

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: 12/1/2007

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	(4) FLAT FACTOR	(5) FINAL ELF	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF	(4) FLAT FACTOR	(5) FINAL ELF	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF	(4) FLAT FACTOR	(5) FINAL ELF	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF	(4) FLAT FACTOR	(5) FINAL ELF
	(1) * (2)			(3) + (4)		(1) * (2)			(3) + (4)		(1) * (2)			(3) + (4)		(1) * (2)			(3) + (4)	
\$10,000	0.863	0.664	0.573	0.005	0.578	0.872	0.664	0.579	0.005	0.584	0.918	0.664	0.610	0.005	0.615	0.943	0.664	0.626	0.005	0.631
\$15,000	0.826		0.548	0.005	0.553	0.839		0.557	0.005	0.562	0.892		0.592	0.005	0.597	0.932		0.619	0.005	0.624
\$20,000	0.795		0.528	0.005	0.533	0.812		0.539	0.005	0.544	0.878		0.583	0.005	0.588	0.915		0.608	0.005	0.613
\$25,000	0.772		0.513	0.005	0.518	0.793		0.527	0.005	0.532	0.859		0.570	0.005	0.575	0.907		0.602	0.005	0.607
\$30,000	0.746		0.495	0.005	0.500	0.770		0.511	0.005	0.516	0.848		0.563	0.005	0.568	0.891		0.592	0.005	0.597
\$35,000	0.722		0.479	0.005	0.484	0.754		0.501	0.005	0.506	0.831		0.552	0.005	0.557	0.885		0.588	0.005	0.593
\$40,000	0.705		0.468	0.005	0.473	0.734		0.487	0.005	0.492	0.822		0.546	0.005	0.551	0.879		0.584	0.005	0.589
\$50,000	0.667		0.443	0.005	0.448	0.705		0.468	0.005	0.473	0.800		0.531	0.005	0.536	0.860		0.571	0.005	0.576
\$75,000	0.600		0.398	0.005	0.403	0.644		0.428	0.005	0.433	0.749		0.497	0.005	0.502	0.817		0.542	0.005	0.547
\$100,000	0.550		0.365	0.005	0.370	0.592		0.393	0.005	0.398	0.715		0.475	0.005	0.480	0.788		0.523	0.005	0.528
\$125,000	0.505		0.335	0.005	0.340	0.553		0.367	0.005	0.372	0.681		0.452	0.005	0.457	0.764		0.507	0.005	0.512
\$150,000	0.472		0.313	0.005	0.318	0.521		0.346	0.005	0.351	0.657		0.436	0.005	0.441	0.741		0.492	0.005	0.497
\$175,000	0.444		0.295	0.005	0.300	0.493		0.327	0.005	0.332	0.628		0.417	0.005	0.422	0.719		0.477	0.005	0.482
\$200,000	0.413		0.274	0.005	0.279	0.467		0.310	0.005	0.315	0.601		0.399	0.005	0.404	0.700		0.465	0.005	0.470
\$225,000	0.390		0.259	0.005	0.264	0.443		0.294	0.005	0.299	0.581		0.386	0.005	0.391	0.672		0.446	0.005	0.451
\$250,000	0.369		0.245	0.005	0.250	0.421		0.280	0.005	0.285	0.556		0.369	0.005	0.374	0.654		0.434	0.005	0.439
\$275,000	0.347		0.230	0.005	0.235	0.397		0.264	0.005	0.269	0.540		0.359	0.005	0.364	0.636		0.422	0.005	0.427
\$300,000	0.331		0.220	0.005	0.225	0.379		0.252	0.005	0.257	0.517		0.343	0.005	0.348	0.618		0.410	0.005	0.415
\$325,000	0.316		0.210	0.005	0.215	0.363		0.241	0.005	0.246	0.502		0.333	0.005	0.338	0.601		0.399	0.005	0.404
\$350,000	0.298		0.198	0.005	0.203	0.348		0.231	0.005	0.236	0.481		0.319	0.005	0.324	0.585		0.388	0.005	0.393
\$375,000	0.287		0.191	0.005	0.196	0.333		0.221	0.005	0.226	0.462		0.307	0.005	0.312	0.560		0.372	0.005	0.377
\$400,000	0.275		0.183	0.005	0.188	0.321		0.213	0.005	0.218	0.449		0.298	0.005	0.303	0.544		0.361	0.005	0.366
\$425,000	0.262		0.174	0.005	0.179	0.309		0.205	0.005	0.210	0.431		0.286	0.005	0.291	0.531		0.353	0.005	0.358
\$450,000	0.253		0.168	0.005	0.173	0.298		0.198	0.005	0.203	0.420		0.279	0.005	0.284	0.517		0.343	0.005	0.348
\$475,000	0.245		0.163	0.005	0.168	0.284		0.189	0.005	0.194	0.404		0.268	0.005	0.273	0.503		0.334	0.005	0.339
\$500,000	0.235		0.156	0.005	0.161	0.274		0.182	0.005	0.187	0.391		0.260	0.005	0.265	0.483		0.321	0.005	0.326
\$600,000	0.206		0.137	0.005	0.142	0.242		0.161	0.005	0.166	0.348		0.231	0.005	0.236	0.439		0.291	0.005	0.296
\$700,000	0.184		0.122	0.005	0.127	0.216		0.143	0.005	0.148	0.314		0.208	0.005	0.213	0.396		0.263	0.005	0.268
\$800,000	0.164		0.109	0.005	0.114	0.196		0.130	0.005	0.135	0.287		0.191	0.005	0.196	0.360		0.239	0.005	0.244
\$900,000	0.151		0.100	0.005	0.105	0.178		0.118	0.005	0.123	0.261		0.173	0.005	0.178	0.335		0.222	0.005	0.227
\$1,000,000	0.1384		0.0919	0.0050	0.0969	0.1645		0.1092	0.0050	0.1142	0.2422		0.1608	0.0050	0.1658	0.3091		0.2052	0.0050	0.2102
\$1,500,000	0.1005		0.0667	0.0050	0.0717	0.1195		0.0793	0.0050	0.0843	0.1764		0.1171	0.0050	0.1221	0.2266		0.1505	0.0050	0.1555
\$2,000,000	0.0794		0.0527	0.0050	0.0577	0.0942		0.0625	0.0050	0.0675	0.1399		0.0929	0.0050	0.0979	0.1813		0.1204	0.0050	0.1254
\$3,000,000	0.0566		0.0376	0.0050	0.0426	0.0673		0.0447	0.0050	0.0497	0.1005		0.0667	0.0050	0.0717	0.1299		0.0863	0.0050	0.0913
\$4,000,000	0.0447		0.0297	0.0050	0.0347	0.0533		0.0354	0.0050	0.0404	0.0789		0.0524	0.0050	0.0574	0.1021		0.0678	0.0050	0.0728
\$5,000,000	0.0375		0.0249	0.0050	0.0299	0.0446		0.0296	0.0050	0.0346	0.0656		0.0436	0.0050	0.0486	0.0844		0.0560	0.0050	0.0610
\$6,000,000	0.0324		0.0215	0.0050	0.0265	0.0381		0.0253	0.0050	0.0303	0.0561		0.0373	0.0050	0.0423	0.0727		0.0483	0.0050	0.0533
\$7,000,000	0.0283		0.0188	0.0050	0.0238	0.0335		0.0222	0.0050	0.0272	0.0495		0.0329	0.0050	0.0379	0.0636		0.0422	0.0050	0.0472
\$8,000,000	0.0252		0.0167	0.0050	0.0217	0.0301		0.0200	0.0050	0.0250	0.0443		0.0294	0.0050	0.0344	0.0570		0.0378	0.0050	0.0428
\$9,000,000	0.0231		0.0153	0.0050	0.0203	0.0272		0.0181	0.0050	0.0231	0.0399		0.0265	0.0050	0.0315	0.0520		0.0345	0.0050	0.0395
\$10,000,000	0.0211		0.0140	0.0050	0.0190	0.0249		0.0165	0.0050	0.0215	0.0370		0.0246	0.0050	0.0296	0.0471		0.0313	0.0050	0.0363

DELAWARE
EXCESS LOSS PREMIUM FACTORS
PROPOSED EFFECTIVE DATE: 12/1/2007

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	0.578	0.584	0.615	0.632	0.544	0.554	0.583	0.602	6.3%	5.4%	5.5%	4.9%
\$15,000	0.553	0.562	0.597	0.623	0.524	0.533	0.568	0.589	5.6%	5.4%	5.1%	5.8%
\$20,000	0.533	0.544	0.586	0.615	0.503	0.514	0.556	0.581	6.0%	5.8%	5.4%	5.8%
\$25,000	0.517	0.530	0.575	0.608	0.484	0.496	0.544	0.574	6.7%	6.9%	5.7%	5.9%
\$30,000	0.500	0.516	0.566	0.600	0.466	0.483	0.532	0.566	7.3%	6.8%	6.4%	6.0%
\$35,000	0.484	0.504	0.557	0.594	0.453	0.470	0.523	0.559	7.0%	7.2%	6.5%	6.2%
\$40,000	0.472	0.492	0.550	0.589	0.439	0.457	0.514	0.553	7.5%	7.7%	6.9%	6.5%
\$50,000	0.448	0.473	0.536	0.577	0.413	0.437	0.498	0.541	8.5%	8.2%	7.6%	6.7%
\$75,000	0.403	0.433	0.502	0.549	0.366	0.392	0.465	0.513	10.1%	10.5%	8.0%	7.0%
\$100,000	0.370	0.398	0.480	0.530	0.330	0.359	0.439	0.494	12.1%	10.9%	9.2%	7.3%
\$125,000	0.340	0.372	0.457	0.514	0.302	0.331	0.417	0.476	12.6%	12.4%	9.6%	7.9%
\$150,000	0.318	0.351	0.440	0.499	0.277	0.311	0.397	0.459	14.8%	13.0%	10.7%	8.6%
\$175,000	0.299	0.332	0.422	0.483	0.257	0.290	0.378	0.443	16.1%	14.5%	11.6%	9.2%
\$200,000	0.279	0.316	0.404	0.468	0.239	0.271	0.362	0.426	16.7%	16.4%	11.6%	9.7%
\$225,000	0.264	0.299	0.389	0.452	0.222	0.256	0.346	0.410	18.9%	16.8%	12.4%	10.3%
\$250,000	0.250	0.285	0.374	0.440	0.211	0.242	0.330	0.396	18.8%	18.0%	13.3%	11.2%
\$275,000	0.236	0.271	0.361	0.428	0.199	0.227	0.316	0.381	18.6%	19.4%	14.2%	12.2%
\$300,000	0.225	0.257	0.348	0.416	0.188	0.215	0.303	0.367	19.7%	19.5%	14.9%	13.2%
\$325,000	0.214	0.246	0.336	0.403	0.178	0.206	0.291	0.355	20.2%	19.7%	15.5%	13.6%
\$350,000	0.203	0.236	0.324	0.391	0.169	0.196	0.279	0.343	20.1%	20.4%	16.1%	14.0%
\$375,000	0.195	0.226	0.312	0.379	0.161	0.188	0.268	0.332	21.1%	20.2%	16.4%	14.1%
\$400,000	0.187	0.218	0.302	0.367	0.154	0.180	0.259	0.321	21.4%	21.1%	16.8%	14.2%
\$425,000	0.179	0.210	0.292	0.357	0.147	0.172	0.249	0.311	21.8%	22.1%	17.3%	14.6%
\$450,000	0.173	0.202	0.283	0.347	0.141	0.165	0.240	0.301	22.7%	22.4%	17.7%	15.3%
\$475,000	0.167	0.194	0.273	0.338	0.136	0.160	0.232	0.293	23.2%	21.6%	17.7%	15.4%
\$500,000	0.161	0.187	0.265	0.328	0.130	0.154	0.225	0.284	23.8%	21.4%	17.8%	15.5%
\$600,000	0.142	0.166	0.237	0.296	0.114	0.135	0.197	0.254	24.6%	23.0%	20.3%	16.5%
\$700,000	0.127	0.148	0.213	0.268	0.101	0.120	0.178	0.230	25.7%	23.3%	19.7%	16.5%
\$800,000	0.114	0.135	0.196	0.244	0.093	0.109	0.161	0.208	23.2%	23.9%	21.4%	17.3%
\$900,000	0.105	0.123	0.178	0.227	0.084	0.100	0.148	0.192	25.0%	23.0%	20.3%	18.2%
\$1,000,000	0.0969	0.1142	0.1658	0.2102	0.0779	0.0918	0.1375	0.1783	24.4%	24.4%	20.6%	17.9%
\$1,500,000	0.0717	0.0843	0.1221	0.1555	0.0576	0.0677	0.1013	0.1317	24.5%	24.5%	20.5%	18.1%
\$2,000,000	0.0577	0.0675	0.0979	0.1254	0.0464	0.0546	0.0810	0.1056	24.4%	23.6%	20.9%	18.8%
\$3,000,000	0.0426	0.0497	0.0717	0.0913	0.0346	0.0403	0.0592	0.0767	23.1%	23.3%	21.1%	19.0%
\$4,000,000	0.0347	0.0404	0.0574	0.0728	0.0284	0.0329	0.0477	0.0611	22.2%	22.8%	20.3%	19.1%
\$5,000,000	0.0299	0.0346	0.0486	0.0610	0.0244	0.0283	0.0403	0.0516	22.5%	22.3%	20.6%	18.2%
\$6,000,000	0.0265	0.0303	0.0423	0.0533	0.0216	0.0247	0.0353	0.0446	22.7%	22.7%	19.8%	19.5%
\$7,000,000	0.0238	0.0272	0.0379	0.0472	0.0197	0.0223	0.0317	0.0399	20.8%	22.0%	19.6%	18.3%
\$8,000,000	0.0217	0.0250	0.0344	0.0428	0.0182	0.0206	0.0291	0.0363	19.2%	21.4%	18.2%	17.9%
\$9,000,000	0.0203	0.0231	0.0315	0.0395	0.0170	0.0192	0.0267	0.0333	19.4%	20.3%	18.0%	18.6%
\$10,000,000	0.0190	0.0215	0.0296	0.0363	0.0161	0.0182	0.0249	0.0307	18.0%	18.1%	18.9%	18.2%

*Adjusted