

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2023 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

OTHER SUPPORTING CLASSIFICATION EXHIBITS

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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, 2023 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	0.9903	0.9997	1.0141
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0719	1.0180	0.8827
(3) Expense Provision (= 1 / 0.7528)	1.3284	1.3284	1.3284
(4) Effect of 7/1/24 Benefit Change	1.0119	1.0119	1.0119
(5) Rate Test Correction Factor	1.0263	0.9973	0.9664
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.4644	1.3643	1.1629

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2016 through 2020 were translated using composite multipliers, yielding an average claim value of \$ 1,016,604 . 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) * \$1,016,604	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.71	721,110	1,442,220
B	0.80	816,659	1,633,318
C	0.91	924,868	1,849,736
D	1.03	1,047,416	2,094,832
E	1.17	1,186,201	2,372,402
F	1.32	1,343,375	2,686,750
G	1.50	1,521,376	3,042,752

@ From Delaware 12/1/23 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	21	14,619,495	930,791	15,550,286	740,490
Permanent Total	9	20,593,930	81,132,890	101,726,820	11,302,980
Major	861	213,175,847	197,036,084	410,211,931	476,437
Total Serious	891	248,389,272	279,099,765	527,489,037	592,019
Minor	2,911	104,896,381	101,288,330	206,184,711	70,831
Temporary	7,366	101,112,763	113,633,793	214,746,556	29,153
Total Non-Serious	10,277	206,009,144	214,922,123	420,931,267	40,958

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	592,019	1,016,604	177,905,700 *
Non-Serious	40,958	41,472	20,736,000 **
Medical	N/A	N/A	2,073,600 ***

* Serious Credibility = 175 x Selected Serious average cost

** Non-Serious = 500 x Selected Non-Serious average cost

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

	Indicated	Selected	
Serious: 175 *	592,019	1,016,604	= 177,905,700
Non-Serious: 500 *	40,958	41,472	= 20,736,000
Medical: 0.10 *	20,736,000	20,736,000	= 2,073,600

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	176,573,143	20,580,683	2,058,068
0.99	173,918,068	20,271,217	2,027,122
0.98	171,276,434	19,963,319	1,996,332
0.97	168,648,310	19,656,995	1,965,700
0.96	166,033,767	19,352,254	1,935,225
0.95	163,432,875	19,049,104	1,904,910
0.94	160,845,705	18,747,553	1,874,755
0.93	158,272,332	18,447,611	1,844,761
0.92	155,712,830	18,149,285	1,814,929
0.91	153,167,274	17,852,585	1,785,259
0.90	150,635,742	17,557,520	1,755,752
0.89	148,118,310	17,264,098	1,726,410
0.88	145,615,060	16,972,328	1,697,233
0.87	143,126,071	16,682,221	1,668,222
0.86	140,651,426	16,393,786	1,639,379
0.85	138,191,208	16,107,033	1,610,703
0.84	135,745,503	15,821,971	1,582,197
0.83	133,314,397	15,538,611	1,553,861
0.82	130,897,979	15,256,962	1,525,696
0.81	128,496,338	14,977,036	1,497,704
0.80	126,109,566	14,698,843	1,469,884
0.79	123,737,756	14,422,394	1,442,239
0.78	121,381,003	14,147,700	1,414,770
0.77	119,039,404	13,874,773	1,387,477
0.76	116,713,057	13,603,623	1,360,362
0.75	114,402,064	13,334,262	1,333,426
0.74	112,106,528	13,066,704	1,306,670
0.73	109,826,552	12,800,958	1,280,096
0.72	107,562,244	12,537,039	1,253,704
0.71	105,313,713	12,274,959	1,227,496
0.70	103,081,071	12,014,731	1,201,473
0.69	100,864,431	11,756,368	1,175,637
0.68	98,663,911	11,499,884	1,149,988
0.67	96,479,628	11,245,293	1,124,529
0.66	94,311,705	10,992,608	1,099,261
0.65	92,160,266	10,741,844	1,074,184
0.64	90,025,438	10,493,017	1,049,302
0.63	87,907,352	10,246,141	1,024,614
0.62	85,806,141	10,001,232	1,000,123
0.61	83,721,942	9,758,306	975,831
0.60	81,654,895	9,517,379	951,738
0.59	79,605,143	9,278,468	927,847
0.58	77,572,834	9,041,590	904,159
0.57	75,558,118	8,806,762	880,676
0.56	73,561,151	8,574,004	857,400
0.55	71,582,092	8,343,332	834,333
0.54	69,621,105	8,114,767	811,477
0.53	67,678,357	7,888,328	788,833
0.52	65,754,022	7,664,035	766,404
0.51	63,848,278	7,441,909	744,191
0.50	61,961,307	7,221,971	722,197
0.49	60,093,298	7,004,243	700,424
0.48	58,244,447	6,788,748	678,875
0.47	56,414,954	6,575,509	657,551
0.46	54,605,025	6,364,551	636,455
0.45	52,814,875	6,155,898	615,590
0.44	51,044,725	5,949,576	594,958

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.43	49,294,803	5,745,612	574,561
0.42	47,565,346	5,544,033	554,403
0.41	45,856,599	5,344,868	534,487
0.40	44,168,817	5,148,147	514,815
0.39	42,502,263	4,953,900	495,390
0.38	40,857,211	4,762,159	476,216
0.37	39,233,946	4,572,957	457,296
0.36	37,632,765	4,386,330	438,633
0.35	36,053,977	4,202,312	420,231
0.34	34,497,903	4,020,943	402,094
0.33	32,964,881	3,842,259	384,226
0.32	31,455,263	3,666,304	366,630
0.31	29,969,418	3,493,120	349,312
0.30	28,507,731	3,322,751	332,275
0.29	27,070,610	3,155,246	315,525
0.28	25,658,482	2,990,654	299,065
0.27	24,271,797	2,829,027	282,903
0.26	22,911,032	2,670,422	267,042
0.25	21,576,689	2,514,896	251,490
0.24	20,269,304	2,362,512	236,251
0.23	18,989,443	2,213,336	221,334
0.22	17,737,713	2,067,440	206,744
0.21	16,514,761	1,924,897	192,490
0.20	15,321,280	1,785,790	178,579
0.19	14,158,017	1,650,204	165,020
0.18	13,025,779	1,518,235	151,824
0.17	11,925,442	1,389,984	138,998
0.16	10,857,958	1,265,562	126,556
0.15	9,824,372	1,145,091	114,509
0.14	8,825,834	1,028,706	102,871
0.13	7,863,622	916,554	91,655
0.12	6,939,163	808,802	80,880
0.11	6,054,067	705,639	70,564
0.10	5,210,171	607,278	60,728
0.09	4,409,594	513,966	51,397
0.08	3,654,822	425,992	42,599
0.07	2,948,825	343,704	34,370
0.06	2,295,242	267,525	26,753
0.05	1,698,673	197,991	19,799
0.04	1,165,202	135,812	13,581
0.03	703,429	81,989	8,199
0.02	326,937	38,107	3,811
0.01	62,925	7,335	734
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)		
	933,747,972		

B)	Five Year Expected Losses *		
	Serious	Non-Serious	Medical Only
	352,211,432	274,402,366	35,373,969

C) =A/B	Ratio Payroll to Expected Loss		
	Serious	Non-Serious	Medical Only
	2.6511	3.4028	26.3965

* 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	468,113,059	70,031,948	54,325,792
0.99	461,074,190	68,978,897	53,508,926
0.98	454,070,954	67,931,182	52,696,178
0.97	447,103,535	66,888,823	51,887,600
0.96	440,172,120	65,851,850	51,083,167
0.95	433,276,895	64,820,291	50,282,957
0.94	426,418,049	63,794,173	49,486,970
0.93	419,595,779	62,773,531	48,695,234
0.92	412,810,284	61,758,387	47,907,773
0.91	406,061,760	60,748,776	47,124,589
0.90	399,350,416	59,744,729	46,345,708
0.89	392,676,452	58,746,273	45,571,182
0.88	386,040,086	57,753,438	44,801,011
0.87	379,441,527	56,766,262	44,035,222
0.86	372,880,995	55,784,775	43,273,868
0.85	366,358,712	54,809,012	42,516,922
0.84	359,874,903	53,839,003	41,764,463
0.83	353,429,798	52,874,786	41,016,492
0.82	347,023,632	51,916,390	40,273,034
0.81	340,656,642	50,963,858	39,534,144
0.80	334,329,070	50,017,223	38,799,793
0.79	328,041,165	49,076,522	38,070,062
0.78	321,793,177	48,141,794	37,344,976
0.77	315,585,364	47,213,078	36,624,537
0.76	309,417,985	46,290,408	35,908,796
0.75	303,291,312	45,373,827	35,197,779
0.74	297,205,616	44,463,380	34,491,515
0.73	291,161,172	43,559,100	33,790,054
0.72	285,158,265	42,661,036	33,093,398
0.71	279,197,185	41,769,230	32,401,598
0.70	273,278,227	40,883,727	31,714,682
0.69	267,401,693	40,004,569	31,032,702
0.68	261,567,894	39,131,805	30,355,658
0.67	255,777,142	38,265,483	29,683,630
0.66	250,029,761	37,405,647	29,016,643
0.65	244,326,081	36,552,347	28,354,698
0.64	238,666,439	35,705,638	27,697,900
0.63	233,051,181	34,865,569	27,046,223
0.62	227,480,660	34,032,192	26,399,747
0.61	221,955,240	33,205,564	25,758,523
0.60	216,475,292	32,385,737	25,122,552
0.59	211,041,195	31,572,771	24,491,913
0.58	205,653,340	30,766,722	23,866,633
0.57	200,312,127	29,967,650	23,246,764
0.56	195,017,967	29,175,621	22,632,359
0.55	189,771,284	28,390,690	22,023,471
0.54	184,572,511	27,612,929	21,420,153
0.53	179,422,092	26,842,403	20,822,430
0.52	174,320,488	26,079,178	20,230,383
0.51	169,268,170	25,323,328	19,644,038
0.50	164,265,621	24,574,923	19,063,473
0.49	159,313,342	23,834,038	18,488,742
0.48	154,411,853	23,100,752	17,919,924
0.47	149,561,685	22,375,142	17,357,045
0.46	144,763,382	21,657,294	16,800,184
0.45	140,017,515	20,947,290	16,249,421

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	135,324,670	20,245,217	15,704,809
0.43	130,685,452	19,551,169	15,166,399
0.42	126,100,489	18,865,235	14,634,299
0.41	121,570,430	18,187,517	14,108,586
0.40	117,095,951	17,518,115	13,589,314
0.39	112,677,749	16,857,131	13,076,562
0.38	108,316,552	16,204,675	12,570,436
0.37	104,013,114	15,560,858	12,071,014
0.36	99,768,223	14,925,804	11,578,376
0.35	95,582,698	14,299,627	11,092,628
0.34	91,457,391	13,682,465	10,613,874
0.33	87,393,196	13,074,439	10,142,222
0.32	83,391,048	12,475,699	9,677,749
0.31	79,451,924	11,886,389	9,220,614
0.30	75,576,846	11,306,657	8,770,897
0.29	71,766,894	10,736,671	8,328,756
0.28	68,023,202	10,176,597	7,894,269
0.27	64,346,961	9,626,613	7,467,649
0.26	60,739,437	9,086,912	7,048,974
0.25	57,201,960	8,557,688	6,638,456
0.24	53,735,952	8,039,156	6,236,200
0.23	50,342,912	7,531,540	5,842,443
0.22	47,024,451	7,035,085	5,457,318
0.21	43,782,283	6,550,040	5,081,062
0.20	40,618,245	6,076,686	4,713,861
0.19	37,534,319	5,615,314	4,355,950
0.18	34,532,643	5,166,250	4,007,622
0.17	31,615,539	4,729,838	3,669,061
0.16	28,785,532	4,306,454	3,340,635
0.15	26,045,393	3,896,516	3,022,637
0.14	23,398,169	3,500,481	2,715,434
0.13	20,847,248	3,118,850	2,419,371
0.12	18,396,415	2,752,191	2,134,949
0.11	16,049,937	2,401,148	1,862,643
0.10	13,812,684	2,066,446	1,603,007
0.09	11,690,275	1,748,924	1,356,701
0.08	9,689,299	1,449,566	1,124,465
0.07	7,817,630	1,169,556	907,248
0.06	6,084,916	910,334	706,186
0.05	4,503,352	673,724	522,624
0.04	3,089,067	462,141	358,491
0.03	1,864,861	278,992	216,425
0.02	866,743	129,670	100,597
0.01	166,820	24,960	19,375
0.00	0	0	0

TABLE V
Total Experience All Industries - Policy Years 2016 - 2020

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2016	17,015,153	135,129,033	3	23,514	1	8,505	193	355,709	712	148,507	1,346	110,531	704,523	0.794
2017	17,888,512	122,590,860	2	2,031	3	21,941	205	338,132	648	140,880	1,558	123,317	599,608	0.685
2018	18,430,938	109,480,543	7	42,207	0	0	164	281,433	571	132,056	1,547	128,724	510,386	0.594
2019	19,510,833	116,230,423	7	23,115	3	57,248	138	223,283	518	124,910	1,488	136,213	597,535	0.596
2020	20,529,345	82,949,178	2	7,515	2	20,731	64	88,248	296	70,061	1,739	161,262	481,676	0.404
Total	93,374,781	566,380,037	21	98,382	9	108,426	764	1,286,804	2,745	616,414	7,678	660,047	2,893,728	0.607
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	17,015,153	204,879,496	3	33,743	1	16,823	193	478,073	712	256,472	1,346	184,808	1,078,876	1.204
2017	17,888,512	217,819,690	2	2,821	3	44,736	205	508,047	648	233,604	1,556	213,586	1,175,404	1.218
2018	18,430,938	180,066,846	7	59,407	0	2,327	170	420,756	569	205,120	1,538	211,064	901,994	0.977
2019	19,510,833	210,025,078	7	37,467	3	103,110	158	390,334	511	184,175	1,464	200,929	1,184,235	1.076
2020	20,529,345	171,286,256	2	12,757	2	38,943	135	334,547	471	169,593	1,463	200,741	956,281	0.834
Total	93,374,781	984,077,367	21	146,195	9	205,939	861	2,131,758	2,911	1,048,964	7,366	1,011,128	5,296,789	1.054
Pure Premium		1.054		0.016		0.022		0.228		0.112		0.108	0.567	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	17,015,153	118,371,041	3	33,743	1	16,823	74	183,190	417	150,289	1,042	143,027	656,637	0.696
2017	17,888,512	127,712,820	2	2,821	3	44,736	77	190,731	433	156,088	1,080	148,343	734,411	0.714
2018	18,430,938	112,968,993	7	59,407	0	2,335	77	190,947	434	156,345	1,084	148,835	571,821	0.613
2019	19,510,833	157,303,766	7	37,467	3	103,187	79	196,872	441	159,057	1,110	152,327	924,127	0.806
2020	20,529,345	131,592,140	2	12,919	2	39,217	79	196,746	440	158,498	1,108	152,031	756,511	0.641
Total	93,374,781	647,948,761	21	146,357	9	206,297	387	958,486	2,165	780,277	5,425	744,563	3,643,507	0.694
Pure Premium		0.694		0.016		0.022		0.103		0.084		0.080	0.390	

TABLE V
Total Experience Manufacturing - Policy Years 2016 - 2020

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2016	939,359	10,946,525	0	0	0	0	22	35,643	78	19,648	108	7,893	46,282	1.165
2017	978,395	11,665,383	0	0	0	0	17	34,059	66	13,756	121	11,447	57,392	1.192
2018	1,006,612	9,448,414	0	0	0	0	16	27,910	57	13,454	110	11,103	42,016	0.939
2019	1,087,748	11,117,441	0	0	0	0	13	27,895	47	9,950	107	12,128	61,201	1.022
2020	1,065,022	5,353,396	0	0	0	0	7	9,298	28	7,698	117	10,347	26,191	0.503
Total	5,077,136	48,531,159	0	0	0	0	75	134,806	276	64,507	563	52,918	233,081	0.956
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	939,359	16,519,750	0	0	0	0	22	47,905	78	33,931	108	13,196	70,165	1.759
2017	978,395	20,294,959	0	0	0	134	17	51,131	66	22,797	121	19,875	109,012	2.074
2018	1,006,612	15,458,988	0	10	0	231	17	41,687	56	20,763	110	18,407	73,492	1.536
2019	1,087,748	19,787,121	0	14	0	351	14	44,676	46	15,474	106	18,267	119,090	1.819
2020	1,065,022	10,615,104	0	13	0	313	12	29,414	38	14,505	100	13,811	48,095	0.997
Total	5,077,136	82,675,922	0	37	0	1,029	82	214,812	284	107,471	544	83,556	419,854	1.628
Pure Premium		1.628		0.000		0.002		0.423		0.212		0.165	0.827	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	939,359	8,965,811	0	0	0	0	8	18,356	46	19,883	84	10,213	41,205	0.954
2017	978,395	10,827,617	0	0	0	134	6	19,196	44	15,230	84	13,804	59,912	1.107
2018	1,006,612	9,560,316	0	10	0	232	7	18,907	43	15,809	77	12,985	47,661	0.950
2019	1,087,748	12,327,734	0	14	0	356	7	22,304	39	13,386	80	13,830	73,388	1.133
2020	1,065,022	7,783,345	0	24	0	332	7	17,103	35	13,418	76	10,579	36,377	0.731
Total	5,077,136	49,464,822	0	48	0	1,054	37	95,866	207	77,726	402	61,411	258,543	0.974
Pure Premium		0.974		0.000		0.002		0.189		0.153		0.121	0.509	

TABLE V
Total Experience Contracting - Policy Years 2016 - 2020

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>		<u>Major Perm Partial</u>		<u>Minor Perm Partial</u>		<u>Temporary Total</u>		<u>Medical</u>	Pure Premium (15)
				Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2016	860,425	30,494,838	1	4,035	0	0	46	102,873	61	16,685	149	17,518	163,838	3.544
2017	955,375	22,868,863	0	0	1	9,730	47	79,560	55	16,079	170	18,612	104,708	2.394
2018	1,045,775	17,106,635	2	7,332	0	0	29	50,709	61	18,398	190	18,703	75,924	1.636
2019	1,060,739	22,282,824	1	6,804	1	12,206	29	48,122	56	17,442	184	23,257	114,997	2.101
2020	1,080,284	18,056,290	1	48	1	15,665	12	15,078	29	8,799	211	26,326	114,647	1.671
Total	5,002,598	110,809,450	5	18,219	3	37,601	163	296,342	262	77,402	904	104,416	574,115	2.215
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	860,425	43,460,198	1	5,790	0	0	46	138,261	61	28,814	149	29,290	232,447	5.051
2017	955,375	41,854,496	0	0	1	19,561	46	118,452	56	27,260	170	32,605	220,667	4.381
2018	1,045,775	28,185,138	2	10,320	0	414	29	74,588	62	28,965	189	30,959	136,606	2.695
2019	1,060,739	41,520,443	1	10,692	1	21,944	29	78,585	57	27,546	181	34,579	241,858	3.914
2020	1,080,284	40,647,996	1	1,164	1	27,299	19	55,286	53	25,461	177	32,476	264,794	3.763
Total	5,002,598	195,668,270	5	27,966	3	69,218	169	465,172	289	138,047	866	159,909	1,096,371	3.911
Pure Premium		3.911		0.056		0.138		0.930		0.276		0.320	2.192	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	860,425	20,848,170	1	5,790	0	0	18	52,979	36	16,885	115	22,668	110,159	2.423
2017	955,375	22,947,638	0	0	1	19,561	17	44,469	37	18,232	118	22,644	124,571	2.402
2018	1,045,775	17,387,562	2	10,320	0	415	13	33,849	47	22,084	133	21,829	85,378	1.663
2019	1,060,739	31,920,990	1	10,692	1	21,961	15	39,699	50	23,863	137	26,152	196,844	3.009
2020	1,080,284	35,142,816	1	1,204	1	27,367	11	33,437	50	23,892	134	24,513	241,016	3.253
Total	5,002,598	128,247,176	5	28,007	3	69,304	74	204,433	219	104,955	637	117,806	757,967	2.564
Pure Premium		2.564		0.056		0.139		0.409		0.210		0.235	1.515	

TABLE V
Total Experience All Other Industries - Policy Years 2016 - 2020

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2016	15,215,369	93,687,670	2	19,479	1	8,505	125	217,193	573	112,175	1,089	85,121	494,403	0.616
2017	15,954,742	88,056,614	2	2,031	2	12,211	141	224,513	527	111,045	1,267	93,257	437,509	0.552
2018	16,378,551	82,925,494	5	34,875	0	0	119	202,813	453	100,204	1,247	98,918	392,446	0.506
2019	17,362,345	82,830,158	6	16,311	2	45,042	96	147,266	415	97,517	1,197	100,828	421,337	0.477
2020	18,384,039	59,539,492	1	7,467	1	5,066	45	63,871	239	53,564	1,411	124,589	340,837	0.324
Total	83,295,047	407,039,428	16	80,163	6	70,825	526	855,656	2,207	474,505	6,211	502,712	2,086,532	0.489
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	15,215,369	144,899,549	2	27,953	1	16,823	125	291,908	573	193,726	1,089	142,322	776,264	0.952
2017	15,954,742	155,670,236	2	2,821	2	25,040	142	338,464	527	183,546	1,265	161,106	845,725	0.976
2018	16,378,551	136,422,720	5	49,077	0	1,683	124	304,482	451	155,392	1,239	161,698	691,896	0.833
2019	17,362,345	148,717,514	6	26,761	2	80,815	114	267,074	408	141,156	1,177	148,083	823,287	0.857
2020	18,384,039	120,023,156	1	11,579	1	11,331	105	249,847	379	129,627	1,186	154,454	643,392	0.653
Total	83,295,047	705,733,174	16	118,192	6	135,693	610	1,451,774	2,339	803,446	5,956	767,662	3,780,564	0.847
Pure Premium		0.847		0.014		0.016		0.174		0.096		0.092	0.454	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	15,215,369	88,557,061	2	27,953	1	16,823	48	111,854	336	113,521	843	110,146	505,273	0.582
2017	15,954,742	93,937,566	2	2,821	2	25,040	53	127,066	352	122,626	878	111,895	549,928	0.589
2018	16,378,551	86,021,115	5	49,077	0	1,688	56	138,192	344	118,451	874	114,021	438,782	0.525
2019	17,362,345	113,055,042	6	26,761	2	80,870	57	134,869	352	121,809	893	112,345	653,896	0.651
2020	18,384,039	88,665,978	1	11,690	1	11,518	61	146,206	355	121,188	898	116,939	479,119	0.482
Total	83,295,047	470,236,762	16	118,302	6	135,940	276	658,187	1,739	597,596	4,386	565,347	2,626,996	0.565
Pure Premium		0.565		0.014		0.016		0.079		0.072		0.068	0.315	

TABLE V
Total Medical Experience All Industries - Policy Years 2016 - 2020

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2016	17,015,153	70,452,338	3	361	1	48,046	193	320,084	712	137,896	1,346	130,827	67,310	0.414
2017	17,888,512	59,960,812	2	42	3	63,104	205	210,059	648	122,232	1,558	136,568	67,604	0.335
2018	18,430,938	51,038,589	7	262	0	0	164	193,970	571	119,345	1,547	129,682	67,128	0.277
2019	19,510,833	59,753,470	7	925	3	135,559	138	153,331	518	114,000	1,488	130,590	63,130	0.306
2020	20,529,345	48,167,564	2	0	2	66,753	64	78,945	296	68,194	1,739	211,560	56,224	0.235
Total	93,374,781	289,372,773	21	1,589	9	313,461	764	956,388	2,745	561,666	7,678	739,227	321,396	0.310
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	17,015,153	107,887,561	3	738	1	112,091	193	442,035	712	247,799	1,346	207,622	68,589	0.634
2017	17,888,512	117,540,394	2	78	3	169,357	205	469,415	648	225,439	1,556	239,928	71,187	0.657
2018	18,430,938	90,199,411	7	502	0	5,943	170	388,922	569	198,024	1,538	237,246	71,357	0.489
2019	19,510,833	118,423,490	7	5,753	3	341,434	158	360,493	511	177,854	1,464	225,850	72,852	0.607
2020	20,529,345	95,628,094	2	2,237	2	182,505	135	309,496	471	163,766	1,463	225,692	72,586	0.466
Total	93,374,781	529,678,950	21	9,308	9	811,329	861	1,970,361	2,911	1,012,883	7,366	1,136,338	356,571	0.567
Pure Premium		0.567		0.001		0.087		0.211		0.108		0.122	0.038	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	17,015,153	65,663,716	3	738	1	112,091	74	169,324	417	145,205	1,042	160,656	68,624	0.386
2017	17,888,512	73,441,070	2	78	3	169,357	77	176,110	434	150,815	1,081	166,685	71,365	0.411
2018	18,430,938	57,182,073	7	502	0	5,944	77	175,959	434	150,939	1,081	166,856	71,621	0.310
2019	19,510,833	92,412,725	7	5,753	3	341,564	80	182,073	439	152,665	1,095	168,835	73,238	0.474
2020	20,529,345	75,651,146	2	2,237	2	183,140	79	181,328	428	148,902	1,082	166,845	74,059	0.369
Total	93,374,781	364,350,731	21	9,308	9	812,097	387	884,794	2,151	748,526	5,380	829,877	358,907	0.390
Pure Premium		0.390		0.001		0.087		0.095		0.080		0.089	0.038	

TABLE V
Total Medical Experience Manufacturing - Policy Years 2016 - 2020

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2016	939,359	4,628,175	0	0	0	0	22	17,282	78	14,478	108	9,655	4,867	0.493
2017	978,395	5,739,162	0	0	0	0	17	24,737	66	12,834	121	12,649	7,172	0.587
2018	1,006,612	4,201,628	0	0	0	0	16	13,842	57	10,932	110	11,326	5,915	0.417
2019	1,087,748	6,120,051	0	0	0	0	13	38,363	47	6,637	107	10,770	5,431	0.563
2020	1,065,022	2,619,074	0	0	0	0	7	5,005	28	5,414	117	10,123	5,648	0.246
Total	5,077,136	23,308,090	0	0	0	0	75	99,229	276	50,296	563	54,523	29,033	0.459
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	939,359	7,016,507	0	0	0	0	22	23,867	78	26,017	108	15,322	4,959	0.747
2017	978,395	10,901,213	0	0	0	295	17	55,137	66	23,698	121	22,330	7,552	1.114
2018	1,006,612	7,349,220	0	2	0	427	17	28,270	56	17,863	110	20,642	6,288	0.730
2019	1,087,748	11,908,997	0	13	0	1,655	14	76,845	46	14,519	106	19,790	6,268	1.095
2020	1,065,022	4,809,500	0	9	0	826	12	18,742	38	10,016	100	11,211	7,291	0.452
Total	5,077,136	41,985,436	0	25	0	3,204	82	202,859	284	92,114	544	89,295	32,358	0.827
Pure Premium		0.827		0.000		0.006		0.400		0.181		0.176	0.064	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	939,359	4,120,542	0	0	0	0	8	9,142	46	15,245	84	11,856	4,962	0.439
2017	978,395	5,991,202	0	0	0	295	6	20,686	44	15,847	84	15,514	7,571	0.612
2018	1,006,612	4,766,088	0	2	0	427	7	12,790	43	13,612	77	14,518	6,311	0.473
2019	1,087,748	7,338,772	0	13	0	1,665	7	38,145	39	12,480	79	14,783	6,301	0.675
2020	1,065,022	3,637,742	0	9	0	846	7	10,699	34	9,033	74	8,351	7,440	0.342
Total	5,077,136	25,854,347	0	25	0	3,234	36	91,462	206	66,217	398	65,023	32,584	0.509
Pure Premium		0.509		0.000		0.006		0.180		0.130		0.128	0.064	

TABLE V
Total Medical Experience Contracting - Policy Years 2016 - 2020

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2016	860,425	16,383,838	1	99	0	0	46	124,560	61	13,218	149	17,639	8,322	1.904
2017	955,375	10,470,770	0	0	1	12,995	47	57,724	55	11,721	170	16,585	5,682	1.096
2018	1,045,775	7,592,411	2	5	0	0	29	29,751	61	19,762	190	19,675	6,731	0.726
2019	1,060,739	11,499,743	1	493	1	41,075	29	28,758	56	14,026	184	23,431	7,214	1.084
2020	1,080,284	11,464,741	1	0	1	62,595	12	9,803	29	6,230	211	30,498	5,522	1.061
Total	5,002,598	57,411,503	5	597	3	116,666	163	250,596	262	64,957	904	107,829	33,471	1.148
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	860,425	23,244,693	1	203	0	0	46	172,018	61	23,753	149	27,993	8,480	2.702
2017	955,375	22,066,651	0	0	1	35,050	46	127,371	56	22,679	170	29,584	5,983	2.310
2018	1,045,775	13,660,554	2	14	0	913	29	59,896	62	32,534	189	36,094	7,155	1.306
2019	1,060,739	24,185,833	1	2,093	1	102,543	29	64,622	57	24,183	181	40,092	8,325	2.280
2020	1,080,284	26,479,374	1	1,981	1	160,151	19	42,671	53	20,396	177	32,467	7,129	2.451
Total	5,002,598	109,637,105	5	4,291	3	298,658	169	466,578	289	123,544	866	166,230	37,072	2.192
Pure Premium		2.192		0.009		0.597		0.933		0.247		0.332	0.074	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	860,425	11,015,924	1	203	0	0	18	65,892	36	13,919	115	21,661	8,484	1.280
2017	955,375	12,457,075	0	0	1	35,050	17	47,786	37	15,185	118	20,552	5,998	1.304
2018	1,045,775	8,537,823	2	14	0	913	13	27,098	47	24,783	133	25,388	7,182	0.816
2019	1,060,739	19,684,374	1	2,093	1	102,577	15	33,029	50	20,878	135	29,897	8,369	1.856
2020	1,080,284	24,101,552	1	1,981	1	160,483	13	28,715	49	18,669	130	23,895	7,273	2.231
Total	5,002,598	75,796,747	5	4,291	3	299,023	75	202,521	218	93,434	632	121,392	37,306	1.515
Pure Premium		1.515		0.009		0.598		0.405		0.187		0.243	0.075	

TABLE V
Total Medical Experience All Other Industries - Policy Years 2016 - 2020

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2016	15,215,369	49,440,325	2	261	1	48,046	125	178,241	573	110,200	1,089	103,533	54,122	0.325
2017	15,954,742	43,750,880	2	42	2	50,108	141	127,598	527	97,676	1,267	107,334	54,750	0.274
2018	16,378,551	39,244,550	5	257	0	0	119	150,377	453	88,651	1,247	98,680	54,481	0.240
2019	17,362,345	42,133,676	6	433	2	94,483	96	86,211	415	93,336	1,197	96,389	50,485	0.243
2020	18,384,039	34,083,749	1	0	1	4,158	45	64,136	239	56,550	1,411	170,939	45,055	0.185
Total	83,295,047	208,653,180	16	992	6	196,795	526	606,563	2,207	446,413	6,211	576,876	258,893	0.250
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	15,215,369	77,626,362	2	535	1	112,091	125	246,151	573	198,029	1,089	164,307	55,150	0.510
2017	15,954,742	84,572,530	2	78	2	134,012	142	286,906	527	179,062	1,265	188,014	57,652	0.530
2018	16,378,551	69,189,637	5	485	0	4,603	124	300,757	451	147,627	1,239	180,510	57,913	0.422
2019	17,362,345	82,328,659	6	3,647	2	237,235	114	219,026	408	139,152	1,177	165,967	58,259	0.474
2020	18,384,039	64,339,219	1	247	1	21,527	105	248,083	379	133,355	1,186	182,015	58,166	0.350
Total	83,295,047	378,056,408	16	4,992	6	509,468	610	1,300,924	2,339	797,226	5,956	880,813	287,141	0.454
Pure Premium		0.454		0.001		0.061		0.156		0.096		0.106	0.034	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	15,215,369	50,527,250	2	535	1	112,091	48	94,290	336	116,041	843	127,139	55,178	0.332
2017	15,954,742	54,992,792	2	78	2	134,012	53	107,639	352	119,783	879	130,620	57,796	0.345
2018	16,378,551	43,878,162	5	485	0	4,604	56	136,070	344	112,545	871	126,950	58,128	0.268
2019	17,362,345	65,389,579	6	3,647	2	237,322	58	110,899	350	119,306	880	124,154	58,568	0.377
2020	18,384,039	47,911,853	1	247	1	21,811	60	141,914	345	121,200	877	134,599	59,346	0.261
Total	83,295,047	262,699,637	16	4,992	6	509,840	275	590,812	1,727	588,875	4,350	643,462	289,016	0.315
Pure Premium		0.315		0.001		0.061		0.071		0.071		0.077	0.035	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2023 RATE AND LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>
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Temporary Staffing Classifications

See Exhibit 32, Temporary Staffing Rates. Column (5) in
Pages 5-1 to 5-5 contains the selections by class.

Aircraft Classifications

7413	0.51	Aircraft Procedure
7421	0.61	Aircraft Procedure
7424	1.44	Aircraft Procedure
7453	0.11	Aircraft Procedure

Other Classifications

0175	0.67	Supplemental load, 20% of 512
0176	0.27	Supplemental load, 10% of 513
309	2.37	No comparable Pa. code, use industry group change
464	2.39	No comparable Pa. code, use industry group change
625	3.73	No comparable Pa. code, use industry group change
643	8.60	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647
* 670	4.87	Use combined experience of 670, 681
* 681	4.87	Use combined experience of 670, 681
809	2.87	Use combined experience of 809, 992
811	5.65	Use combined experience of 811, 4777
992	2.87	Use combined experience of 809, 992
4777	5.65	Use combined experience of 811, 4777
7445	0.38	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)	12/1/22 Manual	12/1/23 Indicated	12/1/23 Adjusted
INDEX	7413, 7421, 7424, 7453			1.12	
Code	Rate Index				
7413	0.70 * Index * 0.825	1,313	0.59	0.65	0.51
7421	0.70 * Index	29,506	0.72	0.78	0.61
7424	1.65 * Index	56,146	1.68	1.84	1.44
7453	0.70 * Index * 0.175	1,313	0.13	0.14	0.11
	Total	88,278			
	Average weighted by payroll		1.31	1.43	1.12

* See Page 8 for the rate selections for these classes.

INDUSTRY GROUP:

CLASS:

Temp Classes

3

CODE:

544 + 682 + 929 + 937 + 947

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	77,514	715,645	0.923			0	0	1	9	27	37
2017	65,113	988,406	1.518			0	0	1	13	29	43
2018	63,476	904,258	1.425			0	0	1	7	31	39
2019	60,446	1,401,272	2.318			0	0	2	11	27	40
2020	78,026	411,851	0.528			0	0	0	1	35	36
TOTAL	344,575	4,421,432	1.283			0	0	5	41	149	195

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	158,362	137,011	59,613	0	0	95,111	120,668	86,871	58,009
2017	0	0	76,274	287,761	166,980	0	0	124,229	134,671	148,326	50,165
2018	0	0	227,789	109,907	212,621	0	0	32,749	115,271	155,475	50,446
2019	0	0	279,154	218,356	164,453	0	0	269,027	344,688	96,428	29,166
2020	0	0	0	5,263	265,871	0	0	0	3,992	111,201	25,524
TOTAL	0	0	741,579	758,298	869,538	0	0	521,116	719,290	598,301	213,310

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	212,839	236,618	99,673	0	0	131,348	216,840	137,864	59,111
2017	0	2,578	143,492	467,323	286,641	0	8,236	294,770	240,986	255,896	52,824
2018	0	8,677	377,734	179,982	339,940	0	3,039	105,825	171,646	268,414	53,624
2019	0	25,031	650,746	300,326	256,684	0	61,863	805,279	426,595	194,594	33,658
2020	0	12,447	366,513	144,898	278,406	0	6,195	98,402	47,733	87,954	32,951
TOTAL	0	48,733	1,751,324	1,329,148	1,261,343	0	79,334	1,435,624	1,103,800	944,723	232,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,315,014	4,639,013	232,168	
IBNR + FREQUENCY ADJUSTMENT	(1,008,105)	(2,839,935)	6,376	
TOTAL LOSSES	2,306,909	1,799,078	238,544	
EXPECTED LOSSES	1,696,938	10,587,944	1,220,025	
CREDIBILITY	0.04	0.13	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.669	0.522	0.069	1.261
INDICATED (POST-TEST)	0.698	0.545	0.072	1.315
PRESENT ON RATE LEVEL	0.451	2.814	0.324	3.589
DERIVED BY FORMULA	0.461	2.519	0.284	3.264
UNDERLYING PRESENT RATE	0.492	3.073	0.354	3.919
PROPOSED	0.461	2.519	0.284	3.264

YEAR			12-1-22	12-1-23	IND. RATE	3.7960
IND. RATE				3.80	MINIMUM PREMIUM	1,575
MAN. RATE			4.75	3.80	PRESENT	

CLASS:

House Furnishings & Canvas Goods Erections

Industry Group:

2

CODE:

670 + 681

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,476	133,420	2.436			0	0	0	2	1	3
2017	6,479	21,503	0.332			0	0	0	0	1	1
2018	7,995	10,644	0.133			0	0	0	0	1	1
2019	9,828	6,725	0.068			0	0	0	0	0	0
2020	9,465	37,569	0.397			0	0	0	0	3	3
TOTAL	39,243	209,861	0.535			0	0	0	2	6	8

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	95,431	1,083	0	0	0	34,019	545	2,342
2017	0	0	0	0	7,557	0	0	0	0	7,121	6,825
2018	0	0	0	0	4,282	0	0	0	0	2,692	3,670
2019	0	0	0	0	0	0	0	0	0	0	6,725
2020	0	0	0	0	22,282	0	0	0	0	14,449	838
TOTAL	0	0	0	95,431	35,204	0	0	0	34,019	24,807	20,400

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	164,809	1,811	0	0	0	61,132	865	2,386
2017	0	0	193	136	12,693	0	0	154	125	12,092	7,187
2018	0	5	332	302	6,616	0	3	157	160	4,522	3,901
2019	0	0	0	0	0	0	0	0	0	0	7,761
2020	0	1,014	29,967	11,720	23,258	0	746	12,084	5,745	11,350	1,082
TOTAL	0	1,019	30,492	176,968	44,378	0	749	12,394	67,162	28,829	22,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	44,654	317,336	22,317	
IBNR + FREQUENCY ADJUSTMENT	(448,383)	(160,526)	217	
TOTAL LOSSES	0	156,810	22,534	
EXPECTED LOSSES	807,266	642,013	37,245	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.400	0.057	0.457
INDICATED (POST-TEST)	0.000	0.417	0.060	0.477
PRESENT ON RATE LEVEL	1.884	1.498	0.087	3.469
DERIVED BY FORMULA	1.865	1.466	0.086	3.417
UNDERLYING PRESENT RATE	2.057	1.636	0.095	3.788
PROPOSED	1.865	1.466	0.086	3.417

YEAR			12-1-22	12-1-23	IND. RATE	4.6620
IND. RATE				4.66	MINIMUM PREMIUM	1,850
MAN. RATE			5.09	4.66	PRESENT	2,000

INDUSTRY GROUP:

CLASS:

Sanitation Company

3

CODE:

809 + 992

Fuel Distribution

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	21,649	600,576	2.774			0	0	1	1	5	7
2017	21,951	760,447	3.464			0	0	2	3	5	10
2018	16,655	435,055	2.612			0	0	1	0	3	4
2019	21,423	243,303	1.136			0	0	1	0	3	4
2020	24,787	446,445	1.801			0	0	1	1	6	8
TOTAL	106,465	2,485,826	2.335			0	0	6	5	22	33

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	206,528	36,994	70,947	0	0	134,904	44,751	69,343	37,109
2017	0	0	484,190	32,180	9,023	0	0	99,978	32,362	28,237	74,477
2018	0	0	217,786	12,668	77,571	0	0	58,273	4,216	54,897	9,644
2019	0	0	128,502	0	21,881	0	0	48,072	0	30,962	13,886
2020	0	0	142,055	3,000	98,721	0	0	52,678	42,222	94,169	13,600
TOTAL	0	0	1,179,061	84,842	278,143	0	0	393,905	123,551	277,608	148,716

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	277,574	63,889	118,623	0	0	186,302	80,418	110,047	37,814
2017	0	16,366	736,045	60,078	21,554	0	6,629	226,030	60,431	49,477	78,424
2018	0	7,729	326,979	31,367	126,438	0	3,715	113,801	12,944	94,445	10,252
2019	0	7,094	206,140	12,642	35,805	0	3,687	101,891	8,812	47,219	16,024
2020	0	21,539	383,055	68,429	115,485	0	28,099	255,376	81,301	83,613	17,558
TOTAL	0	52,727	1,929,793	236,405	417,905	0	42,129	883,400	243,906	384,802	160,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,908,050	1,283,018	160,072	
IBNR + FREQUENCY ADJUSTMENT	(886,459)	(317,400)	706	
TOTAL LOSSES	2,021,591	965,618	160,778	
EXPECTED LOSSES	1,523,793	1,207,930	130,110	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.899	0.907	0.151	2.957
INDICATED (POST-TEST)	1.981	0.946	0.158	3.085
PRESENT ON RATE LEVEL	1.310	1.039	0.112	2.461
DERIVED BY FORMULA	1.323	1.033	0.115	2.471
UNDERLYING PRESENT RATE	1.431	1.135	0.122	2.688
PROPOSED	1.323	1.033	0.115	2.471

YEAR			12-1-22	12-1-23	IND. RATE	2.8740
IND. RATE				2.87	MINIMUM PREMIUM	1,280
MAN. RATE			3.31	2.87	PRESENT	1,395

INDUSTRY GROUP:

CLASS:

Trucking, N.O.C.

Explosives Distributor

3

CODE:

811 + 4777

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	67,728	2,981,229	4.402			0	0	4	14	12	30
2017	74,183	5,965,233	8.041			0	0	18	12	32	62
2018	77,186	6,772,565	8.774			1	0	13	11	33	58
2019	83,643	2,037,546	2.436			0	0	6	8	26	40
2020	88,798	2,863,072	3.224			0	0	6	10	22	38
TOTAL	391,538	20,619,645	5.266			1	0	47	55	125	228

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,440,279	505,043	40,920	0	0	508,540	404,697	68,290	13,460
2017	0	0	3,417,301	266,626	302,343	0	0	1,347,570	315,824	263,554	52,015
2018	1,394,554	0	2,366,569	248,060	204,009	1,000	0	2,163,689	151,925	199,700	43,059
2019	0	0	684,218	273,970	268,416	0	0	265,487	210,450	301,308	33,697
2020	0	0	1,008,530	303,483	331,026	0	0	582,333	282,632	262,650	92,418
TOTAL	1,394,554	0	8,916,897	1,597,182	1,146,714	1,000	0	4,867,619	1,365,528	1,095,502	234,649

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,871,102	872,209	68,418	0	0	641,235	727,241	108,376	13,716
2017	0	115,505	5,204,184	491,881	553,702	0	89,344	3,029,440	603,600	465,428	54,772
2018	1,819,279	83,646	3,475,632	452,288	390,751	1,767	133,721	3,667,267	355,051	412,659	45,772
2019	0	49,874	1,353,714	410,515	421,994	0	46,633	746,888	300,673	474,063	38,886
2020	0	154,825	2,701,628	562,030	481,530	0	249,381	1,922,866	426,942	284,970	119,312
TOTAL	1,819,279	403,849	14,606,260	2,788,923	1,916,396	1,767	519,080	10,007,697	2,413,506	1,745,496	272,457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,357,931	8,864,321	272,457	
IBNR + FREQUENCY ADJUSTMENT	(7,904,995)	(1,601,581)	1,264	
TOTAL LOSSES	19,452,936	7,262,740	273,722	
EXPECTED LOSSES	13,678,039	6,187,024	230,515	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.968	1.855	0.070	6.893
INDICATED (POST-TEST)	5.183	1.935	0.073	7.191
PRESENT ON RATE LEVEL	3.199	1.447	0.054	4.700
DERIVED BY FORMULA	3.278	1.520	0.057	4.855
UNDERLYING PRESENT RATE	3.493	1.580	0.059	5.132
PROPOSED	3.278	1.520	0.057	4.855

YEAR			12-1-22	12-1-23	IND. RATE	5.6460
IND. RATE				5.65	MINIMUM PREMIUM	2,000
MAN. RATE			6.32	5.65	PRESENT	2,000

CLASS:
Aircraft

INDUSTRY GROUP:

3

CODE:
7413 + 7421 + 7424 + 7453

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	16,868	0	0.000			0	0	0	0	0	0
2017	15,567	0	0.000			0	0	0	0	0	0
2018	19,234	0	0.000			0	0	0	0	0	0
2019	17,371	0	0.000			0	0	0	0	0	0
2020	19,238	0	0.000			0	0	0	0	0	0
TOTAL	88,278	0	0.000			0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	4,702
2017	0	0	2,473	48,230	549	0	0	1,327	18,974	246	204
2018	0	0	0	0	0	0	0	0	0	0	2,015
2019	0	0	0	0	0	0	0	0	0	0	7,137
2020	0	0	0	0	0	0	0	0	0	0	1,682
TOTAL	0	0	2,473	48,230	549	0	0	1,327	18,974	246	15,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,800	67,998	15,741	
IBNR + FREQUENCY ADJUSTMENT	(472,847)	(34,012)	119	
TOTAL LOSSES	0	33,986	15,860	
EXPECTED LOSSES	794,709	128,719	22,790	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.038	0.018	0.056
INDICATED (POST-TEST)	0.000	0.040	0.019	0.059
PRESENT ON RATE LEVEL	0.824	0.134	0.024	0.982
DERIVED BY FORMULA	0.808	0.129	0.024	0.961
UNDERLYING PRESENT RATE	0.900	0.146	0.026	1.072
PROPOSED	0.808	0.129	0.024	0.961

YEAR			12-1-22	12-1-23	IND. RATE	1.1180
IND. RATE				1.12	MINIMUM PREMIUM	720
MAN. RATE			1.37	1.12	PRESENT	570