



July 30, 2003

**BUREAU CIRCULAR NO. 771**

To All Members of the Bureau:

Re: **DECEMBER 1, 2003 RESIDUAL MARKET RATE AND VOLUNTARY MARKET  
LOSS COST FILING - BUREAU FILING NO. 0303**

Please be informed that the Bureau has submitted a filing of revisions to Delaware's Residual Market Plan, loss costs and related rating values with a proposed effective date of December 1, 2003. That filing, No. 0303, proposes an overall reduction in collectible rate level of 7.09 percent for the Residual Market Plan and an overall reduction in collectible loss costs of 6.72 percent.

In addition to residual market rates and voluntary market loss costs, Filing No. 0303 proposes revisions to the following programs and/or rating values:

- Residual market expense constant
- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)
- Small deductible program
- State and hazard group relativities
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program
- DCCPAP revisions to qualifying wage table **(proposed effective January 1, 2004)**
- Updates to corporate officer payroll minimums and maximums for premium computation
- Retrospective rating

Once Bureau Filing No. 0303 has been adjudicated by the Department of Insurance, 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, 2003 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement 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 Bureau Filing No. 0303 and/ or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

### **Filing Package**

Consistent with procedures used for other recent residual market rate and voluntary market loss cost filings, the Bureau will be making the complete filing package for Bureau Filing No. 0303 available on its website at [www.dcrb.com](http://www.dcrb.com). The filing package will be found in the “Filings” section of the website and is expected to be available within ten days of the publication of this circular.

Members and other interested parties are encouraged to use the website to access any and all parts of the filing package for informational purposes. If hard copy of the filing package is requested, the Bureau will provide a single copy per requesting entity (i.e., carrier group, consulting company, etc.) subject to the following considerations:

Price per copy:	\$300 for Bureau members
	\$450 for non-members

All parties are advised that requests for hard copy of the filing package will be held for up to two weeks to allow efficient processes in producing the required copies.

Provided for reference is a table of current and proposed residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Timothy L. Wisecarver  
President

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***Remember to visit our website at [www.dcrb.com](http://www.dcrb.com) for more information about this and other topics.***

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2003**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
005	26.88	26.77	-0.41%	19.58	19.41	-0.87%
0006	11.38	10.48	-7.91%	8.29	7.59	-8.44%
007	11.15	10.52	-5.65%	8.13	7.63	-6.15%
0008	4.61	4.28	-7.16%	3.36	3.11	-7.44%
009	45.18	42.82	-5.22%	32.93	31.05	-5.71%
0011	6.33	5.98	-5.53%	4.62	4.33	-6.28%
012	8.45	8.31	-1.66%	6.16	6.03	-2.11%
0013	8.10	7.51	-7.28%	5.90	5.45	-7.63%
0016	6.71	6.28	-6.41%	4.89	4.55	-6.95%
028	7.88	7.52	-4.57%	5.75	5.46	-5.04%
0034	9.38	8.72	-7.04%	6.84	6.33	-7.46%
0036	8.53	8.26	-3.17%	6.21	5.99	-3.54%
055	10.21	9.47	-7.25%	7.44	6.86	-7.80%
059	9.26	8.12	-12.31%	6.75	5.89	-12.74%
0083	11.22	10.51	-6.33%	8.18	7.62	-6.85%
101	9.10	8.36	-8.13%	6.63	6.06	-8.60%
104	6.25	5.73	-8.32%	4.55	4.16	-8.57%
105	9.17	8.91	-2.84%	6.68	6.46	-3.29%
106	11.32	10.79	-4.68%	8.25	7.83	-5.09%
107	7.05	6.62	-6.10%	5.14	4.80	-6.61%
108	9.34	8.38	-10.28%	6.81	6.08	-10.72%
109	9.89	9.31	-5.86%	7.21	6.76	-6.24%
110	5.83	5.79	-0.69%	4.25	4.19	-1.41%
111	8.01	7.62	-4.87%	5.83	5.52	-5.32%
112	16.04	14.99	-6.55%	11.69	10.87	-7.01%
113	10.35	9.46	-8.60%	7.55	6.86	-9.14%
114	18.34	17.36	-5.34%	13.37	12.58	-5.91%
115	4.14	3.77	-8.94%	3.01	2.74	-8.97%
119	12.20	11.44	-6.23%	8.89	8.29	-6.75%
130	9.46	8.81	-6.87%	6.89	6.39	-7.26%
132	4.86	4.52	-7.00%	3.54	3.28	-7.34%
134	5.02	4.50	-10.36%	3.67	3.26	-11.17%
135	4.27	4.50	5.39%	3.11	3.26	4.82%
136	4.78	4.56	-4.60%	3.48	3.30	-5.17%
139	10.11	9.53	-5.74%	7.36	6.91	-6.11%
141	8.94	8.67	-3.02%	6.51	6.29	-3.38%
142	4.59	4.59	0.00%	3.35	3.33	-0.60%
161	4.94	5.00	1.21%	3.60	3.63	0.83%
163	5.66	5.62	-0.71%	4.13	4.08	-1.21%
165	9.13	8.59	-5.91%	6.65	6.23	-6.32%
166	4.57	4.52	-1.09%	3.33	3.28	-1.50%
0175	2.28	1.90	-16.67%	1.66	1.38	-16.87%
0176	0.76	0.73	-3.95%	0.55	0.52	-5.45%
185	6.25	5.73	-8.32%	4.55	4.16	-8.57%
187	7.05	6.62	-6.10%	5.14	4.80	-6.61%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2003**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
191	4.94	5.00	1.21%	3.60	3.63	0.83%
201	8.21	7.58	-7.67%	5.98	5.50	-8.03%
204	6.11	5.85	-4.26%	4.45	4.24	-4.72%
205	4.95	4.86	-1.82%	3.60	3.52	-2.22%
221	8.39	7.74	-7.75%	6.12	5.61	-8.33%
222	8.90	8.39	-5.73%	6.48	6.08	-6.17%
225	8.38	7.66	-8.59%	6.11	5.55	-9.17%
227	8.60	8.12	-5.58%	6.27	5.89	-6.06%
255	8.49	8.08	-4.83%	6.19	5.86	-5.33%
257	13.16	10.96	-16.72%	9.59	7.94	-17.21%
259	6.27	5.90	-5.90%	4.56	4.27	-6.36%
261	10.33	9.79	-5.23%	7.53	7.10	-5.71%
263	6.80	6.66	-2.06%	4.95	4.84	-2.22%
265	6.78	6.67	-1.62%	4.94	4.85	-1.82%
275	8.39	7.74	-7.75%	6.12	5.61	-8.33%
276	8.90	8.39	-5.73%	6.48	6.08	-6.17%
281	5.40	5.09	-5.74%	3.93	3.69	-6.11%
282	8.64	8.74	1.16%	6.30	6.34	0.63%
297	5.40	5.09	-5.74%	3.93	3.69	-6.11%
301	13.37	12.84	-3.96%	9.74	9.31	-4.41%
305	14.12	13.98	-0.99%	10.29	10.14	-1.46%
306	8.21	7.80	-4.99%	5.98	5.65	-5.52%
309	7.22	6.79	-5.96%	5.26	4.92	-6.46%
311	7.14	6.89	-3.50%	5.20	5.00	-3.85%
319	7.46	7.51	0.67%	5.44	5.45	0.18%
323	4.99	4.77	-4.41%	3.64	3.47	-4.67%
327	7.37	6.52	-11.53%	5.37	4.73	-11.92%
402	11.52	10.63	-7.73%	8.39	7.71	-8.10%
403	6.65	6.19	-6.92%	4.84	4.49	-7.23%
404	8.11	7.65	-5.67%	5.91	5.54	-6.26%
406	11.22	10.49	-6.51%	8.18	7.61	-6.97%
407	8.27	7.80	-5.68%	6.02	5.65	-6.15%
411	16.95	16.27	-4.01%	12.36	11.80	-4.53%
413	15.19	14.41	-5.13%	11.07	10.45	-5.60%
415	9.77	8.87	-9.21%	7.12	6.43	-9.69%
416	18.39	17.24	-6.25%	13.40	12.50	-6.72%
421	15.42	14.01	-9.14%	11.23	10.16	-9.53%
425	15.29	14.27	-6.67%	11.14	10.34	-7.18%
427	8.11	7.54	-7.03%	5.91	5.47	-7.45%
429	10.05	9.42	-6.27%	7.32	6.84	-6.56%
431	13.98	13.08	-6.44%	10.19	9.49	-6.87%
433	8.50	7.85	-7.65%	6.19	5.69	-8.08%
435	10.12	9.60	-5.14%	7.37	6.96	-5.56%
441	3.55	3.31	-6.76%	2.59	2.40	-7.34%
445	12.55	11.83	-5.74%	9.15	8.58	-6.23%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2003**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
447	8.69	8.62	-0.81%	6.33	6.25	-1.26%
449	7.36	6.90	-6.25%	5.36	5.00	-6.72%
451	9.43	8.89	-5.73%	6.87	6.45	-6.11%
454	12.39	11.68	-5.73%	9.03	8.47	-6.20%
456	8.20	7.55	-7.93%	5.97	5.48	-8.21%
457	15.08	14.18	-5.97%	10.99	10.28	-6.46%
458	4.31	4.43	2.78%	3.14	3.21	2.23%
459	3.06	2.92	-4.58%	2.24	2.12	-5.36%
461	8.34	7.62	-8.63%	6.08	5.52	-9.21%
463	4.50	4.15	-7.78%	3.28	3.01	-8.23%
464	7.81	7.20	-7.81%	5.69	5.22	-8.26%
465	7.73	6.88	-11.00%	5.64	4.99	-11.52%
467	6.40	6.14	-4.06%	4.67	4.46	-4.50%
471	3.54	3.57	0.85%	2.58	2.59	0.39%
472	3.51	3.32	-5.41%	2.56	2.41	-5.86%
473	4.01	3.65	-8.98%	2.92	2.65	-9.25%
474	3.20	2.56	-20.00%	2.33	1.85	-20.60%
475	7.18	6.59	-8.22%	5.23	4.78	-8.60%
476	3.50	3.14	-10.29%	2.55	2.28	-10.59%
477	5.34	5.25	-1.69%	3.89	3.81	-2.06%
483	2.98	2.75	-7.72%	2.17	1.99	-8.29%
485	3.25	3.08	-5.23%	2.37	2.23	-5.91%
486	4.94	5.02	1.62%	3.60	3.64	1.11%
487	2.48	2.79	12.50%	1.81	2.02	11.60%
488	1.67	1.60	-4.19%	1.23	1.17	-4.88%
489	1.91	1.89	-1.05%	1.39	1.37	-1.44%
491	6.65	6.19	-6.92%	4.84	4.49	-7.23%
495	9.43	8.89	-5.73%	6.87	6.45	-6.11%
497	3.51	3.32	-5.41%	2.56	2.41	-5.86%
499	7.18	6.59	-8.22%	5.23	4.78	-8.60%
501	6.81	6.41	-5.87%	4.96	4.65	-6.25%
502	6.50	6.51	0.15%	4.74	4.72	-0.42%
506	4.82	4.53	-6.02%	3.51	3.28	-6.55%
507	7.08	6.83	-3.53%	5.16	4.95	-4.07%
509	12.52	11.73	-6.31%	9.12	8.50	-6.80%
511	14.74	13.91	-5.63%	10.74	10.09	-6.05%
512	11.41	9.52	-16.56%	8.31	6.90	-16.97%
513	7.60	7.25	-4.61%	5.53	5.25	-5.06%
535	7.54	6.93	-8.09%	5.49	5.03	-8.38%
536	10.60	10.17	-4.06%	7.72	7.38	-4.40%
544	12.40	11.76	-5.16%	9.04	8.53	-5.64%
551	3.95	3.59	-9.11%	2.88	2.61	-9.38%
553	8.87	8.13	-8.34%	6.46	5.89	-8.82%
555	1.84	1.66	-9.78%	1.34	1.20	-10.45%
563	4.65	4.19	-9.89%	3.39	3.04	-10.32%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2003**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
571	5.68	5.42	-4.58%	4.14	3.93	-5.07%
573	7.16	6.78	-5.31%	5.22	4.92	-5.75%
581	5.39	5.36	-0.56%	3.93	3.88	-1.27%
587	4.65	4.19	-9.89%	3.39	3.04	-10.32%
601	19.81	18.88	-4.69%	14.43	13.70	-5.06%
602	13.66	12.78	-6.44%	9.96	9.26	-7.03%
603	20.64	19.84	-3.88%	15.04	14.39	-4.32%
605	17.26	15.73	-8.86%	12.58	11.40	-9.38%
607	17.51	16.61	-5.14%	12.76	12.05	-5.56%
608	10.45	9.83	-5.93%	7.61	7.13	-6.31%
609	10.73	10.03	-6.52%	7.82	7.27	-7.03%
611	23.11	21.38	-7.49%	16.84	15.51	-7.90%
615	32.09	28.21	-12.09%	23.38	20.46	-12.49%
617	13.93	12.99	-6.75%	10.15	9.42	-7.19%
625	12.41	11.40	-8.14%	9.04	8.27	-8.52%
643	20.50	19.78	-3.51%	14.93	14.34	-3.95%
645	12.37	11.42	-7.68%	9.02	8.29	-8.09%
646	8.63	8.29	-3.94%	6.29	6.01	-4.45%
647	13.55	13.03	-3.84%	9.87	9.45	-4.26%
648	9.69	9.20	-5.06%	7.06	6.68	-5.38%
649	6.80	6.28	-7.65%	4.95	4.55	-8.08%
651	13.55	12.92	-4.65%	9.88	9.37	-5.16%
652	15.75	15.39	-2.29%	11.48	11.16	-2.79%
653	12.70	12.33	-2.91%	9.25	8.93	-3.46%
654	13.71	13.03	-4.96%	9.99	9.45	-5.41%
655	32.07	29.92	-6.70%	23.37	21.70	-7.15%
656	17.52	16.15	-7.82%	12.77	11.72	-8.22%
657	22.65	21.13	-6.71%	16.51	15.32	-7.21%
658	13.87	13.02	-6.13%	10.11	9.44	-6.63%
659	29.76	27.84	-6.45%	21.69	20.18	-6.96%
660	4.95	4.56	-7.88%	3.60	3.30	-8.33%
661	6.94	6.79	-2.16%	5.06	4.92	-2.77%
662	5.30	5.07	-4.34%	3.86	3.68	-4.66%
663	8.30	7.94	-4.34%	6.05	5.76	-4.79%
664	6.14	6.48	5.54%	4.47	4.70	5.15%
665	17.42	16.85	-3.27%	12.70	12.22	-3.78%
666	13.29	11.96	-10.01%	9.69	8.68	-10.42%
667	4.04	3.91	-3.22%	2.95	2.83	-4.07%
668	11.29	10.51	-6.91%	8.23	7.63	-7.29%
669	14.44	13.83	-4.22%	10.52	10.03	-4.66%
670	8.85	8.54	-3.50%	6.45	6.18	-4.19%
673	11.02	10.17	-7.71%	8.03	7.38	-8.09%
674	11.31	10.48	-7.34%	8.24	7.60	-7.77%
675	8.35	7.94	-4.91%	6.08	5.76	-5.26%
676	11.54	10.69	-7.37%	8.41	7.76	-7.73%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

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Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
677	9.28	8.31	-10.45%	6.76	6.03	-10.80%
679	23.06	21.09	-8.54%	16.80	15.29	-8.99%
681	8.85	8.54	-3.50%	6.45	6.18	-4.19%
682	31.59	29.84	-5.54%	23.03	21.64	-6.04%
691	10.73	10.03	-6.52%	7.82	7.27	-7.03%
693	13.55	12.92	-4.65%	9.88	9.37	-5.16%
695	6.94	6.79	-2.16%	5.06	4.92	-2.77%
709	4.37	4.12	-5.72%	3.19	2.98	-6.58%
716	6.86	6.39	-6.85%	5.00	4.63	-7.40%
718	7.97	7.05	-11.54%	5.81	5.11	-12.05%
721	17.32	17.77	2.60%	12.62	12.88	2.06%
744	3.56	3.23	-9.27%	2.59	2.34	-9.65%
751	2.70	2.48	-8.15%	1.96	1.80	-8.16%
752	1.76	1.55	-11.93%	1.28	1.12	-12.50%
753	8.29	7.90	-4.70%	6.04	5.73	-5.13%
755	5.62	5.29	-5.87%	4.09	3.84	-6.11%
757	2.88	2.83	-1.74%	2.10	2.05	-2.38%
759	7.80	7.34	-5.90%	5.69	5.33	-6.33%
0771	3.29	2.89	-12.16%	2.40	2.10	-12.50%
801	11.16	11.02	-1.25%	8.13	7.99	-1.72%
803	28.23	27.37	-3.05%	20.58	19.85	-3.55%
804	5.52	5.04	-8.70%	4.02	3.65	-9.20%
805	8.27	8.01	-3.14%	6.02	5.82	-3.32%
806	15.91	14.66	-7.86%	11.59	10.63	-8.28%
807	12.52	11.42	-8.79%	9.12	8.28	-9.21%
808	14.15	14.09	-0.42%	10.31	10.21	-0.97%
809	7.93	7.36	-7.19%	5.78	5.34	-7.61%
811	14.34	13.31	-7.18%	10.45	9.65	-7.66%
812	11.76	11.05	-6.04%	8.57	8.01	-6.53%
813	9.36	8.69	-7.16%	6.82	6.30	-7.62%
814	7.99	7.54	-5.63%	5.82	5.47	-6.01%
815	6.52	6.06	-7.06%	4.76	4.40	-7.56%
816	4.07	3.78	-7.13%	2.97	2.74	-7.74%
817	13.74	13.37	-2.69%	10.02	9.69	-3.29%
818	4.87	4.72	-3.08%	3.55	3.42	-3.66%
819	1.77	1.55	-12.43%	1.29	1.12	-13.18%
821	10.66	9.89	-7.22%	7.77	7.18	-7.59%
825	5.78	5.99	3.63%	4.21	4.34	3.09%
855	10.32	9.59	-7.07%	7.53	6.95	-7.70%
857	15.86	14.86	-6.31%	11.56	10.77	-6.83%
858	15.15	13.87	-8.45%	11.04	10.06	-8.88%
859	16.32	15.46	-5.27%	11.90	11.20	-5.88%
860	16.05	15.22	-5.17%	11.70	11.04	-5.64%
861	9.79	9.67	-1.23%	7.14	7.01	-1.82%
862	13.97	13.46	-3.65%	10.18	9.76	-4.13%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2003**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
865	5.12	4.53	-11.52%	3.73	3.28	-12.06%
867	9.36	8.69	-7.16%	6.82	6.30	-7.62%
877	4.56	4.29	-5.92%	3.33	3.12	-6.31%
879	5.95	5.63	-5.38%	4.34	4.09	-5.76%
880	7.64	7.21	-5.63%	5.56	5.22	-6.12%
881	5.27	4.82	-8.54%	3.84	3.50	-8.85%
882	8.14	8.62	5.90%	5.93	6.25	5.40%
883	4.08	3.81	-6.62%	2.97	2.76	-7.07%
884	1.88	1.72	-8.51%	1.37	1.25	-8.76%
885	5.87	5.42	-7.67%	4.28	3.93	-8.18%
886	5.19	4.77	-8.09%	3.78	3.47	-8.20%
887	2.90	2.51	-13.45%	2.11	1.82	-13.74%
889	0.60	0.64	6.67%	0.44	0.47	6.82%
890	0.70	0.71	1.43%	0.51	0.51	0.00%
891	1.44	1.49	3.47%	1.05	1.08	2.86%
895	0.92	0.80	-13.04%	0.67	0.58	-13.43%
896	4.89	4.48	-8.38%	3.56	3.25	-8.71%
897	5.11	4.73	-7.44%	3.72	3.43	-7.80%
898	5.16	4.87	-5.62%	3.76	3.53	-6.12%
899	4.32	3.79	-12.27%	3.14	2.75	-12.42%
903	0.94	0.88	-6.38%	0.68	0.63	-7.35%
907	10.00	9.77	-2.30%	7.28	7.08	-2.75%
0908	97.96	105.12	7.31%	71.39	76.23	6.78%
0909	102.55	102.33	-0.21%	74.73	74.20	-0.71%
910	13.74	14.62	6.40%	10.02	10.60	5.79%
911	8.81	8.45	-4.09%	6.42	6.13	-4.52%
0912	285.48	266.52	-6.64%	208.04	193.27	-7.10%
0913	360.79	334.91	-7.17%	262.91	242.86	-7.63%
914	4.56	4.29	-5.92%	3.33	3.12	-6.31%
915	5.64	5.84	3.55%	4.10	4.23	3.17%
916	2.84	2.89	1.76%	2.07	2.10	1.45%
917	6.49	6.02	-7.24%	4.73	4.36	-7.82%
918	4.53	4.55	0.44%	3.31	3.30	-0.30%
919	4.83	4.49	-7.04%	3.52	3.25	-7.67%
920	0.96	0.85	-11.46%	0.70	0.61	-12.86%
922	5.05	5.20	2.97%	3.69	3.77	2.17%
923	5.95	5.63	-5.38%	4.34	4.09	-5.76%
924	6.28	5.71	-9.08%	4.57	4.14	-9.41%
925	2.81	2.82	0.36%	2.04	2.04	0.00%
926	5.27	4.82	-8.54%	3.84	3.50	-8.85%
927	2.05	2.03	-0.98%	1.49	1.47	-1.34%
928	4.08	3.81	-6.62%	2.97	2.76	-7.07%
929	9.26	8.41	-9.18%	6.75	6.10	-9.63%
932	2.03	1.88	-7.39%	1.48	1.36	-8.11%
933	6.89	6.23	-9.58%	5.02	4.52	-9.96%



**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
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Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
934	4.30	4.13	-3.95%	3.13	3.00	-4.15%
935	2.95	2.74	-7.12%	2.15	1.98	-7.91%
936	1.30	1.19	-8.46%	0.95	0.86	-9.47%
937	28.43	26.59	-6.47%	20.72	19.28	-6.95%
939	9.47	8.91	-5.91%	6.90	6.46	-6.38%
940	8.43	8.77	4.03%	6.15	6.36	3.41%
941	4.42	4.44	0.45%	3.23	3.22	-0.31%
942	4.33	4.54	4.85%	3.16	3.29	4.11%
943	11.72	11.12	-5.12%	8.55	8.07	-5.61%
944	5.40	5.00	-7.41%	3.93	3.63	-7.63%
945	5.70	5.29	-7.19%	4.16	3.84	-7.69%
946	6.86	6.49	-5.39%	5.00	4.70	-6.00%
947	11.60	10.73	-7.50%	8.45	7.78	-7.93%
948	2.17	2.23	2.76%	1.58	1.62	2.53%
949	1.84	1.72	-6.52%	1.34	1.25	-6.72%
951	1.20	1.24	3.33%	0.88	0.90	2.27%
952	1.70	1.53	-10.00%	1.24	1.11	-10.48%
953	0.60	0.64	6.67%	0.44	0.47	6.82%
954	6.32	5.87	-7.12%	4.61	4.25	-7.81%
955	1.89	1.56	-17.46%	1.38	1.13	-18.12%
956	0.28	0.32	14.29%	0.20	0.22	10.00%
957	0.53	0.59	11.32%	0.39	0.43	10.26%
958	2.35	2.19	-6.81%	1.72	1.58	-8.14%
959	2.90	2.82	-2.76%	2.11	2.04	-3.32%
960	8.19	7.59	-7.33%	5.96	5.51	-7.55%
961	2.49	2.24	-10.04%	1.82	1.63	-10.44%
962	0.26	0.22	-15.38%	0.18	0.16	-11.11%
963	1.27	1.25	-1.57%	0.92	0.90	-2.17%
964	3.91	3.63	-7.16%	2.85	2.63	-7.72%
965	0.92	0.80	-13.04%	0.67	0.58	-13.43%
966	5.35	5.22	-2.43%	3.90	3.79	-2.82%
967	1.58	1.47	-6.96%	1.15	1.06	-7.83%
968	4.14	4.01	-3.14%	3.01	2.90	-3.65%
969	7.81	7.66	-1.92%	5.69	5.55	-2.46%
970	10.75	11.08	3.07%	7.83	8.03	2.55%
971	7.56	6.97	-7.80%	5.50	5.06	-8.00%
973	5.58	5.03	-9.86%	4.06	3.65	-10.10%
974	6.45	5.82	-9.77%	4.71	4.22	-10.40%
975	4.96	4.87	-1.81%	3.61	3.53	-2.22%
976	2.97	2.85	-4.04%	2.16	2.06	-4.63%
977	0.95	0.86	-9.47%	0.69	0.62	-10.14%
978	5.68	5.40	-4.93%	4.14	3.92	-5.31%
979	8.75	7.96	-9.03%	6.38	5.78	-9.40%
980	7.08	6.88	-2.82%	5.16	4.99	-3.29%
981	4.68	4.64	-0.85%	3.41	3.36	-1.47%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
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Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
983	10.71	10.93	2.05%	7.80	7.92	1.54%
984	0.87	0.72	-17.24%	0.63	0.52	-17.46%
985	8.79	8.05	-8.42%	6.40	5.84	-8.75%
986	2.91	2.66	-8.59%	2.12	1.93	-8.96%
988	0.31	0.31	0.00%	0.22	0.22	0.00%
991	10.75	11.08	3.07%	7.83	8.03	2.55%
992	9.76	8.94	-8.40%	7.12	6.49	-8.85%
995	15.02	14.32	-4.66%	10.95	10.39	-5.11%
997	1.37	1.33	-2.92%	1.00	0.96	-4.00%
999	9.73	9.06	-6.89%	7.09	6.56	-7.48%
4771	13.23	11.41	-13.76%	9.64	8.27	-14.21%
4777	14.34	13.31	-7.18%	10.45	9.65	-7.66%
7405	2.65	2.60	-1.89%	1.93	1.88	-2.59%
7413	2.90	2.66	-8.28%	2.11	1.93	-8.53%
7421	3.51	3.23	-7.98%	2.56	2.34	-8.59%
7424	8.28	7.59	-8.33%	6.03	5.51	-8.62%
7428	3.56	3.11	-12.64%	2.59	2.25	-13.13%
7445	0.89	0.87	-2.25%	0.64	0.63	-1.56%
7453	0.61	0.56	-8.20%	0.45	0.41	-8.89%
9108	102.11	102.22	0.11%	74.41	74.12	-0.39%
9985	A	A		A	A	