



August 31, 2022

**VIA SERFF**

The Honorable Trinidad Navarro  
Insurance Commissioner  
Delaware Department of Insurance  
1351 West North Street, Suite 101  
Dover, DE 19904

Attention: Tanisha Merced, Deputy Insurance Commissioner

RE: DCRB Filing No. 2203  
Workers Compensation F-Classification and USLHW Rating Value Filing  
**Proposed Effective December 1, 2022**

Dear Commissioner Navarro:

On behalf of the members of the Delaware Compensation Rating Bureau, Inc. (DCRB), enclosed is a filing of proposed Delaware workers compensation rating values pertaining to F-Classifications and United States Longshore and Harbor Workers (USL&HW) Compensation Act coverages. These revisions are proposed to be effective 12:01 a.m., December 1, 2022 with respect to new and renewal policies. The following summarizes the annualized overall impact of the proposed changes on a collectible basis:

Indicated and Proposed Changes	
Residual Market Rates	Voluntary Market Loss Costs
-2.96%	+1.70%

These changes produce a decrease in overall manual rate level and an increase in overall manual loss cost level. In addition, this filing proposes to revise the USL&HW Compensation Coverage Percentage, the Expense Constant and the Tax Multiplier. The volume of USL&HW business is very small in comparison to the total Delaware workers compensation market. Full details are contained in the Actuarial Memorandum and supporting exhibits.

Please direct any questions to me, Brent Otto, Vice President of Actuarial Services and Chief Actuary, or Ken Creighton, Director of Actuarial Services. DCRB staff will be pleased to cooperate with and assist the Insurance Department in its prompt consideration of these proposals.

The Honorable Trinidad Navarro  
Delaware Department of Insurance  
August 31, 2022  
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Sincerely,

A handwritten signature in black ink that reads "William V. Taylor". The signature is written in a cursive style with a large, stylized 'W' and 'T'.

William V. Taylor  
President

WVT/dn  
Enclosures