

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  
PROPOSED EFFECTIVE DATE: 12/1/16  
Excess Loss 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	0.492	0.512	0.512	0.524	0.532	0.541	0.542	0.497	0.516	0.516	0.528	0.539	0.550	0.556	-1.0%	-0.8%	-0.8%	-0.8%	-1.3%	-1.6%	-2.5%
\$15,000	0.473	0.497	0.497	0.511	0.520	0.531	0.533	0.477	0.500	0.501	0.514	0.529	0.541	0.549	-0.8%	-0.6%	-0.8%	-0.6%	-1.7%	-1.8%	-2.9%
\$20,000	0.456	0.482	0.483	0.499	0.510	0.523	0.525	0.460	0.486	0.488	0.503	0.519	0.533	0.543	-0.9%	-0.8%	-1.0%	-0.8%	-1.7%	-1.9%	-3.3%
\$25,000	0.442	0.471	0.472	0.489	0.501	0.515	0.519	0.445	0.473	0.476	0.492	0.510	0.526	0.537	-0.7%	-0.4%	-0.8%	-0.6%	-1.8%	-2.1%	-3.4%
\$30,000	0.429	0.460	0.462	0.480	0.492	0.508	0.512	0.432	0.462	0.465	0.483	0.502	0.519	0.531	-0.7%	-0.4%	-0.6%	-0.6%	-2.0%	-2.1%	-3.6%
\$35,000	0.417	0.450	0.451	0.472	0.485	0.501	0.506	0.420	0.451	0.456	0.474	0.494	0.512	0.526	-0.7%	-0.2%	-1.1%	-0.4%	-1.8%	-2.1%	-3.8%
\$40,000	0.407	0.441	0.442	0.463	0.478	0.495	0.500	0.409	0.441	0.446	0.466	0.487	0.506	0.520	-0.5%	0.0%	-0.9%	-0.6%	-1.8%	-2.2%	-3.8%
\$50,000	0.388	0.424	0.426	0.449	0.464	0.484	0.489	0.391	0.425	0.430	0.450	0.473	0.495	0.510	-0.8%	-0.2%	-0.9%	-0.2%	-1.9%	-2.2%	-4.1%
\$75,000	0.351	0.391	0.393	0.419	0.437	0.459	0.466	0.355	0.391	0.397	0.420	0.446	0.470	0.488	-1.1%	0.0%	-1.0%	-0.2%	-2.0%	-2.3%	-4.5%
\$100,000	0.323	0.364	0.368	0.395	0.413	0.438	0.446	0.326	0.365	0.371	0.395	0.423	0.449	0.469	-0.9%	-0.3%	-0.8%	0.0%	-2.4%	-2.4%	-4.9%
\$125,000	0.298	0.342	0.346	0.375	0.394	0.420	0.429	0.301	0.342	0.349	0.375	0.405	0.430	0.452	-1.0%	0.0%	-0.9%	0.0%	-2.7%	-2.3%	-5.1%
\$150,000	0.278	0.323	0.327	0.356	0.377	0.405	0.413	0.281	0.323	0.330	0.357	0.386	0.416	0.438	-1.1%	0.0%	-0.9%	-0.3%	-2.3%	-2.6%	-5.7%
\$175,000	0.261	0.306	0.311	0.341	0.362	0.390	0.399	0.262	0.305	0.314	0.341	0.371	0.401	0.424	-0.4%	0.3%	-1.0%	0.0%	-2.4%	-2.7%	-5.9%
\$200,000	0.244	0.292	0.296	0.328	0.349	0.378	0.388	0.244	0.289	0.299	0.327	0.358	0.388	0.412	0.0%	1.0%	-1.0%	0.3%	-2.5%	-2.6%	-5.8%
\$225,000	0.228	0.277	0.283	0.314	0.337	0.365	0.376	0.227	0.274	0.284	0.312	0.346	0.377	0.401	0.4%	1.1%	-0.4%	0.6%	-2.6%	-3.2%	-6.2%
\$250,000	0.215	0.263	0.269	0.302	0.324	0.355	0.365	0.212	0.260	0.270	0.300	0.333	0.365	0.391	1.4%	1.2%	-0.4%	0.7%	-2.7%	-2.7%	-6.6%
\$275,000	0.201	0.251	0.258	0.291	0.314	0.344	0.356	0.198	0.246	0.257	0.288	0.322	0.354	0.381	1.5%	2.0%	0.4%	1.0%	-2.5%	-2.8%	-6.6%
\$300,000	0.188	0.238	0.246	0.280	0.303	0.334	0.346	0.184	0.233	0.245	0.276	0.311	0.344	0.371	2.2%	2.1%	0.4%	1.4%	-2.6%	-2.9%	-6.7%
\$325,000	0.175	0.225	0.235	0.270	0.293	0.325	0.338	0.171	0.221	0.233	0.265	0.301	0.335	0.362	2.3%	1.8%	0.9%	1.9%	-2.7%	-3.0%	-6.6%
\$350,000	0.164	0.215	0.224	0.260	0.284	0.317	0.329	0.159	0.209	0.221	0.254	0.291	0.326	0.354	3.1%	2.9%	1.4%	2.4%	-2.4%	-2.8%	-7.1%
\$375,000	0.153	0.204	0.213	0.250	0.275	0.308	0.321	0.148	0.197	0.210	0.244	0.281	0.317	0.346	3.4%	3.6%	1.4%	2.5%	-2.1%	-2.8%	-7.2%
\$400,000	0.143	0.195	0.204	0.241	0.267	0.300	0.313	0.137	0.186	0.200	0.233	0.272	0.308	0.338	4.4%	4.8%	2.0%	3.4%	-1.8%	-2.6%	-7.4%
\$425,000	0.134	0.186	0.194	0.232	0.258	0.293	0.306	0.128	0.176	0.190	0.224	0.262	0.300	0.330	4.7%	5.7%	2.1%	3.6%	-1.5%	-2.3%	-7.3%
\$450,000	0.125	0.176	0.186	0.223	0.250	0.285	0.299	0.118	0.167	0.180	0.215	0.253	0.292	0.322	5.9%	5.4%	3.3%	3.7%	-1.2%	-2.4%	-7.1%
\$475,000	0.117	0.168	0.177	0.215	0.241	0.278	0.291	0.110	0.158	0.171	0.206	0.245	0.284	0.315	6.4%	6.3%	3.5%	4.4%	-1.6%	-2.1%	-7.6%
\$500,000	0.110	0.160	0.169	0.207	0.233	0.270	0.285	0.102	0.150	0.163	0.198	0.237	0.276	0.308	7.8%	6.7%	3.7%	4.5%	-1.7%	-2.2%	-7.5%
\$600,000	0.086	0.133	0.142	0.178	0.205	0.242	0.258	0.078	0.122	0.133	0.167	0.207	0.246	0.281	10.3%	9.0%	6.8%	6.6%	-1.0%	-1.6%	-8.2%
\$700,000	0.067	0.113	0.119	0.154	0.181	0.218	0.235	0.059	0.100	0.111	0.143	0.181	0.221	0.256	13.6%	13.0%	7.2%	7.7%	0.0%	-1.4%	-8.2%
\$800,000	0.051	0.096	0.101	0.135	0.160	0.197	0.213	0.046	0.085	0.092	0.123	0.160	0.199	0.233	10.9%	12.9%	9.8%	9.8%	0.0%	-1.0%	-8.6%
\$900,000	0.040	0.083	0.087	0.119	0.143	0.178	0.195	0.037	0.073	0.078	0.106	0.141	0.179	0.213	8.1%	13.7%	11.5%	12.3%	1.4%	-0.6%	-8.5%
\$1,000,000	0.0334	0.0729	0.0753	0.1048	0.1274	0.1622	0.1784	0.0302	0.0638	0.0671	0.0923	0.1261	0.1622	0.1955	10.6%	14.3%	12.2%	13.5%	1.0%	0.0%	-8.7%
\$2,000,000	0.0214	0.0448	0.0467	0.0657	0.0803	0.1067	0.1210	0.0192	0.0386	0.0412	0.0573	0.0786	0.1053	0.1307	11.5%	16.1%	13.3%	14.7%	2.2%	1.3%	-7.4%
\$3,000,000	0.0169	0.0339	0.0355	0.0500	0.0613	0.0831	0.0962	0.0150	0.0287	0.0307	0.0428	0.0591	0.0811	0.1029	12.7%	18.1%	15.6%	16.8%	3.7%	2.5%	-6.5%
\$4,000,000	0.0141	0.0280	0.0294	0.0410	0.0504	0.0691	0.0811	0.0116	0.0233	0.0250	0.0348	0.0478	0.0663	0.0856	21.6%	20.2%	17.6%	17.8%	5.4%	4.2%	-5.3%
\$5,000,000	0.0119	0.0243	0.0254	0.0355	0.0434	0.0599	0.0709	0.0095	0.0199	0.0214	0.0294	0.0404	0.0564	0.0734	25.3%	22.1%	18.7%	20.7%	7.4%	6.2%	-3.4%
\$6,000,000	0.0101	0.0215	0.0226	0.0313	0.0384	0.0531	0.0631	0.0078	0.0175	0.0189	0.0256	0.0353	0.0490	0.0642	29.5%	22.9%	19.6%	22.3%	8.8%	8.4%	-1.7%
\$7,000,000	0.0089	0.0195	0.0206	0.0283	0.0346	0.0479	0.0572	0.0068	0.0157	0.0169	0.0228	0.0313	0.0437	0.0572	30.9%	24.2%	21.9%	24.1%	10.5%	9.6%	0.0%
\$8,000,000	0.0078	0.0178	0.0190	0.0258	0.0317	0.0438	0.0523	0.0059	0.0141	0.0154	0.0208	0.0281	0.0393	0.0517	32.2%	26.2%	23.4%	24.0%	12.8%	11.5%	1.2%
\$9,000,000	0.0069	0.0165	0.0175	0.0240	0.0292	0.0404	0.0483	0.0050	0.0126	0.0140	0.0190	0.0257	0.0357	0.0469	38.0%	31.0%	25.0%	26.3%	13.6%	13.2%	3.0%
\$10,000,000	0.0060	0.0154	0.0162	0.0223	0.0271	0.0375	0.0451	0.0044	0.0110	0.0125	0.0176	0.0236	0.0327	0.0433	36.4%	40.0%	29.6%	26.7%	14.8%	14.7%	4.2%

\* Adjusted