

DELAWARE COMPENSATION RATING BUREAU, INC.

Manual Rates, Loss Costs and Expected Loss Rates

MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS

FOR DELAWARE COMPENSATION INSURANCE

Proposed Effective December 1, 2003 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
005	19.41	26.77	3,050	7.38	8.44	8.64	III
0006	7.59	10.48	1,255	2.89	3.30	3.38	II
007	7.63	10.52	2,285	2.90	3.32	3.39	II
0008	3.11	4.28	1,070	1.18	1.35	1.38	II
009	31.05	42.82	3,050	11.80	13.50	13.82	III
0011	4.33	5.98	1,400	1.65	1.89	1.93	II
0012	6.03	8.31	1,855	2.29	2.62	2.68	II
0013	5.45	7.51	1,700	2.07	2.37	2.42	II
0016	4.55	6.28	845	1.73	1.98	2.02	II
028	5.46	7.52	1,700	1.91	2.08	2.17	III
0034	6.33	8.72	1,085	2.40	2.75	2.81	II
0036	5.99	8.26	1,040	2.28	2.60	2.66	II
055	6.86	9.47	2,080	2.40	2.62	2.73	III
059	5.89	8.12	1,820	2.06	2.24	2.34	III
0083	7.62	10.51	1,260	2.90	3.31	3.39	II
101	6.06	8.36	1,865	2.14	2.15	2.33	III
104	4.16	5.73	1,350	1.47	1.47	1.59	II
105	6.46	8.91	1,970	2.28	2.29	2.48	III
106	7.83	10.79	2,340	2.77	2.78	3.00	II
107	4.80	6.62	1,525	1.70	1.70	1.84	I
108	6.08	8.38	1,870	2.15	2.15	2.33	II
109	6.76	9.31	2,050	2.39	2.39	2.59	III
110	4.19	5.79	1,365	1.48	1.49	1.61	II
111	5.52	7.62	1,720	1.95	1.96	2.12	II
112	10.87	14.99	3,050	3.84	3.85	4.17	II
113	6.86	9.46	2,080	2.42	2.43	2.63	II
114	12.58	17.36	3,050	4.45	4.46	4.83	III
115	2.74	3.77	970	0.97	0.97	1.05	I
119	8.29	11.44	2,465	2.93	2.94	3.18	II
130	6.39	8.81	1,955	2.26	2.27	2.45	III
132	3.28	4.52	1,115	1.16	1.16	1.26	II
134	3.26	4.50	1,115	1.15	1.16	1.25	II
135	3.26	4.50	1,115	1.15	1.16	1.25	I
136	3.30	4.56	1,125	1.17	1.17	1.27	II
139	6.91	9.53	2,095	2.44	2.45	2.65	II
141	6.29	8.67	1,925	2.22	2.23	2.41	II
142	3.33	4.59	1,130	1.18	1.18	1.28	II
161	3.63	5.00	1,210	1.28	1.29	1.39	II
163	4.08	5.62	1,330	1.44	1.45	1.56	II
165	6.23	8.59	1,910	2.20	2.21	2.39	III
166	3.28	4.52	1,115	1.16	1.16	1.26	II
185	4.16	5.73	1,350	1.47	1.47	1.59	II
187	4.80	6.62	1,525	1.70	1.70	1.84	I
191	3.63	5.00	1,210	1.28	1.29	1.39	II
201	5.50	7.58	1,715	1.94	1.95	2.11	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, 2003 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
204	4.24	5.85	1,375	1.50	1.50	1.63	II
205	3.52	4.86	1,185	1.24	1.25	1.35	I
221	5.61	7.74	1,745	1.98	1.99	2.15	II
222	6.08	8.39	1,870	2.15	2.16	2.33	II
225	5.55	7.66	1,730	1.96	1.97	2.13	II
227	5.89	8.12	1,820	2.08	2.09	2.26	II
255	5.86	8.08	1,810	2.07	2.08	2.25	II
257	7.94	10.96	2,370	2.81	2.82	3.05	II
259	4.27	5.90	1,385	1.51	1.52	1.64	II
261	7.10	9.79	2,145	2.51	2.52	2.72	II
263	4.84	6.66	1,535	1.71	1.71	1.85	II
265	4.85	6.67	1,535	1.71	1.72	1.86	II
275	5.61	7.74	1,745	1.98	1.99	2.15	II
276	6.08	8.39	1,870	2.15	2.16	2.33	II
281	3.69	5.09	1,230	1.30	1.31	1.42	II
282	6.34	8.74	1,940	2.24	2.25	2.43	III
297	3.69	5.09	1,230	1.30	1.31	1.42	II
301	9.31	12.84	2,740	3.29	3.30	3.57	III
305	10.14	13.98	2,960	3.58	3.60	3.89	II
306	5.65	7.80	1,755	2.00	2.01	2.17	II
309	4.92	6.79	1,560	1.74	1.74	1.89	II
311	5.00	6.89	1,580	1.77	1.77	1.92	II
319	5.45	7.51	1,700	1.93	1.93	2.09	II
323	3.47	4.77	1,165	1.22	1.23	1.33	II
327	4.73	6.52	1,505	1.67	1.68	1.81	II
402	7.71	10.63	2,310	2.72	2.73	2.96	III
403	4.49	6.19	1,440	1.59	1.59	1.72	II
404	5.54	7.65	1,725	1.96	1.97	2.13	III
406	7.61	10.49	2,280	2.69	2.70	2.92	II
407	5.65	7.80	1,755	2.00	2.01	2.17	II
411	11.80	16.27	3,050	4.17	4.18	4.53	III
413	10.45	14.41	3,045	3.69	3.71	4.01	III
415	6.43	8.87	1,965	2.27	2.28	2.47	III
416	12.50	17.24	3,050	4.42	4.43	4.80	II
421	10.16	14.01	2,965	3.59	3.60	3.90	III
425	10.34	14.27	3,020	3.66	3.67	3.97	III
427	5.47	7.54	1,705	1.93	1.94	2.10	III
429	6.84	9.42	2,070	2.42	2.42	2.62	III
431	9.49	13.08	2,785	3.35	3.36	3.64	II
433	5.69	7.85	1,765	2.01	2.02	2.18	II
435	6.96	9.60	2,105	2.46	2.47	2.67	II
441	2.40	3.31	880	0.85	0.85	0.92	II
445	8.58	11.83	2,540	3.03	3.04	3.29	II
447	6.25	8.62	1,915	2.21	2.22	2.40	III
449	5.00	6.90	1,580	1.77	1.77	1.92	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, 2003 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED		EXPERIENCE RATING PLAN			HAZ GRP	
		RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
451	6.45	8.89	1,970	2.28	2.29	2.47	II	
454	8.47	11.68	2,515	2.99	3.00	3.25	II	
456	5.48	7.55	1,705	1.94	1.94	2.10	II	
457	10.28	14.18	3,000	3.63	3.65	3.94	II	
458	3.21	4.43	1,100	1.13	1.14	1.23	II	
459	2.12	2.92	805	0.75	0.75	0.81	I	
461	5.52	7.62	1,720	1.95	1.96	2.12	II	
463	3.01	4.15	1,045	1.06	1.07	1.15	II	
464	5.22	7.20	1,640	1.84	1.85	2.00	II	
465	4.99	6.88	1,575	1.76	1.77	1.91	III	
467	4.46	6.14	1,430	1.57	1.58	1.71	II	
471	2.59	3.57	930	0.91	0.92	0.99	II	
472	2.41	3.32	880	0.85	0.85	0.92	II	
473	2.65	3.65	945	0.94	0.94	1.01	II	
474	1.85	2.56	735	0.66	0.66	0.71	II	
475	4.78	6.59	1,520	1.69	1.70	1.83	III	
476	2.28	3.14	845	0.80	0.81	0.87	II	
477	3.81	5.25	1,260	1.35	1.35	1.46	II	
483	1.99	2.75	770	0.70	0.71	0.76	II	
485	2.23	3.08	835	0.79	0.79	0.86	II	
486	3.64	5.02	1,215	1.29	1.29	1.40	II	
487	2.02	2.79	780	0.72	0.72	0.78	II	
488	1.17	1.60	545	0.41	0.41	0.45	II	
489	1.37	1.89	605	0.48	0.49	0.53	II	
491	4.49	6.19	1,440	1.59	1.59	1.72	II	
495	6.45	8.89	1,970	2.28	2.29	2.47	II	
497	2.41	3.32	880	0.85	0.85	0.92	II	
499	4.78	6.59	1,520	1.69	1.70	1.83	III	
501	4.65	6.41	1,485	1.64	1.65	1.78	III	
502	4.72	6.51	1,505	1.67	1.67	1.81	I	
506	3.28	4.53	1,120	1.16	1.16	1.26	II	
507	4.95	6.83	1,565	1.75	1.76	1.90	III	
509	8.50	11.73	2,520	3.01	3.02	3.26	III	
511	10.09	13.91	2,945	3.57	3.58	3.87	III	
512	6.90	a	b	2,090	2.44	2.45	2.65	III
513	5.25	c	d	1,650	1.86	1.86	2.02	II
535	5.03	6.93	1,585	1.78	1.78	1.93	II	
536	7.38	10.17	2,220	2.61	2.61	2.83	II	
544	8.53	11.76	2,530	3.01	3.02	3.27	III	
551	2.61	3.59	935	0.92	0.92	1.00	IV	

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

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a OD: \$1.38 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$1.90 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.52 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.73 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
553	5.89	8.13	1,820	2.08	2.09	2.26	IV
555	1.20	1.66	560	0.42	0.43	0.46	II
563	3.04	4.19	1,050	1.07	1.08	1.17	II
571	3.93	5.42	1,290	1.39	1.39	1.51	II
573	4.92	6.78	1,555	1.74	1.74	1.88	III
581	3.88	5.36	1,280	1.37	1.38	1.49	III
587	3.04	4.19	1,050	1.07	1.08	1.17	II
601	13.70	18.88	3,050	4.37	4.76	4.98	III
602	9.26	12.78	2,555	3.02	3.29	3.44	III
603	14.39	19.84	3,050	4.68	5.10	5.33	III
605	11.40	15.73	3,050	3.74	4.08	4.26	III
607	12.05	16.61	3,050	3.98	4.34	4.54	III
608	7.13	9.83	2,015	2.31	2.52	2.64	III
609	7.27	10.03	2,025	2.33	2.54	2.65	III
611	15.51	21.38	3,050	5.07	5.52	5.77	III
615	20.46	28.21	3,050	6.70	7.31	7.64	IV
617	9.42	12.99	2,570	3.04	3.31	3.46	III
625	8.27	11.40	2,320	2.71	2.95	3.08	III
643	14.34	19.78	3,050	3.11	3.39	3.55	III
645	8.29	11.42	2,285	2.66	2.90	3.03	III
646	6.01	8.29	1,740	1.96	2.14	2.23	II
647	9.45	13.03	2,630	3.11	3.39	3.55	II
648	6.68	9.20	1,970	2.25	2.46	2.57	III
649	4.55	6.28	1,370	1.48	1.61	1.68	III
651	9.37	12.92	2,620	3.10	3.38	3.53	III
652	11.16	15.39	3,050	3.81	4.15	4.34	III
653	8.93	12.33	2,500	2.95	3.21	3.36	III
654	9.45	13.03	2,520	2.97	3.24	3.39	III
655	21.70	29.92	3,050	7.03	7.66	8.01	IV
656	11.72	16.15	3,050	3.85	4.20	4.38	III
657	15.32	21.13	3,050	5.02	5.47	5.72	IV
658	9.44	13.02	2,600	3.08	3.35	3.50	III
659	20.18	27.84	3,050	6.65	7.25	7.58	III
660	3.30	4.56	1,125	1.16	1.26	1.32	III
661	4.92	6.79	1,460	1.59	1.74	1.82	III
662	3.68	5.07	1,225	1.29	1.40	1.46	III
663	5.76	7.94	1,705	1.91	2.09	2.18	III
664	4.70	6.48	1,380	1.49	1.62	1.70	III
665	12.22	16.85	3,050	4.09	4.46	4.66	III
666	8.68	11.96	2,435	2.86	3.12	3.26	III
667	2.83	3.91	950	0.93	1.01	1.06	III
668	7.63	10.51	2,145	2.48	2.71	2.83	II
669	10.03	13.83	2,710	3.21	3.50	3.66	III
670	6.18	8.54	1,900	2.16	2.36	2.46	III
673	7.38	10.17	2,220	2.58	2.81	2.94	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.

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MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS

FOR DELAWARE COMPENSATION INSURANCE

Proposed Effective December 1, 2003 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY	RISK MANUAL	RISK MIN	<u>EXPECTED LOSS FACTORS TABLE**</u>			
	LOSS COSTS	RATE	PREM.	A-1	A-2	A-3	
674	7.60	10.48	2,160	2.50	2.73	2.85	III
675	5.76	7.94	1,700	1.90	2.08	2.17	III
676	7.76	10.69	2,150	2.49	2.72	2.84	III
677	6.03	8.31	1,755	1.97	2.15	2.25	III
679	15.29	21.09	3,050	5.35	5.83	6.09	III
681	6.18	8.54	1,900	2.16	2.36	2.46	III
682	21.64	29.84	3,050	7.56	8.25	8.62	III
691	7.27	10.03	2,025	2.33	2.54	2.65	III
693	9.37	12.92	2,620	3.10	3.38	3.53	III
695	4.92	6.79	1,460	1.59	1.74	1.82	III
709	2.98	4.12	1,040	1.04	1.14	1.19	III
716	4.63	6.39	1,480	1.62	1.77	1.85	III
718	5.11	7.05	1,610	1.79	1.95	2.04	III
721	12.88	17.77	3,050	4.55	4.57	4.94	III
744	2.34	3.23	865	0.83	0.83	0.90	III
751	1.80	2.48	720	0.64	0.64	0.69	III
752	1.12	1.55	535	0.40	0.40	0.43	IV
753	5.73	7.90	1,775	2.03	2.03	2.20	III
755	3.84	5.29	1,265	1.36	1.36	1.47	III
757	2.05	2.83	785	0.73	0.73	0.79	III
759	5.33	7.34	1,665	1.88	1.89	2.04	III
801	7.99	11.02	2,385	3.04	3.47	3.56	II
803	19.85	27.37	3,050	7.55	8.63	8.83	III
804	3.65	5.04	1,220	1.39	1.59	1.63	III
805	5.82	8.01	1,795	2.21	2.53	2.59	III
806	10.63	14.66	3,050	4.04	4.62	4.73	II
807	8.28	11.42	2,460	3.15	3.60	3.68	III
808	10.21	14.09	2,985	3.88	4.44	4.54	III
809	5.34	7.36	1,670	2.03	2.32	2.37	III
811	9.65	13.31	2,830	3.67	4.20	4.29	III
812	8.01	11.05	2,390	3.05	3.48	3.57	III
813	6.30	8.69	1,930	2.40	2.74	2.80	II
814	5.47	7.54	1,705	2.08	2.38	2.43	III
815	4.40	6.06	1,415	1.67	1.91	1.96	III
816	2.74	3.78	970	1.04	1.19	1.22	II
817	9.69	13.37	2,840	3.69	4.22	4.31	III
818	3.42	4.72	1,155	1.30	1.49	1.52	III
819	1.12	1.55	535	0.43	0.49	0.50	III
821	7.18	9.89	2,165	2.73	3.12	3.19	III
825	4.34	5.99	1,405	1.65	1.89	1.93	III

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				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
855	6.95	9.59	2,105	2.64	3.02	3.09	III
857	10.77	14.86	3,050	4.10	4.69	4.80	III
858	10.06	13.87	2,940	3.82	4.37	4.48	III
859	11.20	15.46	3,050	4.26	4.87	4.99	III
860	11.04	15.22	3,050	4.20	4.80	4.91	III
861	7.01	9.67	2,120	2.67	3.05	3.12	III
862	9.76	13.46	2,860	3.71	4.24	4.34	II
865	3.28	4.53	1,120	1.25	1.43	1.46	II
867	6.30	8.69	1,930	2.40	2.74	2.80	II
877	3.12	4.29	1,070	1.18	1.35	1.39	II
879	4.09	5.63	1,335	1.55	1.78	1.82	II
880	5.22	7.21	1,640	1.99	2.27	2.33	II
881	3.50	4.82	1,175	1.33	1.52	1.56	II
882	6.25	8.62	1,915	2.38	2.72	2.78	II
883	2.76	3.81	980	1.05	1.20	1.23	II
884	1.25	1.72	570	0.47	0.54	0.55	II
885	3.93	5.42	1,290	1.49	1.71	1.75	II
886	3.47	4.77	1,165	1.32	1.51	1.54	II
887	1.82	2.51	725	0.69	0.79	0.81	II
889	0.47	0.64	360	0.18	0.20	0.21	II
890	0.51	0.71	375	0.19	0.22	0.23	II
891	1.08	1.49	525	0.41	0.47	0.48	II
895	0.58	0.80	390	0.22	0.25	0.26	II
896	3.25	4.48	1,110	1.23	1.41	1.44	II
897	3.43	4.73	1,155	1.30	1.49	1.53	II
898	3.53	4.87	1,185	1.34	1.53	1.57	II
899	2.75	3.79	975	1.05	1.20	1.22	II
903	0.63	0.88	405	0.24	0.28	0.28	III
907	7.08	9.77	2,140	2.69	3.08	3.15	II
910	10.60	14.62	3,050	4.03	4.61	4.72	II
911	6.13	8.45	1,885	2.33	2.67	2.73	II
914	3.12	4.29	1,070	1.18	1.35	1.39	II
915	4.23	5.84	1,375	1.61	1.84	1.88	II
916	2.10	2.89	800	0.80	0.91	0.93	II
917	4.36	6.02	1,410	1.66	1.90	1.94	II
918	3.30	4.55	1,120	1.25	1.43	1.47	II
919	3.25	4.49	1,110	1.24	1.41	1.45	I
920	0.61	0.85	400	0.23	0.27	0.27	II
922	3.77	5.20	1,250	1.43	1.64	1.68	II
923	4.09	5.63	1,335	1.55	1.78	1.82	II
924	4.14	5.71	1,350	1.58	1.80	1.84	II
925	2.04	2.82	785	0.78	0.89	0.91	II
926	3.50	4.82	1,175	1.33	1.52	1.56	II
927	1.47	2.03	630	0.56	0.64	0.66	II
928	2.76	3.81	980	1.05	1.20	1.23	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, 2003 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
929	6.10	8.41	1,875	2.32	2.65	2.71	II
932	1.36	1.88	600	0.52	0.59	0.61	II
933	4.52	6.23	1,450	1.72	1.96	2.01	II
934	3.00	4.13	1,040	1.14	1.30	1.33	II
935	1.98	2.74	770	0.76	0.86	0.88	II
936	0.86	1.19	465	0.33	0.37	0.38	III
937	19.28	26.59	3,050	7.33	8.38	8.58	II
939	6.46	8.91	1,970	2.46	2.81	2.88	III
940	6.36	8.77	1,945	2.42	2.77	2.83	II
941	3.22	4.44	1,100	1.22	1.40	1.43	II
942	3.29	4.54	1,120	1.25	1.43	1.46	II
943	8.07	11.12	2,405	3.07	3.51	3.59	II
944	3.63	5.00	1,210	1.38	1.58	1.61	II
945	3.84	5.29	1,265	1.46	1.67	1.71	II
946	4.70	6.49	1,500	1.79	2.05	2.09	II
947	7.78	10.73	2,325	2.96	3.38	3.46	II
948	1.62	2.23	670	0.61	0.70	0.72	II
949	1.25	1.72	570	0.47	0.54	0.55	II
951	0.90	1.24	475	0.34	0.39	0.40	III
952	1.11	1.53	535	0.42	0.48	0.49	III
953	0.47	0.64	360	0.18	0.20	0.21	II
954	4.25	5.87	1,380	1.62	1.85	1.89	IV
955	1.13	1.56	540	0.43	0.49	0.50	III
956	0.22	0.32	295	0.09	0.10	0.10	II
957	0.43	0.59	350	0.16	0.19	0.19	III
958	1.58	2.19	660	0.60	0.69	0.71	III
959	2.04	2.82	785	0.78	0.89	0.91	II
960	5.51	7.59	1,715	2.09	2.39	2.45	II
961	1.63	2.24	670	0.62	0.71	0.72	III
962	0.16	0.22	280	0.06	0.07	0.07	III
963	0.90	1.25	480	0.34	0.39	0.40	II
964	2.63	3.63	945	1.00	1.14	1.17	II
965	0.58	0.80	390	0.22	0.25	0.26	II
966	3.79	5.22	1,255	1.32	1.44	1.51	III
967	1.06	1.47	520	0.41	0.46	0.47	III
968	2.90	4.01	1,015	1.10	1.26	1.29	II
969	5.55	7.66	1,730	2.11	2.41	2.47	II
970	8.03	11.08	2,395	3.05	3.49	3.58	II
971	5.06	6.97	1,595	1.92	2.20	2.25	II
973	3.65	5.03	1,215	1.39	1.59	1.62	II
974	4.22	5.82	1,370	1.60	1.83	1.88	II
975	3.53	4.87	1,185	1.34	1.53	1.57	II
976	2.06	2.85	790	0.79	0.90	0.92	II
977	0.62	0.86	405	0.24	0.27	0.28	I
978	3.92	5.40	1,290	1.49	1.70	1.74	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, 2003 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
979	5.78	7.96	1,785	2.20	2.51	2.57	II
980	4.99	6.88	1,575	1.90	2.17	2.22	III
981	3.36	4.64	1,140	1.28	1.46	1.50	II
983	7.92	10.93	2,365	3.01	3.45	3.53	II
984	0.52	0.72	375	0.20	0.23	0.23	II
985	5.84	8.05	1,805	2.22	2.54	2.60	IV
986	1.93	2.66	755	0.73	0.84	0.86	II
988	0.22	0.31	295	0.08	0.10	0.10	II
991	8.03	11.08	2,395	3.05	3.49	3.58	II
992	6.49	8.94	1,980	2.47	2.82	2.89	III
995	10.39	14.32	3,025	3.95	4.52	4.62	III
997	0.96	1.33	495	0.37	0.42	0.43	II
999	6.56	9.06	2,000	2.50	2.86	2.92	II
4771	8.27	11.41	3,025	2.92	2.93	3.17	IV
0771	2.10	2.89					IV
4777	9.65	13.31	2,830	3.67	4.20	4.29	III
7405	1.88	2.60	910	0.72	0.82	0.84	IV
7445	0.63	0.87					IV
7413	1.93	2.66	865	0.73	0.84	0.86	IV
7453	0.41	0.56					IV
7421	2.34	3.23	865	0.89	1.02	1.04	IV
7424	5.51	7.59	1,715	2.09	2.39	2.45	IV
7428	2.25	3.11	840	0.86	0.98	1.00	II
9108	74.12	102.22					I
Per capita							
0908	76.23	105.12	340	28.98	33.15	33.92	I
0909	74.20	102.33	337	28.21	32.27	33.02	II
0912	193.27	266.52	502	73.47	84.03	85.99	II
0913	242.86	334.91	570	92.33	105.60	108.06	I
A rated							
9985	A	A	A	A	A	A	

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** 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.