



November 15, 2007

**BUREAU CIRCULAR NO. 828**

NOTE: As of 12/13/07, corrections have been made to the DCCPAP Average Hourly Wage Chart on Page 5.

To All Members of the Bureau:

Re: **WORKERS COMPENSATION RESIDUAL MARKET RATES  
AND VOLUNTARY MARKET LOSS COSTS  
EFFECTIVE DECEMBER 1, 2007  
AMENDED BUREAU FILING NO. 0703**

**NOTE APPLICABLE PROVISIONS FOR CARRIER RATE FILINGS**

Bureau Filing No. 0703, as originally submitted, proposed average decreases of 19.28 percent in residual market rates and 15.57 percent in voluntary market loss costs to be effective on a new and renewal basis as of December 1, 2007.

The Department of Insurance performed an extensive review of Bureau Filing No. 0703. At the conclusion of that review, the Department of Insurance and the Bureau exchanged opinions and perspectives concerning a limited number of technical issues related to the filing and reviews of the filing that had been done by two consulting actuaries. At the conclusion of that exchange, it was agreed that the Bureau would make and the Department of Insurance would approve an amended filing requesting average decreases of 22.00 percent in residual market rates and 17.75 percent in voluntary market loss costs to be effective on a new and renewal basis as of December 1, 2007.

All members are advised that the amended filing as agreed has now been submitted and approved by the Department of Insurance.

**Members are hereby reminded that they 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, 2007. A copy of the Department of Insurance's "FORMS AND RATES BULLETIN 14 INCORPORATED," which includes forms applicable to these filings, is attached for member reference and use. The Department of Insurance has informed the Bureau that it expects carrier filings adopting the rating values approved under Bureau Filing No. 0703 to be effective as of December 1, 2007. For carrier filings applicable to Bureau Filing No. 0703, the Department of Insurance will allow carrier filings proposing effective dates of December 1, 2007 to be submitted, otherwise prevailing filing and/or notice requirements to the contrary notwithstanding.**

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	-22.00%
Residual Market Rates - Manual	-24.12%

<u>Rating Value(s)</u>	<u>Approved Overall Average Change</u>
Voluntary Market Loss Costs - Collectible	-17.75%
Voluntary Market Loss Costs - Manual	-19.99%
Voluntary Market Loss Costs - Manual after Surcharge Offset	-19.43%

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 differences between residual market rate changes and voluntary market loss cost changes result from revisions in expense provisions based on recent indications as compared to currently approved values, as well as effects of the compromise adjudication of the filing.

The implied loss cost multiplier reflecting expense considerations for current residual market rates is approximately 1.3714. On a comparable basis the implied loss cost multiplier for approved residual market rates effective December 1, 2007 is 1.3111. (Note: Because voluntary market loss costs in the approved filing are nominally reduced to offset effects of the ongoing Delaware Insurance Plan surcharge program and due to the effects of the compromise adjudication, calculation of residual market rates from approved voluntary market loss costs requires an effective multiplier of approximately 1.3227.)

A comparison of current and approved December 1, 2007 residual market expense provisions is shown below:

**RESIDUAL MARKET RATES**  
Expense Loading

	<u>Current Percentage</u>	<u>Approved December 1, 2007 Percentage</u>
<b>LOSS AND LOSS ADJUSTMENT EXPENSE</b>		
Losses	63.32	66.35
Loss Adjustment Expense	7.19	7.41 a
Loss & Loss Adjustment	70.51	73.76
<b>UNDERWRITING EXPENSES</b>		
Commission	7.49	7.39
Other Acquisition	2.81	2.57
General Expenses	3.35	3.06
Premium Discount	11.05	8.89
State Premium Tax	2.00	2.00
Other State Tax	0.32	0.33
Uncollectible Premium	1.00	1.25
Administrative Assessment	2.41	2.51 b
Workers Compensation Fund	3.00	2.00
Deviations	0.00	0.00
Policyholder Dividends	0.00	0.00
Underwriting Profit	-3.94	-3.76
Underwriting Expense Total	29.49	26.24

a As ratio to loss, loss adjustment expense = 0.1117

b As ratio to loss, administrative assessment = 0.0379

**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. 0703.**

Other components of the filing were also approved as filed effective December 1, 2007. In particular, each of the following components of the filing were approved as originally presented:

- Updates to corporate officer payroll minimums and maximums for premium computation purposes
- Continuation of the existing DIP surcharge program
- DCCPAP revisions to qualifying wage table **effective June 1, 2008**
- Residual market expense constant
- Residual market minimum premium formula
- 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**

Bureau Filing No. 0703 proposed revision to various rating values in addition to residual market rates and voluntary market loss costs. For ease of reference and to confirm the approved values for those items they are reproduced below.

Corporate Officer Payrolls

The minimum individual payroll for an executive officer is unchanged at **\$450** per week.

The maximum individual payroll for an executive officer is increased from \$2,150 per week to **\$2,200** per week.

Residual Market Premium Discount Table

<u>Premium Range</u>	<u>Schedule Y</u>
First \$ 10,000	0.0%
Next \$ 190,000	9.1%
Next \$1,550,000	11.3%
Over \$1,750,000	12.3%

Residual Market Expense Constant

The expense constant is increased from \$260 to **\$270**.

Retrospective Rating Values (Other than USL&HW Coverages)

Residual Market Tax Multiplier

The residual market tax multiplier is **1.1078**.

Optional Loss Development Factors (unlimited basis)

First Adjustment	0.6662
Second Adjustment	0.5530
Third Adjustment	0.4795

State & Hazard Group Relativities

Hazard Group I	1.283
II	0.977
III	0.718
IV	0.515

Small Deductible Program Loss Elimination Ratios and Premium Credits

These loss elimination ratios and premium credits respectively are changed from current levels consistent with Bureau Filing No. 0703. The values are presented below for ease of reference.

<u>Deductible Level</u>	<u>Loss Elimination Ratio</u>	<u>Premium Credit</u>
500	0.020	0.015
1,000	0.035	0.030
1,500	0.045	0.040
2,000	0.055	0.045
2,500	0.065	0.055
3,000	0.070	0.060
3,500	0.080	0.065
4,000	0.085	0.070
4,500	0.090	0.075
5,000	0.095	0.080

Delaware Construction Classification Premium Adjustment Program: **Effective June 1, 2008**

<u>Average Hourly Wage</u>		<u>DCCPAP Credit</u>
\$17.64	or less	0%
\$17.65	\$18.05	5%
\$18.06	\$18.50	6%
\$18.51	\$18.95	7%
\$18.96	\$19.45	8%
\$19.46	\$19.95	9%
\$19.96	\$20.45	10%
\$20.46	\$20.95	11%
\$20.96	\$21.50	12%
\$21.51	\$22.05	13%
\$22.06	\$22.65	14%
\$22.66	\$23.25	15%
\$23.26	\$23.85	16%

Delaware Construction Classification Premium Adjustment Program: **Effective June 1, 2008**  
Average Hourly Wage DCCPAP Credit

\$23.86	\$24.45	17%
\$24.46	\$25.10	18%
\$25.11	\$25.75	19%
\$25.76	\$26.45	20%
\$26.46	\$27.20	21%
\$27.21	\$27.95	22%
\$27.96	\$28.70	23%
\$28.71	\$29.50	24%
Over \$29.50		25%

In addition to the above rating values, the filing included Excess Loss Premium Factors and Excess Loss Pure Premium Factors, both including and excluding Loss Adjustment Expense. Tables of the approved values are attached to this circular.

Complete Manual pages consistent with the Insurance Commissioner's approval of Bureau Filing No. 0703 will be available on the Bureau website ([www.dcrb.com](http://www.dcrb.com)) as soon as possible.

Any questions concerning this circular may be addressed to Michael J. Doyle, Chief Actuary, at Extension 4480 or [mjdoyle@dcrb.com](mailto:mjdoyle@dcrb.com) or me at Extension 4413 or [twisecarver@dcrb.com](mailto:twisecarver@dcrb.com).

Timothy L. Wisecarver  
President

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Attachments

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

**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, 2007 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY	RISK MANUAL	RISK MIN	EXPECTED LOSS FACTORS TABLE**			
	LOSS COSTS	RATE	PREM.	A-1	A-2	A-3	
005	22.19	29.36	3,550	5.47	6.83	7.46	III
0006	6.30	8.33	1,230	1.55	1.94	2.12	II
007	7.46	9.87	2,540	1.84	2.30	2.51	III
0008	2.87	3.80	1,145	0.71	0.88	0.97	II
009	35.26	46.64	3,550	8.69	10.86	11.86	III
0011	4.55	6.01	1,650	1.12	1.40	1.53	II
0012	6.28	8.31	2,180	1.55	1.93	2.11	II
0013	5.28	6.99	1,880	1.30	1.63	1.78	II
015	25.26	33.41	3,550	6.22	7.78	8.49	III
0016	4.51	5.96	955	1.11	1.39	1.52	I
028	5.54	7.32	1,955	1.28	1.51	1.57	III
0034	6.43	8.51	1,250	1.59	1.98	2.16	II
0036	6.14	8.13	1,205	1.51	1.89	2.07	II
055	6.64	8.78	2,290	1.53	1.81	1.88	III
059	5.54	7.33	1,955	1.28	1.51	1.57	III
0083	7.45	9.85	1,405	1.83	2.29	2.50	III
101	5.12	6.77	1,825	1.19	1.42	1.51	III
104	4.16	5.51	1,535	0.97	1.15	1.23	II
105	5.66	7.48	1,990	1.31	1.56	1.67	III
106	7.37	9.75	2,515	1.71	2.04	2.18	II
107	4.32	5.71	1,585	1.00	1.19	1.28	II
108	5.69	7.53	2,000	1.32	1.58	1.68	II
109	7.11	9.41	2,435	1.65	1.97	2.10	III
110	4.97	6.58	1,785	1.15	1.38	1.47	II
111	6.02	7.97	2,105	1.40	1.67	1.78	II
112	11.96	15.82	3,550	2.77	3.31	3.53	II
113	4.73	6.26	1,710	1.10	1.31	1.40	II
114	12.23	16.17	3,550	2.83	3.38	3.61	III
115	2.69	3.55	1,085	0.62	0.74	0.79	II
119	8.02	10.60	2,710	1.86	2.22	2.37	II
130	7.15	9.46	2,445	1.66	1.98	2.11	III
132	3.03	4.00	1,190	0.70	0.84	0.89	II
134	3.13	4.14	1,220	0.73	0.87	0.92	II
135	4.11	5.43	1,520	0.95	1.14	1.21	II
136	3.50	4.63	1,335	0.81	0.97	1.03	II
139	6.74	8.91	2,320	1.56	1.86	1.99	II
141	6.71	8.88	2,310	1.56	1.86	1.98	II
142	3.41	4.51	1,305	0.79	0.94	1.01	II
161	3.78	4.99	1,420	0.87	1.04	1.12	II
163	4.35	5.76	1,595	1.01	1.21	1.29	II
165	6.51	8.60	2,250	1.51	1.80	1.92	II
166	3.92	5.19	1,465	0.91	1.08	1.16	II
185	4.16	5.51	1,535	0.97	1.15	1.23	II
187	4.32	5.71	1,585	1.00	1.19	1.28	II
191	3.78	4.99	1,420	0.87	1.04	1.12	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, 2007 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY	RISK MANUAL	RISK MIN	EXPECTED LOSS FACTORS TABLE**			
	LOSS COSTS	RATE	PREM.	A-1	A-2	A-3	
201	5.43	7.18	1,920	1.26	1.50	1.60	II
204	4.00	5.29	1,485	0.93	1.11	1.18	II
205	4.36	5.77	1,595	1.01	1.21	1.29	II
221	5.23	6.92	1,860	1.21	1.45	1.54	II
222	6.18	8.17	2,150	1.43	1.71	1.83	II
225	5.17	6.83	1,840	1.20	1.43	1.53	II
227	5.14	6.79	1,830	1.19	1.42	1.52	II
255	4.47	5.91	1,630	1.04	1.24	1.32	II
257	5.60	7.40	1,970	1.30	1.55	1.65	II
259	4.00	5.29	1,485	0.93	1.11	1.18	II
261	7.18	9.50	2,455	1.67	1.99	2.12	II
263	4.78	6.32	1,725	1.11	1.32	1.41	II
265	4.69	6.21	1,700	1.09	1.30	1.39	II
275	5.23	6.92	1,860	1.21	1.45	1.54	II
276	6.18	8.17	2,150	1.43	1.71	1.83	II
281	3.58	4.73	1,360	0.83	0.99	1.06	II
282	6.81	9.02	2,345	1.58	1.89	2.01	III
285	3.87	5.12	1,450	0.90	1.07	1.14	II
287	5.12	6.76	1,825	1.19	1.41	1.51	II
297	3.58	4.73	1,360	0.83	0.99	1.06	II
301	8.98	11.88	3,000	2.08	2.48	2.65	III
305	9.89	13.08	3,280	2.29	2.74	2.92	II
306	5.91	7.81	2,065	1.37	1.63	1.74	II
309	4.81	6.36	1,735	1.11	1.33	1.42	II
311	5.25	6.95	1,870	1.22	1.45	1.55	II
319	7.22	9.54	2,465	1.67	1.99	2.13	II
323	3.79	5.01	1,420	0.88	1.05	1.12	I
327	4.83	6.38	1,735	1.12	1.33	1.43	II
402	8.07	10.67	2,725	1.87	2.23	2.38	III
403	4.19	5.55	1,545	0.97	1.16	1.24	II
404	6.35	8.40	2,200	1.47	1.76	1.88	III
406	7.00	9.25	2,400	1.62	1.93	2.07	III
407	5.72	7.58	2,015	1.33	1.58	1.69	II
411	12.74	16.86	3,550	2.95	3.52	3.77	III
413	9.88	13.07	3,275	2.29	2.73	2.92	III
415	5.61	7.42	1,975	1.30	1.55	1.66	III
416	11.08	14.65	3,550	2.57	3.06	3.27	II
421	9.04	11.96	3,020	2.10	2.50	2.67	III
425	11.21	14.82	3,550	2.60	3.10	3.31	III
427	5.69	7.53	2,000	1.32	1.58	1.68	III
429	7.33	9.70	2,500	1.70	2.03	2.17	III
431	9.40	12.42	3,125	2.18	2.60	2.77	II
433	5.47	7.23	1,935	1.27	1.51	1.61	II
435	7.03	9.30	2,410	1.63	1.95	2.08	II
441	2.12	2.81	915	0.49	0.59	0.63	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, 2007 on New and Renewal Business

CODE NO	BUREAU*		ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP	
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**					
				A-1	A-2	A-3			
442	2.91		3.85	1,155	0.67	0.80	0.86	II	
443	2.91		3.85	1,155	0.67	0.80	0.86	II	
445	8.65		11.44	2,900	2.00	2.39	2.55	II	
446	2.53		3.36	1,045	0.59	0.70	0.75	II	
447	6.82		9.03	2,345	1.58	1.89	2.02	III	
449	4.87		6.44	1,750	1.13	1.35	1.44	II	
451	5.94		7.85	2,075	1.38	1.64	1.75	II	
454	8.47		11.20	2,845	1.96	2.34	2.50	II	
456	5.16		6.82	1,840	1.20	1.43	1.52	II	
457	10.04		13.27	3,320	2.33	2.77	2.96	II	
458	3.45		4.56	1,320	0.80	0.95	1.02	II	
459	2.09		2.77	905	0.49	0.58	0.62	II	
461	5.23		6.92	1,860	1.21	1.45	1.54	II	
463	3.04		4.01	1,190	0.70	0.84	0.90	II	
464	4.83		6.39	1,740	1.12	1.34	1.43	II	
465	4.38		5.81	1,605	1.02	1.21	1.30	III	
467	4.84		6.40	1,740	1.12	1.34	1.43	II	
471	2.50		3.30	1,030	0.58	0.69	0.74	II	
472	2.74		3.62	1,105	0.64	0.76	0.81	II	
473	2.89		3.83	1,150	0.67	0.80	0.86	II	
474	1.14		1.51	615	0.27	0.32	0.34	II	
475	4.70		6.23	1,705	1.09	1.30	1.39	III	
476	2.06		2.73	900	0.48	0.57	0.61	II	
477	3.81		5.03	1,425	0.88	1.05	1.12	II	
483	1.72		2.27	790	0.40	0.48	0.51	II	
485	2.46		3.25	1,020	0.57	0.68	0.73	II	
486	3.08		4.07	1,205	0.71	0.85	0.91	II	
487	2.02		2.67	885	0.47	0.56	0.60	II	
488	1.24		1.64	645	0.29	0.34	0.37	II	
489	1.96		2.58	865	0.45	0.54	0.58	II	
491	4.19		5.55	1,545	0.97	1.16	1.24	II	
495	5.94		7.85	2,075	1.38	1.64	1.75	II	
497	2.74		3.62	1,105	0.64	0.76	0.81	II	
499	4.70		6.23	1,705	1.09	1.30	1.39	III	
501	4.52		5.98	1,645	1.05	1.25	1.34	III	
502	5.25		6.95	1,870	1.22	1.45	1.55	II	
506	3.01		3.97	1,185	0.70	0.83	0.89	II	
507	5.22		6.91	1,860	1.21	1.44	1.54	III	
509	8.78		11.61	2,940	2.03	2.43	2.59	III	
511	10.38		13.72	3,425	2.40	2.87	3.06	III	
512	6.81	a	9.01	b	2,340	1.58	1.88	2.01	III
513	4.91	c	6.49	d	1,765	1.14	1.36	1.45	I
535	4.29		5.68	1,575	1.00	1.19	1.27	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.

a OD: \$1.36 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$1.80 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.49 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.65 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, 2007 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
536	7.67	10.14	2,600	1.78	2.12	2.26	II
544	9.35	12.36	3,115	2.17	2.58	2.76	III
551	2.42	3.20	1,005	0.56	0.67	0.71	III
553	5.78	7.66	2,030	1.34	1.60	1.71	III
555	1.11	1.47	610	0.26	0.31	0.33	II
563	2.79	3.70	1,120	0.65	0.77	0.83	II
571	4.01	5.31	1,490	0.93	1.11	1.19	II
573	5.22	6.91	1,860	1.21	1.44	1.54	III
581	3.78	5.00	1,420	0.88	1.05	1.12	III
587	2.79	3.70	1,120	0.65	0.77	0.83	II
601	13.04	17.24	3,550	2.80	3.31	3.44	III
602	8.86	11.73	2,820	1.93	2.29	2.38	IV
603	14.52	19.21	3,550	3.17	3.76	3.90	IV
605	10.35	13.69	3,240	2.25	2.67	2.77	III
607	11.79	15.60	3,550	2.60	3.08	3.20	III
608	7.18	9.49	2,290	1.53	1.81	1.88	IV
609	7.04	9.32	2,270	1.52	1.80	1.86	IV
611	14.17	18.75	3,550	3.10	3.67	3.80	IV
615	17.43	23.05	3,550	3.79	4.49	4.66	IV
617	8.89	11.76	2,820	1.93	2.29	2.37	IV
625	8.20	10.84	2,620	1.78	2.11	2.19	III
643	15.14	20.02	3,550	2.17	2.57	2.67	III
645	8.41	11.13	2,560	1.74	2.06	2.13	IV
646	6.31	8.35	2,095	1.38	1.64	1.70	III
647	9.92	13.11	3,135	2.17	2.57	2.67	II
648	6.35	8.40	2,135	1.42	1.68	1.74	III
649	4.83	6.40	1,645	1.04	1.23	1.28	III
651	8.67	11.46	2,785	1.91	2.26	2.34	IV
652	11.46	15.17	3,550	2.61	3.09	3.21	III
653	9.65	12.77	3,035	2.10	2.48	2.58	III
654	8.69	11.51	2,700	1.84	2.18	2.27	IV
655	20.24	26.77	3,550	4.49	5.32	5.52	IV
656	10.66	14.10	3,345	2.33	2.76	2.86	IV
657	13.47	17.81	3,550	2.93	3.47	3.60	IV
658	9.28	12.28	2,945	2.03	2.40	2.49	III
659	20.19	26.71	3,550	4.49	5.32	5.52	IV
660	3.22	4.26	1,250	0.74	0.88	0.91	III
661	4.45	5.89	1,470	0.91	1.08	1.12	III
662	3.98	5.27	1,480	0.92	1.09	1.13	II
663	5.95	7.87	1,945	1.27	1.51	1.56	III
664	5.34	7.05	1,750	1.12	1.33	1.38	III
665	11.46	15.16	3,550	2.59	3.07	3.18	IV
666	8.18	10.81	2,640	1.80	2.13	2.21	III
667	2.74	3.62	1,060	0.60	0.71	0.73	III
668	7.02	9.29	2,315	1.55	1.84	1.91	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, 2007 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY	RISK MANUAL	RISK MIN	EXPECTED LOSS FACTORS TABLE**			
	LOSS COSTS	RATE	PREM.	A-1	A-2	A-3	
669	9.91	13.11	3,110	2.16	2.55	2.65	IV
670	6.13	8.12	2,140	1.42	1.68	1.74	III
673	7.00	9.26	2,400	1.62	1.91	1.99	III
674	6.93	9.17	2,270	1.52	1.80	1.86	III
675	5.17	6.83	1,795	1.16	1.37	1.42	IV
676	7.39	9.78	2,410	1.62	1.92	1.99	IV
677	5.98	7.91	1,985	1.30	1.54	1.60	III
679	12.99	17.18	3,550	3.00	3.55	3.68	III
681	6.13	8.12	2,140	1.42	1.68	1.74	III
682	19.82	26.22	3,550	4.57	5.41	5.62	III
691	7.04	9.32	2,270	1.52	1.80	1.86	IV
693	8.67	11.46	2,785	1.91	2.26	2.34	IV
695	4.45	5.89	1,470	0.91	1.08	1.12	III
709	2.93	3.88	1,160	0.68	0.80	0.83	III
716	4.28	5.66	1,570	0.99	1.17	1.21	III
718	4.37	5.78	1,600	1.01	1.19	1.24	III
721	15.04	19.89	3,550	3.49	4.16	4.44	IV
744	2.38	3.14	990	0.55	0.66	0.70	II
751	2.41	3.18	1,000	0.56	0.66	0.71	III
752	1.22	1.63	645	0.29	0.34	0.36	III
753	5.81	7.68	2,035	1.35	1.61	1.72	III
755	3.39	4.48	1,300	0.78	0.94	1.00	III
757	1.89	2.51	845	0.44	0.53	0.56	III
759	5.12	6.76	1,825	1.19	1.41	1.51	III
801	8.68	11.48	2,910	2.14	2.67	2.92	II
803	23.00	30.43	3,550	5.67	7.08	7.74	III
804	3.81	5.04	1,430	0.94	1.17	1.28	III
805	6.39	8.46	2,215	1.58	1.97	2.15	III
806	10.42	13.77	3,435	2.56	3.21	3.50	III
807	7.49	9.91	2,550	1.85	2.31	2.52	III
808	10.99	14.54	3,550	2.71	3.39	3.70	III
809	5.70	7.54	2,005	1.41	1.76	1.92	III
811	10.22	13.51	3,375	2.52	3.15	3.44	III
812	8.21	10.86	2,770	2.02	2.53	2.76	III
813	5.95	7.87	2,080	1.47	1.83	2.00	II
814	5.59	7.39	1,970	1.38	1.72	1.88	II
815	5.12	6.76	1,825	1.26	1.57	1.72	III
816	2.87	3.80	1,145	0.71	0.88	0.97	II
817	9.22	12.20	3,075	2.27	2.84	3.10	III
818	3.54	4.68	1,345	0.87	1.09	1.19	III
819	1.04	1.37	585	0.25	0.32	0.35	III
820	3.57	4.72	1,355	0.88	1.10	1.20	III
821	7.73	10.23	2,625	1.91	2.38	2.60	III
825	4.77	6.31	1,720	1.18	1.47	1.60	II
855	7.44	9.84	2,535	1.83	2.29	2.50	III
857	10.43	13.79	3,440	2.57	3.21	3.51	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, 2007 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
858	10.06	13.30	3,330	2.48	3.10	3.38	III
859	11.58	15.32	3,550	2.85	3.57	3.89	III
860	9.56	12.65	3,180	2.36	2.94	3.22	III
862	10.52	13.92	3,470	2.59	3.24	3.54	II
865	2.81	3.72	1,125	0.69	0.86	0.94	II
867	5.95	7.87	2,080	1.47	1.83	2.00	II
877	3.50	4.63	1,335	0.86	1.08	1.18	I
879	4.33	5.73	1,590	1.07	1.33	1.46	II
880	5.72	7.57	2,010	1.41	1.76	1.92	II
881	3.65	4.84	1,385	0.90	1.13	1.23	II
882	8.87	11.73	2,970	2.19	2.73	2.98	II
883	2.74	3.62	1,105	0.67	0.84	0.92	II
884	1.16	1.53	620	0.29	0.36	0.39	II
885	4.09	5.40	1,510	1.01	1.26	1.37	II
886	3.33	4.41	1,285	0.82	1.03	1.12	II
887	1.65	2.17	770	0.40	0.51	0.55	II
889	0.45	0.60	410	0.11	0.14	0.15	II
890	0.66	0.86	470	0.16	0.20	0.22	II
891	1.50	1.99	730	0.37	0.46	0.51	II
895	0.65	0.85	465	0.16	0.20	0.22	II
896	3.26	4.31	1,260	0.80	1.00	1.10	II
897	3.02	3.98	1,185	0.74	0.93	1.01	I
898	4.35	5.76	1,595	1.07	1.34	1.47	II
899	2.31	3.05	970	0.57	0.71	0.77	II
903	0.62	0.81	455	0.15	0.19	0.21	III
904	2.79	3.70	1,120	0.69	0.86	0.94	III
907	7.24	9.57	2,470	1.78	2.23	2.43	II
910	12.18	16.11	3,550	3.00	3.75	4.10	II
911	6.30	8.34	2,190	1.55	1.94	2.12	II
914	3.50	4.63	1,335	0.86	1.08	1.18	I
915	4.90	6.47	1,760	1.21	1.51	1.65	II
916	1.90	2.52	850	0.47	0.59	0.64	II
917	4.35	5.76	1,595	1.07	1.34	1.47	I
918	3.60	4.77	1,365	0.89	1.11	1.21	II
919	3.25	4.30	1,260	0.80	1.00	1.09	II
920	0.65	0.85	465	0.16	0.20	0.22	II
921	6.24	8.25	2,170	1.54	1.92	2.10	II
922	4.07	5.38	1,505	1.00	1.25	1.37	II
923	4.33	5.73	1,590	1.07	1.33	1.46	II
924	3.91	5.17	1,460	0.96	1.20	1.31	II
925	2.35	3.11	985	0.58	0.72	0.79	II
926	3.65	4.84	1,385	0.90	1.13	1.23	II
927	1.36	1.79	680	0.33	0.42	0.46	II
928	2.74	3.62	1,105	0.67	0.84	0.92	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, 2007 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	
929	5.63	7.45	1,985	1.39	1.73	1.89	II
932	1.24	1.64	645	0.30	0.38	0.42	II
933	4.61	6.10	1,675	1.14	1.42	1.55	II
934	3.32	4.40	1,280	0.82	1.02	1.12	II
935	2.11	2.79	910	0.52	0.65	0.71	II
936	0.73	0.97	495	0.18	0.23	0.25	II
937	16.90	22.36	3,550	4.16	5.20	5.68	II
939	6.79	8.99	2,340	1.67	2.09	2.28	III
940	6.56	8.68	2,265	1.62	2.02	2.21	II
941	3.37	4.45	1,295	0.83	1.04	1.13	II
942	3.50	4.63	1,335	0.86	1.08	1.18	II
943	8.16	10.80	2,755	2.01	2.51	2.75	II
944	3.60	4.77	1,365	0.89	1.11	1.21	II
945	3.97	5.26	1,480	0.98	1.22	1.34	I
946	4.91	6.49	1,765	1.21	1.51	1.65	II
947	7.37	9.75	2,515	1.82	2.27	2.48	II
948	2.00	2.65	880	0.49	0.62	0.67	II
949	1.22	1.62	645	0.30	0.38	0.41	II
951	0.72	0.96	490	0.18	0.22	0.24	III
952	0.96	1.27	560	0.24	0.29	0.32	III
953	0.45	0.60	410	0.11	0.14	0.15	II
954	4.22	5.58	1,555	1.04	1.30	1.42	III
955	1.02	1.35	580	0.25	0.31	0.34	III
956	0.27	0.35	350	0.07	0.08	0.09	III
957	0.62	0.82	460	0.15	0.19	0.21	III
958	1.51	2.00	730	0.37	0.46	0.51	III
959	2.22	2.94	945	0.55	0.69	0.75	II
960	5.55	7.34	1,960	1.37	1.71	1.87	II
961	1.12	1.48	610	0.28	0.35	0.38	III
962	0.19	0.25	330	0.05	0.06	0.06	III
963	0.78	1.04	510	0.19	0.24	0.26	II
964	2.92	3.86	1,160	0.72	0.90	0.98	I
965	0.65	0.85	465	0.16	0.20	0.22	II
966	3.70	4.89	1,395	0.85	1.01	1.05	III
967	1.07	1.41	595	0.26	0.33	0.36	III
968	2.84	3.76	1,135	0.70	0.87	0.96	II
969	6.00	7.94	2,095	1.48	1.85	2.02	III
970	10.52	13.92	3,470	2.59	3.24	3.54	II
971	5.15	6.80	1,835	1.27	1.58	1.73	II
973	3.22	4.26	1,250	0.79	0.99	1.08	II
974	4.18	5.53	1,540	1.03	1.29	1.41	II
975	2.96	3.92	1,170	0.73	0.91	1.00	I
976	2.09	2.77	905	0.52	0.64	0.70	II
977	0.72	0.95	490	0.18	0.22	0.24	II
978	4.01	5.31	1,490	0.99	1.24	1.35	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.

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

Approved Effective December 1, 2007 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	
979	5.53	7.31	1,950	1.36	1.70	1.86	II
980	4.67	6.19	1,695	1.15	1.44	1.57	III
981	3.64	4.82	1,380	0.90	1.12	1.22	II
983	8.56	11.32	2,875	2.11	2.64	2.88	II
984	0.43	0.57	400	0.11	0.13	0.14	II
985	5.74	7.60	2,020	1.41	1.77	1.93	III
986	1.72	2.27	790	0.42	0.53	0.58	II
988	0.24	0.32	345	0.06	0.07	0.08	II
991	10.52	13.92	3,470	2.59	3.24	3.54	II
992	5.70	7.54	2,005	1.41	1.76	1.92	III
995	10.84	14.34	3,550	2.67	3.34	3.65	III
997	1.07	1.41	595	0.26	0.33	0.36	II
999	6.53	8.63	2,255	1.61	2.01	2.19	II
4771	6.13	8.12	2,605	1.42	1.70	1.81	IV
0771	1.54	2.04					IV
4777	10.22	13.51	3,375	2.52	3.15	3.44	III
7405	1.52	2.02	890	0.38	0.47	0.51	III
7445	0.50	0.67					IV
7413	1.92	2.54	980	0.47	0.59	0.65	IV
7453	0.40	0.54					IV
7421	2.33	3.08	980	0.57	0.72	0.78	III
7424	5.50	7.27	1,940	1.35	1.69	1.85	IV
7428	2.20	2.91	940	0.54	0.68	0.74	II
9108	77.82	102.93					I
9740	0.02	0.03					
9741	0.01	0.01					
<b>Per capita</b>							
0908	127.83	169.08	439	31.49	39.36	42.99	II
0909	86.78	114.79	385	21.38	26.72	29.18	II
0912	298.11	394.30	664	73.44	91.79	100.25	II
0913	362.44	479.40	749	89.28	111.59	121.89	II
<b>A rated</b>							
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: 12/1/2007

Excess Loss Pure Premium Factors including ALAE

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.805	0.813	0.856	0.880
\$15,000	0.771	0.783	0.832	0.867
\$20,000	0.742	0.758	0.816	0.855
\$25,000	0.719	0.739	0.802	0.844
\$30,000	0.697	0.719	0.790	0.833
\$35,000	0.675	0.702	0.777	0.825
\$40,000	0.657	0.685	0.766	0.817
\$50,000	0.623	0.659	0.747	0.802
\$75,000	0.561	0.602	0.699	0.765
\$100,000	0.515	0.554	0.668	0.735
\$125,000	0.473	0.518	0.636	0.714
\$150,000	0.443	0.488	0.612	0.694
\$175,000	0.416	0.462	0.588	0.673
\$200,000	0.388	0.438	0.565	0.652
\$225,000	0.367	0.416	0.544	0.631
\$250,000	0.347	0.395	0.523	0.612
\$275,000	0.327	0.375	0.505	0.595
\$300,000	0.312	0.356	0.487	0.578
\$325,000	0.296	0.342	0.469	0.561
\$350,000	0.281	0.328	0.451	0.544
\$375,000	0.270	0.314	0.433	0.527
\$400,000	0.259	0.303	0.419	0.510
\$425,000	0.248	0.291	0.405	0.497
\$450,000	0.240	0.280	0.392	0.484
\$475,000	0.231	0.268	0.379	0.471
\$500,000	0.223	0.259	0.367	0.453
\$600,000	0.196	0.229	0.328	0.412
\$700,000	0.176	0.205	0.296	0.372
\$800,000	0.157	0.187	0.271	0.339
\$900,000	0.145	0.170	0.247	0.315
\$1,000,000	0.1333	0.1575	0.2295	0.2915
\$1,500,000	0.0982	0.1158	0.1685	0.2151
\$2,000,000	0.0786	0.0923	0.1347	0.1731
\$3,000,000	0.0575	0.0674	0.0982	0.1254
\$4,000,000	0.0464	0.0544	0.0781	0.0996
\$5,000,000	0.0398	0.0463	0.0658	0.0832
\$6,000,000	0.0350	0.0403	0.0570	0.0724
\$7,000,000	0.0312	0.0361	0.0509	0.0640
\$8,000,000	0.0284	0.0329	0.0461	0.0578
\$9,000,000	0.0264	0.0302	0.0420	0.0532
\$10,000,000	0.0246	0.0281	0.0393	0.0487

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Excess Loss Pure Premium Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.756	0.764	0.804	0.825
\$15,000	0.724	0.735	0.781	0.813
\$20,000	0.697	0.711	0.767	0.800
\$25,000	0.676	0.693	0.752	0.791
\$30,000	0.654	0.675	0.741	0.782
\$35,000	0.633	0.659	0.730	0.774
\$40,000	0.618	0.644	0.720	0.767
\$50,000	0.586	0.618	0.701	0.752
\$75,000	0.528	0.565	0.657	0.717
\$100,000	0.485	0.520	0.627	0.691
\$125,000	0.445	0.486	0.597	0.670
\$150,000	0.417	0.458	0.574	0.651
\$175,000	0.390	0.434	0.551	0.631
\$200,000	0.363	0.411	0.528	0.612
\$225,000	0.343	0.390	0.510	0.592
\$250,000	0.325	0.370	0.492	0.575
\$275,000	0.309	0.350	0.473	0.559
\$300,000	0.292	0.335	0.455	0.543
\$325,000	0.279	0.321	0.439	0.527
\$350,000	0.266	0.308	0.423	0.511
\$375,000	0.255	0.295	0.407	0.495
\$400,000	0.244	0.284	0.394	0.480
\$425,000	0.233	0.273	0.380	0.466
\$450,000	0.225	0.263	0.368	0.453
\$475,000	0.217	0.252	0.356	0.440
\$500,000	0.209	0.243	0.345	0.427
\$600,000	0.184	0.216	0.308	0.387
\$700,000	0.165	0.193	0.278	0.350
\$800,000	0.148	0.176	0.255	0.318
\$900,000	0.136	0.160	0.232	0.296
\$1,000,000	0.1254	0.1481	0.2157	0.2739
\$1,500,000	0.0924	0.1090	0.1585	0.2021
\$2,000,000	0.0741	0.0870	0.1267	0.1627
\$3,000,000	0.0542	0.0636	0.0924	0.1180
\$4,000,000	0.0439	0.0514	0.0736	0.0938
\$5,000,000	0.0376	0.0438	0.0621	0.0784
\$6,000,000	0.0332	0.0381	0.0538	0.0682
\$7,000,000	0.0296	0.0341	0.0481	0.0603
\$8,000,000	0.0269	0.0312	0.0435	0.0546
\$9,000,000	0.0251	0.0287	0.0397	0.0502
\$10,000,000	0.0234	0.0267	0.0372	0.0460

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Excess Loss Premium Factors including ALAE

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.615	0.622	0.654	0.672
\$15,000	0.589	0.598	0.636	0.662
\$20,000	0.567	0.579	0.624	0.652
\$25,000	0.550	0.564	0.612	0.644
\$30,000	0.532	0.549	0.603	0.635
\$35,000	0.515	0.537	0.593	0.629
\$40,000	0.502	0.524	0.586	0.623
\$50,000	0.477	0.503	0.571	0.612
\$75,000	0.429	0.460	0.535	0.583
\$100,000	0.394	0.424	0.511	0.562
\$125,000	0.362	0.396	0.486	0.546
\$150,000	0.339	0.373	0.468	0.529
\$175,000	0.318	0.354	0.449	0.513
\$200,000	0.297	0.335	0.431	0.497
\$225,000	0.281	0.318	0.415	0.481
\$250,000	0.266	0.303	0.398	0.468
\$275,000	0.250	0.288	0.385	0.455
\$300,000	0.238	0.273	0.371	0.442
\$325,000	0.227	0.262	0.358	0.429
\$350,000	0.216	0.251	0.345	0.416
\$375,000	0.207	0.240	0.334	0.403
\$400,000	0.199	0.232	0.322	0.390
\$425,000	0.190	0.223	0.312	0.380
\$450,000	0.184	0.215	0.301	0.369
\$475,000	0.177	0.206	0.291	0.359
\$500,000	0.171	0.199	0.281	0.348
\$600,000	0.151	0.176	0.251	0.314
\$700,000	0.135	0.158	0.227	0.285
\$800,000	0.121	0.144	0.208	0.260
\$900,000	0.112	0.131	0.190	0.242
\$1,000,000	0.1028	0.1213	0.1762	0.2235
\$1,500,000	0.0761	0.0895	0.1297	0.1652
\$2,000,000	0.0611	0.0716	0.1039	0.1332
\$3,000,000	0.0450	0.0526	0.0761	0.0968
\$4,000,000	0.0366	0.0427	0.0608	0.0772
\$5,000,000	0.0315	0.0365	0.0514	0.0647
\$6,000,000	0.0279	0.0319	0.0447	0.0564
\$7,000,000	0.0250	0.0287	0.0400	0.0500
\$8,000,000	0.0228	0.0263	0.0363	0.0453
\$9,000,000	0.0213	0.0242	0.0332	0.0418
\$10,000,000	0.0199	0.0226	0.0312	0.0383

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Excess Loss Premium Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.578	0.584	0.615	0.632
\$15,000	0.553	0.562	0.597	0.623
\$20,000	0.533	0.544	0.586	0.615
\$25,000	0.517	0.530	0.575	0.608
\$30,000	0.500	0.516	0.566	0.600
\$35,000	0.484	0.504	0.557	0.594
\$40,000	0.472	0.492	0.550	0.589
\$50,000	0.448	0.473	0.536	0.577
\$75,000	0.403	0.433	0.502	0.549
\$100,000	0.370	0.398	0.480	0.530
\$125,000	0.340	0.372	0.457	0.514
\$150,000	0.318	0.351	0.440	0.499
\$175,000	0.299	0.332	0.422	0.483
\$200,000	0.279	0.316	0.404	0.468
\$225,000	0.264	0.299	0.389	0.452
\$250,000	0.250	0.285	0.374	0.440
\$275,000	0.236	0.271	0.361	0.428
\$300,000	0.225	0.257	0.348	0.416
\$325,000	0.214	0.246	0.336	0.403
\$350,000	0.203	0.236	0.324	0.391
\$375,000	0.195	0.226	0.312	0.379
\$400,000	0.187	0.218	0.302	0.367
\$425,000	0.179	0.210	0.292	0.357
\$450,000	0.173	0.202	0.283	0.347
\$475,000	0.167	0.194	0.273	0.338
\$500,000	0.161	0.187	0.265	0.328
\$600,000	0.142	0.166	0.237	0.296
\$700,000	0.127	0.148	0.213	0.268
\$800,000	0.114	0.135	0.196	0.244
\$900,000	0.105	0.123	0.178	0.227
\$1,000,000	0.0969	0.1142	0.1658	0.2102
\$1,500,000	0.0717	0.0843	0.1221	0.1555
\$2,000,000	0.0577	0.0675	0.0979	0.1254
\$3,000,000	0.0426	0.0497	0.0717	0.0913
\$4,000,000	0.0347	0.0404	0.0574	0.0728
\$5,000,000	0.0299	0.0346	0.0486	0.0610
\$6,000,000	0.0265	0.0303	0.0423	0.0533
\$7,000,000	0.0238	0.0272	0.0379	0.0472
\$8,000,000	0.0217	0.0250	0.0344	0.0428
\$9,000,000	0.0203	0.0231	0.0315	0.0395
\$10,000,000	0.0190	0.0215	0.0296	0.0363