

DELAWARE COMPENSATION RATING BUREAU, INC.

Summary of Indicated and Proposed Residual Market Rates

**DELAWARE COMPENSATION RATING BUREAU  
SUMMARY OF 12/1/04 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</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	101		8.18	8.82	8.82	7.82	9.03
1	104		5.61	6.15	6.15	9.63	6.30
1	185	NR	5.61	6.58	6.15	9.63	6.30
1	105		8.72	9.71	9.71	11.35	9.94
1	106	NR	10.56	11.68	11.68	10.61	11.96
1	107	NR	6.48	7.10	7.10	9.57	7.27
1	187	NR	6.48	7.10	7.10	9.57	7.27
1	108	NR	8.20	8.77	8.77	6.95	8.98
1	109	NR	9.11	10.21	10.21	12.07	10.45
1	110	NR	5.66	6.66	6.66	17.67	6.82
1	111	NR	7.45	8.49	8.49	13.96	8.69
1	112		14.66	16.37	16.37	11.66	16.76
1	113		9.25	9.93	9.93	7.35	10.16
1	114	NR	16.98	18.82	18.82	10.84	19.26
1	115	NR	3.69	4.00	4.00	8.40	4.09
1	119	NR	11.19	12.46	12.46	11.35	12.75
1	130	NR	8.62	9.67	9.67	12.18	9.90
1	132	NR	4.42	4.91	4.91	11.09	5.03
1	134		4.40	4.79	4.79	8.86	4.90
1	135	NR	4.40	5.33	5.33	21.14	5.46
1	136	NR	4.46	5.03	5.03	12.78	5.15
1	139		9.32	10.42	10.42	11.80	10.67
1	141		8.48	9.55	9.55	12.62	9.78
1	142		4.49	5.14	5.14	14.48	5.26
1	161	NR	4.89	5.69	5.69	16.36	5.82
1	191	NR	4.89	5.69	5.69	16.36	5.82
1	163		5.50	6.18	6.18	12.36	6.33
1	165	NR	8.40	9.42	9.42	12.14	9.64
1	166	NR	4.42	5.19	5.19	17.42	5.31
1	201	NR	7.42	8.15	8.15	9.84	8.34
1	204	NR	5.72	6.31	6.31	10.31	6.46
1	205	NR	4.75	5.63	5.63	18.53	5.76
1	221		7.57	8.12	8.12	7.27	8.31
1	275	NR	7.57	7.19	8.12	7.27	8.31
1	222		8.21	9.10	9.10	10.84	9.31
1	276	NR	8.21	8.56	9.10	10.84	9.31
1	225		7.49	8.07	8.07	7.74	8.26
1	227		7.94	8.73	8.73	9.95	8.94
1	255	NR	7.90	7.81	7.81	-1.14	7.99
1	257	NR	10.72	10.46	10.46	-2.43	10.71
1	259	+ NR	5.77	6.38	6.38	10.57	6.53
1	261		9.58	10.80	10.80	12.73	11.05
1	263	NR	6.52	7.22	7.22	10.74	7.39
1	265	NR	6.53	7.22	7.22	10.57	7.39
1	281		4.98	5.59	5.59	12.25	5.72
1	297	NR	4.98	5.70	5.59	12.25	5.72
1	282	NR	8.55	9.71	9.71	13.57	9.94
1	301	NR	12.56	14.08	14.08	12.10	14.41
1	305		13.68	15.18	15.18	10.96	15.54
1	306	NR	7.63	8.60	8.60	12.71	8.80
1	309	+ NR	6.64	7.34	7.34	10.54	7.51
1	311		6.74	7.51	7.51	11.42	7.69

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1	319		7.35	8.88	8.88	20.82	9.09
1	323	NR	4.67	5.34	5.34	14.35	5.47
1	327	NR	6.38	6.92	6.92	8.46	7.08
1	402	NR	10.40	11.62	11.62	11.73	11.89
1	403	NR	6.06	6.69	6.69	10.40	6.85
1	491	NR	6.06	6.69	6.69	10.40	6.85
1	404	NR	7.48	8.55	8.55	14.30	8.75
1	406		10.26	11.13	11.13	8.48	11.39
1	407	NR	7.63	8.27	8.27	8.39	8.47
1	411		15.92	17.93	17.93	12.63	18.35
1	413		14.10	15.51	15.51	10.00	15.88
1	415	NR	8.68	9.27	9.27	6.80	9.49
1	416	NR	16.87	18.42	18.42	9.19	18.85
1	421	NR	13.71	14.75	14.75	7.59	15.10
1	425	NR	13.96	15.71	15.71	12.54	16.08
1	427	NR	7.38	8.20	8.20	11.11	8.39
1	429	NR	9.22	10.40	10.40	12.80	10.65
1	447	NR	8.43	9.80	9.80	16.25	10.03
1	431	NR	12.80	14.14	14.14	10.47	14.47
1	433	NR	7.68	8.46	8.46	10.16	8.66
1	435	NR	9.39	10.49	10.49	11.71	10.74
1	441	NR	3.24	3.62	3.62	11.73	3.71
1	445		11.57	12.82	12.82	10.80	13.12
1	449	NR	6.75	7.44	7.44	10.22	7.62
1	451	NR	8.70	9.40	9.40	8.05	9.62
1	495	NR	8.70	9.40	9.40	8.05	9.62
1	454		11.43	12.69	12.69	11.02	12.99
1	456		7.39	7.92	7.92	7.17	8.11
1	457		13.87	15.38	15.38	10.89	15.74
1	458	NR	4.33	5.14	5.14	18.71	5.26
1	459	NR	2.86	3.24	3.24	13.29	3.32
1	461		7.45	8.05	8.05	8.05	8.24
1	463	NR	4.06	4.49	4.49	10.59	4.60
1	464		7.04	7.67	7.67	8.95	7.85
1	465	NR	6.73	7.17	7.17	6.54	7.34
1	467	NR	6.01	6.82	6.82	13.48	6.98
1	471	NR	3.49	4.04	4.04	15.76	4.14
1	472		3.25	3.71	3.71	14.15	3.80
1	497	NR	3.25	3.52	3.71	14.15	3.80
1	473		3.57	3.96	3.96	10.92	4.05
1	474	NR	2.50	2.41	2.41	-3.60	2.47
1	475		6.45	7.01	7.01	8.68	7.18
1	499	NR	6.45	6.75	7.01	8.68	7.18
1	476	NR	3.07	3.33	3.33	8.47	3.41
1	477	NR	5.14	5.83	5.83	13.42	5.97
1	483	NR	2.69	2.81	2.81	4.46	2.88
1	485	NR	3.01	3.57	3.57	18.60	3.65
1	486	NR	4.91	5.49	5.49	11.81	5.62
1	487	NR	2.73	3.40	3.40	24.54	3.48
1	488		1.57	1.76	1.76	12.10	1.80
1	489	NR	1.85	2.21	2.21	19.46	2.26
1	744	NR	3.16	3.45	3.45	9.18	3.53

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1	501	NR	6.27	6.88	6.88	9.73	7.04
1	502	NR	6.37	7.42	7.42	16.48	7.60
1	506	NR	4.43	4.78	4.78	7.90	4.89
1	507	NR	6.68	7.62	7.62	14.07	7.80
1	509	NR	11.48	12.80	12.80	11.50	13.10
1	511		13.61	15.20	15.20	11.68	15.56
1	512	NR	9.31	9.75	9.75	4.73	9.98
1	513	NR	7.09	7.83	7.83	10.44	8.01
1	0175	NR	1.86	1.95	1.95	4.73	2.00
1	0176	NR	0.71	0.78	0.78	9.86	0.80
1	535	NR	6.78	7.12	7.12	5.01	7.29
1	536	NR	9.95	11.27	11.27	13.27	11.54
1	544		11.50	12.90	12.90	12.17	13.20
1	551		3.51	3.81	3.81	8.55	3.90
1	553		7.95	8.71	8.71	9.56	8.92
1	555		1.62	1.73	1.73	6.79	1.77
1	563		4.10	4.44	4.44	8.29	4.54
1	587	NR	4.10	4.82	4.44	8.29	4.54
1	571		5.30	5.95	5.95	12.26	6.09
1	573	NR	6.63	7.45	7.45	12.37	7.63
1	581		5.24	5.90	5.90	12.60	6.04
1	4771	NR	11.16	11.35	11.35	1.70	11.62
1	0771	NR	2.83	2.86	2.86	1.06	2.93
1	721	NR	17.38	20.57	20.57	18.35	21.06
1	751	NR	2.43	2.70	2.70	11.11	2.76
1	752	NR	1.52	1.64	1.64	7.89	1.68
1	753		7.73	8.74	8.74	13.07	8.95
1	755		5.18	5.75	5.75	11.00	5.89
1	757		2.77	3.08	3.08	11.19	3.15
1	759		7.18	7.94	7.94	10.58	8.13
2	028	NR	7.36	8.58	8.58	16.58	8.78
2	055		9.26	10.43	10.43	12.63	10.68
2	059	NR	7.94	8.51	8.51	7.18	8.71
2	601		16.86	18.93	18.93	12.28	21.10
2	602		11.64	13.27	13.27	14.00	14.53
2	603		18.05	20.76	20.76	15.01	22.77
2	605	NR	14.43	15.84	15.84	9.77	17.30
2	607	NR	15.37	17.50	17.50	13.86	18.98
2	608		8.93	10.09	10.09	12.99	11.19
2	609		8.98	10.23	10.23	13.92	11.13
2	691	NR	8.98	10.18	10.23	13.92	11.13
2	611	NR	19.55	21.75	21.75	11.25	23.83
2	615	NR	25.87	27.75	27.75	7.27	30.31
2	617		11.72	13.16	13.16	12.29	14.37
2	625		10.45	11.79	11.79	12.82	12.88
2	643	NR	18.02	20.10	21.44	18.98	23.55
2	645		10.27	11.50	11.50	11.98	12.67

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2	646		7.56	8.48	8.48	12.17	9.38
2	647	NR	12.01	14.29	14.29	18.98	15.56
2	648		8.70	9.67	9.67	11.15	10.21
2	649		5.70	6.39	6.39	12.11	7.02
2	651		11.95	13.18	13.18	10.29	14.29
2	693	NR	11.95	14.13	13.18	10.29	14.29
2	652		14.70	16.95	16.95	15.31	17.74
2	653		11.37	13.06	13.06	14.86	14.16
2	654		11.48	12.90	12.90	12.37	14.46
2	655		27.12	30.56	30.56	12.68	33.94
2	656		14.85	16.67	16.67	12.26	18.11
2	657	NR	19.37	21.44	21.44	10.69	23.42
2	658		11.87	13.43	13.43	13.14	14.60
2	659		25.67	29.23	29.23	13.87	31.57
2	660		4.46	5.07	5.07	13.68	5.19
2	661		6.15	6.90	6.90	12.20	7.77
2	695	NR	6.15	7.26	6.90	12.20	7.77
2	662		4.96	5.65	5.65	13.91	5.78
2	966	NR	5.11	5.90	5.90	15.46	6.04
2	663		7.38	8.30	8.30	12.47	9.28
2	664		5.75	6.92	6.92	20.35	7.67
2	665		15.77	17.71	17.71	12.30	18.57
2	666	NR	11.04	12.16	12.16	10.14	13.41
2	667	NR	3.59	4.12	4.12	14.76	4.47
2	668	NR	9.58	10.70	10.70	11.69	11.81
2	669	NR	12.40	14.02	14.02	13.06	15.42
2	670		8.35	9.65	9.46	13.29	9.68
2	673	NR	9.95	11.11	11.11	11.66	11.37
2	674	NR	9.66	10.72	10.72	10.97	11.65
2	675		7.35	8.11	8.11	10.34	8.65
2	676		9.62	10.76	10.76	11.85	11.76
2	677		7.62	8.30	8.30	8.92	9.04
2	679	NR	20.63	22.61	22.61	9.60	23.14
2	681		8.35	9.36	9.46	13.29	9.68
2	682	NR	29.19	32.65	32.65	11.85	33.42
2	709	NR	4.03	4.59	4.59	13.90	4.70
2	716	NR	6.25	6.99	6.99	11.84	7.15
2	718	NR	6.90	7.41	7.41	7.39	7.58
3	005	NR	26.19	31.17	31.17	19.01	31.91
3	0006		10.25	11.60	11.60	13.17	11.87
3	007	NR	10.29	11.77	11.77	14.38	12.05
3	0008	NR	4.19	4.62	4.62	10.26	4.73
3	009	NR	41.89	48.21	48.21	15.09	49.35
3	0011	NR	5.85	6.65	6.65	13.68	6.81
3	0012		8.13	9.64	9.64	18.57	9.87
3	0013		7.35	8.32	8.32	13.20	8.52
3	0016	NR	6.14	6.92	6.92	12.70	7.08
3	0034		8.53	9.68	9.68	13.48	9.91
3	0036	NR	8.08	9.44	9.44	16.83	9.66
3	0083	NR	10.28	11.62	11.62	13.04	11.89

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3	801	10.78	12.68	12.68	17.63	12.98
3	803	NR	26.78	31.60	18.00	32.35
3	804		4.93	5.53	12.17	5.66
3	805	NR	7.84	9.15	16.71	9.37
3	806		14.34	16.27	13.46	16.65
3	807	NR	11.17	12.30	10.12	12.59
3	808		13.78	16.15	17.20	16.53
3	809		7.20	8.54	18.61	8.74
3	811		13.02	15.09	11.83	14.90
3	812	NR	10.81	12.37	14.43	12.66
3	813		8.50	9.50	11.76	9.72
3	867	NR	8.50	10.37	11.76	9.72
3	814		7.38	8.53	15.58	8.73
3	815		5.93	6.85	15.51	7.01
3	816		3.70	4.29	15.95	4.39
3	817		13.08	15.11	15.52	15.47
3	818		4.62	5.23	13.20	5.35
3	819		1.52	1.64	7.89	1.68
3	821		9.68	11.15	15.19	11.41
3	825	NR	5.86	7.12	21.50	7.29
3	855		9.38	10.98	17.06	11.24
3	857		14.54	16.38	12.65	16.77
3	858	NR	13.57	15.23	12.23	15.59
3	859	NR	15.12	17.41	15.15	17.82
3	860	NR	14.89	17.12	14.98	17.52
3	861	NR	9.46	11.40	20.51	11.67
3	862	NR	13.17	15.34	16.48	15.70
3	865		4.43	4.93	11.29	5.05
3	4777		13.02	14.79	11.83	14.90
3	907	NR	9.56	11.15	16.63	11.41
3	910		14.30	16.24	13.57	16.62
3	911		8.27	9.47	14.51	9.69
3	914		4.20	4.78	13.81	4.89
3	877	NR	4.20	4.56	13.81	4.89
3	915	NR	5.71	6.95	21.72	7.11
3	916		2.83	3.24	14.49	3.32
3	917		5.89	6.70	13.75	6.86
3	918		4.45	5.18	16.40	5.30
3	919		4.39	4.98	13.44	5.10
3	920		0.83	0.93	12.05	0.95
3	922		5.09	6.08	19.45	6.22
3	923	NR	5.51	6.34	15.06	6.49
3	879	NR	5.51	6.34	15.06	6.49
3	924		5.59	6.24	11.63	6.39
3	925		2.76	3.35	21.38	3.43
3	926		4.72	5.35	13.35	5.48
3	881	NR	4.72	5.69	13.35	5.48
3	927		1.99	2.26	13.57	2.31
3	928		3.73	4.23	13.40	4.33
3	883	NR	3.73	4.14	13.40	4.33
3	929		8.23	9.32	13.24	9.54
3	932		1.84	2.07	12.50	2.12
3	933		6.09	6.88	12.97	7.04
3	934		4.04	4.76	17.82	4.87

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3	935	2.68	2.88	2.88	7.46	2.95
3	936	1.16	1.31	1.31	12.93	1.34
3	937	26.01	29.26	29.26	12.50	29.95
3	939	NR	8.72	10.02	14.91	10.26
3	884	1.68	1.87	1.87	11.31	1.91
3	885	5.30	5.97	5.97	12.64	6.11
3	886	4.67	5.26	5.26	12.63	5.38
3	887	2.46	2.65	2.65	7.72	2.71
3	890	NR	0.69	0.81	17.39	0.83
3	891	1.46	1.79	1.79	22.60	1.83
3	896	4.38	4.95	4.95	13.01	5.07
3	897	4.63	5.18	5.18	11.88	5.30
3	898	4.76	5.76	5.76	21.01	5.90
3	899	NR	3.71	3.95	6.47	4.04
3	903	0.86	0.96	0.96	11.63	0.98
3	940	NR	8.58	10.19	18.76	10.43
3	941	4.34	5.03	5.03	15.90	5.15
3	942	4.44	5.33	5.33	20.05	5.46
3	943	10.88	12.36	12.36	13.60	12.65
3	944	4.89	5.63	5.63	15.13	5.76
3	945	5.18	5.89	5.89	13.71	6.03
3	946	6.35	7.37	7.37	16.06	7.54
3	947	10.50	11.64	11.64	10.86	11.91
3	948	2.18	2.67	2.67	22.48	2.73
3	949	NR	1.68	1.89	12.50	1.93
3	951	1.21	1.43	1.43	18.18	1.46
3	952	1.50	1.62	1.62	8.00	1.66
3	953	0.63	0.73	0.73	15.87	0.75
3	889	0.63	0.83	0.73	15.87	0.75
3	954	5.74	6.36	6.36	10.80	6.51
3	955	1.53	1.53	1.53	0.00	1.57
3	956	0.31	0.38	0.38	22.58	0.39
3	957	0.58	0.70	0.70	20.69	0.72
3	958	2.14	2.43	2.43	13.55	2.49
3	959	2.76	3.22	3.22	16.67	3.30
3	960	7.43	8.41	8.41	13.19	8.61
3	961	2.19	2.47	2.47	12.79	2.53
3	962	0.22	0.26	0.26	18.18	0.27
3	963	1.22	1.39	1.39	13.93	1.42
3	964	3.55	4.16	4.16	17.18	4.26
3	965	0.78	0.85	0.85	8.97	0.87
3	895	NR	0.78	0.97	8.97	0.87
3	880	7.05	8.00	8.00	13.48	8.19
3	882	NR	8.43	10.81	28.23	11.07
3	967	1.44	1.63	1.63	13.19	1.67
3	968	3.92	4.43	4.43	13.01	4.53
3	981	4.54	5.40	5.40	18.94	5.53
3	971	6.82	7.67	7.67	12.46	7.85
3	973	4.92	5.40	5.40	9.76	5.53
3	974	5.69	6.36	6.36	11.78	6.51
3	975	4.76	5.33	5.33	11.97	5.46
3	976	2.79	3.25	3.25	16.49	3.33
3	977	0.84	0.95	0.95	13.10	0.97
3	978	NR	5.28	5.97	13.07	6.11

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 12/1/04 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</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	979		7.79	8.73	8.73	12.07	8.94
3	969		7.49	8.76	8.76	16.96	8.97
3	970	NR	10.84	13.38	13.38	23.43	13.70
3	980		6.73	7.60	7.60	12.93	7.78
3	983	NR	10.69	12.50	12.50	16.93	12.80
3	984		0.70	0.78	0.78	11.43	0.80
3	985		7.88	8.87	8.87	12.56	9.08
3	986	NR	2.60	2.79	2.79	7.31	2.86
3	988		0.30	0.35	0.35	16.67	0.36
3	991	NR	10.84	12.31	13.38	23.43	13.70
3	992	NR	8.75	9.73	9.73	11.20	9.96
3	995		14.01	15.73	15.73	12.28	16.10
3	997		1.30	1.49	1.49	14.62	1.53
3	999	NR	8.86	10.06	10.06	13.54	10.30
3	7405	NR	2.54	2.99	2.99	17.72	3.06
3	7445	NR	0.85	0.87	1.00	17.65	1.02
3	7413		2.60	2.94	2.94	13.08	3.01
3	7453	NR	0.55	0.62	0.62	12.73	0.63
3	7421		3.16	3.56	3.56	12.66	3.64
3	7424		7.43	8.38	8.38	12.79	8.58
3	7428		3.04	3.36	3.36	10.53	3.44
3	0908	NR	102.84	132.91	132.91	29.24	136.05
3	0909	NR	100.11	119.72	119.72	19.59	122.55
3	0912	NR	260.73	357.80	357.80	37.23	366.24
3	0913		327.64	369.34	369.34	12.73	378.06
3	9108	NR	100.00	100.00	100.00	0.00	102.36
3	9985	NR	A	A	A	0.00	A

NR refers to classes that are Non-Reviewed

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