# Delaware Compensation Rating Bureau, Inc.



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October 11, 2013

#### **DCRB CIRCULAR NO. 892**

To All Members of the DCRB:

# Re: <u>DECEMBER 1, 2013 RESIDUAL MARKET RATE AND VOLUNTARY MARKET</u> LOSS COST FILING – DCRB FILING NO. 1305

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, 2013.

DCRB Filing No. 1305 replaces DCRB Filing No. 1304 that was submitted to the Delaware Insurance Department on September 24, 2013 and was announced in DCRB Circular No. 890. The withdrawal of DCRB Filing No. 1304 and the submission of a replacement filing were requested by the Delaware Insurance Department subsequent to their receipt of DCRB Filing No. 1304. The DCRB understands that the requested withdrawal of DCRB Filing No. 1304 and submission of a replacement filing are intended to facilitate the Department's review of the indicated changes in residual market rates and voluntary market loss costs. DCRB Filing No. 1305 proposes implementation of the indicated changes in residual market rates and voluntary market loss costs derived using the most recent available experience and supported by a substantial body of analysis and informational materials included in the filing.

The DCRB's analysis produces a proposed overall increase in collectible rate level of 38.52 percent for the Residual Market Plan and a proposed overall increase in collectible loss costs of 41.75 percent for the voluntary market. The nominal differences between these values and the indicated changes reflected in DCRB Filing No. 1304 resulted from refinement and completion of the DCRB's evaluation of the impacts of House Bill 175 of 2013 on Delaware workers compensation costs.

In addition to residual market rates and voluntary market loss costs, DCRB Filing No. 1305 proposes revisions to the following programs and/or rating values:

- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)
- Small deductible program
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program
- DCCPAP qualifying wage table (proposed effective June 1, 2014)
- Retrospective rating
- State & Hazard Group Relativities
- Minimum and Maximum Corporate Officer Payrolls
- Table of Expected Loss Ranges

Once DCRB Filing No.1305 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, 2013 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 DCRB Filing No. 1305 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 DCRB Filing No. 1305 available on its website at <a href="www.dcrb.com">www.dcrb.com</a>. 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, 2013 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Timothy L. Wisecarver President

kg D Circ Attachment

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

	Current Residual Mkt	Proposed Residual Mkt		Current Voluntary Mkt	Proposed Voluntary Mkt	
Class	Rate	Rate	% Change	Loss Cost	Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
005	25.59	36.21	41.50%	17.94	25.96	44.70%
0006	5.87	8.20	39.69%	4.12	5.88	42.72%
007	7.75	10.78	39.10%	5.43	7.73	42.36%
8000	3.61	5.56	54.02%	2.53	3.99	57.71%
009	38.92	54.16	39.16%	27.29	38.82	42.25%
0011	5.22	7.38	41.38%	3.66	5.29	44.54%
0012	6.09	8.61	41.38%	4.27	6.17	44.50%
0013	6.81	9.47	39.06%	4.78	6.79	42.05%
0015	24.82	34.13	37.51%	17.39	24.47	40.71%
0016	4.81	6.54	35.97%	3.37	4.69	39.17%
0034	6.21	8.29	33.49%	4.35	5.94	36.55%
0036	6.26	8.60	37.38%	4.38	6.16	40.64%
055	6.64	9.11	37.20%	4.65	6.53	40.43%
059	6.96	9.87	41.81%	4.88	7.08	45.08%
0083	7.53	10.39	37.98%	5.27	7.45	41.37%
101	5.33	7.99	49.91%	3.73	5.72	53.35%
104	5.72	8.35	45.98%	4.01	5.98	49.13%
105	5.67	8.03	41.62%	3.97	5.76	45.09%
106	8.21	12.64	53.96%	5.76	9.06	57.29%
107	4.02	5.98	48.76%	2.82	4.29	52.13%
108	6.23	9.19	47.51%	4.36	6.58	50.92%
109	7.12	10.27	44.24%	4.99	7.37	47.70%
110	5.21	7.56	45.11%	3.65	5.42	48.49%
111	5.45	7.95	45.87%	3.82	5.69	48.95%
112	14.83	22.80	53.74%	10.39	16.35	57.36%
113	3.90	5.59	43.33%	2.73	4.01	46.89%
114	11.96	17.25	44.23%	8.39	12.36	47.32%
115	3.02	4.43	46.69%	2.12	3.18	50.00%
119	7.37	10.37	40.71%	5.17	7.44	43.91%
130	8.47	12.54	48.05%	5.94	8.99	51.35%
132	2.61	3.73	42.91%	1.83	2.68	46.45%
134	5.45	8.16	49.72%	3.82	5.85	53.14%
135	4.43	6.52	47.18%	3.10	4.67	50.65%
136	4.11	6.06	47.45%	2.87	4.34	51.22%
139	6.73	9.92	47.40%	4.72	7.11	50.64%
141	7.41	11.08	49.53%	5.20	7.94	52.69%
142	3.28	4.80	46.34%	2.30	3.44	49.57%
161	3.57	5.09	42.58%	2.50	3.65	46.00%
163	6.05	9.14	51.07%	4.24	6.55	54.48%
165	7.30	10.97	50.27%	5.12	7.86	53.52%
166	4.66	6.87	47.42%	3.27	4.93	50.76%
0175	1.69	2.44	44.38%	1.18	1.75	48.31%
0176	0.52	0.77	48.08%	0.36	0.56	55.56%
185	5.72	8.35	45.98%	4.01	5.98	49.13%
187	4.02	5.98	48.76%	2.82	4.29	52.13%

 $<sup>+ \ \ \</sup>mbox{Composition of class changed in Filing No. 1302 approved effective December 1, 2013.}$ 

	Current Residual Mkt	Proposed Residual Mkt		Current Voluntary Mkt	Proposed Voluntary Mkt	
Class	Rate	Rate	% Change	Loss Cost	Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
191	3.57	5.09	42.58%	2.50	3.65	46.00%
201	6.44	9.55	48.29%	4.52	6.84	51.33%
204	4.03	5.88	45.91%	2.82	4.22	49.65%
205	4.56	6.76	48.25%	3.20	4.85	51.56%
221	4.18	5.93	41.87%	2.93	4.25	45.05%
222	6.24	8.87	42.15%	4.37	6.35	45.31%
225	5.08	7.21	41.93%	3.56	5.17	45.22%
227	4.47	6.14	37.36%	3.13	4.40	40.58%
255	3.99	5.75	44.11%	2.80	4.12	47.14%
257	4.35	6.20	42.53%	3.05	4.44	45.57%
259	3.64	5.25	44.23%	2.55	3.76	47.45%
261	5.47	7.58	38.57%	3.84	5.44	41.67%
263	4.51	6.24	38.36%	3.16	4.47	41.46%
265	4.74	6.79	43.25%	3.32	4.87	46.69%
275	4.18	5.93	41.87%	2.93	4.25	45.05%
276	6.24	8.87	42.15%	4.37	6.35	45.31%
281	3.64	5.34	46.70%	2.55	3.83	50.20%
282	8.18	12.75	55.87%	5.74	9.14	59.23%
285	4.13	6.13	48.43%	2.90	4.39	51.38%
287	4.12	6.09	47.82%	2.89	4.36	50.87%
297	3.64	5.34	46.70%	2.55	3.83	50.20%
301	8.89	12.98	46.01%	6.24	9.30	49.04%
305	10.83	16.07	48.38%	7.59	11.52	51.78%
306	6.29	9.35	48.65%	4.41	6.71	52.15%
309	4.89	7.13	45.81%	3.43	5.11	48.98%
311	6.57	9.73	48.10%	4.60	6.97	51.52%
319	7.18	10.11	40.81%	5.04	7.24	43.65%
323	4.44	7.01	57.88%	3.11	5.02	61.41%
327	5.47	8.11	48.26%	3.84	5.82	51.56%
402	8.05	11.65	44.72%	5.64	8.35	48.05%
403	4.56	6.52	42.98%	3.20	4.67	45.94%
404	6.63	9.20	38.76%	4.64	6.59	42.03%
406	7.78	11.74	50.90%	5.45	8.41	54.31%
407	5.96	8.64	44.97%	4.18	6.19	48.09%
411	14.31	21.15	47.80%	10.03	15.16	51.15%
413	10.21	15.22	49.07%	7.16	10.91	52.37%
415	5.26	7.66	45.63%	3.69	5.49	48.78%
416	7.80	9.68	24.10%	5.47	6.94	26.87%
421	9.44	13.70	45.13%	6.62	9.82	48.34%
425	12.26	18.05	47.23%	8.59	12.94	50.64%
427	6.08	9.04	48.68%	4.26	6.48	52.11%
429	7.45	10.94	46.85%	5.22	7.84	50.19%
431	9.57	13.91	45.35%	6.70	9.97	48.81%
433	5.35	7.64	42.80%	3.74	5.48	46.52%
435	7.31	10.73	46.79%	5.13	7.69	49.90%

<sup>+</sup> Composition of class changed in Filing No. 1302 approved effective December 1, 2013.

	Current Residual Mkt	Proposed Residual Mkt		Current Voluntary Mkt	Proposed Voluntary Mkt	
Class	Rate	Rate	% Change	Loss Cost	Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
441	2.26	3.34	47.79%	1.59	2.40	50.94%
442	6.79	9.08	33.73%	4.77	6.51	36.48%
443	6.79	9.08	33.73%	4.77	6.51	36.48%
445	6.79	9.08	33.73%	4.77	6.51	36.48%
446	2.92	4.22	44.52%	2.05	3.02	47.32%
447	7.64	11.41	49.35%	5.36	8.17	52.43%
449 451	4.48 5.93	6.27 8.62	39.96% 45.36%	3.14 4.16	4.49 6.18	42.99%
451 454	9.24	13.48	45.89%	6.48	9.66	48.56% 49.07%
456	5.72	8.67	51.57%	4.01	6.21	54.86%
457	7.26	9.84	35.54%	5.09	7.05	38.51%
458	3.69	5.29	43.36%	2.59	3.79	46.33%
459	2.09	3.03	44.98%	1.47	2.17	47.62%
461	5.57	8.18	46.86%	3.91	5.87	50.13%
463	3.69	5.67	53.66%	2.59	4.07	57.14%
464	4.92	7.18	45.93%	3.45	5.15	49.28%
465	5.10	7.78	52.55%	3.58	5.58	55.87%
467	5.76	8.82	53.13%	4.03	6.32	56.82%
471	1.84	2.60	41.30%	1.29	1.87	44.96%
472	2.72	3.49	28.31%	1.90	2.50	31.58%
473	3.34	4.85	45.21%	2.34	3.47	48.29%
474	1.34	2.29	70.90%	0.94	1.64	74.47%
475	4.64	6.77	45.91%	3.26	4.86	49.08%
476	2.05	3.05	48.78%	1.44	2.18	51.39%
477	3.77	5.41	43.50%	2.65	3.89	46.79%
483	2.05	3.10	51.22%	1.44	2.22	54.17%
485	2.10	3.11	48.10%	1.47	2.23	51.70%
486	3.08	4.47	45.13%	2.16	3.20	48.15%
487	1.78	2.52	41.57%	1.25	1.81	44.80%
488	1.30	1.83	40.77%	0.91	1.31	43.96%
489	2.79	4.13	48.03%	1.95	2.97	52.31%
491	4.56	6.52	42.98%	3.20	4.67	45.94%
495	5.93	8.62	45.36%	4.16	6.18	48.56%
497	2.72	3.49	28.31%	1.90	2.50	31.58%
499	4.64	6.77	45.91%	3.26	4.86	49.08%
501	4.58	6.72	46.72%	3.22	4.82	49.69%
502	5.57	8.17	46.68%	3.91	5.86	49.87%
506	4.25	6.76	59.06%	2.98	4.85	62.75%
507	4.49	6.25	39.20%	3.14	4.48	42.68%
509	9.84	14.10	43.29%	6.90	10.11	46.52%
511 512	9.51	13.60	43.01%	6.67 5.00	9.74	46.03%
512 513	8.43	12.19	44.60%	5.90	8.74 5.56	48.14%
513	5.19	7.76	49.52%	3.64	5.56	52.75%
535	4.83	7.00	44.93%	3.38	5.01	48.22%
536	8.01	11.82	47.57%	5.62	8.47	50.71%

<sup>+</sup> Composition of class changed in Filing No. 1302 approved effective December 1, 2013.

	Current Residual Mkt	Proposed Residual Mkt		Current Voluntary Mkt	Proposed Voluntary Mkt	
Class	Rate	Rate	% Change	Loss Cost	Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
544	9.94	14.60	46.88%	6.97	10.47	50.22%
551	2.51	3.66	45.82%	1.76	2.62	48.86%
553	6.10	8.82	44.59%	4.28	6.32	47.66%
555	1.44	2.10	45.83%	1.00	1.51	51.00%
563	2.45	3.47	41.63%	1.72	2.49	44.77%
571	4.13	6.13	48.43%	2.90	4.39	51.38%
573	5.93	8.72	47.05%	4.16	6.25	50.24%
581	2.80	3.82	36.43%	1.96	2.74	39.80%
587	2.45	3.47	41.63%	1.72	2.49	44.77%
601	15.02	21.02	39.95%	10.53	15.07	43.11%
602	9.56	13.09	36.92%	6.70	9.39	40.15%
603	15.85	22.10	39.43%	11.11	15.84	42.57%
605	11.40	15.86	39.12%	7.99	11.37	42.30%
607	12.14	16.48	35.75%	8.51	11.81	38.78%
608	8.80	12.27	39.43%	6.17	8.79	42.46%
609	7.70	10.74	39.48%	5.40	7.70	42.59%
611	15.03	20.74	37.99%	10.53	14.87	41.22%
615	17.90	24.21	35.25%	12.55	17.36	38.33%
617	9.86	13.78	39.76%	6.92	9.88	42.77%
625	9.45	13.08	38.41%	6.63	9.37	41.33%
643	17.28	24.38	41.09%	12.11	17.48	44.34%
645	10.11	14.05	38.97%	7.09	10.08	42.17%
646	8.24	11.58	40.53%	5.77	8.30	43.85%
647	11.41	15.99	40.14%	7.99	11.47	43.55%
648	7.42	10.61	42.99%	5.20	7.61	46.35%
649	5.65	7.28	28.85%	3.96	5.22	31.82%
651	9.93	13.79	38.87%	6.96	9.88	41.95%
652	12.46	17.39	39.57%	8.74	12.46	42.56%
653	11.53	16.66	44.49%	8.08	11.95	47.90%
654	10.07	13.94	38.43%	7.06	9.99	41.50%
655	23.27	32.25	38.59%	16.31	23.12	41.75%
656	11.67	16.28	39.50%	8.18	11.67	42.67%
657	13.70	18.65	36.13%	9.61	13.37	39.13%
658	13.16	18.73	42.33%	9.22	13.42	45.55%
659	26.71	38.25	43.20%	18.73	27.41	46.34%
660	3.90	5.32	36.41%	2.73	3.81	39.56%
661	4.53	6.03	33.11%	3.18	4.33	36.16%
662	6.51	9.35	43.63%	4.57	6.71	46.83%
663	6.60	8.83	33.79%	4.63	6.33	36.72%
664	6.75	9.56	41.63%	4.73	6.85	44.82%
665	13.39	18.58	38.76%	9.38	13.32	42.00%
666	9.75	13.65	40.00%	6.83	9.78	43.19%
667	2.99	4.12	37.79%	2.09	2.96	41.63%
668	8.00	11.37	42.13%	5.61	8.15	45.28%
669	10.90	15.11	38.62%	7.64	10.83	41.75%

<sup>+</sup> Composition of class changed in Filing No. 1302 approved effective December 1, 2013.

	Current Residual Mkt	Proposed Residual Mkt		Current Voluntary Mkt	Proposed Voluntary Mkt	
Class	Rate	Rate	% Change	Loss Cost	Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
670	7.68	10.97	42.84%	5.39	7.86	45.83%
673	8.09	11.27	39.31%	5.67	8.08	42.50%
674	7.62	10.49	37.66%	5.34	7.52	40.82%
675	6.19	8.68	40.23%	4.34	6.22	43.32%
676	7.92	10.35	30.68%	5.55	7.42	33.69%
677	6.17	8.37	35.66%	4.33	6.00	38.57%
679	12.37	17.07	38.00%	8.67	12.23	41.06%
681	7.68	10.97	42.84%	5.39	7.86	45.83%
682	21.47	34.24	59.48%	15.05	24.54	63.06%
691	7.70	10.74	39.48%	5.40	7.70	42.59%
693	9.93	13.79	38.87%	6.96	9.88	41.95%
695	4.53	6.03	33.11%	3.18	4.33	36.16%
709	3.02	4.14	37.09%	2.12	2.97	40.09%
716	4.26	5.81	36.38%	2.99	4.16	39.13%
718	4.50	6.18	37.33%	3.15	4.43	40.63%
721	15.83	23.18	46.43%	11.10	16.62	49.73%
744	1.94	2.48	27.84%	1.37	1.78	29.93%
751	3.93	5.86	49.11%	2.75	4.20	52.73%
752	1.62	2.46	51.85%	1.14	1.77	55.26%
753	5.97	8.75	46.57%	4.18	6.27	50.00%
755	3.16	4.72	49.37%	2.22	3.39	52.70%
757	2.50	3.99	59.60%	1.76	2.86	62.50%
759	5.48	8.35	52.37%	3.85	5.98	55.32%
0771	1.10	1.51	37.27%	0.77	1.08	40.26%
801	9.99	14.31	43.24%	7.00	10.26	46.57%
802	NEW 12/1/13	15.58		NEW 12/1/13	11.17	
803	27.25	38.20	40.18%	19.10	27.38	43.35%
804	4.36	6.32	44.95%	3.06	4.54	48.37%
805	7.96	11.47	44.10%	5.58	8.23	47.49%
806	13.32	19.18	43.99%	9.34	13.74	47.11%
807	8.50	12.34	45.18%	5.96	8.85	48.49%
808	12.17	16.48	35.41%	8.53	11.81	38.45%
809	6.08	8.58	41.12%	4.26	6.15	44.37%
811	+ 11.12	15.48	39.21%	7.80	11.10	42.36%
812	9.42	13.59	44.27%	6.61	9.74	47.35%
813	6.98	9.83	40.83%	4.89	7.05	44.17%
814	6.09	8.42	38.26%	4.27	6.03	41.22%
815	4.08	5.68	39.22%	2.86	4.07	42.31%
816	3.31	4.83	45.92%	2.32	3.46	49.14%
817	10.19	14.11	38.47%	7.15	10.12	41.54%
818	2.34	3.40	45.30%	1.63	2.44	49.69%
819	1.18	1.76	49.15%	0.83	1.26	51.81%
820	4.43	6.12	38.15%	3.10	4.38	41.29%
821	9.21	13.00	41.15%	6.46	9.32	44.27%
825	4.65	6.61	42.15%	3.26	4.74	45.40%

<sup>+</sup> Composition of class changed in Filing No. 1302 approved effective December 1, 2013.

	Current Residual Mkt	Proposed Residual Mkt		Current Voluntary Mkt	Proposed Voluntary Mkt	
Class	Rate	Rate	% Change	Loss Cost	Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
828	11.41	16.74	46.71%	7.99	12.00	50.19%
855	8.31	11.34	36.46%	5.83	8.12	39.28%
857	10.09	13.69	35.68%	7.07	9.82	38.90%
858	11.60	16.15	39.22%	8.14	11.57	42.14%
859	12.61	17.41	38.07%	8.84	12.48	41.18%
860	12.83	18.18	41.70%	9.00	13.03	44.78%
862	11.84	16.46	39.02%	8.30	11.80	42.17%
865	3.03	4.71	55.45%	2.12	3.38	59.43%
867	6.98	9.83	40.83%	4.89	7.05	44.17%
871	9.05	11.63	28.51%	6.34	8.34	31.55%
877	4.16	5.89	41.59%	2.92	4.23	44.86%
879	4.22	5.78	36.97%	2.96	4.14	39.86%
880	6.98	10.37	48.57%	4.89	7.44	52.15%
881	4.37	6.24	42.79%	3.07	4.47	45.60%
882	10.40	14.35	37.98%	7.29	10.29	41.15%
883	3.73	5.33	42.90%	2.62	3.82	45.80%
884	1.23	1.69	37.40%	0.86	1.22	41.86%
885	4.45	6.12	37.53%	3.11	4.38	40.84%
886	3.58	4.96	38.55%	2.51	3.55	41.43%
887	1.85	2.58	39.46%	1.29	1.85	43.41%
889	0.35	0.45	28.57%	0.25	0.33	32.00%
890	0.88	1.23	39.77%	0.62	0.88	41.94%
891	1.72	2.44	41.86%	1.20	1.75	45.83%
895	0.66	0.92	39.39%	0.47	0.66	40.43%
896	3.14	4.27	35.99%	2.20	3.06	39.09%
897	3.17	4.41	39.12%	2.22	3.16	42.34%
898	5.65	8.05	42.48%	3.96	5.77	45.71%
899	2.19	3.03	38.36%	1.54	2.17	40.91%
903	0.71	0.96	35.21%	0.50	0.69	38.00%
904	2.22	2.99	34.68%	1.56	2.14	37.18%
905	NEW 12/1/13	0.87		NEW 12/1/13	0.62	
907	7.36	10.09	37.09%	5.16	7.23	40.12%
0908	282.77	426.24	50.74%	198.24	305.53	54.12%
0909	118.29	172.39	45.74%	82.92	123.56	49.01%
910	10.17	13.49	32.65%	7.12	9.67	35.81%
911	6.95	9.51	36.83%	4.87	6.81	39.84%
0912	406.17	599.09	47.50%	284.74	429.43	50.81%
0913	700.91	1,009.54	44.03%	491.36	723.65	47.27%
914	4.16	5.89	41.59%	2.92	4.23	44.86%
915	4.65	6.30	35.48%	3.26	4.52	38.65%
916	2.48	3.77	52.02%	1.74	2.71	55.75%
917	5.14	7.14	38.91%	3.60	5.11	41.94%
918	4.21	5.91	40.38%	2.95	4.24	43.73%
919	3.37	4.82	43.03%	2.37	3.45	45.57%
920	0.93	1.33	43.01%	0.65	0.95	46.15%

<sup>+</sup> Composition of class changed in Filing No. 1302 approved effective December 1, 2013.

	Current Residual Mkt	Proposed Residual Mkt		Current Voluntary Mkt	Proposed Voluntary Mkt	
Class	Rate	Rate	% Change	Loss Cost	Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
921	8.17	11.63	42.35%	5.73	8.34	45.55%
922	4.89	6.80	39.06%	3.43	4.88	42.27%
923	4.22	5.78	36.97%	2.96	4.14	39.86%
924	4.12	6.09	47.82%	2.89	4.36	50.87%
925	3.10	4.46	43.87%	2.17	3.20	47.47%
926	4.37	6.24	42.79%	3.07	4.47	45.60%
927	1.56	2.14	37.18%	1.10	1.53	39.09%
928	3.73	5.33	42.90%	2.62	3.82	45.80%
929	5.08	8.10	59.45%	3.56	5.81	63.20%
932	1.14	1.58	38.60%	0.80	1.14	42.50%
933	6.83	9.89	44.80%	4.79	7.09	48.02%
934	4.08	5.69	39.46%	2.86	4.08	42.66%
935	2.37	3.27	37.97%	1.66	2.35	41.57%
936	0.66	0.93	40.91%	0.47	0.67	42.55%
937	15.22	20.37	33.84%	10.67	14.60	36.83%
939	8.13	11.69	43.79%	5.70	8.38	47.02%
940	6.40	9.00	40.63%	4.49	6.45	43.65%
941	3.78	5.36	41.80%	2.66	3.84	44.36%
942	3.76	5.24	39.36%	2.64	3.75	42.05%
943	8.05	10.78	33.91%	5.64	7.73	37.06%
944	4.28	5.95	39.02%	3.00	4.27	42.33%
945	4.11	5.76	40.15%	2.87	4.12	43.55%
946	4.76	6.54	37.39%	3.33	4.69	40.84%
947	7.32	11.68	59.56%	5.13	8.37	63.16%
948	2.16	3.17	46.76%	1.52	2.27	49.34%
949	1.23	1.63	32.52%	0.86	1.17	36.05%
951 +		0.95	58.33%	0.42	0.68	60.38%
952	1.00	1.35	35.00%	0.70	0.97	38.57%
953 +		0.45	25.00%	0.26	0.33	27.65%
954	4.64	6.56	41.38%	3.26	4.70	44.17%
955 +		0.71	33.96%	0.37	0.51	37.00%
956	0.20	0.27	35.00%	0.13	0.20	53.85%
957	0.77	1.08	40.26%	0.54	0.77	42.59%
958	1.70	2.37	39.41%	1.19	1.69	42.02%
959	2.24	3.15	40.63%	1.57	2.26	43.95%
960	5.49	7.26	32.24%	3.85	5.21	35.32%
961	1.39	1.93	38.85%	0.97	1.38	42.27%
962	0.18	0.25	38.89%	0.12	0.18	50.00%
963	0.74	1.00	35.14%	0.52	0.72	38.46%
964	3.68	5.47	48.64%	2.59	3.92	51.35%
965	0.66	0.92	39.39%	0.47	0.66	40.43%
966	3.31	4.44	34.14%	2.32	3.18	37.07%
967	1.19	1.74	46.22%	0.84	1.24	47.62%
968	2.48	3.19	28.63%	1.74	2.28	31.03%
969	6.69	9.30	39.01%	4.69	6.66	42.00%

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	Current Residual Mkt	Proposed Residual Mkt		Current Voluntary Mkt	Proposed Voluntary Mkt	
Class	Rate	Rate	% Change	Loss Cost	Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
970	11.17	15.34	37.33%	7.83	10.99	40.36%
971	5.67	7.65	34.92%	3.97	5.48	38.04%
973	4.17	5.99	43.65%	2.93	4.30	46.76%
974	4.42	6.22	40.72%	3.09	4.46	44.34%
975	2.70	3.66	35.56%	1.89	2.62	38.62%
976	2.21	3.01	36.20%	1.55	2.16	39.35%
977	0.75	1.05	40.00%	0.53	0.75	41.51%
978	3.91	5.23	33.76%	2.74	3.75	36.86%
979	5.74	8.20	42.86%	4.02	5.88	46.27%
980	5.10	7.42	45.49%	3.58	5.32	48.60%
981	4.03	5.70	41.44%	2.82	4.09	45.04%
983	10.98	15.52	41.35%	7.69	11.13	44.73%
984	0.41	0.58	41.46%	0.29	0.41	41.38%
985	5.94	8.46	42.42%	4.16	6.07	45.91%
986	2.29	3.36	46.72%	1.60	2.41	50.63%
988	0.33	0.45	36.36%	0.23	0.33	43.48%
991	11.17	15.34	37.33%	7.83	10.99	40.36%
992	6.08	8.58	41.12%	4.26	6.15	44.37%
995	11.82	16.15	36.63%	8.28	11.57	39.73%
997	1.43	1.98	38.46%	1.00	1.43	43.00%
999	7.08	9.86	39.27%	4.96	7.07	42.54%
4771	4.41	6.08	37.87%	3.09	4.35	40.78%
4777	11.13	15.48	39.08%	7.80	11.10	42.31%
7405	1.98	3.25	64.14%	1.39	2.34	68.35%
7413	1.79	2.16	20.67%	1.25	1.55	24.00%
7421	2.18	2.62	20.18%	1.53	1.88	22.88%
7424	5.13	6.18	20.47%	3.60	4.43	23.06%
7428	2.46	3.59	45.93%	1.73	2.57	48.55%
7445	0.66	1.08	63.64%	0.47	0.77	63.83%
7453	0.37	0.46	24.32%	0.26	0.33	26.92%
9108	103.41	103.33	-0.08%	72.49	74.07	2.18%
9740	0.02	0.02	0.00%	0.01	0.01	0.00%
9741	0.02	0.02	0.00%	0.01	0.01	0.00%
9985	Α	Α	0.00%	Α	Α	0.00%

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