

Delaware Compensation Rating Bureau, Inc.



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August 27, 2007

BUREAU CIRCULAR NO. 823

To All Members of the Bureau:

Re: **DECEMBER 1, 2007 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING – BUREAU FILING NO. 0703**

Please be informed that the Bureau has submitted a filing of revisions to Delaware's Residual Market Plan, voluntary market loss costs and related rating values with a proposed effective date of December 1, 2007. That filing, No.0703, proposes an overall decrease in collectible rate level of 19.28 percent for the Residual Market Plan and an overall decrease in collectible loss costs of 15.57percent for the voluntary market.

In addition to residual market rates and voluntary market loss costs, Filing No. 0703 proposes revisions to the following programs and/or rating values:

- Residual market expense constant
- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)
- Small deductible program
- State and hazard group relativities
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program
- DCCPAP revisions to qualifying wage table (**proposed effective June 1, 2008**)
- Update to Manual language pertaining to DCCPAP
- Retrospective rating
- Miscellaneous Manual revisions

Once Bureau Filing No. 0703 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, 2007 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement for this purpose. Any policies issued at current rates or on a "to-be-determined" basis for which approved rating values are changed as a result of Bureau Filing No. 0703 and/or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

Filing Package

Consistent with procedures used for other recent residual market rate and voluntary market loss cost filings, the Bureau will be making the complete filing package for Bureau Filing No. 0703 available on its website at www.dcrb.com. The filing package will be found in the "Filings" section of the website and is expected to be available within ten days of the publication of this circular.

Members and other interested parties are encouraged to use the website to access any and all parts of the filing package for informational purposes.

Attached for reference is a table of current and proposed December 1, 2007 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Timothy L. Wisecarver
President

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Attachment

Remember to visit our web site at www.dcrb.com for more information about this and other topics.

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2007**

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	37.54	30.40	-19.02%	26.73	22.79	-14.74%
0006	11.79	8.63	-26.80%	8.39	6.46	-23.00%
007	13.06	10.21	-21.82%	9.31	7.66	-17.72%
0008	5.00	3.93	-21.40%	3.56	2.94	-17.42%
009	60.03	48.28	-19.57%	42.75	36.21	-15.30%
0011	7.69	6.23	-18.99%	5.47	4.67	-14.63%
0012	11.01	8.60	-21.89%	7.84	6.45	-17.73%
0013	9.11	7.24	-20.53%	6.49	5.42	-16.49%
0015	44.84	34.58	-22.88%	31.93	25.94	-18.76%
0016	7.73	6.18	-20.05%	5.51	4.63	-15.97%
028	9.73	7.57	-22.20%	6.92	5.67	-18.06%
0034	10.94	8.82	-19.38%	7.79	6.62	-15.02%
0036	10.72	8.42	-21.46%	7.63	6.31	-17.30%
055	11.95	9.09	-23.93%	8.50	6.81	-19.88%
059	9.37	7.58	-19.10%	6.67	5.68	-14.84%
0083	12.94	10.20	-21.17%	9.21	7.65	-16.94%
101	9.37	7.62	-18.68%	6.67	5.71	-14.39%
104	6.83	5.69	-16.69%	4.86	4.27	-12.14%
105	9.44	7.75	-17.90%	6.72	5.82	-13.39%
106	12.51	10.09	-19.34%	8.90	7.57	-14.94%
107	7.43	5.91	-20.46%	5.29	4.43	-16.26%
108	9.47	7.79	-17.74%	6.74	5.85	-13.20%
109	11.66	9.74	-16.47%	8.30	7.30	-12.05%
110	8.04	6.81	-15.30%	5.72	5.11	-10.66%
111	9.89	8.24	-16.68%	7.05	6.19	-12.20%
112	18.40	16.38	-10.98%	13.10	12.28	-6.26%
113	9.01	6.47	-28.19%	6.41	4.86	-24.18%
114	20.52	16.73	-18.47%	14.62	12.55	-14.16%
115	4.37	3.66	-16.25%	3.11	2.75	-11.58%
119	13.51	10.97	-18.80%	9.61	8.22	-14.46%
130	11.47	9.79	-14.65%	8.17	7.34	-10.16%
132	5.24	4.14	-20.99%	3.73	3.10	-16.89%
134	5.16	4.28	-17.05%	3.67	3.21	-12.53%
135	6.62	5.62	-15.11%	4.71	4.21	-10.62%
136	5.72	4.80	-16.08%	4.08	3.59	-12.01%
139	12.07	9.21	-23.70%	8.60	6.91	-19.65%
141	11.01	9.19	-16.53%	7.84	6.90	-11.99%
142	6.05	4.67	-22.81%	4.30	3.50	-18.60%
161	6.36	5.17	-18.71%	4.53	3.87	-14.57%
163	7.22	5.96	-17.45%	5.15	4.47	-13.20%
165	10.67	8.89	-16.68%	7.60	6.67	-12.24%
166	6.32	5.37	-15.03%	4.50	4.02	-10.67%
0175	2.17	1.86	-14.29%	1.54	1.40	-9.09%
0176	0.83	0.67	-19.28%	0.60	0.50	-16.67%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2007**

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)
185	6.83	5.69	-16.69%	4.86	4.27	-12.14%
187	7.43	5.91	-20.46%	5.29	4.43	-16.26%
191	6.36	5.17	-18.71%	4.53	3.87	-14.57%
201	8.95	7.42	-17.09%	6.37	5.57	-12.56%
204	6.73	5.47	-18.72%	4.79	4.10	-14.41%
205	6.99	5.98	-14.45%	4.98	4.49	-9.84%
221	8.63	7.15	-17.15%	6.14	5.36	-12.70%
222	10.18	8.45	-16.99%	7.25	6.34	-12.55%
225	8.54	7.06	-17.33%	6.08	5.29	-12.99%
227	8.92	7.03	-21.19%	6.35	5.27	-17.01%
255	7.64	6.10	-20.16%	5.44	4.58	-15.81%
257	9.89	7.65	-22.65%	7.05	5.73	-18.72%
259	7.00	5.48	-21.71%	4.99	4.11	-17.64%
261	11.95	9.83	-17.74%	8.50	7.37	-13.29%
263	8.00	6.54	-18.25%	5.70	4.90	-14.04%
265	7.84	6.42	-18.11%	5.58	4.82	-13.62%
275	8.63	7.15	-17.15%	6.14	5.36	-12.70%
276	10.18	8.45	-16.99%	7.25	6.34	-12.55%
281	5.82	4.90	-15.81%	4.15	3.67	-11.57%
282	11.11	9.33	-16.02%	7.91	6.99	-11.63%
285	6.38	5.29	-17.08%	4.54	3.96	-12.78%
287	7.66	7.01	-8.49%	5.45	5.26	-3.49%
297	5.82	4.90	-15.81%	4.15	3.67	-11.57%
301	15.16	12.29	-18.93%	10.79	9.21	-14.64%
305	16.64	13.54	-18.63%	11.84	10.15	-14.27%
306	9.81	8.09	-17.53%	6.98	6.06	-13.18%
309	8.06	6.58	-18.36%	5.74	4.93	-14.11%
311	8.47	7.19	-15.11%	6.03	5.39	-10.61%
319	11.49	9.87	-14.10%	8.19	7.40	-9.65%
323	6.19	5.18	-16.32%	4.41	3.88	-12.02%
327	7.84	6.60	-15.82%	5.58	4.95	-11.29%
402	13.32	11.04	-17.12%	9.48	8.29	-12.55%
403	7.04	5.74	-18.47%	5.01	4.30	-14.17%
404	10.25	8.69	-15.22%	7.30	6.52	-10.68%
406	11.84	9.57	-19.17%	8.43	7.17	-14.95%
407	9.27	7.83	-15.53%	6.60	5.88	-10.91%
411	20.73	17.45	-15.82%	14.76	13.08	-11.38%
413	16.79	13.53	-19.42%	11.96	10.14	-15.22%
415	9.63	7.69	-20.15%	6.86	5.76	-16.03%
416	19.26	15.15	-21.34%	13.71	11.36	-17.14%
421	15.37	12.36	-19.58%	10.94	9.27	-15.27%
425	18.22	15.34	-15.81%	12.97	11.50	-11.33%
427	9.31	7.79	-16.33%	6.62	5.85	-11.63%
429	11.98	10.04	-16.19%	8.52	7.52	-11.74%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2007**

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)
431	15.54	12.86	-17.25%	11.06	9.64	-12.84%
433	9.18	7.47	-18.63%	6.54	5.60	-14.37%
435	11.71	9.62	-17.85%	8.34	7.22	-13.43%
441	3.62	2.90	-19.89%	2.58	2.17	-15.89%
442	4.25	3.97	-6.59%	3.03	2.97	-1.98%
443	4.27	3.99	-6.56%	3.04	3.00	-1.32%
445	14.28	11.83	-17.16%	10.17	8.87	-12.78%
446	4.09	3.47	-15.16%	2.91	2.60	-10.65%
447	11.31	9.35	-17.33%	8.05	7.01	-12.92%
449	8.09	6.67	-17.55%	5.76	5.00	-13.19%
451	9.88	8.13	-17.71%	7.04	6.09	-13.49%
454	14.08	11.58	-17.76%	10.02	8.69	-13.27%
456	8.50	7.05	-17.06%	6.06	5.29	-12.71%
457	16.81	13.69	-18.56%	11.98	10.26	-14.36%
458	5.81	4.71	-18.93%	4.14	3.53	-14.73%
459	3.45	2.87	-16.81%	2.45	2.15	-12.24%
461	8.72	7.15	-18.00%	6.20	5.36	-13.55%
463	4.92	4.15	-15.65%	3.50	3.11	-11.14%
464	8.10	6.62	-18.27%	5.77	4.96	-14.04%
465	7.52	6.01	-20.08%	5.35	4.51	-15.70%
467	7.90	6.62	-16.20%	5.63	4.96	-11.90%
471	4.41	3.42	-22.45%	3.13	2.56	-18.21%
472	4.35	3.75	-13.79%	3.10	2.81	-9.35%
473	4.60	3.96	-13.91%	3.28	2.97	-9.45%
474	2.06	1.57	-23.79%	1.47	1.18	-19.73%
475	7.95	6.44	-18.99%	5.66	4.83	-14.66%
476	3.51	2.83	-19.37%	2.51	2.12	-15.54%
477	6.41	5.21	-18.72%	4.56	3.90	-14.47%
483	2.85	2.36	-17.19%	2.02	1.77	-12.38%
485	4.13	3.37	-18.40%	2.94	2.52	-14.29%
486	5.44	4.21	-22.61%	3.87	3.16	-18.35%
487	3.54	2.75	-22.32%	2.53	2.06	-18.58%
488	1.99	1.70	-14.57%	1.42	1.28	-9.86%
489	2.95	2.68	-9.15%	2.10	2.01	-4.29%
491	7.04	5.74	-18.47%	5.01	4.30	-14.17%
495	9.88	8.13	-17.71%	7.04	6.09	-13.49%
497	4.35	3.75	-13.79%	3.10	2.81	-9.35%
499	7.95	6.44	-18.99%	5.66	4.83	-14.66%
501	7.52	6.19	-17.69%	5.35	4.64	-13.27%
502	8.64	7.18	-16.90%	6.15	5.38	-12.52%
506	5.08	4.11	-19.09%	3.62	3.08	-14.92%
507	8.74	7.14	-18.31%	6.22	5.35	-13.99%
509	14.47	12.01	-17.00%	10.30	9.01	-12.52%
511	17.20	14.19	-17.50%	12.25	10.64	-13.14%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2007**

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)
512	10.84	9.33	-13.93%	7.71	6.99	-9.34%
513	8.27	6.72	-18.74%	5.89	5.04	-14.43%
535	7.19	5.88	-18.22%	5.11	4.41	-13.70%
536	12.65	10.49	-17.08%	9.01	7.86	-12.76%
544	15.34	12.78	-16.69%	10.93	9.58	-12.35%
551	4.15	3.30	-20.48%	2.96	2.48	-16.22%
553	9.58	7.93	-17.22%	6.82	5.94	-12.90%
555	1.82	1.52	-16.48%	1.29	1.14	-11.63%
563	4.77	3.83	-19.71%	3.39	2.87	-15.34%
571	6.69	5.49	-17.94%	4.77	4.12	-13.63%
573	8.50	7.14	-16.00%	6.06	5.35	-11.72%
581	6.55	5.17	-21.07%	4.66	3.87	-16.95%
587	4.77	3.83	-19.71%	3.39	2.87	-15.34%
601	22.64	17.84	-21.20%	16.11	13.38	-16.95%
602	15.78	12.13	-23.13%	11.23	9.09	-19.06%
603	25.30	19.88	-21.42%	18.02	14.92	-17.20%
605	18.19	14.17	-22.10%	12.95	10.62	-17.99%
607	20.64	16.15	-21.75%	14.69	12.11	-17.56%
608	12.41	9.83	-20.79%	8.83	7.37	-16.53%
609	12.34	9.65	-21.80%	8.78	7.23	-17.65%
611	24.99	19.41	-22.33%	17.79	14.56	-18.16%
615	30.98	23.86	-22.98%	22.06	17.89	-18.90%
617	15.47	12.18	-21.27%	11.02	9.13	-17.15%
625	14.31	11.22	-21.59%	10.19	8.42	-17.37%
643	26.02	20.71	-20.41%	18.53	15.54	-16.14%
645	14.38	11.53	-19.82%	10.24	8.64	-15.63%
646	10.04	8.65	-13.84%	7.15	6.48	-9.37%
647	17.39	13.56	-22.02%	12.38	10.18	-17.77%
648	11.14	8.68	-22.08%	7.93	6.50	-18.03%
649	8.18	6.63	-18.95%	5.82	4.97	-14.60%
651	14.95	11.86	-20.67%	10.64	8.90	-16.35%
652	19.94	15.71	-21.21%	14.19	11.79	-16.91%
653	16.39	13.20	-19.46%	11.67	9.90	-15.17%
654	15.05	11.91	-20.86%	10.71	8.93	-16.62%
655	35.93	27.71	-22.88%	25.59	20.78	-18.80%
656	19.00	14.59	-23.21%	13.52	10.94	-19.08%
657	24.15	18.42	-23.73%	17.19	13.82	-19.60%
658	16.38	12.70	-22.47%	11.67	9.52	-18.42%
659	35.23	27.63	-21.57%	25.09	20.73	-17.38%
660	5.61	4.42	-21.21%	4.00	3.31	-17.25%
661	7.94	6.08	-23.43%	5.66	4.56	-19.43%
662	6.70	5.44	-18.81%	4.77	4.09	-14.26%
663	10.28	8.14	-20.82%	7.31	6.10	-16.55%
664	9.22	7.30	-20.82%	6.57	5.47	-16.74%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2007**

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)
665	20.46	15.70	-23.26%	14.57	11.77	-19.22%
666	14.19	11.18	-21.21%	10.10	8.38	-17.03%
667	4.81	3.75	-22.04%	3.43	2.81	-18.08%
668	12.36	9.62	-22.17%	8.80	7.21	-18.07%
669	17.20	13.56	-21.16%	12.25	10.17	-16.98%
670	10.65	8.41	-21.03%	7.58	6.31	-16.75%
673	12.21	9.59	-21.46%	8.70	7.19	-17.36%
674	12.20	9.48	-22.30%	8.69	7.10	-18.30%
675	8.99	7.07	-21.36%	6.41	5.30	-17.32%
676	12.73	10.14	-20.35%	9.07	7.60	-16.21%
677	9.63	8.20	-14.85%	6.86	6.15	-10.35%
679	23.48	17.79	-24.23%	16.72	13.34	-20.22%
681	10.65	8.41	-21.03%	7.58	6.31	-16.75%
682	35.18	27.13	-22.88%	25.05	20.35	-18.76%
691	12.34	9.65	-21.80%	8.78	7.23	-17.65%
693	14.95	11.86	-20.67%	10.64	8.90	-16.35%
695	7.94	6.08	-23.43%	5.66	4.56	-19.43%
709	5.14	4.01	-21.98%	3.66	3.01	-17.76%
716	7.56	5.85	-22.62%	5.38	4.38	-18.59%
718	7.71	5.99	-22.31%	5.49	4.49	-18.21%
721	24.53	20.58	-16.10%	17.46	15.43	-11.63%
744	3.87	3.24	-16.28%	2.75	2.43	-11.64%
751	3.43	3.28	-4.37%	2.44	2.46	0.82%
752	1.93	1.69	-12.44%	1.38	1.27	-7.97%
753	9.73	7.95	-18.29%	6.92	5.96	-13.87%
755	5.91	4.63	-21.66%	4.20	3.47	-17.38%
757	3.25	2.59	-20.31%	2.31	1.95	-15.58%
759	8.57	6.99	-18.44%	6.10	5.24	-14.10%
0771	2.73	2.11	-22.71%	1.94	1.59	-18.04%
801	14.94	11.89	-20.41%	10.64	8.91	-16.26%
803	38.30	31.51	-17.73%	27.27	23.62	-13.38%
804	6.39	5.23	-18.15%	4.55	3.92	-13.85%
805	10.81	8.75	-19.06%	7.69	6.56	-14.69%
806	17.88	14.27	-20.19%	12.74	10.69	-16.09%
807	13.06	10.26	-21.44%	9.31	7.70	-17.29%
808	18.62	15.06	-19.12%	13.26	11.29	-14.86%
809	9.88	7.80	-21.05%	7.04	5.85	-16.90%
811	16.81	14.00	-16.72%	11.98	10.50	-12.35%
812	14.16	11.25	-20.55%	10.09	8.44	-16.35%
813	10.36	8.16	-21.24%	7.37	6.12	-16.96%
814	9.47	7.66	-19.11%	6.74	5.74	-14.84%
815	8.36	7.00	-16.27%	5.96	5.25	-11.91%
816	4.85	3.93	-18.97%	3.45	2.94	-14.78%
817	16.07	12.63	-21.41%	11.44	9.47	-17.22%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2007**

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)
818	6.00	4.85	-19.17%	4.27	3.63	-14.99%
819	1.76	1.42	-19.32%	1.25	1.06	-15.20%
820	6.03	4.89	-18.91%	4.29	3.66	-14.69%
821	12.95	10.63	-17.92%	9.22	7.98	-13.45%
825	8.35	6.53	-21.80%	5.95	4.89	-17.82%
855	12.47	10.19	-18.28%	8.87	7.64	-13.87%
857	18.14	14.28	-21.28%	12.91	10.70	-17.12%
858	17.18	13.76	-19.91%	12.23	10.32	-15.62%
859	19.78	15.85	-19.87%	14.08	11.89	-15.55%
860	19.78	13.10	-33.77%	14.08	9.83	-30.18%
862	17.88	14.40	-19.46%	12.74	10.80	-15.23%
865	4.92	3.85	-21.75%	3.50	2.88	-17.71%
867	10.36	8.16	-21.24%	7.37	6.12	-16.96%
877	5.79	4.80	-17.10%	4.13	3.59	-13.08%
879	7.43	5.93	-20.19%	5.29	4.45	-15.88%
880	9.47	7.84	-17.21%	6.74	5.88	-12.76%
881	6.12	5.01	-18.14%	4.35	3.76	-13.56%
882	14.41	12.15	-15.68%	10.26	9.11	-11.21%
883	4.64	3.76	-18.97%	3.31	2.82	-14.80%
884	2.01	1.60	-20.40%	1.44	1.19	-17.36%
885	6.84	5.60	-18.13%	4.87	4.20	-13.76%
886	5.74	4.57	-20.38%	4.09	3.43	-16.14%
887	2.75	2.24	-18.55%	1.96	1.68	-14.29%
889	0.92	0.62	-32.61%	0.66	0.46	-30.30%
890	1.02	0.91	-10.78%	0.72	0.68	-5.56%
891	2.44	2.07	-15.16%	1.74	1.55	-10.92%
895	1.08	0.89	-17.59%	0.77	0.66	-14.29%
896	5.64	4.46	-20.92%	4.02	3.35	-16.67%
897	5.55	4.12	-25.77%	3.94	3.09	-21.57%
898	6.99	5.98	-14.45%	4.98	4.49	-9.84%
899	4.09	3.15	-22.98%	2.91	2.36	-18.90%
903	1.04	0.84	-19.23%	0.74	0.63	-14.86%
904	5.34	3.83	-28.28%	3.80	2.87	-24.47%
907	12.61	9.91	-21.41%	8.98	7.43	-17.26%
0908	195.50	175.06	-10.46%	139.19	131.28	-5.68%
0909	144.58	118.83	-17.81%	102.95	89.11	-13.44%
910	21.05	16.67	-20.81%	14.99	12.51	-16.54%
911	10.64	8.64	-18.80%	7.58	6.47	-14.64%
0912	487.03	408.23	-16.18%	346.76	306.12	-11.72%
0913	620.11	496.68	-19.90%	441.51	372.45	-15.64%
914	5.79	4.80	-17.10%	4.13	3.59	-13.08%
915	8.45	6.69	-20.83%	6.02	5.01	-16.78%
916	3.38	2.60	-23.08%	2.40	1.96	-18.33%
917	7.53	5.97	-20.72%	5.36	4.48	-16.42%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2007**

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)
918	6.10	4.94	-19.02%	4.34	3.71	-14.52%
919	5.58	4.46	-20.07%	3.97	3.35	-15.62%
920	1.07	0.89	-16.82%	0.76	0.66	-13.16%
921	9.74	8.54	-12.32%	6.93	6.40	-7.65%
922	6.89	5.57	-19.16%	4.91	4.18	-14.87%
923	7.43	5.93	-20.19%	5.29	4.45	-15.88%
924	6.89	5.35	-22.35%	4.91	4.01	-18.33%
925	3.99	3.22	-19.30%	2.83	2.42	-14.49%
926	6.12	5.01	-18.14%	4.35	3.76	-13.56%
927	2.38	1.85	-22.27%	1.69	1.39	-17.75%
928	4.64	3.76	-18.97%	3.31	2.82	-14.80%
929	9.94	7.72	-22.33%	7.08	5.78	-18.36%
932	2.20	1.69	-23.18%	1.56	1.27	-18.59%
933	7.71	6.32	-18.03%	5.49	4.73	-13.84%
934	5.53	4.56	-17.54%	3.93	3.42	-12.98%
935	3.64	2.88	-20.88%	2.59	2.16	-16.60%
936	1.36	1.00	-26.47%	0.97	0.75	-22.68%
937	30.38	23.14	-23.83%	21.63	17.35	-19.79%
939	11.57	9.30	-19.62%	8.24	6.98	-15.29%
940	11.44	9.00	-21.33%	8.14	6.74	-17.20%
941	5.69	4.60	-19.16%	4.05	3.45	-14.81%
942	6.12	4.80	-21.57%	4.35	3.59	-17.47%
943	13.96	11.19	-19.84%	9.94	8.39	-15.59%
944	6.16	4.94	-19.81%	4.39	3.71	-15.49%
945	6.85	5.44	-20.58%	4.88	4.09	-16.19%
946	8.48	6.73	-20.64%	6.04	5.04	-16.56%
947	12.76	10.11	-20.77%	9.08	7.58	-16.52%
948	3.33	2.74	-17.72%	2.37	2.05	-13.50%
949	2.06	1.67	-18.93%	1.47	1.25	-14.97%
951	1.37	0.99	-27.74%	0.98	0.74	-24.49%
952	1.67	1.32	-20.96%	1.19	0.99	-16.81%
953	0.92	0.62	-32.61%	0.66	0.46	-30.30%
954	7.27	5.77	-20.63%	5.18	4.33	-16.41%
955	1.70	1.39	-18.24%	1.21	1.04	-14.05%
956	0.44	0.36	-18.18%	0.32	0.27	-15.63%
957	1.05	0.84	-20.00%	0.75	0.63	-16.00%
958	2.63	2.07	-21.29%	1.87	1.55	-17.11%
959	3.75	3.06	-18.40%	2.67	2.30	-13.86%
960	9.40	7.61	-19.04%	6.69	5.70	-14.80%
961	2.11	1.54	-27.01%	1.50	1.15	-23.33%
962	0.32	0.26	-18.75%	0.23	0.20	-13.04%
963	1.43	1.08	-24.48%	1.02	0.81	-20.59%
964	4.91	4.00	-18.53%	3.49	3.01	-13.75%
965	1.08	0.89	-17.59%	0.77	0.66	-14.29%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
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Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
966	6.55	5.06	-22.75%	4.66	3.80	-18.45%
967	1.83	1.46	-20.22%	1.30	1.09	-16.15%
968	4.90	3.89	-20.61%	3.49	2.91	-16.62%
969	10.15	8.22	-19.01%	7.22	6.17	-14.54%
970	17.34	14.40	-16.96%	12.35	10.80	-12.55%
971	8.71	7.04	-19.17%	6.20	5.28	-14.84%
973	5.58	4.42	-20.79%	3.97	3.31	-16.62%
974	7.09	5.72	-19.32%	5.04	4.29	-14.88%
975	5.55	4.05	-27.03%	3.94	3.04	-22.84%
976	3.63	2.86	-21.21%	2.58	2.14	-17.05%
977	1.13	0.98	-13.27%	0.80	0.73	-8.75%
978	6.86	5.50	-19.83%	4.89	4.12	-15.75%
979	9.62	7.54	-21.62%	6.85	5.66	-17.37%
980	8.17	6.40	-21.66%	5.81	4.80	-17.38%
981	6.14	4.99	-18.73%	4.38	3.75	-14.38%
983	14.16	11.72	-17.23%	10.09	8.79	-12.88%
984	0.82	0.58	-29.27%	0.59	0.43	-27.12%
985	9.87	7.86	-20.36%	7.03	5.90	-16.07%
986	2.94	2.36	-19.73%	2.10	1.77	-15.71%
988	0.39	0.32	-17.95%	0.28	0.24	-14.29%
991	17.34	14.40	-16.96%	12.35	10.80	-12.55%
992	9.88	7.80	-21.05%	7.04	5.85	-16.90%
995	18.22	14.84	-18.55%	12.97	11.13	-14.19%
997	1.80	1.46	-18.89%	1.28	1.09	-14.84%
999	11.22	8.92	-20.50%	7.98	6.69	-16.17%
4771	10.85	8.40	-22.58%	7.72	6.30	-18.39%
4777	16.81	14.00	-16.72%	11.98	10.50	-12.35%
7405	2.99	2.08	-30.43%	2.13	1.55	-27.23%
7413	3.27	2.64	-19.27%	2.32	1.98	-14.66%
7421	3.95	3.20	-18.99%	2.81	2.40	-14.59%
7424	9.33	7.53	-19.29%	6.64	5.65	-14.91%
7428	3.76	3.02	-19.68%	2.68	2.26	-15.67%
7445	1.00	0.69	-31.00%	0.71	0.51	-28.17%
7453	0.69	0.56	-18.84%	0.49	0.41	-16.33%
9108	102.71	102.93	0.21%	73.13	77.19	5.55%
9740	0.03	0.03	0.00%	0.02	0.02	0.00%
9741	0.01	0.01	0.00%	0.01	0.01	0.00%
9985	A	A	0.00%	A	A	0.00%