



August 8, 2008

BUREAU CIRCULAR NO. 837

To All Members of the Bureau:

Re: **DECEMBER 1, 2008 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING – BUREAU FILING NO. 0807**

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, 2008. That filing, No.0807, proposes an overall decrease in collectible rate level of 8.64 percent for the Residual Market Plan and an overall decrease in collectible loss costs of 10.03 percent for the voluntary market.

In addition to residual market rates and voluntary market loss costs, Filing No. 0807 proposes revisions to the following programs and/or rating values:

- 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 qualifying wage table (**proposed effective June 1, 2009**)
- Retrospective rating
- Miscellaneous Manual revisions

Bureau Filing No. 0806, previously submitted to the Department of Insurance, had addressed estimated impacts of the health care payment system being implemented under Senate Bill 1. The data available for analysis of this filing predated that implementation and so included no effects of SB1. Accordingly, the overall indication derived in this filing is intended to be applied to the rating values ultimately approved under Bureau Filing No. 0806, which remained under review as Filing No. 0807 was submitted.

Once Bureau Filing No. 0807 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, 2008 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. 0807 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. 0807 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.

Attached for reference is a table of "current" and proposed December 1, 2008 residual market rates and voluntary market loss costs with proposed percentage changes by classification. The rating values presented as "current" represent the filed values from the Bureau's October 1, 2008 rate and loss cost filing (Filing No. 0806), which is still pending before the Delaware Department of Insurance. Filing No. 0806 was filed in response to selected provisions of Delaware Senate Bill 1 of 2007.

Timothy L. Wisecarver
President

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Attachment

Remember to visit our web site 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, 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	25.96	23.47	-9.59%	19.63	17.49	-10.90%
0006	7.36	6.21	-15.63%	5.57	4.63	-16.88%
007	8.73	7.64	-12.49%	6.60	5.70	-13.64%
0008	3.36	3.00	-10.71%	2.53	2.24	-11.46%
009	41.24	37.12	-9.99%	31.18	27.68	-11.23%
0011	5.31	4.84	-8.85%	4.01	3.60	-10.22%
0012	7.35	6.44	-12.38%	5.56	4.80	-13.67%
0013	6.18	5.60	-9.39%	4.67	4.18	-10.49%
0015	29.54	25.72	-12.93%	22.34	19.18	-14.15%
0016	5.27	4.73	-10.25%	3.98	3.53	-11.31%
028	6.47	5.63	-12.98%	4.90	4.20	-14.29%
0034	7.52	6.78	-9.84%	5.69	5.05	-11.25%
0036	7.19	6.36	-11.54%	5.43	4.74	-12.71%
055	7.76	6.99	-9.92%	5.87	5.21	-11.24%
059	6.48	5.92	-8.64%	4.90	4.41	-10.00%
0083	8.71	7.69	-11.71%	6.59	5.73	-13.05%
101	5.99	5.44	-9.18%	4.53	4.05	-10.60%
104	4.87	4.69	-3.70%	3.68	3.50	-4.89%
105	6.62	6.13	-7.40%	5.00	4.57	-8.60%
106	8.62	7.70	-10.67%	6.52	5.74	-11.96%
107	5.05	4.43	-12.28%	3.82	3.30	-13.61%
108	6.66	6.07	-8.86%	5.03	4.53	-9.94%
109	8.32	7.64	-8.17%	6.29	5.70	-9.38%
110	5.82	5.37	-7.73%	4.40	4.00	-9.09%
111	7.04	6.40	-9.09%	5.32	4.77	-10.34%
112	13.99	13.49	-3.57%	10.57	10.05	-4.92%
113	5.54	4.60	-16.97%	4.19	3.43	-18.14%
114	14.30	12.87	-10.00%	10.81	9.60	-11.19%
115	3.14	2.93	-6.69%	2.38	2.18	-8.40%
119	9.38	8.39	-10.55%	7.09	6.26	-11.71%
130	8.37	7.88	-5.85%	6.33	5.88	-7.11%
132	3.54	3.11	-12.15%	2.68	2.32	-13.43%
134	3.65	4.13	13.15%	2.76	3.08	11.59%
135	4.81	4.44	-7.69%	3.63	3.31	-8.82%
136	4.10	3.81	-7.07%	3.10	2.84	-8.39%
139	7.88	6.89	-12.56%	5.96	5.13	-13.93%
141	7.85	7.26	-7.52%	5.94	5.41	-8.92%
142	3.98	3.47	-12.81%	3.02	2.58	-14.57%
161	4.42	3.97	-10.18%	3.33	2.96	-11.11%
163	5.10	4.80	-5.88%	3.85	3.58	-7.01%
165	7.61	7.02	-7.75%	5.75	5.23	-9.04%
166	4.59	4.32	-5.88%	3.47	3.22	-7.20%
0175	1.60	1.53	-4.38%	1.20	1.14	-5.00%
0176	0.58	0.51	-12.07%	0.43	0.38	-11.63%
185	4.87	4.69	-3.70%	3.68	3.50	-4.89%

* Current rating values in columns (2) and (5) are part of Filing No. 0806 which is pending at the time of this filing.

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 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	5.05	4.43	-12.28%	3.82	3.30	-13.61%
191	4.42	3.97	-10.18%	3.33	2.96	-11.11%
201	6.35	5.91	-6.93%	4.80	4.40	-8.33%
204	4.68	4.21	-10.04%	3.54	3.14	-11.30%
205	5.11	4.71	-7.83%	3.86	3.51	-9.07%
221	6.11	5.69	-6.87%	4.62	4.24	-8.23%
222	7.23	6.62	-8.44%	5.47	4.93	-9.87%
225	6.04	5.50	-8.94%	4.57	4.11	-10.07%
227	6.01	5.30	-11.81%	4.55	3.95	-13.19%
255	5.23	4.65	-11.09%	3.95	3.47	-12.15%
257	6.55	5.60	-14.50%	4.95	4.18	-15.56%
259	4.68	4.13	-11.75%	3.54	3.08	-12.99%
261	8.40	7.60	-9.52%	6.35	5.67	-10.71%
263	5.59	5.07	-9.30%	4.23	3.79	-10.40%
265	5.49	4.97	-9.47%	4.15	3.70	-10.84%
275	6.11	5.69	-6.87%	4.62	4.24	-8.23%
276	7.23	6.62	-8.44%	5.47	4.93	-9.87%
281	4.19	3.80	-9.31%	3.17	2.83	-10.73%
282	7.98	7.39	-7.39%	6.03	5.50	-8.79%
285	4.52	4.14	-8.41%	3.42	3.09	-9.65%
287	5.98	5.70	-4.68%	4.52	4.25	-5.97%
297	4.19	3.80	-9.31%	3.17	2.83	-10.73%
301	10.50	9.40	-10.48%	7.94	7.01	-11.71%
305	11.57	10.57	-8.64%	8.75	7.88	-9.94%
306	6.91	6.31	-8.68%	5.22	4.70	-9.96%
309	5.62	5.11	-9.07%	4.25	3.81	-10.35%
311	6.14	5.82	-5.21%	4.64	4.34	-6.47%
319	8.44	8.06	-4.50%	6.38	6.01	-5.80%
323	4.44	4.07	-8.33%	3.36	3.04	-9.52%
327	5.64	5.25	-6.91%	4.26	3.91	-8.22%
402	9.44	8.58	-9.11%	7.13	6.40	-10.24%
403	4.91	4.50	-8.35%	3.72	3.35	-9.95%
404	7.43	6.91	-7.00%	5.62	5.15	-8.36%
406	8.18	7.39	-9.66%	6.19	5.50	-11.15%
407	6.70	6.18	-7.76%	5.06	4.61	-8.89%
411	14.90	13.90	-6.71%	11.27	10.36	-8.07%
413	11.56	10.41	-9.95%	8.74	7.76	-11.21%
415	6.57	5.80	-11.72%	4.96	4.32	-12.90%
416	12.95	11.27	-12.97%	9.79	8.40	-14.20%
421	10.58	9.58	-9.45%	8.00	7.14	-10.75%
425	13.10	12.14	-7.33%	9.90	9.05	-8.59%
427	6.66	6.12	-8.11%	5.03	4.57	-9.15%
429	8.57	7.83	-8.63%	6.48	5.83	-10.03%
431	10.98	9.97	-9.20%	8.31	7.43	-10.59%
433	6.39	5.77	-9.70%	4.83	4.30	-10.97%

* Current rating values in columns (2) and (5) are part of Filing No. 0806 which is pending at the time of this filing.

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 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	8.22	7.44	-9.49%	6.22	5.55	-10.77%
441	2.48	2.21	-10.89%	1.87	1.65	-11.76%
442	3.41	3.51	2.93%	2.57	2.61	1.56%
443	3.41	3.51	2.93%	2.57	2.61	1.56%
445	10.11	9.34	-7.62%	7.64	6.97	-8.77%
446	2.96	2.76	-6.76%	2.24	2.06	-8.04%
447	7.99	7.29	-8.76%	6.04	5.44	-9.93%
449	5.70	5.14	-9.82%	4.31	3.84	-10.90%
451	6.95	6.20	-10.79%	5.25	4.63	-11.81%
454	9.90	9.09	-8.18%	7.48	6.77	-9.49%
456	6.03	5.51	-8.62%	4.56	4.12	-9.65%
457	11.73	10.74	-8.44%	8.87	8.00	-9.81%
458	4.03	3.67	-8.93%	3.05	2.74	-10.16%
459	2.45	2.20	-10.20%	1.85	1.65	-10.81%
461	6.11	5.66	-7.36%	4.62	4.22	-8.66%
463	3.55	3.30	-7.04%	2.69	2.46	-8.55%
464	5.65	5.14	-9.03%	4.27	3.84	-10.07%
465	5.14	4.60	-10.51%	3.88	3.43	-11.60%
467	5.66	5.26	-7.07%	4.28	3.92	-8.41%
471	2.92	2.47	-15.41%	2.21	1.84	-16.74%
472	3.20	3.01	-5.94%	2.42	2.24	-7.44%
473	3.39	3.19	-5.90%	2.56	2.38	-7.03%
474	1.34	1.13	-15.67%	1.01	0.84	-16.83%
475	5.51	4.97	-9.80%	4.16	3.70	-11.06%
476	2.41	2.16	-10.37%	1.82	1.62	-10.99%
477	4.45	4.01	-9.89%	3.37	2.99	-11.28%
483	2.01	1.86	-7.46%	1.51	1.39	-7.95%
485	2.87	2.54	-11.50%	2.17	1.89	-12.90%
486	3.59	3.15	-12.26%	2.72	2.35	-13.60%
487	2.36	2.06	-12.71%	1.78	1.53	-14.04%
488	1.45	1.34	-7.59%	1.10	1.00	-9.09%
489	2.29	2.27	-0.87%	1.73	1.70	-1.73%
491	4.91	4.50	-8.35%	3.72	3.35	-9.95%
495	6.95	6.20	-10.79%	5.25	4.63	-11.81%
497	3.20	3.01	-5.94%	2.42	2.24	-7.44%
499	5.51	4.97	-9.80%	4.16	3.70	-11.06%
501	5.29	4.80	-9.26%	4.00	3.58	-10.50%
502	6.14	5.62	-8.47%	4.64	4.19	-9.70%
506	3.51	3.24	-7.69%	2.66	2.42	-9.02%
507	6.10	5.43	-10.98%	4.61	4.05	-12.15%
509	10.26	9.37	-8.67%	7.76	6.99	-9.92%
511	12.14	11.12	-8.40%	9.17	8.29	-9.60%
512	7.97	7.68	-3.64%	6.02	5.72	-4.98%
513	5.74	5.17	-9.93%	4.34	3.85	-11.29%
535	5.02	4.62	-7.97%	3.80	3.45	-9.21%

* Current rating values in columns (2) and (5) are part of Filing No. 0806 which is pending at the time of this filing.

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 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	8.97	8.16	-9.03%	6.77	6.08	-10.19%
544	10.93	10.10	-7.59%	8.27	7.53	-8.95%
551	2.83	2.53	-10.60%	2.14	1.88	-12.15%
553	6.77	6.24	-7.83%	5.12	4.65	-9.18%
555	1.30	1.26	-3.08%	0.98	0.94	-4.08%
563	3.26	2.88	-11.66%	2.47	2.15	-12.96%
571	4.69	4.34	-7.46%	3.55	3.24	-8.73%
573	6.10	5.66	-7.21%	4.61	4.22	-8.46%
581	4.43	3.82	-13.77%	3.35	2.85	-14.93%
587	3.26	2.88	-11.66%	2.47	2.15	-12.96%
601	15.25	13.38	-12.26%	11.53	9.97	-13.53%
602	10.37	9.13	-11.96%	7.84	6.81	-13.14%
603	16.99	15.19	-10.59%	12.85	11.33	-11.83%
605	12.10	10.65	-11.98%	9.15	7.94	-13.22%
607	13.79	12.19	-11.60%	10.42	9.09	-12.76%
608	8.39	7.65	-8.82%	6.34	5.71	-9.94%
609	8.24	7.24	-12.14%	6.23	5.40	-13.32%
611	16.58	14.56	-12.18%	12.54	10.85	-13.48%
615	20.39	17.78	-12.80%	15.41	13.25	-14.02%
617	10.41	9.24	-11.24%	7.87	6.89	-12.45%
625	9.58	8.55	-10.75%	7.25	6.37	-12.14%
643	17.71	15.51	-12.42%	13.39	11.56	-13.67%
645	9.84	8.59	-12.70%	7.43	6.40	-13.86%
646	7.38	6.89	-6.64%	5.59	5.13	-8.23%
647	11.59	10.29	-11.22%	8.77	7.67	-12.54%
648	7.43	6.47	-12.92%	5.62	4.83	-14.06%
649	5.66	5.16	-8.83%	4.28	3.85	-10.05%
651	10.14	8.91	-12.13%	7.66	6.64	-13.32%
652	13.42	12.10	-9.84%	10.14	9.02	-11.05%
653	11.29	10.51	-6.91%	8.54	7.84	-8.20%
654	10.17	9.10	-10.52%	7.69	6.79	-11.70%
655	23.67	21.62	-8.66%	17.90	16.12	-9.94%
656	12.47	10.93	-12.35%	9.43	8.15	-13.57%
657	15.75	13.61	-13.59%	11.91	10.15	-14.78%
658	10.86	9.81	-9.67%	8.21	7.31	-10.96%
659	23.62	21.39	-9.44%	17.85	15.94	-10.70%
660	3.77	3.39	-10.08%	2.85	2.52	-11.58%
661	5.20	4.32	-16.92%	3.94	3.22	-18.27%
662	4.66	4.28	-8.15%	3.52	3.19	-9.38%
663	6.96	6.18	-11.21%	5.26	4.61	-12.36%
664	6.24	5.64	-9.62%	4.72	4.20	-11.02%
665	13.41	12.09	-9.84%	10.14	9.01	-11.14%
666	9.56	8.66	-9.41%	7.23	6.46	-10.65%
667	3.20	2.84	-11.25%	2.41	2.12	-12.03%
668	8.22	7.28	-11.44%	6.22	5.42	-12.86%

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DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 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)
669	11.59	10.29	-11.22%	8.76	7.67	-12.44%
670	7.18	6.45	-10.17%	5.43	4.80	-11.60%
673	8.19	7.32	-10.62%	6.20	5.45	-12.10%
674	8.10	7.15	-11.73%	6.13	5.33	-13.05%
675	6.03	5.42	-10.12%	4.56	4.04	-11.40%
676	8.64	7.85	-9.14%	6.53	5.85	-10.41%
677	7.00	6.12	-12.57%	5.29	4.56	-13.80%
679	15.19	12.96	-14.68%	11.49	9.66	-15.93%
681	7.18	6.45	-10.17%	5.43	4.80	-11.60%
682	23.18	20.08	-13.37%	17.53	14.97	-14.60%
691	8.24	7.24	-12.14%	6.23	5.40	-13.32%
693	10.14	8.91	-12.13%	7.66	6.64	-13.32%
695	5.20	4.32	-16.92%	3.94	3.22	-18.27%
709	3.43	3.00	-12.54%	2.59	2.24	-13.51%
716	5.00	4.35	-13.00%	3.78	3.24	-14.29%
718	5.12	4.47	-12.70%	3.87	3.33	-13.95%
721	17.58	16.15	-8.13%	13.29	12.04	-9.41%
744	2.78	2.56	-7.91%	2.10	1.91	-9.05%
751	2.81	2.95	4.98%	2.12	2.20	3.77%
752	1.44	1.36	-5.56%	1.09	1.01	-7.34%
753	6.79	6.15	-9.43%	5.14	4.59	-10.70%
755	3.96	3.45	-12.88%	3.00	2.57	-14.33%
757	2.22	2.04	-8.11%	1.68	1.52	-9.52%
759	5.98	5.62	-6.02%	4.52	4.19	-7.30%
0771	1.80	1.50	-16.67%	1.36	1.12	-17.65%
801	10.15	9.32	-8.18%	7.67	6.95	-9.39%
803	26.91	24.76	-7.99%	20.34	18.46	-9.24%
804	4.46	4.12	-7.62%	3.37	3.07	-8.90%
805	7.48	6.77	-9.49%	5.66	5.05	-10.78%
806	12.18	11.06	-9.20%	9.20	8.24	-10.43%
807	8.77	7.72	-11.97%	6.63	5.75	-13.27%
808	12.87	11.85	-7.93%	9.73	8.84	-9.15%
809	6.67	5.98	-10.34%	5.04	4.46	-11.51%
811	11.95	10.97	-8.20%	9.04	8.18	-9.51%
812	9.60	8.57	-10.73%	7.26	6.39	-11.98%
813	6.96	6.31	-9.34%	5.26	4.70	-10.65%
814	6.54	5.97	-8.72%	4.94	4.44	-10.12%
815	5.98	5.49	-8.19%	4.52	4.10	-9.29%
816	3.36	3.09	-8.04%	2.53	2.30	-9.09%
817	10.79	9.71	-10.01%	8.15	7.24	-11.17%
818	2.35	2.15	-8.51%	1.77	1.61	-9.04%
819	1.24	1.13	-8.87%	0.94	0.84	-10.64%
820	4.18	3.83	-8.37%	3.16	2.85	-9.81%
821	9.05	8.35	-7.73%	6.84	6.22	-9.06%
825	5.58	4.86	-12.90%	4.22	3.62	-14.22%

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DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 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	8.70	7.78	-10.57%	6.58	5.80	-11.85%
857	12.20	10.73	-12.05%	9.22	8.00	-13.23%
858	11.76	10.65	-9.44%	8.89	7.94	-10.69%
859	13.55	12.15	-10.33%	10.24	9.05	-11.62%
860	11.19	10.75	-3.93%	8.46	8.02	-5.20%
862	12.31	11.10	-9.83%	9.30	8.27	-11.08%
865	3.28	2.81	-14.33%	2.48	2.10	-15.32%
867	6.96	6.31	-9.34%	5.26	4.70	-10.65%
877	4.10	3.79	-7.56%	3.10	2.82	-9.03%
879	5.07	4.51	-11.05%	3.84	3.36	-12.50%
880	6.69	6.19	-7.47%	5.05	4.62	-8.51%
881	4.28	3.93	-8.18%	3.24	2.93	-9.57%
882	10.38	9.61	-7.42%	7.84	7.16	-8.67%
883	3.20	2.76	-13.75%	2.42	2.06	-14.88%
884	1.36	1.22	-10.29%	1.03	0.92	-10.68%
885	4.78	4.40	-7.95%	3.61	3.28	-9.14%
886	3.89	3.48	-10.54%	2.94	2.59	-11.90%
887	1.92	1.73	-9.90%	1.45	1.29	-11.03%
889	0.52	0.41	-21.15%	0.40	0.31	-22.50%
890	0.76	0.73	-3.95%	0.58	0.55	-5.17%
891	1.76	1.63	-7.39%	1.33	1.21	-9.02%
895	0.75	0.68	-9.33%	0.57	0.50	-12.28%
896	3.82	3.34	-12.57%	2.88	2.49	-13.54%
897	3.52	3.00	-14.77%	2.67	2.24	-16.10%
898	5.10	4.80	-5.88%	3.85	3.58	-7.01%
899	2.70	2.34	-13.33%	2.04	1.74	-14.71%
903	0.72	0.68	-5.56%	0.55	0.50	-9.09%
904	3.26	2.69	-17.48%	2.47	2.01	-18.62%
907	8.46	7.45	-11.94%	6.39	5.56	-12.99%
0908	149.52	151.50	1.32%	113.04	112.93	-0.10%
0909	101.51	93.45	-7.94%	76.74	69.67	-9.21%
910	14.25	12.27	-13.89%	10.77	9.15	-15.04%
911	7.37	6.77	-8.14%	5.57	5.05	-9.34%
0912	348.69	325.99	-6.51%	263.61	243.02	-7.81%
0913	423.93	385.11	-9.16%	320.49	287.08	-10.42%
914	4.10	3.79	-7.56%	3.10	2.82	-9.03%
915	5.72	5.00	-12.59%	4.32	3.72	-13.89%
916	2.23	2.03	-8.97%	1.69	1.51	-10.65%
917	5.10	4.68	-8.24%	3.85	3.49	-9.35%
918	4.21	3.83	-9.03%	3.18	2.85	-10.38%
919	3.81	3.46	-9.19%	2.88	2.57	-10.76%
920	0.75	0.73	-2.67%	0.57	0.55	-3.51%
921	7.30	7.00	-4.11%	5.52	5.22	-5.43%
922	4.76	4.36	-8.40%	3.59	3.25	-9.47%
923	5.07	4.51	-11.05%	3.84	3.36	-12.50%

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DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 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	4.57	4.03	-11.82%	3.46	3.00	-13.29%
925	2.75	2.65	-3.64%	2.08	1.98	-4.81%
926	4.28	3.93	-8.18%	3.24	2.93	-9.57%
927	1.59	1.40	-11.95%	1.19	1.04	-12.61%
928	3.20	2.76	-13.75%	2.42	2.06	-14.88%
929	6.59	5.78	-12.29%	4.98	4.31	-13.45%
932	1.45	1.27	-12.41%	1.10	0.95	-13.64%
933	5.39	4.96	-7.98%	4.08	3.69	-9.56%
934	3.89	3.62	-6.94%	2.94	2.70	-8.16%
935	2.47	2.26	-8.50%	1.86	1.69	-9.14%
936	0.85	0.72	-15.29%	0.65	0.54	-16.92%
937	19.77	16.82	-14.92%	14.95	12.54	-16.12%
939	7.95	7.17	-9.81%	6.01	5.35	-10.98%
940	7.67	6.70	-12.65%	5.79	4.99	-13.82%
941	3.93	3.54	-9.92%	2.97	2.63	-11.45%
942	4.10	3.61	-11.95%	3.10	2.70	-12.90%
943	9.55	8.59	-10.05%	7.23	6.40	-11.48%
944	4.21	3.84	-8.79%	3.18	2.86	-10.06%
945	4.65	4.16	-10.54%	3.52	3.10	-11.93%
946	5.74	5.20	-9.41%	4.34	3.87	-10.83%
947	8.62	7.86	-8.82%	6.52	5.86	-10.12%
948	2.34	2.12	-9.40%	1.77	1.58	-10.73%
949	1.43	1.31	-8.39%	1.08	0.98	-9.26%
951	0.84	0.70	-16.67%	0.64	0.52	-18.75%
952	1.12	1.00	-10.71%	0.84	0.74	-11.90%
953	0.52	0.41	-21.15%	0.40	0.31	-22.50%
954	4.93	4.47	-9.33%	3.73	3.33	-10.72%
955	1.19	1.06	-10.92%	0.91	0.79	-13.19%
956	0.31	0.25	-19.35%	0.24	0.19	-20.83%
957	0.73	0.65	-10.96%	0.56	0.48	-14.29%
958	1.77	1.61	-9.04%	1.34	1.19	-11.19%
959	2.60	2.37	-8.85%	1.97	1.76	-10.66%
960	6.49	5.97	-8.01%	4.91	4.44	-9.57%
961	1.31	1.20	-8.40%	0.99	0.90	-9.09%
962	0.22	0.20	-9.09%	0.16	0.14	-12.50%
963	0.92	0.78	-15.22%	0.69	0.59	-14.49%
964	3.42	3.16	-7.60%	2.58	2.36	-8.53%
965	0.75	0.68	-9.33%	0.57	0.50	-12.28%
966	4.32	3.72	-13.89%	3.27	2.78	-14.98%
967	1.25	1.10	-12.00%	0.94	0.82	-12.77%
968	3.32	3.04	-8.43%	2.51	2.26	-9.96%
969	7.02	6.41	-8.69%	5.31	4.77	-10.17%
970	12.31	11.28	-8.37%	9.30	8.41	-9.57%
971	6.02	5.53	-8.14%	4.55	4.12	-9.45%
973	3.77	3.48	-7.69%	2.85	2.59	-9.12%

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DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 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	4.89	4.42	-9.61%	3.70	3.30	-10.81%
975	3.47	2.86	-17.58%	2.62	2.13	-18.70%
976	2.45	2.14	-12.65%	1.85	1.59	-14.05%
977	0.83	0.77	-7.23%	0.63	0.58	-7.94%
978	4.69	4.21	-10.23%	3.55	3.14	-11.55%
979	6.46	5.75	-10.99%	4.89	4.29	-12.27%
980	5.47	4.90	-10.42%	4.13	3.65	-11.62%
981	4.26	3.89	-8.69%	3.22	2.90	-9.94%
983	10.02	9.34	-6.79%	7.58	6.97	-8.05%
984	0.50	0.38	-24.00%	0.38	0.29	-23.68%
985	6.72	6.05	-9.97%	5.08	4.51	-11.22%
986	2.01	1.87	-6.97%	1.51	1.40	-7.28%
988	0.28	0.23	-17.86%	0.21	0.16	-23.81%
991	12.31	11.28	-8.37%	9.30	8.41	-9.57%
992	6.67	5.98	-10.34%	5.04	4.46	-11.51%
995	12.68	11.68	-7.89%	9.58	8.70	-9.19%
997	1.25	1.14	-8.80%	0.94	0.85	-9.57%
999	7.63	6.82	-10.62%	5.76	5.08	-11.81%
4771	7.18	6.01	-16.30%	5.43	4.48	-17.50%
4777	11.95	10.97	-8.20%	9.04	8.18	-9.51%
7405	1.78	1.41	-20.79%	1.35	1.05	-22.22%
7413	2.24	2.05	-8.48%	1.70	1.52	-10.59%
7421	2.72	2.48	-8.82%	2.06	1.85	-10.19%
7424	6.42	5.84	-9.03%	4.86	4.35	-10.49%
7428	2.57	2.34	-8.95%	1.95	1.74	-10.77%
7445	0.59	0.47	-20.34%	0.44	0.35	-20.45%
7453	0.47	0.44	-6.38%	0.36	0.33	-8.33%
9108	102.93	102.89	-0.04%	77.82	76.70	-1.44%
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%

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