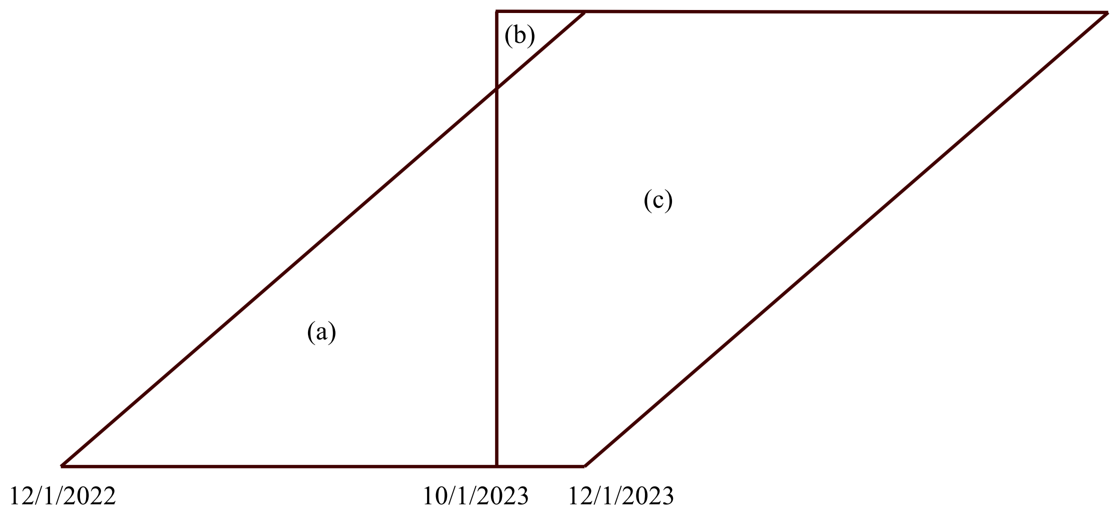
DELAWARE COMPENSATION RATING BUREAU, INC.
F-CLASS FILING

Estimated Effect of 10/1/23 Benefit Change

Effect of 10/1/2023 Benefit Change on a 12/1/2022 Effective Date



(a) This portion of the graph reflects the exposure of the 10/1/2022 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 10/1/2023 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 10/1/2023 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.65278 policy years.

(d) Estimated 10/1/2023 Benefit Change	=	1.0010
(e) Adjustment to reflect one-year period available to collect premium on 0.6667 years of exposure	=	0.6667
(f) Overall effect of 10/1/2023 Benefit Change (1 + [(e) * [(d) - 1]])	=	1.0007

INDEX TO BENEFITS

EXHIBIT I

SUMMARY OF U. S. L. & H. BENEFITS, EFFECTIVE 10/1/23

Fatal	10/1/22	10/1/23
% Rate of Compensation		
Widow Alone	50%	No Change
Widow and Children	66 2/3%	No Change
One Orphan	50%	No Change
Two or more Orphans	66 2/3%	No Change
One Parent	25%	No Change
Two Parents	50%	No Change
Brother / Sister / Other dependent	20% for each	No Change
Maximum % Rate of Compensation	66 2/3%	No Change
Minimum Weekly Benefit	50% NAWW (a)	50% NAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	200% NAWW (b)
Duration	Life or Remarriage; Age 18 for Child, or 23 if student	No Change
Burial Expense	$3,000	No Change
Remarriage Award	2 years lump sum	No Change
Special Fund (Non-dependency cases)	$5,000	No Change
Escalation (e)	4.0%	No Change

Permanent Total Disability		
% 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 10/1/23

Temporary Total Disability	10/1/22	10/1/23
% 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 10/1/22	$	894.03	(Estimate)
50% NAWW	$	447.02	
200% NAWW	$	1,788.06	
(b) NAWW, Effective 10/1/23	$	932.47	(Estimate)
50% NAWW	$	466.24	
200% NAWW	$	1,864.94	
(c) AWW = Delaware Statewide Average Weekly Wage Effective 7/1/23	$	1,267.12	(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

Type of Injury	(1) Losses (a)	(2) Ratio	(3) (1) * (2) Modified Losses
Death	162,844	1.0104	164,538
Permanent Total	185,782	1.0069	187,064
Major Permanent Partial	2,042,855	1.0012	2,045,306
Minor Permanent Partial	699,492	1.0008	700,052
Temporary Total	483,375	1.0069	486,710
Medical	5,365,890	1.0000	5,365,890
Total	8,940,238	1.0010	8,949,560

(a) Delaware 5-year losses in hundreds, from Table II, December 1, 2021 Rate and Loss Cost Filing.

EXHIBIT III

CALCULATION OF DIFFERENCE IN BENEFITS FOR FATAL CASES

	10/1/22	10/1/23
1. Cost of Dependency (Exhibits III-A, III-B)	1,037,735,681	1,048,613,401
2. Remarriage Award (a), (b)	8,842,915	8,934,405
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) }	1,050,313,596	1,061,282,806
6. Ratio		1.0104

(a) Calculation of Remarriage Award	10/1/22	10/1/23
1. Number of Cases, Widow Alone	356	356
2. Remarriage Value (Exhibit III-C)	0.0836	0.0836
3. Number of Cases, Widow w/ children	427	427
4. Remarriage Value (Exhibit III-C)	0.2315	0.2315
5. Average Weekly Benefit (Exhibit VII, VIII)	661.12	667.96
6. Award: ((#1 * #2) + (#3 * #4)) * #5 * 104 weeks	8,842,915	8,934,405

(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 10/1/22

(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	55	$\bar{a}'_{55:\overline{life}\rceil}$	1,531.14	661.12	360,367,151
136	Widow	1	41	$8.5\,\vert\,\bar{a}_{41:\overline{life}\rceil}$	1,656.20	661.12	148,912,784
	with child	1	11	$a_{\overline{442}\rceil}$	451.16	857.17	52,594,031
129	Widow	1	41	$8.5\,\vert\,\bar{a}_{41:\overline{life}\rceil}$	1,656.20	661.12	141,248,156
	with children	2	11	$a_{\overline{442}\rceil}$	451.16	857.17	49,886,985
82	Widow	1	41	$8.5\,\vert\,\bar{a}_{41:\overline{life}\rceil}$	1,656.20	661.12	89,785,649
	with children	3	11	$a_{\overline{442}\rceil}$	451.16	857.17	31,711,107
42	Widow	1	41	$8.5\,\vert\,\bar{a}_{41:\overline{life}\rceil}$	1,656.20	661.12	45,987,772
	with children	4	11	$a_{\overline{442}\rceil}$	451.16	857.17	16,242,274
22	Widow	1	41	$8.5\,\vert\,\bar{a}_{41:\overline{life}\rceil}$	1,656.20	661.12	24,088,833
	with children	5	11	$a_{\overline{442}\rceil}$	451.16	857.17	8,507,858
16	Widow	1	41	$8.5\,\vert\,\bar{a}_{41:\overline{life}\rceil}$	1,656.20	661.12	17,519,151
	with children (>5)	7 (a)	11	$a_{\overline{442}\rceil}$	451.16	857.17	6,187,533
16	Orphan	1	10	$a_{\overline{494}\rceil}$	505.46	661.12	5,346,715
10	Orphans	2	10	$a_{\overline{494}\rceil}$	505.46	857.17	4,332,651
7	Orphans	3	10	$a_{\overline{494}\rceil}$	505.46	857.17	3,032,856
3	Orphans	4	10	$a_{\overline{494}\rceil}$	505.46	857.17	1,299,795
1	Orphans (more than 4)	5 (a)	10	$a_{\overline{494}\rceil}$	505.46	857.17	433,265
13	Parent	1	58	$\bar{a}_{58:\overline{life}\rceil}$	1,387.04	335.00	6,040,559
17	Parents	2	48	$\bar{a}_{48:\overline{life}\rceil}$	1,902.64	661.12	21,383,847
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{life}\rceil}$	3,426.95	268.07	918,662
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{life}\rceil}$	3,558.86	268.07	1,908,047
1000	Total						1,037,735,681

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

EXHIBIT III-B

VALUATION OF FATAL BENEFITS LAW, EFFECTIVE 10/1/23

(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	55	$\bar{a}$ '55:$\overline{\text{life}}\rceil$	1,531.14	667.96	364,095,538
136	Widow	1	41	$8.5\,\vert\ \bar{a}$ 41:$\overline{\text{life}}\ \rceil$	1,656.20	667.96	150,453,448
	with child	1	11	$a\ \overline{442}\rceil$	451.16	866.76	53,182,452
129	Widow	1	41	$8.5\,\vert\ \bar{a}$ 41:$\overline{\text{life}}\ \rceil$	1,656.20	667.96	142,709,520
	with children	2	11	$a\ \overline{442}\rceil$	451.16	866.76	50,445,120
82	Widow	1	41	$8.5\,\vert\ \bar{a}$ 41:$\overline{\text{life}}\ \rceil$	1,656.20	667.96	90,714,579
	with children	3	11	$a\ \overline{442}\rceil$	451.16	866.76	32,065,890
42	Widow	1	41	$8.5\,\vert\ \bar{a}$ 41:$\overline{\text{life}}\ \rceil$	1,656.20	667.96	46,463,565
	with children	4	11	$a\ \overline{442}\rceil$	451.16	866.76	16,423,993
22	Widow	1	41	$8.5\,\vert\ \bar{a}$ 41:$\overline{\text{life}}\ \rceil$	1,656.20	667.96	24,338,058
	with children	5	11	$a\ \overline{442}\rceil$	451.16	866.76	8,603,044
16	Widow	1	41	$8.5\,\vert\ \bar{a}$ 41:$\overline{\text{life}}\ \rceil$	1,656.20	667.96	17,700,406
	with children (>5)	7 (a)	11	$a\ \overline{442}\rceil$	451.16	866.76	6,256,759
16	Orphan	1	10	$a\ \overline{494}\rceil$	505.46	667.96	5,402,033
10	Orphans	2	10	$a\ \overline{494}\rceil$	505.46	866.76	4,381,125
7	Orphans	3	10	$a\ \overline{494}\rceil$	505.46	866.76	3,066,788
3	Orphans	4	10	$a\ \overline{494}\rceil$	505.46	866.76	1,314,338
1	Orphans (more than 4)	5 (a)	10	$a\ \overline{494}\rceil$	505.46	866.76	438,113
13	Parent	1	58	$\bar{a}$ 58:$\overline{\text{life}}\ \rceil$	1,387.04	338.20	6,098,260
17	Parents	2	48	$\bar{a}$ 48:$\overline{\text{life}}\ \rceil$	1,902.64	667.96	21,605,086
1	Brother or Sister	1	23	$\bar{a}$ 23:$\overline{\text{life}}\ \rceil$	3,426.95	270.78	927,950
2	Other Dependents	1 (a)	21	$\bar{a}$ 21:$\overline{\text{life}}\ \rceil$	3,558.86	270.78	1,927,336
1000	Total						1,048,613,401

(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) # of Cases Widow w/ children	(4) R[x] / D[x] (b)	(5) (2)x(4)	(6) (3)x(4)
17	-	-	0.97254	-	-
22	3	4	0.71788	2.15364	2.87152
27	6	9	0.54062	3.24372	4.86558
32	6	32	0.38301	2.29806	12.25632
37	6	25	0.25899	1.55394	6.47475
42	13	17	0.16951	2.20363	2.88167
47	30	21	0.10830	3.24900	2.27430
52	33	26	0.06756	2.22948	1.75656
57	60	9	0.04086	2.45160	0.36774
62	37	2	0.02368	0.87616	0.04736
67	28	-	0.01291	0.36148	-
72	13	1	0.00654	0.08502	0.00654
77	10	-	0.00307	0.03070	-
82	1	-	0.00132	0.00132	-
87	2	-	0.00051	0.00102	-
Total	248	146	3.30730	20.73877	33.80234

Remarriage Values (a)

Widow alone = (5 Total) / (2 Total) = 0.0836

Widow with children = (6 Total) / (3 Total) = 0.2315

(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

	10/1/22	10/1/23
1. Annuity Symbol	$\bar{a}_{\overline{47:life}\rceil}$	$\bar{a}_{\overline{47:life}\rceil}$
2. Annuity Value (a), (b)	1,957.94	1,957.94
3. Average Weekly Benefit (Exhibits IX, X)	833.30	839.09
4. Cost of 1,000 Cases { (2)x(3)x1,000 }	1,631,551,041	1,642,887,511
5. Ratio		1.0069

(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)
A. Major Permanent									
Benefit Level, effective 10/1/22									
	Dismemberment	27		245.85		6,638	822.91	(b)	5,462,477
	Healing Period	503		25.76		12,957	833.30	(c)	10,797,068
	Other (Loss of Use)	476		141.87		67,530	822.91		55,571,112
	Non-Schedule	497	(d)	1,132.54	(g)	562,875	337.94	(f)	190,217,978
	Total Cost								262,048,635
Benefit Level, effective 10/1/23									
	Dismemberment	27		245.85		6,638	826.18	(b)	5,484,183
	Healing Period	503		25.76		12,957	839.09	(e)	10,872,089
	Other (Loss of Use)	476		141.87		67,530	826.18		55,791,935
	Non-Schedule	497	(d)	1,132.54	(g)	562,875	337.94	(f)	190,217,978
	Total Cost								262,366,185
Ratio									1.0012
B. Minor Permanent									
Benefit Level, effective 10/1/22									
	Dismemberment	194		24.69		4,790	822.91		3,941,739
	Healing Period	2,196		7.30		16,031	833.30		13,358,632
	Other (Loss of Use)	2,002		25.38		50,811	822.91		41,812,880
	Non-Schedule	1,120	(d)	1,132.54	(g)	1,268,450	211.23	(f)	267,934,694
	Total Cost								327,047,945
Benefit Level, effective 10/1/23									
	Dismemberment	194		24.69		4,790	826.18		3,957,402
	Healing Period	2,196		7.30		16,031	839.09		13,451,452
	Other (Loss of Use)	2,002		25.38		50,811	826.18		41,979,032
	Non-Schedule	1,120	(d)	1,132.54	(g)	1,268,450	211.23	(f)	267,934,694
	Total Cost								327,322,580
Ratio									1.0008

(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) ($\bar{N}$ 37 / D 37) * 52, no escalation, from 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

	10/1/22	10/1/23
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)	833.30	839.09
7. Total Monetary Cost (#5*#6)	344,521,219	346,915,048
8. Ratio		1.0069

(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		10/1/22		
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	1,788.06	1,788.06	1,788.06	1,788.06
5.	Effective Wage for #3 (NAWW)	894.03	894.03	894.03	894.03
6.	Effective Wage for #4 (#4 / #2)	8,940.30	7,152.24	3,576.12	2,682.09
7.	Average Weekly Wage	1,267.12	1,267.12	1,267.12	1,267.12
8.	Ratio to Average for #3 (#2 * #5 / #7)	0.141	0.176	0.353	0.470
9.	Ratio to Average for #5 (#5 / #7)	0.706	0.706	0.706	0.706
10.	Ratio to Average for #6 (#6 / #7)	7.056	5.644	2.822	2.117
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	7.06	5.64	2.82	2.12
14.	B for #11	0.11	0.25	2.59	7.77
15.	B for #12	28.49	28.49	28.49	28.49
16.	B for #13	100.00	100.00	97.36	91.59
17.	#16 - #15	71.51	71.51	68.87	63.10
18.	#14 / #2	0.55	1.00	5.18	11.66
19.	A for #11	1.05	1.73	8.70	19.22
20.	A for #12	48.81	48.81	48.81	48.81
21.	A for #13	100.00	100.00	99.30	97.25
22.	#9 * (#20 - #19)	33.72	33.24	28.32	20.89
23.	#10 * (100 - #21)	0.00	0.00	1.98	5.82
24.	Limit Factor as % (#17 + #18 + #22 + #23)	105.78	105.75	104.35	101.47
25.	Effective Average Weekly Wage (#24 * #7 / 100)	1,340.36	1,339.98	1,322.24	1,285.75
26.	Average Weekly Benefit (#25 * #2)	268.07	335.00	661.12	857.17

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT VIII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL

1.	Effective Date of Comp Law		10/1/23		
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	1,864.94	1,864.94	1,864.94	1,864.94
5.	Effective Wage for #3 (NAWW)	932.47	932.47	932.47	932.47
6.	Effective Wage for #4 (#4 / #2)	9,324.70	7,459.76	3,729.88	2,797.27
7.	Average Weekly Wage	1,267.12	1,267.12	1,267.12	1,267.12
8.	Ratio to Average for #3 (#2 * #5 / #7)	0.147	0.184	0.368	0.491
9.	Ratio to Average for #5 (#5 / #7)	0.736	0.736	0.736	0.736
10.	Ratio to Average for #6 (#6 / #7)	7.359	5.887	2.944	2.208
11.	Line #8 Adjusted to Nearest .01	0.15	0.18	0.37	0.49
12.	Line #9 Adjusted to Nearest .01	0.74	0.74	0.74	0.74
13.	Line #10 Adjusted to Nearest .01	7.36	5.89	2.94	2.21
14.	B for #11	0.14	0.25	3.19	9.03
15.	B for #12	31.36	31.36	31.36	31.36
16.	B for #13	100.00	100.00	97.87	92.72
17.	#16 - #15	68.64	68.64	66.51	61.36
18.	#14 / #2	0.70	1.00	6.38	13.54
19.	A for #11	1.20	1.73	10.11	21.43
20.	A for #12	52.16	52.16	52.16	52.16
21.	A for #13	100.00	100.00	99.46	97.70
22.	#9 * (#20 - #19)	37.51	37.12	30.95	22.62
23.	#10 * (100 - #21)	0.00	0.00	1.59	5.08
24.	Limit Factor as % (#17 + #18 + #22 + #23)	106.85	106.76	105.43	102.60
25.	Effective Average Weekly Wage (#24 * #7 / 100)	1,353.92	1,352.78	1,335.92	1,300.07
26.	Average Weekly Benefit (#25 * #2)	270.78	338.20	667.96	866.76

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT IX

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/22

	(I) Workers at Maximum	
1.	Maximum Weekly Compensation	1,788.06
2.	Statewide Average Weekly Wage	1,267.12
3.	Minimum Wage to Receive Maximum Benefits	2,682.10
4.	Ratio #3 / #2	2.117
5.	#4 to Nearest 0.01	2.12
6.	A for #5	97.25
7.	100 - #6	2.75
8.	#1 * #7 / 100	49.1717
	(II) Workers at 2/3 Wages	
9.	Maximum Wage	2,682.09
10.	Minimum Wage	670.53
11.	#9 / #2	2.117
12.	#10 / #2	0.529
13.	#11 to Nearest 0.01	2.12
14.	#12 to Nearest 0.01	0.53
15.	B for #13	91.59
16.	B for #14	11.89
17.	#15 - #16	79.70
18.	(2/3 * #17 * #2) / 100	673.2631
	(III) Workers at 1/2 NAWW	
19.	Maximum Wage	670.52
20.	Minimum Wage	447.02
21.	#19 / #2	0.529
22.	#20 / #2	0.353
23.	#21 to Nearest 0.01	0.53
24.	#22 to Nearest 0.01	0.35
25.	A for #23	26.16
26.	A for #24	8.70
27.	#25 - #26	17.46
28.	#27 * 1/2 NAWW / 100	78.0497
	(IV) Workers at 100% of Wages	
29.	Maximum Wage	447.01
30.	#29 / #2	0.353
31.	#30 to Nearest 0.01	0.35
32.	B for #31	2.59
33.	#32 * #2 / 100	32.8184
34.	#8 + #18 + #28 + #33	833.30

EXHIBIT X

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/23

	(I) Workers at Maximum	
1.	Maximum Weekly Compensation	1,864.94
2.	Statewide Average Weekly Wage	1,267.12
3.	Minimum Wage to Receive Maximum Benefits	2,797.42
4.	Ratio #3 / #2	2.208
5.	#4 to Nearest 0.01	2.21
6.	A for #5	97.70
7.	100 - #6	2.30
8.	#1 * #7 / 100	42.8936
	(II) Workers at 2/3 Wages	
9.	Maximum Wage	2,797.41
10.	Minimum Wage	699.36
11.	#9 / #2	2.208
12.	#10 / #2	0.552
13.	#11 to Nearest 0.01	2.21
14.	#12 to Nearest 0.01	0.55
15.	B for #13	92.72
16.	B for #14	13.48
17.	#15 - #16	79.24
18.	(2/3 * #17 * #2) / 100	669.3773
	(III) Workers at 1/2 NAWW	
19.	Maximum Wage	699.35
20.	Minimum Wage	466.24
21.	#19 / #2	0.552
22.	#20 / #2	0.368
23.	#21 to Nearest 0.01	0.55
24.	#22 to Nearest 0.01	0.37
25.	A for #23	28.64
26.	A for #24	10.11
27.	#25 - #26	18.53
28.	#27 * 1/2 NAWW / 100	86.3943
	(IV) Workers at 100% of Wages	
29.	Maximum Wage	466.23
30.	#29 / #2	0.368
31.	#30 to Nearest 0.01	0.37
32.	B for #31	3.19
33.	#32 * #2 / 100	40.4211
34.	#8 + #18 + #28 + #33	839.09

EXHIBIT XI

CALCULATION OF AVERAGE WEEKLY BENEFIT - SCHEDULE PERMANENT PARTIAL DISABILITY

10/1/22

(1) Wage Interval			(2) % of Avg. Wage (1) / AWW	(3) % in Wage Bracket Workers	(4) % in Wage Bracket Wages	(5) Avg. Wage AWW*((4)/(3))	(6) Avg. Weekly Benefit	
Under	2,682.09	(a)	0.00 - 2.12	97.25	91.59	1193.37	795.62	[(5)*.6667]
Over	2,682.09		Over 2.12	2.75	8.41	3875.08	1788.06	(Max)

$$\frac{\text{SUM OF ((3) * (6))}}{100} = 822.91$$

(a) 2 NAWW / (.6667) = 1,788.06 / 0.6667 = 2,682.09

10/1/23

(1) Wage Interval			(2) % of Avg. Wage (1) / AWW	(3) % in Wage Bracket Workers	(4) % in Wage Bracket Wages	(5) Avg. Wage AWW*((4)/(3))	(6) Avg. Weekly Benefit	
Under	2,797.41	(b)	0.00 - 2.21	97.70	92.72	1202.53	801.73	[(5)*.6667]
Over	2,797.41		Over 2.21	2.30	7.28	4010.71	1864.94	(Max)

$$\frac{\text{SUM OF ((3) * (6))}}{100} = 826.18$$

(b) 2 NAWW / (.6667) = 1,864.94 / 0.6667 = 2,797.41

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	10/1/22		10/1/23	
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	1,788.06	1,788.06	1,864.94	1,864.94
6.	Effective Weekly Wage for Min. (#4 / #3)	0.00	0.00	0.00	0.00
7.	Effective Weekly Wage for Max. (#5 / #3)	6,704.39	10,726.21	6,992.65	11,187.40
8.	Average Weekly Wage	1,267.12	1,267.12	1,267.12	1,267.12
9.	Ratio to AWW for Min. (#6 / #8)	0.000	0.000	0.000	0.000
10.	Ratio to AWW for Max. (#7 / #8)	5.291	8.465	5.519	8.829
11.	Line #9 Adjusted to Nearest .01	0.00	0.00	0.00	0.00
12.	Line #10 Adjusted to Nearest .01	5.29	8.47	5.52	8.83
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)	1,267.12	1,267.12	1,267.12	1,267.12
23.	Average Weekly Benefit (#22 * #3)	337.94	211.23	337.94	211.23

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	28.6400	13.4800	1.09	77.1200	57.6900
0.02	0.0700	0.0000	0.56	29.9100	14.3100	1.10	77.6000	58.3200
0.03	0.1100	0.0000	0.57	31.1800	15.1600	1.11	78.0700	58.9300
0.04	0.1600	0.0000	0.58	32.4700	16.0400	1.12	78.5400	59.5400
0.05	0.2100	0.0100	0.59	33.7600	16.9300	1.13	78.9900	60.1300
0.06	0.2700	0.0100	0.60	35.0500	17.8500	1.14	79.4300	60.7300
0.07	0.3300	0.0200	0.61	36.3500	18.7700	1.15	79.8600	61.3100
0.08	0.4100	0.0200	0.62	37.6400	19.7200	1.16	80.2800	61.8900
0.09	0.4900	0.0300	0.63	38.9300	20.6700	1.17	80.7000	62.4600
0.10	0.5800	0.0400	0.64	40.2200	21.6400	1.18	81.1000	63.0200
0.11	0.6800	0.0600	0.65	41.4900	22.6100	1.19	81.5000	63.5700
0.12	0.7900	0.0700	0.66	42.7500	23.5900	1.20	81.8900	64.1200
0.13	0.9100	0.0900	0.67	44.0000	24.5700	1.21	82.2700	64.6600
0.14	1.0500	0.1100	0.68	45.2400	25.5500	1.22	82.6400	65.1900
0.15	1.2000	0.1400	0.69	46.4500	26.5400	1.23	83.0100	65.7200
0.16	1.3600	0.1700	0.70	47.6400	27.5200	1.24	83.3600	66.2400
0.17	1.5400	0.2100	0.71	48.8100	28.4900	1.25	83.7100	66.7500
0.18	1.7300	0.2500	0.72	49.9500	29.4600	1.26	84.0500	67.2600
0.19	1.9400	0.2900	0.73	51.0700	30.4200	1.27	84.3900	67.7500
0.20	2.1800	0.3500	0.74	52.1600	31.3600	1.28	84.7200	68.2500
0.21	2.4300	0.4100	0.75	53.2200	32.3000	1.29	85.0400	68.7300
0.22	2.7000	0.4800	0.76	54.2500	33.2100	1.30	85.3500	69.2100
0.23	3.0000	0.5600	0.77	55.2400	34.1100	1.31	85.6500	69.6800
0.24	3.3200	0.6500	0.78	56.2000	34.9900	1.32	85.9500	70.1500
0.25	3.6600	0.7500	0.79	57.1300	35.8600	1.33	86.2500	70.6000
0.26	4.0300	0.8700	0.80	58.0300	36.6900	1.34	86.5400	71.0600
0.27	4.4300	0.9900	0.81	58.8800	37.5100	1.35	86.8200	71.5000
0.28	4.8500	1.1300	0.82	59.7100	38.3100	1.36	87.0900	71.9400
0.29	5.3100	1.2900	0.83	60.5300	39.1100	1.37	87.3600	72.3700
0.30	5.7900	1.4600	0.84	61.3300	39.9000	1.38	87.6200	72.8000
0.31	6.3100	1.6400	0.85	62.1200	40.6800	1.39	87.8800	73.2200
0.32	6.8600	1.8500	0.86	62.8900	41.4600	1.40	88.1300	73.6300
0.33	7.4400	2.0800	0.87	63.6500	42.2400	1.41	88.3800	74.0400
0.34	8.0500	2.3200	0.88	64.4000	43.0100	1.42	88.6200	74.4400
0.35	8.7000	2.5900	0.89	65.1300	43.7700	1.43	88.8600	74.8400
0.36	9.3900	2.8800	0.90	65.8500	44.5300	1.44	89.0900	75.2300
0.37	10.1100	3.1900	0.91	66.5500	45.2900	1.45	89.3100	75.6100
0.38	10.8600	3.5300	0.92	67.2400	46.0300	1.46	89.5300	75.9900
0.39	11.6500	3.8900	0.93	67.9200	46.7800	1.47	89.7500	76.3700
0.40	12.4800	4.2800	0.94	68.5900	47.5100	1.48	89.9600	76.7300
0.41	13.3400	4.6900	0.95	69.2400	48.2400	1.49	90.1700	77.1000
0.42	14.2400	5.1300	0.96	69.8800	48.9600	1.50	90.3700	77.4500
0.43	15.1700	5.6000	0.97	70.5100	49.6700	1.51	90.5700	77.8100
0.44	16.1300	6.1000	0.98	71.1200	50.3800	1.52	90.7600	78.1500
0.45	17.1300	6.6300	0.99	71.7300	51.0800	1.53	90.9500	78.4900
0.46	18.1600	7.1900	1.00	72.3200	51.7800	1.54	91.1400	78.8300
0.47	19.2200	7.7700	1.01	72.9000	52.4600	1.55	91.3200	79.1600
0.48	20.3100	8.3900	1.02	73.4600	53.1400	1.56	91.5000	79.4900
0.49	21.4300	9.0300	1.03	74.0200	53.8100	1.57	91.6700	79.8100
0.50	22.5800	9.7000	1.04	74.5600	54.4800	1.58	91.8400	80.1200
0.51	23.7500	10.4100	1.05	75.1000	55.1400	1.59	92.0100	80.4300
0.52	24.9400	11.1300	1.06	75.6200	55.7900	1.60	92.1700	80.7400
0.53	26.1600	11.8900	1.07	76.1300	56.4300	1.61	92.3300	81.0400
0.54	27.3900	12.6700	1.08	76.6300	57.0700	1.62	92.4900	81.3400

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	92.6400	81.6300	2.17	97.5100	92.2400	2.71	99.1300	96.8100
1.64	92.7900	81.9200	2.18	97.5600	92.3600	2.72	99.1500	96.8600
1.65	92.9400	82.2100	2.19	97.6100	92.4800	2.73	99.1700	96.9200
1.66	93.0800	82.4800	2.20	97.6500	92.6000	2.74	99.1800	96.9700
1.67	93.2200	82.7600	2.21	97.7000	92.7200	2.75	99.2000	97.0200
1.68	93.3600	83.0300	2.22	97.7400	92.8400	2.76	99.2200	97.0700
1.69	93.4900	83.3000	2.23	97.7900	92.9500	2.77	99.2300	97.1200
1.70	93.6300	83.5600	2.24	97.8300	93.0600	2.78	99.2500	97.1700
1.71	93.7600	83.8200	2.25	97.8700	93.1700	2.79	99.2600	97.2200
1.72	93.8800	84.0700	2.26	97.9100	93.2800	2.80	99.2800	97.2700
1.73	94.0000	84.3200	2.27	97.9500	93.3900	2.81	99.2900	97.3200
1.74	94.1300	84.5700	2.28	97.9900	93.5000	2.82	99.3000	97.3600
1.75	94.2400	84.8100	2.29	98.0300	93.6000	2.83	99.3200	97.4100
1.76	94.3600	85.0500	2.30	98.0700	93.7100	2.84	99.3300	97.4600
1.77	94.4700	85.2900	2.31	98.1100	93.8100	2.85	99.3500	97.5000
1.78	94.5800	85.5200	2.32	98.1400	93.9100	2.86	99.3600	97.5400
1.79	94.6900	85.7500	2.33	98.1800	94.0000	2.87	99.3700	97.5900
1.80	94.8000	85.9700	2.34	98.2100	94.1000	2.88	99.3800	97.6300
1.81	94.9000	86.2000	2.35	98.2500	94.2000	2.89	99.4000	97.6700
1.82	95.0000	86.4100	2.36	98.2800	94.2900	2.90	99.4100	97.7100
1.83	95.1000	86.6300	2.37	98.3200	94.3800	2.91	99.4200	97.7500
1.84	95.2000	86.8400	2.38	98.3500	94.4700	2.92	99.4300	97.7900
1.85	95.3000	87.0500	2.39	98.3800	94.5600	2.93	99.4400	97.8300
1.86	95.3900	87.2500	2.40	98.4100	94.6500	2.94	99.4600	97.8700
1.87	95.4800	87.4500	2.41	98.4400	94.7400	2.95	99.4700	97.9100
1.88	95.5700	87.6500	2.42	98.4700	94.8200	2.96	99.4800	97.9500
1.89	95.6600	87.8500	2.43	98.5000	94.9100	2.97	99.4900	97.9900
1.90	95.7500	88.0400	2.44	98.5300	94.9900	2.98	99.5000	98.0200
1.91	95.8300	88.2300	2.45	98.5600	95.0700	2.99	99.5100	98.0600
1.92	95.9100	88.4100	2.46	98.5900	95.1500	3.00	99.5200	98.1000
1.93	96.0000	88.6000	2.47	98.6100	95.2300	3.01	99.5300	98.1300
1.94	96.0700	88.7800	2.48	98.6400	95.3100	3.02	99.5400	98.1700
1.95	96.1500	88.9600	2.49	98.6700	95.3900	3.03	99.5500	98.2000
1.96	96.2300	89.1300	2.50	98.6900	95.4600	3.04	99.5600	98.2300
1.97	96.3000	89.3000	2.51	98.7200	95.5400	3.05	99.5700	98.2700
1.98	96.3800	89.4700	2.52	98.7400	95.6100	3.06	99.5800	98.3000
1.99	96.4500	89.6400	2.53	98.7700	95.6800	3.07	99.5900	98.3300
2.00	96.5200	89.8000	2.54	98.7900	95.7500	3.08	99.5900	98.3700
2.01	96.5900	89.9600	2.55	98.8100	95.8200	3.09	99.6000	98.4000
2.02	96.6500	90.1200	2.56	98.8400	95.8900	3.10	99.6100	98.4300
2.03	96.7200	90.2800	2.57	98.8600	95.9600	3.11	99.6200	98.4600
2.04	96.7800	90.4300	2.58	98.8800	96.0300	3.12	99.6300	98.4900
2.05	96.8500	90.5900	2.59	98.9000	96.0900	3.13	99.6400	98.5200
2.06	96.9100	90.7400	2.60	98.9300	96.1600	3.14	99.6400	98.5500
2.07	96.9700	90.8800	2.61	98.9500	96.2200	3.15	99.6500	98.5800
2.08	97.0300	91.0300	2.62	98.9700	96.2800	3.16	99.6600	98.6000
2.09	97.0900	91.1700	2.63	98.9900	96.3500	3.17	99.6700	98.6300
2.10	97.1400	91.3100	2.64	99.0100	96.4100	3.18	99.6700	98.6600
2.11	97.2000	91.4500	2.65	99.0300	96.4700	3.19	99.6800	98.6900
2.12	97.2500	91.5900	2.66	99.0400	96.5300	3.20	99.6900	98.7100
2.13	97.3100	91.7200	2.67	99.0600	96.5900	3.21	99.7000	98.7400
2.14	97.3600	91.8500	2.68	99.0800	96.6400	3.22	99.7000	98.7700
2.15	97.4100	91.9800	2.69	99.1000	96.7000	3.23	99.7100	98.7900
2.16	97.4600	92.1100	2.70	99.1200	96.7600	3.24	99.7200	98.8200

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	99.7200	98.8400	3.52	99.8600	99.4000	3.79	99.9500	99.7800
3.26	99.7300	98.8700	3.53	99.8700	99.4200	3.80	99.9600	99.8000
3.27	99.7400	98.8900	3.54	99.8700	99.4300	3.81	99.9600	99.8100
3.28	99.7400	98.9200	3.55	99.8800	99.4500	3.82	99.9600	99.8200
3.29	99.7500	98.9400	3.56	99.8800	99.4700	3.83	99.9600	99.8300
3.30	99.7500	98.9600	3.57	99.8800	99.4800	3.84	99.9700	99.8400
3.31	99.7600	98.9900	3.58	99.8900	99.5000	3.85	99.9700	99.8500
3.32	99.7700	99.0100	3.59	99.8900	99.5100	3.86	99.9700	99.8600
3.33	99.7700	99.0300	3.60	99.8900	99.5300	3.87	99.9700	99.8700
3.34	99.7800	99.0500	3.61	99.9000	99.5400	3.88	99.9700	99.8800
3.35	99.7800	99.0700	3.62	99.9000	99.5600	3.89	99.9800	99.8900
3.36	99.7900	99.1000	3.63	99.9000	99.5700	3.90	99.9800	99.9000
3.37	99.7900	99.1200	3.64	99.9100	99.5900	3.91	99.9800	99.9100
3.38	99.8000	99.1400	3.65	99.9100	99.6000	3.92	99.9800	99.9200
3.39	99.8000	99.1600	3.66	99.9100	99.6200	3.93	99.9900	99.9300
3.40	99.8100	99.1800	3.67	99.9200	99.6300	3.94	99.9900	99.9400
3.41	99.8100	99.2000	3.68	99.9200	99.6400	3.95	99.9900	99.9500
3.42	99.8200	99.2200	3.69	99.9200	99.6600	3.96	99.9900	99.9600
3.43	99.8200	99.2400	3.70	99.9300	99.6700	3.97	99.9900	99.9700
3.44	99.8300	99.2600	3.71	99.9300	99.6800	3.98	100.0000	99.9800
3.45	99.8300	99.2800	3.72	99.9300	99.7000	3.99	100.0000	99.9900
3.46	99.8400	99.2900	3.73	99.9400	99.7100	4.00	100.0000	100.0000
3.47	99.8400	99.3100	3.74	99.9400	99.7200	4.01	100.0000	100.0000
3.48	99.8500	99.3300	3.75	99.9400	99.7400	4.02	100.0000	100.0000
3.49	99.8500	99.3500	3.76	99.9400	99.7500	4.03	100.0000	100.0000
3.50	99.8500	99.3700	3.77	99.9500	99.7600	4.04	100.0000	100.0000
3.51	99.8600	99.3800	3.78	99.9500	99.7700	4.05	100.0000	100.0000

* Based on data from the Delaware Department of Labor from 2016 through 2021.