

Delaware Compensation Rating Bureau, Inc.



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November 12, 2007

**VIA E-MAIL (w/o enclosure) & OVERNIGHT DELIVERY**

The Honorable Matthew Denn  
Insurance Commissioner  
State of Delaware  
Department of Insurance  
841 Silver Lake Boulevard  
Dover, DE 19904-2465

RE: Bureau Filing No. 0703  
Amendment per Agreement Between Delaware Compensation Rating Bureau, Inc. and  
Department of Insurance Made Subsequent to Public Hearing of November 2, 2007

Dear Commissioner Denn:

On behalf of all members of the Delaware Compensation Rating Bureau, Inc. (DCRB), I am submitting via overnight delivery service supporting materials for a December 1, 2007 revision to residual market rates and voluntary market loss costs. As previously agreed via e-mail exchanges, the residual market rates filed here are consistent with a 22 percent overall reduction, and the voluntary market loss costs we are submitting reflect an overall 17.75 percent reduction, both from December 1, 2006 levels.

As noted in my e-mail of November 6, 2007, we are submitting only exhibits that required revision from our original filing in order to comply with the agreed changes in rating values. A number of exhibits in the original filing are unaffected by the new rating value changes, and those remain part of our filing without modification.

As we also previously advised the Department, we have accomplished the revision to our proposed rating values by using compromise factors applied to our original filing indications and then carrying forward the agreed changes through our processes for establishing classification relativities.

The DCRB looks forward to a prompt approval of this amendment to Filing No. 0703 and will be happy to answer any questions that you or your staff may have about this matter.

Sincerely,

A handwritten signature in black ink that reads "Timothy L. Wisecarver". The signature is written in a cursive, flowing style.

Timothy L. Wisecarver  
President

TLW/kg  
Enclosures