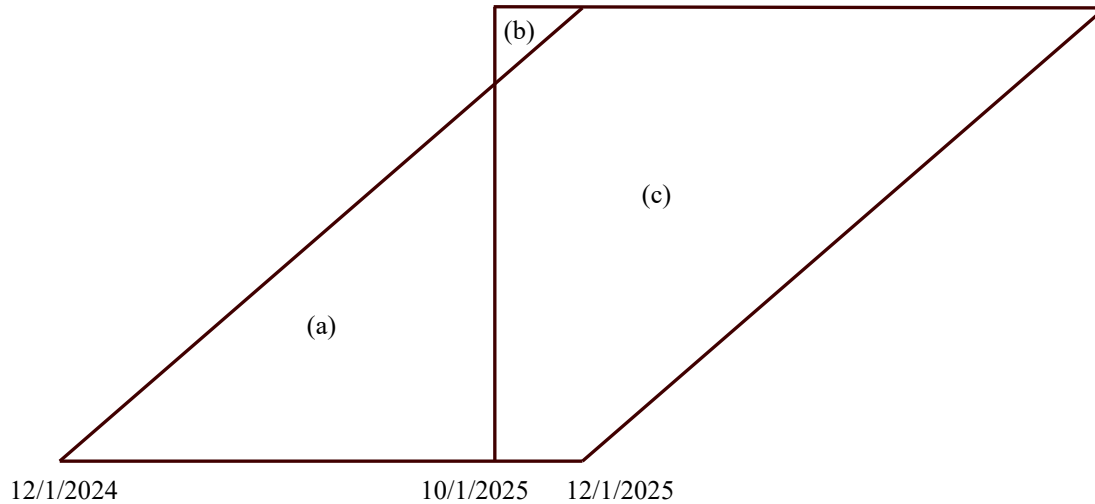


DELAWARE COMPENSATION RATING BUREAU, INC.
F-CLASS FILING

Estimated Effect of 10/1/25 Benefit Change

Effect of 10/1/2025 Benefit Change on a 12/1/2024 Effective Date



(a) This portion of the graph reflects the exposure of the 10/1/2024 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.34722 policy years.

(b) This portion of the graph reflects the exposure of the 10/1/2025 Benefit Level on outstanding policies as respects the current loss cost filing. This area covers 0.01389 policy years.

(c) This portion of the graph reflects the exposure of the 10/1/2025 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.65278 policy years.

(d) Estimated 10/1/2025 Benefit Change = 1.0013

(e) Adjustment to reflect one-year period available to collect premium on 0.6667 years of exposure = 0.6667

(f) Overall effect of 10/1/2025 Benefit Change $(1 + [(e) * [(d) - 1]])$ = 1.0009

INDEX TO BENEFITS

	Page
Exhibit I - Law Summaries	1
Exhibit II - Overall Differences in Benefits	3
Exhibit III - Difference in Benefits for Fatal Cases	4
Exhibit IV - Differences in Benefits for Permanent Total Disability Cases	8
Exhibit V - Difference in Benefits for Major & Minor Permanent Disability	9
Exhibit VI - Differences in Benefits for Temporary Total Disability Cases	11
Exhibit VII - Calculation of Average Weekly Federal Benefits, Fatal Cases @ 10/1/24	13
Exhibit VIII - Calculation of Average Weekly Federal Benefits, Fatal Cases @ 10/1/25	14
Exhibit IX - Calculation of Average Weekly Federal Benefits, Total Disability @ 10/1/24	15
Exhibit X - Calculation of Average Weekly Federal Benefits, Total Disability @ 10/1/25	16
Exhibit XI - Calculation of Average Weekly Benefits, Schedule Permanent Partials	17
Exhibit XII - Calculation of Average Weekly Benefits, Non-Schedule Permanent Partials	18
Exhibit XIII - Delaware Wage Distribution Table	19

EXHIBIT I

SUMMARY OF U. S. L. & H. BENEFITS, EFFECTIVE 10/1/25

<u>Fatal</u>	<u>10/1/24</u>	<u>10/1/25</u>
% Rate of Compensation		
Widow Alone	50%	No Change
Widow and Children	66 2/3%	No Change
One Orphan	50%	No Change
Two or more Orphans	66 2/3%	No Change
One Parent	25%	No Change
Two Parents	50%	No Change
Brother / Sister / Other dependent	20% for each	No Change
Maximum % Rate of Compensation	66 2/3%	No Change
Minimum Weekly Benefit	50% NAWW (a)	50% NAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	200% NAWW (b)
Duration	Life or Remarriage; Age 18 for Child, or 23 if student	No Change
Burial Expense	\$3,000	No Change
Remarriage Award	2 years lump sum	No Change
Special Fund (Non-dependency cases)	\$5,000	No Change
Escalation (e)	4.0%	No Change
<u>Permanent Total Disability</u>		
% Rate of Compensation	66 2/3%	No Change
Minimum Weekly Benefit	Minimum of AWW (c) or 50% NAWW (a)	Minimum of AWW (c) or 50% NAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	200% NAWW (b)
Duration	Length of Disability	No Change
Escalation (e)	4.0%	No Change

EXHIBIT I (CONTINUED)

SUMMARY OF U. S. L. & H. BENEFITS, EFFECTIVE 10/1/25

<u>Temporary Total Disability</u>	<u>10/1/24</u>	<u>10/1/25</u>
% Rate of Compensation	66 2/3 %	No Change
Minimum Weekly Benefit	Minimum of AWW (c) or 50% NAWW (a)	Minimum of AWW (c) or 50% NAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	200% NAWW (b)
Duration	Length of Disability	No Change
Waiting Period/ Retroactive after, days	3 / 14	No Change

Permanent Partial Disability

Scheduled Injuries :

% Rate of Compensation	66 2/3 %	No Change
Minimum / Maximum Weekly Benefit	- / 200% NAWW (a)	- / 200% NAWW (b)
Duration	As per Schedule	No Change

Non-Scheduled Injuries :

% Rate of Compensation	66 2/3 % LOEC (d)	No Change
Minimum / Maximum Weekly Benefit	- / 200% NAWW (a)	- / 200% NAWW (b)
Duration	Length of Disability	No Change

(a) NAWW, Effective 10/1/24 \$ 999.90 (Estimate)
 50% NAWW \$ 499.95
 200% NAWW \$ 1,999.79

(b) NAWW, Effective 10/1/25 \$ 1,037.89 (Estimate)
 50% NAWW \$ 518.95
 200% NAWW \$ 2,075.78

(c) AWW = Delaware Statewide Average Weekly Wage
 Effective 7/1/25 \$ 1,356.20 (Estimate)

(d) LOEC = Loss of Earning Capacity, assumed to be equal to Wage Loss

(e) Adjusted annually each October 1 by increase in NAWW, limited to 5%.

EXHIBIT II

OVERALL DIFFERENCE IN BENEFITS

<u>Type of Injury</u>	(1) <u>Losses (a)</u>	(2) <u>Ratio</u>	(3) (1) * (2) <u>Modified Losses</u>
Death	147,594	1.0097	149,026
Permanent Total	208,037	1.0058	209,243
Major Permanent Partial	1,105,845	1.0010	1,106,951
Minor Permanent Partial	814,766	1.0007	815,337
Temporary Total	778,000	1.0058	782,512
Medical	3,789,281	1.0000	3,789,281
Total	6,843,523	1.0013	6,852,350

(a) Delaware 5-year losses in hundreds, from Table II, December 1, 2023 Rate and Loss Cost Filing.

EXHIBIT III

CALCULATION OF DIFFERENCE IN BENEFITS FOR FATAL CASES

	<u>10/1/24</u>	<u>10/1/25</u>
1. Cost of Dependency (Exhibits III-A, III-B)	1,145,453,013	1,156,605,364
2. Remarriage Award (a), (b)	5,564,994	5,618,265
3. Burial Cost (Allowance * 1,000 Cases)	3,000,000	3,000,000
4. Second Injury Fund (147 Cases * \$5,000)	735,000	735,000
5. Total Cost { (1)+(2)+(3)+(4) }	1,154,753,007	1,165,958,629
6. Ratio		1.0097

(a) Calculation of Remarriage Award	<u>10/1/24</u>	<u>10/1/25</u>
1. Number of Cases, Widow Alone	356	356
2. Remarriage Value (Exhibit III-C)	0.0486	0.0486
3. Number of Cases, Widow w/ children	427	427
4. Remarriage Value (Exhibit III-C)	0.1346	0.1346
5. Average Weekly Benefit (Exhibit VII, VIII)	715.60	722.45
6. Award: ((#1 * #2) + (#3 * #4)) * #5 * 104 weeks	5,564,994	5,618,265

(a) USL&H Includes 4.0% escalation

(b) From 2013 US Life Tables for Total Female Population.

Remarriage Values from 1979 NCCI Remarriage Table, 1982 PCAS Vol. LXIX, pg. 94

EXHIBIT III-A

VALUATION OF FATAL BENEFITS LAW, EFFECTIVE 10/1/24

(1) # Of Cases	(2) Person Receiving Compensation	(3) # Of Dependents	(4) Average Pension Age	(5) Annuity Symbol	(6) Annuity Value (b)	(7) Average Weekly Benefit (c)	(8) Monetary Cost (1)x(6)x(7)
147	None	None	xxx	xxx	xxx	xxx	xxx
356	Widow alone	1	53	$\bar{a} \overline{53:\text{life}}$	1,617.46	715.60	412,053,758
136	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	715.60	161,184,034
	with child	1	11	$a \overline{442}$	451.16	928.91	56,995,837
129	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	715.60	152,887,797
	with children	2	11	$a \overline{442}$	451.16	928.91	54,062,228
82	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	715.60	97,184,491
	with children	3	11	$a \overline{442}$	451.16	928.91	34,365,137
42	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	715.60	49,777,422
	with children	4	11	$a \overline{442}$	451.16	928.91	17,601,655
22	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	715.60	26,073,888
	with children	5	11	$a \overline{442}$	451.16	928.91	9,219,915
16	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	715.60	18,962,828
	with children (>5)	7 (a)	11	$a \overline{442}$	451.16	928.91	6,705,393
16	Orphan	1	10	$a \overline{494}$	505.46	715.60	5,787,315
10	Orphans	2	10	$a \overline{494}$	505.46	928.91	4,695,268
7	Orphans	3	10	$a \overline{494}$	505.46	928.91	3,286,688
3	Orphans	4	10	$a \overline{494}$	505.46	928.91	1,408,581
1	Orphans (more than 4)	5 (a)	10	$a \overline{494}$	505.46	928.91	469,527
13	Parent	1	58	$\bar{a} \overline{58:\text{life}}$	1,387.04	362.07	6,528,672
17	Parents	2	48	$\bar{a} \overline{48:\text{life}}$	1,902.64	715.60	23,145,996
1	Brother or Sister	1	23	$\bar{a} \overline{23:\text{life}}$	3,426.95	289.87	993,370
2	Other Dependents	1 (a)	21	$\bar{a} \overline{21:\text{life}}$	3,558.86	289.87	2,063,213
1000	Total						1,145,453,013

(a) Average

(b) Includes 4.0% escalation

(c) Exhibit VII

EXHIBIT III-B

VALUATION OF FATAL BENEFITS LAW, EFFECTIVE 10/1/25

(1) # Of Cases	(2) Person Receiving Compensation	(3) # Of Dependents	(4) Average Pension Age	(5) Annuity Symbol	(6) Annuity Value (b)	(7) Average Weekly Benefit (c)	(8) Monetary Cost (1)x(6)x(7)
147	None	None	xxx	xxx	xxx	xxx	xxx
356	Widow alone	1	53	$\bar{a} \overline{53:\text{life}}$	1,617.46	722.45	415,998,096
136	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	722.45	162,726,950
	with child	1	11	$a \overline{442}$	451.16	938.72	57,597,756
129	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	722.45	154,351,298
	with children	2	11	$a \overline{442}$	451.16	938.72	54,633,166
82	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	722.45	98,114,779
	with children	3	11	$a \overline{442}$	451.16	938.72	34,728,059
42	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	722.45	50,253,911
	with children	4	11	$a \overline{442}$	451.16	938.72	17,787,542
22	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	722.45	26,323,477
	with children	5	11	$a \overline{442}$	451.16	938.72	9,317,284
16	Widow	1	41	$8.5 \overline{a} \overline{41:\text{life}}$	1,656.20	722.45	19,144,347
	with children (>5)	7 (a)	11	$a \overline{442}$	451.16	938.72	6,776,207
16	Orphan	1	10	$a \overline{494}$	505.46	722.45	5,842,713
10	Orphans	2	10	$a \overline{494}$	505.46	938.72	4,744,854
7	Orphans	3	10	$a \overline{494}$	505.46	938.72	3,321,398
3	Orphans	4	10	$a \overline{494}$	505.46	938.72	1,423,456
1	Orphans (more than 4)	5 (a)	10	$a \overline{494}$	505.46	938.72	474,485
13	Parent	1	58	$\bar{a} \overline{58:\text{life}}$	1,387.04	365.56	6,591,602
17	Parents	2	48	$\bar{a} \overline{48:\text{life}}$	1,902.64	722.45	23,367,559
1	Brother or Sister	1	23	$\bar{a} \overline{23:\text{life}}$	3,426.95	292.70	1,003,068
2	Other Dependents	1 (a)	21	$\bar{a} \overline{21:\text{life}}$	3,558.86	292.70	2,083,357
1000	Total						1,156,605,364

(a) Average

(b) Includes 4.0% escalation

(c) Exhibit VIII

EXHIBIT III-C

CALCULATION OF REMARRIAGE VALUES

(1) Average Age x	(2) # of Cases		(4) $\frac{R[x]}{D[x]}$ (b)	(5) (2)x(4)	(6) (3)x(4)
	Widow Alone	Widow w/ children			
17	1	-	0.97254	0.97254	-
22	-	-	0.71788	-	-
27	2	1	0.54062	1.08124	0.54062
32	7	9	0.38301	2.68107	3.44709
37	6	25	0.25899	1.55394	6.47475
42	6	28	0.16951	1.01706	4.74628
47	13	23	0.10830	1.40790	2.49090
52	27	22	0.06756	1.82412	1.48632
57	31	24	0.04086	1.26666	0.98064
62	43	15	0.02368	1.01824	0.35520
67	66	5	0.01291	0.85206	0.06455
72	44	1	0.00654	0.28776	0.00654
77	24	-	0.00307	0.07368	-
82	14	-	0.00132	0.01848	-
87	5	-	0.00051	0.00255	-
Total	289	153	3.30730	14.05730	20.59289

Remarriage Values (a)

Widow alone = (5 Total) / (2 Total) =	0.0486
Widow with children = (6 Total) / (3 Total) =	0.1346

(a) Present value of percent of distribution remarrying, includes 4.0% escalation

(b) From 2013 US Life Tables for Total Female Population.

Remarriage Values from 1979 NCCI Remarriage Table, 1982 PCAS Vol. LXIX, pg. 94

EXHIBIT IV

CALCULATION OF DIFFERENCE IN BENEFITS
PERMANENT TOTAL DISABILITY CASES

	<u>10/1/24</u>	<u>10/1/25</u>
1. Annuity Symbol	$\bar{a}_{49:\overline{\text{life}}}$	$\bar{a}_{49:\overline{\text{life}}}$
2. Annuity Value (a), (b)	1,848.04	1,848.04
3. Average Weekly Benefit (Exhibits IX, X)	899.38	904.56
4. Cost of 1,000 Cases { (2)x(3)x1,000 }	1,662,093,732	1,671,666,599
5. Ratio		1.0058

(a) Includes 4.0% escalation per annum
(b) From 2013 US Life Tables for Total Population

EXHIBIT V

COMPARISON OF BENEFITS
MAJOR & MINOR PERMANENT PARTIAL

(1) Type	(2) Number (a)	(3) Duration (a)	(4) (2)*(3)	(5) Average Weekly Benefit	(6) Total Cost (4)*(5)
<u>A. Major Permanent</u>					
Benefit Level, effective 10/1/24					
Dismemberment	27	245.85	6,638	885.40 (b)	5,877,285
Healing Period	503	25.76	12,957	899.38 (c)	11,653,267
Other (Loss of Use)	476	141.87	67,530	885.40	59,791,062
Non-Schedule	497 (d)	1,132.54 (g)	562,875	361.70 (f)	203,591,888
Total Cost					<u>280,913,502</u>
Benefit Level, effective 10/1/25					
Dismemberment	27	245.85	6,638	888.33 (b)	5,896,735
Healing Period	503	25.76	12,957	904.56 (e)	11,720,384
Other (Loss of Use)	476	141.87	67,530	888.33	59,988,925
Non-Schedule	497 (d)	1,132.54 (g)	562,875	361.70 (f)	203,591,888
Total Cost					<u>281,197,932</u>
Ratio					1.0010

B. Minor Permanent

Benefit Level, effective 10/1/24					
Dismemberment	194	24.69	4,790	885.40	4,241,066
Healing Period	2,196	7.30	16,031	899.38	14,417,961
Other (Loss of Use)	2,002	25.38	50,811	885.40	44,988,059
Non-Schedule	1,120 (d)	1,132.54 (g)	1,268,450	226.08 (f)	286,771,176
Total Cost					<u>350,418,262</u>
Benefit Level, effective 10/1/25					
Dismemberment	194	24.69	4,790	888.33	4,255,101
Healing Period	2,196	7.30	16,031	904.56	14,501,001
Other (Loss of Use)	2,002	25.38	50,811	888.33	45,136,936
Non-Schedule	1,120 (d)	1,132.54 (g)	1,268,450	226.08 (f)	286,771,176
Total Cost					<u>350,664,214</u>
Ratio					1.0007

(a) Exhibit V-A

(b) Exhibit XI

(c) Exhibit IX

(d) "Workers' Compensation Injury Table" published by the National Council on Compensation Insurance, Inc.

(e) Exhibit X

(f) Exhibit XII

(g) $(\bar{N} 37 / D 37) * 52$, no escalation, from 2013 US Life Table for Total Population

EXHIBIT V-A

SCHEDULE BENEFIT PROVISIONS
MAJOR & MINOR PERMANENT DISABILITY

Type of Benefit	(1) # of Cases (a)	(2) Avg. % Loss	(3) Schedule at 100%	(4) (2) * (3) Duration	(5) Healing Period
I. Major Permanent					
A. Dismemberment Cases					
Arm (at or above elbow)	4	100	312	312	33
Arm (below elbow)	3	100	244	244	18
Hand	5	100	244	244	29
Leg (at or above knee)	6	100	288	288	34
Leg (below knee)	3	100	205	205	39
Foot	3	100	205	205	26
Eye (enucleation)	3	100	160	160	20
Total or Average (b)	27			245.85	29.26
B. Other Than Dismemberment					
Arm (loss of use)	81	53	312	165.36	27
Hand (loss of use)	139	56	244	136.64	20
Leg (loss of use)	145	53	288	152.64	34
Foot (loss of use)	69	51	205	104.55	25
Eye (loss of use)	38	88	160	140.80	14
Hearing (loss of hearing)	4	56	200	112.00	3
Total or Average (b)	476			141.87	25.56
Average Major Member Healing Period (b)					25.76
II. Minor Permanent					
A. Dismemberment Cases					
Thumb - 1st phalange	23	100	37.50	37.50	6
Thumb - 2nd phalange	5	100	75.00	75.00	6
Index Finger - 1st phalange	48	100	23.00	23.00	5
Index Finger - 2nd phalange	18	100	46.00	46.00	8
Middle Finger - 1st phalange	32	100	15.00	15.00	3
Middle Finger - 2nd phalange	11	100	30.00	30.00	7
Ring Finger - 1st phalange	19	100	12.50	12.50	4
Ring Finger - 2nd phalange	8	100	25.00	25.00	4
Little Finger - 1st phalange	15	100	7.50	7.50	2
Little Finger - 2nd phalange	8	100	15.00	15.00	5
Great Toe - 1st phalange	2	100	19.00	19.00	6
Great Toe - 2nd phalange	1	100	38.00	38.00	12
Other Toes	4	100	16.00	16.00	9
Total or Average (b)	194			24.69	4.96
B. Other Than Dismemberment Cases					
Hearing - One ear	10	37	52	19.24	3
Thumb (loss of use)	164	25	75	18.75	4
Index Finger (loss of use)	216	32	46	14.72	4
Middle Finger (loss of use)	152	29	30	8.70	3
Ring Finger (loss of use)	98	31	25	7.75	3
Little Finger (loss of use)	95	36	15	5.40	3
Great Toe (loss of use)	50	26	38	9.88	4
Other Toes (loss of use)	21	29	16	4.64	2
Other Major Members (loss of use)	1,196			34.43	10.24
Total or Average (b)	2,002			25.38	7.53
Average Major Member Healing Period (b)					7.30

(a) From the "Workers' Compensation Injury Table" published by the National Council on Compensation Insurance, Inc.
(b) Total for column (1), Average for columns (4) and (5) using column (1) as weights.

EXHIBIT VI

CALCULATION OF DIFFERENCE IN BENEFITS
TEMPORARY TOTAL DISABILITY CASES

	<u>10/1/24</u>	<u>10/1/25</u>
1. Waiting Period	3	3
2. Retroactive After	14	14
3. Total Days Disability Based on #1 (a)	2,776,360	2,776,360
4. Additional Days Disability Based on #2 (a), (b)	117,735	117,735
5. Cost in Units of Weeks Wages [(#3+#4)/7]	413,442	413,442
6. Average Weekly Benefit (Exhibits IX,X)	899.38	904.56
7. Total Monetary Cost (#5*#6)	371,841,466	373,983,096
8. Ratio		1.0058

(a) Exhibit VI-A

(b) #1 * Value from Exhibit VI-A based on #2

EXHIBIT VI-A

WORKERS COMPENSATION INJURY TABLE*
TEMPORARY TOTAL

(1) Duration (Days)	(2) # of Cases	(3) Summa. of (2) Upward	(4) Total Disability (Days)	(1) Duration (Days)	(2) # of Cases	(3) Summa. of (2) Upward	(4) Total Disability (Days)
1	8,973	103,371	3,060,329	22	854	28,879	1,909,602
2	8,198	94,398	2,956,958	23	910	28,025	1,880,723
3	6,236	86,200	2,862,560	24	961	27,115	1,852,698
4	7,077	79,964	2,776,360	25	762	26,154	1,825,583
5	6,437	72,887	2,696,396	26	590	25,392	1,799,429
6	5,156	66,450	2,623,509	27	467	24,802	1,774,037
7	4,854	61,294	2,557,059	28	1,480	24,335	1,749,235
8	2,351	56,440	2,495,765	29	532	22,855	1,724,900
9	2,407	54,089	2,439,325	30	604	22,323	1,702,045
10	2,865	51,682	2,385,236	31	655	21,719	1,679,722
11	2,665	48,817	2,333,554	32	603	21,064	1,658,003
12	2,156	46,152	2,284,737	33	437	20,461	1,636,939
13	1,891	43,996	2,238,585	34	376	20,024	1,616,478
14	2,860	42,105	2,194,589	35	894	19,648	1,596,454
15	1,563	39,245	2,152,484	36	389	18,754	1,576,806
16	1,621	37,682	2,113,239	37	390	18,365	1,558,052
17	1,703	36,061	2,075,557	38	442	17,975	1,539,687
18	1,486	34,358	2,039,496	39	424	17,533	1,521,712
19	1,096	32,872	2,005,138	40	287	17,109	1,504,179
20	888	31,776	1,972,266	41	274	16,822	1,487,070
21	2,009	30,888	1,940,490	42	1,160	16,548	1,470,248

*Excerpt from National Council on Compensation Insurance, Inc. 1976 Injury Table

EXHIBIT VII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL

1. Effective Date of Comp Law		10/1/24		
2. Rate of Compensation (a)	0.2000	0.2500	0.5000	0.6667
3. Minimum Weekly Benefit	xx	xx	xx	xx
4. Maximum Weekly Benefit	1,999.79	1,999.79	1,999.79	1,999.79
5. Effective Wage for #3 (NAWW)	999.90	999.90	999.90	999.90
6. Effective Wage for #4 (#4 / #2)	9,998.95	7,999.16	3,999.58	2,999.69
7. Average Weekly Wage	1,356.20	1,356.20	1,356.20	1,356.20
8. Ratio to Average for #3 (#2 * #5 / #7)	0.147	0.184	0.369	0.492
9. Ratio to Average for #5 (#5 / #7)	0.737	0.737	0.737	0.737
10. Ratio to Average for #6 (#6 / #7)	7.373	5.898	2.949	2.212
11. Line #8 Adjusted to Nearest .01	0.15	0.18	0.37	0.49
12. Line #9 Adjusted to Nearest .01	0.74	0.74	0.74	0.74
13. Line #10 Adjusted to Nearest .01	7.37	5.90	2.95	2.21
14. B for #11	0.12	0.22	2.91	8.39
15. B for #12	30.15	30.15	30.15	30.15
16. B for #13	100.00	100.00	97.97	92.77
17. #16 - #15	69.85	69.85	67.82	62.62
18. #14 / #2	0.60	0.88	5.82	12.59
19. A for #11	1.07	1.56	9.34	20.13
20. A for #12	50.49	50.49	50.49	50.49
21. A for #13	100.00	100.00	99.47	97.67
22. #9 * (#20 - #19)	36.42	36.06	30.33	22.38
23. #10 * (100 - #21)	0.00	0.00	1.56	5.15
24. Limit Factor as % (#17 + #18 + #22 + #23)	106.87	106.79	105.53	102.74
25. Effective Average Weekly Wage (#24 * #7 / 100)	1,449.37	1,448.29	1,431.20	1,393.36
26. Average Weekly Benefit (#25 * #2)	289.87	362.07	715.60	928.91

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT VIII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL

1. Effective Date of Comp Law		10/1/25		
2. Rate of Compensation (a)	0.2000	0.2500	0.5000	0.6667
3. Minimum Weekly Benefit	xx	xx	xx	xx
4. Maximum Weekly Benefit	2,075.78	2,075.78	2,075.78	2,075.78
5. Effective Wage for #3 (NAWW)	1,037.89	1,037.89	1,037.89	1,037.89
6. Effective Wage for #4 (#4 / #2)	10,378.90	8,303.12	4,151.56	3,113.51
7. Average Weekly Wage	1,356.20	1,356.20	1,356.20	1,356.20
8. Ratio to Average for #3 (#2 * #5 / #7)	0.153	0.191	0.383	0.510
9. Ratio to Average for #5 (#5 / #7)	0.765	0.765	0.765	0.765
10. Ratio to Average for #6 (#6 / #7)	7.653	6.122	3.061	2.296
11. Line #8 Adjusted to Nearest .01	0.15	0.19	0.38	0.51
12. Line #9 Adjusted to Nearest .01	0.77	0.77	0.77	0.77
13. Line #10 Adjusted to Nearest .01	7.65	6.12	3.06	2.30
14. B for #11	0.12	0.26	3.23	9.70
15. B for #12	32.90	32.90	32.90	32.90
16. B for #13	100.00	100.00	98.35	93.77
17. #16 - #15	67.10	67.10	65.45	60.87
18. #14 / #2	0.60	1.04	6.46	14.55
19. A for #11	1.07	1.76	10.05	22.36
20. A for #12	53.63	53.63	53.63	53.63
21. A for #13	100.00	100.00	99.58	98.05
22. #9 * (#20 - #19)	40.21	39.68	33.34	23.92
23. #10 * (100 - #21)	0.00	0.00	1.29	4.48
24. Limit Factor as % (#17 + #18 + #22 + #23)	107.91	107.82	106.54	103.82
25. Effective Average Weekly Wage (#24 * #7 / 100)	1,463.48	1,462.25	1,444.90	1,408.01
26. Average Weekly Benefit (#25 * #2)	292.70	365.56	722.45	938.72

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT IX

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/24

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,999.79
2. Statewide Average Weekly Wage	1,356.20
3. Minimum Wage to Receive Maximum Benefits	2,999.69
4. Ratio #3 / #2	2.212
5. #4 to Nearest 0.01	2.21
6. A for #5	97.67
7. 100 - #6	2.33
8. #1 * #7 / 100	46.5951
(II) Workers at 2/3 Wages	
9. Maximum Wage	2,999.68
10. Minimum Wage	749.93
11. #9 / #2	2.212
12. #10 / #2	0.553
13. #11 to Nearest 0.01	2.21
14. #12 to Nearest 0.01	0.55
15. B for #13	92.77
16. B for #14	12.64
17. #15 - #16	80.13
18. (2/3 * #17 * #2) / 100	724.4820
(III) Workers at 1/2 NAWW	
19. Maximum Wage	749.92
20. Minimum Wage	499.95
21. #19 / #2	0.553
22. #20 / #2	0.369
23. #21 to Nearest 0.01	0.55
24. #22 to Nearest 0.01	0.37
25. A for #23	27.11
26. A for #24	9.34
27. #25 - #26	17.77
28. #27 * 1/2 NAWW / 100	88.8411
(IV) Workers at 100% of Wages	
29. Maximum Wage	499.94
30. #29 / #2	0.369
31. #30 to Nearest 0.01	0.37
32. B for #31	2.91
33. #32 * #2 / 100	39.4654
34. #8 + #18 + #28 + #33	899.38

EXHIBIT X

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/25

(I) Workers at Maximum	
1. Maximum Weekly Compensation	2,075.78
2. Statewide Average Weekly Wage	1,356.20
3. Minimum Wage to Receive Maximum Benefits	3,113.68
4. Ratio #3 / #2	2.296
5. #4 to Nearest 0.01	2.30
6. A for #5	98.05
7. 100 - #6	1.95
8. #1 * #7 / 100	40.4777
(II) Workers at 2/3 Wages	
9. Maximum Wage	3,113.67
10. Minimum Wage	778.42
11. #9 / #2	2.296
12. #10 / #2	0.574
13. #11 to Nearest 0.01	2.30
14. #12 to Nearest 0.01	0.57
15. B for #13	93.77
16. B for #14	14.26
17. #15 - #16	79.51
18. (2/3 * #17 * #2) / 100	718.8764
(III) Workers at 1/2 NAWW	
19. Maximum Wage	778.41
20. Minimum Wage	518.95
21. #19 / #2	0.574
22. #20 / #2	0.383
23. #21 to Nearest 0.01	0.57
24. #22 to Nearest 0.01	0.38
25. A for #23	29.59
26. A for #24	10.05
27. #25 - #26	19.54
28. #27 * 1/2 NAWW / 100	101.4028
(IV) Workers at 100% of Wages	
29. Maximum Wage	518.94
30. #29 / #2	0.383
31. #30 to Nearest 0.01	0.38
32. B for #31	3.23
33. #32 * #2 / 100	43.8053
34. #8 + #18 + #28 + #33	904.56

EXHIBIT XI

CALCULATION OF AVERAGE WEEKLY BENEFIT - SCHEDULE PERMANENT PARTIAL DISABILITY

10/1/24

(1) <u>Wage Interval</u>	(2) % of Avg. Wage <u>(1) / AWW</u>	(3) <u>% in Wage Bracket</u> <u>Workers</u>	(4) <u>Wages</u>	(5) Avg. Wage <u>AWW*((4)/(3))</u>	(6) Avg. Weekly <u>Benefit</u>	
Under 2,999.69 (a)	0.00 - 2.21	97.67	92.77	1288.16	858.82	[(5)*.6667]
Over 2,999.69	Over 2.21	2.33	7.23	4208.29	1999.79	(Max)

$$\frac{\text{SUM OF ((3) * (6))}}{100} = 885.40$$

$$(a) 2 \text{ NAWW} / (.6667) = 1,999.79 / 0.6667 = 2,999.69$$

10/1/25

(1) <u>Wage Interval</u>	(2) % of Avg. Wage <u>(1) / AWW</u>	(3) <u>% in Wage Bracket</u> <u>Workers</u>	(4) <u>Wages</u>	(5) Avg. Wage <u>AWW*((4)/(3))</u>	(6) Avg. Weekly <u>Benefit</u>	
Under 3,113.67 (b)	0.00 - 2.30	98.05	93.77	1297.00	864.71	[(5)*.6667]
Over 3,113.67	Over 2.30	1.95	6.23	4332.89	2075.78	(Max)

$$\frac{\text{SUM OF ((3) * (6))}}{100} = 888.33$$

$$(b) 2 \text{ NAWW} / (.6667) = 2,075.78 / 0.6667 = 3,113.67$$

EXHIBIT XII

CALCULATION OF AVERAGE WEEKLY BENEFIT
NON-SCHEDULE PERMANENT PARTIAL

1. Class of Injury	Major	Minor	Major	Minor
	10/1/24		10/1/25	
2. Effective Date of Comp Law				
3. Rate of Compensation	0.2667	0.1667	0.2667	0.1667
4. Minimum Weekly Benefit	0.00	0.00	0.00	0.00
5. Maximum Weekly Benefit	1,999.79	1,999.79	2,075.78	2,075.78
6. Effective Weekly Wage for Min. (#4 / #3)	0.00	0.00	0.00	0.00
7. Effective Weekly Wage for Max. (#5 / #3)	7,498.28	11,996.34	7,783.20	12,452.19
8. Average Weekly Wage	1,356.20	1,356.20	1,356.20	1,356.20
9. Ratio to AWW for Min. (#6 / #8)	0.000	0.000	0.000	0.000
10. Ratio to AWW for Max. (#7 / #8)	5.529	8.846	5.739	9.182
11. Line #9 Adjusted to Nearest .01	0.00	0.00	0.00	0.00
12. Line #10 Adjusted to Nearest .01	5.53	8.85	5.74	9.18
13. B for #11	0.00	0.00	0.00	0.00
14. B for #12	100.00	100.00	100.00	100.00
15. #14 - #13	100.00	100.00	100.00	100.00
16. A for #11	0.00	0.00	0.00	0.00
17. A for #12	100.00	100.00	100.00	100.00
18. 100 - #17	0.00	0.00	0.00	0.00
19. #9 * #16	0.00	0.00	0.00	0.00
20. #10 * #18	0.00	0.00	0.00	0.00
21. Limit Factor as % (#15 + #19 + #20)	100.00	100.00	100.00	100.00
22. Effective Average Weekly Wage (#21 * #8 / 100)	1,356.20	1,356.20	1,356.20	1,356.20
23. Average Weekly Benefit (#22 * #3)	361.70	226.08	361.70	226.08

DELAWARE WAGE DISTRIBUTION TABLE*

R = Ratio to Average Wage

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

B = Percentage of wages received by the percentage of workers in Column A

R	A	B	R	A	B	R	A	B
0.01	0.0300	0.0000	0.55	27.1100	12.6400	1.09	76.2700	56.9300
0.02	0.0600	0.0000	0.56	28.3500	13.4300	1.10	76.7700	57.5700
0.03	0.1000	0.0000	0.57	29.5900	14.2600	1.11	77.2600	58.2000
0.04	0.1400	0.0000	0.58	30.8500	15.1000	1.12	77.7400	58.8200
0.05	0.1900	0.0100	0.59	32.1200	15.9600	1.13	78.2100	59.4300
0.06	0.2400	0.0100	0.60	33.3900	16.8500	1.14	78.6700	60.0400
0.07	0.3000	0.0200	0.61	34.6700	17.7500	1.15	79.1200	60.6400
0.08	0.3600	0.0200	0.62	35.9500	18.6600	1.16	79.5600	61.2300
0.09	0.4400	0.0300	0.63	37.2300	19.5900	1.17	79.9900	61.8100
0.10	0.5200	0.0400	0.64	38.5000	20.5400	1.18	80.4200	62.3900
0.11	0.6100	0.0500	0.65	39.7700	21.4900	1.19	80.8300	62.9600
0.12	0.7100	0.0600	0.66	41.0300	22.4500	1.20	81.2400	63.5200
0.13	0.8200	0.0800	0.67	42.2700	23.4100	1.21	81.6300	64.0800
0.14	0.9400	0.1000	0.68	43.5100	24.3800	1.22	82.0200	64.6200
0.15	1.0700	0.1200	0.69	44.7200	25.3500	1.23	82.4000	65.1600
0.16	1.2200	0.1500	0.70	45.9200	26.3200	1.24	82.7700	65.7000
0.17	1.3800	0.1800	0.71	47.1000	27.2900	1.25	83.1400	66.2200
0.18	1.5600	0.2200	0.72	48.2500	28.2500	1.26	83.4900	66.7400
0.19	1.7600	0.2600	0.73	49.3800	29.2000	1.27	83.8400	67.2500
0.20	1.9700	0.3100	0.74	50.4900	30.1500	1.28	84.1800	67.7600
0.21	2.2000	0.3700	0.75	51.5600	31.0800	1.29	84.5200	68.2600
0.22	2.4500	0.4300	0.76	52.6100	32.0000	1.30	84.8400	68.7500
0.23	2.7200	0.5000	0.77	53.6300	32.9000	1.31	85.1600	69.2300
0.24	3.0100	0.5800	0.78	54.6100	33.7900	1.32	85.4800	69.7100
0.25	3.3300	0.6800	0.79	55.5600	34.6600	1.33	85.7800	70.1800
0.26	3.6700	0.7800	0.80	56.4800	35.5100	1.34	86.0800	70.6400
0.27	4.0400	0.8900	0.81	57.3700	36.3400	1.35	86.3700	71.1000
0.28	4.4300	1.0200	0.82	58.2200	37.1500	1.36	86.6600	71.5500
0.29	4.8500	1.1600	0.83	59.0600	37.9600	1.37	86.9400	71.9900
0.30	5.3000	1.3200	0.84	59.8900	38.7600	1.38	87.2200	72.4300
0.31	5.7800	1.4900	0.85	60.7000	39.5600	1.39	87.4800	72.8600
0.32	6.2900	1.6800	0.86	61.5000	40.3500	1.40	87.7500	73.2900
0.33	6.8400	1.8900	0.87	62.2900	41.1400	1.41	88.0000	73.7100
0.34	7.4100	2.1100	0.88	63.0600	41.9300	1.42	88.2500	74.1200
0.35	8.0200	2.3600	0.89	63.8100	42.7000	1.43	88.5000	74.5300
0.36	8.6600	2.6300	0.90	64.5600	43.4800	1.44	88.7400	74.9300
0.37	9.3400	2.9100	0.91	65.2900	44.2500	1.45	88.9800	75.3200
0.38	10.0500	3.2300	0.92	66.0000	45.0100	1.46	89.2100	75.7100
0.39	10.8000	3.5600	0.93	66.7100	45.7600	1.47	89.4300	76.0900
0.40	11.5800	3.9200	0.94	67.4000	46.5100	1.48	89.6500	76.4700
0.41	12.3900	4.3100	0.95	68.0700	47.2600	1.49	89.8700	76.8400
0.42	13.2400	4.7200	0.96	68.7400	47.9900	1.50	90.0800	77.2100
0.43	14.1300	5.1600	0.97	69.3900	48.7200	1.51	90.2900	77.5700
0.44	15.0500	5.6300	0.98	70.0300	49.4500	1.52	90.4900	77.9200
0.45	16.0000	6.1300	0.99	70.6500	50.1600	1.53	90.6900	78.2700
0.46	16.9900	6.6500	1.00	71.2700	50.8700	1.54	90.8800	78.6200
0.47	18.0000	7.2000	1.01	71.8700	51.5700	1.55	91.0700	78.9600
0.48	19.0500	7.7800	1.02	72.4600	52.2700	1.56	91.2500	79.2900
0.49	20.1300	8.3900	1.03	73.0400	52.9600	1.57	91.4400	79.6200
0.50	21.2300	9.0300	1.04	73.6000	53.6400	1.58	91.6100	79.9400
0.51	22.3600	9.7000	1.05	74.1600	54.3100	1.59	91.7900	80.2600
0.52	23.5200	10.3900	1.06	74.7000	54.9800	1.60	91.9600	80.5800
0.53	24.7000	11.1100	1.07	75.2400	55.6400	1.61	92.1200	80.8800
0.54	25.9000	11.8600	1.08	75.7600	56.2900	1.62	92.2900	81.1900

DELAWARE WAGE DISTRIBUTION TABLE*

R = Ratio to Average Wage

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

B = Percentage of wages received by the percentage of workers in Column A

R	A	B	R	A	B	R	A	B
1.63	92.6400	81.6300	2.17	97.5100	92.2400	2.71	99.1300	96.8100
1.64	92.7900	81.9200	2.18	97.5600	92.3600	2.72	99.1500	96.8600
1.65	92.9400	82.2100	2.19	97.6100	92.4800	2.73	99.1700	96.9200
1.66	93.0800	82.4800	2.20	97.6500	92.6000	2.74	99.1800	96.9700
1.67	93.2200	82.7600	2.21	97.7000	92.7200	2.75	99.2000	97.0200
1.68	93.3600	83.0300	2.22	97.7400	92.8400	2.76	99.2200	97.0700
1.69	93.4900	83.3000	2.23	97.7900	92.9500	2.77	99.2300	97.1200
1.70	93.6300	83.5600	2.24	97.8300	93.0600	2.78	99.2500	97.1700
1.71	93.7600	83.8200	2.25	97.8700	93.1700	2.79	99.2600	97.2200
1.72	93.8800	84.0700	2.26	97.9100	93.2800	2.80	99.2800	97.2700
1.73	94.0000	84.3200	2.27	97.9500	93.3900	2.81	99.2900	97.3200
1.74	94.1300	84.5700	2.28	97.9900	93.5000	2.82	99.3000	97.3600
1.75	94.2400	84.8100	2.29	98.0300	93.6000	2.83	99.3200	97.4100
1.76	94.3600	85.0500	2.30	98.0700	93.7100	2.84	99.3300	97.4600
1.77	94.4700	85.2900	2.31	98.1100	93.8100	2.85	99.3500	97.5000
1.78	94.5800	85.5200	2.32	98.1400	93.9100	2.86	99.3600	97.5400
1.79	94.6900	85.7500	2.33	98.1800	94.0000	2.87	99.3700	97.5900
1.80	94.8000	85.9700	2.34	98.2100	94.1000	2.88	99.3800	97.6300
1.81	94.9000	86.2000	2.35	98.2500	94.2000	2.89	99.4000	97.6700
1.82	95.0000	86.4100	2.36	98.2800	94.2900	2.90	99.4100	97.7100
1.83	95.1000	86.6300	2.37	98.3200	94.3800	2.91	99.4200	97.7500
1.84	95.2000	86.8400	2.38	98.3500	94.4700	2.92	99.4300	97.7900
1.85	95.3000	87.0500	2.39	98.3800	94.5600	2.93	99.4400	97.8300
1.86	95.3900	87.2500	2.40	98.4100	94.6500	2.94	99.4600	97.8700
1.87	95.4800	87.4500	2.41	98.4400	94.7400	2.95	99.4700	97.9100
1.88	95.5700	87.6500	2.42	98.4700	94.8200	2.96	99.4800	97.9500
1.89	95.6600	87.8500	2.43	98.5000	94.9100	2.97	99.4900	97.9900
1.90	95.7500	88.0400	2.44	98.5300	94.9900	2.98	99.5000	98.0200
1.91	95.8300	88.2300	2.45	98.5600	95.0700	2.99	99.5100	98.0600
1.92	95.9100	88.4100	2.46	98.5900	95.1500	3.00	99.5200	98.1000
1.93	96.0000	88.6000	2.47	98.6100	95.2300	3.01	99.5300	98.1300
1.94	96.0700	88.7800	2.48	98.6400	95.3100	3.02	99.5400	98.1700
1.95	96.1500	88.9600	2.49	98.6700	95.3900	3.03	99.5500	98.2000
1.96	96.2300	89.1300	2.50	98.6900	95.4600	3.04	99.5600	98.2300
1.97	96.3000	89.3000	2.51	98.7200	95.5400	3.05	99.5700	98.2700
1.98	96.3800	89.4700	2.52	98.7400	95.6100	3.06	99.5800	98.3000
1.99	96.4500	89.6400	2.53	98.7700	95.6800	3.07	99.5900	98.3300
2.00	96.5200	89.8000	2.54	98.7900	95.7500	3.08	99.5900	98.3700
2.01	96.5900	89.9600	2.55	98.8100	95.8200	3.09	99.6000	98.4000
2.02	96.6500	90.1200	2.56	98.8400	95.8900	3.10	99.6100	98.4300
2.03	96.7200	90.2800	2.57	98.8600	95.9600	3.11	99.6200	98.4600
2.04	96.7800	90.4300	2.58	98.8800	96.0300	3.12	99.6300	98.4900
2.05	96.8500	90.5900	2.59	98.9000	96.0900	3.13	99.6400	98.5200
2.06	96.9100	90.7400	2.60	98.9300	96.1600	3.14	99.6400	98.5500
2.07	96.9700	90.8800	2.61	98.9500	96.2200	3.15	99.6500	98.5800
2.08	97.0300	91.0300	2.62	98.9700	96.2800	3.16	99.6600	98.6000
2.09	97.0900	91.1700	2.63	98.9900	96.3500	3.17	99.6700	98.6300
2.10	97.1400	91.3100	2.64	99.0100	96.4100	3.18	99.6700	98.6600
2.11	97.2000	91.4500	2.65	99.0300	96.4700	3.19	99.6800	98.6900
2.12	97.2500	91.5900	2.66	99.0400	96.5300	3.20	99.6900	98.7100
2.13	97.3100	91.7200	2.67	99.0600	96.5900	3.21	99.7000	98.7400
2.14	97.3600	91.8500	2.68	99.0800	96.6400	3.22	99.7000	98.7700
2.15	97.4100	91.9800	2.69	99.1000	96.7000	3.23	99.7100	98.7900
2.16	97.4600	92.1100	2.70	99.1200	96.7600	3.24	99.7200	98.8200

DELAWARE WAGE DISTRIBUTION TABLE*

R = Ratio to Average Wage

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

B = Percentage of wages received by the percentage of workers in Column A

R	A	B	R	A	B	R	A	B
3.25	99.7200	98.8400	3.52	99.8600	99.4000	3.79	99.9500	99.7800
3.26	99.7300	98.8700	3.53	99.8700	99.4200	3.80	99.9600	99.8000
3.27	99.7400	98.8900	3.54	99.8700	99.4300	3.81	99.9600	99.8100
3.28	99.7400	98.9200	3.55	99.8800	99.4500	3.82	99.9600	99.8200
3.29	99.7500	98.9400	3.56	99.8800	99.4700	3.83	99.9600	99.8300
3.30	99.7500	98.9600	3.57	99.8800	99.4800	3.84	99.9700	99.8400
3.31	99.7600	98.9900	3.58	99.8900	99.5000	3.85	99.9700	99.8500
3.32	99.7700	99.0100	3.59	99.8900	99.5100	3.86	99.9700	99.8600
3.33	99.7700	99.0300	3.60	99.8900	99.5300	3.87	99.9700	99.8700
3.34	99.7800	99.0500	3.61	99.9000	99.5400	3.88	99.9700	99.8800
3.35	99.7800	99.0700	3.62	99.9000	99.5600	3.89	99.9800	99.8900
3.36	99.7900	99.1000	3.63	99.9000	99.5700	3.90	99.9800	99.9000
3.37	99.7900	99.1200	3.64	99.9100	99.5900	3.91	99.9800	99.9100
3.38	99.8000	99.1400	3.65	99.9100	99.6000	3.92	99.9800	99.9200
3.39	99.8000	99.1600	3.66	99.9100	99.6200	3.93	99.9900	99.9300
3.40	99.8100	99.1800	3.67	99.9200	99.6300	3.94	99.9900	99.9400
3.41	99.8100	99.2000	3.68	99.9200	99.6400	3.95	99.9900	99.9500
3.42	99.8200	99.2200	3.69	99.9200	99.6600	3.96	99.9900	99.9600
3.43	99.8200	99.2400	3.70	99.9300	99.6700	3.97	99.9900	99.9700
3.44	99.8300	99.2600	3.71	99.9300	99.6800	3.98	100.0000	99.9800
3.45	99.8300	99.2800	3.72	99.9300	99.7000	3.99	100.0000	99.9900
3.46	99.8400	99.2900	3.73	99.9400	99.7100	4.00	100.0000	100.0000
3.47	99.8400	99.3100	3.74	99.9400	99.7200	4.01	100.0000	100.0000
3.48	99.8500	99.3300	3.75	99.9400	99.7400	4.02	100.0000	100.0000
3.49	99.8500	99.3500	3.76	99.9400	99.7500	4.03	100.0000	100.0000
3.50	99.8500	99.3700	3.77	99.9500	99.7600	4.04	100.0000	100.0000
3.51	99.8600	99.3800	3.78	99.9500	99.7700	4.05	100.0000	100.0000

* Based on data from the Delaware Department of Labor from 2018 through 2023.