

**Effective Date: 06/2013**  
**Revision Date:**

SECTION XV  
RATING ASSOCIATION RULES

Applicable rules and Loss Costs of the Insurance Services Office, Inc. govern when not in conflict with rules and rates of the Plan as filed with and approved by the Delaware Insurance Department.

To arrive at a base rate using Loss Costs found in the I.S.O. manual, the following factors must be applied;

Dwelling Program Loss Costs X 1.919

Commercial Property Loss Costs X 1.57

The resultant figure(s) will be the base rate(s) in dollars and cents per one hundred dollars of insured value.