

DELAWARE COMPENSATION RATING BUREAU, INC.

Manual Rates, Loss Costs and Expected Loss Rates

MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS

FOR DELAWARE COMPENSATION INSURANCE

Proposed Effective December 1, 2004 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
005	23.57	31.91	3,150	8.00	8.92	9.20	III
0006	8.77	11.87	1,425	2.98	3.32	3.42	II
007	8.91	12.05	2,650	3.02	3.37	3.47	II
0008	3.49	4.73	1,185	1.19	1.32	1.36	II
009	36.46	49.35	3,150	12.38	13.80	14.23	III
0011	5.03	6.81	1,600	1.71	1.90	1.96	II
0012	7.29	9.87	2,215	2.47	2.76	2.84	II
0013	6.30	8.52	1,945	2.14	2.38	2.46	II
0016	5.23	7.08	950	1.78	1.98	2.04	II
028	6.49	8.78	1,995	1.88	2.22	2.35	III
0034	7.32	9.91	1,230	2.48	2.77	2.86	II
0036	7.13	9.66	1,205	2.42	2.70	2.79	II
055	7.89	10.68	2,375	2.29	2.70	2.86	III
059	6.44	8.71	1,980	1.87	2.20	2.33	III
0083	8.78	11.89	1,430	2.98	3.33	3.43	II
101	6.67	9.03	2,045	2.03	2.39	2.41	III
104	4.65	6.30	1,500	1.41	1.66	1.68	II
105	7.34	9.94	2,230	2.23	2.63	2.66	III
106	8.83	11.96	2,630	2.68	3.16	3.20	II
107	5.37	7.27	1,695	1.63	1.92	1.94	I
108	6.63	8.98	2,035	2.01	2.37	2.40	II
109	7.72	10.45	2,330	2.35	2.76	2.80	III
110	5.04	6.82	1,605	1.53	1.80	1.82	II
111	6.42	8.69	1,980	1.95	2.30	2.32	II
112	12.38	16.76	3,150	3.76	4.43	4.48	II
113	7.51	10.16	2,270	2.28	2.69	2.72	II
114	14.23	19.26	3,150	4.32	5.09	5.15	III
115	3.03	4.09	1,060	0.92	1.08	1.10	I
119	9.43	12.75	2,790	2.86	3.37	3.41	II
130	7.31	9.90	2,220	2.22	2.62	2.65	III
132	3.72	5.03	1,245	1.13	1.33	1.34	II
134	3.62	4.90	1,220	1.10	1.30	1.31	II
135	4.03	5.46	1,330	1.22	1.44	1.46	I
136	3.81	5.15	1,270	1.16	1.36	1.38	II
139	7.88	10.67	2,375	2.39	2.82	2.85	II
141	7.23	9.78	2,195	2.19	2.58	2.61	II
142	3.89	5.26	1,290	1.18	1.39	1.41	II
161	4.30	5.82	1,405	1.31	1.54	1.56	II
163	4.68	6.33	1,505	1.42	1.67	1.69	II
165	7.12	9.64	2,170	2.16	2.55	2.58	III
166	3.92	5.31	1,300	1.19	1.40	1.42	II
185	4.65	6.30	1,500	1.41	1.66	1.68	II
187	5.37	7.27	1,695	1.63	1.92	1.94	I
191	4.30	5.82	1,405	1.31	1.54	1.56	II
201	6.16	8.34	1,910	1.87	2.21	2.23	II

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS

FOR DELAWARE COMPENSATION INSURANCE

Proposed Effective December 1, 2004 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
204	4.77	6.46	1,530	1.45	1.71	1.73	II
205	4.26	5.76	1,390	1.29	1.52	1.54	I
221	6.14	8.31	1,900	1.87	2.20	2.22	II
222	6.88	9.31	2,100	2.09	2.46	2.49	II
225	6.10	8.26	1,890	1.85	2.18	2.21	II
227	6.60	8.94	2,030	2.01	2.36	2.39	II
255	5.91	7.99	1,840	1.79	2.11	2.14	II
257	7.91	10.71	2,380	2.40	2.83	2.86	II
259	4.82	6.53	1,545	1.47	1.73	1.75	II
261	8.17	11.05	2,450	2.48	2.92	2.96	II
263	5.46	7.39	1,720	1.66	1.95	1.98	II
265	5.46	7.39	1,720	1.66	1.95	1.98	II
275	6.14	8.31	1,900	1.87	2.20	2.22	II
276	6.88	9.31	2,100	2.09	2.46	2.49	II
281	4.23	5.72	1,385	1.28	1.51	1.53	II
282	7.34	9.94	2,230	2.23	2.63	2.66	III
297	4.23	5.72	1,385	1.28	1.51	1.53	II
301	10.65	14.41	3,120	3.23	3.81	3.86	III
305	11.48	15.54	3,150	3.49	4.11	4.16	II
306	6.50	8.80	2,000	1.98	2.33	2.35	II
309	5.55	7.51	1,740	1.69	1.99	2.01	II
311	5.68	7.69	1,780	1.73	2.03	2.06	II
319	6.71	9.09	2,060	2.04	2.40	2.43	II
323	4.04	5.47	1,335	1.23	1.45	1.46	II
327	5.23	7.08	1,655	1.59	1.87	1.89	II
402	8.78	11.89	2,620	2.67	3.14	3.18	III
403	5.06	6.85	1,610	1.54	1.81	1.83	II
404	6.47	8.75	1,990	1.96	2.31	2.34	III
406	8.41	11.39	2,520	2.56	3.01	3.05	II
407	6.25	8.47	1,935	1.90	2.24	2.26	II
411	13.56	18.35	3,150	4.12	4.85	4.91	III
413	11.73	15.88	3,150	3.56	4.20	4.25	III
415	7.01	9.49	2,140	2.13	2.51	2.54	III
416	13.93	18.85	3,150	4.23	4.98	5.04	II
421	11.16	15.10	3,150	3.39	3.99	4.04	III
425	11.88	16.08	3,150	3.61	4.25	4.30	III
427	6.20	8.39	1,920	1.88	2.22	2.25	III
429	7.86	10.65	2,370	2.39	2.81	2.85	III
431	10.70	14.47	3,135	3.25	3.83	3.87	II
433	6.40	8.66	1,970	1.94	2.29	2.32	II
435	7.93	10.74	2,390	2.41	2.84	2.87	II
441	2.73	3.71	980	0.83	0.98	0.99	II
445	9.69	13.12	2,865	2.94	3.47	3.51	II
447	7.41	10.03	2,245	2.25	2.65	2.68	III
449	5.63	7.62	1,765	1.71	2.01	2.04	III

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS

FOR DELAWARE COMPENSATION INSURANCE

Proposed Effective December 1, 2004 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP	
				<u>EXPECTED LOSS FACTORS TABLE**</u>				
				A-1	A-2	A-3		
451	7.10	9.62	2,165	2.16	2.54	2.57	II	
454	9.60	12.99	2,840	2.91	3.43	3.47	II	
456	5.99	8.11	1,860	1.82	2.14	2.17	II	
457	11.63	15.74	3,150	3.53	4.16	4.21	II	
458	3.89	5.26	1,290	1.18	1.39	1.41	II	
459	2.45	3.32	905	0.74	0.88	0.89	I	
461	6.09	8.24	1,890	1.85	2.18	2.20	II	
463	3.40	4.60	1,160	1.03	1.21	1.23	II	
464	5.80	7.85	1,810	1.76	2.08	2.10	II	
465	5.43	7.34	1,710	1.65	1.94	1.96	III	
467	5.16	6.98	1,635	1.57	1.85	1.87	II	
471	3.05	4.14	1,070	0.93	1.09	1.11	II	
472	2.80	3.80	1,000	0.85	1.00	1.02	II	
473	3.00	4.05	1,050	0.91	1.07	1.08	II	
474	1.82	2.47	735	0.55	0.65	0.66	II	
475	5.30	7.18	1,675	1.61	1.90	1.92	III	
476	2.52	3.41	920	0.76	0.90	0.91	II	
477	4.41	5.97	1,435	1.34	1.58	1.60	II	
483	2.13	2.88	815	0.65	0.76	0.77	II	
485	2.70	3.65	970	0.82	0.97	0.98	II	
486	4.16	5.62	1,365	1.26	1.49	1.50	II	
487	2.57	3.48	935	0.78	0.92	0.93	II	
488	1.33	1.80	600	0.40	0.48	0.48	II	
489	1.67	2.26	690	0.51	0.60	0.61	II	
491	5.06	6.85	1,610	1.54	1.81	1.83	II	
495	7.10	9.62	2,165	2.16	2.54	2.57	II	
497	2.80	3.80	1,000	0.85	1.00	1.02	II	
499	5.30	7.18	1,675	1.61	1.90	1.92	III	
501	5.20	7.04	1,650	1.58	1.86	1.88	III	
502	5.61	7.60	1,760	1.70	2.01	2.03	I	
506	3.61	4.89	1,220	1.10	1.29	1.31	II	
507	5.76	7.80	1,800	1.75	2.06	2.09	III	
509	9.68	13.10	2,860	2.94	3.46	3.50	III	
511	11.50	15.56	3,150	3.49	4.11	4.16	III	
512	7.37	a	b	2,235	2.24	2.64	2.67	III
513	5.92	c	d	1,840	1.80	2.12	2.14	II
535	5.38	7.29	1,700	1.64	1.93	1.95	II	
536	8.53	11.54	2,550	2.59	3.05	3.09	II	
544	9.75	13.20	2,880	2.96	3.49	3.53	III	
551	2.88	3.90	1,020	0.88	1.03	1.04	IV	

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

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a OD: \$1.47 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$2.00 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.59 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.80 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
553	6.59	8.92	2,025	2.00	2.36	2.38	IV
555	1.31	1.77	595	0.40	0.47	0.47	II
563	3.36	4.54	1,150	1.02	1.20	1.22	II
571	4.50	6.09	1,460	1.37	1.61	1.63	II
573	5.63	7.63	1,765	1.71	2.02	2.04	III
581	4.46	6.04	1,450	1.36	1.60	1.62	III
587	3.36	4.54	1,150	1.02	1.20	1.22	II
601	15.59	21.10	3,150	4.15	4.90	5.19	III
602	10.73	14.53	2,955	2.91	3.43	3.64	III
603	16.83	22.77	3,150	4.55	5.37	5.69	III
605	12.78	17.30	3,150	3.48	4.10	4.34	III
607	14.03	18.98	3,150	3.84	4.53	4.80	III
608	8.27	11.19	2,305	2.21	2.61	2.76	III
609	8.23	11.13	2,335	2.24	2.65	2.80	III
611	17.61	23.83	3,150	4.77	5.63	5.96	III
615	22.39	30.31	3,150	6.09	7.18	7.60	IV
617	10.61	14.37	2,935	2.89	3.41	3.61	III
625	9.51	12.88	2,655	2.59	3.05	3.23	III
643	17.40	23.55	3,150	3.14	3.70	3.92	III
645	9.37	12.67	2,595	2.52	2.98	3.15	III
646	6.94	9.38	1,975	1.86	2.19	2.32	II
647	11.50	15.56	3,150	3.14	3.70	3.92	II
648	7.54	10.21	2,220	2.12	2.50	2.65	III
649	5.18	7.02	1,550	1.40	1.65	1.75	III
651	10.56	14.29	2,940	2.89	3.41	3.61	III
652	13.10	17.74	3,150	3.72	4.39	4.64	III
653	10.46	14.16	2,915	2.87	3.38	3.58	III
654	10.68	14.46	2,880	2.83	3.34	3.53	III
655	25.08	33.94	3,150	6.70	7.91	8.37	IV
656	13.38	18.11	3,150	3.66	4.31	4.57	III
657	17.30	23.42	3,150	4.70	5.55	5.87	IV
658	10.78	14.60	2,990	2.95	3.48	3.68	III
659	23.33	31.57	3,150	6.41	7.56	8.01	III
660	3.84	5.19	1,280	1.11	1.31	1.39	III
661	5.74	7.77	1,650	1.51	1.79	1.89	III
662	4.27	5.78	1,395	1.24	1.46	1.55	III
663	6.86	9.28	1,940	1.82	2.15	2.27	III
664	5.67	7.67	1,655	1.52	1.79	1.90	III
665	13.72	18.57	3,150	3.89	4.58	4.85	III
666	9.90	13.41	2,730	2.67	3.15	3.33	III
667	3.30	4.47	1,085	0.90	1.07	1.13	III
668	8.73	11.81	2,430	2.35	2.77	2.93	II
669	11.40	15.42	3,110	3.08	3.63	3.84	III
670	7.15	9.68	2,175	2.08	2.45	2.59	III
673	8.40	11.37	2,515	2.44	2.88	3.04	III

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

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FOR DELAWARE COMPENSATION INSURANCE

Proposed Effective December 1, 2004 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY	RISK MANUAL	RISK MIN	<u>EXPECTED LOSS FACTORS TABLE**</u>			
	LOSS COSTS	RATE	PREM.	A-1	A-2	A-3	
674	8.60	11.65	2,435	2.35	2.77	2.94	III
675	6.39	8.65	1,900	1.78	2.10	2.22	III
676	8.69	11.76	2,440	2.36	2.78	2.95	III
677	6.68	9.04	1,940	1.82	2.15	2.27	III
679	17.09	23.14	3,150	4.96	5.85	6.20	III
681	7.15	9.68	2,175	2.08	2.45	2.59	III
682	24.69	33.42	3,150	7.16	8.45	8.95	III
691	8.23	11.13	2,335	2.24	2.65	2.80	III
693	10.56	14.29	2,940	2.89	3.41	3.61	III
695	5.74	7.77	1,650	1.51	1.79	1.89	III
709	3.47	4.70	1,180	1.01	1.19	1.26	III
716	5.28	7.15	1,670	1.53	1.81	1.92	III
718	5.60	7.58	1,755	1.63	1.92	2.03	III
721	15.56	21.06	3,150	4.72	5.57	5.63	III
744	2.61	3.53	945	0.79	0.93	0.94	III
751	2.04	2.76	790	0.62	0.73	0.74	III
752	1.24	1.68	575	0.38	0.44	0.45	IV
753	6.61	8.95	2,030	2.01	2.37	2.39	III
755	4.35	5.89	1,420	1.32	1.56	1.57	III
757	2.33	3.15	870	0.71	0.83	0.84	III
759	6.01	8.13	1,865	1.82	2.15	2.17	III
801	9.59	12.98	2,835	3.25	3.63	3.74	II
803	23.90	32.35	3,150	8.11	9.04	9.33	III
804	4.19	5.66	1,370	1.42	1.58	1.63	III
805	6.92	9.37	2,115	2.35	2.62	2.70	III
806	12.30	16.65	3,150	4.18	4.66	4.80	II
807	9.30	12.59	2,760	3.16	3.52	3.63	III
808	12.21	16.53	3,150	4.15	4.62	4.77	III
809	6.46	8.74	1,990	2.19	2.44	2.52	III
811	11.01	14.90	3,150	3.74	4.17	4.30	III
812	9.36	12.66	2,770	3.18	3.54	3.65	III
813	7.19	9.72	2,185	2.44	2.72	2.80	II
814	6.45	8.73	1,985	2.19	2.44	2.52	III
815	5.18	7.01	1,640	1.76	1.96	2.02	III
816	3.24	4.39	1,120	1.10	1.23	1.27	II
817	11.42	15.47	3,150	3.88	4.32	4.46	III
818	3.95	5.35	1,310	1.34	1.50	1.54	III
819	1.24	1.68	575	0.42	0.47	0.48	III
821	8.43	11.41	2,520	2.86	3.19	3.29	III
825	5.38	7.29	1,700	1.83	2.04	2.10	III

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				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
855	8.30	11.24	2,490	2.82	3.14	3.24	III
857	12.39	16.77	3,150	4.20	4.69	4.83	III
858	11.52	15.59	3,150	3.91	4.36	4.49	III
859	13.16	17.82	3,150	4.47	4.98	5.14	III
860	12.95	17.52	3,150	4.39	4.90	5.05	III
861	8.62	11.67	2,575	2.93	3.26	3.36	III
862	11.60	15.70	3,150	3.94	4.39	4.53	II
865	3.73	5.05	1,250	1.27	1.41	1.45	II
867	7.19	9.72	2,185	2.44	2.72	2.80	II
877	3.61	4.89	1,220	1.23	1.37	1.41	II
879	4.79	6.49	1,540	1.63	1.81	1.87	II
880	6.05	8.19	1,880	2.05	2.29	2.36	II
881	4.04	5.48	1,335	1.37	1.53	1.58	II
882	8.18	11.07	2,455	2.77	3.09	3.19	II
883	3.20	4.33	1,105	1.09	1.21	1.25	II
884	1.41	1.91	620	0.48	0.54	0.55	II
885	4.51	6.11	1,460	1.53	1.71	1.76	II
886	3.98	5.38	1,315	1.35	1.51	1.55	II
887	2.01	2.71	780	0.68	0.76	0.78	II
889	0.55	0.75	390	0.19	0.21	0.22	II
890	0.61	0.83	405	0.21	0.23	0.24	II
891	1.35	1.83	605	0.46	0.51	0.53	II
895	0.64	0.87	415	0.22	0.24	0.25	II
896	3.75	5.07	1,255	1.27	1.42	1.46	II
897	3.92	5.30	1,300	1.33	1.48	1.53	II
898	4.36	5.90	1,420	1.48	1.65	1.70	II
899	2.99	4.04	1,050	1.01	1.13	1.17	II
903	0.73	0.98	435	0.25	0.27	0.28	III
907	8.43	11.41	2,520	2.86	3.19	3.29	II
910	12.28	16.62	3,150	4.17	4.65	4.79	II
911	7.17	9.69	2,180	2.43	2.71	2.79	II
914	3.61	4.89	1,220	1.23	1.37	1.41	II
915	5.25	7.11	1,660	1.78	1.99	2.05	II
916	2.45	3.32	905	0.83	0.93	0.96	II
917	5.07	6.86	1,610	1.72	1.92	1.98	II
918	3.92	5.30	1,300	1.33	1.48	1.53	II
919	3.77	5.10	1,260	1.28	1.43	1.47	I
920	0.71	0.95	430	0.24	0.27	0.27	II
922	4.60	6.22	1,485	1.56	1.74	1.79	II
923	4.79	6.49	1,540	1.63	1.81	1.87	II
924	4.72	6.39	1,520	1.60	1.79	1.84	II
925	2.54	3.43	925	0.86	0.96	0.99	II
926	4.04	5.48	1,335	1.37	1.53	1.58	II
927	1.71	2.31	700	0.58	0.65	0.67	II
928	3.20	4.33	1,105	1.09	1.21	1.25	II

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS

FOR DELAWARE COMPENSATION INSURANCE

Proposed Effective December 1, 2004 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
929	7.05	9.54	2,150	2.39	2.67	2.75	II
932	1.57	2.12	665	0.53	0.59	0.61	II
933	5.20	7.04	1,650	1.77	1.97	2.03	II
934	3.60	4.87	1,215	1.22	1.36	1.40	II
935	2.18	2.95	830	0.74	0.82	0.85	II
936	0.99	1.34	510	0.34	0.37	0.39	III
937	22.13	29.95	3,150	7.51	8.37	8.63	II
939	7.57	10.26	2,290	2.57	2.87	2.96	III
940	7.71	10.43	2,325	2.62	2.92	3.01	II
941	3.81	5.15	1,270	1.29	1.44	1.48	II
942	4.03	5.46	1,330	1.37	1.53	1.57	II
943	9.35	12.65	2,770	3.17	3.54	3.65	II
944	4.26	5.76	1,390	1.45	1.61	1.66	II
945	4.45	6.03	1,445	1.51	1.69	1.74	II
946	5.58	7.54	1,750	1.89	2.11	2.17	II
947	8.80	11.91	2,620	2.99	3.33	3.43	II
948	2.02	2.73	785	0.69	0.76	0.79	II
949	1.43	1.93	625	0.49	0.54	0.56	II
951	1.09	1.46	530	0.37	0.41	0.42	III
952	1.23	1.66	570	0.42	0.46	0.48	III
953	0.55	0.75	390	0.19	0.21	0.22	II
954	4.81	6.51	1,540	1.63	1.82	1.88	IV
955	1.16	1.57	555	0.39	0.44	0.45	III
956	0.29	0.39	320	0.10	0.11	0.11	II
957	0.53	0.72	385	0.18	0.20	0.21	III
958	1.84	2.49	740	0.62	0.70	0.72	III
959	2.44	3.30	900	0.83	0.92	0.95	II
960	6.36	8.61	1,960	2.16	2.41	2.48	II
961	1.86	2.53	745	0.63	0.71	0.73	III
962	0.19	0.27	295	0.07	0.07	0.08	III
963	1.05	1.42	525	0.36	0.40	0.41	II
964	3.14	4.26	1,090	1.07	1.19	1.23	II
965	0.64	0.87	415	0.22	0.24	0.25	II
966	4.46	6.04	1,450	1.29	1.53	1.62	III
967	1.23	1.67	575	0.42	0.47	0.48	III
968	3.35	4.53	1,145	1.14	1.27	1.31	II
969	6.62	8.97	2,035	2.25	2.51	2.59	II
970	10.12	13.70	2,980	3.43	3.83	3.95	II
971	5.80	7.85	1,810	1.97	2.20	2.26	II
973	4.08	5.53	1,345	1.39	1.55	1.59	II
974	4.81	6.51	1,540	1.63	1.82	1.88	II
975	4.03	5.46	1,330	1.37	1.53	1.57	II
976	2.46	3.33	905	0.83	0.93	0.96	II
977	0.72	0.97	435	0.24	0.27	0.28	I
978	4.51	6.11	1,460	1.53	1.71	1.76	III

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS

FOR DELAWARE COMPENSATION INSURANCE

Proposed Effective December 1, 2004 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
979	6.60	8.94	2,030	2.24	2.50	2.58	II
980	5.74	7.78	1,795	1.95	2.18	2.24	III
981	4.08	5.53	1,345	1.39	1.55	1.59	II
983	9.46	12.80	2,800	3.21	3.58	3.69	II
984	0.59	0.80	400	0.20	0.22	0.23	II
985	6.70	9.08	2,055	2.28	2.54	2.62	IV
986	2.11	2.86	810	0.72	0.80	0.82	II
988	0.27	0.36	310	0.09	0.10	0.10	II
991	10.12	13.70	2,980	3.43	3.83	3.95	II
992	7.36	9.96	2,230	2.50	2.78	2.87	III
995	11.89	16.10	3,150	4.04	4.50	4.64	III
997	1.13	1.53	545	0.38	0.43	0.44	II
999	7.61	10.30	2,300	2.58	2.88	2.97	II
4771	8.59	11.62	3,150	2.61	3.07	3.11	IV
0771	2.16	2.93					IV
4777	11.01	14.90	3,150	3.74	4.17	4.30	III
7405	2.26	3.06	1,055	0.77	0.86	0.88	IV
7445	0.76	1.02					IV
7413	2.22	3.01	970	0.75	0.84	0.87	IV
7453	0.47	0.63					IV
7421	2.69	3.64	970	0.91	1.02	1.05	IV
7424	6.34	8.58	1,955	2.15	2.40	2.47	IV
7428	2.54	3.44	930	0.86	0.96	0.99	II
9108	75.62	102.36					I
Per capita							
0908	100.52	136.05	376	34.12	38.04	39.22	I
0909	90.54	122.55	363	30.73	34.26	35.33	II
0912	270.59	366.24	606	91.85	102.40	105.59	II
0913	279.31	378.06	618	94.81	105.71	108.99	I
A rated							
9985	A	A	A	A	A	A	

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

 Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.