

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss 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 allocated loss adjustment expenses and to express the resulting loss and ALAE as a portion of residual market rates.

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

DELAWARE  
Excess Loss Factor Study  
Excess Loss 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                    | 0.6435          | HG D            | HG E            | HG F            | HG G            | HG A                               | HG B   | HG C   | HG D   | HG E   | HG F   | HG G   |
|                 | (1)<br>Pg2                                   | (2)<br>Pg3 | (3)<br>Pg4 | (4)<br>Pg5 | (5)<br>Pg6 | (6)<br>Pg7 | (7)<br>Pg8 | (8)<br>(1)*TCR | (9)<br>(1)*TCR         | (10)<br>(2)*TCR | (11)<br>(3)*TCR | (12)<br>(4)*TCR | (13)<br>(5)*TCR | (14)<br>(6)*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      | 0.526          | 0.551                  | 0.551           | 0.566           | 0.574           | 0.586           | 0.597           | 0.531                              | 0.556  | 0.556  | 0.571  | 0.579  | 0.591  | 0.602  |
| \$15,000        | 0.773  | 0.819      | 0.819      | 0.847      | 0.859      | 0.882      | 0.905      | 0.497          | 0.527                  | 0.527           | 0.545           | 0.553           | 0.568           | 0.582           | 0.502                              | 0.532  | 0.532  | 0.550  | 0.558  | 0.573  | 0.587  |
| \$20,000        | 0.736  | 0.788      | 0.787      | 0.819      | 0.832      | 0.857      | 0.884      | 0.474          | 0.507                  | 0.506           | 0.527           | 0.535           | 0.551           | 0.569           | 0.479                              | 0.512  | 0.511  | 0.532  | 0.540  | 0.556  | 0.574  |
| \$25,000        | 0.706  | 0.761      | 0.760      | 0.794      | 0.808      | 0.835      | 0.865      | 0.454          | 0.490                  | 0.489           | 0.511           | 0.520           | 0.537           | 0.557           | 0.459                              | 0.495  | 0.494  | 0.516  | 0.525  | 0.542  | 0.562  |
| \$30,000        | 0.679  | 0.738      | 0.736      | 0.774      | 0.787      | 0.816      | 0.849      | 0.437          | 0.475                  | 0.474           | 0.498           | 0.506           | 0.525           | 0.546           | 0.442                              | 0.480  | 0.479  | 0.503  | 0.511  | 0.530  | 0.551  |
| \$35,000        | 0.655  | 0.717      | 0.716      | 0.754      | 0.768      | 0.799      | 0.833      | 0.421          | 0.461                  | 0.461           | 0.485           | 0.494           | 0.514           | 0.536           | 0.426                              | 0.466  | 0.466  | 0.490  | 0.499  | 0.519  | 0.541  |
| \$40,000        | 0.636  | 0.698      | 0.696      | 0.736      | 0.751      | 0.784      | 0.819      | 0.409          | 0.449                  | 0.448           | 0.474           | 0.483           | 0.505           | 0.527           | 0.414                              | 0.454  | 0.453  | 0.479  | 0.488  | 0.510  | 0.532  |
| \$50,000        | 0.600  | 0.666      | 0.665      | 0.707      | 0.720      | 0.754      | 0.793      | 0.386          | 0.429                  | 0.428           | 0.455           | 0.463           | 0.485           | 0.510           | 0.391                              | 0.434  | 0.433  | 0.460  | 0.468  | 0.490  | 0.515  |
| \$75,000        | 0.534  | 0.603      | 0.603      | 0.646      | 0.660      | 0.699      | 0.740      | 0.344          | 0.388                  | 0.388           | 0.416           | 0.425           | 0.450           | 0.476           | 0.349                              | 0.393  | 0.393  | 0.421  | 0.430  | 0.455  | 0.481  |
| \$100,000       | 0.481  | 0.555      | 0.553      | 0.602      | 0.615      | 0.655      | 0.700      | 0.310          | 0.357                  | 0.356           | 0.387           | 0.396           | 0.421           | 0.450           | 0.315                              | 0.362  | 0.361  | 0.392  | 0.401  | 0.426  | 0.455  |
| \$125,000       | 0.438  | 0.513      | 0.512      | 0.562      | 0.579      | 0.620      | 0.666      | 0.282          | 0.330                  | 0.329           | 0.362           | 0.373           | 0.399           | 0.429           | 0.287                              | 0.335  | 0.334  | 0.367  | 0.378  | 0.404  | 0.434  |
| \$150,000       | 0.402  | 0.478      | 0.478      | 0.528      | 0.544      | 0.588      | 0.637      | 0.259          | 0.308                  | 0.308           | 0.340           | 0.350           | 0.378           | 0.410           | 0.264                              | 0.313  | 0.313  | 0.345  | 0.355  | 0.383  | 0.415  |
| \$175,000       | 0.371  | 0.449      | 0.448      | 0.498      | 0.516      | 0.560      | 0.609      | 0.239          | 0.289                  | 0.288           | 0.320           | 0.332           | 0.360           | 0.392           | 0.244                              | 0.294  | 0.293  | 0.325  | 0.337  | 0.365  | 0.397  |
| \$200,000       | 0.344  | 0.422      | 0.420      | 0.473      | 0.490      | 0.533      | 0.583      | 0.221          | 0.272                  | 0.270           | 0.304           | 0.315           | 0.343           | 0.375           | 0.226                              | 0.277  | 0.275  | 0.309  | 0.320  | 0.348  | 0.380  |
| \$225,000       | 0.317  | 0.395      | 0.396      | 0.448      | 0.466      | 0.511      | 0.562      | 0.204          | 0.254                  | 0.255           | 0.288           | 0.300           | 0.329           | 0.362           | 0.209                              | 0.259  | 0.260  | 0.293  | 0.305  | 0.334  | 0.367  |
| \$250,000       | 0.293  | 0.374      | 0.374      | 0.426      | 0.442      | 0.489      | 0.542      | 0.189          | 0.241                  | 0.241           | 0.274           | 0.284           | 0.315           | 0.349           | 0.194                              | 0.246  | 0.246  | 0.279  | 0.289  | 0.320  | 0.354  |
| \$275,000       | 0.271  | 0.352      | 0.353      | 0.407      | 0.423      | 0.469      | 0.521      | 0.174          | 0.227                  | 0.227           | 0.262           | 0.272           | 0.302           | 0.335           | 0.179                              | 0.232  | 0.232  | 0.267  | 0.277  | 0.307  | 0.340  |
| \$300,000       | 0.249  | 0.331      | 0.333      | 0.386      | 0.405      | 0.451      | 0.504      | 0.160          | 0.213                  | 0.214           | 0.248           | 0.261           | 0.290           | 0.324           | 0.165                              | 0.218  | 0.219  | 0.253  | 0.266  | 0.295  | 0.329  |
| \$325,000       | 0.230  | 0.311      | 0.314      | 0.369      | 0.387      | 0.435      | 0.487      | 0.148          | 0.200                  | 0.202           | 0.237           | 0.249           | 0.280           | 0.313           | 0.153                              | 0.205  | 0.207  | 0.242  | 0.254  | 0.285  | 0.318  |
| \$350,000       | 0.212  | 0.292      | 0.296      | 0.352      | 0.370      | 0.417      | 0.471      | 0.136          | 0.188                  | 0.190           | 0.227           | 0.238           | 0.268           | 0.303           | 0.141                              | 0.193  | 0.195  | 0.232  | 0.243  | 0.273  | 0.308  |
| \$375,000       | 0.195  | 0.275      | 0.278      | 0.334      | 0.354      | 0.402      | 0.458      | 0.125          | 0.177                  | 0.179           | 0.215           | 0.228           | 0.259           | 0.295           | 0.130                              | 0.182  | 0.184  | 0.220  | 0.233  | 0.264  | 0.300  |
| \$400,000       | 0.180  | 0.259      | 0.261      | 0.317      | 0.338      | 0.388      | 0.443      | 0.116          | 0.167                  | 0.168           | 0.204           | 0.218           | 0.250           | 0.285           | 0.121                              | 0.172  | 0.173  | 0.209  | 0.223  | 0.255  | 0.290  |
| \$425,000       | 0.164  | 0.244      | 0.247      | 0.303      | 0.322      | 0.372      | 0.429      | 0.106          | 0.157                  | 0.159           | 0.195           | 0.207           | 0.239           | 0.276           | 0.111                              | 0.162  | 0.164  | 0.200  | 0.212  | 0.244  | 0.281  |
| \$450,000       | 0.152  | 0.229      | 0.233      | 0.289      | 0.308      | 0.358      | 0.416      | 0.098          | 0.147                  | 0.150           | 0.186           | 0.198           | 0.230           | 0.268           | 0.103                              | 0.152  | 0.155  | 0.191  | 0.203  | 0.235  | 0.273  |
| \$475,000       | 0.140  | 0.217      | 0.218      | 0.274      | 0.294      | 0.346      | 0.402      | 0.090          | 0.140                  | 0.140           | 0.176           | 0.189           | 0.223           | 0.259           | 0.095                              | 0.145  | 0.145  | 0.181  | 0.194  | 0.228  | 0.264  |
| \$500,000       | 0.129  | 0.204      | 0.205      | 0.261      | 0.281      | 0.332      | 0.389      | 0.083          | 0.131                  | 0.132           | 0.168           | 0.181           | 0.214           | 0.250           | 0.088                              | 0.136  | 0.137  | 0.173  | 0.186  | 0.219  | 0.255  |
| \$600,000       | 0.094  | 0.164      | 0.162      | 0.215      | 0.233      | 0.285      | 0.343      | 0.060          | 0.106                  | 0.104           | 0.138           | 0.150           | 0.183           | 0.221           | 0.065                              | 0.111  | 0.109  | 0.143  | 0.155  | 0.188  | 0.226  |
| \$700,000       | 0.066  | 0.133      | 0.129      | 0.179      | 0.195      | 0.243      | 0.300      | 0.042          | 0.086                  | 0.083           | 0.115           | 0.125           | 0.156           | 0.193           | 0.047                              | 0.091  | 0.088  | 0.120  | 0.130  | 0.161  | 0.198  |
| \$800,000       | 0.051  | 0.109      | 0.105      | 0.150      | 0.163      | 0.210      | 0.266      | 0.033          | 0.070                  | 0.068           | 0.097           | 0.105           | 0.135           | 0.171           | 0.038                              | 0.075  | 0.073  | 0.102  | 0.110  | 0.140  | 0.176  |
| \$900,000       | 0.039  | 0.094      | 0.084      | 0.129      | 0.138      | 0.182      | 0.237      | 0.025          | 0.060                  | 0.054           | 0.083           | 0.089           | 0.117           | 0.153           | 0.030                              | 0.065  | 0.059  | 0.088  | 0.094  | 0.122  | 0.158  |
| * \$1,000,000   | 0.0301                                       | 0.0822     | 0.0717     | 0.1087     | 0.1186     | 0.1598     | 0.2111     | 0.0194         | 0.0529                 | 0.0461          | 0.0699          | 0.0763          | 0.1028          | 0.1358          | 0.0244                             | 0.0579 | 0.0511 | 0.0749 | 0.0813 | 0.1078 | 0.1408 |
| \$2,000,000     | 0.0172                                       | 0.0476     | 0.0423     | 0.0661     | 0.0729     | 0.1039     | 0.1433     | 0.0111         | 0.0306                 | 0.0272          | 0.0425          | 0.0469          | 0.0669          | 0.0922          | 0.0161                             | 0.0356 | 0.0322 | 0.0475 | 0.0519 | 0.0719 | 0.0972 |
| \$3,000,000     | 0.0123                                       | 0.0344     | 0.0310     | 0.0490     | 0.0548     | 0.0809     | 0.1148     | 0.0079         | 0.0221                 | 0.0199          | 0.0315          | 0.0353          | 0.0521          | 0.0739          | 0.0119                             | 0.0271 | 0.0249 | 0.0365 | 0.0403 | 0.0571 | 0.0789 |
| \$4,000,000     | 0.0097                                       | 0.0271     | 0.0246     | 0.0396     | 0.0445     | 0.0671     | 0.0973     | 0.0062         | 0.0174                 | 0.0158          | 0.0255          | 0.0286          | 0.0432          | 0.0626          | 0.0093                             | 0.0224 | 0.0208 | 0.0305 | 0.0336 | 0.0482 | 0.0676 |
| \$5,000,000     | 0.0079                                       | 0.0224     | 0.0203     | 0.0333     | 0.0377     | 0.0577     | 0.0853     | 0.0051         | 0.0144                 | 0.0131          | 0.0214          | 0.0243          | 0.0371          | 0.0549          | 0.0077                             | 0.0194 | 0.0181 | 0.0264 | 0.0293 | 0.0421 | 0.0599 |
| \$6,000,000     | 0.0067                                       | 0.0192     | 0.0175     | 0.0286     | 0.0329     | 0.0507     | 0.0760     | 0.0043         | 0.0124                 | 0.0113          | 0.0184          | 0.0212          | 0.0326          | 0.0489          | 0.0065                             | 0.0174 | 0.0163 | 0.0234 | 0.0262 | 0.0376 | 0.0539 |
| \$7,000,000     | 0.0057                                       | 0.0164     | 0.0153     | 0.0251     | 0.0291     | 0.0454     | 0.0688     | 0.0037         | 0.0106                 | 0.0098          | 0.0162          | 0.0187          | 0.0292          | 0.0443          | 0.0056                             | 0.0156 | 0.0147 | 0.0212 | 0.0237 | 0.0342 | 0.0493 |
| \$8,000,000     | 0.0049                                       | 0.0145     | 0.0135     | 0.0225     | 0.0260     | 0.0411     | 0.0629     | 0.0032         | 0.0093                 | 0.0087          | 0.0145          | 0.0167          | 0.0264          | 0.0405          | 0.0048                             | 0.0140 | 0.0131 | 0.0195 | 0.0217 | 0.0314 | 0.0455 |
| \$9,000,000     | 0.0043                                       | 0.0127     | 0.0120     | 0.0201     | 0.0235     | 0.0374     | 0.0578     | 0.0028         | 0.0082                 | 0.0077          | 0.0129          | 0.0151          | 0.0241          | 0.0372          | 0.0042                             | 0.0123 | 0.0116 | 0.0179 | 0.0201 | 0.0291 | 0.0422 |
| \$10,000,000    | 0.0037                                       | 0.0112     | 0.0108     | 0.0183     | 0.0215     | 0.0344     | 0.0534     | 0.0024         | 0.0072                 | 0.0069          | 0.0118          | 0.0138          | 0.0221          | 0.0344          | 0.0036                             | 0.0108 | 0.0104 | 0.0168 | 0.0188 | 0.0271 | 0.0394 |

\* 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 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           | 0.531                     | 0.556  | 0.556  | 0.571  | 0.579  | 0.591  | 0.602  | 0.552                     | 0.576  | 0.575  | 0.588  | 0.596  | 0.605  | 0.616  | -3.8%             | -3.5%  | -3.3%  | -2.9%  | -2.9%  | -2.3%  | -2.3% |
| \$15,000           | 0.502                     | 0.532  | 0.532  | 0.550  | 0.558  | 0.573  | 0.587  | 0.526                     | 0.554  | 0.553  | 0.569  | 0.578  | 0.589  | 0.603  | -4.6%             | -4.0%  | -3.8%  | -3.3%  | -3.5%  | -2.7%  | -2.7% |
| \$20,000           | 0.479                     | 0.512  | 0.511  | 0.532  | 0.540  | 0.556  | 0.574  | 0.505                     | 0.535  | 0.534  | 0.553  | 0.562  | 0.575  | 0.590  | -5.1%             | -4.3%  | -4.3%  | -3.8%  | -3.9%  | -3.3%  | -2.7% |
| \$25,000           | 0.459                     | 0.495  | 0.494  | 0.516  | 0.525  | 0.542  | 0.562  | 0.488                     | 0.519  | 0.519  | 0.538  | 0.548  | 0.563  | 0.579  | -5.9%             | -4.6%  | -4.8%  | -4.1%  | -4.2%  | -3.7%  | -2.9% |
| \$30,000           | 0.442                     | 0.480  | 0.479  | 0.503  | 0.511  | 0.530  | 0.551  | 0.471                     | 0.506  | 0.504  | 0.525  | 0.536  | 0.552  | 0.568  | -6.2%             | -5.1%  | -5.0%  | -4.2%  | -4.7%  | -4.0%  | -3.0% |
| \$35,000           | 0.426                     | 0.466  | 0.466  | 0.490  | 0.499  | 0.520  | 0.541  | 0.457                     | 0.493  | 0.492  | 0.514  | 0.525  | 0.541  | 0.559  | -6.8%             | -5.5%  | -5.3%  | -4.7%  | -5.0%  | -3.9%  | -3.2% |
| \$40,000           | 0.414                     | 0.454  | 0.453  | 0.479  | 0.488  | 0.510  | 0.532  | 0.446                     | 0.482  | 0.481  | 0.504  | 0.514  | 0.532  | 0.551  | -7.2%             | -5.8%  | -5.8%  | -5.0%  | -5.1%  | -4.1%  | -3.4% |
| \$50,000           | 0.391                     | 0.434  | 0.433  | 0.460  | 0.468  | 0.490  | 0.515  | 0.425                     | 0.463  | 0.462  | 0.486  | 0.496  | 0.516  | 0.536  | -8.0%             | -6.3%  | -6.3%  | -5.3%  | -5.6%  | -5.0%  | -3.9% |
| \$75,000           | 0.349                     | 0.393  | 0.393  | 0.421  | 0.430  | 0.455  | 0.481  | 0.384                     | 0.426  | 0.424  | 0.450  | 0.462  | 0.482  | 0.505  | -9.1%             | -7.7%  | -7.3%  | -6.4%  | -6.9%  | -5.6%  | -4.8% |
| \$100,000          | 0.315                     | 0.362  | 0.361  | 0.392  | 0.401  | 0.426  | 0.455  | 0.352                     | 0.396  | 0.395  | 0.422  | 0.434  | 0.456  | 0.479  | -10.5%            | -8.6%  | -8.6%  | -7.1%  | -7.6%  | -6.6%  | -5.0% |
| \$125,000          | 0.287                     | 0.335  | 0.334  | 0.367  | 0.378  | 0.404  | 0.434  | 0.325                     | 0.370  | 0.370  | 0.398  | 0.411  | 0.435  | 0.460  | -11.7%            | -9.5%  | -9.7%  | -7.8%  | -8.0%  | -7.1%  | -5.7% |
| \$150,000          | 0.264                     | 0.313  | 0.313  | 0.345  | 0.355  | 0.383  | 0.415  | 0.302                     | 0.348  | 0.347  | 0.377  | 0.390  | 0.415  | 0.441  | -12.6%            | -10.1% | -9.8%  | -8.5%  | -9.0%  | -7.7%  | -5.9% |
| \$175,000          | 0.244                     | 0.294  | 0.293  | 0.325  | 0.337  | 0.365  | 0.397  | 0.279                     | 0.329  | 0.328  | 0.359  | 0.371  | 0.397  | 0.424  | -12.5%            | -10.6% | -10.7% | -9.5%  | -9.2%  | -8.1%  | -6.4% |
| \$200,000          | 0.226                     | 0.277  | 0.275  | 0.309  | 0.320  | 0.348  | 0.380  | 0.261                     | 0.309  | 0.310  | 0.342  | 0.356  | 0.382  | 0.408  | -13.4%            | -10.4% | -11.3% | -9.6%  | -10.1% | -8.9%  | -6.9% |
| \$225,000          | 0.209                     | 0.259  | 0.260  | 0.293  | 0.305  | 0.334  | 0.367  | 0.243                     | 0.293  | 0.293  | 0.325  | 0.340  | 0.367  | 0.395  | -14.0%            | -11.6% | -11.3% | -9.8%  | -10.3% | -9.0%  | -7.1% |
| \$250,000          | 0.194                     | 0.246  | 0.246  | 0.279  | 0.289  | 0.320  | 0.354  | 0.227                     | 0.277  | 0.277  | 0.311  | 0.325  | 0.353  | 0.381  | -14.5%            | -11.2% | -11.2% | -10.3% | -11.1% | -9.3%  | -7.1% |
| \$275,000          | 0.179                     | 0.232  | 0.232  | 0.266  | 0.277  | 0.308  | 0.342  | 0.210                     | 0.261  | 0.263  | 0.297  | 0.310  | 0.339  | 0.369  | -14.8%            | -11.1% | -11.8% | -10.4% | -10.6% | -9.1%  | -7.3% |
| \$300,000          | 0.165                     | 0.219  | 0.219  | 0.253  | 0.266  | 0.295  | 0.329  | 0.195                     | 0.246  | 0.249  | 0.283  | 0.298  | 0.327  | 0.357  | -15.4%            | -11.0% | -12.0% | -10.6% | -10.7% | -9.8%  | -7.8% |
| \$325,000          | 0.153                     | 0.205  | 0.207  | 0.242  | 0.254  | 0.284  | 0.318  | 0.180                     | 0.232  | 0.235  | 0.270  | 0.286  | 0.315  | 0.346  | -15.0%            | -11.6% | -11.9% | -10.4% | -11.2% | -9.8%  | -8.1% |
| \$350,000          | 0.141                     | 0.193  | 0.195  | 0.231  | 0.243  | 0.273  | 0.308  | 0.168                     | 0.220  | 0.222  | 0.257  | 0.274  | 0.304  | 0.335  | -16.1%            | -12.3% | -12.2% | -10.1% | -11.3% | -10.2% | -8.1% |
| \$375,000          | 0.130                     | 0.182  | 0.184  | 0.220  | 0.233  | 0.263  | 0.299  | 0.156                     | 0.207  | 0.210  | 0.246  | 0.263  | 0.294  | 0.325  | -16.7%            | -12.1% | -12.4% | -10.6% | -11.4% | -10.5% | -8.0% |
| \$400,000          | 0.121                     | 0.172  | 0.174  | 0.210  | 0.223  | 0.254  | 0.290  | 0.145                     | 0.196  | 0.199  | 0.235  | 0.251  | 0.283  | 0.315  | -16.6%            | -12.2% | -12.6% | -10.6% | -11.2% | -10.2% | -7.9% |
| \$425,000          | 0.111                     | 0.162  | 0.164  | 0.200  | 0.213  | 0.244  | 0.281  | 0.133                     | 0.185  | 0.188  | 0.224  | 0.240  | 0.273  | 0.305  | -16.5%            | -12.4% | -12.8% | -10.7% | -11.3% | -10.6% | -7.9% |
| \$450,000          | 0.103                     | 0.152  | 0.155  | 0.191  | 0.203  | 0.235  | 0.273  | 0.124                     | 0.174  | 0.177  | 0.213  | 0.230  | 0.263  | 0.296  | -16.9%            | -12.6% | -12.4% | -10.3% | -11.7% | -10.6% | -7.8% |
| \$475,000          | 0.095                     | 0.144  | 0.145  | 0.181  | 0.194  | 0.227  | 0.264  | 0.115                     | 0.164  | 0.168  | 0.204  | 0.220  | 0.253  | 0.287  | -17.4%            | -12.2% | -13.7% | -11.3% | -11.8% | -10.3% | -8.0% |
| \$500,000          | 0.088                     | 0.136  | 0.137  | 0.173  | 0.186  | 0.219  | 0.256  | 0.107                     | 0.156  | 0.158  | 0.194  | 0.210  | 0.244  | 0.278  | -17.8%            | -12.8% | -13.3% | -10.8% | -11.4% | -10.2% | -7.9% |
| \$600,000          | 0.065                     | 0.111  | 0.109  | 0.143  | 0.155  | 0.188  | 0.226  | 0.080                     | 0.126  | 0.127  | 0.161  | 0.177  | 0.210  | 0.244  | -18.8%            | -11.9% | -14.2% | -11.2% | -12.4% | -10.5% | -7.4% |
| \$700,000          | 0.047                     | 0.091  | 0.088  | 0.120  | 0.130  | 0.161  | 0.198  | 0.059                     | 0.104  | 0.103  | 0.135  | 0.149  | 0.181  | 0.216  | -20.3%            | -12.5% | -14.6% | -11.1% | -12.8% | -11.0% | -8.3% |
| \$800,000          | 0.038                     | 0.075  | 0.073  | 0.102  | 0.110  | 0.140  | 0.176  | 0.047                     | 0.086  | 0.085  | 0.114  | 0.127  | 0.158  | 0.191  | -19.1%            | -12.8% | -14.1% | -10.5% | -13.4% | -11.4% | -7.9% |
| \$900,000          | 0.030                     | 0.065  | 0.059  | 0.088  | 0.094  | 0.122  | 0.158  | 0.038                     | 0.075  | 0.069  | 0.099  | 0.109  | 0.138  | 0.171  | -21.1%            | -13.3% | -14.5% | -11.1% | -13.8% | -11.6% | -7.6% |
| \$1,000,000        | 0.0244                    | 0.0579 | 0.0511 | 0.0749 | 0.0813 | 0.1078 | 0.1408 | 0.0301                    | 0.0647 | 0.0594 | 0.0846 | 0.0942 | 0.1216 | 0.1526 | -18.9%            | -10.5% | -14.0% | -11.5% | -13.7% | -11.3% | -7.7% |
| \$2,000,000        | 0.0161                    | 0.0356 | 0.0322 | 0.0475 | 0.0519 | 0.0719 | 0.0972 | 0.0194                    | 0.0399 | 0.0374 | 0.0538 | 0.0604 | 0.0813 | 0.1055 | -17.0%            | -10.8% | -13.9% | -11.7% | -14.1% | -11.6% | -7.9% |
| \$3,000,000        | 0.0119                    | 0.0271 | 0.0249 | 0.0365 | 0.0403 | 0.0571 | 0.0789 | 0.0155                    | 0.0304 | 0.0288 | 0.0415 | 0.0467 | 0.0644 | 0.0852 | -23.2%            | -10.9% | -13.5% | -12.0% | -13.7% | -11.3% | -7.4% |
| \$4,000,000        | 0.0093                    | 0.0224 | 0.0208 | 0.0305 | 0.0336 | 0.0482 | 0.0676 | 0.0125                    | 0.0252 | 0.0241 | 0.0345 | 0.0390 | 0.0546 | 0.0732 | -25.6%            | -11.1% | -13.7% | -11.6% | -13.8% | -11.7% | -7.7% |
| \$5,000,000        | 0.0077                    | 0.0194 | 0.0181 | 0.0264 | 0.0293 | 0.0421 | 0.0599 | 0.0102                    | 0.0218 | 0.0211 | 0.0300 | 0.0339 | 0.0477 | 0.0646 | -24.5%            | -11.0% | -14.2% | -12.0% | -13.6% | -11.7% | -7.3% |
| \$6,000,000        | 0.0065                    | 0.0174 | 0.0163 | 0.0234 | 0.0262 | 0.0376 | 0.0539 | 0.0089                    | 0.0193 | 0.0188 | 0.0267 | 0.0302 | 0.0425 | 0.0583 | -27.0%            | -9.8%  | -13.3% | -12.4% | -13.2% | -11.5% | -7.5% |
| \$7,000,000        | 0.0056                    | 0.0156 | 0.0147 | 0.0212 | 0.0237 | 0.0342 | 0.0493 | 0.0075                    | 0.0176 | 0.0171 | 0.0241 | 0.0274 | 0.0387 | 0.0531 | -25.3%            | -11.4% | -14.0% | -12.0% | -13.5% | -11.6% | -7.2% |
| \$8,000,000        | 0.0048                    | 0.0140 | 0.0131 | 0.0195 | 0.0217 | 0.0314 | 0.0455 | 0.0066                    | 0.0161 | 0.0157 | 0.0220 | 0.0252 | 0.0356 | 0.0491 | -27.3%            | -13.0% | -16.6% | -11.4% | -13.9% | -11.8% | -7.3% |
| \$9,000,000        | 0.0042                    | 0.0123 | 0.0116 | 0.0179 | 0.0201 | 0.0291 | 0.0422 | 0.0057                    | 0.0147 | 0.0143 | 0.0204 | 0.0234 | 0.0331 | 0.0456 | -26.3%            | -16.3% | -18.9% | -12.3% | -14.1% | -12.1% | -7.5% |
| \$10,000,000       | 0.0036                    | 0.0108 | 0.0104 | 0.0168 | 0.0188 | 0.0271 | 0.0394 | 0.0050                    | 0.0132 | 0.0129 | 0.0191 | 0.0218 | 0.0306 | 0.0427 | -28.0%            | -18.2% | -19.4% | -12.0% | -13.8% | -11.4% | -7.7% |

\* Adjusted