

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

Exhibit 41  
Amended

Amended Effective December 1, 2011 on New and Renewal Business  
(Including 5 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
005	14.75	20.20	1,817	5.09	6.30	7.23	F	3
0006	3.44	4.70	820	1.19	1.48	1.69	D	2
007	4.52	6.19	1,743	1.56	1.94	2.22	C	2
0008	2.00	2.73	912	0.69	0.85	0.97	D	2
009	22.77	31.19	1,817	7.86	9.73	11.17	G	4
0011	3.02	4.14	1,250	1.04	1.29	1.48	B	1
0012	3.53	4.84	1,422	1.23	1.52	1.75	D	2
0013	3.98	5.46	1,571	1.37	1.69	1.94	C	2
015	14.67	20.10	1,817	5.09	6.30	7.23	E	3
0016	2.86	3.91	724	0.99	1.22	1.40	C	2
0034	3.84	5.26	887	1.33	1.65	1.89	C	2
0036	3.72	5.10	869	1.29	1.60	1.83	C	2
055	3.96	5.43	1,560	1.12	1.47	1.72	F	3
059	4.04	5.54	1,588	1.13	1.49	1.74	E	3
0083	4.46	6.10	992	1.54	1.91	2.19	C	2
101	2.98	4.08	1,238	1.02	1.27	1.45	E	3
104	3.21	4.40	1,312	1.08	1.36	1.55	B	1
105	3.36	4.62	1,365	1.15	1.44	1.64	D	2
106	4.48	6.13	1,727	1.52	1.91	2.17	C	2
107	2.30	3.14	1,010	0.78	0.98	1.12	B	1
108	3.52	4.81	1,411	1.19	1.50	1.71	C	2
109	4.13	5.65	1,613	1.41	1.77	2.02	C	2
110	2.98	4.09	1,239	1.02	1.28	1.46	B	1
111	3.23	4.43	1,322	1.11	1.39	1.59	C	2
112	8.04	11.02	1,830	2.73	3.43	3.91	C	2
113	2.27	3.11	1,003	0.78	0.98	1.11	C	2
114	6.90	9.45	1,837	2.36	2.96	3.37	E	3
115	1.73	2.36	822	0.59	0.74	0.84	D	2
119	4.34	5.94	1,684	1.48	1.86	2.12	C	2
130	4.78	6.55	1,830	1.62	2.03	2.32	E	3
132	1.53	2.09	760	0.52	0.66	0.75	C	2
134	3.03	4.16	1,254	1.02	1.28	1.46	C	2
135	2.52	3.45	1,085	0.86	1.07	1.23	C	2
136	2.33	3.19	1,022	0.79	0.99	1.13	C	2
139	3.81	5.22	1,511	1.30	1.63	1.86	C	2
141	4.17	5.71	1,627	1.42	1.78	2.03	B	1
142	1.85	2.55	871	0.63	0.80	0.91	C	2
161	2.08	2.85	940	0.71	0.89	1.02	C	2
163	3.29	4.50	1,341	1.11	1.39	1.58	C	2
165	4.05	5.55	1,590	1.38	1.73	1.97	B	1
166	2.64	3.62	1,126	0.89	1.12	1.28	C	2
185	3.21	4.40	1,312	1.08	1.36	1.55	B	1
187	2.30	3.14	1,010	0.78	0.98	1.12	B	1
191	2.08	2.85	940	0.71	0.89	1.02	C	2

\* 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.

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CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G	HAZ GRP 1-4
				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
201	3.61	4.96	1,448	1.23	1.54	1.75	D	2
204	2.32	3.18	1,022	0.79	0.99	1.13	B	1
205	2.60	3.56	1,112	0.89	1.11	1.27	B	1
221	2.47	3.40	1,075	0.86	1.08	1.23	C	2
222	3.62	4.95	1,445	1.23	1.55	1.76	C	2
225	3.01	4.13	1,247	1.03	1.29	1.47	C	2
227	2.68	3.68	1,140	0.92	1.16	1.32	C	2
255	2.35	3.22	1,032	0.81	1.01	1.15	E	3
257	2.55	3.49	1,096	0.88	1.10	1.26	C	2
259	2.09	2.87	944	0.72	0.90	1.03	C	2
261	3.24	4.43	1,323	1.12	1.41	1.61	C	2
263	2.68	3.67	1,138	0.92	1.15	1.31	C	2
265	2.73	3.74	1,159	0.93	1.17	1.33	C	2
275	2.47	3.40	1,075	0.86	1.08	1.23	C	2
276	3.62	4.95	1,445	1.23	1.55	1.76	C	2
281	2.04	2.79	927	0.70	0.87	1.00	B	1
282	4.46	6.11	1,726	1.51	1.90	2.16	D	2
285	2.36	3.23	1,033	0.80	1.00	1.15	B	1
287	2.28	3.13	1,010	0.80	1.00	1.14	B	1
297	2.04	2.79	927	0.70	0.87	1.00	B	1
301	5.08	6.97	1,877	1.74	2.18	2.49	F	3
305	6.14	8.40	1,864	2.08	2.61	2.98	D	2
306	3.55	4.86	1,423	1.21	1.52	1.73	B	1
309	2.80	3.85	1,182	0.96	1.20	1.37	B	1
311	3.70	5.07	1,474	1.25	1.57	1.79	C	2
319	4.36	5.97	1,693	1.49	1.87	2.13	A	1
323	2.42	3.31	1,049	0.82	1.03	1.17	C	2
327	3.07	4.20	1,265	1.04	1.31	1.49	C	2
402	4.64	6.35	1,782	1.58	1.99	2.26	E	3
403	2.62	3.59	1,119	0.89	1.12	1.27	C	2
404	3.92	5.36	1,546	1.33	1.67	1.91	E	3
406	4.29	5.89	1,671	1.46	1.83	2.09	E	3
407	3.40	4.67	1,380	1.16	1.46	1.66	C	2
411	8.13	11.13	1,825	2.76	3.46	3.95	E	3
413	5.78	7.93	1,865	1.97	2.47	2.82	E	3
415	3.02	4.13	1,249	1.03	1.30	1.48	E	3
416	5.04	6.90	1,856	1.74	2.18	2.49	C	2
421	5.39	7.38	1,875	1.83	2.30	2.62	E	3
425	6.96	9.54	1,845	2.37	2.97	3.39	E	3
427	3.42	4.69	1,385	1.16	1.46	1.67	E	3
429	4.22	5.78	1,645	1.44	1.81	2.06	D	2
431	5.50	7.53	1,871	1.87	2.35	2.68	C	2
433	3.10	4.24	1,274	1.06	1.33	1.52	C	2
435	4.15	5.68	1,620	1.41	1.77	2.02	C	2
441	1.28	1.76	681	0.44	0.55	0.62	C	2

\* 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.

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CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G	HAZ GRP 1-4
				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
442	4.06	5.56	1,591	1.34	1.68	1.92	C	2
443	4.06	5.56	1,591	1.34	1.68	1.92	C	2
445	4.41	6.04	1,708	1.52	1.90	2.17	C	2
446	1.68	2.29	809	0.57	0.71	0.81	B	1
447	4.28	5.87	1,667	1.45	1.82	2.08	E	3
449	2.64	3.62	1,127	0.90	1.13	1.29	D	2
451	3.38	4.64	1,374	1.16	1.45	1.65	D	2
454	5.27	7.21	1,881	1.79	2.25	2.56	C	2
456	3.21	4.39	1,312	1.09	1.36	1.56	D	2
457	4.46	6.12	1,727	1.55	1.95	2.22	C	2
458	2.10	2.89	949	0.72	0.90	1.03	B	1
459	1.19	1.62	646	0.41	0.51	0.58	C	2
461	3.18	4.36	1,306	1.08	1.36	1.55	D	2
463	2.05	2.80	928	0.69	0.87	0.99	D	2
464	2.83	3.87	1,187	0.96	1.21	1.38	C	2
465	2.79	3.82	1,173	0.95	1.19	1.35	D	2
467	3.17	4.34	1,300	1.07	1.35	1.54	B	1
471	1.08	1.48	613	0.37	0.47	0.54	B	1
472	1.85	2.53	866	0.63	0.79	0.90	B	1
473	1.88	2.58	879	0.64	0.80	0.91	B	1
474	0.67	0.91	478	0.23	0.28	0.32	C	2
475	2.66	3.63	1,129	0.91	1.14	1.30	D	2
476	1.17	1.59	641	0.40	0.50	0.57	C	2
477	2.17	2.98	975	0.74	0.93	1.06	C	2
483	1.13	1.55	630	0.38	0.48	0.55	B	1
485	1.21	1.66	657	0.42	0.52	0.60	B	1
486	1.75	2.39	830	0.60	0.75	0.85	C	2
487	1.01	1.40	592	0.35	0.44	0.50	C	2
488	0.78	1.07	516	0.27	0.33	0.38	B	1
489	1.56	2.13	770	0.52	0.66	0.75	B	1
491	2.62	3.59	1,119	0.89	1.12	1.27	C	2
495	3.38	4.64	1,374	1.16	1.45	1.65	D	2
497	1.85	2.53	866	0.63	0.79	0.90	B	1
499	2.66	3.63	1,129	0.91	1.14	1.30	D	2
501	2.63	3.60	1,121	0.90	1.13	1.28	E	3
502	3.17	4.35	1,301	1.08	1.36	1.55	A	1
506	2.28	3.11	1,004	0.76	0.96	1.09	C	2
507	2.68	3.66	1,138	0.92	1.15	1.32	F	3
509	5.84	8.01	1,878	1.98	2.48	2.83	G	4
511	5.53	7.58	1,857	1.90	2.38	2.72	E	3
512	4.84 <b>a</b>	6.62 <b>b</b>	1,847	1.64	2.05	2.34	E	3
513	2.91 <b>c</b>	3.98 <b>d</b>	1,216	0.99	1.24	1.42	B	1
535	2.73	3.75	1,158	0.93	1.17	1.33	C	2

\* 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: \$0.96 Supplementary is not subject to experience or retrospective rating. Code as 0175.

**b** OD: \$1.32 Supplementary is not subject to experience or retrospective rating. Code as 0175.

**c** OD: \$0.29 Supplementary is not subject to experience or retrospective rating. Code as 0176.

**d** OD: \$0.39 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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				A-1	A-2	A-3		
536	4.56	6.25	1,757	1.55	1.95	2.22	C	2
544	5.65	7.74	1,869	1.92	2.41	2.75	E	3
551	1.42	1.94	722	0.48	0.61	0.69	F	3
553	3.51	4.80	1,409	1.19	1.50	1.71	G	4
555	0.79	1.09	517	0.27	0.34	0.38	B	1
563	1.45	2.00	738	0.50	0.63	0.71	C	2
571	2.39	3.28	1,046	0.82	1.02	1.17	C	2
573	3.37	4.62	1,366	1.15	1.44	1.64	F	3
581	1.72	2.35	822	0.59	0.74	0.85	E	3
587	1.45	2.00	738	0.50	0.63	0.71	C	2
601	8.80	12.05	1,840	2.29	3.03	3.54	G	4
602	5.70	7.82	1,886	1.48	1.96	2.29	F	3
603	9.51	13.02	1,820	2.46	3.25	3.80	F	3
605	6.70	9.16	1,870	1.74	2.30	2.69	E	3
607	7.29	10.00	1,851	1.93	2.55	2.98	F	3
608	5.16	7.06	1,766	1.28	1.69	1.97	F	3
609	4.57	6.26	1,667	1.20	1.58	1.85	F	3
611	8.95	12.26	1,826	2.34	3.09	3.62	E	3
615	10.75	14.71	1,817	2.80	3.70	4.33	G	4
617	5.86	8.01	1,885	1.52	2.00	2.34	F	3
625	5.57	7.62	1,893	1.45	1.91	2.23	F	3
643	10.00	13.68	1,817	1.75	2.31	2.70	G	4
645	5.82	7.99	1,894	1.46	1.93	2.25	F	3
646	4.85	6.63	1,750	1.26	1.67	1.95	E	3
647	6.65	9.12	1,873	1.75	2.31	2.70	D	2
648	4.26	5.83	1,583	1.13	1.49	1.74	E	3
649	3.72	5.09	1,385	0.95	1.26	1.47	E	3
651	5.78	7.92	1,887	1.51	2.00	2.33	F	3
652	7.41	10.15	1,849	2.03	2.68	3.13	F	3
653	6.89	9.44	1,874	1.79	2.37	2.77	F	3
654	6.12	8.38	1,888	1.57	2.07	2.42	F	3
655	14.28	19.57	1,817	3.69	4.87	5.70	G	4
656	6.87	9.41	1,866	1.79	2.36	2.76	G	4
657	8.18	11.21	1,837	2.14	2.82	3.30	F	3
658	7.66	10.50	1,879	1.97	2.60	3.04	F	3
659	15.41	21.11	1,817	4.05	5.35	6.26	G	4
660	2.34	3.19	1,022	0.65	0.86	1.00	E	3
661	2.60	3.56	1,030	0.66	0.87	1.02	E	3
662	3.70	5.07	1,472	1.02	1.35	1.57	E	3
663	3.96	5.43	1,459	1.02	1.35	1.58	E	3
664	3.76	5.14	1,392	0.96	1.27	1.48	E	3
665	7.77	10.62	1,850	2.09	2.76	3.23	F	3
666	5.75	7.87	1,891	1.50	1.98	2.32	E	3
667	1.78	2.44	800	0.46	0.61	0.71	F	3
668	4.61	6.32	1,691	1.22	1.61	1.88	E	3

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				A-1	A-2	A-3		
669	6.43	8.82	1,873	1.68	2.22	2.59	F	3
670	4.38	5.99	1,697	1.22	1.61	1.88	E	3
673	4.74	6.49	1,817	1.32	1.75	2.04	F	3
674	4.51	6.17	1,633	1.17	1.55	1.81	E	3
675	3.65	4.99	1,420	0.99	1.30	1.52	F	3
676	4.99	6.82	1,795	1.31	1.73	2.02	E	3
677	3.72	5.10	1,409	0.98	1.30	1.52	G	4
679	7.36	10.08	1,836	2.07	2.73	3.20	F	3
681	4.38	5.99	1,697	1.22	1.61	1.88	F	3
682	11.93	16.34	1,817	3.35	4.42	5.17	E	3
691	4.57	6.26	1,667	1.20	1.58	1.85	F	3
693	5.78	7.92	1,887	1.51	2.00	2.33	F	3
695	2.60	3.56	1,030	0.66	0.87	1.02	E	3
709	1.80	2.46	847	0.50	0.67	0.78	G	4
716	2.55	3.49	1,096	0.72	0.95	1.11	E	3
718	2.69	3.67	1,140	0.75	0.99	1.16	E	3
721	9.03	12.37	1,817	3.08	3.86	4.40	F	3
744	1.24	1.69	662	0.42	0.53	0.61	D	2
751	2.19	3.00	977	0.74	0.92	1.05	E	3
752	0.87	1.19	541	0.29	0.37	0.42	G	4
753	3.40	4.68	1,380	1.16	1.46	1.66	C	2
755	1.78	2.44	841	0.61	0.77	0.87	F	3
757	1.33	1.83	698	0.45	0.57	0.65	E	3
759	3.07	4.21	1,271	1.05	1.32	1.50	E	3
801	5.76	7.89	1,878	1.99	2.46	2.83	E	3
803	15.84	21.69	1,817	5.45	6.75	7.75	E	3
804	2.53	3.48	1,094	0.88	1.08	1.24	E	3
805	4.53	6.22	1,748	1.56	1.93	2.22	E	3
806	7.42	10.16	1,858	2.55	3.16	3.62	E	3
807	4.83	6.61	1,847	1.66	2.06	2.37	E	3
808	7.29	9.98	1,849	2.52	3.12	3.58	E	3
809	3.56	4.87	1,427	1.23	1.53	1.75	F	3
811	6.65	9.11	1,859	2.30	2.85	3.27	E	3
812	5.34	7.31	1,887	1.84	2.28	2.62	F	3
813	4.07	5.57	1,593	1.40	1.73	1.99	D	2
814	3.64	4.98	1,452	1.26	1.56	1.79	C	2
815	2.43	3.33	1,056	0.84	1.04	1.19	D	2
816	1.98	2.70	906	0.68	0.84	0.96	D	2
817	5.94	8.14	1,874	2.05	2.54	2.92	E	3
818	1.38	1.88	711	0.47	0.59	0.67	D	2
819	0.67	0.91	478	0.23	0.29	0.33	D	2
820	2.59	3.54	1,107	0.89	1.10	1.26	D	2
821	5.35	7.32	1,889	1.84	2.28	2.62	C	2
825	2.70	3.70	1,145	0.94	1.16	1.33	C	2
828	6.30	8.63	1,874	2.17	2.68	3.08	E	3
855	5.06	6.93	1,896	1.74	2.16	2.47	E	3
857	6.04	8.28	1,862	2.10	2.60	2.98	E	3

\* 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**

Exhibit 41  
Amended

Amended Effective December 1, 2011 on New and Renewal Business  
(Including 5 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
858	6.79	9.29	1,863	2.34	2.89	3.32	F	3
859	7.40	10.13	1,845	2.55	3.16	3.63	E	3
860	7.41	10.15	1,862	2.54	3.15	3.61	E	3
862	6.90	9.46	1,857	2.38	2.95	3.39	E	3
865	1.69	2.30	809	0.58	0.72	0.82	C	2
867	4.07	5.57	1,593	1.40	1.73	1.99	D	2
871	6.89	9.43	1,919	2.31	2.86	3.29	D	2
877	2.40	3.29	1,048	0.83	1.03	1.18	B	1
879	2.54	3.48	1,094	0.88	1.09	1.25	B	1
880	4.02	5.51	1,580	1.39	1.72	1.97	C	2
881	2.52	3.46	1,086	0.87	1.07	1.23	B	1
882	6.13	8.40	1,875	2.11	2.61	3.00	B	1
883	2.10	2.86	944	0.72	0.89	1.02	B	1
884	0.73	1.01	497	0.26	0.32	0.36	B	1
885	2.66	3.64	1,130	0.92	1.14	1.31	C	2
886	2.10	2.89	951	0.73	0.90	1.03	B	1
887	1.11	1.50	616	0.38	0.47	0.54	C	2
889	0.19	0.27	322	0.07	0.09	0.10	B	1
890	0.52	0.70	428	0.18	0.22	0.25	C	2
891	1.01	1.39	592	0.35	0.43	0.50	B	1
895	0.38	0.52	379	0.13	0.16	0.19	B	1
896	1.87	2.56	873	0.65	0.80	0.92	A	1
897	1.80	2.46	847	0.62	0.77	0.88	A	1
898	3.29	4.50	1,341	1.13	1.40	1.60	C	2
899	1.30	1.78	684	0.45	0.56	0.64	C	2
903	0.44	0.60	399	0.15	0.19	0.21	E	3
904	1.35	1.85	700	0.47	0.58	0.67	E	3
907	4.37	5.97	1,690	1.51	1.87	2.15	B	1
910	6.20	8.49	1,844	2.17	2.68	3.08	C	2
911	4.17	5.71	1,628	1.44	1.78	2.04	B	1
914	2.40	3.29	1,048	0.83	1.03	1.18	B	1
915	2.79	3.82	1,173	0.97	1.20	1.38	C	2
916	1.38	1.87	708	0.47	0.58	0.67	B	1
917	2.94	4.02	1,222	1.01	1.25	1.44	C	2
918	2.44	3.34	1,057	0.84	1.04	1.19	C	2
919	1.95	2.67	896	0.68	0.84	0.96	B	1
920	0.54	0.73	433	0.18	0.23	0.26	C	2
921	4.70	6.43	1,800	1.61	2.00	2.30	D	2
922	2.82	3.87	1,186	0.97	1.21	1.38	D	2
923	2.54	3.48	1,094	0.88	1.09	1.25	B	1
924	2.34	3.21	1,030	0.81	1.00	1.15	B	1
925	1.79	2.46	846	0.62	0.76	0.88	B	1
926	2.52	3.46	1,086	0.87	1.07	1.23	B	1
927	0.91	1.24	555	0.31	0.39	0.44	B	1
928	2.10	2.86	944	0.72	0.89	1.02	B	1

\* 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**

Exhibit 41  
Amended

Amended Effective December 1, 2011 on New and Renewal Business  
(Including 5 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
929	3.08	4.21	1,269	1.07	1.33	1.52	C	2
932	0.68	0.94	482	0.24	0.30	0.34	C	2
933	3.70	5.06	1,474	1.26	1.56	1.80	C	2
934	2.41	3.30	1,049	0.83	1.03	1.18	C	2
935	1.40	1.91	715	0.48	0.60	0.68	C	2
936	0.37	0.51	378	0.13	0.16	0.19	D	2
937	9.20	12.60	1,817	3.20	3.96	4.55	D	2
939	4.63	6.35	1,783	1.60	1.98	2.27	F	3
940	3.78	5.18	1,499	1.31	1.63	1.87	C	2
941	2.20	3.01	980	0.76	0.94	1.08	C	2
942	2.23	3.05	989	0.77	0.95	1.09	C	2
943	4.92	6.74	1,877	1.70	2.11	2.42	C	2
944	2.49	3.41	1,077	0.86	1.06	1.22	B	1
945	2.47	3.38	1,068	0.86	1.06	1.22	A	1
946	2.86	3.90	1,196	0.99	1.23	1.41	C	2
947	4.03	5.52	1,585	1.41	1.74	2.00	B	1
948	1.28	1.76	677	0.44	0.55	0.63	A	1
949	0.75	1.03	501	0.26	0.32	0.37	C	2
951	0.36	0.51	378	0.13	0.16	0.18	E	3
952	0.61	0.84	460	0.21	0.26	0.30	C	2
953	0.19	0.27	322	0.07	0.09	0.10	C	2
954	2.71	3.70	1,145	0.93	1.16	1.33	E	3
955	0.51	0.69	424	0.18	0.22	0.25	D	2
956	0.12	0.18	298	0.04	0.05	0.06	D	2
957	0.47	0.63	409	0.16	0.19	0.22	C	2
958	0.99	1.36	583	0.34	0.42	0.49	C	2
959	1.37	1.87	709	0.47	0.59	0.67	C	2
960	3.39	4.65	1,377	1.18	1.46	1.67	C	2
961	0.76	1.02	502	0.26	0.32	0.37	C	2
962	0.09	0.13	289	0.03	0.04	0.05	F	3
963	0.43	0.60	402	0.15	0.19	0.22	B	1
964	2.11	2.89	950	0.73	0.90	1.03	B	1
965	0.38	0.52	379	0.13	0.16	0.19	B	1
966	2.01	2.76	918	0.57	0.75	0.88	E	3
967	0.68	0.94	484	0.24	0.29	0.34	D	2
968	1.59	2.18	781	0.56	0.69	0.79	B	1
969	3.98	5.46	1,567	1.38	1.70	1.96	C	2
970	6.64	9.09	1,856	2.30	2.85	3.27	B	1
971	3.37	4.61	1,362	1.16	1.44	1.65	C	2
973	2.35	3.23	1,031	0.81	1.00	1.15	B	1
974	2.67	3.65	1,135	0.92	1.14	1.31	C	2
975	1.61	2.22	788	0.56	0.70	0.80	A	1
976	1.31	1.80	692	0.45	0.56	0.65	B	1
977	0.44	0.61	402	0.15	0.19	0.22	A	1
978	2.37	3.25	1,037	0.82	1.02	1.17	C	2

\* 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**

Exhibit 41  
Amended

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(Including 5 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
979	3.39	4.66	1,375	1.17	1.46	1.67	C	2
980	2.94	4.02	1,220	1.02	1.26	1.44	E	3
981	2.35	3.22	1,031	0.81	1.00	1.15	A	1
983	6.32	8.66	1,878	2.17	2.69	3.09	C	2
984	0.23	0.30	327	0.08	0.09	0.11	C	2
985	3.52	4.81	1,411	1.22	1.51	1.73	E	3
986	1.27	1.75	675	0.44	0.54	0.62	C	2
988	0.19	0.26	319	0.06	0.08	0.09	C	2
991	6.64	9.09	1,856	2.30	2.85	3.27	A	1
992	3.56	4.87	1,427	1.23	1.53	1.75	E	3
995	7.08	9.68	1,851	2.44	3.03	3.47	F	3
997	0.82	1.12	528	0.28	0.35	0.40	D	2
999	4.14	5.67	1,617	1.43	1.77	2.03	D	2
4771	2.77	3.80	1,399	0.96	1.20	1.37	G	4
0771	0.68	0.95					G	4
4777	6.65	9.11	1,859	2.30	2.85	3.27	E	3
7405	0.99	1.35	690	0.34	0.42	0.48	E	3
7445	0.33	0.45					G	4
7413	1.07	1.47	682	0.37	0.46	0.53	G	4
7453	0.22	0.31					G	4
7421	1.30	1.78	683	0.45	0.56	0.64	F	3
7424	3.04	4.17	1,259	1.06	1.32	1.51	G	4
7428	1.41	1.92	719	0.49	0.60	0.69	E	3
9108	71.64	98.12					A	1
9740	0.01	0.02						
9741	0.01	0.01						
<b>Per capita</b>								
0908	143.79	196.85	453	48.64	60.23	69.14	C	2
0909	66.61	91.23	348	22.81	28.25	32.43	B	1
0912	226.29	309.88	566	77.60	96.10	110.30	B	1
0913	382.28	523.32	779	129.10	159.87	183.51	C	2
<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.