Exhibit 16
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Small Deductible Program

The attached exhibits review the impact of deductibles on loss costs and residual market manual rates. Staff has proposed nominal changes to the loss elimination ratios and premium credit factors currently in effect.

2026 DELAWARE DEDUCTIBLE STUDY

Proposed Effective Date 12/1/26

Deduct. Level	Effect of Deductible on Losses	Selected	Loss Elimination Ratio	Current Loss Elimination Ratio
		(12)	(13)	(14)
500	0.9817	0.980	0.020	0.020
1,000	0.9686	0.966	0.034	0.035
1,500	0.9583	0.955	0.045	0.046
2,000	0.9496	0.945	0.055	0.056
2,500	0.9420	0.937	0.063	0.065
3,000	0.9351	0.930	0.070	0.072
3,500	0.9289	0.923	0.077	0.079
4,000	0.9231	0.917	0.083	0.085
4,500	0.9178	0.911	0.089	0.091
5,000	0.9128	0.906	0.094	0.097

Deduct. Level	Effect of Deductible on Man.Rate	Selected	Premium Credit	Current Premium Credit
		(15)	(16)	(17)
500	0.9867	0.985	0.015	0.014
1,000	0.9772	0.975	0.025	0.025
1,500	0.9697	0.967	0.033	0.033
2,000	0.9633	0.960	0.040	0.040
2,500	0.9578	0.954	0.046	0.047
3,000	0.9528	0.949	0.051	0.052
3,500	0.9483	0.944	0.056	0.057
4,000	0.9440	0.940	0.060	0.061
4,500	0.9402	0.935	0.065	0.065
5,000	0.9365	0.932	0.068	0.069

2026 DELAWARE DEDUCTIBLE STUDY

Loss Range		Total Incurred Losses (1)	Adj Factor (2) a	Adj Factor (3) b	Adjusted Losses (1)*(2)*(3) (4)
0 -	499	2,750,480	1.000	0.9996	2,749,380
500 -	999	3,833,558	0.995	0.9996	3,812,864
1,000 -	1,499	3,302,281	0.990	0.9996	3,267,950
1,500 -	1,999	2,962,182	0.985	0.9996	2,916,582
2,000 -	2,499	2,635,318	0.980	0.9996	2,581,579
2,500 -	2,999	2,262,169	0.975	0.9996	2,204,733
3,000 -	3,499	2,135,831	0.970	0.9996	2,070,927
3,500 -	3,999	2,413,000	0.965	0.9996	2,327,614
4,000 -	4,499	1,934,776	0.960	0.9996	1,856,642
4,500 -	4,999	1,948,857	0.955	0.9996	1,860,414
5,000 -	& UP	313,242,926	0.950	0.9996	297,461,747

Deduct. Level (5)	# Claims >= Deduct Level (6)	Adj Losses < Deduct. Level (7) c	[(2)*(3)* (5)*(6)] (8)	Adj Tot Ded Collected (7)+(8) (9)
500	21,294	2,749,380	10,589,527	13,338,907
1,000	15,914	6,562,244	15,748,558	22,310,802
1,500	13,227	9,830,194	19,535,075	29,365,269
2,000	11,521	12,746,776	22,572,128	35,318,904
2,500	10,340	15,328,355	25,193,669	40,522,024
3,000	9,513	17,533,088	27,671,757	45,204,845
3,500	8,855	19,604,015	29,895,799	49,499,814
4,000	8,209	21,931,629	31,509,951	53,441,580
4,500	7,753	23,788,271	33,305,190	57,093,461
5,000	7,343	25,648,685	34,865,298	60,513,983

Deduct. Level (5)	Effect of Deductible on Losses (10) d	Effect of Deductible on Manual Rate (11) e
500	0.9817	0.9867
1,000	0.9686	0.9772
1,500	0.9583	0.9697
2,000	0.9496	0.9633
2,500	0.9420	0.9578
3,000	0.9351	0.9528
3,500	0.9289	0.9483
4,000	0.9231	0.9440
4,500	0.9178	0.9402
5,000	0.9128	0.9365

2026 DELAWARE DEDUCTIBLE STUDY

a Adjustment factor for the amount of the deductible which will actually be reimbursed to the insurer by the insured.

b Adjustment factor to put deductibles on a per occurrence basis instead of a per claim basis = 0.9996

c Downward accumulation of Column (4).

d Effect of deductible on Losses
= [A/B - Col(9) + P*C*Col(3)] /(A/B)

A = Total incurred indemnity on death claims plus total incurred medical on all claims = sum of Column (4) =	323,110,432
B = Death indemnity losses plus all medical losses as a % of all losses =	0.472
Per Table II 2026 , Sect C	
1.All Losses	709,853,231
2.Death Indem (00)	117,159
3.All Medical (00)	3,231,778
4.[((2)+(3))/(1)] * 100	0.472
C = # of death indemnity claims plus # of claims with some medical portion =	32,278
P = Processing expense per claim =	25.00

e Effect of deductible on Manual Rate
= [(Column (10) * permissible loss ratio) + fixed expenses] /
(1 - variable expenses)

Fixed expenses = LAE + General + Admin =	0.2176
Variable expenses = Acquisition + P&C + Prem Tax + Workers' Comp. Fund + Misc. Tax + Prem Discount + Uncollectible Premium =	0.2010
Permissible Loss Ratio =	0.5814