

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, 2005 on New and Renewal Business

CODE NO	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN			HAZ GRP
	ADVISORY	RISK MANUAL	RISK MIN	EXPECTED LOSS FACTORS TABLE**			
	LOSS COSTS	RATE	PREM.	A-1	A-2	A-3	
005	26.83	36.84	3,250	7.37	8.73	9.03	III
0006	9.56	13.13	1,630	2.63	3.11	3.22	II
007	9.73	13.36	3,055	2.67	3.17	3.27	II
0008	3.74	5.14	1,330	1.03	1.22	1.26	II
009	43.69	59.98	3,250	12.00	14.22	14.70	III
0011	5.58	7.66	1,860	1.53	1.82	1.88	II
0012	8.15	11.18	2,600	2.24	2.65	2.74	II
0013	6.82	9.37	2,220	1.87	2.22	2.30	II
015	34.23	46.99	3,250	9.40	11.14	11.51	III
0016	5.69	7.82	1,070	1.56	1.85	1.92	II
028	7.17	9.85	2,320	1.71	2.08	2.19	III
0034	8.04	11.05	1,410	2.21	2.62	2.71	II
0036	7.93	10.89	1,395	2.18	2.58	2.67	II
055	8.65	11.87	2,745	2.06	2.51	2.64	III
059	6.83	9.38	2,220	1.63	1.98	2.08	III
0083	9.58	13.15	1,630	2.63	3.12	3.22	II
101	6.98	9.57	2,260	1.83	2.08	2.21	III
104	4.95	6.79	1,675	1.30	1.47	1.57	II
105	7.19	9.88	2,325	1.89	2.14	2.28	III
106	9.29	12.74	2,925	2.44	2.76	2.94	II
107	5.60	7.68	1,865	1.47	1.67	1.77	I
108	6.96	9.55	2,255	1.83	2.07	2.20	II
109	8.36	11.48	2,660	2.20	2.49	2.65	III
110	5.65	7.77	1,880	1.49	1.68	1.79	II
111	7.04	9.66	2,280	1.85	2.10	2.23	II
112	13.34	18.31	3,250	3.50	3.97	4.22	II
113	7.91	10.86	2,530	2.08	2.35	2.50	II
114	15.10	20.74	3,250	3.97	4.50	4.78	III
115	3.18	4.37	1,170	0.84	0.95	1.01	I
119	9.97	13.69	3,125	2.62	2.97	3.16	II
130	8.06	11.07	2,575	2.12	2.40	2.55	III
132	3.88	5.32	1,365	1.02	1.15	1.23	II
134	3.83	5.25	1,355	1.01	1.14	1.21	II
135	4.61	6.32	1,575	1.21	1.37	1.46	I
136	4.13	5.68	1,445	1.09	1.23	1.31	II
139	8.56	11.75	2,720	2.25	2.55	2.71	II
141	7.82	10.73	2,505	2.05	2.33	2.47	II
142	4.31	5.92	1,495	1.13	1.28	1.37	II
161	4.63	6.35	1,585	1.22	1.38	1.46	II
163	5.13	7.05	1,730	1.35	1.53	1.63	II
165	7.68	10.55	2,465	2.02	2.29	2.43	III
166	4.41	6.06	1,525	1.16	1.31	1.40	II
185	4.95	6.79	1,675	1.30	1.47	1.57	II
187	5.60	7.68	1,865	1.47	1.67	1.77	I
191	4.63	6.35	1,585	1.22	1.38	1.46	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, 2005 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	
201	6.54	8.98	2,135	1.72	1.95	2.07	II
204	5.00	6.86	1,690	1.31	1.49	1.58	II
205	4.86	6.68	1,655	1.28	1.45	1.54	I
221	6.40	8.79	2,095	1.68	1.91	2.03	II
222	7.39	10.14	2,380	1.94	2.20	2.34	II
225	6.39	8.77	2,090	1.68	1.90	2.02	II
227	6.86	9.42	2,230	1.80	2.04	2.17	II
255	5.85	8.02	1,935	1.54	1.74	1.85	II
257	7.68	10.56	2,470	2.02	2.29	2.43	II
259	5.14	7.06	1,735	1.35	1.53	1.63	II
261	8.76	12.02	2,775	2.30	2.61	2.77	II
263	5.87	8.05	1,940	1.54	1.75	1.86	II
265	5.79	7.94	1,915	1.52	1.72	1.83	II
275	6.40	8.79	2,095	1.68	1.91	2.03	II
276	7.39	10.14	2,380	1.94	2.20	2.34	II
281	4.34	5.96	1,500	1.14	1.29	1.37	II
282	7.97	10.95	2,550	2.09	2.37	2.52	III
285	4.63	6.35	1,585	1.22	1.38	1.46	II
287	5.14	7.06	1,735	1.35	1.53	1.63	II
297	4.34	5.96	1,500	1.14	1.29	1.37	II
301	11.21	15.40	3,250	2.95	3.34	3.55	III
305	12.31	16.91	3,250	3.24	3.67	3.90	II
306	7.08	9.73	2,295	1.86	2.11	2.24	II
309	5.91	8.12	1,955	1.55	1.76	1.87	II
311	6.09	8.36	2,005	1.60	1.81	1.93	II
319	7.79	10.69	2,495	2.05	2.32	2.47	II
323	4.43	6.08	1,525	1.16	1.32	1.40	II
327	5.60	7.70	1,865	1.47	1.67	1.77	II
402	9.55	13.11	3,005	2.51	2.84	3.02	III
403	5.23	7.18	1,760	1.37	1.56	1.66	II
404	7.22	9.91	2,330	1.90	2.15	2.29	III
406	8.80	12.09	2,790	2.31	2.62	2.79	II
407	6.64	9.11	2,165	1.74	1.98	2.10	II
411	14.84	20.37	3,250	3.90	4.42	4.70	III
413	12.45	17.08	3,250	3.27	3.70	3.94	III
415	7.19	9.87	2,325	1.89	2.14	2.28	III
416	14.59	20.03	3,250	3.83	4.34	4.62	II
421	11.56	15.88	3,250	3.04	3.44	3.66	III
425	13.00	17.85	3,250	3.42	3.87	4.12	III
427	6.70	9.19	2,180	1.76	1.99	2.12	III
429	8.57	11.77	2,720	2.25	2.55	2.71	III
431	11.33	15.55	3,250	2.98	3.37	3.59	II
433	6.77	9.30	2,205	1.78	2.02	2.14	II
435	8.53	11.71	2,710	2.24	2.54	2.70	II
441	2.87	3.94	1,075	0.75	0.85	0.91	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, 2005 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	
445	10.40	14.28	3,250	2.73	3.10	3.29	II
447	8.14	11.17	2,595	2.14	2.42	2.58	III
449	5.99	8.23	1,980	1.57	1.78	1.90	III
451	7.37	10.12	2,375	1.94	2.19	2.33	II
454	10.25	14.07	3,205	2.69	3.05	3.24	II
456	6.27	8.61	2,060	1.65	1.87	1.99	II
457	12.41	17.04	3,250	3.26	3.70	3.93	II
458	4.24	5.82	1,470	1.11	1.26	1.34	II
459	2.57	3.52	990	0.67	0.76	0.81	I
461	6.43	8.83	2,105	1.69	1.92	2.04	II
463	3.64	5.01	1,300	0.96	1.09	1.15	II
464	6.04	8.30	1,995	1.59	1.80	1.91	II
465	5.67	7.79	1,885	1.49	1.69	1.80	III
467	5.63	7.74	1,875	1.48	1.68	1.78	II
471	3.26	4.48	1,190	0.86	0.97	1.03	II
472	3.07	4.21	1,135	0.80	0.91	0.97	II
473	3.23	4.44	1,180	0.85	0.96	1.02	II
474	1.68	2.31	735	0.44	0.50	0.53	II
475	5.67	7.79	1,885	1.49	1.69	1.80	III
476	2.65	3.63	1,010	0.69	0.79	0.84	II
477	4.72	6.47	1,610	1.24	1.40	1.49	II
483	2.14	2.94	865	0.56	0.64	0.68	II
485	3.07	4.21	1,135	0.80	0.91	0.97	II
486	4.25	5.84	1,475	1.12	1.27	1.35	II
487	2.71	3.72	1,030	0.71	0.81	0.86	II
488	1.44	1.97	665	0.38	0.43	0.45	II
489	1.95	2.68	815	0.51	0.58	0.62	II
491	5.23	7.18	1,760	1.37	1.56	1.66	II
495	7.37	10.12	2,375	1.94	2.19	2.33	II
497	3.07	4.21	1,135	0.80	0.91	0.97	II
499	5.67	7.79	1,885	1.49	1.69	1.80	III
501	5.52	7.58	1,840	1.45	1.64	1.75	III
502	6.19	8.50	2,035	1.63	1.84	1.96	I
506	3.78	5.18	1,340	0.99	1.12	1.19	II
507	6.31	8.67	2,070	1.66	1.88	2.00	III
509	10.43	14.33	3,250	2.74	3.11	3.31	III
511	12.46	17.10	3,250	3.27	3.71	3.94	III
512	7.77	a 10.66	b 2,490	2.04	2.31	2.46	III
513	6.19	c 8.50	d 2,035	1.63	1.84	1.96	II
535	5.43	7.45	1,815	1.43	1.62	1.72	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.

a OD: \$1.55 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$2.13 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.62 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.85 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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FOR DELAWARE COMPENSATION INSURANCE

Proposed Effective December 1, 2005 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	
536	9.20	12.63	2,900	2.42	2.74	2.91	II
544	10.91	14.97	3,250	2.86	3.25	3.45	III
551	3.04	4.18	1,130	0.80	0.91	0.96	IV
553	6.99	9.59	2,265	1.84	2.08	2.21	IV
555	1.36	1.87	645	0.36	0.40	0.43	II
563	3.55	4.87	1,275	0.93	1.06	1.12	II
571	4.84	6.65	1,645	1.27	1.44	1.53	II
573	6.11	8.40	2,015	1.61	1.82	1.94	III
581	4.72	6.48	1,610	1.24	1.41	1.50	III
587	3.55	4.87	1,275	0.93	1.06	1.12	II
601	16.93	23.24	3,250	3.71	4.51	4.74	III
602	11.60	15.93	3,250	2.60	3.16	3.32	III
603	18.37	25.21	3,250	4.13	5.02	5.27	III
605	13.55	18.60	3,250	3.04	3.70	3.88	III
607	15.16	20.82	3,250	3.43	4.18	4.38	III
608	8.94	12.27	2,670	2.01	2.44	2.56	III
609	8.96	12.30	2,670	2.00	2.44	2.56	III
611	18.67	25.64	3,250	4.19	5.10	5.36	III
615	23.36	32.07	3,250	5.24	6.38	6.69	IV
617	11.42	15.69	3,250	2.57	3.13	3.28	III
625	10.34	14.19	3,050	2.32	2.82	2.96	III
643	19.05	26.15	3,250	2.85	3.46	3.63	III
645	10.36	14.23	2,990	2.27	2.76	2.90	III
646	7.33	10.06	2,250	1.66	2.02	2.12	II
647	12.68	17.41	3,250	2.85	3.46	3.63	II
648	8.18	11.24	2,515	1.87	2.28	2.39	III
649	5.76	7.90	1,790	1.28	1.55	1.63	III
651	11.21	15.39	3,250	2.54	3.09	3.24	III
652	14.39	19.76	3,250	3.38	4.12	4.32	III
653	11.66	16.00	3,250	2.61	3.18	3.33	III
654	11.25	15.45	3,250	2.51	3.05	3.20	III
655	26.58	36.49	3,250	5.96	7.25	7.61	IV
656	14.25	19.56	3,250	3.20	3.89	4.09	III
657	18.29	25.11	3,250	4.09	4.98	5.23	IV
658	11.96	16.42	3,250	2.65	3.23	3.39	III
659	25.54	35.06	3,250	5.79	7.04	7.39	III
660	4.11	5.65	1,435	0.98	1.20	1.26	III
661	6.09	8.36	1,845	1.32	1.61	1.69	III
662	4.71	6.46	1,605	1.12	1.37	1.44	III
663	7.52	10.32	2,245	1.65	2.01	2.11	III
664	6.51	8.93	1,985	1.44	1.75	1.84	III
665	14.98	20.57	3,250	3.44	4.19	4.39	III
666	10.44	14.34	3,095	2.36	2.87	3.01	III
667	3.56	4.88	1,220	0.80	0.98	1.03	III
668	9.28	12.74	2,765	2.08	2.53	2.66	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.

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MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS

FOR DELAWARE COMPENSATION INSURANCE

Proposed Effective December 1, 2005 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	
669	12.38	17.00	3,250	2.78	3.38	3.54	III
670	7.78	10.68	2,495	1.86	2.26	2.37	III
673	9.04	12.41	2,855	2.16	2.63	2.76	III
674	9.15	12.55	2,730	2.05	2.50	2.62	III
675	6.81	9.35	2,085	1.52	1.85	1.94	III
676	9.37	12.87	2,795	2.11	2.57	2.69	III
677	7.13	9.78	2,185	1.60	1.95	2.05	III
679	17.91	24.60	3,250	4.28	5.21	5.46	III
681	7.78	10.68	2,495	1.86	2.26	2.37	III
682	26.31	36.13	3,250	6.28	7.64	8.02	III
691	8.96	12.30	2,670	2.00	2.44	2.56	III
693	11.21	15.39	3,250	2.54	3.09	3.24	III
695	6.09	8.36	1,845	1.32	1.61	1.69	III
709	3.79	5.20	1,340	0.90	1.10	1.15	III
716	5.63	7.74	1,875	1.35	1.64	1.72	III
718	5.85	8.03	1,935	1.40	1.70	1.78	III
721	17.37	23.84	3,250	4.56	5.17	5.50	III
744	2.78	3.82	1,050	0.73	0.83	0.88	III
751	2.26	3.10	900	0.59	0.67	0.71	III
752	1.34	1.85	640	0.35	0.40	0.43	IV
753	7.09	9.74	2,295	1.86	2.11	2.25	III
755	4.52	6.21	1,555	1.19	1.35	1.43	III
757	2.43	3.34	950	0.64	0.73	0.77	III
759	6.39	8.77	2,090	1.68	1.90	2.02	III
801	10.84	14.89	3,250	2.98	3.53	3.65	II
803	27.21	37.37	3,250	7.47	8.86	9.16	III
804	4.67	6.41	1,595	1.28	1.52	1.57	III
805	7.79	10.69	2,495	2.14	2.53	2.62	III
806	13.38	18.37	3,250	3.67	4.35	4.50	II
807	9.84	13.51	3,085	2.70	3.20	3.31	III
808	13.69	18.79	3,250	3.76	4.45	4.60	III
809	7.24	9.94	2,335	1.99	2.36	2.44	III
811	12.25	16.82	3,250	3.36	3.99	4.12	III
812	10.37	14.24	3,240	2.85	3.38	3.49	III
813	7.76	10.65	2,485	2.13	2.52	2.61	II
814	7.04	9.66	2,280	1.93	2.29	2.37	III
815	6.01	8.26	1,985	1.65	1.96	2.02	III
816	3.56	4.89	1,275	0.98	1.16	1.20	II
817	12.28	16.86	3,250	3.37	4.00	4.13	III
818	4.41	6.05	1,520	1.21	1.43	1.48	III
819	1.28	1.76	620	0.35	0.42	0.43	III
821	9.42	12.94	2,965	2.59	3.07	3.17	III
825	6.11	8.40	2,015	1.68	1.99	2.06	III
855	9.05	12.42	2,860	2.48	2.95	3.04	III
857	13.42	18.43	3,250	3.69	4.37	4.52	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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				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
858	12.61	17.31	3,250	3.46	4.10	4.24	III
859	14.48	19.87	3,250	3.97	4.71	4.87	III
860	14.37	19.73	3,250	3.95	4.68	4.83	III
861	9.90	13.59	3,105	2.72	3.22	3.33	III
862	13.02	17.88	3,250	3.58	4.24	4.38	II
865	3.84	5.27	1,355	1.05	1.25	1.29	II
867	7.76	10.65	2,485	2.13	2.52	2.61	II
877	4.11	5.65	1,435	1.13	1.34	1.39	II
879	5.37	7.37	1,800	1.47	1.75	1.81	II
880	6.79	9.33	2,210	1.87	2.21	2.29	II
881	4.44	6.10	1,530	1.22	1.45	1.50	II
882	9.85	13.52	3,090	2.70	3.21	3.31	II
883	3.48	4.78	1,255	0.96	1.13	1.17	II
884	1.52	2.08	685	0.42	0.49	0.51	II
885	4.97	6.81	1,680	1.36	1.61	1.67	II
886	4.26	5.85	1,480	1.17	1.39	1.43	II
887	2.10	2.89	855	0.58	0.69	0.71	II
889	0.63	0.86	430	0.17	0.20	0.21	II
890	0.70	0.95	450	0.19	0.23	0.23	II
891	1.62	2.23	720	0.45	0.53	0.55	II
895	0.75	1.03	465	0.21	0.24	0.25	II
896	4.11	5.65	1,435	1.13	1.34	1.39	II
897	4.31	5.91	1,490	1.18	1.40	1.45	II
898	5.00	6.85	1,690	1.37	1.62	1.68	II
899	3.12	4.28	1,150	0.86	1.01	1.05	II
903	0.79	1.09	480	0.22	0.26	0.27	III
904	4.45	6.11	1,535	1.22	1.45	1.50	III
907	9.32	12.79	2,935	2.56	3.03	3.13	II
910	14.85	20.39	3,250	4.08	4.83	5.00	II
911	7.88	10.81	2,520	2.16	2.56	2.65	II
914	4.11	5.65	1,435	1.13	1.34	1.39	II
915	6.07	8.34	2,000	1.67	1.98	2.04	II
916	2.64	3.62	1,010	0.72	0.86	0.89	II
917	5.63	7.74	1,875	1.55	1.83	1.90	II
918	4.43	6.08	1,525	1.22	1.44	1.49	II
919	4.13	5.68	1,445	1.14	1.35	1.39	I
920	0.78	1.08	475	0.22	0.26	0.26	II
921	6.18	8.49	2,195	1.70	2.01	2.08	III
922	5.07	6.96	1,710	1.39	1.65	1.70	II
923	5.37	7.37	1,800	1.47	1.75	1.81	II
924	5.18	7.12	1,745	1.42	1.69	1.74	II
925	2.85	3.92	1,075	0.78	0.93	0.96	II
926	4.44	6.10	1,530	1.22	1.45	1.50	II
927	1.86	2.54	785	0.51	0.60	0.62	II
928	3.48	4.78	1,255	0.96	1.13	1.17	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, 2005 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	
929	7.58	10.41	2,435	2.08	2.47	2.55	II
932	1.72	2.36	745	0.47	0.56	0.58	II
933	5.69	7.82	1,890	1.56	1.85	1.92	II
934	4.00	5.50	1,405	1.10	1.30	1.35	II
935	2.71	3.71	1,030	0.74	0.88	0.91	II
936	1.06	1.46	555	0.29	0.35	0.36	III
937	23.24	31.91	3,250	6.38	7.56	7.82	II
939	8.42	11.56	2,680	2.31	2.74	2.83	III
940	8.56	11.75	2,720	2.35	2.78	2.88	II
941	4.19	5.75	1,460	1.15	1.36	1.41	II
942	4.50	6.19	1,550	1.24	1.47	1.52	II
943	10.27	14.11	3,215	2.82	3.34	3.46	II
944	4.61	6.32	1,575	1.26	1.50	1.55	II
945	4.98	6.83	1,685	1.37	1.62	1.67	II
946	6.25	8.58	2,050	1.72	2.03	2.10	II
947	9.56	13.12	3,005	2.62	3.11	3.22	II
948	2.40	3.29	940	0.66	0.78	0.81	II
949	1.50	2.06	685	0.41	0.49	0.51	II
951	1.08	1.48	560	0.30	0.35	0.36	III
952	1.29	1.77	620	0.35	0.42	0.43	III
953	0.63	0.86	430	0.17	0.20	0.21	II
954	5.35	7.35	1,795	1.47	1.74	1.80	IV
955	1.25	1.72	610	0.34	0.41	0.42	III
956	0.35	0.48	350	0.10	0.11	0.12	II
957	0.71	0.97	455	0.19	0.23	0.24	III
958	1.98	2.72	820	0.54	0.64	0.67	III
959	2.71	3.72	1,030	0.74	0.88	0.91	II
960	6.92	9.49	2,245	1.90	2.25	2.33	II
961	1.80	2.46	765	0.49	0.58	0.60	III
962	0.22	0.30	315	0.06	0.07	0.07	III
963	1.07	1.47	560	0.29	0.35	0.36	II
964	3.53	4.84	1,265	0.97	1.15	1.19	II
965	0.75	1.03	465	0.21	0.24	0.25	II
966	4.84	6.65	1,645	1.16	1.41	1.48	III
967	1.36	1.87	645	0.37	0.44	0.46	III
968	3.64	5.01	1,300	1.00	1.19	1.23	II
969	7.42	10.19	2,390	2.04	2.41	2.50	II
970	12.00	16.48	3,250	3.30	3.91	4.04	II
971	6.40	8.79	2,095	1.76	2.08	2.15	II
973	4.26	5.85	1,480	1.17	1.39	1.43	II
974	5.26	7.22	1,765	1.44	1.71	1.77	II
975	4.43	6.08	1,525	1.22	1.44	1.49	II
976	2.67	3.66	1,020	0.73	0.87	0.90	II
977	0.77	1.06	475	0.21	0.25	0.26	I
978	4.97	6.82	1,680	1.36	1.62	1.67	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, 2005 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	7.18	9.86	2,320	1.97	2.34	2.42	III
980	6.17	8.46	2,025	1.69	2.01	2.07	III
981	4.60	6.31	1,575	1.26	1.50	1.55	II
983	10.16	13.95	3,180	2.79	3.31	3.42	II
984	0.65	0.89	435	0.18	0.21	0.22	II
985	7.38	10.13	2,375	2.03	2.40	2.48	IV
986	2.21	3.03	885	0.61	0.72	0.74	II
988	0.29	0.40	335	0.08	0.09	0.10	II
991	12.00	16.48	3,250	3.30	3.91	4.04	II
992	8.01	11.00	2,560	2.20	2.61	2.70	III
995	13.31	18.27	3,250	3.65	4.33	4.48	III
997	1.28	1.76	620	0.35	0.42	0.43	II
999	8.29	11.39	2,640	2.28	2.70	2.79	II
4771	8.51	11.68	3,250	2.23	2.53	2.69	IV
0771	2.14	2.94					IV
4777	12.25	16.82	3,250	3.36	3.99	4.12	III
7405	2.46	3.38	1,195	0.68	0.80	0.83	IV
7445	0.82	1.13					IV
7413	2.42	3.32	1,095	0.66	0.79	0.81	IV
7453	0.51	0.71					IV
7421	2.93	4.03	1,095	0.81	0.96	0.99	IV
7424	6.92	9.50	2,245	1.90	2.25	2.33	IV
7428	2.79	3.83	1,055	0.77	0.91	0.94	II
9108	74.72	102.60					I
9740	0.02	0.03					
Per capita							
0908	126.12	173.16	423	34.63	41.04	42.43	I
0909	103.39	141.96	392	28.39	33.65	34.78	II
0912	332.40	456.41	706	91.28	108.19	111.83	II
0913	375.34	515.36	765	103.07	122.16	126.28	I
A rated							
9985	A	A	A	A	A	A	

* 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.

 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.