

DELAWARE COMPENSATION RATING BUREAU, INC.

Premium and Indemnity On-Level Factors

Pages 1 through 7 contains the calculation of the factors to on-level premium to a December 1, 2023 rate level by policy year.

Pages 8 through 10 contains the calculation of the factors to on-level indemnity losses to a July, 1, 2024 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 12/1/2023 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	0.3260	0.2438		-----	-----	
	TO 12/1/2023				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	0.2998	0.3075		-----	-----	
	TO 12/1/2023				0.1756	0.1758	
	TOTAL					0.7923	0.3881
	* 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	0.4482	0.2377	+	-----	-----	
	TO 12/1/2023				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	0.4346	0.2998	+	-----	-----	
	TO 12/1/2023				0.1198	0.1187	
						0.7524	0.3985
	* 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 12/1/2023			0.2377		
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 12/1/2023			0.2998		

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 12/1/2023 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	0.5366	0.3024	-----	-----		
	TO 12/1/2023			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	0.5123	0.3843	-----	-----		
	TO 12/1/2023			0.0964	0.0881		
					0.7149	0.5376	
*	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	0.5858	0.4030	-----	-----		
	TO 12/1/2023			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	0.5640	0.5123	-----	-----		
	TO 12/1/2023			0.0787	0.0783		
						0.7651	0.6696
	*	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	0.6008	0.4436	-----	-----		
	TO 12/1/2023			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	0.5878	0.5639	-----	-----		
	TO 12/1/2023			0.0760	0.0757		
						0.7742	0.7284
	*	Loss, LAE and LBA portion of 12/1/09 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 12/1/2023 RATE LEVEL</u>	
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	0.5336	0.4619	-----	-----	
		TO 12/1/2023			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	0.4971	0.5879	-----	-----	
		TO 12/1/2023			0.1079	0.1091	
						0.8014	0.7336
		* Loss, LAE and LBA portion of 12/1/10 rate.					
2012	VOL	12/01/11	BASE	0.7343 *	0.7707	0.5659	
		12/01/12	1.2166	0.8933	0.0792	0.0707	
		12/01/13	0.4386	0.3918	-----	-----	
		TO 12/1/2023			0.8499	0.6366	
	RM	12/01/11	BASE	1.0000	0.1382	0.1382	
		12/01/12	1.2606	1.2606	0.0119	0.0150	
		12/01/13	0.3943	0.4971	-----	-----	
		TO 12/1/2023			0.1501	0.1532	
						0.7898	0.6294
		* 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	0.3847	0.3102	-----	-----	
		TO 12/1/2023			0.8156	0.5826	
	RM	12/01/12	BASE	1.0000	0.1724	0.1724	
		12/01/13	1.1140	1.1140	0.0120	0.0134	
		12/01/14	0.3540	0.3944	-----	-----	
		TO 12/1/2023			0.1844	0.1858	
						0.7684	0.5133
		* Loss, LAE and LBA portion of 12/1/12 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 12/1/2023 RATE LEVEL</u>
2014	VOL	12/01/13	BASE	0.7239 *		0.8058	0.5833	
		12/01/14	0.8850	0.6407		0.0495	0.0317	
		12/01/15	0.4347	0.2785		-----	-----	
		TO 12/1/2023				0.8553	0.6150	
	RM	12/01/13	BASE	1.0000		0.1356	0.1356	
		12/01/14	0.9030	0.9030		0.0091	0.0082	
		12/01/15	0.3920	0.3540		-----	-----	
		TO 12/1/2023				0.1447	0.1438	
							0.7588	0.4665
	*	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	0.4055	0.3084		-----	-----	
		TO 12/1/2023				0.8322	0.5933	
	RM	12/01/14	BASE	1.0000		0.1565	0.1565	
		12/01/15	1.0709	1.0709		0.0113	0.0121	
		12/01/16	0.3660	0.3919		-----	-----	
		TO 12/1/2023				0.1678	0.1686	
							0.7619	0.5144
	*	Loss, LAE and LBA portion of 12/1/14 rate.						
2016	VOL	12/01/15	BASE	0.7102 *		0.8071	0.5732	
		12/01/16	1.0000	0.7102		0.0513	0.0364	
		12/01/17	0.4055	0.2880		-----	-----	
		TO 12/1/2023				0.8584	0.6096	
	RM	12/01/15	BASE	1.0000		0.1323	0.1323	
		12/01/16	1.0000	1.0000		0.0093	0.0093	
		12/01/17	0.3660	0.3660		-----	-----	
		TO 12/1/2023				0.1416	0.1416	
							0.7512	0.4872
	*	Loss, LAE and LBA portion of 12/1/15 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 12/1/2023 RATE LEVEL</u>
2017	VOL	12/01/16	BASE	0.6999 *	0.8240	0.5767	
		12/01/17	0.9700	0.6789	0.0589	0.0400	
		6/01/18	0.4180	0.2838	-----	-----	
		TO 12/1/2023			0.8829	0.6167	
	RM	12/01/16	BASE	1.0000	0.1073	0.1073	
		12/01/17	0.9427	0.9427	0.0098	0.0092	
		6/01/18	0.3883	0.3661	-----	-----	
		TO 12/1/2023			0.1171	0.1165	
						0.7332	0.4993
	*	Loss, LAE and LBA portion of 12/1/16 rate.					
2018	VOL	12/01/17	BASE	0.7308 *	0.4272	0.3122	
		6/01/18	1.0000	0.7308	0.4165	0.3044	
		12/01/18	0.9000	0.6577	0.0551	0.0362	
		12/01/19	0.4645	0.3055	-----	-----	
		TO 12/1/2023			0.8988	0.6528	
	RM	12/01/17	BASE	1.0000	0.0448	0.0448	
		6/01/18	0.9514	0.9514	0.0505	0.0480	
		12/01/18	0.9271	0.8820	0.0059	0.0052	
		12/01/19	0.4402	0.3883	-----	-----	
		TO 12/1/2023			0.1012	0.0980	
						0.7508	0.5172
	*	Loss, LAE and LBA portion of 12/1/17 rate.					
2019	VOL	12/01/18	BASE	0.7457 *	0.8637	0.6441	
		12/01/19	0.8671	0.6466	0.0535	0.0346	
		12/01/20	0.5357	0.3464	-----	-----	
		TO 12/1/2023			0.9172	0.6787	
	RM	12/01/18	BASE	1.0000	0.0781	0.0781	
		12/01/19	0.8725	0.8725	0.0047	0.0041	
		12/01/20	0.5045	0.4402	-----	-----	
		TO 12/1/2023			0.0828	0.0822	
						0.7609	0.5785
	*	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 12/1/2023 RATE LEVEL</u>
2020	VOL 12/01/19	BASE	0.7411 *	0.8576	0.6356	
	12/01/20	0.8844	0.6554	0.0589	0.0386	
	12/01/21	0.6057	0.3970	-----	-----	
	TO 12/1/2023			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	0.5532	0.5045	-----	-----	
	TO 12/1/2023			0.0835	0.0831	
					0.7573	0.6662
		* Loss, LAE and LBA portion of 12/1/19 rate.				
2021	VOL 12/01/20	BASE	0.7186 *	0.8735	0.6277	
	12/01/21	0.7898	0.5676	0.0533	0.0303	
	12/01/22	0.7669	0.4353	-----	-----	
	TO 12/1/2023			0.9268	0.6580	
	RM 12/01/20	BASE	1.0000	0.0691	0.0691	
	12/01/21	0.7999	0.7999	0.0041	0.0033	
	12/01/22	0.6916	0.5532	-----	-----	
	TO 12/1/2023			0.0732	0.0724	
					0.7304	0.7574
		* Loss, LAE and LBA portion of 12/1/20 rate.				
2022	VOL 12/01/21	BASE	0.7095 *	0.8590	0.6095	
	12/01/22	0.8524	0.6048	0.0566	0.0342	
	12/01/23	0.8997	0.5441	-----	-----	
				0.9156	0.6437	
	RM 12/01/21	BASE	1.0000	0.0797	0.0797	
	12/01/22	0.8028	0.8028	0.0047	0.0038	
	12/01/23	0.8615	0.6916	-----	-----	
				0.0844	0.0835	
					0.7272	0.9510
		* Loss, LAE and LBA portion of 12/1/21 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 7/1/2024 BENEFIT LEVEL</u>
2003	6/14/02	BASE	1.0000	0.0915	0.0915	1.3188
	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	1.3054	1.3551	-----	-----	
	7/01/24			1.0000	1.0275	
2004	6/04/03	BASE	1.0000	0.0767	0.0767	1.3035
	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	1.2879	1.3177	-----	-----	
	7/01/24			1.0000	1.0109	
2005	5/21/04	BASE	1.0000	0.0939	0.0939	1.2854
	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	1.2627	1.3055	-----	-----	
	7/01/24			1.0000	1.0156	
2006	6/06/05	BASE	1.0000	0.0951	0.0951	1.2588
	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	1.2262	1.2879	-----	-----	
	7/01/24			1.0000	1.0231	
2007	6/07/06	BASE	1.0000	0.0938	0.0938	1.2257
	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	1.2035	1.2627	-----	-----	
	7/01/24			1.0000	1.0302	
2008	6/07/07	BASE	1.0000	0.0891	0.0891	1.2051
	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	1.1998	1.2263	-----	-----	
	7/01/24			1.0000	1.0176	
2009	6/03/08	BASE	1.0000	0.1048	0.1048	1.2006
	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	1.2029	1.2035	-----	-----	
	7/01/24			1.0000	1.0024	
2010	6/16/09	BASE	1.0000	0.1124	0.1124	1.2038
	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	1.2107	1.1998	-----	-----	
	7/01/24			1.0000	0.9967	

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 7/1/2024 BENEFIT LEVEL</u>
2011	6/22/10	BASE	1.0000	0.1010	0.1010	1.2075
	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	1.1915	1.2029	-----	-----	
	7/01/24			1.0000	0.9962	
2012	6/13/11	BASE	1.0000	0.1264	0.1264	1.1901
	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	1.1633	1.2106	-----	-----	
	7/01/24			1.0000	1.0172	
2013	7/02/12	BASE	1.0000	0.1250	0.1250	1.1649
	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	1.1491	1.1915	-----	-----	
	7/01/24			1.0000	1.0228	
2014	7/01/13	BASE	1.0000	0.1250	0.1250	1.1514
	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	1.1529	1.1634	-----	-----	
	7/01/24			1.0000	1.0104	
2015	7/01/14	BASE	1.0000	0.1250	0.1250	1.1497
	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	1.1320	1.1490	-----	-----	
	7/01/24			1.0000	0.9994	
2016	7/01/15	BASE	1.0000	0.1250	0.1250	1.1323
	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	1.1137	1.1529	-----	-----	
	7/01/24			1.0000	1.0182	
2017	7/01/16	BASE	1.0000	0.1250	0.1250	1.1179
	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	1.1294	1.1321	-----	-----	
	7/01/24			1.0000	1.0127	
2018	7/01/17	BASE	1.0000	0.1250	0.1250	1.1242
	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	1.1039	1.1137	-----	-----	
	7/01/24			1.0000	0.9907	

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 7/1/2024 BENEFIT LEVEL</u>
2019	7/01/18	BASE	1.0000	0.1250	0.1250	1.1053
	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	1.0899	1.1294	-----	-----	
	7/01/24			1.0000	1.0218	
2020	7/01/19	BASE	1.0000	0.1250	0.1250	1.0899
	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	1.0766	1.1039	-----	-----	
	7/01/24			1.0000	1.0128	
2021	7/01/20	BASE	1.0000	0.1250	0.1250	1.0764
	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	1.0626	1.0899	-----	-----	
	7/01/24			1.0000	1.0125	
2022	7/01/21	BASE	1.0000	0.1250	0.1250	1.0599
	7/01/22	1.0131	1.0131	0.7500	0.7598	
	7/01/23	1.0335	1.0470	0.1250	0.1309	
	7/01/24	1.0282	1.0765	-----	-----	
				1.0000	1.0157	