

DELAWARE COMPENSATION RATING BUREAU, INC.
F CLASS FILING

U. S. Longshore and Harbor Workers' Compensation Coverage Percentage

In support of a modification to the United States Longshore and Harbor Workers' Compensation Coverage Percentage, which represents a load factor applied to state act coverage rates, the DCRB presents the following exhibits. In these exhibits, we compare benefit levels as prescribed under Delaware law to those given by the Federal law. For brevity, we will use DE and USL when referring to the respective jurisdictions.

Exhibit I outlines the essential features of current USL and DE workers compensation laws. Note that in footnotes on page 2 are the national and statewide average weekly wages that were used in developing the exhibits that follow.

Exhibit II summarizes the DCRB's findings. The ratios in column 2 are drawn from the subsequent exhibits. The weights represent the distribution of losses by type of injury from the December 1, 2016 Rate and Loss Cost Filing. We propose that the USL percentage be increased from 58.00% to 105.34%.

Starting with Exhibit III and proceeding through Exhibit XII, we develop the factors that are used in Exhibit II. For each type of injury, we develop first the benefit level under the state act, then the corresponding benefit under the USL act. The respective ratios of these benefits are carried forward to Exhibit II.

The distribution of dependents in Exhibits III-A and III-B and of cases in Exhibits V-A and V-B are from the Workers Compensation Injury Table. The distribution of widows on Exhibits III-C and III-D were compiled from the Bureau's own data in Pennsylvania for the ten most recent policy years. All annuity values are derived from the 2013 United States Life Tables.

Please note that the USL&H loading factor does not include the Federal Assessment, which is shown in the Expense Loading.

INDEX TO BENEFITS

	Page
Exhibit I - Law Summaries	1
Exhibit II - Overall Differences in Benefits	3
Exhibit III - Difference in Benefits for Fatal Cases	4
Exhibit IV - Differences in Benefits for Permanent Total Disability Cases	9
Exhibit V - Difference in Benefits for Major & Minor Permanent Disability	10
Exhibit VI - Differences in Benefits for Temporary Total Disability Cases	13
Exhibit VII - Calculation of Average Weekly State Benefits, Fatal Cases	15
Exhibit VIII - Calculation of Average Weekly Federal Benefits, Fatal Cases	16
Exhibit IX - Calculation of Average Weekly State Benefits, Total Disability	17
Exhibit X - Calculation of Average Weekly Federal Benefits, Total Disability	18
Exhibit XI - Calculation of Average Weekly Benefits, Schedule Permanent Partials	19
Exhibit XII - Calculation of Average Weekly Benefits, Non-Schedule Permanent Partials	20
Exhibit XIII - Delaware Wage Distribution Table	21

EXHIBIT I

COMPARISON OF U.S.L. AND DELAWARE BENEFITS

<u>Fatal</u>	<u>U.S.L.</u>	<u>Delaware</u>
% Rate of Compensation		
Widow Alone	50%	66 2/3%
Widow and Children	66 2/3%	66 2/3% w/1 child, 70% for 2, 75% for 3 80% for 4 or more
One Orphan	50%	66 2/3%
Two or more Orphans	66 2/3%	66 2/3% for 2, 76 2/3% for 3, 80% for 4 or more
One Parent	25%	20%
Two Parents	50%	20%
Brother / Sister / Other dependent	20% for each	15% + 5% for each additional, to 25%
Maximum % Rate of Compensation	66 2/3%	
Minimum Weekly Benefit	NAWW (a)	22 2/9 % SAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	SAWW (b)
Duration	Life or Remarriage; Age 18 for Child, or 23 if student	Life or Remarriage for widow, Age 18 for Child, 25 if student 400 weeks for others.
Burial Expense	\$3,000	\$3,500
Remarriage Award	2 years lump sum	2 years lump sum
Special Fund (Non-dependency cases)	\$5,000	None
Escalation (e)	4.0%	None
<u>Permanent Total Disability</u>		
% Rate of Compensation	66 2/3%	66 2/3%
Minimum Weekly Benefit	Minimum of AWW (c) or 50% NAWW (a)	Minimum of AWW (c) or 22 2/9% SAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	66 2/3% SAWW (b)
Duration	Length of Disability	Length of Disability
Escalation (e)	4.0%	None

EXHIBIT I (CONTINUED)

COMPARISON OF U.S.L. AND DELAWARE BENEFITS

<u>Temporary Total Disability</u>	<u>U.S.L.</u>	<u>Delaware</u>
% Rate of Compensation	66 2/3 %	66 2/3 %
Minimum Weekly Benefit	Minimum of AWW (c) or 50% NAWW (a)	Minimum of AWW (c) or 22 2/9% SAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	66 2/3% SAWW (b)
Duration	Length of Disability	Length of Disability
Waiting Period/ Retroactive after, days	3 / 14	3 / 7
 <u>Permanent Partial Disability</u>		
<u>Scheduled Injuries :</u>		
% Rate of Compensation	66 2/3 %	66 2/3 %
Minimum / Maximum Weekly Benefit	- / 200% NAWW (a)	Minimum of AWW (c) or 22 2/9% SAWW (b) / 66 2/3% SAWW (b)
Duration	As per Schedule	As per Schedule
<u>Non-Scheduled Injuries :</u>		
% Rate of Compensation	66 2/3 % LOEC (d)	66 2/3 % LOEC (d)
Minimum / Maximum Weekly Benefit	- / 200% NAWW (a)	- / 66 2/3% SAWW (b)
Duration	Length of Disability	Length of Disability, with maximum of 300 weeks

(a) NAWW, Effective 10/1/2016 \$ 718.24
 50% NAWW \$ 359.12
 200% NAWW \$ 1,436.48

(b) SAWW, Effective 7/1/2017 \$ 1,030.49

(c) AWW = Average Workers' Wage

(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>	(4) <u>Indem/Med Split (b)</u>
Death	110,665	1.9765	218,729	
Permanent Total	320,810	2.2610	725,351	
Major Permanent Partial	2,436,167	2.5265	6,154,976	
Minor Permanent Partial	1,050,994	2.7018	2,839,576	
Temporary Total	831,876	1.2011	999,166	
Total Indemnity	4,750,512	2.3020	10,937,798	40.23%
Medical (c)		1.8861		59.77%
Total Effect		2.0534		
Proposed USL&HW Coverage Percentage		105.34%		
Current USL&HW Coverage Percentage (as per DE Manual, effective date 12/1/10)		58.00%		

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

(b) 12/1/16 Brown Book Page 1

(c) Effects of Senate Bill 1, Senate Bill 238, House Bill 175 and House Bill 373 = $1/.5302 = 1.8861$

EXHIBIT III

CALCULATION OF DIFFERENCE IN BENEFITS FOR FATAL CASES

	Delaware	U.S.L.
1. Cost of Dependency (Exhibits III-A, III-B)	434,167,758	865,330,537
2. Remarriage Award (a), (b)	6,240,174	8,308,866
3. Burial Cost (Allowance * 1,000 Cases)	3,500,000	3,000,000
4. Second Injury Fund (147 Cases * \$5,000)	-	735,000
5. Total Cost { (1)+(2)+(3)+(4) }	443,907,932	877,374,403
6. Ratio U.S.L. to Delaware		1.9765

(a) Calculation of Remarriage Award	Delaware	U.S.L.
1. Number of Cases, Widow Alone	356	356
2. Remarriage Value (Exhibit III-C, III-D)	0.0828	0.1142
3. Number of Cases, Widow w/ children	427	427
4. Remarriage Value (Exhibit III-C, III-D)	0.1838	0.2553
5. Average Weekly Benefit (Exhibit VII, VIII)	555.78	533.80
6. Award: ((#1 * #2) + (#3 * #4)) * #5 * 104 weeks	6,240,174	8,308,866

(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 DELAWARE FATAL BENEFITS LAW

(1) # Of Cases	(2) Person Receiving Compensation	(3) # Of Dependents	(4) Average Pension Age	(5) Annuity Symbol	(6) Annuity Value	(7) Average Weekly Benefit (b)	(8) Monetary Cost (1)x(6)x(7)
147	None	None	xxx	xxx	xxx	xxx	xxx
356	Widow alone	1	52	$\bar{a} 52:\overline{\text{life}}$	906.88	555.78	179,433,173
136	Widow	1	40	$8.5 \overline{a} 40:\overline{\text{life}}$	622.13	555.78	47,024,368
	with child	1	11	$\overline{a} 442$	383.37	555.78	28,977,435
129	Widow	1	40	$8.5 \overline{a} 40:\overline{\text{life}}$	622.13	555.78	44,603,996
	with children	2	11	$\overline{a} 442$	383.37	583.07	28,835,569
82	Widow	1	40	$8.5 \overline{a} 40:\overline{\text{life}}$	622.13	555.78	28,352,928
	with children	3	11	$\overline{a} 442$	383.37	624.32	19,626,336
42	Widow	1	40	$8.5 \overline{a} 40:\overline{\text{life}}$	622.13	555.78	14,522,231
	with children	4	11	$\overline{a} 442$	383.37	665.70	10,718,795
22	Widow	1	40	$8.5 \overline{a} 40:\overline{\text{life}}$	622.13	555.78	7,606,883
	with children	5	11	$\overline{a} 442$	383.37	665.70	5,614,607
16	Widow	1	40	$8.5 \overline{a} 40:\overline{\text{life}}$	622.13	555.78	5,532,279
	with children (>5)	7 (a)	11	$\overline{a} 442$	383.37	665.70	4,083,351
16	Orphan	1	12	$\overline{a} 390$	343.86	553.51	3,045,279
10	Orphans	2	12	$\overline{a} 390$	343.86	553.51	1,903,299
7	Orphans	3	12	$\overline{a} 390$	343.86	636.54	1,532,165
3	Orphans	4	12	$\overline{a} 390$	343.86	664.22	685,196
1	Orphans (more than 4)	5 (a)	12	$\overline{a} 390$	343.86	664.22	228,399
13	Parent	1	58	$\bar{a} 58:\overline{40}$	339.98	166.05	733,898
17	Parents	2	48	$\bar{a} 48:\overline{40}$	346.01	166.05	976,734
1	Brother or Sister	1	23	$\bar{a} 23:\overline{40}$	350.12	124.54	43,604
2	Other Dependents	1 (a)	21	$\bar{a} 21:\overline{40}$	350.22	124.54	87,233
1000	Total						434,167,758

(a) Average

(b) Exhibit VII

EXHIBIT III-B

VALUATION OF U.S.L. FATAL BENEFITS LAW

(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	533.80	315,295,581
136	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	533.80	121,820,334
	with child	1	11	a_{442}	451.16	695.37	42,666,346
129	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	533.80	115,550,170
	with children	2	11	a_{442}	451.16	695.37	40,470,284
82	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	533.80	73,450,496
	with children	3	11	a_{442}	451.16	695.37	25,725,297
42	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	533.80	37,620,986
	with children	4	11	a_{442}	451.16	695.37	13,176,371
22	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	533.80	19,706,231
	with children	5	11	a_{442}	451.16	695.37	6,901,909
16	Widow	1	40	$8.5 \bar{a}_{40:\overline{\text{life}}}$	1,678.04	533.80	14,331,804
	with children (>5)	7 (a)	11	a_{442}	451.16	695.37	5,019,570
16	Orphan	1	12	a_{390}	397.12	533.80	3,391,722
10	Orphans	2	12	a_{390}	397.12	695.37	2,761,453
7	Orphans	3	12	a_{390}	397.12	695.37	1,933,017
3	Orphans	4	12	a_{390}	397.12	695.37	828,436
1	Orphans (more than 4)	5 (a)	12	a_{390}	397.12	695.37	276,145
13	Parent	1	58	$\bar{a}_{58:\overline{\text{life}}}$	1,387.04	269.65	4,862,199
17	Parents	2	48	$\bar{a}_{48:\overline{\text{life}}}$	1,902.64	533.80	17,265,697
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{\text{life}}}$	3,426.95	215.89	739,844
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{\text{life}}}$	3,558.86	215.89	1,536,645
1000	Total						865,330,537

(a) Average

(b) Includes 4.0% escalation

(c) Exhibit VIII

EXHIBIT III-C

CALCULATION OF REMARRIAGE VALUES - DELAWARE

(1) Average Age x	(2) # of Cases		(4) <u>R[x]</u> D[x] (b)	(5) (2)x(4)	(6) (3)x(4)
	Widow Alone	Widow w/ children			
17	1	-	0.77122	0.77122	-
22	5	8	0.53645	2.68225	4.29160
27	10	23	0.39252	3.92520	9.02796
32	14	30	0.27364	3.83096	8.20920
37	18	39	0.18380	3.30840	7.16820
42	44	48	0.12047	5.30068	5.78256
47	57	35	0.07770	4.42890	2.71950
52	66	17	0.04925	3.25050	0.83725
57	80	6	0.03044	2.43520	0.18264
62	30	-	0.01810	0.54300	-
67	25	-	0.01014	0.25350	-
72	12	2	0.00527	0.06324	0.01054
77	9	-	0.00255	0.02295	-
82	-	-	0.00112	-	-
87	1	-	0.00045	0.00045	-
Total	372	208	2.47312	30.81645	38.22945

Remarriage Values (a)

Widow alone = (5 Total) / (2 Total) =	0.0828
Widow with children = (6 Total) / (3 Total) =	0.1838

(a) Present value of percent of distribution remarrying

(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-D

CALCULATION OF REMARRIAGE VALUES - U.S.L. LAW

(1) Average Age x	(2) # of Cases		(4) <u>R[x]</u> 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

	Delaware	U.S.L.
1. Annuity Symbol	$\bar{a}_{51:\overline{\text{life}}}$	$\bar{a}_{51:\overline{\text{life}}}$
2. Annuity Value (b)	941.32	1,740.98 (a)
3. Average Weekly Benefit (Exhibits IX, X)	554.82	678.27
4. Cost of 1,000 Cases { (2)x(3)x1,000 }	522,263,162	1,180,854,505
5. Ratio U.S.L. to Delaware		2.2610

(a) Includes 4.0% escalation per annum

(b) From 2013 US Life Tables for Total Population

EXHIBIT V

COMPARISON OF DELAWARE & U.S.L. 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>					
Delaware Benefit Level:					
Dismemberment	27	228.89	6,180	555.80 (b)	3,434,844
Healing Period	503	25.76	12,957	554.82 (c)	7,188,803
Other (Loss of Use)	476	125.59	59,781	555.80	33,226,280
Non-Schedule	497 (d)	300.00	149,100	272.06 (f)	40,564,146
Total Cost					84,414,073
U.S.L. Benefit Level:					
Dismemberment	27	245.85	6,638	671.26 (b)	4,455,824
Healing Period	503	25.76	12,957	678.27 (e)	8,788,344
Other (Loss of Use)	476	141.87	67,530	671.26	45,330,188
Non-Schedule	497 (d)	1,132.54 (g)	562,872	274.83 (f)	154,694,112
Total Cost					213,268,468
Ratio U.S.L. to Delaware					2.5265
<u>B. Minor Permanent</u>					
Delaware Benefit Level:					
Dismemberment	194	27.80	5,393	555.80	2,997,429
Healing Period	2,196	7.30	16,031	554.82	8,894,319
Other (Loss of Use)	2,002	25.95	51,952	555.80	28,874,922
Non-Schedule	1,120 (d)	300.00	336,000	171.78 (f)	57,718,080
Total Cost					98,484,750
U.S.L. Benefit Level:					
Dismemberment	194	24.69	4,790	671.26	3,215,335
Healing Period	2,196	7.30	16,031	678.27	10,873,346
Other (Loss of Use)	2,002	25.38	50,811	671.26	34,107,392
Non-Schedule	1,120 (d)	1,132.54 (g)	1,268,445	171.78 (f)	217,893,482
Total Cost					266,089,555
Ratio U.S.L. to Delaware					2.7018

(a) Exhibits V-A, V-B

(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) $(\bar{N} 37 / D 37) * 52$, no escalation, from 2013 US Life Table for Total Population

EXHIBIT V-A

SCHEDULE BENEFIT PROVISIONS - DELAWARE LAW
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	250	250	33
Arm (below elbow)	3	100	250	250	18
Hand	5	100	220	220	29
Leg (at or above knee)	6	100	250	250	34
Leg (below knee)	3	100	250	250	39
Foot	3	100	160	160	26
Eye (enucleation)	3	100	200	200	20
Total or Average (b)	27			228.89	29.26
B. Other Than Dismemberment					
Arm (loss of use)	81	53	250	132.50	27
Hand (loss of use)	139	56	220	123.20	20
Leg (loss of use)	145	53	250	132.50	34
Foot (loss of use)	69	51	160	81.60	25
Eye (loss of use)	38	88	200	176.00	14
Hearing (loss of hearing)	4	56	175	98.00	3
Total or Average (b)	476			125.59	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	25.00	25.00	5
Index Finger - 2nd phalange	18	100	50.00	50.00	8
Middle Finger - 1st phalange	32	100	20.00	20.00	3
Middle Finger - 2nd phalange	11	100	40.00	40.00	7
Ring Finger - 1st phalange	19	100	15.00	15.00	4
Ring Finger - 2nd phalange	8	100	30.00	30.00	4
Little Finger - 1st phalange	15	100	10.00	10.00	2
Little Finger - 2nd phalange	8	100	20.00	20.00	5
Great Toe - 1st phalange	2	100	20.00	20.00	6
Great Toe - 2nd phalange	1	100	40.00	40.00	12
Other Toes	4	100	15.00	15.00	9
Total or Average (b)	194			27.80	4.96
B. Other Than Dismemberment Cases					
Hearing - One ear	10	37	75	27.75	3
Thumb (loss of use)	164	25	75	18.75	4
Index Finger (loss of use)	216	32	50	16.00	4
Middle Finger (loss of use)	152	29	40	11.60	3
Ring Finger (loss of use)	98	31	30	9.30	3
Little Finger (loss of use)	95	36	20	7.20	3
Great Toe (loss of use)	50	26	40	10.40	4
Other Toes (loss of use)	21	29	15	4.35	2
Other Major Members (loss of use)	1,196			34.43	10.24
Total or Average (b)	2,002			25.95	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 V-B

SCHEDULE BENEFIT PROVISIONS - U.S.L. LAW
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

	Delaware	U.S.L.
1. Waiting Period	3	3
2. Retroactive After	7	14
3. Total Days Disability Based on #1 (a)	2,776,360	2,776,360
4. Additional Days Disability Based on #2 (a), (b)	169,320	117,735
5. Cost in Units of Weeks Wages [(#3+#4)/7]	420,811	413,442
6. Average Weekly Benefit (Exhibits IX,X)	554.82	678.27
7. Total Monetary Cost (#5*#6)	233,474,359	280,425,305
8. Ratio U.S.L. to Delaware		1.2011

(a) Exhibit VI-A

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

EXHIBIT VI-A

WORKERS COMPENSATION INJURY TABLE*
TEMPORARY TOTAL DISABILITY

(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
DELAWARE ACT

	7/1/2017				
1. Effective Date of Comp Law					
2. Rate of Compensation (a)	0.1500	0.2000	0.6667	0.6667	0.7000
3. Minimum Weekly Benefit	0.00	0.00	10.00	229.00	229.00
4. Maximum Weekly Benefit (SAWW * #2)	154.57	206.10	686.99	686.99	721.34
5. Effective Wage for #3 (#3 / #2)	0.00	0.00	15.00	343.50	327.14
6. Effective Wage for #4 (SAWW)	1,030.49	1,030.49	1,030.49	1,030.49	1,030.49
7. Average Weekly Wage	1,030.49	1,030.49	1,030.49	1,030.49	1,030.49
8. Ratio to Average for #5 (#5 / #7)	0.000	0.000	0.015	0.333	0.317
9. Ratio to Average for #6 (#6 / #7)	1.000	1.000	1.000	1.000	1.000
10. Line #8 Adjusted to Nearest .01	0.00	0.00	0.02	0.33	0.32
11. Line #9 Adjusted to Nearest .01	1.00	1.00	1.00	1.00	1.00
12. B for #10	0.00	0.00	0.00	2.09	1.86
13. B for #11	54.59	54.59	54.59	54.59	54.59
14. #13 - #12	54.59	54.59	54.59	52.50	52.73
15. A for #10	0.00	0.00	0.06	7.27	6.69
16. A for #11	74.02	74.02	74.02	74.02	74.02
17. #8 * #15	0.00	0.00	0.00	2.42	2.12
18. #9 * (100 - #16)	25.98	25.98	25.98	25.98	25.98
19. Limit Factor as % (#14 + #17 + #18)	80.57	80.57	80.57	80.90	80.83
20. Effective Average Weekly Wage (#19 * #7 / 100)	830.27	830.27	830.27	833.67	832.95
21. Average Weekly Benefit (#20 * #2)	124.54	166.05	553.51	555.78	583.07

	7/1/2017			
1. Effective Date of Comp Law				
2. Rate of Compensation (a)	0.7500	0.7667	0.8000	0.8000
3. Minimum Weekly Benefit	229.00	10.00	10.00	229.00
4. Maximum Weekly Benefit	772.87	790.04	824.39	824.39
5. Effective Wage for #3 (#3/#2)	305.33	13.04	12.50	286.25
6. Effective Wage for #4 (#4/#2)	1,030.49	1,030.49	1,030.49	1,030.49
7. Average Weekly Wage	1,030.49	1,030.49	1,030.49	1,030.49
8. Ratio to Average for #5 (#5/#7)	0.296	0.013	0.012	0.278
9. Ratio to Average for #6 (#6/#7)	1.000	1.000	1.000	1.000
10. Line #8 Adjusted to Nearest .01	0.30	0.01	0.01	0.28
11. Line #9 Adjusted to Nearest .01	1.00	1.00	1.00	1.00
12. B for #10	1.46	0.00	0.00	1.13
13. B for #11	54.59	54.59	54.59	54.59
14. #13 - #12	53.13	54.59	54.59	53.46
15. A for #10	5.63	0.03	0.03	4.70
16. A for #11	74.02	74.02	74.02	74.02
17. #8 * #15	1.67	0.00	0.00	1.31
18. #9 * (100-#16)	25.98	25.98	25.98	25.98
19. Limit Factor as % (#14+#17+#18)	80.78	80.57	80.57	80.75
20. Effective Average Weekly Wage (#19*#7/100)	832.43	830.27	830.27	832.12
21. Average Weekly Benefit (#20*#2)	624.32	636.54	664.22	665.70

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT VIII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL
U.S.L. ACT

		10/1/2016		
1. Effective Date of Comp Law				
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	1,436.48	1,436.48	1,436.48	1,436.48
5. Effective Wage for #3 (NAWW)	718.24	718.24	718.24	718.24
6. Effective Wage for #4 (#4 / #2)	7,182.40	5,745.92	2,872.96	2,154.72
7. Average Weekly Wage	1,030.49	1,030.49	1,030.49	1,030.49
8. Ratio to Average for #3 (#2 * #5 / #7)	0.139	0.174	0.348	0.465
9. Ratio to Average for #5 (#5 / #7)	0.697	0.697	0.697	0.697
10. Ratio to Average for #6 (#6 / #7)	6.970	5.576	2.788	2.091
11. Line #8 Adjusted to Nearest .01	0.14	0.17	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	6.97	5.58	2.79	2.09
14. B for #11	0.11	0.20	2.61	7.98
15. B for #12	28.94	28.94	28.94	28.94
16. B for #13	100.00	100.00	97.93	92.86
17. #16 - #15	71.06	71.06	68.99	63.92
18. #14 / #2	0.55	0.80	5.22	11.97
19. A for #11	0.99	1.46	8.53	19.14
20. A for #12	48.53	48.53	48.53	48.53
21. A for #13	100.00	100.00	99.46	97.68
22. #9 * (#20 - #19)	33.14	32.81	27.88	20.48
23. #10 * (100 - #21)	0.00	0.00	1.51	4.85
24. Limit Factor as % (#17 + #18 + #22 + #23)	104.75	104.67	103.60	101.22
25. Effective Average Weekly Wage (#24 * #7 / 100)	1,079.44	1,078.61	1,067.59	1,043.06
26. Average Weekly Benefit (#25 * #2)	215.89	269.65	533.80	695.37

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT IX

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
DELAWARE ACT

(I) Workers at Maximum	
1. Maximum Weekly Compensation	686.99
2. Statewide Average Weekly Wage	1,030.49
3. Minimum Wage to Receive Maximum Benefits	1,030.49
4. Ratio #3 / #2	1.000
5. #4 to Nearest 0.01	1.00
6. A for #5	74.02
7. 100 - #6	25.98
8. #1 * #7 / 100	178.4800
(II) Workers at 2/3 Wages	
9. Maximum Wage	1,030.48
10. Minimum Wage	343.51
11. #9 / #2	1.000
12. #10 / #2	0.333
13. #11 to Nearest 0.01	1.00
14. #12 to Nearest 0.01	0.33
15. B for #13	54.59
16. B for #14	2.09
17. #15 - #16	52.50
18. (2/3) * #2 * #17 / 100	360.6715
(III) Workers at Intermediate Minimum (2/9 SAWW)	
19. Maximum Wage	343.50
20. Minimum Wage	229.00
21. #19 / #2	0.333
22. #20 / #2	0.222
23. #21 to Nearest 0.01	0.33
24. #22 to Nearest 0.01	0.22
25. A for #23	7.27
26. A for #24	2.59
27. #25 - #26	4.68
28. 2/9 SAWW * #27 / 100	10.7171
(IV) Workers at 100% of Wages	
29. Maximum Wage	228.99
30. #29 / #2	0.222
31. #30 to Nearest 0.01	0.22
32. B for #31	0.48
33. #2 * #32 / 100	4.9464
34. #8 + #18 + #28 + #33	554.82

EXHIBIT X

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
U.S.L. ACT

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,436.48
2. Statewide Average Weekly Wage	1,030.49
3. Minimum Wage to Receive Maximum Benefits	2,154.73
4. Ratio #3 / #2	2.091
5. #4 to Nearest 0.01	2.09
6. A for #5	97.68
7. 100 - #6	2.32
8. #1 * #7 / 100	33.3263
(II) Workers at 2/3 Wages	
9. Maximum Wage	2,154.72
10. Minimum Wage	538.69
11. #9 / #2	2.091
12. #10 / #2	0.523
13. #11 to Nearest 0.01	2.09
14. #12 to Nearest 0.01	0.52
15. B for #13	92.86
16. B for #14	11.50
17. #15 - #16	81.36
18. (2/3) * #2 * #17 / 100	558.9378
(III) Workers at 1/2 NAWW	
19. Maximum Wage	538.68
20. Minimum Wage	359.13
21. #19 / #2	0.523
22. #20 / #2	0.349
23. #21 to Nearest 0.01	0.52
24. #22 to Nearest 0.01	0.35
25. A for #23	24.99
26. A for #24	8.53
27. #25 - #26	16.46
28. 1/2 NAWW * #27 / 100	59.1112
(IV) Workers at 100% of Wages	
29. Maximum Wage	359.12
30. #29 / #2	0.348
31. #30 to Nearest 0.01	0.35
32. B for #31	2.61
33. #2 * #32 / 100	26.8958
34. #8 + #18 + #28 + #33	678.27

EXHIBIT XI

CALCULATION OF AVERAGE WEEKLY BENEFIT - SCHEDULE PERMANENT PARTIAL DISABILITY

Delaware

	(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	343.50 (a)		0.00 - 0.33	7.27	2.09	296.25	229.00	(Min)
Between	343.50 and 1,030.49 (b)		0.33 - 1.00	66.75	52.50	810.50	540.33	[(5)*.6667]
Over	1,030.49		Over 1.00	25.98	45.41	1801.18	686.99	(Max)

$$\frac{\text{SUM OF } ((3) * (6))}{100} = 555.80$$

(a) $2/9 \text{ AWW} / (.6667) = 229.00 / 0.6667 = 343.50$
 (b) $2/3 \text{ AWW} / (.6667) = 686.99 / 0.6667 = 1,030.49$

U. S. L.

	(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	2,154.72 (a)		0.00 - 2.09	97.68	92.86	979.64	653.09	[(5)*.6667]
Over	2,154.72		Over - 2.09	2.32	7.14	3171.42	1436.48	(Max)

$$\frac{\text{SUM OF } ((3) * (6))}{100} = 671.26$$

(a) $2 \text{ NAWW} / (.6667) = 1,436.48 / 0.6667 = 2,154.72$

EXHIBIT XII

CALCULATION OF AVERAGE WEEKLY BENEFIT
NON-SCHEDULE PERMANENT PARTIAL

	<u>Delaware</u>		<u>U.S.L.</u>	
	Major	Minor	Major	Minor
1. Class of Injury				
2. Effective Date of Comp Law	7/1/2017		10/1/2016	
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	686.99	686.99	1,436.48	1,436.48
6. Effective Weekly Wage for Min. (#4 / #3)	0.00	0.00	0.00	0.00
7. Effective Weekly Wage for Max. (#5 / #3)	2,575.89	4,121.12	5,386.13	8,617.16
8. Average Weekly Wage	1,030.49	1,030.49	1,030.49	1,030.49
9. Ratio to AWW for Min. (#6 / #8)	0.000	0.000	0.000	0.000
10. Ratio to AWW for Max. (#7 / #8)	2.500	3.999	5.227	8.362
11. Line #9 Adjusted to Nearest .01	0.00	0.00	0.00	0.00
12. Line #10 Adjusted to Nearest .01	2.50	4.00	5.23	8.36
13. B for #11	0.00	0.00	0.00	0.00
14. B for #12	96.51	100.00	100.00	100.00
15. #14 - #13	96.51	100.00	100.00	100.00
16. A for #11	0.00	0.00	0.00	0.00
17. A for #12	99.01	100.00	100.00	100.00
18. 100 - #17	0.99	0.00	0.00	0.00
19. #9 * #16	0.00	0.00	0.00	0.00
20. #10 * #18	2.48	0.00	0.00	0.00
21. Limit Factor as % (#15 + #19 + #20)	98.99	100.00	100.00	100.00
22. Effective Average Weekly Wage (#21 * #8 / 100)	1,020.08	1,030.49	1,030.49	1,030.49
23. Average Weekly Benefit (#22 * #3)	272.06	171.78	274.83	171.78

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

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

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.