

DELAWARE COMPENSATION RATING BUREAU, INC.

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 2015 excess loss factors with the current 2014 excess loss factors.

DELAWARE  
Effective:12/1/15

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	962,202						
	P.T.	5,156,651						
	PP	252,968						
	T.T.	28,724						
	M.O	1,768						
II.	Injury Type	Hazard Group						
	Fatal	683,163	751,698	827,108	910,082	1,001,381	1,101,839	1,212,374
	P.T.	2,990,858	3,538,267	4,185,867	4,951,996	5,858,348	6,930,587	8,199,075
	PP	170,121	196,355	226,635	261,584	301,922	348,481	402,219
	T.T.	26,569	27,368	28,192	29,040	29,913	30,813	31,740
	M.O	1,552	1,646	1,745	1,851	1,963	2,082	2,208

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	0.012	0.012	0.012	0.012	0.012	0.012	0.012
P.T.	0.014	0.073	0.050	0.073	0.103	0.133	0.151
PP	0.685	0.700	0.715	0.730	0.745	0.760	0.775
T.T.	0.226	0.169	0.175	0.148	0.117	0.081	0.048
Medical Only	0.064	0.046	0.048	0.037	0.023	0.014	0.014
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	0.566	0.572	0.583	0.599	0.608	0.638	0.660
\$3,000,000	0.398	0.404	0.415	0.433	0.447	0.484	0.514
\$4,000,000	0.306	0.311	0.322	0.341	0.353	0.390	0.423
\$5,000,000	0.248	0.254	0.264	0.280	0.292	0.327	0.359
\$6,000,000	0.207	0.213	0.224	0.236	0.250	0.280	0.311
\$7,000,000	0.177	0.182	0.192	0.204	0.217	0.246	0.274
\$8,000,000	0.154	0.160	0.168	0.181	0.191	0.218	0.245
\$9,000,000	0.133	0.143	0.150	0.160	0.171	0.195	0.220
\$10,000,000	0.117	0.125	0.134	0.144	0.154	0.176	0.201

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	0.012	0.986	0.012	0.00	0.014	0.996	0.014	0.06	0.685	0.946	0.648	0.38	0.226	0.764	0.172	6.44	0.064	0.184	0.0118	0.858
\$15,000	0.02		0.980	0.012	0.01		0.994	0.014	0.09		0.922	0.631	0.56		0.696	0.157	9.67		0.139	0.0089	0.823
\$20,000	0.03		0.973	0.012	0.01		0.991	0.014	0.12		0.900	0.616	0.75		0.644	0.145	12.89		0.113	0.0073	0.794
\$25,000	0.04		0.967	0.012	0.01		0.989	0.013	0.15		0.878	0.601	0.94		0.602	0.136	16.11		0.096	0.0062	0.768
\$30,000	0.04		0.960	0.012	0.01		0.987	0.013	0.18		0.858	0.587	1.13		0.566	0.128	19.33		0.084	0.0054	0.745
\$35,000	0.05		0.953	0.011	0.01		0.985	0.013	0.21		0.839	0.574	1.32		0.536	0.121	22.55		0.075	0.0048	0.724
\$40,000	0.06		0.947	0.011	0.01		0.983	0.013	0.24		0.821	0.562	1.51		0.511	0.115	25.77		0.068	0.0044	0.705
\$50,000	0.07		0.934	0.011	0.02		0.978	0.013	0.29		0.789	0.540	1.88		0.469	0.106	32.22		0.056	0.0036	0.674
\$75,000	0.11		0.901	0.011	0.03		0.969	0.013	0.44		0.720	0.493	2.82		0.398	0.090	48.33		0.039	0.0025	0.610
\$100,000	0.15		0.868	0.010	0.03		0.959	0.013	0.59		0.664	0.455	3.76		0.349	0.079	64.43		0.028	0.0018	0.559
\$125,000	0.18		0.835	0.010	0.04		0.949	0.013	0.73		0.617	0.422	4.70		0.311	0.070	80.54		0.020	0.0013	0.516
\$150,000	0.22		0.803	0.010	0.05		0.940	0.013	0.88		0.575	0.394	5.65		0.282	0.064	96.65		0.015	0.0010	0.482
\$175,000	0.26		0.770	0.009	0.06		0.930	0.013	1.03		0.536	0.367	6.59		0.257	0.058	112.76		0.010	0.0006	0.448
\$200,000	0.29		0.737	0.009	0.07		0.921	0.013	1.18		0.500	0.342	7.53		0.236	0.053	128.87		0.007	0.0004	0.417
\$225,000	0.33		0.704	0.008	0.08		0.912	0.012	1.32		0.466	0.319	8.47		0.218	0.049	144.98		0.005	0.0003	0.388
\$250,000	0.37		0.672	0.008	0.08		0.902	0.012	1.47		0.433	0.296	9.41		0.200	0.045	161.08		0.003	0.0002	0.361
\$275,000	0.40		0.640	0.008	0.09		0.893	0.012	1.62		0.402	0.275	10.35		0.184	0.041	177.19		0.001	0.0001	0.336
\$300,000	0.44		0.608	0.007	0.10		0.884	0.012	1.76		0.372	0.255	11.29		0.168	0.038	193.30		0.000	0.0000	0.312
\$325,000	0.48		0.578	0.007	0.11		0.876	0.012	1.91		0.345	0.236	12.23		0.154	0.035	209.41		0.000	0.0000	0.290
\$350,000	0.51		0.547	0.007	0.12		0.867	0.012	2.06		0.319	0.218	13.17		0.140	0.032	225.52		0.000	0.0000	0.269
\$375,000	0.55		0.518	0.006	0.13		0.858	0.012	2.20		0.295	0.202	14.11		0.127	0.029	241.63		0.000	0.0000	0.249
\$400,000	0.59		0.489	0.006	0.13		0.850	0.012	2.35		0.273	0.187	15.05		0.115	0.026	257.73		0.000	0.0000	0.231
\$425,000	0.62		0.462	0.006	0.14		0.842	0.011	2.50		0.253	0.173	16.00		0.104	0.024	273.84		0.000	0.0000	0.214
\$450,000	0.66		0.435	0.005	0.15		0.833	0.011	2.65		0.234	0.160	16.94		0.094	0.021	289.95		0.000	0.0000	0.197
\$475,000	0.70		0.410	0.005	0.16		0.825	0.011	2.79		0.216	0.148	17.88		0.086	0.019	306.06		0.000	0.0000	0.183
\$500,000	0.73		0.385	0.005	0.17		0.817	0.011	2.94		0.200	0.137	18.82		0.077	0.017	322.17		0.000	0.0000	0.170
\$600,000	0.88		0.299	0.004	0.20		0.776	0.011	3.53		0.147	0.100	22.58		0.052	0.012	386.60		0.000	0.0000	0.127
\$700,000	1.02		0.230	0.003	0.23		0.752	0.010	4.11		0.108	0.074	26.35		0.034	0.008	451.04		0.000	0.0000	0.095
\$800,000	1.17		0.176	0.002	0.27		0.727	0.010	4.70		0.080	0.055	30.11		0.023	0.005	515.47		0.000	0.0000	0.072
\$900,000	1.32		0.134	0.002	0.30		0.704	0.010	5.29		0.060	0.041	33.87		0.015	0.003	579.90		0.000	0.0000	0.056
\$1,000,000	1.46		0.1015	0.0012	0.33		0.6809	0.0093	5.88		0.0455	0.0311	37.64		0.0104	0.0023	644.34		0.0000	0.0000	0.0439
\$2,000,000	2.93		0.0093	0.0001	0.67		0.4782	0.0065	11.76		0.0040	0.0027	75.27		0.0005	0.0001	1288.67		0.0000	0.0000	0.0094
\$3,000,000	4.39		0.0017	0.0000	1.00		0.3210	0.0044	17.63		0.0007	0.0005	112.91		0.0002	0.0000	1933.01		0.0000	0.0000	0.0049
\$4,000,000	5.86		0.0005	0.0000	1.34		0.2035	0.0028	23.51		0.0000	0.0000	150.55		0.0002	0.0000	2577.35		0.0000	0.0000	0.0028
\$5,000,000	7.32		0.0002	0.0000	1.67		0.1198	0.0016	29.39		0.0000	0.0000	188.19		0.0001	0.0000	3221.68		0.0000	0.0000	0.0016
\$6,000,000	8.78		0.0001	0.0000	2.01		0.0643	0.0009	35.27		0.0000	0.0000	225.82		0.0000	0.0000	3866.02		0.0000	0.0000	0.0009
\$7,000,000	10.25		0.0000	0.0000	2.34		0.0309	0.0004	41.15		0.0000	0.0000	263.46		0.0000	0.0000	4510.35		0.0000	0.0000	0.0004
\$8,000,000	11.71		0.0000	0.0000	2.67		0.0140	0.0002	47.03		0.0000	0.0000	301.10		0.0000	0.0000	5154.69		0.0000	0.0000	0.0002
\$9,000,000	13.17		0.0000	0.0000	3.01		0.0078	0.0001	52.90		0.0000	0.0000	338.74		0.0000	0.0000	5799.03		0.0000	0.0000	0.0001
\$10,000,000	14.64		0.0000	0.0000	3.34		0.0063	0.0001	58.78		0.0000	0.0000	376.37		0.0000	0.0000	6443.36		0.0000	0.0000	0.0001

Death Average Cost Per Case \$683,163  
P.T. Average Cost Per Case \$2,990,858  
P.P Average Cost Per Case \$170,121  
T.T. Average Cost Per Case \$26,569

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	0.012	0.987	0.012	0.00	0.073	0.996	0.073	0.05	0.700	0.953	0.667	0.37	0.169	0.768	0.130	6.08	0.046	0.192	0.0088	0.891
\$15,000	0.02		0.982	0.012	0.00		0.995	0.073	0.08		0.932	0.652	0.55		0.701	0.119	9.11		0.145	0.0067	0.863
\$20,000	0.03		0.976	0.012	0.01		0.993	0.073	0.10		0.912	0.638	0.73		0.649	0.110	12.15		0.118	0.0054	0.838
\$25,000	0.03		0.970	0.012	0.01		0.991	0.073	0.13		0.892	0.624	0.91		0.607	0.103	15.19		0.101	0.0046	0.817
\$30,000	0.04		0.964	0.012	0.01		0.989	0.073	0.15		0.874	0.611	1.10		0.572	0.097	18.23		0.088	0.0040	0.797
\$35,000	0.05		0.958	0.011	0.01		0.987	0.072	0.18		0.857	0.599	1.28		0.542	0.092	21.27		0.078	0.0036	0.778
\$40,000	0.05		0.952	0.011	0.01		0.985	0.072	0.20		0.840	0.588	1.46		0.516	0.087	24.30		0.071	0.0033	0.761
\$50,000	0.07		0.940	0.011	0.01		0.982	0.072	0.25		0.810	0.567	1.83		0.475	0.080	30.38		0.059	0.0027	0.733
\$75,000	0.10		0.910	0.011	0.02		0.973	0.071	0.38		0.746	0.522	2.74		0.403	0.068	45.57		0.042	0.0019	0.674
\$100,000	0.13		0.880	0.011	0.03		0.965	0.071	0.51		0.693	0.485	3.65		0.354	0.060	60.76		0.030	0.0014	0.628
\$125,000	0.17		0.850	0.010	0.04		0.957	0.070	0.64		0.648	0.453	4.57		0.316	0.053	75.95		0.022	0.0010	0.587
\$150,000	0.20		0.820	0.010	0.04		0.949	0.070	0.76		0.608	0.425	5.48		0.286	0.048	91.14		0.016	0.0007	0.554
\$175,000	0.23		0.791	0.009	0.05		0.941	0.069	0.89		0.572	0.400	6.39		0.262	0.044	106.33		0.012	0.0005	0.523
\$200,000	0.27		0.761	0.009	0.06		0.932	0.068	1.02		0.539	0.377	7.31		0.241	0.041	121.52		0.009	0.0004	0.495
\$225,000	0.30		0.731	0.009	0.06		0.924	0.068	1.15		0.507	0.355	8.22		0.222	0.038	136.71		0.006	0.0003	0.470
\$250,000	0.33		0.701	0.008	0.07		0.917	0.067	1.27		0.477	0.334	9.13		0.205	0.035	151.90		0.004	0.0002	0.444
\$275,000	0.37		0.672	0.008	0.08		0.909	0.067	1.40		0.448	0.313	10.05		0.189	0.032	167.09		0.003	0.0001	0.420
\$300,000	0.40		0.643	0.008	0.08		0.901	0.066	1.53		0.420	0.294	10.96		0.174	0.029	182.28		0.001	0.0001	0.397
\$325,000	0.43		0.614	0.007	0.09		0.893	0.066	1.66		0.394	0.276	11.87		0.159	0.027	197.47		0.000	0.0000	0.376
\$350,000	0.47		0.586	0.007	0.10		0.886	0.065	1.78		0.369	0.258	12.79		0.145	0.025	212.66		0.000	0.0000	0.355
\$375,000	0.50		0.558	0.007	0.11		0.878	0.064	1.91		0.345	0.241	13.70		0.133	0.022	227.85		0.000	0.0000	0.334
\$400,000	0.53		0.531	0.006	0.11		0.871	0.064	2.04		0.323	0.226	14.62		0.121	0.020	243.03		0.000	0.0000	0.316
\$425,000	0.57		0.505	0.006	0.12		0.864	0.063	2.16		0.302	0.211	15.53		0.110	0.019	258.22		0.000	0.0000	0.299
\$450,000	0.60		0.479	0.006	0.13		0.857	0.063	2.29		0.282	0.197	16.44		0.100	0.017	273.41		0.000	0.0000	0.283
\$475,000	0.63		0.455	0.005	0.13		0.849	0.062	2.42		0.264	0.184	17.36		0.090	0.015	288.60		0.000	0.0000	0.266
\$500,000	0.67		0.431	0.005	0.14		0.842	0.062	2.55		0.246	0.172	18.27		0.082	0.014	303.79		0.000	0.0000	0.253
\$600,000	0.80		0.344	0.004	0.17		0.815	0.060	3.06		0.188	0.131	21.92		0.055	0.009	364.55		0.000	0.0000	0.204
\$700,000	0.93		0.272	0.003	0.20		0.778	0.057	3.56		0.144	0.100	25.58		0.037	0.006	425.31		0.000	0.0000	0.166
\$800,000	1.06		0.214	0.003	0.23		0.757	0.056	4.07		0.110	0.077	29.23		0.025	0.004	486.07		0.000	0.0000	0.140
\$900,000	1.20		0.168	0.002	0.25		0.737	0.054	4.58		0.085	0.060	32.88		0.017	0.003	546.83		0.000	0.0000	0.119
\$1,000,000	1.33		0.1308	0.0016	0.28		0.7167	0.0526	5.09		0.0662	0.0463	36.54		0.0117	0.0020	607.59		0.0000	0.0000	0.1025
\$2,000,000	2.66		0.0136	0.0002	0.57		0.5358	0.0393	10.19		0.0072	0.0050	73.08		0.0005	0.0001	1215.17		0.0000	0.0000	0.0446
\$3,000,000	3.99		0.0026	0.0000	0.85		0.3887	0.0285	15.28		0.0013	0.0009	109.62		0.0002	0.0000	1822.76		0.0000	0.0000	0.0294
\$4,000,000	5.32		0.0007	0.0000	1.13		0.2718	0.0200	20.37		0.0003	0.0002	146.15		0.0002	0.0000	2430.35		0.0000	0.0000	0.0202
\$5,000,000	6.65		0.0003	0.0000	1.41		0.1818	0.0133	25.46		0.0000	0.0000	182.69		0.0001	0.0000	3037.94		0.0000	0.0000	0.0133
\$6,000,000	7.98		0.0001	0.0000	1.70		0.1150	0.0084	30.56		0.0000	0.0000	219.23		0.0000	0.0000	3645.52		0.0000	0.0000	0.0084
\$7,000,000	9.31		0.0001	0.0000	1.98		0.0679	0.0050	35.65		0.0000	0.0000	255.77		0.0000	0.0000	4253.11		0.0000	0.0000	0.0050
\$8,000,000	10.64		0.0000	0.0000	2.26		0.0371	0.0027	40.74		0.0000	0.0000	292.31		0.0000	0.0000	4860.70		0.0000	0.0000	0.0027
\$9,000,000	11.97		0.0000	0.0000	2.54		0.0191	0.0014	45.84		0.0000	0.0000	328.85		0.0000	0.0000	5468.28		0.0000	0.0000	0.0014
\$10,000,000	13.30		0.0000	0.0000	2.83		0.0102	0.0007	50.93		0.0000	0.0000	365.38		0.0000	0.0000	6075.87		0.0000	0.0000	0.0007

Death Average Cost Per Case \$751,698  
P.T. Average Cost Per Case \$3,538,267  
P.P Average Cost Per Case \$196,355  
T.T. Average Cost Per Case \$27,368

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	0.012	0.989	0.012	0.00	0.050	0.997	0.050	0.04	0.715	0.959	0.685	0.35	0.175	0.773	0.135	5.73	0.048	0.199	0.0096	0.892
\$15,000	0.02		0.983	0.012	0.00		0.995	0.050	0.07		0.940	0.672	0.53		0.707	0.124	8.59		0.151	0.0072	0.865
\$20,000	0.02		0.978	0.012	0.00		0.994	0.050	0.09		0.922	0.659	0.71		0.655	0.115	11.46		0.123	0.0059	0.842
\$25,000	0.03		0.972	0.012	0.01		0.992	0.050	0.11		0.905	0.647	0.89		0.613	0.107	14.32		0.105	0.0050	0.821
\$30,000	0.04		0.967	0.012	0.01		0.991	0.050	0.13		0.889	0.635	1.06		0.578	0.101	17.19		0.092	0.0044	0.802
\$35,000	0.04		0.961	0.012	0.01		0.989	0.050	0.15		0.873	0.624	1.24		0.548	0.096	20.05		0.082	0.0039	0.786
\$40,000	0.05		0.956	0.011	0.01		0.988	0.050	0.18		0.858	0.613	1.42		0.522	0.091	22.92		0.074	0.0036	0.769
\$50,000	0.06		0.945	0.011	0.01		0.985	0.050	0.22		0.830	0.593	1.77		0.480	0.084	28.65		0.062	0.0030	0.741
\$75,000	0.09		0.918	0.011	0.02		0.977	0.049	0.33		0.770	0.550	2.66		0.408	0.071	42.97		0.044	0.0021	0.683
\$100,000	0.12		0.891	0.011	0.02		0.970	0.049	0.44		0.720	0.514	3.55		0.359	0.063	57.29		0.033	0.0016	0.639
\$125,000	0.15		0.864	0.010	0.03		0.963	0.049	0.55		0.677	0.484	4.43		0.321	0.056	71.62		0.024	0.0012	0.600
\$150,000	0.18		0.837	0.010	0.04		0.956	0.048	0.66		0.640	0.457	5.32		0.291	0.051	85.94		0.018	0.0009	0.567
\$175,000	0.21		0.810	0.010	0.04		0.949	0.048	0.77		0.606	0.433	6.21		0.267	0.047	100.26		0.014	0.0006	0.539
\$200,000	0.24		0.783	0.009	0.05		0.943	0.048	0.88		0.575	0.411	7.09		0.246	0.043	114.59		0.010	0.0005	0.512
\$225,000	0.27		0.755	0.009	0.05		0.936	0.047	0.99		0.546	0.390	7.98		0.227	0.040	128.91		0.007	0.0003	0.486
\$250,000	0.30		0.728	0.009	0.06		0.929	0.047	1.10		0.518	0.370	8.87		0.210	0.037	143.23		0.005	0.0003	0.463
\$275,000	0.33		0.702	0.008	0.07		0.922	0.046	1.21		0.491	0.351	9.75		0.194	0.034	157.56		0.004	0.0002	0.439
\$300,000	0.36		0.675	0.008	0.07		0.915	0.046	1.32		0.465	0.333	10.64		0.179	0.031	171.88		0.002	0.0001	0.418
\$325,000	0.39		0.648	0.008	0.08		0.909	0.046	1.43		0.441	0.315	11.53		0.164	0.029	186.20		0.001	0.0000	0.398
\$350,000	0.42		0.622	0.007	0.08		0.902	0.045	1.54		0.417	0.298	12.42		0.151	0.026	200.53		0.000	0.0000	0.376
\$375,000	0.45		0.596	0.007	0.09		0.896	0.045	1.65		0.394	0.281	13.30		0.138	0.024	214.85		0.000	0.0000	0.357
\$400,000	0.48		0.571	0.007	0.10		0.889	0.045	1.76		0.372	0.266	14.19		0.126	0.022	229.17		0.000	0.0000	0.340
\$425,000	0.51		0.546	0.007	0.10		0.883	0.045	1.88		0.351	0.251	15.08		0.115	0.020	243.50		0.000	0.0000	0.323
\$450,000	0.54		0.522	0.006	0.11		0.877	0.044	1.99		0.331	0.237	15.96		0.105	0.018	257.82		0.000	0.0000	0.305
\$475,000	0.57		0.498	0.006	0.11		0.871	0.044	2.10		0.313	0.223	16.85		0.095	0.017	272.14		0.000	0.0000	0.290
\$500,000	0.60		0.475	0.006	0.12		0.864	0.044	2.21		0.295	0.211	17.74		0.087	0.015	286.47		0.000	0.0000	0.276
\$600,000	0.73		0.390	0.005	0.14		0.840	0.042	2.65		0.233	0.167	21.28		0.059	0.010	343.76		0.000	0.0000	0.224
\$700,000	0.85		0.316	0.004	0.17		0.817	0.041	3.09		0.185	0.132	24.83		0.040	0.007	401.05		0.000	0.0000	0.184
\$800,000	0.97		0.255	0.003	0.19		0.795	0.040	3.53		0.146	0.104	28.38		0.028	0.005	458.35		0.000	0.0000	0.152
\$900,000	1.09		0.205	0.002	0.22		0.765	0.039	3.97		0.116	0.083	31.92		0.019	0.003	515.64		0.000	0.0000	0.127
\$1,000,000	1.21		0.1643	0.0020	0.24		0.7479	0.0377	4.41		0.0928	0.0663	35.47		0.0130	0.0023	572.93		0.0000	0.0000	0.1083
\$2,000,000	2.42		0.0195	0.0002	0.48		0.5880	0.0296	8.82		0.0124	0.0089	70.94		0.0006	0.0001	1145.87		0.0000	0.0000	0.0388
\$3,000,000	3.63		0.0039	0.0000	0.72		0.4530	0.0228	13.24		0.0024	0.0017	106.41		0.0002	0.0000	1718.80		0.0000	0.0000	0.0245
\$4,000,000	4.84		0.0011	0.0000	0.96		0.3408	0.0172	17.65		0.0007	0.0005	141.89		0.0002	0.0000	2291.74		0.0000	0.0000	0.0177
\$5,000,000	6.05		0.0004	0.0000	1.19		0.2492	0.0126	22.06		0.0001	0.0001	177.36		0.0001	0.0000	2864.67		0.0000	0.0000	0.0127
\$6,000,000	7.25		0.0002	0.0000	1.43		0.1763	0.0089	26.47		0.0000	0.0000	212.83		0.0000	0.0000	3437.60		0.0000	0.0000	0.0089
\$7,000,000	8.46		0.0001	0.0000	1.67		0.1197	0.0060	30.89		0.0000	0.0000	248.30		0.0000	0.0000	4010.54		0.0000	0.0000	0.0060
\$8,000,000	9.67		0.0000	0.0000	1.91		0.0775	0.0039	35.30		0.0000	0.0000	283.77		0.0000	0.0000	4583.47		0.0000	0.0000	0.0039
\$9,000,000	10.88		0.0000	0.0000	2.15		0.0475	0.0024	39.71		0.0000	0.0000	319.24		0.0000	0.0000	5156.40		0.0000	0.0000	0.0024
\$10,000,000	12.09		0.0000	0.0000	2.39		0.0276	0.0014	44.12		0.0000	0.0000	354.72		0.0000	0.0000	5729.34		0.0000	0.0000	0.0014

Death Average Cost Per Case	\$827,108
P.T. Average Cost Per Case	\$4,185,867
P.P Average Cost Per Case	\$226,635
T.T. Average Cost Per Case	\$28,192

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	0.012	0.990	0.012	0.00	0.073	0.997	0.073	0.04	0.730	0.964	0.704	0.34	0.148	0.777	0.115	5.40	0.037	0.207	0.0077	0.912
\$15,000	0.02		0.985	0.012	0.00		0.996	0.073	0.06		0.948	0.691	0.52		0.712	0.105	8.10		0.157	0.0058	0.887
\$20,000	0.02		0.980	0.012	0.00		0.995	0.073	0.08		0.932	0.680	0.69		0.660	0.098	10.81		0.129	0.0048	0.868
\$25,000	0.03		0.975	0.012	0.01		0.994	0.073	0.10		0.916	0.669	0.86		0.619	0.092	13.51		0.110	0.0041	0.850
\$30,000	0.03		0.970	0.012	0.01		0.992	0.073	0.11		0.902	0.658	1.03		0.584	0.086	16.21		0.096	0.0035	0.833
\$35,000	0.04		0.965	0.012	0.01		0.991	0.073	0.13		0.888	0.648	1.21		0.554	0.082	18.91		0.086	0.0032	0.818
\$40,000	0.04		0.960	0.012	0.01		0.990	0.073	0.15		0.874	0.638	1.38		0.528	0.078	21.61		0.077	0.0029	0.804
\$50,000	0.05		0.950	0.011	0.01		0.987	0.072	0.19		0.848	0.619	1.72		0.486	0.072	27.01		0.065	0.0024	0.776
\$75,000	0.08		0.926	0.011	0.02		0.980	0.072	0.29		0.792	0.578	2.58		0.413	0.061	40.52		0.046	0.0017	0.724
\$100,000	0.11		0.901	0.011	0.02		0.974	0.071	0.38		0.745	0.544	3.44		0.364	0.054	54.03		0.035	0.0013	0.681
\$125,000	0.14		0.876	0.011	0.03		0.968	0.071	0.48		0.705	0.514	4.30		0.326	0.048	67.53		0.026	0.0010	0.645
\$150,000	0.16		0.852	0.010	0.03		0.963	0.071	0.57		0.669	0.488	5.17		0.296	0.044	81.04		0.020	0.0007	0.614
\$175,000	0.19		0.827	0.010	0.04		0.957	0.070	0.67		0.637	0.465	6.03		0.271	0.040	94.54		0.015	0.0006	0.586
\$200,000	0.22		0.802	0.010	0.04		0.951	0.070	0.76		0.608	0.444	6.89		0.250	0.037	108.05		0.011	0.0004	0.561
\$225,000	0.25		0.778	0.009	0.05		0.945	0.069	0.86		0.581	0.424	7.75		0.232	0.034	121.56		0.009	0.0003	0.536
\$250,000	0.27		0.753	0.009	0.05		0.939	0.069	0.96		0.555	0.405	8.61		0.215	0.032	135.06		0.006	0.0002	0.515
\$275,000	0.30		0.729	0.009	0.06		0.934	0.069	1.05		0.531	0.387	9.47		0.199	0.029	148.57		0.005	0.0002	0.494
\$300,000	0.33		0.704	0.008	0.06		0.928	0.068	1.15		0.507	0.370	10.33		0.184	0.027	162.08		0.003	0.0001	0.473
\$325,000	0.36		0.680	0.008	0.07		0.922	0.068	1.24		0.484	0.353	11.19		0.170	0.025	175.58		0.002	0.0001	0.454
\$350,000	0.38		0.656	0.008	0.07		0.917	0.067	1.34		0.462	0.337	12.05		0.156	0.023	189.09		0.001	0.0000	0.435
\$375,000	0.41		0.632	0.008	0.08		0.911	0.067	1.43		0.441	0.322	12.91		0.144	0.021	202.60		0.000	0.0000	0.418
\$400,000	0.44		0.608	0.007	0.08		0.905	0.066	1.53		0.420	0.306	13.77		0.132	0.019	216.10		0.000	0.0000	0.398
\$425,000	0.47		0.585	0.007	0.09		0.900	0.066	1.62		0.400	0.292	14.64		0.120	0.018	229.61		0.000	0.0000	0.383
\$450,000	0.49		0.562	0.007	0.09		0.894	0.066	1.72		0.381	0.278	15.50		0.110	0.016	243.12		0.000	0.0000	0.367
\$475,000	0.52		0.540	0.006	0.10		0.889	0.065	1.82		0.362	0.264	16.36		0.100	0.015	256.62		0.000	0.0000	0.350
\$500,000	0.55		0.518	0.006	0.10		0.884	0.065	1.91		0.345	0.251	17.22		0.092	0.014	270.13		0.000	0.0000	0.336
\$600,000	0.66		0.435	0.005	0.12		0.863	0.063	2.29		0.282	0.206	20.66		0.063	0.009	324.15		0.000	0.0000	0.283
\$700,000	0.77		0.362	0.004	0.14		0.842	0.062	2.68		0.230	0.168	24.11		0.044	0.006	378.18		0.000	0.0000	0.240
\$800,000	0.88		0.299	0.004	0.16		0.823	0.060	3.06		0.188	0.137	27.55		0.030	0.004	432.21		0.000	0.0000	0.205
\$900,000	0.99		0.245	0.003	0.18		0.803	0.059	3.44		0.153	0.112	30.99		0.021	0.003	486.23		0.000	0.0000	0.177
\$1,000,000	1.10		0.2010	0.0024	0.20		0.7750	0.0569	3.82		0.1246	0.0909	34.44		0.0144	0.0021	540.26		0.0000	0.0000	0.1523
\$2,000,000	2.20		0.0277	0.0003	0.40		0.6347	0.0466	7.65		0.0205	0.0150	68.87		0.0007	0.0001	1080.51		0.0000	0.0000	0.0620
\$3,000,000	3.30		0.0058	0.0001	0.61		0.5127	0.0376	11.47		0.0044	0.0032	103.31		0.0002	0.0000	1620.77		0.0000	0.0000	0.0409
\$4,000,000	4.40		0.0017	0.0000	0.81		0.4076	0.0299	15.29		0.0013	0.0009	137.74		0.0002	0.0000	2161.03		0.0000	0.0000	0.0308
\$5,000,000	5.49		0.0006	0.0000	1.01		0.3183	0.0234	19.11		0.0004	0.0003	172.18		0.0001	0.0000	2701.29		0.0000	0.0000	0.0237
\$6,000,000	6.59		0.0003	0.0000	1.21		0.2434	0.0179	22.94		0.0000	0.0000	206.61		0.0000	0.0000	3241.54		0.0000	0.0000	0.0179
\$7,000,000	7.69		0.0001	0.0000	1.41		0.1817	0.0133	26.76		0.0000	0.0000	241.05		0.0000	0.0000	3781.80		0.0000	0.0000	0.0133
\$8,000,000	8.79		0.0001	0.0000	1.62		0.1318	0.0097	30.58		0.0000	0.0000	275.49		0.0000	0.0000	4322.06		0.0000	0.0000	0.0097
\$9,000,000	9.89		0.0000	0.0000	1.82		0.0925	0.0068	34.41		0.0000	0.0000	309.92		0.0000	0.0000	4862.31		0.0000	0.0000	0.0068
\$10,000,000	10.99		0.0000	0.0000	2.02		0.0625	0.0046	38.23		0.0000	0.0000	344.36		0.0000	0.0000	5402.57		0.0000	0.0000	0.0046

Death Average Cost Per Case \$910,082  
P.T. Average Cost Per Case \$4,951,996  
P.P Average Cost Per Case \$261,584  
T.T. Average Cost Per Case \$29,040

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	0.012	0.990	0.012	0.00	0.103	0.998	0.103	0.03	0.745	0.969	0.721	0.33	0.117	0.782	0.091	5.09	0.023	0.216	0.0050	0.932
\$15,000	0.01		0.986	0.012	0.00		0.997	0.103	0.05		0.954	0.711	0.50		0.717	0.084	7.64		0.164	0.0038	0.914
\$20,000	0.02		0.982	0.012	0.00		0.996	0.103	0.07		0.940	0.700	0.67		0.666	0.078	10.19		0.134	0.0031	0.896
\$25,000	0.02		0.977	0.012	0.00		0.995	0.103	0.08		0.927	0.690	0.84		0.624	0.073	12.74		0.114	0.0026	0.881
\$30,000	0.03		0.973	0.012	0.01		0.993	0.103	0.10		0.913	0.680	1.00		0.589	0.069	15.28		0.100	0.0023	0.866
\$35,000	0.03		0.968	0.012	0.01		0.992	0.103	0.12		0.901	0.671	1.17		0.560	0.065	17.83		0.089	0.0021	0.853
\$40,000	0.04		0.964	0.012	0.01		0.991	0.102	0.13		0.889	0.662	1.34		0.534	0.062	20.38		0.081	0.0019	0.840
\$50,000	0.05		0.955	0.011	0.01		0.989	0.102	0.17		0.865	0.644	1.67		0.491	0.057	25.47		0.068	0.0016	0.816
\$75,000	0.07		0.932	0.011	0.01		0.983	0.102	0.25		0.813	0.606	2.51		0.418	0.049	38.21		0.049	0.0011	0.769
\$100,000	0.10		0.910	0.011	0.02		0.978	0.101	0.33		0.770	0.573	3.34		0.369	0.043	50.94		0.037	0.0009	0.729
\$125,000	0.12		0.887	0.011	0.02		0.973	0.101	0.41		0.731	0.545	4.18		0.331	0.039	63.68		0.028	0.0007	0.697
\$150,000	0.15		0.865	0.010	0.03		0.968	0.100	0.50		0.697	0.519	5.01		0.301	0.035	76.42		0.022	0.0005	0.665
\$175,000	0.17		0.843	0.010	0.03		0.963	0.100	0.58		0.667	0.497	5.85		0.276	0.032	89.15		0.017	0.0004	0.639
\$200,000	0.20		0.820	0.010	0.03		0.958	0.099	0.66		0.639	0.476	6.69		0.255	0.030	101.89		0.013	0.0003	0.615
\$225,000	0.22		0.798	0.010	0.04		0.953	0.099	0.75		0.614	0.457	7.52		0.237	0.028	114.62		0.010	0.0002	0.594
\$250,000	0.25		0.776	0.009	0.04		0.948	0.098	0.83		0.590	0.439	8.36		0.220	0.026	127.36		0.008	0.0002	0.572
\$275,000	0.27		0.753	0.009	0.05		0.943	0.098	0.91		0.567	0.422	9.19		0.204	0.024	140.10		0.006	0.0001	0.553
\$300,000	0.30		0.731	0.009	0.05		0.939	0.097	0.99		0.545	0.406	10.03		0.189	0.022	152.83		0.004	0.0001	0.534
\$325,000	0.32		0.709	0.009	0.06		0.934	0.097	1.08		0.524	0.390	10.86		0.175	0.020	165.57		0.003	0.0001	0.516
\$350,000	0.35		0.686	0.008	0.06		0.929	0.096	1.16		0.504	0.375	11.70		0.162	0.019	178.31		0.001	0.0000	0.498
\$375,000	0.37		0.664	0.008	0.06		0.924	0.096	1.24		0.484	0.361	12.54		0.149	0.017	191.04		0.001	0.0000	0.482
\$400,000	0.40		0.643	0.008	0.07		0.919	0.095	1.32		0.465	0.346	13.37		0.137	0.016	203.78		0.000	0.0000	0.465
\$425,000	0.42		0.621	0.007	0.07		0.914	0.095	1.41		0.447	0.332	14.21		0.126	0.015	216.51		0.000	0.0000	0.449
\$450,000	0.45		0.600	0.007	0.08		0.910	0.094	1.49		0.428	0.319	15.04		0.115	0.013	229.25		0.000	0.0000	0.433
\$475,000	0.47		0.579	0.007	0.08		0.905	0.094	1.57		0.411	0.306	15.88		0.106	0.012	241.99		0.000	0.0000	0.419
\$500,000	0.50		0.558	0.007	0.09		0.900	0.093	1.66		0.394	0.293	16.72		0.097	0.011	254.72		0.000	0.0000	0.404
\$600,000	0.60		0.479	0.006	0.10		0.882	0.091	1.99		0.331	0.247	20.06		0.068	0.008	305.67		0.000	0.0000	0.352
\$700,000	0.70		0.407	0.005	0.12		0.864	0.089	2.32		0.278	0.207	23.40		0.047	0.006	356.61		0.000	0.0000	0.307
\$800,000	0.80		0.344	0.004	0.14		0.847	0.088	2.65		0.233	0.174	26.74		0.033	0.004	407.56		0.000	0.0000	0.270
\$900,000	0.90		0.288	0.003	0.15		0.830	0.086	2.98		0.195	0.145	30.09		0.023	0.003	458.50		0.000	0.0000	0.237
\$1,000,000	1.00		0.2409	0.0029	0.17		0.8139	0.0842	3.31		0.1641	0.1222	33.43		0.0159	0.0019	509.44		0.0000	0.0000	0.2112
\$2,000,000	2.00		0.0386	0.0005	0.34		0.6761	0.0699	6.62		0.0323	0.0241	66.86		0.0008	0.0001	1018.89		0.0000	0.0000	0.0946
\$3,000,000	3.00		0.0085	0.0001	0.51		0.5671	0.0586	9.94		0.0079	0.0059	100.29		0.0003	0.0000	1528.33		0.0000	0.0000	0.0646
\$4,000,000	3.99		0.0026	0.0000	0.68		0.4707	0.0487	13.25		0.0024	0.0018	133.72		0.0002	0.0000	2037.78		0.0000	0.0000	0.0505
\$5,000,000	4.99		0.0010	0.0000	0.85		0.3861	0.0399	16.56		0.0009	0.0007	167.15		0.0001	0.0000	2547.22		0.0000	0.0000	0.0406
\$6,000,000	5.99		0.0004	0.0000	1.02		0.3125	0.0323	19.87		0.0004	0.0003	200.58		0.0000	0.0000	3056.66		0.0000	0.0000	0.0326
\$7,000,000	6.99		0.0002	0.0000	1.19		0.2491	0.0258	23.18		0.0000	0.0000	234.01		0.0000	0.0000	3566.11		0.0000	0.0000	0.0258
\$8,000,000	7.99		0.0001	0.0000	1.37		0.1952	0.0202	26.50		0.0000	0.0000	267.44		0.0000	0.0000	4075.55		0.0000	0.0000	0.0202
\$9,000,000	8.99		0.0001	0.0000	1.54		0.1500	0.0155	29.81		0.0000	0.0000	300.87		0.0000	0.0000	4585.00		0.0000	0.0000	0.0155
\$10,000,000	9.99		0.0000	0.0000	1.71		0.1128	0.0117	33.12		0.0000	0.0000	334.30		0.0000	0.0000	5094.44		0.0000	0.0000	0.0117

Death Average Cost Per Case \$1,001,381  
P.T. Average Cost Per Case \$5,858,348  
P.P Average Cost Per Case \$301,922  
T.T. Average Cost Per Case \$29,913



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	0.012	0.991	0.012	0.00	0.133	0.998	0.133	0.03	0.760	0.973	0.739	0.32	0.081	0.786	0.064	4.80	0.014	0.224	0.0031	0.951
\$15,000	0.01		0.987	0.012	0.00		0.997	0.133	0.04		0.960	0.729	0.49		0.722	0.058	7.21		0.171	0.0024	0.934
\$20,000	0.02		0.983	0.012	0.00		0.996	0.133	0.06		0.948	0.720	0.65		0.671	0.054	9.61		0.140	0.0020	0.921
\$25,000	0.02		0.979	0.012	0.00		0.995	0.133	0.07		0.936	0.711	0.81		0.630	0.051	12.01		0.119	0.0017	0.909
\$30,000	0.03		0.975	0.012	0.00		0.994	0.133	0.09		0.924	0.702	0.97		0.595	0.048	14.41		0.104	0.0015	0.897
\$35,000	0.03		0.971	0.012	0.01		0.994	0.133	0.10		0.913	0.693	1.14		0.565	0.046	16.81		0.093	0.0013	0.885
\$40,000	0.04		0.967	0.012	0.01		0.993	0.132	0.11		0.902	0.685	1.30		0.539	0.044	19.22		0.085	0.0012	0.874
\$50,000	0.05		0.959	0.012	0.01		0.991	0.132	0.14		0.881	0.669	1.62		0.497	0.040	24.02		0.071	0.0010	0.854
\$75,000	0.07		0.938	0.011	0.01		0.986	0.132	0.22		0.833	0.633	2.43		0.423	0.034	36.03		0.051	0.0007	0.811
\$100,000	0.09		0.918	0.011	0.01		0.981	0.131	0.29		0.792	0.602	3.25		0.374	0.030	48.04		0.040	0.0006	0.775
\$125,000	0.11		0.898	0.011	0.02		0.977	0.130	0.36		0.756	0.574	4.06		0.336	0.027	60.05		0.031	0.0004	0.742
\$150,000	0.14		0.877	0.011	0.02		0.972	0.130	0.43		0.724	0.550	4.87		0.305	0.025	72.06		0.024	0.0003	0.716
\$175,000	0.16		0.857	0.010	0.03		0.968	0.129	0.50		0.695	0.528	5.68		0.281	0.023	84.07		0.019	0.0003	0.690
\$200,000	0.18		0.837	0.010	0.03		0.964	0.129	0.57		0.669	0.508	6.49		0.260	0.021	96.08		0.015	0.0002	0.668
\$225,000	0.20		0.816	0.010	0.03		0.960	0.128	0.65		0.645	0.490	7.30		0.241	0.020	108.09		0.011	0.0002	0.648
\$250,000	0.23		0.796	0.010	0.04		0.956	0.128	0.72		0.622	0.473	8.11		0.224	0.018	120.10		0.009	0.0001	0.629
\$275,000	0.25		0.776	0.009	0.04		0.952	0.127	0.79		0.601	0.456	8.92		0.209	0.017	132.11		0.007	0.0001	0.609
\$300,000	0.27		0.755	0.009	0.04		0.948	0.126	0.86		0.581	0.441	9.74		0.194	0.016	144.12		0.005	0.0001	0.592
\$325,000	0.29		0.735	0.009	0.05		0.944	0.126	0.93		0.561	0.426	10.55		0.180	0.015	156.13		0.004	0.0001	0.576
\$350,000	0.32		0.715	0.009	0.05		0.939	0.125	1.00		0.543	0.412	11.36		0.167	0.014	168.14		0.002	0.0000	0.560
\$375,000	0.34		0.695	0.008	0.05		0.935	0.125	1.08		0.524	0.398	12.17		0.155	0.013	180.15		0.001	0.0000	0.544
\$400,000	0.36		0.675	0.008	0.06		0.931	0.124	1.15		0.507	0.385	12.98		0.143	0.012	192.16		0.001	0.0000	0.529
\$425,000	0.39		0.655	0.008	0.06		0.927	0.124	1.22		0.490	0.372	13.79		0.131	0.011	204.16		0.000	0.0000	0.515
\$450,000	0.41		0.635	0.008	0.06		0.923	0.123	1.29		0.473	0.359	14.60		0.121	0.010	216.17		0.000	0.0000	0.500
\$475,000	0.43		0.615	0.007	0.07		0.919	0.123	1.36		0.457	0.347	15.42		0.111	0.009	228.18		0.000	0.0000	0.486
\$500,000	0.45		0.596	0.007	0.07		0.915	0.122	1.43		0.441	0.335	16.23		0.102	0.008	240.19		0.000	0.0000	0.472
\$600,000	0.54		0.521	0.006	0.09		0.899	0.120	1.72		0.381	0.289	19.47		0.072	0.006	288.23		0.000	0.0000	0.421
\$700,000	0.64		0.452	0.005	0.10		0.884	0.118	2.01		0.327	0.249	22.72		0.051	0.004	336.27		0.000	0.0000	0.376
\$800,000	0.73		0.389	0.005	0.12		0.869	0.116	2.30		0.281	0.214	25.96		0.036	0.003	384.31		0.000	0.0000	0.338
\$900,000	0.82		0.333	0.004	0.13		0.854	0.114	2.58		0.242	0.184	29.21		0.025	0.002	432.35		0.000	0.0000	0.304
\$1,000,000	0.91		0.2838	0.0034	0.14		0.8393	0.1120	2.87		0.2072	0.1574	32.45		0.0177	0.0014	480.39		0.0000	0.0000	0.2742
\$2,000,000	1.82		0.0531	0.0006	0.29		0.7125	0.0950	5.74		0.0486	0.0369	64.91		0.0009	0.0001	960.78		0.0000	0.0000	0.1326
\$3,000,000	2.72		0.0124	0.0001	0.43		0.6161	0.0822	8.61		0.0136	0.0103	97.36		0.0003	0.0000	1441.16		0.0000	0.0000	0.0926
\$4,000,000	3.63		0.0039	0.0000	0.58		0.5289	0.0706	11.48		0.0044	0.0033	129.82		0.0002	0.0000	1921.55		0.0000	0.0000	0.0739
\$5,000,000	4.54		0.0015	0.0000	0.72		0.4505	0.0601	14.35		0.0017	0.0013	162.27		0.0002	0.0000	2401.94		0.0000	0.0000	0.0614
\$6,000,000	5.45		0.0006	0.0000	0.87		0.3804	0.0507	17.22		0.0008	0.0006	194.72		0.0001	0.0000	2882.33		0.0000	0.0000	0.0513
\$7,000,000	6.35		0.0003	0.0000	1.01		0.3182	0.0424	20.09		0.0003	0.0002	227.18		0.0000	0.0000	3362.72		0.0000	0.0000	0.0426
\$8,000,000	7.26		0.0002	0.0000	1.15		0.2633	0.0351	22.96		0.0000	0.0000	259.63		0.0000	0.0000	3843.11		0.0000	0.0000	0.0351
\$9,000,000	8.17		0.0001	0.0000	1.30		0.2153	0.0287	25.83		0.0000	0.0000	292.09		0.0000	0.0000	4323.49		0.0000	0.0000	0.0287
\$10,000,000	9.08		0.0001	0.0000	1.44		0.1737	0.0232	28.70		0.0000	0.0000	324.54		0.0000	0.0000	4803.88		0.0000	0.0000	0.0232

Death Average Cost Per Case \$1,101,839  
P.T. Average Cost Per Case \$6,930,587  
P.P Average Cost Per Case \$348,481  
T.T. Average Cost Per Case \$30,813

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	0.012	0.992	0.012	0.00	0.151	0.998	0.151	0.02	0.775	0.976	0.756	0.32	0.048	0.790	0.038	4.53	0.014	0.233	0.0033	0.960
\$15,000	0.01		0.988	0.012	0.00		0.998	0.151	0.04		0.965	0.748	0.47		0.727	0.035	6.79		0.178	0.0025	0.949
\$20,000	0.02		0.985	0.012	0.00		0.997	0.151	0.05		0.954	0.739	0.63		0.677	0.032	9.06		0.146	0.0020	0.936
\$25,000	0.02		0.981	0.012	0.00		0.996	0.151	0.06		0.944	0.731	0.79		0.635	0.030	11.32		0.124	0.0017	0.926
\$30,000	0.02		0.977	0.012	0.00		0.995	0.151	0.07		0.933	0.723	0.95		0.601	0.029	13.59		0.109	0.0015	0.917
\$35,000	0.03		0.974	0.012	0.00		0.995	0.151	0.09		0.923	0.715	1.10		0.571	0.027	15.85		0.097	0.0014	0.906
\$40,000	0.03		0.970	0.012	0.00		0.994	0.150	0.10		0.913	0.708	1.26		0.545	0.026	18.12		0.088	0.0012	0.897
\$50,000	0.04		0.962	0.012	0.01		0.992	0.150	0.12		0.895	0.693	1.58		0.502	0.024	22.65		0.075	0.0010	0.880
\$75,000	0.06		0.944	0.011	0.01		0.988	0.150	0.19		0.851	0.659	2.36		0.429	0.021	33.97		0.054	0.0008	0.842
\$100,000	0.08		0.925	0.011	0.01		0.984	0.149	0.25		0.813	0.630	3.15		0.379	0.018	45.30		0.042	0.0006	0.809
\$125,000	0.10		0.907	0.011	0.02		0.980	0.148	0.31		0.780	0.604	3.94		0.341	0.016	56.62		0.033	0.0005	0.780
\$150,000	0.12		0.888	0.011	0.02		0.976	0.148	0.37		0.750	0.581	4.73		0.310	0.015	67.95		0.026	0.0004	0.755
\$175,000	0.14		0.870	0.010	0.02		0.973	0.147	0.44		0.722	0.559	5.51		0.285	0.014	79.27		0.021	0.0003	0.730
\$200,000	0.16		0.851	0.010	0.02		0.969	0.147	0.50		0.697	0.540	6.30		0.264	0.013	90.60		0.017	0.0002	0.710
\$225,000	0.19		0.833	0.010	0.03		0.966	0.146	0.56		0.674	0.522	7.09		0.246	0.012	101.92		0.013	0.0002	0.690
\$250,000	0.21		0.814	0.010	0.03		0.962	0.146	0.62		0.653	0.506	7.88		0.229	0.011	113.25		0.010	0.0001	0.673
\$275,000	0.23		0.796	0.010	0.03		0.959	0.145	0.68		0.633	0.490	8.66		0.214	0.010	124.57		0.008	0.0001	0.655
\$300,000	0.25		0.777	0.009	0.04		0.955	0.145	0.75		0.614	0.475	9.45		0.199	0.010	135.90		0.006	0.0001	0.639
\$325,000	0.27		0.759	0.009	0.04		0.952	0.144	0.81		0.595	0.461	10.24		0.186	0.009	147.22		0.005	0.0001	0.623
\$350,000	0.29		0.741	0.009	0.04		0.948	0.144	0.87		0.578	0.448	11.03		0.173	0.008	158.55		0.004	0.0000	0.609
\$375,000	0.31		0.722	0.009	0.05		0.945	0.143	0.93		0.561	0.435	11.81		0.160	0.008	169.87		0.002	0.0000	0.595
\$400,000	0.33		0.704	0.008	0.05		0.941	0.143	0.99		0.545	0.422	12.60		0.148	0.007	181.20		0.001	0.0000	0.580
\$425,000	0.35		0.686	0.008	0.05		0.938	0.142	1.06		0.529	0.410	13.39		0.137	0.007	192.52		0.001	0.0000	0.567
\$450,000	0.37		0.667	0.008	0.05		0.934	0.141	1.12		0.514	0.398	14.18		0.126	0.006	203.85		0.000	0.0000	0.553
\$475,000	0.39		0.649	0.008	0.06		0.931	0.141	1.18		0.499	0.386	14.97		0.116	0.006	215.17		0.000	0.0000	0.541
\$500,000	0.41		0.631	0.008	0.06		0.927	0.140	1.24		0.484	0.375	15.75		0.107	0.005	226.49		0.000	0.0000	0.528
\$600,000	0.49		0.562	0.007	0.07		0.914	0.138	1.49		0.428	0.332	18.90		0.077	0.004	271.79		0.000	0.0000	0.481
\$700,000	0.58		0.496	0.006	0.09		0.900	0.136	1.74		0.377	0.292	22.05		0.055	0.003	317.09		0.000	0.0000	0.437
\$800,000	0.66		0.434	0.005	0.10		0.887	0.134	1.99		0.331	0.256	25.21		0.039	0.002	362.39		0.000	0.0000	0.397
\$900,000	0.74		0.379	0.005	0.11		0.874	0.132	2.24		0.290	0.225	28.36		0.028	0.001	407.69		0.000	0.0000	0.363
\$1,000,000	0.82		0.3285	0.0039	0.12		0.8618	0.1305	2.49		0.2543	0.1970	31.51		0.0197	0.0009	452.99		0.0000	0.0000	0.3323
\$2,000,000	1.65		0.0717	0.0009	0.24		0.7443	0.1127	4.97		0.0702	0.0544	63.01		0.0010	0.0000	905.98		0.0000	0.0000	0.1680
\$3,000,000	2.47		0.0179	0.0002	0.37		0.6597	0.0999	7.46		0.0223	0.0173	94.52		0.0003	0.0000	1358.97		0.0000	0.0000	0.1174
\$4,000,000	3.30		0.0057	0.0001	0.49		0.5818	0.0881	9.94		0.0079	0.0061	126.03		0.0002	0.0000	1811.96		0.0000	0.0000	0.0943
\$5,000,000	4.12		0.0022	0.0000	0.61		0.5104	0.0773	12.43		0.0031	0.0024	157.53		0.0002	0.0000	2264.95		0.0000	0.0000	0.0797
\$6,000,000	4.95		0.0010	0.0000	0.73		0.4452	0.0674	14.92		0.0014	0.0011	189.04		0.0001	0.0000	2717.94		0.0000	0.0000	0.0685
\$7,000,000	5.77		0.0005	0.0000	0.85		0.3859	0.0584	17.40		0.0007	0.0005	220.55		0.0000	0.0000	3170.93		0.0000	0.0000	0.0589
\$8,000,000	6.60		0.0003	0.0000	0.98		0.3323	0.0503	19.89		0.0003	0.0002	252.05		0.0000	0.0000	3623.92		0.0000	0.0000	0.0505
\$9,000,000	7.42		0.0002	0.0000	1.10		0.2840	0.0430	22.38		0.0001	0.0001	283.56		0.0000	0.0000	4076.91		0.0000	0.0000	0.0431
\$10,000,000	8.25		0.0001	0.0000	1.22		0.2407	0.0364	24.86		0.0000	0.0000	315.06		0.0000	0.0000	4529.90		0.0000	0.0000	0.0364

Death Average Cost Per Case \$1,212,374  
P.T. Average Cost Per Case \$8,199,075  
P.P Average Cost Per Case \$402,219  
T.T. Average Cost Per Case \$31,740

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 (1)	HG B (2)	HG C (3)	HG D (4)	HG E (5)	HG F (6)	HG G (7)	HG A (8)	TCR HG B (9)	0.8074 HG C (10)	HG D (11)	HG E (12)	HG F (13)	HG G (14)	HG A (15)	HG B (16)	HG C (17)	HG D (18)	HG E (19)	HG F (20)	HG G (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	0.858	0.891	0.892	0.912	0.932	0.951	0.960	0.693	0.719	0.720	0.736	0.752	0.768	0.775	0.698	0.724	0.725	0.741	0.757	0.773	0.780	
\$15,000	0.823	0.863	0.865	0.887	0.914	0.934	0.949	0.664	0.697	0.698	0.716	0.738	0.754	0.766	0.669	0.702	0.703	0.721	0.743	0.759	0.771	
\$20,000	0.794	0.838	0.842	0.868	0.896	0.921	0.936	0.641	0.677	0.680	0.701	0.723	0.744	0.756	0.646	0.682	0.685	0.706	0.728	0.749	0.761	
\$25,000	0.768	0.817	0.821	0.850	0.881	0.909	0.926	0.620	0.660	0.663	0.686	0.711	0.734	0.748	0.625	0.665	0.668	0.691	0.716	0.739	0.753	
\$30,000	0.745	0.797	0.802	0.833	0.866	0.897	0.917	0.602	0.643	0.648	0.673	0.699	0.724	0.740	0.607	0.648	0.653	0.678	0.704	0.729	0.745	
\$35,000	0.724	0.778	0.786	0.818	0.853	0.885	0.906	0.585	0.628	0.635	0.660	0.689	0.715	0.732	0.590	0.633	0.640	0.665	0.694	0.720	0.737	
\$40,000	0.705	0.761	0.769	0.804	0.840	0.874	0.897	0.569	0.614	0.621	0.649	0.678	0.706	0.724	0.574	0.619	0.626	0.654	0.683	0.711	0.729	
\$50,000	0.674	0.733	0.741	0.776	0.816	0.854	0.880	0.544	0.592	0.598	0.627	0.659	0.690	0.711	0.549	0.597	0.603	0.632	0.664	0.695	0.716	
\$75,000	0.610	0.674	0.683	0.724	0.769	0.811	0.842	0.493	0.544	0.551	0.585	0.621	0.655	0.680	0.498	0.549	0.556	0.590	0.626	0.660	0.685	
\$100,000	0.559	0.628	0.639	0.681	0.729	0.775	0.809	0.451	0.507	0.516	0.550	0.589	0.626	0.653	0.456	0.512	0.521	0.555	0.594	0.631	0.658	
\$125,000	0.516	0.587	0.600	0.645	0.697	0.742	0.780	0.417	0.474	0.484	0.521	0.563	0.599	0.630	0.422	0.479	0.489	0.526	0.568	0.604	0.635	
\$150,000	0.482	0.554	0.567	0.614	0.665	0.716	0.755	0.389	0.447	0.458	0.496	0.537	0.578	0.610	0.394	0.452	0.463	0.501	0.542	0.583	0.615	
\$175,000	0.448	0.523	0.539	0.586	0.639	0.690	0.730	0.362	0.422	0.435	0.473	0.516	0.557	0.589	0.367	0.427	0.440	0.478	0.521	0.562	0.594	
\$200,000	0.417	0.495	0.512	0.561	0.615	0.668	0.710	0.337	0.400	0.413	0.453	0.497	0.539	0.573	0.342	0.405	0.418	0.458	0.502	0.544	0.578	
\$225,000	0.388	0.470	0.486	0.536	0.594	0.648	0.690	0.313	0.379	0.392	0.433	0.480	0.523	0.557	0.318	0.384	0.397	0.438	0.485	0.528	0.562	
\$250,000	0.361	0.444	0.463	0.515	0.572	0.629	0.673	0.291	0.358	0.374	0.416	0.462	0.508	0.543	0.296	0.363	0.379	0.421	0.467	0.513	0.548	
\$275,000	0.336	0.420	0.439	0.494	0.553	0.609	0.655	0.271	0.339	0.354	0.399	0.446	0.492	0.529	0.276	0.344	0.359	0.404	0.451	0.497	0.534	
\$300,000	0.312	0.397	0.418	0.473	0.534	0.592	0.639	0.252	0.321	0.337	0.382	0.431	0.478	0.516	0.257	0.326	0.342	0.387	0.436	0.483	0.521	
\$325,000	0.290	0.376	0.398	0.454	0.516	0.576	0.623	0.234	0.304	0.321	0.367	0.417	0.465	0.503	0.239	0.309	0.326	0.372	0.422	0.470	0.508	
\$350,000	0.269	0.355	0.376	0.435	0.498	0.560	0.609	0.217	0.287	0.304	0.351	0.402	0.452	0.492	0.222	0.292	0.309	0.356	0.407	0.457	0.497	
\$375,000	0.249	0.334	0.357	0.418	0.482	0.544	0.595	0.201	0.270	0.288	0.337	0.389	0.439	0.480	0.206	0.275	0.293	0.342	0.394	0.444	0.485	
\$400,000	0.231	0.316	0.340	0.398	0.465	0.529	0.580	0.187	0.255	0.275	0.321	0.375	0.427	0.468	0.192	0.260	0.280	0.326	0.380	0.432	0.473	
\$425,000	0.214	0.299	0.323	0.383	0.449	0.515	0.567	0.173	0.241	0.261	0.309	0.363	0.416	0.458	0.178	0.246	0.266	0.314	0.368	0.421	0.463	
\$450,000	0.197	0.283	0.305	0.367	0.433	0.500	0.553	0.159	0.228	0.246	0.296	0.350	0.404	0.446	0.164	0.233	0.251	0.301	0.355	0.409	0.451	
\$475,000	0.183	0.266	0.290	0.350	0.419	0.486	0.541	0.148	0.215	0.234	0.283	0.338	0.392	0.437	0.153	0.220	0.239	0.288	0.343	0.397	0.442	
\$500,000	0.170	0.253	0.276	0.336	0.404	0.472	0.528	0.137	0.204	0.223	0.271	0.326	0.381	0.426	0.142	0.209	0.228	0.276	0.331	0.386	0.431	
\$600,000	0.127	0.204	0.224	0.283	0.352	0.421	0.481	0.103	0.165	0.181	0.228	0.284	0.340	0.388	0.108	0.170	0.186	0.233	0.289	0.345	0.393	
\$700,000	0.095	0.166	0.184	0.240	0.307	0.376	0.437	0.077	0.134	0.149	0.194	0.248	0.304	0.353	0.082	0.139	0.154	0.199	0.253	0.309	0.358	
\$800,000	0.072	0.140	0.152	0.205	0.270	0.338	0.397	0.058	0.113	0.123	0.166	0.218	0.273	0.321	0.063	0.118	0.128	0.171	0.223	0.278	0.326	
\$900,000	0.056	0.119	0.127	0.177	0.237	0.304	0.363	0.045	0.096	0.103	0.143	0.191	0.245	0.293	0.050	0.101	0.108	0.148	0.196	0.250	0.298	
* \$1,000,000	0.0439	0.1025	0.1083	0.1523	0.2112	0.2742	0.3323	0.0354	0.0828	0.0874	0.1230	0.1705	0.2214	0.2683	0.0404	0.0878	0.0924	0.1280	0.1755	0.2264	0.2733	
\$2,000,000	0.0248	0.0586	0.0631	0.0912	0.1284	0.1749	0.2193	0.0200	0.0473	0.0509	0.0736	0.1037	0.1412	0.1771	0.0250	0.0523	0.0559	0.0786	0.1087	0.1462	0.1821	
\$3,000,000	0.0175	0.0414	0.0449	0.0659	0.0944	0.1327	0.1708	0.0141	0.0334	0.0363	0.0532	0.0762	0.1071	0.1379	0.0191	0.0384	0.0413	0.0582	0.0812	0.1121	0.1429	
\$4,000,000	0.0134	0.0319	0.0349	0.0519	0.0746	0.1069	0.1406	0.0108	0.0258	0.0282	0.0419	0.0602	0.0863	0.1135	0.0158	0.0308	0.0332	0.0469	0.0652	0.0913	0.1185	
\$5,000,000	0.0109	0.0260	0.0286	0.0426	0.0617	0.0897	0.1193	0.0088	0.0210	0.0231	0.0344	0.0498	0.0724	0.0963	0.0132	0.0260	0.0281	0.0394	0.0548	0.0774	0.1013	
\$6,000,000	0.0091	0.0218	0.0243	0.0359	0.0528	0.0768	0.1033	0.0073	0.0176	0.0196	0.0290	0.0426	0.0620	0.0834	0.0110	0.0226	0.0246	0.0340	0.0476	0.0670	0.0884	
\$7,000,000	0.0078	0.0187	0.0208	0.0311	0.0458	0.0675	0.0911	0.0063	0.0151	0.0168	0.0251	0.0370	0.0545	0.0736	0.0095	0.0201	0.0218	0.0301	0.0420	0.0595	0.0786	
\$8,000,000	0.0068	0.0164	0.0182	0.0276	0.0403	0.0598	0.0814	0.0055	0.0132	0.0147	0.0223	0.0325	0.0483	0.0657	0.0083	0.0182	0.0197	0.0273	0.0375	0.0533	0.0707	
\$9,000,000	0.0058	0.0147	0.0162	0.0244	0.0361	0.0535	0.0731	0.0047	0.0119	0.0131	0.0197	0.0291	0.0432	0.0590	0.0071	0.0169	0.0181	0.0247	0.0341	0.0482	0.0640	
\$10,000,000	0.0051	0.0128	0.0145	0.0219	0.0325	0.0483	0.0668	0.0041	0.0103	0.0117	0.0177	0.0262	0.0390	0.0539	0.0062	0.0153	0.0167	0.0227	0.0312	0.0440	0.0589	

\* 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: 12/1/15  
Excess Loss (Pure Premium) Factors

Per Accident Limit	2015 Excess Loss Factors*							2014 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	0.698	0.724	0.725	0.741	0.757	0.773	0.780	0.695	0.721	0.723	0.739	0.752	0.767	0.775	0.4%	0.4%	0.3%	0.3%	0.7%	0.8%	0.6%
\$15,000	0.669	0.702	0.703	0.721	0.743	0.759	0.771	0.667	0.698	0.702	0.719	0.735	0.754	0.765	0.3%	0.6%	0.1%	0.3%	1.1%	0.7%	0.8%
\$20,000	0.646	0.682	0.685	0.706	0.730	0.749	0.762	0.645	0.679	0.682	0.704	0.721	0.742	0.755	0.2%	0.4%	0.4%	0.3%	1.2%	0.9%	0.9%
\$25,000	0.625	0.665	0.668	0.691	0.716	0.739	0.753	0.624	0.661	0.665	0.689	0.708	0.732	0.747	0.2%	0.6%	0.5%	0.3%	1.1%	1.0%	0.8%
\$30,000	0.607	0.648	0.653	0.678	0.704	0.729	0.745	0.608	0.645	0.651	0.675	0.696	0.722	0.738	-0.2%	0.5%	0.3%	0.4%	1.1%	1.0%	0.9%
\$35,000	0.590	0.633	0.640	0.665	0.694	0.720	0.737	0.591	0.632	0.637	0.663	0.685	0.712	0.730	-0.2%	0.2%	0.5%	0.3%	1.3%	1.1%	1.0%
\$40,000	0.574	0.619	0.626	0.654	0.683	0.711	0.729	0.578	0.620	0.626	0.651	0.674	0.703	0.722	-0.7%	-0.2%	0.0%	0.5%	1.3%	1.1%	1.0%
\$50,000	0.549	0.597	0.603	0.632	0.664	0.695	0.716	0.553	0.597	0.604	0.631	0.656	0.686	0.707	-0.7%	0.0%	-0.2%	0.2%	1.2%	1.3%	1.3%
\$75,000	0.498	0.549	0.556	0.590	0.626	0.660	0.685	0.505	0.552	0.560	0.591	0.617	0.651	0.676	-1.4%	-0.5%	-0.7%	-0.2%	1.5%	1.4%	1.3%
\$100,000	0.456	0.512	0.521	0.555	0.594	0.631	0.658	0.466	0.516	0.525	0.557	0.587	0.624	0.649	-2.1%	-0.8%	-0.8%	-0.4%	1.2%	1.1%	1.4%
\$125,000	0.422	0.479	0.489	0.526	0.568	0.604	0.635	0.433	0.485	0.496	0.529	0.558	0.596	0.627	-2.5%	-1.2%	-1.4%	-0.6%	1.8%	1.3%	1.3%
\$150,000	0.394	0.452	0.463	0.501	0.542	0.583	0.615	0.406	0.459	0.470	0.504	0.535	0.575	0.604	-3.0%	-1.5%	-1.5%	-0.6%	1.3%	1.4%	1.8%
\$175,000	0.367	0.427	0.440	0.478	0.521	0.562	0.594	0.381	0.435	0.447	0.482	0.514	0.555	0.586	-3.7%	-1.8%	-1.6%	-0.8%	1.4%	1.3%	1.4%
\$200,000	0.342	0.405	0.418	0.458	0.502	0.544	0.578	0.357	0.412	0.426	0.461	0.494	0.536	0.570	-4.2%	-1.7%	-1.9%	-0.7%	1.6%	1.5%	1.4%
\$225,000	0.318	0.384	0.397	0.438	0.485	0.528	0.562	0.335	0.392	0.406	0.443	0.476	0.519	0.554	-5.1%	-2.0%	-2.2%	-1.1%	1.9%	1.7%	1.4%
\$250,000	0.296	0.363	0.378	0.421	0.467	0.513	0.548	0.313	0.373	0.388	0.424	0.460	0.504	0.538	-5.4%	-2.7%	-2.6%	-0.7%	1.5%	1.8%	1.9%
\$275,000	0.276	0.344	0.359	0.404	0.451	0.497	0.534	0.293	0.354	0.370	0.409	0.444	0.489	0.525	-5.8%	-2.8%	-3.0%	-1.2%	1.6%	1.6%	1.7%
\$300,000	0.257	0.326	0.342	0.387	0.436	0.483	0.521	0.275	0.336	0.353	0.393	0.430	0.475	0.511	-6.5%	-3.0%	-3.1%	-1.5%	1.4%	1.7%	2.0%
\$325,000	0.239	0.309	0.326	0.372	0.422	0.470	0.508	0.258	0.319	0.336	0.378	0.415	0.461	0.498	-7.4%	-3.1%	-3.0%	-1.6%	1.7%	2.0%	2.0%
\$350,000	0.222	0.292	0.309	0.356	0.407	0.457	0.497	0.242	0.303	0.321	0.362	0.401	0.448	0.486	-8.3%	-3.6%	-3.7%	-1.7%	1.5%	2.0%	2.3%
\$375,000	0.206	0.275	0.293	0.341	0.394	0.444	0.485	0.225	0.288	0.306	0.347	0.387	0.436	0.474	-8.4%	-4.5%	-4.2%	-1.7%	1.8%	1.8%	2.3%
\$400,000	0.192	0.260	0.280	0.326	0.380	0.432	0.474	0.211	0.273	0.291	0.333	0.374	0.423	0.463	-9.0%	-4.8%	-3.8%	-2.1%	1.6%	2.1%	2.4%
\$425,000	0.178	0.246	0.266	0.314	0.368	0.421	0.463	0.198	0.259	0.278	0.320	0.361	0.411	0.451	-10.1%	-5.0%	-4.3%	-1.9%	1.9%	2.4%	2.7%
\$450,000	0.164	0.233	0.253	0.301	0.355	0.409	0.452	0.184	0.246	0.264	0.307	0.349	0.399	0.440	-10.9%	-5.3%	-4.2%	-2.0%	1.7%	2.5%	2.7%
\$475,000	0.153	0.220	0.239	0.289	0.343	0.398	0.442	0.172	0.234	0.252	0.295	0.336	0.388	0.430	-11.0%	-6.0%	-5.2%	-2.0%	2.1%	2.6%	2.8%
\$500,000	0.142	0.209	0.228	0.276	0.331	0.386	0.431	0.161	0.221	0.240	0.282	0.324	0.376	0.419	-11.8%	-5.4%	-5.0%	-2.1%	2.2%	2.7%	2.9%
\$600,000	0.108	0.170	0.186	0.233	0.289	0.345	0.393	0.124	0.183	0.199	0.240	0.283	0.334	0.379	-12.9%	-7.1%	-6.5%	-2.9%	2.1%	3.3%	3.7%
\$700,000	0.082	0.139	0.154	0.199	0.253	0.309	0.358	0.098	0.152	0.165	0.206	0.246	0.299	0.344	-16.3%	-8.6%	-6.7%	-3.4%	2.8%	3.3%	4.1%
\$800,000	0.063	0.118	0.128	0.171	0.223	0.278	0.326	0.077	0.128	0.140	0.177	0.217	0.267	0.312	-18.2%	-7.8%	-6.6%	-3.4%	2.8%	4.1%	4.5%
\$900,000	0.050	0.101	0.108	0.148	0.196	0.250	0.298	0.061	0.110	0.118	0.153	0.190	0.240	0.284	-18.0%	-8.2%	-8.5%	-3.3%	3.2%	4.2%	4.9%
\$1,000,000	0.0404	0.0878	0.0924	0.1280	0.1755	0.2264	0.2733	0.0502	0.0949	0.1023	0.1342	0.1692	0.2164	0.2598	-19.5%	-7.5%	-9.7%	-4.6%	3.7%	4.6%	5.2%
\$2,000,000	0.0250	0.0523	0.0559	0.0786	0.1087	0.1462	0.1821	0.0280	0.0512	0.0558	0.0743	0.0946	0.1274	0.1594	-10.7%	2.1%	0.2%	5.8%	14.9%	14.8%	14.2%
\$3,000,000	0.0191	0.0384	0.0413	0.0582	0.0812	0.1121	0.1429	0.0202	0.0358	0.0391	0.0521	0.0664	0.0912	0.1166	-5.4%	7.3%	5.6%	11.7%	22.3%	22.9%	22.6%
\$4,000,000	0.0158	0.0308	0.0332	0.0469	0.0652	0.0913	0.1185	0.0164	0.0279	0.0305	0.0404	0.0515	0.0714	0.0919	-3.7%	10.4%	8.9%	16.1%	26.6%	27.9%	28.9%
\$5,000,000	0.0132	0.0260	0.0281	0.0394	0.0548	0.0774	0.1013	0.0134	0.0233	0.0254	0.0331	0.0422	0.0585	0.0758	-1.5%	11.6%	10.6%	19.0%	29.9%	32.3%	33.6%
\$6,000,000	0.0110	0.0226	0.0246	0.0340	0.0476	0.0670	0.0884	0.0110	0.0200	0.0217	0.0283	0.0359	0.0496	0.0644	0.0%	13.0%	13.4%	20.1%	32.6%	35.1%	37.3%
\$7,000,000	0.0095	0.0201	0.0218	0.0301	0.0420	0.0595	0.0786	0.0093	0.0178	0.0190	0.0249	0.0313	0.0431	0.0562	2.2%	12.9%	14.7%	20.9%	34.2%	38.1%	39.9%
\$8,000,000	0.0083	0.0182	0.0197	0.0273	0.0375	0.0533	0.0707	0.0080	0.0159	0.0172	0.0222	0.0278	0.0382	0.0496	3.8%	14.5%	14.5%	23.0%	34.9%	39.5%	42.5%
\$9,000,000	0.0071	0.0167	0.0181	0.0247	0.0341	0.0482	0.0640	0.0069	0.0141	0.0156	0.0200	0.0249	0.0342	0.0445	2.9%	18.4%	16.0%	23.5%	36.9%	40.9%	43.8%
\$10,000,000	0.0062	0.0153	0.0167	0.0227	0.0312	0.0440	0.0589	0.0062	0.0125	0.0140	0.0183	0.0231	0.0310	0.0404	0.0%	22.4%	19.3%	24.0%	35.1%	41.9%	45.8%

\* Adjusted