

DELAWARE COMPENSATION RATING BUREAU, INC.

Temporary Staffing Rates

The methodology to determine workers compensation rates for temporary staffing risks calculates factors that are applied to direct employment rates by class in this filing. Those factors represent the temporary staffing pure premium compared to the direct employment pure premium for each class.

Note that the rates reflect rating values calculated prior to being adjusted to include certain surcharges that are included in approved and published rates ("pre-surcharge basis"). Those surcharges include offsets for the net credits offered for participation in the Merit Rating Plan, the Workplace Safety Program and the Construction Classification Premium Adjustment Program.

Exhibit 1 shows Policy Years 2018-2022 payrolls (in \$000) for each of the five DCRB industry groups. Some payroll data used to calculate temporary staffing loss costs represents the actual amounts of temporary staffing payroll reported to the DCRB. For other payroll data, a number of temporary staffing classes have been assigned temporary staffing risks for two or more direct employment classes. That is, actual temporary staffing payroll amounts associated with each of those direct employment classes are not available. Therefore, a calculation of adjusted temporary staffing payroll amounts attributable to each direct employment class is performed. The adjusted temporary staffing payroll associated with each direct employment class is calculated by multiplying the temporary staffing class payroll by the ratio of the direct employment class payroll to the total statewide payroll for all direct employment classes contributing to that temporary staffing class. Similar calculations were performed for each such temporary staffing class and their associated direct employment classifications.

Exhibit 2 shows the calculation of indicated pure premium differentials for the temporary staffing risks relative to the direct employment risks. These differentials are calculated by industry group, and in total, separately for Serious, Non-Serious and Medical Only. Within each industry group, weights by class were calculated based on Policy Years 2018-2022 temporary staffing payroll and applied against both the Temporary Staffing indicated pure premium as well as the Direct Employment indicated pure premium to determine the indicated pure premium differentials for each industry group and in total.

The actual indicated pure premium used in the differential calculations for both temporary staffing risks and direct employment risks is taken from the Class Book.

Exhibit 3 calculates credibility-weighted pure premium differentials of temporary staffing pure premiums to direct employment pure premiums, by industry group and in total, for Serious, Non-Serious and Medical Only.

For the total of all industry groups, Delaware credibility is determined as a function of total payroll using the payroll credibility table, which can be found in the Exhibit 28, Other

Supporting Classification Exhibits. The credibility is applied to the total indicated pure premium differentials from Exhibit 2. The complement of credibility is applied to a weighted average of the Pennsylvania credibility-weighted indicated pure premium differentials by industry group using weights calculated using the payroll by industry group in Exhibit 1. The Pennsylvania differentials were taken from Exhibit 31 in the approved PCRB Filing No. C-384 (2025 Pennsylvania Filing).

For each of the industry groups, a three-way credibility weighting is used. First, Delaware credibility is determined as a function of Delaware industry group payroll using the payroll credibility table. That credibility is applied to the industry group indicated pure premium differentials from Exhibit 2. Second, the indicated Pennsylvania industry group differentials and their credibility are taken from Exhibit 31 in the 2025 Pennsylvania Filing. Third, the complement of credibility is applied to the credibility-weighted differentials calculated for the total of all industry groups described in the prior paragraph. If the total of the Delaware and Pennsylvania credibilities is greater than or equal to 1.00, then only a two-way weighting is used (i.e., the differentials for the total of all industry groups is not used).

Exhibit 4 determines the proposed temporary staffing rates by class. For each class, an indicated December 1, 2025 temporary staffing rate is calculated (column (14)) by multiplying the proposed December 1, 2025 direct employment rate by the total proposed temporary staffing pure premium divided by the total December 1, 2025 direct employment pure premium. If a class's total proposed temporary staffing pure premium and December 1, 2025 direct employment pure premium are each zero, then the associated industry group's temporary staffing and direct employment pure premiums are used to calculate an appropriate factor.

The total proposed temporary staffing pure premium is the sum of the Serious, Non-Serious and Medical Only temporary staffing pure premiums. The three temporary staffing pure premiums are calculated by multiplying the December 1, 2025 Serious, Non-Serious and Medical Only direct employment pure premiums by the associated credibility-weighted differentials (calculated in Exhibit 3) of temporary staffing pure premium to direct employment pure premium. The proposed temporary staffing rates by class (column (16)) are determined by applying primary and secondary capping to the indicated temporary staffing rates in column (14).

Exhibit 5 is a summary of the temporary staffing rates by class. The pre-surge temporary staffing rates approved effective December 1, 2024, the pre-surge rates proposed effective December 1, 2025, and the proposed rate change, are shown. Also shown are the proposed post-surge temporary staffing rates by class. This exhibit is ordered by the December 1, 2020 temporary staffing code and direct employment code within the temporary staffing code. Most of the values shown in this exhibit were taken from Exhibit 4.

DELAWARE COMPENSATION RATING BUREAU, INC.

IG 1		IG 1 (cont.)		IG 2		IG 3		IG 4		IG 5	
Proposed Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)	Proposed Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)	Proposed Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)	Proposed Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)	Proposed Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)	Proposed Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)
2059	60	2465	31	2005	1,739	2819	120	2011	73	2009	0
2101	1,259	2467	0	2012	1,860	2887	338	2013	88	2015	11
2104	29,423	2471	4,111	2601	423	2890	91	2141	427	2055	482
2105	650	2472	4,736	2603	101	2891	1,490	2142	144	2716	29
2106	725	2473	1,382	2605	10	2903	146	2709	1	2718	314
2107	2,141	2474	3,996	2607	367	2905	178	2801	535	2721	19
2108	1,155	2475	581	2608	568	2936	1,551	2806	854	2751	76
2109	418	2476	252	2609	1,061	2948	1,347	2809	2,118	2752	64
2110	33	2477	55	2611	13	2951	19,788	2813	19,591	2753	312
2111	9	2483	125	2615	0	2953	730,336	2814	693	2755	2,001
2112	1,781	2485	164	2617	153	2955	15,555	2815	2,098	2757	646
2113	84	2486	1	2625	58	2956	48,384	2816	178	2759	368
2114	107	2487	1,548	2643	34	2957	95,423	2818	5,160	2803	0
2115	4	2488	3,641	2645	229	2958	6,915	2820	24	2804	3,171
2119	382	2489	185	2646	152	2961	160,895	2821	1,684	2805	302
2130	0	2501	140	2647	143	2962	10,825	2825	74	2807	536
2132	1,067	2502	0	2648	362	2963	1,036	2855	8,535	2808	9,727
2134	5	2506	490	2649	70	2965	52,196	2857	969	2811	10,146
2135	0	2507	0	2651	1,592	2984	6,545	2858	458	2812	633
2136	36	2509	0	2652	711	2988	40,577	2859	164	2817	740
2139	105	2511	1,206	2653	284	Total IG 3	1,193,736	2860	222	2828	154
2161	332	2512	0	2654	190			2862	345	2904	158
2163	2,194	2513	0	2655	116	2865	53,757	2865	53,757	2939	1
2165	118	2535	1	2656	105	2880	1,000	2880	1,000	2954	2,090
2166	46	2536	80	2657	12	2882	78	2882	78	2967	216
2201	0	2551	26,999	2658	66	2884	310	2884	310	2969	373
2204	15	2553	2,760	2659	92	2885	208	2885	208	2970	0
2205	17	2555	10,571	2660	388	2886	111	2886	111	2991	22
2221	4,132	2563	2,663	2661	11,250	2888	77	2888	77	2992	470
2222	6,913	2571	5,617	2662	128	2896	1,104	2896	1,104	2995	5,896
2225	2,536	2573	473	2663	1,632	2897	3,210	2897	3,210	9428	2,780
2227	727	2581	9,469	2664	1,143	2898	1,483	2898	1,483	Total IG 5	41,737
2255	293	2744	13	2665	226	2899	131	2899	131		
2257	552	6771	5	2666	46	2907	415	2907	415	Grand Total	1,671,318
2259	5,803	6777	4	2667	30	2910	57	2910	57		
2261	249	Total IG 1	167,997	2668	42	2911	3,712	2911	3,712	Total IG 5	41,737
2263	39			2669	4	2914	475	2914	475		
2265	0	Total IG 1	167,997	2670	73	2915	62	2915	62	Total IG 5	41,737
2281	1,446			2673	30	2916	1,521	2916	1,521		
2282	802	Total IG 1	167,997	2674	32	2917	2,430	2917	2,430	Total IG 5	41,737
2285	320			2675	1,122	2918	185	2918	185		
2301	0	Total IG 1	167,997	2676	70	2919	50	2919	50	Total IG 5	41,737
2305	1,378			2677	192	2920	295	2920	295		
2306	31	Total IG 1	167,997	2679	2	2921	43	2921	43	Total IG 5	41,737
2309	0			2681	6	2922	694	2922	694		
2311	533	Total IG 1	167,997	2802	470	2923	9,862	2923	9,862	Total IG 5	41,737
2319	29			Total IG 2	27,397	2924	33,347	2924	33,347		
2323	1	Total IG 1	167,997			2925	1,687	2925	1,687	2925	1,687
2327	42			Total IG 2	27,397	2926	1,280	2926	1,280		
2402	262	Total IG 1	167,997			2927	1,441	2927	1,441	2927	1,441
2403	1			Total IG 2	27,397	2928	10,477	2928	10,477		
2404	0	Total IG 1	167,997			2932	91	2932	91	2932	91
2406	0			Total IG 2	27,397	2933	137	2933	137		
2407	1,207	Total IG 1	167,997			2934	2,144	2934	2,144	2934	2,144
2411	1,435			Total IG 2	27,397	2935	58	2935	58		
2413	1,077	Total IG 1	167,997			2940	776	2940	776	2940	776
2415	166			Total IG 2	27,397	2941	2,123	2941	2,123		
2416	431	Total IG 1	167,997			2944	784	2944	784	2944	784
2421	0			Total IG 2	27,397	2945	276	2945	276		
2425	0	Total IG 1	167,997			2952	1,308	2952	1,308	2952	1,308
2427	0			Total IG 2	27,397	2959	5,330	2959	5,330		
2429	0	Total IG 1	167,997			2960	22,166	2960	22,166	2960	22,166
2431	0			Total IG 2	27,397	2964	156	2964	156		
2433	88	Total IG 1	167,997			2966	101	2966	101	2966	101
2435	0			Total IG 2	27,397	2968	182	2968	182		
2441	34	Total IG 1	167,997			2971	8,373	2971	8,373	2971	8,373
2445	211			Total IG 2	27,397	2973	1,591	2973	1,591		
2446	371	Total IG 1	167,997			2974	5,647	2974	5,647	2974	5,647
2447	0			Total IG 2	27,397	2975	5,380	2975	5,380		
2449	17	Total IG 1	167,997			2976	1,065	2976	1,065	2976	1,065
2451	274			Total IG 2	27,397	2977	1,066	2977	1,066		
2454	3,907	Total IG 1	167,997			2978	64	2978	64	2978	64
2456	4,666			Total IG 2	27,397	2979	3,282	2979	3,282		
2457	215	Total IG 1	167,997			2980	3,126	2980	3,126	2980	3,126
2458	48			Total IG 2	27,397	2981	698	2981	698		
2459	1,484	Total IG 1	167,997			2983	52	2983	52	2983	52
2461	2,777			Total IG 2	27,397	2986	305	2986	305		
2463	0	Total IG 1	167,997			2997	170	2997	170	2997	170
2464	35			Total IG 2	27,397	2999	63	2999	63		

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Temporary Staffing Code	Temporary Staffing Payroll (\$000)	Temporary Staffing Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2059	60	0.0004	0.520	0.608	0.036	0.000	0.000	0.000	059	2,782	-	4.121	0.074	-	0.001	0.000
2101	1,259	0.0075	1.651	1.831	0.092	0.012	0.014	0.001	101	51,230	-	-	0.037	-	-	0.000
2104	29,423	0.1751	0.077	0.124	0.030	0.014	0.022	0.005	104	299,081	-	0.368	0.052	-	0.064	0.009
2105	650	0.0039	1.651	1.831	0.092	0.006	0.007	0.000	105	26,377	-	1.315	0.046	-	0.005	0.000
2106	725	0.0043	1.651	1.831	0.092	0.007	0.008	0.000	106	10,339	-	0.039	0.007	-	0.000	0.000
2107	2,141	0.0127	-	0.697	0.000	-	0.009	0.000	107	20,114	0.602	3.632	0.199	0.008	0.046	0.003
2108	1,155	0.0069	1.651	1.831	0.092	0.011	0.013	0.001	108	47,262	-	0.062	0.081	-	0.000	0.001
2109	418	0.0025	1.651	1.831	0.092	0.004	0.005	0.000	109	18,558	-	1.372	0.035	-	0.003	0.000
2110	33	0.0002	1.651	1.831	0.092	0.000	0.000	0.000	110	1,554	-	-	0.050	-	-	0.000
2111	9	0.0001	1.651	1.831	0.092	0.000	0.000	0.000	111	422	-	-	0.000	-	-	0.000
2112	1,781	0.0106	1.651	1.831	0.092	0.018	0.019	0.001	112	80,606	6.668	1.825	0.274	0.071	0.019	0.003
2113	84	0.0005	1.651	1.831	0.092	0.001	0.001	0.000	113	2,535	-	-	0.193	-	-	0.000
2114	107	0.0006	1.651	1.831	0.092	0.001	0.001	0.000	114	706	-	-	0.001	-	-	0.000
2115	4	0.0000	1.651	1.831	0.092	0.000	0.000	0.000	115	171	-	-	0.000	-	-	0.000
2119	382	0.0023	1.651	1.831	0.092	0.004	0.004	0.000	119	18,079	6.900	2.206	0.156	0.016	0.005	0.000
2130	-	-	1.651	1.831	0.092	-	-	-	130	-	-	-	-	-	-	-
2132	1,067	0.0064	1.651	1.831	0.092	0.010	0.012	0.001	132	50,521	0.296	-	0.070	0.002	-	0.000
2134	5	0.0000	1.651	1.831	0.092	0.000	0.000	0.000	134	254	-	-	0.000	-	-	0.000
2135	-	-	1.651	1.831	0.092	-	-	-	135	-	-	-	-	-	-	-
2136	36	0.0002	1.651	1.831	0.092	0.000	0.000	0.000	136	1,705	-	-	0.031	-	-	0.000
2139	105	0.0006	1.651	1.831	0.092	0.001	0.001	0.000	139	3,549	-	0.613	0.036	-	0.000	0.000
2161	332	0.0020	-	-	0.001	-	-	0.000	161	4,408	-	0.070	0.039	-	0.000	0.000
2163	2,194	0.0131	1.651	1.831	0.092	0.022	0.024	0.001	163	102,663	-	-	0.052	-	-	0.001
2165	118	0.0007	1.651	1.831	0.092	0.001	0.001	0.000	165	4,134	-	1.321	0.001	-	0.001	0.000
2166	46	0.0003	1.651	1.831	0.092	0.000	0.001	0.000	166	2,170	-	-	0.423	-	-	0.000
2201	-	-	1.651	1.831	0.092	-	-	-	201	-	-	-	-	-	-	-
2204	15	0.0001	1.651	1.831	0.092	0.000	0.000	0.000	204	698	-	-	0.001	-	-	0.000
2205	17	0.0001	1.651	1.831	0.092	0.000	0.000	0.000	205	827	-	-	0.001	-	-	0.000
2221	4,132	0.0246	-	-	0.086	-	-	0.002	221	47,768	0.780	1.774	0.049	0.019	0.044	0.001
2222	6,913	0.0411	-	-	0.187	-	-	0.008	222	275,780	0.192	0.785	0.107	0.008	0.032	0.004
2225	2,536	0.0151	1.651	1.831	0.092	0.025	0.028	0.001	225	62,639	1.845	0.842	0.092	0.028	0.013	0.001
2227	727	0.0043	1.651	1.831	0.092	0.007	0.008	0.000	227	34,448	-	0.615	0.017	-	0.003	0.000
2255	293	0.0017	1.651	1.831	0.092	0.003	0.003	0.000	255	13,874	-	1.282	0.005	-	0.002	0.000
2257	552	0.0033	1.651	1.831	0.092	0.005	0.006	0.000	257	1,071	-	-	0.001	-	-	0.000
2259	5,803	0.0345	1.651	1.831	0.092	0.057	0.063	0.003	259	134,994	-	0.082	0.030	-	0.003	0.001
2261	249	0.0015	1.651	1.831	0.092	0.002	0.003	0.000	261	11,804	-	0.915	0.475	-	0.001	0.001
2263	39	0.0002	1.651	1.831	0.092	0.000	0.000	0.000	263	1,854	-	-	0.000	-	-	0.000
2265	-	-	1.651	1.831	0.092	-	-	-	265	0	-	-	0.001	-	-	-
2281	1,446	0.0086	-	1.179	0.000	-	0.010	0.000	281	24,905	0.509	0.268	0.007	0.004	0.002	0.000
2282	802	0.0048	1.651	1.831	0.092	0.008	0.009	0.000	282	22,274	-	0.945	0.226	-	0.005	0.001
2285	320	0.0019	1.651	1.831	0.092	0.003	0.003	0.000	285	15,179	-	0.167	0.013	-	0.000	0.000
2301	-	-	1.651	1.831	0.092	-	-	-	301	-	-	-	-	-	-	-
2305	1,378	0.0082	1.651	1.831	0.092	0.014	0.015	0.001	305	58,349	0.329	0.376	0.132	0.003	0.003	0.001
2306	31	0.0002	1.651	1.831	0.092	0.000	0.000	0.000	306	230	-	-	0.002	-	-	0.000
2309	-	-	1.651	1.831	0.092	-	-	-	309	-	-	-	-	-	-	-
2311	533	0.0032	1.651	1.831	0.092	0.005	0.006	0.000	311	25,171	-	-	0.037	-	-	0.000
2319	29	0.0002	1.651	1.831	0.092	0.000	0.000	0.000	319	1,234	-	-	0.002	-	-	0.000
2323	1	0.0000	1.651	1.831	0.092	0.000	0.000	0.000	323	54	-	-	0.000	-	-	0.000
2327	42	0.0003	1.651	1.831	0.092	0.000	0.000	0.000	327	1,960	-	-	0.001	-	-	0.000
2402	262	0.0016	1.651	1.831	0.092	0.003	0.003	0.000	402	9,490	0.575	1.567	0.139	0.001	0.002	0.000
2403	1	0.0000	-	-	0.000	-	-	0.000	403	39	-	-	0.000	-	-	0.000
2404	-	-	1.651	1.831	0.092	-	-	-	404	-	-	-	-	-	-	-
2406	-	-	1.651	1.831	0.092	-	-	-	406	-	-	-	-	-	-	-
2407	1,207	0.0072	1.651	1.831	0.092	0.012	0.013	0.001	407	30,859	-	0.075	0.017	-	0.001	0.000
2411	1,435	0.0085	1.651	1.831	0.092	0.014	0.016	0.001	411	57,917	0.999	1.394	0.294	0.009	0.012	0.003
2413	1,077	0.0064	1.651	1.831	0.092	0.011	0.012	0.001	413	47,709	1.600	0.789	0.065	0.010	0.005	0.000

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Temporary Staffing Code	Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2415	166	0.0010	1.651	1.831	0.092	0.002	0.002	0.000	415	7,024	-	-	0.000	-	-	0.000
2416	431	0.0026	1.651	1.831	0.092	0.004	0.005	0.000	416	17,768	-	0.134	0.072	-	0.000	0.000
2421	-	-	1.651	1.831	0.092	-	-	-	421	-	-	-	-	-	-	-
2425	-	-	1.651	1.831	0.092	-	-	-	425	-	-	-	-	-	-	-
2427	-	-	1.651	1.831	0.092	-	-	-	427	-	-	-	-	-	-	-
2429	-	-	1.651	1.831	0.092	-	-	-	429	-	-	-	-	-	-	-
2431	-	-	1.651	1.831	0.092	-	-	-	431	-	-	-	-	-	-	-
2433	88	0.0005	1.651	1.831	0.092	0.001	0.001	0.000	433	1,238	-	5.347	0.000	-	0.003	0.000
2435	-	-	1.651	1.831	0.092	-	-	-	435	-	-	-	-	-	-	-
2441	34	0.0002	1.651	1.831	0.092	0.000	0.000	0.000	441	1,624	-	-	0.283	-	-	0.000
2445	211	0.0013	1.651	1.831	0.092	0.002	0.002	0.000	445	9,539	-	-	0.006	-	-	0.000
2446	371	0.0022	1.651	1.831	0.092	0.004	0.004	0.000	446	17,551	-	0.330	0.000	-	0.001	0.000
2447	-	-	1.651	1.831	0.092	-	-	-	447	-	-	-	-	-	-	-
2449	17	0.0001	1.651	1.831	0.092	0.000	0.000	0.000	449	785	-	-	0.000	-	-	0.000
2451	274	0.0016	0.790	2.443	0.311	0.001	0.004	0.001	451	10,448	-	0.367	0.076	-	0.001	0.000
2454	3,907	0.0233	1.651	1.831	0.092	0.038	0.043	0.002	454	173,479	0.746	0.577	0.105	0.017	0.013	0.002
2456	4,666	0.0278	1.651	1.831	0.092	0.046	0.051	0.003	456	100,762	0.273	0.511	0.087	0.008	0.014	0.002
2457	215	0.0013	1.651	1.831	0.092	0.002	0.002	0.000	457	10,181	-	0.624	0.098	-	0.001	0.000
2458	48	0.0003	1.651	1.831	0.092	0.000	0.001	0.000	458	2,270	-	-	0.018	-	-	0.000
2459	1,484	0.0088	1.651	1.831	0.092	0.015	0.016	0.001	459	8,144	-	0.337	0.038	-	0.003	0.000
2461	2,777	0.0165	1.651	1.831	0.092	0.027	0.030	0.002	461	122,066	0.322	0.789	0.089	0.005	0.013	0.001
2463	-	-	1.651	1.831	0.092	-	-	-	463	3	-	-	0.002	-	-	-
2464	35	0.0002	1.651	1.831	0.092	0.000	0.000	0.000	464	1,668	#####	2.413	0.012	0.007	0.001	0.000
2465	31	0.0002	1.651	1.831	0.092	0.000	0.000	0.000	465	1,459	-	-	0.000	-	-	0.000
2467	-	-	1.651	1.831	0.092	-	-	-	467	-	-	-	-	-	-	-
2471	4,111	0.0245	1.651	1.831	0.092	0.040	0.045	0.002	471	3,344	-	-	0.101	-	-	0.002
2472	4,736	0.0282	-	0.663	0.004	-	0.019	0.000	472	5,240	1.080	2.070	0.000	0.030	0.058	0.000
2473	1,382	0.0082	1.651	1.831	0.092	0.014	0.015	0.001	473	57,568	0.247	0.367	0.035	0.002	0.003	0.000
2474	3,996	0.0238	1.651	1.831	0.092	0.039	0.044	0.002	474	89,126	0.597	0.756	0.058	0.014	0.018	0.001
2475	581	0.0035	-	-	0.000	-	-	0.000	475	130,555	0.134	0.952	0.059	0.000	0.003	0.000
2476	252	0.0015	1.651	1.831	0.092	0.002	0.003	0.000	476	5,595	-	-	0.014	-	-	0.000
2477	55	0.0003	1.651	1.831	0.092	0.001	0.001	0.000	477	2,588	-	-	0.155	-	-	0.000
2483	125	0.0007	1.651	1.831	0.092	0.001	0.001	0.000	483	2,294	-	-	0.000	-	-	0.000
2485	164	0.0010	1.651	1.831	0.092	0.002	0.002	0.000	485	5,548	-	-	0.015	-	-	0.000
2486	1	0.0000	1.651	1.831	0.092	0.000	0.000	0.000	486	46	-	-	0.000	-	-	0.000
2487	1,548	0.0092	1.651	1.831	0.092	0.015	0.017	0.001	487	17,189	-	-	0.000	-	-	0.000
2488	3,641	0.0217	1.651	1.831	0.092	0.036	0.040	0.002	488	129,210	-	0.108	0.034	-	0.002	0.001
2489	185	0.0011	1.651	1.831	0.092	0.002	0.002	0.000	489	8,772	-	-	0.004	-	-	0.000
2501	140	0.0008	1.651	1.831	0.092	0.001	0.002	0.000	501	6,616	-	-	0.000	-	-	0.000
2502	-	-	1.651	1.831	0.092	-	-	-	502	-	-	-	-	-	-	-
2506	490	0.0029	1.651	1.831	0.092	0.005	0.005	0.000	506	21,228	-	-	0.059	-	-	0.000
2507	-	-	1.651	1.831	0.092	-	-	-	507	-	-	-	-	-	-	-
2509	-	-	1.651	1.831	0.092	-	-	-	509	-	-	-	-	-	-	-
2511	1,206	0.0072	1.651	1.831	0.092	0.012	0.013	0.001	511	43,860	-	1.732	0.123	-	0.012	0.001
2512	-	-	1.651	1.831	0.092	-	-	-	512	-	-	-	-	-	-	-
2513	-	-	1.651	1.831	0.092	-	-	-	513	-	-	-	-	-	-	-
2535	1	0.0000	1.651	1.831	0.092	0.000	0.000	0.000	535	31	-	-	0.000	-	-	0.000
2536	80	0.0005	1.651	1.831	0.092	0.001	0.001	0.000	536	1,656	-	-	0.600	-	-	0.000
2551	26,999	0.1607	1.651	1.831	0.092	0.265	0.294	0.015	551	994,841	-	0.077	0.017	-	0.012	0.003
2553	2,760	0.0164	1.651	1.831	0.092	0.027	0.030	0.002	553	126,555	-	0.194	0.002	-	0.003	0.000
2555	10,571	0.0629	1.651	1.831	0.092	0.104	0.115	0.006	555	352,684	0.451	0.187	0.130	0.028	0.012	0.008
2563	2,663	0.0159	-	-	0.027	-	-	0.000	563	78,198	-	0.176	0.018	-	0.003	0.000
2571	5,617	0.0334	1.651	1.831	0.092	0.055	0.061	0.003	571	129,690	-	0.003	0.036	-	0.000	0.001
2573	473	0.0028	1.651	1.831	0.092	0.005	0.005	0.000	573	22,405	-	2.673	0.012	-	0.008	0.000
2581	9,469	0.0564	1.651	1.831	0.092	0.093	0.103	0.005	581	448,496	0.342	0.065	0.012	0.019	0.004	0.001
2744	13	0.0001	1.651	1.831	0.092	0.000	0.000	0.000	744	563	-	-	0.000	-	-	0.000
6771	5	0.0000	1.651	1.831	0.092	0.000	0.000	0.000	4771	235	-	-	0.000	-	-	0.000
6777	4	0.0000	1.651	1.831	0.092	0.000	0.000	0.000	4777	173	-	-	0.001	-	-	0.000
TOTAL IG 1	167,997	1.0000				1.148	1.320	0.079		4,800,662				0.310	0.463	0.059
Industry Group 1 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						3.701	2.851	1.343								

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2) Policy Years 2018-2022	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11) Policy Years 2018-2022	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
Temporary Staffing Code	Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2005	1,739	0.0635	0.520	0.608	0.036	0.033	0.039	0.002	005	79,511	4.810	3.041	0.096	0.305	0.193	0.006
2012	1,860	0.0679	0.574	1.243	0.055	0.039	0.084	0.004	012	504,315	1.105	0.847	0.088	0.075	0.057	0.006
2601	423	0.0154	-	-	0.041	-	-	0.001	601	230,597	0.802	0.892	0.085	0.012	0.014	0.001
2603	101	0.0037	-	-	0.041	-	-	0.000	603	55,467	0.104	0.168	0.041	0.000	0.001	0.000
2605	10	0.0004	-	-	0.041	-	-	0.000	605	5,498	-	-	0.005	-	-	0.000
2607	367	0.0134	-	-	0.041	-	-	0.001	607	37,578	-	0.436	0.048	-	0.006	0.001
2608	568	0.0207	-	-	0.041	-	-	0.001	608	310,089	0.915	0.603	0.039	0.019	0.013	0.001
2609	1,061	0.0387	-	-	0.001	-	-	0.000	609	521,933	0.757	0.959	0.037	0.029	0.037	0.001
2611	13	0.0005	-	-	0.041	-	-	0.000	611	6,996	-	-	0.017	-	-	0.000
2615	-	-	-	-	0.041	-	-	-	615	1	-	-	0.003	-	-	-
2617	153	0.0056	-	-	0.041	-	-	0.000	617	84,146	0.829	0.809	0.031	0.005	0.005	0.000
2625	58	0.0021	-	-	0.041	-	-	0.000	625	32,069	0.828	1.080	0.017	0.002	0.002	0.000
2643	34	0.0012	-	-	0.041	-	-	0.000	643	18,420	-	-	0.066	-	-	0.000
2645	229	0.0084	-	-	0.041	-	-	0.000	645	104,512	0.915	0.621	0.034	0.008	0.005	0.000
2646	152	0.0055	-	-	0.041	-	-	0.000	646	33,504	1.210	1.213	0.238	0.007	0.007	0.001
2647	143	0.0052	-	-	0.041	-	-	0.000	647	77,536	1.796	1.307	0.115	0.009	0.007	0.001
2648	362	0.0132	-	-	0.041	-	-	0.001	648	89,533	2.737	0.863	0.052	0.036	0.011	0.001
2649	70	0.0026	-	-	0.041	-	-	0.000	649	38,432	2.086	0.943	0.018	0.005	0.002	0.000
2651	1,592	0.0581	-	20.579	0.149	-	1.196	0.009	651	225,051	1.841	0.795	0.084	0.107	0.046	0.005
2652	711	0.0260	-	-	0.041	-	-	0.001	652	251,689	1.925	2.467	0.147	0.050	0.064	0.004
2653	284	0.0104	-	-	0.041	-	-	0.000	653	120,821	4.096	0.704	0.068	0.042	0.007	0.001
2654	190	0.0069	-	-	0.041	-	-	0.000	654	103,863	3.295	0.926	0.076	0.023	0.006	0.001
2655	116	0.0042	-	-	0.041	-	-	0.000	655	60,365	-	0.323	0.219	-	0.001	0.001
2656	105	0.0038	-	-	0.041	-	-	0.000	656	57,432	-	0.095	0.003	-	0.000	0.000
2657	12	0.0004	-	-	0.041	-	-	0.000	657	2,396	-	-	0.000	-	-	0.000
2658	66	0.0024	-	-	0.041	-	-	0.000	658	27,153	2.839	0.083	0.276	0.007	0.000	0.001
2659	92	0.0034	-	-	0.041	-	-	0.000	659	50,177	1.389	3.857	0.030	0.005	0.013	0.000
2660	388	0.0142	-	-	0.041	-	-	0.001	660	212,808	0.140	0.180	0.028	0.002	0.003	0.000
2661	11,250	0.4106	8.098	0.251	0.192	3.325	0.103	0.079	661	630,576	0.212	0.494	0.067	0.087	0.203	0.027
2662	128	0.0047	0.574	1.243	0.055	0.003	0.006	0.000	662	43,239	-	-	0.116	-	-	0.001
2663	1,632	0.0596	-	-	0.041	-	-	0.002	663	610,358	1.171	0.537	0.062	0.070	0.032	0.004
2664	1,143	0.0417	-	-	0.041	-	-	0.002	664	589,983	0.656	0.426	0.103	0.027	0.018	0.004
2665	226	0.0082	-	-	0.041	-	-	0.000	665	112,578	1.195	1.495	0.108	0.010	0.012	0.001
2666	46	0.0017	-	-	0.041	-	-	0.000	666	18,246	-	0.838	0.018	-	0.001	0.000
2667	30	0.0011	-	-	0.041	-	-	0.000	667	16,682	-	-	0.000	-	-	0.000
2668	42	0.0015	-	-	0.041	-	-	0.000	668	23,044	1.534	1.438	0.030	0.002	0.002	0.000
2669	4	0.0001	-	-	0.041	-	-	0.000	669	2,323	-	-	0.000	-	-	0.000
2670	73	0.0027	-	-	0.041	-	-	0.000	670	40,060	-	-	0.034	-	-	0.000
2673	30	0.0011	-	-	0.041	-	-	0.000	673	16,356	0.591	2.556	0.012	0.001	0.003	0.000
2674	32	0.0012	-	-	0.041	-	-	0.000	674	17,437	-	-	0.056	-	-	0.000
2675	1,122	0.0410	-	-	0.041	-	-	0.002	675	441,457	0.490	0.668	0.061	0.020	0.027	0.002
2676	70	0.0026	-	-	0.041	-	-	0.000	676	38,108	3.551	1.804	0.061	0.009	0.005	0.000
2677	192	0.0070	-	-	0.041	-	-	0.000	677	105,100	0.224	0.008	0.010	0.002	0.000	0.000
2679	2	0.0001	-	-	0.041	-	-	0.000	679	1,199	-	2.557	0.021	-	0.000	0.000
2681	6	0.0002	-	-	0.041	-	-	0.000	681	3,553	-	-	0.077	-	-	0.000
2802	470	0.0172	0.520	0.608	0.036	0.009	0.010	0.001	802	21,914	1.132	0.174	0.015	0.019	0.003	0.000
TOTAL IG 2	27,397	0.9365				3.376	1.399	0.106		5,994,594				0.691	0.615	0.066
Industry Group 2 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						4.887	2.277	1.617								

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2) Policy Years 2018-2022	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11) Policy Years 2018-2022	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
Temporary Staffing Code	Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2819	120	0.0001	-	-	0.009	-	-	0.000	819	44,751	-	0.162	0.040	-	0.000	0.000
2887	338	0.0003	0.574	1.243	0.055	0.000	0.000	0.000	887	114,444	-	0.176	0.038	-	0.000	0.000
2890	91	0.0001	0.574	1.243	0.055	0.000	0.000	0.000	890	30,650	-	0.196	0.011	-	0.000	0.000
2891	1,490	0.0012	0.574	1.243	0.055	0.001	0.002	0.000	891	504,121	0.112	0.394	0.059	0.000	0.000	0.000
2903	146	0.0001	-	-	0.009	-	-	0.000	903	54,268	0.882	0.098	0.005	0.000	0.000	0.000
2905	178	0.0001	-	-	0.009	-	-	0.000	905	66,155	-	-	0.008	-	-	0.000
2936	1,551	0.0013	0.574	1.243	0.055	0.001	0.002	0.000	936	472,126	-	-	0.002	-	-	0.000
2948	1,347	0.0011	0.574	1.243	0.055	0.001	0.001	0.000	948	51,114	0.018	0.452	0.059	0.000	0.001	0.000
2951	19,788	0.0166	-	-	0.009	-	-	0.000	951	6,307,430	0.119	0.101	0.010	0.002	0.002	0.000
2953	730,336	0.6118	0.034	0.133	0.005	0.021	0.081	0.003	953	31,757,236	0.014	0.023	0.006	0.008	0.014	0.004
2955	15,555	0.0130	-	-	0.009	-	-	0.000	955	4,442,918	0.034	0.023	0.007	0.000	0.000	0.000
2956	48,384	0.0405	0.034	0.133	0.005	0.001	0.005	0.000	956	2,673,665	0.052	0.020	0.002	0.002	0.001	0.000
2957	95,423	0.0799	0.315	0.357	0.026	0.025	0.029	0.002	957	5,641,593	0.124	0.092	0.027	0.010	0.007	0.002
2958	6,915	0.0058	0.315	0.357	0.026	0.002	0.002	0.000	958	401,766	0.584	1.130	0.128	0.003	0.007	0.001
2961	160,895	0.1348	0.315	0.357	0.026	0.042	0.048	0.003	961	2,662,329	0.076	0.142	0.019	0.010	0.019	0.003
2962	10,825	0.0091	0.034	0.133	0.005	0.000	0.001	0.000	962	600,865	-	-	0.004	-	-	0.000
2963	1,036	0.0009	0.574	1.243	0.055	0.000	0.001	0.000	963	350,535	0.071	0.102	0.050	0.000	0.000	0.000
2965	52,196	0.0437	0.201	0.785	0.040	0.009	0.034	0.002	965	1,564,759	0.138	0.175	0.042	0.006	0.008	0.002
2984	6,545	0.0055	0.574	1.243	0.055	0.003	0.007	0.000	984	1,705,070	0.027	0.043	0.005	0.000	0.000	0.000
2988	40,577	0.0340	0.574	1.243	0.055	0.020	0.042	0.002	988	9,141,036	0.023	0.033	0.003	0.001	0.001	0.000
TOTAL IG 3	1,193,736	1.0000				0.126	0.256	0.013		68,586,831				0.044	0.060	0.012
Industry Group 3 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						2.885	4.248	1.145								
2011	73	0.0003	0.574	1.243	0.055	0.000	0.000	0.000	0011	24,795	1.907	-	0.011	0.001	-	0.000
2013	88	0.0004	0.574	1.243	0.055	0.000	0.000	0.000	0013	20,231	-	1.907	0.075	-	0.001	0.000
2141	427	0.0018	0.574	1.243	0.055	0.001	0.002	0.000	141	81,822	0.400	1.239	0.161	0.001	0.002	0.000
2142	144	0.0006	0.574	1.243	0.055	0.000	0.001	0.000	142	11,101	-	0.290	0.000	-	0.000	0.000
2709	1	0.0000	-	-	0.009	-	-	0.000	709	287	1.294	11.918	0.001	0.000	0.000	0.000
2801	535	0.0022	0.520	0.608	0.036	0.001	0.001	0.000	801	24,901	6.563	3.540	0.274	0.015	0.008	0.001
2806	854	0.0036	0.520	0.608	0.036	0.002	0.002	0.000	806	37,106	3.930	3.473	0.200	0.014	0.012	0.001
2809	2,118	0.0088	0.520	0.608	0.036	0.005	0.005	0.000	809	98,664	1.126	1.648	0.126	0.010	0.015	0.001
2813	19,591	0.0815	1.222	6.495	0.296	0.100	0.529	0.024	813	166,056	1.277	0.849	0.100	0.104	0.069	0.008
2814	693	0.0029	0.574	1.243	0.055	0.002	0.004	0.000	814	178,002	1.181	0.477	0.126	0.003	0.001	0.000
2815	2,098	0.0087	0.574	1.243	0.055	0.005	0.011	0.000	815	682,470	0.870	0.646	0.060	0.008	0.006	0.001
2816	178	0.0007	0.574	1.243	0.055	0.000	0.001	0.000	816	57,236	0.695	1.033	0.050	0.001	0.001	0.000
2818	5,160	0.0215	0.574	1.243	0.055	0.012	0.027	0.001	818	1,669,529	0.490	0.386	0.050	0.011	0.008	0.001
2820	24	0.0001	0.574	1.243	0.055	0.000	0.000	0.000	820	6,778	-	-	0.000	-	-	0.000
2821	1,684	0.0070	0.520	0.608	0.036	0.004	0.004	0.000	821	74,850	3.209	2.273	0.123	0.022	0.016	0.001
2825	74	0.0003	0.574	1.243	0.055	0.000	0.000	0.000	825	25,167	1.021	3.037	0.018	0.000	0.001	0.000
2855	8,535	0.0355	0.520	0.608	0.036	0.018	0.022	0.001	855	373,393	0.947	1.143	0.098	0.034	0.041	0.003
2857	969	0.0040	0.520	0.608	0.036	0.002	0.002	0.000	857	39,895	4.825	2.227	0.169	0.019	0.009	0.001
2858	458	0.0019	0.520	0.608	0.036	0.001	0.001	0.000	858	18,780	-	0.848	0.321	-	0.002	0.001
2859	164	0.0007	0.520	0.608	0.036	0.000	0.000	0.000	859	7,646	-	-	0.110	-	-	0.000
2860	222	0.0009	0.520	0.608	0.036	0.000	0.001	0.000	860	10,326	-	0.462	0.641	-	0.000	0.001
2862	345	0.0014	0.520	0.608	0.036	0.001	0.001	0.000	862	15,950	1.144	-	0.057	0.002	-	0.000
2865	53,757	0.2236	0.520	0.608	0.036	0.116	0.136	0.008	865	1,630,004	0.128	0.303	0.080	0.029	0.068	0.018
2880	1,000	0.0042	0.574	1.243	0.055	0.002	0.005	0.000	880	216,573	1.461	1.115	0.095	0.006	0.005	0.000
2882	78	0.0003	0.574	1.243	0.055	0.000	0.000	0.000	882	26,476	-	2.189	0.212	-	0.001	0.000
2884	310	0.0013	0.574	1.243	0.055	0.001	0.002	0.000	884	104,872	-	0.158	0.011	-	0.000	0.000
2885	208	0.0009	0.201	1.332	0.147	0.000	0.001	0.000	885	86,418	0.121	1.465	0.062	0.000	0.001	0.000
2886	111	0.0005	0.201	1.332	0.147	0.000	0.001	0.000	886	37,726	3.583	0.450	0.275	0.002	0.000	0.000
2888	77	0.0003	0.574	1.243	0.055	0.000	0.000	0.000	888	25,961	2.399	2.135	0.030	0.001	0.001	0.000
2896	1,104	0.0046	0.574	1.243	0.055	0.003	0.006	0.000	896	33,256	-	0.241	0.020	-	0.001	0.000

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2) Policy Years 2018-2022	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11) Policy Years 2018-2022	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
Temporary Staffing Code	Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2897	3,210	0.0133	0.574	1.243	0.055	0.008	0.017	0.001	897	1,085,693	0.162	0.455	0.056	0.002	0.006	0.001
2898	1,483	0.0062	0.574	1.243	0.055	0.004	0.008	0.000	898	219,478	-	0.544	0.091	-	0.003	0.001
2899	131	0.0005	0.574	1.243	0.055	0.000	0.001	0.000	899	44,447	-	0.401	0.110	-	0.000	0.000
2907	415	0.0017	0.520	0.608	0.036	0.001	0.001	0.000	907	18,331	1.203	3.723	0.175	0.002	0.006	0.000
2910	57	0.0002	0.201	1.332	0.147	0.000	0.000	0.000	910	2,679	0.019	1.322	0.143	0.000	0.000	0.000
2911	3,712	0.0154	0.520	0.608	0.036	0.008	0.009	0.001	911	92,105	1.320	0.897	0.067	0.020	0.014	0.001
2914	475	0.0020	-	-	0.002	-	-	0.000	914	213,638	0.258	0.788	0.062	0.001	0.002	0.000
2915	62	0.0003	0.201	1.332	0.147	0.000	0.000	0.000	915	30,206	-	0.123	0.063	-	0.000	0.000
2916	1,521	0.0063	0.201	1.332	0.147	0.001	0.008	0.001	916	524,480	0.310	0.791	0.064	0.002	0.005	0.000
2917	2,430	0.0101	0.201	1.332	0.147	0.002	0.013	0.001	917	1,174,402	0.868	0.983	0.093	0.009	0.010	0.001
2918	185	0.0008	0.201	1.332	0.147	0.000	0.001	0.000	918	37,368	0.036	0.526	0.043	0.000	0.000	0.000
2919	50	0.0002	0.201	1.332	0.147	0.000	0.000	0.000	919	24,156	0.336	1.177	0.071	0.000	0.000	0.000
2920	295	0.0012	0.201	1.332	0.147	0.000	0.002	0.000	920	143,207	0.146	0.300	0.020	0.000	0.000	0.000
2921	43	0.0002	-	-	0.000	-	-	0.000	921	22,542	-	1.966	0.156	-	0.000	0.000
2922	694	0.0029	0.201	1.332	0.147	0.001	0.004	0.000	922	296,293	0.417	0.656	0.084	0.001	0.002	0.000
2923	9,862	0.0410	0.060	2.021	0.042	0.002	0.083	0.002	923	4,427	-	-	0.000	-	-	0.000
2924	33,347	0.1387	0.520	0.608	0.036	0.072	0.084	0.005	924	1,351,624	1.417	1.404	0.107	0.197	0.195	0.015
2925	1,687	0.0070	0.201	1.332	0.147	0.001	0.009	0.001	925	386,084	0.500	1.023	0.104	0.004	0.007	0.001
2926	1,280	0.0053	-	-	0.037	-	-	0.000	926	137,290	0.683	0.391	0.070	0.004	0.002	0.000
2927	1,441	0.0060	0.201	1.332	0.147	0.001	0.008	0.001	927	650,322	0.214	0.398	0.056	0.001	0.002	0.000
2928	10,477	0.0436	3.611	0.930	0.061	0.157	0.041	0.003	928	1,532,388	0.424	0.873	0.091	0.018	0.038	0.004
2932	91	0.0004	0.201	1.332	0.147	0.000	0.001	0.000	932	43,928	2.554	0.185	0.022	0.001	0.000	0.000
2933	137	0.0006	0.201	1.332	0.147	0.000	0.001	0.000	933	23,577	0.338	0.219	0.056	0.000	0.000	0.000
2934	2,144	0.0089	0.201	1.332	0.147	0.002	0.012	0.001	934	180,593	0.515	1.930	0.146	0.005	0.017	0.001
2935	58	0.0002	0.201	1.332	0.147	0.000	0.000	0.000	935	28,083	3.208	1.021	0.061	0.001	0.000	0.000
2940	776	0.0032	0.315	0.357	0.026	0.001	0.001	0.000	940	46,570	0.047	0.522	0.077	0.000	0.002	0.000
2941	2,123	0.0088	0.574	1.243	0.055	0.005	0.011	0.000	941	718,321	0.325	1.272	0.077	0.003	0.011	0.001
2944	784	0.0033	0.574	1.243	0.055	0.002	0.004	0.000	944	257,205	0.087	0.296	0.068	0.000	0.001	0.000
2945	276	0.0011	0.574	1.243	0.055	0.001	0.001	0.000	945	69,749	2.354	1.054	0.114	0.003	0.001	0.000
2952	1,308	0.0054	0.574	1.243	0.055	0.003	0.007	0.000	952	280,709	0.198	0.322	0.012	0.001	0.002	0.000
2959	5,330	0.0222	0.315	0.357	0.026	0.007	0.008	0.001	959	325,764	0.723	0.461	0.183	0.016	0.010	0.004
2960	22,166	0.0922	0.315	0.357	0.026	0.029	0.033	0.002	960	949,858	0.755	0.670	0.084	0.070	0.062	0.008
2964	156	0.0006	0.574	1.243	0.055	0.000	0.001	0.000	964	52,651	-	1.194	0.183	-	0.001	0.000
2966	101	0.0004	0.574	1.243	0.055	0.000	0.001	0.000	966	32,540	0.422	0.034	0.034	0.000	0.000	0.000
2968	182	0.0008	0.574	1.243	0.055	0.000	0.001	0.000	968	61,205	-	0.261	0.118	-	0.000	0.000
2971	8,373	0.0348	0.574	1.243	0.055	0.020	0.043	0.002	971	1,015,943	0.348	0.861	0.068	0.012	0.030	0.002
2973	1,591	0.0066	0.574	1.243	0.055	0.004	0.008	0.000	973	327,142	0.161	0.567	0.061	0.001	0.004	0.000
2974	5,647	0.0235	0.315	0.357	0.026	0.007	0.008	0.001	974	276,899	0.364	0.645	0.091	0.009	0.015	0.002
2975	5,380	0.0224	0.574	1.243	0.055	0.013	0.028	0.001	975	1,655,409	0.251	0.411	0.070	0.006	0.009	0.002
2976	1,065	0.0044	0.574	1.243	0.055	0.003	0.006	0.000	976	330,292	0.135	0.510	0.085	0.001	0.002	0.000
2977	1,066	0.0044	0.574	1.243	0.055	0.003	0.006	0.000	977	309,672	0.034	0.044	0.004	0.000	0.000	0.000
2978	64	0.0003	0.574	1.243	0.055	0.000	0.000	0.000	978	21,811	-	0.069	0.338	-	0.000	0.000
2979	3,282	0.0136	0.315	0.357	0.026	0.004	0.005	0.000	979	173,450	0.297	1.747	0.169	0.004	0.024	0.002
2980	3,126	0.0130	0.520	0.608	0.036	0.007	0.008	0.000	980	125,634	0.520	0.661	0.174	0.007	0.009	0.002
2981	698	0.0029	0.574	1.243	0.055	0.002	0.004	0.000	981	236,337	0.758	0.705	0.061	0.002	0.002	0.000
2983	52	0.0002	0.574	1.243	0.055	0.000	0.000	0.000	983	13,303	3.801	7.639	0.177	0.001	0.002	0.000
2986	305	0.0013	0.574	1.243	0.055	0.001	0.002	0.000	986	103,175	-	0.195	0.047	-	0.000	0.000
2997	170	0.0007	0.574	1.243	0.055	0.000	0.001	0.000	997	57,600	1.119	0.825	0.146	0.001	0.001	0.000
2999	63	0.0003	0.574	1.243	0.055	0.000	0.000	0.000	999	7,782	-	1.550	0.019	-	0.000	0.000
TOTAL IG 4	240,451	1.0000				0.652	1.256	0.065		21,502,633				0.684	0.768	0.089
Industry Group 4 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						0.953	1.635	0.729								

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2) Policy Years 2018-2022	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11) Policy Years 2018-2022	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
Temporary Staffing Code	Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2009	-	-	0.520	0.608	0.036	-	-	-	009	1	-	-	0.000	-	-	-
2015	11	0.0003	0.520	0.608	0.036	0.000	0.000	0.000	015	531	-	-	0.000	-	-	0.000
2055	482	0.0115	0.520	0.608	0.036	0.006	0.007	0.000	055	21,786	-	-	0.027	-	-	0.000
2716	29	0.0007	0.574	1.243	0.055	0.000	0.001	0.000	716	9,795	-	0.865	0.030	-	0.001	0.000
2718	314	0.0075	1.651	1.831	0.092	0.012	0.014	0.001	718	14,879	-	0.456	0.045	-	0.003	0.000
2721	19	0.0005	0.520	0.608	0.036	0.000	0.000	0.000	721	878	-	-	0.001	-	-	0.000
2751	76	0.0018	0.574	1.243	0.055	0.001	0.002	0.000	751	25,709	1.662	0.749	0.035	0.003	0.001	0.000
2752	64	0.0015	0.574	1.243	0.055	0.001	0.002	0.000	752	21,536	1.821	0.476	0.014	0.003	0.001	0.000
2753	312	0.0075	0.574	1.243	0.055	0.004	0.009	0.000	753	105,686	0.116	0.640	0.029	0.001	0.005	0.000
2755	2,001	0.0479	0.574	1.243	0.055	0.028	0.060	0.003	755	169,645	-	0.236	0.023	-	0.011	0.001
2757	646	0.0155	0.574	1.243	0.055	0.009	0.019	0.001	757	201,242	0.185	0.729	0.065	0.003	0.011	0.001
2759	368	0.0088	0.574	1.243	0.055	0.005	0.011	0.000	759	124,547	2.661	1.678	0.097	0.023	0.015	0.001
2803	-	-	0.520	0.608	0.036	-	-	-	803	1	-	-	0.008	-	-	-
2804	3,171	0.0760	0.520	0.608	0.036	0.040	0.046	0.003	804	147,742	0.553	1.072	0.125	0.042	0.081	0.010
2805	302	0.0072	0.520	0.608	0.036	0.004	0.004	0.000	805	14,061	3.850	2.447	0.078	0.028	0.018	0.001
2807	536	0.0128	0.520	0.608	0.036	0.007	0.008	0.000	807	24,978	8.858	8.218	0.308	0.114	0.106	0.004
2808	9,727	0.2331	0.520	0.608	0.036	0.121	0.142	0.008	808	446,649	2.534	2.797	0.086	0.591	0.652	0.020
2811	10,146	0.2431	0.520	0.608	0.036	0.126	0.148	0.009	811	469,431	3.344	1.291	0.045	0.813	0.314	0.011
2812	633	0.0152	0.520	0.608	0.036	0.008	0.009	0.001	812	29,468	2.258	0.971	0.064	0.034	0.015	0.001
2817	740	0.0177	0.520	0.608	0.036	0.009	0.011	0.001	817	24,041	-	0.618	0.010	-	0.011	0.000
2828	154	0.0037	0.520	0.608	0.036	0.002	0.002	0.000	828	7,192	-	0.261	0.002	-	0.001	0.000
2904	158	0.0038	-	-	0.009	-	-	0.000	904	5,648	-	-	0.000	-	-	0.000
2939	1	0.0000	0.574	1.243	0.055	0.000	0.000	0.000	939	458	-	-	0.492	-	-	0.000
2954	2,090	0.0501	0.574	1.243	0.055	0.029	0.062	0.003	954	237,600	-	0.563	0.037	-	0.028	0.002
2967	216	0.0052	0.574	1.243	0.055	0.003	0.006	0.000	967	73,034	0.493	0.417	0.057	0.003	0.002	0.000
2969	373	0.0089	0.574	1.243	0.055	0.005	0.011	0.000	969	88,549	0.488	0.366	0.082	0.004	0.003	0.001
2970	-	-	0.574	1.243	0.055	-	-	-	970	12	-	-	0.008	-	-	-
2991	22	0.0005	0.574	1.243	0.055	0.000	0.001	0.000	991	7,383	-	1.184	5.366	-	0.001	0.003
2992	470	0.0113	0.520	0.608	0.036	0.006	0.007	0.000	992	21,890	1.367	0.179	0.126	0.015	0.002	0.001
2995	5,896	0.1413	0.520	0.608	0.036	0.073	0.086	0.005	995	267,629	1.661	1.649	0.082	0.235	0.233	0.012
9428	2,780	0.0666	0.574	1.243	0.055	0.038	0.083	0.004	7428	215,505	-	0.243	0.041	-	0.016	0.003
TOTAL IG 5	41,737	1.0000				0.538	0.751	0.040		2,777,506				1.911	1.531	0.072
Industry Group 5 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						0.282	0.491	0.563								
GRAND TOTAL	1,671,318					0.3680	0.5378	0.0295		103,662,226				0.2198	0.2484	0.0299
Grand Total - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						1.674	2.166	0.987								

DELAWARE COMPENSATION RATING BUREAU, INC.

Total			
Serious		Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$16,713,180 (in 00's)			
0.10		0.34	0.36
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			
1.674		2.166	0.987
C) Wtd Avg of PA Credibility-Weighted Ratios of Temp Staffing PP to Direct Employment PP by Sub-IG using DE weights			
IG 1	1.307	2.531	1.492
IG 2	1.338	2.590	1.501
IG 3	2.388	4.309	1.494
IG 4	1.457	2.105	1.303
IG 5	1.296	2.361	1.398
Total	2.101	3.736	1.464
D) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			
2.058		3.202	1.292

D = [A * B] + [(1 - A) * C]

Industry Group 1					
Serious		Non-Serious		Medical Only	
A) DE Credibility Based on Payroll of \$1,679,970 (in 00's)					
0.02		0.07		0.08	
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium					
3.701		2.851		1.343	
C.) PA Credibility from PCRБ Filing, Exhibit 31 effective April 1, 2025					
0.14		0.49		0.65	
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRБ Filing, Exhibit 31					
0.991		2.615		1.532	
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium					
1.941		2.890		1.452	
$D = [A * B] + [C * D] + [(1 - A - C) * (Total D)]$					

Industry Group 2			
Serious	Non-Serious	Medical Only	
A) DE Credibility Based on Payroll of \$273,970 (in 00's)			
0.01	0.02	0.02	
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			
4.887	2.277	1.617	
C.) PA Credibility from PCRB Filing, Exhibit 31 effective April 1, 2025			
0.06	0.20	0.27	
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing, Exhibit 31			
1.023	3.148	1.726	
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			
2.024	3.173	1.416	
$D = [A * B] + [C * D] + [(1 - A - C) * (Total D)]$			

Industry Group 3			
Serious	Non-Serious	Medical Only	
A) DE Credibility Based on Payroll of \$11,937,360 (in 00's)			
0.08	0.27	0.29	
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			
2.885	4.248	1.145	
C.) PA Credibility from PCRB Filing, Exhibit 31 effective April 1, 2025			
0.35	1.00	1.00	
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing, Exhibit 31			
4.302	4.309	1.494	
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			
2.910	4.293**	1.393**	

D = [A * B] + [C * D] + [(1 - A - C) * (Total D)]

** D = [A * B] + [(1 - A) * D]

Industry Group 4			
Serious		Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$2,404,510 (in 00's)			
0.03		0.09	0.10
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			
0.953		1.635	0.729
C.) PA Credibility from PCRB Filing, Exhibit 31 effective April 1, 2025			
0.19		0.66	0.88
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing, Exhibit 31			
1.881		1.927	1.287
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			
1.991		2.219	1.231

$$D = [A * B] + [C * D] + [(1 - A - C) * (Total D)]$$

Industry Group 5			
Serious	Non-Serious	Medical Only	
A) DE Credibility Based on Payroll of \$417,370 (in 00's)			
0.01	0.03	0.03	
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			
0.282	0.491	0.563	
C.) PA Credibility from PCRB Filing, Exhibit 31 effective April 1, 2025			
0.05	0.16	0.21	
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing, Exhibit 31			
0.116	1.888	1.325	
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			
1.943	2.910	1.277	
$D = [A * B] + [C * D] + [(1 - A - C) * (Total D)]$			

DELAWARE COMPENSATION RATING BUREAU, INC.

	(1)	(2)	(3)	(4)	(5)	(6)= (3)+(4)+(5)	(7)	(8)	(9)	(10)	(11)	(12)	(13)= (10)+(11)+(12)	(14)= (7) * [(13)/(6)]	(15)	(16)= (14)/(15)-1 including Primary and Secondary Capping	(17)	(18)= (15)*(17)	(19)= (16)*(17)	(20)= (16)/(15)-1
	Direct Employment Code	Policy Years 2018-2022 Temp Staffing Payroll (\$000)	12/1/2025 Direct Employment Pure Premium				12/1/2025 Pre-Surcharge Direct Employment Manual Rate	12/1/2020 Temp Staffing Code	12/1/2025 Temp Staffing Code	12/1/2025 Temp Staffing Pure Premium				12/1/2025 Pre-Surcharge Temp Staffing Manual Rate	12/1/2024 Pre-Surcharge Temp Staffing Manual Rate	12/1/2025 Pre-Surcharge Temp Staffing Manual Rate	Policy Years 2020-2022 Temp Staffing Payroll (\$000)	Premium Based on 12/1/2024 Manual Rates	Premium Based on Proposed 12/1/2025 Manual Rates	Proposed 12/1/2025 Percentage Change
			Serious	Non-Serious	Medical Only	Total				Serious	Non-Serious	Medical Only	Total							
1	059	60	1.573	0.823	0.137	2.532	4.17	937	2059	3.053	2.377	0.199	5.629	9.27	8.26	9.27	32	2,643	2,966	12.2%
1	101	1,259	1.078	0.309	0.060	1.447	2.25	544	2101	2.092	0.892	0.087	3.071	4.78	4.49	4.78	673	30,218	32,169	6.5%
1	104	29,423	0.898	0.420	0.058	1.376	2.12	185	2104	1.743	1.212	0.085	3.040	4.68	4.55	4.68	20,172	917,826	944,050	2.9%
1	105	650	1.087	0.783	0.050	1.919	3.01	544	2105	2.110	2.261	0.072	4.443	6.97	6.56	6.97	301	19,746	20,980	6.3%
1	106	725	1.645	0.883	0.087	2.615	3.98	544	2106	3.192	2.553	0.126	5.871	8.94	8.65	8.94	614	53,111	54,892	3.4%
1	107	2,141	0.630	0.615	0.051	1.296	1.88	187	2107	1.223	1.778	0.074	3.075	4.46	4.34	4.46	1,272	55,205	56,731	2.8%
1	108	1,155	0.607	0.476	0.066	1.150	1.74	544	2108	1.179	1.376	0.096	2.651	4.01	4.02	4.01	622	25,004	24,942	-0.2%
1	109	418	1.032	0.699	0.068	1.798	2.76	544	2109	2.002	2.020	0.099	4.121	6.32	6.08	6.32	220	13,376	13,904	3.9%
1	110	33	0.600	0.638	0.089	1.327	2.00	544	2110	1.164	1.845	0.130	3.139	4.73	4.73	4.73	19	899	899	0.0%
1	111	9	0.983	1.661	0.102	2.747	3.99	544	2111	1.908	4.801	0.149	6.858	9.96	10.46	9.96	4	418	398	-4.8%
1	112	1,781	2.827	1.827	0.208	4.861	7.49	544	2112	5.486	5.280	0.302	11.068	17.05	13.32	15.72	891	118,681	140,065	18.0%
1	113	84	0.507	0.386	0.079	0.973	1.52	544	2113	0.984	1.117	0.115	2.216	3.46	3.31	3.46	53	1,754	1,834	4.5%
1	114	107	1.363	1.299	0.127	2.789	4.20	544	2114	2.646	3.754	0.185	6.585	9.92	9.87	9.92	101	9,969	10,019	0.5%
1	115	4	0.498	0.500	0.134	1.132	1.73	544	2115	0.967	1.444	0.194	2.605	3.98	3.94	3.98	3	118	119	1.0%
1	119	382	0.918	0.724	0.130	1.772	2.73	544	2119	1.781	2.092	0.189	4.062	6.26	5.94	6.26	229	13,603	14,335	5.4%
1	130	-	0.000	0.000	0.000	0.000	3.38	544	2130	0.000	0.000	0.000	0.000	7.55	7.58	7.55	-	0	0	-0.4%
1	132	1,067	0.656	0.327	0.062	1.045	1.63	544	2132	1.274	0.945	0.089	2.308	3.60	3.44	3.60	653	22,643	23,508	4.7%
1	134	5	0.835	0.422	0.125	1.382	2.11	544	2134	1.621	1.220	0.182	3.023	4.61	4.45	4.61	-	0	0	3.6%
1	138	-	0.000	0.000	0.000	0.000	1.65	544	2135	0.000	0.000	0.000	0.000	3.69	3.71	3.69	-	0	0	-0.5%
1	136	36	0.595	0.519	0.103	1.217	1.80	544	2136	1.155	1.500	0.150	2.805	4.15	4.21	4.15	19	800	799	-0.1%
1	139	105	0.838	0.991	0.087	1.916	2.89	544	2139	1.627	2.863	0.127	4.617	6.96	6.99	6.96	58	4,054	4,037	-0.4%
1	161	332	0.521	0.458	0.044	1.024	1.55	2161	2161	1.012	1.324	0.064	2.400	3.63	3.60	3.63	271	9,756	9,837	0.8%
1	163	2,194	0.724	0.844	0.108	1.676	2.58	544	2163	1.405	2.439	0.157	4.001	6.16	6.28	6.16	1,278	80,258	78,725	-1.9%
1	165	118	1.366	1.227	0.147	2.739	4.16	191	2165	2.650	3.546	0.213	6.409	9.73	9.60	9.73	67	6,432	6,519	1.4%
1	166	46	0.619	0.683	0.111	1.413	2.13	544	2166	1.202	1.974	0.161	3.337	5.03	5.04	5.03	19	958	956	-0.2%
1	201	-	0.000	0.000	0.000	0.000	2.74	544	2201	0.000	0.000	0.000	0.000	6.12	6.12	6.12	-	0	0	0.0%
1	204	15	0.553	0.761	0.129	1.444	2.22	544	2204	1.074	2.201	0.187	3.462	5.32	5.27	5.32	6	316	319	0.9%
1	205	17	0.722	0.483	0.086	1.291	1.93	544	2205	1.402	1.396	0.124	2.922	4.37	4.34	4.37	10	434	437	0.7%
1	221	4,132	0.498	0.524	0.044	1.067	1.58	2221	2221	0.967	1.515	0.064	2.546	3.77	3.65	3.77	3,287	119,976	123,920	3.3%
1	222	6,913	1.017	0.585	0.083	1.684	2.59	2222	2222	1.973	1.689	0.120	3.782	5.82	5.54	5.82	4,335	240,159	252,297	5.1%
1	225	2,536	0.831	0.364	0.046	1.241	1.89	275	2225	1.613	1.053	0.066	2.732	4.16	3.86	4.16	1,932	74,575	80,371	7.8%
1	227	727	0.700	0.146	0.029	0.875	1.68	276	2227	1.358	0.422	0.042	1.822	3.50	2.56	3.02	264	6,758	7,973	18.0%
1	255	293	0.546	0.389	0.046	0.981	1.43	544	2255	1.060	1.123	0.067	2.250	3.28	3.30	3.28	93	3,069	3,050	-0.6%
1	257	552	0.687	0.417	0.077	1.181	1.83	544	2257	1.334	1.204	0.112	2.650	4.11	3.91	4.11	544	21,270	22,358	5.1%
1	259	5,803	0.765	0.239	0.057	1.061	1.63	544	2259	1.486	0.690	0.082	2.258	3.47	3.35	3.47	4,303	144,151	149,314	3.6%
1	261	249	0.934	0.396	0.058	1.389	2.15	544	2261	1.814	1.144	0.085	3.043	4.71	4.42	4.71	197	8,707	9,279	6.6%
1	263	39	0.490	0.329	0.063	0.881	1.33	544	2263	0.950	0.950	0.091	1.991	3.01	2.96	3.01	6	178	181	1.7%
1	265	-	0.487	0.546	0.105	1.138	1.73	544	2265	0.945	1.578	0.152	2.675	4.07	4.05	4.07	-	0	0	0.5%
1	281	1,446	0.692	0.392	0.048	1.132	1.72	2281	2281	1.344	1.133	0.069	2.546	3.87	3.76	3.87	833	31,321	32,237	2.9%
1	282	802	1.346	0.920	0.138	2.404	3.73	544	2282	2.613	2.659	0.200	5.472	8.49	8.15	8.49	647	52,731	54,930	4.2%
1	285	320	0.528	0.327	0.036	0.891	1.33	297	2285	1.024	0.946	0.052	2.022	3.02	2.99	3.02	153	4,575	4,621	1.0%
1	301	-	0.000	0.000	0.000	0.000	3.92	544	2301	0.000	0.000	0.000	0.000	8.76	8.66	8.76	-	0	0	1.2%
1	305	1,378	0.936	0.875	0.108	1.918	2.94	544	2305	1.816	2.528	0.156	4.500	6.90	6.86	6.90	782	53,645	53,958	0.6%
1	306	31	0.691	0.822	0.108	1.621	2.42	544	2306	1.341	2.376	0.157	3.874	5.78	5.86	5.78	30	1,758	1,734	-1.4%
1	309	-	0.000	0.000	0.000	0.000	2.00	544	2309	0.000	0.000	0.000	0.000	4.47	4.41	4.47	-	0	0	1.4%
1	311	533	0.786	0.529	0.066	1.381	2.16	544	2311	1.525	1.530	0.096	3.151	4.93	4.74	4.93	270	12,798	13,311	4.0%
1	319	29	0.742	1.062	0.221	2.025	3.11	544	2319	1.441	3.068	0.321	4.830	7.42	7.38	7.42	18	1,328	1,336	0.5%
1	323	1	0.793	0.739	0.071	1.603	2.45	544	2323	1.538	2.137	0.103	3.778	5.78	5.66	5.78	1	57	58	2.1%
1	327	42	0.362	0.690	0.116	1.168	1.78	544	2327	0.703	1.994	0.169	2.866	4.37	4.41	4.37	20	882	874	-0.9%
1	402	262	0.870	0.604	0.064	1.539	2.25	544	2402	1.689	1.747	0.094	3.530	5.16	5.18	5.16	165	8,547	8,514	-0.4%
1	403	1	0.605	0.495	0.087	1.187	1.76	2403	2403	1.175	1.430	0.126	2.731	4.05	4.08	4.05	-	0	0	-0.7%
1	404	-	0.000	0.000	0.000	0.000	2.12	544	2404	0.000	0.000	0.000	0.000	4.74	4.58	4.74	-	0	0	3.5%
1	406	-	0.000	0.000	0.000	0.000	2.13	491	2406	0.000	0.000	0.000	0.000	4.76	4.68	4.76	-	0	0	1.7%
1	407	1,207	0.728	0.639	0.086	1.453	2.20	544	2407	1.412	1.848	0.125	3.385	5.12	5.14	5.12	822	42,251	42,086	-0.4%
1	411	1,435	1.253	0.789	0.084	2.126	3.14	544	2411	2.432	2.280	0.122	4.834	7.14	7.01	7.14	810	56,781	57,834	1.9%
1	413	1,077	1.606	0.653	0.073	2.333	3.50	544	2413	3.118	1.887	0.106	5.111	7.67	7.40	7.67	495	36,630	37,967	3.6%
1	415	166	1.064	0.420	0.071	1.555	2.39	544	2415	2.066	1.214	0.102	3.382	5.20	4.93	5.20	90	4,437	4,680	5.5%
1	416	431	0.516	0.394	0.022	0.931	1.42	544	2416	1.001	1.138	0.032	2.171	3.31	3.24	3.31	215	6,966	7,117	2.2%
1	421	-	0.000	0.000	0.000	0.000	4.72	544	2421	0.000	0.000	0.000	0.000	10.55	10.53	10.55	-	0	0	0.2%
1	425	-	0.000</																	

DELAWARE COMPENSATION RATING BUREAU, INC.

	(1)	(2)	(3)	(4)	(5)	(6)= (3)+(4)+(5)	(7)	(8)	(9)	(10)	(11)	(12)	(13)= (10)+(11)+(12)	(14)= (7) * [(13)/(6)]	(15)	(16)= (14)/(15)-1 including Primary and Secondary Capping	(17)	(18)= (15)*(17)	(19)= (16)*(17)	(20)= (16)/(15)-1
	Policy Years 2018-2022	Temp Staffing Payroll	12/1/2025 Direct Employment	Pure Premium	12/1/2025 Direct Employment	Temp Staffing	Temp Staffing	12/1/2025 Temp Staffing	Pure Premium	Temp Staffing	Temp Staffing	Temp Staffing	Temp Staffing	Temp Staffing	Temp Staffing	Temp Staffing	Temp Staffing	Temp Staffing	Temp Staffing	Temp Staffing
1	458	48	0.407	0.273	0.017	0.697	1.01	544	2458	0.791	0.788	0.025	1.604	2.32	2.37	2.32	22	521	510	-2.1%
1	459	1,484	0.184	0.160	0.024	0.367	0.56	544	2459	0.357	0.462	0.034	0.853	1.30	1.27	1.30	1,397	17,742	18,161	2.4%
1	461	2,777	0.981	0.578	0.090	1.649	2.54	544	2461	1.904	1.672	0.130	3.706	5.71	5.45	5.71	1,346	73,357	76,857	4.8%
1	463	-	0.453	0.575	0.085	1.113	1.65	544	2463	0.880	1.661	0.124	2.665	3.95	4.04	3.95	-	0	0	-2.2%
1	464	35	0.841	0.400	0.080	1.321	2.02	544	2464	1.632	1.157	0.116	2.905	4.44	4.26	4.44	11	469	488	4.2%
1	465	31	0.862	0.460	0.084	1.407	2.11	544	2465	1.674	1.330	0.123	3.127	4.69	4.60	4.69	11	506	516	2.0%
1	467	-	0.000	0.000	0.000	0.000	2.37	544	2467	0.000	0.000	0.000	0.000	5.30	5.42	5.30	-	0	0	-2.2%
1	471	4,111	0.335	0.168	0.041	0.543	0.81	544	2471	0.650	0.485	0.059	1.194	1.78	1.76	1.78	4,069	71,614	72,428	1.1%
1	472	4,736	0.208	0.138	0.027	0.373	0.50	2472	2472	0.405	0.399	0.039	0.843	1.13	1.17	1.13	2,859	33,450	32,307	-3.4%
1	473	1,382	0.588	0.367	0.050	1.004	1.56	544	2473	1.141	1.061	0.072	2.274	3.53	3.37	3.53	789	26,589	27,852	4.7%
1	474	3,996	0.619	0.302	0.043	0.964	1.49	497	2474	1.202	0.872	0.063	2.137	3.30	3.02	3.30	3,245	97,999	107,085	9.3%
1	475	581	0.849	0.305	0.052	1.205	1.86	2475	2475	1.647	0.881	0.075	2.603	4.02	3.70	4.02	446	16,502	17,929	8.6%
1	476	252	0.365	0.179	0.034	0.579	0.90	544	2476	0.709	0.519	0.050	1.278	1.99	1.88	1.99	193	3,628	3,841	5.9%
1	477	55	0.439	0.306	0.044	0.789	1.18	499	2477	0.853	0.884	0.064	1.801	2.69	2.67	2.69	27	721	726	0.7%
1	483	125	0.293	0.308	0.047	0.648	0.97	544	2483	0.568	0.891	0.068	1.527	2.28	2.31	2.28	103	2,379	2,348	-1.3%
1	485	164	0.339	0.153	0.027	0.518	0.79	544	2485	0.658	0.442	0.039	1.139	1.74	1.67	1.74	108	1,804	1,879	4.2%
1	486	1	0.368	0.245	0.053	0.667	1.03	544	2486	0.715	0.707	0.078	1.500	2.32	2.23	2.32	-	0	0	4.0%
1	487	1,548	0.330	0.135	0.021	0.486	0.76	544	2487	0.641	0.390	0.030	1.061	1.66	1.56	1.66	1,378	21,497	22,875	6.4%
1	488	3,641	0.280	0.151	0.037	0.468	0.72	544	2488	0.543	0.437	0.054	1.034	1.59	1.56	1.59	2,296	35,818	36,506	1.9%
1	489	185	0.295	0.188	0.016	0.500	0.75	544	2489	0.573	0.544	0.024	1.141	1.71	1.69	1.71	75	1,268	1,283	1.2%
1	501	140	1.040	0.712	0.063	1.815	2.80	544	2501	2.019	2.056	0.092	4.167	6.43	6.20	6.43	74	4,588	4,758	3.7%
1	502	-	0.000	0.000	0.000	0.000	2.21	544	2502	0.000	0.000	0.000	0.000	4.94	4.97	4.94	-	0	0	-0.6%
1	506	490	0.384	0.424	0.078	0.886	1.37	544	2506	0.746	1.225	0.113	2.084	3.22	3.20	3.22	350	11,200	11,270	0.6%
1	507	-	0.000	0.000	0.000	0.000	1.31	544	2507	0.000	0.000	0.000	0.000	2.93	2.97	2.93	-	0	0	-1.3%
1	509	-	0.000	0.000	0.000	0.000	3.57	544	2509	0.000	0.000	0.000	0.000	7.98	8.00	7.98	-	0	0	-0.2%
1	511	1,206	1.660	0.916	0.110	2.685	4.08	544	2511	3.222	2.647	0.159	6.028	9.16	8.81	9.16	743	65,458	68,059	4.0%
1	512	-	0.000	0.000	0.000	0.000	2.77	544	2512	0.000	0.000	0.000	0.000	6.19	6.16	6.19	-	0	0	0.5%
1	513	-	0.000	0.000	0.000	0.000	2.30	544	2513	0.000	0.000	0.000	0.000	5.14	5.09	5.14	-	0	0	1.0%
1	535	1	0.554	0.555	0.090	1.199	1.78	544	2535	1.075	1.603	0.131	2.809	4.17	4.23	4.17	-	0	0	-1.4%
1	536	80	1.072	1.170	0.155	2.398	3.65	544	2536	2.081	3.383	0.226	5.690	8.66	8.58	8.66	63	5,405	5,456	0.9%
1	551	26,999	0.266	0.119	0.020	0.405	0.62	544	2551	0.516	0.344	0.029	0.889	1.36	1.42	1.36	16,998	241,372	231,173	-4.2%
1	553	2,760	1.334	0.243	0.023	1.601	2.47	544	2553	2.590	0.703	0.034	3.327	5.13	4.79	5.13	1,416	67,826	72,641	7.1%
1	555	10,571	0.281	0.237	0.063	0.581	0.90	544	2555	0.546	0.684	0.092	1.322	2.05	1.99	2.05	6,950	138,305	142,475	3.0%
1	563	2,663	0.486	0.135	0.029	0.650	1.04	2563	2563	0.943	0.390	0.043	1.376	2.20	1.98	2.20	1,230	24,354	27,060	11.1%
1	571	5,617	0.673	0.333	0.059	1.064	1.64	544	2571	1.306	0.962	0.086	2.354	3.63	3.59	3.63	4,233	151,965	153,658	1.1%
1	573	473	1.075	0.532	0.079	1.687	2.49	587	2573	2.087	1.538	0.115	3.740	5.52	5.32	5.52	253	13,460	13,966	3.8%
1	581	9,469	0.498	0.138	0.017	0.653	1.01	544	2581	0.967	0.398	0.024	1.389	2.15	2.07	2.15	4,358	90,211	93,697	3.9%
1	744	13	0.071	0.091	0.039	0.202	0.30	544	2744	0.138	0.264	0.057	0.459	0.68	1.15	0.78	1	12	8	-32.2%
1	4771	5	1.048	0.459	0.034	1.542	2.36	544	6771	2.035	1.328	0.049	3.412	5.22	4.96	5.22	4	198	209	5.2%
1	4777	4	2.051	1.028	0.102	3.181	4.89	544	6777	3.980	2.971	0.148	7.099	10.91	10.38	10.91	1	104	109	5.1%
Industry Group 1		167,997				1,1206							2,5041				109,295	4,000,274	4,127,479	3.2%
Total IG 1: (12/1/2025 Temp Staffing P.P.) / (12/1/2025 Direct Employment P.P.) =														2.235						
2	005	1,739	3.243	1.355	0.103	4.701	6.41	937	2005	6.565	4.298	0.146	11,009	15.01	12.04	14.21	938	112,935	133,290	18.0%
2	012	1,860	0.853	0.736	0.067	1.656	2.34	947	2012	1.726	2.335	0.095	4.156	5.87	5.88	5.87	1,246	73,265	73,140	-0.2%
2	601	423	2.143	0.974	0.095	3.213	4.55	682	2601	4.338	3.092	0.134	7.564	10.71	10.89	10.71	248	27,007	26,561	-1.7%
2	603	101	2.094	0.531	0.043	2.667	3.85	682	2603	4.238	1.683	0.060	5.981	8.63	8.48	8.63	64	5,427	5,523	1.8%
2	605	10	2.145	1.313	0.099	3.557	5.21	682	2605	4.341	4.166	0.140	8.647	12.67	12.39	12.67	5	620	634	2.3%
2	607	367	0.835	0.442	0.024	1.300	1.86	682	2607	1.690	1.402	0.033	3.125	4.47	4.46	4.47	350	15,610	15,645	0.2%
2	608	568	1.064	0.587	0.039	1.690	2.39	691	2608	2.154	1.862	0.055	4.071	5.76	5.81	5.76	331	19,231	19,066	-0.9%
2	609	1,061	1.073	0.637	0.053	1.762	2.49	2609	2609	2.171	2.020	0.075	4.266	6.03	6.00	6.03	809	48,540	48,783	0.5%
2	611	13	3.373	1.091	0.075	4.539	6.61	682	2611	6.828	3.461	0.106	10.395	15.14	14.64	15.14	6	878	908	3.4%
2	615	-	3.165	1.774	0.158	5.097	7.06	682	2615	6.406	5.628	0.224	12.258	16.98	17.40	16.98	-	0	0	-2.4%
2	617	153	1.005	0.494	0.038	1.538	2.18	682	2617	2.035	1.569	0.054	3.658	5.19	5.12	5.19	85	4,352	4,412	1.4%
2	625	58	1.439	0.694	0.069	2.202	3.13	682	2625	2.913	2.202	0.097	5.212	7.41	7.38	7.41	37	2,731	2,742	0.4%
2	643	34	3.587	1.376	0.150	5.113	7.41	682	2643	7.259	4.366	0.213	11.838	17.16	16.82	17.16	17	2,859	2,917	2.0%
2	646	229	1.477	0.744	0.065	2.286	3.24	682	2645	2.990	2.361	0.092	5.443	7.71	7.80	7.71	132	10,296	10,177	-1.2%
2	648	152	1.551	0.804	0.076	2.432	3.50	682	2646	3.140	2.552	0.108	5.800	8.35	8.19	8.35	127	10,401	10,605	2.0%
2	647	143	1.853	1.438	0.126	3.416	4.94	682	2647	3.750	4.562	0.178	8.490	12.22	12.28	12.22	86	10,509	10,561	0.5%
2	649	362	1.263	0.803	0.063	2.119	3.00	682	2648	2.537	2.546	0.099	5.172	7.32	7.34	7.32	298	21,873	21,814	-0.3%
2	649	70	1.284	0.682	0.053	2.019	2.94	693	2649	2.598	2.165	0.075	4.838	7.05	6.82	7.05	38	2,592	2,679	3.4%
2	651	1,592	1.301	0.815	0.065	2.1														

DELAWARE COMPENSATION RATING BUREAU, INC.

	(1)	(2)	(3)	(4)	(5)	(6)= (3)+(4)+(5)	(7)	(8)	(9)	(10)	(11)	(12)	(13)= (10)+(11)+(12)	(14)= (7) * [(13)/(6)]	(15)	(16)= (14)/(15)-1 including Primary and Secondary Capping	(17)	(18)= (15)/(17)	(19)= (16)/(17)	(20)= (16)/(15)-1
		Policy Years 2018-2022 Temp Staffing Payroll	12/1/2025 Direct Employment Pure Premium				12/1/2025 Pre-Surge Direct Employment	12/1/2025 Temp Staffing	12/1/2025 Temp Staffing	12/1/2025 Temp Staffing Pure Premium				Indicated 2020-2022 Pre-Surge Temp Staffing	12/1/2024 Pre-Surge Temp Staffing	Proposed 2021/2025 Pre-Surge Temp Staffing	Policy Years 2020-2022 Temp Staffing Payroll	Premium Based on 12/1/2024 Temp Staffing	Premium Based on Proposed 12/1/2025 Temp Staffing	Proposed 12/1/2025 Percentage
2	666	46	2.265	0.972	0.105	3.342	4.78	682	2666	4.585	3.083	0.149	7.817	11.18	11.08	11.18	30	3.324	3.354	0.9%
2	667	30	0.649	0.310	0.021	0.980	1.45	682	2667	1.314	0.982	0.029	2.325	3.44	3.33	3.44	18	599	619	3.3%
2	668	42	2.200	1.455	0.083	3.738	5.46	682	2668	4.453	4.617	0.118	9.188	13.42	13.14	13.42	21	2,759	2,818	2.1%
2	669	4	2.644	0.907	0.066	3.617	5.44	682	2669	5.351	2.879	0.093	8.323	12.52	11.70	12.52	2	234	250	7.0%
2	670	73	1.590	1.208	0.068	2.865	4.15	682	2670	3.218	3.832	0.096	7.146	10.35	10.46	10.35	40	4,184	4,140	-1.1%
2	673	30	1.825	1.008	0.089	2.921	4.20	682	2673	3.694	3.197	0.125	7.016	10.09	8.86	8.86	17	1,506	1,506	0.0%
2	674	32	1.392	1.034	0.141	2.568	3.84	682	2674	2.818	3.282	0.200	6.300	9.42	9.15	9.42	22	2,013	2,072	3.0%
2	675	1,122	0.898	0.461	0.049	1.407	1.99	682	2675	1.817	1.463	0.069	3.349	4.74	4.71	4.74	768	36,173	36,403	0.6%
2	676	70	1.518	0.924	0.055	2.497	3.59	682	2676	3.072	2.932	0.078	6.082	8.74	8.49	8.74	42	3,566	3,671	2.9%
2	677	192	0.893	0.231	0.020	1.144	1.62	682	2677	1.807	0.734	0.028	2.569	3.64	3.68	3.64	110	4,048	4,004	-1.1%
2	679	2	2.855	1.021	0.116	3.992	5.80	682	2679	5.779	3.240	0.164	9.183	13.34	12.93	13.34	1	129	133	3.2%
2	681	6	1.598	1.183	0.126	2.907	4.15	682	2681	3.234	3.755	0.179	7.168	10.23	10.34	10.23	4	414	409	-1.1%
2	802	470	1.155	0.431	0.019	1.605	2.22	937	2802	2.337	1.369	0.027	3.733	5.16	5.28	5.16	222	11,722	11,455	-2.3%
	Industry Group 2	27,397				1.8040							4.3255				17,186	1,028,209	1,048,593	2.0%
													2.398							
3	819	120	0.251	0.150	0.018	0.418	0.55	949	2819	0.729	0.643	0.025	1.397	1.84	0.77	0.92	69	531	635	19.5%
3	887	338	0.204	0.128	0.057	0.389	0.54	947	2887	0.593	0.549	0.080	1.222	1.70	1.63	1.70	184	2,999	3,128	4.3%
3	890	91	0.061	0.115	0.013	0.190	0.25	947	2890	0.178	0.495	0.019	0.692	0.91	0.93	0.91	49	456	446	-2.2%
3	891	1,490	0.177	0.378	0.046	0.601	0.84	947	2891	0.515	1.621	0.064	2.200	3.08	3.01	3.08	839	25,254	25,841	2.3%
3	903	146	0.067	0.023	0.004	0.094	0.11	949	2903	0.196	0.099	0.005	0.300	0.35	0.35	0.35	76	266	266	0.0%
3	905	178	0.021	0.016	0.005	0.041	0.05	949	2905	0.060	0.067	0.007	0.134	0.16	0.18	0.16	106	191	170	-11.1%
3	936	1,551	0.085	0.047	0.003	0.135	0.19	947	2936	0.248	0.201	0.004	0.453	0.64	0.72	0.64	1,016	7,315	6,502	-11.1%
3	948	1,347	0.272	0.380	0.048	0.699	0.92	947	2948	0.791	1.630	0.066	2.487	3.27	3.36	3.27	1,275	42,840	41,693	-2.7%
3	951	19,788	0.103	0.096	0.010	0.209	0.29	949	2951	0.301	0.413	0.014	0.728	1.01	0.77	0.92	11,901	91,638	109,489	19.5%
3	953	730,336	0.013	0.022	0.006	0.041	0.06	889	2953	0.037	0.096	0.008	0.141	0.21	0.24	0.21	446,921	1,072,610	938,534	-12.5%
3	955	15,555	0.022	0.023	0.006	0.051	0.07	949	2955	0.065	0.099	0.009	0.173	0.24	0.23	0.24	10,086	23,198	24,206	4.3%
3	956	48,384	0.045	0.018	0.002	0.065	0.09	889	2956	0.132	0.076	0.003	0.211	0.29	0.24	0.29	25,338	60,811	73,480	20.8%
3	957	95,423	0.113	0.097	0.024	0.235	0.33	946	2957	0.330	0.416	0.034	0.780	1.10	1.21	1.10	74,604	902,708	820,644	-9.1%
3	958	6,915	0.345	0.507	0.088	0.940	1.31	946	2958	1.005	2.176	0.123	3.304	4.60	3.92	4.42	5,539	217,129	244,824	12.8%
3	961	160,895	0.131	0.135	0.016	0.282	0.39	946	2961	0.381	0.579	0.022	0.982	1.36	1.34	1.35	151,363	2,028,264	2,043,401	0.7%
3	962	10,825	0.018	0.005	0.008	0.032	0.04	889	2962	0.053	0.024	0.011	0.088	0.11	0.14	0.11	5,738	8,033	6,312	-21.4%
3	963	1,036	0.080	0.116	0.027	0.224	0.31	947	2963	0.234	0.499	0.038	0.771	1.07	1.06	1.07	564	5,978	6,035	0.9%
3	965	52,196	0.063	0.128	0.034	0.225	0.31	2965	2965	0.183	0.550	0.048	0.781	1.07	0.71	0.85	34,359	243,949	292,052	19.7%
3	984	6,545	0.032	0.039	0.006	0.077	0.11	895	2984	0.094	0.167	0.008	0.269	0.38	0.72	0.50	4,424	31,853	22,120	-30.6%
3	988	40,577	0.019	0.032	0.003	0.054	0.07	947	2988	0.055	0.135	0.004	0.194	0.25	0.72	0.50	30,585	220,212	152,925	-30.6%
	Industry Group 3	1,193,736				0.1085							0.3734				805,036	4,986,235	4,812,703	-3.5%
													3.443							
4	0011	73	0.577	0.470	0.105	1.151	1.38	947	2011	1.148	1.042	0.129	2.319	2.78	2.91	2.78	52	1,513	1,446	-4.5%
4	0013	88	0.685	0.612	0.053	1.350	1.59	947	2013	1.363	1.357	0.066	2.786	3.28	3.43	3.28	64	2,195	2,099	-4.4%
4	141	427	1.517	1.079	0.144	2.740	3.40	947	2141	3.021	2.394	0.178	5.593	6.94	7.53	6.94	320	24,096	22,208	-7.8%
4	142	144	0.668	0.607	0.059	1.335	1.62	947	2142	1.331	1.347	0.073	2.751	3.34	3.81	3.34	127	4,839	4,242	-12.3%
4	709	1	0.585	0.418	0.071	1.074	1.38	949	2709	1.165	0.928	0.087	2.180	2.80	0.79	0.95	-	0	0	20.3%
4	801	535	1.512	1.744	0.105	3.360	3.95	937	2801	3.010	3.870	0.129	7.009	8.24	8.71	8.24	269	23,430	22,166	-5.4%
4	806	854	1.963	2.134	0.165	4.262	5.08	867	2806	3.907	4.735	0.203	8.845	10.54	11.07	10.54	450	49,815	47,430	-4.8%
4	809	2,118	1.059	0.863	0.100	2.021	2.50	937	2809	2.107	1.915	0.123	4.145	5.13	5.05	5.13	1,149	58,025	58,944	1.6%
4	813	19,591	1.099	0.885	0.088	2.073	2.57	2813	2813	2.189	1.964	0.108	4.261	5.28	5.31	5.28	12,676	673,096	669,293	-0.6%
4	893	693	0.925	0.475	0.067	1.467	1.82	947	2814	1.842	1.054	0.082	2.978	3.69	3.59	3.69	462	16,586	17,048	2.8%
4	915	2,098	0.742	0.544	0.053	1.339	1.66	947	2815	1.477	1.208	0.066	2.751	3.41	3.34	3.41	1,219	40,715	41,568	2.1%
4	916	178	0.549	0.418	0.027	0.994	1.18	947	2816	1.092	0.929	0.033	2.054	2.44	2.47	2.44	106	2,618	2,586	-1.2%
4	918	5,160	0.325	0.396	0.046	0.767	0.95	947	2818	0.648	0.878	0.057	1.583	1.96	2.03	1.96	3,012	61,144	59,035	-3.4%
4																				

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2)	(3)	(4)	(5)	(6)= (3)+(4)+(5)	(7)	(8)	(9)	(10)	(11)	(12)	(13)= (10)+(11)+(12)	(14)= (7) * [(13)/(6)]	(15)	(16)= (14)/(15)-1 including Primary and Secondary Capping	(17)	(18)= (15)/(17)	(19)= (16)/(17)	(20)= (16)/(15)-1
	Policy Years 2018-2022	Temp Staffing Payroll	12/1/2025 Direct Employment	12/1/2025 Pure Premium		12/1/2025 Pre-Surcharge Direct Employment	12/1/2020 Temp Staffing	12/1/2025 Temp Staffing	12/1/2025 Temp Staffing	12/1/2025 Pure Premium		12/1/2025 Pre-Surcharge Temp Staffing	12/1/2024 Pre-Surcharge Temp Staffing	12/1/2025 Pre-Surcharge Temp Staffing	Policy Years 2020-2022	12/1/2024 Temp Staffing	Premium Based on 12/1/2024 Temp Staffing	Premium Based on 12/1/2025 Temp Staffing	Proposed 12/1/2025 Percentage
919	50	0.299	0.501	0.037	0.838	1.05	871	2919	0.596	1.113	0.046	1.755	2.20	2.24	2.20	30	672	660	-1.8%
920	295	0.138	0.127	0.012	0.277	0.34	929	2920	0.275	0.282	0.015	0.572	0.70	0.68	0.70	175	1,190	1,225	2.9%
921	43	1.021	0.954	0.143	2.118	2.59	879	2921	2.033	2.117	0.176	4.326	5.29	5.43	5.29	16	869	846	-2.6%
922	694	0.550	0.580	0.057	1.188	1.47	929	2922	1.096	1.287	0.070	2.453	3.04	3.11	3.04	470	14,617	14,288	-2.3%
923	9,862	0.634	0.398	0.038	1.070	1.34	881	2923	1.262	0.884	0.046	2.192	2.75	2.70	2.75	7,317	19,559	201,218	1.9%
924	33,347	0.809	1.130	0.079	2.019	2.51	937	2924	1.611	2.508	0.098	4.217	5.24	5.61	5.24	22,289	1,250,413	1,167,944	-6.6%
925	1,687	0.546	0.772	0.082	1.400	1.74	883	2925	1.087	1.713	0.101	2.901	3.60	3.65	3.60	1,389	50,699	50,004	-1.4%
926	1,280	0.657	0.498	0.056	1.211	1.50	2926	2926	1.309	1.105	0.069	2.483	3.08	3.10	3.08	874	27,094	26,919	-0.6%
927	1,441	0.171	0.233	0.042	0.446	0.55	929	2927	0.340	0.516	0.052	0.908	1.12	1.06	1.12	952	10,091	10,662	5.7%
928	10,477	0.452	0.775	0.085	1.311	1.63	2928	2928	0.899	1.720	0.104	2.723	3.38	3.47	3.38	6,584	228,465	222,539	-2.6%
932	91	0.201	0.152	0.026	0.379	0.45	929	2932	0.400	0.337	0.032	0.769	0.91	0.91	0.91	50	455	455	0.0%
933	137	0.915	0.481	0.045	1.441	1.75	929	2933	1.822	1.066	0.056	2.944	3.58	3.62	3.58	116	4,199	4,153	-1.1%
934	2,144	0.676	0.868	0.106	1.650	2.05	929	2934	1.345	1.927	0.131	3.403	4.23	4.11	4.23	1,997	82,077	84,473	2.9%
935	58	0.306	0.292	0.035	0.632	0.74	929	2935	0.609	0.648	0.043	1.300	1.52	1.53	1.52	36	551	547	-0.7%
940	776	0.686	0.722	0.083	1.492	1.73	946	2940	1.366	1.603	0.102	3.071	3.56	4.83	3.56	608	29,366	21,645	-26.3%
941	2,123	0.537	1.164	0.083	1.784	2.21	947	2941	1.068	2.582	0.103	3.753	4.65	4.95	4.65	1,276	63,162	59,334	-6.1%
944	784	0.504	0.366	0.068	0.938	1.16	947	2944	1.004	0.812	0.084	1.900	2.35	2.41	2.35	463	11,158	10,881	-2.5%
945	276	0.524	0.666	0.077	1.266	1.50	947	2945	1.043	1.477	0.095	2.615	3.10	3.27	3.10	170	5,559	5,270	-5.2%
952	1,308	0.136	0.142	0.021															

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2)	(3)	(4)	(5)	(6)= (3)+(4)+(5)	(7)	(8)	(9)	(10)	(11)	(12)	(13)= (10)+(11)+(12)	(14)= (7) * [(13)/(16)]	(15)	(16)= (14)/(15)-1 including Primary and Secondary Capping	(17)	(18)= (15)*(17)	(19)= (16)*(17)	(20)= (16)/(15)-1
Direct Employment	Policy Years 2018-2022 Temp Staffing Payroll	12/1/2025 Direct Employment Pure Premium				12/1/2025 Pre-Surcharge Direct Employment	12/1/2020 Temp Staffing	12/1/2025 Temp Staffing	12/1/2025 Temp Staffing Pure Premium				Indicated 12/1/2025 Pre-Surcharge Temp Staffing	12/1/2024 Pre-Surcharge Temp Staffing	Proposed 12/1/2025 Pre-Surcharge Temp Staffing	Policy Years 2020-2022 Temp Staffing Payroll	Premium Based on 12/1/2024 Temp Staffing	Premium Based on 12/1/2025 Temp Staffing	Proposed 12/1/2025 Percentage
		Minimum Swing							Maximum Swing										
		IND GRP 1							0.68										
		IND GRP 2							0.68										
		IND GRP 2							0.70										
		IND GRP 2							0.70										
		IND GRP 3							0.71										

Note: Columns (10) through (12): Columns (3) through (5), respectively, times the Exhibit 3, Line C differential for the appropriate Sub-Industry Group and category (Serious, Non-Serious, Medical Only).

* Indicates capping occurred in Column (16)

DELAWARE COMPENSATION RATING BUREAU, INC.

(1) Exhibit 4 Column (8)	(2) Exhibit 4 Column (1)	(3) Exhibit 4 Column (9)	(4) Exhibit 4 Column (15)	(5) Exhibit 4 Column (16)	(6) Exhibit 4 Column (20)	(7)
12/1/2020 Temporary Staffing Code	Direct Employment Code	12/1/2025 Temporary Staffing Code	12/1/2024 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2025 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2025 Percentage Change	Proposed 12/1/2025 Post-Surcharge Temporary Staffing Manual Rate
185	104	2104	4.55	4.68	2.9%	4.72
187	107	2107	4.34	4.46	2.8%	4.50
191	161	2161	3.60	3.63	0.8%	3.66
275	221	2221	3.65	3.77	3.3%	3.80
276	222	2222	5.54	5.82	5.1%	5.87
297	281	2281	3.76	3.87	2.9%	3.90
491	403	2403	4.08	4.05	-0.7%	4.09
495	451	2451	5.37	5.53	3.0%	5.58
497	472	2472	1.17	1.13	-3.4%	1.14
499	475	2475	3.70	4.02	8.6%	4.06
544	101	2101	4.49	4.78	6.5%	4.82
544	105	2105	6.56	6.97	6.3%	7.03
544	106	2106	8.65	8.94	3.4%	9.02
544	108	2108	4.02	4.01	-0.2%	4.05
544	109	2109	6.08	6.32	3.9%	6.38
544	110	2110	4.73	4.73	0.0%	4.77
544	111	2111	10.46	9.96	-4.8%	10.05
544	112	2112	13.32	15.72	18.0%	15.86
544	113	2113	3.31	3.46	4.5%	3.49
544	114	2114	9.87	9.92	0.5%	10.01
544	115	2115	3.94	3.98	1.0%	4.02
544	119	2119	5.94	6.26	5.4%	6.32
544	130	2130	7.58	7.55	-0.4%	7.62
544	132	2132	3.44	3.60	4.7%	3.63
544	134	2134	4.45	4.61	3.6%	4.65
544	135	2135	3.71	3.69	-0.5%	3.72
544	136	2136	4.21	4.15	-1.4%	4.19
544	139	2139	6.99	6.96	-0.4%	7.02
544	163	2163	6.28	6.16	-1.9%	6.22
544	165	2165	9.60	9.73	1.4%	9.82
544	166	2166	5.04	5.03	-0.2%	5.07
544	201	2201	6.12	6.12	0.0%	6.17
544	204	2204	5.27	5.32	0.9%	5.37
544	205	2205	4.34	4.37	0.7%	4.41
544	225	2225	3.86	4.16	7.8%	4.20
544	227	2227	2.56	3.02	18.0%	3.05
544	255	2255	3.30	3.28	-0.6%	3.31
544	257	2257	3.91	4.11	5.1%	4.15
544	259	2259	3.35	3.47	3.6%	3.50
544	261	2261	4.42	4.71	6.6%	4.75
544	263	2263	2.96	3.01	1.7%	3.04
544	265	2265	4.05	4.07	0.5%	4.11
544	282	2282	8.15	8.49	4.2%	8.57
544	285	2285	2.99	3.02	1.0%	3.05
544	301	2301	8.66	8.76	1.2%	8.84
544	305	2305	6.86	6.90	0.6%	6.96
544	306	2306	5.86	5.78	-1.4%	5.83
544	309	2309	4.41	4.47	1.4%	4.51
544	311	2311	4.74	4.93	4.0%	4.97
544	319	2319	7.38	7.42	0.5%	7.49
544	323	2323	5.66	5.78	2.1%	5.83
544	327	2327	4.41	4.37	-0.9%	4.41
544	402	2402	5.18	5.16	-0.4%	5.21
544	404	2404	4.58	4.74	3.5%	4.78
544	406	2406	4.68	4.76	1.7%	4.80
544	407	2407	5.14	5.12	-0.4%	5.17
544	411	2411	7.01	7.14	1.9%	7.20
544	413	2413	7.40	7.67	3.6%	7.74
544	415	2415	4.93	5.20	5.5%	5.25
544	416	2416	3.24	3.31	2.2%	3.34
544	421	2421	10.53	10.55	0.2%	10.64
544	425	2425	10.84	10.79	-0.5%	10.89
544	427	2427	7.69	8.07	4.9%	8.14
544	429	2429	5.18	5.01	-3.3%	5.05
544	431	2431	7.85	7.93	1.0%	8.00
544	433	2433	5.26	5.39	2.5%	5.44
544	435	2435	5.42	5.47	0.9%	5.52
544	441	2441	1.71	1.74	1.8%	1.76

DELAWARE COMPENSATION RATING BUREAU, INC.

(1) Exhibit 4 Column (8)	(2) Exhibit 4 Column (1)	(3) Exhibit 4 Column (9)	(4) Exhibit 4 Column (15)	(5) Exhibit 4 Column (16)	(6) Exhibit 4 Column (20)	(7)
12/1/2020 Temporary Staffing Code	Direct Employment Code	12/1/2025 Temporary Staffing Code	12/1/2024 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2025 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2025 Percentage Change	Proposed 12/1/2025 Post-Surcharge Temporary Staffing Manual Rate
544	445	2445	3.48	3.52	1.1%	3.55
544	446	2446	1.99	2.09	5.0%	2.11
544	447	2447	5.67	5.61	-1.1%	5.66
544	449	2449	3.25	3.30	1.5%	3.33
544	454	2454	8.64	8.81	2.0%	8.89
544	456	2456	7.04	7.13	1.3%	7.19
544	457	2457	4.48	4.63	3.3%	4.67
544	458	2458	2.37	2.32	-2.1%	2.34
544	459	2459	1.27	1.30	2.4%	1.31
544	461	2461	5.45	5.71	4.8%	5.76
544	463	2463	4.04	3.95	-2.2%	3.99
544	464	2464	4.26	4.44	4.2%	4.48
544	465	2465	4.60	4.69	2.0%	4.73
544	467	2467	5.42	5.30	-2.2%	5.35
544	471	2471	1.76	1.78	1.1%	1.80
544	473	2473	3.37	3.53	4.7%	3.56
544	474	2474	3.02	3.30	9.3%	3.33
544	476	2476	1.88	1.99	5.9%	2.01
544	477	2477	2.67	2.69	0.7%	2.71
544	483	2483	2.31	2.28	-1.3%	2.30
544	485	2485	1.67	1.74	4.2%	1.76
544	486	2486	2.23	2.32	4.0%	2.34
544	487	2487	1.56	1.66	6.4%	1.67
544	488	2488	1.56	1.59	1.9%	1.60
544	489	2489	1.69	1.71	1.2%	1.73
544	501	2501	6.20	6.43	3.7%	6.49
544	502	2502	4.97	4.94	-0.6%	4.98
544	506	2506	3.20	3.22	0.6%	3.25
544	507	2507	2.97	2.93	-1.3%	2.96
544	509	2509	8.00	7.98	-0.2%	8.05
544	511	2511	8.81	9.16	4.0%	9.24
544	512	2512	6.16	6.19	0.5%	6.25
544	513	2513	5.09	5.14	1.0%	5.19
544	535	2535	4.23	4.17	-1.4%	4.21
544	536	2536	8.58	8.66	0.9%	8.74
544	551	2551	1.42	1.36	-4.2%	1.37
544	553	2553	4.79	5.13	7.1%	5.18
544	555	2555	1.99	2.05	3.0%	2.07
544	571	2571	3.59	3.63	1.1%	3.66
544	573	2573	5.32	5.52	3.8%	5.57
544	581	2581	2.07	2.15	3.9%	2.17
544	718	2718	4.59	4.69	2.2%	4.73
544	744	2744	1.15	0.78	-32.2%	0.79
544	4771	6771	4.96	5.22	5.2%	5.27
544	4777	6777	10.38	10.91	5.1%	11.01
587	563	2563	1.98	2.20	11.1%	2.22
682	601	2601	10.89	10.71	-1.7%	11.30
682	603	2603	8.48	8.63	1.8%	9.05
682	605	2605	12.39	12.67	2.3%	13.29
682	607	2607	4.46	4.47	0.2%	4.62
682	608	2608	5.81	5.76	-0.9%	6.22
682	611	2611	14.64	15.14	3.4%	15.88
682	615	2615	17.40	16.98	-2.4%	17.81
682	617	2617	5.12	5.19	1.4%	5.44
682	625	2625	7.38	7.41	0.4%	7.77
682	643	2643	16.82	17.16	2.0%	18.00
682	645	2645	7.80	7.71	-1.2%	8.08
682	646	2646	8.19	8.35	2.0%	8.66
682	647	2647	12.22	12.28	0.5%	12.68
682	648	2648	7.34	7.32	-0.3%	7.51
682	649	2649	6.82	7.05	3.4%	7.39
682	652	2652	13.13	13.35	1.7%	13.59
682	653	2653	9.18	9.29	1.2%	9.68
682	654	2654	6.60	6.79	2.9%	7.22
682	655	2655	13.69	13.75	0.4%	14.32
682	656	2656	6.91	6.69	-3.2%	7.02
682	657	2657	12.72	13.08	2.8%	13.72
682	658	2658	13.52	13.72	1.5%	14.23

DELAWARE COMPENSATION RATING BUREAU, INC.

(1) Exhibit 4 Column (8)	(2) Exhibit 4 Column (1)	(3) Exhibit 4 Column (9)	(4) Exhibit 4 Column (15)	(5) Exhibit 4 Column (16)	(6) Exhibit 4 Column (20)	(7)
12/1/2020 Temporary Staffing Code	Direct Employment Code	12/1/2025 Temporary Staffing Code	12/1/2024 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2025 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2025 Percentage Change	Proposed 12/1/2025 Post-Surcharge Temporary Staffing Manual Rate
682	659	2659	24.33	24.10	-0.9%	25.28
682	660	2660	2.64	2.61	-1.1%	2.74
682	663	2663	5.17	5.13	-0.8%	5.36
682	664	2664	5.06	4.89	-3.4%	5.16
682	665	2665	8.79	8.90	1.3%	9.15
682	666	2666	11.08	11.18	0.9%	11.63
682	667	2667	3.33	3.44	3.3%	3.61
682	668	2668	13.14	13.42	2.1%	14.08
682	669	2669	11.70	12.52	7.0%	13.13
682	670	2670	10.46	10.35	-1.1%	10.86
682	673	2673	8.86	8.86	0.0%	9.29
682	674	2674	9.15	9.42	3.0%	9.88
682	675	2675	4.71	4.74	0.6%	4.88
682	676	2676	8.49	8.74	2.9%	9.17
682	677	2677	3.68	3.64	-1.1%	3.82
682	679	2679	12.93	13.34	3.2%	13.99
682	681	2681	10.34	10.23	-1.1%	10.73
691	609	2609	6.00	6.03	0.5%	6.38
693	651	2651	7.56	7.52	-0.5%	7.83
695	661	2661	3.75	3.74	-0.3%	3.93
867	813	2813	5.31	5.28	-0.6%	5.33
871	921	2921	5.43	5.29	-2.6%	5.34
877	914	2914	3.26	3.13	-4.0%	3.16
879	923	2923	2.70	2.75	1.9%	2.77
881	926	2926	3.10	3.08	-0.6%	3.11
883	928	2928	3.47	3.38	-2.6%	3.41
889	953	2953	0.24	0.21	-12.5%	0.21
889	956	2956	0.24	0.29	20.8%	0.29
889	962	2962	0.14	0.11	-21.4%	0.11
895	965	2965	0.71	0.85	19.7%	0.86
929	885	2885	3.60	3.58	-0.6%	3.61
929	886	2886	2.26	2.22	-1.8%	2.24
929	910	2910	4.84	4.70	-2.9%	4.74
929	915	2915	2.33	2.26	-3.0%	2.28
929	916	2916	2.39	2.41	0.8%	2.43
929	917	2917	4.09	4.18	2.2%	4.22
929	918	2918	2.20	2.09	-5.0%	2.11
929	919	2919	2.24	2.20	-1.8%	2.22
929	920	2920	0.68	0.70	2.9%	0.71
929	922	2922	3.11	3.04	-2.3%	3.07
929	925	2925	3.65	3.60	-1.4%	3.63
929	927	2927	1.06	1.12	5.7%	1.13
929	932	2932	0.91	0.91	0.0%	0.92
929	933	2933	3.62	3.58	-1.1%	3.61
929	934	2934	4.11	4.23	2.9%	4.27
929	935	2935	1.53	1.52	-0.7%	1.53
937	005	2005	12.04	14.21	18.0%	14.34
937	009	2009	12.04	14.57	21.0%	14.70
937	015	2015	12.04	11.37	-5.6%	11.47
937	055	2055	6.45	6.50	0.8%	6.56
937	059	2059	8.26	9.27	12.2%	9.35
937	721	2721	12.18	14.07	15.5%	14.20
937	801	2801	8.71	8.24	-5.4%	8.31
937	802	2802	5.28	5.16	-2.3%	5.21
937	803	2803	12.04	14.57	21.0%	14.70
937	804	2804	4.94	4.91	-0.6%	4.95
937	805	2805	6.89	6.71	-2.6%	6.77
937	806	2806	11.07	10.54	-4.8%	10.63
937	807	2807	6.58	6.54	-0.6%	6.60
937	808	2808	8.71	9.50	9.1%	9.58
937	809	2809	5.05	5.13	1.6%	5.18
937	811	2811	10.73	10.99	2.4%	11.09
937	812	2812	9.27	9.45	1.9%	9.53
937	817	2817	8.75	8.42	-3.8%	8.50
937	821	2821	8.24	8.04	-2.4%	8.11
937	828	2828	8.97	8.67	-3.3%	8.75
937	855	2855	5.81	5.96	2.6%	6.01
937	857	2857	4.78	4.84	1.3%	4.88

DELAWARE COMPENSATION RATING BUREAU, INC.

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12/1/2020 Temporary Staffing Code	Direct Employment Code	12/1/2025 Temporary Staffing Code	12/1/2024 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2025 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2025 Percentage Change	Proposed 12/1/2025 Post-Surcharge Temporary Staffing Manual Rate
937	858	2858	6.68	6.60	-1.2%	6.66
937	859	2859	6.78	6.85	1.0%	6.91
937	860	2860	6.59	6.62	0.5%	6.68
937	862	2862	7.87	7.80	-0.9%	7.87
937	865	2865	2.42	2.14	-11.6%	2.16
937	907	2907	4.92	5.00	1.6%	5.04
937	911	2911	3.85	3.95	2.6%	3.99
937	924	2924	5.61	5.24	-6.6%	5.29
937	980	2980	3.72	3.59	-3.5%	3.62
937	992	2992	5.75	5.86	1.9%	5.91
937	995	2995	8.36	8.68	3.8%	8.76
946	940	2940	4.83	3.56	-26.3%	3.59
946	957	2957	1.21	1.10	-9.1%	1.11
946	958	2958	3.92	4.42	12.8%	4.46
946	959	2959	1.87	1.88	0.5%	1.90
946	960	2960	3.99	3.85	-3.5%	3.88
946	961	2961	1.34	1.35	0.7%	1.36
946	974	2974	3.35	3.24	-3.3%	3.27
946	979	2979	4.63	4.64	0.2%	4.68
947	011	2011	2.91	2.78	-4.5%	2.80
947	012	2012	5.88	5.87	-0.2%	5.92
947	013	2013	3.43	3.28	-4.4%	3.31
947	141	2141	7.53	6.94	-7.8%	7.00
947	142	2142	3.81	3.34	-12.3%	3.37
947	662	2662	8.47	9.99	17.9%	10.48
947	716	2716	5.24	5.21	-0.6%	5.26
947	751	2751	1.79	1.61	-10.1%	1.62
947	752	2752	1.19	1.08	-9.2%	1.09
947	753	2753	5.71	5.72	0.2%	5.77
947	755	2755	2.46	2.49	1.2%	2.51
947	757	2757	3.65	3.66	0.3%	3.69
947	759	2759	8.47	9.37	10.6%	9.45
947	814	2814	3.59	3.69	2.8%	3.72
947	815	2815	3.34	3.41	2.1%	3.44
947	816	2816	2.47	2.44	-1.2%	2.46
947	818	2818	2.03	1.96	-3.4%	1.98
947	820	2820	3.53	3.55	0.6%	3.58
947	825	2825	4.83	4.81	-0.4%	4.85
947	880	2880	6.85	6.80	-0.7%	6.86
947	882	2882	6.73	6.44	-4.3%	6.50
947	884	2884	0.91	0.91	0.0%	0.92
947	887	2887	1.63	1.70	4.3%	1.72
947	888	2888	5.59	5.72	2.3%	5.77
947	890	2890	0.93	0.91	-2.2%	0.92
947	891	2891	3.01	3.08	2.3%	3.11
947	896	2896	1.55	1.46	-5.8%	1.47
947	897	2897	2.01	1.87	-7.0%	1.89
947	898	2898	4.25	4.09	-3.8%	4.13
947	899	2899	1.44	1.39	-3.5%	1.40
947	936	2936	0.72	0.64	-11.1%	0.65
947	939	2939	7.15	6.96	-2.7%	7.02
947	941	2941	4.95	4.65	-6.1%	4.69
947	944	2944	2.41	2.35	-2.5%	2.37
947	945	2945	3.27	3.10	-5.2%	3.13
947	948	2948	3.36	3.27	-2.7%	3.30
947	952	2952	0.72	0.76	5.6%	0.77
947	954	2954	3.30	3.30	0.0%	3.33
947	963	2963	1.06	1.07	0.9%	1.08
947	964	2964	2.83	2.24	-20.8%	2.26
947	966	2966	3.52	3.49	-0.9%	3.52
947	967	2967	1.55	1.54	-0.6%	1.55
947	968	2968	1.52	1.54	1.3%	1.55
947	969	2969	4.52	4.46	-1.3%	4.50
947	970	2970	8.38	9.91	18.3%	10.00
947	971	2971	3.98	3.81	-4.3%	3.84
947	973	2973	3.11	2.96	-4.8%	2.99
947	975	2975	1.89	1.77	-6.3%	1.79
947	976	2976	2.13	2.02	-5.2%	2.04

DELAWARE COMPENSATION RATING BUREAU, INC.

(1) Exhibit 4 Column (8)	(2) Exhibit 4 Column (1)	(3) Exhibit 4 Column (9)	(4) Exhibit 4 Column (15)	(5) Exhibit 4 Column (16)	(6) Exhibit 4 Column (20)	(7)
12/1/2020 Temporary Staffing Code	Direct Employment Code	12/1/2025 Temporary Staffing Code	12/1/2024 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2025 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2025 Percentage Change	Proposed 12/1/2025 Post-Surcharge Temporary Staffing Manual Rate
947	977	2977	0.72	0.50	-30.6%	0.50
947	978	2978	3.18	3.27	2.8%	3.30
947	981	2981	2.54	2.55	0.4%	2.57
947	983	2983	7.37	7.41	0.5%	7.48
947	984	2984	0.72	0.50	-30.6%	0.50
947	986	2986	2.10	2.04	-2.9%	2.06
947	988	2988	0.72	0.50	-30.6%	0.50
947	991	2991	5.93	5.63	-5.1%	5.68
947	997	2997	0.89	0.87	-2.2%	0.88
947	999	2999	5.66	5.70	0.7%	5.75
947	7428	9428	2.30	2.24	-2.6%	2.26
949	709	2709	0.79	0.95	20.3%	0.96
949	819	2819	0.77	0.92	19.5%	0.93
949	903	2903	0.35	0.35	0.0%	0.35
949	904	2904	0.77	0.93	20.8%	0.94
949	905	2905	0.18	0.16	-11.1%	0.16
949	951	2951	0.77	0.92	19.5%	0.93
949	955	2955	0.23	0.24	4.3%	0.24