

Delaware Compensation Rating Bureau, Inc.



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October 1, 2002

**BUREAU CIRCULAR NO. 765**

To All Members of the Bureau:

Re: **WORKERS COMPENSATION RESIDUAL MARKET RATE  
AND VOLUNTARY MARKET LOSS COSTS  
EFFECTIVE DECEMBER 1, 2002  
BUREAU FILING NO. 0203**

By action dated September 30, 2002 the Insurance Commissioner has approved residual market rates and voluntary market loss costs and related rating values effective on a new and renewal basis as of 12:01 a.m., December 1, 2002. Bureau Filing No. 0203, which has been approved as submitted, provides an overall average increase in collectible loss costs of 6.18 percent.

**Members are hereby reminded that they must file an amended (or re-file their existing) Insurer Adoption of DCRB Workers' Compensation Loss Costs form with the Delaware Department of Insurance to adopt the revised loss costs on a new and renewal basis on or after December 1, 2002. A copy of the Department of Insurance's "FORMS AND RATES BULLETIN 14 INCORPORATED," which includes forms applicable to these filings, is attached for member reference and use.**

The following chart indicates the approved overall average changes in rating values:

<u>Rating Value(s)</u>	<u>Approved Overall Average Change</u>
Residual Market Rates – Collectible	+6.67%
Residual Market Rates - Manual	+8.20%
Voluntary Market Loss Costs - Collectible	+6.18%
Voluntary Market Loss Costs - Manual	+7.70%
Voluntary Market Loss Costs - Manual after Surcharge Offset	+7.25%

The approved residual market rates and voluntary market loss costs share common loss provisions based on the same loss development and trend analysis applied to statewide Delaware experience. The differences between residual market rate changes and voluntary market loss cost changes result from revisions in expense provisions based on recent indications, as compared to currently approved values.

The implied loss cost multiplier reflecting expense considerations for current residual market rates is approximately 1.3602. On a comparable basis the implied loss cost multiplier for approved residual market rates effective December 1, 2002 is 1.3665. (Note: Because voluntary market loss costs in the approved filing are nominally reduced to offset effects of the ongoing Delaware Insurance Plan surcharge program, calculation of residual market rates from approved voluntary market loss costs requires an effective multiplier of approximately 1.3723.)

A comparison of current and approved December 1, 2002 residual market expense provisions is shown below:

**RESIDUAL MARKET RATES**  
Expense Loading

	<u>Current</u> <u>Percentage</u>	<u>Approved</u> December 1, 2002 <u>Percentage</u>
<b>LOSS AND LOSS ADJUSTMENT EXPENSE</b>		
Losses	59.79	60.11
Loss Adjustment Expense	11.45	10.41 a
Loss & Loss Adjustment	71.24	70.52
<b>UNDERWRITING EXPENSES</b>		
Commission	5.86	6.65
Other Acquisition	2.37	2.25
General Expenses	4.34	4.56
Premium Discount	10.16	10.41
State Premium Tax	2.00	2.00
Other State Tax	0.40	0.40
Administrative Assessment	2.28	2.66 b
Workers Compensation Fund	5.00	4.00
Deviations	0.00	0.00
Policyholder Dividends	0.00	0.00
Underwriting Profit	-3.65	-3.45
Underwriting Expense Total	28.76	29.48

a As ratio to loss, loss adjustment expense = 0.1732

b As ratio to loss, administrative assessment = 0.0443

**Attached for member reference is a table of rates, loss costs and expected loss factors by classification consistent with the Insurance Commissioner's approval of Filing No. 0203.**

Other components of the filing were also approved as filed effective December 1, 2002. In particular, each of the following components of the filing were approved as originally presented:

- Updates to corporate officer payroll minimums and maximums for premium computation purposes
- Continuation of the existing DIP surcharge program
- DCCPAP revisions to qualifying wage table **effective January 1, 2003**
- Residual market expense constant
- Residual market minimum premium
- Excess loss factors
- Excess loss premium factors
- Retrospective rating
- Small Deductible Program
- State and hazard group relativities
- Workplace Safety Program
- Merit Rating Plan

#### **ADDITIONAL REVISIONS TO RATING VALUES**

The filing proposed revision to various rating values. For ease of reference and to confirm the approved values for those items they are reproduced below.

##### Corporate Officer Payrolls

The minimum individual payroll for an executive officer is increased from \$300 per week to **\$350** per week.

The maximum individual payroll for an executive officer is increased from \$1,500 per week to **\$1,750** per week.

##### Residual Market Premium Discount Table (unchanged from current table)

<u>Premium Range</u>	<u>Schedule Y</u>
First \$ 5,000	0.0%
Next \$ 95,000	10.9%
Next \$400,000	12.6%
Over \$500,000	14.4%

##### Residual Market Expense Constant

The expense constant is increased from \$220 to **\$230**.

Retrospective Rating Values (Other than USL&HW Coverages)Residual Market Tax Multiplier

The residual market tax multiplier is **1.1248**.

Optional Loss Development Factors

First Adjustment	0.4303
Second Adjustment	0.2992
Third Adjustment	0.2194

State & Hazard Group Relativities

Hazard Group I	1.279
II	1.177
III	0.778
IV	0.551

Small Deductible Program Loss Elimination Ratios and Premium Credits

These loss elimination ratios and premium credits respectively are unchanged from current levels, consistent with Bureau Filing No. 0203. The values are presented below for ease of reference.

<u>Deductible Level</u>	<u>Loss Elimination Ratio</u>	<u>Premium Credit</u>
500	0.050	0.040
1,000	0.075	0.055
1,500	0.090	0.065
2,000	0.100	0.075
2,500	0.110	0.085
3,000	0.120	0.095
3,500	0.130	0.105
4,000	0.140	0.110
4,500	0.150	0.115
5,000	0.155	0.120

Delaware Construction Classification Premium Adjustment Program: **Effective January 1, 2003**

<u>DCCPAP Credit</u>	<u>Average Hourly Wage</u>	
0%	14.49	or less
5%	14.50	16.75
6%	16.76	17.00
7%	17.01	17.25
8%	17.26	17.50
9%	17.51	17.75
10%	17.76	18.00
11%	18.01	18.25

<u>DCCPAP Credit</u>	<u>Average Hourly Wage</u>	
12%	18.26	18.50
13%	18.51	18.75
14%	18.76	19.00
15%	19.01	19.25
16%	19.26	19.75
17%	19.76	20.25
18%	20.26	20.75
19%	20.76	21.25
20%	21.26	22.00
21%	22.01	22.75
22%	22.76	23.50
23%	23.51	24.25
24%	24.26	25.25
25%	Over 25.25	

In addition to the above rating values, the filing included Excess Loss Premium Factors and Excess Loss Pure Premium Factors, both including and excluding Loss Adjustment Expense. Tables of the approved values are attached to this circular.

Complete Manual pages consistent with the Insurance Commissioner's approval of Bureau Filing No. 0203 will be available on the Bureau website ([www.dcrb.com](http://www.dcrb.com)) as soon as possible.

Any questions concerning this circular may be addressed to Michael J. Doyle, Chief Actuary, at Extension 213 or [mjdoyle@dcrb.com](mailto:mjdoyle@dcrb.com) or me at Extension 210 or [twisecarver@dcrb.com](mailto:twisecarver@dcrb.com).

Timothy L. Wisecarver  
President

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Attachments

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

**STATE OF DELAWARE  
DEPARTMENT OF INSURANCE**

**FORMS AND RATES BULLETIN 14 INCORPORATED**

Submission Date: \_\_\_\_\_

DCRB Reference Filing No.: \_\_\_\_\_

Applicable to policies effective on and after: \_\_\_\_\_

INSURER NAME: \_\_\_\_\_

INSURER NAIC NO.: \_\_\_\_\_ INDICATED MULTIPLIER: \_\_\_\_\_

The above insurer hereby declares that it is a member or subscriber of the Delaware Compensation Rating Bureau ("DCRB"). The insurer hereby files to be deemed to have independently submitted as its own filing the prospective loss costs in the captioned reference filing.

The insurer's rates will be the combination of the DCRB loss costs approved by the Delaware Insurance Department and the company's indicated multiplier, as shown above, along with any expense contract, premium discount table, size-of-premium expense table for retrospective rating plans, and minimum premium formula specified in the company's attached manual exception pages.

The indicated multiplier, along with any expense constant, premium discount table and the minimum premium formula filed, represent a rate level increase \_\_\_\_\_ or decrease \_\_\_\_\_ of \_\_\_\_\_ % and a premium level increase \_\_\_\_\_ or decrease \_\_\_\_\_ of \_\_\_\_\_ %.

The indicated multiplier and the attached exception pages apply only to the DCRB reference filing indicated above. The insurer understands that this will necessitate the submission of a new adoption form and exception pages prior to the effective date of any future loss costs reference filing.

**CHECK ALL THAT APPLY:**

**Manual exception pages attached for:**

\_\_\_\_\_ **Minimum Premium Formula**

\_\_\_\_\_ **Expense Constant**

\_\_\_\_\_ **Discount Table**

\_\_\_\_\_ **Retro Expense Table**

**SUMMARY OF SUPPORTING INFORMATION  
WORKERS' COMPENSATION LOSS COST MULTIPLIER**

Insurer: \_\_\_\_\_ NAIC No.: \_\_\_\_\_  
 DCRB Reference Filing No.: \_\_\_\_\_  
 Effective Date of Multiplier: \_\_\_\_\_

Development of Expected Loss Ratio (Expressed as a percent of standard premium at company rate):

		AVERAGE
A.	Commission	_____ %
B.	Other Acquisition	_____ %
C.	General Expense	_____ %
D.	Taxes, Licenses and Fees	_____ %
E.	Underwriting Profit & Contingencies	_____ %
F.	Residual Market Costs	_____ %
G.	Premium Discount	_____ %
H.	Insurance Fund Assessment (Second Injury Fund)	_____ %
I.	Dividend Provision (Participating Plan)	_____ %
J.	Other (Explain)	_____ %
K.	Total	_____ %
Expected Loss Ratio (100%-K)		_____ %

Actual Incurred Expense Ratios for three (3) most recent available years. (Commission and General Expense expressed as a percent of written premium at company rates. Other components expressed as percents of standard earned premium at company rates).

	CY _____	CY _____	CY _____	AVERAGE
A.	Commission	_____	_____	_____
B.	Other Acquisition	_____	_____	_____
C.	General Expense	_____	_____	_____
D.	Taxes, Licenses & Fees	_____	_____	_____
E.	Underwriting Profit & Contingencies	_____	_____	_____
F.	Residual Market Costs	_____	_____	_____
G.	Premium Discount	_____	_____	_____
H.	Insurance Fund Assessment	_____	_____	_____
I.	(Second Injury Fund)	_____	_____	_____
J.	Dividend Plan (Participating Plan)	_____	_____	_____
K.	Other (Explain)	_____	_____	_____
L.	Total	_____	_____	_____

Indicated Company Loss Cost Multiplier: \_\_\_\_\_

Example: Assume Loss and Loss Adjustment Ratio is 0.650.  
 Loss Cost Multiplier with no deviation is  $1.0/0.650 = 1.5385$ .  
 Loss Cost Multiplier with 15% downward deviation is  $0.85/0.650 = 1.3077$ .  
 Loss Cost Multiplier with 15% upward deviation is  $1.15/0.650 = 1.7692$ .

COMPLETED BY: \_\_\_\_\_ TELEPHONE NO.: \_\_\_\_\_

NOTE: If an insurer wishes to make any modifications to the loss costs led by DCRB (other than the application of a multiplier to represent the insurer's expenses, profit and contingencies), the resulting rates will be considered to be independent rates, and shall be subject to the 30 day review provision of Title 18 Del. C., Section 2610.



**REVISED LOSS COST MULTIPLIER CALCULATION  
SPREADSHEET TO BE INCORPORATED WITH  
BULLETIN 14**

Workers' Compensation Insurance  
Loss Cost Multiplier  
General Instructions

Commissions, premium tax and other state tax provisions are to reflect the ratio of commissions paid, premium tax paid and other state tax paid to company manual premium.

Other acquisition and general expense are to reflect the ratio of other acquisition expense paid and general expense paid to company standard earned premium. Standard earned premium is to reflect adjustment for expense constant premium schedule rating premium.

Dividend Provision (Participating Plan)

Loss cost multipliers for use with participating policies shall contain a provision for policyholder dividends. Policyholder dividends shall reflect the ratio of policyholder dividends paid to company standard earned premium adjusted to reflect expense constant premium and schedule rating premium.

Standard earned premium shall be adjusted reflecting an assumed underlying expense constant equal to the most recently filed expense constant by Delaware Compensation Rating Bureau.

Deviations

Deviation from indicated manual rates shall reflect adjusted company losses compared to Delaware Compensation Rating Bureau to the extent credible. Losses shall be provided separately for indemnity and medical coverages. Losses may be either calendar year losses with all IBNR or policy year incurred losses developed to ultimate settlement. If the company elects to submit policy year loss data, it is required to provide underlying loss development triangles for indemnity and medical coverages separately.

Insurance Fund Assessment (Second Injury Fund)

Insurance Fund Assessment to be used with revised rates will be provided by Delaware Compensation Rating Bureau in its circular letter detailing changes to loss costs and other rating elements.

Administrative Assessment

Administration Assessment will continue to be built into voluntary market loss costs.

Expense Exhibits identified as (I) or (II) shall be completed and underlying supporting data shall accompany the company loss cost multiplier filing. Multipliers shall be filed reflecting most recent expense data, with each Delaware Compensation Rating Bureau loss cost revision. Failure to provide complete expense exhibits and provide underlying support shall result in disapproval of the proposed company filing and company(s) will be filed by reference for residual market rates and rating elements. All reference filings of this type shall remain in effect until the next subsequent Delaware Compensation Rating Bureau revision of loss costs.

**NOTES:** (1) Commissions, premium tax, license and fees are to be calculated as a percentage of company manual premium. Other acquisition and general administrative expense are to be calculated as a percentage of standard earned premium and standard earned premium is required to be adjusted to reflect schedule rating and expense constant.

(2) Insurers having previously filed and are currently using rating tiers within the same company or have company rate differentials in effect may continue to use them until further notice.

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

Approved Effective December 1, 2002 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
005	19.58	26.88	2,950	8.52	9.57	10.03	III
0006	8.29	11.38	1,285	3.61	4.05	4.24	II
007	8.13	11.15	2,295	3.53	3.97	4.16	II
0008	3.36	4.61	1,085	1.46	1.64	1.72	II
009	32.93	45.18	2,950	14.32	16.08	16.85	III
0011	4.62	6.33	1,400	2.01	2.25	2.36	II
0013	6.04	8.30	1,765	2.63	2.96	3.10	II
0016	4.89	6.71	850	2.13	2.39	2.50	II
028	5.75	7.88	1,690	2.23	2.54	2.70	III
0034	6.84	9.38	1,100	2.97	3.34	3.50	II
0036	6.21	8.53	1,020	2.70	3.04	3.18	II
055	7.44	10.21	2,120	2.89	3.29	3.50	III
059	6.75	9.26	1,945	2.62	2.98	3.18	III
0083	8.18	11.22	1,270	3.56	3.99	4.19	II
101	6.63	9.10	1,915	2.42	2.89	3.03	III
104	4.55	6.25	1,385	1.66	1.99	2.08	II
105	6.68	9.17	1,925	2.44	2.91	3.05	III
106	8.25	11.32	2,325	3.01	3.60	3.77	II
107	5.14	7.05	1,535	1.87	2.24	2.35	I
108	6.81	9.34	1,960	2.48	2.97	3.11	II
109	7.21	9.89	2,060	2.63	3.14	3.30	III
110	4.25	5.83	1,310	1.55	1.85	1.94	II
111	5.83	8.01	1,710	2.13	2.54	2.67	II
112	11.69	16.04	2,950	4.26	5.10	5.34	II
113	7.55	10.35	2,145	2.75	3.29	3.45	II
114	13.37	18.34	2,950	4.87	5.83	6.11	III
115	3.01	4.14	995	1.10	1.31	1.38	I
119	8.89	12.20	2,485	3.24	3.88	4.06	II
130	6.89	9.46	1,980	2.51	3.00	3.15	III
132	3.54	4.86	1,130	1.29	1.54	1.62	II
134	3.67	5.02	1,160	1.33	1.60	1.67	II
135	3.11	4.27	1,020	1.13	1.36	1.42	I
136	3.48	4.78	1,115	1.27	1.52	1.59	II
139	7.36	10.11	2,100	2.69	3.21	3.37	II
141	6.51	8.93	1,880	2.37	2.84	2.98	II
142	3.35	4.59	1,080	1.22	1.46	1.53	II
161	3.60	4.94	1,145	1.31	1.57	1.65	II
163	4.13	5.66	1,275	1.50	1.80	1.88	II
165	6.65	9.13	1,920	2.43	2.90	3.04	III
166	3.33	4.57	1,075	1.22	1.45	1.52	II
185	4.55	6.25	1,385	1.66	1.99	2.08	II
187	5.14	7.05	1,535	1.87	2.24	2.35	I
191	3.60	4.94	1,145	1.31	1.57	1.65	II
201	5.98	8.21	1,750	2.18	2.61	2.73	II
204	4.45	6.11	1,360	1.62	1.94	2.03	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 December 1, 2002 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
205	3.60	4.95	1,145	1.32	1.57	1.65	I
221	6.12	8.39	1,780	2.23	2.67	2.80	II
222	6.48	8.90	1,875	2.37	2.83	2.97	II
225	6.11	8.38	1,780	2.23	2.66	2.79	II
227	6.27	8.60	1,820	2.28	2.73	2.86	II
255	6.19	8.49	1,800	2.25	2.70	2.83	II
257	9.59	13.16	2,665	3.50	4.18	4.38	II
259	4.56	6.27	1,390	1.67	1.99	2.09	II
261	7.53	10.33	2,140	2.75	3.28	3.44	II
263	4.95	6.80	1,490	1.81	2.16	2.27	II
265	4.94	6.78	1,485	1.80	2.15	2.26	II
275	6.12	8.39	1,780	2.23	2.67	2.80	II
276	6.48	8.90	1,875	2.37	2.83	2.97	II
281	3.93	5.40	1,230	1.44	1.72	1.80	II
282	6.30	8.64	1,830	2.30	2.75	2.88	III
297	3.93	5.40	1,230	1.44	1.72	1.80	II
301	9.74	13.37	2,705	3.55	4.25	4.45	III
305	10.29	14.12	2,840	3.75	4.49	4.70	II
306	5.98	8.21	1,750	2.18	2.61	2.73	II
309	5.26	7.22	1,565	1.92	2.29	2.40	II
311	5.20	7.14	1,550	1.90	2.27	2.38	II
319	5.44	7.46	1,610	1.98	2.37	2.49	II
323	3.64	4.99	1,155	1.33	1.59	1.66	II
327	5.37	7.37	1,595	1.96	2.34	2.46	II
402	8.39	11.52	2,360	3.06	3.66	3.84	III
403	4.84	6.65	1,460	1.77	2.11	2.21	II
404	5.91	8.11	1,730	2.15	2.58	2.70	III
406	8.18	11.22	2,305	2.98	3.57	3.74	II
407	6.02	8.27	1,760	2.20	2.63	2.75	II
411	12.36	16.95	2,950	4.50	5.39	5.65	III
413	11.07	15.19	2,950	4.04	4.83	5.06	III
415	7.12	9.77	2,035	2.60	3.11	3.25	III
416	13.40	18.39	2,950	4.89	5.84	6.13	II
421	11.23	15.42	2,950	4.10	4.90	5.14	III
425	11.14	15.29	2,950	4.06	4.86	5.09	III
427	5.91	8.11	1,730	2.15	2.58	2.70	III
429	7.32	10.05	2,090	2.67	3.19	3.35	III
431	10.19	13.98	2,815	3.71	4.44	4.66	II
433	6.19	8.50	1,805	2.26	2.70	2.83	II
435	7.37	10.12	2,100	2.69	3.22	3.37	II
441	2.59	3.55	885	0.94	1.13	1.18	II
445	9.15	12.55	2,550	3.33	3.99	4.18	II
447	6.33	8.69	1,840	2.31	2.76	2.89	III
449	5.36	7.36	1,590	1.96	2.34	2.45	III
451	6.87	9.43	1,975	2.51	3.00	3.14	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.

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				A-1	A-2	A-3	
454	9.03	12.39	2,520	3.29	3.94	4.13	II
456	5.97	8.20	1,745	2.18	2.61	2.73	II
457	10.99	15.08	2,950	4.01	4.79	5.02	II
458	3.14	4.31	1,025	1.14	1.37	1.44	II
459	2.24	3.06	795	0.81	0.97	1.02	I
461	6.08	8.34	1,775	2.22	2.65	2.78	II
463	3.28	4.50	1,065	1.20	1.43	1.50	II
464	5.69	7.81	1,675	2.08	2.48	2.60	II
465	5.64	7.73	1,660	2.05	2.46	2.57	III
467	4.67	6.40	1,415	1.70	2.03	2.13	II
471	2.58	3.54	885	0.94	1.13	1.18	II
472	2.56	3.51	880	0.93	1.12	1.17	II
473	2.92	4.01	970	1.07	1.28	1.34	II
474	2.33	3.20	820	0.85	1.02	1.06	II
475	5.23	7.18	1,560	1.91	2.28	2.39	III
476	2.55	3.50	880	0.93	1.11	1.17	II
477	3.89	5.34	1,220	1.42	1.70	1.78	II
483	2.17	2.98	780	0.79	0.95	0.99	II
485	2.37	3.25	830	0.86	1.03	1.08	II
486	3.60	4.94	1,145	1.31	1.57	1.65	II
487	1.81	2.48	690	0.66	0.79	0.83	II
488	1.23	1.67	540	0.44	0.53	0.56	II
489	1.39	1.91	585	0.51	0.61	0.64	II
491	4.84	6.65	1,460	1.77	2.11	2.21	II
495	6.87	9.43	1,975	2.51	3.00	3.14	II
497	2.56	3.51	880	0.93	1.12	1.17	II
499	5.23	7.18	1,560	1.91	2.28	2.39	III
501	4.96	6.81	1,490	1.81	2.16	2.27	III
502	4.74	6.50	1,435	1.73	2.07	2.17	I
506	3.51	4.82	1,120	1.28	1.53	1.61	II
507	5.16	7.08	1,540	1.88	2.25	2.36	III
509	9.12	12.52	2,545	3.33	3.98	4.17	III
511	10.74	14.74	2,950	3.92	4.69	4.91	III
512	8.31	a 11.41	b 2,340	3.03	3.62	3.80	III
513	5.53	c 7.60	d 1,635	2.02	2.41	2.53	II
535	5.49	7.54	1,625	2.00	2.39	2.51	II
536	7.72	10.60	2,190	2.82	3.37	3.53	II
544	9.04	12.40	2,525	3.29	3.94	4.13	III
551	2.88	3.95	960	1.05	1.26	1.32	IV
553	6.46	8.87	1,870	2.36	2.82	2.96	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.

a OD: \$1.66 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$2.28 Supplementary is not subject to experience or retrospective rating. Code as 0175.

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

d OD: \$0.76 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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

Approved Effective December 1, 2002 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
555	1.34	1.84	570	0.49	0.58	0.61	II
563	3.39	4.65	1,090	1.23	1.48	1.55	II
571	4.14	5.68	1,280	1.51	1.80	1.89	II
573	5.22	7.16	1,555	1.90	2.27	2.38	III
581	3.93	5.39	1,225	1.43	1.71	1.80	III
587	3.39	4.65	1,090	1.23	1.48	1.55	II
601	14.43	19.81	2,950	5.15	5.85	6.23	III
602	9.96	13.66	2,615	3.65	4.15	4.41	III
603	15.04	20.64	2,950	5.50	6.26	6.66	III
605	12.58	17.26	2,950	4.60	5.24	5.57	III
607	12.76	17.51	2,950	4.70	5.34	5.69	III
608	7.61	10.45	2,015	2.74	3.11	3.31	III
609	7.82	10.73	2,060	2.81	3.19	3.40	III
611	16.84	23.11	2,950	6.12	6.96	7.40	III
615	23.38	32.09	2,950	8.55	9.72	10.35	IV
617	10.15	13.93	2,625	3.66	4.17	4.44	III
625	9.04	12.41	2,390	3.31	3.76	4.00	III
643	14.93	20.50	2,950	3.64	4.13	4.40	III
645	9.02	12.37	2,330	3.21	3.65	3.89	III
646	6.29	8.63	1,735	2.30	2.62	2.79	II
647	9.87	13.55	2,605	3.64	4.13	4.40	II
648	7.06	9.69	1,960	2.65	3.02	3.21	III
649	4.95	6.80	1,395	1.79	2.03	2.16	III
651	9.88	13.55	2,600	3.63	4.13	4.39	III
652	11.48	15.75	2,950	4.36	4.96	5.28	III
653	9.25	12.70	2,450	3.40	3.87	4.12	III
654	9.99	13.71	2,575	3.59	4.08	4.34	III
655	23.37	32.07	2,950	8.48	9.64	10.26	IV
656	12.77	17.52	2,950	4.67	5.31	5.65	III
657	16.51	22.65	2,950	6.05	6.88	7.32	IV
658	10.11	13.87	2,675	3.75	4.26	4.53	III
659	21.69	29.76	2,950	8.02	9.12	9.71	III
660	3.60	4.95	1,145	1.40	1.60	1.70	III
661	5.06	6.94	1,405	1.80	2.05	2.18	III
662	3.86	5.30	1,210	1.50	1.71	1.82	III
663	6.05	8.30	1,675	2.22	2.52	2.68	III
664	4.47	6.14	1,275	1.60	1.82	1.93	III
665	12.70	17.42	2,950	4.79	5.45	5.80	III
666	9.69	13.29	2,540	3.53	4.02	4.28	III
667	2.95	4.04	930	1.07	1.22	1.30	III
668	8.23	11.29	2,195	3.00	3.42	3.64	II
669	10.52	14.44	2,735	3.83	4.36	4.64	III
670	6.45	8.85	1,865	2.51	2.85	3.04	III
673	8.03	11.02	2,270	3.12	3.55	3.78	III
674	8.24	11.31	2,205	3.03	3.44	3.66	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 December 1, 2002 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
675	6.08	8.35	1,705	2.26	2.57	2.73	III
676	8.41	11.54	2,200	3.02	3.43	3.65	III
677	6.76	9.28	1,850	2.48	2.83	3.01	III
679	16.80	23.06	2,950	6.53	7.43	7.91	III
681	6.45	8.85	1,865	2.51	2.85	3.04	III
682	23.03	31.59	2,950	8.95	10.18	10.83	III
691	7.82	10.73	2,060	2.81	3.19	3.40	III
693	9.88	13.55	2,600	3.63	4.13	4.39	III
695	5.06	6.94	1,405	1.80	2.05	2.18	III
709	3.19	4.37	1,040	1.24	1.41	1.50	III
716	5.00	6.86	1,500	1.94	2.21	2.35	III
718	5.81	7.97	1,705	2.26	2.57	2.73	III
721	12.62	17.32	2,950	4.60	5.50	5.77	III
744	2.59	3.56	890	0.95	1.13	1.19	III
751	1.96	2.70	730	0.72	0.86	0.90	III
752	1.28	1.76	555	0.47	0.56	0.58	IV
753	6.04	8.29	1,765	2.20	2.63	2.76	III
755	4.09	5.62	1,270	1.49	1.78	1.87	III
757	2.10	2.88	765	0.77	0.92	0.96	III
759	5.69	7.80	1,675	2.07	2.48	2.60	III
801	8.13	11.16	2,295	3.54	3.97	4.16	II
803	20.58	28.23	2,950	8.95	10.05	10.53	III
804	4.02	5.52	1,250	1.75	1.97	2.06	III
805	6.02	8.27	1,760	2.62	2.94	3.09	III
806	11.59	15.91	2,950	5.04	5.66	5.93	II
807	9.12	12.52	2,545	3.97	4.46	4.67	III
808	10.31	14.15	2,850	4.49	5.04	5.28	III
809	5.78	7.93	1,695	2.52	2.82	2.96	III
811	10.45	14.34	2,885	4.54	5.10	5.35	III
812	8.57	11.76	2,405	3.73	4.19	4.39	III
813	6.82	9.36	1,960	2.97	3.33	3.49	II
814	5.82	7.99	1,710	2.53	2.84	2.98	III
815	4.76	6.52	1,435	2.07	2.32	2.43	III
816	2.97	4.07	985	1.29	1.45	1.52	II
817	10.02	13.74	2,770	4.36	4.89	5.13	III
818	3.55	4.87	1,130	1.54	1.73	1.82	III
819	1.29	1.77	555	0.56	0.63	0.66	III
821	7.77	10.66	2,200	3.38	3.79	3.98	III
825	4.21	5.78	1,300	1.83	2.06	2.16	III
855	7.53	10.32	2,140	3.27	3.67	3.85	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 December 1, 2002 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
857	11.56	15.86	2,950	5.03	5.65	5.92	III
858	11.04	15.15	2,950	4.80	5.39	5.65	III
859	11.90	16.32	2,950	5.17	5.81	6.09	III
860	11.70	16.05	2,950	5.09	5.71	5.99	III
861	7.14	9.79	2,040	3.10	3.49	3.65	III
862	10.18	13.97	2,815	4.43	4.97	5.21	II
865	3.73	5.12	1,175	1.62	1.82	1.91	II
867	6.82	9.36	1,960	2.97	3.33	3.49	II
877	3.33	4.56	1,075	1.45	1.62	1.70	II
879	4.34	5.95	1,330	1.89	2.12	2.22	II
881	3.84	5.27	1,205	1.67	1.88	1.97	II
883	2.97	4.08	985	1.29	1.45	1.52	II
884	1.37	1.88	580	0.60	0.67	0.70	II
885	4.28	5.87	1,315	1.86	2.09	2.19	II
886	3.78	5.19	1,190	1.64	1.85	1.93	II
889	0.43	0.59	340	0.19	0.21	0.22	II
891	1.05	1.44	495	0.46	0.51	0.54	II
895	0.67	0.92	400	0.29	0.33	0.34	II
896	3.56	4.89	1,135	1.55	1.74	1.82	II
897	3.72	5.11	1,175	1.62	1.82	1.90	II
898	3.76	5.16	1,185	1.63	1.84	1.92	II
899	3.14	4.32	1,030	1.37	1.54	1.61	II
907	7.28	10.00	2,080	3.17	3.56	3.73	II
910	10.02	13.74	2,770	4.36	4.89	5.13	II
911	6.42	8.81	1,860	2.79	3.14	3.29	II
914	3.33	4.56	1,075	1.45	1.62	1.70	II
915	4.10	5.64	1,275	1.79	2.01	2.10	II
916	2.07	2.84	755	0.90	1.01	1.06	II
917	4.73	6.49	1,430	2.06	2.31	2.42	II
918	3.31	4.53	1,070	1.44	1.61	1.69	II
919	3.52	4.83	1,125	1.53	1.72	1.80	I
920	0.70	0.96	410	0.30	0.34	0.36	II
922	3.69	5.05	1,165	1.60	1.80	1.89	II
923	4.34	5.95	1,330	1.89	2.12	2.22	II
924	4.57	6.28	1,390	1.99	2.24	2.34	II
925	2.04	2.81	750	0.89	1.00	1.05	II
926	3.84	5.27	1,205	1.67	1.88	1.97	II
927	1.49	2.05	610	0.65	0.73	0.77	II
928	2.97	4.08	985	1.29	1.45	1.52	II
929	6.75	9.26	1,945	2.94	3.30	3.45	II
932	1.48	2.03	605	0.64	0.72	0.76	II
933	5.02	6.89	1,505	2.18	2.45	2.57	II
934	3.13	4.30	1,025	1.36	1.53	1.60	II
935	2.15	2.95	775	0.94	1.05	1.10	II
936	0.95	1.30	470	0.41	0.46	0.48	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 December 1, 2002 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
937	20.72	28.43	2,950	9.01	10.12	10.60	II
939	6.90	9.47	1,980	3.00	3.37	3.53	III
940	6.15	8.43	1,790	2.67	3.00	3.15	II
941	3.23	4.42	1,050	1.40	1.57	1.65	II
942	3.16	4.33	1,030	1.37	1.54	1.62	II
943	8.55	11.72	2,400	3.72	4.17	4.37	II
944	3.93	5.40	1,230	1.71	1.92	2.01	II
945	4.16	5.70	1,285	1.81	2.03	2.13	II
946	5.00	6.86	1,500	2.18	2.44	2.56	II
947	8.45	11.60	2,375	3.68	4.13	4.33	II
948	1.58	2.17	630	0.69	0.77	0.81	II
949	1.34	1.84	570	0.58	0.65	0.69	II
951	0.90	1.24	460	0.39	0.44	0.46	III
952	1.24	1.70	545	0.54	0.60	0.63	III
953	0.43	0.59	340	0.19	0.21	0.22	II
954	4.61	6.32	1,400	2.00	2.25	2.36	IV
955	1.38	1.89	580	0.60	0.67	0.70	III
956	0.20	0.28	280	0.09	0.10	0.10	II
957	0.39	0.53	330	0.17	0.19	0.20	III
958	1.72	2.35	665	0.74	0.84	0.88	III
959	2.11	2.90	765	0.92	1.03	1.08	II
960	5.96	8.19	1,745	2.60	2.92	3.05	II
961	1.82	2.49	690	0.79	0.89	0.93	III
962	0.18	0.26	280	0.08	0.09	0.10	III
963	0.92	1.27	465	0.40	0.45	0.47	II
964	2.85	3.91	955	1.24	1.39	1.46	II
965	0.67	0.92	400	0.29	0.33	0.34	II
966	3.90	5.35	1,220	1.52	1.72	1.83	III
967	1.15	1.58	520	0.50	0.56	0.59	III
968	3.01	4.14	995	1.31	1.47	1.54	II
969	5.69	7.81	1,675	2.48	2.78	2.91	II
970	7.83	10.75	2,220	3.41	3.83	4.01	II
971	5.50	7.55	1,625	2.39	2.69	2.81	II
973	4.06	5.58	1,260	1.77	1.98	2.08	II
974	4.71	6.45	1,425	2.05	2.30	2.41	II
975	3.61	4.96	1,150	1.57	1.77	1.85	II
976	2.16	2.97	780	0.94	1.06	1.11	II
977	0.69	0.95	405	0.30	0.34	0.35	I
978	4.14	5.68	1,280	1.80	2.02	2.12	III
979	6.38	8.75	1,850	2.77	3.12	3.26	II
980	5.16	7.08	1,540	2.24	2.52	2.64	III
981	3.41	4.68	1,095	1.48	1.66	1.74	II
983	7.80	10.71	2,210	3.40	3.81	4.00	II
984	0.63	0.87	390	0.28	0.31	0.32	II
985	6.40	8.79	1,855	2.79	3.13	3.28	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.

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

Approved Effective December 1, 2002 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
986	2.12	2.91	770	0.92	1.04	1.09	II
988	0.22	0.31	285	0.10	0.11	0.11	II
991	7.83	10.75	2,220	3.41	3.83	4.01	II
992	7.12	9.76	2,035	3.09	3.48	3.64	III
995	10.95	15.02	2,950	4.76	5.35	5.60	III
997	1.00	1.37	485	0.43	0.49	0.51	II
999	7.09	9.73	2,030	3.08	3.46	3.63	II
4771	9.64	13.23	2,950	3.52	4.21	4.41	IV
0771	2.40	3.29					IV
4777	10.45	14.34	2,885	4.54	5.10	5.35	III
7405	1.93	2.65	885	0.84	0.95	0.99	IV
7445	0.64	0.89					IV
7413	2.11	2.90	880	0.92	1.03	1.08	IV
7453	0.45	0.61					IV
7421	2.56	3.51	880	1.11	1.25	1.31	IV
7424	6.03	8.28	1,760	2.63	2.95	3.09	IV
7428	2.59	3.56	890	1.13	1.27	1.33	II
9108	74.41	102.11					I
<b>per capita</b>							
0908	71.39	97.96	328	31.06	34.87	36.54	I
0909	74.73	102.55	333	32.51	36.51	38.25	II
0912	208.04	285.48	515	90.50	101.63	106.49	II
0913	262.91	360.79	591	114.37	128.44	134.58	I
<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.

DELAWARE  
Approved Effective: 12/1/02

Excess Loss Premium Factors including ALAE

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.502	0.506	0.551	0.581
\$15,000	0.462	0.469	0.522	0.557
\$20,000	0.429	0.439	0.494	0.538
\$25,000	0.402	0.411	0.474	0.522
\$30,000	0.377	0.390	0.457	0.507
\$35,000	0.358	0.369	0.442	0.494
\$40,000	0.339	0.354	0.429	0.482
\$50,000	0.308	0.324	0.401	0.462
\$75,000	0.256	0.272	0.359	0.421
\$100,000	0.218	0.237	0.322	0.389
\$125,000	0.191	0.209	0.293	0.362
\$150,000	0.168	0.187	0.267	0.340
\$175,000	0.152	0.168	0.248	0.316
\$200,000	0.138	0.153	0.228	0.295
\$225,000	0.127	0.141	0.212	0.277
\$250,000	0.117	0.132	0.198	0.261
\$275,000	0.109	0.123	0.188	0.246
\$300,000	0.102	0.115	0.176	0.233
\$325,000	0.097	0.109	0.166	0.221
\$350,000	0.091	0.103	0.158	0.210
\$375,000	0.087	0.098	0.151	0.201
\$400,000	0.083	0.094	0.144	0.191
\$425,000	0.079	0.089	0.137	0.183
\$450,000	0.075	0.086	0.131	0.177
\$475,000	0.073	0.083	0.127	0.170
\$500,000	0.070	0.079	0.122	0.164
\$600,000	0.061	0.069	0.106	0.143
\$700,000	0.055	0.061	0.095	0.127
\$800,000	0.049	0.055	0.085	0.115
\$900,000	0.045	0.051	0.077	0.104
\$1,000,000	0.0419	0.0469	0.0715	0.0955
\$2,000,000	0.0259	0.0286	0.0419	0.0543
\$3,000,000	0.0198	0.0217	0.0312	0.0395
\$4,000,000	0.0168	0.0181	0.0257	0.0325
\$5,000,000	0.0146	0.0160	0.0219	0.0277
\$6,000,000	0.0126	0.0144	0.0197	0.0247
\$7,000,000	0.0111	0.0128	0.0179	0.0221
\$8,000,000	0.0099	0.0111	0.0168	0.0204
\$9,000,000	0.0092	0.0102	0.0157	0.0191
\$10,000,000	0.0084	0.0095	0.0144	0.0178

DELAWARE  
Approved Effective: 12/1/02

Excess Loss Premium Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.442	0.447	0.485	0.515
\$15,000	0.403	0.409	0.456	0.488
\$20,000	0.371	0.378	0.430	0.470
\$25,000	0.344	0.354	0.409	0.453
\$30,000	0.321	0.332	0.390	0.438
\$35,000	0.299	0.312	0.375	0.426
\$40,000	0.284	0.297	0.362	0.411
\$50,000	0.255	0.267	0.337	0.391
\$75,000	0.202	0.218	0.290	0.350
\$100,000	0.167	0.181	0.255	0.317
\$125,000	0.141	0.156	0.227	0.289
\$150,000	0.123	0.135	0.202	0.264
\$175,000	0.109	0.122	0.183	0.242
\$200,000	0.098	0.111	0.168	0.225
\$225,000	0.089	0.100	0.156	0.206
\$250,000	0.083	0.093	0.144	0.194
\$275,000	0.077	0.087	0.135	0.183
\$300,000	0.071	0.081	0.127	0.171
\$325,000	0.067	0.076	0.120	0.162
\$350,000	0.063	0.072	0.114	0.155
\$375,000	0.060	0.069	0.108	0.147
\$400,000	0.057	0.066	0.102	0.140
\$425,000	0.055	0.062	0.098	0.134
\$450,000	0.053	0.060	0.093	0.129
\$475,000	0.051	0.058	0.090	0.123
\$500,000	0.049	0.055	0.087	0.119
\$600,000	0.042	0.048	0.075	0.104
\$700,000	0.037	0.043	0.067	0.092
\$800,000	0.034	0.039	0.060	0.083
\$900,000	0.031	0.036	0.055	0.075
\$1,000,000	0.0295	0.0327	0.0507	0.0690
\$2,000,000	0.0189	0.0207	0.0304	0.0399
\$3,000,000	0.0149	0.0164	0.0230	0.0297
\$4,000,000	0.0119	0.0135	0.0193	0.0242
\$5,000,000	0.0098	0.0111	0.0168	0.0209
\$6,000,000	0.0084	0.0095	0.0153	0.0187
\$7,000,000	0.0074	0.0084	0.0137	0.0173
\$8,000,000	0.0066	0.0075	0.0123	0.0158
\$9,000,000	0.0060	0.0069	0.0110	0.0146
\$10,000,000	0.0054	0.0062	0.0101	0.0135

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Excess Loss Pure Premium Factors including ALAE

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.683	0.690	0.751	0.791
\$15,000	0.630	0.639	0.711	0.760
\$20,000	0.584	0.597	0.673	0.733
\$25,000	0.547	0.559	0.646	0.711
\$30,000	0.513	0.531	0.623	0.691
\$35,000	0.487	0.502	0.602	0.673
\$40,000	0.461	0.481	0.584	0.657
\$50,000	0.419	0.441	0.546	0.630
\$75,000	0.348	0.370	0.488	0.574
\$100,000	0.296	0.322	0.439	0.530
\$125,000	0.259	0.283	0.398	0.492
\$150,000	0.227	0.254	0.362	0.462
\$175,000	0.205	0.228	0.337	0.430
\$200,000	0.187	0.207	0.310	0.401
\$225,000	0.171	0.191	0.287	0.377
\$250,000	0.157	0.178	0.268	0.354
\$275,000	0.147	0.166	0.254	0.334
\$300,000	0.137	0.156	0.239	0.316
\$325,000	0.131	0.146	0.224	0.300
\$350,000	0.123	0.138	0.214	0.285
\$375,000	0.117	0.132	0.205	0.273
\$400,000	0.111	0.127	0.195	0.259
\$425,000	0.107	0.120	0.185	0.248
\$450,000	0.101	0.116	0.177	0.240
\$475,000	0.098	0.111	0.171	0.231
\$500,000	0.094	0.106	0.165	0.223
\$600,000	0.082	0.092	0.143	0.194
\$700,000	0.073	0.082	0.127	0.171
\$800,000	0.065	0.074	0.114	0.155
\$900,000	0.059	0.068	0.104	0.140
\$1,000,000	0.0554	0.0622	0.0958	0.1286
\$2,000,000	0.0336	0.0372	0.0553	0.0724
\$3,000,000	0.0252	0.0278	0.0408	0.0522
\$4,000,000	0.0211	0.0230	0.0332	0.0425
\$5,000,000	0.0182	0.0200	0.0281	0.0360
\$6,000,000	0.0165	0.0181	0.0251	0.0318
\$7,000,000	0.0151	0.0166	0.0226	0.0284
\$8,000,000	0.0137	0.0151	0.0211	0.0260
\$9,000,000	0.0125	0.0140	0.0196	0.0243
\$10,000,000	0.0114	0.0129	0.0181	0.0225

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Excess Loss Pure Premium Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.602	0.609	0.661	0.702
\$15,000	0.549	0.557	0.622	0.665
\$20,000	0.505	0.515	0.585	0.640
\$25,000	0.468	0.481	0.558	0.617
\$30,000	0.436	0.452	0.530	0.597
\$35,000	0.407	0.424	0.510	0.580
\$40,000	0.387	0.404	0.493	0.559
\$50,000	0.347	0.363	0.458	0.532
\$75,000	0.274	0.296	0.395	0.476
\$100,000	0.226	0.246	0.347	0.431
\$125,000	0.191	0.211	0.308	0.393
\$150,000	0.166	0.183	0.274	0.359
\$175,000	0.147	0.164	0.249	0.329
\$200,000	0.131	0.149	0.227	0.305
\$225,000	0.120	0.135	0.211	0.280
\$250,000	0.111	0.125	0.195	0.264
\$275,000	0.103	0.117	0.183	0.248
\$300,000	0.095	0.108	0.172	0.232
\$325,000	0.090	0.102	0.162	0.220
\$350,000	0.085	0.096	0.154	0.209
\$375,000	0.081	0.092	0.146	0.200
\$400,000	0.076	0.088	0.137	0.190
\$425,000	0.073	0.083	0.132	0.182
\$450,000	0.071	0.080	0.126	0.174
\$475,000	0.068	0.077	0.122	0.167
\$500,000	0.065	0.073	0.117	0.161
\$600,000	0.056	0.063	0.101	0.140
\$700,000	0.049	0.057	0.090	0.123
\$800,000	0.045	0.052	0.081	0.111
\$900,000	0.041	0.047	0.073	0.100
\$1,000,000	0.0385	0.0433	0.0674	0.0924
\$2,000,000	0.0240	0.0264	0.0397	0.0527
\$3,000,000	0.0185	0.0205	0.0295	0.0387
\$4,000,000	0.0158	0.0172	0.0245	0.0312
\$5,000,000	0.0134	0.0151	0.0212	0.0267
\$6,000,000	0.0116	0.0129	0.0191	0.0237
\$7,000,000	0.0101	0.0116	0.0175	0.0217
\$8,000,000	0.0092	0.0102	0.0162	0.0198
\$9,000,000	0.0083	0.0093	0.0149	0.0183
\$10,000,000	0.0074	0.0086	0.0137	0.0173