

Delaware Compensation Rating Bureau, Inc.



The Widener Building • 6th Floor  
One South Penn Square  
Philadelphia, PA 19107-3577  
(302) 654-1435 (215) 568-2371  
FAX (215) 564-4328  
www.dcrb.com

August 4, 2000

**BUREAU CIRCULAR NO. 739**

To All Members of the Bureau:

Re: **DECEMBER 1, 2000 RESIDUAL MARKET RATE AND VOLUNTARY MARKET  
LOSS COST FILING - BUREAU FILING NO. 0007**

Please be informed that the Bureau has submitted a filing of revisions to Delaware's Residual Market Plan, loss costs, related rating values and amendments to the classification plan with a proposed effective date of December 1, 2000. That filing, No. 0007, proposed an overall decrease in collectible rate level of 4.94 percent for the Residual Market Plan and an overall decrease in collectible loss costs of 2.87 percent.

Once Bureau Filing No. 0007 has been adjudicated by the Department of Insurance, each licensed Delaware carrier will be required to make a filing for a loss cost multiplier, rates and/or other related rating values with the Department of Insurance. This requirement will apply even if a carrier intends to retain its current pricing values and programs intact. Accordingly, in order to preserve the desired and possibly necessary flexibility in pricing Delaware workers compensation policies, it is strongly recommended that all policies issued with effective dates on and after December 1, 2000 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement for this purpose. Any policies issued at current rates or on a "to-be-determined" basis for which approved rating values are changed as a result of Bureau Filing No. 0007 and/ or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

**Filing Package**

Consistent with procedures used for the October 1, 1999 Residual Market Rate and Voluntary Market Loss Cost Filing, the Bureau will be making the complete filing package for Bureau Filing No. 0007 available on its web site at [www.dcrb.com](http://www.dcrb.com). The filing package will be found in the "Data Reports/Special Studies" section of the web site and is expected to be available by August 25, 2000.

Members and other interested parties are encouraged to use the web site to access any and all parts of the filing package for informational purposes. If hard copy of the filing package is requested, the Bureau will provide a single copy per requesting entity (i.e., carrier group, consulting company, etc.) subject to the following considerations:

Price per copy:       \$300 for Bureau members  
                              \$450 for non-members

All parties are advised that requests for hard copy of the filing package will be held for up to two weeks to allow efficient processes in producing the required copies.

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

Timothy L. Wisecarver  
President

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Attachment

***Remember to visit our web site at [www.dcrb.com](http://www.dcrb.com) for more information about this and other topics.***

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2000**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
005	20.66	20.25	-1.98%	16.14	16.21	0.43%
0006	9.81	9.36	-4.59%	7.66	7.49	-2.22%
007	9.21	8.65	-6.08%	7.20	6.91	-4.03%
0008	3.64	3.50	-3.85%	2.84	2.81	-1.06%
009	35.69	34.06	-4.57%	27.89	27.26	-2.26%
0011	4.39	4.55	3.64%	3.42	3.64	6.43%
0013	5.98	5.85	-2.17%	4.67	4.68	0.21%
0016	5.47	5.20	-4.94%	4.27	4.17	-2.34%
028	5.73	5.70	-0.52%	4.48	4.56	1.79%
0034	7.40	6.89	-6.89%	5.78	5.52	-4.50%
0036	6.28	6.20	-1.27%	4.91	4.96	1.02%
055	8.37	7.95	-5.02%	6.54	6.36	-2.75%
059	8.78	8.00	-8.88%	6.87	6.40	-6.84%
0083	8.90	8.54	-4.04%	6.96	6.83	-1.87%
101	7.36	7.03	-4.48%	5.75	5.62	-2.26%
104	5.51	5.03	-8.71%	4.30	4.03	-6.28%
105	6.36	6.27	-1.42%	4.97	5.02	1.01%
106	7.91	7.90	-0.13%	6.18	6.32	2.27%
107	4.89	4.99	2.04%	3.82	4.00	4.71%
108	8.54	7.72	-9.60%	6.67	6.18	-7.35%
109	7.46	7.22	-3.22%	5.83	5.78	-0.86%
110	4.47	4.13	-7.61%	3.49	3.30	-5.44%
111	7.15	6.35	-11.19%	5.58	5.08	-8.96%
112	13.04	12.30	-5.67%	10.20	9.84	-3.53%
113	8.63	8.31	-3.71%	6.74	6.65	-1.34%
114	12.17	12.59	3.45%	9.51	10.07	5.89%
115	3.34	3.18	-4.79%	2.61	2.54	-2.68%
119	9.36	9.07	-3.10%	7.31	7.25	-0.82%
130	8.25	7.42	-10.06%	6.45	5.93	-8.06%
132	3.84	3.62	-5.73%	3.00	2.89	-3.67%
134	4.38	4.11	-6.16%	3.42	3.29	-3.80%
135	2.20	2.36	7.27%	1.72	1.88	9.30%
136	2.91	3.18	9.28%	2.27	2.54	11.89%
139	7.85	7.53	-4.08%	6.14	6.02	-1.95%
141	6.20	6.26	0.97%	4.85	5.01	3.30%
142	3.27	3.13	-4.28%	2.55	2.51	-1.57%
161	3.76	3.72	-1.06%	2.94	2.97	1.02%
163	3.90	3.93	0.77%	3.05	3.14	2.95%
165	6.61	6.56	-0.76%	5.16	5.24	1.55%
166	3.30	3.17	-3.94%	2.58	2.53	-1.94%
0175	2.04	1.97	-3.43%	1.60	1.58	-1.25%
0176	0.56	0.54	-3.57%	0.44	0.43	-2.27%
185	5.51	5.03	-8.71%	4.30	4.03	-6.28%

\* New class. No current residual market rate or voluntary market loss cost.

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2000**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
187	4.89	4.99	2.04%	3.82	4.00	4.71%
191	3.76	3.72	-1.06%	2.94	2.97	1.02%
201	6.73	6.29	-6.54%	5.26	5.03	-4.37%
204	3.64	3.95	8.52%	2.84	3.17	11.62%
205	3.85	3.61	-6.23%	3.01	2.89	-3.99%
221	6.82	6.55	-3.96%	5.33	5.23	-1.88%
222	6.92	6.68	-3.47%	5.40	5.35	-0.93%
225	6.92	6.54	-5.49%	5.40	5.23	-3.15%
227	5.85	5.69	-2.74%	4.57	4.55	-0.44%
255	6.07	5.93	-2.31%	4.74	4.74	0.00%
257	8.72	8.92	2.29%	6.81	7.14	4.85%
259	4.82	4.64	-3.73%	3.76	3.72	-1.06%
261	7.45	7.33	-1.61%	5.82	5.87	0.86%
263	4.90	4.72	-3.67%	3.83	3.78	-1.31%
265	4.82	4.64	-3.73%	3.76	3.72	-1.06%
275	6.82	6.55	-3.96%	5.33	5.23	-1.88%
276	6.92	6.68	-3.47%	5.40	5.35	-0.93%
281	4.30	4.09	-4.88%	3.36	3.27	-2.68%
282	5.63	5.79	2.84%	4.40	4.63	5.23%
297	4.30	4.09	-4.88%	3.36	3.27	-2.68%
301	10.22	9.71	-4.99%	7.98	7.78	-2.51%
305	8.72	8.95	2.64%	6.81	7.16	5.14%
306	6.42	6.10	-4.98%	5.02	4.88	-2.79%
309	4.74	5.01	5.70%	3.71	4.01	8.09%
311	5.14	5.07	-1.36%	4.02	4.06	1.00%
319	5.23	5.22	-0.19%	4.09	4.18	2.20%
323	4.22	3.86	-8.53%	3.30	3.09	-6.36%
327	4.00	4.67	16.75%	3.13	3.74	19.49%
402	10.01	9.09	-9.19%	7.82	7.27	-7.03%
403	5.36	5.03	-6.16%	4.19	4.03	-3.82%
404	6.33	6.24	-1.42%	4.95	4.99	0.81%
406	7.92	8.15	2.90%	6.19	6.53	5.49%
407	6.56	6.23	-5.03%	5.12	4.99	-2.54%
411	12.09	12.07	-0.17%	9.45	9.66	2.22%
413	11.01	11.04	0.27%	8.60	8.84	2.79%
415	8.65	8.03	-7.17%	6.76	6.42	-5.03%
416	12.04	12.59	4.57%	9.41	10.07	7.01%
421	12.59	11.86	-5.80%	9.84	9.50	-3.46%
425	11.35	11.25	-0.88%	8.87	9.00	1.47%
427	6.00	5.93	-1.17%	4.69	4.74	1.07%
429	8.05	7.58	-5.84%	6.29	6.06	-3.66%
431	10.28	10.13	-1.46%	8.03	8.10	0.87%
433	7.06	6.59	-6.66%	5.51	5.28	-4.17%

\* New class. No current residual market rate or voluntary market loss cost.

**DELAWARE COMPENSATION RATING BUREAU, INC.**

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PROPOSED EFFECTIVE DECEMBER 1, 2000**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
435	7.85	7.43	-5.35%	6.14	5.94	-3.26%
439	6.87	7.03	2.33%	5.37	5.62	4.66%
441	3.24	2.84	-12.35%	2.53	2.27	-10.28%
445	9.60	9.46	-1.46%	7.50	7.57	0.93%
447	5.93	5.84	-1.52%	4.63	4.67	0.86%
449	5.48	5.36	-2.19%	4.28	4.29	0.23%
451	7.03	6.60	-6.12%	5.49	5.28	-3.83%
454	9.20	9.12	-0.87%	7.19	7.29	1.39%
456	6.70	6.39	-4.63%	5.24	5.11	-2.48%
457	11.23	11.00	-2.05%	8.77	8.80	0.34%
458	2.44	2.63	7.79%	1.91	2.11	10.47%
459	2.16	2.25	4.17%	1.69	1.80	6.51%
461	6.25	6.24	-0.16%	4.89	4.99	2.04%
463	4.10	3.65	-10.98%	3.21	2.92	-9.03%
464	*	N/A	N/A	N/A	4.61	N/A
465	*	N/A	N/A	N/A	6.01	N/A
467	4.34	4.35	0.23%	3.39	3.48	2.65%
472	2.18	2.36	8.26%	1.70	1.88	10.59%
473	3.55	3.38	-4.79%	2.77	2.70	-2.53%
475	6.31	5.84	-7.45%	4.93	4.67	-5.27%
483	2.11	2.17	2.84%	1.65	1.74	5.45%
486	2.36	2.71	14.83%	1.84	2.17	17.93%
487	1.30	1.26	-3.08%	1.01	1.00	-0.99%
489	1.28	1.31	2.34%	1.00	1.04	4.00%
491	5.36	5.03	-6.16%	4.19	4.03	-3.82%
495	7.03	6.60	-6.12%	5.49	5.28	-3.83%
497	2.18	2.36	8.26%	1.70	1.88	10.59%
499	6.31	5.84	-7.45%	4.93	4.67	-5.27%
501	4.61	4.69	1.74%	3.61	3.76	4.16%
502	4.15	4.18	0.72%	3.24	3.34	3.09%
505	10.83	10.24	-5.45%	8.46	8.20	-3.07%
506	3.76	3.58	-4.79%	2.94	2.86	-2.72%
507	4.78	4.82	0.84%	3.73	3.86	3.49%
509	9.81	9.33	-4.89%	7.66	7.47	-2.48%
511	11.17	10.81	-3.22%	8.73	8.65	-0.92%
512	10.19	9.82	-3.63%	7.96	7.86	-1.26%
513	5.61	5.47	-2.50%	4.38	4.37	-0.23%
533	16.04	16.71	4.18%	12.53	13.37	6.70%
535	5.16	5.28	2.33%	4.04	4.22	4.46%
536	7.50	7.46	-0.53%	5.86	5.97	1.88%
544	10.15	9.59	-5.52%	7.93	7.67	-3.28%
551	3.14	3.07	-2.23%	2.45	2.46	0.41%
553	7.28	6.92	-4.95%	5.69	5.54	-2.64%

\* New class. No current residual market rate or voluntary market loss cost.

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2000**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
555	1.84	1.63	-11.41%	1.44	1.30	-9.72%
563	4.38	3.94	-10.05%	3.42	3.16	-7.60%
571	3.80	3.82	0.53%	2.97	3.05	2.69%
573	6.36	5.66	-11.01%	4.97	4.54	-8.65%
581	3.46	3.37	-2.60%	2.71	2.69	-0.74%
587	4.38	3.94	-10.05%	3.42	3.16	-7.60%
601	16.14	15.35	-4.89%	12.62	12.28	-2.69%
602	12.32	11.40	-7.47%	9.63	9.12	-5.30%
603	16.86	16.29	-3.38%	13.17	13.03	-1.06%
605	13.44	13.27	-1.26%	10.50	10.61	1.05%
607	12.89	12.93	0.31%	10.08	10.35	2.68%
608	7.81	7.58	-2.94%	6.10	6.07	-0.49%
609	8.70	8.53	-1.95%	6.80	6.83	0.44%
611	16.47	16.78	1.88%	12.87	13.42	4.27%
615	22.87	26.17	14.43%	17.87	20.95	17.24%
617	10.95	10.80	-1.37%	8.56	8.64	0.93%
625	10.24	9.79	-4.39%	8.00	7.84	-2.00%
643	16.63	15.72	-5.47%	13.00	12.58	-3.23%
645	9.16	9.01	-1.64%	7.16	7.21	0.70%
646	7.26	6.69	-7.85%	5.68	5.36	-5.63%
647	10.95	10.37	-5.30%	8.56	8.30	-3.04%
648	6.98	6.89	-1.29%	5.45	5.51	1.10%
649	5.57	5.24	-5.92%	4.36	4.19	-3.90%
651	10.20	9.89	-3.04%	7.97	7.91	-0.75%
652	12.98	12.25	-5.62%	10.15	9.80	-3.45%
653	10.31	9.91	-3.88%	8.06	7.93	-1.61%
654	10.90	10.34	-5.14%	8.52	8.28	-2.82%
655	26.34	24.79	-5.88%	20.58	19.84	-3.60%
656	14.56	13.67	-6.11%	11.37	10.94	-3.78%
657	15.60	16.15	3.53%	12.19	12.93	6.07%
658	12.27	11.27	-8.15%	9.59	9.02	-5.94%
659	24.69	23.28	-5.71%	19.30	18.64	-3.42%
660	4.08	3.83	-6.13%	3.19	3.06	-4.08%
661	5.44	5.10	-6.25%	4.25	4.08	-4.00%
662	3.72	3.65	-1.88%	2.91	2.92	0.34%
663	6.40	6.14	-4.06%	5.00	4.92	-1.60%
664	4.22	4.00	-5.21%	3.30	3.21	-2.73%
665	13.16	12.38	-5.93%	10.28	9.91	-3.60%
666	10.61	10.33	-2.64%	8.30	8.26	-0.48%
667	3.30	3.34	1.21%	2.58	2.67	3.49%
668	8.31	8.34	0.36%	6.49	6.67	2.77%
669	11.23	10.81	-3.74%	8.78	8.66	-1.37%
670	6.80	6.46	-5.00%	5.32	5.17	-2.82%

\* New class. No current residual market rate or voluntary market loss cost.

**DELAWARE COMPENSATION RATING BUREAU, INC.**

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PROPOSED EFFECTIVE DECEMBER 1, 2000**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
673	8.66	8.35	-3.58%	6.76	6.68	-1.18%
674	8.18	8.34	1.96%	6.40	6.68	4.37%
675	6.85	6.51	-4.96%	5.35	5.21	-2.62%
676	10.21	9.31	-8.81%	7.97	7.45	-6.52%
677	8.21	7.61	-7.31%	6.41	6.09	-4.99%
679	18.09	17.49	-3.32%	14.13	13.99	-0.99%
681	6.80	6.46	-5.00%	5.32	5.17	-2.82%
682	20.81	22.75	9.32%	16.26	18.20	11.93%
691	8.70	8.53	-1.95%	6.80	6.83	0.44%
693	10.20	9.89	-3.04%	7.97	7.91	-0.75%
695	5.44	5.10	-6.25%	4.25	4.08	-4.00%
709	3.19	3.14	-1.57%	2.49	2.52	1.20%
716	4.84	4.87	0.62%	3.78	3.89	2.91%
718	7.17	6.61	-7.81%	5.61	5.29	-5.70%
721	10.07	10.44	3.67%	7.87	8.35	6.10%
744	2.94	2.94	0.00%	2.30	2.36	2.61%
751	2.19	2.06	-5.94%	1.71	1.65	-3.51%
752	1.88	1.61	-14.36%	1.47	1.29	-12.24%
753	6.39	6.32	-1.10%	5.00	5.06	1.20%
755	3.64	3.86	6.04%	2.84	3.09	8.80%
757	1.75	1.75	0.00%	1.37	1.40	2.19%
759	5.82	5.57	-4.30%	4.55	4.46	-1.98%
0773	4.79	4.78	-0.21%	3.74	3.83	2.41%
0774	2.77	2.76	-0.36%	2.16	2.20	1.85%
0775	0.71	0.71	0.00%	0.55	0.56	1.82%
0776	3.71	3.71	0.00%	2.90	2.97	2.41%
0779	2.77	2.76	-0.36%	2.16	2.20	1.85%
801	7.74	7.79	0.65%	6.05	6.23	2.98%
803	19.85	20.09	1.21%	15.51	16.07	3.61%
804	4.57	4.40	-3.72%	3.58	3.52	-1.68%
805	6.95	6.31	-9.21%	5.43	5.05	-7.00%
806	12.75	12.38	-2.90%	9.96	9.91	-0.50%
807	10.79	10.26	-4.91%	8.43	8.22	-2.49%
808	9.71	9.85	1.44%	7.59	7.89	3.95%
809	6.55	6.18	-5.65%	5.11	4.95	-3.13%
811	12.30	11.66	-5.20%	9.61	9.33	-2.91%
812	9.36	9.02	-3.63%	7.31	7.22	-1.23%
813	8.19	7.66	-6.47%	6.39	6.14	-3.91%
814	6.56	6.41	-2.29%	5.12	5.13	0.20%
815	5.10	5.09	-0.20%	3.99	4.08	2.26%
816	3.31	3.18	-3.93%	2.58	2.54	-1.55%
817	9.38	9.79	4.37%	7.33	7.84	6.96%
818	3.47	3.42	-1.44%	2.72	2.74	0.74%

\* New class. No current residual market rate or voluntary market loss cost.

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819	1.65	1.59	-3.64%	1.29	1.27	-1.55%
821	8.83	8.57	-2.94%	6.91	6.86	-0.72%
825	4.15	4.18	0.72%	3.24	3.34	3.09%
855	7.75	7.51	-3.10%	6.06	6.01	-0.83%
857	10.83	10.96	1.20%	8.46	8.77	3.66%
860	13.64	12.67	-7.11%	10.66	10.14	-4.88%
861	7.82	7.74	-1.02%	6.11	6.20	1.47%
862	9.29	9.63	3.66%	7.27	7.70	5.91%
865	5.59	4.94	-11.63%	4.38	3.95	-9.82%
867	8.19	7.66	-6.47%	6.39	6.14	-3.91%
877	3.52	3.50	-0.57%	2.76	2.81	1.81%
879	5.23	4.81	-8.03%	4.09	3.85	-5.87%
881	3.99	4.06	1.75%	3.12	3.25	4.17%
883	3.46	3.32	-4.05%	2.71	2.65	-2.21%
884	*	N/A	N/A	N/A	1.23	N/A
885	4.02	4.12	2.49%	3.14	3.30	5.10%
886	3.96	3.96	0.00%	3.09	3.18	2.91%
889	0.49	0.43	-12.24%	0.39	0.35	-10.26%
891	*	N/A	N/A	N/A	0.77	N/A
895	0.88	0.79	-10.23%	0.69	0.64	-7.25%
896	*	N/A	N/A	N/A	3.05	N/A
897	4.03	3.93	-2.48%	3.15	3.14	-0.32%
898	*	N/A	N/A	N/A	3.18	N/A
899	*	N/A	N/A	N/A	2.74	N/A
907	7.99	8.09	1.25%	6.25	6.47	3.52%
0908	53.40	58.65	9.83%	41.73	46.93	12.46%
0909	62.29	66.08	6.08%	48.67	52.88	8.65%
910	8.40	8.56	1.90%	6.57	6.85	4.26%
911	6.24	6.27	0.48%	4.88	5.02	2.87%
0912	164.12	165.26	0.69%	128.25	132.24	3.11%
0913	206.71	208.91	1.06%	161.53	167.17	3.49%
914	3.52	3.50	-0.57%	2.76	2.81	1.81%
915	4.55	4.37	-3.96%	3.56	3.50	-1.69%
916	1.74	1.86	6.90%	1.36	1.50	10.29%
917	5.00	4.90	-2.00%	3.90	3.92	0.51%
918	3.16	3.12	-1.27%	2.47	2.50	1.21%
919	3.89	3.77	-3.08%	3.04	3.01	-0.99%
920	0.85	0.82	-3.53%	0.67	0.66	-1.49%
922	3.63	3.65	0.55%	2.84	2.92	2.82%
923	5.23	4.81	-8.03%	4.09	3.85	-5.87%
924	5.44	5.21	-4.23%	4.25	4.17	-1.88%
925	2.27	2.30	1.32%	1.77	1.84	3.95%
926	3.99	4.06	1.75%	3.12	3.25	4.17%

\* New class. No current residual market rate or voluntary market loss cost.



**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2000**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
927	1.28	1.38	7.81%	1.00	1.11	11.00%
928	3.46	3.32	-4.05%	2.71	2.65	-2.21%
929	7.57	7.41	-2.11%	5.91	5.93	0.34%
932	1.54	1.49	-3.25%	1.20	1.19	-0.83%
933	5.33	5.37	0.75%	4.16	4.29	3.13%
934	3.41	3.34	-2.05%	2.66	2.67	0.38%
935	2.27	2.29	0.88%	1.77	1.83	3.39%
936	1.21	1.09	-9.92%	0.94	0.87	-7.45%
937	20.42	21.44	5.00%	15.95	17.16	7.59%
939	8.75	7.73	-11.66%	6.83	6.19	-9.37%
940	6.99	6.75	-3.43%	5.46	5.40	-1.10%
941	2.37	2.59	9.28%	1.85	2.07	11.89%
942	2.41	2.63	9.13%	1.89	2.11	11.64%
943	9.59	9.14	-4.69%	7.49	7.31	-2.40%
944	3.95	4.00	1.27%	3.08	3.20	3.90%
945	4.34	4.39	1.15%	3.39	3.51	3.54%
946	5.63	5.31	-5.68%	4.40	4.25	-3.41%
947	9.17	9.05	-1.31%	7.16	7.24	1.12%
948	1.10	1.23	11.82%	0.86	0.98	13.95%
949	1.27	1.33	4.72%	0.99	1.07	8.08%
951	0.73	0.71	-2.74%	0.56	0.56	0.00%
952	1.31	1.33	1.53%	1.02	1.07	4.90%
953	0.49	0.43	-12.24%	0.39	0.35	-10.26%
954	5.24	4.96	-5.34%	4.09	3.96	-3.18%
955	1.41	1.44	2.13%	1.11	1.16	4.50%
956	0.19	0.17	-10.53%	0.15	0.14	-6.67%
957	0.42	0.44	4.76%	0.33	0.35	6.06%
958	1.93	1.86	-3.63%	1.51	1.50	-0.66%
959	2.13	2.10	-1.41%	1.67	1.68	0.60%
960	6.42	6.18	-3.74%	5.02	4.95	-1.39%
961	1.95	1.78	-8.72%	1.52	1.42	-6.58%
962	0.30	0.27	-10.00%	0.24	0.22	-8.33%
963	0.73	0.74	1.37%	0.56	0.59	5.36%
964	2.92	2.87	-1.71%	2.29	2.29	0.00%
965	0.88	0.79	-10.23%	0.69	0.64	-7.25%
966	3.63	3.68	1.38%	2.84	2.94	3.52%
967	1.44	1.35	-6.25%	1.13	1.09	-3.54%
968	3.17	3.18	0.32%	2.47	2.54	2.83%
969	4.93	5.23	6.09%	3.85	4.19	8.83%
970	7.07	7.21	1.98%	5.52	5.77	4.53%
971	5.90	5.77	-2.20%	4.61	4.62	0.22%
972	23.95	26.02	8.64%	18.71	20.83	11.33%
973	4.54	4.52	-0.44%	3.55	3.62	1.97%

\* New class. No current residual market rate or voluntary market loss cost.

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2000**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
974	5.21	5.05	-3.07%	4.07	4.05	-0.49%
975	3.68	3.62	-1.63%	2.88	2.89	0.35%
976	2.14	2.18	1.87%	1.67	1.74	4.19%
977	0.68	0.71	4.41%	0.53	0.56	5.66%
978	4.05	4.12	1.73%	3.17	3.30	4.10%
979	6.91	6.85	-0.87%	5.40	5.48	1.48%
980	4.97	4.99	0.40%	3.88	4.00	3.09%
981	3.23	3.29	1.86%	2.52	2.63	4.37%
983	7.85	8.25	5.10%	6.14	6.60	7.49%
984	0.69	0.69	0.00%	0.53	0.55	3.77%
985	7.23	7.08	-2.07%	5.66	5.66	0.00%
986	2.10	2.12	0.95%	1.64	1.70	3.66%
988	0.33	0.31	-6.06%	0.26	0.25	-3.85%
991	7.07	7.21	1.98%	5.52	5.77	4.53%
992	8.93	8.23	-7.84%	6.98	6.59	-5.59%
995	12.17	11.61	-4.60%	9.51	9.29	-2.31%
997	1.12	1.07	-4.46%	0.87	0.85	-2.30%
999	8.07	7.84	-2.85%	6.31	6.27	-0.63%
4773	15.57	15.50	-0.45%	12.16	12.41	2.06%
4774	11.04	11.02	-0.18%	8.63	8.82	2.20%
4775	4.42	4.42	0.00%	3.45	3.53	2.32%
4776	13.25	13.23	-0.15%	10.35	10.58	2.22%
4777	12.30	11.66	-5.20%	9.61	9.33	-2.91%
4779	11.02	11.01	-0.09%	8.61	8.81	2.32%
7405	1.52	1.66	9.21%	1.19	1.33	11.76%
7413	2.44	2.36	-3.28%	1.91	1.88	-1.57%
7421	2.96	2.85	-3.72%	2.32	2.27	-2.16%
7424	6.98	6.72	-3.72%	5.45	5.38	-1.28%
7428	3.23	3.07	-4.95%	2.52	2.46	-2.38%
7445	0.50	0.55	10.00%	0.39	0.44	12.82%
7453	0.51	0.50	-1.96%	0.40	0.40	0.00%
9108	102.47	102.44	-0.03%	80.07	81.97	2.37%
9985	A	A		A	A	

\* New class. No current residual market rate or voluntary market loss cost.