



October 20, 2025

VIA SERFF

The Honorable Trinidad Navarro
Insurance Commissioner
Insurance Department
State of Delaware
1351 West North Street, Suite 101
Dover, DE 19904

Attention: Tanisha Merced, Deputy Insurance Commissioner

RE: DCRB Amended Filing No. 2501
Workers Compensation Residual Market Rate and Voluntary Market Loss Cost Filing
Proposed Effective December 1, 2025 (Selected Portions Effective June 1, 2026)

Dear Commissioner Navarro & Deputy Commissioner Merced:

Consistent with discussions held between representatives of the Department of Insurance, the Ratepayer Advocate, and the Delaware Compensation Rating Bureau, Inc. (DCRB), we are hereby submitting Amended Filing No. 2501 containing revisions to residual market rates and voluntary market loss costs on behalf of the members of the DCRB. This filing amends and supersedes our original submission in Filing No. 2501.

The rating values presented in this amended filing reflect changes by class code with the overall average amounts shown in the table below. These differ from the originally proposed changes with amendments resulting from discussions and agreements between the Department of Insurance, the Ratepayer Advocate, and the DCRB.

Indicated and Proposed Changes		
	Residual Market Rates	Voluntary Market Loss Costs
Original	-5.71%	-8.32%
Amended	-9.08%	-11.60%

This amended filing presents revised exhibits that replace those submitted with the original filing. All other exhibits in the original filing are incorporated in the amended filing by reference. In addition to this SERFF submission, the revised exhibits will be available on the DCRB's website: www.dcrb.com.

The revised exhibits are as follows:

- Exhibit 12 Indicated Residual Market Rate Change
- Exhibit 15 Rate and Loss Cost Formulae
- Exhibit 20 Review of Experience Rating Plan Parameters
- Exhibit 27 Manual Rates, Loss Costs and Expected Loss Rates
- Exhibit 28 Other Supporting Classification Exhibits
- Exhibit 30 Distribution of Residual Market Rate Changes and Classifications with Proposed Capped Changes
- Exhibit 31a Summary of Indicated and Proposed Residual Market Rates by Class Code
- Exhibit 31b Summary of Indicated and Proposed Residual Market Rates by Percentage Change
- Exhibit 32 Temporary Staffing Rates
- Exhibit 33 Expected Loss Factors for Temporary Staffing Classes Discontinued Effective December 1, 2021
- Class Book

Other completed Property & Casualty Filing Forms provided in support of this filing are enclosed:

- State-Specific Requirements
- Property & Casualty Transmittal Document
- Rate/Rule Filing Schedule

The DCRB looks forward to prompt approval of Amended Filing No. 2501 and welcomes any questions you or your staff may have about this matter.

Respectfully,

Amy Quinn
President

Attachments

cc (by email):

Kathleen Makowski, Delaware Insurance Department
Fred Townsend, Delaware Ratepayer Advocate
Steven Davis, DCRB Counselor, Stradley, Ronon, Stevens and Young