

DELAWARE COMPENSATION RATING BUREAU, INC.

Excess Loss Premium Factors

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to express excess losses as a portion of residual market rates.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A-G.

## DELAWARE

## Excess Loss Factor Study

## Excess Loss Premium Factors

| Loss<br>Limitation | DE Hazard Group Excess Loss Factors |                    |                    |                    |                    |                    |                    | ELF adjusted for LBA's |                        |                         |                         |                         |                         |                         | ELF adjusted for LBA's & Risk Load |              |              |              |              |              |              |
|--------------------|-------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------------|------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                    |                                     |                    |                    |                    |                    |                    |                    | 0.5650                 |                        |                         |                         |                         |                         |                         |                                    |              |              |              |              |              |              |
|                    | HG A<br>(1)<br>Pg2                  | HG B<br>(2)<br>Pg3 | HG C<br>(3)<br>Pg4 | HG D<br>(4)<br>Pg5 | HG E<br>(5)<br>Pg6 | HG F<br>(6)<br>Pg7 | HG G<br>(7)<br>Pg8 | TCR<br>(1)*TCR         | HG B<br>(9)<br>(1)*TCR | HG C<br>(10)<br>(2)*TCR | HG D<br>(11)<br>(3)*TCR | HG E<br>(12)<br>(4)*TCR | HG F<br>(13)<br>(5)*TCR | HG G<br>(14)<br>(6)*TCR | HG A<br>(15)                       | HG B<br>(16) | HG C<br>(17) | HG D<br>(18) | HG E<br>(19) | HG F<br>(20) | HG G<br>(21) |
| \$10,000           | 0.862                               | 0.898              | 0.898              | 0.918              | 0.933              | 0.948              | 0.951              | 0.487                  | 0.507                  | 0.507                   | 0.519                   | 0.527                   | 0.536                   | 0.537                   | 0.492                              | 0.512        | 0.512        | 0.524        | 0.532        | 0.541        | 0.542        |
| \$15,000           | 0.829                               | 0.870              | 0.870              | 0.895              | 0.912              | 0.931              | 0.935              | 0.468                  | 0.492                  | 0.492                   | 0.506                   | 0.515                   | 0.526                   | 0.528                   | 0.473                              | 0.497        | 0.497        | 0.511        | 0.520        | 0.531        | 0.533        |
| \$20,000           | 0.799                               | 0.845              | 0.846              | 0.875              | 0.894              | 0.917              | 0.921              | 0.451                  | 0.477                  | 0.478                   | 0.494                   | 0.505                   | 0.518                   | 0.520                   | 0.456                              | 0.482        | 0.483        | 0.499        | 0.510        | 0.523        | 0.525        |
| \$25,000           | 0.774                               | 0.824              | 0.827              | 0.856              | 0.879              | 0.903              | 0.909              | 0.437                  | 0.466                  | 0.467                   | 0.484                   | 0.497                   | 0.510                   | 0.514                   | 0.442                              | 0.471        | 0.472        | 0.489        | 0.502        | 0.515        | 0.519        |
| \$30,000           | 0.751                               | 0.805              | 0.808              | 0.840              | 0.862              | 0.891              | 0.898              | 0.424                  | 0.455                  | 0.457                   | 0.475                   | 0.487                   | 0.503                   | 0.507                   | 0.429                              | 0.460        | 0.462        | 0.480        | 0.492        | 0.508        | 0.512        |
| \$35,000           | 0.730                               | 0.787              | 0.790              | 0.826              | 0.850              | 0.878              | 0.886              | 0.412                  | 0.445                  | 0.446                   | 0.467                   | 0.480                   | 0.496                   | 0.501                   | 0.417                              | 0.450        | 0.451        | 0.472        | 0.485        | 0.501        | 0.506        |
| \$40,000           | 0.711                               | 0.771              | 0.774              | 0.811              | 0.837              | 0.868              | 0.876              | 0.402                  | 0.436                  | 0.437                   | 0.458                   | 0.473                   | 0.490                   | 0.495                   | 0.407                              | 0.441        | 0.442        | 0.463        | 0.478        | 0.495        | 0.500        |
| \$50,000           | 0.678                               | 0.742              | 0.745              | 0.786              | 0.813              | 0.848              | 0.857              | 0.383                  | 0.419                  | 0.421                   | 0.444                   | 0.459                   | 0.479                   | 0.484                   | 0.388                              | 0.424        | 0.426        | 0.449        | 0.464        | 0.484        | 0.489        |
| \$75,000           | 0.613                               | 0.683              | 0.687              | 0.732              | 0.764              | 0.803              | 0.816              | 0.346                  | 0.386                  | 0.388                   | 0.414                   | 0.432                   | 0.454                   | 0.461                   | 0.351                              | 0.391        | 0.393        | 0.419        | 0.437        | 0.459        | 0.466        |
| \$100,000          | 0.562                               | 0.636              | 0.642              | 0.691              | 0.723              | 0.767              | 0.780              | 0.318                  | 0.359                  | 0.363                   | 0.390                   | 0.408                   | 0.433                   | 0.441                   | 0.323                              | 0.364        | 0.368        | 0.395        | 0.413        | 0.438        | 0.446        |
| \$125,000          | 0.519                               | 0.597              | 0.604              | 0.654              | 0.689              | 0.735              | 0.750              | 0.293                  | 0.337                  | 0.341                   | 0.370                   | 0.389                   | 0.415                   | 0.424                   | 0.298                              | 0.342        | 0.346        | 0.375        | 0.394        | 0.420        | 0.429        |
| \$150,000          | 0.483                               | 0.563              | 0.570              | 0.622              | 0.658              | 0.708              | 0.723              | 0.273                  | 0.318                  | 0.322                   | 0.351                   | 0.372                   | 0.400                   | 0.408                   | 0.278                              | 0.323        | 0.327        | 0.356        | 0.377        | 0.405        | 0.413        |
| \$175,000          | 0.453                               | 0.533              | 0.541              | 0.595              | 0.632              | 0.682              | 0.698              | 0.256                  | 0.301                  | 0.306                   | 0.336                   | 0.357                   | 0.385                   | 0.394                   | 0.261                              | 0.306        | 0.311        | 0.341        | 0.362        | 0.390        | 0.399        |
| \$200,000          | 0.423                               | 0.508              | 0.515              | 0.571              | 0.608              | 0.660              | 0.677              | 0.239                  | 0.287                  | 0.291                   | 0.323                   | 0.344                   | 0.373                   | 0.383                   | 0.244                              | 0.292        | 0.296        | 0.328        | 0.349        | 0.378        | 0.388        |
| \$225,000          | 0.395                               | 0.481              | 0.492              | 0.547              | 0.587              | 0.638              | 0.656              | 0.223                  | 0.272                  | 0.278                   | 0.309                   | 0.332                   | 0.360                   | 0.371                   | 0.228                              | 0.277        | 0.283        | 0.314        | 0.337        | 0.365        | 0.376        |
| \$250,000          | 0.371                               | 0.457              | 0.468              | 0.526              | 0.565              | 0.620              | 0.638              | 0.210                  | 0.258                  | 0.264                   | 0.297                   | 0.319                   | 0.350                   | 0.360                   | 0.215                              | 0.263        | 0.269        | 0.302        | 0.324        | 0.355        | 0.365        |
| \$275,000          | 0.347                               | 0.436              | 0.448              | 0.507              | 0.547              | 0.600              | 0.621              | 0.196                  | 0.246                  | 0.253                   | 0.286                   | 0.309                   | 0.339                   | 0.351                   | 0.201                              | 0.251        | 0.258        | 0.291        | 0.314        | 0.344        | 0.356        |
| \$300,000          | 0.322                               | 0.413              | 0.427              | 0.487              | 0.528              | 0.583              | 0.604              | 0.182                  | 0.233                  | 0.241                   | 0.275                   | 0.298                   | 0.329                   | 0.341                   | 0.187                              | 0.238        | 0.246        | 0.280        | 0.303        | 0.334        | 0.346        |
| \$325,000          | 0.300                               | 0.390              | 0.407              | 0.469              | 0.510              | 0.567              | 0.587              | 0.170                  | 0.220                  | 0.230                   | 0.265                   | 0.288                   | 0.320                   | 0.332                   | 0.175                              | 0.225        | 0.235        | 0.270        | 0.293        | 0.325        | 0.337        |
| \$350,000          | 0.281                               | 0.372              | 0.388              | 0.452              | 0.495              | 0.552              | 0.573              | 0.159                  | 0.210                  | 0.219                   | 0.255                   | 0.280                   | 0.312                   | 0.324                   | 0.164                              | 0.215        | 0.224        | 0.260        | 0.285        | 0.317        | 0.329        |
| \$375,000          | 0.262                               | 0.353              | 0.369              | 0.433              | 0.478              | 0.537              | 0.558              | 0.148                  | 0.199                  | 0.208                   | 0.245                   | 0.270                   | 0.303                   | 0.315                   | 0.153                              | 0.204        | 0.213        | 0.250        | 0.275        | 0.308        | 0.320        |
| \$400,000          | 0.245                               | 0.336              | 0.352              | 0.417              | 0.463              | 0.523              | 0.545              | 0.138                  | 0.190                  | 0.199                   | 0.236                   | 0.262                   | 0.295                   | 0.308                   | 0.143                              | 0.195        | 0.204        | 0.241        | 0.267        | 0.300        | 0.313        |
| \$425,000          | 0.229                               | 0.320              | 0.335              | 0.401              | 0.447              | 0.509              | 0.532              | 0.129                  | 0.181                  | 0.189                   | 0.227                   | 0.253                   | 0.288                   | 0.301                   | 0.134                              | 0.186        | 0.194        | 0.232        | 0.258        | 0.293        | 0.306        |
| \$450,000          | 0.213                               | 0.303              | 0.320              | 0.385              | 0.432              | 0.495              | 0.520              | 0.120                  | 0.171                  | 0.181                   | 0.218                   | 0.244                   | 0.280                   | 0.294                   | 0.125                              | 0.176        | 0.186        | 0.223        | 0.249        | 0.285        | 0.299        |
| \$475,000          | 0.199                               | 0.288              | 0.304              | 0.371              | 0.417              | 0.481              | 0.507              | 0.112                  | 0.163                  | 0.172                   | 0.210                   | 0.236                   | 0.272                   | 0.286                   | 0.117                              | 0.168        | 0.177        | 0.215        | 0.241        | 0.277        | 0.291        |
| \$500,000          | 0.186                               | 0.275              | 0.290              | 0.357              | 0.404              | 0.469              | 0.495              | 0.105                  | 0.155                  | 0.164                   | 0.202                   | 0.228                   | 0.265                   | 0.280                   | 0.110                              | 0.160        | 0.169        | 0.207        | 0.233        | 0.270        | 0.285        |
| \$600,000          | 0.143                               | 0.226              | 0.242              | 0.306              | 0.354              | 0.420              | 0.448              | 0.081                  | 0.128                  | 0.137                   | 0.173                   | 0.200                   | 0.237                   | 0.253                   | 0.086                              | 0.133        | 0.142        | 0.178        | 0.205        | 0.242        | 0.258        |
| \$700,000          | 0.110                               | 0.191              | 0.201              | 0.263              | 0.311              | 0.377              | 0.407              | 0.062                  | 0.108                  | 0.114                   | 0.149                   | 0.176                   | 0.213                   | 0.230                   | 0.067                              | 0.113        | 0.119        | 0.154        | 0.181        | 0.218        | 0.235        |
| \$800,000          | 0.081                               | 0.161              | 0.170              | 0.230              | 0.274              | 0.339              | 0.369              | 0.046                  | 0.091                  | 0.096                   | 0.130                   | 0.155                   | 0.192                   | 0.208                   | 0.051                              | 0.096        | 0.101        | 0.135        | 0.160        | 0.197        | 0.213        |
| \$900,000          | 0.062                               | 0.138              | 0.145              | 0.201              | 0.244              | 0.307              | 0.336              | 0.035                  | 0.078                  | 0.082                   | 0.114                   | 0.138                   | 0.173                   | 0.190                   | 0.040                              | 0.083        | 0.087        | 0.119        | 0.143        | 0.178        | 0.195        |
| \$1,000,000        | 0.0502                              | 0.1202             | 0.1245             | 0.1766             | 0.2166             | 0.2782             | 0.3069             | 0.0284                 | 0.0679                 | 0.0703                  | 0.0998                  | 0.1224                  | 0.1572                  | 0.1734                  | 0.0334                             | 0.0729       | 0.0753       | 0.1048       | 0.1274       | 0.1622       | 0.1784       |
| \$2,000,000        | 0.0290                              | 0.0704             | 0.0738             | 0.1074             | 0.1332             | 0.1800             | 0.2053             | 0.0164                 | 0.0398                 | 0.0417                  | 0.0607                  | 0.0753                  | 0.1017                  | 0.1160                  | 0.0214                             | 0.0448       | 0.0467       | 0.0657       | 0.0803       | 0.1067       | 0.1210       |
| \$3,000,000        | 0.0210                              | 0.0512             | 0.0539             | 0.0796             | 0.0996             | 0.1383             | 0.1614             | 0.0119                 | 0.0289                 | 0.0305                  | 0.0450                  | 0.0563                  | 0.0781                  | 0.0912                  | 0.0169                             | 0.0339       | 0.0355       | 0.0500       | 0.0613       | 0.0831       | 0.0962       |
| \$4,000,000        | 0.0166                              | 0.0407             | 0.0432             | 0.0638             | 0.0804             | 0.1135             | 0.1347             | 0.0094                 | 0.0230                 | 0.0244                  | 0.0360                  | 0.0454                  | 0.0641                  | 0.0761                  | 0.0141                             | 0.0280       | 0.0294       | 0.0410       | 0.0504       | 0.0691       | 0.0811       |
| \$5,000,000        | 0.0139                              | 0.0341             | 0.0361             | 0.0540             | 0.0680             | 0.0971             | 0.1166             | 0.0079                 | 0.0193                 | 0.0204                  | 0.0305                  | 0.0384                  | 0.0549                  | 0.0659                  | 0.0119                             | 0.0243       | 0.0254       | 0.0355       | 0.0434       | 0.0599       | 0.0709       |
| \$6,000,000        | 0.0119                              | 0.0292             | 0.0312             | 0.0466             | 0.0591             | 0.0851             | 0.1028             | 0.0067                 | 0.0165                 | 0.0176                  | 0.0263                  | 0.0334                  | 0.0481                  | 0.0581                  | 0.0101                             | 0.0215       | 0.0226       | 0.0313       | 0.0384       | 0.0531       | 0.0631       |
| \$7,000,000        | 0.0104                              | 0.0257             | 0.0276             | 0.0413             | 0.0524             | 0.0759             | 0.0924             | 0.0059                 | 0.0145                 | 0.0156                  | 0.0233                  | 0.0296                  | 0.0429                  | 0.0522                  | 0.0089                             | 0.0195       | 0.0206       | 0.0283       | 0.0346       | 0.0479       | 0.0572       |
| \$8,000,000        | 0.0092                              | 0.0227             | 0.0247             | 0.0369             | 0.0472             | 0.0687             | 0.0838             | 0.0052                 | 0.0128                 | 0.0140                  | 0.0208                  | 0.0267                  | 0.0388                  | 0.0473                  | 0.0078                             | 0.0178       | 0.0190       | 0.0258       | 0.0317       | 0.0438       | 0.0523       |
| \$9,000,000        | 0.0081                              | 0.0203             | 0.0222             | 0.0336             | 0.0429             | 0.0626             | 0.0767             | 0.0046                 | 0.0115                 | 0.0125                  | 0.0190                  | 0.0242                  | 0.0354                  | 0.0433                  | 0.0069                             | 0.0165       | 0.0175       | 0.0240       | 0.0292       | 0.0404       | 0.0483       |
| \$10,000,000       | 0.0071                              | 0.0184             | 0.0199             | 0.0306             | 0.0392             | 0.0576             | 0.0709             | 0.0040                 | 0.0104                 | 0.0112                  | 0.0173                  | 0.0221                  | 0.0325                  | 0.0401                  | 0.0060                             | 0.0154       | 0.0162       | 0.0223       | 0.0271       | 0.0375       | 0.0451       |

\* 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: 12/1/16

## Excess Loss Premium Factors

| Per<br>Accident<br>Limit | 2016 Excess Loss Factors* |        |        |        |        |        |        | 2015 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                 | 0.492                     | 0.512  | 0.512  | 0.524  | 0.532  | 0.541  | 0.542  | 0.497                    | 0.516  | 0.516  | 0.528  | 0.539  | 0.550  | 0.556  | -1.0%             | -0.8% | -0.8% | -0.8% | -1.3% | -1.6% | -2.5% |
| \$15,000                 | 0.473                     | 0.497  | 0.497  | 0.511  | 0.520  | 0.531  | 0.533  | 0.477                    | 0.500  | 0.501  | 0.514  | 0.529  | 0.541  | 0.549  | -0.8%             | -0.6% | -0.8% | -0.6% | -1.7% | -1.8% | -2.9% |
| \$20,000                 | 0.456                     | 0.482  | 0.483  | 0.499  | 0.510  | 0.523  | 0.525  | 0.460                    | 0.486  | 0.488  | 0.503  | 0.519  | 0.533  | 0.543  | -0.9%             | -0.8% | -1.0% | -0.8% | -1.7% | -1.9% | -3.3% |
| \$25,000                 | 0.442                     | 0.471  | 0.472  | 0.489  | 0.501  | 0.515  | 0.519  | 0.445                    | 0.473  | 0.476  | 0.492  | 0.510  | 0.526  | 0.537  | -0.7%             | -0.4% | -0.8% | -0.6% | -1.8% | -2.1% | -3.4% |
| \$30,000                 | 0.429                     | 0.460  | 0.462  | 0.480  | 0.492  | 0.508  | 0.512  | 0.432                    | 0.462  | 0.465  | 0.483  | 0.502  | 0.519  | 0.531  | -0.7%             | -0.4% | -0.6% | -0.6% | -2.0% | -2.1% | -3.6% |
| \$35,000                 | 0.417                     | 0.450  | 0.451  | 0.472  | 0.485  | 0.501  | 0.506  | 0.420                    | 0.451  | 0.456  | 0.474  | 0.494  | 0.512  | 0.526  | -0.7%             | -0.2% | -1.1% | -0.4% | -1.8% | -2.1% | -3.8% |
| \$40,000                 | 0.407                     | 0.441  | 0.442  | 0.463  | 0.478  | 0.495  | 0.500  | 0.409                    | 0.441  | 0.446  | 0.466  | 0.487  | 0.506  | 0.520  | -0.5%             | 0.0%  | -0.9% | -0.6% | -1.8% | -2.2% | -3.8% |
| \$50,000                 | 0.388                     | 0.424  | 0.426  | 0.449  | 0.464  | 0.484  | 0.489  | 0.391                    | 0.425  | 0.430  | 0.450  | 0.473  | 0.495  | 0.510  | -0.8%             | -0.2% | -0.9% | -0.2% | -1.9% | -2.2% | -4.1% |
| \$75,000                 | 0.351                     | 0.391  | 0.393  | 0.419  | 0.437  | 0.459  | 0.466  | 0.355                    | 0.391  | 0.397  | 0.420  | 0.446  | 0.470  | 0.488  | -1.1%             | 0.0%  | -1.0% | -0.2% | -2.0% | -2.3% | -4.5% |
| \$100,000                | 0.323                     | 0.364  | 0.368  | 0.395  | 0.413  | 0.438  | 0.446  | 0.326                    | 0.365  | 0.371  | 0.395  | 0.423  | 0.449  | 0.469  | -0.9%             | -0.3% | -0.8% | 0.0%  | -2.4% | -2.4% | -4.9% |
| \$125,000                | 0.298                     | 0.342  | 0.346  | 0.375  | 0.394  | 0.420  | 0.429  | 0.301                    | 0.342  | 0.349  | 0.375  | 0.405  | 0.430  | 0.452  | -1.0%             | 0.0%  | -0.9% | 0.0%  | -2.7% | -2.3% | -5.1% |
| \$150,000                | 0.278                     | 0.323  | 0.327  | 0.356  | 0.377  | 0.405  | 0.413  | 0.281                    | 0.323  | 0.330  | 0.357  | 0.386  | 0.416  | 0.438  | -1.1%             | 0.0%  | -0.9% | -0.3% | -2.3% | -2.6% | -5.7% |
| \$175,000                | 0.261                     | 0.306  | 0.311  | 0.341  | 0.362  | 0.390  | 0.399  | 0.262                    | 0.305  | 0.314  | 0.341  | 0.371  | 0.401  | 0.424  | -0.4%             | 0.3%  | -1.0% | 0.0%  | -2.4% | -2.7% | -5.9% |
| \$200,000                | 0.244                     | 0.292  | 0.296  | 0.328  | 0.349  | 0.378  | 0.388  | 0.244                    | 0.289  | 0.299  | 0.327  | 0.358  | 0.388  | 0.412  | 0.0%              | 1.0%  | -1.0% | 0.3%  | -2.5% | -2.6% | -5.8% |
| \$225,000                | 0.228                     | 0.277  | 0.283  | 0.314  | 0.337  | 0.365  | 0.376  | 0.227                    | 0.274  | 0.284  | 0.312  | 0.346  | 0.377  | 0.401  | 0.4%              | 1.1%  | -0.4% | 0.6%  | -2.6% | -3.2% | -6.2% |
| \$250,000                | 0.215                     | 0.263  | 0.269  | 0.302  | 0.324  | 0.355  | 0.365  | 0.212                    | 0.260  | 0.270  | 0.300  | 0.333  | 0.365  | 0.391  | 1.4%              | 1.2%  | -0.4% | 0.7%  | -2.7% | -2.7% | -6.6% |
| \$275,000                | 0.201                     | 0.251  | 0.258  | 0.291  | 0.314  | 0.344  | 0.356  | 0.198                    | 0.246  | 0.257  | 0.288  | 0.322  | 0.354  | 0.381  | 1.5%              | 2.0%  | 0.4%  | 1.0%  | -2.5% | -2.8% | -6.6% |
| \$300,000                | 0.188                     | 0.238  | 0.246  | 0.280  | 0.303  | 0.334  | 0.346  | 0.184                    | 0.233  | 0.245  | 0.276  | 0.311  | 0.344  | 0.371  | 2.2%              | 2.1%  | 0.4%  | 1.4%  | -2.6% | -2.9% | -6.7% |
| \$325,000                | 0.175                     | 0.225  | 0.235  | 0.270  | 0.293  | 0.325  | 0.338  | 0.171                    | 0.221  | 0.233  | 0.265  | 0.301  | 0.335  | 0.362  | 2.3%              | 1.8%  | 0.9%  | 1.9%  | -2.7% | -3.0% | -6.6% |
| \$350,000                | 0.164                     | 0.215  | 0.224  | 0.260  | 0.284  | 0.317  | 0.329  | 0.159                    | 0.209  | 0.221  | 0.254  | 0.291  | 0.326  | 0.354  | 3.1%              | 2.9%  | 1.4%  | 2.4%  | -2.4% | -2.8% | -7.1% |
| \$375,000                | 0.153                     | 0.204  | 0.213  | 0.250  | 0.275  | 0.308  | 0.321  | 0.148                    | 0.197  | 0.210  | 0.244  | 0.281  | 0.317  | 0.346  | 3.4%              | 3.6%  | 1.4%  | 2.5%  | -2.1% | -2.8% | -7.2% |
| \$400,000                | 0.143                     | 0.195  | 0.204  | 0.241  | 0.267  | 0.300  | 0.313  | 0.137                    | 0.186  | 0.200  | 0.233  | 0.272  | 0.308  | 0.338  | 4.4%              | 4.8%  | 2.0%  | 3.4%  | -1.8% | -2.6% | -7.4% |
| \$425,000                | 0.134                     | 0.186  | 0.194  | 0.232  | 0.258  | 0.293  | 0.306  | 0.128                    | 0.176  | 0.190  | 0.224  | 0.262  | 0.300  | 0.330  | 4.7%              | 5.7%  | 2.1%  | 3.6%  | -1.5% | -2.3% | -7.3% |
| \$450,000                | 0.125                     | 0.176  | 0.186  | 0.223  | 0.250  | 0.285  | 0.299  | 0.118                    | 0.167  | 0.180  | 0.215  | 0.253  | 0.292  | 0.322  | 5.9%              | 5.4%  | 3.3%  | 3.7%  | -1.2% | -2.4% | -7.1% |
| \$475,000                | 0.117                     | 0.168  | 0.177  | 0.215  | 0.241  | 0.278  | 0.291  | 0.110                    | 0.158  | 0.171  | 0.206  | 0.245  | 0.284  | 0.315  | 6.4%              | 6.3%  | 3.5%  | 4.4%  | -1.6% | -2.1% | -7.6% |
| \$500,000                | 0.110                     | 0.160  | 0.169  | 0.207  | 0.233  | 0.270  | 0.285  | 0.102                    | 0.150  | 0.163  | 0.198  | 0.237  | 0.276  | 0.308  | 7.8%              | 6.7%  | 3.7%  | 4.5%  | -1.7% | -2.2% | -7.5% |
| \$600,000                | 0.086                     | 0.133  | 0.142  | 0.178  | 0.205  | 0.242  | 0.258  | 0.078                    | 0.122  | 0.133  | 0.167  | 0.207  | 0.246  | 0.281  | 10.3%             | 9.0%  | 6.8%  | 6.6%  | -1.0% | -1.6% | -8.2% |
| \$700,000                | 0.067                     | 0.113  | 0.119  | 0.154  | 0.181  | 0.218  | 0.235  | 0.059                    | 0.100  | 0.111  | 0.143  | 0.181  | 0.221  | 0.256  | 13.6%             | 13.0% | 7.2%  | 7.7%  | 0.0%  | -1.4% | -8.2% |
| \$800,000                | 0.051                     | 0.096  | 0.101  | 0.135  | 0.160  | 0.197  | 0.213  | 0.046                    | 0.085  | 0.092  | 0.123  | 0.160  | 0.199  | 0.233  | 10.9%             | 12.9% | 9.8%  | 9.8%  | 0.0%  | -1.0% | -8.6% |
| \$900,000                | 0.040                     | 0.083  | 0.087  | 0.119  | 0.143  | 0.178  | 0.195  | 0.037                    | 0.073  | 0.078  | 0.106  | 0.141  | 0.179  | 0.213  | 8.1%              | 13.7% | 11.5% | 12.3% | 1.4%  | -0.6% | -8.5% |
| \$1,000,000              | 0.0334                    | 0.0729 | 0.0753 | 0.1048 | 0.1274 | 0.1622 | 0.1784 | 0.0302                   | 0.0638 | 0.0671 | 0.0923 | 0.1261 | 0.1622 | 0.1955 | 10.6%             | 14.3% | 12.2% | 13.5% | 1.0%  | 0.0%  | -8.7% |
| \$2,000,000              | 0.0214                    | 0.0448 | 0.0467 | 0.0657 | 0.0803 | 0.1067 | 0.1210 | 0.0192                   | 0.0386 | 0.0412 | 0.0573 | 0.0786 | 0.1053 | 0.1307 | 11.5%             | 16.1% | 13.3% | 14.7% | 2.2%  | 1.3%  | -7.4% |
| \$3,000,000              | 0.0169                    | 0.0339 | 0.0355 | 0.0500 | 0.0613 | 0.0831 | 0.0962 | 0.0150                   | 0.0287 | 0.0307 | 0.0428 | 0.0591 | 0.0811 | 0.1029 | 12.7%             | 18.1% | 15.6% | 16.8% | 3.7%  | 2.5%  | -6.5% |
| \$4,000,000              | 0.0141                    | 0.0280 | 0.0294 | 0.0410 | 0.0504 | 0.0691 | 0.0811 | 0.0116                   | 0.0233 | 0.0250 | 0.0348 | 0.0478 | 0.0663 | 0.0856 | 21.6%             | 20.2% | 17.6% | 17.8% | 5.4%  | 4.2%  | -5.3% |
| \$5,000,000              | 0.0119                    | 0.0243 | 0.0254 | 0.0355 | 0.0434 | 0.0599 | 0.0709 | 0.0095                   | 0.0199 | 0.0214 | 0.0294 | 0.0404 | 0.0564 | 0.0734 | 25.3%             | 22.1% | 18.7% | 20.7% | 7.4%  | 6.2%  | -3.4% |
| \$6,000,000              | 0.0101                    | 0.0215 | 0.0226 | 0.0313 | 0.0384 | 0.0531 | 0.0631 | 0.0078                   | 0.0175 | 0.0189 | 0.0256 | 0.0353 | 0.0490 | 0.0642 | 29.5%             | 22.9% | 19.6% | 22.3% | 8.8%  | 8.4%  | -1.7% |
| \$7,000,000              | 0.0089                    | 0.0195 | 0.0206 | 0.0283 | 0.0346 | 0.0479 | 0.0572 | 0.0068                   | 0.0157 | 0.0169 | 0.0228 | 0.0313 | 0.0437 | 0.0572 | 30.9%             | 24.2% | 21.9% | 24.1% | 10.5% | 9.6%  | 0.0%  |
| \$8,000,000              | 0.0078                    | 0.0178 | 0.0190 | 0.0258 | 0.0317 | 0.0438 | 0.0523 | 0.0059                   | 0.0141 | 0.0154 | 0.0208 | 0.0281 | 0.0393 | 0.0517 | 32.2%             | 26.2% | 23.4% | 24.0% | 12.8% | 11.5% | 1.2%  |
| \$9,000,000              | 0.0069                    | 0.0165 | 0.0175 | 0.0240 | 0.0292 | 0.0404 | 0.0483 | 0.0050                   | 0.0126 | 0.0140 | 0.0190 | 0.0257 | 0.0357 | 0.0469 | 38.0%             | 31.0% | 25.0% | 26.3% | 13.6% | 13.2% | 3.0%  |
| \$10,000,000             | 0.0060                    | 0.0154 | 0.0162 | 0.0223 | 0.0271 | 0.0375 | 0.0451 | 0.0044                   | 0.0110 | 0.0125 | 0.0176 | 0.0236 | 0.0327 | 0.0433 | 36.4%             | 40.0% | 29.6% | 26.7% | 14.8% | 14.7% | 4.2%  |

\* Adjusted