



August 1, 2005

BUREAU CIRCULAR NO. 793

To All Members of the Bureau:

Re: **DECEMBER 1, 2005 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING - BUREAU FILING NO. 0502**

Please be informed that the Bureau has 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, 2005. That filing, No. 0502, proposes an overall increase in collectible rate level of 10.22 percent for the Residual Market Plan and an overall increase in collectible loss costs of 9.15 percent for the voluntary market.

In addition to residual market rates and voluntary market loss costs, Filing No. 0502 proposes revisions to the following programs and/or rating values:

- Residual market expense constant
- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)
- Small deductible program
- State and hazard group relativities
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program
- DCCPAP revisions to qualifying wage table (**proposed effective June 1, 2006**)
- Updates to corporate officer payroll minimums and maximums for premium computation
- Retrospective rating
- Miscellaneous Manual revisions
- Domestic Terrorism, Earthquake and Catastrophic Industrial Accidents (**proposed effective January 1, 2006**)
 - Statistical Code 9741
 - Residual market rate and voluntary market loss cost of \$0.01 per \$100 payroll
 - Endorsement WC 00 04 21
 - Manual language
 - Statistical Plan language

Once Bureau Filing No. 0502 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, 2005 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement 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 Bureau Filing No. 0502 and/ or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

Filing Package

Consistent with procedures used for other recent residual market rate and voluntary market loss cost filings, the Bureau will be making the complete filing package for Bureau Filing No. 0502 available on its website at www.dcrb.com. The filing package will be found in the "Filings" section of the website and is expected to be available within ten days of the publication of this circular.

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

Provided for reference is a table of current and proposed December 1, 2005 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Timothy L. Wisecarver
President

kg
Attachments

Remember to visit our website 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, 2005**

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	31.91	36.84	15.45%	23.57	26.83	13.83%
0006	11.87	13.13	10.61%	8.77	9.56	9.01%
007	12.05	13.36	10.87%	8.91	9.73	9.20%
0008	4.73	5.14	8.67%	3.49	3.74	7.16%
009	53.58	59.98	11.94%	39.58	43.69	10.38%
0011	6.81	7.66	12.48%	5.03	5.58	10.93%
0012	9.87	11.18	13.27%	7.29	8.15	11.80%
0013	8.52	9.37	9.98%	6.30	6.82	8.25%
0015	43.93	46.99	6.97%	32.46	34.23	5.45%
0016	7.08	7.82	10.45%	5.23	5.69	8.80%
028	8.78	9.85	12.19%	6.49	7.17	10.48%
0034	9.91	11.05	11.50%	7.32	8.04	9.84%
0036	9.66	10.89	12.73%	7.13	7.93	11.22%
055	10.68	11.87	11.14%	7.89	8.65	9.63%
059	8.71	9.38	7.69%	6.44	6.83	6.06%
0083	11.89	13.15	10.60%	8.78	9.58	9.11%
101	9.03	9.57	5.98%	6.67	6.98	4.65%
104	6.30	6.79	7.78%	4.65	4.95	6.45%
105	9.94	9.88	-0.60%	7.34	7.19	-2.04%
106	11.96	12.74	6.52%	8.83	9.29	5.21%
107	7.27	7.68	5.64%	5.37	5.60	4.28%
108	8.98	9.55	6.35%	6.63	6.96	4.98%
109	10.45	11.48	9.86%	7.72	8.36	8.29%
110	6.82	7.77	13.93%	5.04	5.65	12.10%
111	8.69	9.66	11.16%	6.42	7.04	9.66%
112	16.76	18.31	9.25%	12.38	13.34	7.75%
113	10.16	10.86	6.89%	7.51	7.91	5.33%
114	19.26	20.74	7.68%	14.23	15.10	6.11%
115	4.09	4.37	6.85%	3.03	3.18	4.95%
119	12.75	13.69	7.37%	9.43	9.97	5.73%
130	9.90	11.07	11.82%	7.31	8.06	10.26%
132	5.03	5.32	5.77%	3.72	3.88	4.30%
134	4.90	5.25	7.14%	3.62	3.83	5.80%
135	5.46	6.32	15.75%	4.03	4.61	14.39%
136	5.15	5.68	10.29%	3.81	4.13	8.40%
139	10.67	11.75	10.12%	7.88	8.56	8.63%
141	9.78	10.73	9.71%	7.23	7.82	8.16%
142	5.26	5.92	12.55%	3.89	4.31	10.80%
161	5.82	6.35	9.11%	4.30	4.63	7.67%
163	6.33	7.05	11.37%	4.68	5.13	9.62%
165	9.64	10.55	9.44%	7.12	7.68	7.87%
166	5.31	6.06	14.12%	3.92	4.41	12.50%
0175	2.00	2.13	6.50%	1.47	1.55	5.44%
0176	0.80	0.85	6.25%	0.59	0.62	5.08%
185	6.30	6.79	7.78%	4.65	4.95	6.45%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2005**

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	7.27	7.68	5.64%	5.37	5.60	4.28%
191	5.82	6.35	9.11%	4.30	4.63	7.67%
201	8.34	8.98	7.67%	6.16	6.54	6.17%
204	6.46	6.86	6.19%	4.77	5.00	4.82%
205	5.76	6.68	15.97%	4.26	4.86	14.08%
221	8.31	8.79	5.78%	6.14	6.40	4.23%
222	9.31	10.14	8.92%	6.88	7.39	7.41%
225	8.26	8.77	6.17%	6.10	6.39	4.75%
227	8.94	9.42	5.37%	6.60	6.86	3.94%
255	7.99	8.02	0.38%	5.91	5.85	-1.02%
257	10.71	10.56	-1.40%	7.91	7.68	-2.91%
259	6.53	7.06	8.12%	4.82	5.14	6.64%
261	11.05	12.02	8.78%	8.17	8.76	7.22%
263	7.39	8.05	8.93%	5.46	5.87	7.51%
265	7.39	7.94	7.44%	5.46	5.79	6.04%
275	8.31	8.79	5.78%	6.14	6.40	4.23%
276	9.31	10.14	8.92%	6.88	7.39	7.41%
281	5.59	5.96	6.62%	4.13	4.34	5.08%
282	9.94	10.95	10.16%	7.34	7.97	8.58%
285	5.83	6.35	8.92%	4.31	4.63	7.42%
287	5.93	7.06	19.06%	4.38	5.14	17.35%
297	5.59	5.96	6.62%	4.13	4.34	5.08%
301	14.41	15.40	6.87%	10.65	11.21	5.26%
305	15.54	16.91	8.82%	11.48	12.31	7.23%
306	8.80	9.73	10.57%	6.50	7.08	8.92%
309	7.51	8.12	8.12%	5.55	5.91	6.49%
311	7.69	8.36	8.71%	5.68	6.09	7.22%
319	9.09	10.69	17.60%	6.71	7.79	16.10%
323	5.47	6.08	11.15%	4.04	4.43	9.65%
327	7.08	7.70	8.76%	5.23	5.60	7.07%
402	11.89	13.11	10.26%	8.78	9.55	8.77%
403	6.85	7.18	4.82%	5.06	5.23	3.36%
404	8.75	9.91	13.26%	6.47	7.22	11.59%
406	11.39	12.09	6.15%	8.41	8.80	4.64%
407	8.47	9.11	7.56%	6.25	6.64	6.24%
411	18.35	20.37	11.01%	13.56	14.84	9.44%
413	15.88	17.08	7.56%	11.73	12.45	6.14%
415	9.49	9.87	4.00%	7.01	7.19	2.57%
416	18.85	20.03	6.26%	13.93	14.59	4.74%
421	15.10	15.88	5.17%	11.16	11.56	3.58%
425	16.08	17.85	11.01%	11.88	13.00	9.43%
427	8.39	9.19	9.54%	6.20	6.70	8.06%
429	10.65	11.77	10.52%	7.86	8.57	9.03%
431	14.47	15.55	7.46%	10.70	11.33	5.89%
433	8.66	9.30	7.39%	6.40	6.77	5.78%

DELAWARE COMPENSATION RATING BUREAU, INC.

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PROPOSED EFFECTIVE DECEMBER 1, 2005**

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	10.74	11.71	9.03%	7.93	8.53	7.57%
441	3.71	3.94	6.20%	2.73	2.87	5.13%
445	13.12	14.28	8.84%	9.69	10.40	7.33%
447	10.03	11.17	11.37%	7.41	8.14	9.85%
449	7.62	8.23	8.01%	5.63	5.99	6.39%
451	9.62	10.12	5.20%	7.10	7.37	3.80%
454	12.99	14.07	8.31%	9.60	10.25	6.77%
456	8.11	8.61	6.17%	5.99	6.27	4.67%
457	15.74	17.04	8.26%	11.63	12.41	6.71%
458	5.26	5.82	10.65%	3.89	4.24	9.00%
459	3.32	3.52	6.02%	2.45	2.57	4.90%
461	8.24	8.83	7.16%	6.09	6.43	5.58%
463	4.60	5.01	8.91%	3.40	3.64	7.06%
464	7.85	8.30	5.73%	5.80	6.04	4.14%
465	7.34	7.79	6.13%	5.43	5.67	4.42%
467	6.98	7.74	10.89%	5.16	5.63	9.11%
471	4.14	4.48	8.21%	3.05	3.26	6.89%
472	3.80	4.21	10.79%	2.80	3.07	9.64%
473	4.05	4.44	9.63%	3.00	3.23	7.67%
474	2.47	2.31	-6.48%	1.82	1.68	-7.69%
475	7.18	7.79	8.50%	5.30	5.67	6.98%
476	3.41	3.63	6.45%	2.52	2.65	5.16%
477	5.97	6.47	8.38%	4.41	4.72	7.03%
483	2.88	2.94	2.08%	2.13	2.14	0.47%
485	3.65	4.21	15.34%	2.70	3.07	13.70%
486	5.62	5.84	3.91%	4.16	4.25	2.16%
487	3.48	3.72	6.90%	2.57	2.71	5.45%
488	1.80	1.97	9.44%	1.33	1.44	8.27%
489	2.26	2.68	18.58%	1.67	1.95	16.77%
491	6.85	7.18	4.82%	5.06	5.23	3.36%
495	9.62	10.12	5.20%	7.10	7.37	3.80%
497	3.80	4.21	10.79%	2.80	3.07	9.64%
499	7.18	7.79	8.50%	5.30	5.67	6.98%
501	7.04	7.58	7.67%	5.20	5.52	6.15%
502	7.60	8.50	11.84%	5.61	6.19	10.34%
506	4.89	5.18	5.93%	3.61	3.78	4.71%
507	7.80	8.67	11.15%	5.76	6.31	9.55%
509	13.10	14.33	9.39%	9.68	10.43	7.75%
511	15.56	17.10	9.90%	11.50	12.46	8.35%
512	9.98	10.66	6.81%	7.37	7.77	5.43%
513	8.01	8.50	6.12%	5.92	6.19	4.56%
535	7.29	7.45	2.19%	5.38	5.43	0.93%
536	11.54	12.63	9.45%	8.53	9.20	7.85%
544	13.20	14.97	13.41%	9.75	10.91	11.90%
551	3.90	4.18	7.18%	2.88	3.04	5.56%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2005**

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)
553	8.92	9.59	7.51%	6.59	6.99	6.07%
555	1.77	1.87	5.65%	1.31	1.36	3.82%
563	4.54	4.87	7.27%	3.36	3.55	5.65%
571	6.09	6.65	9.20%	4.50	4.84	7.56%
573	7.63	8.40	10.09%	5.63	6.11	8.53%
581	6.04	6.48	7.28%	4.46	4.72	5.83%
587	4.54	4.87	7.27%	3.36	3.55	5.65%
601	21.10	23.24	10.14%	15.59	16.93	8.60%
602	14.53	15.93	9.64%	10.73	11.60	8.11%
603	22.77	25.21	10.72%	16.83	18.37	9.15%
605	17.30	18.60	7.51%	12.78	13.55	6.03%
607	18.98	20.82	9.69%	14.03	15.16	8.05%
608	11.19	12.27	9.65%	8.27	8.94	8.10%
609	11.13	12.30	10.51%	8.23	8.96	8.87%
611	23.83	25.64	7.60%	17.61	18.67	6.02%
615	30.31	32.07	5.81%	22.39	23.36	4.33%
617	14.37	15.69	9.19%	10.61	11.42	7.63%
625	12.88	14.19	10.17%	9.51	10.34	8.73%
643	23.55	26.15	11.04%	17.40	19.05	9.48%
645	12.67	14.23	12.31%	9.37	10.36	10.57%
646	9.38	10.06	7.25%	6.94	7.33	5.62%
647	15.56	17.41	11.89%	11.50	12.68	10.26%
648	10.21	11.24	10.09%	7.54	8.18	8.49%
649	7.02	7.90	12.54%	5.18	5.76	11.20%
651	14.29	15.39	7.70%	10.56	11.21	6.16%
652	17.74	19.76	11.39%	13.10	14.39	9.85%
653	14.16	16.00	12.99%	10.46	11.66	11.47%
654	14.46	15.45	6.85%	10.68	11.25	5.34%
655	33.94	36.49	7.51%	25.08	26.58	5.98%
656	18.11	19.56	8.01%	13.38	14.25	6.50%
657	23.42	25.11	7.22%	17.30	18.29	5.72%
658	14.60	16.42	12.47%	10.78	11.96	10.95%
659	31.57	35.06	11.05%	23.33	25.54	9.47%
660	5.19	5.65	8.86%	3.84	4.11	7.03%
661	7.77	8.36	7.59%	5.74	6.09	6.10%
662	5.78	6.46	11.76%	4.27	4.71	10.30%
663	9.28	10.32	11.21%	6.86	7.52	9.62%
664	7.67	8.93	16.43%	5.67	6.51	14.81%
665	18.57	20.57	10.77%	13.72	14.98	9.18%
666	13.41	14.34	6.94%	9.90	10.44	5.45%
667	4.47	4.88	9.17%	3.30	3.56	7.88%
668	11.81	12.74	7.87%	8.73	9.28	6.30%
669	15.42	17.00	10.25%	11.40	12.38	8.60%
670	9.68	10.68	10.33%	7.15	7.78	8.81%
673	11.37	12.41	9.15%	8.40	9.04	7.62%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2005**

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)
674	11.65	12.55	7.73%	8.60	9.15	6.40%
675	8.65	9.35	8.09%	6.39	6.81	6.57%
676	11.76	12.87	9.44%	8.69	9.37	7.83%
677	9.04	9.78	8.19%	6.68	7.13	6.74%
679	23.14	24.60	6.31%	17.09	17.91	4.80%
681	9.68	10.68	10.33%	7.15	7.78	8.81%
682	33.42	36.13	8.11%	24.69	26.31	6.56%
691	11.13	12.30	10.51%	8.23	8.96	8.87%
693	14.29	15.39	7.70%	10.56	11.21	6.16%
695	7.77	8.36	7.59%	5.74	6.09	6.10%
709	4.70	5.20	10.64%	3.47	3.79	9.22%
716	7.15	7.74	8.25%	5.28	5.63	6.63%
718	7.58	8.03	5.94%	5.60	5.85	4.46%
721	21.06	23.84	13.20%	15.56	17.37	11.63%
744	3.53	3.82	8.22%	2.61	2.78	6.51%
751	2.76	3.10	12.32%	2.04	2.26	10.78%
752	1.68	1.85	10.12%	1.24	1.34	8.06%
753	8.95	9.74	8.83%	6.61	7.09	7.26%
755	5.89	6.21	5.43%	4.35	4.52	3.91%
757	3.15	3.34	6.03%	2.33	2.43	4.29%
759	8.13	8.77	7.87%	6.01	6.39	6.32%
0771	2.93	2.94	0.34%	2.16	2.14	-0.93%
801	12.98	14.89	14.71%	9.59	10.84	13.03%
803	32.35	37.37	15.52%	23.90	27.21	13.85%
804	5.66	6.41	13.25%	4.19	4.67	11.46%
805	9.37	10.69	14.09%	6.92	7.79	12.57%
806	16.65	18.37	10.33%	12.30	13.38	8.78%
807	12.59	13.51	7.31%	9.30	9.84	5.81%
808	16.53	18.79	13.67%	12.21	13.69	12.12%
809	8.74	9.94	13.73%	6.46	7.24	12.07%
811	14.90	16.82	12.89%	11.01	12.25	11.26%
812	12.66	14.24	12.48%	9.36	10.37	10.79%
813	9.72	10.65	9.57%	7.19	7.76	7.93%
814	8.73	9.66	10.65%	6.45	7.04	9.15%
815	7.01	8.26	17.83%	5.18	6.01	16.02%
816	4.39	4.89	11.39%	3.24	3.56	9.88%
817	15.47	16.86	8.99%	11.42	12.28	7.53%
818	5.35	6.05	13.08%	3.95	4.41	11.65%
819	1.68	1.76	4.76%	1.24	1.28	3.23%
821	11.41	12.94	13.41%	8.43	9.42	11.74%
825	7.29	8.40	15.23%	5.38	6.11	13.57%
855	11.24	12.42	10.50%	8.30	9.05	9.04%
857	16.77	18.43	9.90%	12.39	13.42	8.31%
858	15.59	17.31	11.03%	11.52	12.61	9.46%
859	17.82	19.87	11.50%	13.16	14.48	10.03%

DELAWARE COMPENSATION RATING BUREAU, INC.

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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)
860	17.52	19.73	12.61%	12.95	14.37	10.97%
861	11.67	13.59	16.45%	8.62	9.90	14.85%
862	15.70	17.88	13.89%	11.60	13.02	12.24%
865	5.05	5.27	4.36%	3.73	3.84	2.95%
867	9.72	10.65	9.57%	7.19	7.76	7.93%
877	4.89	5.65	15.54%	3.61	4.11	13.85%
879	6.49	7.37	13.56%	4.79	5.37	12.11%
880	8.19	9.33	13.92%	6.05	6.79	12.23%
881	5.48	6.10	11.31%	4.04	4.44	9.90%
882	11.07	13.52	22.13%	8.18	9.85	20.42%
883	4.33	4.78	10.39%	3.20	3.48	8.75%
884	1.91	2.08	8.90%	1.41	1.52	7.80%
885	6.11	6.81	11.46%	4.51	4.97	10.20%
886	5.38	5.85	8.74%	3.98	4.26	7.04%
887	2.71	2.89	6.64%	2.01	2.10	4.48%
889	0.75	0.86	14.67%	0.55	0.63	14.55%
890	0.83	0.95	14.46%	0.61	0.70	14.75%
891	1.83	2.23	21.86%	1.35	1.62	20.00%
895	0.87	1.03	18.39%	0.64	0.75	17.19%
896	5.07	5.65	11.44%	3.75	4.11	9.60%
897	5.30	5.91	11.51%	3.92	4.31	9.95%
898	5.90	6.85	16.10%	4.36	5.00	14.68%
899	4.04	4.28	5.94%	2.99	3.12	4.35%
903	0.98	1.09	11.22%	0.73	0.79	8.22%
904	6.43	6.11	-4.98%	4.75	4.45	-6.32%
907	11.41	12.79	12.09%	8.43	9.32	10.56%
0908	136.05	173.16	27.28%	100.52	126.12	25.47%
0909	122.55	141.96	15.84%	90.54	103.39	14.19%
910	16.62	20.39	22.68%	12.28	14.85	20.93%
911	9.69	10.81	11.56%	7.17	7.88	9.90%
0912	366.24	456.41	24.62%	270.59	332.40	22.84%
0913	378.06	515.36	36.32%	279.31	375.34	34.38%
914	4.89	5.65	15.54%	3.61	4.11	13.85%
915	7.11	8.34	17.30%	5.25	6.07	15.62%
916	3.32	3.62	9.04%	2.45	2.64	7.76%
917	6.86	7.74	12.83%	5.07	5.63	11.05%
918	5.30	6.08	14.72%	3.92	4.43	13.01%
919	5.10	5.68	11.37%	3.77	4.13	9.55%
920	0.95	1.08	13.68%	0.71	0.78	9.86%
921	7.24	8.49	17.27%	5.34	6.18	15.73%
922	6.02	6.96	15.61%	4.44	5.07	14.19%
923	6.49	7.37	13.56%	4.79	5.37	12.11%
924	6.39	7.12	11.42%	4.72	5.18	9.75%
925	3.43	3.92	14.29%	2.54	2.85	12.20%
926	5.48	6.10	11.31%	4.04	4.44	9.90%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2005**

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)
927	2.31	2.54	9.96%	1.71	1.86	8.77%
928	4.33	4.78	10.39%	3.20	3.48	8.75%
929	9.54	10.41	9.12%	7.05	7.58	7.52%
932	2.12	2.36	11.32%	1.57	1.72	9.55%
933	7.04	7.82	11.08%	5.20	5.69	9.42%
934	4.87	5.50	12.94%	3.60	4.00	11.11%
935	2.95	3.71	25.76%	2.18	2.71	24.31%
936	1.34	1.46	8.96%	0.99	1.06	7.07%
937	29.95	31.91	6.54%	22.13	23.24	5.02%
939	10.26	11.56	12.67%	7.57	8.42	11.23%
940	10.43	11.75	12.66%	7.71	8.56	11.02%
941	5.15	5.75	11.65%	3.81	4.19	9.97%
942	5.46	6.19	13.37%	4.03	4.50	11.66%
943	12.65	14.11	11.54%	9.35	10.27	9.84%
944	5.76	6.32	9.72%	4.26	4.61	8.22%
945	6.03	6.83	13.27%	4.45	4.98	11.91%
946	7.54	8.58	13.79%	5.58	6.25	12.01%
947	11.91	13.12	10.16%	8.80	9.56	8.64%
948	2.73	3.29	20.51%	2.02	2.40	18.81%
949	1.93	2.06	6.74%	1.43	1.50	4.90%
951	1.46	1.48	1.37%	1.09	1.08	-0.92%
952	1.66	1.77	6.63%	1.23	1.29	4.88%
953	0.75	0.86	14.67%	0.55	0.63	14.55%
954	6.51	7.35	12.90%	4.81	5.35	11.23%
955	1.57	1.72	9.55%	1.16	1.25	7.76%
956	0.39	0.48	23.08%	0.29	0.35	20.69%
957	0.72	0.97	34.72%	0.53	0.71	33.96%
958	2.49	2.72	9.24%	1.84	1.98	7.61%
959	3.30	3.72	12.73%	2.44	2.71	11.07%
960	8.61	9.49	10.22%	6.36	6.92	8.81%
961	2.53	2.46	-2.77%	1.86	1.80	-3.23%
962	0.27	0.30	11.11%	0.19	0.22	15.79%
963	1.42	1.47	3.52%	1.05	1.07	1.90%
964	4.26	4.84	13.62%	3.14	3.53	12.42%
965	0.87	1.03	18.39%	0.64	0.75	17.19%
966	6.04	6.65	10.10%	4.46	4.84	8.52%
967	1.67	1.87	11.98%	1.23	1.36	10.57%
968	4.53	5.01	10.60%	3.35	3.64	8.66%
969	8.97	10.19	13.60%	6.62	7.42	12.08%
970	13.70	16.48	20.29%	10.12	12.00	18.58%
971	7.85	8.79	11.97%	5.80	6.40	10.34%
973	5.53	5.85	5.79%	4.08	4.26	4.41%
974	6.51	7.22	10.91%	4.81	5.26	9.36%
975	5.46	6.08	11.36%	4.03	4.43	9.93%
976	3.33	3.66	9.91%	2.46	2.67	8.54%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2005**

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)
977	0.97	1.06	9.28%	0.72	0.77	6.94%
978	6.11	6.82	11.62%	4.51	4.97	10.20%
979	8.94	9.86	10.29%	6.60	7.18	8.79%
980	7.78	8.46	8.74%	5.74	6.17	7.49%
981	5.53	6.31	14.10%	4.08	4.60	12.75%
983	12.80	13.95	8.98%	9.46	10.16	7.40%
984	0.80	0.89	11.25%	0.59	0.65	10.17%
985	9.08	10.13	11.56%	6.70	7.38	10.15%
986	2.86	3.03	5.94%	2.11	2.21	4.74%
988	0.36	0.40	11.11%	0.27	0.29	7.41%
991	13.70	16.48	20.29%	10.12	12.00	18.58%
992	9.96	11.00	10.44%	7.36	8.01	8.83%
995	16.10	18.27	13.48%	11.89	13.31	11.94%
997	1.53	1.76	15.03%	1.13	1.28	13.27%
999	10.30	11.39	10.58%	7.61	8.29	8.94%
4771	11.62	11.68	0.52%	8.59	8.51	-0.93%
4777	14.90	16.82	12.89%	11.01	12.25	11.26%
7405	3.06	3.38	10.46%	2.26	2.46	8.85%
7413	3.01	3.32	10.30%	2.22	2.42	9.01%
7421	3.64	4.03	10.71%	2.69	2.93	8.92%
7424	8.58	9.50	10.72%	6.34	6.92	9.15%
7428	3.44	3.83	11.34%	2.54	2.79	9.84%
7445	1.02	1.13	10.78%	0.76	0.82	7.89%
7453	0.63	0.71	12.70%	0.47	0.51	8.51%
9108	102.36	102.60	0.23%	75.62	74.72	-1.19%
9740	0.03	0.03	0.00%	0.02	0.02	0.00%
9985	A	A	0.00%	A	A	0.00%