

DELAWARE COMPENSATION RATING BUREAU, INC.

Premium and Indemnity On-Level Factors

Pages 1 through 7 contains the calculation of the factors to on-level premium to a December 1, 2024 rate level by policy year.

Pages 8 through 9 contains the calculation of the factors to on-level indemnity losses to a July, 1, 2025 benefit level by policy year.

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2024 RATE LEVEL</u>
2004	VOL	12/01/03	BASE	0.7347	*	0.6680	0.4908	
		12/01/04	1.1670	0.8574		0.0619	0.0531	
		12/01/05	0.3198	0.2742		-----	-----	
		TO 12/1/2024				0.7299	0.5439	
	RM	12/01/03	BASE	1.0000		0.2501	0.2501	
		12/01/04	1.1353	1.1353		0.0200	0.0227	
		12/01/05	0.3018	0.3426		-----	-----	
		TO 12/1/2024				0.2701	0.2728	
							0.8167	0.4195
	*	Loss, LAE and LBA portion of 12/1/03 rate.						
2005	VOL	12/01/04	BASE	0.7552	*	0.7057	0.5329	
		12/01/05	1.0710	0.8088		0.0534	0.0432	
		12/01/06	0.2986	0.2415		-----	-----	
		TO 12/1/2024				0.7591	0.5761	
	RM	12/01/04	BASE	1.0000		0.2268	0.2268	
		12/01/05	1.0810	1.0810		0.0141	0.0152	
		12/01/06	0.2791	0.3017		-----	-----	
		TO 12/1/2024				0.2409	0.2420	
							0.8181	0.3688
	*	Loss, LAE and LBA portion of 12/1/04 rate.						
2006	VOL	12/01/05	BASE	0.7479	*	0.7753	0.5798	
		12/01/06	1.0000	0.7479		0.0491	0.0367	
		12/01/07	0.2986	0.2233		-----	-----	
		TO 12/1/2024				0.8244	0.6165	
	RM	12/01/05	BASE	1.0000		0.1662	0.1662	
		12/01/06	1.0257	1.0257		0.0094	0.0096	
		12/01/07	0.2722	0.2792		-----	-----	
		TO 12/1/2024				0.1756	0.1758	
	TOTAL						0.7923	0.3524
	*	Loss, LAE and LBA portion of 12/1/05 rate.						

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2024 RATE LEVEL</u>
2007	VOL	12/01/06	BASE	0.7292	+	0.8181	0.5966	
		12/01/07	0.8225	0.5998	+	0.0392	0.0235	
		10/01/08	0.8843	0.6448	+	0.0126	0.0081	
		12/01/07& 10/01/08	0.7273	0.5304	+	0.0103	0.0055	
		12/01/08	0.4106	0.2178	+	-----	-----	
		TO 12/1/2024				0.8802	0.6337	
	RM	12/01/06	BASE	1.0000	+	0.1140	0.1140	
		12/01/07	0.7800	0.7800	+	0.0032	0.0025	
		10/01/08	0.8843	0.8843	+	0.0018	0.0016	
		12/01/07& 10/01/08	0.6898	0.6898	+	0.0008	0.0006	
		12/01/08	0.3946	0.2722	+	-----	-----	
		TO 12/1/2024				0.1198	0.1187	
							0.7524	0.3618
	*	Loss, LAE and LBA portion of 12/1/06 rate.						
	+	Cumulative rate change						
Area								
I			0.7292			0.7292		
II			0.7292 x 0.8225			0.5998		
III			0.7292 x 0.8843			0.6448		
IV			0.7292 x 0.8225 x 0.8843			0.5304		
Current			CUMULATIVE TO 12/1/2024			0.2178		
Area								
I			1.0000			1.0000		
II			1.0000x0.7800			0.7800		
III			1.0000 x 0.8843			0.8843		
IV			1.0000 x 0.7800 x 0.8843			0.6898		
Current			CUMULATIVE TO 12/1/2024			0.2722		
2008	VOL	12/01/07	BASE	0.7627	*	0.2616	0.1995	
		10/01/08	0.8843	0.6745		0.5907	0.3984	
		12/01/08	0.8354	0.5635		0.0513	0.0289	
		12/01/09	0.4915	0.2770		-----	-----	
		TO 12/1/2024				0.9036	0.6268	
	RM	12/01/07	BASE	1.0000		0.0286	0.0286	
		10/01/08	0.8843	0.8843		0.0646	0.0571	
		12/01/08	0.8484	0.7502		0.0032	0.0024	
		12/01/09	0.4651	0.3489		-----	-----	
		TO 12/1/2024				0.0964	0.0881	
							0.7149	0.4880
	*	Loss, LAE and LBA portion of 12/1/07 rate.						

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2024 RATE LEVEL</u>
2009	VOL	12/01/08	BASE	0.7511	*	0.8421	0.6325	
		12/01/09	0.9160	0.6880		0.0789	0.0543	
		12/01/10	0.5366	0.3692		-----	-----	
		TO 12/1/2024				0.9210	0.6868	
	RM	12/01/08	BASE	1.0000		0.0743	0.0743	
		12/01/09	0.9083	0.9083		0.0044	0.0040	
		12/01/10	0.5120	0.4650		-----	-----	
		TO 12/1/2024				0.0787	0.0783	
							0.7651	0.6078
	*	Loss, LAE and LBA portion of 12/1/08 rate.						
2010	VOL	12/01/09	BASE	0.7574	*	0.8561	0.6484	
		12/01/10	0.9749	0.7384		0.0679	0.0501	
		12/01/11	0.5504	0.4064		-----	-----	
		TO 12/1/2024				0.9240	0.6985	
	RM	12/01/09	BASE	1.0000		0.0696	0.0696	
		12/01/10	0.9594	0.9594		0.0064	0.0061	
		12/01/11	0.5337	0.5120		-----	-----	
		TO 12/1/2024				0.0760	0.0757	
							0.7742	0.6613
	*	Loss, LAE and LBA portion of 12/1/09 rate.						
2011	VOL	12/01/10	BASE	0.7688	*	0.8259	0.6350	
		12/01/11	1.1261	0.8657		0.0662	0.0573	
		12/01/12	0.4887	0.4231		-----	-----	
		TO 12/1/2024				0.8921	0.6923	
	RM	12/01/10	BASE	1.0000		0.1012	0.1012	
		12/01/11	1.1826	1.1826		0.0067	0.0079	
		12/01/12	0.4513	0.5337		-----	-----	
		TO 12/1/2024				0.1079	0.1091	
							0.8014	0.6660
	*	Loss, LAE and LBA portion of 12/1/10 rate.						

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2024 RATE LEVEL</u>
2012	VOL	12/01/11	BASE	0.7343	*	0.7707	0.5659	
		12/01/12	1.2166	0.8933		0.0792	0.0707	
		12/01/13	0.4017	0.3588		-----	-----	
		TO 12/1/2024				0.8499	0.6366	
	RM	12/01/11	BASE	1.0000		0.1382	0.1382	
		12/01/12	1.2606	1.2606		0.0119	0.0150	
		12/01/13	0.3580	0.4513		-----	-----	
		TO 12/1/2024				0.1501	0.1532	
							0.7898	0.5714
	*	Loss, LAE and LBA portion of 12/1/11 rate.						
2013	VOL	12/01/12	BASE	0.7074	*	0.7579	0.5361	
		12/01/13	1.1400	0.8064		0.0577	0.0465	
		12/01/14	0.3524	0.2842		-----	-----	
		TO 12/1/2024				0.8156	0.5826	
	RM	12/01/12	BASE	1.0000		0.1724	0.1724	
		12/01/13	1.1140	1.1140		0.0120	0.0134	
		12/01/14	0.3214	0.3580		-----	-----	
		TO 12/1/2024				0.1844	0.1858	
							0.7684	0.4659
	*	Loss, LAE and LBA portion of 12/1/12 rate.						
2014	VOL	12/01/13	BASE	0.7239	*	0.8058	0.5833	
		12/01/14	0.8850	0.6407		0.0495	0.0317	
		12/01/15	0.3982	0.2551		-----	-----	
		TO 12/1/2024				0.8553	0.6150	
	RM	12/01/13	BASE	1.0000		0.1356	0.1356	
		12/01/14	0.9030	0.9030		0.0091	0.0082	
		12/01/15	0.3559	0.3214		-----	-----	
		TO 12/1/2024				0.1447	0.1438	
							0.7588	0.4236
	*	Loss, LAE and LBA portion of 12/1/13 rate.						

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2024 RATE LEVEL</u>
2015	VOL	12/01/14	BASE	0.7095	*	0.7759	0.5505	
		12/01/15	1.0720	0.7606		0.0563	0.0428	
		12/01/16	0.3714	0.2825		-----	-----	
		TO 12/1/2024				0.8322	0.5933	
	RM	12/01/14	BASE	1.0000		0.1565	0.1565	
		12/01/15	1.0709	1.0709		0.0113	0.0121	
		12/01/16	0.3323	0.3559		-----	-----	
		TO 12/1/2024				0.1678	0.1686	
							0.7619	0.4671
	*	Loss, LAE and LBA portion of 12/1/14 rate.						
2016	VOL	12/01/15	BASE	0.7102	*	0.8071	0.5732	
		12/01/16	1.0000	0.7102		0.0513	0.0364	
		12/01/17	0.3714	0.2638		-----	-----	
		TO 12/1/2024				0.8584	0.6096	
	RM	12/01/15	BASE	1.0000		0.1323	0.1323	
		12/01/16	1.0000	1.0000		0.0093	0.0093	
		12/01/17	0.3323	0.3323		-----	-----	
		TO 12/1/2024				0.1416	0.1416	
							0.7512	0.4424
	*	Loss, LAE and LBA portion of 12/1/15 rate.						
2017	VOL	12/01/16	BASE	0.6999	*	0.8240	0.5767	
		12/01/17	0.9700	0.6789		0.0589	0.0400	
		6/01/18	0.3829	0.2600		-----	-----	
		TO 12/1/2024				0.8829	0.6167	
	RM	12/01/16	BASE	1.0000		0.1073	0.1073	
		12/01/17	0.9427	0.9427		0.0098	0.0092	
		6/01/18	0.3525	0.3323		-----	-----	
		TO 12/1/2024				0.1171	0.1165	
							0.7332	0.4532
	*	Loss, LAE and LBA portion of 12/1/16 rate.						

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2024 RATE LEVEL</u>
2018	VOL	12/01/17	BASE	0.7308	*	0.4268	0.3119	
		6/01/18	1.0000	0.7308		0.4169	0.3047	
		12/01/18	0.9000	0.6577		0.0551	0.0362	
		12/01/19	0.4255	0.2799		-----	-----	
		TO 12/1/2024				0.8988	0.6528	
	RM	12/01/17	BASE	1.0000		0.0450	0.0450	
		6/01/18	0.9514	0.9514		0.0503	0.0479	
		12/01/18	0.9271	0.8820		0.0059	0.0052	
		12/01/19	0.3997	0.3525		-----	-----	
		TO 12/1/2024				0.1012	0.0981	
							0.7509	0.4694
	* Loss, LAE and LBA portion of 12/1/17 rate.							
2019	VOL	12/01/18	BASE	0.7457	*	0.8638	0.6441	
		12/01/19	0.8671	0.6466		0.0535	0.0346	
		12/01/20	0.4907	0.3173		-----	-----	
		TO 12/1/2024				0.9173	0.6787	
	RM	12/01/18	BASE	1.0000		0.0780	0.0780	
		12/01/19	0.8725	0.8725		0.0047	0.0041	
		12/01/20	0.4581	0.3997		-----	-----	
		TO 12/1/2024				0.0827	0.0821	
							0.7608	0.5254
	* Loss, LAE and LBA portion of 12/1/18 rate.							
2020	VOL	12/01/19	BASE	0.7411	*	0.8572	0.6353	
		12/01/20	0.8844	0.6554		0.0589	0.0386	
		12/01/21	0.5548	0.3636		-----	-----	
		TO 12/1/2024				0.9161	0.6739	
	RM	12/01/19	BASE	1.0000		0.0795	0.0795	
		12/01/20	0.9120	0.9120		0.0044	0.0040	
		12/01/21	0.5023	0.4581		-----	-----	
		TO 12/1/2024				0.0839	0.0835	
							0.7574	0.6048
	* Loss, LAE and LBA portion of 12/1/19 rate.							

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2024 RATE LEVEL</u>
2021	VOL	12/01/20	BASE	0.7186	*	0.8755	0.6291	
		12/01/21	0.7898	0.5676		0.0523	0.0297	
		12/01/22	0.7025	0.3987		-----	-----	
		TO 12/1/2024				0.9278	0.6588	
	RM	12/01/20	BASE	1.0000		0.0681	0.0681	
		12/01/21	0.7999	0.7999		0.0041	0.0033	
		12/01/22	0.6279	0.5023		-----	-----	
		TO 12/1/2024				0.0722	0.0714	
							0.7302	0.6879
	*	Loss, LAE and LBA portion of 12/1/20 rate.						
2022	VOL	12/01/21	BASE	0.7095	*	0.8670	0.6151	
		12/01/22	0.8524	0.6048		0.0534	0.0323	
		12/01/23	0.8241	0.4984		-----	-----	
		TO 12/1/2024				0.9204	0.6474	
	RM	12/01/21	BASE	1.0000		0.0735	0.0735	
		12/01/22	0.8028	0.8028		0.0061	0.0049	
		12/01/23	0.7821	0.6279		-----	-----	
		TO 12/1/2024				0.0796	0.0784	
							0.7258	0.8651
	*	Loss, LAE and LBA portion of 12/1/21 rate.						
2023	VOL	12/01/22	BASE	0.7533	*	0.8710	0.6561	
		12/01/23	0.8997	0.6777		0.0567	0.0384	
		12/01/24	0.9160	0.6208		-----	-----	
						0.9277	0.6945	
	RM	12/01/22	BASE	1.0000		0.0664	0.0664	
		12/01/23	0.8615	0.8615		0.0059	0.0051	
		12/01/24	0.9079	0.7822		-----	-----	
						0.0723	0.0715	
							0.7660	1.0211
	*	Loss, LAE and LBA portion of 12/1/22 rate.						

INDEMNITY LOSS ON-LEVEL FACTORS

POLICY YEAR	(1) LAW AMENDMENT DATE	(2) BENEFIT CHANGE	(3) CUM. INDEX OF COL (2)	(4) PORTION OF YEAR ON-LEVEL	(5) PRODUCT (3) * (4)	FACTOR TO ADJUST 7/1/2025 BENEFIT LEVEL
2004	6/04/03	BASE	1.0000	0.0767	0.0767	
	5/21/04	1.0094	1.0094	0.7627	0.7699	
	6/06/05	1.0136	1.0231	0.1606	0.1643	
	6/07/06	1.2931	1.3230	-----	-----	
	7/01/25			1.0000	1.0109	1.3087
2005	5/21/04	BASE	1.0000	0.0939	0.0939	
	6/06/05	1.0136	1.0136	0.7471	0.7573	
	6/07/06	1.0200	1.0339	0.1590	0.1644	
	6/07/07	1.2677	1.3107	-----	-----	
	7/01/25			1.0000	1.0156	1.2906
2006	6/06/05	BASE	1.0000	0.0951	0.0951	
	6/07/06	1.0200	1.0200	0.7396	0.7544	
	6/07/07	1.0297	1.0503	0.1653	0.1736	
	6/03/08	1.2311	1.2930	-----	-----	
	7/01/25			1.0000	1.0231	1.2638
2007	6/07/06	BASE	1.0000	0.0938	0.0938	
	6/07/07	1.0297	1.0297	0.7399	0.7619	
	6/03/08	1.0189	1.0492	0.1663	0.1745	
	6/16/09	1.2083	1.2677	-----	-----	
	7/01/25			1.0000	1.0302	1.2305
2008	6/07/07	BASE	1.0000	0.0891	0.0891	
	6/03/08	1.0189	1.0189	0.7645	0.7789	
	6/16/09	1.0031	1.0221	0.1464	0.1496	
	6/22/10	1.2046	1.2312	-----	-----	
	7/01/25			1.0000	1.0176	1.2099
2009	6/03/08	BASE	1.0000	0.1048	0.1048	
	6/16/09	1.0031	1.0031	0.7576	0.7599	
	6/22/10	0.9974	1.0005	0.1376	0.1377	
	6/13/11	1.2077	1.2083	-----	-----	
	7/01/25			1.0000	1.0024	1.2054
2010	6/16/09	BASE	1.0000	0.1124	0.1124	
	6/22/10	0.9974	0.9974	0.7367	0.7348	
	6/13/11	0.9936	0.9910	0.1509	0.1495	
	7/02/12	1.2155	1.2046	-----	-----	
	7/01/25			1.0000	0.9967	1.2086
2011	6/22/10	BASE	1.0000	0.1010	0.1010	
	6/13/11	0.9936	0.9936	0.7746	0.7696	
	7/02/12	1.0161	1.0096	0.1244	0.1256	
	7/01/13	1.1962	1.2077	-----	-----	
	7/01/25			1.0000	0.9962	1.2123

INDEMNITY LOSS ON-LEVEL FACTORS

POLICY YEAR	(1) LAW AMENDMENT DATE	(2) BENEFIT CHANGE	(3) CUM. INDEX OF COL (2)	(4) PORTION OF YEAR ON-LEVEL	(5) PRODUCT (3) * (4)	FACTOR TO ADJUST 7/1/2025 BENEFIT LEVEL
2012	6/13/11	BASE	1.0000	0.1264	0.1264	
	7/02/12	1.0161	1.0161	0.7486	0.7607	
	7/01/13	1.0242	1.0407	0.1250	0.1301	
	7/01/14	1.1680	1.2155	-----	-----	
	7/01/25			1.0000	1.0172	1.1949
2013	7/02/12	BASE	1.0000	0.1250	0.1250	
	7/01/13	1.0242	1.0242	0.7500	0.7682	
	7/01/14	1.0124	1.0369	0.1250	0.1296	
	7/01/15	1.1537	1.1963	-----	-----	
	7/01/25			1.0000	1.0228	1.1696
2014	7/01/13	BASE	1.0000	0.1250	0.1250	
	7/01/14	1.0124	1.0124	0.7500	0.7593	
	7/01/15	0.9967	1.0091	0.1250	0.1261	
	7/01/16	1.1575	1.1680	-----	-----	
	7/01/25			1.0000	1.0104	1.1560
2015	7/01/14	BASE	1.0000	0.1250	0.1250	
	7/01/15	0.9967	0.9967	0.7500	0.7475	
	7/01/16	1.0184	1.0150	0.1250	0.1269	
	7/01/17	1.1366	1.1536	-----	-----	
	7/01/25			1.0000	0.9994	1.1543
2016	7/01/15	BASE	1.0000	0.1250	0.1250	
	7/01/16	1.0184	1.0184	0.7500	0.7638	
	7/01/17	1.0165	1.0352	0.1250	0.1294	
	7/01/18	1.1181	1.1575	-----	-----	
	7/01/25			1.0000	1.0182	1.1368
2017	7/01/16	BASE	1.0000	0.1250	0.1250	
	7/01/17	1.0165	1.0165	0.7500	0.7624	
	7/01/18	0.9861	1.0024	0.1250	0.1253	
	7/01/19	1.1339	1.1366	-----	-----	
	7/01/25			1.0000	1.0127	1.1223
2018	7/01/17	BASE	1.0000	0.1250	0.1250	
	7/01/18	0.9861	0.9861	0.7500	0.7396	
	7/01/19	1.0231	1.0089	0.1250	0.1261	
	7/01/20	1.1083	1.1182	-----	-----	
	7/01/25			1.0000	0.9907	1.1287
2019	7/01/18	BASE	1.0000	0.1250	0.1250	
	7/01/19	1.0231	1.0231	0.7500	0.7673	
	7/01/20	1.0128	1.0362	0.1250	0.1295	
	7/01/21	1.0943	1.1339	-----	-----	
	7/01/25			1.0000	1.0218	1.1097

INDEMNITY LOSS ON-LEVEL FACTORS

POLICY YEAR	(1) LAW AMENDMENT DATE	(2) BENEFIT CHANGE	(3) CUM. INDEX OF COL (2)	(4) PORTION OF YEAR ON-LEVEL	(5) PRODUCT (3) * (4)	FACTOR TO ADJUST 7/1/2025 BENEFIT LEVEL
2020	7/01/19	BASE	1.0000	0.1250	0.1250	
	7/01/20	1.0128	1.0128	0.7500	0.7596	
	7/01/21	1.0124	1.0254	0.1250	0.1282	
	7/01/22	1.0809	1.1084	-----	-----	
	7/01/25			1.0000	1.0128	1.0944
2021	7/01/20	BASE	1.0000	0.1250	0.1250	
	7/01/21	1.0124	1.0124	0.7500	0.7593	
	7/01/22	1.0131	1.0257	0.1250	0.1282	
	7/01/23	1.0669	1.0943	-----	-----	
	7/01/25			1.0000	1.0125	1.0808
2022	7/01/21	BASE	1.0000	0.1250	0.1250	
	7/01/22	1.0131	1.0131	0.7500	0.7598	
	7/01/23	1.0335	1.0470	0.1250	0.1309	
	7/01/24	1.0323	1.0808	-----	-----	
	7/01/25			1.0000	1.0157	1.0641
2023	7/01/22	BASE	1.0000	0.1250	0.1250	
	7/01/23	1.0335	1.0335	0.7500	0.7751	
	7/01/24	1.0282	1.0626	0.1250	0.1328	
	7/01/25	1.0040	1.0669	-----	-----	
				1.0000	1.0329	1.0329