DELAWARE COMPENSATION RATING BUREAU, INC.
F-CLASS FILING

Calculation of Expected Loss Rate Factors

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)
2022	1.0108	1.0000	1.0357	1.5725	1.0000	1.6462	0.6075
2023	1.0081	1.0000	1.1158	1.5725	1.0000	1.7688	0.5654
2024	1.0054	1.0000	1.3961	1.5725	1.0000	2.2072	0.4531
					Average of (8):		0.5420

* Permissible Loss Ratio = 0.6122
Collectible Premium Ratio = 0.9627