



August 20, 2012

**DCRB CIRCULAR NO. 876**

To All Members of the DCRB:

Re: **DECEMBER 1, 2012 RESIDUAL MARKET RATE AND VOLUNTARY MARKET  
LOSS COST FILING – DCRB FILING NO. 1201**

Please be informed that the DCRB has submitted a filing of revisions to Delaware's Residual Market Plan, voluntary market loss costs and related rating values with a proposed effective date of December 1, 2012.

The DCRB is mindful of provisions of the Court of Chancery Memorandum Decision and Order dated July 24, 2009 and of the requirements of that decision as it applied to the DCRB's 2008, 2009, 2010 and 2011 filings. The December 1, 2008, December 1, 2009 and December 1, 2010 filings each incorporated mandated reductions of six percent of December 1, 2008 rating values. The December 1, 2011 filing included mandated reductions of five percent of December 1, 2008 rating values.

Effective with the December 1, 2012 DCRB filing, no further reductions are required by the Court of Chancery decision. However, the reductions to prior filings required by the Court of Chancery decision were and are unrelated to the DCRB's ongoing compilation and analysis of workers compensation experience data in Delaware. Application of those previous reductions, in fact, first required that sets of rating values be established that would have been applicable but for the Court of Chancery decision.

Accordingly, in preparing the December 1, 2012 rating value filing, the DCRB has performed an analysis that proposes an overall increase in collectible rate level of 43.53 percent for the Residual Market Plan and an overall increase in collectible loss costs of 38.27 percent for the voluntary market, prior to recognition of the December, 1, 2011 reductions mandated by the Court of Chancery decision.

Because December 1, 2011 residual market rates and voluntary market loss costs were reduced by five percent of December 1, 2008 rating values, as required by the Court of Chancery decision, the December 1, 2012 filing, if approved, will result in an overall increase in collectible rate level of 52.04 percent for the Residual Market Plan and an overall increase in collectible loss costs of 46.79 percent for the voluntary market after recognition of the effect of the Court of Chancery's decision on December 1, 2011 rating values.

In addition to residual market rates and voluntary market loss costs, Bureau Filing No. 1201 proposes revisions to the following programs and/or rating values:

- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)
- Small deductible program
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program

- DCCPAP qualifying wage table (**proposed effective June 1, 2013**)
- Retrospective rating
- Miscellaneous Manual revisions

Once Bureau Filing No.1201 has been adjudicated by the Department of Insurance, each licensed Delaware carrier will be required to make a filing for a loss cost multiplier, rates and/or other related rating values with the Department of Insurance. This requirement will apply even if a carrier intends to retain its current pricing values and programs intact. Accordingly, in order to preserve the desired and possibly necessary flexibility in pricing Delaware workers compensation policies, it is strongly recommended that all policies issued with effective dates on and after December 1, 2012 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement for this purpose. Any policies issued at current rates or on a "to-be-determined" basis for which approved rating values are changed as a result of Bureau Filing No. 1201 and/or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

### **Filing Package**

Consistent with procedures used for other recent residual market rate and voluntary market loss cost filings, the DCRB will be making the complete filing package for Bureau Filing No. 1201 available on its website at [www.dcrb.com](http://www.dcrb.com). The filing package will be found in the "Filings" section of the website and is expected to be available within ten days of the publication of this circular.

Members and other interested parties are encouraged to use the website to access any and all parts of the filing package for informational purposes.

Attached for reference is a table of current and proposed December 1, 2012 residual market rates and voluntary market loss costs with proposed percentage changes by classification. The currently-approved rating values, effective December 1, 2011, include recognition of the reductions mandated by the Court of Chancery July 24, 2009 Memorandum Opinion and Order.

Timothy L. Wisecarver  
President

kg  
D Circ  
Attachment

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

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2012**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
005	20.20	30.85	52.72%	14.75	21.62	46.58%
0006	4.70	7.07	50.43%	3.44	4.96	44.19%
007	6.19	9.34	50.89%	4.52	6.55	44.91%
0008	2.73	4.34	58.97%	2.00	3.04	52.00%
009	31.19	46.92	50.43%	22.77	32.89	44.44%
0011	4.14	6.29	51.93%	3.02	4.41	46.03%
0012	4.84	7.34	51.65%	3.53	5.15	45.89%
0013	5.46	8.21	50.37%	3.98	5.76	44.72%
0015	20.10	29.92	48.86%	14.67	20.97	42.94%
0016	3.91	5.80	48.34%	2.86	4.06	41.96%
0034	5.26	7.47	42.02%	3.84	5.23	36.20%
0036	5.10	7.55	48.04%	3.72	5.29	42.20%
055	5.43	8.00	47.33%	3.96	5.62	41.92%
059	5.54	8.40	51.62%	4.04	5.88	45.54%
0083	6.10	9.08	48.85%	4.46	6.37	42.83%
101	4.08	6.43	57.60%	2.98	4.51	51.34%
104	4.40	6.90	56.82%	3.21	4.84	50.78%
105	4.62	6.84	48.05%	3.36	4.79	42.56%
106	6.13	9.91	61.66%	4.48	6.95	55.13%
107	3.14	4.86	54.78%	2.30	3.40	47.83%
108	4.81	7.51	56.13%	3.52	5.26	49.43%
109	5.65	8.59	52.04%	4.13	6.03	46.00%
110	4.09	6.29	53.79%	2.98	4.41	47.99%
111	4.43	6.58	48.53%	3.23	4.61	42.72%
112	11.02	17.89	62.34%	8.04	12.54	55.97%
113	3.11	4.71	51.45%	2.27	3.30	45.37%
114	9.45	14.43	52.70%	6.90	10.11	46.52%
115	2.36	3.64	54.24%	1.73	2.55	47.40%
119	5.94	8.88	49.49%	4.34	6.23	43.55%
130	6.55	10.22	56.03%	4.78	7.17	50.00%
132	2.09	3.14	50.24%	1.53	2.20	43.79%
134	4.16	6.58	58.17%	3.03	4.61	52.15%
135	3.45	5.34	54.78%	2.52	3.74	48.41%
136	3.19	4.95	55.17%	2.33	3.47	48.93%
139	5.22	8.13	55.75%	3.81	5.70	49.61%
141	5.71	8.94	56.57%	4.17	6.27	50.36%
142	2.55	3.95	54.90%	1.85	2.77	49.73%
161	2.85	4.30	50.88%	2.08	3.02	45.19%
163	4.50	7.30	62.22%	3.29	5.12	55.62%
165	5.55	8.81	58.74%	4.05	6.17	52.35%
166	3.62	5.62	55.25%	2.64	3.94	49.24%
0175	1.29	2.04	58.14%	0.96	1.43	48.96%
0176	0.39	0.63	61.54%	0.29	0.44	51.72%
185	4.40	6.90	56.82%	3.21	4.84	50.78%
187	3.14	4.86	54.78%	2.30	3.40	47.83%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2012**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
191	2.85	4.30	50.88%	2.08	3.02	45.19%
201	4.96	7.76	56.45%	3.61	5.44	50.69%
204	3.18	4.87	53.14%	2.32	3.41	46.98%
205	3.56	5.50	54.49%	2.60	3.86	48.46%
221	3.40	5.04	48.24%	2.47	3.53	42.91%
222	4.95	7.52	51.92%	3.62	5.27	45.58%
225	4.13	6.12	48.18%	3.01	4.29	42.52%
227	3.68	5.38	46.20%	2.68	3.77	40.67%
255	3.22	4.81	49.38%	2.35	3.37	43.40%
257	3.49	5.25	50.43%	2.55	3.68	44.31%
259	2.87	4.39	52.96%	2.09	3.08	47.37%
261	4.43	6.61	49.21%	3.24	4.63	42.90%
263	3.67	5.43	47.96%	2.68	3.81	42.16%
265	3.74	5.71	52.67%	2.73	4.00	46.52%
275	3.40	5.04	48.24%	2.47	3.53	42.91%
276	4.95	7.52	51.92%	3.62	5.27	45.58%
281	2.79	4.38	56.99%	2.04	3.07	50.49%
282	6.11	9.85	61.21%	4.46	6.91	54.93%
285	3.23	4.97	53.87%	2.36	3.48	47.46%
287	3.13	4.95	58.15%	2.28	3.47	52.19%
297	2.79	4.38	56.99%	2.04	3.07	50.49%
301	6.97	10.72	53.80%	5.08	7.52	48.03%
305	8.40	13.06	55.48%	6.14	9.15	49.02%
306	4.86	7.59	56.17%	3.55	5.33	50.14%
309	3.85	5.90	53.25%	2.80	4.14	47.86%
311	5.07	7.92	56.21%	3.70	5.55	50.00%
319	5.97	8.67	45.23%	4.36	6.07	39.22%
323	3.31	5.36	61.93%	2.42	3.75	54.96%
327	4.20	6.60	57.14%	3.07	4.62	50.49%
402	6.35	9.70	52.76%	4.64	6.80	46.55%
403	3.59	5.51	53.48%	2.62	3.87	47.71%
404	5.36	7.99	49.07%	3.92	5.60	42.86%
406	5.89	9.39	59.42%	4.29	6.59	53.61%
407	4.67	7.18	53.75%	3.40	5.04	48.24%
411	11.13	17.26	55.08%	8.13	12.10	48.83%
413	7.93	12.32	55.36%	5.78	8.63	49.31%
415	4.13	6.35	53.75%	3.02	4.45	47.35%
416	6.90	9.41	36.38%	5.04	6.60	30.95%
421	7.38	11.40	54.47%	5.39	7.99	48.24%
425	9.54	14.79	55.03%	6.96	10.36	48.85%
427	4.69	7.33	56.29%	3.42	5.14	50.29%
429	5.78	8.98	55.36%	4.22	6.29	49.05%
431	7.53	11.54	53.25%	5.50	8.09	47.09%
433	4.24	6.45	52.12%	3.10	4.52	45.81%
435	5.68	8.81	55.11%	4.15	6.17	48.67%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2012**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
441	1.76	2.73	55.11%	1.28	1.91	49.22%
442	5.56	8.19	47.30%	4.06	5.74	41.38%
443	5.56	8.19	47.30%	4.06	5.74	41.38%
445	6.04	8.19	35.60%	4.41	5.74	30.16%
446	2.29	3.52	53.71%	1.68	2.46	46.43%
447	5.87	9.21	56.90%	4.28	6.46	50.93%
449	3.62	5.40	49.17%	2.64	3.78	43.18%
451	4.64	7.15	54.09%	3.38	5.01	48.22%
454	7.21	11.16	54.79%	5.27	7.82	48.39%
456	4.39	6.90	57.18%	3.21	4.84	50.78%
457	6.12	8.76	43.14%	4.46	6.14	37.67%
458	2.89	4.45	53.98%	2.10	3.11	48.10%
459	1.62	2.52	55.56%	1.19	1.77	48.74%
461	4.36	6.73	54.36%	3.18	4.72	48.43%
463	2.80	4.45	58.93%	2.05	3.11	51.71%
464	3.87	5.94	53.49%	2.83	4.16	47.00%
465	3.82	6.15	60.99%	2.79	4.31	54.48%
467	4.34	6.95	60.14%	3.17	4.87	53.63%
471	1.48	2.21	49.32%	1.08	1.55	43.52%
472	2.53	3.29	30.04%	1.85	2.31	24.86%
473	2.58	4.02	55.81%	1.88	2.82	50.00%
474	0.91	1.61	76.92%	0.67	1.13	68.66%
475	3.63	5.60	54.27%	2.66	3.93	47.74%
476	1.59	2.47	55.35%	1.17	1.74	48.72%
477	2.98	4.55	52.68%	2.17	3.19	47.00%
483	1.55	2.46	58.71%	1.13	1.73	53.10%
485	1.66	2.53	52.41%	1.21	1.78	47.11%
486	2.39	3.72	55.65%	1.75	2.61	49.14%
487	1.40	2.14	52.86%	1.01	1.50	48.51%
488	1.07	1.57	46.73%	0.78	1.11	42.31%
489	2.13	3.37	58.22%	1.56	2.37	51.92%
491	3.59	5.51	53.48%	2.62	3.87	47.71%
495	4.64	7.15	54.09%	3.38	5.01	48.22%
497	2.53	3.29	30.04%	1.85	2.31	24.86%
499	3.63	5.60	54.27%	2.66	3.93	47.74%
501	3.60	5.53	53.61%	2.63	3.88	47.53%
502	4.35	6.72	54.48%	3.17	4.72	48.90%
506	3.11	5.13	64.95%	2.28	3.60	57.89%
507	3.66	5.42	48.09%	2.68	3.80	41.79%
509	8.01	11.87	48.19%	5.84	8.32	42.47%
511	7.58	11.48	51.45%	5.53	8.05	45.57%
512	6.62	10.18	53.78%	4.84	7.14	47.52%
513	3.98	6.27	57.54%	2.91	4.39	50.86%
535	3.75	5.83	55.47%	2.73	4.08	49.45%
536	6.25	9.67	54.72%	4.56	6.77	48.46%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2012**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
544	7.74	11.99	54.91%	5.65	8.40	48.67%
551	1.94	3.03	56.19%	1.42	2.12	49.30%
553	4.80	7.35	53.13%	3.51	5.15	46.72%
555	1.09	1.74	59.63%	0.79	1.22	54.43%
563	2.00	2.96	48.00%	1.45	2.07	42.76%
571	3.28	4.97	51.52%	2.39	3.48	45.61%
573	4.62	7.16	54.98%	3.37	5.02	48.96%
581	2.35	3.37	43.40%	1.72	2.37	37.79%
587	2.00	2.96	48.00%	1.45	2.07	42.76%
601	12.05	18.12	50.37%	8.80	12.70	44.32%
602	7.82	11.52	47.31%	5.70	8.07	41.58%
603	13.02	19.13	46.93%	9.51	13.41	41.01%
605	9.16	13.75	50.11%	6.70	9.64	43.88%
607	10.00	14.64	46.40%	7.29	10.26	40.74%
608	7.06	10.63	50.57%	5.16	7.45	44.38%
609	6.26	9.27	48.08%	4.57	6.50	42.23%
611	12.26	18.14	47.96%	8.95	12.71	42.01%
615	14.71	21.60	46.84%	10.75	15.14	40.84%
617	8.01	11.90	48.56%	5.86	8.34	42.32%
625	7.62	11.40	49.61%	5.57	7.99	43.45%
643	13.68	20.84	52.34%	10.00	14.61	46.10%
645	7.99	12.20	52.69%	5.82	8.55	46.91%
646	6.63	9.93	49.77%	4.85	6.97	43.71%
647	9.12	13.76	50.88%	6.65	9.65	45.11%
648	5.83	8.96	53.69%	4.26	6.28	47.42%
649	5.09	6.82	33.99%	3.72	4.78	28.49%
651	7.92	11.97	51.14%	5.78	8.39	45.16%
652	10.15	15.01	47.88%	7.41	10.53	42.11%
653	9.44	13.89	47.14%	6.89	9.74	41.36%
654	8.38	12.16	45.11%	6.12	8.53	39.38%
655	19.57	28.06	43.38%	14.28	19.67	37.75%
656	9.41	14.07	49.52%	6.87	9.86	43.52%
657	11.21	16.54	47.55%	8.18	11.59	41.69%
658	10.50	15.87	51.14%	7.66	11.13	45.30%
659	21.11	32.21	52.58%	15.41	22.58	46.53%
660	3.19	4.69	47.02%	2.34	3.29	40.60%
661	3.56	5.46	53.37%	2.60	3.82	46.92%
662	5.07	7.86	55.03%	3.70	5.51	48.92%
663	5.43	7.97	46.78%	3.96	5.58	40.91%
664	5.14	8.17	58.95%	3.76	5.73	52.39%
665	10.62	16.15	52.07%	7.77	11.32	45.69%
666	7.87	11.76	49.43%	5.75	8.25	43.48%
667	2.44	3.62	48.36%	1.78	2.54	42.70%
668	6.32	9.67	53.01%	4.61	6.78	47.07%
669	8.82	13.14	48.98%	6.43	9.21	43.23%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2012**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
670	5.99	9.28	54.92%	4.38	6.50	48.40%
673	6.49	9.75	50.23%	4.74	6.84	44.30%
674	6.17	9.18	48.78%	4.51	6.43	42.57%
675	4.99	7.47	49.70%	3.65	5.24	43.56%
676	6.82	9.54	39.88%	4.99	6.69	34.07%
677	5.10	7.44	45.88%	3.72	5.22	40.32%
679	10.08	14.91	47.92%	7.36	10.45	41.98%
681	5.99	9.28	54.92%	4.38	6.50	48.40%
682	16.34	25.80	57.89%	11.93	18.09	51.63%
691	6.26	9.27	48.08%	4.57	6.50	42.23%
693	7.92	11.97	51.14%	5.78	8.39	45.16%
695	3.56	5.46	53.37%	2.60	3.82	46.92%
709	2.46	3.64	47.97%	1.80	2.55	41.67%
716	3.49	5.14	47.28%	2.55	3.60	41.18%
718	3.67	5.43	47.96%	2.69	3.81	41.64%
721	12.37	19.09	54.32%	9.03	13.38	48.17%
744	1.69	2.34	38.46%	1.24	1.63	31.45%
751	3.00	4.73	57.67%	2.19	3.31	51.14%
752	1.19	1.95	63.87%	0.87	1.37	57.47%
753	4.68	7.19	53.63%	3.40	5.04	48.24%
755	2.44	3.83	56.97%	1.78	2.68	50.56%
757	1.83	3.03	65.57%	1.33	2.12	59.40%
759	4.21	6.62	57.24%	3.07	4.64	51.14%
0771	0.95	1.32	38.95%	0.68	0.93	36.76%
801	7.89	12.03	52.47%	5.76	8.43	46.35%
803	21.69	32.84	51.41%	15.84	23.02	45.33%
804	3.48	5.26	51.15%	2.53	3.69	45.85%
805	6.22	9.59	54.18%	4.53	6.72	48.34%
806	10.16	16.05	57.97%	7.42	11.25	51.62%
807	6.61	10.24	54.92%	4.83	7.18	48.65%
808	9.98	14.63	46.59%	7.29	10.26	40.74%
809	4.87	7.31	50.10%	3.56	5.13	44.10%
811	9.11	13.39	46.98%	6.65	9.39	41.20%
812	7.31	11.35	55.27%	5.34	7.96	49.06%
813	5.57	8.41	50.99%	4.07	5.89	44.72%
814	4.98	7.32	46.99%	3.64	5.13	40.93%
815	3.33	4.92	47.75%	2.43	3.45	41.98%
816	2.70	3.98	47.41%	1.98	2.79	40.91%
817	8.14	12.27	50.74%	5.94	8.60	44.78%
818	1.88	2.80	48.94%	1.38	1.96	42.03%
819	0.91	1.43	57.14%	0.67	1.00	49.25%
820	3.54	5.34	50.85%	2.59	3.74	44.40%
821	7.32	11.10	51.64%	5.35	7.78	45.42%
825	3.70	5.60	51.35%	2.70	3.93	45.56%
828	8.63	13.74		6.30	9.64	

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2012**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
855	6.93	9.99	44.16%	5.06	7.00	38.34%
857	8.28	12.17	46.98%	6.04	8.53	41.23%
858	9.29	13.98	50.48%	6.79	9.80	44.33%
859	10.13	15.19	49.95%	7.40	10.65	43.92%
860	10.15	15.46	52.32%	7.41	10.84	46.29%
862	9.46	14.27	50.85%	6.90	10.00	44.93%
865	2.30	3.66	59.13%	1.69	2.56	51.48%
867	5.57	8.41	50.99%	4.07	5.89	44.72%
871	9.43	11.38	20.68%	6.89	7.97	15.67%
877	3.29	5.01	52.28%	2.40	3.51	46.25%
879	3.48	5.09	46.26%	2.54	3.57	40.55%
880	5.51	8.41	52.63%	4.02	5.89	46.52%
881	3.46	5.26	52.02%	2.52	3.69	46.43%
882	8.40	12.53	49.17%	6.13	8.79	43.39%
883	2.86	4.51	57.69%	2.10	3.16	50.48%
884	1.01	1.48	46.53%	0.73	1.03	41.10%
885	3.64	5.35	46.98%	2.66	3.74	40.60%
886	2.89	4.31	49.13%	2.10	3.02	43.81%
887	1.50	2.22	48.00%	1.11	1.56	40.54%
889	0.27	0.43	59.26%	0.19	0.30	57.89%
890	0.70	1.07	52.86%	0.52	0.74	42.31%
891	1.39	2.07	48.92%	1.01	1.45	43.56%
895	0.52	0.80	53.85%	0.38	0.56	47.37%
896	2.56	3.80	48.44%	1.87	2.66	42.25%
897	2.46	3.83	55.69%	1.80	2.68	48.89%
898	4.50	6.80	51.11%	3.29	4.77	44.98%
899	1.78	2.65	48.88%	1.30	1.85	42.31%
903	0.60	0.86	43.33%	0.44	0.60	36.36%
904	1.85	2.68	44.86%	1.35	1.88	39.26%
907	5.97	8.87	48.58%	4.37	6.21	42.11%
0908	196.85	340.73	73.09%	143.79	238.86	66.12%
0909	91.23	142.56	56.26%	66.61	99.94	50.04%
910	8.49	12.25	44.29%	6.20	8.59	38.55%
911	5.71	8.36	46.41%	4.17	5.85	40.29%
0912	309.88	489.48	57.96%	226.29	343.15	51.64%
0913	523.32	844.64	61.40%	382.28	592.13	54.89%
914	3.29	5.01	52.28%	2.40	3.51	46.25%
915	3.82	5.62	47.12%	2.79	3.94	41.22%
916	1.87	2.99	59.89%	1.38	2.10	52.17%
917	4.02	6.19	53.98%	2.94	4.34	47.62%
918	3.34	5.07	51.80%	2.44	3.56	45.90%
919	2.67	4.06	52.06%	1.95	2.85	46.15%
920	0.73	1.12	53.42%	0.54	0.79	46.30%
921	6.43	9.84	53.03%	4.70	6.90	46.81%
922	3.87	5.88	51.94%	2.82	4.13	46.45%



**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2012**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
923	3.48	5.09	46.26%	2.54	3.57	40.55%
924	3.21	4.95	54.21%	2.34	3.47	48.29%
925	2.46	3.73	51.63%	1.79	2.62	46.37%
926	3.46	5.26	52.02%	2.52	3.69	46.43%
927	1.24	1.87	50.81%	0.91	1.31	43.96%
928	2.86	4.51	57.69%	2.10	3.16	50.48%
929	4.21	6.11	45.13%	3.08	4.28	38.96%
932	0.94	1.37	45.74%	0.68	0.96	41.18%
933	5.06	8.23	62.65%	3.70	5.77	55.95%
934	3.30	4.91	48.79%	2.41	3.44	42.74%
935	1.91	2.85	49.21%	1.40	2.00	42.86%
936	0.51	0.80	56.86%	0.37	0.56	51.35%
937	12.60	18.31	45.32%	9.20	12.84	39.57%
939	6.35	9.79	54.17%	4.63	6.87	48.38%
940	5.18	7.70	48.65%	3.78	5.40	42.86%
941	3.01	4.56	51.50%	2.20	3.20	45.45%
942	3.05	4.53	48.52%	2.23	3.17	42.15%
943	6.74	9.67	43.47%	4.92	6.77	37.60%
944	3.41	5.15	51.03%	2.49	3.61	44.98%
945	3.38	4.95	46.45%	2.47	3.47	40.49%
946	3.90	5.72	46.67%	2.86	4.01	40.21%
947	5.52	8.79	59.24%	4.03	6.16	52.85%
948	1.76	2.61	48.30%	1.28	1.83	42.97%
949	1.03	1.49	44.66%	0.75	1.04	38.67%
951	0.51	0.75	47.06%	0.36	0.53	47.22%
952	0.84	1.21	44.05%	0.61	0.85	39.34%
953	0.27	0.43	59.26%	0.19	0.30	57.89%
954	3.70	5.58	50.81%	2.71	3.92	44.65%
955	0.69	0.89	28.99%	0.51	0.62	21.57%
956	0.18	0.24	33.33%	0.12	0.17	41.67%
957	0.63	0.92	46.03%	0.47	0.64	36.17%
958	1.36	2.04	50.00%	0.99	1.43	44.44%
959	1.87	2.70	44.39%	1.37	1.89	37.96%
960	4.65	6.60	41.94%	3.39	4.62	36.28%
961	1.02	1.68	64.71%	0.76	1.18	55.26%
962	0.13	0.21	61.54%	0.09	0.14	55.56%
963	0.60	0.90	50.00%	0.43	0.63	46.51%
964	2.89	4.44	53.63%	2.11	3.11	47.39%
965	0.52	0.80	53.85%	0.38	0.56	47.37%
966	2.76	3.99	44.57%	2.01	2.80	39.30%
967	0.94	1.44	53.19%	0.68	1.00	47.06%
968	2.18	2.99	37.16%	1.59	2.10	32.08%
969	5.46	8.06	47.62%	3.98	5.65	41.96%
970	9.09	13.46	48.07%	6.64	9.44	42.17%
971	4.61	6.83	48.16%	3.37	4.79	42.14%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2012**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
973	3.23	5.02	55.42%	2.35	3.52	49.79%
974	3.65	5.30	45.21%	2.67	3.72	39.33%
975	2.22	3.25	46.40%	1.61	2.28	41.61%
976	1.80	2.67	48.33%	1.31	1.87	42.75%
977	0.61	0.90	47.54%	0.44	0.63	43.18%
978	3.25	4.72	45.23%	2.37	3.31	39.66%
979	4.66	6.90	48.07%	3.39	4.84	42.77%
980	4.02	6.14	52.74%	2.94	4.30	46.26%
981	3.22	4.85	50.62%	2.35	3.40	44.68%
983	8.66	13.24	52.89%	6.32	9.28	46.84%
984	0.30	0.50	66.67%	0.23	0.35	52.17%
985	4.81	7.15	48.65%	3.52	5.01	42.33%
986	1.75	2.75	57.14%	1.27	1.92	51.18%
988	0.26	0.40	53.85%	0.19	0.28	47.37%
991	9.09	13.46	48.07%	6.64	9.44	42.17%
992	4.87	7.31	50.10%	3.56	5.13	44.10%
995	9.68	14.22	46.90%	7.08	9.97	40.82%
997	1.12	1.72	53.57%	0.82	1.20	46.34%
999	5.67	8.53	50.44%	4.14	5.98	44.44%
4771	3.80	5.32	40.00%	2.77	3.72	34.30%
4777	9.11	13.39	46.98%	6.65	9.39	41.20%
7405	1.35	2.37	75.56%	0.99	1.66	67.68%
7413	1.47	2.15	46.26%	1.07	1.51	41.12%
7421	1.78	2.62	47.19%	1.30	1.83	40.77%
7424	4.17	6.16	47.72%	3.04	4.32	42.11%
7428	1.92	2.97	54.69%	1.41	2.08	47.52%
7445	0.45	0.79	75.56%	0.33	0.55	66.67%
7453	0.31	0.46	48.39%	0.22	0.32	45.45%
9108	98.12	103.41	5.39%	71.64	72.49	1.19%
9740	0.02	0.02	0.00%	0.01	0.01	0.00%
9741	0.01	0.01	0.00%	0.01	0.01	0.00%
9985	A	A	0.00%	A	A	0.00%