Delaware Compensation Rating Bureau, Inc.

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September 26, 2001

BUREAU CIRCULAR NO. 750

To All Members of the Bureau:

Re: **REVISED WORKERS COMPENSATION RESIDUAL MARKET RATE AND VOLUNTARY MARKET LOSS COSTS**
EFFECTIVE DECEMBER 1, 2001
BUREAU FILING NO. 0102

Bureau Filing No. 0102 proposed average increases of 39.21 percent in residual market rates and 27.61 percent in voluntary market loss costs to be effective on a new and renewal basis as of December 1, 2001.

After an extensive review of Bureau Filing No. 0102 that included comment by a consulting actuary, the Bureau and the Department of Insurance entered into negotiations to resolve a number of technical differences in the various parties' perspectives on appropriate revisions to Delaware rating values. The end result of those negotiations was an agreement that the Bureau would make and the Department of Insurance would immediately approve an amended filing requesting average increases of 28.5 percent in residual market rates and 17.8 percent in voluntary market loss costs, to be **effective on a new and renewal basis as of December 1, 2001.**

All members are advised that the amended filing as agreed has now been submitted and approved by the Department of Insurance.

Members are hereby 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, 2001. A copy of the Department of Insurance's "FORMS AND RATES BULLETIN 14 INCORPORATED," which includes forms applicable to these filings, is attached for member reference and use.

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

Rating Value(s)	Approved Overall Average Change
Residual Market Rates – Collectible	+28.50%
Residual Market Rates - Manual	+32.35%

Voluntary Market Loss Costs - Collectible	+17.80%
Voluntary Market Loss Costs - Manual	+21.33%
Voluntary Market Loss Costs - Manual after Surcharge Offset	+21.21%

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.

The implied loss cost multiplier reflecting expense considerations for current residual market rates is approximately **1.2469**. On a comparable basis the implied loss cost multiplier for approved residual market rates effective December 1, 2001 is **1.3602**. (Note: Because voluntary market loss costs in the approved filing are nominally reduced to offset effects of the ongoing Delaware Insurance Plan surcharge program, calculation of residual market rates from approved voluntary market loss costs requires an effective multiplier of approximately 1.3615.)

A comparison of current and approved December 1, 2001 residual market expense provisions is shown below:

RESIDUAL MARKET RATES
Expense Loading

	Current Percentage	Approved December 1, 2001 Percentage	
LOSS AND LOSS ADJUSTMENT EXPENSE			
Losses	64.66	59.79	
Loss Adjustment Expense	12.46	11.45	a
Loss & Loss Adjustment	77.12	71.24	
UNDERWRITING EXPENSES			
Commission	5.59	5.86	
Other Acquisition	2.80	2.37	
General Expenses	3.85	4.34	
Premium Discount	10.23	10.16	
State Premium Tax	2.00	2.00	
Other State Tax	0.30	0.40	
Administrative Assessment	3.08	2.28	b
Workers Compensation Fund	3.50	5.00	
Deviations	0.00	0.00	
Policyholder Dividends	0.00	0.00	
Underwriting Profit	-8.27	-3.65	
Underwriting Expense Total	22.88	28.76	

a As ratio to loss, loss adjustment expense = 0.1915
b As ratio to loss, administrative assessment = 0.0382

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 Filing No. 0102 as amended.

BACKGROUND FOR BUREAU FILING NO. 0102 AND AMENDMENT THERETO

As presented to the Department of Insurance, Bureau Filing No. 0102 originally proposed the following amendments to residual market rates and voluntary market loss costs effective on a new and renewal basis as of December 1, 2001:

Proposed Rating Value(s)	Overall Average Change
Residual Market Rates - Collectible	+39.21%
Residual Market Rates - Manual	+43.38%
Voluntary Market Loss Costs - Collectible	+27.61%
Voluntary Market Loss Costs - Manual	+31.43%
Voluntary Market Loss Costs - Manual Adjusted for DIP Surcharge	+31.30%

Residual market rate and voluntary market loss cost indications have been changed in accordance with the agreed resolution of the filing as previously noted.

Other components of the filing as proposed were approved as filed with **effective dates of December 1, 2001**. 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 revisions to qualifying wage table effective January 1, 2002
- Residual market expense constant
- Residual market minimum premium
- Excess loss factors
- Excess loss premium factors
- Retrospective rating
- Small Deductible Program
- State and hazard group relativities
- Update to expected loss group ranges
- Workplace Safety Program
- Merit Rating Plan

ADDITIONAL REVISIONS TO RATING VALUES

The amended filing retained various rating values intact from the original presentation of Bureau Filing No. 0102. For ease of reference and to confirm the approved values for those items they are reproduced below.

Residual Market Premium Discount Table (unchanged from current table)

Premium Range	Schedule Y
First $ 5,000	0.0%
Next $ 95,000	10.9%
Next $400,000	12.6%
Over $500,000	14.4%

Residual Market Expense Constant

The expense constant is increased from $210 to **$220**.

Retrospective Rating Values (Other than USL&HW Coverages)

Residual Market Tax Multiplier

The residual market tax multiplier is **1.1209**.

Optional Loss Development Factors

First Adjustment	0.4399
Second Adjustment	0.3092
Third Adjustment	0.2534

State & Hazard Group Relativities

Hazard Group I	1.222
II	1.130
III	0.763
IV	0.542

Small Deductible Program Loss Elimination Ratios and Premium Credits

These loss elimination ratios and premium credits respectively are unchanged from current levels, consistent with the original filing No. 0102. The values are presented below for ease of reference.

Deductible Level	Loss Elimination Ratio	Premium Credit
500	0.050	0.040
1,000	0.075	0.055
1,500	0.090	0.065
2,000	0.100	0.075
2,500	0.110	0.085
3,000	0.120	0.095
3,500	0.130	0.105
4,000	0.140	0.110
4,500	0.150	0.115
5,000	0.155	0.120

Delaware Construction Classification Premium Adjustment Program: ***Effective January 1, 2002***

DCCPAP Credit	Average Hourly Wage	
0%	13.74	or less
5%	13.75	15.75
6%	15.76	16.00
7%	16.01	16.25
8%	16.26	16.50
9%	16.51	16.75
10%	16.76	17.00
11%	17.01	17.25
12%	17.26	17.50
13%	17.51	17.75
14%	17.76	18.00
15%	18.01	18.50
16%	18.51	19.00
17%	19.01	19.50
18%	19.51	20.00
19%	20.01	20.50
20%	20.51	21.00
21%	21.01	21.75
22%	21.76	22.50
23%	22.51	23.25
24%	23.26	24.00
25%	Over 24.00	

In addition to the above rating values, the amended filing included Excess Loss Premium Factors and Excess Loss Pure Premium Factors, both including and excluding Loss Adjustment Expense. Tables of the approved values (which are unchanged from the original values in Bureau Filing No. 0102) are attached to this circular. A revision to the Expected Loss Group Ranges is also attached.

Complete Manual pages presenting amendments consistent with the Insurance Commissioner's approval of Bureau Filing No. 0102 will be prepared and distributed in the usual fashion.

Any questions concerning this circular may be addressed Michael J. Doyle, Chief Actuary, at Extension 213 or mdoyle@dcrb.com or me at Extension 210 or twisecarver@dcrb.com.

Timothy L. Wisecarver
President

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Attachments

Remember to visit our web site 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

Approved Effective December 1, 2001 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE** A-1	A-2	A-3	HAZ GRP
005	18.23	24.83	2,800	8.23	9.32	9.40	III
0006	8.09	11.02	1,185	3.65	4.14	4.17	II
007	7.65	10.42	2,045	3.45	3.91	3.94	II
0008	3.17	4.31	975	1.43	1.62	1.63	II
009	30.74	41.86	2,800	13.88	15.71	15.84	III
0011	4.25	5.78	1,230	1.92	2.17	2.19	II
0013	5.27	7.18	1,475	2.38	2.69	2.72	II
0016	4.60	6.26	770	2.08	2.35	2.37	II
028	5.24	7.14	1,470	2.19	2.52	2.61	III
0034	6.13	8.34	950	2.77	3.13	3.16	II
0036	5.69	7.74	895	2.57	2.91	2.93	II
055	7.00	9.52	1,885	2.92	3.37	3.48	III
059	6.74	9.17	1,825	2.81	3.24	3.36	III
0083	7.68	10.46	1,135	3.47	3.92	3.96	II
101	6.36	8.66	1,735	2.60	2.95	2.90	III
104	4.42	6.02	1,275	1.81	2.05	2.02	II
105	5.98	8.14	1,645	2.44	2.77	2.73	III
106	7.51	10.22	2,010	3.07	3.48	3.43	II
107	4.73	6.43	1,345	1.93	2.19	2.16	I
108	6.71	9.13	1,820	2.74	3.11	3.06	II
109	6.63	9.03	1,800	2.71	3.07	3.03	III
110	3.83	5.21	1,130	1.56	1.77	1.75	II
111	5.56	7.56	1,545	2.27	2.57	2.53	II
112	11.11	15.13	2,800	4.54	5.14	5.07	II
113	7.43	10.11	1,990	3.03	3.44	3.39	II
114	12.15	16.55	2,800	4.97	5.63	5.54	III
115	2.88	3.92	905	1.18	1.33	1.31	I
119	8.31	11.32	2,200	3.40	3.85	3.79	II
130	6.56	8.93	1,785	2.68	3.04	2.99	III
132	3.32	4.52	1,010	1.36	1.54	1.52	II
134	3.63	4.93	1,085	1.48	1.68	1.65	II
135	2.55	3.47	825	1.04	1.18	1.16	I
136	3.15	4.28	970	1.28	1.46	1.43	II
139	6.90	9.40	1,865	2.82	3.20	3.15	II
141	5.91	8.05	1,630	2.42	2.74	2.70	II
142	2.88	3.92	905	1.18	1.33	1.31	II
161	3.36	4.58	1,020	1.37	1.56	1.53	II
163	3.71	5.05	1,105	1.51	1.72	1.69	II
165	6.12	8.33	1,680	2.50	2.83	2.79	III
166	2.98	4.07	930	1.22	1.38	1.36	II
185	4.42	6.02	1,275	1.81	2.05	2.02	II
187	4.73	6.43	1,345	1.93	2.19	2.16	I
191	3.36	4.58	1,020	1.37	1.56	1.53	II
201	5.63	7.66	1,560	2.30	2.61	2.57	II
204	3.94	5.36	1,160	1.61	1.82	1.80	II

* 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

Approved Effective December 1, 2001 on New and Renewal Business

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205	3.31	4.50	1,010	1.35	1.53	1.51	I
221	5.91	8.05	1,630	2.42	2.74	2.70	II
222	6.17	8.41	1,690	2.52	2.86	2.82	II
225	5.85	7.97	1,615	2.39	2.71	2.67	II
227	5.56	7.56	1,545	2.27	2.57	2.53	II
255	5.64	7.67	1,560	2.30	2.61	2.57	II
257	8.66	11.79	2,285	3.54	4.01	3.95	II
259	4.27	5.81	1,235	1.74	1.98	1.95	II
261	6.85	9.34	1,855	2.80	3.18	3.13	II
263	4.34	5.90	1,255	1.77	2.01	1.98	II
265	4.27	5.81	1,235	1.74	1.98	1.95	II
275	5.91	8.05	1,630	2.42	2.74	2.70	II
276	6.17	8.41	1,690	2.52	2.86	2.82	II
281	3.72	5.06	1,105	1.52	1.72	1.69	II
282	5.62	7.65	1,560	2.30	2.60	2.56	III
297	3.72	5.06	1,105	1.52	1.72	1.69	II
301	9.01	12.27	2,365	3.68	4.17	4.11	III
305	8.94	12.16	2,350	3.65	4.14	4.08	II
306	5.58	7.59	1,550	2.28	2.58	2.54	II
309	4.91	6.69	1,390	2.01	2.28	2.24	II
311	4.76	6.48	1,355	1.94	2.20	2.17	II
319	4.95	6.75	1,400	2.03	2.30	2.26	II
323	3.43	4.68	1,040	1.40	1.59	1.57	II
327	4.57	6.22	1,310	1.87	2.12	2.08	II
402	8.04	10.95	2,135	3.29	3.72	3.67	III
403	4.58	6.23	1,310	1.87	2.12	2.09	II
404	5.59	7.61	1,550	2.28	2.59	2.55	III
406	7.73	10.53	2,065	3.16	3.58	3.53	II
407	5.68	7.73	1,575	2.32	2.63	2.59	II
411	11.29	15.37	2,800	4.61	5.23	5.15	III
413	10.23	13.93	2,660	4.18	4.74	4.67	III
415	6.94	9.44	1,870	2.83	3.21	3.16	III
416	12.27	16.70	2,800	5.01	5.68	5.59	II
421	10.73	14.62	2,780	4.39	4.97	4.90	III
425	10.49	14.28	2,720	4.28	4.86	4.78	III
427	5.58	7.59	1,550	2.28	2.58	2.54	III
429	6.85	9.34	1,855	2.80	3.18	3.13	III
431	9.50	12.93	2,485	3.88	4.40	4.33	II
433	5.89	8.03	1,625	2.41	2.73	2.69	II
435	6.76	9.21	1,830	2.76	3.13	3.09	II
439	6.80	9.26	1,840	2.78	3.15	3.10	II
441	2.45	3.34	805	1.00	1.14	1.12	II
445	8.63	11.75	2,275	3.52	4.00	3.94	II
447	5.59	7.61	1,550	2.28	2.59	2.55	III
449	4.99	6.80	1,410	2.04	2.31	2.28	III

* 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.

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451	6.28		8.56		1,720	2.57	2.91	2.87	II
454	8.43		11.47		2,225	3.44	3.90	3.84	II
456	5.76		7.84		1,590	2.35	2.67	2.63	II
457	10.16		13.84		2,640	4.15	4.71	4.64	II
458	2.67		3.64		855	1.09	1.24	1.22	II
459	2.07		2.83		715	0.85	0.96	0.95	I
461	5.83		7.95		1,610	2.38	2.70	2.66	II
463	3.18		4.32		975	1.30	1.47	1.45	II
464	5.34		7.27		1,490	2.18	2.47	2.44	II
465	5.93		8.08		1,635	2.42	2.75	2.71	III
467	4.18		5.69		1,215	1.71	1.94	1.91	II
471	2.27		3.08		760	0.93	1.05	1.03	II
472	2.33		3.17		775	0.95	1.08	1.06	II
473	2.89		3.93		910	1.18	1.34	1.32	II
474	2.57		3.50		835	1.05	1.19	1.17	II
475	5.18		7.05		1,455	2.11	2.40	2.36	III
476	2.61		3.55		840	1.07	1.21	1.19	II
477	3.43		4.68		1,040	1.40	1.59	1.57	II
483	2.06		2.81		710	0.84	0.96	0.94	II
485	2.19		2.97		740	0.89	1.01	1.00	II
486	2.94		4.00		920	1.20	1.36	1.34	II
487	1.37		1.87		545	0.56	0.64	0.63	II
488	1.15		1.57		495	0.47	0.53	0.53	II
489	1.26		1.72		520	0.51	0.58	0.57	II
491	4.58		6.23		1,310	1.87	2.12	2.09	II
495	6.28		8.56		1,720	2.57	2.91	2.87	II
497	2.33		3.17		775	0.95	1.08	1.06	II
499	5.18		7.05		1,455	2.11	2.40	2.36	III
501	4.52		6.16		1,300	1.85	2.09	2.06	III
502	4.11		5.60		1,200	1.68	1.90	1.88	I
506	3.27		4.45		1,000	1.34	1.51	1.49	II
507	4.59		6.24		1,310	1.87	2.12	2.09	III
509	8.51		11.58		2,245	3.48	3.94	3.88	III
511	9.98		13.58		2,595	4.08	4.62	4.55	III
512	9.02	**a**	12.28	**b**	2,370	3.68	4.18	4.11	III
513	5.10	**c**	6.95	**d**	1,435	2.08	2.36	2.33	II
535	5.13		6.99		1,445	2.10	2.38	2.34	II
536	7.05		9.60		1,900	2.88	3.27	3.22	II
544	8.66		11.79		2,285	3.54	4.01	3.95	III
551	2.70		3.67		860	1.10	1.25	1.23	IV

* 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: $1.80 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: $2.45 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: $0.51 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: $0.69 Supplementary is not subject to experience or retrospective rating. Code as 0176.

MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS

FOR DELAWARE COMPENSATION INSURANCE

Approved Effective December 1, 2001 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE** A-1	A-2	A-3	HAZ GRP
553	6.31	8.60	1,725	2.58	2.93	2.88	IV
555	1.36	1.85	545	0.55	0.63	0.62	II
563	3.42	4.66	1,035	1.40	1.58	1.56	II
571	3.70	5.04	1,100	1.51	1.71	1.69	II
573	4.98	6.78	1,405	2.04	2.31	2.27	III
581	3.24	4.41	990	1.32	1.50	1.48	III
587	3.42	4.66	1,035	1.40	1.58	1.56	II
601	13.30	18.10	2,800	5.08	5.85	6.06	III
602	9.79	13.32	2,400	3.82	4.41	4.56	III
603	14.46	19.69	2,800	5.59	6.45	6.67	III
605	12.02	16.35	2,800	4.67	5.39	5.58	III
607	11.80	16.06	2,800	4.63	5.34	5.52	III
608	6.77	9.21	1,715	2.62	3.02	3.12	III
609	7.34	10.00	1,815	2.79	3.22	3.33	III
611	15.47	21.07	2,800	6.05	6.98	7.22	III
615	24.02	32.70	2,800	9.32	10.75	11.13	IV
617	9.74	13.27	2,345	3.72	4.29	4.44	III
625	8.64	11.77	2,135	3.36	3.87	4.01	III
643	13.98	19.04	2,800	3.63	4.18	4.33	III
645	8.09	11.02	2,015	3.14	3.63	3.75	III
646	5.99	8.16	1,550	2.33	2.68	2.78	II
647	9.23	12.56	2,290	3.63	4.18	4.33	II
648	6.19	8.42	1,645	2.49	2.87	2.97	III
649	4.65	6.34	1,245	1.80	2.08	2.15	III
651	9.15	12.47	2,235	3.53	4.07	4.22	III
652	10.81	14.72	2,745	4.43	5.11	5.28	III
653	8.93	12.17	2,190	3.45	3.98	4.12	III
654	9.31	12.67	2,260	3.58	4.12	4.27	III
655	21.95	29.88	2,800	8.65	9.97	10.32	IV
656	12.12	16.51	2,800	4.69	5.41	5.60	III
657	15.19	20.69	2,800	5.91	6.82	7.06	IV
658	9.88	13.46	2,440	3.89	4.48	4.64	III
659	20.87	28.41	2,800	8.14	9.39	9.72	III
660	3.43	4.67	1,035	1.43	1.65	1.71	III
661	4.57	6.23	1,200	1.72	1.98	2.05	III
662	3.43	4.67	1,035	1.43	1.65	1.71	III
663	5.76	7.85	1,465	2.18	2.51	2.60	III
664	3.71	5.05	1,040	1.44	1.66	1.72	III
665	11.41	15.53	2,800	4.61	5.32	5.50	III
666	9.34	12.72	2,285	3.62	4.17	4.32	III
667	2.88	3.92	865	1.13	1.30	1.35	III
668	7.69	10.48	1,920	2.98	3.44	3.56	II
669	9.77	13.30	2,385	3.79	4.37	4.52	III
670	5.94	8.09	1,635	2.48	2.86	2.96	III
673	7.53	10.24	2,010	3.14	3.62	3.75	III

* 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

Approved Effective December 1, 2001 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE** A-1	A-2	A-3	HAZ GRP
674	7.70	10.47	1,935	3.00	3.46	3.58	III
675	5.78	7.87	1,540	2.31	2.67	2.76	III
676	8.08	11.01	1,995	3.11	3.59	3.71	III
677	6.74	9.17	1,700	2.60	2.99	3.10	III
679	15.79	21.50	2,800	6.59	7.60	7.87	III
681	5.94	8.09	1,635	2.48	2.86	2.96	III
682	21.94	29.87	2,800	9.16	10.56	10.93	III
691	7.34	10.00	1,815	2.79	3.22	3.33	III
693	9.15	12.47	2,235	3.53	4.07	4.22	III
695	4.57	6.23	1,200	1.72	1.98	2.05	III
709	2.92	3.97	915	1.22	1.40	1.45	III
716	4.56	6.20	1,305	1.90	2.19	2.27	III
718	5.70	7.76	1,580	2.38	2.74	2.84	III
721	10.58	14.41	2,740	4.32	4.90	4.83	III
744	2.54	3.46	825	1.04	1.18	1.16	III
751	1.85	2.52	660	0.76	0.86	0.85	III
752	1.33	1.81	535	0.54	0.61	0.61	IV
753	5.75	7.83	1,590	2.35	2.66	2.62	III
755	3.70	5.04	1,100	1.51	1.71	1.69	III
757	1.77	2.40	640	0.72	0.82	0.80	III
759	5.19	7.06	1,455	2.12	2.40	2.36	III
801	7.16	9.75	1,925	3.23	3.66	3.69	II
803	18.70	25.46	2,800	8.44	9.56	9.64	III
804	3.88	5.28	1,145	1.75	1.98	2.00	III
805	5.59	7.61	1,550	2.52	2.86	2.88	III
806	10.98	14.94	2,800	4.96	5.61	5.66	II
807	8.89	12.09	2,335	4.01	4.54	4.58	III
808	9.11	12.41	2,390	4.12	4.66	4.70	III
809	5.32	7.25	1,490	2.40	2.72	2.74	III
811	10.21	13.91	2,655	4.61	5.22	5.27	III
812	8.08	11.00	2,145	3.65	4.13	4.16	III
813	6.58	8.96	1,790	2.97	3.36	3.39	II
814	5.65	7.69	1,565	2.55	2.89	2.91	III
815	4.51	6.15	1,295	2.04	2.31	2.33	III
816	2.81	3.83	890	1.27	1.44	1.45	II
817	8.94	12.18	2,350	4.04	4.57	4.61	III
818	3.19	4.34	980	1.44	1.63	1.64	III
819	1.34	1.83	540	0.61	0.69	0.69	III
821	7.46	10.15	1,995	3.37	3.81	3.84	III
825	3.85	5.24	1,135	1.74	1.97	1.98	III

* 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

Approved Effective December 1, 2001 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP
				A-1	A-2	A-3	
855	6.88	9.38	1,860	3.11	3.52	3.55	III
857	10.33	14.05	2,680	4.66	5.27	5.32	III
860	11.00	14.98	2,800	4.97	5.62	5.67	III
861	6.62	9.01	1,795	2.99	3.38	3.41	III
862	9.17	12.49	2,405	4.14	4.69	4.73	II
865	3.95	5.38	1,160	1.78	2.02	2.04	II
867	6.58	8.96	1,790	2.97	3.36	3.39	II
877	3.03	4.14	945	1.37	1.55	1.57	II
879	4.16	5.66	1,210	1.88	2.12	2.14	II
881	3.66	4.97	1,090	1.65	1.87	1.88	II
883	2.90	3.95	910	1.31	1.48	1.50	II
884	1.33	1.81	535	0.60	0.68	0.68	II
885	3.95	5.38	1,160	1.78	2.02	2.04	II
886	3.51	4.79	1,060	1.59	1.80	1.81	II
889	0.40	0.54	315	0.18	0.20	0.20	II
891	0.90	1.23	435	0.41	0.46	0.46	II
895	0.69	0.95	385	0.31	0.36	0.36	II
896	3.40	4.63	1,030	1.53	1.74	1.75	II
897	3.40	4.64	1,030	1.54	1.74	1.76	II
898	3.51	4.79	1,060	1.59	1.80	1.81	II
899	3.02	4.12	940	1.36	1.54	1.56	II
907	7.11	9.68	1,915	3.21	3.63	3.66	II
910	8.38	11.41	2,215	3.78	4.28	4.32	II
911	5.79	7.89	1,600	2.61	2.96	2.98	II
914	3.03	4.14	945	1.37	1.55	1.57	II
915	3.92	5.34	1,155	1.77	2.00	2.02	II
916	1.81	2.46	650	0.82	0.92	0.93	II
917	4.48	6.11	1,290	2.03	2.29	2.31	II
918	2.86	3.89	900	1.29	1.46	1.47	II
919	3.33	4.54	1,015	1.50	1.70	1.72	I
920	0.70	0.96	390	0.32	0.36	0.36	II
922	3.38	4.61	1,025	1.53	1.73	1.74	II
923	4.16	5.66	1,210	1.88	2.12	2.14	II
924	4.52	6.16	1,300	2.04	2.31	2.33	II
925	1.98	2.70	695	0.89	1.01	1.02	II
926	3.66	4.97	1,090	1.65	1.87	1.88	II
927	1.31	1.78	530	0.59	0.67	0.67	II
928	2.90	3.95	910	1.31	1.48	1.50	II
929	6.48	8.81	1,760	2.92	3.31	3.34	II
932	1.35	1.84	540	0.61	0.69	0.70	II
933	4.83	6.58	1,370	2.18	2.47	2.49	II
934	2.96	4.03	925	1.34	1.51	1.53	II
935	2.03	2.77	705	0.92	1.04	1.05	II
936	0.92	1.26	440	0.42	0.47	0.48	III
937	19.60	26.69	2,800	8.85	10.02	10.10	II

* 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

Approved Effective December 1, 2001 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE** A-1	A-2	A-3	HAZ GRP
939	6.61	9.00	1,795	2.98	3.38	3.41	III
940	5.96	8.12	1,640	2.69	3.05	3.07	II
941	2.64	3.59	850	1.19	1.35	1.36	II
942	2.59	3.53	840	1.17	1.33	1.34	II
943	8.01	10.90	2,130	3.61	4.09	4.13	II
944	3.73	5.08	1,110	1.68	1.91	1.92	II
945	3.94	5.36	1,160	1.78	2.01	2.03	II
946	4.62	6.29	1,320	2.09	2.36	2.38	II
947	8.01	10.91	2,130	3.62	4.09	4.13	II
948	1.26	1.72	520	0.57	0.64	0.65	II
949	1.24	1.69	515	0.56	0.63	0.64	II
951	0.77	1.04	400	0.35	0.39	0.39	III
952	1.23	1.68	515	0.56	0.63	0.63	III
953	0.40	0.54	315	0.18	0.20	0.20	II
954	4.37	5.95	1,260	1.97	2.23	2.25	IV
955	1.34	1.83	540	0.61	0.69	0.69	III
956	0.15	0.21	255	0.07	0.08	0.08	II
957	0.37	0.50	310	0.17	0.19	0.19	III
958	1.62	2.21	605	0.73	0.83	0.84	III
959	1.93	2.62	680	0.87	0.99	0.99	II
960	5.48	7.47	1,525	2.48	2.80	2.83	II
961	1.58	2.16	600	0.71	0.81	0.82	III
962	0.19	0.27	265	0.09	0.10	0.10	III
963	0.75	1.02	400	0.34	0.38	0.39	II
964	2.64	3.59	850	1.19	1.35	1.36	II
965	0.69	0.95	385	0.31	0.36	0.36	II
966	3.49	4.76	1,055	1.46	1.68	1.74	III
967	1.15	1.57	495	0.52	0.59	0.60	III
968	2.84	3.87	895	1.28	1.45	1.47	II
969	4.93	6.72	1,395	2.23	2.52	2.54	II
970	6.86	9.35	1,855	3.10	3.51	3.54	II
971	5.27	7.17	1,475	2.38	2.69	2.71	II
973	4.01	5.46	1,175	1.81	2.05	2.07	II
974	4.45	6.06	1,280	2.01	2.27	2.29	II
975	3.33	4.54	1,015	1.50	1.70	1.72	II
976	1.95	2.66	685	0.88	1.00	1.01	II
977	0.65	0.89	375	0.29	0.33	0.34	I
978	3.84	5.23	1,135	1.73	1.96	1.98	III
979	6.19	8.43	1,695	2.79	3.16	3.19	II
980	4.60	6.26	1,315	2.08	2.35	2.37	III
981	3.06	4.17	950	1.38	1.56	1.58	II
983	7.28	9.92	1,955	3.29	3.72	3.75	II
984	0.60	0.83	365	0.27	0.31	0.31	II
985	6.20	8.44	1,695	2.80	3.17	3.19	IV
986	1.99	2.71	695	0.90	1.02	1.02	II

* 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

Approved Effective December 1, 2001 on New and Renewal Business

CODE NO	BUREAU* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE** A-1	A-2	A-3	HAZ GRP
988	0.26	0.35	280	0.12	0.13	0.13	II
991	6.86	9.35	1,855	3.10	3.51	3.54	II
992	6.98	9.50	1,885	3.15	3.56	3.60	III
995	10.21	13.91	2,655	4.61	5.22	5.27	III
997	0.95	1.30	450	0.43	0.49	0.49	II
999	6.93	9.43	1,870	3.13	3.54	3.57	II
4771	9.34	12.72	2,800	3.82	4.33	4.26	IV
0771	2.16	2.93					IV
4777	10.21	13.91	2,655	4.61	5.22	5.27	III
7405	1.76	2.39	780	0.79	0.90	0.90	IV
7445	0.58	0.80					IV
7413	2.07	2.82	820	0.93	1.06	1.07	IV
7453	0.44	0.60					IV
7421	2.50	3.41	815	1.13	1.28	1.29	IV
7424	5.91	8.06	1,630	2.67	3.02	3.05	IV
7428	2.60	3.54	840	1.18	1.33	1.34	II
9108	75.02	102.14					I
Per capita							
0908	59.39	80.86	301	26.81	30.35	30.61	I
0909	64.60	87.96	308	29.17	33.01	33.29	II
0912	177.52	241.69	462	80.15	90.70	91.48	II
0913	224.35	305.46	525	101.29	114.63	115.62	I
A rated							
9985	A	A	A	A	A	A	

* 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.

[Boxed codes] 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
Approved Effective: 12/1/01

Excess Loss Premium Factors including ALAE

Loss Limit	Hazard Group I	II	III	IV
$10,000	0.508	0.510	0.553	0.579
$15,000	0.469	0.473	0.519	0.555
$20,000	0.435	0.439	0.493	0.535
$25,000	0.409	0.415	0.473	0.518
$30,000	0.383	0.393	0.455	0.503
$35,000	0.363	0.371	0.439	0.488
$40,000	0.343	0.354	0.425	0.477
$50,000	0.312	0.324	0.397	0.454
$75,000	0.257	0.270	0.348	0.412
$100,000	0.218	0.232	0.311	0.379
$125,000	0.188	0.202	0.281	0.352
$150,000	0.167	0.180	0.258	0.325
$175,000	0.149	0.162	0.236	0.302
$200,000	0.135	0.147	0.218	0.278
$225,000	0.124	0.136	0.202	0.260
$250,000	0.114	0.126	0.188	0.246
$275,000	0.106	0.118	0.176	0.232
$300,000	0.100	0.110	0.166	0.220
$325,000	0.093	0.104	0.157	0.208
$350,000	0.089	0.099	0.148	0.198
$375,000	0.084	0.093	0.141	0.190
$400,000	0.080	0.089	0.136	0.181
$425,000	0.077	0.085	0.130	0.173
$450,000	0.074	0.082	0.124	0.166
$475,000	0.071	0.079	0.119	0.160
$500,000	0.068	0.076	0.114	0.154
$600,000	0.060	0.066	0.100	0.134
$700,000	0.052	0.058	0.090	0.120
$800,000	0.048	0.053	0.080	0.108
$900,000	0.044	0.049	0.074	0.099
$1,000,000	0.0407	0.0450	0.0677	0.0906
$2,000,000	0.0250	0.0276	0.0403	0.0528
$3,000,000	0.0195	0.0212	0.0299	0.0385
$4,000,000	0.0163	0.0177	0.0248	0.0315
$5,000,000	0.0143	0.0156	0.0212	0.0271
$6,000,000	0.0125	0.0135	0.0191	0.0237
$7,000,000	0.0110	0.0119	0.0173	0.0216
$8,000,000	0.0098	0.0107	0.0161	0.0199
$9,000,000	0.0086	0.0101	0.0151	0.0186
$10,000,000	0.0080	0.0092	0.0140	0.0173

DELAWARE
Approved Effective: 12/1/01

Excess Loss Premium Factors

Loss Limit	Hazard Group I	II	III	IV
$10,000	0.442	0.443	0.480	0.504
$15,000	0.402	0.407	0.447	0.480
$20,000	0.369	0.376	0.422	0.459
$25,000	0.345	0.349	0.400	0.443
$30,000	0.321	0.326	0.382	0.424
$35,000	0.300	0.309	0.363	0.410
$40,000	0.282	0.290	0.349	0.398
$50,000	0.251	0.260	0.323	0.374
$75,000	0.197	0.207	0.273	0.332
$100,000	0.159	0.172	0.237	0.294
$125,000	0.134	0.147	0.207	0.267
$150,000	0.116	0.126	0.186	0.241
$175,000	0.102	0.112	0.167	0.221
$200,000	0.092	0.100	0.153	0.203
$225,000	0.083	0.092	0.140	0.189
$250,000	0.076	0.084	0.130	0.175
$275,000	0.070	0.078	0.120	0.164
$300,000	0.065	0.073	0.113	0.155
$325,000	0.061	0.069	0.107	0.146
$350,000	0.058	0.065	0.101	0.138
$375,000	0.055	0.061	0.096	0.132
$400,000	0.052	0.058	0.092	0.126
$425,000	0.050	0.056	0.087	0.120
$450,000	0.048	0.053	0.083	0.116
$475,000	0.046	0.052	0.080	0.110
$500,000	0.044	0.050	0.077	0.107
$600,000	0.038	0.043	0.067	0.093
$700,000	0.034	0.039	0.059	0.082
$800,000	0.031	0.035	0.054	0.074
$900,000	0.030	0.032	0.050	0.067
$1,000,000	0.0272	0.0299	0.0457	0.0623
$2,000,000	0.0176	0.0191	0.0278	0.0369
$3,000,000	0.0135	0.0150	0.0214	0.0274
$4,000,000	0.0107	0.0120	0.0179	0.0228
$5,000,000	0.0089	0.0102	0.0156	0.0197
$6,000,000	0.0077	0.0086	0.0138	0.0176
$7,000,000	0.0066	0.0077	0.0120	0.0162
$8,000,000	0.0060	0.0068	0.0108	0.0151
$9,000,000	0.0054	0.0062	0.0099	0.0137
$10,000,000	0.0051	0.0054	0.0090	0.0126

DELAWARE
Approved Effective: 12/1/01

Excess Loss Pure Premium Factors including ALAE

Loss Limit	Hazard Group I	II	III	IV
$10,000	0.689	0.692	0.750	0.786
$15,000	0.635	0.641	0.703	0.753
$20,000	0.589	0.595	0.669	0.725
$25,000	0.554	0.562	0.642	0.702
$30,000	0.518	0.532	0.616	0.682
$35,000	0.492	0.503	0.595	0.662
$40,000	0.465	0.479	0.576	0.646
$50,000	0.423	0.439	0.537	0.615
$75,000	0.348	0.365	0.471	0.558
$100,000	0.295	0.313	0.421	0.514
$125,000	0.254	0.273	0.380	0.477
$150,000	0.225	0.243	0.350	0.440
$175,000	0.201	0.218	0.319	0.410
$200,000	0.182	0.198	0.294	0.377
$225,000	0.166	0.184	0.273	0.352
$250,000	0.153	0.170	0.254	0.332
$275,000	0.143	0.159	0.238	0.313
$300,000	0.134	0.148	0.224	0.297
$325,000	0.125	0.139	0.212	0.282
$350,000	0.119	0.133	0.200	0.268
$375,000	0.112	0.125	0.190	0.256
$400,000	0.107	0.119	0.184	0.244
$425,000	0.103	0.114	0.175	0.234
$450,000	0.098	0.109	0.167	0.224
$475,000	0.095	0.106	0.160	0.216
$500,000	0.091	0.101	0.154	0.208
$600,000	0.079	0.088	0.134	0.181
$700,000	0.069	0.078	0.120	0.161
$800,000	0.063	0.070	0.107	0.146
$900,000	0.058	0.065	0.098	0.133
$1,000,000	0.0535	0.0593	0.0903	0.1215
$2,000,000	0.0322	0.0357	0.0530	0.0700
$3,000,000	0.0248	0.0270	0.0389	0.0505
$4,000,000	0.0203	0.0223	0.0319	0.0410
$5,000,000	0.0180	0.0194	0.0270	0.0351
$6,000,000	0.0162	0.0172	0.0241	0.0305
$7,000,000	0.0149	0.0158	0.0217	0.0276
$8,000,000	0.0134	0.0146	0.0201	0.0252
$9,000,000	0.0117	0.0137	0.0187	0.0235
$10,000,000	0.0108	0.0125	0.0177	0.0218

DELAWARE
Approved Effective: 12/1/01

Excess Loss Pure Premium Factors

Loss Limit	Hazard Group I	II	III	IV
$10,000	0.598	0.601	0.651	0.683
$15,000	0.545	0.552	0.606	0.651
$20,000	0.499	0.509	0.572	0.623
$25,000	0.467	0.473	0.542	0.600
$30,000	0.434	0.442	0.517	0.574
$35,000	0.407	0.418	0.492	0.555
$40,000	0.381	0.393	0.473	0.540
$50,000	0.340	0.352	0.438	0.507
$75,000	0.266	0.280	0.369	0.449
$100,000	0.215	0.233	0.320	0.398
$125,000	0.181	0.198	0.280	0.361
$150,000	0.155	0.170	0.251	0.325
$175,000	0.137	0.151	0.225	0.298
$200,000	0.123	0.134	0.206	0.274
$225,000	0.112	0.123	0.188	0.255
$250,000	0.102	0.112	0.175	0.236
$275,000	0.094	0.104	0.162	0.221
$300,000	0.087	0.098	0.151	0.208
$325,000	0.081	0.092	0.143	0.197
$350,000	0.077	0.086	0.135	0.186
$375,000	0.072	0.081	0.129	0.177
$400,000	0.069	0.077	0.123	0.169
$425,000	0.066	0.074	0.116	0.161
$450,000	0.064	0.071	0.112	0.155
$475,000	0.061	0.068	0.107	0.148
$500,000	0.059	0.066	0.103	0.143
$600,000	0.051	0.057	0.090	0.125
$700,000	0.045	0.051	0.079	0.110
$800,000	0.041	0.046	0.072	0.098
$900,000	0.038	0.042	0.066	0.090
$1,000,000	0.0352	0.0391	0.0603	0.0830
$2,000,000	0.0222	0.0241	0.0360	0.0483
$3,000,000	0.0172	0.0186	0.0273	0.0355
$4,000,000	0.0144	0.0158	0.0226	0.0292
$5,000,000	0.0120	0.0138	0.0195	0.0249
$6,000,000	0.0105	0.0116	0.0175	0.0221
$7,000,000	0.0089	0.0104	0.0159	0.0202
$8,000,000	0.0081	0.0092	0.0147	0.0187
$9,000,000	0.0075	0.0083	0.0134	0.0174
$10,000,000	0.0069	0.0075	0.0123	0.0164

Delaware Compensation Rating Bureau, Inc

2001 - TABLE OF EXPECTED LOSS RANGES

The following Table of Expected Loss Ranges is effective December 1, 2001

NCCI ITEM R - 1371 - 2001 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS

Expected Loss Group	Range Rounded Value		Expected Loss Group	Range Rounded Value		Expected Loss Group	Range Rounded Value	
95	430---	671	65	36053---	38938	35	449651---	504854
94	672---	994	64	38939---	42056	34	504855---	566837
93	995---	1312	63	42057---	45422	33	566838---	646366
92	1313---	1735	62	45423---	49058	32	646367---	742956
91	1736---	2257	61	49059---	52985	31	742957---	853981
90	2258---	2725	60	52986---	57238	30	853982---	981599
89	2726---	3290	59	57239---	61888	29	981600---	1166840
88	3291---	3819	58	61889---	66821	28	1166841---	1395287
87	3820---	4433	57	66822---	71996	27	1395288---	1668462
86	4434---	5142	56	71997---	77572	26	1668463---	2056868
85	5143---	5815	55	77573---	83581	25	2056869---	2617424
84	5816---	6574	54	83582---	90374	24	2617425---	3330748
83	6575---	7424	53	90375---	97745	23	3330749---	4256111
82	7425---	8260	52	97746---	105720	22	4256112---	5446097
81	8261---	9191	51	105721---	114342	21	5446098---	6968796
80	9192---	10224	50	114343---	123387	20	6968797---	8917234
79	10225---	11375	49	123388---	133126	19	8917235---	11410444
78	11376---	12553	48	133127---	143703	18	11410445---	15651781
77	12554---	13820	47	143704---	156342	17	15651782---	23148859
76	13821---	15216	46	156343---	170091	16	23148860---	34236979
75	15217---	16721	45	170092---	185049	15	34236980---	50636219
74	16722---	18307	44	185050---	202219	14	50636220---	74890565
73	18308---	20042	43	202220---	221271	13	74890566---	110762548
72	20043---	21944	42	221272---	242119	12	110762549---	173385693
71	21945---	23954	41	242120---	266906	11	173385694---	274365607
70	23955---	26129	40	266907---	294958	10	274365608---	434156275
69	26130---	28499	39	294959---	325958	9	434156276---	& over
68	28500---	30900	38	325959---	360215			
67	30901---	33376	37	360216---	400481			
66	33377---	36052	36	400482---	449650			