

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 through G.

These factors are applicable to voluntary market loss costs.

DELAWARE  
 Excess Loss Factor Study  
 Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Loss Limitation	DE Hazard Group Excess Loss Factors								ELF adjusted for LBA's						ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	TCR	TCR	0.9062	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(1) Pg2	(2) Pg3	(3) Pg4	(4) Pg5	(5) Pg6	(6) Pg7	(7) Pg8	(8) (1)*TCR	(9) (1)*TCR	(10) (2)*TCR	(11) (3)*TCR	(12) (4)*TCR	(13) (5)*TCR	(14) (6)*TCR	(15)	(16)	(17)	(18)	(19)	(20)	(21)
\$10,000	0.818	0.857	0.856	0.880	0.892	0.910	0.928	0.741	0.777	0.776	0.797	0.808	0.825	0.841	0.746	0.782	0.781	0.802	0.813	0.830	0.846
\$15,000	0.773	0.819	0.819	0.847	0.859	0.882	0.905	0.700	0.742	0.742	0.768	0.778	0.799	0.820	0.705	0.747	0.747	0.773	0.783	0.804	0.825
\$20,000	0.736	0.788	0.787	0.819	0.832	0.857	0.884	0.667	0.714	0.713	0.742	0.754	0.777	0.801	0.672	0.719	0.718	0.747	0.759	0.782	0.806
\$25,000	0.706	0.761	0.760	0.794	0.808	0.835	0.865	0.640	0.690	0.689	0.720	0.732	0.757	0.784	0.645	0.695	0.694	0.725	0.737	0.762	0.789
\$30,000	0.679	0.738	0.736	0.774	0.787	0.816	0.849	0.615	0.669	0.667	0.701	0.713	0.739	0.769	0.620	0.674	0.672	0.706	0.718	0.744	0.774
\$35,000	0.655	0.717	0.716	0.754	0.768	0.799	0.833	0.594	0.650	0.649	0.683	0.696	0.724	0.755	0.599	0.655	0.654	0.688	0.701	0.729	0.760
\$40,000	0.636	0.698	0.696	0.736	0.751	0.784	0.819	0.576	0.633	0.631	0.667	0.681	0.710	0.742	0.581	0.638	0.636	0.672	0.686	0.715	0.747
\$50,000	0.600	0.666	0.665	0.707	0.720	0.754	0.793	0.544	0.604	0.603	0.641	0.652	0.683	0.719	0.549	0.609	0.608	0.646	0.657	0.688	0.724
\$75,000	0.534	0.603	0.603	0.646	0.660	0.699	0.740	0.484	0.546	0.546	0.585	0.598	0.633	0.671	0.489	0.551	0.551	0.590	0.603	0.638	0.676
\$100,000	0.481	0.555	0.553	0.602	0.615	0.655	0.700	0.436	0.503	0.501	0.546	0.557	0.594	0.634	0.441	0.508	0.506	0.551	0.562	0.599	0.639
\$125,000	0.438	0.513	0.512	0.562	0.579	0.620	0.666	0.397	0.465	0.464	0.509	0.525	0.562	0.604	0.402	0.470	0.469	0.514	0.530	0.567	0.609
\$150,000	0.402	0.478	0.478	0.528	0.544	0.588	0.637	0.364	0.433	0.433	0.478	0.493	0.533	0.577	0.369	0.438	0.438	0.483	0.498	0.538	0.582
\$175,000	0.371	0.449	0.448	0.498	0.516	0.560	0.609	0.336	0.407	0.406	0.451	0.468	0.507	0.552	0.341	0.412	0.411	0.456	0.473	0.512	0.557
\$200,000	0.344	0.422	0.420	0.473	0.490	0.533	0.583	0.312	0.382	0.381	0.429	0.444	0.483	0.528	0.317	0.387	0.386	0.434	0.449	0.488	0.533
\$225,000	0.317	0.395	0.396	0.448	0.466	0.511	0.562	0.287	0.358	0.359	0.406	0.422	0.463	0.509	0.292	0.363	0.364	0.411	0.427	0.468	0.514
\$250,000	0.293	0.374	0.374	0.426	0.442	0.489	0.542	0.266	0.339	0.339	0.386	0.401	0.443	0.491	0.271	0.344	0.344	0.391	0.406	0.448	0.496
\$275,000	0.271	0.352	0.353	0.407	0.423	0.469	0.521	0.246	0.319	0.320	0.369	0.383	0.425	0.472	0.251	0.324	0.325	0.374	0.388	0.430	0.477
\$300,000	0.249	0.331	0.333	0.386	0.405	0.451	0.504	0.226	0.300	0.302	0.350	0.367	0.409	0.457	0.231	0.305	0.307	0.355	0.372	0.414	0.462
\$325,000	0.230	0.311	0.314	0.369	0.387	0.435	0.487	0.208	0.282	0.285	0.334	0.351	0.394	0.441	0.213	0.287	0.290	0.339	0.356	0.399	0.446
\$350,000	0.212	0.292	0.296	0.352	0.370	0.417	0.471	0.192	0.265	0.268	0.319	0.335	0.378	0.427	0.197	0.270	0.273	0.324	0.340	0.383	0.432
\$375,000	0.195	0.275	0.278	0.334	0.354	0.402	0.458	0.177	0.249	0.252	0.303	0.321	0.364	0.415	0.182	0.254	0.257	0.308	0.326	0.369	0.420
\$400,000	0.180	0.259	0.261	0.317	0.338	0.388	0.443	0.163	0.235	0.237	0.287	0.306	0.352	0.401	0.168	0.240	0.242	0.292	0.311	0.357	0.406
\$425,000	0.164	0.244	0.247	0.303	0.322	0.372	0.429	0.149	0.221	0.224	0.275	0.292	0.337	0.389	0.154	0.226	0.229	0.280	0.297	0.342	0.394
\$450,000	0.152	0.229	0.233	0.289	0.308	0.358	0.416	0.138	0.208	0.211	0.262	0.279	0.324	0.377	0.143	0.213	0.216	0.267	0.284	0.329	0.382
\$475,000	0.140	0.217	0.218	0.274	0.294	0.346	0.402	0.127	0.197	0.198	0.248	0.266	0.314	0.364	0.132	0.202	0.203	0.253	0.271	0.319	0.369
\$500,000	0.129	0.204	0.205	0.261	0.281	0.332	0.389	0.117	0.185	0.186	0.237	0.255	0.301	0.353	0.122	0.190	0.191	0.242	0.260	0.306	0.358
\$600,000	0.094	0.164	0.162	0.215	0.233	0.285	0.343	0.085	0.149	0.147	0.195	0.211	0.258	0.311	0.090	0.154	0.152	0.200	0.216	0.263	0.316
\$700,000	0.066	0.133	0.129	0.179	0.195	0.243	0.300	0.060	0.121	0.117	0.162	0.177	0.220	0.272	0.065	0.126	0.122	0.167	0.182	0.225	0.277
\$800,000	0.051	0.109	0.105	0.150	0.163	0.210	0.266	0.046	0.099	0.095	0.136	0.148	0.190	0.241	0.051	0.104	0.100	0.141	0.153	0.195	0.246
\$900,000	0.039	0.094	0.084	0.129	0.138	0.182	0.237	0.035	0.085	0.076	0.117	0.125	0.165	0.215	0.040	0.090	0.081	0.122	0.130	0.170	0.220
* \$1,000,000	0.0301	0.0822	0.0717	0.1087	0.1186	0.1598	0.2111	0.0273	0.0745	0.0650	0.0985	0.1075	0.1448	0.1913	0.0323	0.0795	0.0700	0.1035	0.1125	0.1498	0.1963
\$2,000,000	0.0172	0.0476	0.0423	0.0661	0.0729	0.1039	0.1433	0.0156	0.0431	0.0383	0.0599	0.0661	0.0942	0.1299	0.0206	0.0481	0.0433	0.0649	0.0711	0.0992	0.1349
\$3,000,000	0.0123	0.0344	0.0310	0.0490	0.0548	0.0809	0.1148	0.0111	0.0312	0.0281	0.0444	0.0497	0.0733	0.1040	0.0161	0.0362	0.0331	0.0494	0.0547	0.0783	0.1090
\$4,000,000	0.0097	0.0271	0.0246	0.0396	0.0445	0.0671	0.0973	0.0088	0.0246	0.0223	0.0359	0.0403	0.0608	0.0882	0.0132	0.0296	0.0273	0.0409	0.0453	0.0658	0.0932
\$5,000,000	0.0079	0.0224	0.0203	0.0333	0.0377	0.0577	0.0853	0.0072	0.0203	0.0184	0.0302	0.0342	0.0523	0.0773	0.0108	0.0253	0.0234	0.0352	0.0392	0.0573	0.0823
\$6,000,000	0.0067	0.0192	0.0175	0.0286	0.0329	0.0507	0.0760	0.0061	0.0174	0.0159	0.0259	0.0298	0.0459	0.0689	0.0092	0.0224	0.0209	0.0309	0.0348	0.0509	0.0739
\$7,000,000	0.0057	0.0164	0.0153	0.0251	0.0291	0.0454	0.0688	0.0052	0.0149	0.0139	0.0227	0.0264	0.0411	0.0623	0.0078	0.0199	0.0189	0.0277	0.0314	0.0461	0.0673
\$8,000,000	0.0049	0.0145	0.0135	0.0225	0.0260	0.0411	0.0629	0.0044	0.0131	0.0122	0.0204	0.0236	0.0372	0.0570	0.0066	0.0181	0.0172	0.0254	0.0286	0.0422	0.0620
\$9,000,000	0.0043	0.0127	0.0120	0.0201	0.0235	0.0374	0.0578	0.0039	0.0115	0.0109	0.0182	0.0213	0.0339	0.0524	0.0059	0.0165	0.0159	0.0232	0.0263	0.0389	0.0574
\$10,000,000	0.0037	0.0112	0.0108	0.0183	0.0215	0.0344	0.0534	0.0034	0.0101	0.0098	0.0166	0.0195	0.0312	0.0484	0.0051	0.0151	0.0147	0.0216	0.0245	0.0362	0.0534

\* 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 with Adjustment for ALAE

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	0.746	0.782	0.781	0.802	0.813	0.830	0.846	0.766	0.800	0.798	0.817	0.828	0.840	0.856	-2.6%	-2.3%	-2.1%	-1.8%	-1.8%	-1.2%	-1.2%
\$15,000	0.705	0.747	0.747	0.773	0.783	0.804	0.825	0.730	0.769	0.768	0.791	0.802	0.818	0.837	-3.4%	-2.9%	-2.7%	-2.3%	-2.4%	-1.7%	-1.4%
\$20,000	0.672	0.719	0.718	0.747	0.759	0.782	0.806	0.701	0.743	0.741	0.768	0.781	0.799	0.819	-4.1%	-3.2%	-3.1%	-2.7%	-2.8%	-2.1%	-1.6%
\$25,000	0.645	0.695	0.694	0.725	0.737	0.762	0.789	0.677	0.720	0.720	0.747	0.761	0.781	0.804	-4.7%	-3.5%	-3.6%	-2.9%	-3.2%	-2.4%	-1.9%
\$30,000	0.620	0.674	0.672	0.706	0.718	0.744	0.774	0.654	0.703	0.699	0.729	0.743	0.766	0.789	-5.2%	-4.1%	-3.9%	-3.2%	-3.4%	-2.9%	-1.9%
\$35,000	0.599	0.655	0.654	0.688	0.701	0.729	0.760	0.634	0.685	0.683	0.714	0.728	0.752	0.776	-5.5%	-4.4%	-4.2%	-3.6%	-3.7%	-3.1%	-2.1%
\$40,000	0.581	0.638	0.636	0.672	0.686	0.715	0.747	0.619	0.669	0.667	0.699	0.713	0.739	0.765	-6.1%	-4.6%	-4.6%	-3.9%	-3.8%	-3.2%	-2.4%
\$50,000	0.549	0.609	0.608	0.646	0.657	0.688	0.724	0.590	0.642	0.641	0.674	0.688	0.716	0.744	-6.9%	-5.1%	-5.1%	-4.2%	-4.5%	-3.9%	-2.7%
\$75,000	0.489	0.551	0.551	0.590	0.603	0.638	0.676	0.533	0.591	0.589	0.624	0.640	0.669	0.701	-8.3%	-6.8%	-6.5%	-5.4%	-5.8%	-4.6%	-3.6%
\$100,000	0.441	0.508	0.506	0.551	0.562	0.599	0.639	0.487	0.550	0.548	0.586	0.601	0.633	0.665	-9.4%	-7.6%	-7.7%	-6.0%	-6.5%	-5.4%	-3.9%
\$125,000	0.402	0.470	0.469	0.514	0.530	0.567	0.609	0.450	0.513	0.513	0.553	0.570	0.603	0.638	-10.7%	-8.4%	-8.6%	-7.1%	-7.0%	-6.0%	-4.5%
\$150,000	0.369	0.438	0.438	0.483	0.498	0.538	0.582	0.418	0.482	0.481	0.523	0.541	0.576	0.612	-11.7%	-9.1%	-8.9%	-7.6%	-7.9%	-6.6%	-4.9%
\$175,000	0.341	0.412	0.411	0.456	0.473	0.512	0.557	0.387	0.456	0.454	0.497	0.515	0.551	0.589	-11.9%	-9.6%	-9.5%	-8.2%	-8.2%	-7.1%	-5.4%
\$200,000	0.317	0.387	0.386	0.434	0.449	0.488	0.533	0.362	0.429	0.429	0.474	0.493	0.529	0.566	-12.4%	-9.8%	-10.0%	-8.4%	-8.9%	-7.8%	-5.8%
\$225,000	0.292	0.363	0.364	0.411	0.427	0.468	0.514	0.336	0.404	0.406	0.450	0.471	0.509	0.547	-13.1%	-10.1%	-10.3%	-8.7%	-9.3%	-8.1%	-6.0%
\$250,000	0.271	0.344	0.344	0.391	0.406	0.448	0.496	0.314	0.383	0.384	0.430	0.450	0.489	0.528	-13.7%	-10.2%	-10.4%	-9.1%	-9.8%	-8.4%	-6.1%
\$275,000	0.251	0.324	0.325	0.373	0.388	0.430	0.477	0.291	0.362	0.364	0.411	0.429	0.469	0.512	-13.7%	-10.5%	-10.7%	-9.2%	-9.6%	-8.3%	-6.8%
\$300,000	0.231	0.305	0.307	0.355	0.372	0.414	0.462	0.269	0.342	0.345	0.392	0.412	0.453	0.496	-14.1%	-10.8%	-11.0%	-9.4%	-9.7%	-8.6%	-6.9%
\$325,000	0.213	0.287	0.290	0.339	0.356	0.399	0.446	0.248	0.321	0.325	0.374	0.396	0.437	0.481	-14.1%	-10.6%	-10.8%	-9.4%	-10.1%	-8.7%	-7.3%
\$350,000	0.197	0.270	0.273	0.323	0.340	0.383	0.432	0.231	0.304	0.307	0.356	0.379	0.422	0.465	-14.7%	-11.2%	-11.1%	-9.3%	-10.3%	-9.2%	-7.1%
\$375,000	0.182	0.254	0.257	0.308	0.326	0.369	0.419	0.214	0.286	0.291	0.340	0.363	0.407	0.450	-15.0%	-11.2%	-11.7%	-9.4%	-10.2%	-9.3%	-6.9%
\$400,000	0.168	0.240	0.242	0.292	0.311	0.356	0.406	0.197	0.270	0.275	0.324	0.347	0.392	0.437	-14.7%	-11.1%	-12.0%	-9.9%	-10.4%	-9.2%	-7.1%
\$425,000	0.154	0.226	0.229	0.280	0.297	0.342	0.394	0.183	0.255	0.259	0.310	0.333	0.377	0.424	-15.8%	-11.4%	-11.6%	-9.7%	-10.8%	-9.3%	-7.1%
\$450,000	0.143	0.213	0.216	0.267	0.284	0.329	0.382	0.171	0.240	0.245	0.295	0.318	0.364	0.411	-16.4%	-11.3%	-11.8%	-9.5%	-10.7%	-9.6%	-7.1%
\$475,000	0.132	0.202	0.203	0.255	0.271	0.318	0.370	0.158	0.227	0.231	0.282	0.305	0.351	0.398	-16.5%	-11.0%	-12.1%	-9.6%	-11.1%	-9.4%	-7.0%
\$500,000	0.122	0.190	0.191	0.242	0.260	0.306	0.358	0.147	0.215	0.218	0.268	0.291	0.338	0.385	-17.0%	-11.6%	-12.4%	-9.7%	-10.7%	-9.5%	-7.0%
\$600,000	0.090	0.154	0.152	0.200	0.216	0.263	0.316	0.110	0.173	0.175	0.222	0.244	0.290	0.338	-18.2%	-11.0%	-13.1%	-9.9%	-11.5%	-9.3%	-6.5%
\$700,000	0.065	0.126	0.122	0.167	0.182	0.225	0.277	0.080	0.143	0.141	0.186	0.206	0.250	0.298	-18.8%	-11.9%	-13.5%	-10.2%	-11.7%	-10.0%	-7.0%
\$800,000	0.051	0.104	0.100	0.141	0.153	0.195	0.246	0.064	0.118	0.116	0.157	0.174	0.218	0.264	-20.3%	-11.9%	-13.8%	-10.2%	-12.1%	-10.6%	-6.8%
\$900,000	0.040	0.090	0.081	0.122	0.130	0.170	0.220	0.050	0.102	0.095	0.135	0.150	0.190	0.236	-20.0%	-11.8%	-14.7%	-9.6%	-13.3%	-10.5%	-6.8%
\$1,000,000	0.0323	0.0795	0.0700	0.1035	0.1125	0.1498	0.1963	0.0399	0.0881	0.0807	0.1158	0.1292	0.1673	0.2103	-19.0%	-9.8%	-13.3%	-10.6%	-12.9%	-10.5%	-6.7%
\$2,000,000	0.0206	0.0481	0.0433	0.0649	0.0711	0.0992	0.1349	0.0251	0.0536	0.0501	0.0729	0.0821	0.1112	0.1448	-17.9%	-10.3%	-13.6%	-11.0%	-13.4%	-10.8%	-6.8%
\$3,000,000	0.0161	0.0362	0.0331	0.0494	0.0547	0.0783	0.1090	0.0197	0.0404	0.0381	0.0558	0.0630	0.0877	0.1167	-18.3%	-10.4%	-13.1%	-11.5%	-13.2%	-10.7%	-6.6%
\$4,000,000	0.0132	0.0296	0.0273	0.0409	0.0453	0.0658	0.0932	0.0165	0.0331	0.0315	0.0460	0.0523	0.0740	0.0998	-20.0%	-10.6%	-13.3%	-11.1%	-13.4%	-11.1%	-6.6%
\$5,000,000	0.0108	0.0253	0.0234	0.0352	0.0392	0.0573	0.0823	0.0143	0.0284	0.0274	0.0398	0.0453	0.0644	0.0880	-24.5%	-10.9%	-14.6%	-11.6%	-13.5%	-11.0%	-6.5%
\$6,000,000	0.0092	0.0224	0.0209	0.0309	0.0348	0.0509	0.0739	0.0122	0.0249	0.0242	0.0351	0.0401	0.0572	0.0791	-24.6%	-10.0%	-13.6%	-12.0%	-13.2%	-11.0%	-6.6%
\$7,000,000	0.0078	0.0199	0.0189	0.0277	0.0314	0.0461	0.0673	0.0105	0.0226	0.0218	0.0316	0.0361	0.0519	0.0720	-25.7%	-11.9%	-13.3%	-12.3%	-13.0%	-11.2%	-6.5%
\$8,000,000	0.0066	0.0181	0.0172	0.0254	0.0286	0.0422	0.0620	0.0092	0.0204	0.0200	0.0286	0.0331	0.0475	0.0664	-28.3%	-11.3%	-14.0%	-11.2%	-13.6%	-11.2%	-6.6%
\$9,000,000	0.0059	0.0165	0.0159	0.0232	0.0263	0.0389	0.0574	0.0078	0.0188	0.0184	0.0264	0.0306	0.0441	0.0615	-24.4%	-12.2%	-13.6%	-12.1%	-14.1%	-11.8%	-6.7%
\$10,000,000	0.0051	0.0151	0.0147	0.0216	0.0245	0.0362	0.0534	0.0069	0.0172	0.0170	0.0246	0.0283	0.0407	0.0574	-26.1%	-12.2%	-13.5%	-12.2%	-13.4%	-11.1%	-7.0%

\* Adjusted