

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 17b. 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

## Excess Loss Factor Study

## Excess Loss (Pure 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											
	TCR				0.9203				HG C				HG D				HG E				HG F				HG G			
	HG A (1) Pg2	HG B (2) Pg3	HG C (3) Pg4	HG D (4) Pg5	HG E (5) Pg6	HG F (6) Pg7	HG G (7) Pg8	(1)*TCR	HG A (8)	HG B (9)	(1)*TCR	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR	HG A (15)	HG B (16)	HG C (17)	HG D (18)	HG E (19)	HG F (20)	HG G (21)	Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)				
\$10,000	0.830	0.851	0.855	0.888	0.896	0.916	0.923	0.764	0.783	0.787	0.817	0.825	0.843	0.849	0.769	0.788	0.792	0.822	0.830	0.848	0.854							
\$15,000	0.801	0.820	0.824	0.862	0.873	0.895	0.903	0.737	0.755	0.758	0.793	0.803	0.824	0.831	0.742	0.760	0.763	0.798	0.808	0.829	0.836							
\$20,000	0.774	0.793	0.798	0.840	0.852	0.877	0.887	0.712	0.730	0.734	0.773	0.784	0.807	0.816	0.717	0.735	0.739	0.778	0.789	0.812	0.821							
\$25,000	0.750	0.769	0.776	0.820	0.834	0.862	0.872	0.690	0.708	0.714	0.755	0.768	0.793	0.803	0.695	0.713	0.719	0.760	0.773	0.798	0.808							
\$30,000	0.731	0.748	0.753	0.802	0.817	0.847	0.858	0.673	0.688	0.693	0.738	0.752	0.779	0.790	0.678	0.693	0.698	0.743	0.757	0.784	0.795							
\$35,000	0.713	0.729	0.735	0.787	0.801	0.833	0.846	0.656	0.671	0.676	0.724	0.737	0.767	0.779	0.661	0.676	0.681	0.729	0.742	0.772	0.784							
\$40,000	0.697	0.713	0.720	0.773	0.788	0.820	0.834	0.641	0.656	0.663	0.711	0.725	0.755	0.768	0.646	0.661	0.668	0.716	0.730	0.760	0.773							
\$50,000	0.669	0.684	0.692	0.747	0.762	0.798	0.812	0.616	0.629	0.637	0.687	0.701	0.734	0.747	0.621	0.634	0.642	0.692	0.706	0.739	0.752							
\$75,000	0.611	0.625	0.633	0.691	0.714	0.753	0.767	0.562	0.575	0.583	0.636	0.657	0.693	0.706	0.567	0.580	0.588	0.641	0.662	0.698	0.711							
\$100,000	0.564	0.579	0.590	0.650	0.670	0.710	0.733	0.519	0.533	0.543	0.598	0.617	0.653	0.675	0.524	0.538	0.548	0.603	0.622	0.658	0.680							
\$125,000	0.527	0.541	0.553	0.615	0.635	0.677	0.696	0.485	0.498	0.509	0.566	0.584	0.623	0.641	0.490	0.503	0.514	0.571	0.589	0.628	0.646							
\$150,000	0.496	0.510	0.520	0.585	0.607	0.650	0.668	0.456	0.469	0.479	0.538	0.559	0.598	0.615	0.461	0.474	0.484	0.543	0.564	0.603	0.620							
\$175,000	0.467	0.481	0.493	0.560	0.581	0.625	0.645	0.430	0.443	0.454	0.515	0.535	0.575	0.594	0.435	0.448	0.459	0.520	0.540	0.580	0.599							
\$200,000	0.442	0.456	0.468	0.536	0.559	0.604	0.623	0.407	0.420	0.431	0.493	0.514	0.556	0.573	0.412	0.425	0.436	0.498	0.519	0.561	0.578							
\$225,000	0.418	0.434	0.447	0.515	0.537	0.583	0.605	0.385	0.399	0.411	0.474	0.494	0.537	0.557	0.390	0.404	0.416	0.479	0.499	0.542	0.562							
\$250,000	0.396	0.412	0.425	0.494	0.518	0.565	0.586	0.364	0.379	0.391	0.455	0.477	0.520	0.539	0.369	0.384	0.396	0.460	0.482	0.525	0.544							
\$275,000	0.375	0.390	0.405	0.475	0.500	0.548	0.570	0.345	0.359	0.373	0.437	0.460	0.504	0.525	0.350	0.364	0.378	0.442	0.465	0.509	0.530							
\$300,000	0.354	0.370	0.385	0.457	0.483	0.532	0.554	0.326	0.341	0.354	0.421	0.445	0.490	0.510	0.331	0.346	0.359	0.426	0.450	0.495	0.515							
\$325,000	0.334	0.352	0.368	0.439	0.465	0.514	0.538	0.307	0.324	0.339	0.404	0.428	0.473	0.495	0.312	0.329	0.344	0.409	0.433	0.478	0.500							
\$350,000	0.315	0.333	0.350	0.422	0.449	0.500	0.523	0.290	0.306	0.322	0.388	0.413	0.460	0.481	0.295	0.311	0.327	0.393	0.418	0.465	0.486							
\$375,000	0.298	0.315	0.332	0.406	0.434	0.484	0.508	0.274	0.290	0.306	0.374	0.399	0.445	0.468	0.279	0.295	0.311	0.379	0.404	0.450	0.473							
\$400,000	0.282	0.300	0.316	0.389	0.419	0.469	0.496	0.260	0.276	0.291	0.358	0.386	0.432	0.456	0.265	0.281	0.296	0.363	0.391	0.437	0.461							
\$425,000	0.266	0.285	0.301	0.375	0.403	0.457	0.482	0.245	0.262	0.277	0.345	0.371	0.421	0.444	0.250	0.267	0.282	0.350	0.376	0.426	0.449							
\$450,000	0.253	0.269	0.286	0.361	0.390	0.442	0.468	0.233	0.248	0.263	0.332	0.359	0.407	0.431	0.238	0.253	0.268	0.337	0.364	0.412	0.436							
\$475,000	0.239	0.256	0.273	0.346	0.376	0.429	0.456	0.220	0.236	0.251	0.318	0.346	0.395	0.420	0.225	0.241	0.256	0.323	0.351	0.400	0.425							
\$500,000	0.227	0.243	0.260	0.334	0.363	0.416	0.443	0.209	0.224	0.239	0.307	0.334	0.383	0.408	0.214	0.229	0.244	0.312	0.339	0.388	0.413							
\$600,000	0.185	0.199	0.215	0.288	0.317	0.369	0.397	0.170	0.183	0.198	0.265	0.292	0.340	0.365	0.175	0.188	0.203	0.270	0.297	0.345	0.370							
\$700,000	0.152	0.166	0.180	0.251	0.279	0.331	0.359	0.140	0.153	0.166	0.231	0.257	0.305	0.330	0.145	0.158	0.171	0.236	0.262	0.310	0.335							
\$800,000	0.135	0.140	0.154	0.220	0.246	0.298	0.324	0.124	0.129	0.142	0.202	0.226	0.274	0.298	0.129	0.134	0.147	0.207	0.231	0.279	0.303							
\$900,000	0.111	0.120	0.132	0.195	0.222	0.270	0.297	0.102	0.110	0.121	0.179	0.204	0.248	0.273	0.107	0.115	0.126	0.184	0.209	0.253	0.278							
\$1,000,000	0.0960	0.1047	0.1141	0.1814	0.1996	0.2474	0.2725	0.0883	0.0964	0.1050	0.1669	0.1837	0.2277	0.2508	0.0933	0.1014	0.1100	0.1719	0.1887	0.2327	0.2558							
\$2,000,000	0.0515	0.0565	0.0620	0.1018	0.1140	0.1465	0.1747	0.0474	0.0520	0.0571	0.0937	0.1049	0.1348	0.1608	0.0524	0.0570	0.0621	0.0987	0.1099	0.1398	0.1658							
\$3,000,000	0.0349	0.0385	0.0424	0.0711	0.0806	0.1054	0.1308	0.0321	0.0354	0.0390	0.0654	0.0742	0.0970	0.1204	0.0371	0.0404	0.0440	0.0704	0.0792	0.1020	0.1254							
\$4,000,000	0.0261	0.0290	0.0323	0.0542	0.0621	0.0821	0.1041	0.0240	0.0267	0.0297	0.0499	0.0572	0.0756	0.0958	0.0290	0.0317	0.0347	0.0549	0.0622	0.0806	0.1008							
\$5,000,000	0.0209	0.0231	0.0257	0.0435	0.0499	0.0666	0.0858	0.0192	0.0213	0.0237	0.0400	0.0459	0.0613	0.0790	0.0242	0.0263	0.0287	0.0450	0.0509	0.0663	0.0840							
\$6,000,000	0.0176	0.0194	0.0213	0.0363	0.0415	0.0557	0.0722	0.0162	0.0179	0.0196	0.0334	0.0382	0.0513	0.0664	0.0212	0.0229	0.0246	0.0384	0.0432	0.0563	0.0714							
\$7,000,000	0.0151	0.0166	0.0184	0.0310	0.0355	0.0480	0.0621	0.0139	0.0153	0.0169	0.0285	0.0327	0.0442	0.0572	0.0189	0.0203	0.0219	0.0335	0.0377	0.0492	0.0622							
\$8,000,000	0.0136	0.0149	0.0162	0.0272	0.0313	0.0418	0.0545	0.0125	0.0137	0.0149	0.0250	0.0288	0.0385	0.0502	0.0175	0.0187	0.0199	0.0300	0.0338	0.0435	0.0552							
\$9,000,000	0.0124	0.0134	0.0146	0.0245	0.0277	0.0371	0.0482	0.0114	0.0123	0.0134	0.0225	0.0255	0.0341	0.0444	0.0164	0.0173	0.0184											

## DELAWARE

## EXCESS LOSS FACTOR STUDY

PROPOSED EFFECTIVE DATE: 12/1/09

## Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Per Accident Limit	2009 Excess Loss Factors							2008 Current Excess Loss Factors Based on New Hazard Group Definition							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	0.769	0.788	0.792	0.822	0.830	0.848	0.854	0.776	0.792	0.804	0.814	0.837	0.854	0.860	-0.9%	-0.5%	-1.5%	1.0%	-0.8%	-0.7%	-0.7%
\$15,000	0.742	0.760	0.763	0.798	0.808	0.829	0.836	0.749	0.766	0.781	0.793	0.819	0.837	0.845	-0.9%	-0.8%	-2.3%	0.6%	-1.3%	-1.0%	-1.1%
\$20,000	0.717	0.735	0.739	0.778	0.789	0.812	0.821	0.727	0.744	0.760	0.774	0.802	0.822	0.833	-1.4%	-1.2%	-2.8%	0.5%	-1.6%	-1.2%	-1.4%
\$25,000	0.695	0.713	0.719	0.760	0.773	0.798	0.808	0.708	0.726	0.743	0.756	0.787	0.809	0.821	-1.8%	-1.8%	-3.2%	0.5%	-1.8%	-1.4%	-1.6%
\$30,000	0.678	0.693	0.698	0.743	0.757	0.784	0.795	0.690	0.709	0.726	0.742	0.774	0.796	0.811	-1.7%	-2.3%	-3.9%	0.1%	-2.2%	-1.5%	-2.0%
\$35,000	0.661	0.676	0.681	0.729	0.742	0.772	0.784	0.675	0.694	0.712	0.729	0.762	0.785	0.800	-2.1%	-2.6%	-4.4%	0.0%	-2.6%	-1.7%	-2.0%
\$40,000	0.646	0.661	0.668	0.716	0.730	0.760	0.773	0.661	0.681	0.699	0.717	0.751	0.776	0.792	-2.3%	-2.9%	-4.4%	-0.1%	-2.8%	-2.1%	-2.4%
\$50,000	0.621	0.634	0.642	0.692	0.706	0.739	0.752	0.636	0.656	0.676	0.694	0.732	0.758	0.777	-2.4%	-3.4%	-5.0%	-0.3%	-3.6%	-2.5%	-3.2%
\$75,000	0.567	0.580	0.588	0.641	0.662	0.698	0.711	0.586	0.607	0.629	0.650	0.693	0.721	0.743	-3.2%	-4.4%	-6.5%	-1.4%	-4.5%	-3.2%	-4.3%
\$100,000	0.524	0.538	0.548	0.603	0.622	0.658	0.679	0.546	0.569	0.593	0.617	0.661	0.690	0.717	-4.0%	-5.4%	-7.6%	-2.3%	-5.9%	-4.6%	-5.3%
\$125,000	0.490	0.503	0.514	0.571	0.589	0.628	0.646	0.512	0.537	0.562	0.586	0.634	0.665	0.693	-4.3%	-6.3%	-8.5%	-2.6%	-7.1%	-5.6%	-6.8%
\$150,000	0.461	0.474	0.484	0.543	0.564	0.603	0.620	0.484	0.507	0.535	0.561	0.609	0.644	0.673	-4.8%	-6.5%	-9.5%	-3.2%	-7.4%	-6.4%	-7.9%
\$175,000	0.435	0.448	0.459	0.520	0.540	0.580	0.599	0.457	0.484	0.509	0.539	0.588	0.623	0.654	-4.8%	-7.4%	-9.8%	-3.5%	-8.2%	-6.9%	-8.4%
\$200,000	0.412	0.425	0.436	0.498	0.519	0.561	0.578	0.434	0.460	0.489	0.518	0.569	0.605	0.636	-5.1%	-7.6%	-10.8%	-3.9%	-8.8%	-7.3%	-9.1%
\$225,000	0.390	0.404	0.416	0.479	0.499	0.542	0.561	0.412	0.439	0.469	0.499	0.551	0.588	0.621	-5.3%	-8.0%	-11.3%	-4.0%	-9.4%	-7.8%	-9.7%
\$250,000	0.369	0.384	0.396	0.460	0.482	0.525	0.544	0.390	0.420	0.450	0.482	0.535	0.572	0.607	-5.4%	-8.6%	-12.0%	-4.6%	-9.9%	-8.2%	-10.4%
\$275,000	0.350	0.364	0.378	0.442	0.465	0.509	0.530	0.371	0.402	0.433	0.465	0.519	0.558	0.592	-5.7%	-9.5%	-12.7%	-4.9%	-10.4%	-8.8%	-10.5%
\$300,000	0.331	0.346	0.359	0.426	0.449	0.494	0.515	0.352	0.383	0.416	0.450	0.505	0.544	0.579	-6.0%	-9.7%	-13.7%	-5.3%	-11.1%	-9.2%	-11.1%
\$325,000	0.312	0.329	0.343	0.409	0.433	0.479	0.501	0.333	0.366	0.401	0.435	0.491	0.531	0.567	-6.3%	-10.1%	-14.5%	-6.0%	-11.8%	-9.8%	-11.6%
\$350,000	0.295	0.311	0.327	0.393	0.418	0.465	0.486	0.316	0.349	0.383	0.420	0.477	0.518	0.554	-6.6%	-10.9%	-14.6%	-6.4%	-12.4%	-10.2%	-12.3%
\$375,000	0.279	0.295	0.311	0.378	0.404	0.451	0.473	0.301	0.333	0.370	0.405	0.464	0.507	0.543	-7.3%	-11.4%	-15.9%	-6.7%	-12.9%	-11.0%	-12.9%
\$400,000	0.265	0.281	0.296	0.363	0.390	0.437	0.461	0.285	0.318	0.355	0.392	0.452	0.495	0.533	-7.0%	-11.6%	-16.6%	-7.4%	-13.7%	-11.7%	-13.5%
\$425,000	0.250	0.267	0.282	0.350	0.376	0.425	0.449	0.271	0.304	0.341	0.380	0.439	0.483	0.522	-7.7%	-12.2%	-17.3%	-7.9%	-14.4%	-12.0%	-14.0%
\$450,000	0.238	0.253	0.268	0.337	0.364	0.412	0.437	0.258	0.291	0.328	0.365	0.428	0.472	0.511	-7.8%	-13.1%	-18.3%	-7.7%	-15.0%	-12.7%	-14.5%
\$475,000	0.225	0.241	0.256	0.325	0.351	0.400	0.425	0.245	0.279	0.315	0.353	0.415	0.460	0.502	-8.2%	-13.6%	-18.7%	-7.9%	-15.4%	-13.0%	-15.3%
\$500,000	0.214	0.229	0.244	0.312	0.339	0.388	0.413	0.233	0.266	0.304	0.342	0.405	0.450	0.492	-8.2%	-13.9%	-19.7%	-8.8%	-16.3%	-13.8%	-16.1%
\$600,000	0.175	0.188	0.203	0.270	0.297	0.345	0.370	0.191	0.224	0.260	0.300	0.362	0.410	0.454	-8.4%	-16.1%	-21.9%	-10.0%	-18.0%	-15.9%	-18.5%
\$700,000	0.145	0.158	0.171	0.236	0.262	0.310	0.335	0.160	0.190	0.226	0.263	0.326	0.374	0.421	-9.4%	-16.8%	-24.3%	-10.3%	-19.6%	-17.1%	-20.4%
\$800,000	0.126	0.134	0.147	0.207	0.231	0.279	0.303	0.135	0.162	0.195	0.233	0.294	0.342	0.390	-6.7%	-17.3%	-24.6%	-11.2%	-21.4%	-18.4%	-22.3%
\$900,000	0.107	0.115	0.126	0.184	0.209	0.253	0.278	0.117	0.140	0.173	0.207	0.267	0.315	0.362	-8.5%	-17.9%	-27.2%	-11.1%	-21.7%	-19.7%	-23.2%
\$1,000,000	0.0933	0.1014	0.1100	0.1719	0.1887	0.2327	0.2558	0.1035	0.1244	0.1520	0.1959	0.2426	0.2896	0.3364	-9.9%	-18.5%	-27.6%	-12.3%	-22.2%	-19.6%	-24.0%
\$2,000,000	0.0524	0.0570	0.0621	0.0987	0.1099	0.1398	0.1658	0.0542	0.0667	0.0836	0.1169	0.1419	0.1818	0.2338	-3.3%	-14.5%	-25.7%	-15.6%	-22.6%	-23.1%	-29.1%
\$3,000,000	0.0371	0.0404	0.0440	0.0704	0.0792	0.1020	0.1254	0.0366	0.0452	0.0575	0.0833	0.1005	0.1365	0.1833	1.4%	-10.6%	-23.5%	-15.5%	-21.2%	-25.3%	-31.6%
\$4,000,000	0.0290	0.0317	0.0347	0.0549	0.0622	0.0806	0.1008	0.0275	0.0341	0.0434	0.0639	0.0773	0.1063	0.1470	5.5%	-7.0%	-20.0%	-14.1%	-19.5%	-24.2%	-31.4%
\$5,000,000	0.0242	0.0263	0.0287	0.0450	0.0509	0.0663	0.0840	0.0226	0.0278	0.0349	0.0516	0.0644	0.0869	0.1234	7.1%	-5.4%	-17.8%	-12.8%	-21.0%	-23.7%	-31.9%
\$6,000,000	0.0212	0.0229	0.0246	0.0384	0.0432	0.0563	0.0714	0.0195	0.0236	0.0292	0.0426	0.0540	0.0719	0.1060	8.7%	-3.0%	-15.8%	-9.9%	-20.0%	-21.7%	-32.6%
\$7,000,000	0.0189	0.0203	0.0219	0.0335	0.0377	0.0492	0.0622	0.0172	0.0206	0.0255	0.0365	0.0438	0.0632	0.0902	9.9%	-1.5%	-14.1%	-8.2%	-13.9%	-22.2%	-31.0%
\$8,000,000	0.0175	0.0187	0.0199	0.0300	0.0338	0.0435	0.0552	0.0158	0.0185	0.0229	0.0323	0.0412	0.0546	0.0792	10.8%	1.1%	-13.1%	-7.1%	-18.0%	-20.3%	-30.3%
\$9,000,000	0.0164	0.0173	0.0184	0.0275	0.0305	0.0391	0.0494	0.0144	0.0172	0.0211	0.0292	0.0334	0.0481	0.0697	13.9%	0.6%	-12.8%	-5.8%	-8.7%	-18.7%	-29.1%
\$10,000,000	0.0154	0.0162	0.0172	0.0253	0.0281	0.0359	0.0451	0.0137	0.0161	0.0192	0.0267	0.0308	0.0416	0.0634	12.4%	0.6%	-10.4%	-5.2%	-8.8%	-13.7%	-28.9%

Delaware  
 Excess Loss Factor Study  
 Excess Loss (Pure 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			
					LBA Factor 0.9203							
	HG 1 (10) Pg1 Col(1)	HG 2 (11) Pg2 Col(1)	HG 3 (12) Pg3 Col(1)	HG 4 (13) Pg4 Col(1)	HG 1 (14) (10)*LBA	HG 2 (15) (11)*LBA	HG 3 (16) (12)*LBA	HG 4 (17) (13)*LBA	HG 1 (18)	HG 2 (19)	HG 3 (20)	HG 4 (21)
\$10,000	0.841	0.862	0.904	0.923	0.774	0.793	0.832	0.849	0.779	0.798	0.837	0.854
\$15,000	0.811	0.833	0.880	0.903	0.746	0.767	0.810	0.831	0.751	0.772	0.815	0.836
\$20,000	0.785	0.809	0.860	0.887	0.722	0.745	0.791	0.816	0.727	0.750	0.796	0.821
\$25,000	0.762	0.786	0.842	0.872	0.701	0.723	0.775	0.803	0.706	0.728	0.780	0.808
\$30,000	0.740	0.766	0.826	0.858	0.681	0.705	0.760	0.790	0.686	0.710	0.765	0.795
\$35,000	0.723	0.750	0.810	0.846	0.665	0.690	0.745	0.779	0.670	0.695	0.750	0.784
\$40,000	0.707	0.734	0.797	0.834	0.651	0.676	0.733	0.768	0.656	0.681	0.738	0.773
\$50,000	0.679	0.707	0.773	0.812	0.625	0.651	0.711	0.747	0.630	0.656	0.716	0.752
\$75,000	0.620	0.649	0.725	0.767	0.571	0.597	0.667	0.706	0.576	0.602	0.672	0.711
\$100,000	0.575	0.608	0.681	0.733	0.529	0.560	0.627	0.675	0.534	0.565	0.632	0.680
\$125,000	0.537	0.569	0.647	0.696	0.494	0.524	0.595	0.641	0.499	0.529	0.600	0.646
\$150,000	0.507	0.540	0.619	0.668	0.467	0.497	0.570	0.615	0.472	0.502	0.575	0.620
\$175,000	0.477	0.513	0.593	0.645	0.439	0.472	0.546	0.594	0.444	0.477	0.551	0.599
\$200,000	0.453	0.487	0.572	0.623	0.417	0.448	0.526	0.573	0.422	0.453	0.531	0.578
\$225,000	0.430	0.466	0.550	0.605	0.396	0.429	0.506	0.557	0.401	0.434	0.511	0.562
\$250,000	0.407	0.445	0.530	0.586	0.375	0.410	0.488	0.539	0.380	0.415	0.493	0.544
\$275,000	0.387	0.425	0.513	0.570	0.356	0.391	0.472	0.525	0.361	0.396	0.477	0.530
\$300,000	0.366	0.407	0.496	0.554	0.337	0.375	0.456	0.510	0.342	0.380	0.461	0.515
\$325,000	0.348	0.389	0.479	0.538	0.320	0.358	0.441	0.495	0.325	0.363	0.446	0.500
\$350,000	0.328	0.371	0.463	0.523	0.302	0.341	0.426	0.481	0.307	0.346	0.431	0.486
\$375,000	0.312	0.353	0.448	0.508	0.287	0.325	0.412	0.468	0.292	0.330	0.417	0.473
\$400,000	0.296	0.338	0.433	0.496	0.272	0.311	0.398	0.456	0.277	0.316	0.403	0.461
\$425,000	0.279	0.322	0.418	0.482	0.257	0.296	0.385	0.444	0.262	0.301	0.390	0.449
\$450,000	0.265	0.308	0.404	0.468	0.244	0.283	0.372	0.431	0.249	0.288	0.377	0.436
\$475,000	0.252	0.293	0.390	0.456	0.232	0.270	0.359	0.420	0.237	0.275	0.364	0.425
\$500,000	0.240	0.282	0.379	0.443	0.221	0.260	0.349	0.408	0.226	0.265	0.354	0.413
\$600,000	0.197	0.236	0.332	0.397	0.181	0.217	0.306	0.365	0.186	0.222	0.311	0.370
\$700,000	0.163	0.202	0.293	0.359	0.150	0.186	0.270	0.330	0.155	0.191	0.275	0.335
\$800,000	0.138	0.173	0.262	0.324	0.127	0.159	0.241	0.298	0.132	0.164	0.246	0.303
\$900,000	0.119	0.151	0.235	0.297	0.110	0.139	0.216	0.273	0.115	0.144	0.221	0.278
\$1,000,000	0.1031	0.1321	0.2135	0.2725	0.0949	0.1216	0.1965	0.2508	0.0999	0.1266	0.2015	0.2558
\$2,000,000	0.0558	0.0727	0.1235	0.1746	0.0514	0.0669	0.1137	0.1607	0.0564	0.0719	0.1187	0.1657
\$3,000,000	0.0379	0.0503	0.0882	0.1309	0.0349	0.0463	0.0812	0.1205	0.0399	0.0513	0.0862	0.1255
\$4,000,000	0.0284	0.0379	0.0681	0.1041	0.0261	0.0349	0.0627	0.0958	0.0311	0.0399	0.0677	0.1008
\$5,000,000	0.0228	0.0303	0.0550	0.0858	0.0210	0.0279	0.0506	0.0790	0.0260	0.0329	0.0556	0.0840
\$6,000,000	0.0190	0.0254	0.0459	0.0723	0.0175	0.0234	0.0422	0.0665	0.0225	0.0284	0.0472	0.0715
\$7,000,000	0.0163	0.0217	0.0394	0.0622	0.0150	0.0200	0.0363	0.0572	0.0200	0.0250	0.0413	0.0622
\$8,000,000	0.0145	0.0190	0.0343	0.0544	0.0133	0.0175	0.0316	0.0501	0.0183	0.0225	0.0366	0.0551
\$9,000,000	0.0132	0.0170	0.0306	0.0483	0.0121	0.0156	0.0282	0.0445	0.0171	0.0206	0.0332	0.0495
\$10,000,000	0.0119	0.0156	0.0278	0.0435	0.0110	0.0144	0.0256	0.0400	0.0160	0.0194	0.0306	0.0450

DELAWARE  
EXCESS LOSS FACTOR STUDY  
PROPOSED EFFECTIVE DATE: 12/1/09

**Excess Loss (Pure Premium) Factors with Adjustment for ALAE**

Per Accident Limit	2009 Excess Loss Factors				2008 RR Current Excess Loss Factors Based on New HG definition*				Percentage Change			
	1	2	3	4	1	2	3	4	1	2	3	4
	\$10,000	0.779	0.798	0.837	0.854	0.788	0.807	0.845	0.860	-1.1%	-1.1%	-0.9%
\$15,000	0.751	0.772	0.815	0.836	0.762	0.784	0.827	0.845	-1.4%	-1.5%	-1.5%	-1.1%
\$20,000	0.727	0.750	0.796	0.821	0.740	0.764	0.811	0.833	-1.8%	-1.8%	-1.8%	-1.4%
\$25,000	0.706	0.728	0.780	0.808	0.721	0.745	0.797	0.821	-2.1%	-2.3%	-2.1%	-1.6%
\$30,000	0.686	0.710	0.765	0.795	0.704	0.731	0.784	0.811	-2.6%	-2.9%	-2.4%	-2.0%
\$35,000	0.670	0.695	0.750	0.784	0.689	0.716	0.772	0.800	-2.8%	-2.9%	-2.8%	-2.0%
\$40,000	0.656	0.681	0.738	0.773	0.675	0.703	0.762	0.792	-2.8%	-3.1%	-3.1%	-2.4%
\$50,000	0.630	0.656	0.716	0.752	0.651	0.680	0.743	0.777	-3.2%	-3.5%	-3.6%	-3.2%
\$75,000	0.576	0.602	0.672	0.711	0.600	0.634	0.705	0.743	-4.0%	-5.0%	-4.7%	-4.3%
\$100,000	0.534	0.565	0.632	0.679	0.562	0.599	0.674	0.717	-5.0%	-5.7%	-6.2%	-5.4%
\$125,000	0.499	0.529	0.600	0.646	0.529	0.568	0.648	0.693	-5.7%	-6.9%	-7.4%	-6.8%
\$150,000	0.472	0.502	0.575	0.620	0.500	0.540	0.626	0.673	-5.7%	-7.0%	-8.1%	-7.9%
\$175,000	0.444	0.477	0.551	0.599	0.476	0.517	0.603	0.654	-6.7%	-7.7%	-8.6%	-8.4%
\$200,000	0.422	0.453	0.531	0.578	0.452	0.496	0.585	0.636	-6.6%	-8.7%	-9.2%	-9.1%
\$225,000	0.401	0.434	0.511	0.561	0.431	0.476	0.568	0.621	-7.0%	-8.8%	-10.0%	-9.7%
\$250,000	0.380	0.415	0.493	0.545	0.411	0.458	0.552	0.607	-7.5%	-9.4%	-10.7%	-10.2%
\$275,000	0.361	0.397	0.477	0.530	0.393	0.441	0.536	0.592	-8.1%	-10.0%	-11.0%	-10.5%
\$300,000	0.342	0.380	0.461	0.515	0.374	0.425	0.523	0.579	-8.6%	-10.6%	-11.9%	-11.1%
\$325,000	0.325	0.363	0.446	0.500	0.357	0.409	0.508	0.567	-9.1%	-11.2%	-12.2%	-11.8%
\$350,000	0.307	0.346	0.431	0.486	0.338	0.393	0.496	0.554	-9.2%	-12.0%	-13.1%	-12.3%
\$375,000	0.292	0.330	0.417	0.473	0.323	0.379	0.484	0.543	-9.6%	-12.9%	-13.8%	-12.9%
\$400,000	0.277	0.316	0.403	0.461	0.308	0.365	0.471	0.533	-10.1%	-13.6%	-14.4%	-13.5%
\$425,000	0.262	0.301	0.390	0.449	0.293	0.349	0.459	0.522	-10.6%	-13.8%	-15.0%	-14.0%
\$450,000	0.249	0.288	0.377	0.437	0.281	0.337	0.448	0.511	-11.4%	-14.5%	-15.8%	-14.5%
\$475,000	0.237	0.276	0.364	0.425	0.268	0.326	0.435	0.502	-11.6%	-15.4%	-16.3%	-15.3%
\$500,000	0.226	0.265	0.353	0.413	0.256	0.313	0.425	0.492	-11.7%	-15.3%	-17.1%	-16.1%
\$600,000	0.186	0.222	0.311	0.370	0.214	0.270	0.383	0.454	-13.1%	-17.8%	-18.8%	-18.5%
\$700,000	0.155	0.191	0.275	0.335	0.180	0.235	0.349	0.421	-13.9%	-18.7%	-21.2%	-20.4%
\$800,000	0.132	0.164	0.246	0.303	0.153	0.204	0.316	0.390	-13.7%	-19.6%	-22.2%	-22.3%
\$900,000	0.115	0.144	0.221	0.278	0.134	0.195	0.288	0.362	-14.2%	-26.2%	-23.3%	-23.2%
\$1,000,000	0.0999	0.1266	0.2015	0.2558	0.1174	0.1595	0.2642	0.3364	-14.9%	-20.6%	-23.7%	-24.0%
\$2,000,000	0.0564	0.0719	0.1187	0.1657	0.0628	0.0908	0.1599	0.2323	-10.2%	-20.8%	-25.8%	-28.7%
\$3,000,000	0.0399	0.0513	0.0862	0.1255	0.0427	0.0634	0.1164	0.1808	-6.6%	-19.1%	-25.9%	-30.6%
\$4,000,000	0.0311	0.0399	0.0677	0.1008	0.0324	0.0484	0.0911	0.1469	-4.0%	-17.6%	-25.7%	-31.4%
\$5,000,000	0.0260	0.0329	0.0556	0.0840	0.0261	0.0389	0.0738	0.1224	-0.4%	-15.4%	-24.7%	-31.4%
\$6,000,000	0.0225	0.0284	0.0472	0.0715	0.0223	0.0325	0.0619	0.1040	0.9%	-12.6%	-23.7%	-31.3%
\$7,000,000	0.0200	0.0250	0.0413	0.0622	0.0197	0.0281	0.0528	0.0897	1.5%	-11.0%	-21.8%	-30.7%
\$8,000,000	0.0183	0.0225	0.0366	0.0551	0.0177	0.0250	0.0462	0.0786	3.4%	-10.0%	-20.8%	-29.9%
\$9,000,000	0.0171	0.0206	0.0332	0.0495	0.0166	0.0226	0.0411	0.0694	3.0%	-8.8%	-19.2%	-28.7%
\$10,000,000	0.0160	0.0194	0.0306	0.0450	0.0153	0.0210	0.0370	0.0623	4.6%	-7.6%	-17.3%	-27.8%

\* HG A+B = HG 1, HG C+D = HG 2, HG E+F = HG 3, HG G = HG 4