



August 3, 2018

DCRB CIRCULAR NO. 953

To All Members of the DCRB:

**Re: RESIDUAL MARKET RATE AND VOLUNTARY MARKET LOSS COST FILING
PROPOSED EFFECTIVE DECEMBER 1, 2018
DCRB FILING NO. 1803**

The DCRB 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, 2018 (selected portions effective June 1, 2019).

The DCRB's analysis produces a proposed overall decrease in collectible rate level of 7.23 percent for the Residual Market Plan and a proposed overall decrease in collectible loss costs of 9.94 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). Section 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. Consistent with previous filings, the DCRB has elected to recognize the full extent of savings specified in HB373 in the preparation of the December 1, 2018 residual market rate and voluntary market loss cost filing.

In addition to residual market rates and voluntary market loss costs, DCRB Filing No. 1803 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
- DIP Surcharge Program
- DCCPAP qualifying wage table (**proposed effective June 1, 2019**)
- Retrospective rating
- State & Hazard Group relativities
- Miscellaneous Manual revisions

Once DCRB Filing No. 1803 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, 2018 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement, WC 00 04 04, 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. 1803 and/or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

Filing Package

The complete filing package for DCRB Filing No. 1803 is available at www.dcrb.com in the “Filings” section of the website.

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, 2018 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Questions concerning this filing should be directed to Ken Creighton, Chief Actuary at kcreighton@dcrb.com or Peter Yoon, Director of Actuarial Research at pyoon@dcrb.com.

William V. Taylor
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, 2018**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
005	26.88	23.66	-11.98%	20.50	17.54	-14.44%
0006	7.05	6.61	-6.24%	5.37	4.89	-8.94%
007	8.63	8.00	-7.30%	6.58	5.93	-9.88%
0008	6.40	6.14	-4.06%	4.88	4.55	-6.76%
009	40.05	35.79	-10.64%	30.54	26.53	-13.13%
0011	5.68	5.05	-11.09%	4.32	3.74	-13.43%
0012	7.02	6.31	-10.11%	5.35	4.68	-12.52%
0013	7.02	6.23	-11.25%	5.35	4.62	-13.64%
015	23.83	20.71	-13.09%	18.17	15.35	-15.52%
0016	4.74	4.27	-9.92%	3.62	3.16	-12.71%
0034	5.60	4.90	-12.50%	4.27	3.63	-14.99%
0036	6.53	5.86	-10.26%	4.98	4.34	-12.85%
055	7.21	6.85	-4.99%	5.50	5.08	-7.64%
059	8.26	8.00	-3.15%	6.30	5.93	-5.87%
0083	7.75	6.84	-11.74%	5.91	5.07	-14.21%
101	6.49	6.05	-6.78%	4.95	4.48	-9.49%
104	6.86	6.33	-7.73%	5.23	4.69	-10.33%
105	7.22	6.97	-3.46%	5.51	5.17	-6.17%
106	11.57	10.89	-5.88%	8.81	8.07	-8.40%
107	5.33	5.01	-6.00%	4.07	3.71	-8.85%
108	7.39	6.58	-10.96%	5.63	4.88	-13.32%
109	8.91	8.31	-6.73%	6.79	6.16	-9.28%
110	6.36	5.90	-7.23%	4.85	4.37	-9.90%
111	11.08	11.57	4.42%	8.45	8.57	1.42%
112	19.98	18.77	-6.06%	15.23	13.92	-8.60%
113	4.87	4.49	-7.80%	3.71	3.33	-10.24%
114	13.77	12.64	-8.21%	10.51	9.36	-10.94%
115	4.30	4.22	-1.86%	3.28	3.13	-4.57%
119	7.85	7.13	-9.17%	5.99	5.28	-11.85%
130	11.07	10.33	-6.68%	8.44	7.66	-9.24%
132	2.96	2.73	-7.77%	2.26	2.02	-10.62%
134	6.93	6.42	-7.36%	5.28	4.76	-9.85%
135	5.54	5.13	-7.40%	4.22	3.81	-9.72%
136	5.43	5.22	-3.87%	4.14	3.87	-6.52%
139	8.64	8.14	-5.79%	6.58	6.04	-8.21%
141	9.82	9.27	-5.60%	7.49	6.87	-8.28%
142	4.53	4.35	-3.97%	3.46	3.22	-6.94%
161	4.03	3.73	-7.44%	3.07	2.77	-9.77%
163	8.28	7.68	-7.25%	6.31	5.69	-9.83%
165	10.96	10.71	-2.28%	8.36	7.94	-5.02%
166	6.11	5.78	-5.40%	4.65	4.29	-7.74%
0175	1.91	1.74	-8.90%	1.46	1.29	-11.64%
0176	0.68	0.63	-7.35%	0.51	0.46	-9.80%
185	6.86	6.33	-7.73%	5.23	4.69	-10.33%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2018**

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)
187	5.33	5.01	-6.00%	4.07	3.71	-8.85%
191	4.03	3.73	-7.44%	3.07	2.77	-9.77%
201	8.49	7.97	-6.12%	6.47	5.91	-8.66%
204	5.40	5.21	-3.52%	4.12	3.87	-6.07%
205	6.25	5.87	-6.08%	4.77	4.35	-8.81%
221	4.69	4.24	-9.59%	3.57	3.14	-12.04%
222	7.27	6.75	-7.15%	5.55	5.01	-9.73%
225	5.51	5.16	-6.35%	4.19	3.83	-8.59%
227	4.39	3.97	-9.57%	3.35	2.94	-12.24%
255	5.47	5.17	-5.48%	4.17	3.84	-7.91%
257	5.51	5.14	-6.72%	4.19	3.81	-9.07%
259	4.56	4.35	-4.61%	3.48	3.22	-7.47%
261	5.72	5.38	-5.94%	4.36	3.99	-8.49%
263	4.54	4.13	-9.03%	3.46	3.07	-11.27%
265	5.61	5.21	-7.13%	4.27	3.87	-9.37%
275	4.69	4.24	-9.59%	3.57	3.14	-12.04%
276	7.27	6.75	-7.15%	5.55	5.01	-9.73%
281	4.57	4.35	-4.81%	3.49	3.22	-7.74%
282	12.59	11.59	-7.94%	9.60	8.60	-10.42%
285	5.43	4.89	-9.94%	4.14	3.63	-12.32%
297	4.57	4.35	-4.81%	3.49	3.22	-7.74%
301	11.41	10.83	-5.08%	8.70	8.03	-7.70%
305	9.33	8.50	-8.90%	7.11	6.31	-11.25%
306	8.33	7.68	-7.80%	6.35	5.69	-10.39%
309	5.89	5.49	-6.79%	4.49	4.07	-9.35%
311	5.97	5.52	-7.54%	4.55	4.09	-10.11%
319	8.25	7.76	-5.94%	6.29	5.75	-8.59%
323	7.90	7.42	-6.08%	6.02	5.50	-8.64%
327	6.70	6.04	-9.85%	5.11	4.48	-12.33%
402	9.09	8.16	-10.23%	6.93	6.05	-12.70%
403	5.28	5.06	-4.17%	4.03	3.74	-7.20%
404	6.49	5.97	-8.01%	4.95	4.42	-10.71%
406	9.20	8.02	-12.83%	7.02	5.95	-15.24%
407	7.08	6.62	-6.50%	5.39	4.90	-9.09%
411	11.75	10.48	-10.81%	8.96	7.77	-13.28%
413	13.06	12.15	-6.97%	9.95	9.02	-9.35%
415	6.89	6.44	-6.53%	5.25	4.78	-8.95%
416	4.49	3.92	-12.69%	3.42	2.90	-15.20%
421	11.84	11.48	-3.04%	9.03	8.51	-5.76%
425	15.37	14.29	-7.03%	11.71	10.60	-9.48%
427	7.94	7.49	-5.67%	6.05	5.55	-8.26%
429	8.97	8.10	-9.70%	6.84	6.01	-12.13%
431	11.10	10.28	-7.39%	8.46	7.62	-9.93%
433	6.25	5.93	-5.12%	4.77	4.40	-7.76%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2018**

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)
435	8.55	7.77	-9.12%	6.51	5.76	-11.52%
441	2.68	2.45	-8.58%	2.04	1.82	-10.78%
445	6.06	5.24	-13.53%	4.62	3.89	-15.80%
446	3.16	2.81	-11.08%	2.41	2.08	-13.69%
447	9.86	9.01	-8.62%	7.52	6.68	-11.17%
449	4.58	4.28	-6.55%	3.49	3.17	-9.17%
451	6.76	6.35	-6.07%	5.16	4.71	-8.72%
454	11.39	10.65	-6.50%	8.69	7.90	-9.09%
456	9.38	8.99	-4.16%	7.15	6.66	-6.85%
457	7.00	6.38	-8.86%	5.33	4.73	-11.26%
458	3.96	3.60	-9.09%	3.03	2.67	-11.88%
459	2.15	1.93	-10.23%	1.64	1.43	-12.80%
461	7.18	6.85	-4.60%	5.47	5.08	-7.13%
463	5.68	5.35	-5.81%	4.32	3.97	-8.10%
464	5.93	5.53	-6.75%	4.52	4.10	-9.29%
465	6.85	6.37	-7.01%	5.23	4.72	-9.75%
467	8.56	8.00	-6.54%	6.53	5.93	-9.19%
471	2.12	1.99	-6.13%	1.61	1.48	-8.07%
472	2.33	2.14	-8.15%	1.78	1.59	-10.67%
473	4.42	4.41	-0.23%	3.37	3.27	-2.97%
474	3.55	3.51	-1.13%	2.71	2.61	-3.69%
475	5.44	5.04	-7.35%	4.15	3.73	-10.12%
476	2.87	2.64	-8.01%	2.19	1.96	-10.50%
477	4.26	3.91	-8.22%	3.25	2.89	-11.08%
483	2.97	2.86	-3.70%	2.27	2.12	-6.61%
485	2.71	2.46	-9.23%	2.07	1.83	-11.59%
486	3.31	2.95	-10.88%	2.52	2.19	-13.10%
487	2.22	2.06	-7.21%	1.69	1.53	-9.47%
488	1.43	1.35	-5.59%	1.09	1.01	-7.34%
489	2.95	2.62	-11.19%	2.25	1.94	-13.78%
491	5.28	5.06	-4.17%	4.03	3.74	-7.20%
495	6.76	6.35	-6.07%	5.16	4.71	-8.72%
497	2.33	2.14	-8.15%	1.78	1.59	-10.67%
499	5.44	5.04	-7.35%	4.15	3.73	-10.12%
501	6.77	6.69	-1.18%	5.17	4.95	-4.26%
502	7.13	6.66	-6.59%	5.43	4.93	-9.21%
506	3.87	3.55	-8.27%	2.95	2.64	-10.51%
507	4.79	4.42	-7.72%	3.65	3.28	-10.14%
509	11.61	10.78	-7.15%	8.85	7.99	-9.72%
511	11.68	10.96	-6.16%	8.91	8.13	-8.75%
512	9.55	8.71	-8.80%	7.29	6.45	-11.52%
513	6.76	6.26	-7.40%	5.16	4.64	-10.08%
535	5.62	5.20	-7.47%	4.28	3.86	-9.81%
536	11.10	10.57	-4.77%	8.46	7.84	-7.33%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2018**

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	12.72	12.03	-5.42%	9.70	8.92	-8.04%
551	2.63	2.38	-9.51%	2.00	1.76	-12.00%
553	7.45	7.03	-5.64%	5.68	5.21	-8.27%
555	1.87	1.78	-4.81%	1.43	1.32	-7.69%
563	2.77	2.56	-7.58%	2.12	1.90	-10.38%
571	5.23	4.89	-6.50%	3.99	3.63	-9.02%
573	8.06	7.58	-5.96%	6.15	5.62	-8.62%
581	2.79	2.50	-10.39%	2.13	1.86	-12.68%
587	2.77	2.56	-7.58%	2.12	1.90	-10.38%
601	15.23	14.29	-6.17%	11.62	10.59	-8.86%
603	12.33	11.29	-8.43%	9.40	8.37	-10.96%
605	13.28	12.62	-4.97%	10.12	9.35	-7.61%
607	9.78	8.04	-17.79%	7.46	5.96	-20.11%
608	8.90	7.90	-11.24%	6.78	5.86	-13.57%
609	8.10	7.52	-7.16%	6.17	5.57	-9.72%
611	16.62	15.82	-4.81%	12.68	11.73	-7.49%
615	17.73	16.47	-7.11%	13.52	12.21	-9.69%
617	7.38	6.45	-12.60%	5.63	4.78	-15.10%
625	9.83	9.12	-7.22%	7.50	6.76	-9.87%
643	20.26	19.24	-5.03%	15.44	14.26	-7.64%
645	11.08	10.25	-7.49%	8.45	7.60	-10.06%
646	10.03	9.44	-5.88%	7.65	7.00	-8.50%
647	13.41	12.77	-4.77%	10.22	9.47	-7.34%
648	8.48	7.85	-7.43%	6.46	5.82	-9.91%
649	5.80	5.79	-0.17%	4.42	4.30	-2.71%
651	9.80	9.00	-8.16%	7.47	6.67	-10.71%
652	13.34	13.26	-0.60%	10.17	9.83	-3.34%
653	11.41	10.66	-6.57%	8.70	7.91	-9.08%
654	9.65	8.83	-8.50%	7.36	6.55	-11.01%
655	24.33	22.11	-9.12%	18.56	16.39	-11.69%
656	12.39	11.22	-9.44%	9.44	8.32	-11.86%
657	14.87	14.17	-4.71%	11.35	10.50	-7.49%
658	16.15	15.39	-4.71%	12.31	11.40	-7.39%
659	31.00	29.17	-5.90%	23.63	21.62	-8.51%
660	3.64	3.28	-9.89%	2.77	2.43	-12.27%
661	4.96	4.57	-7.86%	3.78	3.39	-10.32%
662	8.80	8.62	-2.05%	6.72	6.39	-4.91%
663	6.45	5.92	-8.22%	4.93	4.39	-10.95%
664	8.40	7.60	-9.52%	6.41	5.63	-12.17%
665	12.90	11.79	-8.60%	9.84	8.73	-11.28%
666	12.04	11.70	-2.82%	9.18	8.67	-5.56%
667	3.43	3.25	-5.25%	2.61	2.40	-8.05%
668	11.20	11.19	-0.09%	8.54	8.30	-2.81%
669	12.25	11.55	-5.71%	9.34	8.56	-8.35%
670	9.15	8.64	-5.57%	6.97	6.40	-8.18%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2018**

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)
673	9.43	9.09	-3.61%	7.19	6.74	-6.26%
674	8.88	8.54	-3.83%	6.78	6.33	-6.64%
675	6.67	6.13	-8.10%	5.08	4.55	-10.43%
676	7.98	7.68	-3.76%	6.08	5.69	-6.41%
677	5.58	5.04	-9.68%	4.26	3.74	-12.21%
679	13.83	13.16	-4.84%	10.55	9.75	-7.58%
681	9.15	8.64	-5.57%	6.97	6.40	-8.18%
682	25.84	22.96	-11.15%	19.70	17.02	-13.60%
691	8.10	7.52	-7.16%	6.17	5.57	-9.72%
693	9.80	9.00	-8.16%	7.47	6.67	-10.71%
695	4.96	4.57	-7.86%	3.78	3.39	-10.32%
709	3.17	2.98	-5.99%	2.42	2.22	-8.26%
716	4.52	4.33	-4.20%	3.44	3.21	-6.69%
718	4.85	4.60	-5.15%	3.70	3.41	-7.84%
721	19.81	18.42	-7.02%	15.11	13.66	-9.60%
744	1.24	1.03	-16.94%	0.95	0.76	-20.00%
751	4.37	3.71	-15.10%	3.33	2.75	-17.42%
752	1.96	1.82	-7.14%	1.50	1.34	-10.67%
753	7.27	6.93	-4.68%	5.55	5.14	-7.39%
755	3.89	3.55	-8.74%	2.97	2.64	-11.11%
757	3.89	3.83	-1.54%	2.97	2.84	-4.38%
759	9.76	9.51	-2.56%	7.45	7.05	-5.37%
0771	1.49	1.46	-2.01%	1.13	1.08	-4.42%
801	13.39	12.49	-6.72%	10.22	9.26	-9.39%
802	10.79	9.37	-13.16%	8.23	6.95	-15.55%
803	28.67	25.44	-11.27%	21.87	18.86	-13.76%
804	5.06	4.71	-6.92%	3.86	3.49	-9.59%
805	9.77	8.89	-9.01%	7.45	6.60	-11.41%
806	16.69	15.55	-6.83%	12.73	11.53	-9.43%
807	10.14	9.13	-9.96%	7.72	6.77	-12.31%
808	10.23	8.99	-12.12%	7.81	6.66	-14.72%
809	6.85	6.46	-5.69%	5.23	4.79	-8.41%
811	12.13	11.44	-5.69%	9.24	8.48	-8.23%
812	12.04	11.23	-6.73%	9.18	8.33	-9.26%
813	7.70	6.99	-9.22%	5.88	5.18	-11.90%
814	5.96	5.31	-10.91%	4.55	3.94	-13.41%
815	4.78	4.37	-8.58%	3.65	3.24	-11.23%
816	3.99	3.71	-7.02%	3.04	2.75	-9.54%
817	13.40	13.09	-2.31%	10.22	9.70	-5.09%
818	2.71	2.42	-10.70%	2.06	1.79	-13.11%
819	2.07	2.02	-2.42%	1.58	1.50	-5.06%
820	4.21	3.83	-9.03%	3.22	2.84	-11.80%
821	10.68	10.03	-6.09%	8.15	7.44	-8.71%
825	5.97	5.69	-4.69%	4.55	4.22	-7.25%
828	13.60	12.09	-11.10%	10.37	8.96	-13.60%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2018**

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	8.90	8.11	-8.88%	6.78	6.01	-11.36%
857	9.46	8.31	-12.16%	7.21	6.16	-14.56%
858	12.17	10.86	-10.76%	9.29	8.05	-13.35%
859	12.69	11.39	-10.24%	9.68	8.44	-12.81%
860	13.83	12.29	-11.14%	10.55	9.11	-13.65%
862	12.32	11.12	-9.74%	9.39	8.25	-12.14%
865	4.36	3.87	-11.24%	3.33	2.86	-14.11%
867	7.70	6.99	-9.22%	5.88	5.18	-11.90%
871	9.72	8.73	-10.19%	7.41	6.47	-12.69%
877	4.36	3.95	-9.40%	3.33	2.92	-12.31%
879	4.66	4.23	-9.23%	3.55	3.13	-11.83%
880	10.10	9.58	-5.15%	7.69	7.10	-7.67%
881	4.73	4.25	-10.15%	3.60	3.15	-12.50%
882	10.38	9.39	-9.54%	7.92	6.95	-12.25%
883	4.35	4.13	-5.06%	3.32	3.07	-7.53%
884	1.41	1.30	-7.80%	1.07	0.96	-10.28%
885	5.17	5.00	-3.29%	3.94	3.70	-6.09%
886	3.86	3.44	-10.88%	2.95	2.54	-13.90%
887	1.84	1.63	-11.41%	1.40	1.21	-13.57%
888	7.15	6.57	-8.11%	5.45	4.87	-10.64%
889	0.28	0.23	-17.86%	0.21	0.16	-23.81%
890	0.87	0.79	-9.20%	0.67	0.58	-13.43%
891	2.26	2.17	-3.98%	1.73	1.61	-6.94%
895	0.74	0.72	-2.70%	0.56	0.53	-5.36%
896	3.03	2.65	-12.54%	2.31	1.96	-15.15%
897	3.19	2.85	-10.66%	2.43	2.11	-13.17%
898	6.48	6.00	-7.41%	4.94	4.45	-9.92%
899	2.46	2.22	-9.76%	1.87	1.64	-12.30%
903	0.59	0.50	-15.25%	0.45	0.37	-17.78%
904	2.28	2.11	-7.46%	1.74	1.57	-9.77%
905	0.31	0.24	-22.58%	0.24	0.17	-29.17%
907	7.31	6.70	-8.34%	5.58	4.96	-11.11%
0908	316.07	277.82	-12.10%	241.01	205.97	-14.54%
0909	136.26	121.12	-11.11%	103.90	89.80	-13.57%
910	9.16	8.26	-9.83%	6.98	6.12	-12.32%
911	6.36	5.67	-10.85%	4.85	4.21	-13.20%
0912	583.58	567.25	-2.80%	444.99	420.55	-5.49%
0913	740.30	682.81	-7.77%	564.50	506.21	-10.33%
914	4.36	3.95	-9.40%	3.33	2.92	-12.31%
915	4.46	3.92	-12.11%	3.40	2.90	-14.71%
916	3.20	2.94	-8.13%	2.44	2.18	-10.66%
917	5.53	5.03	-9.04%	4.21	3.72	-11.64%
918	4.32	3.81	-11.81%	3.30	2.82	-14.55%
919	3.84	3.41	-11.20%	2.93	2.52	-13.99%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2018**

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)
920	1.07	0.96	-10.28%	0.81	0.72	-11.11%
921	9.72	8.73	-10.19%	7.41	6.47	-12.69%
922	4.63	4.15	-10.37%	3.53	3.08	-12.75%
923	4.66	4.23	-9.23%	3.55	3.13	-11.83%
924	5.35	5.06	-5.42%	4.09	3.74	-8.56%
925	4.01	3.63	-9.48%	3.05	2.69	-11.80%
926	4.73	4.25	-10.15%	3.60	3.15	-12.50%
927	1.84	1.76	-4.35%	1.40	1.31	-6.43%
928	4.35	4.13	-5.06%	3.32	3.07	-7.53%
929	6.12	5.44	-11.11%	4.66	4.03	-13.52%
932	1.25	1.12	-10.40%	0.96	0.83	-13.54%
933	7.49	6.63	-11.48%	5.71	4.91	-14.01%
934	4.55	4.39	-3.52%	3.47	3.25	-6.34%
935	2.29	2.05	-10.48%	1.75	1.52	-13.14%
936	0.55	0.46	-16.36%	0.42	0.34	-19.05%
937	13.32	11.65	-12.54%	10.16	8.64	-14.96%
939	9.44	8.54	-9.53%	7.20	6.34	-11.94%
940	8.20	7.63	-6.95%	6.26	5.66	-9.58%
941	4.85	4.86	0.21%	3.70	3.60	-2.70%
942	3.92	3.70	-5.61%	2.99	2.75	-8.03%
943	7.48	6.78	-9.36%	5.70	5.03	-11.75%
944	4.57	4.22	-7.66%	3.49	3.13	-10.32%
945	4.62	4.25	-8.01%	3.52	3.15	-10.51%
946	4.93	4.39	-10.95%	3.76	3.25	-13.56%
947	8.81	7.83	-11.12%	6.72	5.81	-13.54%
948	3.01	2.72	-9.63%	2.29	2.01	-12.23%
949	1.04	0.83	-20.19%	0.79	0.62	-21.52%
951	0.77	0.70	-9.09%	0.59	0.51	-13.56%
952	0.90	0.86	-4.44%	0.69	0.64	-7.25%
953	0.28	0.23	-17.86%	0.21	0.16	-23.81%
954	4.67	4.15	-11.13%	3.56	3.08	-13.48%
955	0.38	0.31	-18.42%	0.29	0.23	-20.69%
956	0.27	0.25	-7.41%	0.21	0.18	-14.29%
957	0.95	0.83	-12.63%	0.72	0.62	-13.89%
958	2.37	2.34	-1.27%	1.81	1.73	-4.42%
959	2.57	2.33	-9.34%	1.96	1.72	-12.24%
960	5.83	5.60	-3.95%	4.45	4.15	-6.74%
961	1.30	1.18	-9.23%	1.00	0.87	-13.00%
962	0.25	0.23	-8.00%	0.18	0.16	-11.11%
963	0.62	0.52	-16.13%	0.47	0.39	-17.02%
964	4.82	4.47	-7.26%	3.68	3.31	-10.05%
965	0.74	0.72	-2.70%	0.56	0.53	-5.36%
966	4.51	4.50	-0.22%	3.43	3.33	-2.92%
967	1.42	1.31	-7.75%	1.08	0.97	-10.19%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2018**

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)
968	2.10	1.90	-9.52%	1.59	1.41	-11.32%
969	6.60	5.88	-10.91%	5.03	4.36	-13.32%
970	9.97	8.31	-16.65%	7.61	6.16	-19.05%
971	5.33	4.83	-9.38%	4.07	3.58	-12.04%
973	4.96	4.56	-8.06%	3.79	3.38	-10.82%
974	4.94	4.48	-9.31%	3.77	3.32	-11.94%
975	2.52	2.47	-1.98%	1.92	1.84	-4.17%
976	2.55	2.51	-1.57%	1.94	1.87	-3.61%
977	0.77	0.70	-9.09%	0.59	0.51	-13.56%
978	4.40	4.14	-5.91%	3.35	3.08	-8.06%
979	6.56	5.98	-8.84%	5.01	4.43	-11.58%
980	6.02	5.44	-9.63%	4.59	4.03	-12.20%
981	4.26	3.87	-9.15%	3.25	2.86	-12.00%
983	12.17	11.08	-8.96%	9.29	8.22	-11.52%
984	0.36	0.33	-8.33%	0.28	0.25	-10.71%
985	6.62	5.88	-11.18%	5.04	4.36	-13.49%
986	2.77	2.64	-4.69%	2.12	1.96	-7.55%
988	0.30	0.27	-10.00%	0.23	0.19	-17.39%
991	9.97	8.31	-16.65%	7.61	6.16	-19.05%
992	6.85	6.46	-5.69%	5.23	4.79	-8.41%
995	12.20	11.07	-9.26%	9.31	8.21	-11.82%
997	1.65	1.45	-12.12%	1.26	1.08	-14.29%
999	7.87	7.16	-9.02%	6.00	5.30	-11.67%
4771	5.95	5.85	-1.68%	4.54	4.34	-4.41%
4777	12.13	11.44	-5.69%	9.24	8.48	-8.23%
7405	3.16	2.87	-9.18%	2.41	2.13	-11.62%
7413	1.38	1.25	-9.42%	1.05	0.92	-12.38%
7421	1.67	1.52	-8.98%	1.27	1.13	-11.02%
7424	3.94	3.57	-9.39%	3.01	2.65	-11.96%
7428	2.92	2.74	-6.16%	2.22	2.03	-8.56%
7445	1.06	0.95	-10.38%	0.80	0.71	-11.25%
7453	0.30	0.27	-10.00%	0.23	0.19	-17.39%
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%