

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 17-A. Those same excess ratios are presented herein and adjusted to included a provision for allocated loss adjustment expenses.

These factors are applicable to voluntary market loss costs.

DELAWARE
Proposed Effective: 12/1/2004

Excess Loss Pure Premium Factors including ALAE

LOSS LIMIT	Hazard Group I					Hazard Group II					Hazard Group III					Hazard Group IV				
	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) +(4)	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) +(4)	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) +(4)	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) +(4)
\$10,000	0.803	0.916	0.736	0.005	0.741	0.808	0.916	0.740	0.005	0.745	0.863	0.916	0.791	0.005	0.796	0.906	0.916	0.830	0.005	0.835
\$15,000	0.753		0.690	0.005	0.695	0.762		0.698	0.005	0.703	0.827		0.758	0.005	0.763	0.877		0.803	0.005	0.808
\$20,000	0.711		0.651	0.005	0.656	0.723		0.662	0.005	0.667	0.800		0.733	0.005	0.738	0.852		0.780	0.005	0.785
\$25,000	0.672		0.616	0.005	0.621	0.690		0.632	0.005	0.637	0.775		0.710	0.005	0.715	0.831		0.761	0.005	0.766
\$30,000	0.640		0.586	0.005	0.591	0.658		0.603	0.005	0.608	0.750		0.687	0.005	0.692	0.817		0.748	0.005	0.753
\$35,000	0.611		0.560	0.005	0.565	0.631		0.578	0.005	0.583	0.727		0.666	0.005	0.671	0.799		0.732	0.005	0.737
\$40,000	0.586		0.537	0.005	0.542	0.606		0.555	0.005	0.560	0.707		0.648	0.005	0.653	0.780		0.714	0.005	0.719
\$50,000	0.542		0.496	0.005	0.501	0.560		0.513	0.005	0.518	0.671		0.615	0.005	0.620	0.758		0.694	0.005	0.699
\$75,000	0.456		0.418	0.005	0.423	0.480		0.440	0.005	0.445	0.606		0.555	0.005	0.560	0.699		0.640	0.005	0.645
\$100,000	0.397		0.364	0.005	0.369	0.423		0.387	0.005	0.392	0.556		0.509	0.005	0.514	0.652		0.597	0.005	0.602
\$125,000	0.349		0.320	0.005	0.325	0.379		0.347	0.005	0.352	0.510		0.467	0.005	0.472	0.613		0.562	0.005	0.567
\$150,000	0.309		0.283	0.005	0.288	0.338		0.310	0.005	0.315	0.475		0.435	0.005	0.440	0.583		0.534	0.005	0.539
\$175,000	0.281		0.257	0.005	0.262	0.307		0.281	0.005	0.286	0.438		0.401	0.005	0.406	0.549		0.503	0.005	0.508
\$200,000	0.254		0.233	0.005	0.238	0.283		0.259	0.005	0.264	0.410		0.376	0.005	0.381	0.518		0.474	0.005	0.479
\$225,000	0.234		0.214	0.005	0.219	0.258		0.236	0.005	0.241	0.385		0.353	0.005	0.358	0.494		0.453	0.005	0.458
\$250,000	0.216		0.198	0.005	0.203	0.240		0.220	0.005	0.225	0.359		0.329	0.005	0.334	0.468		0.429	0.005	0.434
\$275,000	0.200		0.183	0.005	0.188	0.224		0.205	0.005	0.210	0.341		0.312	0.005	0.317	0.442		0.405	0.005	0.410
\$300,000	0.187		0.171	0.005	0.176	0.211		0.193	0.005	0.198	0.324		0.297	0.005	0.302	0.425		0.389	0.005	0.394
\$325,000	0.175		0.160	0.005	0.165	0.197		0.180	0.005	0.185	0.304		0.278	0.005	0.283	0.404		0.370	0.005	0.375
\$350,000	0.164		0.150	0.005	0.155	0.187		0.171	0.005	0.176	0.292		0.267	0.005	0.272	0.385		0.353	0.005	0.358
\$375,000	0.156		0.143	0.005	0.148	0.178		0.163	0.005	0.168	0.278		0.255	0.005	0.260	0.367		0.336	0.005	0.341
\$400,000	0.148		0.136	0.005	0.141	0.169		0.155	0.005	0.160	0.264		0.242	0.005	0.247	0.354		0.324	0.005	0.329
\$425,000	0.142		0.130	0.005	0.135	0.161		0.147	0.005	0.152	0.254		0.233	0.005	0.238	0.339		0.311	0.005	0.316
\$450,000	0.135		0.124	0.005	0.129	0.154		0.141	0.005	0.146	0.241		0.221	0.005	0.226	0.325		0.298	0.005	0.303
\$475,000	0.129		0.118	0.005	0.123	0.148		0.136	0.005	0.141	0.233		0.213	0.005	0.218	0.316		0.289	0.005	0.294
\$500,000	0.125		0.115	0.005	0.120	0.142		0.130	0.005	0.135	0.225		0.206	0.005	0.211	0.304		0.278	0.005	0.283
\$600,000	0.108		0.099	0.005	0.104	0.123		0.113	0.005	0.118	0.195		0.179	0.005	0.184	0.266		0.244	0.005	0.249
\$700,000	0.096		0.088	0.005	0.093	0.109		0.100	0.005	0.105	0.174		0.159	0.005	0.164	0.236		0.216	0.005	0.221
\$800,000	0.085		0.078	0.005	0.083	0.097		0.089	0.005	0.094	0.157		0.144	0.005	0.149	0.214		0.196	0.005	0.201
\$900,000	0.077		0.071	0.005	0.076	0.088		0.081	0.005	0.086	0.142		0.130	0.005	0.135	0.195		0.179	0.005	0.184
\$1,000,000	0.0710		0.0650	0.0050	0.0700	0.0808		0.0740	0.0050	0.0790	0.1307		0.1197	0.0050	0.1247	0.1796		0.1645	0.0050	0.1695
\$1,500,000	0.0509		0.0466	0.0050	0.0516	0.0580		0.0531	0.0050	0.0581	0.0932		0.0854	0.0050	0.0904	0.1285		0.1177	0.0050	0.1227
\$2,000,000	0.0401		0.0367	0.0050	0.0417	0.0457		0.0419	0.0050	0.0469	0.0737		0.0675	0.0050	0.0725	0.1010		0.0925	0.0050	0.0975
\$3,000,000	0.0286		0.0262	0.0050	0.0312	0.0326		0.0299	0.0050	0.0349	0.0525		0.0481	0.0050	0.0531	0.0715		0.0655	0.0050	0.0705
\$4,000,000	0.0226		0.0207	0.0050	0.0257	0.0257		0.0235	0.0050	0.0285	0.0411		0.0376	0.0050	0.0426	0.0557		0.0510	0.0050	0.0560
\$5,000,000	0.0187		0.0171	0.0050	0.0221	0.0215		0.0197	0.0050	0.0247	0.0340		0.0311	0.0050	0.0361	0.0465		0.0426	0.0050	0.0476
\$6,000,000	0.0163		0.0149	0.0050	0.0199	0.0184		0.0169	0.0050	0.0219	0.0293		0.0268	0.0050	0.0318	0.0395		0.0362	0.0050	0.0412
\$7,000,000	0.0143		0.0131	0.0050	0.0181	0.0163		0.0149	0.0050	0.0199	0.0258		0.0236	0.0050	0.0286	0.0353		0.0323	0.0050	0.0373
\$8,000,000	0.0127		0.0116	0.0050	0.0166	0.0146		0.0134	0.0050	0.0184	0.0234		0.0214	0.0050	0.0264	0.0311		0.0285	0.0050	0.0335
\$9,000,000	0.0115		0.0105	0.0050	0.0155	0.0133		0.0122	0.0050	0.0172	0.0211		0.0193	0.0050	0.0243	0.0284		0.0260	0.0050	0.0310
\$10,000,000	0.0107		0.0098	0.0049	0.0147	0.0120		0.0110	0.0050	0.0160	0.0193		0.0177	0.0050	0.0227	0.0263		0.0241	0.0050	0.0291

DELAWARE
EXCESS LOSS PURE PREMIUM FACTORS INCLUDING ALAE
PROPOSED EFFECTIVE DATE: 12/1/2004

Per Accident Limit	Proposed Excess Loss Factors*				Current Excess Loss Factors				Percentage Change			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
\$10,000	0.741	0.745	0.796	0.835	0.714	0.717	0.770	0.812	3.8%	3.9%	3.4%	2.9%
\$15,000	0.695	0.703	0.763	0.808	0.663	0.670	0.731	0.783	4.8%	4.9%	4.4%	3.2%
\$20,000	0.656	0.667	0.738	0.785	0.621	0.631	0.705	0.758	5.6%	5.7%	4.7%	3.6%
\$25,000	0.621	0.637	0.715	0.766	0.587	0.599	0.679	0.737	5.8%	6.3%	5.3%	4.0%
\$30,000	0.591	0.608	0.692	0.751	0.553	0.570	0.655	0.721	6.9%	6.7%	5.6%	4.2%
\$35,000	0.565	0.583	0.671	0.736	0.525	0.543	0.634	0.705	7.6%	7.4%	5.8%	4.5%
\$40,000	0.542	0.560	0.653	0.721	0.503	0.521	0.615	0.689	7.8%	7.5%	6.2%	4.7%
\$50,000	0.501	0.518	0.620	0.699	0.462	0.482	0.581	0.665	8.5%	7.5%	6.7%	5.2%
\$75,000	0.423	0.445	0.560	0.645	0.390	0.408	0.524	0.613	8.5%	9.1%	6.9%	5.3%
\$100,000	0.369	0.392	0.514	0.602	0.337	0.360	0.480	0.572	9.5%	8.9%	7.1%	5.3%
\$125,000	0.325	0.352	0.472	0.567	0.299	0.322	0.441	0.542	8.7%	9.3%	7.0%	4.7%
\$150,000	0.288	0.315	0.439	0.538	0.266	0.291	0.411	0.512	8.3%	8.2%	6.8%	5.2%
\$175,000	0.262	0.286	0.406	0.508	0.243	0.267	0.384	0.483	7.8%	7.1%	5.9%	5.3%
\$200,000	0.238	0.264	0.381	0.482	0.220	0.246	0.356	0.459	8.2%	7.3%	7.0%	5.0%
\$225,000	0.219	0.241	0.358	0.458	0.203	0.225	0.336	0.436	7.9%	7.1%	6.5%	5.1%
\$250,000	0.203	0.225	0.334	0.434	0.188	0.210	0.317	0.413	8.0%	7.1%	5.4%	5.2%
\$275,000	0.188	0.210	0.317	0.410	0.176	0.197	0.301	0.394	6.8%	6.6%	5.5%	4.0%
\$300,000	0.176	0.198	0.300	0.393	0.165	0.185	0.284	0.376	6.7%	7.0%	5.6%	4.6%
\$325,000	0.165	0.185	0.283	0.375	0.156	0.176	0.270	0.357	5.8%	5.1%	4.8%	5.0%
\$350,000	0.155	0.176	0.271	0.358	0.147	0.167	0.258	0.343	5.5%	5.4%	5.0%	4.3%
\$375,000	0.148	0.168	0.259	0.342	0.140	0.158	0.246	0.329	5.6%	6.3%	5.3%	3.8%
\$400,000	0.141	0.160	0.248	0.329	0.134	0.150	0.236	0.316	5.5%	6.7%	5.1%	4.2%
\$425,000	0.135	0.152	0.237	0.316	0.127	0.144	0.226	0.304	5.9%	5.6%	4.9%	3.8%
\$450,000	0.129	0.146	0.226	0.303	0.121	0.138	0.216	0.293	6.2%	5.8%	4.6%	3.5%
\$475,000	0.123	0.141	0.218	0.293	0.117	0.133	0.209	0.281	4.7%	6.0%	4.6%	4.1%
\$500,000	0.119	0.135	0.211	0.283	0.113	0.129	0.201	0.273	4.9%	4.7%	5.0%	3.7%
\$600,000	0.104	0.118	0.184	0.249	0.098	0.113	0.175	0.240	5.6%	4.4%	5.1%	3.8%
\$700,000	0.093	0.105	0.164	0.221	0.087	0.099	0.157	0.214	6.3%	6.1%	4.5%	3.3%
\$800,000	0.083	0.094	0.149	0.201	0.079	0.089	0.142	0.194	4.5%	5.6%	4.9%	3.6%
\$900,000	0.076	0.086	0.135	0.184	0.072	0.082	0.130	0.178	4.9%	4.9%	3.8%	3.4%
\$1,000,000	0.0700	0.0790	0.1247	0.1695	0.0669	0.0754	0.1192	0.1635	4.7%	4.8%	4.6%	3.7%
\$1,500,000	0.0516	0.0581	0.0904	0.1227								
\$2,000,000	0.0417	0.0469	0.0725	0.0975	0.0404	0.0447	0.0692	0.0932	3.3%	4.9%	4.8%	4.6%
\$3,000,000	0.0312	0.0349	0.0531	0.0705	0.0302	0.0332	0.0507	0.0671	3.5%	5.1%	4.7%	5.1%
\$4,000,000	0.0257	0.0285	0.0426	0.0560	0.0251	0.0273	0.0408	0.0537	2.6%	4.4%	4.4%	4.3%
\$5,000,000	0.0221	0.0247	0.0361	0.0476	0.0218	0.0236	0.0347	0.0451	1.6%	4.7%	4.0%	5.5%
\$6,000,000	0.0199	0.0219	0.0318	0.0412	0.0197	0.0211	0.0306	0.0396	1.3%	3.8%	3.9%	4.0%
\$7,000,000	0.0181	0.0199	0.0286	0.0373	0.0180	0.0189	0.0276	0.0353	0.8%	5.3%	3.6%	5.7%
\$8,000,000	0.0166	0.0184	0.0264	0.0335	0.0165	0.0174	0.0251	0.0323	0.6%	5.7%	5.2%	3.7%
\$9,000,000	0.0155	0.0172	0.0243	0.0310	0.0151	0.0163	0.0231	0.0293	3.0%	5.5%	5.2%	5.8%
\$10,000,000	0.0147	0.0160	0.0227	0.0291	0.0137	0.0156	0.0216	0.0276	7.7%	2.6%	5.1%	5.4%

*Adjusted