

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Premium Factors

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 express excess losses as a portion of residual market rates.

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

DELAWARE  
 Excess Loss Factor Study  
 Excess Loss Premium Factors

Loss Limitation	DE Hazard Group Excess Loss Factors								ELF adjusted for LBA's						ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	TCR	TCR	0.5734	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(1) Pg2	(2) Pg3	(3) Pg4	(4) Pg5	(5) Pg6	(6) Pg7	(7) Pg8	(8) (1)*TCR	(9) (1)*TCR	(10) (2)*TCR	(11) (3)*TCR	(12) (4)*TCR	(13) (5)*TCR	(14) (6)*TCR	(15)	(16)	(17)	(18)	(19)	(20)	(21)
\$10,000	0.858	0.891	0.892	0.912	0.932	0.951	0.960	0.492	0.511	0.511	0.523	0.534	0.545	0.550	0.497	0.516	0.516	0.528	0.539	0.550	0.555
\$15,000	0.823	0.863	0.865	0.887	0.914	0.934	0.949	0.472	0.495	0.496	0.509	0.524	0.536	0.544	0.477	0.500	0.501	0.514	0.529	0.541	0.549
\$20,000	0.794	0.838	0.842	0.868	0.896	0.921	0.936	0.455	0.481	0.483	0.498	0.514	0.528	0.537	0.460	0.486	0.488	0.503	0.519	0.533	0.542
\$25,000	0.768	0.817	0.821	0.850	0.881	0.909	0.926	0.440	0.468	0.471	0.487	0.505	0.521	0.531	0.445	0.473	0.476	0.492	0.510	0.526	0.536
\$30,000	0.745	0.797	0.802	0.833	0.866	0.897	0.917	0.427	0.457	0.460	0.478	0.497	0.514	0.526	0.432	0.462	0.465	0.483	0.502	0.519	0.531
\$35,000	0.724	0.778	0.786	0.818	0.853	0.885	0.906	0.415	0.446	0.451	0.469	0.489	0.507	0.520	0.420	0.451	0.456	0.474	0.494	0.512	0.525
\$40,000	0.705	0.761	0.769	0.804	0.840	0.874	0.897	0.404	0.436	0.441	0.461	0.482	0.501	0.514	0.409	0.441	0.446	0.466	0.487	0.506	0.519
\$50,000	0.674	0.733	0.741	0.776	0.816	0.854	0.880	0.386	0.420	0.425	0.445	0.468	0.490	0.505	0.391	0.425	0.430	0.450	0.473	0.495	0.510
\$75,000	0.610	0.674	0.683	0.724	0.769	0.811	0.842	0.350	0.386	0.392	0.415	0.441	0.465	0.483	0.355	0.391	0.397	0.420	0.446	0.470	0.488
\$100,000	0.559	0.628	0.639	0.681	0.729	0.775	0.809	0.321	0.360	0.366	0.390	0.418	0.444	0.464	0.326	0.365	0.371	0.395	0.423	0.449	0.469
\$125,000	0.516	0.587	0.600	0.645	0.697	0.742	0.780	0.296	0.337	0.344	0.370	0.400	0.425	0.447	0.301	0.342	0.349	0.375	0.405	0.430	0.452
\$150,000	0.482	0.554	0.567	0.614	0.665	0.716	0.755	0.276	0.318	0.325	0.352	0.381	0.411	0.433	0.281	0.323	0.330	0.357	0.386	0.416	0.438
\$175,000	0.448	0.523	0.539	0.586	0.639	0.690	0.730	0.257	0.300	0.309	0.336	0.366	0.396	0.419	0.262	0.305	0.314	0.341	0.371	0.401	0.424
\$200,000	0.417	0.495	0.512	0.561	0.615	0.668	0.710	0.239	0.284	0.294	0.322	0.353	0.383	0.407	0.244	0.289	0.299	0.327	0.358	0.388	0.412
\$225,000	0.388	0.470	0.486	0.536	0.594	0.648	0.690	0.222	0.269	0.279	0.307	0.341	0.372	0.396	0.227	0.274	0.284	0.312	0.346	0.377	0.401
\$250,000	0.361	0.444	0.463	0.515	0.572	0.629	0.673	0.207	0.255	0.265	0.295	0.328	0.361	0.386	0.212	0.260	0.270	0.300	0.333	0.366	0.391
\$275,000	0.336	0.420	0.439	0.494	0.553	0.609	0.655	0.193	0.241	0.252	0.283	0.317	0.349	0.376	0.198	0.246	0.257	0.288	0.322	0.354	0.381
\$300,000	0.312	0.397	0.418	0.473	0.534	0.592	0.639	0.179	0.228	0.240	0.271	0.306	0.339	0.366	0.184	0.233	0.245	0.276	0.311	0.344	0.371
\$325,000	0.290	0.376	0.398	0.454	0.516	0.576	0.623	0.166	0.216	0.228	0.260	0.296	0.330	0.357	0.171	0.221	0.233	0.265	0.301	0.335	0.362
\$350,000	0.269	0.355	0.376	0.435	0.498	0.560	0.609	0.154	0.204	0.216	0.249	0.286	0.321	0.349	0.159	0.209	0.221	0.254	0.291	0.326	0.354
\$375,000	0.249	0.334	0.357	0.418	0.482	0.544	0.595	0.143	0.192	0.205	0.240	0.276	0.312	0.341	0.148	0.197	0.210	0.245	0.281	0.317	0.346
\$400,000	0.231	0.316	0.340	0.398	0.465	0.529	0.580	0.132	0.181	0.195	0.228	0.267	0.303	0.333	0.137	0.186	0.200	0.233	0.272	0.308	0.338
\$425,000	0.214	0.299	0.323	0.383	0.449	0.515	0.567	0.123	0.171	0.185	0.220	0.257	0.295	0.325	0.128	0.176	0.190	0.225	0.262	0.300	0.330
\$450,000	0.197	0.283	0.305	0.367	0.433	0.500	0.553	0.113	0.162	0.175	0.210	0.248	0.287	0.317	0.118	0.167	0.180	0.215	0.253	0.292	0.322
\$475,000	0.183	0.266	0.290	0.350	0.419	0.486	0.541	0.105	0.153	0.166	0.201	0.240	0.279	0.310	0.110	0.158	0.171	0.206	0.245	0.284	0.315
\$500,000	0.170	0.253	0.276	0.336	0.404	0.472	0.528	0.097	0.145	0.158	0.193	0.232	0.271	0.303	0.102	0.150	0.163	0.198	0.237	0.276	0.308
\$600,000	0.127	0.204	0.224	0.283	0.352	0.421	0.481	0.073	0.117	0.128	0.162	0.202	0.241	0.276	0.078	0.122	0.133	0.167	0.207	0.246	0.281
\$700,000	0.095	0.166	0.184	0.240	0.307	0.376	0.437	0.054	0.095	0.106	0.138	0.176	0.216	0.251	0.059	0.100	0.111	0.143	0.181	0.221	0.256
\$800,000	0.072	0.140	0.152	0.205	0.270	0.338	0.397	0.041	0.080	0.087	0.118	0.155	0.194	0.228	0.046	0.085	0.092	0.123	0.160	0.199	0.233
\$900,000	0.056	0.119	0.127	0.177	0.237	0.304	0.363	0.032	0.068	0.073	0.101	0.136	0.174	0.208	0.037	0.073	0.078	0.106	0.141	0.179	0.213
* \$1,000,000	0.0439	0.1025	0.1083	0.1523	0.2112	0.2742	0.3323	0.0252	0.0588	0.0621	0.0873	0.1211	0.1572	0.1905	0.0302	0.0638	0.0671	0.0923	0.1261	0.1622	0.1955
\$2,000,000	0.0248	0.0586	0.0631	0.0912	0.1284	0.1749	0.2193	0.0142	0.0336	0.0362	0.0523	0.0736	0.1003	0.1257	0.0192	0.0386	0.0412	0.0573	0.0786	0.1053	0.1307
\$3,000,000	0.0175	0.0414	0.0449	0.0659	0.0944	0.1327	0.1708	0.0100	0.0237	0.0257	0.0378	0.0541	0.0761	0.0979	0.0150	0.0287	0.0307	0.0428	0.0591	0.0811	0.1029
\$4,000,000	0.0134	0.0319	0.0349	0.0519	0.0746	0.1069	0.1406	0.0077	0.0183	0.0200	0.0298	0.0428	0.0613	0.0806	0.0116	0.0233	0.0250	0.0348	0.0478	0.0663	0.0856
\$5,000,000	0.0109	0.0260	0.0286	0.0426	0.0617	0.0897	0.1193	0.0063	0.0149	0.0164	0.0244	0.0354	0.0514	0.0684	0.0095	0.0199	0.0214	0.0294	0.0404	0.0564	0.0734
\$6,000,000	0.0091	0.0218	0.0243	0.0359	0.0528	0.0768	0.1033	0.0052	0.0125	0.0139	0.0206	0.0303	0.0440	0.0592	0.0078	0.0175	0.0189	0.0256	0.0353	0.0490	0.0642
\$7,000,000	0.0078	0.0187	0.0208	0.0311	0.0458	0.0675	0.0911	0.0045	0.0107	0.0119	0.0178	0.0263	0.0387	0.0522	0.0068	0.0157	0.0169	0.0228	0.0313	0.0437	0.0572
\$8,000,000	0.0068	0.0164	0.0182	0.0276	0.0403	0.0598	0.0814	0.0039	0.0094	0.0104	0.0158	0.0231	0.0343	0.0467	0.0059	0.0141	0.0154	0.0208	0.0281	0.0393	0.0517
\$9,000,000	0.0058	0.0147	0.0162	0.0244	0.0361	0.0535	0.0731	0.0033	0.0084	0.0093	0.0140	0.0207	0.0307	0.0419	0.0050	0.0126	0.0140	0.0190	0.0257	0.0357	0.0469
\$10,000,000	0.0051	0.0128	0.0145	0.0219	0.0325	0.0483	0.0668	0.0029	0.0073	0.0083	0.0126	0.0186	0.0277	0.0383	0.0044	0.0110	0.0125	0.0176	0.0236	0.0327	0.0433

\* 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 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	0.497	0.516	0.516	0.528	0.539	0.550	0.556	0.495	0.513	0.514	0.526	0.535	0.546	0.551	0.4%	0.6%	0.4%	0.4%	0.7%	0.7%	0.9%
\$15,000	0.477	0.500	0.501	0.514	0.529	0.541	0.549	0.475	0.496	0.499	0.512	0.523	0.536	0.544	0.4%	0.8%	0.4%	0.4%	1.1%	0.9%	0.9%
\$20,000	0.460	0.486	0.488	0.503	0.519	0.533	0.543	0.459	0.483	0.486	0.501	0.513	0.528	0.537	0.2%	0.6%	0.4%	0.4%	1.2%	0.9%	1.1%
\$25,000	0.445	0.473	0.476	0.492	0.510	0.526	0.537	0.445	0.471	0.474	0.490	0.504	0.521	0.531	0.0%	0.4%	0.4%	0.4%	1.2%	1.0%	1.1%
\$30,000	0.432	0.462	0.465	0.483	0.502	0.519	0.531	0.433	0.459	0.463	0.480	0.495	0.514	0.525	-0.2%	0.7%	0.4%	0.6%	1.4%	1.0%	1.1%
\$35,000	0.420	0.451	0.456	0.474	0.494	0.512	0.526	0.421	0.450	0.454	0.472	0.487	0.507	0.519	-0.2%	0.2%	0.4%	0.4%	1.4%	1.0%	1.3%
\$40,000	0.409	0.441	0.446	0.466	0.487	0.506	0.520	0.411	0.441	0.446	0.463	0.480	0.500	0.514	-0.5%	0.0%	0.0%	0.6%	1.5%	1.2%	1.2%
\$50,000	0.391	0.425	0.430	0.450	0.473	0.495	0.510	0.394	0.425	0.430	0.449	0.467	0.488	0.503	-0.8%	0.0%	0.0%	0.2%	1.3%	1.4%	1.4%
\$75,000	0.355	0.391	0.397	0.420	0.446	0.470	0.488	0.359	0.393	0.399	0.421	0.439	0.463	0.481	-1.1%	-0.5%	-0.5%	-0.2%	1.6%	1.5%	1.5%
\$100,000	0.326	0.365	0.371	0.395	0.423	0.449	0.469	0.332	0.367	0.374	0.397	0.418	0.444	0.462	-1.8%	-0.5%	-0.8%	-0.5%	1.2%	1.1%	1.5%
\$125,000	0.301	0.342	0.349	0.375	0.405	0.430	0.452	0.309	0.346	0.353	0.377	0.398	0.425	0.446	-2.6%	-1.2%	-1.1%	-0.5%	1.8%	1.2%	1.3%
\$150,000	0.281	0.323	0.330	0.357	0.386	0.416	0.438	0.289	0.327	0.335	0.359	0.381	0.409	0.430	-2.8%	-1.2%	-1.5%	-0.6%	1.3%	1.7%	1.9%
\$175,000	0.262	0.305	0.314	0.341	0.371	0.401	0.424	0.272	0.310	0.318	0.343	0.366	0.395	0.417	-3.7%	-1.6%	-1.3%	-0.6%	1.4%	1.5%	1.7%
\$200,000	0.244	0.289	0.299	0.327	0.358	0.388	0.412	0.254	0.294	0.304	0.329	0.352	0.382	0.406	-3.9%	-1.7%	-1.6%	-0.6%	1.7%	1.6%	1.5%
\$225,000	0.227	0.274	0.284	0.312	0.346	0.377	0.401	0.239	0.280	0.289	0.316	0.339	0.370	0.394	-5.0%	-2.1%	-1.7%	-1.3%	2.1%	1.9%	1.8%
\$250,000	0.212	0.260	0.270	0.300	0.333	0.365	0.391	0.224	0.266	0.277	0.302	0.328	0.359	0.383	-5.4%	-2.3%	-2.5%	-0.7%	1.5%	1.7%	2.1%
\$275,000	0.198	0.246	0.257	0.288	0.322	0.354	0.381	0.209	0.253	0.264	0.291	0.317	0.349	0.374	-5.3%	-2.8%	-2.7%	-1.0%	1.6%	1.4%	1.9%
\$300,000	0.184	0.233	0.245	0.276	0.311	0.344	0.371	0.196	0.240	0.252	0.280	0.306	0.338	0.364	-6.1%	-2.9%	-2.8%	-1.4%	1.6%	1.8%	1.9%
\$325,000	0.171	0.221	0.233	0.265	0.301	0.335	0.362	0.184	0.228	0.240	0.269	0.296	0.329	0.355	-7.1%	-3.1%	-2.9%	-1.5%	1.7%	1.8%	2.0%
\$350,000	0.159	0.209	0.221	0.254	0.291	0.326	0.354	0.173	0.216	0.229	0.258	0.286	0.320	0.346	-8.1%	-3.2%	-3.5%	-1.6%	1.7%	1.9%	2.3%
\$375,000	0.148	0.197	0.210	0.244	0.281	0.317	0.346	0.161	0.206	0.218	0.248	0.276	0.311	0.338	-8.1%	-4.4%	-3.7%	-1.6%	1.8%	1.9%	2.4%
\$400,000	0.137	0.186	0.200	0.233	0.272	0.308	0.338	0.151	0.195	0.208	0.238	0.267	0.302	0.330	-9.3%	-4.6%	-3.8%	-2.1%	1.9%	2.0%	2.4%
\$425,000	0.128	0.176	0.190	0.224	0.262	0.300	0.330	0.142	0.185	0.199	0.228	0.258	0.293	0.322	-9.9%	-4.9%	-4.5%	-1.8%	1.6%	2.4%	2.5%
\$450,000	0.118	0.167	0.180	0.215	0.253	0.292	0.322	0.132	0.176	0.189	0.219	0.249	0.285	0.314	-10.6%	-5.1%	-4.8%	-1.8%	1.6%	2.5%	2.5%
\$475,000	0.110	0.158	0.171	0.206	0.245	0.284	0.315	0.124	0.168	0.180	0.210	0.240	0.276	0.306	-11.3%	-6.0%	-5.0%	-1.9%	2.1%	2.9%	2.9%
\$500,000	0.102	0.150	0.163	0.198	0.237	0.276	0.308	0.116	0.159	0.172	0.201	0.232	0.268	0.298	-12.1%	-5.7%	-5.2%	-1.5%	2.2%	3.0%	3.4%
\$600,000	0.078	0.122	0.133	0.167	0.207	0.246	0.281	0.089	0.131	0.143	0.172	0.202	0.238	0.270	-12.4%	-6.9%	-7.0%	-2.9%	2.5%	3.4%	4.1%
\$700,000	0.059	0.100	0.111	0.143	0.181	0.221	0.256	0.071	0.109	0.119	0.148	0.176	0.213	0.245	-16.9%	-8.3%	-6.7%	-3.4%	2.8%	3.8%	4.5%
\$800,000	0.046	0.085	0.092	0.123	0.160	0.199	0.233	0.056	0.092	0.101	0.127	0.155	0.191	0.222	-17.9%	-7.6%	-8.9%	-3.1%	3.2%	4.2%	5.0%
\$900,000	0.037	0.073	0.078	0.106	0.141	0.179	0.213	0.044	0.079	0.085	0.110	0.136	0.172	0.203	-15.9%	-7.6%	-8.2%	-3.6%	3.7%	4.1%	4.9%
\$1,000,000	0.0302	0.0638	0.0671	0.0923	0.1261	0.1622	0.1955	0.0371	0.0688	0.0741	0.0967	0.1215	0.1550	0.1858	-18.6%	-7.3%	-9.4%	-4.6%	3.8%	4.6%	5.2%
\$2,000,000	0.0192	0.0386	0.0412	0.0573	0.0786	0.1053	0.1307	0.0213	0.0378	0.0411	0.0541	0.0686	0.0919	0.1145	-9.9%	2.1%	0.2%	5.9%	14.6%	14.6%	14.1%
\$3,000,000	0.0150	0.0287	0.0307	0.0428	0.0591	0.0811	0.1029	0.0158	0.0269	0.0292	0.0384	0.0486	0.0662	0.0842	-5.1%	6.7%	5.1%	11.5%	21.6%	22.5%	22.2%
\$4,000,000	0.0116	0.0233	0.0250	0.0348	0.0478	0.0663	0.0856	0.0122	0.0213	0.0231	0.0301	0.0380	0.0521	0.0666	-4.9%	9.4%	8.2%	15.6%	25.8%	27.3%	28.5%
\$5,000,000	0.0095	0.0199	0.0214	0.0294	0.0404	0.0564	0.0734	0.0095	0.0180	0.0194	0.0249	0.0314	0.0430	0.0552	0.0%	10.6%	10.3%	18.1%	28.7%	31.2%	33.0%
\$6,000,000	0.0078	0.0175	0.0189	0.0256	0.0353	0.0490	0.0642	0.0078	0.0157	0.0168	0.0215	0.0269	0.0367	0.0471	0.0%	11.5%	12.5%	19.1%	31.2%	33.5%	36.3%
\$7,000,000	0.0068	0.0157	0.0169	0.0228	0.0313	0.0437	0.0572	0.0066	0.0136	0.0149	0.0191	0.0237	0.0320	0.0414	3.0%	15.4%	13.4%	19.4%	32.1%	36.6%	38.2%
\$8,000,000	0.0059	0.0141	0.0154	0.0208	0.0281	0.0393	0.0517	0.0057	0.0116	0.0131	0.0172	0.0212	0.0286	0.0366	3.5%	21.6%	17.6%	20.9%	32.5%	37.4%	41.3%
\$9,000,000	0.0050	0.0126	0.0140	0.0190	0.0257	0.0357	0.0469	0.0050	0.0101	0.0114	0.0156	0.0191	0.0257	0.0330	0.0%	24.8%	22.8%	21.8%	34.6%	38.9%	42.1%
\$10,000,000	0.0044	0.0110	0.0125	0.0176	0.0236	0.0327	0.0433	0.0044	0.0089	0.0099	0.0141	0.0178	0.0234	0.0301	0.0%	23.6%	26.3%	24.8%	32.6%	39.7%	43.9%

\* Adjusted