

Delaware Compensation Rating Bureau, Inc.



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July 15, 2008

VIA EMAIL AND OVERNIGHT DELIVERY

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

Attention: Gene Reed

RE: Bureau Filing No. 0806
Workers Compensation Residual Market Rate and Voluntary Market Loss Cost Filing
Proposed Effective October 1, 2008

Dear Commissioner Denn:

In response to selected provisions of Senate Bill 1 of 2007 (SB1) and in compliance with the applicable portion of Section 2 thereof, I am filing herewith on behalf of the members of the Delaware Compensation Rating Bureau, Inc. (DCRB) proposed revisions to:

- Delaware's Residual Market Plan for workers compensation insurance
- Loss costs and related rating values for use in the voluntary workers compensation insurance market in Delaware

Based on discussions with the Department of Insurance, and in order to comply with all pertinent requirements, we are submitting this filing electronically via email, and also providing two hard copies and two copies on CD via overnight delivery. Each of those filing packages includes a completed set of forms and supplemental pages consistent with prior Bureau filings submitted to, and accepted by, the Department of Insurance.

This filing proposes overall average reductions in both residual market rates and voluntary market loss costs of 11.57%. This proposed reduction has been applied uniformly across all classifications, prior to the application of surcharges and/or off-balance factors for various mandatory or voluntary pricing programs which are administered on a revenue-neutral basis in Delaware. (Code 9108, Aircraft Seat Surcharge, uses a national rating value that has not been revised in this filing. Rating values for Code 9740, Terrorism, and Code 9741, Catastrophes Other than Certified Acts of Terrorism, were proposed to be revised in Bureau Filing No. 0805.

Bureau Filing No. 0805 is pending before the Department of Insurance as this filing is submitted. The rating value change proposed in this filing does not change the proposed rounded values for those two classifications.) These revisions are proposed to be **effective on a new and renewal and outstanding basis for workers compensation insurance policies as of 12:01 a.m., October 1, 2008.** The analysis supporting this filing, however, presumes and depends upon a definitive and complete implementation of the health care payment system by that effective date. Accordingly, in the event that these systems are not timely and/or fully implemented by that time the Bureau respectfully reserves the right to unilaterally withdraw this filing regardless of the status of the filing as respects approval at the time of such withdrawal.

The implementation of this filing on an outstanding basis will allow every in-force workers compensation policy in Delaware to reflect the estimated effects of medical cost containment provisions of SB1 beginning in October 1, 2008. In order to accomplish this result as efficiently and equitably as possible, the Bureau intends and this filing specifically requests the following provisions pertaining to the administration of policies and premiums affected by this filing:

- Unless an employer or insurer specifically requests otherwise, premiums for policies to which this filing applies on an outstanding basis may be computed pro-rata according to the policy term and the portion of such policy term falling before and after October 1, 2008 respectively. For example, a policy with a normal anniversary rating date of July 1, 2008 would have 25 percent of its total exposures for the policy period July 1, 2008 – June 30, 2008 (3 months from July through September) priced using rates in effect as of July 1, 2008, and 75 percent of its total exposures for the policy period July 1, 2008 – June 30, 2009 (9 months from October 2008 through June 2009) priced using the outstanding rates effective as of October 1, 2008.
- Adjustments for premiums paid prior to October 1, 2008 on any policy then in-force may, at the option of each insurer, be made when the final premium audit is done after completion of the policy term.

As further explained below, SB1 requires the Bureau to file a rating plan after the adoption of the health care payment system provided for by §2322B(n) of title 19 of the Delaware Code, and also required the Bureau to file a rating plan after adoption of the health care practice guidelines provided for by §2322C(g) of title 19 of the Delaware Code.

The Health Care Advisory Panel established in accordance with SB1 first met on May 23, 2007. Under the time frames included within the law, adoption of a health care payment system by regulation of the Department of Labor was required within 180 days of the first meeting of the Health Care Advisory Panel. On or about November 23, 2007 a health care payment system was so adopted but that system was not implemented, with the step of implementation being postponed until supporting provisions including provider certification and the health care practice guidelines could be established. Under the time frames included within the law, adoption of health care practice guidelines by regulation of the Department of Labor was required within 1 year of the first meeting of the Health Care Advisory Panel. On or about

May 23, 2008 health care practice guidelines were adopted. Implementation of the health care payment system and health care practice guidelines was then expected to be accomplished over a period of approximately 90 days after that adoption date, or by a date on or about August 23, 2008.

As a basis for this filing the Bureau has evaluated the health care payment system provided for by §2322B(n) of title 19 of the Delaware Code and adopted by the Department of Labor, and has also considered the health care practice guidelines provided for by §2322C(g) of title 19 of the Delaware Code and adopted by the Department of Labor. Information available to the Bureau allowed an objective and credible evaluation of the likely affect of the health care payment system on prevailing workers compensation medical costs in Delaware. As respects the health care practice guidelines, the Bureau has been unable to establish what the legacy treatment protocol(s) may have been, and/or how the practice guidelines adopted under SB1 would differ from past practice in terms of direct and/or indirect costs or savings. Accordingly, the Bureau is submitting this composite filing recognizing the concurrent nature of the implementation of the health care payment system and health care practice guidelines and using all available information upon which an evaluation of their effects on the Delaware workers compensation system can be based at this time.

It is important to note that SB1 provides sixty (60) days after the effective date of this filing for each authorized insurer to make a rate filing based on the impacts of cost containment measures implemented pursuant to SB1. Such rate filings may adopt or modify rating values approved as a result of this Bureau filing, or propose independently-established rating values, and/or incorporate various other features as may be established by each filing insurer. Further, the Bureau expects to submit an annual experience revision to residual market rates and voluntary market loss costs to be effective on a new and renewal basis for workers compensation insurance policies as of 12:01 a.m., December 1, 2008. That filing will continue to reflect the evaluation of selected portions of SB1 of 2007 incorporated herein. Upon approval of that filing, the new and renewal provisions of this filing will be superseded and replaced by the later filing.

The following narrative will describe the information and analyses applied to the purpose of preparing this proposal. Accompanying exhibits will present key summaries of findings and the detailed rating values proposed as a result of that work.

The Delaware Health Care Payment System

SB1 designated Ingenix, Inc. as the service provider to the Department of Labor for purposes of the development of the health care payment system. The fees promulgated for purposes of this system were mandated to be set at 90 percent of the 75th percentile of actual charges within the geozip where the service or treatment was rendered. For purposes of the health care payment system Delaware was divided into two separate "geozips", one being "197" comprised of all areas of the state with United States Post Office zip codes beginning with the three digits 197 or 198, and the other being "199" comprised of all areas of the state with United States Post Office zip codes beginning with the three digits 199. The legislation contemplated the circumstance in which there was insufficient data available to compute a reliable percentile

distribution of charges for specific procedures, treatments or services, and in such instances the proscribed payment was to be set at 85% of actual charges.

Language published in conjunction with the fee schedule, and provisions included in the enactment of SB1, contemplates that where providers and payers have contractual arrangements for the rendering of, and reimbursement for, workers compensation medical services the rates so negotiated shall prevail notwithstanding fee schedule parameters that may differ from those rates.

Specific fees were established for over 1,300 CPT codes. Other CPT codes, numbering in the thousands, are listed in the fee schedule as "POC85", meaning that those services are to be reimbursed at 85 percent of actual charges in the absence of a specific fee amount. The schedule of service codes and fees is published on the Department of Labor's web site at the following internet address:

www.delawareworks.com/industrialaffairs/services/workerscomp.shtml

Information Applied in Preparation of This Filing

Although work is in progress to enhance our capabilities in this regard, the Bureau (as is the case for other workers compensation data collection organizations) does not currently collect experience data at a level of detail allowing analysis of billings and payments by service code. As a means of contributing to prior public policy discussions about the Delaware workers compensation system, and now specifically as a means of evaluating the likely impact of the health care payment system on Delaware workers compensation costs, the Bureau requested data outside the realm of required data reports from a subset of its members. This data was provided to us on a confidential basis and for the limited purpose of supporting the kind of review required for this filing.

The available data encompassed over 270,000 records (medical service line items) with more than \$44 million in billed amounts and which generated in excess of \$40 million in payments to the providers of services, treatments and procedures to injured workers during calendar year 2006.

There were some challenges encountered during our work which merit mention here. Medical service codes published in the fee schedule include a field labeled "ASST". This field carries either a value of "Y" or "N", which the Bureau interprets as being "yes" or "no" respectively. Most codes carry a value of "N" in this field, but a significant number of fields do show the "Y" value. Where the "ASST" field value is "Y", it appears that some additional or different fee amount might be associated with the service code than when the "ASST" field value is "N". However, the published fee schedule does not include any instructions about the treatment of this field, and the Bureau has been unable to find a source for that information. As a result, we omitted service codes where the "ASST" field value was "Y" from our analysis of the effects of the fee schedule. This removed approximately \$3 million in both billed and paid amounts from our data, but only applied approximately 1,300 medical services.

A second matter was the mechanical handling of hundreds of different medical service codes where specific fees were published. The Bureau discovered that the services and payments in our data were, not unexpectedly, highly concentrated in a limited number of service codes. In fact, by incorporating the 150 codes with the highest volumes of services, billings or payments we identified just over 200 codes which, in the aggregate, accounted for almost 98% of the services in our database for codes with published fee amounts, and approximately 95% of the billings and payments for such codes in our database. As a means of making our analysis more tractable, we used these more significant codes in our analysis of the published fees within the fee schedule.

Finally, some of our data was not assignable to a valid zip code within Delaware, and where the fee schedule publishes different fees by geozip we were unable to determine which fee amount should be used. This data accounted for about \$1.5 million in billings and payments in our data.

Accounting for the above issues, our estimates of the effect of published fees in the health care payment system were based on over 180,000 services with more than \$16 million in billed amounts and almost \$15 million in payments during 2006.

Because the effects of the fee schedule on services published as "POC85" could be accomplished without entering separate fee amounts for each code and without differentiating by geozip, we were able to use over 61,000 services with almost \$21 million in billed amounts and over \$19 million in payments during 2006 in that portion of our analysis.

The Bureau's Analytical Approach - "POC85" Services

For these services, fee amounts are not published in the fee schedule. A variety of behaviors on the part of both providers and payers are conceivable when a fee schedule is introduced. The Bureau was able to construct three different sets of such behaviors that could be emulated using the data available for this filing. Each of these behaviors was defined as a possible "measure" of the effects of the fee schedule, and they are each described briefly below:

Measure 1 – Here we assume that the fee schedule will only be used to cap "outliers", defined to be instances in which historical payments exceeded the fee schedule provision of 85 percent of charges. No prior adjustment to provider billings in anticipation of the effects of the fee schedule is contemplated in this measure.

Measure 2 – This approach assumes that all payments will be computed as 85 percent of the amount billed. Again no prior adjustment of provider billings in anticipation of the effects of the fee schedule is assumed.

Measure 3 – For this Measure, we used a comparison of the historical billed and submitted amounts as a proxy for the existence of a contract or other agreement between the providers and payers. Where those amounts were the same, we presume that no contract or agreement was in effect. Where there were differences between billed and paid amounts (and such differences were almost always in the direction of billed amounts being reduced prior to

payment) we presumed that the adjustments were reflective of a contract or agreement upon which the adjustments were based in the absence of any fee schedule or other formal cost containment mechanism in the system.

In Measure 3 we use 85 percent of billed amounts as the post-implementation payment where the historical billed and paid amounts were the same (and presumably there was no contract or agreement in place). Where there were already differences between the billed and paid amounts (presumably reflective of the provisions of a contract or agreement) we continued to use the actual paid amounts on the basis that the contract or agreement would continue to apply. Consistent with our treatment of the first two Measures described above, no prior adjustment of provider billings in anticipation of the effects of the fee schedule is assumed.

In considering the effect of the health care payment system on POC85 services, we focused on the relationships between historical billings and payments. Our data was taken from calendar year 2006 while the health care payment system will not become effective until sometime in the latter half of 2008. However, we did not adjust our data for the expected effects of inflation during the time between the period covered by our data and the prospective period during which the revised rating values presented in this filing will apply, because any such adjustment would have applied to both billed and paid amounts and thus would not have affected the relationships between those amounts.

The results of our application of each of the above three Measures are shown on Exhibit 3.

Measure 1 gives the highest estimate of potential savings, as it takes credit for all historical payments that were more favorable than the 85 percent of charges metric, while capping any payments that would have historically exceeded the 85 percent level. The estimated savings thus derived is 15.4 percent.

Measure 2 gives the lowest estimated savings of our three selected Measures. This approach lets payments migrate either up or down to the prescribed fee level based on billed amounts, and the upward migration for some payments offsets a portion of the downward migration in other cases. The overall estimated savings is 8.9 percent.

Measure 3 gives a mid-range estimate of savings, 11.1 percent. Here past payments are used to benchmark future payments whenever there was a difference between billed and paid amounts. The metric of 85 percent of actual charges was used in cases where historical bill amounts were paid without adjustment.

The Bureau's Analytical Approach – Services with Specified Fee Amounts

For these services, fee amounts are published in the fee schedule. A variety of behaviors on the part of both providers and payers are again conceivable when a fee schedule is introduced, and the Bureau was able to construct four different sets of such behaviors that could be emulated using the data available for this filing. Each of these behaviors was defined as a possible “measure” of the effects of the fee schedule, and is described briefly below:

Measure 1 – As we approached this Measure with respect to “POC85” services, we also assume here that the fee schedule will only be used to cap “outliers”. For services with fixed amounts under the fee schedule, “outliers” are defined to be instances in which historical payments exceeded the fee schedule amount. No prior adjustment to provider billings in anticipation of the effects of the fee schedule was contemplated in this measure.

Measure 2 – Also fashioned after our approach for Measure 2 with respect to “POC85” services, we assume that all payments will be rendered at the face amount of the fee schedule. This Measure not only allows but requires movement in provider billings, up or down, to the fee schedule amount since it would be unlikely that a provider would bill less than the fee schedule and a payer would then increase the payment to coincide with the fee schedule.

Measure 3 – Here, as we did in Measure 3 evaluating the “POC85” services, we used a comparison of the historical billed and submitted amounts as a proxy for the existence of a contract or other agreement between the providers and payers. Where those amounts were the same, we presumed that no contract or agreement was in effect. Where there were differences between billed and paid amounts (and such differences were almost always in the direction of billed amounts being reduced prior to payment) we presumed that the adjustments were reflective of a contract or agreement upon which the adjustments were based in the absence of any fee schedule or other formal cost containment mechanism in the system. No prior adjustment to provider billings in anticipation of the effects of the fee schedule was contemplated in this measure.

In Measure 3 we use the fee schedule amount as the post-implementation payment where the historical billed and paid amounts were the same (and presumably there was no contract or agreement in place). As for Measure 2, this part of our analysis implies changes in billed amounts to comport with the fee schedule absent a contract or agreement to the contrary. Where there were already differences between the billed and paid amounts (presumably reflective of the provisions of a contract or agreement) we continued to use the actual paid amounts on the basis that the contract or agreement would continue to apply. For those cases no prior adjustment of provider billings in anticipation of the effects of the fee schedule was assumed.

Measure 4 – This Measure adds a consideration to the model reflected in Measure 3 above. For Measure 4, when the billed amounts and paid amounts were previously equal we further test the billed amount against the fee schedule value. Where the fee schedule and billed amount exceeds the fee schedule value the payment is capped as an outlier. When the billed and paid amounts were less than the fee schedule the paid value is used as the post-implementation payment.

In considering the effect of the health care payment system on services having specified fee amounts, we did adjust for the expected effect of inflation during the time between the period covered by our data and the prospective period during which the revised rating values presented in this filing will apply. This adjustment was needed in order to fairly reflect the impact of imposing the fee schedule on future billings rather than the historical billings available to us. No prior adjustment of provider billings in anticipation of the effects of the fee schedule

was assumed. The filing's inflation calculations were originally done contemplating an effective date of September 1, 2008, but an effective date of October 1, 2008 was subsequently deemed more appropriate to accommodate the actions of preparation, submission and adjudication of the filing with consideration given to the importance of advance notice to carriers of the rating values approved under this filing. The Bureau reviewed the impact of changing the effective date from September 1, 2008 to October 1, 2008 and found that the resulting overall rate change would have been affected by approximately 0.01 percent.

The Bureau's December 1, 2007 residual market rate and voluntary market loss cost filing estimated an annual rate of change in medical severity of +8.0 percent. That rate of change is the combined result of price inflation, utilization and technological changes in available medical treatments and services. We selected an annual rate of change of +5.0 percent as an approximation for price inflation alone, and applied that rate of inflation to our data before applying the analyses to evaluate the effects of the fee schedule on system costs.

Illustrative examples of the application of each of the Measures described above for fee schedule amounts for all possible relationships between billed, paid and fee schedule amounts are shown on Exhibit 4 included with this filing.

The results of our application of each of the above four Measures are shown on Exhibit 2.

Measure 1 gives the highest estimate of potential savings, as it takes credit for all historical payments that were more favorable than the published fee amounts, while capping any payments that would have exceeded the published fees. The estimated savings thus derived is 29.61 percent.

Measure 2 gives one of two relatively low estimates of savings from the range of our four selected Measures. This approach lets payments migrate either up or down to the prescribed fee level based on billed amounts, and the upward migration for some payments offsets a portion of the downward migration in other cases. The overall estimated savings is 20.96 percent.

Measure 3 gives another relatively low estimate of savings, 20.75 percent. Here past payments are used to benchmark future payments whenever there was a difference between billed and paid amounts. The published fee schedule amount was used in cases where historical bill amounts were paid without adjustment.

Measure 4 gives a mid-range estimate of savings from our set of four Measures, 24.27 percent. Here past payments are again used to benchmark future payments whenever there was a difference between billed and paid amounts. The published fee amounts were used in cases where historical bill amounts were paid without adjustment and where the prior payment would have exceeded the fee amount, but actual payments were used if they were below the fee amount. This approach caps only the outliers, even where there is no evidence of a prior contract or agreement.

Health Care Practice Guidelines

Health care practice guidelines have been published for a limited number of potentially important types of injury. While the Bureau has not seen background information pertinent to the adoption of those guidelines, we believe that they are intended in good faith to produce relatively favorable outcomes for injured workers, with consideration given to the potential cost and efficacy of various available alternatives. That said, an evaluation of the effect of such practices would require knowledge about the practices typically applied before the issuance of the guidelines, key differences brought about by the guidelines and a means of estimating the effect of the changes on outcomes and cost. None of that information has been discovered by various inquiries attempted by the Bureau. To the extent that the new guidelines do impact outcomes and cost, Delaware experience will begin to reflect such impacts subsequent to the implementation of the guidelines, and the Bureau will have access to updated experience data in the normal course of preparing and submitting its annual filings to the Department of Insurance. Such filings may well not be able to isolate and separately quantify the effects of changes in treatment protocols, but they will appropriately include those effects if, as soon as, and to the extent that they actually affect workers compensation costs in Delaware.

The Bureau's Selected Estimates of Savings

For both the POC85 services and for services with published fee amounts, the Bureau selected the savings estimates falling in the mid-range of Measures that we evaluated. We do not have objective information upon which to base a selection of a given Measure in preference to others that we tested, and in such an environment we think it most prudent to avoid the selection of an extremely high or low value from the range of estimates that we prepared. Further, we think that it is likely that the actual implementation of the health care payment system will see variations on, and combinations of, the behavioral themes that we modeled rather than a universal replication of any one possibility. Finally, we are mindful that none of our Measures incorporated any contingencies for the revision of billing amounts by providers who might foresee the application of the health care payment system on their business. While we expect that there will be precautions taken against this kind of practice by employers and insurers, detection, let alone prevention, of such changes would be difficult.

Exhibit 1 presents the weighting together of our POC85 and fee schedule estimates to produce an overall estimated medical savings. In this exhibit the payment data from our data base used for weights includes some of the data excluded from the execution of our various Measure estimates, since here we do not need to have some of the unavailable detail and want to reflect as accurately as possible the relative volumes of system costs subsumed into each type of service or treatment. We have separately shown emergency services, which we omitted from both the POC85 and fee schedule estimates, and attribute no savings from the health care payment system on those services consistent with the treatment of such services in SB1.

The weighting of our separate savings estimates results in an overall medical savings of 17.40 percent. Recognizing that workers compensation losses arise from both indemnity and medical

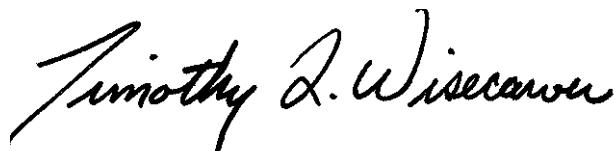
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benefits we then adjust that savings estimate to an equivalent value for application to overall loss costs and residual market rates by using the respective portions of loss costs attributable to indemnity and medical benefits in our December 1, 2007 rating value filing. The resulting estimate of savings, shown on the bottom of Exhibit 1, is 11.57 percent.

A schedule of proposed residual market rates and voluntary market loss costs is included herewith as Exhibit 5.

Bureau staff will be pleased to cooperate with and assist the Department of Insurance in its prompt consideration of these proposals.

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
Enclosures

Delaware Compensation Rating Bureau, Inc.

Exhibit 1

Estimated Effect of Workers Compensation Health Care Payment System

<u>Medical Payment Category</u>	<u># Records</u>	<u>\$ Billed</u>	<u>\$ Paid</u>	<u>\$ Savings (+)</u>	<u>% Savings (+)</u>
Emergency Services	4,102	915,203	879,984	-	0.00%
CPT Codes with Fee Amount (not POC85)	207,834	22,541,693	20,158,004	4,892,348	24.27% #
CPT Codes at POC85	8,379	3,882,360	3,449,452	382,889	11.10% ##
All Other Services (POC85)	53,194	17,098,629	16,121,320	1,789,467	11.10% ##
Total	273,509	44,437,885	40,608,760	7,064,704	17.40%

Overall Impact

	<u>Weight *</u>	<u>Percent Change</u>
Indemnity	33.50%	0.00%
Medical	66.50%	-17.40%
Total	100.00%	-11.57%

* From Delaware Filing No. 0703 December 1, 2007 Rate and Loss Cost Filing, Brown Book - Page 1 - Line 4b

See Exhibit 2 for derivation of factor.

See Exhibit 3 for derivation of factor

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Exhibit 2

Estimated Effect of Medical Fee Schedule

	Actual	Estimated Values Using Fee Schedule			
		Measure 1	Measure 2	Measure 3	Measure 4
Trended Paid Amount	16,468,511	11,591,502	13,017,319	13,050,567	12,471,992
Estimated Savings (+)		4,877,009	3,451,192	3,417,944	3,996,519
Est % Savings (+)		29.61%	20.96%	20.75%	24.27%

Estimated savings equals the actual trended paid amount less the estimated trended paid amount
 Annual Medical Trend Rate = 5.00%
 Trend Period = 7/1/06 (midpoint of source data)-10/15/08 (midpoint of filing period) = 2.29 Years

Measure 1 - Assumes Fee Schedule only caps "outliers".

If Paid > Fee use Fee, otherwise use Paid

Measure 2 - Assumes all payments migrate to Fee

Measure 3 - For Submitted = Paid, assumes no prior payment agreement and the Fee Schedule value applies

For Submitted ≠ Paid, assumes a prior payment agreement exists and will continue

Subm = Paid use Fee, Subm ≠ Paid use Paid

Measure 4 - For Submitted = Paid, assumes no prior payment agreement and "outliers" are capped per the Fee Schedule

For Submitted ≠ Paid, assumes a prior payment agreement exists and will continue

For Subm = Paid use Paid unless Fee < Paid use Fee, Subm ≠ Paid use Paid

Source Data (Before Trending)

# Records	180,101
Submitted Amount	16,344,978
Paid Amount	14,720,915

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Exhibit 3

Estimated Savings(+) for non-CPT Code Transactions & CPT Code Transactions with POC85 fee

Paid/Billed Ratio	# Records	\$ Billed	\$ Paid	Estimated SB1 Paid	Savings (+) Paid-SB1	Savings (+) Percent	Payment Rate
Measure 1							
<0.85	12,269	3,688,115	1,854,088	1,854,088	-	0.0%	Paid
=0.85	521	80,835	68,751	68,710	-	0.0%	0.85*Billed
0.85<P/B<1.00	6,674	2,253,317	2,101,164	1,915,319	185,845	8.8%	0.85*Billed
=1.00	42,065	14,517,536	14,516,754	12,339,906	2,176,848	15.0%	0.85*Billed
>1.00	44	441,186	1,030,015	375,008	655,007	63.6%	0.85*Billed
Total	61,573	20,980,989	19,570,772	16,553,031	3,017,700	15.4%	
Measure 2							
<0.85	12,269	3,688,115	1,854,088	3,134,898	(1,280,810)	-69.1%	0.85*Billed
=0.85	521	80,835	68,751	68,710	-	0.0%	0.85*Billed
0.85<P/B<1.00	6,674	2,253,317	2,101,164	1,915,319	185,845	8.8%	0.85*Billed
=1.00	42,065	14,517,536	14,516,754	12,339,906	2,176,848	15.0%	0.85*Billed
>1.00	44	441,186	1,030,015	375,008	655,007	63.6%	0.85*Billed
Total	61,573	20,980,989	19,570,772	17,833,841	1,736,890	8.9%	
Measure 3							
<0.85	12,269	3,688,115	1,854,088	1,854,088	-	0.0%	Paid
=0.85	521	80,835	68,751	68,751	-	0.0%	Paid
0.85<P/B<1.00	6,674	2,253,317	2,101,164	2,101,164	-	0.0%	Paid
=1.00	42,065	14,517,536	14,516,754	12,339,906	2,176,848	15.0%	0.85*Billed
>1.00	44	441,186	1,030,015	1,030,015	-	0.0%	Paid
Total	61,573	20,980,989	19,570,772	17,393,924	2,176,848	11.1%	

Measure 1 - Assumes Fee Schedule affects only "outliers" on HIGH side (largest savings)

Paid <0.85*Billed => Use Paid, Otherwise use 0.85*Billed

Measure 2 - Assumes Fee Schedule affects ALL payments (smallest savings)

Use 0.85*Billed

Measure 3 - Assumes that if Paid ≈ Billed, there exists a prior agreement and that agreement will continue.

The POC85 value applies only absent a prior agreement. (middle savings)

If Paid = Billed use 0.85*Billed, Otherwise use Paid

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Exhibit 4

Illustration of Calculations for Separate Measures of Fee Schedule Impact

				Projected Payments (a)							
				Measure 1		Measure 2		Measure 3		Measure 4	
Actual Billed Amount	Actual Paid Amount	Trended (b) Paid Amount	Fee (c) Schedule Amount	Trended Paid Amount	Fee Schedule Amount	Trended Paid Amount	Fee Schedule Amount	Trended Paid Amount	Fee Schedule Amount	Trended Paid Amount	Fee Schedule Amount
200.00	=	200.00	260.00	224.00	260.00	224.00	260.00	224.00	260.00	224.00	260.00
232.52	=	232.52	260.00	260.00	260.00	260.00	260.00	260.00	260.00	260.00	260.00
300.00	=	300.00	260.00	335.00	260.00	335.00	260.00	335.00	260.00	335.00	260.00
230.00	≠	200.00	260.00	224.00	260.00	224.00	260.00	224.00	260.00	224.00	260.00
300.00	≠	232.52	260.00	260.00	260.00	260.00	260.00	260.00	260.00	260.00	260.00
300.00	≠	265.00	260.00	296.00	260.00	296.00	260.00	296.00	260.00	296.00	260.00

(a) Projected payment is denoted by boxed amount

(b) Trend Assumptions

Trend Period = 2.29 Years
 Annual Medical Trend Rate = 5.00%
 Trend Factor (1.05^2.29) = 1.1182
 Trended Paid = Actual Paid * 1.1182

(c) CPT Code Assumptions:

Procedure Code = 12001
 GeoZip = 197

- Measure 1 For Billed = Paid, use the lesser of the trended paid or fee schedule amount (cap "outlier" payments)
 For Billed ≠ Paid, use the lesser of the trended paid or fee schedule amount (cap "outlier" payments)
- Measure 2 All payments migrate to fee schedule
- Measure 3 For Billed = Paid, assume no prior agreement is in place and all payments will migrate to the fee schedule
 For billed ≠ Paid, assume a prior agreement is in place and payments will be unaffected by fee schedule
- Measure 4 For Billed = Paid, use the lesser of the trended paid or fee schedule amount (cap "outlier" payments)
 For billed ≠ Paid, assume a prior agreement is in place and payments will be unaffected by fee schedule

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Proposed Effective October 1, 2008 on New, Renewal and Outstanding Business							
CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
005	19.63	25.96	3,550	5.47	6.83	7.46	III
0006	5.57	7.36	1,115	1.55	1.94	2.12	II
007	6.60	8.73	2,280	1.84	2.30	2.51	III
0008	2.53	3.36	1,045	0.71	0.88	0.97	II
009	31.18	41.24	3,550	8.69	10.86	11.86	III
0011	4.01	5.31	1,490	1.12	1.40	1.53	II
0012	5.56	7.35	1,960	1.55	1.93	2.11	II
0013	4.67	6.18	1,690	1.30	1.63	1.78	II
015	22.34	29.54	3,550	6.22	7.78	8.49	III
0016	3.98	5.27	875	1.11	1.39	1.52	I
028	4.90	6.47	1,760	1.28	1.51	1.57	III
0034	5.69	7.52	1,135	1.59	1.98	2.16	II
0036	5.43	7.19	1,095	1.51	1.89	2.07	II
055	5.87	7.76	2,055	1.53	1.81	1.88	III
059	4.90	6.48	1,760	1.28	1.51	1.57	III
0083	6.59	8.71	1,270	1.83	2.29	2.50	III
101	4.53	5.99	1,650	1.19	1.42	1.51	III
104	3.68	4.87	1,390	0.97	1.15	1.23	II
105	5.00	6.62	1,795	1.31	1.56	1.67	III
106	6.52	8.62	2,255	1.71	2.04	2.18	II
107	3.82	5.05	1,430	1.00	1.19	1.28	II
108	5.03	6.66	1,800	1.32	1.58	1.68	II
109	6.29	8.32	2,185	1.65	1.97	2.10	III
110	4.40	5.82	1,610	1.15	1.38	1.47	II
111	5.32	7.04	1,890	1.40	1.67	1.78	II
112	10.57	13.99	3,490	2.77	3.31	3.53	II
113	4.19	5.54	1,545	1.10	1.31	1.40	II
114	10.81	14.30	3,550	2.83	3.38	3.61	III
115	2.38	3.14	990	0.62	0.74	0.79	II
119	7.09	9.38	2,425	1.86	2.22	2.37	II
130	6.33	8.37	2,195	1.66	1.98	2.11	III
132	2.68	3.54	1,085	0.70	0.84	0.89	II
134	2.76	3.65	1,110	0.73	0.87	0.92	II
135	3.63	4.81	1,375	0.95	1.14	1.21	II
136	3.10	4.10	1,215	0.81	0.97	1.03	II
139	5.96	7.88	2,080	1.56	1.86	1.99	II
141	5.94	7.85	2,075	1.56	1.86	1.98	II
142	3.02	3.98	1,185	0.79	0.94	1.01	II
161	3.33	4.42	1,285	0.87	1.04	1.12	II
163	3.85	5.10	1,445	1.01	1.21	1.29	II
165	5.75	7.61	2,020	1.51	1.80	1.92	II
166	3.47	4.59	1,325	0.91	1.08	1.16	II
185	3.68	4.87	1,390	0.97	1.15	1.23	II
187	3.82	5.05	1,430	1.00	1.19	1.28	II
191	3.33	4.42	1,285	0.87	1.04	1.12	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 October 1, 2008 on New, Renewal and Outstanding 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	
201	4.80	6.35	1,730	1.26	1.50	1.60	II
204	3.54	4.68	1,345	0.93	1.11	1.18	II
205	3.86	5.11	1,445	1.01	1.21	1.29	II
221	4.62	6.11	1,675	1.21	1.45	1.54	II
222	5.47	7.23	1,935	1.43	1.71	1.83	II
225	4.57	6.04	1,660	1.20	1.43	1.53	II
227	4.55	6.01	1,650	1.19	1.42	1.52	II
255	3.95	5.23	1,475	1.04	1.24	1.32	II
257	4.95	6.55	1,775	1.30	1.55	1.65	II
259	3.54	4.68	1,345	0.93	1.11	1.18	II
261	6.35	8.40	2,200	1.67	1.99	2.12	II
263	4.23	5.59	1,555	1.11	1.32	1.41	II
265	4.15	5.49	1,535	1.09	1.30	1.39	II
275	4.62	6.11	1,675	1.21	1.45	1.54	II
276	5.47	7.23	1,935	1.43	1.71	1.83	II
281	3.17	4.19	1,235	0.83	0.99	1.06	II
282	6.03	7.98	2,105	1.58	1.89	2.01	III
285	3.42	4.52	1,310	0.90	1.07	1.14	II
287	4.52	5.98	1,645	1.19	1.41	1.51	II
297	3.17	4.19	1,235	0.83	0.99	1.06	II
301	7.94	10.50	2,685	2.08	2.48	2.65	III
305	8.75	11.57	2,930	2.29	2.74	2.92	II
306	5.22	6.91	1,860	1.37	1.63	1.74	II
309	4.25	5.62	1,565	1.11	1.33	1.42	II
311	4.64	6.14	1,680	1.22	1.45	1.55	II
319	6.38	8.44	2,210	1.67	1.99	2.13	II
323	3.36	4.44	1,290	0.88	1.05	1.12	I
327	4.26	5.64	1,565	1.12	1.33	1.43	II
402	7.13	9.44	2,440	1.87	2.23	2.38	III
403	3.72	4.91	1,400	0.97	1.16	1.24	II
404	5.62	7.43	1,980	1.47	1.76	1.88	III
406	6.19	8.18	2,150	1.62	1.93	2.07	III
407	5.06	6.70	1,810	1.33	1.58	1.69	II
411	11.27	14.90	3,550	2.95	3.52	3.77	III
413	8.74	11.56	2,930	2.29	2.73	2.92	III
415	4.96	6.57	1,780	1.30	1.55	1.66	III
416	9.79	12.95	3,250	2.57	3.06	3.27	II
421	8.00	10.58	2,705	2.10	2.50	2.67	III
425	9.90	13.10	3,285	2.60	3.10	3.31	III
427	5.03	6.66	1,800	1.32	1.58	1.68	III
429	6.48	8.57	2,240	1.70	2.03	2.17	III
431	8.31	10.98	2,795	2.18	2.60	2.77	II
433	4.83	6.39	1,740	1.27	1.51	1.61	II
435	6.22	8.22	2,160	1.63	1.95	2.08	II
441	1.87	2.48	840	0.49	0.59	0.63	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**

CODE NO	Proposed Effective October 1, 2008 on New, Renewal and Outstanding Business							HAZ GRP
	BUREAU*	ASSIGNED	ASSIGNED	EXPERIENCE RATING PLAN				
	ADVISORY LOSS COSTS	RISK MANUAL RATE	RISK MIN PREM.	EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
442	2.57	3.41	1,055	0.67	0.80	0.86	II	
443	2.57	3.41	1,055	0.67	0.80	0.86	II	
445	7.64	10.11	2,595	2.00	2.39	2.55	II	
446	2.24	2.96	950	0.59	0.70	0.75	II	
447	6.04	7.99	2,110	1.58	1.89	2.02	III	
449	4.31	5.70	1,580	1.13	1.35	1.44	II	
451	5.25	6.95	1,870	1.38	1.64	1.75	II	
454	7.48	9.90	2,545	1.96	2.34	2.50	II	
456	4.56	6.03	1,655	1.20	1.43	1.52	II	
457	8.87	11.73	2,970	2.33	2.77	2.96	II	
458	3.05	4.03	1,195	0.80	0.95	1.02	II	
459	1.85	2.45	835	0.49	0.58	0.62	II	
461	4.62	6.11	1,675	1.21	1.45	1.54	II	
463	2.69	3.55	1,085	0.70	0.84	0.90	II	
464	4.27	5.65	1,570	1.12	1.34	1.43	II	
465	3.88	5.14	1,450	1.02	1.21	1.30	III	
467	4.28	5.66	1,570	1.12	1.34	1.43	II	
471	2.21	2.92	940	0.58	0.69	0.74	II	
472	2.42	3.20	1,005	0.64	0.76	0.81	II	
473	2.56	3.39	1,050	0.67	0.80	0.86	II	
474	1.01	1.34	580	0.27	0.32	0.34	II	
475	4.16	5.51	1,535	1.09	1.30	1.39	III	
476	1.82	2.41	825	0.48	0.57	0.61	II	
477	3.37	4.45	1,295	0.88	1.05	1.12	II	
483	1.51	2.01	730	0.40	0.48	0.51	II	
485	2.17	2.87	930	0.57	0.68	0.73	II	
486	2.72	3.59	1,095	0.71	0.85	0.91	II	
487	1.78	2.36	815	0.47	0.56	0.60	II	
488	1.10	1.45	605	0.29	0.34	0.37	II	
489	1.73	2.29	795	0.45	0.54	0.58	II	
491	3.72	4.91	1,400	0.97	1.16	1.24	II	
495	5.25	6.95	1,870	1.38	1.64	1.75	II	
497	2.42	3.20	1,005	0.64	0.76	0.81	II	
499	4.16	5.51	1,535	1.09	1.30	1.39	III	
501	4.00	5.29	1,485	1.05	1.25	1.34	III	
502	4.64	6.14	1,680	1.22	1.45	1.55	II	
506	2.66	3.51	1,075	0.70	0.83	0.89	II	
507	4.61	6.10	1,675	1.21	1.44	1.54	III	
509	7.76	10.26	2,630	2.03	2.43	2.59	III	
511	9.17	12.14	3,060	2.40	2.87	3.06	III	
512	6.02	a 7.97	b 2,105	1.58	1.88	2.01	III	
513	4.34	c 5.74	d 1,590	1.14	1.36	1.45	I	
535	3.80	5.02	1,425	1.00	1.19	1.27	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: \$1.20 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$1.60 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.43 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.58 Supplementary is not subject to experience or retrospective rating. Code as 0176.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Proposed Effective October 1, 2008 on New, Renewal and Outstanding Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
536	6.77	8.97	2,335	1.78	2.12	2.26	II
544	8.27	10.93	2,785	2.17	2.58	2.76	III
551	2.14	2.83	920	0.56	0.67	0.71	III
553	5.12	6.77	1,825	1.34	1.60	1.71	III
555	0.98	1.30	570	0.26	0.31	0.33	II
563	2.47	3.26	1,020	0.65	0.77	0.83	II
571	3.55	4.69	1,350	0.93	1.11	1.19	II
573	4.61	6.10	1,675	1.21	1.44	1.54	III
581	3.35	4.43	1,290	0.88	1.05	1.12	III
587	2.47	3.26	1,020	0.65	0.77	0.83	II
601	11.53	15.25	3,530	2.80	3.31	3.44	III
602	7.84	10.37	2,525	1.93	2.29	2.38	IV
603	12.85	16.99	3,550	3.17	3.76	3.90	IV
605	9.15	12.10	2,895	2.25	2.67	2.77	III
607	10.42	13.79	3,305	2.60	3.08	3.20	III
608	6.34	8.39	2,055	1.53	1.81	1.88	IV
609	6.23	8.24	2,040	1.52	1.80	1.86	IV
611	12.54	16.58	3,550	3.10	3.67	3.80	IV
615	15.41	20.39	3,550	3.79	4.49	4.66	IV
617	7.87	10.41	2,525	1.93	2.29	2.37	IV
625	7.25	9.58	2,350	1.78	2.11	2.19	III
643	13.39	17.71	3,550	2.17	2.57	2.67	III
645	7.43	9.84	2,295	1.74	2.06	2.13	IV
646	5.59	7.38	1,885	1.38	1.64	1.70	III
647	8.77	11.59	2,805	2.17	2.57	2.67	II
648	5.62	7.43	1,920	1.42	1.68	1.74	III
649	4.28	5.66	1,485	1.04	1.23	1.28	III
651	7.66	10.14	2,495	1.91	2.26	2.34	IV
652	10.14	13.42	3,315	2.61	3.09	3.21	III
653	8.54	11.29	2,715	2.10	2.48	2.58	III
654	7.69	10.17	2,420	1.84	2.18	2.27	IV
655	17.90	23.67	3,550	4.49	5.32	5.52	IV
656	9.43	12.47	2,990	2.33	2.76	2.86	IV
657	11.91	15.75	3,550	2.93	3.47	3.60	IV
658	8.21	10.86	2,635	2.03	2.40	2.49	III
659	17.85	23.62	3,550	4.49	5.32	5.52	IV
660	2.85	3.77	1,135	0.74	0.88	0.91	III
661	3.94	5.20	1,330	0.91	1.08	1.12	III
662	3.52	4.66	1,340	0.92	1.09	1.13	II
663	5.26	6.96	1,750	1.27	1.51	1.56	III
664	4.72	6.24	1,580	1.12	1.33	1.38	III
665	10.14	13.41	3,290	2.59	3.07	3.18	IV
666	7.23	9.56	2,365	1.80	2.13	2.21	III
667	2.41	3.20	965	0.60	0.71	0.73	III
668	6.22	8.22	2,080	1.55	1.84	1.91	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 October 1, 2008 on New, Renewal and Outstanding Business							
CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
669	8.76	11.59	2,780	2.16	2.55	2.65	IV
670	5.43	7.18	1,920	1.42	1.68	1.74	III
673	6.20	8.19	2,155	1.62	1.91	1.99	III
674	6.13	8.10	2,040	1.52	1.80	1.86	III
675	4.56	6.03	1,620	1.16	1.37	1.42	IV
676	6.53	8.64	2,160	1.62	1.92	1.99	IV
677	5.29	7.00	1,790	1.30	1.54	1.60	III
679	11.49	15.19	3,550	3.00	3.55	3.68	III
681	5.43	7.18	1,920	1.42	1.68	1.74	III
682	17.53	23.18	3,550	4.57	5.41	5.62	III
691	6.23	8.24	2,040	1.52	1.80	1.86	IV
693	7.66	10.14	2,495	1.91	2.26	2.34	IV
695	3.94	5.20	1,330	0.91	1.08	1.12	III
709	2.59	3.43	1,060	0.68	0.80	0.83	III
716	3.78	5.00	1,420	0.99	1.17	1.21	III
718	3.87	5.12	1,450	1.01	1.19	1.24	III
721	13.29	17.58	3,550	3.49	4.16	4.44	IV
744	2.10	2.78	910	0.55	0.66	0.70	II
751	2.12	2.81	915	0.56	0.66	0.71	III
752	1.09	1.44	600	0.29	0.34	0.36	III
753	5.14	6.79	1,830	1.35	1.61	1.72	III
755	3.00	3.96	1,180	0.78	0.94	1.00	III
757	1.68	2.22	780	0.44	0.53	0.56	III
759	4.52	5.98	1,645	1.19	1.41	1.51	III
801	7.67	10.15	2,605	2.14	2.67	2.92	II
803	20.34	26.91	3,550	5.67	7.08	7.74	III
804	3.37	4.46	1,295	0.94	1.17	1.28	III
805	5.66	7.48	1,990	1.58	1.97	2.15	III
806	9.20	12.18	3,070	2.56	3.21	3.50	III
807	6.63	8.77	2,285	1.85	2.31	2.52	III
808	9.73	12.87	3,230	2.71	3.39	3.70	III
809	5.04	6.67	1,805	1.41	1.76	1.92	III
811	9.04	11.95	3,020	2.52	3.15	3.44	III
812	7.26	9.60	2,480	2.02	2.53	2.76	III
813	5.26	6.96	1,870	1.47	1.83	2.00	II
814	4.94	6.54	1,775	1.38	1.72	1.88	II
815	4.52	5.98	1,645	1.26	1.57	1.72	III
816	2.53	3.36	1,045	0.71	0.88	0.97	II
817	8.15	10.79	2,750	2.27	2.84	3.10	III
818	1.77	2.35	810	0.49	0.62	0.68	III
819	0.94	1.24	555	0.26	0.33	0.36	III
820	3.16	4.18	1,230	0.88	1.10	1.20	III
821	6.84	9.05	2,350	1.91	2.38	2.60	III
825	4.22	5.58	1,555	1.18	1.47	1.60	II
855	6.58	8.70	2,270	1.83	2.29	2.50	III
857	9.22	12.20	3,075	2.57	3.21	3.51	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 October 1, 2008 on New, Renewal and Outstanding Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
858	8.89	11.76	2,975	2.48	3.10	3.38	III
859	10.24	13.55	3,385	2.85	3.57	3.89	III
860	8.46	11.19	2,845	2.36	2.94	3.22	III
862	9.30	12.31	3,100	2.59	3.24	3.54	II
865	2.48	3.28	1,025	0.69	0.86	0.94	II
867	5.26	6.96	1,870	1.47	1.83	2.00	II
877	3.10	4.10	1,215	0.86	1.08	1.18	I
879	3.84	5.07	1,435	1.07	1.33	1.46	II
880	5.05	6.69	1,810	1.41	1.76	1.92	II
881	3.24	4.28	1,255	0.90	1.13	1.23	II
882	7.84	10.38	2,655	2.19	2.73	2.98	II
883	2.42	3.20	1,005	0.67	0.84	0.92	II
884	1.03	1.36	585	0.29	0.36	0.39	II
885	3.61	4.78	1,370	1.01	1.26	1.37	II
886	2.94	3.89	1,165	0.82	1.03	1.12	II
887	1.45	1.92	710	0.40	0.51	0.55	II
889	0.40	0.52	390	0.11	0.14	0.15	II
890	0.58	0.76	445	0.16	0.20	0.22	II
891	1.33	1.76	675	0.37	0.46	0.51	II
895	0.57	0.75	445	0.16	0.20	0.22	II
896	2.88	3.82	1,150	0.80	1.00	1.10	II
897	2.67	3.52	1,080	0.74	0.93	1.01	I
898	3.85	5.10	1,445	1.07	1.34	1.47	II
899	2.04	2.70	890	0.57	0.71	0.77	II
903	0.55	0.72	435	0.15	0.19	0.21	III
904	2.47	3.26	1,020	0.69	0.86	0.94	III
907	6.39	8.46	2,215	1.78	2.23	2.43	II
910	10.77	14.25	3,550	3.00	3.75	4.10	II
911	5.57	7.37	1,965	1.55	1.94	2.12	II
914	3.10	4.10	1,215	0.86	1.08	1.18	I
915	4.32	5.72	1,585	1.21	1.51	1.65	II
916	1.69	2.23	785	0.47	0.59	0.64	II
917	3.85	5.10	1,445	1.07	1.34	1.47	I
918	3.18	4.21	1,240	0.89	1.11	1.21	II
919	2.88	3.81	1,145	0.80	1.00	1.09	II
920	0.57	0.75	445	0.16	0.20	0.22	II
921	5.52	7.30	1,950	1.54	1.92	2.10	II
922	3.59	4.76	1,365	1.00	1.25	1.37	II
923	3.84	5.07	1,435	1.07	1.33	1.46	II
924	3.46	4.57	1,320	0.96	1.20	1.31	II
925	2.08	2.75	905	0.58	0.72	0.79	II
926	3.24	4.28	1,255	0.90	1.13	1.23	II
927	1.19	1.59	635	0.33	0.42	0.46	II
928	2.42	3.20	1,005	0.67	0.84	0.92	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 October 1, 2008 on New, Renewal and Outstanding Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
929	4.98	6.59	1,785	1.39	1.73	1.89	II
932	1.10	1.45	605	0.30	0.38	0.42	II
933	4.08	5.39	1,510	1.14	1.42	1.55	II
934	2.94	3.89	1,165	0.82	1.02	1.12	II
935	1.86	2.47	840	0.52	0.65	0.71	II
936	0.65	0.85	465	0.18	0.23	0.25	II
937	14.95	19.77	3,550	4.16	5.20	5.68	II
939	6.01	7.95	2,100	1.67	2.09	2.28	III
940	5.79	7.67	2,035	1.62	2.02	2.21	II
941	2.97	3.93	1,175	0.83	1.04	1.13	II
942	3.10	4.10	1,215	0.86	1.08	1.18	II
943	7.23	9.55	2,465	2.01	2.51	2.75	II
944	3.18	4.21	1,240	0.89	1.11	1.21	II
945	3.52	4.65	1,340	0.98	1.22	1.34	I
946	4.34	5.74	1,590	1.21	1.51	1.65	II
947	6.52	8.62	2,255	1.82	2.27	2.48	II
948	1.77	2.34	810	0.49	0.62	0.67	II
949	1.08	1.43	600	0.30	0.38	0.41	II
951	0.64	0.84	465	0.18	0.22	0.24	III
952	0.84	1.12	530	0.24	0.29	0.32	III
953	0.40	0.52	390	0.11	0.14	0.15	II
954	3.73	4.93	1,405	1.04	1.30	1.42	III
955	0.91	1.19	545	0.25	0.31	0.34	III
956	0.24	0.31	340	0.07	0.08	0.09	III
957	0.56	0.73	440	0.15	0.19	0.21	III
958	1.34	1.77	675	0.37	0.46	0.51	III
959	1.97	2.60	870	0.55	0.69	0.75	II
960	4.91	6.49	1,765	1.37	1.71	1.87	II
961	0.99	1.31	570	0.28	0.35	0.38	III
962	0.16	0.22	320	0.05	0.06	0.06	III
963	0.69	0.92	480	0.19	0.24	0.26	II
964	2.58	3.42	1,055	0.72	0.90	0.98	I
965	0.57	0.75	445	0.16	0.20	0.22	II
966	3.27	4.32	1,265	0.85	1.01	1.05	III
967	0.94	1.25	560	0.26	0.33	0.36	III
968	2.51	3.32	1,035	0.70	0.87	0.96	II
969	5.31	7.02	1,885	1.48	1.85	2.02	III
970	9.30	12.31	3,100	2.59	3.24	3.54	II
971	4.55	6.02	1,655	1.27	1.58	1.73	II
973	2.85	3.77	1,135	0.79	0.99	1.08	II
974	3.70	4.89	1,395	1.03	1.29	1.41	II
975	2.62	3.47	1,070	0.73	0.91	1.00	I
976	1.85	2.45	835	0.52	0.64	0.70	II
977	0.63	0.83	460	0.18	0.22	0.24	II
978	3.55	4.69	1,350	0.99	1.24	1.35	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 October 1, 2008 on New, Renewal and Outstanding Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP
				A-1	A-2	A-3	
979	4.89	6.46	1,755	1.36	1.70	1.86	II
980	4.13	5.47	1,530	1.15	1.44	1.57	III
981	3.22	4.26	1,250	0.90	1.12	1.22	II
983	7.58	10.02	2,575	2.11	2.64	2.88	II
984	0.38	0.50	385	0.11	0.13	0.14	II
985	5.08	6.72	1,815	1.41	1.77	1.93	III
986	1.51	2.01	730	0.42	0.53	0.58	II
988	0.21	0.28	335	0.06	0.07	0.08	II
991	9.30	12.31	3,100	2.59	3.24	3.54	II
992	5.04	6.67	1,805	1.41	1.76	1.92	III
995	9.58	12.68	3,185	2.67	3.34	3.65	III
997	0.94	1.25	560	0.26	0.33	0.36	II
999	5.76	7.63	2,025	1.61	2.01	2.19	II
4771	5.43	7.18	2,335	1.42	1.70	1.81	IV
0771	1.36	1.80					IV
4777	9.04	11.95	3,020	2.52	3.15	3.44	III
7405	1.35	1.78	815	0.38	0.47	0.51	III
7445	0.44	0.59					IV
7413	1.70	2.24	895	0.47	0.59	0.65	IV
7453	0.36	0.47					IV
7421	2.06	2.72	895	0.57	0.72	0.78	III
7424	4.86	6.42	1,745	1.35	1.69	1.85	IV
7428	1.95	2.57	860	0.54	0.68	0.74	II
9108	77.82	102.93					I
9740	0.01	0.02					
9741	0.01	0.01					
Per capita							
0908	113.04	149.52	420	31.49	39.36	42.99	II
0909	76.74	101.51	372	21.38	26.72	29.18	II
0912	263.61	348.69	619	73.44	91.79	100.25	II
0913	320.49	423.93	694	89.28	111.59	121.89	II
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.

**STATE OF DELAWARE - DEPARTMENT OF INSURANCE
PERSONAL & COMMERCIAL FILING STATE SPECIFICS**

Company NAIC #: N/A

Company Reference #: 0806

1. Does this filing result in any restriction of coverage? Yes No
 2. If yes, where is such restriction explained in the filing? N/A

3. Where is any broadening of coverage explained? N/A

4. State the estimated effect of #1 as percent of premiums (attach separate sheet if more space is needed). N/A

5. State the classes or types of risk which will be affected by filed changes in rules, forms or rating plans if such changes are substantially greater than the effect stated in #4.
N/A

6. Statewide Percent Change

Earned Exposures	Earned Premiums	Percent Change
		-11.57% RESIDUAL MARKET
		-11.57% VOLUNTARY MARKET

7. Indicate the classes and/or territories for which the filed rates would produce increases 15% or more above the average effect stated under #6 above.
NONE

8. Show dates and the statewide average rate level changes that resulted from rate revisions effective during the 60-month period prior to the date of this filing, for the categories to which this filing applies. SEE Schedule I and Schedule II ATTACHED.

Statement of Compliance

Pursuant to the requirements of 18 Del. C., Section 2528, and subject to the penalties found in 18 Del. C., Section 106, I certify that the information stated above and in the attachments consisting of _____ pages is correct and complete to my best knowledge and belief and fully conforms to all applicable laws, regulations, and requirements of the State of Delaware.

7/15/08

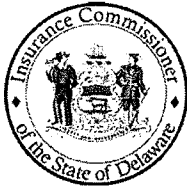
 Date

Timothy L. WISECARNER

 Print Name
Timothy L. Wisecarner

 Signature
PRESIDENT

 Title (Must be a Company Officer)



State of Delaware

Personal & Commercial Filing Fee Form

Department Use Only
 Tracking #: _____

Company Name on Check Delaware Compensation Rating Bureau, Inc. Group Name N/A
 Check/EFT Amount \$50.00 Total # of Forms (Please itemize forms below) _____
 Check # or EFT Transaction # 6675 Company Filing Number 0806
 Date of Check or EFT Transaction 7/15/08 SERFF Tracking Number (If Applicable) N/A
 Date Check Mailed 7/15/08 Type of Filing Personal Commercial
 Effective Date of Filing October 1, 2008

Check Appropriate Block(s) Rates Forms Rating Plans Rules

Filing Fees are: \$50 per Form, per Rate, per Company, per Line of Insurance. Rules are \$50 per Filing per Company.

NAIC #	Company Name	P or C**	Form Number	# Lines of Business	Description	Fee Total
—	Delaware Compensation Rating Bureau, Inc.	C	N/A	1	Workers Compensation Residual Market Rate & Voluntary Market Loss Cost Filing Reflecting Provisions of Senate Bill 1.	\$50.00

** P = Personal Lines ** C = Commercial Lines

Grand Total **\$50.00**

Print Form

Reset Form

Mail to:
 Delaware Insurance Department
 Rates and Forms
 841 Silver Lake Blvd.
 Dover, DE 19904

You may attach additional filing fee forms as needed

Schedule I

History of Changes in DCRB Overall Residual Market Rate and Voluntary Market Loss Cost Levels

Effective Date	Average Residual Market Rate Level Change	Average Voluntary Market Loss Cost Change
October 1, 2008	-11.57%	-11.57%
December 1, 2007	-22.00%	-17.75%
December 1, 2006	2.57%	0.00%
December 1, 2005	8.10%	7.10%
December 1, 2004	13.53%	16.70%
December 1, 2003	-7.09%	-6.72%

History of DCRB Voluntary Market Loss Costs and Percentage Changes																			
Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
5	19.63	-11.54%			22.19	-16.98%			26.73	1.56%			26.32	11.67%			23.57	21.43%	19.41
6	5.57	-11.59%			6.30	-24.91%			8.39	-10.65%			9.39	7.07%			8.77	15.55%	7.59
7	6.60	-11.53%			7.46	-19.87%			9.31	-2.41%			9.54	7.07%			8.91	16.78%	7.63
8	2.53	-11.85%			2.87	-19.38%			3.56	-3.00%			3.67	5.16%			3.49	12.22%	3.11
9	31.18	-11.57%			35.26	-17.52%			42.75	-0.23%			42.85	8.26%	39.58	8.56%	36.46	17.42%	31.05
11	4.01	-11.87%			4.55	-16.82%			5.47	0.00%			5.47	8.75%			5.03	16.17%	4.33
12	5.56	-11.46%			6.28	-19.90%			7.84	-1.88%			7.99	9.60%			7.29	20.90%	6.03
13	4.67	-11.55%			5.28	-18.64%			6.49	-3.13%			6.70	6.35%			6.30	15.60%	5.45
15	22.34	-11.56%			25.26	-20.89%			31.93	-4.89%			33.57	3.42%	32.46		none		none
16	3.98	-11.75%			4.51	-18.15%			5.51	-1.25%			5.58	6.69%			5.23	14.95%	4.55
28	4.90	-11.55%			5.54	-19.94%			6.92	-1.56%			7.03	8.32%			6.49	18.86%	5.46
34	5.69	-11.51%			6.43	-17.46%			7.79	-1.27%			7.89	7.79%			7.32	15.64%	6.33
36	5.43	-11.56%			6.14	-19.53%			7.63	-1.93%			7.78	9.12%			7.13	19.03%	5.99
55	5.87	-11.60%			6.64	-21.88%			8.50	0.12%			8.49	7.60%			7.89	15.01%	6.86
59	4.90	-11.55%			5.54	-16.94%			6.67	-0.45%			6.70	4.04%			6.44	9.34%	5.89
83	6.59	-11.54%			7.45	-19.11%			9.21	-1.92%			9.39	6.95%			8.78	15.22%	7.62
101	4.53	-11.52%			5.12	-11.52%			6.67	-2.49%			6.84	2.55%			6.67	10.07%	6.06
104	3.68	-11.54%			4.16	-14.40%			4.86	0.21%			4.85	4.30%			4.65	11.78%	4.16
105	5.00	-11.66%			5.66	-15.77%			6.72	-4.82%			7.06	-3.81%			7.34	13.62%	6.46
106	6.52	-11.53%			7.37	-17.19%			8.90	-2.20%			9.10	3.06%			8.83	12.77%	7.83
107	3.82	-11.57%			4.32	-18.34%			5.29	-3.64%			5.49	2.23%			5.37	11.88%	4.80
108	5.03	-11.60%			5.69	-15.58%			6.74	-1.17%			6.82	2.87%			6.63	9.05%	6.08
109	6.29	-11.53%			7.11	-14.34%			8.30	1.10%			8.21	6.35%			7.72	14.20%	6.76
110	4.40	-11.47%			4.97	-13.11%			5.72	3.25%			5.54	9.92%			5.04	20.29%	4.19
111	5.32	-11.63%			6.02	-14.61%			7.05	2.17%			6.90	7.48%			6.42	16.30%	5.52
112	10.57	-11.62%			11.96	-8.70%			13.10	0.15%			13.08	5.65%			12.38	13.89%	10.87
113	4.19	-11.42%			4.73	-26.21%			6.41	-17.29%			7.75	3.20%			7.51	9.48%	6.86
114	10.81	-11.61%			12.23	-16.35%			14.62	-1.35%			14.82	4.15%			14.23	13.12%	12.58
115	2.38	-11.52%			2.69	-11.52%			3.11	-0.32%			3.12	2.97%			3.03	10.58%	2.74
119	7.09	-11.60%			8.02	-16.55%			9.61	-1.74%			9.78	3.71%			9.43	13.75%	8.29
130	6.33	-11.47%			7.15	-12.48%			8.17	3.29%			7.91	8.21%			7.31	14.40%	6.39
132	2.68	-11.55%			3.03	-18.77%			3.73	-2.10%			3.81	2.42%			3.72	13.41%	3.28
134	2.76	-11.82%			3.13	-14.71%			3.67	-2.39%			3.76	3.87%			3.62	11.04%	3.26
135	3.63	-11.68%			4.11	-12.74%			4.71	4.20%			4.52	12.16%			4.03	23.62%	3.26
136	3.10	-11.43%			3.50	-14.22%			4.08	0.74%			4.05	6.30%			3.81	15.45%	3.30
139	5.96	-11.57%			6.74	-21.63%			8.60	2.38%			8.40	6.60%			7.88	14.04%	6.91
141	5.94	-11.48%			6.71	-14.41%			7.84	2.35%			7.66	5.95%			7.23	14.94%	6.29
142	3.02	-11.44%			3.41	-20.70%			4.30	1.42%			4.24	9.00%			3.89	16.82%	3.33
161	3.33	-11.90%			3.78	-16.56%			4.53	0.00%			4.53	5.35%			4.30	18.46%	3.63
163	3.85	-11.49%			4.35	-15.53%			5.15	2.18%			5.04	7.69%			4.68	14.71%	4.08
165	5.75	-11.67%			6.51	-14.34%			7.60	0.80%			7.54	5.90%			7.12	14.29%	6.23
166	3.47	-11.48%			3.92	-12.89%			4.50	3.93%			4.33	10.46%			3.92	19.51%	3.28
175	1.20	-11.76%			1.36	-11.69%			1.54	0.65%			1.53	4.08%			1.47	6.52%	1.38
176	0.43	-12.24%			0.49	-18.33%			0.60	-1.64%			0.61	3.39%			0.59	13.46%	0.52
185	3.68	-11.54%			4.16	-14.40%			4.86	0.21%			4.85	4.30%			4.65	11.78%	4.16
187	3.82	-11.57%			4.32	-18.34%			5.29	-3.64%			5.49	2.23%			5.37	11.88%	4.80
191	3.33	-11.90%			3.78	-16.56%			4.53	0.00%			4.53	5.35%			4.30	18.46%	3.63
201	4.80	-11.60%			5.43	-14.76%			6.37	-0.62%			6.41	4.06%			6.16	12.00%	5.50
204	3.54	-11.50%			4.00	-16.49%			4.79	-2.24%			4.90	2.73%			4.77	12.50%	4.24

History of DCRB Voluntary Market Loss Costs and Percentage Changes																			
Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
205	3.86	-11.47%			4.36	-12.45%			4.98	4.40%			4.77	11.97%			4.26	21.02%	3.52
221	4.62	-11.66%			5.23	-14.82%			6.14	-2.38%			6.29	2.44%			6.14	9.45%	5.61
222	5.47	-11.49%			6.18	-14.76%			7.25	0.14%			7.24	5.23%			6.88	13.16%	6.08
225	4.57	-11.61%			5.17	-14.97%			6.08	-2.88%			6.26	2.62%			6.10	9.91%	5.55
227	4.55	-11.48%			5.14	-19.06%			6.35	-5.51%			6.72	1.82%			6.60	12.05%	5.89
255	3.95	-11.63%			4.47	-17.83%			5.44	-5.23%			5.74	-2.88%			5.91	0.85%	5.86
257	4.95	-11.61%			5.60	-20.57%			7.05	-6.62%			7.55	-4.55%			7.91	-0.38%	7.94
259	3.54	-11.50%			4.00	-19.84%			4.99	-0.99%			5.04	4.56%			4.82	12.88%	4.27
261	6.35	-11.56%			7.18	-15.53%			8.50	-1.16%			8.60	5.26%			8.17	15.07%	7.10
263	4.23	-11.51%			4.78	-16.14%			5.70	-1.04%			5.76	5.49%			5.46	12.81%	4.84
265	4.15	-11.51%			4.69	-15.95%			5.58	-1.59%			5.67	3.85%			5.46	12.58%	4.85
275	4.62	-11.66%			5.23	-14.82%			6.14	-2.38%			6.29	2.44%			6.14	9.45%	5.61
276	5.47	-11.49%			6.18	-14.76%			7.25	0.14%			7.24	5.23%			6.88	13.16%	6.08
281	3.17	-11.45%			3.58	-13.73%			4.15	-2.58%			4.26	3.15%	4.13	-2.36%	4.23	14.63%	3.69
282	6.03	-11.45%			6.81	-13.91%			7.91	1.15%			7.82	6.54%			7.34	15.77%	6.34
285	3.42	-11.63%			3.87	-14.76%			4.54	0.22%			4.53	5.10%	4.31		none		none
287	4.52	-11.72%			5.12	-11.72%			5.45	7.92%			5.05	15.30%	4.38		none		none
297	3.17	-11.45%			3.58	-13.73%			4.15	-2.58%			4.26	3.15%	4.13	-2.36%	4.23	14.63%	3.69
301	7.94	-11.58%			8.98	-16.77%			10.79	-1.91%			11.00	3.29%			10.65	14.39%	9.31
305	8.75	-11.53%			9.89	-16.47%			11.84	-1.99%			12.08	5.23%			11.48	13.21%	10.14
306	5.22	-11.68%			5.91	-15.33%			6.98	0.43%			6.95	6.92%			6.50	15.04%	5.65
309	4.25	-11.64%			4.81	-16.20%			5.74	-1.03%			5.80	4.50%			5.55	12.80%	4.92
311	4.64	-11.62%			5.25	-11.62%			6.03	0.84%			5.98	5.28%			5.68	13.60%	5.00
319	6.38	-11.63%			7.22	-11.84%			8.19	7.20%			7.64	13.86%			6.71	23.12%	5.45
323	3.36	-11.35%			3.79	-14.06%			4.41	1.38%			4.35	7.67%			4.04	16.43%	3.47
327	4.26	-11.80%			4.83	-13.44%			5.58	1.64%			5.49	4.97%			5.23	10.57%	4.73
402	7.13	-11.65%			8.07	-14.87%			9.48	1.17%			9.37	6.72%			8.78	13.88%	7.71
403	3.72	-11.22%			4.19	-16.37%			5.01	-2.34%			5.13	1.38%			5.06	12.69%	4.49
404	5.62	-11.50%			6.35	-11.50%			7.30	3.11%			7.08	9.43%			6.47	16.79%	5.54
406	6.19	-11.57%			7.00	-16.96%			8.43	-2.32%			8.63	2.62%			8.41	10.51%	7.61
407	5.06	-11.54%			5.72	-13.33%			6.60	1.54%			6.50	4.00%			6.25	10.62%	5.65
411	11.27	-11.54%			12.74	-13.69%			14.76	1.44%			14.55	7.30%			13.56	14.92%	11.80
413	8.74	-11.54%			9.88	-17.39%			11.96	-1.97%			12.20	4.01%			11.73	12.25%	10.45
415	4.96	-11.59%			5.61	-18.22%			6.86	-2.83%			7.06	0.71%			7.01	9.02%	6.43
416	9.79	-11.64%			11.08	-11.64%			13.71	-4.13%			14.30	2.66%			13.93	11.44%	12.50
421	8.00	-11.50%			9.04	-17.37%			10.94	-3.61%			11.35	1.70%			11.16	9.84%	10.16
425	9.90	-11.69%			11.21	-13.57%			12.97	1.81%			12.74	7.24%			11.88	14.89%	10.34
427	5.03	-11.60%			5.69	-14.05%			6.62	0.76%			6.57	5.97%			6.20	13.35%	5.47
429	6.48	-11.60%			7.33	-13.97%			8.52	1.43%			8.40	6.87%			7.86	14.91%	6.84
431	8.31	-11.60%			9.40	-15.01%			11.06	-0.45%			11.11	3.83%			10.70	12.75%	9.49
433	4.83	-11.70%			5.47	-16.36%			6.54	-1.51%			6.64	3.75%			6.40	12.48%	5.69
435	6.22	-11.52%			7.03	-15.71%			8.34	-0.36%			8.37	5.55%			7.93	13.94%	6.96
441	1.87	-11.79%			2.12	-17.83%			2.58	-4.09%	2.69	-4.61%	2.82	3.30%			2.73	13.75%	2.40
442	2.57	-11.68%			2.91	-3.96%			3.03	5.94%	2.86		none				none		none
443	2.57	-11.68%			2.91	-4.28%			3.04	5.56%	2.88		none				none		none
445	7.64	-11.68%			8.65	-14.95%			10.17	-0.29%			10.20	5.26%			9.69	12.94%	8.58
446	2.24	-11.46%			2.53	-13.06%			2.91	3.56%	2.81		none				none		none
447	6.04	-11.44%			6.82	-15.28%			8.05	0.88%			7.98	7.69%			7.41	18.56%	6.25
449	4.31	-11.50%			4.87	-15.45%			5.76	-1.87%			5.87	4.26%			5.63	12.60%	5.00

History of DCRB Voluntary Market Loss Costs and Percentage Changes																			
Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
451	5.25	-11.62%			5.94	-15.63%			7.04	-2.49%			7.22	1.69%			7.10	10.08%	6.45
454	7.48	-11.69%			8.47	-15.47%			10.02	-0.30%			10.05	4.69%			9.60	13.34%	8.47
456	4.56	-11.63%			5.16	-14.85%			6.06	-1.46%			6.15	2.67%			5.99	9.31%	5.48
457	8.87	-11.65%			10.04	-16.19%			11.98	-1.56%			12.17	4.64%			11.63	13.13%	10.28
458	3.05	-11.59%			3.45	-16.67%			4.14	-0.48%			4.16	6.94%			3.89	21.18%	3.21
459	1.85	-11.48%			2.09	-14.69%			2.45	-2.39%			2.51	2.45%			2.45	15.57%	2.12
461	4.62	-11.66%			5.23	-15.65%			6.20	-1.74%			6.31	3.61%			6.09	10.33%	5.52
463	2.69	-11.51%			3.04	-13.14%			3.50	-2.23%			3.58	5.29%			3.40	12.96%	3.01
464	4.27	-11.59%			4.83	-16.29%			5.77	-2.70%			5.93	2.24%			5.80	11.11%	5.22
465	3.88	-11.42%			4.38	-18.13%			5.35	-3.78%			5.56	2.39%			5.43	8.82%	4.99
467	4.28	-11.57%			4.84	-14.03%			5.63	1.81%			5.53	7.17%			5.16	15.70%	4.46
471	2.21	-11.60%			2.50	-11.60%			3.13	-2.19%			3.20	4.92%			3.05	17.76%	2.59
472	2.42	-11.68%			2.74	-11.61%			3.10	2.99%			3.01	7.50%			2.80	16.18%	2.41
473	2.56	-11.42%			2.89	-11.89%			3.28	3.14%			3.18	6.00%			3.00	13.21%	2.65
474	1.01	-11.40%			1.14	-22.45%			1.47	-10.37%			1.64	-9.89%			1.82	-1.62%	1.85
475	4.16	-11.49%			4.70	-16.96%			5.66	1.62%			5.57	5.09%			5.30	10.88%	4.78
476	1.82	-11.65%			2.06	-11.65%			2.51	-3.46%			2.60	3.17%			2.52	10.53%	2.28
477	3.37	-11.55%			3.81	-16.45%			4.56	-1.51%			4.63	4.99%			4.41	15.75%	3.81
483	1.51	-12.21%			1.72	-14.85%			2.02	-3.81%			2.10	-1.41%			2.13	7.04%	1.99
485	2.17	-11.79%			2.46	-16.33%			2.94	-2.00%			3.00	11.11%			2.70	21.08%	2.23
486	2.72	-11.69%			3.08	-20.41%			3.87	-7.19%			4.17	0.24%			4.16	14.29%	3.64
487	1.78	-11.88%			2.02	-20.16%			2.53	-5.24%			2.67	3.89%			2.57	27.23%	2.02
488	1.10	-11.29%			1.24	-12.68%			1.42	0.00%			1.42	6.77%			1.33	13.68%	1.17
489	1.73	-11.73%			1.96	-6.67%			2.10	9.95%			1.91	14.37%			1.67	21.90%	1.37
491	3.72	-11.22%			4.19	-16.37%			5.01	-2.34%			5.13	1.38%			5.06	12.69%	4.49
495	5.25	-11.62%			5.94	-15.63%			7.04	-2.49%			7.22	1.69%			7.10	10.08%	6.45
497	2.42	-11.68%			2.74	-11.61%			3.10	2.99%			3.01	7.50%			2.80	16.18%	2.41
499	4.16	-11.49%			4.70	-16.96%			5.66	1.62%			5.57	5.09%			5.30	10.88%	4.78
501	4.00	-11.50%			4.52	-15.51%			5.35	-1.29%			5.42	4.23%			5.20	11.83%	4.65
502	4.64	-11.62%			5.25	-14.63%			6.15	1.49%			6.06	8.02%			5.61	18.86%	4.72
506	2.66	-11.63%			3.01	-16.85%			3.62	-2.16%			3.70	2.49%			3.61	10.06%	3.28
507	4.61	-11.69%			5.22	-16.08%			6.22	0.32%			6.20	7.64%			5.76	16.36%	4.95
509	7.76	-11.62%			8.78	-14.76%			10.30	0.59%			10.24	5.79%			9.68	13.88%	8.50
511	9.17	-11.66%			10.38	-15.27%			12.25	0.25%			12.22	6.26%			11.50	13.97%	10.09
512	6.02	-11.60%			6.81	-11.67%			7.71	1.45%			7.60	3.12%			7.37	6.81%	6.90
513	4.34	-11.61%			4.91	-16.64%			5.89	-2.81%			6.06	2.36%			5.92	12.76%	5.25
535	3.80	-11.42%			4.29	-16.05%			5.11	-3.95%			5.32	-1.12%			5.38	6.96%	5.03
536	6.77	-11.73%			7.67	-14.87%			9.01	-0.11%			9.02	5.74%			8.53	15.58%	7.38
544	8.27	-11.55%			9.35	-14.46%			10.93	2.44%			10.67	9.44%			9.75	14.30%	8.53
551	2.14	-11.57%			2.42	-18.24%			2.96	-1.00%			2.99	3.82%			2.88	10.34%	2.61
553	5.12	-11.42%			5.78	-15.25%			6.82	-0.44%			6.85	3.95%			6.59	11.88%	5.89
555	0.98	-11.71%			1.11	-13.95%			1.29	-3.01%			1.33	1.53%			1.31	9.17%	1.20
563	2.47	-11.47%			2.79	-17.70%			3.39	-2.59%			3.48	3.57%			3.36	10.53%	3.04
571	3.55	-11.47%			4.01	-15.93%			4.77	0.42%			4.75	5.56%			4.50	14.50%	3.93
573	4.61	-11.69%			5.22	-13.86%			6.06	1.00%			6.00	6.57%			5.63	14.43%	4.92
581	3.35	-11.38%			3.78	-18.88%			4.66	0.43%			4.64	4.04%			4.46	14.95%	3.88
587	2.47	-11.47%			2.79	-17.70%			3.39	-2.59%			3.48	3.57%			3.36	10.53%	3.04
601	11.53	-11.58%			13.04	-19.06%			16.11	-2.95%			16.60	6.48%			15.59	13.80%	13.70
602	7.84	-11.51%			8.86	-21.10%			11.23	-1.32%			11.38	6.06%			10.73	15.87%	9.26

History of DCRB Voluntary Market Loss Costs and Percentage Changes																			
Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
603	12.85	-11.50%			14.52	-19.42%			18.02	0.06%			18.01	7.01%			16.83	16.96%	14.39
605	9.15	-11.59%			10.35	-20.08%			12.95	-2.48%			13.28	3.91%			12.78	12.11%	11.40
607	10.42	-11.62%			11.79	-19.74%			14.69	-1.21%			14.87	5.99%			14.03	16.43%	12.05
608	6.34	-11.70%			7.18	-18.69%			8.83	0.68%			8.77	6.05%			8.27	15.99%	7.13
609	6.23	-11.51%			7.04	-19.82%			8.78	-0.23%			8.80	6.93%			8.23	13.20%	7.27
611	12.54	-11.50%			14.17	-20.35%			17.79	-2.84%			18.31	3.98%			17.61	13.54%	15.51
615	15.41	-11.59%			17.43	-20.99%			22.06	-3.71%			22.91	2.32%			22.39	9.43%	20.46
617	7.87	-11.47%			8.89	-19.33%			11.02	-1.69%			11.21	5.66%			10.61	12.63%	9.42
625	7.25	-11.59%			8.20	-19.53%			10.19	0.49%			10.14	6.62%			9.51	14.99%	8.27
643	13.39	-11.56%			15.14	-18.29%			18.53	-0.86%			18.69	7.41%			17.40	21.34%	14.34
645	7.43	-11.65%			8.41	-17.87%			10.24	0.69%			10.17	8.54%			9.37	13.03%	8.29
646	5.59	-11.41%			6.31	-11.75%			7.15	-0.56%			7.19	3.60%			6.94	15.47%	6.01
647	8.77	-11.59%			9.92	-19.87%			12.38	-0.48%			12.44	8.17%			11.50	21.69%	9.45
648	5.62	-11.50%			6.35	-19.92%			7.93	-1.25%			8.03	6.50%			7.54	12.87%	6.68
649	4.28	-11.39%			4.83	-17.01%			5.82	3.01%			5.65	9.07%			5.18	13.85%	4.55
651	7.66	-11.65%			8.67	-18.52%			10.64	-3.18%			10.99	4.07%			10.56	12.70%	9.37
652	10.14	-11.52%			11.46	-19.24%			14.19	0.57%			14.11	7.71%			13.10	17.38%	11.16
653	8.54	-11.50%			9.65	-17.31%			11.67	2.10%			11.43	9.27%			10.46	17.13%	8.93
654	7.69	-11.51%			8.69	-18.86%			10.71	-2.99%			11.04	3.37%			10.68	13.02%	9.45
655	17.90	-11.56%			20.24	-20.91%			25.59	-1.77%			26.05	3.87%			25.08	15.58%	21.70
656	9.43	-11.54%			10.66	-21.15%			13.52	-3.22%			13.97	4.41%			13.38	14.16%	11.72
657	11.91	-11.58%			13.47	-21.64%			17.19	-4.18%			17.94	3.70%			17.30	12.92%	15.32
658	8.21	-11.53%			9.28	-20.48%			11.67	-0.51%			11.73	8.81%			10.78	14.19%	9.44
659	17.85	-11.59%			20.19	-19.53%			25.09	0.16%			25.05	7.37%			23.33	15.61%	20.18
660	2.85	-11.49%			3.22	-19.50%			4.00	-1.23%			4.05	5.47%			3.84	16.36%	3.30
661	3.94	-11.46%			4.45	-21.38%			5.66	-5.35%			5.98	4.18%			5.74	16.67%	4.92
662	3.52	-11.56%			3.98	-16.56%			4.77	3.47%			4.61	7.96%			4.27	16.03%	3.68
663	5.26	-11.60%			5.95	-18.60%			7.31	-0.81%			7.37	7.43%			6.86	19.10%	5.76
664	4.72	-11.61%			5.34	-18.72%			6.57	2.98%			6.38	12.52%			5.67	20.64%	4.70
665	10.14	-11.52%			11.46	-21.35%			14.57	-0.82%			14.69	7.07%			13.72	12.27%	12.22
666	7.23	-11.61%			8.18	-19.01%			10.10	-1.46%			10.25	3.54%			9.90	14.06%	8.68
667	2.41	-12.04%			2.74	-20.12%			3.43	-1.44%			3.48	5.45%			3.30	16.61%	2.83
668	6.22	-11.40%			7.02	-20.23%			8.80	-3.30%			9.10	4.24%			8.73	14.42%	7.63
669	8.76	-11.60%			9.91	-19.10%			12.25	0.91%			12.14	6.49%			11.40	13.66%	10.03
670	5.43	-11.42%			6.13	-19.13%			7.58	-0.66%			7.63	6.71%			7.15	15.70%	6.18
673	6.20	-11.43%			7.00	-19.54%			8.70	-1.81%			8.86	5.48%			8.40	13.82%	7.38
674	6.13	-11.54%			6.93	-20.25%			8.69	-3.12%			8.97	4.30%			8.60	13.16%	7.60
675	4.56	-11.80%			5.17	-19.34%			6.41	-4.04%			6.68	4.54%			6.39	10.94%	5.76
676	6.53	-11.64%			7.39	-18.52%			9.07	-1.31%			9.19	5.75%			8.69	11.98%	7.76
677	5.29	-11.54%			5.98	-12.83%			6.86	-1.72%			6.98	4.49%			6.68	10.78%	6.03
679	11.49	-11.55%			12.99	-22.31%			16.72	-4.95%			17.59	2.93%			17.09	11.77%	15.29
681	5.43	-11.42%			6.13	-19.13%			7.58	-0.66%			7.63	6.71%			7.15	15.70%	6.18
682	17.53	-11.55%			19.82	-20.88%			25.05	-2.94%			25.81	4.54%			24.69	14.09%	21.64
691	6.23	-11.51%			7.04	-19.82%			8.78	-0.23%			8.80	6.93%			8.23	13.20%	7.27
693	7.66	-11.65%			8.67	-18.52%			10.64	-3.18%			10.99	4.07%			10.56	12.70%	9.37
695	3.94	-11.46%			4.45	-21.38%			5.66	-5.35%			5.98	4.18%			5.74	16.67%	4.92
709	2.59	-11.60%			2.93	-11.60%			3.66	-1.35%			3.71	6.92%			3.47	16.44%	2.98
716	3.78	-11.68%			4.28	-20.45%			5.38	-2.71%			5.53	4.73%			5.28	14.04%	4.63
718	3.87	-11.44%			4.37	-20.40%			5.49	-4.36%			5.74	2.50%			5.60	9.59%	5.11

History of DCRB Voluntary Market Loss Costs and Percentage Changes																			
Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
721	13.29	-11.64%			15.04	-13.86%			17.46	2.52%			17.03	9.45%			15.56	20.81%	12.88
744	2.10	-11.76%			2.38	-13.45%			2.75	0.73%			2.73	4.60%			2.61	11.54%	2.34
751	2.12	-12.03%			2.41	-1.23%			2.44	9.91%			2.22	8.82%			2.04	13.33%	1.80
752	1.09	-10.66%			1.22	-11.59%			1.38	5.34%			1.31	5.65%			1.24	10.71%	1.12
753	5.14	-11.53%			5.81	-16.04%			6.92	-0.43%			6.95	5.14%			6.61	15.36%	5.73
755	3.00	-11.50%			3.39	-19.29%			4.20	-5.19%			4.43	1.84%			4.35	13.28%	3.84
757	1.68	-11.11%			1.89	-18.18%			2.31	-2.94%			2.38	2.15%			2.33	13.66%	2.05
759	4.52	-11.72%			5.12	-16.07%			6.10	-2.56%			6.26	4.16%			6.01	12.76%	5.33
771	1.36	-11.69%			1.54	-20.62%			1.94	-7.62%			2.10	-2.78%			2.16	2.86%	2.10
801	7.67	-11.64%			8.68	-18.42%			10.64	0.09%			10.63	10.84%			9.59	20.03%	7.99
803	20.34	-11.57%			23.00	-15.66%			27.27	2.13%			26.70	11.72%			23.90	20.40%	19.85
804	3.37	-11.55%			3.81	-16.26%			4.55	-0.66%			4.58	9.31%			4.19	14.79%	3.65
805	5.66	-11.42%			6.39	-16.91%			7.69	0.79%			7.63	10.26%			6.92	18.90%	5.82
806	9.20	-11.71%			10.42	-18.21%			12.74	-2.97%			13.13	6.75%			12.30	15.71%	10.63
807	6.63	-11.48%			7.49	-19.55%			9.31	-3.42%			9.64	3.66%			9.30	12.32%	8.28
808	9.73	-11.46%			10.99	-17.12%			13.26	-1.19%			13.42	9.91%			12.21	19.59%	10.21
809	5.04	-11.58%			5.70	-11.58%			7.04	-19.03%			7.11	10.06%			6.46	20.97%	5.34
811	9.04	-11.55%			10.22	-14.69%			11.98	-0.17%			12.00	8.99%			11.01	14.09%	9.65
812	7.26	-11.57%			8.21	-18.63%			10.09	-0.79%			10.17	8.65%			9.36	16.85%	8.01
813	5.26	-11.60%			5.95	-19.27%			7.37	-3.03%			7.60	5.70%			7.19	14.13%	6.30
814	4.94	-11.63%			5.59	-17.06%			6.74	-2.18%			6.89	6.82%			6.45	17.92%	5.47
815	4.52	-11.72%			5.12	-15.09%	6.03	1.17%	5.96	1.02%			5.90	13.90%			5.18	17.73%	4.40
816	2.53	-11.85%			2.87	-16.81%			3.45	-1.43%			3.50	8.02%			3.24	18.25%	2.74
817	8.15	-11.61%			9.22	-19.41%			11.44	-5.06%			12.05	5.52%			11.42	17.85%	9.69
818	1.77	-11.94%	2.01	-43.22%	3.54	-17.10%			4.27	-1.39%	4.33		4.33	9.62%			3.95	15.50%	3.42
819	0.94	-11.32%	1.06	1.92%	1.04	-16.80%			1.25	-0.79%			1.26	1.61%			1.24	10.71%	1.12
820	3.16	-11.48%			3.57	-16.78%			4.29	-1.15%	4.34		none				none		none
821	6.84	-11.51%			7.73	-16.16%			9.22	0.00%			9.22	9.37%			8.43	17.41%	7.18
825	4.22	-11.53%			4.77	-11.53%			5.95	-0.83%			6.00	11.52%			5.38	23.96%	4.34
855	6.58	-11.56%			7.44	-16.12%			8.87	0.00%			8.87	6.87%			8.30	19.42%	6.95
857	9.22	-11.60%			10.43	-19.21%			12.91	-1.90%			13.16	6.21%			12.39	15.04%	10.77
858	8.89	-11.63%			10.06	-17.74%			12.23	-1.05%			12.36	7.29%			11.52	14.51%	10.06
859	10.24	-11.57%			11.58	-17.76%			14.08	-0.85%			14.20	7.90%			13.16	17.50%	11.20
860	8.46	-11.51%			9.56	-7.63%	10.35	-26.49%	14.08	-0.14%			14.10	8.88%			12.95	17.30%	11.04
861	none				none		none		9.94	2.37%			9.71	12.65%			8.62	22.97%	7.01
862	9.30	-11.60%			10.52	-17.43%			12.74	-0.23%			12.77	10.09%			11.60	18.85%	9.76
865	2.48	-11.74%			2.81	-19.71%			3.50	-7.16%			3.77	1.07%			3.73	13.72%	3.28
867	5.26	-11.60%			5.95	-19.27%			7.37	-3.03%			7.60	5.70%			7.19	14.13%	6.30
877	3.10	-11.43%			3.50	-15.25%			4.13	2.23%			4.04	11.91%			3.61	15.71%	3.12
879	3.84	-11.32%			4.33	-18.15%			5.29	0.57%			5.26	9.81%			4.79	17.11%	4.09
880	5.05	-11.71%			5.72	-15.13%			6.74	1.20%			6.66	10.08%			6.05	15.90%	5.22
881	3.24	-11.23%			3.65	-16.09%			4.35	-0.23%			4.36	7.92%			4.04	15.43%	3.50
882	7.84	-11.61%			8.87	-13.55%			10.26	6.21%			9.66	18.09%			8.18	30.88%	6.25
883	2.42	-11.68%			2.74	-17.22%			3.31	-3.22%			3.42	6.87%			3.20	15.94%	2.76
884	1.03	-11.21%			1.16	-19.44%			1.44	-3.36%			1.49	5.67%			1.41	12.80%	1.25
885	3.61	-11.74%			4.09	-16.02%			4.87	0.00%			4.87	7.98%			4.51	14.76%	3.93
886	2.94	-11.71%			3.33	-11.71%			4.09	-2.15%			4.18	5.03%			3.98	14.70%	3.47
887	1.45	-12.12%			1.65	-15.82%			1.96	-4.85%			2.06	2.49%			2.01	10.44%	1.82
889	0.40	-11.11%			0.45	-31.82%			0.66	6.45%			0.62	12.73%			0.55	17.02%	0.47

History of DCRB Voluntary Market Loss Costs and Percentage Changes																			
Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
890	0.58	-12.12%			0.66	-8.33%			0.72	5.88%			0.68	11.48%			0.61	19.61%	0.51
891	1.33	-11.33%			1.50	-13.79%			1.74	9.43%			1.59	17.78%			1.35	25.00%	1.08
895	0.57	-12.31%			0.65	-15.58%			0.77	5.48%			0.73	14.06%			0.64	10.34%	0.58
896	2.88	-11.66%			3.26	-18.91%			4.02	-0.25%			4.03	7.47%			3.75	15.38%	3.25
897	2.67	-11.59%			3.02	-23.35%			3.94	-6.64%			4.22	7.65%			3.92	14.29%	3.43
898	3.85	-11.49%			4.35	-12.65%			4.98	2.05%			4.88	11.93%			4.36	23.51%	3.53
899	2.04	-11.69%			2.31	-20.62%			2.91	-4.90%			3.06	2.34%			2.99	8.73%	2.75
903	0.55	-11.29%			0.62	-16.22%			0.74	-5.13%			0.78	6.85%			0.73	15.87%	0.63
904	2.47	-11.47%			2.79	-26.58%			3.80	-13.04%			4.37	-8.00%	4.75		none		none
907	6.39	-11.74%			7.24	-19.38%			8.98	-1.75%			9.14	8.42%			8.43	19.07%	7.08
908	113.04	-11.57%			127.83	-8.16%			139.19	12.54%			123.68	23.04%			100.52	31.86%	76.23
909	76.74	-11.57%			86.78	-11.57%			102.95	1.54%			101.39	11.98%			90.54	22.02%	74.20
910	10.77	-11.58%			12.18	-18.75%			14.99	2.95%			14.56	18.57%			12.28	15.85%	10.60
911	5.57	-11.59%			6.30	-16.89%			7.58	-1.94%			7.73	7.81%			7.17	16.97%	6.13
912	263.61	-11.57%			298.11	-14.03%			346.76	6.37%			326.00	20.48%			270.59	40.01%	193.27
913	320.49	-11.57%			362.44	-17.91%			441.51	19.39%			369.82	32.40%			279.31	15.01%	242.86
914	3.10	-11.43%			3.50	-11.43%			4.13	2.23%			4.04	11.91%			3.61	15.71%	3.12
915	4.32	-11.84%			4.90	-18.60%			6.02	1.18%			5.95	13.33%			5.25	24.11%	4.23
916	1.69	-11.05%			1.90	-20.83%			2.40	-7.69%			2.60	6.12%			2.45	16.67%	2.10
917	3.85	-11.49%			4.35	-18.84%			5.36	-3.07%			5.53	9.07%			5.07	16.28%	4.36
918	3.18	-11.67%			3.60	-17.05%			4.34	0.00%			4.34	10.71%			3.92	18.79%	3.30
919	2.88	-11.38%			3.25	-18.14%			3.97	-2.22%			4.06	7.69%			3.77	16.00%	3.25
920	0.57	-12.31%			0.65	-14.47%			0.76	-1.30%			0.77	8.45%			0.71	16.39%	0.61
921	5.52	-11.54%			6.24	-9.96%			6.93	13.79%			6.09	14.04%	5.34		none		none
922	3.59	-11.79%			4.07	-17.11%			4.91	-1.21%			4.97	11.94%	4.44	-3.48%	4.60	22.02%	3.77
923	3.84	-11.32%			4.33	-18.15%			5.29	0.57%			5.26	9.81%			4.79	17.11%	4.09
924	3.46	-11.51%			3.91	-20.37%			4.91	-3.35%			5.08	7.63%			4.72	14.01%	4.14
925	2.08	-11.49%			2.35	-16.96%			2.83	1.43%			2.79	9.84%			2.54	24.51%	2.04
926	3.24	-11.23%			3.65	-16.09%			4.35	-0.23%			4.36	7.92%			4.04	15.43%	3.50
927	1.19	-12.50%			1.36	-19.53%			1.69	-7.65%			1.83	7.02%			1.71	16.33%	1.47
928	2.42	-11.68%			2.74	-17.22%			3.31	-3.22%			3.42	6.87%			3.20	15.94%	2.76
929	4.98	-11.55%			5.63	-20.48%			7.08	-4.84%			7.44	5.53%			7.05	15.57%	6.10
932	1.10	-11.29%			1.24	-20.51%			1.56	-7.14%			1.68	7.01%			1.57	15.44%	1.36
933	4.08	-11.50%			4.61	-16.03%			5.49	-1.79%			5.59	7.50%			5.20	15.04%	4.52
934	2.94	-11.45%			3.32	-11.45%			3.93	0.26%			3.92	8.89%			3.60	20.00%	3.00
935	1.86	-11.85%			2.11	-18.53%			2.59	-2.63%			2.66	22.02%			2.18	10.10%	1.98
936	0.65	-10.96%			0.73	-24.74%			0.97	-6.73%			1.04	5.05%			0.99	15.12%	0.86
937	14.95	-11.54%			16.90	-21.87%			21.63	-5.09%			22.79	2.98%			22.13	14.78%	19.28
939	6.01	-11.49%			6.79	-17.60%			8.24	-0.24%			8.26	9.11%			7.57	17.18%	6.46
940	5.79	-11.74%			6.56	-19.41%			8.14	-2.98%			8.39	8.82%			7.71	21.23%	6.36
941	2.97	-11.87%			3.37	-11.87%			4.05	-1.22%			4.10	7.61%			3.81	18.32%	3.22
942	3.10	-11.43%			3.50	-19.54%			4.35	-1.36%			4.41	9.43%			4.03	22.49%	3.29
943	7.23	-11.40%			8.16	-17.91%			9.94	-1.39%			10.08	7.81%			9.35	15.86%	8.07
944	3.18	-11.67%			3.60	-18.00%			4.39	-2.66%			4.51	5.87%			4.26	17.36%	3.63
945	3.52	-11.34%			3.97	-18.65%			4.88	0.00%			4.88	9.66%			4.45	15.89%	3.84
946	4.34	-11.61%			4.91	-18.71%			6.04	-1.47%			6.13	9.86%			5.58	18.72%	4.70
947	6.52	-11.53%			7.37	-11.53%			9.08	-3.20%			9.38	6.59%			8.80	13.11%	7.78
948	1.77	-11.50%			2.00	-15.61%			2.37	0.85%			2.35	16.34%			2.02	24.69%	1.62
949	1.08	-11.48%			1.22	-17.01%			1.47	0.00%			1.47	2.80%			1.43	14.40%	1.25

History of DCRB Voluntary Market Loss Costs and Percentage Changes																			
Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
951	0.64	-11.11%			0.72	-26.53%			0.98	-7.55%			1.06	-2.75%			1.09	21.11%	0.90
952	0.84	-12.50%			0.96	-19.33%			1.19	-6.30%			1.27	3.25%			1.23	10.81%	1.11
953	0.40	-11.11%			0.45	-31.82%			0.66	6.45%			0.62	12.73%			0.55	17.02%	0.47
954	3.73	-11.61%			4.22	-18.53%			5.18	-1.15%			5.24	8.94%	4.81	0.00%	4.81	13.18%	4.25
955	0.91	-10.78%			1.02	-15.70%			1.21	-1.63%			1.23	6.03%			1.16	2.65%	1.13
956	0.24	-11.11%			0.27	-15.63%			0.32	-8.57%			0.35	20.69%			0.29	31.82%	0.22
957	0.56	-9.68%			0.62	-17.33%			0.75	7.14%			0.70	32.08%			0.53	23.26%	0.43
958	1.34	-11.26%			1.51	-19.25%			1.87	-3.61%			1.94	5.43%			1.84	16.46%	1.58
959	1.97	-11.26%			2.22	-16.85%			2.67	0.38%			2.66	9.02%			2.44	19.61%	2.04
960	4.91	-11.53%			5.55	-17.04%			6.69	-1.33%			6.78	6.60%			6.36	15.43%	5.51
961	0.99	-11.61%			1.12	-25.33%			1.50	-14.77%			1.76	-5.38%			1.86	14.11%	1.63
962	0.16	-15.79%			0.19	-17.39%			0.23	4.55%			0.22	15.79%			0.19	18.75%	0.16
963	0.69	-11.54%			0.78	-23.53%			1.02	-3.77%			1.06	0.95%			1.05	16.67%	0.90
964	2.58	-11.64%			2.92	-16.33%			3.49	0.87%			3.46	10.19%			3.14	19.39%	2.63
965	0.57	-12.31%			0.65	-15.58%			0.77	5.48%			0.73	14.06%			0.64	10.34%	0.58
966	3.27	-11.62%			3.70	-20.60%			4.66	-1.69%			4.74	6.28%			4.46	17.68%	3.79
967	0.94	-12.15%			1.07	-17.69%			1.30	-2.26%			1.33	8.13%			1.23	16.04%	1.06
968	2.51	-11.62%			2.84	-18.62%			3.49	-2.24%			3.57	6.57%			3.35	15.52%	2.90
969	5.31	-11.50%			6.00	-16.90%			7.22	-0.69%			7.27	9.82%			6.62	19.28%	5.55
970	9.30	-11.60%			10.52	-14.82%			12.35	4.93%			11.77	16.30%			10.12	26.03%	8.03
971	4.55	-11.65%			5.15	-16.94%			6.20	-1.43%			6.29	8.45%			5.80	14.62%	5.06
973	2.85	-11.49%			3.22	-18.89%			3.97	-5.02%			4.18	2.45%			4.08	11.78%	3.65
974	3.70	-11.48%			4.18	-17.06%			5.04	-2.33%			5.16	7.28%			4.81	13.98%	4.22
975	2.62	-11.49%			2.96	-24.87%			3.94	-9.43%			4.35	7.94%			4.03	14.16%	3.53
976	1.85	-11.48%			2.09	-18.99%			2.58	-1.53%			2.62	6.50%			2.46	19.42%	2.06
977	0.63	-12.50%			0.72	-10.00%			0.80	5.26%			0.76	5.56%			0.72	16.13%	0.62
978	3.55	-11.47%			4.01	-18.00%			4.89	0.41%			4.87	7.98%			4.51	15.05%	3.92
979	4.89	-11.57%			5.53	-19.27%			6.85	-2.84%			7.05	6.82%			6.60	14.19%	5.78
980	4.13	-11.56%			4.67	-11.56%			5.81	-3.97%			6.05	5.40%			5.74	15.03%	4.99
981	3.22	-11.54%			3.64	-16.89%			4.38	-2.67%			4.50	10.29%			4.08	21.43%	3.36
983	7.58	-11.45%			8.56	-15.16%			10.09	1.31%			9.96	5.29%			9.46	19.44%	7.92
984	0.38	-11.63%			0.43	-27.12%			0.59	-7.81%			0.64	8.47%			0.59	13.46%	0.52
985	5.08	-11.50%			5.74	-18.35%			7.03	-2.77%			7.23	7.91%			6.70	14.73%	5.84
986	1.51	-12.21%			1.72	-18.10%			2.10	-2.33%			2.15	1.90%			2.11	9.33%	1.93
988	0.21	-12.50%			0.24	-14.29%			0.28	-3.45%			0.29	7.41%			0.27	22.73%	0.22
991	9.30	-11.60%			10.52	-14.82%			12.35	4.93%			11.77	16.30%			10.12	26.03%	8.03
992	5.04	-11.58%			5.70	-19.03%			7.04	-10.32%			7.85	6.66%			7.36	13.41%	6.49
995	9.58	-11.62%			10.84	-16.42%			12.97	-0.61%			13.05	9.76%			11.89	14.44%	10.39
997	0.94	-12.15%			1.07	-16.41%			1.28	1.59%			1.26	11.50%			1.13	17.71%	0.96
999	5.76	-11.79%			6.53	-18.17%			7.98	-1.97%			8.14	6.96%			7.61	16.01%	6.56
4771	5.43	-11.42%			6.13	-11.42%			7.72	-7.43%			8.34	-2.91%			8.59	3.87%	8.27
4777	9.04	-11.55%			10.22	-14.69%			11.98	-0.17%			12.00	8.99%			11.01	14.09%	9.65
7405	1.35	-11.18%			1.52	-28.64%			2.13	-11.62%			2.41	6.64%			2.26	20.21%	1.88
7413	1.70	-11.46%			1.92	-17.24%			2.32	-2.52%			2.38	7.21%			2.22	15.03%	1.93
7421	2.06	-11.59%			2.33	-17.08%			2.81	-2.09%			2.87	6.69%			2.69	14.96%	2.34
7424	4.86	-11.64%			5.50	-17.17%			6.64	-2.06%			6.78	6.94%			6.34	15.06%	5.51
7428	1.95	-11.36%			2.20	-17.91%			2.68	-2.19%			2.74	7.87%			2.54	12.89%	2.25
7445	0.44	-12.00%			0.50	-29.58%			0.71	-12.35%			0.81	6.58%			0.76	20.63%	0.63
7453	0.36	-10.00%			0.40	-18.37%			0.49	-2.00%			0.50	6.38%			0.47	14.63%	0.41

History of DCRB Voluntary Market Loss Costs and Percentage Changes

Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
9108	77.82	0.00%			77.82	6.41%			73.13	-2.13%			74.72	-1.19%			75.62	2.02%	74.12
* 9740	0.01	0.00%	0.01	-50.00%	0.02	0.00%			0.02	0.00%			0.02	0.00%			0.02	0.00%	0.02
* 9741	0.01	0.00%	0.01	0.00%	0.01	0.00%			0.01	0.00%			0.01				none		none
9985	A				A				A				A				A		A

* There is a filing pending for codes 9740 & 9741 proposed effective 9/1/08. (Values shown in column labeled 6/1/08)

History of DCRB Residual Market Rates and Percentage Changes

Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
5	25.96	-11.58%			29.36	-21.79%			37.54	3.87%			36.14	13.26%			31.91	19.20%	26.77
6	7.36	-11.64%			8.33	-29.35%			11.79	-8.53%			12.89	8.59%			11.87	13.26%	10.48
7	8.73	-11.55%			9.87	-24.43%			13.06	-0.31%			13.10	8.71%			12.05	14.54%	10.52
8	3.36	-11.58%			3.80	-24.00%			5.00	-0.79%			5.04	6.55%			4.73	10.51%	4.28
9	41.24	-11.58%			46.64	-22.31%			60.03	2.04%			58.83	9.80%	53.58	8.57%	49.35	15.25%	42.82
11	5.31	-11.65%			6.01	-21.85%			7.69	2.40%			7.51	10.28%			6.81	13.88%	5.98
12	7.35	-11.55%			8.31	-24.52%			11.01	0.27%			10.98	11.25%			9.87	18.77%	8.31
13	6.18	-11.59%			6.99	-23.27%			9.11	-0.87%			9.19	7.86%			8.52	13.45%	7.51
15	29.54	-11.58%			33.41	-25.49%			44.84	-2.71%			46.09	4.92%	43.93		none		none
16	5.27	-11.58%			5.96	-22.90%			7.73	0.91%			7.66	8.19%			7.08	12.74%	6.28
28	6.47	-11.61%			7.32	-24.77%			9.73	0.83%			9.65	9.91%			8.78	16.76%	7.52
34	7.52	-11.63%			8.51	-22.21%			10.94	1.02%			10.83	9.28%			9.91	13.65%	8.72
36	7.19	-11.56%			8.13	-24.16%			10.72	0.37%			10.68	10.56%			9.66	16.95%	8.26
55	7.76	-11.62%			8.78	-26.53%			11.95	2.58%			11.65	9.08%			10.68	12.78%	9.47
59	6.48	-11.60%			7.33	-21.77%			9.37	1.85%			9.20	5.63%			8.71	7.27%	8.12
83	8.71	-11.57%			9.85	-23.88%			12.94	0.31%			12.90	8.49%			11.89	13.13%	10.51
101	5.99	-11.52%			6.77	-27.75%			9.37	-0.32%			9.40	4.10%			9.03	8.01%	8.36
104	4.87	-11.62%			5.51	-19.33%			6.83	2.40%			6.67	5.87%			6.30	9.95%	5.73
105	6.62	-11.50%			7.48	-20.76%			9.44	-2.58%			9.69	-2.52%			9.94	11.56%	8.91
106	8.62	-11.59%			9.75	-22.06%			12.51	0.08%			12.50	4.52%			11.96	10.84%	10.79
107	5.05	-11.56%			5.71	-23.15%			7.43	-1.46%			7.54	3.71%			7.27	9.82%	6.62
108	6.66	-11.55%			7.53	-20.49%			9.47	1.07%			9.37	4.34%			8.98	7.16%	8.38
109	8.32	-11.58%			9.41	-19.30%			11.66	3.46%			11.27	7.85%			10.45	12.24%	9.31
110	5.82	-11.55%			6.58	-18.16%			8.04	5.65%			7.61	11.58%			6.82	17.79%	5.79
111	7.04	-11.67%			7.97	-19.41%			9.89	4.32%			9.48	9.09%			8.69	14.04%	7.62
112	13.99	-11.57%			15.82	-14.02%			18.40	2.39%			17.97	7.22%			16.76	11.81%	14.99
113	5.54	-11.50%			6.26	-30.52%			9.01	-15.32%			10.64	4.72%			10.16	7.40%	9.46
114	14.3	-11.56%			16.17	-21.20%			20.52	0.88%			20.34	5.61%			19.26	10.94%	17.36
115	3.14	-11.55%			3.55	-18.76%			4.37	1.86%			4.29	4.89%			4.09	8.49%	3.77
119	9.38	-11.51%			10.60	-21.54%			13.51	0.67%			13.42	5.25%			12.75	11.45%	11.44
130	8.37	-11.52%			9.46	-17.52%			11.47	5.52%			10.87	9.80%			9.90	12.37%	8.81
132	3.54	-11.50%			4.00	-23.66%			5.24	0.38%			5.22	3.78%			5.03	11.28%	4.52
134	3.65	-11.84%			4.14	-19.77%			5.16	0.19%			5.15	5.10%			4.90	8.89%	4.50
135	4.81	-11.42%			5.43	-17.98%			6.62	6.60%			6.21	13.74%			5.46	21.33%	4.50
136	4.1	-11.45%			4.63	-19.06%			5.72	2.69%			5.57	8.16%			5.15	12.94%	4.56
139	7.88	-11.56%			8.91	-26.18%			12.07	4.68%			11.53	8.06%			10.67	11.96%	9.53
141	7.85	-11.60%			8.88	-19.35%			11.01	4.56%			10.53	7.67%			9.78	12.80%	8.67
142	3.98	-11.75%			4.51	-25.45%			6.05	3.95%			5.82	10.65%			5.26	14.60%	4.59
161	4.42	-11.42%			4.99	-21.54%			6.36	2.09%			6.23	7.04%			5.82	16.40%	5.00
163	5.1	-11.46%			5.76	-20.22%			7.22	4.34%			6.92	9.32%			6.33	12.63%	5.62
165	7.61	-11.51%			8.60	-19.40%			10.67	3.09%			10.35	7.37%			9.64	12.22%	8.59
166	4.59	-11.56%			5.19	-17.88%			6.32	6.22%			5.95	12.05%			5.31	17.48%	4.52
175	1.6	-11.11%			1.80	-17.05%			2.17	3.83%			2.09	4.50%			2.00	5.26%	1.90
176	0.58	-10.77%			0.65	-21.69%			0.83	0.00%			0.83	3.75%			0.80	9.59%	0.73
185	4.87	-11.62%			5.51	-19.33%			6.83	2.40%			6.67	5.87%			6.30	9.95%	5.73
187	5.05	-11.56%			5.71	-23.15%			7.43	-1.46%			7.54	3.71%			7.27	9.82%	6.62
191	4.42	-11.42%			4.99	-21.54%			6.36	2.09%			6.23	7.04%			5.82	16.40%	5.00
201	6.35	-11.56%			7.18	-19.78%			8.95	1.70%			8.80	5.52%			8.34	10.03%	7.58
204	4.68	-11.53%			5.29	-21.40%			6.73	0.00%			6.73	4.18%			6.46	10.43%	5.85

History of DCRB Residual Market Rates and Percentage Changes

Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
205	5.11	-11.44%			5.77	-17.45%			6.99	6.72%			6.55	13.72%			5.76	18.52%	4.86
221	6.11	-11.71%			6.92	-19.81%			8.63	0.00%			8.63	3.85%			8.31	7.36%	7.74
222	7.23	-11.51%			8.17	-19.74%			10.18	2.41%			9.94	6.77%			9.31	10.97%	8.39
225	6.04	-11.57%			6.83	-20.02%			8.54	-0.70%			8.60	4.12%			8.26	7.83%	7.66
227	6.01	-11.49%			6.79	-23.88%			8.92	-3.36%			9.23	3.24%			8.94	10.10%	8.12
255	5.23	-11.51%			5.91	-22.64%			7.64	-2.92%			7.87	-1.50%			7.99	-1.11%	8.08
257	6.55	-11.49%			7.40	-25.18%			9.89	-4.54%			10.36	-3.27%			10.71	-2.28%	10.96
259	4.68	-11.53%			5.29	-24.43%			7.00	1.16%			6.92	5.97%			6.53	10.68%	5.90
261	8.4	-11.58%			9.50	-20.50%			11.95	1.27%			11.80	6.79%			11.05	12.87%	9.79
263	5.59	-11.55%			6.32	-21.00%			8.00	1.27%			7.90	6.90%			7.39	10.96%	6.66
265	5.49	-11.59%			6.21	-20.79%			7.84	0.64%			7.79	5.41%			7.39	10.79%	6.67
275	6.11	-11.71%			6.92	-19.81%			8.63	0.00%			8.63	3.85%			8.31	7.36%	7.74
276	7.23	-11.51%			8.17	-19.74%			10.18	2.41%			9.94	6.77%			9.31	10.97%	8.39
281	4.19	-11.42%			4.73	-18.73%			5.82	-0.51%			5.85	4.65%	5.59	-2.27%	5.72	12.38%	5.09
282	7.98	-11.53%			9.02	-18.81%			11.11	3.54%			10.73	7.95%			9.94	13.73%	8.74
285	4.52	-11.72%			5.12	-19.75%			6.38	2.41%			6.23	6.86%	5.83		none		none
287	5.98	-11.54%			6.76	-11.75%			7.66	10.53%			6.93	16.86%	5.93		none		none
297	4.19	-11.42%			4.73	-18.73%			5.82	-0.51%			5.85	4.65%	5.59	-2.27%	5.72	12.38%	5.09
301	10.5	-11.62%			11.88	-21.64%			15.16	0.40%			15.10	4.79%			14.41	12.23%	12.84
305	11.57	-11.54%			13.08	-21.39%			16.64	0.36%			16.58	6.69%			15.54	11.16%	13.98
306	6.91	-11.52%			7.81	-20.39%			9.81	2.83%			9.54	8.41%			8.80	12.82%	7.80
309	5.62	-11.64%			6.36	-21.09%			8.06	1.26%			7.96	5.99%			7.51	10.60%	6.79
311	6.14	-11.65%			6.95	-17.95%			8.47	3.17%			8.21	6.76%			7.69	11.61%	6.89
319	8.44	-11.53%			9.54	-16.97%			11.49	9.43%			10.50	15.51%			9.09	21.04%	7.51
323	4.44	-11.38%			5.01	-19.06%			6.19	3.69%			5.97	9.14%			5.47	14.68%	4.77
327	5.64	-11.60%			6.38	-18.62%			7.84	3.98%			7.54	6.50%			7.08	8.59%	6.52
402	9.44	-11.53%			10.67	-19.89%			13.32	3.58%			12.86	8.16%			11.89	11.85%	10.63
403	4.91	-11.53%			5.55	-21.16%			7.04	0.00%			7.04	2.77%			6.85	10.66%	6.19
404	7.43	-11.55%			8.40	-18.05%			10.25	5.34%			9.73	11.20%			8.75	14.38%	7.65
406	8.18	-11.57%			9.25	-21.88%			11.84	-0.08%			11.85	4.04%			11.39	8.58%	10.49
407	6.7	-11.61%			7.58	-18.23%			9.27	3.69%			8.94	5.55%			8.47	8.59%	7.80
411	14.9	-11.63%			16.86	-18.67%			20.73	3.75%			19.98	8.88%			18.35	12.78%	16.27
413	11.56	-11.55%			13.07	-22.16%			16.79	0.24%			16.75	5.48%			15.88	10.20%	14.41
415	6.57	-11.46%			7.42	-22.95%			9.63	-0.62%			9.69	2.11%			9.49	6.99%	8.87
416	12.95	-11.60%			14.65	-23.94%			19.26	-1.93%			19.64	4.19%			18.85	9.34%	17.24
421	10.58	-11.54%			11.96	-22.19%			15.37	-1.35%			15.58	3.18%			15.10	7.78%	14.01
425	13.1	-11.61%			14.82	-18.66%			18.22	4.11%			17.50	8.83%			16.08	12.68%	14.27
427	6.66	-11.55%			7.53	-19.12%			9.31	3.22%			9.02	7.51%			8.39	11.27%	7.54
429	8.57	-11.65%			9.70	-19.03%			11.98	3.90%			11.53	8.26%			10.65	13.06%	9.42
431	10.98	-11.59%			12.42	-20.08%			15.54	1.83%			15.26	5.46%			14.47	10.63%	13.08
433	6.39	-11.62%			7.23	-21.24%			9.18	0.77%			9.11	5.20%			8.66	10.32%	7.85
435	8.22	-11.61%			9.30	-20.58%			11.71	1.91%			11.49	6.98%			10.74	11.88%	9.60
441	2.48	-11.74%			2.81	-22.38%			3.62	-1.90%	3.69	-4.65%	3.87	4.31%			3.71	12.08%	3.31
442	3.41	-11.43%			3.85	-9.41%			4.25	8.14%	3.93		none				none		none
443	3.41	-11.43%			3.85	-9.84%			4.27	7.83%	3.96		none				none		none
445	10.11	-11.63%			11.44	-19.89%			14.28	2.00%			14.00	6.71%			13.12	10.90%	11.83
446	2.96	-11.90%			3.36	-17.85%			4.09	5.96%	3.86		none				none		none
447	7.99	-11.52%			9.03	-20.16%			11.31	3.19%			10.96	9.27%			10.03	16.36%	8.62
449	5.7	-11.49%			6.44	-20.40%			8.09	0.37%			8.06	5.77%			7.62	10.43%	6.90

History of DCRB Residual Market Rates and Percentage Changes

Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
451	6.95	-11.46%			7.85	-20.55%			9.88	-0.40%			9.92	3.12%			9.62	8.21%	8.89
454	9.9	-11.61%			11.20	-20.45%			14.08	2.03%			13.80	6.24%			12.99	11.22%	11.68
456	6.03	-11.58%			6.82	-19.76%			8.50	0.71%			8.44	4.07%			8.11	7.42%	7.55
457	11.73	-11.61%			13.27	-21.06%			16.81	0.60%			16.71	6.16%			15.74	11.00%	14.18
458	4.03	-11.62%			4.56	-21.51%			5.81	1.93%			5.70	8.37%			5.26	18.74%	4.43
459	2.45	-11.55%			2.77	-19.71%			3.45	0.00%			3.45	3.92%			3.32	13.70%	2.92
461	6.11	-11.71%			6.92	-20.64%			8.72	0.58%			8.67	5.22%			8.24	8.14%	7.62
463	3.55	-11.47%			4.01	-18.50%			4.92	0.20%			4.91	6.74%			4.60	10.84%	4.15
464	5.65	-11.58%			6.39	-21.11%			8.10	-0.61%			8.15	3.82%			7.85	9.03%	7.20
465	5.14	-11.53%			5.81	-22.74%			7.52	-1.44%			7.63	3.95%			7.34	6.69%	6.88
467	5.66	-11.56%			6.40	-18.99%			7.90	4.08%			7.59	8.74%			6.98	13.68%	6.14
471	2.92	-11.52%			3.30	-25.17%			4.41	0.23%			4.40	6.28%			4.14	15.97%	3.57
472	3.2	-11.60%			3.62	-16.78%			4.35	5.58%			4.12	8.42%			3.80	14.46%	3.32
473	3.39	-11.49%			3.83	-16.74%			4.60	5.50%			4.36	7.65%			4.05	10.96%	3.65
474	1.34	-11.26%			1.51	-26.70%			2.06	-8.85%			2.26	-8.50%			2.47	-3.52%	2.56
475	5.51	-11.56%			6.23	-21.64%			7.95	4.06%			7.64	6.41%			7.18	8.95%	6.59
476	2.41	-11.72%			2.73	-22.22%			3.51	-1.40%			3.56	4.40%			3.41	8.60%	3.14
477	4.45	-11.53%			5.03	-21.53%			6.41	0.94%			6.35	6.37%			5.97	13.71%	5.25
483	2.01	-11.45%			2.27	-20.35%			2.85	-1.38%			2.89	0.35%			2.88	4.73%	2.75
485	2.87	-11.69%			3.25	-21.31%			4.13	0.49%			4.11	12.60%			3.65	18.51%	3.08
486	3.59	-11.79%			4.07	-25.18%			5.44	-5.06%			5.73	1.96%			5.62	11.95%	5.02
487	2.36	-11.61%			2.67	-24.58%			3.54	-3.28%			3.66	5.17%			3.48	24.73%	2.79
488	1.45	-11.59%			1.64	-17.59%			1.99	2.58%			1.94	7.78%			1.80	12.50%	1.60
489	2.29	-11.24%			2.58	-12.54%			2.95	12.17%			2.63	16.37%			2.26	19.58%	1.89
491	4.91	-11.53%			5.55	-21.16%			7.04	0.00%			7.04	2.77%			6.85	10.66%	6.19
495	6.95	-11.46%			7.85	-20.55%			9.88	-0.40%			9.92	3.12%			9.62	8.21%	8.89
497	3.2	-11.60%			3.62	-16.78%			4.35	5.58%			4.12	8.42%			3.80	14.46%	3.32
499	5.51	-11.56%			6.23	-21.64%			7.95	4.06%			7.64	6.41%			7.18	8.95%	6.59
501	5.29	-11.54%			5.98	-20.48%			7.52	1.08%			7.44	5.68%			7.04	9.83%	6.41
502	6.14	-11.65%			6.95	-19.56%			8.64	3.85%			8.32	9.47%			7.60	16.74%	6.51
506	3.51	-11.59%			3.97	-21.85%			5.08	0.00%			5.08	3.89%			4.89	7.95%	4.53
507	6.1	-11.72%			6.91	-20.94%			8.74	2.70%			8.51	9.10%			7.80	14.20%	6.83
509	10.26	-11.63%			11.61	-19.77%			14.47	2.92%			14.06	7.33%			13.10	11.68%	11.73
511	12.14	-11.52%			13.72	-20.23%			17.20	2.50%			16.78	7.84%			15.56	11.86%	13.91
512	7.97	-11.54%			9.01	-16.88%			10.84	3.83%			10.44	4.61%			9.98	4.83%	9.52
513	5.74	-11.56%			6.49	-21.52%			8.27	-0.72%			8.33	4.00%			8.01	10.48%	7.25
535	5.02	-11.62%			5.68	-21.00%			7.19	-1.78%			7.32	0.41%			7.29	5.19%	6.93
536	8.97	-11.54%			10.14	-19.84%			12.65	2.18%			12.38	7.28%			11.54	13.47%	10.17
544	10.93	-11.57%			12.36	-19.43%			15.34	4.71%			14.65	10.98%			13.20	12.24%	11.76
551	2.83	-11.56%			3.20	-22.89%			4.15	1.47%			4.09	4.87%			3.90	8.64%	3.59
553	6.77	-11.62%			7.66	-20.04%			9.58	1.81%			9.41	5.49%			8.92	9.72%	8.13
555	1.3	-11.56%			1.47	-19.23%			1.82	-0.55%			1.83	3.39%			1.77	6.63%	1.66
563	3.26	-11.89%			3.70	-22.43%			4.77	-0.21%			4.78	5.29%			4.54	8.35%	4.19
571	4.69	-11.68%			5.31	-20.63%			6.69	2.45%			6.53	7.22%			6.09	12.36%	5.42
573	6.1	-11.72%			6.91	-18.71%			8.50	3.16%			8.24	7.99%			7.63	12.54%	6.78
581	4.43	-11.40%			5.00	-23.66%			6.55	2.99%			6.36	5.30%			6.04	12.69%	5.36
587	3.26	-11.89%			3.70	-22.43%			4.77	-0.21%			4.78	5.29%			4.54	8.35%	4.19
601	15.25	-11.54%			17.24	-23.85%			22.64	-0.70%			22.80	8.06%			21.10	11.76%	18.88
602	10.37	-11.59%			11.73	-25.67%			15.78	1.02%			15.62	7.50%			14.53	13.69%	12.78

History of DCRB Residual Market Rates and Percentage Changes

Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
603	16.99	-11.56%			19.21	-24.07%			25.30	2.35%			24.72	8.56%			22.77	14.77%	19.84
605	12.1	-11.61%			13.69	-24.74%			18.19	-0.27%			18.24	5.43%			17.30	9.98%	15.73
607	13.79	-11.60%			15.60	-24.42%			20.64	1.08%			20.42	7.59%			18.98	14.27%	16.61
608	8.39	-11.59%			9.49	-23.53%			12.41	3.16%			12.03	7.51%			11.19	13.84%	9.83
609	8.24	-11.59%			9.32	-24.47%			12.34	2.24%			12.07	8.45%			11.13	10.97%	10.03
611	16.58	-11.57%			18.75	-24.97%			24.99	-0.64%			25.15	5.54%			23.83	11.46%	21.38
615	20.39	-11.54%			23.05	-25.60%			30.98	-1.53%			31.46	3.79%			30.31	7.44%	28.21
617	10.41	-11.48%			11.76	-23.98%			15.47	0.52%			15.39	7.10%			14.37	10.62%	12.99
625	9.58	-11.62%			10.84	-24.25%			14.31	2.80%			13.92	8.07%			12.88	12.98%	11.40
643	17.71	-11.54%			20.02	-23.06%			26.02	1.40%			25.66	8.96%			23.55	19.06%	19.78
645	9.84	-11.59%			11.13	-22.60%			14.38	3.01%			13.96	10.18%			12.67	10.95%	11.42
646	7.38	-11.62%			8.35	-16.83%			10.04	1.72%			9.87	5.22%			9.38	13.15%	8.29
647	11.59	-11.59%			13.11	-24.61%			17.39	1.81%			17.08	9.77%			15.56	19.42%	13.03
648	7.43	-11.55%			8.40	-24.60%			11.14	1.09%			11.02	7.93%			10.21	10.98%	9.20
649	5.66	-11.56%			6.40	-21.76%			8.18	5.55%			7.75	10.40%			7.02	11.78%	6.28
651	10.14	-11.52%			11.46	-23.34%			14.95	-0.99%			15.10	5.67%			14.29	10.60%	12.92
652	13.42	-11.54%			15.17	-23.92%			19.94	2.89%			19.38	9.24%			17.74	15.27%	15.39
653	11.29	-11.59%			12.77	-22.09%			16.39	4.46%			15.69	10.81%			14.16	14.84%	12.33
654	10.17	-11.64%			11.51	-23.52%			15.05	-0.73%			15.16	4.84%			14.46	10.97%	13.03
655	23.67	-11.58%			26.77	-25.49%			35.93	0.42%			35.78	5.42%			33.94	13.44%	29.92
656	12.47	-11.56%			14.10	-25.79%			19.00	-0.94%			19.18	5.91%			18.11	12.14%	16.15
657	15.75	-11.57%			17.81	-26.25%			24.15	-1.95%			24.63	5.17%			23.42	10.84%	21.13
658	10.86	-11.56%			12.28	-25.03%			16.38	1.68%			16.11	10.34%			14.60	12.14%	13.02
659	23.62	-11.57%			26.71	-24.18%			35.23	2.44%			34.39	8.93%			31.57	13.40%	27.84
660	3.77	-11.50%			4.26	-24.06%			5.61	0.90%			5.56	7.13%			5.19	13.82%	4.56
661	5.2	-11.71%			5.89	-25.82%			7.94	-3.41%			8.22	5.79%			7.77	14.43%	6.79
662	4.66	-11.57%			5.27	-21.34%			6.70	5.85%			6.33	9.52%			5.78	14.00%	5.07
663	6.96	-11.56%			7.87	-23.44%			10.28	1.58%			10.12	9.05%			9.28	16.88%	7.94
664	6.24	-11.49%			7.05	-23.54%			9.22	5.13%			8.77	14.34%			7.67	18.36%	6.48
665	13.41	-11.54%			15.16	-25.90%			20.46	1.39%			20.18	8.67%			18.57	10.21%	16.85
666	9.56	-11.56%			10.81	-23.82%			14.19	0.85%			14.07	4.92%			13.41	12.12%	11.96
667	3.2	-11.60%			3.62	-24.74%			4.81	0.63%			4.78	6.94%			4.47	14.32%	3.91
668	8.22	-11.52%			9.29	-24.84%			12.36	-1.12%			12.50	5.84%			11.81	12.37%	10.51
669	11.59	-11.59%			13.11	-23.78%			17.20	3.18%			16.67	8.11%			15.42	11.50%	13.83
670	7.18	-11.58%			8.12	-23.76%			10.65	1.62%			10.48	8.26%			9.68	13.35%	8.54
673	8.19	-11.56%			9.26	-24.16%			12.21	0.33%			12.17	7.04%			11.37	11.80%	10.17
674	8.1	-11.67%			9.17	-24.84%			12.20	-0.89%			12.31	5.67%			11.65	11.16%	10.48
675	6.03	-11.71%			6.83	-24.03%			8.99	-1.96%			9.17	6.01%			8.65	8.94%	7.94
676	8.64	-11.66%			9.78	-23.17%			12.73	0.87%			12.62	7.31%			11.76	10.01%	10.69
677	7	-11.50%			7.91	-17.86%			9.63	0.42%			9.59	6.08%			9.04	8.78%	8.31
679	15.19	-11.58%			17.18	-26.83%			23.48	-2.73%			24.14	4.32%			23.14	9.72%	21.09
681	7.18	-11.58%			8.12	-23.76%			10.65	1.62%			10.48	8.26%			9.68	13.35%	8.54
682	23.18	-11.59%			26.22	-25.47%			35.18	-0.73%			35.44	6.04%			33.42	12.00%	29.84
691	8.24	-11.59%			9.32	-24.47%			12.34	2.24%			12.07	8.45%			11.13	10.97%	10.03
693	10.14	-11.52%			11.46	-23.34%			14.95	-0.99%			15.10	5.67%			14.29	10.60%	12.92
695	5.2	-11.71%			5.89	-25.82%			7.94	-3.41%			8.22	5.79%			7.77	14.43%	6.79
709	3.43	-11.60%			3.88	-24.51%			5.14	0.78%			5.10	8.51%			4.70	14.08%	4.12
716	5	-11.66%			5.66	-25.13%			7.56	-0.40%			7.59	6.15%			7.15	11.89%	6.39
718	5.12	-11.42%			5.78	-25.03%			7.71	-2.16%			7.88	3.96%			7.58	7.52%	7.05

History of DCRB Residual Market Rates and Percentage Changes

Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
721	17.58	-11.61%			19.89	-18.92%			24.53	4.92%			23.38	11.02%			21.06	18.51%	17.77
744	2.78	-11.46%			3.14	-18.86%			3.87	3.48%			3.74	5.95%			3.53	9.29%	3.23
751	2.81	-11.64%			3.18	-7.29%			3.43	12.83%			3.04	10.14%			2.76	11.29%	2.48
752	1.44	-11.66%			1.63	-15.54%			1.93	6.63%			1.81	7.74%			1.68	8.39%	1.55
753	6.79	-11.59%			7.68	-21.07%			9.73	1.99%			9.54	6.59%			8.95	13.29%	7.90
755	3.96	-11.61%			4.48	-24.20%			5.91	-2.80%			6.08	3.23%			5.89	11.34%	5.29
757	2.22	-11.55%			2.51	-22.77%			3.25	-0.61%			3.27	3.81%			3.15	11.31%	2.83
759	5.98	-11.54%			6.76	-21.12%			8.57	-0.35%			8.60	5.78%			8.13	10.76%	7.34
771	1.8	-11.76%			2.04	-25.27%			2.73	-5.21%			2.88	-1.71%			2.93	1.38%	2.89
801	10.15	-11.59%			11.48	-23.16%			14.94	2.33%			14.60	12.48%			12.98	17.79%	11.02
803	26.91	-11.57%			30.43	-20.55%			38.30	4.50%			36.65	13.29%			32.35	18.20%	27.37
804	4.46	-11.51%			5.04	-21.13%			6.39	1.59%			6.29	11.13%			5.66	12.30%	5.04
805	7.48	-11.58%			8.46	-21.74%			10.81	3.05%			10.49	11.95%			9.37	16.98%	8.01
806	12.18	-11.55%			13.77	-22.99%			17.88	-0.89%			18.04	8.35%			16.65	13.57%	14.66
807	8.77	-11.50%			9.91	-24.12%			13.06	-1.43%			13.25	5.24%			12.59	10.25%	11.42
808	12.87	-11.49%			14.54	-21.91%			18.62	1.03%			18.43	11.49%			16.53	17.32%	14.09
809	6.67	-11.54%			7.54	-23.68%			9.88	1.23%			9.76	11.67%			8.74	18.75%	7.36
811	11.95	-11.55%			13.51	-19.63%			16.81	1.94%			16.49	10.67%			14.90	11.95%	13.31
812	9.6	-11.60%			10.86	-23.31%			14.16	1.43%			13.96	10.27%			12.66	14.57%	11.05
813	6.96	-11.56%			7.87	-24.03%			10.36	-0.77%			10.44	7.41%			9.72	11.85%	8.69
814	6.54	-11.50%			7.39	-21.96%			9.47	0.00%			9.47	8.48%			8.73	15.78%	7.54
815	5.98	-11.54%			6.76	-20.19%	8.47	1.32%	8.36	3.08%			8.11	15.69%			7.01	15.68%	6.06
816	3.36	-11.58%			3.80	-21.65%			4.85	1.04%			4.80	9.34%			4.39	16.14%	3.78
817	10.79	-11.56%			12.20	-24.08%			16.07	-2.84%			16.54	6.92%			15.47	15.71%	13.37
818	2.35	-11.65%	2.66	-43.16%	4.68	-22.00%			6.00	1.01%	5.94		5.94	11.03%			5.35	13.35%	4.72
819	1.24	-11.43%	1.4	2.19%	1.37	-22.16%			1.76	1.73%			1.73	2.98%			1.68	8.39%	1.55
820	4.18	-11.44%			4.72	-21.72%			6.03	1.17%	5.96		none				none		none
821	9.05	-11.53%			10.23	-21.00%			12.95	2.29%			12.66	10.96%			11.41	15.37%	9.89
825	5.58	-11.57%			6.31	-24.43%			8.35	1.33%			8.24	13.03%			7.29	21.70%	5.99
855	8.7	-11.59%			9.84	-21.09%			12.47	2.30%			12.19	8.45%			11.24	17.21%	9.59
857	12.2	-11.53%			13.79	-23.98%			18.14	0.39%			18.07	7.75%			16.77	12.85%	14.86
858	11.76	-11.58%			13.30	-22.58%			17.18	1.24%			16.97	8.85%			15.59	12.40%	13.87
859	13.55	-11.55%			15.32	-22.55%			19.78	1.49%			19.49	9.37%			17.82	15.27%	15.46
860	11.19	-11.54%			12.65	-13.00%	14.54	-26.49%	19.78	2.22%			19.35	10.45%			17.52	15.11%	15.22
861	none				none		none		13.97	4.80%			13.33	14.22%			11.67	20.68%	9.67
862	12.31	-11.57%			13.92	-22.15%			17.88	2.00%			17.53	11.66%			15.70	16.64%	13.46
865	3.28	-11.83%			3.72	-24.39%			4.92	-4.84%			5.17	2.38%			5.05	11.48%	4.53
867	6.96	-11.56%			7.87	-24.03%			10.36	-0.77%			10.44	7.41%			9.72	11.85%	8.69
877	4.1	-11.45%			4.63	-20.03%			5.79	4.32%			5.55	13.50%			4.89	13.99%	4.29
879	5.07	-11.52%			5.73	-22.88%			7.43	2.91%			7.22	11.25%			6.49	15.28%	5.63
880	6.69	-11.62%			7.57	-20.06%			9.47	3.61%			9.14	11.60%			8.19	13.59%	7.21
881	4.28	-11.57%			4.84	-20.92%			6.12	2.17%			5.99	9.31%			5.48	13.69%	4.82
882	10.38	-11.51%			11.73	-18.60%			14.41	8.59%			13.27	19.87%			11.07	28.42%	8.62
883	3.2	-11.60%			3.62	-21.98%			4.64	-1.07%			4.69	8.31%			4.33	13.65%	3.81
884	1.36	-11.11%			1.53	-23.88%			2.01	-1.47%			2.04	6.81%			1.91	11.05%	1.72
885	4.78	-11.48%			5.40	-21.05%			6.84	2.24%			6.69	9.49%			6.11	12.73%	5.42
886	3.89	-11.79%			4.41	-23.17%			5.74	0.00%			5.74	6.69%			5.38	12.79%	4.77
887	1.92	-11.52%			2.17	-21.09%			2.75	-2.83%			2.83	4.43%			2.71	7.97%	2.51
889	0.52	-13.33%			0.60	-34.78%			0.92	9.52%			0.84	12.00%			0.75	17.19%	0.64

History of DCRB Residual Market Rates and Percentage Changes

Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
890	0.76	-11.63%			0.86	-15.69%			1.02	9.68%			0.93	12.05%			0.83	16.90%	0.71
891	1.76	-11.56%			1.99	-18.44%			2.44	11.42%			2.19	19.67%			1.83	22.82%	1.49
895	0.75	-11.76%			0.85	-21.30%			1.08	6.93%			1.01	16.09%			0.87	8.75%	0.80
896	3.82	-11.37%			4.31	-23.58%			5.64	1.81%			5.54	9.27%			5.07	13.17%	4.48
897	3.52	-11.56%			3.98	-28.29%			5.55	-4.31%			5.80	9.43%			5.30	12.05%	4.73
898	5.1	-11.46%			5.76	-17.60%			6.99	4.17%			6.71	13.73%			5.90	21.15%	4.87
899	2.7	-11.48%			3.05	-25.43%			4.09	-2.62%			4.20	3.96%			4.04	6.60%	3.79
903	0.72	-11.11%			0.81	-22.12%			1.04	-2.80%			1.07	9.18%			0.98	11.36%	0.88
904	3.26	-11.89%			3.70	-30.71%			5.34	-11.00%			6.00	-6.69%	6.43		none		none
907	8.46	-11.60%			9.57	-24.11%			12.61	0.48%			12.55	9.99%			11.41	16.79%	9.77
908	149.52	-11.57%			169.08	-13.51%			195.50	15.12%			169.82	24.82%			136.05	29.42%	105.12
909	101.51	-11.57%			114.79	-20.60%			144.58	3.85%			139.22	13.60%			122.55	19.76%	102.33
910	14.25	-11.55%			16.11	-23.47%			21.05	5.25%			20.00	20.34%			16.62	13.68%	14.62
911	7.37	-11.63%			8.34	-21.62%			10.64	0.28%			10.61	9.49%			9.69	14.67%	8.45
912	348.69	-11.57%			394.30	-19.04%			487.03	8.81%			447.61	22.22%			366.24	37.42%	266.52
913	423.93	-11.57%			479.40	-22.69%			620.11	22.12%			507.78	34.31%			378.06	12.88%	334.91
914	4.1	-11.45%			4.63	-20.03%			5.79	4.32%			5.55	13.50%			4.89	13.99%	4.29
915	5.72	-11.59%			6.47	-23.43%			8.45	3.30%			8.18	15.05%			7.11	21.75%	5.84
916	2.23	-11.51%			2.52	-25.44%			3.38	-5.06%			3.56	7.23%			3.32	14.88%	2.89
917	5.1	-11.46%			5.76	-23.51%			7.53	-0.79%			7.59	10.64%			6.86	13.95%	6.02
918	4.21	-11.74%			4.77	-21.80%			6.10	2.35%			5.96	12.45%			5.30	16.48%	4.55
919	3.81	-11.40%			4.30	-22.94%			5.58	0.00%			5.58	9.41%			5.10	13.59%	4.49
920	0.75	-11.76%			0.85	-20.56%			1.07	0.94%			1.06	11.58%			0.95	11.76%	0.85
921	7.3	-11.52%			8.25	-15.30%			9.74	16.51%			8.36	15.47%	7.24		none		none
922	4.76	-11.52%			5.38	-21.92%			6.89	1.03%			6.82	13.29%	6.02	-3.22%	6.22	19.62%	5.20
923	5.07	-11.52%			5.73	-22.88%			7.43	2.91%			7.22	11.25%			6.49	15.28%	5.63
924	4.57	-11.61%			5.17	-24.96%			6.89	-1.29%			6.98	9.23%			6.39	11.91%	5.71
925	2.75	-11.58%			3.11	-22.06%			3.99	3.91%			3.84	11.95%			3.43	21.63%	2.82
926	4.28	-11.57%			4.84	-20.92%			6.12	2.17%			5.99	9.31%			5.48	13.69%	4.82
927	1.59	-11.17%			1.79	-24.79%			2.38	-4.80%			2.50	8.23%			2.31	13.79%	2.03
928	3.2	-11.60%			3.62	-21.98%			4.64	-1.07%			4.69	8.31%			4.33	13.65%	3.81
929	6.59	-11.54%			7.45	-25.05%			9.94	-2.64%			10.21	7.02%			9.54	13.44%	8.41
932	1.45	-11.59%			1.64	-25.45%			2.20	-4.76%			2.31	8.96%			2.12	12.77%	1.88
933	5.39	-11.64%			6.10	-20.88%			7.71	0.52%			7.67	8.95%			7.04	13.00%	6.23
934	3.89	-11.59%			4.40	-20.43%			5.53	2.60%			5.39	10.68%			4.87	17.92%	4.13
935	2.47	-11.47%			2.79	-23.35%			3.64	0.00%			3.64	23.39%			2.95	7.66%	2.74
936	0.85	-12.37%			0.97	-28.68%			1.36	-4.90%			1.43	6.72%			1.34	12.61%	1.19
937	19.77	-11.58%			22.36	-26.40%			30.38	-2.91%			31.29	4.47%			29.95	12.64%	26.59
939	7.95	-11.57%			8.99	-22.30%			11.57	2.03%			11.34	10.53%			10.26	15.15%	8.91
940	7.67	-11.64%			8.68	-24.13%			11.44	-0.69%			11.52	10.45%			10.43	18.93%	8.77
941	3.93	-11.69%			4.45	-21.79%			5.69	1.07%			5.63	9.32%			5.15	15.99%	4.44
942	4.1	-11.45%			4.63	-24.35%			6.12	0.99%			6.06	10.99%			5.46	20.26%	4.54
943	9.55	-11.57%			10.80	-22.64%			13.96	0.87%			13.84	9.41%			12.65	13.76%	11.12
944	4.21	-11.74%			4.77	-22.56%			6.16	-0.65%			6.20	7.64%			5.76	15.20%	5.00
945	4.65	-11.60%			5.26	-23.21%			6.85	2.24%			6.70	11.11%			6.03	13.99%	5.29
946	5.74	-11.56%			6.49	-23.47%			8.48	0.83%			8.41	11.54%			7.54	16.18%	6.49
947	8.62	-11.59%			9.75	-23.59%			12.76	-0.93%			12.88	8.14%			11.91	11.00%	10.73
948	2.34	-11.70%			2.65	-20.42%			3.33	3.10%			3.23	18.32%			2.73	22.42%	2.23
949	1.43	-11.73%			1.62	-21.36%			2.06	1.98%			2.02	4.66%			1.93	12.21%	1.72

History of DCRB Residual Market Rates and Percentage Changes

Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
951	0.84	-12.50%			0.96	-29.93%			1.37	-5.52%			1.45	-0.68%			1.46	17.74%	1.24
952	1.12	-11.81%			1.27	-23.95%			1.67	-4.02%			1.74	4.82%			1.66	8.50%	1.53
953	0.52	-13.33%			0.60	-34.78%			0.92	9.52%			0.84	12.00%			0.75	17.19%	0.64
954	4.93	-11.65%			5.58	-23.25%			7.27	0.97%			7.20	10.60%	6.51	0.00%	6.51	10.90%	5.87
955	1.19	-11.85%			1.35	-20.59%			1.70	0.59%			1.69	7.64%			1.57	0.64%	1.56
956	0.31	-11.43%			0.35	-20.45%			0.44	-6.38%			0.47	20.51%			0.39	21.88%	0.32
957	0.73	-10.98%			0.82	-21.90%			1.05	10.53%			0.95	31.94%			0.72	22.03%	0.59
958	1.77	-11.50%			2.00	-23.95%			2.63	-1.50%			2.67	7.23%			2.49	13.70%	2.19
959	2.6	-11.56%			2.94	-21.60%			3.75	2.74%			3.65	10.61%			3.30	17.02%	2.82
960	6.49	-11.58%			7.34	-21.91%			9.40	0.97%			9.31	8.13%			8.61	13.44%	7.59
961	1.31	-11.49%			1.48	-29.86%			2.11	-12.81%			2.42	-4.35%			2.53	12.95%	2.24
962	0.22	-12.00%			0.25	-21.88%			0.32	6.67%			0.30	11.11%			0.27	22.73%	0.22
963	0.92	-11.54%			1.04	-27.27%			1.43	-1.38%			1.45	2.11%			1.42	13.60%	1.25
964	3.42	-11.40%			3.86	-21.38%			4.91	3.37%			4.75	11.50%			4.26	17.36%	3.63
965	0.75	-11.76%			0.85	-21.30%			1.08	6.93%			1.01	16.09%			0.87	8.75%	0.80
966	4.32	-11.66%			4.89	-25.34%			6.55	0.46%			6.52	7.95%			6.04	15.71%	5.22
967	1.25	-11.35%			1.41	-22.95%			1.83	0.00%			1.83	9.58%			1.67	13.61%	1.47
968	3.32	-11.70%			3.76	-23.27%			4.90	0.00%			4.90	8.17%			4.53	12.97%	4.01
969	7.02	-11.59%			7.94	-21.77%			10.15	1.60%			9.99	11.37%			8.97	17.10%	7.66
970	12.31	-11.57%			13.92	-19.72%			17.34	7.30%			16.16	17.96%			13.70	23.65%	11.08
971	6.02	-11.47%			6.80	-21.93%			8.71	0.93%			8.63	9.94%			7.85	12.63%	6.97
973	3.77	-11.50%			4.26	-23.66%			5.58	-2.79%			5.74	3.80%			5.53	9.94%	5.03
974	4.89	-11.57%			5.53	-22.00%			7.09	0.00%			7.09	8.91%			6.51	11.86%	5.82
975	3.47	-11.48%			3.92	-29.37%			5.55	-7.04%			5.97	9.34%			5.46	12.11%	4.87
976	2.45	-11.55%			2.77	-23.69%			3.63	1.11%			3.59	7.81%			3.33	16.84%	2.85
977	0.83	-12.63%			0.95	-15.93%			1.13	8.65%			1.04	7.22%			0.97	12.79%	0.86
978	4.69	-11.68%			5.31	-22.59%			6.86	2.54%			6.69	9.49%			6.11	13.15%	5.40
979	6.46	-11.63%			7.31	-24.01%			9.62	-0.62%			9.68	8.28%			8.94	12.31%	7.96
980	5.47	-11.63%			6.19	-24.24%			8.17	-1.68%			8.31	6.81%			7.78	13.08%	6.88
981	4.26	-11.62%			4.82	-21.50%			6.14	-0.81%			6.19	11.93%			5.53	19.18%	4.64
983	10.02	-11.48%			11.32	-20.06%			14.16	3.51%			13.68	6.87%			12.80	17.11%	10.93
984	0.5	-12.28%			0.57	-30.49%			0.82	-5.75%			0.87	8.75%			0.80	11.11%	0.72
985	6.72	-11.58%			7.60	-23.00%			9.87	-0.60%			9.93	9.36%			9.08	12.80%	8.05
986	2.01	-11.45%			2.27	-22.79%			2.94	-1.01%			2.97	3.85%			2.86	7.52%	2.66
988	0.28	-12.50%			0.32	-17.95%			0.39	0.00%			0.39	8.33%			0.36	16.13%	0.31
991	12.31	-11.57%			13.92	-19.72%			17.34	7.30%			16.16	17.96%			13.70	23.65%	11.08
992	6.67	-11.54%			7.54	-23.68%			9.88	-8.35%			10.78	8.23%			9.96	11.41%	8.94
995	12.68	-11.58%			14.34	-21.30%			18.22	1.67%			17.92	11.30%			16.10	12.43%	14.32
997	1.25	-11.35%			1.41	-21.67%			1.80	4.05%			1.73	13.07%			1.53	15.04%	1.33
999	7.63	-11.59%			8.63	-23.08%			11.22	0.45%			11.17	8.45%			10.30	13.69%	9.06
4771	7.18	-11.58%			8.12	-25.16%			10.85	-5.24%			11.45	-1.46%			11.62	1.84%	11.41
4777	11.95	-11.55%			13.51	-19.63%			16.81	1.94%			16.49	10.67%			14.90	11.95%	13.31
7405	1.78	-11.88%			2.02	-32.44%			2.99	-9.67%			3.31	8.17%			3.06	17.69%	2.60
7413	2.24	-11.81%			2.54	-22.32%			3.27	0.31%			3.26	8.31%			3.01	13.16%	2.66
7421	2.72	-11.69%			3.08	-22.03%			3.95	0.00%			3.95	8.52%			3.64	12.69%	3.23
7424	6.42	-11.69%			7.27	-22.08%			9.33	0.11%			9.32	8.62%			8.58	13.04%	7.59
7428	2.57	-11.68%			2.91	-22.61%			3.76	0.00%			3.76	9.30%			3.44	10.61%	3.11
7445	0.59	-11.94%			0.67	-33.00%			1.00	-9.91%			1.11	8.82%			1.02	17.24%	0.87
7453	0.47	-12.96%			0.54	-21.74%			0.69	0.00%			0.69	9.52%			0.63	12.50%	0.56

History of DCRB Residual Market Rates and Percentage Changes

Code	10/1/2008	% Chg	6/1/2008	% Chg	12/1/2007	% Chg	8/1/2007	% Chg	12/1/2006	% Chg	8/1/2006	% Chg	12/1/2005	% Chg	6/1/2005	% Chg	12/1/2004	% Chg	12/1/2003
9108	102.93	0.00%			102.93	0.21%			102.71	0.11%			102.60	0.23%			102.36	0.14%	102.22
* 9740	0.02	0.00%	0.02	-33.33%	0.03	0.00%			0.03	0.00%			0.03	0.00%			0.03	0.00%	0.03
* 9741	0.01	0.00%	0.01	0.00%	0.01	0.00%			0.01	0.00%			0.01				none		none
9985	A				A				A				A				A		A

* There is a filing pending for codes 9740 & 9741 proposed effective 9/1/08. (Values shown in column labeled 6/1/08)

Property & Casualty Transmittal Document

Reset Form

1. Reserved for Insurance Dept. Use Only

2. Insurance Department Use only

a. Date the filing is received:

b. Analyst:

c. Disposition:

d. Date of disposition of the filing:

e. Effective date of filing:

New Business	
Renewal Business	

f. State Filing #:

g. SERFF Filing #:

h. Subject Codes

3. Group Name	DELAWARE COMPENSATION RATING BUREAU, INC				Group NAIC #	N/A
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
DELAWARE COMPENSATION RATING BUREAU, INC.	DELAWARE	N/A				

5. Company Tracking Number 0806

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
TIMOTHY L. WISECARNER C/O DCRB UNITED PLAZA Bldg-Suite 1500 30 S. 17th St. Philadelphia, PA 19103	PRESIDENT	215-320-4413	215-320-4557	TWISECARNER@DCRB.COM
7. Signature of authorized filer		<i>Timothy L. Wisecarner</i>		
8. Please print name of authorized filer		TIMOTHY L. WISECARNER		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Please select from the drop down list. 16.0 WORKERS COMPENSATION			
10. Sub-Type of Insurance (Sub-TOI)	16.0004 STANDARD WORKERS COMPENSATION			
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A			
12. Company Program Title (Marketing title)	N/A			
13. Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New: October 1, 2008	Renewal:	October 1, 2008	
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		OUTSTANDING October 1, 2008	
16. Reference Organization (if applicable)	N/A			
17. Reference Organization # & Title	N/A			
18. Company's Date of Filing	7-15-2008			
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 0806

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

RESIDUAL MARKET RATE & VOLUNTARY MARKET LOSS COST FILING
REFLECTING THE PROVISIONS OF SB.1, FILED BY THE
AUTHORIZED ADVISORY ORGANIZATION (DCRB)

[View Complete Filing Description](#)

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 6675
Amount: \$50.00

[Empty box for filing fee calculation details]

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	0806
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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4a. Rate Change by Company (As Proposed)

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
DCRB	-11.57%	-11.57%		18,971 <i>(Policy Yr 2007)</i>		-11.57% #	-11.57% #
<i>ANY VARIATIONS DUE TO ROUNDING</i>							

4b. Rate Change by Company (As Accepted) For State Use Only

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	-11.57%	
5b	Overall percentage rate impact for this filing	-11.57%	
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected	18,971 <i>(Policy Yr 2007)</i>	

6.	Overall percentage of last rate revision	-22.00% Residual MKT, -17.75% Voluntary MKT
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7.	Effective Date of last rate revision	December 1, 2007
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

Exception - CLASS 9108 (Aircraft Passenger Surcharge) IS SUBJECT TO A NATIONAL RATING PROCEDURE AND THOSE RATING VALUES ARE UNCHANGED.