



August 31, 2004

BUREAU CIRCULAR NO. 784

To All Members of the Bureau:

Re: **DECEMBER 1, 2004 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING - BUREAU FILING NO. 0404**

Please be informed that the Bureau has submitted a filing of revisions to Delaware's Residual Market Plan, voluntary market loss costs and related rating values with a proposed effective date of December 1, 2004. That filing, No. 0404, proposes an overall increase in collectible rate level of 13.53 percent for the Residual Market Plan and an overall increase in collectible loss costs of 16.70 percent.

In addition to residual market rates and voluntary market loss costs, Filing No. 0404 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
- 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, 2005**)
- Updates to corporate officer payroll minimums and maximums for premium computation
- Retrospective rating
- Miscellaneous Manual revisions
- Notification Endorsement of Pending Law Changes to Terrorism Risk Insurance Act (**proposed effective January 1, 2005**)

Once Bureau Filing No. 0404 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, 2004 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. 0404 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. 0404 available on its website at www.dcrb.com. The filing package will be found in the "Filings" section of the website and is expected to be available within ten days of the publication of this circular.

Members and other interested parties are encouraged to use the website to access any and all parts of the filing package for informational purposes.

Provided 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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Attachments

Remember to visit our website 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, 2004**

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	26.77	31.91	19.20%	19.41	23.57	21.43%
0006	10.48	11.87	13.26%	7.59	8.77	15.55%
007	10.52	12.05	14.54%	7.63	8.91	16.78%
0008	4.28	4.73	10.51%	3.11	3.49	12.22%
009	42.82	49.35	15.25%	31.05	36.46	17.42%
0011	5.98	6.81	13.88%	4.33	5.03	16.17%
0012	8.31	9.87	18.77%	6.03	7.29	20.90%
0013	7.51	8.52	13.45%	5.45	6.30	15.60%
0016	6.28	7.08	12.74%	4.55	5.23	14.95%
028	7.52	8.78	16.76%	5.46	6.49	18.86%
0034	8.72	9.91	13.65%	6.33	7.32	15.64%
0036	8.26	9.66	16.95%	5.99	7.13	19.03%
055	9.47	10.68	12.78%	6.86	7.89	15.01%
059	8.12	8.71	7.27%	5.89	6.44	9.34%
0083	10.51	11.89	13.13%	7.62	8.78	15.22%
101	8.36	9.03	8.01%	6.06	6.67	10.07%
104	5.73	6.30	9.95%	4.16	4.65	11.78%
105	8.91	9.94	11.56%	6.46	7.34	13.62%
106	10.79	11.96	10.84%	7.83	8.83	12.77%
107	6.62	7.27	9.82%	4.80	5.37	11.88%
108	8.38	8.98	7.16%	6.08	6.63	9.05%
109	9.31	10.45	12.24%	6.76	7.72	14.20%
110	5.79	6.82	17.79%	4.19	5.04	20.29%
111	7.62	8.69	14.04%	5.52	6.42	16.30%
112	14.99	16.76	11.81%	10.87	12.38	13.89%
113	9.46	10.16	7.40%	6.86	7.51	9.48%
114	17.36	19.26	10.94%	12.58	14.23	13.12%
115	3.77	4.09	8.49%	2.74	3.03	10.58%
119	11.44	12.75	11.45%	8.29	9.43	13.75%
130	8.81	9.90	12.37%	6.39	7.31	14.40%
132	4.52	5.03	11.28%	3.28	3.72	13.41%
134	4.50	4.90	8.89%	3.26	3.62	11.04%
135	4.50	5.46	21.33%	3.26	4.03	23.62%
136	4.56	5.15	12.94%	3.30	3.81	15.45%
139	9.53	10.67	11.96%	6.91	7.88	14.04%
141	8.67	9.78	12.80%	6.29	7.23	14.94%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2004**

Class	Current Residual Mkt Rate	Proposed Residual Mkt Rate	% Change	Current Voluntary Mkt Loss Cost	Proposed Voluntary Mkt Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
142	4.59	5.26	14.60%	3.33	3.89	16.82%
161	5.00	5.82	16.40%	3.63	4.30	18.46%
163	5.62	6.33	12.63%	4.08	4.68	14.71%
165	8.59	9.64	12.22%	6.23	7.12	14.29%
166	4.52	5.31	17.48%	3.28	3.92	19.51%
0175	1.90	2.00	5.26%	1.38	1.47	6.52%
0176	0.73	0.80	9.59%	0.52	0.59	13.46%
185	5.73	6.30	9.95%	4.16	4.65	11.78%
187	6.62	7.27	9.82%	4.80	5.37	11.88%
191	5.00	5.82	16.40%	3.63	4.30	18.46%
201	7.58	8.34	10.03%	5.50	6.16	12.00%
204	5.85	6.46	10.43%	4.24	4.77	12.50%
205	4.86	5.76	18.52%	3.52	4.26	21.02%
221	7.74	8.31	7.36%	5.61	6.14	9.45%
222	8.39	9.31	10.97%	6.08	6.88	13.16%
225	7.66	8.26	7.83%	5.55	6.10	9.91%
227	8.12	8.94	10.10%	5.89	6.60	12.05%
255	8.08	7.99	-1.11%	5.86	5.91	0.85%
257	10.96	10.71	-2.28%	7.94	7.91	-0.38%
259	5.90	6.53	10.68%	4.27	4.82	12.88%
261	9.79	11.05	12.87%	7.10	8.17	15.07%
263	6.66	7.39	10.96%	4.84	5.46	12.81%
265	6.67	7.39	10.79%	4.85	5.46	12.58%
275	7.74	8.31	7.36%	5.61	6.14	9.45%
276	8.39	9.31	10.97%	6.08	6.88	13.16%
281	5.09	5.72	12.38%	3.69	4.23	14.63%
282	8.74	9.94	13.73%	6.34	7.34	15.77%
297	5.09	5.72	12.38%	3.69	4.23	14.63%
301	12.84	14.41	12.23%	9.31	10.65	14.39%
305	13.98	15.54	11.16%	10.14	11.48	13.21%
306	7.80	8.80	12.82%	5.65	6.50	15.04%
309	6.79	7.51	10.60%	4.92	5.55	12.80%
311	6.89	7.69	11.61%	5.00	5.68	13.60%
319	7.51	9.09	21.04%	5.45	6.71	23.12%
323	4.77	5.47	14.68%	3.47	4.04	16.43%
327	6.52	7.08	8.59%	4.73	5.23	10.57%

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Class	Current Residual Mkt Rate	Proposed Residual Mkt Rate	% Change	Current Voluntary Mkt Loss Cost	Proposed Voluntary Mkt Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
402	10.63	11.89	11.85%	7.71	8.78	13.88%
403	6.19	6.85	10.66%	4.49	5.06	12.69%
404	7.65	8.75	14.38%	5.54	6.47	16.79%
406	10.49	11.39	8.58%	7.61	8.41	10.51%
407	7.80	8.47	8.59%	5.65	6.25	10.62%
411	16.27	18.35	12.78%	11.80	13.56	14.92%
413	14.41	15.88	10.20%	10.45	11.73	12.25%
415	8.87	9.49	6.99%	6.43	7.01	9.02%
416	17.24	18.85	9.34%	12.50	13.93	11.44%
421	14.01	15.10	7.78%	10.16	11.16	9.84%
425	14.27	16.08	12.68%	10.34	11.88	14.89%
427	7.54	8.39	11.27%	5.47	6.20	13.35%
429	9.42	10.65	13.06%	6.84	7.86	14.91%
431	13.08	14.47	10.63%	9.49	10.70	12.75%
433	7.85	8.66	10.32%	5.69	6.40	12.48%
435	9.60	10.74	11.88%	6.96	7.93	13.94%
441	3.31	3.71	12.08%	2.40	2.73	13.75%
445	11.83	13.12	10.90%	8.58	9.69	12.94%
447	8.62	10.03	16.36%	6.25	7.41	18.56%
449	6.90	7.62	10.43%	5.00	5.63	12.60%
451	8.89	9.62	8.21%	6.45	7.10	10.08%
454	11.68	12.99	11.22%	8.47	9.60	13.34%
456	7.55	8.11	7.42%	5.48	5.99	9.31%
457	14.18	15.74	11.00%	10.28	11.63	13.13%
458	4.43	5.26	18.74%	3.21	3.89	21.18%
459	2.92	3.32	13.70%	2.12	2.45	15.57%
461	7.62	8.24	8.14%	5.52	6.09	10.33%
463	4.15	4.60	10.84%	3.01	3.40	12.96%
464	7.20	7.85	9.03%	5.22	5.80	11.11%
465	6.88	7.34	6.69%	4.99	5.43	8.82%
467	6.14	6.98	13.68%	4.46	5.16	15.70%
471	3.57	4.14	15.97%	2.59	3.05	17.76%
472	3.32	3.80	14.46%	2.41	2.80	16.18%
473	3.65	4.05	10.96%	2.65	3.00	13.21%
474	2.56	2.47	-3.52%	1.85	1.82	-1.62%
475	6.59	7.18	8.95%	4.78	5.30	10.88%

DELAWARE COMPENSATION RATING BUREAU, INC.

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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)
476	3.14	3.41	8.60%	2.28	2.52	10.53%
477	5.25	5.97	13.71%	3.81	4.41	15.75%
483	2.75	2.88	4.73%	1.99	2.13	7.04%
485	3.08	3.65	18.51%	2.23	2.70	21.08%
486	5.02	5.62	11.95%	3.64	4.16	14.29%
487	2.79	3.48	24.73%	2.02	2.57	27.23%
488	1.60	1.80	12.50%	1.17	1.33	13.68%
489	1.89	2.26	19.58%	1.37	1.67	21.90%
491	6.19	6.85	10.66%	4.49	5.06	12.69%
495	8.89	9.62	8.21%	6.45	7.10	10.08%
497	3.32	3.80	14.46%	2.41	2.80	16.18%
499	6.59	7.18	8.95%	4.78	5.30	10.88%
501	6.41	7.04	9.83%	4.65	5.20	11.83%
502	6.51	7.60	16.74%	4.72	5.61	18.86%
506	4.53	4.89	7.95%	3.28	3.61	10.06%
507	6.83	7.80	14.20%	4.95	5.76	16.36%
509	11.73	13.10	11.68%	8.50	9.68	13.88%
511	13.91	15.56	11.86%	10.09	11.50	13.97%
512	9.52	9.98	4.83%	6.90	7.37	6.81%
513	7.25	8.01	10.48%	5.25	5.92	12.76%
535	6.93	7.29	5.19%	5.03	5.38	6.96%
536	10.17	11.54	13.47%	7.38	8.53	15.58%
544	11.76	13.20	12.24%	8.53	9.75	14.30%
551	3.59	3.90	8.64%	2.61	2.88	10.34%
553	8.13	8.92	9.72%	5.89	6.59	11.88%
555	1.66	1.77	6.63%	1.20	1.31	9.17%
563	4.19	4.54	8.35%	3.04	3.36	10.53%
571	5.42	6.09	12.36%	3.93	4.50	14.50%
573	6.78	7.63	12.54%	4.92	5.63	14.43%
581	5.36	6.04	12.69%	3.88	4.46	14.95%
587	4.19	4.54	8.35%	3.04	3.36	10.53%
601	18.88	21.10	11.76%	13.70	15.59	13.80%
602	12.78	14.53	13.69%	9.26	10.73	15.87%
603	19.84	22.77	14.77%	14.39	16.83	16.96%
605	15.73	17.30	9.98%	11.40	12.78	12.11%
607	16.61	18.98	14.27%	12.05	14.03	16.43%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2004**

Class	Current Residual Mkt Rate	Proposed Residual Mkt Rate	% Change	Current Voluntary Mkt Loss Cost	Proposed Voluntary Mkt Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
608	9.83	11.19	13.84%	7.13	8.27	15.99%
609	10.03	11.13	10.97%	7.27	8.23	13.20%
611	21.38	23.83	11.46%	15.51	17.61	13.54%
615	28.21	30.31	7.44%	20.46	22.39	9.43%
617	12.99	14.37	10.62%	9.42	10.61	12.63%
625	11.40	12.88	12.98%	8.27	9.51	14.99%
643	19.78	23.55	19.06%	14.34	17.40	21.34%
645	11.42	12.67	10.95%	8.29	9.37	13.03%
646	8.29	9.38	13.15%	6.01	6.94	15.47%
647	13.03	15.56	19.42%	9.45	11.50	21.69%
648	9.20	10.21	10.98%	6.68	7.54	12.87%
649	6.28	7.02	11.78%	4.55	5.18	13.85%
651	12.92	14.29	10.60%	9.37	10.56	12.70%
652	15.39	17.74	15.27%	11.16	13.10	17.38%
653	12.33	14.16	14.84%	8.93	10.46	17.13%
654	13.03	14.46	10.97%	9.45	10.68	13.02%
655	29.92	33.94	13.44%	21.70	25.08	15.58%
656	16.15	18.11	12.14%	11.72	13.38	14.16%
657	21.13	23.42	10.84%	15.32	17.30	12.92%
658	13.02	14.60	12.14%	9.44	10.78	14.19%
659	27.84	31.57	13.40%	20.18	23.33	15.61%
660	4.56	5.19	13.82%	3.30	3.84	16.36%
661	6.79	7.77	14.43%	4.92	5.74	16.67%
662	5.07	5.78	14.00%	3.68	4.27	16.03%
663	7.94	9.28	16.88%	5.76	6.86	19.10%
664	6.48	7.67	18.36%	4.70	5.67	20.64%
665	16.85	18.57	10.21%	12.22	13.72	12.27%
666	11.96	13.41	12.12%	8.68	9.90	14.06%
667	3.91	4.47	14.32%	2.83	3.30	16.61%
668	10.51	11.81	12.37%	7.63	8.73	14.42%
669	13.83	15.42	11.50%	10.03	11.40	13.66%
670	8.54	9.68	13.35%	6.18	7.15	15.70%
673	10.17	11.37	11.80%	7.38	8.40	13.82%
674	10.48	11.65	11.16%	7.60	8.60	13.16%
675	7.94	8.65	8.94%	5.76	6.39	10.94%
676	10.69	11.76	10.01%	7.76	8.69	11.98%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2004**

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)
677	8.31	9.04	8.78%	6.03	6.68	10.78%
679	21.09	23.14	9.72%	15.29	17.09	11.77%
681	8.54	9.68	13.35%	6.18	7.15	15.70%
682	29.84	33.42	12.00%	21.64	24.69	14.09%
691	10.03	11.13	10.97%	7.27	8.23	13.20%
693	12.92	14.29	10.60%	9.37	10.56	12.70%
695	6.79	7.77	14.43%	4.92	5.74	16.67%
709	4.12	4.70	14.08%	2.98	3.47	16.44%
716	6.39	7.15	11.89%	4.63	5.28	14.04%
718	7.05	7.58	7.52%	5.11	5.60	9.59%
721	17.77	21.06	18.51%	12.88	15.56	20.81%
744	3.23	3.53	9.29%	2.34	2.61	11.54%
751	2.48	2.76	11.29%	1.80	2.04	13.33%
752	1.55	1.68	8.39%	1.12	1.24	10.71%
753	7.90	8.95	13.29%	5.73	6.61	15.36%
755	5.29	5.89	11.34%	3.84	4.35	13.28%
757	2.83	3.15	11.31%	2.05	2.33	13.66%
759	7.34	8.13	10.76%	5.33	6.01	12.76%
0771	2.89	2.93	1.38%	2.10	2.16	2.86%
801	11.02	12.98	17.79%	7.99	9.59	20.03%
803	27.37	32.35	18.20%	19.85	23.90	20.40%
804	5.04	5.66	12.30%	3.65	4.19	14.79%
805	8.01	9.37	16.98%	5.82	6.92	18.90%
806	14.66	16.65	13.57%	10.63	12.30	15.71%
807	11.42	12.59	10.25%	8.28	9.30	12.32%
808	14.09	16.53	17.32%	10.21	12.21	19.59%
809	7.36	8.74	18.75%	5.34	6.46	20.97%
811	13.31	14.90	11.95%	9.65	11.01	14.09%
812	11.05	12.66	14.57%	8.01	9.36	16.85%
813	8.69	9.72	11.85%	6.30	7.19	14.13%
814	7.54	8.73	15.78%	5.47	6.45	17.92%
815	6.06	7.01	15.68%	4.40	5.18	17.73%
816	3.78	4.39	16.14%	2.74	3.24	18.25%
817	13.37	15.47	15.71%	9.69	11.42	17.85%
818	4.72	5.35	13.35%	3.42	3.95	15.50%
819	1.55	1.68	8.39%	1.12	1.24	10.71%

DELAWARE COMPENSATION RATING BUREAU, INC.

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821	9.89	11.41	15.37%	7.18	8.43	17.41%
825	5.99	7.29	21.70%	4.34	5.38	23.96%
855	9.59	11.24	17.21%	6.95	8.30	19.42%
857	14.86	16.77	12.85%	10.77	12.39	15.04%
858	13.87	15.59	12.40%	10.06	11.52	14.51%
859	15.46	17.82	15.27%	11.20	13.16	17.50%
860	15.22	17.52	15.11%	11.04	12.95	17.30%
861	9.67	11.67	20.68%	7.01	8.62	22.97%
862	13.46	15.70	16.64%	9.76	11.60	18.85%
865	4.53	5.05	11.48%	3.28	3.73	13.72%
867	8.69	9.72	11.85%	6.30	7.19	14.13%
877	4.29	4.89	13.99%	3.12	3.61	15.71%
879	5.63	6.49	15.28%	4.09	4.79	17.11%
880	7.21	8.19	13.59%	5.22	6.05	15.90%
881	4.82	5.48	13.69%	3.50	4.04	15.43%
882	8.62	11.07	28.42%	6.25	8.18	30.88%
883	3.81	4.33	13.65%	2.76	3.20	15.94%
884	1.72	1.91	11.05%	1.25	1.41	12.80%
885	5.42	6.11	12.73%	3.93	4.51	14.76%
886	4.77	5.38	12.79%	3.47	3.98	14.70%
887	2.51	2.71	7.97%	1.82	2.01	10.44%
889	0.64	0.75	17.19%	0.47	0.55	17.02%
890	0.71	0.83	16.90%	0.51	0.61	19.61%
891	1.49	1.83	22.82%	1.08	1.35	25.00%
895	0.80	0.87	8.75%	0.58	0.64	10.34%
896	4.48	5.07	13.17%	3.25	3.75	15.38%
897	4.73	5.30	12.05%	3.43	3.92	14.29%
898	4.87	5.90	21.15%	3.53	4.36	23.51%
899	3.79	4.04	6.60%	2.75	2.99	8.73%
903	0.88	0.98	11.36%	0.63	0.73	15.87%
907	9.77	11.41	16.79%	7.08	8.43	19.07%
0908	105.12	136.05	29.42%	76.23	100.52	31.86%
0909	102.33	122.55	19.76%	74.20	90.54	22.02%
910	14.62	16.62	13.68%	10.60	12.28	15.85%
911	8.45	9.69	14.67%	6.13	7.17	16.97%
0912	266.52	366.24	37.42%	193.27	270.59	40.01%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2004**

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)
0913	334.91	378.06	12.88%	242.86	279.31	15.01%
914	4.29	4.89	13.99%	3.12	3.61	15.71%
915	5.84	7.11	21.75%	4.23	5.25	24.11%
916	2.89	3.32	14.88%	2.10	2.45	16.67%
917	6.02	6.86	13.95%	4.36	5.07	16.28%
918	4.55	5.30	16.48%	3.30	3.92	18.79%
919	4.49	5.10	13.59%	3.25	3.77	16.00%
920	0.85	0.95	11.76%	0.61	0.71	16.39%
922	5.20	6.22	19.62%	3.77	4.60	22.02%
923	5.63	6.49	15.28%	4.09	4.79	17.11%
924	5.71	6.39	11.91%	4.14	4.72	14.01%
925	2.82	3.43	21.63%	2.04	2.54	24.51%
926	4.82	5.48	13.69%	3.50	4.04	15.43%
927	2.03	2.31	13.79%	1.47	1.71	16.33%
928	3.81	4.33	13.65%	2.76	3.20	15.94%
929	8.41	9.54	13.44%	6.10	7.05	15.57%
932	1.88	2.12	12.77%	1.36	1.57	15.44%
933	6.23	7.04	13.00%	4.52	5.20	15.04%
934	4.13	4.87	17.92%	3.00	3.60	20.00%
935	2.74	2.95	7.66%	1.98	2.18	10.10%
936	1.19	1.34	12.61%	0.86	0.99	15.12%
937	26.59	29.95	12.64%	19.28	22.13	14.78%
939	8.91	10.26	15.15%	6.46	7.57	17.18%
940	8.77	10.43	18.93%	6.36	7.71	21.23%
941	4.44	5.15	15.99%	3.22	3.81	18.32%
942	4.54	5.46	20.26%	3.29	4.03	22.49%
943	11.12	12.65	13.76%	8.07	9.35	15.86%
944	5.00	5.76	15.20%	3.63	4.26	17.36%
945	5.29	6.03	13.99%	3.84	4.45	15.89%
946	6.49	7.54	16.18%	4.70	5.58	18.72%
947	10.73	11.91	11.00%	7.78	8.80	13.11%
948	2.23	2.73	22.42%	1.62	2.02	24.69%
949	1.72	1.93	12.21%	1.25	1.43	14.40%
951	1.24	1.46	17.74%	0.90	1.09	21.11%
952	1.53	1.66	8.50%	1.11	1.23	10.81%
953	0.64	0.75	17.19%	0.47	0.55	17.02%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2004**

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)
954	5.87	6.51	10.90%	4.25	4.81	13.18%
955	1.56	1.57	0.64%	1.13	1.16	2.65%
956	0.32	0.39	21.88%	0.22	0.29	31.82%
957	0.59	0.72	22.03%	0.43	0.53	23.26%
958	2.19	2.49	13.70%	1.58	1.84	16.46%
959	2.82	3.30	17.02%	2.04	2.44	19.61%
960	7.59	8.61	13.44%	5.51	6.36	15.43%
961	2.24	2.53	12.95%	1.63	1.86	14.11%
962	0.22	0.27	22.73%	0.16	0.19	18.75%
963	1.25	1.42	13.60%	0.90	1.05	16.67%
964	3.63	4.26	17.36%	2.63	3.14	19.39%
965	0.80	0.87	8.75%	0.58	0.64	10.34%
966	5.22	6.04	15.71%	3.79	4.46	17.68%
967	1.47	1.67	13.61%	1.06	1.23	16.04%
968	4.01	4.53	12.97%	2.90	3.35	15.52%
969	7.66	8.97	17.10%	5.55	6.62	19.28%
970	11.08	13.70	23.65%	8.03	10.12	26.03%
971	6.97	7.85	12.63%	5.06	5.80	14.62%
973	5.03	5.53	9.94%	3.65	4.08	11.78%
974	5.82	6.51	11.86%	4.22	4.81	13.98%
975	4.87	5.46	12.11%	3.53	4.03	14.16%
976	2.85	3.33	16.84%	2.06	2.46	19.42%
977	0.86	0.97	12.79%	0.62	0.72	16.13%
978	5.40	6.11	13.15%	3.92	4.51	15.05%
979	7.96	8.94	12.31%	5.78	6.60	14.19%
980	6.88	7.78	13.08%	4.99	5.74	15.03%
981	4.64	5.53	19.18%	3.36	4.08	21.43%
983	10.93	12.80	17.11%	7.92	9.46	19.44%
984	0.72	0.80	11.11%	0.52	0.59	13.46%
985	8.05	9.08	12.80%	5.84	6.70	14.73%
986	2.66	2.86	7.52%	1.93	2.11	9.33%
988	0.31	0.36	16.13%	0.22	0.27	22.73%
991	11.08	13.70	23.65%	8.03	10.12	26.03%
992	8.94	9.96	11.41%	6.49	7.36	13.41%
995	14.32	16.10	12.43%	10.39	11.89	14.44%
997	1.33	1.53	15.04%	0.96	1.13	17.71%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2004**

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)
999	9.06	10.30	13.69%	6.56	7.61	16.01%
4771	11.41	11.62	1.84%	8.27	8.59	3.87%
4777	13.31	14.90	11.95%	9.65	11.01	14.09%
7405	2.60	3.06	17.69%	1.88	2.26	20.21%
7413	2.66	3.01	13.16%	1.93	2.22	15.03%
7421	3.23	3.64	12.69%	2.34	2.69	14.96%
7424	7.59	8.58	13.04%	5.51	6.34	15.06%
7428	3.11	3.44	10.61%	2.25	2.54	12.89%
7445	0.87	1.02	17.24%	0.63	0.76	20.63%
7453	0.56	0.63	12.50%	0.41	0.47	14.63%
9108	102.22	102.36	0.14%	74.12	75.62	2.02%
9985	A	A	0.00%	A	A	0.00%