

DELAWARE COMPENSATION RATING BUREAU, INC.

Manual Rates, Loss Costs and Expected Loss Rates

This exhibit includes separate pages for the direct employment classes and the temporary staffing classes.

Superseded

**DIRECT EMPLOYMENT MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE WORKERS COMPENSATION INSURANCE
Proposed Effective December 1, 2025 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
0005	4.98	6.47	2,000	2.26	2.72	2.87	F
0006	2.05	2.65	845	1.00	1.25	1.33	E
0007	2.56	3.32	1,535	1.16	1.39	1.48	E
0008	1.74	2.25	1,165	0.84	1.06	1.13	D
0009	8.05	10.45	2,000	3.89	4.97	5.21	G
0011	1.07	1.39	870	0.52	0.66	0.70	D
0012	1.82	2.36	1,205	0.83	0.99	1.05	E
0013	1.24	1.60	940	0.60	0.76	0.80	C
0015	4.12	5.35	2,000	1.99	2.54	2.67	F
0016	1.09	1.41	635	0.53	0.67	0.71	E
0034	1.50	1.95	725	0.73	0.92	0.98	D
0036	1.30	1.70	685	0.64	0.80	0.85	C
0055	2.26	2.94	1,405	1.09	1.40	1.46	F
0059	3.24	4.21	1,840	1.41	1.67	1.74	E
0083	1.55	2.02	740	0.76	0.95	1.01	D
0101	1.75	2.27	1,175	0.76	0.90	0.94	E
0104	1.64	2.14	1,130	0.72	0.85	0.88	D
0105	2.34	3.04	1,440	1.02	1.20	1.25	D
0106	3.10	4.02	1,775	1.34	1.59	1.66	D
0107	1.46	1.90	1,045	0.64	0.75	0.78	C
0108	1.35	1.76	995	0.59	0.70	0.72	B
0109	2.15	2.78	1,350	0.93	1.10	1.15	D
0110	1.55	2.02	1,085	0.68	0.80	0.83	C
0111	3.10	4.03	1,780	1.35	1.59	1.66	C
0112	5.82	7.56	2,000	2.53	2.99	3.12	C
0113	1.18	1.53	920	0.51	0.61	0.63	C
0114	3.27	4.24	1,855	1.42	1.68	1.75	E
0115	1.34	1.75	995	0.58	0.69	0.72	E
0119	2.12	2.75	1,340	0.92	1.09	1.14	D
0130	2.62	3.41	1,565	1.14	1.35	1.41	E
0132	1.27	1.64	955	0.55	0.65	0.68	D
0134	1.64	2.13	1,125	0.71	0.84	0.88	C
0135	1.28	1.66	965	0.56	0.66	0.69	D
0136	1.40	1.82	1,020	0.61	0.72	0.75	C
0139	2.25	2.92	1,395	0.98	1.15	1.20	D
0141	2.64	3.43	1,575	1.29	1.62	1.72	D
0142	1.26	1.63	950	0.61	0.77	0.82	C
0161	1.20	1.56	930	0.52	0.62	0.65	C
0163	2.01	2.60	1,285	0.87	1.03	1.07	C
0165	3.24	4.20	1,840	1.41	1.66	1.73	C
0166	1.65	2.15	1,130	0.72	0.85	0.89	C
0201	2.13	2.76	1,340	0.93	1.09	1.14	E
0204	1.73	2.24	1,165	0.75	0.89	0.92	B
0205	1.50	1.95	1,065	0.65	0.77	0.80	C

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**DIRECT EMPLOYMENT MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE WORKERS COMPENSATION INSURANCE
Proposed Effective December 1, 2025 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
0221	1.23	1.59	940	0.53	0.63	0.66	C
0222	2.02	2.61	1,290	0.88	1.03	1.08	D
0225	1.47	1.91	1,050	0.64	0.76	0.79	C
0227	1.30	1.70	975	0.57	0.67	0.70	D
0255	1.11	1.44	885	0.48	0.57	0.60	F
0257	1.42	1.85	1,030	0.62	0.73	0.76	E
0259	1.27	1.64	955	0.55	0.65	0.68	E
0261	1.67	2.17	1,140	0.73	0.86	0.90	E
0263	1.03	1.34	850	0.45	0.53	0.55	D
0265	1.34	1.75	995	0.58	0.69	0.72	C
0281	1.34	1.74	990	0.58	0.69	0.72	D
0282	2.90	3.76	1,685	1.26	1.49	1.55	D
0285	1.03	1.34	850	0.45	0.53	0.55	D
0301	3.05	3.96	1,755	1.32	1.57	1.63	E
0305	2.29	2.97	1,415	0.99	1.17	1.22	D
0306	1.88	2.44	1,230	0.82	0.97	1.01	C
0309	1.55	2.02	1,085	0.68	0.80	0.83	C
0311	1.67	2.18	1,140	0.73	0.86	0.90	C
0319	2.42	3.14	1,475	1.05	1.24	1.30	B
0323	1.91	2.47	1,240	0.83	0.98	1.02	C
0327	1.38	1.80	1,010	0.60	0.71	0.74	B
0402	1.75	2.27	1,175	0.76	0.90	0.94	E
0403	1.37	1.78	1,005	0.59	0.70	0.73	E
0404	1.64	2.14	1,130	0.72	0.85	0.88	F
0406	1.65	2.15	1,130	0.72	0.85	0.89	F
0407	1.72	2.22	1,155	0.74	0.88	0.92	E
0411	2.44	3.17	1,485	1.06	1.25	1.31	E
0413	2.72	3.53	1,610	1.18	1.40	1.46	D
0415	1.86	2.41	1,220	0.81	0.96	1.00	E
0416	1.10	1.43	885	0.48	0.57	0.59	D
0421	3.67	4.76	2,000	1.59	1.89	1.97	E
0425	3.75	4.87	2,000	1.63	1.93	2.01	D
0427	2.80	3.64	1,645	1.22	1.44	1.50	D
0429	1.75	2.26	1,170	0.76	0.90	0.93	D
0431	2.76	3.58	1,625	1.20	1.42	1.48	D
0433	1.85	2.39	1,215	0.80	0.95	0.99	D
0435	1.91	2.47	1,240	0.83	0.98	1.02	D
0441	0.60	0.77	655	0.26	0.30	0.32	D
0445	1.15	1.49	905	0.50	0.59	0.62	D
0446	0.72	0.93	710	0.31	0.37	0.38	D
0447	1.95	2.53	1,265	0.85	1.00	1.05	D
0449	1.14	1.47	895	0.49	0.58	0.61	D
0451	1.90	2.46	1,240	0.82	0.98	1.02	C
0454	3.06	3.97	1,760	1.33	1.57	1.64	D

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**DIRECT EMPLOYMENT MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
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Proposed Effective December 1, 2025 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
0456	2.42	3.14	1,475	1.05	1.24	1.30	C
0457	1.64	2.13	1,125	0.71	0.84	0.88	C
0458	0.79	1.02	740	0.34	0.40	0.42	C
0459	0.43	0.57	585	0.19	0.22	0.23	C
0461	1.98	2.56	1,275	0.86	1.01	1.06	D
0463	1.28	1.66	965	0.56	0.66	0.69	D
0464	1.57	2.04	1,095	0.68	0.81	0.84	D
0465	1.64	2.13	1,125	0.71	0.84	0.88	D
0467	1.85	2.39	1,215	0.80	0.95	0.99	C
0471	0.63	0.82	675	0.27	0.32	0.34	C
0472	0.39	0.50	565	0.17	0.20	0.21	C
0473	1.21	1.57	930	0.53	0.62	0.65	C
0474	1.16	1.50	910	0.50	0.60	0.62	E
0475	1.44	1.88	1,040	0.63	0.74	0.77	D
0476	0.70	0.91	705	0.30	0.36	0.37	E
0477	0.92	1.19	800	0.40	0.47	0.49	E
0483	0.76	0.98	730	0.33	0.39	0.40	C
0485	0.62	0.80	665	0.27	0.32	0.33	C
0486	0.80	1.04	750	0.35	0.41	0.43	C
0487	0.60	0.77	655	0.26	0.30	0.32	C
0488	0.55	0.73	640	0.24	0.29	0.30	C
0489	0.59	0.76	650	0.25	0.30	0.31	C
0501	2.18	2.83	1,365	0.95	1.12	1.17	F
0502	1.72	2.23	1,160	0.75	0.88	0.92	B
0506	1.07	1.38	865	0.46	0.55	0.57	C
0507	1.02	1.32	845	0.44	0.52	0.55	E
0509	2.77	3.60	1,630	1.21	1.43	1.49	G
0511	3.17	4.12	1,810	1.38	1.63	1.70	E
0512	2.15	a 2.79	b 1,355	0.94	1.11	1.15	D
0513	1.79	c 2.32	d 1,190	0.78	0.92	0.96	D
0535	1.38	1.80	1,010	0.60	0.71	0.74	D
0536	2.84	3.68	1,660	1.23	1.46	1.52	C
0551	0.48	0.63	605	0.21	0.25	0.26	F
0553	1.92	2.49	1,250	0.83	0.99	1.03	F
0555	0.70	0.91	705	0.30	0.36	0.37	C
0563	0.81	1.05	750	0.35	0.42	0.43	D
0571	1.27	1.65	960	0.55	0.66	0.68	D
0573	1.94	2.51	1,255	0.84	1.00	1.04	F
0581	0.79	1.02	740	0.34	0.40	0.42	E
0601	3.71	4.81	1,975	1.61	1.93	2.04	F
0603	3.16	4.09	1,730	1.36	1.63	1.73	F

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a OD: \$0.42 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$0.55 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.18 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.23 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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				A-1	A-2	A-3	
0605	4.21	5.46	2,000	1.84	2.21	2.34	E
0607	1.48	1.93	1,040	0.66	0.79	0.83	F
0608	2.00	2.59	1,220	0.84	1.01	1.07	F
0609	2.05	2.65	1,255	0.88	1.06	1.12	G
0611	5.33	6.92	2,000	2.33	2.80	2.96	F
0615	5.71	7.40	2,000	2.49	2.99	3.17	F
0617	1.78	2.31	1,150	0.77	0.92	0.98	G
0625	2.52	3.27	1,480	1.10	1.33	1.40	G
0643	5.96	7.73	2,000	2.61	3.14	3.32	G
0645	2.63	3.41	1,520	1.14	1.37	1.45	G
0646	2.81	3.64	1,610	1.23	1.48	1.57	E
0647	3.94	5.11	2,000	1.74	2.09	2.22	E
0648	2.38	3.09	1,435	1.06	1.27	1.35	F
0649	2.42	3.14	1,415	1.04	1.25	1.32	F
0651	2.49	3.24	1,465	1.09	1.31	1.39	F
0652	4.19	5.43	2,000	1.88	2.26	2.39	G
0653	3.18	4.13	1,765	1.39	1.67	1.77	G
0654	2.40	3.12	1,410	1.03	1.24	1.31	G
0655	5.05	6.56	2,000	2.22	2.66	2.82	G
0656	2.45	3.19	1,450	1.07	1.29	1.36	G
0657	4.58	5.95	2,000	2.00	2.40	2.54	G
0658	4.75	6.17	2,000	2.09	2.51	2.66	G
0659	7.88	10.23	2,000	3.47	4.17	4.41	G
0660	0.90	1.17	785	0.40	0.48	0.51	F
0661	1.28	1.66	930	0.55	0.66	0.70	F
0662	3.62	4.69	1,975	1.61	1.93	2.04	E
0663	1.72	2.23	1,130	0.75	0.90	0.96	F
0664	1.65	2.15	1,095	0.72	0.86	0.91	E
0665	3.03	3.94	1,720	1.35	1.62	1.71	G
0666	3.83	4.98	2,000	1.69	2.03	2.14	E
0667	1.20	1.56	895	0.51	0.61	0.65	F
0668	4.39	5.70	2,000	1.93	2.31	2.45	E
0669	4.39	5.70	2,000	1.92	2.31	2.44	F
0670	3.29	4.26	1,835	1.46	1.76	1.86	F
0673	3.37	4.36	1,855	1.48	1.78	1.88	E
0674	3.10	4.03	1,725	1.35	1.63	1.72	E
0675	1.58	2.06	1,085	0.70	0.84	0.89	G
0676	2.93	3.80	1,640	1.27	1.52	1.61	G
0677	1.31	1.70	950	0.57	0.69	0.73	G
0679	4.69	6.08	2,000	2.05	2.46	2.60	F
0681	3.34	4.33	1,835	1.46	1.76	1.86	F
0709	1.07	1.39	870	0.52	0.66	0.70	F
0716	1.64	2.13	1,125	0.79	1.01	1.06	D
0718	1.61	2.10	1,115	0.78	1.00	1.05	E

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				A-1	A-2	A-3	
0721	4.45	5.77	2,000	2.15	2.74	2.88	F
0744	0.23	0.30	495	0.10	0.12	0.12	C
0751	0.55	0.72	640	0.27	0.34	0.36	E
0752	0.35	0.46	550	0.17	0.22	0.23	G
0753	1.99	2.58	1,280	0.96	1.23	1.29	D
0755	0.90	1.16	790	0.43	0.55	0.58	F
0757	1.20	1.56	930	0.58	0.74	0.78	E
0759	3.14	4.07	1,795	1.51	1.93	2.03	E
0801	3.07	3.99	1,765	1.50	1.88	2.00	F
0802	1.73	2.24	1,165	0.78	0.94	1.00	G
0803	5.68	7.38	2,000	2.75	3.51	3.68	C
0804	1.54	2.01	1,085	0.75	0.95	1.00	D
0805	2.25	2.93	1,400	1.09	1.39	1.46	E
0806	3.94	5.13	2,000	1.92	2.41	2.57	C
0807	2.12	2.74	1,335	1.02	1.30	1.37	C
0808	3.10	4.02	1,775	1.50	1.91	2.00	E
0809	1.95	2.52	1,260	0.95	1.19	1.27	F
0811	3.80	4.93	2,000	1.84	2.34	2.46	F
0812	3.33	4.32	1,880	1.61	2.05	2.15	F
0813	2.00	2.59	1,285	0.97	1.22	1.30	D
0814	1.41	1.84	1,025	0.69	0.87	0.92	E
0815	1.29	1.67	965	0.63	0.79	0.84	D
0816	0.92	1.19	800	0.45	0.56	0.60	D
0817	2.69	3.50	1,600	1.30	1.66	1.75	D
0818	0.74	0.96	720	0.36	0.45	0.48	D
0819	0.42	0.55	580	0.20	0.24	0.26	F
0820	1.33	1.73	985	0.65	0.81	0.87	D
0821	3.02	3.91	1,740	1.47	1.84	1.96	C
0822	0.05	0.06	410	0.02	0.03	0.03	D
0825	1.81	2.34	1,195	0.88	1.10	1.17	B
0828	2.83	3.66	1,655	1.36	1.74	1.83	C
0855	2.27	2.95	1,410	1.11	1.39	1.48	E
0857	1.85	2.40	1,220	0.90	1.13	1.20	E
0858	2.51	3.26	1,515	1.22	1.54	1.63	F
0859	2.63	3.42	1,570	1.28	1.61	1.72	E
0860	2.55	3.31	1,530	1.24	1.56	1.66	D
0862	2.94	3.80	1,700	1.43	1.79	1.91	E
0865	0.83	1.07	760	0.40	0.50	0.54	C
0880	2.56	3.32	1,535	1.25	1.56	1.66	D
0882	2.41	3.13	1,470	1.17	1.47	1.57	B
0884	0.34	0.44	540	0.17	0.21	0.22	B
0885	1.33	1.73	985	0.65	0.81	0.87	D
0886	0.85	1.10	770	0.41	0.52	0.55	C
0887	0.42	0.54	575	0.20	0.24	0.25	C
0888	2.17	2.81	1,360	1.06	1.33	1.41	D
0890	0.19	0.25	475	0.09	0.11	0.12	C
0891	0.66	0.85	685	0.31	0.37	0.39	B
0896	0.55	0.72	640	0.27	0.34	0.36	B
0897	0.70	0.91	705	0.34	0.43	0.46	A

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				A-1	A-2	A-3	
0898	1.54	2.01	1,085	0.75	0.95	1.01	C
0899	0.52	0.69	630	0.26	0.32	0.34	B
0903	0.08	0.11	430	0.04	0.05	0.05	E
0904	0.68	0.88	695	0.33	0.42	0.44	E
0905	0.04	0.05	405	0.02	0.02	0.02	F
0907	1.89	2.45	1,235	0.92	1.15	1.23	C
0910	1.79	2.32	1,190	0.87	1.09	1.16	C
0911	1.50	1.95	1,065	0.73	0.92	0.98	D
0914	1.17	1.51	910	0.57	0.71	0.76	C
0915	0.86	1.11	775	0.42	0.52	0.56	C
0916	0.90	1.17	795	0.44	0.55	0.59	B
0917	1.57	2.04	1,095	0.76	0.96	1.02	C
0918	0.79	1.02	740	0.38	0.48	0.51	A
0919	0.82	1.06	755	0.40	0.50	0.53	C
0920	0.26	0.34	505	0.13	0.16	0.17	D
0921	2.02	2.61	1,290	0.98	1.23	1.31	C
0922	1.14	1.48	900	0.56	0.70	0.74	C
0923	1.04	1.35	855	0.51	0.64	0.68	C
0924	1.95	2.53	1,265	0.95	1.19	1.27	C
0925	1.35	1.76	995	0.66	0.83	0.88	C
0926	1.17	1.51	910	0.57	0.71	0.76	C
0927	0.42	0.55	580	0.21	0.26	0.28	C
0928	1.27	1.64	955	0.62	0.77	0.82	B
0932	0.35	0.45	545	0.17	0.21	0.23	D
0933	1.36	1.77	1,000	0.66	0.83	0.89	D
0934	1.59	2.07	1,105	0.78	0.97	1.04	D
0935	0.58	0.75	650	0.28	0.35	0.37	C
0936	0.15	0.19	455	0.07	0.08	0.09	E
0939	2.32	3.01	1,430	1.12	1.43	1.50	F
0940	1.34	1.75	995	0.65	0.82	0.88	C
0941	1.72	2.23	1,160	0.84	1.05	1.12	C
0942	1.44	1.87	1,035	0.70	0.88	0.94	D
0943	2.03	2.63	1,295	0.99	1.24	1.32	C
0944	0.90	1.17	795	0.44	0.55	0.59	B
0945	1.17	1.51	910	0.57	0.71	0.76	A
0948	0.72	0.93	710	0.33	0.40	0.43	C
0951	0.22	0.29	490	0.11	0.13	0.14	E
0952	0.29	0.37	520	0.14	0.18	0.19	E
0953	0.05	0.06	410	0.02	0.03	0.03	D
0954	1.09	1.41	875	0.53	0.67	0.70	E
0955	0.05	0.07	415	0.03	0.03	0.03	F
0956	0.07	0.09	420	0.03	0.04	0.04	E
0957	0.25	0.33	505	0.12	0.15	0.15	D
0958	1.02	1.32	845	0.48	0.58	0.61	C
0959	0.75	0.97	725	0.36	0.46	0.49	B
0960	1.45	1.89	1,040	0.71	0.89	0.95	C
0961	0.30	0.39	525	0.14	0.17	0.18	D

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**DIRECT EMPLOYMENT MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE WORKERS COMPENSATION INSURANCE
Proposed Effective December 1, 2025 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
0962	0.03	0.04	405	0.01	0.02	0.02	D
0963	0.24	0.31	495	0.11	0.14	0.14	C
0964	0.85	1.10	770	0.41	0.52	0.55	B
0965	0.24	0.31	495	0.11	0.14	0.14	B
0966	1.32	1.72	985	0.64	0.81	0.86	D
0967	0.50	0.66	620	0.24	0.31	0.33	C
0968	0.60	0.78	660	0.29	0.37	0.39	B
0969	1.50	1.95	1,065	0.73	0.93	0.97	D
0970	3.78	4.91	2,000	1.83	2.34	2.45	A
0971	1.42	1.85	1,030	0.69	0.87	0.93	D
0973	1.11	1.44	885	0.54	0.68	0.72	B
0974	1.22	1.58	935	0.59	0.75	0.79	C
0975	0.67	0.87	690	0.33	0.41	0.44	A
0976	0.77	0.99	730	0.37	0.47	0.50	C
0977	0.18	0.23	470	0.09	0.11	0.12	B
0978	1.26	1.63	950	0.61	0.77	0.82	D
0979	1.75	2.26	1,170	0.85	1.06	1.13	A
0980	1.36	1.77	1,000	0.66	0.83	0.89	C
0981	0.97	1.25	820	0.47	0.59	0.63	B
0983	2.79	3.62	1,640	1.36	1.71	1.82	D
0984	0.08	0.11	430	0.04	0.05	0.05	C
0985	1.74	2.25	1,165	0.84	1.07	1.12	E
0986	0.77	1.00	735	0.37	0.47	0.50	A
0988	0.05	0.07	415	0.03	0.03	0.03	C
0991	2.03	2.63	1,295	0.98	1.25	1.31	A
0992	1.95	2.52	1,260	0.94	1.20	1.26	F
0995	2.97	3.85	1,720	1.44	1.83	1.92	F
0997	0.33	0.43	540	0.16	0.20	0.22	E
0999	2.15	2.79	1,355	1.05	1.32	1.40	D
4771	1.84	2.38	1,420	0.80	0.94	0.98	F
0771	0.45	0.60					G
4777	3.80	4.93	2,000	1.65	1.95	2.04	F
7405	0.70	0.91	795	0.34	0.43	0.45	D
7445	0.21	0.27					F
7413	0.32	0.42	565	0.16	0.20	0.21	F
7453	0.07	0.09					G
7421	0.39	0.51	565	0.19	0.24	0.26	E
7424	0.93	1.21	805	0.45	0.58	0.60	F
7428	0.76	0.98	730	0.36	0.47	0.49	C
9740	0.01	0.02					
9741	0.01	0.01					

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**DIRECT EMPLOYMENT MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE WORKERS COMPENSATION INSURANCE
Proposed Effective December 1, 2025 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
Per capita							
0908	65.30	84.74	475	31.80	39.92	42.50	D
0909	30.16	39.14	429	14.69	18.44	19.63	D
0912	223.54	290.08	680	108.85	136.65	145.48	D
0913	149.42	193.90	584	72.76	91.34	97.24	D
A rated							
9985	A	A	A	A	A	A	

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Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

Superseded

**TEMPORARY STAFFING MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE WORKERS COMPENSATION INSURANCE
Proposed Effective December 1, 2025 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
2005	11.05	14.34	2,000	5.01	6.02	6.37	F
2009	11.33	14.70	2,000	5.48	6.99	7.33	G
2011	2.16	2.80	1,355	1.05	1.32	1.41	D
2012	4.56	5.92	2,000	2.07	2.49	2.63	E
2013	2.55	3.31	1,530	1.24	1.56	1.66	C
2015	8.84	11.47	2,000	4.27	5.45	5.72	F
2055	5.05	6.56	2,000	2.44	3.12	3.27	F
2059	7.20	9.35	2,000	3.13	3.70	3.86	E
2101	3.71	4.82	2,000	1.62	1.91	1.99	E
2104	3.64	4.72	2,000	1.58	1.87	1.95	D
2105	5.42	7.03	2,000	2.36	2.79	2.90	D
2106	6.95	9.02	2,000	3.02	3.57	3.72	D
2107	3.47	4.50	1,945	1.51	1.78	1.86	C
2108	3.12	4.05	1,785	1.35	1.60	1.67	B
2109	4.91	6.38	2,000	2.14	2.53	2.63	D
2110	3.68	4.77	2,000	1.60	1.89	1.97	C
2111	7.75	10.05	2,000	3.37	3.98	4.15	C
2112	12.22	15.86	2,000	5.31	6.28	6.55	C
2113	2.69	3.49	1,595	1.17	1.38	1.44	C
2114	7.71	10.01	2,000	3.35	3.96	4.13	E
2115	3.10	4.02	1,775	1.34	1.59	1.66	E
2119	4.86	6.32	2,000	2.12	2.50	2.61	D
2130	5.87	7.62	2,000	2.55	3.02	3.14	E
2132	2.79	3.63	1,640	1.22	1.44	1.50	D
2134	3.58	4.65	1,995	1.56	1.84	1.92	C
2135	2.87	3.72	1,675	1.25	1.47	1.54	D
2136	3.23	4.19	1,835	1.40	1.66	1.73	C
2139	5.41	7.02	2,000	2.35	2.78	2.90	D
2141	5.40	7.00	2,000	2.63	3.30	3.51	D
2142	2.59	3.37	1,555	1.26	1.59	1.69	C
2161	2.83	3.66	1,655	1.23	1.45	1.51	C
2163	4.79	6.22	2,000	2.08	2.46	2.57	C
2165	7.57	9.82	2,000	3.29	3.89	4.05	C
2166	3.91	5.07	2,000	1.70	2.01	2.09	C
2201	4.76	6.17	2,000	2.07	2.45	2.55	E
2204	4.14	5.37	2,000	1.80	2.13	2.22	B
2205	3.40	4.41	1,910	1.48	1.75	1.82	C
2221	2.94	3.80	1,700	1.27	1.51	1.57	C
2222	4.53	5.87	2,000	1.97	2.33	2.42	D
2225	3.24	4.20	1,840	1.41	1.66	1.73	C

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**TEMPORARY STAFFING MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
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Proposed Effective December 1, 2025 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
2227	2.35	3.05	1,440	1.02	1.21	1.26	D
2255	2.55	3.31	1,530	1.11	1.31	1.37	F
2257	3.20	4.15	1,820	1.39	1.64	1.71	E
2259	2.69	3.50	1,600	1.17	1.39	1.44	E
2261	3.66	4.75	2,000	1.59	1.88	1.96	E
2263	2.34	3.04	1,440	1.02	1.20	1.25	D
2265	3.17	4.11	1,810	1.38	1.63	1.69	C
2281	3.01	3.90	1,735	1.31	1.55	1.61	D
2282	6.60	8.57	2,000	2.87	3.39	3.54	D
2285	2.35	3.05	1,440	1.02	1.21	1.26	D
2301	6.81	8.84	2,000	2.96	3.50	3.65	E
2305	5.37	6.96	2,000	2.33	2.76	2.87	D
2306	4.49	5.83	2,000	1.95	2.31	2.41	C
2309	3.47	4.51	1,945	1.51	1.79	1.86	C
2311	3.83	4.97	2,000	1.67	1.97	2.05	C
2319	5.77	7.49	2,000	2.51	2.97	3.09	B
2323	4.49	5.83	2,000	1.95	2.31	2.41	C
2327	3.40	4.41	1,910	1.48	1.75	1.82	B
2402	4.02	5.21	2,000	1.74	2.06	2.15	E
2403	3.15	4.09	1,800	1.37	1.62	1.69	E
2404	3.68	4.78	2,000	1.60	1.89	1.97	F
2406	3.70	4.80	2,000	1.61	1.90	1.98	F
2407	3.99	5.17	2,000	1.73	2.05	2.13	E
2411	5.55	7.20	2,000	2.41	2.85	2.97	E
2413	5.96	7.74	2,000	2.59	3.06	3.19	D
2415	4.05	5.25	2,000	1.76	2.08	2.17	E
2416	2.57	3.34	1,540	1.12	1.32	1.38	D
2421	8.20	10.64	2,000	3.56	4.22	4.39	E
2425	8.38	10.89	2,000	3.65	4.31	4.49	D
2427	6.28	8.14	2,000	2.73	3.22	3.36	D
2429	3.89	5.05	2,000	1.69	2.00	2.09	D
2431	6.16	8.00	2,000	2.68	3.17	3.30	D
2433	4.19	5.44	2,000	1.82	2.15	2.24	D
2435	4.26	5.52	2,000	1.85	2.19	2.28	D
2441	1.35	1.76	995	0.59	0.70	0.72	D
2445	2.73	3.55	1,615	1.19	1.41	1.47	D
2446	1.62	2.11	1,120	0.71	0.84	0.87	D
2447	4.36	5.66	2,000	1.90	2.24	2.34	D
2449	2.56	3.33	1,540	1.12	1.32	1.37	D
2451	4.30	5.58	2,000	1.87	2.21	2.30	C

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				A-1	A-2	A-3	
2454	6.85	8.89	2,000	2.98	3.52	3.67	D
2456	5.54	7.19	2,000	2.41	2.85	2.97	C
2457	3.60	4.67	2,000	1.56	1.85	1.93	C
2458	1.81	2.34	1,195	0.78	0.93	0.97	C
2459	1.01	1.31	840	0.44	0.52	0.54	C
2461	4.44	5.76	2,000	1.93	2.28	2.38	D
2463	3.07	3.99	1,765	1.33	1.58	1.64	D
2464	3.45	4.48	1,935	1.50	1.77	1.85	D
2465	3.64	4.73	2,000	1.58	1.87	1.95	D
2467	4.12	5.35	2,000	1.79	2.12	2.21	C
2471	1.38	1.80	1,010	0.60	0.71	0.74	C
2472	0.88	1.14	785	0.38	0.45	0.47	C
2473	2.74	3.56	1,620	1.19	1.41	1.47	C
2474	2.56	3.33	1,540	1.12	1.32	1.37	E
2475	3.13	4.06	1,790	1.36	1.61	1.67	D
2476	1.54	2.01	1,085	0.67	0.80	0.83	E
2477	2.09	2.71	1,325	0.91	1.07	1.12	E
2483	1.78	2.30	1,185	0.77	0.91	0.95	C
2485	1.35	1.76	995	0.59	0.70	0.72	C
2486	1.81	2.34	1,195	0.78	0.93	0.97	C
2487	1.29	1.67	965	0.56	0.66	0.69	C
2488	1.24	1.60	940	0.54	0.64	0.66	C
2489	1.33	1.73	985	0.58	0.68	0.71	C
2501	5.00	6.49	2,000	2.17	2.57	2.68	F
2502	3.84	4.98	2,000	1.67	1.97	2.06	B
2506	2.50	3.25	1,510	1.09	1.29	1.34	C
2507	2.28	2.96	1,410	0.99	1.17	1.22	E
2509	6.20	8.05	2,000	2.70	3.19	3.32	G
2511	7.12	9.24	2,000	3.10	3.66	3.81	E
2512	4.81	6.25	2,000	2.09	2.47	2.58	D
2513	4.00	5.19	2,000	1.74	2.05	2.14	D
2535	3.24	4.21	1,840	1.41	1.67	1.74	D
2536	6.73	8.74	2,000	2.93	3.46	3.61	C
2551	1.06	1.37	865	0.46	0.54	0.57	F
2553	3.99	5.18	2,000	1.73	2.05	2.14	F
2555	1.59	2.07	1,105	0.69	0.82	0.85	C
2563	1.72	2.22	1,155	0.74	0.88	0.92	D
2571	2.83	3.66	1,655	1.23	1.45	1.51	D
2573	4.29	5.57	2,000	1.87	2.21	2.30	F
2581	1.67	2.17	1,140	0.73	0.86	0.90	E

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				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
2601	8.71	11.30	2,000	3.78	4.54	4.80	F
2603	6.97	9.05	2,000	3.04	3.66	3.87	F
2605	10.24	13.29	2,000	4.47	5.37	5.68	E
2607	3.56	4.62	1,945	1.58	1.89	2.00	F
2608	4.79	6.22	2,000	2.03	2.44	2.58	F
2609	4.92	6.38	2,000	2.13	2.56	2.70	G
2611	12.24	15.88	2,000	5.34	6.42	6.79	F
2615	13.73	17.81	2,000	5.99	7.20	7.61	F
2617	4.20	5.44	2,000	1.83	2.20	2.33	G
2625	5.99	7.77	2,000	2.61	3.14	3.32	G
2643	13.87	18.00	2,000	6.05	7.27	7.69	G
2645	6.22	8.08	2,000	2.72	3.27	3.46	G
2646	6.67	8.66	2,000	2.95	3.54	3.74	E
2647	9.77	12.68	2,000	4.33	5.21	5.51	E
2648	5.79	7.51	2,000	2.58	3.10	3.28	F
2649	5.70	7.39	2,000	2.49	2.99	3.16	F
2651	6.04	7.83	2,000	2.65	3.19	3.37	F
2652	10.47	13.59	2,000	4.71	5.66	5.99	G
2653	7.46	9.68	2,000	3.28	3.94	4.17	G
2654	5.56	7.22	2,000	2.40	2.88	3.04	G
2655	11.04	14.32	2,000	4.85	5.83	6.17	G
2656	5.41	7.02	2,000	2.36	2.84	3.00	G
2657	10.57	13.72	2,000	4.61	5.54	5.87	G
2658	10.96	14.23	2,000	4.84	5.82	6.15	G
2659	19.48	25.28	2,000	8.50	10.22	10.81	G
2660	2.11	2.74	1,295	0.92	1.11	1.17	F
2661	3.03	3.93	1,690	1.32	1.59	1.68	F
2662	8.08	10.48	2,000	3.52	4.23	4.48	E
2663	4.13	5.36	2,000	1.81	2.17	2.30	F
2664	3.98	5.16	2,000	1.73	2.07	2.19	E
2665	7.05	9.15	2,000	3.14	3.77	3.99	G
2666	8.96	11.63	2,000	3.94	4.74	5.01	E
2667	2.78	3.61	1,585	1.21	1.46	1.54	F
2668	10.84	14.08	2,000	4.73	5.69	6.02	E
2669	10.12	13.13	2,000	4.42	5.31	5.61	F
2670	8.37	10.86	2,000	3.65	4.39	4.64	F
2673	7.16	9.29	2,000	3.13	3.76	3.97	E
2674	7.61	9.88	2,000	3.32	3.99	4.22	E
2675	3.76	4.88	2,000	1.67	2.01	2.13	G
2676	7.07	9.17	2,000	3.08	3.70	3.92	G
2677	2.95	3.82	1,655	1.28	1.54	1.63	G

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**TEMPORARY STAFFING MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE WORKERS COMPENSATION INSURANCE
Proposed Effective December 1, 2025 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
2679	10.78	13.99	2,000	4.71	5.65	5.98	F
2681	8.26	10.73	2,000	3.61	4.34	4.59	F
2709	0.74	0.96	720	0.36	0.45	0.48	F
2716	4.05	5.26	2,000	1.96	2.50	2.62	D
2718	3.64	4.73	2,000	1.76	2.25	2.36	E
2721	10.94	14.20	2,000	5.29	6.75	7.08	F
2744	0.61	0.79	665	0.26	0.31	0.32	C
2751	1.25	1.62	950	0.61	0.77	0.81	E
2752	0.84	1.09	765	0.41	0.52	0.54	G
2753	4.45	5.77	2,000	2.15	2.74	2.88	D
2755	1.94	2.51	1,255	0.94	1.19	1.25	F
2757	2.85	3.69	1,665	1.38	1.75	1.84	E
2759	7.28	9.45	2,000	3.52	4.49	4.71	E
2801	6.41	8.31	2,000	3.12	3.92	4.17	F
2802	4.02	5.21	2,000	1.82	2.19	2.31	G
2803	11.33	14.70	2,000	5.48	6.99	7.33	C
2804	3.81	4.95	2,000	1.85	2.35	2.47	D
2805	5.22	6.77	2,000	2.52	3.22	3.38	E
2806	8.19	10.63	2,000	3.99	5.01	5.33	C
2807	5.09	6.60	2,000	2.46	3.14	3.29	C
2808	7.39	9.58	2,000	3.57	4.56	4.78	E
2809	3.99	5.18	2,000	1.94	2.44	2.60	F
2811	8.55	11.09	2,000	4.13	5.27	5.53	F
2812	7.35	9.53	2,000	3.55	4.53	4.75	F
2813	4.11	5.33	2,000	2.00	2.51	2.67	D
2814	2.87	3.72	1,675	1.40	1.75	1.87	E
2815	2.65	3.44	1,575	1.29	1.62	1.73	D
2816	1.90	2.46	1,240	0.92	1.16	1.23	D
2817	6.55	8.50	2,000	3.16	4.04	4.24	D
2818	1.52	1.98	1,075	0.74	0.93	0.99	D
2819	0.72	0.93	710	0.33	0.40	0.43	F
2820	2.76	3.58	1,625	1.34	1.69	1.80	D
2821	6.26	8.11	2,000	3.04	3.82	4.07	C
2825	3.74	4.85	2,000	1.82	2.29	2.43	B
2828	6.74	8.75	2,000	3.26	4.16	4.36	C
2855	4.63	6.01	2,000	2.26	2.83	3.02	E
2857	3.76	4.88	2,000	1.83	2.30	2.45	E
2858	5.14	6.66	2,000	2.50	3.14	3.34	F
2859	5.33	6.91	2,000	2.59	3.26	3.47	E
2860	5.15	6.68	2,000	2.51	3.15	3.35	D

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FOR DELAWARE WORKERS COMPENSATION INSURANCE
Proposed Effective December 1, 2025 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
2862	6.06	7.87	2,000	2.95	3.71	3.95	E
2865	1.66	2.16	1,135	0.81	1.02	1.08	C
2880	5.29	6.86	2,000	2.57	3.23	3.44	D
2882	5.00	6.50	2,000	2.44	3.06	3.26	B
2884	0.71	0.92	705	0.34	0.43	0.46	B
2885	2.78	3.61	1,635	1.36	1.70	1.81	D
2886	1.73	2.24	1,165	0.84	1.06	1.12	C
2887	1.32	1.72	985	0.62	0.75	0.79	C
2888	4.45	5.77	2,000	2.17	2.72	2.89	C
2890	0.71	0.92	705	0.33	0.40	0.42	C
2891	2.39	3.11	1,465	1.12	1.36	1.44	B
2896	1.14	1.47	895	0.55	0.69	0.74	B
2897	1.45	1.89	1,040	0.71	0.89	0.95	A
2898	3.18	4.13	1,815	1.55	1.94	2.07	C
2899	1.08	1.40	875	0.53	0.66	0.70	B
2903	0.27	0.35	510	0.13	0.15	0.16	E
2904	0.73	0.94	715	0.35	0.45	0.47	E
2905	0.12	0.16	445	0.06	0.07	0.07	F
2907	3.88	5.04	2,000	1.89	2.38	2.53	C
2910	3.65	4.74	2,000	1.78	2.23	2.38	C
2911	3.07	3.99	1,765	1.50	1.88	2.00	D
2914	2.43	3.16	1,480	1.19	1.49	1.58	C
2915	1.76	2.28	1,175	0.86	1.07	1.14	C
2916	1.88	2.43	1,230	0.91	1.15	1.22	B
2917	3.25	4.22	1,845	1.58	1.99	2.12	C
2918	1.62	2.11	1,120	0.79	0.99	1.06	A
2919	1.72	2.22	1,155	0.83	1.05	1.11	C
2920	0.54	0.71	635	0.27	0.33	0.35	D
2921	4.12	5.34	2,000	2.00	2.51	2.68	C
2922	2.36	3.07	1,450	1.15	1.44	1.54	C
2923	2.14	2.77	1,345	1.04	1.31	1.39	C
2924	4.08	5.29	2,000	1.98	2.49	2.65	C
2925	2.79	3.63	1,640	1.36	1.71	1.82	C
2926	2.39	3.11	1,465	1.17	1.46	1.56	C
2927	0.87	1.13	780	0.42	0.53	0.57	C
2928	2.62	3.41	1,565	1.28	1.61	1.71	B
2932	0.71	0.92	705	0.34	0.43	0.46	D
2933	2.78	3.61	1,635	1.36	1.70	1.81	D
2934	3.29	4.27	1,865	1.60	2.01	2.14	D
2935	1.18	1.53	920	0.58	0.72	0.77	C

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				A-1	A-2	A-3	
2936	0.49	0.65	615	0.23	0.28	0.30	E
2939	5.41	7.02	2,000	2.62	3.34	3.50	F
2940	2.76	3.59	1,630	1.35	1.69	1.80	C
2941	3.61	4.69	2,000	1.76	2.21	2.35	C
2944	1.83	2.37	1,210	0.89	1.12	1.19	B
2945	2.41	3.13	1,470	1.17	1.47	1.57	A
2948	2.54	3.30	1,530	1.19	1.44	1.53	C
2951	0.72	0.93	710	0.33	0.40	0.43	E
2952	0.60	0.77	655	0.29	0.36	0.38	E
2953	0.16	0.21	460	0.08	0.09	0.10	D
2954	2.56	3.33	1,540	1.24	1.58	1.66	E
2955	0.18	0.24	475	0.09	0.11	0.11	F
2956	0.22	0.29	490	0.11	0.13	0.14	E
2957	0.86	1.11	775	0.40	0.48	0.51	D
2958	3.44	4.46	1,930	1.61	1.94	2.06	C
2959	1.46	1.90	1,045	0.71	0.89	0.95	B
2960	3.00	3.88	1,730	1.46	1.83	1.95	C
2961	1.05	1.36	860	0.49	0.59	0.63	D
2962	0.08	0.11	430	0.04	0.05	0.05	D
2963	0.83	1.08	765	0.39	0.47	0.50	C
2964	1.75	2.26	1,170	0.85	1.06	1.13	B
2965	0.67	0.86	685	0.31	0.37	0.40	B
2966	2.71	3.52	1,605	1.32	1.66	1.77	D
2967	1.20	1.55	925	0.58	0.74	0.77	C
2968	1.20	1.55	925	0.58	0.73	0.78	B
2969	3.47	4.50	1,945	1.68	2.14	2.24	D
2970	7.71	10.00	2,000	3.72	4.75	4.99	A
2971	2.97	3.84	1,715	1.44	1.81	1.93	D
2973	2.30	2.99	1,420	1.12	1.41	1.50	B
2974	2.52	3.27	1,520	1.23	1.54	1.64	C
2975	1.37	1.79	1,010	0.67	0.84	0.90	A
2976	1.57	2.04	1,095	0.76	0.96	1.02	C
2977	0.39	0.50	565	0.19	0.24	0.25	B
2978	2.54	3.30	1,530	1.24	1.55	1.65	D
2979	3.61	4.68	2,000	1.76	2.21	2.35	A
2980	2.79	3.62	1,640	1.36	1.71	1.82	C
2981	1.99	2.57	1,275	0.97	1.21	1.29	B
2983	5.76	7.48	2,000	2.81	3.52	3.75	D
2984	0.39	0.50	565	0.18	0.22	0.23	C
2986	1.58	2.06	1,100	0.77	0.97	1.03	A

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				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
2988	0.39	0.50	565	0.18	0.22	0.23	C
2991	4.38	5.68	2,000	2.12	2.70	2.83	A
2992	4.56	5.91	2,000	2.20	2.81	2.95	F
2995	6.75	8.76	2,000	3.26	4.16	4.37	F
2997	0.68	0.88	695	0.33	0.41	0.44	E
2999	4.43	5.75	2,000	2.16	2.71	2.88	D
6771	4.06	5.27	2,000	1.76	2.09	2.17	F
6777	8.49	11.01	2,000	3.69	4.36	4.54	F
9428	1.75	2.26	1,170	0.84	1.07	1.13	C

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Superseded