

DELAWARE COMPENSATION RATING BUREAU, INC.

Premium and Indemnity On-Level Factors

Pages 1 through 7 contains the calculation of the factors to on-level premium to a December 1, 2025 rate level by policy year.

Pages 8 through 10 contains the calculation of the factors to on-level indemnity losses to a July, 1, 2026 benefit level by policy year.

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2025 RATE LEVEL</u>
2005	VOL	12/01/04	BASE	0.7552	*	0.7057	0.5329	
		12/01/05	1.0710	0.8088		0.0534	0.0432	
		12/01/06	0.2640	0.2135		-----	-----	
		TO 12/1/2025				0.7591	0.5761	
	RM	12/01/04	BASE	1.0000		0.2268	0.2268	
		12/01/05	1.0810	1.0810		0.0141	0.0152	
		12/01/06	0.2538	0.2744		-----	-----	
		TO 12/1/2025				0.2409	0.2420	
							0.8181	0.3354
*	Loss, LAE and LBA portion of 12/1/04 rate.							
2006	VOL	12/01/05	BASE	0.7479	*	0.7753	0.5798	
		12/01/06	1.0000	0.7479		0.0491	0.0367	
		12/01/07	0.2640	0.1974		-----	-----	
		TO 12/1/2025				0.8244	0.6165	
	RM	12/01/05	BASE	1.0000		0.1662	0.1662	
		12/01/06	1.0257	1.0257		0.0094	0.0096	
		12/01/07	0.2474	0.2538		-----	-----	
		TO 12/1/2025				0.1756	0.1758	
	TOTAL						0.7923	0.3203
*	Loss, LAE and LBA portion of 12/1/05 rate.							
2007	VOL	12/01/06	BASE	0.7292	*+	0.8181	0.5966	
		12/01/07	0.8225	0.5998	+	0.0392	0.0235	
		10/01/08	0.8843	0.6448	+	0.0126	0.0081	
		12/01/07& 10/01/08	0.7273	0.5304	+	0.0103	0.0055	
		12/01/08	0.3630	0.1925	+	-----	-----	
		TO 12/1/2025				0.8802	0.6337	
	RM	12/01/06	BASE	1.0000	+	0.1140	0.1140	
		12/01/07	0.7800	0.7800	+	0.0032	0.0025	
		10/01/08	0.8843	0.8843	+	0.0018	0.0016	
		12/01/07& 10/01/08	0.6898	0.6898	+	0.0008	0.0006	
		12/01/08	0.3587	0.2474	+	-----	-----	
		TO 12/1/2025				0.1198	0.1187	
							0.7524	0.3288
*	Loss, LAE and LBA portion of 12/1/06 rate.							
+	Cumulative rate change							

PREMIUM ON-LEVEL FACTORS

POLICY YEAR		(1) RATE CHANGE DATE	(2) LOSS COST / RATE CHANGE	(3) CUM. INDEX OF COL (2)	(4) PORTION OF YEAR ON-LEVEL	(5) PRODUCT (3) * (4)	FACTOR TO ADJUST TO 12/1/2025 RATE LEVEL
Area							
I			0.7292		0.7292		
II			0.7292 x 0.8225		0.5998		
III			0.7292 x 0.8843		0.6448		
IV			0.7292 x 0.8225 x 0.8843		0.5304		
Current			CUMULATIVE TO 12/1/2025		0.1925		
Area							
I			1.0000		1.0000		
II			1.0000x0.7800		0.7800		
III			1.0000 x 0.8843		0.8843		
IV			1.0000 x 0.7800 x 0.8843		0.6898		
Current			CUMULATIVE TO 12/1/2025		0.2474		
2008							
VOL	12/01/07		BASE	0.7627 *	0.2616	0.1995	
	10/01/08		0.8843	0.6745	0.5907	0.3984	
	12/01/08		0.8354	0.5635	0.0513	0.0289	
	12/01/09		0.4345	0.2448	-----	-----	
	TO 12/1/2025				0.9036	0.6268	
RM	12/01/07		BASE	1.0000	0.0286	0.0286	
	10/01/08		0.8843	0.8843	0.0646	0.0571	
	12/01/08		0.8484	0.7502	0.0032	0.0024	
	12/01/09		0.4228	0.3172	-----	-----	
	TO 12/1/2025				0.0964	0.0881	
						0.7149	0.4437
* Loss, LAE and LBA portion of 12/1/07 rate.							
2009							
VOL	12/01/08		BASE	0.7511 *	0.8421	0.6325	
	12/01/09		0.9160	0.6880	0.0789	0.0543	
	12/01/10		0.4743	0.3263	-----	-----	
	TO 12/1/2025				0.9210	0.6868	
RM	12/01/08		BASE	1.0000	0.0743	0.0743	
	12/01/09		0.9083	0.9083	0.0044	0.0040	
	12/01/10		0.4655	0.4228	-----	-----	
	TO 12/1/2025				0.0787	0.0783	
						0.7651	0.5526
* Loss, LAE and LBA portion of 12/1/08 rate.							

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2025 RATE LEVEL</u>
2010	VOL	12/01/09	BASE	0.7574	*	0.8561	0.6484	
		12/01/10	0.9749	0.7384		0.0679	0.0501	
		12/01/11	0.4865	0.3592		-----	-----	
		TO 12/1/2025				0.9240	0.6985	
	RM	12/01/09	BASE	1.0000		0.0696	0.0696	
		12/01/10	0.9594	0.9594		0.0064	0.0061	
		12/01/11	0.4852	0.4655		-----	-----	
		TO 12/1/2025				0.0760	0.0757	
							0.7742	0.6013
*	Loss, LAE and LBA portion of 12/1/09 rate.							
2011	VOL	12/01/10	BASE	0.7688	*	0.8259	0.6350	
		12/01/11	1.1261	0.8657		0.0662	0.0573	
		12/01/12	0.4320	0.3740		-----	-----	
		TO 12/1/2025				0.8921	0.6923	
	RM	12/01/10	BASE	1.0000		0.1012	0.1012	
		12/01/11	1.1826	1.1826		0.0067	0.0079	
		12/01/12	0.4103	0.4852		-----	-----	
		TO 12/1/2025				0.1079	0.1091	
							0.8014	0.6054
*	Loss, LAE and LBA portion of 12/1/10 rate.							
2012	VOL	12/01/11	BASE	0.7343	*	0.7707	0.5659	
		12/01/12	1.2166	0.8933		0.0792	0.0707	
		12/01/13	0.3551	0.3172		-----	-----	
		TO 12/1/2025				0.8499	0.6366	
	RM	12/01/11	BASE	1.0000		0.1382	0.1382	
		12/01/12	1.2606	1.2606		0.0119	0.0150	
		12/01/13	0.3255	0.4103		-----	-----	
		TO 12/1/2025				0.1501	0.1532	
							0.7898	0.5195
*	Loss, LAE and LBA portion of 12/1/11 rate.							

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2025 RATE LEVEL</u>
2013	VOL	12/01/12	BASE	0.7074	*	0.7579	0.5361	
		12/01/13	1.1400	0.8064		0.0577	0.0465	
		12/01/14	0.3115	0.2512		-----	-----	
		TO 12/1/2025				0.8156	0.5826	
	RM	12/01/12	BASE	1.0000		0.1724	0.1724	
		12/01/13	1.1140	1.1140		0.0120	0.0134	
		12/01/14	0.2922	0.3255		-----	-----	
		TO 12/1/2025				0.1844	0.1858	
							0.7684	0.4236
	*	Loss, LAE and LBA portion of 12/1/12 rate.						
2014	VOL	12/01/13	BASE	0.7239	*	0.8058	0.5833	
		12/01/14	0.8850	0.6407		0.0495	0.0317	
		12/01/15	0.3520	0.2255		-----	-----	
		TO 12/1/2025				0.8553	0.6150	
	RM	12/01/13	BASE	1.0000		0.1356	0.1356	
		12/01/14	0.9030	0.9030		0.0091	0.0082	
		12/01/15	0.3236	0.2922		-----	-----	
		TO 12/1/2025				0.1447	0.1438	
							0.7588	0.3851
	*	Loss, LAE and LBA portion of 12/1/13 rate.						
2015	VOL	12/01/14	BASE	0.7095	*	0.7759	0.5505	
		12/01/15	1.0720	0.7606		0.0563	0.0428	
		12/01/16	0.3284	0.2498		-----	-----	
		TO 12/1/2025				0.8322	0.5933	
	RM	12/01/14	BASE	1.0000		0.1565	0.1565	
		12/01/15	1.0709	1.0709		0.0113	0.0121	
		12/01/16	0.3021	0.3235		-----	-----	
		TO 12/1/2025				0.1678	0.1686	
							0.7619	0.4246
	*	Loss, LAE and LBA portion of 12/1/14 rate.						

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2025 RATE LEVEL</u>
2016	VOL	12/01/15	BASE	0.7102	*	0.8071	0.5732	
		12/01/16	1.0000	0.7102		0.0513	0.0364	
		12/01/17	0.3284	0.2332		-----	-----	
		TO 12/1/2025				0.8584	0.6096	
	RM	12/01/15	BASE	1.0000		0.1323	0.1323	
		12/01/16	1.0000	1.0000		0.0093	0.0093	
		12/01/17	0.3021	0.3021		-----	-----	
		TO 12/1/2025				0.1416	0.1416	
							0.7512	0.4022
	*	Loss, LAE and LBA portion of 12/1/15 rate.						
2017	VOL	12/01/16	BASE	0.6999	*	0.8240	0.5767	
		12/01/17	0.9700	0.6789		0.0589	0.0400	
		6/01/18	0.3385	0.2298		-----	-----	
		TO 12/1/2025				0.8829	0.6167	
	RM	12/01/16	BASE	1.0000		0.1073	0.1073	
		12/01/17	0.9427	0.9427		0.0098	0.0092	
		6/01/18	0.3205	0.3021		-----	-----	
		TO 12/1/2025				0.1171	0.1165	
							0.7332	0.4120
	*	Loss, LAE and LBA portion of 12/1/16 rate.						
2018	VOL	12/01/17	BASE	0.7308	*	0.4268	0.3119	
		6/01/18	1.0000	0.7308		0.4169	0.3047	
		12/01/18	0.9000	0.6577		0.0551	0.0362	
		12/01/19	0.3761	0.2474		-----	-----	
		TO 12/1/2025				0.8988	0.6528	
	RM	12/01/17	BASE	1.0000		0.0450	0.0450	
		6/01/18	0.9514	0.9514		0.0503	0.0479	
		12/01/18	0.9271	0.8820		0.0059	0.0052	
		12/01/19	0.3634	0.3205		-----	-----	
		TO 12/1/2025				0.1012	0.0981	
							0.7509	0.4268
	*	Loss, LAE and LBA portion of 12/1/17 rate.						

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2025 RATE LEVEL</u>
2019	VOL	12/01/18	BASE	0.7457	*	0.8637	0.6441	
		12/01/19	0.8671	0.6466		0.0535	0.0346	
		12/01/20	0.4338	0.2805		-----	-----	
		TO 12/1/2025				0.9172	0.6787	
	RM	12/01/18	BASE	1.0000		0.0781	0.0781	
		12/01/19	0.8725	0.8725		0.0047	0.0041	
		12/01/20	0.4165	0.3634		-----	-----	
		TO 12/1/2025				0.0828	0.0822	
							0.7609	0.4776
	*	Loss, LAE and LBA portion of 12/1/18 rate.						
2020	VOL	12/01/19	BASE	0.7411	*	0.8574	0.6354	
		12/01/20	0.8844	0.6554		0.0588	0.0385	
		12/01/21	0.4905	0.3215		-----	-----	
		TO 12/1/2025				0.9162	0.6739	
	RM	12/01/19	BASE	1.0000		0.0794	0.0794	
		12/01/20	0.9120	0.9120		0.0044	0.0040	
		12/01/21	0.4567	0.4165		-----	-----	
		TO 12/1/2025				0.0838	0.0834	
							0.7573	0.5500
	*	Loss, LAE and LBA portion of 12/1/19 rate.						
2021	VOL	12/01/20	BASE	0.7186	*	0.8754	0.6291	
		12/01/21	0.7898	0.5676		0.0523	0.0297	
		12/01/22	0.6210	0.3525		-----	-----	
		TO 12/1/2025				0.9277	0.6588	
	RM	12/01/20	BASE	1.0000		0.0683	0.0683	
		12/01/21	0.7999	0.7999		0.0040	0.0032	
		12/01/22	0.5709	0.4567		-----	-----	
		TO 12/1/2025				0.0723	0.0715	
							0.7303	0.6254
	*	Loss, LAE and LBA portion of 12/1/20 rate.						

PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) LOSS COST / RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/2025 RATE LEVEL</u>
2022	VOL	12/01/21	BASE	0.7095	*	0.8664	0.6147	
		12/01/22	0.8524	0.6048		0.0541	0.0327	
		12/01/23	0.7285	0.4406		-----	-----	
		TO 12/1/2025				0.9205	0.6474	
	RM	12/01/21	BASE	1.0000		0.0734	0.0734	
		12/01/22	0.8028	0.8028		0.0061	0.0049	
		12/01/23	0.7111	0.5709		-----	-----	
		TO 12/1/2025				0.0795	0.0783	
							0.7257	0.7867
*	Loss, LAE and LBA portion of 12/1/21 rate.							
2023	VOL	12/01/22	BASE	0.7533	*	0.8694	0.6549	
		12/01/23	0.8997	0.6777		0.0593	0.0402	
		12/01/24	0.8097	0.5487		-----	-----	
		TO 12/1/2025				0.9287	0.6951	
	RM	12/01/22	BASE	1.0000		0.0654	0.0654	
		12/01/23	0.8615	0.8615		0.0059	0.0051	
		12/01/24	0.8255	0.7112		-----	-----	
		TO 12/1/2025				0.0713	0.0705	
							0.7656	0.9289
*	Loss, LAE and LBA portion of 12/1/22 rate.							
2024	VOL	12/01/23	BASE	0.7867	*	0.8790	0.6915	
		12/01/24	0.9160	0.7206		0.0612	0.0441	
		12/01/25	0.8840	0.6370		-----	-----	
						0.9402	0.7356	
	RM	12/01/23	BASE	1.0000		0.0546	0.0546	
		12/01/24	0.9079	0.9079		0.0052	0.0047	
		12/01/25	0.9092	0.8255		-----	-----	
						0.0598	0.0593	
							0.7949	1.0385
*	Loss, LAE and LBA portion of 12/1/23 rate.							

INDEMNITY LOSS ON-LEVEL FACTORS

POLICY YEAR	(1) LAW AMENDMENT DATE	(2) BENEFIT CHANGE	(3) CUM. INDEX OF COL (2)	(4) PORTION OF YEAR ON-LEVEL	(5) PRODUCT (3) * (4)	FACTOR TO ADJUST 7/1/2026 BENEFIT LEVEL
2005	5/21/04	BASE	1.0000	0.0939	0.0939	
	6/06/05	1.0136	1.0136	0.7471	0.7573	
	6/07/06	1.0200	1.0339	0.1590	0.1644	
	6/07/07	1.2980	1.3420	-----	-----	
	7/01/26			1.0000	1.0156	1.3214
2006	6/06/05	BASE	1.0000	0.0951	0.0951	
	6/07/06	1.0200	1.0200	0.7396	0.7544	
	6/07/07	1.0297	1.0503	0.1653	0.1736	
	6/03/08	1.2606	1.3240	-----	-----	
	7/01/26			1.0000	1.0231	1.2941
2007	6/07/06	BASE	1.0000	0.0938	0.0938	
	6/07/07	1.0297	1.0297	0.7399	0.7619	
	6/03/08	1.0189	1.0492	0.1663	0.1745	
	6/16/09	1.2372	1.2981	-----	-----	
	7/01/26			1.0000	1.0302	1.2600
2008	6/07/07	BASE	1.0000	0.0891	0.0891	
	6/03/08	1.0189	1.0189	0.7645	0.7789	
	6/16/09	1.0031	1.0221	0.1464	0.1496	
	6/22/10	1.2334	1.2607	-----	-----	
	7/01/26			1.0000	1.0176	1.2389
2009	6/03/08	BASE	1.0000	0.1048	0.1048	
	6/16/09	1.0031	1.0031	0.7576	0.7599	
	6/22/10	0.9974	1.0005	0.1376	0.1377	
	6/13/11	1.2366	1.2372	-----	-----	
	7/01/26			1.0000	1.0024	1.2342
2010	6/16/09	BASE	1.0000	0.1124	0.1124	
	6/22/10	0.9974	0.9974	0.7367	0.7348	
	6/13/11	0.9936	0.9910	0.1509	0.1495	
	7/02/12	1.2445	1.2333	-----	-----	
	7/01/26			1.0000	0.9967	1.2374
2011	6/22/10	BASE	1.0000	0.1010	0.1010	
	6/13/11	0.9936	0.9936	0.7746	0.7696	
	7/02/12	1.0161	1.0096	0.1244	0.1256	
	7/01/13	1.2248	1.2366	-----	-----	
	7/01/26			1.0000	0.9962	1.2413

INDEMNITY LOSS ON-LEVEL FACTORS

POLICY YEAR	(1) LAW AMENDMENT DATE	(2) BENEFIT CHANGE	(3) CUM. INDEX OF COL (2)	(4) PORTION OF YEAR ON-LEVEL	(5) PRODUCT (3) * (4)	FACTOR TO ADJUST 7/1/2026 BENEFIT LEVEL
2012	6/13/11	BASE	1.0000	0.1264	0.1264	1.2236
	7/02/12	1.0161	1.0161	0.7486	0.7607	
	7/01/13	1.0242	1.0407	0.1250	0.1301	
	7/01/14	1.1959	1.2446	-----	-----	
	7/01/26			1.0000	1.0172	
2013	7/02/12	BASE	1.0000	0.1250	0.1250	1.1975
	7/01/13	1.0242	1.0242	0.7500	0.7682	
	7/01/14	1.0124	1.0369	0.1250	0.1296	
	7/01/15	1.1812	1.2248	-----	-----	
	7/01/26			1.0000	1.0228	
2014	7/01/13	BASE	1.0000	0.1250	0.1250	1.1836
	7/01/14	1.0124	1.0124	0.7500	0.7593	
	7/01/15	0.9967	1.0091	0.1250	0.1261	
	7/01/16	1.1851	1.1959	-----	-----	
	7/01/26			1.0000	1.0104	
2015	7/01/14	BASE	1.0000	0.1250	0.1250	1.1819
	7/01/15	0.9967	0.9967	0.7500	0.7475	
	7/01/16	1.0184	1.0150	0.1250	0.1269	
	7/01/17	1.1637	1.1812	-----	-----	
	7/01/26			1.0000	0.9994	
2016	7/01/15	BASE	1.0000	0.1250	0.1250	1.1639
	7/01/16	1.0184	1.0184	0.7500	0.7638	
	7/01/17	1.0165	1.0352	0.1250	0.1294	
	7/01/18	1.1448	1.1851	-----	-----	
	7/01/26			1.0000	1.0182	
2017	7/01/16	BASE	1.0000	0.1250	0.1250	1.1492
	7/01/17	1.0165	1.0165	0.7500	0.7624	
	7/01/18	0.9861	1.0024	0.1250	0.1253	
	7/01/19	1.1610	1.1638	-----	-----	
	7/01/26			1.0000	1.0127	
2018	7/01/17	BASE	1.0000	0.1250	0.1250	1.1556
	7/01/18	0.9861	0.9861	0.7500	0.7396	
	7/01/19	1.0231	1.0089	0.1250	0.1261	
	7/01/20	1.1348	1.1449	-----	-----	
	7/01/26			1.0000	0.9907	

INDEMNITY LOSS ON-LEVEL FACTORS

POLICY YEAR	(1) LAW AMENDMENT DATE	(2) BENEFIT CHANGE	(3) CUM. INDEX OF COL (2)	(4) PORTION OF YEAR ON-LEVEL	(5) PRODUCT (3) * (4)	FACTOR TO ADJUST 7/1/2026 BENEFIT LEVEL
2019	7/01/18	BASE	1.0000	0.1250	0.1250	
	7/01/19	1.0231	1.0231	0.7500	0.7673	
	7/01/20	1.0128	1.0362	0.1250	0.1295	
	7/01/21	1.1204	1.1610	-----	-----	
	7/01/26			1.0000	1.0218	1.1362
2020	7/01/19	BASE	1.0000	0.1250	0.1250	
	7/01/20	1.0128	1.0128	0.7500	0.7596	
	7/01/21	1.0124	1.0254	0.1250	0.1282	
	7/01/22	1.1067	1.1348	-----	-----	
	7/01/26			1.0000	1.0128	1.1205
2021	7/01/20	BASE	1.0000	0.1250	0.1250	
	7/01/21	1.0124	1.0124	0.7500	0.7593	
	7/01/22	1.0131	1.0257	0.1250	0.1282	
	7/01/23	1.0924	1.1205	-----	-----	
	7/01/26			1.0000	1.0125	1.1067
2022	7/01/21	BASE	1.0000	0.1250	0.1250	
	7/01/22	1.0131	1.0131	0.7500	0.7598	
	7/01/23	1.0335	1.0470	0.1250	0.1309	
	7/01/24	1.0570	1.1067	-----	-----	
	7/01/26			1.0000	1.0157	1.0896
2023	7/01/22	BASE	1.0000	0.1250	0.1250	
	7/01/23	1.0335	1.0335	0.7500	0.7751	
	7/01/24	1.0282	1.0626	0.1250	0.1328	
	7/01/25	1.0280	1.0924	-----	-----	
	7/01/26			1.0000	1.0329	1.0576
2024	7/01/23	BASE	1.0000	0.1250	0.1250	
	7/01/24	1.0282	1.0282	0.7500	0.7712	
	7/01/25	1.0040	1.0323	0.1250	0.1290	
	7/01/26	1.0239	1.0570	-----	-----	
				1.0000	1.0252	1.0310