

DELAWARE COMPENSATION RATING BUREAU, INC.

Proposed Excess Loss (Pure Premium) Factors

Proposed excess loss (pure premium) factors are shown on page 10 for hazard groups A-G and page 17 for hazard groups 1-4 together with the current factors and the percentage change.

The excess loss analysis relies almost entirely on actual Delaware size of loss data.

Because of the relatively small number of large claims (claims over \$1,000,000) in Delaware, excess ratios over \$1,000,000 have been established based on Pennsylvania relativities at higher loss limits. Those Pennsylvania relativities are applied to Delaware excess factors at \$1,000,000. For example, if the Pennsylvania excess loss ratio at \$5,000,000 is one-half the Pennsylvania excess loss ratio at \$1,000,000 then the Delaware excess loss ratio at \$5,000,000 will be equal to the Delaware excess loss ratio at \$1,000,000 multiplied by one-half. This approach is analogous to procedures used in prior Pennsylvania filings where excess loss factors at higher limits were based on Pennsylvania excess indications at a designated level and National Council on Compensation Insurance, Inc. excess loss factor relativities above that selected threshold.

Page 1, Exhibit I shows average claim costs by hazard group within each type of injury as well as overall average costs for all hazard groups combined. Total incurred loss weights by type of injury and hazard group are shown in Exhibit II. Factors representing Pennsylvania relativities at loss limits above \$1,000,000 are shown in Exhibit III.

Page 2 derives excess loss ratios by loss limitation for Hazard Group A using type of injury loss distributions from Exhibit 17a. The excess ratios by type of injury are weighted together and the resulting average pure excess loss ratios are shown in the last column on the page.

Pages 3 through 8 use the same approach to calculate excess ratios for Hazard Groups B through G respectively.

Page 9 columns (1) through (7) display the overall average excess ratios from pages 2-8. In addition, ratios above \$1,000,000 are calculated using the relativities from Exhibit III page 1. Since published loss costs in Delaware include a provision for loss based assessments it is necessary to apply an adjustment factor to express the excess ratios as a function of loss costs. This is shown in Columns (8) - (14) of page 9.

A risk load of 0.005, subject to a maximum equal to one-half each excess loss factor, was added. The resulting factors are shown in columns (15) - (21) of page 9.

The proposed excess loss factors shown on page 10 may differ slightly from these indicated on page 9. Excess loss factors will generally reflect incremental costs per unit of exposure which decrease as loss limitation levels increase. To maintain this pattern, minor modifications to the indicated values on page 9 may have been made and the resulting factors are shown on page 10.

Page 10 compares the proposed 2011 excess loss factors with the current 2010 excess loss factors.

Pages 11 through 17 are comparable to pages 2 through 10 although based on revised hazard groups 1, 2, 3 and 4.

Exhibit I

Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.	Injury Type	Average Cost Per Case						
		A	B	C	D	E	F	G
	Fatal							
	P.T.							
	PP							
	T.T.							
II.	Injury Type	Hazard Group						
	Fatal	932,312	1,004,655	1,082,611	1,166,616	1,257,140	1,354,687	1,459,804
	P.T.	3,736,941	4,392,652	5,163,419	6,069,430	7,134,417	8,386,274	9,857,792
	PP	232,635	245,060	258,148	271,936	286,460	301,759	317,876
	T.T.	19,408	20,567	21,796	23,097	24,477	25,939	27,488

Exhibit II

Combined Injury Weights

Type of Injury	A	B	C	D	E	F	G
	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights
Death	0.014	0.014	0.014	0.014	0.014	0.014	0.014
P.T.	0.057	0.072	0.067	0.068	0.073	0.101	0.099
PP	0.665	0.680	0.695	0.710	0.725	0.740	0.755
T.T.	0.197	0.180	0.175	0.161	0.157	0.117	0.108
Medical Only	0.067	0.054	0.049	0.047	0.031	0.028	0.024
Total	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit III Pennsylvania Relative to \$1,000,000

	A	B	C	D	E	F	G
\$1,000,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$2,000,000	0.495	0.502	0.512	0.533	0.546	0.580	0.611
\$3,000,000	0.321	0.329	0.339	0.360	0.373	0.408	0.443
\$4,000,000	0.234	0.242	0.251	0.268	0.281	0.312	0.345
\$5,000,000	0.185	0.188	0.196	0.211	0.223	0.252	0.282
\$6,000,000	0.149	0.154	0.162	0.175	0.184	0.209	0.236
\$7,000,000	0.125	0.129	0.136	0.146	0.157	0.178	0.202
\$8,000,000	0.104	0.109	0.117	0.127	0.135	0.154	0.177
\$9,000,000	0.093	0.097	0.102	0.111	0.119	0.136	0.156
\$10,000,000	0.081	0.084	0.089	0.097	0.104	0.120	0.139

DELAWARE

Excess Loss Factors Calculator
Hazard Group A

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	
\$10,000	0.01	0.014	0.989	0.014	0.00	0.057	0.997	0.057	0.04	0.665	0.959	0.638	0.52	0.197	0.710	0.140	0.067	0.849
\$15,000	0.02		0.984	0.014	0.00		0.995	0.057	0.06		0.940	0.625	0.77		0.634	0.125		0.821
\$20,000	0.02		0.980	0.014	0.01		0.993	0.057	0.09		0.922	0.613	1.03		0.577	0.114		0.798
\$25,000	0.03		0.975	0.014	0.01		0.992	0.057	0.11		0.904	0.601	1.29		0.533	0.105		0.777
\$30,000	0.03		0.971	0.014	0.01		0.990	0.056	0.13		0.888	0.591	1.55		0.496	0.098		0.759
\$35,000	0.04		0.966	0.014	0.01		0.989	0.056	0.15		0.872	0.580	1.80		0.467	0.092		0.742
\$40,000	0.04		0.962	0.013	0.01		0.987	0.056	0.17		0.857	0.570	2.06		0.442	0.087		0.726
\$50,000	0.05		0.954	0.013	0.01		0.984	0.056	0.21		0.828	0.551	2.58		0.406	0.080		0.700
\$75,000	0.08		0.934	0.013	0.02		0.976	0.056	0.32		0.767	0.510	3.86		0.348	0.069		0.648
\$100,000	0.11		0.915	0.013	0.03		0.968	0.055	0.43		0.716	0.476	5.15		0.309	0.061		0.605
\$125,000	0.13		0.895	0.013	0.03		0.960	0.055	0.54		0.672	0.447	6.44		0.280	0.055		0.570
\$150,000	0.16		0.877	0.012	0.04		0.953	0.054	0.64		0.633	0.421	7.73		0.257	0.051		0.538
\$175,000	0.19		0.859	0.012	0.05		0.945	0.054	0.75		0.597	0.397	9.02		0.238	0.047		0.510
\$200,000	0.21		0.842	0.012	0.05		0.938	0.053	0.86		0.565	0.376	10.31		0.222	0.044		0.485
\$225,000	0.24		0.826	0.012	0.06		0.931	0.053	0.97		0.534	0.355	11.59		0.207	0.041		0.461
\$250,000	0.27		0.809	0.011	0.07		0.923	0.053	1.07		0.505	0.336	12.88		0.192	0.038		0.438
\$275,000	0.29		0.793	0.011	0.07		0.916	0.052	1.18		0.477	0.317	14.17		0.178	0.035		0.415
\$300,000	0.32		0.777	0.011	0.08		0.906	0.052	1.29		0.451	0.300	15.46		0.165	0.033		0.396
\$325,000	0.35		0.761	0.011	0.09		0.899	0.051	1.40		0.425	0.283	16.75		0.152	0.030		0.375
\$350,000	0.38		0.746	0.010	0.09		0.892	0.051	1.50		0.400	0.266	18.03		0.140	0.028		0.355
\$375,000	0.40		0.730	0.010	0.10		0.885	0.050	1.61		0.376	0.250	19.32		0.129	0.025		0.335
\$400,000	0.43		0.715	0.010	0.11		0.878	0.050	1.72		0.354	0.235	20.61		0.118	0.023		0.318
\$425,000	0.46		0.701	0.010	0.11		0.871	0.050	1.83		0.332	0.221	21.90		0.109	0.021		0.302
\$450,000	0.48		0.687	0.010	0.12		0.864	0.049	1.93		0.312	0.207	23.19		0.100	0.020		0.286
\$475,000	0.51		0.673	0.009	0.13		0.857	0.049	2.04		0.293	0.195	24.47		0.092	0.018		0.271
\$500,000	0.54		0.659	0.009	0.13		0.850	0.048	2.15		0.275	0.183	25.76		0.084	0.017		0.257
\$600,000	0.64		0.607	0.008	0.16		0.823	0.047	2.58		0.214	0.142	30.92		0.059	0.012		0.209
\$700,000	0.75		0.559	0.008	0.19		0.796	0.045	3.01		0.166	0.110	36.07		0.041	0.008		0.171
\$800,000	0.86		0.517	0.007	0.21		0.770	0.044	3.44		0.129	0.086	41.22		0.030	0.006		0.143
\$900,000	0.97		0.477	0.007	0.24		0.745	0.042	3.87		0.101	0.067	46.37		0.021	0.004		0.120
\$1,000,000	1.07		0.4414	0.0062	0.27		0.720	0.0411	4.30		0.080	0.0529	51.53		0.015	0.0029		0.1031
\$2,000,000	2.15		0.2183	0.0031	0.54		0.503	0.0287	8.60		0.009	0.0063	103.05		0.001	0.0002		0.0383
\$3,000,000	3.22		0.1205	0.0017	0.80		0.336	0.0192	12.90		0.001	0.0009	154.58		0.000	0.0000		0.0218
\$4,000,000	4.29		0.0699	0.0010	1.07		0.212	0.0121	17.19		0.000	0.0003	206.10		0.000	0.0000		0.0134
\$5,000,000	5.36		0.0410	0.0006	1.34		0.125	0.0071	21.49		0.000	0.0002	257.63		0.000	0.0000		0.0079
\$6,000,000	6.44		0.0237	0.0003	1.61		0.068	0.0038	25.79		0.000	0.0001	309.15		0.000	0.0000		0.0042
\$7,000,000	7.51		0.0130	0.0002	1.87		0.033	0.0019	30.09		0.000	0.0000	360.68		0.000	0.0000		0.0021
\$8,000,000	8.58		0.0063	0.0001	2.14		0.016	0.0009	34.39		0.000	0.0000	412.20		0.000	0.0000		0.0010
\$9,000,000	9.65		0.0022	0.0000	2.41		0.007	0.0004	38.69		0.000	0.0000	463.73		0.000	0.0000		0.0004
\$10,000,000	10.73		0.0000	0.0000	2.68		0.002	0.0001	42.99		0.000	0.0000	515.25		0.000	0.0000		0.0001

Death Average Cost Per Case	\$932,312
P.T. Average Cost Per Case	\$3,736,941
P.P Average Cost Per Case	\$232,635
T.T. Average Cost Per Case	\$19,408

DELAWARE

Excess Loss Factors Calculation
Hazard Group B

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	
\$10,000	0.01	0.014	0.990	0.014	0.00	0.072	0.997	0.072	0.04	0.680	0.961	0.653	0.49	0.180	0.720	0.130	0.054	0.869
\$15,000	0.01		0.985	0.014	0.00		0.996	0.072	0.06		0.943	0.641	0.73		0.646	0.116		0.843
\$20,000	0.02		0.981	0.014	0.00		0.994	0.072	0.08		0.925	0.629	0.97		0.589	0.106		0.821
\$25,000	0.02		0.977	0.014	0.01		0.993	0.071	0.10		0.909	0.618	1.22		0.544	0.098		0.801
\$30,000	0.03		0.973	0.014	0.01		0.992	0.071	0.12		0.893	0.607	1.46		0.508	0.091		0.783
\$35,000	0.03		0.969	0.014	0.01		0.990	0.071	0.14		0.877	0.596	1.70		0.478	0.086		0.767
\$40,000	0.04		0.965	0.014	0.01		0.989	0.071	0.16		0.863	0.587	1.94		0.453	0.082		0.754
\$50,000	0.05		0.957	0.013	0.01		0.986	0.071	0.20		0.835	0.568	2.43		0.415	0.075		0.727
\$75,000	0.07		0.938	0.013	0.02		0.979	0.070	0.31		0.776	0.528	3.65		0.356	0.064		0.675
\$100,000	0.10		0.920	0.013	0.02		0.972	0.070	0.41		0.726	0.494	4.86		0.317	0.057		0.634
\$125,000	0.12		0.902	0.013	0.03		0.966	0.070	0.51		0.682	0.464	6.08		0.287	0.052		0.599
\$150,000	0.15		0.885	0.012	0.03		0.960	0.069	0.61		0.644	0.438	7.29		0.264	0.048		0.567
\$175,000	0.17		0.868	0.012	0.04		0.953	0.069	0.71		0.610	0.415	8.51		0.245	0.044		0.540
\$200,000	0.20		0.852	0.012	0.05		0.947	0.068	0.82		0.578	0.393	9.72		0.229	0.041		0.514
\$225,000	0.22		0.836	0.012	0.05		0.941	0.068	0.92		0.548	0.373	10.94		0.214	0.039		0.492
\$250,000	0.25		0.821	0.011	0.06		0.934	0.067	1.02		0.520	0.354	12.16		0.200	0.036		0.468
\$275,000	0.27		0.806	0.011	0.06		0.928	0.067	1.12		0.493	0.335	13.37		0.187	0.034		0.447
\$300,000	0.30		0.791	0.011	0.07		0.922	0.066	1.22		0.467	0.318	14.59		0.174	0.031		0.426
\$325,000	0.32		0.776	0.011	0.07		0.915	0.066	1.33		0.442	0.301	15.80		0.161	0.029		0.407
\$350,000	0.35		0.761	0.011	0.08		0.906	0.065	1.43		0.417	0.284	17.02		0.149	0.027		0.387
\$375,000	0.37		0.747	0.010	0.09		0.900	0.065	1.53		0.394	0.268	18.23		0.138	0.025		0.368
\$400,000	0.40		0.733	0.010	0.09		0.894	0.064	1.63		0.372	0.253	19.45		0.128	0.023		0.350
\$425,000	0.42		0.719	0.010	0.10		0.888	0.064	1.73		0.351	0.239	20.66		0.118	0.021		0.334
\$450,000	0.45		0.705	0.010	0.10		0.882	0.064	1.84		0.331	0.225	21.88		0.109	0.020		0.319
\$475,000	0.47		0.692	0.010	0.11		0.876	0.063	1.94		0.312	0.212	23.10		0.100	0.018		0.303
\$500,000	0.50		0.679	0.010	0.11		0.870	0.063	2.04		0.294	0.200	24.31		0.093	0.017		0.290
\$600,000	0.60		0.629	0.009	0.14		0.847	0.061	2.45		0.231	0.157	29.17		0.066	0.012		0.239
\$700,000	0.70		0.583	0.008	0.16		0.824	0.059	2.86		0.182	0.124	34.04		0.048	0.009		0.200
\$800,000	0.80		0.541	0.008	0.18		0.801	0.058	3.26		0.143	0.097	38.90		0.034	0.006		0.169
\$900,000	0.90		0.502	0.007	0.20		0.779	0.056	3.67		0.113	0.077	43.76		0.025	0.005		0.145
\$1,000,000	1.00		0.4670	0.0065	0.23		0.758	0.0545	4.08		0.090	0.0611	48.62		0.018	0.0032		0.1253
\$2,000,000	1.99		0.2395	0.0034	0.46		0.563	0.0405	8.16		0.012	0.0079	97.24		0.001	0.0002		0.0520
\$3,000,000	2.99		0.1362	0.0019	0.68		0.405	0.0292	12.24		0.002	0.0012	145.86		0.000	0.0000		0.0323
\$4,000,000	3.98		0.0815	0.0011	0.91		0.281	0.0203	16.32		0.001	0.0003	194.49		0.000	0.0000		0.0217
\$5,000,000	4.98		0.0497	0.0007	1.14		0.187	0.0135	20.40		0.000	0.0002	243.11		0.000	0.0000		0.0144
\$6,000,000	5.97		0.0302	0.0004	1.37		0.118	0.0085	24.48		0.000	0.0002	291.73		0.000	0.0000		0.0091
\$7,000,000	6.97		0.0177	0.0002	1.59		0.070	0.0050	28.56		0.000	0.0001	340.35		0.000	0.0000		0.0053
\$8,000,000	7.96		0.0097	0.0001	1.82		0.039	0.0028	32.65		0.000	0.0000	388.97		0.000	0.0000		0.0029
\$9,000,000	8.96		0.0046	0.0001	2.05		0.020	0.0014	36.73		0.000	0.0000	437.59		0.000	0.0000		0.0015
\$10,000,000	9.95		0.0014	0.0000	2.28		0.011	0.0008	40.81		0.000	0.0000	486.22		0.000	0.0000		0.0008

Death Average Cost Per Case \$1,004,655
P.T. Average Cost Per Case \$4,392,652
P.P Average Cost Per Case \$245,060
T.T. Average Cost Per Case \$20,567

DELAWARE

Excess Loss Factors Calculator
Hazard Group C

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	
\$10,000	0.01	0.014	0.990	0.014	0.00	0.067	0.998	0.067	0.04	0.695	0.963	0.669	0.46	0.175	0.730	0.128	0.049	0.878
\$15,000	0.01		0.986	0.014	0.00		0.996	0.067	0.06		0.946	0.657	0.69		0.657	0.115		0.853
\$20,000	0.02		0.982	0.014	0.00		0.995	0.067	0.08		0.929	0.646	0.92		0.601	0.105		0.832
\$25,000	0.02		0.978	0.014	0.00		0.994	0.067	0.10		0.913	0.635	1.15		0.556	0.097		0.813
\$30,000	0.03		0.974	0.014	0.01		0.993	0.067	0.12		0.898	0.624	1.38		0.520	0.091		0.796
\$35,000	0.03		0.971	0.014	0.01		0.992	0.066	0.14		0.883	0.614	1.61		0.489	0.086		0.780
\$40,000	0.04		0.967	0.014	0.01		0.991	0.066	0.15		0.869	0.604	1.84		0.463	0.081		0.765
\$50,000	0.05		0.959	0.013	0.01		0.988	0.066	0.19		0.842	0.585	2.29		0.424	0.074		0.738
\$75,000	0.07		0.942	0.013	0.01		0.982	0.066	0.29		0.784	0.545	3.44		0.364	0.064		0.688
\$100,000	0.09		0.925	0.013	0.02		0.976	0.065	0.39		0.735	0.511	4.59		0.325	0.057		0.646
\$125,000	0.12		0.909	0.013	0.02		0.971	0.065	0.48		0.693	0.482	5.73		0.295	0.052		0.612
\$150,000	0.14		0.892	0.012	0.03		0.965	0.065	0.58		0.655	0.455	6.88		0.271	0.047		0.579
\$175,000	0.16		0.876	0.012	0.03		0.960	0.064	0.68		0.621	0.432	8.03		0.252	0.044		0.552
\$200,000	0.18		0.861	0.012	0.04		0.955	0.064	0.77		0.590	0.410	9.18		0.236	0.041		0.527
\$225,000	0.21		0.847	0.012	0.04		0.949	0.064	0.87		0.562	0.391	10.32		0.222	0.039		0.506
\$250,000	0.23		0.832	0.012	0.05		0.944	0.063	0.97		0.534	0.371	11.47		0.208	0.036		0.482
\$275,000	0.25		0.818	0.011	0.05		0.938	0.063	1.07		0.508	0.353	12.62		0.195	0.034		0.461
\$300,000	0.28		0.804	0.011	0.06		0.933	0.063	1.16		0.483	0.336	13.76		0.182	0.032		0.442
\$325,000	0.30		0.790	0.011	0.06		0.928	0.062	1.26		0.458	0.318	14.91		0.170	0.030		0.421
\$350,000	0.32		0.776	0.011	0.07		0.922	0.062	1.36		0.434	0.302	16.06		0.159	0.028		0.403
\$375,000	0.35		0.762	0.011	0.07		0.917	0.061	1.45		0.412	0.286	17.20		0.148	0.026		0.384
\$400,000	0.37		0.749	0.010	0.08		0.912	0.061	1.55		0.390	0.271	18.35		0.137	0.024		0.366
\$425,000	0.39		0.736	0.010	0.08		0.904	0.061	1.65		0.369	0.256	19.50		0.127	0.022		0.349
\$450,000	0.42		0.723	0.010	0.09		0.898	0.060	1.74		0.349	0.243	20.65		0.118	0.021		0.334
\$475,000	0.44		0.710	0.010	0.09		0.893	0.060	1.84		0.330	0.229	21.79		0.110	0.019		0.318
\$500,000	0.46		0.698	0.010	0.10		0.888	0.059	1.94		0.312	0.217	22.94		0.101	0.018		0.304
\$600,000	0.55		0.650	0.009	0.12		0.868	0.058	2.32		0.249	0.173	27.53		0.074	0.013		0.253
\$700,000	0.65		0.606	0.008	0.14		0.848	0.057	2.71		0.198	0.138	32.12		0.054	0.009		0.212
\$800,000	0.74		0.565	0.008	0.15		0.828	0.055	3.10		0.158	0.110	36.70		0.040	0.007		0.180
\$900,000	0.83		0.527	0.007	0.17		0.809	0.054	3.49		0.126	0.088	41.29		0.030	0.005		0.154
\$1,000,000	0.92		0.4922	0.0069	0.19		0.790	0.0529	3.87		0.101	0.0703	45.88		0.021	0.0037		0.1338
\$2,000,000	1.85		0.2617	0.0037	0.39		0.617	0.0413	7.75		0.014	0.0098	91.76		0.001	0.0002		0.0550
\$3,000,000	2.77		0.1530	0.0021	0.58		0.471	0.0316	11.62		0.002	0.0017	137.64		0.000	0.0000		0.0354
\$4,000,000	3.69		0.0942	0.0013	0.77		0.352	0.0236	15.49		0.001	0.0003	183.52		0.000	0.0000		0.0252
\$5,000,000	4.62		0.0594	0.0008	0.97		0.255	0.0171	19.37		0.000	0.0002	229.40		0.000	0.0000		0.0181
\$6,000,000	5.54		0.0375	0.0005	1.16		0.179	0.0120	23.24		0.000	0.0002	275.28		0.000	0.0000		0.0127
\$7,000,000	6.47		0.0233	0.0003	1.36		0.120	0.0081	27.12		0.000	0.0001	321.16		0.000	0.0000		0.0085
\$8,000,000	7.39		0.0139	0.0002	1.55		0.078	0.0052	30.99		0.000	0.0000	367.04		0.000	0.0000		0.0054
\$9,000,000	8.31		0.0077	0.0001	1.74		0.048	0.0032	34.86		0.000	0.0000	412.92		0.000	0.0000		0.0033
\$10,000,000	9.24		0.0035	0.0000	1.94		0.028	0.0019	38.74		0.000	0.0000	458.80		0.000	0.0000		0.0019

Death Average Cost Per Case	\$1,082,611
P.T. Average Cost Per Case	\$5,163,419
P.P Average Cost Per Case	\$258,148
T.T. Average Cost Per Case	\$21,796

DELAWARE

Excess Loss Factors Calculator
Hazard Group D

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	
\$10,000	0.01	0.014	0.991	0.014	0.00	0.068	0.998	0.068	0.04	0.710	0.965	0.685	0.43	0.161	0.740	0.119	0.047	0.886
\$15,000	0.01		0.987	0.014	0.00		0.997	0.068	0.06		0.948	0.673	0.65		0.668	0.108		0.863
\$20,000	0.02		0.983	0.014	0.00		0.996	0.068	0.07		0.932	0.662	0.87		0.612	0.099		0.843
\$25,000	0.02		0.980	0.014	0.00		0.995	0.068	0.09		0.917	0.651	1.08		0.568	0.091		0.824
\$30,000	0.03		0.976	0.014	0.00		0.994	0.068	0.11		0.902	0.640	1.30		0.531	0.085		0.807
\$35,000	0.03		0.973	0.014	0.01		0.993	0.068	0.13		0.888	0.630	1.52		0.500	0.081		0.793
\$40,000	0.03		0.969	0.014	0.01		0.992	0.067	0.15		0.874	0.621	1.73		0.474	0.076		0.778
\$50,000	0.04		0.962	0.013	0.01		0.990	0.067	0.18		0.849	0.603	2.16		0.434	0.070		0.753
\$75,000	0.06		0.946	0.013	0.01		0.985	0.067	0.28		0.792	0.562	3.25		0.372	0.060		0.702
\$100,000	0.09		0.930	0.013	0.02		0.980	0.067	0.37		0.745	0.529	4.33		0.332	0.053		0.662
\$125,000	0.11		0.915	0.013	0.02		0.975	0.066	0.46		0.703	0.499	5.41		0.302	0.049		0.627
\$150,000	0.13		0.899	0.013	0.02		0.970	0.066	0.55		0.666	0.473	6.49		0.279	0.045		0.597
\$175,000	0.15		0.884	0.012	0.03		0.966	0.066	0.64		0.633	0.449	7.58		0.259	0.042		0.569
\$200,000	0.17		0.870	0.012	0.03		0.961	0.065	0.74		0.603	0.428	8.66		0.243	0.039		0.544
\$225,000	0.19		0.856	0.012	0.04		0.956	0.065	0.83		0.575	0.408	9.74		0.229	0.037		0.522
\$250,000	0.21		0.842	0.012	0.04		0.952	0.065	0.92		0.548	0.389	10.82		0.216	0.035		0.501
\$275,000	0.24		0.829	0.012	0.05		0.947	0.064	1.01		0.522	0.371	11.91		0.203	0.033		0.480
\$300,000	0.26		0.816	0.011	0.05		0.943	0.064	1.10		0.498	0.354	12.99		0.191	0.031		0.460
\$325,000	0.28		0.803	0.011	0.05		0.938	0.064	1.20		0.474	0.337	14.07		0.179	0.029		0.441
\$350,000	0.30		0.790	0.011	0.06		0.934	0.064	1.29		0.451	0.320	15.15		0.168	0.027		0.422
\$375,000	0.32		0.777	0.011	0.06		0.929	0.063	1.38		0.429	0.305	16.24		0.157	0.025		0.404
\$400,000	0.34		0.765	0.011	0.07		0.924	0.063	1.47		0.407	0.289	17.32		0.147	0.024		0.387
\$425,000	0.36		0.752	0.011	0.07		0.920	0.063	1.56		0.387	0.275	18.40		0.137	0.022		0.371
\$450,000	0.39		0.740	0.010	0.07		0.915	0.062	1.65		0.367	0.261	19.48		0.127	0.020		0.353
\$475,000	0.41		0.728	0.010	0.08		0.908	0.062	1.75		0.348	0.247	20.57		0.119	0.019		0.338
\$500,000	0.43		0.716	0.010	0.08		0.904	0.061	1.84		0.330	0.234	21.65		0.111	0.018		0.323
\$600,000	0.51		0.670	0.009	0.10		0.886	0.060	2.21		0.266	0.189	25.98		0.083	0.013		0.271
\$700,000	0.60		0.627	0.009	0.12		0.869	0.059	2.57		0.215	0.153	30.31		0.061	0.010		0.231
\$800,000	0.69		0.588	0.008	0.13		0.852	0.058	2.94		0.173	0.123	34.64		0.046	0.007		0.196
\$900,000	0.77		0.551	0.008	0.15		0.835	0.057	3.31		0.140	0.099	38.97		0.034	0.005		0.169
\$1,000,000	0.86		0.5169	0.0072	0.16		0.819	0.0557	3.68		0.113	0.0799	43.30		0.027	0.0043		0.1471
\$2,000,000	1.71		0.2846	0.0040	0.33		0.665	0.0452	7.35		0.017	0.0120	86.59		0.002	0.0003		0.0615
\$3,000,000	2.57		0.1708	0.0024	0.49		0.533	0.0362	11.03		0.003	0.0022	129.89		0.000	0.0000		0.0408
\$4,000,000	3.43		0.1080	0.0015	0.66		0.420	0.0286	14.71		0.001	0.0005	173.18		0.000	0.0000		0.0306
\$5,000,000	4.29		0.0700	0.0010	0.82		0.325	0.0221	18.39		0.000	0.0003	216.48		0.000	0.0000		0.0234
\$6,000,000	5.14		0.0458	0.0006	0.99		0.246	0.0167	22.06		0.000	0.0002	259.77		0.000	0.0000		0.0175
\$7,000,000	6.00		0.0297	0.0004	1.15		0.182	0.0123	25.74		0.000	0.0001	303.07		0.000	0.0000		0.0128
\$8,000,000	6.86		0.0189	0.0003	1.32		0.130	0.0089	29.42		0.000	0.0000	346.37		0.000	0.0000		0.0092
\$9,000,000	7.71		0.0114	0.0002	1.48		0.091	0.0062	33.10		0.000	0.0000	389.66		0.000	0.0000		0.0064
\$10,000,000	8.57		0.0063	0.0001	1.65		0.061	0.0041	36.77		0.000	0.0000	432.96		0.000	0.0000		0.0042

Death Average Cost Per Case	\$1,166,616
P.T. Average Cost Per Case	\$6,069,430
P.P. Average Cost Per Case	\$271,936
T.T. Average Cost Per Case	\$23,097

DELAWARE

Excess Loss Factors Calculator
Hazard Group E

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	
\$10,000	0.01	0.014	0.991	0.014	0.00	0.073	0.998	0.073	0.03	0.725	0.967	0.701	0.41	0.157	0.750	0.118	0.031	0.906
\$15,000	0.01		0.988	0.014	0.00		0.997	0.073	0.05		0.951	0.689	0.61		0.679	0.107		0.883
\$20,000	0.02		0.984	0.014	0.00		0.997	0.073	0.07		0.935	0.678	0.82		0.623	0.098		0.863
\$25,000	0.02		0.981	0.014	0.00		0.996	0.073	0.09		0.921	0.668	1.02		0.579	0.091		0.846
\$30,000	0.02		0.978	0.014	0.00		0.995	0.073	0.10		0.907	0.658	1.23		0.543	0.085		0.830
\$35,000	0.03		0.974	0.014	0.00		0.994	0.073	0.12		0.893	0.647	1.43		0.512	0.080		0.814
\$40,000	0.03		0.971	0.014	0.01		0.993	0.072	0.14		0.880	0.638	1.63		0.485	0.076		0.800
\$50,000	0.04		0.965	0.014	0.01		0.991	0.072	0.17		0.855	0.620	2.04		0.444	0.070		0.776
\$75,000	0.06		0.949	0.013	0.01		0.987	0.072	0.26		0.800	0.580	3.06		0.380	0.060		0.725
\$100,000	0.08		0.935	0.013	0.01		0.983	0.072	0.35		0.754	0.547	4.09		0.340	0.053		0.685
\$125,000	0.10		0.920	0.013	0.02		0.979	0.071	0.44		0.713	0.517	5.11		0.310	0.049		0.650
\$150,000	0.12		0.906	0.013	0.02		0.974	0.071	0.52		0.677	0.491	6.13		0.286	0.045		0.620
\$175,000	0.14		0.892	0.012	0.02		0.970	0.071	0.61		0.644	0.467	7.15		0.266	0.042		0.592
\$200,000	0.16		0.878	0.012	0.03		0.966	0.071	0.70		0.615	0.446	8.17		0.250	0.039		0.568
\$225,000	0.18		0.865	0.012	0.03		0.963	0.070	0.79		0.587	0.426	9.19		0.236	0.037		0.545
\$250,000	0.20		0.852	0.012	0.04		0.959	0.070	0.87		0.561	0.407	10.21		0.223	0.035		0.524
\$275,000	0.22		0.840	0.012	0.04		0.955	0.070	0.96		0.536	0.389	11.24		0.211	0.033		0.504
\$300,000	0.24		0.827	0.012	0.04		0.951	0.069	1.05		0.513	0.372	12.26		0.199	0.031		0.484
\$325,000	0.26		0.815	0.011	0.05		0.947	0.069	1.13		0.490	0.355	13.28		0.188	0.030		0.465
\$350,000	0.28		0.803	0.011	0.05		0.943	0.069	1.22		0.467	0.339	14.30		0.177	0.028		0.447
\$375,000	0.30		0.791	0.011	0.05		0.939	0.069	1.31		0.446	0.323	15.32		0.166	0.026		0.429
\$400,000	0.32		0.779	0.011	0.06		0.935	0.068	1.40		0.425	0.308	16.34		0.156	0.024		0.411
\$425,000	0.34		0.767	0.011	0.06		0.931	0.068	1.48		0.405	0.294	17.36		0.146	0.023		0.396
\$450,000	0.36		0.756	0.011	0.06		0.927	0.068	1.57		0.385	0.279	18.38		0.137	0.022		0.380
\$475,000	0.38		0.744	0.010	0.07		0.924	0.067	1.66		0.366	0.265	19.41		0.128	0.020		0.362
\$500,000	0.40		0.733	0.010	0.07		0.920	0.067	1.75		0.348	0.252	20.43		0.120	0.019		0.348
\$600,000	0.48		0.689	0.010	0.08		0.902	0.066	2.09		0.284	0.206	24.51		0.091	0.014		0.296
\$700,000	0.56		0.649	0.009	0.10		0.887	0.065	2.44		0.232	0.168	28.60		0.069	0.011		0.253
\$800,000	0.64		0.610	0.009	0.11		0.872	0.064	2.79		0.189	0.137	32.68		0.052	0.008		0.218
\$900,000	0.72		0.575	0.008	0.13		0.858	0.063	3.14		0.154	0.112	36.77		0.039	0.006		0.189
\$1,000,000	0.80		0.5408	0.0076	0.14		0.843	0.0616	3.49		0.126	0.0910	40.85		0.030	0.0048		0.1650
\$2,000,000	1.59		0.3083	0.0043	0.28		0.709	0.0517	6.98		0.020	0.0146	81.71		0.003	0.0004		0.0710
\$3,000,000	2.39		0.1897	0.0027	0.42		0.590	0.0431	10.47		0.004	0.0029	122.56		0.000	0.0000		0.0487
\$4,000,000	3.18		0.1228	0.0017	0.56		0.485	0.0354	13.96		0.001	0.0007	163.42		0.000	0.0000		0.0378
\$5,000,000	3.98		0.0817	0.0011	0.70		0.394	0.0288	17.45		0.000	0.0003	204.27		0.000	0.0000		0.0302
\$6,000,000	4.77		0.0550	0.0008	0.84		0.316	0.0231	20.95		0.000	0.0002	245.13		0.000	0.0000		0.0241
\$7,000,000	5.57		0.0370	0.0005	0.98		0.249	0.0182	24.44		0.000	0.0002	285.98		0.000	0.0000		0.0189
\$8,000,000	6.36		0.0246	0.0003	1.12		0.193	0.0141	27.93		0.000	0.0001	326.84		0.000	0.0000		0.0145
\$9,000,000	7.16		0.0159	0.0002	1.26		0.147	0.0107	31.42		0.000	0.0000	367.69		0.000	0.0000		0.0109
\$10,000,000	7.95		0.0098	0.0001	1.40		0.109	0.0079	34.91		0.000	0.0000	408.55		0.000	0.0000		0.0080

Death Average Cost Per Case	\$1,257,140
P.T. Average Cost Per Case	\$7,134,417
P.P Average Cost Per Case	\$286,460
T.T. Average Cost Per Case	\$24,477

DELAWARE

Excess Loss Factors Calculator
Hazard Group F

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	
\$10,000	0.01	0.014	0.992	0.014	0.00	0.101	0.999	0.101	0.03	0.740	0.968	0.716	0.39	0.117	0.759	0.089	0.028	0.920
\$15,000	0.01		0.989	0.014	0.00		0.998	0.101	0.05		0.953	0.705	0.58		0.689	0.081		0.901
\$20,000	0.01		0.985	0.014	0.00		0.997	0.101	0.07		0.939	0.695	0.77		0.635	0.074		0.884
\$25,000	0.02		0.982	0.014	0.00		0.996	0.101	0.08		0.924	0.684	0.96		0.591	0.069		0.868
\$30,000	0.02		0.979	0.014	0.00		0.996	0.101	0.10		0.911	0.674	1.16	0.10	0.554	0.065		0.854
\$35,000	0.03		0.976	0.014	0.00		0.995	0.100	0.12		0.898	0.665	1.35		0.523	0.061		0.840
\$40,000	0.03		0.973	0.014	0.00		0.994	0.100	0.13		0.885	0.655	1.54		0.497	0.058		0.827
\$50,000	0.04		0.967	0.014	0.01		0.993	0.100	0.17		0.861	0.637	1.93		0.454	0.053		0.804
\$75,000	0.06		0.952	0.013	0.01		0.989	0.100	0.25		0.808	0.598	2.89		0.388	0.045		0.756
\$100,000	0.07		0.939	0.013	0.01		0.986	0.100	0.33		0.763	0.565	3.86		0.348	0.041		0.719
\$125,000	0.09		0.926	0.013	0.01		0.982	0.099	0.41		0.723	0.535	4.82		0.318	0.037		0.684
\$150,000	0.11		0.912	0.013	0.02		0.978	0.099	0.50		0.687	0.508	5.78		0.293	0.034		0.654
\$175,000	0.13		0.899	0.013	0.02		0.975	0.098	0.58		0.656	0.485	6.75		0.274	0.032		0.628
\$200,000	0.15		0.886	0.012	0.02		0.971	0.098	0.66		0.626	0.463	7.71		0.257	0.030		0.603
\$225,000	0.17		0.873	0.012	0.03		0.968	0.098	0.75		0.600	0.444	8.67		0.243	0.028		0.582
\$250,000	0.18		0.861	0.012	0.03		0.964	0.097	0.83		0.574	0.425	9.64		0.230	0.027		0.561
\$275,000	0.20		0.850	0.012	0.03		0.961	0.097	0.91		0.550	0.407	10.60		0.218	0.026		0.542
\$300,000	0.22		0.838	0.012	0.04		0.958	0.097	0.99		0.527	0.390	11.57		0.207	0.024		0.523
\$325,000	0.24		0.827	0.012	0.04		0.955	0.096	1.08		0.505	0.374	12.53		0.196	0.023		0.505
\$350,000	0.26		0.815	0.011	0.04		0.951	0.096	1.16		0.483	0.357	13.49		0.185	0.022		0.486
\$375,000	0.28		0.804	0.011	0.04		0.948	0.096	1.24		0.462	0.342	14.46		0.175	0.020		0.469
\$400,000	0.30		0.793	0.011	0.05		0.945	0.095	1.33		0.442	0.327	15.42		0.165	0.019		0.452
\$425,000	0.31		0.782	0.011	0.05		0.941	0.095	1.41		0.422	0.312	16.38		0.156	0.018		0.436
\$450,000	0.33		0.771	0.011	0.05		0.938	0.095	1.49		0.403	0.298	17.35		0.146	0.017		0.421
\$475,000	0.35		0.760	0.011	0.06		0.935	0.094	1.57		0.384	0.284	18.31		0.138	0.016		0.405
\$500,000	0.37		0.749	0.010	0.06		0.931	0.094	1.66		0.367	0.272	19.28		0.129	0.015		0.391
\$600,000	0.44		0.708	0.010	0.07		0.918	0.093	1.99		0.303	0.224	23.13		0.100	0.012		0.339
\$700,000	0.52		0.669	0.009	0.08		0.902	0.091	2.32		0.249	0.184	26.99		0.077	0.009		0.293
\$800,000	0.59		0.632	0.009	0.10		0.890	0.090	2.65		0.205	0.152	30.84		0.059	0.007		0.258
\$900,000	0.66		0.597	0.008	0.11		0.877	0.089	2.98		0.169	0.125	34.70		0.046	0.005		0.227
\$1,000,000	0.74		0.5649	0.0079	0.12		0.865	0.0873	3.31		0.139	0.1032	38.55		0.035	0.0041		0.2025
\$2,000,000	1.48		0.3327	0.0047	0.24		0.747	0.0755	6.63		0.024	0.0178	77.10		0.003	0.0004		0.0984
\$3,000,000	2.21		0.2096	0.0029	0.36		0.641	0.0648	9.94		0.005	0.0038	115.66		0.000	0.0000		0.0715
\$4,000,000	2.95		0.1387	0.0019	0.48		0.546	0.0551	13.26		0.001	0.0009	154.21		0.000	0.0000		0.0579
\$5,000,000	3.69		0.0944	0.0013	0.60		0.461	0.0466	16.57		0.000	0.0003	192.76		0.000	0.0000		0.0482
\$6,000,000	4.43		0.0652	0.0009	0.72		0.386	0.0389	19.88		0.000	0.0002	231.31		0.000	0.0000		0.0400
\$7,000,000	5.17		0.0453	0.0006	0.83		0.319	0.0322	23.20		0.000	0.0002	269.86		0.000	0.0000		0.0330
\$8,000,000	5.91		0.0312	0.0004	0.95		0.261	0.0264	26.51		0.000	0.0001	308.42		0.000	0.0000		0.0269
\$9,000,000	6.64		0.0212	0.0003	1.07		0.211	0.0213	29.83		0.000	0.0000	346.97		0.000	0.0000		0.0216
\$10,000,000	7.38		0.0140	0.0002	1.19		0.168	0.0170	33.14		0.000	0.0000	385.52		0.000	0.0000		0.0172

Death Average Cost Per Case \$1,354,687
P.T. Average Cost Per Case \$8,386,274
P.P Average Cost Per Case \$301,759
T.T. Average Cost Per Case \$25,939

DELAWARE

Excess Loss Factors Calculator
Hazard Group G

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O		AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.		
\$10,000	0.01	0.014	0.993	0.014	0.00	0.099	0.999	0.099	0.03	0.755	0.970	0.732	0.36	0.108	0.768	0.083	0.024	0.928	
\$15,000	0.01		0.989	0.014	0.00		0.998	0.099	0.05		0.955	0.721	0.55		0.700	0.076		0.910	
\$20,000	0.01		0.986	0.014	0.00		0.998	0.099	0.06		0.941	0.710	0.73		0.646	0.070		0.893	
\$25,000	0.02		0.983	0.014	0.00		0.997	0.099	0.08		0.928	0.701	0.91		0.602	0.065		0.879	
\$30,000	0.02		0.980	0.014	0.00		0.996	0.099	0.09		0.915	0.691	1.09		0.566	0.061		0.865	
\$35,000	0.02		0.977	0.014	0.00		0.996	0.099	0.11		0.902	0.681	1.27		0.535	0.058		0.852	
\$40,000	0.03		0.975	0.014	0.00		0.995	0.099	0.13		0.890	0.672	1.46		0.508	0.055		0.840	
\$50,000	0.03		0.969	0.014	0.01		0.994	0.098	0.16		0.867	0.655	1.82		0.465	0.050		0.817	
\$75,000	0.05		0.955	0.013	0.01		0.991	0.098	0.24		0.815	0.615	2.73		0.397	0.043		0.769	
\$100,000	0.07		0.943	0.013	0.01		0.988	0.098	0.31		0.771	0.582	3.64		0.356	0.038		0.731	
\$125,000	0.09		0.930	0.013	0.01		0.985	0.098	0.39		0.732	0.553	4.55		0.326	0.035		0.699	
\$150,000	0.10		0.918	0.013	0.02		0.982	0.097	0.47		0.698	0.527	5.46		0.301	0.033		0.670	
\$175,000	0.12		0.905	0.013	0.02		0.978	0.097	0.55		0.666	0.503	6.37		0.281	0.030		0.643	
\$200,000	0.14		0.893	0.013	0.02		0.975	0.097	0.63		0.638	0.482	7.28		0.264	0.029		0.621	
\$225,000	0.15		0.882	0.012	0.02		0.972	0.096	0.71		0.612	0.462	8.19		0.250	0.027		0.597	
\$250,000	0.17		0.870	0.012	0.03		0.969	0.096	0.79		0.587	0.443	9.09		0.237	0.026		0.577	
\$275,000	0.19		0.859	0.012	0.03		0.967	0.096	0.87		0.563	0.425	10.00		0.225	0.024		0.557	
\$300,000	0.21		0.848	0.012	0.03		0.964	0.095	0.94		0.541	0.408	10.91		0.214	0.023		0.538	
\$325,000	0.22		0.837	0.012	0.03		0.961	0.095	1.02		0.519	0.392	11.82		0.204	0.022		0.521	
\$350,000	0.24		0.827	0.012	0.04		0.958	0.095	1.10		0.498	0.376	12.73		0.194	0.021		0.504	
\$375,000	0.26		0.816	0.011	0.04		0.955	0.095	1.18		0.478	0.361	13.64		0.184	0.020		0.487	
\$400,000	0.27		0.806	0.011	0.04		0.952	0.094	1.26		0.458	0.346	14.55		0.174	0.019		0.470	
\$425,000	0.29		0.795	0.011	0.04		0.950	0.094	1.34		0.439	0.331	15.46		0.165	0.018		0.454	
\$450,000	0.31		0.785	0.011	0.05		0.947	0.094	1.42		0.420	0.317	16.37		0.156	0.017		0.439	
\$475,000	0.33		0.775	0.011	0.05		0.944	0.093	1.49		0.402	0.304	17.28		0.147	0.016		0.424	
\$500,000	0.34		0.765	0.011	0.05		0.941	0.093	1.57		0.385	0.291	18.19		0.139	0.015		0.410	
\$600,000	0.41		0.725	0.010	0.06		0.930	0.092	1.89		0.321	0.242	21.83		0.109	0.012		0.356	
\$700,000	0.48		0.688	0.010	0.07		0.919	0.091	2.20		0.267	0.202	25.47		0.086	0.009		0.312	
\$800,000	0.55		0.653	0.009	0.08		0.905	0.090	2.52		0.222	0.168	29.10		0.067	0.007		0.274	
\$900,000	0.62		0.620	0.009	0.09		0.894	0.089	2.83		0.184	0.139	32.74		0.052	0.006		0.243	
\$1,000,000	0.69		0.5882	0.0082	0.10		0.883	0.0875	3.15		0.154	0.1160	36.38		0.041	0.0044		0.2161	
\$2,000,000	1.37		0.3576	0.0050	0.20		0.781	0.0773	6.29		0.028	0.0214	72.76		0.004	0.0004		0.1041	
\$3,000,000	2.06		0.2304	0.0032	0.30		0.687	0.0681	9.44		0.006	0.0048	109.14		0.001	0.0001		0.0762	
\$4,000,000	2.74		0.1556	0.0022	0.41		0.602	0.0596	12.58		0.002	0.0012	145.52		0.000	0.0000		0.0630	
\$5,000,000	3.43		0.1082	0.0015	0.51		0.524	0.0518	15.73		0.001	0.0004	181.90		0.000	0.0000		0.0537	
\$6,000,000	4.11		0.0765	0.0011	0.61		0.453	0.0448	18.88		0.000	0.0003	218.28		0.000	0.0000		0.0462	
\$7,000,000	4.80		0.0544	0.0008	0.71		0.389	0.0385	22.02		0.000	0.0002	254.66		0.000	0.0000		0.0395	
\$8,000,000	5.48		0.0387	0.0005	0.81		0.331	0.0328	25.17		0.000	0.0002	291.04		0.000	0.0000		0.0335	
\$9,000,000	6.17		0.0273	0.0004	0.91		0.280	0.0277	28.31		0.000	0.0001	327.42		0.000	0.0000		0.0282	
\$10,000,000	6.85		0.0189	0.0003	1.01		0.235	0.0233	31.46		0.000	0.0000	363.80		0.000	0.0000		0.0236	

Death Average Cost Per Case	\$1,459,804
P.T. Average Cost Per Case	\$9,857,792
P.P Average Cost Per Case	\$317,876
T.T. Average Cost Per Case	\$27,488

DELAWARE
 Excess Loss Factor Study
 Excess Loss (Pure Premium) Factors

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	0.8241						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	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR	(7)*TCR	Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)						
\$10,000	0.849	0.869	0.878	0.886	0.906	0.920	0.928	0.700	0.716	0.724	0.730	0.747	0.758	0.765	0.705	0.721	0.729	0.735	0.752	0.763	0.770
\$15,000	0.821	0.843	0.853	0.863	0.883	0.901	0.910	0.677	0.695	0.703	0.711	0.728	0.743	0.750	0.682	0.700	0.708	0.716	0.733	0.748	0.755
\$20,000	0.798	0.821	0.832	0.843	0.863	0.884	0.893	0.658	0.677	0.686	0.695	0.711	0.729	0.736	0.663	0.682	0.691	0.700	0.716	0.734	0.741
\$25,000	0.777	0.801	0.813	0.824	0.846	0.868	0.879	0.640	0.660	0.670	0.679	0.697	0.715	0.724	0.645	0.665	0.675	0.684	0.702	0.720	0.729
\$30,000	0.759	0.783	0.796	0.807	0.830	0.854	0.865	0.625	0.645	0.656	0.665	0.684	0.704	0.713	0.630	0.650	0.661	0.670	0.689	0.709	0.718
\$35,000	0.742	0.767	0.780	0.793	0.814	0.840	0.852	0.611	0.632	0.643	0.654	0.671	0.692	0.702	0.616	0.637	0.648	0.659	0.676	0.697	0.707
\$40,000	0.726	0.754	0.765	0.778	0.800	0.827	0.840	0.598	0.621	0.630	0.641	0.659	0.682	0.692	0.603	0.626	0.635	0.646	0.664	0.687	0.697
\$50,000	0.700	0.727	0.738	0.753	0.776	0.804	0.817	0.577	0.599	0.608	0.621	0.640	0.663	0.673	0.582	0.604	0.613	0.626	0.645	0.668	0.678
\$75,000	0.648	0.675	0.688	0.702	0.725	0.756	0.769	0.534	0.556	0.567	0.579	0.597	0.623	0.634	0.539	0.561	0.572	0.584	0.602	0.628	0.639
\$100,000	0.605	0.634	0.646	0.662	0.685	0.719	0.731	0.499	0.522	0.532	0.546	0.565	0.593	0.602	0.504	0.527	0.537	0.551	0.570	0.598	0.607
\$125,000	0.570	0.599	0.612	0.627	0.650	0.684	0.699	0.470	0.494	0.504	0.517	0.536	0.564	0.576	0.475	0.499	0.509	0.522	0.541	0.569	0.581
\$150,000	0.538	0.567	0.579	0.597	0.620	0.654	0.670	0.443	0.467	0.477	0.492	0.511	0.539	0.552	0.448	0.472	0.482	0.497	0.516	0.544	0.557
\$175,000	0.510	0.540	0.552	0.569	0.592	0.628	0.643	0.420	0.445	0.455	0.469	0.488	0.518	0.530	0.425	0.450	0.460	0.474	0.493	0.523	0.535
\$200,000	0.485	0.514	0.527	0.544	0.568	0.603	0.621	0.400	0.424	0.434	0.448	0.468	0.497	0.512	0.405	0.429	0.439	0.453	0.473	0.502	0.517
\$225,000	0.461	0.492	0.506	0.522	0.545	0.582	0.597	0.380	0.405	0.417	0.430	0.449	0.480	0.492	0.385	0.410	0.422	0.435	0.454	0.485	0.497
\$250,000	0.438	0.468	0.482	0.501	0.524	0.561	0.577	0.361	0.386	0.397	0.413	0.432	0.462	0.476	0.366	0.391	0.402	0.418	0.437	0.467	0.481
\$275,000	0.415	0.447	0.461	0.480	0.504	0.542	0.557	0.342	0.368	0.380	0.396	0.415	0.447	0.459	0.347	0.373	0.385	0.401	0.420	0.452	0.464
\$300,000	0.396	0.426	0.442	0.460	0.484	0.523	0.538	0.326	0.351	0.364	0.379	0.399	0.431	0.443	0.331	0.356	0.369	0.384	0.404	0.436	0.448
\$325,000	0.375	0.407	0.421	0.441	0.465	0.505	0.521	0.309	0.335	0.347	0.363	0.383	0.416	0.429	0.314	0.340	0.352	0.368	0.388	0.421	0.434
\$350,000	0.355	0.387	0.403	0.422	0.447	0.486	0.504	0.293	0.319	0.332	0.348	0.368	0.401	0.415	0.298	0.324	0.337	0.353	0.373	0.406	0.420
\$375,000	0.335	0.368	0.384	0.404	0.429	0.469	0.487	0.276	0.303	0.316	0.333	0.354	0.387	0.401	0.281	0.308	0.321	0.338	0.359	0.392	0.406
\$400,000	0.318	0.350	0.366	0.387	0.411	0.452	0.470	0.262	0.288	0.302	0.319	0.339	0.372	0.387	0.267	0.293	0.307	0.324	0.344	0.377	0.392
\$425,000	0.302	0.334	0.349	0.371	0.396	0.436	0.454	0.249	0.275	0.288	0.306	0.326	0.359	0.374	0.254	0.280	0.293	0.311	0.331	0.364	0.379
\$450,000	0.286	0.319	0.334	0.353	0.380	0.421	0.439	0.236	0.263	0.275	0.291	0.313	0.347	0.362	0.241	0.268	0.280	0.296	0.318	0.352	0.367
\$475,000	0.271	0.303	0.318	0.338	0.362	0.405	0.424	0.223	0.250	0.262	0.279	0.298	0.334	0.349	0.228	0.255	0.267	0.284	0.303	0.339	0.354
\$500,000	0.257	0.290	0.304	0.323	0.348	0.391	0.410	0.212	0.239	0.251	0.266	0.287	0.322	0.338	0.217	0.244	0.256	0.271	0.292	0.327	0.343
\$600,000	0.209	0.239	0.253	0.271	0.296	0.339	0.356	0.172	0.197	0.208	0.223	0.244	0.279	0.293	0.177	0.202	0.213	0.228	0.249	0.284	0.298
\$700,000	0.171	0.200	0.212	0.231	0.253	0.293	0.312	0.141	0.165	0.175	0.190	0.208	0.241	0.257	0.146	0.170	0.180	0.195	0.213	0.246	0.262
\$800,000	0.143	0.169	0.180	0.196	0.218	0.258	0.274	0.118	0.139	0.148	0.162	0.180	0.213	0.226	0.123	0.144	0.153	0.167	0.185	0.218	0.231
\$900,000	0.120	0.145	0.154	0.169	0.189	0.227	0.243	0.099	0.119	0.127	0.139	0.156	0.187	0.200	0.104	0.124	0.132	0.144	0.161	0.192	0.205
* \$1,000,000	0.1031	0.1253	0.1338	0.1471	0.1650	0.2025	0.2161	0.0850	0.1033	0.1103	0.1212	0.1360	0.1669	0.1781	0.0900	0.1083	0.1153	0.1262	0.1410	0.1719	0.1831
\$2,000,000	0.0510	0.0629	0.0685	0.0784	0.0901	0.1175	0.1320	0.0420	0.0518	0.0565	0.0646	0.0743	0.0968	0.1088	0.0470	0.0568	0.0615	0.0696	0.0793	0.1018	0.1138
\$3,000,000	0.0331	0.0412	0.0454	0.0530	0.0615	0.0826	0.0957	0.0273	0.0340	0.0374	0.0437	0.0507	0.0681	0.0789	0.0323	0.0390	0.0424	0.0487	0.0557	0.0731	0.0839
\$4,000,000	0.0241	0.0303	0.0336	0.0394	0.0464	0.0632	0.0746	0.0199	0.0250	0.0277	0.0325	0.0382	0.0521	0.0615	0.0249	0.0300	0.0327	0.0375	0.0432	0.0571	0.0665
\$5,000,000	0.0191	0.0236	0.0262	0.0310	0.0368	0.0510	0.0609	0.0157	0.0194	0.0216	0.0255	0.0303	0.0420	0.0502	0.0207	0.0244	0.0266	0.0305	0.0353	0.0470	0.0552
\$6,000,000	0.0154	0.0193	0.0217	0.0257	0.0304	0.0423	0.0510	0.0127	0.0159	0.0179	0.0212	0.0251	0.0349	0.0420	0.0177	0.0209	0.0229	0.0262	0.0301	0.0399	0.0470
\$7,000,000	0.0129	0.0162	0.0182	0.0215	0.0259	0.0360	0.0437	0.0106	0.0134	0.0150	0.0177	0.0213	0.0297	0.0360	0.0156	0.0184	0.0200	0.0227	0.0263	0.0347	0.0410
\$8,000,000	0.0107	0.0137	0.0157	0.0187	0.0223	0.0312	0.0382	0.0088	0.0113	0.0129	0.0154	0.0184	0.0257	0.0315	0.0132	0.0163	0.0179	0.0204	0.0234	0.0307	0.0365
\$9,000,000	0.0096	0.0122	0.0136	0.0163	0.0196	0.0275	0.0337	0.0079	0.0101	0.0112	0.0134	0.0162	0.0227	0.0278	0.0119	0.0151	0.0162	0.0184	0.0212	0.0277	0.0328
\$10,000,000	0.0084	0.0105	0.0119	0.0143	0.0172	0.0243	0.0300	0.0069	0.0087	0.0098	0.0118	0.0142	0.0200	0.0247	0.0104	0.0131	0.0147	0.0168	0.0192	0.0250	0.0297

* 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: 12/1/11
Excess Loss (Pure Premium) Factors

Per Accident Limit	2011 Excess Loss Factors*							2010 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	0.705	0.721	0.729	0.735	0.752	0.763	0.770	0.704	0.718	0.730	0.737	0.751	0.767	0.772	0.1%	0.4%	-0.1%	-0.3%	0.1%	-0.5%	-0.3%
\$15,000	0.682	0.700	0.708	0.716	0.733	0.748	0.755	0.676	0.693	0.705	0.714	0.728	0.747	0.753	0.9%	1.0%	0.4%	0.3%	0.7%	0.1%	0.3%
\$20,000	0.663	0.682	0.691	0.700	0.716	0.734	0.741	0.652	0.670	0.684	0.694	0.709	0.730	0.736	1.7%	1.8%	1.0%	0.9%	1.0%	0.5%	0.7%
\$25,000	0.645	0.665	0.675	0.684	0.702	0.720	0.729	0.632	0.651	0.666	0.675	0.691	0.715	0.720	2.1%	2.2%	1.4%	1.3%	1.6%	0.7%	1.3%
\$30,000	0.630	0.650	0.661	0.670	0.689	0.709	0.718	0.616	0.635	0.649	0.659	0.676	0.699	0.707	2.3%	2.4%	1.8%	1.7%	1.9%	1.4%	1.6%
\$35,000	0.616	0.637	0.648	0.658	0.676	0.697	0.707	0.599	0.618	0.633	0.645	0.662	0.688	0.695	2.8%	3.1%	2.4%	2.0%	2.1%	1.3%	1.7%
\$40,000	0.603	0.626	0.635	0.646	0.664	0.687	0.697	0.585	0.605	0.621	0.632	0.648	0.676	0.684	3.1%	3.5%	2.3%	2.2%	2.5%	1.6%	1.9%
\$50,000	0.582	0.604	0.613	0.626	0.645	0.668	0.678	0.559	0.580	0.597	0.608	0.625	0.654	0.662	4.1%	4.1%	2.7%	3.0%	3.2%	2.1%	2.4%
\$75,000	0.539	0.561	0.572	0.584	0.602	0.628	0.639	0.512	0.534	0.549	0.561	0.579	0.610	0.618	5.3%	5.1%	4.2%	4.1%	4.0%	3.0%	3.4%
\$100,000	0.504	0.527	0.537	0.551	0.570	0.598	0.607	0.474	0.496	0.512	0.525	0.543	0.575	0.584	6.3%	6.3%	4.9%	5.0%	5.0%	4.0%	3.9%
\$125,000	0.475	0.499	0.509	0.522	0.541	0.569	0.581	0.442	0.464	0.481	0.494	0.512	0.545	0.554	7.5%	7.5%	5.8%	5.7%	5.7%	4.4%	4.9%
\$150,000	0.448	0.472	0.482	0.497	0.516	0.544	0.557	0.414	0.437	0.454	0.466	0.485	0.518	0.529	8.2%	8.0%	6.2%	6.7%	6.4%	5.0%	5.3%
\$175,000	0.425	0.450	0.460	0.474	0.493	0.523	0.535	0.391	0.414	0.430	0.444	0.460	0.496	0.505	8.7%	8.7%	7.0%	6.8%	7.2%	5.4%	5.9%
\$200,000	0.405	0.429	0.439	0.453	0.473	0.502	0.516	0.368	0.393	0.409	0.422	0.440	0.475	0.485	10.1%	9.2%	7.3%	7.3%	7.5%	5.7%	6.4%
\$225,000	0.385	0.410	0.421	0.435	0.454	0.485	0.497	0.349	0.372	0.388	0.403	0.420	0.456	0.465	10.3%	10.2%	8.5%	7.9%	8.1%	6.4%	6.9%
\$250,000	0.366	0.391	0.402	0.418	0.437	0.467	0.481	0.330	0.354	0.370	0.383	0.402	0.438	0.448	10.9%	10.5%	8.6%	9.1%	8.7%	6.6%	7.4%
\$275,000	0.347	0.373	0.386	0.401	0.420	0.452	0.464	0.312	0.336	0.353	0.366	0.385	0.420	0.431	11.2%	11.0%	9.3%	9.6%	9.1%	7.6%	7.7%
\$300,000	0.330	0.356	0.369	0.384	0.404	0.436	0.448	0.294	0.318	0.335	0.351	0.368	0.405	0.414	12.2%	11.9%	10.1%	9.4%	9.8%	7.7%	8.2%
\$325,000	0.313	0.340	0.353	0.368	0.388	0.421	0.434	0.278	0.303	0.319	0.335	0.353	0.389	0.400	12.6%	12.2%	10.7%	9.9%	9.9%	8.2%	8.5%
\$350,000	0.297	0.324	0.337	0.353	0.373	0.406	0.420	0.263	0.288	0.304	0.320	0.337	0.375	0.385	12.9%	12.5%	10.9%	10.3%	10.7%	8.3%	9.1%
\$375,000	0.281	0.308	0.322	0.338	0.359	0.392	0.406	0.247	0.273	0.289	0.304	0.322	0.360	0.371	13.8%	12.8%	11.4%	11.2%	11.5%	8.9%	9.4%
\$400,000	0.267	0.293	0.307	0.324	0.345	0.377	0.392	0.235	0.258	0.276	0.289	0.309	0.346	0.357	13.6%	13.6%	11.2%	12.1%	11.7%	9.0%	9.8%
\$425,000	0.254	0.280	0.293	0.310	0.331	0.364	0.379	0.222	0.245	0.263	0.277	0.296	0.333	0.344	14.4%	14.3%	11.4%	11.9%	11.8%	9.3%	10.2%
\$450,000	0.241	0.268	0.280	0.296	0.318	0.352	0.367	0.210	0.234	0.251	0.264	0.283	0.320	0.331	14.8%	14.5%	11.6%	12.1%	12.4%	10.0%	10.9%
\$475,000	0.228	0.255	0.267	0.284	0.305	0.339	0.354	0.200	0.222	0.238	0.252	0.270	0.308	0.319	14.0%	14.9%	12.2%	12.7%	13.0%	10.1%	11.0%
\$500,000	0.217	0.244	0.256	0.271	0.292	0.327	0.343	0.189	0.211	0.227	0.241	0.258	0.296	0.307	14.8%	15.6%	12.8%	12.4%	13.2%	10.5%	11.7%
\$600,000	0.177	0.202	0.213	0.228	0.249	0.284	0.298	0.155	0.175	0.190	0.201	0.220	0.256	0.266	14.2%	15.4%	12.1%	13.4%	13.2%	10.9%	12.0%
\$700,000	0.146	0.170	0.180	0.195	0.213	0.246	0.262	0.129	0.147	0.161	0.173	0.188	0.222	0.232	13.2%	15.6%	11.8%	12.7%	13.3%	10.8%	12.9%
\$800,000	0.123	0.144	0.153	0.167	0.185	0.218	0.231	0.109	0.127	0.138	0.148	0.162	0.195	0.203	12.8%	13.4%	10.9%	12.8%	14.2%	11.8%	13.8%
\$900,000	0.104	0.124	0.132	0.144	0.161	0.192	0.205	0.095	0.110	0.121	0.130	0.143	0.174	0.181	9.5%	12.7%	9.1%	10.8%	12.6%	10.3%	13.3%
\$1,000,000	0.0900	0.1083	0.1153	0.1262	0.1410	0.1719	0.1831	0.0829	0.0977	0.1073	0.1148	0.1269	0.1569	0.1628	8.6%	10.8%	7.5%	9.9%	11.1%	9.6%	12.5%
\$2,000,000	0.0470	0.0568	0.0615	0.0696	0.0793	0.1018	0.1138	0.0445	0.0527	0.0581	0.0656	0.0737	0.0947	0.1033	5.6%	7.8%	5.9%	6.1%	7.6%	7.5%	10.2%
\$3,000,000	0.0323	0.0390	0.0424	0.0487	0.0557	0.0731	0.0839	0.0311	0.0366	0.0407	0.0467	0.0531	0.0698	0.0782	3.9%	6.6%	4.2%	4.3%	4.9%	4.7%	7.3%
\$4,000,000	0.0249	0.0300	0.0327	0.0375	0.0432	0.0571	0.0665	0.0242	0.0285	0.0314	0.0366	0.0418	0.0556	0.0632	2.9%	5.3%	4.1%	2.5%	3.3%	2.7%	5.2%
\$5,000,000	0.0207	0.0244	0.0266	0.0305	0.0353	0.0470	0.0552	0.0203	0.0235	0.0260	0.0302	0.0346	0.0460	0.0531	2.0%	3.8%	2.3%	1.0%	2.0%	2.2%	4.0%
\$6,000,000	0.0177	0.0209	0.0229	0.0262	0.0301	0.0399	0.0470	0.0176	0.0203	0.0223	0.0257	0.0295	0.0391	0.0456	0.6%	3.0%	2.7%	1.9%	2.0%	2.0%	3.1%
\$7,000,000	0.0154	0.0184	0.0200	0.0227	0.0263	0.0347	0.0410	0.0159	0.0183	0.0196	0.0227	0.0260	0.0344	0.0399	-3.1%	0.5%	2.0%	0.0%	1.2%	0.9%	2.8%
\$8,000,000	0.0132	0.0163	0.0179	0.0204	0.0234	0.0307	0.0365	0.0144	0.0167	0.0181	0.0206	0.0233	0.0305	0.0358	-8.3%	-2.4%	-1.1%	-1.0%	0.4%	0.7%	2.0%
\$9,000,000	0.0118	0.0147	0.0162	0.0184	0.0212	0.0277	0.0328	0.0131	0.0154	0.0166	0.0188	0.0211	0.0276	0.0322	-9.9%	-4.5%	-2.4%	-2.1%	0.5%	0.4%	1.9%
\$10,000,000	0.0104	0.0131	0.0147	0.0168	0.0192	0.0250	0.0297	0.0117	0.0141	0.0152	0.0173	0.0195	0.0254	0.0293	-11.1%	-7.1%	-3.3%	-2.9%	-1.5%	-1.6%	1.4%

* Adjusted

DELAWARE
Effective:12/1/11

Exhibit I

Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.	Injury Type	Average Cost Per Case			
		1	2	3	4
	Fatal	1,226,726			
	P.T.	6,443,001			
	PP	266,376			
	T.T.	22,655			
II.	Injury Type	Hazard Group			
		1	2	3	4
	Fatal	986,569	1,103,612	1,330,300	1,459,804
	P.T.	4,392,652	5,344,621	7,885,531	9,857,792
	PP	241,663	260,989	292,296	317,876
	T.T.	20,234	22,080	24,971	27,488

Exhibit II

Combined Injury Weights

Type of Injury	1 Injury Weights	Hazard Group		
		2 Injury Weights	3 Injury Weights	4 Injury Weights
Death	0.014	0.014	0.014	0.014
P.T.	0.068	0.067	0.085	0.099
PP	0.677	0.698	0.731	0.755
T.T.	0.184	0.172	0.140	0.108
Medical Only	0.057	0.049	0.030	0.024
Total	1.000	1.000	1.000	1.000

Exhibit III

Pennsylvania Relative to \$1,000,000

	1	2	3	4
\$1,000,000	1.000	1.000	1.000	1.000
\$2,000,000	0.500	0.520	0.561	0.611
\$3,000,000	0.328	0.347	0.390	0.443
\$4,000,000	0.240	0.257	0.295	0.345
\$5,000,000	0.189	0.203	0.236	0.282
\$6,000,000	0.153	0.167	0.196	0.236
\$7,000,000	0.128	0.140	0.166	0.202
\$8,000,000	0.109	0.120	0.143	0.177
\$9,000,000	0.095	0.105	0.125	0.156
\$10,000,000	0.083	0.092	0.112	0.139

Excess Loss Factors Calculation
Hazard Group 1

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	
\$10,000	0.01	0.014	0.989	0.014	0.00	0.068	0.997	0.068	0.04	0.677	0.961	0.651	0.49	0.184	0.718	0.132	0.057	0.865
\$15,000	0.02		0.985	0.014	0.00		0.996	0.068	0.06		0.942	0.638	0.74		0.642	0.118		0.838
\$20,000	0.02		0.981	0.014	0.00		0.994	0.068	0.08		0.924	0.626	0.99		0.586	0.108		0.816
\$25,000	0.03		0.976	0.014	0.01		0.993	0.068	0.10		0.908	0.615	1.24		0.541	0.100		0.797
\$30,000	0.03		0.972	0.014	0.01		0.992	0.067	0.12		0.891	0.603	1.48		0.505	0.093		0.777
\$35,000	0.04		0.968	0.014	0.01		0.990	0.067	0.14		0.876	0.593	1.73		0.474	0.087		0.761
\$40,000	0.04		0.964	0.013	0.01		0.989	0.067	0.17		0.861	0.583	1.98		0.450	0.083		0.746
\$50,000	0.05		0.956	0.013	0.01		0.986	0.067	0.21		0.834	0.565	2.47		0.412	0.076		0.721
\$75,000	0.08		0.937	0.013	0.02		0.979	0.067	0.31		0.774	0.524	3.71		0.354	0.065		0.669
\$100,000	0.10		0.919	0.013	0.02		0.972	0.066	0.41		0.723	0.489	4.94		0.314	0.058		0.626
\$125,000	0.13		0.901	0.013	0.03		0.966	0.066	0.52		0.679	0.460	6.18		0.285	0.052		0.591
\$150,000	0.15		0.883	0.012	0.03		0.960	0.065	0.62		0.641	0.434	7.41		0.262	0.048		0.559
\$175,000	0.18		0.866	0.012	0.04		0.953	0.065	0.72		0.606	0.410	8.65		0.243	0.045		0.532
\$200,000	0.20		0.850	0.012	0.05		0.947	0.064	0.83		0.574	0.389	9.88		0.227	0.042		0.507
\$225,000	0.23		0.834	0.012	0.05		0.941	0.064	0.93		0.545	0.369	11.12		0.212	0.039		0.484
\$250,000	0.25		0.818	0.011	0.06		0.934	0.064	1.03		0.516	0.349	12.36		0.198	0.036		0.460
\$275,000	0.28		0.803	0.011	0.06		0.928	0.063	1.14		0.489	0.331	13.59		0.184	0.034		0.439
\$300,000	0.30		0.788	0.011	0.07		0.922	0.063	1.24		0.462	0.313	14.83		0.171	0.031		0.418
\$325,000	0.33		0.772	0.011	0.07		0.915	0.062	1.34		0.437	0.296	16.06		0.159	0.029		0.398
\$350,000	0.35		0.758	0.011	0.08		0.906	0.062	1.45		0.413	0.280	17.30		0.147	0.027		0.380
\$375,000	0.38		0.743	0.010	0.09		0.900	0.061	1.55		0.389	0.263	18.53		0.136	0.025		0.359
\$400,000	0.41		0.729	0.010	0.09		0.894	0.061	1.66		0.367	0.248	19.77		0.125	0.023		0.342
\$425,000	0.43		0.715	0.010	0.10		0.888	0.060	1.76		0.346	0.234	21.00		0.115	0.021		0.325
\$450,000	0.46		0.701	0.010	0.10		0.882	0.060	1.86		0.326	0.221	22.24		0.106	0.020		0.311
\$475,000	0.48		0.687	0.010	0.11		0.876	0.060	1.97		0.307	0.208	23.48		0.098	0.018		0.296
\$500,000	0.51		0.674	0.009	0.11		0.870	0.059	2.07		0.289	0.196	24.71		0.090	0.017		0.281
\$600,000	0.61		0.624	0.009	0.14		0.847	0.058	2.48		0.226	0.153	29.65		0.064	0.012		0.232
\$700,000	0.71		0.577	0.008	0.16		0.824	0.056	2.90		0.177	0.120	34.60		0.046	0.008		0.192
\$800,000	0.81		0.535	0.007	0.18		0.801	0.054	3.31		0.140	0.095	39.54		0.033	0.006		0.162
\$900,000	0.91		0.496	0.007	0.20		0.779	0.053	3.72		0.110	0.074	44.48		0.023	0.004		0.138
\$1,000,000	1.01		0.4608	0.0065	0.23		0.758	0.0515	4.14		0.087	0.0589	49.42		0.017	0.0031		0.1200
\$2,000,000	2.03		0.2343	0.0033	0.46		0.563	0.0383	8.28		0.011	0.0074	98.84		0.001	0.0002		0.0492
\$3,000,000	3.04		0.1323	0.0019	0.68		0.405	0.0275	12.41		0.002	0.0012	148.27		0.000	0.0000		0.0306
\$4,000,000	4.05		0.0786	0.0011	0.91		0.281	0.0191	16.55		0.000	0.0003	197.69		0.000	0.0000		0.0205
\$5,000,000	5.07		0.0475	0.0007	1.14		0.187	0.0127	20.69		0.000	0.0002	247.11		0.000	0.0000		0.0136
\$6,000,000	6.08		0.0285	0.0004	1.37		0.118	0.0080	24.83		0.000	0.0001	296.53		0.000	0.0000		0.0085
\$7,000,000	7.10		0.0165	0.0002	1.59		0.070	0.0047	28.97		0.000	0.0001	345.95		0.000	0.0000		0.0050
\$8,000,000	8.11		0.0088	0.0001	1.82		0.039	0.0026	33.10		0.000	0.0000	395.37		0.000	0.0000		0.0027
\$9,000,000	9.12		0.0040	0.0001	2.05		0.020	0.0014	37.24		0.000	0.0000	444.80		0.000	0.0000		0.0015
\$10,000,000	10.14		0.0009	0.0000	2.28		0.011	0.0007	41.38		0.000	0.0000	494.22		0.000	0.0000		0.0007

Death Average Cost Per Case \$986,569
P.T. Average Cost Per Case \$4,392,652
P.P Average Cost Per Case \$241,663
T.T. Average Cost Per Case \$20,234

Excess Loss Factors Calculation
Hazard Group 2

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	
\$10,000	0.01	0.014	0.990	0.014	0.00	0.067	0.998	0.067	0.04	0.698	0.964	0.673	0.45	0.172	0.733	0.126	0.049	0.880
\$15,000	0.01		0.986	0.014	0.00		0.997	0.067	0.06		0.946	0.660	0.68		0.659	0.113		0.854
\$20,000	0.02		0.982	0.014	0.00		0.995	0.067	0.08		0.930	0.649	0.91		0.603	0.104		0.834
\$25,000	0.02		0.979	0.014	0.00		0.994	0.067	0.10		0.914	0.638	1.13		0.559	0.096		0.815
\$30,000	0.03		0.975	0.014	0.01		0.993	0.067	0.11		0.898	0.627	1.36		0.522	0.090		0.798
\$35,000	0.03		0.971	0.014	0.01		0.992	0.066	0.13		0.884	0.617	1.59		0.491	0.084		0.781
\$40,000	0.04		0.968	0.014	0.01		0.991	0.066	0.15		0.870	0.607	1.81		0.466	0.080		0.767
\$50,000	0.05		0.960	0.013	0.01		0.989	0.066	0.19		0.844	0.589	2.26		0.427	0.073		0.741
\$75,000	0.07		0.943	0.013	0.01		0.983	0.066	0.29		0.786	0.549	3.40		0.366	0.063		0.691
\$100,000	0.09		0.927	0.013	0.02		0.977	0.065	0.38		0.737	0.514	4.53		0.326	0.056		0.648
\$125,000	0.11		0.910	0.013	0.02		0.972	0.065	0.48		0.695	0.485	5.66		0.296	0.051		0.614
\$150,000	0.14		0.894	0.013	0.03		0.966	0.065	0.57		0.657	0.459	6.79		0.273	0.047		0.584
\$175,000	0.16		0.879	0.012	0.03		0.961	0.064	0.67		0.624	0.436	7.93		0.254	0.044		0.556
\$200,000	0.18		0.864	0.012	0.04		0.956	0.064	0.77		0.593	0.414	9.06		0.238	0.041		0.531
\$225,000	0.20		0.849	0.012	0.04		0.951	0.064	0.86		0.564	0.394	10.19		0.223	0.038		0.508
\$250,000	0.23		0.835	0.012	0.05		0.946	0.063	0.96		0.537	0.375	11.32		0.210	0.036		0.486
\$275,000	0.25		0.821	0.011	0.05		0.940	0.063	1.05		0.511	0.357	12.45		0.197	0.034		0.465
\$300,000	0.27		0.807	0.011	0.06		0.935	0.063	1.15		0.486	0.339	13.59		0.184	0.032		0.445
\$325,000	0.29		0.793	0.011	0.06		0.930	0.062	1.25		0.462	0.322	14.72		0.172	0.030		0.425
\$350,000	0.32		0.780	0.011	0.07		0.925	0.062	1.34		0.438	0.306	15.85		0.161	0.028		0.407
\$375,000	0.34		0.766	0.011	0.07		0.920	0.062	1.44		0.415	0.290	16.98		0.150	0.026		0.389
\$400,000	0.36		0.753	0.011	0.07		0.915	0.061	1.53		0.394	0.275	18.12		0.139	0.024		0.371
\$425,000	0.39		0.740	0.010	0.08		0.907	0.061	1.63		0.373	0.260	19.25		0.129	0.022		0.353
\$450,000	0.41		0.727	0.010	0.08		0.902	0.060	1.72		0.353	0.246	20.38		0.120	0.021		0.337
\$475,000	0.43		0.715	0.010	0.09		0.897	0.060	1.82		0.334	0.233	21.51		0.112	0.019		0.322
\$500,000	0.45		0.702	0.010	0.09		0.892	0.060	1.92		0.316	0.221	22.64		0.103	0.018		0.309
\$600,000	0.54		0.655	0.009	0.11		0.872	0.058	2.30		0.252	0.176	27.17		0.076	0.013		0.256
\$700,000	0.63		0.611	0.009	0.13		0.853	0.057	2.68		0.201	0.140	31.70		0.056	0.010		0.216
\$800,000	0.72		0.571	0.008	0.15		0.834	0.056	3.07		0.161	0.112	36.23		0.041	0.007		0.183
\$900,000	0.82		0.533	0.007	0.17		0.815	0.055	3.45		0.129	0.090	40.76		0.030	0.005		0.157
\$1,000,000	0.91		0.4986	0.0070	0.19		0.797	0.0534	3.83		0.104	0.0724	45.29		0.022	0.0038		0.1366
\$2,000,000	1.81		0.2675	0.0037	0.37		0.627	0.0420	7.66		0.015	0.0102	90.58		0.002	0.0003		0.0562
\$3,000,000	2.72		0.1575	0.0022	0.56		0.485	0.0325	11.49		0.003	0.0017	135.87		0.000	0.0000		0.0364
\$4,000,000	3.62		0.0977	0.0014	0.75		0.366	0.0245	15.33		0.001	0.0004	181.16		0.000	0.0000		0.0263
\$5,000,000	4.53		0.0620	0.0009	0.94		0.270	0.0181	19.16		0.000	0.0002	226.45		0.000	0.0000		0.0192
\$6,000,000	5.44		0.0396	0.0006	1.12		0.193	0.0129	22.99		0.000	0.0002	271.74		0.000	0.0000		0.0137
\$7,000,000	6.34		0.0249	0.0003	1.31		0.133	0.0089	26.82		0.000	0.0001	317.03		0.000	0.0000		0.0093
\$8,000,000	7.25		0.0151	0.0002	1.50		0.088	0.0059	30.65		0.000	0.0000	362.32		0.000	0.0000		0.0061
\$9,000,000	8.16		0.0086	0.0001	1.68		0.055	0.0037	34.48		0.000	0.0000	407.61		0.000	0.0000		0.0038
\$10,000,000	9.06		0.0042	0.0001	1.87		0.034	0.0022	38.32		0.000	0.0000	452.90		0.000	0.0000		0.0023

Death Average Cost Per Case \$1,103,612
P.T. Average Cost Per Case \$5,344,621
P.P Average Cost Per Case \$260,989
T.T. Average Cost Per Case \$22,080

Excess Loss Factors Calculation
Hazard Group 3

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.014	0.992	0.014	0.00	0.085	0.998	0.085	0.03	0.731	0.967	0.707	0.40	0.140	0.753	0.105	0.030	0.911
\$15,000	0.01		0.988	0.014	0.00		0.998	0.085	0.05		0.952	0.696	0.60		0.682	0.095		0.890
\$20,000	0.02		0.985	0.014	0.00		0.997	0.085	0.07		0.937	0.685	0.80		0.627	0.088		0.872
\$25,000	0.02		0.982	0.014	0.00		0.996	0.085	0.09		0.922	0.674	1.00		0.583	0.082		0.855
\$30,000	0.02		0.979	0.014	0.00		0.995	0.085	0.10		0.908	0.664	1.20		0.547	0.077		0.840
\$35,000	0.03		0.976	0.014	0.00		0.995	0.085	0.12		0.895	0.654	1.40		0.516	0.072		0.825
\$40,000	0.03		0.973	0.014	0.01		0.994	0.084	0.14		0.882	0.645	1.60		0.489	0.068		0.811
\$50,000	0.04		0.966	0.014	0.01		0.992	0.084	0.17		0.857	0.626	2.00		0.447	0.063		0.787
\$75,000	0.06		0.952	0.013	0.01		0.988	0.084	0.26		0.803	0.587	3.00		0.383	0.054		0.738
\$100,000	0.08		0.938	0.013	0.01		0.985	0.084	0.34		0.757	0.553	4.00		0.343	0.048		0.698
\$125,000	0.09		0.924	0.013	0.02		0.981	0.083	0.43		0.717	0.524	5.01		0.313	0.044		0.664
\$150,000	0.11		0.911	0.013	0.02		0.977	0.083	0.51		0.681	0.498	6.01		0.289	0.040		0.634
\$175,000	0.13		0.897	0.013	0.02		0.973	0.083	0.60		0.649	0.474	7.01		0.269	0.038		0.608
\$200,000	0.15		0.884	0.012	0.03		0.969	0.082	0.68		0.619	0.452	8.01		0.253	0.035		0.581
\$225,000	0.17		0.871	0.012	0.03		0.966	0.082	0.77		0.592	0.433	9.01		0.238	0.033		0.560
\$250,000	0.19		0.859	0.012	0.03		0.962	0.082	0.86		0.566	0.414	10.01		0.225	0.032		0.540
\$275,000	0.21		0.847	0.012	0.03		0.959	0.082	0.94		0.542	0.396	11.01		0.213	0.030		0.520
\$300,000	0.23		0.835	0.012	0.04		0.955	0.081	1.03		0.518	0.379	12.01		0.202	0.028		0.500
\$325,000	0.24		0.824	0.012	0.04		0.952	0.081	1.11		0.496	0.363	13.02		0.191	0.027		0.483
\$350,000	0.26		0.812	0.011	0.04		0.948	0.081	1.20		0.474	0.346	14.02		0.180	0.025		0.463
\$375,000	0.28		0.801	0.011	0.05		0.945	0.080	1.28		0.452	0.330	15.02		0.169	0.024		0.445
\$400,000	0.30		0.790	0.011	0.05		0.941	0.080	1.37		0.431	0.315	16.02		0.159	0.022		0.428
\$425,000	0.32		0.778	0.011	0.05		0.938	0.080	1.45		0.411	0.300	17.02		0.149	0.021		0.412
\$450,000	0.34		0.767	0.011	0.06		0.934	0.079	1.54		0.392	0.287	18.02		0.140	0.020		0.397
\$475,000	0.36		0.756	0.011	0.06		0.931	0.079	1.63		0.373	0.273	19.02		0.131	0.018		0.381
\$500,000	0.38		0.745	0.010	0.06		0.927	0.079	1.71		0.355	0.260	20.02		0.123	0.017		0.366
\$600,000	0.45		0.704	0.010	0.08		0.913	0.078	2.05		0.291	0.213	24.03		0.094	0.013		0.314
\$700,000	0.53		0.664	0.009	0.09		0.897	0.076	2.39		0.238	0.174	28.03		0.072	0.010		0.269
\$800,000	0.60		0.627	0.009	0.10		0.883	0.075	2.74		0.195	0.143	32.04		0.055	0.008		0.235
\$900,000	0.68		0.592	0.008	0.11		0.870	0.074	3.08		0.160	0.117	36.04		0.042	0.006		0.205
\$1,000,000	0.75		0.5591	0.0078	0.13		0.857	0.0728	3.42		0.131	0.0956	40.05		0.032	0.0044		0.1806
\$2,000,000	1.50		0.3267	0.0046	0.25		0.733	0.0623	6.84		0.022	0.0158	80.09		0.003	0.0004		0.0831
\$3,000,000	2.26		0.2046	0.0029	0.38		0.622	0.0529	10.26		0.004	0.0032	120.14		0.000	0.0000		0.0590
\$4,000,000	3.01		0.1347	0.0019	0.51		0.523	0.0445	13.68		0.001	0.0007	160.19		0.000	0.0000		0.0471
\$5,000,000	3.76		0.0912	0.0013	0.63		0.436	0.0371	17.11		0.000	0.0003	200.23		0.000	0.0000		0.0387
\$6,000,000	4.51		0.0627	0.0009	0.76		0.359	0.0305	20.53		0.000	0.0002	240.28		0.000	0.0000		0.0316
\$7,000,000	5.26		0.0432	0.0006	0.89		0.292	0.0249	23.95		0.000	0.0002	280.33		0.000	0.0000		0.0257
\$8,000,000	6.01		0.0295	0.0004	1.01		0.235	0.0200	27.37		0.000	0.0001	320.37		0.000	0.0000		0.0205
\$9,000,000	6.77		0.0198	0.0003	1.14		0.186	0.0158	30.79		0.000	0.0000	360.42		0.000	0.0000		0.0161
\$10,000,000	7.52		0.0129	0.0002	1.27		0.145	0.0123	34.21		0.000	0.0000	400.46		0.000	0.0000		0.0125

Death Average Cost Per Case \$1,330,300
P.T. Average Cost Per Case \$7,885,531
P.P Average Cost Per Case \$292,296
T.T. Average Cost Per Case \$24,971

Excess Loss Factors Calculation
Hazard Group 4

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.014	0.993	0.014	0.00	0.099	0.999	0.099	0.03	0.755	0.970	0.732	0.36	0.108	0.768	0.083	0.024	0.928
\$15,000	0.01		0.989	0.014	0.00		0.998	0.099	0.05		0.955	0.721	0.55		0.700	0.076		0.910
\$20,000	0.01		0.986	0.014	0.00		0.998	0.099	0.06		0.941	0.710	0.73		0.646	0.070		0.893
\$25,000	0.02		0.983	0.014	0.00		0.997	0.099	0.08		0.928	0.701	0.91		0.602	0.065		0.879
\$30,000	0.02		0.980	0.014	0.00		0.996	0.099	0.09		0.915	0.691	1.09		0.566	0.061		0.865
\$35,000	0.02		0.977	0.014	0.00		0.996	0.099	0.11		0.902	0.681	1.27		0.535	0.058		0.852
\$40,000	0.03		0.975	0.014	0.00		0.995	0.099	0.13		0.890	0.672	1.46		0.508	0.055		0.840
\$50,000	0.03		0.969	0.014	0.01		0.994	0.098	0.16		0.867	0.655	1.82		0.465	0.050		0.817
\$75,000	0.05		0.955	0.013	0.01		0.991	0.098	0.24		0.815	0.615	2.73		0.397	0.043		0.769
\$100,000	0.07		0.943	0.013	0.01		0.988	0.098	0.31		0.771	0.582	3.64		0.356	0.038		0.731
\$125,000	0.09		0.930	0.013	0.01		0.985	0.098	0.39		0.732	0.553	4.55		0.326	0.035		0.699
\$150,000	0.10		0.918	0.013	0.02		0.982	0.097	0.47		0.698	0.527	5.46		0.301	0.033		0.670
\$175,000	0.12		0.905	0.013	0.02		0.978	0.097	0.55		0.666	0.503	6.37		0.281	0.030		0.643
\$200,000	0.14		0.893	0.013	0.02		0.975	0.097	0.63		0.638	0.482	7.28		0.264	0.029		0.621
\$225,000	0.15		0.882	0.012	0.02		0.972	0.096	0.71		0.612	0.462	8.19		0.250	0.027		0.597
\$250,000	0.17		0.870	0.012	0.03		0.969	0.096	0.79		0.587	0.443	9.09		0.237	0.026		0.577
\$275,000	0.19		0.859	0.012	0.03		0.967	0.096	0.87		0.563	0.425	10.00		0.225	0.024		0.557
\$300,000	0.21		0.848	0.012	0.03		0.964	0.095	0.94		0.541	0.408	10.91		0.214	0.023		0.538
\$325,000	0.22		0.837	0.012	0.03		0.961	0.095	1.02		0.519	0.392	11.82		0.204	0.022		0.521
\$350,000	0.24		0.827	0.012	0.04		0.958	0.095	1.10		0.498	0.376	12.73		0.194	0.021		0.504
\$375,000	0.26		0.816	0.011	0.04		0.955	0.095	1.18		0.478	0.361	13.64		0.184	0.020		0.487
\$400,000	0.27		0.806	0.011	0.04		0.952	0.094	1.26		0.458	0.346	14.55		0.174	0.019		0.470
\$425,000	0.29		0.795	0.011	0.04		0.950	0.094	1.34		0.439	0.331	15.46		0.165	0.018		0.454
\$450,000	0.31		0.785	0.011	0.05		0.947	0.094	1.42		0.420	0.317	16.37		0.156	0.017		0.439
\$475,000	0.33		0.775	0.011	0.05		0.944	0.093	1.49		0.402	0.304	17.28		0.147	0.016		0.424
\$500,000	0.34		0.765	0.011	0.05		0.941	0.093	1.57		0.385	0.291	18.19		0.139	0.015		0.410
\$600,000	0.41		0.725	0.010	0.06		0.930	0.092	1.89		0.321	0.242	21.83		0.109	0.012		0.356
\$700,000	0.48		0.688	0.010	0.07		0.919	0.091	2.20		0.267	0.202	25.47		0.086	0.009		0.312
\$800,000	0.55		0.653	0.009	0.08		0.905	0.090	2.52		0.222	0.168	29.10		0.067	0.007		0.274
\$900,000	0.62		0.620	0.009	0.09		0.894	0.089	2.83		0.184	0.139	32.74		0.052	0.006		0.243
\$1,000,000	0.69		0.5882	0.0082	0.10		0.883	0.0875	3.15		0.154	0.1160	36.38		0.041	0.0044		0.2161
\$2,000,000	1.37		0.3576	0.0050	0.20		0.781	0.0773	6.29		0.028	0.0214	72.76		0.004	0.0004		0.1041
\$3,000,000	2.06		0.2304	0.0032	0.30		0.687	0.0681	9.44		0.006	0.0048	109.14		0.001	0.0001		0.0762
\$4,000,000	2.74		0.1556	0.0022	0.41		0.602	0.0596	12.58		0.002	0.0012	145.52		0.000	0.0000		0.0630
\$5,000,000	3.43		0.1082	0.0015	0.51		0.524	0.0518	15.73		0.001	0.0004	181.90		0.000	0.0000		0.0537
\$6,000,000	4.11		0.0765	0.0011	0.61		0.453	0.0448	18.88		0.000	0.0003	218.28		0.000	0.0000		0.0462
\$7,000,000	4.80		0.0544	0.0008	0.71		0.389	0.0385	22.02		0.000	0.0002	254.66		0.000	0.0000		0.0395
\$8,000,000	5.48		0.0387	0.0005	0.81		0.331	0.0328	25.17		0.000	0.0002	291.04		0.000	0.0000		0.0335
\$9,000,000	6.17		0.0273	0.0004	0.91		0.280	0.0277	28.31		0.000	0.0001	327.42		0.000	0.0000		0.0282
\$10,000,000	6.85		0.0189	0.0003	1.01		0.235	0.0233	31.46		0.000	0.0000	363.80		0.000	0.0000		0.0236

Death Average Cost Per Case \$1,459,804
P.T. Average Cost Per Case \$9,857,792
P.P Average Cost Per Case \$317,876
T.T. Average Cost Per Case \$27,488

Delaware
 Excess Loss Factor Study
 Excess Loss (Pure Premium) Factors

Loss Limitation	DE Hazard Group Excess Loss Factors				ELF adjusted for LBA's LBA Factor : 0.8241				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
	(1) Pg12 Col(1)	(2) Pg13 Col(1)	(3) Pg14 Col(1)	(4) Pg15 Col(1)	(1)*LBA	(2)*LBA	(3)*LBA	(4)*LBA	(9) Columns (5)-(8) + 0.005	(10) (Max Adj = 1/2 ELF)	(11)	(12)
\$10,000	0.865	0.880	0.911	0.928	0.713	0.725	0.751	0.765	0.718	0.730	0.756	0.770
\$15,000	0.838	0.854	0.890	0.910	0.691	0.704	0.733	0.750	0.696	0.709	0.738	0.755
\$20,000	0.816	0.834	0.872	0.893	0.672	0.687	0.719	0.736	0.677	0.692	0.724	0.741
\$25,000	0.797	0.815	0.855	0.879	0.657	0.672	0.705	0.724	0.662	0.677	0.710	0.729
\$30,000	0.777	0.798	0.840	0.865	0.640	0.658	0.692	0.713	0.645	0.663	0.697	0.718
\$35,000	0.761	0.781	0.825	0.852	0.627	0.644	0.680	0.702	0.632	0.649	0.685	0.707
\$40,000	0.746	0.767	0.811	0.840	0.615	0.632	0.668	0.692	0.620	0.637	0.673	0.697
\$50,000	0.721	0.741	0.787	0.817	0.594	0.611	0.649	0.673	0.599	0.616	0.654	0.678
\$75,000	0.669	0.691	0.738	0.769	0.551	0.569	0.608	0.634	0.556	0.574	0.613	0.639
\$100,000	0.626	0.648	0.698	0.731	0.516	0.534	0.575	0.602	0.521	0.539	0.580	0.607
\$125,000	0.591	0.614	0.664	0.699	0.487	0.506	0.547	0.576	0.492	0.511	0.552	0.581
\$150,000	0.559	0.584	0.634	0.670	0.461	0.481	0.522	0.552	0.466	0.486	0.527	0.557
\$175,000	0.532	0.556	0.608	0.643	0.438	0.458	0.501	0.530	0.443	0.463	0.506	0.535
\$200,000	0.507	0.531	0.581	0.621	0.418	0.438	0.479	0.512	0.423	0.443	0.484	0.517
\$225,000	0.484	0.508	0.560	0.597	0.399	0.419	0.461	0.492	0.404	0.424	0.466	0.497
\$250,000	0.460	0.486	0.540	0.577	0.379	0.401	0.445	0.476	0.384	0.406	0.450	0.481
\$275,000	0.439	0.465	0.520	0.557	0.362	0.383	0.429	0.459	0.367	0.388	0.434	0.464
\$300,000	0.418	0.445	0.500	0.538	0.344	0.367	0.412	0.443	0.349	0.372	0.417	0.448
\$325,000	0.398	0.425	0.483	0.521	0.328	0.350	0.398	0.429	0.333	0.355	0.403	0.434
\$350,000	0.380	0.407	0.463	0.504	0.313	0.335	0.382	0.415	0.318	0.340	0.387	0.420
\$375,000	0.359	0.389	0.445	0.487	0.296	0.321	0.367	0.401	0.301	0.326	0.372	0.406
\$400,000	0.342	0.371	0.428	0.470	0.282	0.306	0.353	0.387	0.287	0.311	0.358	0.392
\$425,000	0.325	0.353	0.412	0.454	0.268	0.291	0.340	0.374	0.273	0.296	0.345	0.379
\$450,000	0.311	0.337	0.397	0.439	0.256	0.278	0.327	0.362	0.261	0.283	0.332	0.367
\$475,000	0.296	0.322	0.381	0.424	0.244	0.265	0.314	0.349	0.249	0.270	0.319	0.354
\$500,000	0.281	0.309	0.366	0.410	0.232	0.255	0.302	0.338	0.237	0.260	0.307	0.343
\$600,000	0.232	0.256	0.314	0.356	0.191	0.211	0.259	0.293	0.196	0.216	0.264	0.298
\$700,000	0.192	0.216	0.269	0.312	0.158	0.178	0.222	0.257	0.163	0.183	0.227	0.262
\$800,000	0.162	0.183	0.235	0.274	0.134	0.151	0.194	0.226	0.139	0.156	0.199	0.231
\$900,000	0.138	0.157	0.205	0.243	0.114	0.129	0.169	0.200	0.119	0.134	0.174	0.205
* \$1,000,000	0.1200	0.1366	0.1806	0.2161	0.0989	0.1126	0.1488	0.1781	0.1039	0.1176	0.1538	0.1831
\$2,000,000	0.0600	0.0710	0.1013	0.1320	0.0494	0.0585	0.0835	0.1088	0.0544	0.0635	0.0885	0.1138
\$3,000,000	0.0394	0.0474	0.0704	0.0957	0.0325	0.0391	0.0580	0.0789	0.0375	0.0441	0.0630	0.0839
\$4,000,000	0.0288	0.0351	0.0533	0.0746	0.0237	0.0289	0.0439	0.0615	0.0287	0.0339	0.0489	0.0665
\$5,000,000	0.0227	0.0277	0.0426	0.0609	0.0187	0.0228	0.0351	0.0502	0.0237	0.0278	0.0401	0.0552
\$6,000,000	0.0184	0.0228	0.0354	0.0510	0.0152	0.0188	0.0292	0.0420	0.0202	0.0238	0.0342	0.0470
\$7,000,000	0.0154	0.0191	0.0300	0.0437	0.0127	0.0157	0.0247	0.0360	0.0177	0.0207	0.0297	0.0410
\$8,000,000	0.0131	0.0164	0.0258	0.0382	0.0108	0.0135	0.0213	0.0315	0.0158	0.0185	0.0263	0.0365
\$9,000,000	0.0114	0.0143	0.0226	0.0337	0.0094	0.0118	0.0186	0.0278	0.0141	0.0168	0.0236	0.0328
\$10,000,000	0.0100	0.0126	0.0202	0.0300	0.0082	0.0104	0.0166	0.0247	0.0123	0.0154	0.0216	0.0297

* 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: 12/1/11
Excess Loss (Pure Premium) Factors

Per Accident Limit	2011 Excess Loss Factors*				2010 Excess Loss Factors				Percentage Change			
	1	2	3	4	1	2	3	4	1	2	3	4
\$10,000	0.718	0.730	0.756	0.770	0.714	0.732	0.756	0.772	0.6%	-0.3%	0.0%	-0.3%
\$15,000	0.696	0.709	0.738	0.755	0.688	0.708	0.736	0.753	1.2%	0.1%	0.3%	0.3%
\$20,000	0.677	0.692	0.724	0.741	0.666	0.688	0.717	0.736	1.7%	0.6%	1.0%	0.7%
\$25,000	0.661	0.677	0.710	0.729	0.647	0.669	0.700	0.720	2.2%	1.2%	1.4%	1.3%
\$30,000	0.645	0.663	0.697	0.718	0.630	0.654	0.686	0.707	2.4%	1.4%	1.6%	1.6%
\$35,000	0.632	0.649	0.685	0.707	0.614	0.639	0.673	0.695	2.9%	1.6%	1.8%	1.7%
\$40,000	0.620	0.637	0.673	0.697	0.600	0.624	0.660	0.684	3.3%	2.1%	2.0%	1.9%
\$50,000	0.599	0.616	0.654	0.678	0.576	0.600	0.636	0.662	4.0%	2.7%	2.8%	2.4%
\$75,000	0.556	0.574	0.613	0.639	0.529	0.553	0.591	0.618	5.1%	3.8%	3.7%	3.4%
\$100,000	0.521	0.539	0.580	0.607	0.491	0.517	0.556	0.584	6.1%	4.3%	4.3%	3.9%
\$125,000	0.492	0.511	0.552	0.581	0.460	0.485	0.525	0.554	7.0%	5.4%	5.1%	4.9%
\$150,000	0.466	0.486	0.527	0.557	0.434	0.458	0.498	0.529	7.4%	6.1%	5.8%	5.3%
\$175,000	0.443	0.463	0.506	0.535	0.409	0.434	0.476	0.505	8.3%	6.7%	6.3%	5.9%
\$200,000	0.423	0.443	0.484	0.516	0.387	0.412	0.454	0.485	9.3%	7.5%	6.6%	6.4%
\$225,000	0.404	0.424	0.467	0.497	0.366	0.392	0.434	0.465	10.4%	8.2%	7.6%	6.9%
\$250,000	0.384	0.406	0.450	0.481	0.349	0.374	0.416	0.448	10.0%	8.6%	8.2%	7.4%
\$275,000	0.367	0.388	0.434	0.464	0.331	0.356	0.398	0.431	10.9%	9.0%	9.0%	7.7%
\$300,000	0.349	0.372	0.417	0.448	0.314	0.340	0.382	0.414	11.1%	9.4%	9.2%	8.2%
\$325,000	0.333	0.355	0.402	0.434	0.298	0.323	0.366	0.400	11.7%	9.9%	9.8%	8.5%
\$350,000	0.317	0.340	0.387	0.420	0.283	0.308	0.352	0.385	12.0%	10.4%	9.9%	9.1%
\$375,000	0.301	0.325	0.372	0.406	0.268	0.293	0.337	0.371	12.3%	10.9%	10.4%	9.4%
\$400,000	0.287	0.311	0.358	0.392	0.253	0.279	0.323	0.357	13.4%	11.5%	10.8%	9.8%
\$425,000	0.273	0.296	0.345	0.379	0.241	0.266	0.309	0.344	13.3%	11.3%	11.7%	10.2%
\$450,000	0.261	0.283	0.332	0.367	0.230	0.252	0.297	0.331	13.5%	12.3%	11.8%	10.9%
\$475,000	0.249	0.271	0.319	0.354	0.218	0.242	0.285	0.319	14.2%	12.0%	11.9%	11.0%
\$500,000	0.237	0.260	0.307	0.343	0.208	0.231	0.274	0.307	13.9%	12.6%	12.0%	11.7%
\$600,000	0.196	0.216	0.264	0.298	0.172	0.192	0.234	0.266	14.0%	12.5%	12.8%	12.0%
\$700,000	0.163	0.183	0.227	0.262	0.144	0.164	0.201	0.232	13.2%	11.6%	12.9%	12.9%
\$800,000	0.139	0.156	0.199	0.231	0.123	0.140	0.175	0.203	13.0%	11.4%	13.7%	13.8%
\$900,000	0.119	0.134	0.174	0.205	0.108	0.122	0.154	0.181	10.2%	9.8%	13.0%	13.3%
\$1,000,000	0.1039	0.1176	0.1538	0.1831	0.0955	0.1083	0.1384	0.1628	8.8%	8.6%	11.1%	12.5%
\$2,000,000	0.0544	0.0635	0.0885	0.1138	0.0512	0.0599	0.0816	0.1033	6.3%	6.0%	8.5%	10.2%
\$3,000,000	0.0375	0.0441	0.0630	0.0839	0.0358	0.0421	0.0594	0.0782	4.7%	4.8%	6.1%	7.3%
\$4,000,000	0.0287	0.0339	0.0489	0.0665	0.0276	0.0328	0.0469	0.0632	4.0%	3.4%	4.3%	5.2%
\$5,000,000	0.0237	0.0278	0.0401	0.0552	0.0230	0.0270	0.0387	0.0531	3.0%	3.0%	3.6%	4.0%
\$6,000,000	0.0202	0.0238	0.0342	0.0470	0.0199	0.0232	0.0331	0.0456	1.5%	2.6%	3.3%	3.1%
\$7,000,000	0.0177	0.0207	0.0297	0.0410	0.0177	0.0205	0.0290	0.0399	0.0%	1.0%	2.4%	2.8%
\$8,000,000	0.0158	0.0185	0.0263	0.0365	0.0162	0.0187	0.0260	0.0358	-2.5%	-1.1%	1.2%	2.0%
\$9,000,000	0.0141	0.0168	0.0236	0.0328	0.0150	0.0170	0.0235	0.0322	-6.0%	-1.2%	0.4%	1.9%
\$10,000,000	0.0123	0.0154	0.0216	0.0297	0.0137	0.0160	0.0217	0.0293	-10.2%	-3.8%	-0.5%	1.4%

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