Exhibit 28
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2026 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

OTHER SUPPORTING CLASSIFICATION EXHIBITS

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, 2026 Residual Market Rate and Voluntary Market Loss Cost Filing

Calculation of Composite Pure Premium Multipliers

Item	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Pure Premium Test Correction Factor	0.9926	1.0000	1.0433	1.0131	1.0180
(2) Off-Balance Factor (Collectible Prem Ratio)	1.1040	1.0360	0.9853	0.9022	0.9380
(3) Expense Provision (= 1 / 0.7279)	1.3738	1.3738	1.3738	1.3738	1.3738
(4) Effect of 7/1/27 Benefit Change	1.0126	1.0126	1.0126	1.0126	1.0126
(5) Rate Test Correction Factor	1.0234	0.9960	0.9128	0.9721	0.9644
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5600	1.4353	1.3052	1.2360	1.2810

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2019 through 2023 were translated using composite multipliers, yielding an average claim value of $ 864,819 . 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	618,146	1,236,292
B	0.81	696,987	1,393,974
C	0.91	785,884	1,571,768
D	1.02	886,120	1,772,240
E	1.16	999,140	1,998,280
F	1.30	1,126,575	2,253,150
G	1.47	1,270,264	2,540,528

@ From Delaware 12/1/26 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	11,250,391	4,321,986	15,572,376	614,208
Permanent Total	2	7,795,898	8,122,145	15,918,043	7,959,021
Major	878	226,187,926	175,319,967	401,507,893	457,502
Total Serious	905	245,234,215	187,764,097	432,998,312	478,471
Minor	2,404	118,481,664	84,364,179	202,845,843	84,362
Temporary	7,471	142,742,671	113,451,351	256,194,022	34,290
Total Non-Serious	9,876	261,224,335	197,815,530	459,039,866	46,481

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility	
Serious	478,471	864,819	151,343,325	*
Non-Serious	46,481	45,781	22,890,500	**
Medical	N/A	N/A	2,289,050	***

* 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 *	478,471	864,819	=	151,343,325
Non-Serious:	500 *	46,481	45,781	=	22,890,500
Medical:	0.10 *	22,890,500	22,890,500	=	2,289,050

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	150,209,727	22,719,045	2,271,905
0.99	147,951,070	22,377,426	2,237,743
0.98	145,703,848	22,037,536	2,203,754
0.97	143,468,119	21,699,385	2,169,939
0.96	141,243,942	21,362,981	2,136,298
0.95	139,031,378	21,028,333	2,102,833
0.94	136,830,489	20,695,451	2,069,545
0.93	134,641,336	20,364,344	2,036,434
0.92	132,463,982	20,035,022	2,003,502
0.91	130,298,493	19,707,494	1,970,749
0.90	128,144,933	19,381,771	1,938,177
0.89	126,003,369	19,057,862	1,905,786
0.88	123,873,869	18,735,777	1,873,578
0.87	121,756,501	18,415,528	1,841,553
0.86	119,651,335	18,097,124	1,809,712
0.85	117,558,442	17,780,577	1,778,058
0.84	115,477,895	17,465,896	1,746,590
0.83	113,409,768	17,153,095	1,715,310
0.82	111,354,135	16,842,182	1,684,218
0.81	109,311,073	16,533,172	1,653,317
0.80	107,280,660	16,226,074	1,622,607
0.79	105,262,976	15,920,902	1,592,090
0.78	103,258,100	15,617,667	1,561,767
0.77	101,266,115	15,316,381	1,531,638
0.76	99,287,106	15,017,059	1,501,706
0.75	97,321,159	14,719,711	1,471,971
0.74	95,368,359	14,424,353	1,442,435
0.73	93,428,797	14,130,996	1,413,100
0.72	91,502,564	13,839,656	1,383,966
0.71	89,589,752	13,550,345	1,355,035
0.70	87,690,457	13,263,079	1,326,308
0.69	85,804,774	12,977,872	1,297,787
0.68	83,932,804	12,694,738	1,269,474
0.67	82,074,648	12,413,694	1,241,369
0.66	80,230,409	12,134,755	1,213,476
0.65	78,400,192	11,857,937	1,185,794
0.64	76,584,107	11,583,257	1,158,326
0.63	74,782,264	11,310,730	1,131,073
0.62	72,994,776	11,040,375	1,104,038
0.61	71,221,760	10,772,208	1,077,221
0.60	69,463,335	10,506,248	1,050,625
0.59	67,719,624	10,242,514	1,024,251
0.58	65,990,750	9,981,024	998,102
0.57	64,276,844	9,721,797	972,180
0.56	62,578,036	9,464,855	946,486
0.55	60,894,462	9,210,216	921,022
0.54	59,226,262	8,957,903	895,790
0.53	57,573,578	8,707,936	870,794
0.52	55,936,557	8,460,339	846,034
0.51	54,315,351	8,215,133	821,513
0.50	52,710,117	7,972,344	797,234
0.49	51,121,013	7,731,994	773,199
0.48	49,548,206	7,494,108	749,411
0.47	47,991,867	7,258,714	725,871
0.46	46,452,171	7,025,837	702,584
0.45	44,929,301	6,795,504	679,550
0.44	43,423,445	6,567,745	656,775

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.43	41,934,797	6,342,589	634,259
0.42	40,463,558	6,120,066	612,007
0.41	39,009,937	5,900,208	590,021
0.40	37,574,151	5,683,047	568,305
0.39	36,156,423	5,468,617	546,862
0.38	34,756,987	5,256,954	525,695
0.37	33,376,086	5,048,094	504,809
0.36	32,013,970	4,842,076	484,208
0.35	30,670,904	4,638,939	463,894
0.34	29,347,162	4,438,724	443,872
0.33	28,043,029	4,241,476	424,148
0.32	26,758,806	4,047,238	404,724
0.31	25,494,806	3,856,060	385,606
0.30	24,251,358	3,667,990	366,799
0.29	23,028,808	3,483,081	348,308
0.28	21,827,519	3,301,387	330,139
0.27	20,647,874	3,122,967	312,297
0.26	19,490,279	2,947,882	294,788
0.25	18,355,162	2,776,197	277,620
0.24	17,242,977	2,607,980	260,798
0.23	16,154,207	2,443,305	244,331
0.22	15,089,368	2,282,250	228,225
0.21	14,049,009	2,124,897	212,490
0.20	13,033,722	1,971,336	197,134
0.19	12,044,141	1,821,663	182,166
0.18	11,080,954	1,675,982	167,598
0.17	10,144,903	1,534,405	153,441
0.16	9,236,801	1,397,056	139,706
0.15	8,357,535	1,264,068	126,407
0.14	7,508,085	1,135,589	113,559
0.13	6,689,537	1,011,785	101,179
0.12	5,903,105	892,838	89,284
0.11	5,150,159	778,956	77,896
0.10	4,432,262	670,375	67,038
0.09	3,751,215	567,367	56,737
0.08	3,109,135	470,253	47,025
0.07	2,508,548	379,415	37,942
0.06	1,952,549	295,321	29,532
0.05	1,445,051	218,563	21,856
0.04	991,231	149,923	14,992
0.03	598,403	90,508	9,051
0.02	278,124	42,066	4,207
0.01	53,530	8,097	810
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)
1,146,920,857

B)

Five Year Expected Losses *		
Serious	Non-Serious	Medical Only
297,989,664	268,384,749	30,662,642

C) =A/B

Ratio Payroll to Expected Loss		
Serious	Non-Serious	Medical Only
3.8489	4.2734	37.4045

* 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	578,142,218	97,087,567	84,979,471
0.99	569,448,873	95,627,692	83,701,658
0.98	560,799,541	94,175,206	82,430,316
0.97	552,194,443	92,730,152	81,165,483
0.96	543,633,808	91,292,563	79,907,159
0.95	535,117,871	89,862,478	78,655,417
0.94	526,646,869	88,439,940	77,410,296
0.93	518,221,038	87,024,988	76,171,796
0.92	509,840,620	85,617,663	74,939,991
0.91	501,505,870	84,218,005	73,714,881
0.90	493,217,033	82,826,060	72,496,542
0.89	484,974,367	81,441,867	71,284,972
0.88	476,778,134	80,065,469	70,080,248
0.87	468,628,597	78,696,917	68,882,369
0.86	460,526,023	77,336,250	67,691,373
0.85	452,470,687	75,983,518	66,507,370
0.84	444,462,870	74,638,760	65,330,326
0.83	436,502,856	73,302,036	64,160,313
0.82	428,590,930	71,973,381	62,997,332
0.81	420,727,389	70,652,857	61,841,496
0.80	412,912,532	69,340,505	60,692,804
0.79	405,146,668	68,036,383	59,551,330
0.78	397,430,101	66,740,538	58,417,114
0.77	389,763,150	65,453,023	57,290,154
0.76	382,146,142	64,173,900	56,170,562
0.75	374,579,409	62,903,213	55,058,339
0.74	367,063,277	61,641,030	53,953,560
0.73	359,598,097	60,387,398	52,856,299
0.72	352,184,219	59,142,386	51,766,556
0.71	344,821,996	57,906,044	50,684,407
0.70	337,511,800	56,678,442	49,609,888
0.69	330,253,995	55,459,638	48,543,074
0.68	323,048,969	54,249,693	47,484,040
0.67	315,897,113	53,048,680	46,432,787
0.66	308,798,821	51,856,662	45,389,463
0.65	301,754,499	50,673,708	44,354,032
0.64	294,764,569	49,499,890	43,326,605
0.63	287,829,456	48,335,274	42,307,220
0.62	280,949,593	47,179,939	41,295,989
0.61	274,125,432	46,033,954	40,292,913
0.60	267,357,430	44,897,400	39,298,103
0.59	260,646,061	43,770,359	38,311,597
0.58	253,991,798	42,652,908	37,333,506
0.57	247,395,145	41,545,127	36,363,907
0.56	240,856,603	40,447,111	35,402,836
0.55	234,376,695	39,358,937	34,450,367
0.54	227,955,960	38,280,703	33,506,577
0.53	221,594,944	37,212,494	32,571,614
0.52	215,294,214	36,154,413	31,645,479
0.51	209,054,354	35,106,549	30,728,283
0.50	202,875,969	34,069,015	29,820,139
0.49	196,759,667	33,041,903	28,921,122
0.48	190,706,090	32,025,321	28,031,344
0.47	184,715,897	31,019,388	27,150,842
0.46	178,789,761	30,024,212	26,279,803
0.45	172,928,387	29,039,907	25,418,228

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	167,132,497	28,066,601	24,566,340
0.43	161,402,840	27,104,420	23,724,141
0.42	155,740,188	26,153,490	22,891,816
0.41	150,145,347	25,213,949	22,069,440
0.40	144,619,150	24,285,933	21,257,164
0.39	139,162,456	23,369,588	20,455,100
0.38	133,776,167	22,465,067	19,663,359
0.37	128,461,217	21,572,525	18,882,128
0.36	123,218,569	20,692,128	18,111,558
0.35	118,049,242	19,824,042	17,351,723
0.34	112,954,292	18,968,443	16,602,810
0.33	107,934,814	18,125,524	15,865,044
0.32	102,991,968	17,295,467	15,138,499
0.31	98,126,959	16,478,487	14,423,400
0.30	93,341,052	15,674,788	13,719,933
0.29	88,635,579	14,884,598	13,028,287
0.28	84,011,938	14,108,147	12,348,684
0.27	79,471,602	13,345,687	11,681,313
0.26	75,016,135	12,597,479	11,026,398
0.25	70,647,183	11,863,800	10,384,237
0.24	66,366,494	11,144,942	9,755,019
0.23	62,175,927	10,441,220	9,139,079
0.22	58,077,468	9,752,967	8,536,642
0.21	54,073,231	9,080,535	7,948,082
0.20	50,165,493	8,424,307	7,373,699
0.19	46,356,694	7,784,695	6,813,828
0.18	42,649,484	7,162,141	6,268,919
0.17	39,046,717	6,557,126	5,739,384
0.16	35,551,523	5,970,179	5,225,633
0.15	32,167,316	5,401,868	4,728,191
0.14	28,897,868	4,852,826	4,247,618
0.13	25,747,359	4,323,762	3,784,550
0.12	22,720,461	3,815,454	3,339,623
0.11	19,822,447	3,328,791	2,913,661
0.10	17,059,333	2,864,781	2,507,523
0.09	14,438,051	2,424,586	2,122,219
0.08	11,966,750	2,009,579	1,758,947
0.07	9,655,150	1,621,392	1,419,202
0.06	7,515,166	1,262,025	1,104,630
0.05	5,561,857	934,007	817,513
0.04	3,815,149	640,681	560,768
0.03	2,303,193	386,777	338,548
0.02	1,070,471	179,765	157,361
0.01	206,032	34,602	30,298
0.00	0	0	0

TABLE V
Total Experience All Industries - Policy Years 2019 - 2023

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY	Payroll (in 1,000's)	All Losses	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	Amounts (in 100's)	Pure Premium
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. LOSS EXPERIENCE AS REPORTED														
2019	19,525,896	125,395,228	7	23,609	1	38,190	186	360,195	477	120,730	1,512	153,316	557,912	0.642
2020	20,557,247	109,157,291	2	4,150	0	0	157	305,293	544	138,689	1,508	134,952	508,488	0.531
2021	23,091,113	116,020,453	3	15,959	0	0	175	304,512	483	137,297	1,471	145,285	557,152	0.502
2022	25,207,854	107,608,384	8	35,095	1	4,654	139	218,731	485	141,903	1,556	173,973	501,729	0.427
2023	26,309,955	94,204,057	5	11,350	0	0	69	117,802	290	79,929	1,768	217,694	515,266	0.358
Total	114,692,065	552,385,413	25	90,162	2	42,844	726	1,306,533	2,279	618,549	7,815	825,220	2,640,547	0.482
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	19,525,896	200,099,763	7	28,071	1	70,920	186	479,419	477	235,062	1,512	289,000	898,525	1.025
2020	20,557,247	177,314,482	2	5,098	0	0	159	410,659	538	265,050	1,509	288,332	804,006	0.863
2021	23,091,113	185,218,209	3	20,200	0	0	186	480,114	474	233,464	1,463	279,481	838,923	0.802
2022	25,207,854	188,278,052	8	43,698	1	7,039	176	452,445	474	233,432	1,515	289,442	856,724	0.747
2023	26,309,955	177,386,392	5	15,437	0	0	170	439,242	442	217,810	1,472	281,171	820,205	0.674
Total	114,692,065	928,296,898	25	112,504	2	77,959	878	2,261,879	2,404	1,184,817	7,471	1,427,427	4,218,383	0.809
Pure Premium		0.809		0.010		0.007		0.197		0.103		0.124	0.368	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	19,525,896	137,530,704	7	28,071	1	70,920	115	296,440	327	161,175	1,003	191,798	626,903	0.704
2020	20,557,247	121,813,177	2	5,098	0	0	115	296,372	326	160,759	1,002	191,359	564,544	0.593
2021	23,091,113	131,506,773	3	20,200	0	0	122	314,571	348	171,414	1,068	203,946	604,936	0.570
2022	25,207,854	144,361,096	8	43,698	1	7,039	129	332,664	364	179,470	1,124	214,745	665,995	0.573
2023	26,309,955	141,839,657	6	16,698	0	0	131	337,830	372	183,011	1,147	219,143	661,714	0.539
Total	114,692,065	677,051,408	26	113,764	2	77,959	612	1,577,877	1,737	855,829	5,344	1,020,992	3,124,092	0.590
Pure Premium		0.590		0.010		0.007		0.138		0.075		0.089	0.272	

TABLE V
Total Experience Manufacturing - Policy Years 2019 - 2023

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death No. (4)	Death Amounts (in 100's) (5)	Permanent Total No. (6)	Permanent Total Amounts (in 100's) (7)	Major Perm Partial No. (8)	Major Perm Partial Amounts (in 100's) (9)	Minor Perm Partial No. (10)	Minor Perm Partial Amounts (in 100's) (11)	Temporary Total No. (12)	Temporary Total Amounts (in 100's) (13)	Medical Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2019	894,177	11,079,095	0	0	0	0	16	40,836	35	9,190	85	8,626	52,139	1.239
2020	887,945	7,583,083	0	0	0	0	12	28,754	34	9,758	100	12,246	25,073	0.854
2021	1,054,978	13,591,870	0	0	0	0	11	12,531	45	12,497	86	11,778	99,112	1.288
2022	1,102,377	8,241,031	1	7,851	0	0	7	12,218	40	13,050	110	10,652	38,638	0.748
2023	1,112,497	8,214,906	0	0	0	0	7	17,745	29	7,363	99	16,712	40,328	0.738
Total	5,051,974	48,709,985	1	7,851	0	0	53	112,084	183	51,859	480	60,015	255,291	0.964
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	894,177	17,136,454	0	0	0	0	16	54,353	35	17,892	85	16,260	82,859	1.916
2020	887,945	12,396,215	0	0	0	0	12	38,396	34	18,780	100	26,146	40,640	1.396
2021	1,054,978	20,866,759	0	0	0	0	12	22,315	43	20,715	86	22,010	143,628	1.978
2022	1,102,377	14,109,462	1	9,776	0	0	11	29,182	38	19,975	107	17,953	64,209	1.280
2023	1,112,497	15,272,696	0	27	0	0	14	46,314	34	19,152	84	22,814	64,420	1.373
Total	5,051,974	79,781,586	1	9,803	0	0	65	190,560	184	96,514	462	105,183	395,756	1.579
Pure Premium		1.579		0.019		0.000		0.377		0.191		0.208	0.783	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	894,177	11,115,364	0	0	0	0	10	33,608	24	12,268	56	10,791	54,486	1.243
2020	887,945	8,530,552	0	0	0	0	9	27,710	20	11,398	66	17,345	28,852	0.961
2021	1,054,978	14,412,569	0	0	0	0	8	14,616	32	15,196	63	16,072	98,241	1.366
2022	1,102,377	11,152,160	1	9,776	0	0	8	21,553	29	15,274	80	13,385	51,534	1.012
2023	1,112,497	12,137,225	0	154	0	0	11	35,519	29	16,017	66	17,838	51,845	1.091
Total	5,051,974	57,347,870	1	9,930	0	0	45	133,007	134	70,153	331	75,432	284,957	1.135
Pure Premium		1.135		0.020		0.000		0.263		0.139		0.149	0.564	

TABLE V
Total Experience Contracting - Policy Years 2019 - 2023

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	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														
2019	1,155,693	28,497,147	3	12,373	0	0	44	99,205	61	17,347	201	27,034	129,012	2.466
2020	1,181,084	23,579,835	1	48	0	0	32	77,101	69	19,795	193	18,284	120,570	1.996
2021	1,256,300	15,418,807	2	6,391	0	0	33	53,429	53	16,321	180	15,069	62,978	1.227
2022	1,372,422	20,324,810	3	6,201	0	0	28	39,605	74	25,862	183	27,685	103,894	1.481
2023	1,516,297	20,657,409	4	9,360	0	0	20	42,650	50	15,426	223	33,478	105,660	1.362
Total	6,481,796	108,478,008	13	34,373	0	0	157	311,989	307	94,752	980	121,551	522,115	1.674
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	1,155,693	43,689,615	3	14,712	0	0	44	132,042	61	33,775	201	50,960	205,408	3.780
2020	1,181,084	36,232,388	1	59	0	0	32	102,415	68	38,236	193	39,771	181,843	3.068
2021	1,256,300	24,250,875	2	8,090	0	0	33	81,068	53	28,157	179	30,280	94,914	1.930
2022	1,372,422	35,146,243	3	7,721	0	0	32	80,903	71	41,833	180	46,835	174,170	2.561
2023	1,516,297	37,322,564	4	12,494	0	0	32	102,614	68	40,002	188	46,644	171,471	2.461
Total	6,481,796	176,641,685	13	43,076	0	0	173	499,041	321	182,003	941	214,490	827,807	2.725
Pure Premium		2.725		0.066		0.000		0.770		0.281		0.331	1.277	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	1,155,693	28,745,725	3	14,712	0	0	27	81,646	42	23,159	133	33,820	134,121	2.487
2020	1,181,084	25,225,254	1	59	0	0	23	73,912	42	23,189	128	26,397	128,695	2.136
2021	1,256,300	17,371,340	2	8,090	0	0	22	53,139	39	20,658	131	22,110	69,717	1.383
2022	1,372,422	27,275,035	3	7,721	0	0	23	59,464	55	32,101	134	34,797	138,667	1.987
2023	1,516,297	29,959,683	4	12,823	0	0	25	79,487	57	33,414	147	36,502	137,371	1.976
Total	6,481,796	128,577,037	13	43,404	0	0	120	347,649	233	132,519	673	153,626	608,572	1.984
Pure Premium		1.984		0.067		0.000		0.536		0.204		0.237	0.939	

TABLE V

Total Experience Office & Clerical - Policy Years 2019 - 2023

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY	Payroll (in 1,000's)	All Losses	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	Amounts (in 100's)	Pure Premium
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. LOSS EXPERIENCE AS REPORTED														
2019	12,770,064	20,977,759	0	0	1	38,190	20	36,677	61	13,655	187	21,617	99,637	0.164
2020	13,592,029	14,521,675	0	0	0	0	21	37,488	75	17,419	157	18,551	71,759	0.107
2021	15,118,627	13,160,775	0	0	0	0	19	33,640	70	22,611	153	15,349	60,008	0.087
2022	16,569,593	13,761,800	1	9,787	0	0	16	26,627	65	17,579	209	18,712	64,913	0.083
2023	17,225,669	13,910,103	0	0	0	0	16	20,373	32	9,435	260	27,991	81,302	0.081
Total	75,275,982	76,332,112	1	9,787	1	38,190	92	154,805	303	80,700	966	102,220	377,619	0.101
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	12,770,064	34,141,011	0	0	1	70,920	20	48,818	61	26,587	187	40,748	154,338	0.267
2020	13,592,029	23,862,181	0	0	0	0	21	50,459	74	33,303	157	39,525	115,335	0.176
2021	15,118,627	21,425,727	0	0	0	0	21	55,328	68	37,494	153	29,837	91,598	0.142
2022	16,569,593	23,626,986	1	12,186	0	0	21	54,555	63	28,395	203	31,649	109,485	0.143
2023	17,225,669	25,371,899	0	45	0	0	27	61,901	59	27,782	216	36,596	127,395	0.147
Total	75,275,982	128,427,804	1	12,231	1	70,920	111	271,061	325	153,561	916	178,355	598,150	0.171
Pure Premium		0.171		0.002		0.009		0.036		0.020		0.024	0.079	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	12,770,064	27,293,896	0	0	1	70,920	12	30,185	42	18,230	124	27,043	126,561	0.214
2020	13,592,029	16,415,009	0	0	0	0	15	36,417	45	20,203	104	26,228	81,303	0.121
2021	15,118,627	15,509,234	0	0	0	0	14	36,239	50	27,460	112	21,833	69,559	0.103
2022	16,569,593	18,302,507	1	12,186	0	0	16	40,203	48	21,787	151	23,515	85,334	0.110
2023	17,225,669	20,376,826	0	215	0	0	21	47,474	50	23,372	168	28,501	104,206	0.118
Total	75,275,982	97,897,473	1	12,401	1	70,920	78	190,518	234	111,053	659	127,120	466,963	0.130
Pure Premium		0.130		0.002		0.009		0.025		0.015		0.017	0.062	

TABLE V

Total Experience Goods & Services - Policy Years 2019 - 2023

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death No. (4)	Death Amounts (in 100's) (5)	Permanent Total No. (6)	Permanent Total Amounts (in 100's) (7)	Major Perm Partial No. (8)	Major Perm Partial Amounts (in 100's) (9)	Minor Perm Partial No. (10)	Minor Perm Partial Amounts (in 100's) (11)	Temporary Total No. (12)	Temporary Total Amounts (in 100's) (13)	Medical Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2019	4,115,645	52,844,006	4	11,236	0	0	81	142,801	256	61,274	917	83,385	229,744	1.284
2020	4,283,857	49,717,531	1	4,102	0	0	69	118,738	308	73,824	894	64,342	236,170	1.161
2021	4,924,960	57,253,613	0	0	0	0	80	150,565	254	67,796	886	83,516	270,660	1.163
2022	5,478,506	53,985,817	2	5,582	1	4,654	69	111,505	264	73,208	885	97,085	247,825	0.985
2023	5,747,146	43,688,436	1	1,990	0	0	22	33,051	144	35,726	1,015	115,565	250,553	0.760
Total	24,550,114	257,489,403	8	22,909	1	4,654	321	556,659	1,226	311,827	4,597	443,893	1,234,952	1.049
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	4,115,645	85,592,348	4	13,359	0	0	81	190,068	256	119,300	917	157,181	376,015	2.080
2020	4,283,857	82,312,284	1	5,039	0	0	71	161,409	304	140,429	894	137,057	379,188	1.921
2021	4,924,960	92,498,357	0	0	0	0	87	238,182	250	115,913	880	158,962	411,927	1.878
2022	5,478,506	95,756,382	2	6,950	1	7,039	91	233,956	258	121,595	860	159,922	428,102	1.748
2023	5,747,146	83,727,806	1	2,832	0	0	82	187,051	234	104,673	842	144,622	398,100	1.457
Total	24,550,114	439,887,176	8	28,180	1	7,039	411	1,010,666	1,302	601,910	4,393	757,745	1,993,332	1.792
Pure Premium		1.792		0.011		0.003		0.412		0.245		0.309	0.812	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	4,115,645	57,469,792	4	13,359	0	0	50	117,525	176	81,801	609	104,315	257,698	1.396
2020	4,283,857	56,322,253	1	5,039	0	0	51	116,489	184	85,153	594	90,981	265,561	1.315
2021	4,924,960	65,571,155	0	0	0	0	57	156,007	184	85,198	642	115,919	298,587	1.331
2022	5,478,506	72,700,125	2	6,950	1	7,039	66	171,835	199	93,598	638	118,563	329,016	1.327
2023	5,747,146	66,841,805	1	3,354	0	0	63	143,627	198	88,325	655	112,437	320,675	1.163
Total	24,550,114	318,905,130	8	28,702	1	7,039	288	705,484	940	434,076	3,136	542,214	1,471,536	1.299
Pure Premium		1.299		0.012		0.003		0.287		0.177		0.221	0.599	

TABLE V

Total Experience Miscellaneous - Policy Years 2019 - 2023

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	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														
2019	590,317	11,997,221	0	0	0	0	25	40,676	64	19,264	122	12,653	47,379	2.032
2020	612,332	13,755,167	0	0	0	0	23	43,213	58	17,892	164	21,530	54,917	2.246
2021	736,249	16,595,388	1	9,568	0	0	32	54,348	61	18,072	166	19,573	64,394	2.254
2022	684,955	11,294,926	1	5,674	0	0	19	28,776	42	12,204	169	19,838	46,458	1.649
2023	708,345	7,733,203	0	0	0	0	4	3,983	35	11,979	171	23,949	37,422	1.092
Total	3,332,199	61,375,905	2	15,241	0	0	103	170,995	260	79,411	792	97,541	250,570	1.842
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	590,317	19,540,336	0	0	0	0	25	54,139	64	37,507	122	23,851	79,906	3.310
2020	612,332	22,511,414	0	0	0	0	23	57,979	57	34,302	164	45,833	87,000	3.676
2021	736,249	26,176,491	1	12,110	0	0	33	83,222	60	31,185	166	38,391	96,856	3.555
2022	684,955	19,638,978	1	7,065	0	0	21	53,850	43	21,634	164	33,083	80,758	2.867
2023	708,345	15,691,428	0	39	0	0	16	41,362	47	26,200	143	30,495	58,818	2.215
Total	3,332,199	103,558,647	2	19,214	0	0	118	290,552	272	150,829	759	171,654	403,339	3.108
Pure Premium		3.108		0.058		0.000		0.872		0.453		0.515	1.210	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	590,317	12,905,927	0	0	0	0	15	33,476	44	25,718	81	15,829	54,037	2.186
2020	612,332	15,320,109	0	0	0	0	17	41,844	35	20,816	109	30,408	60,134	2.502
2021	736,249	18,642,476	1	12,110	0	0	21	54,569	44	22,902	121	28,011	68,832	2.532
2022	684,955	14,931,269	1	7,065	0	0	16	39,609	33	16,710	122	24,485	61,445	2.180
2023	708,345	12,524,118	0	152	0	0	12	31,722	39	21,883	112	23,866	47,618	1.768
Total	3,332,199	74,323,899	2	19,327	0	0	81	201,220	195	108,028	544	122,599	292,065	2.230
Pure Premium		2.230		0.058		0.000		0.604		0.324		0.368	0.876	

TABLE V

Total Medical Experience All Industries - Policy Years 2019 - 2023

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death No. (4)	Death Amounts (in 100's) (5)	Permanent Total No. (6)	Permanent Total Amounts (in 100's) (7)	Major Perm Partial No. (8)	Major Perm Partial Amounts (in 100's) (9)	Minor Perm Partial No. (10)	Minor Perm Partial Amounts (in 100's) (11)	Temporary Total No. (12)	Temporary Total Amounts (in 100's) (13)	Medical Only Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2019	19,525,896	55,791,187	7	893	1	40,968	186	239,157	477	91,571	1,512	124,434	60,888	0.286
2020	20,557,247	50,848,835	2	0	0	0	157	224,199	544	107,342	1,508	128,226	48,722	0.247
2021	23,091,113	55,715,182	3	4,264	0	0	175	253,321	483	114,735	1,471	133,347	51,485	0.241
2022	25,207,854	50,172,895	8	23,357	1	2,000	139	152,776	485	111,411	1,556	148,344	63,841	0.199
2023	26,309,955	51,526,569	5	2,276	0	0	69	109,838	290	86,181	1,768	251,779	65,191	0.196
Total	114,692,065	264,054,668	25	30,791	2	42,968	726	979,291	2,279	511,240	7,815	786,129	290,128	0.230
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	19,525,896	89,852,535	7	1,239	1	60,469	186	371,651	477	167,391	1,512	229,580	68,195	0.460
2020	20,557,247	80,400,589	2	0	0	0	159	318,133	538	188,703	1,509	229,203	67,967	0.391
2021	23,091,113	83,892,349	3	5,725	0	0	186	372,207	474	166,282	1,463	222,219	72,491	0.363
2022	25,207,854	85,672,422	8	31,290	1	2,437	176	350,575	474	166,178	1,515	230,017	76,227	0.340
2023	26,309,955	82,020,453	5	4,965	0	18,315	170	340,634	442	155,088	1,472	223,494	77,708	0.312
Total	114,692,065	421,838,348	25	43,220	2	81,221	878	1,753,200	2,404	843,642	7,471	1,134,514	362,587	0.368
Pure Premium		0.368		0.004		0.007		0.153		0.074		0.099	0.032	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	19,525,896	62,690,292	7	1,239	1	60,469	115	229,830	327	114,738	1,004	152,431	68,195	0.321
2020	20,557,247	56,454,441	0	0	0	0	115	229,750	326	114,464	1,002	152,228	68,102	0.275
2021	23,091,113	60,493,570	3	5,725	0	0	121	242,493	348	121,939	1,067	162,034	72,744	0.262
2022	25,207,854	66,599,492	7	31,290	1	2,437	129	257,032	363	127,455	1,127	171,119	76,661	0.264
2023	26,309,955	66,171,434	5	4,965	0	18,315	129	258,097	363	127,212	1,144	173,684	79,441	0.252
Total	114,692,065	312,409,229	22	43,220	2	81,221	609	1,217,203	1,727	605,808	5,344	811,496	365,144	0.272
Pure Premium		0.272		0.004		0.007		0.106		0.053		0.071	0.032	

TABLE V

Total Medical Experience Manufacturing - Policy Years 2019 - 2023

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	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														
2019	894,177	5,213,884	0	0	0	0	16	34,521	35	6,767	85	6,469	4,381	0.583
2020	887,945	2,507,263	0	0	0	0	12	6,499	34	5,687	100	8,899	3,987	0.282
2021	1,054,978	9,911,239	0	0	0	0	11	77,127	45	9,356	86	8,621	4,008	0.939
2022	1,102,377	3,863,844	1	4,026	0	0	7	5,328	40	11,384	110	10,886	7,014	0.351
2023	1,112,497	4,032,835	0	0	0	0	7	9,302	29	5,682	99	20,481	4,863	0.363
Total	5,051,974	25,529,065	1	4,026	0	0	53	132,778	183	38,876	480	55,357	24,254	0.505
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	894,177	8,285,890	0	0	0	0	16	53,646	35	12,370	85	11,935	4,907	0.927
2020	887,945	4,064,000	0	0	0	0	12	9,501	34	9,884	100	15,693	5,562	0.458
2021	1,054,978	14,362,827	0	0	0	0	12	104,300	43	16,063	86	17,622	5,643	1.361
2022	1,102,377	6,420,889	1	5,393	0	0	11	18,618	38	15,302	107	16,521	8,375	0.582
2023	1,112,497	6,442,016	0	167	0	1,551	14	27,080	34	11,776	84	18,049	5,797	0.579
Total	5,051,974	39,575,622	1	5,559	0	1,551	65	213,145	184	65,395	462	79,820	30,285	0.783
Pure Premium		0.783		0.011		0.003		0.422		0.129		0.158	0.060	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	894,177	5,448,589	0	0	0	0	10	33,175	24	8,479	56	7,925	4,907	0.609
2020	887,945	2,885,177	0	0	0	0	9	6,862	20	6,000	66	10,417	5,573	0.325
2021	1,054,978	9,824,073	0	0	0	0	8	67,951	32	11,764	63	12,863	5,663	0.931
2022	1,102,377	5,153,350	1	5,393	0	0	8	13,694	29	11,687	80	12,337	8,423	0.467
2023	1,112,497	5,184,479	0	167	0	1,551	11	20,512	28	9,691	65	13,998	5,926	0.466
Total	5,051,974	28,495,668	1	5,559	0	1,551	45	142,194	133	47,621	331	57,539	30,492	0.564
Pure Premium		0.564		0.011		0.003		0.281		0.094		0.114	0.060	

TABLE V

Total Medical Experience Contracting - Policy Years 2019 - 2023

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	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														
2019	1,155,693	12,901,174	3	538	0	0	44	88,702	61	11,884	201	19,117	8,770	1.116
2020	1,181,084	12,057,042	1	0	0	0	32	83,277	69	15,554	193	15,655	6,085	1.021
2021	1,256,300	6,297,764	2	3,695	0	0	33	24,862	53	12,380	180	16,961	5,081	0.501
2022	1,372,422	10,389,438	3	19,304	0	0	28	38,665	74	18,262	183	19,813	7,849	0.757
2023	1,516,297	10,566,032	4	2,276	0	0	20	44,628	50	13,678	223	37,926	7,152	0.697
Total	6,481,796	52,211,450	13	25,814	0	0	157	280,133	307	71,759	980	109,472	34,937	0.806
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	1,155,693	20,540,784	3	747	0	0	44	137,843	61	21,725	201	35,272	9,822	1.777
2020	1,181,084	18,184,314	1	0	0	0	32	115,533	68	28,667	193	29,155	8,489	1.540
2021	1,256,300	9,491,416	2	4,961	0	0	33	37,036	53	17,951	179	27,812	7,154	0.756
2022	1,372,422	17,417,011	3	25,861	0	0	32	78,233	71	27,851	180	32,853	9,372	1.269
2023	1,516,297	17,147,126	4	3,226	0	7,442	32	88,508	68	26,887	188	36,884	8,525	1.131
Total	6,481,796	82,780,651	13	34,796	0	7,442	173	457,152	321	123,081	941	161,975	43,361	1.277
Pure Premium		1.277		0.054		0.011		0.705		0.190		0.250	0.067	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	1,155,693	13,412,127	3	747	0	0	27	85,242	42	14,891	133	23,419	9,822	1.161
2020	1,181,084	12,869,524	0	0	0	0	23	83,436	42	17,382	128	19,372	8,506	1.090
2021	1,256,300	6,971,702	2	4,961	0	0	22	24,132	39	13,179	131	20,266	7,179	0.555
2022	1,372,422	13,866,728	3	25,861	0	0	23	57,583	54	21,301	134	24,497	9,425	1.010
2023	1,516,297	13,737,120	4	3,226	0	7,442	24	67,275	55	22,000	146	28,713	8,715	0.906
Total	6,481,796	60,857,202	12	34,796	0	7,442	119	317,668	232	88,753	673	116,267	43,647	0.939
Pure Premium		0.939		0.054		0.011		0.490		0.137		0.179	0.067	

TABLE V

Total Medical Experience Office & Clerical - Policy Years 2019 - 2023

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death No. (4)	Death Amounts (in 100's) (5)	Permanent Total No. (6)	Permanent Total Amounts (in 100's) (7)	Major Perm Partial No. (8)	Major Perm Partial Amounts (in 100's) (9)	Minor Perm Partial No. (10)	Minor Perm Partial Amounts (in 100's) (11)	Temporary Total No. (12)	Temporary Total Amounts (in 100's) (13)	Medical Only Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2019	12,770,064	9,963,743	0	0	1	40,968	20	18,288	61	11,868	187	16,303	12,210	0.078
2020	13,592,029	7,175,858	0	0	0	0	21	23,770	75	17,600	157	20,910	9,479	0.053
2021	15,118,627	6,000,785	0	0	0	0	19	15,310	70	17,258	153	15,315	12,126	0.040
2022	16,569,593	6,491,316	1	0	0	0	16	17,375	65	13,436	209	21,623	12,479	0.039
2023	17,225,669	8,130,224	0	0	0	0	16	19,290	32	9,543	260	37,045	15,425	0.047
Total	75,275,982	37,761,926	1	0	1	40,968	92	94,032	303	69,705	966	111,196	61,719	0.050
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	12,770,064	15,433,784	0	0	1	60,469	20	28,420	61	21,695	187	30,079	13,675	0.121
2020	13,592,029	11,533,463	0	0	0	0	21	34,403	74	30,589	157	37,120	13,223	0.085
2021	15,118,627	9,159,798	0	0	0	0	21	25,881	68	23,729	153	24,915	17,073	0.061
2022	16,569,593	10,948,476	1	0	0	0	21	41,245	63	20,529	203	32,811	14,900	0.066
2023	17,225,669	12,739,492	0	301	0	3,216	27	51,583	59	21,082	216	32,826	18,387	0.074
Total	75,275,982	59,815,013	1	301	1	63,685	111	181,532	325	117,624	916	157,750	77,258	0.079
Pure Premium		0.079		0.000		0.008		0.024		0.016		0.021	0.010	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	12,770,064	12,656,104	0	0	1	60,469	12	17,575	42	14,871	124	19,971	13,675	0.099
2020	13,592,029	8,130,273	0	0	0	0	15	24,845	45	18,555	104	24,654	13,249	0.060
2021	15,118,627	6,955,929	0	0	0	0	14	16,861	50	17,374	111	18,191	17,133	0.046
2022	16,569,593	8,533,385	0	0	0	0	16	30,191	49	15,792	151	24,366	14,985	0.052
2023	17,225,669	10,420,616	0	301	0	3,216	21	39,084	49	17,364	167	25,444	18,797	0.060
Total	75,275,982	46,696,308	0	301	1	63,685	78	128,556	233	83,955	658	112,626	77,839	0.062
Pure Premium		0.062		0.000		0.008		0.017		0.011		0.015	0.010	

TABLE V

Total Medical Experience Goods & Services - Policy Years 2019 - 2023

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY	Payroll (in 1,000's)	All Losses	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	Amounts (in 100's)	Pure Premium
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. LOSS EXPERIENCE AS REPORTED														
2019	4,115,645	22,974,445	4	355	0	0	81	82,692	256	47,853	917	67,363	31,481	0.558
2020	4,283,857	23,616,985	1	0	0	0	69	84,436	308	57,848	894	67,460	26,427	0.551
2021	4,924,960	27,065,979	0	0	0	0	80	104,551	254	59,991	886	79,791	26,327	0.550
2022	5,478,506	24,782,500	2	12	1	2,000	69	73,960	264	59,526	885	80,528	31,798	0.452
2023	5,747,146	25,055,294	1	0	0	0	22	34,826	144	46,705	1,015	136,972	32,050	0.436
Total	24,550,114	123,495,203	8	367	1	2,000	321	380,466	1,226	271,923	4,597	432,114	148,082	0.503
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	4,115,645	37,601,490	4	493	0	0	81	128,504	256	87,475	917	124,285	35,259	0.914
2020	4,283,857	37,918,835	1	0	0	0	71	121,701	304	100,689	894	119,933	36,865	0.885
2021	4,924,960	41,192,690	0	0	0	0	87	158,482	250	86,136	880	130,241	37,068	0.836
2022	5,478,506	42,810,206	2	16	1	2,437	91	175,562	258	88,246	860	123,873	37,967	0.781
2023	5,747,146	39,809,975	1	1,114	0	5,807	82	152,659	234	81,532	842	118,785	38,203	0.693
Total	24,550,114	199,333,196	8	1,622	1	8,245	411	736,907	1,302	444,079	4,393	617,117	185,362	0.812
Pure Premium		0.812		0.001		0.003		0.300		0.181		0.251	0.076	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	4,115,645	25,769,805	4	493	0	0	50	79,467	175	59,959	609	82,520	35,259	0.626
2020	4,283,857	26,556,095	0	0	0	0	51	87,890	184	61,074	594	79,658	36,939	0.620
2021	4,924,960	29,858,661	0	0	0	0	57	103,250	183	63,225	641	94,914	37,198	0.606
2022	5,478,506	32,901,575	2	16	1	2,437	66	128,540	198	67,702	640	92,138	38,183	0.601
2023	5,747,146	32,067,456	1	1,114	0	5,807	62	115,507	192	66,915	654	92,277	39,055	0.558
Total	24,550,114	147,153,592	7	1,622	1	8,245	286	514,654	934	318,874	3,138	441,507	186,634	0.599
Pure Premium		0.599		0.001		0.003		0.210		0.130		0.180	0.076	

TABLE V

Total Medical Experience Miscellaneous - Policy Years 2019 - 2023

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	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														
2019	590,317	4,737,941	0	0	0	0	25	14,954	64	13,199	122	15,181	4,046	0.803
2020	612,332	5,491,687	0	0	0	0	23	26,217	58	10,654	164	15,302	2,744	0.897
2021	736,249	6,439,415	1	569	0	0	32	31,472	61	15,750	166	12,659	3,944	0.875
2022	684,955	4,645,797	1	15	0	0	19	17,447	42	8,802	169	15,493	4,701	0.678
2023	708,345	3,742,184	0	0	0	0	4	1,793	35	10,573	171	19,355	5,702	0.528
Total	3,332,199	25,057,024	2	584	0	0	103	91,882	260	58,978	792	77,990	21,136	0.752
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	590,317	7,990,587	0	0	0	0	25	23,239	64	24,127	122	28,009	4,531	1.354
2020	612,332	8,699,977	0	0	0	0	23	36,996	57	18,873	164	27,303	3,828	1.421
2021	736,249	9,685,618	1	764	0	0	33	46,508	60	22,403	166	21,629	5,553	1.316
2022	684,955	8,075,840	1	20	0	0	21	36,917	43	14,250	164	23,958	5,613	1.179
2023	708,345	5,881,844	0	157	0	299	16	20,804	47	13,811	143	16,951	6,796	0.830
Total	3,332,199	40,333,866	2	942	0	299	118	164,463	272	93,463	759	117,850	26,321	1.210
Pure Premium		1.210		0.003		0.001		0.494		0.280		0.354	0.079	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	590,317	5,403,666	0	0	0	0	15	14,371	44	16,538	81	18,597	4,531	0.915
2020	612,332	6,013,373	0	0	0	0	17	26,718	35	11,454	109	18,127	3,836	0.982
2021	736,249	6,883,204	1	764	0	0	21	30,300	44	16,396	121	15,800	5,572	0.935
2022	684,955	6,144,454	1	20	0	0	15	27,024	33	10,974	122	17,782	5,645	0.897
2023	708,345	4,761,764	0	157	0	299	12	15,719	38	11,243	112	13,252	6,948	0.672
Total	3,332,199	29,206,461	2	942	0	299	81	114,131	194	66,604	545	83,558	26,532	0.876
Pure Premium		0.876		0.003		0.001		0.343		0.200		0.251	0.080	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2026 RATE AND LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

Code	Selection	Basis for Rate Selection
		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	0.407	Aircraft Procedure
7421	0.493	Aircraft Procedure
7424	1.161	Aircraft Procedure
7453	0.086	Aircraft Procedure
		Other Classifications
0175	0.522	Supplemental load, 20% of 0512
0176	0.216	Supplemental load, 10% of 0513
0309	1.900	No comparable Pa. code, use industry group change
0464	1.910	No comparable Pa. code, use industry group change
0625	2.990	No comparable Pa. code, use industry group change
0643	7.268	Asbestos encap., 150% of 0647, Expected loss rates = 100% of 0647
* 0670	4.006	Use combined experience of 0670, 0681
* 0681	4.006	Use combined experience of 0670, 0681
0809	2.372	Use combined experience of 0809, 0992
0811	4.688	Use combined experience of 0811, 4777
0822	0.056	Use combined experience of 0822, 0953
0992	2.372	Use combined experience of 0809, 0992
4777	4.688	Use combined experience of 0811, 4777
7445	0.229	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)	12/1/25 Manual	12/1/26 Indicated	12/1/26 Adjusted
INDEX	7413, 7421, 7424, 7453			0.775	
Code	Rate Index				
7413	0.70 * Index * 0.825	5,133	0.40	0.448	0.407
7421	0.70 * Index	50,533	0.49	0.543	0.493
7424	1.65 * Index	57,480	1.16	1.279	1.161
7453	0.70 * Index * 0.175	5,084	0.09	0.095	0.086
	Total	118,230			
	Average weighted by payroll		0.773	0.854	0.775

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

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
2019	9,688	6,725	0.069			0	0	0	0	0	0
2020	9,348	39,653	0.424			0	0	0	1	2	3
2021	8,250	9,767	0.118			0	0	0	0	1	1
2022	8,330	38,293	0.460			0	0	0	0	3	3
2023	10,383	15,087	0.145			0	0	0	0	1	1
TOTAL	45,999	109,525	0.238			0	0	0	1	7	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY DEATH	P. T.	MAJOR	MINOR	TEMP	MEDICAL DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	6,725
2020	0	0	0	13,528	8,754	0	0	0	13,397	3,136	838
2021	0	0	0	0	3,886	0	0	0	0	3,173	2,708
2022	0	0	0	0	19,730	0	0	0	0	18,563	0
2023	0	0	0	0	4,981	0	0	0	0	4,893	5,213
TOTAL	0	0	0	13,528	37,351	0	0	0	13,397	29,765	15,484

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY DEATH	P. T.	MAJOR	MINOR	TEMP	MEDICAL DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	7,532
2020	0	0	1,151	25,417	18,383	0	0	1,452	22,607	5,690	1,169
2021	0	0	273	206	6,912	0	0	144	152	4,891	3,813
2022	0	0	4,421	3,378	28,863	0	0	3,445	2,940	25,754	0
2023	8	0	4,186	2,686	5,782	40	0	2,441	1,672	3,888	6,214
TOTAL	8	0	10,032	31,687	59,940	40	0	7,482	27,372	40,224	18,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,561	159,223	18,728	
IBNR + FREQUENCY ADJUSTMENT	(223,855)	(172,453)	193	
TOTAL LOSSES	0	0	18,920	
EXPECTED LOSSES	728,397	552,211	32,904	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.041	0.041
INDICATED (POST-TEST)	0.000	0.000	0.038	0.038
PRESENT ON RATE LEVEL	1.533	1.162	0.070	2.765
DERIVED BY FORMULA	1.518	1.127	0.069	2.714
UNDERLYING PRESENT RATE	1.584	1.200	0.072	2.856
PROPOSED	1.518	1.127	0.069	2.714

YEAR			12-1-25	12-1-26	IND. RATE	3.8950
IND. RATE				3.895	MINIMUM PREMIUM	1,810
MAN. RATE			3.91	3.895	PRESENT	1,785

INDUSTRY GROUP:

CLASS: Sanitation Company Fuel Distribution

4

CODE: 809 + 992

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES: DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2019	21,751	488,472	2.246			0	0	1	0	4	5
2020	25,258	576,906	2.284			0	0	1	2	6	9
2021	25,543	788,670	3.088			0	0	2	2	4	8
2022	32,117	427,046	1.330			0	0	2	1	7	10
2023	31,865	692,277	2.173			0	0	1	1	8	10
TOTAL	136,534	2,973,371	2.178			0	0	7	6	29	42

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	385,655	0	21,881	0	0	35,902	0	31,148	13,886
2020	0	0	198,600	127,498	17,214	0	0	38,039	166,294	14,717	14,544
2021	0	0	394,546	54,085	81,015	0	0	69,219	28,397	120,477	40,931
2022	0	0	217,820	16,730	55,621	0	0	51,292	3,474	44,504	37,605
2023	0	0	109,595	50,316	347,319	0	0	44,756	27,257	107,097	5,937
TOTAL	0	0	1,306,216	248,629	523,050	0	0	239,208	225,422	317,943	112,903

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	513,307	0	41,246	0	0	55,792	0	57,468	15,552
2020	0	0	270,321	241,079	41,414	0	0	70,029	281,280	29,343	20,289
2021	0	0	575,671	101,520	167,879	0	0	104,636	45,657	190,173	57,631
2022	0	0	330,502	47,510	105,916	0	0	92,363	16,026	67,273	44,900
2023	556	0	497,738	255,094	425,189	867	7,461	134,496	59,530	93,626	7,077
TOTAL	556	0	2,187,539	645,202	781,643	867	7,461	457,316	402,493	437,883	145,449

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,653,739	2,267,222	145,449	
IBNR + FREQUENCY ADJUSTMENT	(421,925)	(347,382)	782	
TOTAL LOSSES	2,231,814	1,919,840	146,232	
EXPECTED LOSSES	1,388,787	1,138,837	124,823	
CREDIBILITY	0.02	0.06	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.635	1.406	0.107	3.148
INDICATED (POST-TEST)	1.494	1.285	0.098	2.877
PRESENT ON RATE LEVEL	0.984	0.807	0.088	1.879
DERIVED BY FORMULA	0.994	0.836	0.089	1.919
UNDERLYING PRESENT RATE	1.017	0.834	0.091	1.942
PROPOSED	0.994	0.836	0.089	1.919

YEAR			12-1-25	12-1-26	IND. RATE	2.3720
IND. RATE				2.372	MINIMUM PREMIUM	1,265
MAN. RATE			2.41	2.372	PRESENT	1,230

INDUSTRY GROUP:

CLASS: Trucking, N.O.C. Explosives Distributor

INDUSTRY GROUP: 5

CODE: 811 + 4777

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES: DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2019	83,517	2,195,458	2.629			0	0	5	10	26	41
2020	90,134	5,070,774	5.626			0	0	11	11	21	43
2021	105,146	3,222,505	3.065			0	0	12	10	18	40
2022	113,525	2,380,735	2.097			1	0	5	5	20	31
2023	118,931	1,734,084	1.458			0	0	3	12	22	37
TOTAL	511,253	14,603,556	2.856			1	0	36	48	107	192

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	698,098	350,077	370,144	0	0	243,218	174,488	324,196	35,237
2020	0	0	2,455,246	420,187	525,829	0	0	1,334,114	143,282	174,066	18,050
2021	0	0	1,928,433	246,138	102,318	0	0	704,106	121,683	94,513	25,314
2022	567,366	0	723,680	112,234	358,362	1,500	0	346,458	67,404	173,879	29,852
2023	0	0	295,174	357,579	252,631	0	0	149,301	339,604	300,667	39,128
TOTAL	567,366	0	6,100,631	1,486,215	1,609,284	1,500	0	2,777,197	846,461	1,067,321	147,581

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	929,168	681,600	697,721	0	0	377,961	318,964	598,142	39,465
2020	0	0	3,243,537	823,865	1,146,345	0	0	1,839,399	279,751	331,913	25,180
2021	0	0	2,787,386	451,881	297,698	0	0	963,618	194,266	186,271	35,642
2022	706,427	0	1,178,835	262,499	610,451	2,010	0	631,691	138,579	281,943	35,643
2023	404	0	1,067,628	555,572	393,955	2,435	24,888	627,706	343,946	299,551	46,641
TOTAL	706,832	0	9,206,555	2,775,416	3,146,169	4,445	24,888	4,440,375	1,275,506	1,697,819	182,571

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,383,095	8,894,911	182,571	
IBNR + FREQUENCY ADJUSTMENT	(3,955,153)	(1,913,928)	1,376	
TOTAL LOSSES	10,427,942	6,980,983	183,947	
EXPECTED LOSSES	12,901,863	6,287,210	220,697	
CREDIBILITY	0.04	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.040	1.365	0.036	3.441
INDICATED (POST-TEST)	1.864	1.248	0.033	3.145
PRESENT ON RATE LEVEL	2.443	1.191	0.042	3.676
DERIVED BY FORMULA	2.420	1.199	0.041	3.660
UNDERLYING PRESENT RATE	2.524	1.230	0.043	3.797
PROPOSED	2.420	1.199	0.041	3.660

YEAR			12-1-25	12-1-26	IND. RATE	4.6880
IND. RATE				4.688	MINIMUM PREMIUM	2,000
MAN. RATE			4.71	4.688	PRESENT	2,000

INDUSTRY GROUP:

CLASS: House Furnishings & Canvas Goods Erections — 3

CODE: 822 + 953

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2019	6,159,952	2,286,350	0.037			0	0	3	7	37	47
2020	6,432,387	2,129,226	0.033			0	0	2	11	27	40
2021	7,203,091	1,835,265	0.025			0	0	2	9	27	38
2022	6,446,829	2,323,250	0.036			0	0	2	17	42	61
2023	6,703,924	3,085,365	0.046			0	0	2	10	47	59
TOTAL	32,946,183	11,659,456	0.035			0	0	11	54	180	245

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	449,155	102,886	347,831	0	0	430,157	197,876	394,395	364,050
2020	0	0	473,776	270,662	329,335	0	0	211,185	275,581	402,778	165,909
2021	0	0	201,394	275,104	420,381	0	0	152,567	106,881	361,816	317,122
2022	0	0	221,139	450,804	415,344	0	0	316,731	223,970	368,615	326,647
2023	0	0	233,584	366,857	365,574	0	0	861,230	303,769	595,112	359,239
TOTAL	0	0	1,579,048	1,466,313	1,878,465	0	0	1,971,870	1,108,077	2,122,716	1,532,967

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	597,825	200,319	655,661	0	0	668,464	361,717	727,659	407,736
2020	0	0	642,022	516,706	697,437	0	0	318,584	475,720	708,920	231,443
2021	0	0	398,195	462,298	766,848	0	0	248,110	162,446	568,849	446,508
2022	0	0	736,727	683,529	668,102	0	0	732,174	346,145	561,047	390,017
2023	585	0	1,035,393	612,027	514,023	4,820	83,083	1,200,028	458,915	567,813	428,213
TOTAL	585	0	3,410,162	2,474,880	3,302,072	4,820	83,083	3,167,359	1,804,944	3,134,287	1,903,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,666,010	10,716,183	1,903,916	
IBNR + FREQUENCY ADJUSTMENT	(1,423,151)	(2,522,499)	11,109	
TOTAL LOSSES	5,242,859	8,193,684	1,915,025	
EXPECTED LOSSES	4,569,050	8,106,905	1,987,732	
CREDIBILITY	0.68	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.016	0.025	0.006	0.047
INDICATED (POST-TEST)	0.015	0.023	0.005	0.043
PRESENT ON RATE LEVEL	0.014	0.024	0.006	0.044
DERIVED BY FORMULA	0.015	0.023	0.005	0.043
UNDERLYING PRESENT RATE	0.014	0.025	0.006	0.045
PROPOSED	0.015	0.023	0.005	0.043

YEAR			12-1-25	12-1-26	IND. RATE	0.0560
IND. RATE				0.056	MINIMUM PREMIUM	430
MAN. RATE			0.06	0.056	PRESENT	410

INDUSTRY GROUP:

CLASS: Aircraft | 5 | 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
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	23,549	595	0.003			0	0	0	0	0	0
2022	24,583	245	0.001			0	0	0	0	0	0
2023	33,003	282	0.001			0	0	0	0	0	0
TOTAL	118,230	8,610	0.007			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2022	0	0	0	0	0	0	0	0	0	0	245
2023	0	0	0	0	0	0	0	0	0	0	282
TOTAL	0	0	0	0	0	0	0	0	0	0	8,610

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	6,927
2020	0	0	0	0	0	0	0	0	0	0	1,818
2021	0	0	0	0	0	0	0	0	0	0	838
2022	0	0	0	0	0	0	0	0	0	0	293
2023	0	0	0	0	0	0	0	0	0	0	336
TOTAL	0	0	0	0	0	0	0	0	0	0	10,211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	10,211	
IBNR + FREQUENCY ADJUSTMENT	(194,770)	(29,594)	141	
TOTAL LOSSES	0	0	10,352	
EXPECTED LOSSES	638,789	98,245	20,287	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.009	0.009
INDICATED (POST-TEST)	0.000	0.000	0.008	0.008
PRESENT ON RATE LEVEL	0.523	0.080	0.016	0.619
DERIVED BY FORMULA	0.513	0.076	0.016	0.605
UNDERLYING PRESENT RATE	0.540	0.083	0.017	0.640
PROPOSED	0.513	0.076	0.016	0.605

YEAR			12-1-25	12-1-26	IND. RATE	0.7750
IND. RATE				0.775	MINIMUM PREMIUM	690
MAN. RATE			0.82	0.775	PRESENT	560