

Delaware Compensation Rating Bureau, Inc.

Market Profile Analysis - Policies Effective 7/1/20 through 9/30/20

Line #	Item Name	Associated Statistical Code	Amount	Line #	Source
(1)	Number of Policies		7,032	(1)	Count of Policies Reported
(2)	Payroll Exposure		\$4,643,898,574	(2)	Total Payroll Estimated for Policies from Line (1)
(3)	Non-Payroll Exposure		\$92,000	(3)	Total Non-Payroll Exposures (Per Capita, Companies, etc.) for Policies Reported on Line (1)
(4)	Total Loss Cost at DCRB Level		\$67,411,094	(4)	Cumulative Extension of Exposures by Classification Times DCRB Loss Costs
(5)	Implied Effective Carrier Loss Cost Multiplier		1.3413	(5)	(6) / (4)
(6)	Total Carrier Manual Premium		\$90,418,327	(6)	Cumulative Extension of Exposures by Classification Times Carrier Manual Rates
(7)	Employer Liability Increased Limits Premium Charge	9807	\$1,019,177	(7)	Reported Amounts Attributable to Statistical Code 9807 for Policies on Line (1)
(8)	Minimum Premium Employer Liability Increased Limits Premium Charge	9848	\$78,655	(8)	Reported Amounts Attributable to Statistical Code 9848 for Policies on Line (1)
(9)	Subject Deductible Premium Credit	9664	-\$20,457	(9)	Reported Amounts Attributable to Statistical Code 9664 for Policies on Line (1)
(10)	Total Subject Premium		\$91,495,702	(10)	[(6)+(7)+(8)+(9)]
(11)	Experience Rating Adjustment to Subject Premium	9898	\$12,459,774	(11)	Net Increase/Decrease in Manual Premium Attributable to Experience Rating for Policies on Line (1)
(12)	Merit Rating Credits to Subject Premium	9885	-\$107,496	(12)	Net Decrease in Manual Premium Attributable to Merit Rating Credits for Policies on Line (1)
(13)	Merit Rating Debits to Subject Premium	9886	\$19,150	(13)	Net Increase in Manual Premium Attributable to Merit Rating Debits for Policies on Line (1)
(14)	Premium After Experience Rating & Merit Rating		\$103,867,130	(14)	[(10)+(11)+(12)+(13)]
(15)	Occupational Disease Exposure	0176	\$0	(15)	Payroll Exposure for Policies on Line (1) Subject to Occupational Disease Exposure
(16)	Occupational Disease Premium	0716	\$0	(16)	Reported Amounts Attributable to Statistical Code 0176 for Policies on Line (1)
(17)	Supplemental Radiation Exposure	9985	\$0	(17)	Payroll Exposure for Policies on Line (1) Subject to Supplemental Radiation Exposure
(18)	Supplemental Radiation Premium	9985	\$0	(18)	Reported Amounts Attributable to Statistical Code 9985 for Policies on Line (1)
(19)	Occupational Disease Increased Limits Premium Charge	9807	\$0	(19)	Reported Amounts Attributable to Statistical Code 9807 for Policies on Line (1)
(20)	Occupational Disease Increased Limits Minimum Premium Charge	9848	\$0	(20)	Reported Amounts Attributable to Statistical Code 9848 for Policies on Line (1)
(21)	Aircraft Seat Surcharge Premium Charge	9108	\$0	(21)	Reported Amounts Attributable to Statistical Code 9108 for Policies on Line (1)
(22)	Premium Before Schedule Rating		\$103,867,130	(22)	[(14)+(16)+(18)+(19)+(20)+(21)]
(23)	Schedule Rating Plan Premium Adjustment	9887/9889	-\$9,227,031	(23)	Net Amount Reported for Policies on Line (1) Attributable to Statistical Codes 9887 & 9889
(24)	Workplace Safety Committee Premium Credit (DE)	9880	-\$1,403,178	(24)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9880
(25)	Construction Classification Premium Adjustment Program Premium Credit	9046	-\$540,232	(25)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9046
(26)	Premium After Schedule Rating, Safety Committee Credits and DCCPAP		\$92,696,689	(26)	[(22)+(23)+(24)+(25)]
(27)	Assigned Risk Premium Surcharge	0277	\$178,376	(27)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0277
(28)	Deductible Premium Credit	9663	-\$32,208,781	(28)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9663
(29)	Loss Constant Charge	0032	\$2,353	(29)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0032
(30)	Short Rate Premium	0931	\$0	(30)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0931
(31)	Expense Constant Charge	0900	\$1,204,156	(31)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0900
(32)	Minimum Premium Charge	0990	\$205,420	(32)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0990
(33)	Policy Total Standard Premium		\$62,078,213	(33)	[(26)+(27)+(28)+(29)+(30)+(31)+(32)]
(34)	Premium Discount Amount	0063/0064	-\$3,740,603	(34)	Amount Reported for Policies on Line (1) Attributable to Statistical Codes 0063 & 0064
(35)	Total Premium		\$58,337,610	(35)	[(33)+(34)]
(36)	Premium Charge for Foreign Terrorism	9740	\$470,766	(36)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9740
(37)	Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents (DTEC)	9741	\$444,725	(37)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9741
(38)	Drug Free Workplace Safety Credit	9846	\$17,161	(38)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9846
(39)	Managed Care Credit	9874	\$291,036	(39)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9874
(40)	Packaged Credit	9721	\$0	(40)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9721