MANUAL REVISIONS

Revisions shown with new wording underlined.

SECTION 1 UNDERWRITING RULES

IX - SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM

G. DELAWARE CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM

1. Program Description

The Delaware Construction..... As set forth below.

Normal Anniversary Rating Dates

January 1, 2003 - December 31, 2003 January 1, 2004 - December 31, 2004 January 1, 2005 - December 31, 2005 January 1, 2006 - May 31, 2006 June 1, 2006 - May 31, 2007 June 1, 2007 - May 31, 2008 June 1, 2008 - May 31, 2009 June 1, 2009 - May 31, 2010 June 1, 2010 - May 31, 2011 June 1, 2011 - May 31, 2012

Reporting Period for Qualifying Wages

Third Calendar Quarter of 2001 Third Calendar Quarter of 2002 Third Calendar Quarter of 2003 Third Calendar Quarter of 2004 Third Calendar Quarter of 2005 Third Calendar Quarter of 2006 Third Calendar Quarter of 2007 Third Calendar Quarter of 2008 Third Calendar Quarter of 2009 Third Calendar Quarter of 2010

If the insured..... premium adjustment credit.