

DELAWARE COMPENSATION RATING BUREAU, INC.

Summary of Indicated and Proposed Residual Market Rates by Percentage Change

Exhibits 31a and 31b present current, indicated and proposed rates along with the proposed percentage change, all on a pre-surcharge basis. Also shown is the proposed post-surcharge rate.

Exhibit 31b presents this information sorted by percentage change.

The rating values presented as “current” represent the values from the Bureau’s October 1, 2008 Rate and Loss Cost Filing which was filed in response to selected provisions of Delaware Senate Bill 1 of 2007.

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/08 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate</u>	<u>Indicated Rate</u>	<u>Amended</u>	<u>Amended</u>	<u>Amended</u>
			<u>Pre DCCPAP</u>	<u>Pre DCCPAP</u>	<u>Proposed Rate</u>		
			<u>Pre Surcharge</u>	<u>Pre Surcharge</u>	<u>Pre Surcharge</u>		<u>Post Surcharge</u>
3	4777	Explosives Distributor	16.07	10.67	10.53	-34.47	10.83
3	984	Insurance Company	0.49	0.37	0.37	-24.49	0.38
3	7405	NR Aircraft Operation Scheduled	1.73	1.37	1.35	-21.97	1.39
3	953	Clerical Office	0.51	0.40	0.40	-21.57	0.41
3	889	Clerical Office - Temporary Staffing Class	0.51	0.53	0.40	-21.57	0.41
3	7445	NR Non-Rateable Element - Class 7405	0.57	0.46	0.45	-21.05	0.46
3	956	Attorney	0.30	0.24	0.24	-20.00	0.25
3	904	NR Investigative Agency	3.17	2.61	2.58	-18.61	2.65
3	988	Bank	0.27	0.22	0.22	-18.52	0.23
3	975	Restaurant	3.37	2.78	2.75	-18.40	2.83
3	951	Salesmen - Outside	0.82	0.68	0.67	-18.29	0.69
1	113	NR Preserving/Canning of Food	5.38	4.47	4.42	-17.84	4.55
1	0771	NR Non-Rateable Element - Class 4771	1.75	1.46	1.44	-17.71	1.48
1	4771	NR Explosives or Ammunition Mfg., NOC	6.98	5.84	5.77	-17.34	5.94
3	936	Broadcasting Station	0.83	0.70	0.69	-16.87	0.71
3	0006	NR Field Crops/Vegetable Farms	7.15	6.04	5.96	-16.64	6.13
1	471	NR Printed Circuit Board Assembly	2.84	2.40	2.37	-16.55	2.44
1	474	NR Electric Power or Electric Transmission Equipment Mfg.	1.30	1.10	1.09	-16.15	1.12
3	937	NR Temp Labor -Heavy Labor	19.21	16.35	16.15	-15.93	16.62
3	897	Fast Food Restaurant	3.42	2.92	2.88	-15.79	2.96
3	963	Churches	0.89	0.76	0.75	-15.73	0.77
2	679	NR Advertising Companies - Outdoor	14.76	12.60	12.45	-15.65	12.81
1	257	NR Paper Container Mfg	6.36	5.44	5.37	-15.57	5.53
3	865	Poultry/Fish Dealer/Processor	3.19	2.73	2.70	-15.36	2.78
2	661	Electrical Wiring in Buildings	4.48	3.86	3.81	-14.96	4.26
2	695	NR Electrical Wiring in Buildings - Temporary Staffing Class	4.48	4.61	3.81	-14.96	4.26
3	910	NR Meat Dealer, Wholesale	13.84	11.93	11.78	-14.88	12.12
3	928	Retail Store, NOC	3.11	2.68	2.65	-14.79	2.73
3	883	NR Retail Store, NOC - Temporary Staffing Class	3.11	3.03	2.65	-14.79	2.73
2	966	NR TV, Audio/Video Equipment Repair	4.20	3.62	3.58	-14.76	3.68
1	581	Oil Refining	4.30	3.71	3.67	-14.65	3.78
3	899	NR Bar and Tavern	2.62	2.27	2.24	-14.50	2.30
2	657	NR Rigging, NOC	14.43	12.50	12.35	-14.41	13.45
2	682	NR Temp Labor - Const/Erection	22.52	19.52	19.29	-14.34	19.85
3	932	Copying or Duplicating Service	1.41	1.23	1.21	-14.18	1.24
2	028	NR Oil/Gas Production	6.29	5.47	5.40	-14.15	5.56
1	755	Electric Utilities	3.85	3.35	3.31	-14.03	3.41
3	825	NR Auto Storage Garage	5.42	4.72	4.66	-14.02	4.79
1	416	NR Car Mfg.	12.58	10.95	10.82	-13.99	11.13
2	716	NR Marina	4.86	4.23	4.18	-13.99	4.30
3	15	NR Logging or Lumbering - Mechanized	28.70	25.00	24.69	-13.97	25.40
1	142	NR Dry Cleaning Plant	3.87	3.37	3.33	-13.95	3.43

NR refers to classes that are Non-Reviewed

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/08 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate</u>	<u>Indicated Rate</u>	<u>Amended</u>	<u>Amended</u>	<u>Amended</u>
			<u>Pre DCCPAP</u>	<u>Pre DCCPAP</u>	<u>Proposed Rate</u>		
			<u>Pre Surcharge</u>	<u>Pre Surcharge</u>	<u>Pre Surcharge</u>		<u>Post Surcharge</u>
3	976	YMCA/YWCA	2.38	2.08	2.05	-13.87	2.11
3	940	NR Residential - Developmentally Disabled	7.45	6.51	6.43	-13.69	6.62
2	718	NR Boat Bldg/Repair	4.97	4.34	4.29	-13.68	4.41
3	915	NR Meat/Fish/Poultry Store - Retail	5.56	4.86	4.80	-13.67	4.94
2	615	NR Tunneling	18.68	16.33	16.13	-13.65	17.57
2	656	NR Electric Line Construction	11.48	10.04	9.92	-13.59	10.80
1	139	NR Dyeing	7.66	6.70	6.62	-13.58	6.81
1	487	Instrument Mfg	2.29	2.00	1.98	-13.54	2.04
2	709	NR Tallymen/Checking Clerks	3.33	2.92	2.88	-13.51	2.96
3	896	NR Club N.O.C	3.71	3.25	3.21	-13.48	3.30
1	486	NR Lightbulb/Electronic Tube Manufacturing	3.49	3.06	3.02	-13.47	3.11
3	0012	Flower Growing	7.14	6.26	6.18	-13.45	6.36
3	007	NR Farm Machinery Operation	8.48	7.43	7.34	-13.44	7.55
1	132	Spinning & Weaving	3.44	3.02	2.98	-13.37	3.07
3	929	Temp Labor - Mercantile	6.40	5.62	5.55	-13.28	5.71
1	107	NR Candy Mfg	4.91	4.31	4.26	-13.24	4.38
1	187	NR Candy Mfg - Temporary Staffing Class	4.91	4.67	4.26	-13.24	4.38
3	857	NR Iron/Steel Merchant	11.85	10.43	10.30	-13.08	10.60
2	611	NR Pile Driving	15.25	13.42	13.26	-13.05	14.39
3	807	NR Ambulance Service - Nonvolunteer	8.52	7.50	7.41	-13.03	7.62
3	907	NR Fruit/Vegetable Dealer, Wholesale	8.22	7.24	7.15	-13.02	7.36
3	927	Drugstore	1.54	1.36	1.34	-12.99	1.38
1	259	Paper Products Mfg	4.55	4.01	3.96	-12.97	4.07
2	648	Carpentry - Cabinets - Installation	6.97	6.14	6.07	-12.91	6.40
2	605	NR Railroad Construction	11.09	9.78	9.66	-12.89	10.52
2	651	Carpentry, NOC	9.39	8.28	8.18	-12.89	8.80
2	693	NR Carpentry, NOC - Temporary Staffing Class	9.39	9.44	8.18	-12.89	8.80
1	227	Oilcloth Mfg	5.84	5.15	5.09	-12.84	5.24
3	924	Wholesale Store, NOC	4.44	3.92	3.87	-12.84	3.98
2	668	NR Tile/Stone/Mosaic/Terrazzo Work	7.64	6.74	6.66	-12.83	7.19
3	942	Home Health Care - Professional	3.98	3.51	3.47	-12.81	3.57
2	677	Boiler Installation	6.41	5.66	5.59	-12.79	6.05
3	0083	NR Livestock Farm	8.46	7.47	7.38	-12.77	7.59
3	0036	NR Dairy Farm	6.99	6.18	6.10	-12.73	6.28
2	607	NR Drilling	12.81	11.32	11.18	-12.72	12.04
2	674	NR Swimming Pool Construction	7.47	6.60	6.52	-12.72	7.06
1	415	NR Fabricated Plate Work	6.38	5.64	5.57	-12.70	5.73
3	957	Doctors/Dentists	0.71	0.63	0.62	-12.68	0.64
1	563	Paint Mfg	3.17	2.80	2.77	-12.62	2.85
1	587	NR Paint Mfg - Temporary Staffing Class	3.17	3.41	2.77	-12.62	2.85
2	602	Road/Street Subsurface Construction	9.52	8.42	8.32	-12.61	9.02
2	667	NR Paper Hanging	2.94	2.60	2.57	-12.59	2.81

NR refers to classes that are Non-Reviewed

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/08 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate</u>	<u>Indicated Rate</u>	<u>Amended</u>	<u>Amended</u>	<u>Amended</u>	
			<u>Pre DCCPAP</u>	<u>Pre DCCPAP</u>	<u>Proposed Rate</u>			<u>% Change</u>
			<u>Pre Surcharge</u>	<u>Pre Surcharge</u>	<u>Pre Surcharge</u>		<u>Post Surcharge</u>	
1	485	NR	Communications, Search, Detection, or Signal Processing Equipment Mfg.	2.79	2.47	2.44	-12.54	2.51
1	0176	NR	Supplemental Loading for class 513	0.56	0.50	0.49	-12.50	0.50
3	967		Theatres	1.21	1.07	1.06	-12.40	1.09
2	643	NR	Asbestos Contractor	16.07	14.25	14.08	-12.38	15.32
2	647	NR	Insulation Work, NOC	10.71	9.50	9.39	-12.32	10.17
3	923	NR	Contract Packaging	4.93	4.38	4.33	-12.17	4.46
3	879	NR	Contract Packaging - Temporary Staffing Class	4.93	4.82	4.33	-12.17	4.46
3	979		Residential Elderly - Nonmedical	6.28	5.59	5.52	-12.10	5.68
3	955		Engineer, Consulting	1.16	1.03	1.02	-12.07	1.05
2	609		Excavation	7.47	6.65	6.57	-12.05	7.16
2	691	NR	Excavation - Temporary Staffing Class	7.47	7.27	6.57	-12.05	7.16
1	441	NR	Tool Mfg, NOC	2.41	2.15	2.12	-12.03	2.18
1	255	NR	Paper Mfg	5.08	4.52	4.47	-12.01	4.60
1	507	NR	Graphite Prod Mfg	5.93	5.28	5.22	-11.97	5.37
2	655		Iron Erection	22.13	19.72	19.48	-11.97	21.36
2	669	NR	Plastering	10.61	9.45	9.34	-11.97	10.17
3	952		Office Machine Installation/Service/Repair	1.09	0.97	0.96	-11.93	0.99
2	601		Road/Street Paving/Repaving	13.78	12.29	12.14	-11.90	13.21
2	617		Gas/Steam/Water Main Construction	9.52	8.49	8.39	-11.87	9.13
2	665		Painting	12.76	11.39	11.25	-11.83	11.94
2	673	NR	Advertising Signs	7.96	7.11	7.02	-11.81	7.22
3	812	NR	Mail Hauling/Delivery Service	9.33	8.33	8.23	-11.79	8.47
2	603		Sewer Construction	15.63	13.96	13.79	-11.77	15.00
3	945		Hotel Restaurant	4.52	4.04	3.99	-11.73	4.11
1	106	NR	Processed Meat Products Mfg	8.37	7.48	7.39	-11.71	7.60
1	451	NR	Auto Body Mfg	6.75	6.03	5.96	-11.70	6.13
1	495	NR	Auto Body Mfg - Temporary Staffing Class	6.75	6.56	5.96	-11.70	6.13
3	0008	NR	Mushroom Grower	3.26	2.92	2.88	-11.66	2.96
1	119	NR	Meat Products Mfg, NOC	9.11	8.15	8.05	-11.64	8.28
1	551		Chemical Mfg, NOC	2.75	2.46	2.43	-11.64	2.50
3	886	NR	Electrical Supplies Dealer	3.78	3.38	3.34	-11.64	3.44
2	625		Conduit Construction	8.78	7.85	7.76	-11.62	8.45
3	999	NR	Cemeteries	7.41	6.63	6.55	-11.61	6.74
3	855		Lumber/Building Material Dealer	8.45	7.56	7.47	-11.60	7.69
1	476	NR	Industrial Controls or Systems Manufacture/Assembly	2.34	2.10	2.07	-11.54	2.13
3	980		Cities/Towns	5.31	4.76	4.70	-11.49	4.84
1	301	NR	Sawmill	10.20	9.14	9.03	-11.47	9.29
1	465	NR	Conveyor Or Hoisting Systems Mfg	4.99	4.47	4.42	-11.42	4.55
3	809		Fuel Distribution	6.48	7.33	5.74	-11.42	5.91
3	992		Sanitary Company	6.48	7.33	5.74	-11.42	5.91
3	859	NR	Nonferrous Scrap Metal Dealer	13.16	11.81	11.66	-11.40	12.00
3	978	NR	Camps, Summer/Winter, NOC	4.56	4.09	4.04	-11.40	4.16

NR refers to classes that are Non-Reviewed

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/08 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Amended Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Amended % Change</u>	<u>Amended Proposed Rate Incl DCCPAP Post Surcharge</u>	
1	459	NR	Eyelet Mfg	2.38	2.14	2.11	-11.34	2.17
3	0016	NR	Orchard	5.12	4.60	4.54	-11.33	4.67
2	670		House Furnishing Installation	6.98	6.27	6.19	-11.32	6.37
2	681		Canvas Goods Erection	6.98	6.19	6.19	-11.32	6.37
2	666	NR	Plate Glass Installation	8.85	7.95	7.85	-11.30	8.55
2	652		Carpentry - Detached Dwelling	12.85	11.54	11.40	-11.28	11.96
2	608		Flat Cement Work	7.54	6.77	6.69	-11.27	7.56
3	887		Electrical Supplies Dealer	1.87	1.68	1.66	-11.23	1.71
1	204	NR	Shoe Mfg	4.55	4.09	4.04	-11.21	4.16
2	660		Alarms/Sound Systems	3.66	3.29	3.25	-11.20	3.34
1	161	NR	Apparel Mfg	4.29	3.86	3.81	-11.19	3.92
1	191	NR	Apparel Mfg - Temporary Staffing Class	4.29	4.26	3.81	-11.19	3.92
2	659		Roofing	22.12	19.90	19.66	-11.12	21.13
1	513	NR	Potteries, NOC	5.58	5.02	4.96	-11.11	5.10
3	943		Home Health Care - Nonprofessional	9.28	8.35	8.25	-11.10	8.49
3	009	NR	Logging or Lumbering	40.07	36.08	35.63	-11.08	36.66
3	817		Bus Operation	10.48	9.44	9.32	-11.07	9.59
2	664		HVAC Contractors	5.53	4.98	4.92	-11.03	5.57
3	985		Police/Firemen	6.53	5.88	5.81	-11.03	5.98
1	114	NR	Rendering Works	13.89	12.51	12.36	-11.02	12.72
2	055		Sand Excavation	7.54	6.79	6.71	-11.01	6.90
3	941		Social Rehabilitation Facility	3.82	3.44	3.40	-10.99	3.50
3	965		Colleges/Schools	0.73	0.66	0.65	-10.96	0.67
3	895	NR	Colleges/Schools - Temporary Staffing Class	0.73	0.75	0.65	-10.96	0.67
1	413		Iron Work	11.23	10.12	10.00	-10.95	10.29
3	0034		Animal Raising	7.31	6.59	6.51	-10.94	6.70
1	477	NR	Electric Motor Mfg. Or Repair	4.32	3.90	3.85	-10.88	3.96
2	675		Machinery or Equipment Erection	5.70	5.14	5.08	-10.88	5.35
3	939	NR	Carnival	7.72	6.97	6.88	-10.88	7.08
3	862	NR	Recycling Center	11.96	10.79	10.66	-10.87	10.97
1	475		Battery Mfg	5.35	4.83	4.77	-10.84	4.91
1	499	NR	Battery Mfg - Temporary Staffing Class	5.35	5.09	4.77	-10.84	4.91
1	449	NR	Electroplating	5.54	5.00	4.94	-10.83	5.08
1	406		Rolling Mill - Ferrous	7.95	7.18	7.09	-10.82	7.29
2	658		Iron Erection/Installation	10.00	9.03	8.92	-10.80	9.69
1	433	NR	Tool Mfg - Forged	6.21	5.61	5.54	-10.79	5.70
2	676		Sheet Metal Installation	7.99	7.22	7.13	-10.76	7.75
2	654		Concrete Construction	9.08	8.21	8.11	-10.68	8.99
3	005	NR	Tree Pruning	25.22	22.81	22.53	-10.67	23.18
1	435	NR	Spring Mfg - Hot Wound	7.99	7.23	7.14	-10.64	7.35
2	645		Wallboard Installation	8.55	7.73	7.64	-10.64	8.49
3	884		Health And Exercise Clubs,	1.32	1.19	1.18	-10.61	1.21

NR refers to classes that are Non-Reviewed

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/08 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>		<u>Class Description</u>	<u>Current Rate</u>	<u>Indicated Rate</u>	<u>Amended</u>		<u>Amended</u>
				<u>Pre DCCPAP</u>	<u>Pre DCCPAP</u>	<u>Proposed Rate</u>	<u>Amended</u>	<u>Proposed Rate</u>
				<u>Pre Surcharge</u>	<u>Pre Surcharge</u>	<u>Pre DCCPAP</u>	<u>% Change</u>	<u>Incl DCCPAP</u>
						<u>Pre Surcharge</u>		<u>Post Surcharge</u>
3	805	NR	Milk Hauling - By Contractor	7.27	6.58	6.50	-10.59	6.69
3	858	NR	Ferrous Scrap Metal Dealer	11.43	10.35	10.22	-10.59	10.52
3	946		Temp Labor - Medical Staffing	5.58	5.05	4.99	-10.57	5.13
3	948		Mailing/Addressing Co	2.27	2.06	2.03	-10.57	2.09
1	261		Corrugated Paper and/or Corrugated Products Mfg	8.16	7.39	7.30	-10.54	7.51
2	663		Plumbing	6.26	5.67	5.60	-10.54	6.10
3	974		Retirement/Life Care Community	4.75	4.30	4.25	-10.53	4.37
1	265	NR	Stationery Products Mfg	5.33	4.83	4.77	-10.51	4.91
1	421	NR	Steel Foundries	10.28	9.31	9.20	-10.51	9.47
3	0013		Gardeners, Nurserymen	6.00	5.44	5.37	-10.50	5.53
3	813		Warehousing, Other than Furniture	6.76	6.13	6.05	-10.50	6.22
3	867	NR	Warehousing, Other than Furniture - Temporary Staffing	6.76	7.08	6.05	-10.50	6.22
3	958		Rehabilitation Hospital	1.72	1.56	1.54	-10.47	1.58
1	753		Waterworks	6.60	5.98	5.91	-10.45	6.08
3	954		Security/Investigative Agency	4.79	4.34	4.29	-10.44	4.41
3	7428		Aircraft Operation - Ground Crew	2.50	2.27	2.24	-10.40	2.30
1	281	NR	Printing	4.07	3.69	3.65	-10.32	3.76
1	297	NR	Printing - Temporary Staffing Class	4.07	4.04	3.65	-10.32	3.76
1	263	NR	Paper Coating/Finishing	5.43	4.93	4.87	-10.31	5.01
1	431	NR	Forging	10.67	9.69	9.57	-10.31	9.85
1	501	NR	Cement Mfg	5.14	4.67	4.61	-10.31	4.74
3	959		Veterinarians	2.53	2.30	2.27	-10.28	2.34
3	918		Bakery Shop - Retail	4.09	3.72	3.67	-10.27	3.78
3	919		Florist Store	3.70	3.36	3.32	-10.27	3.42
3	0913		Inservants	411.86	374.29	369.61	-10.26	380.29
3	806		Furniture Moving/Storage	11.83	10.75	10.62	-10.23	10.93
1	101		Grain Milling	5.82	5.29	5.23	-10.14	5.38
1	402	NR	Smelting & Galvanizing	9.17	8.34	8.24	-10.14	8.48
3	916		Dry Goods Stores or Clothing	2.17	1.97	1.95	-10.14	2.01
1	536	NR	Glass Products Mfg	8.71	7.93	7.83	-10.10	8.06
3	7424		Aircraft Operation, NOC	6.24	5.68	5.61	-10.10	5.77
1	111	NR	Slaughter House, Wholesale	6.84	6.22	6.15	-10.09	6.33
3	0011	NR	Flower Growing	5.16	4.70	4.64	-10.08	4.77
1	309	NR	Woodenware Mfg., N.O.C.	5.46	4.97	4.91	-10.07	5.05
2	653		Masonry	10.33	9.40	9.29	-10.07	10.39
3	949		Temp Labor - Marketing	1.39	1.27	1.25	-10.07	1.29
1	464		Machinery Mfg., N.O.C.	5.49	5.00	4.94	-10.02	5.08
3	944		Country Club	4.09	3.73	3.68	-10.02	3.79
1	458	NR	Jewelry Mfg	3.92	3.57	3.53	-9.95	3.63
3	947		Temp Labor - Light Service	8.37	7.64	7.54	-9.92	7.76
3	968		Indoor Amusements	3.23	2.95	2.91	-9.91	2.99
3	981		Slot Machine Gambling	4.14	3.78	3.73	-9.90	3.84

NR refers to classes that are Non-Reviewed

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/08 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Amended Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Amended % Change</u>	<u>Amended Proposed Rate Incl DCCPAP Post Surcharge</u>	
1	108	NR	Brewery	6.47	5.90	5.83	-9.89	6.00
1	225		Rubber Goods Mfg	5.87	5.35	5.29	-9.88	5.44
3	7421		Aircraft Operation Business	2.64	2.41	2.38	-9.85	2.45
2	059	NR	Mineral Milling	6.30	5.75	5.68	-9.84	5.84
3	969		Outdoor Amusements	6.82	6.23	6.15	-9.82	6.33
1	447	NR	Non-Ferrous Metals Foundry	7.76	7.09	7.00	-9.79	7.20
3	814		Mobile, Self-Propelled Equipment Dealers	6.35	5.80	5.73	-9.76	5.90
1	509	NR	Asbestos Goods Mfg	9.97	9.11	9.00	-9.73	9.26
1	429	NR	Die Casting Mfg	8.33	7.61	7.52	-9.72	7.74
1	502	NR	Plaster Statuary Mfg	5.97	5.46	5.39	-9.72	5.55
1	305		Carpentry Shops	11.24	10.27	10.15	-9.70	10.44
1	306	NR	Wood Turned Products Mfg	6.71	6.13	6.06	-9.69	6.24
3	818		Auto Dealers	2.28	2.09	2.06	-9.65	2.12
3	7413		Aircraft Operation Commuter	2.18	1.99	1.97	-9.63	2.03
3	820	NR	Automobile Auction	4.06	3.72	3.67	-9.61	3.78
3	935		Lumber/Building Material Dealer- Store Employees	2.40	2.20	2.17	-9.58	2.23
1	285		Printing - Sheet Fed Press	4.39	4.02	3.97	-9.57	4.08
1	456		Metal Furniture Mfg	5.86	5.36	5.30	-9.56	5.45
1	457		Wire Goods Mfg	11.40	10.44	10.31	-9.56	10.61
2	649		Ceiling Installation	5.13	4.70	4.64	-9.55	5.10
1	222		Plastics Mfg, NOC	7.02	6.43	6.35	-9.54	6.53
1	276	NR	Plastics Mfg, NOC - Temporary Staffing Class	7.02	6.32	6.35	-9.54	6.53
3	970	NR	Athletic Teams	11.96	10.96	10.82	-9.53	11.13
3	991	NR	Athletic Team:Non-Contract Sports	11.96	10.93	10.82	-9.53	11.13
3	962		Accountant/Auditor	0.21	0.19	0.19	-9.52	0.20
1	403	NR	Rolling, Drawing, or Extruding Non-Ferrous Metal	4.77	4.37	4.32	-9.43	4.44
1	491	NR	Rolling, Drawing, or Extruding Non-Ferrous Metal - Temp.	4.77	4.76	4.32	-9.43	4.44
1	511		Concrete Products Mfg	11.79	10.81	10.68	-9.41	10.99
3	971		Buildings	5.85	5.37	5.30	-9.40	5.45
3	926		Hardware Store - Wholesale	4.16	3.82	3.77	-9.38	3.88
3	881	NR	Hardware Store - Wholesale - Temporary Staffing Class	4.16	4.24	3.77	-9.38	3.88
1	454		Sheet Metal Shop	9.62	8.83	8.72	-9.36	8.97
3	922		Furniture Store - Retail	4.62	4.24	4.19	-9.31	4.31
3	811		Trucking, NOC	11.61	10.67	10.53	-9.30	10.83
3	815		Auto Service Centers	5.81	5.34	5.27	-9.29	5.42
3	917		Grocery Store - Retail	4.95	4.55	4.49	-9.29	4.62
1	323	NR	Furniture Mfg - Wood	4.31	3.96	3.91	-9.28	4.02
2	662		Household Appliance Service	4.53	4.16	4.11	-9.27	4.23
1	757		Telecommunication Co.	2.16	1.98	1.96	-9.26	2.02
3	801		Stable	9.86	9.06	8.95	-9.23	9.21
1	488		Electronic Measuring or Analytical Instrument Mfg.	1.41	1.30	1.28	-9.22	1.32
3	911		Grocery, Wholesale	7.16	6.58	6.50	-9.22	6.69

NR refers to classes that are Non-Reviewed

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/08 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Amended Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Amended % Change</u>	<u>Amended Proposed Rate Incl DCCPAP Post Surcharge</u>
3	816	Auto Filling Stations	3.26	3.00	2.96	-9.20	3.05
1	721	NR Railroad Operation, NOC	17.08	15.70	15.51	-9.19	15.96
3	960	Nursing Homes - Skilled	6.31	5.80	5.73	-9.19	5.90
3	819	Auto Salesmen	1.20	1.10	1.09	-9.17	1.12
1	109	NR Dairy Products Mfg.	8.08	7.43	7.34	-9.16	7.55
3	933	Vending Machine Installation/Service/Repair	5.24	4.82	4.76	-9.16	4.90
1	427	NR Malleable Foundries	6.47	5.95	5.88	-9.12	6.05
3	803	NR Taxicab Companies	26.14	24.06	23.76	-9.10	24.45
3	997	Undertakers	1.21	1.11	1.10	-9.09	1.13
3	0909	NR Outservants - Occasional	98.62	90.83	89.70	-9.04	92.29
1	535	NR Glassware Mfg, NOC	4.88	4.49	4.44	-9.02	4.57
3	995	Sanitation Services	12.32	11.35	11.21	-9.01	11.53
1	553	Gases Mfg	6.58	6.06	5.99	-8.97	6.16
3	808	Parcel Delivery	12.50	11.52	11.38	-8.96	11.71
1	744	NR Aircraft Mfg	2.70	2.49	2.46	-8.89	2.53
3	885	Plumbing Supplies Dealer	4.64	4.28	4.23	-8.84	4.35
1	165	NR Mattress Mfg	7.39	6.82	6.74	-8.80	6.93
1	506	Powder Metal Prod Mfg	3.41	3.15	3.11	-8.80	3.20
3	914	Department Stores	3.98	3.68	3.63	-8.79	3.73
3	877	NR Department Stores - Temporary Staffing Class	3.98	3.65	3.63	-8.79	3.73
3	804	School Bus Operation	4.33	4.00	3.95	-8.78	4.06
3	891	Pre School Child Care	1.71	1.58	1.56	-8.77	1.61
1	407	NR Tube Mfg	6.51	6.01	5.94	-8.76	6.11
3	821	Beverage Distributor	8.79	8.12	8.02	-8.76	8.25
3	973	Hotel, All Other Employees	3.66	3.38	3.34	-8.74	3.44
3	964	Sheltered Workshops	3.32	3.07	3.03	-8.73	3.12
3	7453	Non-Rateable Element - Class 7413	0.46	0.43	0.42	-8.70	0.43
1	110	NR Ice Cream Mfg	5.65	5.22	5.16	-8.67	5.31
1	205	NR Leather Goods Mfg, NOC	4.96	4.58	4.53	-8.67	4.66
1	445	Hardware Mfg, NOC	9.82	9.08	8.97	-8.66	9.23
1	544	Temp Labor - Light Industrial	10.62	9.82	9.70	-8.66	9.98
3	961	Hospital	1.27	1.17	1.16	-8.66	1.19
3	977	Barber Shops	0.81	0.75	0.74	-8.64	0.76
3	880	Theatres	6.50	6.02	5.94	-8.62	6.11
1	461	Machine Shops	5.94	5.50	5.43	-8.59	5.59
1	135	NR Hosiery Mfg	4.67	4.32	4.27	-8.57	4.39
1	571	Soap Mfg	4.56	4.22	4.17	-8.55	4.29
3	882	NR Theatres	10.08	9.34	9.22	-8.53	9.49
1	141	Laundry, NOC	7.63	7.06	6.98	-8.52	7.18
1	282	NR Newspaper Publishing	7.75	7.18	7.09	-8.52	7.29
1	573	NR Fertilizer Mfg	5.93	5.50	5.43	-8.43	5.59
1	425	NR Iron Foundries, NOC	12.73	11.80	11.66	-8.41	12.00

NR refers to classes that are Non-Reviewed

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/08 PROPOSED RESIDUAL MARKET RATES**

Ind Grp	Class Code	Class Description	Current Rate	Indicated Rate	Amended	Amended	Amended
			Pre DCCPAP Pre Surcharge	Pre DCCPAP Pre Surcharge	Proposed Rate Pre DCCPAP Pre Surcharge		
1	105	NR Bakery, Wholesale	6.43	5.96	5.89	-8.40	6.06
1	483	NR Office Machine Mfg	1.95	1.81	1.79	-8.21	1.84
1	467	NR Ball Bearing Mfg	5.50	5.11	5.05	-8.18	5.20
1	463	NR Automobile Mfg	3.45	3.21	3.17	-8.12	3.26
1	201	NR Tanning	6.17	5.74	5.67	-8.10	5.83
1	221	Plastics Mfg, Injection Molding	5.94	5.53	5.46	-8.08	5.62
1	275	NR Plastics Mfg, Injection Molding - Temp. Staffing Class	5.94	4.93	5.46	-8.08	5.62
1	136	NR Embroidery Mfg	3.98	3.70	3.66	-8.04	3.77
1	327	NR Furniture Upholstering	5.48	5.10	5.04	-8.03	5.19
1	404	NR Steel Mfg	7.22	6.72	6.64	-8.03	6.83
1	446	NR Precision Machine Parts Mfg. NOC	2.88	2.68	2.65	-7.99	2.73
3	934	Auto Parts/Accessory Store	3.78	3.52	3.48	-7.94	3.58
3	983	NR Housing Authority	9.73	9.08	8.97	-7.81	9.23
1	411	Steel Fabricating	14.48	13.51	13.35	-7.80	13.74
3	986	Shelter or Halfway House	1.95	1.82	1.80	-7.69	1.85
3	0912	NR Outservants	338.76	316.83	312.87	-7.64	321.91
1	115	NR Tobacco Products Manufacturing	3.05	2.85	2.82	-7.54	2.90
2	646	NR Furniture/Fixtures Installation	6.82	6.40	6.32	-7.33	6.80
1	759	Cable TV Operations	5.81	5.46	5.39	-7.23	5.55
1	752	NR Oil/Gas Pipeline Operation	1.40	1.32	1.30	-7.14	1.34
3	903	Bar and Tavern	0.70	0.66	0.65	-7.14	0.67
1	472	Electronic Component Mfg	3.11	2.93	2.89	-7.07	2.97
1	497	NR Electronic Component Mfg - Temporary Staffing Class	3.11	2.67	2.89	-7.07	2.97
1	473	Electrical Apparatus Mfg	3.29	3.10	3.06	-6.99	3.15
1	166	NR Canvas/Burlap Products Mfg	4.46	4.20	4.15	-6.95	4.27
1	130	NR Textile Waste Mfg	8.13	7.66	7.57	-6.89	7.79
1	163	Textile Prod Mfg, NOC	4.95	4.67	4.61	-6.87	4.74
3	898	Caterer	4.95	4.67	4.61	-6.87	4.74
1	311	Cabinet Works	5.97	5.66	5.59	-6.37	5.75
1	287	NR Publisher - Product Distribution	5.81	5.54	5.47	-5.85	5.63
1	319	Furniture Assembly	8.20	7.83	7.74	-5.61	7.96
3	890	NR Electrical Supplies Dealer	0.74	0.71	0.70	-5.41	0.72
3	921	NR Furniture Store - Wholesale	7.09	6.80	6.72	-5.22	6.91
1	0175	NR Supplemental Disease Loading for class 512	1.55	1.49	1.47	-5.16	1.51
3	860	NR Scrap Metal Dealer	10.87	10.45	10.32	-5.06	10.62
1	512	NR Brick Mfg, NOC	7.74	7.46	7.37	-4.78	7.58
1	112	NR Beverage Mfg, NOC	13.59	13.11	12.95	-4.71	13.32
1	104	Food Sundries Mfg, NOC	4.73	4.56	4.51	-4.65	4.64
1	185	NR Food Sundries Mfg, NOC - Temporary Staffing Class	4.73	4.87	4.51	-4.65	4.64
3	925	Hardware Stores - Retail	2.67	2.58	2.55	-4.49	2.62
3	920	Jewelry Store	0.73	0.71	0.70	-4.11	0.72
1	555	Drug & Medicine Mfg.	1.26	1.22	1.21	-3.97	1.24

NR refers to classes that are Non-Reviewed

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/08 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Amended Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Amended % Change</u>	<u>Amended Proposed Rate Incl DCCPAP Post Surcharge</u>
1	489	NR Dental Laboratory	2.22	2.21	2.18	-1.80	2.24
3	9108	NR Aircraft Passenger Surcharge	100.00	100.00	100.00	0.00	102.89
3	9985	NR Radiation Exposure	A	A	A	0.00	A
3	0908	NR Inservants - Occasional	145.26	147.24	145.40	0.10	149.60
1	442	NR Hand Tool Mfg. - Non-Forged	3.31	3.41	3.37	1.81	3.47
1	443	NR Saw Blade/Industrial Knife Mfg	3.31	3.41	3.37	1.81	3.47
1	751	NR Gas Utility	2.73	2.87	2.84	4.03	2.92
1	134	NR Knit Goods Mfg	3.55	4.01	3.96	11.55	4.07

NR refers to classes that are Non-Reviewed