



November 18, 2011

BUREAU CIRCULAR NO. 872

To All Members of the DCRB:

Re: **WORKERS COMPENSATION RESIDUAL MARKET RATES
AND VOLUNTARY MARKET LOSS COSTS
EFFECTIVE DECEMBER 1, 2011
AMENDED BUREAU FILING NO. 1105**

NOTE APPLICABLE PROVISIONS FOR CARRIER RATE FILINGS

Bureau Filing No. 1105, as originally submitted, proposed average increases of 22.30 percent in residual market rates and 16.81 percent in voluntary market loss costs to be effective on a new and renewal basis as of December 1, 2011.

The Insurance Department performed an extensive review of Bureau Filing No. 1105, including obtaining independent reviews of the filing from two consulting actuaries. On the date of a public hearing on the filing, the Insurance Department, the Insurance Department's actuarial consultants and the DCRB exchanged opinions and perspectives concerning issues related to the filing. As a result of that exchange, it was subsequently agreed that the DCRB would make and the Insurance Department would approve an amended filing requesting average increases of 16.5 percent in residual market rates and 11.3 percent in voluntary market loss costs based on the loss experience and analysis presented in the filing.

December 1, 2011 rating values are subject to the Delaware Court of Chancery Memorandum Opinion and Order of July 24, 2009 (the Opinion and Order). See Bureau Circular No. 858 for further information. As a result, the rating values resulting from the negotiations with respect to Bureau Filing No. 1105 must be further reduced in amounts equal to five percent of the December 1, 2008 residual market rates and voluntary market loss costs in effect immediately prior to the Opinion and Order. Recognizing the reductions required under the Opinion and Order as of December 1, 2010 and December 1, 2011, the average increases in residual market rates and voluntary market loss costs effective December 1, 2011 are 18.26 percent and 12.61 percent, respectively.

PLEASE READ THE FOLLOWING BOLD TEXT IN ITS ENTIRETY, AS IT DESCRIBES CHANGES SPECIFICALLY APPLICABLE TO BUREAU FILING NO. 1105

For purposes of carrier adoptions of Bureau Filing No. 1105 without changing loss cost multipliers or any other pricing feature(s), the Insurance Department has advised the DCRB that it will accept abbreviated filings submitted with the applicable filing fee (\$50) through the SERFF system. Such filings must include the following language in the General Information section of the SERFF forms:

The company is adopting the DCRB's revised loss costs as approved under Bureau Filing No. 1105 with no change to the company's current Loss Cost Multiplier of _____, exemption from the Chancery Court decision (if applicable) or other rating values. The effective date of this adoption is _____, consistent with the calendar date of our adoption of DCRB Bureau Filing No. 1002.

The loss cost multiplier required to be inserted in the first blank of the above language is the loss cost multiplier shown on the first page of the most recent FORMS AND RATES BULLETIN 14 INCORPORATED that the carrier has filed with the Insurance Department. The date to be entered in the second blank is the effective date upon which the carrier adopted the DCRB's December 1, 2010 filing.

Filings made in conformance with all of the above provisions will be given expedited handling at the Insurance Department and will not be subject to review by the Insurance Department's outside actuarial firm.

If a carrier wishes to change any loss cost multiplier(s) and/or any other pricing features effective with its adoption of Bureau Filing No. 1105, or if the carrier elects not to follow the abbreviated filing procedures set forth above, then the following procedures will continue to apply:

The carrier must file an amended (or re-file their existing) Insurer Adoption of DCRB Workers' Compensation Loss Costs form with the Delaware Insurance Department to adopt the revised loss costs on a new and renewal basis on or after December 1, 2011. Such filings must be made within 60 days of the effective date of Bureau Filing No. 1105, or by January 29, 2012. A copy of the Insurance Department's "FORMS AND RATES BULLETIN 14 INCORPORATED" with forms applicable to these filings is attached for member reference and use.

Consistent with the provisions of Title 18, Chapter 26 of the Delaware Code, if insurer filings do not propose any rate(s) lower than the loss costs (by classification) included in the DCRB's amended Bureau Filing No. 1105, then proposed insurer rates may be implemented immediately after filing.

Carriers that have previously been approved for full or partial exemptions from the reductions required under the Opinion and Order may apply part or all of those approved exemptions in determining their December 1, 2011 rating values. Carriers that have not yet filed for an exemption may do so using the procedures explained in Bureau Circular No. 858. Schedules of the December 1, 2011 reduction amounts at various partial exemption levels, as provided in the Department of Insurance's defined methodology for consideration of carrier exemptions, will be available on the DCRB's website under the "Rating Values" section.

The following points were made in the DCRB's submission of the original version and were reiterated in the amendment to 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.***

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

<u>Rating Value(s)</u>	<u>Approved Overall Average Change</u>
Residual Market Rates – Collectible	+18.26%
Residual Market Rates - Manual	+6.71%
Voluntary Market Loss Costs - Collectible	+12.61%
Voluntary Market Loss Costs - Manual (after Surcharge Offset)	+1.63%

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, as well as effects of the compromise adjudication of the filing.

The implied loss cost multiplier reflecting expense considerations for current residual market rates is approximately **1.3007**. On a comparable basis, the implied loss cost multiplier for approved residual market rates effective December 1, 2008 is **1.3618**. (Note: Because voluntary market loss costs in the approved filing are nominally reduced to offset effects of the ongoing Delaware Insurance Plan surcharge program and due to the effects of the compromise adjudication, calculation of residual market rates from approved voluntary market loss costs requires an effective multiplier of approximately 1.3680.)

A comparison of current and approved December 1, 2010 residual market expense provisions is shown below:

RESIDUAL MARKET RATES
Expense Loading

	<u>Current Percentage</u>	<u>Approved December 1, 2011 Percentage</u>
LOSS AND LOSS ADJUSTMENT EXPENSE		
Losses	64.48	60.51
Loss Adjustment Expense	9.92	10.50 a
Loss & Loss Adjustment	74.40	71.01
UNDERWRITING EXPENSES		
Commission	5.76	4.80
Other Acquisition	2.85	2.38
General Expenses	3.03	3.38
Premium Discount	8.25	8.53
State Premium Tax	2.00	2.00
Other State Tax	0.38	0.37
Uncollectible Premium	2.50	2.00
Administrative Assessment	2.48	2.42 b
Workers Compensation Fund	3.00	3.50
Deviations	0.00	0.00
Policyholder Dividends	0.00	0.00
Underwriting Profit	-4.65	-0.39
Underwriting Expense Total	25.60	28.99

a As ratio to loss, loss adjustment expense = 0.1735

b As ratio to loss, administrative assessment = 0.0400

Other components of the filing were also approved as filed effective December 1, 2011. 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 qualifying wage table **effective June 1, 2012**
- Residual market expense constant
- Residual market minimum premium formula
- Excess loss factors
- Excess loss premium factors
- Retrospective rating
- Small Deductible Program
- Workplace Safety Program
- Merit Rating Plan

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 Bureau Filing No. 1105.

ADDITIONAL REVISIONS TO RATING VALUES

Bureau Filing No. 1105 proposed revision to various rating values in addition to residual market rates and voluntary market loss costs. For ease of reference and to confirm the approved values for those items, they are included in the attachments to this circular.

Exhibit 43, which shows the reduction amounts applied to the December 1, 2011 rating values in compliance with the Opinion and Order, and Exhibit 46, which shows the impact of those reductions by classification, are also attached to this circular.

Complete Manual pages consistent with the Insurance Commissioner's approval of amended Bureau Filing No. 1105 will be available on the DCRB website (www.dcrb.com) as soon as possible.

Any questions concerning this circular may be addressed to Michael J. Doyle, Chief Actuary, at Extension 4480 or mjdoyle@dcrb.com or me at Extension 4413 or twisecarver@dcrb.com.

Timothy L. Wisecarver
President

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Attachments

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Remember to visit our website at 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**

Exhibit 41
Amended

Amended Effective December 1, 2011 on New and Renewal Business
(Including 5 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
005	14.75	20.20	1,817	5.09	6.30	7.23	F	3
0006	3.44	4.70	820	1.19	1.48	1.69	D	2
007	4.52	6.19	1,743	1.56	1.94	2.22	C	2
0008	2.00	2.73	912	0.69	0.85	0.97	D	2
009	22.77	31.19	1,817	7.86	9.73	11.17	G	4
0011	3.02	4.14	1,250	1.04	1.29	1.48	B	1
0012	3.53	4.84	1,422	1.23	1.52	1.75	D	2
0013	3.98	5.46	1,571	1.37	1.69	1.94	C	2
015	14.67	20.10	1,817	5.09	6.30	7.23	E	3
0016	2.86	3.91	724	0.99	1.22	1.40	C	2
0034	3.84	5.26	887	1.33	1.65	1.89	C	2
0036	3.72	5.10	869	1.29	1.60	1.83	C	2
055	3.96	5.43	1,560	1.12	1.47	1.72	F	3
059	4.04	5.54	1,588	1.13	1.49	1.74	E	3
0083	4.46	6.10	992	1.54	1.91	2.19	C	2
101	2.98	4.08	1,238	1.02	1.27	1.45	E	3
104	3.21	4.40	1,312	1.08	1.36	1.55	B	1
105	3.36	4.62	1,365	1.15	1.44	1.64	D	2
106	4.48	6.13	1,727	1.52	1.91	2.17	C	2
107	2.30	3.14	1,010	0.78	0.98	1.12	B	1
108	3.52	4.81	1,411	1.19	1.50	1.71	C	2
109	4.13	5.65	1,613	1.41	1.77	2.02	C	2
110	2.98	4.09	1,239	1.02	1.28	1.46	B	1
111	3.23	4.43	1,322	1.11	1.39	1.59	C	2
112	8.04	11.02	1,830	2.73	3.43	3.91	C	2
113	2.27	3.11	1,003	0.78	0.98	1.11	C	2
114	6.90	9.45	1,837	2.36	2.96	3.37	E	3
115	1.73	2.36	822	0.59	0.74	0.84	D	2
119	4.34	5.94	1,684	1.48	1.86	2.12	C	2
130	4.78	6.55	1,830	1.62	2.03	2.32	E	3
132	1.53	2.09	760	0.52	0.66	0.75	C	2
134	3.03	4.16	1,254	1.02	1.28	1.46	C	2
135	2.52	3.45	1,085	0.86	1.07	1.23	C	2
136	2.33	3.19	1,022	0.79	0.99	1.13	C	2
139	3.81	5.22	1,511	1.30	1.63	1.86	C	2
141	4.17	5.71	1,627	1.42	1.78	2.03	B	1
142	1.85	2.55	871	0.63	0.80	0.91	C	2
161	2.08	2.85	940	0.71	0.89	1.02	C	2
163	3.29	4.50	1,341	1.11	1.39	1.58	C	2
165	4.05	5.55	1,590	1.38	1.73	1.97	B	1
166	2.64	3.62	1,126	0.89	1.12	1.28	C	2
185	3.21	4.40	1,312	1.08	1.36	1.55	B	1
187	2.30	3.14	1,010	0.78	0.98	1.12	B	1
191	2.08	2.85	940	0.71	0.89	1.02	C	2

* 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**

Exhibit 41
Amended

Amended Effective December 1, 2011 on New and Renewal Business
(Including 5 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G	HAZ GRP 1-4
				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
201	3.61	4.96	1,448	1.23	1.54	1.75	D	2
204	2.32	3.18	1,022	0.79	0.99	1.13	B	1
205	2.60	3.56	1,112	0.89	1.11	1.27	B	1
221	2.47	3.40	1,075	0.86	1.08	1.23	C	2
222	3.62	4.95	1,445	1.23	1.55	1.76	C	2
225	3.01	4.13	1,247	1.03	1.29	1.47	C	2
227	2.68	3.68	1,140	0.92	1.16	1.32	C	2
255	2.35	3.22	1,032	0.81	1.01	1.15	E	3
257	2.55	3.49	1,096	0.88	1.10	1.26	C	2
259	2.09	2.87	944	0.72	0.90	1.03	C	2
261	3.24	4.43	1,323	1.12	1.41	1.61	C	2
263	2.68	3.67	1,138	0.92	1.15	1.31	C	2
265	2.73	3.74	1,159	0.93	1.17	1.33	C	2
275	2.47	3.40	1,075	0.86	1.08	1.23	C	2
276	3.62	4.95	1,445	1.23	1.55	1.76	C	2
281	2.04	2.79	927	0.70	0.87	1.00	B	1
282	4.46	6.11	1,726	1.51	1.90	2.16	D	2
285	2.36	3.23	1,033	0.80	1.00	1.15	B	1
287	2.28	3.13	1,010	0.80	1.00	1.14	B	1
297	2.04	2.79	927	0.70	0.87	1.00	B	1
301	5.08	6.97	1,877	1.74	2.18	2.49	F	3
305	6.14	8.40	1,864	2.08	2.61	2.98	D	2
306	3.55	4.86	1,423	1.21	1.52	1.73	B	1
309	2.80	3.85	1,182	0.96	1.20	1.37	B	1
311	3.70	5.07	1,474	1.25	1.57	1.79	C	2
319	4.36	5.97	1,693	1.49	1.87	2.13	A	1
323	2.42	3.31	1,049	0.82	1.03	1.17	C	2
327	3.07	4.20	1,265	1.04	1.31	1.49	C	2
402	4.64	6.35	1,782	1.58	1.99	2.26	E	3
403	2.62	3.59	1,119	0.89	1.12	1.27	C	2
404	3.92	5.36	1,546	1.33	1.67	1.91	E	3
406	4.29	5.89	1,671	1.46	1.83	2.09	E	3
407	3.40	4.67	1,380	1.16	1.46	1.66	C	2
411	8.13	11.13	1,825	2.76	3.46	3.95	E	3
413	5.78	7.93	1,865	1.97	2.47	2.82	E	3
415	3.02	4.13	1,249	1.03	1.30	1.48	E	3
416	5.04	6.90	1,856	1.74	2.18	2.49	C	2
421	5.39	7.38	1,875	1.83	2.30	2.62	E	3
425	6.96	9.54	1,845	2.37	2.97	3.39	E	3
427	3.42	4.69	1,385	1.16	1.46	1.67	E	3
429	4.22	5.78	1,645	1.44	1.81	2.06	D	2
431	5.50	7.53	1,871	1.87	2.35	2.68	C	2
433	3.10	4.24	1,274	1.06	1.33	1.52	C	2
435	4.15	5.68	1,620	1.41	1.77	2.02	C	2
441	1.28	1.76	681	0.44	0.55	0.62	C	2

* 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**

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(Including 5 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G	HAZ GRP 1-4
				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
442	4.06	5.56	1,591	1.34	1.68	1.92	C	2
443	4.06	5.56	1,591	1.34	1.68	1.92	C	2
445	4.41	6.04	1,708	1.52	1.90	2.17	C	2
446	1.68	2.29	809	0.57	0.71	0.81	B	1
447	4.28	5.87	1,667	1.45	1.82	2.08	E	3
449	2.64	3.62	1,127	0.90	1.13	1.29	D	2
451	3.38	4.64	1,374	1.16	1.45	1.65	D	2
454	5.27	7.21	1,881	1.79	2.25	2.56	C	2
456	3.21	4.39	1,312	1.09	1.36	1.56	D	2
457	4.46	6.12	1,727	1.55	1.95	2.22	C	2
458	2.10	2.89	949	0.72	0.90	1.03	B	1
459	1.19	1.62	646	0.41	0.51	0.58	C	2
461	3.18	4.36	1,306	1.08	1.36	1.55	D	2
463	2.05	2.80	928	0.69	0.87	0.99	D	2
464	2.83	3.87	1,187	0.96	1.21	1.38	C	2
465	2.79	3.82	1,173	0.95	1.19	1.35	D	2
467	3.17	4.34	1,300	1.07	1.35	1.54	B	1
471	1.08	1.48	613	0.37	0.47	0.54	B	1
472	1.85	2.53	866	0.63	0.79	0.90	B	1
473	1.88	2.58	879	0.64	0.80	0.91	B	1
474	0.67	0.91	478	0.23	0.28	0.32	C	2
475	2.66	3.63	1,129	0.91	1.14	1.30	D	2
476	1.17	1.59	641	0.40	0.50	0.57	C	2
477	2.17	2.98	975	0.74	0.93	1.06	C	2
483	1.13	1.55	630	0.38	0.48	0.55	B	1
485	1.21	1.66	657	0.42	0.52	0.60	B	1
486	1.75	2.39	830	0.60	0.75	0.85	C	2
487	1.01	1.40	592	0.35	0.44	0.50	C	2
488	0.78	1.07	516	0.27	0.33	0.38	B	1
489	1.56	2.13	770	0.52	0.66	0.75	B	1
491	2.62	3.59	1,119	0.89	1.12	1.27	C	2
495	3.38	4.64	1,374	1.16	1.45	1.65	D	2
497	1.85	2.53	866	0.63	0.79	0.90	B	1
499	2.66	3.63	1,129	0.91	1.14	1.30	D	2
501	2.63	3.60	1,121	0.90	1.13	1.28	E	3
502	3.17	4.35	1,301	1.08	1.36	1.55	A	1
506	2.28	3.11	1,004	0.76	0.96	1.09	C	2
507	2.68	3.66	1,138	0.92	1.15	1.32	F	3
509	5.84	8.01	1,878	1.98	2.48	2.83	G	4
511	5.53	7.58	1,857	1.90	2.38	2.72	E	3
512	4.84 a	6.62 b	1,847	1.64	2.05	2.34	E	3
513	2.91 c	3.98 d	1,216	0.99	1.24	1.42	B	1
535	2.73	3.75	1,158	0.93	1.17	1.33	C	2

* 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: \$0.96 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$1.32 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.29 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.39 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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

Exhibit 41
Amended

Amended Effective December 1, 2011 on New and Renewal Business
(Including 5 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
536	4.56	6.25	1,757	1.55	1.95	2.22	C	2
544	5.65	7.74	1,869	1.92	2.41	2.75	E	3
551	1.42	1.94	722	0.48	0.61	0.69	F	3
553	3.51	4.80	1,409	1.19	1.50	1.71	G	4
555	0.79	1.09	517	0.27	0.34	0.38	B	1
563	1.45	2.00	738	0.50	0.63	0.71	C	2
571	2.39	3.28	1,046	0.82	1.02	1.17	C	2
573	3.37	4.62	1,366	1.15	1.44	1.64	F	3
581	1.72	2.35	822	0.59	0.74	0.85	E	3
587	1.45	2.00	738	0.50	0.63	0.71	C	2
601	8.80	12.05	1,840	2.29	3.03	3.54	G	4
602	5.70	7.82	1,886	1.48	1.96	2.29	F	3
603	9.51	13.02	1,820	2.46	3.25	3.80	F	3
605	6.70	9.16	1,870	1.74	2.30	2.69	E	3
607	7.29	10.00	1,851	1.93	2.55	2.98	F	3
608	5.16	7.06	1,766	1.28	1.69	1.97	F	3
609	4.57	6.26	1,667	1.20	1.58	1.85	F	3
611	8.95	12.26	1,826	2.34	3.09	3.62	E	3
615	10.75	14.71	1,817	2.80	3.70	4.33	G	4
617	5.86	8.01	1,885	1.52	2.00	2.34	F	3
625	5.57	7.62	1,893	1.45	1.91	2.23	F	3
643	10.00	13.68	1,817	1.75	2.31	2.70	G	4
645	5.82	7.99	1,894	1.46	1.93	2.25	F	3
646	4.85	6.63	1,750	1.26	1.67	1.95	E	3
647	6.65	9.12	1,873	1.75	2.31	2.70	D	2
648	4.26	5.83	1,583	1.13	1.49	1.74	E	3
649	3.72	5.09	1,385	0.95	1.26	1.47	E	3
651	5.78	7.92	1,887	1.51	2.00	2.33	F	3
652	7.41	10.15	1,849	2.03	2.68	3.13	F	3
653	6.89	9.44	1,874	1.79	2.37	2.77	F	3
654	6.12	8.38	1,888	1.57	2.07	2.42	F	3
655	14.28	19.57	1,817	3.69	4.87	5.70	G	4
656	6.87	9.41	1,866	1.79	2.36	2.76	G	4
657	8.18	11.21	1,837	2.14	2.82	3.30	F	3
658	7.66	10.50	1,879	1.97	2.60	3.04	F	3
659	15.41	21.11	1,817	4.05	5.35	6.26	G	4
660	2.34	3.19	1,022	0.65	0.86	1.00	E	3
661	2.60	3.56	1,030	0.66	0.87	1.02	E	3
662	3.70	5.07	1,472	1.02	1.35	1.57	E	3
663	3.96	5.43	1,459	1.02	1.35	1.58	E	3
664	3.76	5.14	1,392	0.96	1.27	1.48	E	3
665	7.77	10.62	1,850	2.09	2.76	3.23	F	3
666	5.75	7.87	1,891	1.50	1.98	2.32	E	3
667	1.78	2.44	800	0.46	0.61	0.71	F	3
668	4.61	6.32	1,691	1.22	1.61	1.88	E	3

* 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**

Exhibit 41
Amended

Amended Effective December 1, 2011 on New and Renewal Business
(Including 5 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G	HAZ GRP 1-4
				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
669	6.43	8.82	1,873	1.68	2.22	2.59	F	3
670	4.38	5.99	1,697	1.22	1.61	1.88	E	3
673	4.74	6.49	1,817	1.32	1.75	2.04	F	3
674	4.51	6.17	1,633	1.17	1.55	1.81	E	3
675	3.65	4.99	1,420	0.99	1.30	1.52	F	3
676	4.99	6.82	1,795	1.31	1.73	2.02	E	3
677	3.72	5.10	1,409	0.98	1.30	1.52	G	4
679	7.36	10.08	1,836	2.07	2.73	3.20	F	3
681	4.38	5.99	1,697	1.22	1.61	1.88	F	3
682	11.93	16.34	1,817	3.35	4.42	5.17	E	3
691	4.57	6.26	1,667	1.20	1.58	1.85	F	3
693	5.78	7.92	1,887	1.51	2.00	2.33	F	3
695	2.60	3.56	1,030	0.66	0.87	1.02	E	3
709	1.80	2.46	847	0.50	0.67	0.78	G	4
716	2.55	3.49	1,096	0.72	0.95	1.11	E	3
718	2.69	3.67	1,140	0.75	0.99	1.16	E	3
721	9.03	12.37	1,817	3.08	3.86	4.40	F	3
744	1.24	1.69	662	0.42	0.53	0.61	D	2
751	2.19	3.00	977	0.74	0.92	1.05	E	3
752	0.87	1.19	541	0.29	0.37	0.42	G	4
753	3.40	4.68	1,380	1.16	1.46	1.66	C	2
755	1.78	2.44	841	0.61	0.77	0.87	F	3
757	1.33	1.83	698	0.45	0.57	0.65	E	3
759	3.07	4.21	1,271	1.05	1.32	1.50	E	3
801	5.76	7.89	1,878	1.99	2.46	2.83	E	3
803	15.84	21.69	1,817	5.45	6.75	7.75	E	3
804	2.53	3.48	1,094	0.88	1.08	1.24	E	3
805	4.53	6.22	1,748	1.56	1.93	2.22	E	3
806	7.42	10.16	1,858	2.55	3.16	3.62	E	3
807	4.83	6.61	1,847	1.66	2.06	2.37	E	3
808	7.29	9.98	1,849	2.52	3.12	3.58	E	3
809	3.56	4.87	1,427	1.23	1.53	1.75	F	3
811	6.65	9.11	1,859	2.30	2.85	3.27	E	3
812	5.34	7.31	1,887	1.84	2.28	2.62	F	3
813	4.07	5.57	1,593	1.40	1.73	1.99	D	2
814	3.64	4.98	1,452	1.26	1.56	1.79	C	2
815	2.43	3.33	1,056	0.84	1.04	1.19	D	2
816	1.98	2.70	906	0.68	0.84	0.96	D	2
817	5.94	8.14	1,874	2.05	2.54	2.92	E	3
818	1.38	1.88	711	0.47	0.59	0.67	D	2
819	0.67	0.91	478	0.23	0.29	0.33	D	2
820	2.59	3.54	1,107	0.89	1.10	1.26	D	2
821	5.35	7.32	1,889	1.84	2.28	2.62	C	2
825	2.70	3.70	1,145	0.94	1.16	1.33	C	2
828	6.30	8.63	1,874	2.17	2.68	3.08	E	3
855	5.06	6.93	1,896	1.74	2.16	2.47	E	3
857	6.04	8.28	1,862	2.10	2.60	2.98	E	3

* 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**

Exhibit 41
Amended

Amended Effective December 1, 2011 on New and Renewal Business
(Including 5 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
858	6.79	9.29	1,863	2.34	2.89	3.32	F	3
859	7.40	10.13	1,845	2.55	3.16	3.63	E	3
860	7.41	10.15	1,862	2.54	3.15	3.61	E	3
862	6.90	9.46	1,857	2.38	2.95	3.39	E	3
865	1.69	2.30	809	0.58	0.72	0.82	C	2
867	4.07	5.57	1,593	1.40	1.73	1.99	D	2
871	6.89	9.43	1,919	2.31	2.86	3.29	D	2
877	2.40	3.29	1,048	0.83	1.03	1.18	B	1
879	2.54	3.48	1,094	0.88	1.09	1.25	B	1
880	4.02	5.51	1,580	1.39	1.72	1.97	C	2
881	2.52	3.46	1,086	0.87	1.07	1.23	B	1
882	6.13	8.40	1,875	2.11	2.61	3.00	B	1
883	2.10	2.86	944	0.72	0.89	1.02	B	1
884	0.73	1.01	497	0.26	0.32	0.36	B	1
885	2.66	3.64	1,130	0.92	1.14	1.31	C	2
886	2.10	2.89	951	0.73	0.90	1.03	B	1
887	1.11	1.50	616	0.38	0.47	0.54	C	2
889	0.19	0.27	322	0.07	0.09	0.10	B	1
890	0.52	0.70	428	0.18	0.22	0.25	C	2
891	1.01	1.39	592	0.35	0.43	0.50	B	1
895	0.38	0.52	379	0.13	0.16	0.19	B	1
896	1.87	2.56	873	0.65	0.80	0.92	A	1
897	1.80	2.46	847	0.62	0.77	0.88	A	1
898	3.29	4.50	1,341	1.13	1.40	1.60	C	2
899	1.30	1.78	684	0.45	0.56	0.64	C	2
903	0.44	0.60	399	0.15	0.19	0.21	E	3
904	1.35	1.85	700	0.47	0.58	0.67	E	3
907	4.37	5.97	1,690	1.51	1.87	2.15	B	1
910	6.20	8.49	1,844	2.17	2.68	3.08	C	2
911	4.17	5.71	1,628	1.44	1.78	2.04	B	1
914	2.40	3.29	1,048	0.83	1.03	1.18	B	1
915	2.79	3.82	1,173	0.97	1.20	1.38	C	2
916	1.38	1.87	708	0.47	0.58	0.67	B	1
917	2.94	4.02	1,222	1.01	1.25	1.44	C	2
918	2.44	3.34	1,057	0.84	1.04	1.19	C	2
919	1.95	2.67	896	0.68	0.84	0.96	B	1
920	0.54	0.73	433	0.18	0.23	0.26	C	2
921	4.70	6.43	1,800	1.61	2.00	2.30	D	2
922	2.82	3.87	1,186	0.97	1.21	1.38	D	2
923	2.54	3.48	1,094	0.88	1.09	1.25	B	1
924	2.34	3.21	1,030	0.81	1.00	1.15	B	1
925	1.79	2.46	846	0.62	0.76	0.88	B	1
926	2.52	3.46	1,086	0.87	1.07	1.23	B	1
927	0.91	1.24	555	0.31	0.39	0.44	B	1
928	2.10	2.86	944	0.72	0.89	1.02	B	1

* 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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Amended

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CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
929	3.08	4.21	1,269	1.07	1.33	1.52	C	2
932	0.68	0.94	482	0.24	0.30	0.34	C	2
933	3.70	5.06	1,474	1.26	1.56	1.80	C	2
934	2.41	3.30	1,049	0.83	1.03	1.18	C	2
935	1.40	1.91	715	0.48	0.60	0.68	C	2
936	0.37	0.51	378	0.13	0.16	0.19	D	2
937	9.20	12.60	1,817	3.20	3.96	4.55	D	2
939	4.63	6.35	1,783	1.60	1.98	2.27	F	3
940	3.78	5.18	1,499	1.31	1.63	1.87	C	2
941	2.20	3.01	980	0.76	0.94	1.08	C	2
942	2.23	3.05	989	0.77	0.95	1.09	C	2
943	4.92	6.74	1,877	1.70	2.11	2.42	C	2
944	2.49	3.41	1,077	0.86	1.06	1.22	B	1
945	2.47	3.38	1,068	0.86	1.06	1.22	A	1
946	2.86	3.90	1,196	0.99	1.23	1.41	C	2
947	4.03	5.52	1,585	1.41	1.74	2.00	B	1
948	1.28	1.76	677	0.44	0.55	0.63	A	1
949	0.75	1.03	501	0.26	0.32	0.37	C	2
951	0.36	0.51	378	0.13	0.16	0.18	E	3
952	0.61	0.84	460	0.21	0.26	0.30	C	2
953	0.19	0.27	322	0.07	0.09	0.10	C	2
954	2.71	3.70	1,145	0.93	1.16	1.33	E	3
955	0.51	0.69	424	0.18	0.22	0.25	D	2
956	0.12	0.18	298	0.04	0.05	0.06	D	2
957	0.47	0.63	409	0.16	0.19	0.22	C	2
958	0.99	1.36	583	0.34	0.42	0.49	C	2
959	1.37	1.87	709	0.47	0.59	0.67	C	2
960	3.39	4.65	1,377	1.18	1.46	1.67	C	2
961	0.76	1.02	502	0.26	0.32	0.37	C	2
962	0.09	0.13	289	0.03	0.04	0.05	F	3
963	0.43	0.60	402	0.15	0.19	0.22	B	1
964	2.11	2.89	950	0.73	0.90	1.03	B	1
965	0.38	0.52	379	0.13	0.16	0.19	B	1
966	2.01	2.76	918	0.57	0.75	0.88	E	3
967	0.68	0.94	484	0.24	0.29	0.34	D	2
968	1.59	2.18	781	0.56	0.69	0.79	B	1
969	3.98	5.46	1,567	1.38	1.70	1.96	C	2
970	6.64	9.09	1,856	2.30	2.85	3.27	B	1
971	3.37	4.61	1,362	1.16	1.44	1.65	C	2
973	2.35	3.23	1,031	0.81	1.00	1.15	B	1
974	2.67	3.65	1,135	0.92	1.14	1.31	C	2
975	1.61	2.22	788	0.56	0.70	0.80	A	1
976	1.31	1.80	692	0.45	0.56	0.65	B	1
977	0.44	0.61	402	0.15	0.19	0.22	A	1
978	2.37	3.25	1,037	0.82	1.02	1.17	C	2

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				A-1	A-2	A-3		
979	3.39	4.66	1,375	1.17	1.46	1.67	C	2
980	2.94	4.02	1,220	1.02	1.26	1.44	E	3
981	2.35	3.22	1,031	0.81	1.00	1.15	A	1
983	6.32	8.66	1,878	2.17	2.69	3.09	C	2
984	0.23	0.30	327	0.08	0.09	0.11	C	2
985	3.52	4.81	1,411	1.22	1.51	1.73	E	3
986	1.27	1.75	675	0.44	0.54	0.62	C	2
988	0.19	0.26	319	0.06	0.08	0.09	C	2
991	6.64	9.09	1,856	2.30	2.85	3.27	A	1
992	3.56	4.87	1,427	1.23	1.53	1.75	E	3
995	7.08	9.68	1,851	2.44	3.03	3.47	F	3
997	0.82	1.12	528	0.28	0.35	0.40	D	2
999	4.14	5.67	1,617	1.43	1.77	2.03	D	2
4771	2.77	3.80	1,399	0.96	1.20	1.37	G	4
0771	0.68	0.95					G	4
4777	6.65	9.11	1,859	2.30	2.85	3.27	E	3
7405	0.99	1.35	690	0.34	0.42	0.48	E	3
7445	0.33	0.45					G	4
7413	1.07	1.47	682	0.37	0.46	0.53	G	4
7453	0.22	0.31					G	4
7421	1.30	1.78	683	0.45	0.56	0.64	F	3
7424	3.04	4.17	1,259	1.06	1.32	1.51	G	4
7428	1.41	1.92	719	0.49	0.60	0.69	E	3
9108	71.64	98.12					A	1
9740	0.01	0.02						
9741	0.01	0.01						
Per capita								
0908	143.79	196.85	453	48.64	60.23	69.14	C	2
0909	66.61	91.23	348	22.81	28.25	32.43	B	1
0912	226.29	309.88	566	77.60	96.10	110.30	B	1
0913	382.28	523.32	779	129.10	159.87	183.51	C	2
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.

**DELAWARE COMPENSATION RATING BUREAU, INC.
MISCELLANEOUS RATING VALUES
EFFECTIVE DECEMBER 1, 2011**

Residual Market Expense Constant

It is proposed that the expense constant increase from \$260 to \$270.

Corporate Officer Payrolls

The minimum individual payroll for an executive officer is unchanged at \$450 per week.

The maximum individual payroll for an executive officer increases from \$2,300 per week to \$2,350 per week.

Retrospective Rating Values (Other Than USL&HW Coverages)

Residual Market Tax Multiplier

The residual market tax multiplier is 1.1256

Optional Loss Development Factors (unlimited basis)

First Adjustment	0.6413
Second Adjustment	0.5273
Third Adjustment	0.4337

State & Hazard Group Relativities

State and hazard group relativities are unchanged.

Small Deductible Program Loss Elimination Ratios and Premium Credits

<u>Deductible</u>	<u>Loss</u>	<u>Premium</u>
<u>Level</u>	<u>Elimination</u>	<u>Credit</u>
	<u>Ratio</u>	
500	0.020	0.015
1,000	0.035	0.025
1,500	0.045	0.035
2,000	0.055	0.045
2,500	0.065	0.055
3,000	0.075	0.060
3,500	0.080	0.065
4,000	0.085	0.070
4,500	0.090	0.075
5,000	0.095	0.080

**DELAWARE COMPENSATION RATING BUREAU, INC.
 MISCELLANEOUS RATING VALUES
 EFFECTIVE DECEMBER 1, 2011**

Delaware Construction Classification Premium Adjustment Program: EFFECTIVE JUNE 1, 2012

<u>Average Hourly Wage</u>		<u>DCCPAP Credit</u>
\$17.64	or less	None
\$17.65	\$18.05	5%
\$18.06	\$18.50	6%
\$18.51	\$18.95	7%
\$18.96	\$19.45	8%
\$19.46	\$19.95	9%
\$19.96	\$20.45	10%
\$20.46	\$20.95	11%
\$20.96	\$21.50	12%
\$21.51	\$22.05	13%
\$22.06	\$22.60	14%
\$22.61	\$23.20	15%
\$23.21	\$23.80	16%
\$23.81	\$24.40	17%
\$24.41	\$25.05	18%
\$25.06	\$25.70	19%
\$25.71	\$26.40	20%
\$26.41	\$27.10	21%
\$27.11	\$27.85	22%
\$27.86	\$28.60	23%
\$28.61	\$29.40	24%
Over \$29.40		25%

DELAWARE
Approved Effective: 12/1/2011

Excess Loss Pure Premium Factors including ALAE

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.787	0.805	0.813	0.821	0.839	0.852	0.859
\$15,000	0.761	0.781	0.790	0.799	0.818	0.834	0.843
\$20,000	0.740	0.761	0.771	0.781	0.799	0.819	0.827
\$25,000	0.720	0.742	0.753	0.764	0.784	0.804	0.814
\$30,000	0.704	0.726	0.738	0.748	0.769	0.791	0.801
\$35,000	0.688	0.711	0.723	0.735	0.754	0.778	0.789
\$40,000	0.673	0.699	0.709	0.721	0.741	0.766	0.778
\$50,000	0.649	0.674	0.684	0.698	0.719	0.745	0.757
\$75,000	0.602	0.626	0.638	0.651	0.672	0.701	0.713
\$100,000	0.562	0.589	0.600	0.614	0.636	0.667	0.678
\$125,000	0.530	0.556	0.568	0.582	0.603	0.635	0.648
\$150,000	0.500	0.527	0.538	0.555	0.576	0.607	0.622
\$175,000	0.475	0.502	0.513	0.529	0.550	0.583	0.597
\$200,000	0.451	0.478	0.490	0.506	0.528	0.560	0.576
\$225,000	0.429	0.457	0.470	0.486	0.507	0.541	0.555
\$250,000	0.408	0.436	0.449	0.466	0.487	0.521	0.536
\$275,000	0.387	0.417	0.429	0.447	0.469	0.504	0.518
\$300,000	0.369	0.397	0.411	0.428	0.451	0.487	0.502
\$325,000	0.350	0.379	0.393	0.411	0.434	0.470	0.485
\$350,000	0.332	0.361	0.376	0.393	0.417	0.453	0.469
\$375,000	0.313	0.344	0.359	0.377	0.400	0.437	0.453
\$400,000	0.298	0.327	0.342	0.361	0.385	0.421	0.438
\$425,000	0.283	0.312	0.326	0.346	0.370	0.406	0.423
\$450,000	0.268	0.298	0.312	0.330	0.355	0.392	0.409
\$475,000	0.254	0.284	0.298	0.316	0.340	0.378	0.395
\$500,000	0.242	0.272	0.285	0.302	0.325	0.365	0.382
\$600,000	0.197	0.225	0.238	0.254	0.277	0.317	0.333
\$700,000	0.162	0.189	0.200	0.218	0.238	0.275	0.292
\$800,000	0.137	0.161	0.171	0.185	0.206	0.243	0.257
\$900,000	0.115	0.138	0.147	0.161	0.179	0.214	0.229
\$1,000,000	0.0999	0.1204	0.1282	0.1404	0.1569	0.1914	0.2039
\$2,000,000	0.0520	0.0629	0.0681	0.0772	0.0879	0.1132	0.1265
\$3,000,000	0.0355	0.0429	0.0468	0.0538	0.0616	0.0810	0.0931
\$4,000,000	0.0272	0.0329	0.0359	0.0413	0.0477	0.0632	0.0737
\$5,000,000	0.0226	0.0267	0.0291	0.0335	0.0389	0.0520	0.0611
\$6,000,000	0.0192	0.0228	0.0250	0.0287	0.0330	0.0439	0.0520
\$7,000,000	0.0169	0.0199	0.0218	0.0248	0.0288	0.0381	0.0452
\$8,000,000	0.0149	0.0176	0.0195	0.0222	0.0255	0.0337	0.0402
\$9,000,000	0.0132	0.0161	0.0175	0.0200	0.0230	0.0303	0.0360
\$10,000,000	0.0116	0.0146	0.0160	0.0182	0.0208	0.0274	0.0326

DELAWARE
Approved Effective: 12/1/2011

Excess Loss Pure Premium Factors

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.705	0.721	0.729	0.735	0.752	0.763	0.770
\$15,000	0.682	0.700	0.708	0.716	0.733	0.748	0.755
\$20,000	0.663	0.682	0.691	0.700	0.716	0.734	0.741
\$25,000	0.645	0.665	0.675	0.684	0.702	0.720	0.729
\$30,000	0.630	0.650	0.661	0.670	0.689	0.709	0.718
\$35,000	0.616	0.637	0.648	0.658	0.676	0.697	0.707
\$40,000	0.603	0.626	0.635	0.646	0.664	0.687	0.697
\$50,000	0.582	0.604	0.613	0.626	0.645	0.668	0.678
\$75,000	0.539	0.561	0.572	0.584	0.602	0.628	0.639
\$100,000	0.504	0.527	0.537	0.551	0.570	0.598	0.607
\$125,000	0.475	0.499	0.509	0.522	0.541	0.569	0.581
\$150,000	0.448	0.472	0.482	0.497	0.516	0.544	0.557
\$175,000	0.425	0.450	0.460	0.474	0.493	0.523	0.535
\$200,000	0.405	0.429	0.439	0.453	0.473	0.502	0.516
\$225,000	0.385	0.410	0.421	0.435	0.454	0.485	0.497
\$250,000	0.366	0.391	0.402	0.418	0.437	0.467	0.481
\$275,000	0.347	0.373	0.386	0.401	0.420	0.452	0.464
\$300,000	0.330	0.356	0.369	0.384	0.404	0.436	0.448
\$325,000	0.313	0.340	0.353	0.368	0.388	0.421	0.434
\$350,000	0.297	0.324	0.337	0.353	0.373	0.406	0.420
\$375,000	0.281	0.308	0.322	0.338	0.359	0.392	0.406
\$400,000	0.267	0.293	0.307	0.324	0.345	0.377	0.392
\$425,000	0.254	0.280	0.293	0.310	0.331	0.364	0.379
\$450,000	0.241	0.268	0.280	0.296	0.318	0.352	0.367
\$475,000	0.228	0.255	0.267	0.284	0.305	0.339	0.354
\$500,000	0.217	0.244	0.256	0.271	0.292	0.327	0.343
\$600,000	0.177	0.202	0.213	0.228	0.249	0.284	0.298
\$700,000	0.146	0.170	0.180	0.195	0.213	0.246	0.262
\$800,000	0.123	0.144	0.153	0.167	0.185	0.218	0.231
\$900,000	0.104	0.124	0.132	0.144	0.161	0.192	0.205
\$1,000,000	0.0900	0.1083	0.1153	0.1262	0.1410	0.1719	0.1831
\$2,000,000	0.0470	0.0568	0.0615	0.0696	0.0793	0.1018	0.1138
\$3,000,000	0.0323	0.0390	0.0424	0.0487	0.0557	0.0731	0.0839
\$4,000,000	0.0249	0.0300	0.0327	0.0375	0.0432	0.0571	0.0665
\$5,000,000	0.0207	0.0244	0.0266	0.0305	0.0353	0.0470	0.0552
\$6,000,000	0.0177	0.0209	0.0229	0.0262	0.0301	0.0399	0.0470
\$7,000,000	0.0154	0.0184	0.0200	0.0227	0.0263	0.0347	0.0410
\$8,000,000	0.0132	0.0163	0.0179	0.0204	0.0234	0.0307	0.0365
\$9,000,000	0.0118	0.0147	0.0162	0.0184	0.0212	0.0277	0.0328
\$10,000,000	0.0104	0.0131	0.0147	0.0168	0.0192	0.0250	0.0297

DELAWARE
Approved Effective: 12/1/2011

Excess Loss Premium Factors including ALAE

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.579	0.592	0.599	0.604	0.617	0.627	0.632
\$15,000	0.560	0.575	0.582	0.588	0.602	0.614	0.620
\$20,000	0.544	0.560	0.567	0.575	0.588	0.603	0.609
\$25,000	0.530	0.546	0.555	0.562	0.577	0.592	0.599
\$30,000	0.518	0.534	0.543	0.551	0.566	0.582	0.590
\$35,000	0.507	0.523	0.532	0.541	0.555	0.573	0.581
\$40,000	0.496	0.514	0.522	0.531	0.546	0.564	0.573
\$50,000	0.478	0.496	0.504	0.514	0.530	0.549	0.557
\$75,000	0.443	0.461	0.470	0.480	0.495	0.516	0.525
\$100,000	0.414	0.434	0.442	0.453	0.468	0.491	0.499
\$125,000	0.390	0.410	0.419	0.429	0.444	0.467	0.478
\$150,000	0.369	0.388	0.396	0.409	0.424	0.447	0.458
\$175,000	0.350	0.370	0.378	0.390	0.405	0.430	0.440
\$200,000	0.333	0.352	0.361	0.373	0.389	0.413	0.425
\$225,000	0.317	0.337	0.346	0.358	0.373	0.398	0.409
\$250,000	0.301	0.321	0.331	0.344	0.359	0.384	0.395
\$275,000	0.287	0.307	0.317	0.329	0.346	0.371	0.382
\$300,000	0.273	0.293	0.304	0.316	0.332	0.359	0.369
\$325,000	0.259	0.280	0.290	0.303	0.319	0.346	0.357
\$350,000	0.245	0.267	0.277	0.290	0.307	0.334	0.346
\$375,000	0.231	0.254	0.265	0.279	0.295	0.322	0.334
\$400,000	0.220	0.242	0.252	0.267	0.284	0.311	0.323
\$425,000	0.209	0.231	0.241	0.256	0.273	0.300	0.312
\$450,000	0.198	0.221	0.231	0.244	0.262	0.290	0.302
\$475,000	0.188	0.210	0.220	0.233	0.251	0.279	0.292
\$500,000	0.179	0.201	0.211	0.223	0.240	0.269	0.282
\$600,000	0.146	0.167	0.176	0.188	0.205	0.234	0.246
\$700,000	0.121	0.140	0.148	0.161	0.176	0.203	0.216
\$800,000	0.102	0.119	0.127	0.137	0.152	0.179	0.190
\$900,000	0.086	0.103	0.109	0.119	0.133	0.158	0.169
\$1,000,000	0.0747	0.0897	0.0954	0.1044	0.1165	0.1419	0.1511
\$2,000,000	0.0395	0.0475	0.0513	0.0580	0.0659	0.0844	0.0942
\$3,000,000	0.0274	0.0329	0.0357	0.0408	0.0466	0.0608	0.0697
\$4,000,000	0.0213	0.0255	0.0277	0.0316	0.0364	0.0477	0.0554
\$5,000,000	0.0179	0.0210	0.0227	0.0260	0.0299	0.0395	0.0462
\$6,000,000	0.0154	0.0180	0.0197	0.0224	0.0256	0.0336	0.0395
\$7,000,000	0.0131	0.0160	0.0173	0.0195	0.0225	0.0293	0.0345
\$8,000,000	0.0108	0.0140	0.0155	0.0176	0.0201	0.0261	0.0308
\$9,000,000	0.0097	0.0123	0.0137	0.0160	0.0182	0.0236	0.0278
\$10,000,000	0.0086	0.0107	0.0120	0.0146	0.0166	0.0214	0.0253

DELAWARE
Approved Effective: 12/1/2011

Excess Loss Premium Factors

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.519	0.531	0.536	0.541	0.553	0.562	0.567
\$15,000	0.502	0.515	0.521	0.527	0.539	0.550	0.556
\$20,000	0.488	0.502	0.508	0.515	0.527	0.540	0.545
\$25,000	0.475	0.490	0.497	0.504	0.517	0.530	0.537
\$30,000	0.464	0.479	0.487	0.493	0.507	0.522	0.528
\$35,000	0.454	0.469	0.477	0.485	0.498	0.513	0.521
\$40,000	0.444	0.461	0.468	0.476	0.489	0.505	0.513
\$50,000	0.429	0.445	0.452	0.461	0.475	0.492	0.499
\$75,000	0.397	0.413	0.421	0.430	0.444	0.462	0.470
\$100,000	0.371	0.389	0.396	0.406	0.419	0.440	0.447
\$125,000	0.350	0.367	0.375	0.384	0.398	0.419	0.428
\$150,000	0.331	0.348	0.355	0.366	0.380	0.401	0.410
\$175,000	0.314	0.332	0.339	0.349	0.363	0.385	0.394
\$200,000	0.298	0.316	0.324	0.334	0.349	0.370	0.380
\$225,000	0.284	0.302	0.311	0.321	0.335	0.357	0.366
\$250,000	0.270	0.288	0.297	0.308	0.322	0.344	0.354
\$275,000	0.256	0.275	0.284	0.295	0.310	0.333	0.342
\$300,000	0.244	0.263	0.272	0.283	0.298	0.321	0.331
\$325,000	0.232	0.251	0.260	0.272	0.286	0.310	0.320
\$350,000	0.220	0.239	0.249	0.260	0.275	0.299	0.310
\$375,000	0.208	0.228	0.237	0.249	0.265	0.289	0.300
\$400,000	0.197	0.217	0.226	0.239	0.254	0.279	0.290
\$425,000	0.188	0.207	0.216	0.229	0.244	0.269	0.280
\$450,000	0.178	0.198	0.207	0.219	0.234	0.260	0.271
\$475,000	0.169	0.189	0.197	0.210	0.224	0.250	0.262
\$500,000	0.161	0.180	0.189	0.200	0.216	0.242	0.253
\$600,000	0.131	0.150	0.158	0.169	0.184	0.210	0.220
\$700,000	0.108	0.126	0.133	0.145	0.158	0.182	0.194
\$800,000	0.092	0.107	0.114	0.124	0.137	0.161	0.171
\$900,000	0.078	0.093	0.098	0.107	0.119	0.142	0.152
\$1,000,000	0.0674	0.0808	0.0860	0.0940	0.1048	0.1275	0.1358
\$2,000,000	0.0359	0.0431	0.0464	0.0524	0.0595	0.0761	0.0849
\$3,000,000	0.0250	0.0299	0.0325	0.0371	0.0422	0.0550	0.0629
\$4,000,000	0.0196	0.0233	0.0253	0.0288	0.0331	0.0432	0.0501
\$5,000,000	0.0166	0.0193	0.0209	0.0238	0.0273	0.0359	0.0419
\$6,000,000	0.0140	0.0167	0.0181	0.0206	0.0234	0.0306	0.0359
\$7,000,000	0.0117	0.0146	0.0160	0.0180	0.0207	0.0268	0.0314
\$8,000,000	0.0098	0.0125	0.0142	0.0163	0.0185	0.0239	0.0281
\$9,000,000	0.0087	0.0111	0.0123	0.0147	0.0169	0.0216	0.0254
\$10,000,000	0.0077	0.0096	0.0108	0.0131	0.0154	0.0197	0.0232

DELAWARE
Approved Effective: 12/1/2011

Excess Loss Pure Premium Factors including ALAE

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.801	0.815	0.844	0.859
\$15,000	0.776	0.791	0.824	0.843
\$20,000	0.756	0.773	0.808	0.827
\$25,000	0.738	0.755	0.792	0.814
\$30,000	0.720	0.740	0.778	0.801
\$35,000	0.706	0.724	0.764	0.789
\$40,000	0.692	0.711	0.752	0.778
\$50,000	0.669	0.687	0.730	0.757
\$75,000	0.621	0.641	0.684	0.713
\$100,000	0.581	0.602	0.648	0.678
\$125,000	0.549	0.570	0.616	0.648
\$150,000	0.520	0.543	0.589	0.622
\$175,000	0.495	0.517	0.565	0.597
\$200,000	0.472	0.494	0.540	0.576
\$225,000	0.450	0.473	0.521	0.555
\$250,000	0.428	0.452	0.502	0.536
\$275,000	0.409	0.433	0.484	0.518
\$300,000	0.390	0.415	0.465	0.502
\$325,000	0.371	0.396	0.448	0.485
\$350,000	0.353	0.380	0.431	0.469
\$375,000	0.335	0.363	0.415	0.453
\$400,000	0.320	0.347	0.399	0.438
\$425,000	0.304	0.330	0.384	0.423
\$450,000	0.291	0.315	0.370	0.409
\$475,000	0.277	0.301	0.356	0.395
\$500,000	0.264	0.289	0.342	0.382
\$600,000	0.219	0.241	0.294	0.333
\$700,000	0.182	0.204	0.253	0.292
\$800,000	0.154	0.173	0.221	0.257
\$900,000	0.132	0.150	0.194	0.229
\$1,000,000	0.1155	0.1308	0.1713	0.2039
\$2,000,000	0.0602	0.0704	0.0983	0.1265
\$3,000,000	0.0413	0.0486	0.0698	0.0931
\$4,000,000	0.0315	0.0373	0.0541	0.0737
\$5,000,000	0.0259	0.0305	0.0442	0.0611
\$6,000,000	0.0219	0.0260	0.0376	0.0520
\$7,000,000	0.0192	0.0226	0.0326	0.0452
\$8,000,000	0.0171	0.0201	0.0288	0.0402
\$9,000,000	0.0155	0.0182	0.0258	0.0360
\$10,000,000	0.0138	0.0166	0.0236	0.0326

DELAWARE
Approved Effective: 12/1/2011

Excess Loss Pure Premium Factors

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.718	0.730	0.756	0.770
\$15,000	0.696	0.709	0.738	0.755
\$20,000	0.677	0.692	0.724	0.741
\$25,000	0.661	0.677	0.710	0.729
\$30,000	0.645	0.663	0.697	0.718
\$35,000	0.632	0.649	0.685	0.707
\$40,000	0.620	0.637	0.673	0.697
\$50,000	0.599	0.616	0.654	0.678
\$75,000	0.556	0.574	0.613	0.639
\$100,000	0.521	0.539	0.580	0.607
\$125,000	0.492	0.511	0.552	0.581
\$150,000	0.466	0.486	0.527	0.557
\$175,000	0.443	0.463	0.506	0.535
\$200,000	0.423	0.443	0.484	0.516
\$225,000	0.404	0.424	0.467	0.497
\$250,000	0.384	0.406	0.450	0.481
\$275,000	0.367	0.388	0.434	0.464
\$300,000	0.349	0.372	0.417	0.448
\$325,000	0.333	0.355	0.402	0.434
\$350,000	0.317	0.340	0.387	0.420
\$375,000	0.301	0.325	0.372	0.406
\$400,000	0.287	0.311	0.358	0.392
\$425,000	0.273	0.296	0.345	0.379
\$450,000	0.261	0.283	0.332	0.367
\$475,000	0.249	0.271	0.319	0.354
\$500,000	0.237	0.260	0.307	0.343
\$600,000	0.196	0.216	0.264	0.298
\$700,000	0.163	0.183	0.227	0.262
\$800,000	0.139	0.156	0.199	0.231
\$900,000	0.119	0.134	0.174	0.205
\$1,000,000	0.1039	0.1176	0.1538	0.1831
\$2,000,000	0.0544	0.0635	0.0885	0.1138
\$3,000,000	0.0375	0.0441	0.0630	0.0839
\$4,000,000	0.0287	0.0339	0.0489	0.0665
\$5,000,000	0.0237	0.0278	0.0401	0.0552
\$6,000,000	0.0202	0.0238	0.0342	0.0470
\$7,000,000	0.0177	0.0207	0.0297	0.0410
\$8,000,000	0.0158	0.0185	0.0263	0.0365
\$9,000,000	0.0141	0.0168	0.0236	0.0328
\$10,000,000	0.0123	0.0154	0.0216	0.0297

DELAWARE
Approved Effective: 12/1/2011

Excess Loss Premium Factors including ALAE

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.590	0.600	0.621	0.632
\$15,000	0.571	0.582	0.607	0.620
\$20,000	0.557	0.569	0.594	0.609
\$25,000	0.544	0.556	0.583	0.599
\$30,000	0.530	0.544	0.573	0.590
\$35,000	0.519	0.533	0.563	0.581
\$40,000	0.509	0.523	0.553	0.573
\$50,000	0.492	0.506	0.537	0.557
\$75,000	0.457	0.472	0.504	0.525
\$100,000	0.428	0.443	0.477	0.499
\$125,000	0.405	0.420	0.454	0.478
\$150,000	0.383	0.400	0.434	0.458
\$175,000	0.365	0.381	0.416	0.440
\$200,000	0.348	0.364	0.398	0.425
\$225,000	0.332	0.348	0.384	0.409
\$250,000	0.316	0.334	0.370	0.395
\$275,000	0.302	0.319	0.356	0.382
\$300,000	0.288	0.306	0.342	0.369
\$325,000	0.274	0.292	0.330	0.357
\$350,000	0.261	0.280	0.318	0.346
\$375,000	0.248	0.268	0.306	0.334
\$400,000	0.236	0.256	0.294	0.323
\$425,000	0.225	0.244	0.284	0.312
\$450,000	0.215	0.233	0.273	0.302
\$475,000	0.205	0.223	0.263	0.292
\$500,000	0.195	0.214	0.252	0.282
\$600,000	0.162	0.178	0.217	0.246
\$700,000	0.135	0.151	0.187	0.216
\$800,000	0.115	0.129	0.164	0.190
\$900,000	0.098	0.111	0.144	0.169
\$1,000,000	0.0861	0.0973	0.1271	0.1511
\$2,000,000	0.0456	0.0530	0.0735	0.0942
\$3,000,000	0.0316	0.0370	0.0526	0.0697
\$4,000,000	0.0245	0.0287	0.0410	0.0554
\$5,000,000	0.0203	0.0237	0.0338	0.0462
\$6,000,000	0.0174	0.0204	0.0289	0.0395
\$7,000,000	0.0154	0.0179	0.0253	0.0345
\$8,000,000	0.0134	0.0161	0.0224	0.0308
\$9,000,000	0.0116	0.0145	0.0203	0.0278
\$10,000,000	0.0102	0.0128	0.0187	0.0253

DELAWARE
Approved Effective: 12/1/2011

Excess Loss Premium Factors

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.528	0.537	0.556	0.567
\$15,000	0.512	0.522	0.544	0.556
\$20,000	0.499	0.510	0.533	0.545
\$25,000	0.487	0.498	0.522	0.537
\$30,000	0.475	0.488	0.513	0.528
\$35,000	0.465	0.478	0.504	0.521
\$40,000	0.456	0.469	0.496	0.513
\$50,000	0.441	0.453	0.481	0.499
\$75,000	0.410	0.423	0.452	0.470
\$100,000	0.384	0.397	0.427	0.447
\$125,000	0.363	0.377	0.407	0.428
\$150,000	0.343	0.358	0.389	0.410
\$175,000	0.327	0.341	0.373	0.394
\$200,000	0.312	0.326	0.357	0.380
\$225,000	0.298	0.312	0.344	0.366
\$250,000	0.283	0.299	0.332	0.354
\$275,000	0.271	0.286	0.320	0.342
\$300,000	0.258	0.274	0.308	0.331
\$325,000	0.246	0.262	0.297	0.320
\$350,000	0.234	0.251	0.285	0.310
\$375,000	0.222	0.240	0.274	0.300
\$400,000	0.212	0.229	0.264	0.290
\$425,000	0.202	0.219	0.255	0.280
\$450,000	0.193	0.209	0.245	0.271
\$475,000	0.184	0.200	0.236	0.262
\$500,000	0.175	0.192	0.226	0.253
\$600,000	0.145	0.160	0.195	0.220
\$700,000	0.121	0.136	0.168	0.194
\$800,000	0.103	0.116	0.147	0.171
\$900,000	0.089	0.100	0.129	0.152
\$1,000,000	0.0776	0.0877	0.1143	0.1358
\$2,000,000	0.0413	0.0480	0.0663	0.0849
\$3,000,000	0.0288	0.0337	0.0476	0.0629
\$4,000,000	0.0224	0.0262	0.0373	0.0501
\$5,000,000	0.0187	0.0218	0.0308	0.0419
\$6,000,000	0.0161	0.0188	0.0264	0.0359
\$7,000,000	0.0140	0.0166	0.0232	0.0314
\$8,000,000	0.0119	0.0149	0.0206	0.0281
\$9,000,000	0.0104	0.0131	0.0187	0.0254
\$10,000,000	0.0092	0.0114	0.0172	0.0232

DELAWARE COMPENSATION RATING BUREAU, INC.

5 Percent Reductions to Rating Values Reflecting Court of Chancery
Memorandum Opinion and Order of July 24, 2009

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
005	0.86	1.16	183
0006	0.23	0.31	50
007	0.28	0.38	102
0008	0.11	0.15	48
009	1.37	1.83	183
0011	0.18	0.24	70
0012	0.24	0.32	88
0013	0.21	0.28	79
015	0.95	1.27	183
0016	0.17	0.23	41
0034	0.25	0.34	53
0036	0.23	0.31	51
055	0.26	0.35	95
059	0.22	0.29	82
0083	0.28	0.38	58
101	0.20	0.27	77
104	0.17	0.23	68
105	0.23	0.30	85
106	0.28	0.38	103
107	0.16	0.22	65
108	0.22	0.30	84
109	0.28	0.38	102
110	0.20	0.27	76
111	0.24	0.32	88
112	0.50	0.67	170
113	0.17	0.23	67
114	0.47	0.64	163
115	0.11	0.15	48
119	0.31	0.41	111
130	0.29	0.39	105
132	0.11	0.15	50
134	0.15	0.20	61
135	0.16	0.22	65
136	0.14	0.19	58
139	0.25	0.34	94
141	0.27	0.36	98
142	0.13	0.17	54
161	0.15	0.20	60
163	0.18	0.24	69
165	0.26	0.35	95
166	0.16	0.21	64
175	0.06	0.08	N/A
176	0.02	0.03	N/A
185	0.17	0.23	68
187	0.16	0.22	65
191	0.15	0.20	60
201	0.22	0.29	82
204	0.16	0.21	63
205	0.17	0.23	68
221	0.21	0.28	80
222	0.24	0.33	90
225	0.20	0.27	78

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
227	0.20	0.26	75
255	0.17	0.23	68
257	0.21	0.28	79
259	0.15	0.20	61
261	0.28	0.38	102
263	0.19	0.25	72
265	0.18	0.25	71
275	0.21	0.28	80
276	0.24	0.33	90
281	0.14	0.19	58
282	0.27	0.36	99
285	0.15	0.20	62
287	0.21	0.28	80
297	0.14	0.19	58
301	0.35	0.46	123
305	0.39	0.52	136
306	0.23	0.31	87
309	0.19	0.25	73
311	0.21	0.29	81
319	0.30	0.40	107
323	0.15	0.20	61
327	0.19	0.26	75
402	0.32	0.42	113
403	0.17	0.22	66
404	0.25	0.34	94
406	0.27	0.36	99
407	0.23	0.31	85
411	0.51	0.69	175
413	0.38	0.51	135
415	0.21	0.29	81
416	0.41	0.56	144
421	0.35	0.47	125
425	0.45	0.60	155
427	0.23	0.30	85
429	0.29	0.39	105
431	0.37	0.49	129
433	0.21	0.29	81
435	0.27	0.37	100
441	0.08	0.11	39
442	0.13	0.17	54
443	0.13	0.17	54
445	0.34	0.46	122
446	0.10	0.14	46
447	0.27	0.36	98
449	0.19	0.25	73
451	0.23	0.31	86
454	0.33	0.45	119
456	0.20	0.27	78
457	0.40	0.53	138
458	0.14	0.18	56
459	0.08	0.11	39
461	0.21	0.28	79
463	0.12	0.16	52
464	0.19	0.25	73
465	0.17	0.23	67
467	0.19	0.26	75
471	0.09	0.12	42
472	0.11	0.15	49
473	0.12	0.16	51
474	0.04	0.06	27

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
475	0.18	0.25	71
476	0.08	0.11	39
477	0.15	0.20	60
483	0.07	0.09	35
485	0.09	0.13	43
486	0.12	0.16	50
487	0.08	0.10	38
488	0.05	0.07	29
489	0.08	0.11	40
491	0.17	0.22	66
495	0.23	0.31	86
497	0.11	0.15	49
499	0.18	0.25	71
501	0.18	0.24	69
502	0.21	0.28	79
506	0.12	0.16	51
507	0.20	0.27	77
509	0.35	0.46	122
511	0.41	0.55	143
512	0.28	0.38	103
513	0.19	0.26	74
535	0.17	0.23	67
536	0.30	0.40	108
544	0.37	0.50	131
551	0.09	0.13	43
553	0.23	0.31	86
555	0.05	0.06	28
563	0.11	0.14	47
571	0.16	0.21	64
573	0.21	0.28	79
581	0.14	0.19	58
587	0.11	0.14	47
601	0.49	0.66	160
602	0.34	0.45	114
603	0.56	0.75	180
605	0.39	0.53	130
607	0.45	0.60	149
608	0.28	0.38	94
609	0.27	0.36	93
611	0.54	0.72	174
615	0.65	0.88	183
617	0.34	0.46	115
625	0.31	0.42	107
643	0.57	0.77	183
645	0.32	0.42	106
646	0.25	0.34	90
647	0.38	0.51	127
648	0.24	0.32	87
649	0.19	0.26	70
651	0.33	0.44	113
652	0.45	0.60	151
653	0.39	0.52	126
654	0.34	0.45	112
655	0.80	1.07	183
656	0.40	0.54	134
657	0.50	0.67	163
658	0.36	0.48	121
659	0.79	1.06	183
660	0.12	0.17	53
661	0.16	0.21	60

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
662	0.16	0.21	63
663	0.23	0.31	81
664	0.21	0.28	73
665	0.44	0.60	150
666	0.32	0.43	109
667	0.11	0.14	45
668	0.27	0.36	94
669	0.38	0.51	127
670	0.24	0.32	88
673	0.27	0.36	98
674	0.26	0.35	92
675	0.20	0.27	75
676	0.29	0.39	100
677	0.23	0.30	81
679	0.48	0.64	164
681	0.24	0.32	88
682	0.74	0.99	183
691	0.27	0.36	93
693	0.33	0.44	113
695	0.16	0.21	60
709	0.11	0.15	48
716	0.16	0.22	64
718	0.16	0.22	65
721	0.59	0.80	183
744	0.09	0.13	43
751	0.11	0.15	48
752	0.05	0.07	29
753	0.23	0.30	85
755	0.13	0.17	54
757	0.08	0.10	37
759	0.21	0.28	79
0771	0.06	0.07	N/A
801	0.34	0.46	122
803	0.91	1.22	183
804	0.15	0.20	61
805	0.25	0.33	92
806	0.41	0.55	142
807	0.28	0.38	103
808	0.44	0.59	151
809	0.22	0.30	83
811	0.40	0.54	141
812	0.32	0.42	113
813	0.23	0.31	87
814	0.22	0.30	83
815	0.14	0.19	59
816	0.11	0.15	49
817	0.36	0.48	126
818	0.08	0.11	39
819	0.04	0.06	27
820	0.14	0.19	58
821	0.31	0.41	111
825	0.18	0.24	70
828	0.36	0.48	126
855	0.29	0.38	104
857	0.40	0.53	138
858	0.39	0.53	137
859	0.45	0.60	155
860	0.40	0.53	138
862	0.41	0.55	143
865	0.10	0.14	46

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
867	0.23	0.31	87
871	0.21	0.29	81
877	0.14	0.19	57
879	0.17	0.22	66
880	0.23	0.31	85
881	0.14	0.19	59
882	0.35	0.47	125
883	0.10	0.14	46
884	0.05	0.06	28
885	0.16	0.22	65
886	0.13	0.17	54
887	0.06	0.09	34
889	0.02	0.02	18
890	0.03	0.04	22
891	0.06	0.08	33
895	0.02	0.03	21
896	0.12	0.17	52
897	0.11	0.15	48
898	0.18	0.24	69
899	0.09	0.12	41
903	0.02	0.03	21
904	0.10	0.13	45
907	0.27	0.37	100
0908	5.58	7.48	21
0909	3.44	4.61	18
910	0.45	0.61	156
911	0.25	0.33	92
0912	12.00	16.10	30
0913	14.17	19.01	33
914	0.14	0.19	57
915	0.18	0.25	72
916	0.07	0.10	37
917	0.17	0.23	68
918	0.14	0.19	58
919	0.13	0.17	54
920	0.03	0.04	22
921	0.26	0.35	95
922	0.16	0.22	64
923	0.17	0.22	66
924	0.15	0.20	60
925	0.10	0.13	44
926	0.14	0.19	59
927	0.05	0.07	30
928	0.10	0.14	46
929	0.21	0.29	81
932	0.05	0.06	28
933	0.18	0.25	71
934	0.13	0.18	56
935	0.08	0.11	40
936	0.03	0.04	22
937	0.62	0.83	183
939	0.26	0.35	97
940	0.25	0.33	91
941	0.13	0.18	55
942	0.13	0.18	56
943	0.32	0.42	113
944	0.14	0.19	58
945	0.15	0.21	62
946	0.19	0.26	74
947	0.29	0.39	105

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
948	0.08	0.10	38
949	0.05	0.06	29
951	0.03	0.03	22
952	0.04	0.05	25
953	0.02	0.02	18
954	0.16	0.22	65
955	0.04	0.05	26
956	0.01	0.01	17
957	0.02	0.03	21
958	0.06	0.08	32
959	0.09	0.12	41
960	0.22	0.30	83
961	0.04	0.06	28
962	0.01	0.01	16
963	0.03	0.04	23
964	0.12	0.16	50
965	0.02	0.03	21
966	0.14	0.18	57
967	0.04	0.05	26
968	0.11	0.15	49
969	0.24	0.32	88
970	0.41	0.56	144
971	0.20	0.27	78
973	0.13	0.17	54
974	0.16	0.22	65
975	0.11	0.14	47
976	0.08	0.11	38
977	0.03	0.04	23
978	0.16	0.21	63
979	0.21	0.28	80
980	0.18	0.24	70
981	0.14	0.19	59
983	0.34	0.46	122
984	0.01	0.02	18
985	0.22	0.30	84
986	0.07	0.09	35
988	0.01	0.01	16
991	0.41	0.56	144
992	0.22	0.30	83
995	0.43	0.58	149
997	0.04	0.06	27
999	0.25	0.34	93
4771	0.22	0.30	101
4777	0.40	0.54	141
7405	0.05	0.07	35
7413	0.08	0.10	43
7421	0.09	0.12	42
7424	0.22	0.29	81
7428	0.09	0.12	41
7445	0.02	0.02	N/A
7453	0.02	0.02	N/A
9108	3.84	5.14	N/A
9740	0.00	0.00	N/A
9741	0.00	0.00	N/A

DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2011 Required by Court of Chancery Decision of July 24, 2009

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/11 Rating Values	Court Ordered Reduction	Revised Values	% Change	12/1/11 Rating Values	Court Ordered Reduction	Revised Values	% Change
005	15.61	0.86	14.75	-5.51%	21.36	1.16	20.20	-5.43%
0006	3.67	0.23	3.44	-6.27%	5.01	0.31	4.70	-6.19%
007	4.80	0.28	4.52	-5.83%	6.57	0.38	6.19	-5.78%
0008	2.11	0.11	2.00	-5.21%	2.88	0.15	2.73	-5.21%
009	24.14	1.37	22.77	-5.68%	33.02	1.83	31.19	-5.54%
0011	3.20	0.18	3.02	-5.63%	4.38	0.24	4.14	-5.48%
0012	3.77	0.24	3.53	-6.37%	5.16	0.32	4.84	-6.20%
0013	4.19	0.21	3.98	-5.01%	5.74	0.28	5.46	-4.88%
015	15.62	0.95	14.67	-6.08%	21.37	1.27	20.10	-5.94%
0016	3.03	0.17	2.86	-5.61%	4.14	0.23	3.91	-5.56%
0034	4.09	0.25	3.84	-6.11%	5.60	0.34	5.26	-6.07%
0036	3.95	0.23	3.72	-5.82%	5.41	0.31	5.10	-5.73%
055	4.22	0.26	3.96	-6.16%	5.78	0.35	5.43	-6.06%
059	4.26	0.22	4.04	-5.16%	5.83	0.29	5.54	-4.97%
0083	4.74	0.28	4.46	-5.91%	6.48	0.38	6.10	-5.86%
101	3.18	0.20	2.98	-6.29%	4.35	0.27	4.08	-6.21%
104	3.38	0.17	3.21	-5.03%	4.63	0.23	4.40	-4.97%
105	3.59	0.23	3.36	-6.41%	4.92	0.30	4.62	-6.10%
106	4.76	0.28	4.48	-5.88%	6.51	0.38	6.13	-5.84%
107	2.46	0.16	2.30	-6.50%	3.36	0.22	3.14	-6.55%
108	3.74	0.22	3.52	-5.88%	5.11	0.30	4.81	-5.87%
109	4.41	0.28	4.13	-6.35%	6.03	0.38	5.65	-6.30%
110	3.18	0.20	2.98	-6.29%	4.36	0.27	4.09	-6.19%
111	3.47	0.24	3.23	-6.92%	4.75	0.32	4.43	-6.74%
112	8.54	0.50	8.04	-5.85%	11.69	0.67	11.02	-5.73%
113	2.44	0.17	2.27	-6.97%	3.34	0.23	3.11	-6.89%
114	7.37	0.47	6.90	-6.38%	10.09	0.64	9.45	-6.34%
115	1.84	0.11	1.73	-5.98%	2.51	0.15	2.36	-5.98%
119	4.65	0.31	4.34	-6.67%	6.35	0.41	5.94	-6.46%
130	5.07	0.29	4.78	-5.72%	6.94	0.39	6.55	-5.62%
132	1.64	0.11	1.53	-6.71%	2.24	0.15	2.09	-6.70%
134	3.18	0.15	3.03	-4.72%	4.36	0.20	4.16	-4.59%
135	2.68	0.16	2.52	-5.97%	3.67	0.22	3.45	-5.99%
136	2.47	0.14	2.33	-5.67%	3.38	0.19	3.19	-5.62%
139	4.06	0.25	3.81	-6.16%	5.56	0.34	5.22	-6.12%
141	4.44	0.27	4.17	-6.08%	6.07	0.36	5.71	-5.93%
142	1.98	0.13	1.85	-6.57%	2.72	0.17	2.55	-6.25%
161	2.23	0.15	2.08	-6.73%	3.05	0.20	2.85	-6.56%
163	3.47	0.18	3.29	-5.19%	4.74	0.24	4.50	-5.06%
165	4.31	0.26	4.05	-6.03%	5.90	0.35	5.55	-5.93%
166	2.80	0.16	2.64	-5.71%	3.83	0.21	3.62	-5.48%
175	1.02	0.06	0.96	-5.88%	1.40	0.08	1.32	-5.71%
176	0.31	0.02	0.29	-6.45%	0.42	0.03	0.39	-7.14%
185	3.38	0.17	3.21	-5.03%	4.63	0.23	4.40	-4.97%
187	2.46	0.16	2.30	-6.50%	3.36	0.22	3.14	-6.55%
191	2.23	0.15	2.08	-6.73%	3.05	0.20	2.85	-6.56%
201	3.83	0.22	3.61	-5.74%	5.25	0.29	4.96	-5.52%
204	2.48	0.16	2.32	-6.45%	3.39	0.21	3.18	-6.19%
205	2.77	0.17	2.60	-6.14%	3.79	0.23	3.56	-6.07%
221	2.68	0.21	2.47	-7.84%	3.68	0.28	3.40	-7.61%
222	3.86	0.24	3.62	-6.22%	5.28	0.33	4.95	-6.25%
225	3.21	0.20	3.01	-6.23%	4.40	0.27	4.13	-6.14%
227	2.88	0.20	2.68	-6.94%	3.94	0.26	3.68	-6.60%
255	2.52	0.17	2.35	-6.75%	3.45	0.23	3.22	-6.67%
257	2.76	0.21	2.55	-7.61%	3.77	0.28	3.49	-7.43%
259	2.24	0.15	2.09	-6.70%	3.07	0.20	2.87	-6.51%
261	3.52	0.28	3.24	-7.95%	4.81	0.38	4.43	-7.90%
263	2.87	0.19	2.68	-6.62%	3.92	0.25	3.67	-6.38%

DELAWARE COMPENSATION RATING BUREAU, INC.

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CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/11 Rating Values	Court Ordered Reduction	Revised Values	% Change	12/1/11 Rating Values	Court Ordered Reduction	Revised Values	% Change
265	2.91	0.18	2.73	-6.19%	3.99	0.25	3.74	-6.27%
275	2.68	0.21	2.47	-7.84%	3.68	0.28	3.40	-7.61%
276	3.86	0.24	3.62	-6.22%	5.28	0.33	4.95	-6.25%
281	2.18	0.14	2.04	-6.42%	2.98	0.19	2.79	-6.38%
282	4.73	0.27	4.46	-5.71%	6.47	0.36	6.11	-5.56%
285	2.51	0.15	2.36	-5.98%	3.43	0.20	3.23	-5.83%
287	2.49	0.21	2.28	-8.43%	3.41	0.28	3.13	-8.21%
297	2.18	0.14	2.04	-6.42%	2.98	0.19	2.79	-6.38%
301	5.43	0.35	5.08	-6.45%	7.43	0.46	6.97	-6.19%
305	6.53	0.39	6.14	-5.97%	8.92	0.52	8.40	-5.83%
306	3.78	0.23	3.55	-6.08%	5.17	0.31	4.86	-6.00%
309	2.99	0.19	2.80	-6.35%	4.10	0.25	3.85	-6.10%
311	3.91	0.21	3.70	-5.37%	5.36	0.29	5.07	-5.41%
319	4.66	0.30	4.36	-6.44%	6.37	0.40	5.97	-6.28%
323	2.57	0.15	2.42	-5.84%	3.51	0.20	3.31	-5.70%
327	3.26	0.19	3.07	-5.83%	4.46	0.26	4.20	-5.83%
402	4.96	0.32	4.64	-6.45%	6.77	0.42	6.35	-6.20%
403	2.79	0.17	2.62	-6.09%	3.81	0.22	3.59	-5.77%
404	4.17	0.25	3.92	-6.00%	5.70	0.34	5.36	-5.96%
406	4.56	0.27	4.29	-5.92%	6.25	0.36	5.89	-5.76%
407	3.63	0.23	3.40	-6.34%	4.98	0.31	4.67	-6.22%
411	8.64	0.51	8.13	-5.90%	11.82	0.69	11.13	-5.84%
413	6.16	0.38	5.78	-6.17%	8.44	0.51	7.93	-6.04%
415	3.23	0.21	3.02	-6.50%	4.42	0.29	4.13	-6.56%
416	5.45	0.41	5.04	-7.52%	7.46	0.56	6.90	-7.51%
421	5.74	0.35	5.39	-6.10%	7.85	0.47	7.38	-5.99%
425	7.41	0.45	6.96	-6.07%	10.14	0.60	9.54	-5.92%
427	3.65	0.23	3.42	-6.30%	4.99	0.30	4.69	-6.01%
429	4.51	0.29	4.22	-6.43%	6.17	0.39	5.78	-6.32%
431	5.87	0.37	5.50	-6.30%	8.02	0.49	7.53	-6.11%
433	3.31	0.21	3.10	-6.34%	4.53	0.29	4.24	-6.40%
435	4.42	0.27	4.15	-6.11%	6.05	0.37	5.68	-6.12%
441	1.36	0.08	1.28	-5.88%	1.87	0.11	1.76	-5.88%
442	4.19	0.13	4.06	-3.10%	5.73	0.17	5.56	-2.97%
443	4.19	0.13	4.06	-3.10%	5.73	0.17	5.56	-2.97%
445	4.75	0.34	4.41	-7.16%	6.50	0.46	6.04	-7.08%
446	1.78	0.10	1.68	-5.62%	2.43	0.14	2.29	-5.76%
447	4.55	0.27	4.28	-5.93%	6.23	0.36	5.87	-5.78%
449	2.83	0.19	2.64	-6.71%	3.87	0.25	3.62	-6.46%
451	3.61	0.23	3.38	-6.37%	4.95	0.31	4.64	-6.26%
454	5.60	0.33	5.27	-5.89%	7.66	0.45	7.21	-5.87%
456	3.41	0.20	3.21	-5.87%	4.66	0.27	4.39	-5.79%
457	4.86	0.40	4.46	-8.23%	6.65	0.53	6.12	-7.97%
458	2.24	0.14	2.10	-6.25%	3.07	0.18	2.89	-5.86%
459	1.27	0.08	1.19	-6.30%	1.73	0.11	1.62	-6.36%
461	3.39	0.21	3.18	-6.19%	4.64	0.28	4.36	-6.03%
463	2.17	0.12	2.05	-5.53%	2.96	0.16	2.80	-5.41%
464	3.02	0.19	2.83	-6.29%	4.12	0.25	3.87	-6.07%
465	2.96	0.17	2.79	-5.74%	4.05	0.23	3.82	-5.68%
467	3.36	0.19	3.17	-5.65%	4.60	0.26	4.34	-5.65%
471	1.17	0.09	1.08	-7.69%	1.60	0.12	1.48	-7.50%
472	1.96	0.11	1.85	-5.61%	2.68	0.15	2.53	-5.60%
473	2.00	0.12	1.88	-6.00%	2.74	0.16	2.58	-5.84%
474	0.71	0.04	0.67	-5.63%	0.97	0.06	0.91	-6.19%
475	2.84	0.18	2.66	-6.34%	3.88	0.25	3.63	-6.44%
476	1.25	0.08	1.17	-6.40%	1.70	0.11	1.59	-6.47%
477	2.32	0.15	2.17	-6.47%	3.18	0.20	2.98	-6.29%
483	1.20	0.07	1.13	-5.83%	1.64	0.09	1.55	-5.49%
485	1.30	0.09	1.21	-6.92%	1.79	0.13	1.66	-7.26%
486	1.87	0.12	1.75	-6.42%	2.55	0.16	2.39	-6.27%
487	1.09	0.08	1.01	-7.34%	1.50	0.10	1.40	-6.67%

DELAWARE COMPENSATION RATING BUREAU, INC.

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CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/11 Rating Values	Court Ordered Reduction	Revised Values	% Change	12/1/11 Rating Values	Court Ordered Reduction	Revised Values	% Change
488	0.83	0.05	0.78	-6.02%	1.14	0.07	1.07	-6.14%
489	1.64	0.08	1.56	-4.88%	2.24	0.11	2.13	-4.91%
491	2.79	0.17	2.62	-6.09%	3.81	0.22	3.59	-5.77%
495	3.61	0.23	3.38	-6.37%	4.95	0.31	4.64	-6.26%
497	1.96	0.11	1.85	-5.61%	2.68	0.15	2.53	-5.60%
499	2.84	0.18	2.66	-6.34%	3.88	0.25	3.63	-6.44%
501	2.81	0.18	2.63	-6.41%	3.84	0.24	3.60	-6.25%
502	3.38	0.21	3.17	-6.21%	4.63	0.28	4.35	-6.05%
506	2.40	0.12	2.28	-5.00%	3.27	0.16	3.11	-4.89%
507	2.88	0.20	2.68	-6.94%	3.93	0.27	3.66	-6.87%
509	6.19	0.35	5.84	-5.65%	8.47	0.46	8.01	-5.43%
511	5.94	0.41	5.53	-6.90%	8.13	0.55	7.58	-6.77%
512	5.12	0.28	4.84	-5.47%	7.00	0.38	6.62	-5.43%
513	3.10	0.19	2.91	-6.13%	4.24	0.26	3.98	-6.13%
535	2.90	0.17	2.73	-5.86%	3.98	0.23	3.75	-5.78%
536	4.86	0.30	4.56	-6.17%	6.65	0.40	6.25	-6.02%
544	6.02	0.37	5.65	-6.15%	8.24	0.50	7.74	-6.07%
551	1.51	0.09	1.42	-5.96%	2.07	0.13	1.94	-6.28%
553	3.74	0.23	3.51	-6.15%	5.11	0.31	4.80	-6.07%
555	0.84	0.05	0.79	-5.95%	1.15	0.06	1.09	-5.22%
563	1.56	0.11	1.45	-7.05%	2.14	0.14	2.00	-6.54%
571	2.55	0.16	2.39	-6.27%	3.49	0.21	3.28	-6.02%
573	3.58	0.21	3.37	-5.87%	4.90	0.28	4.62	-5.71%
581	1.86	0.14	1.72	-7.53%	2.54	0.19	2.35	-7.48%
587	1.56	0.11	1.45	-7.05%	2.14	0.14	2.00	-6.54%
601	9.29	0.49	8.80	-5.27%	12.71	0.66	12.05	-5.19%
602	6.04	0.34	5.70	-5.63%	8.27	0.45	7.82	-5.44%
603	10.07	0.56	9.51	-5.56%	13.77	0.75	13.02	-5.45%
605	7.09	0.39	6.70	-5.50%	9.69	0.53	9.16	-5.47%
607	7.74	0.45	7.29	-5.81%	10.60	0.60	10.00	-5.66%
608	5.44	0.28	5.16	-5.15%	7.44	0.38	7.06	-5.11%
609	4.84	0.27	4.57	-5.58%	6.62	0.36	6.26	-5.44%
611	9.49	0.54	8.95	-5.69%	12.98	0.72	12.26	-5.55%
615	11.40	0.65	10.75	-5.70%	15.59	0.88	14.71	-5.64%
617	6.20	0.34	5.86	-5.48%	8.47	0.46	8.01	-5.43%
625	5.88	0.31	5.57	-5.27%	8.04	0.42	7.62	-5.22%
643	10.57	0.57	10.00	-5.39%	14.45	0.77	13.68	-5.33%
645	6.14	0.32	5.82	-5.21%	8.41	0.42	7.99	-4.99%
646	5.10	0.25	4.85	-4.90%	6.97	0.34	6.63	-4.88%
647	7.03	0.38	6.65	-5.41%	9.63	0.51	9.12	-5.30%
648	4.50	0.24	4.26	-5.33%	6.15	0.32	5.83	-5.20%
649	3.91	0.19	3.72	-4.86%	5.35	0.26	5.09	-4.86%
651	6.11	0.33	5.78	-5.40%	8.36	0.44	7.92	-5.26%
652	7.86	0.45	7.41	-5.73%	10.75	0.60	10.15	-5.58%
653	7.28	0.39	6.89	-5.36%	9.96	0.52	9.44	-5.22%
654	6.46	0.34	6.12	-5.26%	8.83	0.45	8.38	-5.10%
655	15.08	0.80	14.28	-5.31%	20.64	1.07	19.57	-5.18%
656	7.27	0.40	6.87	-5.50%	9.95	0.54	9.41	-5.43%
657	8.68	0.50	8.18	-5.76%	11.88	0.67	11.21	-5.64%
658	8.02	0.36	7.66	-4.49%	10.98	0.48	10.50	-4.37%
659	16.20	0.79	15.41	-4.88%	22.17	1.06	21.11	-4.78%
660	2.46	0.12	2.34	-4.88%	3.36	0.17	3.19	-5.06%
661	2.76	0.16	2.60	-5.80%	3.77	0.21	3.56	-5.57%
662	3.86	0.16	3.70	-4.15%	5.28	0.21	5.07	-3.98%
663	4.19	0.23	3.96	-5.49%	5.74	0.31	5.43	-5.40%
664	3.97	0.21	3.76	-5.29%	5.42	0.28	5.14	-5.17%
665	8.21	0.44	7.77	-5.36%	11.22	0.60	10.62	-5.35%
666	6.07	0.32	5.75	-5.27%	8.30	0.43	7.87	-5.18%
667	1.89	0.11	1.78	-5.82%	2.58	0.14	2.44	-5.43%
668	4.88	0.27	4.61	-5.53%	6.68	0.36	6.32	-5.39%
669	6.81	0.38	6.43	-5.58%	9.33	0.51	8.82	-5.47%

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670	4.62	0.24	4.38	-5.19%	6.31	0.32	5.99	-5.07%
673	5.01	0.27	4.74	-5.39%	6.85	0.36	6.49	-5.26%
674	4.77	0.26	4.51	-5.45%	6.52	0.35	6.17	-5.37%
675	3.85	0.20	3.65	-5.19%	5.26	0.27	4.99	-5.13%
676	5.28	0.29	4.99	-5.49%	7.21	0.39	6.82	-5.41%
677	3.95	0.23	3.72	-5.82%	5.40	0.30	5.10	-5.56%
679	7.84	0.48	7.36	-6.12%	10.72	0.64	10.08	-5.97%
681	4.62	0.24	4.38	-5.19%	6.31	0.32	5.99	-5.07%
682	12.67	0.74	11.93	-5.84%	17.33	0.99	16.34	-5.71%
691	4.84	0.27	4.57	-5.58%	6.62	0.36	6.26	-5.44%
693	6.11	0.33	5.78	-5.40%	8.36	0.44	7.92	-5.26%
695	2.76	0.16	2.60	-5.80%	3.77	0.21	3.56	-5.57%
709	1.91	0.11	1.80	-5.76%	2.61	0.15	2.46	-5.75%
716	2.71	0.16	2.55	-5.90%	3.71	0.22	3.49	-5.93%
718	2.85	0.16	2.69	-5.61%	3.89	0.22	3.67	-5.66%
721	9.62	0.59	9.03	-6.13%	13.17	0.80	12.37	-6.07%
744	1.33	0.09	1.24	-6.77%	1.82	0.13	1.69	-7.14%
751	2.30	0.11	2.19	-4.78%	3.15	0.15	3.00	-4.76%
752	0.92	0.05	0.87	-5.43%	1.26	0.07	1.19	-5.56%
753	3.63	0.23	3.40	-6.34%	4.98	0.30	4.68	-6.02%
755	1.91	0.13	1.78	-6.81%	2.61	0.17	2.44	-6.51%
757	1.41	0.08	1.33	-5.67%	1.93	0.10	1.83	-5.18%
759	3.28	0.21	3.07	-6.40%	4.49	0.28	4.21	-6.24%
0771	0.74	0.06	0.68	-8.11%	1.02	0.07	0.95	-6.86%
801	6.10	0.34	5.76	-5.57%	8.35	0.46	7.89	-5.51%
803	16.75	0.91	15.84	-5.43%	22.91	1.22	21.69	-5.33%
804	2.68	0.15	2.53	-5.60%	3.68	0.20	3.48	-5.43%
805	4.78	0.25	4.53	-5.23%	6.55	0.33	6.22	-5.04%
806	7.83	0.41	7.42	-5.24%	10.71	0.55	10.16	-5.14%
807	5.11	0.28	4.83	-5.48%	6.99	0.38	6.61	-5.44%
808	7.73	0.44	7.29	-5.69%	10.57	0.59	9.98	-5.58%
809	3.78	0.22	3.56	-5.82%	5.17	0.30	4.87	-5.80%
811	7.05	0.40	6.65	-5.67%	9.65	0.54	9.11	-5.60%
812	5.66	0.32	5.34	-5.65%	7.73	0.42	7.31	-5.43%
813	4.30	0.23	4.07	-5.35%	5.88	0.31	5.57	-5.27%
814	3.86	0.22	3.64	-5.70%	5.28	0.30	4.98	-5.68%
815	2.57	0.14	2.43	-5.45%	3.52	0.19	3.33	-5.40%
816	2.09	0.11	1.98	-5.26%	2.85	0.15	2.70	-5.26%
817	6.30	0.36	5.94	-5.71%	8.62	0.48	8.14	-5.57%
818	1.46	0.08	1.38	-5.48%	1.99	0.11	1.88	-5.53%
819	0.71	0.04	0.67	-5.63%	0.97	0.06	0.91	-6.19%
820	2.73	0.14	2.59	-5.13%	3.73	0.19	3.54	-5.09%
821	5.66	0.31	5.35	-5.48%	7.73	0.41	7.32	-5.30%
825	2.88	0.18	2.70	-6.25%	3.94	0.24	3.70	-6.09%
828	6.66	0.36	6.30	-5.41%	9.11	0.48	8.63	-5.27%
855	5.35	0.29	5.06	-5.42%	7.31	0.38	6.93	-5.20%
857	6.44	0.40	6.04	-6.21%	8.81	0.53	8.28	-6.02%
858	7.18	0.39	6.79	-5.43%	9.82	0.53	9.29	-5.40%
859	7.85	0.45	7.40	-5.73%	10.73	0.60	10.13	-5.59%
860	7.81	0.40	7.41	-5.12%	10.68	0.53	10.15	-4.96%
862	7.31	0.41	6.90	-5.61%	10.01	0.55	9.46	-5.49%
865	1.79	0.10	1.69	-5.59%	2.44	0.14	2.30	-5.74%
867	4.30	0.23	4.07	-5.35%	5.88	0.31	5.57	-5.27%
871	7.10	0.21	6.89	-2.96%	9.72	0.29	9.43	-2.98%
877	2.54	0.14	2.40	-5.51%	3.48	0.19	3.29	-5.46%
879	2.71	0.17	2.54	-6.27%	3.70	0.22	3.48	-5.95%
880	4.25	0.23	4.02	-5.41%	5.82	0.31	5.51	-5.33%
881	2.66	0.14	2.52	-5.26%	3.65	0.19	3.46	-5.21%
882	6.48	0.35	6.13	-5.40%	8.87	0.47	8.40	-5.30%
883	2.20	0.10	2.10	-4.55%	3.00	0.14	2.86	-4.67%
884	0.78	0.05	0.73	-6.41%	1.07	0.06	1.01	-5.61%

DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2011 Required by Court of Chancery Decision of July 24, 2009

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/11 Rating Values	Court Ordered Reduction	Revised Values	% Change	12/1/11 Rating Values	Court Ordered Reduction	Revised Values	% Change
885	2.82	0.16	2.66	-5.67%	3.86	0.22	3.64	-5.70%
886	2.23	0.13	2.10	-5.83%	3.06	0.17	2.89	-5.56%
887	1.17	0.06	1.11	-5.13%	1.59	0.09	1.50	-5.66%
889	0.21	0.02	0.19	-9.52%	0.29	0.02	0.27	-6.90%
890	0.55	0.03	0.52	-5.45%	0.74	0.04	0.70	-5.41%
891	1.07	0.06	1.01	-5.61%	1.47	0.08	1.39	-5.44%
895	0.40	0.02	0.38	-5.00%	0.55	0.03	0.52	-5.45%
896	1.99	0.12	1.87	-6.03%	2.73	0.17	2.56	-6.23%
897	1.91	0.11	1.80	-5.76%	2.61	0.15	2.46	-5.75%
898	3.47	0.18	3.29	-5.19%	4.74	0.24	4.50	-5.06%
899	1.39	0.09	1.30	-6.47%	1.90	0.12	1.78	-6.32%
903	0.46	0.02	0.44	-4.35%	0.63	0.03	0.60	-4.76%
904	1.45	0.10	1.35	-6.90%	1.98	0.13	1.85	-6.57%
907	4.64	0.27	4.37	-5.82%	6.34	0.37	5.97	-5.84%
908	149.37	5.58	143.79	-3.74%	204.33	7.48	196.85	-3.66%
909	70.05	3.44	66.61	-4.91%	95.84	4.61	91.23	-4.81%
910	6.65	0.45	6.20	-6.77%	9.10	0.61	8.49	-6.70%
911	4.42	0.25	4.17	-5.66%	6.04	0.33	5.71	-5.46%
912	238.29	12.00	226.29	-5.04%	325.98	16.10	309.88	-4.94%
913	396.45	14.17	382.28	-3.57%	542.33	19.01	523.32	-3.51%
914	2.54	0.14	2.40	-5.51%	3.48	0.19	3.29	-5.46%
915	2.97	0.18	2.79	-6.06%	4.07	0.25	3.82	-6.14%
916	1.45	0.07	1.38	-4.83%	1.97	0.10	1.87	-5.08%
917	3.11	0.17	2.94	-5.47%	4.25	0.23	4.02	-5.41%
918	2.58	0.14	2.44	-5.43%	3.53	0.19	3.34	-5.38%
919	2.08	0.13	1.95	-6.25%	2.84	0.17	2.67	-5.99%
920	0.57	0.03	0.54	-5.26%	0.77	0.04	0.73	-5.19%
921	4.96	0.26	4.70	-5.24%	6.78	0.35	6.43	-5.16%
922	2.98	0.16	2.82	-5.37%	4.09	0.22	3.87	-5.38%
923	2.71	0.17	2.54	-6.27%	3.70	0.22	3.48	-5.95%
924	2.49	0.15	2.34	-6.02%	3.41	0.20	3.21	-5.87%
925	1.89	0.10	1.79	-5.29%	2.59	0.13	2.46	-5.02%
926	2.66	0.14	2.52	-5.26%	3.65	0.19	3.46	-5.21%
927	0.96	0.05	0.91	-5.21%	1.31	0.07	1.24	-5.34%
928	2.20	0.10	2.10	-4.55%	3.00	0.14	2.86	-4.67%
929	3.29	0.21	3.08	-6.38%	4.50	0.29	4.21	-6.44%
932	0.73	0.05	0.68	-6.85%	1.00	0.06	0.94	-6.00%
933	3.88	0.18	3.70	-4.64%	5.31	0.25	5.06	-4.71%
934	2.54	0.13	2.41	-5.12%	3.48	0.18	3.30	-5.17%
935	1.48	0.08	1.40	-5.41%	2.02	0.11	1.91	-5.45%
936	0.40	0.03	0.37	-7.50%	0.55	0.04	0.51	-7.27%
937	9.82	0.62	9.20	-6.31%	13.43	0.83	12.60	-6.18%
939	4.89	0.26	4.63	-5.32%	6.70	0.35	6.35	-5.22%
940	4.03	0.25	3.78	-6.20%	5.51	0.33	5.18	-5.99%
941	2.33	0.13	2.20	-5.58%	3.19	0.18	3.01	-5.64%
942	2.36	0.13	2.23	-5.51%	3.23	0.18	3.05	-5.57%
943	5.24	0.32	4.92	-6.11%	7.16	0.42	6.74	-5.87%
944	2.63	0.14	2.49	-5.32%	3.60	0.19	3.41	-5.28%
945	2.62	0.15	2.47	-5.73%	3.59	0.21	3.38	-5.85%
946	3.05	0.19	2.86	-6.23%	4.16	0.26	3.90	-6.25%
947	4.32	0.29	4.03	-6.71%	5.91	0.39	5.52	-6.60%
948	1.36	0.08	1.28	-5.88%	1.86	0.10	1.76	-5.38%
949	0.80	0.05	0.75	-6.25%	1.09	0.06	1.03	-5.50%
951	0.39	0.03	0.36	-7.69%	0.54	0.03	0.51	-5.56%
952	0.65	0.04	0.61	-6.15%	0.89	0.05	0.84	-5.62%
953	0.21	0.02	0.19	-9.52%	0.29	0.02	0.27	-6.90%
954	2.87	0.16	2.71	-5.57%	3.92	0.22	3.70	-5.61%
955	0.55	0.04	0.51	-7.27%	0.74	0.05	0.69	-6.76%
956	0.13	0.01	0.12	-7.69%	0.19	0.01	0.18	-5.26%
957	0.49	0.02	0.47	-4.08%	0.66	0.03	0.63	-4.55%
958	1.05	0.06	0.99	-5.71%	1.44	0.08	1.36	-5.56%

DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2011 Required by Court of Chancery Decision of July 24, 2009

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/11 Rating Values	Court Ordered Reduction	Revised Values	% Change	12/1/11 Rating Values	Court Ordered Reduction	Revised Values	% Change
959	1.46	0.09	1.37	-6.16%	1.99	0.12	1.87	-6.03%
960	3.61	0.22	3.39	-6.09%	4.95	0.30	4.65	-6.06%
961	0.80	0.04	0.76	-5.00%	1.08	0.06	1.02	-5.56%
962	0.10	0.01	0.09	-10.00%	0.14	0.01	0.13	-7.14%
963	0.46	0.03	0.43	-6.52%	0.64	0.04	0.60	-6.25%
964	2.23	0.12	2.11	-5.38%	3.05	0.16	2.89	-5.25%
965	0.40	0.02	0.38	-5.00%	0.55	0.03	0.52	-5.45%
966	2.15	0.14	2.01	-6.51%	2.94	0.18	2.76	-6.12%
967	0.72	0.04	0.68	-5.56%	0.99	0.05	0.94	-5.05%
968	1.70	0.11	1.59	-6.47%	2.33	0.15	2.18	-6.44%
969	4.22	0.24	3.98	-5.69%	5.78	0.32	5.46	-5.54%
970	7.05	0.41	6.64	-5.82%	9.65	0.56	9.09	-5.80%
971	3.57	0.20	3.37	-5.60%	4.88	0.27	4.61	-5.53%
973	2.48	0.13	2.35	-5.24%	3.40	0.17	3.23	-5.00%
974	2.83	0.16	2.67	-5.65%	3.87	0.22	3.65	-5.68%
975	1.72	0.11	1.61	-6.40%	2.36	0.14	2.22	-5.93%
976	1.39	0.08	1.31	-5.76%	1.91	0.11	1.80	-5.76%
977	0.47	0.03	0.44	-6.38%	0.65	0.04	0.61	-6.15%
978	2.53	0.16	2.37	-6.32%	3.46	0.21	3.25	-6.07%
979	3.60	0.21	3.39	-5.83%	4.94	0.28	4.66	-5.67%
980	3.12	0.18	2.94	-5.77%	4.26	0.24	4.02	-5.63%
981	2.49	0.14	2.35	-5.62%	3.41	0.19	3.22	-5.57%
983	6.66	0.34	6.32	-5.11%	9.12	0.46	8.66	-5.04%
984	0.24	0.01	0.23	-4.17%	0.32	0.02	0.30	-6.25%
985	3.74	0.22	3.52	-5.88%	5.11	0.30	4.81	-5.87%
986	1.34	0.07	1.27	-5.22%	1.84	0.09	1.75	-4.89%
988	0.20	0.01	0.19	-5.00%	0.27	0.01	0.26	-3.70%
991	7.05	0.41	6.64	-5.82%	9.65	0.56	9.09	-5.80%
992	3.78	0.22	3.56	-5.82%	5.17	0.30	4.87	-5.80%
995	7.51	0.43	7.08	-5.73%	10.26	0.58	9.68	-5.65%
997	0.86	0.04	0.82	-4.65%	1.18	0.06	1.12	-5.08%
999	4.39	0.25	4.14	-5.69%	6.01	0.34	5.67	-5.66%
4771	2.99	0.22	2.77	-7.36%	4.10	0.30	3.80	-7.32%
4777	7.05	0.40	6.65	-5.67%	9.65	0.54	9.11	-5.60%
7405	1.04	0.05	0.99	-4.81%	1.42	0.07	1.35	-4.93%
7413	1.15	0.08	1.07	-6.96%	1.57	0.10	1.47	-6.37%
7421	1.39	0.09	1.30	-6.47%	1.90	0.12	1.78	-6.32%
7424	3.26	0.22	3.04	-6.75%	4.46	0.29	4.17	-6.50%
7428	1.50	0.09	1.41	-6.00%	2.04	0.12	1.92	-5.88%
7445	0.35	0.02	0.33	-5.71%	0.47	0.02	0.45	-4.26%
7453	0.24	0.02	0.22	-8.33%	0.33	0.02	0.31	-6.06%
9108	75.48	3.84	71.64	-5.09%	103.26	5.14	98.12	-4.98%
9740	0.01	0.00	0.01	0.00%	0.02	0.00	0.02	0.00%
9741	0.01	0.00	0.01	0.00%	0.01	0.00	0.01	0.00%
9985	A	0.00	A		A	0.00	A	