

Delaware Compensation Rating Bureau, Inc.



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September 3, 1999

BUREAU CIRCULAR NO. 721

To All Members of the Bureau:

Re: **REVISED WORKERS COMPENSATION RESIDUAL MARKET RATE
AND VOLUNTARY MARKET LOSS COSTS
EFFECTIVE DECEMBER 1, 1999
BUREAU FILING NO. 9909**

The Insurance Commissioner has approved an amended version of Bureau Filing No. 9909, effective **December 1, 1999** on a new and renewal basis.

The residual market rates are effective on a new and renewal basis **December 1, 1999** (note the change from the original filing's proposed effective date of October 1, 1999). Members must file an amended (or re-file their existing) Insurer Adoption of DCRB Workers' Compensation Loss Costs form with the Delaware Department of Insurance to adopt the revised loss costs on a new and renewal basis on or after December 1, 1999. A copy of the Department of Insurance's "FORMS AND RATES BULLETIN 14 INCORPORATED," which includes newly revised forms applicable to these filings, is attached for member reference and use.

The following chart indicates the approved overall average changes in rating values:

<u>Rating Value(s)</u>	<u>Approved Overall Average Change</u>
Residual Market Rates - Collectible	+ 0.50%
Residual Market Rates - Manual	- 0.18%
Voluntary Market Loss Costs - Collectible	+ 0.86%
Voluntary Market Loss Costs - Manual	- 0.17%
Voluntary Market Loss Costs - Manual after Surcharge Offset	- 0.27%

The approved residual market rates and voluntary market loss costs share common loss provisions based on the same loss development and trend analysis applied to statewide Delaware experience. The nominal differences between residual market rate changes and voluntary market rate changes result from revisions in expense provisions based on recent indications, as compared to currently approved values.

The implied loss cost multiplier reflecting expense considerations for current residual market rates is approximately 1.2786. On a comparable basis the implied loss cost multiplier for approved residual market rates effective December 1, 1999 is 1.2740. (Note: Because voluntary market loss costs in the approved filing are nominally reduced to offset effects of the ongoing Delaware Insurance Plan surcharge program, calculation of residual market rates from approved voluntary market loss costs requires an effective multiplier of approximately 1.2797.)

A comparison of current and approved December 1, 1999 residual market expense provisions is shown below:

RESIDUAL MARKET RATES

Expense Loading

	<u>Current Percentage</u>	<u>Approved December 1, 1999 Percentage</u>
LOSS AND LOSS ADJUSTMENT EXPENSE		
Losses	63.76	63.59
Loss Adjustment Expense	11.14	11.80 a
Loss & Loss Adjustment	74.90	75.39
UNDERWRITING EXPENSES		
Commission	5.15	5.17
Other Acquisition	2.80	2.57
General Expenses	2.82	3.49
Premium Discount	9.70	10.01
State Premium Tax	2.00	2.00
Other State Tax	0.30	0.30
Administrative Assessment	3.31	3.10 b
Second Injury Fund	4.00	2.00
Deviations	0.00	0.00
Policyholder Dividends	0.00	0.00
Underwriting Profit	-4.98	-4.03
Underwriting Expense Total	25.10	24.61

a As ratio to loss, loss adjustment expense = 0.1856

b As ratio to loss, administrative assessment = 0.0488

Attached for member reference is a table of rates, loss costs and expected loss factors by classification consistent with the Insurance Commissioner's approval of Filing No. 9909 as amended.

BACKGROUND FOR BUREAU FILING NO. 9909 AND AMENDMENT THERETO

As presented to the Department of Insurance, Bureau Filing No. 9909 proposed the following amendments to residual market rates and voluntary market loss costs effective on a new and renewal basis as of October 1, 1999:

<u>Proposed Rating Value(s)</u>	<u>Overall Average Change</u>
Residual Market Rates - Collectible	+4.34%
Residual Market Rates - Manual	+3.63%
Voluntary Market Loss Costs - Collectible	+4.71%
Voluntary Market Loss Costs - Manual	+4.00%
Voluntary Market Loss Costs - Manual Adjusted for DIP Surcharge	+3.54%

Subsequent to the presentation of the filing to the Department, discussions were held regarding supporting information pertinent to the filing, and additional information and alternative analyses were exchanged between the DCRB and the Department. Based on those collective discussions, information exchanges and analyses the Department indicated to the DCRB that amendments of the overall residual market rate and voluntary market loss cost indications to the approved levels set forth above, in conjunction with a revision in the filing's effective date to December 1, 1999 in order to allow more appropriate advance notice of the approved changes in rating values to insurers and employers alike, would be acceptable to the Department.

The DCRB was mindful that pricing exercises such as this filing are necessarily technical and judgmental, so that some differences of opinion are very likely to arise between different analysts using a common base of information in preparing or reviewing such a proposal. While the DCRB would continue to assert that its original filing was appropriate and fully supported by information provided therewith and in subsequent exchanges with the Department, it also recognized that many significant points of agreement had been reached to date. The DCRB also believed that attempts to further reconcile the positions of the DCRB and the Department at this time would likely require extended periods of time and effort and that, even with the benefit of such a process, some specific issues would undoubtedly remain as points of difference. Thus, in the interests of implementing agreed revisions of residual market rates and voluntary market loss costs in a timely fashion based on Bureau Filing No. 9909, the DCRB agreed to amend that proposal consistent with the overall average changes cited immediately above and to adopt an effective date on a new and renewal basis of December 1, 1999.

The principal points of difference between the Department and DCRB analyses arose with regard to loss development and trend. In loss development the Department relied more extensively than had the DCRB on a case incurred loss development approach.

Other components of the filing as proposed were approved as filed. In particular, each of the following components of the filing were approved as originally presented:

- Amendments to the Rulings and Interpretations section of the Manual
- Revisions to the Temporary Staffing Classifications Cross-Reference Chart in the Manual
- Updates to corporate officer payroll minimums and maximums for premium computation purposes
- Revision to procedures to apply for adjustment of losses and experience modifications to reflect subrogation recoveries
- Continuation of the existing DIP surcharge program
- DCCPAP revisions to qualifying wage table effective January 1, 2000
- Residual market expense constant
- Residual market minimum premium
- Excess loss factors
- Excess loss premium factors
- Retrospective rating
- Small Deductible Program
- State and hazard group relativities
- Workplace Safety Program
- Merit Rating Plan

ADDITIONAL REVISIONS TO RATING VALUES

The amended filing retained various rating values intact from the original presentation of Filing No. 9909. For ease of reference and to confirm the approved values for those items they are reproduced below.

Residual Market Premium Discount Table

<u>Premium Range</u>	<u>Schedule Y</u>
First \$ 5,000	0.0%
Next \$ 95,000	10.9%
Next \$400,000	12.6%
Over \$500,000	14.4%

Residual Market Expense Constant

The expense constant is increased from \$190 to **\$200**.

Retrospective Rating Values (Other than USL&HW Coverages)

Residual Market Tax Multiplier

The residual market tax multiplier is **1.1110**.

Optional Loss Development Factors

First Adjustment	0.4143
Second Adjustment	0.2960
Third Adjustment	0.2182

State & Hazard Group Relativities

Hazard Group I	1.302
II	1.207
III	0.906
IV	0.721

Delaware Construction Classification Premium Adjustment Program: **Effective January 1, 2000**

<u>DCCPAP Credit</u>	<u>Average Hourly Wage</u>	
0%	12.49	or less
5%	12.50	14.75
6%	14.76	15.00
7%	15.01	15.25
8%	15.26	15.50
9%	15.51	15.75
10%	15.76	16.00
11%	16.01	16.25
12%	16.26	16.50
13%	16.51	16.75
14%	16.76	17.00
15%	17.01	17.25
16%	17.26	17.50
17%	17.51	18.00
18%	18.01	18.50
19%	18.51	19.00
20%	19.01	19.50
21%	19.51	20.00
22%	20.01	20.75
23%	20.76	21.50
24%	21.51	22.25
25%	Over 22.25	

Small Deductible Program Loss Elimination Ratios and Premium Credits

<u>Deductible Level</u>	<u>Loss Elimination Ratio</u>	<u>Premium Credit</u>
500	0.050	0.040
1,000	0.075	0.055
1,500	0.090	0.065
2,000	0.100	0.075
2,500	0.110	0.085
3,000	0.120	0.095
3,500	0.130	0.105
4,000	0.140	0.110
4,500	0.150	0.115
5,000	0.155	0.120

In addition to the above rating values, the amended filing included Excess Loss Premium Factors and Excess Loss Pure Premium Factors, both including and excluding Loss Adjustment Expense. Tables of the approved values (which are unchanged from the original values in Filing No. 9909) are attached to this circular.

Complete Manual pages presenting amendments consistent with the Insurance Commissioner's approval of Filing No. 9909 will be prepared and distributed in the usual fashion.

Carriers are advised that Filing No. 9909 did not include any proposals relative to USL&HW loss costs, rates or other rating values. Accordingly, those values remain as previously approved and announced in Bureau Circulars No. 691 and 693.

Any questions concerning this circular may be address to the undersigned or to Michael J. Doyle, Chief Actuary.

Timothy L. Wisecarver
President

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Attachments

**STATE OF DELAWARE
DEPARTMENT OF INSURANCE**

FORMS AND RATES BULLETIN 14 INCORPORATED

Submission Date: _____

DCRB Reference Filing No.: _____

Applicable to policies effective on and after: _____

INSURER NAME: _____

INSURER NAIC NO.: _____ INDICATED MULTIPLIER: _____

The above insurer hereby declares that it is a member or subscriber of the Delaware Compensation Rating Bureau ("DCRB"). The insurer hereby files to be deemed to have independently submitted as its own filing the prospective loss costs in the captioned reference filing.

The insurer's rates will be the combination of the DCRB loss costs approved by the Delaware Insurance Department and the company's indicated multiplier, as shown above, along with any expense contract, premium discount table, size-of-premium expense table for retrospective rating plans, and minimum premium formula specified in the company's attached manual exception pages.

The indicated multiplier, along with any expense constant, premium discount table and the minimum premium formula filed, represent a rate level increase _____ or decrease _____ of _____ % and a premium level increase _____ or decrease _____ of _____ %.

The indicated multiplier and the attached exception pages apply only to the DCRB reference filing indicated above. The insurer understands that this will necessitate the submission of a new adoption form and exception pages prior to the effective date of any future loss costs reference filing.

CHECK ALL THAT APPLY:

Manual exception pages attached for:

_____ **Minimum Premium Formula**

_____ **Expense Constant**

_____ **Discount Table**

_____ **Retro Expense Table**

**SUMMARY OF SUPPORTING INFORMATION
WORKERS' COMPENSATION LOSS COST MULTIPLIER**

Insurer: _____ NAIC No.: _____
 DCRB Reference Filing No.: _____
 Effective Date of Multiplier: _____

Development of Expected Loss Ratio (Expressed as a percent of standard premium at company rate):

AVERAGE	
A. Commission	_____ %
B. Other Acquisition	_____ %
C. General Expense	_____ %
D. Taxes, Licenses and Fees	_____ %
E. Underwriting Profit & Contingencies	_____ %
F. Residual Market Costs	_____ %
G. Premium Discount	_____ %
H. Insurance Fund Assessment (Second Injury Fund)	_____ %
I. Dividend Provision (Participating Plan)	_____ %
J. Other (Explain)	_____ %
K. Total	_____ %
Expected Loss Ratio (100%-K)	_____ %

Actual Incurred Expense Ratios for three (3) most recent available years. (Commission and General Expense expressed as a percent of written premium at company rates. Other components expressed as percents of standard earned premium at company rates).

	CY _____	CY _____	CY _____	AVERAGE
A. Commission	_____	_____	_____	_____
B. Other Acquisition	_____	_____	_____	_____
C. General Expense	_____	_____	_____	_____
D. Taxes, Licenses & Fees	_____	_____	_____	_____
E. Underwriting Profit & Contingencies	_____	_____	_____	_____
F. Residual Market Costs	_____	_____	_____	_____
G. Premium Discount	_____	_____	_____	_____
H. Insurance Fund Assessment	_____	_____	_____	_____
I. (Second Injury Fund)	_____	_____	_____	_____
J. Dividend Plan (Participating Plan)	_____	_____	_____	_____
K. Other (Explain)	_____	_____	_____	_____
L. Total	_____	_____	_____	_____

Indicated Company Loss Cost Multiplier: _____

Example: Assume Loss and Loss Adjustment Ratio is 0.650.
 Loss Cost Multiplier with no deviation is $1.0/0.650 = 1.5385$.
 Loss Cost Multiplier with 15% downward deviation is $0.85/0.650 = 1.3077$.
 Loss Cost Multiplier with 15% upward deviation is $1.15/0.650 = 1.7692$.

COMPLETED BY: _____ TELEPHONE NO.: _____

NOTE: If an insurer wishes to make any modifications to the loss costs led by DCRB (other than the application of a multiplier to represent the insurer's expenses, profit and contingencies), the resulting rates will be considered to be independent rates, and shall be subject to the 30 day review provision of Title 18 Del. C., Section 2610.

**REVISED LOSS COST MULTIPLIER CALCULATION
SPREADSHEET TO BE INCORPORATED WITH
BULLETIN 14**

Workers' Compensation Insurance
Loss Cost Multiplier
General Instructions

Commissions, premium tax and other state tax provisions are to reflect the ratio of commissions paid, premium tax paid and other state tax paid to company manual premium.

Other acquisition and general expense are to reflect the ratio of other acquisition expense paid and general expense paid to company standard earned premium. Standard earned premium is to reflect adjustment for expense constant premium schedule rating premium.

Dividend Provision (Participating Plan)

Loss cost multipliers for use with participating policies shall contain a provision for policyholder dividends. Policyholder dividends shall reflect the ratio of policyholder dividends paid to company standard earned premium adjusted to reflect expense constant premium and schedule rating premium.

Standard earned premium shall be adjusted reflecting an assumed underlying expense constant equal to the most recently filed expense constant by Delaware Compensation Rating Bureau.

Deviations

Deviation from indicated manual rates shall reflect adjusted company losses compared to Delaware Compensation Rating Bureau to the extent credible. Losses shall be provided separately for indemnity and medical coverages. Losses may be either calendar year losses with all IBNR or policy year incurred losses developed to ultimate settlement. If the company elects to submit policy year loss data, it is required to provide underlying loss development triangles for indemnity and medical coverages separately.

Insurance Fund Assessment (Second Injury Fund)

Insurance Fund Assessment to be used with revised rates will be provided by Delaware Compensation Rating Bureau in its circular letter detailing changes to loss costs and other rating elements.

Administrative Assessment

Administration Assessment will continue to be built into voluntary market loss costs.

Expense Exhibits identified as (I) or (II) shall be completed and underlying supporting data shall accompany the company loss cost multiplier filing. Multipliers shall be filed reflecting most recent expense data, with each Delaware Compensation Rating Bureau loss cost revision. Failure to provide complete expense exhibits and provide underlying support shall result in disapproval of the proposed company filing and company(s) will be filed by reference for residual market rates and rating elements. All reference filings of this type shall remain in effect until the next subsequent Delaware Compensation Rating Bureau revision of loss costs.

NOTES: (1) Commissions, premium tax, license and fees are to be calculated as a percentage of company manual premium. Other acquisition and general administrative expense are to be calculated as a percentage of standard earned premium and standard earned premium is required to be adjusted to reflect schedule rating and expense constant.

(2) Insurers having previously filed and are currently using rating tiers within the same company or have company rate differentials in effect may continue to use them until further notice.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Approved Effective December 1, 1999 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE*			HAZ GRP
				A-1	A-2	A-3	
005	16.14	20.66	2,600	8.13	9.30	10.01	III
0006	7.66	9.81	960	3.86	4.42	4.75	II
007	7.20	9.21	1,630	3.63	4.15	4.46	II
0008	2.84	3.64	765	1.43	1.64	1.76	II
009	27.89	35.69	2,600	14.05	16.07	17.29	III
0011	3.42	4.39	880	1.73	1.97	2.12	II
0013	4.67	5.98	1,125	2.36	2.69	2.90	II
0016	4.27	5.47	625	2.15	2.46	2.65	II
028	4.48	5.73	1,090	2.10	2.44	2.66	III
0034	5.78	7.40	775	2.91	3.33	3.58	II
0036	4.91	6.28	685	2.47	2.83	3.04	II
055	6.54	8.37	1,495	3.06	3.56	3.89	III
059	6.87	8.78	1,560	3.21	3.74	4.08	III
0083	6.96	8.90	890	3.51	4.01	4.31	II
101	5.75	7.36	1,340	2.67	2.99	3.26	III
104	4.30	5.51	1,055	2.00	2.24	2.44	II
105	4.97	6.36	1,185	2.31	2.58	2.82	III
106	6.18	7.91	1,425	2.87	3.21	3.50	II
107	3.82	4.89	960	1.77	1.98	2.17	I
108	6.67	8.54	1,525	3.09	3.46	3.78	II
109	5.83	7.46	1,355	2.70	3.03	3.31	III
110	3.49	4.47	895	1.62	1.81	1.98	II
111	5.58	7.15	1,310	2.59	2.90	3.17	II
112	10.20	13.04	2,220	4.73	5.29	5.78	II
113	6.74	8.63	1,540	3.13	3.50	3.82	II
114	9.51	12.17	2,085	4.41	4.94	5.39	III
115	2.61	3.34	720	1.21	1.36	1.48	I
119	7.31	9.36	1,650	3.39	3.80	4.15	II
130	6.45	8.25	1,480	2.99	3.35	3.65	III
132	3.00	3.84	795	1.39	1.56	1.70	II
134	3.42	4.38	880	1.59	1.78	1.94	II
135	1.72	2.20	540	0.80	0.89	0.98	I
136	2.27	2.91	650	1.05	1.18	1.29	II
139	6.14	7.85	1,415	2.84	3.19	3.48	II
141	4.85	6.20	1,160	2.25	2.52	2.75	II
142	2.55	3.27	705	1.18	1.33	1.45	II
161	2.94	3.76	785	1.36	1.53	1.67	II
163	3.05	3.90	805	1.41	1.58	1.73	II
165	5.16	6.61	1,225	2.39	2.68	2.93	III
166	2.58	3.30	710	1.20	1.34	1.46	II
185	4.30	5.51	1,055	2.00	2.24	2.44	II
187	3.82	4.89	960	1.77	1.98	2.17	I
191	2.94	3.76	785	1.36	1.53	1.67	II
201	5.26	6.73	1,245	2.44	2.73	2.98	II
204	2.84	3.64	765	1.32	1.48	1.61	II

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** 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.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Approved Effective December 1, 1999 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE*			HAZ GRP
				A-1	A-2	A-3	
205	3.01	3.85	795	1.40	1.56	1.71	I
221	5.33	6.82	1,255	2.47	2.77	3.02	II
222	5.40	6.92	1,275	2.51	2.81	3.06	II
225	5.40	6.92	1,275	2.51	2.81	3.06	II
227	4.57	5.85	1,105	2.12	2.37	2.59	II
255	4.74	6.07	1,140	2.20	2.46	2.69	II
257	6.81	8.72	1,550	3.16	3.54	3.86	II
259	3.76	4.82	945	1.74	1.95	2.13	II
261	5.82	7.45	1,355	2.70	3.02	3.30	II
263	3.83	4.90	960	1.77	1.99	2.17	II
265	3.76	4.82	945	1.74	1.95	2.13	II
275	5.33	6.82	1,255	2.47	2.77	3.02	II
276	5.40	6.92	1,275	2.51	2.81	3.06	II
281	3.36	4.30	865	1.56	1.75	1.91	II
282	4.40	5.63	1,075	2.04	2.28	2.49	III
297	3.36	4.30	865	1.56	1.75	1.91	II
301	7.98	10.22	1,785	3.70	4.15	4.53	III
305	6.81	8.72	1,550	3.16	3.54	3.86	II
306	5.02	6.42	1,195	2.33	2.61	2.85	II
309	3.71	4.74	935	1.72	1.93	2.10	II
311	4.02	5.14	995	1.86	2.09	2.28	II
319	4.09	5.23	1,010	1.89	2.12	2.32	II
323	3.30	4.22	855	1.53	1.71	1.87	II
327	3.13	4.00	820	1.45	1.62	1.77	II
402	7.82	10.01	1,750	3.63	4.06	4.44	III
403	4.19	5.36	1,030	1.94	2.17	2.37	II
404	4.95	6.33	1,180	2.29	2.57	2.81	III
406	6.19	7.92	1,430	2.87	3.21	3.51	II
407	5.12	6.56	1,215	2.38	2.66	2.91	II
411	9.45	12.09	2,075	4.38	4.91	5.36	III
413	8.60	11.01	1,905	3.99	4.47	4.88	III
415	6.76	8.65	1,540	3.13	3.51	3.83	III
416	9.41	12.04	2,065	4.36	4.89	5.33	II
421	9.84	12.59	2,150	4.56	5.11	5.58	III
425	8.87	11.35	1,960	4.11	4.61	5.03	III
427	4.69	6.00	1,130	2.18	2.44	2.66	III
429	6.29	8.05	1,450	2.92	3.27	3.57	III
431	8.03	10.28	1,795	3.72	4.17	4.55	II
433	5.51	7.06	1,295	2.56	2.86	3.13	II
435	6.14	7.85	1,415	2.84	3.19	3.48	II
439	5.37	6.87	1,265	2.49	2.79	3.04	II
441	2.53	3.24	700	1.17	1.31	1.43	II
445	7.50	9.60	1,690	3.48	3.90	4.25	II
447	4.63	5.93	1,120	2.15	2.41	2.63	III
449	4.28	5.48	1,050	1.99	2.22	2.43	III

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** 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.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
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CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE*			HAZ GRP
				A-1	A-2	A-3	
451	5.49	7.03	1,290	2.55	2.85	3.11	II
454	7.19	9.20	1,625	3.33	3.73	4.08	II
456	5.24	6.70	1,240	2.43	2.72	2.97	II
457	8.77	11.23	1,940	4.07	4.56	4.98	II
458	1.91	2.44	580	0.88	0.99	1.08	II
459	1.69	2.16	535	0.78	0.88	0.96	I
461	4.89	6.25	1,170	2.26	2.54	2.77	II
463	3.21	4.10	835	1.48	1.66	1.82	II
467	3.39	4.34	875	1.57	1.76	1.92	II
472	1.70	2.18	540	0.79	0.89	0.97	II
473	2.77	3.55	750	1.28	1.44	1.57	II
475	4.93	6.31	1,180	2.29	2.56	2.80	III
483	1.65	2.11	525	0.76	0.86	0.94	II
486	1.84	2.36	565	0.85	0.96	1.04	II
487	1.01	1.30	400	0.47	0.53	0.58	II
489	1.00	1.28	400	0.46	0.52	0.57	II
491	4.19	5.36	1,030	1.94	2.17	2.37	II
495	5.49	7.03	1,290	2.55	2.85	3.11	II
497	1.70	2.18	540	0.79	0.89	0.97	II
499	4.93	6.31	1,180	2.29	2.56	2.80	III
501	3.61	4.61	915	1.67	1.87	2.04	III
502	3.24	4.15	845	1.50	1.68	1.84	I
505	8.46	10.83	1,880	3.92	4.40	4.80	IV
506	2.94	3.76	785	1.36	1.53	1.67	II
507	3.73	4.78	940	1.73	1.94	2.12	III
509	7.66	9.81	1,720	3.55	3.98	4.34	III
511	8.73	11.17	1,930	4.05	4.53	4.95	III
512	7.96 a	10.19 b	1,780	3.69	4.13	4.51	III
513	4.38 c	5.61 d	1,070	2.03	2.27	2.48	II
533	12.53	16.04	2,600	5.81	6.51	7.11	III
535	4.04	5.16	1,000	1.87	2.10	2.29	II
536	5.86	7.50	1,365	2.72	3.04	3.32	II
544	7.93	10.15	1,775	3.68	4.12	4.50	III
551	2.45	3.14	685	1.14	1.27	1.39	IV
553	5.69	7.28	1,330	2.64	2.95	3.22	IV
555	1.44	1.84	485	0.67	0.75	0.82	II
563	3.42	4.38	880	1.59	1.78	1.94	II
571	2.97	3.80	790	1.38	1.54	1.68	II
573	4.97	6.36	1,185	2.31	2.58	2.82	III

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** 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.

a OD: \$1.60 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$2.04 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.44 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.56 Supplementary is not subject to experience or retrospective rating. Code as 0176.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Approved Effective December 1, 1999 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE*			HAZ GRP
				A-1	A-2	A-3	
581	2.71	3.46	735	1.25	1.41	1.53	III
587	3.42	4.38	880	1.59	1.78	1.94	II
601	12.62	16.14	2,395	5.18	6.03	6.59	III
602	9.63	12.32	1,985	4.21	4.89	5.34	III
603	13.17	16.86	2,600	5.69	6.62	7.23	III
605	10.50	13.44	2,125	4.55	5.29	5.78	III
607	10.08	12.89	2,070	4.41	5.13	5.60	III
608	6.10	7.81	1,310	2.62	3.05	3.33	III
609	6.80	8.70	1,455	2.96	3.45	3.77	III
611	12.87	16.47	2,565	5.58	6.49	7.09	III
615	17.87	22.87	2,600	7.73	8.99	9.82	IV
617	8.56	10.95	1,785	3.74	4.36	4.76	III
625	8.00	10.24	1,665	3.46	4.02	4.40	III
643	13.00	16.63	2,590	3.76	4.38	4.78	III
645	7.16	9.16	1,510	3.09	3.59	3.92	III
646	5.68	7.26	1,240	2.45	2.85	3.11	II
647	8.56	10.95	1,795	3.76	4.38	4.78	II
648	5.45	6.98	1,235	2.44	2.84	3.10	III
649	4.36	5.57	985	1.86	2.16	2.36	III
651	7.97	10.20	1,665	3.45	4.02	4.39	III
652	10.15	12.98	2,155	4.61	5.37	5.86	III
653	8.06	10.31	1,700	3.54	4.12	4.50	III
654	8.52	10.90	1,715	3.57	4.16	4.54	III
655	20.58	26.34	2,600	9.01	10.49	11.45	IV
656	11.37	14.56	2,285	4.92	5.72	6.25	III
657	12.19	15.60	2,440	5.28	6.15	6.71	IV
658	9.59	12.27	1,940	4.11	4.78	5.22	III
659	19.30	24.69	2,600	8.41	9.78	10.69	III
660	3.19	4.08	830	1.49	1.74	1.90	III
661	4.25	5.44	935	1.73	2.01	2.20	III
662	2.91	3.72	775	1.36	1.58	1.73	III
663	5.00	6.40	1,120	2.18	2.53	2.77	III
664	3.30	4.22	790	1.39	1.62	1.77	III
665	10.28	13.16	2,035	4.33	5.04	5.50	III
666	8.30	10.61	1,730	3.61	4.19	4.58	III
667	2.58	3.30	675	1.12	1.30	1.42	III
668	6.49	8.31	1,385	2.80	3.26	3.56	II
669	8.78	11.23	1,775	3.72	4.33	4.72	III
670	5.32	6.80	1,255	2.49	2.90	3.16	III
673	6.76	8.66	1,540	3.17	3.68	4.02	III
674	6.40	8.18	1,380	2.78	3.24	3.54	III
675	5.35	6.85	1,215	2.39	2.79	3.04	III
676	7.97	10.21	1,600	3.30	3.84	4.20	III
677	6.41	8.21	1,385	2.79	3.25	3.55	III
679	14.13	18.09	2,600	6.62	7.70	8.40	III

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** 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.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Approved Effective December 1, 1999 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE*			HAZ GRP
				A-1	A-2	A-3	
681	5.32	6.80	1,255	2.49	2.90	3.16	III
682	16.26	20.81	2,600	7.61	8.86	9.67	III
691	6.80	8.70	1,455	2.96	3.45	3.77	III
693	7.97	10.20	1,665	3.45	4.02	4.39	III
695	4.25	5.44	935	1.73	2.01	2.20	III
709	2.49	3.19	695	1.17	1.36	1.48	III
716	3.78	4.84	950	1.77	2.06	2.25	III
718	5.61	7.17	1,310	2.62	3.05	3.33	III
721	7.87	10.07	1,760	3.65	4.09	4.46	III
744	2.30	2.94	655	1.07	1.19	1.30	III
751	1.71	2.19	540	0.79	0.89	0.97	III
752	1.47	1.88	490	0.68	0.76	0.83	IV
753	5.00	6.39	1,190	2.32	2.59	2.83	III
755	2.84	3.64	765	1.32	1.48	1.61	III
757	1.37	1.75	470	0.63	0.71	0.78	III
759	4.55	5.82	1,100	2.11	2.36	2.58	III
801	6.05	7.74	1,400	3.05	3.48	3.75	II
803	15.51	19.85	2,600	7.82	8.94	9.62	III
804	3.58	4.57	910	1.80	2.06	2.21	III
805	5.43	6.95	1,275	2.74	3.13	3.37	III
806	9.96	12.75	2,175	5.02	5.74	6.18	II
807	8.43	10.79	1,870	4.25	4.86	5.23	III
808	7.59	9.71	1,705	3.83	4.37	4.71	III
809	5.11	6.55	1,215	2.58	2.95	3.17	III
811	9.61	12.30	2,105	4.84	5.54	5.96	III
812	7.31	9.36	1,650	3.68	4.21	4.53	III
813	6.39	8.19	1,470	3.22	3.69	3.97	II
814	5.12	6.56	1,215	2.58	2.95	3.18	III
815	3.99	5.10	990	2.01	2.30	2.47	III
816	2.58	3.31	715	1.30	1.49	1.60	II
817	7.33	9.38	1,655	3.69	4.22	4.54	III
818	2.72	3.47	740	1.37	1.56	1.68	III
819	1.29	1.65	455	0.65	0.74	0.80	III
821	6.91	8.83	1,570	3.48	3.98	4.28	III
825	3.24	4.15	845	1.63	1.87	2.01	III
855	6.06	7.75	1,400	3.05	3.49	3.75	III
857	8.46	10.83	1,880	4.26	4.88	5.25	III
860	10.66	13.64	2,315	5.37	6.14	6.61	III
861	6.11	7.82	1,410	3.08	3.52	3.79	III
862	7.27	9.29	1,640	3.66	4.18	4.50	II
865	4.38	5.59	1,065	2.20	2.52	2.71	II
867	6.39	8.19	1,470	3.22	3.69	3.97	II
877	2.76	3.52	745	1.39	1.59	1.71	II
879	4.09	5.23	1,010	2.06	2.35	2.53	II

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** 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.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Approved Effective December 1, 1999 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE*			HAZ GRP
				A-1	A-2	A-3	
881	3.12	3.99	820	1.57	1.79	1.93	II
883	2.71	3.46	735	1.36	1.56	1.68	II
885	3.14	4.02	825	1.58	1.81	1.95	II
886	3.09	3.96	815	1.56	1.78	1.92	II
889	0.39	0.49	275	0.19	0.22	0.24	II
895	0.69	0.88	335	0.35	0.40	0.43	II
897	3.15	4.03	825	1.59	1.81	1.95	II
907	6.25	7.99	1,440	3.15	3.60	3.87	II
910	6.57	8.40	1,500	3.31	3.78	4.07	II
911	4.88	6.24	1,165	2.46	2.81	3.02	II
914	2.76	3.52	745	1.39	1.59	1.71	II
915	3.56	4.55	905	1.79	2.05	2.20	II
916	1.36	1.74	470	0.69	0.78	0.84	II
917	3.90	5.00	975	1.97	2.25	2.42	II
918	2.47	3.16	690	1.24	1.42	1.53	II
919	3.04	3.89	805	1.53	1.75	1.89	I
920	0.67	0.85	330	0.33	0.38	0.41	II
922	2.84	3.63	765	1.43	1.63	1.76	II
923	4.09	5.23	1,010	2.06	2.35	2.53	II
924	4.25	5.44	1,045	2.14	2.45	2.64	II
925	1.77	2.27	550	0.90	1.02	1.10	II
926	3.12	3.99	820	1.57	1.79	1.93	II
927	1.00	1.28	400	0.50	0.58	0.62	II
928	2.71	3.46	735	1.36	1.56	1.68	II
929	5.91	7.57	1,375	2.98	3.41	3.67	II
932	1.20	1.54	440	0.61	0.69	0.74	II
933	4.16	5.33	1,025	2.10	2.40	2.58	II
934	2.66	3.41	730	1.34	1.54	1.65	II
935	1.77	2.27	550	0.90	1.02	1.10	II
936	0.94	1.21	390	0.48	0.54	0.59	III
937	15.95	20.42	2,600	8.04	9.20	9.89	II
939	6.83	8.75	1,555	3.45	3.94	4.24	III
940	5.46	6.99	1,285	2.75	3.15	3.39	II
941	1.85	2.37	565	0.93	1.07	1.15	II
942	1.89	2.41	575	0.95	1.08	1.17	II
943	7.49	9.59	1,685	3.78	4.32	4.65	II
944	3.08	3.95	810	1.55	1.78	1.91	II
945	3.39	4.34	875	1.71	1.96	2.10	II
946	4.40	5.63	1,075	2.22	2.53	2.73	II
947	7.16	9.17	1,620	3.61	4.13	4.44	II
948	0.86	1.10	370	0.43	0.49	0.53	II
949	0.99	1.27	395	0.50	0.57	0.62	II
951	0.56	0.73	315	0.29	0.33	0.35	III
952	1.02	1.31	405	0.52	0.59	0.64	III
953	0.39	0.49	275	0.19	0.22	0.24	II

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** 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.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Approved Effective December 1, 1999 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE*			HAZ GRP
				A-1	A-2	A-3	
954	4.09	5.24	1,010	2.06	2.36	2.54	IV
955	1.11	1.41	420	0.56	0.64	0.69	III
956	0.15	0.19	230	0.08	0.09	0.09	II
957	0.33	0.42	265	0.17	0.19	0.20	III
958	1.51	1.93	500	0.76	0.87	0.93	III
959	1.67	2.13	530	0.84	0.96	1.03	II
960	5.02	6.42	1,195	2.53	2.89	3.11	II
961	1.52	1.95	500	0.77	0.88	0.94	III
962	0.24	0.30	245	0.12	0.13	0.14	III
963	0.56	0.73	315	0.29	0.33	0.35	II
964	2.29	2.92	655	1.15	1.31	1.41	II
965	0.69	0.88	335	0.35	0.40	0.43	II
966	2.84	3.63	765	1.33	1.54	1.69	III
967	1.13	1.44	425	0.57	0.65	0.70	III
968	2.47	3.17	690	1.25	1.43	1.53	II
969	3.85	4.93	965	1.94	2.22	2.39	II
970	5.52	7.07	1,295	2.78	3.18	3.43	II
971	4.61	5.90	1,115	2.32	2.66	2.86	II
972	18.71	23.95	2,600	9.43	10.78	11.60	IV
973	3.55	4.54	905	1.79	2.04	2.20	II
974	4.07	5.21	1,010	2.05	2.34	2.52	II
975	2.88	3.68	770	1.45	1.66	1.78	II
976	1.67	2.14	530	0.84	0.96	1.04	II
977	0.53	0.68	305	0.27	0.30	0.33	I
978	3.17	4.05	830	1.59	1.82	1.96	III
979	5.40	6.91	1,270	2.72	3.11	3.35	II
980	3.88	4.97	970	1.96	2.24	2.41	III
981	2.52	3.23	700	1.27	1.45	1.56	II
983	6.14	7.85	1,415	3.09	3.53	3.80	II
984	0.53	0.69	305	0.27	0.31	0.33	II
985	5.66	7.23	1,320	2.85	3.26	3.50	IV
986	1.64	2.10	525	0.83	0.95	1.02	II
988	0.26	0.33	250	0.13	0.15	0.16	II
991	5.52	7.07	1,295	2.78	3.18	3.43	II
992	6.98	8.93	1,585	3.51	4.02	4.32	III
995	9.51	12.17	2,085	4.79	5.48	5.90	III
997	0.87	1.12	375	0.44	0.50	0.54	II
999	6.31	8.07	1,450	3.18	3.64	3.91	II
4773	12.16	15.57	2,600	5.64	6.32	6.90	IV
0773	3.74	4.79					IV

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** 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.

4773 0773 Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Approved Effective December 1, 1999 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE*			HAZ GRP
				A-1	A-2	A-3	
4774	8.63	11.04	2,340	4.00	4.48	4.89	IV
0774	2.16	2.77					IV
4775	3.45	4.42	995	1.60	1.79	1.96	IV
0775	0.55	0.71					IV
4776	10.35	13.25	2,600	4.80	5.38	5.87	IV
0776	2.90	3.71					IV
4777	9.61	12.30	2,105	4.84	5.54	5.96	III
4779	8.61	11.02	2,335	3.99	4.47	4.88	IV
0779	2.16	2.77					IV
7405	1.19	1.52	515	0.60	0.68	0.73	IV
7445	0.39	0.50					IV
7413	1.91	2.44	655	0.96	1.10	1.18	IV
7453	0.40	0.51					IV
7421	2.32	2.96	660	1.17	1.33	1.43	IV
7424	5.45	6.98	1,280	2.75	3.14	3.38	IV
7428	2.52	3.23	700	1.27	1.45	1.56	II
9108	80.07	102.47					I
Per capita							
0908	41.73	53.40	253	21.03	24.04	25.87	I
0909	48.67	62.29	262	24.53	28.05	30.18	II
0912	128.25	164.12	364	64.62	73.90	79.50	II
0913	161.53	206.71	407	81.40	93.08	100.14	I
A rated							
9985	A	A	A	A	A	A	

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** 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.

Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

DELAWARE
Approved Effective: 12/1/99

Excess Loss Pure Premium Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.566	0.576	0.629	0.674
\$15,000	0.506	0.519	0.586	0.636
\$20,000	0.460	0.471	0.549	0.609
\$25,000	0.420	0.433	0.516	0.581
\$30,000	0.388	0.404	0.490	0.563
\$35,000	0.361	0.378	0.468	0.542
\$40,000	0.338	0.357	0.447	0.522
\$50,000	0.298	0.316	0.415	0.493
\$75,000	0.229	0.252	0.350	0.438
\$100,000	0.186	0.207	0.299	0.389
\$125,000	0.156	0.176	0.263	0.349
\$150,000	0.136	0.153	0.234	0.315
\$175,000	0.121	0.136	0.213	0.288
\$200,000	0.108	0.123	0.195	0.266
\$225,000	0.098	0.113	0.179	0.247
\$250,000	0.091	0.105	0.166	0.232
\$275,000	0.084	0.097	0.155	0.217
\$300,000	0.080	0.092	0.145	0.204
\$325,000	0.075	0.086	0.137	0.193
\$350,000	0.071	0.081	0.130	0.184
\$375,000	0.067	0.077	0.123	0.175
\$400,000	0.063	0.073	0.118	0.167
\$425,000	0.061	0.070	0.114	0.160
\$450,000	0.058	0.067	0.108	0.153
\$475,000	0.056	0.064	0.104	0.148
\$500,000	0.054	0.062	0.100	0.143
\$600,000	0.047	0.054	0.087	0.124
\$700,000	0.041	0.048	0.077	0.110
\$800,000	0.038	0.043	0.069	0.099
\$900,000	0.035	0.040	0.063	0.089
\$1,000,000	0.0325	0.0367	0.0577	0.0819
\$2,000,000	0.0203	0.0224	0.0330	0.0452
\$3,000,000	0.0159	0.0173	0.0246	0.0322
\$4,000,000	0.0131	0.0144	0.0203	0.0258
\$5,000,000	0.0107	0.0123	0.0179	0.0222
\$6,000,000	0.0095	0.0105	0.0159	0.0197
\$7,000,000	0.0081	0.0093	0.0144	0.0178
\$8,000,000	0.0074	0.0083	0.0132	0.0168
\$9,000,000	0.0066	0.0074	0.0120	0.0154
\$10,000,000	0.0062	0.0071	0.0108	0.0145

DELAWARE
Approved Effective: 12/1/99

Excess Loss Pure Premium Factors including ALAE

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.649	0.661	0.725	0.767
\$15,000	0.588	0.601	0.681	0.735
\$20,000	0.542	0.554	0.642	0.707
\$25,000	0.502	0.515	0.614	0.684
\$30,000	0.469	0.487	0.586	0.660
\$35,000	0.440	0.460	0.566	0.642
\$40,000	0.415	0.435	0.544	0.628
\$50,000	0.378	0.399	0.510	0.596
\$75,000	0.304	0.329	0.448	0.541
\$100,000	0.255	0.280	0.399	0.496
\$125,000	0.221	0.245	0.356	0.457
\$150,000	0.195	0.217	0.322	0.416
\$175,000	0.176	0.196	0.296	0.386
\$200,000	0.158	0.180	0.271	0.361
\$225,000	0.145	0.163	0.253	0.337
\$250,000	0.135	0.152	0.236	0.316
\$275,000	0.126	0.142	0.220	0.298
\$300,000	0.118	0.134	0.208	0.282
\$325,000	0.110	0.126	0.197	0.268
\$350,000	0.105	0.119	0.188	0.253
\$375,000	0.099	0.113	0.178	0.244
\$400,000	0.095	0.108	0.170	0.234
\$425,000	0.091	0.103	0.163	0.224
\$450,000	0.087	0.098	0.156	0.214
\$475,000	0.082	0.094	0.149	0.206
\$500,000	0.080	0.091	0.145	0.199
\$600,000	0.070	0.080	0.125	0.174
\$700,000	0.062	0.070	0.112	0.155
\$800,000	0.055	0.064	0.100	0.140
\$900,000	0.051	0.058	0.091	0.127
\$1,000,000	0.0474	0.0533	0.0840	0.1167
\$2,000,000	0.0285	0.0315	0.0475	0.0644
\$3,000,000	0.0217	0.0237	0.0344	0.0451
\$4,000,000	0.0182	0.0198	0.0280	0.0355
\$5,000,000	0.0162	0.0172	0.0238	0.0298
\$6,000,000	0.0143	0.0157	0.0213	0.0262
\$7,000,000	0.0126	0.0140	0.0193	0.0238
\$8,000,000	0.0110	0.0129	0.0178	0.0214
\$9,000,000	0.0101	0.0111	0.0169	0.0203
\$10,000,000	0.0095	0.0105	0.0159	0.0191

DELAWARE
Approved Effective: 12/1/99

Excess Loss Premium Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.445	0.453	0.495	0.530
\$15,000	0.398	0.408	0.461	0.500
\$20,000	0.362	0.371	0.432	0.479
\$25,000	0.331	0.341	0.406	0.457
\$30,000	0.306	0.319	0.386	0.443
\$35,000	0.284	0.298	0.368	0.427
\$40,000	0.266	0.281	0.352	0.411
\$50,000	0.235	0.249	0.327	0.388
\$75,000	0.181	0.199	0.276	0.345
\$100,000	0.147	0.163	0.236	0.306
\$125,000	0.123	0.139	0.207	0.275
\$150,000	0.108	0.121	0.185	0.249
\$175,000	0.096	0.108	0.168	0.227
\$200,000	0.086	0.098	0.154	0.210
\$225,000	0.078	0.090	0.142	0.195
\$250,000	0.072	0.083	0.132	0.183
\$275,000	0.067	0.077	0.123	0.172
\$300,000	0.064	0.073	0.115	0.161
\$325,000	0.060	0.069	0.109	0.153
\$350,000	0.057	0.065	0.103	0.146
\$375,000	0.053	0.062	0.098	0.139
\$400,000	0.051	0.058	0.094	0.132
\$425,000	0.049	0.056	0.090	0.126
\$450,000	0.047	0.054	0.086	0.121
\$475,000	0.045	0.051	0.083	0.117
\$500,000	0.044	0.050	0.079	0.113
\$600,000	0.038	0.044	0.069	0.098
\$700,000	0.034	0.039	0.062	0.088
\$800,000	0.031	0.035	0.055	0.079
\$900,000	0.029	0.032	0.050	0.071
\$1,000,000	0.0266	0.0301	0.0464	0.0654
\$2,000,000	0.0170	0.0185	0.0270	0.0365
\$3,000,000	0.0129	0.0144	0.0204	0.0264
\$4,000,000	0.0104	0.0114	0.0170	0.0213
\$5,000,000	0.0084	0.0096	0.0151	0.0185
\$6,000,000	0.0075	0.0083	0.0128	0.0166
\$7,000,000	0.0065	0.0072	0.0114	0.0150
\$8,000,000	0.0059	0.0065	0.0104	0.0143
\$9,000,000	0.0051	0.0059	0.0095	0.0122
\$10,000,000	0.0048	0.0056	0.0086	0.0114

DELAWARE
Approved Effective: 12/1/99

Excess Loss Premium Factors including ALAE

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.511	0.520	0.571	0.604
\$15,000	0.463	0.473	0.536	0.578
\$20,000	0.427	0.436	0.506	0.556
\$25,000	0.395	0.406	0.484	0.538
\$30,000	0.369	0.384	0.462	0.520
\$35,000	0.346	0.363	0.445	0.506
\$40,000	0.327	0.343	0.428	0.494
\$50,000	0.298	0.315	0.402	0.469
\$75,000	0.240	0.260	0.353	0.426
\$100,000	0.202	0.221	0.315	0.391
\$125,000	0.175	0.194	0.281	0.360
\$150,000	0.154	0.172	0.254	0.328
\$175,000	0.139	0.155	0.233	0.304
\$200,000	0.125	0.142	0.214	0.284
\$225,000	0.115	0.129	0.199	0.266
\$250,000	0.107	0.120	0.187	0.249
\$275,000	0.100	0.112	0.174	0.235
\$300,000	0.093	0.106	0.164	0.223
\$325,000	0.088	0.100	0.156	0.211
\$350,000	0.083	0.095	0.149	0.200
\$375,000	0.079	0.090	0.141	0.192
\$400,000	0.076	0.086	0.134	0.185
\$425,000	0.072	0.082	0.129	0.177
\$450,000	0.069	0.078	0.124	0.169
\$475,000	0.066	0.075	0.118	0.163
\$500,000	0.064	0.073	0.115	0.157
\$600,000	0.056	0.064	0.099	0.138
\$700,000	0.050	0.056	0.089	0.123
\$800,000	0.045	0.052	0.080	0.111
\$900,000	0.041	0.047	0.073	0.101
\$1,000,000	0.0383	0.0430	0.0671	0.0927
\$2,000,000	0.0235	0.0258	0.0384	0.0517
\$3,000,000	0.0182	0.0197	0.0281	0.0365
\$4,000,000	0.0154	0.0166	0.0230	0.0290
\$5,000,000	0.0132	0.0144	0.0198	0.0244
\$6,000,000	0.0111	0.0126	0.0178	0.0216
\$7,000,000	0.0099	0.0110	0.0162	0.0198
\$8,000,000	0.0086	0.0101	0.0150	0.0179
\$9,000,000	0.0078	0.0087	0.0140	0.0170
\$10,000,000	0.0074	0.0083	0.0129	0.0161