

DELAWARE COMPENSATION RATING BUREAU, INC.

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

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

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

These factors are applicable to voluntary market loss costs.

DELAWARE
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 12/1/16
Excess Loss (Pure Premium) Factors with Adjustment for ALAE

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	0.800	0.833	0.833	0.851	0.865	0.879	0.882	0.793	0.823	0.824	0.842	0.861	0.878	0.886	0.9%	1.2%	1.1%	1.1%	0.5%	0.1%	-0.5%
\$15,000	0.769	0.807	0.807	0.830	0.846	0.863	0.867	0.761	0.797	0.799	0.819	0.844	0.863	0.875	1.1%	1.3%	1.0%	1.3%	0.2%	0.0%	-0.9%
\$20,000	0.742	0.784	0.785	0.812	0.829	0.850	0.854	0.734	0.774	0.778	0.802	0.828	0.851	0.864	1.1%	1.3%	0.9%	1.2%	0.1%	-0.1%	-1.2%
\$25,000	0.719	0.765	0.767	0.794	0.815	0.838	0.843	0.710	0.755	0.759	0.785	0.814	0.840	0.855	1.3%	1.3%	1.1%	1.1%	0.1%	-0.2%	-1.4%
\$30,000	0.697	0.747	0.750	0.779	0.800	0.827	0.833	0.689	0.737	0.741	0.770	0.800	0.829	0.846	1.2%	1.4%	1.2%	1.2%	0.0%	-0.2%	-1.5%
\$35,000	0.678	0.731	0.733	0.766	0.789	0.815	0.822	0.670	0.719	0.726	0.756	0.788	0.818	0.837	1.2%	1.7%	1.0%	1.3%	0.1%	-0.4%	-1.8%
\$40,000	0.661	0.716	0.719	0.753	0.777	0.805	0.813	0.652	0.704	0.711	0.743	0.776	0.808	0.829	1.4%	1.7%	1.1%	1.3%	0.1%	-0.4%	-1.9%
\$50,000	0.630	0.689	0.692	0.730	0.755	0.787	0.795	0.624	0.678	0.685	0.718	0.754	0.789	0.813	1.0%	1.6%	1.0%	1.7%	0.1%	-0.3%	-2.2%
\$75,000	0.570	0.635	0.638	0.680	0.709	0.745	0.757	0.565	0.624	0.632	0.670	0.711	0.750	0.778	0.9%	1.8%	0.9%	1.5%	-0.3%	-0.7%	-2.7%
\$100,000	0.523	0.591	0.597	0.642	0.672	0.712	0.724	0.518	0.582	0.592	0.630	0.674	0.717	0.748	1.0%	1.5%	0.8%	1.9%	-0.3%	-0.7%	-3.2%
\$125,000	0.484	0.555	0.562	0.608	0.640	0.683	0.697	0.479	0.544	0.556	0.597	0.645	0.686	0.721	1.0%	2.0%	1.1%	1.8%	-0.8%	-0.4%	-3.3%
\$150,000	0.450	0.524	0.531	0.578	0.612	0.658	0.672	0.448	0.514	0.526	0.569	0.616	0.662	0.698	0.4%	1.9%	1.0%	1.6%	-0.6%	-0.6%	-3.7%
\$175,000	0.423	0.496	0.504	0.554	0.588	0.634	0.649	0.416	0.485	0.500	0.543	0.592	0.639	0.675	1.7%	2.3%	0.8%	2.0%	-0.7%	-0.8%	-3.9%
\$200,000	0.395	0.472	0.480	0.531	0.566	0.614	0.629	0.388	0.460	0.475	0.520	0.570	0.618	0.657	1.8%	2.6%	1.1%	2.1%	-0.7%	-0.6%	-4.3%
\$225,000	0.369	0.448	0.458	0.509	0.546	0.593	0.610	0.361	0.437	0.451	0.497	0.550	0.600	0.639	2.2%	2.5%	1.6%	2.4%	-0.7%	-1.2%	-4.5%
\$250,000	0.347	0.427	0.436	0.490	0.526	0.576	0.593	0.336	0.413	0.430	0.478	0.530	0.582	0.623	3.3%	3.4%	1.4%	2.5%	-0.8%	-1.0%	-4.8%
\$275,000	0.325	0.406	0.418	0.472	0.509	0.558	0.578	0.314	0.391	0.408	0.459	0.513	0.564	0.606	3.5%	3.8%	2.5%	2.8%	-0.8%	-1.1%	-4.6%
\$300,000	0.303	0.386	0.399	0.454	0.492	0.543	0.562	0.291	0.370	0.389	0.441	0.495	0.549	0.592	4.1%	4.3%	2.6%	2.9%	-0.6%	-1.1%	-5.1%
\$325,000	0.282	0.365	0.381	0.437	0.475	0.528	0.548	0.271	0.350	0.369	0.422	0.479	0.534	0.577	4.1%	4.3%	3.3%	3.6%	-0.8%	-1.1%	-5.0%
\$350,000	0.264	0.348	0.363	0.421	0.461	0.514	0.533	0.252	0.331	0.350	0.404	0.462	0.519	0.564	4.8%	5.1%	3.7%	4.2%	-0.2%	-1.0%	-5.5%
\$375,000	0.247	0.330	0.345	0.404	0.446	0.500	0.519	0.234	0.312	0.333	0.387	0.447	0.505	0.551	5.6%	5.8%	3.6%	4.4%	-0.2%	-1.0%	-5.8%
\$400,000	0.231	0.315	0.330	0.389	0.432	0.487	0.507	0.217	0.295	0.317	0.370	0.432	0.491	0.538	6.5%	6.8%	4.1%	5.1%	0.0%	-0.8%	-5.8%
\$425,000	0.216	0.300	0.314	0.375	0.417	0.474	0.496	0.201	0.279	0.301	0.356	0.417	0.478	0.526	7.5%	7.5%	4.3%	5.3%	0.0%	-0.8%	-5.7%
\$450,000	0.201	0.286	0.300	0.360	0.403	0.461	0.484	0.186	0.264	0.285	0.342	0.403	0.464	0.513	8.1%	8.3%	5.3%	5.3%	0.0%	-0.6%	-5.7%
\$475,000	0.188	0.271	0.285	0.347	0.389	0.449	0.473	0.173	0.249	0.271	0.328	0.390	0.451	0.502	8.7%	8.8%	5.2%	5.8%	-0.3%	-0.4%	-5.8%
\$500,000	0.176	0.259	0.272	0.334	0.377	0.437	0.461	0.161	0.237	0.258	0.314	0.376	0.438	0.490	9.3%	9.3%	5.4%	6.4%	0.3%	-0.2%	-5.9%
\$600,000	0.137	0.213	0.228	0.287	0.331	0.392	0.418	0.122	0.192	0.211	0.265	0.328	0.392	0.447	12.3%	10.9%	8.1%	8.3%	0.9%	0.0%	-6.5%
\$700,000	0.106	0.181	0.190	0.247	0.292	0.353	0.380	0.092	0.157	0.174	0.225	0.287	0.350	0.406	15.2%	15.3%	9.2%	9.8%	1.7%	0.9%	-6.4%
\$800,000	0.080	0.153	0.162	0.217	0.258	0.318	0.345	0.071	0.134	0.145	0.193	0.253	0.315	0.370	12.7%	14.2%	11.7%	12.4%	2.0%	1.0%	-6.8%
\$900,000	0.062	0.132	0.139	0.190	0.230	0.288	0.315	0.056	0.114	0.122	0.168	0.223	0.284	0.338	10.7%	15.8%	13.9%	13.1%	3.1%	1.4%	-6.8%
\$1,000,000	0.0513	0.1158	0.1198	0.1678	0.2047	0.2615	0.2880	0.0453	0.0991	0.1044	0.1448	0.1989	0.2568	0.3101	13.2%	16.9%	14.8%	15.9%	2.9%	1.8%	-7.1%
\$2,000,000	0.0317	0.0699	0.0730	0.1040	0.1278	0.1710	0.1943	0.0278	0.0588	0.0629	0.0887	0.1229	0.1656	0.2064	14.0%	18.9%	16.1%	17.2%	4.0%	3.3%	-5.9%
\$3,000,000	0.0244	0.0522	0.0547	0.0784	0.0968	0.1325	0.1538	0.0211	0.0430	0.0462	0.0655	0.0917	0.1268	0.1618	15.6%	21.4%	18.4%	19.7%	5.6%	4.5%	-4.9%
\$4,000,000	0.0203	0.0425	0.0448	0.0638	0.0791	0.1096	0.1292	0.0173	0.0343	0.0370	0.0527	0.0735	0.1032	0.1341	17.3%	23.9%	21.1%	21.1%	7.6%	6.2%	-3.7%
\$5,000,000	0.0178	0.0364	0.0383	0.0548	0.0677	0.0945	0.1125	0.0150	0.0289	0.0313	0.0441	0.0617	0.0874	0.1145	18.7%	26.0%	22.4%	24.3%	9.7%	8.1%	-1.7%
\$6,000,000	0.0160	0.0319	0.0338	0.0480	0.0595	0.0835	0.0998	0.0126	0.0250	0.0273	0.0380	0.0535	0.0755	0.0999	27.0%	27.6%	23.8%	26.3%	11.2%	10.6%	-0.1%
\$7,000,000	0.0144	0.0287	0.0304	0.0431	0.0533	0.0750	0.0902	0.0108	0.0222	0.0241	0.0336	0.0471	0.0670	0.0886	33.3%	29.3%	26.1%	28.3%	13.2%	11.9%	1.8%
\$8,000,000	0.0128	0.0259	0.0278	0.0390	0.0485	0.0683	0.0823	0.0093	0.0201	0.0217	0.0303	0.0420	0.0599	0.0797	37.6%	28.9%	28.1%	28.7%	15.5%	14.0%	3.3%
\$9,000,000	0.0113	0.0237	0.0255	0.0360	0.0446	0.0627	0.0757	0.0080	0.0185	0.0199	0.0274	0.0381	0.0541	0.0721	41.3%	28.1%	28.1%	31.4%	17.1%	15.9%	5.0%
\$10,000,000	0.0098	0.0220	0.0233	0.0332	0.0411	0.0581	0.0704	0.0071	0.0168	0.0183	0.0251	0.0348	0.0493	0.0663	38.0%	31.0%	27.3%	32.3%	18.1%	17.8%	6.2%

* Adjusted