

DELAWARE COMPENSATION RATING BUREAU, INC.

Manual Rates, Loss Costs and Expected Loss Rates

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE COMPENSATION INSURANCE**

Proposed Effective December 1, 2008 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY	RISK MANUAL	RISK MIN	EXPECTED LOSS FACTORS TABLE**			
	LOSS COSTS	RATE	PREM.	A-1	A-2	A-3	
005	17.28	23.18	3,650	5.12	6.48	6.99	III
0006	4.57	6.13	990	1.35	1.72	1.85	II
007	5.63	7.55	2,045	1.67	2.11	2.28	III
0008	2.21	2.96	965	0.65	0.83	0.89	II
009	27.33	36.66	3,650	8.10	10.25	11.06	III
0011	3.56	4.77	1,390	1.05	1.34	1.44	II
0012	4.74	6.36	1,765	1.40	1.78	1.92	II
0013	4.12	5.53	1,570	1.22	1.55	1.67	II
015	18.93	25.40	3,650	5.61	7.11	7.66	III
0016	3.48	4.67	820	1.03	1.31	1.41	I
028	4.14	5.56	1,575	1.09	1.30	1.49	III
0034	4.99	6.70	1,055	1.48	1.87	2.02	II
0036	4.68	6.28	1,010	1.39	1.76	1.89	II
055	5.14	6.90	1,890	1.36	1.61	1.85	III
059	4.35	5.84	1,640	1.15	1.36	1.57	III
0083	5.66	7.59	1,160	1.68	2.12	2.29	III
101	4.01	5.38	1,535	1.06	1.29	1.40	III
104	3.46	4.64	1,360	0.91	1.11	1.21	II
105	4.52	6.06	1,695	1.19	1.45	1.58	III
106	5.67	7.60	2,055	1.50	1.82	1.98	II
107	3.27	4.38	1,300	0.86	1.05	1.14	II
108	4.48	6.00	1,680	1.18	1.44	1.56	II
109	5.63	7.55	2,045	1.49	1.81	1.97	III
110	3.96	5.31	1,520	1.05	1.27	1.38	II
111	4.71	6.33	1,760	1.25	1.51	1.65	II
112	9.93	13.32	3,400	2.62	3.19	3.47	II
113	3.39	4.55	1,340	0.90	1.09	1.19	II
114	9.48	12.72	3,260	2.51	3.04	3.31	III
115	2.16	2.90	950	0.57	0.69	0.76	II
119	6.17	8.28	2,215	1.63	1.98	2.16	II
130	5.80	7.79	2,100	1.53	1.86	2.03	III
132	2.28	3.07	990	0.60	0.73	0.80	II
134	3.04	4.07	1,225	0.80	0.98	1.06	II
135	3.27	4.39	1,300	0.87	1.05	1.14	II
136	2.81	3.77	1,155	0.74	0.90	0.98	II
139	5.07	6.81	1,870	1.34	1.63	1.77	II
141	5.35	7.18	1,955	1.41	1.72	1.87	II
142	2.55	3.43	1,075	0.67	0.82	0.89	II
161	2.92	3.92	1,190	0.77	0.94	1.02	II
163	3.54	4.74	1,385	0.93	1.14	1.24	II
165	5.17	6.93	1,900	1.37	1.66	1.81	II
166	3.18	4.27	1,275	0.84	1.02	1.11	II
185	3.46	4.64	1,360	0.91	1.11	1.21	II
187	3.27	4.38	1,300	0.86	1.05	1.14	II
191	2.92	3.92	1,190	0.77	0.94	1.02	II

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

\*\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE COMPENSATION INSURANCE**

Proposed Effective December 1, 2008 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY	RISK MANUAL	RISK MIN	EXPECTED LOSS FACTORS TABLE**			
	LOSS COSTS	RATE	PREM.	A-1	A-2	A-3	
201	4.35	5.83	1,640	1.15	1.40	1.52	II
204	3.10	4.16	1,250	0.82	1.00	1.08	II
205	3.48	4.66	1,365	0.92	1.12	1.21	II
221	4.19	5.62	1,590	1.11	1.34	1.46	II
222	4.87	6.53	1,805	1.29	1.56	1.70	II
225	4.05	5.44	1,550	1.07	1.30	1.42	II
227	3.90	5.24	1,500	1.03	1.25	1.36	II
255	3.43	4.60	1,350	0.91	1.10	1.20	II
257	4.12	5.53	1,570	1.09	1.32	1.44	II
259	3.04	4.07	1,225	0.80	0.98	1.06	II
261	5.60	7.51	2,035	1.48	1.80	1.96	II
263	3.73	5.01	1,445	0.99	1.20	1.31	II
265	3.66	4.91	1,425	0.97	1.17	1.28	II
275	4.19	5.62	1,590	1.11	1.34	1.46	II
276	4.87	6.53	1,805	1.29	1.56	1.70	II
281	2.80	3.76	1,155	0.74	0.90	0.98	II
282	5.43	7.29	1,985	1.44	1.75	1.90	III
285	3.05	4.08	1,230	0.80	0.98	1.06	II
287	4.20	5.63	1,595	1.11	1.35	1.47	II
297	2.80	3.76	1,155	0.74	0.90	0.98	II
301	6.92	9.29	2,455	1.83	2.22	2.42	III
305	7.78	10.44	2,725	2.06	2.50	2.72	II
306	4.65	6.24	1,735	1.23	1.49	1.62	II
309	3.77	5.05	1,455	1.00	1.21	1.32	II
311	4.29	5.75	1,620	1.13	1.38	1.50	II
319	5.94	7.96	2,140	1.57	1.91	2.08	II
323	2.99	4.02	1,215	0.79	0.96	1.05	I
327	3.87	5.19	1,490	1.02	1.24	1.35	II
402	6.32	8.48	2,265	1.67	2.03	2.21	III
403	3.31	4.44	1,315	0.88	1.06	1.16	II
404	5.09	6.83	1,875	1.35	1.64	1.78	III
406	5.43	7.29	1,985	1.44	1.75	1.90	III
407	4.56	6.11	1,705	1.20	1.46	1.59	II
411	10.24	13.74	3,500	2.71	3.29	3.58	III
413	7.67	10.29	2,690	2.03	2.46	2.68	III
415	4.27	5.73	1,615	1.13	1.37	1.49	III
416	8.29	11.13	2,885	2.19	2.66	2.90	II
421	7.06	9.47	2,495	1.86	2.27	2.47	III
425	8.94	12.00	3,090	2.36	2.87	3.13	III
427	4.51	6.05	1,690	1.19	1.45	1.58	III
429	5.76	7.74	2,090	1.52	1.85	2.02	III
431	7.34	9.85	2,585	1.94	2.36	2.57	II
433	4.25	5.70	1,610	1.12	1.36	1.49	II
435	5.47	7.35	1,995	1.45	1.76	1.91	II
441	1.63	2.18	780	0.43	0.52	0.57	II

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

\*\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE COMPENSATION INSURANCE**

Proposed Effective December 1, 2008 on New and Renewal Business

CODE NO	BUREAU*		ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP	
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**					
				A-1	A-2	A-3			
442	2.58		3.47	1,085	0.68	0.83	0.90	II	
443	2.58		3.47	1,085	0.68	0.83	0.90	II	
445	6.88		9.23	2,440	1.82	2.21	2.40	II	
446	2.04		2.73	910	0.54	0.65	0.71	II	
447	5.37		7.20	1,960	1.42	1.72	1.88	III	
449	3.79		5.08	1,465	1.00	1.22	1.32	II	
451	4.57		6.13	1,710	1.21	1.47	1.60	II	
454	6.69		8.97	2,380	1.77	2.15	2.34	II	
456	4.06		5.45	1,550	1.07	1.31	1.42	II	
457	7.90		10.61	2,765	2.09	2.54	2.76	II	
458	2.71		3.63	1,125	0.72	0.87	0.95	II	
459	1.62		2.17	780	0.43	0.52	0.57	II	
461	4.17		5.59	1,585	1.10	1.34	1.46	II	
463	2.43		3.26	1,035	0.64	0.78	0.85	II	
464	3.79		5.08	1,465	1.00	1.22	1.32	II	
465	3.39		4.55	1,340	0.90	1.09	1.19	III	
467	3.87		5.20	1,490	1.02	1.24	1.35	II	
471	1.82		2.44	845	0.48	0.58	0.64	II	
472	2.21		2.97	970	0.59	0.71	0.77	II	
473	2.35		3.15	1,010	0.62	0.75	0.82	II	
474	0.83		1.12	535	0.22	0.27	0.29	II	
475	3.66		4.91	1,425	0.97	1.17	1.28	III	
476	1.58		2.13	770	0.42	0.51	0.55	II	
477	2.95		3.96	1,200	0.78	0.95	1.03	II	
483	1.37		1.84	700	0.36	0.44	0.48	II	
485	1.87		2.51	860	0.49	0.60	0.65	II	
486	2.32		3.11	1,000	0.61	0.74	0.81	II	
487	1.52		2.04	750	0.40	0.49	0.53	II	
488	0.98		1.32	580	0.26	0.32	0.34	II	
489	1.67		2.24	795	0.44	0.54	0.58	II	
491	3.31		4.44	1,315	0.88	1.06	1.16	II	
495	4.57		6.13	1,710	1.21	1.47	1.60	II	
497	2.21		2.97	970	0.59	0.71	0.77	II	
499	3.66		4.91	1,425	0.97	1.17	1.28	III	
501	3.54		4.74	1,385	0.93	1.14	1.24	III	
502	4.14		5.55	1,575	1.09	1.33	1.45	II	
506	2.39		3.20	1,020	0.63	0.77	0.83	II	
507	4.00		5.37	1,530	1.06	1.29	1.40	III	
509	6.90		9.26	2,445	1.82	2.22	2.41	III	
511	8.19		10.99	2,855	2.16	2.63	2.86	III	
512	5.65	a	7.58	b	2,050	1.49	1.82	1.98	III
513	3.81	c	5.10	d	1,470	1.01	1.22	1.33	I
535	3.41		4.57	1,345	0.90	1.09	1.19	II	

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

\*\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$1.13 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$1.51 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.38 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.50 Supplementary is not subject to experience or retrospective rating. Code as 0176.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE COMPENSATION INSURANCE**

Proposed Effective December 1, 2008 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
536	6.01	8.06	2,165	1.59	1.93	2.10	II
544	7.44	9.98	2,615	1.97	2.39	2.60	III
551	1.86	2.50	860	0.49	0.60	0.65	III
553	4.59	6.16	1,720	1.21	1.48	1.61	III
555	0.93	1.24	560	0.25	0.30	0.32	II
563	2.12	2.85	940	0.56	0.68	0.74	II
571	3.20	4.29	1,280	0.85	1.03	1.12	II
573	4.17	5.59	1,585	1.10	1.34	1.46	III
581	2.82	3.78	1,160	0.74	0.90	0.98	III
587	2.12	2.85	940	0.56	0.68	0.74	II
601	9.85	13.21	3,205	2.46	2.92	3.35	III
602	6.72	9.02	2,280	1.69	2.00	2.30	IV
603	11.18	15.00	3,605	2.79	3.31	3.81	IV
605	7.84	10.52	2,605	1.96	2.32	2.67	III
607	8.97	12.04	2,975	2.27	2.69	3.09	III
608	5.64	7.56	1,885	1.36	1.61	1.85	IV
609	5.34	7.16	1,860	1.33	1.58	1.81	IV
611	10.72	14.39	3,475	2.69	3.19	3.66	IV
615	13.09	17.57	3,650	3.27	3.87	4.45	IV
617	6.80	9.13	2,300	1.70	2.02	2.32	IV
625	6.29	8.45	2,145	1.57	1.86	2.14	III
643	11.42	15.32	3,650	1.90	2.26	2.59	III
645	6.32	8.49	2,115	1.55	1.84	2.11	IV
646	5.07	6.80	1,800	1.28	1.52	1.74	III
647	7.58	10.17	2,540	1.90	2.26	2.59	II
648	4.77	6.40	1,740	1.23	1.46	1.68	III
649	3.80	5.10	1,390	0.94	1.11	1.28	III
651	6.56	8.80	2,250	1.66	1.96	2.26	IV
652	8.91	11.96	3,025	2.31	2.74	3.15	III
653	7.74	10.39	2,515	1.88	2.23	2.56	III
654	6.70	8.99	2,230	1.64	1.95	2.24	IV
655	15.92	21.36	3,650	3.95	4.68	5.38	IV
656	8.05	10.80	2,670	2.01	2.38	2.74	IV
657	10.02	13.45	3,255	2.50	2.97	3.41	IV
658	7.22	9.69	2,425	1.81	2.14	2.46	III
659	15.75	21.13	3,650	3.98	4.72	5.43	IV
660	2.49	3.34	1,055	0.66	0.78	0.90	III
661	3.18	4.26	1,190	0.77	0.92	1.05	III
662	3.15	4.23	1,265	0.83	0.99	1.13	II
663	4.54	6.10	1,625	1.13	1.35	1.55	III
664	4.15	5.57	1,460	1.00	1.18	1.36	III
665	8.89	11.94	2,990	2.28	2.70	3.11	IV
666	6.37	8.55	2,170	1.59	1.89	2.17	III
667	2.10	2.81	890	0.52	0.62	0.71	III
668	5.35	7.19	1,880	1.35	1.60	1.84	II

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

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Proposed Effective December 1, 2008 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY	RISK MANUAL	RISK MIN	EXPECTED LOSS FACTORS TABLE**			
	LOSS COSTS	RATE	PREM.	A-1	A-2	A-3	
669	7.58	10.17	2,530	1.89	2.24	2.58	IV
670	4.74	6.37	1,765	1.25	1.49	1.71	III
673	5.38	7.22	1,965	1.42	1.69	1.94	III
674	5.26	7.06	1,845	1.32	1.57	1.80	III
675	3.99	5.35	1,500	1.03	1.22	1.40	IV
676	5.77	7.75	1,995	1.44	1.71	1.97	IV
677	4.51	6.05	1,620	1.13	1.34	1.54	III
679	9.55	12.81	3,280	2.52	2.99	3.44	III
681	4.74	6.37	1,765	1.25	1.49	1.71	III
682	14.80	19.85	3,650	3.91	4.63	5.32	III
691	5.34	7.16	1,860	1.33	1.58	1.81	IV
693	6.56	8.80	2,250	1.66	1.96	2.26	IV
695	3.18	4.26	1,190	0.77	0.92	1.05	III
709	2.21	2.96	965	0.58	0.69	0.79	III
716	3.21	4.30	1,280	0.85	1.00	1.15	III
718	3.29	4.41	1,305	0.87	1.03	1.18	III
721	11.89	15.96	3,650	3.14	3.82	4.16	IV
744	1.88	2.53	865	0.50	0.61	0.66	II
751	2.18	2.92	955	0.58	0.70	0.76	III
752	1.00	1.34	585	0.26	0.32	0.35	III
753	4.53	6.08	1,700	1.20	1.46	1.58	III
755	2.54	3.41	1,070	0.67	0.82	0.89	III
757	1.50	2.02	745	0.40	0.48	0.53	III
759	4.14	5.55	1,575	1.09	1.33	1.45	III
801	6.86	9.21	2,435	2.03	2.58	2.78	II
803	18.22	24.45	3,650	5.40	6.84	7.37	III
804	3.02	4.06	1,225	0.90	1.14	1.23	III
805	4.98	6.69	1,840	1.48	1.87	2.02	III
806	8.15	10.93	2,840	2.41	3.06	3.30	III
807	5.68	7.62	2,060	1.68	2.13	2.30	III
808	8.73	11.71	3,020	2.59	3.28	3.53	III
809	4.40	5.91	1,660	1.30	1.65	1.78	III
811	8.08	10.83	2,815	2.39	3.03	3.27	III
812	6.31	8.47	2,260	1.87	2.37	2.55	III
813	4.64	6.22	1,730	1.38	1.74	1.88	II
814	4.39	5.90	1,655	1.30	1.65	1.78	II
815	4.04	5.42	1,545	1.20	1.52	1.64	III
816	2.27	3.05	985	0.67	0.85	0.92	II
817	7.15	9.59	2,525	2.12	2.68	2.89	III
818	1.58	2.12	770	0.47	0.59	0.64	III
819	0.83	1.12	535	0.25	0.31	0.34	III
820	2.82	3.78	1,160	0.83	1.06	1.14	III
821	6.15	8.25	2,210	1.82	2.31	2.49	III
825	3.57	4.79	1,395	1.06	1.34	1.45	II
855	5.73	7.69	2,075	1.70	2.15	2.32	III
857	7.90	10.60	2,760	2.34	2.96	3.20	III

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CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
858	7.84	10.52	2,740	2.32	2.94	3.17	III
859	8.94	12.00	3,090	2.65	3.36	3.62	III
860	7.91	10.62	2,765	2.35	2.97	3.20	III
862	8.18	10.97	2,850	2.42	3.07	3.31	II
865	2.07	2.78	925	0.61	0.78	0.84	II
867	4.64	6.22	1,730	1.38	1.74	1.88	II
877	2.79	3.73	1,145	0.83	1.04	1.13	I
879	3.32	4.46	1,320	0.98	1.25	1.34	II
880	4.56	6.11	1,705	1.35	1.71	1.84	II
881	2.89	3.88	1,180	0.86	1.09	1.17	II
882	7.07	9.49	2,500	2.10	2.65	2.86	II
883	2.04	2.73	910	0.60	0.76	0.82	II
884	0.91	1.21	555	0.27	0.34	0.37	II
885	3.24	4.35	1,290	0.96	1.22	1.31	II
886	2.56	3.44	1,080	0.76	0.96	1.04	II
887	1.28	1.71	670	0.38	0.48	0.52	II
889	0.31	0.41	365	0.09	0.12	0.12	II
890	0.54	0.72	440	0.16	0.20	0.22	II
891	1.19	1.61	650	0.35	0.45	0.48	II
895	0.49	0.67	425	0.15	0.19	0.20	II
896	2.46	3.30	1,045	0.73	0.92	1.00	II
897	2.21	2.96	965	0.65	0.83	0.89	I
898	3.54	4.74	1,385	1.05	1.33	1.43	II
899	1.72	2.30	810	0.51	0.64	0.70	II
903	0.49	0.67	425	0.15	0.19	0.20	III
904	1.98	2.65	895	0.59	0.74	0.80	III
907	5.48	7.36	2,000	1.63	2.06	2.22	II
910	9.03	12.12	3,120	2.68	3.39	3.66	II
911	4.98	6.69	1,840	1.48	1.87	2.02	II
914	2.79	3.73	1,145	0.83	1.04	1.13	I
915	3.68	4.94	1,430	1.09	1.38	1.49	II
916	1.49	2.01	740	0.44	0.56	0.61	II
917	3.45	4.62	1,355	1.02	1.29	1.39	I
918	2.82	3.78	1,160	0.83	1.06	1.14	II
919	2.54	3.42	1,075	0.75	0.96	1.03	II
920	0.54	0.72	440	0.16	0.20	0.22	II
921	5.15	6.91	1,895	1.53	1.93	2.09	II
922	3.21	4.31	1,285	0.95	1.21	1.30	II
923	3.32	4.46	1,320	0.98	1.25	1.34	II
924	2.96	3.98	1,205	0.88	1.11	1.20	II
925	1.95	2.62	885	0.58	0.73	0.79	II
926	2.89	3.88	1,180	0.86	1.09	1.17	II
927	1.03	1.38	595	0.30	0.39	0.42	II
928	2.04	2.73	910	0.60	0.76	0.82	II

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

\*\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE COMPENSATION INSURANCE**

Proposed Effective December 1, 2008 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
929	4.26	5.71	1,610	1.26	1.60	1.72	II
932	0.93	1.24	560	0.28	0.35	0.38	II
933	3.65	4.90	1,420	1.08	1.37	1.48	II
934	2.66	3.58	1,110	0.79	1.00	1.08	II
935	1.67	2.23	795	0.49	0.62	0.67	II
936	0.52	0.71	435	0.16	0.20	0.21	II
937	12.39	16.62	3,650	3.67	4.65	5.01	II
939	5.28	7.08	1,935	1.56	1.98	2.13	III
940	4.93	6.62	1,825	1.46	1.85	2.00	II
941	2.60	3.50	1,095	0.77	0.98	1.06	II
942	2.66	3.57	1,110	0.79	1.00	1.08	II
943	6.33	8.49	2,265	1.88	2.37	2.56	II
944	2.82	3.79	1,160	0.84	1.06	1.14	II
945	3.06	4.11	1,235	0.91	1.15	1.24	I
946	3.83	5.13	1,475	1.13	1.44	1.55	II
947	5.78	7.76	2,095	1.71	2.17	2.34	II
948	1.55	2.09	760	0.46	0.58	0.63	II
949	0.96	1.29	575	0.28	0.36	0.39	II
951	0.51	0.69	430	0.15	0.19	0.21	III
952	0.74	0.99	505	0.22	0.28	0.30	III
953	0.31	0.41	365	0.09	0.12	0.12	II
954	3.29	4.41	1,305	0.98	1.23	1.33	III
955	0.78	1.05	515	0.23	0.29	0.32	III
956	0.19	0.25	330	0.05	0.07	0.07	III
957	0.47	0.64	420	0.14	0.18	0.19	III
958	1.18	1.58	640	0.35	0.44	0.48	III
959	1.74	2.34	820	0.52	0.65	0.70	II
960	4.39	5.90	1,655	1.30	1.65	1.78	II
961	0.88	1.19	550	0.26	0.33	0.36	III
962	0.14	0.20	315	0.04	0.05	0.06	III
963	0.58	0.77	450	0.17	0.22	0.23	II
964	2.33	3.12	1,005	0.69	0.87	0.94	I
965	0.49	0.67	425	0.15	0.19	0.20	II
966	2.75	3.68	1,135	0.73	0.86	0.99	III
967	0.81	1.09	525	0.24	0.31	0.33	III
968	2.23	2.99	975	0.66	0.84	0.90	II
969	4.71	6.33	1,760	1.40	1.77	1.91	III
970	8.29	11.13	2,885	2.46	3.11	3.36	II
971	4.06	5.45	1,550	1.20	1.53	1.64	II
973	2.56	3.44	1,080	0.76	0.96	1.04	II
974	3.26	4.37	1,295	0.97	1.22	1.32	II
975	2.11	2.83	935	0.63	0.79	0.85	I
976	1.57	2.11	765	0.47	0.59	0.64	II
977	0.57	0.76	450	0.17	0.21	0.23	II
978	3.10	4.16	1,250	0.92	1.16	1.25	III

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

\*\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.



**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR DELAWARE COMPENSATION INSURANCE**

Proposed Effective December 1, 2008 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP
				A-1	A-2	A-3	
979	4.23	5.68	1,605	1.25	1.59	1.71	II
980	3.60	4.84	1,405	1.07	1.35	1.46	III
981	2.86	3.84	1,170	0.85	1.07	1.16	II
983	6.88	9.23	2,440	2.04	2.58	2.78	II
984	0.29	0.38	360	0.08	0.11	0.11	II
985	4.46	5.98	1,675	1.32	1.67	1.80	III
986	1.38	1.85	705	0.41	0.52	0.56	II
988	0.16	0.23	325	0.05	0.06	0.07	II
991	8.29	11.13	2,885	2.46	3.11	3.36	II
992	4.40	5.91	1,660	1.30	1.65	1.78	III
995	8.59	11.53	2,980	2.55	3.23	3.48	III
997	0.84	1.13	535	0.25	0.32	0.34	II
999	5.02	6.74	1,855	1.49	1.89	2.03	II
4771	4.42	5.94	2,015	1.17	1.42	1.55	IV
0771	1.10	1.48					IV
4777	8.08	10.83	2,815	2.39	3.03	3.27	III
7405	1.04	1.39	705	0.31	0.39	0.42	III
7445	0.35	0.46					IV
7413	1.51	2.03	850	0.45	0.57	0.61	IV
7453	0.32	0.43					IV
7421	1.82	2.45	845	0.54	0.68	0.74	III
7424	4.30	5.77	1,625	1.28	1.61	1.74	IV
7428	1.72	2.30	810	0.51	0.64	0.70	II
9108	76.70	102.89					I
9740	0.01	0.02					
9741	0.01	0.01					
<b>Per capita</b>							
0908	111.50	149.60	420	33.05	41.85	45.12	II
0909	68.78	92.29	362	20.39	25.82	27.83	II
0912	239.93	321.91	592	71.12	90.04	97.08	II
0913	283.44	380.29	650	84.01	106.37	114.69	II
<b>A rated</b>							
9985	A	A	A	A	A	A	

\* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

\*\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.