

DELAWARE COMPENSATION RATING BUREAU, INC.

Delaware Workplace Safety Program and Merit Rating Plan

All experience rated risks are eligible to participate in the Workplace Safety Program. The credit is equal to 20% of the complement of their experience rating plan credibility. Page 1 shows Workplace Safety Program data for eligible and participating risks under the program.

Also, a Merit Rating Plan is available for risks not eligible for Experience Rating. In order to qualify for a Merit Rating discount, a risk must have no indemnity claims during the last three completed policy periods. The program is revenue neutral with one indemnity claim and the risk receives a surcharge for two or more indemnity claims.

Page 2 shows the surcharge to manual residual market rates and voluntary market loss costs for the Merit Rating Plan and Workplace Safety Program.

DELAWARE COMPENSATION RATING BUREAU, INC.

**DELAWARE WORKPLACE SAFETY PROGRAM
RATING YEAR 2026**

Policy Size		Participating				Eligible		% Participating	
From	To	# Risks	Std Premium	Credit	% Credit	# Risks	Std Premium	# Risks	SEP
0	5,000	212	423,671	25,793	6.1%	3,438	7,279,206	6.2%	5.8%
5,001	7,500	98	611,624	36,822	6.0%	836	5,119,810	11.7%	11.9%
7,501	10,000	102	889,685	52,562	5.9%	550	4,735,166	18.5%	18.8%
10,001	12,500	62	703,374	41,399	5.9%	355	3,979,683	17.5%	17.7%
12,501	15,000	63	865,338	50,440	5.8%	256	3,500,776	24.6%	24.7%
15,001	17,500	39	630,939	36,105	5.7%	166	2,674,746	23.5%	23.6%
17,501	20,000	41	767,475	43,412	5.7%	158	2,948,956	25.9%	26.0%
20,001	25,000	46	1,025,726	57,231	5.6%	189	4,200,570	24.3%	24.4%
25,001	30,000	42	1,139,018	62,073	5.4%	128	3,478,094	32.8%	32.7%
30,001	35,000	21	688,617	36,550	5.3%	110	3,576,184	19.1%	19.3%
35,001	40,000	22	823,502	42,666	5.2%	89	3,320,739	24.7%	24.8%
40,001	45,000	30	1,265,318	63,782	5.0%	66	2,781,873	45.5%	45.5%
45,001	50,000	15	709,350	35,504	5.0%	56	2,654,002	26.8%	26.7%
50,001	55,000	16	828,003	40,161	4.9%	47	2,466,772	34.0%	33.6%
55,001	60,000	13	742,827	35,594	4.8%	41	2,345,198	31.7%	31.7%
60,001	70,000	13	828,490	38,363	4.6%	61	3,944,559	21.3%	21.0%
70,001	80,000	14	1,048,448	47,739	4.6%	48	3,582,172	29.2%	29.3%
80,001	90,000	12	1,024,227	46,486	4.5%	37	3,165,338	32.4%	32.4%
90,001	100,000	8	758,884	32,518	4.3%	27	2,565,665	29.6%	29.6%
100,001	200,000	37	4,989,579	195,908	3.9%	174	24,913,883	21.3%	20.0%
200,001	300,000	6	1,390,238	43,643	3.1%	39	9,463,100	15.4%	14.7%
300,001	400,000	2	633,941	14,572	2.3%	25	8,671,340	8.0%	7.3%
400,001	500,000	0				8	3,529,664	0.0%	0.0%
500,001	1,000,000	2	1,033,186	15,492	1.5%	22	15,244,733	9.1%	6.8%
1,000,001	& higher	0				8	21,581,077	0.0%	0.0%
Grand Total		916	23,821,460	1,094,815	4.6%	6,934	151,723,306	13.2%	15.7%

Average Credit - All Eligible Risks

0.96% *

* DWSP surcharge increased by a factor of 4/3 to contemplate Filing No. 2601

Delaware Compensation Rating Bureau, Inc.

Offset for Merit Rating Plan and Workplace Safety Program - December 1, 2026

Risk Type	Manual Premium	Merit Rating Adjustment	%	Workplace Safety Adjustment	%	Combined Adjustment	%
Non-Rated Risks							
1. Not Qualified for MRP	9,132,685	-	0.00%			-	0.00%
2. Qualified for MRP Discount	13,159,036	(657,951)	-5.00%			(657,951)	-5.00%
3. Qualified for MRP No Adjustment	1,016,634	-	0.00%			-	0.00%
4. Qualified for MRP Surcharge	422,564	21,128	5.00%			21,128	5.00%
Total Non-Rated Risks	23,730,919	(636,823)	-2.68%			(636,823)	-2.68%
 Experience Rated Risks	 165,999,043			 (1,597,102)	 -0.96%	 (1,597,102)	 -0.96%
All Risks	189,729,962	(636,823)	-0.34%	(1,597,102)	-0.84%	(2,233,925)	-1.18%
Adjustment to Manual Premium *							1.19% *

* .0119 = 189,729,962 / (189,729,962 - 2,233,925) - 1.0