



August 15, 2011

BUREAU CIRCULAR NO. 871

To All Members of the DCRB:

Re: **DECEMBER 1, 2011 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING – BUREAU FILING NO. 1105**

Please be informed that the DCRB 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, 2011.

The DCRB is mindful of provisions of the Court of Chancery Memorandum Decision and Order dated July 24, 2009 and of the requirements of that decision as it applies to this filing. However, the reductions required by the Court of Chancery decision are unrelated to the DCRB's ongoing compilations and analysis of workers compensation experience data in Delaware. Application of those reductions, in fact, first requires that a set of rating values be established that would be applicable but for the Court of Chancery decision. Accordingly, the DCRB has performed an analysis that proposes an overall increase in collectible rate level of 22.30 percent for the Residual Market Plan and an overall increase in collectible loss costs of 16.81 percent for the voluntary market prior to recognition of the Court of Chancery Decision.

Indicated residual market rates and voluntary market loss costs were then reduced by five percent of December 1, 2008 rating values as required by the Court of Chancery decision, and the resulting proposal is for an overall increase in collectible rate level of 24.54 percent for the Residual Market Plan and an overall increase in collectible loss costs of 18.45 percent for the voluntary market after recognition of the Chancery Court Decision.

The December 1, 2008, December 1, 2009 and December 1, 2010 filings each incorporated mandated reductions of six percent of December 1, 2008 rating values. Effective with the December 1, 2012 DCRB filing, no further reductions will be required pertaining to the Court of Chancery decision.

In addition to residual market rates and voluntary market loss costs, Bureau Filing No. 1105 proposes revisions to the following programs and/or rating values:

- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)
- Small deductible program
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program
- DCCPAP qualifying wage table (**proposed effective June 1, 2012**)
- Retrospective rating
- Miscellaneous Manual revisions

The following points were made in the DCRB's submission of Bureau Filing No. 1105:

The Court of Chancery Opinion and Order's mandate poses serious and abiding conflicts for the DCRB in terms of its statutory responsibilities and for DCRB staff in terms of professional Standards of Practice applicable to the promulgation of insurance rates, as follow:

- ***The rating values submitted herewith do not comply with applicable Standards of Practice of the Casualty Actuarial Society (CAS), in part because they are not expected to be adequate to provide for the cost of providing insurance during the policy period to which they will apply. In addition to Principle 1 of the CAS Statement of Principles Regarding Ratemaking, the prospective adequacy of such rating values is required under Delaware law (Delaware Code Title 18, §2604(a)).***
- ***The rating values submitted herewith are also not limited to prospective loss costs, as defined and required by Title 18, §2610(b)(1) of the Delaware Code and as specified in the first sentence of the Principles Section of the CAS Statement of Principles Regarding Ratemaking.***

Once Bureau Filing No.1105 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, 2011 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. 1105 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 DCRB will be making the complete filing package for Bureau Filing No. 1105 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, 2011 residual market rates and voluntary market loss costs with proposed percentage changes by classification. The rating values include recognition of the Court of Chancery July 24, 2009 Memorandum Opinion and Order.

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, 2011

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	18.44	21.29	15.46%	14.13	15.55	10.05%
0006	4.42	4.96	12.22%	3.40	3.62	6.47%
007	5.73	6.53	13.96%	4.39	4.77	8.66%
0008	2.39	2.88	20.50%	1.83	2.10	14.75%
009	28.80	32.87	14.13%	22.08	23.99	8.65%
0011	3.79	4.37	15.30%	2.91	3.19	9.62%
0012	4.54	5.11	12.56%	3.49	3.74	7.16%
0013	4.93	5.74	16.43%	3.78	4.19	10.85%
015	18.92	21.19	12.00%	14.50	15.47	6.69%
0016	3.65	4.12	12.88%	2.79	3.01	7.89%
0034	5.05	5.55	9.90%	3.87	4.06	4.91%
0036	4.79	5.38	12.32%	3.68	3.93	6.79%
055	5.01	5.72	14.17%	3.83	4.18	9.14%
059	4.88	5.84	19.67%	3.75	4.26	13.60%
0083	5.73	6.44	12.39%	4.40	4.70	6.82%
101	4.11	4.30	4.62%	3.15	3.15	0.00%
104	4.12	4.62	12.14%	3.16	3.38	6.96%
105	4.75	4.85	2.11%	3.64	3.54	-2.75%
106	5.92	6.45	8.95%	4.54	4.71	3.74%
107	3.18	3.30	3.77%	2.43	2.41	-0.82%
108	4.73	5.07	7.19%	3.63	3.70	1.93%
109	5.76	5.94	3.13%	4.41	4.34	-1.59%
110	4.12	4.30	4.37%	3.16	3.15	-0.32%
111	4.63	4.67	0.86%	3.55	3.41	-3.94%
112	10.91	11.61	6.42%	8.36	8.47	1.32%
113	3.17	3.27	3.15%	2.43	2.39	-1.65%
114	9.57	9.95	3.97%	7.33	7.27	-0.82%
115	2.35	2.47	5.11%	1.79	1.81	1.12%
119	6.11	6.25	2.29%	4.69	4.55	-2.99%
130	6.42	6.89	7.32%	4.92	5.03	2.24%
132	2.18	2.20	0.92%	1.67	1.61	-3.59%
134	3.92	4.37	11.48%	3.01	3.20	6.31%
135	3.44	3.63	5.52%	2.63	2.66	1.14%
136	3.09	3.35	8.41%	2.37	2.45	3.38%
139	5.15	5.48	6.41%	3.96	4.00	1.01%
141	5.65	6.02	6.55%	4.34	4.40	1.38%
142	2.53	2.68	5.93%	1.95	1.96	0.51%
161	2.91	2.99	2.75%	2.23	2.18	-2.24%
163	4.21	4.74	12.59%	3.22	3.45	7.14%
165	5.44	5.85	7.54%	4.17	4.27	2.40%
166	3.54	3.82	7.91%	2.72	2.78	2.21%
175	1.29	1.39	7.75%	0.99	1.01	2.02%
176	0.39	0.41	5.13%	0.30	0.30	0.00%
185	4.12	4.62	12.14%	3.16	3.38	6.96%
187	3.18	3.30	3.77%	2.43	2.41	-0.82%
191	2.91	2.99	2.75%	2.23	2.18	-2.24%
201	4.80	5.22	8.75%	3.68	3.81	3.53%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2011

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)
204	3.18	3.34	5.03%	2.44	2.43	-0.41%
205	3.58	3.76	5.03%	2.75	2.74	-0.36%
221	3.79	3.58	-5.54%	2.92	2.61	-10.62%
222	5.01	5.19	3.59%	3.84	3.80	-1.04%
225	4.17	4.35	4.32%	3.20	3.18	-0.63%
227	3.82	3.89	1.83%	2.94	2.84	-3.40%
255	3.35	3.39	1.19%	2.57	2.48	-3.50%
257	3.71	3.67	-1.08%	2.84	2.68	-5.63%
259	2.91	3.01	3.44%	2.23	2.19	-1.79%
261	4.75	4.66	-1.89%	3.64	3.41	-6.32%
263	3.79	3.88	2.37%	2.91	2.83	-2.75%
265	3.75	3.93	4.80%	2.87	2.88	0.35%
275	3.79	3.58	-5.54%	2.92	2.61	-10.62%
276	5.01	5.19	3.59%	3.84	3.80	-1.04%
281	2.80	2.95	5.36%	2.15	2.15	0.00%
282	5.90	6.44	9.15%	4.52	4.71	4.20%
285	3.19	3.40	6.58%	2.45	2.48	1.22%
287	2.84	3.30	16.20%	2.18	2.41	10.55%
297	2.80	2.95	5.36%	2.15	2.15	0.00%
301	7.01	7.35	4.85%	5.38	5.36	-0.37%
305	8.28	8.85	6.88%	6.34	6.46	1.89%
306	4.81	5.11	6.24%	3.69	3.74	1.36%
309	3.87	4.06	4.91%	2.97	2.96	-0.34%
311	4.87	5.37	10.27%	3.74	3.93	5.08%
319	6.64	6.28	-5.42%	5.09	4.58	-10.02%
323	3.19	3.49	9.40%	2.45	2.55	4.08%
327	4.13	4.43	7.26%	3.17	3.24	2.21%
402	6.42	6.69	4.21%	4.92	4.88	-0.81%
403	3.54	3.79	7.06%	2.72	2.76	1.47%
404	5.40	5.65	4.63%	4.13	4.13	0.00%
406	5.72	6.20	8.39%	4.38	4.52	3.20%
407	4.73	4.91	3.81%	3.64	3.59	-1.37%
411	10.99	11.72	6.64%	8.42	8.57	1.78%
413	7.90	8.35	5.70%	6.06	6.09	0.50%
415	4.21	4.36	3.56%	3.22	3.19	-0.93%
416	7.51	7.27	-3.20%	5.76	5.31	-7.81%
421	7.31	7.77	6.29%	5.61	5.67	1.07%
425	9.48	10.05	6.01%	7.26	7.34	1.10%
427	4.68	4.94	5.56%	3.58	3.60	0.56%
429	5.83	6.09	4.46%	4.46	4.45	-0.22%
431	7.54	7.94	5.31%	5.78	5.78	0.00%
433	4.32	4.47	3.47%	3.31	3.27	-1.21%
435	5.65	5.98	5.84%	4.34	4.38	0.92%
441	1.74	1.85	6.32%	1.33	1.36	2.26%
442	4.44	5.80	30.63%	3.41	4.24	24.34%
443	4.44	5.80	30.63%	3.41	4.24	24.34%
445	7.32	6.36	-13.11%	5.61	4.64	-17.29%

DELAWARE COMPENSATION RATING BUREAU, INC.

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PROPOSED EFFECTIVE DECEMBER 1, 2011

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446	2.26	2.40	6.19%	1.73	1.76	1.73%
447	5.74	6.18	7.67%	4.40	4.51	2.50%
449	3.75	3.81	1.60%	2.87	2.77	-3.48%
451	4.66	4.88	4.72%	3.57	3.57	0.00%
454	7.15	7.59	6.15%	5.48	5.55	1.28%
456	4.33	4.62	6.70%	3.33	3.37	1.20%
457	6.97	6.46	-7.32%	5.35	4.71	-11.96%
458	2.86	3.04	6.29%	2.20	2.21	0.45%
459	1.63	1.72	5.52%	1.25	1.25	0.00%
461	4.37	4.58	4.81%	3.35	3.34	-0.30%
463	2.69	2.95	9.67%	2.06	2.15	4.37%
464	3.89	4.08	4.88%	2.98	2.97	-0.34%
465	3.66	4.01	9.56%	2.80	2.93	4.64%
467	4.19	4.56	8.83%	3.21	3.33	3.74%
471	1.59	1.56	-1.89%	1.22	1.14	-6.56%
472	2.50	2.67	6.80%	1.93	1.96	1.55%
473	2.55	2.71	6.27%	1.96	1.98	1.02%
474	0.83	0.95	14.46%	0.64	0.70	9.38%
475	3.66	3.83	4.64%	2.80	2.80	0.00%
476	1.60	1.68	5.00%	1.24	1.22	-1.61%
477	3.01	3.14	4.32%	2.31	2.29	-0.87%
483	1.51	1.63	7.95%	1.16	1.19	2.59%
485	1.73	1.75	1.16%	1.33	1.28	-3.76%
486	2.36	2.52	6.78%	1.81	1.84	1.66%
487	1.43	1.47	2.80%	1.10	1.07	-2.73%
488	1.11	1.12	0.90%	0.85	0.82	-3.53%
489	2.01	2.24	11.44%	1.53	1.64	7.19%
491	3.54	3.79	7.06%	2.72	2.76	1.47%
495	4.66	4.88	4.72%	3.57	3.57	0.00%
497	2.50	2.67	6.80%	1.93	1.96	1.55%
499	3.66	3.83	4.64%	2.80	2.80	0.00%
501	3.65	3.79	3.84%	2.79	2.76	-1.08%
502	4.33	4.57	5.54%	3.32	3.34	0.60%
506	2.93	3.28	11.95%	2.25	2.39	6.22%
507	3.84	3.87	0.78%	2.95	2.83	-4.07%
509	7.21	8.44	17.06%	5.54	6.16	11.19%
511	7.91	7.99	1.01%	6.07	5.84	-3.79%
512	6.46	6.97	7.89%	4.94	5.09	3.04%
513	3.92	4.20	7.14%	3.01	3.07	1.99%
535	3.69	3.95	7.05%	2.83	2.89	2.12%
536	6.24	6.58	5.45%	4.78	4.80	0.42%
544	7.74	8.16	5.43%	5.93	5.96	0.51%
551	1.90	2.04	7.37%	1.45	1.50	3.45%
553	4.79	5.06	5.64%	3.67	3.69	0.54%
555	1.08	1.15	6.48%	0.82	0.84	2.44%
563	2.05	2.09	1.95%	1.57	1.52	-3.18%
571	3.32	3.46	4.22%	2.54	2.52	-0.79%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2011

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)
573	4.51	4.86	7.76%	3.46	3.55	2.60%
581	2.55	2.47	-3.14%	1.96	1.81	-7.65%
587	2.05	2.09	1.95%	1.57	1.52	-3.18%
601	10.56	12.68	20.08%	8.10	9.26	14.32%
602	6.94	8.23	18.59%	5.33	6.00	12.57%
603	11.60	13.71	18.19%	8.90	10.01	12.47%
605	8.12	9.65	18.84%	6.23	7.05	13.16%
607	9.13	10.52	15.22%	6.99	7.68	9.87%
608	6.12	7.43	21.41%	4.69	5.43	15.78%
609	5.54	6.59	18.95%	4.24	4.81	13.44%
611	11.07	12.91	16.62%	8.49	9.42	10.95%
615	13.27	15.50	16.80%	10.17	11.33	11.41%
617	7.11	8.45	18.85%	5.45	6.17	13.21%
625	6.71	8.02	19.52%	5.15	5.86	13.79%
643	12.11	14.40	18.91%	9.28	10.52	13.36%
645	7.21	8.40	16.50%	5.52	6.12	10.87%
646	5.73	6.97	21.64%	4.40	5.09	15.68%
647	8.03	9.60	19.55%	6.16	7.01	13.80%
648	5.11	6.15	20.35%	3.91	4.49	14.83%
649	4.41	5.37	21.77%	3.38	3.93	16.27%
651	7.05	8.33	18.16%	5.42	6.09	12.36%
652	9.15	10.69	16.83%	7.02	7.80	11.11%
653	8.28	9.93	19.93%	6.35	7.25	14.17%
654	7.35	8.82	20.00%	5.64	6.43	14.01%
655	17.30	20.60	19.08%	13.26	15.04	13.42%
656	8.32	9.91	19.11%	6.38	7.24	13.48%
657	10.09	11.79	16.85%	7.75	8.62	11.23%
658	8.83	11.05	25.14%	6.77	8.07	19.20%
659	17.93	22.22	23.93%	13.74	16.23	18.12%
660	2.81	3.35	19.22%	2.15	2.45	13.95%
661	3.18	3.75	17.92%	2.45	2.74	11.84%
662	4.13	5.34	29.30%	3.16	3.90	23.42%
663	4.76	5.70	19.75%	3.66	4.17	13.93%
664	4.49	5.41	20.49%	3.44	3.95	14.83%
665	9.53	11.18	17.31%	7.32	8.17	11.61%
666	6.87	8.29	20.67%	5.26	6.05	15.02%
667	2.17	2.56	17.97%	1.66	1.87	12.65%
668	5.60	6.66	18.93%	4.29	4.86	13.29%
669	7.90	9.27	17.34%	6.06	6.77	11.72%
670	5.25	6.31	20.19%	4.03	4.60	14.14%
673	5.77	6.84	18.54%	4.42	5.00	13.12%
674	5.51	6.50	17.97%	4.23	4.75	12.29%
675	4.37	5.26	20.37%	3.35	3.84	14.63%
676	6.13	7.12	16.15%	4.70	5.20	10.64%
677	4.60	5.37	16.74%	3.53	3.91	10.76%
679	9.26	10.62	14.69%	7.11	7.75	9.00%
681	5.25	6.31	20.19%	4.03	4.60	14.14%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2011

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)
682	14.88	17.19	15.52%	11.41	12.55	9.99%
691	5.54	6.59	18.95%	4.24	4.81	13.44%
693	7.05	8.33	18.16%	5.42	6.09	12.36%
695	3.18	3.75	17.92%	2.45	2.74	11.84%
709	2.24	2.59	15.63%	1.72	1.89	9.88%
716	3.20	3.67	14.69%	2.46	2.69	9.35%
718	3.34	3.87	15.87%	2.55	2.82	10.59%
721	12.35	13.03	5.51%	9.48	9.52	0.42%
744	1.85	1.77	-4.32%	1.42	1.30	-8.45%
751	2.81	3.15	12.10%	2.16	2.31	6.94%
752	1.12	1.25	11.61%	0.87	0.92	5.75%
753	4.69	4.92	4.90%	3.59	3.59	0.00%
755	2.43	2.58	6.17%	1.86	1.87	0.54%
757	1.61	1.93	19.88%	1.24	1.41	13.71%
759	4.20	4.44	5.71%	3.21	3.24	0.93%
0771	1.03	0.99	-3.88%	0.78	0.71	-8.97%
801	7.22	8.33	15.37%	5.54	6.08	9.75%
803	19.82	22.85	15.29%	15.20	16.69	9.80%
804	3.19	3.67	15.05%	2.45	2.68	9.39%
805	5.54	6.56	18.41%	4.24	4.79	12.97%
806	8.47	10.71	26.45%	6.50	7.82	20.31%
807	5.98	6.96	16.39%	4.59	5.09	10.89%
808	9.24	10.53	13.96%	7.09	7.69	8.46%
809	4.57	5.14	12.47%	3.51	3.76	7.12%
811	8.49	9.62	13.31%	6.51	7.02	7.83%
812	6.62	7.71	16.47%	5.08	5.62	10.63%
813	5.03	5.86	16.50%	3.85	4.28	11.17%
814	4.61	5.26	14.10%	3.54	3.84	8.47%
815	3.08	3.52	14.29%	2.36	2.57	8.90%
816	2.45	2.85	16.33%	1.87	2.09	11.76%
817	7.33	8.59	17.19%	5.62	6.27	11.57%
818	1.72	1.99	15.70%	1.33	1.45	9.02%
819	0.83	0.96	15.66%	0.64	0.70	9.38%
820	3.16	3.72	17.72%	2.43	2.72	11.93%
821	6.68	7.73	15.72%	5.13	5.64	9.94%
825	3.49	3.91	12.03%	2.69	2.86	6.32%
828	7.36	9.09	23.51%	5.65	6.64	17.52%
855	6.57	7.30	11.11%	5.04	5.33	5.75%
857	7.85	8.72	11.08%	6.03	6.36	5.47%
858	8.49	9.80	15.43%	6.51	7.16	9.98%
859	9.36	10.68	14.10%	7.18	7.79	8.50%
860	9.12	10.68	17.11%	7.00	7.80	11.43%
862	8.68	9.96	14.75%	6.66	7.27	9.16%
865	2.15	2.43	13.02%	1.66	1.78	7.23%
867	5.03	5.86	16.50%	3.85	4.28	11.17%
871	7.39	9.92	34.24%	5.65	7.26	28.50%
877	3.02	3.48	15.23%	2.31	2.54	9.96%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2011

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)
879	3.32	3.66	10.24%	2.54	2.67	5.12%
880	4.97	5.85	17.71%	3.82	4.27	11.78%
881	3.12	3.64	16.67%	2.39	2.66	11.30%
882	7.71	8.84	14.66%	5.92	6.45	8.95%
883	2.48	3.03	22.18%	1.90	2.21	16.32%
884	0.96	1.07	11.46%	0.74	0.78	5.41%
885	3.41	3.85	12.90%	2.62	2.81	7.25%
886	2.69	3.04	13.01%	2.07	2.21	6.76%
887	1.37	1.58	15.33%	1.04	1.16	11.54%
889	0.29	0.28	-3.45%	0.22	0.20	-9.09%
890	0.64	0.74	15.63%	0.49	0.55	12.24%
891	1.28	1.46	14.06%	0.99	1.07	8.08%
895	0.50	0.55	10.00%	0.39	0.40	2.56%
896	2.43	2.70	11.11%	1.86	1.98	6.45%
897	2.21	2.60	17.65%	1.70	1.89	11.18%
898	4.03	4.75	17.87%	3.09	3.47	12.30%
899	1.70	1.88	10.59%	1.31	1.38	5.34%
903	0.55	0.63	14.55%	0.42	0.47	11.90%
904	1.80	1.95	8.33%	1.38	1.42	2.90%
907	5.58	6.28	12.54%	4.27	4.59	7.49%
0908	157.28	207.22	31.75%	120.54	151.36	25.57%
0909	80.07	96.07	19.98%	61.38	70.15	14.29%
910	8.35	8.95	7.19%	6.41	6.54	2.03%
911	5.25	6.03	14.86%	4.03	4.40	9.18%
0912	274.03	326.37	19.10%	210.08	238.34	13.45%
0913	428.68	550.81	28.49%	328.51	402.37	22.48%
914	3.02	3.48	15.23%	2.31	2.54	9.96%
915	3.65	4.02	10.14%	2.80	2.95	5.36%
916	1.64	1.98	20.73%	1.26	1.45	15.08%
917	3.67	4.24	15.53%	2.81	3.10	10.32%
918	3.06	3.53	15.36%	2.35	2.58	9.79%
919	2.49	2.81	12.85%	1.92	2.05	6.77%
920	0.64	0.78	21.88%	0.49	0.57	16.33%
921	5.84	6.77	15.92%	4.47	4.94	10.51%
922	3.53	4.09	15.86%	2.71	2.99	10.33%
923	3.32	3.66	10.24%	2.54	2.67	5.12%
924	2.94	3.38	14.97%	2.25	2.47	9.78%
925	2.25	2.61	16.00%	1.72	1.90	10.47%
926	3.12	3.64	16.67%	2.39	2.66	11.30%
927	1.12	1.30	16.07%	0.87	0.95	9.20%
928	2.48	3.03	22.18%	1.90	2.21	16.32%
929	4.05	4.44	9.63%	3.10	3.25	4.84%
932	0.91	0.99	8.79%	0.69	0.72	4.35%
933	3.84	5.33	38.80%	2.95	3.90	32.20%
934	3.01	3.49	15.95%	2.31	2.55	10.39%
935	1.77	2.01	13.56%	1.36	1.47	8.09%
936	0.47	0.54	14.89%	0.36	0.39	8.33%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2011

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)
937	11.97	13.28	10.94%	9.19	9.70	5.55%
939	5.73	6.69	16.75%	4.39	4.89	11.39%
940	4.87	5.46	12.11%	3.74	3.98	6.42%
941	2.76	3.18	15.22%	2.11	2.33	10.43%
942	2.83	3.22	13.78%	2.17	2.35	8.29%
943	6.37	7.11	11.62%	4.88	5.18	6.15%
944	3.07	3.61	17.59%	2.36	2.64	11.86%
945	3.13	3.57	14.06%	2.41	2.62	8.71%
946	3.70	4.11	11.08%	2.83	3.00	6.01%
947	5.31	5.83	9.79%	4.07	4.25	4.42%
948	1.62	1.85	14.20%	1.25	1.34	7.20%
949	0.97	1.09	12.37%	0.74	0.79	6.76%
951	0.47	0.53	12.77%	0.36	0.37	2.78%
952	0.76	0.88	15.79%	0.59	0.64	8.47%
953	0.29	0.28	-3.45%	0.22	0.20	-9.09%
954	3.44	3.91	13.66%	2.63	2.86	8.75%
955	0.72	0.72	0.00%	0.55	0.53	-3.64%
956	0.15	0.18	20.00%	0.12	0.12	0.00%
957	0.56	0.66	17.86%	0.42	0.49	16.67%
958	1.25	1.43	14.40%	0.95	1.04	9.47%
959	1.77	1.97	11.30%	1.36	1.44	5.88%
960	4.52	4.89	8.19%	3.47	3.58	3.17%
961	0.91	1.09	19.78%	0.70	0.80	14.29%
962	0.13	0.13	0.00%	0.10	0.09	-10.00%
963	0.56	0.64	14.29%	0.43	0.47	9.30%
964	2.60	3.06	17.69%	1.99	2.23	12.06%
965	0.50	0.55	10.00%	0.39	0.40	2.56%
966	2.61	2.91	11.49%	1.99	2.12	6.53%
967	0.82	1.00	21.95%	0.64	0.73	14.06%
968	2.33	2.30	-1.29%	1.79	1.68	-6.15%
969	5.04	5.76	14.29%	3.86	4.21	9.07%
970	8.58	9.58	11.66%	6.58	7.00	6.38%
971	4.31	4.86	12.76%	3.31	3.55	7.25%
973	2.89	3.40	17.65%	2.22	2.48	11.71%
974	3.43	3.85	12.24%	2.63	2.81	6.84%
975	2.09	2.35	12.44%	1.60	1.71	6.87%
976	1.67	1.90	13.77%	1.29	1.40	8.53%
977	0.59	0.64	8.47%	0.45	0.47	4.44%
978	3.13	3.42	9.27%	2.40	2.49	3.75%
979	4.32	4.91	13.66%	3.32	3.59	8.13%
980	3.69	4.24	14.91%	2.82	3.09	9.57%
981	2.95	3.39	14.92%	2.26	2.48	9.73%
983	7.79	9.12	17.07%	5.97	6.66	11.56%
984	0.27	0.32	18.52%	0.20	0.24	20.00%
985	4.46	5.08	13.90%	3.42	3.71	8.48%
986	1.57	1.84	17.20%	1.20	1.34	11.67%
988	0.22	0.27	22.73%	0.16	0.20	25.00%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2011

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)
991	8.58	9.58	11.66%	6.58	7.00	6.38%
992	4.57	5.14	12.47%	3.51	3.76	7.12%
995	9.01	10.21	13.32%	6.90	7.46	8.12%
997	0.98	1.18	20.41%	0.75	0.87	16.00%
999	5.24	5.96	13.74%	4.02	4.36	8.46%
4771	4.16	4.01	-3.61%	3.19	2.93	-8.15%
4777	8.49	9.62	13.31%	6.51	7.02	7.83%
7405	1.12	1.43	27.68%	0.87	1.04	19.54%
7413	1.57	1.54	-1.91%	1.21	1.12	-7.44%
7421	1.89	1.86	-1.59%	1.45	1.36	-6.21%
7424	4.45	4.41	-0.90%	3.41	3.22	-5.57%
7428	1.76	2.03	15.34%	1.36	1.48	8.82%
7445	0.37	0.48	29.73%	0.29	0.34	17.24%
7453	0.33	0.33	0.00%	0.26	0.24	-7.69%
9108	96.61	98.12	1.56%	74.06	71.64	-3.27%
9740	0.02	0.02	0.00%	0.01	0.01	0.00%
9741	0.01	0.01	0.00%	0.01	0.01	0.00%
9985	A	A		A	A	