



30 S 17th Street, Suite 1500
Philadelphia, PA 19103

CIRCULAR

August 11, 2026

DCRB CIRCULAR NO. 1071

To All Members of the DCRB:

RE: F-Classification Filing
Proposed Effective December 1, 2026
DCRB Filing No. 2603

The DCRB submitted a filing to the Delaware Department of Insurance for an update to F-Classifications with a proposed effective date of December 1, 2026. That filing, Filing No. 2603 (the Filing), proposes a new methodology to the F-Class filing that utilizes countrywide pure premium data coupled with Delaware specific expense data to determine appropriate rate levels for F-classifications. This new methodology leverages countrywide data to derive more stable results without a large sacrifice to responsiveness. The effect of this new methodology caused a change in collectible rate level of -24.81% in residual market rates and an overall change of -26.28% for the voluntary market loss costs. More details about the new methodology can be found in the actuarial memorandum as well as Exhibit 9.

As part of the Filing, the United States Harbor Workers' Compensation Coverage Percentage is proposed to increase to 108.6% effective December 1, 2026. The tax multiplier applicable to F-Classification business is proposed to change from 1.312 to 1.235.

Once an approval is reached on the Filing, each licensed Delaware carrier will be required to make a filing for a loss cost multiplier, rates and/or other related rating values with the Department of Insurance. This requirement will apply even if a carrier intends to retain its current pricing values and programs intact. Accordingly, in order to preserve the desired and possibly necessary flexibility in pricing Delaware workers compensation policies, it is strongly recommended that all policies issued with effective dates on and after December 1, 2026 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement, WC 00 04 04, for this purpose. Any policies issued at current rates or on a "to-be-determined" basis for which approved rating values are changed as a result of the Filing and/or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

The complete filing package for DCRB Filing No. 2603 is available at www.dcrb.com in the "Filings" section of the website. Members and other interested parties are encouraged to use the website to access all parts of the filing package for informational purposes.

Attached for reference are tables of current and proposed December 1, 2026 F-Classification rating values.

Questions concerning this filing should be directed to Brent Otto, Senior Vice President and Chief Actuary at botto@dcrb.com, or to Jesse Marass, Director of Actuarial Services at jmarass@dcrb.com.

Amy Quinn
President

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Attachment

**DELAWARE
UNITED STATES LONGSHORE AND HARBOR WORKERS RATING VALUES**

**CURRENT
EFFECTIVE DECEMBER 1, 2024 ON NEW AND RENEWAL BUSINESS**

Code No.	Manual Rate	Loss Cost	Minimum Premium	Experience Rating Plan Expected Loss Rate Tables *		
				A-1	A-2	A-3
6824F	9.86	7.98	3,000	5.17	5.17	5.17
6826F	7.42	6.01	2,400	3.89	3.89	3.89
6843F	10.99	8.90	3,000	5.76	5.76	5.76
6872F	12.71	10.29	3,000	6.66	6.66	6.66
7309F	23.75	19.23	3,000	12.45	12.45	12.45
7313F	8.83	7.15	2,790	4.63	4.63	4.63
7317F	18.47	14.95	3,000	9.68	9.68	9.68
7327F	18.51	14.99	3,000	9.70	9.70	9.70
7366F	9.07	7.34	2,860	4.75	4.75	4.75
8709F	3.78	3.06	1,380	1.98	1.98	1.98
8726F	3.26	2.64	1,235	1.71	1.71	1.71

**PROPOSED
EFFECTIVE DECEMBER 1, 2026 ON NEW AND RENEWAL BUSINESS**

Code No.	Manual Rate	Loss Cost	Minimum Premium	Experience Rating Plan Expected Loss Rate Tables *		
				A-1	A-2	A-3
6824F	7.395	5.871	3,000	4.008	4.008	4.008
6826F	5.565	4.418	2,415	3.016	3.016	3.016
6843F	8.243	6.544	3,000	4.468	4.468	4.468
6872F	9.533	7.568	3,000	5.167	5.167	5.167
7309F	17.813	14.142	3,000	9.655	9.655	9.655
7313F	6.623	5.258	2,795	3.590	3.590	3.590
7317F	13.853	10.998	3,000	7.508	7.508	7.508
7327F	13.883	11.022	3,000	7.525	7.525	7.525
7366F	6.803	5.401	2,860	3.687	3.687	3.687
8709F	2.963	2.352	1,475	1.606	1.606	1.606
8726F	2.445	1.941	1,290	1.325	1.325	1.325

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.