

DELAWARE COMPENSATION RATING BUREAU, INC.

**DECEMBER 1, 2016 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 indicated rating value will generally be different than that shown in the Class Book.

December 1, 2016 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	0.9819	1.0032	0.9982
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0282	1.0294	0.9197
(3) Expense Provision (= 1 / 0.6809)	1.4686	1.4686	1.4686
(4) Effect of 7/1/17 Benefit Change	1.0069	1.0069	1.0069
(5) Rate Test Correction Factor	1.0445	0.9916	1.0088
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5594	1.5143	1.3695

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2009 through 2013 were translated using composite multipliers, yielding an average claim value of \$ 1,107,062 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group	Hazard Group Relativities *	Per Claim Limit (2) * \$1,107,062	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.68	752,802	1,505,604
B	0.78	863,508	1,727,016
C	0.90	996,356	1,992,712
D	1.04	1,151,344	2,302,688
E	1.19	1,317,404	2,634,808
F	1.38	1,527,746	3,055,492
G	1.59	1,760,229	3,520,458

@ From Delaware 12/1/16 excess loss analysis materials

CREDIBILITY

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

Serious: $175 \times \text{Average Cost of Serious Case (including Medical)}$
 Non-Serious: $500 \times \text{Average Cost of Non-Serious Case (including Medical)}$
 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	16,474,400	10,699,000	27,173,400	1,293,971
Permanent Total	11	25,002,000	38,020,900	63,022,900	5,729,355
Major	1,063	403,952,400	557,668,600	961,621,000	904,629
Total Serious	1,095	445,428,800	606,388,500	1,051,817,300	960,564
Minor	3,205	149,892,600	191,151,400	341,044,000	106,410
Temporary	7,055	118,863,100	152,291,200	271,154,300	38,434
Total Non-Serious	10,260	268,755,700	343,442,600	612,198,300	59,668

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	960,564	1,107,062	193,735,850 *
Non-Serious	59,668	61,812	30,906,000 **
Medical	N/A	N/A	3,090,600 ***

* Serious Credibility = $175 \times \text{Selected Serious average cost}$

** Non-Serious = $500 \times \text{Selected Non-Serious average cost}$

*** Medical = 10% of Non-Serious credibility criteria

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	192,284,722	30,674,507	3,067,451
0.99	189,393,396	30,213,264	3,021,326
0.98	186,516,708	29,754,356	2,975,436
0.97	183,654,733	29,297,795	2,929,780
0.96	180,807,546	28,843,593	2,884,359
0.95	177,975,224	28,391,763	2,839,176
0.94	175,157,847	27,942,317	2,794,232
0.93	172,355,494	27,495,267	2,749,527
0.92	169,568,246	27,050,627	2,705,063
0.91	166,796,185	26,608,410	2,660,841
0.90	164,039,395	26,168,629	2,616,863
0.89	161,297,962	25,731,298	2,573,130
0.88	158,571,970	25,296,430	2,529,643
0.87	155,861,510	24,864,040	2,486,404
0.86	153,166,669	24,434,141	2,443,414
0.85	150,487,540	24,006,749	2,400,675
0.84	147,824,215	23,581,878	2,358,188
0.83	145,176,788	23,159,544	2,315,954
0.82	142,545,355	22,739,760	2,273,976
0.81	139,930,015	22,322,544	2,232,254
0.80	137,330,866	21,907,911	2,190,791
0.79	134,748,011	21,495,878	2,149,588
0.78	132,181,553	21,086,460	2,108,646
0.77	129,631,597	20,679,674	2,067,967
0.76	127,098,251	20,275,538	2,027,554
0.75	124,581,625	19,874,070	1,987,407
0.74	122,081,830	19,475,286	1,947,529
0.73	119,598,981	19,079,206	1,907,921
0.72	117,133,193	18,685,848	1,868,585
0.71	114,684,587	18,295,230	1,829,523
0.70	112,253,283	17,907,373	1,790,737
0.69	109,839,406	17,522,295	1,752,230
0.68	107,443,081	17,140,018	1,714,002
0.67	105,064,440	16,760,562	1,676,056
0.66	102,703,614	16,383,947	1,638,395
0.65	100,360,739	16,010,197	1,601,020
0.64	98,035,953	15,639,332	1,563,933
0.63	95,729,398	15,271,375	1,527,138
0.62	93,441,220	14,906,350	1,490,635
0.61	91,171,568	14,544,281	1,454,428
0.60	88,920,594	14,185,191	1,418,519
0.59	86,688,454	13,829,105	1,382,911
0.58	84,475,308	13,476,050	1,347,605
0.57	82,281,322	13,126,051	1,312,605
0.56	80,106,664	12,779,135	1,277,914
0.55	77,951,507	12,435,331	1,243,533
0.54	75,816,030	12,094,666	1,209,467
0.53	73,700,416	11,757,169	1,175,717
0.52	71,604,852	11,422,871	1,142,287
0.51	69,529,533	11,091,803	1,109,180
0.50	67,474,659	10,763,996	1,076,400
0.49	65,440,434	10,439,483	1,043,948
0.48	63,427,071	10,118,298	1,011,830
0.47	61,434,788	9,800,476	980,048
0.46	59,463,811	9,486,053	948,605
0.45	57,514,372	9,175,066	917,507

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	55,586,713	8,867,554	886,755
0.43	53,681,082	8,563,555	856,356
0.42	51,797,737	8,263,112	826,311
0.41	49,936,945	7,966,266	796,627
0.40	48,098,983	7,673,062	767,306
0.39	46,284,138	7,383,546	738,355
0.38	44,492,709	7,097,766	709,777
0.37	42,725,005	6,815,770	681,577
0.36	40,981,350	6,537,611	653,761
0.35	39,262,080	6,263,342	626,334
0.34	37,567,546	5,993,019	599,302
0.33	35,898,115	5,726,701	572,670
0.32	34,254,170	5,464,448	546,445
0.31	32,636,113	5,206,325	520,633
0.30	31,044,365	4,952,399	495,240
0.29	29,479,368	4,702,741	470,274
0.28	27,941,588	4,457,424	445,742
0.27	26,431,516	4,216,527	421,653
0.26	24,949,668	3,980,133	398,013
0.25	23,496,595	3,748,330	374,833
0.24	22,072,878	3,521,209	352,121
0.23	20,679,135	3,298,870	329,887
0.22	19,316,025	3,081,418	308,142
0.21	17,984,253	2,868,965	286,897
0.20	16,684,576	2,661,632	266,163
0.19	15,417,805	2,459,549	245,955
0.18	14,184,821	2,262,855	226,286
0.17	12,986,575	2,071,703	207,170
0.16	11,824,105	1,886,258	188,626
0.15	10,698,550	1,706,703	170,670
0.14	9,611,162	1,533,235	153,324
0.13	8,563,332	1,366,079	136,608
0.12	7,556,614	1,205,480	120,548
0.11	6,592,762	1,051,721	105,172
0.10	5,673,775	905,118	90,512
0.09	4,801,962	766,041	76,604
0.08	3,980,030	634,921	63,492
0.07	3,211,213	512,274	51,227
0.06	2,499,474	398,733	39,873
0.05	1,849,822	295,096	29,510
0.04	1,268,883	202,421	20,242
0.03	766,021	122,201	12,220
0.02	356,028	56,796	5,680
0.01	68,524	10,932	1,093
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	Five Year Payroll (00's)		
	612,568,360		
B)	Five Year Expected Losses *		
	Serious	Non-Serious	Medical Only
	658,777,963	481,961,415	52,542,232
C) =A/B	Ratio Payroll to Expected Loss		
	Serious	Non-Serious	Medical Only
	0.9299	1.2710	11.6586

* 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	178,805,563	38,987,298	35,762,184
0.99	176,116,919	38,401,059	35,224,431
0.98	173,441,887	37,817,786	34,689,418
0.97	170,780,536	37,237,497	34,157,133
0.96	168,132,937	36,660,207	33,627,588
0.95	165,499,161	36,085,931	33,100,817
0.94	162,879,282	35,514,685	32,576,833
0.93	160,273,374	34,946,484	32,055,635
0.92	157,681,512	34,381,347	31,537,247
0.91	155,103,772	33,819,289	31,021,681
0.90	152,540,233	33,260,327	30,508,959
0.89	149,990,975	32,704,480	29,999,093
0.88	147,456,075	32,151,763	29,492,096
0.87	144,935,618	31,602,195	28,987,990
0.86	142,429,686	31,055,793	28,486,786
0.85	139,938,363	30,512,578	27,988,510
0.84	137,461,738	29,972,567	27,493,171
0.83	134,999,895	29,435,780	27,000,781
0.82	132,552,926	28,902,235	26,511,377
0.81	130,120,921	28,371,953	26,024,956
0.80	127,703,972	27,844,955	25,541,556
0.79	125,302,175	27,321,261	25,061,187
0.78	122,915,626	26,800,891	24,583,860
0.77	120,544,422	26,283,866	24,109,600
0.76	118,188,664	25,770,209	23,638,441
0.75	115,848,453	25,259,943	23,170,383
0.74	113,523,894	24,753,089	22,705,462
0.73	111,215,092	24,249,671	22,243,688
0.72	108,922,156	23,749,713	21,785,085
0.71	106,645,197	23,253,237	21,329,677
0.70	104,384,328	22,760,271	20,877,486
0.69	102,139,664	22,270,837	20,428,549
0.68	99,911,321	21,784,963	19,982,864
0.67	97,699,423	21,302,674	19,540,466
0.66	95,504,091	20,823,997	19,101,392
0.65	93,325,451	20,348,960	18,665,652
0.64	91,163,633	19,877,591	18,233,269
0.63	89,018,767	19,409,918	17,804,291
0.62	86,890,990	18,945,971	17,378,717
0.61	84,780,441	18,485,781	16,956,594
0.60	82,687,260	18,029,378	16,537,946
0.59	80,611,593	17,576,792	16,122,806
0.58	78,553,589	17,128,060	15,711,188
0.57	76,513,401	16,683,211	15,303,137
0.56	74,491,187	16,242,281	14,898,688
0.55	72,487,106	15,805,306	14,497,854
0.54	70,501,326	15,372,320	14,100,692
0.53	68,534,017	14,943,362	13,707,214
0.52	66,585,352	14,518,469	13,317,467
0.51	64,655,513	14,097,682	12,931,486
0.50	62,744,685	13,681,039	12,549,317
0.49	60,853,060	13,268,583	12,170,972
0.48	58,980,833	12,860,357	11,796,521
0.47	57,128,209	12,456,405	11,425,988
0.46	55,295,398	12,056,773	11,059,406
0.45	53,482,615	11,661,509	10,696,847

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	51,690,084	11,270,661	10,338,322
0.43	49,918,038	10,884,278	9,983,912
0.42	48,166,716	10,502,415	9,633,629
0.41	46,436,365	10,125,124	9,287,556
0.40	44,727,244	9,752,462	8,945,714
0.39	43,039,620	9,384,487	8,608,186
0.38	41,373,770	9,021,261	8,275,006
0.37	39,729,982	8,662,844	7,946,234
0.36	38,108,557	8,309,304	7,621,938
0.35	36,509,808	7,960,708	7,302,178
0.34	34,934,061	7,617,127	6,987,022
0.33	33,381,657	7,278,637	6,676,530
0.32	31,852,953	6,945,313	6,370,784
0.31	30,348,321	6,617,239	6,069,852
0.30	28,868,155	6,294,499	5,773,805
0.29	27,412,864	5,977,184	5,482,736
0.28	25,982,883	5,665,386	5,196,728
0.27	24,578,667	5,359,206	4,915,884
0.26	23,200,696	5,058,749	4,640,274
0.25	21,849,484	4,764,127	4,370,028
0.24	20,525,569	4,475,457	4,105,238
0.23	19,229,528	4,192,864	3,846,021
0.22	17,961,972	3,916,482	3,592,504
0.21	16,723,557	3,646,455	3,344,817
0.20	15,514,987	3,382,934	3,103,088
0.19	14,337,017	3,126,087	2,867,491
0.18	13,190,465	2,876,089	2,638,178
0.17	12,076,216	2,633,135	2,415,312
0.16	10,995,235	2,397,434	2,199,115
0.15	9,948,582	2,169,220	1,989,773
0.14	8,937,420	1,948,742	1,787,543
0.13	7,963,042	1,736,286	1,592,658
0.12	7,026,895	1,532,165	1,405,421
0.11	6,130,609	1,336,737	1,226,158
0.10	5,276,043	1,150,405	1,055,243
0.09	4,465,344	973,638	893,095
0.08	3,701,030	806,985	740,228
0.07	2,986,107	651,100	597,235
0.06	2,324,261	506,790	464,863
0.05	1,720,149	375,067	344,045
0.04	1,179,934	257,277	235,993
0.03	712,323	155,317	142,468
0.02	331,070	72,188	66,221
0.01	63,720	13,895	12,743
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2009 - 2013

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	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														
09	12,556,726	153,545,275	5	26,390	3	8,337	232	395,630	722	147,347	1443	82,152	875,596	1.223
10	13,242,014	153,724,869	1	2,775	4	25,001	221	356,583	636	130,235	1498	93,631	929,023	1.161
11	13,760,121	136,574,704	5	9,869	2	8,121	199	301,253	623	133,723	1369	77,138	835,642	.993
12	14,092,468	106,295,489	5	21,309		0	140	183,924	578	118,022	1372	96,242	643,458	.754
13	15,025,913	96,082,104	5	15,437		0	76	109,271	347	82,807	1868	159,603	593,704	.639
ALL	68,677,242	646,222,441	21	75,780	9	41,459	868	1,346,661	2906	612,134	7550	508,766	3,877,423	.941
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
09	12,556,726	373,274,041	5	39,242	3	68,189	232	881,463	722	337,720	1443	243,089	2,163,038	2.973
10	13,242,014	369,539,993	1	7,850	4	90,912	222	843,683	645	301,669	1490	251,086	2,200,199	2.791
11	13,760,121	335,391,367	5	39,226	2	45,465	210	797,594	633	296,037	1347	227,032	1,948,560	2.437
12	14,092,468	304,873,492	5	39,216	1	22,728	190	722,198	590	275,981	1310	220,643	1,767,969	2.163
13	15,025,913	331,716,703	5	39,210	1	22,726	209	734,586	615	287,519	1465	246,781	1,926,346	2.208
ALL	68,677,242	1,714,795,596	21	164,744	11	250,020	1063	4,039,524	3205	1,498,926	7055	1,188,631	10,006,112	2.497
PURE PREMIUM		2.497		.024		.036		.588		.218		.173	1.457	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
09	12,556,726	223,936,564	3	23,540	3	68,189	121	459,722	446	208,644	975	164,387	1,314,885	1.783
10	13,242,014	253,208,348	3	23,548	3	68,179	122	463,485	449	210,067	984	165,927	1,600,878	1.912
11	13,760,121	228,574,408	3	23,533	3	68,192	123	468,593	457	213,389	999	168,337	1,343,700	1.661
12	14,092,468	230,704,719	3	23,525	3	68,238	125	475,934	459	215,229	1012	170,360	1,353,761	1.637
13	15,025,913	239,869,698	3	23,536	3	68,397	131	499,332	481	225,271	1068	179,720	1,402,441	1.596
ALL	68,677,242	1,176,293,737	15	117,682	15	341,195	622	2,367,066	2292	1,072,600	5038	848,731	7,015,665	1.713
PURE PREMIUM		1.713		.017		.050		.345		.156		.124	1.022	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2009 - 2013

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
09	819,515	14,587,468	1	6,625	1	4,073	28	50,071	69	14,159	107	2,655	68,283	1.780
10	710,043	20,514,003	1	2,775	1	47	29	52,719	61	13,321	118	4,991	131,288	2.889
11	777,005	15,019,849		0		0	22	37,082	50	10,752	118	5,709	96,656	1.933
12	775,124	12,162,614		0		0	13	22,087	47	10,070	111	9,256	80,213	1.569
13	827,308	5,649,429		0		0	1	824	20	3,627	140	14,118	37,925	.683
ALL	3,908,995	67,933,363	2	9,400	2	4,120	93	162,783	247	51,939	594	36,729	414,365	1.738
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
09	819,515	36,496,926	1	9,851	1	33,313	28	111,558	69	32,475	107	7,856	169,917	4.453
10	710,043	47,736,407	1	7,850	1	1,941	29	121,022	62	30,719	118	15,142	300,690	6.723
11	777,005	36,626,558		0		1,934	22	93,971	51	24,239	116	18,226	227,896	4.714
12	775,124	36,730,434		0		2,519	17	79,397	48	24,702	106	21,488	239,198	4.739
13	827,308	18,979,233		10		534	11	40,000	41	19,263	109	19,770	110,215	2.294
ALL	3,908,995	176,569,558	2	17,711	2	40,241	107	445,948	271	131,398	556	82,482	1,047,916	4.517
PURE PREMIUM		4.517		.045		.103		1.141		.336		.211	2.681	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
09	819,515	23,320,786	1	5,909	1	33,313	15	58,183	43	20,063	72	5,312	110,428	2.846
10	710,043	52,784,604	3	23,548	1	1,456	16	66,485	43	21,379	78	10,024	404,955	7.434
11	777,005	23,912,119		0		2,901	13	55,191	37	17,470	86	13,515	150,043	3.077
12	775,124	27,824,602		0		7,564	11	52,297	37	19,293	82	16,564	182,528	3.590
13	827,308	13,517,787		6		1,613	7	24,996	32	15,235	79	14,262	79,066	1.634
ALL	3,908,995	141,359,898	4	29,463	2	46,847	62	257,152	192	93,440	397	59,677	927,020	3.616
PURE PREMIUM		3.616		.075		.120		.658		.239		.153	2.372	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2009 - 2013

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
09	669,425	29,981,976		0	1	1,397	48	91,514	65	16,449	191	14,564	175,896	4.479
10	747,168	29,665,019		0	1	10,765	52	79,433	69	20,138	195	11,994	174,321	3.970
11	676,605	30,318,229	1	1,828		0	46	84,038	67	18,161	141	8,714	190,441	4.481
12	696,953	16,685,854		0		0	34	47,790	62	13,495	171	14,114	91,459	2.394
13	724,353	16,138,789	1	5,390		0	23	34,042	41	12,756	174	20,798	88,402	2.228
ALL	3,514,504	122,789,867	2	7,218	2	12,162	203	336,817	304	80,999	872	70,184	720,519	3.494
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
09	669,425	78,433,003		0	1	11,424	48	203,894	65	37,702	191	43,094	488,216	11.716
10	747,168	75,480,130		0	1	36,622	51	188,277	71	46,817	194	33,845	449,240	10.102
11	676,605	76,201,796	1	6,909		4,330	45	208,861	69	41,644	140	30,466	469,808	11.262
12	696,953	50,047,374		0		4,997	36	155,871	67	35,782	164	33,929	269,895	7.181
13	724,353	58,069,235	1	13,642		6,087	32	154,948	67	43,300	139	35,377	327,339	8.017
ALL	3,514,504	338,231,538	2	20,551	2	63,460	212	911,851	339	205,245	828	176,711	2,004,498	9.624
PURE PREMIUM		9.624		.058		.181		2.595		.584		.503	5.704	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
09	669,425	47,532,263		0	1	11,424	25	106,340	40	23,292	129	29,142	305,125	7.100
10	747,168	46,231,641		0	1	27,465	28	103,432	49	32,595	128	22,374	276,451	6.188
11	676,605	48,585,220	1	4,145		6,494	26	122,678	50	30,010	104	22,596	299,929	7.181
12	696,953	37,674,226		0		15,003	24	102,671	52	27,993	126	26,112	204,963	5.406
13	724,353	42,572,477	1	8,189		18,305	20	97,773	52	33,847	102	25,838	241,773	5.877
ALL	3,514,504	222,595,827	2	12,334	2	78,691	123	532,894	243	147,737	589	126,062	1,328,241	6.334
PURE PREMIUM		6.334		.035		.224		1.516		.420		.359	3.779	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2009 - 2013

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
09	11,067,786	108,975,831	4	19,766	1	2,867	156	254,044	588	116,729	1145	64,934	631,418	.985
10	11,784,803	103,545,847		0	2	14,189	140	224,432	506	98,777	1185	76,646	623,415	.879
11	12,306,511	91,236,626	4	8,041	2	8,121	131	180,133	506	104,811	1110	62,715	548,545	.741
12	12,620,391	77,447,021	5	21,309		0	93	114,047	469	94,456	1090	72,873	471,785	.614
13	13,474,252	74,293,886	4	10,047		0	52	74,405	286	66,424	1554	124,687	467,377	.551
ALL	61,253,743	455,499,211	17	59,163	5	25,177	572	847,061	2355	479,197	6084	401,855	2,742,540	.744
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
09	11,067,786	258,344,112	4	29,392	1	23,452	156	566,010	588	267,543	1145	192,139	1,504,905	2.334
10	11,784,803	246,323,456		0	2	52,348	142	534,383	512	224,134	1178	202,099	1,450,270	2.090
11	12,306,511	222,563,013	4	32,317	2	39,201	143	494,762	513	230,154	1091	178,340	1,250,857	1.808
12	12,620,391	218,095,684	5	39,216	1	15,211	137	486,931	475	215,497	1040	165,226	1,258,875	1.728
13	13,474,252	254,668,235	4	25,558	1	16,105	166	539,638	507	224,955	1217	191,634	1,488,792	1.890
ALL	61,253,743	1,199,994,500	17	126,483	7	146,317	744	2,681,724	2595	1,162,283	5671	929,438	6,953,699	1.959
PURE PREMIUM		1.959		.021		.024		.438		.190		.152	1.135	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
09	11,067,786	153,083,515	2	17,631	1	23,452	81	295,199	363	165,288	774	129,932	899,332	1.383
10	11,784,803	154,192,103		0	1	39,258	78	293,569	357	156,093	778	133,529	919,472	1.308
11	12,306,511	156,077,069	2	19,388	3	58,796	84	290,724	370	165,909	809	132,226	893,727	1.268
12	12,620,391	165,205,891	3	23,525	3	45,672	90	320,967	370	167,942	804	127,684	966,269	1.309
13	13,474,252	183,779,434	2	15,342	3	48,479	104	376,564	397	176,189	887	139,620	1,081,602	1.364
ALL	61,253,743	812,338,012	9	75,886	11	215,657	437	1,577,023	1857	831,421	4052	662,991	4,760,402	1.326
PURE PREMIUM		1.326		.012		.035		.257		.136		.108	.777	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2009 - 2013

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
09	12,556,726	87,559,626	5	662	3	26,092	232	400,229	722	225,301	1443	143,326	79,986	.697
10	13,242,014	92,902,343	1	44,159	4	52,338	221	388,667	636	191,221	1498	166,295	86,343	.702
11	13,760,121	83,564,188	5	0	2	12,620	199	417,394	623	178,656	1369	143,963	83,009	.607
12	14,092,468	64,345,780	5	5		0	140	193,117	578	191,906	1372	173,187	85,243	.457
13	15,025,913	59,370,351	5	1,293		0	76	94,629	347	107,999	1868	292,366	97,416	.395
ALL	68,677,242	387,742,288	21	46,119	9	91,050	868	1,494,036	2906	895,083	7550	919,137	431,997	.565
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
09	12,556,726	216,303,780	5	1,543	3	103,714	232	1,217,097	722	430,550	1443	311,591	98,543	1.723
10	13,242,014	220,019,914	1	91,728	4	138,241	222	1,164,854	645	384,612	1490	321,470	99,295	1.662
11	13,760,121	194,856,039	5	8,094	2	69,120	210	1,102,141	633	377,576	1347	290,774	100,857	1.416
12	14,092,468	176,796,902	5	8	1	34,571	190	996,523	590	352,014	1310	282,902	101,951	1.255
13	15,025,913	192,634,636	5	5,617	1	34,563	209	1,036,071	615	366,762	1465	316,175	107,158	1.282
ALL	68,677,242	1,000,611,271	21	106,990	11	380,209	1063	5,576,686	3205	1,911,514	7055	1,522,912	507,804	1.457
PURE PREMIUM		1.457		.016		.055		.812		.278		.222	.074	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
09	12,556,726	131,480,578	3	926	3	103,714	121	634,763	446	265,855	975	210,690	98,858	1.047
10	13,242,014	159,987,816	3	275,142	3	103,681	122	639,956	451	269,138	984	212,210	99,752	1.208
11	13,760,121	134,383,707	2	4,856	3	103,688	123	645,794	457	272,581	999	215,547	101,371	.977
12	14,092,468	135,124,789	3	5	3	103,712	125	653,904	457	272,821	1008	217,703	103,103	.959
13	15,025,913	139,748,082	3	3,369	3	103,633	129	674,960	466	277,965	1053	227,398	109,955	.930
ALL	68,677,242	700,724,972	14	284,298	15	518,628	620	3,249,377	2277	1,358,360	5019	1,083,548	513,039	1.020
PURE PREMIUM		1.020		.041		.076		.473		.198		.158	.075	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2009 - 2013

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
09	819,515	6,828,255	1	312	1	5,820	28	27,003	69	20,209	107	7,343	7,596	.833
10	710,043	13,128,773	1	44,159	1	755	29	43,191	61	23,642	118	11,877	7,664	1.849
11	777,005	9,665,557		0		0	22	58,631	50	15,788	118	14,290	7,946	1.244
12	775,124	8,021,320		0		0	13	39,418	47	13,922	111	16,637	10,236	1.035
13	827,308	3,792,510		0		0	1	58	20	7,669	140	21,950	8,248	.458
ALL	3,908,995	41,436,415	2	44,471	2	6,575	93	168,301	247	81,230	594	72,097	41,690	1.060
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
09	819,515	16,991,697	1	726	1	23,133	28	82,116	69	38,619	107	15,963	9,359	2.073
10	710,043	30,068,961	1	91,728	1	2,848	29	126,726	62	46,759	118	23,815	8,814	4.235
11	777,005	22,789,579		0		3,207	22	149,725	51	35,438	116	29,871	9,655	2.933
12	775,124	23,919,832		0		5,740	17	162,098	48	30,815	106	28,303	12,243	3.086
13	827,308	11,021,530		2		727	11	52,473	41	25,183	109	22,758	9,073	1.332
ALL	3,908,995	104,791,599	2	92,456	2	35,655	107	573,138	271	176,814	556	120,710	49,144	2.681
PURE PREMIUM		2.681		.237		.091		1.466		.452		.309	.126	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
09	819,515	11,042,495	1	436	1	23,133	15	42,827	43	23,846	72	10,794	9,389	1.347
10	710,043	40,416,823	3	275,142	1	2,136	16	69,622	43	32,673	78	15,741	8,854	5.692
11	777,005	14,997,413		0		4,811	13	87,726	37	25,599	86	22,134	9,704	1.930
12	775,124	18,163,033		0		17,219	11	106,368	37	23,933	81	21,729	12,381	2.343
13	827,308	7,917,193		1		2,187	7	32,226	31	19,118	78	16,330	9,309	.957
ALL	3,908,995	92,536,957	4	275,579	2	49,486	62	338,769	191	125,169	395	86,728	49,637	2.367
PURE PREMIUM		2.367		.705		.127		.867		.320		.222	.127	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2009 - 2013

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
09	669,425	17,589,551		0	1	17,348	48	102,088	65	23,757	191	24,544	8,159	2.628
10	747,168	17,432,079		0	1	22,699	52	95,763	69	20,141	195	24,802	10,916	2.333
11	676,605	19,044,096	1	0		0	46	147,138	67	19,337	141	15,514	8,452	2.815
12	696,953	9,145,943		0		0	34	39,121	62	20,510	171	23,648	8,181	1.312
13	724,353	8,840,150	1	0		0	23	31,469	41	19,165	174	28,599	9,168	1.220
ALL	3,514,504	72,051,819	2	0	2	40,047	203	415,579	304	102,910	872	117,107	44,876	2.050
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
09	669,425	48,821,630		0	1	68,958	48	310,449	65	45,400	191	53,358	10,052	7.293
10	747,168	44,924,000		0	1	58,299	51	286,375	71	42,833	194	49,180	12,553	6.013
11	676,605	46,980,785	1	0		7,886	45	364,364	69	49,363	140	37,927	10,269	6.944
12	696,953	26,989,526		0		6,075	36	172,877	67	42,172	164	38,988	9,784	3.873
13	724,353	32,733,884	1	1,192		9,536	32	220,255	67	51,035	139	35,236	10,084	4.519
ALL	3,514,504	200,449,825	2	1,192	2	150,754	212	1,354,320	339	230,803	828	214,689	52,742	5.704
PURE PREMIUM		5.704		.003		.429		3.854		.657		.611	.150	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
09	669,425	30,506,564		0	1	68,958	25	161,911	40	28,034	129	36,079	10,084	4.557
10	747,168	27,612,757		0	1	43,724	28	157,331	50	30,014	128	32,447	12,611	3.696
11	676,605	29,938,867		0		11,829	26	213,488	50	35,635	104	28,115	10,321	4.425
12	696,953	20,424,475		0		18,224	24	113,441	52	32,757	126	29,929	9,894	2.931
13	724,353	23,963,417	1	715		28,637	20	135,863	50	38,411	101	25,661	10,348	3.308
ALL	3,514,504	132,446,080	1	715	2	171,372	123	782,034	242	164,851	588	152,231	53,258	3.769
PURE PREMIUM		3.769		.002		.488		2.225		.469		.433	.152	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2009 - 2013

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
09	11,067,786	63,141,820	4	350	1	2,924	156	271,138	588	181,335	1145	111,440	64,231	.571
10	11,784,803	62,341,491		0	2	28,884	140	249,714	506	147,437	1185	129,616	67,764	.529
11	12,306,511	54,854,535	4	0	2	12,620	131	211,624	506	143,531	1110	114,159	66,611	.446
12	12,620,391	47,178,517	5	5		0	93	114,578	469	157,474	1090	132,902	66,826	.374
13	13,474,252	46,737,691	4	1,293		0	52	63,102	286	81,165	1554	241,816	80,001	.347
ALL	61,253,743	274,254,054	17	1,648	5	44,428	572	910,156	2355	710,942	6084	729,933	345,433	.448
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
09	11,067,786	150,490,453	4	817	1	11,623	156	824,532	588	346,530	1145	242,270	79,132	1.360
10	11,784,803	145,026,953		0	2	77,093	142	751,753	512	295,020	1178	248,475	77,928	1.231
11	12,306,511	125,085,675	4	8,094	2	58,027	143	588,052	513	292,775	1091	222,975	80,933	1.016
12	12,620,391	125,887,544	5	8	1	22,757	137	661,549	475	279,027	1040	215,610	79,924	.997
13	13,474,252	148,879,222	4	4,423	1	24,300	166	823,343	507	290,543	1217	258,181	88,001	1.105
ALL	61,253,743	695,369,847	17	13,342	7	193,800	744	3,649,229	2595	1,503,895	5671	1,187,511	405,918	1.135
PURE PREMIUM		1.135		.002		.032		.596		.246		.194	.066	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
09	11,067,786	89,931,519	2	490	1	11,623	81	430,026	363	213,975	774	163,817	79,385	.813
10	11,784,803	91,958,236		0	1	57,820	78	413,004	358	206,451	778	164,022	78,287	.780
11	12,306,511	89,447,427	2	4,856	3	87,048	84	344,580	370	211,347	809	165,298	81,346	.727
12	12,620,391	96,537,281	3	5	3	68,269	90	434,095	368	216,131	801	166,045	80,827	.765
13	13,474,252	107,867,472	2	2,653	3	73,009	102	506,871	385	220,436	874	185,407	90,298	.801
ALL	61,253,743	475,741,935	9	8,004	11	297,769	435	2,128,576	1844	1,068,340	4036	844,589	410,143	.777
PURE PREMIUM		.777		.001		.049		.348		.174		.138	.067	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2016 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	7.25	Use rate for associated non-temporary class	104
187	5.48	Use rate for associated non-temporary class	107
191	4.24	Use rate for associated non-temporary class	161
275	5.49	Use rate for associated non-temporary class	221
276	7.69	Use rate for associated non-temporary class	222
297	4.63	Use rate for associated non-temporary class	281
491	5.44	Use rate for associated non-temporary class	403
495	7.14	Use rate for associated non-temporary class	451
497	2.50	Use rate for associated non-temporary class	472
499	5.84	Use rate for associated non-temporary class	475
587	2.94	Use rate for associated non-temporary class	563
691	8.56	Use rate for associated non-temporary class	609
693	10.21	Use rate for associated non-temporary class	651
695	4.94	Use rate for associated non-temporary class	661
867	8.72	Use rate for associated non-temporary class	813
871	10.67	Use rate for associated non-temporary class	921
877	4.93	Use rate for associated non-temporary class	914
879	5.02	Use rate for associated non-temporary class	923
881	5.34	Use rate for associated non-temporary class	926
883	4.55	Use rate for associated non-temporary class	928
889	0.30	Use rate for associated non-temporary class	953
895	0.82	Use rate for associated non-temporary class	965
Aircraft Classifications			
7413	1.68	Aircraft Procedure	
7421	2.04	Aircraft Procedure	
7424	4.81	Aircraft Procedure	
7453	0.36	Aircraft Procedure	
Other Classifications			
0175	2.03	Supplemental load, 20% of 512	
0176	0.71	Supplemental load, 10% of 513	
309	6.21	No comparable Pa. code, use industry group change	
464	6.25	No comparable Pa. code, use industry group change	
625	10.30	No comparable Pa. code, use industry group change	
643	20.39	Asbestos encap., 150% of 647,	
		Expected loss rates = 100% of 647	
* 670	9.61	Use combined experience of 670, 681	
* 681	9.61	Use combined experience of 670, 681	
682	28.31	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
809	7.48	Use combined experience of 809, 992	
811	13.39	Use combined experience of 811, 4777	
929	6.71	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
947	9.66	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
* 970	13.23	Use combined experience of 970, 991	
988	0.34	Capped due to oscillating indications	
* 991	13.23	Use combined experience of 970, 991, No comparable Pa code	
992	7.48	Use combined experience of 809, 992	
4777	13.39	Use combined experience of 811, 4777	
7445	1.18	Catastrophe load, 1/3 of 7405	
9985	"A"	"A" Rated	

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

Delaware Compensation Rating Bureau. Inc.

Aircraft Operations Classifications

		5 Year Payroll (000)	12/1/15 Manual	12/1/16 Indicated	12/1/16 Adjusted
INDEX	7413, 7421, 7424, 7453			3.17	
Code	Rate Index				
7413	$0.70 * \text{Index} * 0.825$	91	1.47	1.83	1.68
7421	$0.70 * \text{Index}$	26,510	1.78	2.22	2.04
7424	$1.65 * \text{Index}$	18,610	4.21	5.23	4.81
7453	$0.70 * \text{Index} * 0.175$	91	0.31	0.39	0.36
	Total	45,302			
Average weighted by payroll			2.77	3.45	3.17

CLASSIFICATION STUDY - DELAWARE

CLASS:

INDUSTRY GROUP:

CODE:

Temp Classes

3

544 + 682 + 929 + 937 + 947

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2009	30,344	949,615	2,216,708	3.129	36,970	0.824	0	0	1	9	15	25
2010	34,050	743,463	1,610,852	2.183	30,751	0.646	0	0	1	7	14	22
2011	35,332	1,442,088	3,501,361	4.082	40,350	0.962	0	0	4	11	19	34
2012	42,697	1,442,319	4,145,018	3.378	40,178	0.796	0	0	2	10	22	34
2013	66,836	1,623,477	5,827,161	2.429	20,376	1.062	0	0	0	12	59	71
TOTAL	209,259	6,200,962	17,301,100	2.963	31,104	0.889	0	0	8	49	129	186
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
2009	0	0	98,269	247,896	58,150		0	0	184,041	241,953	93,944	25,362
2010	0	0	128,802	180,175	20,204		0	0	51,563	249,881	45,891	66,947
2011	0	0	378,125	237,252	62,959		0	0	381,372	158,723	153,482	70,175
2012	0	0	270,439	170,493	124,626		0	0	351,530	210,073	238,885	76,273
2013	0	0	0	267,242	324,360		0	0	0	494,569	360,496	176,810
TOTAL	0	0	875,635	1,103,058	590,299		0	0	968,506	1,355,199	892,698	415,567
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
2009	0	0	218,943	568,178	172,066		0	0	559,669	462,372	204,234	31,246
2010	0	4,379	315,351	402,190	60,786		0	1,170	183,083	475,187	91,717	76,989
2011	0	20,529	1,015,622	503,078	204,908		0	21,112	1,006,110	340,496	304,243	85,263
2012	0	31,372	999,077	390,594	289,639		0	18,021	1,516,613	419,546	388,933	91,223
2013	0	14,703	1,353,125	671,873	492,125		0	25,477	1,830,532	808,881	435,954	194,491
TOTAL	0	70,983	3,902,118	2,535,913	1,219,524		0	65,780	5,096,007	2,506,482	1,425,081	479,212
O.D.	0	0	0	0	0		0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,134,888	7,687,000	479,212	
IBNR + FREQ. ADJUSTMENT	(5,449,847)	(2,937,159)	7,948	
TOTAL LOSSES	3,685,041	4,749,841	487,160	
EXPECTED LOSSES	11,502,967	8,161,101	667,536	
CREDIBILITY	0.05	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.761	2.270	0.233	4.264
INDICATED (POST-TEST)	2.042	2.633	0.270	4.945
PRES. ON RATE LEVEL	5.575	3.955	0.324	9.854
DERIVED BY FORMULA	5.398	3.770	0.316	9.484
UNDERLYING PRES. RATE	5.497	3.900	0.319	9.716
PROPOSED	5.398	3.770	0.316	9.484

YEAR	12-01-15	12-01-16	IND. RATE =	12.949
IND. RATE		12.95		
MAN. RATE	13.79	12.95	ADJ. RATE =	12.95

Combined 12/1/15 rating value

13.79

Indicated percentage change

-6.09%

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
2009	6,879	381,945	941,675	5.552	0	0.000	0	0	0	0	0	0
2010	6,171	22,633	51,282	0.367	3,362	0.972	0	0	1	3	2	6
2011	6,512	1,234,764	2,151,304	18.961	1,229,125	0.154	0	0	0	0	1	1
2012	6,781	163,328	457,893	2.409	78,233	0.295	0	0	2	0	0	2
2013	6,552	466,063	1,815,218	7.113	229,102	0.305	0	0	1	0	1	2
TOTAL	32,895	2,268,733	5,417,372	6.897	203,364	0.334	0	0	4	3	4	11
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
2009	0	0	72,599	30,099	12,784		0	0	146,117	93,060	18,378	8,908
2010	0	0	0	0	12,073		0	0	0	0	8,101	2,459
2011	0	0	779,169	0	0		0	0	449,956	0	0	5,639
2012	0	0	141,000	0	2,190		0	0	0	0	13,276	6,862
2013	0	0	113,695	16,486	35,350		0	0	177,000	67,199	48,474	7,859
TOTAL	0	0	1,106,463	46,585	62,397		0	0	773,073	160,259	88,229	31,727
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
2009	-	-	161,751	68,987	37,828		-	-	444,342	177,838	39,954	10,975
2010	-	-	1,548	1,036	29,755		-	-	834	592	14,689	2,828
2011	-	26,394	1,249,620	22,346	49,264		-	15,849	735,865	25,443	19,672	6,851
2012	-	12,248	373,816	15,474	18,345		-	175	6,411	4,340	18,877	8,207
2013	1,330	18,839	380,368	76,482	66,817	6,691	49,915	967,875	156,791	81,465	8,645	
TOTAL	1,330	57,481	2,167,103	184,325	202,009	6,691	65,939	2,155,327	365,004	174,657	37,506	
O.D.	0	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,453,871	925,995	37,506	
IBNR + FREQ. ADJUSTMENT	(508,513)	(339,469)	501	
TOTAL LOSSES	3,945,358	586,526	38,007	
EXPECTED LOSSES	1,030,929	908,889	53,290	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.994	1.783	0.116	13.893
INDICATED (POST-TEST)	13.911	2.068	0.135	16.114
PRES. ON RATE LEVEL	3.179	2.802	0.164	6.145
DERIVED BY FORMULA	3.286	2.773	0.163	6.222
UNDERLYING PRES. RATE	3.134	2.763	0.162	6.059
PROPOSED	3.286	2.773	0.163	6.222
YEAR	12-01-15	12-01-16	IND. RATE =	9.422
IND. RATE		9.42		
MAN. RATE	9.66	9.42	ADJ. RATE =	9.42

CLASSIFICATION STUDY - DELAWARE

CLASS: Sanitary Company
 Industry Group: 3
 CODE: 809+992
 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
2009	15,120	903,939	2,180,621	5.978	87,977	0.661	0	0	3	2	5	10
2010	14,849	378,692	795,274	2.550	32,750	0.741	0	0	0	4	7	11
2011	13,133	294,342	652,179	2.241	44,624	0.457	0	0	0	0	6	6
2012	13,719	203,275	476,484	1.482	33,044	0.364	0	0	0	1	4	5
2013	15,719	690,255	2,520,740	4.391	47,749	0.891	0	0	0	3	11	14
TOTAL	72,540	2,470,503	6,625,298	3.406	50,902	0.634	0	0	3	10	33	46
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
2009	0	0	565,251	27,044	3,602	0	0	241,931	30,682	11,258	24,171	
2010	0	0	0	98,871	14,127	0	0	0	214,721	32,532	18,441	
2011	0	0	0	0	59,702	0	0	0	0	208,043	26,597	
2012	0	0	0	7,865	30,601	0	0	0	33,896	92,857	38,056	
2013	0	0	0	43,571	177,436	0	0	0	130,726	316,756	21,766	
TOTAL	0	0	565,251	177,351	285,468	0	0	241,931	410,025	661,446	129,031	
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
2009	0	0	1,259,379	61,985	10,658	0	0	735,712	58,633	24,475	29,779	
2010	0	0	14,338	219,845	37,526	0	0	31,391	406,376	64,591	21,207	
2011	0	215	19,672	12,585	148,151	0	437	36,574	34,181	368,049	32,315	
2012	0	1,014	36,940	28,735	60,364	0	2,677	88,170	77,233	135,836	45,515	
2013	0	5,088	473,292	237,806	246,550	0	11,053	806,576	384,691	331,741	23,943	
TOTAL	0	6,317	1,803,621	560,956	503,249	0	14,167	1,698,423	961,114	924,692	152,759	
O.D.	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,522,528	2,950,011	152,759	
IBNR + FREQ. ADJUSTMENT	(1,140,104)	(504,349)	1,413	
TOTAL LOSSES	2,382,424	2,445,662	154,172	
EXPECTED LOSSES	2,312,575	1,342,715	146,531	
CREDIBILITY	0.03	0.07	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.284	3.371	0.213	6.868
INDICATED (POST-TEST)	3.809	3.910	0.247	7.966
PRES. ON RATE LEVEL	3.233	1.877	0.205	5.315
DERIVED BY FORMULA	3.250	2.019	0.208	5.477
UNDERLYING PRES. RATE	3.188	1.851	0.202	5.241
PROPOSED	3.250	2.019	0.208	5.477

YEAR	12-01-15	12-01-16	IND. RATE =	7.478
IND. RATE		7.48		
MAN. RATE	7.32	7.48	ADJ. RATE =	7.48

CLASSIFICATION STUDY - DELAWARE

CLASS:

INDUSTRY GROUP:

CODE:

Combined Classes 811 + 4777

3

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
2009	37,644	2,032,917	3,883,363	5.400	70,725	0.744	0	0	4	9	15	28
2010	39,327	3,574,905	8,978,379	9.090	97,192	0.915	0	0	11	4	21	36
2011	40,915	2,473,310	6,594,180	6.045	74,060	0.807	1	0	7	9	16	33
2012	50,596	2,125,318	5,984,246	4.201	61,539	0.672	0	0	4	10	20	34
2013	52,308	2,107,881	6,337,654	4.030	59,347	0.669	1	0	3	5	26	35
TOTAL	220,790	12,314,331	31,777,822	5.577	72,847	0.752	2	0	29	37	98	166
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
2009	0	0	739,668	193,029	44,455	0	0	725,537	247,970	29,632	52,626
2010	0	0	1,659,671	67,245	75,329	0	0	1,579,438	40,020	77,209	75,993
2011	335,569	0	973,594	178,378	91,347	0	0	486,393	227,861	150,844	29,324
2012	0	0	518,057	200,911	180,300	0	0	680,366	342,293	170,401	32,990
2013	706,028	0	287,655	185,133	260,301	1,553	0	166,398	177,609	292,459	30,745
TOTAL	1,041,597	0	4,178,645	824,696	651,732	1,553	0	3,638,132	1,035,753	720,545	221,678
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
2009	0	0	1,364,126	442,422	131,542	0	0	1,342,147	473,871	64,420	64,835
2010	0	54,913	3,653,917	180,681	263,413	0	35,003	4,371,436	131,213	200,411	87,392
2011	1,267,981	49,920	2,402,573	416,536	327,310	0	26,980	1,285,051	472,306	309,894	35,629
2012	0	52,050	1,643,066	493,243	422,688	0	16,322	2,381,669	612,806	322,946	39,456
2013	1,153,118	55,484	1,682,026	550,774	428,873	7,909	56,007	1,571,673	460,698	337,272	33,820
TOTAL	2,421,099	212,367	10,745,708	2,083,656	1,573,826	7,909	134,312	10,951,976	2,150,894	1,234,943	261,132
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,473,371	7,043,319	261,132	
IBNR + FREQ. ADJUSTMENT	(7,025,846)	(2,314,985)	2,404	
TOTAL LOSSES	17,447,525	4,728,334	263,536	
EXPECTED LOSSES	14,636,169	6,345,505	231,830	
CREDIBILITY	0.05	0.15	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.902	2.142	0.119	10.163
INDICATED (POST-TEST)	9.165	2.484	0.138	11.787
PRES. ON RATE LEVEL	6.723	2.915	0.106	9.744
DERIVED BY FORMULA	6.845	2.850	0.111	9.806
UNDERLYING PRES. RATE	6.629	2.874	0.105	9.608
PROPOSED	6.845	2.850	0.111	9.806
YEAR	12-01-15	12-01-16	IND. RATE =	13.388
IND. RATE		13.39		
MAN. RATE	13.44	13.39	ADJ. RATE =	13.39

CLASSIFICATION STUDY - DELAWARE

CLASS:
Contact + Non-contact sports

INDUSTRY GROUP:
3

CODE:
970 + 991

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2009	507	0	0	0.000	0	0.000	0	0	0	0	0	0
2010	759	0	0	0.000	0	0.000	0	0	0	0	0	0
2011	661	0	0	0.000	0	0.000	0	0	0	0	0	0
2012	410	0	0	0.000	0	0.000	0	0	0	0	0	0
2013	900	50,495	128,468	5.611	4,664	6.667	0	0	0	0	6	6
TOTAL	3,237	50,495	128,468	1.560	4,664	1.854	0	0	0	0	6	6
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
2009	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	11,296	0	0	0	0	16,686	22,513
TOTAL	0	0	0	0	11,296	0	0	0	0	16,686	22,513
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
2009	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0
2013	0	244	22,916	11,633	15,084	0	325	24,315	12,875	16,312	24,764
TOTAL	0	244	22,916	11,633	15,084	0	325	24,315	12,875	16,312	24,764
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	47,800	55,904	24,764	
IBNR + FREQ. ADJUSTMENT	(64,370)	(38,280)	521	
TOTAL LOSSES	0	17,624	25,285	
EXPECTED LOSSES	132,070	102,419	49,235	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.544	0.781	1.325
INDICATED (POST-TEST)	0.000	0.631	0.906	1.537
PRES. ON RATE LEVEL	4.138	3.209	1.543	8.890
DERIVED BY FORMULA	4.138	3.183	1.537	8.858
UNDERLYING PRES. RATE	4.080	3.164	1.521	8.765
PROPOSED	4.138	3.183	1.537	8.858

YEAR	12-01-15	12-01-16	IND. RATE =	12.094
IND. RATE		12.09		
MAN. RATE	13.30	12.09	ADJ. RATE =	12.09

CLASSIFICATION STUDY - DELAWARE

CLASS:

Aircraft

INDUSTRY GROUP:

3

CODE:

7413 + 7421 + 7424 + 7453

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases				
							Death	P.T.	Major	Minor	Temp
2009	8,598	57,732	125,868	0.671	57,696	0.116	0	0	0	1	0
2010	8,327	23,307	26,803	0.280	0	0.000	0	0	0	0	0
2011	9,274	3,106	3,774	0.033	0	0.000	0	0	0	0	0
2012	9,027	15,400	18,418	0.171	0	0.000	0	0	0	0	0
2013	9,985	0	0	0.000	0	0.000	0	0	0	0	0
TOTAL	45,211	99,545	174,863	0.220	57,696	0.022	0	0	0	1	0
O.D.		0		0.000			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
2009	0	0	0	40,858	0	0	0	0	16,838	0	36
2010	0	0	0	0	0	0	0	0	0	0	23,307
2011	0	0	0	0	0	0	0	0	0	0	3,106
2012	0	0	0	0	0	0	0	0	0	0	15,400
2013	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	40,858	0	0	0	0	16,838	0	41,849
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
2009	0	0	0	93,647	0	0	0	0	32,177	0	44
2010	0	0	0	0	0	0	0	0	0	0	26,803
2011	0	0	0	0	0	0	0	0	0	0	3,774
2012	0	0	0	0	0	0	0	0	0	0	18,418
2013	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	93,647	0	0	0	0	32,177	0	49,039
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	125,824	49,039	
IBNR + FREQ. ADJUSTMENT	(424,093)	(57,792)	311	
TOTAL LOSSES	0	68,032	49,350	
EXPECTED LOSSES	866,243	155,978	31,648	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.150	0.109	0.259
INDICATED (POST-TEST)	0.000	0.174	0.126	0.300
PRES. ON RATE LEVEL	1.943	0.350	0.071	2.364
DERIVED BY FORMULA	1.904	0.341	0.074	2.319
UNDERLYING PRES. RATE	1.916	0.345	0.070	2.331
PROPOSED	1.904	0.341	0.074	2.319
YEAR	12-01-15	12-01-16	IND. RATE =	3.166
IND. RATE		3.17		
MAN. RATE	3.25	3.17	ADJ. RATE =	3.17