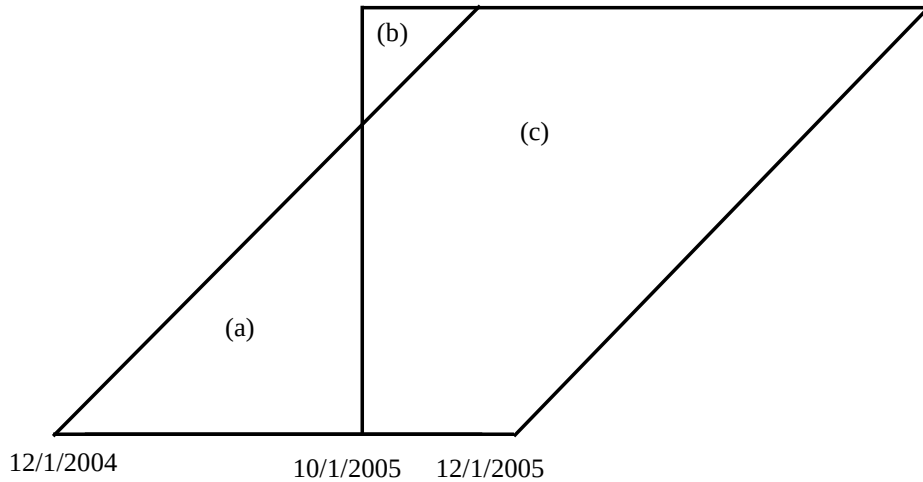


DELAWARE COMPENSATION RATING BUREAU, INC.
F CLASS FILING

Estimated Effect of 10/1/05 Benefit Change

Effect of 10/1/2005 Benefit Change on a 12/1/04 Effective Date



(a) This portion of the graph reflects the exposure of the 10/1/2004 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 10/1/2005 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 10/1/2005 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.65278 policy years.

(d) Estimated 10/1/05 Benefit Change = 1.0007

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

(f) Overall effect of 7/1/2005 Benefit Change $(1+(e)[(d)-1.0])$ = 1.0005

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EXHIBIT I

SUMMARY OF U. S. L. & H. BENEFITS, EFFECTIVE 10/1/05

<u>Fatal</u>	<u>10/1/04</u>	<u>10/1/05</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 10/1/05

<u>Temporary Total Disability</u>	<u>10/1/04</u>	<u>10/1/05</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 10/1/04	\$ 532.37 (Estimate)
50% NAWW	\$ 266.19
200% NAWW	\$ 1,064.74

(b) NAWW, Effective 10/1/05	\$ 549.91 (Estimate)
50% NAWW	\$ 274.96
200% NAWW	\$ 1,099.82

(c) AWW = Delaware Statewide Average Weekly Wage Effective 7/1/03	\$ 811.65 (Estimate)
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(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	86,564		1.0056	87,049
Permanent Total	387,945		1.0041	389,536
Major Permanent Partial	2,376,526		1.0008	2,378,427
Minor Permanent Partial	758,978		1.0005	759,357
Temporary Total	1,024,999		1.0041	1,029,201
Medical	6,787,461		1.0000	6,787,461
Total Effect	11,422,473		1.0007	11,431,031

(a) Delaware 5 year losses in hundreds, from Table II,
Delaware 2003 Residual Market and Loss Cost Filing.

EXHIBIT III

CALCULATION OF DIFFERENCE IN BENEFITS FOR FATAL CASES

	<u>10/1/04</u>	<u>10/1/05</u>
1. Cost of Dependency (Exhibits III-A, III-B)	577,382,624	580,638,987
2. Remarriage Award (a), (b)	6,213,167	6,246,863
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) }	587,330,791	590,620,850
6. Ratio		1.0056

(a) Calculation of Remarriage Award	<u>10/1/04</u>	<u>10/1/05</u>
1. Number of Cases, Widow Alone	356	356
2. Remarriage Value (Exhibit III-C)	0.1097	0.1097
3. Number of Cases, Widow w/ children	427	427
4. Remarriage Value (Exhibit III-C)	0.2428	0.2428
5. Average Weekly Benefit (Exhibit VII, VIII)	418.57	420.84
6. Award: ((#1 * #2) + (#3 * #4)) * #5 * 104 weeks	6,213,167	6,246,863

(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 10/1/04

(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	$\bar{a}_{52:\overline{\text{life}}}$	1,583.82	418.57	236,006,475
136	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	418.57	58,746,567
	with child	1	9	$a_{\overline{546}}$	560.02	546.54	41,625,973
129	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	418.57	55,722,847
	with children	2	9	$a_{\overline{546}}$	560.02	546.54	39,483,460
82	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	418.57	35,420,724
	with children	3	9	$a_{\overline{546}}$	560.02	546.54	25,098,013
42	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	418.57	18,142,322
	with children	4	9	$a_{\overline{546}}$	560.02	546.54	12,855,080
22	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	418.57	9,503,121
	with children	5	9	$a_{\overline{546}}$	560.02	546.54	6,733,613
16	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	418.57	6,911,361
	with children (>5)	7 (a)	9	$a_{\overline{546}}$	560.02	546.54	4,897,173
16	Orphan	1	11	$a_{\overline{442}}$	451.16	418.57	3,021,473
10	Orphans	2	11	$a_{\overline{442}}$	451.16	546.54	2,465,770
7	Orphans	3	11	$a_{\overline{442}}$	451.16	546.54	1,726,039
3	Orphans	4	11	$a_{\overline{442}}$	451.16	546.54	739,731
1	Orphans (more than 4)	5 (a)	11	$a_{\overline{442}}$	451.16	546.54	246,577
13	Parent	1	58	$\bar{a}_{58:\overline{\text{life}}}$	1,283.81	212.57	3,547,693
17	Parents	2	48	$\bar{a}_{48:\overline{\text{life}}}$	1,793.45	418.57	12,761,634
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{\text{life}}}$	3,298.31	170.06	560,911
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{\text{life}}}$	3,428.40	170.06	1,166,067
1000	Total						577,382,624

(a) Average

(b) Includes 4.0% escalation

(c) Exhibit VII

EXHIBIT III-B

VALUATION OF FATAL BENEFITS LAW, EFFECTIVE 10/1/05

(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	$\bar{a}_{52:\overline{\text{life}}}$	1,583.82	420.84	237,286,392
136	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	420.84	59,065,163
	with child	1	9	$a_{\overline{546}}$	560.02	550.00	41,889,496
129	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	420.84	56,025,045
	with children	2	9	$a_{\overline{546}}$	560.02	550.00	39,733,419
82	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	420.84	35,612,819
	with children	3	9	$a_{\overline{546}}$	560.02	550.00	25,256,902
42	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	420.84	18,240,712
	with children	4	9	$a_{\overline{546}}$	560.02	550.00	12,936,462
22	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	420.84	9,554,659
	with children	5	9	$a_{\overline{546}}$	560.02	550.00	6,776,242
16	Widow	1	41	$10.5 \bar{a}_{41:\overline{\text{life}}}$	1,031.99	420.84	6,948,843
	with children (>5)	7 (a)	9	$a_{\overline{546}}$	560.02	550.00	4,928,176
16	Orphan	1	11	$a_{\overline{442}}$	451.16	420.84	3,037,859
10	Orphans	2	11	$a_{\overline{442}}$	451.16	550.00	2,481,380
7	Orphans	3	11	$a_{\overline{442}}$	451.16	550.00	1,736,966
3	Orphans	4	11	$a_{\overline{442}}$	451.16	550.00	744,414
1	Orphans (more than 4)	5 (a)	11	$a_{\overline{442}}$	451.16	550.00	248,138
13	Parent	1	58	$\bar{a}_{58:\overline{\text{life}}}$	1,283.81	213.77	3,567,721
17	Parents	2	48	$\bar{a}_{48:\overline{\text{life}}}$	1,793.45	420.84	12,830,843
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{\text{life}}}$	3,298.31	171.08	564,275
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{\text{life}}}$	3,428.40	171.08	1,173,061
1000	Total						580,638,987

(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) $\frac{R[x]}{D[x]}$	(5) (2)x(4)	(6) (3)x(4)
17	-	-	0.97180	-	-
22	3	2	0.71734	2.15202	1.43468
27	3	21	0.53990	1.61970	11.33790
32	9	26	0.38206	3.43854	9.93356
37	15	45	0.25798	3.86970	11.60910
42	22	39	0.16855	3.70810	6.57345
47	39	26	0.10740	4.18860	2.79240
52	40	19	0.06664	2.66560	1.26616
57	35	3	0.04000	1.40000	0.12000
62	27	3	0.02300	0.62100	0.06900
67	16	2	0.01246	0.19936	0.02492
72	5	-	0.00628	0.03140	-
77	3	-	0.00294	0.00882	-
82	1	-	0.00125	0.00125	-
87	-	-	0.00049	-	-
Total	218	186	3.29809	23.90409	45.16117

Remarriage Values (a)

Widow alone = (5 Total) / (2 Total) =	0.1097
Widow with children = (6 Total) / (3 Total) =	0.2428

(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>10/1/04</u>	<u>10/1/05</u>	
1. Annuity Symbol	$\bar{a}_{48:\overline{\text{life}}}$	$\bar{a}_{48:\overline{\text{life}}}$	(a)
2. Annuity Value	1,793.45	1,793.45	
3. Average Weekly Benefit (Exhibits IX, X)	533.62	535.81	
4. Cost of 1,000 Cases { (2)x(3)x1,000 }	957,020,789	960,948,445	
5. Ratio		1.0041	

(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 10/1/04					
Dismemberment	27	245.85	6,638	528.05 (b)	3,505,196
Healing Period	503	25.76	12,957	533.62 (c)	6,914,114
Other (Loss of Use)	476	141.87	67,530	528.05	35,659,217
Non-Schedule	497 (d)	1,108.31 (g)	550,830	216.47 (f)	119,238,170
Total Cost					165,316,697
Benefit Level, effective 10/1/05					
Dismemberment	27	245.85	6,638	529.43 (b)	3,514,356
Healing Period	503	25.76	12,957	535.81 (e)	6,942,490
Other (Loss of Use)	476	141.87	67,530	529.43	35,752,408
Non-Schedule	497 (d)	1,108.31 (g)	550,830	216.47 (f)	119,238,170
Total Cost					165,447,424
Ratio					1.0008
<u>B. Minor Permanent</u>					
Benefit Level, effective 10/1/04					
Dismemberment	194	24.69	4,790	528.05	2,529,360
Healing Period	2,196	7.30	16,031	533.62	8,554,462
Other (Loss of Use)	2,002	25.38	50,811	528.05	26,830,749
Non-Schedule	1,120 (d)	1,108.31 (g)	1,241,307	135.30 (f)	167,948,837
Total Cost					205,863,408
Benefit Level, effective 10/1/05					
Dismemberment	194	24.69	4,790	529.43	2,535,970
Healing Period	2,196	7.30	16,031	535.81	8,589,570
Other (Loss of Use)	2,002	25.38	50,811	529.43	26,900,868
Non-Schedule	1,120 (d)	1,108.31 (g)	1,241,307	135.30 (f)	167,948,837
Total Cost					205,975,245
Ratio					1.0005
(a) Exhibit V-A (b) Exhibit XI (c) Exhibit IX (d) "Workers' Compensation Injury Table" published by the National Council on Compensation Insurance, Inc. (e) Exhibit X (f) Exhibit XII (g) $(\overline{N}_{37} / D_{37}) * 52$, no escalation, from 1999 US Life Table for Total Population					

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 DISABILIBTY CASES

	<u>10/1/04</u>	<u>10/1/05</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)	533.62	535.81
7. Total Monetary Cost (#5*#6)	220,620,920	221,526,358
8. Ratio		1.0041

(a) Exhibit VI-A

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

EXHIBIT VI-A

WORKERS COMPENSATION INJURY TABLE
TEMPORARY TOTAL

(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
Duration (Days)	# of Cases	Summa. of (2) Upward	Total Disability (Days)	Duration (Days)	# of Cases	Summa. of (2) Upward	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		10/1/04		
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	1,064.74	1,064.74	1,064.74	1,064.74
5. Effective Wage for #3 (NAWW)	532.37	532.37	532.37	532.37
6. Effective Wage for #4 (#4 / #2)	5,323.70	4,258.96	2,129.48	1,597.03
7. Average Weekly Wage	811.65	811.65	811.65	811.65
8. Ratio to Average for #3 (#2 * #5 / #7)	0.131	0.164	0.328	0.437
9. Ratio to Average for #5 (#5 / #7)	0.656	0.656	0.656	0.656
10. Ratio to Average for #6 (#6 / #7)	6.559	5.247	2.624	1.968
11. Line #8 Adjusted to Nearest .05	0.15	0.15	0.35	0.45
12. Line #9 Adjusted to Nearest .05	0.65	0.65	0.65	0.65
13. Line #10 Adjusted to Nearest .05	6.55	5.25	2.60	1.95
14. B for #8 (Interpolated)	0.04	0.10	1.31	4.23
15. B for #9 (Interpolated)	16.96	16.96	16.96	16.96
16. B for #10 (Interpolated)	100.00	100.00	97.33	90.42
17. #16 - #15	83.04	83.04	80.37	73.46
18. #14 / #2	0.20	0.40	2.62	6.34
19. A for #8 (Interpolated)	0.59	0.89	5.16	11.98
20. A for #9 (Interpolated)	33.39	33.39	33.39	33.39
21. A for #10 (Interpolated)	100.00	100.00	99.38	96.36
22. #9 * (#20 - #19)	21.52	21.32	18.52	14.04
23. #10 * (100 - #21)	0.00	0.00	1.63	7.16
24. Limit Factor as % (#17 + #18 + #22 + #23)	104.76	104.76	103.14	101.00
25. Effective Average Weekly Wage (#24 * #7 / 100)	850.28	850.28	837.14	819.77
26. Average Weekly Benefit (#25 * #2)	170.06	212.57	418.57	546.54

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT VIII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL

1. Effective Date of Comp Law		10/1/05			
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	1,099.82	1,099.82	1,099.82	1,099.82	
5. Effective Wage for #3 (NAWW)	549.91	549.91	549.91	549.91	
6. Effective Wage for #4 (#4 / #2)	5,499.10	4,399.28	2,199.64	1,649.65	
7. Average Weekly Wage	811.65	811.65	811.65	811.65	
8. Ratio to Average for #3 (#2 * #5 / #7)	0.136	0.169	0.339	0.452	
9. Ratio to Average for #5 (#5 / #7)	0.678	0.678	0.678	0.678	
10. Ratio to Average for #6 (#6 / #7)	6.775	5.420	2.710	2.032	
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	6.80	5.40	2.70	2.05	
14. B for #8 (Interpolated)	0.05	0.11	1.46	4.83	
15. B for #9 (Interpolated)	18.58	18.58	18.58	18.58	
16. B for #10 (Interpolated)	100.00	100.00	97.62	91.74	
17. #16 - #15	81.42	81.42	79.04	73.16	
18. #14 / #2	0.25	0.44	2.92	7.24	
19. A for #8 (Interpolated)	0.62	0.96	5.58	13.28	
20. A for #9 (Interpolated)	35.61	35.61	35.61	35.61	
21. A for #10 (Interpolated)	100.00	100.00	99.49	97.00	
22. #9 * (#20 - #19)	23.72	23.49	20.36	15.14	
23. #10 * (100 - #21)	0.00	0.00	1.38	6.10	
24. Limit Factor as % (#17 + #18 + #22 + #23)	105.39	105.35	103.70	101.64	
25. Effective Average Weekly Wage (#24 * #7 / 100)	855.40	855.07	841.68	824.96	
26. Average Weekly Benefit (#25 * #2)	171.08	213.77	420.84	550.00	

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT IX

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/04

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,064.74
2. Statewide Average Weekly Wage	811.65
3. Minimum Wage to Receive Maximum Benefits	1,597.04
4. Ratio #3 / #2	1.968
5. #4 to Nearest 0.05	1.95
6. A for #4 (Interpolated)	96.36
7. 100 - #6	3.64
8. #1 * #7 / 100	38.7565
(II) Workers at 2/3 Wages	
9. Maximum Wage	1,597.03
10. Minimum Wage	399.28
11. #9 / #2	1.968
12. #10 / #2	0.492
13. #11 to Nearest 0.05	1.95
14. #12 to Nearest 0.05	0.50
15. B for #11 (Interpolated)	90.42
16. B for #12 (Interpolated)	6.72
17. #15 - #16	83.70
18. (2/3 * #17 * #2) / 100	452.9007
(III) Workers at 1/2 NAWW	
19. Maximum Wage	399.27
20. Minimum Wage	266.19
21. #19 / #2	0.492
22. #20 / #2	0.328
23. #21 to Nearest 0.05	0.50
24. #22 to Nearest 0.05	0.35
25. A for #21 (Interpolated)	16.93
26. A for #22 (Interpolated)	5.16
27. #25 - #26	11.77
28. #27 * 1/2 NAWW / 100	31.3306
(IV) Workers at 100% of Wages	
29. Maximum Wage	266.18
30. #29 / #2	0.328
31. #30 to Nearest 0.05	0.35
32. B for #30 (Interpolated)	1.31
33. #32 * #2 / 100	10.6326
34. #8 + #18 + #28 + #33	533.62

EXHIBIT X

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/05

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,099.82
2. Statewide Average Weekly Wage	811.65
3. Minimum Wage to Receive Maximum Benefits	1,649.65
4. Ratio #3 / #2	2.032
5. #4 to Nearest 0.05	2.05
6. A for #4 (Interpolated)	97.00
7. 100 - #6	3.00
8. #1 * #7 / 100	32.9946
(II) Workers at 2/3 Wages	
9. Maximum Wage	1,649.64
10. Minimum Wage	412.44
11. #9 / #2	2.032
12. #10 / #2	0.508
13. #11 to Nearest 0.05	2.05
14. #12 to Nearest 0.05	0.50
15. B for #11 (Interpolated)	91.74
16. B for #12 (Interpolated)	7.53
17. #15 - #16	84.21
18. (2/3 * #17 * #2) / 100	455.6603
(III) Workers at 1/2 NAWW	
19. Maximum Wage	412.43
20. Minimum Wage	274.96
21. #19 / #2	0.508
22. #20 / #2	0.339
23. #21 to Nearest 0.05	0.50
24. #22 to Nearest 0.05	0.35
25. A for #21 (Interpolated)	18.42
26. A for #22 (Interpolated)	5.58
27. #25 - #26	12.84
28. #27 * 1/2 NAWW / 100	35.3049
(IV) Workers at 100% of Wages	
29. Maximum Wage	274.95
30. #29 / #2	0.339
31. #30 to Nearest 0.05	0.35
32. B for #30 (Interpolated)	1.46
33. #32 * #2 / 100	11.8501
34. #8 + #18 + #28 + #33	535.81

EXHIBIT XI

CALCULATION OF AVERAGE WEEKLY BENEFIT - SCHEDULE PERMANENT PARTIAL DISABILITY

10/1/04

(1)	(2)	(3)	(4)	(5)	(6)	
<u>Wage Interval</u>	% of Avg. Wage <u>(1) / AWW</u>	<u>% in Wage Bracket</u> <u>Workers</u>	<u>Wages</u>	Avg. Wage <u>AWW*((4)/(3))</u>	Avg. Weekly <u>Benefit</u>	
Under 1,597.03 (a)	0.00 - 1.97	96.38	90.46	761.80	507.89	[(5)*.6667]
Over 1,597.03	Over 1.97	3.62	9.54	2138.99	1064.74	(Max)

$$\frac{\text{SUM OF } ((3) * (6))}{100} = 528.05$$

$$(a) 2 \text{ NAWW} / (.6667) = 1,064.74 \quad / \quad 0.6667 = 1,597.03$$

10/1/05

(1)	(2)	(3)	(4)	(5)	(6)	
<u>Wage Interval</u>	% of Avg. Wage <u>(1) / AWW</u>	<u>% in Wage Bracket</u> <u>Workers</u>	<u>Wages</u>	Avg. Wage <u>AWW*((4)/(3))</u>	Avg. Weekly <u>Benefit</u>	
Under 1,649.65 (b)	0.00 - 2.03	96.98	91.70	767.46	511.67	[(5)*.6667]
Over 1,649.65	Over 2.03	3.02	8.30	2230.69	1099.82	(Max)

$$\frac{\text{SUM OF } ((3) * (6))}{100} = 529.43$$

$$(b) 2 \text{ NAWW} / (.6667) = 1,099.82 \quad / \quad 0.6667 = 1,649.65$$

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	10/1/04		10/1/05	
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	1,064.74	1,064.74	1,099.82	1,099.82
6. Effective Weekly Wage for Min. (#4 / #3)	0.00	0.00	0.00	0.00
7. Effective Weekly Wage for Max. (#5 / #3)	3,992.28	6,387.16	4,123.81	6,597.60
8. Average Weekly Wage	811.65	811.65	811.65	811.65
9. Ratio to AWW for Min. (#6 / #8)	0.000	0.000	0.000	0.000
10. Ratio to AWW for Max. (#7 / #8)	4.919	7.869	5.081	8.129
11. Line #9 Adjusted to Nearest .05	0.00	0.00	0.00	0.00
12. Line #10 Adjusted to Nearest .05	4.90	7.85	5.10	8.15
13. B for #9 (Interpolated)	0.00	0.00	0.00	0.00
14. B for #10 (Interpolated)	100.00	100.00	100.00	100.00
15. #14 - #13	100.00	100.00	100.00	100.00
16. A for #9 (Interpolated)	0.00	0.00	0.00	0.00
17. A for #10 (Interpolated)	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)	811.65	811.65	811.65	811.65
23. Average Weekly Benefit (#22 * #3)	216.47	135.30	216.47	135.30

EXHIBIT XIII

STANDARD WAGE DISTRIBUTION TABLE
(1991 DCI STATES)

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	98.8300	95.9000	4.70	100.0000	100.0000
0.05	0.2400	0.0100	2.40	98.9500	96.2100	4.75	100.0000	100.0000
0.10	0.3900	0.0200	2.45	99.0800	96.5400	4.80	100.0000	100.0000
0.15	0.7100	0.0600	2.50	99.1800	96.7900	4.85	100.0000	100.0000
0.20	1.3600	0.1900	2.55	99.2700	97.0400	4.90	100.0000	100.0000
0.25	2.6100	0.4900	2.60	99.3500	97.2500	4.95	100.0000	100.0000
0.30	4.0800	0.9300	2.65	99.4100	97.4100	5.00	100.0000	100.0000
0.35	6.0000	1.6100	2.70	99.4800	97.6000	5.05	100.0000	100.0000
0.40	8.8000	2.7600	2.75	99.5200	97.7100	5.10	100.0000	100.0000
0.45	13.1000	4.7400	2.80	99.5700	97.8700	5.15	100.0000	100.0000
0.50	17.6600	7.1000	2.85	99.6100	97.9900	5.20	100.0000	100.0000
0.55	22.4100	9.7900	2.90	99.6400	98.0800	5.25	100.0000	100.0000
0.60	27.6600	13.0700	2.95	99.6700	98.1700	5.30	100.0000	100.0000
0.65	32.7900	16.5200	3.00	99.7000	98.2600	5.35	100.0000	100.0000
0.70	37.8200	20.2000	3.05	99.7300	98.3500	5.40	100.0000	100.0000
0.75	42.7100	24.0300	3.10	99.7600	98.4300	5.45	100.0000	100.0000
0.80	47.4600	28.0000	3.15	99.7700	98.4900	5.50	100.0000	100.0000
0.85	52.0300	32.0700	3.20	99.7900	98.5700	5.55	100.0000	100.0000
0.90	56.2400	36.0400	3.25	99.8000	98.6100	5.60	100.0000	100.0000
0.95	60.0300	39.8100	3.30	99.8100	98.6500	5.65	100.0000	100.0000
1.00	63.5500	43.4800	3.35	99.8200	98.6800	5.70	100.0000	100.0000
1.05	66.8200	47.0500	3.40	99.8400	98.7300	5.75	100.0000	100.0000
1.10	69.7500	50.3900	3.45	99.8400	98.7500	5.80	100.0000	100.0000
1.15	72.5100	53.7300	3.50	99.8500	98.7800	5.85	100.0000	100.0000
1.20	75.1200	56.9900	3.55	99.8600	98.8000	5.90	100.0000	100.0000
1.25	77.6400	60.2900	3.60	99.8600	98.8200	5.95	100.0000	100.0000
1.30	79.9700	63.4400	3.65	99.8700	98.8500	6.00	100.0000	100.0000
1.35	82.0200	66.3300	3.70	99.8800	98.8900	6.05	100.0000	100.0000
1.40	83.9600	69.1500	3.75	99.8800	98.9000	6.10	100.0000	100.0000
1.45	85.6300	71.6700	3.80	99.8900	98.9200	6.15	100.0000	100.0000
1.50	87.2000	74.1200	3.85	99.8900	98.9400	6.20	100.0000	100.0000
1.55	88.6700	76.4900	3.90	99.8900	98.9400	6.25	100.0000	100.0000
1.60	90.0900	78.8400	3.95	99.8900	98.9500	6.30	100.0000	100.0000
1.65	91.3100	80.9100	4.00	99.9000	98.9600	6.35	100.0000	100.0000
1.70	92.4600	82.9400	4.05	100.0000	100.0000	6.40	100.0000	100.0000
1.75	93.3900	84.6300	4.10	100.0000	100.0000	6.45	100.0000	100.0000
1.80	94.2200	86.1800	4.15	100.0000	100.0000	6.50	100.0000	100.0000
1.85	94.9000	87.4900	4.20	100.0000	100.0000	6.55	100.0000	100.0000
1.90	95.5500	88.7600	4.25	100.0000	100.0000	6.60	100.0000	100.0000
1.95	96.1800	90.0300	4.30	100.0000	100.0000	6.65	100.0000	100.0000
2.00	96.6900	91.1000	4.35	100.0000	100.0000	6.70	100.0000	100.0000
2.05	97.1700	92.1000	4.40	100.0000	100.0000	6.75	100.0000	100.0000
2.10	97.5500	92.9400	4.45	100.0000	100.0000	6.80	100.0000	100.0000
2.15	97.9300	93.7700	4.50	100.0000	100.0000	6.85	100.0000	100.0000
2.20	98.2200	94.4400	4.55	100.0000	100.0000	6.90	100.0000	100.0000
2.25	98.4600	95.0000	4.60	100.0000	100.0000	6.95	100.0000	100.0000
2.30	98.6600	95.4800	4.65	100.0000	100.0000	7.00	100.0000	100.0000