

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 17-A. 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.

DELAWARE
Proposed Effective: 12/1/2004

Excess Loss 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	0.691	0.555	0.005	0.560	0.808	0.691	0.558	0.005	0.563	0.863	0.691	0.596	0.005	0.601	0.906	0.691	0.626	0.005	0.631
\$15,000	0.753		0.520	0.005	0.525	0.762		0.527	0.005	0.532	0.827		0.571	0.005	0.576	0.877		0.606	0.005	0.611
\$20,000	0.711		0.491	0.005	0.496	0.723		0.500	0.005	0.505	0.800		0.553	0.005	0.558	0.852		0.589	0.005	0.594
\$25,000	0.672		0.464	0.005	0.469	0.690		0.477	0.005	0.482	0.775		0.536	0.005	0.541	0.831		0.574	0.005	0.579
\$30,000	0.640		0.442	0.005	0.447	0.658		0.455	0.005	0.460	0.750		0.518	0.005	0.523	0.817		0.565	0.005	0.570
\$35,000	0.611		0.422	0.005	0.427	0.631		0.436	0.005	0.441	0.727		0.502	0.005	0.507	0.799		0.552	0.005	0.557
\$40,000	0.586		0.405	0.005	0.410	0.606		0.419	0.005	0.424	0.707		0.489	0.005	0.494	0.780		0.539	0.005	0.544
\$50,000	0.542		0.375	0.005	0.380	0.560		0.387	0.005	0.392	0.670		0.464	0.005	0.469	0.758		0.524	0.005	0.529
\$75,000	0.456		0.315	0.005	0.320	0.480		0.332	0.005	0.337	0.606		0.419	0.005	0.424	0.699		0.483	0.005	0.488
\$100,000	0.397		0.274	0.005	0.279	0.423		0.292	0.005	0.297	0.556		0.384	0.005	0.389	0.652		0.451	0.005	0.456
\$125,000	0.349		0.241	0.005	0.246	0.379		0.262	0.005	0.267	0.510		0.352	0.005	0.357	0.613		0.424	0.005	0.429
\$150,000	0.309		0.214	0.005	0.219	0.338		0.234	0.005	0.239	0.475		0.328	0.005	0.333	0.583		0.403	0.005	0.408
\$175,000	0.281		0.194	0.005	0.199	0.307		0.212	0.005	0.217	0.438		0.303	0.005	0.308	0.549		0.379	0.005	0.384
\$200,000	0.254		0.176	0.005	0.181	0.283		0.196	0.005	0.201	0.410		0.283	0.005	0.288	0.518		0.358	0.005	0.363
\$225,000	0.234		0.162	0.005	0.167	0.258		0.178	0.005	0.183	0.385		0.266	0.005	0.271	0.494		0.341	0.005	0.346
\$250,000	0.216		0.149	0.005	0.154	0.240		0.166	0.005	0.171	0.359		0.248	0.005	0.253	0.468		0.323	0.005	0.328
\$275,000	0.200		0.138	0.005	0.143	0.224		0.155	0.005	0.160	0.341		0.236	0.005	0.241	0.442		0.305	0.005	0.310
\$300,000	0.187		0.129	0.005	0.134	0.211		0.146	0.005	0.151	0.324		0.224	0.005	0.229	0.425		0.294	0.005	0.299
\$325,000	0.175		0.121	0.005	0.126	0.197		0.136	0.005	0.141	0.304		0.210	0.005	0.215	0.404		0.279	0.005	0.284
\$350,000	0.164		0.113	0.005	0.118	0.187		0.129	0.005	0.134	0.292		0.202	0.005	0.207	0.385		0.266	0.005	0.271
\$375,000	0.156		0.108	0.005	0.113	0.178		0.123	0.005	0.128	0.278		0.192	0.005	0.197	0.367		0.254	0.005	0.259
\$400,000	0.148		0.102	0.005	0.107	0.169		0.117	0.005	0.122	0.264		0.182	0.005	0.187	0.354		0.245	0.005	0.250
\$425,000	0.142		0.098	0.005	0.103	0.161		0.111	0.005	0.116	0.254		0.176	0.005	0.181	0.339		0.234	0.005	0.239
\$450,000	0.135		0.093	0.005	0.098	0.154		0.106	0.005	0.111	0.241		0.167	0.005	0.172	0.325		0.225	0.005	0.230
\$475,000	0.129		0.089	0.005	0.094	0.148		0.102	0.005	0.107	0.233		0.161	0.005	0.166	0.316		0.218	0.005	0.223
\$500,000	0.125		0.086	0.005	0.091	0.142		0.098	0.005	0.103	0.225		0.155	0.005	0.160	0.304		0.210	0.005	0.215
\$600,000	0.108		0.075	0.005	0.080	0.123		0.085	0.005	0.090	0.195		0.135	0.005	0.140	0.266		0.184	0.005	0.189
\$700,000	0.096		0.066	0.005	0.071	0.109		0.075	0.005	0.080	0.174		0.120	0.005	0.125	0.236		0.163	0.005	0.168
\$800,000	0.085		0.059	0.005	0.064	0.097		0.067	0.005	0.072	0.157		0.108	0.005	0.113	0.214		0.148	0.005	0.153
\$900,000	0.077		0.053	0.005	0.058	0.088		0.061	0.005	0.066	0.142		0.098	0.005	0.103	0.195		0.135	0.005	0.140
\$1,000,000	0.0710		0.0491	0.0050	0.0541	0.0808		0.0558	0.0050	0.0608	0.1307		0.0903	0.0050	0.0953	0.1796		0.1241	0.0050	0.1291
\$1,500,000	0.0509		0.0352	0.0050	0.0402	0.0580		0.0401	0.0050	0.0451	0.0932		0.0644	0.0050	0.0694	0.1285		0.0888	0.0050	0.0938
\$2,000,000	0.0401		0.0277	0.0050	0.0327	0.0457		0.0316	0.0050	0.0366	0.0737		0.0509	0.0050	0.0559	0.1010		0.0698	0.0050	0.0748
\$3,000,000	0.0286		0.0198	0.0050	0.0248	0.0326		0.0225	0.0050	0.0275	0.0525		0.0363	0.0050	0.0413	0.0715		0.0494	0.0050	0.0544
\$4,000,000	0.0226		0.0156	0.0050	0.0206	0.0257		0.0178	0.0050	0.0228	0.0411		0.0284	0.0050	0.0334	0.0557		0.0385	0.0050	0.0435
\$5,000,000	0.0187		0.0129	0.0050	0.0179	0.0215		0.0149	0.0050	0.0199	0.0340		0.0235	0.0050	0.0285	0.0465		0.0321	0.0050	0.0371
\$6,000,000	0.0163		0.0113	0.0050	0.0163	0.0184		0.0127	0.0050	0.0177	0.0293		0.0202	0.0050	0.0252	0.0395		0.0273	0.0050	0.0323
\$7,000,000	0.0143		0.0099	0.0050	0.0149	0.0163		0.0113	0.0050	0.0163	0.0258		0.0178	0.0050	0.0228	0.0353		0.0244	0.0050	0.0294
\$8,000,000	0.0127		0.0088	0.0044	0.0132	0.0146		0.0101	0.0050	0.0151	0.0234		0.0162	0.0050	0.0212	0.0311		0.0215	0.0050	0.0265
\$9,000,000	0.0115		0.0079	0.0040	0.0119	0.0133		0.0092	0.0046	0.0138	0.0211		0.0146	0.0050	0.0196	0.0284		0.0196	0.0050	0.0246
\$10,000,000	0.0107		0.0074	0.0037	0.0111	0.0120		0.0083	0.0042	0.0125	0.0193		0.0133	0.0050	0.0183	0.0263		0.0182	0.0050	0.0232

DELAWARE
EXCESS LOSS PREMIUM FACTORS INCLUDING ALAE
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	0.560	0.563	0.601	0.631	0.527	0.528	0.567	0.599	6.4%	6.6%	6.0%	5.4%
\$15,000	0.525	0.532	0.576	0.611	0.489	0.494	0.538	0.577	7.5%	7.7%	7.0%	5.9%
\$20,000	0.496	0.505	0.558	0.594	0.459	0.465	0.519	0.559	8.2%	8.6%	7.5%	6.3%
\$25,000	0.469	0.482	0.541	0.579	0.434	0.441	0.500	0.543	8.2%	9.3%	8.2%	6.6%
\$30,000	0.447	0.460	0.523	0.567	0.409	0.420	0.482	0.531	9.4%	9.5%	8.5%	6.8%
\$35,000	0.427	0.441	0.507	0.555	0.388	0.401	0.467	0.519	10.2%	9.9%	8.5%	7.0%
\$40,000	0.410	0.424	0.494	0.544	0.372	0.384	0.453	0.508	10.4%	10.4%	9.0%	7.1%
\$50,000	0.380	0.392	0.469	0.528	0.342	0.355	0.429	0.490	11.3%	10.4%	9.3%	7.8%
\$75,000	0.320	0.337	0.424	0.488	0.289	0.301	0.386	0.452	10.9%	11.9%	9.8%	8.0%
\$100,000	0.279	0.297	0.389	0.456	0.250	0.266	0.354	0.422	11.8%	11.6%	9.9%	8.1%
\$125,000	0.246	0.267	0.357	0.429	0.222	0.238	0.326	0.400	11.1%	12.1%	9.5%	7.3%
\$150,000	0.219	0.239	0.333	0.407	0.198	0.215	0.304	0.378	10.9%	11.1%	9.5%	7.7%
\$175,000	0.199	0.217	0.308	0.384	0.181	0.197	0.284	0.356	10.2%	10.1%	8.6%	7.9%
\$200,000	0.181	0.200	0.288	0.365	0.164	0.182	0.263	0.339	10.7%	9.8%	9.5%	7.8%
\$225,000	0.167	0.183	0.271	0.346	0.152	0.167	0.248	0.322	10.2%	9.5%	9.2%	7.6%
\$250,000	0.154	0.171	0.253	0.328	0.140	0.155	0.234	0.305	10.4%	10.3%	8.1%	7.5%
\$275,000	0.143	0.160	0.241	0.310	0.132	0.146	0.222	0.291	8.7%	9.5%	8.5%	6.5%
\$300,000	0.134	0.151	0.229	0.297	0.124	0.137	0.210	0.277	8.5%	10.1%	9.0%	7.1%
\$325,000	0.126	0.141	0.217	0.284	0.117	0.130	0.200	0.264	8.2%	8.2%	8.4%	7.5%
\$350,000	0.118	0.134	0.207	0.271	0.110	0.124	0.191	0.254	7.8%	8.4%	8.6%	6.8%
\$375,000	0.113	0.128	0.197	0.259	0.104	0.117	0.181	0.243	8.4%	9.3%	8.8%	6.5%
\$400,000	0.107	0.122	0.187	0.249	0.099	0.111	0.174	0.233	8.1%	9.8%	7.4%	7.0%
\$425,000	0.103	0.116	0.180	0.239	0.095	0.107	0.167	0.225	9.0%	8.3%	7.7%	6.4%
\$450,000	0.098	0.111	0.172	0.230	0.090	0.103	0.160	0.217	8.9%	7.7%	7.4%	6.2%
\$475,000	0.094	0.107	0.166	0.223	0.087	0.099	0.155	0.209	8.0%	8.0%	7.4%	6.9%
\$500,000	0.091	0.103	0.160	0.215	0.084	0.096	0.149	0.203	8.3%	7.2%	7.3%	6.2%
\$600,000	0.080	0.090	0.140	0.189	0.073	0.084	0.130	0.178	9.6%	7.0%	7.6%	6.2%
\$700,000	0.071	0.080	0.125	0.168	0.066	0.074	0.117	0.159	7.6%	8.0%	6.7%	5.7%
\$800,000	0.064	0.072	0.113	0.153	0.060	0.067	0.105	0.144	6.7%	7.3%	7.5%	6.2%
\$900,000	0.058	0.066	0.103	0.140	0.054	0.062	0.097	0.132	7.4%	6.6%	6.2%	6.1%
\$1,000,000	0.0541	0.0608	0.0953	0.1291	0.0501	0.0567	0.0889	0.1214	8.0%	7.2%	7.2%	6.3%
\$1,500,000	0.0402	0.0451	0.0694	0.0938								
\$2,000,000	0.0327	0.0366	0.0559	0.0748	0.0307	0.0342	0.0521	0.0698	6.5%	7.0%	7.3%	7.2%
\$3,000,000	0.0248	0.0275	0.0413	0.0544	0.0232	0.0257	0.0386	0.0506	6.9%	7.0%	7.0%	7.5%
\$4,000,000	0.0206	0.0228	0.0334	0.0435	0.0194	0.0214	0.0313	0.0408	6.2%	6.5%	6.7%	6.6%
\$5,000,000	0.0179	0.0199	0.0285	0.0371	0.0170	0.0187	0.0268	0.0345	5.3%	6.4%	6.3%	7.5%
\$6,000,000	0.0163	0.0177	0.0252	0.0323	0.0154	0.0168	0.0238	0.0304	5.8%	5.4%	5.9%	6.3%
\$7,000,000	0.0147	0.0164	0.0228	0.0294	0.0138	0.0152	0.0216	0.0273	6.5%	7.9%	5.6%	7.7%
\$8,000,000	0.0132	0.0151	0.0212	0.0265	0.0123	0.0137	0.0198	0.0251	7.3%	10.6%	7.1%	5.6%
\$9,000,000	0.0119	0.0138	0.0196	0.0246	0.0111	0.0125	0.0183	0.0229	7.2%	10.8%	7.1%	7.4%
\$10,000,000	0.0111	0.0125	0.0183	0.0232	0.0101	0.0117	0.0172	0.0216	10.4%	6.8%	6.4%	7.4%

*Adjusted