

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Pure Premium Factors
Adjusted to Include Allocated Loss Adjustment Expenses

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to include a provision for allocated loss adjustment expenses.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A-G.

These factors are applicable to voluntary market loss costs.

DELAWARE
 Excess Loss Factor Study
 Excess Loss (Pure Premium) Factors with Adjustment for ALAE

| 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 | 0.9174 | 1.09004 | 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 | (1)*TCR | (2)*TCR | (3)*TCR | (4)*TCR | (5)*TCR | (6)*TCR | Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF) | | | | | | |
| \$10,000 | 0.890 | 0.906 | 0.906 | 0.919 | 0.928 | 0.943 | 0.960 | 0.816 | 0.831 | 0.831 | 0.843 | 0.851 | 0.865 | 0.881 | 0.821 | 0.836 | 0.836 | 0.848 | 0.856 | 0.870 | 0.886 |
| \$15,000 | 0.862 | 0.882 | 0.882 | 0.898 | 0.909 | 0.927 | 0.947 | 0.791 | 0.809 | 0.809 | 0.824 | 0.834 | 0.850 | 0.869 | 0.796 | 0.814 | 0.814 | 0.829 | 0.839 | 0.855 | 0.874 |
| \$20,000 | 0.840 | 0.860 | 0.862 | 0.879 | 0.892 | 0.913 | 0.934 | 0.771 | 0.789 | 0.791 | 0.806 | 0.818 | 0.838 | 0.857 | 0.776 | 0.794 | 0.796 | 0.811 | 0.823 | 0.843 | 0.862 |
| \$25,000 | 0.820 | 0.844 | 0.844 | 0.863 | 0.877 | 0.898 | 0.924 | 0.752 | 0.774 | 0.774 | 0.792 | 0.805 | 0.824 | 0.848 | 0.757 | 0.779 | 0.779 | 0.797 | 0.810 | 0.829 | 0.853 |
| \$30,000 | 0.800 | 0.827 | 0.829 | 0.848 | 0.863 | 0.887 | 0.915 | 0.734 | 0.759 | 0.761 | 0.778 | 0.792 | 0.814 | 0.839 | 0.739 | 0.764 | 0.766 | 0.783 | 0.797 | 0.819 | 0.844 |
| \$35,000 | 0.784 | 0.812 | 0.815 | 0.835 | 0.851 | 0.876 | 0.906 | 0.719 | 0.745 | 0.748 | 0.766 | 0.781 | 0.804 | 0.831 | 0.724 | 0.750 | 0.753 | 0.771 | 0.786 | 0.809 | 0.836 |
| \$40,000 | 0.767 | 0.798 | 0.800 | 0.823 | 0.839 | 0.865 | 0.898 | 0.704 | 0.732 | 0.734 | 0.755 | 0.770 | 0.794 | 0.824 | 0.709 | 0.737 | 0.739 | 0.760 | 0.775 | 0.799 | 0.829 |
| \$50,000 | 0.742 | 0.773 | 0.776 | 0.800 | 0.818 | 0.847 | 0.882 | 0.681 | 0.709 | 0.712 | 0.734 | 0.750 | 0.777 | 0.809 | 0.686 | 0.714 | 0.717 | 0.739 | 0.755 | 0.782 | 0.814 |
| \$75,000 | 0.689 | 0.724 | 0.728 | 0.752 | 0.774 | 0.806 | 0.844 | 0.632 | 0.664 | 0.668 | 0.690 | 0.710 | 0.739 | 0.774 | 0.637 | 0.669 | 0.673 | 0.695 | 0.715 | 0.744 | 0.779 |
| \$100,000 | 0.647 | 0.683 | 0.689 | 0.717 | 0.740 | 0.773 | 0.814 | 0.594 | 0.627 | 0.632 | 0.658 | 0.679 | 0.709 | 0.747 | 0.599 | 0.632 | 0.637 | 0.663 | 0.684 | 0.714 | 0.752 |
| \$125,000 | 0.612 | 0.650 | 0.657 | 0.684 | 0.708 | 0.744 | 0.787 | 0.561 | 0.596 | 0.603 | 0.628 | 0.650 | 0.683 | 0.722 | 0.566 | 0.601 | 0.608 | 0.633 | 0.655 | 0.688 | 0.727 |
| \$150,000 | 0.583 | 0.621 | 0.628 | 0.658 | 0.681 | 0.718 | 0.764 | 0.535 | 0.570 | 0.576 | 0.604 | 0.625 | 0.659 | 0.701 | 0.540 | 0.575 | 0.581 | 0.609 | 0.630 | 0.664 | 0.706 |
| \$175,000 | 0.556 | 0.595 | 0.604 | 0.632 | 0.659 | 0.695 | 0.742 | 0.510 | 0.546 | 0.554 | 0.580 | 0.605 | 0.638 | 0.681 | 0.515 | 0.551 | 0.559 | 0.585 | 0.610 | 0.643 | 0.686 |
| \$200,000 | 0.532 | 0.573 | 0.581 | 0.610 | 0.636 | 0.673 | 0.721 | 0.488 | 0.526 | 0.533 | 0.560 | 0.583 | 0.617 | 0.661 | 0.493 | 0.531 | 0.538 | 0.565 | 0.588 | 0.622 | 0.666 |
| \$225,000 | 0.510 | 0.550 | 0.561 | 0.590 | 0.616 | 0.655 | 0.703 | 0.468 | 0.505 | 0.515 | 0.541 | 0.565 | 0.601 | 0.645 | 0.473 | 0.510 | 0.520 | 0.546 | 0.570 | 0.606 | 0.650 |
| \$250,000 | 0.488 | 0.529 | 0.539 | 0.570 | 0.596 | 0.636 | 0.686 | 0.448 | 0.485 | 0.494 | 0.523 | 0.547 | 0.583 | 0.629 | 0.453 | 0.490 | 0.499 | 0.528 | 0.552 | 0.588 | 0.634 |
| \$275,000 | 0.467 | 0.510 | 0.520 | 0.553 | 0.580 | 0.620 | 0.669 | 0.428 | 0.468 | 0.477 | 0.507 | 0.532 | 0.569 | 0.614 | 0.433 | 0.473 | 0.482 | 0.512 | 0.537 | 0.574 | 0.619 |
| \$300,000 | 0.445 | 0.492 | 0.502 | 0.534 | 0.562 | 0.603 | 0.655 | 0.408 | 0.451 | 0.461 | 0.490 | 0.516 | 0.553 | 0.601 | 0.413 | 0.456 | 0.466 | 0.495 | 0.521 | 0.558 | 0.606 |
| \$325,000 | 0.425 | 0.470 | 0.483 | 0.517 | 0.546 | 0.589 | 0.639 | 0.390 | 0.431 | 0.443 | 0.474 | 0.501 | 0.540 | 0.586 | 0.395 | 0.436 | 0.448 | 0.479 | 0.506 | 0.545 | 0.591 |
| \$350,000 | 0.407 | 0.451 | 0.466 | 0.500 | 0.529 | 0.572 | 0.625 | 0.373 | 0.414 | 0.428 | 0.459 | 0.485 | 0.525 | 0.573 | 0.378 | 0.419 | 0.433 | 0.464 | 0.490 | 0.530 | 0.578 |
| \$375,000 | 0.389 | 0.434 | 0.448 | 0.485 | 0.514 | 0.558 | 0.611 | 0.357 | 0.398 | 0.411 | 0.445 | 0.472 | 0.512 | 0.561 | 0.362 | 0.403 | 0.416 | 0.450 | 0.477 | 0.517 | 0.566 |
| \$400,000 | 0.371 | 0.418 | 0.433 | 0.468 | 0.498 | 0.543 | 0.596 | 0.340 | 0.383 | 0.397 | 0.429 | 0.457 | 0.498 | 0.547 | 0.345 | 0.388 | 0.402 | 0.434 | 0.462 | 0.503 | 0.552 |
| \$425,000 | 0.355 | 0.402 | 0.416 | 0.452 | 0.484 | 0.528 | 0.583 | 0.326 | 0.369 | 0.382 | 0.415 | 0.444 | 0.484 | 0.535 | 0.331 | 0.374 | 0.387 | 0.420 | 0.449 | 0.489 | 0.540 |
| \$450,000 | 0.340 | 0.385 | 0.400 | 0.436 | 0.471 | 0.514 | 0.571 | 0.312 | 0.353 | 0.367 | 0.400 | 0.432 | 0.472 | 0.524 | 0.317 | 0.358 | 0.372 | 0.405 | 0.437 | 0.477 | 0.529 |
| \$475,000 | 0.323 | 0.370 | 0.387 | 0.422 | 0.455 | 0.501 | 0.557 | 0.296 | 0.339 | 0.355 | 0.387 | 0.417 | 0.460 | 0.511 | 0.301 | 0.344 | 0.360 | 0.392 | 0.422 | 0.465 | 0.516 |
| \$500,000 | 0.309 | 0.357 | 0.370 | 0.407 | 0.440 | 0.488 | 0.544 | 0.283 | 0.328 | 0.339 | 0.373 | 0.404 | 0.448 | 0.499 | 0.288 | 0.333 | 0.344 | 0.378 | 0.409 | 0.453 | 0.504 |
| \$600,000 | 0.259 | 0.303 | 0.320 | 0.356 | 0.390 | 0.438 | 0.497 | 0.238 | 0.278 | 0.294 | 0.327 | 0.358 | 0.402 | 0.456 | 0.243 | 0.283 | 0.299 | 0.332 | 0.363 | 0.407 | 0.461 |
| \$700,000 | 0.217 | 0.260 | 0.275 | 0.312 | 0.346 | 0.393 | 0.454 | 0.199 | 0.239 | 0.252 | 0.286 | 0.317 | 0.361 | 0.416 | 0.204 | 0.244 | 0.257 | 0.291 | 0.322 | 0.366 | 0.421 |
| \$800,000 | 0.183 | 0.225 | 0.239 | 0.273 | 0.307 | 0.355 | 0.415 | 0.168 | 0.206 | 0.219 | 0.250 | 0.282 | 0.326 | 0.381 | 0.173 | 0.211 | 0.224 | 0.255 | 0.287 | 0.331 | 0.386 |
| \$900,000 | 0.155 | 0.194 | 0.207 | 0.242 | 0.272 | 0.321 | 0.380 | 0.142 | 0.178 | 0.190 | 0.222 | 0.250 | 0.294 | 0.349 | 0.147 | 0.183 | 0.195 | 0.227 | 0.255 | 0.299 | 0.354 |
| * \$1,000,000 | 0.1326 | 0.1693 | 0.1816 | 0.2132 | 0.2440 | 0.2897 | 0.3496 | 0.1216 | 0.1553 | 0.1666 | 0.1956 | 0.2238 | 0.2658 | 0.3207 | 0.1266 | 0.1603 | 0.1716 | 0.2006 | 0.2288 | 0.2708 | 0.3257 |
| \$2,000,000 | 0.0647 | 0.0840 | 0.0913 | 0.1113 | 0.1310 | 0.1657 | 0.2105 | 0.0594 | 0.0771 | 0.0838 | 0.1021 | 0.1202 | 0.1520 | 0.1931 | 0.0644 | 0.0821 | 0.0888 | 0.1071 | 0.1252 | 0.1570 | 0.1981 |
| \$3,000,000 | 0.0423 | 0.0547 | 0.0599 | 0.0736 | 0.0874 | 0.1141 | 0.1496 | 0.0388 | 0.0502 | 0.0550 | 0.0675 | 0.0802 | 0.1047 | 0.1372 | 0.0438 | 0.0552 | 0.0600 | 0.0725 | 0.0852 | 0.1097 | 0.1422 |
| \$4,000,000 | 0.0309 | 0.0396 | 0.0436 | 0.0542 | 0.0649 | 0.0855 | 0.1147 | 0.0283 | 0.0363 | 0.0400 | 0.0497 | 0.0595 | 0.0784 | 0.1052 | 0.0333 | 0.0413 | 0.0450 | 0.0547 | 0.0645 | 0.0834 | 0.1102 |
| \$5,000,000 | 0.0237 | 0.0313 | 0.0343 | 0.0426 | 0.0512 | 0.0678 | 0.0919 | 0.0217 | 0.0287 | 0.0315 | 0.0391 | 0.0470 | 0.0622 | 0.0843 | 0.0267 | 0.0337 | 0.0365 | 0.0441 | 0.0520 | 0.0672 | 0.0893 |
| \$6,000,000 | 0.0192 | 0.0252 | 0.0281 | 0.0350 | 0.0417 | 0.0559 | 0.0762 | 0.0176 | 0.0231 | 0.0258 | 0.0321 | 0.0383 | 0.0513 | 0.0699 | 0.0226 | 0.0281 | 0.0308 | 0.0371 | 0.0433 | 0.0563 | 0.0749 |
| \$7,000,000 | 0.0163 | 0.0213 | 0.0232 | 0.0292 | 0.0354 | 0.0472 | 0.0650 | 0.0150 | 0.0195 | 0.0213 | 0.0268 | 0.0325 | 0.0433 | 0.0596 | 0.0200 | 0.0245 | 0.0263 | 0.0318 | 0.0375 | 0.0483 | 0.0646 |
| \$8,000,000 | 0.0139 | 0.0179 | 0.0202 | 0.0252 | 0.0305 | 0.0408 | 0.0563 | 0.0128 | 0.0164 | 0.0185 | 0.0231 | 0.0280 | 0.0374 | 0.0516 | 0.0178 | 0.0214 | 0.0235 | 0.0281 | 0.0330 | 0.0424 | 0.0566 |
| \$9,000,000 | 0.0117 | 0.0156 | 0.0174 | 0.0217 | 0.0266 | 0.0356 | 0.0493 | 0.0107 | 0.0143 | 0.0160 | 0.0199 | 0.0244 | 0.0327 | 0.0452 | 0.0157 | 0.0193 | 0.0210 | 0.0249 | 0.0294 | 0.0377 | 0.0502 |
| \$10,000,000 | 0.0101 | 0.0137 | 0.0153 | 0.0192 | 0.0234 | 0.0316 | 0.0440 | 0.0093 | 0.0126 | 0.0140 | 0.0176 | 0.0215 | 0.0290 | 0.0404 | 0.0140 | 0.0176 | 0.0190 | 0.0226 | 0.0265 | 0.0340 | 0.0454 |

* 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 with Adjustment for ALAE

| 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 | 0.821 | 0.836 | 0.836 | 0.848 | 0.856 | 0.870 | 0.886 | 0.806 | 0.825 | 0.832 | 0.838 | 0.850 | 0.869 | 0.878 | 1.9% | 1.3% | 0.5% | 1.2% | 0.7% | 0.1% | 0.9% |
| \$15,000 | 0.796 | 0.814 | 0.814 | 0.829 | 0.839 | 0.855 | 0.874 | 0.779 | 0.801 | 0.811 | 0.816 | 0.831 | 0.853 | 0.865 | 2.2% | 1.6% | 0.4% | 1.6% | 1.0% | 0.2% | 1.0% |
| \$20,000 | 0.776 | 0.794 | 0.796 | 0.811 | 0.823 | 0.842 | 0.862 | 0.756 | 0.782 | 0.791 | 0.798 | 0.816 | 0.840 | 0.854 | 2.6% | 1.5% | 0.6% | 1.6% | 0.9% | 0.2% | 0.9% |
| \$25,000 | 0.757 | 0.779 | 0.779 | 0.797 | 0.810 | 0.829 | 0.853 | 0.738 | 0.764 | 0.775 | 0.782 | 0.801 | 0.828 | 0.843 | 2.6% | 2.0% | 0.5% | 1.9% | 1.1% | 0.1% | 1.2% |
| \$30,000 | 0.739 | 0.764 | 0.766 | 0.783 | 0.797 | 0.819 | 0.844 | 0.720 | 0.747 | 0.760 | 0.768 | 0.788 | 0.817 | 0.832 | 2.6% | 2.3% | 0.8% | 2.0% | 1.1% | 0.2% | 1.4% |
| \$35,000 | 0.724 | 0.750 | 0.752 | 0.771 | 0.786 | 0.809 | 0.837 | 0.704 | 0.733 | 0.747 | 0.754 | 0.775 | 0.806 | 0.824 | 2.8% | 2.3% | 0.7% | 2.3% | 1.4% | 0.4% | 1.6% |
| \$40,000 | 0.709 | 0.737 | 0.739 | 0.760 | 0.775 | 0.799 | 0.829 | 0.689 | 0.720 | 0.733 | 0.743 | 0.764 | 0.796 | 0.815 | 2.9% | 2.4% | 0.8% | 2.3% | 1.4% | 0.4% | 1.7% |
| \$50,000 | 0.686 | 0.714 | 0.717 | 0.739 | 0.755 | 0.782 | 0.814 | 0.665 | 0.697 | 0.713 | 0.720 | 0.743 | 0.778 | 0.799 | 3.2% | 2.4% | 0.6% | 2.6% | 1.6% | 0.5% | 1.9% |
| \$75,000 | 0.637 | 0.669 | 0.673 | 0.695 | 0.715 | 0.744 | 0.779 | 0.613 | 0.649 | 0.666 | 0.676 | 0.701 | 0.740 | 0.763 | 3.9% | 3.1% | 1.1% | 2.8% | 2.0% | 0.5% | 2.1% |
| \$100,000 | 0.599 | 0.632 | 0.637 | 0.663 | 0.684 | 0.714 | 0.752 | 0.576 | 0.612 | 0.630 | 0.640 | 0.667 | 0.709 | 0.733 | 4.0% | 3.3% | 1.1% | 3.6% | 2.5% | 0.7% | 2.6% |
| \$125,000 | 0.566 | 0.601 | 0.608 | 0.633 | 0.655 | 0.688 | 0.727 | 0.543 | 0.581 | 0.600 | 0.610 | 0.637 | 0.682 | 0.708 | 4.2% | 3.4% | 1.3% | 3.8% | 2.8% | 0.9% | 2.7% |
| \$150,000 | 0.540 | 0.575 | 0.581 | 0.609 | 0.630 | 0.664 | 0.706 | 0.516 | 0.554 | 0.574 | 0.584 | 0.612 | 0.656 | 0.684 | 4.7% | 3.8% | 1.2% | 4.3% | 2.9% | 1.2% | 3.2% |
| \$175,000 | 0.515 | 0.551 | 0.559 | 0.585 | 0.609 | 0.643 | 0.686 | 0.491 | 0.530 | 0.550 | 0.561 | 0.590 | 0.634 | 0.663 | 4.9% | 4.0% | 1.6% | 4.3% | 3.2% | 1.4% | 3.5% |
| \$200,000 | 0.493 | 0.531 | 0.538 | 0.565 | 0.588 | 0.622 | 0.666 | 0.469 | 0.509 | 0.530 | 0.540 | 0.569 | 0.615 | 0.643 | 5.1% | 4.3% | 1.5% | 4.6% | 3.3% | 1.1% | 3.6% |
| \$225,000 | 0.473 | 0.510 | 0.519 | 0.546 | 0.570 | 0.605 | 0.650 | 0.448 | 0.487 | 0.509 | 0.520 | 0.550 | 0.598 | 0.626 | 5.6% | 4.7% | 2.0% | 5.0% | 3.6% | 1.2% | 3.8% |
| \$250,000 | 0.453 | 0.490 | 0.499 | 0.528 | 0.552 | 0.588 | 0.634 | 0.427 | 0.469 | 0.490 | 0.503 | 0.533 | 0.582 | 0.611 | 6.1% | 4.5% | 1.8% | 5.0% | 3.6% | 1.0% | 3.8% |
| \$275,000 | 0.433 | 0.472 | 0.482 | 0.512 | 0.537 | 0.573 | 0.619 | 0.408 | 0.450 | 0.473 | 0.486 | 0.516 | 0.565 | 0.595 | 6.1% | 4.9% | 1.9% | 5.3% | 4.1% | 1.4% | 4.0% |
| \$300,000 | 0.413 | 0.454 | 0.465 | 0.495 | 0.521 | 0.558 | 0.605 | 0.388 | 0.432 | 0.455 | 0.470 | 0.501 | 0.549 | 0.580 | 6.4% | 5.1% | 2.2% | 5.3% | 4.0% | 1.6% | 4.3% |
| \$325,000 | 0.395 | 0.436 | 0.448 | 0.479 | 0.506 | 0.544 | 0.591 | 0.371 | 0.413 | 0.438 | 0.453 | 0.485 | 0.535 | 0.565 | 6.5% | 5.6% | 2.3% | 5.7% | 4.3% | 1.7% | 4.6% |
| \$350,000 | 0.378 | 0.419 | 0.432 | 0.464 | 0.490 | 0.530 | 0.578 | 0.354 | 0.397 | 0.421 | 0.437 | 0.470 | 0.520 | 0.552 | 6.8% | 5.5% | 2.6% | 6.2% | 4.3% | 1.9% | 4.7% |
| \$375,000 | 0.362 | 0.403 | 0.416 | 0.449 | 0.476 | 0.516 | 0.565 | 0.338 | 0.382 | 0.406 | 0.421 | 0.455 | 0.506 | 0.539 | 7.1% | 5.5% | 2.5% | 6.7% | 4.6% | 2.0% | 4.8% |
| \$400,000 | 0.345 | 0.388 | 0.401 | 0.434 | 0.462 | 0.503 | 0.552 | 0.322 | 0.366 | 0.391 | 0.407 | 0.440 | 0.493 | 0.526 | 7.1% | 6.0% | 2.6% | 6.6% | 5.0% | 2.0% | 4.9% |
| \$425,000 | 0.331 | 0.373 | 0.387 | 0.419 | 0.449 | 0.489 | 0.540 | 0.307 | 0.352 | 0.377 | 0.393 | 0.427 | 0.479 | 0.513 | 7.8% | 6.0% | 2.7% | 6.6% | 5.2% | 2.1% | 5.3% |
| \$450,000 | 0.316 | 0.358 | 0.372 | 0.405 | 0.435 | 0.477 | 0.528 | 0.293 | 0.337 | 0.363 | 0.379 | 0.413 | 0.466 | 0.500 | 7.8% | 6.2% | 2.5% | 6.9% | 5.3% | 2.4% | 5.6% |
| \$475,000 | 0.302 | 0.346 | 0.358 | 0.392 | 0.422 | 0.465 | 0.516 | 0.279 | 0.323 | 0.350 | 0.365 | 0.401 | 0.454 | 0.487 | 8.2% | 7.1% | 2.3% | 7.4% | 5.2% | 2.4% | 6.0% |
| \$500,000 | 0.288 | 0.333 | 0.344 | 0.378 | 0.409 | 0.453 | 0.504 | 0.267 | 0.311 | 0.336 | 0.353 | 0.388 | 0.441 | 0.475 | 7.9% | 7.1% | 2.4% | 7.1% | 5.4% | 2.7% | 6.1% |
| \$600,000 | 0.243 | 0.283 | 0.299 | 0.332 | 0.363 | 0.407 | 0.461 | 0.223 | 0.266 | 0.292 | 0.306 | 0.343 | 0.397 | 0.432 | 9.0% | 6.4% | 2.4% | 8.5% | 5.8% | 2.5% | 6.7% |
| \$700,000 | 0.204 | 0.244 | 0.257 | 0.291 | 0.322 | 0.366 | 0.421 | 0.186 | 0.229 | 0.253 | 0.268 | 0.303 | 0.357 | 0.392 | 9.7% | 6.6% | 1.6% | 8.6% | 6.3% | 2.5% | 7.4% |
| \$800,000 | 0.173 | 0.211 | 0.224 | 0.255 | 0.287 | 0.331 | 0.386 | 0.159 | 0.197 | 0.220 | 0.235 | 0.267 | 0.322 | 0.359 | 8.8% | 7.1% | 1.8% | 8.5% | 7.5% | 2.8% | 7.5% |
| \$900,000 | 0.147 | 0.183 | 0.195 | 0.227 | 0.255 | 0.299 | 0.354 | 0.135 | 0.171 | 0.194 | 0.206 | 0.239 | 0.292 | 0.326 | 8.9% | 7.0% | 0.5% | 10.2% | 6.7% | 2.4% | 8.6% |
| \$1,000,000 | 0.1266 | 0.1603 | 0.1716 | 0.2006 | 0.2288 | 0.2708 | 0.3257 | 0.1152 | 0.1507 | 0.1714 | 0.1828 | 0.2135 | 0.2661 | 0.3005 | 9.9% | 6.4% | 0.1% | 9.7% | 7.2% | 1.8% | 8.4% |
| \$2,000,000 | 0.0644 | 0.0821 | 0.0888 | 0.1071 | 0.1252 | 0.1570 | 0.1981 | 0.0583 | 0.0769 | 0.0885 | 0.0978 | 0.1172 | 0.1557 | 0.1844 | 10.5% | 6.8% | 0.3% | 9.5% | 6.8% | 0.8% | 7.4% |
| \$3,000,000 | 0.0438 | 0.0552 | 0.0600 | 0.0725 | 0.0852 | 0.1097 | 0.1422 | 0.0395 | 0.0518 | 0.0601 | 0.0670 | 0.0813 | 0.1110 | 0.1362 | 10.9% | 6.6% | -0.2% | 8.2% | 4.8% | -1.2% | 4.4% |
| \$4,000,000 | 0.0333 | 0.0413 | 0.0450 | 0.0547 | 0.0645 | 0.0834 | 0.1102 | 0.0300 | 0.0391 | 0.0453 | 0.0512 | 0.0625 | 0.0862 | 0.1078 | 11.0% | 5.6% | -0.7% | 6.8% | 3.2% | -3.2% | 2.2% |
| \$5,000,000 | 0.0267 | 0.0337 | 0.0365 | 0.0441 | 0.0520 | 0.0672 | 0.0893 | 0.0246 | 0.0318 | 0.0365 | 0.0414 | 0.0507 | 0.0703 | 0.0889 | 8.5% | 6.0% | 0.0% | 6.5% | 2.6% | -4.4% | 0.4% |
| \$6,000,000 | 0.0226 | 0.0281 | 0.0308 | 0.0371 | 0.0433 | 0.0563 | 0.0749 | 0.0210 | 0.0269 | 0.0306 | 0.0346 | 0.0427 | 0.0593 | 0.0756 | 7.6% | 4.5% | 0.7% | 7.2% | 1.4% | -5.1% | -0.9% |
| \$7,000,000 | 0.0200 | 0.0245 | 0.0263 | 0.0318 | 0.0375 | 0.0483 | 0.0646 | 0.0182 | 0.0230 | 0.0268 | 0.0301 | 0.0367 | 0.0512 | 0.0656 | 9.9% | 6.5% | -1.9% | 5.6% | 2.2% | -5.7% | -1.5% |
| \$8,000,000 | 0.0178 | 0.0214 | 0.0235 | 0.0281 | 0.0330 | 0.0424 | 0.0566 | 0.0162 | 0.0207 | 0.0237 | 0.0265 | 0.0324 | 0.0453 | 0.0582 | 9.9% | 3.4% | -0.8% | 6.0% | 1.9% | -6.4% | -2.7% |
| \$9,000,000 | 0.0157 | 0.0193 | 0.0210 | 0.0249 | 0.0294 | 0.0377 | 0.0502 | 0.0147 | 0.0185 | 0.0211 | 0.0237 | 0.0290 | 0.0402 | 0.0520 | 6.8% | 4.3% | -0.5% | 5.1% | 1.4% | -6.2% | -3.5% |
| \$10,000,000 | 0.0140 | 0.0176 | 0.0190 | 0.0226 | 0.0265 | 0.0340 | 0.0454 | 0.0132 | 0.0170 | 0.0193 | 0.0216 | 0.0265 | 0.0363 | 0.0470 | 6.1% | 3.5% | -1.6% | 4.6% | 0.0% | -6.3% | -3.4% |

* Adjusted