

DELAWARE COMPENSATION RATING BUREAU, INC.

Manual Rates, Loss Costs and Expected Loss Rates

This exhibit includes separate pages for the direct employment classes and the temporary staffing classes.

Superceded

**DIRECT EMPLOYMENT MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE WORKERS COMPENSATION INSURANCE  
Proposed Effective December 1, 2023 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
005	6.62	8.43	2,000	3.50	3.93	4.31	F
0006	2.42	3.08	855	1.28	1.44	1.57	E
007	3.07	3.92	1,615	1.63	1.83	2.00	E
0008	2.05	2.61	1,195	1.08	1.22	1.34	D
009	10.70	13.65	2,000	5.67	6.37	6.98	G
0011	1.40	1.78	930	0.74	0.83	0.91	D
0012	2.18	2.78	1,250	1.16	1.30	1.42	E
0013	1.64	2.09	1,030	0.87	0.98	1.07	C
015	5.84	7.45	2,000	3.10	3.48	3.81	F
0016	1.35	1.71	635	0.71	0.80	0.88	E
0034	1.66	2.12	700	0.88	0.99	1.08	D
0036	1.67	2.13	700	0.89	0.99	1.09	C
055	2.76	3.52	1,485	1.16	1.39	1.56	F
059	3.57	4.55	1,815	1.50	1.80	2.01	E
0083	1.95	2.49	760	1.03	1.16	1.27	D
101	2.09	2.67	1,215	0.93	1.07	1.13	E
104	2.07	2.64	1,205	0.92	1.06	1.11	D
105	2.70	3.45	1,465	1.19	1.38	1.45	D
106	3.85	4.92	1,935	1.70	1.97	2.07	D
107	1.82	2.32	1,100	0.80	0.93	0.98	C
108	1.74	2.22	1,070	0.77	0.89	0.94	B
109	2.63	3.36	1,435	1.16	1.34	1.41	D
110	1.95	2.49	1,155	0.86	1.00	1.05	C
111	4.19	5.34	2,000	1.85	2.14	2.25	C
112	6.88	8.77	2,000	3.04	3.51	3.70	C
113	1.39	1.76	925	0.61	0.71	0.74	C
114	4.09	5.21	2,000	1.81	2.09	2.20	E
115	1.65	2.11	1,035	0.73	0.85	0.89	E
119	2.46	3.13	1,360	1.08	1.25	1.32	D
130	3.33	4.25	1,720	1.47	1.70	1.79	E
132	1.49	1.90	970	0.66	0.76	0.80	D
134	2.06	2.62	1,200	0.91	1.05	1.10	C
135	1.63	2.08	1,025	0.72	0.83	0.88	D
136	1.84	2.34	1,110	0.81	0.94	0.98	C
139	2.82	3.60	1,510	1.25	1.44	1.52	D
141	3.25	4.15	1,690	1.44	1.66	1.75	D
142	1.55	1.98	995	0.69	0.79	0.83	C
161	1.50	1.91	970	0.66	0.76	0.80	C
163	2.55	3.25	1,400	1.13	1.30	1.37	C
165	3.98	5.07	1,980	1.76	2.03	2.14	C
166	2.08	2.65	1,210	0.92	1.06	1.12	C
201	2.66	3.40	1,450	1.18	1.36	1.43	E
204	2.06	2.63	1,200	0.91	1.05	1.11	B
205	1.91	2.43	1,140	0.84	0.97	1.02	C

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

\*\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**DIRECT EMPLOYMENT MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE WORKERS COMPENSATION INSURANCE  
Proposed Effective December 1, 2023 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
221	1.48	1.89	965	0.65	0.76	0.80	C
222	2.43	3.09	1,350	1.07	1.24	1.30	D
225	1.75	2.23	1,075	0.77	0.89	0.94	C
227	1.26	1.61	875	0.56	0.65	0.68	D
255	1.49	1.90	970	0.66	0.76	0.80	F
257	1.69	2.16	1,050	0.75	0.87	0.91	E
259	1.60	2.04	1,015	0.71	0.82	0.86	E
261	2.02	2.57	1,180	0.89	1.03	1.08	E
263	1.30	1.65	890	0.57	0.66	0.70	D
265	1.65	2.10	1,030	0.73	0.84	0.89	C
281	1.66	2.12	1,040	0.73	0.85	0.89	D
282	3.51	4.48	1,795	1.55	1.79	1.89	D
285	1.32	1.67	895	0.58	0.67	0.70	D
301	3.76	4.79	1,895	1.66	1.92	2.02	E
305	2.85	3.63	1,520	1.26	1.45	1.53	D
306	2.41	3.07	1,340	1.06	1.23	1.29	C
309	1.90	2.42	1,135	0.84	0.97	1.02	C
311	2.02	2.58	1,185	0.89	1.03	1.09	C
319	2.90	3.69	1,540	1.28	1.48	1.56	B
323	2.30	2.94	1,300	1.02	1.18	1.24	C
327	1.72	2.20	1,065	0.76	0.88	0.93	B
402	2.33	2.97	1,310	1.03	1.19	1.25	E
403	1.76	2.25	1,080	0.78	0.90	0.95	E
404	1.92	2.45	1,145	0.85	0.98	1.03	F
406	2.06	2.62	1,200	0.91	1.05	1.10	F
407	2.19	2.79	1,255	0.97	1.12	1.18	E
411	3.11	3.97	1,630	1.37	1.59	1.67	E
413	3.48	4.44	1,780	1.54	1.78	1.87	D
415	2.24	2.86	1,275	0.99	1.14	1.20	E
416	1.38	1.75	920	0.61	0.70	0.74	D
421	4.56	5.81	2,000	2.01	2.33	2.45	E
425	4.74	6.05	2,000	2.10	2.42	2.55	D
427	3.17	4.05	1,655	1.40	1.62	1.71	D
429	2.32	2.96	1,305	1.02	1.18	1.25	D
431	3.41	4.34	1,750	1.51	1.74	1.83	D
433	2.28	2.91	1,290	1.01	1.16	1.22	D
435	2.36	3.00	1,320	1.04	1.20	1.26	D
441	0.73	0.94	660	0.33	0.38	0.40	D
445	1.41	1.79	935	0.62	0.72	0.76	D
446	0.86	1.09	710	0.38	0.44	0.46	D
447	2.52	3.21	1,385	1.11	1.29	1.35	D
449	1.43	1.83	945	0.63	0.73	0.77	D
451	2.33	2.97	1,310	1.03	1.19	1.25	C
454	3.80	4.84	1,910	1.68	1.94	2.04	D

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

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**DIRECT EMPLOYMENT MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE WORKERS COMPENSATION INSURANCE  
Proposed Effective December 1, 2023 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
456	2.99	3.81	1,580	1.32	1.53	1.61	C
457	2.09	2.67	1,215	0.93	1.07	1.13	C
458	1.06	1.36	795	0.47	0.54	0.57	C
459	0.54	0.69	580	0.24	0.28	0.29	C
461	2.38	3.03	1,330	1.05	1.21	1.28	D
463	1.66	2.12	1,040	0.73	0.85	0.89	D
464	1.91	2.44	1,140	0.84	0.98	1.03	D
465	2.09	2.66	1,210	0.92	1.07	1.12	D
467	2.42	3.08	1,345	1.07	1.23	1.30	C
471	0.80	1.02	685	0.35	0.41	0.43	C
472	0.56	0.71	585	0.25	0.29	0.30	C
473	1.46	1.86	955	0.64	0.74	0.78	C
474	1.34	1.70	905	0.59	0.68	0.72	E
475	1.72	2.19	1,060	0.76	0.88	0.92	D
476	0.84	1.07	700	0.37	0.43	0.45	E
477	1.17	1.49	835	0.52	0.60	0.63	E
483	0.97	1.23	755	0.43	0.49	0.52	C
485	0.76	0.97	670	0.34	0.39	0.41	C
486	0.95	1.20	745	0.42	0.48	0.51	C
487	0.68	0.88	640	0.30	0.35	0.37	C
488	0.68	0.87	640	0.30	0.35	0.37	C
489	0.74	0.95	665	0.33	0.38	0.40	C
501	2.65	3.38	1,440	1.17	1.35	1.42	F
502	2.17	2.77	1,245	0.96	1.11	1.17	B
506	1.28	1.64	885	0.57	0.66	0.69	C
507	1.32	1.68	900	0.58	0.67	0.71	E
509	3.51	4.47	1,790	1.55	1.79	1.88	G
511	3.91	4.98	1,955	1.72	1.99	2.10	E
512	2.68	a 3.42	b 1,455	1.18	1.37	1.44	D
513	2.18	c 2.78	d 1,250	0.96	1.11	1.17	D
535	1.78	2.27	1,085	0.79	0.91	0.96	D
536	3.52	4.49	1,795	1.55	1.80	1.89	C
551	0.67	0.86	635	0.30	0.34	0.36	F
553	2.39	3.04	1,335	1.05	1.22	1.28	F
555	0.82	1.04	695	0.36	0.42	0.44	C
563	0.95	1.20	745	0.42	0.48	0.51	D
571	1.64	2.09	1,030	0.72	0.84	0.88	D
573	2.45	3.12	1,360	1.08	1.25	1.32	F
581	0.93	1.18	740	0.41	0.47	0.50	E
601	4.73	6.03	2,000	1.88	2.26	2.53	F
603	3.82	4.88	1,850	1.54	1.85	2.06	F

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- a OD: \$0.54 Supplementary is not subject to experience or retrospective rating. Code as 0175.
- b OD: \$0.68 Supplementary is not subject to experience or retrospective rating. Code as 0175.
- c OD: \$0.21 Supplementary is not subject to experience or retrospective rating. Code as 0176.
- d OD: \$0.28 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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				A-1	A-2	A-3	
605	4.91	6.26	2,000	1.97	2.37	2.65	E
607	1.82	2.32	1,085	0.75	0.90	1.00	F
608	2.50	3.18	1,305	0.97	1.17	1.30	F
609	2.57	3.28	1,335	1.00	1.20	1.35	G
611	6.22	7.92	2,000	2.53	3.04	3.39	F
615	6.88	8.77	2,000	2.76	3.32	3.71	F
617	2.15	2.75	1,210	0.87	1.05	1.17	G
625	3.10	3.94	1,575	1.25	1.51	1.68	G
643	7.11	9.06	2,000	2.89	3.48	3.88	G
645	3.34	4.25	1,650	1.33	1.60	1.78	G
646	3.34	4.26	1,675	1.35	1.63	1.82	E
647	4.70	5.99	2,000	1.93	2.32	2.59	E
648	2.88	3.67	1,500	1.17	1.41	1.58	F
649	2.79	3.56	1,435	1.11	1.33	1.49	F
651	3.02	3.84	1,530	1.20	1.45	1.62	F
652	5.08	6.47	2,000	2.11	2.54	2.83	G
653	3.83	4.88	1,865	1.55	1.86	2.08	G
654	2.93	3.74	1,455	1.13	1.35	1.51	G
655	6.39	8.14	2,000	2.62	3.15	3.52	G
656	3.33	4.25	1,660	1.34	1.61	1.80	G
657	5.50	7.01	2,000	2.20	2.65	2.96	G
658	5.71	7.28	2,000	2.32	2.79	3.12	G
659	9.89	12.61	2,000	4.02	4.83	5.40	G
660	1.13	1.44	810	0.46	0.56	0.62	F
661	1.60	2.05	980	0.64	0.76	0.85	F
662	4.21	5.36	2,000	1.69	2.03	2.27	E
663	2.08	2.64	1,170	0.83	1.00	1.12	F
664	2.21	2.81	1,190	0.86	1.03	1.15	E
665	3.76	4.79	1,860	1.55	1.86	2.08	G
666	4.67	5.95	2,000	1.88	2.27	2.53	E
667	1.35	1.72	885	0.54	0.65	0.73	F
668	5.13	6.54	2,000	2.07	2.49	2.79	E
669	4.82	6.14	2,000	1.94	2.33	2.60	F
670	3.99	5.09	1,950	1.64	1.97	2.20	F
673	3.97	5.06	1,905	1.59	1.92	2.14	E
674	3.51	4.49	1,730	1.41	1.70	1.90	E
675	1.97	2.51	1,155	0.82	0.98	1.10	G
676	3.30	4.21	1,655	1.33	1.60	1.79	G
677	1.69	2.15	1,015	0.68	0.81	0.91	G
679	5.52	7.04	2,000	2.21	2.66	2.97	F
681	4.08	5.20	1,950	1.64	1.97	2.20	F
709	1.22	1.56	860	0.51	0.62	0.69	F
716	1.91	2.43	1,140	0.80	0.96	1.07	D
718	1.88	2.39	1,125	0.79	0.95	1.06	E

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				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
721	5.99	7.64	2,000	2.65	3.06	3.22	F
744	0.30	0.38	480	0.13	0.15	0.16	C
751	0.80	1.02	685	0.35	0.41	0.43	E
752	0.51	0.65	570	0.23	0.26	0.28	G
753	2.51	3.20	1,385	1.11	1.28	1.35	D
755	1.11	1.42	815	0.49	0.57	0.60	F
757	1.46	1.86	955	0.64	0.74	0.78	E
759	3.64	4.64	1,845	1.61	1.86	1.96	E
801	3.96	5.05	1,975	2.10	2.36	2.58	F
802	2.30	2.94	1,300	1.22	1.37	1.50	G
803	7.91	10.10	2,000	4.19	4.71	5.16	C
804	1.86	2.37	1,120	0.98	1.10	1.21	D
805	2.88	3.67	1,535	1.53	1.71	1.88	E
806	5.10	6.50	2,000	2.70	3.03	3.32	C
807	2.66	3.40	1,450	1.41	1.58	1.74	C
808	3.23	4.12	1,680	1.71	1.92	2.11	E
809	2.29	2.93	1,300	1.22	1.37	1.50	F
811	4.52	5.76	2,000	2.39	2.69	2.95	F
812	4.06	5.18	2,000	2.15	2.42	2.65	F
813	2.44	3.11	1,355	1.29	1.45	1.59	D
814	1.73	2.21	1,065	0.92	1.03	1.13	E
815	1.53	1.95	985	0.81	0.91	1.00	D
816	1.18	1.51	845	0.63	0.70	0.77	D
817	3.59	4.58	1,825	1.90	2.14	2.34	D
818	0.87	1.11	715	0.46	0.52	0.57	D
819	0.56	0.71	585	0.30	0.33	0.37	F
820	1.52	1.94	980	0.81	0.90	0.99	D
821	3.83	4.89	1,925	2.03	2.28	2.50	C
822	0.06	0.08	385	0.03	0.04	0.04	D
825	2.20	2.81	1,260	1.17	1.31	1.44	B
828	3.64	4.64	1,845	1.93	2.16	2.37	C
855	2.80	3.57	1,500	1.48	1.67	1.83	E
857	2.32	2.96	1,305	1.23	1.38	1.51	E
858	3.23	4.12	1,680	1.71	1.92	2.11	F
859	3.44	4.39	1,765	1.82	2.05	2.24	E
860	3.38	4.30	1,735	1.79	2.01	2.20	D
862	3.60	4.59	1,830	1.91	2.14	2.35	E
865	1.18	1.51	845	0.63	0.70	0.77	C
880	3.17	4.05	1,655	1.68	1.89	2.07	D
882	3.06	3.91	1,610	1.62	1.82	2.00	B
884	0.42	0.53	530	0.22	0.25	0.27	B
885	1.68	2.14	1,045	0.89	1.00	1.10	D
886	1.03	1.32	780	0.55	0.61	0.67	C
887	0.51	0.65	570	0.27	0.30	0.33	C
888	2.58	3.29	1,415	1.37	1.54	1.68	D
890	0.24	0.32	460	0.13	0.15	0.16	C
891	0.78	0.99	675	0.41	0.46	0.51	B
896	0.72	0.92	655	0.38	0.43	0.47	B
897	0.85	1.08	705	0.45	0.50	0.55	A

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				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
898	2.00	2.55	1,175	1.06	1.19	1.30	C
899	0.64	0.82	620	0.34	0.38	0.42	B
903	0.12	0.15	410	0.06	0.07	0.08	E
904	0.78	0.99	675	0.41	0.46	0.51	E
905	0.05	0.06	380	0.03	0.03	0.03	F
907	2.28	2.91	1,290	1.21	1.36	1.49	C
910	2.40	3.06	1,340	1.27	1.43	1.56	C
911	1.84	2.35	1,110	0.97	1.09	1.20	D
914	1.40	1.78	930	0.74	0.83	0.91	C
915	1.09	1.39	805	0.58	0.65	0.71	C
916	1.00	1.27	765	0.53	0.59	0.65	B
917	1.76	2.24	1,075	0.93	1.05	1.15	C
918	1.01	1.28	770	0.53	0.60	0.66	A
919	0.96	1.22	750	0.51	0.57	0.63	C
920	0.31	0.39	485	0.16	0.18	0.20	D
921	2.56	3.26	1,405	1.36	1.52	1.67	C
922	1.38	1.75	920	0.73	0.82	0.90	C
923	1.25	1.60	870	0.67	0.75	0.82	C
924	2.09	2.67	1,215	1.11	1.25	1.37	C
925	1.54	1.96	985	0.81	0.91	1.00	C
926	1.46	1.86	955	0.77	0.87	0.95	C
927	0.49	0.62	560	0.26	0.29	0.32	C
928	1.43	1.83	945	0.76	0.85	0.93	B
932	0.42	0.53	530	0.22	0.25	0.27	D
933	1.79	2.28	1,090	0.95	1.07	1.17	D
934	1.81	2.30	1,095	0.96	1.08	1.18	D
935	0.68	0.88	640	0.36	0.41	0.45	C
936	0.20	0.27	445	0.11	0.12	0.14	E
939	2.88	3.67	1,535	1.53	1.71	1.88	F
940	1.94	2.47	1,150	1.03	1.15	1.26	C
941	2.02	2.57	1,180	1.07	1.20	1.31	C
942	1.58	2.01	1,005	0.83	0.94	1.03	D
943	2.51	3.20	1,385	1.33	1.49	1.64	C
944	1.18	1.51	845	0.63	0.70	0.77	B
945	1.54	1.96	985	0.81	0.91	1.00	A
948	0.92	1.17	735	0.49	0.55	0.60	C
951	0.23	0.30	455	0.12	0.14	0.15	E
952	0.32	0.41	490	0.17	0.19	0.21	E
953	0.06	0.08	385	0.03	0.04	0.04	D
954	1.37	1.74	915	0.72	0.81	0.89	E
955	0.05	0.07	380	0.03	0.03	0.04	F
956	0.09	0.11	395	0.05	0.05	0.06	E
957	0.32	0.41	490	0.17	0.19	0.21	D
958	0.98	1.25	760	0.52	0.59	0.64	C
959	0.83	1.05	695	0.44	0.49	0.54	B
960	1.81	2.30	1,095	0.96	1.08	1.18	C
961	0.38	0.48	515	0.20	0.22	0.25	D

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**DIRECT EMPLOYMENT MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE WORKERS COMPENSATION INSURANCE  
Proposed Effective December 1, 2023 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
962	0.05	0.06	380	0.03	0.03	0.03	D
963	0.28	0.35	470	0.14	0.16	0.18	C
964	1.32	1.67	895	0.69	0.78	0.86	B
965	0.23	0.30	455	0.12	0.14	0.15	B
966	1.67	2.13	1,040	0.70	0.84	0.94	D
967	0.58	0.74	595	0.31	0.35	0.38	C
968	0.72	0.92	655	0.38	0.43	0.47	B
969	1.90	2.42	1,135	1.00	1.13	1.24	D
970	4.87	6.22	2,000	2.58	2.90	3.18	A
971	1.69	2.16	1,050	0.90	1.01	1.11	D
973	1.43	1.82	940	0.75	0.85	0.93	B
974	1.51	1.93	980	0.80	0.90	0.99	C
975	0.83	1.05	695	0.44	0.49	0.54	A
976	0.93	1.18	740	0.49	0.55	0.60	C
977	0.23	0.30	455	0.12	0.14	0.15	B
978	1.48	1.89	965	0.78	0.88	0.96	D
979	2.01	2.56	1,180	1.06	1.19	1.31	A
980	1.69	2.16	1,050	0.90	1.01	1.11	C
981	1.17	1.49	835	0.62	0.69	0.76	B
983	3.42	4.35	1,750	1.81	2.03	2.23	D
984	0.09	0.11	395	0.05	0.05	0.06	C
985	1.99	2.53	1,170	1.05	1.18	1.29	E
986	0.98	1.25	760	0.52	0.59	0.64	A
988	0.07	0.09	390	0.04	0.04	0.05	C
991	2.58	3.29	1,415	1.37	1.54	1.68	A
992	2.29	2.93	1,300	1.22	1.37	1.50	F
995	3.62	4.62	1,840	1.92	2.16	2.36	F
997	0.43	0.55	535	0.23	0.26	0.28	E
999	2.54	3.24	1,395	1.35	1.51	1.66	D
4771	2.23	2.85	1,500	0.99	1.14	1.20	F
0771	0.56	0.71					G
4777	4.52	5.76	2,000	2.39	2.69	2.95	F
7405	0.92	1.17	860	0.49	0.55	0.60	D
7445	0.31	0.39					F
7413	0.41	0.52	560	0.22	0.24	0.27	F
7453	0.09	0.11					G
7421	0.49	0.62	560	0.26	0.29	0.32	E
7424	1.15	1.47	830	0.61	0.69	0.75	F
7428	0.97	1.23	755	0.51	0.58	0.63	C
9740	0.01	0.02					
9741	0.01	0.01					

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**DIRECT EMPLOYMENT MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
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Proposed Effective December 1, 2023 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
<b>Per capita</b>							
<b>0908</b>	83.02	105.86	466	43.98	49.39	54.13	D
<b>0909</b>	35.23	44.91	405	18.66	20.95	22.97	D
<b>0912</b>	257.96	328.89	689	136.64	153.44	168.18	D
<b>0913</b>	186.73	238.07	598	98.91	111.07	121.74	D
<b>A rated</b>							
<b>9985</b>	A	A	A	A	A	A	

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Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

Superseded

**TEMPORARY STAFFING MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE WORKERS COMPENSATION INSURANCE  
Proposed Effective December 1, 2023 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
2005	8.25	10.51	2,000	4.37	4.91	5.38	F
2009	8.25	10.51	2,000	4.37	4.91	5.38	G
2011	2.71	3.46	1,465	1.44	1.61	1.77	D
2012	5.04	6.42	2,000	2.67	3.00	3.29	E
2013	3.22	4.11	1,675	1.71	1.92	2.10	C
2015	8.25	10.51	2,000	4.37	4.91	5.38	F
2055	5.69	7.26	2,000	2.39	2.88	3.21	F
2059	7.08	9.03	2,000	2.97	3.58	3.99	E
2101	3.97	5.06	1,980	1.75	2.03	2.13	E
2104	4.06	5.18	2,000	1.79	2.07	2.18	D
2105	5.53	7.05	2,000	2.44	2.82	2.97	D
2106	7.71	9.83	2,000	3.41	3.94	4.14	D
2107	3.76	4.80	1,895	1.66	1.92	2.02	C
2108	3.59	4.58	1,825	1.59	1.83	1.93	B
2109	5.34	6.81	2,000	2.36	2.73	2.87	D
2110	4.13	5.26	2,000	1.82	2.11	2.22	C
2111	9.27	11.82	2,000	4.09	4.73	4.98	C
2112	9.27	11.82	2,000	4.09	4.73	4.98	C
2113	2.82	3.60	1,510	1.25	1.44	1.52	C
2114	8.60	10.96	2,000	3.80	4.39	4.62	E
2115	3.44	4.39	1,765	1.52	1.76	1.85	E
2119	4.98	6.34	2,000	2.20	2.54	2.67	D
2130	6.77	8.64	2,000	2.99	3.46	3.64	E
2132	2.95	3.75	1,560	1.30	1.50	1.58	D
2134	4.04	5.15	2,000	1.78	2.06	2.17	C
2135	3.31	4.22	1,710	1.46	1.69	1.78	D
2136	3.78	4.82	1,900	1.67	1.93	2.03	C
2139	6.07	7.73	2,000	2.68	3.09	3.26	D
2141	5.89	7.52	2,000	2.60	3.01	3.17	D
2142	3.24	4.14	1,685	1.43	1.66	1.74	C
2161	3.08	3.93	1,620	1.36	1.57	1.65	C
2163	5.48	6.99	2,000	2.42	2.80	2.94	C
2165	8.30	10.59	2,000	3.67	4.24	4.46	C
2166	4.40	5.61	2,000	1.94	2.25	2.36	C
2201	5.41	6.89	2,000	2.39	2.76	2.91	E
2204	4.44	5.66	2,000	1.96	2.27	2.39	B
2205	3.85	4.92	1,935	1.70	1.97	2.07	C
2221	3.11	3.97	1,630	1.37	1.59	1.67	C
2222	4.79	6.11	2,000	2.12	2.45	2.57	D
2225	3.39	4.31	1,740	1.49	1.73	1.82	C

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**TEMPORARY STAFFING MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE WORKERS COMPENSATION INSURANCE  
Proposed Effective December 1, 2023 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
2227	2.32	2.96	1,305	1.02	1.18	1.25	D
2255	3.02	3.85	1,590	1.34	1.54	1.62	F
2257	3.40	4.33	1,745	1.50	1.74	1.83	E
2259	3.06	3.90	1,610	1.35	1.56	1.64	E
2261	4.10	5.22	2,000	1.81	2.09	2.20	E
2263	2.62	3.35	1,430	1.16	1.34	1.41	D
2265	3.48	4.44	1,780	1.54	1.78	1.87	C
2281	3.33	4.25	1,720	1.47	1.70	1.79	D
2282	7.14	9.10	2,000	3.15	3.64	3.83	D
2285	2.65	3.39	1,445	1.17	1.36	1.43	D
2301	7.63	9.73	2,000	3.37	3.90	4.10	E
2305	5.99	7.64	2,000	2.65	3.06	3.22	D
2306	5.14	6.56	2,000	2.27	2.63	2.76	C
2309	3.84	4.91	1,930	1.70	1.96	2.07	C
2311	4.12	5.25	2,000	1.82	2.10	2.21	C
2319	6.21	7.92	2,000	2.75	3.17	3.34	B
2323	4.84	6.17	2,000	2.14	2.47	2.60	C
2327	3.80	4.85	1,910	1.68	1.94	2.05	B
2402	4.73	6.03	2,000	2.09	2.41	2.54	E
2403	3.64	4.64	1,845	1.61	1.86	1.96	E
2404	3.90	4.97	1,950	1.72	1.99	2.09	F
2406	4.17	5.32	2,000	1.84	2.13	2.24	F
2407	4.57	5.82	2,000	2.02	2.33	2.45	E
2411	6.23	7.94	2,000	2.75	3.18	3.35	E
2413	6.77	8.63	2,000	2.99	3.45	3.64	D
2415	4.34	5.54	2,000	1.92	2.22	2.33	E
2416	2.84	3.62	1,520	1.25	1.45	1.53	D
2421	9.25	11.80	2,000	4.09	4.72	4.97	E
2425	9.27	11.82	2,000	4.09	4.73	4.98	D
2427	6.45	8.22	2,000	2.85	3.29	3.46	D
2429	4.71	6.01	2,000	2.08	2.40	2.53	D
2431	6.91	8.82	2,000	3.06	3.53	3.72	D
2433	4.62	5.89	2,000	2.04	2.36	2.48	D
2435	4.77	6.09	2,000	2.11	2.44	2.57	D
2441	1.50	1.92	975	0.66	0.77	0.81	D
2445	2.94	3.74	1,555	1.30	1.50	1.58	D
2446	1.72	2.20	1,065	0.76	0.88	0.93	D
2447	5.12	6.53	2,000	2.26	2.61	2.75	D
2449	2.89	3.68	1,540	1.28	1.47	1.55	D
2451	4.71	6.01	2,000	2.08	2.40	2.53	C

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				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
2454	7.63	9.73	2,000	3.37	3.90	4.10	D
2456	6.14	7.82	2,000	2.71	3.13	3.30	C
2457	4.09	5.21	2,000	1.81	2.09	2.20	C
2458	2.17	2.77	1,245	0.96	1.11	1.17	C
2459	1.42	1.81	940	0.63	0.72	0.76	C
2461	4.73	6.03	2,000	2.09	2.41	2.54	D
2463	3.57	4.55	1,815	1.58	1.82	1.92	D
2464	3.75	4.78	1,890	1.66	1.91	2.02	D
2465	4.14	5.28	2,000	1.83	2.11	2.23	D
2467	4.91	6.25	2,000	2.17	2.50	2.63	C
2471	1.58	2.01	1,005	0.70	0.80	0.85	C
2472	1.12	1.43	820	0.49	0.57	0.60	C
2473	2.94	3.74	1,555	1.30	1.50	1.58	C
2474	2.62	3.35	1,430	1.16	1.34	1.41	E
2475	3.24	4.13	1,680	1.43	1.65	1.74	D
2476	1.65	2.11	1,035	0.73	0.85	0.89	E
2477	2.38	3.03	1,330	1.05	1.21	1.28	E
2483	2.04	2.60	1,190	0.90	1.04	1.10	C
2485	1.50	1.91	970	0.66	0.76	0.80	C
2486	1.91	2.43	1,140	0.84	0.97	1.02	C
2487	1.42	1.81	940	0.63	0.72	0.76	C
2488	1.42	1.81	940	0.63	0.72	0.76	C
2489	1.51	1.93	980	0.67	0.77	0.81	C
2501	5.41	6.89	2,000	2.39	2.76	2.91	F
2502	4.42	5.63	2,000	1.95	2.25	2.37	B
2506	2.71	3.46	1,465	1.20	1.38	1.46	C
2507	2.68	3.42	1,455	1.18	1.37	1.44	E
2509	7.11	9.07	2,000	3.14	3.63	3.82	G
2511	7.74	9.87	2,000	3.42	3.95	4.16	E
2512	5.44	6.93	2,000	2.40	2.78	2.92	D
2513	4.44	5.65	2,000	1.96	2.26	2.38	D
2535	3.74	4.77	1,885	1.65	1.91	2.01	D
2536	7.47	9.52	2,000	3.30	3.81	4.01	C
2551	1.42	1.81	940	0.63	0.72	0.76	F
2553	4.39	5.59	2,000	1.94	2.24	2.36	F
2555	1.69	2.16	1,050	0.75	0.87	0.91	C
2563	1.77	2.26	1,085	0.78	0.91	0.95	D
2571	3.25	4.15	1,690	1.44	1.66	1.75	D
2573	4.80	6.12	2,000	2.12	2.45	2.58	F
2581	1.77	2.26	1,085	0.78	0.91	0.95	E

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				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
2601	10.19	12.99	2,000	4.09	4.92	5.49	F
2603	8.01	10.21	2,000	3.21	3.86	4.32	F
2605	11.06	14.11	2,000	4.44	5.34	5.96	E
2607	4.13	5.26	1,970	1.66	1.99	2.23	F
2608	5.38	6.86	2,000	2.16	2.59	2.90	F
2609	5.59	7.12	2,000	2.20	2.64	2.95	G
2611	13.43	17.13	2,000	5.39	6.48	7.24	F
2615	15.21	19.38	2,000	6.10	7.34	8.19	F
2617	4.76	6.08	2,000	1.91	2.30	2.57	G
2625	6.86	8.74	2,000	2.75	3.31	3.69	G
2643	15.52	19.79	2,000	6.23	7.49	8.36	G
2645	7.30	9.31	2,000	2.93	3.52	3.94	G
2646	7.43	9.48	2,000	2.98	3.59	4.01	E
2647	11.02	14.05	2,000	4.42	5.32	5.94	E
2648	6.58	8.39	2,000	2.64	3.18	3.55	F
2649	6.11	7.79	2,000	2.45	2.95	3.29	F
2651	6.51	8.31	2,000	2.63	3.16	3.53	F
2652	12.02	15.32	2,000	4.82	5.80	6.48	G
2653	8.48	10.81	2,000	3.40	4.09	4.57	G
2654	6.04	7.71	2,000	2.43	2.92	3.26	G
2655	13.35	17.02	2,000	5.36	6.44	7.20	G
2656	6.87	8.76	2,000	2.76	3.31	3.70	G
2657	11.78	15.02	2,000	4.72	5.68	6.35	G
2658	12.47	15.90	2,000	5.00	6.02	6.72	G
2659	17.92	22.85	2,000	7.19	8.65	9.66	G
2660	2.71	3.46	1,415	1.09	1.31	1.46	F
2661	3.45	4.41	1,705	1.38	1.67	1.86	F
2662	6.12	7.81	2,000	2.46	2.95	3.30	E
2663	4.61	5.88	2,000	1.85	2.23	2.49	F
2664	4.81	6.13	2,000	1.93	2.32	2.59	E
2665	8.24	10.51	2,000	3.31	3.98	4.44	G
2666	10.23	13.04	2,000	4.10	4.94	5.51	E
2667	2.98	3.80	1,520	1.20	1.44	1.61	F
2668	11.75	14.97	2,000	4.71	5.67	6.33	E
2669	10.32	13.15	2,000	4.14	4.98	5.56	F
2670	9.43	12.02	2,000	3.78	4.55	5.08	F
2673	9.23	11.77	2,000	3.70	4.45	4.97	E
2674	8.02	10.22	2,000	3.22	3.87	4.32	E
2675	4.44	5.66	2,000	1.78	2.14	2.39	G
2676	7.44	9.49	2,000	2.99	3.59	4.01	G
2677	3.55	4.52	1,740	1.42	1.71	1.91	G

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

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**TEMPORARY STAFFING MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE WORKERS COMPENSATION INSURANCE  
Proposed Effective December 1, 2023 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZARD GROUP A - G
				A-1	A-2	A-3	
2679	11.81	15.06	2,000	4.74	5.70	6.36	F
2681	9.32	11.89	2,000	3.74	4.50	5.02	F
2709	0.54	0.69	580	0.23	0.27	0.31	F
2716	4.30	5.49	2,000	1.81	2.17	2.43	D
2718	3.90	4.97	1,950	1.64	1.97	2.20	E
2721	8.47	10.80	2,000	3.74	4.32	4.55	F
2744	1.42	1.81	940	0.63	0.72	0.76	C
2751	1.65	2.11	1,035	0.73	0.85	0.89	E
2752	1.09	1.40	810	0.48	0.56	0.59	G
2753	5.18	6.61	2,000	2.29	2.65	2.79	D
2755	2.22	2.84	1,270	0.98	1.14	1.19	F
2757	3.13	4.00	1,640	1.38	1.60	1.68	E
2759	5.89	7.52	2,000	2.60	3.01	3.17	E
2801	7.95	10.14	2,000	4.21	4.73	5.18	F
2802	4.99	6.35	2,000	2.64	2.96	3.25	G
2803	8.25	10.51	2,000	4.37	4.91	5.38	C
2804	4.18	5.33	2,000	2.22	2.49	2.73	D
2805	6.11	7.79	2,000	3.24	3.64	3.98	E
2806	8.25	10.51	2,000	4.37	4.91	5.38	C
2807	5.87	7.49	2,000	3.11	3.49	3.83	C
2808	6.86	8.75	2,000	3.64	4.08	4.47	E
2809	4.46	5.68	2,000	2.36	2.65	2.90	F
2811	8.25	10.51	2,000	4.37	4.91	5.38	F
2812	8.25	10.51	2,000	4.37	4.91	5.38	F
2813	4.76	6.07	2,000	2.52	2.83	3.10	D
2814	3.27	4.17	1,695	1.73	1.95	2.13	E
2815	2.95	3.76	1,565	1.56	1.76	1.92	D
2816	2.28	2.92	1,295	1.21	1.36	1.49	D
2817	7.96	10.16	2,000	4.22	4.74	5.19	D
2818	1.73	2.21	1,065	0.92	1.03	1.13	D
2819	0.54	0.68	580	0.28	0.32	0.35	F
2820	3.05	3.89	1,605	1.61	1.81	1.99	D
2821	7.56	9.64	2,000	4.00	4.50	4.93	C
2825	4.33	5.53	2,000	2.30	2.58	2.83	B
2828	7.98	10.17	2,000	4.22	4.74	5.20	C
2855	5.28	6.74	2,000	2.80	3.15	3.45	E
2857	4.40	5.61	2,000	2.33	2.62	2.87	E
2858	6.20	7.90	2,000	3.28	3.69	4.04	F
2859	6.39	8.15	2,000	3.39	3.80	4.17	E
2860	6.27	8.00	2,000	3.32	3.73	4.09	D

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

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**TEMPORARY STAFFING MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
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Proposed Effective December 1, 2023 on New and Renewal Business**

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
2862	7.10	9.06	2,000	3.76	4.23	4.63	E
2865	2.32	2.95	1,305	1.22	1.38	1.51	C
2880	5.73	7.30	2,000	3.03	3.41	3.73	D
2882	5.73	7.30	2,000	3.03	3.41	3.73	B
2884	0.86	1.09	710	0.45	0.51	0.56	B
2885	3.39	4.31	1,740	1.79	2.01	2.21	D
2886	2.02	2.58	1,185	1.07	1.20	1.32	C
2887	1.67	2.13	1,040	0.89	0.99	1.09	C
2888	4.98	6.34	2,000	2.64	2.96	3.24	C
2890	0.94	1.19	740	0.50	0.56	0.61	C
2891	2.94	3.74	1,555	1.55	1.75	1.91	B
2896	1.43	1.83	945	0.76	0.85	0.93	B
2897	1.72	2.20	1,065	0.92	1.03	1.13	A
2898	3.94	5.02	1,965	2.08	2.34	2.57	C
2899	1.27	1.62	880	0.67	0.76	0.83	B
2903	0.39	0.50	520	0.21	0.23	0.26	E
2904	0.54	0.68	580	0.28	0.32	0.35	E
2905	0.16	0.20	425	0.08	0.10	0.10	F
2907	4.40	5.61	2,000	2.33	2.62	2.87	C
2910	3.98	5.07	1,980	2.11	2.36	2.59	C
2911	3.54	4.51	1,805	1.87	2.10	2.31	D
2914	2.84	3.61	1,515	1.50	1.68	1.85	C
2915	2.13	2.72	1,230	1.13	1.27	1.39	C
2916	2.00	2.55	1,175	1.06	1.19	1.30	B
2917	3.46	4.41	1,770	1.83	2.06	2.25	C
2918	2.01	2.56	1,180	1.06	1.19	1.31	A
2919	1.96	2.50	1,160	1.04	1.17	1.28	C
2920	0.59	0.75	600	0.31	0.35	0.39	D
2921	4.99	6.36	2,000	2.64	2.97	3.25	C
2922	2.72	3.47	1,470	1.44	1.62	1.77	C
2923	2.40	3.06	1,340	1.27	1.43	1.56	C
2924	4.53	5.77	2,000	2.40	2.69	2.95	C
2925	3.07	3.92	1,615	1.63	1.83	2.00	C
2926	2.82	3.60	1,510	1.50	1.68	1.84	C
2927	0.96	1.22	750	0.51	0.57	0.63	C
2928	2.88	3.67	1,535	1.53	1.71	1.88	B
2932	0.82	1.04	695	0.43	0.49	0.53	D
2933	3.41	4.34	1,750	1.80	2.03	2.22	D
2934	3.58	4.57	1,820	1.90	2.13	2.34	D
2935	1.36	1.73	915	0.72	0.81	0.89	C

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				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
2936	0.86	1.09	710	0.45	0.51	0.56	E
2939	5.73	7.30	2,000	3.03	3.41	3.73	F
2940	3.31	4.22	1,710	1.75	1.97	2.16	C
2941	4.15	5.29	2,000	2.20	2.47	2.71	C
2944	2.28	2.91	1,290	1.21	1.36	1.49	B
2945	3.08	3.93	1,620	1.63	1.83	2.01	A
2948	3.38	4.30	1,735	1.79	2.01	2.20	C
2951	0.54	0.68	580	0.28	0.32	0.35	E
2952	0.86	1.09	710	0.45	0.51	0.56	E
2953	0.16	0.20	425	0.08	0.10	0.10	D
2954	2.92	3.72	1,550	1.55	1.74	1.90	E
2955	0.20	0.25	440	0.11	0.12	0.13	F
2956	0.16	0.20	425	0.08	0.10	0.10	E
2957	1.14	1.46	825	0.61	0.68	0.75	D
2958	3.31	4.22	1,710	1.75	1.97	2.16	C
2959	1.58	2.02	1,005	0.84	0.94	1.03	B
2960	3.31	4.22	1,710	1.75	1.97	2.16	C
2961	1.32	1.68	900	0.70	0.79	0.86	D
2962	0.13	0.17	415	0.07	0.08	0.09	D
2963	0.98	1.24	755	0.52	0.58	0.64	C
2964	2.66	3.40	1,450	1.41	1.58	1.74	B
2965	0.49	0.62	560	0.26	0.29	0.32	B
2966	3.26	4.16	1,690	1.37	1.65	1.84	D
2967	1.26	1.61	875	0.67	0.75	0.82	C
2968	1.36	1.73	915	0.72	0.81	0.89	B
2969	4.05	5.16	2,000	2.14	2.41	2.64	D
2970	5.73	7.30	2,000	3.03	3.41	3.73	A
2971	3.39	4.31	1,740	1.79	2.01	2.21	D
2973	2.86	3.64	1,525	1.51	1.70	1.86	B
2974	3.02	3.84	1,590	1.60	1.79	1.97	C
2975	1.67	2.13	1,040	0.89	0.99	1.09	A
2976	1.90	2.42	1,135	1.00	1.13	1.24	C
2977	0.86	1.09	710	0.45	0.51	0.56	B
2978	2.82	3.60	1,510	1.50	1.68	1.84	D
2979	3.31	4.22	1,710	1.75	1.97	2.16	A
2980	3.38	4.30	1,735	1.79	2.01	2.20	C
2981	2.30	2.94	1,300	1.22	1.37	1.50	B
2983	5.73	7.30	2,000	3.03	3.41	3.73	D
2984	0.86	1.09	710	0.45	0.51	0.56	C
2986	1.95	2.48	1,155	1.03	1.16	1.27	A

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				A-1	A-2	A-3	
<b>2988</b>	0.86	1.09	710	0.45	0.51	0.56	C
<b>2991</b>	5.25	6.69	2,000	2.78	3.12	3.42	A
<b>2992</b>	4.98	6.34	2,000	2.64	2.96	3.24	F
<b>2995</b>	7.51	9.57	2,000	3.97	4.46	4.89	F
<b>2997</b>	0.86	1.09	710	0.45	0.51	0.56	E
<b>2999</b>	4.98	6.34	2,000	2.64	2.96	3.24	D
<b>6771</b>	4.39	5.59	2,000	1.94	2.24	2.36	F
<b>6777</b>	8.96	11.43	2,000	4.75	5.33	5.85	F
<b>9428</b>	2.06	2.62	1,200	1.09	1.22	1.34	C

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