



August 2, 2019

DCRB CIRCULAR NO. 964

To All Members of the DCRB:

**Re: RESIDUAL MARKET RATE AND VOLUNTARY MARKET LOSS COST FILING
PROPOSED EFFECTIVE DECEMBER 1, 2019
DCRB FILING NO. 1902**

The DCRB 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, 2019 (selected portions effective June 1, 2020).

The DCRB's analysis produces a proposed overall decrease in collectible rate level of 12.75 percent for the Residual Market Plan and a proposed overall decrease in collectible loss costs of 13.29 percent for the voluntary market.

A key factor in the development of the proposed changes in residual market rates and voluntary market loss costs is the enactment of House Bill 373 of 2014 (HB373). Section 2322B of HB373 sets forth procedures and requirements applicable to the health care payment system for workers compensation claims. Among those requirements is the mandate that the fee schedule shall result in a reduction of 20% in aggregate workers compensation medical expenses by the year beginning January 31, 2015, an additional reduction of 5% of 2014 expenses by the year beginning January 31, 2016 and an additional reduction of 8% of 2014 expenses by the year beginning January 31, 2017. Consistent with previous filings, the DCRB has elected to recognize the full extent of savings specified in HB373 in the preparation of the December 1, 2019 residual market rate and voluntary market loss cost filing.

In addition to residual market rates and voluntary market loss costs, DCRB Filing No. 1902 proposes revisions to the following programs and/or rating values:

- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)
- Small deductible program
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- DIP Surcharge Program

- DCCPAP qualifying wage table (**proposed effective June 1, 2020**)
- Retrospective rating
- State & Hazard Group relativities
- Miscellaneous Manual revisions

Once DCRB Filing No. 1902 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, 2019 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement, WC 00 04 04, 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 DCRB Filing No. 1902 and/or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

Filing Package

The complete filing package for DCRB Filing No. 1902 is available at www.dcrb.com in the “Filings” section of the website.

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

Attached for reference is a table of current and proposed December 1, 2019 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Questions concerning this filing should be directed to Ken Creighton, Chief Actuary at kcreighton@dcrb.com or Peter Yoon, Director of Actuarial Research at pyoon@dcrb.com.

William V. Taylor
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, 2019**

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	23.65	20.17	-14.71%	17.54	14.87	-15.22%
0006	6.61	6.04	-8.62%	4.89	4.45	-9.00%
007	8.00	7.36	-8.00%	5.93	5.42	-8.60%
0008	6.14	5.64	-8.14%	4.55	4.15	-8.79%
009	35.77	31.31	-12.47%	26.51	23.08	-12.94%
0011	5.05	4.37	-13.47%	3.74	3.22	-13.90%
0012	6.31	5.60	-11.25%	4.68	4.12	-11.97%
0013	6.23	5.32	-14.61%	4.62	3.93	-14.94%
015	20.70	17.34	-16.23%	15.34	12.78	-16.69%
0016	4.27	3.80	-11.01%	3.16	2.80	-11.39%
0034	4.89	4.22	-13.70%	3.63	3.12	-14.05%
0036	5.86	5.05	-13.82%	4.34	3.72	-14.29%
055	6.84	6.26	-8.48%	5.07	4.61	-9.07%
059	8.00	7.54	-5.75%	5.93	5.56	-6.24%
0083	6.84	5.83	-14.77%	5.07	4.30	-15.19%
101	6.05	5.37	-11.24%	4.48	3.96	-11.61%
104	6.32	5.56	-12.03%	4.69	4.10	-12.58%
105	6.96	6.34	-8.91%	5.16	4.68	-9.30%
106	10.88	9.82	-9.74%	8.07	7.24	-10.29%
107	5.00	4.50	-10.00%	3.70	3.32	-10.27%
108	6.58	5.46	-17.02%	4.88	4.03	-17.42%
109	8.30	7.26	-12.53%	6.15	5.35	-13.01%
110	5.90	5.18	-12.20%	4.37	3.81	-12.81%
111	11.56	11.06	-4.33%	8.57	8.15	-4.90%
112	18.75	16.72	-10.83%	13.90	12.32	-11.37%
113	4.48	3.87	-13.62%	3.32	2.85	-14.16%
114	12.64	10.98	-13.13%	9.36	8.09	-13.57%
115	4.22	3.95	-6.40%	3.13	2.91	-7.03%
119	7.13	6.16	-13.60%	5.28	4.54	-14.02%
130	10.32	9.10	-11.82%	7.65	6.72	-12.16%
132	2.73	2.41	-11.72%	2.02	1.77	-12.38%
134	6.42	5.68	-11.53%	4.76	4.18	-12.18%
135	5.13	4.50	-12.28%	3.81	3.32	-12.86%
136	5.22	4.79	-8.24%	3.87	3.53	-8.79%
139	8.14	7.32	-10.07%	6.04	5.39	-10.76%
141	9.27	8.26	-10.90%	6.87	6.09	-11.35%
142	4.35	3.95	-9.20%	3.22	2.91	-9.63%
161	3.73	3.39	-9.12%	2.77	2.50	-9.75%
163	7.67	6.70	-12.65%	5.69	4.93	-13.36%
165	10.70	9.95	-7.01%	7.93	7.33	-7.57%
166	5.78	5.25	-9.17%	4.29	3.87	-9.79%
0175	1.74	1.51	-13.22%	1.29	1.11	-13.95%
0176	0.63	0.54	-14.29%	0.46	0.40	-13.04%
185	6.32	5.56	-12.03%	4.69	4.10	-12.58%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2019**

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	5.00	4.50	-10.00%	3.70	3.32	-10.27%
191	3.73	3.39	-9.12%	2.77	2.50	-9.75%
201	7.97	7.06	-11.42%	5.91	5.21	-11.84%
204	5.21	4.81	-7.68%	3.87	3.55	-8.27%
205	5.86	5.17	-11.77%	4.34	3.80	-12.44%
221	4.24	3.70	-12.74%	3.14	2.73	-13.06%
222	6.75	5.98	-11.41%	5.01	4.41	-11.98%
225	5.15	4.61	-10.49%	3.82	3.40	-10.99%
227	3.96	3.39	-14.39%	2.93	2.50	-14.68%
255	5.16	4.55	-11.82%	3.83	3.35	-12.53%
257	5.13	4.52	-11.89%	3.81	3.33	-12.60%
259	4.35	3.89	-10.57%	3.22	2.86	-11.18%
261	5.37	4.86	-9.50%	3.98	3.58	-10.05%
263	4.13	3.62	-12.35%	3.07	2.67	-13.03%
265	5.21	4.53	-13.05%	3.87	3.34	-13.70%
275	4.24	3.70	-12.74%	3.14	2.73	-13.06%
276	6.75	5.98	-11.41%	5.01	4.41	-11.98%
281	4.34	3.94	-9.22%	3.22	2.90	-9.94%
282	11.58	9.96	-13.99%	8.59	7.34	-14.55%
285	4.89	4.08	-16.56%	3.63	3.00	-17.36%
297	4.34	3.94	-9.22%	3.22	2.90	-9.94%
301	10.83	9.81	-9.42%	8.03	7.23	-9.96%
305	8.49	7.47	-12.01%	6.30	5.51	-12.54%
306	7.68	6.62	-13.80%	5.69	4.88	-14.24%
309	5.49	4.85	-11.66%	4.07	3.58	-12.04%
311	5.51	4.95	-10.16%	4.08	3.65	-10.54%
319	7.75	6.99	-9.81%	5.74	5.16	-10.10%
323	7.42	6.47	-12.80%	5.50	4.77	-13.27%
327	6.04	5.11	-15.40%	4.48	3.76	-16.07%
402	8.16	6.95	-14.83%	6.05	5.13	-15.21%
403	5.06	4.63	-8.50%	3.74	3.41	-8.82%
404	5.97	5.17	-13.40%	4.42	3.80	-14.03%
406	8.01	6.58	-17.85%	5.94	4.85	-18.35%
407	6.62	5.74	-13.29%	4.90	4.23	-13.67%
411	10.47	8.96	-14.42%	7.76	6.60	-14.95%
413	12.14	10.08	-16.97%	9.01	7.43	-17.54%
415	6.43	5.68	-11.66%	4.77	4.18	-12.37%
416	3.92	3.40	-13.27%	2.90	2.51	-13.45%
421	11.47	10.71	-6.63%	8.50	7.89	-7.18%
425	14.28	12.69	-11.13%	10.59	9.36	-11.61%
427	7.48	6.84	-8.56%	5.54	5.04	-9.03%
429	8.10	6.93	-14.44%	6.01	5.11	-14.98%
431	10.27	9.08	-11.59%	7.61	6.70	-11.96%
433	5.92	5.45	-7.94%	4.39	4.02	-8.43%

DELAWARE COMPENSATION RATING BUREAU, INC.

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PROPOSED EFFECTIVE DECEMBER 1, 2019**

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	7.77	6.68	-14.03%	5.76	4.93	-14.41%
441	2.45	2.11	-13.88%	1.82	1.56	-14.29%
445	5.23	4.31	-17.59%	3.88	3.18	-18.04%
446	2.80	2.35	-16.07%	2.07	1.73	-16.43%
447	9.00	7.69	-14.56%	6.67	5.67	-14.99%
449	4.27	3.78	-11.48%	3.16	2.79	-11.71%
451	6.34	5.66	-10.73%	4.70	4.17	-11.28%
454	10.64	9.51	-10.62%	7.89	7.01	-11.15%
456	8.99	7.97	-11.35%	6.66	5.87	-11.86%
457	6.37	5.59	-12.24%	4.72	4.12	-12.71%
458	3.60	3.11	-13.61%	2.67	2.29	-14.23%
459	1.93	1.62	-16.06%	1.43	1.19	-16.78%
461	6.84	6.09	-10.96%	5.07	4.49	-11.44%
463	5.35	4.77	-10.84%	3.97	3.52	-11.34%
464	5.53	4.89	-11.57%	4.10	3.61	-11.95%
465	6.37	5.63	-11.62%	4.72	4.15	-12.08%
467	7.99	6.98	-12.64%	5.93	5.15	-13.15%
471	1.99	1.85	-7.04%	1.48	1.36	-8.11%
472	2.14	1.85	-13.55%	1.59	1.36	-14.47%
473	4.40	4.10	-6.82%	3.26	3.02	-7.36%
474	3.51	3.25	-7.41%	2.61	2.40	-8.05%
475	5.04	4.42	-12.30%	3.73	3.26	-12.60%
476	2.63	2.21	-15.97%	1.95	1.63	-16.41%
477	3.90	3.36	-13.85%	2.89	2.48	-14.19%
483	2.86	2.58	-9.79%	2.12	1.91	-9.91%
485	2.45	2.09	-14.69%	1.82	1.54	-15.38%
486	2.95	2.46	-16.61%	2.19	1.81	-17.35%
487	2.06	1.80	-12.62%	1.53	1.33	-13.07%
488	1.35	1.31	-2.96%	1.01	0.96	-4.95%
489	2.62	2.20	-16.03%	1.94	1.62	-16.49%
491	5.06	4.63	-8.50%	3.74	3.41	-8.82%
495	6.34	5.66	-10.73%	4.70	4.17	-11.28%
497	2.14	1.85	-13.55%	1.59	1.36	-14.47%
499	5.04	4.42	-12.30%	3.73	3.26	-12.60%
501	6.69	6.29	-5.98%	4.95	4.63	-6.46%
502	6.65	5.87	-11.73%	4.92	4.33	-11.99%
506	3.55	3.14	-11.55%	2.64	2.32	-12.12%
507	4.42	3.86	-12.67%	3.28	2.84	-13.41%
509	10.77	9.47	-12.07%	7.98	6.98	-12.53%
511	10.95	9.72	-11.23%	8.12	7.17	-11.70%
512	8.70	7.52	-13.56%	6.45	5.54	-14.11%
513	6.25	5.48	-12.32%	4.63	4.04	-12.74%
535	5.20	4.63	-10.96%	3.86	3.41	-11.66%
536	10.56	9.48	-10.23%	7.84	6.99	-10.84%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2019**

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)
544	12.02	10.66	-11.31%	8.91	7.86	-11.78%
551	2.38	2.09	-12.18%	1.76	1.54	-12.50%
553	7.03	6.22	-11.52%	5.21	4.58	-12.09%
555	1.78	1.61	-9.55%	1.32	1.19	-9.85%
563	2.56	2.30	-10.16%	1.90	1.69	-11.05%
571	4.89	4.33	-11.45%	3.63	3.19	-12.12%
573	7.58	6.66	-12.14%	5.62	4.91	-12.63%
581	2.50	2.17	-13.20%	1.86	1.60	-13.98%
587	2.56	2.30	-10.16%	1.90	1.69	-11.05%
601	14.28	12.70	-11.06%	10.58	9.36	-11.53%
603	11.28	9.86	-12.59%	8.36	7.28	-12.92%
605	12.59	11.37	-9.69%	9.34	8.38	-10.28%
607	8.04	6.12	-23.88%	5.96	4.51	-24.33%
608	7.89	6.83	-13.43%	5.85	5.04	-13.85%
609	7.52	6.42	-14.63%	5.57	4.73	-15.08%
611	15.81	14.42	-8.79%	11.72	10.63	-9.30%
615	16.46	14.54	-11.66%	12.20	10.72	-12.13%
617	6.43	5.76	-10.42%	4.77	4.25	-10.90%
625	9.11	7.97	-12.51%	6.75	5.87	-13.04%
643	19.24	17.36	-9.77%	14.26	12.80	-10.24%
645	10.24	8.94	-12.70%	7.59	6.59	-13.18%
646	9.44	8.31	-11.97%	7.00	6.12	-12.57%
647	12.77	11.35	-11.12%	9.47	8.37	-11.62%
648	7.84	6.81	-13.14%	5.81	5.02	-13.60%
649	5.79	5.72	-1.21%	4.30	4.22	-1.86%
651	8.99	7.68	-14.57%	6.66	5.67	-14.86%
652	13.25	11.88	-10.34%	9.83	8.75	-10.99%
653	10.66	9.20	-13.70%	7.91	6.78	-14.29%
654	8.83	7.53	-14.72%	6.55	5.55	-15.27%
655	22.10	18.74	-15.20%	16.39	13.82	-15.68%
656	11.22	9.51	-15.24%	8.32	7.01	-15.75%
657	14.15	12.92	-8.69%	10.50	9.52	-9.33%
658	15.38	13.89	-9.69%	11.40	10.24	-10.18%
659	29.14	25.67	-11.91%	21.61	18.93	-12.40%
660	3.27	2.98	-8.87%	2.42	2.20	-9.09%
661	4.57	4.16	-8.97%	3.39	3.07	-9.44%
662	8.61	8.56	-0.58%	6.38	6.31	-1.10%
663	5.91	5.30	-10.32%	4.38	3.91	-10.73%
664	7.60	6.39	-15.92%	5.63	4.71	-16.34%
665	11.78	10.14	-13.92%	8.73	7.47	-14.43%
666	11.69	10.76	-7.96%	8.66	7.93	-8.43%
667	3.25	2.99	-8.00%	2.40	2.21	-7.92%
668	11.17	10.87	-2.69%	8.28	8.02	-3.14%
669	11.55	10.35	-10.39%	8.56	7.63	-10.86%
670	8.63	8.68	0.58%	6.39	6.40	0.16%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2019**

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	9.09	8.84	-2.75%	6.74	6.51	-3.41%
674	8.53	7.79	-8.68%	6.33	5.74	-9.32%
675	6.13	5.34	-12.89%	4.55	3.93	-13.63%
676	7.68	7.20	-6.25%	5.69	5.31	-6.68%
677	5.04	4.37	-13.29%	3.74	3.22	-13.90%
679	13.15	12.71	-3.35%	9.74	9.38	-3.70%
681	8.63	8.68	0.58%	6.39	6.40	0.16%
682	22.96	21.39	-6.84%	17.02	15.77	-7.34%
691	7.52	6.38	-15.16%	5.57	4.71	-15.44%
693	8.99	7.71	-14.24%	6.66	5.69	-14.56%
695	4.57	4.06	-11.16%	3.39	2.99	-11.80%
709	2.98	2.71	-9.06%	2.22	2.00	-9.91%
716	4.33	4.04	-6.70%	3.21	2.97	-7.48%
718	4.58	4.16	-9.17%	3.40	3.07	-9.71%
721	18.41	16.22	-11.90%	13.65	11.95	-12.45%
744	1.03	0.81	-21.36%	0.76	0.59	-22.37%
751	3.71	2.91	-21.56%	2.75	2.14	-22.18%
752	1.82	1.61	-11.54%	1.34	1.19	-11.19%
753	6.93	6.32	-8.80%	5.14	4.65	-9.53%
755	3.55	3.09	-12.96%	2.64	2.28	-13.64%
757	3.83	3.50	-8.62%	2.84	2.57	-9.51%
759	9.51	8.62	-9.36%	7.05	6.36	-9.79%
0771	1.46	1.36	-6.85%	1.08	1.00	-7.41%
801	12.48	11.26	-9.78%	9.25	8.29	-10.38%
802	9.37	7.84	-16.33%	6.95	5.78	-16.83%
803	25.43	21.84	-14.12%	18.85	16.10	-14.59%
804	4.71	4.31	-8.49%	3.49	3.18	-8.88%
805	8.88	7.86	-11.49%	6.58	5.79	-12.01%
806	15.54	14.15	-8.94%	11.52	10.43	-9.46%
807	9.12	8.05	-11.73%	6.76	5.94	-12.13%
808	8.99	7.93	-11.79%	6.66	5.84	-12.31%
809	6.46	5.90	-8.67%	4.79	4.35	-9.19%
811	11.43	10.47	-8.40%	8.47	7.72	-8.85%
812	11.22	10.21	-9.00%	8.32	7.53	-9.50%
813	6.99	6.27	-10.30%	5.18	4.62	-10.81%
814	5.31	4.74	-10.73%	3.94	3.50	-11.17%
815	4.37	3.93	-10.07%	3.24	2.89	-10.80%
816	3.71	3.38	-8.89%	2.75	2.49	-9.45%
817	13.09	12.50	-4.51%	9.70	9.22	-4.95%
818	2.42	2.12	-12.40%	1.79	1.57	-12.29%
819	2.02	1.85	-8.42%	1.50	1.36	-9.33%
820	3.83	3.50	-8.62%	2.84	2.57	-9.51%
821	10.03	9.27	-7.58%	7.44	6.83	-8.20%
825	5.68	5.36	-5.63%	4.22	3.96	-6.16%
828	12.09	10.38	-14.14%	8.96	7.65	-14.62%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2019**

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)
855	8.11	7.29	-10.11%	6.01	5.37	-10.65%
857	8.31	7.13	-14.20%	6.16	5.25	-14.77%
858	10.86	9.47	-12.80%	8.05	6.98	-13.29%
859	11.38	10.02	-11.95%	8.43	7.38	-12.46%
860	12.29	10.57	-14.00%	9.11	7.79	-14.49%
862	11.11	9.85	-11.34%	8.24	7.26	-11.89%
865	3.87	3.51	-9.30%	2.86	2.58	-9.79%
867	6.99	6.27	-10.30%	5.18	4.62	-10.81%
871	8.73	7.63	-12.60%	6.47	5.62	-13.14%
877	3.95	3.51	-11.14%	2.92	2.58	-11.64%
879	4.22	3.67	-13.03%	3.13	2.71	-13.42%
880	9.58	8.76	-8.56%	7.10	6.45	-9.15%
881	4.25	3.88	-8.71%	3.15	2.86	-9.21%
882	9.39	8.41	-10.44%	6.95	6.19	-10.94%
883	4.13	3.71	-10.17%	3.07	2.74	-10.75%
884	1.30	1.16	-10.77%	0.96	0.85	-11.46%
885	5.00	4.77	-4.60%	3.70	3.52	-4.86%
886	3.44	2.99	-13.08%	2.54	2.20	-13.39%
887	1.63	1.43	-12.27%	1.21	1.05	-13.22%
888	6.56	6.23	-5.03%	4.86	4.59	-5.56%
889	0.23	0.17	-26.09%	0.16	0.13	-18.75%
890	0.79	0.71	-10.13%	0.58	0.52	-10.34%
891	2.17	1.97	-9.22%	1.61	1.46	-9.32%
895	0.72	0.59	-18.06%	0.53	0.44	-16.98%
896	2.65	2.25	-15.09%	1.96	1.65	-15.82%
897	2.85	2.46	-13.68%	2.11	1.81	-14.22%
898	5.99	5.44	-9.18%	4.44	4.01	-9.68%
899	2.22	1.96	-11.71%	1.64	1.45	-11.59%
903	0.50	0.42	-16.00%	0.37	0.31	-16.22%
904	2.11	1.94	-8.06%	1.57	1.43	-8.92%
905	0.24	0.18	-25.00%	0.17	0.13	-23.53%
907	6.70	6.08	-9.25%	4.96	4.48	-9.68%
0908	277.75	241.58	-13.02%	205.92	178.07	-13.52%
0909	121.06	103.74	-14.31%	89.75	76.47	-14.80%
910	8.25	7.27	-11.88%	6.11	5.36	-12.27%
911	5.67	5.04	-11.11%	4.21	3.72	-11.64%
0912	566.96	553.55	-2.37%	420.32	408.02	-2.93%
0913	682.61	606.22	-11.19%	506.07	446.85	-11.70%
914	3.95	3.51	-11.14%	2.92	2.58	-11.64%
915	3.92	3.34	-14.80%	2.90	2.46	-15.17%
916	2.94	2.66	-9.52%	2.18	1.96	-10.09%
917	5.03	4.52	-10.14%	3.72	3.33	-10.48%
918	3.80	3.24	-14.74%	2.81	2.39	-14.95%
919	3.40	2.91	-14.41%	2.51	2.14	-14.74%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2019**

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)
920	0.96	0.84	-12.50%	0.72	0.62	-13.89%
921	8.73	7.63	-12.60%	6.47	5.62	-13.14%
922	4.15	3.60	-13.25%	3.08	2.66	-13.64%
923	4.22	3.67	-13.03%	3.13	2.71	-13.42%
924	5.05	4.77	-5.54%	3.74	3.52	-5.88%
925	3.63	3.32	-8.54%	2.69	2.45	-8.92%
926	4.25	3.88	-8.71%	3.15	2.86	-9.21%
927	1.76	1.59	-9.66%	1.31	1.17	-10.69%
928	4.13	3.71	-10.17%	3.07	2.74	-10.75%
929	5.44	4.78	-12.13%	4.03	3.52	-12.66%
932	1.12	0.98	-12.50%	0.83	0.73	-12.05%
933	6.63	5.67	-14.48%	4.91	4.18	-14.87%
934	4.39	4.11	-6.38%	3.25	3.03	-6.77%
935	2.05	1.81	-11.71%	1.52	1.33	-12.50%
936	0.46	0.44	-4.35%	0.34	0.33	-2.94%
937	11.65	10.10	-13.30%	8.64	7.44	-13.89%
939	8.54	7.59	-11.12%	6.34	5.59	-11.83%
940	7.62	6.80	-10.76%	5.65	5.01	-11.33%
941	4.86	4.64	-4.53%	3.60	3.42	-5.00%
942	3.70	3.48	-5.95%	2.75	2.56	-6.91%
943	6.78	6.31	-6.93%	5.03	4.64	-7.75%
944	4.22	3.72	-11.85%	3.13	2.75	-12.14%
945	4.25	3.88	-8.71%	3.15	2.86	-9.21%
946	4.39	3.89	-11.39%	3.25	2.86	-12.00%
947	7.83	6.88	-12.13%	5.81	5.08	-12.56%
948	2.72	2.59	-4.78%	2.01	1.91	-4.98%
949	0.83	0.67	-19.28%	0.62	0.49	-20.97%
951	0.70	0.65	-7.14%	0.51	0.47	-7.84%
952	0.86	0.80	-6.98%	0.64	0.58	-9.38%
953	0.23	0.17	-26.09%	0.16	0.13	-18.75%
954	4.14	3.72	-10.14%	3.08	2.75	-10.71%
955	0.31	0.23	-25.81%	0.23	0.16	-30.43%
956	0.25	0.22	-12.00%	0.18	0.15	-16.67%
957	0.82	0.74	-9.76%	0.61	0.54	-11.48%
958	2.34	2.21	-5.56%	1.73	1.63	-5.78%
959	2.33	2.03	-12.88%	1.72	1.50	-12.79%
960	5.59	5.02	-10.20%	4.14	3.70	-10.63%
961	1.18	1.02	-13.56%	0.87	0.75	-13.79%
962	0.23	0.19	-17.39%	0.16	0.14	-12.50%
963	0.52	0.50	-3.85%	0.39	0.37	-5.13%
964	4.47	4.02	-10.07%	3.31	2.96	-10.57%
965	0.72	0.59	-18.06%	0.53	0.44	-16.98%
966	4.50	4.20	-6.67%	3.33	3.10	-6.91%
967	1.31	1.22	-6.87%	0.97	0.90	-7.22%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2019**

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)
968	1.90	1.71	-10.00%	1.41	1.26	-10.64%
969	5.87	5.17	-11.93%	4.35	3.80	-12.64%
970	8.30	7.79	-6.14%	6.15	5.74	-6.67%
971	4.83	4.34	-10.14%	3.58	3.20	-10.61%
973	4.56	4.15	-8.99%	3.38	3.07	-9.17%
974	4.48	4.03	-10.04%	3.32	2.97	-10.54%
975	2.46	2.21	-10.16%	1.83	1.63	-10.93%
976	2.51	2.30	-8.37%	1.87	1.69	-9.63%
977	0.70	0.63	-10.00%	0.51	0.46	-9.80%
978	4.13	3.73	-9.69%	3.07	2.75	-10.42%
979	5.98	5.32	-11.04%	4.43	3.93	-11.29%
980	5.44	4.82	-11.40%	4.03	3.55	-11.91%
981	3.87	3.36	-13.18%	2.86	2.48	-13.29%
983	11.08	9.80	-11.55%	8.22	7.23	-12.04%
984	0.33	0.29	-12.12%	0.25	0.22	-12.00%
985	5.88	5.20	-11.56%	4.36	3.83	-12.16%
986	2.64	2.45	-7.20%	1.96	1.80	-8.16%
988	0.27	0.24	-11.11%	0.19	0.17	-10.53%
991	8.30	6.98	-15.90%	6.15	5.15	-16.26%
992	6.46	5.90	-8.67%	4.79	4.35	-9.19%
995	11.06	9.84	-11.03%	8.20	7.26	-11.46%
997	1.45	1.22	-15.86%	1.08	0.90	-16.67%
999	7.15	6.41	-10.35%	5.30	4.73	-10.75%
4771	5.84	5.43	-7.02%	4.33	4.01	-7.39%
4777	11.43	10.47	-8.40%	8.47	7.72	-8.85%
7405	2.87	2.53	-11.85%	2.13	1.87	-12.21%
7413	1.25	1.13	-9.60%	0.92	0.83	-9.78%
7421	1.52	1.36	-10.53%	1.13	1.00	-11.50%
7424	3.57	3.22	-9.80%	2.65	2.37	-10.57%
7428	2.74	2.56	-6.57%	2.03	1.89	-6.90%
7445	0.95	0.84	-11.58%	0.71	0.62	-12.68%
7453	0.27	0.25	-7.41%	0.19	0.18	-5.26%
9740	0.02	0.02	0.00%	0.01	0.01	0.00%
9741	0.01	0.01	0.00%	0.01	0.01	0.00%
9985	A	A	0.00%	A	A	0.00%