

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.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A-G and pages 3 and 4 show similar calculations for hazard groups 1-4.

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						ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	TCR	TCR	0.7099	TCR	TCR	TCR	TCR	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	0.833	0.850	0.864	0.873	0.889	0.908	0.914	0.591	0.603	0.613	0.620	0.631	0.645	0.649	0.596	0.608	0.618	0.625	0.636	0.650	0.654
\$15,000	0.800	0.820	0.835	0.845	0.862	0.885	0.892	0.568	0.582	0.593	0.600	0.612	0.628	0.633	0.573	0.587	0.598	0.605	0.617	0.633	0.638
\$20,000	0.772	0.793	0.809	0.821	0.839	0.864	0.872	0.548	0.563	0.574	0.583	0.596	0.613	0.619	0.553	0.568	0.579	0.588	0.601	0.618	0.624
\$25,000	0.748	0.770	0.788	0.799	0.818	0.846	0.853	0.531	0.547	0.559	0.567	0.581	0.601	0.606	0.536	0.552	0.564	0.572	0.586	0.606	0.611
\$30,000	0.728	0.751	0.768	0.780	0.800	0.828	0.837	0.517	0.533	0.545	0.554	0.568	0.588	0.594	0.522	0.538	0.550	0.559	0.573	0.593	0.599
\$35,000	0.708	0.731	0.749	0.763	0.783	0.814	0.823	0.503	0.519	0.532	0.542	0.556	0.578	0.584	0.508	0.524	0.537	0.547	0.561	0.583	0.589
\$40,000	0.692	0.716	0.734	0.747	0.767	0.800	0.809	0.491	0.508	0.521	0.530	0.544	0.568	0.574	0.496	0.513	0.526	0.535	0.549	0.573	0.579
\$50,000	0.661	0.686	0.706	0.719	0.739	0.774	0.783	0.469	0.487	0.501	0.510	0.525	0.549	0.556	0.474	0.492	0.506	0.515	0.530	0.554	0.561
\$75,000	0.605	0.631	0.649	0.663	0.684	0.721	0.731	0.429	0.448	0.461	0.471	0.486	0.512	0.519	0.434	0.453	0.466	0.476	0.491	0.517	0.524
\$100,000	0.559	0.586	0.605	0.620	0.642	0.680	0.690	0.397	0.416	0.429	0.440	0.456	0.483	0.490	0.402	0.421	0.434	0.445	0.461	0.488	0.495
\$125,000	0.521	0.547	0.567	0.583	0.604	0.644	0.654	0.370	0.388	0.403	0.414	0.429	0.457	0.464	0.375	0.393	0.408	0.419	0.434	0.462	0.469
\$150,000	0.488	0.515	0.535	0.550	0.572	0.612	0.625	0.346	0.366	0.380	0.390	0.406	0.434	0.444	0.351	0.371	0.385	0.395	0.411	0.439	0.449
\$175,000	0.461	0.488	0.507	0.523	0.543	0.585	0.596	0.327	0.346	0.360	0.371	0.385	0.415	0.423	0.332	0.351	0.365	0.376	0.390	0.420	0.428
\$200,000	0.433	0.463	0.482	0.497	0.519	0.560	0.572	0.307	0.329	0.342	0.353	0.368	0.398	0.406	0.312	0.334	0.347	0.358	0.373	0.403	0.411
\$225,000	0.410	0.437	0.457	0.474	0.495	0.538	0.549	0.291	0.310	0.324	0.336	0.351	0.382	0.390	0.296	0.315	0.329	0.341	0.356	0.387	0.395
\$250,000	0.388	0.416	0.435	0.451	0.473	0.516	0.528	0.275	0.295	0.309	0.320	0.336	0.366	0.375	0.280	0.300	0.314	0.325	0.341	0.371	0.380
\$275,000	0.366	0.395	0.415	0.431	0.453	0.495	0.508	0.260	0.280	0.295	0.306	0.322	0.351	0.361	0.265	0.285	0.300	0.311	0.327	0.356	0.366
\$300,000	0.345	0.373	0.394	0.411	0.433	0.477	0.488	0.245	0.265	0.280	0.292	0.307	0.339	0.346	0.250	0.270	0.285	0.297	0.312	0.344	0.351
\$325,000	0.326	0.355	0.374	0.393	0.415	0.458	0.471	0.231	0.252	0.266	0.279	0.295	0.325	0.334	0.236	0.257	0.271	0.284	0.300	0.330	0.339
\$350,000	0.308	0.337	0.356	0.373	0.397	0.441	0.453	0.219	0.239	0.253	0.265	0.282	0.313	0.322	0.224	0.244	0.258	0.270	0.287	0.318	0.327
\$375,000	0.289	0.318	0.339	0.356	0.378	0.424	0.437	0.205	0.226	0.241	0.253	0.268	0.301	0.310	0.210	0.231	0.246	0.258	0.273	0.306	0.315
\$400,000	0.274	0.302	0.323	0.339	0.363	0.407	0.420	0.195	0.214	0.229	0.241	0.258	0.289	0.298	0.200	0.219	0.234	0.246	0.263	0.294	0.303
\$425,000	0.259	0.286	0.308	0.324	0.346	0.391	0.404	0.184	0.203	0.219	0.230	0.246	0.278	0.287	0.189	0.208	0.224	0.235	0.251	0.283	0.292
\$450,000	0.244	0.273	0.291	0.309	0.332	0.376	0.389	0.173	0.194	0.207	0.219	0.236	0.267	0.276	0.178	0.199	0.212	0.224	0.241	0.272	0.281
\$475,000	0.233	0.259	0.278	0.294	0.317	0.362	0.374	0.165	0.184	0.197	0.209	0.225	0.257	0.266	0.170	0.189	0.202	0.214	0.230	0.262	0.271
\$500,000	0.219	0.246	0.265	0.281	0.302	0.347	0.360	0.155	0.175	0.188	0.199	0.214	0.246	0.256	0.160	0.180	0.193	0.204	0.219	0.251	0.261
\$600,000	0.179	0.203	0.220	0.234	0.256	0.299	0.311	0.127	0.144	0.156	0.166	0.182	0.212	0.221	0.132	0.149	0.161	0.171	0.187	0.217	0.226
\$700,000	0.148	0.169	0.186	0.200	0.218	0.259	0.271	0.105	0.120	0.132	0.142	0.155	0.184	0.192	0.110	0.125	0.137	0.147	0.160	0.189	0.197
\$800,000	0.124	0.146	0.159	0.171	0.187	0.227	0.236	0.088	0.104	0.113	0.121	0.133	0.161	0.168	0.093	0.109	0.118	0.126	0.138	0.166	0.173
\$900,000	0.107	0.125	0.138	0.149	0.164	0.201	0.210	0.076	0.089	0.098	0.106	0.116	0.143	0.149	0.081	0.094	0.103	0.111	0.121	0.148	0.154
\$1,000,000	0.0929	0.1105	0.1220	0.1309	0.1454	0.1811	0.1882	0.0659	0.0784	0.0866	0.0929	0.1032	0.1286	0.1336	0.0709	0.0834	0.0916	0.0979	0.1082	0.1336	0.1386
\$2,000,000	0.0471	0.0569	0.0633	0.0723	0.0819	0.1070	0.1172	0.0334	0.0404	0.0449	0.0513	0.0581	0.0760	0.0832	0.0384	0.0454	0.0499	0.0563	0.0631	0.0810	0.0882
\$3,000,000	0.0311	0.0377	0.0426	0.0497	0.0573	0.0773	0.0873	0.0221	0.0268	0.0302	0.0353	0.0407	0.0549	0.0620	0.0271	0.0318	0.0352	0.0403	0.0457	0.0599	0.0670
\$4,000,000	0.0229	0.0280	0.0315	0.0377	0.0439	0.0603	0.0694	0.0163	0.0199	0.0224	0.0268	0.0312	0.0428	0.0493	0.0213	0.0249	0.0274	0.0318	0.0362	0.0478	0.0543
\$5,000,000	0.0182	0.0220	0.0250	0.0300	0.0353	0.0489	0.0574	0.0129	0.0156	0.0177	0.0213	0.0251	0.0347	0.0407	0.0179	0.0206	0.0227	0.0263	0.0301	0.0397	0.0457
\$6,000,000	0.0150	0.0183	0.0206	0.0247	0.0292	0.0407	0.0484	0.0106	0.0130	0.0146	0.0175	0.0207	0.0289	0.0344	0.0156	0.0180	0.0196	0.0225	0.0257	0.0339	0.0394
\$7,000,000	0.0130	0.0159	0.0174	0.0211	0.0250	0.0350	0.0416	0.0092	0.0113	0.0124	0.0150	0.0177	0.0248	0.0295	0.0138	0.0163	0.0174	0.0200	0.0227	0.0298	0.0345
\$8,000,000	0.0115	0.0139	0.0156	0.0186	0.0218	0.0304	0.0367	0.0082	0.0099	0.0111	0.0132	0.0155	0.0216	0.0261	0.0123	0.0149	0.0161	0.0182	0.0205	0.0266	0.0311
\$9,000,000	0.0104	0.0125	0.0138	0.0164	0.0192	0.0270	0.0324	0.0074	0.0089	0.0098	0.0116	0.0136	0.0192	0.0230	0.0111	0.0134	0.0147	0.0166	0.0186	0.0242	0.0280
\$10,000,000	0.0093	0.0112	0.0122	0.0147	0.0173	0.0243	0.0290	0.0066	0.0080	0.0087	0.0104	0.0123	0.0173	0.0206	0.0099	0.0120	0.0131	0.0154	0.0173	0.0223	0.0256

* Excess ratios for loss limits above \$1,000,000 are calculated by applying the relativities from exhibit III to the excess ratios at \$1,000,000.

DELAWARE
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 12/1/10
Excess Loss Premium Factors with Adjustment for ALAE

Per Accident Limit	2010 Excess Loss Factors							2009 Excess Loss Factors							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	0.596	0.608	0.618	0.625	0.636	0.650	0.654	0.584	0.598	0.601	0.624	0.630	0.643	0.648	2.1%	1.7%	2.8%	0.2%	1.0%	1.1%	0.9%
\$15,000	0.573	0.587	0.598	0.605	0.617	0.633	0.638	0.563	0.577	0.579	0.606	0.613	0.629	0.634	1.8%	1.7%	3.3%	-0.2%	0.7%	0.6%	0.6%
\$20,000	0.553	0.568	0.579	0.588	0.601	0.618	0.624	0.544	0.558	0.561	0.590	0.599	0.616	0.623	1.7%	1.8%	3.2%	-0.3%	0.3%	0.3%	0.2%
\$25,000	0.536	0.552	0.564	0.572	0.586	0.606	0.611	0.528	0.541	0.546	0.577	0.586	0.606	0.613	1.5%	2.0%	3.3%	-0.9%	0.0%	0.0%	-0.3%
\$30,000	0.522	0.538	0.550	0.559	0.573	0.593	0.599	0.515	0.526	0.530	0.564	0.574	0.596	0.603	1.4%	2.3%	3.8%	-0.9%	-0.2%	-0.5%	-0.7%
\$35,000	0.508	0.524	0.537	0.547	0.561	0.583	0.589	0.502	0.513	0.517	0.554	0.563	0.586	0.595	1.2%	2.1%	3.9%	-1.3%	-0.4%	-0.5%	-1.0%
\$40,000	0.496	0.513	0.526	0.535	0.549	0.573	0.579	0.491	0.502	0.507	0.544	0.554	0.577	0.586	1.0%	2.2%	3.7%	-1.7%	-0.9%	-0.7%	-1.2%
\$50,000	0.474	0.492	0.506	0.515	0.530	0.554	0.561	0.471	0.482	0.487	0.526	0.536	0.561	0.571	0.6%	2.1%	3.9%	-2.1%	-1.1%	-1.2%	-1.8%
\$75,000	0.434	0.453	0.466	0.476	0.491	0.517	0.524	0.431	0.441	0.446	0.487	0.503	0.530	0.540	0.7%	2.7%	4.5%	-2.3%	-2.4%	-2.5%	-3.0%
\$100,000	0.402	0.421	0.434	0.445	0.461	0.488	0.495	0.398	0.409	0.416	0.458	0.472	0.500	0.515	1.0%	2.9%	4.3%	-2.8%	-2.3%	-2.4%	-3.9%
\$125,000	0.375	0.393	0.408	0.419	0.434	0.462	0.469	0.372	0.382	0.390	0.434	0.448	0.477	0.490	0.8%	2.9%	4.6%	-3.5%	-3.1%	-3.1%	-4.3%
\$150,000	0.351	0.371	0.385	0.395	0.411	0.439	0.449	0.351	0.360	0.367	0.413	0.428	0.458	0.471	0.0%	3.1%	4.9%	-4.4%	-4.0%	-4.1%	-4.7%
\$175,000	0.332	0.351	0.365	0.376	0.390	0.420	0.428	0.330	0.340	0.349	0.395	0.410	0.441	0.455	0.6%	3.2%	4.6%	-4.8%	-4.9%	-4.8%	-5.9%
\$200,000	0.312	0.333	0.347	0.358	0.373	0.403	0.411	0.313	0.323	0.331	0.379	0.395	0.426	0.439	-0.3%	3.1%	4.8%	-5.5%	-5.6%	-5.4%	-6.4%
\$225,000	0.296	0.315	0.329	0.341	0.356	0.387	0.395	0.296	0.307	0.316	0.364	0.379	0.411	0.426	0.0%	2.6%	4.1%	-6.3%	-6.1%	-5.8%	-7.3%
\$250,000	0.280	0.300	0.314	0.325	0.341	0.371	0.380	0.281	0.292	0.301	0.349	0.366	0.399	0.413	-0.4%	2.7%	4.3%	-6.9%	-6.8%	-7.0%	-8.0%
\$275,000	0.265	0.285	0.300	0.311	0.327	0.356	0.366	0.266	0.277	0.287	0.336	0.354	0.387	0.402	-0.4%	2.9%	4.5%	-7.4%	-7.6%	-8.0%	-9.0%
\$300,000	0.250	0.270	0.285	0.297	0.314	0.343	0.351	0.252	0.263	0.273	0.324	0.342	0.375	0.391	-0.8%	2.7%	4.4%	-8.3%	-8.2%	-8.5%	-10.2%
\$325,000	0.236	0.257	0.271	0.284	0.300	0.330	0.339	0.238	0.250	0.261	0.311	0.330	0.363	0.380	-0.8%	2.8%	3.8%	-8.7%	-9.1%	-9.1%	-10.8%
\$350,000	0.223	0.244	0.258	0.270	0.287	0.318	0.327	0.225	0.237	0.249	0.299	0.318	0.353	0.370	-0.9%	3.0%	3.6%	-9.7%	-9.7%	-9.9%	-11.6%
\$375,000	0.210	0.231	0.246	0.258	0.273	0.306	0.315	0.213	0.225	0.237	0.288	0.307	0.342	0.359	-1.4%	2.7%	3.8%	-10.4%	-11.1%	-10.5%	-12.3%
\$400,000	0.199	0.219	0.234	0.246	0.262	0.294	0.303	0.202	0.214	0.225	0.276	0.297	0.332	0.350	-1.5%	2.3%	4.0%	-10.9%	-11.8%	-11.4%	-13.4%
\$425,000	0.189	0.208	0.223	0.235	0.251	0.283	0.292	0.190	0.203	0.215	0.266	0.286	0.323	0.340	-0.5%	2.5%	3.7%	-11.7%	-12.2%	-12.4%	-14.1%
\$450,000	0.179	0.199	0.212	0.224	0.240	0.272	0.281	0.181	0.192	0.204	0.256	0.277	0.313	0.331	-1.1%	3.6%	3.9%	-12.5%	-13.4%	-13.1%	-15.1%
\$475,000	0.170	0.189	0.202	0.214	0.229	0.262	0.271	0.172	0.183	0.195	0.246	0.267	0.304	0.323	-1.2%	3.3%	3.6%	-13.0%	-14.2%	-13.8%	-16.1%
\$500,000	0.160	0.180	0.193	0.204	0.219	0.251	0.261	0.163	0.174	0.186	0.238	0.258	0.295	0.314	-1.8%	3.4%	3.8%	-14.3%	-15.1%	-14.9%	-16.9%
\$600,000	0.132	0.149	0.161	0.171	0.187	0.217	0.226	0.134	0.144	0.155	0.206	0.226	0.262	0.282	-1.5%	3.5%	3.9%	-17.0%	-17.3%	-17.2%	-19.9%
\$700,000	0.110	0.125	0.137	0.147	0.160	0.189	0.197	0.111	0.121	0.130	0.180	0.199	0.236	0.255	-0.9%	3.3%	5.4%	-18.3%	-19.6%	-19.9%	-22.7%
\$800,000	0.093	0.109	0.118	0.126	0.138	0.166	0.173	0.097	0.103	0.112	0.158	0.176	0.213	0.231	-4.1%	5.8%	5.4%	-20.3%	-21.6%	-22.1%	-25.1%
\$900,000	0.081	0.094	0.103	0.111	0.121	0.148	0.154	0.082	0.089	0.097	0.141	0.160	0.193	0.212	-1.2%	5.6%	6.2%	-21.3%	-24.4%	-23.3%	-27.4%
\$1,000,000	0.0709	0.0834	0.0916	0.0979	0.1082	0.1336	0.1386	0.0719	0.0780	0.0845	0.1314	0.1441	0.1774	0.1949	-1.4%	6.9%	8.4%	-25.5%	-24.9%	-24.7%	-28.9%
\$2,000,000	0.0384	0.0454	0.0499	0.0563	0.0631	0.0810	0.0882	0.0409	0.0444	0.0482	0.0760	0.0845	0.1071	0.1268	-6.1%	2.3%	3.5%	-25.9%	-25.3%	-24.4%	-30.4%
\$3,000,000	0.0271	0.0318	0.0352	0.0403	0.0457	0.0599	0.0670	0.0293	0.0318	0.0346	0.0546	0.0612	0.0785	0.0962	-7.5%	0.0%	1.7%	-26.2%	-25.3%	-23.7%	-30.4%
\$4,000,000	0.0213	0.0249	0.0274	0.0318	0.0362	0.0478	0.0543	0.0232	0.0252	0.0275	0.0428	0.0483	0.0622	0.0776	-8.2%	-1.2%	-0.4%	-25.7%	-25.1%	-23.2%	-30.0%
\$5,000,000	0.0179	0.0206	0.0227	0.0263	0.0301	0.0397	0.0457	0.0196	0.0211	0.0229	0.0353	0.0398	0.0514	0.0648	-8.7%	-2.4%	-0.9%	-25.5%	-24.4%	-22.8%	-29.5%
\$6,000,000	0.0156	0.0180	0.0196	0.0225	0.0257	0.0339	0.0394	0.0173	0.0185	0.0198	0.0303	0.0339	0.0438	0.0553	-9.8%	-2.7%	-1.0%	-25.7%	-24.2%	-22.6%	-28.8%
\$7,000,000	0.0138	0.0163	0.0174	0.0200	0.0227	0.0298	0.0345	0.0155	0.0166	0.0178	0.0266	0.0297	0.0385	0.0483	-11.0%	-1.8%	-2.2%	-24.8%	-23.6%	-22.6%	-28.6%
\$8,000,000	0.0123	0.0149	0.0158	0.0182	0.0205	0.0266	0.0311	0.0142	0.0153	0.0163	0.0240	0.0268	0.0341	0.0430	-13.4%	-2.6%	-3.1%	-24.2%	-23.5%	-22.0%	-27.7%
\$9,000,000	0.0111	0.0134	0.0143	0.0166	0.0186	0.0242	0.0280	0.0129	0.0140	0.0152	0.0221	0.0243	0.0309	0.0386	-14.0%	-4.3%	-5.9%	-24.9%	-23.5%	-21.7%	-27.5%
\$10,000,000	0.0099	0.0120	0.0131	0.0154	0.0173	0.0223	0.0256	0.0119	0.0128	0.0140	0.0204	0.0225	0.0284	0.0354	-16.8%	-6.3%	-6.4%	-24.5%	-23.1%	-21.5%	-27.7%

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 0.7099				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	0.845	0.867	0.896	0.914	0.600	0.615	0.636	0.649	0.605	0.620	0.641	0.654
\$15,000	0.814	0.838	0.871	0.892	0.578	0.595	0.618	0.633	0.583	0.600	0.623	0.638
\$20,000	0.788	0.814	0.849	0.872	0.559	0.578	0.603	0.619	0.564	0.583	0.608	0.624
\$25,000	0.766	0.792	0.829	0.853	0.544	0.562	0.589	0.606	0.549	0.567	0.594	0.611
\$30,000	0.745	0.773	0.812	0.837	0.529	0.549	0.576	0.594	0.534	0.554	0.581	0.599
\$35,000	0.726	0.756	0.796	0.823	0.515	0.537	0.565	0.584	0.520	0.542	0.570	0.589
\$40,000	0.709	0.738	0.781	0.809	0.503	0.524	0.554	0.574	0.508	0.529	0.559	0.579
\$50,000	0.681	0.709	0.752	0.783	0.483	0.503	0.534	0.556	0.488	0.508	0.539	0.561
\$75,000	0.625	0.653	0.699	0.731	0.444	0.464	0.496	0.519	0.449	0.469	0.501	0.524
\$100,000	0.580	0.610	0.657	0.690	0.412	0.433	0.466	0.490	0.417	0.438	0.471	0.495
\$125,000	0.542	0.572	0.620	0.654	0.385	0.406	0.440	0.464	0.390	0.411	0.445	0.469
\$150,000	0.511	0.540	0.588	0.625	0.363	0.383	0.417	0.444	0.368	0.388	0.422	0.449
\$175,000	0.482	0.511	0.561	0.596	0.342	0.363	0.398	0.423	0.347	0.368	0.403	0.428
\$200,000	0.455	0.485	0.535	0.572	0.323	0.344	0.380	0.406	0.328	0.349	0.385	0.411
\$225,000	0.431	0.462	0.512	0.549	0.306	0.328	0.363	0.390	0.311	0.333	0.368	0.395
\$250,000	0.410	0.440	0.490	0.528	0.291	0.312	0.348	0.375	0.296	0.317	0.353	0.380
\$275,000	0.389	0.418	0.469	0.508	0.276	0.297	0.333	0.361	0.281	0.302	0.338	0.366
\$300,000	0.368	0.399	0.450	0.488	0.261	0.283	0.319	0.346	0.266	0.288	0.324	0.351
\$325,000	0.349	0.379	0.431	0.471	0.248	0.269	0.306	0.334	0.253	0.274	0.311	0.339
\$350,000	0.331	0.361	0.414	0.453	0.235	0.256	0.294	0.322	0.240	0.261	0.299	0.327
\$375,000	0.313	0.343	0.396	0.437	0.222	0.243	0.281	0.310	0.227	0.248	0.286	0.315
\$400,000	0.296	0.327	0.379	0.420	0.210	0.232	0.269	0.298	0.215	0.237	0.274	0.303
\$425,000	0.281	0.312	0.363	0.404	0.199	0.221	0.258	0.287	0.204	0.226	0.263	0.292
\$450,000	0.268	0.295	0.349	0.389	0.190	0.209	0.248	0.276	0.195	0.214	0.253	0.281
\$475,000	0.254	0.282	0.334	0.374	0.180	0.200	0.237	0.266	0.185	0.205	0.242	0.271
\$500,000	0.242	0.269	0.321	0.360	0.172	0.191	0.228	0.256	0.177	0.196	0.233	0.261
\$600,000	0.199	0.223	0.273	0.311	0.141	0.158	0.194	0.221	0.146	0.163	0.199	0.226
\$700,000	0.166	0.189	0.234	0.271	0.118	0.134	0.166	0.192	0.123	0.139	0.171	0.197
\$800,000	0.141	0.161	0.203	0.236	0.100	0.114	0.144	0.168	0.105	0.119	0.149	0.173
\$900,000	0.123	0.139	0.178	0.210	0.087	0.099	0.126	0.149	0.092	0.104	0.131	0.154
* \$1,000,000	0.1079	0.1232	0.1590	0.1882	0.0766	0.0875	0.1129	0.1336	0.0816	0.0925	0.1179	0.1386
\$2,000,000	0.0551	0.0654	0.0913	0.1172	0.0391	0.0464	0.0648	0.0832	0.0441	0.0514	0.0698	0.0882
\$3,000,000	0.0367	0.0442	0.0649	0.0873	0.0261	0.0314	0.0461	0.0620	0.0311	0.0364	0.0511	0.0670
\$4,000,000	0.0270	0.0331	0.0499	0.0694	0.0192	0.0235	0.0354	0.0493	0.0242	0.0285	0.0404	0.0543
\$5,000,000	0.0215	0.0262	0.0402	0.0574	0.0153	0.0186	0.0285	0.0407	0.0203	0.0236	0.0335	0.0457
\$6,000,000	0.0178	0.0217	0.0335	0.0484	0.0126	0.0154	0.0238	0.0344	0.0176	0.0204	0.0288	0.0394
\$7,000,000	0.0152	0.0185	0.0286	0.0416	0.0108	0.0131	0.0203	0.0295	0.0158	0.0181	0.0253	0.0345
\$8,000,000	0.0134	0.0163	0.0250	0.0367	0.0095	0.0116	0.0177	0.0261	0.0143	0.0166	0.0227	0.0311
\$9,000,000	0.0119	0.0143	0.0221	0.0324	0.0084	0.0102	0.0157	0.0230	0.0126	0.0152	0.0207	0.0280
\$10,000,000	0.0108	0.0131	0.0199	0.0290	0.0077	0.0093	0.0141	0.0206	0.0116	0.0140	0.0191	0.0256

* Excess ratios for loss limits above \$1,000,000 are calculated by applying the relativities from exhibit III to the excess ratios at \$1,000,000.

DELAWARE
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 12/1/10
Excess Loss Premium Factors with Adjustment for ALAE

Per Accident Limit	2010 Excess Loss Factors				2009 Excess Loss Factors				Percentage Change			
	1	2	3	4	1	2	3	4	1	2	3	4
\$10,000	0.605	0.620	0.641	0.654	0.591	0.606	0.635	0.648	2.4%	2.3%	1.0%	0.9%
\$15,000	0.583	0.600	0.623	0.638	0.570	0.586	0.618	0.634	2.3%	2.4%	0.8%	0.6%
\$20,000	0.564	0.583	0.608	0.624	0.552	0.569	0.604	0.623	2.2%	2.5%	0.7%	0.2%
\$25,000	0.549	0.567	0.594	0.611	0.536	0.553	0.592	0.613	2.4%	2.5%	0.3%	-0.3%
\$30,000	0.534	0.554	0.581	0.599	0.521	0.539	0.581	0.603	2.5%	2.8%	0.0%	-0.7%
\$35,000	0.520	0.542	0.570	0.589	0.509	0.528	0.570	0.595	2.2%	2.7%	0.0%	-0.9%
\$40,000	0.508	0.529	0.559	0.579	0.498	0.517	0.561	0.586	2.0%	2.3%	-0.3%	-1.2%
\$50,000	0.488	0.508	0.539	0.561	0.478	0.498	0.544	0.571	2.1%	2.0%	-0.9%	-1.8%
\$75,000	0.449	0.469	0.501	0.524	0.437	0.457	0.510	0.540	2.7%	2.6%	-1.8%	-3.0%
\$100,000	0.417	0.438	0.471	0.495	0.406	0.429	0.480	0.515	2.7%	2.1%	-1.9%	-3.9%
\$125,000	0.390	0.411	0.445	0.469	0.379	0.402	0.456	0.490	2.9%	2.2%	-2.4%	-4.3%
\$150,000	0.368	0.388	0.422	0.449	0.358	0.381	0.436	0.471	2.8%	1.8%	-3.2%	-4.7%
\$175,000	0.347	0.368	0.403	0.428	0.337	0.363	0.418	0.455	3.0%	1.5%	-3.6%	-5.9%
\$200,000	0.328	0.349	0.385	0.411	0.321	0.344	0.403	0.439	2.2%	1.5%	-4.5%	-6.4%
\$225,000	0.311	0.333	0.368	0.395	0.305	0.330	0.388	0.426	2.0%	1.1%	-5.1%	-7.3%
\$250,000	0.296	0.317	0.353	0.380	0.289	0.315	0.374	0.413	2.4%	0.6%	-5.6%	-8.0%
\$275,000	0.281	0.302	0.338	0.366	0.275	0.302	0.361	0.402	2.4%	0.0%	-6.5%	-9.0%
\$300,000	0.266	0.288	0.324	0.351	0.260	0.289	0.350	0.391	2.3%	-0.3%	-7.4%	-10.2%
\$325,000	0.253	0.274	0.311	0.339	0.247	0.276	0.339	0.380	2.6%	-0.7%	-8.2%	-10.8%
\$350,000	0.240	0.261	0.299	0.327	0.234	0.264	0.328	0.370	2.6%	-0.9%	-8.8%	-11.5%
\$375,000	0.227	0.248	0.286	0.315	0.222	0.251	0.317	0.359	2.3%	-1.2%	-9.8%	-12.3%
\$400,000	0.215	0.237	0.274	0.303	0.211	0.240	0.306	0.349	2.1%	-1.3%	-10.6%	-13.2%
\$425,000	0.204	0.225	0.263	0.292	0.199	0.229	0.296	0.340	2.5%	-1.7%	-11.1%	-14.1%
\$450,000	0.195	0.214	0.253	0.281	0.190	0.219	0.286	0.331	2.6%	-2.3%	-11.7%	-15.1%
\$475,000	0.185	0.205	0.242	0.271	0.181	0.209	0.277	0.323	2.2%	-1.9%	-12.6%	-16.0%
\$500,000	0.177	0.196	0.233	0.261	0.172	0.201	0.269	0.314	2.9%	-2.5%	-13.3%	-16.9%
\$600,000	0.146	0.163	0.199	0.226	0.142	0.169	0.236	0.282	2.8%	-3.6%	-15.6%	-19.9%
\$700,000	0.123	0.139	0.171	0.197	0.119	0.146	0.209	0.255	3.4%	-4.8%	-18.2%	-22.7%
\$800,000	0.105	0.119	0.149	0.173	0.101	0.126	0.188	0.231	4.0%	-5.6%	-20.7%	-25.1%
\$900,000	0.092	0.104	0.131	0.154	0.088	0.110	0.169	0.212	4.5%	-5.5%	-22.5%	-27.4%
\$1,000,000	0.0816	0.0925	0.1179	0.1386	0.0769	0.0971	0.1538	0.1949	6.1%	-4.7%	-23.3%	-28.9%
\$2,000,000	0.0441	0.0514	0.0698	0.0882	0.0439	0.0557	0.0911	0.1267	0.5%	-7.7%	-23.4%	-30.4%
\$3,000,000	0.0311	0.0364	0.0511	0.0670	0.0314	0.0401	0.0665	0.0962	-1.0%	-9.2%	-23.2%	-30.4%
\$4,000,000	0.0242	0.0285	0.0404	0.0543	0.0248	0.0314	0.0525	0.0776	-2.4%	-9.2%	-23.0%	-30.0%
\$5,000,000	0.0203	0.0236	0.0335	0.0457	0.0209	0.0261	0.0433	0.0648	-2.9%	-9.6%	-22.6%	-29.5%
\$6,000,000	0.0176	0.0204	0.0288	0.0394	0.0182	0.0227	0.0370	0.0554	-3.3%	-10.1%	-22.2%	-28.9%
\$7,000,000	0.0158	0.0181	0.0253	0.0345	0.0164	0.0201	0.0325	0.0484	-3.7%	-10.0%	-22.2%	-28.7%
\$8,000,000	0.0142	0.0166	0.0227	0.0311	0.0151	0.0182	0.0289	0.0429	-6.0%	-8.8%	-21.5%	-27.5%
\$9,000,000	0.0126	0.0152	0.0207	0.0280	0.0138	0.0168	0.0263	0.0387	-8.7%	-9.5%	-21.3%	-27.6%
\$10,000,000	0.0116	0.0140	0.0191	0.0256	0.0125	0.0159	0.0244	0.0353	-7.2%	-11.9%	-21.7%	-27.5%

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