



September 15, 2009

BUREAU CIRCULAR NO. 858

To All Members of the Bureau:

Re: **COURT-ORDERED REDUCTIONS TO RESIDUAL MARKET RATES
AND VOLUNTARY MARKET LOSS COSTS**

BUREAU FILING NO. 0807 – EFFECTIVE DECEMBER 1, 2008
BUREAU FILING NO. 0901 – EFFECTIVE JUNE 1, 2009

On July 24, 2009 the Delaware Court of Chancery issued a Memorandum Opinion and Order in the DCRB's appeal of the prior Insurance Commissioner's Decision and Order requiring a series of reductions in rating values beginning December 1, 2008. The reductions in question were based on the Department of Insurance's evaluation of the effects of medical cost containment provisions of Senate Bill 1 on claims predating the implementation of the provisions of that law. Information pertaining to the DCRB's appeal was previously provided with Bureau Circular No. 849.

The Court of Chancery upheld the Insurance Commissioner's Decision and Order and ruled against the DCRB's appeal. Recognizing the adverse impacts that continued litigation in this matter would have on the marketplace, the DCRB has reluctantly decided not to undertake further legal action in this matter.

Accordingly, the DCRB submitted and the Department of Insurance has approved two filings reflecting the first of what will be a series of Insurance Commissioner-ordered and Court of Chancery-approved reductions of DCRB rating values below the indicated levels of residual market rates and voluntary market loss costs. One of these filings amended the DCRB's December 1, 2008 rating values (Bureau Filing No. 0807), and the other amended the DCRB's June 1, 2009 rating values (Bureau Filing No. 0901). The reductions reflected in these filings are six percent of December 1, 2008 rating values. The same dollar-and-cent reductions by classification will also be required for DCRB rating values effective December 1, 2009 and December 1, 2010. Reductions of five percent of December 1, 2008 rating values will be required effective December 1, 2011. Thus, the aggregate reductions in rating values required by the Court's decision will be 23 percent of December 1, 2008 levels. Rating values can be established without such adjustments in late 2012.

The following points were made in the DCRB's submission of the most recent amendments to Bureau Filings No. 0807 and 0901:

The Court of Chancery Opinion and Order's mandate poses serious and abiding conflicts for the DCRB in terms of its statutory responsibilities and for DCRB staff in terms of professional Standards of Practice applicable to the promulgation of insurance rates, as follow:

- ***The rating values submitted herewith do not comply with applicable Standards of Practice of the Casualty Actuarial Society (CAS), in part because they are not expected to be adequate to provide for the cost of providing insurance during the policy period to which they will apply. In addition to Principle 1 of the CAS Statement of Principles Regarding Ratemaking, the prospective adequacy of such rating values is required under Delaware law (Delaware Code Title 18, §2604(a)).***
- ***The rating values submitted herewith are also not limited to prospective loss costs, as defined and required by Title 18, §2610(b)(1) of the Delaware Code and as specified in the first sentence of the Principles Section of the CAS Statement of Principles Regarding Ratemaking.***

Following the approval of these DCRB filings by the Department of Insurance, DCRB member carriers are required under Delaware law to submit independent filings of rating values. The applicable effective dates for each such filing will be the same as the effective date of that company's adoption filing in response to the DCRB's previous February 25, 2009 amendment of Bureau Filing No. 0807 and the effective date of that company's adoption filing in response to Bureau Filing No. 0901. Carriers will have 60 days from the date of our announcement of approval of the DCRB filings to submit their filings.

The Department of Insurance has agreed to allow companies to submit separate adoption filings in response to the DCRB's amendments of Bureau Filings No. 0807 and 0901, or at each company's option a single filing may be submitted in response to both of those amendments in combination. Under either filing option, the following instructions will apply:

Carriers electing to adopt the revised DCRB rating values without modification and without changing their existing loss cost multiplier (LCM) can submit boilerplate language (see accompanying attachment) using SERFF forms and procedures as specified by the Department of Insurance for such purpose as the entirety of their adoption filings, and such filings will be considered to be "file and use" submissions by the Department.

As noted in both the prior Insurance Commissioner's December 2008 Decision and Order and the Chancery Court's Opinion and Order, carriers have the opportunity to propose rates and rating values reflecting the full effect of the ordered reductions in DCRB rating values or any lesser effect up to and including no reduction at all based on information presented by the filing carrier. The Department of Insurance has defined a specific methodology which carriers may elect to use for such purpose, as described following:

Using the same evaluation date, methods, and factors as the industry-wide data contained in the 2007 DCRB filing, if a company's ratio of medical outstanding losses from all prior years to the total (medical plus indemnity) incurred losses for Policy Year 2005 is calculated to be materially different from 2.00 (with "materially different" defined by the Department to be 1.80

or less), then the company would automatically qualify for an exemption. (The data compatible with the DCRB's 2007 filing is selected because this filing is the one which yielded the 2.00 ratio selected by the Commissioner.)

For purposes of this method, calculation of each company's ratio of medical outstanding losses from all policy years to the total (medical plus indemnity) incurred losses for Policy Year 2005 is to be consistent with the company's data as included in Call #1 reported to the DCRB in the December 31, 2006 Financial Data Call. The calculation is as follows:

1. Medical Case Outstanding (Column (12), Line X of Call #1)
2. Medical IBNR (Column (14), Line X of Call #1)
3. Medical Outstanding Total = Line (1) + Line (2)
4. Total Incurred Losses, Policy Year 2005 (Column (7), Line U of Call #1)
5. Ratio, Medical Reserves to Policy Year 2005 Incurred Losses = (Line (3) / Line (4))

In the 2006 Financial Data Calls, various companies may have reported their Financial Data Calls to the DCRB by group, by company or by selected combinations of companies within a group. The DCRB will provide available December 31, 2006 data pertaining to the specified method of determining exemptions to the Department of Insurance. That report will include indication of companies whose data was adjusted and/or not used for purposes of the December 1, 2007 DCRB filing. Reporting companies have access to this data directly through their own data reporting personnel, since it resides in the DCRB's Financial Data Reporting Application (FDRA). Companies, groups or other reporting entities that encounter difficulties in retrieving this information may contact the DCRB for assistance. Companies whose own data was reported to the DCRB separately must use that data as the basis for the specified exemption calculation. Companies whose data was reported to the DCRB as part of a selected combination of companies or on a group basis must show the breakdown by company of data reported to the DCRB and a reconciliation of the individual company detail to the data previously reported to the DCRB.

The Department will allow automatic exemptions of 20 percent, 40 percent, 60 percent, 80 percent or 100 percent (full exemption) to the reductions otherwise required under the Court of Chancery Opinion and Order on the bases set forth below:

- If the individual company's ratio of medical outstanding losses from all policy years to the total incurred losses for Policy Year 2005 is calculated to be over 1.80, there would be no automatic exemption (such differences would be deemed to be "not materially different" from 2.00).
- A ratio between 1.41 and 1.80 would qualify the company for a 20 percent automatic exemption from the reductions required under the Court of Chancery Opinion and Order. Such companies would be required to use rating values reduced by at least 4.80 percent as of the date of their previous adoption of the December 1, 2008 DCRB filing.
- A ratio between 1.01 and 1.40 would qualify the company for a 40 percent automatic exemption from the reductions required under the Court of Chancery Opinion and Order. Such companies would be required to use rating values reduced by at least 3.60 percent as of the date of their previous adoption of the December 1, 2008 DCRB filing.

- A ratio between 0.61 and 1.00 would qualify the company for a 60 percent automatic exemption from the reductions required under the Court of Chancery Opinion and Order. Such companies would be required to use rating values reduced by at least 2.40 percent as of the date of their previous adoption of the December 1, 2008 DCRB filing.
- A ratio between 0.21 and 0.60 would qualify the company for an 80 percent automatic exemption from the reductions required under the Court of Chancery Opinion and Order. Such companies would be required to use rating values reduced by at least 1.20 percent as of the date of their previous adoption of the December 1, 2008 DCRB filing.
- A ratio below 0.21 would qualify the company for a 100 percent (full) automatic exemption from the reductions required under the Court of Chancery Opinion and Order. Such companies could use rating values at or below the levels of their previous adoption of the December 1, 2008 DCRB filing.

Any company which had no Delaware writings through December 31, 2006 and thus no Call #1 data as required for the calculations underlying the Department's specified method will qualify for an automatic 100 percent (full) exemption from the reductions required under the Court of Chancery Opinion and Order by documenting that circumstance to the satisfaction of the Department. Such companies may use rating values at or below those previously adopted based on the December 1, 2008 DCRB filing.

The DCRB has filed with the Department and will make available on its website in text and Excel formats the dollar-and-cent reductions to loss costs by classification associated with exemption levels of 20 percent, 40 percent, 60 percent and 80 percent of the six percent reductions required under the Court of Chancery's Opinion and Order. A company not qualifying for an exemption must use the full six percent reductions to loss costs as filed and used by the DCRB, and a company qualifying for a 100 percent (full) exemption will not be required to reduce its loss costs on account of the Court of Chancery's Opinion and Order.

Carriers will also be allowed to submit filings for partial or full exemptions from the provisions of the Chancery Court Opinion and Order on a basis or bases other than the method defined above for automatic exemptions. As one example of a possible consideration in such regard, the fee schedule provisions of Senate Bill 1 provide for the continuation of prior agreements between medical providers and insurers/employers in lieu of application of fee schedule amounts. To the extent that a company's medical payments are administered in accordance with such agreements, the implementation of the fee schedule would not result in any savings to the company. It is noted that the DCRB's evaluation of the effects of Senate Bill 1 included recognition of such circumstances.

Carrier filings seeking exemption on any basis or bases other than the Department of Insurance's specified methodology will be subject to review on their merits by the Department, and such individual filings will be required to include results of the application of the Department's specified method to the company making the exemption filing.

Each company may file for an exemption concurrent with its adoption of the DCRB's amended December 1, 2008 filing or at any time thereafter. However, a company is required to qualify for an exemption by making a filing with the Department in order to apply and, prior to

applying, less than the full reductions ordered by the Court of Chancery's Opinion and Order. Once any company establishes its exemption, the terms of that exemption will apply for any remaining time until the implementation of the DCRB's December 1, 2012 filing.

In proposing rate schedules a company may apply all or any portion of the company's approved exemption against the reductions required under the Court of Chancery Opinion and Order.

Reductions responsive to the Court of Chancery's Opinion and Order at any level of exemption must be calculated as dollar-and-cent amounts based on the DCRB's December 1, 2008 and June 1, 2009 voluntary market loss costs and then subtracted from each company's otherwise applicable schedule of loss costs. As noted above, the DCRB's published schedules of rating value reductions commensurate with each exemption level defined in the Department of Insurance's defined method will be available for such purpose. Carriers qualifying for some other level of exemption based on an individual filing will be required to present the derivation and application of their approved level of reduction in a similar fashion.

For purposes of reflecting the DCRB's amended December 1, 2008 filing in response to the Court of Chancery's Opinion and Order, a company's loss cost multiplier(s) cannot be revised from its/their previously-approved level(s). Subsequent company filings may propose the same or revised loss cost multipliers based on supporting information provided with those filings.

Carriers filing to adopt the DCRB's revised loss costs without any exemption from the Chancery Court's Opinion and Order may do so by completing and submitting the language attached as a letter or memorandum within the SERFF filing mechanism. The Department of Insurance will consider such filings to be submitted on a file-and-use basis.

Accompanying this circular are the following exhibits from the DCRB's most recent amendment to Bureau Filings No. 0807 and 0901 and the language recommended to accomplish an adoption of revised DCRB loss costs without any exemption or change in loss cost multiplier:

- Exhibit 41 - August 27, 2009 Amendment to Bureau Filing No. 0807 - Residual market rates, voluntary market loss costs and residual market minimum premiums by classification effective December 1, 2008, as established in the latest amendment to Bureau Filing No. 0807.
- Exhibit 42 – August 27, 2009 Amendment to Bureau Filing No. 0807 - The dollar-and-cent reductions to previously-approved residual market rates and voluntary market loss costs effective December 1, 2008 and the whole dollar reductions to previously-approved residual market minimum premiums effective December 1 2008 by classification reflected in the latest amendment to Bureau Filing No. 0807.
- Exhibit 46 – August 27, 2009 Amendment to Bureau Filing No. 0807 - The percentage reductions in residual market rates and voluntary market loss costs by classification reflected in the latest amendment to Bureau Filing No. 0807. These percentages vary from six percent due to the effects of rounding.

- Exhibit 41 – September 2, 2009 Correction to August 31, 2009 Amendment to Bureau Filing No. 0901 - Residual market rates, voluntary market loss costs and residual market minimum premiums by classification effective June 1, 2009, as established in the latest amendment to Bureau Filing No. 0901.
- Exhibit 42 – September 2, 2009 Correction to August 31, 2009 Amendment to Bureau Filing No. 0901 - The dollar-and-cent reductions to previously-approved residual market rates and voluntary market loss costs effective June 1, 2009 and the whole dollar reductions to previously-approved residual market minimum premiums effective June 1, 2009 by classification reflected in the latest amendment to Bureau Filing No. 0901.
- Exhibit 46 – September 2, 2009 Correction to August 31, 2009 Amendment to Bureau Filing No. 0901 - The percentage reductions in residual market rates and voluntary market loss costs by classification reflected in the latest amendment to Bureau Filing No. 0901. These percentages vary from six percent due to the effects of rounding.
- Language to be used as a letter or memorandum in the General Information Tab of a SERFF filing to adopt revised DCRB loss costs without any exemption or change in loss cost multiplier.

Questions pertaining to this circular may be directed to me via e-mail at twisecarver@dcrb.com or telephone at (302) 654-1435, Extension 4413, or to Mike Doyle, Chief Actuary, via e-mail at mduoye@dcrb.com or telephone at (302) 654-1435, Extension 4480.

Timothy L. Wisecarver
President

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Attachments
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**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE
Proposed Effective December 1, 2008 on New and Renewal Business**

(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

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	
005	16.24	21.79	3,431	5.12	6.48	6.99	III
0006	4.30	5.76	931	1.35	1.72	1.85	II
007	5.29	7.10	1,922	1.67	2.11	2.28	III
0008	2.08	2.78	907	0.65	0.83	0.89	II
009	25.69	34.46	3,431	8.10	10.25	11.06	III
0011	3.35	4.48	1,307	1.05	1.34	1.44	II
0012	4.46	5.98	1,659	1.40	1.78	1.92	II
0013	3.87	5.20	1,476	1.22	1.55	1.67	II
015	17.79	23.88	3,431	5.61	7.11	7.66	III
0016	3.27	4.39	771	1.03	1.31	1.41	I
028	3.89	5.23	1,480	1.09	1.30	1.49	III
0034	4.69	6.30	992	1.48	1.87	2.02	II
0036	4.40	5.90	949	1.39	1.76	1.89	II
055	4.83	6.49	1,777	1.36	1.61	1.85	III
059	4.09	5.49	1,542	1.15	1.36	1.57	III
0083	5.32	7.13	1,090	1.68	2.12	2.29	III
101	3.77	5.06	1,443	1.06	1.29	1.40	III
104	3.25	4.36	1,278	0.91	1.11	1.21	II
105	4.25	5.70	1,593	1.19	1.45	1.58	III
106	5.33	7.14	1,932	1.50	1.82	1.98	II
107	3.07	4.12	1,222	0.86	1.05	1.14	II
108	4.21	5.64	1,579	1.18	1.44	1.56	II
109	5.29	7.10	1,922	1.49	1.81	1.97	III
110	3.72	4.99	1,429	1.05	1.27	1.38	II
111	4.43	5.95	1,654	1.25	1.51	1.65	II
112	9.33	12.52	3,196	2.62	3.19	3.47	II
113	3.19	4.28	1,260	0.90	1.09	1.19	II
114	8.91	11.96	3,064	2.51	3.04	3.31	III
115	2.03	2.73	893	0.57	0.69	0.76	II
119	5.80	7.78	2,082	1.63	1.98	2.16	II
130	5.45	7.32	1,974	1.53	1.86	2.03	III
132	2.14	2.89	931	0.60	0.73	0.80	II
134	2.86	3.83	1,151	0.80	0.98	1.06	II
135	3.07	4.13	1,222	0.87	1.05	1.14	II
136	2.64	3.54	1,086	0.74	0.90	0.98	II
139	4.77	6.40	1,758	1.34	1.63	1.77	II
141	5.03	6.75	1,838	1.41	1.72	1.87	II
142	2.40	3.22	1,010	0.67	0.82	0.89	II
161	2.74	3.68	1,119	0.77	0.94	1.02	II
163	3.33	4.46	1,302	0.93	1.14	1.24	II
165	4.86	6.51	1,786	1.37	1.66	1.81	II
166	2.99	4.01	1,198	0.84	1.02	1.11	II
185	3.25	4.36	1,278	0.91	1.11	1.21	II
187	3.07	4.12	1,222	0.86	1.05	1.14	II
191	2.74	3.68	1,119	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**
Proposed Effective December 1, 2008 on New and Renewal Business

(Including 6 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-1	A-2	A-3	
201	4.09	5.48	1,542	1.15	1.40	1.52	II
204	2.91	3.91	1,175	0.82	1.00	1.08	II
205	3.27	4.38	1,283	0.92	1.12	1.21	II
221	3.94	5.28	1,495	1.11	1.34	1.46	II
222	4.58	6.14	1,697	1.29	1.56	1.70	II
225	3.81	5.11	1,457	1.07	1.30	1.42	II
227	3.67	4.93	1,410	1.03	1.25	1.36	II
255	3.22	4.32	1,269	0.91	1.10	1.20	II
257	3.87	5.20	1,476	1.09	1.32	1.44	II
259	2.86	3.83	1,151	0.80	0.98	1.06	II
261	5.26	7.06	1,913	1.48	1.80	1.96	II
263	3.51	4.71	1,358	0.99	1.20	1.31	II
265	3.44	4.62	1,339	0.97	1.17	1.28	II
275	3.94	5.28	1,495	1.11	1.34	1.46	II
276	4.58	6.14	1,697	1.29	1.56	1.70	II
281	2.63	3.53	1,086	0.74	0.90	0.98	II
282	5.10	6.85	1,866	1.44	1.75	1.90	III
285	2.87	3.84	1,156	0.80	0.98	1.06	II
287	3.95	5.29	1,499	1.11	1.35	1.47	II
297	2.63	3.53	1,086	0.74	0.90	0.98	II
301	6.50	8.73	2,308	1.83	2.22	2.42	III
305	7.31	9.81	2,561	2.06	2.50	2.72	II
306	4.37	5.87	1,631	1.23	1.49	1.62	II
309	3.54	4.75	1,368	1.00	1.21	1.32	II
311	4.03	5.40	1,523	1.13	1.38	1.50	II
319	5.58	7.48	2,012	1.57	1.91	2.08	II
323	2.81	3.78	1,142	0.79	0.96	1.05	I
327	3.64	4.88	1,401	1.02	1.24	1.35	II
402	5.94	7.97	2,129	1.67	2.03	2.21	III
403	3.11	4.17	1,236	0.88	1.06	1.16	II
404	4.78	6.42	1,762	1.35	1.64	1.78	III
406	5.10	6.85	1,866	1.44	1.75	1.90	III
407	4.29	5.74	1,603	1.20	1.46	1.59	II
411	9.63	12.92	3,290	2.71	3.29	3.58	III
413	7.21	9.67	2,529	2.03	2.46	2.68	III
415	4.01	5.39	1,518	1.13	1.37	1.49	III
416	7.79	10.46	2,712	2.19	2.66	2.90	II
421	6.64	8.90	2,345	1.86	2.27	2.47	III
425	8.40	11.28	2,905	2.36	2.87	3.13	III
427	4.24	5.69	1,589	1.19	1.45	1.58	III
429	5.41	7.28	1,965	1.52	1.85	2.02	III
431	6.90	9.26	2,430	1.94	2.36	2.57	II
433	3.99	5.36	1,513	1.12	1.36	1.49	II
435	5.14	6.91	1,875	1.45	1.76	1.91	II
441	1.53	2.05	733	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
Proposed Effective December 1, 2008 on New and Renewal Business**

(Including 6 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			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
442	2.43	3.26	1,020	0.68	0.83	0.90	II
443	2.43	3.26	1,020	0.68	0.83	0.90	II
445	6.47	8.68	2,294	1.82	2.21	2.40	II
446	1.92	2.57	855	0.54	0.65	0.71	II
447	5.05	6.77	1,842	1.42	1.72	1.88	III
449	3.56	4.78	1,377	1.00	1.22	1.32	II
451	4.30	5.76	1,607	1.21	1.47	1.60	II
454	6.29	8.43	2,237	1.77	2.15	2.34	II
456	3.82	5.12	1,457	1.07	1.31	1.42	II
457	7.43	9.97	2,599	2.09	2.54	2.76	II
458	2.55	3.41	1,057	0.72	0.87	0.95	II
459	1.52	2.04	733	0.43	0.52	0.57	II
461	3.92	5.25	1,490	1.10	1.34	1.46	II
463	2.28	3.06	973	0.64	0.78	0.85	II
464	3.56	4.78	1,377	1.00	1.22	1.32	II
465	3.19	4.28	1,260	0.90	1.09	1.19	III
467	3.64	4.89	1,401	1.02	1.24	1.35	II
471	1.71	2.29	794	0.48	0.58	0.64	II
472	2.08	2.79	912	0.59	0.71	0.77	II
473	2.21	2.96	949	0.62	0.75	0.82	II
474	0.78	1.05	503	0.22	0.27	0.29	II
475	3.44	4.62	1,339	0.97	1.17	1.28	III
476	1.49	2.00	724	0.42	0.51	0.55	II
477	2.77	3.72	1,128	0.78	0.95	1.03	II
483	1.29	1.73	658	0.36	0.44	0.48	II
485	1.76	2.36	808	0.49	0.60	0.65	II
486	2.18	2.92	940	0.61	0.74	0.81	II
487	1.43	1.92	705	0.40	0.49	0.53	II
488	0.92	1.24	545	0.26	0.32	0.34	II
489	1.57	2.11	747	0.44	0.54	0.58	II
491	3.11	4.17	1,236	0.88	1.06	1.16	II
495	4.30	5.76	1,607	1.21	1.47	1.60	II
497	2.08	2.79	912	0.59	0.71	0.77	II
499	3.44	4.62	1,339	0.97	1.17	1.28	III
501	3.33	4.46	1,302	0.93	1.14	1.24	III
502	3.89	5.22	1,480	1.09	1.33	1.45	II
506	2.25	3.01	959	0.63	0.77	0.83	II
507	3.76	5.05	1,438	1.06	1.29	1.40	III
509	6.49	8.70	2,298	1.82	2.22	2.41	III
511	7.70	10.33	2,684	2.16	2.63	2.86	III
512	5.31	7.13	b 1,927	1.49	1.82	1.98	III
513	3.58	4.79	d 1,382	1.01	1.22	1.33	I
535	3.21	4.30	1,264	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: \$1.06 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$1.42 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.36 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.47 Supplementary is not subject to experience or retrospective rating. Code as 0176.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE
Proposed Effective December 1, 2008 on New and Renewal Business**

(Including 6 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-1	A-2	A-3	
536	5.65	7.58	2,035	1.59	1.93	2.10	II
544	6.99	9.38	2,458	1.97	2.39	2.60	III
551	1.75	2.35	808	0.49	0.60	0.65	III
553	4.31	5.79	1,617	1.21	1.48	1.61	III
555	0.87	1.17	526	0.25	0.30	0.32	II
563	1.99	2.68	884	0.56	0.68	0.74	II
571	3.01	4.03	1,203	0.85	1.03	1.12	II
573	3.92	5.25	1,490	1.10	1.34	1.46	III
581	2.65	3.55	1,090	0.74	0.90	0.98	III
587	1.99	2.68	884	0.56	0.68	0.74	II
601	9.26	12.42	3,013	2.46	2.92	3.35	III
602	6.32	8.48	2,143	1.69	2.00	2.30	IV
603	10.51	14.10	3,389	2.79	3.31	3.81	IV
605	7.37	9.89	2,449	1.96	2.32	2.67	III
607	8.43	11.32	2,796	2.27	2.69	3.09	III
608	5.30	7.11	1,772	1.36	1.61	1.85	IV
609	5.02	6.73	1,748	1.33	1.58	1.81	IV
611	10.08	13.53	3,266	2.69	3.19	3.66	IV
615	12.30	16.52	3,431	3.27	3.87	4.45	IV
617	6.39	8.58	2,162	1.70	2.02	2.32	IV
625	5.91	7.94	2,016	1.57	1.86	2.14	III
643	10.73	14.40	3,431	1.90	2.26	2.59	III
645	5.94	7.98	1,988	1.55	1.84	2.11	IV
646	4.77	6.39	1,692	1.28	1.52	1.74	III
647	7.13	9.56	2,388	1.90	2.26	2.59	II
648	4.48	6.02	1,636	1.23	1.46	1.68	III
649	3.57	4.79	1,307	0.94	1.11	1.28	III
651	6.17	8.27	2,115	1.66	1.96	2.26	IV
652	8.38	11.24	2,843	2.31	2.74	3.15	III
653	7.28	9.77	2,364	1.88	2.23	2.56	III
654	6.30	8.45	2,096	1.64	1.95	2.24	IV
655	14.96	20.08	3,431	3.95	4.68	5.38	IV
656	7.57	10.15	2,510	2.01	2.38	2.74	IV
657	9.42	12.64	3,060	2.50	2.97	3.41	IV
658	6.79	9.11	2,279	1.81	2.14	2.46	III
659	14.80	19.86	3,431	3.98	4.72	5.43	IV
660	2.34	3.14	992	0.66	0.78	0.90	III
661	2.99	4.00	1,119	0.77	0.92	1.05	III
662	2.96	3.98	1,189	0.83	0.99	1.13	II
663	4.27	5.73	1,527	1.13	1.35	1.55	III
664	3.90	5.24	1,372	1.00	1.18	1.36	III
665	8.36	11.22	2,811	2.28	2.70	3.11	IV
666	5.99	8.04	2,040	1.59	1.89	2.17	III
667	1.97	2.64	837	0.52	0.62	0.71	III
668	5.03	6.76	1,767	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
Proposed Effective December 1, 2008 on New and Renewal Business**

(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

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	
669	7.13	9.56	2,378	1.89	2.24	2.58	IV
670	4.46	5.99	1,659	1.25	1.49	1.71	III
673	5.06	6.79	1,847	1.42	1.69	1.94	III
674	4.94	6.64	1,734	1.32	1.57	1.80	III
675	3.75	5.03	1,410	1.03	1.22	1.40	IV
676	5.42	7.28	1,875	1.44	1.71	1.97	IV
677	4.24	5.69	1,523	1.13	1.34	1.54	III
679	8.98	12.04	3,083	2.52	2.99	3.44	III
681	4.46	5.99	1,659	1.25	1.49	1.71	III
682	13.91	18.66	3,431	3.91	4.63	5.32	III
691	5.02	6.73	1,748	1.33	1.58	1.81	IV
693	6.17	8.27	2,115	1.66	1.96	2.26	IV
695	2.99	4.00	1,119	0.77	0.92	1.05	III
709	2.08	2.78	907	0.58	0.69	0.79	III
716	3.02	4.04	1,203	0.85	1.00	1.15	III
718	3.09	4.15	1,227	0.87	1.03	1.18	III
721	11.18	15.00	3,431	3.14	3.82	4.16	IV
744	1.77	2.38	813	0.50	0.61	0.66	II
751	2.05	2.74	898	0.58	0.70	0.76	III
752	0.94	1.26	550	0.26	0.32	0.35	III
753	4.26	5.72	1,598	1.20	1.46	1.58	III
755	2.39	3.21	1,006	0.67	0.82	0.89	III
757	1.41	1.90	700	0.40	0.48	0.53	III
759	3.89	5.22	1,480	1.09	1.33	1.45	III
801	6.45	8.66	2,289	2.03	2.58	2.78	II
803	17.13	22.98	3,431	5.40	6.84	7.37	III
804	2.84	3.82	1,151	0.90	1.14	1.23	III
805	4.68	6.29	1,730	1.48	1.87	2.02	III
806	7.66	10.27	2,670	2.41	3.06	3.30	III
807	5.34	7.16	1,936	1.68	2.13	2.30	III
808	8.21	11.01	2,839	2.59	3.28	3.53	III
809	4.14	5.56	1,560	1.30	1.65	1.78	III
811	7.60	10.18	2,646	2.39	3.03	3.27	III
812	5.93	7.96	2,124	1.87	2.37	2.55	III
813	4.36	5.85	1,626	1.38	1.74	1.88	II
814	4.13	5.55	1,556	1.30	1.65	1.78	II
815	3.80	5.09	1,452	1.20	1.52	1.64	III
816	2.13	2.87	926	0.67	0.85	0.92	II
817	6.72	9.01	2,373	2.12	2.68	2.89	III
818	1.49	1.99	724	0.47	0.59	0.64	III
819	0.78	1.05	503	0.25	0.31	0.34	III
820	2.65	3.55	1,090	0.83	1.06	1.14	III
821	5.78	7.75	2,077	1.82	2.31	2.49	III
825	3.36	4.50	1,311	1.06	1.34	1.45	II
855	5.39	7.23	1,950	1.70	2.15	2.32	III
857	7.43	9.96	2,594	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**
Proposed Effective December 1, 2008 on New and Renewal Business

(Including 6 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			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
858	7.37	9.89	2,576	2.32	2.94	3.17	III
859	8.40	11.28	2,905	2.65	3.36	3.62	III
860	7.44	9.98	2,599	2.35	2.97	3.20	III
862	7.69	10.31	2,679	2.42	3.07	3.31	II
865	1.95	2.61	869	0.61	0.78	0.84	II
867	4.36	5.85	1,626	1.38	1.74	1.88	II
877	2.62	3.51	1,076	0.83	1.04	1.13	I
879	3.12	4.19	1,241	0.98	1.25	1.34	II
880	4.29	5.74	1,603	1.35	1.71	1.84	II
881	2.72	3.65	1,109	0.86	1.09	1.17	II
882	6.65	8.92	2,350	2.10	2.65	2.86	II
883	1.92	2.57	855	0.60	0.76	0.82	II
884	0.86	1.14	522	0.27	0.34	0.37	II
885	3.05	4.09	1,213	0.96	1.22	1.31	II
886	2.41	3.23	1,015	0.76	0.96	1.04	II
887	1.20	1.61	630	0.38	0.48	0.52	II
889	0.29	0.39	343	0.09	0.12	0.12	II
890	0.51	0.68	414	0.16	0.20	0.22	II
891	1.12	1.51	611	0.35	0.45	0.48	II
895	0.46	0.63	399	0.15	0.19	0.20	II
896	2.31	3.10	982	0.73	0.92	1.00	II
897	2.08	2.78	907	0.65	0.83	0.89	I
898	3.33	4.46	1,302	1.05	1.33	1.43	II
899	1.62	2.16	761	0.51	0.64	0.70	II
903	0.46	0.63	399	0.15	0.19	0.20	III
904	1.86	2.49	841	0.59	0.74	0.80	III
907	5.15	6.92	1,880	1.63	2.06	2.22	II
910	8.49	11.39	2,933	2.68	3.39	3.66	II
911	4.68	6.29	1,730	1.48	1.87	2.02	II
914	2.62	3.51	1,076	0.83	1.04	1.13	I
915	3.46	4.64	1,344	1.09	1.38	1.49	II
916	1.40	1.89	696	0.44	0.56	0.61	II
917	3.24	4.34	1,274	1.02	1.29	1.39	I
918	2.65	3.55	1,090	0.83	1.06	1.14	II
919	2.39	3.21	1,010	0.75	0.96	1.03	II
920	0.51	0.68	414	0.16	0.20	0.22	II
921	4.84	6.50	1,781	1.53	1.93	2.09	II
922	3.02	4.05	1,208	0.95	1.21	1.30	II
923	3.12	4.19	1,241	0.98	1.25	1.34	II
924	2.78	3.74	1,133	0.88	1.11	1.20	II
925	1.83	2.46	832	0.58	0.73	0.79	II
926	2.72	3.65	1,109	0.86	1.09	1.17	II
927	0.97	1.30	559	0.30	0.39	0.42	II
928	1.92	2.57	855	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**
Proposed Effective December 1, 2008 on New and Renewal Business

(Including 6 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-1	A-2	A-3	
929	4.00	5.37	1,513	1.26	1.60	1.72	II
932	0.87	1.17	526	0.28	0.35	0.38	II
933	3.43	4.61	1,335	1.08	1.37	1.48	II
934	2.50	3.37	1,043	0.79	1.00	1.08	II
935	1.57	2.10	747	0.49	0.62	0.67	II
936	0.49	0.67	409	0.16	0.20	0.21	II
937	11.65	15.62	3,431	3.67	4.65	5.01	II
939	4.96	6.66	1,819	1.56	1.98	2.13	III
940	4.63	6.22	1,715	1.46	1.85	2.00	II
941	2.44	3.29	1,029	0.77	0.98	1.06	II
942	2.50	3.36	1,043	0.79	1.00	1.08	II
943	5.95	7.98	2,129	1.88	2.37	2.56	II
944	2.65	3.56	1,090	0.84	1.06	1.14	II
945	2.88	3.86	1,161	0.91	1.15	1.24	I
946	3.60	4.82	1,386	1.13	1.44	1.55	II
947	5.43	7.29	1,969	1.71	2.17	2.34	II
948	1.46	1.96	714	0.46	0.58	0.63	II
949	0.90	1.21	540	0.28	0.36	0.39	II
951	0.48	0.65	404	0.15	0.19	0.21	III
952	0.70	0.93	475	0.22	0.28	0.30	III
953	0.29	0.39	343	0.09	0.12	0.12	II
954	3.09	4.15	1,227	0.98	1.23	1.33	III
955	0.73	0.99	484	0.23	0.29	0.32	III
956	0.18	0.23	310	0.05	0.07	0.07	III
957	0.44	0.60	395	0.14	0.18	0.19	III
958	1.11	1.49	602	0.35	0.44	0.48	III
959	1.64	2.20	771	0.52	0.65	0.70	II
960	4.13	5.55	1,556	1.30	1.65	1.78	II
961	0.83	1.12	517	0.26	0.33	0.36	III
962	0.13	0.19	296	0.04	0.05	0.06	III
963	0.55	0.72	423	0.17	0.22	0.23	II
964	2.19	2.93	945	0.69	0.87	0.94	I
965	0.46	0.63	399	0.15	0.19	0.20	II
966	2.58	3.46	1,067	0.73	0.86	0.99	III
967	0.76	1.02	493	0.24	0.31	0.33	III
968	2.10	2.81	916	0.66	0.84	0.90	II
969	4.43	5.95	1,654	1.40	1.77	1.91	III
970	7.79	10.46	2,712	2.46	3.11	3.36	II
971	3.82	5.12	1,457	1.20	1.53	1.64	II
973	2.41	3.23	1,015	0.76	0.96	1.04	II
974	3.06	4.11	1,217	0.97	1.22	1.32	II
975	1.98	2.66	879	0.63	0.79	0.85	I
976	1.48	1.98	719	0.47	0.59	0.64	II
977	0.54	0.71	423	0.17	0.21	0.23	II
978	2.91	3.91	1,175	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
Proposed Effective December 1, 2008 on New and Renewal Business**

(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

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	
979	3.98	5.34	1,509	1.25	1.59	1.71	II
980	3.38	4.55	1,321	1.07	1.35	1.46	III
981	2.69	3.61	1,100	0.85	1.07	1.16	II
983	6.47	8.68	2,294	2.04	2.58	2.78	II
984	0.27	0.36	338	0.08	0.11	0.11	II
985	4.19	5.62	1,574	1.32	1.67	1.80	III
986	1.30	1.74	663	0.41	0.52	0.56	II
988	0.15	0.22	305	0.05	0.06	0.07	II
991	7.79	10.46	2,712	2.46	3.11	3.36	II
992	4.14	5.56	1,560	1.30	1.65	1.78	III
995	8.07	10.84	2,801	2.55	3.23	3.48	III
997	0.79	1.06	503	0.25	0.32	0.34	II
999	4.72	6.34	1,744	1.49	1.89	2.03	II
4771	4.15	5.58	1,894	1.17	1.42	1.55	IV
0771	1.03	1.39					IV
4777	7.60	10.18	2,646	2.39	3.03	3.27	III
7405	0.98	1.31	663	0.31	0.39	0.42	III
7445	0.33	0.43					IV
7413	1.42	1.91	799	0.45	0.57	0.61	IV
7453	0.30	0.40					IV
7421	1.71	2.30	794	0.54	0.68	0.74	III
7424	4.04	5.42	1,527	1.28	1.61	1.74	IV
7428	1.62	2.16	761	0.51	0.64	0.70	II
9108	72.10	96.72					I
9740	0.01	0.02					
9741	0.01	0.01					

Per capita

0908	104.81	140.62	395	33.05	41.85	45.12	II
0909	64.65	86.75	340	20.39	25.82	27.83	II
0912	225.53	302.60	556	71.12	90.04	97.08	II
0913	266.43	357.47	611	84.01	106.37	114.69	II

A rated

9985	A	A	A	A	A	A	
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* 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 COMPENSATION RATING BUREAU, INC.

6 Percent Reductions to Rating Values Reflecting Court of Chancery Memorandum Opinion and Order of July 24, 2009

<u>CODE NO</u>	<u>Voluntary Market Loss Costs</u>	<u>Residual Market Rates</u>	<u>Residual Market Minimum Premiums</u>
005	1.04	1.39	219
0006	0.27	0.37	59
007	0.34	0.45	123
0008	0.13	0.18	58
009	1.64	2.20	219
0011	0.21	0.29	83
0012	0.28	0.38	106
0013	0.25	0.33	94
015	1.14	1.52	219
0016	0.21	0.28	49
028	0.25	0.33	95
0034	0.30	0.40	63
0036	0.28	0.38	61
055	0.31	0.41	113
059	0.26	0.35	98
0083	0.34	0.46	70
101	0.24	0.32	92
104	0.21	0.28	82
105	0.27	0.36	102
106	0.34	0.46	123
107	0.20	0.26	78
108	0.27	0.36	101
109	0.34	0.45	123
110	0.24	0.32	91
111	0.28	0.38	106
112	0.60	0.80	204
113	0.20	0.27	80
114	0.57	0.76	196
115	0.13	0.17	57
119	0.37	0.50	133
130	0.35	0.47	126
132	0.14	0.18	59
134	0.18	0.24	74
135	0.20	0.26	78
136	0.17	0.23	69
139	0.30	0.41	112
141	0.32	0.43	117
142	0.15	0.21	65
161	0.18	0.24	71
163	0.21	0.28	83
165	0.31	0.42	114
166	0.19	0.26	77
175	0.07	0.09	N/A
176	0.02	0.03	N/A
185	0.21	0.28	82
187	0.20	0.26	78
191	0.18	0.24	71
201	0.26	0.35	98
204	0.19	0.25	75
205	0.21	0.28	82
221	0.25	0.34	95
222	0.29	0.39	108
225	0.24	0.33	93
227	0.23	0.31	90
255	0.21	0.28	81
257	0.25	0.33	94
259	0.18	0.24	74
261	0.34	0.45	122

DELAWARE COMPENSATION RATING BUREAU, INC.

6 Percent Reductions to Rating Values Reflecting Court of Chancery Memorandum Opinion and Order of July 24, 2009

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
263	0.22	0.30	87
265	0.22	0.29	86
275	0.25	0.34	95
276	0.29	0.39	108
281	0.17	0.23	69
282	0.33	0.44	119
285	0.18	0.24	74
287	0.25	0.34	96
297	0.17	0.23	69
301	0.42	0.56	147
305	0.47	0.63	164
306	0.28	0.37	104
309	0.23	0.30	87
311	0.26	0.35	97
319	0.36	0.48	128
323	0.18	0.24	73
327	0.23	0.31	89
402	0.38	0.51	136
403	0.20	0.27	79
404	0.31	0.41	113
406	0.33	0.44	119
407	0.27	0.37	102
411	0.61	0.82	210
413	0.46	0.62	161
415	0.26	0.34	97
416	0.50	0.67	173
421	0.42	0.57	150
425	0.54	0.72	185
427	0.27	0.36	101
429	0.35	0.46	125
431	0.44	0.59	155
433	0.26	0.34	97
435	0.33	0.44	120
441	0.10	0.13	47
442	0.15	0.21	65
443	0.15	0.21	65
445	0.41	0.55	146
446	0.12	0.16	55
447	0.32	0.43	118
449	0.23	0.30	88
451	0.27	0.37	103
454	0.40	0.54	143
456	0.24	0.33	93
457	0.47	0.64	166
458	0.16	0.22	68
459	0.10	0.13	47
461	0.25	0.34	95
463	0.15	0.20	62
464	0.23	0.30	88
465	0.20	0.27	80
467	0.23	0.31	89
471	0.11	0.15	51
472	0.13	0.18	58
473	0.14	0.19	61
474	0.05	0.07	32
475	0.22	0.29	86
476	0.09	0.13	46
477	0.18	0.24	72

DELAWARE COMPENSATION RATING BUREAU, INC.

6 Percent Reductions to Rating Values Reflecting Court of Chancery Memorandum Opinion and Order of July 24, 2009

<u>CODE NO</u>	<u>Voluntary Market Loss Costs</u>	<u>Residual Market Rates</u>	<u>Residual Market Minimum Premiums</u>
483	0.08	0.11	42
485	0.11	0.15	52
486	0.14	0.19	60
487	0.09	0.12	45
488	0.06	0.08	35
489	0.10	0.13	48
491	0.20	0.27	79
495	0.27	0.37	103
497	0.13	0.18	58
499	0.22	0.29	86
501	0.21	0.28	83
502	0.25	0.33	95
506	0.14	0.19	61
507	0.24	0.32	92
509	0.41	0.56	147
511	0.49	0.66	171
512	0.34	0.45	123
513	0.23	0.31	88
535	0.20	0.27	81
536	0.36	0.48	130
544	0.45	0.60	157
551	0.11	0.15	52
553	0.28	0.37	103
555	0.06	0.07	34
563	0.13	0.17	56
571	0.19	0.26	77
573	0.25	0.34	95
581	0.17	0.23	70
587	0.13	0.17	56
601	0.59	0.79	192
602	0.40	0.54	137
603	0.67	0.90	216
605	0.47	0.63	156
607	0.54	0.72	179
608	0.34	0.45	113
609	0.32	0.43	112
611	0.64	0.86	209
615	0.79	1.05	219
617	0.41	0.55	138
625	0.38	0.51	129
643	0.69	0.92	219
645	0.38	0.51	127
646	0.30	0.41	108
647	0.45	0.61	152
648	0.29	0.38	104
649	0.23	0.31	83
651	0.39	0.53	135
652	0.53	0.72	182
653	0.46	0.62	151
654	0.40	0.54	134
655	0.96	1.28	219
656	0.48	0.65	160
657	0.60	0.81	195
658	0.43	0.58	146
659	0.95	1.27	219
660	0.15	0.20	63
661	0.19	0.26	71
662	0.19	0.25	76

DELAWARE COMPENSATION RATING BUREAU, INC.

6 Percent Reductions to Rating Values Reflecting Court of Chancery Memorandum Opinion and Order of July 24, 2009

<u>CODE NO</u>	<u>Voluntary Market Loss Costs</u>	<u>Residual Market Rates</u>	<u>Residual Market Minimum Premiums</u>
663	0.27	0.37	98
664	0.25	0.33	88
665	0.53	0.72	179
666	0.38	0.51	130
667	0.13	0.17	53
668	0.32	0.43	113
669	0.45	0.61	152
670	0.28	0.38	106
673	0.32	0.43	118
674	0.32	0.42	111
675	0.24	0.32	90
676	0.35	0.47	120
677	0.27	0.36	97
679	0.57	0.77	197
681	0.28	0.38	106
682	0.89	1.19	219
691	0.32	0.43	112
693	0.39	0.53	135
695	0.19	0.26	71
709	0.13	0.18	58
716	0.19	0.26	77
718	0.20	0.26	78
721	0.71	0.96	219
744	0.11	0.15	52
751	0.13	0.18	57
752	0.06	0.08	35
753	0.27	0.36	102
755	0.15	0.20	64
757	0.09	0.12	45
759	0.25	0.33	95
0771	0.07	0.09	N/A
801	0.41	0.55	146
803	1.09	1.47	219
804	0.18	0.24	74
805	0.30	0.40	110
806	0.49	0.66	170
807	0.34	0.46	124
808	0.52	0.70	181
809	0.26	0.35	100
811	0.48	0.65	169
812	0.38	0.51	136
813	0.28	0.37	104
814	0.26	0.35	99
815	0.24	0.33	93
816	0.14	0.18	59
817	0.43	0.58	152
818	0.09	0.13	46
819	0.05	0.07	32
820	0.17	0.23	70
821	0.37	0.50	133
825	0.21	0.29	84
855	0.34	0.46	125
857	0.47	0.64	166
858	0.47	0.63	164
859	0.54	0.72	185
860	0.47	0.64	166
862	0.49	0.66	171
865	0.12	0.17	56

DELAWARE COMPENSATION RATING BUREAU, INC.

6 Percent Reductions to Rating Values Reflecting Court of Chancery Memorandum Opinion and Order of July 24, 2009

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
867	0.28	0.37	104
877	0.17	0.22	69
879	0.20	0.27	79
880	0.27	0.37	102
881	0.17	0.23	71
882	0.42	0.57	150
883	0.12	0.16	55
884	0.05	0.07	33
885	0.19	0.26	77
886	0.15	0.21	65
887	0.08	0.10	40
889	0.02	0.02	22
890	0.03	0.04	26
891	0.07	0.10	39
895	0.03	0.04	26
896	0.15	0.20	63
897	0.13	0.18	58
898	0.21	0.28	83
899	0.10	0.14	49
903	0.03	0.04	26
904	0.12	0.16	54
907	0.33	0.44	120
0908	6.69	8.98	25
0909	4.13	5.54	22
910	0.54	0.73	187
911	0.30	0.40	110
0912	14.40	19.31	36
0913	17.01	22.82	39
914	0.17	0.22	69
915	0.22	0.30	86
916	0.09	0.12	44
917	0.21	0.28	81
918	0.17	0.23	70
919	0.15	0.21	65
920	0.03	0.04	26
921	0.31	0.41	114
922	0.19	0.26	77
923	0.20	0.27	79
924	0.18	0.24	72
925	0.12	0.16	53
926	0.17	0.23	71
927	0.06	0.08	36
928	0.12	0.16	55
929	0.26	0.34	97
932	0.06	0.07	34
933	0.22	0.29	85
934	0.16	0.21	67
935	0.10	0.13	48
936	0.03	0.04	26
937	0.74	1.00	219
939	0.32	0.42	116
940	0.30	0.40	110
941	0.16	0.21	66
942	0.16	0.21	67
943	0.38	0.51	136
944	0.17	0.23	70
945	0.18	0.25	74
946	0.23	0.31	89

DELAWARE COMPENSATION RATING BUREAU, INC.

6 Percent Reductions to Rating Values Reflecting Court of Chancery Memorandum Opinion and Order of July 24, 2009

<u>CODE NO</u>	<u>Voluntary Market Loss Costs</u>	<u>Residual Market Rates</u>	<u>Residual Market Minimum Premiums</u>
947	0.35	0.47	126
948	0.09	0.13	46
949	0.06	0.08	35
951	0.03	0.04	26
952	0.04	0.06	30
953	0.02	0.02	22
954	0.20	0.26	78
955	0.05	0.06	31
956	0.01	0.02	20
957	0.03	0.04	25
958	0.07	0.09	38
959	0.10	0.14	49
960	0.26	0.35	99
961	0.05	0.07	33
962	0.01	0.01	19
963	0.03	0.05	27
964	0.14	0.19	60
965	0.03	0.04	26
966	0.17	0.22	68
967	0.05	0.07	32
968	0.13	0.18	59
969	0.28	0.38	106
970	0.50	0.67	173
971	0.24	0.33	93
973	0.15	0.21	65
974	0.20	0.26	78
975	0.13	0.17	56
976	0.09	0.13	46
977	0.03	0.05	27
978	0.19	0.25	75
979	0.25	0.34	96
980	0.22	0.29	84
981	0.17	0.23	70
983	0.41	0.55	146
984	0.02	0.02	22
985	0.27	0.36	101
986	0.08	0.11	42
988	0.01	0.01	20
991	0.50	0.67	173
992	0.26	0.35	100
995	0.52	0.69	179
997	0.05	0.07	32
999	0.30	0.40	111
4771	0.27	0.36	121
4777	0.48	0.65	169
7405	0.06	0.08	42
7413	0.09	0.12	51
7421	0.11	0.15	51
7424	0.26	0.35	98
7428	0.10	0.14	49
7445	0.02	0.03	N/A
7453	0.02	0.03	N/A
9108	4.60	6.17	N/A
9740	0.00	0.00	N/A
9741	0.00	0.00	N/A

DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2008 Required by Court of Chancery Decision of July 24, 2009

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	Current Values	6% Reduction	Revised Values	% Change	Current Values	6% Reduction	Revised Values	% Change
005	17.28	1.04	16.24	-6.02%	23.18	1.39	21.79	-6.00%
0006	4.57	0.27	4.30	-5.91%	6.13	0.37	5.76	-6.04%
007	5.63	0.34	5.29	-6.04%	7.55	0.45	7.10	-5.96%
0008	2.21	0.13	2.08	-5.88%	2.96	0.18	2.78	-6.08%
009	27.33	1.64	25.69	-6.00%	36.66	2.20	34.46	-6.00%
0011	3.56	0.21	3.35	-5.90%	4.77	0.29	4.48	-6.08%
0012	4.74	0.28	4.46	-5.91%	6.36	0.38	5.98	-5.97%
0013	4.12	0.25	3.87	-6.07%	5.53	0.33	5.20	-5.97%
015	18.93	1.14	17.79	-6.02%	25.40	1.52	23.88	-5.98%
0016	3.48	0.21	3.27	-6.03%	4.67	0.28	4.39	-6.00%
028	4.14	0.25	3.89	-6.04%	5.56	0.33	5.23	-5.94%
0034	4.99	0.30	4.69	-6.01%	6.70	0.40	6.30	-5.97%
0036	4.68	0.28	4.40	-5.98%	6.28	0.38	5.90	-6.05%
055	5.14	0.31	4.83	-6.03%	6.90	0.41	6.49	-5.94%
059	4.35	0.26	4.09	-5.98%	5.84	0.35	5.49	-5.99%
0083	5.66	0.34	5.32	-6.01%	7.59	0.46	7.13	-6.06%
101	4.01	0.24	3.77	-5.99%	5.38	0.32	5.06	-5.95%
104	3.46	0.21	3.25	-6.07%	4.64	0.28	4.36	-6.03%
105	4.52	0.27	4.25	-5.97%	6.06	0.36	5.70	-5.94%
106	5.67	0.34	5.33	-6.00%	7.60	0.46	7.14	-6.05%
107	3.27	0.20	3.07	-6.12%	4.38	0.26	4.12	-5.94%
108	4.48	0.27	4.21	-6.03%	6.00	0.36	5.64	-6.00%
109	5.63	0.34	5.29	-6.04%	7.55	0.45	7.10	-5.96%
110	3.96	0.24	3.72	-6.06%	5.31	0.32	4.99	-6.03%
111	4.71	0.28	4.43	-5.94%	6.33	0.38	5.95	-6.00%
112	9.93	0.60	9.33	-6.04%	13.32	0.80	12.52	-6.01%
113	3.39	0.20	3.19	-5.90%	4.55	0.27	4.28	-5.93%
114	9.48	0.57	8.91	-6.01%	12.72	0.76	11.96	-5.97%
115	2.16	0.13	2.03	-6.02%	2.90	0.17	2.73	-5.86%
119	6.17	0.37	5.80	-6.00%	8.28	0.50	7.78	-6.04%
130	5.80	0.35	5.45	-6.03%	7.79	0.47	7.32	-6.03%
132	2.28	0.14	2.14	-6.14%	3.07	0.18	2.89	-5.86%
134	3.04	0.18	2.86	-5.92%	4.07	0.24	3.83	-5.90%
135	3.27	0.20	3.07	-6.12%	4.39	0.26	4.13	-5.92%
136	2.81	0.17	2.64	-6.05%	3.77	0.23	3.54	-6.10%
139	5.07	0.30	4.77	-5.92%	6.81	0.41	6.40	-6.02%
141	5.35	0.32	5.03	-5.98%	7.18	0.43	6.75	-5.99%
142	2.55	0.15	2.40	-5.88%	3.43	0.21	3.22	-6.12%
161	2.92	0.18	2.74	-6.16%	3.92	0.24	3.68	-6.12%
163	3.54	0.21	3.33	-5.93%	4.74	0.28	4.46	-5.91%
165	5.17	0.31	4.86	-6.00%	6.93	0.42	6.51	-6.06%
166	3.18	0.19	2.99	-5.97%	4.27	0.26	4.01	-6.09%
175	1.13	0.07	1.06	-6.19%	1.51	0.09	1.42	-5.96%
176	0.38	0.02	0.36	-5.26%	0.50	0.03	0.47	-6.00%
185	3.46	0.21	3.25	-6.07%	4.64	0.28	4.36	-6.03%
187	3.27	0.20	3.07	-6.12%	4.38	0.26	4.12	-5.94%
191	2.92	0.18	2.74	-6.16%	3.92	0.24	3.68	-6.12%
201	4.35	0.26	4.09	-5.98%	5.83	0.35	5.48	-6.00%
204	3.10	0.19	2.91	-6.13%	4.16	0.25	3.91	-6.01%
205	3.48	0.21	3.27	-6.03%	4.66	0.28	4.38	-6.01%
221	4.19	0.25	3.94	-5.97%	5.62	0.34	5.28	-6.05%
222	4.87	0.29	4.58	-5.95%	6.53	0.39	6.14	-5.97%
225	4.05	0.24	3.81	-5.93%	5.44	0.33	5.11	-6.07%
227	3.90	0.23	3.67	-5.90%	5.24	0.31	4.93	-5.92%
255	3.43	0.21	3.22	-6.12%	4.60	0.28	4.32	-6.09%

DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2008 Required by Court of Chancery Decision of July 24, 2009

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	Current Values	6% Reduction	Revised Values	% Change	Current Values	6% Reduction	Revised Values	% Change
257	4.12	0.25	3.87	-6.07%	5.53	0.33	5.20	-5.97%
259	3.04	0.18	2.86	-5.92%	4.07	0.24	3.83	-5.90%
261	5.60	0.34	5.26	-6.07%	7.51	0.45	7.06	-5.99%
263	3.73	0.22	3.51	-5.90%	5.01	0.30	4.71	-5.99%
265	3.66	0.22	3.44	-6.01%	4.91	0.29	4.62	-5.91%
275	4.19	0.25	3.94	-5.97%	5.62	0.34	5.28	-6.05%
276	4.87	0.29	4.58	-5.95%	6.53	0.39	6.14	-5.97%
281	2.80	0.17	2.63	-6.07%	3.76	0.23	3.53	-6.12%
282	5.43	0.33	5.10	-6.08%	7.29	0.44	6.85	-6.04%
285	3.05	0.18	2.87	-5.90%	4.08	0.24	3.84	-5.88%
287	4.20	0.25	3.95	-5.95%	5.63	0.34	5.29	-6.04%
297	2.80	0.17	2.63	-6.07%	3.76	0.23	3.53	-6.12%
301	6.92	0.42	6.50	-6.07%	9.29	0.56	8.73	-6.03%
305	7.78	0.47	7.31	-6.04%	10.44	0.63	9.81	-6.03%
306	4.65	0.28	4.37	-6.02%	6.24	0.37	5.87	-5.93%
309	3.77	0.23	3.54	-6.10%	5.05	0.30	4.75	-5.94%
311	4.29	0.26	4.03	-6.06%	5.75	0.35	5.40	-6.09%
319	5.94	0.36	5.58	-6.06%	7.96	0.48	7.48	-6.03%
323	2.99	0.18	2.81	-6.02%	4.02	0.24	3.78	-5.97%
327	3.87	0.23	3.64	-5.94%	5.19	0.31	4.88	-5.97%
402	6.32	0.38	5.94	-6.01%	8.48	0.51	7.97	-6.01%
403	3.31	0.20	3.11	-6.04%	4.44	0.27	4.17	-6.08%
404	5.09	0.31	4.78	-6.09%	6.83	0.41	6.42	-6.00%
406	5.43	0.33	5.10	-6.08%	7.29	0.44	6.85	-6.04%
407	4.56	0.27	4.29	-5.92%	6.11	0.37	5.74	-6.06%
411	10.24	0.61	9.63	-5.96%	13.74	0.82	12.92	-5.97%
413	7.67	0.46	7.21	-6.00%	10.29	0.62	9.67	-6.03%
415	4.27	0.26	4.01	-6.09%	5.73	0.34	5.39	-5.93%
416	8.29	0.50	7.79	-6.03%	11.13	0.67	10.46	-6.02%
421	7.06	0.42	6.64	-5.95%	9.47	0.57	8.90	-6.02%
425	8.94	0.54	8.40	-6.04%	12.00	0.72	11.28	-6.00%
427	4.51	0.27	4.24	-5.99%	6.05	0.36	5.69	-5.95%
429	5.76	0.35	5.41	-6.08%	7.74	0.46	7.28	-5.94%
431	7.34	0.44	6.90	-5.99%	9.85	0.59	9.26	-5.99%
433	4.25	0.26	3.99	-6.12%	5.70	0.34	5.36	-5.96%
435	5.47	0.33	5.14	-6.03%	7.35	0.44	6.91	-5.99%
441	1.63	0.10	1.53	-6.13%	2.18	0.13	2.05	-5.96%
442	2.58	0.15	2.43	-5.81%	3.47	0.21	3.26	-6.05%
443	2.58	0.15	2.43	-5.81%	3.47	0.21	3.26	-6.05%
445	6.88	0.41	6.47	-5.96%	9.23	0.55	8.68	-5.96%
446	2.04	0.12	1.92	-5.88%	2.73	0.16	2.57	-5.86%
447	5.37	0.32	5.05	-5.96%	7.20	0.43	6.77	-5.97%
449	3.79	0.23	3.56	-6.07%	5.08	0.30	4.78	-5.91%
451	4.57	0.27	4.30	-5.91%	6.13	0.37	5.76	-6.04%
454	6.69	0.40	6.29	-5.98%	8.97	0.54	8.43	-6.02%
456	4.06	0.24	3.82	-5.91%	5.45	0.33	5.12	-6.06%
457	7.90	0.47	7.43	-5.95%	10.61	0.64	9.97	-6.03%
458	2.71	0.16	2.55	-5.90%	3.63	0.22	3.41	-6.06%
459	1.62	0.10	1.52	-6.17%	2.17	0.13	2.04	-5.99%
461	4.17	0.25	3.92	-6.00%	5.59	0.34	5.25	-6.08%
463	2.43	0.15	2.28	-6.17%	3.26	0.20	3.06	-6.13%
464	3.79	0.23	3.56	-6.07%	5.08	0.30	4.78	-5.91%
465	3.39	0.20	3.19	-5.90%	4.55	0.27	4.28	-5.93%
467	3.87	0.23	3.64	-5.94%	5.20	0.31	4.89	-5.96%
471	1.82	0.11	1.71	-6.04%	2.44	0.15	2.29	-6.15%

DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2008 Required by Court of Chancery Decision of July 24, 2009

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	Current Values	6% Reduction	Revised Values	% Change	Current Values	6% Reduction	Revised Values	% Change
472	2.21	0.13	2.08	-5.88%	2.97	0.18	2.79	-6.06%
473	2.35	0.14	2.21	-5.96%	3.15	0.19	2.96	-6.03%
474	0.83	0.05	0.78	-6.02%	1.12	0.07	1.05	-6.25%
475	3.66	0.22	3.44	-6.01%	4.91	0.29	4.62	-5.91%
476	1.58	0.09	1.49	-5.70%	2.13	0.13	2.00	-6.10%
477	2.95	0.18	2.77	-6.10%	3.96	0.24	3.72	-6.06%
483	1.37	0.08	1.29	-5.84%	1.84	0.11	1.73	-5.98%
485	1.87	0.11	1.76	-5.88%	2.51	0.15	2.36	-5.98%
486	2.32	0.14	2.18	-6.03%	3.11	0.19	2.92	-6.11%
487	1.52	0.09	1.43	-5.92%	2.04	0.12	1.92	-5.88%
488	0.98	0.06	0.92	-6.12%	1.32	0.08	1.24	-6.06%
489	1.67	0.10	1.57	-5.99%	2.24	0.13	2.11	-5.80%
491	3.31	0.20	3.11	-6.04%	4.44	0.27	4.17	-6.08%
495	4.57	0.27	4.30	-5.91%	6.13	0.37	5.76	-6.04%
497	2.21	0.13	2.08	-5.88%	2.97	0.18	2.79	-6.06%
499	3.66	0.22	3.44	-6.01%	4.91	0.29	4.62	-5.91%
501	3.54	0.21	3.33	-5.93%	4.74	0.28	4.46	-5.91%
502	4.14	0.25	3.89	-6.04%	5.55	0.33	5.22	-5.95%
506	2.39	0.14	2.25	-5.86%	3.20	0.19	3.01	-5.94%
507	4.00	0.24	3.76	-6.00%	5.37	0.32	5.05	-5.96%
509	6.90	0.41	6.49	-5.94%	9.26	0.56	8.70	-6.05%
511	8.19	0.49	7.70	-5.98%	10.99	0.66	10.33	-6.01%
512	5.65	0.34	5.31	-6.02%	7.58	0.45	7.13	-5.94%
513	3.81	0.23	3.58	-6.04%	5.10	0.31	4.79	-6.08%
535	3.41	0.20	3.21	-5.87%	4.57	0.27	4.30	-5.91%
536	6.01	0.36	5.65	-5.99%	8.06	0.48	7.58	-5.96%
544	7.44	0.45	6.99	-6.05%	9.98	0.60	9.38	-6.01%
551	1.86	0.11	1.75	-5.91%	2.50	0.15	2.35	-6.00%
553	4.59	0.28	4.31	-6.10%	6.16	0.37	5.79	-6.01%
555	0.93	0.06	0.87	-6.45%	1.24	0.07	1.17	-5.65%
563	2.12	0.13	1.99	-6.13%	2.85	0.17	2.68	-5.96%
571	3.20	0.19	3.01	-5.94%	4.29	0.26	4.03	-6.06%
573	4.17	0.25	3.92	-6.00%	5.59	0.34	5.25	-6.08%
581	2.82	0.17	2.65	-6.03%	3.78	0.23	3.55	-6.08%
587	2.12	0.13	1.99	-6.13%	2.85	0.17	2.68	-5.96%
601	9.85	0.59	9.26	-5.99%	13.21	0.79	12.42	-5.98%
602	6.72	0.40	6.32	-5.95%	9.02	0.54	8.48	-5.99%
603	11.18	0.67	10.51	-5.99%	15.00	0.90	14.10	-6.00%
605	7.84	0.47	7.37	-5.99%	10.52	0.63	9.89	-5.99%
607	8.97	0.54	8.43	-6.02%	12.04	0.72	11.32	-5.98%
608	5.64	0.34	5.30	-6.03%	7.56	0.45	7.11	-5.95%
609	5.34	0.32	5.02	-5.99%	7.16	0.43	6.73	-6.01%
611	10.72	0.64	10.08	-5.97%	14.39	0.86	13.53	-5.98%
615	13.09	0.79	12.30	-6.04%	17.57	1.05	16.52	-5.98%
617	6.80	0.41	6.39	-6.03%	9.13	0.55	8.58	-6.02%
625	6.29	0.38	5.91	-6.04%	8.45	0.51	7.94	-6.04%
643	11.42	0.69	10.73	-6.04%	15.32	0.92	14.40	-6.01%
645	6.32	0.38	5.94	-6.01%	8.49	0.51	7.98	-6.01%
646	5.07	0.30	4.77	-5.92%	6.80	0.41	6.39	-6.03%
647	7.58	0.45	7.13	-5.94%	10.17	0.61	9.56	-6.00%
648	4.77	0.29	4.48	-6.08%	6.40	0.38	6.02	-5.94%
649	3.80	0.23	3.57	-6.05%	5.10	0.31	4.79	-6.08%
651	6.56	0.39	6.17	-5.95%	8.80	0.53	8.27	-6.02%
652	8.91	0.53	8.38	-5.95%	11.96	0.72	11.24	-6.02%
653	7.74	0.46	7.28	-5.94%	10.39	0.62	9.77	-5.97%

DELAWARE COMPENSATION RATING BUREAU, INC.

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CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	Current Values	6% Reduction	Revised Values	% Change	Current Values	6% Reduction	Revised Values	% Change
654	6.70	0.40	6.30	-5.97%	8.99	0.54	8.45	-6.01%
655	15.92	0.96	14.96	-6.03%	21.36	1.28	20.08	-5.99%
656	8.05	0.48	7.57	-5.96%	10.80	0.65	10.15	-6.02%
657	10.02	0.60	9.42	-5.99%	13.45	0.81	12.64	-6.02%
658	7.22	0.43	6.79	-5.96%	9.69	0.58	9.11	-5.99%
659	15.75	0.95	14.80	-6.03%	21.13	1.27	19.86	-6.01%
660	2.49	0.15	2.34	-6.02%	3.34	0.20	3.14	-5.99%
661	3.18	0.19	2.99	-5.97%	4.26	0.26	4.00	-6.10%
662	3.15	0.19	2.96	-6.03%	4.23	0.25	3.98	-5.91%
663	4.54	0.27	4.27	-5.95%	6.10	0.37	5.73	-6.07%
664	4.15	0.25	3.90	-6.02%	5.57	0.33	5.24	-5.92%
665	8.89	0.53	8.36	-5.96%	11.94	0.72	11.22	-6.03%
666	6.37	0.38	5.99	-5.97%	8.55	0.51	8.04	-5.96%
667	2.10	0.13	1.97	-6.19%	2.81	0.17	2.64	-6.05%
668	5.35	0.32	5.03	-5.98%	7.19	0.43	6.76	-5.98%
669	7.58	0.45	7.13	-5.94%	10.17	0.61	9.56	-6.00%
670	4.74	0.28	4.46	-5.91%	6.37	0.38	5.99	-5.97%
673	5.38	0.32	5.06	-5.95%	7.22	0.43	6.79	-5.96%
674	5.26	0.32	4.94	-6.08%	7.06	0.42	6.64	-5.95%
675	3.99	0.24	3.75	-6.02%	5.35	0.32	5.03	-5.98%
676	5.77	0.35	5.42	-6.07%	7.75	0.47	7.28	-6.06%
677	4.51	0.27	4.24	-5.99%	6.05	0.36	5.69	-5.95%
679	9.55	0.57	8.98	-5.97%	12.81	0.77	12.04	-6.01%
681	4.74	0.28	4.46	-5.91%	6.37	0.38	5.99	-5.97%
682	14.80	0.89	13.91	-6.01%	19.85	1.19	18.66	-5.99%
691	5.34	0.32	5.02	-5.99%	7.16	0.43	6.73	-6.01%
693	6.56	0.39	6.17	-5.95%	8.80	0.53	8.27	-6.02%
695	3.18	0.19	2.99	-5.97%	4.26	0.26	4.00	-6.10%
709	2.21	0.13	2.08	-5.88%	2.96	0.18	2.78	-6.08%
716	3.21	0.19	3.02	-5.92%	4.30	0.26	4.04	-6.05%
718	3.29	0.20	3.09	-6.08%	4.41	0.26	4.15	-5.90%
721	11.89	0.71	11.18	-5.97%	15.96	0.96	15.00	-6.02%
744	1.88	0.11	1.77	-5.85%	2.53	0.15	2.38	-5.93%
751	2.18	0.13	2.05	-5.96%	2.92	0.18	2.74	-6.16%
752	1.00	0.06	0.94	-6.00%	1.34	0.08	1.26	-5.97%
753	4.53	0.27	4.26	-5.96%	6.08	0.36	5.72	-5.92%
755	2.54	0.15	2.39	-5.91%	3.41	0.20	3.21	-5.87%
757	1.50	0.09	1.41	-6.00%	2.02	0.12	1.90	-5.94%
759	4.14	0.25	3.89	-6.04%	5.55	0.33	5.22	-5.95%
0771	1.10	0.07	1.03	-6.36%	1.48	0.09	1.39	-6.08%
801	6.86	0.41	6.45	-5.98%	9.21	0.55	8.66	-5.97%
803	18.22	1.09	17.13	-5.98%	24.45	1.47	22.98	-6.01%
804	3.02	0.18	2.84	-5.96%	4.06	0.24	3.82	-5.91%
805	4.98	0.30	4.68	-6.02%	6.69	0.40	6.29	-5.98%
806	8.15	0.49	7.66	-6.01%	10.93	0.66	10.27	-6.04%
807	5.68	0.34	5.34	-5.99%	7.62	0.46	7.16	-6.04%
808	8.73	0.52	8.21	-5.96%	11.71	0.70	11.01	-5.98%
809	4.40	0.26	4.14	-5.91%	5.91	0.35	5.56	-5.92%
811	8.08	0.48	7.60	-5.94%	10.83	0.65	10.18	-6.00%
812	6.31	0.38	5.93	-6.02%	8.47	0.51	7.96	-6.02%
813	4.64	0.28	4.36	-6.03%	6.22	0.37	5.85	-5.95%
814	4.39	0.26	4.13	-5.92%	5.90	0.35	5.55	-5.93%
815	4.04	0.24	3.80	-5.94%	5.42	0.33	5.09	-6.09%
816	2.27	0.14	2.13	-6.17%	3.05	0.18	2.87	-5.90%
817	7.15	0.43	6.72	-6.01%	9.59	0.58	9.01	-6.05%

DELAWARE COMPENSATION RATING BUREAU, INC.

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CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	Current Values	6% Reduction	Revised Values	% Change	Current Values	6% Reduction	Revised Values	% Change
818	1.58	0.09	1.49	-5.70%	2.12	0.13	1.99	-6.13%
819	0.83	0.05	0.78	-6.02%	1.12	0.07	1.05	-6.25%
820	2.82	0.17	2.65	-6.03%	3.78	0.23	3.55	-6.08%
821	6.15	0.37	5.78	-6.02%	8.25	0.50	7.75	-6.06%
825	3.57	0.21	3.36	-5.88%	4.79	0.29	4.50	-6.05%
855	5.73	0.34	5.39	-5.93%	7.69	0.46	7.23	-5.98%
857	7.90	0.47	7.43	-5.95%	10.60	0.64	9.96	-6.04%
858	7.84	0.47	7.37	-5.99%	10.52	0.63	9.89	-5.99%
859	8.94	0.54	8.40	-6.04%	12.00	0.72	11.28	-6.00%
860	7.91	0.47	7.44	-5.94%	10.62	0.64	9.98	-6.03%
862	8.18	0.49	7.69	-5.99%	10.97	0.66	10.31	-6.02%
865	2.07	0.12	1.95	-5.80%	2.78	0.17	2.61	-6.12%
867	4.64	0.28	4.36	-6.03%	6.22	0.37	5.85	-5.95%
877	2.79	0.17	2.62	-6.09%	3.73	0.22	3.51	-5.90%
879	3.32	0.20	3.12	-6.02%	4.46	0.27	4.19	-6.05%
880	4.56	0.27	4.29	-5.92%	6.11	0.37	5.74	-6.06%
881	2.89	0.17	2.72	-5.88%	3.88	0.23	3.65	-5.93%
882	7.07	0.42	6.65	-5.94%	9.49	0.57	8.92	-6.01%
883	2.04	0.12	1.92	-5.88%	2.73	0.16	2.57	-5.86%
884	0.91	0.05	0.86	-5.49%	1.21	0.07	1.14	-5.79%
885	3.24	0.19	3.05	-5.86%	4.35	0.26	4.09	-5.98%
886	2.56	0.15	2.41	-5.86%	3.44	0.21	3.23	-6.10%
887	1.28	0.08	1.20	-6.25%	1.71	0.10	1.61	-5.85%
889	0.31	0.02	0.29	-6.45%	0.41	0.02	0.39	-4.88%
890	0.54	0.03	0.51	-5.56%	0.72	0.04	0.68	-5.56%
891	1.19	0.07	1.12	-5.88%	1.61	0.10	1.51	-6.21%
895	0.49	0.03	0.46	-6.12%	0.67	0.04	0.63	-5.97%
896	2.46	0.15	2.31	-6.10%	3.30	0.20	3.10	-6.06%
897	2.21	0.13	2.08	-5.88%	2.96	0.18	2.78	-6.08%
898	3.54	0.21	3.33	-5.93%	4.74	0.28	4.46	-5.91%
899	1.72	0.10	1.62	-5.81%	2.30	0.14	2.16	-6.09%
903	0.49	0.03	0.46	-6.12%	0.67	0.04	0.63	-5.97%
904	1.98	0.12	1.86	-6.06%	2.65	0.16	2.49	-6.04%
907	5.48	0.33	5.15	-6.02%	7.36	0.44	6.92	-5.98%
0908	111.50	6.69	104.81	-6.00%	149.60	8.98	140.62	-6.00%
0909	68.78	4.13	64.65	-6.00%	92.29	5.54	86.75	-6.00%
910	9.03	0.54	8.49	-5.98%	12.12	0.73	11.39	-6.02%
911	4.98	0.30	4.68	-6.02%	6.69	0.40	6.29	-5.98%
0912	239.93	14.40	225.53	-6.00%	321.91	19.31	302.60	-6.00%
0913	283.44	17.01	266.43	-6.00%	380.29	22.82	357.47	-6.00%
914	2.79	0.17	2.62	-6.09%	3.73	0.22	3.51	-5.90%
915	3.68	0.22	3.46	-5.98%	4.94	0.30	4.64	-6.07%
916	1.49	0.09	1.40	-6.04%	2.01	0.12	1.89	-5.97%
917	3.45	0.21	3.24	-6.09%	4.62	0.28	4.34	-6.06%
918	2.82	0.17	2.65	-6.03%	3.78	0.23	3.55	-6.08%
919	2.54	0.15	2.39	-5.91%	3.42	0.21	3.21	-6.14%
920	0.54	0.03	0.51	-5.56%	0.72	0.04	0.68	-5.56%
921	5.15	0.31	4.84	-6.02%	6.91	0.41	6.50	-5.93%
922	3.21	0.19	3.02	-5.92%	4.31	0.26	4.05	-6.03%
923	3.32	0.20	3.12	-6.02%	4.46	0.27	4.19	-6.05%
924	2.96	0.18	2.78	-6.08%	3.98	0.24	3.74	-6.03%
925	1.95	0.12	1.83	-6.15%	2.62	0.16	2.46	-6.11%
926	2.89	0.17	2.72	-5.88%	3.88	0.23	3.65	-5.93%
927	1.03	0.06	0.97	-5.83%	1.38	0.08	1.30	-5.80%
928	2.04	0.12	1.92	-5.88%	2.73	0.16	2.57	-5.86%

DELAWARE COMPENSATION RATING BUREAU, INC.

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CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	Current Values	6% Reduction	Revised Values	% Change	Current Values	6% Reduction	Revised Values	% Change
929	4.26	0.26	4.00	-6.10%	5.71	0.34	5.37	-5.95%
932	0.93	0.06	0.87	-6.45%	1.24	0.07	1.17	-5.65%
933	3.65	0.22	3.43	-6.03%	4.90	0.29	4.61	-5.92%
934	2.66	0.16	2.50	-6.02%	3.58	0.21	3.37	-5.87%
935	1.67	0.10	1.57	-5.99%	2.23	0.13	2.10	-5.83%
936	0.52	0.03	0.49	-5.77%	0.71	0.04	0.67	-5.63%
937	12.39	0.74	11.65	-5.97%	16.62	1.00	15.62	-6.02%
939	5.28	0.32	4.96	-6.06%	7.08	0.42	6.66	-5.93%
940	4.93	0.30	4.63	-6.09%	6.62	0.40	6.22	-6.04%
941	2.60	0.16	2.44	-6.15%	3.50	0.21	3.29	-6.00%
942	2.66	0.16	2.50	-6.02%	3.57	0.21	3.36	-5.88%
943	6.33	0.38	5.95	-6.00%	8.49	0.51	7.98	-6.01%
944	2.82	0.17	2.65	-6.03%	3.79	0.23	3.56	-6.07%
945	3.06	0.18	2.88	-5.88%	4.11	0.25	3.86	-6.08%
946	3.83	0.23	3.60	-6.01%	5.13	0.31	4.82	-6.04%
947	5.78	0.35	5.43	-6.06%	7.76	0.47	7.29	-6.06%
948	1.55	0.09	1.46	-5.81%	2.09	0.13	1.96	-6.22%
949	0.96	0.06	0.90	-6.25%	1.29	0.08	1.21	-6.20%
951	0.51	0.03	0.48	-5.88%	0.69	0.04	0.65	-5.80%
952	0.74	0.04	0.70	-5.41%	0.99	0.06	0.93	-6.06%
953	0.31	0.02	0.29	-6.45%	0.41	0.02	0.39	-4.88%
954	3.29	0.20	3.09	-6.08%	4.41	0.26	4.15	-5.90%
955	0.78	0.05	0.73	-6.41%	1.05	0.06	0.99	-5.71%
956	0.19	0.01	0.18	-5.26%	0.25	0.02	0.23	-8.00%
957	0.47	0.03	0.44	-6.38%	0.64	0.04	0.60	-6.25%
958	1.18	0.07	1.11	-5.93%	1.58	0.09	1.49	-5.70%
959	1.74	0.10	1.64	-5.75%	2.34	0.14	2.20	-5.98%
960	4.39	0.26	4.13	-5.92%	5.90	0.35	5.55	-5.93%
961	0.88	0.05	0.83	-5.68%	1.19	0.07	1.12	-5.88%
962	0.14	0.01	0.13	-7.14%	0.20	0.01	0.19	-5.00%
963	0.58	0.03	0.55	-5.17%	0.77	0.05	0.72	-6.49%
964	2.33	0.14	2.19	-6.01%	3.12	0.19	2.93	-6.09%
965	0.49	0.03	0.46	-6.12%	0.67	0.04	0.63	-5.97%
966	2.75	0.17	2.58	-6.18%	3.68	0.22	3.46	-5.98%
967	0.81	0.05	0.76	-6.17%	1.09	0.07	1.02	-6.42%
968	2.23	0.13	2.10	-5.83%	2.99	0.18	2.81	-6.02%
969	4.71	0.28	4.43	-5.94%	6.33	0.38	5.95	-6.00%
970	8.29	0.50	7.79	-6.03%	11.13	0.67	10.46	-6.02%
971	4.06	0.24	3.82	-5.91%	5.45	0.33	5.12	-6.06%
973	2.56	0.15	2.41	-5.86%	3.44	0.21	3.23	-6.10%
974	3.26	0.20	3.06	-6.13%	4.37	0.26	4.11	-5.95%
975	2.11	0.13	1.98	-6.16%	2.83	0.17	2.66	-6.01%
976	1.57	0.09	1.48	-5.73%	2.11	0.13	1.98	-6.16%
977	0.57	0.03	0.54	-5.26%	0.76	0.05	0.71	-6.58%
978	3.10	0.19	2.91	-6.13%	4.16	0.25	3.91	-6.01%
979	4.23	0.25	3.98	-5.91%	5.68	0.34	5.34	-5.99%
980	3.60	0.22	3.38	-6.11%	4.84	0.29	4.55	-5.99%
981	2.86	0.17	2.69	-5.94%	3.84	0.23	3.61	-5.99%
983	6.88	0.41	6.47	-5.96%	9.23	0.55	8.68	-5.96%
984	0.29	0.02	0.27	-6.90%	0.38	0.02	0.36	-5.26%
985	4.46	0.27	4.19	-6.05%	5.98	0.36	5.62	-6.02%
986	1.38	0.08	1.30	-5.80%	1.85	0.11	1.74	-5.95%
988	0.16	0.01	0.15	-6.25%	0.23	0.01	0.22	-4.35%
991	8.29	0.50	7.79	-6.03%	11.13	0.67	10.46	-6.02%
992	4.40	0.26	4.14	-5.91%	5.91	0.35	5.56	-5.92%

DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2008 Required by Court of Chancery Decision of July 24, 2009

VOLUNTARY MARKET LOSS COSTS

RESIDUAL MARKET RATES

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	Current Values	6% Reduction	Revised Values	% Change	Current Values	6% Reduction	Revised Values	% Change
995	8.59	0.52	8.07	-6.05%	11.53	0.69	10.84	-5.98%
997	0.84	0.05	0.79	-5.95%	1.13	0.07	1.06	-6.19%
999	5.02	0.30	4.72	-5.98%	6.74	0.40	6.34	-5.93%
4771	4.42	0.27	4.15	-6.11%	5.94	0.36	5.58	-6.06%
4777	8.08	0.48	7.60	-5.94%	10.83	0.65	10.18	-6.00%
7405	1.04	0.06	0.98	-5.77%	1.39	0.08	1.31	-5.76%
7413	1.51	0.09	1.42	-5.96%	2.03	0.12	1.91	-5.91%
7421	1.82	0.11	1.71	-6.04%	2.45	0.15	2.30	-6.12%
7424	4.30	0.26	4.04	-6.05%	5.77	0.35	5.42	-6.07%
7428	1.72	0.10	1.62	-5.81%	2.30	0.14	2.16	-6.09%
7445	0.35	0.02	0.33	-5.71%	0.46	0.03	0.43	-6.52%
7453	0.32	0.02	0.30	-6.25%	0.43	0.03	0.40	-6.98%
9108	76.70	4.60	72.10	-6.00%	102.89	6.17	96.72	-6.00%
9740	0.01	0.00	0.01	0.00%	0.02	0.00	0.02	0.00%
9741	0.01	0.00	0.01	0.00%	0.01	0.00	0.01	0.00%

OVERALL PERCENTAGE CHANGE

-6.0%

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

Proposed Effective June 1, 2009 on New and Renewal Business

(Including 6 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-1	A-2	A-3	
815	2.68	3.59	1,100	0.84	1.07	1.15	III
871	4.00	5.37	1,513	1.26	1.60	1.72	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.

DELAWARE COMPENSATION RATING BUREAU, INC.

6 Percent Reductions to Rating Values Reflecting Court of Chancery Memorandum Opinion and Order of July 24, 2009

<u>CODE NO</u>	<u>Voluntary Market Loss Costs</u>	<u>Residual Market Rates</u>	<u>Residual Market Minimum Premiums</u>
815	0.17	0.23	70
871	0.26	0.34	97

DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2008 Required by Court of Chancery Decision of July 24, 2009

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	Current Values	6% Reduction	Revised Values	% Change	Current Values	6% Reduction	Revised Values	% Change
815	2.85	0.17	2.68	-5.96%	3.82	0.23	3.59	-6.02%
871	4.26	0.26	4.00	-6.10%	5.71	0.34	5.37	-5.95%

Attachment to Bureau Circular No. 858

Carrier Adoption Language – No Exemption

Date of Submission

Delaware Department of Insurance
841 Silver Lake Boulevard
Dover, DE 19904-2465

(Company Name), NAIC Number _____, hereby elects to adopt the voluntary market loss costs for the Delaware Compensation Rating Bureau, Inc. (DCRB) filing(s) checked below:

- August 27, 2009 amendment to Bureau Filing No. 0807 submitted by the Delaware Compensation Rating Bureau, Inc. effective on a new and renewal basis as of 12:01 a.m. **(date of company's adoption of rating values for the February 25, 2009 amendment to DCRB Bureau Filing No. 0807)**. Such adoption will retain the company's loss cost multiplier or loss cost multipliers as was/were applicable to our adoption of the February 25, 2009 amendment to Bureau Filing No. 0807, previously approved in Delaware.

(and/or)

- September 2, 2009 corrected amendment to Bureau Filing No. 0901 submitted by the Delaware Compensation Rating Bureau, Inc. effective on a new and renewal basis as of 12:01 a.m. **(date of company's adoption of rating values for the June 1, 2009 DCRB Bureau Filing No. 0901)**. Such adoption will retain the company's loss cost multiplier or loss cost multipliers as was/were applicable to our adoption of the June 1, 2009 Bureau Filing No. 0901, previously approved in Delaware.

(Company Name) submits this filing on a file-and-use basis, as provided in Bureau Circular No. 858 published by the DCRB.

Any questions regarding this filing should be directed to the contact person identified below:

Name
Address
Phone
Facsimile
E-mail

Sincerely,