



November 24, 2010

BUREAU CIRCULAR NO. 865

To All Members of the Bureau:

Re: **WORKERS COMPENSATION RESIDUAL MARKET RATES
AND VOLUNTARY MARKET LOSS COSTS
EFFECTIVE DECEMBER 1, 2010
AMENDED BUREAU FILING NO. 1002**

NOTE APPLICABLE PROVISIONS FOR CARRIER RATE FILINGS

Bureau Filing No. 1002, as originally submitted, proposed average decreases of 2.91 percent in residual market rates and 1.45 percent in voluntary market loss costs to be effective on a new and renewal basis as of December 1, 2010.

The Department of Insurance performed an extensive review of Bureau Filing No. 1002, including obtaining independent reviews of the filing from two consulting actuaries. Immediately prior to the convening of a public hearing on the filing, the Department of Insurance and the DCRB exchanged opinions and perspectives concerning a limited number of technical issues related to the filing which contributed to differences between the original proposals and indications arrived at by the Department's consultants. As a result of that exchange, it was agreed that the DCRB would make and the Department of Insurance would approve an amended filing requesting average decreases of 3.75 percent in residual market rates and 2.30 percent in voluntary market loss costs based on the loss experience and analysis presented in the filing.

December 1, 2010 rating values are subject to the Delaware Court of Chancery Memorandum Opinion and Order of July 24, 2009 (the Opinion and Order). See Bureau Circular No. 858 for further information. As a result, the rating values resulting from the negotiations with respect to Bureau Filing No. 1002 must be further reduced in amounts equal to six percent of the December 1, 2008 residual market rates and voluntary market loss costs in effect immediately prior to the Opinion and Order. Recognizing the reductions required under the Opinion and Order as of December 1, 2009 and December 1, 2010, the average decreases in residual market rates and voluntary market loss costs effective December 1, 2010 are 4.06 percent and 2.51 percent, respectively.

Carriers are reminded that they must file an amended (or re-file their existing) Insurer Adoption of DCRB Workers' Compensation Loss Costs form with the Delaware Department of Insurance to adopt the revised loss costs on a new and renewal basis on or after December 1, 2010. Such filings must be made within 60 days of the effective date of Bureau Filing No. 1002, or by January 29, 2011. A copy of the Department of Insurance's "FORMS AND RATES BULLETIN 14 INCORPORATED" with forms applicable to these filings is attached for member reference and use.

Consistent with the provisions of Title 18, Chapter 26 of the Delaware Code, if insurer filings do not propose any rate(s) lower than the loss costs (by classification) included in the DCRB's amended Bureau Filing No. 1002, then proposed insurer rates may be implemented immediately after filing.

Carriers that have previously been approved for full or partial exemptions from the reductions required under the Opinion and Order may apply part or all of those approved exemptions in determining their December 1, 2010 rating values. Carriers that have not yet filed for an exemption may do so using the procedures explained in Bureau Circular No. 858. Schedules of the December 1, 2010 reduction amounts at various partial exemption levels, as provided in the Department of Insurance's defined methodology for consideration of carrier exemptions, will be available on the DCRB's website under the "Rating Values" section.

The following points were made in the DCRB's submission of the original version and were reiterated in the amendment to Bureau Filing No. 1002:

The Court of Chancery Opinion and Order's mandate poses serious and abiding conflicts for the DCRB in terms of its statutory responsibilities and for DCRB staff in terms of professional Standards of Practice applicable to the promulgation of insurance rates, as follow:

- The rating values submitted herewith do not comply with applicable Standards of Practice of the Casualty Actuarial Society (CAS), in part because they are not expected to be adequate to provide for the cost of providing insurance during the policy period to which they will apply. In addition to Principle 1 of the CAS Statement of Principles Regarding Ratemaking, the prospective adequacy of such rating values is required under Delaware law (Delaware Code Title 18, §2604(a)).**
- The rating values submitted herewith are also not limited to prospective loss costs, as defined and required by Title 18, §2610(b)(1) of the Delaware Code and as specified in the first sentence of the Principles Section of the CAS Statement of Principles Regarding Ratemaking.**

The following chart indicates the final approved overall average changes in rating values:

<u>Rating Value(s)</u>	<u>Approved Overall Average Change</u>
Residual Market Rates – Collectible	-4.06%
Residual Market Rates - Manual	-5.51%
Voluntary Market Loss Costs - Collectible	-2.51%
Voluntary Market Loss Costs - Manual (after Surcharge Offset)	-3.92%

The approved residual market rates and voluntary market loss costs share common loss provisions based on the same loss development and trend analysis applied to statewide Delaware experience. The differences between residual market rate changes and voluntary market loss cost changes result from revisions in expense provisions based on recent indications, as compared to currently-approved values, as well as effects of the compromise adjudication of the filing.

The implied loss cost multiplier reflecting expense considerations for current residual market rates is approximately **1.3203**. On a comparable basis, the implied loss cost multiplier for approved residual market rates effective December 1, 2008 is **1.3007**. (Note: Because voluntary market loss costs in the approved filing are nominally reduced to offset effects of the ongoing Delaware Insurance Plan surcharge program and due to the effects of the compromise adjudication, calculation of residual market rates from approved voluntary market loss costs requires an effective multiplier of approximately 1.3067.)

A comparison of current and approved December 1, 2010 residual market expense provisions is shown below:

RESIDUAL MARKET RATES		
Expense Loading		
	<u>Current</u> <u>Percentage</u>	<u>Approved</u> <u>December 1, 2010</u> <u>Percentage</u>
LOSS AND LOSS ADJUSTMENT EXPENSE		
Losses	64.28	64.48
Loss Adjustment Expense	8.87	9.92 a
Loss & Loss Adjustment	73.15	74.40
UNDERWRITING EXPENSES		
Commission	6.53	5.76
Other Acquisition	2.88	2.85
General Expenses	2.97	3.03
Premium Discount	8.33	8.25
State Premium Tax	2.00	2.00
Other State Tax	0.39	0.38
Uncollectible Premium	3.00	2.50
Administrative Assessment	2.59	2.48 b
Workers Compensation Fund	2.00	3.00
Deviations	0.00	0.00
Policyholder Dividends	0.00	0.00
Underwriting Profit	-3.84	-4.65
Underwriting Expense Total	26.85	25.60

a As ratio to loss, loss adjustment expense = 0.1538

b As ratio to loss, administrative assessment = 0.0385

Other components of the filing were also approved as filed effective December 1, 2010. In particular, each of the following components of the filing were approved as originally presented:

- Updates to corporate officer payroll minimums and maximums for premium computation purposes
- Continuation of the existing DIP surcharge program
- DCCPAP qualifying wage table **effective June 1, 2011**
- Residual market expense constant
- Residual market minimum premium formula
- Excess loss factors

- Excess loss premium factors
- Retrospective rating
- Small Deductible Program
- State and hazard group relativities
- Workplace Safety Program
- Merit Rating Plan

Attached for member reference is a table of rates, loss costs and expected loss factors by classification consistent with the Insurance Commissioner's approval of Bureau Filing No. 1002.

ADDITIONAL REVISIONS TO RATING VALUES

Bureau Filing No. 1002 proposed revision to various rating values in addition to residual market rates and voluntary market loss costs. For ease of reference and to confirm the approved values for those items, they are included in the attachments to this circular.

Exhibit 42, which shows the reduction amounts applied to the December 1, 2010 rating values in compliance with the Opinion and Order, and Exhibit 46, which shows the impact of those reductions by classification, are also attached to this circular.

Complete Manual pages consistent with the Insurance Commissioner's approval of amended Bureau Filing No. 1002 will be available on the DCRB website (www.dcrb.com) as soon as possible.

Any questions concerning this circular may be addressed to Michael J. Doyle, Chief Actuary, at Extension 4480 or mjdoyle@dcrb.com or me at Extension 4413 or twisecarver@dcrb.com.

Timothy L. Wisecarver
President

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Attachments

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Remember to visit our website at www.dcrb.com for more information about this and other topics.

**STATE OF DELAWARE
DEPARTMENT OF INSURANCE**

FORMS AND RATES BULLETIN 14 INCORPORATED

Submission Date: _____

DCRB Reference Filing No.: _____

Applicable to policies effective on and after: _____

INSURER NAME: _____

INSURER NAIC NO.: _____ INDICATED MULTIPLIER: _____

The above insurer hereby declares that it is a member or subscriber of the Delaware Compensation Rating Bureau ("DCRB"). The insurer hereby files to be deemed to have independently submitted as its own filing the prospective loss costs in the captioned reference filing.

The insurer's rates will be the combination of the DCRB loss costs approved by the Delaware Insurance Department and the company's indicated multiplier, as shown above, along with any expense contract, premium discount table, size-of-premium expense table for retrospective rating plans, and minimum premium formula specified in the company's attached manual exception pages.

The indicated multiplier, along with any expense constant, premium discount table and the minimum premium formula filed, represent a rate level increase _____ or decrease _____ of _____ % and a premium level increase _____ or decrease _____ of _____ %.

The indicated multiplier and the attached exception pages apply only to the DCRB reference filing indicated above. The insurer understands that this will necessitate the submission of a new adoption form and exception pages prior to the effective date of any future loss costs reference filing.

CHECK ALL THAT APPLY:

Manual exception pages attached for:

_____ **Minimum Premium Formula**

_____ **Expense Constant**

_____ **Discount Table**

_____ **Retro Expense Table**

**SUMMARY OF SUPPORTING INFORMATION
WORKERS' COMPENSATION LOSS COST MULTIPLIER**

Insurer: _____ NAIC No.: _____
 DCRB Reference Filing No.: _____
 Effective Date of Multiplier: _____

Development of Expected Loss Ratio (Expressed as a percent of standard premium at company rate):

		AVERAGE
A.	Commission	_____ %
B.	Other Acquisition	_____ %
C.	General Expense	_____ %
D.	Taxes, Licenses and Fees	_____ %
E.	Underwriting Profit & Contingencies	_____ %
F.	Residual Market Costs	_____ %
G.	Premium Discount	_____ %
H.	Insurance Fund Assessment (Second Injury Fund)	_____ %
I.	Dividend Provision (Participating Plan)	_____ %
J.	Other (Explain)	_____ %
K.	Total	_____ %
Expected Loss Ratio (100%-K)		_____ %

Actual Incurred Expense Ratios for three (3) most recent available years. (Commission and General Expense expressed as a percent of written premium at company rates. Other components expressed as percents of standard earned premium at company rates).

	CY _____	CY _____	CY _____	AVERAGE
A.	Commission	_____	_____	_____
B.	Other Acquisition	_____	_____	_____
C.	General Expense	_____	_____	_____
D.	Taxes, Licenses & Fees	_____	_____	_____
E.	Underwriting Profit & Contingencies	_____	_____	_____
F.	Residual Market Costs	_____	_____	_____
G.	Premium Discount	_____	_____	_____
H.	Insurance Fund Assessment	_____	_____	_____
I.	(Second Injury Fund)	_____	_____	_____
J.	Dividend Plan (Participating Plan)	_____	_____	_____
K.	Other (Explain)	_____	_____	_____
L.	Total	_____	_____	_____

Indicated Company Loss Cost Multiplier: _____

Example: Assume Loss and Loss Adjustment Ratio is 0.650.
 Loss Cost Multiplier with no deviation is $1.0/0.650 = 1.5385$.
 Loss Cost Multiplier with 15% downward deviation is $0.85/0.650 = 1.3077$.
 Loss Cost Multiplier with 15% upward deviation is $1.15/0.650 = 1.7692$.

COMPLETED BY: _____ TELEPHONE NO.: _____

NOTE: If an insurer wishes to make any modifications to the loss costs led by DCRB (other than the application of a multiplier to represent the insurer's expenses, profit and contingencies), the resulting rates will be considered to be independent rates, and shall be subject to the 30 day review provision of Title 18 Del. C., Section 2610.

**REVISED LOSS COST MULTIPLIER CALCULATION
SPREADSHEET TO BE INCORPORATED WITH
BULLETIN 14**

Workers' Compensation Insurance
Loss Cost Multiplier
General Instructions

Commissions, premium tax and other state tax provisions are to reflect the ratio of commissions paid, premium tax paid and other state tax paid to company manual premium.

Other acquisition and general expense are to reflect the ratio of other acquisition expense paid and general expense paid to company standard earned premium. Standard earned premium is to reflect adjustment for expense constant premium schedule rating premium.

Dividend Provision (Participating Plan)

Loss cost multipliers for use with participating policies shall contain a provision for policyholder dividends. Policyholder dividends shall reflect the ratio of policyholder dividends paid to company standard earned premium adjusted to reflect expense constant premium and schedule rating premium.

Standard earned premium shall be adjusted reflecting an assumed underlying expense constant equal to the most recently filed expense constant by Delaware Compensation Rating Bureau.

Deviations

Deviation from indicated manual rates shall reflect adjusted company losses compared to Delaware Compensation Rating Bureau to the extent credible. Losses shall be provided separately for indemnity and medical coverages. Losses may be either calendar year losses with all IBNR or policy year incurred losses developed to ultimate settlement. If the company elects to submit policy year loss data, it is required to provide underlying loss development triangles for indemnity and medical coverages separately.

Insurance Fund Assessment (Second Injury Fund)

Insurance Fund Assessment to be used with revised rates will be provided by Delaware Compensation Rating Bureau in its circular letter detailing changes to loss costs and other rating elements.

Administrative Assessment

Administration Assessment will continue to be built into voluntary market loss costs.

Expense Exhibits identified as (I) or (II) shall be completed and underlying supporting data shall accompany the company loss cost multiplier filing. Multipliers shall be filed reflecting most recent expense data, with each Delaware Compensation Rating Bureau loss cost revision. Failure to provide complete expense exhibits and provide underlying support shall result in disapproval of the proposed company filing and company(s) will be filed by reference for residual market rates and rating elements. All reference filings of this type shall remain in effect until the next subsequent Delaware Compensation Rating Bureau revision of loss costs.

NOTES: (1) Commissions, premium tax, license and fees are to be calculated as a percentage of company manual premium. Other acquisition and general administrative expense are to be calculated as a percentage of standard earned premium and standard earned premium is required to be adjusted to reflect schedule rating and expense constant.

(2) Insurers having previously filed and are currently using rating tiers within the same company or have company rate differentials in effect may continue to use them until further notice.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Exhibit 41

Amended Effective December 1, 2010 on New and Renewal Business
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
005	14.13	18.44	1,781	4.65	6.00	7.00	F	3
0006	3.40	4.42	766	1.12	1.45	1.69	D	2
007	4.39	5.73	1,587	1.45	1.87	2.18	C	2
0008	1.83	2.39	807	0.60	0.78	0.91	D	2
009	22.08	28.80	1,781	7.27	9.38	10.95	G	4
0011	2.91	3.79	1,137	0.96	1.23	1.44	B	1
0012	3.49	4.54	1,309	1.15	1.49	1.74	D	2
0013	3.78	4.93	1,401	1.23	1.59	1.86	C	2
015	14.50	18.92	1,781	4.80	6.18	7.22	E	3
0016	2.79	3.65	671	0.92	1.19	1.39	C	2
0034	3.87	5.05	837	1.28	1.65	1.92	C	2
0036	3.68	4.79	804	1.21	1.56	1.83	C	2
055	3.83	5.01	1,422	1.18	1.46	1.68	F	3
059	3.75	4.88	1,392	1.14	1.41	1.62	E	3
0083	4.40	5.73	915	1.45	1.87	2.19	C	2
101	3.15	4.11	1,208	0.95	1.23	1.40	E	3
104	3.16	4.12	1,213	0.95	1.22	1.39	B	1
105	3.64	4.75	1,358	1.10	1.42	1.61	D	2
106	4.54	5.92	1,637	1.37	1.77	2.01	C	2
107	2.43	3.18	992	0.74	0.96	1.08	B	1
108	3.63	4.73	1,354	1.09	1.41	1.60	C	2
109	4.41	5.76	1,597	1.34	1.72	1.96	C	2
110	3.16	4.12	1,214	0.96	1.23	1.40	B	1
111	3.55	4.63	1,329	1.08	1.39	1.58	C	2
112	8.36	10.91	1,796	2.52	3.25	3.69	C	2
113	2.43	3.17	990	0.74	0.96	1.08	C	2
114	7.33	9.57	1,804	2.22	2.87	3.25	E	3
115	1.79	2.35	793	0.54	0.70	0.79	D	2
119	4.69	6.11	1,682	1.42	1.83	2.08	C	2
130	4.92	6.42	1,754	1.48	1.91	2.17	E	3
132	1.67	2.18	756	0.51	0.66	0.74	C	2
134	3.01	3.92	1,166	0.90	1.16	1.31	C	2
135	2.63	3.44	1,052	0.80	1.03	1.17	C	2
136	2.37	3.09	971	0.71	0.92	1.05	C	2
139	3.96	5.15	1,453	1.20	1.54	1.75	C	2
141	4.34	5.65	1,573	1.31	1.69	1.92	B	1
142	1.95	2.53	840	0.59	0.76	0.86	C	2
161	2.23	2.91	929	0.68	0.87	0.99	C	2
163	3.22	4.21	1,232	0.97	1.25	1.41	C	2
165	4.17	5.44	1,521	1.26	1.63	1.85	B	1
166	2.72	3.54	1,078	0.82	1.06	1.20	C	2
185	3.16	4.12	1,213	0.95	1.22	1.39	B	1
187	2.43	3.18	992	0.74	0.96	1.08	B	1
191	2.23	2.91	929	0.68	0.87	0.99	C	2

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Amended Effective December 1, 2010 on New and Renewal Business
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
201	3.68	4.80	1,372	1.11	1.43	1.62	D	2
204	2.44	3.18	990	0.74	0.95	1.08	B	1
205	2.75	3.58	1,083	0.83	1.07	1.22	B	1
221	2.92	3.79	1,135	0.89	1.15	1.30	C	2
222	3.84	5.01	1,422	1.16	1.50	1.70	C	2
225	3.20	4.17	1,227	0.97	1.25	1.42	C	2
227	2.94	3.82	1,140	0.89	1.15	1.30	C	2
255	2.57	3.35	1,034	0.78	1.01	1.14	E	3
257	2.84	3.71	1,116	0.87	1.12	1.27	C	2
259	2.23	2.91	926	0.68	0.87	0.99	C	2
261	3.64	4.75	1,358	1.12	1.44	1.64	C	2
263	2.91	3.79	1,133	0.88	1.14	1.29	C	2
265	2.87	3.75	1,124	0.87	1.12	1.27	C	2
275	2.92	3.79	1,135	0.89	1.15	1.30	C	2
276	3.84	5.01	1,422	1.16	1.50	1.70	C	2
281	2.15	2.80	901	0.65	0.84	0.95	B	1
282	4.52	5.90	1,631	1.36	1.76	2.00	D	2
285	2.45	3.19	991	0.74	0.95	1.08	B	1
287	2.18	2.84	909	0.68	0.88	1.00	B	1
297	2.15	2.80	901	0.65	0.84	0.95	B	1
301	5.38	7.01	1,853	1.63	2.10	2.39	F	3
305	6.34	8.28	1,836	1.92	2.47	2.81	D	2
306	3.69	4.81	1,371	1.11	1.44	1.63	B	1
309	2.97	3.87	1,153	0.90	1.16	1.31	B	1
311	3.74	4.87	1,388	1.12	1.45	1.64	C	2
319	5.09	6.64	1,807	1.53	1.98	2.24	A	1
323	2.45	3.19	992	0.74	0.95	1.08	C	2
327	3.17	4.13	1,216	0.96	1.23	1.40	C	2
402	4.92	6.42	1,754	1.49	1.92	2.18	E	3
403	2.72	3.54	1,076	0.82	1.06	1.20	C	2
404	4.13	5.40	1,512	1.25	1.61	1.83	E	3
406	4.38	5.72	1,591	1.32	1.71	1.94	E	3
407	3.64	4.73	1,358	1.10	1.42	1.61	C	2
411	8.42	10.99	1,790	2.54	3.28	3.72	E	3
413	6.06	7.90	1,839	1.83	2.37	2.68	E	3
415	3.22	4.21	1,233	0.98	1.26	1.43	E	3
416	5.76	7.51	1,827	1.76	2.27	2.58	C	2
421	5.61	7.31	1,850	1.70	2.19	2.48	E	3
425	7.26	9.48	1,815	2.19	2.83	3.21	E	3
427	3.58	4.68	1,344	1.08	1.40	1.59	E	3
429	4.46	5.83	1,615	1.35	1.75	1.98	D	2
431	5.78	7.54	1,845	1.75	2.26	2.56	C	2
433	3.31	4.32	1,258	1.00	1.29	1.47	C	2
435	4.34	5.65	1,570	1.31	1.69	1.92	C	2
441	1.33	1.74	653	0.40	0.52	0.59	C	2

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Amended Effective December 1, 2010 on New and Renewal Business
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G	HAZ GRP 1-4
				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
442	3.41	4.44	1,290	1.00	1.29	1.46	C	2
443	3.41	4.44	1,290	1.00	1.29	1.46	C	2
445	5.61	7.32	1,854	1.69	2.19	2.48	C	2
446	1.73	2.26	775	0.52	0.67	0.76	B	1
447	4.40	5.74	1,592	1.33	1.71	1.94	E	3
449	2.87	3.75	1,122	0.87	1.12	1.28	D	2
451	3.57	4.66	1,337	1.08	1.40	1.58	D	2
454	5.48	7.15	1,857	1.65	2.13	2.42	C	2
456	3.33	4.33	1,262	1.00	1.29	1.47	D	2
457	5.35	6.97	1,834	1.64	2.11	2.40	C	2
458	2.20	2.86	917	0.66	0.86	0.97	B	1
459	1.25	1.63	628	0.38	0.49	0.55	C	2
461	3.35	4.37	1,270	1.01	1.31	1.48	D	2
463	2.06	2.69	878	0.62	0.80	0.91	D	2
464	2.98	3.89	1,157	0.90	1.16	1.32	C	2
465	2.80	3.66	1,105	0.84	1.09	1.24	D	2
467	3.21	4.19	1,231	0.97	1.25	1.42	B	1
471	1.22	1.59	619	0.37	0.48	0.55	B	1
472	1.93	2.50	832	0.58	0.74	0.84	B	1
473	1.96	2.55	844	0.59	0.76	0.86	B	1
474	0.64	0.83	438	0.19	0.25	0.28	C	2
475	2.80	3.66	1,104	0.85	1.10	1.24	D	2
476	1.24	1.60	619	0.37	0.48	0.54	C	2
477	2.31	3.01	953	0.70	0.90	1.02	C	2
483	1.16	1.51	598	0.35	0.45	0.51	B	1
485	1.33	1.73	648	0.40	0.52	0.59	B	1
486	1.81	2.36	800	0.55	0.71	0.80	C	2
487	1.10	1.43	580	0.33	0.43	0.49	C	2
488	0.85	1.11	505	0.26	0.33	0.38	B	1
489	1.53	2.01	717	0.46	0.59	0.67	B	1
491	2.72	3.54	1,076	0.82	1.06	1.20	C	2
495	3.57	4.66	1,337	1.08	1.40	1.58	D	2
497	1.93	2.50	832	0.58	0.74	0.84	B	1
499	2.80	3.66	1,104	0.85	1.10	1.24	D	2
501	2.79	3.65	1,102	0.84	1.09	1.24	E	3
502	3.32	4.33	1,260	1.00	1.29	1.47	A	1
506	2.25	2.93	934	0.67	0.87	0.98	C	2
507	2.95	3.84	1,148	0.90	1.16	1.31	F	3
509	5.54	7.21	1,853	1.67	2.16	2.45	G	4
511	6.07	7.91	1,829	1.84	2.38	2.70	E	3
512	4.94 a	6.46 b	1,762	1.49	1.92	2.18	E	3
513	3.01 c	3.92 d	1,167	0.91	1.18	1.33	B	1
535	2.83	3.69	1,109	0.85	1.10	1.25	C	2

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$0.99 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$1.29 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.30 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.39 Supplementary is not subject to experience or retrospective rating. Code as 0176.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Exhibit 41

Amended Effective December 1, 2010 on New and Renewal Business
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G	HAZ GRP 1-4
				A-1	A-2	A-3		
536	4.78	6.24	1,710	1.45	1.87	2.12	C	2
544	5.93	7.74	1,843	1.79	2.31	2.63	E	3
551	1.45	1.90	688	0.44	0.57	0.64	F	3
553	3.67	4.79	1,372	1.11	1.43	1.62	G	4
555	0.82	1.08	496	0.25	0.32	0.36	B	1
563	1.57	2.05	724	0.48	0.62	0.70	C	2
571	2.54	3.32	1,023	0.77	0.99	1.13	C	2
573	3.46	4.51	1,305	1.04	1.35	1.53	F	3
581	1.96	2.55	845	0.60	0.77	0.87	E	3
587	1.57	2.05	724	0.48	0.62	0.70	C	2
601	8.10	10.56	1,808	2.33	2.88	3.31	G	4
602	5.33	6.94	1,778	1.54	1.90	2.18	F	3
603	8.90	11.60	1,784	2.56	3.17	3.64	F	3
605	6.23	8.12	1,844	1.80	2.22	2.55	E	3
607	6.99	9.13	1,821	2.04	2.52	2.90	F	3
608	4.69	6.12	1,547	1.30	1.61	1.85	F	3
609	4.24	5.54	1,473	1.23	1.52	1.75	F	3
611	8.49	11.07	1,791	2.45	3.02	3.47	E	3
615	10.17	13.27	1,781	2.94	3.63	4.18	G	4
617	5.45	7.11	1,812	1.57	1.94	2.23	F	3
625	5.15	6.71	1,726	1.48	1.83	2.11	F	3
643	9.28	12.11	1,781	1.79	2.21	2.54	G	4
645	5.52	7.21	1,728	1.48	1.83	2.10	F	3
646	4.40	5.73	1,522	1.27	1.57	1.81	E	3
647	6.16	8.03	1,848	1.79	2.21	2.54	D	2
648	3.91	5.11	1,391	1.15	1.42	1.63	E	3
649	3.38	4.41	1,207	0.96	1.18	1.36	E	3
651	5.42	7.05	1,795	1.55	1.92	2.20	F	3
652	7.02	9.15	1,818	2.10	2.59	2.98	F	3
653	6.35	8.28	1,849	1.84	2.27	2.61	F	3
654	5.64	7.35	1,836	1.59	1.96	2.25	F	3
655	13.26	17.30	1,781	3.77	4.65	5.35	G	4
656	6.38	8.32	1,840	1.84	2.27	2.61	G	4
657	7.75	10.09	1,805	2.24	2.77	3.18	F	3
658	6.77	8.83	1,854	1.95	2.40	2.76	F	3
659	13.74	17.93	1,781	4.00	4.94	5.68	G	4
660	2.15	2.81	902	0.66	0.81	0.93	E	3
661	2.45	3.18	934	0.69	0.85	0.98	E	3
662	3.16	4.13	1,214	0.96	1.18	1.36	E	3
663	3.66	4.76	1,312	1.07	1.32	1.52	E	3
664	3.44	4.49	1,212	0.96	1.19	1.37	E	3
665	7.32	9.53	1,821	2.15	2.66	3.06	F	3
666	5.26	6.87	1,775	1.53	1.88	2.17	E	3
667	1.66	2.17	727	0.48	0.60	0.68	F	3
668	4.29	5.60	1,487	1.25	1.54	1.77	E	3

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Exhibit 41

Amended Effective December 1, 2010 on New and Renewal Business
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G	HAZ GRP 1-4
				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
669	6.06	7.90	1,848	1.75	2.16	2.48	F	3
670	4.03	5.25	1,479	1.23	1.52	1.75	E	3
673	4.42	5.77	1,597	1.35	1.67	1.92	F	3
674	4.23	5.51	1,459	1.22	1.50	1.73	E	3
675	3.35	4.37	1,240	1.00	1.23	1.41	F	3
676	4.70	6.13	1,600	1.36	1.68	1.93	E	3
677	3.53	4.60	1,268	1.03	1.27	1.46	G	4
679	7.11	9.26	1,803	2.19	2.70	3.11	F	3
681	4.03	5.25	1,479	1.23	1.52	1.75	F	3
682	11.41	14.88	1,781	3.51	4.33	4.98	E	3
691	4.24	5.54	1,473	1.23	1.52	1.75	F	3
693	5.42	7.05	1,795	1.55	1.92	2.20	F	3
695	2.45	3.18	934	0.69	0.85	0.98	E	3
709	1.72	2.24	772	0.53	0.65	0.75	G	4
716	2.46	3.20	998	0.76	0.93	1.07	E	3
718	2.55	3.34	1,027	0.79	0.97	1.11	E	3
721	9.48	12.35	1,781	2.86	3.69	4.19	F	3
744	1.42	1.85	678	0.43	0.56	0.63	D	2
751	2.16	2.81	908	0.64	0.83	0.94	E	3
752	0.87	1.12	505	0.26	0.33	0.38	G	4
753	3.59	4.69	1,343	1.09	1.40	1.59	C	2
755	1.86	2.43	816	0.57	0.73	0.83	F	3
757	1.24	1.61	620	0.37	0.48	0.54	E	3
759	3.21	4.20	1,230	0.98	1.26	1.43	E	3
801	5.54	7.22	1,854	1.82	2.35	2.74	E	3
803	15.20	19.82	1,781	4.99	6.44	7.52	E	3
804	2.45	3.19	991	0.81	1.04	1.21	E	3
805	4.24	5.54	1,545	1.39	1.80	2.10	E	3
806	6.50	8.47	1,830	2.14	2.76	3.22	E	3
807	4.59	5.98	1,651	1.51	1.95	2.28	E	3
808	7.09	9.24	1,819	2.33	3.01	3.51	E	3
809	3.51	4.57	1,315	1.15	1.49	1.74	F	3
811	6.51	8.49	1,831	2.14	2.76	3.23	E	3
812	5.08	6.62	1,799	1.67	2.16	2.52	F	3
813	3.85	5.03	1,426	1.27	1.63	1.91	D	2
814	3.54	4.61	1,326	1.16	1.50	1.75	C	2
815	2.36	3.08	970	0.78	1.00	1.17	D	2
816	1.87	2.45	821	0.62	0.80	0.93	D	2
817	5.65	7.36	1,848	1.86	2.40	2.81	E	3
818	1.33	1.72	649	0.43	0.56	0.65	D	2
819	0.64	0.83	438	0.21	0.27	0.32	D	2
820	2.43	3.16	985	0.80	1.03	1.20	D	2
821	5.13	6.68	1,812	1.69	2.17	2.54	C	2
825	2.69	3.49	1,066	0.89	1.14	1.34	C	2
855	5.04	6.57	1,785	1.65	2.13	2.48	E	3
857	6.03	7.85	1,834	1.99	2.57	3.00	E	3

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**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Amended Effective December 1, 2010 on New and Renewal Business
(Including 6 percent reductions required by Court of Chancery Decision of July 24, 2009)

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G	HAZ GRP 1-4
				EXPECTED LOSS FACTORS TABLE**				
				A-1	A-2	A-3		
858	6.51	8.49	1,836	2.14	2.76	3.22	F	3
859	7.18	9.36	1,815	2.37	3.05	3.56	E	3
860	7.00	9.12	1,834	2.29	2.95	3.45	E	3
862	6.66	8.68	1,829	2.19	2.83	3.30	E	3
865	1.66	2.15	749	0.54	0.70	0.82	C	2
867	3.85	5.03	1,426	1.27	1.63	1.91	D	2
871	5.65	7.39	1,903	1.81	2.34	2.73	D	2
877	2.31	3.02	951	0.76	0.98	1.14	B	1
879	2.54	3.32	1,026	0.84	1.09	1.27	B	1
880	3.82	4.97	1,413	1.25	1.62	1.89	C	2
881	2.39	3.12	974	0.79	1.01	1.18	B	1
882	5.92	7.71	1,850	1.94	2.51	2.93	B	1
883	1.90	2.48	825	0.62	0.80	0.93	B	1
884	0.74	0.96	467	0.24	0.31	0.36	B	1
885	2.62	3.41	1,043	0.86	1.11	1.30	C	2
886	2.07	2.69	875	0.68	0.88	1.02	B	1
887	1.04	1.37	565	0.34	0.44	0.52	C	2
889	0.22	0.29	313	0.07	0.09	0.11	B	1
890	0.49	0.64	394	0.16	0.21	0.24	C	2
891	0.99	1.28	546	0.32	0.42	0.49	B	1
895	0.39	0.50	359	0.13	0.16	0.19	B	1
896	1.86	2.43	817	0.62	0.80	0.93	A	1
897	1.70	2.21	762	0.56	0.72	0.85	A	1
898	3.09	4.03	1,192	1.01	1.30	1.52	C	2
899	1.31	1.70	641	0.43	0.56	0.65	C	2
903	0.42	0.55	374	0.14	0.18	0.21	E	3
904	1.38	1.80	666	0.46	0.59	0.69	E	3
907	4.27	5.58	1,555	1.41	1.82	2.13	B	1
910	6.41	8.35	1,813	2.13	2.75	3.21	C	2
911	4.03	5.25	1,480	1.33	1.71	2.00	B	1
914	2.31	3.02	951	0.76	0.98	1.14	B	1
915	2.80	3.65	1,104	0.93	1.19	1.39	C	2
916	1.26	1.64	631	0.41	0.53	0.62	B	1
917	2.81	3.67	1,109	0.93	1.19	1.39	C	2
918	2.35	3.06	965	0.77	0.99	1.16	C	2
919	1.92	2.49	830	0.63	0.82	0.95	B	1
920	0.49	0.64	394	0.16	0.21	0.24	C	2
921	4.47	5.84	1,616	1.47	1.89	2.21	D	2
922	2.71	3.53	1,073	0.89	1.15	1.34	D	2
923	2.54	3.32	1,026	0.84	1.09	1.27	B	1
924	2.25	2.94	933	0.74	0.96	1.12	B	1
925	1.72	2.25	772	0.56	0.73	0.85	B	1
926	2.39	3.12	974	0.79	1.01	1.18	B	1
927	0.87	1.12	504	0.28	0.36	0.42	B	1
928	1.90	2.48	825	0.62	0.80	0.93	B	1

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				A-1	A-2	A-3		
929	3.10	4.05	1,193	1.03	1.33	1.55	C	2
932	0.69	0.91	456	0.23	0.30	0.34	C	2
933	2.95	3.84	1,145	0.97	1.25	1.46	C	2
934	2.31	3.01	948	0.75	0.97	1.14	C	2
935	1.36	1.77	657	0.45	0.58	0.67	C	2
936	0.36	0.47	354	0.12	0.16	0.18	D	2
937	9.19	11.97	1,781	3.04	3.92	4.58	D	2
939	4.39	5.73	1,589	1.44	1.86	2.17	F	3
940	3.74	4.87	1,390	1.24	1.59	1.86	C	2
941	2.11	2.76	894	0.70	0.90	1.05	C	2
942	2.17	2.83	908	0.71	0.92	1.07	C	2
943	4.88	6.37	1,739	1.61	2.08	2.43	C	2
944	2.36	3.07	965	0.77	1.00	1.17	B	1
945	2.41	3.13	981	0.79	1.02	1.19	A	1
946	2.83	3.70	1,111	0.94	1.21	1.42	C	2
947	4.07	5.31	1,494	1.35	1.75	2.04	B	1
948	1.25	1.62	624	0.41	0.53	0.62	A	1
949	0.74	0.97	470	0.25	0.32	0.37	C	2
951	0.36	0.47	354	0.12	0.16	0.18	E	3
952	0.59	0.76	425	0.19	0.25	0.29	C	2
953	0.22	0.29	313	0.07	0.09	0.11	C	2
954	2.63	3.44	1,052	0.87	1.12	1.31	E	3
955	0.55	0.72	414	0.18	0.24	0.28	D	2
956	0.12	0.15	280	0.04	0.05	0.06	D	2
957	0.42	0.56	375	0.14	0.18	0.21	C	2
958	0.95	1.25	537	0.31	0.40	0.47	C	2
959	1.36	1.77	661	0.45	0.58	0.68	C	2
960	3.47	4.52	1,306	1.14	1.47	1.72	C	2
961	0.70	0.91	457	0.23	0.30	0.34	C	2
962	0.10	0.13	276	0.03	0.04	0.05	F	3
963	0.43	0.56	378	0.14	0.18	0.21	B	1
964	1.99	2.60	855	0.65	0.84	0.98	B	1
965	0.39	0.50	359	0.13	0.16	0.19	B	1
966	1.99	2.61	857	0.62	0.76	0.88	E	3
967	0.64	0.82	438	0.21	0.27	0.32	D	2
968	1.79	2.33	791	0.59	0.76	0.89	B	1
969	3.86	5.04	1,429	1.27	1.64	1.91	C	2
970	6.58	8.58	1,827	2.17	2.80	3.27	B	1
971	3.31	4.31	1,257	1.09	1.40	1.64	C	2
973	2.22	2.89	925	0.73	0.94	1.10	B	1
974	2.63	3.43	1,047	0.87	1.12	1.30	C	2
975	1.60	2.09	734	0.53	0.68	0.80	A	1
976	1.29	1.67	639	0.42	0.54	0.64	B	1
977	0.45	0.59	383	0.15	0.19	0.23	A	1
978	2.40	3.13	980	0.79	1.02	1.19	C	2

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				A-1	A-2	A-3		
979	3.32	4.32	1,259	1.09	1.41	1.64	C	2
980	2.82	3.69	1,111	0.93	1.20	1.40	E	3
981	2.26	2.95	935	0.74	0.96	1.12	A	1
983	5.97	7.79	1,854	1.96	2.52	2.94	C	2
984	0.20	0.27	308	0.07	0.09	0.10	C	2
985	3.42	4.46	1,294	1.13	1.46	1.70	E	3
986	1.20	1.57	613	0.39	0.51	0.59	C	2
988	0.16	0.22	295	0.05	0.07	0.08	C	2
991	6.58	8.58	1,827	2.17	2.80	3.27	A	1
992	3.51	4.57	1,315	1.15	1.49	1.74	E	3
995	6.90	9.01	1,821	2.28	2.93	3.43	F	3
997	0.75	0.98	473	0.25	0.32	0.37	D	2
999	4.02	5.24	1,474	1.32	1.71	1.99	D	2
4771	3.19	4.16	1,464	0.97	1.26	1.42	G	4
0771	0.78	1.03					G	4
4777	6.51	8.49	1,831	2.14	2.76	3.23	E	3
7405	0.87	1.12	593	0.28	0.36	0.42	E	3
7445	0.29	0.37					G	4
7413	1.21	1.57	689	0.40	0.51	0.60	G	4
7453	0.26	0.33					G	4
7421	1.45	1.89	689	0.48	0.62	0.72	F	3
7424	3.41	4.45	1,292	1.13	1.45	1.70	G	4
7428	1.36	1.76	656	0.45	0.58	0.67	E	3
9108	74.06	96.61					A	1
9740	0.01	0.02						
9741	0.01	0.01						
Per capita								
0908	120.54	157.28	401	39.00	50.29	58.72	C	2
0909	61.38	80.07	324	20.08	25.89	30.23	B	1
0912	210.08	274.03	517	68.81	88.73	103.60	B	1
0913	328.51	428.68	673	105.91	136.58	159.46	C	2
A rated								
9985	A	A	A	A	A	A		

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** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

**DELAWARE COMPENSATION RATING BUREAU, INC.
MISCELLANEOUS RATING VALUES
EFFECTIVE DECEMBER 1, 2010**

Residual Market Expense Constant

It is proposed that the expense constant decrease from \$265 to \$260

Corporate Officer Payrolls

The minimum individual payroll for an executive officer is unchanged at \$450 per week.

The maximum individual payroll for an executive officer is unchanged at \$2300 per week.

Retrospective Rating Values (Other Than USL&HW Coverages)

Residual Market Tax Multiplier

The residual market tax multiplier is 1.1312

Optional Loss Development Factors (unlimited basis)

First Adjustment	0.6346
Second Adjustment	0.5224
Third Adjustment	0.4407

State & Hazard Group Relativities

Hazard Group	A	1.897	1	1.477
	B	1.362	2	1.132
	C	1.140	3	0.864
	D	1.105	4	0.601
	E	0.931		
	F	0.763		
	G	0.601		

Small Deductible Program Loss Elimination Ratios and Premium Credits

<u>Deductible Level</u>	<u>Loss Elimination Ratio</u>	<u>Premium Credit</u>
500	0.020	0.015
1,000	0.035	0.030
1,500	0.050	0.040
2,000	0.060	0.050
2,500	0.070	0.055
3,000	0.075	0.065
3,500	0.085	0.070
4,000	0.090	0.075
4,500	0.095	0.080
5,000	0.100	0.085

DELAWARE COMPENSATION RATING BUREAU, INC.
MISCELLANEOUS RATING VALUES
EFFECTIVE DECEMBER 1, 2010

Delaware Construction Classification Premium Adjustment Program: EFFECTIVE JUNE 1, 2011

<u>Average Hourly Wage</u>		<u>DCCPAP Credit</u>
\$17.14	or less	0%
\$17.15	\$17.55	5%
\$17.56	\$18.00	6%
\$18.01	\$18.45	7%
\$18.46	\$18.90	8%
\$18.91	\$19.35	9%
\$19.36	\$19.80	10%
\$19.81	\$20.30	11%
\$20.31	\$20.80	12%
\$20.81	\$21.35	13%
\$21.36	\$21.90	14%
\$21.91	\$22.45	15%
\$22.46	\$23.00	16%
\$23.01	\$23.60	17%
\$23.61	\$24.20	18%
\$24.21	\$24.85	19%
\$24.86	\$25.50	20%
\$25.51	\$26.15	21%
\$26.16	\$26.85	22%
\$26.86	\$27.55	23%
\$27.56	\$28.30	24%
Over \$28.30		25%

DELAWARE
Approved Effective: 12/1/2010

Excess Loss Pure Premium Factors including ALAE

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.774	0.790	0.803	0.811	0.826	0.843	0.849
\$15,000	0.744	0.762	0.776	0.785	0.801	0.822	0.829
\$20,000	0.718	0.737	0.752	0.763	0.780	0.803	0.810
\$25,000	0.696	0.716	0.733	0.743	0.760	0.786	0.793
\$30,000	0.677	0.698	0.714	0.725	0.744	0.770	0.778
\$35,000	0.659	0.680	0.697	0.710	0.728	0.757	0.765
\$40,000	0.644	0.666	0.683	0.695	0.713	0.744	0.752
\$50,000	0.615	0.638	0.657	0.669	0.687	0.720	0.728
\$75,000	0.564	0.588	0.604	0.617	0.637	0.671	0.680
\$100,000	0.521	0.546	0.564	0.578	0.598	0.633	0.642
\$125,000	0.486	0.510	0.529	0.543	0.563	0.600	0.609
\$150,000	0.456	0.481	0.499	0.513	0.533	0.570	0.582
\$175,000	0.431	0.456	0.473	0.488	0.506	0.545	0.555
\$200,000	0.405	0.433	0.450	0.464	0.484	0.522	0.533
\$225,000	0.384	0.409	0.427	0.443	0.462	0.502	0.512
\$250,000	0.363	0.389	0.407	0.421	0.442	0.481	0.493
\$275,000	0.343	0.369	0.388	0.403	0.423	0.462	0.474
\$300,000	0.324	0.349	0.369	0.385	0.405	0.445	0.456
\$325,000	0.306	0.332	0.350	0.367	0.388	0.428	0.440
\$350,000	0.289	0.316	0.334	0.349	0.371	0.412	0.423
\$375,000	0.272	0.299	0.318	0.334	0.354	0.397	0.408
\$400,000	0.258	0.284	0.303	0.318	0.339	0.381	0.393
\$425,000	0.244	0.269	0.289	0.304	0.324	0.366	0.378
\$450,000	0.230	0.257	0.274	0.290	0.311	0.352	0.364
\$475,000	0.219	0.244	0.262	0.276	0.297	0.339	0.350
\$500,000	0.207	0.232	0.250	0.264	0.284	0.325	0.337
\$600,000	0.170	0.192	0.208	0.221	0.241	0.281	0.292
\$700,000	0.142	0.161	0.177	0.190	0.206	0.244	0.255
\$800,000	0.120	0.140	0.152	0.163	0.178	0.215	0.223
\$900,000	0.104	0.120	0.132	0.143	0.156	0.191	0.199
\$1,000,000	0.0908	0.1070	0.1177	0.1259	0.1393	0.1722	0.1788
\$2,000,000	0.0485	0.0575	0.0635	0.0718	0.0806	0.1038	0.1132
\$3,000,000	0.0337	0.0398	0.0443	0.0509	0.0579	0.0764	0.0856
\$4,000,000	0.0261	0.0309	0.0341	0.0398	0.0455	0.0607	0.0691
\$5,000,000	0.0218	0.0253	0.0281	0.0327	0.0376	0.0502	0.0580
\$6,000,000	0.0189	0.0219	0.0240	0.0278	0.0320	0.0426	0.0497
\$7,000,000	0.0170	0.0197	0.0211	0.0245	0.0281	0.0373	0.0434
\$8,000,000	0.0156	0.0178	0.0194	0.0222	0.0251	0.0331	0.0389
\$9,000,000	0.0142	0.0165	0.0177	0.0201	0.0227	0.0299	0.0349
\$10,000,000	0.0129	0.0153	0.0163	0.0186	0.0210	0.0274	0.0318

DELAWARE
Approved Effective: 12/1/2010

Excess Loss Pure Premium Factors

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.704	0.718	0.730	0.737	0.751	0.767	0.772
\$15,000	0.676	0.693	0.705	0.714	0.728	0.747	0.753
\$20,000	0.652	0.670	0.684	0.694	0.709	0.730	0.736
\$25,000	0.632	0.651	0.666	0.675	0.691	0.715	0.720
\$30,000	0.616	0.635	0.649	0.659	0.676	0.699	0.707
\$35,000	0.599	0.618	0.633	0.645	0.662	0.688	0.695
\$40,000	0.585	0.605	0.621	0.632	0.648	0.676	0.684
\$50,000	0.559	0.580	0.597	0.608	0.625	0.654	0.662
\$75,000	0.512	0.534	0.549	0.561	0.579	0.610	0.618
\$100,000	0.474	0.496	0.512	0.525	0.543	0.575	0.584
\$125,000	0.442	0.464	0.481	0.494	0.512	0.545	0.554
\$150,000	0.414	0.437	0.454	0.466	0.485	0.518	0.529
\$175,000	0.391	0.414	0.430	0.444	0.460	0.496	0.505
\$200,000	0.368	0.393	0.409	0.422	0.440	0.475	0.485
\$225,000	0.349	0.372	0.388	0.403	0.420	0.456	0.465
\$250,000	0.330	0.354	0.370	0.383	0.402	0.438	0.448
\$275,000	0.312	0.336	0.353	0.366	0.385	0.420	0.431
\$300,000	0.294	0.318	0.335	0.351	0.368	0.405	0.414
\$325,000	0.278	0.303	0.319	0.335	0.353	0.389	0.400
\$350,000	0.263	0.288	0.304	0.320	0.337	0.375	0.385
\$375,000	0.247	0.273	0.289	0.304	0.322	0.360	0.371
\$400,000	0.235	0.258	0.276	0.289	0.309	0.346	0.357
\$425,000	0.222	0.245	0.263	0.277	0.296	0.333	0.344
\$450,000	0.210	0.234	0.251	0.264	0.283	0.320	0.331
\$475,000	0.200	0.222	0.238	0.252	0.270	0.308	0.319
\$500,000	0.189	0.211	0.227	0.241	0.258	0.296	0.307
\$600,000	0.155	0.175	0.190	0.201	0.220	0.256	0.266
\$700,000	0.129	0.147	0.161	0.173	0.188	0.222	0.232
\$800,000	0.109	0.127	0.138	0.148	0.162	0.195	0.203
\$900,000	0.095	0.110	0.121	0.130	0.143	0.174	0.181
\$1,000,000	0.0829	0.0977	0.1073	0.1148	0.1269	0.1569	0.1628
\$2,000,000	0.0445	0.0527	0.0581	0.0656	0.0737	0.0947	0.1033
\$3,000,000	0.0311	0.0366	0.0407	0.0467	0.0531	0.0698	0.0782
\$4,000,000	0.0242	0.0285	0.0314	0.0366	0.0418	0.0556	0.0632
\$5,000,000	0.0203	0.0235	0.0260	0.0302	0.0346	0.0460	0.0531
\$6,000,000	0.0176	0.0203	0.0223	0.0257	0.0295	0.0391	0.0456
\$7,000,000	0.0159	0.0183	0.0196	0.0227	0.0260	0.0344	0.0399
\$8,000,000	0.0144	0.0167	0.0181	0.0206	0.0233	0.0305	0.0358
\$9,000,000	0.0131	0.0154	0.0166	0.0188	0.0211	0.0276	0.0322
\$10,000,000	0.0117	0.0141	0.0152	0.0173	0.0195	0.0254	0.0293

DELAWARE
Approved Effective: 12/1/2010

Excess Loss Premium Factors including ALAE

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.596	0.608	0.618	0.625	0.636	0.650	0.654
\$15,000	0.573	0.587	0.598	0.605	0.617	0.633	0.638
\$20,000	0.553	0.568	0.579	0.588	0.601	0.618	0.624
\$25,000	0.536	0.552	0.564	0.572	0.586	0.606	0.611
\$30,000	0.522	0.538	0.550	0.559	0.573	0.593	0.599
\$35,000	0.508	0.524	0.537	0.547	0.561	0.583	0.589
\$40,000	0.496	0.513	0.526	0.535	0.549	0.573	0.579
\$50,000	0.474	0.492	0.506	0.515	0.530	0.554	0.561
\$75,000	0.434	0.453	0.466	0.476	0.491	0.517	0.524
\$100,000	0.402	0.421	0.434	0.445	0.461	0.488	0.495
\$125,000	0.375	0.393	0.408	0.419	0.434	0.462	0.469
\$150,000	0.351	0.371	0.385	0.395	0.411	0.439	0.449
\$175,000	0.332	0.351	0.365	0.376	0.390	0.420	0.428
\$200,000	0.312	0.333	0.347	0.358	0.373	0.403	0.411
\$225,000	0.296	0.315	0.329	0.341	0.356	0.387	0.395
\$250,000	0.280	0.300	0.314	0.325	0.341	0.371	0.380
\$275,000	0.265	0.285	0.300	0.311	0.327	0.356	0.366
\$300,000	0.250	0.270	0.285	0.297	0.314	0.343	0.351
\$325,000	0.236	0.257	0.271	0.284	0.300	0.330	0.339
\$350,000	0.223	0.244	0.258	0.270	0.287	0.318	0.327
\$375,000	0.210	0.231	0.246	0.258	0.273	0.306	0.315
\$400,000	0.199	0.219	0.234	0.246	0.262	0.294	0.303
\$425,000	0.189	0.208	0.223	0.235	0.251	0.283	0.292
\$450,000	0.179	0.199	0.212	0.224	0.240	0.272	0.281
\$475,000	0.170	0.189	0.202	0.214	0.229	0.262	0.271
\$500,000	0.160	0.180	0.193	0.204	0.219	0.251	0.261
\$600,000	0.132	0.149	0.161	0.171	0.187	0.217	0.226
\$700,000	0.110	0.125	0.137	0.147	0.160	0.189	0.197
\$800,000	0.093	0.109	0.118	0.126	0.138	0.166	0.173
\$900,000	0.081	0.094	0.103	0.111	0.121	0.148	0.154
\$1,000,000	0.0709	0.0834	0.0916	0.0979	0.1082	0.1336	0.1386
\$2,000,000	0.0384	0.0454	0.0499	0.0563	0.0631	0.0810	0.0882
\$3,000,000	0.0271	0.0318	0.0352	0.0403	0.0457	0.0599	0.0670
\$4,000,000	0.0213	0.0249	0.0274	0.0318	0.0362	0.0478	0.0543
\$5,000,000	0.0179	0.0206	0.0227	0.0263	0.0301	0.0397	0.0457
\$6,000,000	0.0156	0.0180	0.0196	0.0225	0.0257	0.0339	0.0394
\$7,000,000	0.0138	0.0163	0.0174	0.0200	0.0227	0.0298	0.0345
\$8,000,000	0.0123	0.0149	0.0158	0.0182	0.0205	0.0266	0.0311
\$9,000,000	0.0111	0.0134	0.0143	0.0166	0.0186	0.0242	0.0280
\$10,000,000	0.0099	0.0120	0.0131	0.0154	0.0173	0.0223	0.0256

DELAWARE
Approved Effective: 12/1/2010

Excess Loss Premium Factors

Loss Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.542	0.553	0.562	0.568	0.578	0.590	0.594
\$15,000	0.521	0.534	0.543	0.550	0.561	0.576	0.580
\$20,000	0.503	0.516	0.527	0.534	0.546	0.562	0.567
\$25,000	0.487	0.501	0.513	0.520	0.532	0.551	0.555
\$30,000	0.474	0.488	0.500	0.508	0.521	0.539	0.545
\$35,000	0.462	0.476	0.488	0.497	0.510	0.530	0.536
\$40,000	0.451	0.466	0.478	0.487	0.500	0.521	0.527
\$50,000	0.431	0.447	0.460	0.469	0.482	0.504	0.510
\$75,000	0.395	0.412	0.423	0.433	0.446	0.470	0.476
\$100,000	0.365	0.383	0.395	0.405	0.419	0.443	0.450
\$125,000	0.341	0.358	0.371	0.381	0.394	0.420	0.427
\$150,000	0.320	0.337	0.350	0.360	0.374	0.400	0.408
\$175,000	0.302	0.320	0.332	0.342	0.355	0.382	0.389
\$200,000	0.284	0.303	0.316	0.325	0.340	0.366	0.374
\$225,000	0.269	0.287	0.300	0.311	0.324	0.352	0.359
\$250,000	0.255	0.273	0.285	0.296	0.310	0.338	0.345
\$275,000	0.241	0.259	0.272	0.283	0.297	0.324	0.333
\$300,000	0.227	0.246	0.259	0.270	0.284	0.312	0.320
\$325,000	0.215	0.234	0.246	0.258	0.272	0.300	0.309
\$350,000	0.203	0.222	0.235	0.246	0.261	0.289	0.298
\$375,000	0.191	0.210	0.224	0.235	0.249	0.278	0.287
\$400,000	0.181	0.199	0.213	0.224	0.239	0.267	0.276
\$425,000	0.172	0.189	0.203	0.214	0.228	0.257	0.265
\$450,000	0.162	0.180	0.193	0.204	0.219	0.247	0.256
\$475,000	0.154	0.172	0.184	0.195	0.209	0.238	0.246
\$500,000	0.146	0.164	0.176	0.186	0.200	0.229	0.237
\$600,000	0.120	0.136	0.147	0.156	0.170	0.198	0.206
\$700,000	0.100	0.114	0.125	0.134	0.146	0.172	0.180
\$800,000	0.085	0.099	0.108	0.115	0.126	0.151	0.157
\$900,000	0.074	0.086	0.094	0.101	0.111	0.135	0.140
\$1,000,000	0.0649	0.0763	0.0837	0.0894	0.0988	0.1218	0.1264
\$2,000,000	0.0354	0.0417	0.0458	0.0516	0.0578	0.0740	0.0806
\$3,000,000	0.0251	0.0293	0.0325	0.0370	0.0419	0.0548	0.0613
\$4,000,000	0.0198	0.0231	0.0253	0.0293	0.0333	0.0439	0.0497
\$5,000,000	0.0167	0.0192	0.0211	0.0243	0.0278	0.0365	0.0420
\$6,000,000	0.0146	0.0168	0.0183	0.0209	0.0238	0.0312	0.0362
\$7,000,000	0.0126	0.0150	0.0162	0.0186	0.0211	0.0276	0.0318
\$8,000,000	0.0111	0.0133	0.0145	0.0170	0.0191	0.0246	0.0287
\$9,000,000	0.0101	0.0121	0.0130	0.0156	0.0174	0.0224	0.0259
\$10,000,000	0.0090	0.0108	0.0119	0.0143	0.0162	0.0207	0.0237

DELAWARE
Approved Effective: 12/1/2010

Excess Loss Pure Premium Factors including ALAE

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.785	0.806	0.832	0.849
\$15,000	0.757	0.779	0.809	0.829
\$20,000	0.733	0.757	0.789	0.810
\$25,000	0.712	0.736	0.770	0.793
\$30,000	0.693	0.719	0.755	0.778
\$35,000	0.675	0.703	0.740	0.765
\$40,000	0.660	0.686	0.726	0.752
\$50,000	0.634	0.660	0.699	0.728
\$75,000	0.582	0.608	0.650	0.680
\$100,000	0.541	0.568	0.612	0.642
\$125,000	0.505	0.533	0.578	0.609
\$150,000	0.477	0.504	0.548	0.582
\$175,000	0.450	0.477	0.523	0.555
\$200,000	0.425	0.453	0.499	0.533
\$225,000	0.403	0.432	0.478	0.512
\$250,000	0.384	0.411	0.457	0.493
\$275,000	0.364	0.391	0.438	0.474
\$300,000	0.345	0.373	0.421	0.456
\$325,000	0.327	0.355	0.403	0.440
\$350,000	0.311	0.338	0.387	0.423
\$375,000	0.294	0.322	0.371	0.408
\$400,000	0.278	0.307	0.355	0.393
\$425,000	0.264	0.292	0.340	0.378
\$450,000	0.252	0.277	0.327	0.364
\$475,000	0.240	0.265	0.313	0.350
\$500,000	0.228	0.253	0.301	0.337
\$600,000	0.189	0.211	0.257	0.292
\$700,000	0.158	0.180	0.221	0.255
\$800,000	0.135	0.154	0.192	0.223
\$900,000	0.119	0.133	0.169	0.199
\$1,000,000	0.1046	0.1188	0.1518	0.1788
\$2,000,000	0.0559	0.0654	0.0893	0.1132
\$3,000,000	0.0389	0.0458	0.0649	0.0856
\$4,000,000	0.0299	0.0356	0.0511	0.0691
\$5,000,000	0.0249	0.0292	0.0421	0.0580
\$6,000,000	0.0214	0.0250	0.0359	0.0497
\$7,000,000	0.0190	0.0221	0.0314	0.0434
\$8,000,000	0.0174	0.0201	0.0281	0.0389
\$9,000,000	0.0160	0.0182	0.0254	0.0349
\$10,000,000	0.0150	0.0171	0.0234	0.0318

DELAWARE
Approved Effective: 12/1/2010

Excess Loss Pure Premium Factors

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.714	0.732	0.756	0.772
\$15,000	0.688	0.708	0.736	0.753
\$20,000	0.666	0.688	0.717	0.736
\$25,000	0.647	0.669	0.700	0.720
\$30,000	0.630	0.654	0.686	0.707
\$35,000	0.614	0.639	0.673	0.695
\$40,000	0.600	0.624	0.660	0.684
\$50,000	0.576	0.600	0.636	0.662
\$75,000	0.529	0.553	0.591	0.618
\$100,000	0.491	0.517	0.556	0.584
\$125,000	0.460	0.485	0.525	0.554
\$150,000	0.434	0.458	0.498	0.529
\$175,000	0.409	0.434	0.476	0.505
\$200,000	0.387	0.412	0.454	0.485
\$225,000	0.366	0.392	0.434	0.465
\$250,000	0.349	0.374	0.416	0.448
\$275,000	0.331	0.356	0.398	0.431
\$300,000	0.314	0.340	0.382	0.414
\$325,000	0.298	0.323	0.366	0.400
\$350,000	0.283	0.308	0.352	0.385
\$375,000	0.268	0.293	0.337	0.371
\$400,000	0.253	0.279	0.323	0.357
\$425,000	0.241	0.266	0.309	0.344
\$450,000	0.230	0.252	0.297	0.331
\$475,000	0.218	0.242	0.285	0.319
\$500,000	0.208	0.231	0.274	0.307
\$600,000	0.172	0.192	0.234	0.266
\$700,000	0.144	0.164	0.201	0.232
\$800,000	0.123	0.140	0.175	0.203
\$900,000	0.108	0.122	0.154	0.181
\$1,000,000	0.0955	0.1083	0.1384	0.1628
\$2,000,000	0.0512	0.0599	0.0816	0.1033
\$3,000,000	0.0358	0.0421	0.0594	0.0782
\$4,000,000	0.0276	0.0328	0.0469	0.0632
\$5,000,000	0.0230	0.0270	0.0387	0.0531
\$6,000,000	0.0199	0.0232	0.0331	0.0456
\$7,000,000	0.0177	0.0205	0.0290	0.0399
\$8,000,000	0.0162	0.0187	0.0260	0.0358
\$9,000,000	0.0150	0.0170	0.0235	0.0322
\$10,000,000	0.0137	0.0160	0.0217	0.0293

DELAWARE
Approved Effective: 12/1/2010

Excess Loss Premium Factors including ALAE

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.605	0.620	0.641	0.654
\$15,000	0.583	0.600	0.623	0.638
\$20,000	0.564	0.583	0.608	0.624
\$25,000	0.549	0.567	0.594	0.611
\$30,000	0.534	0.554	0.581	0.599
\$35,000	0.520	0.542	0.570	0.589
\$40,000	0.508	0.529	0.559	0.579
\$50,000	0.488	0.508	0.539	0.561
\$75,000	0.449	0.469	0.501	0.524
\$100,000	0.417	0.438	0.471	0.495
\$125,000	0.390	0.411	0.445	0.469
\$150,000	0.368	0.388	0.422	0.449
\$175,000	0.347	0.368	0.403	0.428
\$200,000	0.328	0.349	0.385	0.411
\$225,000	0.311	0.333	0.368	0.395
\$250,000	0.296	0.317	0.353	0.380
\$275,000	0.281	0.302	0.338	0.366
\$300,000	0.266	0.288	0.324	0.351
\$325,000	0.253	0.274	0.311	0.339
\$350,000	0.240	0.261	0.299	0.327
\$375,000	0.227	0.248	0.286	0.315
\$400,000	0.215	0.237	0.274	0.303
\$425,000	0.204	0.225	0.263	0.292
\$450,000	0.195	0.214	0.253	0.281
\$475,000	0.185	0.205	0.242	0.271
\$500,000	0.177	0.196	0.233	0.261
\$600,000	0.146	0.163	0.199	0.226
\$700,000	0.123	0.139	0.171	0.197
\$800,000	0.105	0.119	0.149	0.173
\$900,000	0.092	0.104	0.131	0.154
\$1,000,000	0.0816	0.0925	0.1179	0.1386
\$2,000,000	0.0441	0.0514	0.0698	0.0882
\$3,000,000	0.0311	0.0364	0.0511	0.0670
\$4,000,000	0.0242	0.0285	0.0404	0.0543
\$5,000,000	0.0203	0.0236	0.0335	0.0457
\$6,000,000	0.0176	0.0204	0.0288	0.0394
\$7,000,000	0.0158	0.0181	0.0253	0.0345
\$8,000,000	0.0142	0.0166	0.0227	0.0311
\$9,000,000	0.0126	0.0152	0.0207	0.0280
\$10,000,000	0.0116	0.0140	0.0191	0.0256

DELAWARE
Approved Effective: 12/1/2010

Excess Loss Premium Factors

Loss Limit	Hazard Group			
	1	2	3	4
\$10,000	0.550	0.564	0.583	0.594
\$15,000	0.530	0.545	0.567	0.580
\$20,000	0.513	0.530	0.552	0.567
\$25,000	0.499	0.516	0.540	0.555
\$30,000	0.485	0.503	0.529	0.545
\$35,000	0.473	0.492	0.519	0.536
\$40,000	0.462	0.481	0.509	0.527
\$50,000	0.444	0.462	0.490	0.510
\$75,000	0.408	0.426	0.456	0.476
\$100,000	0.379	0.398	0.429	0.450
\$125,000	0.354	0.374	0.405	0.427
\$150,000	0.334	0.353	0.384	0.408
\$175,000	0.316	0.334	0.367	0.389
\$200,000	0.298	0.318	0.350	0.374
\$225,000	0.283	0.303	0.335	0.359
\$250,000	0.269	0.289	0.321	0.345
\$275,000	0.256	0.275	0.307	0.333
\$300,000	0.242	0.262	0.295	0.320
\$325,000	0.230	0.249	0.283	0.309
\$350,000	0.218	0.238	0.272	0.298
\$375,000	0.207	0.226	0.260	0.287
\$400,000	0.196	0.216	0.249	0.276
\$425,000	0.186	0.205	0.239	0.265
\$450,000	0.178	0.195	0.230	0.256
\$475,000	0.169	0.187	0.220	0.246
\$500,000	0.161	0.178	0.212	0.237
\$600,000	0.133	0.149	0.181	0.206
\$700,000	0.112	0.127	0.156	0.180
\$800,000	0.096	0.109	0.136	0.157
\$900,000	0.084	0.095	0.120	0.140
\$1,000,000	0.0746	0.0844	0.1075	0.1264
\$2,000,000	0.0405	0.0472	0.0639	0.0806
\$3,000,000	0.0287	0.0335	0.0468	0.0613
\$4,000,000	0.0224	0.0263	0.0372	0.0497
\$5,000,000	0.0189	0.0219	0.0309	0.0420
\$6,000,000	0.0165	0.0190	0.0266	0.0362
\$7,000,000	0.0147	0.0169	0.0234	0.0318
\$8,000,000	0.0129	0.0154	0.0211	0.0287
\$9,000,000	0.0116	0.0138	0.0193	0.0259
\$10,000,000	0.0105	0.0126	0.0178	0.0237

DELAWARE COMPENSATION RATING BUREAU, INC.

6 Percent Reductions to Rating Values Reflecting Court of Chancery
Memorandum Opinion and Order of July 24, 2009

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
005	1.04	1.39	219
0006	0.27	0.37	59
007	0.34	0.45	123
0008	0.13	0.18	58
009	1.64	2.20	219
0011	0.21	0.29	83
0012	0.28	0.38	106
0013	0.25	0.33	94
015	1.14	1.52	219
0016	0.21	0.28	49
0034	0.30	0.40	63
0036	0.28	0.38	61
055	0.31	0.41	113
059	0.26	0.35	98
0083	0.34	0.46	70
101	0.24	0.32	92
104	0.21	0.28	82
105	0.27	0.36	102
106	0.34	0.46	123
107	0.20	0.26	78
108	0.27	0.36	101
109	0.34	0.45	123
110	0.24	0.32	91
111	0.28	0.38	106
112	0.60	0.80	204
113	0.20	0.27	80
114	0.57	0.76	196
115	0.13	0.17	57
119	0.37	0.50	133
130	0.35	0.47	126
132	0.14	0.18	59
134	0.18	0.24	74
135	0.20	0.26	78
136	0.17	0.23	69
139	0.30	0.41	112
141	0.32	0.43	117
142	0.15	0.21	65
161	0.18	0.24	71
163	0.21	0.28	83
165	0.31	0.42	114
166	0.19	0.26	77
175	0.07	0.09	N/A
176	0.02	0.03	N/A
185	0.21	0.28	82
187	0.20	0.26	78
191	0.18	0.24	71
201	0.26	0.35	98
204	0.19	0.25	75
205	0.21	0.28	82
221	0.25	0.34	95

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
222	0.29	0.39	108
225	0.24	0.33	93
227	0.23	0.31	90
255	0.21	0.28	81
257	0.25	0.33	94
259	0.18	0.24	74
261	0.34	0.45	122
263	0.22	0.30	87
265	0.22	0.29	86
275	0.25	0.34	95
276	0.29	0.39	108
281	0.17	0.23	69
282	0.33	0.44	119
285	0.18	0.24	74
287	0.25	0.34	96
297	0.17	0.23	69
301	0.42	0.56	147
305	0.47	0.63	164
306	0.28	0.37	104
309	0.23	0.30	87
311	0.26	0.35	97
319	0.36	0.48	128
323	0.18	0.24	73
327	0.23	0.31	89
402	0.38	0.51	136
403	0.20	0.27	79
404	0.31	0.41	113
406	0.33	0.44	119
407	0.27	0.37	102
411	0.61	0.82	210
413	0.46	0.62	161
415	0.26	0.34	97
416	0.50	0.67	173
421	0.42	0.57	150
425	0.54	0.72	185
427	0.27	0.36	101
429	0.35	0.46	125
431	0.44	0.59	155
433	0.26	0.34	97
435	0.33	0.44	120
441	0.10	0.13	47
442	0.15	0.21	65
443	0.15	0.21	65
445	0.41	0.55	146
446	0.12	0.16	55
447	0.32	0.43	118
449	0.23	0.30	88
451	0.27	0.37	103
454	0.40	0.54	143
456	0.24	0.33	93
457	0.47	0.64	166
458	0.16	0.22	68
459	0.10	0.13	47
461	0.25	0.34	95
463	0.15	0.20	62
464	0.23	0.30	88
465	0.20	0.27	80
467	0.23	0.31	89

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
471	0.11	0.15	51
472	0.13	0.18	58
473	0.14	0.19	61
474	0.05	0.07	32
475	0.22	0.29	86
476	0.09	0.13	46
477	0.18	0.24	72
483	0.08	0.11	42
485	0.11	0.15	52
486	0.14	0.19	60
487	0.09	0.12	45
488	0.06	0.08	35
489	0.10	0.13	48
491	0.20	0.27	79
495	0.27	0.37	103
497	0.13	0.18	58
499	0.22	0.29	86
501	0.21	0.28	83
502	0.25	0.33	95
506	0.14	0.19	61
507	0.24	0.32	92
509	0.41	0.56	147
511	0.49	0.66	171
512	0.34	0.45	123
513	0.23	0.31	88
535	0.20	0.27	81
536	0.36	0.48	130
544	0.45	0.60	157
551	0.11	0.15	52
553	0.28	0.37	103
555	0.06	0.07	34
563	0.13	0.17	56
571	0.19	0.26	77
573	0.25	0.34	95
581	0.17	0.23	70
587	0.13	0.17	56
601	0.59	0.79	192
602	0.40	0.54	137
603	0.67	0.90	216
605	0.47	0.63	156
607	0.54	0.72	179
608	0.34	0.45	113
609	0.32	0.43	112
611	0.64	0.86	209
615	0.79	1.05	219
617	0.41	0.55	138
625	0.38	0.51	129
643	0.69	0.92	219
645	0.38	0.51	127
646	0.30	0.41	108
647	0.45	0.61	152
648	0.29	0.38	104
649	0.23	0.31	83
651	0.39	0.53	135
652	0.53	0.72	182
653	0.46	0.62	151
654	0.40	0.54	134
655	0.96	1.28	219

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
656	0.48	0.65	160
657	0.60	0.81	195
658	0.43	0.58	146
659	0.95	1.27	219
660	0.15	0.20	63
661	0.19	0.26	71
662	0.19	0.25	76
663	0.27	0.37	98
664	0.25	0.33	88
665	0.53	0.72	179
666	0.38	0.51	130
667	0.13	0.17	53
668	0.32	0.43	113
669	0.45	0.61	152
670	0.28	0.38	106
673	0.32	0.43	118
674	0.32	0.42	111
675	0.24	0.32	90
676	0.35	0.47	120
677	0.27	0.36	97
679	0.57	0.77	197
681	0.28	0.38	106
682	0.89	1.19	219
691	0.32	0.43	112
693	0.39	0.53	135
695	0.19	0.26	71
709	0.13	0.18	58
716	0.19	0.26	77
718	0.20	0.26	78
721	0.71	0.96	219
744	0.11	0.15	52
751	0.13	0.18	57
752	0.06	0.08	35
753	0.27	0.36	102
755	0.15	0.20	64
757	0.09	0.12	45
759	0.25	0.33	95
0771	0.07	0.09	N/A
801	0.41	0.55	146
803	1.09	1.47	219
804	0.18	0.24	74
805	0.30	0.40	110
806	0.49	0.66	170
807	0.34	0.46	124
808	0.52	0.70	181
809	0.26	0.35	100
811	0.48	0.65	169
812	0.38	0.51	136
813	0.28	0.37	104
814	0.26	0.35	99
815	0.17	0.23	70
816	0.14	0.18	59
817	0.43	0.58	152
818	0.09	0.13	46
819	0.05	0.07	32
820	0.17	0.23	70
821	0.37	0.50	133
825	0.21	0.29	84

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
855	0.34	0.46	125
857	0.47	0.64	166
858	0.47	0.63	164
859	0.54	0.72	185
860	0.47	0.64	166
862	0.49	0.66	171
865	0.12	0.17	56
867	0.28	0.37	104
871	0.26	0.34	97
877	0.17	0.22	69
879	0.20	0.27	79
880	0.27	0.37	102
881	0.17	0.23	71
882	0.42	0.57	150
883	0.12	0.16	55
884	0.05	0.07	33
885	0.19	0.26	77
886	0.15	0.21	65
887	0.08	0.10	40
889	0.02	0.02	22
890	0.03	0.04	26
891	0.07	0.10	39
895	0.03	0.04	26
896	0.15	0.20	63
897	0.13	0.18	58
898	0.21	0.28	83
899	0.10	0.14	49
903	0.03	0.04	26
904	0.12	0.16	54
907	0.33	0.44	120
0908	6.69	8.98	25
0909	4.13	5.54	22
910	0.54	0.73	187
911	0.30	0.40	110
0912	14.40	19.31	36
0913	17.01	22.82	39
914	0.17	0.22	69
915	0.22	0.30	86
916	0.09	0.12	44
917	0.21	0.28	81
918	0.17	0.23	70
919	0.15	0.21	65
920	0.03	0.04	26
921	0.31	0.41	114
922	0.19	0.26	77
923	0.20	0.27	79
924	0.18	0.24	72
925	0.12	0.16	53
926	0.17	0.23	71
927	0.06	0.08	36
928	0.12	0.16	55
929	0.26	0.34	97
932	0.06	0.07	34
933	0.22	0.29	85
934	0.16	0.21	67
935	0.10	0.13	48
936	0.03	0.04	26
937	0.74	1.00	219

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
939	0.32	0.42	116
940	0.30	0.40	110
941	0.16	0.21	66
942	0.16	0.21	67
943	0.38	0.51	136
944	0.17	0.23	70
945	0.18	0.25	74
946	0.23	0.31	89
947	0.35	0.47	126
948	0.09	0.13	46
949	0.06	0.08	35
951	0.03	0.04	26
952	0.04	0.06	30
953	0.02	0.02	22
954	0.20	0.26	78
955	0.05	0.06	31
956	0.01	0.02	20
957	0.03	0.04	25
958	0.07	0.09	38
959	0.10	0.14	49
960	0.26	0.35	99
961	0.05	0.07	33
962	0.01	0.01	19
963	0.03	0.05	27
964	0.14	0.19	60
965	0.03	0.04	26
966	0.17	0.22	68
967	0.05	0.07	32
968	0.13	0.18	59
969	0.28	0.38	106
970	0.50	0.67	173
971	0.24	0.33	93
973	0.15	0.21	65
974	0.20	0.26	78
975	0.13	0.17	56
976	0.09	0.13	46
977	0.03	0.05	27
978	0.19	0.25	75
979	0.25	0.34	96
980	0.22	0.29	84
981	0.17	0.23	70
983	0.41	0.55	146
984	0.02	0.02	22
985	0.27	0.36	101
986	0.08	0.11	42
988	0.01	0.01	20
991	0.50	0.67	173
992	0.26	0.35	100
995	0.52	0.69	179
997	0.05	0.07	32
999	0.30	0.40	111
4771	0.27	0.36	121
4777	0.48	0.65	169
7405	0.06	0.08	42
7413	0.09	0.12	51
7421	0.11	0.15	51
7424	0.26	0.35	98
7428	0.10	0.14	49

CODE NO	Voluntary Market Loss Costs	Residual Market Rates	Residual Market Minimum Premiums
7445	0.02	0.03	N/A
7453	0.02	0.03	N/A
9108	4.60	6.17	N/A
9740	0.00	0.00	N/A
9741	0.00	0.00	N/A

DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2010 Required by Court of Chancery Decision of July 24, 2009

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/10 Rating Values	Court Ordered Reduction	Revised Values	% Change	12/1/10 Rating Values	Court Ordered Reduction	Revised Values	% Change
005	15.17	1.04	14.13	-6.86%	19.83	1.39	18.44	-7.01%
0006	3.67	0.27	3.40	-7.36%	4.79	0.37	4.42	-7.72%
007	4.73	0.34	4.39	-7.19%	6.18	0.45	5.73	-7.28%
0008	1.96	0.13	1.83	-6.63%	2.57	0.18	2.39	-7.00%
009	23.72	1.64	22.08	-6.91%	31.00	2.20	28.80	-7.10%
0011	3.12	0.21	2.91	-6.73%	4.08	0.29	3.79	-7.11%
0012	3.77	0.28	3.49	-7.43%	4.92	0.38	4.54	-7.72%
0013	4.03	0.25	3.78	-6.20%	5.26	0.33	4.93	-6.27%
015	15.64	1.14	14.50	-7.29%	20.44	1.52	18.92	-7.44%
0016	3.00	0.21	2.79	-7.00%	3.93	0.28	3.65	-7.12%
0034	4.17	0.30	3.87	-7.19%	5.45	0.40	5.05	-7.34%
0036	3.96	0.28	3.68	-7.07%	5.17	0.38	4.79	-7.35%
055	4.14	0.31	3.83	-7.49%	5.42	0.41	5.01	-7.56%
059	4.01	0.26	3.75	-6.48%	5.23	0.35	4.88	-6.69%
0083	4.74	0.34	4.40	-7.17%	6.19	0.46	5.73	-7.43%
101	3.39	0.24	3.15	-7.08%	4.43	0.32	4.11	-7.22%
104	3.37	0.21	3.16	-6.23%	4.40	0.28	4.12	-6.36%
105	3.91	0.27	3.64	-6.91%	5.11	0.36	4.75	-7.05%
106	4.88	0.34	4.54	-6.97%	6.38	0.46	5.92	-7.21%
107	2.63	0.20	2.43	-7.60%	3.44	0.26	3.18	-7.56%
108	3.90	0.27	3.63	-6.92%	5.09	0.36	4.73	-7.07%
109	4.75	0.34	4.41	-7.16%	6.21	0.45	5.76	-7.25%
110	3.40	0.24	3.16	-7.06%	4.44	0.32	4.12	-7.21%
111	3.83	0.28	3.55	-7.31%	5.01	0.38	4.63	-7.58%
112	8.96	0.60	8.36	-6.70%	11.71	0.80	10.91	-6.83%
113	2.63	0.20	2.43	-7.60%	3.44	0.27	3.17	-7.85%
114	7.90	0.57	7.33	-7.22%	10.33	0.76	9.57	-7.36%
115	1.92	0.13	1.79	-6.77%	2.52	0.17	2.35	-6.75%
119	5.06	0.37	4.69	-7.31%	6.61	0.50	6.11	-7.56%
130	5.27	0.35	4.92	-6.64%	6.89	0.47	6.42	-6.82%
132	1.81	0.14	1.67	-7.73%	2.36	0.18	2.18	-7.63%
134	3.19	0.18	3.01	-5.64%	4.16	0.24	3.92	-5.77%
135	2.83	0.20	2.63	-7.07%	3.70	0.26	3.44	-7.03%
136	2.54	0.17	2.37	-6.69%	3.32	0.23	3.09	-6.93%
139	4.26	0.30	3.96	-7.04%	5.56	0.41	5.15	-7.37%
141	4.66	0.32	4.34	-6.87%	6.08	0.43	5.65	-7.07%
142	2.10	0.15	1.95	-7.14%	2.74	0.21	2.53	-7.66%
161	2.41	0.18	2.23	-7.47%	3.15	0.24	2.91	-7.62%
163	3.43	0.21	3.22	-6.12%	4.49	0.28	4.21	-6.24%
165	4.48	0.31	4.17	-6.92%	5.86	0.42	5.44	-7.17%
166	2.91	0.19	2.72	-6.53%	3.80	0.26	3.54	-6.84%
175	1.06	0.07	0.99	-6.60%	1.38	0.09	1.29	-6.52%
176	0.32	0.02	0.30	-6.25%	0.42	0.03	0.39	-7.14%
185	3.37	0.21	3.16	-6.23%	4.40	0.28	4.12	-6.36%
187	2.63	0.20	2.43	-7.60%	3.44	0.26	3.18	-7.56%
191	2.41	0.18	2.23	-7.47%	3.15	0.24	2.91	-7.62%
201	3.94	0.26	3.68	-6.60%	5.15	0.35	4.80	-6.80%
204	2.63	0.19	2.44	-7.22%	3.43	0.25	3.18	-7.29%
205	2.96	0.21	2.75	-7.09%	3.86	0.28	3.58	-7.25%
221	3.17	0.25	2.92	-7.89%	4.13	0.34	3.79	-8.23%
222	4.13	0.29	3.84	-7.02%	5.40	0.39	5.01	-7.22%
225	3.44	0.24	3.20	-6.98%	4.50	0.33	4.17	-7.33%
227	3.17	0.23	2.94	-7.26%	4.13	0.31	3.82	-7.51%
255	2.78	0.21	2.57	-7.55%	3.63	0.28	3.35	-7.71%
257	3.09	0.25	2.84	-8.09%	4.04	0.33	3.71	-8.17%
259	2.41	0.18	2.23	-7.47%	3.15	0.24	2.91	-7.62%
261	3.98	0.34	3.64	-8.54%	5.20	0.45	4.75	-8.65%
263	3.13	0.22	2.91	-7.03%	4.09	0.30	3.79	-7.33%

DELAWARE COMPENSATION RATING BUREAU, INC.

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CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/10 Rating Values	Court Ordered Reduction	Revised Values	% Change	12/1/10 Rating Values	Court Ordered Reduction	Revised Values	% Change
265	3.09	0.22	2.87	-7.12%	4.04	0.29	3.75	-7.18%
275	3.17	0.25	2.92	-7.89%	4.13	0.34	3.79	-8.23%
276	4.13	0.29	3.84	-7.02%	5.40	0.39	5.01	-7.22%
281	2.32	0.17	2.15	-7.33%	3.03	0.23	2.80	-7.59%
282	4.85	0.33	4.52	-6.80%	6.34	0.44	5.90	-6.94%
285	2.63	0.18	2.45	-6.84%	3.43	0.24	3.19	-7.00%
287	2.43	0.25	2.18	-10.29%	3.18	0.34	2.84	-10.69%
297	2.32	0.17	2.15	-7.33%	3.03	0.23	2.80	-7.59%
301	5.80	0.42	5.38	-7.24%	7.57	0.56	7.01	-7.40%
305	6.81	0.47	6.34	-6.90%	8.91	0.63	8.28	-7.07%
306	3.97	0.28	3.69	-7.05%	5.18	0.37	4.81	-7.14%
309	3.20	0.23	2.97	-7.19%	4.17	0.30	3.87	-7.19%
311	4.00	0.26	3.74	-6.50%	5.22	0.35	4.87	-6.70%
319	5.45	0.36	5.09	-6.61%	7.12	0.48	6.64	-6.74%
323	2.63	0.18	2.45	-6.84%	3.43	0.24	3.19	-7.00%
327	3.40	0.23	3.17	-6.76%	4.44	0.31	4.13	-6.98%
402	5.30	0.38	4.92	-7.17%	6.93	0.51	6.42	-7.36%
403	2.92	0.20	2.72	-6.85%	3.81	0.27	3.54	-7.09%
404	4.44	0.31	4.13	-6.98%	5.81	0.41	5.40	-7.06%
406	4.71	0.33	4.38	-7.01%	6.16	0.44	5.72	-7.14%
407	3.91	0.27	3.64	-6.91%	5.10	0.37	4.73	-7.25%
411	9.03	0.61	8.42	-6.76%	11.81	0.82	10.99	-6.94%
413	6.52	0.46	6.06	-7.06%	8.52	0.62	7.90	-7.28%
415	3.48	0.26	3.22	-7.47%	4.55	0.34	4.21	-7.47%
416	6.26	0.50	5.76	-7.99%	8.18	0.67	7.51	-8.19%
421	6.03	0.42	5.61	-6.97%	7.88	0.57	7.31	-7.23%
425	7.80	0.54	7.26	-6.92%	10.20	0.72	9.48	-7.06%
427	3.85	0.27	3.58	-7.01%	5.04	0.36	4.68	-7.14%
429	4.81	0.35	4.46	-7.28%	6.29	0.46	5.83	-7.31%
431	6.22	0.44	5.78	-7.07%	8.13	0.59	7.54	-7.26%
433	3.57	0.26	3.31	-7.28%	4.66	0.34	4.32	-7.30%
435	4.67	0.33	4.34	-7.07%	6.09	0.44	5.65	-7.22%
441	1.43	0.10	1.33	-6.99%	1.87	0.13	1.74	-6.95%
442	3.56	0.15	3.41	-4.21%	4.65	0.21	4.44	-4.52%
443	3.56	0.15	3.41	-4.21%	4.65	0.21	4.44	-4.52%
445	6.02	0.41	5.61	-6.81%	7.87	0.55	7.32	-6.99%
446	1.85	0.12	1.73	-6.49%	2.42	0.16	2.26	-6.61%
447	4.72	0.32	4.40	-6.78%	6.17	0.43	5.74	-6.97%
449	3.10	0.23	2.87	-7.42%	4.05	0.30	3.75	-7.41%
451	3.84	0.27	3.57	-7.03%	5.03	0.37	4.66	-7.36%
454	5.88	0.40	5.48	-6.80%	7.69	0.54	7.15	-7.02%
456	3.57	0.24	3.33	-6.72%	4.66	0.33	4.33	-7.08%
457	5.82	0.47	5.35	-8.08%	7.61	0.64	6.97	-8.41%
458	2.36	0.16	2.20	-6.78%	3.08	0.22	2.86	-7.14%
459	1.35	0.10	1.25	-7.41%	1.76	0.13	1.63	-7.39%
461	3.60	0.25	3.35	-6.94%	4.71	0.34	4.37	-7.22%
463	2.21	0.15	2.06	-6.79%	2.89	0.20	2.69	-6.92%
464	3.21	0.23	2.98	-7.17%	4.19	0.30	3.89	-7.16%
465	3.00	0.20	2.80	-6.67%	3.93	0.27	3.66	-6.87%
467	3.44	0.23	3.21	-6.69%	4.50	0.31	4.19	-6.89%
471	1.33	0.11	1.22	-8.27%	1.74	0.15	1.59	-8.62%
472	2.06	0.13	1.93	-6.31%	2.68	0.18	2.50	-6.72%
473	2.10	0.14	1.96	-6.67%	2.74	0.19	2.55	-6.93%
474	0.69	0.05	0.64	-7.25%	0.90	0.07	0.83	-7.78%
475	3.02	0.22	2.80	-7.28%	3.95	0.29	3.66	-7.34%
476	1.33	0.09	1.24	-6.77%	1.73	0.13	1.60	-7.51%
477	2.49	0.18	2.31	-7.23%	3.25	0.24	3.01	-7.38%
483	1.24	0.08	1.16	-6.45%	1.62	0.11	1.51	-6.79%
485	1.44	0.11	1.33	-7.64%	1.88	0.15	1.73	-7.98%
486	1.95	0.14	1.81	-7.18%	2.55	0.19	2.36	-7.45%
487	1.19	0.09	1.10	-7.56%	1.55	0.12	1.43	-7.74%

DELAWARE COMPENSATION RATING BUREAU, INC.

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CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/10 Rating Values	Court Ordered Reduction	Revised Values	% Change	12/1/10 Rating Values	Court Ordered Reduction	Revised Values	% Change
488	0.91	0.06	0.85	-6.59%	1.19	0.08	1.11	-6.72%
489	1.63	0.10	1.53	-6.13%	2.14	0.13	2.01	-6.07%
491	2.92	0.20	2.72	-6.85%	3.81	0.27	3.54	-7.09%
495	3.84	0.27	3.57	-7.03%	5.03	0.37	4.66	-7.36%
497	2.06	0.13	1.93	-6.31%	2.68	0.18	2.50	-6.72%
499	3.02	0.22	2.80	-7.28%	3.95	0.29	3.66	-7.34%
501	3.00	0.21	2.79	-7.00%	3.93	0.28	3.65	-7.12%
502	3.57	0.25	3.32	-7.00%	4.66	0.33	4.33	-7.08%
506	2.39	0.14	2.25	-5.86%	3.12	0.19	2.93	-6.09%
507	3.19	0.24	2.95	-7.52%	4.16	0.32	3.84	-7.69%
509	5.95	0.41	5.54	-6.89%	7.77	0.56	7.21	-7.21%
511	6.56	0.49	6.07	-7.47%	8.57	0.66	7.91	-7.70%
512	5.28	0.34	4.94	-6.44%	6.91	0.45	6.46	-6.51%
513	3.24	0.23	3.01	-7.10%	4.23	0.31	3.92	-7.33%
535	3.03	0.20	2.83	-6.60%	3.96	0.27	3.69	-6.82%
536	5.14	0.36	4.78	-7.00%	6.72	0.48	6.24	-7.14%
544	6.38	0.45	5.93	-7.05%	8.34	0.60	7.74	-7.19%
551	1.56	0.11	1.45	-7.05%	2.05	0.15	1.90	-7.32%
553	3.95	0.28	3.67	-7.09%	5.16	0.37	4.79	-7.17%
555	0.88	0.06	0.82	-6.82%	1.15	0.07	1.08	-6.09%
563	1.70	0.13	1.57	-7.65%	2.22	0.17	2.05	-7.66%
571	2.73	0.19	2.54	-6.96%	3.58	0.26	3.32	-7.26%
573	3.71	0.25	3.46	-6.74%	4.85	0.34	4.51	-7.01%
581	2.13	0.17	1.96	-7.98%	2.78	0.23	2.55	-8.27%
587	1.70	0.13	1.57	-7.65%	2.22	0.17	2.05	-7.66%
601	8.69	0.59	8.10	-6.79%	11.35	0.79	10.56	-6.96%
602	5.73	0.40	5.33	-6.98%	7.48	0.54	6.94	-7.22%
603	9.57	0.67	8.90	-7.00%	12.50	0.90	11.60	-7.20%
605	6.70	0.47	6.23	-7.01%	8.75	0.63	8.12	-7.20%
607	7.53	0.54	6.99	-7.17%	9.85	0.72	9.13	-7.31%
608	5.03	0.34	4.69	-6.76%	6.57	0.45	6.12	-6.85%
609	4.56	0.32	4.24	-7.02%	5.97	0.43	5.54	-7.20%
611	9.13	0.64	8.49	-7.01%	11.93	0.86	11.07	-7.21%
615	10.96	0.79	10.17	-7.21%	14.32	1.05	13.27	-7.33%
617	5.86	0.41	5.45	-7.00%	7.66	0.55	7.11	-7.18%
625	5.53	0.38	5.15	-6.87%	7.22	0.51	6.71	-7.06%
643	9.97	0.69	9.28	-6.92%	13.03	0.92	12.11	-7.06%
645	5.90	0.38	5.52	-6.44%	7.72	0.51	7.21	-6.61%
646	4.70	0.30	4.40	-6.38%	6.14	0.41	5.73	-6.68%
647	6.61	0.45	6.16	-6.81%	8.64	0.61	8.03	-7.06%
648	4.20	0.29	3.91	-6.90%	5.49	0.38	5.11	-6.92%
649	3.61	0.23	3.38	-6.37%	4.72	0.31	4.41	-6.57%
651	5.81	0.39	5.42	-6.71%	7.58	0.53	7.05	-6.99%
652	7.55	0.53	7.02	-7.02%	9.87	0.72	9.15	-7.29%
653	6.81	0.46	6.35	-6.75%	8.90	0.62	8.28	-6.97%
654	6.04	0.40	5.64	-6.62%	7.89	0.54	7.35	-6.84%
655	14.22	0.96	13.26	-6.75%	18.58	1.28	17.30	-6.89%
656	6.86	0.48	6.38	-7.00%	8.97	0.65	8.32	-7.25%
657	8.35	0.60	7.75	-7.19%	10.90	0.81	10.09	-7.43%
658	7.20	0.43	6.77	-5.97%	9.41	0.58	8.83	-6.16%
659	14.69	0.95	13.74	-6.47%	19.20	1.27	17.93	-6.61%
660	2.30	0.15	2.15	-6.52%	3.01	0.20	2.81	-6.64%
661	2.64	0.19	2.45	-7.20%	3.44	0.26	3.18	-7.56%
662	3.35	0.19	3.16	-5.67%	4.38	0.25	4.13	-5.71%
663	3.93	0.27	3.66	-6.87%	5.13	0.37	4.76	-7.21%
664	3.69	0.25	3.44	-6.78%	4.82	0.33	4.49	-6.85%
665	7.85	0.53	7.32	-6.75%	10.25	0.72	9.53	-7.02%
666	5.64	0.38	5.26	-6.74%	7.38	0.51	6.87	-6.91%
667	1.79	0.13	1.66	-7.26%	2.34	0.17	2.17	-7.26%
668	4.61	0.32	4.29	-6.94%	6.03	0.43	5.60	-7.13%
669	6.51	0.45	6.06	-6.91%	8.51	0.61	7.90	-7.17%

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670	4.31	0.28	4.03	-6.50%	5.63	0.38	5.25	-6.75%
673	4.74	0.32	4.42	-6.75%	6.20	0.43	5.77	-6.94%
674	4.55	0.32	4.23	-7.03%	5.93	0.42	5.51	-7.08%
675	3.59	0.24	3.35	-6.69%	4.69	0.32	4.37	-6.82%
676	5.05	0.35	4.70	-6.93%	6.60	0.47	6.13	-7.12%
677	3.80	0.27	3.53	-7.11%	4.96	0.36	4.60	-7.26%
679	7.68	0.57	7.11	-7.42%	10.03	0.77	9.26	-7.68%
681	4.31	0.28	4.03	-6.50%	5.63	0.38	5.25	-6.75%
682	12.30	0.89	11.41	-7.24%	16.07	1.19	14.88	-7.41%
691	4.56	0.32	4.24	-7.02%	5.97	0.43	5.54	-7.20%
693	5.81	0.39	5.42	-6.71%	7.58	0.53	7.05	-6.99%
695	2.64	0.19	2.45	-7.20%	3.44	0.26	3.18	-7.56%
709	1.85	0.13	1.72	-7.03%	2.42	0.18	2.24	-7.44%
716	2.65	0.19	2.46	-7.17%	3.46	0.26	3.20	-7.51%
718	2.75	0.20	2.55	-7.27%	3.60	0.26	3.34	-7.22%
721	10.19	0.71	9.48	-6.97%	13.31	0.96	12.35	-7.21%
744	1.53	0.11	1.42	-7.19%	2.00	0.15	1.85	-7.50%
751	2.29	0.13	2.16	-5.68%	2.99	0.18	2.81	-6.02%
752	0.93	0.06	0.87	-6.45%	1.20	0.08	1.12	-6.67%
753	3.86	0.27	3.59	-6.99%	5.05	0.36	4.69	-7.13%
755	2.01	0.15	1.86	-7.46%	2.63	0.20	2.43	-7.60%
757	1.33	0.09	1.24	-6.77%	1.73	0.12	1.61	-6.94%
759	3.46	0.25	3.21	-7.23%	4.53	0.33	4.20	-7.28%
0771	0.85	0.07	0.78	-8.24%	1.12	0.09	1.03	-8.04%
801	5.95	0.41	5.54	-6.89%	7.77	0.55	7.22	-7.08%
803	16.29	1.09	15.20	-6.69%	21.29	1.47	19.82	-6.90%
804	2.63	0.18	2.45	-6.84%	3.43	0.24	3.19	-7.00%
805	4.54	0.30	4.24	-6.61%	5.94	0.40	5.54	-6.73%
806	6.99	0.49	6.50	-7.01%	9.13	0.66	8.47	-7.23%
807	4.93	0.34	4.59	-6.90%	6.44	0.46	5.98	-7.14%
808	7.61	0.52	7.09	-6.83%	9.94	0.70	9.24	-7.04%
809	3.77	0.26	3.51	-6.90%	4.92	0.35	4.57	-7.11%
811	6.99	0.48	6.51	-6.87%	9.14	0.65	8.49	-7.11%
812	5.46	0.38	5.08	-6.96%	7.13	0.51	6.62	-7.15%
813	4.13	0.28	3.85	-6.78%	5.40	0.37	5.03	-6.85%
814	3.80	0.26	3.54	-6.84%	4.96	0.35	4.61	-7.06%
815	2.53	0.17	2.36	-6.72%	3.31	0.23	3.08	-6.95%
816	2.01	0.14	1.87	-6.97%	2.63	0.18	2.45	-6.84%
817	6.08	0.43	5.65	-7.07%	7.94	0.58	7.36	-7.30%
818	1.42	0.09	1.33	-6.34%	1.85	0.13	1.72	-7.03%
819	0.69	0.05	0.64	-7.25%	0.90	0.07	0.83	-7.78%
820	2.60	0.17	2.43	-6.54%	3.39	0.23	3.16	-6.78%
821	5.50	0.37	5.13	-6.73%	7.18	0.50	6.68	-6.96%
825	2.90	0.21	2.69	-7.24%	3.78	0.29	3.49	-7.67%
855	5.38	0.34	5.04	-6.32%	7.03	0.46	6.57	-6.54%
857	6.50	0.47	6.03	-7.23%	8.49	0.64	7.85	-7.54%
858	6.98	0.47	6.51	-6.73%	9.12	0.63	8.49	-6.91%
859	7.72	0.54	7.18	-6.99%	10.08	0.72	9.36	-7.14%
860	7.47	0.47	7.00	-6.29%	9.76	0.64	9.12	-6.56%
862	7.15	0.49	6.66	-6.85%	9.34	0.66	8.68	-7.07%
865	1.78	0.12	1.66	-6.74%	2.32	0.17	2.15	-7.33%
867	4.13	0.28	3.85	-6.78%	5.40	0.37	5.03	-6.85%
871	5.91	0.26	5.65	-4.40%	7.73	0.34	7.39	-4.40%
877	2.48	0.17	2.31	-6.85%	3.24	0.22	3.02	-6.79%
879	2.74	0.20	2.54	-7.30%	3.59	0.27	3.32	-7.52%
880	4.09	0.27	3.82	-6.60%	5.34	0.37	4.97	-6.93%
881	2.56	0.17	2.39	-6.64%	3.35	0.23	3.12	-6.87%
882	6.34	0.42	5.92	-6.62%	8.28	0.57	7.71	-6.88%
883	2.02	0.12	1.90	-5.94%	2.64	0.16	2.48	-6.06%
884	0.79	0.05	0.74	-6.33%	1.03	0.07	0.96	-6.80%
885	2.81	0.19	2.62	-6.76%	3.67	0.26	3.41	-7.08%

DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2010 Required by Court of Chancery Decision of July 24, 2009

CLASS	VOLUNTARY MARKET LOSS COSTS				RESIDUAL MARKET RATES			
	12/1/10 Rating Values	Court Ordered Reduction	Revised Values	% Change	12/1/10 Rating Values	Court Ordered Reduction	Revised Values	% Change
886	2.22	0.15	2.07	-6.76%	2.90	0.21	2.69	-7.24%
887	1.12	0.08	1.04	-7.14%	1.47	0.10	1.37	-6.80%
889	0.24	0.02	0.22	-8.33%	0.31	0.02	0.29	-6.45%
890	0.52	0.03	0.49	-5.77%	0.68	0.04	0.64	-5.88%
891	1.06	0.07	0.99	-6.60%	1.38	0.10	1.28	-7.25%
895	0.42	0.03	0.39	-7.14%	0.54	0.04	0.50	-7.41%
896	2.01	0.15	1.86	-7.46%	2.63	0.20	2.43	-7.60%
897	1.83	0.13	1.70	-7.10%	2.39	0.18	2.21	-7.53%
898	3.30	0.21	3.09	-6.36%	4.31	0.28	4.03	-6.50%
899	1.41	0.10	1.31	-7.09%	1.84	0.14	1.70	-7.61%
903	0.45	0.03	0.42	-6.67%	0.59	0.04	0.55	-6.78%
904	1.50	0.12	1.38	-8.00%	1.96	0.16	1.80	-8.16%
907	4.60	0.33	4.27	-7.17%	6.02	0.44	5.58	-7.31%
908	127.23	6.69	120.54	-5.26%	166.26	8.98	157.28	-5.40%
909	65.51	4.13	61.38	-6.30%	85.61	5.54	80.07	-6.47%
910	6.95	0.54	6.41	-7.77%	9.08	0.73	8.35	-8.04%
911	4.33	0.30	4.03	-6.93%	5.65	0.40	5.25	-7.08%
912	224.48	14.40	210.08	-6.41%	293.34	19.31	274.03	-6.58%
913	345.52	17.01	328.51	-4.92%	451.50	22.82	428.68	-5.05%
914	2.48	0.17	2.31	-6.85%	3.24	0.22	3.02	-6.79%
915	3.02	0.22	2.80	-7.28%	3.95	0.30	3.65	-7.59%
916	1.35	0.09	1.26	-6.67%	1.76	0.12	1.64	-6.82%
917	3.02	0.21	2.81	-6.95%	3.95	0.28	3.67	-7.09%
918	2.52	0.17	2.35	-6.75%	3.29	0.23	3.06	-6.99%
919	2.07	0.15	1.92	-7.25%	2.70	0.21	2.49	-7.78%
920	0.52	0.03	0.49	-5.77%	0.68	0.04	0.64	-5.88%
921	4.78	0.31	4.47	-6.49%	6.25	0.41	5.84	-6.56%
922	2.90	0.19	2.71	-6.55%	3.79	0.26	3.53	-6.86%
923	2.74	0.20	2.54	-7.30%	3.59	0.27	3.32	-7.52%
924	2.43	0.18	2.25	-7.41%	3.18	0.24	2.94	-7.55%
925	1.84	0.12	1.72	-6.52%	2.41	0.16	2.25	-6.64%
926	2.56	0.17	2.39	-6.64%	3.35	0.23	3.12	-6.87%
927	0.93	0.06	0.87	-6.45%	1.20	0.08	1.12	-6.67%
928	2.02	0.12	1.90	-5.94%	2.64	0.16	2.48	-6.06%
929	3.36	0.26	3.10	-7.74%	4.39	0.34	4.05	-7.74%
932	0.75	0.06	0.69	-8.00%	0.98	0.07	0.91	-7.14%
933	3.17	0.22	2.95	-6.94%	4.13	0.29	3.84	-7.02%
934	2.47	0.16	2.31	-6.48%	3.22	0.21	3.01	-6.52%
935	1.46	0.10	1.36	-6.85%	1.90	0.13	1.77	-6.84%
936	0.39	0.03	0.36	-7.69%	0.51	0.04	0.47	-7.84%
937	9.93	0.74	9.19	-7.45%	12.97	1.00	11.97	-7.71%
939	4.71	0.32	4.39	-6.79%	6.15	0.42	5.73	-6.83%
940	4.04	0.30	3.74	-7.43%	5.27	0.40	4.87	-7.59%
941	2.27	0.16	2.11	-7.05%	2.97	0.21	2.76	-7.07%
942	2.33	0.16	2.17	-6.87%	3.04	0.21	2.83	-6.91%
943	5.26	0.38	4.88	-7.22%	6.88	0.51	6.37	-7.41%
944	2.53	0.17	2.36	-6.72%	3.30	0.23	3.07	-6.97%
945	2.59	0.18	2.41	-6.95%	3.38	0.25	3.13	-7.40%
946	3.06	0.23	2.83	-7.52%	4.01	0.31	3.70	-7.73%
947	4.42	0.35	4.07	-7.92%	5.78	0.47	5.31	-8.13%
948	1.34	0.09	1.25	-6.72%	1.75	0.13	1.62	-7.43%
949	0.80	0.06	0.74	-7.50%	1.05	0.08	0.97	-7.62%
951	0.39	0.03	0.36	-7.69%	0.51	0.04	0.47	-7.84%
952	0.63	0.04	0.59	-6.35%	0.82	0.06	0.76	-7.32%
953	0.24	0.02	0.22	-8.33%	0.31	0.02	0.29	-6.45%
954	2.83	0.20	2.63	-7.07%	3.70	0.26	3.44	-7.03%
955	0.60	0.05	0.55	-8.33%	0.78	0.06	0.72	-7.69%
956	0.13	0.01	0.12	-7.69%	0.17	0.02	0.15	-11.76%
957	0.45	0.03	0.42	-6.67%	0.60	0.04	0.56	-6.67%
958	1.02	0.07	0.95	-6.86%	1.34	0.09	1.25	-6.72%
959	1.46	0.10	1.36	-6.85%	1.91	0.14	1.77	-7.33%

DELAWARE COMPENSATION RATING BUREAU, INC.

Rating Value Revisions Effective December 1, 2010 Required by Court of Chancery Decision of July 24, 2009

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960	3.73	0.26	3.47	-6.97%	4.87	0.35	4.52	-7.19%
961	0.75	0.05	0.70	-6.67%	0.98	0.07	0.91	-7.14%
962	0.11	0.01	0.10	-9.09%	0.14	0.01	0.13	-7.14%
963	0.46	0.03	0.43	-6.52%	0.61	0.05	0.56	-8.20%
964	2.13	0.14	1.99	-6.57%	2.79	0.19	2.60	-6.81%
965	0.42	0.03	0.39	-7.14%	0.54	0.04	0.50	-7.41%
966	2.16	0.17	1.99	-7.87%	2.83	0.22	2.61	-7.77%
967	0.69	0.05	0.64	-7.25%	0.89	0.07	0.82	-7.87%
968	1.92	0.13	1.79	-6.77%	2.51	0.18	2.33	-7.17%
969	4.14	0.28	3.86	-6.76%	5.42	0.38	5.04	-7.01%
970	7.08	0.50	6.58	-7.06%	9.25	0.67	8.58	-7.24%
971	3.55	0.24	3.31	-6.76%	4.64	0.33	4.31	-7.11%
973	2.37	0.15	2.22	-6.33%	3.10	0.21	2.89	-6.77%
974	2.83	0.20	2.63	-7.07%	3.69	0.26	3.43	-7.05%
975	1.73	0.13	1.60	-7.51%	2.26	0.17	2.09	-7.52%
976	1.38	0.09	1.29	-6.52%	1.80	0.13	1.67	-7.22%
977	0.48	0.03	0.45	-6.25%	0.64	0.05	0.59	-7.81%
978	2.59	0.19	2.40	-7.34%	3.38	0.25	3.13	-7.40%
979	3.57	0.25	3.32	-7.00%	4.66	0.34	4.32	-7.30%
980	3.04	0.22	2.82	-7.24%	3.98	0.29	3.69	-7.29%
981	2.43	0.17	2.26	-7.00%	3.18	0.23	2.95	-7.23%
983	6.38	0.41	5.97	-6.43%	8.34	0.55	7.79	-6.59%
984	0.22	0.02	0.20	-9.09%	0.29	0.02	0.27	-6.90%
985	3.69	0.27	3.42	-7.32%	4.82	0.36	4.46	-7.47%
986	1.28	0.08	1.20	-6.25%	1.68	0.11	1.57	-6.55%
988	0.17	0.01	0.16	-5.88%	0.23	0.01	0.22	-4.35%
991	7.08	0.50	6.58	-7.06%	9.25	0.67	8.58	-7.24%
992	3.77	0.26	3.51	-6.90%	4.92	0.35	4.57	-7.11%
995	7.42	0.52	6.90	-7.01%	9.70	0.69	9.01	-7.11%
997	0.80	0.05	0.75	-6.25%	1.05	0.07	0.98	-6.67%
999	4.32	0.30	4.02	-6.94%	5.64	0.40	5.24	-7.09%
4771	3.46	0.27	3.19	-7.80%	4.52	0.36	4.16	-7.96%
4777	6.99	0.48	6.51	-6.87%	9.14	0.65	8.49	-7.11%
7405	0.93	0.06	0.87	-6.45%	1.20	0.08	1.12	-6.67%
7413	1.30	0.09	1.21	-6.92%	1.69	0.12	1.57	-7.10%
7421	1.56	0.11	1.45	-7.05%	2.04	0.15	1.89	-7.35%
7424	3.67	0.26	3.41	-7.08%	4.80	0.35	4.45	-7.29%
7428	1.46	0.10	1.36	-6.85%	1.90	0.14	1.76	-7.37%
7445	0.31	0.02	0.29	-6.45%	0.40	0.03	0.37	-7.50%
7453	0.28	0.02	0.26	-7.14%	0.36	0.03	0.33	-8.33%
9108	78.66	4.60	74.06	-5.85%	102.78	6.17	96.61	-6.00%
9740	0.01	0.00	0.01	0.00%	0.02	0.00	0.02	0.00%
9741	0.01	0.00	0.01	0.00%	0.01	0.00	0.01	0.00%
9985	A	0.00	A		A	0.00	A	