

DELAWARE COMPENSATION RATING BUREAU, INC.

Delaware Workplace Safety Program and Merit Rating Plan

All experience rated risks are eligible to participate in the Workplace Safety Program. The credit is equal to 20% of the complement of their experience rating plan credibility. Page 29.1 shows Workplace Safety Program data for eligible and participating risks under the program.

Also, a Merit Rating Plan is available for risks not eligible for Experience Rating. In order to qualify for a Merit Rating discount, a risk must have no indemnity claims during the last three completed policy periods. The program is revenue neutral with one indemnity claim and the risk receives a surcharge for two or more indemnity claims.

Page 29.2 shows the surcharge to manual residual market rates and voluntary market loss costs for the Merit Rating Plan and Workplace Safety Program.

DELAWARE COMPENSATION RATING BUREAU, INC.

**DELAWARE WORKPLACE SAFETY PROGRAM
RATING YEAR 2025**

Policy Size		Participating				Eligible		% Participating	
From	To	# Risks	Std Premium	Credit	% Credit	# Risks	Std Premium	# Risks	SEP
0	5,000	153	534,644	32,555	6.1%	2,698	7,346,133	5.7%	7.3%
5,001	7,500	123	758,562	45,693	6.0%	883	5,435,144	13.9%	14.0%
7,501	10,000	103	901,677	53,788	6.0%	546	4,727,125	18.9%	19.1%
10,001	12,500	83	928,970	54,911	5.9%	385	4,294,496	21.6%	21.6%
12,501	15,000	66	901,920	52,611	5.8%	273	3,727,150	24.2%	24.2%
15,001	17,500	54	874,594	50,664	5.8%	209	3,394,680	25.8%	25.8%
17,501	20,000	39	720,881	41,000	5.7%	142	2,644,711	27.5%	27.3%
20,001	25,000	72	1,614,165	91,226	5.7%	257	5,729,527	28.0%	28.2%
25,001	30,000	46	1,242,602	68,298	5.5%	169	4,617,594	27.2%	26.9%
30,001	35,000	37	1,196,855	65,402	5.5%	123	3,988,753	30.1%	30.0%
35,001	40,000	38	1,426,322	73,611	5.2%	120	4,483,962	31.7%	31.8%
40,001	45,000	29	1,211,042	62,340	5.1%	83	3,513,017	34.9%	34.5%
45,001	50,000	17	804,522	40,467	5.0%	68	3,233,788	25.0%	24.9%
50,001	55,000	12	630,689	31,763	5.0%	45	2,366,311	26.7%	26.7%
55,001	60,000	17	977,890	48,814	5.0%	55	3,165,822	30.9%	30.9%
60,001	70,000	35	2,250,768	108,958	4.8%	78	5,001,587	44.9%	45.0%
70,001	80,000	12	885,453	42,057	4.7%	57	4,252,364	21.1%	20.8%
80,001	90,000	14	1,199,387	54,199	4.5%	57	4,871,513	24.6%	24.6%
90,001	100,000	16	1,516,531	69,981	4.6%	35	3,311,936	45.7%	45.8%
100,001	200,000	55	7,395,212	299,967	4.1%	220	30,519,369	25.0%	24.2%
200,001	300,000	6	1,485,306	49,761	3.4%	59	14,330,682	10.2%	10.4%
300,001	400,000	4	1,318,133	34,402	2.6%	27	9,344,873	14.8%	14.1%
400,001	500,000	1	417,149	9,177	2.2%	11	4,875,832	9.1%	8.6%
500,001	1,000,000	2	1,220,619	17,162	1.4%	28	17,835,054	7.1%	6.8%
1,000,001	& higher	0				16	34,494,234	0.0%	0.0%
Grand Total		1,034	32,413,893	1,498,807	4.6%	6,644	191,505,657	15.6%	16.9%

Average Credit - All Eligible Risks

0.78%

Delaware Compensation Rating Bureau, Inc.

Offset for Merit Rating Plan and Workplace Safety Program - December 1, 2025

Risk Type	Manual Premium	Merit Rating Adjustment	%	Workplace Safety Adjustment	%	Combined Adjustment	%
Non-Rated Risks							
1. Not Qualified for MRP	10,291,554	-	0.00%			-	0.00%
2. Qualified for MRP Discount	7,619,500	(380,975)	-5.00%			(380,975)	-5.00%
3. Qualified for MRP No Adjustment	455,516	-	0.00%			-	0.00%
4. Qualified for MRP Surcharge	213,111	10,655	5.00%			10,655	5.00%
Total Non-Rated Risks	18,579,681	(370,320)	-1.99%			(370,320)	-1.99%
Experience Rated Risks	199,360,945			(1,560,286)	-0.78%	(1,560,286)	-0.78%
All Risks	217,940,626	(370,320)	-0.17%	(1,560,286)	-0.72%	(1,930,606)	-0.89%
Adjustment to Manual Premium *							0.89% *

$$* .0089 = 217,940,626 / (217,940,626 - 1,930,606) - 1.0$$