

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 17b. 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
 Excess Loss Factor Study
 Excess Loss Premium Factors with Adjustment for ALAE

Loss Limitation	DE Hazard Group Excess Loss Factors								ELF adjusted for LBA's 0.6970						ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	HG B	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)	(9)	(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	0.579	0.593	0.596	0.619	0.625	0.638	0.643	0.584	0.598	0.601	0.624	0.630	0.643	0.648
\$15,000	0.801	0.820	0.824	0.862	0.873	0.895	0.903	0.558	0.572	0.574	0.601	0.608	0.624	0.629	0.563	0.577	0.579	0.606	0.613	0.629	0.634
\$20,000	0.774	0.793	0.798	0.840	0.852	0.877	0.887	0.539	0.553	0.556	0.585	0.594	0.611	0.618	0.544	0.558	0.561	0.590	0.599	0.616	0.623
\$25,000	0.750	0.769	0.776	0.820	0.834	0.862	0.872	0.523	0.536	0.541	0.572	0.581	0.601	0.608	0.528	0.541	0.546	0.577	0.586	0.606	0.613
\$30,000	0.731	0.748	0.753	0.802	0.817	0.847	0.858	0.510	0.521	0.525	0.559	0.569	0.590	0.598	0.515	0.526	0.530	0.564	0.574	0.595	0.603
\$35,000	0.713	0.729	0.735	0.787	0.801	0.833	0.846	0.497	0.508	0.512	0.549	0.558	0.581	0.590	0.502	0.513	0.517	0.554	0.563	0.586	0.595
\$40,000	0.697	0.713	0.720	0.773	0.788	0.820	0.834	0.486	0.497	0.502	0.539	0.549	0.572	0.581	0.491	0.502	0.507	0.544	0.554	0.577	0.586
\$50,000	0.669	0.684	0.692	0.747	0.762	0.798	0.812	0.466	0.477	0.482	0.521	0.531	0.556	0.566	0.471	0.482	0.487	0.526	0.536	0.561	0.571
\$75,000	0.611	0.625	0.633	0.691	0.714	0.753	0.767	0.426	0.436	0.441	0.482	0.498	0.525	0.535	0.431	0.441	0.446	0.487	0.503	0.530	0.540
\$100,000	0.564	0.579	0.590	0.650	0.670	0.710	0.733	0.393	0.404	0.411	0.453	0.467	0.495	0.511	0.398	0.409	0.416	0.458	0.472	0.500	0.516
\$125,000	0.527	0.541	0.553	0.615	0.635	0.677	0.696	0.367	0.377	0.385	0.429	0.443	0.472	0.485	0.372	0.382	0.390	0.434	0.448	0.477	0.490
\$150,000	0.496	0.510	0.520	0.585	0.607	0.650	0.668	0.346	0.355	0.362	0.408	0.423	0.453	0.466	0.351	0.360	0.367	0.413	0.428	0.458	0.471
\$175,000	0.467	0.481	0.493	0.560	0.581	0.625	0.645	0.325	0.335	0.344	0.390	0.405	0.436	0.450	0.330	0.340	0.349	0.395	0.410	0.441	0.455
\$200,000	0.442	0.456	0.468	0.536	0.559	0.604	0.623	0.308	0.318	0.326	0.374	0.390	0.421	0.434	0.313	0.323	0.331	0.379	0.395	0.426	0.439
\$225,000	0.418	0.434	0.447	0.515	0.537	0.583	0.605	0.291	0.302	0.312	0.359	0.374	0.406	0.422	0.296	0.307	0.317	0.364	0.379	0.411	0.427
\$250,000	0.396	0.412	0.425	0.494	0.518	0.565	0.586	0.276	0.287	0.296	0.344	0.361	0.394	0.408	0.281	0.292	0.301	0.349	0.366	0.399	0.413
\$275,000	0.375	0.390	0.405	0.475	0.500	0.548	0.570	0.261	0.272	0.282	0.331	0.349	0.382	0.397	0.266	0.277	0.287	0.336	0.354	0.387	0.402
\$300,000	0.354	0.370	0.385	0.457	0.483	0.532	0.554	0.247	0.258	0.268	0.319	0.337	0.371	0.386	0.252	0.263	0.273	0.324	0.342	0.376	0.391
\$325,000	0.334	0.352	0.368	0.439	0.465	0.514	0.538	0.233	0.245	0.256	0.306	0.324	0.358	0.375	0.238	0.250	0.261	0.311	0.329	0.363	0.380
\$350,000	0.315	0.333	0.350	0.422	0.449	0.500	0.523	0.220	0.232	0.244	0.294	0.313	0.349	0.365	0.225	0.237	0.249	0.299	0.318	0.354	0.370
\$375,000	0.298	0.315	0.332	0.406	0.434	0.484	0.508	0.208	0.220	0.231	0.283	0.302	0.337	0.354	0.213	0.225	0.236	0.288	0.307	0.342	0.359
\$400,000	0.282	0.300	0.316	0.389	0.419	0.469	0.496	0.197	0.209	0.220	0.271	0.292	0.327	0.346	0.202	0.214	0.225	0.276	0.297	0.332	0.351
\$425,000	0.266	0.285	0.301	0.375	0.403	0.457	0.482	0.185	0.199	0.210	0.261	0.281	0.319	0.336	0.190	0.204	0.215	0.266	0.286	0.324	0.341
\$450,000	0.253	0.269	0.286	0.361	0.390	0.442	0.468	0.176	0.187	0.199	0.252	0.272	0.308	0.326	0.181	0.192	0.204	0.257	0.277	0.313	0.331
\$475,000	0.239	0.256	0.273	0.346	0.376	0.429	0.456	0.167	0.178	0.190	0.241	0.262	0.299	0.318	0.172	0.183	0.195	0.246	0.267	0.304	0.323
\$500,000	0.227	0.243	0.260	0.334	0.363	0.416	0.443	0.158	0.169	0.181	0.233	0.253	0.290	0.309	0.163	0.174	0.186	0.238	0.258	0.295	0.314
\$600,000	0.185	0.199	0.215	0.288	0.317	0.369	0.397	0.129	0.139	0.150	0.201	0.221	0.257	0.277	0.134	0.144	0.155	0.206	0.226	0.262	0.282
\$700,000	0.152	0.166	0.180	0.251	0.279	0.331	0.359	0.106	0.116	0.125	0.175	0.194	0.231	0.250	0.111	0.121	0.130	0.180	0.199	0.236	0.255
\$800,000	0.135	0.140	0.154	0.220	0.246	0.298	0.324	0.094	0.098	0.107	0.153	0.171	0.208	0.226	0.099	0.103	0.112	0.158	0.176	0.213	0.231
\$900,000	0.111	0.120	0.132	0.195	0.222	0.270	0.297	0.077	0.084	0.092	0.136	0.155	0.188	0.207	0.082	0.089	0.097	0.141	0.160	0.193	0.212
\$1,000,000	0.0960	0.1047	0.1141	0.1814	0.1996	0.2474	0.2725	0.0669	0.0730	0.0795	0.1264	0.1391	0.1724	0.1899	0.0719	0.0780	0.0845	0.1314	0.1441	0.1774	0.1949
\$2,000,000	0.0515	0.0565	0.0620	0.1018	0.1140	0.1465	0.1747	0.0359	0.0394	0.0432	0.0710	0.0795	0.1021	0.1218	0.0409	0.0444	0.0482	0.0760	0.0845	0.1071	0.1268
\$3,000,000	0.0349	0.0385	0.0424	0.0711	0.0806	0.1054	0.1308	0.0243	0.0268	0.0296	0.0496	0.0562	0.0735	0.0912	0.0293	0.0318	0.0346	0.0546	0.0612	0.0785	0.0962
\$4,000,000	0.0261	0.0290	0.0323	0.0542	0.0621	0.0821	0.1041	0.0182	0.0202	0.0225	0.0378	0.0433	0.0572	0.0726	0.0232	0.0252	0.0275	0.0428	0.0483	0.0622	0.0776
\$5,000,000	0.0209	0.0231	0.0257	0.0435	0.0499	0.0666	0.0858	0.0146	0.0161	0.0179	0.0303	0.0348	0.0464	0.0598	0.0196	0.0211	0.0229	0.0353	0.0398	0.0514	0.0648
\$6,000,000	0.0176	0.0194	0.0213	0.0363	0.0415	0.0557	0.0722	0.0123	0.0135	0.0148	0.0253	0.0289	0.0388	0.0503	0.0173	0.0185	0.0198	0.0303	0.0339	0.0438	0.0553
\$7,000,000	0.0151	0.0166	0.0184	0.0310	0.0355	0.0480	0.0621	0.0105	0.0116	0.0128	0.0216	0.0247	0.0335	0.0433	0.0155	0.0166	0.0178	0.0266	0.0297	0.0385	0.0483
\$8,000,000	0.0136	0.0149	0.0162	0.0272	0.0313	0.0418	0.0545	0.0095	0.0104	0.0113	0.0190	0.0218	0.0291	0.0380	0.0143	0.0154	0.0163	0.0240	0.0268	0.0341	0.0430
\$9,000,000	0.0124	0.0134	0.0146	0.0245	0.0277	0.0371	0.0482	0.0086	0.0093	0.0102	0.0171	0.0193	0.0259	0.0336	0.0129	0.0140	0.0152	0.0221	0.0243	0.0309	0.0386
\$10,000,000	0.0113	0.0122	0.0133	0.0221	0.0251	0.0336	0.0436	0.0079	0.0085	0.0093	0.0154	0.0175	0.0234	0.0304	0.0119	0.0128	0.0140	0.0204	0.0225	0.0284	0.0354

DELAWARE
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 12/1/09
Excess Loss 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	0.584	0.598	0.601	0.624	0.630	0.643	0.648	0.584	0.596	0.605	0.613	0.630	0.643	0.647	0.0%	0.3%	-0.7%	1.8%	0.0%	0.0%	0.2%
\$15,000	0.563	0.577	0.579	0.606	0.613	0.629	0.634	0.564	0.577	0.588	0.597	0.616	0.630	0.636	-0.2%	0.0%	-1.5%	1.5%	-0.5%	-0.2%	-0.3%
\$20,000	0.544	0.558	0.561	0.590	0.599	0.616	0.623	0.547	0.560	0.572	0.582	0.604	0.619	0.627	-0.5%	-0.4%	-1.9%	1.4%	-0.8%	-0.5%	-0.6%
\$25,000	0.528	0.541	0.546	0.577	0.586	0.606	0.613	0.533	0.547	0.559	0.569	0.592	0.609	0.618	-0.9%	-1.1%	-2.3%	1.4%	-1.0%	-0.5%	-0.8%
\$30,000	0.515	0.526	0.530	0.564	0.574	0.596	0.603	0.520	0.534	0.547	0.558	0.582	0.599	0.611	-1.0%	-1.5%	-3.1%	1.1%	-1.4%	-0.5%	-1.3%
\$35,000	0.502	0.513	0.517	0.554	0.563	0.586	0.595	0.508	0.522	0.536	0.549	0.574	0.591	0.603	-1.2%	-1.7%	-3.5%	0.9%	-1.9%	-0.8%	-1.3%
\$40,000	0.491	0.502	0.507	0.544	0.554	0.577	0.586	0.498	0.513	0.527	0.540	0.565	0.584	0.596	-1.4%	-2.1%	-3.8%	0.7%	-1.9%	-1.2%	-1.7%
\$50,000	0.471	0.482	0.487	0.526	0.536	0.561	0.571	0.479	0.494	0.509	0.522	0.551	0.571	0.585	-1.7%	-2.4%	-4.3%	0.8%	-2.7%	-1.8%	-2.4%
\$75,000	0.431	0.441	0.446	0.487	0.503	0.530	0.540	0.442	0.457	0.473	0.489	0.522	0.542	0.560	-2.5%	-3.5%	-5.7%	-0.4%	-3.6%	-2.2%	-3.6%
\$100,000	0.398	0.409	0.416	0.458	0.472	0.500	0.515	0.411	0.429	0.447	0.465	0.498	0.520	0.540	-3.2%	-4.7%	-6.9%	-1.5%	-5.2%	-3.8%	-4.6%
\$125,000	0.372	0.382	0.390	0.434	0.448	0.477	0.490	0.386	0.405	0.423	0.442	0.478	0.501	0.522	-3.6%	-5.7%	-7.8%	-1.8%	-6.3%	-4.8%	-6.1%
\$150,000	0.351	0.360	0.367	0.413	0.428	0.458	0.471	0.364	0.382	0.403	0.422	0.459	0.485	0.507	-3.6%	-5.8%	-8.9%	-2.1%	-6.8%	-5.6%	-7.1%
\$175,000	0.330	0.340	0.349	0.395	0.410	0.441	0.455	0.344	0.364	0.384	0.406	0.443	0.469	0.493	-4.1%	-6.6%	-9.1%	-2.7%	-7.4%	-6.0%	-7.7%
\$200,000	0.313	0.323	0.331	0.379	0.395	0.426	0.439	0.327	0.347	0.369	0.391	0.429	0.456	0.479	-4.3%	-6.9%	-10.3%	-3.1%	-7.9%	-6.6%	-8.4%
\$225,000	0.296	0.307	0.316	0.364	0.379	0.411	0.426	0.311	0.331	0.353	0.376	0.415	0.443	0.468	-4.8%	-7.3%	-10.5%	-3.2%	-8.7%	-7.2%	-9.0%
\$250,000	0.281	0.292	0.301	0.349	0.366	0.399	0.413	0.294	0.317	0.340	0.363	0.403	0.431	0.457	-4.4%	-7.9%	-11.5%	-3.9%	-9.2%	-7.4%	-9.6%
\$275,000	0.266	0.277	0.287	0.336	0.354	0.387	0.402	0.280	0.303	0.327	0.351	0.391	0.420	0.446	-5.0%	-8.6%	-12.2%	-4.3%	-9.5%	-7.9%	-9.9%
\$300,000	0.252	0.263	0.273	0.324	0.342	0.375	0.391	0.266	0.289	0.314	0.339	0.380	0.410	0.436	-5.3%	-9.0%	-13.1%	-4.4%	-10.0%	-8.5%	-10.3%
\$325,000	0.238	0.250	0.261	0.311	0.330	0.363	0.380	0.251	0.276	0.302	0.328	0.370	0.400	0.427	-5.2%	-9.4%	-13.6%	-5.2%	-10.8%	-9.3%	-11.0%
\$350,000	0.225	0.237	0.249	0.299	0.318	0.353	0.370	0.239	0.264	0.289	0.317	0.360	0.391	0.418	-5.9%	-10.2%	-13.8%	-5.7%	-11.7%	-9.7%	-11.5%
\$375,000	0.213	0.225	0.237	0.288	0.307	0.342	0.359	0.227	0.251	0.279	0.306	0.350	0.382	0.409	-6.2%	-10.4%	-15.1%	-5.9%	-12.3%	-10.5%	-12.2%
\$400,000	0.202	0.214	0.225	0.276	0.297	0.332	0.350	0.215	0.240	0.268	0.295	0.341	0.373	0.402	-6.0%	-10.8%	-16.0%	-6.4%	-12.9%	-11.0%	-12.9%
\$425,000	0.190	0.203	0.215	0.266	0.286	0.323	0.340	0.205	0.230	0.258	0.287	0.331	0.364	0.393	-7.3%	-11.7%	-16.7%	-7.3%	-13.6%	-11.3%	-13.5%
\$450,000	0.181	0.192	0.204	0.256	0.277	0.313	0.331	0.195	0.220	0.248	0.275	0.322	0.356	0.385	-7.2%	-12.7%	-17.7%	-6.9%	-14.0%	-12.1%	-14.0%
\$475,000	0.172	0.183	0.195	0.246	0.267	0.304	0.323	0.185	0.211	0.238	0.267	0.313	0.347	0.378	-7.0%	-13.3%	-18.1%	-7.9%	-14.7%	-12.4%	-14.6%
\$500,000	0.163	0.174	0.186	0.238	0.258	0.295	0.314	0.176	0.201	0.229	0.258	0.305	0.339	0.371	-7.4%	-13.4%	-18.8%	-7.8%	-15.4%	-13.0%	-15.4%
\$600,000	0.134	0.144	0.155	0.206	0.226	0.262	0.282	0.145	0.169	0.197	0.227	0.273	0.309	0.342	-7.6%	-14.8%	-21.3%	-9.3%	-17.2%	-15.2%	-17.5%
\$700,000	0.111	0.121	0.130	0.180	0.199	0.236	0.255	0.122	0.144	0.171	0.199	0.247	0.282	0.318	-9.0%	-16.0%	-24.0%	-9.5%	-19.4%	-16.3%	-19.8%
\$800,000	0.097	0.103	0.112	0.158	0.176	0.213	0.231	0.102	0.123	0.148	0.176	0.222	0.258	0.294	-4.9%	-16.3%	-24.3%	-10.2%	-20.7%	-17.4%	-21.4%
\$900,000	0.082	0.089	0.097	0.141	0.160	0.193	0.212	0.089	0.106	0.131	0.157	0.202	0.238	0.273	-7.9%	-16.0%	-26.0%	-10.2%	-20.8%	-18.9%	-22.3%
\$1,000,000	0.0719	0.0780	0.0845	0.1314	0.1441	0.1774	0.1949	0.0790	0.0947	0.1154	0.1484	0.1835	0.2187	0.2539	-9.0%	-17.6%	-26.8%	-11.5%	-21.5%	-18.9%	-23.2%
\$2,000,000	0.0409	0.0444	0.0482	0.0760	0.0845	0.1071	0.1268	0.0420	0.0514	0.0641	0.0890	0.1078	0.1378	0.1769	-2.6%	-13.6%	-24.8%	-14.6%	-21.6%	-22.3%	-28.3%
\$3,000,000	0.0293	0.0318	0.0346	0.0546	0.0612	0.0785	0.0962	0.0287	0.0352	0.0445	0.0638	0.0767	0.1038	0.1389	2.1%	-9.7%	-22.2%	-14.4%	-20.2%	-24.4%	-30.7%
\$4,000,000	0.0232	0.0252	0.0275	0.0428	0.0483	0.0622	0.0776	0.0219	0.0269	0.0338	0.0492	0.0593	0.0811	0.1117	5.9%	-6.3%	-18.6%	-13.0%	-18.5%	-23.3%	-30.5%
\$5,000,000	0.0196	0.0211	0.0229	0.0353	0.0398	0.0514	0.0648	0.0182	0.0221	0.0275	0.0400	0.0496	0.0665	0.0939	7.7%	-4.5%	-16.7%	-11.8%	-19.8%	-22.7%	-31.0%
\$6,000,000	0.0173	0.0185	0.0198	0.0303	0.0339	0.0438	0.0553	0.0159	0.0189	0.0231	0.0332	0.0418	0.0552	0.0809	8.8%	-2.1%	-14.3%	-8.7%	-18.9%	-20.7%	-31.6%
\$7,000,000	0.0155	0.0166	0.0178	0.0266	0.0297	0.0385	0.0483	0.0138	0.0167	0.0204	0.0287	0.0341	0.0487	0.0690	12.3%	-0.6%	-12.7%	-7.3%	-12.9%	-20.9%	-30.0%
\$8,000,000	0.0142	0.0153	0.0163	0.0240	0.0268	0.0341	0.0430	0.0122	0.0151	0.0185	0.0255	0.0322	0.0423	0.0607	16.4%	1.3%	-11.9%	-5.9%	-16.8%	-19.4%	-29.2%
\$9,000,000	0.0129	0.0140	0.0152	0.0221	0.0243	0.0309	0.0386	0.0108	0.0138	0.0171	0.0231	0.0263	0.0374	0.0536	19.4%	1.4%	-11.1%	-4.3%	-7.6%	-17.4%	-28.0%
\$10,000,000	0.0119	0.0128	0.0140	0.0204	0.0225	0.0284	0.0354	0.0102	0.0125	0.0157	0.0213	0.0244	0.0325	0.0489	16.7%	2.4%	-10.8%	-4.2%	-7.8%	-12.6%	-27.6%

Delaware
 Excess Loss Factor Study
 Excess Loss Premium Factors with Adjustment for ALAE

Loss Limitation	DE Hazard Group Excess Loss Factors				ELF adjusted for LBA's LBA Factor 0.6970				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 (Max Adj = 1/2 ELF)	(19)	(20)	(21)
\$10,000	0.841	0.862	0.904	0.923	0.586	0.601	0.630	0.643	0.591	0.606	0.635	0.648
\$15,000	0.811	0.833	0.880	0.903	0.565	0.581	0.613	0.629	0.570	0.586	0.618	0.634
\$20,000	0.785	0.809	0.860	0.887	0.547	0.564	0.599	0.618	0.552	0.569	0.604	0.623
\$25,000	0.762	0.786	0.842	0.872	0.531	0.548	0.587	0.608	0.536	0.553	0.592	0.613
\$30,000	0.740	0.766	0.826	0.858	0.516	0.534	0.576	0.598	0.521	0.539	0.581	0.603
\$35,000	0.723	0.750	0.810	0.846	0.504	0.523	0.565	0.590	0.509	0.528	0.570	0.595
\$40,000	0.707	0.734	0.797	0.834	0.493	0.512	0.556	0.581	0.498	0.517	0.561	0.586
\$50,000	0.679	0.707	0.773	0.812	0.473	0.493	0.539	0.566	0.478	0.498	0.544	0.571
\$75,000	0.620	0.649	0.725	0.767	0.432	0.452	0.505	0.535	0.437	0.457	0.510	0.540
\$100,000	0.575	0.608	0.681	0.733	0.401	0.424	0.475	0.511	0.406	0.429	0.480	0.516
\$125,000	0.537	0.569	0.647	0.696	0.374	0.397	0.451	0.485	0.379	0.402	0.456	0.490
\$150,000	0.507	0.540	0.619	0.668	0.353	0.376	0.431	0.466	0.358	0.381	0.436	0.471
\$175,000	0.477	0.513	0.593	0.645	0.332	0.358	0.413	0.450	0.337	0.363	0.418	0.455
\$200,000	0.453	0.487	0.572	0.623	0.316	0.339	0.399	0.434	0.321	0.344	0.404	0.439
\$225,000	0.430	0.466	0.550	0.605	0.300	0.325	0.383	0.422	0.305	0.330	0.388	0.427
\$250,000	0.407	0.445	0.530	0.586	0.284	0.310	0.369	0.408	0.289	0.315	0.374	0.413
\$275,000	0.387	0.425	0.513	0.570	0.270	0.296	0.358	0.397	0.275	0.301	0.363	0.402
\$300,000	0.366	0.407	0.496	0.554	0.255	0.284	0.346	0.386	0.260	0.289	0.351	0.391
\$325,000	0.348	0.389	0.479	0.538	0.243	0.271	0.334	0.375	0.248	0.276	0.339	0.380
\$350,000	0.328	0.371	0.463	0.523	0.229	0.259	0.323	0.365	0.234	0.264	0.328	0.370
\$375,000	0.312	0.353	0.448	0.508	0.217	0.246	0.312	0.354	0.222	0.251	0.317	0.359
\$400,000	0.296	0.338	0.433	0.496	0.206	0.236	0.302	0.346	0.211	0.241	0.307	0.351
\$425,000	0.279	0.322	0.418	0.482	0.194	0.224	0.291	0.336	0.199	0.229	0.296	0.341
\$450,000	0.265	0.308	0.404	0.468	0.185	0.215	0.282	0.326	0.190	0.220	0.287	0.331
\$475,000	0.252	0.293	0.390	0.456	0.176	0.204	0.272	0.318	0.181	0.209	0.277	0.323
\$500,000	0.240	0.282	0.379	0.443	0.167	0.197	0.264	0.309	0.172	0.202	0.269	0.314
\$600,000	0.197	0.236	0.332	0.397	0.137	0.164	0.231	0.277	0.142	0.169	0.236	0.282
\$700,000	0.163	0.202	0.293	0.359	0.114	0.141	0.204	0.250	0.119	0.146	0.209	0.255
\$800,000	0.138	0.173	0.262	0.324	0.096	0.121	0.183	0.226	0.101	0.126	0.188	0.231
\$900,000	0.119	0.151	0.235	0.297	0.083	0.105	0.164	0.207	0.088	0.110	0.169	0.212
\$1,000,000	0.1031	0.1321	0.2135	0.2725	0.0719	0.0921	0.1488	0.1899	0.0769	0.0971	0.1538	0.1949
\$2,000,000	0.0558	0.0727	0.1235	0.1746	0.0389	0.0507	0.0861	0.1217	0.0439	0.0557	0.0911	0.1267
\$3,000,000	0.0379	0.0503	0.0882	0.1309	0.0264	0.0351	0.0615	0.0912	0.0314	0.0401	0.0665	0.0962
\$4,000,000	0.0284	0.0379	0.0681	0.1041	0.0198	0.0264	0.0475	0.0726	0.0248	0.0314	0.0525	0.0776
\$5,000,000	0.0228	0.0303	0.0550	0.0858	0.0159	0.0211	0.0383	0.0598	0.0209	0.0261	0.0433	0.0648
\$6,000,000	0.0190	0.0254	0.0459	0.0723	0.0132	0.0177	0.0320	0.0504	0.0182	0.0227	0.0370	0.0554
\$7,000,000	0.0163	0.0217	0.0394	0.0622	0.0114	0.0151	0.0275	0.0434	0.0164	0.0201	0.0325	0.0484
\$8,000,000	0.0145	0.0190	0.0343	0.0544	0.0101	0.0132	0.0239	0.0379	0.0151	0.0182	0.0289	0.0429
\$9,000,000	0.0132	0.0170	0.0306	0.0483	0.0092	0.0118	0.0213	0.0337	0.0138	0.0168	0.0263	0.0387
\$10,000,000	0.0119	0.0156	0.0278	0.0435	0.0083	0.0109	0.0194	0.0303	0.0125	0.0159	0.0244	0.0353

DELAWARE
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 12/1/09
Excess Loss 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	0.591	0.606	0.635	0.648	0.593	0.607	0.636	0.647	-0.3%	-0.2%	-0.2%	0.2%
\$15,000	0.570	0.586	0.618	0.634	0.573	0.590	0.622	0.636	-0.5%	-0.7%	-0.7%	-0.3%
\$20,000	0.552	0.569	0.604	0.623	0.557	0.575	0.611	0.627	-0.9%	-1.0%	-1.2%	-0.6%
\$25,000	0.536	0.553	0.592	0.613	0.542	0.561	0.600	0.618	-1.1%	-1.4%	-1.3%	-0.8%
\$30,000	0.521	0.539	0.581	0.603	0.530	0.550	0.590	0.611	-1.7%	-2.0%	-1.5%	-1.3%
\$35,000	0.509	0.528	0.570	0.595	0.519	0.539	0.581	0.602	-1.9%	-2.0%	-1.9%	-1.2%
\$40,000	0.498	0.517	0.561	0.586	0.508	0.529	0.573	0.596	-2.0%	-2.3%	-2.1%	-1.7%
\$50,000	0.478	0.498	0.544	0.571	0.490	0.512	0.560	0.585	-2.4%	-2.7%	-2.9%	-2.4%
\$75,000	0.437	0.457	0.510	0.540	0.452	0.478	0.531	0.560	-3.3%	-4.4%	-4.0%	-3.6%
\$100,000	0.406	0.429	0.480	0.515	0.423	0.451	0.507	0.540	-4.0%	-4.9%	-5.3%	-4.6%
\$125,000	0.379	0.402	0.456	0.490	0.398	0.428	0.488	0.522	-4.8%	-6.1%	-6.6%	-6.1%
\$150,000	0.358	0.381	0.436	0.471	0.377	0.407	0.471	0.507	-5.0%	-6.4%	-7.4%	-7.1%
\$175,000	0.337	0.363	0.418	0.455	0.359	0.389	0.454	0.493	-6.1%	-6.8%	-7.9%	-7.7%
\$200,000	0.321	0.344	0.403	0.439	0.341	0.374	0.441	0.479	-5.9%	-8.0%	-8.6%	-8.4%
\$225,000	0.305	0.330	0.388	0.426	0.325	0.359	0.428	0.468	-6.2%	-8.2%	-9.4%	-9.0%
\$250,000	0.289	0.315	0.374	0.413	0.310	0.345	0.415	0.457	-6.8%	-8.7%	-9.9%	-9.6%
\$275,000	0.275	0.302	0.361	0.402	0.296	0.333	0.404	0.446	-7.3%	-9.3%	-10.5%	-9.9%
\$300,000	0.260	0.289	0.350	0.391	0.282	0.320	0.394	0.436	-7.8%	-9.7%	-11.2%	-10.3%
\$325,000	0.247	0.276	0.339	0.380	0.269	0.309	0.383	0.427	-8.4%	-10.7%	-11.5%	-11.0%
\$350,000	0.234	0.264	0.328	0.370	0.255	0.296	0.374	0.418	-8.2%	-11.0%	-12.3%	-11.6%
\$375,000	0.222	0.251	0.317	0.359	0.244	0.286	0.364	0.409	-9.0%	-12.2%	-12.9%	-12.2%
\$400,000	0.211	0.240	0.306	0.349	0.233	0.275	0.355	0.402	-9.7%	-12.7%	-13.7%	-13.2%
\$425,000	0.199	0.229	0.296	0.340	0.222	0.264	0.346	0.393	-10.4%	-13.3%	-14.5%	-13.5%
\$450,000	0.190	0.219	0.286	0.331	0.212	0.255	0.338	0.385	-10.4%	-14.1%	-15.3%	-14.0%
\$475,000	0.181	0.209	0.277	0.323	0.202	0.246	0.328	0.378	-10.4%	-15.0%	-15.6%	-14.7%
\$500,000	0.172	0.201	0.269	0.314	0.193	0.236	0.320	0.371	-10.9%	-14.8%	-16.0%	-15.4%
\$600,000	0.142	0.169	0.236	0.282	0.162	0.204	0.289	0.342	-12.3%	-17.2%	-18.4%	-17.5%
\$700,000	0.119	0.146	0.209	0.255	0.137	0.177	0.263	0.318	-13.1%	-17.5%	-20.5%	-19.8%
\$800,000	0.101	0.126	0.188	0.231	0.116	0.155	0.239	0.294	-12.9%	-18.7%	-21.3%	-21.4%
\$900,000	0.088	0.110	0.169	0.212	0.102	0.148	0.217	0.273	-13.7%	-25.7%	-22.1%	-22.3%
\$1,000,000	0.0769	0.0971	0.1538	0.1949	0.0894	0.1210	0.1997	0.2539	-14.0%	-19.8%	-23.0%	-23.2%
\$2,000,000	0.0439	0.0557	0.0911	0.1267	0.0484	0.0694	0.1213	0.1758	-9.3%	-19.7%	-24.9%	-27.9%
\$3,000,000	0.0314	0.0401	0.0665	0.0962	0.0333	0.0489	0.0887	0.1370	-5.7%	-18.0%	-25.0%	-29.8%
\$4,000,000	0.0248	0.0314	0.0525	0.0776	0.0256	0.0376	0.0696	0.1116	-3.1%	-16.5%	-24.6%	-30.5%
\$5,000,000	0.0209	0.0261	0.0433	0.0648	0.0209	0.0305	0.0567	0.0932	0.0%	-14.4%	-23.6%	-30.5%
\$6,000,000	0.0182	0.0227	0.0370	0.0554	0.0180	0.0256	0.0477	0.0794	1.1%	-11.3%	-22.4%	-30.2%
\$7,000,000	0.0164	0.0201	0.0325	0.0484	0.0160	0.0224	0.0409	0.0686	2.5%	-10.3%	-20.5%	-29.4%
\$8,000,000	0.0151	0.0182	0.0289	0.0429	0.0143	0.0200	0.0360	0.0603	5.6%	-9.0%	-19.7%	-28.9%
\$9,000,000	0.0138	0.0168	0.0263	0.0387	0.0131	0.0182	0.0321	0.0534	5.3%	-7.7%	-18.1%	-27.5%
\$10,000,000	0.0125	0.0159	0.0244	0.0353	0.0116	0.0170	0.0290	0.0480	7.8%	-6.5%	-15.9%	-26.5%

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