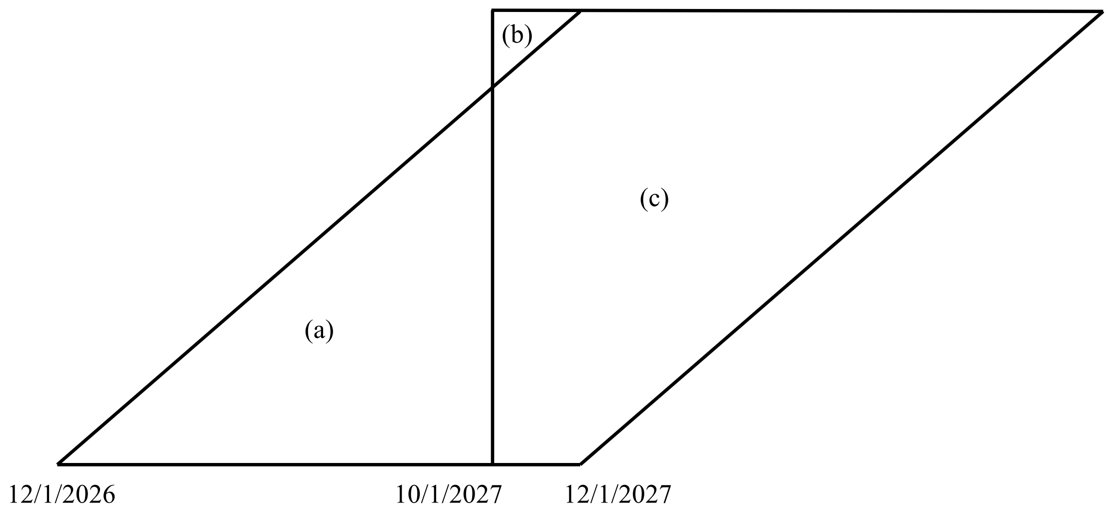
DELAWARE COMPENSATION RATING BUREAU, INC.
F-CLASS FILING

Estimated Effect of 10/1/27 Benefit Change

Effect of 10/1/2027 Benefit Change on a 12/1/2026 Effective Date



(a) This portion of the graph reflects the exposure of the 10/1/2026 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 10/1/2027 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 10/1/2027 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.65278 policy years.

(d) Estimated 10/1/2027 Benefit Change	=	1.0015
(e) Adjustment to reflect one-year period available to collect premium on 0.6667 years of exposure	=	0.6667
(f) Overall effect of 10/1/2027 Benefit Change (1 + [(e) * [(d) - 1]])	=	1.0010

INDEX TO BENEFITS

EXHIBIT I

SUMMARY OF U. S. L. & H. BENEFITS, EFFECTIVE 10/1/27

Fatal	10/1/26	10/1/27
% 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

Permanent Total Disability		
% 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 10/1/27

Temporary Total Disability	10/1/26	10/1/27
% 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 10/1/26	$	1,088.21	(Estimate)
50% NAWW	$	544.11	
200% NAWW	$	2,176.42	
(b) NAWW, Effective 10/1/27	$	1,137.18	(Estimate)
50% NAWW	$	568.59	
200% NAWW	$	2,274.36	

(c) AWW = Delaware Statewide Average Weekly Wage
Effective 7/1/27 $ 1,506.66 (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

Type of Injury	(1) Losses (a)	(2) Ratio	(3) (1) * (2) Modified Losses
Death	117,159	1.0109	118,436
Permanent Total	80,225	1.0062	80,722
Major Permanent Partial	1,735,755	1.0011	1,737,664
Minor Permanent Partial	882,613	1.0008	883,319
Temporary Total	1,051,003	1.0062	1,057,519
Medical	3,231,778	1.0000	3,231,778
Total	7,098,532	1.0015	7,109,438

(a) Delaware 5-year losses in hundreds, from Table II, December 1, 2025 Rate and Loss Cost Filing.

EXHIBIT III

CALCULATION OF DIFFERENCE IN BENEFITS FOR FATAL CASES

	10/1/26	10/1/27
1. Cost of Dependency (Exhibits III-A, III-B)	1,267,279,858	1,281,180,865
2. Remarriage Award (a), (b)	10,822,282	10,941,702
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) }	1,281,837,140	1,295,857,567
6. Ratio		1.0109

(a) Calculation of Remarriage Award	10/1/26	10/1/27
1. Number of Cases, Widow Alone	356	356
2. Remarriage Value (Exhibit III-C)	0.0873	0.0873
3. Number of Cases, Widow w/ children	427	427
4. Remarriage Value (Exhibit III-C)	0.2349	0.2349
5. Average Weekly Benefit (Exhibit VII, VIII)	792.05	800.79
6. Award: ((#1 * #2) + (#3 * #4)) * #5 * 104 weeks	10,822,282	10,941,702

(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 10/1/26

(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	55	$\bar{a}\,'_{55:\overline{life}\rceil}$	1,531.14	792.05	431,735,240
136	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	792.05	178,403,877
	with child	1	10	$a_{\overline{494}\rceil}$	505.46	1,027.95	70,663,915
129	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	792.05	169,221,324
	with children	2	10	$a_{\overline{494}\rceil}$	505.46	1,027.95	67,026,801
82	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	792.05	107,567,043
	with children	3	10	$a_{\overline{494}\rceil}$	505.46	1,027.95	42,606,184
42	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	792.05	55,095,315
	with children	4	10	$a_{\overline{494}\rceil}$	505.46	1,027.95	21,822,679
22	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	792.05	28,859,451
	with children	5	10	$a_{\overline{494}\rceil}$	505.46	1,027.95	11,430,927
16	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	792.05	20,988,691
	with children (>5)	7 (a)	10	$a_{\overline{494}\rceil}$	505.46	1,027.95	8,313,402
16	Orphan	1	10	$a_{\overline{494}\rceil}$	505.46	792.05	6,405,593
10	Orphans	2	10	$a_{\overline{494}\rceil}$	505.46	1,027.95	5,195,876
7	Orphans	3	10	$a_{\overline{494}\rceil}$	505.46	1,027.95	3,637,113
3	Orphans	4	10	$a_{\overline{494}\rceil}$	505.46	1,027.95	1,558,763
1	Orphans (more than 4)	5 (a)	10	$a_{\overline{494}\rceil}$	505.46	1,027.95	519,588
13	Parent	1	58	$\bar{a}_{58:\overline{life}\rceil}$	1,387.04	400.74	7,225,951
17	Parents	2	48	$\bar{a}_{48:\overline{life}\rceil}$	1,902.64	792.05	25,618,762
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{life}\rceil}$	3,426.95	320.86	1,099,571
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{life}\rceil}$	3,558.86	320.86	2,283,792
1000	Total						1,267,279,858

(a) Average
(b) Includes 4.0% escalation
(c) Exhibit VII

EXHIBIT III-B

VALUATION OF FATAL BENEFITS LAW, EFFECTIVE 10/1/27

(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	55	$\bar{a}\,'_{55:\overline{life}\rceil}$	1,531.14	800.79	436,499,290
136	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	800.79	180,372,502
	with child	1	10	$a_{\overline{494}\rceil}$	505.46	1,038.95	71,420,083
129	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	800.79	171,088,623
	with children	2	10	$a_{\overline{494}\rceil}$	505.46	1,038.95	67,744,049
82	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	800.79	108,754,009
	with children	3	10	$a_{\overline{494}\rceil}$	505.46	1,038.95	43,062,109
42	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	800.79	55,703,273
	with children	4	10	$a_{\overline{494}\rceil}$	505.46	1,038.95	22,056,202
22	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	800.79	29,177,905
	with children	5	10	$a_{\overline{494}\rceil}$	505.46	1,038.95	11,553,249
16	Widow	1	41	$8.5\,\vert\ \bar{a}_{41:\overline{life}\rceil}$	1,656.20	800.79	21,220,294
	with children (>5)	7 (a)	10	$a_{\overline{494}\rceil}$	505.46	1,038.95	8,402,363
16	Orphan	1	10	$a_{\overline{494}\rceil}$	505.46	800.79	6,476,277
10	Orphans	2	10	$a_{\overline{494}\rceil}$	505.46	1,038.95	5,251,477
7	Orphans	3	10	$a_{\overline{494}\rceil}$	505.46	1,038.95	3,676,034
3	Orphans	4	10	$a_{\overline{494}\rceil}$	505.46	1,038.95	1,575,443
1	Orphans (more than 4)	5 (a)	10	$a_{\overline{494}\rceil}$	505.46	1,038.95	525,148
13	Parent	1	58	$\bar{a}_{58:\overline{life}\rceil}$	1,387.04	404.95	7,301,864
17	Parents	2	48	$\bar{a}_{48:\overline{life}\rceil}$	1,902.64	800.79	25,901,456
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{life}\rceil}$	3,426.95	324.26	1,111,223
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{life}\rceil}$	3,558.86	324.26	2,307,992
1000	Total						1,281,180,865

(a) Average
(b) Includes 4.0% escalation
(c) Exhibit VIII

EXHIBIT III-C

CALCULATION OF REMARRIAGE VALUES

(1) Average Age x	(2) # of Cases Widow Alone	(3) # of Cases Widow w/ children	(4) R[x] / D[x] (b)	(5) (2)x(4)	(6) (3)x(4)
17	-	-	0.97254	-	-
22	3	2	0.71788	2.15364	1.43576
27	9	12	0.54062	4.86558	6.48744
32	4	31	0.38301	1.53204	11.87331
37	5	21	0.25899	1.29495	5.43879
42	14	20	0.16951	2.37314	3.39020
47	28	22	0.10830	3.03240	2.38260
52	29	16	0.06756	1.95924	1.08096
57	48	13	0.04086	1.96128	0.53118
62	44	1	0.02368	1.04192	0.02368
67	27	1	0.01291	0.34857	0.01291
72	16	-	0.00654	0.10464	-
77	7	-	0.00307	0.02149	-
82	3	-	0.00132	0.00396	-
87	-	-	0.00051	-	-
Total	237	139	3.30730	20.69285	32.65683

Remarriage Values (a)

Widow alone = (5 Total) / (2 Total) =	0.0873
Widow with children = (6 Total) / (3 Total) =	0.2349

(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

	10/1/26	10/1/27
1. Annuity Symbol	$\bar{a}_{\overline{49:life}\rceil}$	$\bar{a}_{\overline{49:life}\rceil}$
2. Annuity Value (a), (b)	1,848.04	1,848.04
3. Average Weekly Benefit (Exhibits IX, X)	996.34	1,002.50
4. Cost of 1,000 Cases { (2)x(3)x1,000 }	1,841,280,069	1,852,664,020
5. Ratio		1.0062

(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)
A. Major Permanent									
Benefit Level, effective 10/1/26									
	Dismemberment	27		245.85		6,638	982.10	(b)	6,519,180
	Healing Period	503		25.76		12,957	996.34	(c)	12,909,577
	Other (Loss of Use)	476		141.87		67,530	982.10		66,321,213
	Non-Schedule	497	(d)	1,132.54	(g)	562,875	401.83	(f)	226,180,061
	Total Cost								311,930,031
Benefit Level, effective 10/1/27									
	Dismemberment	27		245.85		6,638	985.62	(b)	6,542,546
	Healing Period	503		25.76		12,957	1,002.50	(e)	12,989,393
	Other (Loss of Use)	476		141.87		67,530	985.62		66,558,919
	Non-Schedule	497	(d)	1,132.54	(g)	562,875	401.83	(f)	226,180,061
	Total Cost								312,270,919
Ratio									1.0011
B. Minor Permanent									
Benefit Level, effective 10/1/26									
	Dismemberment	194		24.69		4,790	982.10		4,704,259
	Healing Period	2,196		7.30		16,031	996.34		15,972,327
	Other (Loss of Use)	2,002		25.38		50,811	982.10		49,901,483
	Non-Schedule	1,120	(d)	1,132.54	(g)	1,268,450	251.16	(f)	318,583,902
	Total Cost								389,161,971
Benefit Level, effective 10/1/27									
	Dismemberment	194		24.69		4,790	985.62		4,721,120
	Healing Period	2,196		7.30		16,031	1,002.50		16,071,078
	Other (Loss of Use)	2,002		25.38		50,811	985.62		50,080,338
	Non-Schedule	1,120	(d)	1,132.54	(g)	1,268,450	251.16	(f)	318,583,902
	Total Cost								389,456,438
Ratio									1.0008

(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) ($\overline{N}$ 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

	10/1/26	10/1/27
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)	996.34	1,002.50
7. Total Monetary Cost (#5*#6)	411,928,802	414,475,605
8. Ratio		1.0062

(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		10/1/26		
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	2,176.42	2,176.42	2,176.42	2,176.42
5.	Effective Wage for #3 (NAWW)	1,088.21	1,088.21	1,088.21	1,088.21
6.	Effective Wage for #4 (#4 / #2)	10,882.10	8,705.68	4,352.84	3,264.63
7.	Average Weekly Wage	1,506.66	1,506.66	1,506.66	1,506.66
8.	Ratio to Average for #3 (#2 * #5 / #7)	0.144	0.181	0.361	0.482
9.	Ratio to Average for #5 (#5 / #7)	0.722	0.722	0.722	0.722
10.	Ratio to Average for #6 (#6 / #7)	7.223	5.778	2.889	2.167
11.	Line #8 Adjusted to Nearest .01	0.14	0.18	0.36	0.48
12.	Line #9 Adjusted to Nearest .01	0.72	0.72	0.72	0.72
13.	Line #10 Adjusted to Nearest .01	7.22	5.78	2.89	2.17
14.	B for #11	0.09	0.19	2.41	7.32
15.	B for #12	27.30	27.30	27.30	27.30
16.	B for #13	100.00	100.00	97.66	92.05
17.	#16 - #15	72.70	72.70	70.36	64.75
18.	#14 / #2	0.45	0.76	4.82	10.98
19.	A for #11	0.82	1.38	8.02	18.05
20.	A for #12	46.99	46.99	46.99	46.99
21.	A for #13	100.00	100.00	99.37	97.36
22.	#9 * (#20 - #19)	33.33	32.93	28.14	20.89
23.	#10 * (100 - #21)	0.00	0.00	1.82	5.72
24.	Limit Factor as % (#17 + #18 + #22 + #23)	106.48	106.39	105.14	102.34
25.	Effective Average Weekly Wage (#24 * #7 / 100)	1,604.29	1,602.94	1,584.10	1,541.92
26.	Average Weekly Benefit (#25 * #2)	320.86	400.74	792.05	1,027.95

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT VIII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL

1.	Effective Date of Comp Law		10/1/27		
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	2,274.36	2,274.36	2,274.36	2,274.36
5.	Effective Wage for #3 (NAWW)	1,137.18	1,137.18	1,137.18	1,137.18
6.	Effective Wage for #4 (#4 / #2)	11,371.80	9,097.44	4,548.72	3,411.37
7.	Average Weekly Wage	1,506.66	1,506.66	1,506.66	1,506.66
8.	Ratio to Average for #3 (#2 * #5 / #7)	0.151	0.189	0.377	0.503
9.	Ratio to Average for #5 (#5 / #7)	0.755	0.755	0.755	0.755
10.	Ratio to Average for #6 (#6 / #7)	7.548	6.038	3.019	2.264
11.	Line #8 Adjusted to Nearest .01	0.15	0.19	0.38	0.50
12.	Line #9 Adjusted to Nearest .01	0.76	0.76	0.76	0.76
13.	Line #10 Adjusted to Nearest .01	7.55	6.04	3.02	2.26
14.	B for #11	0.11	0.23	2.98	8.52
15.	B for #12	31.00	31.00	31.00	31.00
16.	B for #13	100.00	100.00	98.17	93.14
17.	#16 - #15	69.00	69.00	67.17	62.14
18.	#14 / #2	0.55	0.92	5.96	12.78
19.	A for #11	0.94	1.56	9.34	20.18
20.	A for #12	51.35	51.35	51.35	51.35
21.	A for #13	100.00	100.00	99.52	97.80
22.	#9 * (#20 - #19)	38.06	37.59	31.72	23.53
23.	#10 * (100 - #21)	0.00	0.00	1.45	4.98
24.	Limit Factor as % (#17 + #18 + #22 + #23)	107.61	107.51	106.30	103.43
25.	Effective Average Weekly Wage (#24 * #7 / 100)	1,621.32	1,619.81	1,601.58	1,558.34
26.	Average Weekly Benefit (#25 * #2)	324.26	404.95	800.79	1,038.95

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT IX

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/26

	(I) Workers at Maximum	
1.	Maximum Weekly Compensation	2,176.42
2.	Statewide Average Weekly Wage	1,506.66
3.	Minimum Wage to Receive Maximum Benefits	3,264.64
4.	Ratio #3 / #2	2.167
5.	#4 to Nearest 0.01	2.17
6.	A for #5	97.36
7.	100 - #6	2.64
8.	#1 * #7 / 100	57.4575
	(II) Workers at 2/3 Wages	
9.	Maximum Wage	3,264.63
10.	Minimum Wage	816.16
11.	#9 / #2	2.167
12.	#10 / #2	0.542
13.	#11 to Nearest 0.01	2.17
14.	#12 to Nearest 0.01	0.54
15.	B for #13	92.05
16.	B for #14	11.26
17.	#15 - #16	80.79
18.	(2/3 * #17 * #2) / 100	811.4871
	(III) Workers at 1/2 NAWW	
19.	Maximum Wage	816.15
20.	Minimum Wage	544.11
21.	#19 / #2	0.542
22.	#20 / #2	0.361
23.	#21 to Nearest 0.01	0.54
24.	#22 to Nearest 0.01	0.36
25.	A for #23	24.76
26.	A for #24	8.02
27.	#25 - #26	16.74
28.	#27 * 1/2 NAWW / 100	91.0840
	(IV) Workers at 100% of Wages	
29.	Maximum Wage	544.10
30.	#29 / #2	0.361
31.	#30 to Nearest 0.01	0.36
32.	B for #31	2.41
33.	#32 * #2 / 100	36.3105
34.	#8 + #18 + #28 + #33	996.34

EXHIBIT X

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
EFFECTIVE 10/1/27

(I) Workers at Maximum	
1. Maximum Weekly Compensation	2,274.36
2. Statewide Average Weekly Wage	1,506.66
3. Minimum Wage to Receive Maximum Benefits	3,411.55
4. Ratio #3 / #2	2.264
5. #4 to Nearest 0.01	2.26
6. A for #5	97.80
7. 100 - #6	2.20
8. #1 * #7 / 100	50.0359
(II) Workers at 2/3 Wages	
9. Maximum Wage	3,411.54
10. Minimum Wage	852.89
11. #9 / #2	2.264
12. #10 / #2	0.566
13. #11 to Nearest 0.01	2.26
14. #12 to Nearest 0.01	0.57
15. B for #13	93.14
16. B for #14	13.58
17. #15 - #16	79.56
18. (2/3 * #17 * #2) / 100	799.1325
(III) Workers at 1/2 NAWW	
19. Maximum Wage	852.88
20. Minimum Wage	568.60
21. #19 / #2	0.566
22. #20 / #2	0.377
23. #21 to Nearest 0.01	0.57
24. #22 to Nearest 0.01	0.38
25. A for #23	28.41
26. A for #24	9.34
27. #25 - #26	19.07
28. #27 * 1/2 NAWW / 100	108.4301
(IV) Workers at 100% of Wages	
29. Maximum Wage	568.59
30. #29 / #2	0.377
31. #30 to Nearest 0.01	0.38
32. B for #31	2.98
33. #32 * #2 / 100	44.8985
34. #8 + #18 + #28 + #33	1,002.50

EXHIBIT XI

CALCULATION OF AVERAGE WEEKLY BENEFIT - SCHEDULE PERMANENT PARTIAL DISABILITY

10/1/26

(1) Wage Interval			(2) % of Avg. Wage (1) / AWW	(3) % in Wage Bracket Workers	(4) % in Wage Bracket Wages	(5) Avg. Wage AWW*((4)/(3))	(6) Avg. Weekly Benefit	
Under	3,264.63	(a)	0.00 - 2.17	97.36	92.05	1424.49	949.71	[(5)*.6667]
Over	3,264.63		Over 2.17	2.64	7.95	4537.10	2176.42	(Max)

$$\frac{\text{SUM OF ((3) * (6))}}{100} = 982.10$$

(a) 2 NAWW / (.6667) = 2,176.42 / 0.6667 = 3,264.63

10/1/27

(1) Wage Interval			(2) % of Avg. Wage (1) / AWW	(3) % in Wage Bracket Workers	(4) % in Wage Bracket Wages	(5) Avg. Wage AWW*((4)/(3))	(6) Avg. Weekly Benefit	
Under	3,411.54	(b)	0.00 - 2.26	97.80	93.14	1434.87	956.63	[(5)*.6667]
Over	3,411.54		Over 2.26	2.20	6.86	4698.04	2274.36	(Max)

$$\frac{\text{SUM OF ((3) * (6))}}{100} = 985.62$$

(b) 2 NAWW / (.6667) = 2,274.36 / 0.6667 = 3,411.54

EXHIBIT XII

CALCULATION OF AVERAGE WEEKLY BENEFIT
NON-SCHEDULE PERMANENT PARTIAL

1.	Class of Injury	Major	Minor	Major	Minor
2.	Effective Date of Comp Law	10/1/26		10/1/27	
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	2,176.42	2,176.42	2,274.36	2,274.36
6.	Effective Weekly Wage for Min. (#4 / #3)	0.00	0.00	0.00	0.00
7.	Effective Weekly Wage for Max. (#5 / #3)	8,160.55	13,055.91	8,527.78	13,643.43
8.	Average Weekly Wage	1,506.66	1,506.66	1,506.66	1,506.66
9.	Ratio to AWW for Min. (#6 / #8)	0.000	0.000	0.000	0.000
10.	Ratio to AWW for Max. (#7 / #8)	5.416	8.665	5.660	9.055
11.	Line #9 Adjusted to Nearest .01	0.00	0.00	0.00	0.00
12.	Line #10 Adjusted to Nearest .01	5.42	8.67	5.66	9.06
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)	1,506.66	1,506.66	1,506.66	1,506.66
23.	Average Weekly Benefit (#22 * #3)	401.83	251.16	401.83	251.16

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	0.0200	0.0000	0.55	25.9600	12.0100	1.09	75.3800	55.9400
0.02	0.0500	0.0000	0.56	27.1800	12.7800	1.10	75.8900	56.5900
0.03	0.0800	0.0000	0.57	28.4100	13.5800	1.11	76.4000	57.2200
0.04	0.1200	0.0000	0.58	29.6600	14.4000	1.12	76.8900	57.8500
0.05	0.1600	0.0100	0.59	30.9100	15.2500	1.13	77.3700	58.4700
0.06	0.2000	0.0100	0.60	32.1800	16.1100	1.14	77.8500	59.0900
0.07	0.2500	0.0100	0.61	33.4400	16.9900	1.15	78.3100	59.7000
0.08	0.3100	0.0200	0.62	34.7100	17.8900	1.16	78.7700	60.3000
0.09	0.3800	0.0200	0.63	35.9900	18.8000	1.17	79.2100	60.8900
0.10	0.4500	0.0300	0.64	37.2500	19.7200	1.18	79.6500	61.4700
0.11	0.5300	0.0400	0.65	38.5200	20.6500	1.19	80.0700	62.0500
0.12	0.6100	0.0500	0.66	39.7700	21.6000	1.20	80.4900	62.6200
0.13	0.7100	0.0700	0.67	41.0100	22.5400	1.21	80.9000	63.1800
0.14	0.8200	0.0900	0.68	42.2400	23.5000	1.22	81.3000	63.7400
0.15	0.9400	0.1100	0.69	43.4600	24.4500	1.23	81.6900	64.2900
0.16	1.0700	0.1300	0.70	44.6600	25.4000	1.24	82.0800	64.8300
0.17	1.2200	0.1600	0.71	45.8300	26.3500	1.25	82.4500	65.3700
0.18	1.3800	0.1900	0.72	46.9900	27.3000	1.26	82.8200	65.8900
0.19	1.5600	0.2300	0.73	48.1200	28.2400	1.27	83.1800	66.4100
0.20	1.7500	0.2700	0.74	49.2300	29.1700	1.28	83.5300	66.9300
0.21	1.9600	0.3200	0.75	50.3000	30.0900	1.29	83.8800	67.4300
0.22	2.1900	0.3800	0.76	51.3500	31.0000	1.30	84.2200	67.9300
0.23	2.4400	0.4500	0.77	52.3700	31.8900	1.31	84.5500	68.4300
0.24	2.7100	0.5200	0.78	53.3600	32.7700	1.32	84.8700	68.9100
0.25	3.0000	0.6000	0.79	54.3100	33.6200	1.33	85.1900	69.3900
0.26	3.3200	0.7000	0.80	55.2300	34.4600	1.34	85.5000	69.8600
0.27	3.6600	0.8000	0.81	56.1200	35.2800	1.35	85.8000	70.3300
0.28	4.0300	0.9200	0.82	56.9800	36.0800	1.36	86.1000	70.7900
0.29	4.4200	1.0500	0.83	57.8300	36.8900	1.37	86.3900	71.2400
0.30	4.8400	1.1900	0.84	58.6700	37.6900	1.38	86.6700	71.6900
0.31	5.2900	1.3500	0.85	59.5000	38.4900	1.39	86.9500	72.1300
0.32	5.7700	1.5300	0.86	60.3100	39.2800	1.40	87.2200	72.5600
0.33	6.2900	1.7200	0.87	61.1000	40.0700	1.41	87.4900	72.9900
0.34	6.8300	1.9300	0.88	61.8900	40.8500	1.42	87.7500	73.4100
0.35	7.4100	2.1600	0.89	62.6500	41.6300	1.43	88.0100	73.8300
0.36	8.0200	2.4100	0.90	63.4100	42.4000	1.44	88.2600	74.2400
0.37	8.6600	2.6800	0.91	64.1500	43.1700	1.45	88.5000	74.6400
0.38	9.3400	2.9800	0.92	64.8800	43.9400	1.46	88.7400	75.0400
0.39	10.0600	3.2900	0.93	65.6000	44.6900	1.47	88.9700	75.4300
0.40	10.8100	3.6300	0.94	66.3000	45.4500	1.48	89.2000	75.8100
0.41	11.5900	4.0000	0.95	66.9900	46.1900	1.49	89.4300	76.2000
0.42	12.4100	4.3900	0.96	67.6700	46.9300	1.50	89.6500	76.5700
0.43	13.2700	4.8100	0.97	68.3300	47.6700	1.51	89.8600	76.9400
0.44	14.1600	5.2600	0.98	68.9900	48.3900	1.52	90.0700	77.3000
0.45	15.0800	5.7300	0.99	69.6300	49.1100	1.53	90.2800	77.6600
0.46	16.0400	6.2300	1.00	70.2500	49.8300	1.54	90.4800	78.0100
0.47	17.0300	6.7600	1.01	70.8700	50.5400	1.55	90.6700	78.3600
0.48	18.0500	7.3200	1.02	71.4700	51.2400	1.56	90.8700	78.7000
0.49	19.1000	7.9100	1.03	72.0700	51.9300	1.57	91.0600	79.0400
0.50	20.1800	8.5200	1.04	72.6500	52.6200	1.58	91.2400	79.3700
0.51	21.2900	9.1600	1.05	73.2100	53.3000	1.59	91.4200	79.7000
0.52	22.4300	9.8300	1.06	73.7700	53.9700	1.60	91.6000	80.0200
0.53	23.5800	10.5300	1.07	74.3200	54.6300	1.61	91.7700	80.3400
0.54	24.7600	11.2600	1.08	74.8500	55.2900	1.62	91.9400	80.6500

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	92.1100	80.9500	2.17	97.3600	92.0500	2.71	99.1000	96.7800
1.64	92.2700	81.2600	2.18	97.4200	92.1800	2.72	99.1200	96.8400
1.65	92.4300	81.5500	2.19	97.4700	92.3100	2.73	99.1300	96.8900
1.66	92.5800	81.8500	2.20	97.5200	92.4300	2.74	99.1500	96.9500
1.67	92.7300	82.1400	2.21	97.5700	92.5600	2.75	99.1700	97.0000
1.68	92.8800	82.4200	2.22	97.6100	92.6800	2.76	99.1800	97.0500
1.69	93.0300	82.7000	2.23	97.6600	92.8000	2.77	99.2000	97.1000
1.70	93.1700	82.9800	2.24	97.7100	92.9100	2.78	99.2200	97.1600
1.71	93.3100	83.2500	2.25	97.7500	93.0300	2.79	99.2300	97.2100
1.72	93.4500	83.5100	2.26	97.8000	93.1400	2.80	99.2500	97.2500
1.73	93.5800	83.7800	2.27	97.8400	93.2500	2.81	99.2600	97.3000
1.74	93.7100	84.0400	2.28	97.8800	93.3600	2.82	99.2800	97.3500
1.75	93.8400	84.2900	2.29	97.9200	93.4700	2.83	99.2900	97.4000
1.76	93.9600	84.5400	2.30	97.9600	93.5800	2.84	99.3100	97.4400
1.77	94.0900	84.7900	2.31	98.0000	93.6800	2.85	99.3200	97.4900
1.78	94.2100	85.0300	2.32	98.0400	93.7900	2.86	99.3300	97.5300
1.79	94.3200	85.2700	2.33	98.0800	93.8900	2.87	99.3500	97.5800
1.80	94.4400	85.5100	2.34	98.1200	93.9900	2.88	99.3600	97.6200
1.81	94.5500	85.7400	2.35	98.1600	94.0900	2.89	99.3700	97.6600
1.82	94.6600	85.9700	2.36	98.1900	94.1900	2.90	99.3900	97.7100
1.83	94.7700	86.1900	2.37	98.2300	94.2800	2.91	99.4000	97.7500
1.84	94.8800	86.4100	2.38	98.2600	94.3800	2.92	99.4100	97.7900
1.85	94.9800	86.6300	2.39	98.3000	94.4700	2.93	99.4200	97.8300
1.86	95.0800	86.8500	2.40	98.3300	94.5600	2.94	99.4400	97.8700
1.87	95.1800	87.0600	2.41	98.3600	94.6500	2.95	99.4500	97.9100
1.88	95.2800	87.2600	2.42	98.3900	94.7400	2.96	99.4600	97.9500
1.89	95.3700	87.4700	2.43	98.4300	94.8200	2.97	99.4700	97.9900
1.90	95.4600	87.6700	2.44	98.4600	94.9100	2.98	99.4800	98.0200
1.91	95.5600	87.8700	2.45	98.4900	94.9900	2.99	99.4900	98.0600
1.92	95.6400	88.0600	2.46	98.5200	95.0800	3.00	99.5000	98.1000
1.93	95.7300	88.2500	2.47	98.5500	95.1600	3.01	99.5100	98.1300
1.94	95.8200	88.4400	2.48	98.5700	95.2400	3.02	99.5200	98.1700
1.95	95.9000	88.6300	2.49	98.6000	95.3200	3.03	99.5300	98.2000
1.96	95.9800	88.8100	2.50	98.6300	95.4000	3.04	99.5400	98.2400
1.97	96.0600	88.9900	2.51	98.6600	95.4700	3.05	99.5500	98.2700
1.98	96.1400	89.1700	2.52	98.6800	95.5500	3.06	99.5600	98.3000
1.99	96.2200	89.3400	2.53	98.7100	95.6200	3.07	99.5700	98.3400
2.00	96.2900	89.5100	2.54	98.7300	95.7000	3.08	99.5800	98.3700
2.01	96.3700	89.6800	2.55	98.7600	95.7700	3.09	99.5900	98.4000
2.02	96.4400	89.8500	2.56	98.7800	95.8400	3.10	99.6000	98.4300
2.03	96.5100	90.0100	2.57	98.8100	95.9100	3.11	99.6100	98.4600
2.04	96.5800	90.1700	2.58	98.8300	95.9800	3.12	99.6200	98.4900
2.05	96.6500	90.3300	2.59	98.8500	96.0500	3.13	99.6300	98.5200
2.06	96.7200	90.4900	2.60	98.8800	96.1100	3.14	99.6300	98.5500
2.07	96.7800	90.6400	2.61	98.9000	96.1800	3.15	99.6400	98.5800
2.08	96.8400	90.7900	2.62	98.9200	96.2400	3.16	99.6500	98.6100
2.09	96.9100	90.9400	2.63	98.9400	96.3100	3.17	99.6600	98.6400
2.10	96.9700	91.0900	2.64	98.9600	96.3700	3.18	99.6700	98.6700
2.11	97.0300	91.2300	2.65	98.9800	96.4300	3.19	99.6700	98.6900
2.12	97.0900	91.3700	2.66	99.0000	96.4900	3.20	99.6800	98.7200
2.13	97.1400	91.5100	2.67	99.0200	96.5500	3.21	99.6900	98.7500
2.14	97.2000	91.6500	2.68	99.0400	96.6100	3.22	99.6900	98.7700
2.15	97.2600	91.7900	2.69	99.0600	96.6700	3.23	99.7000	98.8000
2.16	97.3100	91.9200	2.70	99.0800	96.7300	3.24	99.7100	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	98.8500	3.52	99.8600	99.4100	3.79	99.9500	99.7900
3.26	99.7200	98.8700	3.53	99.8600	99.4200	3.80	99.9500	99.8000
3.27	99.7300	98.9000	3.54	99.8700	99.4400	3.81	99.9600	99.8100
3.28	99.7400	98.9200	3.55	99.8700	99.4600	3.82	99.9600	99.8200
3.29	99.7400	98.9500	3.56	99.8800	99.4700	3.83	99.9600	99.8300
3.30	99.7500	98.9700	3.57	99.8800	99.4900	3.84	99.9700	99.8400
3.31	99.7500	98.9900	3.58	99.8800	99.5100	3.85	99.9700	99.8600
3.32	99.7600	99.0200	3.59	99.8900	99.5200	3.86	99.9700	99.8700
3.33	99.7700	99.0400	3.60	99.8900	99.5400	3.87	99.9700	99.8800
3.34	99.7700	99.0600	3.61	99.9000	99.5500	3.88	99.9700	99.8900
3.35	99.7800	99.0800	3.62	99.9000	99.5700	3.89	99.9800	99.9000
3.36	99.7800	99.1000	3.63	99.9000	99.5800	3.90	99.9800	99.9100
3.37	99.7900	99.1200	3.64	99.9100	99.5900	3.91	99.9800	99.9200
3.38	99.7900	99.1500	3.65	99.9100	99.6100	3.92	99.9800	99.9300
3.39	99.8000	99.1700	3.66	99.9100	99.6200	3.93	99.9900	99.9400
3.40	99.8000	99.1900	3.67	99.9200	99.6400	3.94	99.9900	99.9500
3.41	99.8100	99.2100	3.68	99.9200	99.6500	3.95	99.9900	99.9500
3.42	99.8100	99.2300	3.69	99.9200	99.6600	3.96	99.9900	99.9600
3.43	99.8200	99.2500	3.70	99.9300	99.6800	3.97	99.9900	99.9700
3.44	99.8200	99.2600	3.71	99.9300	99.6900	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	99.8300	99.3000	3.73	99.9400	99.7200	4.00	100.0000	100.0000
3.47	99.8400	99.3200	3.74	99.9400	99.7300	4.01	100.0000	100.0000
3.48	99.8400	99.3400	3.75	99.9400	99.7400	4.02	100.0000	100.0000
3.49	99.8500	99.3600	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	99.3900	3.78	99.9500	99.7800	4.05	100.0000	100.0000

* Based on data from the Delaware Department of Labor from 2020 through 2025.