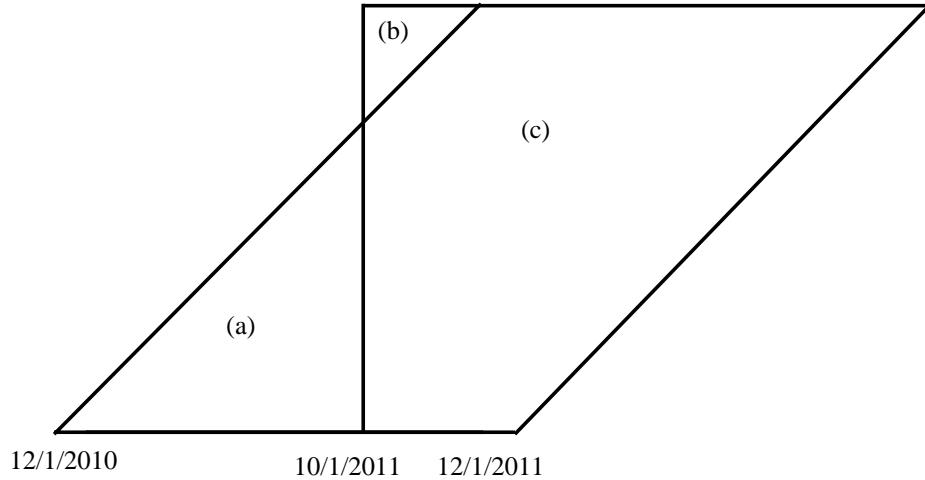


DELAWARE COMPENSATION RATING BUREAU, INC.
F CLASS FILING

Estimated Effect of 10/1/11 Benefit Change

Effect of 10/1/2011 Benefit Change on a 12/1/10 Effective Date



(a) This portion of the graph reflects the exposure of the 10/1/2010 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.34722 policy years.

(b) This portion of the graph reflects the exposure of the 10/1/2011 Benefit Level on outstanding policies as respects the current loss cost filing. This area covers 0.01389 policy years.

(c) This portion of the graph reflects the exposure of the 10/1/2011 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.65278 policy years.

(d) Estimated 10/1/11 Benefit Change = 0.9994

(e) Adjustment to reflect one-year period available to collect premium on 0.6667 years of exposure = 0.6667

(f) Overall effect of 10/1/2011 Benefit Change $(1+(e)[(d)-1.0])$ = 0.9996

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EXHIBIT I

SUMMARY OF U. S. L. & H. BENEFITS, EFFECTIVE 10/1/11

<u>Fatal</u>	<u>10/1/10</u>	<u>10/1/11</u>
% Rate of Compensation		
Widow Alone	50%	No Change
Widow and Children	66 2/3%	No Change
One Orphan	50%	No Change
Two or more Orphans	66 2/3%	No Change
One Parent	25%	No Change
Two Parents	50%	No Change
Brother / Sister / Other dependent	20% for each	No Change
Maximum % Rate of Compensation	66 2/3%	No Change
Wage for Minimum Weekly Benefit	NAWW (a)	NAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	200% NAWW (b)
Duration	Life or Remarriage; Age 18 for Child, or 23 if student	No Change
Burial Expense	\$3,000	No Change
Remarriage Award	2 years lump sum	No Change
Special Fund (Non-dependency cases)	\$5,000	No Change
Escalation (e)	4.0%	No Change
<u>Permanent Total Disability</u>		
% Rate of Compensation	66 2/3%	No Change
Minimum Weekly Benefit	Minimum of AWW (c) or 50% NAWW (a)	Minimum of AWW (c) or 50% NAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	200% NAWW (b)
Duration	Length of Disability	No Change
Escalation (e)	4.0%	No Change

EXHIBIT I (CONTINUED)

SUMMARY OF U. S. L. & H. BENEFITS, EFFECTIVE 10/1/11

<u>Temporary Total Disability</u>	<u>10/1/10</u>	<u>10/1/11</u>
% Rate of Compensation	66 2/3 %	No Change
Minimum Weekly Benefit	Minimum of AWW (c) or 50% NAWW (a)	Minimum of AWW (c) or 50% NAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	200% NAWW (b)
Duration	Length of Disability	No Change
Waiting Period/ Retroactive after, days	3 / 14	No Change

Permanent Partial Disability

Scheduled Injuries :

% Rate of Compensation	66 2/3 %	No Change
Minimum / Maximum Weekly Benefit	- / 200% NAWW (a)	- / 200% NAWW (b)
Duration	As per Schedule	No Change

Non-Scheduled Injuries :

% Rate of Compensation	66 2/3 % LOEC (d)	No Change
Minimum / Maximum Weekly Benefit	- / 200% NAWW (a)	- / 200% NAWW (b)
Duration	Length of Disability	No Change

(a) NAWW, Effective 10/1/10 \$ 629.11 (Estimate)
 50% NAWW \$ 314.56
 200% NAWW \$ 1,258.22

(b) NAWW, Effective 10/1/11 \$ 646.35 (Estimate)
 50% NAWW \$ 323.18
 200% NAWW \$ 1,292.70

(c) AWW = Delaware Statewide Average Weekly Wage
 Effective 7/1/11 (Estimate) \$ 918.21 (Estimate)

(d) LOEC = Loss of Earning Capacity, assumed to be equal to Wage Loss

(e) Adjusted annually each October 1 by increase in NAWW, limited to 5%.

EXHIBIT II

OVERALL DIFFERENCE IN BENEFITS

<u>Type of Injury</u>	(1) <u>Losses</u>	(a)	(2) <u>Ratio</u>	(3) (1) * (2) <u>Modified Losses</u>
Death	138,498		1.0074	139,523
Permanent Total	361,309		0.9907	357,949
Major Permanent Partial	2,647,938		0.9998	2,647,408
Minor Permanent Partial	715,705		0.9997	715,490
Temporary Total	477,096		0.9907	472,659
Medical	9,087,797		1.0000	9,087,797
Total Effect	13,428,343		0.9994	13,420,826

(a) Delaware 5 year losses in hundreds, from Table II,
Delaware 2009 Residual Market and Loss Cost Filing.

EXHIBIT III

CALCULATION OF DIFFERENCE IN BENEFITS FOR FATAL CASES

	<u>10/1/10</u>	<u>10/1/11</u>
1. Cost of Dependency (Exhibits III-A, III-B)	644,813,400	649,591,560
2. Remarriage Award (a), (b)	6,510,762	6,560,644
3. Burial Cost (Allowance * 1,000 Cases)	3,000,000	3,000,000
4. Second Injury Fund (147 Cases * \$5,000)	735,000	735,000
5. Total Cost { (1)+(2)+(3)+(4) }	655,059,162	659,887,204
6. Ratio		1.0074

(a) Calculation of Remarriage Award	<u>10/1/10</u>	<u>10/1/11</u>
1. Number of Cases, Widow Alone	356	356
2. Remarriage Value (Exhibit III-C)	0.1008	0.1008
3. Number of Cases, Widow w/ children	427	427
4. Remarriage Value (Exhibit III-C)	0.2254	0.2254
5. Average Weekly Benefit (Exhibit VII, VIII)	473.80	477.43
6. Award: ((#1 * #2) + (#3 * #4)) * #5 * 104 weeks	6,510,762	6,560,644

(a) US L& H Includes 4.0% escalation

(b) From 1999 US Life Tables for Total Female Population.

Remarriage Values from 1982 Remarriage Table, PCAS Vol. LXIX, pg. 56

EXHIBIT III-A

VALUATION OF FATAL BENEFITS LAW, EFFECTIVE 10/1/10

(1) # Of Cases	(2) Person Receiving Compensation	(3) # Of Dependents	(4) Average Pension Age	(5) Annuity Symbol	(6) Annuity Value (b)	(7) Average Weekly Benefit (c)	(8) Monetary Cost (1)x(6)x(7)
147	None	None	xxx	xxx	xxx	xxx	xxx
356	Widow alone	1	52	$\bar{a} \overline{52:\overline{life}}$	1,583.82	473.80	267,147,354
136	Widow	1	41	$8.5 \mid \overline{a} \overline{41:\overline{life}}$	1,125.80	473.80	72,542,949
	with child	1	11	$a \overline{442}$	451.16	624.38	38,310,558
129	Widow	1	41	$8.5 \mid \overline{a} \overline{41:\overline{life}}$	1,125.80	473.80	68,809,121
	with children	2	11	$a \overline{442}$	451.16	624.38	36,338,691
82	Widow	1	41	$8.5 \mid \overline{a} \overline{41:\overline{life}}$	1,125.80	473.80	43,739,131
	with children	3	11	$a \overline{442}$	451.16	624.38	23,099,013
42	Widow	1	41	$8.5 \mid \overline{a} \overline{41:\overline{life}}$	1,125.80	473.80	22,402,970
	with children	4	11	$a \overline{442}$	451.16	624.38	11,831,202
22	Widow	1	41	$8.5 \mid \overline{a} \overline{41:\overline{life}}$	1,125.80	473.80	11,734,889
	with children	5	11	$a \overline{442}$	451.16	624.38	6,197,296
16	Widow	1	41	$8.5 \mid \overline{a} \overline{41:\overline{life}}$	1,125.80	473.80	8,534,465
	with children (>5)	7 (a)	11	$a \overline{442}$	451.16	624.38	4,507,124
16	Orphan	1	11	$a \overline{442}$	451.16	473.80	3,420,154
10	Orphans	2	11	$a \overline{442}$	451.16	624.38	2,816,953
7	Orphans	3	11	$a \overline{442}$	451.16	624.38	1,971,867
3	Orphans	4	11	$a \overline{442}$	451.16	624.38	845,086
1	Orphans (more than 4)	5 (a)	11	$a \overline{442}$	451.16	624.38	281,695
13	Parent	1	58	$\bar{a} \overline{58:\overline{life}}$	1,283.81	235.15	3,924,543
17	Parents	2	48	$\bar{a} \overline{48:\overline{life}}$	1,793.45	473.80	14,445,522
1	Brother or Sister	1	23	$\bar{a} \overline{23:\overline{life}}$	3,298.31	188.36	621,270
2	Other Dependants	1 (a)	21	$\bar{a} \overline{21:\overline{life}}$	3,428.40	188.36	1,291,547
1000	Total						644,813,400

(a) Average

(b) Includes 4.0% escalation

(c) Exhibit VII

EXHIBIT III-B

VALUATION OF FATAL BENEFITS LAW, EFFECTIVE 10/1/11

(1) # Of Cases	(2) Person Receiving Compensation	(3) # Of Dependents	(4) Average Pension Age	(5) Annuity Symbol	(6) Annuity Value (b)	(7) Average Weekly Benefit (c)	(8) Monetary Cost (1)x(6)x(7)
147	None	None	xxx	xxx	xxx	xxx	xxx
356	Widow alone	1	52	$\bar{a} \text{ '52:} \overline{\text{life}} \text{]}$	1,583.82	477.43	269,194,093
136	Widow	1	41	$8.5 \text{ } \overline{\text{a}} \text{ '41:} \overline{\text{life}} \text{]}$	1,125.80	477.43	73,098,734
	with child	1	11	$\overline{\text{a}} \text{ '442} \text{]}$	451.16	628.27	38,549,240
129	Widow	1	41	$8.5 \text{ } \overline{\text{a}} \text{ '41:} \overline{\text{life}} \text{]}$	1,125.80	477.43	69,336,300
	with children	2	11	$\overline{\text{a}} \text{ '442} \text{]}$	451.16	628.27	36,565,088
82	Widow	1	41	$8.5 \text{ } \overline{\text{a}} \text{ '41:} \overline{\text{life}} \text{]}$	1,125.80	477.43	44,074,237
	with children	3	11	$\overline{\text{a}} \text{ '442} \text{]}$	451.16	628.27	23,242,924
42	Widow	1	41	$8.5 \text{ } \overline{\text{a}} \text{ '41:} \overline{\text{life}} \text{]}$	1,125.80	477.43	22,574,609
	with children	4	11	$\overline{\text{a}} \text{ '442} \text{]}$	451.16	628.27	11,904,912
22	Widow	1	41	$8.5 \text{ } \overline{\text{a}} \text{ '41:} \overline{\text{life}} \text{]}$	1,125.80	477.43	11,824,795
	with children	5	11	$\overline{\text{a}} \text{ '442} \text{]}$	451.16	628.27	6,235,906
16	Widow	1	41	$8.5 \text{ } \overline{\text{a}} \text{ '41:} \overline{\text{life}} \text{]}$	1,125.80	477.43	8,599,851
	with children (>5)	7 (a)	11	$\overline{\text{a}} \text{ '442} \text{]}$	451.16	628.27	4,535,205
16	Orphan	1	11	$\overline{\text{a}} \text{ '442} \text{]}$	451.16	477.43	3,446,357
10	Orphans	2	11	$\overline{\text{a}} \text{ '442} \text{]}$	451.16	628.27	2,834,503
7	Orphans	3	11	$\overline{\text{a}} \text{ '442} \text{]}$	451.16	628.27	1,984,152
3	Orphans	4	11	$\overline{\text{a}} \text{ '442} \text{]}$	451.16	628.27	850,351
1	Orphans (more than 4)	5 (a)	11	$\overline{\text{a}} \text{ '442} \text{]}$	451.16	628.27	283,450
13	Parent	1	58	$\bar{a} \text{ '58:} \overline{\text{life}} \text{]}$	1,283.81	237.89	3,970,272
17	Parents	2	48	$\bar{a} \text{ '48:} \overline{\text{life}} \text{]}$	1,793.45	477.43	14,556,196
1	Brother or Sister	1	23	$\bar{a} \text{ '23:} \overline{\text{life}} \text{]}$	3,298.31	190.09	626,976
2	Other Dependants	1 (a)	21	$\bar{a} \text{ '21:} \overline{\text{life}} \text{]}$	3,428.40	190.09	1,303,409
1000	Total						649,591,560

(a) Average

(b) Includes 4.0% escalation

(c) Exhibit VIII

EXHIBIT III-C

CALCULATION OF REMARRIAGE VALUES

(1) Average Age x	(2) # of Cases		(4) $\frac{R[x]}{D[x]}$	(5) (2)x(4)	(6) (3)x(4)
	Widow Alone	Widow w/ children			
17	-	-	0.97180	-	-
22	1	3	0.71734	0.71734	2.15202
27	5	17	0.53990	2.69950	9.17830
32	7	20	0.38206	2.67442	7.64120
37	18	33	0.25798	4.64364	8.51334
42	26	57	0.16855	4.38230	9.60735
47	39	33	0.10740	4.18860	3.54420
52	36	15	0.06664	2.39904	0.99960
57	62	6	0.04000	2.48000	0.24000
62	25	2	0.02300	0.57500	0.04600
67	12	-	0.01246	0.14952	-
72	10	-	0.00628	0.06280	-
77	7	-	0.00294	0.02058	-
82	-	-	0.00125	-	-
87	-	-	0.00049	-	-
Total	248	186	3.29809	24.99274	41.92201

Remarriage Values (a)

$$\begin{aligned} \text{Widow alone} &= (5 \text{ Total}) / (2 \text{ Total}) = && 0.1008 \\ \text{Widow with children} &= (6 \text{ Total}) / (3 \text{ Total}) = && 0.2254 \end{aligned}$$

(a) Present value of percent of distribution remarrying, includes 4.0% escalation

(b) From 1999 US Life Tables for Total Female Population.

Remarriage Values from 1982 Remarriage Table, PCAS Vol. LXIX, pg. 56

EXHIBIT IV

CALCULATION OF DIFFERENCE IN BENEFITS
PERMANENT TOTAL DISABILITY CASES

	<u>10/1/10</u>	<u>10/1/11</u>	
1. Annuity Symbol	$\bar{a}_{49:\overline{life}}$	$\bar{a}_{49:\overline{life}}$	(a)
2. Annuity Value	1,739.65	1,739.65	
3. Average Weekly Benefit (Exhibits IX, X)	610.50	604.84	
4. Cost of 1,000 Cases { (2)x(3)x1,000 }	1,062,056,325	1,052,209,906	
5. Ratio		0.9907	

(a) Includes 4.0% escalation per annum

(b) From 1999 US Life Tables for Total Population

EXHIBIT V

COMPARISON OF BENEFITS
MAJOR & MINOR PERMANENT PARTIAL

(1) Type	(2) Number (a)	(3) Duration (a)	(4) (2)*(3)	(5) Average Weekly Benefit	(6) Total Cost (4)*(5)
<u>A. Major Permanent</u>					
Benefit Level, effective 10/1/10					
Dismemberment	27	245.85	6,638	606.05 (b)	4,022,960
Healing Period	503	25.76	12,957	610.50 (c)	7,910,249
Other (Loss of Use)	476	141.87	67,530	606.05	40,926,557
Non-Schedule	497 (d)	1,108.31 (g)	550,830	244.89 (f)	134,892,759
Total Cost					187,752,525
Benefit Level, effective 10/1/11					
Dismemberment	27	245.85	6,638	606.49 (b)	4,025,881
Healing Period	503	25.76	12,957	604.84 (e)	7,836,912
Other (Loss of Use)	476	141.87	67,530	606.49	40,956,270
Non-Schedule	497 (d)	1,108.31 (g)	550,830	244.89 (f)	134,892,759
Total Cost					187,711,822
Ratio					0.9998
<u>B. Minor Permanent</u>					
Benefit Level, effective 10/1/10					
Dismemberment	194	24.69	4,790	606.05	2,902,980
Healing Period	2,196	7.30	16,031	610.50	9,786,926
Other (Loss of Use)	2,002	25.38	50,811	606.05	30,794,007
Non-Schedule	1,120 (d)	1,108.31 (g)	1,241,307	153.07 (f)	190,006,862
Total Cost					233,490,775
Benefit Level, effective 10/1/11					
Dismemberment	194	24.69	4,790	606.49	2,905,087
Healing Period	2,196	7.30	16,031	604.84	9,696,190
Other (Loss of Use)	2,002	25.38	50,811	606.49	30,816,363
Non-Schedule	1,120 (d)	1,108.31 (g)	1,241,307	153.07 (f)	190,006,862
Total Cost					233,424,502
Ratio					0.9997
(a) Exhibit V-A			(e) Exhibit X		
(b) Exhibit XI			(f) Exhibit XII		
(c) Exhibit IX			(g) $(\overline{N} 37 / D 37) * 52$, no escalation, from		
(d) "Workers' Compensation Injury Table" published by the			1999 US Life Table for Total Population		
National Council on Compensation Insurance, Inc.					

EXHIBIT V-A

SCHEDULE BENEFIT PROVISIONS
MAJOR & MINOR PERMANENT DISABILITY

Type of Benefit	(1) # of Cases (a)	(2) Avg. % Loss	(3) Schedule at 100%	(4) (2) * (3) Duration	(5) Healing Period
I. Major Permanent					
A. Dismemberment Cases					
Arm (at or above elbow)	4	100	312	312	33
Arm (below elbow)	3	100	244	244	18
Hand	5	100	244	244	29
Leg (at or above knee)	6	100	288	288	34
Leg (below knee)	3	100	205	205	39
Foot	3	100	205	205	26
Eye (enucleation)	3	100	160	160	20
Total or Average(b)	27			245.85	29.26
B. Other Than Dismemberment					
Arm (loss of use)	81	53	312	165.36	27
Hand (loss of use)	139	56	244	136.64	20
Leg (loss of use)	145	53	288	152.64	34
Foot (loss of use)	69	51	205	104.55	25
Eye (loss of use)	38	88	160	140.80	14
Hearing (loss of hearing)	4	56	200	112.00	3
Total or Average(b)	476			141.87	25.56
Average Major Member Healing Period(b)					25.76
II. Minor Permanent					
A. Dismemberment Cases					
Thumb - 1st phalange	23	100	37.50	37.50	6
Thumb - 2nd phalange	5	100	75.00	75.00	6
Index Finger - 1st phalange	48	100	23.00	23.00	5
Index Finger - 2nd phalange	18	100	46.00	46.00	8
Middle Finger - 1st phalange	32	100	15.00	15.00	3
Middle Finger - 2nd phalange	11	100	30.00	30.00	7
Ring Finger - 1st phalange	19	100	12.50	12.50	4
Ring Finger - 2nd phalange	8	100	25.00	25.00	4
Little Finger - 1st phalange	15	100	7.50	7.50	2
Little Finger - 2nd phalange	8	100	15.00	15.00	5
Great Toe - 1st phalange	2	100	19.00	19.00	6
Great Toe - 2nd phalange	1	100	38.00	38.00	12
Other Toes	4	100	16.00	16.00	9
Total or Average(b)	194			24.69	4.96
B. Other Than Dismemberment Cases					
Hearing - One ear	10	37	52	19.24	3
Thumb (loss of use)	164	25	75	18.75	4
Index Finger (loss of use)	216	32	46	14.72	4
Middle Finger (loss of use)	152	29	30	8.70	3
Ring Finger (loss of use)	98	31	25	7.75	3
Little Finger (loss of use)	95	36	15	5.40	3
Great Toe (loss of use)	50	26	38	9.88	4
Other Toes (loss of use)	21	29	16	4.64	2
Other Major Members (loss of use)	1,196			34.43	10.24
Total or Average(b)	2,002			25.38	7.53
Average Major Member Healing Period(b)					7.30

(a) From the "Workers' Compensation Injury Table" published by the National Council on Compensation Insurance, II

(b) Total for column (1), Average for columns (4) and (5) using column (1) as weight:

EXHIBIT VI

CALCULATION OF DIFFERENCE IN BENEFITS
TEMPORARY TOTAL DISABILIBTY CASES

	<u>10/1/10</u>	<u>10/1/11</u>
1. Waiting Period	3	3
2. Retroactive After	14	14
3. Total Days Disability Based on #1 (a)	2,776,360	2,776,360
4. Additional Days Disability Based on #2 (a)	117,735 (b)	117,735 (b)
5. Cost in Units of Weeks Wages [(#3+#4)/7]	413,442	413,442
6. Average Weekly Benefit (Exhibits IX,X)	610.50	604.84
7. Total Monetary Cost (#5*#6)	252,406,341	250,066,259
8. Ratio		0.9907

(a) Exhibit VI-A

(b) #1 * Value from Exhibit VI-A based on #2

EXHIBIT VI-A

WORKERS COMPENSATION INJURY TABLE
TEMPORARY TOTAL

(1) Duration (Days)	(2) # of Cases	(3) Summa. of (2) Upward	(4) Total Disability (Days)	(1) Duration (Days)	(2) # of Cases	(3) Summa. of (2) Upward	(4) Total Disability (Days)
1	8,973	103,371	3,060,329	22	854	28,879	1,909,602
2	8,198	94,398	2,956,958	23	910	28,025	1,880,723
3	6,236	86,200	2,862,560	24	961	27,115	1,852,698
4	7,077	79,964	2,776,360	25	762	26,154	1,825,583
5	6,437	72,887	2,696,396	26	590	25,392	1,799,429
6	5,156	66,450	2,623,509	27	467	24,802	1,774,037
7	4,854	61,294	2,557,059	28	1,480	24,335	1,749,235
8	2,351	56,440	2,495,765	29	532	22,855	1,724,900
9	2,407	54,089	2,439,325	30	604	22,323	1,702,045
10	2,865	51,682	2,385,236	31	655	21,719	1,679,722
11	2,665	48,817	2,333,554	32	603	21,064	1,658,003
12	2,156	46,152	2,284,737	33	437	20,461	1,636,939
13	1,891	43,996	2,238,585	34	376	20,024	1,616,478
14	2,860	42,105	2,194,589	35	894	19,648	1,596,454
15	1,563	39,245	2,152,484	36	389	18,754	1,576,806
16	1,621	37,682	2,113,239	37	390	18,365	1,558,052
17	1,703	36,061	2,075,557	38	442	17,975	1,539,687
18	1,486	34,358	2,039,496	39	424	17,533	1,521,712
19	1,096	32,872	2,005,138	40	287	17,109	1,504,179
20	888	31,776	1,972,266	41	274	16,822	1,487,070
21	2,009	30,888	1,940,490	42	1,160	16,548	1,470,248

Source: National Council on Compensation Insurance, Inc.

EXHIBIT VII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL

1. Effective Date of Comp Law		10/1/10		
2. Rate of Compensation (a)	0.2000	0.2500	0.5000	0.6667
3. Minimum Weekly Benefit	xx	xx	xx	xx
4. Maximum Weekly Benefit	1,258.22	1,258.22	1,258.22	1,258.22
5. Effective Wage for #3 (NAWW)	629.11	629.11	629.11	629.11
6. Effective Wage for #4 (#4 / #2)	6,291.10	5,032.88	2,516.44	1,887.33
7. Average Weekly Wage	918.21	918.21	918.21	918.21
8. Ratio to Average for #3 (#2 * #5 / #7)	0.137	0.171	0.343	0.457
9. Ratio to Average for #5 (#5 / #7)	0.685	0.685	0.685	0.685
10. Ratio to Average for #6 (#6 / #7)	6.851	5.481	2.741	2.055
11. Line #8 Adjusted to Nearest .05	0.15	0.15	0.35	0.45
12. Line #9 Adjusted to Nearest .05	0.70	0.70	0.70	0.70
13. Line #10 Adjusted to Nearest .05	6.85	5.50	2.75	2.05
14. B for #11	0.13	0.13	3.60	9.65
15. B for #12	32.05	32.05	32.05	32.05
16. B for #13	100.00	100.00	99.58	96.82
17. #16 - #15	67.95	67.95	67.53	64.77
18. #14 / #2	0.65	0.52	7.20	14.48
19. A for #11	0.72	0.72	9.19	20.28
20. A for #12	50.31	50.31	50.31	50.31
21. A for #13	100.00	100.00	99.89	98.94
22. #9 * (#20 - #19)	33.97	33.97	28.17	20.57
23. #10 * (100 - #21)	0.00	0.00	0.30	2.18
24. Limit Factor as % (#17 + #18 + #22 + #23)	102.57	102.44	103.20	102.00
25. Effective Average Weekly Wage (#24 * #7 / 100)	941.81	940.61	947.59	936.57
26. Average Weekly Benefit (#25 * #2)	188.36	235.15	473.80	624.38

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT VIII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL

1. Effective Date of Comp Law		10/1/11		
2. Rate of Compensation (a)	0.2000	0.2500	0.5000	0.6667
3. Minimum Weekly Benefit	xx	xx	xx	xx
4. Maximum Weekly Benefit	1,292.70	1,292.70	1,292.70	1,292.70
5. Effective Wage for #3 (NAWW)	646.35	646.35	646.35	646.35
6. Effective Wage for #4 (#4 / #2)	6,463.50	5,170.80	2,585.40	1,938.95
7. Average Weekly Wage	918.21	918.21	918.21	918.21
8. Ratio to Average for #3 (#2 * #5 / #7)	0.141	0.176	0.352	0.469
9. Ratio to Average for #5 (#5 / #7)	0.704	0.704	0.704	0.704
10. Ratio to Average for #6 (#6 / #7)	7.039	5.631	2.816	2.112
11. Line #8 Adjusted to Nearest .05	0.15	0.20	0.35	0.45
12. Line #9 Adjusted to Nearest .05	0.70	0.70	0.70	0.70
13. Line #10 Adjusted to Nearest .05	7.05	5.65	2.80	2.10
14. B for #11	0.13	0.29	3.60	9.65
15. B for #12	32.05	32.05	32.05	32.05
16. B for #13	100.00	100.00	99.58	96.96
17. #16 - #15	67.95	67.95	67.53	64.91
18. #14 / #2	0.65	1.16	7.20	14.47
19. A for #11	0.72	1.28	9.19	20.28
20. A for #12	50.31	50.31	50.31	50.31
21. A for #13	100.00	100.00	99.89	99.00
22. #9 * (#20 - #19)	34.91	34.52	28.95	21.14
23. #10 * (100 - #21)	0.00	0.00	0.31	2.11
24. Limit Factor as % (#17 + #18 + #22 + #23)	103.51	103.63	103.99	102.63
25. Effective Average Weekly Wage (#24 * #7 / 100)	950.44	951.54	954.85	942.36
26. Average Weekly Benefit (#25 * #2)	190.09	237.89	477.43	628.27

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT IX

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/10

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,258.22
2. Statewide Average Weekly Wage	918.21
3. Minimum Wage to Receive Maximum Benefits	1,887.34
4. Ratio #3 / #2	2.055
5. #4 to Nearest 0.05	2.05
6. A for #5	98.94
7. 100 - #6	1.06
8. #1 * #7 / 100	13.3371
(II) Workers at 2/3 Wages	
9. Maximum Wage	1,887.33
10. Minimum Wage	471.84
11. #9 / #2	2.055
12. #10 / #2	0.514
13. #11 to Nearest 0.05	2.05
14. #12 to Nearest 0.05	0.50
15. B for #13	96.82
16. B for #14	13.34
17. #15 - #16	83.48
18. (2/3 * #17 * #2) / 100	511.0145
(III) Workers at 1/2 NAWW	
19. Maximum Wage	471.83
20. Minimum Wage	314.56
21. #19 / #2	0.514
22. #20 / #2	0.343
23. #21 to Nearest 0.05	0.50
24. #22 to Nearest 0.05	0.35
25. A for #23	26.07
26. A for #24	9.19
27. #25 - #26	16.88
28. #27 * 1/2 NAWW / 100	53.0977
(IV) Workers at 100% of Wages	
29. Maximum Wage	314.55
30. #29 / #2	0.343
31. #30 to Nearest 0.05	0.35
32. B for #31	3.60
33. #32 * #2 / 100	33.0556
34. #8 + #18 + #28 + #33	610.50

EXHIBIT X

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/11

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,292.70
2. Statewide Average Weekly Wage	918.21
3. Minimum Wage to Receive Maximum Benefits	1,939.06
4. Ratio #3 / #2	2.112
5. #4 to Nearest 0.05	2.10
6. A for #5	99.00
7. 100 - #6	1.00
8. #1 * #7 / 100	12.9270
(II) Workers at 2/3 Wages	
9. Maximum Wage	1,939.05
10. Minimum Wage	484.77
11. #9 / #2	2.112
12. #10 / #2	0.528
13. #11 to Nearest 0.05	2.10
14. #12 to Nearest 0.05	0.55
15. B for #13	96.96
16. B for #14	18.52
17. #15 - #16	78.44
18. (2/3 * #17 * #2) / 100	480.1626
(III) Workers at 1/2 NAWW	
19. Maximum Wage	484.76
20. Minimum Wage	323.18
21. #19 / #2	0.528
22. #20 / #2	0.352
23. #21 to Nearest 0.05	0.55
24. #22 to Nearest 0.05	0.35
25. A for #23	33.54
26. A for #24	9.19
27. #25 - #26	24.35
28. #27 * 1/2 NAWW / 100	78.6943
(IV) Workers at 100% of Wages	
29. Maximum Wage	323.17
30. #29 / #2	0.352
31. #30 to Nearest 0.05	0.35
32. B for #31	3.60
33. #32 * #2 / 100	33.0556
34. #8 + #18 + #28 + #33	604.84

EXHIBIT XI

CALCULATION OF AVERAGE WEEKLY BENEFIT - SCHEDULE PERMANENT PARTIAL DISABILITY

10/1/10

(1) <u>Wage Interval</u>	(2) % of Avg. Wage <u>(1) / AWW</u>	(3) <u>% in Wage Bracket</u> <u>Workers</u>	(4) <u>Wages</u>	(5) Avg. Wage <u>AWW*((4)/(3))</u>	(6) Avg. Weekly <u>Benefit</u>	
Under 1,887.33 (a)	0.00 - 2.06	98.94	96.82	898.54	599.06	[(5)*.6667]
Over 1,887.33	Over 2.06	1.06	3.18	2754.63	1258.22	(Max)
	2.05					
	<u>SUM OF ((3) * (6))</u>					= 606.05
	100					

(a) $2 \text{ NAWW} / (.6667) = 1,258.22 / 0.6667 = 1,887.33$

10/1/11

(1) <u>Wage Interval</u>	(2) % of Avg. Wage <u>(1) / AWW</u>	(3) <u>% in Wage Bracket</u> <u>Workers</u>	(4) <u>Wages</u>	(5) Avg. Wage <u>AWW*((4)/(3))</u>	(6) Avg. Weekly <u>Benefit</u>	
Under 1,939.05 (b)	0.00 - 2.11	99.00	96.96	899.29	599.56	[(5)*.6667]
Over 1,939.05	Over 2.11	1.00	3.04	2791.36	1292.70	(Max)
	2.10					
	<u>SUM OF ((3) * (6))</u>					= 606.49
	100					

(b) $2 \text{ NAWW} / (.6667) = 1,292.70 / 0.6667 = 1,939.05$

EXHIBIT XII

CALCULATION OF AVERAGE WEEKLY BENEFIT
NON-SCHEDULE PERMANENT PARTIAL

1. Class of Injury	Major	Minor	Major	Minor
	10/1/10		10/1/11	
2. Effective Date of Comp Law				
3. Rate of Compensation	0.2667	0.1667	0.2667	0.1667
4. Minimum Weekly Benefit	0.00	0.00	0.00	0.00
5. Maximum Weekly Benefit	1,258.22	1,258.22	1,292.70	1,292.70
6. Effective Weekly Wage for Min. (#4 / #3)	0.00	0.00	0.00	0.00
7. Effective Weekly Wage for Max. (#5 / #3)	4,717.74	7,547.81	4,847.02	7,754.65
8. Average Weekly Wage	918.21	918.21	918.21	918.21
9. Ratio to AWW for Min. (#6 / #8)	0.000	0.000	0.000	0.000
10. Ratio to AWW for Max. (#7 / #8)	5.138	8.220	5.279	8.445
11. Line #9 Adjusted to Nearest .05	0.00	0.00	0.00	0.00
12. Line #10 Adjusted to Nearest .05	5.15	8.20	5.30	8.45
13. B for #11	0.00	0.00	0.00	0.00
14. B for #12	100.00	100.00	100.00	100.00
15. #14 - #13	100.00	100.00	100.00	100.00
16. A for #11	0.00	0.00	0.00	0.00
17. A for #12	100.00	100.00	100.00	100.00
18. 100 - #17	0.00	0.00	0.00	0.00
19. #9 * #16	0.00	0.00	0.00	0.00
20. #10 * #18	0.00	0.00	0.00	0.00
21. Limit Factor as % (#15 + #19 + #20)	100.00	100.00	100.00	100.00
22. Effective Average Weekly Wage (#21 * #8 / 100)	918.21	918.21	918.21	918.21
23. Average Weekly Benefit (#22 * #3)	244.89	153.07	244.89	153.07

EXHIBIT XIII

DELAWARE WAGE DISTRIBUTION TABLE*

R = Ratio to Average Wage

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

B = Percentage of wages received by the percentage of workers in Column A

R	A	B	R	A	B	R	A	B
0.00	0.0000	0.0000	2.35	99.3900	98.0200	4.70	100.0000	100.0000
0.05	0.0600	0.0100	2.40	99.4400	98.1800	4.75	100.0000	100.0000
0.10	0.3300	0.0500	2.45	99.5000	98.3400	4.80	100.0000	100.0000
0.15	0.7200	0.1300	2.50	99.5000	98.3400	4.85	100.0000	100.0000
0.20	1.2800	0.2900	2.55	99.6700	98.8600	4.90	100.0000	100.0000
0.25	2.4500	0.6900	2.60	99.7800	99.2100	4.95	100.0000	100.0000
0.30	5.2900	1.8200	2.65	99.7800	99.2100	5.00	100.0000	100.0000
0.35	9.1900	3.6000	2.70	99.7800	99.2100	5.05	100.0000	100.0000
0.40	14.6500	6.4200	2.75	99.8900	99.5800	5.10	100.0000	100.0000
0.45	20.2800	9.6500	2.80	99.8900	99.5800	5.15	100.0000	100.0000
0.50	26.0700	13.3400	2.85	99.8900	99.5800	5.20	100.0000	100.0000
0.55	33.5400	18.5200	2.90	99.8900	99.5800	5.25	100.0000	100.0000
0.60	40.3300	23.6500	2.95	99.8900	99.5800	5.30	100.0000	100.0000
0.65	45.9100	28.2000	3.00	99.8900	99.5800	5.35	100.0000	100.0000
0.70	50.3100	32.0500	3.05	99.8900	99.5800	5.40	100.0000	100.0000
0.75	54.9900	36.4200	3.10	100.0000	100.0000	5.45	100.0000	100.0000
0.80	59.7800	41.1900	3.15	100.0000	100.0000	5.50	100.0000	100.0000
0.85	62.9000	44.4700	3.20	100.0000	100.0000	5.55	100.0000	100.0000
0.90	66.8500	48.8900	3.25	100.0000	100.0000	5.60	100.0000	100.0000
0.95	72.3700	55.3900	3.30	100.0000	100.0000	5.65	100.0000	100.0000
1.00	75.3800	59.1100	3.35	100.0000	100.0000	5.70	100.0000	100.0000
1.05	78.0500	62.5600	3.40	100.0000	100.0000	5.75	100.0000	100.0000
1.10	80.2800	65.5700	3.45	100.0000	100.0000	5.80	100.0000	100.0000
1.15	83.3400	69.9100	3.50	100.0000	100.0000	5.85	100.0000	100.0000
1.20	85.9600	73.7600	3.55	100.0000	100.0000	5.90	100.0000	100.0000
1.25	88.8600	78.2000	3.60	100.0000	100.0000	5.95	100.0000	100.0000
1.30	90.7500	81.2200	3.65	100.0000	100.0000	6.00	100.0000	100.0000
1.35	92.2600	83.7000	3.70	100.0000	100.0000	6.05	100.0000	100.0000
1.40	93.7000	86.1800	3.75	100.0000	100.0000	6.10	100.0000	100.0000
1.45	94.5400	87.6600	3.80	100.0000	100.0000	6.15	100.0000	100.0000
1.50	95.1000	88.6800	3.85	100.0000	100.0000	6.20	100.0000	100.0000
1.55	95.9300	90.2600	3.90	100.0000	100.0000	6.25	100.0000	100.0000
1.60	96.4300	91.2500	3.95	100.0000	100.0000	6.30	100.0000	100.0000
1.65	96.8800	92.1500	4.00	100.0000	100.0000	6.35	100.0000	100.0000
1.70	97.2700	92.9500	4.05	100.0000	100.0000	6.40	100.0000	100.0000
1.75	97.6000	93.6700	4.10	100.0000	100.0000	6.45	100.0000	100.0000
1.80	97.8300	94.1500	4.15	100.0000	100.0000	6.50	100.0000	100.0000
1.85	97.9900	94.5300	4.20	100.0000	100.0000	6.55	100.0000	100.0000
1.90	98.1600	94.9200	4.25	100.0000	100.0000	6.60	100.0000	100.0000
1.95	98.3800	95.4400	4.30	100.0000	100.0000	6.65	100.0000	100.0000
2.00	98.6600	96.1200	4.35	100.0000	100.0000	6.70	100.0000	100.0000
2.05	98.9400	96.8200	4.40	100.0000	100.0000	6.75	100.0000	100.0000
2.10	99.0000	96.9600	4.45	100.0000	100.0000	6.80	100.0000	100.0000
2.15	99.1100	97.2500	4.50	100.0000	100.0000	6.85	100.0000	100.0000
2.20	99.2200	97.5500	4.55	100.0000	100.0000	6.90	100.0000	100.0000
2.25	99.2800	97.7000	4.60	100.0000	100.0000	6.95	100.0000	100.0000
2.30	99.3300	97.8600	4.65	100.0000	100.0000	7.00	100.0000	100.0000

* Based on data from the Delaware Department of Labor for 2007 and 2008.