



October 14, 2014

DCRB CIRCULAR NO. 901

To All Members of the DCRB:

Re: **DECEMBER 1, 2014 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING – DCRB FILING NO. 1404**

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, 2014.

The DCRB's analysis produces a proposed overall decrease in collectible rate level of 1.56 percent for the Residual Market Plan and a proposed overall decrease in collectible loss costs of 3.52 percent for the voluntary market.

A key factor in the development of the proposed changes in residual market rates and voluntary market loss costs is the enactment of House Bill 373 of 2014 (HB373). Without the assumed effects of this important legislation, the DCRB's filing indications would have been for ***increases*** of approximately 26 percent in residual market rates and approximately 24 percent in voluntary market loss costs.

§2322B of HB373 sets forth procedures and requirements applicable to the health care payment system for workers compensation claims. Among those requirements is the mandate that the fee schedule shall result in a reduction of 20% in aggregate workers compensation medical expenses by the year beginning January 31, 2015, an additional reduction of 5% of 2014 expenses by the year beginning January 31, 2016 and an additional reduction of 8% of 2014 expenses by the year beginning January 31, 2017.

The DCRB is aware of the above requirements of HB373. The DCRB does not know what specific values the new fee schedules will use, or what overall changes in medical fee amounts will be reflected in those fee schedules. Thus, the DCRB cannot presently either corroborate or dispute the accomplishment of HB373's mandates for medical expense reductions through the construct of future fee schedules. Accordingly, the December 1, 2014 DCRB filing of prospective loss costs incorporates savings estimates based entirely on the assumption that the savings specified in the law will be fully realized.

The DCRB will carefully assess the new fee schedules when they become available. The DCRB's review will include a request(s) for supporting information from the Workers' Compensation Oversight Panel regarding the bases for, and information used in the course of, developing those new schedules. It is expected that the DCRB's review will confirm that the revised fee schedules are consistent with HB373 in all material respects. However, in the event that our review suggests otherwise, the DCRB reserves its right to submit, at any time following the completion of that review, a filing of prospective loss costs and residual market rates consistent with the DCRB's evaluation of the effects of HB373.

In addition to residual market rates and voluntary market loss costs, DCRB Filing No. 1404 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, 2015**)
- Retrospective rating
- State & Hazard Group Relativities
- Minimum and Maximum Corporate Officer Payrolls
- Miscellaneous Manual revisions

Once DCRB Filing No.1404 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, 2014 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 DCRB Filing No. 1404 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 DCRB Filing No. 1404 available on its website at 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, 2014 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Timothy L. Wisecarver
President

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Attachment

Remember to visit our web site at 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, 2014**

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	29.10	29.37	0.93%	20.86	20.49	-1.77%
0006	6.59	6.72	1.97%	4.72	4.69	-0.64%
007	8.66	8.71	0.58%	6.21	6.07	-2.25%
0008	4.47	5.07	13.42%	3.20	3.54	10.63%
009	43.51	43.31	-0.46%	31.18	30.22	-3.08%
0011	5.93	5.97	0.67%	4.25	4.16	-2.12%
0012	6.91	7.08	2.46%	4.96	4.95	-0.20%
0013	7.61	7.56	-0.66%	5.46	5.28	-3.30%
0015	27.42	27.07	-1.28%	19.65	18.89	-3.87%
0016	5.26	5.14	-2.28%	3.77	3.58	-5.04%
0034	6.66	6.31	-5.26%	4.77	4.40	-7.76%
0036	6.91	6.89	-0.29%	4.96	4.80	-3.23%
055	7.33	7.40	0.95%	5.25	5.16	-1.71%
059	7.94	8.18	3.02%	5.69	5.71	0.35%
0083	8.35	8.32	-0.36%	5.98	5.80	-3.01%
101	6.42	6.88	7.17%	4.60	4.80	4.35%
104	6.72	7.15	6.40%	4.82	4.99	3.53%
105	6.45	6.66	3.26%	4.62	4.65	0.65%
106	10.16	11.19	10.14%	7.28	7.81	7.28%
107	4.80	5.13	6.88%	3.44	3.58	4.07%
108	7.39	7.82	5.82%	5.30	5.45	2.83%
109	8.27	8.82	6.65%	5.92	6.15	3.89%
110	6.09	6.39	4.93%	4.36	4.46	2.29%
111	6.39	7.28	13.93%	4.58	5.08	10.92%
112	18.33	20.00	9.11%	13.14	13.95	6.16%
113	4.49	4.69	4.45%	3.22	3.27	1.55%
114	13.87	14.43	4.04%	9.94	10.07	1.31%
115	3.56	3.82	7.30%	2.55	2.66	4.31%
119	8.35	8.58	2.75%	5.98	5.99	0.17%
130	10.09	10.77	6.74%	7.23	7.52	4.01%
132	3.00	3.12	4.00%	2.15	2.18	1.40%
134	6.56	7.01	6.86%	4.70	4.89	4.04%
135	5.24	5.55	5.92%	3.75	3.87	3.20%
136	4.87	5.19	6.57%	3.49	3.62	3.72%
139	7.98	8.47	6.14%	5.71	5.91	3.50%
141	8.91	9.57	7.41%	6.39	6.68	4.54%
142	3.86	4.17	8.03%	2.77	2.91	5.05%
161	4.09	4.25	3.91%	2.93	2.96	1.02%
163	7.35	8.07	9.80%	5.27	5.63	6.83%
165	8.82	9.60	8.84%	6.32	6.70	6.01%
166	5.52	5.86	6.16%	3.96	4.09	3.28%
0175	1.96	2.03	3.57%	1.41	1.41	0.00%
0176	0.62	0.67	8.06%	0.44	0.46	4.55%
185	6.72	7.15	6.40%	4.82	4.99	3.53%
187	4.80	5.13	6.88%	3.44	3.58	4.07%
191	4.09	4.25	3.91%	2.93	2.96	1.02%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2014**

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)
201	7.68	8.19	6.64%	5.51	5.71	3.63%
204	4.73	5.02	6.13%	3.39	3.50	3.24%
205	5.44	5.85	7.54%	3.90	4.08	4.62%
221	4.76	4.93	3.57%	3.41	3.44	0.88%
222	7.14	7.39	3.50%	5.11	5.16	0.98%
225	5.79	5.95	2.76%	4.14	4.15	0.24%
227	4.95	4.99	0.81%	3.54	3.48	-1.69%
255	4.62	4.97	7.58%	3.31	3.47	4.83%
257	4.98	5.28	6.02%	3.58	3.68	2.79%
259	4.22	4.49	6.40%	3.02	3.13	3.64%
261	6.11	6.17	0.98%	4.38	4.30	-1.83%
263	5.02	5.02	0.00%	3.60	3.50	-2.78%
265	5.47	5.69	4.02%	3.92	3.97	1.28%
275	4.76	4.93	3.57%	3.41	3.44	0.88%
276	7.14	7.39	3.50%	5.11	5.16	0.98%
281	4.29	4.52	5.36%	3.07	3.16	2.93%
282	10.25	11.66	13.76%	7.35	8.14	10.75%
285	4.93	5.33	8.11%	3.53	3.72	5.38%
287	4.88	5.07	3.89%	3.49	3.54	1.43%
297	4.29	4.52	5.36%	3.07	3.16	2.93%
301	10.44	11.16	6.90%	7.48	7.79	4.14%
305	12.92	11.91	-7.82%	9.26	8.30	-10.37%
306	7.52	8.09	7.58%	5.39	5.64	4.64%
309	5.73	6.03	5.24%	4.11	4.20	2.19%
311	7.82	7.27	-7.03%	5.61	5.07	-9.63%
319	8.12	8.40	3.45%	5.82	5.86	0.69%
323	5.63	6.50	15.45%	4.04	4.53	12.13%
327	6.52	6.94	6.44%	4.67	4.84	3.64%
402	9.36	9.80	4.70%	6.71	6.84	1.94%
403	5.24	5.43	3.63%	3.75	3.79	1.07%
404	7.40	7.43	0.41%	5.30	5.18	-2.26%
406	9.42	10.45	10.93%	6.76	7.29	7.84%
407	6.95	7.40	6.47%	4.98	5.16	3.61%
411	17.00	15.33	-9.82%	12.18	10.69	-12.23%
413	12.23	13.19	7.85%	8.77	9.20	4.90%
415	6.15	6.49	5.53%	4.40	4.52	2.73%
416	7.78	6.89	-11.44%	5.58	4.80	-13.98%
421	11.01	11.48	4.27%	7.89	8.01	1.52%
425	14.51	15.38	6.00%	10.39	10.73	3.27%
427	7.26	7.79	7.30%	5.21	5.43	4.22%
429	8.79	9.33	6.14%	6.30	6.51	3.33%
431	11.18	11.60	3.76%	8.02	8.09	0.87%
433	6.15	6.32	2.76%	4.40	4.41	0.23%
435	8.63	9.06	4.98%	6.19	6.32	2.10%
441	2.69	2.82	4.83%	1.92	1.96	2.08%
442	7.31	7.23	-1.09%	5.24	5.04	-3.82%

DELAWARE COMPENSATION RATING BUREAU, INC.

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443	7.31	7.23	-1.09%	5.24	5.04	-3.82%
445	7.31	7.23	-1.09%	5.24	5.04	-3.82%
446	3.39	3.50	3.24%	2.43	2.45	0.82%
447	9.17	9.82	7.09%	6.57	6.85	4.26%
449	5.04	5.07	0.60%	3.62	3.54	-2.21%
451	6.92	7.22	4.34%	4.96	5.04	1.61%
454	10.85	11.68	7.65%	7.78	8.15	4.76%
456	6.96	7.90	13.51%	4.99	5.51	10.42%
457	7.92	7.89	-0.38%	5.67	5.50	-3.00%
458	4.26	4.36	2.35%	3.05	3.04	-0.33%
459	2.43	2.46	1.23%	1.74	1.71	-1.72%
461	6.58	7.09	7.75%	4.72	4.95	4.87%
463	4.56	5.14	12.72%	3.27	3.58	9.48%
464	5.78	6.07	5.02%	4.14	4.23	2.17%
465	6.26	6.76	7.99%	4.48	4.72	5.36%
467	7.09	7.86	10.86%	5.08	5.48	7.87%
471	2.10	2.16	2.86%	1.51	1.51	0.00%
472	2.81	2.71	-3.56%	2.01	1.89	-5.97%
473	3.90	4.05	3.85%	2.79	2.82	1.08%
474	1.90	2.46	29.47%	1.36	1.71	25.74%
475	5.45	5.76	5.69%	3.91	4.02	2.81%
476	2.45	2.67	8.98%	1.76	1.87	6.25%
477	4.35	4.51	3.68%	3.12	3.15	0.96%
483	2.49	2.74	10.04%	1.79	1.91	6.70%
485	2.50	2.73	9.20%	1.79	1.90	6.15%
486	3.60	3.70	2.78%	2.57	2.58	0.39%
487	2.03	2.15	5.91%	1.45	1.50	3.45%
488	1.47	1.52	3.40%	1.05	1.06	0.95%
489	3.32	3.45	3.92%	2.38	2.41	1.26%
491	5.24	5.43	3.63%	3.75	3.79	1.07%
495	6.92	7.22	4.34%	4.96	5.04	1.61%
497	2.81	2.71	-3.56%	2.01	1.89	-5.97%
499	5.45	5.76	5.69%	3.91	4.02	2.81%
501	5.40	5.88	8.89%	3.87	4.10	5.94%
502	6.57	6.98	6.24%	4.71	4.87	3.40%
506	5.41	4.94	-8.69%	3.89	3.44	-11.57%
507	5.03	5.08	0.99%	3.61	3.54	-1.94%
509	11.35	11.86	4.49%	8.13	8.27	1.72%
511	10.93	11.44	4.67%	7.83	7.98	1.92%
512	9.81	10.19	3.87%	7.03	7.12	1.28%
513	6.24	6.71	7.53%	4.47	4.68	4.70%
535	5.62	5.83	3.74%	4.03	4.07	0.99%
536	9.51	10.22	7.47%	6.81	7.14	4.85%
544	11.74	12.63	7.58%	8.41	8.81	4.76%
551	2.94	2.85	-3.06%	2.11	1.99	-5.69%
553	7.10	7.59	6.90%	5.08	5.30	4.33%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2014**

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)
555	1.68	1.85	10.12%	1.21	1.29	6.61%
563	2.79	2.91	4.30%	2.00	2.03	1.50%
571	4.92	5.26	6.91%	3.52	3.67	4.26%
573	7.01	7.51	7.13%	5.02	5.24	4.38%
581	3.09	3.16	2.27%	2.21	2.20	-0.45%
587	2.79	2.91	4.30%	2.00	2.03	1.50%
601	16.91	17.29	2.25%	12.12	12.06	-0.50%
602	10.53	10.44	-0.85%	7.56	7.28	-3.70%
603	17.77	17.79	0.11%	12.73	12.41	-2.51%
605	12.76	13.35	4.62%	9.14	9.31	1.86%
607	13.26	13.24	-0.15%	9.51	9.23	-2.94%
608	9.86	10.21	3.55%	7.07	7.12	0.71%
609	8.63	8.99	4.17%	6.19	6.27	1.29%
611	16.69	16.93	1.44%	11.96	11.81	-1.25%
615	19.47	19.67	1.03%	13.95	13.72	-1.65%
617	11.08	11.39	2.80%	7.95	7.94	-0.13%
625	10.51	10.82	2.95%	7.53	7.54	0.13%
643	19.61	20.48	4.44%	14.05	14.29	1.71%
645	11.29	11.94	5.76%	8.09	8.33	2.97%
646	9.32	9.71	4.18%	6.67	6.77	1.50%
647	12.86	13.41	4.28%	9.21	9.36	1.63%
648	8.52	9.31	9.27%	6.10	6.49	6.39%
649	5.85	5.79	-1.03%	4.19	4.04	-3.58%
651	11.09	11.09	0.00%	7.95	7.73	-2.77%
652	13.99	14.15	1.14%	10.03	9.88	-1.50%
653	13.40	13.57	1.27%	9.60	9.47	-1.35%
654	11.21	11.53	2.85%	8.03	8.04	0.12%
655	25.95	26.37	1.62%	18.59	18.40	-1.02%
656	13.09	13.45	2.75%	9.39	9.38	-0.11%
657	14.99	15.22	1.53%	10.74	10.62	-1.12%
658	15.06	15.74	4.52%	10.79	10.98	1.76%
659	30.75	31.76	3.28%	22.04	22.16	0.54%
660	4.29	4.20	-2.10%	3.07	2.93	-4.56%
661	4.85	4.93	1.65%	3.48	3.44	-1.15%
662	7.51	7.88	4.93%	5.38	5.49	2.04%
663	7.11	7.19	1.13%	5.10	5.01	-1.76%
664	7.69	8.35	8.58%	5.51	5.83	5.81%
665	14.94	15.24	2.01%	10.71	10.63	-0.75%
666	10.99	11.52	4.82%	7.88	8.04	2.03%
667	3.31	3.44	3.93%	2.37	2.40	1.27%
668	9.14	9.72	6.35%	6.55	6.78	3.51%
669	12.15	12.44	2.39%	8.71	8.68	-0.34%
670	8.81	9.03	2.50%	6.31	6.30	-0.16%
673	9.06	9.27	2.32%	6.50	6.46	-0.62%
674	8.43	8.69	3.08%	6.04	6.07	0.50%
675	6.98	7.26	4.01%	5.00	5.06	1.20%

DELAWARE COMPENSATION RATING BUREAU, INC.

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676	8.33	8.30	-0.36%	5.97	5.78	-3.18%
677	6.73	6.72	-0.15%	4.83	4.69	-2.90%
679	13.73	13.96	1.68%	9.85	9.74	-1.12%
681	8.81	9.03	2.50%	6.31	6.30	-0.16%
682	27.53	30.12	9.41%	19.74	21.02	6.48%
691	8.63	8.99	4.17%	6.19	6.27	1.29%
693	11.09	11.09	0.00%	7.95	7.73	-2.77%
695	4.85	4.93	1.65%	3.48	3.44	-1.15%
709	3.33	3.36	0.90%	2.39	2.34	-2.09%
716	4.66	4.66	0.00%	3.34	3.25	-2.69%
718	4.97	5.01	0.80%	3.56	3.49	-1.97%
721	18.63	19.70	5.74%	13.35	13.75	3.00%
744	1.99	1.86	-6.53%	1.43	1.30	-9.09%
751	4.71	5.02	6.58%	3.38	3.50	3.55%
752	1.97	2.11	7.11%	1.42	1.47	3.52%
753	7.04	7.55	7.24%	5.04	5.27	4.56%
755	3.79	4.09	7.92%	2.72	2.85	4.78%
757	3.19	3.60	12.85%	2.28	2.51	10.09%
759	6.71	7.68	14.46%	4.80	5.36	11.67%
0771	1.21	1.27	4.96%	0.87	0.89	2.30%
801	11.48	11.94	4.01%	8.23	8.32	1.09%
802	12.52	12.31	-1.68%	8.98	8.59	-4.34%
803	30.70	30.80	0.33%	22.01	21.48	-2.41%
804	5.07	5.20	2.56%	3.64	3.64	0.00%
805	9.22	9.50	3.04%	6.60	6.63	0.45%
806	15.42	15.89	3.05%	11.05	11.09	0.36%
807	9.91	10.21	3.03%	7.10	7.13	0.42%
808	13.25	12.83	-3.17%	9.50	8.94	-5.89%
809	6.87	6.92	0.73%	4.93	4.82	-2.23%
811	12.42	12.55	1.05%	8.91	8.76	-1.68%
812	10.91	11.31	3.67%	7.82	7.89	0.90%
813	7.88	8.15	3.43%	5.65	5.68	0.53%
814	6.76	6.69	-1.04%	4.85	4.67	-3.71%
815	4.56	4.60	0.88%	3.27	3.20	-2.14%
816	3.87	3.88	0.26%	2.78	2.71	-2.52%
817	11.34	11.41	0.62%	8.12	7.96	-1.97%
818	2.73	2.85	4.40%	1.95	1.99	2.05%
819	1.41	1.58	12.06%	1.00	1.10	10.00%
820	4.91	4.81	-2.04%	3.51	3.36	-4.27%
821	10.43	10.56	1.25%	7.47	7.37	-1.34%
825	5.32	5.49	3.20%	3.81	3.83	0.52%
828	13.45	14.09	4.76%	9.64	9.83	1.97%
855	9.10	9.23	1.43%	6.53	6.44	-1.38%
857	10.99	10.76	-2.09%	7.88	7.51	-4.70%
858	12.98	12.93	-0.39%	9.30	9.02	-3.01%
859	13.99	13.81	-1.29%	10.03	9.64	-3.89%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
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Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
860	14.60	14.74	0.96%	10.47	10.29	-1.72%
862	13.23	13.19	-0.30%	9.49	9.20	-3.06%
865	3.76	4.24	12.77%	2.70	2.96	9.63%
867	7.88	8.15	3.43%	5.65	5.68	0.53%
871	9.35	9.61	2.78%	6.71	6.71	0.00%
877	4.73	4.73	0.00%	3.39	3.30	-2.65%
879	4.64	4.59	-1.08%	3.33	3.20	-3.90%
880	8.31	9.15	10.11%	5.95	6.38	7.23%
881	5.00	5.05	1.00%	3.59	3.52	-1.95%
882	11.53	11.41	-1.04%	8.27	7.96	-3.75%
883	4.28	4.30	0.47%	3.07	2.99	-2.61%
884	1.36	1.40	2.94%	0.98	0.98	0.00%
885	4.91	4.87	-0.81%	3.51	3.40	-3.13%
886	3.99	4.02	0.75%	2.86	2.80	-2.10%
887	2.08	2.04	-1.92%	1.49	1.43	-4.03%
889	0.37	0.36	-2.70%	0.27	0.25	-7.41%
890	0.98	0.97	-1.02%	0.70	0.68	-2.86%
891	1.95	2.00	2.56%	1.39	1.39	0.00%
895	0.74	0.78	5.41%	0.54	0.55	1.85%
896	3.43	3.37	-1.75%	2.46	2.34	-4.88%
897	3.54	3.50	-1.13%	2.54	2.45	-3.54%
898	6.45	6.63	2.79%	4.62	4.63	0.22%
899	2.43	2.47	1.65%	1.74	1.72	-1.15%
903	0.77	0.75	-2.60%	0.56	0.53	-5.36%
904	2.40	2.35	-2.08%	1.72	1.64	-4.65%
905	0.69	0.68	-1.45%	0.50	0.48	-4.00%
907	8.10	7.96	-1.73%	5.81	5.56	-4.30%
0908	342.48	364.31	6.37%	245.49	254.16	3.53%
0909	138.51	142.31	2.74%	99.29	99.28	-0.01%
910	10.84	10.47	-3.41%	7.77	7.30	-6.05%
911	7.64	7.49	-1.96%	5.48	5.23	-4.56%
0912	481.37	511.22	6.20%	345.05	356.65	3.36%
0913	811.20	796.25	-1.84%	581.48	555.51	-4.47%
914	4.73	4.73	0.00%	3.39	3.30	-2.65%
915	5.06	4.96	-1.98%	3.63	3.46	-4.68%
916	3.02	3.24	7.28%	2.16	2.26	4.63%
917	5.73	5.76	0.52%	4.11	4.02	-2.19%
918	4.75	4.77	0.42%	3.41	3.33	-2.35%
919	3.87	4.03	4.13%	2.78	2.81	1.08%
920	1.06	1.14	7.55%	0.76	0.80	5.26%
921	9.35	9.61	2.78%	6.71	6.71	0.00%
922	5.46	5.41	-0.92%	3.91	3.78	-3.32%
923	4.64	4.59	-1.08%	3.33	3.20	-3.90%
924	4.88	5.07	3.89%	3.49	3.54	1.43%
925	3.59	3.77	5.01%	2.57	2.63	2.33%
926	5.00	5.05	1.00%	3.59	3.52	-1.95%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
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Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
927	1.72	1.72	0.00%	1.23	1.21	-1.63%
928	4.28	4.30	0.47%	3.07	2.99	-2.61%
929	6.51	7.26	11.52%	4.67	5.06	8.35%
932	1.27	1.30	2.36%	0.91	0.91	0.00%
933	7.95	8.07	1.51%	5.69	5.63	-1.05%
934	4.57	4.54	-0.66%	3.28	3.17	-3.35%
935	2.62	2.58	-1.53%	1.88	1.80	-4.26%
936	0.74	0.74	0.00%	0.54	0.52	-3.70%
937	16.37	15.81	-3.42%	11.73	11.03	-5.97%
939	9.38	9.70	3.41%	6.73	6.76	0.45%
940	7.23	7.43	2.77%	5.19	5.18	-0.19%
941	4.30	4.41	2.56%	3.08	3.08	0.00%
942	4.21	4.07	-3.33%	3.02	2.84	-5.96%
943	8.66	8.40	-3.00%	6.21	5.86	-5.64%
944	4.78	4.81	0.63%	3.43	3.36	-2.04%
945	4.63	4.77	3.02%	3.32	3.33	0.30%
946	5.26	5.29	0.57%	3.77	3.69	-2.12%
947	9.39	8.98	-4.37%	6.74	6.27	-6.97%
948	2.54	2.74	7.87%	1.82	1.91	4.95%
949	1.31	1.27	-3.05%	0.94	0.89	-5.32%
951	0.76	0.77	1.32%	0.55	0.54	-1.82%
952	1.10	1.00	-9.09%	0.79	0.70	-11.39%
953	0.37	0.36	-2.70%	0.27	0.25	-7.41%
954	5.27	5.16	-2.09%	3.78	3.60	-4.76%
955	0.58	0.46	-20.69%	0.41	0.32	-21.95%
956	0.22	0.22	0.00%	0.15	0.15	0.00%
957	0.88	0.92	4.55%	0.63	0.64	1.59%
958	1.90	1.96	3.16%	1.36	1.37	0.74%
959	2.53	2.59	2.37%	1.82	1.81	-0.55%
960	5.85	5.67	-3.08%	4.20	3.96	-5.71%
961	1.55	1.49	-3.87%	1.12	1.03	-8.04%
962	0.20	0.20	0.00%	0.14	0.13	-7.14%
963	0.81	0.77	-4.94%	0.58	0.54	-6.90%
964	4.38	4.59	4.79%	3.14	3.20	1.91%
965	0.74	0.78	5.41%	0.54	0.55	1.85%
966	3.58	3.74	4.47%	2.56	2.61	1.95%
967	1.38	1.45	5.07%	0.99	1.01	2.02%
968	2.56	2.42	-5.47%	1.84	1.68	-8.70%
969	7.46	7.47	0.13%	5.35	5.20	-2.80%
970	12.33	12.30	-0.24%	8.83	8.58	-2.83%
971	6.15	6.05	-1.63%	4.40	4.22	-4.09%
973	4.80	4.92	2.50%	3.44	3.43	-0.29%
974	4.99	5.18	3.81%	3.58	3.61	0.84%
975	2.93	2.79	-4.78%	2.11	1.94	-8.06%
976	2.42	2.44	0.83%	1.74	1.70	-2.30%
977	0.85	0.86	1.18%	0.61	0.60	-1.64%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
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Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
978	4.21	4.17	-0.95%	3.02	2.91	-3.64%
979	6.58	6.63	0.76%	4.72	4.63	-1.91%
980	5.95	6.26	5.21%	4.27	4.37	2.34%
981	4.58	4.62	0.87%	3.29	3.22	-2.13%
983	12.47	12.53	0.48%	8.94	8.74	-2.24%
984	0.46	0.44	-4.35%	0.33	0.31	-6.06%
985	6.79	7.00	3.09%	4.87	4.88	0.21%
986	2.69	2.80	4.09%	1.92	1.95	1.56%
988	0.36	0.38	5.56%	0.26	0.27	3.85%
991	12.33	12.30	-0.24%	8.83	8.58	-2.83%
992	6.87	6.92	0.73%	4.93	4.82	-2.23%
995	12.97	12.97	0.00%	9.30	9.05	-2.69%
997	1.59	1.67	5.03%	1.14	1.17	2.63%
999	7.93	7.98	0.63%	5.68	5.57	-1.94%
4771	4.88	5.11	4.71%	3.49	3.56	2.01%
4777	12.42	12.55	1.05%	8.91	8.76	-1.68%
7405	2.63	2.97	12.93%	1.89	2.08	10.05%
7413	1.74	1.65	-5.17%	1.24	1.16	-6.45%
7421	2.11	2.00	-5.21%	1.51	1.39	-7.95%
7424	4.95	4.72	-4.65%	3.54	3.29	-7.06%
7428	2.87	2.98	3.83%	2.06	2.09	1.46%
7445	0.88	0.99	12.50%	0.63	0.69	9.52%
7453	0.37	0.35	-5.41%	0.27	0.25	-7.41%
9108	103.33	103.27	-0.06%	74.07	72.05	-2.73%
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%