

Delaware Compensation Rating Bureau, Inc.



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July 24, 1998

BUREAU CIRCULAR NO. 707

To All Members of the Bureau:

Re: **OCTOBER 1, 1998 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING**

Please be informed that the Bureau has submitted a filing of revisions to Delaware's Residual Market Plan, loss costs, related rating values and amendments to the classification plan with a proposed effective date of October 1, 1998. That filing, No. 9801, proposed an overall decrease in collectible rate level of 11.92 percent for the Residual Market Plan and an overall decrease in collectible loss costs of 11.89 percent.

Policies issued with effective dates on and after October 1, 1998 must be qualified as carrying tentative rates and the Pending Rate Change Endorsement is to be used for this purpose. Note that such policies issued at current rates or on a "to be determined" basis must be endorsed subsequently with the new carrier rates.

Filing Package

The Bureau will be distributing one copy of the complete filing package to the workers compensation product manager of the "lead" carrier (based on premium) of each member group. The mailing process should deliver filings to all carriers during the week of July 27, 1998. Companies are encouraged to make copies of the various portions of the filing package as needed for distribution to the appropriate individuals within their group. The Bureau is not equipped to print or process requests for additional copies from all its members.

Attached for reference is a table of current and proposed residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Timothy L. Wisecarver
President

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Attachment

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 1998**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
005	25.20	20.55	-18.45%	19.19	15.94	-16.94%
0006	14.46	9.99	-30.91%	11.01	7.75	-29.61%
007	12.23	9.65	-21.10%	9.31	7.48	-19.66%
0008	4.53	3.64	-19.65%	3.45	2.82	-18.26%
009	47.91	37.32	-22.10%	36.48	28.94	-20.67%
0011	4.21	3.93	-6.65%	3.21	3.05	-4.98%
0013	6.80	5.82	-14.41%	5.18	4.51	-12.93%
0016	6.79	5.60	-17.53%	5.17	4.34	-16.05%
025	10.87	8.79	-19.14%	8.28	6.82	-17.63%
028	6.27	5.53	-11.80%	4.77	4.29	-10.06%
0034	9.00	7.66	-14.89%	6.85	5.94	-13.28%
0036	7.75	6.30	-18.71%	5.90	4.89	-17.12%
050	9.15	10.15	10.93%	6.97	7.87	12.91%
051	7.14	5.93	-16.95%	5.44	4.60	-15.44%
053	7.14	5.93	-16.95%	5.44	4.60	-15.44%
055	10.68	8.36	-21.72%	8.13	6.48	-20.30%
059	11.52	9.28	-19.44%	8.77	7.20	-17.90%
0083	11.01	9.00	-18.26%	8.38	6.98	-16.71%
101	10.82	7.35	-32.07%	8.24	5.70	-30.83%
104	7.81	5.92	-24.20%	5.95	4.59	-22.86%
105	7.39	6.16	-16.64%	5.63	4.78	-15.10%
106	9.26	7.78	-15.98%	7.05	6.03	-14.47%
107	5.07	4.52	-10.85%	3.86	3.51	-9.07%
108	12.05	9.24	-23.32%	9.17	7.17	-21.81%
109	9.64	7.65	-20.64%	7.34	5.93	-19.21%
110	6.56	4.86	-25.91%	4.99	3.77	-24.45%
111	11.15	8.05	-27.80%	8.49	6.24	-26.50%
112	14.80	13.17	-11.01%	11.27	10.21	-9.41%
113	10.13	8.60	-15.10%	7.71	6.67	-13.49%
114	12.23	11.12	-9.08%	9.31	8.62	-7.41%
115	4.11	3.39	-17.52%	3.13	2.63	-15.97%
119	10.79	9.22	-14.55%	8.22	7.15	-13.02%
130	12.44	9.12	-26.69%	9.47	7.07	-25.34%
132	4.89	3.90	-20.25%	3.72	3.02	-18.82%
134	5.17	4.35	-15.86%	3.94	3.37	-14.47%
135	2.51	2.05	-18.33%	1.91	1.59	-16.75%
136	2.60	2.54	-2.31%	1.98	1.97	-0.51%
139	8.64	7.63	-11.69%	6.58	5.92	-10.03%
141	6.62	5.94	-10.27%	5.04	4.61	-8.53%
142	4.53	3.33	-26.49%	3.45	2.58	-25.22%
161	3.93	3.67	-6.62%	2.99	2.85	-4.68%
163	4.20	3.73	-11.19%	3.20	2.89	-9.69%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 1998**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
165	7.56	6.42	-15.08%	5.76	4.98	-13.54%
166	4.30	3.38	-21.40%	3.27	2.62	-19.88%
0175	2.44	2.04	-16.39%	1.86	1.58	-15.05%
0176	0.65	0.55	-15.38%	0.49	0.43	-12.24%
185	7.81	5.92	-24.20%	5.95	4.59	-22.86%
187	5.07	4.52	-10.85%	3.86	3.51	-9.07%
191	3.93	3.67	-6.62%	2.99	2.85	-4.68%
201	9.32	7.11	-23.71%	7.10	5.51	-22.39%
204	3.35	3.09	-7.76%	2.55	2.40	-5.88%
205	5.62	4.13	-26.51%	4.28	3.20	-25.23%
221	7.76	6.73	-13.27%	5.91	5.22	-11.68%
222	8.29	6.99	-15.68%	6.31	5.42	-14.10%
225	8.64	7.09	-17.94%	6.58	5.50	-16.41%
227	6.24	5.70	-8.65%	4.75	4.42	-6.95%
255	9.40	6.88	-26.81%	7.16	5.34	-25.42%
257	10.98	8.40	-23.50%	8.36	6.51	-22.13%
259	8.46	4.90	-42.08%	6.44	3.80	-40.99%
261	8.46	7.33	-13.36%	6.44	5.68	-11.80%
263	8.46	4.90	-42.08%	6.44	3.80	-40.99%
265	8.46	4.90	-42.08%	6.44	3.80	-40.99%
275	7.76	6.73	-13.27%	5.91	5.22	-11.68%
276	8.29	6.99	-15.68%	6.31	5.42	-14.10%
281	4.91	4.29	-12.63%	3.74	3.33	-10.96%
282	5.36	5.18	-3.36%	4.08	4.02	-1.47%
297	4.91	4.29	-12.63%	3.74	3.33	-10.96%
301	14.22	10.92	-23.21%	10.83	8.47	-21.79%
305	9.02	8.28	-8.20%	6.87	6.42	-6.55%
306	8.36	6.66	-20.33%	6.37	5.17	-18.84%
311	6.39	5.08	-20.50%	4.87	3.94	-19.10%
319	5.41	4.86	-10.17%	4.12	3.77	-8.50%
323	6.12	4.67	-23.69%	4.66	3.62	-22.32%
327	4.05	3.68	-9.14%	3.08	2.85	-7.47%
402	14.24	10.78	-24.30%	10.84	8.36	-22.88%
403	6.71	5.45	-18.78%	5.11	4.23	-17.22%
404	8.34	6.56	-21.34%	6.35	5.09	-19.84%
406	7.26	7.09	-2.34%	5.53	5.50	-0.54%
407	8.51	6.66	-21.74%	6.48	5.17	-20.22%
411	16.54	11.58	-29.99%	12.59	8.98	-28.67%
413	11.94	10.62	-11.06%	9.09	8.24	-9.35%
415	12.92	9.33	-27.79%	9.84	7.24	-26.42%
416	12.71	11.36	-10.62%	9.68	8.81	-8.99%
421	16.09	12.97	-19.39%	12.25	10.06	-17.88%

DELAWARE COMPENSATION RATING BUREAU, INC.

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425	12.47	10.89	-12.67%	9.49	8.45	-10.96%
427	7.56	6.09	-19.44%	5.76	4.72	-18.06%
429	9.15	7.96	-13.01%	6.97	6.17	-11.48%
431	11.85	10.05	-15.19%	9.02	7.79	-13.64%
433	9.36	7.36	-21.37%	7.13	5.71	-19.92%
435	9.95	8.04	-19.20%	7.58	6.24	-17.68%
439	6.80	6.34	-6.76%	5.18	4.92	-5.02%
441	5.33	3.69	-30.77%	4.06	2.86	-29.56%
445	10.44	9.25	-11.40%	7.95	7.17	-9.81%
447	7.71	6.09	-21.01%	5.87	4.72	-19.59%
449	6.84	5.54	-19.01%	5.21	4.30	-17.47%
451	9.19	7.43	-19.15%	7.00	5.76	-17.71%
454	9.99	8.93	-10.61%	7.61	6.93	-8.94%
455	7.69	6.48	-15.73%	5.86	5.03	-14.16%
456	8.04	6.79	-15.55%	6.12	5.27	-13.89%
457	12.28	11.08	-9.77%	9.35	8.59	-8.13%
458	2.76	2.32	-15.94%	2.10	1.80	-14.29%
459	2.30	2.03	-11.74%	1.75	1.57	-10.29%
461	7.00	6.17	-11.86%	5.33	4.79	-10.13%
463	6.26	4.68	-25.24%	4.77	3.63	-23.90%
467	5.12	4.19	-18.16%	3.90	3.25	-16.67%
472	2.67	2.15	-19.48%	2.03	1.67	-17.73%
473	4.85	3.58	-26.19%	3.69	2.78	-24.66%
475	8.82	6.35	-28.00%	6.72	4.92	-26.79%
483	2.38	2.06	-13.45%	1.81	1.60	-11.60%
486	1.86	1.90	2.15%	1.42	1.47	3.52%
487	1.66	1.34	-19.28%	1.26	1.04	-17.46%
489	1.51	1.30	-13.91%	1.15	1.01	-12.17%
491	6.71	5.45	-18.78%	5.11	4.23	-17.22%
495	9.19	7.43	-19.15%	7.00	5.76	-17.71%
497	2.67	2.15	-19.48%	2.03	1.67	-17.73%
499	8.82	6.35	-28.00%	6.72	4.92	-26.79%
501	4.83	4.33	-10.35%	3.68	3.36	-8.70%
502	4.78	4.01	-16.11%	3.64	3.11	-14.56%
505	14.21	11.17	-21.39%	10.82	8.66	-19.96%
506	4.76	3.78	-20.59%	3.62	2.93	-19.06%
507	5.22	4.50	-13.79%	3.97	3.49	-12.09%
509	12.57	10.03	-20.21%	9.57	7.78	-18.70%
511	14.40	11.21	-22.15%	10.96	8.69	-20.71%
512	12.21	10.18	-16.63%	9.30	7.89	-15.16%
513	6.54	5.54	-15.29%	4.98	4.30	-13.65%
533	14.51	14.34	-1.17%	11.05	11.12	0.63%

DELAWARE COMPENSATION RATING BUREAU, INC.

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PROPOSED EFFECTIVE OCTOBER 1, 1998**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
535	6.04	4.92	-18.54%	4.60	3.82	-16.96%
536	8.38	7.26	-13.37%	6.38	5.63	-11.76%
544	11.67	10.12	-13.28%	8.89	7.85	-11.70%
551	3.61	3.06	-15.24%	2.75	2.37	-13.82%
553	8.62	7.34	-14.85%	6.56	5.69	-13.26%
555	2.86	2.00	-30.07%	2.18	1.55	-28.90%
563	5.64	4.60	-18.44%	4.29	3.57	-16.78%
571	4.44	3.74	-15.77%	3.38	2.90	-14.20%
573	10.53	7.24	-31.24%	8.02	5.61	-30.05%
581	4.52	3.57	-21.02%	3.44	2.77	-19.48%
587	5.64	4.60	-18.44%	4.29	3.57	-16.78%
601	17.60	15.38	-12.61%	13.40	11.93	-10.97%
602	15.91	13.15	-17.35%	12.12	10.20	-15.84%
603	18.94	16.43	-13.25%	14.42	12.74	-11.65%
605	14.67	12.93	-11.86%	11.16	10.02	-10.22%
607	14.92	12.71	-14.81%	11.37	9.86	-13.28%
608	8.85	7.95	-10.17%	6.74	6.16	-8.61%
609	10.57	8.88	-15.99%	8.05	6.88	-14.53%
611	16.10	15.21	-5.53%	12.26	11.79	-3.83%
615	26.41	22.74	-13.90%	20.10	17.64	-12.24%
617	13.11	10.80	-17.62%	9.98	8.38	-16.03%
643	17.51	17.02	-2.80%	13.33	13.19	-1.05%
645	9.95	8.96	-9.95%	7.58	6.95	-8.31%
646	8.25	7.20	-12.73%	6.28	5.59	-10.99%
647	11.53	11.18	-3.04%	8.78	8.67	-1.25%
648	7.82	6.82	-12.79%	5.95	5.28	-11.26%
649	6.83	5.52	-19.18%	5.20	4.28	-17.69%
651	11.79	9.90	-16.03%	8.97	7.68	-14.38%
652	15.47	13.06	-15.58%	11.78	10.14	-13.92%
653	11.81	10.23	-13.38%	8.99	7.94	-11.68%
654	11.09	9.78	-11.81%	8.44	7.59	-10.07%
655	31.26	26.50	-15.23%	23.80	20.55	-13.66%
656	19.21	15.23	-20.72%	14.63	11.82	-19.21%
657	15.80	14.44	-8.61%	12.03	11.21	-6.82%
658	13.39	11.98	-10.53%	10.20	9.29	-8.92%
659	28.60	24.84	-13.15%	21.78	19.26	-11.57%
660	5.01	4.19	-16.37%	3.81	3.25	-14.70%
661	6.57	5.49	-16.44%	5.00	4.26	-14.80%
662	4.32	3.70	-14.35%	3.29	2.87	-12.77%
663	7.23	6.32	-12.59%	5.51	4.90	-11.07%
664	4.90	4.18	-14.69%	3.73	3.24	-13.14%
665	15.07	12.29	-18.45%	11.47	9.53	-16.91%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 1998**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
666	12.48	10.39	-16.75%	9.50	8.06	-15.16%
667	4.14	3.41	-17.63%	3.15	2.65	-15.87%
668	8.99	7.84	-12.79%	6.85	6.07	-11.39%
669	12.95	11.12	-14.13%	9.85	8.62	-12.49%
670	8.24	6.97	-15.41%	6.27	5.41	-13.72%
673	10.80	8.78	-18.70%	8.22	6.81	-17.15%
674	8.73	7.66	-12.26%	6.65	5.94	-10.68%
675	7.76	6.98	-10.05%	5.91	5.41	-8.46%
676	11.82	10.06	-14.89%	9.00	7.79	-13.44%
677	9.81	8.32	-15.19%	7.47	6.45	-13.65%
679	21.32	18.09	-15.15%	16.23	14.03	-13.56%
681	8.24	6.97	-15.41%	6.27	5.41	-13.72%
682	20.57	21.00	2.09%	15.66	16.29	4.02%
691	10.57	8.88	-15.99%	8.05	6.88	-14.53%
693	11.79	9.90	-16.03%	8.97	7.68	-14.38%
695	6.57	5.49	-16.44%	5.00	4.26	-14.80%
709	3.48	3.09	-11.21%	2.65	2.40	-9.43%
716	5.23	4.67	-10.71%	3.98	3.62	-9.05%
718	9.42	7.61	-19.21%	7.17	5.90	-17.71%
721	11.39	9.53	-16.33%	8.67	7.39	-14.76%
744	3.06	2.80	-8.50%	2.33	2.17	-6.87%
751	2.98	2.30	-22.82%	2.27	1.78	-21.59%
752	2.92	2.13	-27.05%	2.22	1.65	-25.68%
753	7.17	6.22	-13.25%	5.46	4.82	-11.72%
755	5.11	3.35	-34.44%	3.89	2.60	-33.16%
757	2.11	1.72	-18.48%	1.61	1.33	-17.39%
759	6.60	5.73	-13.18%	5.03	4.44	-11.73%
0773	5.31	4.61	-13.18%	4.04	3.58	-11.39%
0774	3.06	2.65	-13.40%	2.33	2.06	-11.59%
0775	0.78	0.68	-12.82%	0.59	0.53	-10.17%
0776	4.11	3.57	-13.14%	3.13	2.77	-11.50%
0779	3.06	2.65	-13.40%	2.33	2.06	-11.59%
801	8.10	7.25	-10.49%	6.17	5.62	-8.91%
803	20.44	18.54	-9.30%	15.56	14.38	-7.58%
804	5.54	4.61	-16.79%	4.22	3.58	-15.17%
806	14.80	12.63	-14.66%	11.27	9.79	-13.13%
807	12.02	10.56	-12.15%	9.15	8.19	-10.49%
808	11.03	9.50	-13.87%	8.40	7.37	-12.26%
809	8.33	6.77	-18.73%	6.34	5.25	-17.19%
811	14.75	12.29	-16.68%	11.23	9.53	-15.14%
812	11.27	9.45	-16.15%	8.58	7.33	-14.57%
813	9.91	8.28	-16.45%	7.55	6.42	-14.97%

DELAWARE COMPENSATION RATING BUREAU, INC.

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Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
814	7.85	6.58	-16.18%	5.98	5.10	-14.72%
815	5.56	4.91	-11.69%	4.23	3.81	-9.93%
816	4.02	3.35	-16.67%	3.06	2.60	-15.03%
817	9.80	8.78	-10.41%	7.46	6.81	-8.71%
818	4.01	3.40	-15.21%	3.05	2.64	-13.44%
819	1.77	1.58	-10.73%	1.35	1.23	-8.89%
821	10.12	8.72	-13.83%	7.71	6.76	-12.32%
825	4.46	3.97	-10.99%	3.40	3.08	-9.41%
855	8.76	7.65	-12.67%	6.67	5.93	-11.09%
857	10.99	10.17	-7.46%	8.37	7.89	-5.73%
860	18.22	14.37	-21.13%	13.87	11.14	-19.68%
861	9.57	7.66	-19.96%	7.29	5.94	-18.52%
862	10.60	9.18	-13.40%	8.07	7.12	-11.77%
865	8.18	6.23	-23.84%	6.23	4.83	-22.47%
867	9.91	8.28	-16.45%	7.55	6.42	-14.97%
877	3.88	3.43	-11.60%	2.95	2.66	-9.83%
879	6.42	5.40	-15.89%	4.89	4.19	-14.31%
881	4.22	3.86	-8.53%	3.21	2.99	-6.85%
883	3.67	3.33	-9.26%	2.79	2.58	-7.53%
889	0.54	0.49	-9.26%	0.41	0.38	-7.32%
895	0.92	0.87	-5.43%	0.70	0.67	-4.29%
907	8.61	7.65	-11.15%	6.56	5.93	-9.60%
0908	51.52	47.53	-7.74%	39.23	36.86	-6.04%
0909	61.49	56.35	-8.36%	46.82	43.70	-6.66%
910	9.83	8.29	-15.67%	7.48	6.43	-14.04%
911	6.94	5.99	-13.69%	5.28	4.65	-11.93%
0912	171.76	157.58	-8.26%	130.78	122.21	-6.55%
0913	209.49	199.15	-4.94%	159.50	154.45	-3.17%
914	3.88	3.43	-11.60%	2.95	2.66	-9.83%
915	5.62	4.54	-19.22%	4.28	3.52	-17.76%
916	1.81	1.63	-9.94%	1.38	1.26	-8.70%
917	5.30	4.91	-7.36%	4.04	3.81	-5.69%
918	3.38	3.03	-10.36%	2.57	2.35	-8.56%
919	4.25	3.80	-10.59%	3.24	2.95	-8.95%
920	0.94	0.86	-8.51%	0.72	0.67	-6.94%
922	4.03	3.55	-11.91%	3.07	2.75	-10.42%
923	6.42	5.40	-15.89%	4.89	4.19	-14.31%
924	6.45	5.47	-15.19%	4.91	4.24	-13.65%
925	2.49	2.24	-10.04%	1.90	1.74	-8.42%
926	4.22	3.86	-8.53%	3.21	2.99	-6.85%
927	1.42	1.20	-15.49%	1.08	0.93	-13.89%
928	3.67	3.33	-9.26%	2.79	2.58	-7.53%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 1998**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
929	8.66	7.49	-13.51%	6.59	5.81	-11.84%
932	1.79	1.51	-15.64%	1.36	1.17	-13.97%
933	5.69	5.04	-11.42%	4.33	3.91	-9.70%
934	3.99	3.37	-15.54%	3.04	2.61	-14.14%
935	2.39	2.06	-13.81%	1.82	1.60	-12.09%
936	1.64	1.30	-20.73%	1.25	1.01	-19.20%
937	19.61	18.25	-6.94%	14.93	14.15	-5.22%
939	16.81	10.25	-39.02%	12.80	7.95	-37.89%
940	7.32	6.99	-4.51%	5.57	5.42	-2.69%
941	2.19	2.05	-6.39%	1.67	1.59	-4.79%
942	1.96	2.06	5.10%	1.49	1.60	7.38%
943	12.04	9.78	-18.77%	9.17	7.58	-17.34%
944	4.23	3.82	-9.69%	3.22	2.96	-8.07%
945	4.44	4.01	-9.68%	3.38	3.11	-7.99%
946	6.76	5.71	-15.53%	5.15	4.43	-13.98%
947	10.50	8.95	-14.76%	7.99	6.94	-13.14%
948	0.79	0.87	10.13%	0.60	0.67	11.67%
949	1.23	1.14	-7.32%	0.94	0.88	-6.38%
951	1.00	0.73	-27.00%	0.76	0.57	-25.00%
952	1.70	1.39	-18.24%	1.29	1.08	-16.28%
953	0.54	0.49	-9.26%	0.41	0.38	-7.32%
954	6.70	5.38	-19.70%	5.10	4.17	-18.24%
955	1.50	1.29	-14.00%	1.14	1.00	-12.28%
956	0.34	0.24	-29.41%	0.26	0.19	-26.92%
957	0.54	0.44	-18.52%	0.41	0.34	-17.07%
958	2.37	2.04	-13.92%	1.80	1.58	-12.22%
959	2.38	2.08	-12.61%	1.81	1.61	-11.05%
960	6.71	6.17	-8.05%	5.11	4.79	-6.26%
961	2.84	2.15	-24.30%	2.16	1.67	-22.69%
962	0.42	0.32	-23.81%	0.32	0.25	-21.88%
963	0.89	0.74	-16.85%	0.68	0.57	-16.18%
964	3.32	2.86	-13.86%	2.53	2.22	-12.25%
965	0.92	0.87	-5.43%	0.70	0.67	-4.29%
966	4.18	3.55	-15.07%	3.18	2.75	-13.52%
967	1.79	1.47	-17.88%	1.36	1.14	-16.18%
968	3.79	3.13	-17.41%	2.89	2.43	-15.92%
969	4.95	4.61	-6.87%	3.77	3.58	-5.04%
970	7.12	6.46	-9.27%	5.42	5.01	-7.56%
971	6.67	5.89	-11.69%	5.08	4.57	-10.04%
972	20.34	20.53	0.93%	15.49	15.92	2.78%
973	5.09	4.49	-11.79%	3.88	3.48	-10.31%
974	5.46	5.10	-6.59%	4.16	3.96	-4.81%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 1998**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
975	4.39	3.86	-12.07%	3.34	2.99	-10.48%
976	2.19	1.98	-9.59%	1.67	1.54	-7.78%
977	0.71	0.62	-12.68%	0.54	0.48	-11.11%
978	4.60	3.95	-14.13%	3.50	3.06	-12.57%
979	7.12	6.57	-7.72%	5.42	5.10	-5.90%
980	5.83	4.88	-16.30%	4.44	3.78	-14.86%
981 *	N / A	3.13	N / A	N / A	2.43	N / A
983	8.29	7.72	-6.88%	6.31	5.99	-5.07%
984	0.68	0.65	-4.41%	0.52	0.50	-3.85%
985	8.21	7.00	-14.74%	6.25	5.43	-13.12%
986	2.28	2.04	-10.53%	1.74	1.58	-9.20%
988	0.51	0.41	-19.61%	0.39	0.32	-17.95%
991	7.12	6.46	-9.27%	5.42	5.01	-7.56%
992	13.21	9.72	-26.42%	10.06	7.54	-25.05%
995	15.08	12.35	-18.10%	11.48	9.58	-16.55%
997	1.40	1.13	-19.29%	1.07	0.88	-17.76%
999	9.26	8.05	-13.07%	7.05	6.24	-11.49%
4773	17.14	14.99	-12.54%	13.05	11.63	-10.88%
4774	12.25	10.60	-13.47%	9.33	8.22	-11.90%
4775	4.89	4.24	-13.29%	3.72	3.29	-11.56%
4776	14.69	12.71	-13.48%	11.18	9.86	-11.81%
4777	14.75	12.29	-16.68%	11.23	9.53	-15.14%
4779	12.25	10.55	-13.88%	9.33	8.18	-12.33%
7405	1.66	1.39	-16.27%	1.26	1.08	-14.29%
7413	3.08	2.47	-19.81%	2.35	1.92	-18.30%
7421	3.74	2.99	-20.05%	2.85	2.32	-18.60%
7424	8.81	7.05	-19.98%	6.71	5.47	-18.48%
7428	3.84	3.26	-15.10%	2.92	2.53	-13.36%
7445	0.55	0.46	-16.36%	0.42	0.36	-14.29%
7453	0.65	0.53	-18.46%	0.49	0.41	-16.33%
9108	100.00	100.00	0.00%	76.14	77.55	1.85%
9985	A	A		A	A	

* New class. No current or proposed residual market rate or voluntary market loss cost.