

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Premium Factors

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17-A. Those same excess ratios are presented herein and adjusted to express excess losses as a portion of residual market rates.

DELAWARE
Proposed Effective: 12/1/2004

Excess Loss Premium Factors

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	0.645	0.518	0.005	0.523	0.808	0.645	0.521	0.005	0.526	0.863	0.645	0.557	0.005	0.562	0.906	0.645	0.584	0.005	0.589
\$15,000	0.753		0.486	0.005	0.491	0.762		0.491	0.005	0.496	0.827		0.533	0.005	0.538	0.877		0.566	0.005	0.571
\$20,000	0.711		0.459	0.005	0.464	0.723		0.466	0.005	0.471	0.800		0.516	0.005	0.521	0.852		0.550	0.005	0.555
\$25,000	0.672		0.433	0.005	0.438	0.690		0.445	0.005	0.450	0.775		0.500	0.005	0.505	0.831		0.536	0.005	0.541
\$30,000	0.640		0.413	0.005	0.418	0.658		0.424	0.005	0.429	0.750		0.484	0.005	0.489	0.817		0.527	0.005	0.532
\$35,000	0.611		0.394	0.005	0.399	0.631		0.407	0.005	0.412	0.727		0.469	0.005	0.474	0.799		0.515	0.005	0.520
\$40,000	0.586		0.378	0.005	0.383	0.606		0.391	0.005	0.396	0.707		0.456	0.005	0.461	0.780		0.503	0.005	0.508
\$50,000	0.542		0.350	0.005	0.355	0.560		0.361	0.005	0.366	0.671		0.433	0.005	0.438	0.758		0.489	0.005	0.494
\$75,000	0.456		0.294	0.005	0.299	0.480		0.310	0.005	0.315	0.606		0.391	0.005	0.396	0.699		0.451	0.005	0.456
\$100,000	0.397		0.256	0.005	0.261	0.423		0.273	0.005	0.278	0.556		0.359	0.005	0.364	0.652		0.421	0.005	0.426
\$125,000	0.349		0.225	0.005	0.230	0.379		0.244	0.005	0.249	0.510		0.329	0.005	0.334	0.613		0.395	0.005	0.400
\$150,000	0.309		0.199	0.005	0.204	0.338		0.218	0.005	0.223	0.475		0.306	0.005	0.311	0.583		0.376	0.005	0.381
\$175,000	0.281		0.181	0.005	0.186	0.307		0.198	0.005	0.203	0.438		0.283	0.005	0.288	0.549		0.354	0.005	0.359
\$200,000	0.254		0.164	0.005	0.169	0.283		0.183	0.005	0.188	0.410		0.264	0.005	0.269	0.518		0.334	0.005	0.339
\$225,000	0.234		0.151	0.005	0.156	0.258		0.166	0.005	0.171	0.385		0.248	0.005	0.253	0.494		0.319	0.005	0.324
\$250,000	0.216		0.139	0.005	0.144	0.240		0.155	0.005	0.160	0.359		0.232	0.005	0.237	0.468		0.302	0.005	0.307
\$275,000	0.200		0.129	0.005	0.134	0.224		0.144	0.005	0.149	0.341		0.220	0.005	0.225	0.442		0.285	0.005	0.290
\$300,000	0.187		0.121	0.005	0.126	0.211		0.136	0.005	0.141	0.324		0.209	0.005	0.214	0.425		0.274	0.005	0.279
\$325,000	0.175		0.113	0.005	0.118	0.197		0.127	0.005	0.132	0.304		0.196	0.005	0.201	0.404		0.261	0.005	0.266
\$350,000	0.164		0.106	0.005	0.111	0.187		0.121	0.005	0.126	0.292		0.188	0.005	0.193	0.385		0.248	0.005	0.253
\$375,000	0.156		0.101	0.005	0.106	0.178		0.115	0.005	0.120	0.278		0.179	0.005	0.184	0.367		0.237	0.005	0.242
\$400,000	0.148		0.095	0.005	0.100	0.169		0.109	0.005	0.114	0.264		0.170	0.005	0.175	0.354		0.228	0.005	0.233
\$425,000	0.142		0.092	0.005	0.097	0.161		0.104	0.005	0.109	0.254		0.164	0.005	0.169	0.339		0.219	0.005	0.224
\$450,000	0.135		0.087	0.005	0.092	0.154		0.099	0.005	0.104	0.241		0.155	0.005	0.160	0.325		0.210	0.005	0.215
\$475,000	0.129		0.083	0.005	0.088	0.148		0.095	0.005	0.100	0.233		0.150	0.005	0.155	0.316		0.204	0.005	0.209
\$500,000	0.125		0.081	0.005	0.086	0.142		0.092	0.005	0.097	0.225		0.145	0.005	0.150	0.304		0.196	0.005	0.201
\$600,000	0.108		0.070	0.005	0.075	0.123		0.079	0.005	0.084	0.195		0.126	0.005	0.131	0.266		0.172	0.005	0.177
\$700,000	0.096		0.062	0.005	0.067	0.109		0.070	0.005	0.075	0.174		0.112	0.005	0.117	0.236		0.152	0.005	0.157
\$800,000	0.085		0.055	0.005	0.060	0.097		0.063	0.005	0.068	0.157		0.101	0.005	0.106	0.214		0.138	0.005	0.143
\$900,000	0.077		0.050	0.005	0.055	0.088		0.057	0.005	0.062	0.142		0.092	0.005	0.097	0.195		0.126	0.005	0.131
\$1,000,000	0.0710		0.0458	0.0050	0.0508	0.0808		0.0521	0.0050	0.0571	0.1307		0.0843	0.0050	0.0893	0.1796		0.1158	0.0050	0.1208
\$1,500,000	0.0509		0.0328	0.0050	0.0378	0.0580		0.0374	0.0050	0.0424	0.0932		0.0601	0.0050	0.0651	0.1285		0.0829	0.0050	0.0879
\$2,000,000	0.0401		0.0259	0.0050	0.0309	0.0457		0.0295	0.0050	0.0345	0.0737		0.0475	0.0050	0.0525	0.1010		0.0651	0.0050	0.0701
\$3,000,000	0.0286		0.0184	0.0050	0.0234	0.0326		0.0210	0.0050	0.0260	0.0525		0.0339	0.0050	0.0389	0.0715		0.0461	0.0050	0.0511
\$4,000,000	0.0226		0.0146	0.0050	0.0196	0.0257		0.0166	0.0050	0.0216	0.0411		0.0265	0.0050	0.0315	0.0557		0.0359	0.0050	0.0409
\$5,000,000	0.0187		0.0121	0.0050	0.0171	0.0215		0.0139	0.0050	0.0189	0.0340		0.0219	0.0050	0.0269	0.0465		0.0300	0.0050	0.0350
\$6,000,000	0.0163		0.0105	0.0050	0.0155	0.0184		0.0119	0.0050	0.0169	0.0293		0.0189	0.0050	0.0239	0.0395		0.0255	0.0050	0.0305
\$7,000,000	0.0143		0.0092	0.0046	0.0138	0.0163		0.0105	0.0050	0.0155	0.0258		0.0166	0.0050	0.0216	0.0353		0.0228	0.0050	0.0278
\$8,000,000	0.0127		0.0082	0.0041	0.0123	0.0146		0.0094	0.0047	0.0141	0.0234		0.0151	0.0050	0.0201	0.0311		0.0201	0.0050	0.0251
\$9,000,000	0.0115		0.0074	0.0037	0.0111	0.0133		0.0086	0.0043	0.0129	0.0211		0.0136	0.0050	0.0186	0.0284		0.0183	0.0050	0.0233
\$10,000,000	0.0107		0.0069	0.0035	0.0104	0.0120		0.0077	0.0039	0.0116	0.0193		0.0124	0.0050	0.0174	0.0263		0.0170	0.0050	0.0220

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

Per Accident Limit	Proposed Excess Factors*				Current Excess Factors				Percentage Change			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
\$10,000	0.523	0.526	0.562	0.589	0.474	0.480	0.515	0.538	10.2%	9.7%	9.2%	9.4%
\$15,000	0.491	0.496	0.538	0.571	0.438	0.444	0.488	0.516	12.0%	11.8%	10.3%	10.6%
\$20,000	0.464	0.471	0.521	0.555	0.408	0.416	0.464	0.498	13.6%	13.3%	12.3%	11.4%
\$25,000	0.438	0.450	0.505	0.541	0.383	0.393	0.445	0.485	14.2%	14.6%	13.5%	11.5%
\$30,000	0.418	0.429	0.489	0.530	0.361	0.372	0.428	0.472	15.6%	15.4%	14.3%	12.2%
\$35,000	0.399	0.412	0.474	0.519	0.341	0.351	0.413	0.459	16.9%	17.5%	14.8%	13.0%
\$40,000	0.383	0.396	0.461	0.508	0.326	0.336	0.400	0.448	17.6%	18.0%	15.3%	13.3%
\$50,000	0.355	0.366	0.438	0.493	0.294	0.308	0.376	0.426	20.7%	19.0%	16.6%	15.6%
\$75,000	0.299	0.315	0.396	0.456	0.240	0.256	0.332	0.390	24.6%	23.2%	19.4%	16.8%
\$100,000	0.261	0.278	0.364	0.426	0.204	0.220	0.295	0.358	27.9%	26.6%	23.5%	18.9%
\$125,000	0.230	0.249	0.334	0.400	0.175	0.193	0.269	0.334	31.4%	29.2%	24.3%	19.6%
\$150,000	0.204	0.223	0.311	0.380	0.156	0.171	0.247	0.312	30.8%	30.7%	26.0%	21.6%
\$175,000	0.186	0.203	0.288	0.359	0.138	0.155	0.228	0.292	34.8%	31.3%	26.5%	22.9%
\$200,000	0.169	0.187	0.269	0.339	0.126	0.141	0.212	0.275	34.1%	33.0%	27.0%	23.3%
\$225,000	0.156	0.171	0.253	0.322	0.114	0.128	0.196	0.259	36.8%	34.0%	29.2%	24.6%
\$250,000	0.144	0.160	0.237	0.307	0.105	0.119	0.184	0.243	37.1%	34.9%	29.0%	26.3%
\$275,000	0.134	0.149	0.225	0.292	0.097	0.111	0.172	0.230	38.1%	34.7%	31.0%	27.1%
\$300,000	0.126	0.141	0.214	0.279	0.091	0.105	0.163	0.217	38.5%	34.7%	31.5%	28.9%
\$325,000	0.118	0.132	0.203	0.266	0.086	0.099	0.154	0.208	37.2%	33.8%	32.0%	28.2%
\$350,000	0.111	0.126	0.193	0.253	0.081	0.093	0.147	0.199	37.0%	35.3%	31.5%	27.5%
\$375,000	0.106	0.120	0.184	0.242	0.077	0.089	0.140	0.190	37.7%	35.4%	31.7%	27.7%
\$400,000	0.100	0.114	0.175	0.233	0.073	0.084	0.134	0.182	37.0%	35.5%	31.1%	28.4%
\$425,000	0.096	0.109	0.168	0.224	0.070	0.080	0.128	0.174	37.1%	36.0%	31.8%	28.7%
\$450,000	0.092	0.104	0.160	0.215	0.067	0.077	0.122	0.167	37.3%	35.7%	30.9%	28.7%
\$475,000	0.089	0.100	0.155	0.208	0.064	0.074	0.117	0.161	39.1%	35.3%	32.2%	29.2%
\$500,000	0.086	0.097	0.150	0.201	0.062	0.071	0.112	0.155	38.7%	36.3%	33.6%	29.7%
\$600,000	0.075	0.084	0.131	0.177	0.055	0.062	0.098	0.137	36.4%	35.2%	33.3%	29.2%
\$700,000	0.067	0.075	0.117	0.157	0.048	0.055	0.088	0.121	39.6%	36.0%	32.6%	29.8%
\$800,000	0.060	0.068	0.106	0.143	0.043	0.050	0.079	0.110	39.5%	35.6%	33.8%	30.0%
\$900,000	0.055	0.062	0.097	0.131	0.040	0.045	0.072	0.100	37.5%	37.3%	34.3%	31.0%
\$1,000,000	0.0508	0.0571	0.0893	0.1208	0.0371	0.0422	0.0671	0.0926	36.9%	35.5%	33.2%	30.5%
\$1,500,000	0.0378	0.0424	0.0651	0.0879	0.0232	0.0259	0.0398	0.0537	33.2%	33.5%	32.1%	30.5%
\$2,000,000	0.0309	0.0345	0.0525	0.0701	0.0181	0.0201	0.0296	0.0393	29.3%	29.7%	31.6%	30.0%
\$3,000,000	0.0234	0.0260	0.0389	0.0511	0.0152	0.0170	0.0245	0.0317	28.9%	27.4%	28.8%	29.0%
\$4,000,000	0.0196	0.0216	0.0315	0.0409	0.0129	0.0149	0.0213	0.0270	32.6%	27.3%	26.6%	29.6%
\$5,000,000	0.0171	0.0189	0.0269	0.0350	0.0110	0.0128	0.0191	0.0240	40.6%	32.5%	25.5%	27.1%
\$6,000,000	0.0154	0.0169	0.0239	0.0305	0.0098	0.0111	0.0175	0.0216	41.5%	39.6%	23.8%	28.7%
\$7,000,000	0.0138	0.0155	0.0216	0.0278	0.0087	0.0101	0.0160	0.0201	41.4%	40.3%	25.6%	24.9%
\$8,000,000	0.0123	0.0141	0.0201	0.0251	0.0080	0.0090	0.0146	0.0186	39.6%	42.2%	27.8%	25.3%
\$9,000,000	0.0111	0.0128	0.0186	0.0233	0.0074	0.0084	0.0137	0.0175	41.5%	38.1%	27.5%	25.7%
\$10,000,000	0.0104	0.0116	0.0174	0.0220								

*Adjusted