



September 27, 2013

DCRB CIRCULAR NO. 890

To All Members of the DCRB:

Re: **DECEMBER 1, 2013 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING – DCRB FILING NO. 1304**

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, 2013**.

In preparing the December 1, 2013 rating value filing, the DCRB has performed an analysis that **indicates** an overall increase in collectible rate level of 39.50 percent for the Residual Market Plan and an overall increase in collectible loss costs of 42.75 percent for the voluntary market. Those indications are fully described and supported by analyses submitted with the DCRB's filing.

While prevailing rate levels are clearly inadequate to fund the costs of providing workers compensation insurance coverage in Delaware, rating value changes at the levels indicated in the DCRB's most recent analysis are also almost certainly not sustainable. Accordingly, the DCRB has proposed overall average increases of 14.33 percent in the Residual Market Plan and 17.00 percent for the voluntary market.

The following important considerations were taken into account in reaching the decision to propose different and lower changes in rating values than those indicated by the DCRB's analysis of the most recent available experience:

- Resources already available and active in Delaware, including the Delaware Insurance Department, the Data Collection Committee, the Health Care Advisory Panel and the Workers Compensation Task Force, are expected to continue to review the Delaware workers compensation benefit system between now and June 30, 2014.
- The DCRB will urge that this review effort should specifically include but not be limited to consideration of the growth in claim duration that has been evident in Delaware over an extended period of time and which has continued through the most recent available financial data values as of December 31, 2012.
- The fundamental approach to medical cost containment reflected in Senate Bill 1 of 2007 was articulated in pertinent part as being "...not to establish a 'push down' system, but ... instead to establish a system that eliminates outlier charges and streamlines payments by creating a presumption of acceptability of charges implemented through a transparent process...." As demonstrated by the DCRB's evaluations of the numerous changes adopted under SB 238 and HB 175, respectively, some very material changes have recently been made with respect to focused parts of medical costs in Delaware. However, there are broad and material portions

of medical costs that are almost impossible to mitigate by rule or legislation because they arise under contractual agreements and/or are being reimbursed at levels below the fee schedule amounts. The policy choices underlying the current system may ultimately be affirmed by an open and objective review, but, in such case, system constituents need to understand the limitations on cost containment strategies that are necessarily incurred by virtue of those approaches.

- The DCRB hopes that at least two insurer groups writing three percent or more of the workers compensation insurance market in Delaware will be allowed to participate in discussions of the Workers Compensation Task Force at least until June 30, 2014. Insurers have extensive first-hand experience in managing and administering claims, experience from a perspective that is not currently represented on the Workers Compensation Task Force. The DCRB, which is a member of the Task Force, performs data collection and statistical work but does not handle claims or have the benefit of insights and information that such activity would provide.

The DCRB hopes that work already planned or in progress, with the potential benefits of the above proposed considerations, will successfully identify and implement additional system changes prior to the DCRB's preparation of the December 1, 2014 annual filing. However and in any event, the rating value concessions proposed in this filing cannot be perpetuated. They are offered in the spirit of assisting and facilitating meaningful system changes, and they are offered only because the DCRB anticipates that such changes will occur. Next year the DCRB will prepare a December 1, 2014 rating value filing using the most recent experience then available, in conformance with professional standards of practice and complying with prevailing provisions of law, including recognition of expected savings attributable to changes in the Delaware system. That filing, as have previous DCRB filings, will propose implementation of the indicated changes in rating values so derived.

In addition to residual market rates and voluntary market loss costs, DCRB Filing No. 1304 proposes revisions to the following programs and/or rating values:

- Residual market minimum premiums
- Excess loss factors
- Excess loss premium factors (residual market)
- State and Hazard Group Relativities
- Table of Expected Loss Ranges
- 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, 2014)**
- Retrospective rating
- Miscellaneous Manual revisions

Once DCRB Filing No.1304 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, 2013 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. 1304 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. 1304 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 indicated December 1, 2013 residual market rates and voluntary market loss costs with indicated percentage changes by classification.

Timothy L. Wisecarver
President

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Attachment

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

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
INDICATED EFFECTIVE DECEMBER 1, 2013**

Class (1)	Current Residual Mkt Rate (2)	Indicated Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Indicated Voluntary Mkt Loss Cost (6)	% Change (7)
005	25.59	36.47	42.52%	17.94	26.14	45.71%
0006	5.87	8.27	40.89%	4.12	5.92	43.69%
007	7.75	10.86	40.13%	5.43	7.78	43.28%
0008	3.61	5.60	55.12%	2.53	4.02	58.89%
009	38.92	54.55	40.16%	27.29	39.10	43.28%
0011	5.22	7.43	42.34%	3.66	5.32	45.36%
0012	6.09	8.67	42.36%	4.27	6.21	45.43%
0013	6.81	9.53	39.94%	4.78	6.83	42.89%
0015	24.82	34.38	38.52%	17.39	24.64	41.69%
0016	4.81	6.58	36.80%	3.37	4.72	40.06%
0034	6.21	8.35	34.46%	4.35	5.98	37.47%
0036	6.26	8.66	38.34%	4.38	6.21	41.78%
055	6.64	9.18	38.25%	4.65	6.58	41.51%
059	6.96	9.94	42.82%	4.88	7.13	46.11%
0083	7.53	10.47	39.04%	5.27	7.50	42.31%
101	5.33	8.04	50.84%	3.73	5.77	54.69%
104	5.72	8.41	47.03%	4.01	6.02	50.12%
105	5.67	8.08	42.50%	3.97	5.80	46.10%
106	8.21	12.72	54.93%	5.76	9.11	58.16%
107	4.02	6.02	49.75%	2.82	4.32	53.19%
108	6.23	9.26	48.64%	4.36	6.63	52.06%
109	7.12	10.35	45.37%	4.99	7.42	48.70%
110	5.21	7.63	46.45%	3.65	5.47	49.86%
111	5.45	8.01	46.97%	3.82	5.75	50.52%
112	14.83	22.95	54.75%	10.39	16.45	58.33%
113	3.90	5.63	44.36%	2.73	4.04	47.99%
114	11.96	17.37	45.23%	8.39	12.45	48.39%
115	3.02	4.46	47.68%	2.12	3.20	50.94%
119	7.37	10.46	41.93%	5.17	7.49	44.87%
130	8.47	12.64	49.23%	5.94	9.06	52.53%
132	2.61	3.75	43.68%	1.83	2.69	46.99%
134	5.45	8.23	51.01%	3.82	5.90	54.45%
135	4.43	6.56	48.08%	3.10	4.70	51.61%
136	4.11	6.10	48.42%	2.87	4.37	52.26%
139	6.73	9.99	48.44%	4.72	7.16	51.69%
141	7.41	11.16	50.61%	5.20	8.00	53.85%
142	3.28	4.84	47.56%	2.30	3.46	50.43%
161	3.57	5.13	43.70%	2.50	3.68	47.20%
163	6.05	9.22	52.40%	4.24	6.60	55.66%
165	7.30	11.06	51.51%	5.12	7.93	54.88%
166	4.66	6.92	48.50%	3.27	4.96	51.68%
0175	1.69	2.46	45.56%	1.18	1.77	50.00%
0176	0.52	0.79	51.92%	0.36	0.56	55.56%
185	5.72	8.41	47.03%	4.01	6.02	50.12%
187	4.02	6.02	49.75%	2.82	4.32	53.19%

+ Composition of class changed in Filing No. 1302 approved effective December 1, 2013.

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
INDICATED EFFECTIVE DECEMBER 1, 2013**

Class (1)	Current Residual Mkt Rate (2)	Indicated Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Indicated Voluntary Mkt Loss Cost (6)	% Change (7)
191	3.57	5.13	43.70%	2.50	3.68	47.20%
201	6.44	9.62	49.38%	4.52	6.89	52.43%
204	4.03	5.92	46.90%	2.82	4.25	50.71%
205	4.56	6.80	49.12%	3.20	4.88	52.50%
221	4.18	5.97	42.82%	2.93	4.28	46.08%
222	6.24	8.93	43.11%	4.37	6.40	46.45%
225	5.08	7.26	42.91%	3.56	5.21	46.35%
227	4.47	6.18	38.26%	3.13	4.43	41.53%
255	3.99	5.79	45.11%	2.80	4.14	47.86%
257	4.35	6.24	43.45%	3.05	4.47	46.56%
259	3.64	5.28	45.05%	2.55	3.78	48.24%
261	5.47	7.64	39.67%	3.84	5.48	42.71%
263	4.51	6.28	39.25%	3.16	4.51	42.72%
265	4.74	6.84	44.30%	3.32	4.91	47.89%
275	4.18	5.97	42.82%	2.93	4.28	46.08%
276	6.24	8.93	43.11%	4.37	6.40	46.45%
281	3.64	5.37	47.53%	2.55	3.85	50.98%
282	8.18	12.83	56.85%	5.74	9.20	60.28%
285	4.13	6.17	49.39%	2.90	4.42	52.41%
287	4.12	6.13	48.79%	2.89	4.39	51.90%
297	3.64	5.37	47.53%	2.55	3.85	50.98%
301	8.89	13.07	47.02%	6.24	9.37	50.16%
305	10.83	16.17	49.31%	7.59	11.59	52.70%
306	6.29	9.42	49.76%	4.41	6.76	53.29%
309	4.89	7.18	46.83%	3.43	5.15	50.15%
311	6.57	9.80	49.16%	4.60	7.03	52.83%
319	7.18	10.18	41.78%	5.04	7.30	44.84%
323	4.44	7.05	58.78%	3.11	5.05	62.38%
327	5.47	8.16	49.18%	3.84	5.85	52.34%
402	8.05	11.73	45.71%	5.64	8.41	49.11%
403	4.56	6.56	43.86%	3.20	4.70	46.88%
404	6.63	9.26	39.67%	4.64	6.63	42.89%
406	7.78	11.82	51.93%	5.45	8.47	55.41%
407	5.96	8.70	45.97%	4.18	6.24	49.28%
411	14.31	21.30	48.85%	10.03	15.26	52.14%
413	10.21	15.32	50.05%	7.16	10.98	53.35%
415	5.26	7.71	46.58%	3.69	5.53	49.86%
416	7.80	9.74	24.87%	5.47	6.99	27.79%
421	9.44	13.80	46.19%	6.62	9.90	49.55%
425	12.26	18.18	48.29%	8.59	13.03	51.69%
427	6.08	9.10	49.67%	4.26	6.53	53.29%
429	7.45	11.01	47.79%	5.22	7.89	51.15%
431	9.57	14.00	46.29%	6.70	10.03	49.70%
433	5.35	7.70	43.93%	3.74	5.52	47.59%
435	7.31	10.81	47.88%	5.13	7.75	51.07%

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DELAWARE COMPENSATION RATING BUREAU, INC.

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441	2.26	3.36	48.67%	1.59	2.41	51.57%
442	6.79	9.14	34.61%	4.77	6.55	37.32%
443	6.79	9.14	34.61%	4.77	6.55	37.32%
445	6.79	9.14	34.61%	4.77	6.55	37.32%
446	2.92	4.24	45.21%	2.05	3.04	48.29%
447	7.64	11.49	50.39%	5.36	8.24	53.73%
449	4.48	6.31	40.85%	3.14	4.53	44.27%
451	5.93	8.68	46.37%	4.16	6.22	49.52%
454	9.24	13.58	46.97%	6.48	9.73	50.15%
456	5.72	8.73	52.62%	4.01	6.26	56.11%
457	7.26	9.91	36.50%	5.09	7.10	39.49%
458	3.69	5.33	44.44%	2.59	3.82	47.49%
459	2.09	3.05	45.93%	1.47	2.18	48.30%
461	5.57	8.24	47.94%	3.91	5.90	50.90%
463	3.69	5.71	54.74%	2.59	4.09	57.92%
464	4.92	7.23	46.95%	3.45	5.19	50.43%
465	5.10	7.84	53.73%	3.58	5.62	56.98%
467	5.76	8.89	54.34%	4.03	6.37	58.06%
471	1.84	2.62	42.39%	1.29	1.88	45.74%
472	2.72	3.52	29.41%	1.90	2.52	32.63%
473	3.34	4.88	46.11%	2.34	3.49	49.15%
474	1.34	2.30	71.64%	0.94	1.65	75.53%
475	4.64	6.82	46.98%	3.26	4.89	50.00%
476	2.05	3.07	49.76%	1.44	2.20	52.78%
477	3.77	5.45	44.56%	2.65	3.91	47.55%
483	2.05	3.12	52.20%	1.44	2.23	54.86%
485	2.10	3.13	49.05%	1.47	2.24	52.38%
486	3.08	4.51	46.43%	2.16	3.23	49.54%
487	1.78	2.54	42.70%	1.25	1.82	45.60%
488	1.30	1.84	41.54%	0.91	1.32	45.05%
489	2.79	4.16	49.10%	1.95	2.99	53.33%
491	4.56	6.56	43.86%	3.20	4.70	46.88%
495	5.93	8.68	46.37%	4.16	6.22	49.52%
497	2.72	3.52	29.41%	1.90	2.52	32.63%
499	4.64	6.82	46.98%	3.26	4.89	50.00%
501	4.58	6.77	47.82%	3.22	4.86	50.93%
502	5.57	8.23	47.76%	3.91	5.90	50.90%
506	4.25	6.80	60.00%	2.98	4.88	63.76%
507	4.49	6.30	40.31%	3.14	4.52	43.95%
509	9.84	14.21	44.41%	6.90	10.19	47.68%
511	9.51	13.69	43.95%	6.67	9.82	47.23%
512	8.43	12.29	45.79%	5.90	8.80	49.15%
513	5.19	7.81	50.48%	3.64	5.60	53.85%
535	4.83	7.05	45.96%	3.38	5.05	49.41%
536	8.01	11.90	48.56%	5.62	8.54	51.96%

+ Composition of class changed in Filing No. 1302 approved effective December 1, 2013.

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
INDICATED EFFECTIVE DECEMBER 1, 2013**

Class (1)	Current Residual Mkt Rate (2)	Indicated Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Indicated Voluntary Mkt Loss Cost (6)	% Change (7)
544	9.94	14.70	47.89%	6.97	10.54	51.22%
551	2.51	3.69	47.01%	1.76	2.65	50.57%
553	6.10	8.89	45.74%	4.28	6.37	48.83%
555	1.44	2.12	47.22%	1.00	1.52	52.00%
563	2.45	3.49	42.45%	1.72	2.50	45.35%
571	4.13	6.17	49.39%	2.90	4.42	52.41%
573	5.93	8.78	48.06%	4.16	6.29	51.20%
581	2.80	3.86	37.86%	1.96	2.77	41.33%
587	2.45	3.49	42.45%	1.72	2.50	45.35%
601	15.02	21.18	41.01%	10.53	15.18	44.16%
602	9.56	13.18	37.87%	6.70	9.45	41.04%
603	15.85	22.25	40.38%	11.11	15.95	43.56%
605	11.40	15.98	40.18%	7.99	11.45	43.30%
607	12.14	16.59	36.66%	8.51	11.90	39.84%
608	8.80	12.36	40.45%	6.17	8.86	43.60%
609	7.70	10.81	40.39%	5.40	7.74	43.33%
611	15.03	20.89	38.99%	10.53	14.97	42.17%
615	17.90	24.39	36.26%	12.55	17.48	39.28%
617	9.86	13.88	40.77%	6.92	9.95	43.79%
625	9.45	13.17	39.37%	6.63	9.44	42.38%
643	17.28	24.55	42.07%	12.11	17.60	45.33%
645	10.11	14.15	39.96%	7.09	10.14	43.02%
646	8.24	11.67	41.63%	5.77	8.36	44.89%
647	11.41	16.10	41.10%	7.99	11.54	44.43%
648	7.42	10.69	44.07%	5.20	7.66	47.31%
649	5.65	7.33	29.73%	3.96	5.25	32.58%
651	9.93	13.88	39.78%	6.96	9.95	42.96%
652	12.46	17.52	40.61%	8.74	12.56	43.71%
653	11.53	16.79	45.62%	8.08	12.04	49.01%
654	10.07	14.03	39.32%	7.06	10.06	42.49%
655	23.27	32.49	39.62%	16.31	23.29	42.80%
656	11.67	16.39	40.45%	8.18	11.75	43.64%
657	13.70	18.77	37.01%	9.61	13.46	40.06%
658	13.16	18.86	43.31%	9.22	13.52	46.64%
659	26.71	38.52	44.22%	18.73	27.61	47.41%
660	3.90	5.36	37.44%	2.73	3.84	40.66%
661	4.53	6.07	34.00%	3.18	4.35	36.79%
662	6.51	9.41	44.55%	4.57	6.75	47.70%
663	6.60	8.89	34.70%	4.63	6.37	37.58%
664	6.75	9.63	42.67%	4.73	6.91	46.09%
665	13.39	18.71	39.73%	9.38	13.41	42.96%
666	9.75	13.76	41.13%	6.83	9.86	44.36%
667	2.99	4.15	38.80%	2.09	2.97	42.11%
668	8.00	11.45	43.13%	5.61	8.21	46.35%
669	10.90	15.22	39.63%	7.64	10.90	42.67%

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DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
INDICATED EFFECTIVE DECEMBER 1, 2013**

Class	Current Residual Mkt Rate	Indicated Residual Mkt Rate	% Change	Current Voluntary Mkt Loss Cost	Indicated Voluntary Mkt Loss Cost	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)
670	7.68	11.06	44.01%	5.39	7.93	47.12%
673	8.09	11.36	40.42%	5.67	8.14	43.56%
674	7.62	10.56	38.58%	5.34	7.57	41.76%
675	6.19	8.74	41.20%	4.34	6.26	44.24%
676	7.92	10.43	31.69%	5.55	7.47	34.59%
677	6.17	8.42	36.47%	4.33	6.03	39.26%
679	12.37	17.19	38.97%	8.67	12.33	42.21%
681	7.68	11.06	44.01%	5.39	7.93	47.12%
682	21.47	34.48	60.60%	15.05	24.72	64.25%
691	7.70	10.81	40.39%	5.40	7.74	43.33%
693	9.93	13.88	39.78%	6.96	9.95	42.96%
695	4.53	6.07	34.00%	3.18	4.35	36.79%
709	3.02	4.17	38.08%	2.12	3.00	41.51%
716	4.26	5.84	37.09%	2.99	4.18	39.80%
718	4.50	6.22	38.22%	3.15	4.46	41.59%
721	15.83	23.34	47.44%	11.10	16.73	50.72%
744	1.94	2.50	28.87%	1.37	1.79	30.66%
751	3.93	5.90	50.13%	2.75	4.23	53.82%
752	1.62	2.48	53.09%	1.14	1.78	56.14%
753	5.97	8.81	47.57%	4.18	6.31	50.96%
755	3.16	4.75	50.32%	2.22	3.41	53.60%
757	2.50	4.02	60.80%	1.76	2.88	63.64%
759	5.48	8.40	53.28%	3.85	6.02	56.36%
0771	1.10	1.52	38.18%	0.77	1.08	40.26%
801	9.99	14.42	44.34%	7.00	10.34	47.71%
802	NEW 12/1/13	15.70		NEW 12/1/13	11.25	
803	27.25	38.48	41.21%	19.10	27.58	44.40%
804	4.36	6.38	46.33%	3.06	4.57	49.35%
805	7.96	11.55	45.10%	5.58	8.28	48.39%
806	13.32	19.32	45.05%	9.34	13.85	48.29%
807	8.50	12.43	46.24%	5.96	8.91	49.50%
808	12.17	16.61	36.48%	8.53	11.90	39.51%
809	6.08	8.64	42.11%	4.26	6.19	45.31%
811	+ 11.12	15.59	40.20%	7.80	11.18	43.39%
812	9.42	13.68	45.22%	6.61	9.81	48.41%
813	6.98	9.90	41.83%	4.89	7.10	45.19%
814	6.09	8.49	39.41%	4.27	6.09	42.62%
815	4.08	5.72	40.20%	2.86	4.10	43.36%
816	3.31	4.87	47.13%	2.32	3.49	50.43%
817	10.19	14.21	39.45%	7.15	10.19	42.52%
818	2.34	3.42	46.15%	1.63	2.45	50.31%
819	1.18	1.77	50.00%	0.83	1.27	53.01%
820	4.43	6.16	39.05%	3.10	4.41	42.26%
821	9.21	13.09	42.13%	6.46	9.38	45.20%
825	4.65	6.66	43.23%	3.26	4.77	46.32%

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DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
INDICATED EFFECTIVE DECEMBER 1, 2013**

Class (1)	Current Residual Mkt Rate (2)	Indicated Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Indicated Voluntary Mkt Loss Cost (6)	% Change (7)
828	11.41	16.86	47.77%	7.99	12.09	51.31%
855	8.31	11.42	37.42%	5.83	8.18	40.31%
857	10.09	13.78	36.57%	7.07	9.88	39.75%
858	11.60	16.27	40.26%	8.14	11.67	43.37%
859	12.61	17.54	39.10%	8.84	12.56	42.08%
860	12.83	18.30	42.63%	9.00	13.11	45.67%
862	11.84	16.57	39.95%	8.30	11.88	43.13%
865	3.03	4.74	56.44%	2.12	3.40	60.38%
867	6.98	9.90	41.83%	4.89	7.10	45.19%
871	9.05	11.72	29.50%	6.34	8.40	32.49%
877	4.16	5.94	42.79%	2.92	4.26	45.89%
879	4.22	5.82	37.91%	2.96	4.17	40.88%
880	6.98	10.45	49.71%	4.89	7.49	53.17%
881	4.37	6.28	43.71%	3.07	4.51	46.91%
882	10.40	14.46	39.04%	7.29	10.36	42.11%
883	3.73	5.37	43.97%	2.62	3.85	46.95%
884	1.23	1.70	38.21%	0.86	1.22	41.86%
885	4.45	6.17	38.65%	3.11	4.42	42.12%
886	3.58	4.99	39.39%	2.51	3.58	42.63%
887	1.85	2.60	40.54%	1.29	1.87	44.96%
889	0.35	0.45	28.57%	0.25	0.33	32.00%
890	0.88	1.23	39.77%	0.62	0.88	41.94%
891	1.72	2.46	43.02%	1.20	1.77	47.50%
895	0.66	0.93	40.91%	0.47	0.67	42.55%
896	3.14	4.30	36.94%	2.20	3.08	40.00%
897	3.17	4.44	40.06%	2.22	3.18	43.24%
898	5.65	8.10	43.36%	3.96	5.81	46.72%
899	2.19	3.05	39.27%	1.54	2.18	41.56%
903	0.71	0.97	36.62%	0.50	0.69	38.00%
904	2.22	3.01	35.59%	1.56	2.16	38.46%
905	NEW 12/1/13	0.88		NEW 12/1/13	0.63	
907	7.36	10.16	38.04%	5.16	7.28	41.09%
0908	282.77	429.28	51.81%	198.24	307.72	55.23%
0909	118.29	173.62	46.77%	82.92	124.45	50.08%
910	10.17	13.59	33.63%	7.12	9.74	36.80%
911	6.95	9.58	37.84%	4.87	6.86	40.86%
0912	406.17	603.35	48.55%	284.74	432.49	51.89%
0913	700.91	1,016.74	45.06%	491.36	728.81	48.33%
914	4.16	5.94	42.79%	2.92	4.26	45.89%
915	4.65	6.35	36.56%	3.26	4.56	39.88%
916	2.48	3.80	53.23%	1.74	2.73	56.90%
917	5.14	7.19	39.88%	3.60	5.16	43.33%
918	4.21	5.96	41.57%	2.95	4.28	45.08%
919	3.37	4.85	43.92%	2.37	3.47	46.41%
920	0.93	1.34	44.09%	0.65	0.96	47.69%

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DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
INDICATED EFFECTIVE DECEMBER 1, 2013**

Class (1)	Current Residual Mkt Rate (2)	Indicated Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Indicated Voluntary Mkt Loss Cost (6)	% Change (7)
921	8.17	11.72	43.45%	5.73	8.40	46.60%
922	4.89	6.85	40.08%	3.43	4.91	43.15%
923	4.22	5.82	37.91%	2.96	4.17	40.88%
924	4.12	6.13	48.79%	2.89	4.39	51.90%
925	3.10	4.49	44.84%	2.17	3.22	48.39%
926	4.37	6.28	43.71%	3.07	4.51	46.91%
927	1.56	2.15	37.82%	1.10	1.54	40.00%
928	3.73	5.37	43.97%	2.62	3.85	46.95%
929	5.08	8.15	60.43%	3.56	5.85	64.33%
932	1.14	1.59	39.47%	0.80	1.14	42.50%
933	6.83	9.96	45.83%	4.79	7.14	49.06%
934	4.08	5.73	40.44%	2.86	4.11	43.71%
935	2.37	3.29	38.82%	1.66	2.36	42.17%
936	0.66	0.94	42.42%	0.47	0.67	42.55%
937	15.22	20.51	34.76%	10.67	14.70	37.77%
939	8.13	11.77	44.77%	5.70	8.43	47.89%
940	6.40	9.06	41.56%	4.49	6.50	44.77%
941	3.78	5.40	42.86%	2.66	3.87	45.49%
942	3.76	5.27	40.16%	2.64	3.78	43.18%
943	8.05	10.85	34.78%	5.64	7.78	37.94%
944	4.28	6.00	40.19%	3.00	4.30	43.33%
945	4.11	5.80	41.12%	2.87	4.15	44.60%
946	4.76	6.59	38.45%	3.33	4.72	41.74%
947	7.32	11.76	60.66%	5.13	8.43	64.33%
948	2.16	3.20	48.15%	1.52	2.29	50.66%
949	1.23	1.64	33.33%	0.86	1.18	37.21%
951 +	0.60	0.96	60.00%	0.42	0.69	62.74%
952	1.00	1.36	36.00%	0.70	0.98	40.00%
953 +	0.36	0.45	25.00%	0.26	0.33	27.65%
954	4.64	6.61	42.46%	3.26	4.74	45.40%
955 +	0.53	0.72	35.85%	0.37	0.52	39.68%
956	0.20	0.28	40.00%	0.13	0.20	53.85%
957	0.77	1.10	42.86%	0.54	0.79	46.30%
958	1.70	2.39	40.59%	1.19	1.72	44.54%
959	2.24	3.17	41.52%	1.57	2.27	44.59%
960	5.49	7.32	33.33%	3.85	5.24	36.10%
961	1.39	1.94	39.57%	0.97	1.39	43.30%
962	0.18	0.25	38.89%	0.12	0.18	50.00%
963	0.74	1.01	36.49%	0.52	0.72	38.46%
964	3.68	5.51	49.73%	2.59	3.95	52.51%
965	0.66	0.93	40.91%	0.47	0.67	42.55%
966	3.31	4.48	35.35%	2.32	3.21	38.36%
967	1.19	1.75	47.06%	0.84	1.25	48.81%
968	2.48	3.21	29.44%	1.74	2.30	32.18%
969	6.69	9.37	40.06%	4.69	6.72	43.28%

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DELAWARE COMPENSATION RATING BUREAU, INC.

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Class (1)	Current Residual Mkt Rate (2)	Indicated Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Indicated Voluntary Mkt Loss Cost (6)	% Change (7)
970	11.17	15.46	38.41%	7.83	11.08	41.51%
971	5.67	7.71	35.98%	3.97	5.53	39.29%
973	4.17	6.03	44.60%	2.93	4.33	47.78%
974	4.42	6.26	41.63%	3.09	4.48	44.98%
975	2.70	3.68	36.30%	1.89	2.63	39.15%
976	2.21	3.03	37.10%	1.55	2.17	40.00%
977	0.75	1.06	41.33%	0.53	0.76	43.40%
978	3.91	5.27	34.78%	2.74	3.78	37.96%
979	5.74	8.24	43.55%	4.02	5.90	46.77%
980	5.10	7.48	46.67%	3.58	5.36	49.72%
981	4.03	5.76	42.93%	2.82	4.12	46.10%
983	10.98	15.62	42.26%	7.69	11.20	45.64%
984	0.41	0.58	41.46%	0.29	0.41	41.38%
985	5.94	8.52	43.43%	4.16	6.11	46.88%
986	2.29	3.38	47.60%	1.60	2.42	51.25%
988	0.33	0.45	36.36%	0.23	0.33	43.48%
991	11.17	15.46	38.41%	7.83	11.08	41.51%
992	6.08	8.64	42.11%	4.26	6.19	45.31%
995	11.82	16.26	37.56%	8.28	11.66	40.82%
997	1.43	2.00	39.86%	1.00	1.44	44.00%
999	7.08	9.93	40.25%	4.96	7.12	43.55%
4771	4.41	6.11	38.55%	3.09	4.38	41.75%
4777	11.13	15.59	40.07%	7.80	11.18	43.33%
7405	1.98	3.28	65.66%	1.39	2.35	69.06%
7413	1.79	2.17	21.23%	1.25	1.56	24.80%
7421	2.18	2.63	20.64%	1.53	1.89	23.53%
7424	5.13	6.22	21.25%	3.60	4.46	23.89%
7428	2.46	3.62	47.15%	1.73	2.59	49.71%
7445	0.66	1.10	66.67%	0.47	0.79	68.09%
7453	0.37	0.46	24.32%	0.26	0.33	26.92%
9108	103.41	103.33	-0.08%	72.49	74.07	2.18%
9740	0.02	0.02	0.00%	0.01	0.01	0.00%
9741	0.02	0.01	-50.00%	0.01	0.01	0.00%
9985	A	A	0.00%	A	A	0.00%

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