

Delaware Compensation Rating Bureau, Inc.



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August 9, 2002

**BUREAU CIRCULAR NO. 764**

To All Members of the Bureau:

Re: **DECEMBER 1, 2002 RESIDUAL MARKET RATE AND VOLUNTARY MARKET  
LOSS COST FILING - BUREAU FILING NO. 0203**

Please be informed that the Bureau has submitted a filing of revisions to Delaware's Residual Market Plan, loss costs and related rating values with a proposed effective date of December 1, 2002. That filing, No. 0203, proposes an overall increase in collectible rate level of 6.67 percent for the Residual Market Plan and an overall increase in collectible loss costs of 6.18 percent.

In addition to residual market rates and voluntary market loss costs, Filing No. 0203 proposes revisions to the following programs and/or rating values:

- Residual market expense constant
- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)
- Small deductible program
- State and hazard group relativities
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program
- DCCPAP revisions to qualifying wage table (**proposed effective January 1, 2003**)
- Updates to corporate officer payroll minimums and maximums for premium computation
- Retrospective rating

Once Bureau Filing No. 0203 has been adjudicated by the Department of Insurance, each licensed Delaware carrier will be required to make a filing for a loss cost multiplier, rates and/or other related rating values with the Department of Insurance. This requirement will apply even if a carrier intends to retain its current pricing values and programs intact. Accordingly, in order to preserve the desired and possibly necessary flexibility in pricing Delaware workers compensation policies, it is strongly recommended that all policies issued with effective dates on and

after December 1, 2002 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement for this purpose. Any policies issued at current rates or on a "to-be-determined" basis for which approved rating values are changed as a result of Bureau Filing No. 0203 and/ or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

### **Filing Package**

Consistent with procedures used for other recent residual market rate and voluntary market loss cost filings, the Bureau will be making the complete filing package for Bureau Filing No. 0203 available on its web site at [www.dcrb.com](http://www.dcrb.com). The filing package will be found in the "Filings" section of the web site and is expected to be available within ten days of the publication of this circular.

Members and other interested parties are encouraged to use the web site to access any and all parts of the filing package for informational purposes. If hard copy of the filing package is requested, the Bureau will provide a single copy per requesting entity (i.e., carrier group, consulting company, etc.) subject to the following considerations:

Price per copy:	\$300 for Bureau members
	\$450 for non-members

All parties are advised that requests for hard copy of the filing package will be held for up to two weeks to allow efficient processes in producing the required copies.

Provided 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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***Remember to visit our web site at [www.dcrb.com](http://www.dcrb.com) for more information about this and other topics.***

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2002**

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	24.83	26.88	8.26%	18.23	19.58	7.41%
0006	11.02	11.38	3.27%	8.09	8.29	2.47%
007	10.42	11.15	7.01%	7.65	8.13	6.27%
0008	4.31	4.61	6.96%	3.17	3.36	5.99%
009	41.86	45.18	7.93%	30.74	32.93	7.12%
0011	5.78	6.33	9.52%	4.25	4.62	8.71%
0013	7.18	8.30	15.60%	5.27	6.04	14.61%
0016	6.26	6.71	7.19%	4.60	4.89	6.30%
028	7.14	7.88	10.36%	5.24	5.75	9.73%
0034	8.34	9.38	12.47%	6.13	6.84	11.58%
0036	7.74	8.53	10.21%	5.69	6.21	9.14%
055	9.52	10.21	7.25%	7.00	7.44	6.29%
059	9.17	9.26	0.98%	6.74	6.75	0.15%
0083	10.46	11.22	7.27%	7.68	8.18	6.51%
101	8.66	9.10	5.08%	6.36	6.63	4.25%
104	6.02	6.25	3.82%	4.42	4.55	2.94%
105	8.14	9.17	12.65%	5.98	6.68	11.71%
106	10.22	11.32	10.76%	7.51	8.25	9.85%
107	6.43	7.05	9.64%	4.73	5.14	8.67%
108	9.13	9.34	2.30%	6.71	6.81	1.49%
109	9.03	9.89	9.52%	6.63	7.21	8.75%
110	5.21	5.83	11.90%	3.83	4.25	10.97%
111	7.56	8.01	5.95%	5.56	5.83	4.86%
112	15.13	16.04	6.01%	11.11	11.69	5.22%
113	10.11	10.35	2.37%	7.43	7.55	1.62%
114	16.55	18.34	10.82%	12.15	13.37	10.04%
115	3.92	4.14	5.61%	2.88	3.01	4.51%
119	11.32	12.20	7.77%	8.31	8.89	6.98%
130	8.93	9.46	5.94%	6.56	6.89	5.03%
132	4.52	4.86	7.52%	3.32	3.54	6.63%
134	4.93	5.02	1.83%	3.63	3.67	1.10%
135	3.47	4.27	23.05%	2.55	3.11	21.96%
136	4.28	4.78	11.68%	3.15	3.48	10.48%
139	9.40	10.11	7.55%	6.90	7.36	6.67%
141	8.05	8.93	10.93%	5.91	6.51	10.15%
142	3.92	4.59	17.09%	2.88	3.35	16.32%
161	4.58	4.94	7.86%	3.36	3.60	7.14%
163	5.05	5.66	12.08%	3.71	4.13	11.32%
165	8.33	9.13	9.60%	6.12	6.65	8.66%
166	4.07	4.57	12.29%	2.98	3.33	11.74%
0175	2.45	2.28	-6.94%	1.80	1.66	-7.78%
0176	0.69	0.76	10.14%	0.51	0.55	7.84%
185	6.02	6.25	3.82%	4.42	4.55	2.94%
187	6.43	7.05	9.64%	4.73	5.14	8.67%
191	4.58	4.94	7.86%	3.36	3.60	7.14%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2002**

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)
201	7.66	8.21	7.18%	5.63	5.98	6.22%
204	5.36	6.11	13.99%	3.94	4.45	12.94%
205	4.50	4.95	10.00%	3.31	3.60	8.76%
221	8.05	8.39	4.22%	5.91	6.12	3.55%
222	8.41	8.90	5.83%	6.17	6.48	5.02%
225	7.97	8.38	5.14%	5.85	6.11	4.44%
227	7.56	8.60	13.76%	5.56	6.27	12.77%
255	7.67	8.49	10.69%	5.64	6.19	9.75%
257	11.79	13.16	11.62%	8.66	9.59	10.74%
259	5.81	6.27	7.92%	4.27	4.56	6.79%
261	9.34	10.33	10.60%	6.85	7.53	9.93%
263	5.90	6.80	15.25%	4.34	4.95	14.06%
265	5.81	6.78	16.70%	4.27	4.94	15.69%
275	8.05	8.39	4.22%	5.91	6.12	3.55%
276	8.41	8.90	5.83%	6.17	6.48	5.02%
281	5.06	5.40	6.72%	3.72	3.93	5.65%
282	7.65	8.64	12.94%	5.62	6.30	12.10%
297	5.06	5.40	6.72%	3.72	3.93	5.65%
301	12.27	13.37	8.96%	9.01	9.74	8.10%
305	12.16	14.12	16.12%	8.94	10.29	15.10%
306	7.59	8.21	8.17%	5.58	5.98	7.17%
309	6.69	7.22	7.92%	4.91	5.26	7.13%
311	6.48	7.14	10.19%	4.76	5.20	9.24%
319	6.75	7.46	10.52%	4.95	5.44	9.90%
323	4.68	4.99	6.62%	3.43	3.64	6.12%
327	6.22	7.37	18.49%	4.57	5.37	17.51%
402	10.95	11.52	5.21%	8.04	8.39	4.35%
403	6.23	6.65	6.74%	4.58	4.84	5.68%
404	7.61	8.11	6.57%	5.59	5.91	5.72%
406	10.53	11.22	6.55%	7.73	8.18	5.82%
407	7.73	8.27	6.99%	5.68	6.02	5.99%
411	15.37	16.95	10.28%	11.29	12.36	9.48%
413	13.93	15.19	9.05%	10.23	11.07	8.21%
415	9.44	9.77	3.50%	6.94	7.12	2.59%
416	16.70	18.39	10.12%	12.27	13.40	9.21%
421	14.62	15.42	5.47%	10.73	11.23	4.66%
425	14.28	15.29	7.07%	10.49	11.14	6.20%
427	7.59	8.11	6.85%	5.58	5.91	5.91%
429	9.34	10.05	7.60%	6.85	7.32	6.86%
431	12.93	13.98	8.12%	9.50	10.19	7.26%
433	8.03	8.50	5.85%	5.89	6.19	5.09%
435	9.21	10.12	9.88%	6.76	7.37	9.02%
441	3.34	3.55	6.29%	2.45	2.59	5.71%
445	11.75	12.55	6.81%	8.63	9.15	6.03%
447	7.61	8.69	14.19%	5.59	6.33	13.24%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

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PROPOSED EFFECTIVE DECEMBER 1, 2002**

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)
449	6.80	7.36	8.24%	4.99	5.36	7.41%
451	8.56	9.43	10.16%	6.28	6.87	9.39%
454	11.47	12.39	8.02%	8.43	9.03	7.12%
456	7.84	8.20	4.59%	5.76	5.97	3.65%
457	13.84	15.08	8.96%	10.16	10.99	8.17%
458	3.64	4.31	18.41%	2.67	3.14	17.60%
459	2.83	3.06	8.13%	2.07	2.24	8.21%
461	7.95	8.34	4.91%	5.83	6.08	4.29%
463	4.32	4.50	4.17%	3.18	3.28	3.14%
464	7.27	7.81	7.43%	5.34	5.69	6.55%
465	8.08	7.73	-4.33%	5.93	5.64	-4.89%
467	5.69	6.40	12.48%	4.18	4.67	11.72%
471	3.08	3.54	14.94%	2.27	2.58	13.66%
472	3.17	3.51	10.73%	2.33	2.56	9.87%
473	3.93	4.01	2.04%	2.89	2.92	1.04%
474	3.50	3.20	-8.57%	2.57	2.33	-9.34%
475	7.05	7.18	1.84%	5.18	5.23	0.97%
476	3.55	3.50	-1.41%	2.61	2.55	-2.30%
477	4.68	5.34	14.10%	3.43	3.89	13.41%
483	2.81	2.98	6.05%	2.06	2.17	5.34%
485	2.97	3.25	9.43%	2.19	2.37	8.22%
486	4.00	4.94	23.50%	2.94	3.60	22.45%
487	1.87	2.48	32.62%	1.37	1.81	32.12%
488	1.57	1.67	6.37%	1.15	1.23	6.96%
489	1.72	1.91	11.05%	1.26	1.39	10.32%
491	6.23	6.65	6.74%	4.58	4.84	5.68%
495	8.56	9.43	10.16%	6.28	6.87	9.39%
497	3.17	3.51	10.73%	2.33	2.56	9.87%
499	7.05	7.18	1.84%	5.18	5.23	0.97%
501	6.16	6.81	10.55%	4.52	4.96	9.73%
502	5.60	6.50	16.07%	4.11	4.74	15.33%
506	4.45	4.82	8.31%	3.27	3.51	7.34%
507	6.24	7.08	13.46%	4.59	5.16	12.42%
509	11.58	12.52	8.12%	8.51	9.12	7.17%
511	13.58	14.74	8.54%	9.98	10.74	7.62%
512	12.28	11.41	-7.08%	9.02	8.31	-7.87%
513	6.95	7.60	9.35%	5.10	5.53	8.43%
535	6.99	7.54	7.87%	5.13	5.49	7.02%
536	9.60	10.60	10.42%	7.05	7.72	9.50%
544	11.79	12.40	5.17%	8.66	9.04	4.39%
551	3.67	3.95	7.63%	2.70	2.88	6.67%
553	8.60	8.87	3.14%	6.31	6.46	2.38%
555	1.85	1.84	-0.54%	1.36	1.34	-1.47%
563	4.66	4.65	-0.21%	3.42	3.39	-0.88%
571	5.04	5.68	12.70%	3.70	4.14	11.89%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2002**

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)
573	6.78	7.16	5.60%	4.98	5.22	4.82%
581	4.41	5.39	22.22%	3.24	3.93	21.30%
587	4.66	4.65	-0.21%	3.42	3.39	-0.88%
601	18.10	19.81	9.45%	13.30	14.43	8.50%
602	13.32	13.66	2.55%	9.79	9.96	1.74%
603	19.69	20.64	4.82%	14.46	15.04	4.01%
605	16.35	17.26	5.57%	12.02	12.58	4.66%
607	16.06	17.51	9.03%	11.80	12.76	8.14%
608	9.21	10.45	13.46%	6.77	7.61	12.41%
609	10.00	10.73	7.30%	7.34	7.82	6.54%
611	21.07	23.11	9.68%	15.47	16.84	8.86%
615	32.70	32.09	-1.87%	24.02	23.38	-2.66%
617	13.27	13.93	4.97%	9.74	10.15	4.21%
625	11.77	12.41	5.44%	8.64	9.04	4.63%
643	19.04	20.50	7.67%	13.98	14.93	6.80%
645	11.02	12.37	12.25%	8.09	9.02	11.50%
646	8.16	8.63	5.76%	5.99	6.29	5.01%
647	12.56	13.55	7.88%	9.23	9.87	6.93%
648	8.42	9.69	15.08%	6.19	7.06	14.05%
649	6.34	6.80	7.26%	4.65	4.95	6.45%
651	12.47	13.55	8.66%	9.15	9.88	7.98%
652	14.72	15.75	7.00%	10.81	11.48	6.20%
653	12.17	12.70	4.35%	8.93	9.25	3.58%
654	12.67	13.71	8.21%	9.31	9.99	7.30%
655	29.88	32.07	7.33%	21.95	23.37	6.47%
656	16.51	17.52	6.12%	12.12	12.77	5.36%
657	20.69	22.65	9.47%	15.19	16.51	8.69%
658	13.46	13.87	3.05%	9.88	10.11	2.33%
659	28.41	29.76	4.75%	20.87	21.69	3.93%
660	4.67	4.95	6.00%	3.43	3.60	4.96%
661	6.23	6.94	11.40%	4.57	5.06	10.72%
662	4.67	5.30	13.49%	3.43	3.86	12.54%
663	7.85	8.30	5.73%	5.76	6.05	5.03%
664	5.05	6.14	21.58%	3.71	4.47	20.49%
665	15.53	17.42	12.17%	11.41	12.70	11.31%
666	12.72	13.29	4.48%	9.34	9.69	3.75%
667	3.92	4.04	3.06%	2.88	2.95	2.43%
668	10.48	11.29	7.73%	7.69	8.23	7.02%
669	13.30	14.44	8.57%	9.77	10.52	7.68%
670	8.09	8.85	9.39%	5.94	6.45	8.59%
673	10.24	11.02	7.62%	7.53	8.03	6.64%
674	10.47	11.31	8.02%	7.70	8.24	7.01%
675	7.87	8.35	6.10%	5.78	6.08	5.19%
676	11.01	11.54	4.81%	8.08	8.41	4.08%
677	9.17	9.28	1.20%	6.74	6.76	0.30%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2002**

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)
679	21.50	23.06	7.26%	15.79	16.80	6.40%
681	8.09	8.85	9.39%	5.94	6.45	8.59%
682	29.87	31.59	5.76%	21.94	23.03	4.97%
691	10.00	10.73	7.30%	7.34	7.82	6.54%
693	12.47	13.55	8.66%	9.15	9.88	7.98%
695	6.23	6.94	11.40%	4.57	5.06	10.72%
709	3.97	4.37	10.08%	2.92	3.19	9.25%
716	6.20	6.86	10.65%	4.56	5.00	9.65%
718	7.76	7.97	2.71%	5.70	5.81	1.93%
721	14.41	17.32	20.19%	10.58	12.62	19.28%
744	3.46	3.56	2.89%	2.54	2.59	1.97%
751	2.52	2.70	7.14%	1.85	1.96	5.95%
752	1.81	1.76	-2.76%	1.33	1.28	-3.76%
753	7.83	8.29	5.87%	5.75	6.04	5.04%
755	5.04	5.62	11.51%	3.70	4.09	10.54%
757	2.40	2.88	20.00%	1.77	2.10	18.64%
759	7.06	7.80	10.48%	5.19	5.69	9.63%
0771	2.93	3.29	12.29%	2.16	2.40	11.11%
801	9.75	11.16	14.46%	7.16	8.13	13.55%
803	25.46	28.23	10.88%	18.70	20.58	10.05%
804	5.28	5.52	4.55%	3.88	4.02	3.61%
805	7.61	8.27	8.67%	5.59	6.02	7.69%
806	14.94	15.91	6.49%	10.98	11.59	5.56%
807	12.09	12.52	3.56%	8.89	9.12	2.59%
808	12.41	14.15	14.02%	9.11	10.31	13.17%
809	7.25	7.93	9.38%	5.32	5.78	8.65%
811	13.91	14.34	3.09%	10.21	10.45	2.35%
812	11.00	11.76	6.91%	8.08	8.57	6.06%
813	8.96	9.36	4.46%	6.58	6.82	3.65%
814	7.69	7.99	3.90%	5.65	5.82	3.01%
815	6.15	6.52	6.02%	4.51	4.76	5.54%
816	3.83	4.07	6.27%	2.81	2.97	5.69%
817	12.18	13.74	12.81%	8.94	10.02	12.08%
818	4.34	4.87	12.21%	3.19	3.55	11.29%
819	1.83	1.77	-3.28%	1.34	1.29	-3.73%
821	10.15	10.66	5.02%	7.46	7.77	4.16%
825	5.24	5.78	10.31%	3.85	4.21	9.35%
855	9.38	10.32	10.02%	6.88	7.53	9.45%
857	14.05	15.86	12.88%	10.33	11.56	11.91%
858	14.87	15.15	1.88%	10.92	11.04	1.10%
859	15.24	16.32	7.09%	11.19	11.90	6.34%
860	14.97	16.05	7.21%	11.00	11.70	6.36%
861	9.01	9.79	8.66%	6.62	7.14	7.85%
862	12.49	13.97	11.85%	9.17	10.18	11.01%
865	5.38	5.12	-4.83%	3.95	3.73	-5.57%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

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PROPOSED EFFECTIVE DECEMBER 1, 2002**

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)
867	8.96	9.36	4.46%	6.58	6.82	3.65%
877	4.14	4.56	10.14%	3.03	3.33	9.90%
879	5.66	5.95	5.12%	4.16	4.34	4.33%
881	4.97	5.27	6.04%	3.66	3.84	4.92%
883	3.95	4.08	3.29%	2.90	2.97	2.41%
884	1.81	1.88	3.87%	1.33	1.37	3.01%
885	5.38	5.87	9.11%	3.95	4.28	8.35%
886	4.79	5.19	8.35%	3.51	3.78	7.69%
889	0.54	0.59	9.26%	0.40	0.43	7.50%
891	1.23	1.44	17.07%	0.90	1.05	16.67%
895	0.95	0.92	-3.16%	0.69	0.67	-2.90%
896	4.63	4.89	5.62%	3.40	3.56	4.71%
897	4.64	5.11	10.13%	3.40	3.72	9.41%
898	4.79	5.16	7.72%	3.51	3.76	7.12%
899	4.12	4.32	4.85%	3.02	3.14	3.97%
907	9.68	10.00	3.31%	7.11	7.28	2.39%
0908	80.86	97.96	21.15%	59.39	71.39	20.21%
0909	87.96	102.55	16.59%	64.60	74.73	15.68%
910	11.41	13.74	20.42%	8.38	10.02	19.57%
911	7.89	8.81	11.66%	5.79	6.42	10.88%
0912	241.69	285.48	18.12%	177.52	208.04	17.19%
0913	305.46	360.79	18.11%	224.35	262.91	17.19%
914	4.14	4.56	10.14%	3.03	3.33	9.90%
915	5.34	5.64	5.62%	3.92	4.10	4.59%
916	2.46	2.84	15.45%	1.81	2.07	14.36%
917	6.11	6.49	6.22%	4.48	4.73	5.58%
918	3.89	4.53	16.45%	2.86	3.31	15.73%
919	4.54	4.83	6.39%	3.33	3.52	5.71%
920	0.96	0.96	0.00%	0.70	0.70	0.00%
922	4.61	5.05	9.54%	3.38	3.69	9.17%
923	5.66	5.95	5.12%	4.16	4.34	4.33%
924	6.16	6.28	1.95%	4.52	4.57	1.11%
925	2.70	2.81	4.07%	1.98	2.04	3.03%
926	4.97	5.27	6.04%	3.66	3.84	4.92%
927	1.78	2.05	15.17%	1.31	1.49	13.74%
928	3.95	4.08	3.29%	2.90	2.97	2.41%
929	8.81	9.26	5.11%	6.48	6.75	4.17%
932	1.84	2.03	10.33%	1.35	1.48	9.63%
933	6.58	6.89	4.71%	4.83	5.02	3.93%
934	4.03	4.30	6.70%	2.96	3.13	5.74%
935	2.77	2.95	6.50%	2.03	2.15	5.91%
936	1.26	1.30	3.17%	0.92	0.95	3.26%
937	26.69	28.43	6.52%	19.60	20.72	5.71%
939	9.00	9.47	5.22%	6.61	6.90	4.39%
940	8.12	8.43	3.82%	5.96	6.15	3.19%



**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2002**

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)
941	3.59	4.42	23.12%	2.64	3.23	22.35%
942	3.53	4.33	22.66%	2.59	3.16	22.01%
943	10.90	11.72	7.52%	8.01	8.55	6.74%
944	5.08	5.40	6.30%	3.73	3.93	5.36%
945	5.36	5.70	6.34%	3.94	4.16	5.58%
946	6.29	6.86	9.06%	4.62	5.00	8.23%
947	10.91	11.60	6.32%	8.01	8.45	5.49%
948	1.72	2.17	26.16%	1.26	1.58	25.40%
949	1.69	1.84	8.88%	1.24	1.34	8.06%
951	1.04	1.24	19.23%	0.77	0.90	16.88%
952	1.68	1.70	1.19%	1.23	1.24	0.81%
953	0.54	0.59	9.26%	0.40	0.43	7.50%
954	5.95	6.32	6.22%	4.37	4.61	5.49%
955	1.83	1.89	3.28%	1.34	1.38	2.99%
956	0.21	0.28	33.33%	0.15	0.20	33.33%
957	0.50	0.53	6.00%	0.37	0.39	5.41%
958	2.21	2.35	6.33%	1.62	1.72	6.17%
959	2.62	2.90	10.69%	1.93	2.11	9.33%
960	7.47	8.19	9.64%	5.48	5.96	8.76%
961	2.16	2.49	15.28%	1.58	1.82	15.19%
962	0.27	0.26	-3.70%	0.19	0.18	-5.26%
963	1.02	1.27	24.51%	0.75	0.92	22.67%
964	3.59	3.91	8.91%	2.64	2.85	7.95%
965	0.95	0.92	-3.16%	0.69	0.67	-2.90%
966	4.76	5.35	12.39%	3.49	3.90	11.75%
967	1.57	1.58	0.64%	1.15	1.15	0.00%
968	3.87	4.14	6.98%	2.84	3.01	5.99%
969	6.72	7.81	16.22%	4.93	5.69	15.42%
970	9.35	10.75	14.97%	6.86	7.83	14.14%
971	7.17	7.55	5.30%	5.27	5.50	4.36%
973	5.46	5.58	2.20%	4.01	4.06	1.25%
974	6.06	6.45	6.44%	4.45	4.71	5.84%
975	4.54	4.96	9.25%	3.33	3.61	8.41%
976	2.66	2.97	11.65%	1.95	2.16	10.77%
977	0.89	0.95	6.74%	0.65	0.69	6.15%
978	5.23	5.68	8.60%	3.84	4.14	7.81%
979	8.43	8.75	3.80%	6.19	6.38	3.07%
980	6.26	7.08	13.10%	4.60	5.16	12.17%
981	4.17	4.68	12.23%	3.06	3.41	11.44%
983	9.92	10.71	7.96%	7.28	7.80	7.14%
984	0.83	0.87	4.82%	0.60	0.63	5.00%
985	8.44	8.79	4.15%	6.20	6.40	3.23%
986	2.71	2.91	7.38%	1.99	2.12	6.53%
988	0.35	0.31	-11.43%	0.26	0.22	-15.38%
991	9.35	10.75	14.97%	6.86	7.83	14.14%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2002**

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)
992	9.50	9.76	2.74%	6.98	7.12	2.01%
995	13.91	15.02	7.98%	10.21	10.95	7.25%
997	1.30	1.37	5.38%	0.95	1.00	5.26%
999	9.43	9.73	3.18%	6.93	7.09	2.31%
4771	12.72	13.23	4.01%	9.34	9.64	3.21%
4777	13.91	14.34	3.09%	10.21	10.45	2.35%
7405	2.39	2.65	10.88%	1.76	1.93	9.66%
7413	2.82	2.90	2.84%	2.07	2.11	1.93%
7421	3.41	3.51	2.93%	2.50	2.56	2.40%
7424	8.06	8.28	2.73%	5.91	6.03	2.03%
7428	3.54	3.56	0.56%	2.60	2.59	-0.38%
7445	0.80	0.89	11.25%	0.58	0.64	10.34%
7453	0.60	0.61	1.67%	0.44	0.45	2.27%
9108	102.14	102.11	-0.03%	75.02	74.41	-0.81%
9985	A	A		A	A	