

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 2013 excess loss factors with the current 2012 excess loss factors.

DELAWARE
Effective:12/1/13

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	387,054	433,365	485,219	543,276	608,280	681,063	762,553
	P.T.	1,723,609	2,043,329	2,422,356	2,871,691	3,404,374	4,035,868	4,784,501
	PP	275,617	300,363	327,331	356,720	388,747	423,651	461,688
	T.T.	33,774	34,843	35,947	37,086	38,261	39,473	40,723
	M.O	1,812	2,175	2,611	3,134	3,762	4,515	5,420

Exhibit II Combined Injury Weights

Type of Injury	A Injury Weights	B Injury Weights	C Injury Weights	D Injury Weights	E Injury Weights	F Injury Weights	G Injury Weights
Death	0.007	0.007	0.007	0.007	0.007	0.007	0.007
P.T.	0.028	0.063	0.048	0.062	0.071	0.099	0.144
PP	0.683	0.698	0.713	0.728	0.743	0.758	0.773
T.T.	0.226	0.184	0.177	0.156	0.136	0.102	0.049
Medical Only	0.056	0.048	0.055	0.047	0.043	0.034	0.027
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	0.488	0.496	0.503	0.522	0.537	0.572	0.602
\$3,000,000	0.319	0.323	0.330	0.345	0.358	0.394	0.428
\$4,000,000	0.233	0.234	0.240	0.254	0.266	0.295	0.328
\$5,000,000	0.179	0.185	0.189	0.200	0.210	0.234	0.263
\$6,000,000	0.145	0.149	0.155	0.164	0.171	0.193	0.218
\$7,000,000	0.123	0.126	0.128	0.137	0.145	0.163	0.186
\$8,000,000	0.105	0.106	0.111	0.118	0.125	0.141	0.161
\$9,000,000	0.088	0.092	0.096	0.102	0.109	0.123	0.141
\$10,000,000	0.076	0.081	0.084	0.090	0.096	0.109	0.126

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	0.03	0.007	0.978	0.007	0.01	0.028	0.995	0.028	0.04	0.683	0.966	0.660	0.30	0.226	0.807	0.182	5.52	0.056	0.214	0.0120	0.889
\$15,000	0.04		0.968	0.007	0.01		0.992	0.028	0.05		0.950	0.649	0.44		0.748	0.169	8.28		0.167	0.0094	0.862
\$20,000	0.05		0.958	0.007	0.01		0.989	0.028	0.07		0.934	0.638	0.59		0.700	0.158	11.04		0.139	0.0078	0.839
\$25,000	0.06		0.948	0.007	0.01		0.986	0.028	0.09		0.919	0.628	0.09		0.660	0.149	13.80		0.122	0.0068	0.819
\$30,000	0.08		0.939	0.007	0.02		0.984	0.028	0.11		0.905	0.618	0.89		0.627	0.142	16.56		0.109	0.0061	0.801
\$35,000	0.09		0.930	0.007	0.02		0.981	0.027	0.13		0.891	0.609	1.04		0.599	0.135	19.32		0.100	0.0056	0.784
\$40,000	0.10		0.920	0.006	0.02		0.978	0.027	0.15		0.878	0.600	1.18		0.575	0.130	22.07		0.092	0.0052	0.768
\$50,000	0.13		0.902	0.006	0.03		0.973	0.027	0.18		0.854	0.583	1.48		0.535	0.121	27.59		0.082	0.0046	0.742
\$75,000	0.19		0.856	0.006	0.04		0.959	0.027	0.27		0.800	0.546	2.22		0.470	0.106	41.39		0.067	0.0038	0.689
\$100,000	0.26		0.810	0.006	0.06		0.946	0.026	0.36		0.754	0.515	2.96		0.430	0.097	55.19		0.057	0.0032	0.647
\$125,000	0.32		0.763	0.005	0.07		0.933	0.026	0.45		0.714	0.488	3.70		0.401	0.091	68.98		0.051	0.0029	0.613
\$150,000	0.39		0.717	0.005	0.09		0.921	0.026	0.54		0.680	0.464	4.44		0.380	0.086	82.78		0.047	0.0026	0.584
\$175,000	0.45		0.675	0.005	0.10		0.908	0.025	0.63		0.649	0.443	5.18		0.362	0.082	96.58		0.043	0.0024	0.557
\$200,000	0.52		0.636	0.004	0.12		0.896	0.025	0.73		0.620	0.423	5.92		0.347	0.078	110.37		0.039	0.0022	0.532
\$225,000	0.58		0.598	0.004	0.13		0.884	0.025	0.82		0.592	0.404	6.66		0.333	0.075	124.17		0.035	0.0020	0.510
\$250,000	0.65		0.561	0.004	0.15		0.871	0.024	0.91		0.566	0.387	7.40		0.319	0.072	137.97		0.031	0.0017	0.489
\$275,000	0.71		0.524	0.004	0.16		0.859	0.024	1.00		0.540	0.369	8.14		0.307	0.069	151.76		0.028	0.0016	0.468
\$300,000	0.78		0.488	0.003	0.17		0.847	0.024	1.09		0.516	0.352	8.88		0.294	0.066	165.56		0.025	0.0014	0.446
\$325,000	0.84		0.452	0.003	0.19		0.835	0.023	1.18		0.492	0.336	9.62		0.282	0.064	179.36		0.022	0.0012	0.427
\$350,000	0.90		0.417	0.003	0.20		0.824	0.023	1.27		0.469	0.320	10.36		0.271	0.061	193.15		0.019	0.0011	0.408
\$375,000	0.97		0.384	0.003	0.22		0.812	0.023	1.36		0.447	0.305	11.10		0.260	0.059	206.95		0.016	0.0009	0.391
\$400,000	1.03		0.351	0.002	0.23		0.801	0.022	1.45		0.426	0.291	11.84		0.249	0.056	220.75		0.014	0.0008	0.372
\$425,000	1.10		0.320	0.002	0.25		0.789	0.022	1.54		0.406	0.277	12.58		0.239	0.054	234.54		0.011	0.0006	0.356
\$450,000	1.16		0.288	0.002	0.26		0.778	0.022	1.63		0.387	0.264	13.32		0.229	0.052	248.34		0.009	0.0005	0.341
\$475,000	1.23		0.255	0.002	0.28		0.767	0.021	1.72		0.369	0.252	14.06		0.220	0.050	262.13		0.007	0.0004	0.325
\$500,000	1.29		0.222	0.002	0.29		0.756	0.021	1.81		0.352	0.240	14.80		0.211	0.048	275.93		0.006	0.0003	0.311
\$600,000	1.55		0.102	0.001	0.35		0.714	0.020	2.18		0.290	0.198	17.77		0.180	0.041	331.12		0.002	0.0001	0.260
\$700,000	1.81		0.046	0.000	0.41		0.674	0.019	2.54		0.241	0.165	20.73		0.153	0.035	386.30		0.000	0.0000	0.219
\$800,000	2.07		0.018	0.000	0.46		0.637	0.018	2.90		0.200	0.137	23.69		0.131	0.030	441.49		0.000	0.0000	0.185
\$900,000	2.33		0.005	0.000	0.52		0.602	0.017	3.27		0.167	0.114	26.65		0.112	0.025	496.68		0.000	0.0000	0.156
\$1,000,000	2.58		0.0012	0.0000	0.58		0.5692	0.0159	3.63		0.1404	0.0959	29.61		0.0972	0.0220	551.86		0.0000	0.0000	0.1338
\$2,000,000	5.17		0.0000	0.0000	1.16		0.3357	0.0094	7.26		0.0302	0.0206	59.22		0.0270	0.0061	1103.73		0.0000	0.0000	0.0361
\$3,000,000	7.75		0.0000	0.0000	1.74		0.2036	0.0057	10.88		0.0086	0.0059	88.83		0.0096	0.0022	1655.59		0.0000	0.0000	0.0138
\$4,000,000	10.33		0.0000	0.0000	2.32		0.1219	0.0034	14.51		0.0030	0.0020	118.44		0.0040	0.0009	2207.45		0.0000	0.0000	0.0063
\$5,000,000	12.92		0.0000	0.0000	2.90		0.0687	0.0019	18.14		0.0013	0.0009	148.04		0.0019	0.0004	2759.31		0.0000	0.0000	0.0032
\$6,000,000	15.50		0.0000	0.0000	3.48		0.0332	0.0009	21.77		0.0006	0.0004	177.65		0.0010	0.0002	3311.18		0.0000	0.0000	0.0015
\$7,000,000	18.09		0.0000	0.0000	4.06		0.0091	0.0003	25.40		0.0002	0.0001	207.26		0.0005	0.0001	3863.04		0.0000	0.0000	0.0005
\$8,000,000	20.67		0.0000	0.0000	4.64		0.0000	0.0000	29.03		0.0000	0.0000	236.87		0.0003	0.0001	4414.90		0.0000	0.0000	0.0001
\$9,000,000	23.25		0.0000	0.0000	5.22		0.0000	0.0000	32.65		0.0000	0.0000	266.48		0.0001	0.0000	4966.77		0.0000	0.0000	0.0000
\$10,000,000	25.84		0.0000	0.0000	5.80		0.0000	0.0000	36.28		0.0000	0.0000	296.09		0.0000	0.0000	5518.63		0.0000	0.0000	0.0000

Death Average Cost Per Case \$387,054
P.T. Average Cost Per Case \$1,723,609
P.P Average Cost Per Case \$275,617
T.T. Average Cost Per Case \$33,774

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	0.02	0.007	0.980	0.007	0.00	0.063	0.995	0.063	0.03	0.698	0.969	0.676	0.29	0.184	0.811	0.149	4.60	0.048	0.238	0.0114	0.906
\$15,000	0.03		0.971	0.007	0.01		0.993	0.063	0.05		0.954	0.666	0.43		0.753	0.139	6.90		0.187	0.0090	0.884
\$20,000	0.05		0.962	0.007	0.01		0.991	0.062	0.07		0.939	0.655	0.57		0.705	0.130	9.20		0.156	0.0075	0.862
\$25,000	0.06		0.953	0.007	0.01		0.989	0.062	0.08		0.925	0.646	0.72		0.666	0.123	11.49		0.136	0.0065	0.845
\$30,000	0.07		0.945	0.007	0.01		0.986	0.062	0.10		0.912	0.637	0.86		0.633	0.116	13.79		0.122	0.0059	0.828
\$35,000	0.08		0.937	0.007	0.02		0.984	0.062	0.12		0.899	0.628	1.00		0.605	0.111	16.09		0.111	0.0053	0.813
\$40,000	0.09		0.928	0.006	0.02		0.982	0.062	0.13		0.887	0.619	1.15		0.580	0.107	18.39		0.102	0.0049	0.799
\$50,000	0.12		0.912	0.006	0.02		0.977	0.062	0.17		0.864	0.603	1.43		0.541	0.100	22.99		0.090	0.0043	0.775
\$75,000	0.17		0.871	0.006	0.04		0.966	0.061	0.25		0.812	0.567	2.15		0.475	0.087	34.48		0.073	0.0035	0.725
\$100,000	0.23		0.830	0.006	0.05		0.954	0.060	0.33		0.768	0.536	2.87		0.434	0.080	45.98		0.063	0.0030	0.685
\$125,000	0.29		0.788	0.006	0.06		0.943	0.059	0.42		0.730	0.510	3.59		0.405	0.075	57.47		0.056	0.0027	0.653
\$150,000	0.35		0.746	0.005	0.07		0.932	0.059	0.50		0.696	0.486	4.30		0.383	0.070	68.96		0.051	0.0024	0.622
\$175,000	0.40		0.706	0.005	0.09		0.922	0.058	0.58		0.666	0.465	5.02		0.366	0.067	80.46		0.048	0.0023	0.597
\$200,000	0.46		0.669	0.005	0.10		0.911	0.057	0.67		0.639	0.446	5.74		0.350	0.064	91.95		0.044	0.0021	0.574
\$225,000	0.52		0.634	0.004	0.11		0.901	0.057	0.75		0.612	0.427	6.46		0.337	0.062	103.45		0.041	0.0020	0.552
\$250,000	0.58		0.601	0.004	0.12		0.891	0.056	0.83		0.588	0.410	7.17		0.323	0.059	114.94		0.038	0.0018	0.531
\$275,000	0.63		0.568	0.004	0.13		0.880	0.055	0.92		0.563	0.393	7.89		0.311	0.057	126.43		0.034	0.0016	0.511
\$300,000	0.69		0.535	0.004	0.15		0.870	0.055	1.00		0.540	0.377	8.61		0.299	0.055	137.93		0.031	0.0015	0.493
\$325,000	0.75		0.502	0.004	0.16		0.860	0.054	1.08		0.517	0.361	9.33		0.287	0.053	149.42		0.028	0.0013	0.473
\$350,000	0.81		0.469	0.003	0.17		0.850	0.054	1.17		0.495	0.346	10.04		0.276	0.051	160.92		0.026	0.0012	0.455
\$375,000	0.87		0.438	0.003	0.18		0.840	0.053	1.25		0.474	0.331	10.76		0.265	0.049	172.41		0.023	0.0011	0.437
\$400,000	0.92		0.407	0.003	0.20		0.830	0.052	1.33		0.454	0.317	11.48		0.254	0.047	183.90		0.021	0.0010	0.420
\$425,000	0.98		0.378	0.003	0.21		0.820	0.052	1.41		0.434	0.303	12.20		0.244	0.045	195.40		0.018	0.0009	0.404
\$450,000	1.04		0.349	0.002	0.22		0.810	0.051	1.50		0.416	0.290	12.91		0.235	0.043	206.89		0.016	0.0008	0.387
\$475,000	1.10		0.321	0.002	0.23		0.800	0.050	1.58		0.398	0.278	13.63		0.225	0.041	218.39		0.014	0.0007	0.372
\$500,000	1.15		0.292	0.002	0.24		0.791	0.050	1.66		0.381	0.266	14.35		0.217	0.040	229.88		0.012	0.0006	0.359
\$600,000	1.38		0.176	0.001	0.29		0.753	0.047	2.00		0.319	0.223	17.22		0.185	0.034	275.86		0.006	0.0003	0.305
\$700,000	1.62		0.075	0.001	0.34		0.718	0.045	2.33		0.268	0.187	20.09		0.158	0.029	321.83		0.002	0.0001	0.262
\$800,000	1.85		0.041	0.000	0.39		0.684	0.043	2.66		0.226	0.158	22.96		0.136	0.025	367.81		0.000	0.0000	0.226
\$900,000	2.08		0.017	0.000	0.44		0.652	0.041	3.00		0.191	0.133	25.83		0.117	0.022	413.78		0.000	0.0000	0.196
\$1,000,000	2.31		0.0056	0.0000	0.49		0.6215	0.0392	3.33		0.1622	0.1132	28.70		0.1017	0.0187	459.76		0.0000	0.0000	0.1711
\$2,000,000	4.62		0.0000	0.0000	0.98		0.3940	0.0248	6.66		0.0381	0.0266	57.40		0.0289	0.0053	919.52		0.0000	0.0000	0.0567
\$3,000,000	6.92		0.0000	0.0000	1.47		0.2572	0.0162	9.99		0.0115	0.0080	86.10		0.0105	0.0019	1379.28		0.0000	0.0000	0.0261
\$4,000,000	9.23		0.0000	0.0000	1.96		0.1686	0.0106	13.32		0.0042	0.0029	114.80		0.0044	0.0008	1839.04		0.0000	0.0000	0.0143
\$5,000,000	11.54		0.0000	0.0000	2.45		0.1084	0.0068	16.65		0.0018	0.0013	143.50		0.0021	0.0004	2298.80		0.0000	0.0000	0.0085
\$6,000,000	13.85		0.0000	0.0000	2.94		0.0661	0.0042	19.98		0.0009	0.0006	172.20		0.0011	0.0002	2758.56		0.0000	0.0000	0.0050
\$7,000,000	16.15		0.0000	0.0000	3.43		0.0360	0.0023	23.31		0.0005	0.0003	200.90		0.0006	0.0001	3218.32		0.0000	0.0000	0.0027
\$8,000,000	18.46		0.0000	0.0000	3.92		0.0143	0.0009	26.63		0.0001	0.0001	229.60		0.0003	0.0001	3678.08		0.0000	0.0000	0.0011
\$9,000,000	20.77		0.0000	0.0000	4.40		0.0000	0.0000	29.96		0.0000	0.0000	258.30		0.0002	0.0000	4137.84		0.0000	0.0000	0.0000
\$10,000,000	23.08		0.0000	0.0000	4.89		0.0000	0.0000	33.29		0.0000	0.0000	287.00		0.0001	0.0000	4597.60		0.0000	0.0000	0.0000

Death Average Cost Per Case \$433,365
P.T. Average Cost Per Case \$2,043,329
P.P Average Cost Per Case \$300,363
T.T. Average Cost Per Case \$34,843

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	0.02	0.007	0.982	0.007	0.00	0.048	0.996	0.048	0.03	0.713	0.971	0.692	0.28	0.177	0.815	0.144	3.83	0.055	0.265	0.0146	0.906
\$15,000	0.03		0.974	0.007	0.01		0.994	0.048	0.05		0.957	0.682	0.42		0.758	0.134	5.75		0.209	0.0115	0.883
\$20,000	0.04		0.966	0.007	0.01		0.992	0.048	0.06		0.944	0.673	0.56		0.711	0.126	7.66		0.175	0.0096	0.864
\$25,000	0.05		0.958	0.007	0.01		0.990	0.048	0.08		0.931	0.664	0.70		0.671	0.119	9.58		0.152	0.0084	0.846
\$30,000	0.06		0.950	0.007	0.01		0.988	0.047	0.09		0.919	0.655	0.83		0.638	0.113	11.49		0.136	0.0075	0.830
\$35,000	0.07		0.943	0.007	0.01		0.987	0.047	0.11		0.907	0.647	0.97		0.610	0.108	13.41		0.124	0.0068	0.816
\$40,000	0.08		0.935	0.007	0.02		0.985	0.047	0.12		0.895	0.638	1.11		0.586	0.104	15.32		0.114	0.0063	0.802
\$50,000	0.10		0.921	0.006	0.02		0.981	0.047	0.15		0.873	0.622	1.39		0.546	0.097	19.15		0.100	0.0055	0.778
\$75,000	0.15		0.884	0.006	0.03		0.971	0.047	0.23		0.824	0.588	2.09		0.480	0.085	28.73		0.080	0.0044	0.730
\$100,000	0.21		0.848	0.006	0.04		0.961	0.046	0.31		0.782	0.558	2.78		0.438	0.078	38.30		0.069	0.0038	0.692
\$125,000	0.26		0.811	0.006	0.05		0.952	0.046	0.38		0.745	0.531	3.48		0.409	0.072	47.88		0.062	0.0034	0.658
\$150,000	0.31		0.773	0.005	0.06		0.943	0.045	0.46		0.712	0.508	4.17		0.387	0.068	57.45		0.056	0.0031	0.629
\$175,000	0.36		0.736	0.005	0.07		0.933	0.045	0.53		0.683	0.487	4.87		0.369	0.065	67.03		0.052	0.0029	0.605
\$200,000	0.41		0.701	0.005	0.08		0.925	0.044	0.61		0.657	0.468	5.56		0.354	0.063	76.61		0.049	0.0027	0.583
\$225,000	0.46		0.668	0.005	0.09		0.916	0.044	0.69		0.632	0.451	6.26		0.340	0.060	86.18		0.046	0.0025	0.563
\$250,000	0.52		0.636	0.004	0.10		0.907	0.044	0.76		0.608	0.434	6.95		0.327	0.058	95.76		0.043	0.0024	0.542
\$275,000	0.57		0.606	0.004	0.11		0.898	0.043	0.84		0.585	0.417	7.65		0.315	0.056	105.33		0.040	0.0022	0.522
\$300,000	0.62		0.577	0.004	0.12		0.889	0.043	0.92		0.563	0.401	8.35		0.303	0.054	114.91		0.038	0.0021	0.504
\$325,000	0.67		0.548	0.004	0.13		0.881	0.042	0.99		0.542	0.386	9.04		0.292	0.052	124.48		0.035	0.0019	0.486
\$350,000	0.72		0.518	0.004	0.14		0.872	0.042	1.07		0.521	0.371	9.74		0.281	0.050	134.06		0.032	0.0018	0.469
\$375,000	0.77		0.489	0.003	0.15		0.863	0.041	1.15		0.500	0.357	10.43		0.270	0.048	143.64		0.030	0.0017	0.451
\$400,000	0.82		0.460	0.003	0.17		0.855	0.041	1.22		0.481	0.343	11.13		0.259	0.046	153.21		0.027	0.0015	0.435
\$425,000	0.88		0.432	0.003	0.18		0.846	0.041	1.30		0.462	0.329	11.82		0.250	0.044	162.79		0.025	0.0014	0.418
\$450,000	0.93		0.405	0.003	0.19		0.838	0.040	1.37		0.444	0.317	12.52		0.240	0.042	172.36		0.023	0.0013	0.403
\$475,000	0.98		0.378	0.003	0.20		0.829	0.040	1.45		0.426	0.304	13.21		0.231	0.041	181.94		0.021	0.0012	0.389
\$500,000	1.03		0.353	0.002	0.21		0.821	0.039	1.53		0.409	0.292	13.91		0.222	0.039	191.51		0.019	0.0010	0.373
\$600,000	1.24		0.251	0.002	0.25		0.788	0.038	1.83		0.348	0.248	16.69		0.190	0.034	229.82		0.012	0.0007	0.323
\$700,000	1.44		0.149	0.001	0.29		0.757	0.036	2.14		0.296	0.211	19.47		0.164	0.029	268.12		0.006	0.0003	0.277
\$800,000	1.65		0.062	0.000	0.33		0.727	0.035	2.44		0.253	0.180	22.25		0.141	0.025	306.42		0.003	0.0002	0.240
\$900,000	1.85		0.040	0.000	0.37		0.698	0.034	2.75		0.216	0.154	25.04		0.122	0.022	344.73		0.001	0.0001	0.210
\$1,000,000	2.06		0.0187	0.0001	0.41		0.6699	0.0322	3.06		0.1857	0.1324	27.82		0.1062	0.0188	383.03		0.000	0.0000	0.1835
\$2,000,000	4.12		0.0000	0.0000	0.83		0.4524	0.0217	6.11		0.0473	0.0337	55.64		0.0310	0.0055	766.06		0.000	0.0000	0.0609
\$3,000,000	6.18		0.0000	0.0000	1.24		0.3136	0.0151	9.17		0.0151	0.0108	83.46		0.0114	0.0020	1149.08		0.000	0.0000	0.0279
\$4,000,000	8.24		0.0000	0.0000	1.65		0.2198	0.0106	12.22		0.0057	0.0041	111.27		0.0049	0.0009	1532.11		0.000	0.0000	0.0156
\$5,000,000	10.30		0.0000	0.0000	2.06		0.1536	0.0074	15.28		0.0025	0.0018	139.09		0.0023	0.0004	1915.14		0.000	0.0000	0.0096
\$6,000,000	12.37		0.0000	0.0000	2.48		0.1053	0.0051	18.33		0.0013	0.0009	166.91		0.0012	0.0002	2298.17		0.000	0.0000	0.0062
\$7,000,000	14.43		0.0000	0.0000	2.89		0.0696	0.0033	21.39		0.0007	0.0005	194.73		0.0007	0.0001	2681.20		0.000	0.0000	0.0039
\$8,000,000	16.49		0.0000	0.0000	3.30		0.0426	0.0020	24.44		0.0003	0.0002	222.55		0.0004	0.0001	3064.23		0.000	0.0000	0.0023
\$9,000,000	18.55		0.0000	0.0000	3.72		0.0223	0.0011	27.50		0.0001	0.0001	250.37		0.0002	0.0000	3447.25		0.000	0.0000	0.0012
\$10,000,000	20.61		0.0000	0.0000	4.13		0.0069	0.0003	30.55		0.0000	0.0000	278.19		0.0001	0.0000	3830.28		0.000	0.0000	0.0003

Death Average Cost Per Case	\$485,219
P.T. Average Cost Per Case	\$2,422,356
P.P Average Cost Per Case	\$327,331
T.T. Average Cost Per Case	\$35,947

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	0.02	0.007	0.984	0.007	0.00	0.062	0.997	0.062	0.03	0.728	0.973	0.708	0.27	0.156	0.819	0.128	3.19	0.047	0.294	0.0138	0.919
\$15,000	0.03		0.977	0.007	0.01		0.995	0.062	0.04		0.961	0.700	0.40		0.763	0.119	4.79		0.233	0.0110	0.899
\$20,000	0.04		0.970	0.007	0.01		0.993	0.062	0.06		0.948	0.690	0.54		0.716	0.112	6.38		0.196	0.0092	0.880
\$25,000	0.05		0.962	0.007	0.01		0.992	0.062	0.07		0.936	0.681	0.67		0.677	0.106	7.98		0.170	0.0080	0.864
\$30,000	0.06		0.955	0.007	0.01		0.990	0.061	0.08		0.925	0.673	0.81		0.644	0.100	9.57		0.152	0.0071	0.848
\$35,000	0.06		0.948	0.007	0.01		0.989	0.061	0.10		0.913	0.665	0.94		0.616	0.096	11.17		0.138	0.0065	0.836
\$40,000	0.07		0.942	0.007	0.01		0.987	0.061	0.11		0.903	0.657	1.08		0.592	0.092	12.76		0.127	0.0060	0.823
\$50,000	0.09		0.929	0.007	0.02		0.984	0.061	0.14		0.882	0.642	1.35		0.552	0.086	15.96		0.111	0.0052	0.801
\$75,000	0.14		0.896	0.006	0.03		0.976	0.061	0.21		0.835	0.608	2.02		0.484	0.076	23.93		0.088	0.0041	0.755
\$100,000	0.18		0.863	0.006	0.03		0.967	0.060	0.28		0.795	0.579	2.70		0.443	0.069	31.91		0.076	0.0036	0.718
\$125,000	0.23		0.831	0.006	0.04		0.959	0.059	0.35		0.760	0.553	3.37		0.413	0.064	39.89		0.068	0.0032	0.685
\$150,000	0.28		0.797	0.006	0.05		0.951	0.059	0.42		0.728	0.530	4.04		0.391	0.061	47.87		0.062	0.0029	0.659
\$175,000	0.32		0.764	0.005	0.06		0.943	0.058	0.49		0.700	0.510	4.72		0.373	0.058	55.84		0.057	0.0027	0.634
\$200,000	0.37		0.731	0.005	0.07		0.936	0.058	0.56		0.674	0.491	5.39		0.358	0.056	63.82		0.053	0.0025	0.613
\$225,000	0.41		0.699	0.005	0.08		0.928	0.058	0.63		0.650	0.473	6.07		0.344	0.054	71.80		0.050	0.0024	0.592
\$250,000	0.46		0.670	0.005	0.09		0.921	0.057	0.70		0.627	0.456	6.74		0.331	0.052	79.78		0.048	0.0023	0.572
\$275,000	0.51		0.642	0.004	0.10		0.913	0.057	0.77		0.606	0.441	7.42		0.319	0.050	87.75		0.045	0.0021	0.554
\$300,000	0.55		0.615	0.004	0.10		0.906	0.056	0.84		0.585	0.426	8.09		0.307	0.048	95.73		0.043	0.0020	0.536
\$325,000	0.60		0.588	0.004	0.11		0.898	0.056	0.91		0.565	0.411	8.76		0.296	0.046	103.71		0.041	0.0019	0.519
\$350,000	0.64		0.562	0.004	0.12		0.891	0.055	0.98		0.545	0.397	9.44		0.285	0.044	111.69		0.038	0.0018	0.502
\$375,000	0.69		0.536	0.004	0.13		0.884	0.055	1.05		0.526	0.383	10.11		0.275	0.043	119.66		0.036	0.0017	0.487
\$400,000	0.74		0.510	0.004	0.14		0.876	0.054	1.12		0.507	0.369	10.79		0.264	0.041	127.64		0.034	0.0016	0.470
\$425,000	0.78		0.484	0.003	0.15		0.869	0.054	1.19		0.489	0.356	11.46		0.255	0.040	135.62		0.032	0.0015	0.455
\$450,000	0.83		0.458	0.003	0.16		0.862	0.053	1.26		0.471	0.343	12.13		0.245	0.038	143.60		0.030	0.0014	0.438
\$475,000	0.87		0.433	0.003	0.17		0.854	0.053	1.33		0.454	0.331	12.81		0.236	0.037	151.57		0.028	0.0013	0.425
\$500,000	0.92		0.408	0.003	0.17		0.847	0.053	1.40		0.437	0.318	13.48		0.227	0.035	159.55		0.026	0.0012	0.410
\$600,000	1.10		0.317	0.002	0.21		0.819	0.051	1.68		0.377	0.274	16.18		0.196	0.031	191.46		0.019	0.0009	0.359
\$700,000	1.29		0.224	0.002	0.24		0.791	0.049	1.96		0.325	0.237	18.88		0.169	0.026	223.37		0.013	0.0006	0.315
\$800,000	1.47		0.136	0.001	0.28		0.765	0.047	2.24		0.281	0.205	21.57		0.146	0.023	255.28		0.008	0.0004	0.276
\$900,000	1.66		0.059	0.000	0.31		0.739	0.046	2.52		0.243	0.177	24.27		0.127	0.020	287.19		0.005	0.0002	0.243
\$1,000,000	1.84		0.0418	0.0003	0.35		0.7140	0.0443	2.80		0.2102	0.1530	26.96		0.1104	0.0172	319.10		0.0030	0.0001	0.2149
\$2,000,000	3.68		0.0000	0.0000	0.70		0.5098	0.0316	5.61		0.0582	0.0424	53.93		0.0332	0.0052	638.21		0.0000	0.0000	0.0792
\$3,000,000	5.52		0.0000	0.0000	1.04		0.3716	0.0230	8.41		0.0198	0.0144	80.89		0.0124	0.0019	957.31		0.0000	0.0000	0.0393
\$4,000,000	7.36		0.0000	0.0000	1.39		0.2744	0.0170	11.21		0.0077	0.0056	107.86		0.0054	0.0008	1276.41		0.0000	0.0000	0.0234
\$5,000,000	9.20		0.0000	0.0000	1.74		0.2034	0.0126	14.02		0.0035	0.0025	134.82		0.0026	0.0004	1595.51		0.0000	0.0000	0.0155
\$6,000,000	11.04		0.0000	0.0000	2.09		0.1502	0.0093	16.82		0.0018	0.0013	161.79		0.0014	0.0002	1914.62		0.0000	0.0000	0.0108
\$7,000,000	12.88		0.0000	0.0000	2.44		0.1093	0.0068	19.62		0.0010	0.0007	188.75		0.0008	0.0001	2233.72		0.0000	0.0000	0.0076
\$8,000,000	14.73		0.0000	0.0000	2.79		0.0776	0.0048	22.43		0.0006	0.0004	215.71		0.0005	0.0001	2552.82		0.0000	0.0000	0.0053
\$9,000,000	16.57		0.0000	0.0000	3.13		0.0527	0.0033	25.23		0.0003	0.0002	242.68		0.0002	0.0000	2871.93		0.0000	0.0000	0.0035
\$10,000,000	18.41		0.0000	0.0000	3.48		0.0331	0.0021	28.03		0.0001	0.0001	269.64		0.0001	0.0000	3191.03		0.0000	0.0000	0.0022

Death Average Cost Per Case	\$543,276
P.T. Average Cost Per Case	\$2,871,691
P.P Average Cost Per Case	\$356,720
T.T. Average Cost Per Case	\$37,086

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	0.02	0.007	0.986	0.007	0.00	0.071	0.997	0.071	0.03	0.743	0.976	0.725	0.26	0.136	0.823	0.112	2.66	0.043	0.325	0.0140	0.929
\$15,000	0.02		0.979	0.007	0.00		0.996	0.071	0.04		0.964	0.716	0.39		0.767	0.104	3.99		0.259	0.0111	0.909
\$20,000	0.03		0.973	0.007	0.01		0.995	0.071	0.05		0.952	0.707	0.52		0.721	0.098	5.32		0.219	0.0094	0.892
\$25,000	0.04		0.966	0.007	0.01		0.993	0.071	0.06		0.941	0.699	0.65		0.682	0.093	6.65		0.191	0.0082	0.878
\$30,000	0.05		0.960	0.007	0.01		0.992	0.070	0.08		0.930	0.691	0.78		0.650	0.088	7.98		0.170	0.0073	0.863
\$35,000	0.06		0.953	0.007	0.01		0.990	0.070	0.09		0.920	0.684	0.91		0.622	0.085	9.30		0.155	0.0067	0.853
\$40,000	0.07		0.947	0.007	0.01		0.989	0.070	0.10		0.910	0.676	1.05		0.597	0.081	10.63		0.143	0.0061	0.840
\$50,000	0.08		0.936	0.007	0.01		0.986	0.070	0.13		0.890	0.661	1.31		0.557	0.076	13.29		0.124	0.0053	0.819
\$75,000	0.12		0.906	0.006	0.02		0.979	0.070	0.19		0.846	0.629	1.96		0.489	0.067	19.94		0.098	0.0042	0.776
\$100,000	0.16		0.877	0.006	0.03		0.973	0.069	0.26		0.808	0.600	2.61		0.447	0.061	26.58		0.083	0.0036	0.740
\$125,000	0.21		0.848	0.006	0.04		0.966	0.069	0.32		0.774	0.575	3.27		0.417	0.057	33.23		0.075	0.0032	0.710
\$150,000	0.25		0.819	0.006	0.04		0.959	0.068	0.39		0.743	0.552	3.92		0.394	0.054	39.88		0.068	0.0029	0.683
\$175,000	0.29		0.789	0.006	0.05		0.952	0.068	0.45		0.716	0.532	4.57		0.376	0.051	46.52		0.063	0.0027	0.660
\$200,000	0.33		0.759	0.005	0.06		0.945	0.067	0.51		0.691	0.513	5.23		0.361	0.049	53.17		0.059	0.0025	0.637
\$225,000	0.37		0.730	0.005	0.07		0.939	0.067	0.58		0.668	0.496	5.88		0.348	0.047	59.82		0.055	0.0024	0.617
\$250,000	0.41		0.702	0.005	0.07		0.932	0.066	0.64		0.646	0.480	6.53		0.335	0.046	66.46		0.052	0.0022	0.599
\$275,000	0.45		0.675	0.005	0.08		0.926	0.066	0.71		0.625	0.464	7.19		0.323	0.044	73.11		0.050	0.0022	0.581
\$300,000	0.49		0.650	0.005	0.09		0.920	0.065	0.77		0.606	0.450	7.84		0.312	0.042	79.75		0.048	0.0021	0.564
\$325,000	0.53		0.625	0.004	0.10		0.914	0.065	0.84		0.586	0.435	8.49		0.301	0.041	86.40		0.046	0.0020	0.547
\$350,000	0.58		0.601	0.004	0.10		0.907	0.064	0.90		0.568	0.422	9.15		0.290	0.039	93.05		0.044	0.0019	0.531
\$375,000	0.62		0.578	0.004	0.11		0.901	0.064	0.96		0.550	0.409	9.80		0.280	0.038	99.69		0.042	0.0018	0.517
\$400,000	0.66		0.555	0.004	0.12		0.895	0.064	1.03		0.532	0.395	10.45		0.269	0.037	106.34		0.040	0.0017	0.502
\$425,000	0.70		0.531	0.004	0.12		0.888	0.063	1.09		0.514	0.382	11.11		0.260	0.035	112.98		0.038	0.0016	0.486
\$450,000	0.74		0.508	0.004	0.13		0.882	0.063	1.16		0.497	0.369	11.76		0.250	0.034	119.63		0.036	0.0015	0.472
\$475,000	0.78		0.484	0.003	0.14		0.876	0.062	1.22		0.481	0.357	12.41		0.241	0.033	126.28		0.034	0.0015	0.457
\$500,000	0.82		0.461	0.003	0.15		0.870	0.062	1.29		0.465	0.345	13.07		0.233	0.032	132.92		0.033	0.0014	0.443
\$600,000	0.99		0.375	0.003	0.18		0.845	0.060	1.54		0.406	0.302	15.68		0.201	0.027	159.51		0.026	0.0011	0.393
\$700,000	1.15		0.294	0.002	0.21		0.822	0.058	1.80		0.354	0.263	18.30		0.174	0.024	186.09		0.020	0.0009	0.348
\$800,000	1.32		0.210	0.001	0.23		0.798	0.057	2.06		0.309	0.230	20.91		0.152	0.021	212.68		0.015	0.0006	0.310
\$900,000	1.48		0.133	0.001	0.26		0.775	0.055	2.32		0.270	0.201	23.52		0.132	0.018	239.26		0.011	0.0005	0.276
\$1,000,000	1.64		0.0633	0.0004	0.29		0.7533	0.0535	2.57		0.2368	0.1759	26.14		0.1151	0.0157	265.85		0.0070	0.0003	0.2458
\$2,000,000	3.29		0.0000	0.0000	0.59		0.5652	0.0401	5.14		0.0707	0.0525	52.27		0.0354	0.0048	531.69		0.0000	0.0000	0.0974
\$3,000,000	4.93		0.0000	0.0000	0.88		0.4301	0.0305	7.72		0.0254	0.0189	78.41		0.0135	0.0018	797.54		0.0000	0.0000	0.0512
\$4,000,000	6.58		0.0000	0.0000	1.17		0.3314	0.0235	10.29		0.0104	0.0077	104.55		0.0059	0.0008	1063.39		0.0000	0.0000	0.0320
\$5,000,000	8.22		0.0000	0.0000	1.47		0.2571	0.0183	12.86		0.0047	0.0035	130.68		0.0029	0.0004	1329.23		0.0000	0.0000	0.0222
\$6,000,000	9.86		0.0000	0.0000	1.76		0.1997	0.0142	15.43		0.0024	0.0018	156.82		0.0015	0.0002	1595.08		0.0000	0.0000	0.0162
\$7,000,000	11.51		0.0000	0.0000	2.06		0.1546	0.0110	18.01		0.0014	0.0010	182.95		0.0009	0.0001	1860.92		0.0000	0.0000	0.0121
\$8,000,000	13.15		0.0000	0.0000	2.35		0.1186	0.0084	20.58		0.0008	0.0006	209.09		0.0005	0.0001	2126.77		0.0000	0.0000	0.0091
\$9,000,000	14.80		0.0000	0.0000	2.64		0.0896	0.0064	23.15		0.0005	0.0004	235.23		0.0003	0.0000	2392.62		0.0000	0.0000	0.0068
\$10,000,000	16.44		0.0000	0.0000	2.94		0.0660	0.0047	25.72		0.0002	0.0001	261.36		0.0001	0.0000	2658.46		0.0000	0.0000	0.0048

Death Average Cost Per Case	\$608,280
P.T. Average Cost Per Case	\$3,404,374
P.P Average Cost Per Case	\$388,747
T.T. Average Cost Per Case	\$38,261

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	0.007	0.987	0.007	0.00	0.099	0.998	0.099	0.02	0.758	0.977	0.741	0.25	0.102	0.827	0.084	2.21	0.034	0.357	0.0121	0.943
\$15,000	0.02		0.981	0.007	0.00		0.997	0.099	0.04		0.967	0.733	0.38		0.772	0.079	3.32		0.288	0.0098	0.928
\$20,000	0.03		0.975	0.007	0.00		0.995	0.099	0.05		0.956	0.725	0.51		0.726	0.074	4.43		0.244	0.0083	0.913
\$25,000	0.04		0.970	0.007	0.01		0.994	0.098	0.06		0.946	0.717	0.63		0.688	0.070	5.54		0.213	0.0072	0.899
\$30,000	0.04		0.964	0.007	0.01		0.993	0.098	0.07		0.936	0.709	0.76		0.655	0.067	6.64		0.191	0.0065	0.888
\$35,000	0.05		0.958	0.007	0.01		0.992	0.098	0.08		0.926	0.702	0.89		0.627	0.064	7.75		0.174	0.0059	0.877
\$40,000	0.06		0.952	0.007	0.01		0.991	0.098	0.09		0.916	0.694	1.01		0.603	0.062	8.86		0.160	0.0054	0.866
\$50,000	0.07		0.942	0.007	0.01		0.988	0.098	0.12		0.898	0.681	1.27		0.563	0.057	11.07		0.139	0.0047	0.848
\$75,000	0.11		0.916	0.006	0.02		0.983	0.097	0.18		0.857	0.650	1.90		0.494	0.050	16.61		0.109	0.0037	0.807
\$100,000	0.15		0.889	0.006	0.02		0.977	0.097	0.24		0.820	0.622	2.53		0.451	0.046	22.15		0.092	0.0031	0.774
\$125,000	0.18		0.863	0.006	0.03		0.971	0.096	0.30		0.787	0.597	3.17		0.421	0.043	27.68		0.082	0.0028	0.745
\$150,000	0.22		0.838	0.006	0.04		0.965	0.096	0.35		0.758	0.575	3.80		0.398	0.041	33.22		0.075	0.0026	0.721
\$175,000	0.26		0.811	0.006	0.04		0.959	0.095	0.41		0.731	0.554	4.43		0.380	0.039	38.76		0.069	0.0023	0.696
\$200,000	0.29		0.784	0.005	0.05		0.954	0.094	0.47		0.707	0.536	5.07		0.365	0.037	44.30		0.064	0.0022	0.674
\$225,000	0.33		0.758	0.005	0.06		0.948	0.094	0.53		0.685	0.519	5.70		0.351	0.036	49.83		0.061	0.0021	0.656
\$250,000	0.37		0.732	0.005	0.06		0.942	0.093	0.59		0.664	0.503	6.33		0.339	0.035	55.37		0.057	0.0019	0.638
\$275,000	0.40		0.706	0.005	0.07		0.937	0.093	0.65		0.644	0.488	6.97		0.327	0.033	60.91		0.055	0.0019	0.621
\$300,000	0.44		0.682	0.005	0.07		0.932	0.092	0.71		0.625	0.474	7.60		0.316	0.032	66.44		0.052	0.0018	0.605
\$325,000	0.48		0.659	0.005	0.08		0.926	0.092	0.77		0.607	0.460	8.23		0.305	0.031	71.98		0.050	0.0017	0.590
\$350,000	0.51		0.637	0.004	0.09		0.921	0.091	0.83		0.589	0.446	8.87		0.294	0.030	77.52		0.049	0.0017	0.573
\$375,000	0.55		0.616	0.004	0.09		0.916	0.091	0.89		0.572	0.434	9.50		0.284	0.029	83.05		0.047	0.0016	0.560
\$400,000	0.59		0.595	0.004	0.10		0.910	0.090	0.94		0.555	0.421	10.13		0.274	0.028	88.59		0.045	0.0015	0.545
\$425,000	0.62		0.574	0.004	0.11		0.905	0.090	1.00		0.539	0.409	10.77		0.265	0.027	94.13		0.044	0.0015	0.532
\$450,000	0.66		0.553	0.004	0.11		0.900	0.089	1.06		0.523	0.396	11.40		0.256	0.026	99.67		0.042	0.0014	0.516
\$475,000	0.70		0.532	0.004	0.12		0.895	0.089	1.12		0.507	0.384	12.03		0.247	0.025	105.20		0.040	0.0014	0.503
\$500,000	0.73		0.511	0.004	0.12		0.889	0.088	1.18		0.491	0.372	12.67		0.238	0.024	110.74		0.039	0.0013	0.489
\$600,000	0.88		0.429	0.003	0.15		0.868	0.086	1.42		0.434	0.329	15.20		0.207	0.021	132.89		0.033	0.0011	0.440
\$700,000	1.03		0.354	0.002	0.17		0.848	0.084	1.65		0.383	0.290	17.73		0.180	0.018	155.03		0.027	0.0009	0.395
\$800,000	1.17		0.282	0.002	0.20		0.828	0.082	1.89		0.338	0.256	20.27		0.157	0.016	177.18		0.022	0.0007	0.357
\$900,000	1.32		0.207	0.001	0.22		0.808	0.080	2.12		0.299	0.227	22.80		0.137	0.014	199.33		0.018	0.0006	0.323
\$1,000,000	1.47		0.1377	0.0010	0.25		0.7883	0.0780	2.36		0.2642	0.2003	25.33		0.1202	0.0123	221.48		0.0140	0.0005	0.2921
\$2,000,000	2.94		0.0001	0.0000	0.50		0.6177	0.0612	4.72		0.0850	0.0644	50.67		0.0378	0.0039	442.96		0.0000	0.0000	0.1295
\$3,000,000	4.40		0.0000	0.0000	0.74		0.4880	0.0483	7.08		0.0323	0.0245	76.00		0.0147	0.0015	664.43		0.0000	0.0000	0.0743
\$4,000,000	5.87		0.0000	0.0000	0.99		0.3897	0.0386	9.44		0.0138	0.0105	101.34		0.0065	0.0007	885.91		0.0000	0.0000	0.0498
\$5,000,000	7.34		0.0000	0.0000	1.24		0.3135	0.0310	11.80		0.0065	0.0049	126.67		0.0032	0.0003	1107.39		0.0000	0.0000	0.0362
\$6,000,000	8.81		0.0000	0.0000	1.49		0.2532	0.0251	14.16		0.0033	0.0025	152.00		0.0017	0.0002	1328.87		0.0000	0.0000	0.0278
\$7,000,000	10.28		0.0000	0.0000	1.73		0.2046	0.0203	16.52		0.0019	0.0014	177.34		0.0010	0.0001	1550.35		0.0000	0.0000	0.0218
\$8,000,000	11.75		0.0000	0.0000	1.98		0.1650	0.0163	18.88		0.0011	0.0008	202.67		0.0006	0.0001	1771.82		0.0000	0.0000	0.0172
\$9,000,000	13.21		0.0000	0.0000	2.23		0.1324	0.0131	21.24		0.0007	0.0005	228.00		0.0003	0.0000	1993.30		0.0000	0.0000	0.0136
\$10,000,000	14.68		0.0000	0.0000	2.48		0.1053	0.0104	23.60		0.0004	0.0003	253.34		0.0002	0.0000	2214.78		0.0000	0.0000	0.0107

Death Average Cost Per Case \$681,063
P.T. Average Cost Per Case \$4,035,868
P.P Average Cost Per Case \$423,651
T.T. Average Cost Per Case \$39,473

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	0.007	0.988	0.007	0.00	0.144	0.998	0.144	0.02	0.773	0.979	0.757	0.25	0.049	0.831	0.041	1.85	0.027	0.391	0.0106	0.960
\$15,000	0.02		0.983	0.007	0.00		0.997	0.144	0.03		0.969	0.749	0.37		0.777	0.038	2.77		0.318	0.0086	0.947
\$20,000	0.03		0.978	0.007	0.00		0.996	0.143	0.04		0.960	0.742	0.49		0.732	0.036	3.69		0.271	0.0073	0.935
\$25,000	0.03		0.973	0.007	0.01		0.995	0.143	0.05		0.950	0.734	0.61		0.693	0.034	4.61		0.238	0.0064	0.924
\$30,000	0.04		0.968	0.007	0.01		0.994	0.143	0.06		0.941	0.727	0.74		0.661	0.032	5.54		0.213	0.0058	0.915
\$35,000	0.05		0.962	0.007	0.01		0.993	0.143	0.08		0.931	0.720	0.86		0.633	0.031	6.46		0.194	0.0052	0.906
\$40,000	0.05		0.957	0.007	0.01		0.992	0.143	0.09		0.923	0.713	0.98		0.609	0.030	7.38		0.179	0.0048	0.898
\$50,000	0.07		0.947	0.007	0.01		0.990	0.143	0.11		0.905	0.700	1.23		0.568	0.028	9.23		0.156	0.0042	0.882
\$75,000	0.10		0.924	0.006	0.02		0.985	0.142	0.16		0.866	0.669	1.84		0.499	0.024	13.84		0.121	0.0033	0.844
\$100,000	0.13		0.901	0.006	0.02		0.980	0.141	0.22		0.832	0.643	2.46		0.456	0.022	18.45		0.102	0.0028	0.815
\$125,000	0.16		0.877	0.006	0.03		0.976	0.141	0.27		0.800	0.618	3.07		0.425	0.021	23.06		0.090	0.0024	0.788
\$150,000	0.20		0.854	0.006	0.03		0.971	0.140	0.32		0.772	0.597	3.68		0.402	0.020	27.68		0.082	0.0022	0.765
\$175,000	0.23		0.831	0.006	0.04		0.966	0.139	0.38		0.746	0.577	4.30		0.384	0.019	32.29		0.076	0.0021	0.743
\$200,000	0.26		0.807	0.006	0.04		0.961	0.138	0.43		0.723	0.559	4.91		0.368	0.018	36.90		0.071	0.0019	0.723
\$225,000	0.30		0.783	0.005	0.05		0.956	0.138	0.49		0.701	0.542	5.53		0.355	0.017	41.52		0.067	0.0018	0.704
\$250,000	0.33		0.759	0.005	0.05		0.951	0.137	0.54		0.681	0.526	6.14		0.343	0.017	46.13		0.063	0.0017	0.687
\$275,000	0.36		0.736	0.005	0.06		0.946	0.136	0.60		0.662	0.512	6.75		0.331	0.016	50.74		0.060	0.0016	0.671
\$300,000	0.39		0.713	0.005	0.06		0.942	0.136	0.65		0.644	0.498	7.37		0.320	0.016	55.35		0.057	0.0015	0.657
\$325,000	0.43		0.692	0.005	0.07		0.937	0.135	0.70		0.626	0.484	7.98		0.309	0.015	59.97		0.055	0.0015	0.641
\$350,000	0.46		0.671	0.005	0.07		0.933	0.134	0.76		0.610	0.472	8.59		0.299	0.015	64.58		0.053	0.0014	0.627
\$375,000	0.49		0.650	0.005	0.08		0.928	0.134	0.81		0.593	0.458	9.21		0.289	0.014	69.19		0.051	0.0014	0.612
\$400,000	0.52		0.631	0.004	0.08		0.924	0.133	0.87		0.578	0.447	9.82		0.279	0.014	73.81		0.050	0.0014	0.599
\$425,000	0.56		0.612	0.004	0.09		0.919	0.132	0.92		0.562	0.434	10.44		0.270	0.013	78.42		0.048	0.0013	0.584
\$450,000	0.59		0.593	0.004	0.09		0.915	0.132	0.97		0.547	0.423	11.05		0.261	0.013	83.03		0.047	0.0013	0.573
\$475,000	0.62		0.574	0.004	0.10		0.910	0.131	1.03		0.532	0.411	11.66		0.252	0.012	87.64		0.045	0.0012	0.559
\$500,000	0.66		0.556	0.004	0.10		0.906	0.130	1.08		0.517	0.400	12.28		0.243	0.012	92.26		0.044	0.0012	0.547
\$600,000	0.79		0.481	0.003	0.13		0.888	0.128	1.30		0.461	0.356	14.73		0.212	0.010	110.71		0.039	0.0011	0.498
\$700,000	0.92		0.410	0.003	0.15		0.870	0.125	1.52		0.412	0.318	17.19		0.185	0.009	129.16		0.034	0.0009	0.456
\$800,000	1.05		0.344	0.002	0.17		0.853	0.123	1.73		0.367	0.284	19.64		0.162	0.008	147.61		0.029	0.0008	0.418
\$900,000	1.18		0.279	0.002	0.19		0.836	0.120	1.95		0.327	0.253	22.10		0.142	0.007	166.06		0.024	0.0006	0.383
\$1,000,000	1.31		0.2123	0.0015	0.21		0.8189	0.1179	2.17		0.2922	0.2259	24.56		0.1253	0.0061	184.51		0.0210	0.0006	0.3520
\$2,000,000	2.62		0.0009	0.0000	0.42		0.6665	0.0960	4.33		0.1012	0.0782	49.11		0.0403	0.0020	369.03		0.0000	0.0000	0.1762
\$3,000,000	3.93		0.0000	0.0000	0.63		0.5443	0.0784	6.50		0.0405	0.0313	73.67		0.0159	0.0008	553.54		0.0000	0.0000	0.1105
\$4,000,000	5.25		0.0000	0.0000	0.84		0.4481	0.0645	8.66		0.0180	0.0139	98.22		0.0072	0.0004	738.06		0.0000	0.0000	0.0788
\$5,000,000	6.56		0.0000	0.0000	1.05		0.3715	0.0535	10.83		0.0087	0.0067	122.78		0.0036	0.0002	922.57		0.0000	0.0000	0.0604
\$6,000,000	7.87		0.0000	0.0000	1.25		0.3094	0.0446	13.00		0.0046	0.0036	147.34		0.0019	0.0001	1107.09		0.0000	0.0000	0.0483
\$7,000,000	9.18		0.0000	0.0000	1.46		0.2583	0.0372	15.16		0.0026	0.0020	171.89		0.0011	0.0001	1291.60		0.0000	0.0000	0.0393
\$8,000,000	10.49		0.0000	0.0000	1.67		0.2159	0.0311	17.33		0.0016	0.0012	196.45		0.0007	0.0000	1476.12		0.0000	0.0000	0.0323
\$9,000,000	11.80		0.0000	0.0000	1.88		0.1803	0.0260	19.49		0.0010	0.0008	221.00		0.0004	0.0000	1660.63		0.0000	0.0000	0.0268
\$10,000,000	13.11		0.0000	0.0000	2.09		0.1501	0.0216	21.66		0.0007	0.0005	245.56		0.0002	0.0000	1845.14		0.0000	0.0000	0.0221

Death Average Cost Per Case	\$762,553
P.T. Average Cost Per Case	\$4,784,501
P.P Average Cost Per Case	\$461,688
T.T. Average Cost Per Case	\$40,723

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	HG A	TCR	0.8088	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)	HG B	HG C	(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	0.889	0.906	0.906	0.919	0.929	0.943	0.960	0.719	0.733	0.733	0.743	0.751	0.763	0.776	0.724	0.738	0.738	0.748	0.756	0.768	0.781
\$15,000	0.862	0.884	0.883	0.899	0.909	0.928	0.947	0.697	0.715	0.714	0.727	0.735	0.751	0.766	0.702	0.720	0.719	0.732	0.740	0.756	0.771
\$20,000	0.839	0.862	0.864	0.880	0.892	0.913	0.935	0.679	0.697	0.699	0.712	0.721	0.738	0.756	0.684	0.702	0.704	0.717	0.726	0.743	0.761
\$25,000	0.819	0.845	0.846	0.864	0.878	0.899	0.924	0.662	0.683	0.684	0.699	0.710	0.727	0.747	0.667	0.688	0.689	0.704	0.715	0.732	0.752
\$30,000	0.801	0.828	0.830	0.848	0.863	0.888	0.915	0.648	0.670	0.671	0.686	0.698	0.718	0.740	0.653	0.675	0.676	0.691	0.703	0.723	0.745
\$35,000	0.784	0.813	0.816	0.836	0.853	0.877	0.906	0.634	0.658	0.660	0.676	0.690	0.709	0.733	0.639	0.663	0.665	0.681	0.695	0.714	0.738
\$40,000	0.768	0.799	0.802	0.823	0.840	0.866	0.898	0.621	0.646	0.649	0.666	0.679	0.700	0.726	0.626	0.651	0.654	0.671	0.684	0.705	0.731
\$50,000	0.742	0.775	0.778	0.801	0.819	0.848	0.882	0.600	0.627	0.629	0.648	0.662	0.686	0.713	0.605	0.632	0.634	0.653	0.667	0.691	0.718
\$75,000	0.689	0.725	0.730	0.755	0.776	0.807	0.844	0.557	0.586	0.590	0.611	0.628	0.653	0.683	0.562	0.591	0.595	0.616	0.633	0.658	0.688
\$100,000	0.647	0.685	0.692	0.718	0.740	0.774	0.815	0.523	0.554	0.560	0.581	0.599	0.626	0.659	0.528	0.559	0.565	0.586	0.604	0.631	0.664
\$125,000	0.613	0.653	0.658	0.685	0.710	0.745	0.788	0.496	0.528	0.532	0.554	0.574	0.603	0.637	0.501	0.533	0.537	0.559	0.579	0.608	0.642
\$150,000	0.584	0.622	0.629	0.659	0.683	0.721	0.765	0.472	0.503	0.509	0.533	0.552	0.583	0.619	0.477	0.508	0.514	0.538	0.557	0.588	0.624
\$175,000	0.557	0.597	0.605	0.634	0.660	0.696	0.743	0.451	0.483	0.489	0.513	0.534	0.563	0.601	0.456	0.488	0.494	0.518	0.539	0.568	0.606
\$200,000	0.532	0.574	0.583	0.613	0.637	0.674	0.723	0.430	0.464	0.472	0.496	0.515	0.545	0.585	0.435	0.469	0.477	0.501	0.520	0.550	0.590
\$225,000	0.510	0.552	0.563	0.592	0.617	0.656	0.704	0.412	0.446	0.455	0.479	0.499	0.531	0.569	0.417	0.451	0.460	0.484	0.504	0.536	0.574
\$250,000	0.489	0.531	0.542	0.572	0.599	0.638	0.687	0.396	0.429	0.438	0.463	0.484	0.516	0.556	0.401	0.434	0.443	0.468	0.489	0.521	0.561
\$275,000	0.468	0.511	0.522	0.554	0.581	0.621	0.671	0.379	0.413	0.422	0.448	0.470	0.502	0.543	0.384	0.418	0.427	0.453	0.475	0.507	0.548
\$300,000	0.446	0.493	0.504	0.536	0.564	0.605	0.657	0.361	0.399	0.408	0.434	0.456	0.489	0.531	0.366	0.404	0.413	0.439	0.461	0.494	0.536
\$325,000	0.427	0.473	0.486	0.519	0.547	0.590	0.641	0.345	0.383	0.393	0.420	0.442	0.477	0.518	0.350	0.388	0.398	0.425	0.447	0.482	0.523
\$350,000	0.408	0.455	0.469	0.502	0.531	0.573	0.627	0.330	0.368	0.379	0.406	0.429	0.463	0.507	0.335	0.373	0.384	0.411	0.434	0.468	0.512
\$375,000	0.391	0.437	0.451	0.487	0.517	0.560	0.612	0.316	0.353	0.365	0.394	0.418	0.453	0.495	0.321	0.358	0.370	0.399	0.423	0.458	0.500
\$400,000	0.372	0.420	0.435	0.470	0.502	0.545	0.599	0.301	0.340	0.352	0.380	0.406	0.441	0.484	0.306	0.345	0.357	0.385	0.411	0.446	0.489
\$425,000	0.356	0.404	0.418	0.455	0.486	0.532	0.584	0.288	0.327	0.338	0.368	0.393	0.430	0.472	0.293	0.332	0.343	0.373	0.398	0.435	0.477
\$450,000	0.341	0.387	0.403	0.438	0.472	0.516	0.573	0.276	0.313	0.326	0.354	0.382	0.417	0.463	0.281	0.318	0.331	0.359	0.387	0.422	0.468
\$475,000	0.325	0.372	0.389	0.425	0.457	0.503	0.559	0.263	0.301	0.315	0.344	0.370	0.407	0.452	0.268	0.306	0.320	0.349	0.375	0.412	0.457
\$500,000	0.311	0.359	0.373	0.410	0.443	0.489	0.547	0.252	0.290	0.302	0.332	0.358	0.396	0.442	0.257	0.295	0.307	0.337	0.363	0.401	0.447
\$600,000	0.260	0.305	0.323	0.359	0.393	0.440	0.498	0.210	0.247	0.261	0.290	0.318	0.356	0.403	0.215	0.252	0.266	0.295	0.323	0.361	0.408
\$700,000	0.219	0.262	0.277	0.315	0.348	0.395	0.456	0.177	0.212	0.224	0.255	0.281	0.319	0.369	0.182	0.217	0.229	0.260	0.286	0.324	0.374
\$800,000	0.185	0.226	0.240	0.276	0.310	0.357	0.418	0.150	0.183	0.194	0.223	0.251	0.289	0.338	0.155	0.188	0.199	0.228	0.256	0.294	0.343
\$900,000	0.156	0.196	0.210	0.243	0.276	0.323	0.383	0.126	0.159	0.170	0.197	0.223	0.261	0.310	0.131	0.164	0.175	0.202	0.228	0.266	0.315
\$1,000,000	0.1338	0.1711	0.1835	0.2149	0.2458	0.2921	0.3520	0.1082	0.1384	0.1484	0.1738	0.1988	0.2363	0.2847	0.1132	0.1434	0.1534	0.1788	0.2038	0.2413	0.2897
\$2,000,000	0.0653	0.0849	0.0923	0.1122	0.1320	0.1671	0.2119	0.0528	0.0687	0.0747	0.0907	0.1068	0.1352	0.1714	0.0578	0.0737	0.0797	0.0957	0.1118	0.1402	0.1764
\$3,000,000	0.0427	0.0553	0.0606	0.0741	0.0880	0.1151	0.1507	0.0345	0.0447	0.0490	0.0599	0.0712	0.0931	0.1219	0.0395	0.0497	0.0540	0.0649	0.0762	0.0981	0.1269
\$4,000,000	0.0312	0.0400	0.0440	0.0546	0.0654	0.0862	0.1155	0.0252	0.0324	0.0356	0.0442	0.0529	0.0697	0.0934	0.0302	0.0374	0.0406	0.0492	0.0579	0.0747	0.0984
\$5,000,000	0.0240	0.0317	0.0347	0.0430	0.0516	0.0684	0.0926	0.0194	0.0256	0.0281	0.0348	0.0417	0.0553	0.0749	0.0244	0.0306	0.0331	0.0398	0.0467	0.0603	0.0799
\$6,000,000	0.0194	0.0255	0.0284	0.0352	0.0420	0.0564	0.0767	0.0157	0.0206	0.0230	0.0285	0.0340	0.0456	0.0620	0.0207	0.0256	0.0280	0.0335	0.0390	0.0506	0.0670
\$7,000,000	0.0165	0.0216	0.0235	0.0294	0.0356	0.0476	0.0655	0.0133	0.0175	0.0190	0.0238	0.0288	0.0385	0.0530	0.0183	0.0225	0.0240	0.0288	0.0338	0.0435	0.0580
\$8,000,000	0.0140	0.0181	0.0204	0.0254	0.0307	0.0412	0.0567	0.0113	0.0146	0.0165	0.0205	0.0248	0.0333	0.0459	0.0163	0.0196	0.0215	0.0255	0.0298	0.0383	0.0509
\$9,000,000	0.0118	0.0157	0.0176	0.0219	0.0268	0.0359	0.0496	0.0095	0.0127	0.0142	0.0177	0.0217	0.0290	0.0401	0.0143	0.0177	0.0192	0.0227	0.0267	0.0340	0.0451
\$10,000,000	0.0102	0.0139	0.0154	0.0193	0.0236	0.0318	0.0444	0.0082	0.0112	0.0125	0.0156	0.0191	0.0257	0.0359	0.0123	0.0162	0.0175	0.0206	0.0241	0.0307	0.0409

* 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: 12/1/13
Excess Loss (Pure Premium) Factors

Per Accident Limit	2013 Excess Loss Factors*							2012 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	0.724	0.738	0.738	0.748	0.756	0.768	0.781	0.714	0.730	0.736	0.741	0.753	0.769	0.777	1.4%	1.1%	0.3%	0.9%	0.4%	-0.1%	0.5%
\$15,000	0.702	0.720	0.719	0.732	0.740	0.756	0.771	0.689	0.709	0.718	0.722	0.736	0.755	0.765	1.9%	1.6%	0.1%	1.4%	0.5%	0.1%	0.8%
\$20,000	0.684	0.702	0.704	0.717	0.726	0.744	0.761	0.669	0.692	0.700	0.706	0.722	0.744	0.755	2.2%	1.4%	0.6%	1.6%	0.6%	0.0%	0.8%
\$25,000	0.667	0.688	0.689	0.704	0.715	0.732	0.752	0.653	0.676	0.686	0.692	0.709	0.733	0.746	2.1%	1.8%	0.4%	1.7%	0.8%	-0.1%	0.8%
\$30,000	0.653	0.675	0.676	0.691	0.703	0.723	0.745	0.638	0.661	0.672	0.680	0.698	0.723	0.737	2.4%	2.1%	0.6%	1.6%	0.7%	0.0%	1.1%
\$35,000	0.639	0.663	0.665	0.681	0.694	0.714	0.738	0.623	0.649	0.661	0.668	0.686	0.714	0.729	2.6%	2.2%	0.6%	1.9%	1.1%	0.0%	1.2%
\$40,000	0.626	0.651	0.654	0.671	0.684	0.705	0.731	0.610	0.637	0.649	0.658	0.676	0.705	0.721	2.6%	2.2%	0.8%	2.0%	1.2%	0.0%	1.4%
\$50,000	0.605	0.632	0.634	0.653	0.667	0.691	0.718	0.588	0.617	0.631	0.637	0.658	0.689	0.707	2.9%	2.4%	0.5%	2.5%	1.4%	0.3%	1.6%
\$75,000	0.562	0.591	0.595	0.616	0.633	0.658	0.688	0.543	0.575	0.589	0.598	0.621	0.655	0.676	3.5%	2.8%	1.0%	3.0%	1.9%	0.5%	1.8%
\$100,000	0.528	0.559	0.565	0.586	0.604	0.631	0.664	0.510	0.541	0.558	0.566	0.591	0.627	0.649	3.5%	3.3%	1.3%	3.5%	2.2%	0.6%	2.3%
\$125,000	0.501	0.533	0.537	0.559	0.579	0.608	0.642	0.481	0.515	0.531	0.540	0.564	0.604	0.626	4.2%	3.5%	1.1%	3.5%	2.7%	0.7%	2.6%
\$150,000	0.477	0.508	0.514	0.538	0.557	0.588	0.624	0.457	0.490	0.508	0.517	0.542	0.581	0.605	4.4%	3.7%	1.2%	4.1%	2.8%	1.2%	3.1%
\$175,000	0.456	0.488	0.494	0.518	0.539	0.568	0.606	0.435	0.469	0.487	0.497	0.522	0.562	0.587	4.8%	4.1%	1.4%	4.2%	3.2%	1.1%	3.2%
\$200,000	0.435	0.469	0.477	0.501	0.520	0.550	0.590	0.415	0.450	0.469	0.478	0.503	0.545	0.569	4.8%	4.2%	1.7%	4.8%	3.4%	0.9%	3.7%
\$225,000	0.417	0.451	0.460	0.484	0.504	0.536	0.574	0.397	0.431	0.451	0.460	0.487	0.529	0.554	5.0%	4.6%	2.0%	5.2%	3.5%	1.2%	3.6%
\$250,000	0.400	0.434	0.443	0.468	0.489	0.521	0.561	0.378	0.415	0.434	0.445	0.472	0.515	0.541	5.8%	4.6%	2.1%	5.2%	3.6%	1.2%	3.7%
\$275,000	0.383	0.418	0.427	0.453	0.475	0.507	0.548	0.361	0.398	0.419	0.430	0.457	0.501	0.527	6.1%	5.0%	1.9%	5.3%	3.9%	1.2%	4.0%
\$300,000	0.366	0.403	0.413	0.439	0.461	0.494	0.536	0.344	0.382	0.403	0.416	0.443	0.487	0.514	6.4%	5.5%	2.4%	5.5%	4.1%	1.4%	4.2%
\$325,000	0.350	0.388	0.398	0.425	0.447	0.481	0.523	0.329	0.366	0.388	0.401	0.430	0.473	0.501	6.4%	6.0%	2.6%	6.0%	4.0%	1.7%	4.4%
\$350,000	0.335	0.373	0.384	0.411	0.434	0.468	0.512	0.313	0.352	0.373	0.387	0.417	0.460	0.489	7.0%	6.0%	2.9%	6.2%	4.1%	1.7%	4.6%
\$375,000	0.321	0.358	0.370	0.398	0.422	0.457	0.500	0.299	0.338	0.360	0.373	0.404	0.448	0.477	7.2%	5.9%	2.8%	6.7%	4.3%	1.9%	4.8%
\$400,000	0.306	0.345	0.357	0.385	0.410	0.445	0.489	0.286	0.325	0.346	0.361	0.391	0.436	0.465	7.0%	6.0%	3.0%	6.6%	4.7%	2.1%	5.1%
\$425,000	0.293	0.331	0.343	0.372	0.398	0.434	0.477	0.272	0.312	0.334	0.348	0.378	0.425	0.454	7.7%	6.1%	2.7%	6.9%	5.2%	2.1%	5.1%
\$450,000	0.281	0.318	0.331	0.359	0.386	0.423	0.467	0.260	0.299	0.321	0.336	0.366	0.413	0.442	7.9%	6.4%	3.1%	6.8%	5.3%	2.4%	5.7%
\$475,000	0.268	0.306	0.319	0.348	0.374	0.412	0.457	0.248	0.287	0.310	0.324	0.355	0.402	0.432	8.1%	6.6%	2.9%	7.4%	5.4%	2.5%	5.8%
\$500,000	0.257	0.295	0.307	0.337	0.363	0.401	0.447	0.236	0.276	0.298	0.312	0.344	0.391	0.421	8.9%	6.9%	3.0%	8.0%	5.5%	2.6%	6.2%
\$600,000	0.215	0.252	0.266	0.295	0.323	0.361	0.408	0.198	0.236	0.259	0.271	0.304	0.351	0.384	8.6%	6.8%	2.7%	8.9%	6.3%	2.8%	6.3%
\$700,000	0.182	0.217	0.229	0.260	0.286	0.324	0.374	0.165	0.203	0.224	0.237	0.269	0.316	0.347	10.3%	6.9%	2.2%	9.7%	6.3%	2.5%	7.8%
\$800,000	0.155	0.188	0.199	0.228	0.256	0.294	0.343	0.141	0.175	0.195	0.208	0.236	0.286	0.318	9.9%	7.4%	2.1%	9.6%	8.5%	2.8%	7.9%
\$900,000	0.131	0.164	0.175	0.202	0.228	0.266	0.315	0.120	0.151	0.172	0.183	0.212	0.259	0.289	9.2%	8.6%	1.7%	10.4%	7.5%	2.7%	9.0%
\$1,000,000	0.1132	0.1434	0.1534	0.1788	0.2038	0.2413	0.2897	0.1024	0.1338	0.1522	0.1622	0.1894	0.2359	0.2663	10.5%	7.2%	0.8%	10.2%	7.6%	2.3%	8.8%
\$2,000,000	0.0578	0.0737	0.0797	0.0957	0.1118	0.1402	0.1764	0.0522	0.0686	0.0789	0.0870	0.1042	0.1382	0.1636	10.7%	7.4%	1.0%	10.0%	7.3%	1.4%	7.8%
\$3,000,000	0.0395	0.0497	0.0540	0.0649	0.0762	0.0981	0.1269	0.0355	0.0463	0.0537	0.0599	0.0725	0.0988	0.1210	11.3%	7.3%	0.6%	8.3%	5.1%	-0.7%	4.9%
\$4,000,000	0.0302	0.0374	0.0406	0.0492	0.0579	0.0747	0.0984	0.0271	0.0352	0.0406	0.0459	0.0559	0.0768	0.0959	11.4%	6.3%	0.0%	7.2%	3.6%	-2.7%	2.6%
\$5,000,000	0.0244	0.0306	0.0331	0.0398	0.0467	0.0603	0.0799	0.0223	0.0287	0.0328	0.0372	0.0454	0.0628	0.0792	9.4%	6.6%	0.9%	7.0%	2.9%	-4.0%	0.9%
\$6,000,000	0.0207	0.0256	0.0280	0.0335	0.0390	0.0506	0.0670	0.0192	0.0243	0.0277	0.0312	0.0383	0.0531	0.0675	7.8%	5.3%	1.1%	7.4%	1.8%	-4.7%	-0.7%
\$7,000,000	0.0183	0.0225	0.0240	0.0288	0.0338	0.0435	0.0580	0.0166	0.0209	0.0243	0.0272	0.0330	0.0459	0.0586	10.2%	7.7%	-1.2%	5.9%	2.4%	-5.2%	-1.0%
\$8,000,000	0.0163	0.0196	0.0215	0.0255	0.0298	0.0383	0.0509	0.0149	0.0189	0.0215	0.0240	0.0292	0.0406	0.0520	9.4%	3.7%	0.0%	6.3%	2.1%	-5.7%	-2.1%
\$9,000,000	0.0143	0.0177	0.0192	0.0227	0.0267	0.0340	0.0451	0.0131	0.0170	0.0192	0.0215	0.0262	0.0361	0.0466	9.2%	4.1%	0.0%	5.6%	1.9%	-5.8%	-3.2%
\$10,000,000	0.0123	0.0162	0.0175	0.0206	0.0241	0.0307	0.0409	0.0117	0.0156	0.0176	0.0196	0.0240	0.0327	0.0421	5.1%	3.8%	-0.6%	5.1%	0.4%	-6.1%	-2.9%

* Adjusted