,289	241,391,219	3	4,076	3	38,996	155	325,924	413	90,378	1513	78,002	1,876,536	2.648
ALL	40,615,046	1,151,408,397	8	17,329	15	187,571	700	1,484,504	2050	459,740	7279	407,154	8,957,784	2.835
PURE PREMIUM		2.835		.004		.046		.366		.113		.100	2.206	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2000 - 2004

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														
00	8,547,311	71,272,859	2	98	6	22,199	285	337,996	519	97,857	2784	178,564	76,013	.834
01	9,246,027	67,444,428	6	1,169	2	13,744	242	281,871	507	109,171	2513	188,870	79,619	.729
02	9,277,209	77,831,343	6	11,710	6	141,260	212	219,170	546	117,884	2532	208,690	79,600	.839
03	9,985,359	62,214,042	4	17	1	18,841	203	193,910	526	126,265	2437	192,865	90,241	.623
04	10,637,330	59,816,030	3	405	3	46,061	93	113,866	481	136,874	2422	214,373	86,582	.562
ALL	47,693,236	338,578,702	21	13,399	18	242,105	1035	1,146,813	2579	588,051	12688	983,362	412,055	.710
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	8,547,311	356,018,086	2	3,652	6	420,923	285	2,165,881	519	352,287	2784	510,336	107,103	4.165
01	9,246,027	300,817,149	6	10,916	3	210,458	246	1,869,440	514	348,913	2501	458,331	110,113	3.253
02	9,277,209	331,797,024	6	10,917	8	561,188	237	1,801,220	559	379,500	2490	456,412	108,733	3.576
03	9,985,359	335,450,116	4	7,294	6	420,897	264	2,006,209	558	378,799	2338	428,591	112,711	3.359
04	10,637,330	312,190,283	3	5,463	6	420,901	240	1,823,926	509	345,492	2239	410,360	115,760	2.935
ALL	47,693,236	1,636,272,658	21	38,242	29	2,034,367	1272	9,666,676	2659	1,804,991	12352	2,264,030	554,420	3.431
PURE PREMIUM		3.431		.008		.427		2.027		.378		.475	.116	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	8,547,311	294,918,249	2	5,477	6	420,923	219	1,664,294	574	390,353	1968	360,700	107,435	3.450
01	9,246,027	302,235,942	3	5,458	6	420,916	225	1,712,655	593	402,089	2022	370,589	110,652	3.269
02	9,277,209	298,330,778	2	5,456	6	421,136	222	1,686,848	581	394,280	1997	366,094	109,494	3.216
03	9,985,359	305,890,789	4	7,294	6	422,180	228	1,733,508	596	404,852	2055	376,762	114,312	3.063
04	10,637,330	310,694,678	4	7,279	6	427,193	232	1,762,042	597	404,626	2102	385,312	120,495	2.921
ALL	47,693,236	1,512,070,436	15	30,964	30	2,112,348	1126	8,559,347	2941	1,996,200	10144	1,859,457	562,388	3.170
PURE PREMIUM		3.170		.006		.443		1.795		.419		.390	.118	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2000 - 2004

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														
00	692,338	11,287,116	1	5	1	1,000	44	62,228	104	17,021	332	18,890	13,728	1.630
01	781,602	10,663,725	1	791		0	42	53,239	76	18,972	278	19,399	14,235	1.364
02	720,301	8,872,572		0		0	31	35,861	68	16,628	276	21,448	14,789	1.232
03	749,935	7,788,361	1	0		0	30	29,700	65	12,996	241	22,316	12,872	1.039
04	761,484	8,775,921		0	1	15,010	9	9,776	75	22,975	266	27,543	12,455	1.152
ALL	3,705,660	47,387,695	3	796	2	16,010	156	190,804	388	88,592	1393	109,596	68,079	1.279
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	692,338	55,249,045	1	168	1	18,961	44	398,756	104	61,275	332	53,989	19,342	7.980
01	781,602	50,585,962	1	6,397		25,408	42	346,726	77	59,853	277	47,789	19,688	6.472
02	720,301	40,622,480		10	1	16,010	33	269,613	69	52,297	272	48,093	20,202	5.640
03	749,935	42,944,090	1	283	1	40,021	35	280,391	67	42,422	233	50,246	16,077	5.726
04	761,484	43,269,868		906	1	82,771	29	227,918	70	50,514	250	53,938	16,652	5.682
ALL	3,705,660	232,671,445	3	7,764	4	183,171	183	1,523,404	387	266,361	1364	254,055	91,961	6.279
PURE PREMIUM		6.279		.021		.494		4.111		.719		.686	.248	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	692,338	45,107,952	1	252	1	18,961	34	306,410	115	67,896	235	38,159	19,402	6.515
01	781,602	49,908,362		3,199		50,816	38	317,616	89	68,942	224	38,726	19,784	6.385
02	720,301	37,767,175		5	1	12,035	31	252,338	72	54,282	219	38,669	20,343	5.243
03	749,935	38,834,855	1	283	1	40,189	30	242,067	72	45,361	205	44,143	16,306	5.178
04	761,484	43,353,737		1,208	1	83,649	28	221,532	82	58,919	236	50,897	17,333	5.693
ALL	3,705,660	214,972,081	2	4,947	4	205,650	161	1,339,963	430	295,400	1119	210,594	93,168	5.801
PURE PREMIUM		5.801		.013		.555		3.616		.797		.568	.251	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2000 - 2004

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	PERM. COMP. IN HUNDREDS	MINOR PERM. NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
00	639,270	15,974,040	1	94	3	7,025	74	102,345	69	12,952	470	26,616	10,710	2.499
01	660,050	14,696,715	2	377	1	13,090	59	77,013	87	16,598	469	30,116	9,773	2.227
02	619,870	23,381,233	3	11,695	3	112,087	49	47,738	83	20,126	432	31,297	10,869	3.772
03	694,783	14,392,333	1	0	1	18,841	62	54,373	81	22,571	431	34,554	13,584	2.071
04	758,557	14,852,217	1	0	2	31,051	30	30,116	98	33,179	422	43,428	10,749	1.958
ALL	3,372,530	83,296,538	8	12,166	10	182,094	274	311,585	418	105,426	2224	166,011	55,685	2.470
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	639,270	93,028,596	1	3,484	3	133,192	74	655,824	69	46,629	470	76,067	15,090	14.552
01	660,050	75,858,672	2	4,437	1	109,080	59	502,931	89	55,191	467	73,432	13,516	11.493
02	619,870	95,907,353	3	10,542	3	383,708	52	413,037	87	67,469	425	69,471	14,847	15.472
03	694,783	89,044,057	1	5,342	2	206,140	67	509,079	92	73,372	414	79,541	16,966	12.816
04	758,557	80,327,648	1	1,952	2	175,403	54	444,492	101	80,457	394	86,601	14,371	10.590
ALL	3,372,530	434,166,326	8	25,757	11	1,007,523	306	2,525,363	438	323,118	2170	385,112	74,790	12.874
PURE PREMIUM		12.874		.076		2.987		7.488		.958		1.142	.222	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	639,270	76,292,988	1	5,225	3	133,192	57	503,944	76	51,667	332	53,764	15,137	11.934
01	660,050	81,781,399	1	2,218	2	218,160	54	460,879	103	63,603	378	59,372	13,582	12.390
02	619,870	82,134,180	1	5,271	2	287,871	49	387,396	90	70,055	341	55,797	14,951	13.250
03	694,783	81,841,710	1	5,342	2	206,527	58	440,991	98	78,386	364	69,964	17,207	11.779
04	758,557	80,294,380	1	2,602	2	177,157	53	432,667	118	93,872	372	81,687	14,959	10.585
ALL	3,372,530	402,344,657	5	20,658	11	1,022,907	271	2,225,877	485	357,583	1787	320,584	75,836	11.930
PURE PREMIUM		11.930		.061		3.033		6.600		1.060		.951	.225	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2000 - 2004

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														
00	7,215,703	44,011,703		0	2	14,175	167	173,424	346	67,884	1982	133,058	51,576	.610
01	7,804,375	42,083,988	3	2	1	654	141	151,619	344	73,600	1766	139,354	55,611	.539
02	7,937,038	45,577,538	3	15	3	29,174	132	135,571	395	81,129	1824	155,945	53,941	.574
03	8,540,641	40,033,348	2	17		0	111	109,837	380	90,699	1765	135,995	63,785	.469
04	9,117,289	36,187,892	2	405		0	54	73,974	308	80,719	1734	143,402	63,379	.397
ALL	40,615,046	207,894,469	10	439	6	44,003	605	644,425	1773	394,031	9071	707,754	288,292	.512
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	7,215,703	207,740,445		0	2	268,770	167	1,111,301	346	244,383	1982	380,280	72,670	2.879
01	7,804,375	174,372,515	3	82	2	75,970	145	1,019,784	348	233,869	1757	337,110	76,909	2.234
02	7,937,038	195,267,191	3	365	4	161,470	152	1,118,571	403	259,734	1793	338,848	73,684	2.460
03	8,540,641	203,461,969	2	1,669	3	174,736	162	1,216,739	399	263,005	1691	298,803	79,668	2.382
04	9,117,289	188,592,767	2	2,605	3	162,727	157	1,151,516	338	214,521	1595	269,822	84,737	2.069
ALL	40,615,046	969,434,887	10	4,721	14	843,673	783	5,617,911	1834	1,215,512	8818	1,624,863	387,668	2.387
PURE PREMIUM		2.387		.001		.208		1.383		.299		.400	.095	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	7,215,703	173,517,309		0	2	268,770	128	853,940	383	270,790	1401	268,777	72,896	2.405
01	7,804,375	170,546,181	2	41	4	151,940	133	934,160	401	269,543	1420	272,491	77,286	2.185
02	7,937,038	178,429,423	1	180	3	121,229	142	1,047,115	419	269,943	1437	271,627	74,200	2.248
03	8,540,641	185,214,224	2	1,669	3	175,464	140	1,050,450	426	281,105	1486	262,655	80,799	2.169
04	9,117,289	187,046,561	3	3,469	3	166,387	151	1,107,844	397	251,834	1494	252,728	88,203	2.052
ALL	40,615,046	894,753,698	8	5,359	15	883,790	694	4,993,509	2026	1,343,215	7238	1,328,278	393,384	2.203
PURE PREMIUM		2.203		.001		.218		1.229		.331		.327	.097	

DELAWARE COMPENSATION RATING BUREAU, INC
DECEMBER 1, 2007 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	5.53	Use rate for associated non-temporary class	104
187	5.74	Use rate for associated non-temporary class	107
191	5.02	Use rate for associated non-temporary class	161
275	6.95	Use rate for associated non-temporary class	221
276	8.21	Use rate for associated non-temporary class	222
297	4.76	Use rate for associated non-temporary class	281
491	5.58	Use rate for associated non-temporary class	403
495	7.90	Use rate for associated non-temporary class	451
497	3.64	Use rate for associated non-temporary class	472
499	6.26	Use rate for associated non-temporary class	475
587	3.72	Use rate for associated non-temporary class	563
691	8.75	Use rate for associated non-temporary class	609
693	10.99	Use rate for associated non-temporary class	651
695	5.24	Use rate for associated non-temporary class	661
867	7.93	Use rate for associated non-temporary class	813
877	4.66	Use rate for associated non-temporary class	914
879	5.76	Use rate for associated non-temporary class	923
881	4.87	Use rate for associated non-temporary class	926
883	3.65	Use rate for associated non-temporary class	928
889	0.60	Use rate for associated non-temporary class	953
895	0.86	Use rate for associated non-temporary class	965
Aircraft Classifications			
7413	2.56	Aircraft Procedure	
7421	3.11	Aircraft Procedure	
7424	7.32	Aircraft Procedure	
7453	0.54	Aircraft Procedure	
Other Classifications			
0175	1.81	Supplemental load, 20% of 512	
0176	0.65	Supplemental load, 10% of 513	
309	6.39	No comparable Pa. code, use industry group change	
464	6.43	No comparable Pa. code, use industry group change	
474	1.53	Data reassignment	
625	10.28	No comparable Pa. code, use industry group change	
643	18.80	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
670	8.17	Use combined experience of 670, 681	
681	8.17	Use combined experience of 670, 681	
0771	2.05	Data reassignment	
809	7.58	Use combined experience of 809, 992	
811	13.60	Use combined experience of 811, 4777	
* 970	13.99	Use combined experience of 970, 991	
* 991	13.99	Use combined experience of 970, 991	
992	7.58	Use combined experience of 809, 992	
4771	8.16	Data reassignment	
4777	13.60	Use combined experience of 811, 4777	
7445	0.67	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)	12/1/06 Manual	12/1/07 Indicated	12/1/07 Adjusted
INDEX	7413, 7421, 7424, 7453			5.01	
Code	Rate Index				
7413	0.70 * Index * 0.825	487	3.18	2.89	2.56
7421	0.70 * Index	12,698	3.85	3.51	3.11
7424	1.65 * Index	11,535	9.08	8.27	7.32
7453	0.70 * Index * 0.175	-	0.67	0.61	0.54
	Total	24,720			
	Average weighted by payroll		6.21	5.66	5.01

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

1

CODE:

474

CLASS:
ELECTRIC POWER EQUIPMENT 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
2000	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2001	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2002	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2003	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2004	0	0	0	0.000	0	0.000	0	0	0	0	0	0
TOTAL	0	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	
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
2004	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	
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
2004	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	0
IBNR + FREQ. ADJUSTMENT	0	0	0	0
TOTAL LOSSES	0	0	0	0
EXPECTED LOSSES	0	0	0	0
CREDIBILITY	0.00	0.00	0.00	0.00
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.00	0.00	0.00	0.00
INDICATED (POST-TEST)	0.00	0.00	0.00	0.00
PRES. ON RATE LEVEL	0.00	0.00	0.00	0.00
DERIVED BY FORMULA	0.00	0.00	0.00	0.00
UNDERLYING PRES. RATE	0.00	0.00	0.00	0.00
PROPOSED	0.00	0.00	0.00	0.00

YEAR	12-01-06	12-01-07	IND. RATE =
IND. RATE			
MAN. RATE			ADJ. RATE =

CLASSIFICATION STUDY - DELAWARE

CLASS: House Furnishings & Canvas Goods Erection

INDUSTRY GROUP: 2

CODE: 670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	5,157	277,009	790,074	5.372	36,698	1.357			1		6	7
2001	7,339	73,252	154,132	0.998	16,338	0.545					4	4
2002	9,279	111,045	235,126	1.197	9,310	1.078				1	9	10
2003	6,673	657,382	1,935,948	9.851	65,009	1.499			2	1	7	10
2004	8,570	88,452	341,697	1.032	20,119	0.467				1	3	4
TOTAL	37,018	1,207,140	3,456,977	3.261	32,740	0.945	0	0	3	3	29	35
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
2000			92,730		23,017			48,876		92,262	20,124
2001					23,516					41,836	7,900
2002				48,685	12,491				19,734	12,187	17,948
2003			164,206	8,964	27,702			383,838	7,435	57,945	7,292
2004				35,609	7,839				26,452	10,577	7,975
TOTAL	0	0	256,936	93,258	94,565	0	0	432,714	53,621	214,807	61,239
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
2000	0	0	156,250	0	28,587	0	0	313,197	0	263,685	28,355
2001	0	0	3,224	778	24,896	0	0	11,898	2,945	99,465	10,926
2002	41	1,149	22,268	59,517	15,298	2	1,542	29,120	53,998	27,674	24,517
2003	980	24,967	195,786	19,084	34,808	1,269	179,003	1,257,121	77,910	135,912	9,108
2004	271	6,346	72,363	27,202	12,940	37	11,720	130,406	42,817	26,932	10,663
TOTAL	1,292	32,462	449,891	106,581	116,529	1,308	192,265	1,741,742	177,670	553,668	83,569
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,418,960	954,448	83,569	
IBNR + FREQ. ADJUSTMENT	(68,331)	(37,005)	865	
TOTAL LOSSES	2,350,629	917,443	84,434	
EXPECTED LOSSES	1,138,674	1,228,627	81,440	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.350	2.478	0.228	9.056
INDICATED (POST-TEST)	4.077	1.591	0.146	5.814
PRES. ON RATE LEVEL	2.587	2.791	0.185	5.563
DERIVED BY FORMULA	2.617	2.719	0.183	5.519
UNDERLYING PRES. RATE	3.076	3.319	0.220	6.615
PROPOSED	2.638	2.741	0.184	5.563
YEAR	12-01-06	12-01-07	IND. RATE =	8.169
IND. RATE		8.17		
MAN. RATE	10.37	8.17	ADJ. RATE =	8.17

CLASSIFICATION STUDY - DELAWARE

CLASS: NON-RATEABLE ELEMENT - CLASS 4771

INDUSTRY GROUP: 1

CODE: 0771

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
2000	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2001	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2002	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2003	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2004	0	0	0	0.000	0	0.000	0	0	0	0	0	0
TOTAL	0	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	
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
2004	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	
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
2004	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	0
IBNR + FREQ. ADJUSTMENT	0	0	0	0
TOTAL LOSSES	0	0	0	0
EXPECTED LOSSES	0	0	0	0
CREDIBILITY	0.00	0.00	0.00	0.00
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.00	0.00	0.00	0.00
INDICATED (POST-TEST)	0.00	0.00	0.00	0.00
PRES. ON RATE LEVEL	0.00	0.00	0.00	0.00
DERIVED BY FORMULA	0.00	0.00	0.00	0.00
UNDERLYING PRES. RATE	0.00	0.00	0.00	0.00
PROPOSED	0.00	0.00	0.00	0.00

YEAR	12-01-06	12-01-07	IND. RATE =
IND. RATE			
MAN. RATE			ADJ. RATE =

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
2000	58,412	6,507,326	17,758,594	11.140	69,604	1.575			20	6	66	92
2001	53,878	3,127,856	9,065,143	5.805	36,433	1.559			11	8	65	84
2002	52,859	4,439,311	11,599,045	8.398	62,742	1.324			11	16	43	70
2003	48,978	2,679,121	8,815,802	5.470	48,230	1.103			8	10	36	54
2004	45,624	2,117,535	8,388,538	4.641	44,464	1.030			5	14	28	47
TOTAL	259,751	18,871,149	55,627,122	7.265	53,459	1.336	0	0	55	54	238	347
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
2000			2,808,284	162,775	545,125			1,830,986	421,229	635,130	103,797
2001			1,351,574	129,171	360,311			672,942	124,178	422,214	67,466
2002			1,546,724	316,456	198,618			1,475,163	660,795	194,189	47,366
2003			1,026,832	195,013	181,150			734,125	205,054	262,248	74,699
2004			747,120	290,037	200,513			210,200	291,137	350,809	27,719
TOTAL	0	0	7,480,534	1,093,452	1,485,717	0	0	4,923,416	1,702,393	1,864,590	321,047
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
2000	0	0	4,115,218	248,241	677,045	0	0	9,312,280	1,444,358	1,815,202	146,250
2001	0	95,104	2,332,244	196,495	386,353	0	307,643	4,207,784	427,893	1,018,322	93,305
2002	7,995	175,655	2,304,367	427,043	245,211	203	333,407	5,847,493	1,681,215	511,754	64,702
2003	8,590	224,277	1,774,131	265,046	246,400	4,405	613,552	4,326,342	639,610	620,150	93,299
2004	21,260	283,733	2,214,263	341,553	288,107	3,144	465,527	3,365,595	666,225	702,071	37,060
TOTAL	37,845	778,769	12,740,223	1,478,378	1,843,116	7,752	1,720,129	27,059,494	4,859,301	4,667,499	434,616
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,344,212	12,848,294	434,616	
IBNR + FREQ. ADJUSTMENT	(1,266,326)	(371,006)	3,248	
TOTAL LOSSES	41,077,886	12,477,288	437,864	
EXPECTED LOSSES	18,325,433	9,899,111	358,456	
CREDIBILITY	0.07	0.22	0.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.814	4.804	0.169	20.787
INDICATED (POST-TEST)	10.153	3.084	0.108	13.345
PRES. ON RATE LEVEL	5.933	3.205	0.116	9.254
DERIVED BY FORMULA	6.228	3.178	0.114	9.520
UNDERLYING PRES. RATE	7.055	3.811	0.138	11.004
PROPOSED	6.228	3.178	0.114	9.520
YEAR	12-01-06	12-01-07	IND. RATE =	13.595
IND. RATE		13.60		
MAN. RATE	16.37	13.60	ADJ. RATE =	13.6

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
2000	13,782	491,209	1,508,867	3.564	38,029	0.871	0	0	2	2	8	12
2001	19,077	427,360	981,476	2.240	28,806	0.734	0	0	1	2	11	14
2002	20,871	386,537	927,232	1.852	28,419	0.623	0	0	1	2	10	13
2003	19,289	337,886	1,089,155	1.752	30,234	0.518	0	0	0	3	7	10
2004	23,970	184,891	762,081	0.771	22,503	0.292	0	0	0	0	7	7
TOTAL	96,989	1,827,883	5,268,811	1.885	30,160	0.577	0	0	4	9	43	56
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
2000			242,773	6,232	15,051			126,725	30,899	34,664	34,865
2001			84,424	34,804	56,552			9,922	20,455	197,126	24,077
2002			165,588	67,773	23,761			17,700	51,954	42,677	17,084
2003				76,468	54,927				102,318	68,627	35,546
2004					25,736					131,782	27,373
TOTAL	0	0	492,785	185,277	176,027	0	0	154,347	205,626	474,876	138,945
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
2000	0	0	409,073	9,616	18,693	0	0	812,054	111,236	99,070	49,125
2001	0	6,095	157,282	48,601	60,406	0	4,735	126,708	74,469	469,882	33,298
2002	1,022	22,897	304,939	88,335	30,655	13	11,743	202,301	146,416	95,574	23,337
2003	557	13,373	112,960	81,786	66,887	480	47,069	332,285	233,629	155,732	44,397
2004	327	4,666	40,913	8,709	25,728	198	37,466	331,392	70,016	206,068	36,598
TOTAL	1,906	47,031	1,025,167	237,047	202,369	691	101,013	1,804,740	635,766	1,026,326	186,755
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,980,548	2,101,508	186,755	
IBNR + FREQ. ADJUSTMENT	(222,920)	(64,287)	2,216	
TOTAL LOSSES	2,757,628	2,037,221	188,971	
EXPECTED LOSSES	3,758,324	2,314,158	199,797	
CREDIBILITY	0.03	0.12	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.843	2.100	0.195	5.138
INDICATED (POST-TEST)	1.825	1.348	0.125	3.298
PRES. ON RATE LEVEL	3.258	2.006	0.173	5.437
DERIVED BY FORMULA	3.215	1.927	0.167	5.309
UNDERLYING PRES. RATE	3.875	2.386	0.206	6.467
PROPOSED	3.215	1.927	0.167	5.309
YEAR	12-01-06	12-01-07	IND. RATE =	7.581
IND. RATE		7.58		
MAN. RATE	9.62	7.58	ADJ. RATE =	7.58

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					All
							Death	P.T.	Major	Minor	Temp	
2000	419	0	0	0.000	0	0.000						0
2001	379	0	0	0.000	0	0.000						0
2002	360	0	0	0.000	0	0.000						0
2003	389	0	0	0.000	0	0.000						0
2004	377	0	0	0.000	0	0.000						0
TOTAL	1,924	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	
2000												
2001												
2002												
2003												
2004												
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	
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
2004	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	(6,652)	(2,856)	377	
TOTAL LOSSES	0	0	377	
EXPECTED LOSSES	97,566	81,712	39,038	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.020	0.020
INDICATED (POST-TEST)	0.000	0.000	0.013	0.013
PRES. ON RATE LEVEL	4.264	3.571	1.706	9.541
DERIVED BY FORMULA	4.264	3.535	1.689	9.488
UNDERLYING PRES. RATE	5.071	4.247	2.029	11.347
PROPOSED	4.264	3.535	1.689	9.488
YEAR	12-01-06	12-01-07	IND. RATE =	13.549
IND. RATE		13.55		
MAN. RATE	15.80	13.55	ADJ. RATE =	13.55

CLASSIFICATION STUDY - DELAWARE

CLASS: EXPLOSIVES/AMMUNITION MFG., NOC

INDUSTRY GROUP: 1

CODE: 4771

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
2000	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2001	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2002	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2003	0	0	0	0.000	0	0.000	0	0	0	0	0	0
2004	0	0	0	0.000	0	0.000	0	0	0	0	0	0
TOTAL	0	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	
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
2004	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	
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
2004	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	0
IBNR + FREQ. ADJUSTMENT	0	0	0	0
TOTAL LOSSES	0	0	0	0
EXPECTED LOSSES	0	0	0	0
CREDIBILITY	0.00	0.00	0.00	0.00
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.00	0.00	0.00	0.00
INDICATED (POST-TEST)	0.00	0.00	0.00	0.00
PRES. ON RATE LEVEL	0.00	0.00	0.00	0.00
DERIVED BY FORMULA	0.00	0.00	0.00	0.00
UNDERLYING PRES. RATE	0.00	0.00	0.00	0.00
PROPOSED	0.00	0.00	0.00	0.00

YEAR	12-01-06	12-01-07	IND. RATE =
IND. RATE			
MAN. RATE			ADJ. RATE =

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					All
							Death	P.T.	Major	Minor	Temp	
2000	4,624	0	0	0.000	0	0.000						0
2001	4,823	43,697	105,062	0.906	43,219	0.207				1		1
2002	5,078	18,370	54,491	0.362	9,155	0.394					2	2
2003	5,038	15,170	18,947	0.301	0	0.000						0
2004	5,157	4,142	5,538	0.080	0	0.000						0
TOTAL	24,720	81,379	184,038	0.329	20,510	0.121	0	0	0	1	2	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	
2000												
2001				21,846					21,373			478
2002					3,082					15,228		60
2003												15,170
2004												4,142
TOTAL	0	0	0	21,846	3,082	0	0	0	21,373	15,228		19,850
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	
2000	0	0	0	0	0	0	0	0	0	0		0
2001	0	0	2,648	28,743	181	0	0	8,913	62,773	1,143		661
2002	10	106	1,237	281	3,325	3	1,261	13,998	2,715	31,473		82
2003	0	0	0	0	0	0	0	0	0	0		18,947
2004	0	0	0	0	0	0	0	0	0	0		5,538
TOTAL	10	106	3,885	29,024	3,506	3	1,261	22,911	65,488	32,616		25,228
O.D.	0	0	0	0	0	0	0	0	0	0		0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,176	130,634	25,228	
IBNR + FREQ. ADJUSTMENT	(55,504)	(5,346)	308	
TOTAL LOSSES	0	125,288	25,536	
EXPECTED LOSSES	849,626	162,905	30,653	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.507	0.103	0.610
INDICATED (POST-TEST)	0.000	0.325	0.066	0.391
PRES. ON RATE LEVEL	2.890	0.554	0.104	3.548
DERIVED BY FORMULA	2.861	0.543	0.102	3.506
UNDERLYING PRES. RATE	3.437	0.659	0.124	4.220
PROPOSED	2.861	0.543	0.102	3.506

YEAR	12-01-06	12-01-07	IND. RATE =	5.007
IND. RATE		5.01		
MAN. RATE	6.37	5.01	ADJ. RATE =	5.01