



March 6, 2009

BUREAU CIRCULAR NO. 850

To All Members of the Bureau:

Re: **WORKERS COMPENSATION RESIDUAL MARKET RATES
AND VOLUNTARY MARKET LOSS COSTS
EFFECTIVE DECEMBER 1, 2008
AMENDED BUREAU FILING NO. 0807**

NOTE APPLICABLE PROVISIONS FOR CARRIER RATE FILINGS

Bureau Filing No. 0807, as originally submitted, proposed average decreases of 8.64 percent in residual market rates and 10.03 percent in voluntary market loss costs to be effective on a new and renewal basis as of December 1, 2008.

The Department of Insurance's review of Bureau Filing No. 0807 extended well past the proposed effective date and raised issues that the Bureau has appealed to the Court of Chancery in Delaware.

Pending resolution of the Bureau's appeal, agreement has been reached for implementation of a schedule of residual market rates and voluntary market loss costs effective December 1, 2008. The agreed rating values reflect the Bureau's original filing, adjusted to provide additional reductions of 1.1 percent in both residual market rates and voluntary market loss costs. The 1.1 percent reductions were previously ordered by former Insurance Commissioner Matt Denn, who attributed those further reductions to anticipated improvements in medical trend during the prospective rating period to which Bureau Filing No. 0807 applied.

Accordingly, the agreed rating values reflect overall average reductions of 9.74 percent in residual market rates and 11.13 percent in voluntary market loss costs, effective on a new and renewal basis as of December 1, 2008.

Carriers are reminded that they must file an amended (or re-file their existing) Insurer Adoption of DCRB Workers' Compensation Loss Costs form with the Delaware Department of Insurance to adopt the revised loss costs on a new and renewal basis on or after December 1, 2008. The statutory requirement for submission of carrier filings to adopt an approved Bureau filing, i.e., 60 days after the effective date of the Bureau filing to which carrier filings will make reference, cannot be met in this case by any carrier (with the DCRB filing having an effective date of December 1, 2008 but being approved and announced in March 2009). Accordingly, carriers are encouraged to submit their filings as expeditiously as possible and to present any questions that they may have regarding timing for submission of their filings directly to the Department of Insurance.

Consistent with the provisions of Title 18, Chapter 26 of the Delaware Code, if insurer filings do not propose any rate(s) lower than the loss costs (by classification) included in the DCRB's amended Filing No. 0807, then proposed insurer rates may be implemented immediately after filing.

The following chart indicates the approved overall average changes in rating values:

<u>Rating Value(s)</u>	<u>Approved Overall Average Change</u>
Residual Market Rates – Collectible	-9.74%
Residual Market Rates - Manual	-12.01%
Voluntary Market Loss Costs - Collectible	-11.13%
Voluntary Market Loss Costs - Manual	-13.36%
Voluntary Market Loss Costs - Manual after Surcharge Offset	-12.54%

The approved residual market rates and voluntary market loss costs share common loss provisions based on the same loss development and trend analysis applied to statewide Delaware experience. The differences between residual market rate changes and voluntary market loss cost changes result from revisions in expense provisions based on recent indications as compared to currently approved values, as well as effects of the compromise adjudication of the filing.

The implied loss cost multiplier reflecting expense considerations for current residual market rates is approximately **1.3111**. On a comparable basis the implied loss cost multiplier for approved residual market rates effective December 1, 2008 is **1.3314** (Note: Because voluntary market loss costs in the approved filing are nominally reduced to offset effects of the ongoing Delaware Insurance Plan surcharge program and due to the effects of the compromise adjudication, calculation of residual market rates from approved voluntary market loss costs requires an effective multiplier of approximately 1.3417.)

A comparison of current and approved December 1, 2008 residual market expense provisions is shown below:

RESIDUAL MARKET RATES
Expense Loading

	<u>Current Percentage</u>	<u>Approved December 1, 2008 Percentage</u>
LOSS AND LOSS ADJUSTMENT EXPENSE		
Losses	66.35	64.30
Loss Adjustment Expense	7.41	7.97 a
Loss & Loss Adjustment	73.76	72.27
UNDERWRITING EXPENSES		
Commission	7.39	6.82
Other Acquisition	2.57	2.76
General Expenses	3.06	3.17
Premium Discount	8.89	8.33
State Premium Tax	2.00	2.00
Other State Tax	0.33	0.36
Uncollectible Premium	1.25	2.00

Administrative Assessment	2.51	2.84 b
Workers Compensation Fund	2.00	2.00
Deviations	0.00	0.00
Policyholder Dividends	0.00	0.00
Underwriting Profit	-3.76	-2.55
Underwriting Expense Total	26.24	27.73

- a As ratio to loss, loss adjustment expense = 0.1239
b As ratio to loss, administrative assessment = 0.0442

Attached for member reference is a table of rates, loss costs and expected loss factors by classification consistent with the Insurance Commissioner's approval of Filing No. 0807.

Other components of the filing were also approved as filed effective December 1, 2008. In particular, each of the following components of the filing were approved as originally presented:

- Updates to corporate officer payroll minimums and maximums for premium computation purposes
- Continuation of the existing DIP surcharge program
- DCCPAP qualifying wage table **effective June 1, 2009** (unchanged from June 1, 2008)
- Residual market expense constant (unchanged from December, 1, 2007)
- Residual market minimum premium formula
- Excess loss factors
- Excess loss premium factors
- Retrospective rating
- Small Deductible Program (unchanged from December 1, 2007)
- State and hazard group relativities
- Workplace Safety Program
- Merit Rating Plan

ADDITIONAL REVISIONS TO RATING VALUES

Bureau Filing No. 0807 proposed revision to various rating values in addition to residual market rates and voluntary market loss costs. For ease of reference and to confirm the approved values for those items they are reproduced below.

Corporate Officer Payrolls

The minimum individual payroll for an executive officer is unchanged at **\$450** per week.

The maximum individual payroll for an executive officer is increased from \$2,200 per week to **\$2,250** per week.

Residual Market Premium Discount Table

<u>Premium Range</u>	<u>Schedule Y</u>
First \$ 10,000	0.0%
Next \$ 190,000	9.1%
Next \$1,550,000	11.3%
Over \$1,750,000	12.3%

Residual Market Expense Constant

The expense constant remains at **\$270**.

Retrospective Rating Values (Other than USL&HW Coverages)

Residual Market Tax Multiplier

The residual market tax multiplier is **1.1147**.

Optional Loss Development Factors (unlimited basis)

First Adjustment	0.6529
Second Adjustment	0.5419
Third Adjustment	0.4609

State & Hazard Group Relativities

Hazard Group	I	1.488
	II	1.155
	III	0.841
	IV	0.602

Small Deductible Program Loss Elimination Ratios and Premium Credits

These loss elimination ratios and premium credits respectively are unchanged from December 1, 2007 levels. The values are presented below for ease of reference.

<u>Deductible Level</u>	<u>Loss Elimination Ratio</u>	<u>Premium Credit</u>
500	0.020	0.015
1,000	0.035	0.030
1,500	0.045	0.040
2,000	0.055	0.045
2,500	0.065	0.055
3,000	0.070	0.060
3,500	0.080	0.065
4,000	0.085	0.070
4,500	0.090	0.075
5,000	0.095	0.080

Delaware Construction Classification Premium Adjustment Program: **Effective June 1, 2009**

This table is unchanged from the June 1, 2008 wage table.

<u>Average Hourly Wage</u>		<u>DCCPAP Credit</u>
\$17.64	or less	0%
\$17.65	\$18.05	5%
\$18.06	\$18.50	6%
\$18.51	\$18.95	7%
\$18.96	\$19.45	8%
\$19.46	\$19.95	9%
\$19.96	\$20.45	10%
\$20.46	\$20.95	11%
\$20.96	\$21.50	12%
\$21.51	\$22.05	13%
\$22.06	\$22.65	14%

Delaware Construction Classification Premium Adjustment Program: **Effective June 1, 2009**
This table is unchanged from the June 1, 2008 wage table.

<u>Average Hourly Wage</u>		<u>DCCPAP Credit</u>
\$22.66	\$23.25	15%
\$23.26	\$23.85	16%
\$23.86	\$24.45	17%
\$24.46	\$25.10	18%
\$25.11	\$25.75	19%
\$25.76	\$26.45	20%
\$26.46	\$27.20	21%
\$27.21	\$27.95	22%
\$27.96	\$28.70	23%
\$28.71	\$29.50	24%
Over \$29.50		25%

In addition to the above rating values, the filing included Excess Loss Premium Factors and Excess Loss Pure Premium Factors, both including and excluding Loss Adjustment Expense. Tables of the approved values are attached to this circular.

Complete Manual pages consistent with the Insurance Commissioner's approval of Bureau Filing No. 0807 will be available on the Bureau website (www.dcrb.com) as soon as possible.

Any questions concerning this circular may be addressed to Michael J. Doyle, Chief Actuary, at Extension 4480 or mjdoyle@dcrb.com or me at Extension 4413 or twisecarver@dcrb.com.

Timothy L. Wisecarver
President

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Attachments

Remember to visit our web site at www.dcrb.com for more information about this and other topics.

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

Approved 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**

Approved 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**

Approved 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.

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FOR DELAWARE COMPENSATION INSURANCE**

Approved 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	
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.

** 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**

Approved 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

* 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**

Approved 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	
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**

Approved 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	
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**

Approved 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					
Per capita							
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
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.

DELAWARE
Approved Effective: 12/1/2008

Excess Loss Pure Premium Factors including ALAE

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.784	0.793	0.839	0.866
\$15,000	0.747	0.760	0.815	0.852
\$20,000	0.715	0.733	0.798	0.838
\$25,000	0.687	0.712	0.781	0.826
\$30,000	0.666	0.690	0.767	0.813
\$35,000	0.644	0.669	0.753	0.803
\$40,000	0.623	0.653	0.742	0.792
\$50,000	0.590	0.623	0.721	0.773
\$75,000	0.523	0.567	0.674	0.741
\$100,000	0.479	0.525	0.637	0.712
\$125,000	0.440	0.487	0.607	0.683
\$150,000	0.411	0.457	0.584	0.663
\$175,000	0.384	0.434	0.560	0.643
\$200,000	0.361	0.410	0.537	0.623
\$225,000	0.338	0.387	0.513	0.605
\$250,000	0.320	0.368	0.494	0.587
\$275,000	0.302	0.351	0.475	0.569
\$300,000	0.287	0.333	0.456	0.551
\$325,000	0.272	0.318	0.437	0.533
\$350,000	0.261	0.305	0.423	0.516
\$375,000	0.249	0.291	0.408	0.498
\$400,000	0.240	0.281	0.395	0.483
\$425,000	0.230	0.270	0.382	0.468
\$450,000	0.222	0.260	0.369	0.453
\$475,000	0.213	0.250	0.356	0.441
\$500,000	0.206	0.242	0.343	0.429
\$600,000	0.181	0.214	0.306	0.383
\$700,000	0.162	0.190	0.274	0.348
\$800,000	0.147	0.173	0.250	0.319
\$900,000	0.134	0.158	0.232	0.294
\$1,000,000	0.1232	0.1467	0.2144	0.2719
\$1,500,000	0.0905	0.1074	0.1570	0.2011
\$2,000,000	0.0729	0.0859	0.1256	0.1609
\$3,000,000	0.0536	0.0627	0.0913	0.1165
\$4,000,000	0.0434	0.0507	0.0731	0.0928
\$5,000,000	0.0371	0.0429	0.0617	0.0776
\$6,000,000	0.0325	0.0376	0.0538	0.0670
\$7,000,000	0.0293	0.0339	0.0478	0.0595
\$8,000,000	0.0265	0.0309	0.0433	0.0543
\$9,000,000	0.0247	0.0283	0.0398	0.0498
\$10,000,000	0.0228	0.0262	0.0363	0.0453

DELAWARE
Approved Effective: 12/1/2008

Excess Loss Pure Premium Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.731	0.739	0.782	0.808
\$15,000	0.696	0.709	0.759	0.794
\$20,000	0.667	0.684	0.743	0.781
\$25,000	0.640	0.664	0.727	0.769
\$30,000	0.620	0.644	0.715	0.758
\$35,000	0.600	0.624	0.702	0.748
\$40,000	0.580	0.609	0.692	0.738
\$50,000	0.550	0.580	0.672	0.722
\$75,000	0.488	0.528	0.628	0.692
\$100,000	0.447	0.489	0.594	0.665
\$125,000	0.410	0.454	0.567	0.638
\$150,000	0.383	0.426	0.545	0.618
\$175,000	0.358	0.405	0.522	0.599
\$200,000	0.337	0.384	0.500	0.580
\$225,000	0.317	0.364	0.480	0.563
\$250,000	0.299	0.343	0.462	0.546
\$275,000	0.281	0.327	0.443	0.529
\$300,000	0.268	0.311	0.425	0.512
\$325,000	0.254	0.299	0.408	0.496
\$350,000	0.243	0.286	0.394	0.481
\$375,000	0.232	0.274	0.381	0.465
\$400,000	0.224	0.262	0.368	0.451
\$425,000	0.215	0.252	0.356	0.437
\$450,000	0.207	0.242	0.344	0.423
\$475,000	0.198	0.234	0.332	0.412
\$500,000	0.192	0.226	0.320	0.402
\$600,000	0.169	0.199	0.285	0.359
\$700,000	0.151	0.177	0.256	0.324
\$800,000	0.138	0.162	0.234	0.298
\$900,000	0.125	0.148	0.216	0.275
\$1,000,000	0.1151	0.1370	0.1997	0.2535
\$1,500,000	0.0846	0.1004	0.1463	0.1876
\$2,000,000	0.0683	0.0803	0.1171	0.1501
\$3,000,000	0.0503	0.0588	0.0851	0.1087
\$4,000,000	0.0408	0.0475	0.0682	0.0867
\$5,000,000	0.0349	0.0403	0.0576	0.0725
\$6,000,000	0.0306	0.0354	0.0502	0.0627
\$7,000,000	0.0276	0.0320	0.0446	0.0557
\$8,000,000	0.0250	0.0291	0.0404	0.0508
\$9,000,000	0.0233	0.0267	0.0373	0.0467
\$10,000,000	0.0216	0.0248	0.0342	0.0426

DELAWARE
Approved Effective: 12/1/2008

Excess Loss Premium Factors including ALAE

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.590	0.596	0.632	0.652
\$15,000	0.562	0.572	0.613	0.642
\$20,000	0.538	0.551	0.600	0.632
\$25,000	0.517	0.535	0.587	0.623
\$30,000	0.501	0.519	0.577	0.614
\$35,000	0.485	0.504	0.567	0.604
\$40,000	0.469	0.492	0.558	0.595
\$50,000	0.445	0.469	0.543	0.580
\$75,000	0.394	0.427	0.507	0.558
\$100,000	0.361	0.396	0.480	0.536
\$125,000	0.331	0.367	0.458	0.514
\$150,000	0.310	0.344	0.440	0.499
\$175,000	0.289	0.328	0.422	0.483
\$200,000	0.272	0.311	0.404	0.468
\$225,000	0.255	0.295	0.386	0.454
\$250,000	0.242	0.278	0.372	0.442
\$275,000	0.228	0.265	0.358	0.429
\$300,000	0.217	0.251	0.344	0.416
\$325,000	0.206	0.240	0.332	0.403
\$350,000	0.197	0.230	0.320	0.391
\$375,000	0.188	0.220	0.309	0.378
\$400,000	0.181	0.212	0.298	0.366
\$425,000	0.174	0.204	0.287	0.354
\$450,000	0.168	0.196	0.277	0.341
\$475,000	0.161	0.189	0.268	0.332
\$500,000	0.156	0.183	0.259	0.323
\$600,000	0.137	0.162	0.231	0.289
\$700,000	0.123	0.144	0.207	0.262
\$800,000	0.112	0.131	0.189	0.241
\$900,000	0.102	0.120	0.175	0.222
\$1,000,000	0.0940	0.1114	0.1620	0.2057
\$1,500,000	0.0695	0.0819	0.1189	0.1526
\$2,000,000	0.0563	0.0657	0.0953	0.1224
\$3,000,000	0.0418	0.0483	0.0696	0.0890
\$4,000,000	0.0341	0.0393	0.0559	0.0712
\$5,000,000	0.0294	0.0334	0.0474	0.0598
\$6,000,000	0.0259	0.0295	0.0414	0.0519
\$7,000,000	0.0235	0.0267	0.0369	0.0462
\$8,000,000	0.0214	0.0245	0.0335	0.0423
\$9,000,000	0.0199	0.0225	0.0310	0.0388
\$10,000,000	0.0184	0.0209	0.0285	0.0353

DELAWARE
Approved Effective: 12/1/2008

Excess Loss Premium Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.550	0.556	0.589	0.607
\$15,000	0.524	0.534	0.571	0.597
\$20,000	0.502	0.515	0.560	0.587
\$25,000	0.482	0.500	0.548	0.579
\$30,000	0.467	0.485	0.538	0.570
\$35,000	0.452	0.470	0.528	0.563
\$40,000	0.437	0.458	0.521	0.555
\$50,000	0.415	0.437	0.507	0.543
\$75,000	0.368	0.398	0.473	0.520
\$100,000	0.337	0.369	0.447	0.501
\$125,000	0.309	0.342	0.426	0.483
\$150,000	0.289	0.321	0.410	0.467
\$175,000	0.270	0.305	0.393	0.452
\$200,000	0.254	0.290	0.377	0.436
\$225,000	0.238	0.274	0.360	0.424
\$250,000	0.226	0.259	0.347	0.412
\$275,000	0.213	0.247	0.333	0.400
\$300,000	0.203	0.235	0.320	0.388
\$325,000	0.192	0.224	0.307	0.376
\$350,000	0.184	0.215	0.297	0.364
\$375,000	0.175	0.205	0.287	0.352
\$400,000	0.169	0.198	0.278	0.340
\$425,000	0.162	0.191	0.269	0.329
\$450,000	0.156	0.184	0.260	0.317
\$475,000	0.150	0.177	0.251	0.309
\$500,000	0.146	0.171	0.242	0.301
\$600,000	0.128	0.151	0.215	0.271
\$700,000	0.115	0.134	0.193	0.245
\$800,000	0.105	0.123	0.177	0.225
\$900,000	0.095	0.112	0.164	0.208
\$1,000,000	0.0877	0.1042	0.1513	0.1917
\$1,500,000	0.0648	0.0766	0.1112	0.1422
\$2,000,000	0.0525	0.0616	0.0892	0.1140
\$3,000,000	0.0390	0.0454	0.0652	0.0829
\$4,000,000	0.0319	0.0370	0.0525	0.0663
\$5,000,000	0.0274	0.0315	0.0445	0.0557
\$6,000,000	0.0242	0.0278	0.0390	0.0483
\$7,000,000	0.0220	0.0253	0.0348	0.0431
\$8,000,000	0.0200	0.0231	0.0316	0.0394
\$9,000,000	0.0188	0.0213	0.0292	0.0363
\$10,000,000	0.0175	0.0199	0.0269	0.0332