

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

Exhibit 41

Proposed 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	15.55	21.29	1,817	5.09	6.30	7.24	F	3
0006	3.62	4.96	850	1.19	1.48	1.70	D	2
007	4.77	6.53	1,828	1.57	1.94	2.23	C	2
0008	2.10	2.88	947	0.69	0.85	0.98	D	2
009	23.99	32.87	1,817	7.87	9.74	11.18	G	4
0011	3.19	4.37	1,305	1.04	1.29	1.48	B	1
0012	3.74	5.11	1,487	1.23	1.53	1.75	D	2
0013	4.19	5.74	1,636	1.36	1.69	1.94	C	2
015	15.47	21.19	1,817	5.09	6.31	7.24	E	3
0016	3.01	4.12	749	0.99	1.22	1.40	C	2
0034	4.06	5.55	922	1.33	1.65	1.90	C	2
0036	3.93	5.38	904	1.29	1.60	1.83	C	2
055	4.18	5.72	1,630	1.12	1.47	1.73	F	3
059	4.26	5.84	1,658	1.13	1.49	1.74	E	3
0083	4.70	6.44	1,032	1.55	1.91	2.20	C	2
101	3.15	4.30	1,288	1.02	1.28	1.46	E	3
104	3.38	4.62	1,367	1.08	1.35	1.55	B	1
105	3.54	4.85	1,420	1.15	1.44	1.64	D	2
106	4.71	6.45	1,807	1.52	1.91	2.17	C	2
107	2.41	3.30	1,050	0.78	0.98	1.12	B	1
108	3.70	5.07	1,476	1.19	1.50	1.71	C	2
109	4.34	5.94	1,683	1.41	1.76	2.01	C	2
110	3.15	4.30	1,289	1.02	1.28	1.46	B	1
111	3.41	4.67	1,382	1.11	1.39	1.59	C	2
112	8.47	11.61	1,830	2.73	3.43	3.91	C	2
113	2.39	3.27	1,043	0.78	0.98	1.11	C	2
114	7.27	9.95	1,837	2.36	2.96	3.37	E	3
115	1.81	2.47	852	0.58	0.73	0.84	D	2
119	4.55	6.25	1,759	1.48	1.86	2.12	C	2
130	5.03	6.89	1,895	1.62	2.03	2.32	E	3
132	1.61	2.20	785	0.52	0.66	0.75	C	2
134	3.20	4.37	1,304	1.02	1.28	1.46	C	2
135	2.66	3.63	1,130	0.86	1.07	1.23	C	2
136	2.45	3.35	1,062	0.79	0.99	1.13	C	2
139	4.00	5.48	1,571	1.30	1.63	1.85	C	2
141	4.40	6.02	1,702	1.42	1.78	2.03	B	1
142	1.96	2.68	901	0.63	0.80	0.91	C	2
161	2.18	2.99	975	0.71	0.89	1.02	C	2
163	3.45	4.74	1,396	1.11	1.39	1.58	C	2
165	4.27	5.85	1,665	1.38	1.73	1.97	B	1
166	2.78	3.82	1,171	0.90	1.12	1.28	C	2
185	3.38	4.62	1,367	1.08	1.35	1.55	B	1
187	2.41	3.30	1,050	0.78	0.98	1.12	B	1
191	2.18	2.99	975	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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				A-1	A-2	A-3		
201	3.81	5.22	1,508	1.23	1.54	1.76	D	2
204	2.43	3.34	1,057	0.79	0.99	1.13	B	1
205	2.74	3.76	1,162	0.89	1.11	1.27	B	1
221	2.61	3.58	1,115	0.86	1.08	1.23	C	2
222	3.80	5.19	1,505	1.23	1.54	1.76	C	2
225	3.18	4.35	1,302	1.03	1.29	1.47	C	2
227	2.84	3.89	1,190	0.92	1.16	1.32	C	2
255	2.48	3.39	1,072	0.81	1.01	1.15	E	3
257	2.68	3.67	1,141	0.88	1.10	1.26	C	2
259	2.19	3.01	979	0.71	0.90	1.02	C	2
261	3.41	4.66	1,378	1.12	1.41	1.60	C	2
263	2.83	3.88	1,188	0.92	1.15	1.32	C	2
265	2.88	3.93	1,204	0.93	1.17	1.33	C	2
275	2.61	3.58	1,115	0.86	1.08	1.23	C	2
276	3.80	5.19	1,505	1.23	1.54	1.76	C	2
281	2.15	2.95	967	0.70	0.88	1.00	B	1
282	4.71	6.44	1,801	1.51	1.90	2.17	D	2
285	2.48	3.40	1,073	0.80	1.01	1.15	B	1
287	2.41	3.30	1,050	0.80	1.00	1.14	B	1
297	2.15	2.95	967	0.70	0.88	1.00	B	1
301	5.36	7.35	1,877	1.74	2.18	2.49	F	3
305	6.46	8.85	1,864	2.08	2.61	2.98	D	2
306	3.74	5.11	1,483	1.21	1.51	1.73	B	1
309	2.96	4.06	1,232	0.96	1.20	1.37	B	1
311	3.93	5.37	1,549	1.26	1.58	1.80	C	2
319	4.58	6.28	1,768	1.49	1.86	2.13	A	1
323	2.55	3.49	1,094	0.82	1.03	1.17	C	2
327	3.24	4.43	1,320	1.04	1.31	1.49	C	2
402	4.88	6.69	1,862	1.58	1.99	2.27	E	3
403	2.76	3.79	1,164	0.89	1.12	1.28	C	2
404	4.13	5.65	1,616	1.33	1.67	1.91	E	3
406	4.52	6.20	1,746	1.46	1.83	2.09	E	3
407	3.59	4.91	1,440	1.16	1.46	1.66	C	2
411	8.57	11.72	1,825	2.76	3.46	3.95	E	3
413	6.09	8.35	1,865	1.97	2.47	2.82	E	3
415	3.19	4.36	1,304	1.03	1.30	1.48	E	3
416	5.31	7.27	1,856	1.74	2.18	2.49	C	2
421	5.67	7.77	1,875	1.83	2.30	2.62	E	3
425	7.34	10.05	1,845	2.37	2.97	3.39	E	3
427	3.60	4.94	1,445	1.17	1.46	1.67	E	3
429	4.45	6.09	1,720	1.44	1.81	2.06	D	2
431	5.78	7.94	1,871	1.88	2.35	2.68	C	2
433	3.27	4.47	1,329	1.06	1.33	1.52	C	2
435	4.38	5.98	1,695	1.41	1.77	2.02	C	2
441	1.36	1.85	701	0.44	0.55	0.62	C	2

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** 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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				A-1	A-2	A-3		
442	4.24	5.80	1,651	1.33	1.67	1.90	C	2
443	4.24	5.80	1,651	1.33	1.67	1.90	C	2
445	4.64	6.36	1,783	1.52	1.90	2.17	C	2
446	1.76	2.40	834	0.57	0.71	0.81	B	1
447	4.51	6.18	1,742	1.45	1.82	2.08	E	3
449	2.77	3.81	1,172	0.90	1.13	1.29	D	2
451	3.57	4.88	1,429	1.16	1.45	1.65	D	2
454	5.55	7.59	1,881	1.79	2.25	2.56	C	2
456	3.37	4.62	1,367	1.09	1.37	1.56	D	2
457	4.71	6.46	1,812	1.56	1.95	2.23	C	2
458	2.21	3.04	989	0.72	0.90	1.03	B	1
459	1.25	1.72	671	0.41	0.51	0.58	C	2
461	3.34	4.58	1,356	1.08	1.36	1.55	D	2
463	2.15	2.95	963	0.69	0.87	0.99	D	2
464	2.97	4.08	1,237	0.96	1.21	1.38	C	2
465	2.93	4.01	1,223	0.94	1.18	1.35	D	2
467	3.33	4.56	1,350	1.07	1.35	1.54	B	1
471	1.14	1.56	633	0.37	0.47	0.54	B	1
472	1.96	2.67	896	0.63	0.79	0.90	B	1
473	1.98	2.71	909	0.64	0.80	0.91	B	1
474	0.70	0.95	483	0.23	0.28	0.32	C	2
475	2.80	3.83	1,179	0.91	1.14	1.30	D	2
476	1.22	1.68	661	0.40	0.50	0.57	C	2
477	2.29	3.14	1,010	0.74	0.93	1.06	C	2
483	1.19	1.63	650	0.38	0.48	0.55	B	1
485	1.28	1.75	677	0.42	0.52	0.60	B	1
486	1.84	2.52	865	0.60	0.75	0.85	C	2
487	1.07	1.47	607	0.35	0.44	0.50	C	2
488	0.82	1.12	526	0.26	0.33	0.38	B	1
489	1.64	2.24	795	0.52	0.66	0.75	B	1
491	2.76	3.79	1,164	0.89	1.12	1.28	C	2
495	3.57	4.88	1,429	1.16	1.45	1.65	D	2
497	1.96	2.67	896	0.63	0.79	0.90	B	1
499	2.80	3.83	1,179	0.91	1.14	1.30	D	2
501	2.76	3.79	1,166	0.90	1.12	1.28	E	3
502	3.34	4.57	1,356	1.08	1.35	1.55	A	1
506	2.39	3.28	1,044	0.77	0.96	1.09	C	2
507	2.83	3.87	1,188	0.92	1.16	1.32	F	3
509	6.16	8.44	1,878	1.98	2.48	2.83	G	4
511	5.84	7.99	1,857	1.90	2.38	2.72	E	3
512	5.09 a	6.97 b	1,897	1.64	2.05	2.34	E	3
513	3.07 c	4.20 d	1,266	0.99	1.25	1.42	B	1
535	2.89	3.95	1,208	0.93	1.17	1.33	C	2

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** 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: \$1.01 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$1.39 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.30 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.41 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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				A-1	A-2	A-3		
536	4.80	6.58	1,837	1.55	1.95	2.22	C	2
544	5.96	8.16	1,869	1.93	2.42	2.76	E	3
551	1.50	2.04	747	0.48	0.61	0.69	F	3
553	3.69	5.06	1,474	1.19	1.50	1.71	G	4
555	0.84	1.15	532	0.27	0.34	0.38	B	1
563	1.52	2.09	758	0.50	0.62	0.71	C	2
571	2.52	3.46	1,086	0.82	1.02	1.17	C	2
573	3.55	4.86	1,426	1.14	1.44	1.64	F	3
581	1.81	2.47	852	0.59	0.74	0.85	E	3
587	1.52	2.09	758	0.50	0.62	0.71	C	2
601	9.26	12.68	1,840	2.29	3.02	3.54	G	4
602	6.00	8.23	1,886	1.48	1.96	2.29	F	3
603	10.01	13.71	1,820	2.47	3.25	3.81	F	3
605	7.05	9.65	1,870	1.75	2.30	2.69	E	3
607	7.68	10.52	1,851	1.93	2.55	2.98	F	3
608	5.43	7.43	1,846	1.28	1.69	1.97	F	3
609	4.81	6.59	1,737	1.20	1.58	1.85	F	3
611	9.42	12.91	1,826	2.35	3.09	3.62	E	3
615	11.33	15.50	1,817	2.81	3.70	4.33	G	4
617	6.17	8.45	1,885	1.52	2.00	2.34	F	3
625	5.86	8.02	1,893	1.45	1.91	2.23	F	3
643	10.52	14.40	1,817	1.75	2.31	2.70	G	4
645	6.12	8.40	1,894	1.46	1.93	2.25	F	3
646	5.09	6.97	1,825	1.26	1.67	1.95	E	3
647	7.01	9.60	1,873	1.75	2.31	2.70	D	2
648	4.49	6.15	1,658	1.13	1.49	1.75	E	3
649	3.93	5.37	1,445	0.96	1.26	1.48	E	3
651	6.09	8.33	1,887	1.51	2.00	2.34	F	3
652	7.80	10.69	1,849	2.03	2.68	3.13	F	3
653	7.25	9.93	1,874	1.79	2.37	2.77	F	3
654	6.43	8.82	1,888	1.57	2.07	2.42	F	3
655	15.04	20.60	1,817	3.70	4.88	5.70	G	4
656	7.24	9.91	1,866	1.79	2.36	2.76	G	4
657	8.62	11.79	1,837	2.14	2.82	3.30	F	3
658	8.07	11.05	1,879	1.97	2.60	3.05	F	3
659	16.23	22.22	1,817	4.06	5.35	6.26	G	4
660	2.45	3.35	1,062	0.65	0.86	1.00	E	3
661	2.74	3.75	1,070	0.66	0.87	1.02	E	3
662	3.90	5.34	1,537	1.02	1.35	1.58	E	3
663	4.17	5.70	1,519	1.02	1.35	1.58	E	3
664	3.95	5.41	1,447	0.96	1.27	1.48	E	3
665	8.17	11.18	1,850	2.09	2.76	3.23	F	3
666	6.05	8.29	1,891	1.50	1.98	2.32	E	3
667	1.87	2.56	825	0.46	0.61	0.71	F	3
668	4.86	6.66	1,771	1.22	1.61	1.89	E	3

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				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
669	6.77	9.27	1,873	1.68	2.21	2.59	F	3
670	4.60	6.31	1,772	1.22	1.61	1.88	E	3
673	5.00	6.84	1,902	1.32	1.75	2.04	F	3
674	4.75	6.50	1,708	1.17	1.55	1.81	E	3
675	3.84	5.26	1,480	0.99	1.30	1.52	F	3
676	5.20	7.12	1,860	1.30	1.71	2.00	E	3
677	3.91	5.37	1,469	0.98	1.29	1.51	G	4
679	7.75	10.62	1,836	2.07	2.73	3.20	F	3
681	4.60	6.31	1,772	1.22	1.61	1.88	F	3
682	12.55	17.19	1,817	3.35	4.42	5.17	E	3
691	4.81	6.59	1,737	1.20	1.58	1.85	F	3
693	6.09	8.33	1,887	1.51	2.00	2.34	F	3
695	2.74	3.75	1,070	0.66	0.87	1.02	E	3
709	1.89	2.59	882	0.50	0.66	0.78	G	4
716	2.69	3.67	1,141	0.72	0.95	1.11	E	3
718	2.82	3.87	1,185	0.75	0.99	1.16	E	3
721	9.52	13.03	1,817	3.08	3.86	4.40	F	3
744	1.30	1.77	682	0.42	0.53	0.60	D	2
751	2.31	3.15	1,012	0.74	0.92	1.05	E	3
752	0.92	1.25	556	0.29	0.37	0.42	G	4
753	3.59	4.92	1,440	1.16	1.46	1.66	C	2
755	1.87	2.58	876	0.61	0.77	0.87	F	3
757	1.41	1.93	718	0.45	0.57	0.65	E	3
759	3.24	4.44	1,326	1.05	1.32	1.50	E	3
801	6.08	8.33	1,878	1.99	2.47	2.83	E	3
803	16.69	22.85	1,817	5.46	6.76	7.76	E	3
804	2.68	3.67	1,139	0.88	1.09	1.25	E	3
805	4.79	6.56	1,833	1.56	1.93	2.22	E	3
806	7.82	10.71	1,858	2.55	3.16	3.63	E	3
807	5.09	6.96	1,897	1.66	2.06	2.37	E	3
808	7.69	10.53	1,849	2.52	3.12	3.58	E	3
809	3.76	5.14	1,492	1.23	1.53	1.75	F	3
811	7.02	9.62	1,859	2.30	2.85	3.27	E	3
812	5.62	7.71	1,887	1.84	2.28	2.62	F	3
813	4.28	5.86	1,663	1.40	1.73	1.99	D	2
814	3.84	5.26	1,522	1.26	1.56	1.79	C	2
815	2.57	3.52	1,101	0.84	1.04	1.19	D	2
816	2.09	2.85	941	0.68	0.84	0.97	D	2
817	6.27	8.59	1,874	2.06	2.55	2.92	E	3
818	1.45	1.99	736	0.48	0.59	0.68	D	2
819	0.70	0.96	488	0.23	0.29	0.33	D	2
820	2.72	3.72	1,152	0.89	1.10	1.26	D	2
821	5.64	7.73	1,889	1.84	2.29	2.62	C	2
825	2.86	3.91	1,195	0.94	1.17	1.34	C	2
828	6.64	9.09	1,874	2.17	2.69	3.09	E	3
855	5.33	7.30	1,896	1.74	2.16	2.48	E	3
857	6.36	8.72	1,862	2.10	2.60	2.98	E	3

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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		
858	7.16	9.80	1,863	2.34	2.90	3.33	F	3
859	7.79	10.68	1,845	2.56	3.17	3.63	E	3
860	7.80	10.68	1,862	2.54	3.15	3.61	E	3
862	7.27	9.96	1,857	2.38	2.95	3.39	E	3
865	1.78	2.43	839	0.58	0.72	0.83	C	2
867	4.28	5.86	1,663	1.40	1.73	1.99	D	2
871	7.26	9.92	1,919	2.32	2.87	3.29	D	2
877	2.54	3.48	1,093	0.83	1.03	1.18	B	1
879	2.67	3.66	1,134	0.88	1.09	1.25	B	1
880	4.27	5.85	1,665	1.40	1.73	1.99	C	2
881	2.66	3.64	1,131	0.87	1.08	1.23	B	1
882	6.45	8.84	1,875	2.11	2.62	3.00	B	1
883	2.21	3.03	984	0.72	0.89	1.02	B	1
884	0.78	1.07	512	0.26	0.32	0.36	B	1
885	2.81	3.85	1,180	0.92	1.14	1.31	C	2
886	2.21	3.04	986	0.73	0.90	1.04	B	1
887	1.16	1.58	636	0.38	0.47	0.54	C	2
889	0.20	0.28	322	0.07	0.08	0.10	B	1
890	0.55	0.74	433	0.18	0.22	0.25	C	2
891	1.07	1.46	607	0.35	0.43	0.50	B	1
895	0.40	0.55	389	0.13	0.16	0.19	B	1
896	1.98	2.70	908	0.65	0.81	0.93	A	1
897	1.89	2.60	882	0.62	0.77	0.89	A	1
898	3.47	4.75	1,401	1.13	1.40	1.61	C	2
899	1.38	1.88	709	0.45	0.56	0.65	C	2
903	0.47	0.63	409	0.15	0.19	0.21	E	3
904	1.42	1.95	725	0.47	0.58	0.67	E	3
907	4.59	6.28	1,765	1.51	1.87	2.14	B	1
910	6.54	8.95	1,844	2.17	2.69	3.08	C	2
911	4.40	6.03	1,703	1.44	1.79	2.05	B	1
914	2.54	3.48	1,093	0.83	1.03	1.18	B	1
915	2.95	4.02	1,223	0.97	1.20	1.38	C	2
916	1.45	1.98	733	0.47	0.58	0.67	B	1
917	3.10	4.24	1,277	1.01	1.26	1.44	C	2
918	2.58	3.53	1,107	0.84	1.04	1.20	C	2
919	2.05	2.81	931	0.68	0.84	0.96	B	1
920	0.57	0.78	443	0.18	0.23	0.26	C	2
921	4.94	6.77	1,885	1.62	2.00	2.30	D	2
922	2.99	4.09	1,241	0.98	1.21	1.39	D	2
923	2.67	3.66	1,134	0.88	1.09	1.25	B	1
924	2.47	3.38	1,070	0.81	1.01	1.15	B	1
925	1.90	2.61	886	0.62	0.77	0.88	B	1
926	2.66	3.64	1,131	0.87	1.08	1.23	B	1
927	0.95	1.30	570	0.31	0.39	0.44	B	1
928	2.21	3.03	984	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

Proposed 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	3.25	4.44	1,324	1.07	1.33	1.52	C	2
932	0.72	0.99	492	0.24	0.30	0.34	C	2
933	3.90	5.33	1,539	1.26	1.57	1.80	C	2
934	2.55	3.49	1,094	0.83	1.03	1.18	C	2
935	1.47	2.01	740	0.48	0.59	0.68	C	2
936	0.39	0.54	388	0.13	0.16	0.19	D	2
937	9.70	13.28	1,817	3.20	3.96	4.55	D	2
939	4.89	6.69	1,863	1.60	1.98	2.27	F	3
940	3.98	5.46	1,569	1.31	1.63	1.87	C	2
941	2.33	3.18	1,020	0.76	0.94	1.08	C	2
942	2.35	3.22	1,029	0.77	0.95	1.09	C	2
943	5.18	7.11	1,887	1.71	2.11	2.43	C	2
944	2.64	3.61	1,122	0.86	1.07	1.22	B	1
945	2.62	3.57	1,113	0.86	1.06	1.22	A	1
946	3.00	4.11	1,246	0.99	1.23	1.41	C	2
947	4.25	5.83	1,660	1.41	1.75	2.00	B	1
948	1.34	1.85	702	0.44	0.55	0.63	A	1
949	0.79	1.09	516	0.26	0.32	0.37	C	2
951	0.37	0.53	383	0.13	0.16	0.18	E	3
952	0.64	0.88	470	0.21	0.26	0.30	C	2
953	0.20	0.28	322	0.07	0.08	0.10	C	2
954	2.86	3.91	1,195	0.94	1.16	1.33	E	3
955	0.53	0.72	429	0.18	0.22	0.25	D	2
956	0.12	0.18	298	0.04	0.05	0.06	D	2
957	0.49	0.66	414	0.16	0.19	0.22	C	2
958	1.04	1.43	598	0.34	0.42	0.49	C	2
959	1.44	1.97	729	0.47	0.59	0.67	C	2
960	3.58	4.89	1,432	1.18	1.46	1.67	C	2
961	0.80	1.09	517	0.26	0.32	0.37	C	2
962	0.09	0.13	289	0.03	0.04	0.05	F	3
963	0.47	0.64	412	0.15	0.19	0.22	B	1
964	2.23	3.06	995	0.73	0.90	1.04	B	1
965	0.40	0.55	389	0.13	0.16	0.19	B	1
966	2.12	2.91	953	0.57	0.75	0.88	E	3
967	0.73	1.00	494	0.24	0.30	0.34	D	2
968	1.68	2.30	811	0.55	0.69	0.79	B	1
969	4.21	5.76	1,642	1.38	1.71	1.96	C	2
970	7.00	9.58	1,856	2.30	2.85	3.27	B	1
971	3.55	4.86	1,422	1.16	1.44	1.65	C	2
973	2.48	3.40	1,071	0.81	1.00	1.15	B	1
974	2.81	3.85	1,180	0.92	1.14	1.31	C	2
975	1.71	2.35	823	0.56	0.70	0.80	A	1
976	1.40	1.90	712	0.46	0.57	0.65	B	1
977	0.47	0.64	412	0.15	0.19	0.22	A	1
978	2.49	3.42	1,077	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**

Proposed 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		
979	3.59	4.91	1,435	1.18	1.46	1.67	C	2
980	3.09	4.24	1,275	1.02	1.26	1.44	E	3
981	2.48	3.39	1,071	0.81	1.01	1.15	A	1
983	6.66	9.12	1,878	2.17	2.69	3.09	C	2
984	0.24	0.32	332	0.08	0.10	0.11	C	2
985	3.71	5.08	1,476	1.22	1.51	1.73	E	3
986	1.34	1.84	700	0.44	0.54	0.62	C	2
988	0.20	0.27	319	0.06	0.08	0.09	C	2
991	7.00	9.58	1,856	2.30	2.85	3.27	A	1
992	3.76	5.14	1,492	1.23	1.53	1.75	E	3
995	7.46	10.21	1,851	2.45	3.03	3.48	F	3
997	0.87	1.18	543	0.28	0.35	0.40	D	2
999	4.36	5.96	1,687	1.43	1.77	2.03	D	2
4771	2.93	4.01	1,459	0.96	1.20	1.37	G	4
0771	0.71	0.99					G	4
4777	7.02	9.62	1,859	2.30	2.85	3.27	E	3
7405	1.04	1.43	715	0.34	0.42	0.48	E	3
7445	0.34	0.48					G	4
7413	1.12	1.54	707	0.37	0.46	0.53	G	4
7453	0.24	0.33					G	4
7421	1.36	1.86	703	0.45	0.56	0.64	F	3
7424	3.22	4.41	1,319	1.07	1.32	1.51	G	4
7428	1.48	2.03	744	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						
Per capita								
0908	151.36	207.22	464	48.67	60.30	69.20	C	2
0909	70.15	96.07	353	22.82	28.28	32.45	B	1
0912	238.34	326.37	582	77.64	96.18	110.38	B	1
0913	402.37	550.81	807	129.18	160.03	183.65	C	2
A rated								
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.