

DELAWARE COMPENSATION RATING BUREAU, INC.

Summary of Indicated and Proposed Residual Market Rates by Class Code

This exhibit contains the same information as Exhibit 26; however, classification descriptions have been included and the information is sorted by class code.

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/03 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>	
3	005	NR	Tree Pruning	26.32	26.19	26.19	-0.49	26.77
3	0006		Field Crops/Vegetable Farms	11.14	10.25	10.25	-7.99	10.48
3	007	NR	Farm Machinery Operation	10.92	10.29	10.29	-5.77	10.52
3	0008	NR	Mushroom Grower	4.51	4.19	4.19	-7.10	4.28
3	009	NR	Logging or Lumbering	44.25	41.89	41.89	-5.33	42.82
3	0011	NR	Flower Growing	6.20	5.85	5.85	-5.65	5.98
3	012		Landscape Contractor	8.28	8.13	8.13	-1.81	8.31
3	0013		Gardeners, Nurserymen	7.93	7.35	7.35	-7.31	7.51
3	0016	NR	Orchard	6.57	6.14	6.14	-6.54	6.28
2	028	NR	Oil/Gas Production	7.72	7.36	7.36	-4.66	7.52
3	0034		Animal Raising	9.19	8.53	8.53	-7.18	8.72
3	0036	NR	Dairy Farm	8.35	8.08	8.08	-3.23	8.26
2	055		Sand Excavation	10.00	9.26	9.26	-7.40	9.47
2	059	NR	Mineral Milling	9.07	7.94	7.94	-12.46	8.12
3	0083	NR	Livestock Farm	10.99	10.28	10.28	-6.46	10.51
1	101		Grain Milling	8.91	8.18	8.18	-8.19	8.36
1	104		Food Sundries Mfg, NOC	6.12	5.61	5.61	-8.33	5.73
1	105		Bakery, Wholesale	8.98	8.72	8.72	-2.90	8.91
1	106	NR	Processed Meat Products Mfg	11.09	10.56	10.56	-4.78	10.79
1	107	NR	Candy Mfg	6.90	6.48	6.48	-6.09	6.62
1	108	NR	Brewery	9.15	8.20	8.20	-10.38	8.38
1	109	NR	Dairy Products Mfg.	9.69	9.11	9.11	-5.99	9.31
1	110	NR	Ice Cream Mfg	5.71	5.66	5.66	-0.88	5.79
1	111	NR	Slaughter House, Wholesale	7.84	7.45	7.45	-4.97	7.62
1	112		Beverage Mfg, NOC	15.71	14.66	14.66	-6.68	14.99
1	113		Preserving/Canning of Food	10.14	9.25	9.25	-8.78	9.46
1	114	NR	Rendering Works	17.96	16.98	16.98	-5.46	17.36
1	115	NR	Tobacco Products Manufacturing	4.05	3.69	3.69	-8.89	3.77
1	119	NR	Meat Products Mfg, NOC	11.95	11.19	11.19	-6.36	11.44
1	130	NR	Textile Waste Mfg	9.26	8.62	8.62	-6.91	8.81
1	132	NR	Spinning & Weaving	4.76	4.42	4.42	-7.14	4.52
1	134		Knit Goods Mfg	4.92	4.40	4.40	-10.57	4.50
1	135	NR	Hosiery Mfg	4.18	4.40	4.40	5.26	4.50
1	136	NR	Embroidery Mfg	4.68	4.46	4.46	-4.70	4.56
1	139		Dyeing	9.90	9.32	9.32	-5.86	9.53
1	141		Laundry, NOC	8.76	8.48	8.48	-3.20	8.67
1	142		Dry Cleaning Plant	4.50	4.49	4.49	-0.22	4.59
1	161	NR	Apparel Mfg	4.84	4.89	4.89	1.03	5.00
1	163		Textile Prod Mfg, NOC	5.54	5.50	5.50	-0.72	5.62
1	165	NR	Mattress Mfg	8.94	8.40	8.40	-6.04	8.59
1	166	NR	Canvas/Burlap Products Mfg	4.48	4.42	4.42	-1.34	4.52
1	0175	NR	Supplemental Disease Loading for class 512	2.23	1.86	1.86	-16.74	1.90

NR refers to classes that are Non-Reviewed

+ No Delaware experience, no comparable PA code, industry group average change applies

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/03 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>	
1	0176	NR	Supplemental Loading for class 513	0.74	0.71	0.71	-4.57	0.73
1	185	NR	Food Sundries Mfg, NOC - Temporary Staffing Class	6.12	6.01	5.61	-8.33	5.73
1	187	NR	Candy Mfg - Temporary Staffing Class	6.90	6.48	6.48	-6.09	6.62
1	191	NR	Apparel Mfg - Temporary Staffing Class	4.84	4.89	4.89	1.03	5.00
1	201	NR	Tanning	8.04	7.42	7.42	-7.71	7.58
1	204	NR	Shoe Mfg	5.98	5.72	5.72	-4.35	5.85
1	205	NR	Leather Goods Mfg, NOC	4.85	4.75	4.75	-2.06	4.86
1	221		Plastics Mfg, Injection Molding	8.22	7.57	7.57	-7.91	7.74
1	222		Plastics Mfg, NOC	8.72	8.21	8.21	-5.85	8.39
1	225		Rubber Goods Mfg	8.21	7.49	7.49	-8.77	7.66
1	227		Oilcloth Mfg	8.42	7.94	7.94	-5.70	8.12
1	255		Paper Mfg	8.31	7.90	7.90	-4.93	8.08
1	257	NR	Paper Container Mfg	12.89	10.72	10.72	-16.83	10.96
1	259	+ NR	Paper Products Mfg	6.14	5.77	5.77	-6.03	5.90
1	261		Corrugated Paper and/or Corrugated Products Mfg	10.12	9.58	9.58	-5.34	9.79
1	263	NR	Paper Coating/Finishing	6.66	6.52	6.52	-2.10	6.66
1	265	NR	Stationery Products Mfg	6.64	6.53	6.53	-1.66	6.67
1	275	NR	Plastics Mfg, Injection Molding - Temp. Staffing Class	8.22	6.79	7.57	-7.91	7.74
1	276	NR	Plastics Mfg, NOC - Temporary Staffing Class	8.72	7.74	8.21	-5.85	8.39
1	281		Printing	5.29	4.98	4.98	-5.86	5.09
1	282	NR	Newspaper Publishing	8.46	8.55	8.55	1.06	8.74
1	297	NR	Printing - Temporary Staffing Class	5.29	5.00	4.98	-5.86	5.09
1	301	NR	Sawmill	13.09	12.56	12.56	-4.05	12.84
1	305		Carpentry Shops	13.83	13.68	13.68	-1.08	13.98
1	306	NR	Wood Turned Products Mfg	8.04	7.63	7.63	-5.10	7.80
1	309	+ NR	Woodenware Mfg., N.O.C.	7.07	6.64	6.64	-6.08	6.79
1	311		Cabinet Works	6.99	6.74	6.74	-3.58	6.89
1	319		Furniture Assembly	7.31	7.35	7.35	0.55	7.51
1	323	NR	Furniture Mfg - Wood	4.89	4.67	4.67	-4.50	4.77
1	327	NR	Furniture Upholstering	7.22	6.38	6.38	-11.63	6.52
1	402	NR	Smelting & Galvanizing	11.28	10.40	10.40	-7.80	10.63
1	403	NR	Rolling, Drawing, or Extruding Non-Ferrous Metal	6.51	6.06	6.06	-6.91	6.19
1	404	NR	Steel Mfg	7.94	7.48	7.48	-5.79	7.65
1	406		Rolling Mill - Ferrous	10.99	10.26	10.26	-6.64	10.49
1	407		Tube Mfg	8.10	7.63	7.63	-5.80	7.80
1	411		Steel Fabricating	16.60	15.92	15.92	-4.10	16.27
1	413		Iron Work	14.88	14.10	14.10	-5.24	14.41
1	415	NR	Fabricated Plate Work	9.57	8.68	8.68	-9.30	8.87
1	416	NR	Car Mfg.	18.01	16.87	16.87	-6.33	17.24
1	421	NR	Steel Foundries	15.10	13.71	13.71	-9.21	14.01
1	425	NR	Iron Foundries, NOC	14.97	13.96	13.96	-6.75	14.27
1	427	NR	Malleable Foundries	7.94	7.38	7.38	-7.05	7.54

NR refers to classes that are Non-Reviewed

+ No Delaware experience, no comparable PA code, industry group average change applies

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/03 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>	
1	429	NR	Die Casting Mfg	9.84	9.22	9.22	-6.30	9.42
1	431	NR	Forging	13.69	12.80	12.80	-6.50	13.08
1	433	NR	Tool Mfg - Forged	8.32	7.68	7.68	-7.69	7.85
1	435	NR	Spring Mfg - Hot Wound	9.91	9.39	9.39	-5.25	9.60
1	441	NR	Tool Mfg, NOC	3.48	3.24	3.24	-6.90	3.31
1	445		Hardware Mfg, NOC	12.29	11.57	11.57	-5.86	11.83
1	447	NR	Non-Ferrous Metals Foundry	8.51	8.43	8.43	-0.94	8.62
1	449	NR	Electroplating	7.21	6.75	6.75	-6.38	6.90
1	451	NR	Auto Body Mfg	9.24	8.70	8.70	-5.84	8.89
1	454		Sheet Metal Shop	12.13	11.43	11.43	-5.77	11.68
1	456		Metal Furniture Mfg	8.03	7.39	7.39	-7.97	7.55
1	457		Wire Goods Mfg	14.77	13.87	13.87	-6.09	14.18
1	458	NR	Jewelry Mfg	4.22	4.33	4.33	2.61	4.43
1	459	NR	Eyelet Mfg	3.00	2.86	2.86	-4.67	2.92
1	461		Machine Shops	8.17	7.45	7.45	-8.81	7.62
1	463	NR	Automobile Mfg	4.41	4.06	4.06	-7.94	4.15
1	464		Machinery Mfg., N.O.C.	7.65	7.04	7.04	-7.97	7.20
1	465	NR	Conveyor Or Hoisting Systems Mfg	7.57	6.73	6.73	-11.10	6.88
1	467	NR	Ball Bearing Mfg	6.27	6.01	6.01	-4.15	6.14
1	471	NR	Printed Circuit Board Assembly	3.47	3.49	3.49	0.58	3.57
1	472		Electronic Component Mfg	3.44	3.25	3.25	-5.52	3.32
1	473		Electrical Apparatus Mfg	3.93	3.57	3.57	-9.16	3.65
1	474	NR	Electric Power or Electric Transmission Equipment Mfg.	3.13	2.50	2.50	-20.13	2.56
1	475		Battery Mfg	7.03	6.45	6.45	-8.25	6.59
1	476	NR	Industrial Controls or Systems Manufacture/Assembly	3.43	3.07	3.07	-10.50	3.14
1	477	NR	Electric Motor Mfg. Or Repair	5.23	5.14	5.14	-1.72	5.25
1	483	NR	Office Machine Mfg	2.92	2.69	2.69	-7.88	2.75
1	485	NR	Communications, Search, Detection, or Signal Processing Equip	3.18	3.01	3.01	-5.35	3.08
1	486	NR	Lightbulb/Electronic Tube Manufacturing	4.84	4.91	4.91	1.45	5.02
1	487	NR	Instrument Mfg	2.43	2.73	2.73	12.35	2.79
1	488		Electronic Measuring or Analytical Instrument Mfg.	1.64	1.57	1.57	-4.27	1.60
1	489	NR	Dental Laboratory	1.87	1.85	1.85	-1.07	1.89
1	491	NR	Rolling, Drawing, or Extruding Non-Ferrous Metal - Temp.	6.51	6.06	6.06	-6.91	6.19
1	495	NR	Auto Body Mfg - Temporary Staffing Class	9.24	8.70	8.70	-5.84	8.89
1	497	NR	Electronic Component Mfg - Temporary Staffing Class	3.44	3.28	3.25	-5.52	3.32
1	499	NR	Battery Mfg - Temporary Staffing Class	7.03	6.12	6.45	-8.25	6.59
1	501	NR	Cement Mfg	6.67	6.27	6.27	-6.00	6.41
1	502	NR	Plaster Statuary Mfg	6.37	6.37	6.37	0.00	6.51
1	506	NR	Powder Metal Prod Mfg	4.72	4.43	4.43	-6.14	4.53
1	507	NR	Graphite Prod Mfg	6.93	6.68	6.68	-3.61	6.83
1	509	NR	Asbestos Goods Mfg	12.26	11.48	11.48	-6.36	11.73
1	511		Concrete Products Mfg	14.44	13.61	13.61	-5.75	13.91

NR refers to classes that are Non-Reviewed

+ No Delaware experience, no comparable PA code, industry group average change applies

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/03 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>	
1	512	NR	Brick Mfg, NOC	11.17	9.31	9.31	-16.65	9.52
1	513	NR	Potteries, NOC	7.44	7.09	7.09	-4.70	7.25
1	535	NR	Glassware Mfg, NOC	7.38	6.78	6.78	-8.13	6.93
1	536	NR	Glass Products Mfg	10.38	9.95	9.95	-4.14	10.17
1	544		Temp Labor - Light Industrial	12.14	11.50	11.50	-5.27	11.76
1	551		Chemical Mfg, NOC	3.87	3.51	3.51	-9.30	3.59
1	553		Gases Mfg	8.69	7.95	7.95	-8.52	8.13
1	555		Drug & Medicine Mfg.	1.80	1.62	1.62	-10.00	1.66
1	563		Paint Mfg	4.55	4.10	4.10	-9.89	4.19
1	571		Soap Mfg	5.56	5.30	5.30	-4.68	5.42
1	573	NR	Fertilizer Mfg	7.01	6.63	6.63	-5.42	6.78
1	581		Oil Refining	5.28	5.24	5.24	-0.76	5.36
1	587	NR	Paint Mfg - Temporary Staffing Class	4.55	4.56	4.10	-9.89	4.19
2	601		Road/Street Paving/Repaving	17.80	16.86	16.86	-5.28	18.88
2	602		Road/Street Subsurface Construction	12.61	11.64	11.64	-7.69	12.78
2	603		Sewer Construction	19.03	18.05	18.05	-5.15	19.84
2	605	NR	Railroad Construction	15.92	14.43	14.43	-9.36	15.73
2	607	NR	Drilling	16.25	15.37	15.37	-5.42	16.61
2	608		Flat Cement Work	9.46	8.93	8.93	-5.60	9.83
2	609		Excavation	9.70	8.98	8.98	-7.42	10.03
2	611	NR	Pile Driving	21.15	19.55	19.55	-7.57	21.38
2	615	NR	Tunneling	29.55	25.87	25.87	-12.45	28.21
2	617		Gas/Steam/Water Main Construction	12.67	11.72	11.72	-7.50	12.99
2	625		Conduit Construction	11.43	10.45	10.45	-8.57	11.40
2	643	NR	Asbestos Contractor	18.86	17.36	18.02	-4.43	19.78
2	645		Wallboard Installation	11.11	10.27	10.27	-7.56	11.42
2	646		Furniture/Fixtures Installation	7.97	7.56	7.56	-5.14	8.29
2	647		Insulation Work, NOC	12.57	12.01	12.01	-4.46	13.03
2	648		Carpentry - Cabinets - Installation	9.17	8.70	8.70	-5.13	9.20
2	649		Ceiling Installation	6.18	5.70	5.70	-7.77	6.28
2	651		Carpentry, NOC	12.55	11.95	11.95	-4.78	12.92
2	652		Carpentry - Detached Dwelling	15.09	14.70	14.70	-2.58	15.39
2	653		Masonry	11.76	11.37	11.37	-3.32	12.33
2	654		Concrete Construction	12.41	11.48	11.48	-7.49	13.03
2	655		Iron Erection	29.31	27.12	27.12	-7.47	29.92
2	656	NR	Electric Line Construction	16.14	14.85	14.85	-7.99	16.15
2	657	NR	Rigging, NOC	20.91	19.37	19.37	-7.36	21.13
2	658		Iron Erection/Installation	12.95	11.87	11.87	-8.34	13.02
2	659		Roofing	27.73	25.67	25.67	-7.43	27.84
2	660		Alarms/Sound Systems	4.85	4.46	4.46	-8.04	4.56
2	661		Electrical Wiring in Buildings	6.23	6.15	6.15	-1.28	6.79
2	662		Household Appliance Service	5.19	4.96	4.96	-4.43	5.07

NR refers to classes that are Non-Reviewed

+ No Delaware experience, no comparable PA code, industry group average change applies

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/03 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>	
2	663	Plumbing	7.66	7.38	7.38	-3.66	7.94	
2	664	HVAC Contractors	5.52	5.75	5.75	4.17	6.48	
2	665	Painting	16.56	15.77	15.77	-4.77	16.85	
2	666	NR	Plate Glass Installation	12.22	11.04	11.04	-9.66	11.96
2	667	NR	Paper Hanging	3.70	3.59	3.59	-2.97	3.91
2	668	NR	Tile/Stone/Mosaic/Terrazzo Work	10.39	9.58	9.58	-7.80	10.51
2	669	NR	Plastering	13.26	12.40	12.40	-6.49	13.83
2	670		House Furnishing Installation	8.67	8.38	8.35	-3.69	8.54
2	673	NR	Advertising Signs	10.79	9.95	9.95	-7.78	10.17
2	674	NR	Swimming Pool Construction	10.46	9.66	9.66	-7.65	10.48
2	675		Machinery or Equipment Erection	7.81	7.35	7.35	-5.89	7.94
2	676		Sheet Metal Installation	10.43	9.62	9.62	-7.77	10.69
2	677		Boiler Installation	8.59	7.62	7.62	-11.29	8.31
2	679	NR	Advertising Companies - Outdoor	22.58	20.63	20.63	-8.64	21.09
2	681		Canvas Goods Erection	8.67	8.02	8.35	-3.69	8.54
2	682	NR	Temp Labor - Const/Erection	30.94	29.19	29.19	-5.66	29.84
2	691	NR	Excavation - Temporary Staffing Class	9.70	9.10	8.98	-7.42	10.03
2	693	NR	Carpentry, NOC - Temporary Staffing Class	12.55	12.47	11.95	-4.78	12.92
2	695	NR	Electrical Wiring in Buildings - Temporary Staffing Class	6.23	6.26	6.15	-1.28	6.79
2	709	NR	Tallymen/Checking Clerks	4.28	4.03	4.03	-5.84	4.12
2	716	NR	Marina	6.72	6.25	6.25	-6.99	6.39
2	718	NR	Boat Bldg/Repair	7.81	6.90	6.90	-11.65	7.05
1	721	NR	Railroad Operation, NOC	16.96	17.38	17.38	2.48	17.77
1	744	NR	Aircraft Mfg	3.49	3.16	3.16	-9.46	3.23
1	751	NR	Gas Utility	2.64	2.43	2.43	-7.95	2.48
1	752	NR	Oil/Gas Pipeline Operation	1.72	1.52	1.52	-11.63	1.55
1	753		Waterworks	8.12	7.73	7.73	-4.80	7.90
1	755		Electric Utilities	5.50	5.18	5.18	-5.82	5.29
1	757		Telecommunication Co.	2.82	2.77	2.77	-1.77	2.83
1	759		Cable TV Operations	7.64	7.18	7.18	-6.02	7.34
1	0771	NR	Non-Rateable Element - Class 4771	3.22	2.83	2.83	-12.11	2.89
3	801		Stable	10.93	10.78	10.78	-1.37	11.02
3	803	NR	Taxicab Companies	27.65	26.78	26.78	-3.15	27.37
3	804		School Bus Operation	5.41	4.93	4.93	-8.87	5.04
3	805	NR	Milk Hauling - By Contractor	8.10	7.84	7.84	-3.21	8.01
3	806		Furniture Moving/Storage	15.58	14.34	14.34	-7.96	14.66
3	807	NR	Ambulance Service - Nonvolunteer	12.26	11.17	11.17	-8.89	11.42
3	808		Parcel Delivery	13.86	13.78	13.78	-0.58	14.09
3	809		Fuel Distribution	7.77	7.20	7.20	-7.34	7.36
3	811		Trucking, NOC	14.04	13.02	13.02	-7.26	13.31
3	812	NR	Mail Hauling/Delivery Service	11.52	10.81	10.81	-6.16	11.05
3	813		Warehousing, Other than Furniture	9.17	8.50	8.50	-7.31	8.69

NR refers to classes that are Non-Reviewed
+ No Delaware experience, no comparable PA code, industry group average change applies

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/03 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
3	814	Mobile, Self-Propelled Equipment Dealers	7.82	7.38	7.38	-5.63	7.54
3	815	Auto Service Centers	6.39	5.93	5.93	-7.20	6.06
3	816	Auto Filling Stations	3.99	3.70	3.70	-7.27	3.78
3	817	Bus Operation	13.46	13.08	13.08	-2.82	13.37
3	818	Auto Dealers	4.77	4.62	4.62	-3.14	4.72
3	819	Auto Salesmen	1.73	1.52	1.52	-12.14	1.55
3	821	Beverage Distributor	10.44	9.68	9.68	-7.28	9.89
3	825	NR Auto Storage Garage	5.66	5.86	5.86	3.53	5.99
3	855	Lumber/Building Material Dealer	10.11	9.38	9.38	-7.22	9.59
3	857	Iron/Steel Merchant	15.53	14.54	14.54	-6.37	14.86
3	858	NR Ferrous Scrap Metal Dealer	14.84	13.57	13.57	-8.56	13.87
3	859	NR Nonferrous Scrap Metal Dealer	15.98	15.12	15.12	-5.38	15.46
3	860	NR Scrap Metal Dealer	15.72	14.89	14.89	-5.28	15.22
3	861	NR Auto Dismantlers	9.59	9.46	9.46	-1.36	9.67
3	862	NR Recycling Center	13.68	13.17	13.17	-3.73	13.46
3	865	Poultry/Fish Dealer/Processor	5.01	4.43	4.43	-11.58	4.53
3	867	NR Warehousing, Other than Furniture - Temporary Staffing	9.17	9.48	8.50	-7.31	8.69
3	877	NR Department Stores - Temporary Staffing Class	4.47	3.99	4.20	-6.04	4.29
3	879	NR Contract Packaging - Temporary Staffing Class	5.83	5.51	5.51	-5.49	5.63
3	880	Apartment House	7.48	7.05	7.05	-5.75	7.21
3	881	NR Hardware Store - Wholesale - Temporary Staffing Class	5.16	5.09	4.72	-8.53	4.82
3	882	NR House Cleaning	7.97	8.43	8.43	5.77	8.62
3	883	NR Retail Store, NOC - Temporary Staffing Class	4.00	3.64	3.73	-6.75	3.81
3	884	Health And Exercise Clubs,	1.84	1.68	1.68	-8.70	1.72
3	885	Plumbing Supplies Dealer	5.75	5.30	5.30	-7.83	5.42
3	886	Electrical Supplies Dealer	5.08	4.67	4.67	-8.07	4.77
3	887	Museum	2.84	2.46	2.46	-13.38	2.51
3	889	Clerical Office - Temporary Staffing Class	0.58	0.70	0.63	8.62	0.64
3	890	NR Library - Public	0.69	0.69	0.69	0.00	0.71
3	891	Pre School Child Care	1.41	1.46	1.46	3.55	1.49
3	895	NR Colleges/Schools - Temporary Staffing Class	0.90	0.90	0.78	-13.33	0.80
3	896	Club N.O.C	4.79	4.38	4.38	-8.56	4.48
3	897	Fast Food Restaurant	5.00	4.63	4.63	-7.40	4.73
3	898	Caterer	5.05	4.76	4.76	-5.74	4.87
3	899	NR Bar and Tavern	4.23	3.71	3.71	-12.29	3.79
3	903	Labor Union	0.92	0.85	0.86	-6.52	0.88
3	907	NR Fruit/Vegetable Dealer, Wholesale	9.79	9.56	9.56	-2.35	9.77
3	0908	NR Inservants - Occasional	95.94	102.84	102.84	7.19	105.12
3	0909	NR Outservants - Occasional	100.43	100.11	100.11	-0.32	102.33
3	910	NR Meat Dealer, Wholesale	13.46	14.30	14.30	6.24	14.62
3	911	Grocery, Wholesale	8.63	8.27	8.27	-4.17	8.45
3	0912	Outservants	279.58	260.73	260.73	-6.74	266.52

NR refers to classes that are Non-Reviewed

+ No Delaware experience, no comparable PA code, industry group average change applies

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/03 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
3	0913	Inservants	353.33	327.64	327.64	-7.27	334.91
3	914	Department Stores	4.47	4.20	4.20	-6.04	4.29
3	915	NR Meat/Fish/Poultry Store - Retail	5.52	5.71	5.71	3.44	5.84
3	916	Dry Goods Stores or Clothing	2.78	2.83	2.83	1.80	2.89
3	917	Grocery Store - Retail	6.36	5.89	5.89	-7.39	6.02
3	918	Bakery Shop - Retail	4.44	4.45	4.45	0.23	4.55
3	919	Florist Store	4.73	4.39	4.39	-7.19	4.49
3	920	Jewelry Store	0.94	0.83	0.83	-11.70	0.85
3	922	Furniture Store - Retail	4.95	5.09	5.09	2.83	5.20
3	923	NR Contract Packaging	5.83	5.51	5.51	-5.49	5.63
3	924	Wholesale Store, NOC	6.15	5.59	5.59	-9.11	5.71
3	925	Hardware Stores - Retail	2.75	2.76	2.76	0.36	2.82
3	926	Hardware Store - Wholesale	5.16	4.72	4.72	-8.53	4.82
3	927	Drugstore	2.01	1.99	1.99	-1.00	2.03
3	928	Retail Store, NOC	4.00	3.73	3.73	-6.75	3.81
3	929	Temp Labor - Mercantile	9.07	8.23	8.23	-9.26	8.41
3	932	Copying or Duplicating Service	1.99	1.84	1.84	-7.54	1.88
3	933	Vending Machine Installation/Service/Repair	6.75	6.09	6.09	-9.78	6.23
3	934	Auto Parts/Accessory Store	4.21	4.04	4.04	-4.04	4.13
3	935	Lumber/Building Material Dealer- Store Employees	2.89	2.68	2.68	-7.27	2.74
3	936	Broadcasting Station	1.27	1.16	1.16	-8.66	1.19
3	937	NR Temp Labor -Heavy Labor	27.84	26.01	26.01	-6.57	26.59
3	939	NR Carnival	9.27	8.72	8.72	-5.93	8.91
3	940	NR Residential - Developmentally Disabled	8.26	8.58	8.58	3.87	8.77
3	941	Social Rehabilitation Facility	4.33	4.34	4.34	0.23	4.44
3	942	Home Health Care - Professional	4.24	4.44	4.44	4.72	4.54
3	943	Home Health Care - Nonprofessional	11.48	10.88	10.88	-5.23	11.12
3	944	Country Club	5.29	4.89	4.89	-7.56	5.00
3	945	Hotel Restaurant	5.58	5.18	5.18	-7.17	5.29
3	946	Temp Labor - Medical Staffing	6.72	6.35	6.35	-5.51	6.49
3	947	Temp Labor - Light Service	11.36	10.50	10.50	-7.57	10.73
3	948	Mailing/Addressing Co	2.13	2.18	2.18	2.35	2.23
3	949	NR Temp Labor - Marketing	1.80	1.68	1.68	-6.67	1.72
3	951	Salesmen - Outside	1.18	1.21	1.21	2.54	1.24
3	952	Office Machine Installation/Service/Repair	1.66	1.50	1.50	-9.64	1.53
3	953	Clerical Office	0.59	0.63	0.63	6.78	0.64
3	954	Security/Investigative Agency	6.19	5.74	5.74	-7.27	5.87
3	955	Engineer, Consulting	1.85	1.53	1.53	-17.30	1.56
3	956	Attorney	0.27	0.31	0.31	14.81	0.32
3	957	Doctors/Dentists	0.52	0.58	0.58	11.54	0.59
3	958	Rehabilitation Hospital	2.30	2.14	2.14	-6.96	2.19
3	959	Veterinarians	2.84	2.76	2.76	-2.82	2.82

NR refers to classes that are Non-Reviewed

+ No Delaware experience, no comparable PA code, industry group average change applies

**DELAWARE COMPENSATION RATING BUREAU
SUMMARY OF 12/1/03 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
3	960	Nursing Homes - Skilled	8.02	7.43	7.43	-7.36	7.59
3	961	Hospital	2.44	2.19	2.19	-10.25	2.24
3	962	Accountant/Auditor	0.25	0.22	0.22	-12.00	0.22
3	963	Churches	1.24	1.22	1.22	-1.61	1.25
3	964	Sheltered Workshops	3.83	3.55	3.55	-7.31	3.63
3	965	Colleges/Schools	0.90	0.78	0.78	-13.33	0.80
2	966	NR TV, Audio/Video Equipment Repair	5.24	5.11	5.11	-2.48	5.22
3	967	Theatres	1.55	1.44	1.44	-7.10	1.47
3	968	Indoor Amusements	4.05	3.92	3.92	-3.21	4.01
3	969	Outdoor Amusements	7.65	7.49	7.49	-2.09	7.66
3	970	NR Athletic Teams	10.53	10.84	10.84	2.94	11.08
3	971	Buildings	7.40	6.82	6.82	-7.84	6.97
3	973	Hotel, All Other Employees	5.46	4.92	4.92	-9.89	5.03
3	974	Retirement/Life Care Community	6.32	5.69	5.69	-9.97	5.82
3	975	Restaurant	4.86	4.76	4.76	-2.06	4.87
3	976	YMCA/YWCA	2.91	2.79	2.79	-4.12	2.85
3	977	Barber Shops	0.93	0.84	0.84	-9.68	0.86
3	978	NR Camps, Summer/Winter, NOC	5.56	5.28	5.28	-5.04	5.40
3	979	Residential Elderly - Nonmedical	8.57	7.79	7.79	-9.10	7.96
3	980	Cities/Towns	6.93	6.73	6.73	-2.89	6.88
3	981	Slot Machine Gambling	4.58	4.54	4.54	-0.87	4.64
3	983	NR Housing Authority	10.49	10.69	10.69	1.91	10.93
3	984	Insurance Company	0.85	0.70	0.70	-17.65	0.72
3	985	Police/Firemen	8.61	7.88	7.88	-8.48	8.05
3	986	NR Shelter or Halfway House	2.85	2.60	2.60	-8.77	2.66
3	988	Bank	0.30	0.30	0.30	0.00	0.31
3	991	NR Athletic Team:Non-Contract Sports	10.53	9.76	10.84	2.94	11.08
3	992	NR Sanitary Company	9.56	8.75	8.75	-8.47	8.94
3	995	Sanitation Services	14.71	14.01	14.01	-4.76	14.32
3	997	Undertakers	1.34	1.30	1.30	-2.99	1.33
3	999	NR Cemeteries	9.53	8.86	8.86	-7.03	9.06
1	4771	NR Explosives or Ammunition Mfg., NOC	12.96	11.16	11.16	-13.89	11.41
3	4777	Explosives Distributor	14.04	13.02	13.02	-7.26	13.31
3	7405	NR Aircraft Operation Scheduled	2.60	2.54	2.54	-2.31	2.60
3	7413	Aircraft Operation Commuter	2.84	2.63	2.60	-8.45	2.66
3	7421	Aircraft Operation Business	3.44	3.16	3.16	-8.14	3.23
3	7424	Aircraft Operation, NOC	8.11	7.41	7.43	-8.38	7.59
3	7428	Aircraft Operation - Ground Crew	3.49	3.04	3.04	-12.89	3.11
3	7445	NR Non-Rateable Element - Class 7405	0.87	0.74	0.85	-2.30	0.87
3	7453	NR Non-Rateable Element - Class 7413	0.60	0.58	0.55	-8.33	0.56
3	9108	Aircraft Passenger Surcharge	100.00	100.00	100.00	0.00	102.22
3	9985	NR Radiation Exposure	A	A	A	0.00	A

NR refers to classes that are Non-Reviewed

+ No Delaware experience, no comparable PA code, industry group average change applies