

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 2016 excess loss factors with the current 2015 excess loss factors.

DELAWARE
Effective:12/1/16

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	1,813,983						
	P.T.	4,136,351						
	PP	262,162						
	T.T.	30,986						
	M.O	1,940						
II.	Injury Type	Hazard Group						
		A	B	C	D	E	F	G
	Fatal	1,378,627	1,493,810	1,618,616	1,753,850	1,900,383	2,059,158	2,231,199
	P.T.	2,357,720	2,788,478	3,297,936	3,900,472	4,613,092	5,455,908	6,452,708
	PP	176,959	204,121	235,453	271,594	313,282	361,369	416,837
	T.T.	28,585	29,458	30,357	31,285	32,240	33,225	34,240
	M.O	1,473	1,663	1,878	2,120	2,394	2,703	3,052

Exhibit II Combined Injury Weights

	A	B	C	D	E	F	G
Type of Injury	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights
Death	0.014	0.014	0.014	0.014	0.014	0.014	0.014
P.T.	0.010	0.079	0.049	0.081	0.088	0.117	0.101
PP	0.688	0.703	0.718	0.733	0.748	0.763	0.778
T.T.	0.227	0.161	0.172	0.135	0.125	0.087	0.087
Medical Only	0.061	0.043	0.047	0.037	0.025	0.019	0.020
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	0.578	0.586	0.593	0.608	0.615	0.647	0.669
\$3,000,000	0.418	0.426	0.433	0.451	0.460	0.497	0.526
\$4,000,000	0.331	0.339	0.347	0.361	0.371	0.408	0.439
\$5,000,000	0.276	0.284	0.290	0.306	0.314	0.349	0.380
\$6,000,000	0.237	0.243	0.251	0.264	0.273	0.306	0.335
\$7,000,000	0.207	0.214	0.222	0.234	0.242	0.273	0.301
\$8,000,000	0.183	0.189	0.198	0.209	0.218	0.247	0.273
\$9,000,000	0.162	0.169	0.178	0.190	0.198	0.225	0.250
\$10,000,000	0.142	0.153	0.160	0.173	0.181	0.207	0.231

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	0.014	0.992	0.013	0.00	0.010	0.996	0.010	0.06	0.688	0.948	0.652	0.35	0.227	0.775	0.176	6.79	0.061	0.185	0.0113	0.862
\$15,000	0.01		0.988	0.013	0.01		0.993	0.010	0.08		0.924	0.636	0.52		0.710	0.161	10.18		0.141	0.0086	0.829
\$20,000	0.01		0.984	0.013	0.01		0.991	0.010	0.11		0.901	0.620	0.70		0.658	0.149	13.58		0.115	0.0070	0.799
\$25,000	0.02		0.980	0.013	0.01		0.989	0.010	0.14		0.879	0.605	0.87		0.616	0.140	16.97		0.098	0.0060	0.774
\$30,000	0.02		0.976	0.013	0.01		0.987	0.010	0.17		0.859	0.591	1.05		0.580	0.132	20.37		0.086	0.0053	0.751
\$35,000	0.03		0.972	0.013	0.01		0.985	0.009	0.20		0.840	0.578	1.22		0.549	0.125	23.76		0.077	0.0047	0.730
\$40,000	0.03		0.968	0.013	0.02		0.982	0.009	0.23		0.822	0.566	1.40		0.523	0.119	27.16		0.070	0.0043	0.711
\$50,000	0.04		0.960	0.013	0.02		0.978	0.009	0.28		0.789	0.543	1.75		0.480	0.109	33.94		0.058	0.0036	0.678
\$75,000	0.05		0.940	0.013	0.03		0.968	0.009	0.42		0.720	0.496	2.62		0.405	0.092	50.92		0.042	0.0026	0.613
\$100,000	0.07		0.920	0.013	0.04		0.958	0.009	0.57		0.665	0.458	3.50		0.354	0.080	67.89		0.032	0.0020	0.562
\$125,000	0.09		0.901	0.012	0.05		0.948	0.009	0.71		0.618	0.425	4.37		0.315	0.071	84.86		0.027	0.0017	0.519
\$150,000	0.11		0.881	0.012	0.06		0.939	0.009	0.85		0.577	0.397	5.25		0.283	0.064	101.83		0.023	0.0014	0.483
\$175,000	0.13		0.861	0.012	0.07		0.929	0.009	0.99		0.540	0.372	6.12		0.258	0.059	118.80		0.020	0.0012	0.453
\$200,000	0.15		0.841	0.011	0.08		0.919	0.009	1.13		0.506	0.348	7.00		0.236	0.054	135.78		0.017	0.0010	0.423
\$225,000	0.16		0.822	0.011	0.10		0.909	0.009	1.27		0.473	0.325	7.87		0.218	0.049	152.75		0.014	0.0009	0.395
\$250,000	0.18		0.803	0.011	0.11		0.900	0.009	1.41		0.442	0.304	8.75		0.201	0.046	169.72		0.012	0.0007	0.371
\$275,000	0.20		0.785	0.011	0.12		0.890	0.009	1.55		0.412	0.284	9.62		0.186	0.042	186.69		0.010	0.0006	0.347
\$300,000	0.22		0.767	0.010	0.13		0.880	0.008	1.70		0.384	0.264	10.50		0.172	0.039	203.66		0.008	0.0005	0.322
\$325,000	0.24		0.749	0.010	0.14		0.871	0.008	1.84		0.358	0.246	11.37		0.159	0.036	220.64		0.000	0.0000	0.300
\$350,000	0.25		0.732	0.010	0.15		0.861	0.008	1.98		0.334	0.230	12.24		0.146	0.033	237.61		0.000	0.0000	0.281
\$375,000	0.27		0.716	0.010	0.16		0.851	0.008	2.12		0.311	0.214	13.12		0.134	0.030	254.58		0.000	0.0000	0.262
\$400,000	0.29		0.700	0.010	0.17		0.842	0.008	2.26		0.290	0.199	13.99		0.123	0.028	271.55		0.000	0.0000	0.245
\$425,000	0.31		0.685	0.009	0.18		0.832	0.008	2.40		0.270	0.186	14.87		0.112	0.026	288.52		0.000	0.0000	0.229
\$450,000	0.33		0.670	0.009	0.19		0.822	0.008	2.54		0.252	0.173	15.74		0.103	0.023	305.50		0.000	0.0000	0.213
\$475,000	0.34		0.655	0.009	0.20		0.813	0.008	2.68		0.235	0.161	16.62		0.094	0.021	322.47		0.000	0.0000	0.199
\$500,000	0.36		0.641	0.009	0.21		0.803	0.008	2.83		0.219	0.150	17.49		0.086	0.019	339.44		0.000	0.0000	0.186
\$600,000	0.44		0.588	0.008	0.25		0.766	0.007	3.39		0.166	0.114	20.99		0.060	0.014	407.33		0.000	0.0000	0.143
\$700,000	0.51		0.541	0.007	0.30		0.729	0.007	3.96		0.127	0.087	24.49		0.042	0.009	475.22		0.000	0.0000	0.110
\$800,000	0.58		0.000	0.000	0.34		0.693	0.007	4.52		0.098	0.067	27.99		0.030	0.007	543.10		0.000	0.0000	0.081
\$900,000	0.65		0.000	0.000	0.38		0.658	0.006	5.09		0.076	0.052	31.49		0.017	0.004	610.99		0.000	0.0000	0.062
\$1,000,000	0.73		0.0000	0.0000	0.42		0.6251	0.0060	5.65		0.0594	0.0409	34.98		0.0146	0.0033	678.88		0.0000	0.0000	0.0502
\$2,000,000	1.45		0.0000	0.0000	0.85		0.3673	0.0035	11.30		0.0072	0.0050	69.97		0.0008	0.0002	1357.76		0.0000	0.0000	0.0087
\$3,000,000	2.18		0.0000	0.0000	1.27		0.2128	0.0021	16.95		0.0015	0.0010	104.95		0.0000	0.0000	2036.64		0.0000	0.0000	0.0031
\$4,000,000	2.90		0.0000	0.0000	1.70		0.1185	0.0011	22.60		0.0004	0.0003	139.94		0.0000	0.0000	2715.52		0.0000	0.0000	0.0014
\$5,000,000	3.63		0.0000	0.0000	2.12		0.0605	0.0006	28.26		0.0000	0.0000	174.92		0.0000	0.0000	3394.40		0.0000	0.0000	0.0006
\$6,000,000	4.35		0.0000	0.0000	2.54		0.0252	0.0002	33.91		0.0000	0.0000	209.90		0.0000	0.0000	4073.28		0.0000	0.0000	0.0002
\$7,000,000	5.08		0.0000	0.0000	2.97		0.0049	0.0000	39.56		0.0000	0.0000	244.89		0.0000	0.0000	4752.17		0.0000	0.0000	0.0000
\$8,000,000	5.80		0.0000	0.0000	3.39		0.0000	0.0000	45.21		0.0000	0.0000	279.87		0.0000	0.0000	5431.05		0.0000	0.0000	0.0000
\$9,000,000	6.53		0.0000	0.0000	3.82		0.0000	0.0000	50.86		0.0000	0.0000	314.85		0.0000	0.0000	6109.93		0.0000	0.0000	0.0000
\$10,000,000	7.25		0.0000	0.0000	4.24		0.0000	0.0000	56.51		0.0000	0.0000	349.84		0.0000	0.0000	6788.81		0.0000	0.0000	0.0000

Death Average Cost Per Case \$1,378,627
P.T. Average Cost Per Case \$2,357,720
P.P Average Cost Per Case \$176,959
T.T. Average Cost Per Case \$28,585

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	0.014	0.992	0.013	0.00	0.079	0.996	0.079	0.05	0.703	0.954	0.671	0.34	0.161	0.780	0.126	6.01	0.043	0.200	0.0086	0.898
\$15,000	0.01		0.989	0.013	0.01		0.994	0.079	0.07		0.933	0.656	0.51		0.715	0.115	9.02		0.153	0.0066	0.870
\$20,000	0.01		0.985	0.013	0.01		0.993	0.078	0.10		0.913	0.642	0.68		0.663	0.107	12.02		0.125	0.0054	0.845
\$25,000	0.02		0.981	0.013	0.01		0.991	0.078	0.12		0.894	0.628	0.85		0.621	0.100	15.03		0.107	0.0046	0.824
\$30,000	0.02		0.978	0.013	0.01		0.989	0.078	0.15		0.875	0.616	1.02		0.586	0.094	18.04		0.094	0.0041	0.805
\$35,000	0.02		0.974	0.013	0.01		0.987	0.078	0.17		0.858	0.603	1.19		0.555	0.089	21.04		0.084	0.0036	0.787
\$40,000	0.03		0.971	0.013	0.01		0.985	0.078	0.20		0.841	0.592	1.36		0.529	0.085	24.05		0.076	0.0033	0.771
\$50,000	0.03		0.963	0.013	0.02		0.981	0.078	0.24		0.811	0.570	1.70		0.486	0.078	30.06		0.064	0.0028	0.742
\$75,000	0.05		0.945	0.013	0.03		0.972	0.077	0.37		0.746	0.525	2.55		0.410	0.066	45.09		0.046	0.0020	0.683
\$100,000	0.07		0.927	0.013	0.04		0.964	0.076	0.49		0.693	0.487	3.39		0.359	0.058	60.12		0.036	0.0015	0.636
\$125,000	0.08		0.908	0.012	0.04		0.956	0.076	0.61		0.648	0.456	4.24		0.320	0.052	75.16		0.030	0.0013	0.597
\$150,000	0.10		0.890	0.012	0.05		0.948	0.075	0.73		0.609	0.429	5.09		0.288	0.046	90.19		0.025	0.0011	0.563
\$175,000	0.12		0.872	0.012	0.06		0.939	0.074	0.86		0.575	0.404	5.94		0.263	0.042	105.22		0.022	0.0010	0.533
\$200,000	0.13		0.853	0.012	0.07		0.931	0.074	0.98		0.543	0.382	6.79		0.241	0.039	120.25		0.020	0.0008	0.508
\$225,000	0.15		0.835	0.011	0.08		0.923	0.073	1.10		0.512	0.360	7.64		0.222	0.036	135.28		0.017	0.0007	0.481
\$250,000	0.17		0.818	0.011	0.09		0.915	0.072	1.22		0.484	0.340	8.49		0.206	0.033	150.31		0.015	0.0006	0.457
\$275,000	0.18		0.800	0.011	0.10		0.906	0.072	1.35		0.456	0.321	9.34		0.191	0.031	165.34		0.013	0.0005	0.436
\$300,000	0.20		0.783	0.011	0.11		0.898	0.071	1.47		0.430	0.302	10.18		0.177	0.028	180.37		0.011	0.0005	0.413
\$325,000	0.22		0.767	0.010	0.12		0.890	0.070	1.59		0.404	0.284	11.03		0.164	0.026	195.41		0.009	0.0004	0.390
\$350,000	0.23		0.751	0.010	0.13		0.882	0.070	1.71		0.381	0.268	11.88		0.151	0.024	210.44		0.008	0.0003	0.372
\$375,000	0.25		0.735	0.010	0.13		0.874	0.069	1.84		0.358	0.252	12.73		0.139	0.022	225.47		0.006	0.0003	0.353
\$400,000	0.27		0.720	0.010	0.14		0.865	0.068	1.96		0.337	0.237	13.58		0.128	0.021	240.50		0.005	0.0002	0.336
\$425,000	0.28		0.705	0.010	0.15		0.857	0.068	2.08		0.317	0.223	14.43		0.118	0.019	255.53		0.004	0.0002	0.320
\$450,000	0.30		0.691	0.009	0.16		0.849	0.067	2.20		0.298	0.210	15.28		0.108	0.017	270.56		0.004	0.0002	0.303
\$475,000	0.32		0.677	0.009	0.17		0.841	0.066	2.33		0.280	0.197	16.12		0.099	0.016	285.59		0.003	0.0001	0.288
\$500,000	0.33		0.663	0.009	0.18		0.833	0.066	2.45		0.264	0.185	16.97		0.091	0.015	300.62		0.002	0.0001	0.275
\$600,000	0.40		0.612	0.008	0.22		0.801	0.063	2.94		0.207	0.145	20.37		0.064	0.010	360.75		0.000	0.0000	0.226
\$700,000	0.47		0.566	0.008	0.25		0.769	0.061	3.43		0.163	0.115	23.76		0.045	0.007	420.87		0.000	0.0000	0.191
\$800,000	0.54		0.525	0.007	0.29		0.737	0.058	3.92		0.129	0.091	27.16		0.032	0.005	481.00		0.000	0.0000	0.161
\$900,000	0.60		0.487	0.007	0.32		0.707	0.056	4.41		0.103	0.072	30.55		0.020	0.003	541.12		0.000	0.0000	0.138
\$1,000,000	0.67		0.4534	0.0062	0.36		0.6770	0.0535	4.90		0.0823	0.0579	33.95		0.0161	0.0026	601.25		0.0000	0.0000	0.1202
\$2,000,000	1.34		0.2408	0.0033	0.72		0.4334	0.0342	9.80		0.0120	0.0084	67.89		0.0009	0.0001	1202.50		0.0000	0.0000	0.0460
\$3,000,000	2.01		0.1434	0.0020	1.08		0.2748	0.0217	14.70		0.0026	0.0018	101.84		0.0000	0.0000	1803.75		0.0000	0.0000	0.0255
\$4,000,000	2.68		0.0900	0.0012	1.43		0.1713	0.0135	19.60		0.0008	0.0006	135.79		0.0000	0.0000	2404.99		0.0000	0.0000	0.0153
\$5,000,000	3.35		0.0575	0.0008	1.79		0.1027	0.0081	24.50		0.0002	0.0001	169.74		0.0000	0.0000	3006.24		0.0000	0.0000	0.0090
\$6,000,000	4.02		0.0365	0.0005	2.15		0.0572	0.0045	29.39		0.0000	0.0000	203.68		0.0000	0.0000	3607.49		0.0000	0.0000	0.0050
\$7,000,000	4.69		0.0225	0.0003	2.51		0.0274	0.0022	34.29		0.0000	0.0000	237.63		0.0000	0.0000	4208.74		0.0000	0.0000	0.0025
\$8,000,000	5.36		0.0130	0.0002	2.87		0.0086	0.0007	39.19		0.0000	0.0000	271.58		0.0000	0.0000	4809.99		0.0000	0.0000	0.0009
\$9,000,000	6.02		0.0067	0.0001	3.23		0.0000	0.0000	44.09		0.0000	0.0000	305.52		0.0000	0.0000	5411.24		0.0000	0.0000	0.0001
\$10,000,000	6.69		0.0028	0.0000	3.59		0.0000	0.0000	48.99		0.0000	0.0000	339.47		0.0000	0.0000	6012.48		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$1,493,810
P.T. Average Cost Per Case	\$2,788,478
P.P Average Cost Per Case	\$204,121
T.T. Average Cost Per Case	\$29,458

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	0.014	0.993	0.014	0.00	0.049	0.997	0.049	0.04	0.718	0.960	0.690	0.33	0.172	0.784	0.135	5.32	0.047	0.216	0.0102	0.898
\$15,000	0.01		0.990	0.013	0.00		0.995	0.049	0.06		0.941	0.676	0.49		0.720	0.124	7.99		0.166	0.0078	0.870
\$20,000	0.01		0.986	0.013	0.01		0.994	0.049	0.08		0.923	0.663	0.66		0.669	0.115	10.65		0.136	0.0064	0.846
\$25,000	0.02		0.983	0.013	0.01		0.992	0.049	0.11		0.906	0.651	0.82		0.627	0.108	13.31		0.117	0.0055	0.827
\$30,000	0.02		0.979	0.013	0.01		0.991	0.049	0.13		0.890	0.639	0.99		0.592	0.102	15.97		0.103	0.0048	0.808
\$35,000	0.02		0.976	0.013	0.01		0.989	0.048	0.15		0.874	0.628	1.15		0.561	0.097	18.64		0.092	0.0043	0.790
\$40,000	0.02		0.973	0.013	0.01		0.987	0.048	0.17		0.859	0.617	1.32		0.535	0.092	21.30		0.084	0.0039	0.774
\$50,000	0.03		0.966	0.013	0.02		0.984	0.048	0.21		0.831	0.597	1.65		0.491	0.084	26.62		0.071	0.0033	0.745
\$75,000	0.05		0.949	0.013	0.02		0.977	0.048	0.32		0.770	0.553	2.47		0.415	0.071	39.94		0.051	0.0024	0.687
\$100,000	0.06		0.932	0.013	0.03		0.969	0.047	0.42		0.720	0.517	3.29		0.365	0.063	53.25		0.040	0.0019	0.642
\$125,000	0.08		0.915	0.012	0.04		0.962	0.047	0.53		0.677	0.487	4.12		0.325	0.056	66.56		0.033	0.0015	0.604
\$150,000	0.09		0.898	0.012	0.05		0.955	0.047	0.64		0.640	0.460	4.94		0.294	0.050	79.87		0.028	0.0013	0.570
\$175,000	0.11		0.882	0.012	0.05		0.948	0.046	0.74		0.607	0.436	5.76		0.268	0.046	93.19		0.025	0.0012	0.541
\$200,000	0.12		0.865	0.012	0.06		0.941	0.046	0.85		0.577	0.414	6.59		0.246	0.042	106.50		0.022	0.0010	0.515
\$225,000	0.14		0.848	0.012	0.07		0.934	0.046	0.96		0.549	0.394	7.41		0.227	0.039	119.81		0.020	0.0009	0.492
\$250,000	0.15		0.831	0.011	0.08		0.927	0.045	1.06		0.522	0.375	8.24		0.210	0.036	133.12		0.017	0.0008	0.468
\$275,000	0.17		0.815	0.011	0.08		0.920	0.045	1.17		0.497	0.357	9.06		0.195	0.034	146.44		0.015	0.0007	0.448
\$300,000	0.19		0.799	0.011	0.09		0.914	0.045	1.27		0.472	0.339	9.88		0.182	0.031	159.75		0.013	0.0006	0.427
\$325,000	0.20		0.783	0.011	0.10		0.907	0.044	1.38		0.449	0.322	10.71		0.169	0.029	173.06		0.012	0.0006	0.407
\$350,000	0.22		0.768	0.010	0.11		0.900	0.044	1.49		0.426	0.306	11.53		0.156	0.027	186.37		0.010	0.0005	0.388
\$375,000	0.23		0.753	0.010	0.11		0.893	0.044	1.59		0.404	0.290	12.35		0.145	0.025	199.69		0.009	0.0004	0.369
\$400,000	0.25		0.739	0.010	0.12		0.886	0.043	1.70		0.384	0.276	13.18		0.133	0.023	213.00		0.007	0.0003	0.352
\$425,000	0.26		0.725	0.010	0.13		0.879	0.043	1.81		0.364	0.261	14.00		0.123	0.021	226.31		0.006	0.0003	0.335
\$450,000	0.28		0.711	0.010	0.14		0.872	0.043	1.91		0.345	0.248	14.82		0.113	0.019	239.62		0.005	0.0002	0.320
\$475,000	0.29		0.697	0.009	0.14		0.865	0.042	2.02		0.327	0.235	15.65		0.104	0.018	252.93		0.005	0.0002	0.304
\$500,000	0.31		0.684	0.009	0.15		0.858	0.042	2.12		0.310	0.223	16.47		0.095	0.016	266.25		0.004	0.0002	0.290
\$600,000	0.37		0.635	0.009	0.18		0.830	0.041	2.55		0.251	0.180	19.76		0.068	0.012	319.50		0.001	0.0000	0.242
\$700,000	0.43		0.590	0.008	0.21		0.803	0.039	2.97		0.203	0.146	23.06		0.048	0.008	372.75		0.000	0.0000	0.201
\$800,000	0.49		0.550	0.007	0.24		0.776	0.038	3.40		0.165	0.119	26.35		0.035	0.006	425.99		0.000	0.0000	0.170
\$900,000	0.56		0.513	0.007	0.27		0.750	0.037	3.82		0.135	0.097	29.65		0.024	0.004	479.24		0.000	0.0000	0.145
\$1,000,000	0.62		0.4793	0.0065	0.30		0.7233	0.0354	4.25		0.1106	0.0795	32.94		0.0178	0.0031	532.49		0.0000	0.0000	0.1245
\$2,000,000	1.24		0.2630	0.0036	0.61		0.4982	0.0244	8.49		0.0192	0.0138	65.88		0.0011	0.0002	1064.99		0.0000	0.0000	0.0420
\$3,000,000	1.85		0.1606	0.0022	0.91		0.3398	0.0167	12.74		0.0046	0.0033	98.82		0.0001	0.0000	1597.48		0.0000	0.0000	0.0222
\$4,000,000	2.47		0.1036	0.0014	1.21		0.2301	0.0113	16.99		0.0014	0.0010	131.76		0.0000	0.0000	2129.97		0.0000	0.0000	0.0137
\$5,000,000	3.09		0.0683	0.0009	1.52		0.1531	0.0075	21.24		0.0005	0.0004	164.70		0.0000	0.0000	2662.47		0.0000	0.0000	0.0088
\$6,000,000	3.71		0.0452	0.0006	1.82		0.0987	0.0048	25.48		0.0001	0.0001	197.65		0.0000	0.0000	3194.96		0.0000	0.0000	0.0055
\$7,000,000	4.32		0.0294	0.0004	2.12		0.0603	0.0030	29.73		0.0000	0.0000	230.59		0.0000	0.0000	3727.46		0.0000	0.0000	0.0034
\$8,000,000	4.94		0.0184	0.0003	2.43		0.0333	0.0016	33.98		0.0000	0.0000	263.53		0.0000	0.0000	4259.95		0.0000	0.0000	0.0019
\$9,000,000	5.56		0.0108	0.0001	2.73		0.0149	0.0007	38.22		0.0000	0.0000	296.47		0.0000	0.0000	4792.44		0.0000	0.0000	0.0008
\$10,000,000	6.18		0.0056	0.0001	3.03		0.0028	0.0001	42.47		0.0000	0.0000	329.41		0.0000	0.0000	5324.94		0.0000	0.0000	0.0002

Death Average Cost Per Case	\$1,618,616
P.T. Average Cost Per Case	\$3,297,936
P.P Average Cost Per Case	\$235,453
T.T. Average Cost Per Case	\$30,357

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	0.014	0.994	0.014	0.00	0.081	0.997	0.081	0.04	0.733	0.965	0.708	0.32	0.135	0.789	0.106	4.72	0.037	0.234	0.0086	0.918
\$15,000	0.01		0.990	0.013	0.00		0.996	0.081	0.06		0.949	0.696	0.48		0.725	0.098	7.07		0.180	0.0067	0.895
\$20,000	0.01		0.987	0.013	0.01		0.995	0.081	0.07		0.933	0.684	0.64		0.674	0.091	9.43		0.148	0.0055	0.875
\$25,000	0.01		0.984	0.013	0.01		0.993	0.080	0.09		0.918	0.673	0.80		0.633	0.085	11.79		0.127	0.0047	0.856
\$30,000	0.02		0.981	0.013	0.01		0.992	0.080	0.11		0.903	0.662	0.96		0.598	0.081	14.15		0.112	0.0041	0.840
\$35,000	0.02		0.978	0.013	0.01		0.991	0.080	0.13		0.889	0.652	1.12		0.567	0.077	16.51		0.100	0.0037	0.826
\$40,000	0.02		0.975	0.013	0.01		0.989	0.080	0.15		0.875	0.642	1.28		0.541	0.073	18.86		0.091	0.0034	0.811
\$50,000	0.03		0.969	0.013	0.01		0.987	0.080	0.18		0.849	0.623	1.60		0.497	0.067	23.58		0.078	0.0029	0.786
\$75,000	0.04		0.953	0.013	0.02		0.980	0.079	0.28		0.793	0.581	2.40		0.421	0.057	35.37		0.056	0.0021	0.732
\$100,000	0.06		0.937	0.013	0.03		0.974	0.079	0.37		0.746	0.547	3.20		0.370	0.050	47.16		0.045	0.0016	0.691
\$125,000	0.07		0.922	0.013	0.03		0.968	0.078	0.46		0.705	0.517	4.00		0.331	0.045	58.95		0.036	0.0013	0.654
\$150,000	0.09		0.906	0.012	0.04		0.962	0.078	0.55		0.669	0.491	4.79		0.299	0.040	70.74		0.031	0.0011	0.622
\$175,000	0.10		0.891	0.012	0.04		0.956	0.077	0.64		0.638	0.468	5.59		0.273	0.037	82.53		0.027	0.0010	0.595
\$200,000	0.11		0.875	0.012	0.05		0.950	0.077	0.74		0.609	0.447	6.39		0.251	0.034	94.32		0.024	0.0009	0.571
\$225,000	0.13		0.859	0.012	0.06		0.944	0.076	0.83		0.583	0.427	7.19		0.232	0.031	106.11		0.022	0.0008	0.547
\$250,000	0.14		0.844	0.011	0.06		0.938	0.076	0.92		0.558	0.409	7.99		0.215	0.029	117.90		0.020	0.0007	0.526
\$275,000	0.16		0.829	0.011	0.07		0.932	0.076	1.01		0.534	0.392	8.79		0.200	0.027	129.69		0.018	0.0007	0.507
\$300,000	0.17		0.814	0.011	0.08		0.926	0.075	1.10		0.512	0.375	9.59		0.186	0.025	141.48		0.016	0.0006	0.487
\$325,000	0.19		0.799	0.011	0.08		0.921	0.075	1.20		0.490	0.359	10.39		0.174	0.023	153.27		0.014	0.0005	0.469
\$350,000	0.20		0.784	0.011	0.09		0.915	0.074	1.29		0.469	0.344	11.19		0.161	0.022	165.06		0.013	0.0005	0.452
\$375,000	0.21		0.770	0.010	0.10		0.909	0.074	1.38		0.449	0.329	11.99		0.150	0.020	176.85		0.011	0.0004	0.433
\$400,000	0.23		0.757	0.010	0.10		0.903	0.073	1.47		0.429	0.315	12.79		0.139	0.019	188.64		0.010	0.0004	0.417
\$425,000	0.24		0.743	0.010	0.11		0.897	0.073	1.56		0.410	0.301	13.58		0.128	0.017	200.43		0.009	0.0003	0.401
\$450,000	0.26		0.730	0.010	0.12		0.891	0.072	1.66		0.392	0.287	14.38		0.118	0.016	212.22		0.007	0.0003	0.385
\$475,000	0.27		0.717	0.010	0.12		0.885	0.072	1.75		0.374	0.274	15.18		0.109	0.015	224.01		0.006	0.0002	0.371
\$500,000	0.29		0.705	0.010	0.13		0.879	0.071	1.84		0.357	0.262	15.98		0.100	0.014	235.80		0.006	0.0002	0.357
\$600,000	0.34		0.657	0.009	0.15		0.856	0.069	2.21		0.297	0.218	19.18		0.072	0.010	282.96		0.003	0.0001	0.306
\$700,000	0.40		0.614	0.008	0.18		0.833	0.067	2.58		0.247	0.181	22.38		0.052	0.007	330.12		0.000	0.0000	0.263
\$800,000	0.46		0.574	0.008	0.21		0.810	0.066	2.95		0.206	0.151	25.57		0.037	0.005	377.28		0.000	0.0000	0.230
\$900,000	0.51		0.538	0.007	0.23		0.787	0.064	3.31		0.172	0.126	28.77		0.027	0.004	424.44		0.000	0.0000	0.201
\$1,000,000	0.57		0.5048	0.0069	0.26		0.7640	0.0619	3.68		0.1437	0.1054	31.96		0.0176	0.0024	471.60		0.0000	0.0000	0.1766
\$2,000,000	1.14		0.2860	0.0039	0.51		0.5601	0.0454	7.36		0.0296	0.0217	63.93		0.0013	0.0002	943.20		0.0000	0.0000	0.0712
\$3,000,000	1.71		0.1789	0.0024	0.77		0.4059	0.0329	11.05		0.0078	0.0057	95.89		0.0001	0.0000	1414.80		0.0000	0.0000	0.0410
\$4,000,000	2.28		0.1181	0.0016	1.03		0.2931	0.0237	14.73		0.0026	0.0019	127.86		0.0000	0.0000	1886.40		0.0000	0.0000	0.0272
\$5,000,000	2.85		0.0801	0.0011	1.28		0.2101	0.0170	18.41		0.0010	0.0007	159.82		0.0000	0.0000	2358.01		0.0000	0.0000	0.0188
\$6,000,000	3.42		0.0548	0.0007	1.54		0.1485	0.0120	22.09		0.0004	0.0003	191.79		0.0000	0.0000	2829.61		0.0000	0.0000	0.0130
\$7,000,000	3.99		0.0372	0.0005	1.79		0.1025	0.0083	25.77		0.0001	0.0001	223.75		0.0000	0.0000	3301.21		0.0000	0.0000	0.0089
\$8,000,000	4.56		0.0247	0.0003	2.05		0.0682	0.0055	29.46		0.0000	0.0000	255.72		0.0000	0.0000	3772.81		0.0000	0.0000	0.0058
\$9,000,000	5.13		0.0158	0.0002	2.31		0.0427	0.0035	33.14		0.0000	0.0000	287.68		0.0000	0.0000	4244.41		0.0000	0.0000	0.0037
\$10,000,000	5.70		0.0094	0.0001	2.56		0.0240	0.0019	36.82		0.0000	0.0000	319.65		0.0000	0.0000	4716.01		0.0000	0.0000	0.0020

Death Average Cost Per Case	\$1,753,850
P.T. Average Cost Per Case	\$3,900,472
P.P Average Cost Per Case	\$271,594
T.T. Average Cost Per Case	\$31,285

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	0.014	0.994	0.014	0.00	0.088	0.998	0.088	0.03	0.748	0.970	0.726	0.31	0.125	0.793	0.099	4.18	0.025	0.252	0.0063	0.933
\$15,000	0.01		0.991	0.013	0.00		0.997	0.088	0.05		0.955	0.715	0.47		0.730	0.091	6.27		0.195	0.0049	0.912
\$20,000	0.01		0.988	0.013	0.00		0.996	0.088	0.06		0.941	0.704	0.62		0.680	0.085	8.35		0.161	0.0040	0.894
\$25,000	0.01		0.985	0.013	0.01		0.994	0.088	0.08		0.928	0.694	0.78		0.638	0.080	10.44		0.138	0.0035	0.879
\$30,000	0.02		0.982	0.013	0.01		0.993	0.087	0.10		0.915	0.684	0.93		0.604	0.075	12.53		0.122	0.0030	0.862
\$35,000	0.02		0.980	0.013	0.01		0.992	0.087	0.11		0.902	0.675	1.09		0.573	0.072	14.62		0.109	0.0027	0.850
\$40,000	0.02		0.977	0.013	0.01		0.991	0.087	0.13		0.890	0.666	1.24		0.547	0.068	16.71		0.100	0.0025	0.837
\$50,000	0.03		0.971	0.013	0.01		0.989	0.087	0.16		0.866	0.648	1.55		0.503	0.063	20.88		0.085	0.0021	0.813
\$75,000	0.04		0.957	0.013	0.02		0.983	0.087	0.24		0.814	0.609	2.33		0.427	0.053	31.33		0.062	0.0016	0.764
\$100,000	0.05		0.942	0.013	0.02		0.978	0.086	0.32		0.770	0.576	3.10		0.375	0.047	41.77		0.049	0.0012	0.723
\$125,000	0.07		0.928	0.013	0.03		0.972	0.086	0.40		0.731	0.547	3.88		0.336	0.042	52.21		0.041	0.0010	0.689
\$150,000	0.08		0.914	0.012	0.03		0.967	0.085	0.48		0.697	0.522	4.65		0.304	0.038	62.65		0.035	0.0009	0.658
\$175,000	0.09		0.899	0.012	0.04		0.962	0.085	0.56		0.667	0.499	5.43		0.278	0.035	73.09		0.030	0.0008	0.632
\$200,000	0.11		0.885	0.012	0.04		0.957	0.084	0.64		0.640	0.479	6.20		0.255	0.032	83.53		0.027	0.0007	0.608
\$225,000	0.12		0.870	0.012	0.05		0.952	0.084	0.72		0.614	0.460	6.98		0.237	0.030	93.98		0.025	0.0006	0.587
\$250,000	0.13		0.856	0.012	0.05		0.947	0.083	0.80		0.591	0.442	7.75		0.220	0.027	104.42		0.022	0.0006	0.565
\$275,000	0.14		0.842	0.011	0.06		0.942	0.083	0.88		0.569	0.426	8.53		0.205	0.026	114.86		0.020	0.0005	0.547
\$300,000	0.16		0.828	0.011	0.07		0.937	0.082	0.96		0.548	0.410	9.31		0.191	0.024	125.30		0.019	0.0005	0.528
\$325,000	0.17		0.814	0.011	0.07		0.932	0.082	1.04		0.528	0.395	10.08		0.178	0.022	135.74		0.017	0.0004	0.510
\$350,000	0.18		0.800	0.011	0.08		0.927	0.082	1.12		0.509	0.381	10.86		0.166	0.021	146.19		0.015	0.0004	0.495
\$375,000	0.20		0.787	0.011	0.08		0.922	0.081	1.20		0.490	0.367	11.63		0.155	0.019	156.63		0.014	0.0003	0.478
\$400,000	0.21		0.774	0.011	0.09		0.917	0.081	1.28		0.472	0.353	12.41		0.144	0.018	167.07		0.013	0.0003	0.463
\$425,000	0.22		0.761	0.010	0.09		0.912	0.080	1.36		0.454	0.340	13.18		0.133	0.017	177.51		0.011	0.0003	0.447
\$450,000	0.24		0.748	0.010	0.10		0.907	0.080	1.44		0.437	0.327	13.96		0.123	0.015	187.95		0.010	0.0003	0.432
\$475,000	0.25		0.736	0.010	0.10		0.903	0.079	1.52		0.420	0.314	14.73		0.114	0.014	198.39		0.009	0.0002	0.417
\$500,000	0.26		0.724	0.010	0.11		0.898	0.079	1.60		0.404	0.302	15.51		0.105	0.013	208.84		0.008	0.0002	0.404
\$600,000	0.32		0.678	0.009	0.13		0.878	0.077	1.92		0.344	0.258	18.61		0.077	0.010	250.60		0.005	0.0001	0.354
\$700,000	0.37		0.637	0.009	0.15		0.858	0.075	2.23		0.294	0.220	21.71		0.056	0.007	292.37		0.002	0.0001	0.311
\$800,000	0.42		0.598	0.008	0.17		0.838	0.074	2.55		0.250	0.187	24.81		0.040	0.005	334.14		0.000	0.0000	0.274
\$900,000	0.47		0.563	0.008	0.20		0.819	0.072	2.87		0.214	0.160	27.92		0.030	0.004	375.90		0.000	0.0000	0.244
\$1,000,000	0.53		0.5303	0.0072	0.22		0.7990	0.0703	3.19		0.1828	0.1368	31.02		0.0183	0.0023	417.67		0.0000	0.0000	0.2166
\$2,000,000	1.05		0.3098	0.0042	0.43		0.6179	0.0544	6.38		0.0437	0.0327	62.03		0.0014	0.0002	835.34		0.0000	0.0000	0.0915
\$3,000,000	1.58		0.1982	0.0027	0.65		0.4715	0.0415	9.58		0.0130	0.0097	93.05		0.0001	0.0000	1253.02		0.0000	0.0000	0.0539
\$4,000,000	2.10		0.1338	0.0018	0.87		0.3586	0.0316	12.77		0.0045	0.0034	124.07		0.0000	0.0000	1670.69		0.0000	0.0000	0.0368
\$5,000,000	2.63		0.0929	0.0013	1.08		0.2720	0.0239	15.96		0.0019	0.0014	155.09		0.0000	0.0000	2088.36		0.0000	0.0000	0.0266
\$6,000,000	3.16		0.0653	0.0009	1.30		0.2050	0.0180	19.15		0.0009	0.0007	186.10		0.0000	0.0000	2506.03		0.0000	0.0000	0.0196
\$7,000,000	3.68		0.0459	0.0006	1.52		0.1529	0.0135	22.34		0.0004	0.0003	217.12		0.0000	0.0000	2923.70		0.0000	0.0000	0.0144
\$8,000,000	4.21		0.0319	0.0004	1.73		0.1122	0.0099	25.54		0.0001	0.0001	248.14		0.0000	0.0000	3341.38		0.0000	0.0000	0.0104
\$9,000,000	4.74		0.0217	0.0003	1.95		0.0804	0.0071	28.73		0.0000	0.0000	279.16		0.0000	0.0000	3759.05		0.0000	0.0000	0.0074
\$10,000,000	5.26		0.0141	0.0002	2.17		0.0556	0.0049	31.92		0.0000	0.0000	310.17		0.0000	0.0000	4176.72		0.0000	0.0000	0.0051

Death Average Cost Per Case \$1,900,383
P.T. Average Cost Per Case \$4,613,092
P.P Average Cost Per Case \$313,282
T.T. Average Cost Per Case \$32,240

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	0.00	0.014	0.994	0.014	0.00	0.117	0.998	0.117	0.03	0.763	0.974	0.743	0.30	0.087	0.797	0.069	3.70	0.019	0.271	0.0052	0.948
\$15,000	0.01		0.992	0.013	0.00		0.997	0.117	0.04		0.961	0.733	0.45		0.735	0.064	5.55		0.211	0.0040	0.931
\$20,000	0.01		0.989	0.013	0.00		0.996	0.117	0.06		0.949	0.724	0.60		0.685	0.060	7.40		0.175	0.0033	0.917
\$25,000	0.01		0.986	0.013	0.00		0.995	0.116	0.07		0.937	0.715	0.75		0.644	0.056	9.25		0.150	0.0029	0.903
\$30,000	0.01		0.984	0.013	0.01		0.994	0.116	0.08		0.925	0.706	0.90		0.609	0.053	11.10		0.133	0.0025	0.891
\$35,000	0.02		0.981	0.013	0.01		0.993	0.116	0.10		0.914	0.697	1.05		0.579	0.050	12.95		0.119	0.0023	0.878
\$40,000	0.02		0.979	0.013	0.01		0.992	0.116	0.11		0.903	0.689	1.20		0.553	0.048	14.80		0.109	0.0021	0.868
\$50,000	0.02		0.973	0.013	0.01		0.991	0.116	0.14		0.882	0.673	1.50		0.509	0.044	18.50		0.093	0.0018	0.848
\$75,000	0.04		0.960	0.013	0.01		0.986	0.115	0.21		0.834	0.636	2.26		0.433	0.038	27.74		0.069	0.0013	0.803
\$100,000	0.05		0.947	0.013	0.02		0.981	0.115	0.28		0.792	0.605	3.01		0.381	0.033	36.99		0.054	0.0010	0.767
\$125,000	0.06		0.933	0.013	0.02		0.976	0.114	0.35		0.756	0.577	3.76		0.341	0.030	46.24		0.045	0.0009	0.735
\$150,000	0.07		0.920	0.013	0.03		0.972	0.114	0.42		0.724	0.553	4.51		0.309	0.027	55.49		0.039	0.0007	0.708
\$175,000	0.08		0.907	0.012	0.03		0.968	0.113	0.48		0.695	0.531	5.27		0.283	0.025	64.73		0.034	0.0006	0.682
\$200,000	0.10		0.894	0.012	0.04		0.963	0.113	0.55		0.669	0.511	6.02		0.260	0.023	73.98		0.030	0.0006	0.660
\$225,000	0.11		0.880	0.012	0.04		0.959	0.112	0.62		0.645	0.492	6.77		0.241	0.021	83.23		0.027	0.0005	0.638
\$250,000	0.12		0.867	0.012	0.05		0.955	0.112	0.69		0.622	0.475	7.52		0.225	0.020	92.48		0.025	0.0005	0.620
\$275,000	0.13		0.854	0.012	0.05		0.951	0.111	0.76		0.602	0.459	8.28		0.210	0.018	101.73		0.023	0.0004	0.600
\$300,000	0.15		0.841	0.011	0.05		0.947	0.111	0.83		0.582	0.444	9.03		0.196	0.017	110.97		0.021	0.0004	0.583
\$325,000	0.16		0.828	0.011	0.06		0.942	0.110	0.90		0.563	0.430	9.78		0.183	0.016	120.22		0.020	0.0004	0.567
\$350,000	0.17		0.815	0.011	0.06		0.938	0.110	0.97		0.545	0.416	10.53		0.171	0.015	129.47		0.018	0.0003	0.552
\$375,000	0.18		0.802	0.011	0.07		0.934	0.109	1.04		0.528	0.403	11.29		0.160	0.014	138.72		0.016	0.0003	0.537
\$400,000	0.19		0.790	0.011	0.07		0.930	0.109	1.11		0.511	0.390	12.04		0.149	0.013	147.96		0.015	0.0003	0.523
\$425,000	0.21		0.778	0.011	0.08		0.926	0.108	1.18		0.495	0.378	12.79		0.138	0.012	157.21		0.014	0.0003	0.509
\$450,000	0.22		0.766	0.010	0.08		0.921	0.108	1.25		0.479	0.366	13.54		0.129	0.011	166.46		0.013	0.0002	0.495
\$475,000	0.23		0.754	0.010	0.09		0.917	0.107	1.31		0.463	0.354	14.30		0.119	0.010	175.71		0.011	0.0002	0.481
\$500,000	0.24		0.743	0.010	0.09		0.913	0.107	1.38		0.448	0.342	15.05		0.110	0.010	184.95		0.010	0.0002	0.469
\$600,000	0.29		0.699	0.010	0.11		0.896	0.105	1.66		0.391	0.298	18.06		0.081	0.007	221.95		0.007	0.0001	0.420
\$700,000	0.34		0.659	0.009	0.13		0.879	0.103	1.94		0.341	0.260	21.07		0.060	0.005	258.94		0.004	0.0001	0.377
\$800,000	0.39		0.622	0.008	0.15		0.863	0.101	2.21		0.297	0.226	24.08		0.043	0.004	295.93		0.002	0.0000	0.339
\$900,000	0.44		0.587	0.008	0.16		0.846	0.099	2.49		0.258	0.197	27.09		0.032	0.003	332.92		0.000	0.0000	0.307
\$1,000,000	0.49		0.5549	0.0075	0.18		0.8291	0.0970	2.77		0.2250	0.1718	30.10		0.0219	0.0019	369.91		0.0000	0.0000	0.2782
\$2,000,000	0.97		0.3343	0.0045	0.37		0.6705	0.0784	5.53		0.0624	0.0476	60.20		0.0017	0.0001	739.82		0.0000	0.0000	0.1306
\$3,000,000	1.46		0.2184	0.0030	0.55		0.5348	0.0626	8.30		0.0206	0.0157	90.29		0.0002	0.0000	1109.73		0.0000	0.0000	0.0813
\$4,000,000	1.94		0.1504	0.0020	0.73		0.4248	0.0497	11.07		0.0078	0.0060	120.39		0.0000	0.0000	1479.64		0.0000	0.0000	0.0577
\$5,000,000	2.43		0.1067	0.0015	0.92		0.3369	0.0394	13.84		0.0033	0.0025	150.49		0.0000	0.0000	1849.55		0.0000	0.0000	0.0434
\$6,000,000	2.91		0.0768	0.0010	1.10		0.2665	0.0312	16.60		0.0016	0.0012	180.59		0.0000	0.0000	2219.46		0.0000	0.0000	0.0334
\$7,000,000	3.40		0.0556	0.0008	1.28		0.2098	0.0245	19.37		0.0008	0.0006	210.69		0.0000	0.0000	2589.37		0.0000	0.0000	0.0259
\$8,000,000	3.89		0.0400	0.0005	1.47		0.1640	0.0192	22.14		0.0004	0.0003	240.78		0.0000	0.0000	2959.28		0.0000	0.0000	0.0200
\$9,000,000	4.37		0.0284	0.0004	1.65		0.1269	0.0148	24.91		0.0002	0.0002	270.88		0.0000	0.0000	3329.19		0.0000	0.0000	0.0154
\$10,000,000	4.86		0.0197	0.0003	1.83		0.0967	0.0113	27.67		0.0000	0.0000	300.98		0.0000	0.0000	3699.10		0.0000	0.0000	0.0116

Death Average Cost Per Case \$2,059,158
P.T. Average Cost Per Case \$5,455,908
P.P Average Cost Per Case \$361,369
T.T. Average Cost Per Case \$33,225

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	0.00	0.014	0.995	0.014	0.00	0.101	0.998	0.101	0.02	0.778	0.977	0.760	0.29	0.087	0.801	0.070	3.28	0.020	0.292	0.0058	0.951
\$15,000	0.01		0.992	0.013	0.00		0.998	0.101	0.04		0.966	0.752	0.44		0.740	0.064	4.91		0.228	0.0046	0.935
\$20,000	0.01		0.990	0.013	0.00		0.997	0.101	0.05		0.955	0.743	0.58		0.691	0.060	6.55		0.189	0.0038	0.921
\$25,000	0.01		0.987	0.013	0.00		0.996	0.101	0.06		0.945	0.735	0.73		0.650	0.057	8.19		0.163	0.0033	0.909
\$30,000	0.01		0.985	0.013	0.00		0.995	0.101	0.07		0.934	0.727	0.88		0.615	0.054	9.83		0.144	0.0029	0.898
\$35,000	0.02		0.983	0.013	0.01		0.994	0.100	0.08		0.924	0.719	1.02		0.585	0.051	11.47		0.130	0.0026	0.886
\$40,000	0.02		0.980	0.013	0.01		0.994	0.100	0.10		0.914	0.712	1.17		0.559	0.049	13.10		0.118	0.0024	0.876
\$50,000	0.02		0.975	0.013	0.01		0.992	0.100	0.12		0.895	0.697	1.46		0.514	0.045	16.38		0.101	0.0020	0.857
\$75,000	0.03		0.963	0.013	0.01		0.988	0.100	0.18		0.852	0.663	2.19		0.438	0.038	24.57		0.075	0.0015	0.816
\$100,000	0.04		0.951	0.013	0.02		0.984	0.099	0.24		0.814	0.633	2.92		0.386	0.034	32.76		0.060	0.0012	0.780
\$125,000	0.06		0.938	0.013	0.02		0.980	0.099	0.30		0.780	0.607	3.65		0.346	0.030	40.95		0.050	0.0010	0.750
\$150,000	0.07		0.926	0.013	0.02		0.976	0.099	0.36		0.750	0.583	4.38		0.314	0.027	49.14		0.043	0.0009	0.723
\$175,000	0.08		0.914	0.012	0.03		0.972	0.098	0.42		0.722	0.562	5.11		0.288	0.025	57.33		0.037	0.0007	0.698
\$200,000	0.09		0.902	0.012	0.03		0.969	0.098	0.48		0.697	0.543	5.84		0.265	0.023	65.52		0.033	0.0007	0.677
\$225,000	0.10		0.890	0.012	0.03		0.965	0.097	0.54		0.674	0.525	6.57		0.246	0.021	73.71		0.030	0.0006	0.656
\$250,000	0.11		0.877	0.012	0.04		0.961	0.097	0.60		0.653	0.508	7.30		0.229	0.020	81.90		0.027	0.0005	0.638
\$275,000	0.12		0.865	0.012	0.04		0.958	0.097	0.66		0.633	0.492	8.03		0.214	0.019	90.09		0.025	0.0005	0.621
\$300,000	0.13		0.853	0.012	0.05		0.954	0.096	0.72		0.614	0.478	8.76		0.201	0.017	98.28		0.024	0.0005	0.604
\$325,000	0.15		0.841	0.011	0.05		0.951	0.096	0.78		0.596	0.464	9.49		0.188	0.016	106.47		0.022	0.0004	0.587
\$350,000	0.16		0.829	0.011	0.05		0.947	0.096	0.84		0.579	0.451	10.22		0.176	0.015	114.66		0.020	0.0004	0.573
\$375,000	0.17		0.817	0.011	0.06		0.944	0.095	0.90		0.563	0.438	10.95		0.165	0.014	122.85		0.019	0.0004	0.558
\$400,000	0.18		0.805	0.011	0.06		0.940	0.095	0.96		0.548	0.426	11.68		0.154	0.013	131.04		0.018	0.0004	0.545
\$425,000	0.19		0.794	0.011	0.07		0.937	0.095	1.02		0.533	0.414	12.41		0.144	0.012	139.23		0.016	0.0003	0.532
\$450,000	0.20		0.782	0.011	0.07		0.933	0.094	1.08		0.518	0.403	13.14		0.134	0.012	147.42		0.015	0.0003	0.520
\$475,000	0.21		0.771	0.010	0.07		0.929	0.094	1.14		0.503	0.392	13.87		0.124	0.011	155.61		0.014	0.0003	0.507
\$500,000	0.22		0.760	0.010	0.08		0.926	0.094	1.20		0.489	0.381	14.60		0.115	0.010	163.80		0.013	0.0003	0.495
\$600,000	0.27		0.719	0.010	0.09		0.912	0.092	1.44		0.436	0.339	17.52		0.086	0.007	196.57		0.009	0.0002	0.448
\$700,000	0.31		0.680	0.009	0.11		0.897	0.091	1.68		0.387	0.301	20.44		0.064	0.006	229.33		0.006	0.0001	0.407
\$800,000	0.36		0.644	0.009	0.12		0.883	0.089	1.92		0.344	0.267	23.36		0.047	0.004	262.09		0.004	0.0001	0.369
\$900,000	0.40		0.611	0.008	0.14		0.869	0.088	2.16		0.305	0.237	26.29		0.035	0.003	294.85		0.002	0.0000	0.336
\$1,000,000	0.45		0.5794	0.0079	0.15		0.8549	0.0863	2.40		0.2704	0.2105	29.21		0.0256	0.0022	327.61		0.0002	0.0000	0.3069
\$2,000,000	0.90		0.3594	0.0049	0.31		0.7176	0.0725	4.80		0.0861	0.0670	58.41		0.0019	0.0002	655.22		0.0000	0.0000	0.1446
\$3,000,000	1.34		0.2397	0.0033	0.46		0.5944	0.0600	7.20		0.0315	0.0245	87.62		0.0002	0.0000	982.83		0.0000	0.0000	0.0878
\$4,000,000	1.79		0.1681	0.0023	0.62		0.4898	0.0495	9.60		0.0129	0.0100	116.82		0.0000	0.0000	1310.44		0.0000	0.0000	0.0618
\$5,000,000	2.24		0.1215	0.0017	0.77		0.4030	0.0407	12.00		0.0058	0.0045	146.03		0.0000	0.0000	1638.05		0.0000	0.0000	0.0469
\$6,000,000	2.69		0.0893	0.0012	0.93		0.3312	0.0335	14.39		0.0028	0.0022	175.24		0.0000	0.0000	1965.66		0.0000	0.0000	0.0369
\$7,000,000	3.14		0.0662	0.0009	1.08		0.2716	0.0274	16.79		0.0015	0.0012	204.44		0.0000	0.0000	2293.27		0.0000	0.0000	0.0295
\$8,000,000	3.59		0.0490	0.0007	1.24		0.2221	0.0224	19.19		0.0009	0.0007	233.65		0.0000	0.0000	2620.88		0.0000	0.0000	0.0238
\$9,000,000	4.03		0.0361	0.0005	1.39		0.1807	0.0183	21.59		0.0005	0.0004	262.85		0.0000	0.0000	2948.48		0.0000	0.0000	0.0192
\$10,000,000	4.48		0.0262	0.0004	1.55		0.1461	0.0148	23.99		0.0002	0.0002	292.06		0.0000	0.0000	3276.09		0.0000	0.0000	0.0154

Death Average Cost Per Case \$2,231,199
P.T. Average Cost Per Case \$6,452,708
P.P Average Cost Per Case \$416,837
T.T. Average Cost Per Case \$34,240

DELAWARE
 Excess Loss Factor Study
 Excess Loss (Pure Premium) Factors

Loss Limitation	DE Hazard Group Excess Loss Factors							ELF adjusted for LBA's 0.8073							ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
	Pg2	Pg3	Pg4	Pg5	Pg6	Pg7	Pg8	(1)*TCR	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR	(7)*TCR	Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)						
\$10,000	0.862	0.898	0.898	0.918	0.933	0.948	0.951	0.696	0.725	0.725	0.741	0.753	0.765	0.768	0.701	0.730	0.730	0.746	0.758	0.770	0.773
\$15,000	0.829	0.870	0.870	0.895	0.912	0.931	0.935	0.669	0.702	0.702	0.723	0.736	0.752	0.755	0.674	0.707	0.707	0.728	0.741	0.757	0.760
\$20,000	0.799	0.845	0.846	0.875	0.894	0.917	0.921	0.645	0.682	0.683	0.706	0.722	0.740	0.744	0.650	0.687	0.688	0.711	0.727	0.745	0.749
\$25,000	0.774	0.824	0.827	0.856	0.879	0.903	0.909	0.625	0.665	0.668	0.691	0.710	0.729	0.734	0.630	0.670	0.673	0.696	0.715	0.734	0.739
\$30,000	0.751	0.805	0.808	0.840	0.862	0.891	0.898	0.606	0.650	0.652	0.678	0.696	0.719	0.725	0.611	0.655	0.657	0.683	0.701	0.724	0.730
\$35,000	0.730	0.787	0.790	0.826	0.850	0.878	0.886	0.589	0.635	0.638	0.667	0.686	0.709	0.715	0.594	0.640	0.643	0.672	0.691	0.714	0.720
\$40,000	0.711	0.771	0.774	0.811	0.837	0.868	0.876	0.574	0.622	0.625	0.655	0.676	0.701	0.707	0.579	0.627	0.630	0.660	0.681	0.706	0.712
\$50,000	0.678	0.742	0.745	0.786	0.813	0.848	0.857	0.547	0.599	0.601	0.635	0.656	0.685	0.692	0.552	0.604	0.606	0.640	0.661	0.690	0.697
\$75,000	0.613	0.683	0.687	0.732	0.764	0.803	0.816	0.495	0.551	0.555	0.591	0.617	0.648	0.659	0.500	0.556	0.560	0.596	0.622	0.653	0.664
\$100,000	0.562	0.636	0.642	0.691	0.723	0.767	0.780	0.454	0.513	0.518	0.558	0.584	0.619	0.630	0.459	0.518	0.523	0.563	0.589	0.624	0.635
\$125,000	0.519	0.597	0.604	0.654	0.689	0.735	0.750	0.419	0.482	0.488	0.528	0.556	0.593	0.605	0.424	0.487	0.493	0.533	0.561	0.598	0.610
\$150,000	0.483	0.563	0.570	0.622	0.658	0.708	0.723	0.390	0.455	0.460	0.502	0.531	0.572	0.584	0.395	0.460	0.465	0.507	0.536	0.577	0.589
\$175,000	0.453	0.533	0.541	0.595	0.632	0.682	0.698	0.366	0.430	0.437	0.480	0.510	0.551	0.563	0.371	0.435	0.442	0.485	0.515	0.556	0.568
\$200,000	0.423	0.508	0.515	0.571	0.608	0.660	0.677	0.341	0.410	0.416	0.461	0.491	0.533	0.547	0.346	0.415	0.421	0.466	0.496	0.538	0.552
\$225,000	0.395	0.481	0.492	0.547	0.587	0.638	0.656	0.319	0.388	0.397	0.442	0.474	0.515	0.530	0.324	0.393	0.402	0.447	0.479	0.520	0.535
\$250,000	0.371	0.457	0.468	0.526	0.565	0.620	0.638	0.300	0.369	0.378	0.425	0.456	0.501	0.515	0.305	0.374	0.383	0.430	0.461	0.506	0.520
\$275,000	0.347	0.436	0.448	0.507	0.547	0.600	0.621	0.280	0.352	0.362	0.409	0.442	0.484	0.501	0.285	0.357	0.367	0.414	0.447	0.489	0.506
\$300,000	0.322	0.413	0.427	0.487	0.528	0.583	0.604	0.260	0.333	0.345	0.393	0.426	0.471	0.488	0.265	0.338	0.350	0.398	0.431	0.476	0.493
\$325,000	0.300	0.390	0.407	0.469	0.510	0.567	0.587	0.242	0.315	0.329	0.379	0.412	0.458	0.474	0.247	0.320	0.334	0.384	0.417	0.463	0.479
\$350,000	0.281	0.372	0.388	0.452	0.495	0.552	0.573	0.227	0.300	0.313	0.365	0.400	0.446	0.463	0.232	0.305	0.318	0.370	0.405	0.451	0.468
\$375,000	0.262	0.353	0.369	0.433	0.478	0.537	0.558	0.212	0.285	0.298	0.350	0.386	0.434	0.450	0.217	0.290	0.303	0.355	0.391	0.439	0.455
\$400,000	0.245	0.336	0.352	0.417	0.463	0.523	0.545	0.198	0.271	0.284	0.337	0.374	0.422	0.440	0.203	0.276	0.289	0.342	0.379	0.427	0.445
\$425,000	0.229	0.320	0.335	0.401	0.447	0.509	0.532	0.185	0.258	0.270	0.324	0.361	0.411	0.429	0.190	0.263	0.275	0.329	0.366	0.416	0.434
\$450,000	0.213	0.303	0.320	0.385	0.432	0.495	0.520	0.172	0.245	0.258	0.311	0.349	0.400	0.420	0.177	0.250	0.263	0.316	0.354	0.405	0.425
\$475,000	0.199	0.288	0.304	0.371	0.417	0.481	0.507	0.161	0.233	0.245	0.300	0.337	0.388	0.409	0.166	0.238	0.250	0.305	0.342	0.393	0.414
\$500,000	0.186	0.275	0.290	0.357	0.404	0.469	0.495	0.150	0.222	0.234	0.288	0.326	0.379	0.400	0.155	0.227	0.239	0.293	0.331	0.384	0.405
\$600,000	0.143	0.226	0.242	0.306	0.354	0.420	0.448	0.115	0.182	0.195	0.247	0.286	0.339	0.362	0.120	0.187	0.200	0.252	0.291	0.344	0.367
\$700,000	0.110	0.191	0.201	0.263	0.311	0.377	0.407	0.089	0.154	0.162	0.212	0.251	0.304	0.329	0.094	0.159	0.167	0.217	0.256	0.309	0.334
\$800,000	0.081	0.161	0.170	0.230	0.274	0.339	0.369	0.065	0.130	0.137	0.186	0.221	0.274	0.298	0.070	0.135	0.142	0.191	0.226	0.279	0.303
\$900,000	0.062	0.138	0.145	0.201	0.244	0.307	0.336	0.050	0.111	0.117	0.162	0.197	0.248	0.271	0.055	0.116	0.122	0.167	0.202	0.253	0.276
\$1,000,000	0.0502	0.1202	0.1245	0.1766	0.2166	0.2782	0.3069	0.0405	0.0970	0.1005	0.1426	0.1749	0.2246	0.2478	0.0455	0.1020	0.1055	0.1476	0.1799	0.2296	0.2528
\$2,000,000	0.0290	0.0704	0.0738	0.1074	0.1332	0.1800	0.2053	0.0234	0.0568	0.0596	0.0867	0.1075	0.1453	0.1657	0.0284	0.0618	0.0646	0.0917	0.1125	0.1503	0.1707
\$3,000,000	0.0210	0.0512	0.0539	0.0796	0.0996	0.1383	0.1614	0.0170	0.0413	0.0435	0.0643	0.0804	0.1116	0.1303	0.0220	0.0463	0.0485	0.0693	0.0854	0.1166	0.1353
\$4,000,000	0.0166	0.0407	0.0432	0.0638	0.0804	0.1135	0.1347	0.0134	0.0329	0.0349	0.0515	0.0649	0.0916	0.1087	0.0184	0.0379	0.0399	0.0565	0.0699	0.0966	0.1137
\$5,000,000	0.0139	0.0341	0.0361	0.0540	0.0680	0.0971	0.1166	0.0112	0.0275	0.0291	0.0436	0.0549	0.0784	0.0941	0.0162	0.0325	0.0341	0.0486	0.0599	0.0834	0.0991
\$6,000,000	0.0119	0.0292	0.0312	0.0466	0.0591	0.0851	0.1028	0.0096	0.0236	0.0252	0.0376	0.0477	0.0687	0.0830	0.0144	0.0286	0.0302	0.0426	0.0527	0.0737	0.0880
\$7,000,000	0.0104	0.0257	0.0276	0.0413	0.0524	0.0759	0.0924	0.0084	0.0207	0.0223	0.0333	0.0423	0.0613	0.0746	0.0126	0.0257	0.0273	0.0383	0.0473	0.0663	0.0796
\$8,000,000	0.0092	0.0227	0.0247	0.0369	0.0472	0.0687	0.0838	0.0074	0.0183	0.0199	0.0298	0.0381	0.0555	0.0677	0.0111	0.0233	0.0249	0.0348	0.0431	0.0605	0.0727
\$9,000,000	0.0081	0.0203	0.0222	0.0336	0.0429	0.0626	0.0767	0.0065	0.0164	0.0179	0.0271	0.0346	0.0505	0.0619	0.0098	0.0214	0.0229	0.0321	0.0396	0.0555	0.0669
\$10,000,000	0.0071	0.0184	0.0199	0.0306	0.0392	0.0576	0.0709	0.0057	0.0149	0.0161	0.0247	0.0316	0.0465	0.0572	0.0086	0.0199	0.0211	0.0297	0.0366	0.0515	0.0622

* 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: 12/1/16
Excess Loss (Pure Premium) Factors

Per Accident Limit	2016 Excess Loss Factors*							2015 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	0.701	0.730	0.730	0.746	0.758	0.770	0.773	0.698	0.724	0.725	0.741	0.757	0.773	0.780	0.4%	0.8%	0.7%	0.7%	0.1%	-0.4%	-0.9%
\$15,000	0.674	0.707	0.707	0.728	0.741	0.757	0.760	0.669	0.702	0.703	0.721	0.743	0.759	0.771	0.7%	0.7%	0.6%	1.0%	-0.3%	-0.3%	-1.4%
\$20,000	0.650	0.687	0.688	0.711	0.727	0.745	0.749	0.646	0.682	0.685	0.706	0.730	0.749	0.762	0.6%	0.7%	0.4%	0.7%	-0.4%	-0.5%	-1.7%
\$25,000	0.630	0.670	0.673	0.696	0.714	0.734	0.739	0.625	0.665	0.668	0.691	0.716	0.739	0.753	0.8%	0.8%	0.7%	0.7%	-0.3%	-0.7%	-1.9%
\$30,000	0.611	0.655	0.657	0.683	0.701	0.724	0.730	0.607	0.648	0.653	0.678	0.704	0.729	0.745	0.7%	1.1%	0.6%	0.7%	-0.4%	-0.7%	-2.0%
\$35,000	0.594	0.640	0.643	0.672	0.691	0.714	0.720	0.590	0.633	0.640	0.665	0.694	0.720	0.737	0.7%	1.1%	0.5%	1.1%	-0.4%	-0.8%	-2.3%
\$40,000	0.579	0.627	0.630	0.660	0.681	0.706	0.712	0.574	0.619	0.626	0.654	0.683	0.711	0.729	0.9%	1.3%	0.6%	0.9%	-0.3%	-0.7%	-2.3%
\$50,000	0.552	0.604	0.606	0.640	0.661	0.690	0.697	0.549	0.597	0.603	0.632	0.664	0.695	0.716	0.5%	1.2%	0.5%	1.3%	-0.5%	-0.7%	-2.7%
\$75,000	0.500	0.556	0.560	0.596	0.622	0.653	0.664	0.498	0.549	0.556	0.590	0.626	0.660	0.685	0.4%	1.3%	0.7%	1.0%	-0.6%	-1.1%	-3.1%
\$100,000	0.459	0.518	0.523	0.563	0.589	0.624	0.635	0.456	0.512	0.521	0.555	0.594	0.631	0.658	0.7%	1.2%	0.4%	1.4%	-0.8%	-1.1%	-3.5%
\$125,000	0.424	0.487	0.493	0.533	0.561	0.598	0.610	0.422	0.479	0.489	0.526	0.568	0.604	0.635	0.5%	1.7%	0.8%	1.3%	-1.2%	-1.0%	-3.9%
\$150,000	0.395	0.460	0.465	0.507	0.536	0.577	0.589	0.394	0.452	0.463	0.501	0.542	0.583	0.615	0.3%	1.8%	0.4%	1.2%	-1.1%	-1.0%	-4.2%
\$175,000	0.371	0.435	0.442	0.485	0.515	0.556	0.568	0.367	0.427	0.440	0.478	0.521	0.562	0.594	1.1%	1.9%	0.5%	1.5%	-1.2%	-1.1%	-4.4%
\$200,000	0.346	0.414	0.421	0.466	0.496	0.538	0.552	0.342	0.405	0.418	0.458	0.502	0.544	0.578	1.2%	2.2%	0.7%	1.7%	-1.2%	-1.1%	-4.5%
\$225,000	0.324	0.393	0.402	0.447	0.479	0.520	0.535	0.318	0.384	0.397	0.438	0.485	0.528	0.562	1.9%	2.3%	1.3%	2.1%	-1.2%	-1.5%	-4.8%
\$250,000	0.304	0.374	0.383	0.430	0.461	0.505	0.520	0.296	0.363	0.378	0.421	0.467	0.513	0.548	2.7%	3.0%	1.3%	2.1%	-1.3%	-1.6%	-5.1%
\$275,000	0.285	0.356	0.367	0.414	0.446	0.489	0.506	0.276	0.344	0.359	0.404	0.451	0.497	0.534	3.3%	3.5%	2.2%	2.5%	-1.1%	-1.6%	-5.2%
\$300,000	0.265	0.338	0.350	0.398	0.431	0.476	0.493	0.257	0.326	0.342	0.387	0.436	0.483	0.521	3.1%	3.7%	2.3%	2.8%	-1.1%	-1.4%	-5.4%
\$325,000	0.247	0.320	0.334	0.384	0.417	0.463	0.479	0.239	0.309	0.326	0.372	0.422	0.470	0.508	3.3%	3.6%	2.5%	3.2%	-1.2%	-1.5%	-5.7%
\$350,000	0.232	0.305	0.318	0.370	0.404	0.451	0.467	0.222	0.292	0.309	0.356	0.407	0.457	0.497	4.5%	4.5%	2.9%	3.9%	-0.7%	-1.3%	-6.0%
\$375,000	0.217	0.290	0.303	0.356	0.391	0.439	0.455	0.206	0.275	0.293	0.341	0.394	0.444	0.485	5.3%	5.5%	3.4%	4.4%	-0.8%	-1.1%	-6.2%
\$400,000	0.203	0.276	0.289	0.342	0.379	0.427	0.445	0.192	0.260	0.280	0.326	0.380	0.432	0.474	5.7%	6.2%	3.2%	4.9%	-0.3%	-1.2%	-6.1%
\$425,000	0.190	0.263	0.275	0.329	0.366	0.416	0.434	0.178	0.246	0.266	0.314	0.368	0.421	0.463	6.7%	6.9%	3.4%	4.8%	-0.5%	-1.2%	-6.3%
\$450,000	0.177	0.250	0.263	0.316	0.354	0.405	0.424	0.164	0.233	0.253	0.301	0.355	0.409	0.452	7.9%	7.3%	4.0%	5.0%	-0.3%	-1.0%	-6.2%
\$475,000	0.166	0.238	0.250	0.305	0.342	0.394	0.414	0.153	0.220	0.239	0.289	0.343	0.398	0.442	8.5%	8.2%	4.6%	5.5%	-0.3%	-1.0%	-6.3%
\$500,000	0.155	0.227	0.239	0.293	0.331	0.384	0.405	0.142	0.209	0.228	0.276	0.331	0.386	0.431	9.2%	8.6%	4.8%	6.2%	0.0%	-0.5%	-6.0%
\$600,000	0.120	0.187	0.200	0.252	0.291	0.344	0.368	0.108	0.170	0.186	0.233	0.289	0.345	0.393	11.1%	10.0%	7.5%	8.2%	0.7%	-0.3%	-6.4%
\$700,000	0.094	0.159	0.167	0.217	0.256	0.309	0.334	0.082	0.139	0.154	0.199	0.253	0.309	0.358	14.6%	14.4%	8.4%	9.0%	1.2%	0.0%	-6.7%
\$800,000	0.070	0.135	0.142	0.191	0.226	0.279	0.303	0.063	0.118	0.128	0.171	0.223	0.278	0.326	11.1%	14.4%	10.9%	11.7%	1.3%	0.4%	-7.1%
\$900,000	0.055	0.116	0.122	0.167	0.202	0.253	0.276	0.050	0.101	0.108	0.148	0.196	0.250	0.298	10.0%	14.9%	13.0%	12.8%	3.1%	1.2%	-7.4%
\$1,000,000	0.0455	0.1020	0.1055	0.1476	0.1799	0.2296	0.2528	0.0404	0.0878	0.0924	0.1280	0.1755	0.2264	0.2733	12.6%	16.2%	14.2%	15.3%	2.5%	1.4%	-7.5%
\$2,000,000	0.0284	0.0618	0.0646	0.0917	0.1125	0.1503	0.1707	0.0250	0.0523	0.0559	0.0786	0.1087	0.1462	0.1821	13.6%	18.2%	15.6%	16.7%	3.5%	2.8%	-6.3%
\$3,000,000	0.0220	0.0463	0.0485	0.0693	0.0854	0.1166	0.1353	0.0191	0.0384	0.0413	0.0582	0.0812	0.1121	0.1429	15.2%	20.6%	17.4%	19.1%	5.2%	4.0%	-5.3%
\$4,000,000	0.0184	0.0379	0.0399	0.0565	0.0699	0.0966	0.1137	0.0158	0.0308	0.0332	0.0469	0.0652	0.0913	0.1185	16.5%	23.1%	20.2%	20.5%	7.2%	5.8%	-4.1%
\$5,000,000	0.0162	0.0325	0.0341	0.0486	0.0599	0.0834	0.0991	0.0132	0.0260	0.0281	0.0394	0.0548	0.0774	0.1013	22.7%	25.0%	21.4%	23.4%	9.3%	7.8%	-2.2%
\$6,000,000	0.0144	0.0286	0.0302	0.0426	0.0527	0.0737	0.0880	0.0110	0.0226	0.0246	0.0340	0.0476	0.0670	0.0884	30.9%	26.5%	22.8%	25.3%	10.7%	10.0%	-0.5%
\$7,000,000	0.0126	0.0257	0.0273	0.0383	0.0473	0.0663	0.0796	0.0095	0.0201	0.0218	0.0301	0.0420	0.0595	0.0786	32.6%	27.9%	25.2%	27.2%	12.6%	11.4%	1.3%
\$8,000,000	0.0111	0.0233	0.0249	0.0348	0.0431	0.0605	0.0727	0.0083	0.0182	0.0197	0.0273	0.0375	0.0533	0.0707	33.7%	28.0%	26.4%	27.5%	14.9%	13.5%	2.8%
\$9,000,000	0.0098	0.0214	0.0229	0.0321	0.0396	0.0555	0.0669	0.0071	0.0167	0.0181	0.0247	0.0341	0.0482	0.0640	38.0%	28.1%	26.5%	30.0%	16.1%	15.1%	4.5%
\$10,000,000	0.0086	0.0199	0.0211	0.0297	0.0366	0.0515	0.0622	0.0062	0.0153	0.0167	0.0227	0.0312	0.0440	0.0589	38.7%	30.1%	26.3%	30.8%	17.3%	17.0%	5.6%

* Adjusted