



August 21, 2020

**DCRB CIRCULAR NO. 980**

To All Members of the DCRB:

**Re: RESIDUAL MARKET RATE AND VOLUNTARY MARKET LOSS COST FILING  
PROPOSED EFFECTIVE DECEMBER 1, 2020  
DCRB FILING NO. 2007**

The DCRB submitted a filing of revisions to Delaware's Residual Market Plan, voluntary market loss costs and related rating values with a proposed policy effective date of December 1, 2020 (selected portions effective June 1, 2021).

The DCRB's analysis produces a proposed overall decrease in collectible rate level of 4.36 percent for the Residual Market Plan and a proposed overall decrease in collectible loss costs of 7.26 percent for the voluntary market.

In this year's filing, the underlying losses are adjusted to reflect Delaware law after Senate Bill 1 of 2007, Senate Bill 238 of 2012, House Bill 175 of 2013 and House Bill 373 of 2014 (HB373). Consistent with previous filings, the DCRB has elected to recognize the full extent of savings specified in HB373 in the preparation of the December 1, 2020 residual market rate and voluntary market loss cost filing.

In addition to residual market rates and voluntary market loss costs, DCRB Filing No. 2007 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
- DIP Surcharge Program
- DCCPAP qualifying wage table (**proposed effective June 1, 2021**)
- Retrospective Rating
- State & Hazard Group relativities
- Miscellaneous Manual revisions

Once DCRB Filing No. 2007 has been adjudicated by the Delaware 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. 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 necessary flexibility in pricing Delaware workers compensation policies, it is strongly recommended that all policies issued with effective dates on and after December 1, 2020 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement, WC 00 04 04, 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. 2007 and/or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

### **Filing Package**

The complete filing package for DCRB Filing No. 2007 is available at [www.dcrb.com](http://www.dcrb.com) in the “Filings” section of the website.

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, 2020 residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Questions concerning this filing should be directed to Brent Otto, Vice President of Actuarial Services and Chief Actuary, at [botto@dcrb.com](mailto:botto@dcrb.com) or Ken Creighton, Director of Actuarial Services, at [kcreighton@dcrb.com](mailto:kcreighton@dcrb.com).

William V. Taylor  
President

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Attachment

***Remember to visit our web site at [www.dcrb.com](http://www.dcrb.com) for more information about this and other topics.***

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2020**

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	20.17	18.20	-9.77%	14.87	13.02	-12.44%
0006	6.04	5.75	-4.80%	4.45	4.11	-7.64%
007	7.36	7.21	-2.04%	5.42	5.16	-4.80%
0008	5.64	5.41	-4.08%	4.15	3.87	-6.75%
009	31.31	29.00	-7.38%	23.08	20.75	-10.10%
0011	4.37	3.99	-8.70%	3.22	2.85	-11.49%
0012	5.60	5.29	-5.54%	4.12	3.78	-8.25%
0013	5.32	4.80	-9.77%	3.93	3.43	-12.72%
015	17.34	15.37	-11.36%	12.78	10.99	-14.01%
0016	3.80	3.57	-6.05%	2.80	2.55	-8.93%
0034	4.22	3.86	-8.53%	3.12	2.77	-11.22%
0036	5.05	4.62	-8.51%	3.72	3.31	-11.02%
055	6.26	6.22	-0.64%	4.61	4.45	-3.47%
059	7.54	7.63	1.19%	5.56	5.46	-1.80%
0083	5.83	5.30	-9.09%	4.30	3.79	-11.86%
101	5.37	5.06	-5.77%	3.96	3.62	-8.59%
104	5.56	5.13	-7.73%	4.10	3.67	-10.49%
105	6.34	6.12	-3.47%	4.68	4.38	-6.41%
106	9.82	9.39	-4.38%	7.24	6.71	-7.32%
107	4.50	4.34	-3.56%	3.32	3.10	-6.63%
108	5.46	4.81	-11.90%	4.03	3.44	-14.64%
109	7.26	6.73	-7.30%	5.35	4.82	-9.91%
110	5.18	4.82	-6.95%	3.81	3.44	-9.71%
111	11.06	10.85	-1.90%	8.15	7.77	-4.66%
112	16.72	15.82	-5.38%	12.32	11.32	-8.12%
113	3.87	3.49	-9.82%	2.85	2.50	-12.28%
114	10.98	10.13	-7.74%	8.09	7.25	-10.38%
115	3.95	3.86	-2.28%	2.91	2.77	-4.81%
119	6.16	5.76	-6.49%	4.54	4.12	-9.25%
130	9.10	8.48	-6.81%	6.72	6.07	-9.67%
132	2.41	2.25	-6.64%	1.77	1.61	-9.04%
134	5.68	5.28	-7.04%	4.18	3.77	-9.81%
135	4.50	4.18	-7.11%	3.32	2.99	-9.94%
136	4.79	4.58	-4.38%	3.53	3.28	-7.08%
139	7.32	6.92	-5.46%	5.39	4.95	-8.16%
141	8.26	7.79	-5.69%	6.09	5.57	-8.54%
142	3.95	3.74	-5.32%	2.91	2.67	-8.25%
161	3.39	3.33	-1.77%	2.50	2.39	-4.40%
163	6.70	6.19	-7.61%	4.93	4.43	-10.14%
165	9.95	9.60	-3.52%	7.33	6.86	-6.41%
166	5.25	5.00	-4.76%	3.87	3.58	-7.49%
0175	1.51	1.37	-9.27%	1.11	0.98	-11.71%
0176	0.54	0.51	-5.56%	0.40	0.37	-7.50%
185	5.56	5.13	-7.73%	4.10	3.67	-10.49%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2020**

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	4.50	4.34	-3.56%	3.32	3.10	-6.63%
191	3.39	3.33	-1.77%	2.50	2.39	-4.40%
201	7.06	6.62	-6.23%	5.21	4.73	-9.21%
204	4.81	4.69	-2.49%	3.55	3.36	-5.35%
205	5.17	4.83	-6.58%	3.80	3.45	-9.21%
221	3.70	3.48	-5.95%	2.73	2.49	-8.79%
222	5.98	5.57	-6.86%	4.41	3.99	-9.52%
225	4.61	4.34	-5.86%	3.40	3.10	-8.82%
227	3.39	3.08	-9.14%	2.50	2.20	-12.00%
255	4.55	4.18	-8.13%	3.35	2.99	-10.75%
257	4.52	4.22	-6.64%	3.33	3.02	-9.31%
259	3.89	3.72	-4.37%	2.86	2.66	-6.99%
261	4.86	4.67	-3.91%	3.58	3.34	-6.70%
263	3.62	3.34	-7.73%	2.67	2.39	-10.49%
265	4.53	4.19	-7.51%	3.34	3.00	-10.18%
275	3.70	3.48	-5.95%	2.73	2.49	-8.79%
276	5.98	5.57	-6.86%	4.41	3.99	-9.52%
281	3.94	3.80	-3.55%	2.90	2.72	-6.21%
282	9.96	9.05	-9.14%	7.34	6.48	-11.72%
285	4.08	3.62	-11.27%	3.00	2.59	-13.67%
297	3.94	3.80	-3.55%	2.90	2.72	-6.21%
301	9.81	9.29	-5.30%	7.23	6.65	-8.02%
305	7.47	7.04	-5.76%	5.51	5.04	-8.53%
306	6.62	6.05	-8.61%	4.88	4.32	-11.48%
309	4.85	4.55	-6.19%	3.58	3.26	-8.94%
311	4.95	4.68	-5.45%	3.65	3.35	-8.22%
319	6.99	6.67	-4.58%	5.16	4.77	-7.56%
323	6.47	5.93	-8.35%	4.77	4.24	-11.11%
327	5.11	4.57	-10.57%	3.76	3.27	-13.03%
402	6.95	6.30	-9.35%	5.13	4.51	-12.09%
403	4.63	4.46	-3.67%	3.41	3.19	-6.45%
404	5.17	4.74	-8.32%	3.80	3.39	-10.79%
406	6.58	5.77	-12.31%	4.85	4.13	-14.85%
407	5.74	5.39	-6.10%	4.23	3.85	-8.98%
411	8.96	8.17	-8.82%	6.60	5.84	-11.52%
413	10.08	9.55	-5.26%	7.43	6.83	-8.08%
415	5.68	5.31	-6.51%	4.18	3.80	-9.09%
416	3.40	3.26	-4.12%	2.51	2.34	-6.77%
421	10.71	10.54	-1.59%	7.89	7.54	-4.44%
425	12.69	11.89	-6.30%	9.36	8.50	-9.19%
427	6.84	6.67	-2.49%	5.04	4.77	-5.36%
429	6.93	6.29	-9.24%	5.11	4.50	-11.94%
431	9.08	8.50	-6.39%	6.70	6.09	-9.10%
433	5.45	5.32	-2.39%	4.02	3.80	-5.47%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

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PROPOSED EFFECTIVE DECEMBER 1, 2020**

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	6.68	6.11	-8.53%	4.93	4.36	-11.56%
441	2.11	1.93	-8.53%	1.56	1.38	-11.54%
445	4.31	3.79	-12.06%	3.18	2.72	-14.47%
446	2.35	2.12	-9.79%	1.73	1.52	-12.14%
447	7.69	6.93	-9.88%	5.67	4.96	-12.52%
449	3.78	3.57	-5.56%	2.79	2.55	-8.60%
451	5.66	5.44	-3.89%	4.17	3.89	-6.71%
454	9.51	9.06	-4.73%	7.01	6.49	-7.42%
456	7.97	7.40	-7.15%	5.87	5.30	-9.71%
457	5.59	5.24	-6.26%	4.12	3.75	-8.98%
458	3.11	2.85	-8.36%	2.29	2.04	-10.92%
459	1.62	1.47	-9.26%	1.19	1.05	-11.76%
461	6.09	5.73	-5.91%	4.49	4.10	-8.69%
463	4.77	4.44	-6.92%	3.52	3.18	-9.66%
464	4.89	4.58	-6.34%	3.61	3.28	-9.14%
465	5.63	5.26	-6.57%	4.15	3.76	-9.40%
467	6.98	6.44	-7.74%	5.15	4.61	-10.49%
471	1.85	1.85	0.00%	1.36	1.33	-2.21%
472	1.85	1.68	-9.19%	1.36	1.20	-11.76%
473	4.10	3.80	-7.32%	3.02	2.72	-9.93%
474	3.25	3.13	-3.69%	2.40	2.23	-7.08%
475	4.42	4.12	-6.79%	3.26	2.95	-9.51%
476	2.21	1.99	-9.95%	1.63	1.42	-12.88%
477	3.36	3.06	-8.93%	2.48	2.19	-11.69%
483	2.58	2.44	-5.43%	1.91	1.74	-8.90%
485	2.09	1.90	-9.09%	1.54	1.35	-12.34%
486	2.46	2.23	-9.35%	1.81	1.60	-11.60%
487	1.80	1.68	-6.67%	1.33	1.20	-9.77%
488	1.31	1.33	1.53%	0.96	0.95	-1.04%
489	2.20	2.00	-9.09%	1.62	1.43	-11.73%
491	4.63	4.46	-3.67%	3.41	3.19	-6.45%
495	5.66	5.44	-3.89%	4.17	3.89	-6.71%
497	1.85	1.68	-9.19%	1.36	1.20	-11.76%
499	4.42	4.12	-6.79%	3.26	2.95	-9.51%
501	6.29	6.16	-2.07%	4.63	4.41	-4.75%
502	5.87	5.48	-6.64%	4.33	3.92	-9.47%
506	3.14	2.97	-5.41%	2.32	2.12	-8.62%
507	3.86	3.53	-8.55%	2.84	2.53	-10.92%
509	9.47	8.84	-6.65%	6.98	6.32	-9.46%
511	9.72	9.21	-5.25%	7.17	6.59	-8.09%
512	7.52	6.88	-8.51%	5.54	4.92	-11.19%
513	5.48	5.10	-6.93%	4.04	3.65	-9.65%
535	4.63	4.40	-4.97%	3.41	3.15	-7.62%
536	9.48	8.90	-6.12%	6.99	6.37	-8.87%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
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Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
544	10.66	10.02	-6.00%	7.86	7.17	-8.78%
551	2.09	1.88	-10.05%	1.54	1.34	-12.99%
553	6.22	5.83	-6.27%	4.58	4.17	-8.95%
555	1.61	1.61	0.00%	1.19	1.15	-3.36%
563	2.30	2.17	-5.65%	1.69	1.56	-7.69%
571	4.33	4.05	-6.47%	3.19	2.90	-9.09%
573	6.66	6.20	-6.91%	4.91	4.44	-9.57%
581	2.17	2.06	-5.07%	1.60	1.48	-7.50%
587	2.30	2.17	-5.65%	1.69	1.56	-7.69%
601	12.70	12.02	-5.35%	9.36	8.60	-8.12%
603	9.86	9.30	-5.68%	7.28	6.66	-8.52%
605	11.37	11.08	-2.55%	8.38	7.93	-5.37%
607	6.12	5.31	-13.24%	4.51	3.80	-15.74%
608	6.83	6.29	-7.91%	5.04	4.50	-10.71%
609	6.42	6.18	-3.74%	4.73	4.43	-6.34%
611	14.42	14.14	-1.94%	10.63	10.12	-4.80%
615	14.54	13.99	-3.78%	10.72	10.01	-6.62%
617	5.76	5.37	-6.77%	4.25	3.84	-9.65%
625	7.97	7.55	-5.27%	5.87	5.40	-8.01%
643	17.36	16.75	-3.51%	12.80	11.99	-6.33%
645	8.94	8.28	-7.38%	6.59	5.93	-10.02%
646	8.31	7.98	-3.97%	6.12	5.71	-6.70%
647	11.35	11.04	-2.73%	8.37	7.90	-5.62%
648	6.81	6.56	-3.67%	5.02	4.69	-6.57%
649	5.72	5.86	2.45%	4.22	4.20	-0.47%
651	7.68	7.15	-6.90%	5.67	5.11	-9.88%
652	11.88	11.66	-1.85%	8.75	8.35	-4.57%
653	9.20	9.05	-1.63%	6.78	6.47	-4.57%
654	7.53	6.91	-8.23%	5.55	4.94	-10.99%
655	18.74	17.12	-8.64%	13.82	12.25	-11.36%
656	9.51	8.81	-7.36%	7.01	6.31	-9.99%
657	12.92	12.67	-1.93%	9.52	9.07	-4.73%
658	13.89	13.27	-4.46%	10.24	9.49	-7.32%
659	25.67	24.38	-5.03%	18.93	17.44	-7.87%
660	2.98	2.82	-5.37%	2.20	2.02	-8.18%
661	4.16	3.97	-4.57%	3.07	2.84	-7.49%
662	8.56	8.73	1.99%	6.31	6.25	-0.95%
663	5.30	5.05	-4.72%	3.91	3.61	-7.67%
664	6.39	5.84	-8.61%	4.71	4.17	-11.46%
665	10.14	9.50	-6.31%	7.47	6.80	-8.97%
666	10.76	10.63	-1.21%	7.93	7.60	-4.16%
667	2.99	2.92	-2.34%	2.21	2.09	-5.43%
668	10.87	10.93	0.55%	8.02	7.83	-2.37%
669	10.35	10.17	-1.74%	7.63	7.28	-4.59%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

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Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
670	8.68	8.82	1.61%	6.40	6.31	-1.41%
673	8.84	8.73	-1.24%	6.51	6.25	-3.99%
674	7.79	7.68	-1.41%	5.74	5.49	-4.36%
675	5.34	4.93	-7.68%	3.93	3.53	-10.18%
676	7.20	7.08	-1.67%	5.31	5.07	-4.52%
677	4.37	4.13	-5.49%	3.22	2.96	-8.07%
679	12.71	12.46	-1.97%	9.38	8.91	-5.01%
681	8.68	8.82	1.61%	6.40	6.31	-1.41%
682	21.39	19.57	-8.51%	15.77	14.00	-11.22%
691	6.38	6.07	-4.86%	4.71	4.35	-7.64%
693	7.71	7.16	-7.13%	5.69	5.12	-10.02%
695	4.06	3.87	-4.68%	2.99	2.77	-7.36%
709	2.71	2.67	-1.48%	2.00	1.92	-4.00%
716	4.04	4.07	0.74%	2.97	2.91	-2.02%
718	4.16	4.11	-1.20%	3.07	2.94	-4.23%
721	16.22	15.11	-6.84%	11.95	10.81	-9.54%
744	0.81	0.73	-9.88%	0.59	0.52	-11.86%
751	2.91	2.44	-16.15%	2.14	1.74	-18.69%
752	1.61	1.48	-8.07%	1.19	1.06	-10.92%
753	6.32	5.98	-5.38%	4.65	4.28	-7.96%
755	3.09	2.83	-8.41%	2.28	2.02	-11.40%
757	3.50	3.35	-4.29%	2.57	2.40	-6.61%
759	8.62	8.18	-5.10%	6.36	5.85	-8.02%
0771	1.36	1.31	-3.68%	1.00	0.94	-6.00%
801	11.26	10.59	-5.95%	8.29	7.58	-8.56%
802	7.84	6.95	-11.35%	5.78	4.97	-14.01%
803	21.84	19.81	-9.29%	16.10	14.17	-11.99%
804	4.31	4.19	-2.78%	3.18	3.00	-5.66%
805	7.86	7.42	-5.60%	5.79	5.31	-8.29%
806	14.15	13.47	-4.81%	10.43	9.64	-7.57%
807	8.05	7.44	-7.58%	5.94	5.32	-10.44%
808	7.93	7.40	-6.68%	5.84	5.30	-9.25%
809	5.90	5.73	-2.88%	4.35	4.10	-5.75%
811	10.47	10.15	-3.06%	7.72	7.26	-5.96%
812	10.21	9.82	-3.82%	7.53	7.02	-6.77%
813	6.27	5.92	-5.58%	4.62	4.24	-8.23%
814	4.74	4.40	-7.17%	3.50	3.15	-10.00%
815	3.93	3.71	-5.60%	2.89	2.65	-8.30%
816	3.38	3.18	-5.92%	2.49	2.27	-8.84%
817	12.50	12.33	-1.36%	9.22	8.82	-4.34%
818	2.12	2.02	-4.72%	1.57	1.44	-8.28%
819	1.85	1.70	-8.11%	1.36	1.22	-10.29%
820	3.50	3.38	-3.43%	2.57	2.42	-5.84%
821	9.27	8.93	-3.67%	6.83	6.39	-6.44%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
PROPOSED EFFECTIVE DECEMBER 1, 2020**

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)
825	5.36	5.30	-1.12%	3.96	3.79	-4.29%
828	10.38	9.55	-8.00%	7.65	6.83	-10.72%
855	7.29	6.81	-6.58%	5.37	4.88	-9.12%
857	7.13	6.45	-9.54%	5.25	4.62	-12.00%
858	9.47	8.72	-7.92%	6.98	6.24	-10.60%
859	10.02	9.31	-7.09%	7.38	6.66	-9.76%
860	10.57	9.60	-9.18%	7.79	6.86	-11.94%
862	9.85	9.24	-6.19%	7.26	6.61	-8.95%
865	3.51	3.20	-8.83%	2.58	2.28	-11.63%
867	6.27	5.92	-5.58%	4.62	4.24	-8.23%
871	7.63	7.01	-8.13%	5.62	5.01	-10.85%
877	3.51	3.31	-5.70%	2.58	2.37	-8.14%
879	3.67	3.38	-7.90%	2.71	2.42	-10.70%
880	8.76	8.31	-5.14%	6.45	5.94	-7.91%
881	3.88	3.67	-5.41%	2.86	2.62	-8.39%
882	8.41	7.92	-5.83%	6.19	5.67	-8.40%
883	3.71	3.50	-5.66%	2.74	2.51	-8.39%
884	1.16	1.08	-6.90%	0.85	0.77	-9.41%
885	4.77	4.80	0.63%	3.52	3.43	-2.56%
886	2.99	2.76	-7.69%	2.20	1.97	-10.45%
887	1.43	1.32	-7.69%	1.05	0.94	-10.48%
888	6.23	6.31	1.28%	4.59	4.52	-1.53%
889	0.17	0.18	5.88%	0.13	0.13	0.00%
890	0.71	0.67	-5.63%	0.52	0.48	-7.69%
891	1.97	1.85	-6.09%	1.46	1.33	-8.90%
895	0.59	0.53	-10.17%	0.44	0.38	-13.64%
896	2.25	2.03	-9.78%	1.65	1.45	-12.12%
897	2.46	2.19	-10.98%	1.81	1.57	-13.26%
898	5.44	5.14	-5.51%	4.01	3.68	-8.23%
899	1.96	1.77	-9.69%	1.45	1.27	-12.41%
903	0.42	0.36	-14.29%	0.31	0.26	-16.13%
904	1.94	1.88	-3.09%	1.43	1.34	-6.29%
905	0.18	0.14	-22.22%	0.13	0.10	-23.08%
907	6.08	5.81	-4.44%	4.48	4.16	-7.14%
0908	241.58	223.23	-7.60%	178.07	159.72	-10.30%
0909	103.74	94.52	-8.89%	76.47	67.63	-11.56%
910	7.27	6.71	-7.70%	5.36	4.81	-10.26%
911	5.04	4.72	-6.35%	3.72	3.38	-9.14%
0912	553.55	562.99	1.71%	408.02	402.82	-1.27%
0913	606.22	554.07	-8.60%	446.85	396.45	-11.28%
914	3.51	3.31	-5.70%	2.58	2.37	-8.14%
915	3.34	3.04	-8.98%	2.46	2.18	-11.38%
916	2.66	2.51	-5.64%	1.96	1.79	-8.67%
917	4.52	4.26	-5.75%	3.33	3.05	-8.41%



**DELAWARE COMPENSATION RATING BUREAU, INC.**

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS  
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Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
918	3.24	2.93	-9.57%	2.39	2.10	-12.13%
919	2.91	2.64	-9.28%	2.14	1.90	-11.21%
920	0.84	0.77	-8.33%	0.62	0.55	-11.29%
921	7.63	7.01	-8.13%	5.62	5.01	-10.85%
922	3.60	3.30	-8.33%	2.66	2.36	-11.28%
923	3.67	3.38	-7.90%	2.71	2.42	-10.70%
924	4.77	4.64	-2.73%	3.52	3.32	-5.68%
925	3.32	3.26	-1.81%	2.45	2.34	-4.49%
926	3.88	3.67	-5.41%	2.86	2.62	-8.39%
927	1.59	1.48	-6.92%	1.17	1.06	-9.40%
928	3.71	3.50	-5.66%	2.74	2.51	-8.39%
929	4.78	4.41	-7.74%	3.52	3.16	-10.23%
932	0.98	0.90	-8.16%	0.73	0.65	-10.96%
933	5.67	5.14	-9.35%	4.18	3.68	-11.96%
934	4.11	4.07	-0.97%	3.03	2.91	-3.96%
935	1.81	1.71	-5.52%	1.33	1.22	-8.27%
936	0.44	0.42	-4.55%	0.33	0.30	-9.09%
937	10.10	9.12	-9.70%	7.44	6.53	-12.23%
939	7.59	7.14	-5.93%	5.59	5.11	-8.59%
940	6.80	6.19	-8.97%	5.01	4.43	-11.58%
941	4.64	4.59	-1.08%	3.42	3.29	-3.80%
942	3.48	3.41	-2.01%	2.56	2.44	-4.69%
943	6.31	6.06	-3.96%	4.64	4.33	-6.68%
944	3.72	3.38	-9.14%	2.75	2.42	-12.00%
945	3.88	3.74	-3.61%	2.86	2.67	-6.64%
946	3.89	3.67	-5.66%	2.86	2.62	-8.39%
947	6.88	6.34	-7.85%	5.08	4.54	-10.63%
948	2.59	2.50	-3.47%	1.91	1.79	-6.28%
949	0.67	0.59	-11.94%	0.49	0.42	-14.29%
951	0.65	0.63	-3.08%	0.47	0.45	-4.26%
952	0.80	0.76	-5.00%	0.58	0.54	-6.90%
953	0.17	0.18	5.88%	0.13	0.13	0.00%
954	3.72	3.51	-5.65%	2.75	2.51	-8.73%
955	0.23	0.18	-21.74%	0.16	0.13	-18.75%
956	0.22	0.17	-22.73%	0.15	0.12	-20.00%
957	0.74	0.73	-1.35%	0.54	0.52	-3.70%
958	2.21	2.12	-4.07%	1.63	1.52	-6.75%
959	2.03	1.89	-6.90%	1.50	1.35	-10.00%
960	5.02	4.69	-6.57%	3.70	3.36	-9.19%
961	1.02	0.95	-6.86%	0.75	0.69	-8.00%
962	0.19	0.18	-5.26%	0.14	0.13	-7.14%
963	0.50	0.52	4.00%	0.37	0.37	0.00%
964	4.02	3.75	-6.72%	2.96	2.68	-9.46%
965	0.59	0.53	-10.17%	0.44	0.38	-13.64%

**DELAWARE COMPENSATION RATING BUREAU, INC.**

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966	4.20	4.15	-1.19%	3.10	2.97	-4.19%
967	1.22	1.20	-1.64%	0.90	0.86	-4.44%
968	1.71	1.67	-2.34%	1.26	1.20	-4.76%
969	5.17	4.80	-7.16%	3.80	3.43	-9.74%
970	7.79	8.09	3.85%	5.74	5.79	0.87%
971	4.34	4.10	-5.53%	3.20	2.93	-8.44%
973	4.15	3.81	-8.19%	3.07	2.73	-11.07%
974	4.03	3.80	-5.71%	2.97	2.72	-8.42%
975	2.21	2.09	-5.43%	1.63	1.50	-7.98%
976	2.30	2.24	-2.61%	1.69	1.61	-4.73%
977	0.63	0.60	-4.76%	0.46	0.43	-6.52%
978	3.73	3.53	-5.36%	2.75	2.53	-8.00%
979	5.32	4.92	-7.52%	3.93	3.51	-10.69%
980	4.82	4.44	-7.88%	3.55	3.18	-10.42%
981	3.36	3.05	-9.23%	2.48	2.18	-12.10%
983	9.80	9.15	-6.63%	7.23	6.55	-9.41%
984	0.29	0.25	-13.79%	0.22	0.17	-22.73%
985	5.20	4.83	-7.12%	3.83	3.45	-9.92%
986	2.45	2.35	-4.08%	1.80	1.68	-6.67%
988	0.24	0.20	-16.67%	0.17	0.14	-17.65%
991	6.98	6.44	-7.74%	5.15	4.61	-10.49%
992	5.90	5.73	-2.88%	4.35	4.10	-5.75%
995	9.84	9.11	-7.42%	7.26	6.52	-10.19%
997	1.22	1.12	-8.20%	0.90	0.80	-11.11%
999	6.41	6.02	-6.08%	4.73	4.31	-8.88%
4771	5.43	5.25	-3.31%	4.01	3.75	-6.48%
4777	10.47	10.15	-3.06%	7.72	7.26	-5.96%
7405	2.53	2.39	-5.53%	1.87	1.71	-8.56%
7413	1.13	1.05	-7.08%	0.83	0.75	-9.64%
7421	1.36	1.27	-6.62%	1.00	0.91	-9.00%
7424	3.22	2.99	-7.14%	2.37	2.14	-9.70%
7428	2.56	2.46	-3.91%	1.89	1.76	-6.88%
7445	0.84	0.80	-4.76%	0.62	0.57	-8.06%
7453	0.25	0.22	-12.00%	0.18	0.15	-16.67%
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%