

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 2016-2020 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 2016-2020 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 (2023 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 2023 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, 2023 temporary staffing rate is calculated (column (14)) by multiplying the proposed December 1, 2023 direct employment rate by the total proposed temporary staffing pure premium divided by the total December 1, 2023 direct employment pure premium. If a class's total proposed temporary staffing pure premium and December 1, 2023 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, 2023 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, 2022, the pre-surcharge rates proposed effective December 1, 2023, 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.

Sub-IG 1		Sub-IG 1 (cont.)		Sub-IG 2		Sub-IG 3		Sub-IG 4		Sub-IG 5	
Proposed Temporary Staffing Code	Policy Years 2016-2020										
2059	59	2463	4	2012	1,505	2819	116	2011	46	2005	2,433
2101	1,350	2464	47	2601	611	2887	407	2013	61	2009	0
2104	19,414	2465	43	2603	141	2890	105	2709	1	2015	5
2105	896	2467	0	2605	13	2891	1,582	2801	847	2055	694
2106	268	2471	100	2607	67	2903	155	2806	1,216	2716	25
2107	2,147	2472	3,758	2608	859	2905	149	2809	3,101	2718	311
2108	1,177	2473	1,331	2609	871	2936	1,260	2813	16,373	2721	32
2109	465	2474	1,296	2611	21	2940	482	2814	572	2751	75
2110	32	2475	440	2615	0	2948	186	2815	2,177	2752	78
2111	11	2476	127	2617	257	2951	16,949	2816	190	2753	408
2112	2,088	2477	65	2625	76	2953	686,875	2818	5,562	2755	606
2113	61	2483	64	2643	66	2955	13,193	2820	23	2757	822
2114	17	2485	115	2645	309	2956	56,529	2821	2,590	2759	397
2115	5	2486	1	2646	86	2957	60,235	2825	97	2803	0
2119	298	2487	428	2647	197	2958	3,809	2855	11,009	2804	4,564
2130	0	2488	3,064	2648	239	2961	27,761	2857	1,087	2805	329
2132	1,282	2489	324	2649	112	2962	12,455	2858	526	2807	931
2134	43	2501	120	2651	2,675	2963	1,233	2859	253	2808	12,070
2135	0	2502	0	2652	682	2965	38,519	2860	339	2811	13,564
2136	39	2506	363	2653	359	2984	5,825	2862	568	2812	835
2139	134	2507	0	2654	347	2988	24,527	2865	51,849	2817	1,029
2141	253	2509	0	2655	178	Total Sub-IG 3		2880	712	2828	174
2142	45	2511	1,036	2656	174	Sub-IG 3		2882	93	2904	20
2161	201	2512	0	2657	10	952,352		2884	333	2939	1
2163	1,842	2513	0	2658	95	Sub-IG 4		2885	153	2954	848
2165	141	2535	3	2659	125	Sub-IG 4		2886	79	2967	244
2166	58	2536	46	2660	612	Sub-IG 4		2888	81	2969	307
2201	0	2551	20,155	2661	8,099	Sub-IG 4		2896	113	2970	0
2204	21	2553	3,056	2662	132	Sub-IG 4		2897	3,305	2991	19
2205	19	2555	8,431	2663	1,764	Sub-IG 4		2898	758	2992	589
2221	2,765	2563	4,182	2664	1,619	Sub-IG 4		2899	115	2995	8,105
2222	5,892	2571	3,202	2665	286	Sub-IG 4		2907	562	9428	885
2225	1,342	2573	238	2666	54	Sub-IG 4		2910	6	Sub-IG 5	
2227	3,332	2581	11,853	2667	44	Sub-IG 4		2911	2,742	Sub-IG 5	
2255	567	2673	47	2668	76	Sub-IG 4		2914	214	Sub-IG 5	
2257	11	2744	29	2669	8	Sub-IG 4		2915	51	Sub-IG 5	
2259	4,014	2924	30,248	2670	112	Sub-IG 4		2916	1,138	Sub-IG 5	
2261	0	6771	6	2674	33	Sub-IG 4		2917	2,350	Sub-IG 5	
2263	71	6777	5	2675	1,321	Sub-IG 4		2918	70	Sub-IG 5	
2265	0			2676	108	Sub-IG 4		2919	51	Sub-IG 5	
2281	2,248	Total Sub-IG 1		2677	317	Sub-IG 4		2920	315	Sub-IG 5	
2282	295	Sub-IG 1		2679	4	Sub-IG 4		2921	133	Sub-IG 5	
2285	413			2681	11	Sub-IG 4		2922	577	Sub-IG 5	
2301	0			2802	774	Sub-IG 4		2923	7,828	Sub-IG 5	
2305	1,382			Total Sub-IG 2		Sub-IG 4		2925	771	Sub-IG 5	
2306	5			Sub-IG 2		Sub-IG 4		2926	953	Sub-IG 5	
2309	0			Sub-IG 2		Sub-IG 4		2927	1,269	Sub-IG 5	
2311	685			Sub-IG 2		Sub-IG 4		2928	9,274	Sub-IG 5	
2319	19			Sub-IG 2		Sub-IG 4		2932	100	Sub-IG 5	
2323	3			Sub-IG 2		Sub-IG 4		2933	51	Sub-IG 5	
2327	63			Sub-IG 2		Sub-IG 4		2934	358	Sub-IG 5	
2402	215			Sub-IG 2		Sub-IG 4		2935	55	Sub-IG 5	
2403	1			Sub-IG 2		Sub-IG 4		2941	2,093	Sub-IG 5	
2404	0			Sub-IG 2		Sub-IG 4		2944	786	Sub-IG 5	
2406	0			Sub-IG 2		Sub-IG 4		2945	273	Sub-IG 5	
2407	814			Sub-IG 2		Sub-IG 4		2952	1,056	Sub-IG 5	
2411	1,469			Sub-IG 2		Sub-IG 4		2959	3,141	Sub-IG 5	
2413	1,528			Sub-IG 2		Sub-IG 4		2960	11,615	Sub-IG 5	
2415	191			Sub-IG 2		Sub-IG 4		2964	231	Sub-IG 5	
2416	514			Sub-IG 2		Sub-IG 4		2966	110	Sub-IG 5	
2421	0			Sub-IG 2		Sub-IG 4		2968	197	Sub-IG 5	
2425	0			Sub-IG 2		Sub-IG 4		2971	3,275	Sub-IG 5	
2427	0			Sub-IG 2		Sub-IG 4		2973	1,082	Sub-IG 5	
2429	0			Sub-IG 2		Sub-IG 4		2974	3,044	Sub-IG 5	
2431	0			Sub-IG 2		Sub-IG 4		2975	5,574	Sub-IG 5	
2433	34			Sub-IG 2		Sub-IG 4		2976	1,152	Sub-IG 5	
2435	0			Sub-IG 2		Sub-IG 4		2977	1,038	Sub-IG 5	
2441	67			Sub-IG 2		Sub-IG 4		2978	83	Sub-IG 5	
2445	339			Sub-IG 2		Sub-IG 4		2979	1,617	Sub-IG 5	
2446	431			Sub-IG 2		Sub-IG 4		2980	4,041	Sub-IG 5	
2447	0			Sub-IG 2		Sub-IG 4		2981	842	Sub-IG 5	
2449	23			Sub-IG 2		Sub-IG 4		2983	47	Sub-IG 5	
2451	200			Sub-IG 2		Sub-IG 4		2986	336	Sub-IG 5	
2454	3,642			Sub-IG 2		Sub-IG 4		2997	193	Sub-IG 5	
2456	2,534			Sub-IG 2		Sub-IG 4		2999	30	Sub-IG 5	
2457	303			Sub-IG 2		Sub-IG 4		Sub-IG 5		Sub-IG 5	
2458	67			Sub-IG 2		Sub-IG 4		Sub-IG 5		Sub-IG 5	
2459	210			Sub-IG 2		Sub-IG 4		Sub-IG 5		Sub-IG 5	
2461	3,466			Sub-IG 2		Sub-IG 4		Sub-IG 5		Sub-IG 5	

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(1)	(2) Policy Years 2016-2020	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11) Policy Years 2016-2020	(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				
2059	59	0.0004	0.527	0.242	0.051	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2101	1,350	0.0081	0.833	0.915	0.090	0.007	0.007	0.001	0.001	0.001	0.000	0.000	0.000	0.002	0.000	
2104	19,414	0.1171	-	0.258	0.009	-	0.030	0.001	0.001	0.001	0.000	0.000	0.000	0.057	0.007	
2105	896	0.0054	0.833	0.915	0.090	0.005	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.000	
2106	268	0.0016	0.833	0.915	0.090	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.036	0.000	
2107	2,147	0.0130	-	-	0.000	-	-	0.000	0.000	0.000	0.000	0.000	0.000	0.033	0.003	
2108	1,177	0.0071	0.833	0.915	0.090	0.006	0.006	0.001	0.001	0.001	0.000	0.000	0.000	0.004	0.001	
2109	465	0.0028	0.833	0.915	0.090	0.002	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.004	0.000	
2110	32	0.0002	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	
2111	11	0.0001	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	
2112	2,088	0.0126	0.833	0.915	0.090	0.010	0.012	0.001	0.001	0.001	0.000	0.000	0.000	0.033	0.004	
2113	61	0.0004	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2114	17	0.0001	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	
2115	5	0.0000	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.003	0.000	
2119	298	0.0018	0.833	0.915	0.090	0.001	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.001	
2130	-	-	0.833	0.915	0.090	-	-	-	-	-	-	-	-	-	-	
2132	1,282	0.0077	0.833	0.915	0.090	0.006	0.007	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	
2134	43	0.0003	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2135	-	-	0.833	0.915	0.090	-	-	-	-	-	-	-	-	-	-	
2136	39	0.0002	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	
2139	134	0.0008	0.833	0.915	0.090	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.011	0.000	
2141	253	0.0015	0.399	0.632	0.065	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	
2142	45	0.0003	0.399	0.632	0.065	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2161	201	0.0012	-	-	0.105	-	-	-	-	-	-	-	-	0.095	0.000	
2163	1,842	0.0111	0.833	0.915	0.090	0.009	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.004	0.001	
2165	141	0.0009	0.833	0.915	0.090	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2166	58	0.0003	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.318	0.000	
2201	-	-	0.833	0.915	0.090	-	-	-	-	-	-	-	-	-	-	
2204	21	0.0001	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	
2205	19	0.0001	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	
2221	2,765	0.0167	-	2.339	0.198	-	0.389	0.003	0.000	0.000	0.000	0.000	0.000	0.011	0.001	
2222	5,892	0.0355	-	5.091	0.389	-	0.31	0.014	0.000	0.000	0.000	0.000	0.000	0.005	0.004	
2225	1,342	0.0081	0.833	0.915	0.090	0.001	0.007	0.001	0.001	0.001	0.000	0.000	0.000	0.013	0.001	
2227	3,332	0.0201	0.833	0.915	0.090	0.017	0.018	0.002	0.000	0.000	0.000	0.000	0.000	0.004	0.000	
2255	567	0.0034	0.833	0.915	0.090	0.003	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.000	
2257	11	0.0001	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	
2259	4,014	0.0242	0.833	0.915	0.090	0.020	0.022	0.002	0.000	0.000	0.000	0.000	0.000	0.016	0.001	
2261	-	-	0.833	0.915	0.090	-	-	-	-	-	-	-	-	-	-	
2263	71	0.0004	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.003	0.000	
2265	-	-	0.833	0.915	0.090	-	-	-	-	-	-	-	-	-	-	
2281	2,249	0.0136	-	-	0.61	-	-	0.001	0.000	0.000	0.000	0.000	0.000	0.009	0.000	
2282	.95	0.0018	0.833	0.915	0.090	0.001	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.000	
2285	413	0.0025	0.833	0.915	0.090	0.002	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.000	
2301	-	-	0.833	0.915	0.090	-	-	-	-	-	-	-	-	-	-	
2305	-	-	0.833	0.915	0.090	0.007	0.008	0.001	0.000	0.000	0.000	0.000	0.000	0.004	0.002	
2306	-	-	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.096	0.000	
2309	-	-	0.833	0.915	0.090	-	-	-	-	-	-	-	-	-	-	
2311	685	0.0041	0.833	0.915	0.090	0.003	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	
2319	19	0.0001	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	
2323	3	0.000	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2327	63	0.0004	0.833	0.915	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.109	0.000	
2402	215	0.0013	0.833	0.915	0.090	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.000	
2403	1	0.0000	-	-	0.000	-	-	0.000	0.000	0.000	0.000	0.000	0.000	-	0.000	
2404	-	-	0.833	0.915	0.090	-	-	-	-	-	-	-	-	-	-	
2406	-	-	0.833	0.915	0.090	-	-	-	-	-	-	-	-	-	-	
2407	814	0.0049	0.833	0.915	0.090	0.004	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.020	0.000	
2411	1,469	0.0089	0.833	0.915	0.090	0.007	0.008	0.001	0.000	0.000	0.000	0.000	0.000	0.016	0.003	
2413	1,528	0.0092	0.833	0.915	0.090	0.008	0.008	0.001	0.000	0.000	0.000	0.000	0.000	0.012	0.001	

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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				
2415	191	0.0012	0.833	0.915	0.090	0.001	0.001	0.000	415	6,979	-	0.49	0.02	-	0.001	0.000
2416	514	0.0031	0.833	0.915	0.090	0.003	0.003	0.000	416	18,760	-	0.94	0.05	-	0.003	0.000
2421	-	-	0.833	0.915	0.090	-	-	-	421	-	-	-	-	-	-	-
2425	-	-	0.833	0.915	0.090	-	-	-	425	-	-	-	-	-	-	-
2427	-	-	0.833	0.915	0.090	-	-	-	427	-	-	-	-	-	-	-
2429	-	-	0.833	0.915	0.090	-	-	-	429	-	-	-	-	-	-	-
2431	-	-	0.833	0.915	0.090	-	-	-	431	-	-	-	-	-	-	-
2433	34	0.0002	0.833	0.915	0.090	0.000	0.000	0.000	433	1,253	0.007	4.827	0.081	0.000	0.001	0.000
2435	-	-	0.833	0.915	0.090	-	-	-	435	-	-	-	-	-	-	-
2441	67	0.0004	0.833	0.915	0.090	0.000	0.000	0.000	441	-	-	-	0.211	-	-	0.000
2445	339	0.0020	0.833	0.915	0.090	0.002	0.002	0.000	445	12,387	-	0.087	0.049	-	0.014	0.000
2446	431	0.0026	0.833	0.915	0.090	0.002	0.002	0.000	446	15,760	-	0.185	0.026	-	0.000	0.000
2447	-	-	0.833	0.915	0.090	-	-	-	447	-	-	-	-	-	-	-
2449	23	0.0001	0.833	0.915	0.090	0.000	0.000	0.000	449	840	-	-	0.000	-	-	0.000
2451	200	0.0012	-	-	0.001	-	-	0.000	451	886	-	0.110	0.046	-	0.000	0.000
2454	3,642	0.0220	0.833	0.915	0.090	0.018	0.020	0.002	454	13,886	-	0.823	0.147	-	0.018	0.003
2456	2,534	0.0153	0.833	0.915	0.090	0.013	0.014	0.001	456	92,568	-	0.562	0.174	-	0.009	0.003
2457	303	0.0018	0.833	0.915	0.090	0.002	0.002	0.000	457	11,081	-	0.148	0.062	-	0.000	0.000
2458	67	0.0004	0.833	0.915	0.090	0.000	0.000	0.000	458	2,446	-	-	0.018	-	-	0.000
2459	210	0.0013	0.833	0.915	0.090	0.001	0.001	0.000	459	7,678	-	0.613	0.031	-	0.001	0.000
2461	3,466	0.0209	0.833	0.915	0.090	0.017	0.019	0.002	461	126,588	-	0.605	0.108	-	0.013	0.002
2463	4	0.0000	0.833	0.915	0.090	0.000	0.000	0.000	463	163	-	-	0.000	-	-	0.000
2464	47	0.0003	0.833	0.915	0.090	0.000	0.000	0.000	464	1,733	5.889	7.669	0.374	0.002	0.002	0.000
2465	43	0.0003	0.833	0.915	0.090	0.000	0.000	0.000	465	1,579	-	-	0.001	-	-	0.000
2467	-	-	0.833	0.915	0.090	-	-	-	467	-	-	-	-	-	-	-
2471	100	0.0006	0.833	0.915	0.090	0.001	0.001	0.000	471	3,660	-	-	0.000	-	-	0.000
2472	3,758	0.0227	-	-	0.000	-	-	0.000	472	6,457	-	-	0.000	-	-	0.000
2473	1,331	0.0080	0.833	0.915	0.090	0.000	0.000	0.001	473	48,605	3.064	1.233	0.073	0.025	0.010	0.001
2474	1,296	0.0078	0.833	0.915	0.090	0.007	0.007	0.001	474	47,320	-	0.170	0.005	-	0.001	0.000
2475	440	0.0027	-	-	0.001	-	-	0.000	475	133,561	-	0.517	0.031	-	0.001	0.000
2476	127	0.0008	0.833	0.915	0.090	0.001	0.001	0.000	476	4,637	-	-	0.041	-	-	0.000
2477	65	0.0004	0.833	0.915	0.090	0.000	0.000	0.000	477	2,391	-	-	0.173	-	-	0.000
2483	64	0.0004	0.833	0.915	0.090	0.000	0.000	0.000	483	2,324	-	-	0.000	-	-	0.000
2485	115	0.0007	0.833	0.915	0.090	0.001	0.001	0.000	485	4,212	-	-	0.000	-	-	0.000
2486	1	0.0000	0.833	0.91	0.090	0.000	0.000	0.000	486	45	-	-	0.000	-	-	0.000
2487	428	0.0026	0.833	0.915	0.090	0.002	0.002	0.000	487	15,634	-	0.174	0.000	-	0.000	0.000
2488	3,064	0.0185	0.833	0.915	0.090	0.015	0.017	0.002	488	111,922	0.542	0.328	0.046	0.010	0.006	0.001
2489	324	0.0020	0.833	0.915	0.090	0.002	0.002	0.000	489	11,843	-	1.046	0.009	-	0.002	0.000
2501	120	0.0007	0.833	0.915	0.090	0.001	0.001	0.000	501	4,368	-	1.000	0.004	-	0.001	0.000
2502	-	-	0.833	0.915	0.090	-	-	-	502	-	-	-	-	-	-	-
2506	362	0.0022	0.833	0.915	0.090	0.002	0.002	0.000	506	13,242	-	1.400	0.104	-	0.003	0.000
2507	-	-	0.833	0.915	0.090	-	-	-	507	-	-	-	-	-	-	-
2509	-	-	0.833	0.915	0.090	-	-	-	509	-	-	-	-	-	-	-
2511	1036	0.0062	0.833	0.915	0.090	0.005	0.006	0.001	511	37,829	-	1.628	0.198	-	0.010	0.001
2512	-	-	0.833	0.915	0.090	-	-	-	512	-	-	-	-	-	-	-
2513	-	-	0.833	0.915	0.090	-	-	-	513	-	-	-	-	-	-	-
2535	3	0.0000	0.833	0.915	0.090	0.000	0.000	0.000	535	104	-	-	0.000	-	-	0.000
2536	46	0.0003	0.833	0.915	0.090	0.000	0.000	0.000	536	1,694	-	-	0.553	-	-	0.000
2551	20,155	0.0216	0.833	0.915	0.090	0.101	0.111	0.011	551	736,180	-	0.139	0.020	-	0.017	0.002
2553	3,056	0.0171	0.833	0.915	0.090	0.015	0.017	0.002	553	111,611	-	0.091	0.002	-	0.002	0.000
2555	8,431	0.0509	0.833	0.915	0.090	0.042	0.047	0.005	555	307,932	0.942	0.315	0.051	0.048	0.016	0.003
2563	4,182	0.0252	-	-	0.000	-	-	0.000	563	80,856	-	0.384	0.071	-	0.010	0.002
2571	3,202	0.0193	0.833	0.915	0.090	0.016	0.018	0.002	571	116,939	-	0.115	0.030	-	0.002	0.001
2573	238	0.0014	0.833	0.915	0.090	0.001	0.001	0.000	573	8,679	-	0.197	0.164	-	0.000	0.000
2581	11,853	0.0715	0.833	0.915	0.090	0.060	0.065	0.006	581	432,941	1.133	0.149	0.007	0.081	0.011	0.000
2673	47	0.0003	3.058	0.144	0.130	0.001	0.000	0.000	673	14,965	-	0.371	0.047	-	0.000	0.000
2744	29	0.0002	0.833	0.915	0.090	0.000	0.000	0.000	744	1,063	0.045	7.772	0.000	0.000	0.001	0.000
2924	30,248	0.1825	0.527	0.242	0.051	0.096	0.044	0.009	924	872,726	1.115	1.528	0.074	0.204	0.279	0.014

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2) Policy Years 2016-2020	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11) Policy Years 2016-2020	(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 Serious Non-Ser Med Only			Weighted Indicated Pure Premium Serious Non-Ser Med Only			Direct Employment Code	Direct Employment Payroll (\$000)	Actual Indicated Pure Premium Serious Non-Ser Med Only		Weighted Indicated Pure Premium Serious Non-Ser Med Only			
6771	6	0.0000	0.833	0.915	0.090	0.000	0.000	0.000	4771	235	-	-	0.1	-	-	0.000
6777	5	0.0000	0.833	0.915	0.090	0.000	0.000	0.000	4777	180	-	-	0.00	-	-	0.000
TOTAL Sub-IG 1	165,748	1.0000				0.570	0.814	0.079		5,179,952			0.58	0.741	0.066	
Sub-Industry Group 1 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium																1.020
																1.098
																1.203
2012	1,505	0.0591	0.399	0.632	0.065	0.024	0.037	0.004	012	41,320	1.3	1	0.121	0.081	0.068	0.007
2601	611	0.0240	3.058	0.144	0.130	0.073	0.003	0.003	601	194,330	0.355	0.384	0.105	0.009	0.033	0.003
2603	141	0.0055	3.058	0.144	0.130	0.017	0.001	0.001	603	44,918	0.125	0.562	0.069	0.012	0.003	0.000
2605	13	0.0005	3.058	0.144	0.130	0.002	0.000	0.000	605	4,286	-	0.958	0.006	-	0.000	0.000
2607	67	0.0026	3.058	0.144	0.130	0.008	0.000	0.000	607	21,401	-	0.212	0.016	-	0.001	0.000
2608	859	0.0338	3.058	0.144	0.130	0.103	0.005	0.004	608	1,157	0.119	0.779	0.054	0.038	0.026	0.002
2609	871	0.0342	-	0.577	0.019	-	0.020	0.001	609	40,460	0.393	0.846	0.075	0.013	0.029	0.003
2611	21	0.0008	3.058	0.144	0.130	0.003	0.000	0.000	611	6,595	-	-	0.028	-	-	0.000
2615	-	-	3.058	0.144	0.130	-	-	-	615	-	-	-	-	-	-	-
2617	257	0.0101	3.058	0.144	0.130	0.031	0.001	0.001	617	81,575	0.691	0.984	0.041	0.007	0.010	0.000
2625	76	0.0030	3.058	0.144	0.130	0.009	0.000	0.000	621	24,057	2.029	1.007	0.078	0.006	0.003	0.000
2643	66	0.0026	3.058	0.144	0.130	0.008	0.000	0.000	643	21,055	-	1.638	0.006	-	0.004	0.000
2645	309	0.0121	3.058	0.144	0.130	0.037	0.002	0.002	645	98,224	1.175	0.852	0.088	0.014	0.010	0.001
2646	86	0.0034	3.058	0.144	0.130	0.010	0.000	0.000	646	27,469	-	1.168	0.128	-	0.004	0.000
2647	197	0.0077	3.058	0.144	0.130	0.024	0.001	0.001	647	62,536	2.415	2.393	0.165	0.019	0.019	0.001
2648	239	0.0094	3.058	0.144	0.130	0.029	0.001	0.001	648	75,980	2.691	1.684	0.044	0.025	0.016	0.000
2649	112	0.0044	3.058	0.144	0.130	0.013	0.001	0.001	649	35,690	4.088	1.154	0.068	0.018	0.005	0.000
2651	2,675	0.1051	10.419	10.771	0.094	1.095	1.	0.010	651	193,589	1.954	1.308	0.088	0.205	0.137	0.009
2652	682	0.0268	3.058	0.144	0.130	0.001	0.004	0.003	652	216,943	2.419	2.216	0.135	0.065	0.059	0.004
2653	359	0.0141	3.058	0.144	0.130	0.043	0.002	0.002	653	114,000	7.224	0.914	0.023	0.102	0.013	0.000
2654	347	0.0136	3.058	0.144	0.130	0.04	0.02	0.002	654	110,379	2.106	1.302	0.057	0.029	0.018	0.001
2655	178	0.0070	3.058	0.144	0.130	0.021	0.001	0.001	655	56,699	-	0.989	0.169	-	0.007	0.001
2656	174	0.0068	3.058	0.144	0.130	0.021	0.001	0.001	656	55,404	-	-	0.004	-	-	0.000
2657	10	0.0004	3.058	0.144	0.130	0.001	0.000	0.000	657	3,191	-	-	0.017	-	-	0.000
2658	95	0.0037	3.058	0.144	0.130	0.011	0.001	0.000	658	30,069	0.226	0.999	0.225	0.001	0.004	0.001
2659	125	0.0049	3.058	0.144	0.130	0.015	0.001	0.001	659	39,823	-	6.451	0.070	-	0.032	0.000
2660	612	0.0240	3.058	0.144	0.130	0.074	0.003	0.003	660	194,512	0.664	0.218	0.030	0.016	0.005	0.001
2661	8,099	0.3182	6.166	4.118	0.098	1.962	1.310	0.002	661	580,681	0.221	0.517	0.095	0.070	0.165	0.030
2662	132	0.0052	3.058	0.144	0.130	0.002	0.003	0.000	662	35,867	-	0.072	-	-	0.000	-
2663	1,764	0.0693	3.058	0.144	0.130	0.212	0.010	0.009	663	560,793	1.086	0.714	0.059	0.075	0.049	0.004
2664	1,619	0.0636	3.058	0.144	0.130	0.195	0.009	0.008	664	514,801	0.760	0.553	0.085	0.048	0.035	0.005
2665	286	0.0112	3.058	0.144	0.130	0.034	0.002	0.001	665	91,026	-	1.088	0.131	-	0.012	0.001
2666	54	0.0021	3.058	0.144	0.130	0.006	0.000	0.000	666	17,242	-	0.542	0.049	-	0.001	0.000
2667	44	0.0017	3.058	0.144	0.130	0.005	0.000	0.000	667	13,995	-	-	0.021	-	-	0.000
2668	76	0.0020	3.058	0.144	0.130	0.009	0.000	0.000	668	24,090	5.383	1.922	0.047	0.016	0.006	0.000
2669	7	0.0044	3.058	0.144	0.130	0.001	0.000	0.000	669	2,533	10.208	-	0.000	0.003	-	0.000
2670	11	0.0044	3.058	0.144	0.130	0.013	0.001	0.001	670	35,765	-	0.477	0.046	-	0.002	0.000
2674	33	0.0013	3.058	0.144	0.130	0.004	0.000	0.000	674	10,613	-	0.125	0.157	-	0.000	0.000
2675	1,321	0.0519	3.058	0.144	0.130	0.159	0.007	0.007	675	419,834	0.255	0.604	0.057	0.013	0.031	0.003
2676	108	0.0042	3.058	0.144	0.130	0.013	0.001	0.001	676	34,325	3.038	2.330	0.041	0.013	0.010	0.000
2677	317	0.011	3.058	0.144	0.130	0.038	0.002	0.002	677	100,845	0.748	0.470	0.014	0.009	0.006	0.000
2679	4	0.0002	3.058	0.144	0.130	0.000	0.000	0.000	679	1,425	-	1.582	0.018	-	0.000	0.000
2681	11	0.0004	3.058	0.144	0.130	0.001	0.000	0.000	681	3,478	-	-	0.178	-	-	0.000
2802	774	0.0304	0.527	0.242	0.051	0.016	0.007	0.002	802	22,326	0.472	0.057	0.050	0.014	0.002	0.002
TOTAL Sub-IG 2	25,449	1.0000				4.468	2.575	0.077		5,327,014				0.922	0.826	0.083
Sub-Industry Group 2 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium																4.845
																3.118
																0.928

DELAWARE COMPENSATION RATING BUREAU, INC.

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Temporary Staffing Code	Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium Serious Non-Ser Med Only			Weighted Indicated Pure Premium Serious Non-Ser Med Only			Direct Employment Code	Direct Employment Payroll (\$000)	Actual Indicated Pure Premium Serious Non-Ser Med Only		Weighted Indicated Pure Premium Serious Non-Ser Med Only			
2819	116	0.0001	0.013	0.442	0.001	0.000	0.000	0.000	819	37,327	0.742	0.61	0.035	0.00	0.000	0.000
2887	407	0.0004	0.399	0.632	0.065	0.000	0.000	0.000	887	110,939	-	-	0.146	-	-	0.000
2890	105	0.0001	0.399	0.632	0.065	0.000	0.000	0.000	890	28,584	0.00	0.14	0.013	0.000	0.000	0.000
2891	1,582	0.0017	0.399	0.632	0.065	0.001	0.001	0.000	891	431,241	-	0.521	-	-	0.001	0.000
2903	155	0.0002	0.013	0.442	0.001	0.000	0.000	0.000	903	49,821	-	-	0.055	-	-	0.000
2905	149	0.0002	0.013	0.442	0.001	0.000	0.000	0.000	905	17,932	-	0.068	0.007	-	0.000	0.000
2936	1,260	0.0013	0.399	0.632	0.065	0.001	0.001	0.000	936	3,5535	0.05	0.20	0.004	0.000	0.000	0.000
2940	482	0.0005	0.923	0.507	0.039	0.000	0.000	0.000	940	41,413	-	-	0.034	-	0.000	0.000
2948	186	0.0002	0.399	0.632	0.065	0.000	0.000	0.000	948	50,611	1.258	0.693	0.087	0.000	0.000	0.000
2951	16,949	0.0178	0.013	0.442	0.001	0.000	0.008	0.000	951	5,452,286	0.112	0.101	0.017	0.002	0.002	0.000
2953	686,875	0.7212	0.141	0.230	0.011	0.102	0.166	0.008	953	1,242,737	-	0.039	0.006	0.012	0.028	0.005
2955	13,193	0.0139	0.013	0.442	0.001	0.000	0.006	0.000	955	1,243,895	0.04	0.026	0.005	0.000	0.000	0.000
2956	56,529	0.0594	0.141	0.230	0.011	0.008	0.014	0.001	956	2,203,341	0.166	0.022	0.003	0.010	0.001	0.000
2957	60,235	0.0632	0.923	0.507	0.039	0.058	0.032	0.002	957	5,035	0.111	0.156	0.024	0.007	0.010	0.002
2958	3,809	0.0040	0.923	0.507	0.039	0.004	0.002	0.000	958	319,844	0.624	0.852	0.162	0.002	0.003	0.001
2961	27,761	0.0291	0.923	0.507	0.039	0.027	0.015	0.001	961	2,31,132	0.169	0.197	0.020	0.005	0.006	0.001
2962	12,455	0.0131	0.141	0.230	0.011	0.002	0.003	0.000	962	12,135	-	0.006	0.001	-	0.000	0.000
2963	1,233	0.0013	0.399	0.632	0.065	0.001	0.001	0.000	963	336,214	-	0.268	0.041	-	0.000	0.000
2965	38,519	0.0404	1.907	1.084	0.034	0.077	0.044	0.001	965	1,488,042	0.068	0.153	0.046	0.003	0.006	0.002
2984	5,825	0.0061	0.399	0.632	0.065	0.002	0.004	0.000	984	1,588,146	0.065	0.049	0.010	0.000	0.000	0.000
2988	24,527	0.0258	0.399	0.632	0.065	0.010	0.000	0.002	988	6,687,035	0.034	0.032	0.006	0.001	0.001	0.000
TOTAL Sub-IG 3	952,352	1.0000			0.294	0.313	0.0			59,724,222			0.043	0.060	0.010	
Sub-Industry Group 3 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium																
2011	46	0.0003	0.399	0.632	0.065	0.000	0.000	0.000	0011	12,476	4.677	0.323	0.050	0.001	0.000	0.000
2013	61	0.0003	0.399	0.632	0.065	0.000	0.000	0.000	0013	16,601	-	0.510	0.101	-	0.000	0.000
2709	1	0.0000	0.013	0.442	0.001	0.000	0.000	0.000	709	289	-	-	0.000	-	-	0.000
2801	847	0.0048	0.527	0.242	0.051	0.003	0.001	0.000	801	24,447	1.429	2.289	0.239	0.007	0.011	0.001
2806	1,216	0.0070	0.527	0.24	0.051	0.004	0.002	0.000	806	35,089	4.918	2.238	0.197	0.034	0.016	0.001
2809	3,101	0.0177	0.527	0.242	0.051	0.009	0.004	0.001	809	89,472	2.200	0.855	0.100	0.039	0.015	0.002
2813	16,373	0.0936	-	4.663	0.54	-	0.436	0.033	813	140,977	1.280	1.368	0.120	0.120	0.128	0.011
2814	572	0.0033	0.399	0.632	0.065	0.001	0.002	0.000	814	155,855	0.977	0.529	0.078	0.003	0.002	0.000
2815	2,177	0.0124	0.399	0.632	0.065	0.005	0.008	0.001	815	593,497	1.059	0.657	0.062	0.013	0.008	0.001
2816	190	0.0011	0.799	0.632	0.065	0.000	0.001	0.000	816	51,936	0.089	0.301	0.015	0.000	0.000	0.000
2818	5,562	0.0318	0.527	0.242	0.051	0.013	0.020	0.002	818	1,516,438	0.237	0.596	0.062	0.008	0.019	0.002
2820	23	0.0001	0.399	0.632	0.065	0.000	0.000	0.000	820	6,304	-	-	0.000	-	-	0.000
2821	.590	0.0148	0.527	0.242	0.051	0.008	0.004	0.001	821	74,721	2.206	3.479	0.141	0.033	0.052	0.002
2825	97	0.0000	0.399	0.632	0.065	0.000	0.000	0.000	825	26,343	0.451	2.407	0.347	0.000	0.001	0.000
2855	1,000	0.0062	0.527	0.242	0.051	0.033	0.015	0.003	855	317,654	1.638	1.138	0.130	0.103	0.072	0.008
2857	1,000	0.0030	0.527	0.242	0.051	0.003	0.002	0.000	857	31,370	14.450	3.293	0.214	0.090	0.020	0.001
2858	526	0.0007	0.527	0.242	0.051	0.002	0.001	0.000	858	15,182	1.576	1.008	0.389	0.005	0.003	0.001
2859	253	0.0014	0.527	0.242	0.051	0.001	0.000	0.000	859	7,288	-	-	0.124	-	-	0.000
2860	339	0.0019	0.527	0.242	0.051	0.001	0.000	0.000	860	9,785	-	0.390	0.062	-	0.001	0.000
2862	568	0.0001	0.527	0.242	0.051	0.002	0.001	0.000	862	16,387	5.185	4.401	0.059	0.017	0.014	0.000
2865	51,849	0.2964	0.527	0.242	0.051	0.156	0.072	0.015	865	1,495,989	0.088	0.621	0.108	0.026	0.184	0.032
2880	712	0.0041	0.399	0.632	0.065	0.002	0.003	0.000	880	194,078	0.467	1.213	0.093	0.002	0.005	0.000
2882	93	0.0005	0.399	0.632	0.065	0.000	0.000	0.000	882	25,220	0.043	2.377	0.278	0.000	0.001	0.000
2884	333	0.0019	0.399	0.632	0.065	0.001	0.001	0.000	884	90,694	-	0.223	0.014	-	0.000	0.000
2885	153	0.0009	0.652	0.954	0.138	0.001	0.001	0.000	885	68,249	1.074	2.209	0.082	0.001	0.002	0.000
2886	79	0.0005	0.652	0.954	0.138	0.000	0.000	0.000	886	35,185	0.269	0.679	0.240	0.000	0.000	0.000
2888	81	0.0005	0.399	0.632	0.065	0.000	0.000	0.000	888	22,189	3.295	1.565	0.055	0.002	0.001	0.000
2896	113	0.0006	0.399	0.632	0.065	0.000	0.000	0.000	896	30,934	-	0.169	0.039	-	0.000	0.000

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2) Policy Years 2016-2020	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11) Policy Years 2016-2020	(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 Serious Non-Ser Med Only			Weighted Indicated Pure Premium Serious Non-Ser Med Only			Direct Employment Code	Direct Employment Payroll (\$000)	Actual Indicated Pure Premium Serious Non-Ser Med Only			Weighted Indicated Pure Premium Serious Non-Ser Med Only		
2897	3,305	0.0189	0.399	0.632	0.065	0.008	0.012	0.001	897	901,222	0.173	0.61	0.3	0.003	0.012	0.001
2898	758	0.0043	0.399	0.632	0.065	0.002	0.003	0.000	898	206,652	0.292	0.76	0.15	0.001	0.003	0.001
2899	115	0.0007	0.399	0.632	0.065	0.000	0.000	0.000	899	31,337	-	0.68	0.036	0.000	0.000	0.000
2907	562	0.0032	0.527	0.242	0.051	0.002	0.001	0.000	907	16,218	7.524	3.9	0.263	0.24	0.013	0.001
2910	6	0.0000	0.652	0.954	0.138	0.000	0.000	0.000	910	2,581	-	0.218	-	-	0.000	0.000
2911	2,742	0.0157	0.527	0.242	0.051	0.008	0.004	0.001	911	79,128	0.073	0.263	0.001	0.004	0.000	0.000
2914	214	0.0012	-	-	0.000	-	-	0.000	914	202,811	0.454	1.14	0.067	0.001	0.001	0.000
2915	51	0.0003	0.652	0.954	0.138	0.000	0.000	0.000	915	22,817	-	0.740	0.092	-	0.000	0.000
2916	1,138	0.0065	0.652	0.954	0.138	0.004	0.006	0.001	916	39,231	0.64	0.677	0.069	0.001	0.004	0.000
2917	2,350	0.0134	0.652	0.954	0.138	0.009	0.013	0.002	917	1,041,929	0.3	0.2	0.092	0.013	0.012	0.001
2918	70	0.0004	0.652	0.954	0.138	0.000	0.000	0.000	918	31,209	-	0.406	0.054	-	0.000	0.000
2919	51	0.0003	0.652	0.954	0.138	0.000	0.000	0.000	919	22,713	-	1.433	0.074	-	0.000	0.000
2920	315	0.0018	0.652	0.954	0.138	0.001	0.002	0.000	920	140,859	0.165	0.016	-	0.000	0.000	0.000
2921	133	0.0008	-	-	3.545	-	-	0.003	921	21,783	0.52	2.238	0.457	0.001	0.002	0.000
2922	577	0.0033	0.652	0.954	0.138	0.002	0.003	0.000	922	1905	0.526	0.884	0.083	0.002	0.003	0.000
2923	7,828	0.0447	-	2.034	0.140	-	0.091	0.006	923	-	-	2.486	0.000	-	0.111	0.000
2925	771	0.0044	0.652	0.954	0.138	0.003	0.004	0.001	925	344,428	1.442	1.175	0.138	0.006	0.005	0.001
2926	953	0.0054	-	-	0.001	-	-	0.000	926	16,367	0.723	0.535	0.094	0.004	0.003	0.001
2927	1,269	0.0073	0.652	0.954	0.138	0.005	0.007	0.001	927	66,701	0.008	0.158	0.050	0.000	0.001	0.000
2928	9,274	0.0530	3.948	1.313	0.121	0.209	0.070	0.000	929	399,465	0.415	0.965	0.110	0.022	0.051	0.006
2932	100	0.0006	0.652	0.954	0.138	0.000	0.001	0.000	932	44,760	0.625	0.023	0.016	0.000	0.000	0.000
2933	51	0.0003	0.652	0.954	0.138	0.000	0.000	0.000	933	22,924	-	0.713	0.021	-	0.000	0.000
2934	358	0.0020	0.652	0.954	0.138	0.001	0.000	0.000	934	159,788	1.372	1.569	0.162	0.003	0.003	0.000
2935	55	0.0003	0.652	0.954	0.138	0.000	0.000	0.000	935	24,575	1.124	1.589	0.057	0.000	0.000	0.000
2941	2,093	0.0120	0.399	0.632	0.065	0.005	0.008	0.000	941	570,616	0.316	1.655	0.105	0.004	0.020	0.001
2944	786	0.0045	0.399	0.632	0.065	0.002	0.003	0.000	944	214,414	-	0.209	0.079	-	0.001	0.000
2945	273	0.0016	0.399	0.632	0.065	0.001	0.000	0.000	945	74,561	0.743	1.265	0.151	0.001	0.002	0.000
2952	1,056	0.0060	0.399	0.632	0.065	0.001	0.004	0.000	952	287,929	0.125	0.237	0.027	0.001	0.001	0.000
2959	3,141	0.0180	0.923	0.507	0.039	0.017	0.009	0.001	959	263,727	0.644	0.557	0.183	0.012	0.010	0.003
2960	11,615	0.0664	0.923	0.507	0.039	0.061	0.134	0.003	960	975,341	0.374	0.948	0.112	0.025	0.063	0.007
2964	231	0.0013	0.399	0.632	0.065	0.001	0.001	0.000	964	62,919	-	1.149	0.191	-	0.002	0.000
2966	110	0.0006	0.399	0.632	0.065	0.000	0.000	0.000	966	30,116	0.264	0.097	0.036	0.000	0.000	0.000
2968	197	0.0011	0.399	0.632	0.065	0.001	0.001	0.000	968	53,681	0.958	0.198	0.133	0.001	0.000	0.000
2971	3,275	0.0187	0.399	0.632	0.065	0.007	0.012	0.001	971	892,909	0.640	1.147	0.093	0.012	0.021	0.002
2973	1,082	0.0062	0.399	0.632	0.065	0.002	0.004	0.000	973	294,881	-	0.684	0.095	-	0.004	0.001
2974	3,044	0.0174	0.923	0.507	0.039	0.016	0.009	0.001	974	255,613	0.318	0.918	0.095	0.006	0.016	0.002
2975	5,574	0.0319	0.399	0.632	0.065	0.013	0.020	0.002	975	1,519,675	0.222	0.537	0.083	0.007	0.017	0.003
2976	1,152	0.0066	0.399	0.632	0.065	0.003	0.004	0.000	976	314,137	0.612	0.433	0.120	0.004	0.003	0.001
2977	1,038	0.0059	0.399	0.632	0.065	0.002	0.004	0.000	977	282,969	-	0.177	0.011	-	0.001	0.000
2978	83	0.0005	0.399	0.632	0.065	0.000	0.000	0.000	978	22,616	-	0.814	0.224	-	0.000	0.000
2979	1,617	0.0092	0.399	0.507	0.039	0.009	0.005	0.000	979	135,755	0.690	1.720	0.193	0.006	0.016	0.002
2980	4,41	0.0231	0.527	0.242	0.051	0.012	0.006	0.001	980	116,590	0.358	0.633	0.153	0.008	0.015	0.004
2981	842	0.0048	0.399	0.632	0.065	0.002	0.003	0.000	981	229,675	0.428	0.556	0.091	0.002	0.003	0.000
2983	47	0.0002	0.399	0.632	0.065	0.000	0.000	0.000	983	12,803	2.949	6.834	0.539	0.001	0.002	0.000
2986	47	0.0011	0.399	0.632	0.065	0.001	0.001	0.000	986	91,672	1.238	0.248	0.038	0.002	0.000	0.000
2997	13	0.0011	0.399	0.632	0.065	0.000	0.001	0.000	997	52,606	1.002	0.466	0.139	0.001	0.001	0.000
2999	30	0.0002	0.399	0.632	0.065	0.000	0.000	0.000	999	8,115	-	3.791	0.103	-	0.001	0.000
TOTAL Sub-IG 4	174,953	1.0000				0.657	0.923	0.094		18,046,594				0.679	0.986	0.105
Sub-Industry Group 4 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium																
2005	2,433	0.0483	0.527	0.242	0.051	0.025	0.012	0.002	005	70,211	8.228	3.273	0.115	0.397	0.158	0.006
2009	-	0.527	0.242	0.051	-	-	-	-	009	3	-	-	0.000	-	-	-
2015	5	0.0001	0.527	0.242	0.051	0.000	0.000	0.000	015	149	-	-	0.001	-	-	0.000
2055	694	0.0138	0.527	0.242	0.051	0.007	0.003	0.001	055	20,013	-	2.994	0.088	-	0.041	0.001

DELAWARE COMPENSATION RATING BUREAU, INC.

(1)	(2) Policy Years 2016-2020	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11) Policy Years 2016-2020	(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 Serious Non-Ser Med Only			Weighted Indicated Pure Premium Serious Non-Ser Med Only			Direct Employment Code	Direct Employment Payroll (\$000)	Actual Indicated Pure Premium Serious Non-Ser Med Only			Weighted Indicated Pure Premium Serious Non-Ser Med Only		
2716	25	0.0005	0.399	0.632	0.065	0.000	0.000	0.000	716	6,717	-	1.79	0.11	-	0.001	0.000
2718	311	0.0062	0.833	0.915	0.090	0.005	0.006	0.001	718	11,352	-	1.46	0.04	-	0.009	0.000
2721	32	0.0006	0.527	0.242	0.051	0.000	0.000	0.000	721	922	-	-	0.001	-	0.000	
2751	75	0.0015	0.399	0.632	0.065	0.001	0.001	0.000	751	20,322	-	0.8	0.068	-	0.001	0.000
2752	78	0.0015	0.399	0.632	0.065	0.001	0.001	0.000	752	21,152	-	-	0.016	-	-	0.000
2753	408	0.0081	0.399	0.632	0.065	0.003	0.005	0.001	753	111,342	-	0.257	-	-	0.002	0.000
2755	606	0.0120	0.399	0.632	0.065	0.005	0.008	0.001	755	165,109	-	0.120	0.020	-	0.001	0.000
2757	822	0.0163	0.399	0.632	0.065	0.007	0.010	0.001	757	24,155	-	0.545	0.025	-	0.009	0.000
2759	397	0.0079	0.399	0.632	0.065	0.003	0.005	0.001	759	1,340	-	1.64	0.123	0.016	0.013	0.001
2803	-	-	0.527	0.242	0.051	-	-	-	803	-	-	-	-	-	-	-
2804	4,564	0.0906	0.527	0.242	0.051	0.048	0.022	0.005	804	131,660	2,110	0.591	0.125	0.191	0.144	0.011
2805	329	0.0065	0.527	0.242	0.051	0.003	0.002	0.000	805	9,507	2,662	4.864	0.123	0.057	0.032	0.001
2807	931	0.0185	0.527	0.242	0.051	0.010	0.004	0.001	807	26,852	1,171	5.432	0.350	0.244	0.100	0.006
2808	12,070	0.2395	0.527	0.242	0.051	0.126	0.058	0.012	808	248,265	1,338	2.481	0.098	0.318	0.594	0.023
2811	13,564	0.2691	0.527	0.242	0.051	0.142	0.065	0.014	811	2,358	0.972	1.856	0.070	1.338	0.499	0.019
2812	835	0.0166	0.527	0.242	0.051	0.009	0.004	0.001	812	2,202	2,091	1.596	0.032	0.035	0.026	0.001
2817	1,029	0.0204	0.527	0.242	0.051	0.011	0.005	0.001	817	29,693	0.722	2.308	0.046	0.015	0.047	0.001
2828	174	0.0035	0.527	0.242	0.051	0.002	0.001	0.000	818	5,027	-	2.128	0.050	-	0.007	0.000
2904	20	0.0004	0.013	0.442	0.001	0.000	0.000	0.000	814	6,312	-	-	0.000	-	-	0.000
2939	1	0.0000	0.399	0.632	0.065	0.000	0.000	0.000	914	398	-	-	1.940	-	-	0.000
2954	848	0.0168	0.399	0.632	0.065	0.007	0.011	0.001	954	231,188	-	0.681	0.038	-	0.011	0.001
2967	244	0.0048	0.399	0.632	0.065	0.002	0.003	0.000	967	66,552	-	0.557	0.076	-	0.003	0.000
2969	307	0.0061	0.399	0.632	0.065	0.002	0.001	0.000	969	83,769	0.778	0.760	0.117	0.005	0.005	0.001
2970	-	-	0.399	0.632	0.065	-	-	-	970	-	-	-	-	-	-	-
2991	19	0.0004	0.399	0.632	0.065	0.000	0.000	0.000	991	5,190	-	4.218	2.638	-	0.002	0.001
2992	589	0.0117	0.527	0.242	0.051	0.006	0.003	0.001	992	16,993	0.312	1.183	0.422	0.004	0.014	0.005
2995	8,105	0.1608	0.527	0.242	0.051	0.085	0.000	0.008	995	233,860	1.581	1.549	0.065	0.254	0.249	0.010
9428	885	0.0176	0.399	0.632	0.065	0.000	0.011	0.001	7428	241,213	-	0.482	0.058	-	0.008	0.001
TOTAL Sub-IG 5	50,400	1.0000				0.513	0.83	0.053		2,611,730			2.873	1.978	0.091	
Sub-Industry Group 5 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium																
GRAND TOTAL	1,368,902					0.593	0.4924	0.0363		90,889,512			0.3070	0.3456	0.0335	
Grand Total - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium																
						1.496	1.425	1.083								

DELAWARE COMPENSATION RATING BUREAU, INC.

Total	Sub-Industry Group 1			Sub-Industry Group 2				
Serious	Non-Serious	Medical Only	Serious	Non-Serious	Medical Only	Serious	Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$13,689,020 (in 00's)			A) DE Credibility Based on Payroll of \$1,657,480 (in 00's)			A) DE Credibility Based on Payroll of \$254,490 (in 00's)		
0.09	0.34	0.40	0.02	0.08	0.10	0.01	0.02	0.03
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.496	1.425	1.083	1.020	1.098	1.203	4.845	3.118	0.928
C) Wtd Avg of PA Credibility-Weighted Ratios of Temp Staffing PP to Direct Employment PP by Sub-IG using DE weights			C.) PA Credibility from PCRB Filing No. C-380, Exhibit 31 effective April 1, 2022			C.) PA Credibility from PCRB Filing No. C-380, Exhibit 31 effective April 1, 2022		
Sub-IG 1 1.220	2.537	1.651	0.17	0.55	0.91	0.07	0.23	0.39
Sub-IG 2 1.299	2.584	1.643	D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing No. C-380, Exhibit 31			D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing No. C-380, Exhibit 31		
Sub-IG 3 2.218	4.218	1.703	1.013	2.529	1.657	1.784	2.710	1.723
Sub-IG 4 1.236	2.344	1.522	E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
Sub-IG 5 1.247	2.434	1.490	1.716	2.557	1.612**	1.904	2.870	1.530
Total 1.919	3.679	1.665	D = [A * B] + [(1 - A) * C]			D = [A * B] + [C * D] + [(1 - A - C) * (Total D)]		
D) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium			** D = [A * B] + [(1 - A) * D]					
1.881	2.913	1.432						

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

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

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

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

Sub-Industry Group 3

Serious	Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$9,523,520 (in 00's)		
0.07	0.26	0.31
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
6.855	5.210	1.566
C.) PA Credibility from PCRB Filing No. C-380, Exhibit 31 effective April 1, 2022		
0.39	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		
3.714	4.218	1.703
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
2.944	4.476**	1.661**

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

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

Sub-Industry Group 4

Serious	Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$1,749,530 (in 00's)		
0.02	0.09	0.10
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
0.968	0.937	0.898
C.) PA Credibility from PCRB Filing No. C-380, Exhibit 31 effective April 1, 2022		
0.20	0.64	1.00
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing No. C-380, Exhibit 31		
1.131	2.230	1.522
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.713	2.298	1.460**

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

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

Sub-Industry Group 5

Serious	Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$504,000 (in 00's)		
0.01	0.04	0.04
B) DE Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
0.180	0.143	0.580
C.) PA Credibility from PCRB Filing No. C-380, Exhibit 31 effective April 1, 2022		
0.05	0.17	0.28
D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing No. C-380, Exhibit 31		
0.965	1.885	1.229
E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.818	2.627	1.341

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

DELAWARE COMPENSATION RATING BUREAU, INC.

(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	2016-2020					12/1/2023	Pre-Surcharge	12/1/2020	Temp	Staffing	12/1/2023		Indicated	12/1/2023	Proposed	Policy Years	2018-2020	Premium	Premium			
Direct Employment Code	Temp Staffing Payroll (\$000)	12/1/2023	Direct Employment	Pure Premium	Serious Non-Serious Medical Only Total	Employment Manual Rate	Code	Temp Staffing	Temp Staffing	Code	Serious Non-Serious Medical Only Total	Manual Rate	Pre-Surcharge	Temp Staffing	Temp Staffing	12/1/2023	Temp Based on Payroll (\$000)	Temp Staffing	Temp Staffing	Based on Proposed 12/1/2022	12/1/2023	Percentage Change
2	059	59	1,949	1,019	0.171	3,139	4.46	937	2059	3,345	2,607	0.275	6,227	8.85	9.2*	8	41	3,809	3,629	-4.7%		
1	101	1,350	1,325	0.388	0.075	1,787	2.62	544	2101	2,274	0.991	0.120	3,385	4.96	5.9	4.96	842	49,678	41,763	-15.9%		
1	104	19,414	1,166	0.527	0.075	1,767	2.59	185	2104	2,001	1,347	0.120	3,468	5.08	5.1	5.08	18,916	977,957	960,933	-1.7%		
1	105	896	1,328	0.900	0.060	2,288	3.38	544	2105	2,276	2,303	0.096	4,677	6.91	8.66	6.91	579	50,141	40,009	-20.2%		
1	106	268	2,106	1,153	0.113	3,373	4.82	544	2106	3,614	2,949	0.183	6,746	9.64	10.08	9.64	172	17,338	16,581	-4.4%		
1	107	2,147	0.869	0.709	0.064	1,642	2.27	187	2107	1,491	1,813	0.104	3,408	4.71	4.38	4.38	1,330	58,254	62,643	7.5%		
1	108	1,177	0.827	0.652	0.085	1,564	2.18	544	2108	1,419	1,667	0.137	3,223	4.4	5.47	4.4	785	42,940	35,247	-17.9%		
1	109	465	1,357	0.882	0.092	2,332	3.29	544	2109	2,329	2,256	0.149	5,734	6.13	8.66	6.68	301	26,067	20,107	-22.9%		
1	110	32	0.772	0.822	0.115	1,708	2.44	544	2110	1,324	2,101	0.185	3,000	5.1	6.06	5.1	20	1,212	1,032	-14.9%		
1	111	11	1,363	2,304	0.142	3,809	5.24	544	2111	2,339	5,891	0.229	8,000	11.0	10.08	11.59	*	8	806	927	15.0%	
1	112	2,088	3,380	2,241	0.249	5,870	8.60	544	2112	5,800	5,731	0.401	11,930	17.42	10.0*	11.59	*	1,316	132,653	152,524	15.0%	
1	113	61	0.621	0.474	0.096	1,191	1.73	544	2113	1,066	1,211	0.154	2,400	3.53	3.53	4.1	1,685	1,447	-14.1%			
1	114	17	1,755	1,672	0.164	3,591	5.11	544	2114	3,011	4,276	0.264	5,551	7.75	10.75	12	1,210	1,290	6.6%			
1	115	5	0.634	0.636	0.170	1,440	2.07	544	2115	1,088	1,626	0.274	2,988	4.94	4.30	-	0	0	-13.0%			
1	119	298	1,150	0.798	0.162	2,111	3.07	544	2119	1,974	2,042	0.262	4,278	5.1	7.43	6.22	226	16,792	14,057	-16.3%		
1	130	-	0.000	0.000	0.000	0.000	4.17	544	2130	0.000	0.000	0.000	0.000	8.4	10.08	8.47	-	0	0	-16.0%		
1	132	1,282	0.736	0.381	0.070	1,186	1.86	544	2132	1,263	0.973	0.112	1,448	3.68	4.09	3.68	696	28,466	25,613	-10.0%		
1	134	43	1,103	0.558	0.165	1,827	2.57	544	2134	1,894	1,426	0.097	2,000	5.0	6.11	5.05	428	354	-	-17.3%		
1	135	-	0.000	0.000	0.000	0.000	2.04	544	2135	0.000	0.000	0.000	0.000	8.4	4.98	4.14	-	0	0	-16.9%		
1	136	39	0.799	0.696	0.138	1,633	2.29	544	2136	1,370	1,781	0.223	3,374	7.73	5.69	4.73	25	1,423	1,183	-16.9%		
1	139	134	1,134	1,354	0.120	2,608	3.53	544	2139	1,947	3,462	0.197	5,602	7.58	8.83	7.58	76	6,711	5,761	-14.2%		
1	141	253	1,556	1,078	0.144	2,777	4.07	947	2141	2,670	2,756	0.31	5,157	8.29	6.41	7.37	*	175	11,218	12,898	15.0%	
1	142	45	0.667	0.611	0.060	1,338	1.94	947	2142	1,145	1,561	0.098	2,004	4.06	5.45	4.06	28	1,526	1,137	-25.5%		
1	161	201	0.646	0.578	0.055	1,279	1.87	191	2161	1,108	1,477	0.089	1,744	3.91	3.35	3.85	*	199	6,667	7,662	14.9%	
1	163	1,842	0.888	1,117	0.139	2,144	3.19	544	2163	1,525	1,616	0.151	2,004	6.85	8.66	8.65	1,252	108,423	85,762	-20.9%		
1	165	141	1.724	1,556	0.187	3,467	4.97	544	2165	2,959	3,579	0.230	4,239	10.38	10.08	10.38	81	8,165	8,408	3.0%		
1	166	58	0.798	0.880	0.143	1,820	2.60	544	2166	1,361	2,250	0.230	3,849	5.50	6.46	5.50	39	2,519	2,145	-14.9%		
1	201	-	0.000	0.000	0.000	0.000	3.33	544	2201	0.000	0.000	0.000	0.000	6.76	8.66	8.66	-	0	0	-21.9%		
1	204	21	0.674	0.927	0.157	1,758	2.58	544	2204	1,150	2,371	0.253	3,780	5.55	6.31	5.55	11	694	611	-12.0%		
1	205	19	0.945	0.632	0.112	1,689	2.38	544	2205	1,622	1,617	0.180	3,419	4.82	5.79	5.79	11	637	530	-16.8%		
1	221	2,765	0.632	0.597	0.056	1,284	1.85	275	2221	1,084	1,525	0.090	2,699	3.89	3.51	3.89	1,014	35,591	39,445	10.8%		
1	222	5,892	1,315	0.658	0.096	2,070	3.03	276	2	2,257	0.227	0.155	4,095	5.99	5.64	5.99	3,740	210,936	224,026	6.2%		
1	225	1,342	1,113	0.411	0.059	1,583	2.19	544	2221	1,910	1,300	0.096	3,056	4.23	5.03	4.23	905	45,522	38,282	-15.9%		
1	227	3,332	0.881	0.158	0.037	1,076	1.58	544	2222	1,511	0.405	0.059	1,975	2.90	3.47	2.90	681	23,631	19,749	-16.4%		
1	255	567	0.789	0.525	0.067	1,382	1.86	544	2255	1,354	1,343	0.109	2,806	3.78	4.68	3.87	18,112	14,629	-19.2%			
1	257	11	0.849	0.515	0.095	1,459	2.12	5	257	1,316	0.153	0.292	4,296	4.25	4.97	4.25	11	547	468	-14.5%		
1	259	4,014	0.965	0.327	0.075	1,367	2.00	544	2259	1,083	0.835	0.122	2,613	3.82	4.60	3.82	2,209	101,614	84,384	-17.0%		
1	261	-	0.000	0.000	0.000	0.000	2.52	544	2261	0.000	0.000	0.000	0.000	5.12	5.77	5.12	-	0	0	-13.3%		
1	263	71	0.670	0.451	0.087	1,207	1.62	544	2263	1,150	1,152	0.140	2,442	3.28	3.85	3.28	46	1,771	1,509	-14.8%		
1	265	-	0.619	0.694	0.133	1,446	2.06	544	2265	1,062	1,775	0.214	3,051	4.35	4.96	4.35	-	0	0	-12.3%		
1	281	2,248	0.865	0.495	0.061	1,421	2.08	544	2281	1,484	1,264	0.099	2,847	4.17	3.82	4.17	1,005	38,391	41,909	9.2%		
1	282	295	1,733	1,175	0.171	3,079	4.30	544	2282	2,973	3,005	0.276	6,254	8.92	10.08	8.92	210	21,168	18,732	-11.5%		
1	285	413	0.694	0.437	0.048	1,178	2.00	544	2301	1,190	1,117	0.077	2,384	3.32	4.04	3.32	248	10,019	8,234	-17.8%		
1	301	-	0.000	0.000	0.000	0.000	2.70	544	2301	0.000	0.000	0.000	0.000	9.54	10.08	9.54	-	0	0	-5.4%		
1	305	1,382	1,201	1,170	0.135	2,505	1.56	544	2305	2,061	2,990	0.217	5,268	7.49	8.85	7.49	861	76,199	64,489	-15.4%		
1	306	5	0.898	1,069	0.140	2,107	1.01	544	2306	1,542	2,732	0.226	4,500	6.43	8.66	6.43	-	0	0	-25.8%		
1	309	-	0.000	0.000	0.000	0.000	2.37	544	2309	0.000	0.000	0.000	0.000	4.81	5.64	4.81	-	0	0	-14.7%		
1	311	685	0.976	0.662	0.079	1,718	2.04	544	2311	1,675	1,693	0.128	3,496	5.15	5.98	5.15	381	22,784	19,622	-13.9%		
1	319	19	0.905	1,294	0.269	2,070	3.00	544	2319	1,553	3,309	0.434	5,296	7.77	8.84	7.77	12	1,061	932	-12.1%		
1	323	3	0.993	0.926	0.088	2,088	2.88	544	2323	1,704	2,368	0.143	4,215	6.05	8.32	6.05	2	166	121	-27.3%		
1	327	63	0.477	0.909	0.153	1,539	2.16	544	2327	0.819	2,324	0.247	3,390	4.76	5							

DELAWARE COMPENSATION RATING BUREAU, INC.

(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						12/1/2023	Pre-Surcharge	12/1/2020	Temp Staffing	12/1/2023			Indicated	12/1/2023	Proposed	Policy Years	2018-2020	Premium Based on	Premium Based on		
Direct Employment Code	2016-2020	Temp Staffing Payroll (\$000)	12/1/2023 Direct Employment	Pure Premium	Serious Non-Serious Medical Only Total	Employment Manual Rate	12/1/2023	Temp Staffing	12/1/2020	Temp Staffing	12/1/2023		Pre-Surcharge	12/1/2023	Proposed	12/1/2023	Temp Staffing Payroll (\$000)	12/1/2022	Temp Staffing Payroll (\$000)	12/1/2023	Temp Staffing Payroll (\$000)
1 458	67	0.561	0.375	0.024	0.960	1.33	544	2458	0.962	0.959	0.039	1,960	2.72	3.3	39	1,295	1,061	-18.1%			
1 459	210	0.251	0.214	0.032	0.497	0.68	544	2459	0.431	0.546	0.052	1,029	1.41	2.7	125	3,400	2,213	-34.9%			
1 461	3,466	1,240	0.678	0.110	2,029	2.97	544	2461	2,128	1,735	0.177	4,040	5.91	7.4	2,165	160,210	127,952	-20.1%			
1 463	4	0.617	0.782	0.116	1,515	2.08	544	2463	1,059	2,000	0.187	3,246	4.46	5.43	-	0	0	-17.9%			
1 464	47	1.055	0.503	0.101	1,658	2.39	544	2464	1,810	1,285	0.162	3,257	4.69	5.56	40	2,224	1,876	-15.6%			
1 465	43	1.131	0.604	0.111	1,845	2.61	544	2465	1,941	1,544	0.179	3,664	5.18	6.24	33	2,059	1,709	-17.0%			
1 467	-	0.000	0.000	0.000	0.000	3.02	544	2467	0.000	0.000	0.000	0.000	6.1	8.66	-	0	0	-29.2%			
1 471	100	0.427	0.218	0.051	0.696	1.00	544	2471	0.732	0.557	0.082	1,371	1.17	2.72	1.97	59	1,605	1,162	-27.6%		
1 472	3,758	0.309	0.179	0.040	0.528	0.70	497	2472	0.530	0.457	0.065	1,102	1.69	1.40	2,990	50,531	41,860	-17.2%			
1 473	1,331	0.790	0.486	0.066	1,342	1.82	544	2473	1,356	1,242	0.107	2,101	3.6	4.38	367	883	38,675	32,406	-16.2%		
1 474	1,296	0.737	0.336	0.051	1,125	1.67	544	2474	1,265	0.860	0.082	2,200	3.28	3.83	972	37,228	31,882	-14.4%			
1 475	440	1.107	0.299	0.065	1,470	2.15	499	2475	1,899	0.764	0.104	2,700	4.05	4.05	409	16,933	16,565	-2.2%			
1 476	127	0.444	0.222	0.042	0.708	1.05	544	2476	0.762	0.569	0.068	1,399	2.07	2.07	78	2,122	1,615	-23.9%			
1 477	65	0.576	0.401	0.057	1,035	1.46	544	2477	0.989	1.026	0.093	2,108	3.59	2.97	40	1,436	1,188	-17.3%			
1 483	64	0.388	0.409	0.063	0.860	1.21	544	2483	0.666	1,045	0.102	1,813	2.4	3.04	255	31	942	791	-16.1%		
1 485	115	0.428	0.197	0.034	0.658	0.95	544	2485	0.734	0.504	0.055	1,293	1.5	2.72	1.87	90	2,448	1,683	-31.3%		
1 486	1	0.441	0.293	0.064	0.798	1.18	544	2486	0.757	0.749	0.103	1,009	2.38	2.73	2.38	1	27	24	-12.8%		
1 487	428	0.393	0.167	0.026	0.586	0.86	544	2487	0.674	0.428	0.044	1,000	1.6	2.72	1.77	* 268	7,290	4,744	-34.9%		
1 488	3,064	0.358	0.178	0.046	0.582	0.85	544	2488	0.615	0.455	0.044	1,000	1.6	2.72	1.77	* 1,862	50,646	32,957	-34.9%		
1 489	324	0.396	0.257	0.022	0.675	0.93	544	2489	0.679	0.658	0.036	1,373	1.69	2.72	1.89	174	4,733	3,289	-30.5%		
1 501	120	1.303	0.898	0.081	2,282	3.31	544	2501	2,235	2,296	0.179	4,561	6.76	8.66	86	7,448	5,814	-21.9%			
1 502	-	0.000	0.000	0.000	0.000	2.72	544	2502	0.000	0.000	0.000	0.000	5.52	6.58	5.52	-	0	0	-16.1%		
1 506	363	0.485	0.534	0.098	1,116	1.61	544	2506	0.832	1,364	0.158	2,154	3.39	3.86	223	8,608	7,560	-12.2%			
1 507	-	0.000	0.000	0.000	0.000	1.65	544	2507	0.000	0.000	0.000	0.000	3.35	4.00	3.35	-	0	0	-16.3%		
1 509	-	0.000	0.000	0.000	0.000	4.38	544	2509	0.000	0.000	0.000	0.000	8.89	10.08	8.89	-	0	0	-11.8%		
1 511	1,036	2.144	1.089	0.139	3,373	4.88	544	2511	3,679	2,766	0.084	5,689	9.68	10.08	9.68	711	71,669	68,825	-4.0%		
1 512	-	0.000	0.000	0.000	0.000	3.35	544	2512	0.000	0.000	0.000	0.000	6.80	8.66	6.80	-	0	0	-21.5%		
1 513	-	0.000	0.000	0.000	0.000	2.73	544	2513	0.000	0.000	0.000	0.000	5.54	6.37	5.54	-	0	0	-13.0%		
1 535	3	0.729	0.730	0.119	1,577	2.23	544	2535	1.25	1,865	0.192	3,308	4.68	5.56	1	56	47	47	-15.8%		
1 536	46	1.391	1.518	0.202	3,111	4.40	544	2536	1.387	1,883	0.325	6,595	9.33	10.08	25	2,520	2,333	-7.4%			
1 551	20,155	0.377	0.169	0.031	0.577	0.84	544	2551	0.646	1,433	0.049	1,128	1.64	2.72	1.77	* 14,192	386,022	251,198	-34.9%		
1 553	3,056	1.706	0.299	0.033	2,038	2.98	544	2552	2.928	1.000	0.053	3,746	5.48	6.68	2,069	138,209	113,381	-18.0%			
1 555	8,431	0.322	0.305	0.068	0.694	1.02	544	2555	0.552	0.700	0.109	1,441	2.12	2.72	2.12	5,132	139,590	108,798	-22.1%		
1 563	4,182	0.606	0.160	0.037	0.804	1.18	587	2561	1,040	0.410	0.060	1,510	2.22	2.18	2.22	2,098	45,736	46,576	1.8%		
1 571	3,202	0.860	0.459	0.078	1,397	2.05	544	2571	175	1,74	0.126	2,775	4.07	4.88	4.07	2,038	99,454	82,947	-16.6%		
1 573	238	1.408	0.644	0.108	2,159	3.06	5	2573	1.646	1,74	0.174	4,236	6.00	8.22	6.00	166	13,645	9,960	-27.0%		
1 581	11,853	0.583	0.186	0.025	0.794	1.16	544	2581	1.18	0.477	0.040	1,518	2.22	2.87	2.22	7,410	212,667	164,502	-22.6%		
2 673	47	2.097	1.140	0.105	3,342	4.74	682	2673	3.59	2,916	0.169	6,683	9.48	11.02	11.02	* 19	2,094	2,094	0.0%		
1 744	29	0.090	0.116	0.050	0.256	0.37	544	2744	0.15	0.296	0.080	0.530	0.77	2.72	1.77	* 16	435	283	-34.9%		
3 924	30,248	0.962	1.200	0.091	2,253	2.62	527	2924	1,651	3,069	0.146	4,866	6.33	5.66	16,578	1,049,387	938,315	-10.6%			
1 4771	6	1.310	0.574	0.042	1,926	2.79	6771	2,248	1,468	0.068	3,784	5.48	6.81	7	463	384	384	-17.1%			
3 4777	5	3.030	1.519	0.151	4,700	5.6	6777	5.199	3,884	0.243	9,326	11.21	9.98	11.21	3	299	336	336	-12.3%		
Sub-Industry Group 1		165,748			1,6068							2,030		3,2626		108,110	5,437,887	4,812,462	-11.5%		
Total Sub-Industry Group 1: (12/1/2023 Temp Staffing P.P.) / (12/1/2022 Direct Employment P.P.) = 1.036																					
3 012	1,505	1.236	1.015	0.093	2,344	1.73	7	2012	2,354	2,912	0.143	5,409	6.30	6.34	6.30	1,036	65,682	65,268	-0.6%		
2 601	611	2.795	1.184	0.123	4,102	1.60	2601	5,321	3,399	0.189	8,909	12.16	16.18	12.16	270	43,686	32,832	-24.8%			
2 603	141	2.610	0.671	0.053	3,334	1.77	62	2603	4,969	1,926	0.081	6,976	9.56	11.30	9.56	63	7,119	6,023	-15.4%		
2 605	13	2.485	1.552	0.117	4,123	1.42	2605	4,731	4,454	0.178	9,363	13.21	16.18	13.21	6	971	793	-18.4%			
2 607	67	1.058	0.549	0.029	1,106	2.22	682	2607	2,015	1,575	0.044	3,634	4.93	5.86	4.93	36	2,110	1,755	-15.5%		
2 608	859	1.351	0.719	0.049	2,111	2.89	682	2608	2,572	2,063	0.075	4,710	6.42	7.49	6.42	368	27,563	23,626	-14.3%		
2 609	871	1.420	0.687	0.079	2,186	2.98	691	2609	2,704	1,973	0.121	4,798	6.54	5.85	5.54	503	29,426	32,896	11.8%		
2 611	21	3.963	1.108	0.093	5,360	7.52	682	2611	7,546	3,753	0.137	11,436	16.04	18.46	16.04	9	1,661	1,444	-13.1%		

DELAWARE COMPENSATION RATING BUREAU, INC.

DELAWARE COMPENSATION RATING BUREAU, INC.

(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						12/1/2023							Indicated			Policy Years				
2016-2020						Pre-Surcharge	12/1/2020	12/1/2023					12/1/2023	12/1/2023	Proposed	2018-2020	Premium	Premium		
Direct	Temp	12/1/2023	Direct	Temp	12/1/2023	Pre-Surcharge	Temp	12/1/2023	Pre-Surcharge	Temp	12/1/2023	Pre-Surcharge	Temp	12/1/2023	Temp	Based on	Based on	Proposed		
Employment	Staffing	Employment	Staffing	Staffing	Employment	Staffing	Staffing	Staffing	Staffing	Staffing	Staffing	Staffing	Staffing	Staffing	Staffing	12/1/2022	12/1/2023	12/1/2023	Percentage	
Code	Payroll (\$000)	Serious	Non-Serious	Medical Only	Total	Manual Rate	Code	Serious	Non-Serious	Medical Only	Total	Manual Rate	Manual Rate	Manual Rate	Manual Rate	(\$000)	Temp Staffing	Temp Staffing	Change	
3	919	51	0.386	0.616	0.046	1.049	1.20	929	2919	0.661	1.416	0.068	2.145	2.45	3.3	31	1,023	760	-25.8%	
3	920	315	0.181	0.130	0.015	0.327	0.38	929	2920	0.311	0.300	0.022	0.633	0.74	1.1	199	2,348	1,473	-37.3%	
3	921	133	1.387	1.228	0.194	2.808	3.20	871	2921	2.375	2.822	0.283	5.480	6.24	6.9	40	2,796	2,496	-10.7%	
3	922	577	0.716	0.694	0.066	1.476	1.72	929	2922	1.226	1.596	0.097	2.919	3.40	4.07	363	14,774	12,342	-16.5%	
3	923	7,828	0.834	0.497	0.051	1.382	1.57	879	2923	1.428	1.142	0.074	2.644	3.00	3.36	5,632	189,235	168,960	-10.7%	
3	925	771	0.695	0.854	0.102	1.651	1.92	929	2925	1.191	1.964	0.149	3.304	3.84	4.40	509	22,396	19,546	-12.7%	
3	926	953	0.855	0.639	0.071	1.564	1.82	881	2926	1.465	1.467	0.103	3.035	3.5	3.66	597	21,850	21,074	-3.6%	
3	927	1,269	0.227	0.248	0.046	0.521	0.61	929	2927	0.389	0.570	0.067	1.026	1.1	1.54	825	12,705	9,900	-22.1%	
3	928	9,274	0.596	0.833	0.110	1.539	1.79	883	2928	1.022	1.914	0.160	3.06	3.1	3.49	5,959	207,969	214,524	3.2%	
3	932	100	0.203	0.194	0.035	0.431	0.52	929	2932	0.347	0.446	0.051	0.75	1.0	1.20	1.02	65	780	663	-15.0%
3	933	51	1.256	0.664	0.061	1.981	2.24	929	2933	2.151	1.525	0.090	3.76	4.26	4.40	32	1,408	1,363	-3.2%	
3	934	358	0.867	0.946	0.129	1.942	2.26	929	2934	1.485	2.174	0.189	3.89	4.48	4.48	241	10,604	10,797	1.8%	
3	935	55	0.354	0.358	0.044	0.757	0.86	929	2935	0.607	0.823	0.064	1.494	1.70	1.70	38	768	646	-15.8%	
3	941	2,093	0.720	1.331	0.116	2.166	2.52	947	2941	1.233	3.058	0.169	4.460	5.19	5.19	1,441	89,198	74,788	-16.2%	
3	944	786	0.683	0.499	0.088	1.271	1.48	947	2944	1.170	1.147	0.129	2.446	2.4	3.64	540	19,656	15,390	-21.7%	
3	945	273	0.675	0.872	0.102	1.649	1.92	947	2945	1.157	2.004	0.149	3.10	3.5	4.94	3,85	157	7,756	6,045	-22.1%
3	952	1,056	0.176	0.135	0.030	0.341	0.40	947	2952	0.301	0.310	0.044	0.55	0.77	1.70	1.07	* 645	10,965	6,902	-37.1%
3	959	3,141	0.350	0.378	0.159	0.887	1.03	946	2959	0.600	0.870	0.060	1.9	2.29	1.98	2,165	49,579	42,867	-13.5%	
3	960	11,615	0.924	0.909	0.115	1.947	2.26	946	2960	1.582	2.088	0.160	3.1	3.66	4.14	* 7,416	271,426	307,022	13.1%	
3	964	231	0.519	0.935	0.153	1.606	1.64	947	2964	0.888	2.148	0.223	3.25	5.12	3.33	139	7,117	4,629	-35.0%	
2	966	110	0.805	0.653	0.068	1.527	2.09	947	2966	1.379	1.501	0.107	2.980	4.08	5.38	70	3,766	2,856	-24.2%	
3	968	197	0.449	0.246	0.057	0.752	0.90	947	2968	0.768	0.566	0.083	1.17	1.70	2.01	132	2,653	2,244	-15.4%	
3	971	3,275	0.821	0.916	0.088	1.826	2.12	947	2971	1.407	2.105	0.129	3.11	5.38	4.23	2,179	117,230	92,172	-21.4%	
3	973	1,082	0.658	0.794	0.075	1.527	1.78	947	2973	1.128	1.824	0.109	2.61	3.57	4.94	3,57	670	33,098	23,919	-27.7%
3	974	3,044	0.714	0.823	0.091	1.629	1.89	946	2974	1.224	1.224	0.090	2.48	3.77	3.66	2,094	76,640	78,944	3.0%	
3	975	5,574	0.295	0.507	0.082	0.885	1.03	947	2975	0.506	1.166	0.082	1.792	2.09	2.52	3,507	88,376	73,296	-17.1%	
3	976	1,152	0.305	0.598	0.093	0.996	1.16	947	2976	0.527	1.375	0.136	2.034	2.37	2.90	734	21,286	17,396	-18.3%	
3	977	1,038	0.124	0.110	0.012	0.245	0.29	947	2977	0.21	0.253	0.017	0.482	0.57	1.70	* 662	11,254	7,083	-37.1%	
3	978	83	0.873	0.562	0.105	1.539	1.85	947	2978	1.493	1.292	0.153	2.940	3.53	4.19	51	2,137	1,800	-15.8%	
3	979	1,617	0.959	1.089	0.114	2.161	2.51	946	2979	1.642	2.503	0.166	4.311	5.01	5.66	* 1,116	40,846	46,202	13.1%	
3	980	4,041	0.774	0.923	0.125	1.822	2.12	937	2980	1.327	1.211	0.182	3.630	4.22	5.23	2,074	108,470	87,523	-19.3%	
3	981	842	0.580	0.590	0.083	1.253	1.46	947	2	0.994	0.121	0.121	2.471	2.88	3.52	492	17,318	14,170	-18.2%	
3	983	47	2.020	1.602	0.160	3.782	4.27	947	2980	3.460	3.002	0.233	7.375	8.33	6.34	* 30	1,902	2,148	12.9%	
3	986	336	0.525	0.489	0.043	1.057	1.23	947	2987	0.899	1.124	0.063	2.086	2.43	2.43	215	6,407	5,225	-18.5%	
3	997	193	0.283	0.166	0.031	0.481	0.54	947	2997	1.185	0.382	0.045	0.912	1.02	1.07	* 124	2,108	1,327	-37.1%	
3	999	30	1.383	1.158	0.127	2.668	3.18	9	999	2.661	0.186	0.5215	6.22	6.34	6.22	18	1,141	1,120	-1.9%	
Sub-Industry Group 4	174,953					1,7543							3,4314			104,878	4,583,351	4,110,410	-10.3%	
						Total Sub-IG 4: (12/1/2022 Temp Staffing P.P.) / (12/1/2022 Direct Employment P.P.) =							1,956							
3	005	2,433	4,995	1,959	0.162	7,116	8.27	937	2005	9,061	5,147	0.217	14,445	16.79	9.12	10.31	* 1,337	121,934	137,845	13.0%
3	009	-	9,150	2,494	0.076	11,720	13.38	7	2009	16,635	6,552	0.101	23,288	26.59	9.12	10.31	* -	0	0	13.0%
3	015	5	4,890	1,334	0.038	6,261	7.31		2015	8,890	3,504	0.050	12,444	14.53	9.12	10.31	* -	0	0	13.0%
2	055	694	1,672	0,786	0.048	2,506	3	937	3,039	2,064	0.065	5,168	7.12	8.06	294	23,696	20,933	-11.7%		
2	716	25	0.603	0.972	0.099	1,675	3	947	1,097	2,554	0.133	3,784	5.38	5.85	5.38	17	995	915	-8.0%	
2	718	311	1.002	0.578	0.067	1,647	1.34	947	2718	1.821	1.520	0.090	3,431	4.87	5.42	4.87	183	9,919	8,912	-10.1%
1	721	32	1.969	3,028	0.289	5,287	1.49	7	2721	3,580	7,954	0.388	11,922	16.89	9.21	10.59	* 16	1,474	1,694	15.0%
1	751	75	0.435	0.265	0.051	0.751	0.00	7	2751	0.791	0.695	0.069	1,555	2.07	2.50	2.07	48	1,200	994	-17.2%
1	752	78	0.245	0.205	0.024	0.473	1	937	2,752	0.445	0.538	0.032	1,015	1.37	1.73	50	865	685	-20.8%	
1	753	408	1.329	0.716	0.102	2,477	1.37	937	2,753	2,417	1.880	0.136	4,433	6.41	6.48	251	16,089	16,265	1.1%	
1	755	606	0.679	0.236	0.032	1,310	1.37	947	2,755	1,235	0.620	0.043	1,898	2.78	3.22	383	12,333	10,647	-13.7%	
1	757	822	0.681	0.532	0.030	1.241	1.82	947	2,757	1,237	1.397	0.040	2,674	3.92	4.42	386	21,481	19,051	-11.3%	
1	759	397	1.727	1.265	0.118	3,110	4.55	947	2,759	3,139	3.323	0.158	6,620	9.69	9.61	7,37	* 270	17,307	19,899	15.0%
3	803	-	0.000	0.000	0.000	0.000	9.90	937	2,803	0.000	0.000	0.000	0.000	20.73	9.12	10.31	* -	0	0	13.0%
3	804	4,564	0.767	1	0.050	1.998	1.09</td													

DELAWARE COMPENSATION RATING BUREAU, INC.

(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 2016-2020						12/1/2023	Pre-Surcharge	12/1/2020	12/1/2023			Indicated 12/1/2023	12/1/2023	Pre-Surcharge	12/1/2023	Proposed 12/1/2023	Policy Years 2018-2020	Premium Based on 12/1/2022	Premium Based on 12/1/2023	Premium Based on Proposed 12/1/2023
Direct Employment Code	Temp Staffing Payroll (\$000)	12/1/2023 Direct Employment Pure Premium Serious Non-Serious Medical Only Total		12/1/2023 Direct Employment Manual Rate Temp Staffing Code		12/1/2023 Temp Staffing Code Serious Non-Serious Medical Only Total						Pre-Surcharge Temp Staffing Manual Rate	Pre-Surcharge Temp Staffing Manual Rate	Proposed Temp Staffing Manual Rate	Policy Years 2018-2020 Temp Staffing Payroll (\$000)	Premium Based on 12/1/2022 Temp Staffing Manual Rates	Temp Staffing Manual Rates	Temp Staffing Manual Rates Percentage Change		
Total	1,368,902		0.6766									1.4976			845,501	15,679,056	14,509,324	-7.5%		
												2,214								

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, and Critical Only).

* Indicates capping occurred in Column (16)

	Minimum Swing	Maximum Swing
IND GRP 1	0.65	1.15
IND GRP 2	0.63	1.13
IND GRP 3	0.63	1.13

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	12/1/2023 Temporary Staffing Code	12/1/2022 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2023 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2023 Percentage Change	Proposed 12/1/2023 Post-Surcharge Temporary Staffing Manual Rate
185	104	2104	5.17	5.08	-1.7%	5.18
187	107	2107	4.38	4.71	7.5%	4.80
191	161	2161	3.35	3.85	14.9%	3.93
275	221	2221	3.51	3.89	10.8%	3.97
276	222	2222	5.64	5.99	6.2%	6.1
297	281	2281	3.82	4.17	9.2%	4.25
491	403	2403	4.48	4.55	1.6%	4.64
495	451	2451	5.47	5.89	7.7%	6.01
497	472	2472	1.69	1.40	-17.2%	1.43
499	475	2475	4.14	4.05	-2.2%	4.13
544	101	2101	5.90	4.96	-15.9%	5.06
544	105	2105	8.66	6.91	-20.2%	7.05
544	106	2106	10.08	9.64	-4.4%	9.83
544	108	2108	5.47	4.49	-17.9%	4.58
544	109	2109	8.66	6.68	-20.9%	6.81
544	110	2110	6.06	5.16	-15.0%	5.26
544	111	2111	10.08	11.59	15.0%	11.5
544	112	2112	10.08	11.59	15.0%	11.5
544	113	2113	4.11	3.53	-14.1%	3.60
544	114	2114	10.08	10.75	6.6%	10.96
544	115	2115	4.94	4.30	-13.0%	4.39
544	119	2119	7.43	6.22	-16.0%	6.34
544	130	2130	10.08	8.47	-18.1%	8.64
544	132	2132	4.09	3.68	-10.0%	3.75
544	134	2134	6.11	5.5	-10.0%	5.15
544	135	2135	4.98	4.1	-19.0%	4.22
544	136	2136	5.69	4.73	-16.9%	4.82
544	139	2139	8.83	7.58	-14.2%	7.73
544	163	2163	8.66	6.85	-20.9%	6.99
544	165	2165	10.08	10.38	3.0%	10.59
544	166	2166	6.30	5.5	-14.9%	5.61
544	201	2201	8.66	7.5	-13.9%	6.89
544	204	2204	10.08	5.55	-42.0%	5.66
544	205	2205	5.1	4.82	-16.8%	4.92
544	225	2225	5.03	4.23	-15.9%	4.31
544	227	2227	3.47	2.90	-16.4%	2.96
544	255	2251	4.68	3.78	-24.2%	3.85
544	257	2257	4.17	4.25	-14.5%	4.33
544	259	2259	5.0	3.82	-17.0%	3.90
544	261	2261	5.77	5.12	-11.3%	5.22
544	263	2263	3.85	3.28	-14.8%	3.35
544	265	2265	4.96	4.35	-12.3%	4.44
544	282	2282	10.08	8.92	-11.5%	9.10
544	285	2285	4.04	3.32	-17.8%	3.39
544	301	2301	10.08	9.54	-5.4%	9.73
544	305	2305	8.85	7.49	-15.4%	7.64
544	306	2306	8.66	6.43	-25.8%	6.56
544	309	2309	5.64	4.81	-14.7%	4.91
544	311	2311	5.98	5.15	-13.9%	5.25
544	319	2319	8.84	7.77	-12.1%	7.92
544	321	2323	8.32	6.05	-27.3%	6.17
544	327	2327	5.62	4.76	-15.3%	4.85
544	402	2402	8.66	5.91	-31.8%	6.03
544	404	2404	5.64	4.87	-13.7%	4.97
544	406	2406	6.33	5.22	-17.5%	5.32
544	407	2407	7.20	5.71	-20.7%	5.82
544	411	2411	9.42	7.79	-17.3%	7.94
544	413	2413	10.08	8.46	-16.1%	8.63
544	415	2415	6.38	5.43	-14.9%	5.54
544	416	2416	4.12	3.55	-13.8%	3.62
544	421	2421	10.08	11.57	14.8%	11.80
544	425	2425	10.08	11.59	15.0%	11.82
544	427	2427	9.02	8.06	-10.6%	8.22
544	429	2429	8.66	5.89	-32.0%	6.01
544	431	2431	10.08	8.65	-14.2%	8.82
544	433	2433	6.83	5.78	-15.4%	5.89
544	435	2435	8.34	5.97	-28.4%	6.09
544	441	2441	2.72	1.88	-30.9%	1.92

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	12/1/2023 Temporary Staffing Code	12/1/2022 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2023 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2023 Percentage Change	Proposed 12/1/2023 Post-Surcharge Temporary Staffing Manual Rate
544	445	2445	4.35	3.67	-15.6%	3.74
544	446	2446	2.72	2.16	-20.6%	2.20
544	447	2447	8.66	6.40	-26.1%	6.53
544	449	2449	4.33	3.61	-16.6%	3.67
544	454	2454	10.08	9.54	-5.4%	9.71
544	456	2456	9.06	7.67	-15.3%	7.82
544	457	2457	6.20	5.11	-17.6%	5.21
544	458	2458	3.32	2.72	-18.1%	2.77
544	459	2459	2.72	1.77	-34.9%	1.81
544	461	2461	7.40	5.91	-20.1%	6.03
544	463	2463	5.43	4.46	-17.9%	4.55
544	464	2464	5.56	4.69	-15.6%	4.78
544	465	2465	6.24	5.18	-17.0%	4.28
544	467	2467	8.66	6.13	-29.2%	6.25
544	471	2471	2.72	1.97	-27.6%	2.01
544	473	2473	4.38	3.67	-19.6%	3.74
544	474	2474	3.83	3.28	-14.4%	3.20
544	476	2476	2.72	2.07	-23.9%	2.11
544	477	2477	3.59	2.97	-17.3%	3.03
544	483	2483	3.04	2.55	-16.1%	2.60
544	485	2485	2.72	1.87	-31.3%	1.91
544	486	2486	2.73	2.38	-11.8%	2.43
544	487	2487	2.72	1.71	-34.4%	1.81
544	488	2488	2.72	1.77	-34.9%	1.81
544	489	2489	2.72	1.19	-50.5%	1.93
544	501	2501	8.66	6.70	-19.0%	6.89
544	502	2502	6.58	5.52	-16.1%	5.63
544	506	2506	3.86	3.39	-12.2%	3.46
544	507	2507	4.00	3.35	-16.3%	3.42
544	509	2509	10.00	8.89	-11.8%	9.07
544	511	2511	10.00	9.60	-4.0%	9.87
544	512	2512	8.66	7.67	-12.5%	6.93
544	513	2513	6.68	5.54	-13.0%	5.65
544	535	2535	5.18	4.68	-10.8%	4.77
544	536	2536	10.00	9.33	-7.4%	9.52
544	551	2551	2.72	1.77	-34.9%	1.81
544	553	2553	6.68	5.48	-18.0%	5.59
544	555	2555	2.12	2.12	-22.1%	2.16
544	571	2571	3.38	4.07	-16.6%	4.15
544	573	2573	3.22	6.00	-27.0%	6.12
544	581	2581	2.87	2.22	-22.6%	2.26
544	718	2718	5.42	4.87	-10.1%	4.97
544	744	2744	2.72	1.77	-34.9%	1.81
544	771	6771	6.61	5.48	-17.1%	5.59
544	777	6777	9.98	11.21	12.3%	11.43
587	561	2663	2.18	2.22	1.8%	2.26
682	601	2601	16.18	12.16	-24.8%	12.99
682	603	2603	11.30	9.56	-15.4%	10.21
682	605	2605	16.18	13.21	-18.4%	14.11
682	607	2607	5.86	4.93	-15.9%	5.26
682	609	2609	7.49	6.42	-14.3%	6.86
682	611	2611	18.46	16.04	-13.1%	17.13
682	615	2615	18.94	18.15	-4.2%	19.38
682	617	2617	6.65	5.69	-14.4%	6.08
682	625	2625	9.55	8.18	-14.3%	8.74
682	643	2643	18.94	18.53	-2.2%	19.79
682	645	2645	10.26	8.72	-15.0%	9.31
682	646	2646	10.22	8.88	-13.1%	9.48
682	647	2647	16.18	13.16	-18.7%	14.05
682	648	2648	8.93	7.86	-12.0%	8.39
682	649	2649	8.19	7.29	-11.0%	7.79
682	652	2652	16.42	14.35	-12.6%	15.32
682	653	2653	11.56	10.12	-12.5%	10.81
682	654	2654	8.26	7.22	-12.6%	7.71
682	655	2655	18.94	15.94	-15.8%	17.02
682	656	2656	10.08	8.20	-18.7%	8.76
682	657	2657	16.26	14.06	-13.5%	15.02
682	658	2658	17.24	14.89	-13.6%	15.90

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	12/1/2023 Temporary Staffing Code	12/1/2022 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2023 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2023 Percentage Change	Proposed 12/1/2023 Post-Surcharge Temporary Staffing Manual Rate
682	659	2659	18.94	21.40	13.0%	22.85
682	660	2660	5.15	3.24	-37.1%	3.46
682	663	2663	6.32	5.51	-12.8%	5.88
682	664	2664	6.81	5.74	-15.7%	6.17
682	665	2665	11.67	9.84	-15.7%	10.11
682	666	2666	15.79	12.21	-22.7%	13.04
682	667	2667	5.15	3.56	-30.9%	3.80
682	668	2668	16.18	14.02	-13.3%	14.97
682	669	2669	13.65	12.31	-9.8%	13.11
682	670	2670	12.70	11.26	-11.3%	12.01
682	673	2673	11.02	11.02	0.0%	11.71
682	674	2674	10.64	9.57	-10.1%	10.22
682	675	2675	6.25	5.30	-15.2%	5.66
682	676	2676	9.82	8.89	-9.5%	9.49
682	677	2677	5.15	4.23	-21.9%	4.52
682	679	2679	16.18	14.10	-12.5%	15.06
682	681	2681	12.57	11.13	-11.8%	11.29
691	609	2609	5.85	6.54	11.8%	7.22
693	651	2651	6.92	7.82	13.0%	8.31
695	661	2661	3.74	4.12	10.2%	4.41
867	813	2813	5.91	5.95	0.7%	6.07
871	921	2921	6.99	6.24	-11.7%	6.36
877	914	2914	3.31	3.54	6.9%	3.61
879	923	2923	3.36	3.00	-10.7%	3.06
881	926	2926	3.66	3.33	-9.6%	3.60
883	928	2928	3.49	3.66	5.2%	3.67
889	953	2953	0.18	0.20	11.1%	0.20
889	956	2956	0.18	0.20	11.1%	0.20
889	962	2962	0.18	0.17	-5.6%	0.17
895	965	2965	0.71	0.61	-16.0%	0.62
929	885	2885	4.50	4.20	-7.4%	4.31
929	886	2886	3.52	3.50	-28.1%	2.58
929	910	2910	4.10	4.97	19.0%	5.07
929	915	2915	3.10	2.67	-18.4%	2.72
929	916	2916	3.07	2.50	-18.6%	2.55
929	917	2917	4.40	4.32	-1.8%	4.41
929	918	2918	3.73	2.51	-32.7%	2.56
929	919	2919	3.10	2.45	-25.8%	2.50
929	920	2920	3.18	0.74	-73.3%	0.75
929	922	2922	.07	3.40	-16.5%	3.47
929	925	2925	4.40	3.84	-12.7%	3.92
929	927	2927	1.54	1.20	-22.1%	1.22
929	932	2932	1.20	1.02	-15.0%	1.04
929	933	2933	4.40	4.26	-3.2%	4.34
929	934	2934	4.40	4.48	1.8%	4.57
929	935	2935	2.02	1.70	-15.8%	1.73
937	005	2005	9.12	10.31	13.0%	10.51
937	009	2009	9.12	10.31	13.0%	10.51
937	015	2015	9.12	10.31	13.0%	10.51
937	055	2055	8.06	7.12	-11.7%	7.26
937	059	2059	9.29	8.85	-4.7%	9.03
937	721	2721	9.21	10.59	15.0%	10.80
937	801	2801	9.38	9.94	6.0%	10.14
937	802	2802	7.84	6.23	-20.5%	6.35
937	803	2803	9.12	10.31	13.0%	10.51
937	804	2804	5.87	5.23	-10.9%	5.33
937	805	2805	8.99	7.64	-15.0%	7.79
937	806	2806	9.12	10.31	13.0%	10.51
937	807	2807	8.85	7.34	-17.1%	7.49
937	808	2808	9.12	8.58	-5.9%	8.75
937	809	2809	7.67	5.57	-27.4%	5.68
937	811	2811	9.12	10.31	13.0%	10.51
937	812	2812	9.12	10.31	13.0%	10.51
937	817	2817	9.12	9.96	9.2%	10.16
937	821	2821	9.12	9.45	3.6%	9.64
937	828	2828	9.12	9.97	9.3%	10.17
937	855	2855	8.03	6.61	-17.7%	6.74
937	857	2857	7.75	5.50	-29.0%	5.61

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	12/1/2023 Temporary Staffing Code	12/1/2022 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2023 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2023 Percentage Change	Proposed 12/1/2023 Post-Surcharge Temporary Staffing Manual Rate
937	858	2858	9.12	7.75	-15.0%	7.90
937	859	2859	9.12	7.99	-12.4%	8.15
937	860	2860	9.12	7.84	-14.0%	8.00
937	862	2862	9.12	8.88	-2.6%	9.00
937	865	2865	3.55	2.89	-18.6%	2.90
937	907	2907	7.35	5.50	-25.2%	5.61
937	911	2911	5.53	4.42	-20.1%	4.51
937	924	2924	6.33	5.66	-10.6%	5.77
937	980	2980	5.23	4.22	-19.3%	4.30
937	992	2992	7.75	6.22	-19.7%	6.34
937	995	2995	9.12	9.38	2.9%	9.57
946	940	2940	3.66	4.14	13.1%	4.22
946	957	2957	1.57	1.43	-8.9%	1.46
946	958	2958	3.66	4.14	13.1%	4.22
946	959	2959	2.29	1.98	-15.5%	2.02
946	960	2960	3.66	4.14	13.1%	4.22
946	961	2961	1.67	1.65	-1.2%	1.66
946	974	2974	3.66	3.77	3.0%	3.77
946	979	2979	3.66	4.14	13.1%	4.22
947	011	2011	4.72	3.39	-28.2%	3.46
947	012	2012	6.34	6.30	-0.6%	6.42
947	013	2013	5.38	4.03	-26.1%	4.11
947	141	2141	6.41	7.21	15.1%	7.52
947	142	2142	5.45	4.06	-25.5%	4.14
947	662	2662	6.47	7.11	10.0%	7.81
947	716	2716	5.85	5.30	-9.0%	5.49
947	751	2751	2.50	2.07	-17.2%	2.11
947	752	2752	1.73	1.37	-20.8%	1.40
947	753	2753	6.41	6.48	1.1%	6.61
947	755	2755	3.00	2.78	-13.7%	2.84
947	757	2757	4.72	3.00	-11.3%	4.00
947	759	2759	6.41	7.01	15.0%	7.52
947	814	2814	2.98	4.09	-24.0%	4.17
947	815	2815	4.10	3.69	-19.1%	3.76
947	816	2816	3.58	2.86	-20.1%	2.92
947	818	2818	2.42	2.17	-10.3%	2.21
947	820	2820	4.42	3.81	-13.8%	3.89
947	825	2825	6.44	5.42	-14.5%	5.53
947	880	2880	3.34	7.16	12.9%	7.30
947	882	2882	3.34	7.16	12.9%	7.30
947	884	2884	1.70	1.07	-37.1%	1.09
947	887	2887	2.37	2.09	-11.8%	2.13
947	888	2888	6.34	6.22	-1.9%	6.34
947	890	2890	1.70	1.17	-31.2%	1.19
947	891	2891	4.03	3.67	-8.9%	3.74
947	895	2895	2.23	1.79	-19.7%	1.83
947	897	2897	2.61	2.16	-17.2%	2.20
947	898	2898	6.13	4.92	-19.7%	5.02
947	899	2899	1.95	1.59	-18.5%	1.62
947	906	2936	1.70	1.07	-37.1%	1.09
947	930	2939	6.34	7.16	12.9%	7.30
947	941	2941	6.19	5.19	-16.2%	5.29
947	944	2944	3.64	2.85	-21.7%	2.91
947	945	2945	4.94	3.85	-22.1%	3.93
947	948	2948	5.08	4.22	-16.9%	4.30
947	952	2952	1.70	1.07	-37.1%	1.09
947	954	2954	4.49	3.65	-18.7%	3.72
947	963	2963	1.70	1.22	-28.2%	1.24
947	964	2964	5.12	3.33	-35.0%	3.40
947	966	2966	5.38	4.08	-24.2%	4.16
947	967	2967	1.70	1.58	-7.1%	1.61
947	968	2968	2.01	1.70	-15.4%	1.73
947	969	2969	5.96	5.06	-15.1%	5.16
947	970	2970	6.34	7.16	12.9%	7.30
947	971	2971	5.38	4.23	-21.4%	4.31
947	973	2973	4.94	3.57	-27.7%	3.64
947	975	2975	2.52	2.09	-17.1%	2.13
947	976	2976	2.90	2.37	-18.3%	2.42

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	12/1/2023 Temporary Staffing Code	12/1/2022 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2023 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2023 Percentage Change	Proposed 12/1/2023 Post-Surcharge Temporary Staffing Manual Rate
947	977	2977	1.70	1.07	-37.1%	1.09
947	978	2978	4.19	3.53	-15.8%	3.60
947	981	2981	3.52	2.88	-18.2%	2.94
947	983	2983	6.34	7.16	12.9%	7.30
947	984	2984	1.70	1.07	-37.1%	1.09
947	986	2986	2.98	2.43	-18.5%	2.48
947	988	2988	1.70	1.07	-37.1%	1.09
947	991	2991	6.34	6.56	3.5%	6.69
947	997	2997	1.70	1.07	-37.1%	1.09
947	999	2999	6.34	6.22	-1.9%	6.34
947	7428	9428	3.03	2.57	-15.2%	2.62
949	709	2709	0.60	0.68	13.3%	0.69
949	819	2819	0.59	0.67	13.6%	0.68
949	903	2903	0.56	0.49	-12.5%	0.50
949	904	2904	0.59	0.67	13.6%	0.68
949	905	2905	0.22	0.20	-10.0%	0.20
949	951	2951	0.59	0.67	13.6%	0.68
949	955	2955	0.29	0.25	-13.8%	0.25

Superseded