



July 27, 2006

BUREAU CIRCULAR NO. 804

To All Members of the Bureau:

Re: **DECEMBER 1, 2006 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING – BUREAU FILING NO. 0604**

Please be informed that the Bureau has submitted a filing of revisions to Delaware's Residual Market Plan, voluntary market loss costs and related rating values with a proposed effective date of December 1, 2006. that filing, No.0604, proposes an overall increase in collectible rate level of 6.72 percent for the Residual Market Plan and an overall increase in collectible loss costs of 4.05 percent for the voluntary market.

In addition to residual market rates and voluntary market loss costs, Filing No. 0604 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
- Classification assignment to hazard group
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program
- DCCPAP revisions to qualifying wage table (**proposed effective June 1, 2007**)
- Update to Manual language pertaining to DCCPAP
- Retrospective rating
- Miscellaneous Manual revisions

Once Bureau Filing No. 0604 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, 2006 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. 0604 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. 0604 available on its website at www.dcrb.com. The filing package will be found in the "Filings" section of the website 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 website to access any and all parts of the filing package for informational purposes.

Provided for reference is a table of current and proposed December 1, 2006 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Timothy L. Wisecarver
President

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Attachments

Remember to visit our website at 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, 2006**

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	36.14	39.08	8.14%	26.32	27.82	5.70%
0006	12.89	13.48	4.58%	9.39	9.59	2.13%
007	13.10	13.60	3.82%	9.54	9.69	1.57%
0008	5.04	5.21	3.37%	3.67	3.71	1.09%
009	58.83	62.49	6.22%	42.85	44.49	3.83%
0011	7.51	8.00	6.52%	5.47	5.70	4.20%
0012	10.98	11.46	4.37%	7.99	8.17	2.25%
0013	9.19	9.49	3.26%	6.70	6.76	0.90%
0015	46.09	46.67	1.26%	33.57	33.23	-1.01%
0016	7.66	8.04	4.96%	5.58	5.72	2.51%
028	9.65	10.13	4.97%	7.03	7.21	2.56%
0034	10.83	11.40	5.26%	7.89	8.11	2.79%
0036	10.68	11.16	4.49%	7.78	7.95	2.19%
055	11.65	12.44	6.78%	8.49	8.85	4.24%
059	9.20	9.75	5.98%	6.70	6.94	3.58%
0083	12.90	13.47	4.42%	9.39	9.58	2.02%
101	9.40	9.75	3.72%	6.84	6.94	1.46%
104	6.67	7.11	6.60%	4.85	5.06	4.33%
105	9.69	9.82	1.34%	7.06	6.99	-0.99%
106	12.50	13.02	4.16%	9.10	9.27	1.87%
107	7.54	7.73	2.52%	5.49	5.51	0.36%
108	9.37	9.86	5.23%	6.82	7.03	3.08%
109	11.27	12.13	7.63%	8.21	8.64	5.24%
110	7.61	8.37	9.99%	5.54	5.96	7.58%
111	9.48	10.28	8.44%	6.90	7.32	6.09%
112	17.97	19.16	6.62%	13.08	13.64	4.28%
113	10.64	9.37	-11.94%	7.75	6.67	-13.94%
114	20.34	21.35	4.97%	14.82	15.20	2.56%
115	4.29	4.54	5.83%	3.12	3.24	3.85%
119	13.42	14.05	4.69%	9.78	10.00	2.25%
130	10.87	11.93	9.75%	7.91	8.49	7.33%
132	5.22	5.45	4.41%	3.81	3.88	1.84%
134	5.15	5.35	3.88%	3.76	3.81	1.33%
135	6.21	6.90	11.11%	4.52	4.91	8.63%
136	5.57	5.95	6.82%	4.05	4.23	4.44%
139	11.53	12.56	8.93%	8.40	8.95	6.55%
141	10.53	11.49	9.12%	7.66	8.19	6.92%
142	5.82	6.30	8.25%	4.24	4.48	5.66%
161	6.23	6.62	6.26%	4.53	4.71	3.97%
163	6.92	7.54	8.96%	5.04	5.37	6.55%
165	10.35	11.10	7.25%	7.54	7.91	4.91%
166	5.95	6.57	10.42%	4.33	4.68	8.08%
0175	2.09	2.25	7.66%	1.53	1.60	4.58%
0176	0.83	0.86	3.61%	0.61	0.62	1.64%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2006**

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)
185	6.67	7.11	6.60%	4.85	5.06	4.33%
187	7.54	7.73	2.52%	5.49	5.51	0.36%
191	6.23	6.62	6.26%	4.53	4.71	3.97%
201	8.80	9.31	5.80%	6.41	6.62	3.28%
204	6.73	7.00	4.01%	4.90	4.99	1.84%
205	6.55	7.28	11.15%	4.77	5.19	8.81%
221	8.63	8.98	4.06%	6.29	6.39	1.59%
222	9.94	10.60	6.64%	7.24	7.55	4.28%
225	8.60	8.88	3.26%	6.26	6.33	1.12%
227	9.23	9.25	0.22%	6.72	6.59	-1.93%
255	7.87	7.95	1.02%	5.74	5.66	-1.39%
257	10.36	10.29	-0.68%	7.55	7.32	-3.05%
259	6.92	7.28	5.20%	5.04	5.19	2.98%
261	11.80	12.43	5.34%	8.60	8.85	2.91%
263	7.90	8.32	5.32%	5.76	5.93	2.95%
265	7.79	8.16	4.75%	5.67	5.80	2.29%
275	8.63	8.98	4.06%	6.29	6.39	1.59%
276	9.94	10.60	6.64%	7.24	7.55	4.28%
281	5.85	6.07	3.76%	4.26	4.32	1.41%
282	10.73	11.57	7.83%	7.82	8.24	5.37%
285	6.23	6.64	6.58%	4.53	4.72	4.19%
287	6.93	7.97	15.01%	5.05	5.68	12.48%
297	5.85	6.07	3.76%	4.26	4.32	1.41%
301	15.10	15.78	4.50%	11.00	11.24	2.18%
305	16.58	17.29	4.28%	12.08	12.30	1.82%
306	9.54	10.21	7.02%	6.95	7.27	4.60%
309	7.96	8.39	5.40%	5.80	5.98	3.10%
311	8.21	8.82	7.43%	5.98	6.29	5.18%
319	10.50	11.97	14.00%	7.64	8.51	11.39%
323	5.97	6.44	7.87%	4.35	4.58	5.29%
327	7.54	8.17	8.36%	5.49	5.81	5.83%
402	12.86	13.87	7.85%	9.37	9.87	5.34%
403	7.04	7.32	3.98%	5.13	5.22	1.75%
404	9.73	10.67	9.66%	7.08	7.60	7.34%
406	11.85	12.29	3.71%	8.63	8.75	1.39%
407	8.94	9.67	8.17%	6.50	6.88	5.85%
411	19.98	21.58	8.01%	14.55	15.37	5.64%
413	16.75	17.49	4.42%	12.20	12.46	2.13%
415	9.69	10.01	3.30%	7.06	7.13	0.99%
416	19.64	20.04	2.04%	14.30	14.27	-0.21%
421	15.58	15.99	2.63%	11.35	11.39	0.35%
425	17.50	18.96	8.34%	12.74	13.50	5.97%
427	9.02	9.69	7.43%	6.57	6.89	4.87%
429	11.53	12.46	8.07%	8.40	8.87	5.60%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2006**

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)
431	15.26	16.18	6.03%	11.11	11.51	3.60%
433	9.11	9.56	4.94%	6.64	6.81	2.56%
435	11.49	12.19	6.09%	8.37	8.68	3.70%
441	3.69	3.77	2.17%	2.69	2.68	-0.37%
442	3.93	4.43	12.72%	2.86	3.15	10.14%
443	3.96	4.45	12.37%	2.88	3.16	9.72%
445	14.00	14.86	6.14%	10.20	10.58	3.73%
446	3.96	4.25	7.32%	2.81	3.03	7.83%
447	10.96	11.77	7.39%	7.98	8.38	5.01%
449	8.06	8.42	4.47%	5.87	6.00	2.21%
451	9.92	10.28	3.63%	7.22	7.32	1.39%
454	13.80	14.67	6.30%	10.05	10.45	3.98%
456	8.44	8.84	4.74%	6.15	6.30	2.44%
457	16.71	17.50	4.73%	12.17	12.46	2.38%
458	5.70	6.05	6.14%	4.16	4.30	3.37%
459	3.45	3.58	3.77%	2.51	2.55	1.59%
461	8.67	9.08	4.73%	6.31	6.46	2.38%
463	4.91	5.13	4.48%	3.58	3.65	1.96%
464	8.15	8.44	3.56%	5.93	6.01	1.35%
465	7.63	7.83	2.62%	5.56	5.58	0.36%
467	7.59	8.23	8.43%	5.53	5.85	5.79%
471	4.40	4.58	4.09%	3.20	3.27	2.19%
472	4.12	4.54	10.19%	3.01	3.24	7.64%
473	4.36	4.87	11.70%	3.18	3.46	8.81%
474	2.26	2.15	-4.87%	1.64	1.53	-6.71%
475	7.64	8.28	8.38%	5.57	5.90	5.92%
476	3.56	3.66	2.81%	2.60	2.60	0.00%
477	6.35	6.67	5.04%	4.63	4.75	2.59%
483	2.89	2.97	2.77%	2.10	2.12	0.95%
485	4.11	4.29	4.38%	3.00	3.06	2.00%
486	5.73	5.67	-1.05%	4.17	4.04	-3.12%
487	3.66	3.68	0.55%	2.67	2.62	-1.87%
488	1.94	2.07	6.70%	1.42	1.48	4.23%
489	2.63	3.06	16.35%	1.91	2.18	14.14%
491	7.04	7.32	3.98%	5.13	5.22	1.75%
495	9.92	10.28	3.63%	7.22	7.32	1.39%
497	4.12	4.54	10.19%	3.01	3.24	7.64%
499	7.64	8.28	8.38%	5.57	5.90	5.92%
501	7.44	7.83	5.24%	5.42	5.58	2.95%
502	8.32	8.99	8.05%	6.06	6.40	5.61%
506	5.08	5.29	4.13%	3.70	3.77	1.89%
507	8.51	9.10	6.93%	6.20	6.48	4.52%
509	14.06	15.06	7.11%	10.24	10.72	4.69%
511	16.78	17.91	6.73%	12.22	12.76	4.42%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2006**

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)
512	10.44	11.27	7.95%	7.60	8.02	5.53%
513	8.33	8.62	3.48%	6.06	6.13	1.16%
535	7.32	7.48	2.19%	5.32	5.32	0.00%
536	12.38	13.17	6.38%	9.02	9.38	3.99%
544	14.65	15.96	8.94%	10.67	11.36	6.47%
551	4.09	4.31	5.38%	2.99	3.07	2.68%
553	9.41	9.97	5.95%	6.85	7.10	3.65%
555	1.83	1.89	3.28%	1.33	1.35	1.50%
563	4.78	4.96	3.77%	3.48	3.53	1.44%
571	6.53	6.96	6.58%	4.75	4.96	4.42%
573	8.24	8.85	7.40%	6.00	6.31	5.17%
581	6.36	6.83	7.39%	4.64	4.86	4.74%
587	4.78	4.96	3.77%	3.48	3.53	1.44%
601	22.80	23.58	3.42%	16.60	16.79	1.14%
602	15.62	16.37	4.80%	11.38	11.65	2.37%
603	24.72	26.34	6.55%	18.01	18.76	4.16%
605	18.24	18.94	3.84%	13.28	13.48	1.51%
607	20.42	21.47	5.14%	14.87	15.29	2.82%
608	12.03	12.91	7.32%	8.77	9.18	4.68%
609	12.07	12.83	6.30%	8.80	9.13	3.75%
611	25.15	26.01	3.42%	18.31	18.52	1.15%
615	31.46	32.24	2.48%	22.91	22.95	0.17%
617	15.39	16.10	4.61%	11.21	11.46	2.23%
625	13.92	14.90	7.04%	10.14	10.61	4.64%
643	25.66	27.09	5.57%	18.69	19.29	3.21%
645	13.96	14.96	7.16%	10.17	10.65	4.72%
646	9.87	10.45	5.88%	7.19	7.44	3.48%
647	17.08	18.11	6.03%	12.44	12.89	3.62%
648	11.02	11.60	5.26%	8.03	8.26	2.86%
649	7.75	8.52	9.94%	5.65	6.07	7.43%
651	15.10	15.55	2.98%	10.99	11.07	0.73%
652	19.38	20.75	7.07%	14.11	14.77	4.68%
653	15.69	17.05	8.67%	11.43	12.14	6.21%
654	15.16	15.67	3.36%	11.04	11.15	1.00%
655	35.78	37.40	4.53%	26.05	26.63	2.23%
656	19.18	19.76	3.02%	13.97	14.07	0.72%
657	24.63	25.12	1.99%	17.94	17.88	-0.33%
658	16.11	17.04	5.77%	11.73	12.13	3.41%
659	34.39	36.67	6.63%	25.05	26.11	4.23%
660	5.56	5.83	4.86%	4.05	4.15	2.47%
661	8.22	8.25	0.36%	5.98	5.88	-1.67%
662	6.33	6.97	10.11%	4.61	4.96	7.59%
663	10.12	10.69	5.63%	7.37	7.61	3.26%
664	8.77	9.61	9.58%	6.38	6.84	7.21%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2006**

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)
665	20.18	21.30	5.55%	14.69	15.17	3.27%
666	14.07	14.77	4.98%	10.25	10.52	2.63%
667	4.78	5.01	4.81%	3.48	3.57	2.59%
668	12.50	12.86	2.88%	9.10	9.16	0.66%
669	16.67	17.89	7.32%	12.14	12.74	4.94%
670	10.48	11.09	5.82%	7.63	7.90	3.54%
673	12.17	12.71	4.44%	8.86	9.05	2.14%
674	12.31	12.69	3.09%	8.97	9.03	0.67%
675	9.17	9.37	2.18%	6.68	6.67	-0.15%
676	12.62	13.25	4.99%	9.19	9.44	2.72%
677	9.59	10.02	4.48%	6.98	7.13	2.15%
679	24.14	24.43	1.20%	17.59	17.40	-1.08%
681	10.48	11.09	5.82%	7.63	7.90	3.54%
682	35.44	36.60	3.27%	25.81	26.06	0.97%
691	12.07	12.83	6.30%	8.80	9.13	3.75%
693	15.10	15.55	2.98%	10.99	11.07	0.73%
695	8.22	8.25	0.36%	5.98	5.88	-1.67%
709	5.10	5.34	4.71%	3.71	3.80	2.43%
716	7.59	7.87	3.69%	5.53	5.60	1.27%
718	7.88	8.02	1.78%	5.74	5.71	-0.52%
721	23.38	25.52	9.15%	17.03	18.17	6.69%
744	3.74	4.04	8.02%	2.73	2.88	5.49%
751	3.04	3.57	17.43%	2.22	2.55	14.86%
752	1.81	2.00	10.50%	1.31	1.43	9.16%
753	9.54	10.14	6.29%	6.95	7.22	3.88%
755	6.08	6.11	0.49%	4.43	4.35	-1.81%
757	3.27	3.37	3.06%	2.38	2.40	0.84%
759	8.60	8.92	3.72%	6.26	6.35	1.44%
0771	2.88	2.85	-1.04%	2.10	2.02	-3.81%
801	14.60	15.57	6.64%	10.63	11.08	4.23%
803	36.65	39.86	8.76%	26.70	28.38	6.29%
804	6.29	6.66	5.88%	4.58	4.73	3.28%
805	10.49	11.26	7.34%	7.63	8.01	4.98%
806	18.04	18.63	3.27%	13.13	13.27	1.07%
807	13.25	13.61	2.72%	9.64	9.69	0.52%
808	18.43	19.42	5.37%	13.42	13.82	2.98%
809	9.76	10.30	5.53%	7.11	7.33	3.09%
811	16.49	17.51	6.19%	12.00	12.47	3.92%
812	13.96	14.74	5.59%	10.17	10.50	3.24%
813	10.44	10.75	2.97%	7.60	7.65	0.66%
814	9.47	9.87	4.22%	6.89	7.03	2.03%
815	8.11	8.70	7.27%	5.90	6.19	4.92%
816	4.80	5.04	5.00%	3.50	3.59	2.57%
817	16.54	16.69	0.91%	12.05	11.88	-1.41%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2006**

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)
818	5.94	6.24	5.05%	4.33	4.45	2.77%
819	1.73	1.83	5.78%	1.26	1.30	3.17%
820	5.96	6.28	5.37%	4.34	4.47	3.00%
821	12.66	13.50	6.64%	9.22	9.61	4.23%
825	8.24	8.70	5.58%	6.00	6.19	3.17%
855	12.19	12.98	6.48%	8.87	9.24	4.17%
857	18.07	18.88	4.48%	13.16	13.44	2.13%
858	16.97	17.88	5.36%	12.36	12.74	3.07%
859	19.49	20.59	5.64%	14.20	14.67	3.31%
860	19.35	20.59	6.41%	14.10	14.67	4.04%
861	13.33	14.54	9.08%	9.71	10.35	6.59%
862	17.53	18.62	6.22%	12.77	13.26	3.84%
865	5.17	5.11	-1.16%	3.77	3.65	-3.18%
867	10.44	10.75	2.97%	7.60	7.65	0.66%
877	5.55	6.04	8.83%	4.04	4.30	6.44%
879	7.22	7.72	6.93%	5.26	5.49	4.37%
880	9.14	9.87	7.99%	6.66	7.03	5.56%
881	5.99	6.37	6.34%	4.36	4.53	3.90%
882	13.27	15.01	13.11%	9.66	10.68	10.56%
883	4.69	4.83	2.99%	3.42	3.44	0.58%
884	2.04	2.10	2.94%	1.49	1.49	0.00%
885	6.69	7.12	6.43%	4.87	5.06	3.90%
886	5.74	5.97	4.01%	4.18	4.25	1.67%
887	2.83	2.87	1.41%	2.06	2.04	-0.97%
889	0.84	0.96	14.29%	0.62	0.68	9.68%
890	0.93	1.06	13.98%	0.68	0.75	10.29%
891	2.19	2.55	16.44%	1.59	1.82	14.47%
895	1.01	1.13	11.88%	0.73	0.80	9.59%
896	5.54	5.86	5.78%	4.03	4.18	3.72%
897	5.80	5.76	-0.69%	4.22	4.10	-2.84%
898	6.71	7.29	8.64%	4.88	5.20	6.56%
899	4.20	4.25	1.19%	3.06	3.03	-0.98%
903	1.07	1.08	0.93%	0.78	0.77	-1.28%
904	6.00	5.56	-7.33%	4.37	3.95	-9.61%
907	12.55	13.14	4.70%	9.14	9.36	2.41%
0908	169.82	203.51	19.84%	123.68	144.89	17.15%
0909	139.22	150.50	8.10%	101.39	107.16	5.69%
910	20.00	21.91	9.55%	14.56	15.60	7.14%
911	10.61	11.08	4.43%	7.73	7.89	2.07%
0912	447.61	506.96	13.26%	326.00	360.94	10.72%
0913	507.78	645.55	27.13%	369.82	459.63	24.28%
914	5.55	6.04	8.83%	4.04	4.30	6.44%
915	8.18	8.80	7.58%	5.95	6.27	5.38%
916	3.56	3.50	-1.69%	2.60	2.50	-3.85%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2006**

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)
917	7.59	7.84	3.29%	5.53	5.58	0.90%
918	5.96	6.36	6.71%	4.34	4.53	4.38%
919	5.58	5.81	4.12%	4.06	4.14	1.97%
920	1.06	1.11	4.72%	0.77	0.79	2.60%
921	8.36	10.14	21.29%	6.09	7.22	18.56%
922	6.82	7.18	5.28%	4.97	5.11	2.82%
923	7.22	7.72	6.93%	5.26	5.49	4.37%
924	6.98	7.18	2.87%	5.08	5.11	0.59%
925	3.84	4.15	8.07%	2.79	2.96	6.09%
926	5.99	6.37	6.34%	4.36	4.53	3.90%
927	2.50	2.48	-0.80%	1.83	1.77	-3.28%
928	4.69	4.83	2.99%	3.42	3.44	0.58%
929	10.21	10.35	1.37%	7.44	7.37	-0.94%
932	2.31	2.29	-0.87%	1.68	1.63	-2.98%
933	7.67	8.04	4.82%	5.59	5.72	2.33%
934	5.39	5.75	6.68%	3.92	4.10	4.59%
935	3.64	3.78	3.85%	2.66	2.69	1.13%
936	1.43	1.41	-1.40%	1.04	1.01	-2.88%
937	31.29	31.62	1.05%	22.79	22.51	-1.23%
939	11.34	12.04	6.17%	8.26	8.57	3.75%
940	11.52	11.91	3.39%	8.39	8.48	1.07%
941	5.63	5.93	5.33%	4.10	4.22	2.93%
942	6.06	6.38	5.28%	4.41	4.54	2.95%
943	13.84	14.54	5.06%	10.08	10.35	2.68%
944	6.20	6.41	3.39%	4.51	4.56	1.11%
945	6.70	7.13	6.42%	4.88	5.07	3.89%
946	8.41	8.83	4.99%	6.13	6.29	2.61%
947	12.88	13.29	3.18%	9.38	9.46	0.85%
948	3.23	3.47	7.43%	2.35	2.48	5.53%
949	2.02	2.15	6.44%	1.47	1.53	4.08%
951	1.45	1.43	-1.38%	1.06	1.02	-3.77%
952	1.74	1.74	0.00%	1.27	1.23	-3.15%
953	0.84	0.96	14.29%	0.62	0.68	9.68%
954	7.20	7.58	5.28%	5.24	5.39	2.86%
955	1.69	1.78	5.33%	1.23	1.26	2.44%
956	0.47	0.46	-2.13%	0.35	0.33	-5.71%
957	0.95	1.09	14.74%	0.70	0.77	10.00%
958	2.67	2.74	2.62%	1.94	1.95	0.52%
959	3.65	3.90	6.85%	2.66	2.78	4.51%
960	9.31	9.79	5.16%	6.78	6.97	2.80%
961	2.42	2.19	-9.50%	1.76	1.56	-11.36%
962	0.30	0.34	13.33%	0.22	0.24	9.09%
963	1.45	1.49	2.76%	1.06	1.06	0.00%
964	4.75	5.13	8.00%	3.46	3.65	5.49%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2006**

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)
965	1.01	1.13	11.88%	0.73	0.80	9.59%
966	6.52	6.82	4.60%	4.74	4.86	2.53%
967	1.83	1.90	3.83%	1.33	1.36	2.26%
968	4.90	5.10	4.08%	3.57	3.64	1.96%
969	9.99	10.58	5.91%	7.27	7.53	3.58%
970	16.16	18.05	11.70%	11.77	12.85	9.18%
971	8.63	9.08	5.21%	6.29	6.46	2.70%
973	5.74	5.81	1.22%	4.18	4.14	-0.96%
974	7.09	7.38	4.09%	5.16	5.26	1.94%
975	5.97	5.75	-3.69%	4.35	4.10	-5.75%
976	3.59	3.78	5.29%	2.62	2.69	2.67%
977	1.04	1.17	12.50%	0.76	0.83	9.21%
978	6.69	7.14	6.73%	4.87	5.08	4.31%
979	9.68	10.00	3.31%	7.05	7.12	0.99%
980	8.31	8.51	2.41%	6.05	6.06	0.17%
981	6.19	6.39	3.23%	4.50	4.55	1.11%
983	13.68	14.74	7.75%	9.96	10.50	5.42%
984	0.87	0.85	-2.30%	0.64	0.61	-4.69%
985	9.93	10.27	3.42%	7.23	7.31	1.11%
986	2.97	3.06	3.03%	2.15	2.18	1.40%
988	0.39	0.41	5.13%	0.29	0.29	0.00%
991	16.16	18.05	11.70%	11.77	12.85	9.18%
992	10.78	10.30	-4.45%	7.85	7.33	-6.62%
995	17.92	18.97	5.86%	13.05	13.51	3.52%
997	1.73	1.88	8.67%	1.26	1.34	6.35%
999	11.17	11.68	4.57%	8.14	8.32	2.21%
4771	11.45	11.29	-1.40%	8.34	8.03	-3.72%
4777	16.49	17.51	6.19%	12.00	12.47	3.92%
7405	3.31	3.11	-6.04%	2.41	2.22	-7.88%
7413	3.26	3.38	3.68%	2.38	2.40	0.84%
7421	3.95	4.10	3.80%	2.87	2.92	1.74%
7424	9.32	9.65	3.54%	6.78	6.87	1.33%
7428	3.76	3.91	3.99%	2.74	2.78	1.46%
7445	1.11	1.04	-6.31%	0.81	0.74	-8.64%
7453	0.69	0.72	4.35%	0.50	0.51	2.00%
9108	102.60	102.71	0.11%	74.72	73.13	-2.13%
9740	0.03	0.03	0.00%	0.02	0.02	0.00%
9985	A	A	0.00%	A	A	0.00%