

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 17b. Those same excess ratios are presented herein and adjusted to express excess losses as a portion of residual market rates.

DELAWARE
 Excess Loss Factor Study
 Excess Loss Premium Factors

Loss Limitation	DE Hazard Group Excess Loss Factors								ELF adjusted for LBA's 0.6428						ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	TCR	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	HG B	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
	Pg2	Pg3	Pg4	Pg5	Pg6	Pg7	Pg8	(1)*TCR	(1)*TCR	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR	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	0.534	0.547	0.550	0.571	0.576	0.589	0.593	0.539	0.552	0.555	0.576	0.581	0.594	0.598
\$15,000	0.801	0.820	0.824	0.862	0.873	0.895	0.903	0.515	0.527	0.530	0.554	0.561	0.575	0.580	0.520	0.532	0.535	0.559	0.566	0.580	0.585
\$20,000	0.774	0.793	0.798	0.840	0.852	0.877	0.887	0.498	0.510	0.513	0.540	0.548	0.564	0.570	0.503	0.515	0.518	0.545	0.553	0.569	0.575
\$25,000	0.750	0.769	0.776	0.820	0.834	0.862	0.872	0.482	0.494	0.499	0.527	0.536	0.554	0.561	0.487	0.499	0.504	0.532	0.541	0.559	0.566
\$30,000	0.731	0.748	0.753	0.802	0.817	0.847	0.858	0.470	0.481	0.484	0.516	0.525	0.544	0.552	0.475	0.486	0.489	0.521	0.530	0.549	0.557
\$35,000	0.713	0.729	0.735	0.787	0.801	0.833	0.846	0.458	0.469	0.472	0.506	0.515	0.535	0.544	0.463	0.474	0.477	0.511	0.520	0.540	0.549
\$40,000	0.697	0.713	0.720	0.773	0.788	0.820	0.834	0.448	0.458	0.463	0.497	0.507	0.527	0.536	0.453	0.463	0.468	0.502	0.512	0.532	0.541
\$50,000	0.669	0.684	0.692	0.747	0.762	0.798	0.812	0.430	0.440	0.445	0.480	0.490	0.513	0.522	0.435	0.445	0.450	0.485	0.495	0.518	0.527
\$75,000	0.611	0.625	0.633	0.691	0.714	0.753	0.767	0.393	0.402	0.407	0.444	0.459	0.484	0.493	0.398	0.407	0.412	0.449	0.464	0.489	0.498
\$100,000	0.564	0.579	0.590	0.650	0.670	0.710	0.733	0.363	0.372	0.379	0.418	0.431	0.456	0.471	0.368	0.377	0.384	0.423	0.436	0.461	0.476
\$125,000	0.527	0.541	0.553	0.615	0.635	0.677	0.696	0.339	0.348	0.355	0.395	0.408	0.435	0.447	0.344	0.353	0.360	0.400	0.413	0.440	0.452
\$150,000	0.496	0.510	0.520	0.585	0.607	0.650	0.668	0.319	0.328	0.334	0.376	0.390	0.418	0.429	0.324	0.333	0.339	0.381	0.395	0.423	0.434
\$175,000	0.467	0.481	0.493	0.560	0.581	0.625	0.645	0.300	0.309	0.317	0.360	0.373	0.402	0.415	0.305	0.314	0.322	0.365	0.378	0.407	0.420
\$200,000	0.442	0.456	0.468	0.536	0.559	0.604	0.623	0.284	0.293	0.301	0.345	0.359	0.388	0.400	0.289	0.298	0.306	0.350	0.364	0.393	0.405
\$225,000	0.418	0.434	0.447	0.515	0.537	0.583	0.605	0.269	0.279	0.287	0.331	0.345	0.375	0.389	0.274	0.284	0.292	0.336	0.350	0.380	0.394
\$250,000	0.396	0.412	0.425	0.494	0.518	0.565	0.586	0.255	0.265	0.273	0.318	0.333	0.363	0.377	0.260	0.270	0.278	0.323	0.338	0.368	0.382
\$275,000	0.375	0.390	0.405	0.475	0.500	0.548	0.570	0.241	0.251	0.260	0.305	0.321	0.352	0.366	0.246	0.256	0.265	0.310	0.326	0.357	0.371
\$300,000	0.354	0.370	0.385	0.457	0.483	0.532	0.554	0.228	0.238	0.247	0.294	0.310	0.342	0.356	0.233	0.243	0.252	0.299	0.315	0.347	0.361
\$325,000	0.334	0.352	0.368	0.439	0.465	0.514	0.538	0.215	0.226	0.237	0.282	0.299	0.330	0.346	0.220	0.231	0.242	0.287	0.304	0.335	0.351
\$350,000	0.315	0.333	0.350	0.422	0.449	0.500	0.523	0.202	0.214	0.225	0.271	0.289	0.321	0.336	0.207	0.219	0.230	0.276	0.294	0.326	0.341
\$375,000	0.298	0.315	0.332	0.406	0.434	0.484	0.508	0.192	0.202	0.213	0.261	0.279	0.311	0.327	0.197	0.207	0.218	0.266	0.284	0.316	0.332
\$400,000	0.282	0.300	0.316	0.389	0.419	0.469	0.496	0.181	0.193	0.203	0.250	0.269	0.301	0.319	0.186	0.198	0.208	0.255	0.274	0.306	0.324
\$425,000	0.266	0.285	0.301	0.375	0.403	0.457	0.482	0.171	0.183	0.193	0.241	0.259	0.294	0.310	0.176	0.188	0.198	0.246	0.264	0.299	0.315
\$450,000	0.253	0.269	0.286	0.361	0.390	0.442	0.468	0.163	0.173	0.184	0.232	0.251	0.284	0.301	0.168	0.178	0.189	0.237	0.256	0.289	0.306
\$475,000	0.239	0.256	0.273	0.346	0.376	0.429	0.456	0.154	0.165	0.175	0.222	0.242	0.276	0.293	0.159	0.170	0.180	0.227	0.247	0.281	0.298
\$500,000	0.227	0.243	0.260	0.334	0.363	0.416	0.443	0.146	0.156	0.167	0.215	0.233	0.267	0.285	0.151	0.161	0.172	0.220	0.238	0.272	0.290
\$600,000	0.185	0.199	0.215	0.288	0.317	0.369	0.397	0.119	0.128	0.138	0.185	0.204	0.237	0.255	0.124	0.133	0.143	0.190	0.209	0.242	0.260
\$700,000	0.152	0.166	0.180	0.251	0.279	0.331	0.359	0.098	0.107	0.116	0.161	0.179	0.213	0.231	0.103	0.112	0.121	0.166	0.184	0.218	0.236
\$800,000	0.135	0.140	0.154	0.220	0.246	0.298	0.324	0.087	0.090	0.099	0.141	0.158	0.192	0.208	0.092	0.095	0.104	0.146	0.163	0.197	0.213
\$900,000	0.111	0.120	0.132	0.195	0.222	0.270	0.297	0.071	0.077	0.085	0.125	0.143	0.174	0.191	0.076	0.082	0.090	0.130	0.148	0.179	0.196
\$1,000,000	0.0960	0.1047	0.1141	0.1814	0.1996	0.2474	0.2725	0.0617	0.0673	0.0733	0.1166	0.1283	0.1590	0.1752	0.0667	0.0723	0.0783	0.1216	0.1333	0.1640	0.1802
\$2,000,000	0.0515	0.0565	0.0620	0.1018	0.1140	0.1465	0.1747	0.0331	0.0363	0.0399	0.0654	0.0733	0.0942	0.1123	0.0381	0.0413	0.0449	0.0704	0.0783	0.0992	0.1173
\$3,000,000	0.0349	0.0385	0.0424	0.0711	0.0806	0.1054	0.1308	0.0224	0.0247	0.0273	0.0457	0.0518	0.0678	0.0841	0.0274	0.0297	0.0323	0.0507	0.0568	0.0728	0.0891
\$4,000,000	0.0261	0.0290	0.0323	0.0542	0.0621	0.0821	0.1041	0.0168	0.0186	0.0208	0.0348	0.0399	0.0528	0.0669	0.0218	0.0236	0.0258	0.0398	0.0449	0.0578	0.0719
\$5,000,000	0.0209	0.0231	0.0257	0.0435	0.0499	0.0666	0.0858	0.0134	0.0148	0.0165	0.0280	0.0321	0.0428	0.0552	0.0184	0.0198	0.0215	0.0330	0.0371	0.0478	0.0602
\$6,000,000	0.0176	0.0194	0.0213	0.0363	0.0415	0.0557	0.0722	0.0113	0.0125	0.0137	0.0233	0.0267	0.0358	0.0464	0.0163	0.0175	0.0187	0.0283	0.0317	0.0408	0.0514
\$7,000,000	0.0151	0.0166	0.0184	0.0310	0.0355	0.0480	0.0621	0.0097	0.0107	0.0118	0.0199	0.0228	0.0309	0.0399	0.0146	0.0157	0.0168	0.0249	0.0278	0.0359	0.0449
\$8,000,000	0.0136	0.0149	0.0162	0.0272	0.0313	0.0418	0.0545	0.0087	0.0096	0.0104	0.0175	0.0201	0.0269	0.0350	0.0131	0.0144	0.0154	0.0225	0.0251	0.0319	0.0400
\$9,000,000	0.0124	0.0134	0.0146	0.0245	0.0277	0.0371	0.0482	0.0080	0.0086	0.0094	0.0157	0.0178	0.0238	0.0310	0.0120	0.0129	0.0141	0.0207	0.0228	0.0288	0.0360
\$10,000,000	0.0113	0.0122	0.0133	0.0221	0.0251	0.0336	0.0436	0.0073	0.0078	0.0085	0.0142	0.0161	0.0216	0.0280	0.0110	0.0117	0.0128	0.0192	0.0211	0.0266	0.0330

DELAWARE
 EXCESS LOSS FACTOR STUDY
 PROPOSED EFFECTIVE DATE: 12/1/09
 Excess Loss Premium Factors

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	0.539	0.552	0.555	0.576	0.581	0.594	0.598	0.544	0.556	0.564	0.571	0.588	0.599	0.604	-0.9%	-0.7%	-1.6%	0.9%	-1.2%	-0.8%	-1.0%
\$15,000	0.520	0.532	0.535	0.559	0.566	0.580	0.585	0.526	0.538	0.548	0.557	0.575	0.588	0.593	-1.1%	-1.1%	-2.4%	0.4%	-1.6%	-1.4%	-1.3%
\$20,000	0.503	0.515	0.518	0.545	0.553	0.569	0.575	0.510	0.523	0.534	0.543	0.563	0.577	0.585	-1.4%	-1.5%	-3.0%	0.4%	-1.8%	-1.4%	-1.7%
\$25,000	0.487	0.499	0.504	0.532	0.541	0.559	0.566	0.497	0.510	0.521	0.531	0.552	0.568	0.576	-2.0%	-2.2%	-3.3%	0.2%	-2.0%	-1.6%	-1.7%
\$30,000	0.475	0.486	0.489	0.521	0.530	0.549	0.557	0.485	0.498	0.510	0.521	0.543	0.559	0.570	-2.1%	-2.4%	-4.1%	0.0%	-2.4%	-1.8%	-2.3%
\$35,000	0.463	0.474	0.477	0.511	0.521	0.540	0.549	0.474	0.487	0.500	0.512	0.535	0.551	0.562	-2.3%	-2.7%	-4.6%	-0.2%	-2.6%	-2.0%	-2.3%
\$40,000	0.453	0.463	0.468	0.502	0.512	0.532	0.541	0.464	0.478	0.491	0.503	0.527	0.544	0.556	-2.4%	-3.1%	-4.7%	-0.2%	-2.8%	-2.2%	-2.7%
\$50,000	0.435	0.445	0.450	0.485	0.495	0.518	0.527	0.447	0.461	0.474	0.487	0.514	0.532	0.545	-2.7%	-3.5%	-5.1%	-0.4%	-3.7%	-2.6%	-3.3%
\$75,000	0.398	0.407	0.412	0.449	0.464	0.489	0.498	0.412	0.426	0.442	0.456	0.487	0.506	0.522	-3.4%	-4.5%	-6.8%	-1.5%	-4.7%	-3.4%	-4.6%
\$100,000	0.368	0.377	0.384	0.423	0.436	0.461	0.475	0.384	0.400	0.417	0.433	0.464	0.485	0.503	-4.2%	-5.8%	-7.9%	-2.3%	-6.0%	-4.9%	-5.6%
\$125,000	0.344	0.353	0.360	0.400	0.413	0.440	0.452	0.360	0.377	0.395	0.412	0.445	0.467	0.487	-4.4%	-6.4%	-8.9%	-2.9%	-7.2%	-5.8%	-7.2%
\$150,000	0.324	0.333	0.339	0.381	0.395	0.423	0.434	0.340	0.357	0.376	0.394	0.428	0.453	0.472	-4.7%	-6.7%	-9.8%	-3.3%	-7.7%	-6.6%	-8.1%
\$175,000	0.305	0.314	0.322	0.365	0.378	0.407	0.420	0.321	0.340	0.358	0.379	0.413	0.438	0.460	-5.0%	-7.6%	-10.1%	-3.7%	-8.5%	-7.1%	-8.7%
\$200,000	0.289	0.298	0.306	0.350	0.364	0.393	0.405	0.305	0.323	0.344	0.364	0.400	0.425	0.447	-5.2%	-7.7%	-11.0%	-3.8%	-9.0%	-7.5%	-9.4%
\$225,000	0.274	0.284	0.292	0.336	0.350	0.380	0.394	0.290	0.309	0.330	0.351	0.387	0.413	0.436	-5.5%	-8.1%	-11.5%	-4.3%	-9.6%	-8.0%	-9.6%
\$250,000	0.260	0.270	0.278	0.323	0.338	0.368	0.382	0.274	0.296	0.317	0.339	0.376	0.402	0.426	-5.1%	-8.8%	-12.3%	-4.7%	-10.1%	-8.5%	-10.3%
\$275,000	0.246	0.256	0.265	0.310	0.326	0.357	0.371	0.261	0.283	0.305	0.327	0.365	0.392	0.416	-5.7%	-9.5%	-13.1%	-5.2%	-10.7%	-8.9%	-10.8%
\$300,000	0.233	0.243	0.252	0.299	0.315	0.346	0.361	0.248	0.270	0.293	0.316	0.355	0.382	0.407	-6.0%	-10.0%	-14.0%	-5.4%	-11.3%	-9.4%	-11.3%
\$325,000	0.220	0.231	0.241	0.287	0.304	0.335	0.351	0.235	0.258	0.282	0.306	0.345	0.373	0.399	-6.4%	-10.5%	-14.5%	-6.2%	-11.9%	-10.2%	-12.0%
\$350,000	0.207	0.219	0.229	0.276	0.294	0.325	0.341	0.223	0.246	0.270	0.296	0.336	0.364	0.390	-7.2%	-11.0%	-15.2%	-6.8%	-12.5%	-10.7%	-12.6%
\$375,000	0.197	0.208	0.218	0.266	0.284	0.316	0.332	0.212	0.235	0.260	0.285	0.327	0.356	0.382	-7.1%	-11.5%	-16.2%	-6.7%	-13.1%	-11.2%	-13.1%
\$400,000	0.186	0.198	0.208	0.255	0.274	0.306	0.323	0.201	0.224	0.250	0.276	0.318	0.348	0.375	-7.5%	-11.6%	-16.8%	-7.6%	-13.8%	-12.1%	-13.9%
\$425,000	0.176	0.188	0.198	0.246	0.264	0.298	0.315	0.191	0.215	0.240	0.267	0.308	0.339	0.367	-7.9%	-12.6%	-17.5%	-7.9%	-14.3%	-12.1%	-14.2%
\$450,000	0.168	0.178	0.189	0.237	0.255	0.289	0.306	0.182	0.205	0.231	0.257	0.301	0.332	0.359	-7.7%	-13.2%	-18.2%	-7.8%	-15.3%	-13.0%	-14.8%
\$475,000	0.159	0.170	0.180	0.229	0.246	0.281	0.298	0.173	0.197	0.222	0.249	0.292	0.323	0.353	-8.1%	-13.7%	-18.9%	-8.0%	-15.8%	-13.0%	-15.6%
\$500,000	0.151	0.161	0.172	0.220	0.238	0.272	0.290	0.164	0.188	0.214	0.241	0.285	0.316	0.346	-7.9%	-14.4%	-19.6%	-8.7%	-16.5%	-13.9%	-16.2%
\$600,000	0.124	0.133	0.143	0.190	0.209	0.242	0.260	0.136	0.158	0.184	0.211	0.255	0.289	0.319	-8.8%	-15.8%	-22.3%	-10.0%	-18.0%	-16.3%	-18.5%
\$700,000	0.103	0.112	0.121	0.166	0.184	0.218	0.236	0.114	0.134	0.160	0.186	0.230	0.263	0.296	-9.6%	-16.4%	-24.4%	-10.8%	-20.0%	-17.1%	-20.3%
\$800,000	0.090	0.095	0.104	0.146	0.163	0.197	0.213	0.096	0.115	0.138	0.164	0.208	0.241	0.274	-6.3%	-17.4%	-24.6%	-11.0%	-21.6%	-18.3%	-22.3%
\$900,000	0.076	0.082	0.090	0.130	0.148	0.179	0.196	0.083	0.100	0.123	0.146	0.188	0.222	0.255	-8.4%	-18.0%	-26.8%	-11.0%	-21.3%	-19.4%	-23.1%
\$1,000,000	0.0667	0.0723	0.0783	0.1216	0.1333	0.1640	0.1802	0.0739	0.0886	0.1079	0.1386	0.1713	0.2042	0.2370	-9.7%	-18.4%	-27.4%	-12.3%	-22.2%	-19.7%	-24.0%
\$2,000,000	0.0381	0.0413	0.0449	0.0704	0.0783	0.0992	0.1173	0.0395	0.0482	0.0600	0.0833	0.1008	0.1288	0.1652	-3.5%	-14.3%	-25.2%	-15.5%	-22.3%	-23.0%	-29.0%
\$3,000,000	0.0274	0.0297	0.0323	0.0507	0.0568	0.0728	0.0891	0.0271	0.0332	0.0418	0.0598	0.0719	0.0971	0.1298	1.1%	-10.5%	-22.7%	-15.2%	-21.0%	-25.0%	-31.4%
\$4,000,000	0.0218	0.0236	0.0258	0.0398	0.0449	0.0578	0.0719	0.0208	0.0254	0.0319	0.0462	0.0556	0.0759	0.1044	4.8%	-7.1%	-19.1%	-13.9%	-19.2%	-23.8%	-31.1%
\$5,000,000	0.0184	0.0198	0.0215	0.0330	0.0371	0.0478	0.0602	0.0173	0.0209	0.0260	0.0376	0.0466	0.0624	0.0879	6.4%	-5.3%	-17.3%	-12.2%	-20.4%	-23.4%	-31.5%
\$6,000,000	0.0163	0.0175	0.0187	0.0283	0.0317	0.0408	0.0514	0.0152	0.0180	0.0219	0.0313	0.0393	0.0518	0.0757	7.2%	-2.8%	-14.6%	-9.6%	-19.3%	-21.2%	-32.1%
\$7,000,000	0.0146	0.0157	0.0168	0.0249	0.0278	0.0359	0.0449	0.0129	0.0159	0.0193	0.0271	0.0321	0.0458	0.0647	13.2%	-1.3%	-13.0%	-8.1%	-13.4%	-21.6%	-30.6%
\$8,000,000	0.0131	0.0143	0.0154	0.0225	0.0251	0.0319	0.0400	0.0114	0.0143	0.0175	0.0241	0.0303	0.0397	0.0570	14.9%	0.0%	-12.0%	-6.6%	-17.2%	-19.6%	-29.8%
\$9,000,000	0.0120	0.0129	0.0141	0.0207	0.0228	0.0288	0.0360	0.0102	0.0129	0.0163	0.0219	0.0249	0.0352	0.0503	17.6%	0.0%	-13.5%	-5.5%	-8.4%	-18.2%	-28.4%
\$10,000,000	0.0110	0.0117	0.0128	0.0192	0.0211	0.0266	0.0330	0.0096	0.0117	0.0150	0.0202	0.0231	0.0307	0.0459	14.6%	0.0%	-14.7%	-5.0%	-8.7%	-13.4%	-28.1%

Delaware
 Excess Loss Factor Study
 Excess Loss Premium Factors

Loss Limitation	DE Hazard Group Excess Loss Factors				ELF adjusted for LBA's LBA Factor 0.6428				ELF adjusted for LBA's & Risk Load			
	HG 1	HG 2	HG 3	HG 4	HG 1	HG 2	HG 3	HG 4	HG 1	HG 2	HG 3	HG 4
	(10) Pg1 Col(1)	(11) Pg2 Col(1)	(12) Pg3 Col(1)	(13) Pg4 Col(1)	(14) (10)*LBA	(15) (11)*LBA	(16) (12)*LBA	(17) (13)*LBA	(18) Columns (14)-(17) + 0.005	(19) (Max Adj = 1/2 ELF)	(20)	(21)
\$10,000	0.841	0.862	0.904	0.923	0.541	0.554	0.581	0.593	0.546	0.559	0.586	0.598
\$15,000	0.811	0.833	0.880	0.903	0.521	0.535	0.566	0.580	0.526	0.540	0.571	0.585
\$20,000	0.785	0.809	0.860	0.887	0.505	0.520	0.553	0.570	0.510	0.525	0.558	0.575
\$25,000	0.762	0.786	0.842	0.872	0.490	0.505	0.541	0.561	0.495	0.510	0.546	0.566
\$30,000	0.740	0.766	0.826	0.858	0.476	0.492	0.531	0.552	0.481	0.497	0.536	0.557
\$35,000	0.723	0.750	0.810	0.846	0.465	0.482	0.521	0.544	0.470	0.487	0.526	0.549
\$40,000	0.707	0.734	0.797	0.834	0.454	0.472	0.512	0.536	0.459	0.477	0.517	0.541
\$50,000	0.679	0.707	0.773	0.812	0.436	0.454	0.497	0.522	0.441	0.459	0.502	0.527
\$75,000	0.620	0.649	0.725	0.767	0.399	0.417	0.466	0.493	0.404	0.422	0.471	0.498
\$100,000	0.575	0.608	0.681	0.733	0.370	0.391	0.438	0.471	0.375	0.396	0.443	0.476
\$125,000	0.537	0.569	0.647	0.696	0.345	0.366	0.416	0.447	0.350	0.371	0.421	0.452
\$150,000	0.507	0.540	0.619	0.668	0.326	0.347	0.398	0.429	0.331	0.352	0.403	0.434
\$175,000	0.477	0.513	0.593	0.645	0.307	0.330	0.381	0.415	0.312	0.335	0.386	0.420
\$200,000	0.453	0.487	0.572	0.623	0.291	0.313	0.368	0.400	0.296	0.318	0.373	0.405
\$225,000	0.430	0.466	0.550	0.605	0.276	0.300	0.354	0.389	0.281	0.305	0.359	0.394
\$250,000	0.407	0.445	0.530	0.586	0.262	0.286	0.341	0.377	0.267	0.291	0.346	0.382
\$275,000	0.387	0.425	0.513	0.570	0.249	0.273	0.330	0.366	0.254	0.278	0.335	0.371
\$300,000	0.366	0.407	0.496	0.554	0.235	0.262	0.319	0.356	0.240	0.267	0.324	0.361
\$325,000	0.348	0.389	0.479	0.538	0.224	0.250	0.308	0.346	0.229	0.255	0.313	0.351
\$350,000	0.328	0.371	0.463	0.523	0.211	0.238	0.298	0.336	0.216	0.243	0.303	0.341
\$375,000	0.312	0.353	0.448	0.508	0.201	0.227	0.288	0.327	0.206	0.232	0.293	0.332
\$400,000	0.296	0.338	0.433	0.496	0.190	0.217	0.278	0.319	0.195	0.222	0.283	0.324
\$425,000	0.279	0.322	0.418	0.482	0.179	0.207	0.269	0.310	0.184	0.212	0.274	0.315
\$450,000	0.265	0.308	0.404	0.468	0.170	0.198	0.260	0.301	0.175	0.203	0.265	0.306
\$475,000	0.252	0.293	0.390	0.456	0.162	0.188	0.251	0.293	0.167	0.193	0.256	0.298
\$500,000	0.240	0.282	0.379	0.443	0.154	0.181	0.244	0.285	0.159	0.186	0.249	0.290
\$600,000	0.197	0.236	0.332	0.397	0.127	0.152	0.213	0.255	0.132	0.157	0.218	0.260
\$700,000	0.163	0.202	0.293	0.359	0.105	0.130	0.188	0.231	0.110	0.135	0.193	0.236
\$800,000	0.138	0.173	0.262	0.324	0.089	0.111	0.168	0.208	0.094	0.116	0.173	0.213
\$900,000	0.119	0.151	0.235	0.297	0.076	0.097	0.151	0.191	0.081	0.102	0.156	0.196
\$1,000,000	0.1031	0.1321	0.2135	0.2725	0.0663	0.0849	0.1372	0.1752	0.0713	0.0899	0.1422	0.1802
\$2,000,000	0.0558	0.0727	0.1235	0.1746	0.0359	0.0467	0.0794	0.1122	0.0409	0.0517	0.0844	0.1172
\$3,000,000	0.0379	0.0503	0.0882	0.1309	0.0244	0.0323	0.0567	0.0841	0.0294	0.0373	0.0617	0.0891
\$4,000,000	0.0284	0.0379	0.0681	0.1041	0.0183	0.0244	0.0438	0.0669	0.0233	0.0294	0.0488	0.0719
\$5,000,000	0.0228	0.0303	0.0550	0.0858	0.0147	0.0195	0.0354	0.0552	0.0197	0.0245	0.0404	0.0602
\$6,000,000	0.0190	0.0254	0.0459	0.0723	0.0122	0.0163	0.0295	0.0465	0.0172	0.0213	0.0345	0.0515
\$7,000,000	0.0163	0.0217	0.0394	0.0622	0.0105	0.0139	0.0253	0.0400	0.0155	0.0189	0.0303	0.0450
\$8,000,000	0.0145	0.0190	0.0343	0.0544	0.0093	0.0122	0.0220	0.0350	0.0140	0.0172	0.0270	0.0400
\$9,000,000	0.0132	0.0170	0.0306	0.0483	0.0085	0.0109	0.0197	0.0310	0.0128	0.0159	0.0247	0.0360
\$10,000,000	0.0119	0.0156	0.0278	0.0435	0.0076	0.0100	0.0179	0.0280	0.0114	0.0150	0.0229	0.0330

DELAWARE
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 12/1/09
Excess Loss Premium Factors

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	0.546	0.559	0.586	0.598	0.553	0.566	0.593	0.604	-1.3%	-1.2%	-1.2%	-1.0%
\$15,000	0.526	0.540	0.571	0.585	0.535	0.550	0.580	0.593	-1.7%	-1.8%	-1.6%	-1.3%
\$20,000	0.510	0.525	0.558	0.575	0.519	0.536	0.570	0.585	-1.7%	-2.1%	-2.1%	-1.7%
\$25,000	0.495	0.510	0.546	0.566	0.506	0.523	0.559	0.576	-2.2%	-2.5%	-2.3%	-1.7%
\$30,000	0.481	0.497	0.536	0.557	0.494	0.513	0.550	0.570	-2.6%	-3.1%	-2.5%	-2.3%
\$35,000	0.470	0.487	0.526	0.549	0.484	0.503	0.542	0.562	-2.9%	-3.2%	-3.0%	-2.3%
\$40,000	0.459	0.477	0.517	0.541	0.474	0.494	0.535	0.556	-3.2%	-3.4%	-3.4%	-2.7%
\$50,000	0.441	0.459	0.502	0.527	0.457	0.478	0.522	0.545	-3.5%	-4.0%	-3.8%	-3.3%
\$75,000	0.404	0.422	0.471	0.498	0.422	0.445	0.495	0.522	-4.3%	-5.2%	-4.8%	-4.6%
\$100,000	0.375	0.396	0.443	0.475	0.395	0.421	0.473	0.503	-5.1%	-5.9%	-6.3%	-5.6%
\$125,000	0.350	0.371	0.421	0.452	0.372	0.399	0.455	0.487	-5.9%	-7.0%	-7.5%	-7.2%
\$150,000	0.331	0.352	0.403	0.434	0.352	0.380	0.440	0.472	-6.0%	-7.4%	-8.4%	-8.1%
\$175,000	0.312	0.335	0.386	0.420	0.335	0.363	0.424	0.460	-6.9%	-7.7%	-9.0%	-8.8%
\$200,000	0.296	0.318	0.373	0.405	0.318	0.349	0.411	0.447	-6.9%	-8.9%	-9.4%	-9.4%
\$225,000	0.281	0.305	0.359	0.394	0.303	0.335	0.399	0.436	-7.3%	-9.1%	-10.0%	-9.7%
\$250,000	0.267	0.291	0.346	0.382	0.289	0.322	0.388	0.426	-7.6%	-9.6%	-10.8%	-10.3%
\$275,000	0.254	0.278	0.335	0.371	0.276	0.310	0.377	0.416	-8.2%	-10.3%	-11.1%	-10.8%
\$300,000	0.240	0.267	0.324	0.361	0.263	0.299	0.368	0.407	-8.7%	-10.9%	-12.0%	-11.3%
\$325,000	0.228	0.255	0.313	0.351	0.251	0.288	0.357	0.399	-9.2%	-11.5%	-12.3%	-12.0%
\$350,000	0.217	0.244	0.303	0.341	0.238	0.276	0.349	0.390	-8.8%	-11.8%	-13.2%	-12.6%
\$375,000	0.206	0.232	0.293	0.332	0.227	0.267	0.340	0.382	-9.3%	-13.1%	-13.8%	-13.1%
\$400,000	0.195	0.222	0.283	0.324	0.217	0.257	0.331	0.375	-10.1%	-13.6%	-14.5%	-13.7%
\$425,000	0.184	0.212	0.274	0.315	0.207	0.246	0.323	0.367	-11.1%	-13.8%	-15.2%	-14.2%
\$450,000	0.175	0.203	0.265	0.307	0.198	0.238	0.315	0.359	-11.6%	-14.9%	-15.9%	-14.6%
\$475,000	0.167	0.193	0.256	0.298	0.189	0.229	0.306	0.353	-11.6%	-15.7%	-16.3%	-15.6%
\$500,000	0.159	0.185	0.248	0.290	0.181	0.220	0.299	0.346	-12.2%	-15.9%	-17.1%	-16.2%
\$600,000	0.132	0.157	0.218	0.260	0.152	0.191	0.270	0.319	-13.2%	-17.8%	-19.3%	-18.5%
\$700,000	0.110	0.135	0.193	0.236	0.128	0.166	0.245	0.296	-14.1%	-18.7%	-21.2%	-20.3%
\$800,000	0.094	0.116	0.173	0.213	0.109	0.145	0.223	0.274	-13.8%	-20.0%	-22.4%	-22.3%
\$900,000	0.081	0.102	0.156	0.196	0.095	0.138	0.203	0.255	-14.7%	-26.1%	-23.2%	-23.1%
\$1,000,000	0.0713	0.0899	0.1422	0.1802	0.0837	0.1132	0.1865	0.2370	-14.8%	-20.6%	-23.8%	-24.0%
\$2,000,000	0.0409	0.0517	0.0844	0.1172	0.0454	0.0651	0.1134	0.1641	-9.9%	-20.6%	-25.6%	-28.6%
\$3,000,000	0.0294	0.0373	0.0617	0.0891	0.0314	0.0459	0.0830	0.1281	-6.4%	-18.7%	-25.7%	-30.4%
\$4,000,000	0.0233	0.0294	0.0488	0.0719	0.0242	0.0353	0.0652	0.1043	-3.7%	-16.7%	-25.2%	-31.1%
\$5,000,000	0.0197	0.0245	0.0404	0.0602	0.0198	0.0287	0.0532	0.0872	-0.5%	-14.6%	-24.1%	-31.0%
\$6,000,000	0.0172	0.0213	0.0345	0.0515	0.0171	0.0242	0.0448	0.0743	0.6%	-12.0%	-23.0%	-30.7%
\$7,000,000	0.0155	0.0189	0.0303	0.0450	0.0153	0.0212	0.0384	0.0643	1.3%	-10.8%	-21.1%	-30.0%
\$8,000,000	0.0140	0.0172	0.0270	0.0400	0.0134	0.0190	0.0339	0.0565	4.5%	-9.5%	-20.4%	-29.2%
\$9,000,000	0.0127	0.0159	0.0247	0.0360	0.0122	0.0173	0.0303	0.0501	4.1%	-8.1%	-18.5%	-28.1%
\$10,000,000	0.0114	0.0150	0.0229	0.0330	0.0108	0.0162	0.0274	0.0451	5.6%	-7.4%	-16.4%	-26.8%

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