

DELAWARE COMPENSATION RATING BUREAU, INC.

**DECEMBER 1, 2017 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING**

INDEX TO CLASSIFICATION EXHIBITS

- 1 Composite Pure Premium Multipliers
- 2 Per Claim and Catastrophe Limitations
- 3 Credibility - 100% Expected Loss Standard
- 4 Expected Loss Credibility Table
- 5 Payroll Conversion Factors
- 6 Payroll Credibility Table
- 7 Table V - Total
- 8 Proposed Loss Cost Selections
- 9 Aircraft Procedure
- 10 Supplemental Class Book Pages - Combined Classifications

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, 2017 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	0.9857	1.0023	1.0145
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0910	1.0442	0.9299
(3) Expense Provision (= 1 / 0.7056)	1.4172	1.4172	1.4172
(4) Effect of 7/1/18 Benefit Change	0.9948	0.9948	0.9948
(5) Rate Test Correction Factor	1.0341	0.9889	0.9683
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5678	1.4591	1.2879

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2010 through 2014 were translated using composite multipliers, yielding an average claim value of \$ 1,109,530 . 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) * \$1,109,530	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.70	776,671	1,553,342
B	0.79	876,529	1,753,058
C	0.90	998,577	1,997,154
D	1.02	1,131,721	2,263,442
E	1.15	1,275,960	2,551,920
F	1.30	1,442,389	2,884,778
G	1.47	1,631,009	3,262,018

@ From Delaware 12/1/17 excess loss analysis 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	25	9,791,500	25,987,900	35,779,400	1,431,176
Permanent Total	12	19,750,500	41,809,500	61,560,000	5,130,000
Major	1,054	298,779,800	475,148,900	773,928,700	734,278
Total Serious	1,091	328,321,800	542,946,300	871,268,100	798,596
Minor	3,283	134,947,000	233,664,800	368,611,800	112,279
Temporary	6,778	100,766,900	174,453,000	275,219,900	40,605
Total Non-Serious	10,061	235,713,900	408,117,800	643,831,700	63,993

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	798,596	1,109,530	194,167,750 *
Non-Serious	63,993	65,713	32,856,500 **
Medical	N/A	N/A	3,285,650 ***

* Serious Credibility = 175 x Selected Serious average cost

** Non-Serious = 500 x 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	192,713,387	32,610,397	3,261,040
0.99	189,815,615	32,120,045	3,212,005
0.98	186,932,514	31,632,175	3,163,218
0.97	184,064,158	31,146,800	3,114,680
0.96	181,210,624	30,663,933	3,066,393
0.95	178,371,989	30,183,588	3,018,359
0.94	175,548,331	29,705,777	2,970,578
0.93	172,739,730	29,230,513	2,923,051
0.92	169,946,269	28,757,812	2,875,781
0.91	167,168,028	28,287,686	2,828,769
0.90	164,405,092	27,820,150	2,782,015
0.89	161,657,547	27,355,219	2,735,522
0.88	158,925,479	26,892,906	2,689,291
0.87	156,208,976	26,433,227	2,643,323
0.86	153,508,127	25,976,198	2,597,620
0.85	150,823,025	25,521,833	2,552,183
0.84	148,153,763	25,070,148	2,507,015
0.83	145,500,434	24,621,159	2,462,116
0.82	142,863,135	24,174,883	2,417,488
0.81	140,241,964	23,731,336	2,373,134
0.80	137,637,021	23,290,535	2,329,054
0.79	135,048,408	22,852,498	2,285,250
0.78	132,476,228	22,417,241	2,241,724
0.77	129,920,588	21,984,783	2,198,478
0.76	127,381,594	21,555,142	2,155,514
0.75	124,859,358	21,128,337	2,112,834
0.74	122,353,990	20,704,386	2,070,439
0.73	119,865,606	20,283,308	2,028,331
0.72	117,394,321	19,865,125	1,986,513
0.71	114,940,256	19,449,855	1,944,986
0.70	112,503,532	19,037,520	1,903,752
0.69	110,084,273	18,628,140	1,862,814
0.68	107,682,607	18,221,737	1,822,174
0.67	105,298,663	17,818,333	1,781,833
0.66	102,932,574	17,417,950	1,741,795
0.65	100,584,475	17,020,612	1,702,061
0.64	98,254,507	16,626,341	1,662,634
0.63	95,942,810	16,235,163	1,623,516
0.62	93,649,531	15,847,101	1,584,710
0.61	91,374,819	15,462,181	1,546,218
0.60	89,118,827	15,080,428	1,508,043
0.59	86,881,710	14,701,870	1,470,187
0.58	84,663,631	14,326,533	1,432,653
0.57	82,464,754	13,954,445	1,395,445
0.56	80,285,248	13,585,636	1,358,564
0.55	78,125,287	13,220,133	1,322,013
0.54	75,985,049	12,857,969	1,285,797
0.53	73,864,718	12,499,172	1,249,917
0.52	71,764,483	12,143,777	1,214,378
0.51	69,684,537	11,791,814	1,179,181
0.50	67,625,082	11,443,319	1,144,332
0.49	65,586,322	11,098,326	1,109,833
0.48	63,568,471	10,756,871	1,075,687
0.47	61,571,746	10,418,992	1,041,899
0.46	59,596,375	10,084,725	1,008,473
0.45	57,642,590	9,754,111	975,411

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	55,710,634	9,427,191	942,719
0.43	53,800,755	9,104,007	910,401
0.42	51,913,211	8,784,602	878,460
0.41	50,048,271	8,469,023	846,902
0.40	48,206,211	8,157,315	815,732
0.39	46,387,320	7,849,527	784,953
0.38	44,591,897	7,545,711	754,571
0.37	42,820,253	7,245,919	724,592
0.36	41,072,711	6,950,205	695,021
0.35	39,349,608	6,658,626	665,863
0.34	37,651,296	6,371,243	637,124
0.33	35,978,144	6,088,117	608,812
0.32	34,330,534	5,809,313	580,931
0.31	32,708,870	5,534,900	553,490
0.30	31,113,573	5,264,948	526,495
0.29	29,545,087	4,999,534	499,953
0.28	28,003,879	4,738,735	473,874
0.27	26,490,440	4,482,635	448,264
0.26	25,005,289	4,231,323	423,132
0.25	23,548,977	3,984,890	398,489
0.24	22,122,086	3,743,435	374,344
0.23	20,725,235	3,507,064	350,706
0.22	19,359,087	3,275,889	327,589
0.21	18,024,346	3,050,028	305,003
0.20	16,721,771	2,829,610	282,961
0.19	15,452,177	2,614,773	261,477
0.18	14,216,443	2,405,665	240,567
0.17	13,015,526	2,202,450	220,245
0.16	11,850,465	2,005,301	200,530
0.15	10,722,400	1,814,414	181,441
0.14	9,632,588	1,629,999	163,000
0.13	8,582,422	1,452,293	145,229
0.12	7,573,460	1,281,559	128,156
0.11	6,607,459	1,118,095	111,810
0.10	5,686,424	962,240	96,224
0.09	4,812,667	814,386	81,439
0.08	3,988,902	674,991	67,499
0.07	3,218,372	544,604	54,460
0.06	2,505,046	423,897	42,390
0.05	1,853,946	313,720	31,372
0.04	1,271,711	215,196	21,520
0.03	767,728	129,913	12,991
0.02	356,822	60,381	6,038
0.01	68,676	11,622	1,162
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)		
	715,564,010		
B)	Five Year Expected Losses *		
	Serious	Non-Serious	Medical Only
	657,010,388	482,767,291	54,808,570
C) =A/B	Ratio Payroll to Expected Loss		
	Serious	Non-Serious	Medical Only
	1.0891	1.4822	13.0557

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	209,884,150	48,335,130	42,575,160
0.99	206,728,186	47,608,331	41,934,974
0.98	203,588,201	46,885,210	41,298,025
0.97	200,464,274	46,165,787	40,664,328
0.96	197,356,491	45,450,081	40,033,907
0.95	194,264,933	44,738,114	39,406,790
0.94	191,189,687	44,029,903	38,782,975
0.93	188,130,840	43,325,466	38,162,477
0.92	185,088,482	42,624,829	37,545,334
0.91	182,062,699	41,928,008	36,931,559
0.90	179,053,586	41,235,026	36,321,153
0.89	176,061,234	40,545,906	35,714,155
0.88	173,085,739	39,860,665	35,110,577
0.87	170,127,196	39,179,329	34,510,432
0.86	167,185,701	38,501,921	33,913,747
0.85	164,261,357	37,828,461	33,320,536
0.84	161,354,263	37,158,973	32,730,836
0.83	158,464,523	36,493,482	32,144,648
0.82	155,592,240	35,832,012	31,561,998
0.81	152,737,523	35,174,586	30,982,926
0.80	149,900,480	34,521,231	30,407,430
0.79	147,081,221	33,871,973	29,835,538
0.78	144,279,860	33,226,835	29,267,276
0.77	141,496,512	32,585,845	28,702,669
0.76	138,731,294	31,949,031	28,141,744
0.75	135,984,327	31,316,421	27,584,527
0.74	133,255,731	30,688,041	27,031,030
0.73	130,545,631	30,063,919	26,481,281
0.72	127,854,155	29,444,088	25,935,318
0.71	125,181,433	28,828,575	25,393,154
0.70	122,527,597	28,217,412	24,854,815
0.69	119,892,782	27,610,629	24,320,341
0.68	117,277,127	27,008,259	23,789,757
0.67	114,680,774	26,410,333	23,263,077
0.66	112,103,866	25,816,885	22,740,353
0.65	109,546,552	25,227,951	22,221,598
0.64	107,008,984	24,643,563	21,706,851
0.63	104,491,314	24,063,759	21,196,138
0.62	101,993,704	23,488,573	20,689,498
0.61	99,516,315	22,918,045	20,186,958
0.60	97,059,314	22,352,210	19,688,557
0.59	94,622,870	21,791,112	19,194,320
0.58	92,207,161	21,234,787	18,704,288
0.57	89,812,364	20,683,278	18,218,511
0.56	87,438,664	20,136,630	17,737,004
0.55	85,086,250	19,594,881	17,259,805
0.54	82,755,317	19,058,082	16,786,980
0.53	80,446,064	18,526,273	16,318,541
0.52	78,158,698	17,999,506	15,854,555
0.51	75,893,429	17,477,827	15,395,033
0.50	73,650,477	16,961,287	14,940,055
0.49	71,430,063	16,449,939	14,489,647
0.48	69,232,422	15,943,834	14,043,847
0.47	67,057,789	15,443,030	13,602,721
0.46	64,906,412	14,947,579	13,166,321
0.45	62,778,545	14,457,543	12,734,673

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	60,674,451	13,972,983	12,307,856
0.43	58,594,402	13,493,959	11,885,922
0.42	56,538,678	13,020,537	11,468,910
0.41	54,507,572	12,552,786	11,056,898
0.40	52,501,384	12,090,772	10,649,952
0.39	50,520,430	11,634,569	10,248,111
0.38	48,565,035	11,184,253	9,851,453
0.37	46,635,538	10,739,901	9,460,056
0.36	44,732,290	10,301,594	9,073,986
0.35	42,855,658	9,869,415	8,693,308
0.34	41,006,026	9,443,456	8,318,100
0.33	39,183,797	9,023,807	7,948,467
0.32	37,389,385	8,610,564	7,584,461
0.31	35,623,230	8,203,829	7,226,199
0.30	33,885,792	7,803,706	6,873,761
0.29	32,177,554	7,410,309	6,527,236
0.28	30,499,025	7,023,753	6,186,757
0.27	28,850,738	6,644,162	5,852,400
0.26	27,233,260	6,271,667	5,524,284
0.25	25,647,191	5,906,404	5,202,553
0.24	24,093,164	5,548,519	4,887,323
0.23	22,571,853	5,198,170	4,578,712
0.22	21,083,982	4,855,523	4,276,904
0.21	19,630,315	4,520,752	3,982,028
0.20	18,211,681	4,194,048	3,694,254
0.19	16,828,966	3,875,617	3,413,765
0.18	15,483,128	3,565,677	3,140,771
0.17	14,175,209	3,264,471	2,875,453
0.16	12,906,341	2,972,257	2,618,060
0.15	11,677,766	2,689,324	2,368,839
0.14	10,490,852	2,415,985	2,128,079
0.13	9,347,116	2,152,589	1,896,066
0.12	8,248,255	1,899,527	1,673,166
0.11	7,196,184	1,657,240	1,459,758
0.10	6,193,084	1,426,232	1,256,272
0.09	5,241,476	1,207,083	1,063,243
0.08	4,344,313	1,000,472	881,247
0.07	3,505,129	807,212	711,013
0.06	2,728,246	628,300	553,431
0.05	2,019,133	464,996	409,583
0.04	1,385,020	318,964	280,959
0.03	836,133	192,557	169,607
0.02	388,615	89,497	78,830
0.01	74,795	17,226	15,171
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

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														
10	13,242,559	157,810,013	2	462	4	21,722	227	362,877	656	131,258	1474	89,343	972,438	1.192
11	13,760,081	143,995,310	5	8,185	3	11,560	211	333,134	646	139,405	1342	77,321	870,349	1.046
12	14,100,016	121,030,277	5	15,239	2	1,609	184	258,063	609	132,105	1317	92,036	711,250	.858
13	15,056,188	121,347,254	5	13,758		0	157	212,744	751	153,211	1472	123,002	710,757	.806
14	15,395,351	92,050,015	9	25,702	1	5,182	50	77,743	318	74,028	1710	146,227	591,617	.598
ALL	71,554,195	636,232,869	26	63,346	10	40,073	829	1,244,561	2980	630,007	7315	527,929	3,856,411	.889
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	331,036,851	1	3,919	4	65,840	227	643,744	656	269,603	1474	219,159	2,108,104	2.500
11	13,760,081	310,049,047	5	19,575	3	49,371	213	603,587	656	269,627	1329	197,649	1,960,683	2.253
12	14,100,016	296,490,925	5	19,581	2	32,921	200	566,880	623	256,067	1285	190,950	1,898,511	2.103
13	15,056,188	332,879,847	5	19,578	1	16,456	230	651,953	752	309,274	1396	207,542	2,123,996	2.211
14	15,395,351	289,411,385	9	35,262	2	32,917	184	521,634	596	244,899	1294	192,369	1,867,033	1.880
ALL	71,554,195	1,559,868,055	25	97,915	12	197,505	1054	2,987,798	3283	1,349,470	6778	1,007,669	9,958,327	2.180
PURE PREMIUM		2.180		.014		.028		.418		.189		.141	1.392	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	218,329,365	4	15,675	3	49,374	125	354,531	489	200,956	1006	149,561	1,413,197	1.649
11	13,760,081	216,439,468	4	15,656	3	49,371	127	360,034	498	204,525	1022	151,904	1,382,904	1.573
12	14,100,016	223,796,034	4	15,655	3	49,380	129	363,529	503	206,689	1036	153,918	1,448,789	1.587
13	15,056,188	236,371,031	5	19,578	3	49,364	136	384,578	528	217,353	1089	161,999	1,530,838	1.570
14	15,395,351	234,980,859	5	19,594	4	49,504	136	386,456	533	218,688	1103	163,908	1,511,659	1.526
ALL	71,554,195	1,129,916,757	22	86,158	16	246,993	653	1,849,128	2551	1,048,211	5256	781,290	7,287,387	1.579
PURE PREMIUM		1.579		.012		.035		.258		.146		.109	1.018	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	NO.	MAJOR PERM. COMP. IN HUNDREDS	NO.	MINOR 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														
10	708,450	20,133,866	1	0	1	47	29	53,492	65	13,380	113	4,290	130,130	2.842
11	775,675	17,554,227		0	1	3,439	21	41,053	58	13,097	111	4,269	113,685	2.263
12	773,365	13,466,727		0		0	17	28,859	53	12,606	103	6,362	86,840	1.741
13	830,395	6,923,081		0		0	7	9,326	62	8,935	97	8,565	42,404	.834
14	854,791	9,391,528		0		0	7	15,763	20	5,922	129	15,084	57,146	1.099
ALL	3,942,676	67,469,429	1	0	2	3,486	81	148,493	258	53,940	553	38,570	430,205	1.711
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	35,565,326		0	1	141	29	94,895	65	27,483	113	10,523	222,611	5.020
11	775,675	39,639,349		0	1	13,725	21	73,807	59	25,196	110	11,851	271,815	5.110
12	773,365	33,322,739		0		2,200	18	61,463	54	24,123	101	13,961	231,480	4.309
13	830,395	17,541,622		23		828	14	32,990	60	18,360	93	13,906	109,308	2.112
14	854,791	30,218,826		98		2,271	15	64,761	43	24,341	97	20,435	190,283	3.535
ALL	3,942,676	156,287,862		121	2	19,165	97	327,916	281	119,503	514	70,676	1,025,497	3.964
PURE PREMIUM		3.964		.000		.049		.832		.303		.179	2.601	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	26,372,537		0	1	106	16	52,262	48	20,485	77	7,181	183,691	3.723
11	775,675	28,471,225		0	1	13,725	13	44,025	45	19,104	85	9,122	198,736	3.671
12	773,365	24,397,211		0		3,300	12	39,409	44	19,446	82	11,280	170,537	3.155
13	830,395	12,562,435		23		2,483	8	19,453	42	12,935	72	10,831	79,899	1.513
14	854,791	24,055,556		54		3,421	11	47,760	39	21,807	82	17,346	150,167	2.814
ALL	3,942,676	115,858,964		77	2	23,035	60	202,909	218	93,777	398	55,760	783,030	2.939
PURE PREMIUM		2.939		.000		.058		.515		.238		.141	1.986	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

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														
10	746,854	28,783,734		0	1	7,153	49	76,934	72	20,843	193	11,663	171,245	3.854
11	676,026	28,340,581	1	144		0	47	82,712	69	18,470	140	8,288	173,792	4.192
12	695,895	19,793,519		0		0	40	65,673	68	19,220	162	13,847	99,195	2.844
13	723,387	19,875,809	1	5,841		0	39	60,243	75	19,310	126	10,261	103,104	2.748
14	765,428	22,746,247	3	2,763	1	5,182	10	21,322	46	12,560	164	21,659	163,977	2.972
ALL	3,607,590	119,539,890	5	8,748	2	12,335	185	306,884	330	90,403	785	65,718	711,313	3.314
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	62,058,444		0	1	21,681	49	136,481	72	42,810	193	28,609	391,003	8.309
11	676,026	59,454,631	1	345		1,370	46	147,174	70	35,928	139	23,002	386,726	8.795
12	695,895	47,443,394		0		4,947	40	136,189	71	38,265	158	30,205	264,828	6.818
13	723,387	55,549,839	1	8,233		3,707	42	143,682	76	39,538	121	20,899	339,439	7.679
14	765,428	72,110,353	3	4,473	1	21,404	24	98,667	69	39,617	126	29,947	526,995	9.421
ALL	3,607,590	296,616,661	5	13,051	2	53,109	201	662,193	358	196,158	737	132,662	1,908,991	8.222
PURE PREMIUM		8.222		.036		.147		1.836		.544		.368	5.292	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	38,662,160		0	1	16,259	27	75,165	54	31,910	132	19,524	243,765	5.177
11	676,026	38,537,389	1	276		1,370	27	87,788	53	27,249	107	17,685	251,005	5.701
12	695,895	34,635,198		0		7,421	26	87,321	57	30,897	127	24,336	196,377	4.977
13	723,387	38,798,605	1	8,233		11,122	25	84,788	53	27,676	95	16,394	239,773	5.363
14	765,428	60,633,323	2	2,486	2	32,135	18	74,020	62	35,313	108	25,575	436,804	7.921
ALL	3,607,590	211,266,675	4	10,995	3	68,307	123	409,082	279	153,045	569	103,514	1,367,724	5.856
PURE PREMIUM		5.856		.030		.189		1.134		.424		.287	3.791	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

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														
10	11,787,255	108,892,413	1	462	2	14,522	149	232,451	519	97,035	1168	73,390	671,063	.924
11	12,308,380	98,100,502	4	8,041	2	8,121	143	209,369	519	107,838	1091	64,764	582,872	.797
12	12,630,756	87,770,031	5	15,239	2	1,609	127	163,531	488	100,279	1052	71,828	525,214	.695
13	13,502,406	94,548,364	4	7,917		0	111	143,175	614	124,966	1249	104,177	565,249	.700
14	13,775,132	59,912,240	6	22,940		0	33	40,658	252	55,546	1417	109,484	370,494	.435
ALL	64,003,929	449,223,550	20	54,599	6	24,252	563	789,184	2392	485,564	5977	423,643	2,714,892	.702
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	233,413,081	1	3,919	2	44,017	149	412,368	519	199,310	1168	180,027	1,494,490	1.980
11	12,308,380	210,955,067	4	19,230	2	34,275	146	382,606	527	208,503	1080	162,795	1,302,142	1.714
12	12,630,756	215,724,792	5	19,581	2	25,773	142	369,229	498	193,679	1026	146,784	1,402,203	1.708
13	13,502,406	259,788,386	4	11,321	1	11,920	174	475,281	616	251,376	1182	172,738	1,675,248	1.924
14	13,775,132	187,082,206	6	30,691	1	9,242	145	358,205	484	180,941	1071	141,987	1,149,755	1.358
ALL	64,003,929	1,106,963,532	20	84,742	8	125,227	756	1,997,689	2644	1,033,809	5527	804,331	7,023,838	1.730
PURE PREMIUM		1.730		.013		.020		.312		.162		.126	1.097	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	153,294,668	4	15,675	1	33,009	82	227,105	387	148,561	797	122,855	985,741	1.301
11	12,308,380	149,430,854	3	15,380	2	34,275	87	228,221	400	158,172	830	125,096	933,164	1.214
12	12,630,756	164,763,625	4	15,655	3	38,659	91	236,799	402	156,346	827	118,302	1,081,875	1.304
13	13,502,406	185,009,991	4	11,321	3	35,760	103	280,337	433	176,743	922	134,773	1,211,166	1.370
14	13,775,132	150,291,980	3	17,055	2	13,948	107	264,675	432	161,568	913	120,987	924,688	1.091
ALL	64,003,929	802,791,118	18	75,086	11	155,651	470	1,237,137	2054	801,390	4289	622,013	5,136,634	1.254
PURE PREMIUM		1.254		.012		.024		.193		.125		.097	.803	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

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														
10	13,242,559	97,243,828	2	37,703	4	53,240	227	436,461	656	202,764	1474	156,218	86,052	.734
11	13,760,081	87,034,860	5	0	3	24,884	211	432,439	646	194,894	1342	136,180	81,952	.633
12	14,100,016	71,125,002	5	5	2	3,919	184	271,967	609	195,515	1317	157,226	82,618	.504
13	15,056,188	71,075,685	5	1,301		0	157	190,367	751	228,306	1472	197,263	93,520	.472
14	15,395,351	59,161,704	9	1,499	1	61,880	50	99,990	318	88,946	1710	249,564	89,738	.384
ALL	71,554,195	385,641,079	26	40,508	10	143,923	829	1,431,224	2980	910,425	7315	896,451	433,880	.539
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	210,810,388	1	13,008	4	139,382	227	1,023,502	656	466,966	1474	379,453	85,794	1.592
11	13,760,081	196,068,286	5	0	3	104,511	213	960,278	656	466,753	1329	342,026	87,115	1.425
12	14,100,016	189,851,094	5	64,972	2	69,662	200	901,250	623	443,561	1285	330,747	88,319	1.346
13	15,056,188	212,399,553	5	64,981	1	34,834	230	1,036,935	752	535,214	1396	359,260	92,772	1.411
14	15,395,351	186,703,266	9	116,918	2	69,706	184	829,524	596	424,154	1294	333,044	93,686	1.213
ALL	71,554,195	995,832,587	25	259,879	12	418,095	1054	4,751,489	3283	2,336,648	6778	1,744,530	447,686	1.392
PURE PREMIUM		1.392		.036		.058		.664		.327		.244	.063	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	141,302,220	4	51,992	4	104,563	125	563,472	489	347,943	1006	259,009	86,043	1.067
11	13,760,081	138,365,516		0	3	104,511	127	572,426	500	356,308	1022	263,034	87,376	1.006
12	14,100,016	144,831,375	4	51,978	3	104,487	129	577,182	506	359,964	1033	266,092	88,610	1.027
13	15,056,188	152,909,361	5	64,981	3	104,503	135	609,828	529	376,586	1087	279,663	93,532	1.016
14	15,395,351	151,490,324	5	64,968	4	104,786	134	602,006	519	369,544	1080	278,105	95,495	.984
ALL	71,554,195	728,898,796	18	233,919	17	522,850	650	2,924,914	2543	1,810,345	5228	1,345,903	451,056	1.019
PURE PREMIUM		1.019		.033		.073		.409		.253		.188	.063	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

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														
10	708,450	13,013,004	1	36,107	1	755	29	50,809	65	24,794	113	9,999	7,666	1.837
11	775,675	11,368,491		0	1	12,264	21	60,504	58	23,827	111	9,018	8,072	1.466
12	773,365	8,684,035		0		0	17	46,825	53	17,913	103	12,085	10,017	1.123
13	830,395	4,240,409		0		0	7	4,438	62	13,713	97	14,760	9,493	.511
14	854,791	5,714,597		0		0	7	22,011	20	6,128	129	20,184	8,823	.669
ALL	3,942,676	43,020,536	1	36,107	2	13,019	81	184,587	258	86,375	553	66,046	44,071	1.091
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	22,261,119		12,457	1	1,976	29	119,148	65	57,100	113	24,287	7,643	3.142
11	775,675	27,181,479		0	1	48,332	21	134,279	59	56,484	110	24,139	8,581	3.504
12	773,365	23,148,033		0		7,637	18	144,740	54	41,524	101	26,872	10,708	2.993
13	830,395	10,930,847		664		1,221	14	39,887	60	32,385	93	25,734	9,417	1.316
14	854,791	19,028,283		1,465		1,694	15	112,193	43	36,981	97	28,739	9,211	2.226
ALL	3,942,676	102,549,761		14,586	2	60,860	97	550,247	281	224,474	514	129,771	45,560	2.601
PURE PREMIUM		2.601		.037		.154		1.396		.569		.329	.116	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	18,365,845		49,792	1	1,482	16	65,595	48	42,546	77	16,578	7,665	2.592
11	775,675	19,863,384		0	1	48,332	13	80,045	45	43,049	85	18,602	8,607	2.561
12	773,365	17,019,085		0		11,455	12	92,688	44	33,662	81	21,643	10,744	2.201
13	830,395	8,011,515		664		3,662	8	23,448	42	22,867	72	19,980	9,495	.965
14	854,791	14,995,515		814		2,566	11	80,969	37	32,207	81	24,010	9,389	1.754
ALL	3,942,676	78,255,344		51,270	2	67,497	60	342,745	216	174,331	396	100,813	45,900	1.985
PURE PREMIUM		1.985		.130		.171		.869		.442		.256	.116	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH 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														
10	746,854	17,124,483		0	1	11,713	49	102,900	72	21,493	193	24,096	11,042	2.293
11	676,026	17,379,175	1	0		0	47	130,214	69	19,835	140	15,348	8,395	2.571
12	695,895	9,919,539		0		0	40	44,710	68	27,391	162	20,269	6,825	1.425
13	723,387	10,310,370	1	0		0	39	53,801	75	24,638	126	16,247	8,417	1.425
14	765,428	16,397,670	3	1,441	1	61,880	10	48,540	46	13,559	164	29,109	9,447	2.142
ALL	3,607,590	71,131,237	5	1,441	2	73,593	185	380,165	330	106,916	785	105,069	44,126	1.972
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	39,100,290		0	1	30,665	49	241,300	72	49,499	193	58,530	11,009	5.235
11	676,026	38,672,637	1	0		2,710	46	283,542	70	49,934	139	41,616	8,924	5.721
12	695,895	26,482,773		0		7,377	40	144,755	71	62,160	158	43,240	7,296	3.806
13	723,387	33,943,932	1	6,237		8,032	42	222,935	76	60,789	121	33,097	8,350	4.692
14	765,428	52,699,473	3	111,964	1	62,559	24	232,810	69	64,868	126	44,931	9,863	6.885
ALL	3,607,590	190,899,105	5	118,201	2	111,343	201	1,125,342	358	287,250	737	221,414	45,442	5.292
PURE PREMIUM		5.292		.328		.309		3.119		.796		.614	.126	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	24,372,333		0	1	23,004	27	132,844	54	36,882	132	39,952	11,041	3.263
11	676,026	25,081,395		0		2,710	27	169,020	53	38,138	107	31,994	8,951	3.710
12	695,895	19,630,495		0		11,064	26	92,697	58	50,418	127	34,806	7,320	2.821
13	723,387	23,831,668	1	6,237		24,097	25	131,081	53	42,617	95	25,866	8,418	3.294
14	765,428	43,168,333	2	62,215	2	93,934	18	171,462	60	56,260	106	37,760	10,053	5.640
ALL	3,607,590	136,084,224	3	68,452	3	154,809	123	697,104	278	224,315	567	170,378	45,783	3.772
PURE PREMIUM		3.772		.190		.429		1.932		.622		.472	.127	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

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 ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	11,787,255	67,106,341	1	1,596	2	40,772	149	282,752	519	156,477	1168	122,123	67,343	.569
11	12,308,380	58,287,194	4	0	2	12,620	143	241,721	519	151,232	1091	111,815	65,484	.474
12	12,630,756	52,521,428	5	5	2	3,919	127	180,432	488	150,211	1052	124,872	65,777	.416
13	13,502,406	56,524,906	4	1,301		0	111	132,128	614	189,955	1249	166,256	75,609	.419
14	13,775,132	37,049,437	6	58		0	33	29,439	252	69,258	1417	200,271	71,468	.269
ALL	64,003,929	271,489,306	20	2,960	6	57,311	563	866,472	2392	717,133	5977	725,337	345,681	.424
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	149,448,979	1	551	2	106,741	149	663,054	519	360,367	1168	296,636	67,141	1.268
11	12,308,380	130,214,170	4	0	2	53,469	146	542,457	527	360,335	1080	276,271	69,610	1.058
12	12,630,756	140,220,288	5	64,972	2	54,648	142	611,755	498	339,877	1026	260,635	70,315	1.110
13	13,502,406	167,524,774	4	58,080	1	25,581	174	774,114	616	442,040	1182	300,429	75,004	1.241
14	13,775,132	114,975,510	6	3,489	1	5,453	145	484,520	484	322,305	1071	259,374	74,613	.835
ALL	64,003,929	702,383,721	20	127,092	8	245,892	756	3,075,900	2644	1,824,924	5527	1,393,345	356,683	1.097
PURE PREMIUM		1.097		.020		.038		.481		.285		.218	.056	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	98,564,042	4	2,201	2	80,077	82	365,033	387	268,515	797	202,479	67,336	.836
11	12,308,380	93,420,737		0	2	53,469	87	323,361	402	275,120	830	212,439	69,819	.759
12	12,630,756	108,181,795	4	51,978	3	81,968	91	391,797	404	275,885	825	209,643	70,547	.856
13	13,502,406	121,066,178	4	58,080	3	76,744	102	455,299	434	311,102	920	233,818	75,619	.897
14	13,775,132	93,326,476	3	1,939	2	8,286	105	349,575	422	281,077	893	216,335	76,053	.677
ALL	64,003,929	514,559,228	15	114,198	12	300,544	467	1,885,065	2049	1,411,699	4265	1,074,714	359,374	.804
PURE PREMIUM		.804		.018		.047		.295		.221		.168	.056	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2017 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	7.08	Use rate for associated non-temporary class	104
187	5.51	Use rate for associated non-temporary class	107
191	4.15	Use rate for associated non-temporary class	161
275	4.84	Use rate for associated non-temporary class	221
276	7.51	Use rate for associated non-temporary class	222
297	4.72	Use rate for associated non-temporary class	281
491	5.45	Use rate for associated non-temporary class	403
495	6.97	Use rate for associated non-temporary class	451
497	2.41	Use rate for associated non-temporary class	472
499	5.62	Use rate for associated non-temporary class	475
587	2.86	Use rate for associated non-temporary class	563
691	7.93	Use rate for associated non-temporary class	609
693	9.46	Use rate for associated non-temporary class	651
695	4.74	Use rate for associated non-temporary class	661
867	7.95	Use rate for associated non-temporary class	813
871	10.02	Use rate for associated non-temporary class	921
877	4.51	Use rate for associated non-temporary class	914
879	4.81	Use rate for associated non-temporary class	923
881	4.87	Use rate for associated non-temporary class	926
883	4.49	Use rate for associated non-temporary class	928
889	0.28	Use rate for associated non-temporary class	953
895	0.76	Use rate for associated non-temporary class	965
Aircraft Classifications			
* 7413	1.42	Aircraft Procedure	
* 7421	1.72	Aircraft Procedure	
* 7424	4.08	Aircraft Procedure	
* 7453	0.31	Aircraft Procedure	
Other Classifications			
0175	1.97	Supplemental load, 20% of 512	
0176	0.70	Supplemental load, 10% of 513	
309	6.07	No comparable Pa. code, use industry group change	
464	6.11	No comparable Pa. code, use industry group change	
625	9.63	No comparable Pa. code, use industry group change	
643	19.76	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
* 670	9.44	Use combined experience of 670, 681	
* 681	9.44	Use combined experience of 670, 681	
682	26.70	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
809	7.08	Use combined experience of 809, 992	
811	12.52	Use combined experience of 811, 4777	
929	6.32	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
947	9.11	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
955	0.39	Capped due to secondary capping procedure	
962	0.25	Capped due to secondary capping procedure	
* 970	10.31	Use combined experience of 970, 991	
* 991	10.31	Use combined experience of 970, 991	
992	7.08	Use combined experience of 809, 992	
4777	12.52	Use combined experience of 811, 4777	
7445	1.09	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)	12/1/16 Manual	12/1/17 Indicated	12/1/17 Adjusted
INDEX	7413, 7421, 7424, 7453			3.03	
Code	Rate Index				
7413	0.70 * Index * 0.825	37	1.63	1.75	1.58
7421	0.70 * Index	26,055	1.98	2.12	1.92
7424	1.65 * Index	19,518	4.66	5.00	4.53
7453	0.70 * Index * 0.175	37	0.35	0.37	0.33
	Total	45,647			
Average weighted by payroll			3.12	3.35	3.03

* See Page 8 for the loss cost selections for these classes.

CLASS:
Temp Classes

INDUSTRY GROUP:
3

CODE:
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	All
2010	34,171	709,950	1,445,674	2.078	29,227	0.644	0	0	1	7	14
2011	35,558	1,449,098	3,015,754	4.075	40,552	0.956	0	0	4	12	34
2012	43,002	1,945,266	4,423,681	4.524	53,498	0.814	0	0	5	11	35
2013	66,801	1,742,771	4,848,952	2.609	22,455	1.033	0	0	1	28	69
2014	68,360	943,035	3,088,752	1.380	20,706	0.585	0	0	0	4	40
TOTAL	247,892	6,790,120	16,822,813	2.739	31,359	0.807	0	0	9	62	200
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
2010	0	0	142,926	148,755	20,204	0	0	45,886	239,341	45,891	66,947
2011	0	0	371,451	243,332	54,879	0	0	410,497	164,968	133,649	70,322
2012	0	0	413,954	239,620	97,672	0	0	720,047	281,584	119,538	72,851
2013	0	0	75,770	517,103	130,703	0	0	285,003	422,826	117,997	193,369
2014	0	0	0	97,522	192,486	0	0	0	118,273	419,978	114,776
TOTAL	0	0	1,004,101	1,246,332	495,944	0	0	1,461,433	1,226,992	837,053	518,265
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
2010	0	0	253,551	305,543	49,560	0	0	107,603	551,202	111,469	66,746
2011	0	6,166	675,327	462,716	147,810	0	8,538	907,849	398,126	334,470	74,752
2012	0	26,501	766,570	447,375	210,575	0	98,809	1,889,290	627,905	278,778	77,878
2013	200	16,383	748,446	874,241	242,873	33,725	52,150	1,561,092	863,244	264,776	191,822
2014	368	8,913	498,823	307,498	241,184	2,831	7,185	752,830	620,202	529,092	119,826
TOTAL	568	57,963	2,942,717	2,397,373	892,002	36,556	166,682	5,218,664	3,060,679	1,518,585	531,024
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,423,150	7,868,639	531,024	
IBNR + FREQ. ADJUSTMENT	(6,259,844)	(2,566,470)	6,854	
TOTAL LOSSES	2,163,306	5,302,169	537,878	
EXPECTED LOSSES	14,320,721	9,618,210	808,128	
CREDIBILITY	0.05	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.873	2.139	0.217	3.229
INDICATED (POST-TEST)	1.073	2.629	0.267	3.969
PRES. ON RATE LEVEL	5.722	3.843	0.323	9.888
DERIVED BY FORMULA	5.490	3.673	0.315	9.478
UNDERLYING PRES. RATE	5.777	3.880	0.326	9.983
PROPOSED	5.490	3.673	0.315	9.478
YEAR	12-01-16	12-01-17	IND. RATE =	12.207
IND. RATE		12.21		
MAN. RATE	12.59	12.21	ADJ. RATE =	12.21

Combined 12/1/16 rating value
12.59
Indicated percentage change
-3.02%

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
2010	6,169	22,633	51,744	0.367	20,174	0.162	0	0	0	0	1	1
2011	6,501	1,254,213	1,917,319	19.293	624,287	0.308	0	0	2	0	0	2
2012	6,772	163,921	338,694	2.421	78,530	0.295	0	0	1	0	1	2
2013	6,552	468,820	1,438,333	7.155	76,827	0.916	0	0	1	3	2	6
2014	5,898	185,037	635,576	3.137	92,007	0.339	0	0	0	2	0	2
TOTAL	31,892	2,094,624	4,381,666	6.568	159,291	0.408	0	0	4	5	4	13
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
2010	0	0	0	0	12,073	0	0	0	0	8,101	2,459
2011	0	0	779,169	0	0	0	0	469,405	0	0	5,639
2012	0	0	140,000	0	2,190	0	0	1,593	0	13,276	6,862
2013	0	0	113,695	49,286	17,823	0	0	173,149	89,728	17,280	7,859
2014	0	0	0	71,004	0	0	0	0	113,010	0	1,023
TOTAL	0	0	1,032,864	120,290	32,086	0	0	644,147	202,738	38,657	23,842
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
2010	0	0	0	0	29,615	0	0	0	0	19,677	2,452
2011	0	10,049	1,060,094	5,501	22,561	0	7,540	782,130	9,566	13,884	5,994
2012	0	10,131	267,471	5,000	11,923	0	290	7,371	3,215	25,958	7,335
2013	265	7,235	282,736	94,194	38,418	19,972	25,701	712,259	197,862	51,895	7,796
2014	99	2,201	130,165	85,027	13,299	859	2,170	219,804	156,282	24,602	1,068
TOTAL	364	29,616	1,740,466	189,722	115,816	20,831	35,701	1,721,564	366,925	136,016	24,645
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,548,542	808,479	24,645	
IBNR + FREQ. ADJUSTMENT	(479,075)	(242,767)	349	
TOTAL LOSSES	3,069,467	565,712	24,994	
EXPECTED LOSSES	1,037,128	877,668	51,665	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.625	1.774	0.078	11.477
INDICATED (POST-TEST)	11.832	2.181	0.096	14.109
PRES. ON RATE LEVEL	3.221	2.726	0.160	6.107
DERIVED BY FORMULA	3.307	2.710	0.157	6.174
UNDERLYING PRES. RATE	3.252	2.752	0.162	6.166
PROPOSED	3.307	2.710	0.157	6.174
YEAR	12-01-16	12-01-17	IND. RATE =	9.008
IND. RATE		9.01		
MAN. RATE	9.15	9.01	ADJ. RATE =	9.01

CLASS:
Sanitary Company
Fuel Distribution

INDUSTRY GROUP:
3

CODE:
809 + 992

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
2010	14,819	440,577	967,055	2.973	38,376	0.742	0	0	0	4	7
2011	13,104	294,309	703,181	2.246	44,619	0.458	0	0	0	0	6
2012	13,690	184,217	390,883	1.346	29,232	0.365	0	0	0	1	4
2013	15,689	818,830	2,179,931	5.219	56,933	0.892	0	0	0	3	11
2014	20,590	455,181	1,464,931	2.211	42,341	0.437	0	0	0	1	8
TOTAL	77,892	2,193,114	5,705,981	2.816	44,759	0.578	0	0	0	9	36
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
2010	0	0	0	119,390	14,127	0	0	0	256,087	32,532	18,441
2011	0	0	0	0	59,702	0	0	0	0	208,010	26,597
2012	0	0	0	7,865	31,807	0	0	0	33,896	72,593	38,056
2013	0	0	0	79,203	175,942	0	0	0	125,129	416,790	21,766
2014	0	0	0	16,448	131,927	0	0	0	66,878	165,816	74,112
TOTAL	0	0	0	222,906	413,505	0	0	0	481,990	895,741	178,972
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
2010	0	0	0	245,227	34,654	0	0	0	589,768	79,020	18,386
2011	0	0	5,749	4,472	141,147	0	0	12,460	21,300	489,780	28,273
2012	0	178	11,871	19,646	59,427	0	406	30,872	84,445	143,356	40,682
2013	35	5,256	201,463	197,263	262,581	3,960	10,006	372,187	422,320	683,268	21,592
2014	181	4,547	249,507	150,409	155,866	1,271	3,224	336,486	272,778	213,289	77,373
TOTAL	216	9,981	468,590	617,017	653,675	5,231	13,636	752,005	1,390,611	1,608,713	186,306
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,249,659	4,270,016	186,306	
IBNR + FREQ. ADJUSTMENT	(1,119,035)	(403,773)	1,271	
TOTAL LOSSES	130,624	3,866,243	187,577	
EXPECTED LOSSES	2,497,218	1,507,210	159,679	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.168	4.964	0.241	5.373
INDICATED (POST-TEST)	0.207	6.102	0.296	6.605
PRES. ON RATE LEVEL	3.176	1.917	0.203	5.296
DERIVED BY FORMULA	3.117	2.168	0.210	5.495
UNDERLYING PRES. RATE	3.206	1.935	0.205	5.346
PROPOSED	3.117	2.168	0.210	5.495
YEAR	12-01-16	12-01-17	IND. RATE =	7.077
IND. RATE		7.08		
MAN. RATE	7.22	7.08	ADJ. RATE =	7.08

CLASS:
Combined Classes 811 + 4777

INDUSTRY GROUP:
3

CODE:
811 + 4777

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases				
							Death	P.T.	Major	Minor	Temp
2010	39,288	4,290,885	7,689,618	10.922	117,080	0.916	1		10	4	21
2011	40,841	2,447,488	5,174,974	5.993	73,278	0.808	1		6	10	16
2012	50,406	2,578,019	5,398,224	5.115	66,986	0.754			4	12	22
2013	52,175	2,160,826	5,098,600	4.141	60,895	0.671	1		3	10	21
2014	64,204	2,400,537	8,030,302	3.739	44,664	0.810			3	12	37
TOTAL	246,914	13,877,755	31,391,718	5.620	70,270	0.786	3	0	26	48	117
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
2010	46,176	0	1,723,685	67,243	75,329	159,594	0	2,025,636	40,020	77,209	75,993
2011	335,569	0	870,057	237,652	91,347	0	0	432,172	300,523	150,844	29,324
2012	0	0	726,223	291,654	209,849	0	0	864,703	282,080	170,966	32,544
2013	706,028	0	278,523	279,006	175,320	1,553	0	225,005	249,035	216,841	29,515
2014	0	0	313,903	367,843	464,746	0	0	224,149	315,874	635,993	78,029
TOTAL	1,087,773	0	3,912,391	1,243,398	1,016,591	161,147	0	3,771,665	1,187,532	1,251,853	245,405
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
2010	391,850	0	2,806,207	138,117	184,782	55,060	0	3,758,130	92,166	187,541	75,765
2011	802,513	14,443	1,551,999	459,359	252,527	0	8,989	967,402	707,449	379,122	31,171
2012	0	44,850	1,281,544	567,025	434,835	0	99,691	1,914,860	641,301	379,328	34,790
2013	978,948	23,498	940,821	534,241	299,781	77,158	40,361	1,191,283	587,413	395,817	29,279
2014	2,580	58,144	2,021,160	946,792	644,065	18,709	27,134	2,171,259	1,195,178	863,819	81,462
TOTAL	2,175,891	140,935	8,601,731	2,645,534	1,815,990	150,927	176,175	10,002,934	3,223,507	2,205,627	252,467
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,248,593	9,890,658	252,467	
IBNR + FREQ. ADJUSTMENT	(7,334,650)	(1,834,761)	2,121	
TOTAL LOSSES	13,913,943	8,055,897	254,588	
EXPECTED LOSSES	16,575,337	6,923,469	266,667	
CREDIBILITY	0.05	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.635	3.263	0.103	9.001
INDICATED (POST-TEST)	6.927	4.011	0.127	11.065
PRES. ON RATE LEVEL	6.649	2.777	0.107	9.533
DERIVED BY FORMULA	6.663	2.950	0.110	9.723
UNDERLYING PRES. RATE	6.713	2.804	0.108	9.625
PROPOSED	6.663	2.950	0.110	9.723
YEAR	12-01-16	12-01-17	IND. RATE =	12.522
IND. RATE		12.52		
MAN. RATE	13.00	12.52	ADJ. RATE =	12.52

CLASSIFICATION STUDY - DELAWARE

CLASS:

INDUSTRY GROUP:

CODE:

Contact + Non-contact sports

3

970 + 991

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	764	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	411	0	0	0.000	0	0.000	0	0	0	0	0	0
2013	900	51,757	97,520	5.751	4,772	6.667	0	0	0	0	6	6
2014	746	309	323	0.041	0	0.000	0	0	0	0	0	0
TOTAL	3,482	52,066	97,843	1.495	4,772	1.723	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
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	17,334	23,127
2014	0	0	0	0	0	0	0	0	0	0	309
TOTAL	0	0	0	0	11,296	0	0	0	0	17,334	23,436
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
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	2	243	7,930	4,658	16,387	165	255	9,007	8,197	27,734	22,942
2014	0	0	0	0	0	0	0	0	0	0	323
TOTAL	2	243	7,930	4,658	16,387	165	255	9,007	8,197	27,734	23,265
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,602	56,976	23,265	
IBNR + FREQ. ADJUSTMENT	(72,460)	(33,537)	420	
TOTAL LOSSES	0	23,439	23,685	
EXPECTED LOSSES	155,680	118,179	56,408	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.673	0.680	1.353
INDICATED (POST-TEST)	0.000	0.827	0.836	1.663
PRES. ON RATE LEVEL	4.429	3.362	1.605	9.396
DERIVED BY FORMULA	4.429	3.337	1.597	9.363
UNDERLYING PRES. RATE	4.471	3.394	1.620	9.485
PROPOSED	4.429	3.337	1.597	9.363

YEAR	12-01-16	12-01-17	IND. RATE =	12.059
IND. RATE		12.06		
MAN. RATE	11.73	12.06	ADJ. RATE =	12.06

CLASSIFICATION STUDY - DELAWARE

CLASS:
AircraftINDUSTRY GROUP:
3CODE:
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	All
2010	8,327	23,307	23,237	0.280	0	0.000	0	0	0	0	0	0
2011	9,274	3,106	3,302	0.033	0	0.000	0	0	0	0	0	0
2012	9,027	15,310	16,366	0.170	0	0.000	0	0	0	0	0	0
2013	9,985	0	0	0.000	0	0.000	0	0	0	0	0	0
2014	8,997	1,828,135	2,415,698	20.319	609,378	0.333	3	0	0	0	0	3
TOTAL	45,610	1,869,858	2,458,603	4.100	609,378	0.066	3	0	0	0	0	3
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
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	15,310
2013	0	0	0	0	0	0	0	0	0	0	0
2014	1,828,135	0	0	0	0	0	0	0	0	0	0
TOTAL	1,828,135	0	0	0	0	0	0	0	0	0	41,723
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
2010	0	0	0	0	0	0	0	0	0	0	23,237
2011	0	0	0	0	0	0	0	0	0	0	3,302
2012	0	0	0	0	0	0	0	0	0	0	16,366
2013	0	0	0	0	0	0	0	0	0	0	0
2014	2,415,698	0	0	0	0	0	0	0	0	0	0
TOTAL	2,415,698	0	0	0	0	0	0	0	0	0	42,905
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,415,698	0	42,905	
IBNR + FREQ. ADJUSTMENT	(397,763)	(43,289)	224	
TOTAL LOSSES	2,017,935	0	43,129	
EXPECTED LOSSES	866,134	156,898	31,927	
CREDIBILITY	0.02	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.424	0.000	0.095	4.519
INDICATED (POST-TEST)	5.438	0.000	0.117	5.555
PRES. ON RATE LEVEL	1.881	0.341	0.069	2.291
DERIVED BY FORMULA	1.952	0.327	0.071	2.350
UNDERLYING PRES. RATE	1.899	0.344	0.070	2.313
PROPOSED	1.952	0.327	0.071	2.350
YEAR	12-01-16	12-01-17	IND. RATE =	3.027
IND. RATE		3.03		
MAN. RATE	3.07	3.03	ADJ. RATE =	3.03