

DELAWARE COMPENSATION RATING BUREAU, INC.

Proposed Excess Loss (Pure Premium) Factors

Proposed excess loss (pure premium) factors are shown on the last page of the attachment together with the current factors and the percentage change.

The excess loss analysis relies almost entirely on actual Delaware size of loss data.

Because of the relatively small number of large claims (claims over \$1,000,000) in Delaware, excess ratios over \$1,000,000 have been established based on Pennsylvania relativities at higher loss limits. Those Pennsylvania relativities are applied to Delaware excess factors at \$1,000,000. For example, if the Pennsylvania excess loss ratio at \$5,000,000 is one-half the Pennsylvania excess loss ratio at \$1,000,000 then the Delaware excess loss ratio at \$5,000,000 will be equal to the Delaware excess loss ratio at \$1,000,000 multiplied by one-half. This approach is analogous to procedures used in prior Pennsylvania filings where excess loss factors at higher limits were based on Pennsylvania excess indications at a designated level and National Council on Compensation Insurance, Inc. excess loss factor relativities above that selected threshold.

Page 1, Exhibit I shows average claim costs by hazard group within each type of injury as well as overall average costs for all hazard groups combined. Total incurred loss weights by type of injury and hazard group are shown in Exhibit II. Factors representing Pennsylvania relativities at loss limits above \$1,000,000 are shown in Exhibit III.

Page 2 derives excess loss ratios by loss limitation for Hazard Group A using type of injury loss distributions from Exhibit 17a. The excess ratios by type of injury are weighted together and the resulting average pure excess loss ratios are shown in the last column on the page.

Pages 3 through 8 use the same approach to calculate excess ratios for Hazard Groups B through G respectively.

Page 9 columns (1) through (7) display the overall average excess ratios from pages 2-8. In addition, ratios above \$1,000,000 are calculated using the relativities from Exhibit III page 1. Since published loss costs in Delaware include a provision for loss based assessments it is necessary to apply an adjustment factor to express the excess ratios as a function of loss costs. This is shown in Columns (8) - (14) of page 9.

A risk load of 0.005, subject to a maximum equal to one-half each excess loss factor, was added. The resulting factors are shown in columns (15) - (21) of page 9.

The proposed excess loss factors shown on page 10 may differ slightly from these indicated on page 9. Excess loss factors will generally reflect incremental costs per unit of exposure which decrease as loss limitation levels increase. To maintain this pattern, minor modifications to the indicated values on page 9 may have been made and the resulting factors are shown on page 10.

Page 10 compares the proposed 2010 excess loss factors with the current 2009 excess loss factors.

DELAWARE  
Effective:12/1/12

Exhibit I Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.	Injury Type	Average Cost Per Case						
		A	B	C	D	E	F	G
	Fatal							
	P.T.							
	PP							
	T.T.							
	M.O							
II.	Injury Type	Hazard Group						
	Fatal	1,094,130	1,179,030	1,270,516	1,369,102	1,475,337	1,589,816	1,713,178
	P.T.	3,449,382	4,054,636	4,766,092	5,602,385	6,585,421	7,740,948	9,099,231
	PP	260,361	282,862	307,308	333,867	362,721	394,068	428,125
	T.T.	28,009	29,319	30,692	32,128	33,632	35,206	36,853
	M.O	1,877	2,131	2,420	2,748	3,120	3,543	4,024

Exhibit II Combined Injury Weights

Type of Injury	A	B	C	D	E	F	G
Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights
Death	0.017	0.017	0.017	0.017	0.017	0.017	0.017
P.T.	0.025	0.058	0.063	0.052	0.067	0.111	0.127
PP	0.670	0.685	0.700	0.715	0.730	0.745	0.760
T.T.	0.224	0.187	0.168	0.165	0.146	0.099	0.073
Medical Only	0.064	0.053	0.052	0.051	0.040	0.028	0.023
Total	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit III Pennsylvania Relative to \$1,000,000

	A	B	C	D	E	F	G
\$1,000,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$2,000,000	0.484	0.494	0.502	0.522	0.538	0.577	0.607
\$3,000,000	0.313	0.321	0.331	0.349	0.366	0.406	0.444
\$4,000,000	0.227	0.234	0.242	0.260	0.276	0.311	0.348
\$5,000,000	0.178	0.184	0.189	0.205	0.219	0.250	0.284
\$6,000,000	0.145	0.150	0.154	0.167	0.181	0.208	0.239
\$7,000,000	0.120	0.124	0.131	0.141	0.152	0.177	0.205
\$8,000,000	0.101	0.108	0.112	0.121	0.131	0.154	0.180
\$9,000,000	0.089	0.093	0.097	0.105	0.115	0.135	0.159
\$10,000,000	0.080	0.082	0.086	0.093	0.103	0.120	0.142

DELAWARE

Excess Loss Factors Calculation  
Hazard Group A

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.017	0.990	0.017	0.00	0.025	0.996	0.025	0.04	0.670	0.964	0.646	0.36	0.224	0.777	0.174	5.33	0.064	0.214	0.0137	0.876
\$15,000	0.01		0.986	0.017	0.00		0.995	0.025	0.06		0.947	0.634	0.54		0.711	0.159	7.99		0.165	0.0106	0.846
\$20,000	0.02		0.981	0.017	0.01		0.993	0.025	0.08		0.930	0.623	0.71		0.658	0.147	10.66		0.136	0.0087	0.821
\$25,000	0.02		0.977	0.017	0.01		0.991	0.025	0.10		0.915	0.613	0.89		0.616	0.138	13.32		0.117	0.0075	0.801
\$30,000	0.03		0.973	0.017	0.01		0.989	0.025	0.12		0.900	0.603	1.07		0.581	0.130	15.99		0.103	0.0066	0.782
\$35,000	0.03		0.969	0.016	0.01		0.987	0.025	0.13		0.885	0.593	1.25		0.552	0.124	18.65		0.092	0.0059	0.764
\$40,000	0.04		0.966	0.016	0.01		0.985	0.025	0.15		0.871	0.584	1.43		0.527	0.118	21.32		0.084	0.0054	0.748
\$50,000	0.05		0.959	0.016	0.01		0.982	0.025	0.19		0.845	0.566	1.79		0.487	0.109	26.65		0.072	0.0046	0.721
\$75,000	0.07		0.941	0.016	0.02		0.973	0.024	0.29		0.787	0.527	2.68		0.422	0.095	39.97		0.053	0.0034	0.665
\$100,000	0.09		0.924	0.016	0.03		0.964	0.024	0.38		0.739	0.495	3.57		0.383	0.086	53.29		0.040	0.0026	0.624
\$125,000	0.11		0.907	0.015	0.04		0.955	0.024	0.48		0.697	0.467	4.46		0.355	0.080	66.61		0.031	0.0020	0.588
\$150,000	0.14		0.889	0.015	0.04		0.946	0.024	0.58		0.661	0.443	5.36		0.335	0.075	79.94		0.024	0.0015	0.559
\$175,000	0.16		0.872	0.015	0.05		0.938	0.023	0.67		0.628	0.421	6.25		0.318	0.071	93.26		0.018	0.0012	0.531
\$200,000	0.18		0.854	0.015	0.06		0.930	0.023	0.77		0.597	0.400	7.14		0.303	0.068	106.58		0.014	0.0009	0.507
\$225,000	0.21		0.837	0.014	0.07		0.921	0.023	0.86		0.568	0.381	8.03		0.290	0.065	119.90		0.010	0.0006	0.484
\$250,000	0.23		0.820	0.014	0.07		0.913	0.023	0.96		0.540	0.362	8.93		0.278	0.062	133.23		0.005	0.0003	0.461
\$275,000	0.25		0.803	0.014	0.08		0.904	0.023	1.06		0.513	0.344	9.82		0.266	0.060	146.55		0.002	0.0001	0.441
\$300,000	0.27		0.786	0.013	0.09		0.896	0.022	1.15		0.488	0.327	10.71		0.255	0.057	159.87		0.000	0.0000	0.419
\$325,000	0.30		0.769	0.013	0.09		0.888	0.022	1.25		0.463	0.310	11.60		0.244	0.055	173.19		0.000	0.0000	0.400
\$350,000	0.32		0.752	0.013	0.10		0.879	0.022	1.34		0.439	0.294	12.50		0.234	0.052	186.52		0.000	0.0000	0.381
\$375,000	0.34		0.736	0.013	0.11		0.871	0.022	1.44		0.417	0.279	13.39		0.224	0.050	199.84		0.000	0.0000	0.364
\$400,000	0.37		0.720	0.012	0.12		0.863	0.022	1.54		0.395	0.265	14.28		0.214	0.048	213.16		0.000	0.0000	0.347
\$425,000	0.39		0.704	0.012	0.12		0.855	0.021	1.63		0.375	0.251	15.17		0.204	0.046	226.48		0.000	0.0000	0.330
\$450,000	0.41		0.688	0.012	0.13		0.847	0.021	1.73		0.356	0.239	16.07		0.195	0.044	239.81		0.000	0.0000	0.316
\$475,000	0.43		0.673	0.011	0.14		0.839	0.021	1.82		0.338	0.226	16.96		0.187	0.042	253.13		0.000	0.0000	0.300
\$500,000	0.46		0.658	0.011	0.14		0.831	0.021	1.92		0.320	0.214	17.85		0.179	0.040	266.45		0.000	0.0000	0.286
\$600,000	0.55		0.600	0.010	0.17		0.805	0.020	2.30		0.260	0.174	21.42		0.150	0.034	319.74		0.000	0.0000	0.238
\$700,000	0.64		0.547	0.009	0.20		0.773	0.019	2.69		0.212	0.142	24.99		0.126	0.028	373.03		0.000	0.0000	0.198
\$800,000	0.73		0.499	0.008	0.23		0.741	0.019	3.07		0.174	0.117	28.56		0.106	0.024	426.32		0.000	0.0000	0.168
\$900,000	0.82		0.455	0.008	0.26		0.712	0.018	3.46		0.143	0.096	32.13		0.090	0.020	479.61		0.000	0.0000	0.142
\$1,000,000	0.91		0.4141	0.0070	0.29		0.6830	0.0171	3.84		0.1184	0.0793	35.70		0.0760	0.0170	532.90		0.0000	0.0000	0.1204
\$2,000,000	1.83		0.1744	0.0030	0.58		0.4529	0.0113	7.68		0.0229	0.0153	71.41		0.0179	0.0040	1065.80		0.0000	0.0000	0.0336
\$3,000,000	2.74		0.0826	0.0014	0.87		0.3004	0.0075	11.52		0.0060	0.0040	107.11		0.0054	0.0012	1598.70		0.0000	0.0000	0.0141
\$4,000,000	3.66		0.0420	0.0007	1.16		0.1992	0.0050	15.36		0.0021	0.0014	142.81		0.0020	0.0004	2131.60		0.0000	0.0000	0.0075
\$5,000,000	4.57		0.0224	0.0004	1.45		0.1321	0.0033	19.20		0.0009	0.0006	178.52		0.0009	0.0002	2664.50		0.0000	0.0000	0.0045
\$6,000,000	5.48		0.0124	0.0002	1.74		0.0876	0.0022	23.04		0.0004	0.0003	214.22		0.0005	0.0001	3197.40		0.0000	0.0000	0.0028
\$7,000,000	6.40		0.0070	0.0001	2.03		0.0581	0.0015	26.89		0.0001	0.0001	249.92		0.0002	0.0000	3730.30		0.0000	0.0000	0.0017
\$8,000,000	7.31		0.0038	0.0001	2.32		0.0385	0.0010	30.73		0.0000	0.0000	285.63		0.0001	0.0000	4263.20		0.0000	0.0000	0.0011
\$9,000,000	8.23		0.0016	0.0000	2.61		0.0255	0.0006	34.57		0.0000	0.0000	321.33		0.0000	0.0000	4796.10		0.0000	0.0000	0.0006
\$10,000,000	9.14		0.0000	0.0000	2.90		0.0169	0.0004	38.41		0.0000	0.0000	357.03		0.0000	0.0000	5329.00		0.0000	0.0000	0.0004

Death Average Cost Per Case	\$1,094,130
P.T. Average Cost Per Case	\$3,449,382
P.P Average Cost Per Case	\$260,361
T.T. Average Cost Per Case	\$28,009

DELAWARE

Excess Loss Factors Calculation  
Hazard Group B

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.017	0.991	0.017	0.00	0.058	0.997	0.058	0.04	0.685	0.967	0.662	0.34	0.187	0.784	0.147	4.69	0.053	0.232	0.0123	0.896
\$15,000	0.01		0.987	0.017	0.00		0.995	0.058	0.05		0.951	0.651	0.51		0.719	0.134	7.04		0.179	0.0095	0.870
\$20,000	0.02		0.982	0.017	0.00		0.994	0.058	0.07		0.936	0.641	0.68		0.667	0.125	9.39		0.148	0.0078	0.849
\$25,000	0.02		0.978	0.017	0.01		0.992	0.058	0.09		0.921	0.631	0.85		0.625	0.117	11.73		0.127	0.0067	0.830
\$30,000	0.03		0.975	0.017	0.01		0.991	0.057	0.11		0.907	0.621	1.02		0.590	0.110	14.08		0.112	0.0059	0.811
\$35,000	0.03		0.971	0.017	0.01		0.989	0.057	0.12		0.893	0.612	1.19		0.561	0.105	16.42		0.101	0.0054	0.796
\$40,000	0.03		0.968	0.016	0.01		0.988	0.057	0.14		0.880	0.603	1.36		0.536	0.100	18.77		0.092	0.0049	0.781
\$50,000	0.04		0.961	0.016	0.01		0.984	0.057	0.18		0.855	0.586	1.71		0.495	0.093	23.46		0.079	0.0042	0.756
\$75,000	0.06		0.945	0.016	0.02		0.977	0.057	0.27		0.800	0.548	2.56		0.429	0.080	35.20		0.059	0.0031	0.704
\$100,000	0.08		0.929	0.016	0.02		0.969	0.056	0.35		0.753	0.516	3.41		0.389	0.073	46.93		0.046	0.0024	0.663
\$125,000	0.11		0.913	0.016	0.03		0.961	0.056	0.44		0.713	0.488	4.26		0.361	0.068	58.66		0.036	0.0019	0.630
\$150,000	0.13		0.897	0.015	0.04		0.954	0.055	0.53		0.678	0.464	5.12		0.340	0.064	70.39		0.029	0.0015	0.600
\$175,000	0.15		0.880	0.015	0.04		0.947	0.055	0.62		0.646	0.443	5.97		0.323	0.060	82.12		0.023	0.0012	0.574
\$200,000	0.17		0.864	0.015	0.05		0.940	0.055	0.71		0.617	0.423	6.82		0.308	0.058	93.86		0.018	0.0010	0.552
\$225,000	0.19		0.848	0.014	0.06		0.932	0.054	0.80		0.589	0.403	7.67		0.295	0.055	105.59		0.014	0.0007	0.527
\$250,000	0.21		0.832	0.014	0.06		0.925	0.054	0.88		0.562	0.385	8.53		0.283	0.053	117.32		0.010	0.0005	0.507
\$275,000	0.23		0.816	0.014	0.07		0.918	0.053	0.97		0.537	0.368	9.38		0.272	0.051	129.05		0.007	0.0004	0.486
\$300,000	0.25		0.800	0.014	0.07		0.911	0.053	1.06		0.512	0.351	10.23		0.261	0.049	140.78		0.003	0.0002	0.467
\$325,000	0.28		0.785	0.013	0.08		0.904	0.052	1.15		0.488	0.334	11.08		0.250	0.047	152.52		0.001	0.0001	0.446
\$350,000	0.30		0.769	0.013	0.09		0.897	0.052	1.24		0.466	0.319	11.94		0.240	0.045	164.25		0.000	0.0000	0.429
\$375,000	0.32		0.754	0.013	0.09		0.890	0.052	1.33		0.444	0.304	12.79		0.230	0.043	175.98		0.000	0.0000	0.412
\$400,000	0.34		0.738	0.013	0.10		0.883	0.051	1.41		0.423	0.290	13.64		0.221	0.041	187.71		0.000	0.0000	0.395
\$425,000	0.36		0.723	0.012	0.10		0.876	0.051	1.50		0.403	0.276	14.50		0.212	0.040	199.45		0.000	0.0000	0.379
\$450,000	0.38		0.709	0.012	0.11		0.869	0.050	1.59		0.384	0.263	15.35		0.203	0.038	211.18		0.000	0.0000	0.363
\$475,000	0.40		0.694	0.012	0.12		0.862	0.050	1.68		0.365	0.250	16.20		0.194	0.036	222.91		0.000	0.0000	0.348
\$500,000	0.42		0.680	0.012	0.12		0.855	0.050	1.77		0.348	0.238	17.05		0.186	0.035	234.64		0.000	0.0000	0.335
\$600,000	0.51		0.624	0.011	0.15		0.828	0.048	2.12		0.287	0.197	20.46		0.157	0.029	281.57		0.000	0.0000	0.285
\$700,000	0.59		0.573	0.010	0.17		0.806	0.047	2.47		0.238	0.163	23.87		0.133	0.025	328.50		0.000	0.0000	0.245
\$800,000	0.68		0.526	0.009	0.20		0.779	0.045	2.83		0.197	0.135	27.29		0.113	0.021	375.43		0.000	0.0000	0.210
\$900,000	0.76		0.483	0.008	0.22		0.752	0.044	3.18		0.164	0.112	30.70		0.093	0.017	422.35		0.000	0.0000	0.181
\$1,000,000	0.85		0.4429	0.0075	0.25		0.7262	0.0421	3.54		0.1376	0.0943	34.11		0.0818	0.0153	469.28		0.0000	0.0000	0.1592
\$2,000,000	1.70		0.1959	0.0033	0.49		0.5120	0.0297	7.07		0.0291	0.0199	68.21		0.0201	0.0038	938.57		0.0000	0.0000	0.0567
\$3,000,000	2.54		0.0964	0.0016	0.74		0.3610	0.0209	10.61		0.0081	0.0055	102.32		0.0063	0.0012	1407.85		0.0000	0.0000	0.0292
\$4,000,000	3.39		0.0507	0.0009	0.99		0.2545	0.0148	14.14		0.0028	0.0019	136.43		0.0024	0.0004	1877.13		0.0000	0.0000	0.0180
\$5,000,000	4.24		0.0279	0.0005	1.23		0.1795	0.0104	17.68		0.0013	0.0009	170.54		0.0011	0.0002	2346.41		0.0000	0.0000	0.0120
\$6,000,000	5.09		0.0159	0.0003	1.48		0.1265	0.0073	21.21		0.0007	0.0005	204.64		0.0005	0.0001	2815.70		0.0000	0.0000	0.0082
\$7,000,000	5.94		0.0093	0.0002	1.73		0.0892	0.0052	24.75		0.0003	0.0002	238.75		0.0003	0.0001	3284.98		0.0000	0.0000	0.0057
\$8,000,000	6.79		0.0055	0.0001	1.97		0.0629	0.0036	28.28		0.0000	0.0000	272.86		0.0001	0.0000	3754.26		0.0000	0.0000	0.0037
\$9,000,000	7.63		0.0030	0.0001	2.22		0.0444	0.0026	31.82		0.0000	0.0000	306.96		0.0000	0.0000	4223.55		0.0000	0.0000	0.0027
\$10,000,000	8.48		0.0011	0.0000	2.47		0.0313	0.0018	35.35		0.0000	0.0000	341.07		0.0000	0.0000	4692.83		0.0000	0.0000	0.0018

Death Average Cost Per Case	\$1,179,030
P.T. Average Cost Per Case	\$4,054,636
P.P Average Cost Per Case	\$282,862
T.T. Average Cost Per Case	\$29,319

DELAWARE

Excess Loss Factors Calculation  
Hazard Group C

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.017	0.992	0.017	0.00	0.063	0.997	0.063	0.03	0.700	0.969	0.678	0.33	0.168	0.790	0.133	4.13	0.052	0.250	0.0130	0.904
\$15,000	0.01		0.988	0.017	0.00		0.996	0.063	0.05		0.955	0.669	0.49		0.727	0.122	6.20		0.195	0.0101	0.881
\$20,000	0.02		0.984	0.017	0.00		0.995	0.063	0.07		0.940	0.658	0.65		0.675	0.113	8.27		0.161	0.0084	0.859
\$25,000	0.02		0.980	0.017	0.01		0.993	0.063	0.08		0.927	0.649	0.81		0.633	0.106	10.33		0.139	0.0072	0.842
\$30,000	0.02		0.976	0.017	0.01		0.992	0.062	0.10		0.913	0.639	0.98		0.599	0.101	12.40		0.123	0.0064	0.825
\$35,000	0.03		0.973	0.017	0.01		0.991	0.062	0.11		0.901	0.631	1.14		0.570	0.096	14.46		0.110	0.0057	0.812
\$40,000	0.03		0.970	0.016	0.01		0.989	0.062	0.13		0.889	0.622	1.30		0.544	0.091	16.53		0.100	0.0052	0.796
\$50,000	0.04		0.964	0.016	0.01		0.987	0.062	0.16		0.865	0.606	1.63		0.503	0.085	20.66		0.086	0.0045	0.774
\$75,000	0.06		0.949	0.016	0.02		0.980	0.062	0.24		0.812	0.568	2.44		0.436	0.073	30.99		0.065	0.0034	0.722
\$100,000	0.08		0.934	0.016	0.02		0.974	0.061	0.33		0.767	0.537	3.26		0.395	0.066	41.33		0.052	0.0027	0.683
\$125,000	0.10		0.919	0.016	0.03		0.967	0.061	0.41		0.728	0.510	4.07		0.366	0.061	51.66		0.042	0.0022	0.650
\$150,000	0.12		0.904	0.015	0.03		0.961	0.061	0.49		0.694	0.486	4.89		0.345	0.058	61.99		0.034	0.0018	0.622
\$175,000	0.14		0.889	0.015	0.04		0.954	0.060	0.57		0.663	0.464	5.70		0.328	0.055	72.32		0.028	0.0015	0.596
\$200,000	0.16		0.874	0.015	0.04		0.948	0.060	0.65		0.635	0.445	6.52		0.313	0.053	82.65		0.023	0.0012	0.574
\$225,000	0.18		0.859	0.015	0.05		0.942	0.059	0.73		0.609	0.426	7.33		0.300	0.050	92.98		0.019	0.0010	0.551
\$250,000	0.20		0.844	0.014	0.05		0.936	0.059	0.81		0.583	0.408	8.15		0.288	0.048	103.31		0.015	0.0008	0.530
\$275,000	0.22		0.829	0.014	0.06		0.930	0.059	0.89		0.559	0.391	8.96		0.277	0.047	113.65		0.011	0.0006	0.512
\$300,000	0.24		0.814	0.014	0.06		0.924	0.058	0.98		0.536	0.375	9.77		0.267	0.045	123.98		0.008	0.0004	0.492
\$325,000	0.26		0.799	0.014	0.07		0.918	0.058	1.06		0.513	0.359	10.59		0.256	0.043	134.31		0.005	0.0003	0.474
\$350,000	0.28		0.785	0.013	0.07		0.912	0.057	1.14		0.491	0.344	11.40		0.247	0.041	144.64		0.002	0.0001	0.455
\$375,000	0.30		0.770	0.013	0.08		0.906	0.057	1.22		0.470	0.329	12.22		0.237	0.040	154.97		0.001	0.0001	0.439
\$400,000	0.31		0.756	0.013	0.08		0.900	0.057	1.30		0.449	0.314	13.03		0.228	0.038	165.30		0.000	0.0000	0.422
\$425,000	0.33		0.742	0.013	0.09		0.893	0.056	1.38		0.430	0.301	13.85		0.219	0.037	175.64		0.000	0.0000	0.407
\$450,000	0.35		0.728	0.012	0.09		0.888	0.056	1.46		0.411	0.288	14.66		0.210	0.035	185.97		0.000	0.0000	0.391
\$475,000	0.37		0.714	0.012	0.10		0.882	0.056	1.55		0.393	0.275	15.48		0.201	0.034	196.30		0.000	0.0000	0.377
\$500,000	0.39		0.700	0.012	0.10		0.876	0.055	1.63		0.376	0.263	16.29		0.193	0.032	206.63		0.000	0.0000	0.362
\$600,000	0.47		0.648	0.011	0.13		0.852	0.054	1.95		0.315	0.221	19.55		0.165	0.028	247.96		0.000	0.0000	0.314
\$700,000	0.55		0.598	0.010	0.15		0.829	0.052	2.28		0.264	0.185	22.81		0.140	0.024	289.28		0.000	0.0000	0.271
\$800,000	0.63		0.553	0.009	0.17		0.806	0.051	2.60		0.222	0.155	26.07		0.119	0.020	330.61		0.000	0.0000	0.235
\$900,000	0.71		0.510	0.009	0.19		0.788	0.050	2.93		0.187	0.131	29.32		0.101	0.017	371.93		0.000	0.0000	0.207
\$1,000,000	0.79		0.4713	0.0080	0.21		0.7651	0.0482	3.25		0.1585	0.1110	32.58		0.0877	0.0147	413.26		0.0000	0.0000	0.1819
\$2,000,000	1.57		0.2186	0.0037	0.42		0.5683	0.0358	6.51		0.0364	0.0255	65.16		0.0225	0.0038	826.52		0.0000	0.0000	0.0688
\$3,000,000	2.36		0.1116	0.0019	0.63		0.4222	0.0266	9.76		0.0107	0.0075	97.75		0.0073	0.0012	1239.78		0.0000	0.0000	0.0372
\$4,000,000	3.15		0.0607	0.0010	0.84		0.3136	0.0198	13.02		0.0038	0.0027	130.33		0.0028	0.0005	1653.04		0.0000	0.0000	0.0240
\$5,000,000	3.94		0.0345	0.0006	1.05		0.2330	0.0147	16.27		0.0017	0.0012	162.91		0.0012	0.0002	2066.30		0.0000	0.0000	0.0167
\$6,000,000	4.72		0.0202	0.0003	1.26		0.1730	0.0109	19.52		0.0009	0.0006	195.49		0.0006	0.0001	2479.56		0.0000	0.0000	0.0119
\$7,000,000	5.51		0.0122	0.0002	1.47		0.1285	0.0081	22.78		0.0005	0.0004	228.07		0.0004	0.0001	2892.82		0.0000	0.0000	0.0088
\$8,000,000	6.30		0.0074	0.0001	1.68		0.0955	0.0060	26.03		0.0002	0.0001	260.66		0.0002	0.0000	3306.08		0.0000	0.0000	0.0062
\$9,000,000	7.08		0.0045	0.0001	1.89		0.0709	0.0045	29.29		0.0000	0.0000	293.24		0.0001	0.0000	3719.34		0.0000	0.0000	0.0046
\$10,000,000	7.87		0.0024	0.0000	2.10		0.0527	0.0033	32.54		0.0000	0.0000	325.82		0.0000	0.0000	4132.60		0.0000	0.0000	0.0033

Death Average Cost Per Case	\$1,270,516
P.T. Average Cost Per Case	\$4,766,092
P.P Average Cost Per Case	\$307,308
T.T. Average Cost Per Case	\$30,692

DELAWARE

Excess Loss Factors Calculation  
Hazard Group D

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.017	0.992	0.017	0.00	0.052	0.998	0.052	0.03	0.715	0.972	0.695	0.31	0.165	0.797	0.132	3.64	0.051	0.270	0.0138	0.910
\$15,000	0.01		0.988	0.017	0.00		0.997	0.052	0.04		0.958	0.685	0.47		0.734	0.121	5.46		0.211	0.0108	0.886
\$20,000	0.01		0.985	0.017	0.00		0.996	0.052	0.06		0.945	0.676	0.62		0.684	0.113	7.28		0.175	0.0089	0.867
\$25,000	0.02		0.981	0.017	0.00		0.994	0.052	0.07		0.932	0.666	0.78		0.642	0.106	9.10		0.151	0.0077	0.849
\$30,000	0.02		0.978	0.017	0.01		0.993	0.052	0.09		0.920	0.658	0.93		0.607	0.100	10.92		0.134	0.0068	0.834
\$35,000	0.03		0.975	0.017	0.01		0.992	0.052	0.10		0.908	0.649	1.09		0.578	0.095	12.74		0.120	0.0061	0.819
\$40,000	0.03		0.972	0.017	0.01		0.991	0.052	0.12		0.896	0.641	1.25		0.553	0.091	14.56		0.110	0.0056	0.807
\$50,000	0.04		0.966	0.016	0.01		0.989	0.051	0.15		0.874	0.625	1.56		0.511	0.084	18.20		0.094	0.0048	0.781
\$75,000	0.05		0.952	0.016	0.01		0.983	0.051	0.22		0.824	0.589	2.33		0.443	0.073	27.29		0.071	0.0036	0.733
\$100,000	0.07		0.938	0.016	0.02		0.978	0.051	0.30		0.781	0.558	3.11		0.401	0.066	36.39		0.058	0.0030	0.694
\$125,000	0.09		0.924	0.016	0.02		0.972	0.051	0.37		0.743	0.531	3.89		0.372	0.061	45.49		0.047	0.0024	0.661
\$150,000	0.11		0.910	0.015	0.03		0.966	0.050	0.45		0.710	0.508	4.67		0.350	0.058	54.59		0.039	0.0020	0.633
\$175,000	0.13		0.896	0.015	0.03		0.961	0.050	0.52		0.680	0.486	5.45		0.333	0.055	63.69		0.033	0.0017	0.608
\$200,000	0.15		0.882	0.015	0.04		0.956	0.050	0.60		0.653	0.467	6.23		0.318	0.052	72.78		0.027	0.0014	0.585
\$225,000	0.16		0.868	0.015	0.04		0.950	0.049	0.67		0.627	0.448	7.00		0.305	0.050	81.88		0.023	0.0012	0.563
\$250,000	0.18		0.854	0.015	0.04		0.945	0.049	0.75		0.603	0.431	7.78		0.293	0.048	90.98		0.019	0.0010	0.544
\$275,000	0.20		0.841	0.014	0.05		0.940	0.049	0.82		0.580	0.415	8.56		0.282	0.047	100.08		0.016	0.0008	0.526
\$300,000	0.22		0.827	0.014	0.05		0.935	0.049	0.90		0.558	0.399	9.34		0.272	0.045	109.18		0.013	0.0007	0.508
\$325,000	0.24		0.813	0.014	0.06		0.929	0.048	0.97		0.537	0.384	10.12		0.262	0.043	118.28		0.010	0.0005	0.490
\$350,000	0.26		0.799	0.014	0.06		0.924	0.048	1.05		0.516	0.369	10.89		0.253	0.042	127.37		0.007	0.0004	0.473
\$375,000	0.27		0.786	0.013	0.07		0.919	0.048	1.12		0.495	0.354	11.67		0.243	0.040	136.47		0.004	0.0002	0.455
\$400,000	0.29		0.772	0.013	0.07		0.914	0.048	1.20		0.476	0.340	12.45		0.234	0.039	145.57		0.002	0.0001	0.440
\$425,000	0.31		0.759	0.013	0.08		0.909	0.047	1.27		0.457	0.327	13.23		0.225	0.037	154.67		0.001	0.0001	0.424
\$450,000	0.33		0.746	0.013	0.08		0.904	0.047	1.35		0.438	0.313	14.01		0.217	0.036	163.77		0.000	0.0000	0.409
\$475,000	0.35		0.733	0.012	0.08		0.899	0.047	1.42		0.421	0.301	14.78		0.208	0.034	172.86		0.000	0.0000	0.394
\$500,000	0.37		0.720	0.012	0.09		0.893	0.046	1.50		0.404	0.289	15.56		0.200	0.033	181.96		0.000	0.0000	0.380
\$600,000	0.44		0.670	0.011	0.11		0.873	0.045	1.80		0.343	0.245	18.68		0.172	0.028	218.35		0.000	0.0000	0.329
\$700,000	0.51		0.623	0.011	0.12		0.853	0.044	2.10		0.291	0.208	21.79		0.147	0.024	254.75		0.000	0.0000	0.287
\$800,000	0.58		0.579	0.010	0.14		0.833	0.043	2.40		0.248	0.177	24.90		0.126	0.021	291.14		0.000	0.0000	0.251
\$900,000	0.66		0.537	0.009	0.16		0.814	0.042	2.70		0.211	0.151	28.01		0.109	0.018	327.53		0.000	0.0000	0.220
\$1,000,000	0.73		0.4990	0.0085	0.18		0.7998	0.0416	3.00		0.1807	0.1292	31.13		0.0911	0.0150	363.92		0.0000	0.0000	0.1943
\$2,000,000	1.46		0.2427	0.0041	0.36		0.6211	0.0323	5.99		0.0451	0.0322	62.25		0.0251	0.0041	727.85		0.0000	0.0000	0.0727
\$3,000,000	2.19		0.1282	0.0022	0.54		0.4823	0.0251	8.99		0.0141	0.0101	93.38		0.0084	0.0014	1091.77		0.0000	0.0000	0.0388
\$4,000,000	2.92		0.0720	0.0012	0.71		0.3745	0.0195	11.98		0.0052	0.0037	124.50		0.0033	0.0005	1455.70		0.0000	0.0000	0.0249
\$5,000,000	3.65		0.0421	0.0007	0.89		0.2908	0.0151	14.98		0.0023	0.0016	155.63		0.0015	0.0002	1819.62		0.0000	0.0000	0.0176
\$6,000,000	4.38		0.0254	0.0004	1.07		0.2258	0.0117	17.97		0.0012	0.0009	186.75		0.0008	0.0001	2183.55		0.0000	0.0000	0.0131
\$7,000,000	5.11		0.0157	0.0003	1.25		0.1754	0.0091	20.97		0.0007	0.0005	217.88		0.0004	0.0001	2547.47		0.0000	0.0000	0.0100
\$8,000,000	5.84		0.0099	0.0002	1.43		0.1362	0.0071	23.96		0.0004	0.0003	249.00		0.0002	0.0000	2911.40		0.0000	0.0000	0.0076
\$9,000,000	6.57		0.0063	0.0001	1.61		0.1058	0.0055	26.96		0.0001	0.0001	280.13		0.0001	0.0000	3275.32		0.0000	0.0000	0.0057
\$10,000,000	7.30		0.0038	0.0001	1.78		0.0821	0.0043	29.95		0.0000	0.0000	311.25		0.0000	0.0000	3639.25		0.0000	0.0000	0.0044

Death Average Cost Per Case	\$1,369,102
P.T. Average Cost Per Case	\$5,602,385
P.P Average Cost Per Case	\$333,867
T.T. Average Cost Per Case	\$32,128

DELAWARE

Excess Loss Factors Calculation  
Hazard Group E

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.017	0.993	0.017	0.00	0.067	0.998	0.067	0.03	0.730	0.974	0.711	0.30	0.146	0.803	0.117	3.20	0.040	0.290	0.0116	0.924
\$15,000	0.01		0.989	0.017	0.00		0.997	0.067	0.04		0.961	0.702	0.45		0.742	0.108	4.81		0.228	0.0091	0.903
\$20,000	0.01		0.986	0.017	0.00		0.996	0.067	0.06		0.949	0.693	0.59		0.692	0.101	6.41		0.190	0.0076	0.886
\$25,000	0.02		0.982	0.017	0.00		0.995	0.067	0.07		0.937	0.684	0.74		0.651	0.095	8.01		0.165	0.0066	0.870
\$30,000	0.02		0.979	0.017	0.00		0.994	0.067	0.08		0.926	0.676	0.89		0.616	0.090	9.61		0.146	0.0058	0.856
\$35,000	0.02		0.976	0.017	0.01		0.993	0.067	0.10		0.914	0.667	1.04		0.587	0.086	11.22		0.131	0.0052	0.842
\$40,000	0.03		0.973	0.017	0.01		0.992	0.066	0.11		0.904	0.660	1.19		0.562	0.082	12.82		0.120	0.0048	0.830
\$50,000	0.03		0.968	0.016	0.01		0.990	0.066	0.14		0.883	0.645	1.49		0.520	0.076	16.02		0.103	0.0041	0.807
\$75,000	0.05		0.955	0.016	0.01		0.986	0.066	0.21		0.835	0.610	2.23		0.450	0.066	24.04		0.078	0.0031	0.761
\$100,000	0.07		0.942	0.016	0.02		0.981	0.066	0.28		0.794	0.580	2.97		0.407	0.059	32.05		0.063	0.0025	0.724
\$125,000	0.08		0.929	0.016	0.02		0.976	0.065	0.34		0.758	0.553	3.72		0.378	0.055	40.06		0.053	0.0021	0.691
\$150,000	0.10		0.916	0.016	0.02		0.971	0.065	0.41		0.725	0.529	4.46		0.356	0.052	48.07		0.045	0.0018	0.664
\$175,000	0.12		0.903	0.015	0.03		0.967	0.065	0.48		0.696	0.508	5.20		0.338	0.049	56.08		0.038	0.0015	0.639
\$200,000	0.14		0.890	0.015	0.03		0.962	0.064	0.55		0.670	0.489	5.95		0.323	0.047	64.10		0.032	0.0013	0.616
\$225,000	0.15		0.877	0.015	0.03		0.957	0.064	0.62		0.645	0.471	6.69		0.310	0.045	72.11		0.028	0.0011	0.596
\$250,000	0.17		0.864	0.015	0.04		0.953	0.064	0.69		0.622	0.454	7.43		0.299	0.044	80.12		0.024	0.0010	0.578
\$275,000	0.19		0.852	0.014	0.04		0.948	0.064	0.76		0.600	0.438	8.18		0.288	0.042	88.13		0.020	0.0008	0.559
\$300,000	0.20		0.839	0.014	0.05		0.944	0.063	0.83		0.579	0.423	8.92		0.278	0.041	96.14		0.017	0.0007	0.542
\$325,000	0.22		0.826	0.014	0.05		0.940	0.063	0.90		0.559	0.408	9.66		0.268	0.039	104.16		0.015	0.0006	0.525
\$350,000	0.24		0.813	0.014	0.05		0.935	0.063	0.96		0.539	0.393	10.41		0.259	0.038	112.17		0.012	0.0005	0.509
\$375,000	0.25		0.800	0.014	0.06		0.931	0.062	1.03		0.520	0.380	11.15		0.250	0.037	120.18		0.009	0.0004	0.493
\$400,000	0.27		0.788	0.013	0.06		0.926	0.062	1.10		0.501	0.366	11.89		0.241	0.035	128.19		0.007	0.0003	0.476
\$425,000	0.29		0.775	0.013	0.06		0.922	0.062	1.17		0.482	0.352	12.64		0.232	0.034	136.20		0.005	0.0002	0.461
\$450,000	0.31		0.763	0.013	0.07		0.917	0.061	1.24		0.465	0.339	13.38		0.224	0.033	144.22		0.003	0.0001	0.446
\$475,000	0.32		0.751	0.013	0.07		0.913	0.061	1.31		0.448	0.327	14.12		0.216	0.032	152.23		0.001	0.0000	0.433
\$500,000	0.34		0.739	0.013	0.08		0.909	0.061	1.38		0.431	0.315	14.87		0.208	0.030	160.24		0.000	0.0000	0.419
\$600,000	0.41		0.691	0.012	0.09		0.891	0.060	1.65		0.371	0.271	17.84		0.179	0.026	192.29		0.000	0.0000	0.369
\$700,000	0.47		0.646	0.011	0.11		0.874	0.059	1.93		0.319	0.233	20.81		0.155	0.023	224.34		0.000	0.0000	0.326
\$800,000	0.54		0.604	0.010	0.12		0.857	0.057	2.21		0.274	0.200	23.79		0.133	0.019	256.38		0.000	0.0000	0.286
\$900,000	0.61		0.564	0.010	0.14		0.840	0.056	2.48		0.237	0.173	26.76		0.116	0.017	288.43		0.000	0.0000	0.256
\$1,000,000	0.68		0.5264	0.0089	0.15		0.8234	0.0552	2.76		0.2046	0.1494	29.73		0.0983	0.0144	320.48		0.0000	0.0000	0.2279
\$2,000,000	1.36		0.2679	0.0046	0.30		0.6698	0.0449	5.51		0.0552	0.0403	59.47		0.0280	0.0041	640.96		0.0000	0.0000	0.0939
\$3,000,000	2.03		0.1463	0.0025	0.46		0.5401	0.0362	8.27		0.0184	0.0134	89.20		0.0096	0.0014	961.44		0.0000	0.0000	0.0535
\$4,000,000	2.71		0.0846	0.0014	0.61		0.4356	0.0292	11.03		0.0070	0.0051	118.94		0.0038	0.0006	1281.92		0.0000	0.0000	0.0363
\$5,000,000	3.39		0.0509	0.0009	0.76		0.3512	0.0235	13.78		0.0031	0.0023	148.67		0.0017	0.0002	1602.40		0.0000	0.0000	0.0269
\$6,000,000	4.07		0.0315	0.0005	0.91		0.2833	0.0190	16.54		0.0016	0.0012	178.40		0.0009	0.0001	1922.88		0.0000	0.0000	0.0208
\$7,000,000	4.74		0.0199	0.0003	1.06		0.2284	0.0153	19.30		0.0009	0.0007	208.14		0.0005	0.0001	2243.36		0.0000	0.0000	0.0164
\$8,000,000	5.42		0.0128	0.0002	1.21		0.1842	0.0123	22.06		0.0006	0.0004	237.87		0.0003	0.0000	2563.84		0.0000	0.0000	0.0129
\$9,000,000	6.10		0.0084	0.0001	1.37		0.1485	0.0099	24.81		0.0003	0.0002	267.60		0.0002	0.0000	2884.32		0.0000	0.0000	0.0102
\$10,000,000	6.78		0.0055	0.0001	1.52		0.1198	0.0080	27.57		0.0001	0.0001	297.34		0.0000	0.0000	3204.80		0.0000	0.0000	0.0082

Death Average Cost Per Case \$1,475,337  
P.T. Average Cost Per Case \$6,585,421  
P.P Average Cost Per Case \$362,721  
T.T. Average Cost Per Case \$33,632



DELAWARE

Excess Loss Factors Calculation  
Hazard Group F

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.017	0.993	0.017	0.00	0.111	0.998	0.111	0.03	0.745	0.976	0.727	0.28	0.099	0.809	0.080	2.82	0.028	0.312	0.0087	0.944
\$15,000	0.01		0.990	0.017	0.00		0.998	0.111	0.04		0.964	0.718	0.43		0.749	0.074	4.23		0.247	0.0069	0.927
\$20,000	0.01		0.987	0.017	0.00		0.997	0.111	0.05		0.953	0.710	0.57		0.700	0.069	5.64		0.207	0.0058	0.913
\$25,000	0.02		0.984	0.017	0.00		0.996	0.111	0.06		0.942	0.702	0.71		0.659	0.065	7.06		0.179	0.0050	0.900
\$30,000	0.02		0.981	0.017	0.00		0.995	0.110	0.08		0.931	0.694	0.85		0.625	0.062	8.47		0.159	0.0045	0.888
\$35,000	0.02		0.978	0.017	0.00		0.994	0.110	0.09		0.921	0.686	0.99		0.596	0.059	9.88		0.143	0.0040	0.876
\$40,000	0.03		0.975	0.017	0.01		0.993	0.110	0.10		0.910	0.678	1.14		0.570	0.056	11.29		0.131	0.0037	0.865
\$50,000	0.03		0.970	0.016	0.01		0.992	0.110	0.13		0.891	0.664	1.42		0.528	0.052	14.11		0.112	0.0031	0.845
\$75,000	0.05		0.958	0.016	0.01		0.988	0.110	0.19		0.846	0.630	2.13		0.457	0.045	21.17		0.085	0.0024	0.803
\$100,000	0.06		0.946	0.016	0.01		0.984	0.109	0.25		0.807	0.601	2.84		0.414	0.041	28.22		0.069	0.0019	0.769
\$125,000	0.08		0.934	0.016	0.02		0.980	0.109	0.32		0.772	0.575	3.55		0.384	0.038	35.28		0.059	0.0017	0.740
\$150,000	0.09		0.922	0.016	0.02		0.976	0.108	0.38		0.740	0.551	4.26		0.361	0.036	42.33		0.051	0.0014	0.712
\$175,000	0.11		0.910	0.015	0.02		0.971	0.108	0.44		0.712	0.530	4.97		0.343	0.034	49.39		0.044	0.0012	0.688
\$200,000	0.13		0.898	0.015	0.03		0.967	0.107	0.51		0.687	0.512	5.68		0.328	0.032	56.44		0.038	0.0011	0.667
\$225,000	0.14		0.886	0.015	0.03		0.963	0.107	0.57		0.663	0.494	6.39		0.315	0.031	63.50		0.033	0.0009	0.648
\$250,000	0.16		0.874	0.015	0.03		0.960	0.107	0.63		0.641	0.478	7.10		0.304	0.030	70.56		0.029	0.0008	0.631
\$275,000	0.17		0.862	0.015	0.04		0.956	0.106	0.70		0.620	0.462	7.81		0.293	0.029	77.61		0.025	0.0007	0.613
\$300,000	0.19		0.850	0.014	0.04		0.952	0.106	0.76		0.599	0.446	8.52		0.283	0.028	84.67		0.022	0.0006	0.595
\$325,000	0.20		0.838	0.014	0.04		0.948	0.105	0.82		0.580	0.432	9.23		0.274	0.027	91.72		0.019	0.0005	0.579
\$350,000	0.22		0.826	0.014	0.05		0.944	0.105	0.89		0.561	0.418	9.94		0.264	0.026	98.78		0.016	0.0004	0.563
\$375,000	0.24		0.814	0.014	0.05		0.941	0.104	0.95		0.543	0.405	10.65		0.256	0.025	105.83		0.014	0.0004	0.548
\$400,000	0.25		0.802	0.014	0.05		0.937	0.104	1.02		0.525	0.391	11.36		0.247	0.024	112.89		0.012	0.0003	0.533
\$425,000	0.27		0.791	0.013	0.05		0.933	0.104	1.08		0.507	0.378	12.07		0.239	0.024	119.94		0.009	0.0003	0.519
\$450,000	0.28		0.779	0.013	0.06		0.929	0.103	1.14		0.490	0.365	12.78		0.231	0.023	127.00		0.007	0.0002	0.504
\$475,000	0.30		0.768	0.013	0.06		0.926	0.103	1.21		0.474	0.353	13.49		0.223	0.022	134.05		0.005	0.0001	0.491
\$500,000	0.31		0.756	0.013	0.06		0.922	0.102	1.27		0.458	0.341	14.20		0.215	0.021	141.11		0.003	0.0001	0.477
\$600,000	0.38		0.712	0.012	0.08		0.907	0.101	1.52		0.398	0.297	17.04		0.186	0.018	169.33		0.000	0.0000	0.428
\$700,000	0.44		0.669	0.011	0.09		0.892	0.099	1.78		0.347	0.259	19.88		0.162	0.016	197.55		0.000	0.0000	0.385
\$800,000	0.50		0.628	0.011	0.10		0.877	0.097	2.03		0.302	0.225	22.72		0.140	0.014	225.78		0.000	0.0000	0.347
\$900,000	0.57		0.589	0.010	0.12		0.863	0.096	2.28		0.263	0.196	25.56		0.122	0.012	254.00		0.000	0.0000	0.314
\$1,000,000	0.63		0.5530	0.0094	0.13		0.8483	0.0942	2.54		0.2298	0.1712	28.40		0.1068	0.0106	282.22		0.0000	0.0000	0.2854
\$2,000,000	1.26		0.2941	0.0050	0.26		0.7142	0.0793	5.08		0.0669	0.0498	56.81		0.0311	0.0031	564.44		0.0000	0.0000	0.1372
\$3,000,000	1.89		0.1657	0.0028	0.39		0.5948	0.0660	7.61		0.0236	0.0176	85.21		0.0110	0.0011	846.66		0.0000	0.0000	0.0875
\$4,000,000	2.52		0.0986	0.0017	0.52		0.4953	0.0550	10.15		0.0094	0.0070	113.62		0.0045	0.0004	1128.88		0.0000	0.0000	0.0641
\$5,000,000	3.15		0.0609	0.0010	0.65		0.4124	0.0458	12.69		0.0042	0.0031	142.02		0.0020	0.0002	1411.10		0.0000	0.0000	0.0501
\$6,000,000	3.77		0.0386	0.0007	0.78		0.3435	0.0381	15.23		0.0021	0.0016	170.43		0.0011	0.0001	1693.32		0.0000	0.0000	0.0405
\$7,000,000	4.40		0.0250	0.0004	0.90		0.2860	0.0317	17.76		0.0012	0.0009	198.83		0.0006	0.0001	1975.54		0.0000	0.0000	0.0331
\$8,000,000	5.03		0.0165	0.0003	1.03		0.2382	0.0264	20.30		0.0008	0.0006	227.24		0.0004	0.0000	2257.77		0.0000	0.0000	0.0273
\$9,000,000	5.66		0.0111	0.0002	1.16		0.1983	0.0220	22.84		0.0005	0.0004	255.64		0.0002	0.0000	2539.99		0.0000	0.0000	0.0226
\$10,000,000	6.29		0.0075	0.0001	1.29		0.1652	0.0183	25.38		0.0002	0.0001	284.04		0.0001	0.0000	2822.21		0.0000	0.0000	0.0185

Death Average Cost Per Case \$1,589,816  
P.T. Average Cost Per Case \$7,740,948  
P.P Average Cost Per Case \$394,068  
T.T. Average Cost Per Case \$35,206

DELAWARE

Excess Loss Factors Calculation  
Hazard Group G

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.017	0.994	0.017	0.00	0.127	0.999	0.127	0.02	0.760	0.978	0.743	0.27	0.073	0.815	0.059	2.49	0.023	0.334	0.0077	0.954
\$15,000	0.01		0.991	0.017	0.00		0.998	0.127	0.04		0.967	0.735	0.41		0.757	0.055	3.73		0.266	0.0061	0.940
\$20,000	0.01		0.988	0.017	0.00		0.997	0.127	0.05		0.957	0.727	0.54		0.708	0.052	4.97		0.224	0.0052	0.928
\$25,000	0.01		0.985	0.017	0.00		0.997	0.127	0.06		0.946	0.719	0.68		0.668	0.049	6.21		0.194	0.0045	0.917
\$30,000	0.02		0.982	0.017	0.00		0.996	0.126	0.07		0.936	0.711	0.81		0.634	0.046	7.46		0.173	0.0040	0.904
\$35,000	0.02		0.979	0.017	0.00		0.995	0.126	0.08		0.926	0.704	0.95		0.604	0.044	8.70		0.156	0.0036	0.895
\$40,000	0.02		0.977	0.017	0.00		0.994	0.126	0.09		0.917	0.697	1.09		0.579	0.042	9.94		0.142	0.0033	0.885
\$50,000	0.03		0.972	0.017	0.01		0.993	0.126	0.12		0.899	0.683	1.36		0.537	0.039	12.43		0.122	0.0028	0.868
\$75,000	0.04		0.960	0.016	0.01		0.990	0.126	0.18		0.856	0.651	2.04		0.464	0.034	18.64		0.092	0.0021	0.829
\$100,000	0.06		0.949	0.016	0.01		0.986	0.125	0.23		0.819	0.622	2.71		0.420	0.031	24.85		0.076	0.0017	0.796
\$125,000	0.07		0.938	0.016	0.01		0.983	0.125	0.29		0.785	0.597	3.39		0.390	0.028	31.07		0.065	0.0015	0.768
\$150,000	0.09		0.927	0.016	0.02		0.979	0.124	0.35		0.755	0.574	4.07		0.366	0.027	37.28		0.056	0.0013	0.742
\$175,000	0.10		0.916	0.016	0.02		0.976	0.124	0.41		0.727	0.553	4.75		0.348	0.025	43.49		0.049	0.0011	0.719
\$200,000	0.12		0.905	0.015	0.02		0.972	0.123	0.47		0.703	0.534	5.43		0.333	0.024	49.71		0.043	0.0010	0.697
\$225,000	0.13		0.893	0.015	0.02		0.969	0.123	0.53		0.680	0.517	6.11		0.320	0.023	55.92		0.038	0.0009	0.679
\$250,000	0.15		0.882	0.015	0.03		0.965	0.123	0.58		0.658	0.500	6.78		0.309	0.023	62.13		0.034	0.0008	0.662
\$275,000	0.16		0.871	0.015	0.03		0.962	0.122	0.64		0.638	0.485	7.46		0.298	0.022	68.35		0.030	0.0007	0.645
\$300,000	0.18		0.860	0.015	0.03		0.959	0.122	0.70		0.619	0.470	8.14		0.288	0.021	74.56		0.027	0.0006	0.629
\$325,000	0.19		0.849	0.014	0.04		0.955	0.121	0.76		0.600	0.456	8.82		0.279	0.020	80.77		0.024	0.0006	0.612
\$350,000	0.20		0.838	0.014	0.04		0.952	0.121	0.82		0.582	0.442	9.50		0.270	0.020	86.99		0.021	0.0005	0.598
\$375,000	0.22		0.827	0.014	0.04		0.949	0.121	0.88		0.565	0.429	10.18		0.262	0.019	93.20		0.018	0.0004	0.583
\$400,000	0.23		0.816	0.014	0.04		0.946	0.120	0.93		0.548	0.416	10.85		0.253	0.018	99.41		0.016	0.0004	0.568
\$425,000	0.25		0.805	0.014	0.05		0.943	0.120	0.99		0.531	0.404	11.53		0.245	0.018	105.62		0.014	0.0003	0.556
\$450,000	0.26		0.794	0.013	0.05		0.939	0.119	1.05		0.515	0.391	12.21		0.237	0.017	111.84		0.012	0.0003	0.540
\$475,000	0.28		0.783	0.013	0.05		0.936	0.119	1.11		0.499	0.379	12.89		0.229	0.017	118.05		0.010	0.0002	0.528
\$500,000	0.29		0.773	0.013	0.05		0.933	0.118	1.17		0.483	0.367	13.57		0.222	0.016	124.26		0.008	0.0002	0.514
\$600,000	0.35		0.731	0.012	0.07		0.920	0.117	1.40		0.426	0.324	16.28		0.193	0.014	149.12		0.002	0.0000	0.467
\$700,000	0.41		0.690	0.012	0.08		0.908	0.115	1.64		0.374	0.284	18.99		0.169	0.012	173.97		0.000	0.0000	0.423
\$800,000	0.47		0.651	0.011	0.09		0.895	0.114	1.87		0.330	0.251	21.71		0.148	0.011	198.82		0.000	0.0000	0.387
\$900,000	0.53		0.614	0.010	0.10		0.882	0.112	2.10		0.290	0.220	24.42		0.129	0.009	223.68		0.000	0.0000	0.351
\$1,000,000	0.58		0.5789	0.0098	0.11		0.8699	0.1105	2.34		0.2558	0.1944	27.13		0.1138	0.0083	248.53		0.0000	0.0000	0.3230
\$2,000,000	1.17		0.3212	0.0055	0.22		0.7543	0.0958	4.67		0.0802	0.0610	54.27		0.0344	0.0025	497.06		0.0000	0.0000	0.1648
\$3,000,000	1.75		0.1866	0.0032	0.33		0.6456	0.0820	7.01		0.0298	0.0226	81.40		0.0125	0.0009	745.59		0.0000	0.0000	0.1087
\$4,000,000	2.33		0.1140	0.0019	0.44		0.5525	0.0702	9.34		0.0124	0.0094	108.54		0.0052	0.0004	994.12		0.0000	0.0000	0.0819
\$5,000,000	2.92		0.0722	0.0012	0.55		0.4728	0.0600	11.68		0.0057	0.0043	135.67		0.0024	0.0002	1242.65		0.0000	0.0000	0.0657
\$6,000,000	3.50		0.0469	0.0008	0.66		0.4046	0.0514	14.01		0.0029	0.0022	162.81		0.0012	0.0001	1491.17		0.0000	0.0000	0.0545
\$7,000,000	4.09		0.0310	0.0005	0.77		0.3463	0.0440	16.35		0.0017	0.0013	189.94		0.0007	0.0001	1739.70		0.0000	0.0000	0.0459
\$8,000,000	4.67		0.0209	0.0004	0.88		0.2964	0.0376	18.69		0.0010	0.0008	217.08		0.0004	0.0000	1988.23		0.0000	0.0000	0.0388
\$9,000,000	5.25		0.0143	0.0002	0.99		0.2536	0.0322	21.02		0.0007	0.0005	244.21		0.0003	0.0000	2236.76		0.0000	0.0000	0.0329
\$10,000,000	5.84		0.0099	0.0002	1.10		0.2170	0.0276	23.36		0.0004	0.0003	271.34		0.0001	0.0000	2485.29		0.0000	0.0000	0.0281

Death Average Cost Per Case \$1,713,178  
P.T. Average Cost Per Case \$9,099,231  
P.P Average Cost Per Case \$428,125  
T.T. Average Cost Per Case \$36,853

DELAWARE

Excess Loss Factor Study

Excess Loss (Pure Premium) Factors

Loss Limitation	DE Hazard Group Excess Loss Factors							ELF adjusted for LBA's							ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	TCR	TCR	0.8090	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
	Pg2	Pg3	Pg4	Pg5	Pg6	Pg7	Pg8	(1)*TCR	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR	(7)*TCR	Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)						
\$10,000	0.876	0.896	0.904	0.910	0.924	0.944	0.954	0.709	0.725	0.731	0.736	0.748	0.764	0.772	0.714	0.730	0.736	0.741	0.753	0.769	0.777
\$15,000	0.846	0.870	0.881	0.886	0.903	0.927	0.940	0.684	0.704	0.713	0.717	0.731	0.750	0.760	0.689	0.709	0.718	0.722	0.736	0.755	0.765
\$20,000	0.821	0.849	0.859	0.867	0.886	0.913	0.928	0.664	0.687	0.695	0.701	0.717	0.739	0.751	0.669	0.692	0.700	0.706	0.722	0.744	0.756
\$25,000	0.801	0.830	0.842	0.849	0.870	0.900	0.917	0.648	0.671	0.681	0.687	0.704	0.728	0.742	0.653	0.676	0.686	0.692	0.709	0.733	0.747
\$30,000	0.782	0.811	0.825	0.834	0.856	0.888	0.904	0.633	0.656	0.667	0.675	0.693	0.718	0.731	0.638	0.661	0.672	0.680	0.698	0.723	0.736
\$35,000	0.764	0.796	0.812	0.819	0.842	0.876	0.895	0.618	0.644	0.657	0.663	0.681	0.709	0.724	0.623	0.649	0.662	0.668	0.686	0.714	0.729
\$40,000	0.748	0.781	0.796	0.807	0.830	0.865	0.885	0.605	0.632	0.644	0.653	0.671	0.700	0.716	0.610	0.637	0.649	0.658	0.676	0.705	0.721
\$50,000	0.721	0.756	0.774	0.781	0.807	0.845	0.868	0.583	0.612	0.626	0.632	0.653	0.684	0.702	0.588	0.617	0.631	0.637	0.658	0.689	0.707
\$75,000	0.665	0.704	0.722	0.733	0.761	0.803	0.829	0.538	0.570	0.584	0.593	0.616	0.650	0.671	0.543	0.575	0.589	0.598	0.621	0.655	0.676
\$100,000	0.624	0.663	0.683	0.694	0.724	0.769	0.796	0.505	0.536	0.553	0.561	0.586	0.622	0.644	0.510	0.541	0.558	0.566	0.591	0.627	0.649
\$125,000	0.588	0.630	0.650	0.661	0.691	0.740	0.768	0.476	0.510	0.526	0.535	0.559	0.599	0.621	0.481	0.515	0.531	0.540	0.564	0.604	0.626
\$150,000	0.559	0.600	0.622	0.633	0.664	0.712	0.742	0.452	0.485	0.503	0.512	0.537	0.576	0.600	0.457	0.490	0.508	0.517	0.542	0.581	0.605
\$175,000	0.531	0.574	0.596	0.608	0.639	0.688	0.719	0.430	0.464	0.482	0.492	0.517	0.557	0.582	0.435	0.469	0.487	0.497	0.522	0.562	0.587
\$200,000	0.507	0.552	0.574	0.585	0.616	0.667	0.697	0.410	0.447	0.464	0.473	0.498	0.540	0.564	0.415	0.452	0.469	0.478	0.503	0.545	0.569
\$225,000	0.484	0.527	0.551	0.563	0.596	0.648	0.679	0.392	0.426	0.446	0.455	0.482	0.524	0.549	0.397	0.431	0.451	0.460	0.487	0.529	0.554
\$250,000	0.461	0.507	0.530	0.544	0.578	0.631	0.662	0.373	0.410	0.429	0.440	0.468	0.510	0.536	0.378	0.415	0.434	0.445	0.473	0.515	0.541
\$275,000	0.441	0.486	0.512	0.526	0.559	0.613	0.645	0.357	0.393	0.414	0.426	0.452	0.496	0.522	0.362	0.398	0.419	0.431	0.457	0.501	0.527
\$300,000	0.419	0.467	0.492	0.508	0.542	0.595	0.629	0.339	0.378	0.398	0.411	0.438	0.481	0.509	0.344	0.383	0.403	0.416	0.443	0.486	0.514
\$325,000	0.400	0.446	0.474	0.490	0.525	0.579	0.612	0.324	0.361	0.383	0.396	0.425	0.468	0.495	0.329	0.366	0.388	0.401	0.430	0.473	0.500
\$350,000	0.381	0.429	0.455	0.473	0.509	0.563	0.598	0.308	0.347	0.368	0.383	0.412	0.455	0.484	0.313	0.352	0.373	0.388	0.417	0.460	0.489
\$375,000	0.364	0.412	0.439	0.455	0.493	0.548	0.583	0.294	0.333	0.355	0.368	0.399	0.443	0.472	0.299	0.338	0.360	0.373	0.404	0.448	0.477
\$400,000	0.347	0.395	0.422	0.440	0.476	0.533	0.568	0.281	0.320	0.341	0.356	0.385	0.431	0.460	0.286	0.325	0.346	0.361	0.390	0.436	0.465
\$425,000	0.330	0.379	0.407	0.424	0.461	0.519	0.556	0.267	0.307	0.329	0.343	0.373	0.420	0.450	0.272	0.312	0.334	0.348	0.378	0.425	0.455
\$450,000	0.316	0.363	0.391	0.409	0.446	0.504	0.540	0.256	0.294	0.316	0.331	0.361	0.408	0.437	0.261	0.299	0.321	0.336	0.366	0.413	0.442
\$475,000	0.300	0.348	0.377	0.394	0.433	0.491	0.528	0.243	0.282	0.305	0.319	0.350	0.397	0.427	0.248	0.287	0.310	0.324	0.355	0.402	0.432
\$500,000	0.286	0.335	0.362	0.380	0.419	0.477	0.514	0.231	0.271	0.293	0.307	0.339	0.386	0.416	0.236	0.276	0.298	0.312	0.344	0.391	0.421
\$600,000	0.238	0.285	0.314	0.329	0.369	0.428	0.467	0.193	0.231	0.254	0.266	0.299	0.346	0.378	0.198	0.236	0.259	0.271	0.304	0.351	0.383
\$700,000	0.198	0.245	0.271	0.287	0.326	0.385	0.423	0.160	0.198	0.219	0.232	0.264	0.311	0.342	0.165	0.203	0.224	0.237	0.269	0.316	0.347
\$800,000	0.168	0.210	0.235	0.251	0.286	0.347	0.387	0.136	0.170	0.190	0.203	0.231	0.281	0.313	0.141	0.175	0.195	0.208	0.236	0.286	0.318
\$900,000	0.142	0.181	0.207	0.220	0.256	0.314	0.351	0.115	0.146	0.167	0.178	0.207	0.254	0.284	0.120	0.151	0.172	0.183	0.212	0.259	0.289
\$1,000,000	0.1204	0.1592	0.1819	0.1943	0.2279	0.2854	0.3230	0.0974	0.1288	0.1472	0.1572	0.1844	0.2309	0.2613	0.1024	0.1338	0.1522	0.1622	0.1894	0.2359	0.2663
\$2,000,000	0.0583	0.0786	0.0913	0.1014	0.1226	0.1647	0.1961	0.0472	0.0636	0.0739	0.0820	0.0992	0.1332	0.1586	0.0522	0.0686	0.0789	0.0870	0.1042	0.1382	0.1636
\$3,000,000	0.0377	0.0511	0.0602	0.0678	0.0834	0.1159	0.1434	0.0305	0.0413	0.0487	0.0549	0.0675	0.0938	0.1160	0.0355	0.0463	0.0537	0.0599	0.0725	0.0988	0.1210
\$4,000,000	0.0273	0.0373	0.0440	0.0505	0.0629	0.0888	0.1124	0.0221	0.0302	0.0356	0.0409	0.0509	0.0718	0.0909	0.0271	0.0352	0.0406	0.0459	0.0559	0.0768	0.0959
\$5,000,000	0.0214	0.0293	0.0344	0.0398	0.0499	0.0714	0.0917	0.0173	0.0237	0.0278	0.0322	0.0404	0.0578	0.0742	0.0223	0.0287	0.0328	0.0372	0.0454	0.0628	0.0792
\$6,000,000	0.0175	0.0239	0.0280	0.0324	0.0412	0.0594	0.0772	0.0142	0.0193	0.0227	0.0262	0.0333	0.0481	0.0625	0.0192	0.0243	0.0277	0.0312	0.0383	0.0531	0.0675
\$7,000,000	0.0144	0.0197	0.0238	0.0274	0.0346	0.0505	0.0662	0.0116	0.0159	0.0193	0.0222	0.0280	0.0409	0.0536	0.0166	0.0209	0.0243	0.0272	0.0330	0.0459	0.0586
\$8,000,000	0.0122	0.0172	0.0204	0.0235	0.0299	0.0440	0.0581	0.0099	0.0139	0.0165	0.0190	0.0242	0.0356	0.0470	0.0149	0.0189	0.0215	0.0240	0.0292	0.0406	0.0520
\$9,000,000	0.0107	0.0148	0.0176	0.0204	0.0262	0.0385	0.0514	0.0087	0.0120	0.0142	0.0165	0.0212	0.0311	0.0416	0.0131	0.0170	0.0192	0.0215	0.0262	0.0361	0.0466
\$10,000,000	0.0096	0.0131	0.0156	0.0181	0.0235	0.0342	0.0459	0.0078	0.0106	0.0126	0.0146	0.0190	0.0277	0.0371	0.0117	0.0156	0.0176	0.0196	0.0240	0.0327	0.0421

\* Excess ratios for loss limits above \$1,000,000 are calculated by applying the relativities from exhibit III to the excess ratios at \$1,000,000.

DELAWARE  
EXCESS LOSS FACTOR STUDY  
PROPOSED EFFECTIVE DATE: 12/1/12  
Excess Loss (Pure Premium) Factors

Per Accident Limit	2012 Excess Loss Factors*							2011 Excess Loss Factors							Percentage Change						
	A	B	C	D	E	F	G	A	B	C	D	E	F	G	A	B	C	D	E	F	G
\$10,000	0.714	0.730	0.736	0.741	0.753	0.769	0.777	0.705	0.721	0.729	0.735	0.752	0.763	0.770	1.3%	1.2%	1.0%	0.8%	0.1%	0.8%	0.9%
\$15,000	0.689	0.709	0.718	0.722	0.736	0.755	0.765	0.682	0.700	0.708	0.716	0.733	0.748	0.755	1.0%	1.3%	1.4%	0.8%	0.4%	0.9%	1.3%
\$20,000	0.669	0.692	0.700	0.706	0.722	0.744	0.755	0.663	0.682	0.691	0.700	0.716	0.734	0.741	0.9%	1.5%	1.3%	0.9%	0.8%	1.4%	1.9%
\$25,000	0.653	0.676	0.686	0.692	0.709	0.733	0.746	0.645	0.665	0.675	0.684	0.702	0.720	0.729	1.2%	1.7%	1.6%	1.2%	1.0%	1.8%	2.3%
\$30,000	0.638	0.661	0.672	0.680	0.698	0.723	0.737	0.630	0.650	0.661	0.670	0.689	0.709	0.718	1.3%	1.7%	1.7%	1.5%	1.3%	2.0%	2.6%
\$35,000	0.623	0.649	0.661	0.668	0.686	0.714	0.729	0.616	0.637	0.648	0.658	0.676	0.697	0.707	1.1%	1.9%	2.0%	1.5%	1.5%	2.4%	3.1%
\$40,000	0.610	0.637	0.649	0.658	0.676	0.705	0.721	0.603	0.626	0.635	0.646	0.664	0.687	0.697	1.2%	1.8%	2.2%	1.9%	1.8%	2.6%	3.4%
\$50,000	0.588	0.617	0.631	0.637	0.658	0.689	0.707	0.582	0.604	0.613	0.626	0.645	0.668	0.678	1.0%	2.2%	2.9%	1.8%	2.0%	3.1%	4.3%
\$75,000	0.543	0.575	0.589	0.598	0.621	0.655	0.676	0.539	0.561	0.572	0.584	0.602	0.628	0.639	0.7%	2.5%	3.0%	2.4%	3.2%	4.3%	5.8%
\$100,000	0.510	0.541	0.558	0.566	0.591	0.627	0.649	0.504	0.527	0.537	0.551	0.570	0.598	0.607	1.2%	2.7%	3.9%	2.7%	3.7%	4.8%	6.9%
\$125,000	0.481	0.515	0.531	0.540	0.564	0.604	0.626	0.475	0.499	0.509	0.522	0.541	0.569	0.581	1.3%	3.2%	4.3%	3.4%	4.3%	6.2%	7.7%
\$150,000	0.457	0.490	0.508	0.517	0.542	0.581	0.605	0.448	0.472	0.482	0.497	0.516	0.544	0.557	2.0%	3.8%	5.4%	4.0%	5.0%	6.8%	8.6%
\$175,000	0.435	0.469	0.487	0.497	0.522	0.562	0.587	0.425	0.450	0.460	0.474	0.493	0.523	0.535	2.4%	4.2%	5.9%	4.9%	5.9%	7.5%	9.7%
\$200,000	0.415	0.450	0.469	0.478	0.503	0.545	0.569	0.405	0.429	0.439	0.453	0.473	0.502	0.516	2.5%	4.9%	6.8%	5.5%	6.3%	8.6%	10.3%
\$225,000	0.397	0.431	0.451	0.460	0.487	0.529	0.554	0.385	0.410	0.421	0.435	0.454	0.485	0.497	3.1%	5.1%	7.1%	5.7%	7.3%	9.1%	11.5%
\$250,000	0.378	0.415	0.434	0.445	0.472	0.515	0.541	0.366	0.391	0.402	0.418	0.437	0.467	0.481	3.3%	6.1%	8.0%	6.5%	8.0%	10.3%	12.5%
\$275,000	0.361	0.398	0.419	0.430	0.457	0.501	0.527	0.347	0.373	0.386	0.401	0.420	0.452	0.464	4.0%	6.7%	8.5%	7.2%	8.8%	10.8%	13.6%
\$300,000	0.344	0.382	0.403	0.416	0.443	0.487	0.514	0.330	0.356	0.369	0.384	0.404	0.436	0.448	4.2%	7.3%	9.2%	7.8%	9.7%	11.7%	14.7%
\$325,000	0.329	0.366	0.388	0.401	0.430	0.473	0.501	0.313	0.340	0.353	0.368	0.388	0.421	0.434	5.1%	7.6%	9.9%	9.0%	10.8%	12.4%	15.4%
\$350,000	0.313	0.352	0.373	0.387	0.417	0.460	0.489	0.297	0.324	0.337	0.353	0.373	0.406	0.420	5.4%	8.6%	10.7%	9.6%	11.8%	13.3%	16.4%
\$375,000	0.299	0.338	0.360	0.373	0.404	0.448	0.477	0.281	0.308	0.322	0.338	0.359	0.392	0.406	6.4%	9.7%	11.8%	10.4%	12.5%	14.3%	17.5%
\$400,000	0.286	0.325	0.346	0.361	0.391	0.436	0.465	0.267	0.293	0.307	0.324	0.345	0.377	0.392	7.1%	10.9%	12.7%	11.4%	13.3%	15.6%	18.6%
\$425,000	0.272	0.312	0.334	0.348	0.378	0.425	0.454	0.254	0.280	0.293	0.310	0.331	0.364	0.379	7.1%	11.4%	14.0%	12.3%	14.2%	16.8%	19.8%
\$450,000	0.260	0.299	0.321	0.336	0.366	0.413	0.442	0.241	0.268	0.280	0.296	0.318	0.352	0.367	7.9%	11.6%	14.6%	13.5%	15.1%	17.3%	20.4%
\$475,000	0.248	0.287	0.310	0.324	0.355	0.402	0.432	0.228	0.255	0.267	0.284	0.305	0.339	0.354	8.8%	12.5%	16.1%	14.1%	16.4%	18.6%	22.0%
\$500,000	0.236	0.276	0.298	0.312	0.344	0.391	0.421	0.217	0.244	0.256	0.271	0.292	0.327	0.343	8.8%	13.1%	16.4%	15.1%	17.8%	19.6%	22.7%
\$600,000	0.198	0.236	0.259	0.271	0.304	0.351	0.384	0.177	0.202	0.213	0.228	0.249	0.284	0.298	11.9%	16.8%	21.6%	18.9%	22.1%	23.6%	28.9%
\$700,000	0.165	0.203	0.224	0.237	0.269	0.316	0.347	0.146	0.170	0.180	0.195	0.213	0.246	0.262	13.0%	19.4%	24.4%	21.5%	26.3%	28.5%	32.4%
\$800,000	0.141	0.175	0.195	0.208	0.236	0.286	0.318	0.123	0.144	0.153	0.167	0.185	0.218	0.231	14.6%	21.5%	27.5%	24.6%	27.6%	31.2%	37.7%
\$900,000	0.120	0.151	0.172	0.183	0.212	0.259	0.289	0.104	0.124	0.132	0.144	0.161	0.192	0.205	15.4%	21.8%	30.3%	27.1%	31.7%	34.9%	41.0%
\$1,000,000	0.1024	0.1338	0.1522	0.1622	0.1894	0.2359	0.2663	0.0900	0.1083	0.1153	0.1262	0.1410	0.1719	0.1831	13.8%	23.5%	32.0%	28.5%	34.3%	37.2%	45.4%
\$2,000,000	0.0522	0.0686	0.0789	0.0870	0.1042	0.1382	0.1636	0.0470	0.0568	0.0615	0.0696	0.0793	0.1018	0.1138	11.1%	20.8%	28.3%	25.0%	31.4%	35.8%	43.8%
\$3,000,000	0.0355	0.0463	0.0537	0.0599	0.0725	0.0988	0.1210	0.0323	0.0390	0.0424	0.0487	0.0557	0.0731	0.0839	9.9%	18.7%	26.7%	23.0%	30.2%	35.2%	44.2%
\$4,000,000	0.0271	0.0352	0.0406	0.0459	0.0559	0.0768	0.0959	0.0249	0.0300	0.0327	0.0375	0.0432	0.0571	0.0665	8.8%	17.3%	24.2%	22.4%	29.4%	34.5%	44.2%
\$5,000,000	0.0223	0.0287	0.0328	0.0372	0.0454	0.0628	0.0792	0.0207	0.0244	0.0266	0.0305	0.0353	0.0470	0.0552	7.7%	17.6%	23.3%	22.0%	28.6%	33.6%	43.5%
\$6,000,000	0.0192	0.0243	0.0277	0.0312	0.0383	0.0531	0.0675	0.0177	0.0209	0.0229	0.0262	0.0301	0.0399	0.0470	8.5%	16.3%	21.0%	19.1%	27.2%	33.1%	43.6%
\$7,000,000	0.0166	0.0209	0.0243	0.0272	0.0330	0.0459	0.0586	0.0154	0.0184	0.0200	0.0227	0.0263	0.0347	0.0410	7.8%	13.6%	21.5%	19.8%	25.5%	32.3%	42.9%
\$8,000,000	0.0149	0.0189	0.0215	0.0240	0.0292	0.0406	0.0520	0.0132	0.0163	0.0179	0.0204	0.0234	0.0307	0.0365	12.9%	16.0%	20.1%	17.6%	24.8%	32.2%	42.5%
\$9,000,000	0.0131	0.0170	0.0192	0.0215	0.0262	0.0361	0.0466	0.0118	0.0147	0.0162	0.0184	0.0212	0.0277	0.0328	11.0%	15.6%	18.5%	16.8%	23.6%	30.3%	42.1%
\$10,000,000	0.0117	0.0156	0.0176	0.0196	0.0240	0.0327	0.0421	0.0104	0.0131	0.0147	0.0168	0.0192	0.0250	0.0297	12.5%	19.1%	19.7%	16.7%	25.0%	30.8%	41.8%

\* Adjusted