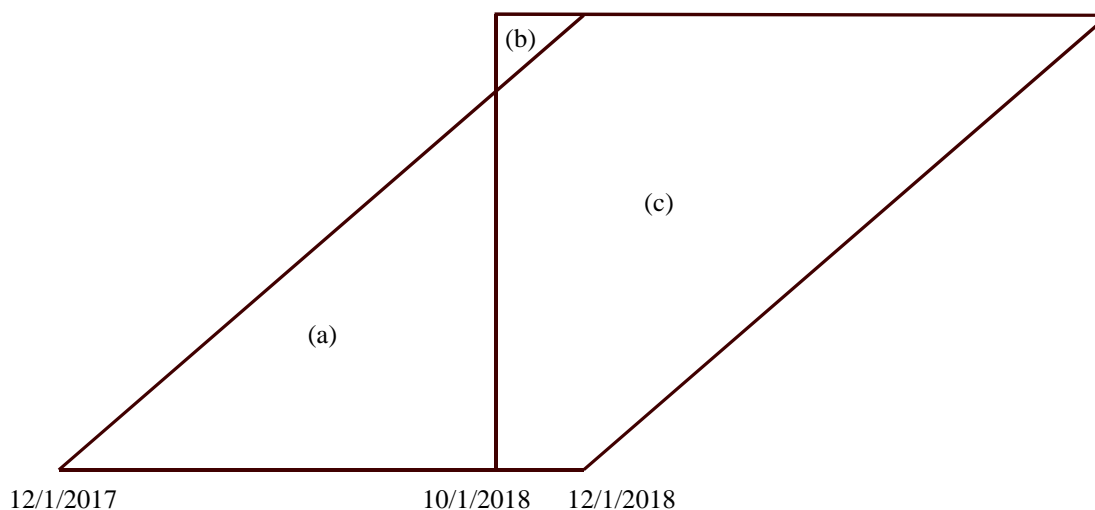


DELAWARE COMPENSATION RATING BUREAU, INC.
F CLASS FILING

Estimated Effect of 10/1/18 Benefit Change

Effect of 10/1/2018 Benefit Change on a 12/1/2017 Effective Date



(a) This portion of the graph reflects the exposure of the 10/1/2017 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 10/1/2018 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 10/1/2018 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.65278 policy years.

(d) Estimated 10/1/2018 Benefit Change = 1.0005

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

(f) Overall effect of 10/1/2018 Benefit Change $(1+(e)[(d)-1.0])$ = 1.0003

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EXHIBIT I

SUMMARY OF U. S. L. & H. BENEFITS, EFFECTIVE 10/1/18

<u>Fatal</u>	<u>10/1/17</u>	<u>10/1/18</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	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 10/1/18

<u>Temporary Total Disability</u>	<u>10/1/17</u>	<u>10/1/18</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 (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 10/1/17 \$ 733.61 (Estimate)
 50% NAWW \$ 366.81
 200% NAWW \$ 1,467.22

(b) NAWW, Effective 10/1/18 \$ 749.31 (Estimate)
 50% NAWW \$ 374.66
 200% NAWW \$ 1,498.62

(c) AWW = Delaware Statewide Average Weekly Wage
 Effective 7/1/18 \$ 1,036.88 (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	110,665	1.0059	111,318
Permanent Total	320,810	1.0033	321,869
Major Permanent Partial	2,436,167	1.0006	2,437,629
Minor Permanent Partial	1,050,994	1.0004	1,051,414
Temporary Total	831,876	1.0033	834,621
Medical	6,801,295	1.0000	6,801,295
Total Effect	11,551,807	1.0005	11,558,146

(a) Delaware 5 year losses in hundreds, from Table II, December 1, 2016 Rate and Loss Cost Filing.

EXHIBIT III

CALCULATION OF DIFFERENCE IN BENEFITS FOR FATAL CASES

	<u>10/1/17</u>	<u>10/1/18</u>
1. Cost of Dependency (Exhibits III-A, III-B)	873,358,378	878,520,817
2. Remarriage Award (a), (b)	8,386,226	8,435,413
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) }	885,479,604	890,691,230
6. Ratio		1.0059

(a) Calculation of Remarriage Award	<u>10/1/17</u>	<u>10/1/18</u>
1. Number of Cases, Widow Alone	356	356
2. Remarriage Value (Exhibit III-C)	0.1142	0.1142
3. Number of Cases, Widow w/ children	427	427
4. Remarriage Value (Exhibit III-C)	0.2553	0.2553
5. Average Weekly Benefit (Exhibit VII, VIII)	538.77	541.93
6. Award: ((#1 * #2) + (#3 * #4)) * #5 * 104 weeks	8,386,226	8,435,413

(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 10/1/17

(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	$\bar{a}_{52:\overline{\text{life}}}$	1,659.16	538.77	318,231,173
136	Widow	1	40	$8.5 a^{\overline{40:\text{life}}}$	1,678.04	538.77	122,954,555
	with child	1	11	$a^{\overline{442}}$	451.16	701.69	43,054,127
129	Widow	1	40	$8.5 a^{\overline{40:\text{life}}}$	1,678.04	538.77	116,626,012
	with children	2	11	$a^{\overline{442}}$	451.16	701.69	40,838,105
82	Widow	1	40	$8.5 a^{\overline{40:\text{life}}}$	1,678.04	538.77	74,134,364
	with children	3	11	$a^{\overline{442}}$	451.16	701.69	25,959,106
42	Widow	1	40	$8.5 a^{\overline{40:\text{life}}}$	1,678.04	538.77	37,971,260
	with children	4	11	$a^{\overline{442}}$	451.16	701.69	13,296,127
22	Widow	1	40	$8.5 a^{\overline{40:\text{life}}}$	1,678.04	538.77	19,889,707
	with children	5	11	$a^{\overline{442}}$	451.16	701.69	6,964,638
16	Widow	1	40	$8.5 a^{\overline{40:\text{life}}}$	1,678.04	538.77	14,465,242
	with children (>5)	7 (a)	11	$a^{\overline{442}}$	451.16	701.69	5,065,191
16	Orphan	1	12	$a^{\overline{390}}$	397.12	538.77	3,423,301
10	Orphans	2	12	$a^{\overline{390}}$	397.12	701.69	2,786,551
7	Orphans	3	12	$a^{\overline{390}}$	397.12	701.69	1,950,586
3	Orphans	4	12	$a^{\overline{390}}$	397.12	701.69	835,965
1	Orphans (more than 4)	5 (a)	12	$a^{\overline{390}}$	397.12	701.69	278,655
13	Parent	1	58	$\bar{a}_{58:\overline{\text{life}}}$	1,387.04	272.26	4,909,262
17	Parents	2	48	$\bar{a}_{48:\overline{\text{life}}}$	1,902.64	538.77	17,426,451
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{\text{life}}}$	3,426.95	217.93	746,835
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{\text{life}}}$	3,558.86	217.93	1,551,165
1000	Total						873,358,378

- (a) Average
- (b) Includes 4.0% escalation
- (c) Exhibit VII

EXHIBIT III-B

VALUATION OF FATAL BENEFITS LAW, EFFECTIVE 10/1/18

(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	$\bar{a}_{52:\overline{\text{life}}}$	1,659.16	541.93	320,097,666
136	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	541.93	123,675,710
	with child	1	11	a_{442}	451.16	706.02	43,319,806
129	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	541.93	117,310,048
	with children	2	11	a_{442}	451.16	706.02	41,090,110
82	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	541.93	74,569,178
	with children	3	11	a_{442}	451.16	706.02	26,119,295
42	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	541.93	38,193,969
	with children	4	11	a_{442}	451.16	706.02	13,378,175
22	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	541.93	20,006,365
	with children	5	11	a_{442}	451.16	706.02	7,007,616
16	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	541.93	14,550,083
	with children (>5)	7 (a)	11	a_{442}	451.16	706.02	5,096,448
16	Orphan	1	12	a_{390}	397.12	541.93	3,443,380
10	Orphans	2	12	a_{390}	397.12	706.02	2,803,747
7	Orphans	3	12	a_{390}	397.12	706.02	1,962,623
3	Orphans	4	12	a_{390}	397.12	706.02	841,124
1	Orphans (more than 4)	5 (a)	12	a_{390}	397.12	706.02	280,375
13	Parent	1	58	$\bar{a}_{58:\overline{\text{life}}}$	1,387.04	273.69	4,935,047
17	Parents	2	48	$\bar{a}_{48:\overline{\text{life}}}$	1,902.64	541.93	17,528,661
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{\text{life}}}$	3,426.95	219.20	751,187
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{\text{life}}}$	3,558.86	219.20	1,560,204
1000	Total						878,520,817

(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) $\frac{R[x]}{D[x]}$ (b)	(5) (2)x(4)	(6) (3)x(4)
	Widow Alone	Widow w/ children			
17	1	-	0.97254	0.97254	-
22	5	8	0.71788	3.58940	5.74304
27	10	23	0.54062	5.40620	12.43426
32	14	30	0.38301	5.36214	11.49030
37	18	39	0.25899	4.66182	10.10061
42	44	48	0.16951	7.45844	8.13648
47	57	35	0.10830	6.17310	3.79050
52	66	17	0.06756	4.45896	1.14852
57	80	6	0.04086	3.26880	0.24516
62	30	-	0.02368	0.71040	-
67	25	-	0.01291	0.32275	-
72	12	2	0.00654	0.07848	0.01308
77	9	-	0.00307	0.02763	-
82	-	-	0.00132	-	-
87	1	-	0.00051	0.00051	-
Total	372	208	3.30730	42.49117	53.10195

Remarriage Values (a)

Widow alone = (5 Total) / (2 Total) =	0.1142
Widow with children = (6 Total) / (3 Total) =	0.2553

- (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>10/1/17</u>	<u>10/1/18</u>
1. Annuity Symbol	$\bar{a}_{51:\overline{life}}$	$\bar{a}_{51:\overline{life}}$
2. Annuity Value (a), (b)	1,740.98	1,740.98
3. Average Weekly Benefit (Exhibits IX, X)	683.37	685.64
4. Cost of 1,000 Cases { (2)x(3)x1,000 }	1,189,733,503	1,193,685,527
5. Ratio		1.0033

(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 10/1/17					
Dismemberment	27	245.85	6,638	676.40 (b)	4,489,943
Healing Period	503	25.76	12,957	683.37 (c)	8,854,425
Other (Loss of Use)	476	141.87	67,530	676.40	45,677,292
Non-Schedule	497 (d)	1,132.54 (g)	562,872	276.54 (f)	155,656,623
Total Cost					214,678,283
Benefit Level, effective 10/1/18					
Dismemberment	27	245.85	6,638	677.66 (b)	4,498,307
Healing Period	503	25.76	12,957	685.64 (e)	8,883,837
Other (Loss of Use)	476	141.87	67,530	677.66	45,762,380
Non-Schedule	497 (d)	1,132.54 (g)	562,872	276.54 (f)	155,656,623
Total Cost					214,801,147
Ratio					1.0006
<u>B. Minor Permanent</u>					
Benefit Level, effective 10/1/17					
Dismemberment	194	24.69	4,790	676.40	3,239,956
Healing Period	2,196	7.30	16,031	683.37	10,955,104
Other (Loss of Use)	2,002	25.38	50,811	676.40	34,368,560
Non-Schedule	1,120 (d)	1,132.54 (g)	1,268,445	172.85 (f)	219,250,718
Total Cost					267,814,338
Benefit Level, effective 10/1/18					
Dismemberment	194	24.69	4,790	677.66	3,245,991
Healing Period	2,196	7.30	16,031	685.64	10,991,495
Other (Loss of Use)	2,002	25.38	50,811	677.66	34,432,582
Non-Schedule	1,120 (d)	1,132.54 (g)	1,268,445	172.85 (f)	219,250,718
Total Cost					267,920,786
Ratio					1.0004
(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 National Council on Compensation Insurance, Inc.			2013 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 DISABILITY CASES

	<u>10/1/17</u>	<u>10/1/18</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)	683.37	685.64
7. Total Monetary Cost $(\#5*\#6)$	282,533,860	283,472,373
8. Ratio		1.0033

(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		10/1/17		
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	1,467.22	1,467.22	1,467.22	1,467.22
5. Effective Wage for #3 (NAWW)	733.61	733.61	733.61	733.61
6. Effective Wage for #4 (#4 / #2)	7,336.10	5,868.88	2,934.44	2,200.83
7. Average Weekly Wage	1,036.88	1,036.88	1,036.88	1,036.88
8. Ratio to Average for #3 (#2 * #5 / #7)	0.142	0.177	0.354	0.472
9. Ratio to Average for #5 (#5 / #7)	0.708	0.708	0.708	0.708
10. Ratio to Average for #6 (#6 / #7)	7.075	5.660	2.830	2.123
11. Line #8 Adjusted to Nearest .01	0.14	0.18	0.35	0.47
12. Line #9 Adjusted to Nearest .01	0.71	0.71	0.71	0.71
13. Line #10 Adjusted to Nearest .01	7.08	5.66	2.83	2.12
14. B for #11	0.11	0.24	2.61	7.98
15. B for #12	29.98	29.98	29.98	29.98
16. B for #13	100.00	100.00	98.08	93.22
17. #16 - #15	70.02	70.02	68.10	63.24
18. #14 / #2	0.55	0.96	5.22	11.97
19. A for #11	0.99	1.65	8.53	19.14
20. A for #12	49.75	49.75	49.75	49.75
21. A for #13	100.00	100.00	99.50	97.82
22. #9 * (#20 - #19)	34.52	34.05	29.18	21.67
23. #10 * (100 - #21)	0.00	0.00	1.42	4.63
24. Limit Factor as % (#17 + #18 + #22 + #23)	105.09	105.03	103.92	101.51
25. Effective Average Weekly Wage (#24 * #7 / 100)	1,089.66	1,089.04	1,077.53	1,052.54
26. Average Weekly Benefit (#25 * #2)	217.93	272.26	538.77	701.69

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT VIII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL

1. Effective Date of Comp Law		10/1/18			
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	1,498.62	1,498.62	1,498.62	1,498.62	
5. Effective Wage for #3 (NAWW)	749.31	749.31	749.31	749.31	
6. Effective Wage for #4 (#4 / #2)	7,493.10	5,994.48	2,997.24	2,247.82	
7. Average Weekly Wage	1,036.88	1,036.88	1,036.88	1,036.88	
8. Ratio to Average for #3 (#2 * #5 / #7)	0.145	0.181	0.361	0.482	
9. Ratio to Average for #5 (#5 / #7)	0.723	0.723	0.723	0.723	
10. Ratio to Average for #6 (#6 / #7)	7.227	5.781	2.891	2.168	
11. Line #8 Adjusted to Nearest .01	0.15	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	7.23	5.78	2.89	2.17	
14. B for #11	0.14	0.24	2.91	8.62	
15. B for #12	31.02	31.02	31.02	31.02	
16. B for #13	100.00	100.00	98.28	93.78	
17. #16 - #15	68.98	68.98	67.26	62.76	
18. #14 / #2	0.70	0.96	5.82	12.93	
19. A for #11	1.13	1.65	9.21	20.26	
20. A for #12	50.95	50.95	50.95	50.95	
21. A for #13	100.00	100.00	99.56	98.04	
22. #9 * (#20 - #19)	36.02	35.64	30.18	22.19	
23. #10 * (100 - #21)	0.00	0.00	1.27	4.25	
24. Limit Factor as % (#17 + #18 + #22 + #23)	105.70	105.58	104.53	102.13	
25. Effective Average Weekly Wage (#24 * #7 / 100)	1,095.98	1,094.74	1,083.85	1,058.97	
26. Average Weekly Benefit (#25 * #2)	219.20	273.69	541.93	706.02	

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT IX

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/17

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,467.22
2. Statewide Average Weekly Wage	1,036.88
3. Minimum Wage to Receive Maximum Benefits	2,200.84
4. Ratio #3 / #2	2.123
5. #4 to Nearest 0.01	2.12
6. A for #5	97.82
7. 100 - #6	2.18
8. #1 * #7 / 100	31.9854
(II) Workers at 2/3 Wages	
9. Maximum Wage	2,200.83
10. Minimum Wage	550.21
11. #9 / #2	2.123
12. #10 / #2	0.531
13. #11 to Nearest 0.01	2.12
14. #12 to Nearest 0.01	0.53
15. B for #13	93.22
16. B for #14	12.30
17. #15 - #16	80.92
18. (2/3 * #17 * #2) / 100	559.3622
(III) Workers at 1/2 NAWW	
19. Maximum Wage	550.20
20. Minimum Wage	366.81
21. #19 / #2	0.531
22. #20 / #2	0.354
23. #21 to Nearest 0.01	0.53
24. #22 to Nearest 0.01	0.35
25. A for #23	26.24
26. A for #24	8.53
27. #25 - #26	17.71
28. #27 * 1/2 NAWW / 100	64.9621
(IV) Workers at 100% of Wages	
29. Maximum Wage	366.80
30. #29 / #2	0.354
31. #30 to Nearest 0.01	0.35
32. B for #31	2.61
33. #32 * #2 / 100	27.0626
34. #8 + #18 + #28 + #33	683.37

EXHIBIT X

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/18

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,498.62
2. Statewide Average Weekly Wage	1,036.88
3. Minimum Wage to Receive Maximum Benefits	2,247.94
4. Ratio #3 / #2	2.168
5. #4 to Nearest 0.01	2.17
6. A for #5	98.04
7. 100 - #6	1.96
8. #1 * #7 / 100	29.3730
(II) Workers at 2/3 Wages	
9. Maximum Wage	2,247.93
10. Minimum Wage	561.99
11. #9 / #2	2.168
12. #10 / #2	0.542
13. #11 to Nearest 0.01	2.17
14. #12 to Nearest 0.01	0.54
15. B for #13	93.78
16. B for #14	13.12
17. #15 - #16	80.66
18. (2/3 * #17 * #2) / 100	557.5649
(III) Workers at 1/2 NAWW	
19. Maximum Wage	561.98
20. Minimum Wage	374.66
21. #19 / #2	0.542
22. #20 / #2	0.361
23. #21 to Nearest 0.01	0.54
24. #22 to Nearest 0.01	0.36
25. A for #23	27.50
26. A for #24	9.21
27. #25 - #26	18.29
28. #27 * 1/2 NAWW / 100	68.5253
(IV) Workers at 100% of Wages	
29. Maximum Wage	374.65
30. #29 / #2	0.361
31. #30 to Nearest 0.01	0.36
32. B for #31	2.91
33. #32 * #2 / 100	30.1732
34. #8 + #18 + #28 + #33	685.64

EXHIBIT XI

CALCULATION OF AVERAGE WEEKLY BENEFIT - SCHEDULE PERMANENT PARTIAL DISABILITY

10/1/17

(1) <u>Wage Interval</u>	(2) % of Avg. Wage <u>(1) / AWW</u>	(3) % in Wage Bracket <u>Workers</u>	(4) <u>Wages</u>	(5) Avg. Wage <u>AWW*((4)/(3))</u>	(6) Avg. Weekly <u>Benefit</u>	
Under 2,200.83 (a)	0.00 - 2.12	97.82	93.22	988.12	658.78	[(5)*.6667]
Over 2,200.83	Over 2.12	2.18	6.78	3224.79	1467.22	(Max)

$$\frac{\text{SUM OF ((3) * (6))}}{100} = 676.40$$

$$(a) 2 \text{ NAWW} / (.6667) = 1,467.22 / 0.6667 = 2,200.83$$

10/1/18

(1) <u>Wage Interval</u>	(2) % of Avg. Wage <u>(1) / AWW</u>	(3) % in Wage Bracket <u>Workers</u>	(4) <u>Wages</u>	(5) Avg. Wage <u>AWW*((4)/(3))</u>	(6) Avg. Weekly <u>Benefit</u>	
Under 2,247.93 (b)	0.00 - 2.17	98.04	93.78	991.83	661.25	[(5)*.6667]
Over 2,247.93	Over 2.17	1.96	6.22	3290.51	1498.62	(Max)

$$\frac{\text{SUM OF ((3) * (6))}}{100} = 677.66$$

$$(b) 2 \text{ NAWW} / (.6667) = 1,498.62 / 0.6667 = 2,247.93$$

EXHIBIT XII

CALCULATION OF AVERAGE WEEKLY BENEFIT
NON-SCHEDULE PERMANENT PARTIAL

	Major	Minor	Major	Minor
1. Class of Injury				
2. Effective Date of Comp Law	10/1/17		10/1/18	
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	1,467.22	1,467.22	1,498.62	1,498.62
6. Effective Weekly Wage for Min. (#4 / #3)	0.00	0.00	0.00	0.00
7. Effective Weekly Wage for Max. (#5 / #3)	5,501.39	8,801.56	5,619.12	8,989.92
8. Average Weekly Wage	1,036.88	1,036.88	1,036.88	1,036.88
9. Ratio to AWW for Min. (#6 / #8)	0.000	0.000	0.000	0.000
10. Ratio to AWW for Max. (#7 / #8)	5.306	8.489	5.419	8.670
11. Line #9 Adjusted to Nearest .01	0.00	0.00	0.00	0.00
12. Line #10 Adjusted to Nearest .01	5.31	8.49	5.42	8.67
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)	1,036.88	1,036.88	1,036.88	1,036.88
23. Average Weekly Benefit (#22 * #3)	276.54	172.85	276.54	172.85

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	28.7900	13.9800	1.09	78.8100	60.6500
0.02	0.0600	0.0000	0.56	30.0900	14.8500	1.10	79.2900	61.2800
0.03	0.1000	0.0000	0.57	31.4100	15.7600	1.11	79.7600	61.9000
0.04	0.1500	0.0000	0.58	32.7300	16.6800	1.12	80.2100	62.5100
0.05	0.2000	0.0100	0.59	34.0700	17.6300	1.13	80.6600	63.1200
0.06	0.2500	0.0100	0.60	35.4100	18.6000	1.14	81.0900	63.7200
0.07	0.3100	0.0200	0.61	36.7500	19.5900	1.15	81.5200	64.3100
0.08	0.3800	0.0200	0.62	38.1000	20.5900	1.16	81.9400	64.8900
0.09	0.4600	0.0300	0.63	39.4400	21.6100	1.17	82.3400	65.4600
0.10	0.5400	0.0400	0.64	40.7700	22.6400	1.18	82.7400	66.0300
0.11	0.6400	0.0500	0.65	42.1000	23.6800	1.19	83.1300	66.5900
0.12	0.7500	0.0700	0.66	43.4200	24.7200	1.20	83.5100	67.1300
0.13	0.8600	0.0900	0.67	44.7200	25.7800	1.21	83.8800	67.6800
0.14	0.9900	0.1100	0.68	46.0100	26.8300	1.22	84.2400	68.2100
0.15	1.1300	0.1400	0.69	47.2800	27.8800	1.23	84.6000	68.7300
0.16	1.2900	0.1700	0.70	48.5300	28.9400	1.24	84.9400	69.2500
0.17	1.4600	0.2000	0.71	49.7500	29.9800	1.25	85.2800	69.7600
0.18	1.6500	0.2400	0.72	50.9500	31.0200	1.26	85.6100	70.2600
0.19	1.8600	0.2900	0.73	52.1300	32.0600	1.27	85.9400	70.7600
0.20	2.0800	0.3400	0.74	53.2700	33.0800	1.28	86.2500	71.2400
0.21	2.3300	0.4100	0.75	54.3900	34.0800	1.29	86.5600	71.7200
0.22	2.5900	0.4800	0.76	55.4700	35.0700	1.30	86.8600	72.2000
0.23	2.8800	0.5600	0.77	56.5200	36.0500	1.31	87.1600	72.6600
0.24	3.1900	0.6500	0.78	57.5300	37.0000	1.32	87.4500	73.1200
0.25	3.5300	0.7500	0.79	58.5100	37.9300	1.33	87.7300	73.5700
0.26	3.8900	0.8600	0.80	59.4600	38.8400	1.34	88.0000	74.0100
0.27	4.2900	0.9900	0.81	60.3700	39.7300	1.35	88.2700	74.4500
0.28	4.7000	1.1300	0.82	61.2200	40.5700	1.36	88.5300	74.8800
0.29	5.1500	1.2900	0.83	62.0500	41.4000	1.37	88.7900	75.3000
0.30	5.6300	1.4600	0.84	62.8700	42.2300	1.38	89.0400	75.7200
0.31	6.1400	1.6500	0.85	63.6800	43.0600	1.39	89.2800	76.1300
0.32	6.6900	1.8600	0.86	64.4700	43.8800	1.40	89.5200	76.5300
0.33	7.2700	2.0900	0.87	65.2400	44.6900	1.41	89.7600	76.9300
0.34	7.8800	2.3400	0.88	66.0000	45.4900	1.42	89.9900	77.3200
0.35	8.5300	2.6100	0.89	66.7500	46.2900	1.43	90.2100	77.7000
0.36	9.2100	2.9100	0.90	67.4800	47.0800	1.44	90.4300	78.0800
0.37	9.9300	3.2300	0.91	68.1900	47.8700	1.45	90.6400	78.4500
0.38	10.6900	3.5800	0.92	68.9000	48.6500	1.46	90.8500	78.8100
0.39	11.4800	3.9500	0.93	69.5800	49.4200	1.47	91.0500	79.1700
0.40	12.3100	4.3500	0.94	70.2600	50.1800	1.48	91.2500	79.5300
0.41	13.1800	4.7800	0.95	70.9200	50.9300	1.49	91.4400	79.8800
0.42	14.0900	5.2400	0.96	71.5600	51.6800	1.50	91.6300	80.2200
0.43	15.0300	5.7200	0.97	72.2000	52.4200	1.51	91.8200	80.5500
0.44	16.0100	6.2400	0.98	72.8200	53.1500	1.52	92.0000	80.8800
0.45	17.0200	6.7900	0.99	73.4200	53.8700	1.53	92.1700	81.2100
0.46	18.0600	7.3700	1.00	74.0200	54.5900	1.54	92.3500	81.5300
0.47	19.1400	7.9800	1.01	74.6000	55.2900	1.55	92.5100	81.8400
0.48	20.2600	8.6200	1.02	75.1700	55.9900	1.56	92.6800	82.1500
0.49	21.4000	9.3000	1.03	75.7200	56.6800	1.57	92.8400	82.4600
0.50	22.5700	10.0000	1.04	76.2700	57.3600	1.58	93.0000	82.7600
0.51	23.7700	10.7400	1.05	76.8000	58.0400	1.59	93.1500	83.0500
0.52	24.9900	11.5000	1.06	77.3200	58.7000	1.60	93.3000	83.3400
0.53	26.2400	12.3000	1.07	77.8300	59.3600	1.61	93.4500	83.6300
0.54	27.5000	13.1200	1.08	78.3300	60.0100	1.62	93.5900	83.9000

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	93.7300	84.1800	2.17	98.0400	93.7800	2.71	99.3600	97.6000
1.64	93.8700	84.4500	2.18	98.0800	93.8900	2.72	99.3800	97.6500
1.65	94.0000	84.7200	2.19	98.1200	93.9900	2.73	99.3900	97.6900
1.66	94.1300	84.9800	2.20	98.1600	94.1000	2.74	99.4000	97.7300
1.67	94.2600	85.2300	2.21	98.2000	94.2000	2.75	99.4100	97.7700
1.68	94.3900	85.4900	2.22	98.2300	94.3000	2.76	99.4300	97.8100
1.69	94.5100	85.7300	2.23	98.2700	94.4000	2.77	99.4400	97.8500
1.70	94.6300	85.9800	2.24	98.3100	94.4900	2.78	99.4500	97.8900
1.71	94.7400	86.2200	2.25	98.3400	94.5900	2.79	99.4600	97.9300
1.72	94.8600	86.4500	2.26	98.3700	94.6800	2.80	99.4700	97.9700
1.73	94.9700	86.6900	2.27	98.4100	94.7700	2.81	99.4800	98.0000
1.74	95.0800	86.9100	2.28	98.4400	94.8600	2.82	99.4900	98.0400
1.75	95.1800	87.1400	2.29	98.4700	94.9500	2.83	99.5000	98.0800
1.76	95.2900	87.3600	2.30	98.5000	95.0400	2.84	99.5200	98.1100
1.77	95.3900	87.5800	2.31	98.5400	95.1300	2.85	99.5300	98.1500
1.78	95.4900	87.7900	2.32	98.5700	95.2100	2.86	99.5400	98.1800
1.79	95.5900	88.0000	2.33	98.6000	95.2900	2.87	99.5500	98.2200
1.80	95.6800	88.2000	2.34	98.6200	95.3700	2.88	99.5500	98.2500
1.81	95.7700	88.4000	2.35	98.6500	95.4500	2.89	99.5600	98.2800
1.82	95.8600	88.6000	2.36	98.6800	95.5300	2.90	99.5700	98.3100
1.83	95.9500	88.8000	2.37	98.7100	95.6100	2.91	99.5800	98.3500
1.84	96.0400	88.9900	2.38	98.7300	95.6900	2.92	99.5900	98.3800
1.85	96.1200	89.1800	2.39	98.7600	95.7600	2.93	99.6000	98.4100
1.86	96.2100	89.3600	2.40	98.7900	95.8400	2.94	99.6100	98.4400
1.87	96.2900	89.5500	2.41	98.8100	95.9100	2.95	99.6200	98.4700
1.88	96.3700	89.7300	2.42	98.8400	95.9800	2.96	99.6300	98.5000
1.89	96.4400	89.9000	2.43	98.8600	96.0500	2.97	99.6300	98.5300
1.90	96.5200	90.0800	2.44	98.8800	96.1200	2.98	99.6400	98.5600
1.91	96.5900	90.2500	2.45	98.9100	96.1900	2.99	99.6500	98.5800
1.92	96.6700	90.4100	2.46	98.9300	96.2500	3.00	99.6600	98.6100
1.93	96.7400	90.5800	2.47	98.9500	96.3200	3.01	99.6600	98.6400
1.94	96.8100	90.7400	2.48	98.9700	96.3800	3.02	99.6700	98.6600
1.95	96.8700	90.9000	2.49	98.9900	96.4500	3.03	99.6800	98.6900
1.96	96.9400	91.0500	2.50	99.0100	96.5100	3.04	99.6900	98.7200
1.97	97.0000	91.2100	2.51	99.0300	96.5700	3.05	99.6900	98.7400
1.98	97.0700	91.3600	2.52	99.0500	96.6300	3.06	99.7000	98.7700
1.99	97.1300	91.5100	2.53	99.0700	96.6900	3.07	99.7100	98.7900
2.00	97.1900	91.6500	2.54	99.0900	96.7500	3.08	99.7100	98.8200
2.01	97.2500	91.7900	2.55	99.1100	96.8000	3.09	99.7200	98.8400
2.02	97.3100	91.9400	2.56	99.1300	96.8600	3.10	99.7300	98.8600
2.03	97.3600	92.0700	2.57	99.1500	96.9200	3.11	99.7300	98.8900
2.04	97.4200	92.2100	2.58	99.1600	96.9700	3.12	99.7400	98.9100
2.05	97.4700	92.3400	2.59	99.1800	97.0200	3.13	99.7400	98.9300
2.06	97.5300	92.4800	2.60	99.2000	97.0800	3.14	99.7500	98.9500
2.07	97.5800	92.6000	2.61	99.2100	97.1300	3.15	99.7600	98.9800
2.08	97.6300	92.7300	2.62	99.2300	97.1800	3.16	99.7600	99.0000
2.09	97.6800	92.8600	2.63	99.2500	97.2300	3.17	99.7700	99.0200
2.10	97.7300	92.9800	2.64	99.2600	97.2800	3.18	99.7700	99.0400
2.11	97.7700	93.1000	2.65	99.2800	97.3300	3.19	99.7800	99.0600
2.12	97.8200	93.2200	2.66	99.2900	97.3700	3.20	99.7800	99.0800
2.13	97.8700	93.3300	2.67	99.3100	97.4200	3.21	99.7900	99.1000
2.14	97.9100	93.4500	2.68	99.3200	97.4700	3.22	99.7900	99.1200
2.15	97.9500	93.5600	2.69	99.3400	97.5100	3.23	99.8000	99.1400
2.16	98.0000	93.6700	2.70	99.3500	97.5600	3.24	99.8000	99.1600

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	99.8100	99.1700	3.52	99.9100	99.5800	3.79	99.9700	99.8500
3.26	99.8100	99.1900	3.53	99.9100	99.5900	3.80	99.9700	99.8600
3.27	99.8200	99.2100	3.54	99.9100	99.6100	3.81	99.9700	99.8700
3.28	99.8200	99.2300	3.55	99.9200	99.6200	3.82	99.9700	99.8800
3.29	99.8200	99.2500	3.56	99.9200	99.6300	3.83	99.9800	99.8800
3.30	99.8300	99.2600	3.57	99.9200	99.6400	3.84	99.9800	99.8900
3.31	99.8300	99.2800	3.58	99.9200	99.6500	3.85	99.9800	99.9000
3.32	99.8400	99.3000	3.59	99.9300	99.6600	3.86	99.9800	99.9100
3.33	99.8400	99.3100	3.60	99.9300	99.6700	3.87	99.9800	99.9100
3.34	99.8500	99.3300	3.61	99.9300	99.6800	3.88	99.9800	99.9200
3.35	99.8500	99.3500	3.62	99.9300	99.6900	3.89	99.9800	99.9300
3.36	99.8500	99.3600	3.63	99.9400	99.7100	3.90	99.9900	99.9400
3.37	99.8600	99.3800	3.64	99.9400	99.7200	3.91	99.9900	99.9400
3.38	99.8600	99.3900	3.65	99.9400	99.7300	3.92	99.9900	99.9500
3.39	99.8600	99.4100	3.66	99.9400	99.7400	3.93	99.9900	99.9600
3.40	99.8700	99.4200	3.67	99.9400	99.7500	3.94	99.9900	99.9600
3.41	99.8700	99.4400	3.68	99.9500	99.7500	3.95	99.9900	99.9700
3.42	99.8800	99.4500	3.69	99.9500	99.7600	3.96	99.9900	99.9800
3.43	99.8800	99.4600	3.70	99.9500	99.7700	3.97	100.0000	99.9800
3.44	99.8800	99.4800	3.71	99.9500	99.7800	3.98	100.0000	99.9900
3.45	99.8900	99.4900	3.72	99.9600	99.7900	3.99	100.0000	99.9900
3.46	99.8900	99.5000	3.73	99.9600	99.8000	4.00	100.0000	100.0000
3.47	99.8900	99.5200	3.74	99.9600	99.8100	4.01	100.0000	100.0000
3.48	99.8900	99.5300	3.75	99.9600	99.8200	4.02	100.0000	100.0000
3.49	99.9000	99.5400	3.76	99.9600	99.8300	4.03	100.0000	100.0000
3.50	99.9000	99.5600	3.77	99.9600	99.8400	4.04	100.0000	100.0000
3.51	99.9000	99.5700	3.78	99.9700	99.8400	4.05	100.0000	100.0000

*Based on data from the Delaware Department of Labor from 2011 through 2016.