



August 5, 2016

DCRB CIRCULAR NO. 920

To All Members of the DCRB:

Re: **DECEMBER 1, 2016 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING – DCRB FILING NO. 1603**

The DCRB 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, 2016.

The DCRB's analysis produces a proposed overall increase in collectible rate level of 3.18 percent for the Residual Market Plan and a proposed overall increase in collectible loss costs of 1.68 percent for the voluntary market.

A key factor in the development of the proposed changes in residual market rates and voluntary market loss costs is the enactment of House Bill 373 of 2014 (HB373). §2322B of HB373 sets forth procedures and requirements applicable to the health care payment system for workers compensation claims. Among those requirements is the mandate that the fee schedule shall result in a reduction of 20% in aggregate workers compensation medical expenses by the year beginning January 31, 2015, an additional reduction of 5% of 2014 expenses by the year beginning January 31, 2016 and an additional reduction of 8% of 2014 expenses by the year beginning January 31, 2017. Consistent with previous filings, the DCRB has elected to recognize the full extent of savings specified in HB373 in the preparation of the December 1, 2016 residual market rate and voluntary market loss cost filing.

In addition to residual market rates and voluntary market loss costs, DCRB Filing No. 1603 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, 2017**)
- Retrospective rating
- State & Hazard Group Relativities
- Miscellaneous Manual revisions

Once DCRB Filing No. 1603 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, 2016 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. 1603 and/or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

Filing Package

The complete filing package for DCRB Filing No. 1603 is available at www.dcrb.com in the "Filings" section of the website.

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, 2016 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Questions concerning this filing should be directed to John Pedrick, Vice President – Actuarial Services at jpедrick@dcrb.com, or to Ken Creighton, Chief Actuary at kcreighton@dcrb.com.

William V. Taylor
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, 2016**

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	30.01	31.28	4.23%	21.07	21.68	2.90%
0006	7.09	7.72	8.89%	4.98	5.35	7.43%
007	9.00	9.61	6.78%	6.31	6.67	5.71%
0008	5.81	6.70	15.32%	4.08	4.64	13.73%
009	44.14	46.13	4.51%	30.98	31.98	3.23%
0011	6.18	6.51	5.34%	4.33	4.52	4.39%
0012	7.55	8.16	8.08%	5.29	5.65	6.81%
0013	7.69	8.02	4.29%	5.40	5.56	2.96%
015	27.23	28.02	2.90%	19.12	19.42	1.57%
0016	5.17	5.38	4.06%	3.62	3.73	3.04%
0034	6.13	6.51	6.20%	4.30	4.52	5.12%
0036	7.07	7.41	4.81%	4.96	5.14	3.63%
055	7.55	7.89	4.50%	5.29	5.46	3.21%
059	8.38	8.92	6.44%	5.88	6.18	5.10%
0083	8.54	8.93	4.57%	5.99	6.18	3.17%
101	6.65	6.90	3.76%	4.66	4.79	2.79%
104	7.25	7.45	2.76%	5.09	5.17	1.57%
105	6.83	7.29	6.73%	4.79	5.05	5.43%
106	11.74	12.31	4.86%	8.24	8.54	3.64%
107	5.30	5.63	6.23%	3.72	3.90	4.84%
108	7.95	8.15	2.52%	5.58	5.65	1.25%
109	9.11	9.49	4.17%	6.39	6.58	2.97%
110	6.54	6.81	4.13%	4.59	4.73	3.05%
111	8.42	10.19	21.02%	5.91	7.07	19.63%
112	20.48	21.50	4.98%	14.37	14.90	3.69%
113	4.85	5.15	6.19%	3.41	3.56	4.40%
114	14.57	14.96	2.68%	10.22	10.36	1.37%
115	4.05	4.39	8.40%	2.84	3.04	7.04%
119	8.55	8.63	0.94%	6.00	5.98	-0.33%
130	11.17	11.76	5.28%	7.85	8.16	3.95%
132	3.15	3.23	2.54%	2.21	2.24	1.36%
134	7.24	7.48	3.31%	5.08	5.19	2.17%
135	5.68	5.92	4.23%	3.98	4.10	3.02%
136	5.38	5.68	5.58%	3.78	3.93	3.97%
139	8.73	9.12	4.47%	6.13	6.33	3.26%
141	9.79	10.43	6.54%	6.87	7.23	5.24%
142	4.42	4.71	6.56%	3.10	3.27	5.48%
161	4.29	4.36	1.63%	3.02	3.02	0.00%
163	8.57	9.04	5.48%	6.01	6.27	4.33%
165	10.24	11.17	9.08%	7.19	7.75	7.79%
166	6.06	6.42	5.94%	4.25	4.45	4.71%
0175	2.05	2.09	1.95%	1.44	1.45	0.69%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2016**

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)
0176	0.70	0.73	4.29%	0.49	0.50	2.04%
185	7.25	7.45	2.76%	5.09	5.17	1.57%
187	5.30	5.63	6.23%	3.72	3.90	4.84%
191	4.29	4.36	1.63%	3.02	3.02	0.00%
201	8.48	8.96	5.66%	5.95	6.21	4.37%
204	5.20	5.56	6.92%	3.64	3.85	5.77%
205	6.15	6.55	6.50%	4.31	4.54	5.34%
221	5.30	5.64	6.42%	3.72	3.91	5.11%
222	7.54	7.90	4.77%	5.29	5.47	3.40%
225	5.93	6.00	1.18%	4.16	4.16	0.00%
227	4.89	4.87	-0.41%	3.43	3.38	-1.46%
255	5.26	5.68	7.98%	3.70	3.93	6.22%
257	5.49	5.81	5.83%	3.85	4.03	4.68%
259	4.62	4.85	4.98%	3.24	3.36	3.70%
261	6.12	6.21	1.47%	4.29	4.30	0.23%
263	4.95	5.00	1.01%	3.48	3.47	-0.29%
265	5.80	6.01	3.62%	4.07	4.17	2.46%
275	5.30	5.64	6.42%	3.72	3.91	5.11%
276	7.54	7.90	4.77%	5.29	5.47	3.40%
281	4.60	4.76	3.48%	3.23	3.30	2.17%
282	12.54	13.42	7.02%	8.80	9.30	5.68%
285	5.56	5.83	4.86%	3.90	4.05	3.85%
297	4.60	4.76	3.48%	3.23	3.30	2.17%
301	11.60	12.17	4.91%	8.14	8.44	3.69%
305	11.03	11.70	6.07%	7.74	8.11	4.78%
306	8.42	8.85	5.11%	5.91	6.14	3.89%
309	6.14	6.38	3.91%	4.30	4.43	3.02%
311	6.81	6.67	-2.06%	4.78	4.62	-3.35%
319	8.48	8.79	3.66%	5.95	6.09	2.35%
323	7.28	8.08	10.99%	5.11	5.61	9.78%
327	7.17	7.37	2.79%	5.03	5.11	1.59%
402	9.84	9.97	1.32%	6.91	6.91	0.00%
403	5.44	5.59	2.76%	3.82	3.87	1.31%
404	7.20	7.12	-1.11%	5.06	4.93	-2.57%
406	10.93	10.56	-3.39%	7.67	7.32	-4.56%
407	7.49	7.67	2.40%	5.25	5.32	1.33%
411	13.92	13.34	-4.17%	9.77	9.26	-5.22%
413	13.58	14.15	4.20%	9.53	9.81	2.94%
415	6.75	7.23	7.11%	4.74	5.01	5.70%
416	5.92	5.35	-9.63%	4.16	3.71	-10.82%
421	11.68	12.28	5.14%	8.20	8.51	3.78%
425	15.78	16.45	4.25%	11.08	11.40	2.89%

DELAWARE COMPENSATION RATING BUREAU, INC.

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PROPOSED EFFECTIVE DECEMBER 1, 2016**

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)
427	8.12	8.51	4.80%	5.70	5.90	3.51%
429	9.58	9.84	2.71%	6.72	6.82	1.49%
431	11.63	11.98	3.01%	8.16	8.30	1.72%
433	6.37	6.63	4.08%	4.47	4.59	2.68%
435	9.16	9.37	2.29%	6.44	6.49	0.78%
441	2.84	2.91	2.46%	2.00	2.01	0.50%
445	6.99	6.89	-1.43%	4.91	4.78	-2.65%
446	3.50	3.54	1.14%	2.46	2.46	0.00%
447	10.18	10.65	4.62%	7.15	7.39	3.36%
449	4.98	4.96	-0.40%	3.50	3.44	-1.71%
451	7.21	7.33	1.66%	5.06	5.08	0.40%
454	11.87	12.30	3.62%	8.33	8.53	2.40%
456	8.80	9.76	10.91%	6.18	6.77	9.55%
457	7.73	7.72	-0.13%	5.43	5.35	-1.47%
458	4.34	4.40	1.38%	3.05	3.05	0.00%
459	2.41	2.41	0.00%	1.69	1.67	-1.18%
461	7.35	7.71	4.90%	5.16	5.35	3.68%
463	5.53	5.95	7.59%	3.88	4.12	6.19%
464	6.18	6.42	3.88%	4.33	4.45	2.77%
465	7.02	7.33	4.42%	4.93	5.08	3.04%
467	8.40	8.99	7.02%	5.90	6.24	5.76%
471	2.17	2.23	2.76%	1.52	1.54	1.32%
472	2.59	2.57	-0.77%	1.82	1.78	-2.20%
473	4.10	4.43	8.05%	2.87	3.07	6.97%
474	3.01	3.50	16.28%	2.11	2.42	14.69%
475	5.85	6.00	2.56%	4.11	4.16	1.22%
476	2.83	3.01	6.36%	1.99	2.09	5.03%
477	4.54	4.65	2.42%	3.19	3.23	1.25%
483	2.88	3.11	7.99%	2.03	2.16	6.40%
485	2.85	2.96	3.86%	2.00	2.05	2.50%
486	3.67	3.68	0.27%	2.57	2.55	-0.78%
487	2.24	2.36	5.36%	1.58	1.63	3.16%
488	1.52	1.54	1.32%	1.07	1.07	0.00%
489	3.40	3.35	-1.47%	2.39	2.32	-2.93%
491	5.44	5.59	2.76%	3.82	3.87	1.31%
495	7.21	7.33	1.66%	5.06	5.08	0.40%
497	2.59	2.57	-0.77%	1.82	1.78	-2.20%
499	5.85	6.00	2.56%	4.11	4.16	1.22%
501	6.28	6.83	8.76%	4.41	4.74	7.48%
502	7.23	7.58	4.84%	5.08	5.26	3.54%
506	4.55	4.38	-3.74%	3.19	3.03	-5.02%
507	5.07	5.18	2.17%	3.55	3.58	0.85%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2016**

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)
509	12.05	12.46	3.40%	8.45	8.64	2.25%
511	11.84	12.42	4.90%	8.31	8.61	3.61%
512	10.23	10.45	2.15%	7.19	7.24	0.70%
513	6.95	7.26	4.46%	4.88	5.03	3.07%
535	5.90	6.06	2.71%	4.14	4.20	1.45%
536	10.73	11.53	7.46%	7.53	7.99	6.11%
544	12.99	13.68	5.31%	9.12	9.48	3.95%
551	2.85	2.89	1.40%	2.00	2.00	0.00%
553	7.74	8.05	4.01%	5.44	5.59	2.76%
555	1.95	2.02	3.59%	1.37	1.41	2.92%
563	2.93	3.02	3.07%	2.06	2.10	1.94%
571	5.36	5.58	4.10%	3.77	3.86	2.39%
573	7.91	8.44	6.70%	5.55	5.86	5.59%
581	3.11	3.05	-1.93%	2.18	2.12	-2.75%
587	2.93	3.02	3.07%	2.06	2.10	1.94%
601	17.26	17.39	0.75%	12.11	12.05	-0.50%
602	10.14	10.30	1.58%	7.11	7.14	0.42%
603	14.73	14.34	-2.65%	10.34	9.94	-3.87%
605	13.95	14.69	5.30%	9.78	10.18	4.09%
607	12.74	12.12	-4.87%	8.94	8.40	-6.04%
608	10.40	10.11	-2.79%	7.30	7.00	-4.11%
609	8.89	9.37	5.40%	6.24	6.49	4.01%
611	17.36	18.16	4.61%	12.19	12.58	3.20%
615	19.68	20.07	1.98%	13.81	13.92	0.80%
617	10.19	10.45	2.55%	7.15	7.25	1.40%
625	10.92	11.22	2.75%	7.66	7.77	1.44%
643	21.14	22.26	5.30%	14.84	15.44	4.04%
645	12.60	12.57	-0.24%	8.85	8.72	-1.47%
646	10.17	10.89	7.08%	7.14	7.55	5.74%
647	13.98	14.71	5.22%	9.81	10.19	3.87%
648	9.46	9.67	2.22%	6.64	6.71	1.05%
649	5.91	6.23	5.41%	4.14	4.31	4.11%
651	10.98	11.08	0.91%	7.70	7.69	-0.13%
652	14.74	15.07	2.24%	10.34	10.45	1.06%
653	13.36	13.54	1.35%	9.37	9.39	0.21%
654	11.08	11.20	1.08%	7.77	7.77	0.00%
655	26.50	27.03	2.00%	18.60	18.74	0.75%
656	13.75	14.07	2.33%	9.65	9.75	1.04%
657	15.53	16.33	5.15%	10.90	11.32	3.85%
658	16.60	17.61	6.08%	11.65	12.21	4.81%
659	32.79	34.18	4.24%	23.01	23.69	2.96%
660	4.10	4.18	1.95%	2.87	2.90	1.05%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2016**

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)
661	5.27	5.54	5.12%	3.70	3.83	3.51%
662	8.39	9.24	10.13%	5.89	6.41	8.83%
663	7.20	7.66	6.39%	5.05	5.30	4.95%
664	8.87	9.46	6.65%	6.22	6.56	5.47%
665	15.02	15.14	0.80%	10.54	10.49	-0.47%
666	12.08	12.95	7.20%	8.48	8.98	5.90%
667	3.56	3.77	5.90%	2.50	2.62	4.80%
668	10.42	11.56	10.94%	7.31	8.02	9.71%
669	12.80	13.47	5.23%	8.98	9.33	3.90%
670	9.28	9.87	6.36%	6.51	6.84	5.07%
673	9.54	10.19	6.81%	6.70	7.07	5.52%
674	9.04	9.61	6.31%	6.34	6.66	5.05%
675	7.45	7.44	-0.13%	5.23	5.16	-1.34%
676	8.36	8.65	3.47%	5.87	6.00	2.21%
677	6.58	6.53	-0.76%	4.62	4.53	-1.95%
679	14.29	15.11	5.74%	10.03	10.48	4.49%
681	9.28	9.87	6.36%	6.51	6.84	5.07%
682	31.04	29.08	-6.31%	21.79	20.16	-7.48%
691	8.89	9.37	5.40%	6.24	6.49	4.01%
693	10.98	11.08	0.91%	7.70	7.69	-0.13%
695	5.27	5.54	5.12%	3.70	3.83	3.51%
709	3.39	3.52	3.83%	2.38	2.44	2.52%
716	4.71	4.94	4.88%	3.31	3.42	3.32%
718	5.09	5.32	4.52%	3.57	3.69	3.36%
721	20.25	21.15	4.44%	14.22	14.66	3.09%
744	1.67	1.50	-10.18%	1.17	1.04	-11.11%
751	5.08	5.02	-1.18%	3.56	3.48	-2.25%
752	2.12	2.14	0.94%	1.49	1.48	-0.67%
753	7.63	7.82	2.49%	5.35	5.42	1.31%
755	4.17	4.28	2.64%	2.92	2.97	1.71%
757	3.84	4.17	8.59%	2.70	2.89	7.04%
759	8.59	9.90	15.25%	6.02	6.86	13.95%
0771	1.34	1.47	9.70%	0.94	1.02	8.51%
801	12.60	13.60	7.94%	8.84	9.43	6.67%
802	12.34	12.68	2.76%	8.67	8.78	1.27%
803	31.60	33.15	4.91%	22.18	22.98	3.61%
804	5.35	5.77	7.85%	3.76	4.01	6.65%
805	10.02	10.88	8.58%	7.03	7.54	7.25%
806	16.82	18.35	9.10%	11.81	12.72	7.71%
807	10.72	11.42	6.53%	7.53	7.92	5.18%
808	12.51	12.42	-0.72%	8.78	8.61	-1.94%
809	7.03	7.68	9.25%	4.93	5.33	8.11%

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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)
811	12.89	13.75	6.67%	9.05	9.53	5.30%
812	12.04	13.19	9.55%	8.45	9.14	8.17%
813	8.45	8.96	6.04%	5.93	6.21	4.72%
814	6.82	7.09	3.96%	4.79	4.91	2.51%
815	4.84	5.36	10.74%	3.40	3.72	9.41%
816	4.04	4.37	8.17%	2.83	3.03	7.07%
817	12.23	14.56	19.05%	8.59	10.09	17.46%
818	2.91	3.03	4.12%	2.05	2.11	2.93%
819	1.80	2.11	17.22%	1.27	1.46	14.96%
820	4.78	4.88	2.09%	3.36	3.38	0.60%
821	11.11	12.12	9.09%	7.79	8.40	7.83%
825	5.87	6.47	10.22%	4.12	4.49	8.98%
828	14.74	15.60	5.83%	10.35	10.82	4.54%
855	9.62	10.29	6.96%	6.75	7.14	5.78%
857	10.79	11.07	2.59%	7.58	7.67	1.19%
858	13.21	13.89	5.15%	9.28	9.62	3.66%
859	13.99	14.56	4.07%	9.82	10.09	2.75%
860	15.16	15.92	5.01%	10.64	11.04	3.76%
862	13.46	14.06	4.46%	9.44	9.75	3.28%
865	4.97	5.35	7.65%	3.49	3.71	6.30%
867	8.45	8.96	6.04%	5.93	6.21	4.72%
871	10.14	10.96	8.09%	7.11	7.60	6.89%
877	4.89	5.06	3.48%	3.43	3.51	2.33%
879	4.76	5.16	8.40%	3.34	3.57	6.89%
880	9.89	11.16	12.84%	6.95	7.73	11.22%
881	5.22	5.49	5.17%	3.67	3.80	3.54%
882	11.51	11.96	3.91%	8.08	8.29	2.60%
883	4.40	4.67	6.14%	3.09	3.24	4.85%
884	1.49	1.61	8.05%	1.05	1.12	6.67%
885	5.33	5.64	5.82%	3.75	3.91	4.27%
886	4.16	4.42	6.25%	2.92	3.06	4.79%
887	2.06	2.17	5.34%	1.44	1.50	4.17%
889	0.34	0.31	-8.82%	0.24	0.22	-8.33%
890	0.98	1.02	4.08%	0.69	0.71	2.90%
891	2.20	2.55	15.91%	1.54	1.77	14.94%
895	0.81	0.84	3.70%	0.57	0.59	3.51%
896	3.40	3.52	3.53%	2.39	2.44	2.09%
897	3.49	3.70	6.02%	2.45	2.57	4.90%
898	6.87	7.45	8.44%	4.82	5.17	7.26%
899	2.57	2.75	7.00%	1.80	1.91	6.11%
903	0.71	0.73	2.82%	0.49	0.50	2.04%
904	2.40	2.54	5.83%	1.69	1.76	4.14%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2016**

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)
905	0.48	0.42	-12.50%	0.34	0.29	-14.71%
907	8.04	8.35	3.86%	5.64	5.79	2.66%
0908	363.87	376.82	3.56%	255.40	261.23	2.28%
0909	147.95	156.31	5.65%	103.85	108.36	4.34%
910	10.34	10.57	2.22%	7.26	7.32	0.83%
911	7.49	7.63	1.87%	5.25	5.29	0.76%
0912	557.03	624.61	12.13%	390.98	433.02	10.75%
0913	795.10	845.50	6.34%	558.07	586.14	5.03%
914	4.89	5.06	3.48%	3.43	3.51	2.33%
915	4.99	5.18	3.81%	3.50	3.58	2.29%
916	3.47	3.67	5.76%	2.44	2.54	4.10%
917	6.00	6.42	7.00%	4.21	4.45	5.70%
918	4.85	5.00	3.09%	3.41	3.47	1.76%
919	4.21	4.44	5.46%	2.95	3.07	4.07%
920	1.17	1.23	5.13%	0.82	0.85	3.66%
921	10.14	10.96	8.09%	7.11	7.60	6.89%
922	5.47	5.63	2.93%	3.84	3.90	1.56%
923	4.76	5.16	8.40%	3.34	3.57	6.89%
924	5.27	5.89	11.76%	3.70	4.08	10.27%
925	4.10	4.53	10.49%	2.87	3.14	9.41%
926	5.22	5.49	5.17%	3.67	3.80	3.54%
927	1.77	1.88	6.21%	1.25	1.30	4.00%
928	4.40	4.67	6.14%	3.09	3.24	4.85%
929	7.35	6.89	-6.26%	5.16	4.78	-7.36%
932	1.37	1.46	6.57%	0.96	1.01	5.21%
933	8.28	8.65	4.47%	5.81	6.00	3.27%
934	4.80	5.22	8.75%	3.37	3.62	7.42%
935	2.59	2.67	3.09%	1.82	1.85	1.65%
936	0.73	0.71	-2.74%	0.51	0.49	-3.92%
937	15.67	16.00	2.11%	11.00	11.09	0.82%
939	10.12	10.74	6.13%	7.10	7.45	4.93%
940	7.94	8.88	11.84%	5.57	6.15	10.41%
941	4.63	5.22	12.74%	3.25	3.62	11.38%
942	4.16	4.56	9.62%	2.92	3.16	8.22%
943	8.35	8.63	3.35%	5.86	5.98	2.05%
944	5.01	5.33	6.39%	3.52	3.70	5.11%
945	4.97	5.26	5.84%	3.49	3.65	4.58%
946	5.42	5.76	6.27%	3.80	4.00	5.26%
947	10.59	9.92	-6.33%	7.43	6.88	-7.40%
948	2.97	3.45	16.16%	2.08	2.39	14.90%
949	1.27	1.33	4.72%	0.89	0.91	2.25%
951	0.79	0.88	11.39%	0.56	0.62	10.71%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2016**

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)
952	0.99	1.03	4.04%	0.69	0.71	2.90%
953	0.34	0.31	-8.82%	0.24	0.22	-8.33%
954	5.24	5.41	3.24%	3.68	3.75	1.90%
955	0.39	0.46	17.95%	0.28	0.32	14.29%
956	0.24	0.28	16.67%	0.16	0.20	25.00%
957	1.04	1.02	-1.92%	0.73	0.71	-2.74%
958	2.23	2.52	13.00%	1.56	1.75	12.18%
959	2.72	2.94	8.09%	1.90	2.03	6.84%
960	5.85	6.53	11.62%	4.11	4.53	10.22%
961	1.45	1.50	3.45%	1.02	1.04	1.96%
962	0.21	0.27	28.57%	0.14	0.18	28.57%
963	0.75	0.76	1.33%	0.53	0.52	-1.89%
964	4.84	5.36	10.74%	3.40	3.72	9.41%
965	0.81	0.84	3.70%	0.57	0.59	3.51%
966	4.07	4.62	13.51%	2.85	3.20	12.28%
967	1.54	1.62	5.19%	1.08	1.13	4.63%
968	2.38	2.42	1.68%	1.67	1.68	0.60%
969	7.60	7.76	2.11%	5.33	5.37	0.75%
970	12.77	13.59	6.42%	8.96	9.42	5.13%
971	5.96	6.21	4.19%	4.18	4.30	2.87%
973	5.28	5.62	6.44%	3.71	3.89	4.85%
974	5.31	5.51	3.77%	3.73	3.82	2.41%
975	2.74	2.78	1.46%	1.93	1.93	0.00%
976	2.50	2.72	8.80%	1.76	1.89	7.39%
977	0.88	0.91	3.41%	0.62	0.64	3.23%
978	4.39	4.80	9.34%	3.08	3.33	8.12%
979	6.97	7.51	7.75%	4.89	5.21	6.54%
980	6.40	7.02	9.69%	4.50	4.86	8.00%
981	4.74	5.04	6.33%	3.33	3.49	4.80%
983	12.86	13.67	6.30%	9.03	9.48	4.98%
984	0.42	0.42	0.00%	0.30	0.29	-3.33%
985	7.28	7.72	6.04%	5.11	5.35	4.70%
986	3.00	3.18	6.00%	2.10	2.21	5.24%
988	0.34	0.35	2.94%	0.24	0.25	4.17%
991	12.77	13.59	6.42%	8.96	9.42	5.13%
992	7.03	7.68	9.25%	4.93	5.33	8.11%
995	13.18	14.09	6.90%	9.25	9.77	5.62%
997	1.76	1.85	5.11%	1.24	1.28	3.23%
999	8.28	8.84	6.76%	5.81	6.13	5.51%
4771	5.36	5.92	10.45%	3.77	4.10	8.75%
4777	12.89	13.75	6.67%	9.05	9.53	5.30%
7405	3.39	3.63	7.08%	2.38	2.52	5.88%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2016

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)
7413	1.66	1.73	4.22%	1.16	1.19	2.59%
7421	2.01	2.10	4.48%	1.41	1.45	2.84%
7424	4.75	4.94	4.00%	3.34	3.42	2.40%
7428	3.10	3.44	10.97%	2.17	2.38	9.68%
7445	1.13	1.21	7.08%	0.79	0.84	6.33%
7453	0.35	0.37	5.71%	0.25	0.26	4.00%
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%