

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Pure Premium Factors
Adjusted to Include Allocated Loss Adjustment Expenses

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to include a provision for allocated loss adjustment expenses.

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

These factors are applicable to voluntary market loss costs.

DELAWARE

Excess Loss Factor Study

Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Loss Limitation	DE Hazard Group Excess Loss Factors							TCR 0.9071	ELF adjusted for LBA's						ELF adjusted for LBA's & Risk Load							
	HG A (1) Pg2	HG B (2) Pg3	HG C (3) Pg4	HG D (4) Pg5	HG E (5) Pg6	HG F (6) Pg7	HG G (7) Pg8		HG A (8) (1)*TCR	HG B (9) (1)*TCR	HG C (10) (2)*TCR	HG D (11) (3)*TCR	HG E (12) (4)*TCR	HG F (13) (5)*TCR	HG G (14) (6)*TCR	HG A (15)	HG B (16) Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)	HG C (17)	HG D (18)	HG E (19)	HG F (20)	HG G (21)
\$10,000	0.860	0.894	0.890	0.909	0.919	0.930	0.943	0.780	0.811	0.807	0.825	0.834	0.844	0.855	0.785	0.816	0.812	0.830	0.839	0.849	0.860	
\$15,000	0.825	0.866	0.861	0.883	0.892	0.907	0.924	0.748	0.786	0.781	0.801	0.809	0.823	0.838	0.753	0.791	0.786	0.806	0.814	0.828	0.843	
\$20,000	0.797	0.840	0.834	0.859	0.869	0.887	0.906	0.723	0.762	0.757	0.779	0.788	0.805	0.822	0.728	0.767	0.762	0.784	0.793	0.810	0.827	
\$25,000	0.770	0.818	0.812	0.839	0.848	0.868	0.890	0.698	0.742	0.737	0.761	0.769	0.787	0.807	0.703	0.747	0.742	0.766	0.774	0.792	0.812	
\$30,000	0.748	0.797	0.791	0.819	0.830	0.852	0.875	0.679	0.723	0.718	0.743	0.753	0.773	0.794	0.684	0.728	0.723	0.748	0.758	0.778	0.799	
\$35,000	0.726	0.779	0.773	0.802	0.813	0.836	0.860	0.659	0.707	0.701	0.727	0.737	0.758	0.780	0.664	0.712	0.706	0.732	0.742	0.763	0.785	
\$40,000	0.707	0.760	0.755	0.787	0.796	0.821	0.847	0.641	0.689	0.685	0.714	0.722	0.745	0.768	0.646	0.694	0.690	0.719	0.727	0.750	0.773	
\$50,000	0.672	0.729	0.724	0.756	0.768	0.795	0.823	0.610	0.661	0.657	0.686	0.697	0.721	0.747	0.615	0.666	0.662	0.691	0.702	0.726	0.752	
\$75,000	0.605	0.667	0.659	0.697	0.707	0.736	0.769	0.549	0.605	0.598	0.632	0.641	0.668	0.698	0.554	0.610	0.603	0.637	0.646	0.673	0.703	
\$100,000	0.551	0.617	0.610	0.649	0.660	0.691	0.725	0.500	0.560	0.553	0.589	0.599	0.627	0.658	0.505	0.565	0.558	0.594	0.604	0.632	0.663	
\$125,000	0.508	0.576	0.568	0.608	0.619	0.653	0.690	0.461	0.522	0.515	0.552	0.561	0.592	0.626	0.466	0.527	0.520	0.557	0.566	0.597	0.631	
\$150,000	0.472	0.542	0.534	0.574	0.584	0.620	0.658	0.428	0.492	0.484	0.521	0.530	0.562	0.597	0.433	0.497	0.489	0.526	0.535	0.567	0.602	
\$175,000	0.442	0.510	0.503	0.545	0.555	0.589	0.627	0.401	0.463	0.456	0.494	0.503	0.534	0.569	0.406	0.468	0.461	0.499	0.508	0.539	0.574	
\$200,000	0.414	0.482	0.476	0.518	0.527	0.563	0.602	0.376	0.437	0.432	0.470	0.478	0.511	0.546	0.381	0.442	0.437	0.475	0.483	0.516	0.551	
\$225,000	0.387	0.459	0.451	0.492	0.503	0.539	0.578	0.351	0.416	0.409	0.446	0.456	0.489	0.524	0.356	0.421	0.414	0.451	0.461	0.494	0.529	
\$250,000	0.363	0.434	0.428	0.470	0.480	0.517	0.558	0.329	0.394	0.388	0.426	0.435	0.469	0.506	0.334	0.399	0.393	0.431	0.440	0.474	0.511	
\$275,000	0.341	0.413	0.405	0.450	0.460	0.497	0.538	0.309	0.375	0.367	0.408	0.417	0.451	0.488	0.314	0.380	0.372	0.413	0.422	0.456	0.493	
\$300,000	0.319	0.392	0.386	0.430	0.441	0.477	0.519	0.289	0.356	0.350	0.390	0.400	0.433	0.471	0.294	0.361	0.355	0.395	0.405	0.438	0.476	
\$325,000	0.298	0.371	0.365	0.410	0.421	0.460	0.502	0.270	0.337	0.331	0.372	0.382	0.417	0.455	0.275	0.342	0.336	0.377	0.387	0.422	0.460	
\$350,000	0.279	0.352	0.347	0.392	0.403	0.444	0.485	0.253	0.319	0.315	0.356	0.366	0.403	0.440	0.258	0.324	0.320	0.361	0.371	0.408	0.445	
\$375,000	0.261	0.334	0.328	0.375	0.386	0.426	0.470	0.237	0.303	0.298	0.340	0.350	0.386	0.426	0.242	0.308	0.303	0.345	0.355	0.391	0.431	
\$400,000	0.242	0.316	0.311	0.358	0.369	0.410	0.455	0.220	0.287	0.282	0.325	0.335	0.372	0.413	0.225	0.292	0.287	0.330	0.340	0.377	0.418	
\$425,000	0.226	0.299	0.294	0.340	0.354	0.394	0.440	0.205	0.271	0.267	0.308	0.321	0.357	0.399	0.210	0.276	0.272	0.313	0.326	0.362	0.404	
\$450,000	0.210	0.284	0.279	0.326	0.338	0.379	0.425	0.190	0.258	0.253	0.296	0.307	0.344	0.386	0.195	0.263	0.258	0.301	0.312	0.349	0.391	
\$475,000	0.197	0.269	0.264	0.310	0.322	0.364	0.411	0.179	0.244	0.239	0.281	0.292	0.330	0.373	0.184	0.249	0.244	0.286	0.297	0.335	0.378	
\$500,000	0.183	0.256	0.249	0.297	0.308	0.351	0.397	0.166	0.232	0.226	0.269	0.279	0.318	0.360	0.171	0.237	0.231	0.274	0.284	0.323	0.365	
\$600,000	0.140	0.208	0.201	0.246	0.257	0.299	0.346	0.127	0.189	0.182	0.223	0.233	0.271	0.314	0.132	0.194	0.187	0.228	0.238	0.276	0.319	
\$700,000	0.108	0.171	0.163	0.205	0.215	0.255	0.303	0.098	0.155	0.148	0.186	0.195	0.231	0.275	0.103	0.160	0.153	0.191	0.200	0.236	0.280	
\$800,000	0.081	0.143	0.133	0.173	0.180	0.220	0.266	0.073	0.130	0.121	0.157	0.163	0.200	0.241	0.078	0.135	0.126	0.162	0.168	0.205	0.246	
\$900,000	0.064	0.120	0.109	0.148	0.153	0.190	0.235	0.058	0.109	0.099	0.134	0.139	0.172	0.213	0.063	0.114	0.104	0.139	0.144	0.177	0.218	
* \$1,000,000	0.0503	0.1033	0.0915	0.1264	0.1308	0.1663	0.2084	0.0456	0.0937	0.0830	0.1147	0.1186	0.1509	0.1890	0.0506	0.0987	0.0880	0.1197	0.1236	0.1559	0.1940	
\$2,000,000	0.0285	0.0596	0.0536	0.0762	0.0797	0.1071	0.1394	0.0259	0.0541	0.0486	0.0691	0.0723	0.0972	0.1264	0.0309	0.0591	0.0536	0.0741	0.0773	0.1022	0.1314	
\$3,000,000	0.0206	0.0435	0.0392	0.0566	0.0595	0.0825	0.1100	0.0187	0.0395	0.0356	0.0513	0.0540	0.0748	0.0998	0.0237	0.0445	0.0406	0.0563	0.0590	0.0798	0.1048	
\$4,000,000	0.0165	0.0348	0.0316	0.0458	0.0484	0.0682	0.0923	0.0150	0.0316	0.0287	0.0415	0.0439	0.0619	0.0837	0.0200	0.0366	0.0337	0.0465	0.0489	0.0669	0.0887	
\$5,000,000	0.0138	0.0294	0.0266	0.0388	0.0411	0.0585	0.0804	0.0125	0.0267	0.0241	0.0352	0.0373	0.0531	0.0729	0.0175	0.0317	0.0291	0.0402	0.0423	0.0581	0.0779	
\$6,000,000	0.0120	0.0255	0.0231	0.0339	0.0358	0.0516	0.0715	0.0109	0.0231	0.0210	0.0308	0.0325	0.0468	0.0649	0.0159	0.0281	0.0260	0.0358	0.0375	0.0518	0.0699	
\$7,000,000	0.0106	0.0223	0.0206	0.0301	0.0320	0.0462	0.0646	0.0096	0.0202	0.0187	0.0273	0.0290	0.0419	0.0586	0.0144	0.0252	0.0237	0.0323	0.0340	0.0469	0.0636	
\$8,000,000	0.0093	0.0201	0.0183	0.0270	0.0290	0.0421	0.0590	0.0084	0.0182	0.0166	0.0245	0.0263	0.0382	0.0535	0.0126	0.0232	0.0216	0.0295	0.0313	0.0432	0.0585	
\$9,000,000	0.0084	0.0180	0.0167	0.0245	0.0264	0.0386	0.0542	0.0076	0.0163	0.0151	0.0222	0.0239	0.0350	0.0492	0.0114	0.0213	0.0201	0.0272	0.0289	0.0400	0.0542	
\$10,000,000	0.0074	0.0163	0.0152	0.0225	0.0243	0.0358	0.0502	0.0067	0.0148	0.0138	0.0204	0.0220	0.0325	0.0455	0.0101	0.0198	0.0188	0.0254	0.0270	0.0375	0.0505	

* 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: 12/1/18
Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Per Accident Limit	2018 Excess Loss Factors*							2017 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	0.785	0.816	0.812	0.830	0.839	0.849	0.860	0.786	0.818	0.814	0.834	0.843	0.857	0.869	-0.1%	-0.2%	-0.2%	-0.5%	-0.5%	-0.9%	-1.0%
\$15,000	0.753	0.791	0.786	0.806	0.814	0.828	0.843	0.753	0.793	0.787	0.811	0.820	0.838	0.853	0.0%	-0.3%	-0.1%	-0.6%	-0.7%	-1.2%	-1.2%
\$20,000	0.728	0.767	0.762	0.784	0.793	0.810	0.827	0.725	0.769	0.762	0.791	0.801	0.820	0.840	0.4%	-0.3%	0.0%	-0.9%	-1.0%	-1.2%	-1.5%
\$25,000	0.703	0.747	0.742	0.766	0.774	0.792	0.812	0.700	0.748	0.742	0.773	0.783	0.805	0.827	0.4%	-0.1%	0.0%	-0.9%	-1.1%	-1.6%	-1.8%
\$30,000	0.684	0.728	0.723	0.748	0.758	0.778	0.799	0.679	0.730	0.723	0.756	0.767	0.790	0.814	0.7%	-0.3%	0.0%	-1.1%	-1.2%	-1.5%	-1.8%
\$35,000	0.664	0.711	0.706	0.734	0.742	0.763	0.785	0.658	0.713	0.705	0.741	0.752	0.777	0.803	0.9%	-0.3%	0.1%	-0.9%	-1.3%	-1.8%	-2.2%
\$40,000	0.646	0.694	0.690	0.719	0.727	0.750	0.773	0.641	0.696	0.689	0.726	0.737	0.765	0.791	0.8%	-0.3%	0.1%	-1.0%	-1.4%	-2.0%	-2.3%
\$50,000	0.615	0.666	0.662	0.691	0.702	0.726	0.752	0.608	0.667	0.660	0.700	0.712	0.742	0.770	1.2%	-0.1%	0.3%	-1.3%	-1.4%	-2.2%	-2.3%
\$75,000	0.554	0.610	0.603	0.637	0.646	0.673	0.703	0.543	0.609	0.601	0.645	0.657	0.692	0.726	2.0%	0.2%	0.3%	-1.2%	-1.7%	-2.7%	-3.2%
\$100,000	0.505	0.565	0.558	0.594	0.604	0.632	0.663	0.496	0.564	0.554	0.603	0.614	0.652	0.688	1.8%	0.2%	0.7%	-1.5%	-1.6%	-3.1%	-3.6%
\$125,000	0.466	0.527	0.520	0.557	0.566	0.597	0.631	0.458	0.528	0.518	0.568	0.579	0.617	0.655	1.7%	-0.2%	0.4%	-1.9%	-2.2%	-3.2%	-3.7%
\$150,000	0.433	0.497	0.489	0.526	0.535	0.567	0.602	0.425	0.495	0.487	0.536	0.548	0.588	0.628	1.9%	0.4%	0.4%	-1.9%	-2.4%	-3.6%	-4.1%
\$175,000	0.406	0.468	0.461	0.499	0.508	0.539	0.574	0.398	0.470	0.460	0.510	0.521	0.562	0.603	2.0%	-0.4%	0.2%	-2.2%	-2.5%	-4.1%	-4.8%
\$200,000	0.381	0.442	0.437	0.475	0.483	0.516	0.551	0.373	0.446	0.435	0.486	0.498	0.538	0.580	2.1%	-0.9%	0.5%	-2.3%	-3.0%	-4.1%	-5.0%
\$225,000	0.356	0.421	0.414	0.451	0.461	0.494	0.529	0.349	0.425	0.414	0.466	0.477	0.519	0.561	2.0%	-0.9%	0.0%	-3.2%	-3.4%	-4.8%	-5.7%
\$250,000	0.334	0.399	0.393	0.431	0.440	0.474	0.511	0.327	0.403	0.393	0.447	0.458	0.501	0.542	2.1%	-1.0%	0.0%	-3.6%	-3.9%	-5.4%	-5.7%
\$275,000	0.314	0.380	0.372	0.413	0.422	0.456	0.493	0.307	0.383	0.376	0.429	0.440	0.482	0.526	2.3%	-0.8%	-1.1%	-3.7%	-4.1%	-5.4%	-6.3%
\$300,000	0.294	0.361	0.354	0.395	0.405	0.438	0.476	0.288	0.364	0.358	0.412	0.423	0.466	0.510	2.1%	-0.8%	-1.1%	-4.1%	-4.3%	-6.0%	-6.7%
\$325,000	0.275	0.342	0.336	0.377	0.387	0.422	0.460	0.268	0.346	0.341	0.395	0.408	0.451	0.495	2.6%	-1.2%	-1.5%	-4.6%	-5.1%	-6.4%	-7.1%
\$350,000	0.258	0.324	0.320	0.361	0.371	0.407	0.445	0.251	0.328	0.324	0.380	0.393	0.437	0.481	2.8%	-1.2%	-1.2%	-5.0%	-5.6%	-6.9%	-7.5%
\$375,000	0.242	0.308	0.303	0.345	0.355	0.391	0.431	0.235	0.312	0.307	0.364	0.379	0.423	0.468	3.0%	-1.3%	-1.3%	-5.2%	-6.3%	-7.6%	-7.9%
\$400,000	0.225	0.292	0.287	0.329	0.340	0.377	0.418	0.219	0.296	0.292	0.349	0.364	0.410	0.456	2.7%	-1.4%	-1.7%	-5.7%	-6.6%	-8.0%	-8.3%
\$425,000	0.210	0.276	0.272	0.313	0.326	0.362	0.404	0.205	0.283	0.277	0.335	0.351	0.397	0.444	2.4%	-2.5%	-1.8%	-6.6%	-7.1%	-8.8%	-9.0%
\$450,000	0.195	0.263	0.258	0.300	0.312	0.349	0.391	0.192	0.269	0.263	0.322	0.337	0.384	0.431	1.6%	-2.2%	-1.9%	-6.8%	-7.4%	-9.1%	-9.3%
\$475,000	0.183	0.249	0.244	0.286	0.298	0.335	0.378	0.180	0.256	0.250	0.309	0.324	0.372	0.420	1.7%	-2.7%	-2.4%	-7.4%	-8.0%	-9.9%	-10.0%
\$500,000	0.171	0.237	0.231	0.274	0.284	0.323	0.365	0.168	0.243	0.237	0.296	0.312	0.360	0.409	1.8%	-2.5%	-2.5%	-7.4%	-9.0%	-10.3%	-10.8%
\$600,000	0.132	0.194	0.187	0.228	0.238	0.276	0.319	0.130	0.203	0.194	0.251	0.266	0.316	0.367	1.5%	-4.4%	-3.6%	-9.2%	-10.5%	-12.7%	-13.1%
\$700,000	0.103	0.160	0.153	0.191	0.200	0.236	0.280	0.101	0.169	0.160	0.215	0.228	0.277	0.328	2.0%	-5.3%	-4.4%	-11.2%	-12.3%	-14.8%	-14.6%
\$800,000	0.078	0.135	0.126	0.162	0.168	0.205	0.246	0.080	0.144	0.133	0.184	0.195	0.244	0.295	-2.5%	-6.2%	-5.3%	-12.0%	-13.8%	-16.0%	-16.6%
\$900,000	0.063	0.114	0.104	0.139	0.144	0.177	0.218	0.065	0.123	0.110	0.160	0.169	0.216	0.265	-3.1%	-7.3%	-5.5%	-13.1%	-14.8%	-18.1%	-17.7%
\$1,000,000	0.0506	0.0987	0.0880	0.1197	0.1236	0.1559	0.1940	0.0519	0.1077	0.0934	0.1382	0.1468	0.1915	0.2394	-2.5%	-8.4%	-5.8%	-13.4%	-15.8%	-18.6%	-19.0%
\$2,000,000	0.0309	0.0591	0.0536	0.0741	0.0773	0.1022	0.1314	0.0316	0.0642	0.0567	0.0853	0.0914	0.1251	0.1618	-2.2%	-7.9%	-5.5%	-13.1%	-15.4%	-18.3%	-18.8%
\$3,000,000	0.0237	0.0445	0.0406	0.0563	0.0590	0.0798	0.1048	0.0242	0.0482	0.0428	0.0647	0.0695	0.0975	0.1288	-2.1%	-7.7%	-5.1%	-13.0%	-15.1%	-18.2%	-18.6%
\$4,000,000	0.0200	0.0366	0.0337	0.0465	0.0489	0.0669	0.0887	0.0204	0.0396	0.0355	0.0532	0.0575	0.0814	0.1088	-2.0%	-7.6%	-5.1%	-12.6%	-15.0%	-17.8%	-18.5%
\$5,000,000	0.0175	0.0317	0.0291	0.0402	0.0423	0.0581	0.0779	0.0179	0.0342	0.0307	0.0459	0.0495	0.0707	0.0955	-2.2%	-7.3%	-5.2%	-12.4%	-14.5%	-17.8%	-18.4%
\$6,000,000	0.0159	0.0281	0.0260	0.0358	0.0375	0.0518	0.0699	0.0162	0.0303	0.0273	0.0407	0.0439	0.0628	0.0854	-1.9%	-7.3%	-4.8%	-12.0%	-14.6%	-17.5%	-18.1%
\$7,000,000	0.0144	0.0252	0.0237	0.0323	0.0340	0.0469	0.0636	0.0146	0.0271	0.0249	0.0367	0.0397	0.0568	0.0777	-1.4%	-7.0%	-4.8%	-12.0%	-14.4%	-17.4%	-18.1%
\$8,000,000	0.0129	0.0232	0.0216	0.0295	0.0313	0.0432	0.0585	0.0131	0.0250	0.0227	0.0335	0.0365	0.0522	0.0713	-1.5%	-7.2%	-4.8%	-11.9%	-14.2%	-17.2%	-18.0%
\$9,000,000	0.0114	0.0213	0.0201	0.0272	0.0289	0.0400	0.0542	0.0117	0.0229	0.0211	0.0309	0.0337	0.0483	0.0659	-2.6%	-7.0%	-4.7%	-12.0%	-14.2%	-17.2%	-17.8%
\$10,000,000	0.0101	0.0198	0.0188	0.0254	0.0270	0.0375	0.0505	0.0104	0.0212	0.0197	0.0287	0.0314	0.0451	0.0615	-2.9%	-6.6%	-4.6%	-11.5%	-14.0%	-16.9%	-17.9%

* Adjusted