August 31, 2015

DCRB CIRCULAR NO. 909

To All Members of the DCRB:

Re: **DECEMBER 1, 2015 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING – DCRB FILING NO. 1502**

Please be informed that the DCRB 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, 2015.

The DCRB's analysis produces a proposed overall increase in collectible rate level of 14.92 percent for the Residual Market Plan and a proposed overall increase in collectible loss costs of 15.03 percent for the voluntary market.

A key factor in the development of the proposed changes in residual market rates and voluntary market loss costs is the enactment of House Bill 373 of 2014 (HB373). §2322B of HB373 sets forth procedures and requirements applicable to the health care payment system for workers compensation claims. Among those requirements is the mandate that the fee schedule shall result in a reduction of 20% in aggregate workers compensation medical expenses by the year beginning January 31, 2015, an additional reduction of 5% of 2014 expenses by the year beginning January 31, 2016 and an additional reduction of 8% of 2014 expenses by the year beginning January 31, 2017.

In preparing this filing, the DCRB believes that the first, and largest, reductions in medical fee schedules required under HB373 will produce savings in medical expenditures of less than 20 percent. However, the DCRB cannot yet ascertain the extent to which savings in medical expenditures accomplished by way of the January 31, 2015 medical fee schedules will fall short of that threshold. We are also aware that opportunities exist for changes to the health care payment system in 2016 and 2017 to compensate for a shortfall in the intended effects of the January 31, 2015 changes. Accordingly, the DCRB has elected to again recognize the full extent of savings specified in HB373 in preparing its December 1, 2015 residual market rate and voluntary market loss cost filing.

The DCRB continues to collect Medical Data Call information, detailed medical bill line-item records reflecting services provided, charges rendered and payments made for injured Delaware workers. To date, we have received very limited amounts of data pertaining to services provided after January 31, 2015, the effective date for the first fee schedule reduction required under HB373. However, information available from that source will expand over the course of the next two or three calendar quarters, and will become a very probative source for evaluation of experience after the January 31, 2015 fee schedule changes. As this information becomes available, the DCRB will rely very heavily on it in making subsequent evaluations of the impacts of law changes on system costs.

In addition to residual market rates and voluntary market loss costs, DCRB Filing No. 1502 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
- Workplace Safety Program
- Experience Rating Plan
- Merit Rating Plan
- Continuation of existing DIP Surcharge Program
- DCCPAP qualifying wage table **(proposed effective June 1, 2016)**
- Retrospective rating
- State & Hazard Group Relativities
- Minimum and Maximum Corporate Officer Payrolls
- Mergers of certain Classification Codes
- Appeals Procedure revisions
- Miscellaneous Manual revisions

Once DCRB Filing No.1502 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, 2015 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 DCRB Filing No. 1502 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 DCRB will be making the complete filing package for DCRB Filing No. 1502 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, 2015 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

William V. Taylor
President

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Attachment

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
<u>PROPOSED</u> EFFECTIVE DECEMBER 1, 2015

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	26.95	32.21	19.52%	18.81	22.61	20.20%
0006	6.17	7.62	23.50%	4.30	5.34	24.19%
007	7.99	9.67	21.03%	5.58	6.79	21.68%
0008	4.65	6.23	33.98%	3.24	4.38	35.19%
009	39.74	47.37	19.20%	27.73	33.25	19.91%
0011	5.47	6.62	21.02%	3.82	4.64	21.47%
0012	6.51	8.10	24.42%	4.54	5.68	25.11%
0013	6.94	8.26	19.02%	4.84	5.80	19.83%
0015	24.84	29.23	17.67%	17.33	20.52	18.41%
0016	4.71	5.54	17.62%	3.28	3.89	18.60%
0034	5.83	6.57	12.69%	4.07	4.61	13.27%
0036	6.32	7.59	20.09%	4.41	5.32	20.63%
055	6.82	8.09	18.62%	4.75	5.68	19.58%
059	7.51	9.00	19.84%	5.24	6.31	20.42%
0083	7.64	9.16	19.90%	5.33	6.44	20.83%
101	6.01	7.12	18.47%	4.19	5.00	19.33%
104	6.58	7.76	17.93%	4.59	5.45	18.74%
105	6.11	7.32	19.80%	4.27	5.14	20.37%
106	10.25	12.59	22.83%	7.16	8.83	23.32%
107	4.70	5.69	21.06%	3.27	3.99	22.02%
108	7.17	8.53	18.97%	5.00	5.98	19.60%
109	8.09	9.78	20.89%	5.64	6.87	21.81%
110	5.87	7.02	19.59%	4.09	4.93	20.54%
111	6.67	9.05	35.68%	4.66	6.35	36.27%
112	18.34	21.96	19.74%	12.80	15.41	20.39%
113	4.31	5.21	20.88%	3.01	3.66	21.59%
114	13.22	15.63	18.23%	9.22	10.97	18.98%
115	3.51	4.33	23.36%	2.45	3.04	24.08%
119	7.86	9.17	16.67%	5.48	6.44	17.52%
130	9.87	11.98	21.38%	6.89	8.41	22.06%
132	2.86	3.38	18.18%	1.99	2.37	19.10%
134	6.42	7.76	20.87%	4.48	5.45	21.65%
135	5.08	6.10	20.08%	3.54	4.28	20.90%
136	4.76	5.78	21.43%	3.33	4.06	21.92%
139	7.77	9.36	20.46%	5.42	6.57	21.22%
141	8.77	10.50	19.73%	6.11	7.37	20.62%
142	3.83	4.74	23.76%	2.67	3.33	24.72%
161	3.90	4.61	18.21%	2.73	3.23	18.32%
163	7.38	9.20	24.66%	5.15	6.46	25.44%
165	8.81	11.00	24.86%	6.14	7.72	25.73%
166	5.37	6.51	21.23%	3.75	4.57	21.87%
0175	1.87	2.19	17.11%	1.30	1.54	18.46%
0176	0.62	0.74	19.35%	0.43	0.53	23.26%
185	6.58	7.76	17.93%	4.59	5.45	18.74%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
<u>PROPOSED</u> EFFECTIVE DECEMBER 1, 2015

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	4.70	5.69	21.06%	3.27	3.99	22.02%
191	3.90	4.61	18.21%	2.73	3.23	18.32%
201	7.52	9.10	21.01%	5.25	6.38	21.52%
204	4.60	5.58	21.30%	3.20	3.91	22.19%
205	5.36	6.59	22.95%	3.74	4.62	23.53%
221	4.52	5.70	26.11%	3.16	4.01	26.90%
222	6.84	8.08	18.13%	4.77	5.67	18.87%
225	5.45	6.36	16.70%	3.80	4.47	17.63%
227	4.61	5.25	13.88%	3.21	3.69	14.95%
255	4.55	5.64	23.96%	3.18	3.96	24.53%
257	4.84	5.89	21.69%	3.38	4.13	22.19%
259	4.11	4.96	20.68%	2.87	3.48	21.25%
261	5.65	6.57	16.28%	3.94	4.61	17.01%
263	4.61	5.31	15.18%	3.21	3.73	16.20%
265	5.23	6.22	18.93%	3.65	4.37	19.73%
275	4.52	5.70	26.11%	3.16	4.01	26.90%
276	6.84	8.08	18.13%	4.77	5.67	18.87%
281	4.15	4.93	18.80%	2.89	3.46	19.72%
282	10.69	13.47	26.01%	7.46	9.45	26.68%
285	4.88	5.97	22.34%	3.41	4.19	22.87%
297	4.15	4.93	18.80%	2.89	3.46	19.72%
301	10.23	12.46	21.80%	7.14	8.74	22.41%
305	10.93	11.83	8.23%	7.62	8.30	8.92%
306	7.43	9.04	21.67%	5.18	6.34	22.39%
309	5.52	6.58	19.20%	3.85	4.62	20.00%
311	6.67	7.31	9.60%	4.66	5.13	10.09%
319	7.69	9.10	18.34%	5.37	6.38	18.81%
323	5.96	7.81	31.04%	4.16	5.49	31.97%
327	6.37	7.69	20.72%	4.44	5.40	21.62%
402	8.98	10.55	17.48%	6.27	7.40	18.02%
403	4.98	5.84	17.27%	3.47	4.10	18.16%
404	6.82	7.72	13.20%	4.75	5.42	14.11%
406	9.52	11.74	23.32%	6.64	8.24	24.10%
407	6.78	8.02	18.29%	4.73	5.63	19.03%
411	14.06	14.94	6.26%	9.81	10.48	6.83%
413	12.08	14.57	20.61%	8.43	10.22	21.23%
415	5.94	7.25	22.05%	4.14	5.09	22.95%
416	6.31	6.35	0.63%	4.40	4.46	1.36%
421	10.52	12.53	19.11%	7.34	8.79	19.75%
425	14.11	16.94	20.06%	9.84	11.89	20.83%
427	7.14	8.72	22.13%	4.98	6.13	23.09%
429	8.55	10.28	20.23%	5.97	7.21	20.77%
431	10.63	12.49	17.50%	7.41	8.76	18.22%
433	5.79	6.84	18.13%	4.04	4.80	18.81%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
<u>PROPOSED</u> EFFECTIVE DECEMBER 1, 2015

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	8.30	9.84	18.55%	5.79	6.91	19.34%
441	2.59	3.06	18.15%	1.81	2.14	18.23%
445	6.63	7.50	13.12%	4.63	5.26	13.61%
446	3.20	3.75	17.19%	2.23	2.63	17.94%
447	9.01	10.92	21.20%	6.28	7.67	22.13%
449	4.66	5.34	14.59%	3.25	3.75	15.38%
451	6.62	7.74	16.92%	4.62	5.44	17.75%
454	10.72	12.75	18.94%	7.48	8.95	19.65%
456	7.22	9.47	31.16%	5.04	6.65	31.94%
457	7.24	8.29	14.50%	5.05	5.82	15.25%
458	4.00	4.65	16.25%	2.79	3.26	16.85%
459	2.26	2.59	14.60%	1.58	1.82	15.19%
461	6.50	7.89	21.38%	4.53	5.54	22.30%
463	4.71	5.93	25.90%	3.28	4.16	26.83%
464	5.57	6.63	19.03%	3.88	4.65	19.85%
465	6.20	7.54	21.61%	4.33	5.29	22.17%
467	7.21	9.02	25.10%	5.03	6.33	25.84%
471	1.98	2.33	17.68%	1.38	1.64	18.84%
472	2.48	2.79	12.50%	1.72	1.96	13.95%
473	3.71	4.40	18.60%	2.58	3.09	19.77%
474	2.25	3.21	42.67%	1.57	2.25	43.31%
475	5.28	6.27	18.75%	3.68	4.40	19.57%
476	2.46	3.03	23.17%	1.71	2.12	23.98%
477	4.14	4.86	17.39%	2.89	3.41	17.99%
483	2.50	3.09	23.60%	1.75	2.17	24.00%
485	2.50	3.07	22.80%	1.75	2.15	22.86%
486	3.40	3.94	15.88%	2.38	2.77	16.39%
487	1.97	2.41	22.34%	1.37	1.69	23.36%
488	1.40	1.64	17.14%	0.98	1.15	17.35%
489	3.17	3.64	14.83%	2.21	2.55	15.38%
491	4.98	5.84	17.27%	3.47	4.10	18.16%
495	6.62	7.74	16.92%	4.62	5.44	17.75%
497	2.48	2.79	12.50%	1.72	1.96	13.95%
499	5.28	6.27	18.75%	3.68	4.40	19.57%
501	5.38	6.73	25.09%	3.75	4.73	26.13%
502	6.40	7.76	21.25%	4.47	5.45	21.92%
506	4.53	4.89	7.95%	3.16	3.43	8.54%
507	4.67	5.44	16.49%	3.25	3.82	17.54%
509	10.87	12.92	18.86%	7.59	9.07	19.50%
511	10.49	12.72	21.26%	7.32	8.93	21.99%
512	9.35	10.98	17.43%	6.52	7.70	18.10%
513	6.15	7.45	21.14%	4.30	5.23	21.63%
535	5.35	6.33	18.32%	3.73	4.45	19.30%
536	9.37	11.51	22.84%	6.54	8.08	23.55%

DELAWARE COMPENSATION RATING BUREAU, INC.

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<u>PROPOSED</u> EFFECTIVE DECEMBER 1, 2015

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)
544	11.58	13.94	20.38%	8.08	9.78	21.04%
551	2.62	3.07	17.18%	1.83	2.15	17.49%
553	6.96	8.31	19.40%	4.85	5.83	20.21%
555	1.69	2.09	23.67%	1.18	1.46	23.73%
563	2.67	3.15	17.98%	1.87	2.21	18.18%
571	4.82	5.75	19.29%	3.37	4.04	19.88%
573	6.89	8.48	23.08%	4.80	5.95	23.96%
581	2.92	3.33	14.04%	2.03	2.34	15.27%
587	2.67	3.15	17.98%	1.87	2.21	18.18%
601	15.93	18.50	16.13%	11.12	12.99	16.82%
602	9.58	10.88	13.57%	6.68	7.64	14.37%
603	14.50	15.81	9.03%	10.11	11.10	9.79%
605	12.27	14.97	22.00%	8.56	10.50	22.66%
607	12.16	13.67	12.42%	8.49	9.60	13.07%
608	9.42	11.17	18.58%	6.57	7.83	19.18%
609	8.25	9.53	15.52%	5.76	6.69	16.15%
611	15.55	18.63	19.81%	10.85	13.07	20.46%
615	18.07	21.12	16.88%	12.61	14.82	17.53%
617	9.37	10.93	16.65%	6.54	7.68	17.43%
625	9.93	11.71	17.93%	6.93	8.22	18.61%
643	18.84	22.67	20.33%	13.14	15.90	21.00%
645	10.99	13.54	23.20%	7.66	9.50	24.02%
646	8.93	10.91	22.17%	6.23	7.66	22.95%
647	12.33	14.99	21.57%	8.61	10.52	22.18%
648	8.47	10.17	20.07%	5.91	7.14	20.81%
649	5.31	6.34	19.40%	3.71	4.45	19.95%
651	10.23	11.77	15.05%	7.14	8.26	15.69%
652	13.04	15.82	21.32%	9.10	11.11	22.09%
653	12.49	14.33	14.73%	8.71	10.06	15.50%
654	10.63	11.88	11.76%	7.42	8.33	12.26%
655	24.23	28.42	17.29%	16.90	19.95	18.05%
656	12.35	14.75	19.43%	8.61	10.36	20.33%
657	13.98	16.67	19.24%	9.75	11.70	20.00%
658	14.46	17.81	23.17%	10.09	12.49	23.79%
659	29.19	35.17	20.49%	20.36	24.69	21.27%
660	3.87	4.39	13.44%	2.71	3.08	13.65%
661	4.55	5.66	24.40%	3.17	3.97	25.24%
662	7.24	9.01	24.45%	5.05	6.32	25.15%
663	6.64	7.71	16.11%	4.63	5.41	16.85%
664	7.68	9.54	24.22%	5.36	6.70	25.00%
665	14.06	16.12	14.65%	9.81	11.31	15.29%
666	10.59	12.95	22.29%	7.38	9.09	23.17%
667	3.16	3.81	20.57%	2.20	2.68	21.82%
668	8.93	11.19	25.31%	6.23	7.85	26.00%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2015

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	11.43	13.73	20.12%	7.97	9.63	20.83%
670	8.29	9.95	20.02%	5.78	6.98	20.76%
673	8.52	10.23	20.07%	5.95	7.19	20.84%
674	7.99	9.70	21.40%	5.57	6.81	22.26%
675	6.69	8.00	19.58%	4.66	5.61	20.39%
676	7.62	8.97	17.72%	5.31	6.29	18.46%
677	6.20	7.06	13.87%	4.32	4.96	14.81%
679	12.84	15.34	19.47%	8.95	10.77	20.34%
681	8.29	9.95	20.02%	5.78	6.98	20.76%
682	27.75	33.26	19.86%	19.36	23.34	20.56%
691	8.25	9.53	15.52%	5.76	6.69	16.15%
693	10.23	11.77	15.05%	7.14	8.26	15.69%
695	4.55	5.66	24.40%	3.17	3.97	25.24%
709	3.09	3.64	17.80%	2.16	2.55	18.06%
716	4.29	5.06	17.95%	2.99	3.55	18.73%
718	4.61	5.46	18.44%	3.21	3.83	19.31%
721	18.06	21.72	20.27%	12.60	15.25	21.03%
744	1.70	1.78	4.71%	1.19	1.25	5.04%
751	4.61	5.44	18.00%	3.21	3.82	19.00%
752	1.92	2.28	18.75%	1.34	1.60	19.40%
753	6.91	8.20	18.67%	4.82	5.76	19.50%
755	3.74	4.48	19.79%	2.61	3.14	20.31%
757	3.28	4.13	25.91%	2.29	2.89	26.20%
759	7.03	9.24	31.44%	4.91	6.49	32.18%
0771	1.17	1.44	23.08%	0.82	1.01	23.17%
801	10.95	13.54	23.65%	7.64	9.50	24.35%
802	11.30	13.25	17.26%	7.88	9.30	18.02%
803	28.25	33.92	20.07%	19.71	23.80	20.75%
804	4.77	5.76	20.75%	3.33	4.04	21.32%
805	8.72	10.75	23.28%	6.08	7.55	24.18%
806	14.58	18.06	23.87%	10.17	12.67	24.58%
807	9.37	11.51	22.84%	6.54	8.08	23.55%
808	11.81	13.40	13.46%	8.24	9.40	14.08%
809	6.35	7.54	18.74%	4.43	5.29	19.41%
811	11.52	13.84	20.14%	8.04	9.71	20.77%
812	10.38	12.92	24.47%	7.24	9.07	25.28%
813	7.48	9.08	21.39%	5.22	6.37	22.03%
814	6.15	7.31	18.86%	4.30	5.13	19.30%
815	4.21	5.19	23.28%	2.94	3.64	23.81%
816	3.56	4.33	21.63%	2.49	3.04	22.09%
817	10.47	13.16	25.69%	7.30	9.24	26.58%
818	2.60	3.13	20.38%	1.82	2.19	20.33%
819	1.45	1.94	33.79%	1.01	1.36	34.65%
820	4.41	5.14	16.55%	3.08	3.60	16.88%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE DECEMBER 1, 2015

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)
821	9.71	11.94	22.97%	6.77	8.38	23.78%
825	5.04	6.29	24.80%	3.51	4.42	25.93%
828	12.92	15.84	22.60%	9.02	11.12	23.28%
855	8.48	10.33	21.82%	5.92	7.25	22.47%
857	9.87	11.58	17.33%	6.89	8.13	18.00%
858	11.87	14.18	19.46%	8.28	9.96	20.29%
859	12.67	15.01	18.47%	8.84	10.53	19.12%
860	13.53	16.28	20.33%	9.44	11.43	21.08%
862	12.10	14.45	19.42%	8.45	10.14	20.00%
865	3.86	5.37	39.12%	2.70	3.77	39.63%
867	7.48	9.08	21.39%	5.22	6.37	22.03%
871	8.82	10.88	23.36%	6.15	7.64	24.23%
877	4.35	5.26	20.92%	3.04	3.70	21.71%
879	4.20	5.10	21.43%	2.93	3.57	21.84%
880	8.34	10.64	27.58%	5.82	7.46	28.18%
881	4.64	5.60	20.69%	3.23	3.93	21.67%
882	10.46	12.36	18.16%	7.30	8.67	18.77%
883	3.93	4.73	20.36%	2.75	3.32	20.73%
884	1.28	1.62	26.56%	0.90	1.13	25.56%
885	4.79	5.73	19.62%	3.35	4.03	20.30%
886	3.69	4.46	20.87%	2.57	3.13	21.79%
887	1.88	2.21	17.55%	1.31	1.55	18.32%
889	0.33	0.36	9.09%	0.23	0.26	13.04%
890	0.90	1.06	17.78%	0.63	0.74	17.46%
891	1.84	2.38	29.35%	1.28	1.67	30.47%
895	0.72	0.86	19.44%	0.51	0.61	19.61%
896	3.09	3.64	17.80%	2.16	2.55	18.06%
897	3.22	3.75	16.46%	2.25	2.63	16.89%
898	6.06	7.38	21.78%	4.23	5.18	22.46%
899	2.26	2.76	22.12%	1.58	1.94	22.78%
903	0.65	0.76	16.92%	0.45	0.54	20.00%
904	2.16	2.57	18.98%	1.51	1.80	19.21%
905	0.53	0.51	-3.77%	0.37	0.36	-2.70%
907	7.31	8.64	18.19%	5.10	6.06	18.82%
0908	334.31	390.54	16.82%	233.22	274.11	17.53%
0909	130.58	158.80	21.61%	91.10	111.45	22.34%
910	9.60	11.10	15.63%	6.70	7.79	16.27%
911	6.88	8.02	16.57%	4.80	5.63	17.29%
0912	469.12	597.88	27.45%	327.28	419.64	28.22%
0913	731.41	853.11	16.64%	510.27	598.78	17.35%
914	4.35	5.26	20.92%	3.04	3.70	21.71%
915	4.55	5.36	17.80%	3.18	3.77	18.55%
916	2.97	3.74	25.93%	2.08	2.63	26.44%
917	5.30	6.46	21.89%	3.70	4.53	22.43%

DELAWARE COMPENSATION RATING BUREAU, INC.

RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
<u>PROPOSED</u> EFFECTIVE DECEMBER 1, 2015

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918	4.38	5.21	18.95%	3.06	3.66	19.61%
919	3.70	4.52	22.16%	2.58	3.17	22.87%
920	1.03	1.26	22.33%	0.72	0.89	23.61%
921	8.82	10.88	23.36%	6.15	7.64	24.23%
922	4.99	5.86	17.43%	3.48	4.11	18.10%
923	4.20	5.10	21.43%	2.93	3.57	21.84%
924	4.64	5.66	21.98%	3.23	3.97	22.91%
925	3.44	4.41	28.20%	2.40	3.09	28.75%
926	4.64	5.60	20.69%	3.23	3.93	21.67%
927	1.58	1.89	19.62%	1.10	1.33	20.91%
928	3.93	4.73	20.36%	2.75	3.32	20.73%
929	6.57	7.88	19.94%	4.59	5.53	20.48%
932	1.20	1.47	22.50%	0.84	1.03	22.62%
933	7.40	8.89	20.14%	5.16	6.24	20.93%
934	4.17	5.16	23.74%	2.91	3.62	24.40%
935	2.36	2.77	17.37%	1.65	1.95	18.18%
936	0.68	0.78	14.71%	0.48	0.55	14.58%
937	14.53	16.80	15.62%	10.14	11.79	16.27%
939	8.89	10.86	22.16%	6.21	7.62	22.71%
940	6.81	8.53	25.26%	4.75	5.98	25.89%
941	4.04	4.98	23.27%	2.82	3.50	24.11%
942	3.75	4.47	19.20%	2.61	3.14	20.31%
943	7.71	8.96	16.21%	5.38	6.29	16.91%
944	4.42	5.38	21.72%	3.09	3.78	22.33%
945	4.38	5.33	21.69%	3.06	3.75	22.55%
946	4.85	5.81	19.79%	3.39	4.08	20.35%
947	9.47	11.35	19.85%	6.61	7.96	20.42%
948	2.48	3.19	28.63%	1.72	2.24	30.23%
949	1.17	1.36	16.24%	0.82	0.96	17.07%
951	0.70	0.84	20.00%	0.49	0.60	22.45%
952	0.92	1.06	15.22%	0.64	0.74	15.63%
953	0.33	0.36	9.09%	0.23	0.26	13.04%
954	4.75	5.63	18.53%	3.31	3.95	19.34%
955	0.41	0.42	2.44%	0.29	0.30	3.45%
956	0.20	0.26	30.00%	0.13	0.19	46.15%
957	0.84	1.12	33.33%	0.59	0.79	33.90%
958	1.80	2.41	33.89%	1.25	1.69	35.20%
959	2.38	2.92	22.69%	1.65	2.05	24.24%
960	5.23	6.27	19.89%	3.65	4.40	20.55%
961	1.37	1.55	13.14%	0.96	1.09	13.54%
962	0.19	0.23	21.05%	0.13	0.15	15.38%
963	0.71	0.80	12.68%	0.50	0.57	14.00%
964	4.20	5.20	23.81%	2.93	3.64	24.23%
965	0.72	0.86	19.44%	0.51	0.61	19.61%

DELAWARE COMPENSATION RATING BUREAU, INC.

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966	3.43	4.37	27.41%	2.40	3.07	27.92%
967	1.32	1.66	25.76%	0.92	1.16	26.09%
968	2.22	2.55	14.86%	1.55	1.79	15.48%
969	6.86	8.16	18.95%	4.78	5.73	19.87%
970	11.29	13.69	21.26%	7.88	9.62	22.08%
971	5.58	6.39	14.52%	3.89	4.49	15.42%
973	4.50	5.68	26.22%	3.14	3.98	26.75%
974	4.75	5.70	20.00%	3.31	4.01	21.15%
975	2.57	2.94	14.40%	1.80	2.07	15.00%
976	2.24	2.70	20.54%	1.56	1.89	21.15%
977	0.78	0.94	20.51%	0.55	0.66	20.00%
978	3.83	4.71	22.98%	2.67	3.31	23.97%
979	6.08	7.49	23.19%	4.24	5.25	23.82%
980	5.72	6.87	20.10%	3.99	4.82	20.80%
981	4.23	5.09	20.33%	2.95	3.57	21.02%
983	11.49	13.81	20.19%	8.01	9.69	20.97%
984	0.41	0.45	9.76%	0.29	0.32	10.34%
985	6.39	7.82	22.38%	4.46	5.49	23.09%
986	2.56	3.22	25.78%	1.79	2.27	26.82%
988	0.35	0.37	5.71%	0.25	0.26	4.00%
991	11.29	13.69	21.26%	7.88	9.62	22.08%
992	6.35	7.54	18.74%	4.43	5.29	19.41%
995	11.91	14.14	18.72%	8.30	9.93	19.64%
997	1.53	1.88	22.88%	1.06	1.32	24.53%
999	7.32	8.89	21.45%	5.11	6.24	22.11%
4771	4.69	5.76	22.81%	3.27	4.04	23.55%
4777	11.52	13.84	20.14%	8.04	9.71	20.77%
7405	2.73	3.63	32.97%	1.90	2.55	34.21%
7413	1.52	1.79	17.76%	1.06	1.26	18.87%
7421	1.84	2.17	17.93%	1.28	1.52	18.75%
7424	4.35	5.10	17.24%	3.04	3.57	17.43%
7428	2.74	3.33	21.53%	1.91	2.34	22.51%
7445	0.91	1.21	32.97%	0.63	0.85	34.92%
7453	0.32	0.38	18.75%	0.23	0.27	17.39%
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%