



August 3, 2009

BUREAU CIRCULAR NO. 857

To All Members of the Bureau:

Re: **DECEMBER 1, 2009 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING – BUREAU FILING NO. 0903**

Please be informed that the DCRB 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, 2009. That filing, No.0903, proposes an overall decrease in collectible rate level of 6.01 percent for the Residual Market Plan and an overall decrease in collectible loss costs of 5.22 percent for the voluntary market.

Former Delaware Insurance Commissioner Matt Denn issued two Orders that directed the DCRB to reduce rating values over a series of annual rate filings starting with December 1, 2008 to reflect savings on prior claims attributed to the implementation of a medical fee schedule in Delaware. Subsequent to the issuance of Bureau Circular No. 849, the DCRB appealed those Orders to the Court of Chancery of the State of Delaware. On July 24, 2009 the Court of Chancery issued a Memorandum Opinion and Order (the Opinion and Order) upholding the Orders under dispute.

At this time, the DCRB is in the process of reviewing the Opinion and Order, and we have not yet determined our response thereto. Notwithstanding the Opinion and Order, however, a determination of the prevailing level of cost presented by the Delaware workers compensation system is necessary for the ongoing administration of residual market rates and voluntary market loss costs. This filing provides the basis for such a determination. If and when the DCRB knows of modifications that must be made to current and/or proposed rating values in Delaware as a result of the Opinion and Order or any appeal thereof, members will be promptly notified via Bureau circular. In the meantime, the DCRB has respectfully reserved its right to submit additional information and/or modifications to portions of this filing as may be necessary at a later time in connection with the Opinion and Order or any appeal thereof or for any other reason(s).

In addition to residual market rates and voluntary market loss costs, Bureau Filing No. 0903 proposes revisions to the following programs and/or rating values:

- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)

- Classification hazard group assignments
- Small deductible program
- State and hazard group relativities
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program
- DCCPAP qualifying wage table (**proposed effective June 1, 2010**)
- Retrospective rating
- Miscellaneous Manual revisions

Once Bureau Filing No. 0903 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, 2009 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. 0903 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 DCRB will be making the complete filing package for Bureau Filing No. 0903 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.

Attached for reference is a table of current and proposed December 1, 2009 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Timothy L. Wisecarver
President

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Attachment

Remember to visit our web site 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, 2009**

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	23.18	21.05	-9.19%	17.28	15.86	-8.22%
0006	6.13	5.29	-13.70%	4.57	3.99	-12.69%
007	7.55	6.69	-11.39%	5.63	5.03	-10.66%
0008	2.96	2.69	-9.12%	2.21	2.02	-8.60%
009	36.66	33.18	-9.49%	27.33	25.00	-8.53%
0011	4.77	4.35	-8.81%	3.56	3.28	-7.87%
0012	6.36	5.52	-13.21%	4.74	4.16	-12.24%
0013	5.53	5.37	-2.89%	4.12	4.05	-1.70%
0015	25.40	22.37	-11.93%	18.93	16.85	-10.99%
0016	4.67	4.22	-9.64%	3.48	3.19	-8.33%
028	5.56	4.95	-10.97%	4.14	3.73	-9.90%
0034	6.70	6.06	-9.55%	4.99	4.56	-8.62%
0036	6.28	5.60	-10.83%	4.68	4.22	-9.83%
055	6.90	6.05	-12.32%	5.14	4.56	-11.28%
059	5.84	5.50	-5.82%	4.35	4.14	-4.83%
0083	7.59	6.73	-11.33%	5.66	5.07	-10.42%
101	5.38	4.92	-8.55%	4.01	3.71	-7.48%
104	4.64	4.55	-1.94%	3.46	3.43	-0.87%
105	6.06	5.69	-6.11%	4.52	4.28	-5.31%
106	7.60	6.98	-8.16%	5.67	5.26	-7.23%
107	4.38	3.91	-10.73%	3.27	2.95	-9.79%
108	6.00	5.58	-7.00%	4.48	4.20	-6.25%
109	7.55	6.95	-7.95%	5.63	5.23	-7.10%
110	5.31	4.92	-7.34%	3.96	3.71	-6.31%
111	6.33	5.72	-9.64%	4.71	4.32	-8.28%
112	13.32	12.83	-3.68%	9.93	9.67	-2.62%
113	4.55	3.96	-12.97%	3.39	2.98	-12.09%
114	12.72	11.57	-9.04%	9.48	8.71	-8.12%
115	2.90	2.73	-5.86%	2.16	2.06	-4.63%
119	8.28	7.49	-9.54%	6.17	5.64	-8.59%
130	7.79	7.42	-4.75%	5.80	5.59	-3.62%
132	3.07	2.73	-11.07%	2.28	2.06	-9.65%
134	4.07	4.25	4.42%	3.04	3.21	5.59%
135	4.39	4.08	-7.06%	3.27	3.07	-6.12%
136	3.77	3.56	-5.57%	2.81	2.68	-4.63%
139	6.81	6.17	-9.40%	5.07	4.64	-8.48%
141	7.18	6.68	-6.96%	5.35	5.03	-5.98%
142	3.43	3.07	-10.50%	2.55	2.31	-9.41%
161	3.92	3.56	-9.18%	2.92	2.68	-8.22%
163	4.74	4.64	-2.11%	3.54	3.50	-1.13%
165	6.93	6.43	-7.22%	5.17	4.85	-6.19%
166	4.27	4.07	-4.68%	3.18	3.06	-3.77%
0175	1.51	1.47	-2.65%	1.13	1.11	-1.77%
0176	0.50	0.47	-6.00%	0.38	0.36	-5.26%
185	4.64	4.55	-1.94%	3.46	3.43	-0.87%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2009**

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	4.38	3.91	-10.73%	3.27	2.95	-9.79%
191	3.92	3.56	-9.18%	2.92	2.68	-8.22%
201	5.83	5.52	-5.32%	4.35	4.16	-4.37%
204	4.16	3.81	-8.41%	3.10	2.88	-7.10%
205	4.66	4.31	-7.51%	3.48	3.25	-6.61%
221	5.62	5.29	-5.87%	4.19	3.99	-4.77%
222	6.53	6.03	-7.66%	4.87	4.54	-6.78%
225	5.44	5.02	-7.72%	4.05	3.78	-6.67%
227	5.24	4.76	-9.16%	3.90	3.59	-7.95%
255	4.60	4.14	-10.00%	3.43	3.12	-9.04%
257	5.53	4.77	-13.74%	4.12	3.60	-12.62%
259	4.07	3.62	-11.06%	3.04	2.72	-10.53%
261	7.51	6.27	-16.51%	5.60	4.73	-15.54%
263	5.01	4.58	-8.58%	3.73	3.45	-7.51%
265	4.91	4.50	-8.35%	3.66	3.39	-7.38%
275	5.62	5.29	-5.87%	4.19	3.99	-4.77%
276	6.53	6.03	-7.66%	4.87	4.54	-6.78%
281	3.76	3.41	-9.31%	2.80	2.57	-8.21%
282	7.29	6.82	-6.45%	5.43	5.14	-5.34%
285	4.08	3.77	-7.60%	3.05	2.84	-6.89%
287	5.63	3.76	-33.21%	4.20	2.84	-32.38%
297	3.76	3.41	-9.31%	2.80	2.57	-8.21%
301	9.29	8.45	-9.04%	6.92	6.36	-8.09%
305	10.44	9.75	-6.61%	7.78	7.35	-5.53%
306	6.24	5.73	-8.17%	4.65	4.32	-7.10%
309	5.05	4.65	-7.92%	3.77	3.50	-7.16%
311	5.75	5.49	-4.52%	4.29	4.13	-3.73%
319	7.96	7.61	-4.40%	5.94	5.73	-3.54%
323	4.02	3.74	-6.97%	2.99	2.82	-5.69%
327	5.19	4.86	-6.36%	3.87	3.66	-5.43%
402	8.48	7.74	-8.73%	6.32	5.83	-7.75%
403	4.44	4.17	-6.08%	3.31	3.14	-5.14%
404	6.83	6.41	-6.15%	5.09	4.83	-5.11%
406	7.29	6.74	-7.54%	5.43	5.08	-6.45%
407	6.11	5.65	-7.53%	4.56	4.25	-6.80%
411	13.74	12.93	-5.90%	10.24	9.74	-4.88%
413	10.29	9.46	-8.07%	7.67	7.13	-7.04%
415	5.73	5.15	-10.12%	4.27	3.87	-9.37%
416	11.13	9.71	-12.76%	8.29	7.32	-11.70%
421	9.47	8.70	-8.13%	7.06	6.56	-7.08%
425	12.00	11.22	-6.50%	8.94	8.46	-5.37%
427	6.05	5.59	-7.60%	4.51	4.21	-6.65%
429	7.74	7.07	-8.66%	5.76	5.32	-7.64%
431	9.85	9.03	-8.32%	7.34	6.80	-7.36%
433	5.70	5.21	-8.60%	4.25	3.93	-7.53%

DELAWARE COMPENSATION RATING BUREAU, INC.

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PROPOSED EFFECTIVE DECEMBER 1, 2009**

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435	7.35	6.75	-8.16%	5.47	5.09	-6.95%
441	2.18	2.03	-6.88%	1.63	1.53	-6.13%
442	3.47	4.05	16.71%	2.58	3.05	18.22%
443	3.47	4.05	16.71%	2.58	3.05	18.22%
445	9.23	8.63	-6.50%	6.88	6.50	-5.52%
446	2.73	2.59	-5.13%	2.04	1.95	-4.41%
447	7.20	6.70	-6.94%	5.37	5.05	-5.96%
449	5.08	4.61	-9.25%	3.79	3.47	-8.44%
451	6.13	5.60	-8.65%	4.57	4.22	-7.66%
454	8.97	8.38	-6.58%	6.69	6.32	-5.53%
456	5.45	5.10	-6.42%	4.06	3.84	-5.42%
457	10.61	9.91	-6.60%	7.90	7.46	-5.57%
458	3.63	3.38	-6.89%	2.71	2.55	-5.90%
459	2.17	1.96	-9.68%	1.62	1.48	-8.64%
461	5.59	5.22	-6.62%	4.17	3.94	-5.52%
463	3.26	3.08	-5.52%	2.43	2.32	-4.53%
464	5.08	4.69	-7.68%	3.79	3.53	-6.86%
465	4.55	4.24	-6.81%	3.39	3.20	-5.60%
467	5.20	4.88	-6.15%	3.87	3.68	-4.91%
471	2.44	2.08	-14.75%	1.82	1.56	-14.29%
472	2.97	2.88	-3.03%	2.21	2.17	-1.81%
473	3.15	2.99	-5.08%	2.35	2.25	-4.26%
474	1.12	0.99	-11.61%	0.83	0.74	-10.84%
475	4.91	4.43	-9.78%	3.66	3.34	-8.74%
476	2.13	1.93	-9.39%	1.58	1.46	-7.59%
477	3.96	3.62	-8.59%	2.95	2.72	-7.80%
483	1.84	1.74	-5.43%	1.37	1.30	-5.11%
485	2.51	2.21	-11.95%	1.87	1.66	-11.23%
486	3.11	2.82	-9.32%	2.32	2.12	-8.62%
487	2.04	1.82	-10.78%	1.52	1.37	-9.87%
488	1.32	1.20	-9.09%	0.98	0.90	-8.16%
489	2.24	2.22	-0.89%	1.67	1.67	0.00%
491	4.44	4.17	-6.08%	3.31	3.14	-5.14%
495	6.13	5.60	-8.65%	4.57	4.22	-7.66%
497	2.97	2.88	-3.03%	2.21	2.17	-1.81%
499	4.91	4.43	-9.78%	3.66	3.34	-8.74%
501	4.74	4.37	-7.81%	3.54	3.29	-7.06%
502	5.55	5.14	-7.39%	4.14	3.87	-6.52%
506	3.20	3.17	-0.94%	2.39	2.39	0.00%
507	5.37	4.80	-10.61%	4.00	3.62	-9.50%
509	9.26	8.57	-7.45%	6.90	6.45	-6.52%
511	10.99	10.17	-7.46%	8.19	7.67	-6.35%
512	7.58	7.34	-3.17%	5.65	5.53	-2.12%
513	5.10	4.68	-8.24%	3.81	3.52	-7.61%
535	4.57	4.29	-6.13%	3.41	3.24	-4.99%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2009**

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)
536	8.06	7.44	-7.69%	6.01	5.60	-6.82%
544	9.98	9.21	-7.72%	7.44	6.94	-6.72%
551	2.50	2.29	-8.40%	1.86	1.73	-6.99%
553	6.16	5.71	-7.31%	4.59	4.31	-6.10%
555	1.24	1.23	-0.81%	0.93	0.92	-1.08%
563	2.85	2.56	-10.18%	2.12	1.93	-8.96%
571	4.29	4.02	-6.29%	3.20	3.03	-5.31%
573	5.59	5.26	-5.90%	4.17	3.97	-4.80%
581	3.78	3.27	-13.49%	2.82	2.47	-12.41%
587	2.85	2.56	-10.18%	2.12	1.93	-8.96%
601	13.21	12.17	-7.87%	9.85	9.18	-6.80%
602	9.02	8.24	-8.65%	6.72	6.21	-7.59%
603	15.00	13.73	-8.47%	11.18	10.34	-7.51%
605	10.52	9.44	-10.27%	7.84	7.11	-9.31%
607	12.04	10.82	-10.13%	8.97	8.15	-9.14%
608	7.56	6.99	-7.54%	5.64	5.27	-6.56%
609	7.16	6.47	-9.64%	5.34	4.88	-8.61%
611	14.39	12.93	-10.15%	10.72	9.74	-9.14%
615	17.57	15.64	-10.98%	13.09	11.79	-9.93%
617	9.13	8.38	-8.21%	6.80	6.31	-7.21%
625	8.45	7.73	-8.52%	6.29	5.82	-7.47%
643	15.32	14.01	-8.55%	11.42	10.55	-7.62%
645	8.49	8.01	-5.65%	6.32	6.03	-4.59%
646	6.80	6.42	-5.59%	5.07	4.84	-4.54%
647	10.17	9.24	-9.14%	7.58	6.97	-8.05%
648	6.40	5.86	-8.44%	4.77	4.42	-7.34%
649	5.10	4.87	-4.51%	3.80	3.66	-3.68%
651	8.80	8.14	-7.50%	6.56	6.13	-6.55%
652	11.96	10.84	-9.36%	8.91	8.16	-8.42%
653	10.39	9.51	-8.47%	7.74	7.16	-7.49%
654	8.99	8.51	-5.34%	6.70	6.41	-4.33%
655	21.36	19.70	-7.77%	15.92	14.85	-6.72%
656	10.80	9.69	-10.28%	8.05	7.30	-9.32%
657	13.45	11.92	-11.38%	10.02	8.98	-10.38%
658	9.69	9.57	-1.24%	7.22	7.21	-0.14%
659	21.13	19.44	-8.00%	15.75	14.65	-6.98%
660	3.34	3.16	-5.39%	2.49	2.38	-4.42%
661	4.26	3.75	-11.97%	3.18	2.82	-11.32%
662	4.23	3.99	-5.67%	3.15	3.00	-4.76%
663	6.10	5.54	-9.18%	4.54	4.17	-8.15%
664	5.57	5.10	-8.44%	4.15	3.84	-7.47%
665	11.94	11.02	-7.71%	8.89	8.31	-6.52%
666	8.55	7.83	-8.42%	6.37	5.90	-7.38%
667	2.81	2.54	-9.61%	2.10	1.92	-8.57%
668	7.19	6.51	-9.46%	5.35	4.91	-8.22%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2009**

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)
669	10.17	9.23	-9.24%	7.58	6.95	-8.31%
670	6.37	5.90	-7.38%	4.74	4.44	-6.33%
673	7.22	6.61	-8.45%	5.38	4.97	-7.62%
674	7.06	6.38	-9.63%	5.26	4.81	-8.56%
675	5.35	4.92	-8.04%	3.99	3.71	-7.02%
676	7.75	7.17	-7.48%	5.77	5.40	-6.41%
677	6.05	5.47	-9.59%	4.51	4.12	-8.65%
679	12.81	11.19	-12.65%	9.55	8.43	-11.73%
681	6.37	5.90	-7.38%	4.74	4.44	-6.33%
682	19.85	17.63	-11.18%	14.80	13.29	-10.20%
691	7.16	6.47	-9.64%	5.34	4.88	-8.61%
693	8.80	8.14	-7.50%	6.56	6.13	-6.55%
695	4.26	3.75	-11.97%	3.18	2.82	-11.32%
709	2.96	2.65	-10.47%	2.21	1.99	-9.95%
716	4.30	3.81	-11.40%	3.21	2.88	-10.28%
718	4.41	3.95	-10.43%	3.29	2.97	-9.73%
721	15.96	14.75	-7.58%	11.89	11.12	-6.48%
744	2.53	2.31	-8.70%	1.88	1.75	-6.91%
751	2.92	3.02	3.42%	2.18	2.27	4.13%
752	1.34	1.27	-5.22%	1.00	0.96	-4.00%
753	6.08	5.59	-8.06%	4.53	4.21	-7.06%
755	3.41	3.01	-11.73%	2.54	2.27	-10.63%
757	2.02	1.86	-7.92%	1.50	1.40	-6.67%
759	5.55	5.07	-8.65%	4.14	3.81	-7.97%
0771	1.48	1.29	-12.84%	1.10	0.98	-10.91%
801	9.21	8.35	-9.34%	6.86	6.30	-8.16%
803	24.45	22.46	-8.14%	18.22	16.92	-7.14%
804	4.06	3.69	-9.11%	3.02	2.77	-8.28%
805	6.69	6.15	-8.07%	4.98	4.63	-7.03%
806	10.93	9.81	-10.25%	8.15	7.39	-9.33%
807	7.62	6.83	-10.37%	5.68	5.15	-9.33%
808	11.71	10.66	-8.97%	8.73	8.02	-8.13%
809	5.91	5.31	-10.15%	4.40	4.01	-8.86%
811	10.83	9.87	-8.86%	8.08	7.44	-7.92%
812	8.47	7.60	-10.27%	6.31	5.73	-9.19%
813	6.22	5.67	-8.84%	4.64	4.27	-7.97%
814	5.90	5.35	-9.32%	4.39	4.04	-7.97%
815	3.82	3.54	-7.33%	2.85	2.67	-6.32%
816	3.05	2.76	-9.51%	2.27	2.09	-7.93%
817	9.59	8.66	-9.70%	7.15	6.52	-8.81%
818	2.12	1.92	-9.43%	1.58	1.45	-8.23%
819	1.12	1.02	-8.93%	0.83	0.77	-7.23%
820	3.78	3.50	-7.41%	2.82	2.64	-6.38%
821	8.25	7.58	-8.12%	6.15	5.71	-7.15%
825	4.79	4.19	-12.53%	3.57	3.15	-11.76%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
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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)
855	7.69	6.82	-11.31%	5.73	5.14	-10.30%
857	10.60	9.33	-11.98%	7.90	7.03	-11.01%
858	10.52	9.62	-8.56%	7.84	7.24	-7.65%
859	12.00	10.80	-10.00%	8.94	8.14	-8.95%
860	10.62	10.06	-5.27%	7.91	7.58	-4.17%
862	10.97	9.95	-9.30%	8.18	7.49	-8.44%
865	2.78	2.50	-10.07%	2.07	1.88	-9.18%
867	6.22	5.67	-8.84%	4.64	4.27	-7.97%
871	5.71	6.56	14.89%	4.26	4.94	15.96%
877	3.73	3.46	-7.24%	2.79	2.61	-6.45%
879	4.46	3.96	-11.21%	3.32	2.98	-10.24%
880	6.11	5.59	-8.51%	4.56	4.21	-7.68%
881	3.88	3.52	-9.28%	2.89	2.65	-8.30%
882	9.49	8.73	-8.01%	7.07	6.58	-6.93%
883	2.73	2.53	-7.33%	2.04	1.90	-6.86%
884	1.21	1.09	-9.92%	0.91	0.82	-9.89%
885	4.35	3.95	-9.20%	3.24	2.97	-8.33%
886	3.44	3.09	-10.17%	2.56	2.33	-8.98%
887	1.71	1.55	-9.36%	1.28	1.17	-8.59%
889	0.41	0.37	-9.76%	0.31	0.28	-9.68%
890	0.72	0.70	-2.78%	0.54	0.52	-3.70%
891	1.61	1.46	-9.32%	1.19	1.10	-7.56%
895	0.67	0.61	-8.96%	0.49	0.45	-8.16%
896	3.30	2.91	-11.82%	2.46	2.19	-10.98%
897	2.96	2.57	-13.18%	2.21	1.93	-12.67%
898	4.74	4.45	-6.12%	3.54	3.35	-5.37%
899	2.30	2.02	-12.17%	1.72	1.52	-11.63%
903	0.67	0.62	-7.46%	0.49	0.46	-6.12%
904	2.65	2.23	-15.85%	1.98	1.67	-15.66%
907	7.36	6.53	-11.28%	5.48	4.92	-10.22%
0908	149.60	154.77	3.46%	111.50	116.60	4.57%
0909	92.29	87.09	-5.63%	68.78	65.62	-4.59%
910	12.12	10.34	-14.69%	9.03	7.79	-13.73%
911	6.69	6.07	-9.27%	4.98	4.57	-8.23%
0912	321.91	302.06	-6.17%	239.93	227.57	-5.15%
0913	380.29	416.62	9.55%	283.44	313.88	10.74%
914	3.73	3.46	-7.24%	2.79	2.61	-6.45%
915	4.94	4.35	-11.94%	3.68	3.28	-10.87%
916	2.01	1.82	-9.45%	1.49	1.37	-8.05%
917	4.62	4.19	-9.31%	3.45	3.15	-8.70%
918	3.78	3.48	-7.94%	2.82	2.62	-7.09%
919	3.42	3.06	-10.53%	2.54	2.31	-9.06%
920	0.72	0.68	-5.56%	0.54	0.51	-5.56%
921	6.91	6.52	-5.64%	5.15	4.91	-4.66%
922	4.31	3.95	-8.35%	3.21	2.97	-7.48%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2009**

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)
923	4.46	3.96	-11.21%	3.32	2.98	-10.24%
924	3.98	3.48	-12.56%	2.96	2.62	-11.49%
925	2.62	2.46	-6.11%	1.95	1.85	-5.13%
926	3.88	3.52	-9.28%	2.89	2.65	-8.30%
927	1.38	1.24	-10.14%	1.03	0.94	-8.74%
928	2.73	2.53	-7.33%	2.04	1.90	-6.86%
929	5.71	4.93	-13.66%	4.26	3.72	-12.68%
932	1.24	1.08	-12.90%	0.93	0.81	-12.90%
933	4.90	4.48	-8.57%	3.65	3.37	-7.67%
934	3.58	3.33	-6.98%	2.66	2.51	-5.64%
935	2.23	2.02	-9.42%	1.67	1.52	-8.98%
936	0.71	0.59	-16.90%	0.52	0.44	-15.38%
937	16.62	14.28	-14.08%	12.39	10.76	-13.16%
939	7.08	6.45	-8.90%	5.28	4.86	-7.95%
940	6.62	5.80	-12.39%	4.93	4.37	-11.36%
941	3.50	3.15	-10.00%	2.60	2.37	-8.85%
942	3.57	3.24	-9.24%	2.66	2.44	-8.27%
943	8.49	7.57	-10.84%	6.33	5.70	-9.95%
944	3.79	3.43	-9.50%	2.82	2.59	-8.16%
945	4.11	3.69	-10.22%	3.06	2.77	-9.48%
946	5.13	4.48	-12.67%	3.83	3.37	-12.01%
947	7.76	6.47	-16.62%	5.78	4.88	-15.57%
948	2.09	1.87	-10.53%	1.55	1.41	-9.03%
949	1.29	1.14	-11.63%	0.96	0.86	-10.42%
951	0.69	0.59	-14.49%	0.51	0.44	-13.73%
952	0.99	0.89	-10.10%	0.74	0.68	-8.11%
953	0.41	0.37	-9.76%	0.31	0.28	-9.68%
954	4.41	3.99	-9.52%	3.29	3.00	-8.81%
955	1.05	0.96	-8.57%	0.78	0.72	-7.69%
956	0.25	0.21	-16.00%	0.19	0.15	-21.05%
957	0.64	0.60	-6.25%	0.47	0.45	-4.26%
958	1.58	1.44	-8.86%	1.18	1.08	-8.47%
959	2.34	2.10	-10.26%	1.74	1.58	-9.20%
960	5.90	5.35	-9.32%	4.39	4.04	-7.97%
961	1.19	1.06	-10.92%	0.88	0.80	-9.09%
962	0.20	0.17	-15.00%	0.14	0.13	-7.14%
963	0.77	0.65	-15.58%	0.58	0.48	-17.24%
964	3.12	2.87	-8.01%	2.33	2.16	-7.30%
965	0.67	0.61	-8.96%	0.49	0.45	-8.16%
966	3.68	3.21	-12.77%	2.75	2.41	-12.36%
967	1.09	0.99	-9.17%	0.81	0.74	-8.64%
968	2.99	2.69	-10.03%	2.23	2.02	-9.42%
969	6.33	5.72	-9.64%	4.71	4.32	-8.28%
970	11.13	10.06	-9.61%	8.29	7.58	-8.56%
971	5.45	4.97	-8.81%	4.06	3.75	-7.64%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
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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)
973	3.44	3.21	-6.69%	2.56	2.41	-5.86%
974	4.37	3.97	-9.15%	3.26	2.99	-8.28%
975	2.83	2.46	-13.07%	2.11	1.85	-12.32%
976	2.11	1.90	-9.95%	1.57	1.43	-8.92%
977	0.76	0.70	-7.89%	0.57	0.52	-8.77%
978	4.16	3.72	-10.58%	3.10	2.81	-9.35%
979	5.68	5.06	-10.92%	4.23	3.81	-9.93%
980	4.84	4.27	-11.78%	3.60	3.22	-10.56%
981	3.84	3.42	-10.94%	2.86	2.58	-9.79%
983	9.23	8.62	-6.61%	6.88	6.49	-5.67%
984	0.38	0.31	-18.42%	0.29	0.24	-17.24%
985	5.98	5.30	-11.37%	4.46	4.00	-10.31%
986	1.85	1.72	-7.03%	1.38	1.29	-6.52%
988	0.23	0.24	4.35%	0.16	0.17	6.25%
991	11.13	10.06	-9.61%	8.29	7.58	-8.56%
992	5.91	5.31	-10.15%	4.40	4.01	-8.86%
995	11.53	10.50	-8.93%	8.59	7.91	-7.92%
997	1.13	1.03	-8.85%	0.84	0.77	-8.33%
999	6.74	6.05	-10.24%	5.02	4.56	-9.16%
4771	5.94	5.17	-12.96%	4.42	3.89	-11.99%
4777	10.83	9.87	-8.86%	8.08	7.44	-7.92%
7405	1.39	1.22	-12.23%	1.04	0.92	-11.54%
7413	2.03	1.82	-10.34%	1.51	1.37	-9.27%
7421	2.45	2.21	-9.80%	1.82	1.66	-8.79%
7424	5.77	5.20	-9.88%	4.30	3.91	-9.07%
7428	2.30	2.07	-10.00%	1.72	1.55	-9.88%
7445	0.46	0.41	-10.87%	0.35	0.31	-11.43%
7453	0.43	0.38	-11.63%	0.32	0.29	-9.38%
9108	102.89	102.75	-0.14%	76.70	77.41	0.93%
9740	0.02	0.02	0.00%	0.01	0.01	0.00%
9741	0.01	0.01	0.00%	0.01	0.01	0.00%
9985	A	A	0.00%	A	A	0.00%