DCRB
DELAWARE
Compensation Rating Bureau, Inc.

August 4, 2026

VIA SERFF

The Honorable Trinidad Navarro
Insurance Commissioner
Delaware Department of Insurance
1351 West North Street, Suite 101
Dover, DE 19904

Attention: Tanisha Merced, Deputy Insurance Commissioner

RE: DCRB Filing No. 2603
Workers Compensation F-Classification and USLHW Rating Value Filing
Proposed Effective December 1, 2026

Dear Commissioner Navarro:

On behalf of the members of the Delaware Compensation Rating Bureau, Inc. (DCRB), enclosed is a filing of proposed rating values for the Delaware workers compensation F-Classifications and United States Longshore and Harbor Workers (USL&HW) Compensation Act coverages. These revisions are proposed to be effective 12:01 a.m., December 1, 2026 with respect to new and renewal policies. The following summarizes the annualized overall impact of the proposed changes on a collectible basis:

Indicated and Proposed Changes	
Residual Market Rates	Voluntary Market Loss Costs
-24.81%	-26.28%

Due to a methodology change, there is no difference between the proposed collectible changes above and the manual changes. In addition, this filing proposes to revise the USL&HW Compensation Coverage Percentage, the Expense Constant, and the Tax Multiplier. The volume of USL&HW business is very small in comparison to the total Delaware workers compensation market. Full details are contained in the Actuarial Memorandum and supporting exhibits.

Please direct any questions to Brent Otto, Senior Vice President and Chief Actuary, or Jesse Marass, Director of Actuarial Services. DCRB staff will be pleased to cooperate with and assist the Insurance Department in its prompt consideration of these proposals.

Sincerely,

Amy Quinn
President

AQ/dn
Enclosures

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