

Delaware Compensation Rating Bureau, Inc.



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November 5, 1998

BUREAU CIRCULAR NO. 713

To All Members of the Bureau:

Re: **WORKPLACE SAFETY PROGRAM AND MERIT RATING PROGRAM**
EFFECTIVE JULY 1, 1999

The Bureau has filed and the Insurance Commissioner has approved Manual revisions pertaining to the Delaware Workplace Safety Program (DWSP) and new, additional Manual rules which establish a Merit Rating Plan applicable to workers compensation business in Delaware. These revisions become effective on a new and renewal basis for policies with normal anniversary rating dates on or after 12:01 a.m., July 1, 1999.

These revision comply with changes in Delaware regulations related to the DWSP recently adopted by the Department of Insurance and consistent with the consensus of the Workplace Safety Task Force convened by the Department in 1997. The changes accomplish the following objectives:

- Eligibility for participation in the Workplace Safety Program is extended to all experience-rated employers, thus removing the specified upper limit of \$60,000 which had been perceived as artificial and inflexible by some constituents.
- The ballast factor is removed from the Delaware Experience Rating Plan, thus eliminating the potential for small, loss-free employers to receive experience modifications in excess of 1.000. In lieu of the application of a ballast factor a uniform offset to Workplace Safety Program credits (2.22 percent) is incorporated into currently approved voluntary market loss costs and assigned risk rates in Delaware on a new and renewal basis effective July 1, 1999.
- Workplace Safety Program credits are set on a sliding scale, decreasing as employers' credibility within the uniform Experience Rating Plan increases. This procedure will produce overall credits more consistent with demonstrated performance of participating employers than has the current plan. Allowable credits will range from 19 percent for the smallest experience-rated employer to zero for a hypothetical risk large enough to receive full credibility in the Experience Rating Plan.

- A Merit Rating Plan is established which provides an incentive for accident prevention to Delaware employers too small to qualify for rate adjustments under the uniform Experience Rating Plan. To maintain actuarial balance of rating values for workers compensation in Delaware a uniform offset to Merit Rating credits (0.26 percent) is incorporated into currently approved voluntary market loss costs and assigned risk rates in Delaware on a new and renewal basis effective July 1, 1999. For employers qualifying for Merit Rating Plan credits (proposed at five percent) those credits would more than offset the combined effects of the offsets to Merit Rating and Workplace Safety Program credits to be incorporated into approved voluntary market loss costs and assigned risk rates.

A schedule of approved voluntary market loss costs and residual market rates, including minimum premiums effective July 1, 1999, consistent with the October 1, 1998 approved DCRB filing and incorporating a 2.48 percent load for Workplace Safety Program and Merit Rating Plan credits is attached to this circular.

Any questions concerning the application of the Workplace Safety Program and Merit Rating Plan should be directed to Betty Ann Campbell, Director - Rating Rules and Policy Reporting, at Extension 218.

Manual reprints will be distributed at a later date in the usual manner.

Timothy L. Wisecarver
President

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

Approved Effective July 1, 1999 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP
				A-1	A-2	A-3	
005	15.75	20.31	2,450	8.17	9.59	10.33	III
0006	7.66	9.87	905	3.97	4.66	5.02	II
007	7.40	9.54	1,575	3.84	4.51	4.85	II
0008	2.79	3.60	710	1.45	1.70	1.83	II
009	28.62	36.90	2,450	14.84	17.43	18.77	III
0011	3.01	3.88	755	1.56	1.83	1.98	II
0013	4.46	5.75	1,025	2.31	2.72	2.92	II
0016	4.29	5.53	590	2.23	2.61	2.82	II
028	4.24	5.47	985	2.10	2.41	2.60	III
0034	5.87	7.57	740	3.05	3.58	3.85	II
0036	4.84	6.23	640	2.51	2.94	3.17	II
055	6.42	8.27	1,390	3.17	3.64	3.93	III
059	7.12	9.18	1,520	3.52	4.04	4.36	III
0083	6.91	8.91	835	3.58	4.21	4.53	II
101	5.64	7.27	1,245	2.72	3.09	3.32	III
104	4.54	5.85	1,040	2.19	2.49	2.67	II
105	4.72	6.09	1,075	2.28	2.59	2.78	III
106	5.96	7.70	1,305	2.88	3.27	3.52	II
107	3.46	4.47	840	1.67	1.90	2.04	I
108	7.09	9.14	1,515	3.42	3.89	4.18	II
109	5.86	7.56	1,285	2.83	3.22	3.46	III
110	3.73	4.81	885	1.80	2.04	2.20	II
111	6.18	7.97	1,345	2.98	3.39	3.64	II
112	10.10	13.03	2,080	4.87	5.54	5.95	II
113	6.60	8.51	1,425	3.18	3.62	3.89	II
114	8.54	11.01	1,785	4.12	4.68	5.03	III
115	2.60	3.36	675	1.26	1.43	1.54	I
119	7.07	9.12	1,510	3.41	3.88	4.17	II
130	6.99	9.02	1,500	3.37	3.84	4.12	III
132	2.99	3.85	750	1.44	1.64	1.76	II
134	3.34	4.30	815	1.61	1.83	1.97	II
135	1.58	2.03	485	0.76	0.86	0.93	I
136	1.95	2.51	555	0.94	1.07	1.15	II
139	5.85	7.54	1,285	2.82	3.21	3.45	II
141	4.55	5.87	1,040	2.20	2.50	2.68	II
142	2.55	3.29	665	1.23	1.40	1.50	II
161	2.82	3.63	715	1.36	1.54	1.66	II
163	2.86	3.69	725	1.38	1.57	1.69	II
165	4.93	6.35	1,110	2.38	2.70	2.90	III
166	2.59	3.34	675	1.25	1.42	1.53	II
185	4.54	5.85	1,040	2.19	2.49	2.67	II
187	3.46	4.47	840	1.67	1.90	2.04	I
191	2.82	3.63	715	1.36	1.54	1.66	II
201	5.45	7.03	1,210	2.63	2.99	3.21	II
204	2.37	3.05	630	1.14	1.30	1.40	II

* 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**

Approved Effective July 1, 1999 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP
				A-1	A-2	A-3	
205	3.17	4.08	780	1.53	1.73	1.86	I
221	5.15	6.65	1,155	2.49	2.83	3.04	II
222	5.36	6.92	1,195	2.59	2.94	3.16	II
225	5.43	7.01	1,205	2.62	2.98	3.20	II
227	4.37	5.63	1,005	2.10	2.39	2.57	II
255	5.28	6.80	1,175	2.55	2.89	3.11	II
257	6.45	8.31	1,395	3.11	3.53	3.80	II
259	3.70	4.77	880	1.78	2.03	2.18	II
261	5.63	7.26	1,245	2.71	3.09	3.32	II
263	3.70	4.77	880	1.78	2.03	2.18	II
265	3.70	4.77	880	1.78	2.03	2.18	II
275	5.15	6.65	1,155	2.49	2.83	3.04	II
276	5.36	6.92	1,195	2.59	2.94	3.16	II
281	3.29	4.24	805	1.59	1.80	1.94	II
282	3.98	5.12	930	1.92	2.18	2.34	III
297	3.29	4.24	805	1.59	1.80	1.94	II
301	8.37	10.80	1,755	4.04	4.59	4.94	III
305	6.35	8.19	1,380	3.06	3.48	3.74	II
306	5.10	6.58	1,145	2.46	2.80	3.01	II
311	3.89	5.02	920	1.88	2.14	2.30	II
319	3.73	4.81	885	1.80	2.04	2.20	II
323	3.59	4.62	860	1.73	1.97	2.11	II
327	2.82	3.64	720	1.36	1.55	1.66	II
402	8.27	10.66	1,735	3.99	4.53	4.87	III
403	4.18	5.39	970	2.02	2.29	2.46	II
404	5.03	6.49	1,130	2.43	2.76	2.96	III
406	5.43	7.00	1,205	2.62	2.98	3.20	II
407	5.11	6.59	1,145	2.47	2.80	3.01	II
411	8.87	11.45	1,850	4.28	4.87	5.23	III
413	8.15	10.50	1,715	3.93	4.47	4.80	III
415	7.15	9.22	1,525	3.45	3.92	4.22	III
416	8.71	11.23	1,820	4.20	4.78	5.13	II
421	9.95	12.83	2,050	4.80	5.46	5.86	III
425	8.35	10.77	1,750	4.03	4.58	4.92	III
427	4.67	6.03	1,065	2.25	2.56	2.75	III
429	6.11	7.87	1,330	2.94	3.35	3.60	III
431	7.71	9.94	1,630	3.72	4.23	4.54	II
433	5.65	7.29	1,245	2.73	3.10	3.33	II
435	6.16	7.94	1,340	2.97	3.38	3.63	II
439	4.86	6.26	1,100	2.34	2.66	2.86	II
441	2.84	3.66	720	1.37	1.56	1.67	II
445	7.09	9.14	1,515	3.42	3.89	4.18	II
447	4.67	6.03	1,065	2.25	2.56	2.75	III
449	4.24	5.47	985	2.05	2.33	2.50	III
451	5.69	7.34	1,255	2.75	3.12	3.35	II

* 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**

Approved Effective July 1, 1999 on New and Renewal Business

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				A-1	A-2	A-3	
454	6.86	8.83	1,470	3.30	3.76	4.04	II
455	4.97	6.42	1,120	2.40	2.73	2.93	II
456	5.21	6.71	1,165	2.51	2.85	3.07	II
457	8.50	10.96	1,780	4.10	4.66	5.01	II
458	1.77	2.29	520	0.85	0.97	1.04	II
459	1.56	2.01	480	0.75	0.85	0.92	I
461	4.72	6.10	1,075	2.28	2.59	2.79	II
463	3.59	4.62	860	1.73	1.97	2.11	II
467	3.21	4.14	790	1.55	1.76	1.89	II
472	1.65	2.12	495	0.79	0.90	0.97	II
473	2.75	3.55	705	1.33	1.51	1.62	II
475	4.87	6.27	1,100	2.35	2.67	2.87	III
483	1.58	2.04	485	0.76	0.87	0.93	II
486	1.46	1.88	465	0.70	0.80	0.86	II
487	1.04	1.33	385	0.50	0.57	0.61	II
489	1.00	1.29	375	0.48	0.55	0.59	II
491	4.18	5.39	970	2.02	2.29	2.46	II
495	5.69	7.34	1,255	2.75	3.12	3.35	II
497	1.65	2.12	495	0.79	0.90	0.97	II
499	4.87	6.27	1,100	2.35	2.67	2.87	III
501	3.32	4.28	810	1.60	1.82	1.96	III
502	3.08	3.98	765	1.49	1.69	1.82	I
505	8.57	11.05	1,790	4.13	4.70	5.05	IV
506	2.90	3.74	730	1.40	1.59	1.71	II
507	3.45	4.45	835	1.66	1.89	2.03	III
509	7.69	9.91	1,625	3.71	4.21	4.53	III
511	8.60	11.09	1,800	4.15	4.72	5.07	III
512	7.81 a	10.06 b	1,650	3.76	4.28	4.60	III
513	4.25 c	5.48 d	985	2.05	2.33	2.51	II
533	11.00	14.17	2,245	5.30	6.03	6.48	III
535	3.77	4.87	895	1.82	2.07	2.22	II
536	5.56	7.17	1,230	2.68	3.05	3.28	II
544	7.77	10.01	1,640	3.75	4.26	4.58	III
551	2.35	3.02	630	1.13	1.29	1.38	IV
553	5.64	7.27	1,245	2.72	3.09	3.32	IV
555	1.54	1.99	480	0.74	0.85	0.91	II
563	3.53	4.55	850	1.70	1.93	2.08	II
571	2.86	3.69	725	1.38	1.57	1.69	II
573	5.55	7.16	1,230	2.68	3.05	3.27	III
581	2.74	3.53	700	1.32	1.50	1.61	III

* 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: \$1.56 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$2.01 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.43 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.55 Supplementary is not subject to experience or retrospective rating. Code as 0176.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
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				A-1	A-2	A-3	
587	3.53	4.55	850	1.70	1.93	2.08	II
601	11.76	15.17	2,205	5.33	6.11	6.60	III
602	10.07	12.98	1,935	4.61	5.29	5.71	III
603	12.57	16.21	2,400	5.85	6.71	7.25	III
605	9.91	12.78	1,930	4.61	5.29	5.71	III
607	9.73	12.55	1,905	4.54	5.20	5.62	III
608	6.07	7.84	1,220	2.73	3.13	3.38	III
609	6.80	8.78	1,380	3.15	3.61	3.90	III
611	11.63	15.01	2,240	5.42	6.22	6.72	III
615	17.42	22.46	2,450	8.09	9.28	10.02	IV
617	8.27	10.66	1,655	3.87	4.44	4.80	III
643	13.04	16.81	2,450	6.01	6.90	7.45	III
645	6.85	8.84	1,375	3.13	3.59	3.88	III
646	5.52	7.11	1,165	2.58	2.96	3.20	II
647	8.56	11.04	1,705	4.01	4.60	4.96	II
648	5.21	6.73	1,120	2.46	2.82	3.05	III
649	4.23	5.45	925	1.95	2.23	2.41	III
651	7.58	9.78	1,525	3.53	4.05	4.38	III
652	10.02	12.92	2,020	4.84	5.56	6.00	III
653	7.83	10.10	1,570	3.65	4.19	4.53	III
654	7.50	9.66	1,550	3.60	4.13	4.46	III
655	20.31	26.18	2,450	9.52	10.91	11.79	IV
656	11.66	15.04	2,235	5.41	6.21	6.70	III
657	11.06	14.27	2,135	5.15	5.90	6.38	IV
658	9.19	11.84	1,820	4.31	4.95	5.34	III
659	19.02	24.52	2,450	8.80	10.09	10.90	III
660	3.22	4.15	790	1.59	1.83	1.97	III
661	4.21	5.43	905	1.90	2.17	2.35	III
662	2.84	3.66	720	1.40	1.61	1.74	III
663	4.83	6.24	1,045	2.27	2.60	2.81	III
664	3.20	4.12	725	1.42	1.63	1.76	III
665	9.42	12.15	1,865	4.43	5.08	5.49	III
666	7.96	10.26	1,600	3.73	4.28	4.62	III
667	2.61	3.37	650	1.22	1.40	1.51	III
668	6.00	7.73	1,245	2.78	3.19	3.45	II
669	8.51	10.97	1,655	3.88	4.45	4.81	III
670	5.35	6.90	1,190	2.65	3.04	3.28	III
673	6.73	8.68	1,450	3.33	3.82	4.13	III
674	5.87	7.56	1,225	2.74	3.14	3.40	III
675	5.35	6.89	1,140	2.51	2.88	3.11	III
676	7.70	9.93	1,510	3.49	4.00	4.33	III
677	6.37	8.22	1,315	2.98	3.42	3.69	III
679	13.88	17.89	2,450	6.87	7.87	8.50	III
681	5.35	6.90	1,190	2.65	3.04	3.28	III
682	16.10	20.76	2,450	7.97	9.14	9.87	III

* 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.

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				A-1	A-2	A-3	
691	6.80	8.78	1,380	3.15	3.61	3.90	III
693	7.58	9.78	1,525	3.53	4.05	4.38	III
695	4.21	5.43	905	1.90	2.17	2.35	III
709	2.38	3.06	635	1.18	1.35	1.46	III
716	3.58	4.61	860	1.77	2.03	2.19	III
718	5.82	7.51	1,280	2.88	3.31	3.57	III
721	7.31	9.43	1,555	3.53	4.01	4.31	III
744	2.15	2.78	595	1.04	1.18	1.27	III
751	1.76	2.28	520	0.85	0.97	1.04	III
752	1.63	2.10	495	0.79	0.89	0.96	IV
753	4.77	6.15	1,080	2.30	2.61	2.81	III
755	2.56	3.31	670	1.24	1.41	1.51	III
757	1.32	1.70	435	0.64	0.72	0.78	III
759	4.40	5.67	1,010	2.12	2.41	2.59	III
801	5.55	7.16	1,230	2.88	3.38	3.64	II
803	14.21	18.32	2,450	7.37	8.65	9.32	III
804	3.53	4.55	850	1.83	2.15	2.31	III
806	9.68	12.48	2,000	5.02	5.90	6.35	II
807	8.10	10.44	1,705	4.20	4.93	5.31	III
808	7.28	9.39	1,550	3.77	4.43	4.78	III
809	5.20	6.70	1,160	2.70	3.17	3.41	III
811	9.42	12.14	1,950	4.88	5.74	6.18	III
812	7.25	9.35	1,545	3.76	4.41	4.75	III
813	6.34	8.18	1,375	3.29	3.86	4.16	II
814	5.04	6.50	1,135	2.61	3.07	3.31	III
815	3.76	4.85	895	1.95	2.29	2.47	III
816	2.56	3.31	670	1.33	1.56	1.68	II
817	6.72	8.67	1,445	3.49	4.09	4.41	III
818	2.60	3.36	675	1.35	1.59	1.71	III
819	1.21	1.56	415	0.63	0.74	0.79	III
821	6.68	8.62	1,440	3.47	4.07	4.38	III
825	3.04	3.92	760	1.58	1.85	2.00	III
855	5.86	7.55	1,285	3.04	3.57	3.84	III
857	7.80	10.05	1,645	4.04	4.75	5.11	III
860	11.02	14.20	2,250	5.71	6.71	7.23	III
861	5.87	7.57	1,290	3.05	3.58	3.85	III
862	7.03	9.07	1,505	3.65	4.28	4.61	II
865	4.78	6.16	1,085	2.48	2.91	3.13	II
867	6.34	8.18	1,375	3.29	3.86	4.16	II
877	2.63	3.39	680	1.36	1.60	1.73	II
879	4.13	5.33	965	2.14	2.52	2.71	II
881	2.95	3.81	740	1.53	1.80	1.94	II
883	2.55	3.29	665	1.32	1.55	1.67	II
885	2.88	3.71	730	1.49	1.75	1.89	II
886	2.89	3.73	730	1.50	1.76	1.90	II

* 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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				A-1	A-2	A-3	
889	0.38	0.49	260	0.20	0.23	0.25	II
895	0.67	0.86	315	0.35	0.41	0.44	II
897	3.09	3.99	770	1.60	1.88	2.03	II
907	5.86	7.56	1,285	3.04	3.57	3.85	II
910	6.35	8.19	1,380	3.29	3.87	4.17	II
911	4.58	5.91	1,045	2.38	2.79	3.01	II
914	2.63	3.39	680	1.36	1.60	1.73	II
915	3.48	4.49	840	1.80	2.12	2.28	II
916	1.25	1.61	425	0.65	0.76	0.82	II
917	3.76	4.85	895	1.95	2.29	2.47	II
918	2.36	3.04	630	1.22	1.44	1.55	II
919	2.91	3.75	735	1.51	1.77	1.91	I
920	0.66	0.85	315	0.34	0.40	0.43	II
922	2.72	3.50	700	1.41	1.66	1.78	II
923	4.13	5.33	965	2.14	2.52	2.71	II
924	4.19	5.40	975	2.17	2.55	2.75	II
925	1.72	2.21	510	0.89	1.05	1.13	II
926	2.90	3.74	730	1.50	1.77	1.90	II
927	0.92	1.19	365	0.48	0.56	0.60	II
928	2.55	3.29	665	1.32	1.55	1.67	II
929	5.74	7.40	1,265	2.98	3.49	3.76	II
932	1.15	1.49	405	0.60	0.70	0.76	II
933	3.86	4.98	910	2.00	2.35	2.53	II
934	2.58	3.33	675	1.34	1.57	1.69	II
935	1.58	2.03	485	0.82	0.96	1.03	II
936	0.99	1.28	375	0.52	0.61	0.65	III
937	13.99	18.04	2,450	7.25	8.52	9.17	II
939	7.74	9.98	1,635	4.01	4.71	5.08	III
940	5.36	6.91	1,190	2.78	3.26	3.51	II
941	1.57	2.02	485	0.81	0.95	1.03	II
942	1.58	2.03	485	0.82	0.96	1.03	II
943	7.50	9.67	1,590	3.89	4.57	4.92	II
944	2.92	3.77	735	1.52	1.78	1.92	II
945	3.07	3.97	765	1.59	1.87	2.02	II
946	4.38	5.64	1,010	2.27	2.66	2.87	II
947	6.87	8.85	1,475	3.56	4.18	4.50	II
948	0.68	0.87	315	0.35	0.41	0.44	II
949	0.87	1.13	355	0.45	0.53	0.57	II
951	0.55	0.72	295	0.29	0.34	0.36	III
952	1.07	1.37	390	0.55	0.65	0.70	III
953	0.38	0.49	260	0.20	0.23	0.25	II
954	4.13	5.32	960	2.14	2.51	2.71	IV
955	0.98	1.27	375	0.51	0.60	0.65	III
956	0.18	0.24	225	0.09	0.11	0.12	II
957	0.34	0.44	255	0.18	0.21	0.22	III

* 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**

Approved Effective July 1, 1999 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP
				A-1	A-2	A-3	
958	1.56	2.01	480	0.81	0.95	1.02	III
959	1.59	2.05	485	0.82	0.97	1.04	II
960	4.72	6.10	1,075	2.45	2.88	3.10	II
961	1.65	2.13	500	0.86	1.01	1.08	III
962	0.25	0.32	235	0.13	0.15	0.16	III
963	0.56	0.73	295	0.29	0.34	0.37	II
964	2.19	2.83	600	1.14	1.34	1.44	II
965	0.67	0.86	315	0.35	0.41	0.44	II
966	2.73	3.52	700	1.35	1.55	1.67	III
967	1.13	1.46	400	0.59	0.69	0.74	III
968	2.40	3.09	640	1.24	1.46	1.57	II
969	3.53	4.54	850	1.83	2.14	2.31	II
970	4.95	6.38	1,115	2.57	3.02	3.25	II
971	4.52	5.82	1,035	2.34	2.75	2.96	II
972	15.74	20.29	2,450	8.16	9.58	10.32	IV
973	3.43	4.43	830	1.78	2.09	2.25	II
974	3.90	5.03	920	2.02	2.38	2.56	II
975	2.89	3.72	730	1.50	1.76	1.89	II
976	1.52	1.96	475	0.79	0.92	1.00	II
977	0.48	0.61	280	0.25	0.29	0.31	I
978	3.02	3.90	755	1.57	1.84	1.99	III
979	5.04	6.50	1,135	2.61	3.07	3.31	II
980	3.73	4.82	890	1.94	2.27	2.45	III
981	2.40	3.09	640	1.24	1.46	1.57	II
983	5.92	7.63	1,295	3.07	3.61	3.88	II
984	0.49	0.64	285	0.26	0.30	0.32	II
985	5.36	6.92	1,195	2.78	3.27	3.52	IV
986	1.57	2.02	485	0.81	0.95	1.03	II
988	0.32	0.41	250	0.16	0.19	0.21	II
991	4.95	6.38	1,115	2.57	3.02	3.25	II
992	7.45	9.60	1,580	3.86	4.54	4.88	III
995	9.47	12.21	1,960	4.91	5.76	6.21	III
997	0.87	1.12	350	0.45	0.53	0.57	II
999	6.18	7.96	1,345	3.20	3.76	4.05	II
4773	11.50	14.83	2,450	5.55	6.31	6.78	IV
0773	3.53	4.55					IV
4774	8.13	10.47	2,090	3.92	4.45	4.79	IV
0774	2.04	2.62					IV
4775	3.25	4.19	895	1.57	1.78	1.92	IV
0775	0.51	0.67					IV
4776	9.76	12.57	2,525	4.70	5.35	5.75	IV
0776	2.74	3.53					IV

* 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.

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

Approved Effective July 1, 1999 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP
				A-1	A-2	A-3	
4777	9.42	12.14	1,950	4.88	5.74	6.18	III
4779	8.09	10.43	2,080	3.90	4.44	4.77	IV
0779	2.04	2.62					IV
7405	1.07	1.37	455	0.55	0.65	0.70	IV
7445	0.36	0.46					IV
7413	1.90	2.44	620	0.98	1.15	1.24	IV
7453	0.41	0.52					IV
7421	2.30	2.96	620	1.19	1.40	1.51	IV
7424	5.40	6.97	1,200	2.80	3.29	3.54	IV
7428	2.50	3.23	660	1.30	1.52	1.64	II
9108	77.55	100.00					I
Per Capita							
0908	36.43	46.98	237	18.89	22.19	23.90	I
0909	43.21	55.71	246	22.40	26.31	28.34	II
0912	120.81	155.78	346	62.64	73.57	79.24	II
0913	152.68	196.87	387	79.17	92.98	100.15	I
A Rated							
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.