



October 27, 2009

**BUREAU CIRCULAR NO. 859**

To All Members of the Bureau:

Re: **WORKERS COMPENSATION RESIDUAL MARKET RATES  
AND VOLUNTARY MARKET LOSS COSTS  
EFFECTIVE DECEMBER 1, 2009  
AMENDED BUREAU FILING NO. 0903**

**NOTE APPLICABLE PROVISIONS FOR CARRIER RATE FILINGS**

Bureau Filing No. 0903, as originally submitted, proposed average decreases of 6.01 percent in residual market rates and 5.22 percent in voluntary market loss costs to be effective on a new and renewal basis as of December 1, 2009.

The Department of Insurance performed an extensive review of Bureau Filing No. 0903, including obtaining independent reviews of the filing from two consulting actuaries. Immediately prior to the convening of a public hearing on the filing, the Department of Insurance and the DCRB exchanged opinions and perspectives concerning a limited number of technical issues related to the filing which contributed to differences between the original proposals and indications arrived at by the Department's consultants. As a result of that exchange, it was agreed that the DCRB would make and the Department of Insurance would approve an amended filing requesting average decreases of 8.49 percent in residual market rates and 7.72 percent in voluntary market loss costs based on the loss experience and analysis presented in the filing.

December 1, 2009 rating values are subject to the Delaware Court of Chancery Memorandum Opinion and Order of July 24, 2009 (the Opinion and Order). See Bureau Circular No. 858 for further information. As a result, the rating values resulting from the negotiations with respect to Bureau Filing No. 0903 must be further reduced in amounts equal to six percent of the December 1, 2008 residual market rates and voluntary market loss costs in effect immediately prior to the Opinion and Order. Recognizing the reductions required under the Opinion and Order as of December 1, 2008 and December 1, 2009, the average decreases in residual market rates and voluntary market loss costs effective December 1, 2009 are 9.17 percent and 8.40 percent, respectively.

***Carriers are 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, 2009. Such filings must be made within 60 days of the effective date of Bureau Filing No. 0903, or by January 29, 2010. A copy of the Department of Insurance's "FORMS AND RATES BULLETIN 14 INCORPORATED" with forms applicable to these filings is attached for member reference and use.***

**Consistent with the provisions of Title 18, Chapter 26 of the Delaware Code, if insurer filings do not propose any rate(s) lower than the loss costs (by classification) included in the DCRB's amended Bureau Filing No. 0903, then proposed insurer rates may be implemented immediately after filing.**

**Carriers that have previously been approved for full or partial exemptions from the reductions required under the Opinion and Order may apply part or all of those approved exemptions in determining their December 1, 2009 rating values. Carriers that have not yet filed for an exemption may do so using the procedures explained in Bureau Circular No. 858. Schedules of the December 1, 2009 reduction amounts at various partial exemption levels, as provided in the Department of Insurance's defined methodology for consideration of carrier exemptions, will be available on the Bureau's website under the "Rating Values" section.**

The following points were made in the DCRB's submission of the original version and were reiterated in the amendment to Bureau Filing No. 0903:

**The Court of Chancery Opinion and Order's mandate poses serious and abiding conflicts for the DCRB in terms of its statutory responsibilities and for DCRB staff in terms of professional Standards of Practice applicable to the promulgation of insurance rates, as follow:**

- The rating values submitted herewith do not comply with applicable Standards of Practice of the Casualty Actuarial Society (CAS), in part because they are not expected to be adequate to provide for the cost of providing insurance during the policy period to which they will apply. In addition to Principle 1 of the CAS Statement of Principles Regarding Ratemaking, the prospective adequacy of such rating values is required under Delaware law (Delaware Code Title 18, §2604(a)).**
- The rating values submitted herewith are also not limited to prospective loss costs, as defined and required by Title 18, §2610(b)(1) of the Delaware Code and as specified in the first sentence of the Principles Section of the CAS Statement of Principles Regarding Ratemaking.**

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

<u>Rating Value(s)</u>	<u>Approved Overall Average Change</u>
Residual Market Rates – Collectible	-9.17%
Residual Market Rates - Manual	-12.14%
Voluntary Market Loss Costs - Collectible	-8.40%
Voluntary Market Loss Costs - Manual (after Surcharge Offset)	-11.20%

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 **1.3314**. On a comparable basis, the implied loss cost multiplier for approved residual market rates effective December 1, 2008 is **1.3203**. (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 1.3273.)

A comparison of current and approved December 1, 2009 residual market expense provisions is shown below:

<b>RESIDUAL MARKET RATES</b>		
Expense Loading		
	<u>Current</u> <u>Percentage</u>	<u>Approved</u> <u>December 1, 2009</u> <u>Percentage</u>
<b>LOSS AND LOSS ADJUSTMENT EXPENSE</b>		
Losses	64.30	64.28
Loss Adjustment Expense	7.97	8.87 a
Loss & Loss Adjustment	72.27	73.15
<b>UNDERWRITING EXPENSES</b>		
Commission	6.82	6.53
Other Acquisition	2.76	2.88
General Expenses	3.17	2.97
Premium Discount	8.33	8.33
State Premium Tax	2.00	2.00
Other State Tax	0.36	0.39
Uncollectible Premium	2.00	3.00
Administrative Assessment	2.84	2.59 b
Workers Compensation Fund	2.00	2.00
Deviations	0.00	0.00
Policyholder Dividends	0.00	0.00
Underwriting Profit	-2.55	-3.84
Underwriting Expense Total	27.73	26.85

a As ratio to loss, loss adjustment expense = 0.1380

b As ratio to loss, administrative assessment = 0.0403

Other components of the filing were also approved as filed effective December 1, 2008. 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 qualifying wage table **effective June 1, 2010**
- 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

Bureau Filing No. 0903 included a reassignment of classifications to hazard groups along with an expansion of the number of hazard groups from four (I-IV) to seven (A-G), consistent with similar changes that have been implemented in many other jurisdictions. The seven hazard groups have also been combined into a more traditional set of four hazard groups now designated as Hazard Groups 1, 2, 3 and 4. Note that the classification assignments for the new Hazard Groups 1-4 are quite different from those of the historical grouping I-IV.

**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 Bureau Filing No. 0903.**

#### **ADDITIONAL REVISIONS TO RATING VALUES**

Bureau Filing No. 0903 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 included in the attachments to this circular.

Exhibit 42, which shows the reduction amounts applied to the December 1, 2009 rating values in compliance with the Opinion and Order, and Exhibit 46, which shows the impact of those reductions by classification, are also attached to this circular.

Complete Manual pages consistent with the Insurance Commissioner's approval of amended Bureau Filing No. 0903 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

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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.***

**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**

Amended Effective December 1, 2009 on New and Renewal Business

(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G	HAZ GRP 1-4
				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
005	14.40	19.11	3,431	5.18	6.87	7.58	F	3
0006	3.61	4.79	811	1.30	1.73	1.91	D	2
007	4.57	6.06	1,672	1.65	2.18	2.41	C	2
0008	1.84	2.44	822	0.66	0.88	0.97	D	2
009	22.70	30.10	3,431	8.16	10.83	11.95	G	4
0011	2.98	3.94	1,177	1.07	1.42	1.57	B	1
0012	3.77	4.99	1,419	1.36	1.80	1.99	D	2
0013	3.69	4.90	1,401	1.32	1.75	1.93	C	2
015	15.27	20.26	3,431	5.51	7.30	8.06	E	3
0016	2.88	3.83	701	1.04	1.38	1.52	C	2
028	3.38	4.49	1,305	1.06	1.35	1.52	F	3
0034	4.15	5.51	897	1.49	1.98	2.19	C	2
0036	3.83	5.08	844	1.38	1.83	2.02	C	2
055	4.13	5.48	1,537	1.30	1.66	1.85	F	3
059	3.77	4.99	1,422	1.18	1.50	1.68	E	3
0083	4.60	6.10	965	1.66	2.20	2.43	C	2
101	3.38	4.48	1,303	1.05	1.36	1.45	E	3
104	3.13	4.15	1,223	0.97	1.26	1.34	B	1
105	3.91	5.19	1,468	1.22	1.57	1.68	D	2
106	4.78	6.33	1,737	1.49	1.93	2.06	C	2
107	2.68	3.55	1,082	0.84	1.08	1.15	B	1
108	3.82	5.07	1,439	1.19	1.54	1.64	C	2
109	4.76	6.31	1,732	1.49	1.92	2.05	C	2
110	3.38	4.48	1,304	1.05	1.36	1.45	B	1
111	3.92	5.20	1,469	1.23	1.58	1.69	C	2
112	8.81	11.69	2,996	2.75	3.54	3.78	C	2
113	2.71	3.58	1,090	0.85	1.09	1.17	C	2
114	7.92	10.51	2,719	2.48	3.20	3.41	E	3
115	1.87	2.49	833	0.58	0.75	0.81	D	2
119	5.12	6.78	1,842	1.60	2.07	2.20	C	2
130	5.10	6.76	1,839	1.59	2.05	2.19	E	3
132	1.87	2.49	831	0.59	0.76	0.81	C	2
134	2.94	3.91	1,166	0.91	1.18	1.26	C	2
135	2.80	3.72	1,122	0.87	1.13	1.20	C	2
136	2.44	3.23	1,011	0.76	0.98	1.05	C	2
139	4.22	5.59	1,563	1.32	1.70	1.82	C	2
141	4.57	6.06	1,673	1.43	1.84	1.96	B	1
142	2.10	2.78	905	0.66	0.85	0.90	C	2
161	2.42	3.21	1,004	0.76	0.98	1.04	C	2
163	3.19	4.23	1,242	0.99	1.28	1.36	C	2
165	4.41	5.84	1,621	1.38	1.77	1.89	B	1
166	2.80	3.71	1,123	0.87	1.12	1.20	C	2
185	3.13	4.15	1,223	0.97	1.26	1.34	B	1
187	2.68	3.55	1,082	0.84	1.08	1.15	B	1
191	2.42	3.21	1,004	0.76	0.98	1.04	C	2

\* 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**  
Amended Effective December 1, 2009 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ	HAZ
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			GRP A-G	GRP 1-4
				A-1	A-2	A-3		
201	3.79	5.02	1,427	1.18	1.52	1.63	D	2
204	2.60	3.46	1,060	0.82	1.05	1.12	B	1
205	2.94	3.91	1,168	0.92	1.19	1.27	B	1
221	3.63	4.82	1,385	1.13	1.46	1.56	C	2
222	4.13	5.48	1,537	1.29	1.66	1.78	C	2
225	3.45	4.56	1,322	1.07	1.39	1.48	C	2
227	3.26	4.32	1,265	1.02	1.31	1.40	C	2
255	2.83	3.76	1,134	0.89	1.14	1.22	E	3
257	3.25	4.31	1,261	1.02	1.32	1.41	C	2
259	2.47	3.27	1,016	0.77	1.00	1.06	C	2
261	4.26	5.65	1,578	1.34	1.73	1.85	C	2
263	3.15	4.17	1,228	0.98	1.27	1.35	C	2
265	3.08	4.09	1,209	0.96	1.24	1.32	C	2
275	3.63	4.82	1,385	1.13	1.46	1.56	C	2
276	4.13	5.48	1,537	1.29	1.66	1.78	C	2
281	2.33	3.09	976	0.73	0.94	1.00	B	1
282	4.67	6.20	1,706	1.46	1.88	2.01	D	2
285	2.59	3.44	1,056	0.81	1.04	1.11	B	1
287	2.49	3.31	1,029	0.80	1.03	1.10	B	1
297	2.33	3.09	976	0.73	0.94	1.00	B	1
301	5.78	7.67	2,053	1.81	2.33	2.49	F	3
305	6.68	8.86	2,331	2.09	2.69	2.87	D	2
306	3.92	5.21	1,471	1.23	1.58	1.69	B	1
309	3.18	4.23	1,243	1.00	1.28	1.37	B	1
311	3.76	4.98	1,423	1.17	1.51	1.61	C	2
319	5.23	6.94	1,882	1.63	2.10	2.24	A	1
323	2.56	3.40	1,047	0.80	1.03	1.10	C	2
327	3.34	4.43	1,291	1.04	1.34	1.43	C	2
402	5.29	7.02	1,899	1.66	2.14	2.28	E	3
403	2.86	3.79	1,141	0.89	1.15	1.23	C	2
404	4.39	5.83	1,617	1.37	1.77	1.89	E	3
406	4.61	6.13	1,691	1.44	1.86	1.99	E	3
407	3.88	5.14	1,458	1.21	1.56	1.67	C	2
411	8.87	11.77	3,015	2.77	3.57	3.81	E	3
413	6.48	8.59	2,269	2.02	2.61	2.79	E	3
415	3.51	4.66	1,343	1.10	1.42	1.51	E	3
416	6.62	8.78	2,312	2.08	2.68	2.86	C	2
421	5.96	7.90	2,105	1.86	2.40	2.56	E	3
425	7.69	10.20	2,645	2.40	3.10	3.30	E	3
427	3.83	5.09	1,444	1.20	1.54	1.65	E	3
429	4.84	6.42	1,755	1.51	1.95	2.08	D	2
431	6.19	8.21	2,180	1.93	2.49	2.66	C	2
433	3.56	4.74	1,363	1.12	1.44	1.54	C	2
435	4.61	6.13	1,690	1.44	1.86	1.99	C	2
441	1.39	1.84	683	0.43	0.56	0.60	C	2

\* 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*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ	HAZ
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			GRP A-G	GRP 1-4
				A-1	A-2	A-3		
442	2.85	3.77	1,135	0.87	1.13	1.20	C	2
443	2.85	3.77	1,135	0.87	1.13	1.20	C	2
445	5.91	7.83	2,089	1.84	2.38	2.54	C	2
446	1.78	2.36	800	0.55	0.71	0.76	B	1
447	4.59	6.09	1,677	1.43	1.85	1.97	E	3
449	3.15	4.19	1,232	0.99	1.27	1.36	D	2
451	3.83	5.08	1,442	1.20	1.54	1.65	D	2
454	5.75	7.63	2,042	1.80	2.32	2.47	C	2
456	3.51	4.64	1,342	1.09	1.41	1.50	D	2
457	6.79	9.01	2,369	2.12	2.74	2.92	C	2
458	2.32	3.07	972	0.72	0.93	0.99	B	1
459	1.34	1.78	668	0.42	0.54	0.58	C	2
461	3.57	4.74	1,365	1.12	1.44	1.54	D	2
463	2.12	2.81	908	0.66	0.85	0.91	D	2
464	3.21	4.26	1,247	1.00	1.29	1.38	C	2
465	2.91	3.86	1,155	0.91	1.17	1.25	D	2
467	3.36	4.45	1,296	1.05	1.35	1.44	B	1
471	1.41	1.86	684	0.44	0.57	0.61	B	1
472	1.98	2.61	862	0.61	0.79	0.85	B	1
473	2.06	2.73	889	0.64	0.83	0.88	B	1
474	0.67	0.89	458	0.21	0.27	0.29	C	2
475	3.05	4.05	1,199	0.95	1.23	1.31	D	2
476	1.33	1.75	659	0.41	0.53	0.57	C	2
477	2.47	3.28	1,018	0.77	1.00	1.07	C	2
483	1.19	1.59	623	0.37	0.48	0.51	B	1
485	1.50	2.00	718	0.47	0.61	0.65	B	1
486	1.92	2.54	845	0.60	0.77	0.83	C	2
487	1.25	1.65	635	0.39	0.50	0.53	C	2
488	0.82	1.09	505	0.26	0.33	0.35	B	1
489	1.52	2.03	727	0.47	0.61	0.65	B	1
491	2.86	3.79	1,141	0.89	1.15	1.23	C	2
495	3.83	5.08	1,442	1.20	1.54	1.65	D	2
497	1.98	2.61	862	0.61	0.79	0.85	B	1
499	3.05	4.05	1,199	0.95	1.23	1.31	D	2
501	3.00	3.97	1,182	0.93	1.21	1.29	E	3
502	3.52	4.67	1,345	1.10	1.42	1.51	A	1
506	2.18	2.89	929	0.68	0.87	0.93	C	2
507	3.28	4.36	1,273	1.03	1.33	1.41	F	3
509	5.87	7.77	2,078	1.83	2.36	2.52	G	4
511	6.97	9.25	2,424	2.18	2.81	3.00	E	3
512	5.04	a 6.69	b 1,822	1.57	2.02	2.16	E	3
513	3.20	c 4.24	d 1,247	1.00	1.29	1.38	B	1
535	2.95	3.91	1,164	0.92	1.19	1.27	C	2

\* 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: \$1.01 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$1.34 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.32 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.42 Supplementary is not subject to experience or retrospective rating. Code as 0176.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE COMPENSATION INSURANCE  
Amended Effective December 1, 2009 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)**

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ	HAZ
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			GRP A-G	GRP 1-4
				A-1	A-2	A-3		
536	5.10	6.76	1,835	1.59	2.05	2.19	C	2
544	6.30	8.36	2,213	1.97	2.54	2.71	E	3
551	1.56	2.08	738	0.49	0.63	0.67	F	3
553	3.91	5.19	1,467	1.22	1.58	1.68	G	4
555	0.84	1.13	511	0.26	0.34	0.36	B	1
563	1.75	2.33	799	0.55	0.71	0.76	C	2
571	2.76	3.65	1,108	0.86	1.11	1.18	C	2
573	3.61	4.79	1,375	1.13	1.45	1.55	F	3
581	2.23	2.96	945	0.70	0.90	0.96	E	3
587	1.75	2.33	799	0.55	0.71	0.76	C	2
601	8.34	11.06	2,698	2.46	3.14	3.52	G	4
602	5.64	7.48	1,898	1.66	2.12	2.38	F	3
603	9.40	12.47	2,994	2.76	3.52	3.95	F	3
605	6.45	8.56	2,154	1.92	2.45	2.74	E	3
607	7.40	9.82	2,441	2.21	2.82	3.16	F	3
608	4.77	6.33	1,612	1.37	1.74	1.96	F	3
609	4.42	5.87	1,548	1.31	1.67	1.87	F	3
611	8.85	11.74	2,861	2.63	3.35	3.76	E	3
615	10.68	14.18	3,431	3.18	4.05	4.54	G	4
617	5.74	7.61	1,932	1.69	2.16	2.42	F	3
625	5.29	7.01	1,811	1.57	2.00	2.24	F	3
643	9.59	12.73	3,066	1.89	2.41	2.70	G	4
645	5.49	7.28	1,798	1.56	1.98	2.22	F	3
646	4.41	5.84	1,557	1.31	1.68	1.88	E	3
647	6.33	8.40	2,128	1.89	2.41	2.70	D	2
648	4.01	5.33	1,461	1.22	1.56	1.74	E	3
649	3.31	4.39	1,207	0.96	1.23	1.38	E	3
651	5.58	7.39	1,895	1.65	2.11	2.36	F	3
652	7.43	9.85	2,498	2.27	2.89	3.24	F	3
653	6.52	8.64	2,149	1.91	2.44	2.73	F	3
654	5.84	7.74	1,911	1.67	2.13	2.39	F	3
655	13.49	17.91	3,431	3.95	5.04	5.64	G	4
656	6.63	8.78	2,205	1.97	2.51	2.81	G	4
657	8.14	10.79	2,650	2.42	3.09	3.46	F	3
658	6.59	8.74	2,199	1.95	2.49	2.79	F	3
659	13.30	17.66	3,431	3.99	5.09	5.70	G	4
660	2.17	2.88	927	0.68	0.87	0.97	E	3
661	2.56	3.39	999	0.76	0.96	1.08	E	3
662	2.73	3.62	1,099	0.85	1.09	1.22	E	3
663	3.79	5.02	1,382	1.14	1.46	1.63	E	3
664	3.49	4.63	1,247	1.01	1.28	1.44	E	3
665	7.55	10.01	2,521	2.28	2.91	3.26	F	3
666	5.37	7.12	1,830	1.59	2.03	2.28	E	3
667	1.73	2.30	762	0.51	0.66	0.73	F	3
668	4.47	5.92	1,562	1.33	1.69	1.89	E	3

\* 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  
Amended Effective December 1, 2009 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)**

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ	HAZ
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			GRP A-G	GRP 1-4
				A-1	A-2	A-3		
669	6.33	8.38	2,108	1.87	2.38	2.67	F	3
670	4.05	5.36	1,509	1.27	1.61	1.81	E	3
673	4.53	6.00	1,657	1.42	1.81	2.03	F	3
674	4.36	5.79	1,539	1.30	1.66	1.86	E	3
675	3.37	4.48	1,280	1.04	1.32	1.48	F	3
676	4.90	6.50	1,690	1.45	1.85	2.07	E	3
677	3.74	4.95	1,358	1.11	1.42	1.59	G	4
679	7.64	10.13	2,628	2.40	3.07	3.43	F	3
681	4.05	5.36	1,509	1.27	1.61	1.81	F	3
682	12.05	15.98	3,431	3.78	4.83	5.41	E	3
691	4.42	5.87	1,548	1.31	1.67	1.87	F	3
693	5.58	7.39	1,895	1.65	2.11	2.36	F	3
695	2.56	3.39	999	0.76	0.96	1.08	E	3
709	1.81	2.40	812	0.57	0.73	0.81	G	4
716	2.60	3.45	1,058	0.82	1.04	1.17	E	3
718	2.70	3.58	1,087	0.85	1.08	1.21	E	3
721	10.11	13.40	3,421	3.16	4.07	4.35	F	3
744	1.59	2.10	743	0.49	0.64	0.68	D	2
751	2.08	2.76	898	0.65	0.83	0.89	E	3
752	0.88	1.16	520	0.27	0.35	0.38	G	4
753	3.83	5.09	1,443	1.20	1.54	1.65	C	2
755	2.06	2.74	891	0.65	0.83	0.89	F	3
757	1.28	1.69	645	0.40	0.51	0.55	E	3
759	3.47	4.60	1,330	1.08	1.40	1.49	E	3
801	5.72	7.59	2,034	2.06	2.73	3.01	E	3
803	15.38	20.40	3,431	5.53	7.33	8.09	E	3
804	2.53	3.36	1,036	0.91	1.21	1.33	E	3
805	4.21	5.59	1,565	1.51	2.01	2.22	E	3
806	6.71	8.91	2,345	2.42	3.21	3.54	E	3
807	4.66	6.19	1,706	1.68	2.23	2.46	E	3
808	7.31	9.69	2,524	2.63	3.48	3.84	E	3
809	3.63	4.82	1,380	1.31	1.73	1.91	F	3
811	6.75	8.95	2,351	2.43	3.22	3.55	E	3
812	5.20	6.90	1,869	1.87	2.48	2.74	F	3
813	3.88	5.16	1,461	1.40	1.85	2.04	D	2
814	3.67	4.86	1,391	1.32	1.75	1.93	C	2
815	2.43	3.22	1,005	0.87	1.16	1.28	D	2
816	1.88	2.51	836	0.68	0.90	1.00	D	2
817	5.93	7.87	2,098	2.13	2.83	3.12	E	3
818	1.32	1.74	659	0.47	0.63	0.69	D	2
819	0.70	0.93	468	0.25	0.33	0.37	D	2
820	2.40	3.18	995	0.86	1.14	1.26	D	2
821	5.19	6.88	1,867	1.86	2.47	2.73	C	2
825	2.86	3.79	1,141	1.03	1.37	1.51	C	2
855	4.66	6.19	1,705	1.68	2.23	2.46	E	3
857	6.36	8.43	2,229	2.29	3.04	3.36	E	3

\* 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  
Amended Effective December 1, 2009 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)**

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ	HAZ
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			GRP A-G	GRP 1-4
				A-1	A-2	A-3		
858	6.59	8.74	2,301	2.37	3.14	3.47	F	3
859	7.38	9.80	2,550	2.66	3.53	3.89	E	3
860	6.91	9.15	2,399	2.47	3.28	3.62	E	3
862	6.81	9.03	2,369	2.45	3.25	3.58	E	3
865	1.72	2.27	784	0.62	0.82	0.90	C	2
867	3.88	5.16	1,461	1.40	1.85	2.04	D	2
871	4.59	6.10	1,683	1.63	2.16	2.38	D	2
877	2.37	3.15	986	0.85	1.13	1.25	B	1
879	2.71	3.58	1,091	0.97	1.29	1.43	B	1
880	3.83	5.07	1,443	1.37	1.82	2.01	C	2
881	2.42	3.20	999	0.87	1.15	1.27	B	1
882	5.99	7.94	2,115	2.15	2.85	3.15	B	1
883	1.73	2.30	790	0.62	0.82	0.91	B	1
884	0.75	0.99	482	0.27	0.35	0.39	B	1
885	2.71	3.58	1,088	0.97	1.29	1.42	C	2
886	2.12	2.81	910	0.76	1.01	1.12	B	1
887	1.06	1.41	580	0.38	0.51	0.56	C	2
889	0.25	0.34	328	0.09	0.12	0.13	B	1
890	0.48	0.64	399	0.17	0.23	0.25	C	2
891	1.01	1.33	561	0.36	0.48	0.53	B	1
895	0.42	0.56	379	0.15	0.20	0.22	B	1
896	1.98	2.63	867	0.71	0.95	1.05	A	1
897	1.76	2.33	797	0.63	0.84	0.93	A	1
898	3.06	4.06	1,202	1.10	1.45	1.60	C	2
899	1.39	1.83	681	0.50	0.66	0.73	C	2
903	0.42	0.57	384	0.15	0.20	0.22	E	3
904	1.52	2.02	721	0.55	0.73	0.81	E	3
907	4.46	5.92	1,640	1.61	2.13	2.35	B	1
910	7.04	9.33	2,443	2.54	3.37	3.72	C	2
911	4.16	5.52	1,545	1.50	1.98	2.19	B	1
914	2.37	3.15	986	0.85	1.13	1.25	B	1
915	2.97	3.93	1,174	1.07	1.42	1.57	C	2
916	1.25	1.66	641	0.45	0.60	0.66	B	1
917	2.86	3.80	1,144	1.03	1.37	1.51	C	2
918	2.39	3.16	990	0.86	1.14	1.25	C	2
919	2.09	2.77	900	0.75	1.00	1.10	B	1
920	0.46	0.62	394	0.17	0.22	0.24	C	2
921	4.48	5.94	1,641	1.60	2.13	2.35	D	2
922	2.72	3.59	1,093	0.97	1.29	1.43	D	2
923	2.71	3.58	1,091	0.97	1.29	1.43	B	1
924	2.38	3.16	993	0.86	1.14	1.26	B	1
925	1.69	2.23	772	0.61	0.80	0.89	B	1
926	2.42	3.20	999	0.87	1.15	1.27	B	1
927	0.84	1.12	509	0.30	0.40	0.44	B	1
928	1.73	2.30	790	0.62	0.82	0.91	B	1

\* 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**  
Amended Effective December 1, 2009 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ	HAZ
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			GRP A-G	GRP 1-4
				A-1	A-2	A-3		
929	3.36	4.46	1,298	1.21	1.61	1.78	C	2
932	0.74	0.99	481	0.27	0.35	0.39	C	2
933	3.06	4.06	1,200	1.10	1.46	1.61	C	2
934	2.28	3.03	958	0.82	1.08	1.20	C	2
935	1.39	1.84	682	0.50	0.66	0.73	C	2
936	0.40	0.54	374	0.15	0.19	0.21	D	2
937	9.74	12.91	3,316	3.52	4.66	5.15	D	2
939	4.42	5.87	1,629	1.59	2.11	2.33	F	3
940	3.95	5.25	1,485	1.43	1.89	2.09	C	2
941	2.15	2.86	919	0.78	1.03	1.14	C	2
942	2.21	2.94	938	0.80	1.06	1.17	C	2
943	5.18	6.87	1,864	1.86	2.47	2.73	C	2
944	2.36	3.12	980	0.85	1.12	1.24	B	1
945	2.53	3.35	1,036	0.91	1.21	1.33	A	1
946	3.06	4.06	1,201	1.10	1.46	1.62	C	2
947	4.40	5.83	1,619	1.59	2.11	2.33	B	1
948	1.29	1.70	649	0.46	0.61	0.68	A	1
949	0.78	1.04	495	0.28	0.38	0.41	C	2
951	0.39	0.53	374	0.14	0.19	0.21	E	3
952	0.62	0.81	440	0.22	0.29	0.32	C	2
953	0.25	0.34	328	0.09	0.12	0.13	C	2
954	2.73	3.62	1,097	0.98	1.30	1.44	E	3
955	0.65	0.86	449	0.23	0.31	0.34	D	2
956	0.14	0.19	295	0.05	0.07	0.08	D	2
957	0.41	0.55	380	0.15	0.20	0.22	C	2
958	0.98	1.31	557	0.35	0.47	0.52	C	2
959	1.44	1.90	696	0.52	0.69	0.76	C	2
960	3.67	4.86	1,391	1.32	1.75	1.93	C	2
961	0.72	0.96	472	0.26	0.34	0.38	C	2
962	0.11	0.15	286	0.04	0.06	0.06	F	3
963	0.45	0.59	388	0.16	0.21	0.24	B	1
964	1.96	2.59	860	0.70	0.93	1.03	B	1
965	0.42	0.56	379	0.15	0.20	0.22	B	1
966	2.19	2.91	932	0.69	0.88	0.99	E	3
967	0.67	0.89	458	0.24	0.32	0.35	D	2
968	1.85	2.45	826	0.66	0.88	0.97	B	1
969	3.92	5.20	1,469	1.41	1.87	2.06	C	2
970	6.88	9.12	2,392	2.47	3.28	3.62	B	1
971	3.41	4.51	1,307	1.22	1.62	1.79	C	2
973	2.19	2.90	930	0.79	1.04	1.15	B	1
974	2.71	3.60	1,092	0.98	1.29	1.43	C	2
975	1.68	2.22	769	0.61	0.80	0.89	A	1
976	1.31	1.72	654	0.47	0.62	0.68	B	1
977	0.48	0.64	398	0.17	0.23	0.25	A	1
978	2.53	3.37	1,040	0.91	1.21	1.34	C	2

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Amended Effective December 1, 2009 on New and Renewal Business  
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CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ	HAZ
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			GRP A-G	GRP 1-4
				A-1	A-2	A-3		
979	3.46	4.58	1,324	1.24	1.65	1.82	C	2
980	2.92	3.88	1,161	1.05	1.40	1.54	E	3
981	2.35	3.11	980	0.84	1.12	1.24	A	1
983	5.92	7.84	2,089	2.12	2.81	3.11	C	2
984	0.21	0.28	313	0.08	0.10	0.11	C	2
985	3.62	4.81	1,379	1.31	1.73	1.91	E	3
986	1.18	1.56	613	0.42	0.56	0.62	C	2
988	0.16	0.22	300	0.06	0.08	0.08	C	2
991	6.88	9.12	2,392	2.47	3.28	3.62	A	1
992	3.63	4.82	1,380	1.31	1.73	1.91	E	3
995	7.19	9.54	2,491	2.59	3.43	3.79	F	3
997	0.70	0.93	468	0.25	0.33	0.37	D	2
999	4.14	5.50	1,539	1.49	1.98	2.18	D	2
4771	3.52	4.67	1,619	1.11	1.43	1.52	G	4
0771	0.88	1.16	0				G	4
4777	6.75	8.95	2,351	2.43	3.22	3.55	E	3
7405	0.83	1.11	598	0.30	0.40	0.44	E	3
7445	0.28	0.37					G	4
7413	1.25	1.66	719	0.45	0.60	0.66	G	4
7453	0.26	0.34					G	4
7421	1.51	2.01	724	0.55	0.72	0.80	F	3
7424	3.57	4.74	1,362	1.29	1.70	1.88	G	4
7428	1.42	1.87	686	0.51	0.68	0.74	E	3
9108	72.81	96.58					A	1
9740	0.01	0.02						
9741	0.01	0.01						

**Per capita**

0908	106.87	141.75	391	38.10	50.52	55.76	C	2
0909	59.76	79.27	328	21.44	28.43	31.37	B	1
0912	207.21	274.84	523	74.35	98.59	108.82	B	1
0913	288.66	382.91	632	102.55	135.99	150.09	C	2

**A rated**

9985	A	A	A	A	A	A		
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\* 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 COMPENSATION RATING BUREAU, INC.  
MISCELLANEOUS RATING VALUES  
EFFECTIVE DECEMBER 1, 2009**

**Residual Market Expense Constant**

It is proposed that the expense constant decrease from \$270 to \$265.

**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 \$2250 to \$2300 per week.

**Retrospective Rating Values (Other Than USL&HW Coverages)**

**Residual Market Tax Multiplier**

The residual market tax multiplier is 1.1259

**Optional Loss Development Factors (unlimited basis)**

First Adjustment	0.6167
Second Adjustment	0.4945
Third Adjustment	0.4609

**State & Hazard Group Relativities**

Hazard Group	A	1.834	1	1.460
	B	1.346	2	1.122
	C	1.129	3	0.852
	D	1.096	4	0.606
	E	0.936		
	F	0.730		
	G	0.606		

**Small Deductible Program Loss Elimination Ratios and Premium Credits**

<u>Deductible</u> <u>Level</u>	<u>Loss</u> <u>Elimination</u> <u>Ratio</u>	<u>Premium</u> <u>Credit</u>
500	0.020	0.015
1,000	0.035	0.030
1,500	0.050	0.040
2,000	0.060	0.050
2,500	0.070	0.055
3,000	0.075	0.065
3,500	0.085	0.070
4,000	0.090	0.075
4,500	0.095	0.080
5,000	0.100	0.085

**DELAWARE COMPENSATION RATING BUREAU, INC.**  
**MISCELLANEOUS RATING VALUES**  
**EFFECTIVE DECEMBER 1, 2009**

**Delaware Construction Classification Premium Adjustment Program: EFFECTIVE JUNE 1, 2010**

<u>Average Hourly Wage</u>		<u>DCCPAP Credit</u>
\$17.44	or less	0%
\$17.45	\$17.85	5%
\$17.86	\$18.30	6%
\$18.31	\$18.75	7%
\$18.76	\$19.20	8%
\$19.21	\$19.70	9%
\$19.71	\$20.20	10%
\$20.21	\$20.70	11%
\$20.71	\$21.25	12%
\$21.26	\$21.80	13%
\$21.81	\$22.40	14%
\$22.41	\$23.00	15%
\$23.01	\$23.60	16%
\$23.61	\$24.20	17%
\$24.21	\$24.85	18%
\$24.86	\$25.50	19%
\$25.51	\$26.20	20%
\$26.21	\$26.90	21%
\$26.91	\$27.65	22%
\$27.66	\$28.40	23%
\$28.41	\$29.20	24%
Over \$29.20		25%

DELAWARE  
Approved Effective: 12/1/2009

Excess Loss Pure Premium Factors including ALAE

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.769	0.788	0.792	0.822	0.830	0.848	0.854
\$15,000	0.742	0.760	0.763	0.798	0.808	0.829	0.836
\$20,000	0.717	0.735	0.739	0.778	0.789	0.812	0.821
\$25,000	0.695	0.713	0.719	0.760	0.773	0.798	0.808
\$30,000	0.678	0.693	0.698	0.743	0.757	0.784	0.795
\$35,000	0.661	0.676	0.681	0.729	0.742	0.772	0.784
\$40,000	0.646	0.661	0.668	0.716	0.730	0.760	0.773
\$50,000	0.621	0.634	0.642	0.692	0.706	0.739	0.752
\$75,000	0.567	0.580	0.588	0.641	0.662	0.698	0.711
\$100,000	0.524	0.538	0.548	0.603	0.622	0.658	0.679
\$125,000	0.490	0.503	0.514	0.571	0.589	0.628	0.646
\$150,000	0.461	0.474	0.484	0.543	0.564	0.603	0.620
\$175,000	0.435	0.448	0.459	0.520	0.540	0.580	0.599
\$200,000	0.412	0.425	0.436	0.498	0.519	0.561	0.578
\$225,000	0.390	0.404	0.416	0.479	0.499	0.542	0.561
\$250,000	0.369	0.384	0.396	0.460	0.482	0.525	0.544
\$275,000	0.350	0.364	0.378	0.442	0.465	0.509	0.530
\$300,000	0.331	0.346	0.359	0.426	0.449	0.494	0.515
\$325,000	0.312	0.329	0.343	0.409	0.433	0.479	0.501
\$350,000	0.295	0.311	0.327	0.393	0.418	0.465	0.486
\$375,000	0.279	0.295	0.311	0.378	0.404	0.451	0.473
\$400,000	0.265	0.281	0.296	0.363	0.390	0.437	0.461
\$425,000	0.250	0.267	0.282	0.350	0.376	0.425	0.449
\$450,000	0.238	0.253	0.268	0.337	0.364	0.412	0.437
\$475,000	0.225	0.241	0.256	0.325	0.351	0.400	0.425
\$500,000	0.214	0.229	0.244	0.312	0.339	0.388	0.413
\$600,000	0.175	0.188	0.203	0.270	0.297	0.345	0.370
\$700,000	0.145	0.158	0.171	0.236	0.262	0.310	0.335
\$800,000	0.126	0.134	0.147	0.207	0.231	0.279	0.303
\$900,000	0.107	0.115	0.126	0.184	0.209	0.253	0.278
\$1,000,000	0.0933	0.1014	0.1100	0.1719	0.1887	0.2327	0.2558
\$2,000,000	0.0524	0.0570	0.0621	0.0987	0.1099	0.1398	0.1658
\$3,000,000	0.0371	0.0404	0.0440	0.0704	0.0792	0.1020	0.1254
\$4,000,000	0.0290	0.0317	0.0347	0.0549	0.0622	0.0806	0.1008
\$5,000,000	0.0242	0.0263	0.0287	0.0450	0.0509	0.0663	0.0840
\$6,000,000	0.0212	0.0229	0.0246	0.0384	0.0432	0.0563	0.0714
\$7,000,000	0.0189	0.0203	0.0219	0.0335	0.0377	0.0492	0.0622
\$8,000,000	0.0175	0.0187	0.0199	0.0300	0.0338	0.0435	0.0552
\$9,000,000	0.0164	0.0173	0.0184	0.0275	0.0305	0.0391	0.0494
\$10,000,000	0.0154	0.0162	0.0172	0.0253	0.0281	0.0359	0.0451

DELAWARE  
Approved Effective: 12/1/2009

Excess Loss Pure Premium Factors

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.709	0.727	0.731	0.759	0.765	0.782	0.788
\$15,000	0.685	0.701	0.704	0.737	0.746	0.765	0.771
\$20,000	0.662	0.678	0.682	0.718	0.728	0.749	0.758
\$25,000	0.642	0.658	0.663	0.701	0.713	0.737	0.745
\$30,000	0.625	0.640	0.644	0.686	0.698	0.724	0.733
\$35,000	0.610	0.624	0.629	0.673	0.685	0.712	0.723
\$40,000	0.597	0.610	0.616	0.661	0.674	0.701	0.713
\$50,000	0.573	0.586	0.592	0.639	0.652	0.682	0.694
\$75,000	0.524	0.535	0.542	0.591	0.611	0.644	0.656
\$100,000	0.484	0.496	0.506	0.557	0.574	0.608	0.626
\$125,000	0.452	0.464	0.474	0.527	0.544	0.580	0.596
\$150,000	0.426	0.438	0.446	0.501	0.520	0.557	0.572
\$175,000	0.401	0.413	0.423	0.480	0.498	0.535	0.552
\$200,000	0.380	0.392	0.402	0.460	0.479	0.518	0.534
\$225,000	0.360	0.373	0.384	0.442	0.461	0.500	0.518
\$250,000	0.341	0.355	0.366	0.424	0.445	0.485	0.502
\$275,000	0.323	0.336	0.349	0.408	0.429	0.470	0.489
\$300,000	0.305	0.320	0.332	0.393	0.415	0.456	0.475
\$325,000	0.288	0.304	0.317	0.378	0.400	0.441	0.462
\$350,000	0.272	0.288	0.302	0.363	0.386	0.428	0.449
\$375,000	0.258	0.272	0.287	0.349	0.373	0.416	0.436
\$400,000	0.244	0.260	0.273	0.335	0.360	0.403	0.424
\$425,000	0.231	0.247	0.260	0.323	0.347	0.392	0.413
\$450,000	0.220	0.235	0.248	0.311	0.336	0.380	0.402
\$475,000	0.208	0.222	0.237	0.299	0.324	0.369	0.392
\$500,000	0.198	0.211	0.226	0.288	0.313	0.358	0.381
\$600,000	0.162	0.174	0.187	0.249	0.274	0.318	0.342
\$700,000	0.134	0.146	0.158	0.218	0.242	0.286	0.310
\$800,000	0.116	0.124	0.136	0.192	0.214	0.258	0.280
\$900,000	0.099	0.107	0.117	0.170	0.193	0.234	0.257
\$1,000,000	0.0865	0.0939	0.1018	0.1590	0.1744	0.2150	0.2363
\$2,000,000	0.0487	0.0530	0.0576	0.0914	0.1018	0.1293	0.1533
\$3,000,000	0.0346	0.0377	0.0410	0.0653	0.0734	0.0945	0.1160
\$4,000,000	0.0272	0.0296	0.0324	0.0510	0.0577	0.0747	0.0933
\$5,000,000	0.0227	0.0246	0.0268	0.0419	0.0474	0.0615	0.0778
\$6,000,000	0.0199	0.0215	0.0231	0.0358	0.0402	0.0523	0.0663
\$7,000,000	0.0178	0.0191	0.0206	0.0313	0.0351	0.0457	0.0577
\$8,000,000	0.0165	0.0176	0.0187	0.0281	0.0316	0.0405	0.0513
\$9,000,000	0.0154	0.0164	0.0174	0.0258	0.0285	0.0365	0.0459
\$10,000,000	0.0144	0.0154	0.0163	0.0238	0.0263	0.0335	0.0420

DELAWARE  
Approved Effective: 12/1/2009

Excess Loss Premium Factors including ALAE

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.584	0.598	0.601	0.624	0.630	0.643	0.648
\$15,000	0.563	0.577	0.579	0.606	0.613	0.629	0.634
\$20,000	0.544	0.558	0.561	0.590	0.599	0.616	0.623
\$25,000	0.528	0.541	0.546	0.577	0.586	0.606	0.613
\$30,000	0.515	0.526	0.530	0.564	0.574	0.596	0.603
\$35,000	0.502	0.513	0.517	0.554	0.563	0.586	0.595
\$40,000	0.491	0.502	0.507	0.544	0.554	0.577	0.586
\$50,000	0.471	0.482	0.487	0.526	0.536	0.561	0.571
\$75,000	0.431	0.441	0.446	0.487	0.503	0.530	0.540
\$100,000	0.398	0.409	0.416	0.458	0.472	0.500	0.515
\$125,000	0.372	0.382	0.390	0.434	0.448	0.477	0.490
\$150,000	0.351	0.360	0.367	0.413	0.428	0.458	0.471
\$175,000	0.330	0.340	0.349	0.395	0.410	0.441	0.455
\$200,000	0.313	0.323	0.331	0.379	0.395	0.426	0.439
\$225,000	0.296	0.307	0.316	0.364	0.379	0.411	0.426
\$250,000	0.281	0.292	0.301	0.349	0.366	0.399	0.413
\$275,000	0.266	0.277	0.287	0.336	0.354	0.387	0.402
\$300,000	0.252	0.263	0.273	0.324	0.342	0.375	0.391
\$325,000	0.238	0.250	0.261	0.311	0.330	0.363	0.380
\$350,000	0.225	0.237	0.249	0.299	0.318	0.353	0.370
\$375,000	0.213	0.225	0.237	0.288	0.307	0.342	0.359
\$400,000	0.202	0.214	0.225	0.276	0.297	0.332	0.350
\$425,000	0.190	0.203	0.215	0.266	0.286	0.323	0.340
\$450,000	0.181	0.192	0.204	0.256	0.277	0.313	0.331
\$475,000	0.172	0.183	0.195	0.246	0.267	0.304	0.323
\$500,000	0.163	0.174	0.186	0.238	0.258	0.295	0.314
\$600,000	0.134	0.144	0.155	0.206	0.226	0.262	0.282
\$700,000	0.111	0.121	0.130	0.180	0.199	0.236	0.255
\$800,000	0.097	0.103	0.112	0.158	0.176	0.213	0.231
\$900,000	0.082	0.089	0.097	0.141	0.160	0.193	0.212
\$1,000,000	0.0719	0.0780	0.0845	0.1314	0.1441	0.1774	0.1949
\$2,000,000	0.0409	0.0444	0.0482	0.0760	0.0845	0.1071	0.1268
\$3,000,000	0.0293	0.0318	0.0346	0.0546	0.0612	0.0785	0.0962
\$4,000,000	0.0232	0.0252	0.0275	0.0428	0.0483	0.0622	0.0776
\$5,000,000	0.0196	0.0211	0.0229	0.0353	0.0398	0.0514	0.0648
\$6,000,000	0.0173	0.0185	0.0198	0.0303	0.0339	0.0438	0.0553
\$7,000,000	0.0155	0.0166	0.0178	0.0266	0.0297	0.0385	0.0483
\$8,000,000	0.0142	0.0153	0.0163	0.0240	0.0268	0.0341	0.0430
\$9,000,000	0.0129	0.0140	0.0152	0.0221	0.0243	0.0309	0.0386
\$10,000,000	0.0119	0.0128	0.0140	0.0204	0.0225	0.0284	0.0354

DELAWARE  
Approved Effective: 12/1/2009

Excess Loss Premium Factors

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.539	0.552	0.555	0.576	0.581	0.594	0.598
\$15,000	0.520	0.532	0.535	0.559	0.566	0.580	0.585
\$20,000	0.503	0.515	0.518	0.545	0.553	0.569	0.575
\$25,000	0.487	0.499	0.504	0.532	0.541	0.559	0.566
\$30,000	0.475	0.486	0.489	0.521	0.530	0.549	0.557
\$35,000	0.463	0.474	0.477	0.511	0.521	0.540	0.549
\$40,000	0.453	0.463	0.468	0.502	0.512	0.532	0.541
\$50,000	0.435	0.445	0.450	0.485	0.495	0.518	0.527
\$75,000	0.398	0.407	0.412	0.449	0.464	0.489	0.498
\$100,000	0.368	0.377	0.384	0.423	0.436	0.461	0.475
\$125,000	0.344	0.353	0.360	0.400	0.413	0.440	0.452
\$150,000	0.324	0.333	0.339	0.381	0.395	0.423	0.434
\$175,000	0.305	0.314	0.322	0.365	0.378	0.407	0.420
\$200,000	0.289	0.298	0.306	0.350	0.364	0.393	0.405
\$225,000	0.274	0.284	0.292	0.336	0.350	0.380	0.394
\$250,000	0.260	0.270	0.278	0.323	0.338	0.368	0.382
\$275,000	0.246	0.256	0.265	0.310	0.326	0.357	0.371
\$300,000	0.233	0.243	0.252	0.299	0.315	0.346	0.361
\$325,000	0.220	0.231	0.241	0.287	0.304	0.335	0.351
\$350,000	0.207	0.219	0.229	0.276	0.294	0.325	0.341
\$375,000	0.197	0.208	0.218	0.266	0.284	0.316	0.332
\$400,000	0.186	0.198	0.208	0.255	0.274	0.306	0.323
\$425,000	0.176	0.188	0.198	0.246	0.264	0.298	0.315
\$450,000	0.168	0.178	0.189	0.237	0.255	0.289	0.306
\$475,000	0.159	0.170	0.180	0.229	0.246	0.281	0.298
\$500,000	0.151	0.161	0.172	0.220	0.238	0.272	0.290
\$600,000	0.124	0.133	0.143	0.190	0.209	0.242	0.260
\$700,000	0.103	0.112	0.121	0.166	0.184	0.218	0.236
\$800,000	0.090	0.095	0.104	0.146	0.163	0.197	0.213
\$900,000	0.076	0.082	0.090	0.130	0.148	0.179	0.196
\$1,000,000	0.0667	0.0723	0.0783	0.1216	0.1333	0.1640	0.1802
\$2,000,000	0.0381	0.0413	0.0449	0.0704	0.0783	0.0992	0.1173
\$3,000,000	0.0274	0.0297	0.0323	0.0507	0.0568	0.0728	0.0891
\$4,000,000	0.0218	0.0236	0.0258	0.0398	0.0449	0.0578	0.0719
\$5,000,000	0.0184	0.0198	0.0215	0.0330	0.0371	0.0478	0.0602
\$6,000,000	0.0163	0.0175	0.0187	0.0283	0.0317	0.0408	0.0514
\$7,000,000	0.0146	0.0157	0.0168	0.0249	0.0278	0.0359	0.0449
\$8,000,000	0.0131	0.0143	0.0154	0.0225	0.0251	0.0319	0.0400
\$9,000,000	0.0120	0.0129	0.0141	0.0207	0.0228	0.0288	0.0360
\$10,000,000	0.0110	0.0117	0.0128	0.0192	0.0211	0.0266	0.0330

DELAWARE  
Approved Effective: 12/1/2009

Excess Loss Pure Premium Factors including ALAE

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.779	0.798	0.837	0.854
\$15,000	0.751	0.772	0.815	0.836
\$20,000	0.727	0.750	0.796	0.821
\$25,000	0.706	0.728	0.780	0.808
\$30,000	0.686	0.710	0.765	0.795
\$35,000	0.670	0.695	0.750	0.784
\$40,000	0.656	0.681	0.738	0.773
\$50,000	0.630	0.656	0.716	0.752
\$75,000	0.576	0.602	0.672	0.711
\$100,000	0.534	0.565	0.632	0.679
\$125,000	0.499	0.529	0.600	0.646
\$150,000	0.472	0.502	0.575	0.620
\$175,000	0.444	0.477	0.551	0.599
\$200,000	0.422	0.453	0.531	0.578
\$225,000	0.401	0.434	0.511	0.561
\$250,000	0.380	0.415	0.493	0.545
\$275,000	0.361	0.397	0.477	0.530
\$300,000	0.342	0.380	0.461	0.515
\$325,000	0.325	0.363	0.446	0.500
\$350,000	0.307	0.346	0.431	0.486
\$375,000	0.292	0.330	0.417	0.473
\$400,000	0.277	0.316	0.403	0.461
\$425,000	0.262	0.301	0.390	0.449
\$450,000	0.249	0.288	0.377	0.437
\$475,000	0.237	0.276	0.364	0.425
\$500,000	0.226	0.265	0.353	0.413
\$600,000	0.186	0.222	0.311	0.370
\$700,000	0.155	0.191	0.275	0.335
\$800,000	0.132	0.164	0.246	0.303
\$900,000	0.115	0.144	0.221	0.278
\$1,000,000	0.0999	0.1266	0.2015	0.2558
\$2,000,000	0.0564	0.0719	0.1187	0.1657
\$3,000,000	0.0399	0.0513	0.0862	0.1255
\$4,000,000	0.0311	0.0399	0.0677	0.1008
\$5,000,000	0.0260	0.0329	0.0556	0.0840
\$6,000,000	0.0225	0.0284	0.0472	0.0715
\$7,000,000	0.0200	0.0250	0.0413	0.0622
\$8,000,000	0.0183	0.0225	0.0366	0.0551
\$9,000,000	0.0171	0.0206	0.0332	0.0495
\$10,000,000	0.0160	0.0194	0.0306	0.0450



DELAWARE  
Approved Effective: 12/1/2009

Excess Loss Pure Premium Factors

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.719	0.737	0.772	0.788
\$15,000	0.693	0.712	0.752	0.771
\$20,000	0.671	0.692	0.735	0.758
\$25,000	0.652	0.672	0.720	0.745
\$30,000	0.633	0.655	0.706	0.733
\$35,000	0.619	0.642	0.692	0.723
\$40,000	0.605	0.628	0.681	0.713
\$50,000	0.581	0.605	0.661	0.694
\$75,000	0.531	0.556	0.620	0.656
\$100,000	0.493	0.521	0.583	0.626
\$125,000	0.461	0.488	0.554	0.596
\$150,000	0.435	0.463	0.530	0.572
\$175,000	0.410	0.440	0.508	0.552
\$200,000	0.389	0.418	0.490	0.534
\$225,000	0.370	0.400	0.472	0.518
\$250,000	0.352	0.383	0.455	0.502
\$275,000	0.335	0.366	0.440	0.489
\$300,000	0.318	0.350	0.426	0.475
\$325,000	0.301	0.335	0.412	0.462
\$350,000	0.285	0.320	0.398	0.449
\$375,000	0.269	0.305	0.385	0.436
\$400,000	0.255	0.292	0.372	0.424
\$425,000	0.242	0.278	0.360	0.413
\$450,000	0.230	0.266	0.348	0.402
\$475,000	0.219	0.254	0.336	0.392
\$500,000	0.209	0.244	0.326	0.381
\$600,000	0.172	0.205	0.287	0.342
\$700,000	0.143	0.176	0.254	0.310
\$800,000	0.122	0.152	0.227	0.280
\$900,000	0.106	0.133	0.204	0.257
\$1,000,000	0.0925	0.1171	0.1862	0.2363
\$2,000,000	0.0524	0.0667	0.1098	0.1532
\$3,000,000	0.0372	0.0477	0.0799	0.1161
\$4,000,000	0.0291	0.0372	0.0628	0.0933
\$5,000,000	0.0244	0.0307	0.0517	0.0778
\$6,000,000	0.0211	0.0266	0.0440	0.0664
\$7,000,000	0.0188	0.0234	0.0384	0.0578
\$8,000,000	0.0173	0.0211	0.0341	0.0512
\$9,000,000	0.0162	0.0194	0.0310	0.0460
\$10,000,000	0.0151	0.0182	0.0286	0.0419

DELAWARE  
Approved Effective: 12/1/2009

Excess Loss Premium Factors including ALAE

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.591	0.606	0.635	0.648
\$15,000	0.570	0.586	0.618	0.634
\$20,000	0.552	0.569	0.604	0.623
\$25,000	0.536	0.553	0.592	0.613
\$30,000	0.521	0.539	0.581	0.603
\$35,000	0.509	0.528	0.570	0.595
\$40,000	0.498	0.517	0.561	0.586
\$50,000	0.478	0.498	0.544	0.571
\$75,000	0.437	0.457	0.510	0.540
\$100,000	0.406	0.429	0.480	0.515
\$125,000	0.379	0.402	0.456	0.490
\$150,000	0.358	0.381	0.436	0.471
\$175,000	0.337	0.363	0.418	0.455
\$200,000	0.321	0.344	0.403	0.439
\$225,000	0.305	0.330	0.388	0.426
\$250,000	0.289	0.315	0.374	0.413
\$275,000	0.275	0.302	0.361	0.402
\$300,000	0.260	0.289	0.350	0.391
\$325,000	0.247	0.276	0.339	0.380
\$350,000	0.234	0.264	0.328	0.370
\$375,000	0.222	0.251	0.317	0.359
\$400,000	0.211	0.240	0.306	0.349
\$425,000	0.199	0.229	0.296	0.340
\$450,000	0.190	0.219	0.286	0.331
\$475,000	0.181	0.209	0.277	0.323
\$500,000	0.172	0.201	0.269	0.314
\$600,000	0.142	0.169	0.236	0.282
\$700,000	0.119	0.146	0.209	0.255
\$800,000	0.101	0.126	0.188	0.231
\$900,000	0.088	0.110	0.169	0.212
\$1,000,000	0.0769	0.0971	0.1538	0.1949
\$2,000,000	0.0439	0.0557	0.0911	0.1267
\$3,000,000	0.0314	0.0401	0.0665	0.0962
\$4,000,000	0.0248	0.0314	0.0525	0.0776
\$5,000,000	0.0209	0.0261	0.0433	0.0648
\$6,000,000	0.0182	0.0227	0.0370	0.0554
\$7,000,000	0.0164	0.0201	0.0325	0.0484
\$8,000,000	0.0151	0.0182	0.0289	0.0429
\$9,000,000	0.0138	0.0168	0.0263	0.0387
\$10,000,000	0.0125	0.0159	0.0244	0.0353

DELAWARE  
Approved Effective: 12/1/2009

Excess Loss Premium Factors

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.546	0.559	0.586	0.598
\$15,000	0.526	0.540	0.571	0.585
\$20,000	0.510	0.525	0.558	0.575
\$25,000	0.495	0.510	0.546	0.566
\$30,000	0.481	0.497	0.536	0.557
\$35,000	0.470	0.487	0.526	0.549
\$40,000	0.459	0.477	0.517	0.541
\$50,000	0.441	0.459	0.502	0.527
\$75,000	0.404	0.422	0.471	0.498
\$100,000	0.375	0.396	0.443	0.475
\$125,000	0.350	0.371	0.421	0.452
\$150,000	0.331	0.352	0.403	0.434
\$175,000	0.312	0.335	0.386	0.420
\$200,000	0.296	0.318	0.373	0.405
\$225,000	0.281	0.305	0.359	0.394
\$250,000	0.267	0.291	0.346	0.382
\$275,000	0.254	0.278	0.335	0.371
\$300,000	0.240	0.267	0.324	0.361
\$325,000	0.228	0.255	0.313	0.351
\$350,000	0.217	0.244	0.303	0.341
\$375,000	0.206	0.232	0.293	0.332
\$400,000	0.195	0.222	0.283	0.324
\$425,000	0.184	0.212	0.274	0.315
\$450,000	0.175	0.203	0.265	0.307
\$475,000	0.167	0.193	0.256	0.298
\$500,000	0.159	0.185	0.248	0.290
\$600,000	0.132	0.157	0.218	0.260
\$700,000	0.110	0.135	0.193	0.236
\$800,000	0.094	0.116	0.173	0.213
\$900,000	0.081	0.102	0.156	0.196
\$1,000,000	0.0713	0.0899	0.1422	0.1802
\$2,000,000	0.0409	0.0517	0.0844	0.1172
\$3,000,000	0.0294	0.0373	0.0617	0.0891
\$4,000,000	0.0233	0.0294	0.0488	0.0719
\$5,000,000	0.0197	0.0245	0.0404	0.0602
\$6,000,000	0.0172	0.0213	0.0345	0.0515
\$7,000,000	0.0155	0.0189	0.0303	0.0450
\$8,000,000	0.0140	0.0172	0.0270	0.0400
\$9,000,000	0.0127	0.0159	0.0247	0.0360
\$10,000,000	0.0114	0.0150	0.0229	0.0330

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**6 Percent Reductions to Rating Values Reflecting Court of Chancery**  
**Memorandum Opinion and Order of July 24, 2009**

<b>CODE NO</b>	<b>Voluntary Market Loss Costs</b>	<b>Residual Market Rates</b>	<b>Residual Market Minimum Premiums</b>
005	1.04	1.39	219
0006	0.27	0.37	59
007	0.34	0.45	123
0008	0.13	0.18	58
009	1.64	2.20	219
0011	0.21	0.29	83
0012	0.28	0.38	106
0013	0.25	0.33	94
015	1.14	1.52	219
0016	0.21	0.28	49
028	0.25	0.33	95
0034	0.30	0.40	63
0036	0.28	0.38	61
055	0.31	0.41	113
059	0.26	0.35	98
0083	0.34	0.46	70
101	0.24	0.32	92
104	0.21	0.28	82
105	0.27	0.36	102
106	0.34	0.46	123
107	0.20	0.26	78
108	0.27	0.36	101
109	0.34	0.45	123
110	0.24	0.32	91
111	0.28	0.38	106
112	0.60	0.80	204
113	0.20	0.27	80
114	0.57	0.76	196
115	0.13	0.17	57
119	0.37	0.50	133
130	0.35	0.47	126
132	0.14	0.18	59
134	0.18	0.24	74
135	0.20	0.26	78
136	0.17	0.23	69
139	0.30	0.41	112
141	0.32	0.43	117
142	0.15	0.21	65
161	0.18	0.24	71
163	0.21	0.28	83
165	0.31	0.42	114
166	0.19	0.26	77
175	0.07	0.09	N/A
176	0.02	0.03	N/A
185	0.21	0.28	82
187	0.20	0.26	78
191	0.18	0.24	71
201	0.26	0.35	98
204	0.19	0.25	75
205	0.21	0.28	82

<b>CODE NO</b>	<b>Voluntary Market Loss Costs</b>	<b>Residual Market Rates</b>	<b>Residual Market Minimum Premiums</b>
221	0.25	0.34	95
222	0.29	0.39	108
225	0.24	0.33	93
227	0.23	0.31	90
255	0.21	0.28	81
257	0.25	0.33	94
259	0.18	0.24	74
261	0.34	0.45	122
263	0.22	0.30	87
265	0.22	0.29	86
275	0.25	0.34	95
276	0.29	0.39	108
281	0.17	0.23	69
282	0.33	0.44	119
285	0.18	0.24	74
287	0.25	0.34	96
297	0.17	0.23	69
301	0.42	0.56	147
305	0.47	0.63	164
306	0.28	0.37	104
309	0.23	0.30	87
311	0.26	0.35	97
319	0.36	0.48	128
323	0.18	0.24	73
327	0.23	0.31	89
402	0.38	0.51	136
403	0.20	0.27	79
404	0.31	0.41	113
406	0.33	0.44	119
407	0.27	0.37	102
411	0.61	0.82	210
413	0.46	0.62	161
415	0.26	0.34	97
416	0.50	0.67	173
421	0.42	0.57	150
425	0.54	0.72	185
427	0.27	0.36	101
429	0.35	0.46	125
431	0.44	0.59	155
433	0.26	0.34	97
435	0.33	0.44	120
441	0.10	0.13	47
442	0.15	0.21	65
443	0.15	0.21	65
445	0.41	0.55	146
446	0.12	0.16	55
447	0.32	0.43	118
449	0.23	0.30	88
451	0.27	0.37	103
454	0.40	0.54	143
456	0.24	0.33	93
457	0.47	0.64	166
458	0.16	0.22	68
459	0.10	0.13	47
461	0.25	0.34	95
463	0.15	0.20	62
464	0.23	0.30	88
465	0.20	0.27	80

<b>CODE NO</b>	<b>Voluntary Market Loss Costs</b>	<b>Residual Market Rates</b>	<b>Residual Market Minimum Premiums</b>
467	0.23	0.31	89
471	0.11	0.15	51
472	0.13	0.18	58
473	0.14	0.19	61
474	0.05	0.07	32
475	0.22	0.29	86
476	0.09	0.13	46
477	0.18	0.24	72
483	0.08	0.11	42
485	0.11	0.15	52
486	0.14	0.19	60
487	0.09	0.12	45
488	0.06	0.08	35
489	0.10	0.13	48
491	0.20	0.27	79
495	0.27	0.37	103
497	0.13	0.18	58
499	0.22	0.29	86
501	0.21	0.28	83
502	0.25	0.33	95
506	0.14	0.19	61
507	0.24	0.32	92
509	0.41	0.56	147
511	0.49	0.66	171
512	0.34	0.45	123
513	0.23	0.31	88
535	0.20	0.27	81
536	0.36	0.48	130
544	0.45	0.60	157
551	0.11	0.15	52
553	0.28	0.37	103
555	0.06	0.07	34
563	0.13	0.17	56
571	0.19	0.26	77
573	0.25	0.34	95
581	0.17	0.23	70
587	0.13	0.17	56
601	0.59	0.79	192
602	0.40	0.54	137
603	0.67	0.90	216
605	0.47	0.63	156
607	0.54	0.72	179
608	0.34	0.45	113
609	0.32	0.43	112
611	0.64	0.86	209
615	0.79	1.05	219
617	0.41	0.55	138
625	0.38	0.51	129
643	0.69	0.92	219
645	0.38	0.51	127
646	0.30	0.41	108
647	0.45	0.61	152
648	0.29	0.38	104
649	0.23	0.31	83
651	0.39	0.53	135
652	0.53	0.72	182
653	0.46	0.62	151
654	0.40	0.54	134

<b>CODE NO</b>	<b>Voluntary Market Loss Costs</b>	<b>Residual Market Rates</b>	<b>Residual Market Minimum Premiums</b>
655	0.96	1.28	219
656	0.48	0.65	160
657	0.60	0.81	195
658	0.43	0.58	146
659	0.95	1.27	219
660	0.15	0.20	63
661	0.19	0.26	71
662	0.19	0.25	76
663	0.27	0.37	98
664	0.25	0.33	88
665	0.53	0.72	179
666	0.38	0.51	130
667	0.13	0.17	53
668	0.32	0.43	113
669	0.45	0.61	152
670	0.28	0.38	106
673	0.32	0.43	118
674	0.32	0.42	111
675	0.24	0.32	90
676	0.35	0.47	120
677	0.27	0.36	97
679	0.57	0.77	197
681	0.28	0.38	106
682	0.89	1.19	219
691	0.32	0.43	112
693	0.39	0.53	135
695	0.19	0.26	71
709	0.13	0.18	58
716	0.19	0.26	77
718	0.20	0.26	78
721	0.71	0.96	219
744	0.11	0.15	52
751	0.13	0.18	57
752	0.06	0.08	35
753	0.27	0.36	102
755	0.15	0.20	64
757	0.09	0.12	45
759	0.25	0.33	95
0771	0.07	0.09	N/A
801	0.41	0.55	146
803	1.09	1.47	219
804	0.18	0.24	74
805	0.30	0.40	110
806	0.49	0.66	170
807	0.34	0.46	124
808	0.52	0.70	181
809	0.26	0.35	100
811	0.48	0.65	169
812	0.38	0.51	136
813	0.28	0.37	104
814	0.26	0.35	99
815	0.17	0.23	70
816	0.14	0.18	59
817	0.43	0.58	152
818	0.09	0.13	46
819	0.05	0.07	32
820	0.17	0.23	70
821	0.37	0.50	133

<b>CODE NO</b>	<b>Voluntary Market Loss Costs</b>	<b>Residual Market Rates</b>	<b>Residual Market Minimum Premiums</b>
825	0.21	0.29	84
855	0.34	0.46	125
857	0.47	0.64	166
858	0.47	0.63	164
859	0.54	0.72	185
860	0.47	0.64	166
862	0.49	0.66	171
865	0.12	0.17	56
867	0.28	0.37	104
871	0.26	0.34	97
877	0.17	0.22	69
879	0.20	0.27	79
880	0.27	0.37	102
881	0.17	0.23	71
882	0.42	0.57	150
883	0.12	0.16	55
884	0.05	0.07	33
885	0.19	0.26	77
886	0.15	0.21	65
887	0.08	0.10	40
889	0.02	0.02	22
890	0.03	0.04	26
891	0.07	0.10	39
895	0.03	0.04	26
896	0.15	0.20	63
897	0.13	0.18	58
898	0.21	0.28	83
899	0.10	0.14	49
903	0.03	0.04	26
904	0.12	0.16	54
907	0.33	0.44	120
0908	6.69	8.98	25
0909	4.13	5.54	22
910	0.54	0.73	187
911	0.30	0.40	110
0912	14.40	19.31	36
0913	17.01	22.82	39
914	0.17	0.22	69
915	0.22	0.30	86
916	0.09	0.12	44
917	0.21	0.28	81
918	0.17	0.23	70
919	0.15	0.21	65
920	0.03	0.04	26
921	0.31	0.41	114
922	0.19	0.26	77
923	0.20	0.27	79
924	0.18	0.24	72
925	0.12	0.16	53
926	0.17	0.23	71
927	0.06	0.08	36
928	0.12	0.16	55
929	0.26	0.34	97
932	0.06	0.07	34
933	0.22	0.29	85
934	0.16	0.21	67
935	0.10	0.13	48
936	0.03	0.04	26



<b>CODE NO</b>	<b>Voluntary Market Loss Costs</b>	<b>Residual Market Rates</b>	<b>Residual Market Minimum Premiums</b>
937	0.74	1.00	219
939	0.32	0.42	116
940	0.30	0.40	110
941	0.16	0.21	66
942	0.16	0.21	67
943	0.38	0.51	136
944	0.17	0.23	70
945	0.18	0.25	74
946	0.23	0.31	89
947	0.35	0.47	126
948	0.09	0.13	46
949	0.06	0.08	35
951	0.03	0.04	26
952	0.04	0.06	30
953	0.02	0.02	22
954	0.20	0.26	78
955	0.05	0.06	31
956	0.01	0.02	20
957	0.03	0.04	25
958	0.07	0.09	38
959	0.10	0.14	49
960	0.26	0.35	99
961	0.05	0.07	33
962	0.01	0.01	19
963	0.03	0.05	27
964	0.14	0.19	60
965	0.03	0.04	26
966	0.17	0.22	68
967	0.05	0.07	32
968	0.13	0.18	59
969	0.28	0.38	106
970	0.50	0.67	173
971	0.24	0.33	93
973	0.15	0.21	65
974	0.20	0.26	78
975	0.13	0.17	56
976	0.09	0.13	46
977	0.03	0.05	27
978	0.19	0.25	75
979	0.25	0.34	96
980	0.22	0.29	84
981	0.17	0.23	70
983	0.41	0.55	146
984	0.02	0.02	22
985	0.27	0.36	101
986	0.08	0.11	42
988	0.01	0.01	20
991	0.50	0.67	173
992	0.26	0.35	100
995	0.52	0.69	179
997	0.05	0.07	32
999	0.30	0.40	111
4771	0.27	0.36	121
4777	0.48	0.65	169
7405	0.06	0.08	42
7413	0.09	0.12	51
7421	0.11	0.15	51
7424	0.26	0.35	98

<b>CODE NO</b>	<b>Voluntary Market Loss Costs</b>	<b>Residual Market Rates</b>	<b>Residual Market Minimum Premiums</b>
7428	0.10	0.14	49
7445	0.02	0.03	N/A
7453	0.02	0.03	N/A
9108	4.60	6.17	N/A
9740	0.00	0.00	N/A
9741	0.00	0.00	N/A

## DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2009 Required by Court of Chancery Decision of July 24, 2009

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change
005	15.44	1.04	14.40	-6.74%	20.50	1.39	19.11	-6.78%
0006	3.88	0.27	3.61	-6.96%	5.16	0.37	4.79	-7.17%
007	4.91	0.34	4.57	-6.92%	6.51	0.45	6.06	-6.91%
0008	1.97	0.13	1.84	-6.60%	2.62	0.18	2.44	-6.87%
009	24.34	1.64	22.70	-6.74%	32.30	2.20	30.10	-6.81%
0011	3.19	0.21	2.98	-6.58%	4.23	0.29	3.94	-6.86%
0012	4.05	0.28	3.77	-6.91%	5.37	0.38	4.99	-7.08%
0013	3.94	0.25	3.69	-6.35%	5.23	0.33	4.90	-6.31%
015	16.41	1.14	15.27	-6.95%	21.78	1.52	20.26	-6.98%
0016	3.09	0.21	2.88	-6.80%	4.11	0.28	3.83	-6.81%
028	3.63	0.25	3.38	-6.89%	4.82	0.33	4.49	-6.85%
0034	4.45	0.30	4.15	-6.74%	5.91	0.40	5.51	-6.77%
0036	4.11	0.28	3.83	-6.81%	5.46	0.38	5.08	-6.96%
055	4.44	0.31	4.13	-6.98%	5.89	0.41	5.48	-6.96%
059	4.03	0.26	3.77	-6.45%	5.34	0.35	4.99	-6.55%
0083	4.94	0.34	4.60	-6.88%	6.56	0.46	6.10	-7.01%
101	3.62	0.24	3.38	-6.63%	4.80	0.32	4.48	-6.67%
104	3.34	0.21	3.13	-6.29%	4.43	0.28	4.15	-6.32%
105	4.18	0.27	3.91	-6.46%	5.55	0.36	5.19	-6.49%
106	5.12	0.34	4.78	-6.64%	6.79	0.46	6.33	-6.77%
107	2.88	0.20	2.68	-6.94%	3.81	0.26	3.55	-6.82%
108	4.09	0.27	3.82	-6.60%	5.43	0.36	5.07	-6.63%
109	5.10	0.34	4.76	-6.67%	6.76	0.45	6.31	-6.66%
110	3.62	0.24	3.38	-6.63%	4.80	0.32	4.48	-6.67%
111	4.20	0.28	3.92	-6.67%	5.58	0.38	5.20	-6.81%
112	9.41	0.60	8.81	-6.38%	12.49	0.80	11.69	-6.41%
113	2.91	0.20	2.71	-6.87%	3.85	0.27	3.58	-7.01%
114	8.49	0.57	7.92	-6.71%	11.27	0.76	10.51	-6.74%
115	2.00	0.13	1.87	-6.50%	2.66	0.17	2.49	-6.39%
119	5.49	0.37	5.12	-6.74%	7.28	0.50	6.78	-6.87%
130	5.45	0.35	5.10	-6.42%	7.23	0.47	6.76	-6.50%
132	2.01	0.14	1.87	-6.97%	2.67	0.18	2.49	-6.74%
134	3.12	0.18	2.94	-5.77%	4.15	0.24	3.91	-5.78%
135	3.00	0.20	2.80	-6.67%	3.98	0.26	3.72	-6.53%
136	2.61	0.17	2.44	-6.51%	3.46	0.23	3.23	-6.65%
139	4.52	0.30	4.22	-6.64%	6.00	0.41	5.59	-6.83%
141	4.89	0.32	4.57	-6.54%	6.49	0.43	6.06	-6.63%
142	2.25	0.15	2.10	-6.67%	2.99	0.21	2.78	-7.02%
161	2.60	0.18	2.42	-6.92%	3.45	0.24	3.21	-6.96%
163	3.40	0.21	3.19	-6.18%	4.51	0.28	4.23	-6.21%
165	4.72	0.31	4.41	-6.57%	6.26	0.42	5.84	-6.71%
166	2.99	0.19	2.80	-6.35%	3.97	0.26	3.71	-6.55%
175	1.08	0.07	1.01	-6.48%	1.43	0.09	1.34	-6.29%
176	0.34	0.02	0.32	-5.88%	0.45	0.03	0.42	-6.67%
185	3.34	0.21	3.13	-6.29%	4.43	0.28	4.15	-6.32%
187	2.88	0.20	2.68	-6.94%	3.81	0.26	3.55	-6.82%
191	2.60	0.18	2.42	-6.92%	3.45	0.24	3.21	-6.96%
201	4.05	0.26	3.79	-6.42%	5.37	0.35	5.02	-6.52%
204	2.79	0.19	2.60	-6.81%	3.71	0.25	3.46	-6.74%
205	3.15	0.21	2.94	-6.67%	4.19	0.28	3.91	-6.68%
221	3.88	0.25	3.63	-6.44%	5.16	0.34	4.82	-6.59%
222	4.42	0.29	4.13	-6.56%	5.87	0.39	5.48	-6.64%
225	3.69	0.24	3.45	-6.50%	4.89	0.33	4.56	-6.75%
227	3.49	0.23	3.26	-6.59%	4.63	0.31	4.32	-6.70%
255	3.04	0.21	2.83	-6.91%	4.04	0.28	3.76	-6.93%
257	3.50	0.25	3.25	-7.14%	4.64	0.33	4.31	-7.11%
259	2.65	0.18	2.47	-6.79%	3.51	0.24	3.27	-6.84%

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change
261	4.60	0.34	4.26	-7.39%	6.10	0.45	5.65	-7.38%
263	3.37	0.22	3.15	-6.53%	4.47	0.30	4.17	-6.71%
265	3.30	0.22	3.08	-6.67%	4.38	0.29	4.09	-6.62%
275	3.88	0.25	3.63	-6.44%	5.16	0.34	4.82	-6.59%
276	4.42	0.29	4.13	-6.56%	5.87	0.39	5.48	-6.64%
281	2.50	0.17	2.33	-6.80%	3.32	0.23	3.09	-6.93%
282	5.00	0.33	4.67	-6.60%	6.64	0.44	6.20	-6.63%
285	2.77	0.18	2.59	-6.50%	3.68	0.24	3.44	-6.52%
287	2.74	0.25	2.49	-9.12%	3.65	0.34	3.31	-9.32%
297	2.50	0.17	2.33	-6.80%	3.32	0.23	3.09	-6.93%
301	6.20	0.42	5.78	-6.77%	8.23	0.56	7.67	-6.80%
305	7.15	0.47	6.68	-6.57%	9.49	0.63	8.86	-6.64%
306	4.20	0.28	3.92	-6.67%	5.58	0.37	5.21	-6.63%
309	3.41	0.23	3.18	-6.74%	4.53	0.30	4.23	-6.62%
311	4.02	0.26	3.76	-6.47%	5.33	0.35	4.98	-6.57%
319	5.59	0.36	5.23	-6.44%	7.42	0.48	6.94	-6.47%
323	2.74	0.18	2.56	-6.57%	3.64	0.24	3.40	-6.59%
327	3.57	0.23	3.34	-6.44%	4.74	0.31	4.43	-6.54%
402	5.67	0.38	5.29	-6.70%	7.53	0.51	7.02	-6.77%
403	3.06	0.20	2.86	-6.54%	4.06	0.27	3.79	-6.65%
404	4.70	0.31	4.39	-6.60%	6.24	0.41	5.83	-6.57%
406	4.94	0.33	4.61	-6.68%	6.57	0.44	6.13	-6.70%
407	4.15	0.27	3.88	-6.51%	5.51	0.37	5.14	-6.72%
411	9.48	0.61	8.87	-6.43%	12.59	0.82	11.77	-6.51%
413	6.94	0.46	6.48	-6.63%	9.21	0.62	8.59	-6.73%
415	3.77	0.26	3.51	-6.90%	5.00	0.34	4.66	-6.80%
416	7.12	0.50	6.62	-7.02%	9.45	0.67	8.78	-7.09%
421	6.38	0.42	5.96	-6.58%	8.47	0.57	7.90	-6.73%
425	8.23	0.54	7.69	-6.56%	10.92	0.72	10.20	-6.59%
427	4.10	0.27	3.83	-6.59%	5.45	0.36	5.09	-6.61%
429	5.19	0.35	4.84	-6.74%	6.88	0.46	6.42	-6.69%
431	6.63	0.44	6.19	-6.64%	8.80	0.59	8.21	-6.70%
433	3.82	0.26	3.56	-6.81%	5.08	0.34	4.74	-6.69%
435	4.94	0.33	4.61	-6.68%	6.57	0.44	6.13	-6.70%
441	1.49	0.10	1.39	-6.71%	1.97	0.13	1.84	-6.60%
442	3.00	0.15	2.85	-5.00%	3.98	0.21	3.77	-5.28%
443	3.00	0.15	2.85	-5.00%	3.98	0.21	3.77	-5.28%
445	6.32	0.41	5.91	-6.49%	8.38	0.55	7.83	-6.56%
446	1.90	0.12	1.78	-6.32%	2.52	0.16	2.36	-6.35%
447	4.91	0.32	4.59	-6.52%	6.52	0.43	6.09	-6.60%
449	3.38	0.23	3.15	-6.80%	4.49	0.30	4.19	-6.68%
451	4.10	0.27	3.83	-6.59%	5.45	0.37	5.08	-6.79%
454	6.15	0.40	5.75	-6.50%	8.17	0.54	7.63	-6.61%
456	3.75	0.24	3.51	-6.40%	4.97	0.33	4.64	-6.64%
457	7.26	0.47	6.79	-6.47%	9.65	0.64	9.01	-6.63%
458	2.48	0.16	2.32	-6.45%	3.29	0.22	3.07	-6.69%
459	1.44	0.10	1.34	-6.94%	1.91	0.13	1.78	-6.81%
461	3.82	0.25	3.57	-6.54%	5.08	0.34	4.74	-6.69%
463	2.27	0.15	2.12	-6.61%	3.01	0.20	2.81	-6.64%
464	3.44	0.23	3.21	-6.69%	4.56	0.30	4.26	-6.58%
465	3.11	0.20	2.91	-6.43%	4.13	0.27	3.86	-6.54%
467	3.59	0.23	3.36	-6.41%	4.76	0.31	4.45	-6.51%
471	1.52	0.11	1.41	-7.24%	2.01	0.15	1.86	-7.46%
472	2.11	0.13	1.98	-6.16%	2.79	0.18	2.61	-6.45%
473	2.20	0.14	2.06	-6.36%	2.92	0.19	2.73	-6.51%
474	0.72	0.05	0.67	-6.94%	0.96	0.07	0.89	-7.29%
475	3.27	0.22	3.05	-6.73%	4.34	0.29	4.05	-6.68%
476	1.42	0.09	1.33	-6.34%	1.88	0.13	1.75	-6.91%
477	2.65	0.18	2.47	-6.79%	3.52	0.24	3.28	-6.82%
483	1.27	0.08	1.19	-6.30%	1.70	0.11	1.59	-6.47%
485	1.61	0.11	1.50	-6.83%	2.15	0.15	2.00	-6.98%
486	2.06	0.14	1.92	-6.80%	2.73	0.19	2.54	-6.96%
487	1.34	0.09	1.25	-6.72%	1.77	0.12	1.65	-6.78%
488	0.88	0.06	0.82	-6.82%	1.17	0.08	1.09	-6.84%

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change
489	1.62	0.10	1.52	-6.17%	2.16	0.13	2.03	-6.02%
491	3.06	0.20	2.86	-6.54%	4.06	0.27	3.79	-6.65%
495	4.10	0.27	3.83	-6.59%	5.45	0.37	5.08	-6.79%
497	2.11	0.13	1.98	-6.16%	2.79	0.18	2.61	-6.45%
499	3.27	0.22	3.05	-6.73%	4.34	0.29	4.05	-6.68%
501	3.21	0.21	3.00	-6.54%	4.25	0.28	3.97	-6.59%
502	3.77	0.25	3.52	-6.63%	5.00	0.33	4.67	-6.60%
506	2.32	0.14	2.18	-6.03%	3.08	0.19	2.89	-6.17%
507	3.52	0.24	3.28	-6.82%	4.68	0.32	4.36	-6.84%
509	6.28	0.41	5.87	-6.53%	8.33	0.56	7.77	-6.72%
511	7.46	0.49	6.97	-6.57%	9.91	0.66	9.25	-6.66%
512	5.38	0.34	5.04	-6.32%	7.14	0.45	6.69	-6.30%
513	3.43	0.23	3.20	-6.71%	4.55	0.31	4.24	-6.81%
535	3.15	0.20	2.95	-6.35%	4.18	0.27	3.91	-6.46%
536	5.46	0.36	5.10	-6.59%	7.24	0.48	6.76	-6.63%
544	6.75	0.45	6.30	-6.67%	8.96	0.60	8.36	-6.70%
551	1.67	0.11	1.56	-6.59%	2.23	0.15	2.08	-6.73%
553	4.19	0.28	3.91	-6.68%	5.56	0.37	5.19	-6.65%
555	0.90	0.06	0.84	-6.67%	1.20	0.07	1.13	-5.83%
563	1.88	0.13	1.75	-6.91%	2.50	0.17	2.33	-6.80%
571	2.95	0.19	2.76	-6.44%	3.91	0.26	3.65	-6.65%
573	3.86	0.25	3.61	-6.48%	5.13	0.34	4.79	-6.63%
581	2.40	0.17	2.23	-7.08%	3.19	0.23	2.96	-7.21%
587	1.88	0.13	1.75	-6.91%	2.50	0.17	2.33	-6.80%
601	8.93	0.59	8.34	-6.61%	11.85	0.79	11.06	-6.67%
602	6.04	0.40	5.64	-6.62%	8.02	0.54	7.48	-6.73%
603	10.07	0.67	9.40	-6.65%	13.37	0.90	12.47	-6.73%
605	6.92	0.47	6.45	-6.79%	9.19	0.63	8.56	-6.86%
607	7.94	0.54	7.40	-6.80%	10.54	0.72	9.82	-6.83%
608	5.11	0.34	4.77	-6.65%	6.78	0.45	6.33	-6.64%
609	4.74	0.32	4.42	-6.75%	6.30	0.43	5.87	-6.83%
611	9.49	0.64	8.85	-6.74%	12.60	0.86	11.74	-6.83%
615	11.47	0.79	10.68	-6.89%	15.23	1.05	14.18	-6.89%
617	6.15	0.41	5.74	-6.67%	8.16	0.55	7.61	-6.74%
625	5.67	0.38	5.29	-6.70%	7.52	0.51	7.01	-6.78%
643	10.28	0.69	9.59	-6.71%	13.65	0.92	12.73	-6.74%
645	5.87	0.38	5.49	-6.47%	7.79	0.51	7.28	-6.55%
646	4.71	0.30	4.41	-6.37%	6.25	0.41	5.84	-6.56%
647	6.78	0.45	6.33	-6.64%	9.01	0.61	8.40	-6.77%
648	4.30	0.29	4.01	-6.74%	5.71	0.38	5.33	-6.65%
649	3.54	0.23	3.31	-6.50%	4.70	0.31	4.39	-6.60%
651	5.97	0.39	5.58	-6.53%	7.92	0.53	7.39	-6.69%
652	7.96	0.53	7.43	-6.66%	10.57	0.72	9.85	-6.81%
653	6.98	0.46	6.52	-6.59%	9.26	0.62	8.64	-6.70%
654	6.24	0.40	5.84	-6.41%	8.28	0.54	7.74	-6.52%
655	14.45	0.96	13.49	-6.64%	19.19	1.28	17.91	-6.67%
656	7.11	0.48	6.63	-6.75%	9.43	0.65	8.78	-6.89%
657	8.74	0.60	8.14	-6.86%	11.60	0.81	10.79	-6.98%
658	7.02	0.43	6.59	-6.13%	9.32	0.58	8.74	-6.22%
659	14.25	0.95	13.30	-6.67%	18.93	1.27	17.66	-6.71%
660	2.32	0.15	2.17	-6.47%	3.08	0.20	2.88	-6.49%
661	2.75	0.19	2.56	-6.91%	3.65	0.26	3.39	-7.12%
662	2.92	0.19	2.73	-6.51%	3.87	0.25	3.62	-6.46%
663	4.06	0.27	3.79	-6.65%	5.39	0.37	5.02	-6.86%
664	3.74	0.25	3.49	-6.68%	4.96	0.33	4.63	-6.65%
665	8.08	0.53	7.55	-6.56%	10.73	0.72	10.01	-6.71%
666	5.75	0.38	5.37	-6.61%	7.63	0.51	7.12	-6.68%
667	1.86	0.13	1.73	-6.99%	2.47	0.17	2.30	-6.88%
668	4.79	0.32	4.47	-6.68%	6.35	0.43	5.92	-6.77%
669	6.78	0.45	6.33	-6.64%	8.99	0.61	8.38	-6.79%
670	4.33	0.28	4.05	-6.47%	5.74	0.38	5.36	-6.62%
673	4.85	0.32	4.53	-6.60%	6.43	0.43	6.00	-6.69%
674	4.68	0.32	4.36	-6.84%	6.21	0.42	5.79	-6.76%
675	3.61	0.24	3.37	-6.65%	4.80	0.32	4.48	-6.67%

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change
676	5.25	0.35	4.90	-6.67%	6.97	0.47	6.50	-6.74%
677	4.01	0.27	3.74	-6.73%	5.31	0.36	4.95	-6.78%
679	8.21	0.57	7.64	-6.94%	10.90	0.77	10.13	-7.06%
681	4.33	0.28	4.05	-6.47%	5.74	0.38	5.36	-6.62%
682	12.94	0.89	12.05	-6.88%	17.17	1.19	15.98	-6.93%
691	4.74	0.32	4.42	-6.75%	6.30	0.43	5.87	-6.83%
693	5.97	0.39	5.58	-6.53%	7.92	0.53	7.39	-6.69%
695	2.75	0.19	2.56	-6.91%	3.65	0.26	3.39	-7.12%
709	1.94	0.13	1.81	-6.70%	2.58	0.18	2.40	-6.98%
716	2.79	0.19	2.60	-6.81%	3.71	0.26	3.45	-7.01%
718	2.90	0.20	2.70	-6.90%	3.84	0.26	3.58	-6.77%
721	10.82	0.71	10.11	-6.56%	14.36	0.96	13.40	-6.69%
744	1.70	0.11	1.59	-6.47%	2.25	0.15	2.10	-6.67%
751	2.21	0.13	2.08	-5.88%	2.94	0.18	2.76	-6.12%
752	0.94	0.06	0.88	-6.38%	1.24	0.08	1.16	-6.45%
753	4.10	0.27	3.83	-6.59%	5.45	0.36	5.09	-6.61%
755	2.21	0.15	2.06	-6.79%	2.94	0.20	2.74	-6.80%
757	1.37	0.09	1.28	-6.57%	1.81	0.12	1.69	-6.63%
759	3.72	0.25	3.47	-6.72%	4.93	0.33	4.60	-6.69%
0771	0.95	0.07	0.88	-7.37%	1.25	0.09	1.16	-7.20%
801	6.13	0.41	5.72	-6.69%	8.14	0.55	7.59	-6.76%
803	16.47	1.09	15.38	-6.62%	21.87	1.47	20.40	-6.72%
804	2.71	0.18	2.53	-6.64%	3.60	0.24	3.36	-6.67%
805	4.51	0.30	4.21	-6.65%	5.99	0.40	5.59	-6.68%
806	7.20	0.49	6.71	-6.81%	9.57	0.66	8.91	-6.90%
807	5.00	0.34	4.66	-6.80%	6.65	0.46	6.19	-6.92%
808	7.83	0.52	7.31	-6.64%	10.39	0.70	9.69	-6.74%
809	3.89	0.26	3.63	-6.68%	5.17	0.35	4.82	-6.77%
811	7.23	0.48	6.75	-6.64%	9.60	0.65	8.95	-6.77%
812	5.58	0.38	5.20	-6.81%	7.41	0.51	6.90	-6.88%
813	4.16	0.28	3.88	-6.73%	5.53	0.37	5.16	-6.69%
814	3.93	0.26	3.67	-6.62%	5.21	0.35	4.86	-6.72%
815	2.60	0.17	2.43	-6.54%	3.45	0.23	3.22	-6.67%
816	2.02	0.14	1.88	-6.93%	2.69	0.18	2.51	-6.69%
817	6.36	0.43	5.93	-6.76%	8.45	0.58	7.87	-6.86%
818	1.41	0.09	1.32	-6.38%	1.87	0.13	1.74	-6.95%
819	0.75	0.05	0.70	-6.67%	1.00	0.07	0.93	-7.00%
820	2.57	0.17	2.40	-6.61%	3.41	0.23	3.18	-6.74%
821	5.56	0.37	5.19	-6.65%	7.38	0.50	6.88	-6.78%
825	3.07	0.21	2.86	-6.84%	4.08	0.29	3.79	-7.11%
855	5.00	0.34	4.66	-6.80%	6.65	0.46	6.19	-6.92%
857	6.83	0.47	6.36	-6.88%	9.07	0.64	8.43	-7.06%
858	7.06	0.47	6.59	-6.66%	9.37	0.63	8.74	-6.72%
859	7.92	0.54	7.38	-6.82%	10.52	0.72	9.80	-6.84%
860	7.38	0.47	6.91	-6.37%	9.79	0.64	9.15	-6.54%
862	7.30	0.49	6.81	-6.71%	9.69	0.66	9.03	-6.81%
865	1.84	0.12	1.72	-6.52%	2.44	0.17	2.27	-6.97%
867	4.16	0.28	3.88	-6.73%	5.53	0.37	5.16	-6.69%
871	4.85	0.26	4.59	-5.36%	6.44	0.34	6.10	-5.28%
877	2.54	0.17	2.37	-6.69%	3.37	0.22	3.15	-6.53%
879	2.91	0.20	2.71	-6.87%	3.85	0.27	3.58	-7.01%
880	4.10	0.27	3.83	-6.59%	5.44	0.37	5.07	-6.80%
881	2.59	0.17	2.42	-6.56%	3.43	0.23	3.20	-6.71%
882	6.41	0.42	5.99	-6.55%	8.51	0.57	7.94	-6.70%
883	1.85	0.12	1.73	-6.49%	2.46	0.16	2.30	-6.50%
884	0.80	0.05	0.75	-6.25%	1.06	0.07	0.99	-6.60%
885	2.90	0.19	2.71	-6.55%	3.84	0.26	3.58	-6.77%
886	2.27	0.15	2.12	-6.61%	3.02	0.21	2.81	-6.95%
887	1.14	0.08	1.06	-7.02%	1.51	0.10	1.41	-6.62%
889	0.27	0.02	0.25	-7.41%	0.36	0.02	0.34	-5.56%
890	0.51	0.03	0.48	-5.88%	0.68	0.04	0.64	-5.88%
891	1.08	0.07	1.01	-6.48%	1.43	0.10	1.33	-6.99%
895	0.45	0.03	0.42	-6.67%	0.60	0.04	0.56	-6.67%
896	2.13	0.15	1.98	-7.04%	2.83	0.20	2.63	-7.07%

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change
897	1.89	0.13	1.76	-6.88%	2.51	0.18	2.33	-7.17%
898	3.27	0.21	3.06	-6.42%	4.34	0.28	4.06	-6.45%
899	1.49	0.10	1.39	-6.71%	1.97	0.14	1.83	-7.11%
903	0.45	0.03	0.42	-6.67%	0.61	0.04	0.57	-6.56%
904	1.64	0.12	1.52	-7.32%	2.18	0.16	2.02	-7.34%
907	4.79	0.33	4.46	-6.89%	6.36	0.44	5.92	-6.92%
0908	113.56	6.69	106.87	-5.89%	150.73	8.98	141.75	-5.96%
0909	63.89	4.13	59.76	-6.46%	84.81	5.54	79.27	-6.53%
910	7.58	0.54	7.04	-7.12%	10.06	0.73	9.33	-7.26%
911	4.46	0.30	4.16	-6.73%	5.92	0.40	5.52	-6.76%
0912	221.61	14.40	207.21	-6.50%	294.15	19.31	274.84	-6.56%
0913	305.67	17.01	288.66	-5.56%	405.73	22.82	382.91	-5.62%
914	2.54	0.17	2.37	-6.69%	3.37	0.22	3.15	-6.53%
915	3.19	0.22	2.97	-6.90%	4.23	0.30	3.93	-7.09%
916	1.34	0.09	1.25	-6.72%	1.78	0.12	1.66	-6.74%
917	3.07	0.21	2.86	-6.84%	4.08	0.28	3.80	-6.86%
918	2.56	0.17	2.39	-6.64%	3.39	0.23	3.16	-6.78%
919	2.24	0.15	2.09	-6.70%	2.98	0.21	2.77	-7.05%
920	0.49	0.03	0.46	-6.12%	0.66	0.04	0.62	-6.06%
921	4.79	0.31	4.48	-6.47%	6.35	0.41	5.94	-6.46%
922	2.91	0.19	2.72	-6.53%	3.85	0.26	3.59	-6.75%
923	2.91	0.20	2.71	-6.87%	3.85	0.27	3.58	-7.01%
924	2.56	0.18	2.38	-7.03%	3.40	0.24	3.16	-7.06%
925	1.81	0.12	1.69	-6.63%	2.39	0.16	2.23	-6.69%
926	2.59	0.17	2.42	-6.56%	3.43	0.23	3.20	-6.71%
927	0.90	0.06	0.84	-6.67%	1.20	0.08	1.12	-6.67%
928	1.85	0.12	1.73	-6.49%	2.46	0.16	2.30	-6.50%
929	3.62	0.26	3.36	-7.18%	4.80	0.34	4.46	-7.08%
932	0.80	0.06	0.74	-7.50%	1.06	0.07	0.99	-6.60%
933	3.28	0.22	3.06	-6.71%	4.35	0.29	4.06	-6.67%
934	2.44	0.16	2.28	-6.56%	3.24	0.21	3.03	-6.48%
935	1.49	0.10	1.39	-6.71%	1.97	0.13	1.84	-6.60%
936	0.43	0.03	0.40	-6.98%	0.58	0.04	0.54	-6.90%
937	10.48	0.74	9.74	-7.06%	13.91	1.00	12.91	-7.19%
939	4.74	0.32	4.42	-6.75%	6.29	0.42	5.87	-6.68%
940	4.25	0.30	3.95	-7.06%	5.65	0.40	5.25	-7.08%
941	2.31	0.16	2.15	-6.93%	3.07	0.21	2.86	-6.84%
942	2.37	0.16	2.21	-6.75%	3.15	0.21	2.94	-6.67%
943	5.56	0.38	5.18	-6.83%	7.38	0.51	6.87	-6.91%
944	2.53	0.17	2.36	-6.72%	3.35	0.23	3.12	-6.87%
945	2.71	0.18	2.53	-6.64%	3.60	0.25	3.35	-6.94%
946	3.29	0.23	3.06	-6.99%	4.37	0.31	4.06	-7.09%
947	4.75	0.35	4.40	-7.37%	6.30	0.47	5.83	-7.46%
948	1.38	0.09	1.29	-6.52%	1.83	0.13	1.70	-7.10%
949	0.84	0.06	0.78	-7.14%	1.12	0.08	1.04	-7.14%
951	0.42	0.03	0.39	-7.14%	0.57	0.04	0.53	-7.02%
952	0.66	0.04	0.62	-6.06%	0.87	0.06	0.81	-6.90%
953	0.27	0.02	0.25	-7.41%	0.36	0.02	0.34	-5.56%
954	2.93	0.20	2.73	-6.83%	3.88	0.26	3.62	-6.70%
955	0.70	0.05	0.65	-7.14%	0.92	0.06	0.86	-6.52%
956	0.15	0.01	0.14	-6.67%	0.21	0.02	0.19	-9.52%
957	0.44	0.03	0.41	-6.82%	0.59	0.04	0.55	-6.78%
958	1.05	0.07	0.98	-6.67%	1.40	0.09	1.31	-6.43%
959	1.54	0.10	1.44	-6.49%	2.04	0.14	1.90	-6.86%
960	3.93	0.26	3.67	-6.62%	5.21	0.35	4.86	-6.72%
961	0.77	0.05	0.72	-6.49%	1.03	0.07	0.96	-6.80%
962	0.12	0.01	0.11	-8.33%	0.16	0.01	0.15	-6.25%
963	0.48	0.03	0.45	-6.25%	0.64	0.05	0.59	-7.81%
964	2.10	0.14	1.96	-6.67%	2.78	0.19	2.59	-6.83%
965	0.45	0.03	0.42	-6.67%	0.60	0.04	0.56	-6.67%
966	2.36	0.17	2.19	-7.20%	3.13	0.22	2.91	-7.03%
967	0.72	0.05	0.67	-6.94%	0.96	0.07	0.89	-7.29%
968	1.98	0.13	1.85	-6.57%	2.63	0.18	2.45	-6.84%
969	4.20	0.28	3.92	-6.67%	5.58	0.38	5.20	-6.81%

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change	12/1/09 Compromise Values	Court Ordered Reduction	Revised Values	% Change
970	7.38	0.50	6.88	-6.78%	9.79	0.67	9.12	-6.84%
971	3.65	0.24	3.41	-6.58%	4.84	0.33	4.51	-6.82%
973	2.34	0.15	2.19	-6.41%	3.11	0.21	2.90	-6.75%
974	2.91	0.20	2.71	-6.87%	3.86	0.26	3.60	-6.74%
975	1.81	0.13	1.68	-7.18%	2.39	0.17	2.22	-7.11%
976	1.40	0.09	1.31	-6.43%	1.85	0.13	1.72	-7.03%
977	0.51	0.03	0.48	-5.88%	0.69	0.05	0.64	-7.25%
978	2.72	0.19	2.53	-6.99%	3.62	0.25	3.37	-6.91%
979	3.71	0.25	3.46	-6.74%	4.92	0.34	4.58	-6.91%
980	3.14	0.22	2.92	-7.01%	4.17	0.29	3.88	-6.95%
981	2.52	0.17	2.35	-6.75%	3.34	0.23	3.11	-6.89%
983	6.33	0.41	5.92	-6.48%	8.39	0.55	7.84	-6.56%
984	0.23	0.02	0.21	-8.70%	0.30	0.02	0.28	-6.67%
985	3.89	0.27	3.62	-6.94%	5.17	0.36	4.81	-6.96%
986	1.26	0.08	1.18	-6.35%	1.67	0.11	1.56	-6.59%
988	0.17	0.01	0.16	-5.88%	0.23	0.01	0.22	-4.35%
991	7.38	0.50	6.88	-6.78%	9.79	0.67	9.12	-6.84%
992	3.89	0.26	3.63	-6.68%	5.17	0.35	4.82	-6.77%
995	7.71	0.52	7.19	-6.74%	10.23	0.69	9.54	-6.74%
997	0.75	0.05	0.70	-6.67%	1.00	0.07	0.93	-7.00%
999	4.44	0.30	4.14	-6.76%	5.90	0.40	5.50	-6.78%
4771	3.79	0.27	3.52	-7.12%	5.03	0.36	4.67	-7.16%
4777	7.23	0.48	6.75	-6.64%	9.60	0.65	8.95	-6.77%
7405	0.89	0.06	0.83	-6.74%	1.19	0.08	1.11	-6.72%
7413	1.34	0.09	1.25	-6.72%	1.78	0.12	1.66	-6.74%
7421	1.62	0.11	1.51	-6.79%	2.16	0.15	2.01	-6.94%
7424	3.83	0.26	3.57	-6.79%	5.09	0.35	4.74	-6.88%
7428	1.52	0.10	1.42	-6.58%	2.01	0.14	1.87	-6.97%
7445	0.30	0.02	0.28	-6.67%	0.40	0.03	0.37	-7.50%
7453	0.28	0.02	0.26	-7.14%	0.37	0.03	0.34	-8.11%
9108	77.41	4.60	72.81	-5.94%	102.75	6.17	96.58	-6.00%
9740	0.01	0.00	0.01	0.00%	0.02	0.00	0.02	0.00%
9741	0.01	0.00	0.01	0.00%	0.01	0.00	0.01	0.00%
9985	A	0.00	A		A	0.00	A	