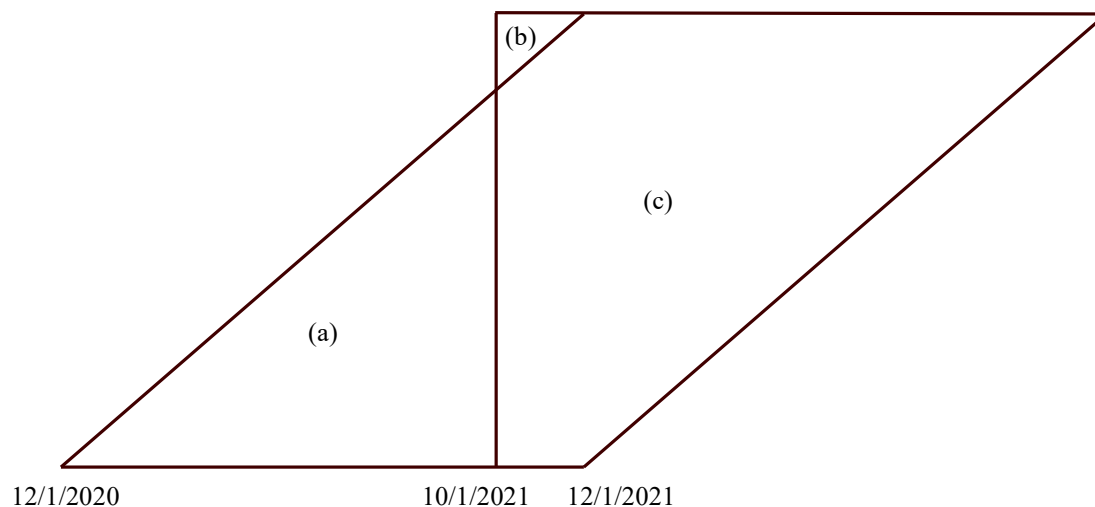


DELAWARE COMPENSATION RATING BUREAU, INC.
F CLASS FILING

Effect of 10/1/21 Benefit Change

Effect of 10/1/2021 Benefit Change on a 12/1/2020 Effective Date



(a) This portion of the graph reflects the exposure of the 10/1/2020 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 10/1/2021 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 10/1/2021 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.65278 policy years.

(d) Estimated 10/1/2021 Benefit Change = 1.0006

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

(f) Overall effect of 10/1/2021 Benefit Change $(1+(e)[(d)-1.0])$ = 1.0004

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EXHIBIT I

SUMMARY OF U. S. L. & H. BENEFITS, EFFECTIVE 10/1/21

<u>Fatal</u>	<u>10/1/20</u>	<u>10/1/21</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
Minimum Weekly Benefit	50% NAWW (a)	50% 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 10/1/21

<u>Temporary Total Disability</u>	<u>10/1/20</u>	<u>10/1/21</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 DisabilityScheduled 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 10/1/20	\$ 803.13 (Estimate)
50% NAWW	\$ 401.57
200% NAWW	\$ 1,606.26

(b) NAWW, Effective 10/1/21	\$ 826.90 (Estimate)
50% NAWW	\$ 413.45
200% NAWW	\$ 1,653.80

(c) AWW = Delaware Statewide Average Weekly Wage Effective 7/1/21	\$ 1,148.28 (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 (a)</u>	(2) <u>Ratio</u>	(3) (1) * (2) <u>Modified Losses</u>
Death	213,614	1.0072	215,152
Permanent Total	232,026	1.0049	233,163
Major Permanent Partial	1,953,874	1.0008	1,955,437
Minor Permanent Partial	798,806	1.0006	799,285
Temporary Total	485,821	1.0049	488,202
Medical	8,156,785	1.0000	8,156,785
Total Effect	11,840,926	1.0006	11,848,024

(a) Delaware 5 year losses in hundreds, from Table II,
December 1, 2019 Rate and Loss Cost Filing.

EXHIBIT III

CALCULATION OF DIFFERENCE IN BENEFITS FOR FATAL CASES

	<u>10/1/20</u>	<u>10/1/21</u>
1. Cost of Dependency (Exhibits III-A, III-B)	968,374,530	975,334,581
2. Remarriage Award (a), (b)	9,267,676	9,334,603
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) }	981,377,206	988,404,184
6. Ratio		1.0072

(a) Calculation of Remarriage Award	<u>10/1/20</u>	<u>10/1/21</u>
1. Number of Cases, Widow Alone	356	356
2. Remarriage Value (Exhibit III-C)	0.1102	0.1102
3. Number of Cases, Widow w/ children	427	427
4. Remarriage Value (Exhibit III-C)	0.2578	0.2578
5. Average Weekly Benefit (Exhibit VII, VIII)	596.82	601.13
6. Award: ((#1 * #2) + (#3 * #4)) * #5 * 104 weeks	9,267,676	9,334,603

(a) USL&H Includes 4.0% escalation

(b) From 2013 US Life Tables for Total Female Population.

Remarriage Values from 1979 NCCI Remarriage Table, 1982 PCAS Vol. LXIX, pg. 94

EXHIBIT III-A

VALUATION OF FATAL BENEFITS LAW, EFFECTIVE 10/1/20

(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	53	$\bar{a} \text{ '53:life}$	1,617.46	596.82	343,658,362
136	Widow	1	40	$9.5 \text{ a } \overline{40:\text{life}}$	1,630.72	596.82	132,361,498
	with child	1	10	$\text{a } \overline{494}$	505.46	775.47	53,307,793
129	Widow	1	40	$9.5 \text{ a } \overline{40:\text{life}}$	1,630.72	596.82	125,548,774
	with children	2	10	$\text{a } \overline{494}$	505.46	775.47	50,564,010
82	Widow	1	40	$9.5 \text{ a } \overline{40:\text{life}}$	1,630.72	596.82	79,806,197
	with children	3	10	$\text{a } \overline{494}$	505.46	775.47	32,141,463
42	Widow	1	40	$9.5 \text{ a } \overline{40:\text{life}}$	1,630.72	596.82	40,876,345
	with children	4	10	$\text{a } \overline{494}$	505.46	775.47	16,462,701
22	Widow	1	40	$9.5 \text{ a } \overline{40:\text{life}}$	1,630.72	596.82	21,411,419
	with children	5	10	$\text{a } \overline{494}$	505.46	775.47	8,623,319
16	Widow	1	40	$9.5 \text{ a } \overline{40:\text{life}}$	1,630.72	596.82	15,571,941
	with children (>5)	7 (a)	10	$\text{a } \overline{494}$	505.46	775.47	6,271,505
16	Orphan	1	9	$\text{a } \overline{546}$	560.02	596.82	5,347,698
10	Orphans	2	9	$\text{a } \overline{546}$	560.02	775.47	4,342,787
7	Orphans	3	9	$\text{a } \overline{546}$	560.02	775.47	3,039,951
3	Orphans	4	9	$\text{a } \overline{546}$	560.02	775.47	1,302,836
1	Orphans (more than 4)	5 (a)	9	$\text{a } \overline{546}$	560.02	775.47	434,279
13	Parent	1	58	$\bar{a} \text{ 58:life}$	1,387.04	302.09	5,447,142
17	Parents	2	48	$\bar{a} \text{ 48:life}$	1,902.64	596.82	19,304,071
1	Brother or Sister	1	23	$\bar{a} \text{ 23:life}$	3,426.95	241.87	828,876
2	Other Dependents	1 (a)	21	$\bar{a} \text{ 21:life}$	3,558.86	241.87	1,721,563
1000	Total						968,374,530

(a) Average

(b) Includes 4.0% escalation

(c) Exhibit VII

EXHIBIT III-B

VALUATION OF FATAL BENEFITS LAW, EFFECTIVE 10/1/21

(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	53	$\bar{a}'_{53:\overline{\text{life}}}$	1,617.46	601.13	346,140,128
136	Widow	1	40	$9.5 \bar{a}'_{40:\overline{\text{life}}}$	1,630.72	601.13	133,317,361
	with child	1	10	$a_{\overline{494}}$	505.46	780.95	53,684,502
129	Widow	1	40	$9.5 \bar{a}'_{40:\overline{\text{life}}}$	1,630.72	601.13	126,455,438
	with children	2	10	$a_{\overline{494}}$	505.46	780.95	50,921,329
82	Widow	1	40	$9.5 \bar{a}'_{40:\overline{\text{life}}}$	1,630.72	601.13	80,382,527
	with children	3	10	$a_{\overline{494}}$	505.46	780.95	32,368,597
42	Widow	1	40	$9.5 \bar{a}'_{40:\overline{\text{life}}}$	1,630.72	601.13	41,171,538
	with children	4	10	$a_{\overline{494}}$	505.46	780.95	16,579,037
22	Widow	1	40	$9.5 \bar{a}'_{40:\overline{\text{life}}}$	1,630.72	601.13	21,566,044
	with children	5	10	$a_{\overline{494}}$	505.46	780.95	8,684,258
16	Widow	1	40	$9.5 \bar{a}'_{40:\overline{\text{life}}}$	1,630.72	601.13	15,684,395
	with children (>5)	7 (a)	10	$a_{\overline{494}}$	505.46	780.95	6,315,824
16	Orphan	1	9	$a_{\overline{546}}$	560.02	601.13	5,386,317
10	Orphans	2	9	$a_{\overline{546}}$	560.02	780.95	4,373,476
7	Orphans	3	9	$a_{\overline{546}}$	560.02	780.95	3,061,433
3	Orphans	4	9	$a_{\overline{546}}$	560.02	780.95	1,312,043
1	Orphans (more than 4)	5 (a)	9	$a_{\overline{546}}$	560.02	780.95	437,348
13	Parent	1	58	$\bar{a}_{58:\overline{\text{life}}}$	1,387.04	304.04	5,482,303
17	Parents	2	48	$\bar{a}_{48:\overline{\text{life}}}$	1,902.64	601.13	19,443,478
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{\text{life}}}$	3,426.95	243.46	834,325
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{\text{life}}}$	3,558.86	243.46	1,732,880
1000	Total						975,334,581

(a) Average

(b) Includes 4.0% escalation

(c) Exhibit VIII

EXHIBIT III-C

CALCULATION OF REMARRIAGE VALUES

(1) Average Age x	(2) # of Cases Widow Alone	(3) Widow w/ children	(4) $\frac{R[x]}{D[x]}$ (b)	(5) (2)x(4)	(6) (3)x(4)
17	-	-	0.97254	-	-
22	6	4	0.71788	4.30728	2.87152
27	10	15	0.54062	5.40620	8.10930
32	7	22	0.38301	2.68107	8.42622
37	14	20	0.25899	3.62586	5.17980
42	28	20	0.16951	4.74628	3.39020
47	40	22	0.10830	4.33200	2.38260
52	51	13	0.06756	3.44556	0.87828
57	69	5	0.04086	2.81934	0.20430
62	29	-	0.02368	0.68672	-
67	19	-	0.01291	0.24529	-
72	13	1	0.00654	0.08502	0.00654
77	7	-	0.00307	0.02149	-
82	1	-	0.00132	0.00132	-
87	-	-	0.00051	-	-
Total	294	122	3.30730	32.40343	31.44876

Remarriage Values (a)

Widow alone = (5 Total) / (2 Total) =	0.1102
Widow with children = (6 Total) / (3 Total) =	0.2578

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

(b) From 2013 US Life Tables for Total Female Population.

Remarriage Values from 1979 NCCI Remarriage Table, 1982 PCAS Vol. LXIX, pg. 94

EXHIBIT IV

CALCULATION OF DIFFERENCE IN BENEFITS PERMANENT TOTAL DISABILITY CASES

	<u>10/1/20</u>	<u>10/1/21</u>
1. Annuity Symbol	$\bar{a}_{51:\overline{\text{life}}}$	$\bar{a}_{51:\overline{\text{life}}}$
2. Annuity Value (a), (b)	1,740.98	1,740.98
3. Average Weekly Benefit (Exhibits IX, X)	754.06	757.75
4. Cost of 1,000 Cases { (2)x(3)x1,000 }	1,312,803,379	1,319,227,595
5. Ratio		1.0049

(a) Includes 4.0% escalation per annum

(b) From 2013 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 10/1/20					
Dismemberment	27	245.85	6,638	746.08 (b)	4,952,479
Healing Period	503	25.76	12,957	754.06 (c)	9,770,355
Other (Loss of Use)	476	141.87	67,530	746.08	50,382,782
Non-Schedule	497 (d)	1,132.54 (g)	562,872	306.25 (f)	172,379,550
Total Cost					237,485,166
Benefit Level, effective 10/1/21					
Dismemberment	27	245.85	6,638	748.11 (b)	4,965,954
Healing Period	503	25.76	12,957	757.75 (e)	9,818,167
Other (Loss of Use)	476	141.87	67,530	748.11	50,519,868
Non-Schedule	497 (d)	1,132.54 (g)	562,872	306.25 (f)	172,379,550
Total Cost					237,683,539
Ratio					1.0008
<u>B. Minor Permanent</u>					
Benefit Level, effective 10/1/20					
Dismemberment	194	24.69	4,790	746.08	3,573,723
Healing Period	2,196	7.30	16,031	754.06	12,088,336
Other (Loss of Use)	2,002	25.38	50,811	746.08	37,909,071
Non-Schedule	1,120 (d)	1,132.54 (g)	1,268,445	191.42 (f)	242,805,742
Total Cost					296,376,872
Benefit Level, effective 10/1/21					
Dismemberment	194	24.69	4,790	748.11	3,583,447
Healing Period	2,196	7.30	16,031	757.75	12,147,490
Other (Loss of Use)	2,002	25.38	50,811	748.11	38,012,217
Non-Schedule	1,120 (d)	1,132.54 (g)	1,268,445	191.42 (f)	242,805,742
Total Cost					296,548,896
Ratio					1.0006
(a) Exhibit V-A			(e) Exhibit X		
(b) Exhibit XI			(f) Exhibit XII		
(c) Exhibit IX			(g) ($\bar{N} 37 / D 37$) * 52, no escalation, from		
(d) "Workers' Compensation Injury Table" published by the			2013 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, Inc.

(b) Total for column (1), Average for columns (4) and (5) using column (1) as weights.

EXHIBIT VI

CALCULATION OF DIFFERENCE IN BENEFITS TEMPORARY TOTAL DISABILITY CASES

	<u>10/1/20</u>	<u>10/1/21</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), (b)	117,735	117,735
5. Cost in Units of Weeks Wages $[(\#3+\#4)/7]$	413,442	413,442
6. Average Weekly Benefit (Exhibits IX,X)	754.06	757.75
7. Total Monetary Cost $(\#5*\#6)$	311,760,075	313,285,676
8. Ratio		1.0049

(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

*Excerpt from National Council on Compensation Insurance, Inc. 1976 Injury Table

EXHIBIT VII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL

1. Effective Date of Comp Law		10/1/20		
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	1,606.26	1,606.26	1,606.26	1,606.26
5. Effective Wage for #3 (NAWW)	803.13	803.13	803.13	803.13
6. Effective Wage for #4 (#4 / #2)	8,031.30	6,425.04	3,212.52	2,409.39
7. Average Weekly Wage	1,148.28	1,148.28	1,148.28	1,148.28
8. Ratio to Average for #3 (#2 * #5 / #7)	0.140	0.175	0.350	0.466
9. Ratio to Average for #5 (#5 / #7)	0.699	0.699	0.699	0.699
10. Ratio to Average for #6 (#6 / #7)	6.994	5.595	2.798	2.098
11. Line #8 Adjusted to Nearest .01	0.14	0.18	0.35	0.47
12. Line #9 Adjusted to Nearest .01	0.70	0.70	0.70	0.70
13. Line #10 Adjusted to Nearest .01	6.99	5.60	2.80	2.10
14. B for #11	0.12	0.25	2.67	8.03
15. B for #12	28.43	28.43	28.43	28.43
16. B for #13	100.00	100.00	97.54	91.98
17. #16 - #15	71.57	71.57	69.11	63.55
18. #14 / #2	0.60	1.00	5.34	12.05
19. A for #11	1.06	1.76	8.84	19.55
20. A for #12	48.48	48.48	48.48	48.48
21. A for #13	100.00	100.00	99.36	97.39
22. #9 * (#20 - #19)	33.15	32.66	27.71	20.22
23. #10 * (100 - #21)	0.00	0.00	1.79	5.48
24. Limit Factor as % (#17 + #18 + #22 + #23)	105.32	105.23	103.95	101.30
25. Effective Average Weekly Wage (#24 * #7 / 100)	1,209.37	1,208.34	1,193.64	1,163.21
26. Average Weekly Benefit (#25 * #2)	241.87	302.09	596.82	775.47

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT VIII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL

1. Effective Date of Comp Law		10/1/21		
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	1,653.80	1,653.80	1,653.80	1,653.80
5. Effective Wage for #3 (NAWW)	826.90	826.90	826.90	826.90
6. Effective Wage for #4 (#4 / #2)	8,269.00	6,615.20	3,307.60	2,480.58
7. Average Weekly Wage	1,148.28	1,148.28	1,148.28	1,148.28
8. Ratio to Average for #3 (#2 * #5 / #7)	0.144	0.180	0.360	0.480
9. Ratio to Average for #5 (#5 / #7)	0.720	0.720	0.720	0.720
10. Ratio to Average for #6 (#6 / #7)	7.201	5.761	2.880	2.160
11. Line #8 Adjusted to Nearest .01	0.14	0.18	0.36	0.48
12. Line #9 Adjusted to Nearest .01	0.72	0.72	0.72	0.72
13. Line #10 Adjusted to Nearest .01	7.20	5.76	2.88	2.16
14. B for #11	0.12	0.25	2.97	8.66
15. B for #12	30.43	30.43	30.43	30.43
16. B for #13	100.00	100.00	97.87	92.73
17. #16 - #15	69.57	69.57	67.44	62.30
18. #14 / #2	0.60	1.00	5.94	12.99
19. A for #11	1.06	1.76	9.54	20.66
20. A for #12	50.84	50.84	50.84	50.84
21. A for #13	100.00	100.00	99.45	97.69
22. #9 * (#20 - #19)	35.84	35.34	29.74	21.73
23. #10 * (100 - #21)	0.00	0.00	1.58	4.99
24. Limit Factor as % (#17 + #18 + #22 + #23)	106.01	105.91	104.70	102.01
25. Effective Average Weekly Wage (#24 * #7 / 100)	1,217.29	1,216.14	1,202.25	1,171.36
26. Average Weekly Benefit (#25 * #2)	243.46	304.04	601.13	780.95

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT IX

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/20

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,606.26
2. Statewide Average Weekly Wage	1,148.28
3. Minimum Wage to Receive Maximum Benefits	2,409.40
4. Ratio #3 / #2	2.098
5. #4 to Nearest 0.01	2.10
6. A for #5	97.39
7. 100 - #6	2.61
8. #1 * #7 / 100	41.9234
(II) Workers at 2/3 Wages	
9. Maximum Wage	2,409.39
10. Minimum Wage	602.35
11. #9 / #2	2.098
12. #10 / #2	0.525
13. #11 to Nearest 0.01	2.10
14. #12 to Nearest 0.01	0.53
15. B for #13	91.98
16. B for #14	12.28
17. #15 - #16	79.70
18. (2/3 * #17 * #2) / 100	610.1194
(III) Workers at 1/2 NAWW	
19. Maximum Wage	602.34
20. Minimum Wage	401.57
21. #19 / #2	0.525
22. #20 / #2	0.350
23. #21 to Nearest 0.01	0.53
24. #22 to Nearest 0.01	0.35
25. A for #23	26.61
26. A for #24	8.84
27. #25 - #26	17.77
28. #27 * 1/2 NAWW / 100	71.3590
(IV) Workers at 100% of Wages	
29. Maximum Wage	401.56
30. #29 / #2	0.350
31. #30 to Nearest 0.01	0.35
32. B for #31	2.67
33. #32 * #2 / 100	30.6591
34. #8 + #18 + #28 + #33	754.06

EXHIBIT X

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/21

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,653.80
2. Statewide Average Weekly Wage	1,148.28
3. Minimum Wage to Receive Maximum Benefits	2,480.71
4. Ratio #3 / #2	2.160
5. #4 to Nearest 0.01	2.16
6. A for #5	97.69
7. 100 - #6	2.31
8. #1 * #7 / 100	38.2028
(II) Workers at 2/3 Wages	
9. Maximum Wage	2,480.70
10. Minimum Wage	620.18
11. #9 / #2	2.160
12. #10 / #2	0.540
13. #11 to Nearest 0.01	2.16
14. #12 to Nearest 0.01	0.54
15. B for #13	92.73
16. B for #14	13.09
17. #15 - #16	79.64
18. (2/3 * #17 * #2) / 100	609.6601
(III) Workers at 1/2 NAWW	
19. Maximum Wage	620.17
20. Minimum Wage	413.46
21. #19 / #2	0.540
22. #20 / #2	0.360
23. #21 to Nearest 0.01	0.54
24. #22 to Nearest 0.01	0.36
25. A for #23	27.87
26. A for #24	9.54
27. #25 - #26	18.33
28. #27 * 1/2 NAWW / 100	75.7854
(IV) Workers at 100% of Wages	
29. Maximum Wage	413.45
30. #29 / #2	0.360
31. #30 to Nearest 0.01	0.36
32. B for #31	2.97
33. #32 * #2 / 100	34.1039
34. #8 + #18 + #28 + #33	757.75

EXHIBIT XI

CALCULATION OF AVERAGE WEEKLY BENEFIT - SCHEDULE PERMANENT PARTIAL DISABILITY

10/1/20

(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	2,409.39 (a)	0.00 - 2.10	97.39	91.98	1084.49	723.03	[(5)*.6667]
Over	2,409.39	Over 2.10	2.61	8.02	3528.43	1606.26	(Max)

$$\frac{\text{SUM OF } ((3) * (6))}{100} = 746.08$$

$$(a) 2 \text{ NAWW} / (.6667) = 1,606.26 / 0.6667 = 2,409.39$$

10/1/21

(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	2,480.70 (b)	0.00 - 2.16	97.69	92.73	1089.98	726.69	[(5)*.6667]
Over	2,480.70	Over 2.16	2.31	7.27	3613.85	1653.80	(Max)

$$\frac{\text{SUM OF } ((3) * (6))}{100} = 748.11$$

$$(b) 2 \text{ NAWW} / (.6667) = 1,653.80 / 0.6667 = 2,480.70$$

EXHIBIT XII

CALCULATION OF AVERAGE WEEKLY BENEFIT
NON-SCHEDULE PERMANENT PARTIAL

1. Class of Injury	Major	Minor	Major	Minor
2. Effective Date of Comp Law	10/1/20		10/1/21	
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	1,606.26	1,606.26	1,653.80	1,653.80
6. Effective Weekly Wage for Min. (#4 / #3)	0.00	0.00	0.00	0.00
7. Effective Weekly Wage for Max. (#5 / #3)	6,022.72	9,635.63	6,200.97	9,920.82
8. Average Weekly Wage	1,148.28	1,148.28	1,148.28	1,148.28
9. Ratio to AWW for Min. (#6 / #8)	0.000	0.000	0.000	0.000
10. Ratio to AWW for Max. (#7 / #8)	5.245	8.391	5.400	8.640
11. Line #9 Adjusted to Nearest .01	0.00	0.00	0.00	0.00
12. Line #10 Adjusted to Nearest .01	5.25	8.39	5.40	8.64
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)	1,148.28	1,148.28	1,148.28	1,148.28
23. Average Weekly Benefit (#22 * #3)	306.25	191.42	306.25	191.42

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
0.01	0.0300	0.0000	0.55	29.1400	13.9200	1.09	78.0400	59.0900
0.02	0.0700	0.0000	0.56	30.4300	14.7800	1.10	78.5200	59.7100
0.03	0.1100	0.0000	0.57	31.7300	15.6600	1.11	78.9800	60.3200
0.04	0.1600	0.0100	0.58	33.0300	16.5700	1.12	79.4300	60.9300
0.05	0.2100	0.0100	0.59	34.3500	17.4900	1.13	79.8800	61.5200
0.06	0.2700	0.0100	0.60	35.6700	18.4400	1.14	80.3100	62.1100
0.07	0.3400	0.0200	0.61	36.9900	19.3900	1.15	80.7300	62.6900
0.08	0.4100	0.0200	0.62	38.3100	20.3700	1.16	81.1500	63.2700
0.09	0.4900	0.0300	0.63	39.6200	21.3600	1.17	81.5600	63.8300
0.10	0.5900	0.0400	0.64	40.9300	22.3500	1.18	81.9500	64.3900
0.11	0.6900	0.0600	0.65	42.2200	23.3600	1.19	82.3400	64.9500
0.12	0.8000	0.0700	0.66	43.5100	24.3700	1.20	82.7200	65.4900
0.13	0.9200	0.0900	0.67	44.7800	25.3800	1.21	83.0900	66.0300
0.14	1.0600	0.1200	0.68	46.0400	26.4000	1.22	83.4600	66.5600
0.15	1.2100	0.1400	0.69	47.2700	27.4200	1.23	83.8100	67.0800
0.16	1.3800	0.1700	0.70	48.4800	28.4300	1.24	84.1600	67.5900
0.17	1.5600	0.2100	0.71	49.6700	29.4300	1.25	84.5000	68.1000
0.18	1.7600	0.2500	0.72	50.8400	30.4300	1.26	84.8400	68.6000
0.19	1.9700	0.3000	0.73	51.9700	31.4200	1.27	85.1600	69.0900
0.20	2.2100	0.3600	0.74	53.0800	32.4000	1.28	85.4800	69.5800
0.21	2.4600	0.4200	0.75	54.1600	33.3600	1.29	85.7900	70.0600
0.22	2.7400	0.5000	0.76	55.2100	34.3100	1.30	86.1000	70.5300
0.23	3.0400	0.5800	0.77	56.2200	35.2400	1.31	86.4000	71.0000
0.24	3.3700	0.6700	0.78	57.2000	36.1500	1.32	86.6900	71.4500
0.25	3.7200	0.7800	0.79	58.1400	37.0400	1.33	86.9700	71.9100
0.26	4.0900	0.8900	0.80	59.0500	37.9000	1.34	87.2500	72.3500
0.27	4.5000	1.0200	0.81	59.9200	38.7500	1.35	87.5200	72.7900
0.28	4.9300	1.1700	0.82	60.7500	39.5600	1.36	87.7900	73.2200
0.29	5.3900	1.3300	0.83	61.5700	40.3700	1.37	88.0500	73.6500
0.30	5.8800	1.5000	0.84	62.3700	41.1700	1.38	88.3100	74.0700
0.31	6.4100	1.7000	0.85	63.1600	41.9600	1.39	88.5600	74.4800
0.32	6.9700	1.9100	0.86	63.9300	42.7500	1.40	88.8000	74.8900
0.33	7.5600	2.1400	0.87	64.6900	43.5400	1.41	89.0400	75.2900
0.34	8.1800	2.3900	0.88	65.4300	44.3200	1.42	89.2700	75.6800
0.35	8.8400	2.6700	0.89	66.1600	45.0900	1.43	89.5000	76.0700
0.36	9.5400	2.9700	0.90	66.8700	45.8600	1.44	89.7200	76.4500
0.37	10.2700	3.2900	0.91	67.5800	46.6200	1.45	89.9400	76.8300
0.38	11.0400	3.6400	0.92	68.2600	47.3800	1.46	90.1500	77.2000
0.39	11.8400	4.0100	0.93	68.9400	48.1200	1.47	90.3600	77.5700
0.40	12.6800	4.4100	0.94	69.6000	48.8600	1.48	90.5700	77.9300
0.41	13.5600	4.8400	0.95	70.2500	49.6000	1.49	90.7600	78.2800
0.42	14.4700	5.3000	0.96	70.8800	50.3200	1.50	90.9600	78.6300
0.43	15.4200	5.7800	0.97	71.5000	51.0400	1.51	91.1500	78.9700
0.44	16.4000	6.3000	0.98	72.1100	51.7500	1.52	91.3400	79.3100
0.45	17.4200	6.8400	0.99	72.7100	52.4600	1.53	91.5200	79.6400
0.46	18.4700	7.4200	1.00	73.3000	53.1600	1.54	91.7000	79.9700
0.47	19.5500	8.0300	1.01	73.8700	53.8500	1.55	91.8700	80.2900
0.48	20.6600	8.6600	1.02	74.4300	54.5300	1.56	92.0400	80.6100
0.49	21.8000	9.3300	1.03	74.9800	55.2000	1.57	92.2100	80.9200
0.50	22.9700	10.0200	1.04	75.5200	55.8700	1.58	92.3700	81.2300
0.51	24.1600	10.7500	1.05	76.0400	56.5300	1.59	92.5300	81.5300
0.52	25.3700	11.5000	1.06	76.5600	57.1800	1.60	92.6900	81.8300
0.53	26.6100	12.2800	1.07	77.0600	57.8200	1.61	92.8400	82.1200
0.54	27.8700	13.0900	1.08	77.5600	58.4600	1.62	92.9900	82.4100

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
1.63	93.1400	82.7000	2.17	97.7400	92.8500	2.71	99.2300	97.1200
1.64	93.2800	82.9800	2.18	97.7800	92.9700	2.72	99.2400	97.1700
1.65	93.4200	83.2500	2.19	97.8200	93.0900	2.73	99.2600	97.2200
1.66	93.5600	83.5200	2.20	97.8700	93.2000	2.74	99.2700	97.2700
1.67	93.6900	83.7900	2.21	97.9100	93.3100	2.75	99.2900	97.3200
1.68	93.8200	84.0500	2.22	97.9500	93.4200	2.76	99.3000	97.3600
1.69	93.9500	84.3100	2.23	97.9900	93.5300	2.77	99.3200	97.4100
1.70	94.0800	84.5600	2.24	98.0300	93.6300	2.78	99.3300	97.4500
1.71	94.2000	84.8100	2.25	98.0700	93.7400	2.79	99.3400	97.5000
1.72	94.3200	85.0600	2.26	98.1100	93.8400	2.80	99.3600	97.5400
1.73	94.4400	85.3000	2.27	98.1500	93.9400	2.81	99.3700	97.5900
1.74	94.5500	85.5400	2.28	98.1800	94.0400	2.82	99.3800	97.6300
1.75	94.6600	85.7700	2.29	98.2200	94.1400	2.83	99.4000	97.6700
1.76	94.7700	86.0000	2.30	98.2500	94.2400	2.84	99.4100	97.7100
1.77	94.8800	86.2300	2.31	98.2900	94.3300	2.85	99.4200	97.7500
1.78	94.9900	86.4500	2.32	98.3200	94.4200	2.86	99.4300	97.7900
1.79	95.0900	86.6700	2.33	98.3600	94.5200	2.87	99.4400	97.8300
1.80	95.1900	86.8900	2.34	98.3900	94.6100	2.88	99.4500	97.8700
1.81	95.2900	87.1000	2.35	98.4200	94.7000	2.89	99.4700	97.9100
1.82	95.3800	87.3100	2.36	98.4500	94.7800	2.90	99.4800	97.9500
1.83	95.4800	87.5200	2.37	98.4800	94.8700	2.91	99.4900	97.9900
1.84	95.5700	87.7200	2.38	98.5100	94.9500	2.92	99.5000	98.0200
1.85	95.6600	87.9200	2.39	98.5400	95.0400	2.93	99.5100	98.0600
1.86	95.7500	88.1100	2.40	98.5700	95.1200	2.94	99.5200	98.0900
1.87	95.8400	88.3100	2.41	98.6000	95.2000	2.95	99.5300	98.1300
1.88	95.9200	88.5000	2.42	98.6200	95.2800	2.96	99.5400	98.1600
1.89	96.0000	88.6800	2.43	98.6500	95.3600	2.97	99.5500	98.2000
1.90	96.0900	88.8700	2.44	98.6800	95.4400	2.98	99.5600	98.2300
1.91	96.1600	89.0500	2.45	98.7000	95.5100	2.99	99.5700	98.2700
1.92	96.2400	89.2300	2.46	98.7300	95.5900	3.00	99.5800	98.3000
1.93	96.3200	89.4000	2.47	98.7600	95.6600	3.01	99.5800	98.3300
1.94	96.3900	89.5700	2.48	98.7800	95.7300	3.02	99.5900	98.3600
1.95	96.4700	89.7400	2.49	98.8000	95.8000	3.03	99.6000	98.3900
1.96	96.5400	89.9100	2.50	98.8300	95.8700	3.04	99.6100	98.4200
1.97	96.6100	90.0700	2.51	98.8500	95.9400	3.05	99.6200	98.4500
1.98	96.6800	90.2300	2.52	98.8700	96.0100	3.06	99.6300	98.4800
1.99	96.7400	90.3900	2.53	98.9000	96.0800	3.07	99.6400	98.5100
2.00	96.8100	90.5500	2.54	98.9200	96.1400	3.08	99.6400	98.5400
2.01	96.8700	90.7000	2.55	98.9400	96.2100	3.09	99.6500	98.5700
2.02	96.9400	90.8500	2.56	98.9600	96.2700	3.10	99.6600	98.6000
2.03	97.0000	91.0000	2.57	98.9800	96.3400	3.11	99.6700	98.6300
2.04	97.0600	91.1500	2.58	99.0000	96.4000	3.12	99.6700	98.6500
2.05	97.1200	91.2900	2.59	99.0200	96.4600	3.13	99.6800	98.6800
2.06	97.1700	91.4400	2.60	99.0400	96.5200	3.14	99.6900	98.7100
2.07	97.2300	91.5800	2.61	99.0600	96.5800	3.15	99.6900	98.7300
2.08	97.2900	91.7100	2.62	99.0800	96.6400	3.16	99.7000	98.7600
2.09	97.3400	91.8500	2.63	99.0900	96.6900	3.17	99.7100	98.7800
2.10	97.3900	91.9800	2.64	99.1100	96.7500	3.18	99.7100	98.8100
2.11	97.4500	92.1100	2.65	99.1300	96.8100	3.19	99.7200	98.8300
2.12	97.5000	92.2400	2.66	99.1500	96.8600	3.20	99.7300	98.8600
2.13	97.5500	92.3700	2.67	99.1600	96.9100	3.21	99.7300	98.8800
2.14	97.5900	92.4900	2.68	99.1800	96.9700	3.22	99.7400	98.9000
2.15	97.6400	92.6100	2.69	99.2000	97.0200	3.23	99.7500	98.9300
2.16	97.6900	92.7300	2.70	99.2100	97.0700	3.24	99.7500	98.9500

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
3.25	99.7600	98.9700	3.52	99.8800	99.4700	3.79	99.9600	99.8100
3.26	99.7600	98.9900	3.53	99.8800	99.4900	3.80	99.9600	99.8200
3.27	99.7700	99.0200	3.54	99.8900	99.5000	3.81	99.9600	99.8300
3.28	99.7700	99.0400	3.55	99.8900	99.5200	3.82	99.9700	99.8400
3.29	99.7800	99.0600	3.56	99.9000	99.5300	3.83	99.9700	99.8500
3.30	99.7800	99.0800	3.57	99.9000	99.5400	3.84	99.9700	99.8600
3.31	99.7900	99.1000	3.58	99.9000	99.5600	3.85	99.9700	99.8700
3.32	99.8000	99.1200	3.59	99.9000	99.5700	3.86	99.9700	99.8800
3.33	99.8000	99.1400	3.60	99.9100	99.5900	3.87	99.9800	99.8900
3.34	99.8100	99.1600	3.61	99.9100	99.6000	3.88	99.9800	99.9000
3.35	99.8100	99.1800	3.62	99.9100	99.6100	3.89	99.9800	99.9100
3.36	99.8100	99.2000	3.63	99.9200	99.6200	3.90	99.9800	99.9200
3.37	99.8200	99.2200	3.64	99.9200	99.6400	3.91	99.9800	99.9300
3.38	99.8200	99.2400	3.65	99.9200	99.6500	3.92	99.9900	99.9300
3.39	99.8300	99.2500	3.66	99.9300	99.6600	3.93	99.9900	99.9400
3.40	99.8300	99.2700	3.67	99.9300	99.6800	3.94	99.9900	99.9500
3.41	99.8400	99.2900	3.68	99.9300	99.6900	3.95	99.9900	99.9600
3.42	99.8400	99.3100	3.69	99.9300	99.7000	3.96	99.9900	99.9700
3.43	99.8500	99.3300	3.70	99.9400	99.7100	3.97	99.9900	99.9800
3.44	99.8500	99.3400	3.71	99.9400	99.7200	3.98	100.0000	99.9800
3.45	99.8500	99.3600	3.72	99.9400	99.7300	3.99	100.0000	99.9900
3.46	99.8600	99.3800	3.73	99.9400	99.7500	4.00	100.0000	100.0000
3.47	99.8600	99.3900	3.74	99.9500	99.7600	4.01	100.0000	100.0000
3.48	99.8700	99.4100	3.75	99.9500	99.7700	4.02	100.0000	100.0000
3.49	99.8700	99.4200	3.76	99.9500	99.7800	4.03	100.0000	100.0000
3.50	99.8700	99.4400	3.77	99.9500	99.7900	4.04	100.0000	100.0000
3.51	99.8800	99.4600	3.78	99.9600	99.8000	4.05	100.0000	100.0000

*Based on data from the Delaware Department of Labor from 2014 through 2019.