

DELAWARE COMPENSATION RATING BUREAU, INC.

Manual Rates, Loss Costs and Expected Loss Rates

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

Proposed Effective December 1, 2012 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			GRP
				A-1	A-2	A-3	A-G
005	21.62	30.85	2,000	6.20	7.88	8.39	F
0006	4.96	7.07	1,130	1.42	1.81	1.92	D
007	6.55	9.34	2,000	1.88	2.38	2.54	C
0008	3.04	4.34	1,320	0.87	1.11	1.18	D
009	32.89	46.92	2,000	9.43	11.98	12.76	G
0011	4.41	6.29	1,790	1.26	1.61	1.71	B
0012	5.15	7.34	2,000	1.48	1.87	2.00	D
0013	5.76	8.21	2,000	1.65	2.10	2.23	C
015	20.97	29.92	2,000	6.01	7.64	8.14	E
0016	4.06	5.80	975	1.17	1.48	1.58	C
0034	5.23	7.47	1,175	1.50	1.91	2.03	C
0036	5.29	7.55	1,185	1.52	1.93	2.05	C
055	5.62	8.00	2,000	1.29	1.70	1.90	F
059	5.88	8.40	2,000	1.36	1.79	1.99	E
0083	6.37	9.08	1,370	1.83	2.32	2.47	C
101	4.51	6.43	1,825	1.26	1.60	1.73	E
104	4.84	6.90	1,935	1.35	1.72	1.86	B
105	4.79	6.84	1,920	1.34	1.70	1.84	D
106	6.95	9.91	2,000	1.94	2.47	2.67	C
107	3.40	4.86	1,445	0.95	1.21	1.31	B
108	5.26	7.51	2,000	1.47	1.87	2.02	C
109	6.03	8.59	2,000	1.68	2.14	2.32	C
110	4.41	6.29	1,790	1.23	1.57	1.69	B
111	4.61	6.58	1,860	1.29	1.64	1.77	C
112	12.54	17.89	2,000	3.50	4.46	4.82	C
113	3.30	4.71	1,410	0.92	1.17	1.27	C
114	10.11	14.43	2,000	2.82	3.59	3.89	E
115	2.55	3.64	1,155	0.71	0.91	0.98	D
119	6.23	8.88	2,000	1.74	2.21	2.39	C
130	7.17	10.22	2,000	2.00	2.55	2.75	E
132	2.20	3.14	1,035	0.61	0.78	0.85	C
134	4.61	6.58	1,860	1.29	1.64	1.77	C
135	3.74	5.34	1,560	1.04	1.33	1.44	C
136	3.47	4.95	1,470	0.97	1.23	1.33	C
139	5.70	8.13	2,000	1.59	2.02	2.19	C
141	6.27	8.94	2,000	1.75	2.23	2.41	B
142	2.77	3.95	1,230	0.77	0.98	1.06	C
161	3.02	4.30	1,310	0.84	1.07	1.16	C
163	5.12	7.30	2,000	1.43	1.82	1.97	C
165	6.17	8.81	2,000	1.72	2.19	2.37	B
166	3.94	5.62	1,630	1.10	1.40	1.51	C
185	4.84	6.90	1,935	1.35	1.72	1.86	B
187	3.40	4.86	1,445	0.95	1.21	1.31	B
191	3.02	4.30	1,310	0.84	1.07	1.16	C

\* 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**

Proposed Effective December 1, 2012 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			GRP
				A-1	A-2	A-3	A-G
201	5.44	7.76	2,000	1.52	1.93	2.09	D
204	3.41	4.87	1,450	0.95	1.21	1.31	B
205	3.86	5.50	1,600	1.08	1.37	1.48	B
221	3.53	5.04	1,490	0.99	1.25	1.36	C
222	5.27	7.52	2,000	1.47	1.87	2.03	C
225	4.29	6.12	1,750	1.20	1.52	1.65	C
227	3.77	5.38	1,570	1.05	1.34	1.45	C
255	3.37	4.81	1,435	0.94	1.20	1.30	E
257	3.68	5.25	1,540	1.03	1.31	1.42	C
259	3.08	4.39	1,335	0.86	1.09	1.18	C
261	4.63	6.61	1,865	1.29	1.65	1.78	C
263	3.81	5.43	1,585	1.06	1.35	1.46	C
265	4.00	5.71	1,650	1.12	1.42	1.54	C
275	3.53	5.04	1,490	0.99	1.25	1.36	C
276	5.27	7.52	2,000	1.47	1.87	2.03	C
281	3.07	4.38	1,330	0.86	1.09	1.18	B
282	6.91	9.85	2,000	1.93	2.45	2.66	D
285	3.48	4.97	1,475	0.97	1.24	1.34	B
287	3.47	4.95	1,470	0.97	1.23	1.33	B
297	3.07	4.38	1,330	0.86	1.09	1.18	B
301	7.52	10.72	2,000	2.10	2.67	2.89	F
305	9.15	13.06	2,000	2.56	3.25	3.52	D
306	5.33	7.59	2,000	1.48	1.89	2.05	B
309	4.14	5.90	1,695	1.16	1.47	1.59	B
311	5.55	7.92	2,000	1.55	1.97	2.13	C
319	6.07	8.67	2,000	1.70	2.16	2.34	A
323	3.75	5.36	1,565	1.05	1.33	1.44	C
327	4.62	6.60	1,865	1.29	1.64	1.78	C
402	6.80	9.70	2,000	1.90	2.42	2.61	E
403	3.87	5.51	1,600	1.08	1.37	1.49	C
404	5.60	7.99	2,000	1.56	1.99	2.15	E
406	6.59	9.39	2,000	1.84	2.34	2.53	E
407	5.04	7.18	2,000	1.40	1.79	1.93	C
411	12.10	17.26	2,000	3.38	4.30	4.65	E
413	8.63	12.32	2,000	2.41	3.07	3.32	E
415	4.45	6.35	1,805	1.24	1.58	1.71	E
416	6.60	9.41	2,000	1.84	2.34	2.54	C
421	7.99	11.40	2,000	2.23	2.84	3.07	E
425	10.36	14.79	2,000	2.89	3.68	3.99	E
427	5.14	7.33	2,000	1.43	1.83	1.98	E
429	6.29	8.98	2,000	1.76	2.24	2.42	D
431	8.09	11.54	2,000	2.26	2.87	3.11	C
433	4.52	6.45	1,830	1.26	1.61	1.74	C
435	6.17	8.81	2,000	1.72	2.19	2.37	C
441	1.91	2.73	935	0.53	0.68	0.74	C

\* 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**

Proposed Effective December 1, 2012 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
442	5.74	8.19	2,000	1.60	2.04	2.21	C
443	5.74	8.19	2,000	1.60	2.04	2.21	C
445	5.74	8.19	2,000	1.60	2.04	2.21	C
446	2.46	3.52	1,125	0.69	0.88	0.95	B
447	6.46	9.21	2,000	1.80	2.30	2.48	E
449	3.78	5.40	1,575	1.06	1.34	1.45	D
451	5.01	7.15	1,995	1.40	1.78	1.93	D
454	7.82	11.16	2,000	2.18	2.78	3.01	C
456	4.84	6.90	1,935	1.35	1.72	1.86	D
457	6.14	8.76	2,000	1.71	2.18	2.36	C
458	3.11	4.45	1,350	0.87	1.11	1.20	B
459	1.77	2.52	885	0.49	0.63	0.68	C
461	4.72	6.73	1,895	1.32	1.68	1.81	D
463	3.11	4.45	1,350	0.87	1.11	1.20	D
464	4.16	5.94	1,705	1.16	1.48	1.60	C
465	4.31	6.15	1,755	1.20	1.53	1.66	D
467	4.87	6.95	1,950	1.36	1.73	1.87	B
471	1.55	2.21	810	0.43	0.55	0.60	B
472	2.31	3.29	1,070	0.64	0.82	0.89	B
473	2.82	4.02	1,245	0.79	1.00	1.08	B
474	1.13	1.61	665	0.32	0.40	0.43	C
475	3.93	5.60	1,625	1.10	1.40	1.51	D
476	1.74	2.47	875	0.48	0.62	0.67	C
477	3.19	4.55	1,370	0.89	1.13	1.23	C
483	1.73	2.46	870	0.48	0.61	0.66	B
485	1.78	2.53	885	0.50	0.63	0.68	B
486	2.61	3.72	1,175	0.73	0.93	1.00	C
487	1.50	2.14	795	0.42	0.53	0.58	C
488	1.11	1.57	655	0.31	0.39	0.42	B
489	2.37	3.37	1,090	0.66	0.84	0.91	B
491	3.87	5.51	1,600	1.08	1.37	1.49	C
495	5.01	7.15	1,995	1.40	1.78	1.93	D
497	2.31	3.29	1,070	0.64	0.82	0.89	B
499	3.93	5.60	1,625	1.10	1.40	1.51	D
501	3.88	5.53	1,605	1.08	1.38	1.49	E
502	4.72	6.72	1,895	1.31	1.67	1.81	A
506	3.60	5.13	1,510	1.00	1.28	1.38	C
507	3.80	5.42	1,580	1.06	1.35	1.46	F
509	8.32	11.87	2,000	2.32	2.96	3.20	G
511	8.05	11.48	2,000	2.25	2.86	3.09	E
512	7.14	a 10.18	b 2,000	1.99	2.53	2.74	E
513	4.39	c 6.27	d 1,785	1.23	1.56	1.69	B
535	4.08	5.83	1,680	1.14	1.45	1.57	C

\* 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: \$1.43 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$2.04 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.44 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.63 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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

Proposed Effective December 1, 2012 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ
	ADVISORY	RISK MANUAL	RISK MIN	EXPECTED LOSS FACTORS TABLE**			GRP
	LOSS COSTS	RATE	PREM.	A-1	A-2	A-3	A-G
536	6.77	9.67	2,000	1.89	2.41	2.61	C
544	8.40	11.99	2,000	2.34	2.99	3.23	E
551	2.12	3.03	1,005	0.59	0.75	0.82	F
553	5.15	7.35	2,000	1.44	1.83	1.98	G
555	1.22	1.74	700	0.34	0.43	0.47	B
563	2.07	2.96	990	0.58	0.74	0.80	C
571	3.48	4.97	1,475	0.97	1.24	1.34	C
573	5.02	7.16	2,000	1.40	1.78	1.93	F
581	2.37	3.37	1,090	0.66	0.84	0.91	E
587	2.07	2.96	990	0.58	0.74	0.80	C
601	12.70	18.12	2,000	2.73	3.59	4.01	G
602	8.07	11.52	2,000	1.74	2.29	2.55	F
603	13.41	19.13	2,000	2.89	3.81	4.25	F
605	9.64	13.75	2,000	2.08	2.73	3.05	E
607	10.26	14.64	2,000	2.25	2.96	3.30	F
608	7.45	10.63	2,000	1.55	2.04	2.28	F
609	6.50	9.27	2,000	1.41	1.85	2.07	F
611	12.71	18.14	2,000	2.74	3.61	4.03	E
615	15.14	21.60	2,000	3.26	4.30	4.79	G
617	8.34	11.90	2,000	1.79	2.36	2.63	F
625	7.99	11.40	2,000	1.72	2.27	2.53	F
643	14.61	20.84	2,000	2.10	2.77	3.09	G
645	8.55	12.20	2,000	1.76	2.31	2.58	F
646	6.97	9.93	2,000	1.52	2.00	2.23	E
647	9.65	13.76	2,000	2.10	2.77	3.09	D
648	6.28	8.96	2,000	1.37	1.80	2.01	E
649	4.78	6.82	1,790	1.02	1.34	1.49	E
651	8.39	11.97	2,000	1.79	2.35	2.62	F
652	10.53	15.01	2,000	2.37	3.12	3.48	F
653	9.74	13.89	2,000	2.12	2.79	3.11	F
654	8.53	12.16	2,000	1.87	2.46	2.75	F
655	19.67	28.06	2,000	4.25	5.60	6.24	G
656	9.86	14.07	2,000	2.13	2.80	3.12	G
657	11.59	16.54	2,000	2.50	3.29	3.67	F
658	11.13	15.87	2,000	2.41	3.18	3.54	F
659	22.58	32.21	2,000	4.95	6.52	7.27	G
660	3.29	4.69	1,405	0.76	1.00	1.12	E
661	3.82	5.46	1,440	0.78	1.03	1.15	E
662	5.51	7.86	2,000	1.27	1.67	1.87	E
663	5.58	7.97	2,000	1.20	1.58	1.76	E
664	5.73	8.17	2,000	1.22	1.60	1.79	E
665	11.32	16.15	2,000	2.49	3.28	3.66	F
666	8.25	11.76	2,000	1.79	2.36	2.63	E
667	2.54	3.62	1,090	0.55	0.72	0.80	F
668	6.78	9.67	2,000	1.48	1.94	2.17	E

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

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Proposed Effective December 1, 2012 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ
	ADVISORY	RISK MANUAL	RISK MIN	EXPECTED LOSS FACTORS TABLE**			GRP
	LOSS COSTS	RATE	PREM.	A-1	A-2	A-3	A-G
669	9.21	13.14	2,000	1.97	2.60	2.90	F
670	6.50	9.28	2,000	1.50	1.98	2.20	E
673	6.84	9.75	2,000	1.58	2.08	2.32	F
674	6.43	9.18	2,000	1.39	1.83	2.04	E
675	5.24	7.47	2,000	1.19	1.57	1.75	F
676	6.69	9.54	2,000	1.45	1.91	2.13	E
677	5.22	7.44	1,960	1.13	1.49	1.66	G
679	10.45	14.91	2,000	2.41	3.18	3.54	F
681	6.50	9.28	2,000	1.50	1.98	2.20	F
682	18.09	25.80	2,000	4.17	5.49	6.13	E
691	6.50	9.27	2,000	1.41	1.85	2.07	F
693	8.39	11.97	2,000	1.79	2.35	2.62	F
695	3.82	5.46	1,440	0.78	1.03	1.15	E
709	2.55	3.64	1,155	0.59	0.78	0.86	G
716	3.60	5.14	1,515	0.83	1.09	1.22	E
718	3.81	5.43	1,585	0.88	1.16	1.29	E
721	13.38	19.09	2,000	3.73	4.76	5.14	F
744	1.63	2.34	840	0.46	0.58	0.63	D
751	3.31	4.73	1,415	0.92	1.18	1.27	E
752	1.37	1.95	750	0.38	0.49	0.53	G
753	5.04	7.19	2,000	1.41	1.79	1.94	C
755	2.68	3.83	1,200	0.75	0.95	1.03	F
757	2.12	3.03	1,005	0.59	0.75	0.82	E
759	4.64	6.62	1,870	1.29	1.65	1.78	E
801	8.43	12.03	2,000	2.42	3.07	3.27	E
803	23.02	32.84	2,000	6.60	8.38	8.93	E
804	3.69	5.26	1,540	1.06	1.34	1.43	E
805	6.72	9.59	2,000	1.93	2.45	2.61	E
806	11.25	16.05	2,000	3.23	4.10	4.37	E
807	7.18	10.24	2,000	2.06	2.61	2.78	E
808	10.26	14.63	2,000	2.94	3.74	3.98	E
809	5.13	7.31	2,000	1.47	1.87	1.99	F
811	9.39	13.39	2,000	2.69	3.42	3.64	E
812	7.96	11.35	2,000	2.28	2.90	3.09	F
813	5.89	8.41	2,000	1.69	2.15	2.29	D
814	5.13	7.32	2,000	1.47	1.87	1.99	C
815	3.45	4.92	1,460	0.99	1.26	1.34	D
816	2.79	3.98	1,235	0.80	1.02	1.08	D
817	8.60	12.27	2,000	2.47	3.13	3.34	E
818	1.96	2.80	950	0.56	0.72	0.76	D
819	1.00	1.43	625	0.29	0.36	0.39	D
820	3.74	5.34	1,560	1.07	1.36	1.45	D
821	7.78	11.10	2,000	2.23	2.83	3.02	C
825	3.93	5.60	1,625	1.13	1.43	1.52	C
828	9.64	13.74	2,000	2.76	3.51	3.74	E
855	7.00	9.99	2,000	2.01	2.55	2.72	E
857	8.53	12.17	2,000	2.45	3.11	3.31	E

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CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
858	9.80	13.98	2,000	2.81	3.57	3.80	F
859	10.65	15.19	2,000	3.05	3.88	4.13	E
860	10.84	15.46	2,000	3.11	3.95	4.21	E
862	10.00	14.27	2,000	2.87	3.64	3.88	E
865	2.56	3.66	1,160	0.74	0.93	1.00	C
867	5.89	8.41	2,000	1.69	2.15	2.29	D
871	7.97	11.38	2,000	2.29	2.90	3.09	D
877	3.51	5.01	1,480	1.01	1.28	1.36	B
879	3.57	5.09	1,500	1.02	1.30	1.38	B
880	5.89	8.41	2,000	1.69	2.15	2.29	C
881	3.69	5.26	1,540	1.06	1.34	1.43	B
882	8.79	12.53	2,000	2.52	3.20	3.41	B
883	3.16	4.51	1,360	0.91	1.15	1.23	B
884	1.03	1.48	635	0.30	0.38	0.40	B
885	3.74	5.35	1,565	1.07	1.36	1.45	C
886	3.02	4.31	1,315	0.87	1.10	1.17	B
887	1.56	2.22	815	0.45	0.57	0.60	C
889	0.30	0.43	385	0.09	0.11	0.12	B
890	0.74	1.07	535	0.21	0.27	0.29	C
891	1.45	2.07	775	0.42	0.53	0.56	B
895	0.56	0.80	470	0.16	0.20	0.22	B
896	2.66	3.80	1,190	0.76	0.97	1.03	A
897	2.68	3.83	1,200	0.77	0.98	1.04	A
898	4.77	6.80	1,910	1.37	1.74	1.85	C
899	1.85	2.65	915	0.53	0.68	0.72	C
903	0.60	0.86	485	0.17	0.22	0.23	E
904	1.88	2.68	925	0.54	0.68	0.73	E
907	6.21	8.87	2,000	1.78	2.27	2.41	B
910	8.59	12.25	2,000	2.46	3.13	3.33	C
911	5.85	8.36	2,000	1.68	2.13	2.27	B
914	3.51	5.01	1,480	1.01	1.28	1.36	B
915	3.94	5.62	1,630	1.13	1.43	1.53	C
916	2.10	2.99	1,000	0.60	0.76	0.81	B
917	4.34	6.19	1,765	1.25	1.58	1.68	C
918	3.56	5.07	1,495	1.02	1.29	1.38	C
919	2.85	4.06	1,255	0.82	1.04	1.11	B
920	0.79	1.12	550	0.22	0.29	0.30	C
921	6.90	9.84	2,000	1.98	2.51	2.68	D
922	4.13	5.88	1,690	1.18	1.50	1.60	D
923	3.57	5.09	1,500	1.02	1.30	1.38	B
924	3.47	4.95	1,470	1.00	1.26	1.35	B
925	2.62	3.73	1,175	0.75	0.95	1.02	B
926	3.69	5.26	1,540	1.06	1.34	1.43	B
927	1.31	1.87	730	0.38	0.48	0.51	B
928	3.16	4.51	1,360	0.91	1.15	1.23	B

\* 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**

Proposed Effective December 1, 2012 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
929	4.28	6.11	1,745	1.23	1.56	1.66	C
932	0.96	1.37	610	0.27	0.35	0.37	C
933	5.77	8.23	2,000	1.65	2.10	2.24	C
934	3.44	4.91	1,460	0.99	1.25	1.34	C
935	2.00	2.85	965	0.57	0.73	0.78	C
936	0.56	0.80	470	0.16	0.20	0.22	D
937	12.84	18.31	2,000	3.68	4.68	4.98	D
939	6.87	9.79	2,000	1.97	2.50	2.66	F
940	5.40	7.70	2,000	1.55	1.97	2.10	C
941	3.20	4.56	1,375	0.92	1.16	1.24	C
942	3.17	4.53	1,365	0.91	1.16	1.23	C
943	6.77	9.67	2,000	1.94	2.47	2.63	C
944	3.61	5.15	1,515	1.04	1.31	1.40	B
945	3.47	4.95	1,470	1.00	1.26	1.35	A
946	4.01	5.72	1,655	1.15	1.46	1.56	C
947	6.16	8.79	2,000	1.77	2.24	2.39	B
948	1.83	2.61	905	0.52	0.67	0.71	A
949	1.04	1.49	640	0.30	0.38	0.41	C
951	0.53	0.75	460	0.15	0.19	0.21	E
952	0.85	1.21	570	0.24	0.31	0.33	C
953	0.30	0.43	385	0.09	0.11	0.12	C
954	3.92	5.58	1,620	1.12	1.43	1.52	E
955	0.62	0.89	495	0.18	0.23	0.24	D
956	0.17	0.24	340	0.05	0.06	0.06	D
957	0.64	0.92	500	0.19	0.23	0.25	C
958	1.43	2.04	770	0.41	0.52	0.55	C
959	1.89	2.70	930	0.54	0.69	0.73	C
960	4.62	6.60	1,865	1.33	1.68	1.79	C
961	1.18	1.68	685	0.34	0.43	0.46	C
962	0.14	0.21	330	0.04	0.05	0.06	F
963	0.63	0.90	495	0.18	0.23	0.24	B
964	3.11	4.44	1,345	0.89	1.13	1.21	B
965	0.56	0.80	470	0.16	0.20	0.22	B
966	2.80	3.99	1,240	0.65	0.85	0.95	E
967	1.00	1.44	625	0.29	0.37	0.39	D
968	2.10	2.99	1,000	0.60	0.76	0.81	B
969	5.65	8.06	2,000	1.62	2.06	2.19	C
970	9.44	13.46	2,000	2.71	3.44	3.66	B
971	4.79	6.83	1,920	1.37	1.74	1.86	C
973	3.52	5.02	1,485	1.01	1.28	1.36	B
974	3.72	5.30	1,550	1.07	1.35	1.44	C
975	2.28	3.25	1,060	0.65	0.83	0.88	A
976	1.87	2.67	920	0.54	0.68	0.73	B
977	0.63	0.90	495	0.18	0.23	0.24	A
978	3.31	4.72	1,415	0.95	1.20	1.28	C

\* 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**

Proposed Effective December 1, 2012 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
979	4.84	6.90	1,935	1.39	1.76	1.88	C
980	4.30	6.14	1,755	1.23	1.57	1.67	E
981	3.40	4.85	1,445	0.98	1.24	1.32	A
983	9.28	13.24	2,000	2.66	3.38	3.60	C
984	0.35	0.50	400	0.10	0.13	0.14	C
985	5.01	7.15	1,995	1.44	1.82	1.94	E
986	1.92	2.75	940	0.55	0.70	0.75	C
988	0.28	0.40	375	0.08	0.10	0.11	C
991	9.44	13.46	2,000	2.71	3.44	3.66	A
992	5.13	7.31	2,000	1.47	1.87	1.99	E
995	9.97	14.22	2,000	2.86	3.63	3.87	F
997	1.20	1.72	695	0.35	0.44	0.47	D
999	5.98	8.53	2,000	1.72	2.18	2.32	D
4771	3.72	5.32	1,875	1.04	1.32	1.43	G
0771	0.93	1.32					G
4777	9.39	13.39	2,000	2.69	3.42	3.64	E
7405	1.66	2.37	1,040	0.48	0.60	0.64	E
7445	0.55	0.79					G
7413	1.51	2.15	905	0.43	0.55	0.59	G
7453	0.32	0.46					G
7421	1.83	2.62	910	0.53	0.67	0.71	F
7424	4.32	6.16	1,760	1.24	1.57	1.68	G
7428	2.08	2.97	995	0.60	0.76	0.81	E
9108	72.49	103.41					A
9740	0.01	0.02					
9741	0.01	0.01					
<b>Per capita</b>							
0908	238.86	340.73	621	68.50	86.99	92.69	C
0909	99.94	142.56	423	28.66	36.40	38.78	B
0912	343.15	489.48	769	98.41	124.96	133.15	B
0913	592.13	844.64	1,125	169.81	215.63	229.76	C
<b>A rated</b>							
9985	A	A	A	A	A	A	

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

\*\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.