

Delaware Compensation Rating Bureau, Inc.



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July 21, 2008

BUREAU CIRCULAR NO. 836

To All Members of the Bureau:

Re: **OCTOBER 1, 2008 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING – BUREAU FILING NO. 0806
APPLICABLE TO NEW, RENEWAL AND ALL OUTSTANDING POLICIES**

Please be informed that the Bureau has submitted a filing of revisions to Delaware's Residual Market Plan rates and voluntary market loss costs with a proposed effective date of October 1, 2008. This filing, No.0806, has been made in response to and in compliance with selected provisions of Senate Bill 1 of 2007 (SB1).

The filing proposes overall reductions in both residual market rates and voluntary market loss costs of 11.57 percent, applied uniformly across all classifications. (Code 9108, Aircraft Seat Surcharge, uses a national rating value that has not been revised in this filing. Rating values for Code 9740, Terrorism, and Code 9741, Catastrophes Other than Certified Acts of Terrorism, were proposed to be revised in Bureau Filing No. 0805. Bureau Filing No. 0805 is pending before the Department of Insurance as this filing is submitted. The rating value change proposed in this filing does not change the proposed rounded values for those two classifications.)

These revisions are proposed to be effective on a new, renewal and outstanding basis for workers compensation insurance policies as of 12:01 a.m., October 1, 2008.

The implementation of this filing on an outstanding basis will allow every in-force workers compensation policy in Delaware to reflect the estimated effects of medical cost containment provisions of SB1 beginning in October 1, 2008. In order to accomplish this result as efficiently and equitably as possible, the Bureau intends and Filing No. 0806 specifically requests the following provisions pertaining to the administration of policies and premiums affected by this filing:

- Unless an employer or insurer specifically requests otherwise, premiums for policies to which this filing applies on an outstanding basis may be computed pro-rata according to the policy term and the portion of such policy term falling before and after October 1, 2008, respectively. For example, a policy with a normal anniversary rating date of July 1, 2008 would have 25 percent of its total exposures for the policy period July 1, 2008 – June 30, 2008 (three months from July through September) priced using rates in effect as of July 1, 2008, and 75 percent of its total exposures for the policy period July 1, 2008 – June 30, 2009 (nine months from October 2008 through June 2009) priced using the outstanding rates effective as of October 1, 2008.
- Adjustments for premiums paid prior to October 1, 2008 on any policy then in-force may, at the option of each insurer, be made when the final premium audit is done after completion of the policy term.

Once Bureau Filing No. 0806 has been adjudicated by the Department of Insurance, each licensed Delaware carrier will be required to make a filing based on the impacts of cost containment measures implemented pursuant to SB1 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.

In order to preserve the desired and possibly necessary flexibility in pricing Delaware workers compensation policies, it is strongly recommended that all policies with effective dates on and after October 1, 2008 and issued before carrier rates effective October 1, 2008 have been established according to the filing procedures established by SB1 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement (WC 00 04 04) for this purpose. All policies for which approved rating values are changed as a result of Bureau Filing No. 0806 and/or any subsequent carrier filing(s), on either a new and renewal or outstanding basis, 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. 0806 available on its website (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 October 1, 2008 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

December 1, 2008 Residual Market Rate and Voluntary Market Loss Cost Filing

The Bureau expects to submit an annual experience revision to residual market rates and voluntary market loss costs to be effective on a new and renewal basis for workers compensation insurance policies as of 12:01 a.m., December 1, 2008. That filing will continue to reflect the evaluation of selected portions of SB1 incorporated herein. Upon approval of that filing, the new and renewal provisions of this filing will be superseded and replaced by the later filing.

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 OCTOBER 1, 2008**

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	29.36	25.96	-11.58%	22.19	19.63	-11.54%
0006	8.33	7.36	-11.64%	6.30	5.57	-11.59%
007	9.87	8.73	-11.55%	7.46	6.60	-11.53%
0008	3.80	3.36	-11.58%	2.87	2.53	-11.85%
009	46.64	41.24	-11.58%	35.26	31.18	-11.57%
0011	6.01	5.31	-11.65%	4.55	4.01	-11.87%
0012	8.31	7.35	-11.55%	6.28	5.56	-11.46%
0013	6.99	6.18	-11.59%	5.28	4.67	-11.55%
0015	33.41	29.54	-11.58%	25.26	22.34	-11.56%
0016	5.96	5.27	-11.58%	4.51	3.98	-11.75%
028	7.32	6.47	-11.61%	5.54	4.90	-11.55%
0034	8.51	7.52	-11.63%	6.43	5.69	-11.51%
0036	8.13	7.19	-11.56%	6.14	5.43	-11.56%
055	8.78	7.76	-11.62%	6.64	5.87	-11.60%
059	7.33	6.48	-11.60%	5.54	4.90	-11.55%
0083	9.85	8.71	-11.57%	7.45	6.59	-11.54%
101	6.77	5.99	-11.52%	5.12	4.53	-11.52%
104	5.51	4.87	-11.62%	4.16	3.68	-11.54%
105	7.48	6.62	-11.50%	5.66	5.00	-11.66%
106	9.75	8.62	-11.59%	7.37	6.52	-11.53%
107	5.71	5.05	-11.56%	4.32	3.82	-11.57%
108	7.53	6.66	-11.55%	5.69	5.03	-11.60%
109	9.41	8.32	-11.58%	7.11	6.29	-11.53%
110	6.58	5.82	-11.55%	4.97	4.40	-11.47%
111	7.97	7.04	-11.67%	6.02	5.32	-11.63%
112	15.82	13.99	-11.57%	11.96	10.57	-11.62%
113	6.26	5.54	-11.50%	4.73	4.19	-11.42%
114	16.17	14.30	-11.56%	12.23	10.81	-11.61%
115	3.55	3.14	-11.55%	2.69	2.38	-11.52%
119	10.60	9.38	-11.51%	8.02	7.09	-11.60%
130	9.46	8.37	-11.52%	7.15	6.33	-11.47%
132	4.00	3.54	-11.50%	3.03	2.68	-11.55%
134	4.14	3.65	-11.84%	3.13	2.76	-11.82%
135	5.43	4.81	-11.42%	4.11	3.63	-11.68%
136	4.63	4.10	-11.45%	3.50	3.10	-11.43%
139	8.91	7.88	-11.56%	6.74	5.96	-11.57%
141	8.88	7.85	-11.60%	6.71	5.94	-11.48%
142	4.51	3.98	-11.75%	3.41	3.02	-11.44%
161	4.99	4.42	-11.42%	3.78	3.33	-11.90%
163	5.76	5.10	-11.46%	4.35	3.85	-11.49%
165	8.60	7.61	-11.51%	6.51	5.75	-11.67%
166	5.19	4.59	-11.56%	3.92	3.47	-11.48%
0175	1.80	1.60	-11.11%	1.36	1.20	-11.76%
0176	0.65	0.58	-10.77%	0.49	0.43	-12.24%
185	5.51	4.87	-11.62%	4.16	3.68	-11.54%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 2008**

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)
187	5.71	5.05	-11.56%	4.32	3.82	-11.57%
191	4.99	4.42	-11.42%	3.78	3.33	-11.90%
201	7.18	6.35	-11.56%	5.43	4.80	-11.60%
204	5.29	4.68	-11.53%	4.00	3.54	-11.50%
205	5.77	5.11	-11.44%	4.36	3.86	-11.47%
221	6.92	6.11	-11.71%	5.23	4.62	-11.66%
222	8.17	7.23	-11.51%	6.18	5.47	-11.49%
225	6.83	6.04	-11.57%	5.17	4.57	-11.61%
227	6.79	6.01	-11.49%	5.14	4.55	-11.48%
255	5.91	5.23	-11.51%	4.47	3.95	-11.63%
257	7.40	6.55	-11.49%	5.60	4.95	-11.61%
259	5.29	4.68	-11.53%	4.00	3.54	-11.50%
261	9.50	8.40	-11.58%	7.18	6.35	-11.56%
263	6.32	5.59	-11.55%	4.78	4.23	-11.51%
265	6.21	5.49	-11.59%	4.69	4.15	-11.51%
275	6.92	6.11	-11.71%	5.23	4.62	-11.66%
276	8.17	7.23	-11.51%	6.18	5.47	-11.49%
281	4.73	4.19	-11.42%	3.58	3.17	-11.45%
282	9.02	7.98	-11.53%	6.81	6.03	-11.45%
285	5.12	4.52	-11.72%	3.87	3.42	-11.63%
287	6.76	5.98	-11.54%	5.12	4.52	-11.72%
297	4.73	4.19	-11.42%	3.58	3.17	-11.45%
301	11.88	10.50	-11.62%	8.98	7.94	-11.58%
305	13.08	11.57	-11.54%	9.89	8.75	-11.53%
306	7.81	6.91	-11.52%	5.91	5.22	-11.68%
309	6.36	5.62	-11.64%	4.81	4.25	-11.64%
311	6.95	6.14	-11.65%	5.25	4.64	-11.62%
319	9.54	8.44	-11.53%	7.22	6.38	-11.63%
323	5.01	4.44	-11.38%	3.79	3.36	-11.35%
327	6.38	5.64	-11.60%	4.83	4.26	-11.80%
402	10.67	9.44	-11.53%	8.07	7.13	-11.65%
403	5.55	4.91	-11.53%	4.19	3.72	-11.22%
404	8.40	7.43	-11.55%	6.35	5.62	-11.50%
406	9.25	8.18	-11.57%	7.00	6.19	-11.57%
407	7.58	6.70	-11.61%	5.72	5.06	-11.54%
411	16.86	14.90	-11.63%	12.74	11.27	-11.54%
413	13.07	11.56	-11.55%	9.88	8.74	-11.54%
415	7.42	6.57	-11.46%	5.61	4.96	-11.59%
416	14.65	12.95	-11.60%	11.08	9.79	-11.64%
421	11.96	10.58	-11.54%	9.04	8.00	-11.50%
425	14.82	13.10	-11.61%	11.21	9.90	-11.69%
427	7.53	6.66	-11.55%	5.69	5.03	-11.60%
429	9.70	8.57	-11.65%	7.33	6.48	-11.60%
431	12.42	10.98	-11.59%	9.40	8.31	-11.60%
433	7.23	6.39	-11.62%	5.47	4.83	-11.70%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 2008**

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)
435	9.30	8.22	-11.61%	7.03	6.22	-11.52%
441	2.81	2.48	-11.74%	2.12	1.87	-11.79%
442	3.85	3.41	-11.43%	2.91	2.57	-11.68%
443	3.85	3.41	-11.43%	2.91	2.57	-11.68%
445	11.44	10.11	-11.63%	8.65	7.64	-11.68%
446	3.36	2.96	-11.90%	2.53	2.24	-11.46%
447	9.03	7.99	-11.52%	6.82	6.04	-11.44%
449	6.44	5.70	-11.49%	4.87	4.31	-11.50%
451	7.85	6.95	-11.46%	5.94	5.25	-11.62%
454	11.20	9.90	-11.61%	8.47	7.48	-11.69%
456	6.82	6.03	-11.58%	5.16	4.56	-11.63%
457	13.27	11.73	-11.61%	10.04	8.87	-11.65%
458	4.56	4.03	-11.62%	3.45	3.05	-11.59%
459	2.77	2.45	-11.55%	2.09	1.85	-11.48%
461	6.92	6.11	-11.71%	5.23	4.62	-11.66%
463	4.01	3.55	-11.47%	3.04	2.69	-11.51%
464	6.39	5.65	-11.58%	4.83	4.27	-11.59%
465	5.81	5.14	-11.53%	4.38	3.88	-11.42%
467	6.40	5.66	-11.56%	4.84	4.28	-11.57%
471	3.30	2.92	-11.52%	2.50	2.21	-11.60%
472	3.62	3.20	-11.60%	2.74	2.42	-11.68%
473	3.83	3.39	-11.49%	2.89	2.56	-11.42%
474	1.51	1.34	-11.26%	1.14	1.01	-11.40%
475	6.23	5.51	-11.56%	4.70	4.16	-11.49%
476	2.73	2.41	-11.72%	2.06	1.82	-11.65%
477	5.03	4.45	-11.53%	3.81	3.37	-11.55%
483	2.27	2.01	-11.45%	1.72	1.51	-12.21%
485	3.25	2.87	-11.69%	2.46	2.17	-11.79%
486	4.07	3.59	-11.79%	3.08	2.72	-11.69%
487	2.67	2.36	-11.61%	2.02	1.78	-11.88%
488	1.64	1.45	-11.59%	1.24	1.10	-11.29%
489	2.58	2.29	-11.24%	1.96	1.73	-11.73%
491	5.55	4.91	-11.53%	4.19	3.72	-11.22%
495	7.85	6.95	-11.46%	5.94	5.25	-11.62%
497	3.62	3.20	-11.60%	2.74	2.42	-11.68%
499	6.23	5.51	-11.56%	4.70	4.16	-11.49%
501	5.98	5.29	-11.54%	4.52	4.00	-11.50%
502	6.95	6.14	-11.65%	5.25	4.64	-11.62%
506	3.97	3.51	-11.59%	3.01	2.66	-11.63%
507	6.91	6.10	-11.72%	5.22	4.61	-11.69%
509	11.61	10.26	-11.63%	8.78	7.76	-11.62%
511	13.72	12.14	-11.52%	10.38	9.17	-11.66%
512	9.01	7.97	-11.54%	6.81	6.02	-11.60%
513	6.49	5.74	-11.56%	4.91	4.34	-11.61%
535	5.68	5.02	-11.62%	4.29	3.80	-11.42%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 2008**

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)
536	10.14	8.97	-11.54%	7.67	6.77	-11.73%
544	12.36	10.93	-11.57%	9.35	8.27	-11.55%
551	3.20	2.83	-11.56%	2.42	2.14	-11.57%
553	7.66	6.77	-11.62%	5.78	5.12	-11.42%
555	1.47	1.30	-11.56%	1.11	0.98	-11.71%
563	3.70	3.26	-11.89%	2.79	2.47	-11.47%
571	5.31	4.69	-11.68%	4.01	3.55	-11.47%
573	6.91	6.10	-11.72%	5.22	4.61	-11.69%
581	5.00	4.43	-11.40%	3.78	3.35	-11.38%
587	3.70	3.26	-11.89%	2.79	2.47	-11.47%
601	17.24	15.25	-11.54%	13.04	11.53	-11.58%
602	11.73	10.37	-11.59%	8.86	7.84	-11.51%
603	19.21	16.99	-11.56%	14.52	12.85	-11.50%
605	13.69	12.10	-11.61%	10.35	9.15	-11.59%
607	15.60	13.79	-11.60%	11.79	10.42	-11.62%
608	9.49	8.39	-11.59%	7.18	6.34	-11.70%
609	9.32	8.24	-11.59%	7.04	6.23	-11.51%
611	18.75	16.58	-11.57%	14.17	12.54	-11.50%
615	23.05	20.39	-11.54%	17.43	15.41	-11.59%
617	11.76	10.41	-11.48%	8.89	7.87	-11.47%
625	10.84	9.58	-11.62%	8.20	7.25	-11.59%
643	20.02	17.71	-11.54%	15.14	13.39	-11.56%
645	11.13	9.84	-11.59%	8.41	7.43	-11.65%
646	8.35	7.38	-11.62%	6.31	5.59	-11.41%
647	13.11	11.59	-11.59%	9.92	8.77	-11.59%
648	8.40	7.43	-11.55%	6.35	5.62	-11.50%
649	6.40	5.66	-11.56%	4.83	4.28	-11.39%
651	11.46	10.14	-11.52%	8.67	7.66	-11.65%
652	15.17	13.42	-11.54%	11.46	10.14	-11.52%
653	12.77	11.29	-11.59%	9.65	8.54	-11.50%
654	11.51	10.17	-11.64%	8.69	7.69	-11.51%
655	26.77	23.67	-11.58%	20.24	17.90	-11.56%
656	14.10	12.47	-11.56%	10.66	9.43	-11.54%
657	17.81	15.75	-11.57%	13.47	11.91	-11.58%
658	12.28	10.86	-11.56%	9.28	8.21	-11.53%
659	26.71	23.62	-11.57%	20.19	17.85	-11.59%
660	4.26	3.77	-11.50%	3.22	2.85	-11.49%
661	5.89	5.20	-11.71%	4.45	3.94	-11.46%
662	5.27	4.66	-11.57%	3.98	3.52	-11.56%
663	7.87	6.96	-11.56%	5.95	5.26	-11.60%
664	7.05	6.24	-11.49%	5.34	4.72	-11.61%
665	15.16	13.41	-11.54%	11.46	10.14	-11.52%
666	10.81	9.56	-11.56%	8.18	7.23	-11.61%
667	3.62	3.20	-11.60%	2.74	2.41	-12.04%
668	9.29	8.22	-11.52%	7.02	6.22	-11.40%

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)
669	13.11	11.59	-11.59%	9.91	8.76	-11.60%
670	8.12	7.18	-11.58%	6.13	5.43	-11.42%
673	9.26	8.19	-11.56%	7.00	6.20	-11.43%
674	9.17	8.10	-11.67%	6.93	6.13	-11.54%
675	6.83	6.03	-11.71%	5.17	4.56	-11.80%
676	9.78	8.64	-11.66%	7.39	6.53	-11.64%
677	7.91	7.00	-11.50%	5.98	5.29	-11.54%
679	17.18	15.19	-11.58%	12.99	11.49	-11.55%
681	8.12	7.18	-11.58%	6.13	5.43	-11.42%
682	26.22	23.18	-11.59%	19.82	17.53	-11.55%
691	9.32	8.24	-11.59%	7.04	6.23	-11.51%
693	11.46	10.14	-11.52%	8.67	7.66	-11.65%
695	5.89	5.20	-11.71%	4.45	3.94	-11.46%
709	3.88	3.43	-11.60%	2.93	2.59	-11.60%
716	5.66	5.00	-11.66%	4.28	3.78	-11.68%
718	5.78	5.12	-11.42%	4.37	3.87	-11.44%
721	19.89	17.58	-11.61%	15.04	13.29	-11.64%
744	3.14	2.78	-11.46%	2.38	2.10	-11.76%
751	3.18	2.81	-11.64%	2.41	2.12	-12.03%
752	1.63	1.44	-11.66%	1.22	1.09	-10.66%
753	7.68	6.79	-11.59%	5.81	5.14	-11.53%
755	4.48	3.96	-11.61%	3.39	3.00	-11.50%
757	2.51	2.22	-11.55%	1.89	1.68	-11.11%
759	6.76	5.98	-11.54%	5.12	4.52	-11.72%
0771	2.04	1.80	-11.76%	1.54	1.36	-11.69%
801	11.48	10.15	-11.59%	8.68	7.67	-11.64%
803	30.43	26.91	-11.57%	23.00	20.34	-11.57%
804	5.04	4.46	-11.51%	3.81	3.37	-11.55%
805	8.46	7.48	-11.58%	6.39	5.66	-11.42%
806	13.77	12.18	-11.55%	10.42	9.20	-11.71%
807	9.91	8.77	-11.50%	7.49	6.63	-11.48%
808	14.54	12.87	-11.49%	10.99	9.73	-11.46%
809	7.54	6.67	-11.54%	5.70	5.04	-11.58%
811	13.51	11.95	-11.55%	10.22	9.04	-11.55%
812	10.86	9.60	-11.60%	8.21	7.26	-11.57%
813	7.87	6.96	-11.56%	5.95	5.26	-11.60%
814	7.39	6.54	-11.50%	5.59	4.94	-11.63%
815	6.76	5.98	-11.54%	5.12	4.52	-11.72%
816	3.80	3.36	-11.58%	2.87	2.53	-11.85%
817	12.20	10.79	-11.56%	9.22	8.15	-11.61%
818	2.66	2.35	-11.65%	2.01	1.77	-11.94%
819	1.40	1.24	-11.43%	1.06	0.94	-11.32%
820	4.72	4.18	-11.44%	3.57	3.16	-11.48%
821	10.23	9.05	-11.53%	7.73	6.84	-11.51%
825	6.31	5.58	-11.57%	4.77	4.22	-11.53%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 2008**

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)
855	9.84	8.70	-11.59%	7.44	6.58	-11.56%
857	13.79	12.20	-11.53%	10.43	9.22	-11.60%
858	13.30	11.76	-11.58%	10.06	8.89	-11.63%
859	15.32	13.55	-11.55%	11.58	10.24	-11.57%
860	12.65	11.19	-11.54%	9.56	8.46	-11.51%
862	13.92	12.31	-11.57%	10.52	9.30	-11.60%
865	3.72	3.28	-11.83%	2.81	2.48	-11.74%
867	7.87	6.96	-11.56%	5.95	5.26	-11.60%
877	4.63	4.10	-11.45%	3.50	3.10	-11.43%
879	5.73	5.07	-11.52%	4.33	3.84	-11.32%
880	7.57	6.69	-11.62%	5.72	5.05	-11.71%
881	4.84	4.28	-11.57%	3.65	3.24	-11.23%
882	11.73	10.38	-11.51%	8.87	7.84	-11.61%
883	3.62	3.20	-11.60%	2.74	2.42	-11.68%
884	1.53	1.36	-11.11%	1.16	1.03	-11.21%
885	5.40	4.78	-11.48%	4.09	3.61	-11.74%
886	4.41	3.89	-11.79%	3.33	2.94	-11.71%
887	2.17	1.92	-11.52%	1.65	1.45	-12.12%
889	0.60	0.52	-13.33%	0.45	0.40	-11.11%
890	0.86	0.76	-11.63%	0.66	0.58	-12.12%
891	1.99	1.76	-11.56%	1.50	1.33	-11.33%
895	0.85	0.75	-11.76%	0.65	0.57	-12.31%
896	4.31	3.82	-11.37%	3.26	2.88	-11.66%
897	3.98	3.52	-11.56%	3.02	2.67	-11.59%
898	5.76	5.10	-11.46%	4.35	3.85	-11.49%
899	3.05	2.70	-11.48%	2.31	2.04	-11.69%
903	0.81	0.72	-11.11%	0.62	0.55	-11.29%
904	3.70	3.26	-11.89%	2.79	2.47	-11.47%
907	9.57	8.46	-11.60%	7.24	6.39	-11.74%
0908	169.08	149.52	-11.57%	127.83	113.04	-11.57%
0909	114.79	101.51	-11.57%	86.78	76.74	-11.57%
910	16.11	14.25	-11.55%	12.18	10.77	-11.58%
911	8.34	7.37	-11.63%	6.30	5.57	-11.59%
0912	394.30	348.69	-11.57%	298.11	263.61	-11.57%
0913	479.40	423.93	-11.57%	362.44	320.49	-11.57%
914	4.63	4.10	-11.45%	3.50	3.10	-11.43%
915	6.47	5.72	-11.59%	4.90	4.32	-11.84%
916	2.52	2.23	-11.51%	1.90	1.69	-11.05%
917	5.76	5.10	-11.46%	4.35	3.85	-11.49%
918	4.77	4.21	-11.74%	3.60	3.18	-11.67%
919	4.30	3.81	-11.40%	3.25	2.88	-11.38%
920	0.85	0.75	-11.76%	0.65	0.57	-12.31%
921	8.25	7.30	-11.52%	6.24	5.52	-11.54%
922	5.38	4.76	-11.52%	4.07	3.59	-11.79%
923	5.73	5.07	-11.52%	4.33	3.84	-11.32%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 2008**

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)
924	5.17	4.57	-11.61%	3.91	3.46	-11.51%
925	3.11	2.75	-11.58%	2.35	2.08	-11.49%
926	4.84	4.28	-11.57%	3.65	3.24	-11.23%
927	1.79	1.59	-11.17%	1.36	1.19	-12.50%
928	3.62	3.20	-11.60%	2.74	2.42	-11.68%
929	7.45	6.59	-11.54%	5.63	4.98	-11.55%
932	1.64	1.45	-11.59%	1.24	1.10	-11.29%
933	6.10	5.39	-11.64%	4.61	4.08	-11.50%
934	4.40	3.89	-11.59%	3.32	2.94	-11.45%
935	2.79	2.47	-11.47%	2.11	1.86	-11.85%
936	0.97	0.85	-12.37%	0.73	0.65	-10.96%
937	22.36	19.77	-11.58%	16.90	14.95	-11.54%
939	8.99	7.95	-11.57%	6.79	6.01	-11.49%
940	8.68	7.67	-11.64%	6.56	5.79	-11.74%
941	4.45	3.93	-11.69%	3.37	2.97	-11.87%
942	4.63	4.10	-11.45%	3.50	3.10	-11.43%
943	10.80	9.55	-11.57%	8.16	7.23	-11.40%
944	4.77	4.21	-11.74%	3.60	3.18	-11.67%
945	5.26	4.65	-11.60%	3.97	3.52	-11.34%
946	6.49	5.74	-11.56%	4.91	4.34	-11.61%
947	9.75	8.62	-11.59%	7.37	6.52	-11.53%
948	2.65	2.34	-11.70%	2.00	1.77	-11.50%
949	1.62	1.43	-11.73%	1.22	1.08	-11.48%
951	0.96	0.84	-12.50%	0.72	0.64	-11.11%
952	1.27	1.12	-11.81%	0.96	0.84	-12.50%
953	0.60	0.52	-13.33%	0.45	0.40	-11.11%
954	5.58	4.93	-11.65%	4.22	3.73	-11.61%
955	1.35	1.19	-11.85%	1.02	0.91	-10.78%
956	0.35	0.31	-11.43%	0.27	0.24	-11.11%
957	0.82	0.73	-10.98%	0.62	0.56	-9.68%
958	2.00	1.77	-11.50%	1.51	1.34	-11.26%
959	2.94	2.60	-11.56%	2.22	1.97	-11.26%
960	7.34	6.49	-11.58%	5.55	4.91	-11.53%
961	1.48	1.31	-11.49%	1.12	0.99	-11.61%
962	0.25	0.22	-12.00%	0.19	0.16	-15.79%
963	1.04	0.92	-11.54%	0.78	0.69	-11.54%
964	3.86	3.42	-11.40%	2.92	2.58	-11.64%
965	0.85	0.75	-11.76%	0.65	0.57	-12.31%
966	4.89	4.32	-11.66%	3.70	3.27	-11.62%
967	1.41	1.25	-11.35%	1.07	0.94	-12.15%
968	3.76	3.32	-11.70%	2.84	2.51	-11.62%
969	7.94	7.02	-11.59%	6.00	5.31	-11.50%
970	13.92	12.31	-11.57%	10.52	9.30	-11.60%
971	6.80	6.02	-11.47%	5.15	4.55	-11.65%
973	4.26	3.77	-11.50%	3.22	2.85	-11.49%

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 2008**

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)
974	5.53	4.89	-11.57%	4.18	3.70	-11.48%
975	3.92	3.47	-11.48%	2.96	2.62	-11.49%
976	2.77	2.45	-11.55%	2.09	1.85	-11.48%
977	0.95	0.83	-12.63%	0.72	0.63	-12.50%
978	5.31	4.69	-11.68%	4.01	3.55	-11.47%
979	7.31	6.46	-11.63%	5.53	4.89	-11.57%
980	6.19	5.47	-11.63%	4.67	4.13	-11.56%
981	4.82	4.26	-11.62%	3.64	3.22	-11.54%
983	11.32	10.02	-11.48%	8.56	7.58	-11.45%
984	0.57	0.50	-12.28%	0.43	0.38	-11.63%
985	7.60	6.72	-11.58%	5.74	5.08	-11.50%
986	2.27	2.01	-11.45%	1.72	1.51	-12.21%
988	0.32	0.28	-12.50%	0.24	0.21	-12.50%
991	13.92	12.31	-11.57%	10.52	9.30	-11.60%
992	7.54	6.67	-11.54%	5.70	5.04	-11.58%
995	14.34	12.68	-11.58%	10.84	9.58	-11.62%
997	1.41	1.25	-11.35%	1.07	0.94	-12.15%
999	8.63	7.63	-11.59%	6.53	5.76	-11.79%
4771	8.12	7.18	-11.58%	6.13	5.43	-11.42%
4777	13.51	11.95	-11.55%	10.22	9.04	-11.55%
7405	2.02	1.78	-11.88%	1.52	1.35	-11.18%
7413	2.54	2.24	-11.81%	1.92	1.70	-11.46%
7421	3.08	2.72	-11.69%	2.33	2.06	-11.59%
7424	7.27	6.42	-11.69%	5.50	4.86	-11.64%
7428	2.91	2.57	-11.68%	2.20	1.95	-11.36%
7445	0.67	0.59	-11.94%	0.50	0.44	-12.00%
7453	0.54	0.47	-12.96%	0.40	0.36	-10.00%
9108	102.93	102.93	0.00%	77.82	77.82	0.00%
9740	+ 0.02	0.02	0.00%	0.01	0.01	0.00%
9741	+ 0.01	0.01	0.00%	0.01	0.01	0.00%
9985	A	A	0.00%	A	A	0.00%

+ These rating values are from a pending filing with a proposed effective date of 10/1/08. The current rating values effective 12/1/07 for 9740 are \$0.03 (rate) and \$0.02 (loss cost) and for 9741 are \$0.01 (rate and loss cost).