

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 2017-2021 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 2017-2021 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 (2024 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 2024 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, 2024 temporary staffing rate is calculated (column (14)) by multiplying the proposed December 1, 2024 direct employment rate by the total proposed temporary staffing pure premium divided by the total December 1, 2024 direct employment pure premium. If a class's total proposed temporary staffing pure premium and December 1, 2024 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, 2024 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, 2023, the pre-surcharge rates proposed effective December 1, 2024, 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.

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(1)	(2)	(3)	(4)	(5)	(6)	(7)= (4)*3	(8)= (5)*3	(9)= (6)*3	(10)	(11)	(12)	(13)	(14)	(15)= (12)*3	(16)= (13)*3	(17)= (14)*3
Temporary Staffing Code	Policy Years 2017-2021	Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium		Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2017-2021	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		
2716	31	0.0007	0.323	1.025	0.045	0.000	0.001	0.000	716	7,766	-	1.830	0.029	-	0.001 0.000	
2718	355	0.0085	1.486	2.213	0.083	0.013	0.019	0.001	718	13,081	-	0.741	0.038	-	0.006 0.000	
2721	23	0.0005	0.454	0.713	0.039	0.000	0.000	0.000	721	910	-	-	0.001	-	- 0.000	
2751	95	0.0023	0.323	1.025	0.045	0.001	0.002	0.000	751	23,433	0.395	1.268	0.046	0.001	0.003 0.000	
2752	84	0.0020	0.323	1.025	0.045	0.001	0.002	0.000	752	20,808	0.345	0.737	0.013	0.001	0.001 0.000	
2753	438	0.0105	0.323	1.025	0.045	0.003	0.011	0.000	753	108,619	-	0.150	0.026	-	0.002 0.000	
2755	665	0.0159	0.323	1.025	0.045	0.005	0.016	0.001	755	164,881	-	0.186	0.017	-	0.003 0.000	
2757	863	0.0206	0.323	1.025	0.045	0.007	0.021	0.001	757	213,985	-	0.646	0.038	-	0.013 0.001	
2759	455	0.0109	0.323	1.025	0.045	0.004	0.011	0.000	759	112,815	1.952	1.979	0.094	0.021	0.022 0.001	
2803	-	-	0.454	0.713	0.039	-	-	-	803	-	-	-	-	-	- -	
2804	3,541	0.0846	0.454	0.713	0.039	0.038	0.060	0.003	804	139,231	0.658	1.374	0.115	0.056	0.116 0.010	
2805	301	0.0072	0.454	0.713	0.039	0.003	0.005	0.000	805	11,850	5.389	4.443	0.097	0.039	0.032 0.001	
2807	676	0.0162	0.454	0.713	0.039	0.007	0.012	0.001	807	26,587	12.505	5.023	0.337	0.202	0.081 0.005	
2808	10,024	0.2396	0.454	0.713	0.039	0.109	0.171	0.009	808	394,080	1.657	3.031	0.066	0.397	0.726 0.016	
2811	11,002	0.2629	0.454	0.713	0.039	0.120	0.188	0.010	811	432,546	3.548	1.934	0.050	0.933	0.509 0.013	
2812	712	0.0170	0.454	0.713	0.039	0.008	0.012	0.001	812	27,976	0.848	1.474	0.023	0.014	0.025 0.000	
2817	668	0.0160	0.454	0.713	0.039	0.007	0.011	0.001	817	26,278	-	2.919	0.014	-	0.047 0.000	
2828	150	0.0036	0.454	0.713	0.039	0.002	0.003	0.000	828	5,914	-	1.950	0.017	-	0.007 0.000	
2904	24	0.0006	-	0.370	0.005	-	0.000	0.000	904	6,663	-	-	0.000	-	- 0.000	
2939	2	0.0000	0.323	1.025	0.045	0.000	0.000	0.000	939	413	-	-	0.453	-	- 0.000	
2954	917	0.0219	0.323	1.025	0.045	0.007	0.022	0.001	954	227,247	-	0.886	0.034	-	0.019 0.001	
2967	269	0.0064	0.323	1.025	0.045	0.002	0.007	0.000	967	66,736	0.536	0.547	0.065	0.003	0.004 0.000	
2969	344	0.0082	0.323	1.025	0.045	0.003	0.008	0.000	969	85,188	0.104	0.609	0.091	0.001	0.005 0.001	
2970	-	-	0.323	1.025	0.045	-	-	-	970	11	-	-	0.031	-	-	
2991	26	0.0006	0.323	1.025	0.045	0.000	0.001	0.000	991	6,348	-	2.981	3.098	-	0.002 0.002	
2992	485	0.0116	0.454	0.713	0.039	0.005	0.008	0.000	992	19,077	1.909	0.487	0.286	0.022	0.006 0.003	
2995	6,346	0.1517	0.454	0.713	0.039	0.069	0.108	0.006	995	249,500	1.231	1.756	0.070	0.187	0.266 0.011	
9428	937	0.0224	0.323	1.025	0.045	0.007	0.023	0.001	7428	232,346	-	0.400	0.042	-	0.009 0.001	
TOTAL Sub-IG 5	41,843	1.0000				0.447	0.764	0.040		2,719,036				2.074	2.016	0.073
Sub-Industry Group 5 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium																
GRAND TOTAL																
Grand Total - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium																

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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 \$15,114,810 (in 00's)			A) DE Credibility Based on Payroll of \$1,769,270 (in 00's)			A) DE Credibility Based on Payroll of \$262,620 (in 00's)		
0.09	0.33	0.38	0.02	0.08	0.09	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		
1.752	2.091	1.133	2.131	2.863	1.366	6.953	2.657	1.182
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 1.117	2.519	1.577	0.16	0.53	0.78	0.07	0.22	0.33
Sub-IG 2 1.207	2.619	1.594	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 1.997	4.185	1.645	0.817	2.526	1.597	1.640	3.000	1.776
Sub-IG 4 1.169	2.274	1.371	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 1.144	2.398	1.455	1.615	2.800	1.553	1.802	3.115	1.532
Total 1.758	3.687	1.598	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] + [C * D] + [(1 - A - C) * (Total D)]		
1.758	3.160	1.422						

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

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

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

Sub-Industry Group 3			Sub-Industry Group 4			Sub-Industry Group 5		
Serious	Non-Serious	Medical Only	Serious	Non-Serious	Medical Only	Serious	Non-Serious	Medical Only
A) DE Credibility Based on Payroll of \$10,870,930 (in 00's)			A) DE Credibility Based on Payroll of \$1,793,660 (in 00's)			A) DE Credibility Based on Payroll of \$418,430 (in 00's)		
0.08	0.27	0.30	0.02	0.08	0.09	0.01	0.03	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		
3.970	4.164	1.470	1.209	1.523	0.867	0.215	0.379	0.548
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			C.) PA Credibility from PCRB Filing No. C-380, Exhibit 31 effective April 1, 2022		
0.38	1.00	1.00	0.19	0.64	0.95	0.05	0.16	0.24
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			D) PA Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium from PCRB Filing No. C-380, Exhibit 31		
3.339	4.185	1.645	1.148	2.141	1.364	0.569	1.803	1.297
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			E) DE Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
2.536	4.179**	1.593**	1.631	2.377	1.319**	1.683	2.859	1.366

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

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

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

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

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

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(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 2017-2021					12/1/2024 Pre-Surcharge	12/1/2020 Direct Temp Staffing Payroll (\$000)	12/1/2024 Temp Staffing Code					Indicated 12/1/2024 Pre-Surcharge Temp Staffing Manual Rate	12/1/2023 Pre-Surcharge Temp Staffing Manual Rate	Proposed 12/1/2024 Pre-Surcharge Temp Staffing Manual Rate	Policy Years 2019-2021	Premium Based on Temp Staffing Payroll (\$000)	Premium Based on 12/1/2023 Temp Staffing Manual Rates	Premium Based on Proposed 12/1/2024 Temp Staffing Manual Rates
Direct Employment Code																			
Total	1,511,491				0.5530							1.2436			977,695	16,223,297	15,455,220	-4.7%	
												2.249							

	Minimum Swing	Maximum Swing
IND GRP 1	0.68	1.18
IND GRP 2	0.68	1.18
IND GRP 3	0.69	1.19

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, Medical Only).

* Indicates capping occurred in Column (16)

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(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	12/1/2024 Temporary Staffing Code	12/1/2023 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2024 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2024 Percentage Change	Proposed 12/1/2024 Post-Surcharge Temporary Staffing Manual Rate
185	104	2104	4.93	4.55	-7.7%	4.60
187	107	2107	4.57	4.34	-5.0%	4.38
191	161	2161	3.75	3.60	-4.0%	3.64
275	221	2221	3.79	3.65	-3.7%	3.69
276	222	2222	5.82	5.54	-4.8%	5.60
297	281	2281	4.04	3.76	-6.9%	3.80
491	403	2403	4.44	4.08	-8.1%	4.12
495	451	2451	5.72	5.37	-6.1%	5.42
497	472	2472	1.36	1.17	-14.0%	1.18
499	475	2475	3.94	3.70	-6.1%	3.74
544	101	2101	4.84	4.49	-7.2%	4.54
544	105	2105	7.11	6.56	-7.7%	6.63
544	106	2106	9.37	8.65	-7.7%	8.74
544	108	2108	4.38	4.02	-8.2%	4.06
544	109	2109	7.11	6.08	-14.5%	6.14
544	110	2110	5.02	4.73	-5.8%	4.78
544	111	2111	11.29	10.46	-7.4%	10.57
544	112	2112	11.29	13.32	18.0%	13.46
544	113	2113	3.42	3.31	-3.2%	3.34
544	114	2114	10.45	9.87	-5.6%	9.97
544	115	2115	4.18	3.94	-5.7%	3.98
544	119	2119	6.05	5.94	-1.8%	6.00
544	130	2130	8.22	7.58	-7.8%	7.66
544	132	2132	3.59	3.44	-4.2%	3.48
544	134	2134	4.90	4.45	-9.2%	4.50
544	135	2135	4.03	3.71	-7.9%	3.75
544	136	2136	4.59	4.21	-8.3%	4.25
544	139	2139	7.36	6.99	-5.0%	7.06
544	163	2163	7.11	6.28	-11.7%	6.34
544	165	2165	10.08	9.60	-4.8%	9.70
544	166	2166	5.34	5.04	-5.6%	5.09
544	201	2201	7.11	6.12	-13.9%	6.18
544	204	2204	5.41	5.27	-2.6%	5.32
544	205	2205	4.68	4.34	-7.3%	4.38
544	225	2225	4.10	3.86	-5.9%	3.90
544	227	2227	2.81	2.56	-8.9%	2.59
544	255	2255	3.66	3.30	-9.8%	3.33
544	257	2257	4.12	3.91	-5.1%	3.95
544	259	2259	3.71	3.35	-9.7%	3.38
544	261	2261	4.96	4.42	-10.9%	4.47
544	263	2263	3.18	2.96	-6.9%	2.99
544	265	2265	4.23	4.05	-4.3%	4.09
544	282	2282	8.65	8.15	-5.8%	8.23
544	285	2285	3.24	2.99	-7.7%	3.02
544	301	2301	9.27	8.66	-6.6%	8.75
544	305	2305	7.27	6.86	-5.6%	6.93
544	306	2306	7.11	5.86	-17.6%	5.92
544	309	2309	4.68	4.41	-5.8%	4.46
544	311	2311	5.00	4.74	-5.2%	4.79
544	319	2319	7.53	7.38	-2.0%	7.46
544	323	2323	6.68	5.66	-15.3%	5.72
544	327	2327	4.64	4.41	-5.0%	4.46
544	402	2402	7.11	5.18	-27.1%	5.23
544	404	2404	4.74	4.58	-3.4%	4.63
544	406	2406	5.06	4.68	-7.5%	4.73
544	407	2407	5.53	5.14	-7.1%	5.19
544	411	2411	7.58	7.01	-7.5%	7.08
544	413	2413	8.22	7.40	-10.0%	7.48
544	415	2415	5.26	4.93	-6.3%	4.98
544	416	2416	3.43	3.24	-5.5%	3.27
544	421	2421	11.25	10.53	-6.4%	10.64
544	425	2425	11.29	10.84	-4.0%	10.95
544	427	2427	7.83	7.69	-1.8%	7.77
544	429	2429	7.11	5.18	-27.1%	5.23
544	431	2431	8.40	7.85	-6.5%	7.93
544	433	2433	5.62	5.26	-6.4%	5.31
544	435	2435	6.70	5.42	-19.1%	5.48
544	441	2441	1.82	1.71	-6.0%	1.73

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(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	12/1/2024 Temporary Staffing Code	12/1/2023 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2024 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2024 Percentage Change	Proposed 12/1/2024 Post-Surcharge Temporary Staffing Manual Rate
544	445	2445	3.58	3.48	-2.8%	3.52
544	446	2446	2.11	1.99	-5.7%	2.01
544	447	2447	7.11	5.67	-20.3%	5.73
544	449	2449	3.51	3.25	-7.4%	3.28
544	454	2454	9.25	8.64	-6.6%	8.73
544	456	2456	7.47	7.04	-5.8%	7.11
544	457	2457	4.96	4.48	-9.7%	4.53
544	458	2458	2.64	2.37	-10.2%	2.39
544	459	2459	1.69	1.27	-24.9%	1.28
544	461	2461	5.75	5.45	-5.2%	5.51
544	463	2463	4.34	4.04	-6.9%	4.08
544	464	2464	4.56	4.26	-6.6%	4.30
544	465	2465	5.03	4.60	-8.5%	4.65
544	467	2467	7.11	5.42	-23.8%	5.48
544	471	2471	1.92	1.76	-8.3%	1.78
544	473	2473	3.55	3.37	-5.1%	3.40
544	474	2474	3.19	3.02	-5.3%	3.05
544	476	2476	2.00	1.88	-6.0%	1.90
544	477	2477	2.90	2.67	-7.9%	2.70
544	483	2483	2.47	2.31	-6.5%	2.33
544	485	2485	1.81	1.67	-7.7%	1.69
544	486	2486	2.32	2.23	-3.9%	2.25
544	487	2487	1.69	1.56	-7.7%	1.58
544	488	2488	1.69	1.56	-7.7%	1.58
544	489	2489	1.83	1.69	-7.7%	1.71
544	501	2501	7.11	6.20	-12.8%	6.26
544	502	2502	5.37	4.97	-7.4%	5.02
544	506	2506	3.29	3.20	-2.7%	3.23
544	507	2507	3.25	2.97	-8.6%	3.00
544	509	2509	8.64	8.00	-7.4%	8.08
544	511	2511	9.40	8.81	-6.3%	8.90
544	512	2512	7.11	6.16	-13.4%	6.22
544	513	2513	5.39	5.09	-5.6%	5.14
544	535	2535	4.56	4.23	-7.2%	4.27
544	536	2536	9.07	8.58	-5.4%	8.67
544	551	2551	1.69	1.42	-16.0%	1.43
544	553	2553	5.31	4.79	-9.8%	4.84
544	555	2555	2.06	1.99	-3.4%	2.01
544	571	2571	3.94	3.59	-8.9%	3.63
544	573	2573	6.55	5.32	-18.8%	5.37
544	581	2581	2.16	2.07	-4.2%	2.09
544	718	2718	4.74	4.59	-3.2%	4.64
544	744	2744	1.69	1.15	-32.0%	1.16
544	4771	6771	5.31	4.96	-6.6%	5.01
544	4777	6777	10.87	10.38	-4.5%	10.49
587	563	2563	2.14	1.98	-7.5%	2.00
682	601	2601	13.11	10.89	-16.9%	11.49
682	603	2603	9.28	8.48	-8.6%	8.95
682	605	2605	13.11	12.39	-5.5%	13.07
682	607	2607	4.79	4.46	-6.9%	4.70
682	608	2608	6.24	5.81	-6.9%	6.13
682	611	2611	15.60	14.64	-6.2%	15.44
682	615	2615	17.66	17.40	-1.5%	18.36
682	617	2617	5.53	5.12	-7.4%	5.40
682	625	2625	7.95	7.38	-7.2%	7.79
682	643	2643	18.02	16.82	-6.7%	17.74
682	645	2645	8.47	7.80	-7.9%	8.23
682	646	2646	8.62	8.19	-5.0%	8.64
682	647	2647	13.11	12.22	-6.8%	12.89
682	648	2648	7.63	7.34	-3.8%	7.74
682	649	2649	7.08	6.82	-3.7%	7.19
682	652	2652	13.93	13.13	-5.7%	13.85
682	653	2653	9.83	9.18	-6.6%	9.68
682	654	2654	7.01	6.60	-5.8%	6.96
682	655	2655	15.45	13.69	-11.4%	14.44
682	656	2656	7.98	6.91	-13.4%	7.29
682	657	2657	13.65	12.72	-6.8%	13.42
682	658	2658	14.46	13.52	-6.5%	14.26

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	12/1/2024 Temporary Staffing Code	12/1/2023 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2024 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2024 Percentage Change	Proposed 12/1/2024 Post-Surcharge Temporary Staffing Manual Rate
682	659	2659	21.02	24.33	15.7%	25.67
682	660	2660	3.14	2.64	-15.9%	2.78
682	663	2663	5.37	5.17	-3.7%	5.45
682	664	2664	5.57	5.06	-9.2%	5.34
682	665	2665	9.54	8.79	-7.9%	9.27
682	666	2666	12.61	11.08	-12.1%	11.69
682	667	2667	3.45	3.33	-3.5%	3.51
682	668	2668	13.65	13.14	-3.7%	13.86
682	669	2669	11.96	11.70	-2.2%	12.34
682	670	2670	10.95	10.46	-4.5%	11.03
682	673	2673	11.02	8.86	-19.6%	9.35
682	674	2674	9.33	9.15	-1.9%	9.65
682	675	2675	5.16	4.71	-8.7%	4.97
682	676	2676	8.66	8.49	-2.0%	8.96
682	677	2677	4.11	3.68	-10.5%	3.88
682	679	2679	13.70	12.93	-5.6%	13.64
682	681	2681	10.82	10.34	-4.4%	10.91
691	609	2609	6.39	6.00	-6.1%	6.45
693	651	2651	7.68	7.56	-1.6%	7.91
695	661	2661	4.00	3.75	-6.3%	3.94
867	813	2813	5.78	5.31	-8.1%	5.36
871	921	2921	6.09	5.43	-10.8%	5.49
877	914	2914	3.44	3.26	-5.2%	3.29
879	923	2923	2.94	2.70	-8.2%	2.73
881	926	2926	3.43	3.10	-9.6%	3.13
883	928	2928	3.50	3.47	-0.9%	3.51
889	953	2953	0.20	0.24	20.0%	0.24
889	956	2956	0.20	0.24	20.0%	0.24
889	962	2962	0.17	0.14	-17.6%	0.14
895	965	2965	0.60	0.71	18.3%	0.72
929	885	2885	3.77	3.60	-4.5%	3.64
929	886	2886	2.72	2.26	-16.9%	2.28
929	910	2910	4.88	4.84	-0.8%	4.89
929	915	2915	2.98	2.33	-21.8%	2.35
929	916	2916	2.43	2.39	-1.6%	2.41
929	917	2917	4.21	4.09	-2.9%	4.13
929	918	2918	2.98	2.20	-26.2%	2.22
929	919	2919	2.45	2.24	-8.6%	2.26
929	920	2920	0.72	0.68	-5.6%	0.69
929	922	2922	3.30	3.11	-5.8%	3.14
929	925	2925	3.75	3.65	-2.7%	3.69
929	927	2927	1.17	1.06	-9.4%	1.07
929	932	2932	1.00	0.91	-9.0%	0.92
929	933	2933	4.14	3.62	-12.6%	3.66
929	934	2934	4.37	4.11	-5.9%	4.15
929	935	2935	1.65	1.53	-7.3%	1.55
937	005	2005	10.12	12.04	19.0%	12.16
937	009	2009	10.12	12.04	19.0%	12.16
937	015	2015	10.12	12.04	19.0%	12.16
937	055	2055	6.91	6.45	-6.7%	6.52
937	059	2059	8.58	8.26	-3.7%	8.34
937	721	2721	10.32	12.18	18.0%	12.30
937	801	2801	9.72	8.71	-10.4%	8.80
937	802	2802	6.05	5.28	-12.7%	5.33
937	803	2803	10.12	12.04	19.0%	12.16
937	804	2804	5.10	4.94	-3.1%	4.99
937	805	2805	7.44	6.89	-7.4%	6.96
937	806	2806	10.12	11.07	9.4%	11.18
937	807	2807	7.15	6.58	-8.0%	6.65
937	808	2808	8.35	8.71	4.3%	8.80
937	809	2809	6.11	5.05	-17.3%	5.10
937	811	2811	10.12	10.73	6.0%	10.84
937	812	2812	10.06	9.27	-7.9%	9.36
937	817	2817	9.69	8.75	-9.7%	8.84
937	821	2821	9.21	8.24	-10.5%	8.32
937	828	2828	9.71	8.97	-7.6%	9.06
937	855	2855	6.43	5.81	-9.6%	5.87
937	857	2857	6.22	4.78	-23.2%	4.83

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	12/1/2024 Temporary Staffing Code	12/1/2023 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2024 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2024 Percentage Change	Proposed 12/1/2024 Post-Surcharge Temporary Staffing Manual Rate
937	858	2858	7.55	6.68	-11.5%	6.75
937	859	2859	7.79	6.78	-13.0%	6.85
937	860	2860	7.62	6.59	-13.5%	6.66
937	862	2862	8.65	7.87	-9.0%	7.95
937	865	2865	2.83	2.42	-14.5%	2.44
937	907	2907	5.71	4.92	-13.8%	4.97
937	911	2911	4.31	3.85	-10.7%	3.89
937	924	2924	5.47	5.61	2.6%	5.67
937	980	2980	4.11	3.72	-9.5%	3.76
937	992	2992	6.22	5.75	-7.6%	5.81
937	995	2995	9.11	8.36	-8.2%	8.45
946	940	2940	4.06	4.83	19.0%	4.88
946	957	2957	1.39	1.21	-12.9%	1.22
946	958	2958	4.06	3.92	-3.4%	3.96
946	959	2959	1.93	1.87	-3.1%	1.89
946	960	2960	4.06	3.99	-1.7%	4.03
946	961	2961	1.58	1.34	-15.2%	1.35
946	974	2974	3.69	3.35	-9.2%	3.38
946	979	2979	4.06	4.63	14.0%	4.68
947	011	2011	3.49	2.91	-16.6%	2.94
947	012	2012	6.11	5.88	-3.8%	5.94
947	013	2013	4.31	3.43	-20.4%	3.47
947	141	2141	7.18	7.53	4.9%	7.61
947	142	2142	4.45	3.81	-14.4%	3.85
947	662	2662	7.18	8.47	18.0%	8.94
947	716	2716	5.25	5.24	-0.2%	5.29
947	751	2751	2.01	1.79	-10.9%	1.81
947	752	2752	1.34	1.19	-11.2%	1.20
947	753	2753	6.32	5.71	-9.7%	5.77
947	755	2755	2.71	2.46	-9.2%	2.49
947	757	2757	3.80	3.65	-3.9%	3.69
947	759	2759	7.18	8.47	18.0%	8.56
947	814	2814	4.31	3.59	-16.7%	3.63
947	815	2815	3.59	3.34	-7.0%	3.37
947	816	2816	2.78	2.47	-11.2%	2.50
947	818	2818	2.10	2.03	-3.3%	2.05
947	820	2820	3.71	3.53	-4.9%	3.57
947	825	2825	5.30	4.83	-8.9%	4.88
947	880	2880	7.04	6.85	-2.7%	6.92
947	882	2882	7.04	6.73	-4.4%	6.80
947	884	2884	1.04	0.91	-12.5%	0.92
947	887	2887	2.02	1.63	-19.3%	1.65
947	888	2888	6.06	5.59	-7.8%	5.65
947	890	2890	1.13	0.93	-17.7%	0.94
947	891	2891	3.55	3.01	-15.2%	3.04
947	896	2896	1.74	1.55	-10.9%	1.57
947	897	2897	2.10	2.01	-4.3%	2.03
947	898	2898	4.79	4.25	-11.3%	4.29
947	899	2899	1.56	1.44	-7.7%	1.45
947	936	2936	1.04	0.72	-30.8%	0.73
947	939	2939	7.04	7.15	1.6%	7.22
947	941	2941	5.06	4.95	-2.2%	5.00
947	944	2944	2.77	2.41	-13.0%	2.43
947	945	2945	3.76	3.27	-13.0%	3.30
947	948	2948	4.10	3.36	-18.0%	3.39
947	952	2952	1.04	0.72	-30.8%	0.73
947	954	2954	3.54	3.30	-6.8%	3.33
947	963	2963	1.18	1.06	-10.2%	1.07
947	964	2964	3.98	2.83	-28.9%	2.86
947	966	2966	4.31	3.52	-18.3%	3.56
947	967	2967	1.52	1.55	2.0%	1.57
947	968	2968	1.67	1.52	-9.0%	1.54
947	969	2969	4.93	4.52	-8.3%	4.57
947	970	2970	7.04	8.38	19.0%	8.47
947	971	2971	4.31	3.98	-7.7%	4.02
947	973	2973	3.76	3.11	-17.3%	3.14
947	975	2975	2.04	1.89	-7.4%	1.91
947	976	2976	2.31	2.13	-7.8%	2.15

DELAWARE COMPENSATION RATING BUREAU, INC.

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12/1/2020 Temporary Staffing Code	Direct Employment Code	12/1/2024 Temporary Staffing Code	12/1/2023 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2024 Pre-Surcharge Temporary Staffing Manual Rate	Proposed 12/1/2024 Percentage Change	Proposed 12/1/2024 Post-Surcharge Temporary Staffing Manual Rate
947	977	2977	1.04	0.72	-30.8%	0.73
947	978	2978	3.43	3.18	-7.3%	3.21
947	981	2981	2.80	2.54	-9.3%	2.57
947	983	2983	7.04	7.37	4.7%	7.45
947	984	2984	1.04	0.72	-30.8%	0.73
947	986	2986	2.36	2.10	-11.0%	2.12
947	988	2988	1.04	0.72	-30.8%	0.73
947	991	2991	6.40	5.93	-7.3%	5.99
947	997	2997	1.04	0.89	-14.4%	0.90
947	999	2999	6.07	5.66	-6.8%	5.72
947	7428	9428	2.50	2.30	-8.0%	2.32
949	709	2709	0.67	0.79	17.9%	0.80
949	819	2819	0.65	0.77	18.5%	0.78
949	903	2903	0.45	0.35	-22.2%	0.35
949	904	2904	0.65	0.77	18.5%	0.78
949	905	2905	0.20	0.18	-10.0%	0.18
949	951	2951	0.65	0.77	18.5%	0.78
949	955	2955	0.24	0.23	-4.2%	0.23