

DELAWARE COMPENSATION RATING BUREAU, INC.

Premium and Indemnity On-Level Factors

Pages 1 through 6 contains the calculation of the factors to on-level premium to a December 1, 2022 rate level by policy year.

Pages 7 and 8 contains the calculation of the factors to on-level indemnity losses to a July, 1, 2023 benefit level by policy year.

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2022 RATE LEVEL</u>
2002	VOL	12/01/01	BASE	0.7352 *	0.7381	0.5427		
		12/01/02	1.0618	0.7806	0.0708	0.0553		
		12/01/03	0.4225	0.3298	-----	-----		
		TO 12/1/2022				0.8089	0.5980	
	RM	12/01/01	BASE	1.0000	1.0000	0.1797	0.1797	
		12/01/02	1.0667	1.0667	0.0114	0.0122		
		12/01/03	0.4070	0.4341	-----	-----		
		TO 12/1/2022				0.1911	0.1919	
							0.7899	0.5496
	*	Loss & LAE and LBA portion of 12/1/01 rate.						
2003	VOL	12/01/02	BASE	0.7318 *	0.7115	0.5207		
		12/01/03	0.9328	0.6826	0.0585	0.0399		
		12/01/04	0.4529	0.3091	-----	-----		
		TO 12/1/2022				0.7700	0.5606	
	RM	12/01/02	BASE	1.0000	1.0000	0.2128	0.2128	
		12/01/03	0.9291	0.9291	0.0172	0.0160		
		12/01/04	0.4380	0.4069	-----	-----		
		TO 12/1/2022				0.2300	0.2288	
							0.7894	0.5155
	*	Loss, LAE and LBA portion of 12/1/02 rate.						
2004	VOL	12/01/03	BASE	0.7347 *	0.6680	0.4908		
		12/01/04	1.1670	0.8574	0.0619	0.0531		
		12/01/05	0.3881	0.3328	-----	-----		
		TO 12/1/2022				0.7299	0.5439	
	RM	12/01/03	BASE	1.0000	1.0000	0.2501	0.2501	
		12/01/04	1.1353	1.1353	0.0200	0.0227		
		12/01/05	0.3858	0.4380	-----	-----		
		TO 12/1/2022				0.2701	0.2728	
							0.8167	0.5363
	*	Loss, LAE and LBA portion of 12/1/03 rate.						
2005	VOL	12/01/04	BASE	0.7552 *	0.7057	0.5329		
		12/01/05	1.0710	0.8088	0.0534	0.0432		
		12/01/06	0.3624	0.2931	-----	-----		
		TO 12/1/2022				0.7591	0.5761	
	RM	12/01/04	BASE	1.0000	1.0000	0.2268	0.2268	
		12/01/05	1.0810	1.0810	0.0141	0.0152		
		12/01/06	0.3569	0.3858	-----	-----		
		TO 12/1/2022				0.2409	0.2420	
							0.8181	0.4716
	*	Loss, LAE and LBA portion of 12/1/04 rate.						

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>	<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2022 RATE LEVEL</u>
2006	VOL 12/01/05	BASE	0.7479 *	0.7753	0.5798	
	12/01/06	1.0000	0.7479	0.0491	0.0367	
	12/01/07	0.3624	0.2710	-----	-----	
	TO 12/1/2022			0.8244	0.6165	
	RM 12/01/05	BASE	1.0000	0.1662	0.1662	
	12/01/06	1.0257	1.0257	0.0094	0.0096	
	12/01/07	0.3480	0.3569	-----	-----	
	TO 12/1/2022			0.1756	0.1758	
	TOTAL				0.7923	0.4505
	* Loss, LAE and LBA portion of 12/1/05 rate.					
2007	VOL 12/01/06	BASE	0.7292 *+	0.8181	0.5966	
	12/01/07	0.8225	0.5998 +	0.0392	0.0235	
	10/01/08	0.8843	0.6448 +	0.0126	0.0081	
	12/01/07& 10/01/08	0.7273	0.5304 +	0.0103	0.0055	
	12/01/08	0.4982	0.2642 +	-----	-----	
	TO 12/1/2022			0.8802	0.6337	
	RM 12/01/06	BASE	1.0000 +	0.1140	0.1140	
	12/01/07	0.7800	0.7800 +	0.0032	0.0025	
	10/01/08	0.8843	0.8843 +	0.0018	0.0016	
	12/01/07& 10/01/08	0.6898	0.6898 +	0.0008	0.0006	
	12/01/08	0.5045	0.3480 +	-----	-----	
	TO 12/1/2022			0.1198	0.1187	
					0.7524	0.4625
	* Loss, LAE and LBA portion of 12/1/06 rate.					
	+ Cumulative rate change					
Area						
I		0.7292		0.7292		
II		0.7292 x 0.8225		0.5998		
III		0.7292 x 0.8843		0.6448		
IV		0.7292 x 0.8225 x 0.8843		0.5304		
Current		CUMULATIVE TO 12/1/2022		0.2642		
Area						
I		1.0000		1.0000		
II		1.0000x0.7800		0.7800		
III		1.0000 x 0.8843		0.8843		
IV		1.0000 x 0.7800 x 0.8843		0.6898		
Current		CUMULATIVE TO 12/1/2022		0.3480		

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>	<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2022 RATE LEVEL</u>	
2008	VOL	12/01/07	BASE	0.7627 *	0.2616	0.1995	
		10/01/08	0.8843	0.6745	0.5907	0.3984	
		12/01/08	0.8354	0.5635	0.0513	0.0289	
		12/01/09	0.5964	0.3361	-----	-----	
		TO 12/1/2022			0.9036	0.6268	
	RM	12/01/07	BASE	1.0000	0.0286	0.0286	
		10/01/08	0.8843	0.8843	0.0646	0.0571	
		12/01/08	0.8484	0.7502	0.0032	0.0024	
		12/01/09	0.5946	0.4461	-----	-----	
		TO 12/1/2022			0.0964	0.0881	
					0.7149	0.6240	
*	Loss, LAE and LBA portion of 12/1/07 rate.						
2009	VOL	12/01/08	BASE	0.7511 *	0.8421	0.6325	
		12/01/09	0.9160	0.6880	0.0789	0.0543	
		12/01/10	0.6511	0.4480	-----	-----	
		TO 12/1/2022			0.9210	0.6868	
	RM	12/01/08	BASE	1.0000	0.0743	0.0743	
		12/01/09	0.9083	0.9083	0.0044	0.0040	
		12/01/10	0.6546	0.5946	-----	-----	
		TO 12/1/2022			0.0787	0.0783	
						0.7651	0.7772
	*	Loss, LAE and LBA portion of 12/1/08 rate.					
2010	VOL	12/01/09	BASE	0.7574 *	0.8561	0.6484	
		12/01/10	0.9749	0.7384	0.0679	0.0501	
		12/01/11	0.6678	0.4931	-----	-----	
		TO 12/1/2022			0.9240	0.6985	
	RM	12/01/09	BASE	1.0000	0.0696	0.0696	
		12/01/10	0.9594	0.9594	0.0064	0.0061	
		12/01/11	0.6824	0.6547	-----	-----	
		TO 12/1/2022			0.0760	0.0757	
						0.7742	0.8456
	*	Loss, LAE and LBA portion of 12/1/09 rate.					
2011	VOL	12/01/10	BASE	0.7688 *	0.8259	0.6350	
		12/01/11	1.1261	0.8657	0.0662	0.0573	
		12/01/12	0.5930	0.5134	-----	-----	
		TO 12/1/2022			0.8921	0.6923	
	RM	12/01/10	BASE	1.0000	0.1012	0.1012	
		12/01/11	1.1826	1.1826	0.0067	0.0079	
		12/01/12	0.5770	0.6824	-----	-----	
		TO 12/1/2022			0.1079	0.1091	
						0.8014	0.8515
	*	Loss, LAE and LBA portion of 12/1/10 rate.					

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>	<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2022 RATE LEVEL</u>		
2012	VOL 12/01/11	BASE	0.7343 *	0.7707	0.5659	0.7306		
		12/01/12	1.2166	0.8933	0.0792			
		12/01/13	0.4875	0.4355	-----		-----	
		TO 12/1/2022			0.8499		0.6366	
	RM 12/01/11	BASE	1.0000	0.1382	0.1382		0.7898	
		12/01/12	1.2606	0.0119	0.0150			
		12/01/13	0.4577	0.5770	-----			-----
		TO 12/1/2022			0.1501			0.1532
	* Loss, LAE and LBA portion of 12/1/11 rate.							
	2013	VOL 12/01/12	BASE	0.7074 *	0.7579			0.5361
12/01/13			1.1400	0.8064	0.0577	0.0465		
12/01/14			0.4276	0.3448	-----	-----		
TO 12/1/2022					0.8156	0.5826		
RM 12/01/12		BASE	1.0000	0.1724	0.1724	0.7684		
		12/01/13	1.1140	0.0120	0.0134			
		12/01/14	0.4109	0.4577	-----		-----	
		TO 12/1/2022			0.1844		0.1858	
* Loss, LAE and LBA portion of 12/1/12 rate.								
2014		VOL 12/01/13	BASE	0.7239 *	0.8058		0.5833	0.5415
	12/01/14		0.8850	0.6407	0.0495		0.0317	
	12/01/15		0.4832	0.3096	-----		-----	
	TO 12/1/2022				0.8553		0.6150	
	RM 12/01/13	BASE	1.0000	0.1356	0.1356		0.7588	
		12/01/14	0.9030	0.0091	0.0082			
		12/01/15	0.4550	0.4109	-----	-----		
		TO 12/1/2022			0.1447	0.1438		
	* Loss, LAE and LBA portion of 12/1/13 rate.							
	2015	VOL 12/01/14	BASE	0.7095 *	0.7759	0.5505		
12/01/15			1.0720	0.7606	0.0563	0.0428		
12/01/16			0.4507	0.3428	-----	-----		
TO 12/1/2022					0.8322	0.5933		
RM 12/01/14		BASE	1.0000	0.1565	0.1565	0.7619		
		12/01/15	1.0709	0.0113	0.0121			
		12/01/16	0.4249	0.4550	-----		-----	
		TO 12/1/2022			0.1678		0.1686	
* Loss, LAE and LBA portion of 12/1/14 rate.								

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>	<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2022 RATE LEVEL</u>		
2016	VOL 12/01/15	BASE	0.7102 *	0.8071	0.5732			
		12/01/16	1.0000	0.7102	0.0364			
		12/01/17	0.4507	0.3201	-----			
		TO 12/1/2022			0.8584		0.6096	
	RM 12/01/15	BASE	1.0000	1.0000	0.1323		0.1323	
		12/01/16	1.0000	1.0000	0.0093		0.0093	
		12/01/17	0.4249	0.4249	-----		-----	
		TO 12/1/2022			0.1416		0.1416	
							0.7512	0.5656
		* Loss, LAE and LBA portion of 12/1/15 rate.						
2017	VOL 12/01/16	BASE	0.6999 *	0.8239	0.5766			
		12/01/17	0.9700	0.6789	0.0589		0.0400	
		6/01/18	0.4646	0.3154	-----		-----	
		TO 12/1/2022			0.8828		0.6166	
	RM 12/01/16	BASE	1.0000	1.0000	0.1074		0.1074	
		12/01/17	0.9427	0.9427	0.0098		0.0092	
		6/01/18	0.4507	0.4249	-----		-----	
		TO 12/1/2022			0.1172		0.1166	
							0.7332	0.5795
		* Loss, LAE and LBA portion of 12/1/16 rate.						
2018	VOL 12/01/17	BASE	0.7308 *	0.4273	0.3123			
		6/01/18	1.0000	0.7308	0.4164		0.3043	
		12/01/18	0.9000	0.6577	0.0551		0.0362	
		12/01/19	0.5163	0.3396	-----		-----	
	TO 12/1/2022			0.8988	0.6528			
	RM 12/01/17	BASE	1.0000	1.0000	0.0450		0.0450	
		6/01/18	0.9514	0.9514	0.0503		0.0479	
		12/01/18	0.9271	0.8820	0.0059		0.0052	
		12/01/19	0.5110	0.4507	-----		-----	
	TO 12/1/2022			0.1012	0.0981			
					0.7509	0.6002		
	* Loss, LAE and LBA portion of 12/1/17 rate.							
2019	VOL 12/01/18	BASE	0.7457 *	0.8635	0.6439			
		12/01/19	0.8671	0.6466	0.0535		0.0346	
		12/01/20	0.5954	0.3850	-----		-----	
		TO 12/1/2022			0.9170		0.6785	
	RM 12/01/18	BASE	1.0000	1.0000	0.0783		0.0783	
		12/01/19	0.8725	0.8725	0.0047		0.0041	
		12/01/20	0.5857	0.5110	-----		-----	
		TO 12/1/2022			0.0830		0.0824	
							0.7609	0.6716
		* Loss, LAE and LBA portion of 12/1/18 rate.						

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2022 RATE LEVEL</u>
2020	VOL	12/01/19	BASE	0.7411 *		0.8581	0.6359	
		12/01/20	0.8844	0.6554		0.0584	0.0383	
		12/01/21	0.6732	0.4412		-----	-----	
		TO 12/1/2022				0.9165	0.6742	
	RM	12/01/19	BASE	1.0000		0.0791	0.0791	
		12/01/20	0.9120	0.9120		0.0044	0.0040	
		12/01/21	0.6422	0.5857		-----	-----	
		TO 12/1/2022				0.0835	0.0831	
							0.7573	0.7734
	*	Loss, LAE and LBA portion of 12/1/19 rate.						
2021	VOL	12/01/20	BASE	0.7186 *		0.8744	0.6283	
		12/01/21	0.7898	0.5676		0.0531	0.0301	
		12/01/22	0.8524	0.4838		-----	-----	
						0.9275	0.6584	
	RM	12/01/20	BASE	1.0000		0.0692	0.0692	
		12/01/21	0.7999	0.7999		0.0034	0.0027	
		12/01/22	0.8028	0.6422		-----	-----	
						0.0726	0.0719	
							0.7303	0.8794
	*	Loss, LAE and LBA portion of 12/1/20 rate.						

INDEMNITY LOSS ON-LEVEL FACTORS

<u>POLICY YEAR</u>	<u>(1) LAW AMENDMENT DATE</u>	<u>(2) BENEFIT CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST 7/1/2023 BENEFIT LEVEL</u>
2002	6/20/01	BASE	1.0000	0.1038	0.1038	1.3147
	6/14/02	1.0207	1.0207	0.7325	0.7477	
	6/04/03	1.0284	1.0497	0.1637	0.1718	
	5/21/04	1.2816	1.3453	-----	-----	
	7/01/23			1.0000	1.0233	
2003	6/14/02	BASE	1.0000	0.0915	0.0915	1.2827
	6/04/03	1.0284	1.0284	0.7235	0.7440	
	5/21/04	1.0094	1.0381	0.1850	0.1920	
	6/06/05	1.2696	1.3180	-----	-----	
	7/01/23			1.0000	1.0275	
2004	6/04/03	BASE	1.0000	0.0767	0.0767	1.2677
	5/21/04	1.0094	1.0094	0.7627	0.7699	
	6/06/05	1.0136	1.0231	0.1606	0.1643	
	6/07/06	1.2526	1.2815	-----	-----	
	7/01/23			1.0000	1.0109	
2005	5/21/04	BASE	1.0000	0.0939	0.0939	1.2501
	6/06/05	1.0136	1.0136	0.7471	0.7573	
	6/07/06	1.0200	1.0339	0.1590	0.1644	
	6/07/07	1.2280	1.2696	-----	-----	
	7/01/23			1.0000	1.0156	
2006	6/06/05	BASE	1.0000	0.0951	0.0951	1.2243
	6/07/06	1.0200	1.0200	0.7396	0.7544	
	6/07/07	1.0297	1.0503	0.1653	0.1736	
	6/03/08	1.1926	1.2526	-----	-----	
	7/01/23			1.0000	1.0231	
2007	6/07/06	BASE	1.0000	0.0938	0.0938	1.1921
	6/07/07	1.0297	1.0297	0.7399	0.7619	
	6/03/08	1.0189	1.0492	0.1663	0.1745	
	6/16/09	1.1705	1.2281	-----	-----	
	7/01/23			1.0000	1.0302	
2008	6/07/07	BASE	1.0000	0.0891	0.0891	1.1721
	6/03/08	1.0189	1.0189	0.7645	0.7789	
	6/16/09	1.0031	1.0221	0.1464	0.1496	
	6/22/10	1.1669	1.1927	-----	-----	
	7/01/23			1.0000	1.0176	
2009	6/03/08	BASE	1.0000	0.1048	0.1048	1.1677
	6/16/09	1.0031	1.0031	0.7576	0.7599	
	6/22/10	0.9974	1.0005	0.1376	0.1377	
	6/13/11	1.1699	1.1705	-----	-----	
	7/01/23			1.0000	1.0024	
2010	6/16/09	BASE	1.0000	0.1124	0.1124	1.1707
	6/22/10	0.9974	0.9974	0.7367	0.7348	
	6/13/11	0.9936	0.9910	0.1509	0.1495	
	7/02/12	1.1774	1.1668	-----	-----	
	7/01/23			1.0000	0.9967	
2011	6/22/10	BASE	1.0000	0.1010	0.1010	1.1744
	6/13/11	0.9936	0.9936	0.7746	0.7696	
	7/02/12	1.0161	1.0096	0.1244	0.1256	
	7/01/13	1.1588	1.1699	-----	-----	
	7/01/23			1.0000	0.9962	

INDEMNITY LOSS ON-LEVEL FACTORS

<u>POLICY YEAR</u>	<u>(1) LAW AMENDMENT DATE</u>	<u>(2) BENEFIT CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST 7/1/2023 BENEFIT LEVEL</u>
2012	6/13/11	BASE	1.0000	0.1264	0.1264	1.1575
	7/02/12	1.0161	1.0161	0.7486	0.7607	
	7/01/13	1.0242	1.0407	0.1250	0.1301	
	7/01/14	1.1314	1.1774	-----	-----	
	7/01/23			1.0000	1.0172	
2013	7/02/12	BASE	1.0000	0.1250	0.1250	1.1330
	7/01/13	1.0242	1.0242	0.7500	0.7682	
	7/01/14	1.0124	1.0369	0.1250	0.1296	
	7/01/15	1.1176	1.1588	-----	-----	
	7/01/23			1.0000	1.0228	
2014	7/01/13	BASE	1.0000	0.1250	0.1250	1.1199
	7/01/14	1.0124	1.0124	0.7500	0.7593	
	7/01/15	0.9967	1.0091	0.1250	0.1261	
	7/01/16	1.1213	1.1315	-----	-----	
	7/01/23			1.0000	1.0104	
2015	7/01/14	BASE	1.0000	0.1250	0.1250	1.1182
	7/01/15	0.9967	0.9967	0.7500	0.7475	
	7/01/16	1.0184	1.0150	0.1250	0.1269	
	7/01/17	1.1010	1.1175	-----	-----	
	7/01/23			1.0000	0.9994	
2016	7/01/15	BASE	1.0000	0.1250	0.1250	1.1012
	7/01/16	1.0184	1.0184	0.7500	0.7638	
	7/01/17	1.0165	1.0352	0.1250	0.1294	
	7/01/18	1.0831	1.1212	-----	-----	
	7/01/23			1.0000	1.0182	
2017	7/01/16	BASE	1.0000	0.1250	0.1250	1.0872
	7/01/17	1.0165	1.0165	0.7500	0.7624	
	7/01/18	0.9861	1.0024	0.1250	0.1253	
	7/01/19	1.0984	1.1010	-----	-----	
	7/01/23			1.0000	1.0127	
2018	7/01/17	BASE	1.0000	0.1250	0.1250	1.0934
	7/01/18	0.9861	0.9861	0.7500	0.7396	
	7/01/19	1.0231	1.0089	0.1250	0.1261	
	7/01/20	1.0736	1.0832	-----	-----	
	7/01/23			1.0000	0.9907	
2019	7/01/18	BASE	1.0000	0.1250	0.1250	1.0750
	7/01/19	1.0231	1.0231	0.7500	0.7673	
	7/01/20	1.0128	1.0362	0.1250	0.1295	
	7/01/21	1.0600	1.0984	-----	-----	
	7/01/23			1.0000	1.0218	
2020	7/01/19	BASE	1.0000	0.1250	0.1250	1.0600
	7/01/20	1.0128	1.0128	0.7500	0.7596	
	7/01/21	1.0124	1.0254	0.1250	0.1282	
	7/01/22	1.0470	1.0736	-----	-----	
	7/01/23			1.0000	1.0128	
2021	7/01/20	BASE	1.0000	0.1250	0.1250	1.0470
	7/01/21	1.0124	1.0124	0.7500	0.7593	
	7/01/22	1.0131	1.0257	0.1250	0.1282	
	7/01/23	1.0335	1.0601	-----	-----	
				1.0000	1.0125	