

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

Exhibit 41

Amended Effective December 1, 2010 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
005	14.13	18.44	1,781	4.65	6.00	7.00	F	3
0006	3.40	4.42	766	1.12	1.45	1.69	D	2
007	4.39	5.73	1,587	1.45	1.87	2.18	C	2
0008	1.83	2.39	807	0.60	0.78	0.91	D	2
009	22.08	28.80	1,781	7.27	9.38	10.95	G	4
0011	2.91	3.79	1,137	0.96	1.23	1.44	B	1
0012	3.49	4.54	1,309	1.15	1.49	1.74	D	2
0013	3.78	4.93	1,401	1.23	1.59	1.86	C	2
015	14.50	18.92	1,781	4.80	6.18	7.22	E	3
0016	2.79	3.65	671	0.92	1.19	1.39	C	2
0034	3.87	5.05	837	1.28	1.65	1.92	C	2
0036	3.68	4.79	804	1.21	1.56	1.83	C	2
055	3.83	5.01	1,422	1.18	1.46	1.68	F	3
059	3.75	4.88	1,392	1.14	1.41	1.62	E	3
0083	4.40	5.73	915	1.45	1.87	2.19	C	2
101	3.15	4.11	1,208	0.95	1.23	1.40	E	3
104	3.16	4.12	1,213	0.95	1.22	1.39	B	1
105	3.64	4.75	1,358	1.10	1.42	1.61	D	2
106	4.54	5.92	1,637	1.37	1.77	2.01	C	2
107	2.43	3.18	992	0.74	0.96	1.08	B	1
108	3.63	4.73	1,354	1.09	1.41	1.60	C	2
109	4.41	5.76	1,597	1.34	1.72	1.96	C	2
110	3.16	4.12	1,214	0.96	1.23	1.40	B	1
111	3.55	4.63	1,329	1.08	1.39	1.58	C	2
112	8.36	10.91	1,796	2.52	3.25	3.69	C	2
113	2.43	3.17	990	0.74	0.96	1.08	C	2
114	7.33	9.57	1,804	2.22	2.87	3.25	E	3
115	1.79	2.35	793	0.54	0.70	0.79	D	2
119	4.69	6.11	1,682	1.42	1.83	2.08	C	2
130	4.92	6.42	1,754	1.48	1.91	2.17	E	3
132	1.67	2.18	756	0.51	0.66	0.74	C	2
134	3.01	3.92	1,166	0.90	1.16	1.31	C	2
135	2.63	3.44	1,052	0.80	1.03	1.17	C	2
136	2.37	3.09	971	0.71	0.92	1.05	C	2
139	3.96	5.15	1,453	1.20	1.54	1.75	C	2
141	4.34	5.65	1,573	1.31	1.69	1.92	B	1
142	1.95	2.53	840	0.59	0.76	0.86	C	2
161	2.23	2.91	929	0.68	0.87	0.99	C	2
163	3.22	4.21	1,232	0.97	1.25	1.41	C	2
165	4.17	5.44	1,521	1.26	1.63	1.85	B	1
166	2.72	3.54	1,078	0.82	1.06	1.20	C	2
185	3.16	4.12	1,213	0.95	1.22	1.39	B	1
187	2.43	3.18	992	0.74	0.96	1.08	B	1
191	2.23	2.91	929	0.68	0.87	0.99	C	2

\* 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**

Exhibit 41

Amended Effective December 1, 2010 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
201	3.68	4.80	1,372	1.11	1.43	1.62	D	2
204	2.44	3.18	990	0.74	0.95	1.08	B	1
205	2.75	3.58	1,083	0.83	1.07	1.22	B	1
221	2.92	3.79	1,135	0.89	1.15	1.30	C	2
222	3.84	5.01	1,422	1.16	1.50	1.70	C	2
225	3.20	4.17	1,227	0.97	1.25	1.42	C	2
227	2.94	3.82	1,140	0.89	1.15	1.30	C	2
255	2.57	3.35	1,034	0.78	1.01	1.14	E	3
257	2.84	3.71	1,116	0.87	1.12	1.27	C	2
259	2.23	2.91	926	0.68	0.87	0.99	C	2
261	3.64	4.75	1,358	1.12	1.44	1.64	C	2
263	2.91	3.79	1,133	0.88	1.14	1.29	C	2
265	2.87	3.75	1,124	0.87	1.12	1.27	C	2
275	2.92	3.79	1,135	0.89	1.15	1.30	C	2
276	3.84	5.01	1,422	1.16	1.50	1.70	C	2
281	2.15	2.80	901	0.65	0.84	0.95	B	1
282	4.52	5.90	1,631	1.36	1.76	2.00	D	2
285	2.45	3.19	991	0.74	0.95	1.08	B	1
287	2.18	2.84	909	0.68	0.88	1.00	B	1
297	2.15	2.80	901	0.65	0.84	0.95	B	1
301	5.38	7.01	1,853	1.63	2.10	2.39	F	3
305	6.34	8.28	1,836	1.92	2.47	2.81	D	2
306	3.69	4.81	1,371	1.11	1.44	1.63	B	1
309	2.97	3.87	1,153	0.90	1.16	1.31	B	1
311	3.74	4.87	1,388	1.12	1.45	1.64	C	2
319	5.09	6.64	1,807	1.53	1.98	2.24	A	1
323	2.45	3.19	992	0.74	0.95	1.08	C	2
327	3.17	4.13	1,216	0.96	1.23	1.40	C	2
402	4.92	6.42	1,754	1.49	1.92	2.18	E	3
403	2.72	3.54	1,076	0.82	1.06	1.20	C	2
404	4.13	5.40	1,512	1.25	1.61	1.83	E	3
406	4.38	5.72	1,591	1.32	1.71	1.94	E	3
407	3.64	4.73	1,358	1.10	1.42	1.61	C	2
411	8.42	10.99	1,790	2.54	3.28	3.72	E	3
413	6.06	7.90	1,839	1.83	2.37	2.68	E	3
415	3.22	4.21	1,233	0.98	1.26	1.43	E	3
416	5.76	7.51	1,827	1.76	2.27	2.58	C	2
421	5.61	7.31	1,850	1.70	2.19	2.48	E	3
425	7.26	9.48	1,815	2.19	2.83	3.21	E	3
427	3.58	4.68	1,344	1.08	1.40	1.59	E	3
429	4.46	5.83	1,615	1.35	1.75	1.98	D	2
431	5.78	7.54	1,845	1.75	2.26	2.56	C	2
433	3.31	4.32	1,258	1.00	1.29	1.47	C	2
435	4.34	5.65	1,570	1.31	1.69	1.92	C	2
441	1.33	1.74	653	0.40	0.52	0.59	C	2

\* 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**

Amended Effective December 1, 2010 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G	HAZ GRP 1-4
				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
442	3.41	4.44	1,290	1.00	1.29	1.46	C	2
443	3.41	4.44	1,290	1.00	1.29	1.46	C	2
445	5.61	7.32	1,854	1.69	2.19	2.48	C	2
446	1.73	2.26	775	0.52	0.67	0.76	B	1
447	4.40	5.74	1,592	1.33	1.71	1.94	E	3
449	2.87	3.75	1,122	0.87	1.12	1.28	D	2
451	3.57	4.66	1,337	1.08	1.40	1.58	D	2
454	5.48	7.15	1,857	1.65	2.13	2.42	C	2
456	3.33	4.33	1,262	1.00	1.29	1.47	D	2
457	5.35	6.97	1,834	1.64	2.11	2.40	C	2
458	2.20	2.86	917	0.66	0.86	0.97	B	1
459	1.25	1.63	628	0.38	0.49	0.55	C	2
461	3.35	4.37	1,270	1.01	1.31	1.48	D	2
463	2.06	2.69	878	0.62	0.80	0.91	D	2
464	2.98	3.89	1,157	0.90	1.16	1.32	C	2
465	2.80	3.66	1,105	0.84	1.09	1.24	D	2
467	3.21	4.19	1,231	0.97	1.25	1.42	B	1
471	1.22	1.59	619	0.37	0.48	0.55	B	1
472	1.93	2.50	832	0.58	0.74	0.84	B	1
473	1.96	2.55	844	0.59	0.76	0.86	B	1
474	0.64	0.83	438	0.19	0.25	0.28	C	2
475	2.80	3.66	1,104	0.85	1.10	1.24	D	2
476	1.24	1.60	619	0.37	0.48	0.54	C	2
477	2.31	3.01	953	0.70	0.90	1.02	C	2
483	1.16	1.51	598	0.35	0.45	0.51	B	1
485	1.33	1.73	648	0.40	0.52	0.59	B	1
486	1.81	2.36	800	0.55	0.71	0.80	C	2
487	1.10	1.43	580	0.33	0.43	0.49	C	2
488	0.85	1.11	505	0.26	0.33	0.38	B	1
489	1.53	2.01	717	0.46	0.59	0.67	B	1
491	2.72	3.54	1,076	0.82	1.06	1.20	C	2
495	3.57	4.66	1,337	1.08	1.40	1.58	D	2
497	1.93	2.50	832	0.58	0.74	0.84	B	1
499	2.80	3.66	1,104	0.85	1.10	1.24	D	2
501	2.79	3.65	1,102	0.84	1.09	1.24	E	3
502	3.32	4.33	1,260	1.00	1.29	1.47	A	1
506	2.25	2.93	934	0.67	0.87	0.98	C	2
507	2.95	3.84	1,148	0.90	1.16	1.31	F	3
509	5.54	7.21	1,853	1.67	2.16	2.45	G	4
511	6.07	7.91	1,829	1.84	2.38	2.70	E	3
512	4.94 <b>a</b>	6.46 <b>b</b>	1,762	1.49	1.92	2.18	E	3
513	3.01 <b>c</b>	3.92 <b>d</b>	1,167	0.91	1.18	1.33	B	1
535	2.83	3.69	1,109	0.85	1.10	1.25	C	2

\* 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: \$0.99 Supplementary is not subject to experience or retrospective rating. Code as 0175.

**b** OD: \$1.29 Supplementary is not subject to experience or retrospective rating. Code as 0175.

**c** OD: \$0.30 Supplementary is not subject to experience or retrospective rating. Code as 0176.

**d** OD: \$0.39 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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

Exhibit 41

Amended Effective December 1, 2010 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
536	4.78	6.24	1,710	1.45	1.87	2.12	C	2
544	5.93	7.74	1,843	1.79	2.31	2.63	E	3
551	1.45	1.90	688	0.44	0.57	0.64	F	3
553	3.67	4.79	1,372	1.11	1.43	1.62	G	4
555	0.82	1.08	496	0.25	0.32	0.36	B	1
563	1.57	2.05	724	0.48	0.62	0.70	C	2
571	2.54	3.32	1,023	0.77	0.99	1.13	C	2
573	3.46	4.51	1,305	1.04	1.35	1.53	F	3
581	1.96	2.55	845	0.60	0.77	0.87	E	3
587	1.57	2.05	724	0.48	0.62	0.70	C	2
601	8.10	10.56	1,808	2.33	2.88	3.31	G	4
602	5.33	6.94	1,778	1.54	1.90	2.18	F	3
603	8.90	11.60	1,784	2.56	3.17	3.64	F	3
605	6.23	8.12	1,844	1.80	2.22	2.55	E	3
607	6.99	9.13	1,821	2.04	2.52	2.90	F	3
608	4.69	6.12	1,547	1.30	1.61	1.85	F	3
609	4.24	5.54	1,473	1.23	1.52	1.75	F	3
611	8.49	11.07	1,791	2.45	3.02	3.47	E	3
615	10.17	13.27	1,781	2.94	3.63	4.18	G	4
617	5.45	7.11	1,812	1.57	1.94	2.23	F	3
625	5.15	6.71	1,726	1.48	1.83	2.11	F	3
643	9.28	12.11	1,781	1.79	2.21	2.54	G	4
645	5.52	7.21	1,728	1.48	1.83	2.10	F	3
646	4.40	5.73	1,522	1.27	1.57	1.81	E	3
647	6.16	8.03	1,848	1.79	2.21	2.54	D	2
648	3.91	5.11	1,391	1.15	1.42	1.63	E	3
649	3.38	4.41	1,207	0.96	1.18	1.36	E	3
651	5.42	7.05	1,795	1.55	1.92	2.20	F	3
652	7.02	9.15	1,818	2.10	2.59	2.98	F	3
653	6.35	8.28	1,849	1.84	2.27	2.61	F	3
654	5.64	7.35	1,836	1.59	1.96	2.25	F	3
655	13.26	17.30	1,781	3.77	4.65	5.35	G	4
656	6.38	8.32	1,840	1.84	2.27	2.61	G	4
657	7.75	10.09	1,805	2.24	2.77	3.18	F	3
658	6.77	8.83	1,854	1.95	2.40	2.76	F	3
659	13.74	17.93	1,781	4.00	4.94	5.68	G	4
660	2.15	2.81	902	0.66	0.81	0.93	E	3
661	2.45	3.18	934	0.69	0.85	0.98	E	3
662	3.16	4.13	1,214	0.96	1.18	1.36	E	3
663	3.66	4.76	1,312	1.07	1.32	1.52	E	3
664	3.44	4.49	1,212	0.96	1.19	1.37	E	3
665	7.32	9.53	1,821	2.15	2.66	3.06	F	3
666	5.26	6.87	1,775	1.53	1.88	2.17	E	3
667	1.66	2.17	727	0.48	0.60	0.68	F	3
668	4.29	5.60	1,487	1.25	1.54	1.77	E	3

\* 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**

Exhibit 41

Amended Effective December 1, 2010 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
669	6.06	7.90	1,848	1.75	2.16	2.48	F	3
670	4.03	5.25	1,479	1.23	1.52	1.75	E	3
673	4.42	5.77	1,597	1.35	1.67	1.92	F	3
674	4.23	5.51	1,459	1.22	1.50	1.73	E	3
675	3.35	4.37	1,240	1.00	1.23	1.41	F	3
676	4.70	6.13	1,600	1.36	1.68	1.93	E	3
677	3.53	4.60	1,268	1.03	1.27	1.46	G	4
679	7.11	9.26	1,803	2.19	2.70	3.11	F	3
681	4.03	5.25	1,479	1.23	1.52	1.75	F	3
682	11.41	14.88	1,781	3.51	4.33	4.98	E	3
691	4.24	5.54	1,473	1.23	1.52	1.75	F	3
693	5.42	7.05	1,795	1.55	1.92	2.20	F	3
695	2.45	3.18	934	0.69	0.85	0.98	E	3
709	1.72	2.24	772	0.53	0.65	0.75	G	4
716	2.46	3.20	998	0.76	0.93	1.07	E	3
718	2.55	3.34	1,027	0.79	0.97	1.11	E	3
721	9.48	12.35	1,781	2.86	3.69	4.19	F	3
744	1.42	1.85	678	0.43	0.56	0.63	D	2
751	2.16	2.81	908	0.64	0.83	0.94	E	3
752	0.87	1.12	505	0.26	0.33	0.38	G	4
753	3.59	4.69	1,343	1.09	1.40	1.59	C	2
755	1.86	2.43	816	0.57	0.73	0.83	F	3
757	1.24	1.61	620	0.37	0.48	0.54	E	3
759	3.21	4.20	1,230	0.98	1.26	1.43	E	3
801	5.54	7.22	1,854	1.82	2.35	2.74	E	3
803	15.20	19.82	1,781	4.99	6.44	7.52	E	3
804	2.45	3.19	991	0.81	1.04	1.21	E	3
805	4.24	5.54	1,545	1.39	1.80	2.10	E	3
806	6.50	8.47	1,830	2.14	2.76	3.22	E	3
807	4.59	5.98	1,651	1.51	1.95	2.28	E	3
808	7.09	9.24	1,819	2.33	3.01	3.51	E	3
809	3.51	4.57	1,315	1.15	1.49	1.74	F	3
811	6.51	8.49	1,831	2.14	2.76	3.23	E	3
812	5.08	6.62	1,799	1.67	2.16	2.52	F	3
813	3.85	5.03	1,426	1.27	1.63	1.91	D	2
814	3.54	4.61	1,326	1.16	1.50	1.75	C	2
815	2.36	3.08	970	0.78	1.00	1.17	D	2
816	1.87	2.45	821	0.62	0.80	0.93	D	2
817	5.65	7.36	1,848	1.86	2.40	2.81	E	3
818	1.33	1.72	649	0.43	0.56	0.65	D	2
819	0.64	0.83	438	0.21	0.27	0.32	D	2
820	2.43	3.16	985	0.80	1.03	1.20	D	2
821	5.13	6.68	1,812	1.69	2.17	2.54	C	2
825	2.69	3.49	1,066	0.89	1.14	1.34	C	2
855	5.04	6.57	1,785	1.65	2.13	2.48	E	3
857	6.03	7.85	1,834	1.99	2.57	3.00	E	3

\* 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**

Amended Effective December 1, 2010 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G	HAZ GRP 1-4
				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
858	6.51	8.49	1,836	2.14	2.76	3.22	F	3
859	7.18	9.36	1,815	2.37	3.05	3.56	E	3
860	7.00	9.12	1,834	2.29	2.95	3.45	E	3
862	6.66	8.68	1,829	2.19	2.83	3.30	E	3
865	1.66	2.15	749	0.54	0.70	0.82	C	2
867	3.85	5.03	1,426	1.27	1.63	1.91	D	2
871	5.65	7.39	1,903	1.81	2.34	2.73	D	2
877	2.31	3.02	951	0.76	0.98	1.14	B	1
879	2.54	3.32	1,026	0.84	1.09	1.27	B	1
880	3.82	4.97	1,413	1.25	1.62	1.89	C	2
881	2.39	3.12	974	0.79	1.01	1.18	B	1
882	5.92	7.71	1,850	1.94	2.51	2.93	B	1
883	1.90	2.48	825	0.62	0.80	0.93	B	1
884	0.74	0.96	467	0.24	0.31	0.36	B	1
885	2.62	3.41	1,043	0.86	1.11	1.30	C	2
886	2.07	2.69	875	0.68	0.88	1.02	B	1
887	1.04	1.37	565	0.34	0.44	0.52	C	2
889	0.22	0.29	313	0.07	0.09	0.11	B	1
890	0.49	0.64	394	0.16	0.21	0.24	C	2
891	0.99	1.28	546	0.32	0.42	0.49	B	1
895	0.39	0.50	359	0.13	0.16	0.19	B	1
896	1.86	2.43	817	0.62	0.80	0.93	A	1
897	1.70	2.21	762	0.56	0.72	0.85	A	1
898	3.09	4.03	1,192	1.01	1.30	1.52	C	2
899	1.31	1.70	641	0.43	0.56	0.65	C	2
903	0.42	0.55	374	0.14	0.18	0.21	E	3
904	1.38	1.80	666	0.46	0.59	0.69	E	3
907	4.27	5.58	1,555	1.41	1.82	2.13	B	1
910	6.41	8.35	1,813	2.13	2.75	3.21	C	2
911	4.03	5.25	1,480	1.33	1.71	2.00	B	1
914	2.31	3.02	951	0.76	0.98	1.14	B	1
915	2.80	3.65	1,104	0.93	1.19	1.39	C	2
916	1.26	1.64	631	0.41	0.53	0.62	B	1
917	2.81	3.67	1,109	0.93	1.19	1.39	C	2
918	2.35	3.06	965	0.77	0.99	1.16	C	2
919	1.92	2.49	830	0.63	0.82	0.95	B	1
920	0.49	0.64	394	0.16	0.21	0.24	C	2
921	4.47	5.84	1,616	1.47	1.89	2.21	D	2
922	2.71	3.53	1,073	0.89	1.15	1.34	D	2
923	2.54	3.32	1,026	0.84	1.09	1.27	B	1
924	2.25	2.94	933	0.74	0.96	1.12	B	1
925	1.72	2.25	772	0.56	0.73	0.85	B	1
926	2.39	3.12	974	0.79	1.01	1.18	B	1
927	0.87	1.12	504	0.28	0.36	0.42	B	1
928	1.90	2.48	825	0.62	0.80	0.93	B	1

\* 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**

Amended Effective December 1, 2010 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
929	3.10	4.05	1,193	1.03	1.33	1.55	C	2
932	0.69	0.91	456	0.23	0.30	0.34	C	2
933	2.95	3.84	1,145	0.97	1.25	1.46	C	2
934	2.31	3.01	948	0.75	0.97	1.14	C	2
935	1.36	1.77	657	0.45	0.58	0.67	C	2
936	0.36	0.47	354	0.12	0.16	0.18	D	2
937	9.19	11.97	1,781	3.04	3.92	4.58	D	2
939	4.39	5.73	1,589	1.44	1.86	2.17	F	3
940	3.74	4.87	1,390	1.24	1.59	1.86	C	2
941	2.11	2.76	894	0.70	0.90	1.05	C	2
942	2.17	2.83	908	0.71	0.92	1.07	C	2
943	4.88	6.37	1,739	1.61	2.08	2.43	C	2
944	2.36	3.07	965	0.77	1.00	1.17	B	1
945	2.41	3.13	981	0.79	1.02	1.19	A	1
946	2.83	3.70	1,111	0.94	1.21	1.42	C	2
947	4.07	5.31	1,494	1.35	1.75	2.04	B	1
948	1.25	1.62	624	0.41	0.53	0.62	A	1
949	0.74	0.97	470	0.25	0.32	0.37	C	2
951	0.36	0.47	354	0.12	0.16	0.18	E	3
952	0.59	0.76	425	0.19	0.25	0.29	C	2
953	0.22	0.29	313	0.07	0.09	0.11	C	2
954	2.63	3.44	1,052	0.87	1.12	1.31	E	3
955	0.55	0.72	414	0.18	0.24	0.28	D	2
956	0.12	0.15	280	0.04	0.05	0.06	D	2
957	0.42	0.56	375	0.14	0.18	0.21	C	2
958	0.95	1.25	537	0.31	0.40	0.47	C	2
959	1.36	1.77	661	0.45	0.58	0.68	C	2
960	3.47	4.52	1,306	1.14	1.47	1.72	C	2
961	0.70	0.91	457	0.23	0.30	0.34	C	2
962	0.10	0.13	276	0.03	0.04	0.05	F	3
963	0.43	0.56	378	0.14	0.18	0.21	B	1
964	1.99	2.60	855	0.65	0.84	0.98	B	1
965	0.39	0.50	359	0.13	0.16	0.19	B	1
966	1.99	2.61	857	0.62	0.76	0.88	E	3
967	0.64	0.82	438	0.21	0.27	0.32	D	2
968	1.79	2.33	791	0.59	0.76	0.89	B	1
969	3.86	5.04	1,429	1.27	1.64	1.91	C	2
970	6.58	8.58	1,827	2.17	2.80	3.27	B	1
971	3.31	4.31	1,257	1.09	1.40	1.64	C	2
973	2.22	2.89	925	0.73	0.94	1.10	B	1
974	2.63	3.43	1,047	0.87	1.12	1.30	C	2
975	1.60	2.09	734	0.53	0.68	0.80	A	1
976	1.29	1.67	639	0.42	0.54	0.64	B	1
977	0.45	0.59	383	0.15	0.19	0.23	A	1
978	2.40	3.13	980	0.79	1.02	1.19	C	2

\* 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**

Amended Effective December 1, 2010 on New and Renewal Business  
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
979	3.32	4.32	1,259	1.09	1.41	1.64	C	2
980	2.82	3.69	1,111	0.93	1.20	1.40	E	3
981	2.26	2.95	935	0.74	0.96	1.12	A	1
983	5.97	7.79	1,854	1.96	2.52	2.94	C	2
984	0.20	0.27	308	0.07	0.09	0.10	C	2
985	3.42	4.46	1,294	1.13	1.46	1.70	E	3
986	1.20	1.57	613	0.39	0.51	0.59	C	2
988	0.16	0.22	295	0.05	0.07	0.08	C	2
991	6.58	8.58	1,827	2.17	2.80	3.27	A	1
992	3.51	4.57	1,315	1.15	1.49	1.74	E	3
995	6.90	9.01	1,821	2.28	2.93	3.43	F	3
997	0.75	0.98	473	0.25	0.32	0.37	D	2
999	4.02	5.24	1,474	1.32	1.71	1.99	D	2
4771	3.19	4.16	1,464	0.97	1.26	1.42	G	4
0771	0.78	1.03					G	4
4777	6.51	8.49	1,831	2.14	2.76	3.23	E	3
7405	0.87	1.12	593	0.28	0.36	0.42	E	3
7445	0.29	0.37					G	4
7413	1.21	1.57	689	0.40	0.51	0.60	G	4
7453	0.26	0.33					G	4
7421	1.45	1.89	689	0.48	0.62	0.72	F	3
7424	3.41	4.45	1,292	1.13	1.45	1.70	G	4
7428	1.36	1.76	656	0.45	0.58	0.67	E	3
9108	74.06	96.61					A	1
9740	0.01	0.02						
9741	0.01	0.01						
<b>Per capita</b>								
0908	120.54	157.28	401	39.00	50.29	58.72	C	2
0909	61.38	80.07	324	20.08	25.89	30.23	B	1
0912	210.08	274.03	517	68.81	88.73	103.60	B	1
0913	328.51	428.68	673	105.91	136.58	159.46	C	2
<b>A rated</b>								
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.