

**DELAWARE COMPENSATION RATING BUREAU, INC.**

DECEMBER 1, 2024 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, 2024 Residual Market Rate and Voluntary Market Loss Cost Filing**

**Calculation of Composite Pure Premium Multipliers**

<b>Item</b>	<b>Manufacturing and Utilities</b>	<b>Contracting and Quarrying</b>	<b>Other Industries</b>
(1) Pure Premium Test Correction Factor	0.9937	0.9999	1.0244
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0970	1.0371	0.9147
(3) Expense Provision ( = 1 / 0.7489 )	1.3353	1.3353	1.3353
(4) Effect of 7/1/25 Benefit Change	1.0017	1.0017	1.0017
(5) Rate Test Correction Factor	1.0185	0.9968	0.9507
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.4849	1.3825	1.1915

## CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2017 through 2021 were translated using composite multipliers, yielding an average claim value of \$ 961,517 . 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	679,535	1,359,070
B	0.80	769,861	1,539,722
C	0.91	872,194	1,744,388
D	1.03	988,128	1,976,256
E	1.16	1,119,474	2,238,948
F	1.32	1,268,278	2,536,556
G	1.49	1,436,861	2,873,722

@ From Delaware 12/1/24 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	20	15,766,306	789,926	16,556,232	820,693
Permanent Total Major	7	14,608,307	46,140,269	60,748,576	8,773,936
	826	214,528,737	146,291,797	360,820,533	436,834
<b>Total Serious</b>	<b>853</b>	<b>244,903,349</b>	<b>193,221,991</b>	<b>438,125,341</b>	<b>513,576</b>
Minor	2,715	101,253,084	106,062,091	207,315,175	76,353
Temporary	7,465	109,674,844	119,157,195	228,832,039	30,654
<b>Total Non-Serious</b>	<b>10,180</b>	<b>210,927,928</b>	<b>225,219,286</b>	<b>436,147,214</b>	<b>42,842</b>

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	513,576	961,517	168,265,475 *
Non-Serious	42,842	42,642	21,321,000 **
Medical	N/A	N/A	2,132,100 ***

\* 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 *	513,576	961,517	= 168,265,475
Non-Serious: 500 *	42,842	42,642	= 21,321,000
Medical: 0.10 *	21,321,000	21,321,000	= 2,132,100

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	167,005,126	21,161,301	2,116,130
0.99	164,493,922	20,843,105	2,084,311
0.98	161,995,431	20,526,520	2,052,652
0.97	159,509,718	20,211,554	2,021,155
0.96	157,036,850	19,898,216	1,989,822
0.95	154,576,893	19,586,514	1,958,651
0.94	152,129,915	19,276,456	1,927,646
0.93	149,695,986	18,968,051	1,896,805
0.92	147,275,176	18,661,310	1,866,131
0.91	144,867,557	18,356,239	1,835,624
0.90	142,473,202	18,052,849	1,805,285
0.89	140,092,183	17,751,149	1,775,115
0.88	137,724,577	17,451,148	1,745,115
0.87	135,370,459	17,152,857	1,715,286
0.86	133,029,908	16,856,285	1,685,629
0.85	130,703,003	16,561,441	1,656,144
0.84	128,389,824	16,268,337	1,626,834
0.83	126,090,453	15,976,983	1,597,698
0.82	123,804,974	15,687,389	1,568,739
0.81	121,533,471	15,399,566	1,539,957
0.80	119,276,032	15,113,524	1,511,352
0.79	117,032,744	14,829,276	1,482,928
0.78	114,803,697	14,546,833	1,454,683
0.77	112,588,983	14,266,205	1,426,621
0.76	110,388,695	13,987,406	1,398,741
0.75	108,202,928	13,710,446	1,371,045
0.74	106,031,781	13,435,339	1,343,534
0.73	103,875,350	13,162,097	1,316,210
0.72	101,733,739	12,890,732	1,289,073
0.71	99,607,050	12,621,258	1,262,126
0.70	97,495,389	12,353,688	1,235,369
0.69	95,398,863	12,088,037	1,208,804
0.68	93,317,582	11,824,317	1,182,432
0.67	91,251,660	11,562,543	1,156,254
0.66	89,201,211	11,302,729	1,130,273
0.65	87,166,352	11,044,891	1,104,489
0.64	85,147,205	10,789,044	1,078,904
0.63	83,143,892	10,535,203	1,053,520
0.62	81,156,540	10,283,385	1,028,339
0.61	79,185,278	10,033,605	1,003,361
0.60	77,230,239	9,785,881	978,588
0.59	75,291,557	9,540,230	954,023
0.58	73,369,373	9,296,669	929,667
0.57	71,463,830	9,055,217	905,522
0.56	69,575,073	8,815,892	881,589
0.55	67,703,254	8,578,713	857,871
0.54	65,848,527	8,343,699	834,370
0.53	64,011,051	8,110,872	811,087
0.52	62,190,991	7,880,251	788,025
0.51	60,388,513	7,651,858	765,186
0.50	58,603,792	7,425,715	742,572
0.49	56,837,006	7,201,845	720,185
0.48	55,088,339	6,980,271	698,027
0.47	53,357,981	6,761,016	676,102
0.46	51,646,127	6,544,106	654,411
0.45	49,952,981	6,329,567	632,957
0.44	48,278,750	6,117,424	611,742

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.43	46,623,652	5,907,706	590,771
0.42	44,987,909	5,700,440	570,044
0.41	43,371,755	5,495,657	549,566
0.40	41,775,429	5,293,385	529,339
0.39	40,199,181	5,093,658	509,366
0.38	38,643,270	4,896,508	489,651
0.37	37,107,966	4,701,969	470,197
0.36	35,593,548	4,510,076	451,008
0.35	34,100,310	4,320,867	432,087
0.34	32,628,556	4,134,381	413,438
0.33	31,178,604	3,950,657	395,066
0.32	29,750,788	3,769,737	376,974
0.31	28,345,457	3,591,667	359,167
0.30	26,962,975	3,416,492	341,649
0.29	25,603,728	3,244,261	324,426
0.28	24,268,119	3,075,026	307,503
0.27	22,956,575	2,908,839	290,884
0.26	21,669,546	2,745,759	274,576
0.25	20,407,507	2,585,846	258,585
0.24	19,170,966	2,429,163	242,916
0.23	17,960,457	2,275,779	227,578
0.22	16,776,555	2,125,766	212,577
0.21	15,619,871	1,979,202	197,920
0.20	14,491,061	1,836,170	183,617
0.19	13,390,833	1,696,759	169,676
0.18	12,319,948	1,561,067	156,107
0.17	11,279,235	1,429,198	142,920
0.16	10,269,595	1,301,266	130,127
0.15	9,292,016	1,177,396	117,740
0.14	8,347,586	1,057,727	105,773
0.13	7,437,514	942,411	94,241
0.12	6,563,149	831,620	83,162
0.11	5,726,014	725,546	72,555
0.10	4,927,846	624,410	62,441
0.09	4,170,650	528,466	52,847
0.08	3,456,777	438,010	43,801
0.07	2,789,036	353,401	35,340
0.06	2,170,869	275,072	27,507
0.05	1,606,626	203,577	20,358
0.04	1,102,063	139,643	13,964
0.03	665,312	84,302	8,430
0.02	309,221	39,182	3,918
0.01	59,515	7,542	754
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/>		
	994,974,673		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	321,883,902	267,416,096	32,614,687
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	3.0911	3.7207	30.5070

\* 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	516,229,545	78,734,853	64,556,778
0.99	508,467,162	77,550,941	63,586,076
0.98	500,744,077	76,373,023	62,620,255
0.97	493,060,489	75,201,129	61,659,376
0.96	485,416,607	74,035,292	60,703,500
0.95	477,812,634	72,875,543	59,752,566
0.94	470,248,780	71,721,910	58,806,697
0.93	462,725,262	70,574,427	57,865,830
0.92	455,242,297	69,433,136	56,930,058
0.91	447,800,105	68,298,058	55,999,381
0.90	440,398,915	67,169,235	55,073,829
0.89	433,038,947	66,046,700	54,153,433
0.88	425,720,440	64,930,486	53,238,223
0.87	418,443,626	63,820,635	52,328,230
0.86	411,208,749	62,717,180	51,423,484
0.85	404,016,053	61,620,154	50,523,985
0.84	396,865,785	60,529,601	49,629,825
0.83	389,758,199	59,445,561	48,740,973
0.82	382,693,555	58,368,068	47,857,521
0.81	375,672,112	57,297,165	46,979,468
0.80	368,694,143	56,232,889	46,106,815
0.79	361,759,915	55,175,287	45,239,684
0.78	354,869,708	54,124,402	44,378,014
0.77	348,023,805	53,080,269	43,521,927
0.76	341,222,495	52,042,942	42,671,392
0.75	334,466,071	51,012,456	41,826,470
0.74	327,754,838	49,988,866	40,987,192
0.73	321,089,094	48,972,214	40,153,618
0.72	314,469,161	47,962,547	39,325,750
0.71	307,895,352	46,959,915	38,503,678
0.70	301,367,997	45,964,367	37,687,402
0.69	294,887,425	44,975,959	36,876,984
0.68	288,453,978	43,994,736	36,072,453
0.67	282,068,006	43,020,754	35,273,841
0.66	275,729,863	42,054,064	34,481,238
0.65	269,439,911	41,094,726	33,694,646
0.64	263,198,525	40,142,796	32,914,124
0.63	257,006,085	39,198,330	32,139,735
0.62	250,862,981	38,261,391	31,371,538
0.61	244,769,613	37,332,034	30,609,534
0.60	238,726,392	36,410,327	29,853,784
0.59	232,733,732	35,496,334	29,104,380
0.58	226,792,069	34,590,116	28,361,351
0.57	220,901,845	33,691,746	27,624,760
0.56	215,063,508	32,801,289	26,894,636
0.55	209,277,528	31,918,817	26,171,071
0.54	203,544,382	31,044,401	25,454,126
0.53	197,864,560	30,178,121	24,743,831
0.52	192,238,572	29,320,050	24,040,279
0.51	186,666,933	28,470,268	23,343,529
0.50	181,150,181	27,628,858	22,653,644
0.49	175,688,869	26,795,905	21,970,684
0.48	170,283,565	25,971,494	21,294,710
0.47	164,934,855	25,155,712	20,625,844
0.46	159,643,343	24,348,655	19,964,116
0.45	154,409,660	23,550,420	19,309,619



**PAYROLL CREDIBILITY TABLE (IN 00'S)**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	149,234,444	22,761,099	18,662,413
0.43	144,118,371	21,980,802	18,022,651
0.42	139,062,126	21,209,627	17,390,332
0.41	134,066,432	20,447,691	16,765,610
0.40	129,132,029	19,695,098	16,148,545
0.39	124,259,688	18,951,973	15,539,229
0.38	119,450,212	18,218,437	14,937,783
0.37	114,704,434	17,494,616	14,344,300
0.36	110,023,216	16,780,640	13,758,901
0.35	105,407,468	16,076,650	13,181,678
0.34	100,858,129	15,382,791	12,612,753
0.33	96,376,183	14,699,209	12,052,278
0.32	91,962,661	14,026,060	11,500,346
0.31	87,618,642	13,363,515	10,957,108
0.30	83,345,252	12,711,742	10,422,686
0.29	79,143,684	12,070,922	9,897,264
0.28	75,015,183	11,441,249	9,380,994
0.27	70,961,069	10,822,917	8,873,998
0.26	66,982,734	10,216,146	8,376,490
0.25	63,081,645	9,621,157	7,888,653
0.24	59,259,373	9,038,187	7,410,638
0.23	55,517,569	8,467,491	6,942,722
0.22	51,858,009	7,909,338	6,485,087
0.21	48,282,583	7,364,017	6,037,945
0.20	44,793,319	6,831,838	5,601,604
0.19	41,392,404	6,313,131	5,176,306
0.18	38,082,191	5,808,262	4,762,356
0.17	34,865,243	5,317,617	4,360,060
0.16	31,744,345	4,841,620	3,969,784
0.15	28,722,551	4,380,737	3,591,894
0.14	25,803,223	3,935,485	3,226,817
0.13	22,990,100	3,506,429	2,875,010
0.12	20,287,350	3,094,209	2,537,023
0.11	17,699,682	2,699,539	2,213,435
0.10	15,232,465	2,323,242	1,904,888
0.09	12,891,896	1,966,263	1,612,203
0.08	10,685,243	1,629,704	1,336,237
0.07	8,621,189	1,314,899	1,078,117
0.06	6,710,373	1,023,460	839,156
0.05	4,966,242	757,449	621,062
0.04	3,406,587	519,570	426,000
0.03	2,056,546	313,662	257,174
0.02	955,833	145,784	119,526
0.01	183,967	28,062	23,002
0.00	0	0	0

**TABLE V**  
**Total Experience All Industries - Policy Years 2017 - 2021**

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	<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)
			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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2017	17,888,504	123,996,242	2	2,031	3	24,280	205	348,383	645	141,212	1,559	129,846	594,211	0.693
2018	18,430,413	115,470,202	7	61,594	0	0	175	312,102	573	129,941	1,540	135,435	515,630	0.627
2019	19,513,884	122,145,821	7	23,651	2	50,396	159	277,502	508	126,789	1,486	142,720	600,401	0.626
2020	20,533,207	97,732,524	2	7,515	1	15,665	132	204,328	556	126,433	1,487	129,281	494,104	0.476
2021	23,131,438	75,179,277	2	9,642	0	0	60	87,455	269	72,147	1,701	157,125	425,424	0.325
Total	99,497,447	534,524,066	20	104,433	6	90,341	731	1,229,770	2,551	596,522	7,773	694,406	2,629,769	0.537
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	17,888,504	206,705,534	2	3,046	3	40,814	205	532,330	645	240,483	1,559	229,048	1,021,334	1.156
2018	18,430,413	182,432,271	7	89,713	0	1,059	175	455,541	574	213,874	1,537	225,713	838,423	0.990
2019	19,513,884	196,343,381	7	37,725	2	75,982	164	425,275	508	189,476	1,476	216,888	1,018,088	1.006
2020	20,533,207	175,171,039	2	12,355	1	25,286	154	401,231	544	202,818	1,465	215,335	894,684	0.853
2021	23,131,438	142,383,355	2	14,823	0	2,942	127	330,911	445	165,879	1,428	209,765	699,514	0.616
Total	99,497,447	903,035,581	20	157,663	7	146,083	826	2,145,287	2,715	1,012,531	7,465	1,096,748	4,472,043	0.908
Pure Premium		0.908		0.016		0.015		0.216		0.102		0.110	0.449	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	17,888,504	114,091,234	2	3,046	3	40,814	73	189,521	388	144,601	1,059	155,555	607,376	0.638
2018	18,430,413	109,039,591	7	89,713	0	1,059	73	189,467	389	145,097	1,061	155,812	509,248	0.592
2019	19,513,884	136,443,569	7	37,725	2	75,982	74	192,513	396	147,494	1,082	158,952	751,770	0.699
2020	20,533,207	116,816,238	2	12,355	1	25,286	74	192,501	395	147,227	1,079	158,615	632,178	0.569
2021	23,131,438	110,559,774	2	15,016	0	3,041	79	205,521	421	157,148	1,151	169,049	555,823	0.478
Total	99,497,447	586,950,406	20	157,856	7	146,183	373	969,523	1,989	741,566	5,431	797,983	3,056,393	0.590
Pure Premium		0.590		0.016		0.015		0.097		0.075		0.080	0.307	

**TABLE V**  
**Total Experience Manufacturing - Policy Years 2017 - 2021**

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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2017	980,339	11,933,976	0	0	0	0	17	34,571	67	13,958	120	11,458	59,353	1.217
2018	1,008,275	10,073,697	0	0	0	0	19	34,090	53	12,018	111	10,645	43,984	0.999
2019	1,089,352	11,438,544	0	0	0	0	14	29,777	53	13,216	100	10,242	61,152	1.050
2020	1,078,044	7,880,742	0	0	0	0	10	28,845	47	10,375	114	11,322	28,265	0.731
2021	1,231,299	7,770,807	0	0	0	0	6	8,838	29	8,464	127	13,453	46,953	0.631
Total	5,387,310	49,097,766	0	0	0	0	66	136,121	249	58,031	572	57,120	239,706	0.911
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	980,339	19,988,948	0	0	0	0	17	52,824	67	23,771	120	20,212	103,083	2.039
2018	1,008,275	15,869,125	0	0	0	116	19	49,563	53	19,797	111	17,904	71,311	1.574
2019	1,089,352	18,240,905	0	10	0	205	15	45,050	52	19,441	100	16,016	101,687	1.674
2020	1,078,044	13,881,915	0	15	0	302	12	51,197	46	17,665	113	19,541	50,098	1.288
2021	1,231,299	14,543,360	0	15	0	290	12	32,633	40	16,597	108	18,539	77,359	1.181
Total	5,387,310	82,524,253	0	40	0	913	74	231,267	258	97,271	551	92,213	403,538	1.532
Pure Premium		1.532		0.000		0.002		0.429		0.181		0.171	0.749	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	980,339	10,141,416	0	0	0	0	6	18,806	40	14,293	81	13,727	54,588	1.034
2018	1,008,275	8,987,840	0	0	0	116	8	20,614	36	13,426	77	12,360	43,363	0.891
2019	1,089,352	10,757,371	0	10	0	205	7	20,338	41	15,106	73	11,749	60,164	0.988
2020	1,078,044	8,635,759	0	15	0	302	6	24,470	33	12,834	83	14,386	34,351	0.801
2021	1,231,299	11,276,542	0	33	0	299	7	20,191	38	15,621	87	15,026	61,596	0.916
Total	5,387,310	49,798,928	0	58	0	922	33	104,420	188	71,280	402	67,248	254,061	0.924
Pure Premium		0.924		0.000		0.002		0.194		0.132		0.125	0.472	

**TABLE V**  
**Total Experience Contracting - Policy Years 2017 - 2021**

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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2017	954,779	22,781,232	0	0	1	10,500	46	84,950	56	15,911	170	21,480	94,971	2.386
2018	1,045,107	17,797,837	2	7,325	0	0	35	61,036	59	16,831	184	18,744	74,043	1.703
2019	1,060,218	22,654,426	1	7,084	1	12,206	34	56,694	52	15,354	179	21,557	113,650	2.137
2020	1,079,428	20,205,545	1	48	1	15,665	24	31,894	60	16,719	165	17,344	120,385	1.872
2021	1,146,305	10,383,424	1	4,000	0	0	17	23,643	25	8,124	185	17,703	50,365	0.906
Total	5,285,836	93,822,464	5	18,457	3	38,371	156	258,217	252	72,938	883	96,828	453,414	1.775
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	954,779	37,771,529	0	0	1	17,651	46	129,803	56	27,096	170	37,890	165,274	3.956
2018	1,045,107	28,090,236	2	10,669	0	207	35	88,503	59	27,957	184	31,486	122,079	2.688
2019	1,060,218	36,516,863	1	11,081	1	18,321	33	84,584	53	23,934	178	33,079	194,170	3.444
2020	1,079,428	36,374,327	1	1,209	1	23,268	25	61,699	60	27,497	163	29,204	220,866	3.370
2021	1,146,305	19,138,303	1	6,111	0	477	20	55,422	48	20,551	156	25,172	83,650	1.670
Total	5,285,836	157,891,258	5	29,070	3	59,924	160	420,012	276	127,036	850	156,831	786,039	2.987
Pure Premium		2.987		0.055		0.113		0.795		0.240		0.297	1.487	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	954,779	19,722,417	0	0	1	17,651	16	46,213	34	16,293	115	25,733	91,335	2.066
2018	1,045,107	16,002,158	2	10,669	0	207	14	36,810	40	18,970	127	21,735	71,630	1.531
2019	1,060,218	25,949,385	1	11,081	1	18,321	15	38,321	41	18,656	130	24,233	148,883	2.448
2020	1,079,428	27,998,776	1	1,209	1	23,268	12	29,992	43	19,960	120	21,511	184,047	2.594
2021	1,146,305	14,611,849	1	6,146	0	496	13	34,612	45	19,435	126	20,315	65,114	1.275
Total	5,285,836	104,284,585	5	29,106	3	59,943	71	185,948	204	93,314	618	113,526	561,009	1.973
Pure Premium		1.973		0.055		0.113		0.352		0.177		0.215	1.061	

**TABLE V**  
**Total Experience All Other Industries - Policy Years 2017 - 2021**

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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2017	15,953,386	89,281,034	2	2,031	2	13,779	142	228,863	522	111,342	1,269	96,908	439,887	0.560
2018	16,377,032	87,598,668	5	54,269	0	0	121	216,976	461	101,093	1,245	106,046	397,603	0.535
2019	17,364,315	88,052,851	6	16,567	1	38,190	111	191,031	403	98,220	1,207	110,921	425,599	0.507
2020	18,375,735	69,646,237	1	7,467	0	0	98	143,589	449	99,339	1,208	100,615	345,453	0.379
2021	20,753,834	57,025,046	1	5,642	0	0	37	54,974	215	55,560	1,389	125,968	328,106	0.275
Total	88,824,301	391,603,836	15	85,976	3	51,970	509	835,432	2,050	465,553	6,318	540,458	1,936,649	0.441
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	15,953,386	148,945,057	2	3,046	2	23,163	142	349,702	522	189,616	1,269	170,946	752,977	0.934
2018	16,377,032	138,472,910	5	79,044	0	736	122	317,475	461	166,119	1,242	176,322	645,032	0.846
2019	17,364,315	141,585,613	6	26,634	1	57,456	116	295,641	403	146,102	1,199	167,793	722,231	0.815
2020	18,375,735	124,914,797	1	11,131	0	1,716	117	288,334	438	157,657	1,189	166,590	623,720	0.680
2021	20,753,834	108,701,692	1	8,698	0	2,175	95	242,856	357	128,730	1,164	166,053	538,505	0.524
Total	88,824,301	662,620,070	15	128,553	4	85,246	592	1,494,008	2,182	788,224	6,064	847,704	3,282,466	0.746
Pure Premium		0.746		0.014		0.010		0.168		0.089		0.095	0.370	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	15,953,386	84,227,402	2	3,046	2	23,163	51	124,501	314	114,015	862	116,096	461,453	0.528
2018	16,377,032	84,049,593	5	79,044	0	736	51	132,043	313	112,701	858	121,717	394,255	0.513
2019	17,364,315	99,736,813	6	26,634	1	57,456	52	133,854	314	113,732	878	122,970	542,722	0.574
2020	18,375,735	80,181,703	1	11,131	0	1,716	56	138,039	318	114,432	876	122,718	413,780	0.436
2021	20,753,834	84,671,384	1	8,838	0	2,247	59	150,717	339	122,092	937	133,708	429,113	0.408
Total	88,824,301	432,866,893	15	128,693	4	85,318	269	679,155	1,597	576,972	4,411	617,209	2,241,323	0.487
Pure Premium		0.487		0.014		0.010		0.076		0.065		0.069	0.252	

**TABLE V**  
**Total Medical Experience All Industries - Policy Years 2017 - 2021**

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	<u>Death</u>		<u>Permanent Total</u>		<u>Major Perm Partial</u>		<u>Minor Perm Partial</u>		<u>Temporary Total</u>		<u>Medical Only</u>	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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2017	17,888,504	59,421,132	2	42	3	63,004	205	204,340	645	123,881	1,559	134,939	68,006	0.332
2018	18,430,413	51,562,950	7	252	0	0	175	202,317	573	117,418	1,540	128,807	66,835	0.280
2019	19,513,884	60,040,083	7	913	2	134,044	159	177,929	508	105,064	1,486	120,298	62,152	0.308
2020	20,533,207	49,410,350	2	0	1	62,595	132	130,374	556	120,469	1,487	129,456	51,210	0.241
2021	23,131,438	42,542,367	2	695	0	0	60	80,427	269	96,141	1,701	191,285	56,875	0.184
Total	99,497,447	262,976,882	20	1,902	6	259,642	731	795,387	2,551	562,974	7,773	704,785	305,079	0.264
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	17,888,504	102,133,415	2	69	3	101,247	205	363,112	645	251,974	1,559	248,828	56,105	0.571
2018	18,430,413	83,842,270	7	382	0	1,667	175	310,726	574	224,092	1,537	245,348	56,208	0.455
2019	19,513,884	101,808,762	7	4,707	2	231,950	164	289,971	508	198,492	1,476	235,664	57,304	0.522
2020	20,533,207	89,468,436	2	1,667	1	116,008	154	273,596	544	212,455	1,465	233,861	57,099	0.436
2021	23,131,438	69,951,420	2	1,075	0	10,531	127	225,514	445	173,609	1,428	227,872	60,913	0.302
Total	99,497,447	447,204,303	20	7,899	7	461,403	826	1,462,918	2,715	1,060,621	7,465	1,191,572	287,630	0.449
Pure Premium		0.449		0.001		0.046		0.147		0.107		0.120	0.029	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	17,888,504	60,737,566	2	69	3	101,247	73	129,347	388	151,506	1,059	169,079	56,128	0.340
2018	18,430,413	50,924,778	7	382	0	1,667	73	129,247	390	152,186	1,061	169,428	56,337	0.276
2019	19,513,884	75,176,959	7	4,707	2	231,950	74	130,355	396	154,537	1,082	172,727	57,494	0.385
2020	20,533,207	63,217,762	2	1,667	1	116,008	75	132,079	394	153,803	1,073	171,243	57,379	0.308
2021	23,131,438	55,582,255	2	1,075	0	10,831	79	139,114	418	162,911	1,126	179,741	62,150	0.240
Total	99,497,447	305,639,321	20	7,899	7	461,703	373	660,143	1,984	774,943	5,401	862,218	289,487	0.307
Pure Premium		0.307		0.001		0.046		0.066		0.078		0.087	0.029	

**TABLE V**  
**Total Medical Experience Manufacturing - Policy Years 2017 - 2021**

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2017	980,339	5,935,298	0	0	0	0	17	26,439	67	13,321	120	12,603	6,991	0.605
2018	1,008,275	4,398,353	0	0	0	0	19	17,219	53	9,914	111	10,933	5,917	0.436
2019	1,089,352	6,115,162	0	0	0	0	14	37,813	53	8,823	100	9,153	5,362	0.561
2020	1,078,044	2,826,542	0	0	0	0	10	6,287	47	8,477	114	8,857	4,645	0.262
2021	1,231,299	4,695,268	0	0	0	0	6	7,007	29	20,422	127	14,299	5,225	0.381
Total	5,387,310	23,970,623	0	0	0	0	66	94,765	249	60,957	572	55,845	28,140	0.445
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	980,339	10,308,290	0	0	0	0	17	46,982	67	27,094	120	23,240	5,767	1.052
2018	1,008,275	7,131,127	0	0	0	142	19	26,442	53	18,926	111	20,825	4,976	0.707
2019	1,089,352	10,168,703	0	6	0	805	15	59,027	52	18,163	100	18,742	4,944	0.933
2020	1,078,044	5,009,803	0	2	0	244	12	14,411	46	14,458	113	15,805	5,179	0.465
2021	1,231,299	7,735,918	0	15	0	1,224	12	26,472	40	24,631	108	19,421	5,596	0.628
Total	5,387,310	40,353,841	0	23	0	2,415	74	173,333	258	103,272	551	98,032	26,463	0.749
Pure Premium		0.749		0.000		0.004		0.322		0.192		0.182	0.049	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	980,339	5,458,787	0	0	0	0	6	16,736	40	16,291	82	15,791	5,770	0.557
2018	1,008,275	4,336,263	0	0	0	142	8	10,999	36	12,854	77	14,381	4,988	0.430
2019	1,089,352	6,016,441	0	6	0	805	7	26,522	41	14,129	73	13,742	4,961	0.552
2020	1,078,044	3,435,051	0	2	0	244	6	6,862	33	10,465	82	11,574	5,204	0.319
2021	1,231,299	6,159,581	0	15	0	1,259	7	16,324	37	22,630	87	15,658	5,709	0.500
Total	5,387,310	25,406,122	0	23	0	2,450	33	77,443	187	76,369	401	71,145	26,632	0.472
Pure Premium		0.472		0.000		0.005		0.144		0.142		0.132	0.049	

**TABLE V**  
**Total Medical Experience Contracting - Policy Years 2017 - 2021**

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2017	954,779	9,497,132	0	0	1	12,995	46	47,542	56	11,692	170	17,041	5,701	0.995
2018	1,045,107	7,404,267	2	5	0	0	35	33,592	59	16,299	184	17,591	6,555	0.708
2019	1,060,218	11,365,022	1	493	1	41,075	34	34,802	52	11,626	179	18,406	7,248	1.072
2020	1,079,428	12,038,523	1	0	1	62,595	24	21,538	60	16,210	165	14,454	5,588	1.115
2021	1,146,305	5,036,456	1	0	0	0	17	14,264	25	8,541	185	22,569	4,991	0.439
Total	5,285,836	45,341,400	5	498	3	116,666	156	151,739	252	64,368	883	90,060	30,083	0.858
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	954,779	16,527,405	0	0	1	20,884	46	84,482	56	23,782	170	31,423	4,703	1.731
2018	1,045,107	12,207,923	2	8	0	277	35	51,422	59	31,247	184	33,613	5,513	1.168
2019	1,060,218	19,416,968	1	1,755	1	70,644	33	55,304	53	23,468	178	36,316	6,683	1.831
2020	1,079,428	22,086,624	1	1,630	1	112,064	25	44,388	60	29,013	163	27,541	6,231	2.046
2021	1,146,305	8,364,987	1	18	0	1,438	20	30,939	48	19,056	156	26,853	5,345	0.730
Total	5,285,836	78,603,907	5	3,410	3	205,307	160	266,535	276	126,567	850	155,746	28,475	1.487
Pure Premium		1.487		0.006		0.388		0.504		0.239		0.295	0.054	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	954,779	9,133,468	0	0	1	20,884	16	30,094	34	14,300	116	21,352	4,705	0.957
2018	1,045,107	7,163,030	2	8	0	277	14	21,389	40	21,219	127	23,212	5,525	0.685
2019	1,060,218	14,888,306	1	1,755	1	70,644	15	24,869	41	18,307	130	26,604	6,705	1.404
2020	1,079,428	18,404,717	1	1,630	1	112,064	13	22,942	43	20,947	120	20,203	6,261	1.705
2021	1,146,305	6,511,406	1	18	0	1,479	13	19,080	45	17,951	123	21,133	5,454	0.568
Total	5,285,836	56,100,928	5	3,410	3	205,348	71	118,374	203	92,724	615	112,503	28,650	1.061
Pure Premium		1.061		0.006		0.388		0.224		0.175		0.213	0.054	



**TABLE V**  
**Total Medical Experience All Other Industries - Policy Years 2017 - 2021**

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	<u>Death</u>		<u>Permanent Total</u>		<u>Major Perm Partial</u>		<u>Minor Perm Partial</u>		<u>Temporary Total</u>		<u>Medical Only</u>	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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2017	15,953,386	43,988,702	2	42	2	50,008	142	130,359	522	98,868	1,269	105,295	55,315	0.276
2018	16,377,032	39,760,330	5	247	0	0	121	151,506	461	91,205	1,245	100,283	54,362	0.243
2019	17,364,315	42,559,899	6	421	1	92,968	111	105,314	403	84,615	1,207	92,740	49,542	0.245
2020	18,375,735	34,545,285	1	0	0	0	98	102,549	449	95,782	1,208	106,145	40,977	0.188
2021	20,753,834	32,810,643	1	695	0	0	37	59,156	215	67,178	1,389	154,418	46,659	0.158
Total	88,824,301	193,664,859	15	1,405	3	142,976	509	548,884	2,050	437,648	6,318	558,880	246,856	0.218
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	15,953,386	75,297,720	2	69	2	80,363	142	231,648	522	201,097	1,269	194,165	45,635	0.472
2018	16,377,032	64,503,220	5	374	0	1,249	122	232,862	461	173,918	1,242	190,910	45,719	0.394
2019	17,364,315	72,223,092	6	2,946	1	160,500	116	175,640	403	156,861	1,199	180,606	45,678	0.416
2020	18,375,735	62,372,008	1	35	0	3,700	117	214,797	438	168,984	1,189	190,515	45,689	0.339
2021	20,753,834	53,850,515	1	1,042	0	7,869	95	168,103	357	129,922	1,164	181,598	49,972	0.259
Total	88,824,301	328,246,555	15	4,466	4	253,680	592	1,023,050	2,182	830,782	6,064	937,794	232,693	0.370
Pure Premium		0.370		0.001		0.029		0.115		0.094		0.106	0.026	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	15,953,386	46,145,310	2	69	2	80,363	51	82,517	314	120,915	862	131,935	45,653	0.289
2018	16,377,032	39,425,485	5	374	0	1,249	51	96,860	313	118,113	858	131,835	45,824	0.241
2019	17,364,315	54,272,212	6	2,946	1	160,500	52	78,964	314	122,101	879	132,382	45,828	0.313
2020	18,375,735	41,377,995	1	35	0	3,700	56	102,275	318	122,391	871	139,466	45,913	0.225
2021	20,753,834	42,911,268	1	1,042	0	8,093	59	103,711	336	122,330	917	142,951	50,987	0.207
Total	88,824,301	224,132,271	15	4,466	4	253,905	268	464,326	1,594	605,850	4,386	678,570	234,205	0.252
Pure Premium		0.252		0.001		0.029		0.052		0.068		0.076	0.026	

**DELAWARE COMPENSATION RATING BUREAU, INC.  
 DECEMBER 1, 2024 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	0.45	Aircraft Procedure
7421	0.54	Aircraft Procedure
7424	1.28	Aircraft Procedure
7453	0.10	Aircraft Procedure

**Other Classifications**

0175	0.60	Supplemental load, 20% of 0512
0176	0.25	Supplemental load, 10% of 0513
0309	2.14	No comparable Pa. code, use industry group change
0464	2.16	No comparable Pa. code, use industry group change
0625	3.35	No comparable Pa. code, use industry group change
0643	7.82	Asbestos encap., 150% of 0647, Expected loss rates = 100% of 0647
* 0670	4.44	Use combined experience of 0670, 0681
* 0681	4.44	Use combined experience of 0670, 0681
0809	2.62	Use combined experience of 0809, 0992
0811	5.20	Use combined experience of 0811, 4777
0992	2.62	Use combined experience of 0809, 0992
4777	5.20	Use combined experience of 0811, 4777
7445	0.34	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)	12/1/23 Manual	12/1/24 Indicated	12/1/24 Adjusted
INDEX	7413, 7421, 7424, 7453			0.94	
Code	Rate Index				
7413	0.70 * Index * 0.825	2,720	0.49	0.55	0.45
7421	0.70 * Index	34,618	0.59	0.66	0.54
7424	1.65 * Index	56,138	1.41	1.56	1.28
7453	0.70 * Index * 0.175	2,720	0.10	0.12	0.10
	Total	96,196			
	Average weighted by payroll		1.04	1.15	0.94

\* 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
2017	65,166	963,752	1.479	0	0	1	13	29	43
2018	64,187	816,824	1.273	0	0	2	6	31	39
2019	60,488	1,602,483	2.649	0	0	2	10	28	40
2020	78,527	709,483	0.903	0	0	0	9	36	45
2021	62,953	1,967,293	3.125	0	0	0	3	25	28
TOTAL	331,321	6,059,835	1.829	0	0	5	41	149	195

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	76,274	263,433	175,719	0	0	124,229	113,766	160,166	50,165
2018	0	0	157,152	67,435	212,620	0	0	107,222	66,539	155,410	50,446
2019	0	0	309,048	255,880	194,686	0	0	285,625	353,410	174,437	29,397
2020	0	0	149,567	334,813	0	0	0	30,388	153,271	41,444	0
2021	0	0	56,275	276,166	0	0	0	1,253,750	360,306	20,796	0
TOTAL	0	0	542,474	792,590	1,194,004	0	0	517,076	1,817,853	1,003,590	192,248

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	116,547	448,626	309,968	0	0	220,755	231,400	295,346	41,386
2018	0	0	241,041	113,887	352,836	0	0	164,856	126,193	289,726	42,425
2019	0	0	557,082	365,578	306,785	0	0	522,758	579,035	344,773	27,104
2020	0	3,126	224,988	247,443	528,799	0	2,319	43,139	61,983	234,566	46,210
2021	0	4,981	421,176	176,506	345,614	0	46,619	740,374	627,680	403,349	22,273
TOTAL	0	8,107	1,560,834	1,352,041	1,844,003	0	48,937	1,691,882	1,626,290	1,567,760	179,398

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,309,760	6,390,094	179,398	
IBNR + FREQUENCY ADJUSTMENT	(942,928)	(2,411,286)	5,049	
TOTAL LOSSES	2,366,832	3,978,808	184,447	
EXPECTED LOSSES	1,481,630	8,396,628	997,786	
CREDIBILITY	0.03	0.12	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.714	1.201	0.056	1.971
INDICATED (POST-TEST)	0.788	1.324	0.061	2.173
PRESENT ON RATE LEVEL	0.403	2.285	0.271	2.959
DERIVED BY FORMULA	0.415	2.170	0.242	2.827
UNDERLYING PRESENT RATE	0.447	2.534	0.301	3.282
PROPOSED	0.415	2.170	0.242	2.827

YEAR	12-1-23	12-1-24	IND. RATE	3.3680
IND. RATE		3.37	MINIMUM PREMIUM	1,505
MAN. RATE	3.68	3.37	PRESENT	1,975

INDUSTRY GROUP:

CLASS:  
House Furnishings & Canvas Goods Erections

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	
2017	6,497	60,624	0.933	0	0	0	1	0	1	
2018	8,026	10,644	0.133	0	0	0	0	1	1	
2019	9,852	6,725	0.068	0	0	0	0	0	0	
2020	9,470	37,569	0.397	0	0	0	0	3	3	
2021	9,754	13,076	0.134	0	0	0	0	2	2	
TOTAL	43,599	128,638	0.295	0	0	0	1	6	7	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	27,078	0	0	0	0	26,721	0	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
2021	0	0	0	0	4,476	0	0	0	0	4,940	3,660
TOTAL	0	0	0	27,078	31,040	0	0	0	26,721	22,081	21,718

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	46,114	0	0	0	0	54,351	0	5,631
2018	0	0	61	83	7,044	0	0	12	57	4,976	3,086
2019	0	0	0	0	0	0	0	0	0	0	6,200
2020	0	0	6,544	3,801	33,788	0	0	2,312	2,221	21,754	934
2021	0	61	5,505	2,187	5,448	0	117	2,493	1,833	4,213	3,920
TOTAL	0	61	12,111	52,185	46,280	0	117	4,817	58,461	30,944	19,772

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,105	187,870	19,772	
IBNR + FREQUENCY ADJUSTMENT	(507,907)	(178,189)	214	
TOTAL LOSSES	0	9,681	19,986	
EXPECTED LOSSES	830,048	653,342	38,407	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.022	0.046	0.068
INDICATED (POST-TEST)	0.000	0.024	0.051	0.075
PRESENT ON RATE LEVEL	1.717	1.352	0.079	3.148
DERIVED BY FORMULA	1.700	1.312	0.078	3.090
UNDERLYING PRESENT RATE	1.904	1.499	0.088	3.491
PROPOSED	1.700	1.312	0.078	3.090

YEAR	12-1-23	12-1-24	IND. RATE	4.2720
IND. RATE		4.27	MINIMUM PREMIUM	1,805
MAN. RATE	4.52	4.27	PRESENT	1,900

INDUSTRY GROUP:

CLASS:  
Sanitation Company  
Fuel Distribution

3

CODE:  
809 + 992

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	21,951	768,192	3,500	0	0	2	3	5	10
2018	16,949	432,268	2,550	0	0	1	0	3	4
2019	21,595	485,186	2,247	0	0	1	0	3	4
2020	24,998	493,210	1,973	0	0	0	2	6	8
2021	25,462	593,599	2,331	0	0	0	0	7	7
TOTAL	110,955	2,772,455	2,499	0	0	4	5	24	33

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	484,190	32,180	9,023	0	0	107,723	32,362	28,237	74,477
2018	0	0	214,999	12,668	77,571	0	0	58,273	4,216	54,897	9,644
2019	0	0	385,655	0	21,881	0	0	32,616	0	31,148	13,886
2020	0	0	198,600	77,998	17,214	0	0	38,039	132,457	14,717	14,185
2021	0	0	0	42,263	173,342	0	0	0	25,374	226,682	125,938
TOTAL	0	0	1,283,444	165,109	299,031	0	0	236,651	194,409	355,681	238,130

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	739,842	54,803	15,917	0	0	191,424	65,824	52,069	61,444
2018	0	0	320,158	24,699	130,096	0	0	86,792	10,800	101,956	8,111
2019	0	0	580,604	11,510	47,662	0	0	50,073	4,261	57,187	12,803
2020	0	4,589	412,220	117,064	53,227	0	10,555	144,862	174,109	41,319	15,816
2021	0	3,503	289,440	123,573	219,854	0	6,849	136,393	103,546	197,118	134,880
TOTAL	0	8,092	2,342,265	331,649	466,756	0	17,405	609,544	358,541	449,649	233,053

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,977,305	1,606,594	233,053	
IBNR + FREQUENCY ADJUSTMENT	(883,154)	(306,108)	661	
TOTAL LOSSES	2,094,151	1,300,487	233,714	
EXPECTED LOSSES	1,415,809	1,104,736	119,421	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.887	1.172	0.211	3.270
INDICATED (POST-TEST)	2.081	1.292	0.232	3.605
PRESENT ON RATE LEVEL	1.151	0.898	0.097	2.146
DERIVED BY FORMULA	1.170	0.922	0.106	2.198
UNDERLYING PRESENT RATE	1.276	0.996	0.108	2.380
PROPOSED	1.170	0.922	0.106	2.198

YEAR	12-1-23	12-1-24	IND. RATE	2.6190
IND. RATE		2.62	MINIMUM PREMIUM	1,250
MAN. RATE	2.79	2.62	PRESENT	1,270

INDUSTRY GROUP:

CLASS:

Trucking, N.O.C.

3

CODE:

811 + 4777

Explosives Distributor

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	74,183	5,900,507	7.954	0	0	17	12	33	62
2018	77,186	6,515,751	8.442	1	0	12	12	33	58
2019	83,517	2,110,325	2.527	0	0	3	11	26	40
2020	90,134	4,285,634	4.755	0	0	11	11	19	41
2021	107,700	1,586,933	1.473	0	0	4	8	21	33
TOTAL	432,720	20,399,150	4.714	1	0	47	54	132	234

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,201,335	267,079	531,416	0	0	1,232,780	274,403	340,670	52,824
2018	1,383,976	0	2,317,325	345,026	204,009	0	0	1,805,849	223,117	193,390	43,059
2019	0	0	437,937	423,106	476,996	0	0	169,872	238,070	330,647	33,697
2020	0	0	2,174,881	351,924	417,741	0	0	978,755	134,329	208,032	19,972
2021	0	0	527,120	228,007	211,895	0	0	257,237	104,378	181,738	76,558
TOTAL	1,383,976	0	8,658,598	1,615,142	1,842,057	0	0	4,444,493	974,297	1,254,477	226,110

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	4,891,640	454,836	937,418	0	0	2,190,650	558,136	628,195	43,580
2018	1,268,313	0	3,449,076	586,580	366,765	0	0	2,648,472	467,444	374,454	36,213
2019	0	0	827,685	613,667	729,168	0	0	329,426	404,550	612,149	31,069
2020	0	39,761	4,156,275	681,988	859,684	0	21,799	1,694,503	313,901	396,671	22,269
2021	0	44,852	1,589,603	363,914	365,103	0	65,043	578,775	177,774	190,853	81,994
TOTAL	1,268,313	84,613	14,914,279	2,700,985	3,258,137	0	86,842	7,441,825	1,921,805	2,202,322	215,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,795,872	10,083,248	215,123	
IBNR + FREQUENCY ADJUSTMENT	(8,452,191)	(1,716,848)	1,386	
TOTAL LOSSES	15,343,681	8,366,400	216,510	
EXPECTED LOSSES	13,646,345	6,301,973	237,275	
CREDIBILITY	0.04	0.14	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.546	1.933	0.050	5.529
INDICATED (POST-TEST)	3.910	2.132	0.055	6.097
PRESENT ON RATE LEVEL	2.844	1.313	0.050	4.207
DERIVED BY FORMULA	2.887	1.428	0.051	4.366
UNDERLYING PRESENT RATE	3.154	1.456	0.055	4.665
PROPOSED	2.887	1.428	0.051	4.366

YEAR		12-1-23	12-1-24	IND. RATE	5.2020
IND. RATE			5.20	MINIMUM PREMIUM	2,000
MAN. RATE		5.47	5.20	PRESENT	2,000

INDUSTRY GROUP:

CLASS:  
Aircraft

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
2017	15,567	41,101	0.264	0	0	0	1	0	1
2018	19,234	1,896	0.010	0	0	0	0	0	0
2019	17,857	6,185	0.035	0	0	0	0	0	0
2020	19,238	1,303	0.007	0	0	0	0	0	0
2021	24,300	595	0.002	0	0	0	0	0	0
TOTAL	96,196	51,080	0.053	0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	29,973	0	0	0	0	10,934	0	194
2018	0	0	0	0	0	0	0	0	0	0	1,896
2019	0	0	0	0	0	0	0	0	0	0	6,185
2020	0	0	0	0	0	0	0	0	0	0	1,303
2021	0	0	0	0	0	0	0	0	0	0	595
TOTAL	0	0	0	29,973	0	0	0	0	10,934	0	10,173

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	51,044	0	0	0	0	22,240	0	160
2018	0	0	0	0	0	0	0	0	0	0	1,595
2019	0	0	0	0	0	0	0	0	0	0	5,703
2020	0	0	0	0	0	0	0	0	0	0	1,453
2021	0	0	0	0	0	0	0	0	0	0	637
TOTAL	0	0	0	51,044	0	0	0	0	22,240	0	9,547

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	73,284	9,547	
IBNR + FREQUENCY ADJUSTMENT	(456,850)	(32,284)	126	
TOTAL LOSSES	0	41,000	9,673	
EXPECTED LOSSES	725,064	116,119	21,714	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.043	0.010	0.053
INDICATED (POST-TEST)	0.000	0.047	0.011	0.058
PRESENT ON RATE LEVEL	0.680	0.109	0.021	0.810
DERIVED BY FORMULA	0.666	0.106	0.020	0.792
UNDERLYING PRESENT RATE	0.754	0.121	0.023	0.898
PROPOSED	0.666	0.106	0.020	0.792

YEAR	12-1-23	12-1-24	IND. RATE	0.9440
IND. RATE		0.94	MINIMUM PREMIUM	690
MAN. RATE	1.09	0.94	PRESENT	550