

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

Exhibit 41

Proposed 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	14.27	18.62	1,781	4.65	6.00	7.01	F	3
0006	3.43	4.47	771	1.13	1.45	1.70	D	2
007	4.44	5.79	1,602	1.45	1.87	2.18	C	2
0008	1.86	2.42	812	0.60	0.78	0.91	D	2
009	22.30	29.08	1,781	7.27	9.38	10.95	G	4
0011	2.95	3.83	1,147	0.96	1.24	1.44	B	1
0012	3.52	4.58	1,319	1.15	1.49	1.74	D	2
0013	3.81	4.97	1,411	1.23	1.59	1.86	C	2
015	14.65	19.11	1,781	4.80	6.19	7.22	E	3
0016	2.82	3.69	676	0.92	1.19	1.39	C	2
0034	3.90	5.09	842	1.28	1.65	1.92	C	2
0036	3.71	4.83	809	1.21	1.56	1.82	C	2
055	3.86	5.05	1,432	1.18	1.46	1.68	F	3
059	3.78	4.93	1,402	1.14	1.41	1.62	E	3
0083	4.44	5.78	925	1.45	1.87	2.18	C	2
101	3.17	4.14	1,218	0.95	1.23	1.39	E	3
104	3.19	4.16	1,223	0.95	1.22	1.39	B	1
105	3.67	4.79	1,368	1.10	1.42	1.61	D	2
106	4.58	5.97	1,647	1.37	1.77	2.01	C	2
107	2.46	3.21	997	0.74	0.96	1.08	B	1
108	3.67	4.78	1,369	1.10	1.41	1.60	C	2
109	4.45	5.81	1,607	1.34	1.72	1.95	C	2
110	3.18	4.15	1,219	0.95	1.23	1.40	B	1
111	3.58	4.67	1,339	1.08	1.39	1.58	C	2
112	8.43	11.01	1,796	2.52	3.25	3.69	C	2
113	2.46	3.20	995	0.74	0.96	1.08	C	2
114	7.41	9.66	1,804	2.22	2.87	3.25	E	3
115	1.81	2.37	798	0.54	0.70	0.79	D	2
119	4.74	6.17	1,692	1.42	1.84	2.08	C	2
130	4.96	6.47	1,764	1.48	1.91	2.17	E	3
132	1.69	2.20	761	0.51	0.66	0.74	C	2
134	3.03	3.95	1,171	0.89	1.15	1.31	C	2
135	2.66	3.47	1,057	0.80	1.03	1.16	C	2
136	2.39	3.12	976	0.71	0.92	1.05	C	2
139	4.00	5.20	1,468	1.20	1.54	1.75	C	2
141	4.38	5.71	1,588	1.31	1.69	1.92	B	1
142	1.97	2.55	845	0.59	0.76	0.86	C	2
161	2.25	2.94	934	0.68	0.87	0.99	C	2
163	3.25	4.25	1,242	0.97	1.25	1.42	C	2
165	4.21	5.49	1,536	1.26	1.63	1.85	B	1
166	2.74	3.57	1,083	0.82	1.05	1.20	C	2
185	3.19	4.16	1,223	0.95	1.22	1.39	B	1
187	2.46	3.21	997	0.74	0.96	1.08	B	1
191	2.25	2.94	934	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.

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				A-1	A-2	A-3		
201	3.72	4.85	1,382	1.11	1.43	1.62	D	2
204	2.46	3.21	1,000	0.74	0.95	1.08	B	1
205	2.77	3.62	1,093	0.83	1.07	1.22	B	1
221	2.94	3.82	1,145	0.89	1.15	1.30	C	2
222	3.88	5.06	1,432	1.16	1.50	1.70	C	2
225	3.23	4.21	1,232	0.97	1.25	1.42	C	2
227	2.96	3.85	1,150	0.89	1.15	1.30	C	2
255	2.60	3.39	1,039	0.78	1.01	1.15	E	3
257	2.86	3.74	1,121	0.87	1.12	1.27	C	2
259	2.25	2.93	931	0.68	0.87	0.99	C	2
261	3.68	4.80	1,373	1.12	1.45	1.64	C	2
263	2.95	3.83	1,143	0.88	1.14	1.29	C	2
265	2.89	3.78	1,129	0.87	1.12	1.27	C	2
275	2.94	3.82	1,145	0.89	1.15	1.30	C	2
276	3.88	5.06	1,432	1.16	1.50	1.70	C	2
281	2.17	2.83	911	0.65	0.84	0.96	B	1
282	4.56	5.95	1,641	1.36	1.76	2.00	D	2
285	2.47	3.22	1,001	0.74	0.95	1.08	B	1
287	2.21	2.87	919	0.68	0.88	1.00	B	1
297	2.17	2.83	911	0.65	0.84	0.96	B	1
301	5.43	7.08	1,853	1.63	2.10	2.38	F	3
305	6.41	8.35	1,836	1.92	2.47	2.80	D	2
306	3.73	4.86	1,386	1.12	1.44	1.63	B	1
309	2.99	3.90	1,158	0.90	1.16	1.31	B	1
311	3.78	4.92	1,403	1.13	1.45	1.65	C	2
319	5.15	6.71	1,822	1.54	1.98	2.25	A	1
323	2.47	3.22	1,002	0.74	0.95	1.08	C	2
327	3.20	4.17	1,226	0.96	1.23	1.40	C	2
402	4.96	6.48	1,769	1.49	1.92	2.18	E	3
403	2.74	3.57	1,081	0.82	1.06	1.20	C	2
404	4.17	5.45	1,522	1.25	1.61	1.83	E	3
406	4.43	5.78	1,601	1.33	1.71	1.94	E	3
407	3.67	4.77	1,368	1.10	1.41	1.60	C	2
411	8.51	11.09	1,790	2.54	3.28	3.72	E	3
413	6.12	7.97	1,839	1.83	2.36	2.68	E	3
415	3.26	4.25	1,243	0.98	1.26	1.43	E	3
416	5.82	7.58	1,827	1.76	2.27	2.58	C	2
421	5.66	7.39	1,850	1.70	2.19	2.48	E	3
425	7.32	9.56	1,815	2.19	2.83	3.21	E	3
427	3.62	4.72	1,354	1.08	1.40	1.59	E	3
429	4.51	5.89	1,625	1.36	1.75	1.98	D	2
431	5.84	7.61	1,845	1.75	2.26	2.56	C	2
433	3.34	4.36	1,268	1.00	1.29	1.47	C	2
435	4.38	5.71	1,585	1.31	1.69	1.92	C	2
441	1.34	1.75	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.

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				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
442	3.44	4.48	1,295	1.00	1.29	1.46	C	2
443	3.44	4.48	1,295	1.00	1.29	1.46	C	2
445	5.66	7.38	1,854	1.69	2.18	2.48	C	2
446	1.74	2.28	780	0.52	0.67	0.76	B	1
447	4.44	5.79	1,602	1.33	1.71	1.94	E	3
449	2.89	3.78	1,132	0.87	1.12	1.27	D	2
451	3.62	4.71	1,352	1.08	1.40	1.59	D	2
454	5.54	7.22	1,857	1.66	2.14	2.42	C	2
456	3.36	4.38	1,272	1.00	1.30	1.47	D	2
457	5.40	7.03	1,834	1.64	2.11	2.39	C	2
458	2.22	2.89	922	0.66	0.86	0.97	B	1
459	1.26	1.65	633	0.38	0.49	0.56	C	2
461	3.39	4.41	1,280	1.01	1.31	1.48	D	2
463	2.08	2.71	883	0.62	0.80	0.91	D	2
464	3.01	3.93	1,167	0.90	1.17	1.32	C	2
465	2.83	3.69	1,110	0.84	1.09	1.24	D	2
467	3.25	4.24	1,241	0.97	1.25	1.42	B	1
471	1.24	1.61	624	0.38	0.48	0.55	B	1
472	1.95	2.53	837	0.58	0.75	0.85	B	1
473	1.99	2.59	854	0.59	0.76	0.87	B	1
474	0.64	0.83	438	0.19	0.25	0.28	C	2
475	2.82	3.69	1,109	0.85	1.09	1.24	D	2
476	1.25	1.62	624	0.37	0.48	0.55	C	2
477	2.33	3.04	958	0.70	0.90	1.02	C	2
483	1.17	1.52	603	0.35	0.45	0.51	B	1
485	1.35	1.75	653	0.41	0.52	0.59	B	1
486	1.82	2.38	805	0.55	0.71	0.80	C	2
487	1.10	1.44	580	0.33	0.43	0.49	C	2
488	0.87	1.12	505	0.26	0.33	0.38	B	1
489	1.55	2.03	722	0.46	0.59	0.67	B	1
491	2.74	3.57	1,081	0.82	1.06	1.20	C	2
495	3.62	4.71	1,352	1.08	1.40	1.59	D	2
497	1.95	2.53	837	0.58	0.75	0.85	B	1
499	2.82	3.69	1,109	0.85	1.09	1.24	D	2
501	2.82	3.68	1,107	0.84	1.09	1.24	E	3
502	3.35	4.37	1,270	1.00	1.29	1.47	A	1
506	2.28	2.97	944	0.67	0.87	0.99	C	2
507	2.97	3.87	1,153	0.89	1.15	1.31	F	3
509	5.59	7.28	1,853	1.67	2.16	2.45	G	4
511	6.13	7.98	1,829	1.84	2.38	2.70	E	3
512	4.99 a	6.52 b	1,777	1.49	1.92	2.18	E	3
513	3.04 c	3.97 d	1,177	0.91	1.18	1.33	B	1
535	2.86	3.73	1,119	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: \$1.00 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$1.31 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.31 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.40 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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				A-1	A-2	A-3		
536	4.83	6.30	1,725	1.45	1.87	2.12	C	2
544	5.98	7.81	1,843	1.79	2.31	2.62	E	3
551	1.46	1.91	693	0.44	0.57	0.64	F	3
553	3.71	4.84	1,382	1.11	1.43	1.63	G	4
555	0.82	1.09	501	0.25	0.32	0.36	B	1
563	1.58	2.06	729	0.48	0.61	0.70	C	2
571	2.57	3.35	1,033	0.77	0.99	1.13	C	2
573	3.49	4.55	1,315	1.04	1.35	1.53	F	3
581	1.97	2.57	850	0.60	0.77	0.87	E	3
587	1.58	2.06	729	0.48	0.61	0.70	C	2
601	8.19	10.67	1,808	2.33	2.88	3.31	G	4
602	5.38	7.01	1,793	1.54	1.90	2.18	F	3
603	8.97	11.71	1,784	2.56	3.17	3.64	F	3
605	6.28	8.20	1,844	1.80	2.22	2.55	E	3
607	7.07	9.21	1,821	2.04	2.52	2.90	F	3
608	4.73	6.17	1,557	1.30	1.61	1.85	F	3
609	4.29	5.59	1,483	1.23	1.52	1.75	F	3
611	8.57	11.17	1,791	2.45	3.02	3.47	E	3
615	10.27	13.39	1,781	2.94	3.63	4.17	G	4
617	5.50	7.18	1,832	1.57	1.94	2.23	F	3
625	5.19	6.78	1,741	1.48	1.83	2.11	F	3
643	9.36	12.21	1,781	1.79	2.21	2.54	G	4
645	5.58	7.28	1,743	1.48	1.83	2.10	F	3
646	4.44	5.79	1,537	1.27	1.57	1.81	E	3
647	6.21	8.10	1,848	1.79	2.21	2.54	D	2
648	3.95	5.16	1,401	1.15	1.42	1.63	E	3
649	3.42	4.46	1,217	0.96	1.18	1.36	E	3
651	5.46	7.12	1,810	1.55	1.92	2.20	F	3
652	7.09	9.25	1,818	2.10	2.60	2.98	F	3
653	6.42	8.36	1,849	1.84	2.27	2.61	F	3
654	5.70	7.43	1,851	1.59	1.96	2.26	F	3
655	13.38	17.47	1,781	3.77	4.65	5.35	G	4
656	6.45	8.40	1,840	1.84	2.27	2.61	G	4
657	7.82	10.19	1,805	2.24	2.77	3.18	F	3
658	6.83	8.91	1,854	1.94	2.40	2.76	F	3
659	13.87	18.10	1,781	4.00	4.94	5.68	G	4
660	2.18	2.84	912	0.66	0.81	0.93	E	3
661	2.46	3.20	939	0.69	0.85	0.98	E	3
662	3.18	4.16	1,219	0.95	1.18	1.35	E	3
663	3.69	4.81	1,322	1.07	1.32	1.52	E	3
664	3.47	4.53	1,222	0.97	1.19	1.37	E	3
665	7.39	9.63	1,821	2.16	2.66	3.06	F	3
666	5.32	6.94	1,785	1.53	1.88	2.17	E	3
667	1.68	2.19	732	0.48	0.60	0.69	F	3
668	4.33	5.65	1,502	1.25	1.54	1.77	E	3

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				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
669	6.13	7.98	1,848	1.75	2.16	2.48	F	3
670	4.06	5.29	1,484	1.23	1.52	1.74	E	3
673	4.46	5.82	1,612	1.35	1.67	1.92	F	3
674	4.26	5.56	1,469	1.22	1.50	1.73	E	3
675	3.37	4.40	1,250	0.99	1.23	1.41	F	3
676	4.74	6.18	1,615	1.36	1.68	1.93	E	3
677	3.56	4.65	1,278	1.03	1.27	1.46	G	4
679	7.18	9.35	1,803	2.19	2.71	3.11	F	3
681	4.06	5.29	1,484	1.23	1.52	1.74	F	3
682	11.52	15.02	1,781	3.51	4.33	4.98	E	3
691	4.29	5.59	1,483	1.23	1.52	1.75	F	3
693	5.46	7.12	1,810	1.55	1.92	2.20	F	3
695	2.46	3.20	939	0.69	0.85	0.98	E	3
709	1.74	2.27	777	0.53	0.65	0.75	G	4
716	2.48	3.23	1,003	0.76	0.93	1.07	E	3
718	2.58	3.37	1,037	0.79	0.97	1.11	E	3
721	9.57	12.47	1,781	2.87	3.70	4.19	F	3
744	1.44	1.87	683	0.43	0.56	0.63	D	2
751	2.17	2.83	908	0.64	0.83	0.94	E	3
752	0.87	1.13	510	0.26	0.33	0.38	G	4
753	3.63	4.73	1,353	1.09	1.40	1.59	C	2
755	1.87	2.45	821	0.57	0.73	0.83	F	3
757	1.25	1.63	625	0.37	0.48	0.55	E	3
759	3.25	4.24	1,240	0.98	1.26	1.43	E	3
801	5.59	7.29	1,854	1.82	2.35	2.75	E	3
803	15.34	20.00	1,781	4.99	6.44	7.52	E	3
804	2.47	3.22	1,001	0.81	1.04	1.21	E	3
805	4.27	5.58	1,555	1.39	1.79	2.09	E	3
806	6.56	8.55	1,830	2.14	2.76	3.22	E	3
807	4.63	6.04	1,666	1.51	1.95	2.27	E	3
808	7.15	9.32	1,819	2.33	3.00	3.51	E	3
809	3.54	4.62	1,330	1.16	1.49	1.74	F	3
811	6.59	8.59	1,831	2.15	2.77	3.24	E	3
812	5.13	6.68	1,814	1.67	2.16	2.52	F	3
813	3.89	5.08	1,436	1.27	1.63	1.91	D	2
814	3.57	4.67	1,341	1.17	1.50	1.76	C	2
815	2.39	3.11	975	0.78	1.00	1.17	D	2
816	1.88	2.47	826	0.62	0.80	0.93	D	2
817	5.71	7.44	1,848	1.86	2.40	2.81	E	3
818	1.34	1.73	649	0.43	0.56	0.65	D	2
819	0.65	0.84	443	0.21	0.27	0.32	D	2
820	2.45	3.19	995	0.80	1.03	1.20	D	2
821	5.18	6.76	1,832	1.69	2.18	2.54	C	2
825	2.72	3.53	1,076	0.89	1.15	1.34	C	2
855	5.10	6.64	1,805	1.65	2.13	2.49	E	3
857	6.09	7.93	1,834	1.99	2.57	3.00	E	3

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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		
858	6.57	8.57	1,836	2.14	2.76	3.22	F	3
859	7.24	9.44	1,815	2.36	3.05	3.56	E	3
860	7.07	9.22	1,834	2.29	2.96	3.45	E	3
862	6.73	8.76	1,829	2.19	2.83	3.30	E	3
865	1.67	2.17	754	0.54	0.70	0.82	C	2
867	3.89	5.08	1,436	1.27	1.63	1.91	D	2
871	5.70	7.45	1,903	1.81	2.34	2.73	D	2
877	2.33	3.05	961	0.76	0.98	1.14	B	1
879	2.56	3.35	1,031	0.84	1.08	1.27	B	1
880	3.85	5.02	1,423	1.25	1.61	1.89	C	2
881	2.42	3.15	984	0.79	1.01	1.18	B	1
882	5.97	7.79	1,850	1.94	2.51	2.93	B	1
883	1.92	2.50	830	0.62	0.80	0.93	B	1
884	0.74	0.97	472	0.24	0.31	0.36	B	1
885	2.64	3.44	1,053	0.86	1.11	1.30	C	2
886	2.08	2.71	880	0.68	0.88	1.02	B	1
887	1.05	1.38	570	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	0.20	0.24	C	2
891	0.99	1.29	546	0.32	0.42	0.49	B	1
895	0.39	0.52	364	0.13	0.17	0.19	B	1
896	1.87	2.45	822	0.62	0.80	0.93	A	1
897	1.72	2.24	772	0.56	0.72	0.85	A	1
898	3.12	4.07	1,197	1.01	1.30	1.52	C	2
899	1.33	1.72	646	0.43	0.56	0.65	C	2
903	0.42	0.56	374	0.14	0.18	0.21	E	3
904	1.40	1.82	671	0.46	0.59	0.69	E	3
907	4.32	5.63	1,565	1.41	1.82	2.13	B	1
910	6.47	8.43	1,813	2.13	2.75	3.21	C	2
911	4.07	5.30	1,490	1.33	1.71	2.00	B	1
914	2.33	3.05	961	0.76	0.98	1.14	B	1
915	2.82	3.68	1,109	0.92	1.19	1.39	C	2
916	1.27	1.66	636	0.41	0.53	0.62	B	1
917	2.84	3.71	1,119	0.93	1.20	1.40	C	2
918	2.37	3.09	970	0.77	1.00	1.16	C	2
919	1.94	2.51	835	0.63	0.82	0.95	B	1
920	0.49	0.64	394	0.16	0.20	0.24	C	2
921	4.52	5.90	1,631	1.47	1.89	2.21	D	2
922	2.74	3.56	1,083	0.89	1.15	1.34	D	2
923	2.56	3.35	1,031	0.84	1.08	1.27	B	1
924	2.28	2.97	943	0.75	0.96	1.12	B	1
925	1.74	2.27	777	0.56	0.73	0.85	B	1
926	2.42	3.15	984	0.79	1.01	1.18	B	1
927	0.87	1.13	509	0.28	0.36	0.42	B	1
928	1.92	2.50	830	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**

Exhibit 41

Proposed 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	3.13	4.09	1,203	1.03	1.33	1.55	C	2
932	0.69	0.92	461	0.23	0.30	0.35	C	2
933	2.98	3.88	1,155	0.97	1.25	1.46	C	2
934	2.33	3.04	958	0.76	0.97	1.14	C	2
935	1.37	1.79	662	0.45	0.58	0.67	C	2
936	0.37	0.48	354	0.12	0.16	0.18	D	2
937	9.28	12.09	1,781	3.04	3.93	4.59	D	2
939	4.42	5.78	1,599	1.44	1.86	2.17	F	3
940	3.77	4.92	1,400	1.24	1.60	1.86	C	2
941	2.13	2.79	899	0.70	0.90	1.05	C	2
942	2.18	2.85	913	0.71	0.92	1.07	C	2
943	4.93	6.43	1,754	1.61	2.08	2.43	C	2
944	2.38	3.10	975	0.77	1.00	1.17	B	1
945	2.42	3.15	986	0.79	1.02	1.19	A	1
946	2.86	3.73	1,121	0.94	1.21	1.41	C	2
947	4.11	5.36	1,504	1.36	1.75	2.04	B	1
948	1.26	1.63	629	0.41	0.53	0.62	A	1
949	0.75	0.98	475	0.25	0.32	0.37	C	2
951	0.37	0.48	354	0.12	0.16	0.18	E	3
952	0.60	0.77	425	0.19	0.25	0.29	C	2
953	0.22	0.29	313	0.07	0.09	0.11	C	2
954	2.67	3.48	1,062	0.87	1.12	1.31	E	3
955	0.56	0.73	414	0.18	0.24	0.28	D	2
956	0.12	0.15	280	0.04	0.05	0.06	D	2
957	0.43	0.57	380	0.14	0.18	0.21	C	2
958	0.96	1.26	537	0.31	0.40	0.47	C	2
959	1.37	1.78	661	0.45	0.58	0.67	C	2
960	3.50	4.56	1,316	1.14	1.47	1.72	C	2
961	0.70	0.92	462	0.23	0.30	0.35	C	2
962	0.10	0.14	276	0.04	0.05	0.05	F	3
963	0.44	0.57	378	0.14	0.18	0.22	B	1
964	2.02	2.63	865	0.65	0.84	0.99	B	1
965	0.39	0.52	364	0.13	0.17	0.19	B	1
966	2.01	2.63	862	0.62	0.76	0.87	E	3
967	0.64	0.83	438	0.21	0.27	0.32	D	2
968	1.80	2.35	796	0.59	0.76	0.89	B	1
969	3.90	5.09	1,439	1.27	1.64	1.91	C	2
970	6.64	8.66	1,827	2.17	2.80	3.27	B	1
971	3.34	4.35	1,267	1.09	1.40	1.64	C	2
973	2.24	2.92	930	0.73	0.94	1.10	B	1
974	2.65	3.46	1,057	0.87	1.12	1.30	C	2
975	1.62	2.11	739	0.53	0.68	0.80	A	1
976	1.30	1.69	644	0.42	0.55	0.64	B	1
977	0.46	0.60	388	0.15	0.19	0.23	A	1
978	2.42	3.16	985	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**

Proposed 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	3.35	4.36	1,269	1.09	1.41	1.64	C	2
980	2.85	3.73	1,121	0.93	1.21	1.41	E	3
981	2.29	2.98	945	0.75	0.96	1.12	A	1
983	6.02	7.86	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	3.45	4.50	1,299	1.13	1.46	1.70	E	3
986	1.22	1.58	613	0.39	0.51	0.59	C	2
988	0.16	0.22	295	0.05	0.07	0.08	C	2
991	6.64	8.66	1,827	2.17	2.80	3.27	A	1
992	3.54	4.62	1,330	1.16	1.49	1.74	E	3
995	6.97	9.10	1,821	2.28	2.94	3.43	F	3
997	0.76	0.99	478	0.25	0.32	0.37	D	2
999	4.06	5.29	1,484	1.32	1.71	1.99	D	2
4771	3.22	4.20	1,474	0.97	1.26	1.42	G	4
0771	0.79	1.04					G	4
4777	6.59	8.59	1,831	2.15	2.77	3.24	E	3
7405	0.87	1.13	598	0.28	0.36	0.42	E	3
7445	0.29	0.37					G	4
7413	1.21	1.58	694	0.39	0.51	0.59	G	4
7453	0.26	0.33					G	4
7421	1.46	1.91	694	0.48	0.62	0.72	F	3
7424	3.45	4.50	1,302	1.13	1.45	1.70	G	4
7428	1.37	1.78	661	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						
Per capita								
0908	121.66	158.74	403	39.00	50.29	58.73	C	2
0909	61.96	80.82	324	20.08	25.89	30.24	B	1
0912	212.06	276.60	520	68.81	88.73	103.62	B	1
0913	331.55	432.65	676	105.91	136.58	159.49	C	2
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.