

Delaware Compensation Rating Bureau, Inc.



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July 3, 2001

BUREAU CIRCULAR NO. 745

To All Members of the Bureau:

Re: **DECEMBER 1, 2001 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING - BUREAU FILING NO. 0102**

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, 2001. That filing, No. 0102, proposes an overall increase in collectible rate level of 39.21 percent for the Residual Market Plan and an overall increase in collectible loss costs of 27.61 percent.

In addition to residual market rates and voluntary market loss costs, Filing No. 0102 proposes revisions to the following programs and/or rating values:

- Residual market expense constant
- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)
- Small deductible program
- State and hazard group relativities
- Update to expected loss group ranges
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program
- DCCPAP revisions to qualifying wage table **(proposed effective January 1, 2002)**
- Updates to corporate officer payroll minimums and maximums for premium computation
- Retrospective rating

Once Bureau Filing No. 0102 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, 2001 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. 0102 and/ or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

Filing Package

Consistent with procedures used for other recent residual market rate and voluntary market loss cost filings, the Bureau will be making the complete filing package for Bureau Filing No. 0102 available on its web site at 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 July 11, 2001.

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 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, 2001

Class (1)	Current Residual Market Rate (2)	Proposed Residual Market Rate (3)	% Change (4)	Current Voluntary Market Loss Cost (5)	Proposed Voluntary Market Loss Cost (6)	% Change (7)
005	19.04	26.88	41.18%	15.24	19.74	29.53%
0006	8.76	11.93	36.19%	7.01	8.76	24.96%
007	8.08	11.29	39.73%	6.46	8.29	28.33%
0008	3.28	4.67	42.38%	2.62	3.43	30.92%
009	31.84	45.34	42.40%	25.48	33.30	30.69%
0011	4.25	6.27	47.53%	3.40	4.61	35.59%
0013	5.46	7.77	42.31%	4.37	5.71	30.66%
0016	4.87	6.78	39.22%	3.89	4.98	28.02%
028	5.33	7.73	45.03%	4.26	5.68	33.33%
0034	6.44	9.04	40.37%	5.15	6.64	28.93%
0036	5.80	8.39	44.66%	4.64	6.16	32.76%
055	7.16	10.31	43.99%	5.73	7.57	32.11%
059	7.48	9.94	32.89%	5.98	7.30	22.07%
0083	7.98	11.33	41.98%	6.38	8.32	30.41%
101	6.58	9.39	42.71%	5.27	6.89	30.74%
104	4.70	6.50	38.30%	3.76	4.77	26.86%
105	5.86	8.95	52.73%	4.69	6.57	40.09%
106	7.38	11.08	50.14%	5.90	8.14	37.97%
107	4.66	6.97	49.57%	3.73	5.12	37.27%
108	7.21	9.89	37.17%	5.77	7.26	25.82%
109	6.74	9.79	45.25%	5.40	7.19	33.15%
110	3.86	5.64	46.11%	3.09	4.14	33.98%
111	5.93	8.18	37.94%	4.74	6.01	26.79%
112	11.49	16.39	42.65%	9.20	12.04	30.87%
113	7.76	10.95	41.11%	6.22	8.04	29.26%
114	11.76	17.93	52.47%	9.41	13.17	39.96%
115	2.97	4.25	43.10%	2.38	3.13	31.51%
119	8.47	12.27	44.86%	6.78	9.01	32.89%
130	6.94	9.67	39.34%	5.55	7.11	28.11%
132	3.37	4.91	45.70%	2.69	3.61	34.20%
134	3.85	5.33	38.44%	3.08	3.91	26.95%
135	2.21	3.75	69.68%	1.77	2.76	55.93%
136	2.97	4.64	56.23%	2.38	3.40	42.86%
139	7.03	10.18	44.81%	5.62	7.48	33.10%
141	5.82	8.72	49.83%	4.66	6.40	37.34%
142	2.93	4.24	44.71%	2.35	3.12	32.77%
161	3.47	4.96	42.94%	2.78	3.65	31.29%
163	3.68	5.47	48.64%	2.94	4.02	36.73%

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Class (1)	Current Residual Market Rate (2)	Proposed Residual Market Rate (3)	% Change (4)	Current Voluntary Market Loss Cost (5)	Proposed Voluntary Market Loss Cost (6)	% Change (7)
165	6.13	9.03	47.31%	4.91	6.63	35.03%
166	2.95	4.40	49.15%	2.36	3.24	37.29%
0175	1.83	2.66	45.36%	1.46	1.95	33.56%
0176	0.51	0.76	49.02%	0.41	0.55	34.15%
185	4.70	6.50	38.30%	3.76	4.77	26.86%
187	4.66	6.97	49.57%	3.73	5.12	37.27%
191	3.47	4.96	42.94%	2.78	3.65	31.29%
201	5.87	8.30	41.40%	4.70	6.10	29.79%
204	3.70	5.81	57.03%	2.96	4.27	44.26%
205	3.37	4.88	44.81%	2.69	3.59	33.46%
221	6.12	8.69	41.99%	4.90	6.38	30.20%
222	6.24	9.11	45.99%	4.99	6.69	34.07%
225	6.12	8.59	40.36%	4.90	6.31	28.78%
227	5.32	8.21	54.32%	4.25	6.04	42.12%
255	5.54	8.38	51.26%	4.44	6.15	38.51%
257	8.34	12.78	53.24%	6.67	9.39	40.78%
259	4.34	6.29	44.93%	3.47	4.62	33.14%
261	6.85	10.13	47.88%	5.48	7.45	35.95%
263	4.42	6.39	44.57%	3.53	4.70	33.14%
265	4.34	6.29	44.93%	3.47	4.62	33.14%
275	6.12	8.69	41.99%	4.90	6.38	30.20%
276	6.24	9.11	45.99%	4.99	6.69	34.07%
281	3.82	5.47	43.19%	3.05	4.02	31.80%
282	5.40	8.30	53.70%	4.32	6.10	41.20%
297	3.82	5.47	43.19%	3.05	4.02	31.80%
301	9.08	13.29	46.37%	7.26	9.76	34.44%
305	8.36	13.28	58.85%	6.69	9.75	45.74%
306	5.69	8.22	44.46%	4.55	6.04	32.75%
309	4.67	7.25	55.25%	3.74	5.32	42.25%
311	4.73	7.03	48.63%	3.79	5.16	36.15%
319	4.89	7.31	49.49%	3.91	5.37	37.34%
323	3.61	5.07	40.44%	2.89	3.72	28.72%
327	4.34	6.78	56.22%	3.47	4.98	43.52%
402	8.49	11.86	39.69%	6.79	8.71	28.28%
403	4.70	6.74	43.40%	3.76	4.95	31.65%
404	5.83	8.25	41.51%	4.66	6.06	30.04%
406	7.61	11.42	50.07%	6.10	8.39	37.54%
407	5.81	8.36	43.89%	4.65	6.14	32.04%

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411	11.24	16.69	48.49%	8.99	12.26	36.37%
413	10.32	15.11	46.41%	8.26	11.09	34.26%
415	7.51	10.23	36.22%	6.01	7.52	25.12%
416	11.76	18.10	53.91%	9.41	13.29	41.23%
421	11.09	15.83	42.74%	8.88	11.62	30.86%
425	10.50	15.47	47.33%	8.40	11.37	35.36%
427	5.54	8.22	48.38%	4.44	6.04	36.04%
429	7.09	10.12	42.74%	5.68	7.44	30.99%
431	9.47	14.01	47.94%	7.57	10.30	36.06%
433	6.16	8.70	41.23%	4.93	6.39	29.61%
435	6.94	9.99	43.95%	5.55	7.33	32.07%
439	6.57	10.03	52.66%	5.26	7.36	39.92%
441	2.65	3.62	36.60%	2.12	2.66	25.47%
445	8.83	12.74	44.28%	7.07	9.36	32.39%
447	5.46	8.25	51.10%	4.37	6.06	38.67%
449	5.00	7.36	47.20%	4.01	5.41	34.91%
451	6.16	9.27	50.49%	4.93	6.81	38.13%
454	8.51	12.42	45.95%	6.81	9.12	33.92%
456	5.97	8.50	42.38%	4.78	6.24	30.54%
457	10.27	15.02	46.25%	8.23	11.03	34.02%
458	2.46	3.94	60.16%	1.97	2.90	47.21%
459	2.11	3.06	45.02%	1.69	2.25	33.14%
461	5.83	8.60	47.51%	4.66	6.31	35.41%
463	3.40	4.68	37.65%	2.72	3.43	26.10%
464	5.39	7.89	46.38%	4.31	5.79	34.34%
465	7.04	8.75	24.29%	5.63	6.42	14.03%
467	4.07	6.17	51.60%	3.26	4.54	39.26%
471	2.16	3.34	54.63%	1.73	2.45	41.62%
472	2.16	3.43	58.80%	1.73	2.52	45.66%
473	3.03	4.25	40.26%	2.43	3.13	28.81%
474	3.22	3.85	19.57%	2.57	2.83	10.12%
475	5.49	7.64	39.16%	4.39	5.61	27.79%
476	3.02	3.85	27.48%	2.42	2.83	16.94%
477	3.22	5.07	57.45%	2.57	3.72	44.75%
483	2.03	3.04	49.75%	1.62	2.24	38.27%
485	2.14	3.23	50.93%	1.71	2.37	38.60%
486	2.53	4.28	69.17%	2.03	3.15	55.17%
487	1.51	2.00	32.45%	1.21	1.47	21.49%

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488	1.21	1.71	41.32%	0.96	1.26	31.25%
489	1.23	1.86	51.22%	0.98	1.37	39.80%
491	4.70	6.74	43.40%	3.76	4.95	31.65%
495	6.16	9.27	50.49%	4.93	6.81	38.13%
497	2.20	3.43	55.91%	1.76	2.52	43.18%
499	5.49	7.64	39.16%	4.39	5.61	27.79%
501	4.38	6.67	52.28%	3.51	4.90	39.60%
502	3.91	6.07	55.24%	3.13	4.45	42.17%
506	3.34	4.83	44.61%	2.67	3.54	32.58%
507	4.52	6.76	49.56%	3.62	4.96	37.02%
509	8.72	12.55	43.92%	6.98	9.22	32.09%
511	10.09	14.72	45.89%	8.07	10.81	33.95%
512	9.18	13.30	44.88%	7.34	9.76	32.97%
513	5.11	7.53	47.36%	4.09	5.53	35.21%
535	4.93	7.58	53.75%	3.94	5.57	41.37%
536	6.97	10.40	49.21%	5.57	7.64	37.16%
544	8.95	12.78	42.79%	7.16	9.39	31.15%
551	2.87	3.96	37.98%	2.29	2.91	27.07%
553	6.52	9.25	41.87%	5.21	6.79	30.33%
555	1.53	1.99	30.07%	1.22	1.46	19.67%
563	3.69	5.05	36.86%	2.95	3.71	25.76%
571	3.56	5.45	53.09%	2.85	4.00	40.35%
573	5.29	7.34	38.75%	4.23	5.39	27.42%
581	3.14	4.80	52.87%	2.52	3.52	39.68%
587	3.69	5.05	36.86%	2.95	3.71	25.76%
601	14.35	19.59	36.52%	11.48	14.38	25.26%
602	10.67	14.41	35.05%	8.54	10.58	23.89%
603	15.22	21.31	40.01%	12.17	15.65	28.59%
605	12.40	17.71	42.82%	9.93	13.01	31.02%
607	12.09	17.40	43.92%	9.68	12.78	32.02%
608	7.08	10.00	41.24%	5.67	7.34	29.45%
609	7.98	10.80	35.34%	6.39	7.93	24.10%
611	15.68	22.82	45.54%	12.55	16.76	33.55%
615	24.47	35.37	44.54%	19.58	25.97	32.64%
617	10.10	14.37	42.28%	8.08	10.55	30.57%
625	9.15	12.69	38.69%	7.32	9.31	27.19%
643	14.70	20.64	40.41%	11.77	15.16	28.80%
645	8.42	11.94	41.81%	6.74	8.77	30.12%

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Class (1)	Current Residual Market Rate (2)	Proposed Residual Market Rate (3)	% Change (4)	Current Voluntary Market Loss Cost (5)	Proposed Voluntary Market Loss Cost (6)	% Change (7)
646	6.25	8.84	41.44%	5.01	6.49	29.54%
647	9.70	13.61	40.31%	7.77	10.00	28.70%
648	6.45	9.15	41.86%	5.17	6.72	29.98%
649	4.90	6.86	40.00%	3.93	5.04	28.24%
651	9.21	13.53	46.91%	7.38	9.93	34.55%
652	11.47	15.93	38.88%	9.17	11.70	27.59%
653	9.26	13.17	42.22%	7.41	9.67	30.50%
654	9.66	13.73	42.13%	7.73	10.08	30.40%
655	23.18	32.37	39.65%	18.54	23.78	28.26%
656	12.77	17.88	40.02%	10.22	13.14	28.57%
657	15.09	22.40	48.44%	12.08	16.45	36.18%
658	10.55	14.56	38.01%	8.44	10.70	26.78%
659	21.77	30.71	41.07%	17.42	22.56	29.51%
660	3.59	5.05	40.67%	2.87	3.71	29.27%
661	4.77	6.75	41.51%	3.81	4.96	30.18%
662	3.40	5.06	48.82%	2.72	3.72	36.76%
663	5.74	8.52	48.43%	4.59	6.26	36.38%
664	3.74	5.48	46.52%	2.99	4.03	34.78%
665	11.55	16.82	45.63%	9.24	12.35	33.66%
666	9.66	13.78	42.65%	7.72	10.13	31.22%
667	3.13	4.23	35.14%	2.51	3.11	23.90%
668	7.79	11.36	45.83%	6.24	8.34	33.65%
669	10.11	14.40	42.43%	8.09	10.58	30.78%
670	6.04	8.79	45.53%	4.84	6.46	33.47%
673	7.81	11.10	42.13%	6.25	8.15	30.40%
674	7.80	11.34	45.38%	6.24	8.33	33.49%
675	6.07	8.53	40.53%	4.86	6.26	28.81%
676	8.75	11.90	36.00%	7.00	8.74	24.86%
677	7.12	9.90	39.04%	5.70	7.27	27.54%
679	16.35	23.30	42.51%	13.08	17.11	30.81%
681	6.04	8.79	45.53%	4.84	6.46	33.47%
682	21.27	32.35	52.09%	17.02	23.76	39.60%
691	7.98	10.80	35.34%	6.39	7.93	24.10%
693	9.21	13.53	46.91%	7.38	9.93	34.55%
695	4.77	6.75	41.51%	3.81	4.96	30.18%
709	2.94	4.29	45.92%	2.36	3.15	33.47%
716	4.55	6.72	47.69%	3.64	4.93	35.44%
718	6.18	8.40	35.92%	4.95	6.17	24.65%

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721	9.75	15.61	60.10%	7.81	11.46	46.73%
744	2.76	3.75	35.87%	2.20	2.76	25.45%
751	1.93	2.74	41.97%	1.54	2.01	30.52%
752	1.51	1.96	29.80%	1.21	1.44	19.01%
753	5.91	8.50	43.82%	4.73	6.24	31.92%
755	3.61	5.46	51.25%	2.89	4.01	38.75%
757	1.64	2.60	58.54%	1.31	1.91	45.80%
759	5.20	7.65	47.12%	4.17	5.62	34.77%
0771	2.69	3.23	20.07%	2.15	2.37	10.23%
801	7.27	10.63	46.22%	5.82	7.81	34.19%
803	18.77	27.58	46.94%	15.02	20.25	34.82%
804	4.12	5.70	38.35%	3.30	4.19	26.97%
805	5.90	8.24	39.66%	4.72	6.06	28.39%
806	11.59	16.15	39.34%	9.27	11.86	27.94%
807	9.59	13.11	36.70%	7.67	9.63	25.55%
808	9.18	13.48	46.84%	7.34	9.90	34.88%
809	5.78	7.81	35.12%	4.62	5.74	24.24%
811	10.91	15.02	37.67%	8.73	11.03	26.35%
812	8.43	11.92	41.40%	6.75	8.75	29.63%
813	7.18	9.68	34.82%	5.75	7.11	23.65%
814	5.99	8.33	39.07%	4.79	6.12	27.77%
815	4.74	6.66	40.51%	3.80	4.89	28.68%
816	2.96	4.14	39.86%	2.37	3.03	27.85%
817	9.10	13.23	45.38%	7.28	9.71	33.38%
818	3.19	4.71	47.65%	2.55	3.46	35.69%
819	1.49	1.98	32.89%	1.19	1.45	21.85%
821	8.01	10.99	37.20%	6.41	8.07	25.90%
825	3.88	5.68	46.39%	3.10	4.17	34.52%
855	7.03	10.17	44.67%	5.62	7.48	33.10%
857	10.24	15.22	48.63%	8.20	11.17	36.22%
860	11.84	16.23	37.08%	9.48	11.92	25.74%
861	6.94	9.75	40.49%	5.55	7.16	29.01%
862	9.00	13.52	50.22%	7.20	9.93	37.92%
865	4.65	5.78	24.30%	3.72	4.25	14.25%
867	7.18	9.68	34.82%	5.75	7.11	23.65%
877	3.27	4.47	36.70%	2.61	3.29	26.05%
879	4.50	6.12	36.00%	3.60	4.49	24.72%
881	3.79	5.39	42.22%	3.03	3.96	30.69%

DELAWARE COMPENSATION RATING BUREAU, INC.
RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2001

Class (1)	Current Residual Market Rate (2)	Proposed Residual Market Rate (3)	% Change (4)	Current Voluntary Market Loss Cost (5)	Proposed Voluntary Market Loss Cost (6)	% Change (7)
883	3.10	4.27	37.74%	2.48	3.14	26.61%
884	1.43	1.96	37.06%	1.15	1.44	25.22%
885	3.84	5.82	51.56%	3.07	4.28	39.41%
886	3.70	5.19	40.27%	2.96	3.81	28.72%
889	0.40	0.59	47.50%	0.32	0.44	37.50%
891	0.90	1.34	48.89%	0.72	0.98	36.11%
895	0.74	1.03	39.19%	0.59	0.76	28.81%
896	3.58	5.02	40.22%	2.86	3.69	29.02%
897	3.69	5.02	36.04%	2.95	3.69	25.08%
898	3.70	5.19	40.27%	2.96	3.81	28.72%
899	3.20	4.46	39.38%	2.56	3.28	28.13%
907	7.56	10.49	38.76%	6.05	7.70	27.27%
0908	54.82	87.60	59.80%	43.86	64.34	46.69%
0909	61.76	95.30	54.31%	49.43	70.00	41.61%
910	8.00	12.37	54.63%	6.40	9.08	41.88%
911	5.85	8.54	45.98%	4.68	6.27	33.97%
0912	154.40	258.62	67.50%	123.55	189.95	53.74%
0913	195.14	326.87	67.51%	156.16	240.07	53.73%
914	3.27	4.47	36.70%	2.61	3.29	26.05%
915	4.21	5.78	37.29%	3.37	4.25	26.11%
916	1.73	2.68	54.91%	1.38	1.96	42.03%
917	4.57	6.62	44.86%	3.66	4.86	32.79%
918	2.92	4.22	44.52%	2.34	3.09	32.05%
919	3.53	4.91	39.09%	2.83	3.61	27.56%
920	0.76	1.04	36.84%	0.60	0.77	28.33%
922	3.40	5.00	47.06%	2.72	3.68	35.29%
923	4.50	6.12	36.00%	3.60	4.49	24.72%
924	4.88	6.66	36.48%	3.90	4.89	25.38%
925	2.14	2.92	36.45%	1.71	2.14	25.15%
926	3.79	5.39	42.22%	3.03	3.96	30.69%
927	1.28	1.93	50.78%	1.02	1.42	39.22%
928	3.10	4.27	37.74%	2.48	3.14	26.61%
929	6.91	9.54	38.06%	5.53	7.01	26.76%
932	1.39	1.99	43.17%	1.12	1.46	30.36%
933	5.01	7.12	42.12%	4.01	5.23	30.42%
934	3.11	4.36	40.19%	2.49	3.21	28.92%
935	2.14	3.00	40.19%	1.71	2.21	29.24%
936	1.02	1.35	32.35%	0.82	0.99	20.73%

DELAWARE COMPENSATION RATING BUREAU, INC.
RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2001

Class (1)	Current Residual Market Rate (2)	Proposed Residual Market Rate (3)	% Change (4)	Current Voluntary Market Loss Cost (5)	Proposed Voluntary Market Loss Cost (6)	% Change (7)
937	20.04	28.92	44.31%	16.03	21.23	32.44%
939	7.23	9.75	34.85%	5.79	7.16	23.66%
940	6.31	8.78	39.14%	5.05	6.46	27.92%
941	2.42	3.91	61.57%	1.94	2.87	47.94%
942	2.44	3.85	57.79%	1.95	2.83	45.13%
943	8.54	11.78	37.94%	6.83	8.65	26.65%
944	3.73	5.51	47.72%	2.98	4.04	35.57%
945	4.10	5.81	41.71%	3.28	4.27	30.18%
946	4.97	6.79	36.62%	3.97	4.98	25.44%
947	8.45	11.81	39.76%	6.76	8.67	28.25%
948	1.16	1.86	60.34%	0.92	1.37	48.91%
949	1.24	1.83	47.58%	0.99	1.34	35.35%
951	0.67	1.11	65.67%	0.53	0.82	54.72%
952	1.24	1.82	46.77%	0.99	1.34	35.35%
953	0.40	0.59	47.50%	0.32	0.44	37.50%
954	4.65	6.47	39.14%	3.72	4.75	27.69%
955	1.34	1.98	47.76%	1.08	1.45	34.26%
956	0.16	0.23	43.75%	0.13	0.17	30.77%
957	0.41	0.54	31.71%	0.33	0.40	21.21%
958	1.74	2.38	36.78%	1.39	1.75	25.90%
959	1.97	2.84	44.16%	1.58	2.08	31.65%
960	5.78	8.09	39.97%	4.62	5.94	28.57%
961	1.67	2.34	40.12%	1.33	1.72	29.32%
962	0.25	0.29	16.00%	0.19	0.21	10.53%
963	0.69	1.11	60.87%	0.55	0.82	49.09%
964	2.68	3.89	45.15%	2.15	2.86	33.02%
965	0.74	1.03	39.19%	0.59	0.76	28.81%
966	3.44	5.15	49.71%	2.76	3.78	36.96%
967	1.27	1.70	33.86%	1.01	1.25	23.76%
968	2.97	4.19	41.08%	2.38	3.07	28.99%
969	4.89	7.32	49.69%	3.91	5.38	37.60%
970	6.74	10.11	50.00%	5.40	7.43	37.59%
971	5.61	7.76	38.32%	4.50	5.70	26.67%
973	4.22	5.92	40.28%	3.38	4.35	28.70%
974	4.72	6.55	38.77%	3.78	4.81	27.25%
975	3.37	4.91	45.70%	2.69	3.61	34.20%
976	2.03	2.87	41.38%	1.62	2.10	29.63%
977	0.66	0.96	45.45%	0.52	0.70	34.62%

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Class (1)	Current Residual Market Rate (2)	Proposed Residual Market Rate (3)	% Change (4)	Current Voluntary Market Loss Cost (5)	Proposed Voluntary Market Loss Cost (6)	% Change (7)
978	3.85	5.67	47.27%	3.08	4.17	35.39%
979	6.41	9.13	42.43%	5.13	6.71	30.80%
980	4.64	6.81	46.77%	3.72	5.00	34.41%
981	3.07	4.55	48.21%	2.46	3.34	35.77%
983	7.70	10.72	39.22%	6.17	7.87	27.55%
984	0.64	0.90	40.63%	0.51	0.66	29.41%
985	6.62	9.12	37.76%	5.30	6.70	26.42%
986	1.98	2.93	47.98%	1.58	2.16	36.71%
988	0.29	0.37	27.59%	0.23	0.27	17.39%
991	6.74	10.11	50.00%	5.40	7.43	37.59%
992	7.69	10.30	33.94%	6.16	7.56	22.73%
995	10.86	15.07	38.77%	8.69	11.06	27.27%
997	0.99	1.40	41.41%	0.80	1.03	28.75%
999	7.32	10.21	39.48%	5.86	7.50	27.99%
4771	10.77	13.59	26.18%	8.62	9.99	15.89%
4777	10.91	15.02	37.67%	8.73	11.03	26.35%
7405	1.55	2.58	66.45%	1.24	1.90	53.23%
7413	2.20	3.05	38.64%	1.76	2.25	27.84%
7421	2.66	3.70	39.10%	2.13	2.72	27.70%
7424	6.28	8.71	38.69%	5.03	6.39	27.04%
7428	2.87	3.83	33.45%	2.29	2.81	22.71%
7445	0.51	0.86	68.63%	0.41	0.63	53.66%
7453	0.46	0.64	39.13%	0.37	0.47	27.03%
9108	102.44	102.14	-0.29%	81.97	75.02	-8.48%
9985	A	A		A	A	