Exhibit 20
Amended

DELAWARE COMPENSATION RATING BUREAU, INC.

Review of Experience Rating Plan Parameters

Page 20.1 contains Collectible Premium Ratios.

Page 20.2 contains Expected Loss Rate Factors. They are applied to residual market rates by classification to produce Table A, Expected Loss Factors, which are the basis for the calculation of Expected Losses.

COLLECTIBLE PREMIUM RATIOS *

Manual Years 2022 to 2024 Market Profile Report Data

Manual Year	Premium at Manual Rates	Collected Premium (Excluding Constants)	Collectible Premium Ratio (2)/(3)
(1)	(2)	(3)	(4)
		ALL INDUSTRIES	
2022	316,242,500	329,460,275	0.9599
2023	273,685,313	284,319,712	0.9626
2024	252,857,315	262,950,453	0.9616
TOTAL	842,785,128	876,730,440	0.9613
		MANUFACTURING	
2022	33,093,620	28,798,444	1.1491
2023	25,635,141	23,508,246	1.0905
2024	22,160,686	20,940,132	1.0583
TOTAL	80,889,447	73,246,822	1.1043
		CONTRACTING	
2022	79,574,626	77,965,135	1.0206
2023	72,227,914	70,399,642	1.0260
2024	63,126,278	60,932,996	1.0360
TOTAL	214,928,818	209,297,773	1.0269
		OFFICE & CLERICAL	
2022	37,240,444	39,033,863	0.9541
2023	32,721,253	33,413,716	0.9793
2024	29,179,763	28,115,050	1.0379
TOTAL	99,141,460	100,562,629	0.9859
		GOODS & SERVICES	
2022	138,240,673	152,611,932	0.9058
2023	118,893,253	130,478,655	0.9112
2024	115,104,951	127,216,108	0.9048
TOTAL	372,238,877	410,306,695	0.9072
		MISCELLANEOUS	
2022	28,093,137	31,050,901	0.9047
2023	24,207,752	26,519,453	0.9128
2024	23,285,637	25,746,167	0.9044
TOTAL	75,586,526	83,316,521	0.9072

* Excludes classifications and coverages not subject to experience rating.

EXPECTED LOSS RATE FACTORS

CALCULATION OF EXPECTED LOSS RATE FACTORS

Policy Year Beginning 12/1	Average Law Multiplier	Adjustment Factor	Loss Ratio Development Factor	Expense Allowance * 1 / (PLR/CPR)	Trend Factor	Product (2) * (3) * (4) * (5) * (6)	Expected Loss Rate Factor 1.0 / (7)	Factor to Reflect Approved Rate Levels**	Combined Effect (8) * (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
				Manufacturing					
2021	1.0513	1.0000	1.1411	1.9040	1.0513	2.4013	0.4164	1.0371	0.4318
2022	1.0324	1.0000	1.2265	1.9040	1.0380	2.5025	0.3996	1.0371	0.4144
2023	1.0157	1.0000	1.4928	1.9040	1.0250	2.9591	0.3379	1.0371	0.3504
				Contracting					
2021	1.0513	1.0000	1.1397	1.7705	1.0513	2.2302	0.4484	1.0371	0.4650
2022	1.0324	1.0000	1.2435	1.7705	1.0380	2.3593	0.4239	1.0371	0.4396
2023	1.0157	1.0000	1.5379	1.7705	1.0250	2.8347	0.3528	1.0371	0.3659
				Office and Clerical					
2021	1.0513	1.0000	1.1410	1.6998	1.0513	2.1436	0.4665	1.0371	0.4838
2022	1.0324	1.0000	1.2476	1.6998	1.0380	2.2726	0.4400	1.0371	0.4563
2023	1.0157	1.0000	1.5542	1.6998	1.0250	2.7504	0.3636	1.0371	0.3771
				Goods and Services					
2021	1.0513	1.0000	1.1433	1.5641	1.0513	1.9764	0.5060	1.0371	0.5248
2022	1.0324	1.0000	1.2552	1.5641	1.0380	2.1039	0.4753	1.0371	0.4929
2023	1.0157	1.0000	1.6221	1.5641	1.0250	2.6414	0.3786	1.0371	0.3926
				Miscellaneous					
2021	1.0513	1.0000	1.1498	1.5641	1.0513	1.9877	0.5031	1.0371	0.5218
2022	1.0324	1.0000	1.2442	1.5641	1.0380	2.0855	0.4795	1.0371	0.4973
2023	1.0157	1.0000	1.6341	1.5641	1.0250	2.6609	0.3758	1.0371	0.3897

* Permissible Loss Ratio =	0.5800
Collectible Premium Ratios	
Manufacturing =	1.1043
Contracting =	1.0269
Office & Clerical =	0.9859
Goods & Services =	0.9072
Miscellaneous =	0.9072

** (12/1/25 Filed Change in Manual Rate Level)/(12/1/25 Approved Change in Manual Rate Level) by Industry Group, from Exhibit 12, Page 1.