

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.

In this approach, the DCRB classes are mapped to one of five industry groups consistent with those used by the National Council on Compensation Insurance, Inc. (NCCI). In this filing, they are considered the five DCRB “sub-industry groups”. The classes are mapped into one of five industry groups (Manufacturing, Contracting, Office & Clerical, Goods & Services, and Miscellaneous) based on the DCRB to NCCI class mapping.

Exhibit 1 shows Policy Years 2015-2019 payrolls (in \$000) for each of the five DCRB sub-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 sub-industry group, and in total, separately for Serious, Non-Serious and Medical Only. Within each sub-industry group, weights by class were calculated based on Policy Years 2015-2019 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 sub-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 sub-industry group and in total, for Serious, Non-Serious and Medical Only.

For the total of all sub-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 sub-industry group using weights calculated using the payroll by sub-industry group in Exhibit 1. The Pennsylvania differentials were taken from Exhibit 31 in the approved PCRB Filing No. C-380 (2022 Pennsylvania Filing).

For each of the sub-industry groups, a three-way credibility weighting is used. First, Delaware credibility is determined as a function of Delaware sub-industry group payroll using the payroll credibility table. That credibility is applied to the sub-industry group indicated pure premium differentials from Exhibit 2. Second, the indicated Pennsylvania sub-industry group differentials and their credibility are taken from Exhibit 31 in the 2022 Pennsylvania Filing. Third, the complement of credibility is applied to the credibility-weighted differentials calculated for the total of all sub-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 sub-industry groups is not used).

Exhibit 4 determines the proposed temporary staffing rates by class. For each class, an indicated December 1, 2022 temporary staffing rate is calculated (column (14)) by multiplying the proposed December 1, 2022 direct employment rate by the total proposed temporary staffing pure premium divided by the total December 1, 2022 direct employment pure premium. If a class's total proposed temporary staffing pure premium and December 1, 2022 direct employment pure premium are each zero, then the associated sub-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, 2022 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-surcharge temporary staffing rates approved effective December 1, 2021, the pre-surcharge rates proposed effective December 1, 2022, and the proposed rate change, are shown. Also shown are the proposed post-surcharge 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.

Proposed Temporary Staffing Code	Sub-IG 1		Sub-IG 1 (cont.)		Sub-IG 2		Sub-IG 3		Sub-IG 4		Sub-IG 5		
	Policy Years 2015-2019	Payroll (\$000)	Temporary Staffing Code	Policy Years 2015-2019									
2059	54	2463	9	2012	1,252	2819	117	2011	31	2005	2,353		
2101	1,334	2464	40	2601	614	2887	368	2013	55	2009	0		
2104	9,822	2465	34	2603	132	2890	94	2709	1	2015	1		
2105	199	2467	0	2605	14	2891	1,410	2801	989	2055	751		
2106	266	2471	113	2607	40	2903	148	2806	1,282	2716	19		
2107	1,985	2472	3,407	2608	927	2905	131	2809	3,426	2718	297		
2108	1,157	2473	1,291	2609	1,087	2936	1,141	2813	14,222	2721	38		
2109	461	2474	1,067	2611	22	2940	332	2814	504	2751	64		
2110	33	2475	174	2615	0	2948	169	2815	1,869	2752	66		
2111	12	2476	129	2617	259	2951	16,367	2816	167	2753	393		
2112	2,132	2477	71	2625	78	2953	669,451	2818	4,942	2755	560		
2113	63	2483	70	2643	75	2955	13,030	2820	21	2757	783		
2114	12	2485	102	2645	338	2956	55,454	2821	2,763	2759	326		
2115	0	2486	1	2646	99	2957	49,190	2825	91	2803	0		
2119	223	2487	429	2647	198	2958	2,900	2855	11,890	2804	5,118		
2130	0	2488	3,233	2648	255	2961	22,260	2857	1,026	2805	287		
2132	1,264	2489	343	2649	121	2962	12,752	2858	566	2807	995		
2134	65	2501	101	2651	5,007	2963	1,106	2859	230	2808	11,983		
2135	0	2502	0	2652	714	2965	37,219	2860	381	2811	14,555		
2136	45	2506	293	2653	381	2984	5,256	2862	659	2812	734		
2139	143	2507	0	2654	357	2988	21,044	2865	56,186	2817	1,353		
2141	224	2509	0	2655	175			2880	625	2828	193		
2142	42	2511	979	2656	181	Total		2882	85	2904	15		
2161	63	2512	0	2657	15	Sub-IG 3	909,939	2884	296	2939	1		
2163	1,807	2513	0	2658	104			2885	122	2954	796		
2165	156	2535	3	2659	129			2886	73	2967	230		
2166	60	2536	51	2660	656			2888	71	2969	281		
2201	0	2551	18,571	2661	8,102			2896	110	2970	0		
2204	25	2553	2,942	2662	113			2897	2,865	2991	18		
2205	18	2555	8,608	2663	1,870			2898	730	2992	597		
2221	3,429	2563	4,199	2664	1,704			2899	97	2995	8,535		
2222	5,453	2571	3,277	2665	304			2907	718	9428	854		
2225	1,277	2573	226	2666	59			2910	6				
2227	4,765	2581	12,561	2667	47			2911	2,913	Total			
2255	541	2673	51	2668	80	Sub-IG 1	155,328	2914	232	Sub-IG 5	52,196		
2257	5	2744	30	2669	9			2915	47				
2259	4,110	2924	30,323	2670	114			2916	1,100				
2261	1	6771	0	2674	33			2917	2,148	Grand			
2263	81	6777	6	2675	1,308			2918	64	Total	1,315,227		
2265	0			2676	104			2919	51				
2281	2,688	Total		2677	382			2920	304				
2282	243	Sub-IG 1	155,328	2679	5			2921	122				
2285	467			2681	12			2922	557				
2301	0			2802	831			2923	6,662				
2305	1,401			Total				2925	722				
2306	6			Sub-IG 2	28,307			2926	925				
2309	0							2927	1,188				
2311	724							2928	8,188				
2319	20							2932	112				
2323	4							2933	51				
2327	74							2934	334				
2402	211							2935	50				
2403	52							2941	1,736				
2404	0							2944	659				
2406	0							2945	265				
2407	413							2952	1,036				
2411	1,452							2959	2,476				
2413	1,622							2960	9,815				
2415	198							2964	221				
2416	516							2966	98				
2421	0							2968	170				
2425	0							2971	2,800				
2427	0							2973	993				
2429	0							2974	2,219				
2431	0							2975	5,026				
2433	34							2976	1,026				
2435	0							2977	931				
2441	68							2978	73				
2445	420							2979	1,238				
2446	424							2980	4,476				
2447	0							2981	807				
2449	26							2983	41				
2451	181							2986	289				
2454	3,268							2997	166				
2456	2,477							2999	27				
2457	319							Total		Sub-IG 4	169,457		
2458	72												
2459	228												
2461	3,659												

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(1)	(2)	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11)	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)	
	Policy Years 2015-2019	Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium		Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2015-2019 Direct Employment Payroll (\$000)	Actual Indicated Pure Premium		Weighted Indicated Pure Premium				
Temporary Staffing Code				Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only		Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only	
2059	54	0.0003	-	0.684	0.090	-	0.000	0.000	0.000	059	1,384	3.001	3.780	0.001	0.001	0.001	0.000
2101	1,334	0.0086	0.341	0.771	0.184	0.003	0.007	0.002	101	46,533	0.246	0.202	0.048	0.002	0.002	0.000	
2104	9,822	0.0632	-	0.060	0.001	-	0.004	0.000	104	225,837	0.205	0.326	0.035	0.013	0.021	0.002	
2105	199	0.0013	0.341	0.771	0.184	0.000	0.001	0.000	105	6,937	0.133	2.470	0.181	0.000	0.003	0.000	
2106	266	0.0017	0.341	0.771	0.184	0.001	0.001	0.000	106	9,269	-	0.064	0.158	-	0.000	0.000	
2107	1,985	0.0128	-	-	0.000	-	-	0.000	107	12,564	0.995	1.386	0.186	0.013	0.018	0.002	
2108	1,157	0.0074	0.341	0.771	0.184	0.003	0.006	0.001	108	40,378	0.629	0.663	0.173	0.005	0.005	0.001	
2109	461	0.0030	0.341	0.771	0.184	0.001	0.002	0.001	109	16,091	-	0.867	0.139	-	0.003	0.000	
2110	33	0.0002	0.341	0.771	0.184	0.000	0.000	0.000	110	1,161	-	-	0.001	-	-	0.000	
2111	12	0.0001	0.341	0.771	0.184	0.000	0.000	0.000	111	425	-	-	0.001	-	-	0.000	
2112	2,132	0.0137	0.341	0.771	0.184	0.005	0.011	0.003	112	74,386	1.599	2.176	0.265	0.022	0.030	0.004	
2113	63	0.0004	0.341	0.771	0.184	0.000	0.000	0.000	113	2,210	-	-	0.077	-	-	0.000	
2114	12	0.0001	0.341	0.771	0.184	0.000	0.000	0.000	114	434	-	-	0.001	-	-	0.000	
2115	-	-	0.341	0.771	0.184	-	-	-	115	-	-	-	-	-	-	-	
2119	223	0.0014	0.341	0.771	0.184	0.000	0.001	0.000	119	7,791	13.033	4.608	0.116	0.019	0.007	0.000	
2130	-	-	0.341	0.771	0.184	-	-	-	130	-	-	-	-	-	-	-	
2132	1,264	0.0081	0.341	0.771	0.184	0.003	0.006	0.001	132	44,110	0.558	-	0.000	0.005	-	0.000	
2134	65	0.0004	0.341	0.771	0.184	0.000	0.000	0.000	134	2,252	-	-	0.022	-	-	0.000	
2135	-	-	0.341	0.771	0.184	-	-	-	135	-	-	-	-	-	-	-	
2136	45	0.0003	0.341	0.771	0.184	0.000	0.000	0.000	136	1,553	-	-	0.001	-	-	0.000	
2139	143	0.0009	0.341	0.771	0.184	0.000	0.001	0.000	139	4,979	0.546	10.888	0.262	0.001	0.010	0.000	
2141	224	0.0014	0.553	0.894	0.114	0.001	0.001	0.000	141	67,103	1.753	0.075	0.206	0.003	0.000	0.000	
2142	42	0.0003	0.553	0.894	0.114	0.000	0.000	0.000	142	12,488	-	2.654	0.102	-	0.001	0.000	
2161	63	0.0004	-	-	0.001	-	-	0.000	161	4,273	-	-	0.067	-	-	0.000	
2163	1,807	0.0116	0.341	0.771	0.184	0.004	0.009	0.002	163	63,060	-	0.175	0.074	-	0.002	0.001	
2165	156	0.0010	0.341	0.771	0.184	0.000	0.001	0.000	165	5,453	0.373	0.091	0.187	0.000	0.000	0.000	
2166	60	0.0004	0.341	0.771	0.184	0.000	0.000	0.000	166	2,094	-	-	0.247	-	-	0.000	
2201	-	-	0.341	0.771	0.184	-	-	-	201	-	-	-	-	-	-	-	
2204	25	0.0002	0.341	0.771	0.184	0.000	0.000	0.000	204	859	-	-	0.001	-	-	0.000	
2205	18	0.0001	0.341	0.771	0.184	0.000	0.000	0.000	205	644	-	-	0.001	-	-	0.000	
2221	3,429	0.0221	-	1.488	0.169	-	0.033	0.004	221	38,002	0.312	1.055	0.097	0.007	0.023	0.002	
2222	5,453	0.0351	0.117	4,373	0.447	0.004	0.154	0.016	222	230,365	0.375	0.884	0.106	0.013	0.031	0.004	
2225	1,277	0.0082	0.341	0.771	0.184	0.003	0.006	0.002	225	44,552	1.024	1.250	0.074	0.008	0.010	0.001	
2227	4,765	0.0307	0.341	0.771	0.184	0.010	0.024	0.006	227	166,236	-	0.106	0.043	-	0.003	0.001	
2255	541	0.0035	0.341	0.771	0.184	0.001	0.003	0.001	255	18,863	2.124	0.898	0.055	0.007	0.003	0.000	
2257	5	0.0000	0.341	0.771	0.184	0.000	0.000	0.000	257	179	-	-	0.002	-	-	0.000	
2259	4,110	0.0265	0.341	0.771	0.184	0.009	0.020	0.005	259	143,412	1.650	0.147	0.044	0.044	0.004	0.001	
2261	1	0.0000	0.341	0.771	0.184	0.000	0.000	0.000	261	47	-	-	0.000	-	-	0.000	
2263	81	0.0005	0.341	0.771	0.184	0.000	0.000	0.000	263	2,823	0.130	5.228	0.001	0.000	0.003	0.000	
2265	-	-	0.341	0.771	0.184	-	-	-	265	-	-	-	-	-	-	-	
2281	2,688	0.0173	-	0.053	-	-	0.001	281	24,082	-	0.457	0.032	-	0.008	0.001	-	
2282	243	0.0016	0.341	0.771	0.184	0.001	0.001	0.000	282	8,484	-	0.013	0.213	-	0.000	0.000	
2285	467	0.0030	0.341	0.771	0.184	0.001	0.002	0.001	285	16,309	-	0.634	0.119	-	0.002	0.000	
2301	-	-	0.341	0.771	0.184	-	-	-	301	-	-	-	-	-	-	-	
2305	1,401	0.0090	0.341	0.771	0.184	0.003	0.007	0.002	305	48,887	2.932	1.331	0.247	0.026	0.012	0.002	
2306	6	0.0000	0.341	0.771	0.184	0.000	0.000	0.000	306	221	-	-	0.078	-	-	0.000	
2309	-	-	0.341	0.771	0.184	-	-	-	309	-	-	-	-	-	-	-	
2311	724	0.0047	0.341	0.771	0.184	0.002	0.004	0.001	311	25,261	-	0.171	0.232	-	0.001	0.001	
2319	20	0.0001	0.341	0.771	0.184	0.000	0.000	0.000	319	698	-	-	0.002	-	-	0.000	
2323	4	0.0000	0.341	0.771	0.184	0.000	0.000	0.000	323	157	-	-	0.000	-	-	0.000	
2327	74	0.0005	0.341	0.771	0.184	0.000	0.000	0.000	327	2,570	-	-	0.445	-	-	0.000	
2402	211	0.0014	0.341	0.771	0.184	0.000	0.001	0.000	402	7,378	-	1.038	0.143	-	0.001	0.000	
2403	52	0.0003	-	-	0.000	-	-	0.000	403	39	-	-	0.001	-	-	0.000	
2404	-	-	0.341	0.771	0.184	-	-	-	404	-	-	-	-	-	-	-	
2406	-	-	0.341	0.771	0.184	-	-	-	406	-	-	-	-	-	-	-	
2407	413	0.0027	0.341	0.771	0.184	0.001	0.002	0.000	407	14,418	-	-	0.251	-	-	0.001	
2411	1,452	0.0093	0.341	0.771	0.184	0.003	0.007	0.002	411	50,665	0.585	2.015	0.290	0.005	0.019	0.003	
2413	1,622	0.0104	0.341	0.771	0.184	0.004	0.008	0.002	413	56,583	2.023	0.755	0.088	0.021	0.008	0.001	

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	Policy Years 2015-2019	Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium		Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2015-2019 Direct Employment Payroll (\$000)	Actual Indicated Pure Premium		Weighted Indicated Pure Premium			
Temporary Staffing Code				Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only		Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2415	198	0.0013	0.341	0.771	0.184	0.000	0.001	0.000	415	6,923	-	0.370	0.005	-	0.000	0.000
2416	516	0.0033	0.341	0.771	0.184	0.001	0.003	0.001	416	18,014	0.028	1.272	0.062	0.000	0.004	0.000
2421	-	-	0.341	0.771	0.184	-	-	-	421	-	-	-	-	-	-	-
2425	-	-	0.341	0.771	0.184	-	-	-	425	-	-	-	-	-	-	-
2427	-	-	0.341	0.771	0.184	-	-	-	427	-	-	-	-	-	-	-
2429	-	-	0.341	0.771	0.184	-	-	-	429	-	-	-	-	-	-	-
2431	-	-	0.341	0.771	0.184	-	-	-	431	-	-	-	-	-	-	-
2433	34	0.0002	0.341	0.771	0.184	0.000	0.000	0.000	433	1,169	3.099	3.936	0.173	0.001	0.001	0.000
2435	-	-	0.341	0.771	0.184	-	-	-	435	-	-	-	-	-	-	-
2441	68	0.0004	0.341	0.771	0.184	0.000	0.000	0.000	441	2,361	-	-	0.227	-	-	0.000
2445	420	0.0027	0.341	0.771	0.184	0.001	0.002	0.000	445	14,643	0.068	5.110	0.142	0.000	0.014	0.000
2446	424	0.0027	0.341	0.771	0.184	0.001	0.002	0.001	446	14,806	0.091	0.207	0.032	0.000	0.001	0.000
2447	-	-	0.341	0.771	0.184	-	-	-	447	-	-	-	-	-	-	-
2449	26	0.0002	0.341	0.771	0.184	0.000	0.000	0.000	449	917	-	-	0.000	-	-	0.000
2451	181	0.0012	-	-	0.001	-	-	0.000	451	5,378	-	0.018	0.044	-	0.000	0.000
2454	3,268	0.0210	0.341	0.771	0.184	0.007	0.016	0.004	454	114,018	1.580	0.690	0.206	0.033	0.015	0.004
2456	2,477	0.0159	0.341	0.771	0.184	0.005	0.012	0.003	456	86,418	0.380	0.287	0.105	0.006	0.005	0.002
2457	319	0.0021	0.341	0.771	0.184	0.001	0.002	0.000	457	11,113	-	-	0.018	-	-	0.000
2458	72	0.0005	0.341	0.771	0.184	0.000	0.000	0.000	458	2,519	-	-	0.018	-	-	0.000
2459	228	0.0015	0.341	0.771	0.184	0.001	0.001	0.000	459	7,949	0.081	0.484	0.049	0.000	0.001	0.000
2461	3,659	0.0236	0.341	0.771	0.184	0.008	0.018	0.004	461	127,652	0.303	0.393	0.157	0.007	0.009	0.004
2463	9	0.0001	0.341	0.771	0.184	0.000	0.000	0.000	463	329	-	-	0.000	-	-	0.000
2464	40	0.0003	0.341	0.771	0.184	0.000	0.000	0.000	464	1,400	-	-	0.484	-	-	0.000
2465	34	0.0002	0.341	0.771	0.184	0.000	0.000	0.000	465	1,202	-	-	0.001	-	-	0.000
2467	-	-	0.341	0.771	0.184	-	-	-	467	-	-	-	-	-	-	-
2471	113	0.0007	0.341	0.771	0.184	0.000	0.001	0.000	471	3,953	-	0.015	0.002	-	0.000	0.000
2472	3,407	0.0219	-	-	0.000	-	-	0.000	472	7,423	-	-	0.000	-	-	0.000
2473	1,291	0.0083	0.341	0.771	0.184	0.003	0.006	0.002	473	45,036	3.790	0.909	0.107	0.032	0.008	0.001
2474	1,067	0.0069	0.341	0.771	0.184	0.002	0.005	0.001	474	37,241	-	0.021	0.006	-	0.000	0.000
2475	174	0.0011	-	-	0.001	-	-	0.000	475	132,284	-	0.272	0.035	-	0.000	0.000
2476	129	0.0008	0.341	0.771	0.184	0.000	0.001	0.000	476	4,514	-	-	0.049	-	-	0.000
2477	71	0.0005	0.341	0.771	0.184	0.000	0.000	0.000	477	2,472	-	-	0.155	-	-	0.000
2483	70	0.0005	0.341	0.771	0.184	0.000	0.000	0.000	483	2,448	-	-	0.000	-	-	0.000
2485	102	0.0007	0.341	0.771	0.184	0.000	0.001	0.000	485	3,559	-	-	0.000	-	-	0.000
2486	1	0.0000	0.341	0.771	0.184	0.000	0.000	0.000	486	45	-	-	0.000	-	-	0.000
2487	429	0.0028	0.341	0.771	0.184	0.001	0.002	0.001	487	14,968	-	0.124	0.000	-	0.000	0.000
2488	3,233	0.0208	0.341	0.771	0.184	0.007	0.016	0.004	488	112,788	1.594	0.321	0.049	0.033	0.007	0.001
2489	343	0.0022	0.341	0.771	0.184	0.001	0.002	0.000	489	11,977	-	0.808	0.007	-	0.002	0.000
2501	101	0.0007	0.341	0.771	0.184	0.000	0.001	0.000	501	3,534	-	0.916	0.005	-	0.001	0.000
2502	-	-	0.341	0.771	0.184	-	-	-	502	-	-	-	-	-	-	-
2506	293	0.0019	0.341	0.771	0.184	0.001	0.001	0.000	506	10,214	9.272	2.039	1.137	0.017	0.004	0.002
2507	-	-	0.341	0.771	0.184	-	-	-	507	13	-	-	0.000	-	-	-
2509	-	-	0.341	0.771	0.184	-	-	-	509	-	-	-	-	-	-	-
2511	979	0.0063	0.341	0.771	0.184	0.002	0.005	0.001	511	34,152	1.806	1.348	0.184	0.011	0.008	0.001
2512	-	-	0.341	0.771	0.184	-	-	-	512	-	-	-	-	-	-	-
2513	-	-	0.341	0.771	0.184	-	-	-	513	-	-	-	-	-	-	-
2535	3	0.0000	0.341	0.771	0.184	0.000	0.000	0.000	535	104	-	-	0.001	-	-	0.000
2536	51	0.0003	0.341	0.771	0.184	0.000	0.000	0.000	536	1,786	-	-	0.541	-	-	0.000
2551	18,571	0.1196	0.341	0.771	0.184	0.041	0.092	0.022	551	647,914	-	0.114	0.020	-	0.014	0.002
2553	2,942	0.0189	0.341	0.771	0.184	0.006	0.015	0.003	553	102,658	-	-	0.001	-	-	0.000
2555	8,608	0.0554	0.341	0.771	0.184	0.019	0.043	0.010	555	300,319	1.139	0.400	0.066	0.063	0.022	0.004
2563	4,199	0.0270	-	-	0.004	-	-	0.000	563	84,347	-	0.305	0.043	-	0.008	0.001
2571	3,277	0.0211	0.341	0.771	0.184	0.007	0.016	0.004	571	114,331	0.539	0.112	0.031	0.011	0.002	0.001
2573	226	0.0015	0.341	0.771	0.184	0.000	0.001	0.000	573	7,886	-	0.748	0.139	-	0.001	0.000
2581	12,561	0.0809	0.341	0.771	0.184	0.028	0.062	0.015	581	438,258	0.904	0.155	0.017	0.073	0.013	0.001
2673	51	0.0003	2.572	1.739	0.128	0.001	0.001	0.000	673	14,498	-	0.261	0.052	-	0.000	0.000
2744	30	0.0002	0.341	0.771	0.184	0.000	0.000	0.000	744	1,062	0.402	6.215	0.000	0.000	0.001	0.000
2924	30,323	0.1952	-	0.684	0.090	-	0.134	0.018	924	776,123	1.236	1.361	0.095	0.241	0.266	0.018

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2) Policy Years 2015-2019	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11) Policy Years 2015-2019	(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		
6771	-	-	0.341	0.771	0.184	-	-	-	4771	-	-	-	-	-	-	
6777	6	0.0000	0.341	0.771	0.184	0.000	0.000	0.000	4777	212	-	-	0.001	-	-	
TOTAL Sub-IG 1	155,328	1.0000				0.210	0.788	0.149		4,887,429			0.745	0.636	0.076	
Sub-Industry Group 1 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium											0.282	1.240	1.968			
2012	1,252	0.0442	0.553	0.894	0.114	0.024	0.040	0.005	012	374,354	1.751	0.968	0.092	0.077	0.043	0.004
2601	614	0.0217	2.572	1.739	0.128	0.056	0.038	0.003	601	175,482	1.778	1.371	0.124	0.039	0.030	0.003
2603	132	0.0047	2.572	1.739	0.128	0.012	0.008	0.001	603	37,714	10.181	0.374	0.098	0.047	0.002	0.000
2605	14	0.0005	2.572	1.739	0.128	0.001	0.001	0.000	605	3,955	-	-	0.129	-	-	0.000
2607	40	0.0014	2.572	1.739	0.128	0.004	0.002	0.000	607	11,541	-	0.357	0.018	-	0.001	0.000
2608	927	0.0327	2.572	1.739	0.128	0.084	0.057	0.004	608	264,667	1.376	0.570	0.067	0.045	0.019	0.002
2609	1,087	0.0384	-	0.314	0.016	-	0.012	0.001	609	435,456	1.795	0.689	0.090	0.069	0.026	0.003
2611	22	0.0008	2.572	1.739	0.128	0.002	0.001	0.000	611	6,365	-	1.466	0.031	-	0.001	0.000
2615	-	-	2.572	1.739	0.128	-	-	-	615	-	-	-	-	-	-	
2617	259	0.0091	2.572	1.739	0.128	0.024	0.016	0.001	617	74,039	1.873	0.862	0.045	0.017	0.008	0.000
2625	78	0.0028	2.572	1.739	0.128	0.007	0.005	0.000	625	22,255	2.750	0.694	0.080	0.008	0.002	0.000
2643	75	0.0026	2.572	1.739	0.128	0.007	0.005	0.000	643	21,451	-	1.371	0.012	-	0.004	0.000
2645	338	0.0119	2.572	1.739	0.128	0.031	0.021	0.002	645	96,664	1.402	0.829	0.108	0.017	0.010	0.001
2646	99	0.0035	2.572	1.739	0.128	0.009	0.006	0.000	646	28,285	0.963	0.357	0.096	0.003	0.001	0.000
2647	198	0.0070	2.572	1.739	0.128	0.018	0.012	0.001	647	56,644	3.958	2.596	0.247	0.028	0.018	0.002
2648	255	0.0090	2.572	1.739	0.128	0.023	0.016	0.001	648	72,813	2.530	1.854	0.093	0.023	0.017	0.001
2649	121	0.0043	2.572	1.739	0.128	0.011	0.007	0.001	649	34,585	3.763	1.347	0.100	0.016	0.006	0.000
2651	5,007	0.1769	16.103	1.219	0.029	2.848	0.216	0.005	651	184,796	2.245	1.030	0.093	0.397	0.182	0.017
2652	714	0.0252	2.572	1.739	0.128	0.065	0.044	0.003	652	204,036	5.203	2.377	0.137	0.131	0.060	0.003
2653	381	0.0135	2.572	1.739	0.128	0.035	0.023	0.002	653	108,872	2.905	1.078	0.029	0.039	0.015	0.000
2654	357	0.0126	2.572	1.739	0.128	0.032	0.022	0.002	654	102,035	1.256	1.267	0.078	0.016	0.016	0.001
2655	175	0.0062	2.572	1.739	0.128	0.016	0.011	0.001	655	49,911	1.705	0.326	0.043	0.011	0.002	0.000
2656	181	0.0064	2.572	1.739	0.128	0.016	0.011	0.001	656	51,703	-	-	0.017	-	-	0.000
2657	15	0.0005	2.572	1.739	0.128	0.001	0.001	0.000	657	4,380	-	-	0.013	-	-	0.000
2658	104	0.0037	2.572	1.739	0.128	0.009	0.006	0.000	658	29,810	6.108	1.148	0.073	0.022	0.004	0.000
2659	129	0.0046	2.572	1.739	0.128	0.012	0.008	0.001	659	36,961	11.122	4.480	0.091	0.051	0.020	0.000
2660	656	0.0232	2.572	1.739	0.128	0.060	0.040	0.003	660	187,354	1.622	0.172	0.028	0.038	0.004	0.001
2661	8,102	0.2862	5.328	1.843	0.009	1.525	0.528	0.003	661	556,875	0.979	0.414	0.084	0.280	0.118	0.024
2662	113	0.0040	0.553	0.894	0.114	0.002	0.004	0.000	662	33,691	-	0.363	0.047	-	0.001	0.000
2663	1,870	0.0661	2.572	1.739	0.128	0.170	0.115	0.008	663	534,053	1.192	0.685	0.076	0.079	0.045	0.005
2664	1,704	0.0602	2.572	1.739	0.128	0.155	0.105	0.008	664	486,570	1.031	0.678	0.086	0.062	0.041	0.005
2665	304	0.0107	2.572	1.739	0.128	0.028	0.019	0.001	665	86,713	1.067	0.828	0.133	0.011	0.009	0.001
2666	59	0.0021	2.572	1.739	0.128	0.005	0.004	0.000	666	16,838	-	-	0.044	-	-	0.000
2667	47	0.0017	2.572	1.739	0.128	0.004	0.003	0.000	667	13,425	-	-	0.022	-	-	0.000
2668	80	0.0028	2.572	1.739	0.128	0.007	0.005	0.000	668	22,883	3.315	0.952	0.061	0.009	0.003	0.000
2669	9	0.0003	2.572	1.739	0.128	0.001	0.001	0.000	669	2,607	20.509	0.108	0.000	0.007	0.000	0.000
2670	114	0.0040	2.572	1.739	0.128	0.010	0.007	0.001	670	32,454	1.765	0.473	0.046	0.007	0.002	0.000
2674	33	0.0012	2.572	1.739	0.128	0.003	0.002	0.000	674	9,428	-	0.244	0.377	-	0.000	0.000
2675	1,308	0.0462	2.572	1.739	0.128	0.119	0.080	0.006	675	373,503	0.683	0.566	0.061	0.032	0.026	0.003
2676	104	0.0037	2.572	1.739	0.128	0.009	0.006	0.000	676	29,829	3.822	2.602	0.059	0.014	0.010	0.000
2677	382	0.0135	2.572	1.739	0.128	0.035	0.023	0.002	677	109,147	1.375	0.236	0.010	0.019	0.003	0.000
2679	5	0.0002	2.572	1.739	0.128	0.000	0.000	0.000	679	1,532	-	-	0.151	-	-	0.000
2681	12	0.0004	2.572	1.739	0.128	0.001	0.001	0.000	681	3,372	-	-	0.192	-	-	0.000
2802	831	0.0294	-	0.684	0.090	-	0.020	0.003	802	21,277	1.076	0.358	0.054	0.032	0.010	0.002
TOTAL Sub-IG 2	28,307	1.0000				5.483	1.550	0.070		5,010,325			1.645	0.759	0.083	
Sub-Industry Group 2 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium											3.333	2.043	0.846			

DELAWARE COMPENSATION RATING BUREAU, INC.

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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
2819	117	0.0001	0.033	0.289	0.001	0.000	0.000	0.000	819	37,458	0.740	0.299	0.017	0.000	0.000	0.000
2887	368	0.0004	0.553	0.894	0.114	0.000	0.000	0.000	887	110,134	-	-	0.187	-	-	0.000
2890	94	0.0001	0.553	0.894	0.114	0.000	0.000	0.000	890	28,230	-	-	0.014	-	-	0.000
2891	1,410	0.0015	0.553	0.894	0.114	0.001	0.001	0.000	891	421,624	0.240	0.640	0.086	0.000	0.001	0.000
2903	148	0.0002	0.033	0.289	0.001	0.000	0.000	0.000	903	47,262	-	-	0.003	-	-	0.000
2905	131	0.0001	0.033	0.289	0.001	0.000	0.000	0.000	905	41,665	-	0.119	0.043	-	0.000	0.000
2936	1,141	0.0013	0.553	0.894	0.114	0.001	0.001	0.000	936	341,157	0.207	0.186	0.004	0.000	0.000	0.000
2940	332	0.0004	1.324	0.570	0.041	0.000	0.000	0.000	940	33,164	-	0.449	0.029	-	0.000	0.000
2948	169	0.0002	0.553	0.894	0.114	0.000	0.000	0.000	948	50,559	0.391	0.348	0.099	0.000	0.000	0.000
2951	16,367	0.0180	0.033	0.289	0.001	0.001	0.005	0.000	951	5,219,851	0.183	0.080	0.015	0.003	0.001	0.000
2953	669,451	0.7357	0.049	0.124	0.008	0.036	0.091	0.006	953	26,615,493	0.026	0.033	0.008	0.019	0.024	0.006
2955	13,030	0.0143	0.033	0.289	0.001	0.000	0.004	0.000	955	4,155,509	0.006	0.027	0.008	0.000	0.000	0.000
2956	55,454	0.0609	0.049	0.124	0.008	0.003	0.008	0.000	956	2,204,703	0.073	0.025	0.004	0.004	0.002	0.000
2957	49,190	0.0541	1.324	0.570	0.041	0.072	0.031	0.002	957	4,911,731	0.212	0.161	0.027	0.011	0.009	0.001
2958	2,900	0.0032	1.324	0.570	0.041	0.004	0.002	0.000	958	289,549	0.896	0.584	0.164	0.003	0.002	0.001
2961	22,260	0.0245	1.324	0.570	0.041	0.032	0.014	0.001	961	2,222,674	0.255	0.126	0.017	0.006	0.003	0.000
2962	12,752	0.0140	0.049	0.124	0.008	0.001	0.002	0.000	962	506,977	-	0.004	0.002	-	0.000	0.000
2963	1,106	0.0012	0.553	0.894	0.114	0.001	0.001	0.000	963	330,520	0.246	0.255	0.033	0.000	0.000	0.000
2965	37,219	0.0409	0.800	2.447	0.027	0.033	0.100	0.001	965	1,451,196	0.087	0.118	0.045	0.004	0.005	0.002
2984	5,256	0.0058	0.553	0.894	0.114	0.003	0.005	0.001	984	1,571,127	0.030	0.023	0.008	0.000	0.000	0.000
2988	21,044	0.0231	0.553	0.894	0.114	0.013	0.021	0.003	988	6,291,014	0.024	0.035	0.008	0.001	0.001	0.000
TOTAL Sub-IG 3	909,939	1.0000				0.201	0.287	0.015		56,881,597			0.053	0.049	0.012	
Sub-Industry Group 3 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium									3.815	5.843	1.260					
2011	31	0.0002	0.553	0.894	0.114	0.000	0.000	0.000	0011	9,410	6.981	0.435	0.068	0.001	0.000	0.000
2013	55	0.0003	0.553	0.894	0.114	0.000	0.000	0.000	0013	16,507	-	0.265	0.115	-	0.000	0.000
2709	1	0.0000	0.033	0.289	0.001	0.000	0.000	0.000	709	280	-	-	0.000	-	-	0.000
2801	989	0.0058	-	0.684	0.090	-	0.004	0.001	801	25,310	8.619	2.666	0.195	0.050	0.016	0.001
2806	1,282	0.0076	-	0.684	0.090	-	0.005	0.001	806	32,820	7.074	1.180	0.116	0.054	0.009	0.001
2809	3,426	0.0202	-	0.684	0.090	-	0.014	0.002	809	87,686	1.817	0.997	0.123	0.037	0.020	0.002
2813	14,222	0.0839	1.661	5.726	0.355	0.139	0.481	0.030	813	129,464	2.055	1.319	0.122	0.172	0.111	0.010
2814	504	0.0030	0.553	0.894	0.114	0.002	0.003	0.000	814	150,734	0.773	0.666	0.091	0.002	0.002	0.000
2815	1,869	0.0110	0.553	0.894	0.114	0.006	0.010	0.001	815	558,691	1.157	0.674	0.073	0.013	0.007	0.001
2816	167	0.0010	0.553	0.894	0.114	0.001	0.001	0.000	816	50,041	0.776	0.272	0.022	0.001	0.000	0.000
2818	4,942	0.0292	0.553	0.894	0.114	0.016	0.026	0.003	818	1,477,521	0.450	0.428	0.064	0.013	0.012	0.002
2820	21	0.0001	0.553	0.894	0.114	0.000	0.000	0.000	820	6,168	-	-	0.000	-	-	0.000
2821	2,763	0.0163	-	0.684	0.090	-	0.011	0.001	821	70,723	5.058	3.792	0.138	0.082	0.062	0.002
2825	91	0.0005	0.553	0.894	0.114	0.000	0.000	0.000	825	27,275	3.586	1.078	0.111	0.002	0.001	0.000
2855	11,890	0.0702	-	0.684	0.090	-	0.048	0.006	855	304,336	2.932	0.958	0.142	0.206	0.067	0.010
2857	1,026	0.0061	-	0.684	0.090	-	0.004	0.001	857	26,250	4.391	2.063	0.191	0.027	0.012	0.001
2858	566	0.0033	-	0.684	0.090	-	0.002	0.000	858	14,475	6.074	2.592	0.418	0.020	0.009	0.001
2859	230	0.0014	-	0.684	0.090	-	0.001	0.000	859	5,879	-	-	0.103	-	-	0.000
2860	381	0.0022	-	0.684	0.090	-	0.002	0.000	860	9,761	-	0.249	0.065	-	0.001	0.000
2862	659	0.0039	-	0.684	0.090	-	0.003	0.000	862	16,874	5.125	2.891	0.044	0.020	0.011	0.000
2865	56,186	0.3316	-	0.684	0.090	-	0.227	0.030	865	1,438,090	0.668	0.481	0.139	0.221	0.159	0.046
2880	625	0.0037	0.553	0.894	0.114	0.002	0.003	0.000	880	186,901	1.686	1.090	0.100	0.006	0.004	0.000
2882	85	0.0005	0.553	0.894	0.114	0.000	0.000	0.000	882	25,370	3.028	2.181	0.256	0.002	0.001	0.000
2884	296	0.0017	0.553	0.894	0.114	0.001	0.002	0.000	884	88,391	0.078	0.261	0.017	0.000	0.000	0.000
2885	122	0.0007	7.578	0.443	0.203	0.005	0.000	0.000	885	56,531	2.414	3.885	0.090	0.002	0.003	0.000
2886	73	0.0004	7.578	0.443	0.203	0.003	0.000	0.000	886	33,806	0.534	1.333	0.273	0.000	0.001	0.000
2888	71	0.0004	0.553	0.894	0.114	0.000	0.000	0.000	888	21,197	3.952	1.654	0.114	0.002	0.001	0.000
2896	110	0.0006	0.553	0.894	0.114	0.000	0.001	0.000	896	32,937	-	0.165	0.040	-	0.000	0.000

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2)	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11)	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
	Policy Years 2015-2019	Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium		Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2015-2019 Direct	Actual Indicated Pure Premium		Weighted Indicated Pure Premium			
Temporary Staffing Code				Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only	Employment Payroll (\$000)	Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2897	2,865	0.0169	0.553	0.894	0.114	0.009	0.015	0.002	897	856,559	0.390	0.493	0.075	0.007	0.008	0.001
2898	730	0.0043	0.553	0.894	0.114	0.002	0.004	0.000	898	218,084	1.466	0.536	0.122	0.006	0.002	0.001
2899	97	0.0006	0.553	0.894	0.114	0.000	0.001	0.000	899	29,080	0.440	0.721	0.056	0.000	0.000	0.000
2907	718	0.0042	-	0.684	0.090	-	0.003	0.000	907	18,383	-	2.108	0.081	-	0.009	0.000
2910	6	0.0000	7.578	0.443	0.203	0.000	0.000	0.000	910	2,590	-	-	0.119	-	-	0.000
2911	2,913	0.0172	-	0.684	0.090	-	0.012	0.002	911	74,559	-	1.005	0.072	-	0.017	0.001
2914	232	0.0014	-	-	0.000	-	-	0.000	914	210,650	0.496	1.139	0.069	0.001	0.002	0.000
2915	47	0.0003	7.578	0.443	0.203	0.002	0.000	0.000	915	21,646	0.094	1.384	0.096	0.000	0.000	0.000
2916	1,100	0.0065	7.578	0.443	0.203	0.049	0.003	0.001	916	509,003	0.613	0.481	0.073	0.004	0.003	0.000
2917	2,148	0.0127	7.578	0.443	0.203	0.096	0.006	0.003	917	993,752	1.457	0.835	0.096	0.018	0.011	0.001
2918	64	0.0004	7.578	0.443	0.203	0.003	0.000	0.000	918	29,808	-	0.223	0.058	-	0.000	0.000
2919	51	0.0003	7.578	0.443	0.203	0.002	0.000	0.000	919	23,718	0.448	1.525	0.185	0.000	0.000	0.000
2920	304	0.0018	7.578	0.443	0.203	0.014	0.001	0.000	920	140,663	0.036	0.192	0.021	0.000	0.000	0.000
2921	122	0.0007	-	26.066	4.293	-	0.019	0.003	921	21,047	1.905	1.844	0.799	0.001	0.001	0.001
2922	557	0.0033	7.578	0.443	0.203	0.025	0.001	0.001	922	257,588	0.952	0.783	0.083	0.003	0.003	0.000
2923	6,662	0.0393	0.866	3.218	0.296	0.034	0.127	0.012	923	4,652	0.099	1.760	0.000	0.004	0.069	0.000
2925	722	0.0043	7.578	0.443	0.203	0.032	0.002	0.001	925	334,146	1.605	1.104	0.138	0.007	0.005	0.001
2926	925	0.0055	-	-	0.021	-	-	0.000	926	111,609	1.038	0.377	0.110	0.006	0.002	0.001
2927	1,188	0.0070	7.578	0.443	0.203	0.053	0.003	0.001	927	549,583	0.073	0.151	0.045	0.001	0.001	0.000
2928	8,188	0.0483	1.537	1.899	0.097	0.074	0.092	0.005	928	1,395,281	0.442	0.724	0.108	0.021	0.035	0.005
2932	112	0.0007	7.578	0.443	0.203	0.005	0.000	0.000	932	51,719	0.798	0.083	0.046	0.001	0.000	0.000
2933	51	0.0003	7.578	0.443	0.203	0.002	0.000	0.000	933	23,533	-	0.501	0.031	-	0.000	0.000
2934	334	0.0020	7.578	0.443	0.203	0.015	0.001	0.000	934	154,308	2.388	1.352	0.227	0.005	0.003	0.000
2935	50	0.0003	7.578	0.443	0.203	0.002	0.000	0.000	935	23,240	1.177	0.875	0.055	0.000	0.000	0.000
2941	1,736	0.0102	0.553	0.894	0.114	0.006	0.009	0.001	941	518,967	1.020	1.620	0.146	0.010	0.017	0.001
2944	659	0.0039	0.553	0.894	0.114	0.002	0.003	0.000	944	197,124	0.142	-	0.089	0.001	-	0.000
2945	265	0.0016	0.553	0.894	0.114	0.001	0.001	0.000	945	79,262	0.694	1.014	0.163	0.001	0.002	0.000
2952	1,036	0.0061	0.553	0.894	0.114	0.003	0.005	0.001	952	309,678	0.102	0.131	0.046	0.001	0.001	0.000
2959	2,476	0.0146	1.324	0.570	0.041	0.019	0.008	0.001	959	247,276	0.857	0.435	0.214	0.013	0.006	0.003
2960	9,815	0.0579	1.324	0.570	0.041	0.077	0.033	0.002	960	980,084	0.840	0.948	0.127	0.049	0.055	0.007
2964	221	0.0013	0.553	0.894	0.114	0.001	0.001	0.000	964	65,929	0.902	0.652	0.179	0.001	0.001	0.000
2966	98	0.0006	0.553	0.894	0.114	0.000	0.001	0.000	966	29,394	0.698	0.056	0.055	0.000	0.000	0.000
2968	170	0.0010	0.553	0.894	0.114	0.001	0.001	0.000	968	50,801	1.428	0.190	0.129	0.001	0.000	0.000
2971	2,800	0.0165	0.553	0.894	0.114	0.009	0.015	0.002	971	837,145	0.778	0.891	0.094	0.013	0.015	0.002
2973	993	0.0059	0.553	0.894	0.114	0.003	0.005	0.001	973	296,860	0.200	0.606	0.082	0.001	0.004	0.000
2974	2,219	0.0131	1.324	0.570	0.041	0.017	0.007	0.001	974	221,556	0.632	0.730	0.087	0.008	0.010	0.001
2975	5,026	0.0297	0.553	0.894	0.114	0.016	0.027	0.003	975	1,502,371	0.305	0.536	0.088	0.009	0.016	0.003
2976	1,026	0.0061	0.553	0.894	0.114	0.003	0.005	0.001	976	306,818	1.133	0.462	0.129	0.007	0.003	0.001
2977	931	0.0055	0.553	0.894	0.114	0.003	0.005	0.001	977	278,216	-	0.087	0.009	-	0.000	0.000
2978	73	0.0004	0.553	0.894	0.114	0.000	0.000	0.000	978	21,802	-	1.300	0.113	-	0.001	0.000
2979	1,238	0.0073	1.324	0.570	0.041	0.010	0.004	0.000	979	123,626	0.508	1.338	0.179	0.004	0.010	0.001
2980	4,476	0.0264	-	0.684	0.090	-	0.018	0.002	980	114,552	0.638	0.500	0.164	0.017	0.013	0.004
2981	807	0.0048	0.553	0.894	0.114	0.003	0.004	0.001	981	241,210	0.328	0.584	0.093	0.002	0.003	0.000
2983	41	0.0002	0.553	0.894	0.114	0.000	0.000	0.000	983	12,289	12.507	5.364	0.427	0.003	0.001	0.000
2986	289	0.0017	0.553	0.894	0.114	0.001	0.002	0.000	986	86,373	1.611	0.464	0.040	0.003	0.001	0.000
2997	166	0.0010	0.553	0.894	0.114	0.001	0.001	0.000	997	49,497	-	0.180	0.154	-	0.000	0.000
2999	27	0.0002	0.553	0.894	0.114	0.000	0.000	0.000	999	8,181	2.275	4.460	0.121	0.000	0.001	0.000
TOTAL Sub-IG 4	169,457	1.0000				0.775	1.295	0.127		17,537,640				1.161	0.840	0.120
Sub-Industry Group 4 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium											0.667	1.542	1.064			
2005	2,353	0.0451	-	0.684	0.090	-	0.031	0.004	005	60,215	9.130	2.636	0.154	0.412	0.119	0.007
2009	-	-	-	0.684	0.090	-	-	-	009	4	-	0.000	-	-	-	
2015	1	0.0000	-	0.684	0.090	-	0.000	0.000	015	38	-	0.001	-	-	0.000	
2055	751	0.0144	-	0.684	0.090	-	0.010	0.001	055	19,229	-	2.409	0.109	-	0.035	0.002

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2) Policy Years 2015-2019	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11) Policy Years 2015-2019	(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
2716	19	0.0004	0.553	0.894	0.114	0.000	0.000	0.000	716	5,743	0.603	1.027	0.004	0.000	0.000	0.000
2718	297	0.0057	0.341	0.771	0.184	0.002	0.004	0.001	718	10,355	0.781	2.494	0.078	0.004	0.014	0.000
2721	38	0.0007	-	0.684	0.090	-	0.000	0.000	721	983	-	-	0.002	-	-	0.000
2751	64	0.0012	0.553	0.894	0.114	0.001	0.001	0.000	751	19,240	0.003	0.808	0.076	0.000	0.001	0.000
2752	66	0.0013	0.553	0.894	0.114	0.001	0.001	0.000	752	19,777	-	-	0.018	-	-	0.000
2753	393	0.0075	0.553	0.894	0.114	0.004	0.007	0.001	753	117,474	1.174	0.773	0.048	0.009	0.006	0.000
2755	560	0.0107	0.553	0.894	0.114	0.006	0.010	0.001	755	167,500	-	0.050	0.027	-	0.001	0.000
2757	783	0.0150	0.553	0.894	0.114	0.008	0.013	0.002	757	233,930	0.687	0.608	0.031	0.010	0.009	0.000
2759	326	0.0062	0.553	0.894	0.114	0.003	0.006	0.001	759	97,544	2.465	1.411	0.123	0.015	0.009	0.001
2803	-	-	-	0.684	0.090	-	-	-	803	-	-	-	-	-	-	-
2804	5,118	0.0981	-	0.684	0.090	-	0.067	0.009	804	130,986	2.196	1.748	0.111	0.215	0.171	0.011
2805	287	0.0055	-	0.684	0.090	-	0.004	0.000	805	7,358	7.736	3.235	0.165	0.043	0.018	0.001
2807	995	0.0191	-	0.684	0.090	-	0.013	0.002	807	25,465	11.765	5.412	0.471	0.224	0.103	0.009
2808	11,983	0.2296	-	0.684	0.090	-	0.157	0.021	808	306,714	2.017	1.901	0.099	0.463	0.436	0.023
2811	14,555	0.2789	-	0.684	0.090	-	0.191	0.025	811	372,543	6.898	1.786	0.064	1.923	0.498	0.018
2812	734	0.0141	-	0.684	0.090	-	0.010	0.001	812	18,789	4.370	0.766	0.013	0.061	0.011	0.000
2817	1,353	0.0259	-	0.684	0.090	-	0.018	0.002	817	34,633	4.642	2.212	0.132	0.120	0.057	0.003
2828	193	0.0037	-	0.684	0.090	-	0.003	0.000	828	4,952	-	2.430	0.053	-	0.009	0.000
2904	15	0.0003	0.033	0.289	0.001	0.000	0.000	0.000	904	4,738	-	-	0.018	-	-	0.000
2939	1	0.0000	0.553	0.894	0.114	0.000	0.000	0.000	939	340	-	-	2.368	-	-	0.000
2954	796	0.0153	0.553	0.894	0.114	0.008	0.014	0.002	954	238,049	0.281	0.532	0.053	0.004	0.008	0.001
2967	230	0.0044	0.553	0.894	0.114	0.002	0.004	0.001	967	68,881	0.158	0.544	0.083	0.001	0.002	0.000
2969	281	0.0054	0.553	0.894	0.114	0.003	0.005	0.001	969	84,044	0.865	0.556	0.172	0.005	0.003	0.001
2970	-	-	0.553	0.894	0.114	-	-	-	970	-	-	-	-	-	-	-
2991	18	0.0003	0.553	0.894	0.114	0.000	0.000	0.000	991	5,377	6.040	3.348	2.659	0.002	0.001	0.001
2992	597	0.0114	-	0.684	0.090	-	0.008	0.001	992	15,288	-	-	0.460	-	-	0.005
2995	8,535	0.1635	-	0.684	0.090	-	0.112	0.015	995	218,462	2.687	1.441	0.051	0.439	0.236	0.008
9428	854	0.0164	0.553	0.894	0.114	0.009	0.015	0.002	7428	255,251	0.706	0.420	0.060	0.012	0.007	0.001
TOTAL Sub-IG 5	52,196	1.0000				0.048	0.702	0.093		2,543,902				3.964	1.754	0.094
Sub-Industry Group 5 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium										0.012	0.400	0.989				
GRAND TOTAL	1,315,227					0.3838	0.5196	0.0492		86,860,893				0.4668	0.3032	0.0378
Grand Total - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium										0.822	1.714	1.300				

DELAWARE COMPENSATION RATING BUREAU, INC.

Total		
Serious	Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$13,152,270 (in 00's)		
0.10	0.34	0.40
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
0.822	1.714	1.300
C) Wtd Avg of PA Credibility-Weighted Ratios of Temp Staffing PP to Direct Employment PP by Sub-IG using DE weights		
Sub-IG 1 1.538	2.623	1.673
Sub-IG 2 1.577	2.694	1.653
Sub-IG 3 2.379	3.766	1.635
Sub-IG 4 1.489	2.462	1.498
Sub-IG 5 1.485	2.512	1.467
Total 2.112	3.390	1.616
D) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.983	2.820	1.489

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

Sub-Industry Group 1		
Serious	Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$1,553,280 (in 00's)		
0.02	0.08	0.10
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
0.282	1.240	1.968
C.) PA Credibility from PCRB Filing No. C-380, Exhibit 31 effective April 1, 2022		
0.18	0.60	0.97
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing No. C-380, Exhibit 31		
1.684	2.625	1.676
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.895	2.577	1.705**

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

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

Sub-Industry Group 2		
Serious	Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$283,070 (in 00's)		
0.01	0.03	0.03
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
3.333	2.043	0.846
C.) PA Credibility from PCRB Filing No. C-380, Exhibit 31 effective April 1, 2022		
0.07	0.25	0.40
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing No. C-380, Exhibit 31		
2.519	2.912	1.764
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
2.034	2.820	1.580

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

Sub-Industry Group 3		
Serious	Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$9,099,390 (in 00's)		
0.08	0.26	0.32
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
3.815	5.843	1.260
C.) PA Credibility from PCRB Filing No. C-380, Exhibit 31 effective April 1, 2022		
0.41	1.00	1.00
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing No. C-380, Exhibit 31		
3.635	3.766	1.635
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
2.807	4.306**	1.515**

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

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

Sub-Industry Group 4		
Serious	Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$1,694,570 (in 00's)		
0.02	0.09	0.10
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
0.667	1.542	1.064
C.) PA Credibility from PCRB Filing No. C-380, Exhibit 31 effective April 1, 2022		
0.20	0.67	1.00
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing No. C-380, Exhibit 31		
1.419	2.384	1.498
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.844	2.413	1.455**

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

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

Sub-Industry Group 5		
Serious	Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$521,960 (in 00's)		
0.01	0.04	0.05
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
0.012	0.400	0.989
C.) PA Credibility from PCRB Filing No. C-380, Exhibit 31 effective April 1, 2022		
0.05	0.18	0.29
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing No. C-380, Exhibit 31		
1.094	2.018	1.193
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.919	2.579	1.378

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

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

DELAWARE COMPENSATION RATING BUREAU, INC.

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Total Sub-IG 1: (12/1/2022 Temp Staffing P.P.) / (12/1/2022 Direct Employment P.P.)

DELAWARE COMPENSATION RATING BUREAU, INC.

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(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 2015-2019 Temp Staffing Payroll (\$000)	12/1/2022 Direct Employment Code	12/1/2022 Direct Employment Code	Pure Premium	12/1/2022 Pre-Surcharge Direct Employment Manual Rate	12/1/2020 Temp Staffing Code	12/1/2022 Temp Staffing Code	Indicated 12/1/2022 Pre-Surcharge	12/1/2021 Temp Staffing Code	12/1/2022 Temp Staffing Code	Indicated 12/1/2022 Pre-Surcharge	12/1/2021 Temp Staffing Code	Proposed 12/1/2022 Temp Staffing Payroll (\$000)	Policy Years 2017-2019 Temp Based on 12/1/2021 Temp Staffing Manual Rates	Premium Based on Proposed 12/1/2022 Temp Staffing Manual Rates	Premium Based on Proposed 12/1/2022 Temp Staffing Percentage Change				
Serious	Non-Serious	Medical Only	Total				Serious	Non-Serious	Medical Only	Total	Manual Rate	Manual Rate	Manual Rate	Manual Rates	Manual Rates				
Total	1,315,227			0.7265							1.6307			797,552	16,144,601	13,958,074	-13.5%		
2.245																			

	Minimum Swing	Maximum Swing
IND GRP 1	0.55	1.05
IND GRP 2	0.53	1.03
IND GRP 3	0.54	1.04

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	12/1/2022 Temporary Staffing Code	12/1/2021 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2022 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2022 Percentage Change	Proposed 12/1/2022 Post-Surcharge Temporary Staffing Manual Rate
185	104	2104	4.92	5.17	5.1%	5.28
187	107	2107	4.17	4.38	5.0%	4.47
191	161	2161	3.19	3.35	5.0%	3.42
275	221	2221	3.34	3.51	5.1%	3.58
276	222	2222	5.37	5.64	5.0%	5.76
297	281	2281	3.64	3.82	4.9%	3.90
491	403	2403	4.27	4.48	4.9%	4.57
495	451	2451	5.21	5.47	5.0%	5.58
497	472	2472	1.61	1.69	5.0%	1.72
499	475	2475	3.94	4.14	5.1%	4.22
544	101	2101	7.51	5.90	-21.4%	6.02
544	105	2105	9.60	8.66	-9.8%	8.84
544	106	2106	9.60	10.08	5.0%	10.29
544	108	2108	7.32	5.47	-25.3%	5.58
544	109	2109	9.60	8.66	-9.8%	8.84
544	110	2110	7.83	6.06	-22.6%	6.18
544	111	2111	9.60	10.08	5.0%	10.29
544	112	2112	9.60	10.08	5.0%	10.29
544	113	2113	5.35	4.11	-23.2%	4.19
544	114	2114	9.60	10.08	5.0%	10.29
544	115	2115	6.27	4.94	-21.2%	5.04
544	119	2119	8.94	7.43	-16.9%	7.58
544	130	2130	9.60	10.08	5.0%	10.29
544	132	2132	4.94	4.09	-17.2%	4.17
544	134	2134	7.94	6.11	-23.0%	6.24
544	135	2135	6.51	4.98	-23.5%	5.08
544	136	2136	7.39	5.69	-23.0%	5.81
544	139	2139	9.60	8.83	-8.0%	9.01
544	163	2163	9.60	8.66	-9.8%	8.84
544	165	2165	9.60	10.08	5.0%	10.29
544	166	2166	8.31	6.46	-22.3%	6.59
544	201	2201	9.60	8.66	-9.8%	8.84
544	204	2204	8.05	6.31	-21.6%	6.44
544	205	2205	7.54	5.79	-23.2%	5.91
544	225	2225	6.36	5.03	-20.9%	5.13
544	227	2227	4.94	3.47	-29.8%	3.54
544	255	2255	6.36	4.68	-26.4%	4.78
544	257	2257	6.39	4.97	-22.2%	5.07
544	259	2259	5.76	4.60	-20.1%	4.69
544	261	2261	7.24	5.77	-20.3%	5.89
544	263	2263	5.00	3.85	-23.0%	3.93
544	265	2265	6.47	4.96	-23.3%	5.06
544	282	2282	9.60	10.08	5.0%	10.29
544	285	2285	5.40	4.04	-25.2%	4.12
544	301	2301	9.60	10.08	5.0%	10.29
544	305	2305	9.60	8.85	-7.8%	9.03
544	306	2306	9.60	8.66	-9.8%	8.84
544	309	2309	7.21	5.64	-21.8%	5.76
544	311	2311	7.53	5.98	-20.6%	6.10
544	319	2319	9.60	8.84	-7.9%	9.02
544	323	2323	9.42	8.32	-11.7%	8.49
544	327	2327	7.52	5.62	-25.3%	5.74
544	402	2402	9.60	8.66	-9.8%	8.84
544	404	2404	7.37	5.64	-23.5%	5.76
544	406	2406	8.53	6.33	-25.8%	6.46
544	407	2407	8.81	7.20	-18.3%	7.35
544	411	2411	9.60	9.42	-1.9%	9.61
544	413	2413	9.60	10.08	5.0%	10.29
544	415	2415	8.07	6.38	-20.9%	6.51
544	416	2416	5.23	4.12	-21.2%	4.20
544	421	2421	9.60	10.08	5.0%	10.29
544	425	2425	9.60	10.08	5.0%	10.29
544	427	2427	9.60	9.02	-6.0%	9.20
544	429	2429	9.60	8.66	-9.8%	8.84
544	431	2431	9.60	10.08	5.0%	10.29
544	433	2433	8.65	6.83	-21.0%	6.97
544	435	2435	9.43	8.34	-11.6%	8.51
544	441	2441	4.94	2.72	-44.9%	2.78

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	12/1/2022 Temporary Staffing Code	12/1/2021 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2022 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2022 Percentage Change	Proposed 12/1/2022 Post-Surcharge Temporary Staffing Manual Rate
544	445	2445	5.71	4.35	-23.8%	4.44
544	446	2446	4.94	2.72	-44.9%	2.78
544	447	2447	9.60	8.66	-9.8%	8.84
544	449	2449	5.59	4.33	-22.5%	4.42
544	454	2454	9.60	10.08	5.0%	10.29
544	456	2456	9.60	9.06	-5.6%	9.25
544	457	2457	8.01	6.20	-22.6%	6.33
544	458	2458	4.94	3.32	-32.8%	3.39
544	459	2459	4.94	2.72	-44.9%	2.78
544	461	2461	8.92	7.40	-17.0%	7.55
544	463	2463	7.23	5.43	-24.9%	5.54
544	464	2464	7.08	5.56	-21.5%	5.67
544	465	2465	8.07	6.24	-22.7%	6.37
544	467	2467	9.60	8.66	-9.8%	8.84
544	471	2471	4.94	2.72	-44.9%	2.78
544	473	2473	5.78	4.38	-24.2%	4.47
544	474	2474	4.94	3.83	-22.5%	3.91
544	476	2476	4.94	2.72	-44.9%	2.78
544	477	2477	4.94	3.59	-27.3%	3.66
544	483	2483	4.94	3.04	-38.5%	3.10
544	485	2485	4.94	2.72	-44.9%	2.78
544	486	2486	4.94	2.73	-44.7%	2.79
544	487	2487	4.94	2.72	-44.9%	2.78
544	488	2488	4.94	2.72	-44.9%	2.78
544	489	2489	4.94	2.72	-44.9%	2.78
544	501	2501	9.60	8.66	-9.8%	8.84
544	502	2502	8.57	6.58	-23.2%	6.71
544	506	2506	4.94	3.86	-21.9%	3.94
544	507	2507	5.29	4.00	-24.4%	4.08
544	509	2509	9.60	10.08	5.0%	10.29
544	511	2511	9.60	10.08	5.0%	10.29
544	512	2512	9.60	8.66	-9.8%	8.84
544	513	2513	8.05	6.37	-20.9%	6.50
544	535	2535	7.21	5.56	-22.9%	5.67
544	536	2536	9.60	10.08	5.0%	10.29
544	551	2551	4.94	2.72	-44.9%	2.78
544	553	2553	8.50	6.68	-21.4%	6.82
544	555	2555	4.94	2.72	-44.9%	2.78
544	571	2571	6.33	4.88	-22.9%	4.98
544	573	2573	9.37	8.22	-12.3%	8.39
544	581	2581	5.22	2.87	-45.0%	2.93
544	718	2718	6.88	5.42	-21.2%	5.53
544	744	2744	4.94	2.72	-44.9%	2.78
544	4771	6771	8.38	6.61	-21.1%	6.75
544	4777	6777	9.60	9.98	4.0%	10.18
587	563	2563	2.08	2.18	4.8%	2.22
682	601	2601	18.39	16.18	-12.0%	17.41
682	603	2603	14.88	11.30	-24.1%	12.16
682	605	2605	18.39	16.18	-12.0%	17.41
682	607	2607	9.72	5.86	-39.7%	6.31
682	608	2608	10.08	7.49	-25.7%	8.06
682	611	2611	18.39	18.46	0.4%	19.87
682	615	2615	18.39	18.94	3.0%	20.38
682	617	2617	9.72	6.65	-31.6%	7.16
682	625	2625	12.62	9.55	-24.3%	10.28
682	643	2643	18.39	18.94	3.0%	20.38
682	645	2645	13.70	10.26	-25.1%	11.04
682	646	2646	13.47	10.22	-24.1%	11.00
682	647	2647	18.39	16.18	-12.0%	17.41
682	648	2648	11.59	8.93	-23.0%	9.61
682	649	2649	10.36	8.19	-20.9%	8.81
682	652	2652	18.39	16.42	-10.7%	17.67
682	653	2653	15.29	11.56	-24.4%	12.44
682	654	2654	10.81	8.26	-23.6%	8.89
682	655	2655	18.39	18.94	3.0%	20.38
682	656	2656	13.53	10.08	-25.5%	10.85
682	657	2657	18.39	16.26	-11.6%	17.50
682	658	2658	18.39	17.24	-6.3%	18.55

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	12/1/2022 Temporary Staffing Code	Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2022 Temporary Staffing Manual Rate	Proposed 12/1/2022 Percentage Change	Proposed 12/1/2022 Post-Surcharge Temporary Staffing Manual Rate
682	659	2659	18.39	18.94	3.0%	20.38
682	660	2660	9.72	5.15	-47.0%	5.54
682	663	2663	9.72	6.32	-35.0%	6.80
682	664	2664	9.72	6.81	-29.9%	7.33
682	665	2665	15.48	11.67	-24.6%	12.56
682	666	2666	18.19	15.79	-13.2%	16.99
682	667	2667	9.72	5.15	-47.0%	5.54
682	668	2668	18.39	16.18	-12.0%	17.41
682	669	2669	17.02	13.65	-19.8%	14.69
682	670	2670	16.26	12.70	-21.9%	13.67
682	673	2673	14.02	11.02	-21.4%	11.86
682	674	2674	13.66	10.64	-22.1%	11.45
682	675	2675	9.72	6.25	-35.7%	6.73
682	676	2676	12.43	9.82	-21.0%	10.57
682	677	2677	9.72	5.15	-47.0%	5.54
682	679	2679	18.39	16.18	-12.0%	17.41
682	681	2681	16.06	12.57	-21.7%	13.53
691	609	2609	5.68	5.85	3.0%	6.49
693	651	2651	6.72	6.92	3.0%	7.43
695	661	2661	3.63	3.74	3.0%	4.07
867	813	2813	5.68	5.91	4.0%	6.03
871	921	2921	6.72	6.99	4.0%	7.13
877	914	2914	3.18	3.31	4.1%	3.38
879	923	2923	3.23	3.36	4.0%	3.43
881	926	2926	3.52	3.66	4.0%	3.74
883	928	2928	3.36	3.49	3.9%	3.56
889	953	2953	0.17	0.18	5.9%	0.18
889	956	2956	0.17	0.18	5.9%	0.18
889	962	2962	0.17	0.18	5.9%	0.18
895	965	2965	0.52	0.54	3.8%	0.55
929	885	2885	4.23	4.40	4.0%	4.49
929	886	2886	4.12	3.52	-14.6%	3.59
929	910	2910	4.23	4.40	4.0%	4.49
929	915	2915	4.23	3.73	-11.8%	3.81
929	916	2916	3.87	3.07	-20.7%	3.13
929	917	2917	4.23	4.40	4.0%	4.49
929	918	2918	4.23	3.73	-11.8%	3.81
929	919	2919	4.00	3.30	-17.5%	3.37
929	920	2920	2.18	1.18	-45.9%	1.20
929	922	2922	4.23	4.07	-3.8%	4.15
929	925	2925	4.23	4.40	4.0%	4.49
929	927	2927	2.18	1.54	-29.4%	1.57
929	932	2932	2.18	1.20	-45.0%	1.22
929	933	2933	4.23	4.40	4.0%	4.49
929	934	2934	4.23	4.40	4.0%	4.49
929	935	2935	2.59	2.02	-22.0%	2.06
937	005	2005	8.77	9.12	4.0%	9.31
937	009	2009	8.77	9.12	4.0%	9.31
937	015	2015	8.77	9.12	4.0%	9.31
937	055	2055	9.02	8.06	-10.6%	8.23
937	059	2059	9.02	9.29	3.0%	9.48
937	721	2721	8.77	9.21	5.0%	9.40
937	801	2801	9.02	9.38	4.0%	9.57
937	802	2802	8.77	7.84	-10.6%	8.00
937	803	2803	8.77	9.12	4.0%	9.31
937	804	2804	7.26	5.87	-19.1%	5.99
937	805	2805	8.77	8.99	2.5%	9.17
937	806	2806	8.77	9.12	4.0%	9.31
937	807	2807	8.77	8.85	0.9%	9.03
937	808	2808	8.77	9.12	4.0%	9.31
937	809	2809	8.73	7.67	-12.1%	7.83
937	811	2811	8.77	9.12	4.0%	9.31
937	812	2812	8.77	9.12	4.0%	9.31
937	817	2817	8.77	9.12	4.0%	9.31
937	821	2821	8.77	9.12	4.0%	9.31
937	828	2828	8.77	9.12	4.0%	9.31
937	855	2855	8.77	8.03	-8.4%	8.19
937	857	2857	8.77	7.75	-11.6%	7.91

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	12/1/2022 Temporary Staffing Code	12/1/2021 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2022 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2022 Percentage Change	Proposed 12/1/2022 Post-Surcharge Temporary Staffing Manual Rate
937	858	2858	8.77	9.12	4.0%	9.31
937	859	2859	8.77	9.12	4.0%	9.31
937	860	2860	8.77	9.12	4.0%	9.31
937	862	2862	8.77	9.12	4.0%	9.31
937	865	2865	4.73	3.55	-24.9%	3.62
937	907	2907	8.56	7.35	-14.1%	7.50
937	911	2911	7.01	5.53	-21.1%	5.64
937	924	2924	7.90	6.33	-19.9%	6.46
937	980	2980	6.82	5.23	-23.3%	5.34
937	992	2992	8.77	7.75	-11.6%	7.91
937	995	2995	8.77	9.12	4.0%	9.31
946	940	2940	3.52	3.66	4.0%	3.74
946	957	2957	1.87	1.57	-16.0%	1.60
946	958	2958	3.52	3.66	4.0%	3.74
946	959	2959	2.84	2.29	-19.4%	2.34
946	960	2960	3.52	3.66	4.0%	3.74
946	961	2961	2.12	1.67	-21.2%	1.70
946	974	2974	3.52	3.66	4.0%	3.74
946	979	2979	3.52	3.66	4.0%	3.74
947	011	2011	5.74	4.72	-17.8%	4.82
947	012	2012	6.10	6.34	3.9%	6.47
947	013	2013	6.10	5.38	-11.8%	5.49
947	141	2141	6.10	6.41	5.1%	6.54
947	142	2142	6.07	5.45	-10.2%	5.56
947	662	2662	6.28	6.47	3.0%	6.96
947	716	2716	6.28	5.85	-6.8%	5.97
947	751	2751	3.42	2.50	-26.9%	2.55
947	752	2752	3.14	1.73	-44.9%	1.77
947	753	2753	6.10	6.41	5.1%	6.54
947	755	2755	4.20	3.22	-23.3%	3.29
947	757	2757	5.51	4.42	-19.8%	4.51
947	759	2759	6.10	6.41	5.1%	6.54
947	814	2814	6.10	5.38	-11.8%	5.49
947	815	2815	5.65	4.56	-19.3%	4.65
947	816	2816	4.70	3.58	-23.8%	3.65
947	818	2818	3.14	2.42	-22.9%	2.47
947	820	2820	5.47	4.42	-19.2%	4.51
947	825	2825	6.10	6.34	3.9%	6.47
947	880	2880	6.10	6.34	3.9%	6.47
947	882	2882	6.10	6.34	3.9%	6.47
947	884	2884	3.14	1.70	-45.9%	1.73
947	887	2887	3.14	2.37	-24.5%	2.42
947	888	2888	6.10	6.34	3.9%	6.47
947	890	2890	3.14	1.70	-45.9%	1.73
947	891	2891	4.64	4.03	-13.1%	4.11
947	896	2896	3.14	2.23	-29.0%	2.28
947	897	2897	3.41	2.61	-23.5%	2.66
947	898	2898	6.10	6.13	0.5%	6.26
947	899	2899	3.14	1.95	-37.9%	1.99
947	936	2936	3.14	1.70	-45.9%	1.73
947	939	2939	6.10	6.34	3.9%	6.47
947	941	2941	6.10	6.19	1.5%	6.32
947	944	2944	4.94	3.64	-26.3%	3.71
947	945	2945	5.86	4.94	-15.7%	5.04
947	948	2948	5.94	5.08	-14.5%	5.18
947	952	2952	3.14	1.70	-45.9%	1.73
947	954	2954	5.61	4.49	-20.0%	4.58
947	963	2963	3.14	1.70	-45.9%	1.73
947	964	2964	5.96	5.12	-14.1%	5.22
947	966	2966	6.10	5.38	-11.8%	5.49
947	967	2967	3.14	1.70	-45.9%	1.73
947	968	2968	3.14	2.01	-36.0%	2.05
947	969	2969	6.10	5.96	-2.3%	6.08
947	970	2970	6.10	6.34	3.9%	6.47
947	971	2971	6.10	5.38	-11.8%	5.49
947	973	2973	5.86	4.94	-15.7%	5.04
947	975	2975	3.23	2.52	-22.0%	2.57
947	976	2976	3.74	2.90	-22.5%	2.96

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	12/1/2022 Temporary Staffing Code	12/1/2021 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2022 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2022 Percentage Change	Proposed 12/1/2022 Post-Surcharge Temporary Staffing Manual Rate
947	977	2977	3.14	1.70	-45.9%	1.73
947	978	2978	5.26	4.19	-20.3%	4.28
947	981	2981	4.52	3.52	-22.1%	3.59
947	983	2983	6.10	6.34	3.9%	6.47
947	984	2984	3.14	1.70	-45.9%	1.73
947	986	2986	3.74	2.98	-20.3%	3.04
947	988	2988	3.14	1.70	-45.9%	1.73
947	991	2991	6.10	6.34	3.9%	6.47
947	997	2997	3.14	1.70	-45.9%	1.73
947	999	2999	6.10	6.34	3.9%	6.47
947	7428	9428	3.89	3.03	-22.1%	3.09
949	709	2709	0.58	0.60	3.4%	0.61
949	819	2819	0.57	0.59	3.5%	0.60
949	903	2903	0.57	0.56	-1.8%	0.57
949	904	2904	0.57	0.59	3.5%	0.60
949	905	2905	0.29	0.22	-24.1%	0.22
949	951	2951	0.57	0.59	3.5%	0.60
949	955	2955	0.37	0.29	-21.6%	0.30