DELAWARE COMPENSATION RATING BUREAU, INC.
F-CLASS FILING

<u>Calculation of Expected Loss Rate Factors</u>

The attached exhibit contains Expected Loss Rate Factors. They are applied to residual market rates by classification to produce Table A (Expected Loss Factors) which are the basis for the calculation of Expected Losses in the Experience Rating Plan.

CALCULATION OF EXPECTED LOSS RATE FACTORS

Policy Year Beginning 10/1	Average Law Multiplier	Adjust-ment Factor	Loss Ratio Development Factor	Expense Allowance* 1.0 / (PLR/CPR)	Trend Factor	Product (2) * (3) * (4) *(5) * (6)	Expected Loss Rate Factor 1.0 / (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2020	1.0033	1.0000	1.0364	1.5880	1.0000	1.6512	0.6056
2021	1.0026	1.0000	1.1240	1.5880	1.0000	1.7896	0.5588
2022	1.0019	1.0000	1.4156	1.5880	1.0000	2.2522	0.4440

Average of (8): 0.5361

*   Permissible Loss Ratio =   0.602
Collectible Premium Ratio =   0.9560