

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2019 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, 2019 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	0.9852	0.9995	0.9928
(2) Off-Balance Factor (Collectible Prem Ratio)	1.1130	1.0522	0.9358
(3) Expense Provision (= 1 / 0.7128)	1.4029	1.4029	1.4029
(4) Effect of 7/1/20 Benefit Change	1.0039	1.0039	1.0039
(5) Rate Test Correction Factor	1.0386	0.9960	1.0158
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.6039	1.4752	1.3292

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2012 through 2016 were translated using composite multipliers, yielding an average claim value of \$ 1,112,079 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities * (2)	Per Claim Limit (2) * \$1,112,079 (3)	Per Accident Limit (3) * 2 (4)
A	0.75	834,059	1,668,118
B	0.84	934,146	1,868,292
C	0.93	1,034,233	2,068,466
D	1.03	1,145,441	2,290,882
E	1.14	1,267,770	2,535,540
F	1.27	1,412,340	2,824,680
G	1.41	1,568,031	3,136,062

@ From Delaware 12/1/19 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	17,556,600	4,847,100	22,403,700	896,148
Permanent Total Major	12 1,036	17,014,700 272,672,000	61,455,400 549,106,500	78,470,100 821,778,500	6,539,175 793,222
Total Serious	1,073	307,243,300	615,409,000	922,652,300	859,881
Minor Temporary	3,616 6,478	98,752,800 60,134,000	235,205,600 168,330,500	333,958,400 228,464,500	92,356 35,268
Total Non-Serious	10,094	158,886,800	403,536,100	562,422,900	55,719

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	859,881	1,112,079	194,613,825 *
Non-Serious	55,719	62,556	31,278,000 **
Medical	N/A	N/A	3,127,800 ***

* 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	193,156,120	31,043,721	3,104,372
0.99	190,251,692	30,576,926	3,057,693
0.98	187,361,967	30,112,494	3,011,249
0.97	184,487,022	29,650,438	2,965,044
0.96	181,626,932	29,190,769	2,919,077
0.95	178,781,775	28,733,501	2,873,350
0.94	175,951,630	28,278,645	2,827,865
0.93	173,136,577	27,826,214	2,782,621
0.92	170,336,698	27,376,222	2,737,622
0.91	167,552,075	26,928,682	2,692,868
0.90	164,782,792	26,483,608	2,648,361
0.89	162,028,934	26,041,013	2,604,101
0.88	159,290,589	25,600,911	2,560,091
0.87	156,567,845	25,163,316	2,516,332
0.86	153,860,792	24,728,243	2,472,824
0.85	151,169,522	24,295,707	2,429,571
0.84	148,494,127	23,865,722	2,386,572
0.83	145,834,702	23,438,303	2,343,830
0.82	143,191,344	23,013,468	2,301,347
0.81	140,564,152	22,591,230	2,259,123
0.80	137,953,224	22,171,606	2,217,161
0.79	135,358,664	21,754,613	2,175,461
0.78	132,780,575	21,340,267	2,134,027
0.77	130,219,064	20,928,585	2,092,859
0.76	127,674,237	20,519,585	2,051,959
0.75	125,146,206	20,113,284	2,011,328
0.74	122,635,082	19,709,700	1,970,970
0.73	120,140,981	19,308,853	1,930,885
0.72	117,664,019	18,910,760	1,891,076
0.71	115,204,316	18,515,440	1,851,544
0.70	112,761,994	18,122,915	1,812,292
0.69	110,337,178	17,733,202	1,773,320
0.68	107,929,994	17,346,324	1,734,632
0.67	105,540,573	16,962,300	1,696,230
0.66	103,169,048	16,581,153	1,658,115
0.65	100,815,555	16,202,903	1,620,290
0.64	98,480,234	15,827,575	1,582,758
0.63	96,163,226	15,455,189	1,545,519
0.62	93,864,679	15,085,771	1,508,577
0.61	91,584,741	14,719,343	1,471,934
0.60	89,323,565	14,355,931	1,435,593
0.59	87,081,310	13,995,559	1,399,556
0.58	84,858,135	13,638,254	1,363,825
0.57	82,654,206	13,284,043	1,328,404
0.56	80,469,693	12,932,951	1,293,295
0.55	78,304,769	12,585,009	1,258,501
0.54	76,159,614	12,240,243	1,224,024
0.53	74,034,412	11,898,684	1,189,868
0.52	71,929,352	11,560,362	1,156,036
0.51	69,844,628	11,225,309	1,122,531
0.50	67,780,442	10,893,557	1,089,356
0.49	65,736,998	10,565,138	1,056,514
0.48	63,714,511	10,240,087	1,024,009
0.47	61,713,199	9,918,440	991,844
0.46	59,733,290	9,600,232	960,023
0.45	57,775,017	9,285,502	928,550

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	55,838,622	8,974,288	897,429
0.43	53,924,355	8,666,630	866,663
0.42	52,032,475	8,362,570	836,257
0.41	50,163,250	8,062,152	806,215
0.40	48,316,959	7,765,419	776,542
0.39	46,493,889	7,472,419	747,242
0.38	44,694,341	7,183,198	718,320
0.37	42,918,627	6,897,808	689,781
0.36	41,167,070	6,616,301	661,630
0.35	39,440,008	6,338,731	633,873
0.34	37,737,795	6,065,154	606,515
0.33	36,060,799	5,795,630	579,563
0.32	34,409,404	5,530,221	553,022
0.31	32,784,014	5,268,991	526,899
0.30	31,185,053	5,012,009	501,201
0.29	29,612,963	4,759,345	475,935
0.28	28,068,214	4,511,076	451,108
0.27	26,551,298	4,267,280	426,728
0.26	25,062,736	4,028,040	402,804
0.25	23,603,078	3,793,447	379,345
0.24	22,172,908	3,563,592	356,359
0.23	20,772,849	3,338,577	333,858
0.22	19,403,562	3,118,508	311,851
0.21	18,065,755	2,903,498	290,350
0.20	16,760,187	2,693,669	269,367
0.19	15,487,676	2,489,153	248,915
0.18	14,249,104	2,290,092	229,009
0.17	13,045,427	2,096,639	209,664
0.16	11,877,690	1,908,962	190,896
0.15	10,747,034	1,727,245	172,725
0.14	9,654,718	1,551,690	155,169
0.13	8,602,139	1,382,521	138,252
0.12	7,590,859	1,219,990	121,999
0.11	6,622,639	1,064,380	106,438
0.10	5,699,487	916,012	91,601
0.09	4,823,724	775,261	77,526
0.08	3,998,066	642,563	64,256
0.07	3,225,766	518,440	51,844
0.06	2,510,801	403,532	40,353
0.05	1,858,205	298,648	29,865
0.04	1,274,633	204,857	20,486
0.03	769,492	123,672	12,367
0.02	357,642	57,480	5,748
0.01	68,834	11,063	1,106
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> Five Year Payroll (00's) <hr/>		
	777,987,980		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	526,328,141	427,385,110	45,457,294
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.4781	1.8203	17.1147

* 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	285,504,061	56,508,885	53,130,395
0.99	281,211,026	55,659,178	52,331,498
0.98	276,939,723	54,813,773	51,536,623
0.97	272,690,267	53,972,692	50,745,839
0.96	268,462,768	53,135,957	49,959,127
0.95	264,257,342	52,303,592	49,176,523
0.94	260,074,104	51,475,617	48,398,061
0.93	255,913,174	50,652,057	47,623,724
0.92	251,774,673	49,832,937	46,853,579
0.91	247,658,722	49,018,280	46,087,628
0.90	243,565,445	48,208,112	45,325,904
0.89	239,494,967	47,402,456	44,568,407
0.88	235,447,420	46,601,338	43,815,189
0.87	231,422,932	45,804,784	43,066,267
0.86	227,421,637	45,012,821	42,321,641
0.85	223,443,670	44,225,475	41,581,379
0.84	219,489,169	43,442,774	40,845,464
0.83	215,558,273	42,664,743	40,113,947
0.82	211,651,126	41,891,416	39,386,864
0.81	207,767,873	41,122,816	38,664,212
0.80	203,908,660	40,358,974	37,946,045
0.79	200,073,641	39,599,922	37,232,362
0.78	196,262,968	38,845,688	36,523,232
0.77	192,476,798	38,096,303	35,818,654
0.76	188,715,290	37,351,801	35,118,663
0.75	184,978,607	36,612,211	34,423,275
0.74	181,266,915	35,877,567	33,732,560
0.73	177,580,384	35,147,905	33,046,518
0.72	173,919,186	34,423,256	32,365,198
0.71	170,283,499	33,703,655	31,688,620
0.70	166,673,503	32,989,142	31,016,834
0.69	163,089,383	32,279,748	30,349,840
0.68	159,531,324	31,575,514	29,687,706
0.67	155,999,521	30,876,475	29,030,468
0.66	152,494,170	30,182,673	28,378,141
0.65	149,015,472	29,494,144	27,730,777
0.64	145,563,634	28,810,935	27,088,428
0.63	142,138,864	28,133,081	26,451,094
0.62	138,741,382	27,460,629	25,818,843
0.61	135,371,406	26,793,620	25,191,709
0.60	132,029,161	26,132,101	24,569,744
0.59	128,714,884	25,476,116	23,952,981
0.58	125,428,809	24,825,714	23,341,456
0.57	122,171,182	24,180,943	22,735,236
0.56	118,942,253	23,541,851	22,134,356
0.55	115,742,279	22,908,492	21,538,867
0.54	112,571,525	22,280,914	20,948,804
0.53	109,430,264	21,659,174	20,364,234
0.52	106,318,775	21,043,327	19,785,209
0.51	103,237,345	20,433,430	19,211,781
0.50	100,186,271	19,829,542	18,644,001
0.49	97,165,857	19,231,721	18,081,920
0.48	94,176,419	18,640,030	17,525,607
0.47	91,218,279	18,054,536	16,975,113
0.46	88,291,776	17,475,302	16,430,506
0.45	85,397,253	16,902,399	15,891,855

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	82,535,067	16,335,896	15,359,228
0.43	79,705,589	15,775,867	14,832,677
0.42	76,909,201	15,222,386	14,312,288
0.41	74,146,300	14,675,535	13,798,128
0.40	71,417,297	14,135,392	13,290,283
0.39	68,722,617	13,602,044	12,788,823
0.38	66,062,705	13,075,575	12,293,831
0.37	63,438,023	12,556,080	11,805,395
0.36	60,849,046	12,043,653	11,323,599
0.35	58,296,276	11,538,392	10,848,546
0.34	55,780,235	11,040,400	10,380,322
0.33	53,301,467	10,549,785	9,919,047
0.32	50,860,540	10,066,661	9,464,806
0.31	48,458,051	9,591,144	9,017,718
0.30	46,094,627	9,123,360	8,577,905
0.29	43,770,921	8,663,436	8,145,485
0.28	41,487,627	8,211,512	7,720,578
0.27	39,245,474	7,767,730	7,303,322
0.26	37,045,230	7,332,241	6,893,870
0.25	34,887,710	6,905,212	6,492,376
0.24	32,773,775	6,486,807	6,098,977
0.23	30,704,348	6,077,212	5,713,880
0.22	28,680,405	5,676,620	5,337,236
0.21	26,702,992	5,285,237	4,969,253
0.20	24,773,232	4,903,286	4,610,135
0.19	22,892,334	4,531,005	4,260,106
0.18	21,061,601	4,168,654	3,919,420
0.17	19,282,446	3,816,512	3,588,336
0.16	17,556,414	3,474,884	3,267,128
0.15	15,885,191	3,144,104	2,956,137
0.14	14,270,639	2,824,541	2,655,671
0.13	12,714,822	2,516,603	2,366,142
0.12	11,220,049	2,220,748	2,087,976
0.11	9,788,923	1,937,491	1,821,654
0.10	8,424,412	1,667,417	1,567,724
0.09	7,129,946	1,411,208	1,326,834
0.08	5,909,541	1,169,657	1,099,722
0.07	4,768,005	943,716	887,295
0.06	3,711,215	734,549	690,629
0.05	2,746,613	543,629	511,131
0.04	1,884,035	372,901	350,612
0.03	1,137,386	225,120	211,657
0.02	528,631	104,631	98,375
0.01	101,744	20,138	18,929
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2012 - 2016

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.	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														
12	14,080,741	130,663,630	5	16,503	3	13,253	197	315,236	635	137,466	1285	81,626	742,552	.928
13	15,013,970	143,223,779	6	18,628	1	1,909	222	344,141	780	159,065	1404	112,144	796,350	.954
14	15,344,859	124,959,620	9	17,396	2	7,280	174	274,236	721	145,472	1266	100,835	704,378	.814
15	16,234,269	121,065,100	4	35,611	2	25,591	143	196,130	750	157,429	1418	95,709	700,181	.746
16	17,124,205	91,823,608	1	17,807	1	7,363	54	88,046	373	82,913	1717	152,527	569,581	.536
ALL	77,798,044	611,735,737	25	105,945	9	55,396	790	1,217,789	3259	682,345	7090	542,841	3,513,042	.786
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	14,080,741	282,430,733	5	28,831	3	39,561	197	518,562	635	173,345	1285	119,337	1,944,671	2.006
13	15,013,970	320,651,786	6	33,191	1	6,669	230	605,284	790	215,859	1385	128,495	2,217,021	2.136
14	15,344,859	303,430,645	9	28,337	3	25,488	199	523,693	728	198,868	1232	114,349	2,143,572	1.977
15	16,234,269	344,817,945	4	56,025	3	70,806	214	563,191	764	208,611	1331	123,541	2,426,005	2.124
16	17,124,205	287,152,838	1	29,182	2	27,623	196	515,990	699	190,845	1245	115,618	1,992,270	1.677
ALL	77,798,044	1,538,483,947	25	175,566	12	170,147	1036	2,726,720	3616	987,528	6478	601,340	10,723,539	1.978
PURE PREMIUM		1.978		.023		.022		.350		.127		.077	1.378	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	14,080,741	205,459,429	3	17,295	3	39,561	131	344,868	518	141,453	925	85,871	1,425,547	1.459
13	15,013,970	211,532,400	2	16,586	3	20,006	139	363,026	544	148,669	973	90,222	1,476,816	1.409
14	15,344,859	229,431,626	3	9,440	3	25,488	139	369,201	550	150,315	981	91,039	1,648,833	1.495
15	16,234,269	276,848,850	4	56,025	4	94,399	147	387,691	581	158,672	1037	96,207	1,975,495	1.705
16	17,124,205	252,374,059	4	116,985	4	55,584	153	402,127	589	161,082	1053	97,866	1,690,096	1.474
ALL	77,798,044	1,175,646,364	16	216,331	17	235,038	709	1,866,913	2782	760,191	4969	461,205	8,216,787	1.511
PURE PREMIUM		1.511		.028		.030		.240		.098		.059	1.056	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2012 - 2016

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.	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														
12	772,511	13,981,780		0	1	4,906	21	35,815	51	11,364	97	5,784	81,949	1.810
13	829,575	8,379,889		0		0	12	18,528	76	13,040	80	4,579	47,652	1.010
14	854,475	12,122,286		0		0	17	32,618	58	11,178	85	7,954	69,473	1.419
15	894,789	9,725,283	1	1,978		0	15	22,379	62	14,108	99	5,294	53,493	1.087
16	938,847	7,606,258		0		0	7	9,511	42	11,246	146	13,726	41,580	.810
ALL	4,290,197	51,815,496	1	1,978	1	4,906	72	118,851	289	60,936	507	37,337	294,147	1.208
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	772,511	32,213,691		0	1	14,646	21	58,915	51	14,329	97	8,457	225,790	4.170
13	829,575	17,778,956		0		139	13	32,979	76	17,307	79	5,319	122,046	2.143
14	854,475	31,426,496		0		1,212	19	59,046	58	15,679	83	9,118	229,210	3.678
15	894,789	27,946,682	1	3,239		1,237	20	57,085	62	18,052	94	7,620	192,233	3.123
16	938,847	23,419,035		374		1,229	20	55,210	67	20,773	107	10,873	145,731	2.494
ALL	4,290,197	132,784,860	1	3,613	1	18,463	93	263,235	314	86,140	460	41,387	915,010	3.095
PURE PREMIUM		3.095		.008		.043		.614		.201		.096	2.133	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	772,511	23,825,490		0	1	14,646	14	39,181	42	11,693	70	6,085	166,650	3.084
13	829,575	11,929,839		0		416	8	19,780	52	11,914	56	3,744	83,444	1.438
14	854,475	23,192,213		0		1,212	13	41,622	44	11,852	66	7,259	169,977	2.714
15	894,789	20,633,212	1	3,239		1,650	14	39,214	47	13,682	74	5,971	142,577	2.306
16	938,847	19,388,732		1,519		2,485	15	42,231	56	17,432	91	9,294	120,926	2.065
ALL	4,290,197	98,969,486	1	4,758	1	20,409	64	182,028	241	66,573	357	32,353	683,574	2.307
PURE PREMIUM		2.307		.011		.048		.424		.155		.075	1.593	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2012 - 2016

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.	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														
12	693,415	22,354,889		0		0	44	79,651	64	17,743	163	15,068	111,088	3.224
13	722,477	22,973,285	1	4,614		0	46	78,678	71	18,015	122	8,213	120,212	3.180
14	763,313	24,211,590	3	3,414	1	5,590	27	49,160	71	20,804	135	15,763	147,384	3.172
15	797,796	30,275,841	1	33,219	1	22,695	36	50,002	56	15,964	149	13,740	167,139	3.795
16	857,845	22,939,932		0	1	7,363	17	31,568	35	9,287	196	27,719	153,463	2.674
ALL	3,834,846	122,755,537	5	41,247	3	35,648	170	289,059	297	81,813	765	80,503	699,286	3.201
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	693,415	48,859,397		0		0	44	131,026	64	22,373	163	22,029	313,166	7.046
13	722,477	55,091,561	1	8,222		589	46	134,313	72	24,510	121	9,795	373,487	7.625
14	763,313	60,529,972	3	5,561	1	13,515	29	91,370	73	28,943	131	17,881	448,029	7.930
15	797,796	81,814,214	1	49,172	1	54,474	38	113,314	64	24,428	139	18,076	558,678	10.255
16	857,845	73,839,032		2,342	1	18,573	29	111,420	77	31,171	142	21,208	553,676	8.608
ALL	3,834,846	320,134,176	5	65,297	3	87,151	186	581,443	350	131,425	696	88,989	2,247,036	8.348
PURE PREMIUM		8.348		.170		.227		1.516		.343		.232	5.860	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	693,415	34,229,760		0		0	29	87,138	52	18,257	117	15,851	221,051	4.936
13	722,477	35,024,233		4,108		1,768	28	80,556	50	16,876	85	6,887	240,048	4.848
14	763,313	48,889,986	1	1,853	1	13,515	20	64,432	55	21,881	104	14,229	372,989	6.405
15	797,796	76,704,840	1	49,172	1	72,626	26	78,736	49	18,637	108	14,033	533,844	9.615
16	857,845	66,947,094		9,430	2	37,230	23	87,350	65	26,447	119	17,829	491,185	7.804
ALL	3,834,846	261,795,913	2	64,563	4	125,139	126	398,212	271	102,098	533	68,829	1,859,117	6.827
PURE PREMIUM		6.827		.168		.326		1.038		.266		.179	4.848	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2012 - 2016

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.	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														
12	12,614,815	94,326,961	5	16,503	2	8,347	132	199,770	520	108,360	1025	60,774	549,515	.748
13	13,461,918	111,870,605	5	14,014	1	1,909	164	246,935	633	128,010	1202	99,352	628,486	.831
14	13,727,071	88,625,744	6	13,982	1	1,689	130	192,458	592	113,490	1046	77,117	487,521	.646
15	14,541,684	81,063,976	2	414	1	2,896	92	123,750	632	127,357	1170	76,675	479,548	.557
16	15,327,513	61,277,418	1	17,807		0	30	46,966	296	62,381	1375	111,082	374,538	.400
ALL	69,673,001	437,164,704	19	62,720	5	14,841	548	809,879	2673	539,598	5818	425,000	2,519,608	.627
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	12,614,815	201,357,645	5	28,831	2	24,915	132	328,621	520	136,642	1025	88,851	1,405,715	1.596
13	13,461,918	247,781,269	5	24,969	1	5,941	171	437,992	642	174,042	1185	113,382	1,721,487	1.841
14	13,727,071	211,474,177	6	22,775	2	10,760	151	373,276	597	154,246	1018	87,350	1,466,334	1.541
15	14,541,684	235,057,049	2	3,613	2	15,095	156	392,792	638	166,131	1098	97,845	1,675,094	1.616
16	15,327,513	189,894,771	1	26,466	1	7,820	147	349,360	555	138,901	996	83,537	1,292,863	1.239
ALL	69,673,001	1,085,564,911	19	106,654	8	64,531	757	1,882,041	2952	769,962	5322	470,965	7,561,493	1.558
PURE PREMIUM		1.558		.015		.009		.270		.111		.068	1.085	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	12,614,815	147,404,179	3	17,295	2	24,915	88	218,548	424	111,503	738	63,934	1,037,846	1.169
13	13,461,918	164,578,328	2	12,477	3	17,822	103	262,690	442	119,879	832	79,591	1,153,324	1.223
14	13,727,071	157,349,427	2	7,587	2	10,760	106	263,147	451	116,582	811	69,551	1,105,867	1.146
15	14,541,684	179,510,798	2	3,613	3	20,123	107	269,742	485	126,353	855	76,203	1,299,074	1.234
16	15,327,513	166,038,233	4	106,036	2	15,869	115	272,546	468	117,203	843	70,743	1,077,985	1.083
ALL	69,673,001	814,880,965	13	147,008	12	89,489	519	1,286,673	2270	591,520	4079	360,022	5,674,096	1.170
PURE PREMIUM		1.170		.021		.013		.185		.085		.052	.814	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2012 - 2016

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.	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														
12	14,080,741	74,255,179	5	5	3	16,684	197	301,684	635	199,145	1285	143,348	81,686	.527
13	15,013,970	79,634,965	6	4,549	1	923	222	328,763	780	208,350	1404	162,226	91,538	.530
14	15,344,859	70,437,819	9	1,444	2	61,715	174	219,651	721	202,938	1266	138,114	80,516	.459
15	16,234,269	70,018,057	4	10,807	2	100,523	143	170,091	750	191,441	1418	151,967	75,351	.431
16	17,124,205	56,958,058	1	160	1	8,889	54	138,324	373	95,987	1717	253,311	72,908	.333
ALL	77,798,044	351,304,078	25	16,965	9	188,734	790	1,158,513	3259	897,861	7090	848,966	401,999	.452
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	14,080,741	194,467,051	5	10	3	53,872	197	1,044,429	635	413,027	1285	334,001	99,331	1.381
13	15,013,970	221,702,052	6	10,035	1	9,447	230	1,219,039	790	514,111	1385	359,853	104,537	1.477
14	15,344,859	214,357,184	9	3,517	3	186,513	199	1,054,536	728	473,392	1232	320,138	105,476	1.397
15	16,234,269	242,600,515	4	30,580	3	307,029	214	1,134,049	764	497,036	1331	345,867	111,444	1.494
16	17,124,205	199,227,013	1	4,329	2	57,693	196	1,039,012	699	454,490	1245	323,446	113,300	1.163
ALL	77,798,044	1,072,353,815	25	48,471	12	614,554	1036	5,491,065	3616	2,352,056	6478	1,683,305	534,088	1.378
PURE PREMIUM		1.378		.006		.079		.706		.302		.216	.069	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	14,080,741	142,522,151	3	6	3	53,872	131	694,476	518	336,754	925	240,395	99,718	1.012
13	15,013,970	147,628,100	3	5,020	3	28,340	139	731,495	544	354,163	971	252,310	104,955	.983
14	15,344,859	164,766,548	3	1,172	3	186,513	139	742,414	550	357,444	978	254,140	105,982	1.074
15	16,234,269	197,226,911	4	30,580	4	409,433	147	777,416	578	375,526	1028	267,056	112,257	1.215
16	17,124,205	168,607,472	4	17,498	4	116,252	149	790,829	583	378,688	1030	267,367	115,441	.985
ALL	77,798,044	820,751,182	17	54,276	17	794,410	705	3,736,630	2773	1,802,575	4932	1,281,268	538,353	1.055
PURE PREMIUM		1.055		.007		.102		.480		.232		.165	.069	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2012 - 2016

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.	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														
12	772,511	8,194,868		0	1	5,603	21	39,708	51	15,753	97	10,917	9,968	1.061
13	829,575	4,765,201		0		0	12	13,762	76	18,078	80	6,798	9,014	.574
14	854,475	6,947,308		0		0	17	35,912	58	14,794	85	9,945	8,822	.813
15	894,789	5,349,321	1	0		0	15	16,299	62	18,958	99	10,230	8,006	.598
16	938,847	4,157,985		0		0	7	5,639	42	10,043	146	20,460	5,438	.443
ALL	4,290,197	29,414,683	1	0	1	5,603	72	111,320	289	77,626	507	58,350	41,248	.686
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	772,511	22,578,980		0	1	18,091	21	137,469	51	32,672	97	25,436	12,121	2.923
13	829,575	12,204,645		0		289	13	53,174	76	42,994	79	15,296	10,293	1.471
14	854,475	22,920,952		0		3,209	19	154,202	58	36,904	83	23,337	11,557	2.682
15	894,789	19,223,310	1	245		2,525	20	106,534	62	46,712	94	24,377	11,841	2.148
16	938,847	14,573,078		232		2,223	20	70,129	67	38,552	107	26,145	8,450	1.552
ALL	4,290,197	91,500,965	1	477	1	26,337	93	521,508	314	197,834	460	114,591	54,262	2.133
PURE PREMIUM		2.133		.001		.061		1.216		.461		.267	.126	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	772,511	16,661,354		0	1	18,091	14	91,408	42	26,639	70	18,307	12,168	2.157
13	829,575	8,345,129		0		866	8	31,908	52	29,598	55	10,745	10,335	1.006
14	854,475	16,976,050		0		3,209	13	108,547	44	27,861	66	18,532	11,612	1.987
15	894,789	14,248,503	1	245		3,373	14	72,854	47	35,201	73	18,885	11,927	1.592
16	938,847	12,097,815		939		4,501	15	53,208	56	32,059	89	21,661	8,610	1.289
ALL	4,290,197	68,328,851	1	1,184	1	30,040	64	357,925	241	151,358	353	88,130	54,652	1.593
PURE PREMIUM		1.593		.003		.070		.834		.353		.205	.127	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2012 - 2016

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.	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														
12	693,415	11,108,769		0		0	44	60,224	64	22,801	163	20,876	7,186	1.602
13	722,477	12,021,204	1	0		0	46	77,436	71	20,048	122	14,239	8,488	1.664
14	763,313	14,738,437	3	1,441	1	59,651	27	41,004	71	19,950	135	16,961	8,378	1.931
15	797,796	16,713,933	1	10,264	1	68,523	36	42,319	56	16,474	149	22,083	7,477	2.095
16	857,845	15,346,309		0	1	8,889	17	84,634	35	9,068	196	41,195	9,678	1.789
ALL	3,834,846	69,928,652	5	11,705	3	137,063	170	305,617	297	88,341	765	115,354	41,207	1.824
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	693,415	31,316,590		0		0	44	208,497	64	47,290	163	48,641	8,738	4.516
13	722,477	37,348,683	1	0		1,624	46	277,960	72	52,148	121	32,062	9,694	5.170
14	763,313	44,802,882	3	3,510	1	164,560	29	180,186	73	49,675	131	39,124	10,975	5.870
15	797,796	55,867,769	1	26,907	1	196,382	38	220,555	64	54,073	139	49,703	11,059	7.003
16	857,845	55,367,592		1,700	1	36,150	29	361,705	77	82,775	142	56,307	15,039	6.454
ALL	3,834,846	224,703,516	5	32,117	3	398,716	186	1,248,903	350	285,961	696	225,837	55,505	5.860
PURE PREMIUM		5.860		.084		1.040		3.257		.746		.589	.145	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	693,415	22,097,476		0		0	29	138,636	52	38,557	117	35,009	8,772	3.187
13	722,477	23,979,982		0		4,871	28	166,793	50	35,918	85	22,486	9,732	3.319
14	763,313	37,225,486	1	1,169	1	164,560	20	126,935	55	37,524	104	31,040	11,027	4.877
15	797,796	53,131,825	1	26,907	1	261,848	26	152,150	49	40,990	107	38,284	11,139	6.660
16	857,845	48,716,830		6,867	2	72,629	22	276,862	64	68,843	118	46,643	15,324	5.679
ALL	3,834,846	185,151,599	2	34,943	4	503,908	125	861,376	270	221,832	531	173,462	55,994	4.828
PURE PREMIUM		4.828		.091		1.314		2.246		.578		.452	.146	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2012 - 2016

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.	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														
12	12,614,815	54,951,542	5	5	2	11,081	132	201,751	520	160,591	1025	111,555	64,532	.436
13	13,461,918	62,848,560	5	4,549	1	923	164	237,565	633	170,224	1202	141,188	74,036	.467
14	13,727,071	48,752,074	6	3	1	2,064	130	142,735	592	168,194	1046	111,208	63,317	.355
15	14,541,684	47,954,803	2	544	1	32,000	92	111,473	632	156,010	1170	119,654	59,868	.330
16	15,327,513	37,453,764	1	160		0	30	48,051	296	76,877	1375	191,657	57,793	.244
ALL	69,673,001	251,960,743	19	5,261	5	46,068	548	741,575	2673	731,896	5818	675,262	319,546	.362
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	12,614,815	140,571,481	5	10	2	35,781	132	698,463	520	333,065	1025	259,924	78,471	1.114
13	13,461,918	172,148,724	5	10,035	1	7,534	171	887,904	642	418,970	1185	312,495	84,550	1.279
14	13,727,071	146,633,350	6	7	2	18,744	151	720,148	597	386,813	1018	257,677	82,945	1.068
15	14,541,684	167,509,436	2	3,428	2	108,123	156	806,961	638	396,251	1098	271,788	88,544	1.152
16	15,327,513	129,286,343	1	2,398	1	19,321	147	607,179	555	333,163	996	240,994	89,810	.843
ALL	69,673,001	756,149,334	19	15,878	8	189,503	757	3,720,655	2952	1,868,262	5322	1,342,878	424,320	1.085
PURE PREMIUM		1.085		.002		.027		.534		.268		.193	.061	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	12,614,815	103,763,321	3	6	2	35,781	88	464,432	424	271,558	738	187,078	78,778	.823
13	13,461,918	115,302,989	3	5,020	3	22,603	103	532,794	442	288,647	831	219,079	84,888	.857
14	13,727,071	110,565,012	2	2	2	18,744	106	506,933	451	292,060	808	204,568	83,343	.805
15	14,541,684	129,846,583	2	3,428	3	144,212	107	552,412	482	299,336	848	209,887	89,190	.893
16	15,327,513	107,792,827	4	9,692	2	39,122	112	460,759	463	277,786	823	199,062	91,507	.703
ALL	69,673,001	567,270,732	14	18,148	12	260,462	516	2,517,330	2262	1,429,387	4048	1,019,674	427,706	.814
PURE PREMIUM		.814		.003		.037		.361		.205		.146	.061	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2019 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	5.42	Use rate for associated non-temporary class	104
187	4.39	Use rate for associated non-temporary class	107
191	3.31	Use rate for associated non-temporary class	161
275	3.61	Use rate for associated non-temporary class	221
276	5.83	Use rate for associated non-temporary class	222
297	3.84	Use rate for associated non-temporary class	281
491	4.52	Use rate for associated non-temporary class	403
495	5.52	Use rate for associated non-temporary class	451
497	1.80	Use rate for associated non-temporary class	472
499	4.31	Use rate for associated non-temporary class	475
587	2.24	Use rate for associated non-temporary class	563
691	5.87	Use rate for associated non-temporary class	609
693	7.09	Use rate for associated non-temporary class	651
695	3.73	Use rate for associated non-temporary class	661
867	6.12	Use rate for associated non-temporary class	813
871	7.44	Use rate for associated non-temporary class	921
877	3.42	Use rate for associated non-temporary class	914
879	3.58	Use rate for associated non-temporary class	923
881	3.78	Use rate for associated non-temporary class	926
883	3.62	Use rate for associated non-temporary class	928
889	0.17	Use rate for associated non-temporary class	953
895	0.58	Use rate for associated non-temporary class	965
Aircraft Classifications			
7413	1.10	Aircraft Procedure	
7421	1.33	Aircraft Procedure	
7424	3.14	Aircraft Procedure	
7453	0.24	Aircraft Procedure	
Other Classifications			
0175	1.47	Supplemental load, 20% of 512	
0176	0.53	Supplemental load, 10% of 513	
309	4.73	No comparable Pa. code, use industry group change	
464	4.77	No comparable Pa. code, use industry group change	
625	7.40	No comparable Pa. code, use industry group change	
643	16.04	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
* 670	7.98	Use combined experience of 670, 681	
* 681	7.98	Use combined experience of 670, 681	
682	19.67	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
809	5.75	Use combined experience of 809, 992	
811	10.21	Use combined experience of 811, 4777	
929	4.66	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
947	6.71	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
992	5.75	Use combined experience of 809, 992	
4777	10.21	Use combined experience of 811, 4777	
7445	0.82	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)	12/1/18 Manual	12/1/19 Indicated	12/1/19 Adjusted
INDEX	7413, 7421, 7424, 7453			2.33	
Code	Rate Index				
7413	0.70 * Index * 0.825	27	1.22	1.35	1.10
7421	0.70 * Index	26,500	1.48	1.63	1.33
7424	1.65 * Index	32,838	3.48	3.84	3.14
7453	0.70 * Index * 0.175	27	0.26	0.29	0.24
	Total	59,392			
	Average weighted by payroll		2.58	2.85	2.33

* 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	Temp	All
2012	40,915	2,050,217	4,297,711	5.011	58,204	0.831	0	0	3	11	20	34
2013	63,120	1,687,480	3,375,674	2.673	22,130	1.093	0	0	1	27	41	69
2014	68,661	1,790,022	4,012,246	2.607	35,596	0.685	0	0	1	16	30	47
2015	85,362	1,075,295	2,760,123	1.260	20,390	0.551	0	0	0	18	29	47
2016	84,654	690,875	2,275,157	0.816	16,214	0.473	0	0	0	2	38	40
TOTAL	342,712	7,293,889	16,720,911	2.128	28,632	0.692	0	0	5	74	158	237
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
2012	0	0	471,385	239,620	80,469	0	0	804,452	281,885	101,140	71,266
2013	0	0	75,769	538,589	137,934	0	0	174,933	394,072	205,667	160,516
2014	0	0	115,157	380,906	255,925	0	0	43,463	617,880	259,703	116,988
2015	0	0	0	373,395	194,481	0	0	0	223,826	166,641	116,952
2016	0	0	0	58,430	216,544	0	0	0	51,082	322,499	42,320
TOTAL	0	0	662,311	1,590,940	885,353	0	0	1,022,848	1,568,745	1,055,650	508,042
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
2012	0	0	637,547	302,161	117,646	0	0	2,333,413	584,629	235,656	86,659
2013	0	568	206,475	705,305	158,071	0	3,674	726,126	935,089	457,057	183,309
2014	0	4,776	389,843	500,249	284,943	0	5,991	729,562	1,328,474	615,154	153,254
2015	8,849	9,262	485,365	453,016	240,231	2,887	9,243	481,240	526,371	370,687	172,972
2016	3,482	9,566	422,238	203,543	151,754	2,368	18,763	599,526	415,335	382,817	65,765
TOTAL	12,331	24,172	2,141,468	2,164,274	952,645	5,255	37,671	4,869,867	3,789,898	2,061,371	661,959
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,090,764	8,968,188	661,959	
IBNR + FREQ. ADJUSTMENT	(4,122,061)	(2,583,628)	6,494	
TOTAL LOSSES	2,968,703	6,384,560	668,453	
EXPECTED LOSSES	16,165,725	10,983,920	959,594	
CREDIBILITY	0.05	0.15	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.866	1.863	0.195	2.924
INDICATED (POST-TEST)	0.816	1.755	0.184	2.755
PRES. ON RATE LEVEL	4.075	2.769	0.242	7.086
DERIVED BY FORMULA	3.912	2.617	0.233	6.762
UNDERLYING PRES. RATE	4.717	3.205	0.280	8.202
PROPOSED	3.912	2.617	0.233	6.762
YEAR	12-01-18	12-01-19	IND. RATE =	8.988
IND. RATE		8.99		
MAN. RATE	10.23	8.99	ADJ. RATE =	8.99

Combined 12/1/18 rating value 10.23 Indicated percentage change -12.12%

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
2012	6,482	71,962	106,363	1.110	32,550	0.309	0	0	0	1	1	2
2013	6,520	613,567	1,442,159	9.411	100,951	0.920	0	0	1	2	3	6
2014	5,898	199,849	486,779	3.388	99,413	0.339	0	0	0	2	0	2
2015	6,052	473,900	1,256,121	7.830	118,475	0.661	0	0	1	1	2	4
2016	5,649	119,716	243,813	2.119	19,237	0.354	0	0	0	1	1	2
TOTAL	30,601	1,478,994	3,535,235	4.833	86,376	0.523	0	0	2	7	7	16
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
2012	0	0	0	48,041	2,190	0	0	0	1,593	13,276	6,862
2013	0	0	182,347	43,486	77,760	0	0	190,161	70,424	41,530	7,859
2014	0	0	0	70,794	0	0	0	0	128,032	0	1,023
2015	0	0	301,655	31,596	5,280	0	0	103,845	21,841	9,683	0
2016	0	0	0	23,986	1,083	0	0	0	12,860	545	81,242
TOTAL	0	0	484,002	217,903	86,313	0	0	294,006	234,750	65,034	96,986
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
2012	0	0	0	60,580	3,202	0	0	0	3,304	30,933	8,344
2013	0	1,368	317,690	62,896	88,289	0	3,993	688,143	177,330	93,475	8,975
2014	0	78	26,088	85,824	2,003	0	397	99,417	261,838	9,794	1,340
2015	749	13,085	573,260	55,862	18,966	282	12,370	479,139	73,899	28,509	0
2016	473	792	39,896	22,449	3,183	144	732	26,231	20,393	3,270	126,250
TOTAL	1,222	15,323	956,934	287,611	115,643	426	17,492	1,292,930	536,764	165,981	144,909
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,284,327	1,105,999	144,909	
IBNR + FREQ. ADJUSTMENT	(270,245)	(186,584)	259	
TOTAL LOSSES	2,014,082	919,415	145,168	
EXPECTED LOSSES	951,385	772,981	44,065	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.582	3.005	0.474	10.061
INDICATED (POST-TEST)	6.200	2.831	0.447	9.478
PRES. ON RATE LEVEL	2.686	2.182	0.124	4.992
DERIVED BY FORMULA	2.721	2.201	0.134	5.056
UNDERLYING PRES. RATE	3.109	2.526	0.144	5.779
PROPOSED	2.721	2.201	0.134	5.056
YEAR	12-01-18	12-01-19		IND. RATE = 7.459
IND. RATE		7.46		
MAN. RATE	8.41	7.46		ADJ. RATE = 7.46

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	All
2012	13,753	184,217	342,138	1,339	29,232	0.364	0	0	0	1	4	5
2013	15,761	1,345,058	2,522,875	8,534	94,521	0.888	0	0	0	5	9	14
2014	20,667	564,909	1,158,752	2,733	54,583	0.435	0	0	2	1	6	9
2015	21,330	204,865	504,114	0,960	18,570	0.469	0	0	0	3	7	10
2016	20,786	294,217	803,242	1,415	33,299	0.289	0	0	0	1	5	6
TOTAL	92,297	2,593,266	5,331,121	2,810	53,322	0.477	0	0	2	11	31	44
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
2012	0	0	0	7,865	31,807	0	0	0	33,896	72,593	38,056
2013	0	0	0	131,144	511,428	0	0	0	219,114	461,606	21,766
2014	0	0	294,400	16,448	17,687	0	0	38,713	66,737	57,259	73,665
2015	0	0	0	112,666	15,790	0	0	0	27,556	29,684	19,169
2016	0	0	0	39,494	65,780	0	0	0	35,359	59,159	94,425
TOTAL	0	0	294,400	307,617	642,492	0	0	38,713	382,662	680,301	247,081
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
2012	0	0	0	9,918	46,502	0	0	0	70,300	169,142	46,276
2013	0	0	69,813	202,871	571,978	0	0	98,641	547,783	1,006,932	24,857
2014	0	10,775	488,655	31,794	22,191	0	3,663	220,133	154,332	130,708	96,501
2015	2,670	1,962	120,794	123,964	25,121	355	1,350	65,866	69,317	64,364	28,351
2016	1,475	3,588	162,940	81,498	48,323	720	4,866	161,284	116,250	75,562	146,736
TOTAL	4,145	16,325	842,202	450,045	714,115	1,075	9,879	545,924	957,982	1,446,708	342,721
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,419,550	3,568,850	342,721	
IBNR + FREQ. ADJUSTMENT	(658,749)	(434,196)	1,141	
TOTAL LOSSES	760,801	3,134,654	343,862	
EXPECTED LOSSES	2,528,938	1,848,709	176,287	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.824	3.396	0.373	4.593
INDICATED (POST-TEST)	0.776	3.199	0.351	4.326
PRES. ON RATE LEVEL	2.367	1.731	0.165	4.263
DERIVED BY FORMULA	2.335	1.819	0.178	4.332
UNDERLYING PRES. RATE	2.740	2.003	0.191	4.934
PROPOSED	2.332	1.816	0.178	4.326
YEAR	12-01-18	12-01-19	IND. RATE =	5.750
IND. RATE		5.75		
MAN. RATE	6.30	5.75	ADJ. RATE =	5.75

CLASS:
Combined Classes 811 + 4777

INDUSTRY GROUP:
3

CODE:
811 + 4777

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2012	50,041	3,248,747	5,623,254	6.492	84,603	0.759	0	0	6	12	20	38
2013	52,209	2,397,540	4,584,187	4.592	67,655	0.670	1	0	3	12	19	35
2014	64,226	4,342,644	10,223,322	6.762	90,811	0.732	0	0	12	16	19	47
2015	70,105	4,872,391	13,209,191	6.950	74,304	0.927	0	0	9	18	38	65
2016	67,814	1,479,738	4,933,257	2.182	48,916	0.442	0	0	0	10	20	30
TOTAL	304,395	16,341,060	38,573,211	5.368	75,108	0.706	1	0	30	68	116	215
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
2012	0	0	1,043,839	306,399	99,542	0	0	1,354,405	360,638	50,108	33,816
2013	706,028	0	586,824	265,009	160,946	1,553	0	201,835	254,372	191,352	29,621
2014	0	0	2,191,424	478,698	97,174	0	0	1,139,211	267,531	94,086	74,520
2015	0	0	1,736,316	353,146	434,056	0	0	1,349,582	396,197	560,480	42,614
2016	0	0	363,482	276,290	276,290	0	0	451,039	376,666	376,666	12,261
TOTAL	706,028	0	5,558,403	1,766,734	1,068,008	1,553	0	4,045,033	1,729,777	1,272,692	192,832
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
2012	0	0	1,247,229	386,369	145,530	0	0	2,938,291	747,963	116,752	41,120
2013	1,142,299	4,401	1,028,198	358,082	185,233	3,111	4,239	787,030	614,764	423,003	33,827
2014	0	79,686	3,720,950	663,099	138,246	0	96,849	4,484,132	701,890	240,849	97,621
2015	8,370	79,700	3,453,810	612,729	561,399	5,111	145,824	5,683,289	1,336,186	1,259,747	63,026
2016	9,991	21,277	999,495	521,039	223,182	7,070	43,362	1,472,880	1,088,403	527,504	19,054
TOTAL	1,160,660	185,064	10,449,682	2,541,318	1,253,590	15,292	290,274	15,365,622	4,489,206	2,567,855	254,648
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,466,594	10,851,969	254,648	
IBNR + FREQ. ADJUSTMENT	(4,647,113)	(2,006,144)	1,899	
TOTAL LOSSES	22,819,481	8,845,825	256,547	
EXPECTED LOSSES	17,721,877	8,538,280	295,263	
CREDIBILITY	0.05	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.497	2.906	0.084	10.487
INDICATED (POST-TEST)	7.062	2.737	0.079	9.878
PRES. ON RATE LEVEL	5.030	2.424	0.084	7.538
DERIVED BY FORMULA	5.132	2.468	0.083	7.683
UNDERLYING PRES. RATE	5.822	2.805	0.097	8.724
PROPOSED	5.132	2.468	0.083	7.683
YEAR	12-01-18	12-01-19	IND. RATE =	10.212
IND. RATE		10.21		
MAN. RATE	11.14	10.21	ADJ. RATE =	10.21

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	All
2012	9,081	15,310	18,617	0.169	0	0.000	0	0	0	0	0	0
2013	10,388	0	0	0.000	0	0.000	0	0	0	0	0	0
2014	9,398	898,178	1,463,132	9.557	299,393	0.319	3	0	0	0	0	3
2015	13,818	408	603	0.003	0	0.000	0	0	0	0	0	0
2016	16,707	4,614	7,170	0.028	0	0.000	0	0	0	0	0	0
TOTAL	59,392	918,510	1,489,522	1.547	299,393	0.051	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
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	898,178	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	408
2016	0	0	0	0	0	0	0	0	0	0	4,614
TOTAL	898,178	0	0	0	0	0	0	0	0	0	20,332
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
2012	0	0	0	0	0	0	0	0	0	0	18,617
2013	0	0	0	0	0	0	0	0	0	0	0
2014	1,463,132	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	603
2016	0	0	0	0	0	0	0	0	0	0	7,170
TOTAL	1,463,132	0	0	0	0	0	0	0	0	0	26,390
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,463,132	0	26,390	
IBNR + FREQ. ADJUSTMENT	(250,730)	(39,423)	224	
TOTAL LOSSES	1,212,402	0	26,614	
EXPECTED LOSSES	1,000,161	170,455	31,478	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.041	0.000	0.045	2.086
INDICATED (POST-TEST)	1.923	0.000	0.042	1.965
PRES. ON RATE LEVEL	1.455	0.248	0.046	1.749
DERIVED BY FORMULA	1.464	0.236	0.046	1.746
UNDERLYING PRES. RATE	1.684	0.287	0.053	2.024
PROPOSED	1.467	0.236	0.046	1.749
YEAR	12-01-18	12-01-19	IND. RATE =	2.325
IND. RATE		2.33		
MAN. RATE	2.44	2.33	ADJ. RATE =	2.33