

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 through 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 2021 excess loss factors with the current 2020 excess loss factors.

DELAWARE
Effective:12/1/21

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	980,282						
	P.T.	7,542,477						
	PP	128,841						
	T.T.	18,717						
	M.O	1,477						
II.	Injury Type	Hazard Group						
	Fatal	726,428	791,729	862,901	940,470	1,025,012	1,117,154	1,217,579
	P.T.	4,320,972	5,119,137	6,064,738	7,185,009	8,512,216	10,084,583	11,947,396
	PP	93,337	105,065	118,265	133,125	149,852	168,680	189,874
	T.T.	16,692	17,481	18,306	19,171	20,076	21,024	22,017
	M.O	1,169	1,298	1,441	1,599	1,775	1,970	2,187

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	0.013	0.013	0.013	0.013	0.013	0.013	0.013
P.T.	0.006	0.072	0.036	0.066	0.049	0.072	0.102
PP	0.689	0.704	0.719	0.734	0.749	0.764	0.779
T.T.	0.228	0.163	0.183	0.147	0.162	0.129	0.092
Medical Only	0.065	0.048	0.050	0.041	0.027	0.023	0.016
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	0.572	0.579	0.590	0.608	0.615	0.650	0.679
\$3,000,000	0.408	0.419	0.432	0.451	0.462	0.506	0.544
\$4,000,000	0.321	0.330	0.343	0.364	0.375	0.420	0.461
\$5,000,000	0.264	0.272	0.283	0.306	0.318	0.361	0.404
\$6,000,000	0.224	0.233	0.244	0.263	0.277	0.317	0.360
\$7,000,000	0.189	0.199	0.214	0.231	0.245	0.284	0.326
\$8,000,000	0.164	0.176	0.188	0.207	0.219	0.257	0.298
\$9,000,000	0.142	0.154	0.168	0.185	0.198	0.234	0.274
\$10,000,000	0.124	0.136	0.150	0.168	0.181	0.215	0.253

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	0.013	0.981	0.012	0.00	0.006	0.996	0.006	0.11	0.689	0.913	0.629	0.60	0.228	0.698	0.159	8.55	0.065	0.182	0.0119	0.818
\$15,000	0.02		0.972	0.012	0.00		0.993	0.006	0.16		0.878	0.605	0.90		0.618	0.141	12.83		0.143	0.0093	0.773
\$20,000	0.03		0.963	0.012	0.00		0.991	0.006	0.21		0.847	0.583	1.20		0.559	0.127	17.10		0.119	0.0078	0.736
\$25,000	0.03		0.954	0.012	0.01		0.989	0.006	0.27		0.819	0.564	1.50		0.513	0.117	21.38		0.103	0.0067	0.706
\$30,000	0.04		0.944	0.012	0.01		0.987	0.006	0.32		0.794	0.547	1.80		0.475	0.108	25.66		0.091	0.0059	0.679
\$35,000	0.05		0.935	0.012	0.01		0.985	0.006	0.37		0.771	0.531	2.10		0.445	0.101	29.93		0.081	0.0053	0.655
\$40,000	0.06		0.926	0.012	0.01		0.982	0.006	0.43		0.751	0.517	2.40		0.421	0.096	34.21		0.073	0.0048	0.636
\$50,000	0.07		0.909	0.011	0.01		0.978	0.006	0.54		0.715	0.492	3.00		0.382	0.087	42.76		0.060	0.0039	0.600
\$75,000	0.10		0.871	0.011	0.02		0.967	0.006	0.80		0.641	0.442	4.49		0.319	0.073	64.14		0.037	0.0024	0.534
\$100,000	0.14		0.832	0.010	0.02		0.956	0.006	1.07		0.581	0.400	5.99		0.277	0.063	85.52		0.023	0.0015	0.481
\$125,000	0.17		0.796	0.010	0.03		0.945	0.006	1.34		0.530	0.365	7.49		0.245	0.056	106.90		0.018	0.0012	0.438
\$150,000	0.21		0.765	0.010	0.03		0.934	0.006	1.61		0.487	0.335	8.99		0.222	0.050	128.28		0.014	0.0009	0.402
\$175,000	0.24		0.741	0.009	0.04		0.923	0.006	1.87		0.448	0.309	10.48		0.203	0.046	149.65		0.010	0.0007	0.371
\$200,000	0.28		0.722	0.009	0.05		0.912	0.006	2.14		0.414	0.285	11.98		0.188	0.043	171.03		0.007	0.0005	0.344
\$225,000	0.31		0.705	0.009	0.05		0.901	0.005	2.41		0.382	0.263	13.48		0.175	0.040	192.41		0.005	0.0003	0.317
\$250,000	0.34		0.689	0.009	0.06		0.890	0.005	2.68		0.351	0.242	14.98		0.164	0.037	213.79		0.002	0.0001	0.293
\$275,000	0.38		0.674	0.009	0.06		0.879	0.005	2.95		0.323	0.222	16.47		0.153	0.035	235.17		0.001	0.0001	0.271
\$300,000	0.41		0.659	0.008	0.07		0.869	0.005	3.21		0.296	0.204	17.97		0.142	0.032	256.55		0.000	0.0000	0.249
\$325,000	0.45		0.643	0.008	0.08		0.858	0.005	3.48		0.271	0.187	19.47		0.132	0.030	277.93		0.000	0.0000	0.230
\$350,000	0.48		0.628	0.008	0.08		0.847	0.005	3.75		0.248	0.171	20.97		0.123	0.028	299.31		0.000	0.0000	0.212
\$375,000	0.52		0.613	0.008	0.09		0.837	0.005	4.02		0.227	0.156	22.47		0.114	0.026	320.69		0.000	0.0000	0.195
\$400,000	0.55		0.599	0.008	0.09		0.827	0.005	4.29		0.207	0.143	23.96		0.106	0.024	342.07		0.000	0.0000	0.180
\$425,000	0.59		0.586	0.007	0.10		0.816	0.005	4.55		0.189	0.130	25.46		0.098	0.022	363.45		0.000	0.0000	0.164
\$450,000	0.62		0.574	0.007	0.10		0.806	0.005	4.82		0.173	0.119	26.96		0.090	0.021	384.83		0.000	0.0000	0.152
\$475,000	0.65		0.561	0.007	0.11		0.796	0.005	5.09		0.158	0.109	28.46		0.084	0.019	406.20		0.000	0.0000	0.140
\$500,000	0.69		0.549	0.007	0.12		0.786	0.005	5.36		0.145	0.099	29.95		0.077	0.018	427.58		0.000	0.0000	0.129
\$600,000	0.83		0.502	0.006	0.14		0.747	0.005	6.43		0.101	0.070	35.94		0.056	0.013	513.10		0.000	0.0000	0.094
\$700,000	0.96		0.455	0.006	0.16		0.710	0.004	7.50		0.068	0.047	41.94		0.041	0.009	598.62		0.000	0.0000	0.066
\$800,000	1.10		0.425	0.005	0.19		0.675	0.004	8.57		0.050	0.035	47.93		0.030	0.007	684.13		0.000	0.0000	0.051
\$900,000	1.24		0.392	0.005	0.21		0.641	0.004	9.64		0.036	0.025	53.92		0.022	0.005	769.65		0.000	0.0000	0.039
\$1,000,000	1.38		0.3627	0.0046	0.23		0.6091	0.0037	10.71		0.0262	0.0180	59.91		0.0165	0.0038	855.17		0.0000	0.0000	0.0301
\$2,000,000	2.75		0.1842	0.0023	0.46		0.3734	0.0023	21.43		0.0016	0.0011	119.82		0.0012	0.0003	1710.33		0.0000	0.0000	0.0060
\$3,000,000	4.13		0.1058	0.0013	0.69		0.2288	0.0014	32.14		0.0002	0.0001	179.72		0.0002	0.0000	2565.50		0.0000	0.0000	0.0028
\$4,000,000	5.51		0.0634	0.0008	0.93		0.1330	0.0008	42.86		0.0000	0.0000	239.63		0.0000	0.0000	3420.67		0.0000	0.0000	0.0016
\$5,000,000	6.88		0.0379	0.0005	1.16		0.0681	0.0004	53.57		0.0000	0.0000	299.54		0.0000	0.0000	4275.84		0.0000	0.0000	0.0009
\$6,000,000	8.26		0.0216	0.0003	1.39		0.0249	0.0002	64.28		0.0000	0.0000	359.45		0.0000	0.0000	5131.00		0.0000	0.0000	0.0005
\$7,000,000	9.64		0.0111	0.0001	1.62		0.0000	0.0000	75.00		0.0000	0.0000	419.36		0.0000	0.0000	5986.17		0.0000	0.0000	0.0001
\$8,000,000	11.01		0.0046	0.0001	1.85		0.0000	0.0000	85.71		0.0000	0.0000	479.26		0.0000	0.0000	6841.34		0.0000	0.0000	0.0001
\$9,000,000	12.39		0.0009	0.0000	2.08		0.0000	0.0000	96.42		0.0000	0.0000	539.17		0.0000	0.0000	7696.50		0.0000	0.0000	0.0000
\$10,000,000	13.77		0.0000	0.0000	2.31		0.0000	0.0000	107.14		0.0000	0.0000	599.08		0.0000	0.0000	8551.67		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$726,428
P.T. Average Cost Per Case	\$4,320,972
P.P Average Cost Per Case	\$93,337
T.T. Average Cost Per Case	\$16,692

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	0.013	0.983	0.012	0.00	0.072	0.996	0.072	0.10	0.704	0.922	0.649	0.57	0.163	0.707	0.115	7.70	0.048	0.193	0.0093	0.857
\$15,000	0.02		0.974	0.012	0.00		0.994	0.072	0.14		0.889	0.626	0.86		0.628	0.102	11.56		0.152	0.0073	0.819
\$20,000	0.03		0.966	0.012	0.00		0.993	0.072	0.19		0.860	0.605	1.14		0.568	0.093	15.41		0.128	0.0062	0.788
\$25,000	0.03		0.957	0.012	0.00		0.991	0.072	0.24		0.834	0.587	1.43		0.522	0.085	19.26		0.111	0.0053	0.761
\$30,000	0.04		0.949	0.012	0.01		0.989	0.072	0.29		0.810	0.570	1.72		0.485	0.079	23.11		0.098	0.0047	0.738
\$35,000	0.04		0.940	0.012	0.01		0.987	0.072	0.33		0.789	0.555	2.00		0.454	0.074	26.97		0.088	0.0043	0.717
\$40,000	0.05		0.932	0.012	0.01		0.985	0.071	0.38		0.769	0.541	2.29		0.429	0.070	30.82		0.080	0.0038	0.698
\$50,000	0.06		0.916	0.012	0.01		0.981	0.071	0.48		0.734	0.516	2.86		0.390	0.064	38.52		0.066	0.0032	0.666
\$75,000	0.09		0.881	0.011	0.01		0.972	0.070	0.71		0.664	0.467	4.29		0.326	0.053	57.78		0.043	0.0021	0.603
\$100,000	0.13		0.845	0.011	0.02		0.963	0.070	0.95		0.607	0.427	5.72		0.284	0.046	77.04		0.027	0.0013	0.555
\$125,000	0.16		0.810	0.010	0.02		0.954	0.069	1.19		0.558	0.392	7.15		0.252	0.041	96.31		0.020	0.0010	0.513
\$150,000	0.19		0.779	0.010	0.03		0.944	0.068	1.43		0.515	0.362	8.58		0.228	0.037	115.57		0.016	0.0008	0.478
\$175,000	0.22		0.754	0.010	0.03		0.935	0.068	1.67		0.478	0.336	10.01		0.209	0.034	134.83		0.013	0.0006	0.449
\$200,000	0.25		0.734	0.009	0.04		0.926	0.067	1.90		0.445	0.313	11.44		0.193	0.032	154.09		0.010	0.0005	0.422
\$225,000	0.28		0.717	0.009	0.04		0.916	0.066	2.14		0.414	0.291	12.87		0.180	0.029	173.35		0.007	0.0003	0.395
\$250,000	0.32		0.702	0.009	0.05		0.907	0.066	2.38		0.385	0.271	14.30		0.169	0.028	192.61		0.005	0.0002	0.374
\$275,000	0.35		0.688	0.009	0.05		0.898	0.065	2.62		0.358	0.252	15.73		0.158	0.026	211.87		0.003	0.0001	0.352
\$300,000	0.38		0.674	0.009	0.06		0.889	0.064	2.86		0.332	0.234	17.16		0.148	0.024	231.13		0.001	0.0000	0.331
\$325,000	0.41		0.660	0.008	0.06		0.880	0.064	3.09		0.308	0.217	18.59		0.138	0.022	250.40		0.000	0.0000	0.311
\$350,000	0.44		0.645	0.008	0.07		0.871	0.063	3.33		0.285	0.200	20.02		0.129	0.021	269.66		0.000	0.0000	0.292
\$375,000	0.47		0.631	0.008	0.07		0.862	0.062	3.57		0.263	0.185	21.45		0.120	0.020	288.92		0.000	0.0000	0.275
\$400,000	0.51		0.618	0.008	0.08		0.853	0.062	3.81		0.243	0.171	22.88		0.111	0.018	308.18		0.000	0.0000	0.259
\$425,000	0.54		0.605	0.008	0.08		0.844	0.061	4.05		0.224	0.158	24.31		0.104	0.017	327.44		0.000	0.0000	0.244
\$450,000	0.57		0.592	0.007	0.09		0.835	0.060	4.28		0.207	0.146	25.74		0.096	0.016	346.70		0.000	0.0000	0.229
\$475,000	0.60		0.581	0.007	0.09		0.826	0.060	4.52		0.191	0.135	27.17		0.089	0.015	365.96		0.000	0.0000	0.217
\$500,000	0.63		0.569	0.007	0.10		0.818	0.059	4.76		0.177	0.124	28.60		0.083	0.014	385.22		0.000	0.0000	0.204
\$600,000	0.76		0.524	0.007	0.12		0.783	0.057	5.71		0.128	0.090	34.32		0.061	0.010	462.27		0.000	0.0000	0.164
\$700,000	0.88		0.486	0.006	0.14		0.751	0.054	6.66		0.094	0.066	40.04		0.046	0.007	539.31		0.000	0.0000	0.133
\$800,000	1.01		0.443	0.006	0.16		0.719	0.052	7.61		0.066	0.046	45.77		0.034	0.005	616.36		0.000	0.0000	0.109
\$900,000	1.14		0.416	0.005	0.18		0.689	0.050	8.57		0.050	0.035	51.49		0.026	0.004	693.40		0.000	0.0000	0.094
\$1,000,000	1.26		0.3869	0.0049	0.20		0.6596	0.0478	9.52		0.0375	0.0264	57.21		0.0188	0.0031	770.45		0.0000	0.0000	0.0822
\$2,000,000	2.53		0.2037	0.0026	0.39		0.4338	0.0314	19.04		0.0028	0.0020	114.41		0.0015	0.0002	1540.90		0.0000	0.0000	0.0362
\$3,000,000	3.79		0.1206	0.0015	0.59		0.2887	0.0209	28.55		0.0004	0.0003	171.62		0.0002	0.0000	2311.35		0.0000	0.0000	0.0227
\$4,000,000	5.05		0.0750	0.0009	0.78		0.1883	0.0136	38.07		0.0000	0.0000	228.83		0.0000	0.0000	3081.80		0.0000	0.0000	0.0145
\$5,000,000	6.32		0.0470	0.0006	0.98		0.1164	0.0084	47.59		0.0000	0.0000	286.03		0.0000	0.0000	3852.25		0.0000	0.0000	0.0090
\$6,000,000	7.58		0.0288	0.0004	1.17		0.0647	0.0047	57.11		0.0000	0.0000	343.24		0.0000	0.0000	4622.70		0.0000	0.0000	0.0051
\$7,000,000	8.84		0.0166	0.0002	1.37		0.0281	0.0020	66.63		0.0000	0.0000	400.44		0.0000	0.0000	5393.15		0.0000	0.0000	0.0022
\$8,000,000	10.10		0.0085	0.0001	1.56		0.0032	0.0002	76.14		0.0000	0.0000	457.65		0.0000	0.0000	6163.59		0.0000	0.0000	0.0003
\$9,000,000	11.37		0.0034	0.0000	1.76		0.0000	0.0000	85.66		0.0000	0.0000	514.86		0.0000	0.0000	6934.04		0.0000	0.0000	0.0000
\$10,000,000	12.63		0.0005	0.0000	1.95		0.0000	0.0000	95.18		0.0000	0.0000	572.06		0.0000	0.0000	7704.49		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$791,729
P.T. Average Cost Per Case	\$5,119,137
P.P Average Cost Per Case	\$105,065
T.T. Average Cost Per Case	\$17,481

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	0.013	0.984	0.012	0.00	0.036	0.997	0.035	0.08	0.719	0.930	0.668	0.55	0.183	0.715	0.131	6.94	0.050	0.205	0.0103	0.856
\$15,000	0.02		0.977	0.012	0.00		0.995	0.035	0.13		0.900	0.647	0.82		0.637	0.117	10.41		0.162	0.0081	0.819
\$20,000	0.02		0.969	0.012	0.00		0.994	0.035	0.17		0.873	0.627	1.09		0.578	0.106	13.88		0.136	0.0068	0.787
\$25,000	0.03		0.961	0.012	0.00		0.992	0.035	0.21		0.848	0.610	1.37		0.532	0.097	17.35		0.118	0.0060	0.760
\$30,000	0.03		0.953	0.012	0.00		0.991	0.035	0.25		0.826	0.594	1.64		0.494	0.090	20.82		0.105	0.0053	0.736
\$35,000	0.04		0.945	0.012	0.01		0.989	0.035	0.30		0.806	0.579	1.91		0.463	0.085	24.29		0.095	0.0048	0.716
\$40,000	0.05		0.937	0.012	0.01		0.987	0.035	0.34		0.787	0.565	2.19		0.438	0.080	27.76		0.086	0.0043	0.696
\$50,000	0.06		0.922	0.012	0.01		0.984	0.035	0.42		0.753	0.541	2.73		0.398	0.073	34.71		0.072	0.0036	0.665
\$75,000	0.09		0.889	0.011	0.01		0.976	0.035	0.63		0.686	0.493	4.10		0.333	0.061	52.06		0.049	0.0025	0.603
\$100,000	0.12		0.857	0.011	0.02		0.969	0.034	0.85		0.631	0.453	5.46		0.290	0.053	69.41		0.032	0.0016	0.553
\$125,000	0.14		0.824	0.010	0.02		0.961	0.034	1.06		0.584	0.420	6.83		0.258	0.047	86.77		0.023	0.0011	0.512
\$150,000	0.17		0.794	0.010	0.02		0.953	0.034	1.27		0.543	0.390	8.19		0.233	0.043	104.12		0.018	0.0009	0.478
\$175,000	0.20		0.768	0.010	0.03		0.945	0.034	1.48		0.507	0.364	9.56		0.214	0.039	121.47		0.015	0.0008	0.448
\$200,000	0.23		0.747	0.009	0.03		0.937	0.033	1.69		0.474	0.341	10.93		0.199	0.036	138.82		0.012	0.0006	0.420
\$225,000	0.26		0.729	0.009	0.04		0.929	0.033	1.90		0.445	0.319	12.29		0.186	0.034	156.18		0.009	0.0005	0.396
\$250,000	0.29		0.714	0.009	0.04		0.922	0.033	2.11		0.417	0.300	13.66		0.174	0.032	173.53		0.007	0.0004	0.374
\$275,000	0.32		0.701	0.009	0.05		0.914	0.033	2.33		0.392	0.281	15.02		0.163	0.030	190.88		0.005	0.0003	0.353
\$300,000	0.35		0.688	0.009	0.05		0.906	0.032	2.54		0.367	0.264	16.39		0.153	0.028	208.24		0.003	0.0002	0.333
\$325,000	0.38		0.675	0.009	0.05		0.898	0.032	2.75		0.344	0.247	17.75		0.144	0.026	225.59		0.001	0.0001	0.314
\$350,000	0.41		0.662	0.008	0.06		0.890	0.032	2.96		0.322	0.231	19.12		0.134	0.025	242.94		0.000	0.0000	0.296
\$375,000	0.43		0.649	0.008	0.06		0.883	0.031	3.17		0.300	0.216	20.48		0.126	0.023	260.30		0.000	0.0000	0.278
\$400,000	0.46		0.636	0.008	0.07		0.875	0.031	3.38		0.280	0.201	21.85		0.117	0.021	277.65		0.000	0.0000	0.261
\$425,000	0.49		0.623	0.008	0.07		0.867	0.031	3.59		0.261	0.188	23.22		0.110	0.020	295.00		0.000	0.0000	0.247
\$450,000	0.52		0.611	0.008	0.07		0.860	0.031	3.80		0.243	0.175	24.58		0.102	0.019	312.36		0.000	0.0000	0.233
\$475,000	0.55		0.599	0.008	0.08		0.852	0.030	4.02		0.227	0.163	25.95		0.095	0.017	329.71		0.000	0.0000	0.218
\$500,000	0.58		0.588	0.007	0.08		0.845	0.030	4.23		0.211	0.152	27.31		0.089	0.016	347.06		0.000	0.0000	0.205
\$600,000	0.70		0.546	0.007	0.10		0.815	0.029	5.07		0.159	0.114	32.78		0.067	0.012	416.47		0.000	0.0000	0.162
\$700,000	0.81		0.507	0.006	0.12		0.787	0.028	5.92		0.119	0.086	38.24		0.050	0.009	485.89		0.000	0.0000	0.129
\$800,000	0.93		0.471	0.006	0.13		0.759	0.027	6.76		0.091	0.065	43.70		0.038	0.007	555.30		0.000	0.0000	0.105
\$900,000	1.04		0.440	0.006	0.15		0.732	0.026	7.61		0.066	0.047	49.16		0.029	0.005	624.71		0.000	0.0000	0.084
\$1,000,000	1.16		0.4111	0.0052	0.16		0.7058	0.0251	8.46		0.0522	0.0375	54.63		0.0214	0.0039	694.12		0.0000	0.0000	0.0717
\$2,000,000	2.32		0.2241	0.0028	0.33		0.4930	0.0175	16.91		0.0048	0.0034	109.25		0.0018	0.0003	1388.25		0.0000	0.0000	0.0240
\$3,000,000	3.48		0.1364	0.0017	0.49		0.3495	0.0124	25.37		0.0007	0.0005	163.88		0.0003	0.0001	2082.37		0.0000	0.0000	0.0147
\$4,000,000	4.64		0.0875	0.0011	0.66		0.2468	0.0088	33.82		0.0002	0.0001	218.51		0.0000	0.0000	2776.50		0.0000	0.0000	0.0100
\$5,000,000	5.79		0.0571	0.0007	0.82		0.1703	0.0061	42.28		0.0000	0.0000	273.13		0.0000	0.0000	3470.62		0.0000	0.0000	0.0068
\$6,000,000	6.95		0.0369	0.0005	0.99		0.1125	0.0040	50.73		0.0000	0.0000	327.76		0.0000	0.0000	4164.75		0.0000	0.0000	0.0045
\$7,000,000	8.11		0.0230	0.0003	1.15		0.0687	0.0024	59.19		0.0000	0.0000	382.39		0.0000	0.0000	4858.87		0.0000	0.0000	0.0027
\$8,000,000	9.27		0.0135	0.0002	1.32		0.0359	0.0013	67.64		0.0000	0.0000	437.01		0.0000	0.0000	5552.99		0.0000	0.0000	0.0015
\$9,000,000	10.43		0.0069	0.0001	1.48		0.0120	0.0004	76.10		0.0000	0.0000	491.64		0.0000	0.0000	6247.12		0.0000	0.0000	0.0005
\$10,000,000	11.59		0.0027	0.0000	1.65		0.0000	0.0000	84.56		0.0000	0.0000	546.27		0.0000	0.0000	6941.24		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$862,901
P.T. Average Cost Per Case	\$6,064,738
P.P Average Cost Per Case	\$118,265
T.T. Average Cost Per Case	\$18,306

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	0.013	0.986	0.012	0.00	0.066	0.997	0.066	0.08	0.734	0.937	0.687	0.52	0.147	0.723	0.106	6.25	0.041	0.218	0.0089	0.880
\$15,000	0.02		0.978	0.012	0.00		0.996	0.066	0.11		0.910	0.667	0.78		0.646	0.095	9.38		0.172	0.0070	0.847
\$20,000	0.02		0.971	0.012	0.00		0.995	0.066	0.15		0.885	0.649	1.04		0.588	0.086	12.51		0.145	0.0059	0.819
\$25,000	0.03		0.964	0.012	0.00		0.993	0.066	0.19		0.862	0.632	1.30		0.541	0.079	15.63		0.126	0.0051	0.794
\$30,000	0.03		0.957	0.012	0.00		0.992	0.066	0.23		0.841	0.617	1.56		0.504	0.074	18.76		0.113	0.0046	0.774
\$35,000	0.04		0.950	0.012	0.00		0.991	0.066	0.26		0.821	0.603	1.83		0.472	0.069	21.89		0.102	0.0041	0.754
\$40,000	0.04		0.943	0.012	0.01		0.989	0.066	0.30		0.804	0.589	2.09		0.446	0.065	25.01		0.093	0.0038	0.736
\$50,000	0.05		0.929	0.012	0.01		0.987	0.066	0.38		0.771	0.566	2.61		0.406	0.060	31.27		0.079	0.0032	0.707
\$75,000	0.08		0.896	0.011	0.01		0.980	0.065	0.56		0.706	0.518	3.91		0.340	0.050	46.90		0.054	0.0022	0.646
\$100,000	0.11		0.868	0.011	0.01		0.974	0.065	0.75		0.654	0.480	5.22		0.297	0.044	62.54		0.038	0.0015	0.602
\$125,000	0.13		0.837	0.011	0.02		0.967	0.064	0.94		0.610	0.447	6.52		0.265	0.039	78.17		0.027	0.0011	0.562
\$150,000	0.16		0.808	0.010	0.02		0.960	0.064	1.13		0.570	0.418	7.82		0.239	0.035	93.80		0.021	0.0008	0.528
\$175,000	0.19		0.782	0.010	0.02		0.954	0.063	1.31		0.535	0.392	9.13		0.220	0.032	109.44		0.017	0.0007	0.498
\$200,000	0.21		0.760	0.010	0.03		0.947	0.063	1.50		0.503	0.369	10.43		0.204	0.030	125.07		0.015	0.0006	0.473
\$225,000	0.24		0.742	0.009	0.03		0.940	0.062	1.69		0.474	0.348	11.74		0.191	0.028	140.71		0.012	0.0005	0.448
\$250,000	0.27		0.727	0.009	0.03		0.934	0.062	1.88		0.448	0.329	13.04		0.179	0.026	156.34		0.009	0.0004	0.426
\$275,000	0.29		0.713	0.009	0.04		0.927	0.062	2.07		0.423	0.311	14.34		0.168	0.025	171.97		0.007	0.0003	0.407
\$300,000	0.32		0.701	0.009	0.04		0.920	0.061	2.25		0.400	0.293	15.65		0.159	0.023	187.61		0.006	0.0002	0.386
\$325,000	0.35		0.689	0.009	0.05		0.914	0.061	2.44		0.378	0.277	16.95		0.149	0.022	203.24		0.004	0.0001	0.369
\$350,000	0.37		0.677	0.009	0.05		0.907	0.060	2.63		0.357	0.262	18.26		0.140	0.021	218.88		0.002	0.0001	0.352
\$375,000	0.40		0.665	0.008	0.05		0.901	0.060	2.82		0.336	0.247	19.56		0.132	0.019	234.51		0.001	0.0000	0.334
\$400,000	0.43		0.653	0.008	0.06		0.894	0.059	3.00		0.317	0.232	20.87		0.123	0.018	250.14		0.000	0.0000	0.317
\$425,000	0.45		0.641	0.008	0.06		0.888	0.059	3.19		0.298	0.219	22.17		0.116	0.017	265.78		0.000	0.0000	0.303
\$450,000	0.48		0.629	0.008	0.06		0.881	0.059	3.38		0.280	0.206	23.47		0.108	0.016	281.41		0.000	0.0000	0.289
\$475,000	0.51		0.618	0.008	0.07		0.875	0.058	3.57		0.263	0.193	24.78		0.101	0.015	297.05		0.000	0.0000	0.274
\$500,000	0.53		0.607	0.008	0.07		0.868	0.058	3.76		0.247	0.181	26.08		0.095	0.014	312.68		0.000	0.0000	0.261
\$600,000	0.64		0.567	0.007	0.08		0.843	0.056	4.51		0.192	0.141	31.30		0.072	0.011	375.22		0.000	0.0000	0.215
\$700,000	0.74		0.528	0.007	0.10		0.818	0.054	5.26		0.149	0.110	36.51		0.055	0.008	437.75		0.000	0.0000	0.179
\$800,000	0.85		0.495	0.006	0.11		0.794	0.053	6.01		0.116	0.085	41.73		0.042	0.006	500.29		0.000	0.0000	0.150
\$900,000	0.96		0.458	0.006	0.13		0.770	0.051	6.76		0.091	0.067	46.95		0.032	0.005	562.82		0.000	0.0000	0.129
\$1,000,000	1.06		0.4349	0.0055	0.14		0.7467	0.0496	7.51		0.0680	0.0499	52.16		0.0253	0.0037	625.36		0.0000	0.0000	0.1087
\$2,000,000	2.13		0.2453	0.0031	0.28		0.5501	0.0365	15.02		0.0078	0.0057	104.33		0.0022	0.0003	1250.72		0.0000	0.0000	0.0456
\$3,000,000	3.19		0.1532	0.0019	0.42		0.4103	0.0273	22.54		0.0013	0.0010	156.49		0.0003	0.0000	1876.08		0.0000	0.0000	0.0302
\$4,000,000	4.25		0.1010	0.0013	0.56		0.3071	0.0204	30.05		0.0003	0.0002	208.65		0.0000	0.0000	2501.44		0.0000	0.0000	0.0219
\$5,000,000	5.32		0.0680	0.0009	0.70		0.2280	0.0151	37.56		0.0000	0.0000	260.82		0.0000	0.0000	3126.80		0.0000	0.0000	0.0160
\$6,000,000	6.38		0.0459	0.0006	0.84		0.1661	0.0110	45.07		0.0000	0.0000	312.98		0.0000	0.0000	3752.16		0.0000	0.0000	0.0116
\$7,000,000	7.44		0.0304	0.0004	0.97		0.1172	0.0078	52.58		0.0000	0.0000	365.14		0.0000	0.0000	4377.52		0.0000	0.0000	0.0082
\$8,000,000	8.51		0.0194	0.0002	1.11		0.0785	0.0052	60.09		0.0000	0.0000	417.30		0.0000	0.0000	5002.88		0.0000	0.0000	0.0054
\$9,000,000	9.57		0.0115	0.0001	1.25		0.0480	0.0032	67.61		0.0000	0.0000	469.47		0.0000	0.0000	5628.24		0.0000	0.0000	0.0033
\$10,000,000	10.63		0.0060	0.0001	1.39		0.0244	0.0016	75.12		0.0000	0.0000	521.63		0.0000	0.0000	6253.60		0.0000	0.0000	0.0017

Death Average Cost Per Case	\$940,470
P.T. Average Cost Per Case	\$7,185,009
P.P Average Cost Per Case	\$133,125
T.T. Average Cost Per Case	\$19,171

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	0.013	0.987	0.012	0.00	0.049	0.998	0.049	0.07	0.749	0.943	0.706	0.50	0.162	0.731	0.119	5.63	0.027	0.232	0.0064	0.892
\$15,000	0.01		0.980	0.012	0.00		0.997	0.049	0.10		0.918	0.687	0.75		0.656	0.106	8.45		0.183	0.0050	0.859
\$20,000	0.02		0.974	0.012	0.00		0.996	0.049	0.13		0.895	0.670	1.00		0.597	0.097	11.27		0.154	0.0042	0.832
\$25,000	0.02		0.967	0.012	0.00		0.994	0.049	0.17		0.874	0.654	1.25		0.551	0.089	14.09		0.135	0.0037	0.808
\$30,000	0.03		0.961	0.012	0.00		0.993	0.049	0.20		0.855	0.640	1.49		0.513	0.083	16.90		0.120	0.0033	0.787
\$35,000	0.03		0.954	0.012	0.00		0.992	0.049	0.23		0.836	0.626	1.74		0.482	0.078	19.72		0.109	0.0030	0.768
\$40,000	0.04		0.947	0.012	0.00		0.991	0.049	0.27		0.819	0.613	1.99		0.455	0.074	22.54		0.100	0.0027	0.751
\$50,000	0.05		0.934	0.012	0.01		0.989	0.049	0.33		0.789	0.590	2.49		0.414	0.067	28.17		0.085	0.0023	0.720
\$75,000	0.07		0.904	0.011	0.01		0.983	0.048	0.50		0.726	0.543	3.74		0.347	0.056	42.26		0.061	0.0017	0.660
\$100,000	0.10		0.877	0.011	0.01		0.978	0.048	0.67		0.676	0.506	4.98		0.304	0.049	56.34		0.044	0.0012	0.615
\$125,000	0.12		0.850	0.011	0.01		0.972	0.048	0.83		0.634	0.475	6.23		0.271	0.044	70.43		0.031	0.0009	0.579
\$150,000	0.15		0.822	0.010	0.02		0.966	0.047	1.00		0.596	0.446	7.47		0.246	0.040	84.51		0.024	0.0006	0.544
\$175,000	0.17		0.797	0.010	0.02		0.961	0.047	1.17		0.562	0.421	8.72		0.226	0.037	98.60		0.020	0.0005	0.516
\$200,000	0.20		0.775	0.010	0.02		0.955	0.047	1.33		0.531	0.398	9.96		0.209	0.034	112.68		0.017	0.0005	0.490
\$225,000	0.22		0.755	0.010	0.03		0.950	0.047	1.50		0.503	0.377	11.21		0.196	0.032	126.77		0.014	0.0004	0.466
\$250,000	0.24		0.739	0.009	0.03		0.944	0.046	1.67		0.478	0.357	12.45		0.184	0.030	140.85		0.012	0.0003	0.442
\$275,000	0.27		0.725	0.009	0.03		0.938	0.046	1.84		0.454	0.340	13.70		0.174	0.028	154.94		0.010	0.0003	0.423
\$300,000	0.29		0.713	0.009	0.04		0.933	0.046	2.00		0.432	0.323	14.94		0.164	0.027	169.02		0.008	0.0002	0.405
\$325,000	0.32		0.702	0.009	0.04		0.927	0.046	2.17		0.410	0.307	16.19		0.155	0.025	183.11		0.006	0.0002	0.387
\$350,000	0.34		0.691	0.009	0.04		0.922	0.045	2.34		0.390	0.292	17.43		0.146	0.024	197.19		0.004	0.0001	0.370
\$375,000	0.37		0.680	0.009	0.04		0.916	0.045	2.50		0.371	0.278	18.68		0.137	0.022	211.28		0.003	0.0001	0.354
\$400,000	0.39		0.669	0.008	0.05		0.911	0.045	2.67		0.352	0.264	19.92		0.129	0.021	225.36		0.001	0.0000	0.338
\$425,000	0.41		0.658	0.008	0.05		0.905	0.044	2.84		0.334	0.250	21.17		0.121	0.020	239.45		0.000	0.0000	0.322
\$450,000	0.44		0.647	0.008	0.05		0.900	0.044	3.00		0.317	0.237	22.41		0.114	0.019	253.53		0.000	0.0000	0.308
\$475,000	0.46		0.636	0.008	0.06		0.894	0.044	3.17		0.300	0.225	23.66		0.107	0.017	267.62		0.000	0.0000	0.294
\$500,000	0.49		0.625	0.008	0.06		0.889	0.044	3.34		0.284	0.213	24.91		0.101	0.016	281.70		0.000	0.0000	0.281
\$600,000	0.59		0.586	0.007	0.07		0.867	0.043	4.00		0.228	0.170	29.89		0.078	0.013	338.05		0.000	0.0000	0.233
\$700,000	0.68		0.551	0.007	0.08		0.845	0.042	4.67		0.182	0.136	34.87		0.060	0.010	394.39		0.000	0.0000	0.195
\$800,000	0.78		0.516	0.007	0.09		0.824	0.040	5.34		0.145	0.109	39.85		0.046	0.007	450.73		0.000	0.0000	0.163
\$900,000	0.88		0.488	0.006	0.11		0.803	0.039	6.01		0.116	0.087	44.83		0.035	0.006	507.07		0.000	0.0000	0.138
\$1,000,000	0.98		0.4500	0.0057	0.12		0.7829	0.0384	6.67		0.0935	0.0700	49.81		0.0280	0.0045	563.41		0.0000	0.0000	0.1186
\$2,000,000	1.95		0.2674	0.0034	0.23		0.6044	0.0297	13.35		0.0124	0.0093	99.62		0.0027	0.0004	1126.82		0.0000	0.0000	0.0428
\$3,000,000	2.93		0.1710	0.0022	0.35		0.4700	0.0231	20.02		0.0022	0.0016	149.43		0.0004	0.0001	1690.23		0.0000	0.0000	0.0270
\$4,000,000	3.90		0.1154	0.0015	0.47		0.3680	0.0181	26.69		0.0006	0.0004	199.24		0.0001	0.0000	2253.63		0.0000	0.0000	0.0200
\$5,000,000	4.88		0.0800	0.0010	0.59		0.2879	0.0141	33.37		0.0002	0.0001	249.05		0.0000	0.0000	2817.04		0.0000	0.0000	0.0152
\$6,000,000	5.85		0.0558	0.0007	0.70		0.2235	0.0110	40.04		0.0000	0.0000	298.86		0.0000	0.0000	3380.45		0.0000	0.0000	0.0117
\$7,000,000	6.83		0.0387	0.0005	0.82		0.1712	0.0084	46.71		0.0000	0.0000	348.68		0.0000	0.0000	3943.86		0.0000	0.0000	0.0089
\$8,000,000	7.80		0.0262	0.0003	0.94		0.1282	0.0063	53.39		0.0000	0.0000	398.49		0.0000	0.0000	4507.27		0.0000	0.0000	0.0066
\$9,000,000	8.78		0.0171	0.0002	1.06		0.0930	0.0046	60.06		0.0000	0.0000	448.30		0.0000	0.0000	5070.68		0.0000	0.0000	0.0048
\$10,000,000	9.76		0.0104	0.0001	1.17		0.0641	0.0031	66.73		0.0000	0.0000	498.11		0.0000	0.0000	5634.08		0.0000	0.0000	0.0032

Death Average Cost Per Case	\$1,025,012
P.T. Average Cost Per Case	\$8,512,216
P.P Average Cost Per Case	\$149,852
T.T. Average Cost Per Case	\$20,076

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	0.013	0.988	0.012	0.00	0.072	0.998	0.072	0.06	0.764	0.949	0.725	0.48	0.129	0.739	0.095	5.08	0.023	0.246	0.0057	0.910
\$15,000	0.01		0.982	0.012	0.00		0.997	0.072	0.09		0.927	0.708	0.71		0.665	0.085	7.61		0.195	0.0045	0.882
\$20,000	0.02		0.976	0.012	0.00		0.996	0.072	0.12		0.906	0.691	0.95		0.607	0.078	10.15		0.164	0.0038	0.857
\$25,000	0.02		0.970	0.012	0.00		0.995	0.072	0.15		0.886	0.676	1.19		0.560	0.072	12.69		0.144	0.0033	0.835
\$30,000	0.03		0.964	0.012	0.00		0.994	0.072	0.18		0.868	0.662	1.43		0.523	0.067	15.23		0.129	0.0030	0.816
\$35,000	0.03		0.958	0.012	0.00		0.993	0.072	0.21		0.850	0.649	1.66		0.491	0.063	17.77		0.117	0.0027	0.799
\$40,000	0.04		0.952	0.012	0.00		0.992	0.072	0.24		0.835	0.637	1.90		0.464	0.060	20.30		0.107	0.0025	0.784
\$50,000	0.04		0.940	0.012	0.00		0.991	0.071	0.30		0.805	0.615	2.38		0.422	0.054	25.38		0.092	0.0021	0.754
\$75,000	0.07		0.911	0.011	0.01		0.986	0.071	0.44		0.745	0.569	3.57		0.355	0.046	38.07		0.067	0.0015	0.699
\$100,000	0.09		0.886	0.011	0.01		0.981	0.071	0.59		0.697	0.532	4.76		0.311	0.040	50.76		0.050	0.0011	0.655
\$125,000	0.11		0.861	0.011	0.01		0.976	0.070	0.74		0.657	0.502	5.95		0.278	0.036	63.45		0.037	0.0009	0.620
\$150,000	0.13		0.836	0.011	0.01		0.972	0.070	0.89		0.621	0.474	7.13		0.252	0.032	76.14		0.028	0.0006	0.588
\$175,000	0.16		0.811	0.010	0.02		0.967	0.070	1.04		0.588	0.449	8.32		0.231	0.030	88.83		0.022	0.0005	0.560
\$200,000	0.18		0.789	0.010	0.02		0.962	0.069	1.19		0.558	0.426	9.51		0.215	0.028	101.52		0.019	0.0004	0.533
\$225,000	0.20		0.769	0.010	0.02		0.958	0.069	1.33		0.531	0.406	10.70		0.201	0.026	114.21		0.017	0.0004	0.511
\$250,000	0.22		0.752	0.009	0.02		0.953	0.069	1.48		0.506	0.387	11.89		0.189	0.024	126.90		0.014	0.0003	0.489
\$275,000	0.25		0.738	0.009	0.03		0.948	0.068	1.63		0.483	0.369	13.08		0.179	0.023	139.59		0.012	0.0003	0.469
\$300,000	0.27		0.725	0.009	0.03		0.943	0.068	1.78		0.462	0.352	14.27		0.169	0.022	152.28		0.010	0.0002	0.451
\$325,000	0.29		0.714	0.009	0.03		0.939	0.068	1.93		0.441	0.337	15.46		0.160	0.021	164.97		0.008	0.0002	0.435
\$350,000	0.31		0.703	0.009	0.03		0.934	0.067	2.07		0.422	0.322	16.65		0.151	0.019	177.66		0.007	0.0002	0.417
\$375,000	0.34		0.693	0.009	0.04		0.929	0.067	2.22		0.404	0.308	17.84		0.143	0.018	190.35		0.005	0.0001	0.402
\$400,000	0.36		0.683	0.009	0.04		0.924	0.067	2.37		0.386	0.295	19.03		0.135	0.017	203.04		0.004	0.0001	0.388
\$425,000	0.38		0.673	0.008	0.04		0.920	0.066	2.52		0.369	0.282	20.21		0.127	0.016	215.73		0.002	0.0000	0.372
\$450,000	0.40		0.663	0.008	0.04		0.915	0.066	2.67		0.353	0.269	21.40		0.120	0.015	228.42		0.001	0.0000	0.358
\$475,000	0.43		0.653	0.008	0.05		0.910	0.066	2.82		0.337	0.257	22.59		0.113	0.015	241.11		0.000	0.0000	0.346
\$500,000	0.45		0.643	0.008	0.05		0.906	0.065	2.96		0.321	0.245	23.78		0.106	0.014	253.80		0.000	0.0000	0.332
\$600,000	0.54		0.605	0.008	0.06		0.887	0.064	3.56		0.264	0.202	28.54		0.083	0.011	304.56		0.000	0.0000	0.285
\$700,000	0.63		0.571	0.007	0.07		0.869	0.063	4.15		0.217	0.165	33.30		0.065	0.008	355.32		0.000	0.0000	0.243
\$800,000	0.72		0.539	0.007	0.08		0.850	0.061	4.74		0.178	0.136	38.05		0.051	0.006	406.08		0.000	0.0000	0.210
\$900,000	0.81		0.508	0.006	0.09		0.833	0.060	5.34		0.146	0.111	42.81		0.039	0.005	456.83		0.000	0.0000	0.182
\$1,000,000	0.90		0.4822	0.0061	0.10		0.8149	0.0588	5.93		0.1190	0.0909	47.56		0.0308	0.0040	507.59		0.0000	0.0000	0.1598
\$2,000,000	1.79		0.2901	0.0037	0.20		0.6553	0.0473	11.86		0.0188	0.0144	95.13		0.0033	0.0004	1015.19		0.0000	0.0000	0.0658
\$3,000,000	2.69		0.1898	0.0024	0.30		0.5280	0.0381	17.79		0.0038	0.0029	142.69		0.0005	0.0001	1522.78		0.0000	0.0000	0.0435
\$4,000,000	3.58		0.1309	0.0017	0.40		0.4285	0.0309	23.71		0.0010	0.0008	190.26		0.0001	0.0000	2030.38		0.0000	0.0000	0.0334
\$5,000,000	4.48		0.0929	0.0012	0.50		0.3487	0.0252	29.64		0.0004	0.0003	237.82		0.0000	0.0000	2537.97		0.0000	0.0000	0.0267
\$6,000,000	5.37		0.0667	0.0008	0.59		0.2833	0.0204	35.57		0.0001	0.0001	285.39		0.0000	0.0000	3045.56		0.0000	0.0000	0.0213
\$7,000,000	6.27		0.0479	0.0006	0.69		0.2289	0.0165	41.50		0.0000	0.0000	332.95		0.0000	0.0000	3553.16		0.0000	0.0000	0.0171
\$8,000,000	7.16		0.0340	0.0004	0.79		0.1832	0.0132	47.43		0.0000	0.0000	380.52		0.0000	0.0000	4060.75		0.0000	0.0000	0.0136
\$9,000,000	8.06		0.0236	0.0003	0.89		0.1445	0.0104	53.36		0.0000	0.0000	428.08		0.0000	0.0000	4568.35		0.0000	0.0000	0.0107
\$10,000,000	8.95		0.0158	0.0002	0.99		0.1118	0.0081	59.28		0.0000	0.0000	475.64		0.0000	0.0000	5075.94		0.0000	0.0000	0.0083

Death Average Cost Per Case \$1,117,154
P.T. Average Cost Per Case \$10,084,583
P.P Average Cost Per Case \$168,680
T.T. Average Cost Per Case \$21,024

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	0.013	0.989	0.012	0.00	0.102	0.998	0.101	0.05	0.779	0.955	0.743	0.45	0.092	0.747	0.068	4.57	0.016	0.261	0.0041	0.928
\$15,000	0.01		0.983	0.012	0.00		0.998	0.101	0.08		0.934	0.727	0.68		0.674	0.062	6.86		0.207	0.0032	0.905
\$20,000	0.02		0.978	0.012	0.00		0.997	0.101	0.11		0.915	0.712	0.91		0.616	0.056	9.15		0.175	0.0027	0.884
\$25,000	0.02		0.972	0.012	0.00		0.996	0.101	0.13		0.897	0.698	1.14		0.570	0.052	11.43		0.153	0.0024	0.865
\$30,000	0.02		0.967	0.012	0.00		0.995	0.101	0.16		0.880	0.685	1.36		0.532	0.049	13.72		0.137	0.0021	0.849
\$35,000	0.03		0.961	0.012	0.00		0.994	0.101	0.18		0.864	0.672	1.59		0.500	0.046	16.01		0.125	0.0019	0.833
\$40,000	0.03		0.956	0.012	0.00		0.994	0.101	0.21		0.849	0.661	1.82		0.473	0.043	18.29		0.115	0.0018	0.819
\$50,000	0.04		0.945	0.012	0.00		0.992	0.101	0.26		0.821	0.639	2.27		0.430	0.039	22.87		0.099	0.0015	0.793
\$75,000	0.06		0.918	0.012	0.01		0.988	0.100	0.39		0.764	0.594	3.41		0.362	0.033	34.30		0.073	0.0011	0.740
\$100,000	0.08		0.894	0.011	0.01		0.984	0.100	0.53		0.717	0.559	4.54		0.318	0.029	45.73		0.056	0.0009	0.700
\$125,000	0.10		0.872	0.011	0.01		0.980	0.100	0.66		0.679	0.528	5.68		0.285	0.026	57.16		0.043	0.0007	0.666
\$150,000	0.12		0.848	0.011	0.01		0.976	0.099	0.79		0.645	0.502	6.81		0.258	0.024	68.60		0.033	0.0005	0.637
\$175,000	0.14		0.825	0.010	0.01		0.972	0.099	0.92		0.613	0.478	7.95		0.237	0.022	80.03		0.026	0.0004	0.609
\$200,000	0.16		0.803	0.010	0.02		0.968	0.098	1.05		0.585	0.455	9.08		0.220	0.020	91.46		0.021	0.0003	0.583
\$225,000	0.18		0.784	0.010	0.02		0.964	0.098	1.18		0.559	0.435	10.22		0.206	0.019	102.89		0.019	0.0003	0.562
\$250,000	0.21		0.766	0.010	0.02		0.960	0.098	1.32		0.534	0.416	11.35		0.194	0.018	114.33		0.017	0.0003	0.542
\$275,000	0.23		0.751	0.009	0.02		0.956	0.097	1.45		0.512	0.398	12.49		0.184	0.017	125.76		0.014	0.0002	0.521
\$300,000	0.25		0.738	0.009	0.03		0.952	0.097	1.58		0.491	0.382	13.63		0.174	0.016	137.19		0.012	0.0002	0.504
\$325,000	0.27		0.726	0.009	0.03		0.948	0.096	1.71		0.471	0.367	14.76		0.165	0.015	148.63		0.010	0.0002	0.487
\$350,000	0.29		0.715	0.009	0.03		0.944	0.096	1.84		0.453	0.352	15.90		0.157	0.014	160.06		0.009	0.0001	0.471
\$375,000	0.31		0.706	0.009	0.03		0.940	0.096	1.97		0.435	0.339	17.03		0.149	0.014	171.49		0.007	0.0001	0.458
\$400,000	0.33		0.696	0.009	0.03		0.936	0.095	2.11		0.418	0.326	18.17		0.141	0.013	182.92		0.006	0.0001	0.443
\$425,000	0.35		0.687	0.009	0.04		0.932	0.095	2.24		0.402	0.313	19.30		0.133	0.012	194.36		0.005	0.0001	0.429
\$450,000	0.37		0.678	0.009	0.04		0.928	0.094	2.37		0.386	0.301	20.44		0.126	0.012	205.79		0.003	0.0001	0.416
\$475,000	0.39		0.669	0.008	0.04		0.924	0.094	2.50		0.371	0.289	21.57		0.119	0.011	217.22		0.002	0.0000	0.402
\$500,000	0.41		0.660	0.008	0.04		0.920	0.094	2.63		0.356	0.277	22.71		0.112	0.010	228.65		0.001	0.0000	0.389
\$600,000	0.49		0.623	0.008	0.05		0.904	0.092	3.16		0.301	0.235	27.25		0.089	0.008	274.39		0.000	0.0000	0.343
\$700,000	0.57		0.590	0.007	0.06		0.889	0.090	3.69		0.253	0.197	31.79		0.070	0.006	320.12		0.000	0.0000	0.300
\$800,000	0.66		0.560	0.007	0.07		0.873	0.089	4.21		0.212	0.165	36.34		0.055	0.005	365.85		0.000	0.0000	0.266
\$900,000	0.74		0.530	0.007	0.08		0.858	0.087	4.74		0.178	0.139	40.88		0.044	0.004	411.58		0.000	0.0000	0.237
\$1,000,000	0.82		0.5036	0.0064	0.08		0.8425	0.0856	5.27		0.1490	0.1160	45.42		0.0343	0.0031	457.31		0.0000	0.0000	0.2111
\$2,000,000	1.64		0.3135	0.0040	0.17		0.7019	0.0713	10.53		0.0276	0.0215	90.84		0.0039	0.0004	914.62		0.0000	0.0000	0.0972
\$3,000,000	2.46		0.2095	0.0026	0.25		0.5835	0.0593	15.80		0.0064	0.0050	136.26		0.0007	0.0001	1371.93		0.0000	0.0000	0.0670
\$4,000,000	3.29		0.1473	0.0019	0.33		0.4878	0.0496	21.07		0.0018	0.0014	181.68		0.0001	0.0000	1829.24		0.0000	0.0000	0.0529
\$5,000,000	4.11		0.1067	0.0013	0.42		0.4094	0.0416	26.33		0.0006	0.0005	227.10		0.0000	0.0000	2286.54		0.0000	0.0000	0.0434
\$6,000,000	4.93		0.0785	0.0010	0.50		0.3441	0.0350	31.60		0.0002	0.0002	272.52		0.0000	0.0000	2743.85		0.0000	0.0000	0.0362
\$7,000,000	5.75		0.0580	0.0007	0.59		0.2888	0.0293	36.87		0.0001	0.0001	317.94		0.0000	0.0000	3201.16		0.0000	0.0000	0.0301
\$8,000,000	6.57		0.0427	0.0005	0.67		0.2414	0.0245	42.13		0.0000	0.0000	363.36		0.0000	0.0000	3658.47		0.0000	0.0000	0.0250
\$9,000,000	7.39		0.0310	0.0004	0.75		0.2007	0.0204	47.40		0.0000	0.0000	408.78		0.0000	0.0000	4115.78		0.0000	0.0000	0.0208
\$10,000,000	8.21		0.0221	0.0003	0.84		0.1653	0.0168	52.67		0.0000	0.0000	454.20		0.0000	0.0000	4573.09		0.0000	0.0000	0.0171

Death Average Cost Per Case	\$1,217,579
P.T. Average Cost Per Case	\$11,947,396
P.P Average Cost Per Case	\$189,874
T.T. Average Cost Per Case	\$22,017

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	HG B	HG C	HG D	HG E	HG F	HG G	TCR	0.7506	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) (2)*TCR	(10) (3)*TCR	(11) (4)*TCR	(12) (5)*TCR	(13) (6)*TCR	(14) (7)*TCR	(15)	(16)	(17)	(18)	(19)	(20)	(21)
																	Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)				
\$10,000	0.818	0.857	0.856	0.880	0.892	0.910	0.928	0.614	0.643	0.643	0.661	0.670	0.683	0.697	0.619	0.648	0.648	0.666	0.675	0.688	0.702
\$15,000	0.773	0.819	0.819	0.847	0.859	0.882	0.905	0.580	0.615	0.615	0.636	0.645	0.662	0.679	0.585	0.620	0.620	0.641	0.650	0.667	0.684
\$20,000	0.736	0.788	0.787	0.819	0.832	0.857	0.884	0.552	0.591	0.591	0.615	0.624	0.643	0.664	0.557	0.596	0.596	0.620	0.629	0.648	0.669
\$25,000	0.706	0.761	0.760	0.794	0.808	0.835	0.865	0.530	0.571	0.570	0.596	0.606	0.627	0.649	0.535	0.576	0.575	0.601	0.611	0.632	0.654
\$30,000	0.679	0.738	0.736	0.774	0.787	0.816	0.849	0.510	0.554	0.552	0.581	0.591	0.612	0.637	0.515	0.559	0.557	0.586	0.596	0.617	0.642
\$35,000	0.655	0.717	0.716	0.754	0.768	0.799	0.833	0.492	0.538	0.537	0.566	0.576	0.600	0.625	0.497	0.543	0.542	0.571	0.581	0.605	0.630
\$40,000	0.636	0.698	0.696	0.736	0.751	0.784	0.819	0.477	0.524	0.522	0.552	0.564	0.588	0.615	0.482	0.529	0.527	0.557	0.569	0.593	0.620
\$50,000	0.600	0.666	0.665	0.707	0.720	0.754	0.793	0.450	0.500	0.499	0.531	0.540	0.566	0.595	0.455	0.505	0.504	0.536	0.545	0.571	0.600
\$75,000	0.534	0.603	0.603	0.646	0.660	0.699	0.740	0.401	0.453	0.453	0.485	0.495	0.525	0.555	0.406	0.458	0.458	0.490	0.500	0.530	0.560
\$100,000	0.481	0.555	0.553	0.602	0.615	0.655	0.700	0.361	0.417	0.415	0.452	0.462	0.492	0.525	0.366	0.422	0.420	0.457	0.467	0.497	0.530
\$125,000	0.438	0.513	0.512	0.562	0.579	0.620	0.666	0.329	0.385	0.384	0.422	0.435	0.465	0.500	0.334	0.390	0.389	0.427	0.440	0.470	0.505
\$150,000	0.402	0.478	0.478	0.528	0.544	0.588	0.637	0.302	0.359	0.359	0.396	0.408	0.441	0.478	0.307	0.364	0.364	0.401	0.413	0.446	0.483
\$175,000	0.371	0.449	0.448	0.498	0.516	0.560	0.609	0.278	0.337	0.336	0.374	0.387	0.420	0.457	0.283	0.342	0.341	0.379	0.392	0.425	0.462
\$200,000	0.344	0.422	0.420	0.473	0.490	0.533	0.583	0.258	0.317	0.315	0.355	0.368	0.400	0.438	0.263	0.322	0.320	0.360	0.373	0.405	0.443
\$225,000	0.317	0.395	0.396	0.448	0.466	0.511	0.562	0.238	0.296	0.296	0.336	0.350	0.384	0.422	0.243	0.301	0.302	0.341	0.355	0.389	0.427
\$250,000	0.293	0.374	0.374	0.426	0.442	0.489	0.542	0.220	0.281	0.281	0.320	0.332	0.367	0.407	0.225	0.286	0.286	0.325	0.337	0.372	0.412
\$275,000	0.271	0.352	0.353	0.407	0.423	0.469	0.521	0.203	0.264	0.265	0.305	0.318	0.352	0.391	0.208	0.269	0.270	0.310	0.323	0.357	0.396
\$300,000	0.249	0.331	0.333	0.386	0.405	0.451	0.504	0.187	0.248	0.250	0.290	0.304	0.339	0.378	0.192	0.253	0.255	0.295	0.309	0.344	0.383
\$325,000	0.230	0.311	0.314	0.369	0.387	0.435	0.487	0.173	0.233	0.236	0.277	0.290	0.327	0.366	0.178	0.238	0.241	0.282	0.295	0.332	0.371
\$350,000	0.212	0.292	0.296	0.352	0.370	0.417	0.471	0.159	0.219	0.222	0.264	0.278	0.313	0.354	0.164	0.224	0.227	0.269	0.283	0.318	0.359
\$375,000	0.195	0.275	0.278	0.334	0.354	0.402	0.458	0.146	0.206	0.209	0.251	0.266	0.302	0.344	0.151	0.211	0.214	0.256	0.271	0.307	0.349
\$400,000	0.180	0.259	0.261	0.317	0.338	0.388	0.443	0.135	0.194	0.196	0.238	0.254	0.291	0.333	0.140	0.199	0.201	0.243	0.259	0.296	0.338
\$425,000	0.164	0.244	0.247	0.303	0.322	0.372	0.429	0.123	0.183	0.185	0.227	0.242	0.279	0.322	0.128	0.188	0.190	0.232	0.247	0.284	0.327
\$450,000	0.152	0.229	0.233	0.289	0.308	0.358	0.416	0.114	0.172	0.175	0.217	0.231	0.269	0.312	0.119	0.177	0.180	0.222	0.236	0.274	0.317
\$475,000	0.140	0.217	0.218	0.274	0.294	0.346	0.402	0.105	0.163	0.164	0.206	0.221	0.260	0.302	0.110	0.168	0.169	0.211	0.226	0.265	0.307
\$500,000	0.129	0.204	0.205	0.261	0.281	0.332	0.389	0.097	0.153	0.154	0.196	0.211	0.249	0.292	0.102	0.158	0.159	0.201	0.216	0.254	0.297
\$600,000	0.094	0.164	0.162	0.215	0.233	0.285	0.343	0.071	0.123	0.122	0.161	0.175	0.214	0.257	0.076	0.128	0.127	0.166	0.180	0.219	0.262
\$700,000	0.066	0.133	0.129	0.179	0.195	0.243	0.300	0.050	0.100	0.097	0.134	0.146	0.182	0.225	0.055	0.105	0.102	0.139	0.151	0.187	0.230
\$800,000	0.051	0.109	0.105	0.150	0.163	0.210	0.266	0.038	0.082	0.079	0.113	0.122	0.158	0.200	0.043	0.087	0.084	0.118	0.127	0.163	0.205
\$900,000	0.039	0.094	0.084	0.129	0.138	0.182	0.237	0.029	0.071	0.063	0.097	0.104	0.137	0.178	0.034	0.076	0.068	0.102	0.109	0.142	0.183
* \$1,000,000	0.0301	0.0822	0.0717	0.1087	0.1186	0.1598	0.2111	0.0226	0.0617	0.0538	0.0816	0.0890	0.1199	0.1585	0.0276	0.0667	0.0588	0.0866	0.0940	0.1249	0.1635
\$2,000,000	0.0172	0.0476	0.0423	0.0661	0.0729	0.1039	0.1433	0.0129	0.0357	0.0318	0.0496	0.0547	0.0780	0.1076	0.0179	0.0407	0.0368	0.0546	0.0597	0.0830	0.1126
\$3,000,000	0.0123	0.0344	0.0310	0.0490	0.0548	0.0809	0.1148	0.0092	0.0258	0.0233	0.0368	0.0411	0.0607	0.0862	0.0138	0.0308	0.0283	0.0418	0.0461	0.0657	0.0912
\$4,000,000	0.0097	0.0271	0.0246	0.0396	0.0445	0.0671	0.0973	0.0073	0.0203	0.0185	0.0297	0.0334	0.0504	0.0730	0.0110	0.0253	0.0235	0.0347	0.0384	0.0554	0.0780
\$5,000,000	0.0079	0.0224	0.0203	0.0333	0.0377	0.0577	0.0853	0.0059	0.0168	0.0152	0.0250	0.0283	0.0433	0.0640	0.0089	0.0218	0.0202	0.0300	0.0333	0.0483	0.0690
\$6,000,000	0.0067	0.0192	0.0175	0.0286	0.0329	0.0507	0.0760	0.0050	0.0144	0.0131	0.0215	0.0247	0.0381	0.0570	0.0075	0.0194	0.0181	0.0265	0.0297	0.0431	0.0620
\$7,000,000	0.0057	0.0164	0.0153	0.0251	0.0291	0.0454	0.0688	0.0043	0.0123	0.0115	0.0188	0.0218	0.0341	0.0516	0.0065	0.0173	0.0165	0.0238	0.0268	0.0391	0.0566
\$8,000,000	0.0049	0.0145	0.0135	0.0225	0.0260	0.0411	0.0629	0.0037	0.0109	0.0101	0.0169	0.0195	0.0308	0.0472	0.0056	0.0159	0.0151	0.0219	0.0245	0.0358	0.0522
\$9,000,000	0.0043	0.0127	0.0120	0.0201	0.0235	0.0374	0.0578	0.0032	0.0095	0.0090	0.0151	0.0176	0.0281	0.0434	0.0048	0.0143	0.0135	0.0201	0.0226	0.0331	0.0484
\$10,000,000	0.0037	0.0112	0.0108	0.0183	0.0215	0.0344	0.0534	0.0028	0.0084	0.0081	0.0137	0.0161	0.0258	0.0401	0.0042	0.0126	0.0122	0.0187	0.0211	0.0308	0.0451

* 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: 12/1/21
Excess Loss (Pure Premium) Factors

Per Accident Limit	2021 Excess Loss Factors*							2020 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	0.619	0.648	0.648	0.666	0.675	0.688	0.702	0.642	0.670	0.668	0.684	0.693	0.704	0.717	-3.6%	-3.3%	-3.0%	-2.6%	-2.6%	-2.3%	-2.1%
\$15,000	0.585	0.620	0.620	0.641	0.650	0.667	0.684	0.612	0.644	0.643	0.662	0.672	0.685	0.701	-4.4%	-3.7%	-3.6%	-3.2%	-3.3%	-2.6%	-2.4%
\$20,000	0.557	0.596	0.596	0.620	0.629	0.648	0.669	0.587	0.622	0.621	0.643	0.654	0.669	0.686	-5.1%	-4.2%	-4.0%	-3.6%	-3.8%	-3.1%	-2.5%
\$25,000	0.535	0.576	0.575	0.601	0.611	0.632	0.654	0.567	0.603	0.603	0.626	0.637	0.655	0.674	-5.6%	-4.5%	-4.6%	-4.0%	-4.1%	-3.5%	-3.0%
\$30,000	0.515	0.559	0.557	0.586	0.596	0.617	0.642	0.548	0.589	0.586	0.611	0.623	0.642	0.661	-6.0%	-5.1%	-4.9%	-4.1%	-4.3%	-3.9%	-2.9%
\$35,000	0.497	0.543	0.542	0.571	0.581	0.605	0.630	0.531	0.575	0.572	0.598	0.610	0.630	0.650	-6.4%	-5.6%	-5.2%	-4.5%	-4.8%	-4.0%	-3.1%
\$40,000	0.482	0.529	0.527	0.557	0.569	0.593	0.620	0.519	0.561	0.559	0.586	0.597	0.619	0.641	-7.1%	-5.7%	-5.7%	-4.9%	-4.7%	-4.2%	-3.3%
\$50,000	0.455	0.505	0.504	0.536	0.545	0.571	0.600	0.494	0.538	0.537	0.565	0.577	0.600	0.624	-7.9%	-6.1%	-6.1%	-5.1%	-5.5%	-4.8%	-3.8%
\$75,000	0.406	0.458	0.458	0.490	0.500	0.530	0.560	0.447	0.495	0.494	0.523	0.537	0.561	0.587	-9.2%	-7.5%	-7.3%	-6.3%	-6.9%	-5.5%	-4.6%
\$100,000	0.366	0.422	0.420	0.457	0.467	0.497	0.530	0.409	0.461	0.459	0.491	0.504	0.531	0.557	-10.5%	-8.5%	-8.5%	-6.9%	-7.3%	-6.4%	-4.8%
\$125,000	0.334	0.390	0.389	0.427	0.440	0.470	0.505	0.378	0.430	0.430	0.463	0.478	0.506	0.534	-11.6%	-9.3%	-9.5%	-7.8%	-7.9%	-7.1%	-5.4%
\$150,000	0.307	0.364	0.364	0.401	0.413	0.446	0.483	0.350	0.404	0.403	0.438	0.453	0.483	0.513	-12.3%	-9.9%	-9.7%	-8.4%	-8.8%	-7.7%	-5.8%
\$175,000	0.283	0.342	0.341	0.379	0.392	0.425	0.462	0.325	0.382	0.381	0.417	0.431	0.462	0.494	-12.9%	-10.5%	-10.5%	-9.1%	-9.0%	-8.0%	-6.5%
\$200,000	0.263	0.322	0.320	0.360	0.373	0.405	0.443	0.303	0.359	0.360	0.397	0.412	0.444	0.475	-13.2%	-10.3%	-11.1%	-9.3%	-9.5%	-8.8%	-6.7%
\$225,000	0.243	0.301	0.302	0.341	0.355	0.389	0.427	0.282	0.339	0.341	0.378	0.395	0.427	0.459	-13.8%	-11.2%	-11.4%	-9.8%	-10.1%	-8.9%	-7.0%
\$250,000	0.225	0.285	0.286	0.325	0.337	0.372	0.412	0.263	0.321	0.322	0.361	0.378	0.410	0.443	-14.4%	-11.2%	-11.2%	-10.0%	-10.8%	-9.3%	-7.0%
\$275,000	0.208	0.269	0.270	0.310	0.323	0.357	0.396	0.244	0.303	0.306	0.345	0.362	0.394	0.429	-14.8%	-11.2%	-11.8%	-10.1%	-10.8%	-9.4%	-7.7%
\$300,000	0.192	0.253	0.255	0.295	0.309	0.344	0.383	0.226	0.285	0.290	0.329	0.346	0.380	0.416	-15.0%	-11.2%	-12.1%	-10.3%	-10.7%	-9.5%	-7.9%
\$325,000	0.178	0.238	0.241	0.282	0.295	0.331	0.371	0.209	0.269	0.274	0.314	0.332	0.366	0.402	-14.8%	-11.5%	-12.0%	-10.2%	-11.1%	-9.6%	-7.7%
\$350,000	0.164	0.224	0.227	0.269	0.283	0.318	0.360	0.194	0.255	0.258	0.299	0.318	0.353	0.390	-15.5%	-12.2%	-12.0%	-10.0%	-11.0%	-9.9%	-7.7%
\$375,000	0.151	0.211	0.214	0.256	0.271	0.307	0.349	0.180	0.241	0.244	0.286	0.305	0.341	0.378	-16.1%	-12.4%	-12.3%	-10.5%	-11.1%	-10.0%	-7.7%
\$400,000	0.140	0.199	0.201	0.243	0.259	0.296	0.338	0.166	0.227	0.231	0.272	0.291	0.329	0.366	-15.7%	-12.3%	-13.0%	-10.7%	-11.0%	-10.0%	-7.7%
\$425,000	0.128	0.188	0.190	0.232	0.247	0.285	0.327	0.154	0.215	0.218	0.260	0.279	0.318	0.355	-16.9%	-12.6%	-12.8%	-10.8%	-11.5%	-10.4%	-7.9%
\$450,000	0.119	0.177	0.180	0.222	0.236	0.274	0.317	0.144	0.202	0.206	0.247	0.267	0.306	0.344	-17.4%	-12.4%	-12.6%	-10.1%	-11.6%	-10.5%	-7.8%
\$475,000	0.110	0.168	0.169	0.211	0.226	0.264	0.307	0.133	0.191	0.194	0.236	0.256	0.295	0.334	-17.3%	-12.0%	-12.9%	-10.6%	-11.7%	-10.5%	-8.1%
\$500,000	0.102	0.158	0.159	0.201	0.216	0.254	0.297	0.124	0.181	0.183	0.225	0.244	0.284	0.323	-17.7%	-12.7%	-13.1%	-10.7%	-11.5%	-10.6%	-8.0%
\$600,000	0.076	0.128	0.127	0.166	0.180	0.219	0.262	0.093	0.146	0.147	0.187	0.205	0.244	0.284	-18.3%	-12.3%	-13.6%	-11.2%	-12.2%	-10.2%	-7.7%
\$700,000	0.055	0.105	0.102	0.139	0.151	0.187	0.230	0.068	0.121	0.119	0.156	0.173	0.210	0.250	-19.1%	-13.2%	-14.3%	-10.9%	-12.7%	-11.0%	-8.0%
\$800,000	0.043	0.087	0.084	0.118	0.127	0.163	0.205	0.054	0.100	0.098	0.132	0.147	0.183	0.222	-20.4%	-13.0%	-14.3%	-10.6%	-13.6%	-10.9%	-7.7%
\$900,000	0.034	0.076	0.068	0.102	0.109	0.142	0.183	0.043	0.086	0.080	0.114	0.126	0.160	0.198	-20.9%	-11.6%	-15.0%	-10.5%	-13.5%	-11.3%	-7.6%
\$1,000,000	0.0276	0.0667	0.0588	0.0866	0.0940	0.1249	0.1635	0.0342	0.0745	0.0683	0.0977	0.1089	0.1408	0.1769	-19.3%	-10.5%	-13.9%	-11.4%	-13.7%	-11.3%	-7.6%
\$2,000,000	0.0179	0.0407	0.0368	0.0546	0.0597	0.0830	0.1126	0.0218	0.0457	0.0427	0.0618	0.0695	0.0939	0.1220	-17.9%	-10.9%	-13.8%	-11.7%	-14.1%	-11.6%	-7.7%
\$3,000,000	0.0138	0.0308	0.0283	0.0418	0.0461	0.0657	0.0912	0.0173	0.0346	0.0327	0.0475	0.0535	0.0742	0.0985	-20.2%	-11.0%	-13.5%	-12.0%	-13.8%	-11.5%	-7.4%
\$4,000,000	0.0110	0.0253	0.0235	0.0347	0.0384	0.0554	0.0780	0.0144	0.0286	0.0272	0.0393	0.0446	0.0627	0.0844	-23.6%	-11.5%	-13.6%	-11.7%	-13.9%	-11.6%	-7.6%
\$5,000,000	0.0089	0.0218	0.0202	0.0300	0.0333	0.0483	0.0690	0.0120	0.0246	0.0237	0.0341	0.0387	0.0547	0.0745	-25.8%	-11.4%	-14.8%	-12.0%	-14.0%	-11.7%	-7.4%
\$6,000,000	0.0075	0.0194	0.0181	0.0265	0.0297	0.0431	0.0620	0.0102	0.0217	0.0211	0.0302	0.0344	0.0487	0.0670	-26.5%	-10.6%	-14.2%	-12.3%	-13.7%	-11.5%	-7.5%
\$7,000,000	0.0065	0.0177	0.0165	0.0238	0.0268	0.0391	0.0566	0.0087	0.0197	0.0191	0.0273	0.0311	0.0442	0.0610	-25.3%	-10.2%	-13.6%	-12.8%	-13.8%	-11.5%	-7.2%
\$8,000,000	0.0056	0.0159	0.0150	0.0219	0.0245	0.0358	0.0522	0.0077	0.0179	0.0176	0.0248	0.0286	0.0406	0.0564	-27.3%	-11.2%	-14.8%	-11.7%	-14.3%	-11.8%	-7.4%
\$9,000,000	0.0048	0.0143	0.0135	0.0201	0.0226	0.0331	0.0484	0.0066	0.0165	0.0162	0.0230	0.0264	0.0377	0.0523	-27.3%	-13.3%	-16.7%	-12.6%	-14.4%	-12.2%	-7.5%
\$10,000,000	0.0042	0.0126	0.0122	0.0187	0.0211	0.0308	0.0451	0.0059	0.0152	0.0151	0.0214	0.0245	0.0348	0.0489	-28.8%	-17.1%	-19.2%	-12.6%	-13.9%	-11.5%	-7.8%

* Adjusted