

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2010 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, 2010 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	0.9865	0.9995	0.9963
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0354	1.0186	0.9301
(3) Expense Provision (= 1 / 0.7440)	1.3441	1.3441	1.3441
(4) Effect of 7/1/11 Benefit Change	0.9983	0.9983	0.9983
(5) Rate Test Correction Factor	1.0323	0.9973	1.0029
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.4148	1.3624	1.2470

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2003 through 2007 were translated using composite multipliers, yielding an average claim value of \$ 898,233 . 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) * 898,233 (3)	Per Accident Limit (3) * 2 (4)
A	0.87	781,463	1,562,926
B	0.92	826,374	1,652,748
C	0.96	862,304	1,724,608
D	1.01	907,215	1,814,430
E	1.07	961,109	1,922,218
F	1.12	1,006,021	2,012,042
G	1.18	1,059,915	2,119,830

@ From Delaware 12/1/10 loss cost filing materials

CREDIBILITY

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

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

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

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	20	11,737,900	7,304,000	19,041,900	952,095
Permanent Total	41	53,061,000	147,684,000	200,745,000	4,896,220
Major	1,277	245,518,100	488,315,300	733,833,400	574,654
Total Serious	1,338	310,317,000	643,303,300	953,620,300	712,721
Minor	2,785	77,449,600	191,422,300	268,871,900	96,543
Temporary	10,710	62,918,200	173,619,800	236,538,000	22,086
Total Non-Serious	13,495	140,367,800	365,042,100	505,409,900	37,452

Accordingly, the criteria for 100 percent credibility will be:

	Indicated	Selected		
Serious: 175 *	712,721	898,233	=	157,190,775
Non-Serious: 500 *	37,452	35,500	=	17,750,000
Medical: 0.10 *	17,750,000	17,750,000	=	1,775,000

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	156,013,378	17,617,049	1,761,705
0.99	153,667,454	17,352,147	1,735,215
0.98	151,333,405	17,088,586	1,708,859
0.97	149,011,294	16,826,373	1,682,637
0.96	146,701,182	16,565,514	1,656,551
0.95	144,403,132	16,306,018	1,630,602
0.94	142,117,206	16,047,891	1,604,789
0.93	139,843,471	15,791,141	1,579,114
0.92	137,581,991	15,535,774	1,553,577
0.91	135,332,834	15,281,799	1,528,180
0.90	133,096,067	15,029,223	1,502,922
0.89	130,871,760	14,778,054	1,477,805
0.88	128,659,982	14,528,300	1,452,830
0.87	126,460,805	14,279,969	1,427,997
0.86	124,274,302	14,033,069	1,403,307
0.85	122,100,546	13,787,608	1,378,761
0.84	119,939,613	13,543,595	1,354,360
0.83	117,791,580	13,301,039	1,330,104
0.82	115,656,523	13,059,948	1,305,995
0.81	113,534,524	12,820,332	1,282,033
0.80	111,425,662	12,582,199	1,258,220
0.79	109,330,020	12,345,559	1,234,556
0.78	107,247,682	12,110,421	1,211,042
0.77	105,178,733	11,876,795	1,187,680
0.76	103,123,261	11,644,691	1,164,469
0.75	101,081,355	11,414,118	1,141,412
0.74	99,053,105	11,185,088	1,118,509
0.73	97,038,604	10,957,611	1,095,761
0.72	95,037,947	10,731,696	1,073,170
0.71	93,051,230	10,507,356	1,050,736
0.70	91,078,551	10,284,601	1,028,460
0.69	89,120,012	10,063,442	1,006,344
0.68	87,175,715	9,843,892	984,389
0.67	85,245,765	9,625,962	962,596
0.66	83,330,270	9,409,664	940,966
0.65	81,429,339	9,195,011	919,501
0.64	79,543,086	8,982,015	898,202
0.63	77,671,625	8,770,689	877,069
0.62	75,815,074	8,561,047	856,105
0.61	73,973,555	8,353,103	835,310
0.60	72,147,189	8,146,869	814,687
0.59	70,336,106	7,942,361	794,236
0.58	68,540,434	7,739,594	773,959
0.57	66,760,307	7,538,582	753,858
0.56	64,995,862	7,339,341	733,934
0.55	63,247,240	7,141,886	714,189
0.54	61,514,586	6,946,234	694,623
0.53	59,798,047	6,752,403	675,240
0.52	58,097,777	6,560,408	656,041
0.51	56,413,933	6,370,268	637,027
0.50	54,746,677	6,182,001	618,200
0.49	53,096,175	5,995,626	599,563
0.48	51,462,600	5,811,163	581,116
0.47	49,846,128	5,628,631	562,863
0.46	48,246,943	5,448,051	544,805
0.45	46,665,234	5,269,444	526,944
0.44	45,101,196	5,092,833	509,283
0.43	43,555,031	4,918,239	491,824

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.42	42,026,948	4,745,688	474,569
0.41	40,517,164	4,575,203	457,520
0.40	39,025,903	4,406,810	440,681
0.39	37,553,398	4,240,534	424,053
0.38	36,099,893	4,076,404	407,640
0.37	34,665,637	3,914,448	391,445
0.36	33,250,894	3,754,695	375,470
0.35	31,855,936	3,597,176	359,718
0.34	30,481,048	3,441,924	344,192
0.33	29,126,528	3,288,971	328,897
0.32	27,792,686	3,138,354	313,835
0.31	26,479,849	2,990,108	299,011
0.30	25,188,358	2,844,273	284,427
0.29	23,918,572	2,700,888	270,089
0.28	22,670,868	2,559,997	256,000
0.27	21,445,646	2,421,645	242,165
0.26	20,243,325	2,285,879	228,588
0.25	19,064,350	2,152,749	215,275
0.24	17,909,193	2,022,309	202,231
0.23	16,778,357	1,894,614	189,461
0.22	15,672,375	1,769,727	176,973
0.21	14,591,820	1,647,710	164,771
0.20	13,537,306	1,528,635	152,864
0.19	12,509,491	1,412,574	141,257
0.18	11,509,088	1,299,608	129,961
0.17	10,536,871	1,189,825	118,983
0.16	9,593,683	1,083,320	108,332
0.15	8,680,445	980,197	98,020
0.14	7,798,175	880,571	88,057
0.13	6,948,000	784,569	78,457
0.12	6,131,183	692,334	69,233
0.11	5,349,146	604,027	60,403
0.10	4,603,511	519,829	51,983
0.09	3,896,151	439,954	43,995
0.08	3,229,263	364,649	36,465
0.07	2,605,471	294,210	29,421
0.06	2,027,989	229,001	22,900
0.05	1,500,883	169,480	16,948
0.04	1,029,529	116,255	11,626
0.03	621,524	70,183	7,018
0.02	288,869	32,620	3,262
0.01	55,598	6,279	628
0.00	0	0	0

Non-Reviewed Cutoff Point: 169,480

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> Five Year Payroll (00's) <hr/>		
	572,577,680		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	468,350,257	296,614,203	35,240,140
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.2225	1.9304	16.2479

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	190,726,355	34,007,951	28,624,007
0.99	187,858,463	33,496,585	28,193,600
0.98	185,005,088	32,987,806	27,765,370
0.97	182,166,307	32,481,630	27,339,318
0.96	179,342,195	31,978,068	26,915,475
0.95	176,532,829	31,477,137	26,493,858
0.94	173,738,284	30,978,849	26,074,451
0.93	170,958,643	30,483,219	25,657,286
0.92	168,193,984	29,990,258	25,242,364
0.91	165,444,390	29,499,985	24,829,716
0.90	162,709,942	29,012,412	24,419,326
0.89	159,990,727	28,527,555	24,011,228
0.88	157,286,828	28,045,430	23,605,437
0.87	154,598,334	27,566,052	23,201,952
0.86	151,925,334	27,089,436	22,800,792
0.85	149,267,917	26,615,598	22,401,971
0.84	146,626,177	26,144,556	22,005,506
0.83	144,000,207	25,676,326	21,611,397
0.82	141,390,099	25,210,924	21,219,676
0.81	138,795,956	24,748,369	20,830,344
0.80	136,217,872	24,288,677	20,443,433
0.79	133,655,949	23,831,867	20,058,942
0.78	131,110,291	23,377,957	19,676,889
0.77	128,581,001	22,926,965	19,297,306
0.76	126,068,187	22,478,912	18,920,176
0.75	123,571,956	22,033,813	18,545,548
0.74	121,092,421	21,591,694	18,173,422
0.73	118,629,693	21,152,572	17,803,815
0.72	116,183,890	20,716,466	17,436,759
0.71	113,755,129	20,283,400	17,072,253
0.70	111,343,529	19,853,394	16,710,315
0.69	108,949,215	19,426,468	16,350,977
0.68	106,572,312	19,002,649	15,994,254
0.67	104,212,948	18,581,957	15,640,164
0.66	101,871,255	18,164,415	15,288,721
0.65	99,547,367	17,750,049	14,939,960
0.64	97,241,423	17,338,882	14,593,896
0.63	94,953,562	16,930,938	14,250,529
0.62	92,683,928	16,526,245	13,909,908
0.61	90,432,671	16,124,830	13,572,033
0.60	88,199,939	15,726,716	13,236,953
0.59	85,985,890	15,331,934	12,904,667
0.58	83,790,681	14,940,512	12,575,208
0.57	81,614,475	14,552,479	12,248,609
0.56	79,457,441	14,167,864	11,924,886
0.55	77,319,751	13,786,697	11,604,071
0.54	75,201,581	13,409,010	11,286,165
0.53	73,103,112	13,034,839	10,971,232
0.52	71,024,532	12,664,212	10,659,289
0.51	68,966,033	12,297,165	10,350,351
0.50	66,927,813	11,933,735	10,044,452
0.49	64,910,074	11,573,956	9,741,640
0.48	62,913,029	11,217,869	9,441,915
0.47	60,936,891	10,865,509	9,145,342
0.46	58,981,888	10,516,918	8,851,937
0.45	57,048,249	10,172,135	8,561,733

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	55,136,212	9,831,205	8,274,779
0.43	53,246,025	9,494,169	7,991,107
0.42	51,377,944	9,161,076	7,710,750
0.41	49,532,233	8,831,972	7,433,739
0.40	47,709,166	8,506,906	7,160,141
0.39	45,909,029	8,185,927	6,889,971
0.38	44,132,119	7,869,090	6,623,294
0.37	42,378,741	7,556,450	6,360,159
0.36	40,649,218	7,248,063	6,100,599
0.35	38,943,882	6,943,989	5,844,662
0.34	37,263,081	6,644,290	5,592,397
0.33	35,607,180	6,349,030	5,343,886
0.32	33,976,559	6,058,279	5,099,160
0.31	32,371,615	5,772,104	4,858,301
0.30	30,792,768	5,490,585	4,621,341
0.29	29,240,454	5,213,794	4,388,379
0.28	27,715,136	4,941,818	4,159,462
0.27	26,217,302	4,674,744	3,934,673
0.26	24,747,465	4,412,661	3,714,075
0.25	23,306,168	4,155,667	3,497,767
0.24	21,893,988	3,903,865	3,285,829
0.23	20,511,541	3,657,363	3,078,343
0.22	19,159,478	3,416,281	2,875,440
0.21	17,838,500	3,180,739	2,677,183
0.20	16,549,357	2,950,877	2,483,719
0.19	15,292,853	2,726,833	2,295,130
0.18	14,069,860	2,508,763	2,111,593
0.17	12,881,325	2,296,838	1,933,224
0.16	11,728,277	2,091,241	1,760,168
0.15	10,611,844	1,892,172	1,592,619
0.14	9,533,269	1,699,854	1,430,741
0.13	8,493,930	1,514,532	1,274,761
0.12	7,495,371	1,336,482	1,124,891
0.11	6,539,331	1,166,014	981,422
0.10	5,627,792	1,003,478	844,615
0.09	4,763,045	849,287	714,826
0.08	3,947,774	703,918	592,480
0.07	3,185,188	567,943	478,029
0.06	2,479,217	442,064	372,077
0.05	1,834,829	327,164	275,369
0.04	1,258,599	224,419	188,898
0.03	759,813	135,481	114,028
0.02	353,142	62,970	53,001
0.01	67,969	12,121	10,204
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2003 - 2007

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														
03	9,997,132	143,550,352	4	8,291	11	56,075	264	345,005	557	106,374	2371	96,328	823,431	1.436
04	10,662,637	145,224,752	5	8,125	3	33,233	257	354,342	595	122,145	2287	93,300	841,103	1.362
05	11,400,797	141,168,580	5	28,953	5	31,874	253	315,365	593	131,522	2168	83,774	820,198	1.238
06	12,055,385	113,202,535	3	10,860	2	13,773	189	218,140	567	131,837	2032	87,591	669,824	.939
07	13,137,792	92,524,445	3	10,925	1	4,715	92	102,733	420	109,997	2150	117,632	579,242	.704
ALL	57,253,743	635,670,664	20	67,154	22	139,670	1055	1,335,585	2732	601,875	11008	478,625	3,733,798	1.110
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	9,997,132	323,587,457	4	23,472	11	142,375	264	507,502	557	154,880	2371	139,387	2,268,259	3.237
04	10,662,637	296,449,945	5	29,343	5	64,704	263	505,619	597	166,099	2276	133,652	2,065,082	2.780
05	11,400,797	322,192,263	5	29,349	10	129,404	272	523,107	585	162,597	2150	126,327	2,251,138	2.826
06	12,055,385	285,489,267	3	17,604	7	90,608	248	476,915	554	154,105	1982	116,435	1,999,225	2.368
07	13,137,792	273,550,185	3	17,611	8	103,519	230	442,038	492	136,815	1931	113,381	1,922,138	2.082
ALL	57,253,743	1,501,269,117	20	117,379	41	530,610	1277	2,455,181	2785	774,496	10710	629,182	10,505,842	2.622
PURE PREMIUM		2.622		.021		.093		.429		.135		.110	1.835	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	9,997,132	211,210,074	3	11,740	7	90,618	172	330,859	393	109,033	1368	80,434	1,489,416	2.113
04	10,662,637	215,426,620	2	11,739	7	90,577	176	338,961	402	111,634	1402	82,363	1,518,991	2.020
05	11,400,797	214,244,474	2	11,734	7	90,715	175	336,587	400	110,856	1392	81,810	1,510,743	1.879
06	12,055,385	223,336,133	2	11,732	7	91,190	184	354,187	420	116,621	1462	85,876	1,573,755	1.853
07	13,137,792	243,046,239	3	17,658	8	106,119	199	381,757	451	125,525	1583	92,895	1,706,508	1.850
ALL	57,253,743	1,107,263,540	12	64,603	36	469,219	906	1,742,351	2066	573,669	7207	423,378	7,799,413	1.934
PURE PREMIUM		1.934		.011		.082		.304		.100		.074	1.362	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2003 - 2007

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. NO.	COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
03	736,610	19,216,211	1	4,770	2	16,045	38	48,348	79	15,867	224	9,950	97,181	2.609
04	773,899	22,926,834		0	1	5,634	45	58,313	91	17,670	231	11,181	136,470	2.963
05	794,877	17,767,499		0	1	6,360	36	40,585	106	20,538	226	8,807	101,385	2.235
06	784,339	11,897,177		0		0	22	23,412	80	18,944	200	6,239	70,377	1.517
07	936,133	9,069,961	1	1,000		0	8	9,879	40	10,851	243	10,779	58,190	.969
ALL	4,025,858	80,877,682	2	5,770	4	28,039	149	180,537	396	83,870	1124	46,956	463,603	2.009
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	736,610	42,205,375	1	13,504	2	40,739	38	71,121	79	23,103	224	14,397	259,190	5.730
04	773,899	46,337,398		0	1	10,826	45	82,339	91	24,007	231	16,139	330,062	5.988
05	794,877	40,482,528		833	2	20,753	39	68,177	101	24,682	227	13,800	276,580	5.093
06	784,339	28,963,839		104	1	7,241	30	52,716	74	19,886	198	9,487	200,204	3.693
07	936,133	26,257,691	1	1,393	1	9,055	23	42,035	51	13,030	217	10,503	186,560	2.805
ALL	4,025,858	184,246,831	2	15,834	7	88,614	175	316,388	396	104,708	1097	64,326	1,252,596	4.577
PURE PREMIUM		4.577		.039		.220		.786		.260		.160	3.111	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	736,610	27,525,575	1	6,754	1	25,929	25	46,366	56	16,264	129	8,308	171,634	3.737
04	773,899	35,348,190		0	1	15,155	30	55,198	61	16,129	142	9,949	257,052	4.568
05	794,877	27,033,438		333	1	14,546	25	43,876	69	16,792	147	8,951	185,836	3.401
06	784,339	22,335,339		69	1	7,300	22	39,071	56	14,945	147	7,065	154,903	2.848
07	936,133	23,262,108	1	1,398	1	9,297	20	36,234	47	11,939	178	8,618	165,135	2.485
ALL	4,025,858	135,504,650	2	8,554	5	72,227	122	220,745	289	76,069	743	42,891	934,560	3.366
PURE PREMIUM		3.366		.021		.179		.548		.189		.107	2.321	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2003 - 2007

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														
03	698,604	30,753,478	1	3,500	3	14,746	69	85,883	89	19,297	415	17,406	166,703	4.402
04	764,953	35,032,420	1	6,495	1	19,460	61	95,646	101	23,140	395	18,247	187,336	4.580
05	874,224	38,708,141	3	13,778	3	21,734	71	103,137	95	23,808	368	18,622	206,003	4.428
06	906,666	24,630,154		0		0	55	68,514	100	26,757	332	16,975	134,055	2.717
07	861,415	19,113,337		0		0	38	43,339	69	19,786	288	23,487	104,522	2.219
ALL	4,105,862	148,237,530	5	23,773	7	55,940	294	396,519	454	112,788	1798	94,737	798,619	3.610
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	698,604	70,318,279	1	9,909	3	37,440	69	126,334	89	28,096	415	25,186	476,219	10.066
04	764,953	72,523,519	1	23,459	2	31,228	61	134,267	102	31,796	393	26,226	478,259	9.481
05	874,224	95,792,646	3	14,826	4	61,359	71	161,950	96	30,911	365	28,437	660,443	10.957
06	906,666	63,529,984		305	1	18,581	61	131,837	99	32,271	326	23,420	428,885	7.007
07	861,415	55,753,113		833	2	25,815	50	113,876	79	28,158	263	23,245	365,604	6.472
ALL	4,105,862	357,917,541	5	49,332	12	174,423	312	668,264	465	151,232	1762	126,514	2,409,410	8.717
PURE PREMIUM		8.717		.120		.425		1.628		.368		.308	5.868	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	698,604	45,762,159	1	4,956	2	23,829	45	82,362	63	19,779	239	14,534	312,162	6.551
04	764,953	53,580,745		9,385	3	43,715	41	90,042	69	21,371	242	16,161	355,132	7.004
05	874,224	63,822,895	1	5,928	3	43,003	46	104,300	66	21,104	236	18,405	445,490	7.301
06	906,666	48,947,560		203	1	18,729	45	97,721	75	24,404	241	17,285	331,133	5.399
07	861,415	49,392,737		845	2	26,460	43	98,056	72	25,830	216	19,049	323,688	5.734
ALL	4,105,862	261,506,096	2	21,317	11	155,736	220	472,481	345	112,488	1174	85,434	1,767,605	6.369
PURE PREMIUM		6.369		.052		.379		1.151		.274		.208	4.305	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2003 - 2007

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														
03	8,561,918	93,580,663	2	21	6	25,284	157	210,773	389	71,209	1732	68,973	559,546	1.093
04	9,123,785	87,265,498	4	1,629	1	8,139	151	200,383	403	81,335	1661	63,871	517,297	.956
05	9,731,696	84,692,940	2	15,175	1	3,780	146	171,644	392	87,176	1574	56,344	512,811	.870
06	10,364,380	76,675,204	3	10,860	2	13,773	112	126,213	387	86,136	1500	64,378	465,392	.740
07	11,340,244	64,341,147	2	9,925	1	4,715	46	49,515	311	79,359	1619	83,366	416,530	.567
ALL	49,122,023	406,555,452	13	37,610	11	55,691	612	758,528	1882	405,215	8086	336,932	2,471,576	.828
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	8,561,918	211,063,803	2	59	6	64,196	157	310,047	389	103,681	1732	99,804	1,532,850	2.465
04	9,123,785	177,589,028	4	5,885	2	22,649	157	289,012	404	110,297	1652	91,287	1,256,761	1.946
05	9,731,696	185,917,089	2	13,690	4	47,291	162	292,980	388	107,003	1558	84,090	1,314,116	1.910
06	10,364,380	192,995,444	3	17,195	5	64,786	157	292,361	381	101,948	1458	83,528	1,370,136	1.862
07	11,340,244	191,539,381	2	15,384	5	68,649	157	286,126	362	95,627	1451	79,634	1,369,974	1.689
ALL	49,122,023	959,104,745	13	52,213	22	267,571	790	1,470,526	1924	518,556	7851	438,343	6,843,837	1.952
PURE PREMIUM		1.952		.011		.054		.299		.106		.089	1.393	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	8,561,918	137,922,340	1	30	4	40,859	102	202,131	274	72,990	1000	57,593	1,005,621	1.611
04	9,123,785	126,497,685	2	2,354	3	31,707	105	193,721	272	74,134	1018	56,253	906,807	1.386
05	9,731,696	123,388,141	1	5,473	3	33,165	104	188,412	265	72,959	1009	54,455	879,417	1.268
06	10,364,380	152,053,234	2	11,459	5	65,161	117	217,395	289	77,273	1074	61,525	1,087,719	1.467
07	11,340,244	170,391,394	2	15,415	5	70,363	136	247,466	332	87,756	1189	65,229	1,217,685	1.503
ALL	49,122,023	710,252,794	8	34,731	20	241,255	564	1,049,125	1432	385,112	5290	295,055	5,097,249	1.446
PURE PREMIUM		1.446		.007		.049		.214		.078		.060	1.038	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2003 - 2007

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														
03	9,997,132	82,343,062	4	17	11	79,087	264	344,448	557	145,731	2371	163,905	90,243	.824
04	10,662,637	84,110,250	5	405	3	81,877	257	327,993	595	160,767	2287	182,829	87,232	.789
05	11,400,797	82,019,840	5	20,372	5	44,011	253	306,575	593	192,614	2168	165,492	91,135	.719
06	12,055,385	66,982,394	3	0	2	25,866	189	191,861	567	171,909	2032	183,678	96,510	.556
07	13,137,792	57,924,234	3	220	1	6,501	92	131,727	420	129,450	2150	222,195	89,149	.441
ALL	57,253,743	373,379,780	20	21,014	22	237,342	1055	1,302,604	2732	800,471	11008	918,099	454,269	.652
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	9,997,132	226,825,851	4	14,723	11	396,306	264	1,009,576	557	382,980	2371	384,357	80,316	2.269
04	10,662,637	206,508,197	5	18,227	5	180,081	263	1,005,475	597	410,169	2276	368,958	82,172	1.937
05	11,400,797	225,113,837	5	18,214	10	360,173	272	1,040,424	585	402,013	2150	348,566	81,748	1.975
06	12,055,385	199,922,511	3	10,937	7	252,143	248	948,465	554	380,804	1982	321,174	85,701	1.658
07	13,137,792	192,213,752	3	10,939	8	288,137	230	879,213	492	338,257	1931	313,143	92,448	1.463
ALL	57,253,743	1,050,584,148	20	73,040	41	1,476,840	1277	4,883,153	2785	1,914,223	10710	1,736,198	422,385	1.835
PURE PREMIUM		1.835		.013		.258		.853		.334		.303	.074	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	9,997,132	148,909,365	1	7,361	7	252,209	172	657,551	393	269,456	1369	221,927	80,589	1.490
04	10,662,637	151,846,970	2	7,291	7	252,049	176	673,398	400	275,350	1406	227,865	82,518	1.424
05	11,400,797	151,023,178	2	7,286	7	252,176	175	669,113	398	273,025	1397	226,475	82,156	1.325
06	12,055,385	157,424,351	2	7,290	7	253,090	184	707,164	413	283,587	1459	236,580	86,532	1.306
07	13,137,792	170,625,886	3	11,039	8	291,831	198	755,149	435	299,066	1565	253,888	95,286	1.299
ALL	57,253,743	779,829,750	10	40,267	36	1,301,355	905	3,462,375	2039	1,400,484	7196	1,166,735	427,081	1.362
PURE PREMIUM		1.362		.007		.227		.605		.245		.204	.075	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2003 - 2007

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														
03	736,610	9,718,139	1	0	2	7,235	38	42,739	79	17,644	224	17,172	12,391	1.319
04	773,899	13,647,025		0	1	22,692	45	50,483	91	25,612	231	25,554	12,129	1.763
05	794,877	10,138,459		0	1	2,720	36	41,497	106	25,016	226	19,678	12,474	1.275
06	784,339	7,037,698		0		0	22	18,607	80	22,216	200	17,533	12,021	.897
07	936,133	5,818,993	1	150		0	8	12,002	40	12,390	243	23,201	10,448	.622
ALL	4,025,858	46,360,314	2	150	4	32,647	149	165,328	396	102,878	1124	103,138	59,463	1.152
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	736,610	25,919,011	1	0	2	36,256	38	125,269	79	46,368	224	40,269	11,028	3.519
04	773,899	33,006,218		0	1	47,432	45	154,490	91	64,989	231	51,725	11,425	4.265
05	794,877	27,657,987		204	2	31,925	39	139,404	101	52,046	227	41,812	11,189	3.480
06	784,339	20,020,372		271	1	13,440	30	98,214	74	45,881	198	31,724	10,674	2.553
07	936,133	18,656,002	1	904	1	24,381	23	84,749	51	33,479	217	32,214	10,834	1.993
ALL	4,025,858	125,259,590	2	1,379	7	153,434	175	602,126	396	242,763	1097	197,744	55,150	3.111
PURE PREMIUM		3.111		.003		.381		1.496		.603		.491	.137	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	736,610	17,160,284		0	1	23,074	25	81,590	56	32,623	129	23,251	11,065	2.330
04	773,899	25,691,553		0	1	66,389	30	103,480	61	43,618	143	31,956	11,473	3.320
05	794,877	18,578,046		82	1	22,355	25	89,590	69	35,330	148	27,178	11,245	2.337
06	784,339	15,496,510		181	1	13,525	22	72,949	55	34,088	146	23,445	10,778	1.976
07	936,133	16,510,948	1	913	1	24,724	20	72,591	45	29,641	176	26,074	11,167	1.764
ALL	4,025,858	93,437,341	1	1,176	5	150,067	122	420,200	286	175,300	742	131,904	55,728	2.321
PURE PREMIUM		2.321		.003		.373		1.044		.435		.328	.138	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2003 - 2007

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 ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
03	698,604	16,670,345	1	0	3	19,810	69	76,789	89	28,019	415	28,034	14,050	2.386
04	764,953	18,733,556	1	0	1	21,134	61	93,505	101	28,056	395	33,064	11,576	2.449
05	874,224	20,600,305	3	372	3	35,151	71	82,606	95	43,109	368	30,720	14,044	2.356
06	906,666	13,405,526		0		0	55	58,175	100	32,122	332	31,007	12,751	1.479
07	861,415	10,452,215		0		0	38	34,967	69	20,722	288	38,500	10,332	1.213
ALL	4,105,862	79,861,947	5	372	7	76,095	294	346,042	454	152,028	1798	161,325	62,753	1.945
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	698,604	47,621,867	1	0	3	99,270	69	225,069	89	73,635	415	65,740	12,505	6.817
04	764,953	47,825,889	1	0	2	46,978	61	280,365	102	73,160	393	66,852	10,905	6.252
05	874,224	66,044,266	3	2,907	4	216,822	71	271,904	96	90,007	365	66,205	12,598	7.555
06	906,666	42,888,519		847	1	37,433	61	249,989	99	73,228	326	56,065	11,323	4.730
07	861,415	36,560,394		1,543	2	57,319	50	180,940	79	60,251	263	54,836	10,715	4.244
ALL	4,105,862	240,940,935	5	5,297	12	457,822	312	1,208,267	465	370,281	1762	309,698	58,046	5.868
PURE PREMIUM		5.868		.013		1.115		2.943		.902		.754	.141	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	698,604	31,207,926		0	2	63,175	45	146,590	63	51,808	240	37,958	12,547	4.467
04	764,953	35,486,863		0	3	65,752	41	187,766	68	49,115	243	41,285	10,950	4.639
05	874,224	44,503,464	1	1,163	3	151,785	46	175,300	65	61,068	237	43,058	12,661	5.091
06	906,666	33,122,917		565	1	37,652	45	185,751	74	54,469	240	41,361	11,433	3.653
07	861,415	32,366,584		1,563	2	58,069	43	155,257	70	53,238	213	44,494	11,044	3.757
ALL	4,105,862	176,687,754	1	3,291	11	376,433	220	850,664	340	269,698	1173	208,156	58,635	4.303
PURE PREMIUM		4.303		.008		.917		2.072		.657		.507	.143	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2003 - 2007

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														
03	8,561,918	55,954,578	2	17	6	52,041	157	224,919	389	100,067	1732	118,699	63,802	.654
04	9,123,785	51,729,669	4	405	1	38,050	151	184,004	403	107,099	1661	124,211	63,527	.567
05	9,731,696	51,281,076	2	20,000	1	6,140	146	182,472	392	124,488	1574	115,094	64,616	.527
06	10,364,380	46,539,170	3	0	2	25,866	112	115,078	387	117,571	1500	135,138	71,739	.449
07	11,340,244	41,653,026	2	70	1	6,501	46	84,758	311	96,338	1619	160,494	68,369	.367
ALL	49,122,023	247,157,519	13	20,492	11	128,598	612	791,231	1882	545,563	8086	653,636	332,053	.503
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	8,561,918	153,284,973	2	14,723	6	260,780	157	659,238	389	262,977	1732	278,348	56,784	1.790
04	9,123,785	125,676,090	4	18,227	2	85,671	157	570,620	404	272,020	1652	250,381	59,843	1.377
05	9,731,696	131,411,584	2	15,103	4	111,426	162	629,116	388	259,960	1558	240,550	57,961	1.350
06	10,364,380	137,013,620	3	9,819	5	201,271	157	600,262	381	261,696	1458	233,385	63,704	1.322
07	11,340,244	136,997,356	2	8,492	5	206,437	157	613,525	362	244,527	1451	226,094	70,899	1.208
ALL	49,122,023	684,383,623	13	66,364	22	865,585	790	3,072,761	1924	1,301,180	7851	1,228,758	309,191	1.393
PURE PREMIUM		1.393		.014		.176		.626		.265		.250	.063	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	8,561,918	100,541,155	1	7,361	4	165,960	102	429,371	274	185,024	1000	160,718	56,977	1.174
04	9,123,785	90,668,554	2	7,291	3	119,908	105	382,152	271	182,617	1020	154,624	60,094	.994
05	9,731,696	87,941,668	1	6,041	3	78,035	104	404,223	264	176,627	1012	156,239	58,250	.904
06	10,364,380	108,804,924	2	6,545	5	201,913	117	448,464	284	195,031	1073	171,775	64,322	1.050
07	11,340,244	121,748,354	2	8,562	5	209,037	135	527,301	320	216,187	1176	183,321	73,076	1.074
ALL	49,122,023	509,704,655	8	35,800	20	774,853	563	2,191,511	1413	955,486	5281	826,677	312,719	1.038
PURE PREMIUM		1.038		.007		.158		.446		.195		.168	.064	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2010 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	4.32	Use rate for associated non-temporary class	104
187	3.38	Use rate for associated non-temporary class	107
191	3.09	Use rate for associated non-temporary class	161
275	4.05	Use rate for associated non-temporary class	221
276	5.30	Use rate for associated non-temporary class	222
297	2.98	Use rate for associated non-temporary class	281
491	3.74	Use rate for associated non-temporary class	403
495	4.94	Use rate for associated non-temporary class	451
497	2.64	Use rate for associated non-temporary class	472
499	3.87	Use rate for associated non-temporary class	475
587	2.17	Use rate for associated non-temporary class	563
691	5.53	Use rate for associated non-temporary class	609
693	6.98	Use rate for associated non-temporary class	651
695	3.10	Use rate for associated non-temporary class	661
867	5.30	Use rate for associated non-temporary class	813
877	3.18	Use rate for associated non-temporary class	914
879	3.52	Use rate for associated non-temporary class	923
881	3.29	Use rate for associated non-temporary class	926
883	2.59	Use rate for associated non-temporary class	928
889	0.30	Use rate for associated non-temporary class	953
895	0.54	Use rate for associated non-temporary class	965
Aircraft Classifications			
7413	1.65	Aircraft Procedure	
7421	2.00	Aircraft Procedure	
7424	4.72	Aircraft Procedure	
7453	0.35	Aircraft Procedure	
Other Classifications			
0175	1.36	Supplemental load, 20% of 512	
0176	0.42	Supplemental load, 10% of 513	
287	3.12	Use combined experience of 287, 924	
309	4.09	No comparable Pa. code, use industry group change	
433	4.57	Data reassignment	
442	4.56	Use combined experience of 442, 443 and 445. subject to capping	
443	4.56	Use combined experience of 442, 443 and 445. subject to capping	
445	7.72	Use combined experience of 442, 443 and 445	
464	4.12	No comparable Pa. code, use industry group change	
625	6.67	No comparable Pa. code, use industry group change	
643	12.06	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
670	5.52	Use combined experience of 670, 681	
681	5.52	Use combined experience of 670, 681	
752	1.18	Data reassignment	
809	4.84	Use combined experience of 809, 992	
811	8.99	Use combined experience of 811, 4777	
855	6.91	Data reassignment	
* 871	7.58	Use combined experience of 871, 937, subject to capping	
924	3.12	Use combined experience of 287, 924	
935	1.87	Data reassignment	
* 937	12.74	Use combined experience of 871, 937	
* 970	9.08	Use combined experience of 970, 991	
* 991	9.08	Use combined experience of 970, 991, No comparable Pa code	
992	4.84	Use combined experience of 809, 992	
4777	8.99	Use combined experience of 811, 4777	
7445	0.39	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)	12/1/09 Manual	12/1/10 Indicated	12/1/10 Adjusted	
INDEX	7413, 7421, 7424, 7453			3.20		
Code	Rate Index					
7413	0.70 * Index * 0.825	148	1.77	1.85	1.65	0.00
7421	0.70 * Index	17,514	2.15	2.24	2.00	0.54
7424	1.65 * Index	14,376	5.06	5.28	4.72	0.45
7453	0.70 * Index * 0.175	113	0.37	0.39	0.35	0.00
	Total	32,151				
	Average weighted by payroll		3.43	3.58	3.20	

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

287 + 924

CLASS: Publisher - Product Distribution
Wholesale Store - NOC

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
2003	66,784	961,489	1,873,719	1.440	29,962	0.434			2	6	21	29
2004	71,801	1,992,478	3,721,244	2.775	67,949	0.390			3	5	20	28
2005	71,005	970,343	2,293,429	1.367	38,731	0.324			2	6	15	23
2006	81,130	1,083,957	2,815,573	1.336	31,782	0.370			3	9	18	30
2007	83,250	1,346,442	3,900,904	1.617	25,520	0.577			1	17	30	48
TOTAL	373,970	6,354,709	14,604,869	1.699	36,967	0.422	0	0	11	43	104	158
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
2003			321,924	70,560	56,979			205,038	101,992	112,397	92,599
2004			391,278	165,857	240,449			658,378	261,773	184,835	89,908
2005			222,109	79,086	22,933			303,754	227,499	35,432	79,530
2006			196,263	146,253	34,554			294,946	162,423	119,029	130,489
2007			115,718	321,776	109,992			83,958	340,901	252,623	121,474
TOTAL	0	0	1,247,292	783,532	464,907	0	0	1,546,074	1,094,588	704,316	514,000
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
2003	0	0	473,550	102,735	82,449	0	0	600,966	268,035	263,571	82,413
2004	0	19,661	467,620	228,435	339,120	0	30,250	1,515,976	657,450	378,039	84,693
2005	0	47,667	352,202	95,230	39,633	0	129,435	1,011,928	444,871	101,125	71,338
2006	879	57,761	420,093	150,337	58,671	4,250	186,917	1,239,107	355,838	225,846	115,874
2007	3,438	144,798	732,366	258,395	134,315	6,170	293,989	1,206,701	588,679	406,084	125,969
TOTAL	4,317	269,887	2,445,831	835,132	654,188	10,420	640,591	5,574,678	2,314,873	1,374,665	480,287
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,945,724	5,178,858	480,287	
IBNR + FREQ. ADJUSTMENT	(1,669,088)	(1,480,672)	4,990	
TOTAL LOSSES	7,276,636	3,698,186	485,277	
EXPECTED LOSSES	5,284,196	3,885,548	467,463	
CREDIBILITY	0.07	0.23	0.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.946	0.989	0.130	3.065
INDICATED (POST-TEST)	1.526	0.775	0.102	2.403
PRES. ON RATE LEVEL	1.400	1.030	0.124	2.554
DERIVED BY FORMULA	1.409	0.971	0.118	2.498
UNDERLYING PRES. RATE	1.413	1.039	0.125	2.577
PROPOSED	1.409	0.971	0.118	2.498
YEAR	12-1-09	12-01-10	IND. RATE =	3.115
IND. RATE		3.12		
MAN. RATE	3.39	3.12	ADJ. RATE =	3.12

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

CODE:

CLASS:
Tool Mfg. Forged

1

433

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	
2003	559	435	387	0.078	0	0.000							0
2004	658	2,265	2,134	0.344	0	0.000							0
2005	514	1,309	1,174	0.255	0	0.000							0
2006	537	0	0	0.000	0	0.000							0
2007	596	0	0	0.000	0	0.000							0
TOTAL	2,864	4,009	3,695	0.140	0	0.000	0	0	0	0	0	0	0
O.D.		0		0.000			0	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	
2003												435
2004												2,265
2005												1,309
2006												
2007												
TOTAL	0	0	0	0	0	0	0	0	0	0	0	4,009
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	
2003	0	0	0	0	0	0	0	0	0	0	0	387
2004	0	0	0	0	0	0	0	0	0	0	0	2,134
2005	0	0	0	0	0	0	0	0	0	0	0	1,174
2006	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0	3,695
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	3,695	
IBNR + FREQ. ADJUSTMENT	(18,229)	(13,390)	43	
TOTAL LOSSES	0	0	3,738	
EXPECTED LOSSES	56,994	34,311	4,210	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.131	0.131
INDICATED (POST-TEST)	0.000	0.000	0.103	0.103
PRES. ON RATE LEVEL	1.972	1.187	0.146	3.305
DERIVED BY FORMULA	1.972	1.175	0.146	3.293
UNDERLYING PRES. RATE	1.990	1.198	0.147	3.335
PROPOSED	1.972	1.175	0.146	3.293

YEAR	12-1-09	12-01-10	IND. RATE =	4.659
IND. RATE		4.66		
MAN. RATE	4.94	4.66	ADJ. RATE =	4.66

CLASSIFICATION STUDY - DELAWARE

CLASS: Handtool Mfg, NOC, Sawblade/Industrial
 Knife Mfg., Hardware Mfg.

INDUSTRY GROUP:
 1

CODE:
 442 + 443 + 445

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
2003	10,069	661,461	1,360,126	6.569	33,569	1.887			2	6	11	19
2004	6,778	308,568	678,701	4.552	58,647	0.738				2	3	5
2005	5,659	155,785	252,679	2.753	27,252	0.707				2	2	4
2006	5,824	116,962	263,215	2.008	34,938	0.515					3	3
2007	5,925	94,487	290,079	1.595	28,251	0.506					3	3
TOTAL	34,255	1,337,263	2,844,800	3.904	36,165	0.993	0	0	2	10	22	34
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
2003			135,973	149,139	25,019			123,500	158,768	45,413	23,649
2004				75,099	7,684				201,341	9,112	15,332
2005				63,581	2,997				32,662	9,766	46,779
2006					31,329					73,485	12,148
2007					13,121					71,631	9,735
TOTAL	0	0	135,973	287,819	80,150	0	0	123,500	392,771	209,407	107,643
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
2003	0	0	200,016	217,146	36,202	0	0	361,979	417,242	106,493	21,048
2004	0	73	10,978	97,723	12,201	0	22	37,347	479,448	26,466	14,443
2005	0	2,894	24,276	70,614	7,552	0	1,181	20,470	61,389	22,342	41,961
2006	0	3,011	19,969	9,110	34,656	0	3,366	42,195	27,939	112,182	10,787
2007	127	4,204	18,198	6,972	10,656	351	18,896	87,469	48,021	85,090	10,095
TOTAL	127	10,182	273,437	401,565	101,267	351	23,465	549,460	1,034,039	352,573	98,334
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	857,022	1,889,444	98,334	
IBNR + FREQ. ADJUSTMENT	(362,634)	(286,670)	1,048	
TOTAL LOSSES	494,388	1,602,774	99,382	
EXPECTED LOSSES	1,060,535	710,449	116,124	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.443	4.679	0.290	6.412
INDICATED (POST-TEST)	1.131	3.669	0.227	5.027
PRES. ON RATE LEVEL	3.068	2.055	0.336	5.459
DERIVED BY FORMULA	3.049	2.136	0.331	5.516
UNDERLYING PRES. RATE	3.096	2.074	0.339	5.509
PROPOSED	3.017	2.114	0.328	5.459
YEAR	12-1-09	12-01-10	IND. RATE =	7.723
IND. RATE		7.72		
MAN. RATE	8.40	7.72	ADJ. RATE =	7.72

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
2003	6,593	616,527	1,295,530	9.351	60,924	1.517			1	2	7	10
2004	8,494	107,323	177,171	1.264	21,414	0.471				1	3	4
2005	7,546	967,956	2,095,758	12.827	96,084	1.325			2	4	4	10
2006	8,258	272,157	630,103	3.296	37,560	0.848				2	5	7
2007	7,962	234,514	685,624	2.945	38,677	0.754			1	1	4	6
TOTAL	38,853	2,198,477	4,884,186	5.658	58,127	0.952	0	0	4	10	23	37
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
2003			235,592	41,921	27,702			195,817	48,358	59,845	7,292
2004				46,780	7,839				20,460	10,577	21,667
2005			407,160	67,740	32,032			362,101	27,845	63,960	7,118
2006				62,684	59,685				44,850	95,704	9,234
2007			65,019	4,160	61,683			30,000	17,780	53,422	2,450
TOTAL	0	0	707,771	223,285	188,941	0	0	587,918	159,293	283,508	47,761
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
2003	0	0	346,556	61,037	40,085	0	0	573,940	127,085	140,337	6,490
2004	0	74	7,237	61,001	11,848	0	25	5,371	49,484	21,721	20,410
2005	0	76,207	560,803	87,167	54,159	0	130,875	959,906	84,959	135,297	6,385
2006	0	11,158	85,288	73,201	72,424	0	8,603	107,118	109,869	154,242	8,200
2007	1,436	41,418	173,102	41,277	53,133	1,421	54,539	180,144	65,355	71,258	2,541
TOTAL	1,436	128,857	1,172,986	323,683	231,649	1,421	194,042	1,826,479	436,752	522,855	44,026
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,325,221	1,514,939	44,026	
IBNR + FREQ. ADJUSTMENT	(236,552)	(291,961)	500	
TOTAL LOSSES	3,088,669	1,222,978	44,526	
EXPECTED LOSSES	743,258	753,360	48,955	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.950	3.148	0.115	11.213
INDICATED (POST-TEST)	6.234	2.468	0.090	8.792
PRES. ON RATE LEVEL	1.896	1.921	0.125	3.942
DERIVED BY FORMULA	1.983	1.948	0.123	4.054
UNDERLYING PRES. RATE	1.913	1.939	0.126	3.978
PROPOSED	1.983	1.948	0.123	4.054
YEAR	12-1-09	12-01-10	IND. RATE =	5.523
IND. RATE		5.52		
MAN. RATE	5.74	5.52	ADJ. RATE =	5.52

CLASSIFICATION STUDY - DELAWARE

CLASS:
Oil or Gas Pipeline Operation

INDUSTRY GROUP:
1

CODE:
752

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
2003	1,205	721	642	0.060	0	0.000						0
2004	1,472	0	0	0.000	0	0.000						0
2005	2,175	37,933	87,070	1.744	0	0.000						0
2006	1,810	921	818	0.051	0	0.000						0
2007	1,486	12,551	13,015	0.845	0	0.000						0
TOTAL	8,148	52,126	101,545	0.640	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	
2003												721
2004												
2005					6,755					30,970		208
2006												921
2007												12,551
TOTAL	0	0	0	0	6,755	0	0	0	0	30,970		14,401
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	
2003	0	0	0	0	0	0	0	0	0	0		642
2004	0	0	0	0	0	0	0	0	0	0		0
2005	0	446	1,935	805	9,097	0	743	9,118	4,961	59,778		187
2006	0	0	0	0	0	0	0	0	0	0		818
2007	0	0	0	0	0	0	0	0	0	0		13,015
TOTAL	0	446	1,935	805	9,097	0	743	9,118	4,961	59,778		14,662
O.D.	0	0	0	0	0	0	0	0	0	0		0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,242	74,641	14,662	
IBNR + FREQ. ADJUSTMENT	(11,865)	(11,082)	29	
TOTAL LOSSES	377	63,559	14,691	
EXPECTED LOSSES	35,444	28,192	2,933	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.005	0.780	0.180	0.965
INDICATED (POST-TEST)	0.004	0.612	0.141	0.757
PRES. ON RATE LEVEL	0.431	0.343	0.036	0.810
DERIVED BY FORMULA	0.427	0.348	0.038	0.813
UNDERLYING PRES. RATE	0.435	0.346	0.036	0.817
PROPOSED	0.425	0.347	0.038	0.810

YEAR	12-1-09	12-01-10	IND. RATE =	1.146
IND. RATE		1.15		
MAN. RATE	1.21	1.15	ADJ. RATE =	1.15

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
2003	19,289	319,778	623,790	1.658	28,423	0.518				4	6	10
2004	23,970	143,486	265,768	0.599	17,691	0.250				1	5	6
2005	21,765	928,359	1,612,313	4.265	64,125	0.643			1	3	10	14
2006	22,195	1,036,481	2,697,965	4.670	57,986	0.766			1	4	12	17
2007	19,857	247,975	730,476	1.249	15,558	0.705				2	12	14
TOTAL	107,076	2,676,079	5,930,312	2.499	40,847	0.570	0	0	2	14	45	61
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
2003				90,880	31,273				121,960	40,113	35,552
2004				5,600	7,365				11,355	81,828	37,338
2005			359,074	83,152	53,716			257,277	25,532	118,996	30,612
2006			88,692	168,118	90,722			106,435	383,324	148,467	50,723
2007				41,376	36,971				51,085	88,379	30,164
TOTAL	0	0	447,766	389,126	220,047	0	0	363,712	593,256	477,783	184,389
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
2003	0	0	0	132,321	45,252	0	0	0	320,511	94,065	31,641
2004	0	70	1,707	7,570	10,361	0	196	15,385	33,463	161,844	35,172
2005	0	54,415	396,133	103,927	81,765	0	74,295	558,163	78,865	237,291	27,459
2006	399	42,213	315,083	180,690	120,023	1,543	103,209	887,587	700,631	301,545	45,042
2007	475	21,193	107,079	43,971	35,233	729	43,344	209,099	118,319	119,754	31,280
TOTAL	874	117,891	820,002	468,479	292,634	2,272	221,044	1,670,234	1,251,789	914,499	170,594
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,832,317	2,927,401	170,594	
IBNR + FREQ. ADJUSTMENT	(832,807)	(594,364)	1,276	
TOTAL LOSSES	1,999,510	2,333,037	171,870	
EXPECTED LOSSES	2,555,904	1,506,559	131,703	
CREDIBILITY	0.03	0.10	0.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.867	2.179	0.161	4.207
INDICATED (POST-TEST)	1.464	1.709	0.126	3.299
PRES. ON RATE LEVEL	2.365	1.394	0.122	3.881
DERIVED BY FORMULA	2.338	1.426	0.122	3.886
UNDERLYING PRES. RATE	2.387	1.407	0.123	3.917
PROPOSED	2.335	1.424	0.122	3.881
YEAR	12-1-09	12-01-10	IND. RATE =	4.840
IND. RATE		4.84		
MAN. RATE	5.17	4.84	ADJ. RATE =	4.84

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

811 + 4777

CLASS:
COMBINED CLASSES 811 + 4777

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2003	48,516	3,083,069	6,104,588	6.355	55,710	1.113			9	9	36	54
2004	45,734	2,802,859	5,427,731	6.129	61,424	0.984			11	8	26	45
2005	45,275	3,634,754	6,406,280	8.028	62,027	1.281			7	12	39	58
2006	44,053	2,012,145	5,109,499	4.568	52,050	0.863			8	6	24	38
2007	42,438	1,232,869	3,661,362	2.905	32,459	0.872			1	4	32	37
TOTAL	226,016	12,765,696	26,709,460	5.648	54,090	1.026	0	0	36	39	157	232
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
2003			1,322,986	213,578	164,081			831,001	236,958	239,711	74,754
2004			1,443,656	203,039	86,814			741,808	139,105	149,677	38,760
2005			1,005,969	329,036	121,839			1,591,454	224,963	324,327	37,166
2006			852,841	147,890	133,674			505,412	129,554	208,525	34,249
2007			155,372	140,102	340,776			75,211	88,351	401,184	31,873
TOTAL	0	0	4,780,824	1,033,645	847,184	0	0	3,744,886	818,931	1,323,424	216,802
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
2003	0	0	1,918,586	310,970	237,425	0	0	2,386,228	622,726	562,122	66,531
2004	0	82,392	1,982,491	282,409	130,513	0	44,719	2,190,965	372,988	304,742	36,512
2005	0	171,032	1,258,258	395,874	197,487	0	369,627	2,776,598	529,500	674,566	33,338
2006	3,838	207,890	1,451,966	214,207	187,020	7,328	308,259	1,963,246	368,213	367,119	30,413
2007	5,671	190,336	857,393	277,919	300,396	5,125	224,394	864,672	393,632	508,772	33,052
TOTAL	9,509	651,650	7,468,694	1,481,379	1,052,841	12,453	946,999	10,181,709	2,287,059	2,417,321	199,846
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,271,014	7,238,600	199,846	
IBNR + FREQ. ADJUSTMENT	(3,742,305)	(1,964,126)	1,831	
TOTAL LOSSES	15,528,709	5,274,474	201,677	
EXPECTED LOSSES	11,280,459	4,967,832	189,853	
CREDIBILITY	0.05	0.16	0.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.871	2.334	0.089	9.294
INDICATED (POST-TEST)	5.388	1.830	0.070	7.288
PRES. ON RATE LEVEL	4.946	2.178	0.083	7.207
DERIVED BY FORMULA	4.968	2.122	0.081	7.171
UNDERLYING PRES. RATE	4.991	2.198	0.084	7.273
PROPOSED	4.993	2.133	0.081	7.207
YEAR	12-1-09	12-01-10	IND. RATE =	8.987
IND. RATE		8.99		
MAN. RATE	9.61	8.99	ADJ. RATE =	8.99

CLASSIFICATION STUDY - DELAWARE

CLASS: LUMBER OR BLDG. MATERIAL DEALER

INDUSTRY GROUP: 1

CODE: 855

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
2003	45,476	2,247,397	3,497,450	4.942	45,070	1.056			4	11	33	48
2004	48,445	2,111,993	4,056,589	4.360	32,476	1.239			6	4	50	60
2005	63,281	1,867,896	3,939,147	2.952	26,073	1.027			3	7	55	65
2006	57,422	1,561,422	2,953,777	2.719	34,291	0.731			3	4	35	42
2007	52,376	2,083,067	3,673,285	3.977	78,387	0.496			2	4	20	26
TOTAL	267,000	9,871,775	18,120,248	3.697	38,527	0.903	0	0	18	30	193	241
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
2003			647,532	167,551	113,545			750,869	199,837	284,033	84,030
2004			809,225	101,778	162,361			475,803	112,404	286,991	163,431
2005			418,266	158,820	235,638			281,549	87,613	512,861	173,149
2006			446,583	96,137	80,350			464,138	96,925	256,076	121,213
2007			343,552	121,484	54,038			1,179,500	167,451	172,046	44,996
TOTAL	0	0	2,665,158	645,770	645,932	0	0	3,151,859	664,230	1,512,007	586,819
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
2003	0	0	639,390	243,954	164,300	0	0	1,183,790	525,172	666,057	74,787
2004	0	47,263	1,124,536	147,435	231,127	0	29,142	1,440,623	309,443	573,068	153,952
2005	0	102,886	722,032	213,180	334,357	0	127,920	1,012,873	263,495	1,007,089	155,315
2006	1,355	80,059	564,486	124,326	107,184	3,575	161,156	1,089,326	293,753	420,920	107,637
2007	2,449	84,747	397,249	111,796	64,032	16,545	576,317	1,649,951	433,811	289,727	46,661
TOTAL	3,804	314,955	3,447,693	840,691	901,000	20,120	894,535	6,376,563	1,825,674	2,956,861	538,352
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,057,670	6,524,226	538,352	
IBNR + FREQ. ADJUSTMENT	(2,728,814)	(1,819,819)	5,124	
TOTAL LOSSES	8,328,856	4,704,407	543,476	
EXPECTED LOSSES	8,271,660	4,669,830	509,970	
CREDIBILITY	0.06	0.18	0.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.119	1.762	0.204	5.085
INDICATED (POST-TEST)	2.446	1.382	0.160	3.988
PRES. ON RATE LEVEL	3.070	1.733	0.189	4.992
DERIVED BY FORMULA	3.033	1.670	0.183	4.886
UNDERLYING PRES. RATE	3.098	1.749	0.191	5.038
PROPOSED	3.033	1.670	0.183	4.886
YEAR	12-1-09	12-01-10	IND. RATE =	6.913
IND. RATE		6.91		
MAN. RATE	6.47	6.91	ADJ. RATE =	6.91

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

871 + 937

CLASS:
Temp Labor - Heavy Labor
Temp Furniture Store

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
2003	2,448	102,466	228,384	4.186	49,703	0.817				1	1	2
2004	1,034	58,374	117,655	5.645	29,187	1.934				2		2
2005	1,516	18,507	27,277	1.221	3,614	1.319					2	2
2006	3,544	37,131	72,886	1.048	6,547	1.129					4	4
2007	8,671	82,862	222,166	0.956	12,410	0.577					5	5
TOTAL	17,213	299,340	668,368	1.739	16,883	0.871	0	0	0	3	12	15
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
2003				29,704	347				68,107	1,247	3,061
2004				29,615					28,759		
2005					425					6,803	11,279
2006					7,577					18,611	10,943
2007					24,899					37,149	20,814
TOTAL	0	0	0	59,319	33,248	0	0	0	96,866	63,810	46,097
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
2003	0	0	0	43,249	502	0	0	0	178,985	2,924	2,724
2004	0	0	3,933	38,411	595	0	0	5,122	68,380	1,214	0
2005	0	28	122	51	572	0	163	2,003	1,090	13,131	10,117
2006	0	728	4,830	2,203	8,382	0	852	10,686	7,076	28,412	9,717
2007	242	7,978	34,532	13,231	20,220	182	9,800	45,363	24,905	44,129	21,584
TOTAL	242	8,734	43,417	97,145	30,271	182	10,815	63,174	280,436	89,810	44,142
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	126,564	497,662	44,142	
IBNR + FREQ. ADJUSTMENT	(255,046)	(202,615)	883	
TOTAL LOSSES	0	295,047	45,025	
EXPECTED LOSSES	1,072,542	692,479	49,918	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.714	0.262	1.976
INDICATED (POST-TEST)	0.000	1.344	0.205	1.549
PRES. ON RATE LEVEL	6.174	3.986	0.287	10.447
DERIVED BY FORMULA	6.112	3.907	0.285	10.304
UNDERLYING PRES. RATE	6.231	4.023	0.290	10.544
PROPOSED	6.112	3.907	0.285	10.304
YEAR	12-1-09	12-01-10	IND. RATE =	12.849
IND. RATE		12.85		
MAN. RATE	14.54	12.85	ADJ. RATE =	12.85

CLASSIFICATION STUDY - DELAWARE

CLASS: Bldg Material Store Employees

INDUSTRY GROUP: 3

CODE: 935

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
2003	4,422	110,530	216,955	2.500	9,738	2.488				1	10	11
2004	5,661	18,658	37,122	0.330	4,313	0.707					4	4
2005	5,159	10,440	12,192	0.202	1,297	0.388				1	1	2
2006	4,879	9,434	8,377	0.193	0	0.000						0
2007	4,083	486	1,496	0.012	486	0.245					1	1
TOTAL	24,204	149,548	276,142	0.618	7,080	0.744	0	0	0	2	16	18
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003				19,760	25,850				12,405	49,100	3,415
2004					3,794					13,456	1,408
2005				1,087	434				758	315	7,846
2006											9,434
2007					453					33	
TOTAL	0	0	0	20,847	30,531	0	0	0	13,163	62,904	22,103
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
2003	0	0	0	28,771	37,405	0	0	0	32,600	115,140	3,039
2004	0	36	496	158	5,279	0	32	2,197	1,063	26,535	1,326
2005	0	75	524	1,253	644	0	30	501	1,438	689	7,038
2006	0	0	0	0	0	0	0	0	0	0	8,377
2007	4	145	628	241	368	0	9	40	22	39	0
TOTAL	4	256	1,648	30,423	43,696	0	71	2,738	35,123	142,403	19,780
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,717	251,645	19,780	
IBNR + FREQ. ADJUSTMENT	(54,743)	(69,061)	226	
TOTAL LOSSES	0	182,584	20,006	
EXPECTED LOSSES	165,071	172,332	24,446	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.754	0.083	0.837
INDICATED (POST-TEST)	0.000	0.591	0.065	0.656
PRES. ON RATE LEVEL	0.676	0.706	0.100	1.482
DERIVED BY FORMULA	0.669	0.701	0.099	1.469
UNDERLYING PRES. RATE	0.682	0.712	0.101	1.495
PROPOSED	0.669	0.701	0.099	1.469
YEAR	12-1-09	12-01-10	IND. RATE =	1.832
IND. RATE		1.83		
MAN. RATE	1.92	1.83	ADJ. RATE =	1.83

CLASSIFICATION STUDY - DELAWARE

INDUSTRY GROUP:

3

CODE:

970 + 991

CLASS:
Contact + Non-Contact Sports

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	
2003	389	0	0	0.000	0	0.000						0
2004	377	0	0	0.000	0	0.000						0
2005	12	0	0	0.000	0	0.000						0
2006	396	0	0	0.000	0	0.000						0
2007	572	387	401	0.068	0	0.000						0
TOTAL	1,746	387	401	0.022	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	
2003												
2004												
2005												
2006												
2007												387
TOTAL	0	0	0	0	0	0	0	0	0	0	0	387
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	
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
2005	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	401
TOTAL	0	0	0	0	0	0	0	0	0	0	0	401
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	401	
IBNR + FREQ. ADJUSTMENT	(15,390)	(16,556)	307	
TOTAL LOSSES	0	0	708	
EXPECTED LOSSES	58,456	47,805	23,309	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.041	0.041
INDICATED (POST-TEST)	0.000	0.000	0.032	0.032
PRES. ON RATE LEVEL	3.318	2.713	1.323	7.354
DERIVED BY FORMULA	3.318	2.686	1.310	7.314
UNDERLYING PRES. RATE	3.348	2.738	1.335	7.421
PROPOSED	3.318	2.686	1.310	7.314

YEAR	12-1-09	12-01-10	IND. RATE =	9.121
IND. RATE		9.12		
MAN. RATE	9.78	9.12	ADJ. RATE =	9.12

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	
2003	5,050	15,170	13,501	0.300	0	0.000						0
2004	5,157	2,639	2,486	0.051	0	0.000						0
2005	6,382	218,546	489,470	3.424	213,236	0.157			1			1
2006	7,803	2,461	3,775	0.032	997	0.128					1	1
2007	7,646	2,892	2,999	0.038	0	0.000						0
TOTAL	32,038	241,708	512,231	0.754	107,117	0.062	0	0	1	0	1	2
O.D.		0		0.000			0	0	0	0	0	0

REPORTED LOSSES

Manual Year	Indemnity					Medical					Med. Only	
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp		
2003												15,170
2004												2,639
2005			138,003					75,233				5,310
2006					113					884		1,464
2007												2,892
TOTAL	0	0	138,003	0	113	0	0	75,233	0	884		27,475
O.D.	0	0	0	0	0	0	0	0	0	0		0

TRANSLATED LOSSES

Manual Year	Indemnity					Medical					Med. Only	
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp		
2003	0	0	0	0	0	0	0	0	0	0		13,501
2004	0	0	0	0	0	0	0	0	0	0		2,486
2005	0	26,593	196,654	3,174	2,719	0	30,214	217,694	5,575	2,084		4,763
2006	0	11	72	33	125	0	40	508	336	1,350		1,300
2007	0	0	0	0	0	0	0	0	0	0		2,999
TOTAL	0	26,604	196,726	3,207	2,844	0	30,254	218,202	5,911	3,434		25,049
O.D.	0	0	0	0	0	0	0	0	0	0		0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	471,786	15,396	25,049	
IBNR + FREQ. ADJUSTMENT	(212,265)	(48,850)	281	
TOTAL LOSSES	259,521	0	25,330	
EXPECTED LOSSES	683,371	131,356	24,990	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.810	0.000	0.079	0.889
INDICATED (POST-TEST)	0.635	0.000	0.062	0.697
PRES. ON RATE LEVEL	2.114	0.406	0.077	2.597
DERIVED BY FORMULA	2.099	0.390	0.076	2.565
UNDERLYING PRES. RATE	2.133	0.410	0.078	2.621
PROPOSED	2.099	0.390	0.076	2.565

YEAR	12-1-09	12-01-10	IND. RATE =	3.199
IND. RATE		3.20		
MAN. RATE	3.45	3.20	ADJ. RATE =	3.20