

DELAWARE COMPENSATION RATING BUREAU, INC.

Excess Loss (Pure Premium) Factors

Proposed excess loss (pure premium) factors are shown on the last page of the attachment 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 through 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 2019 excess loss factors with the current 2018 excess loss factors.

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

I.	Injury Type	Average Cost Per Case						
	Fatal	434,345						
	P.T.	5,017,256						
	PP	186,123						
	T.T.	27,350						
	M.O	1,960						
II.	Injury Type	A	B	C	Hazard Group D	E	F	G
	Fatal	327,496	355,183	385,210	417,775	453,094	491,399	532,941
	P.T.	2,927,569	3,451,347	4,068,837	4,796,803	5,655,011	6,666,763	7,859,531
	PP	140,299	155,749	172,899	191,939	213,075	236,539	262,586
	T.T.	24,159	25,402	26,708	28,082	29,526	31,045	32,642
	M.O	1,541	1,716	1,911	2,129	2,371	2,641	2,941

Exhibit II
Combined Injury Weights

	A	B	C	D	E	F	G
Type of Injury	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights
Death	0.012	0.012	0.012	0.012	0.012	0.012	0.012
P.T.	0.006	0.079	0.033	0.063	0.042	0.062	0.098
PP	0.690	0.705	0.720	0.735	0.750	0.765	0.780
T.T.	0.225	0.156	0.184	0.149	0.168	0.137	0.094
Medical Only	0.066	0.047	0.050	0.040	0.027	0.024	0.015
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	0.586	0.597	0.609	0.624	0.632	0.664	0.688
\$3,000,000	0.431	0.438	0.450	0.468	0.480	0.519	0.551
\$4,000,000	0.341	0.349	0.363	0.380	0.393	0.432	0.468
\$5,000,000	0.282	0.293	0.306	0.323	0.335	0.374	0.410
\$6,000,000	0.243	0.251	0.263	0.280	0.292	0.331	0.366
\$7,000,000	0.207	0.220	0.232	0.249	0.260	0.297	0.331
\$8,000,000	0.182	0.194	0.207	0.223	0.233	0.270	0.302
\$9,000,000	0.158	0.171	0.186	0.200	0.213	0.246	0.279
\$10,000,000	0.136	0.154	0.167	0.183	0.195	0.227	0.258

DELAWARE

Excess Loss Factors Calculation
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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.03	0.012	0.976	0.012	0.00	0.006	0.995	0.006	0.07	0.690	0.936	0.646	0.41	0.225	0.758	0.170	6.49	0.066	0.214	0.0142	0.848
\$15,000	0.05		0.964	0.011	0.01		0.993	0.006	0.11		0.908	0.627	0.62		0.690	0.155	9.73		0.168	0.0112	0.810
\$20,000	0.06		0.952	0.011	0.01		0.991	0.006	0.14		0.883	0.610	0.83		0.638	0.143	12.98		0.142	0.0094	0.779
\$25,000	0.08		0.941	0.011	0.01		0.989	0.006	0.18		0.859	0.593	1.03		0.596	0.134	16.22		0.124	0.0082	0.752
\$30,000	0.09		0.929	0.011	0.01		0.986	0.006	0.21		0.838	0.578	1.24		0.561	0.126	19.47		0.111	0.0074	0.728
\$35,000	0.11		0.917	0.011	0.01		0.984	0.006	0.25		0.818	0.564	1.45		0.532	0.120	22.71		0.101	0.0067	0.708
\$40,000	0.12		0.906	0.011	0.01		0.982	0.006	0.29		0.799	0.551	1.66		0.508	0.114	25.96		0.092	0.0061	0.688
\$50,000	0.15		0.885	0.011	0.02		0.977	0.006	0.36		0.765	0.528	2.07		0.469	0.106	32.45		0.078	0.0052	0.656
\$75,000	0.23		0.837	0.010	0.03		0.966	0.006	0.53		0.694	0.479	3.10		0.407	0.091	48.67		0.055	0.0037	0.590
\$100,000	0.31		0.789	0.009	0.03		0.954	0.006	0.71		0.638	0.440	4.14		0.364	0.082	64.89		0.041	0.0027	0.540
\$125,000	0.38		0.742	0.009	0.04		0.943	0.006	0.89		0.590	0.407	5.17		0.332	0.075	81.11		0.028	0.0019	0.499
\$150,000	0.46		0.699	0.008	0.05		0.932	0.006	1.07		0.548	0.378	6.21		0.309	0.070	97.34		0.019	0.0013	0.463
\$175,000	0.53		0.662	0.008	0.06		0.920	0.006	1.25		0.510	0.352	7.24		0.291	0.065	113.56		0.012	0.0008	0.432
\$200,000	0.61		0.630	0.008	0.07		0.909	0.006	1.43		0.475	0.328	8.28		0.276	0.062	129.78		0.006	0.0004	0.404
\$225,000	0.69		0.603	0.007	0.08		0.898	0.006	1.60		0.443	0.306	9.31		0.262	0.059	146.01		0.003	0.0002	0.378
\$250,000	0.76		0.577	0.007	0.09		0.886	0.005	1.78		0.413	0.285	10.35		0.248	0.056	162.23		0.002	0.0001	0.353
\$275,000	0.84		0.553	0.007	0.09		0.875	0.005	1.96		0.383	0.265	11.38		0.235	0.053	178.45		0.001	0.0001	0.330
\$300,000	0.92		0.529	0.006	0.10		0.864	0.005	2.14		0.356	0.246	12.42		0.223	0.050	194.68		0.001	0.0001	0.307
\$325,000	0.99		0.505	0.006	0.11		0.854	0.005	2.32		0.330	0.228	13.45		0.210	0.047	210.90		0.000	0.0000	0.286
\$350,000	1.07		0.481	0.006	0.12		0.843	0.005	2.49		0.305	0.211	14.49		0.199	0.045	227.12		0.000	0.0000	0.267
\$375,000	1.15		0.459	0.005	0.13		0.832	0.005	2.67		0.282	0.195	15.52		0.188	0.042	243.34		0.000	0.0000	0.247
\$400,000	1.22		0.438	0.005	0.14		0.822	0.005	2.85		0.261	0.180	16.56		0.177	0.040	259.57		0.000	0.0000	0.230
\$425,000	1.30		0.419	0.005	0.15		0.811	0.005	3.03		0.241	0.167	17.59		0.167	0.038	275.79		0.000	0.0000	0.215
\$450,000	1.37		0.401	0.005	0.15		0.801	0.005	3.21		0.223	0.154	18.63		0.158	0.036	292.01		0.000	0.0000	0.200
\$475,000	1.45		0.384	0.005	0.16		0.791	0.005	3.39		0.207	0.143	19.66		0.149	0.033	308.24		0.000	0.0000	0.186
\$500,000	1.53		0.366	0.004	0.17		0.781	0.005	3.56		0.191	0.132	20.70		0.140	0.032	324.46		0.000	0.0000	0.173
\$600,000	1.83		0.304	0.004	0.20		0.742	0.005	4.28		0.139	0.096	24.84		0.110	0.025	389.35		0.000	0.0000	0.130
\$700,000	2.14		0.250	0.003	0.24		0.705	0.004	4.99		0.101	0.070	28.97		0.087	0.020	454.24		0.000	0.0000	0.097
\$800,000	2.44		0.215	0.003	0.27		0.670	0.004	5.70		0.076	0.052	33.11		0.069	0.016	519.14		0.000	0.0000	0.075
\$900,000	2.75		0.181	0.002	0.31		0.636	0.004	6.41		0.056	0.039	37.25		0.055	0.012	584.03		0.000	0.0000	0.057
\$1,000,000	3.05		0.1530	0.0018	0.34		0.6045	0.0037	7.13		0.0424	0.0293	41.39		0.0438	0.0099	648.92		0.0000	0.0000	0.0447
\$2,000,000	6.11		0.0359	0.0004	0.68		0.3739	0.0023	14.26		0.0035	0.0024	82.78		0.0060	0.0014	1297.84		0.0000	0.0000	0.0065
\$3,000,000	9.16		0.0114	0.0001	1.02		0.2327	0.0014	21.38		0.0005	0.0003	124.18		0.0011	0.0002	1946.76		0.0000	0.0000	0.0020
\$4,000,000	12.21		0.0048	0.0001	1.37		0.1382	0.0009	28.51		0.0000	0.0000	165.57		0.0002	0.0000	2595.68		0.0000	0.0000	0.0010
\$5,000,000	15.27		0.0022	0.0000	1.71		0.0735	0.0005	35.64		0.0000	0.0000	206.96		0.0000	0.0000	3244.60		0.0000	0.0000	0.0005
\$6,000,000	18.32		0.0009	0.0000	2.05		0.0299	0.0002	42.77		0.0000	0.0000	248.35		0.0000	0.0000	3893.52		0.0000	0.0000	0.0002
\$7,000,000	21.37		0.0000	0.0000	2.39		0.0025	0.0000	49.89		0.0000	0.0000	289.74		0.0000	0.0000	4542.44		0.0000	0.0000	0.0000
\$8,000,000	24.43		0.0000	0.0000	2.73		0.0000	0.0000	57.02		0.0000	0.0000	331.14		0.0000	0.0000	5191.36		0.0000	0.0000	0.0000
\$9,000,000	27.48		0.0000	0.0000	3.07		0.0000	0.0000	64.15		0.0000	0.0000	372.53		0.0000	0.0000	5840.28		0.0000	0.0000	0.0000
\$10,000,000	30.53		0.0000	0.0000	3.42		0.0000	0.0000	71.28		0.0000	0.0000	413.92		0.0000	0.0000	6489.20		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$327,496
P.T. Average Cost Per Case	\$2,927,569
P.P Average Cost Per Case	\$140,299
T.T. Average Cost Per Case	\$24,159

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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.03	0.012	0.978	0.012	0.00	0.079	0.996	0.079	0.06	0.705	0.942	0.665	0.39	0.156	0.765	0.120	5.83	0.047	0.228	0.0108	0.887
\$15,000	0.04		0.967	0.012	0.00		0.994	0.079	0.10		0.917	0.646	0.59		0.699	0.109	8.74		0.179	0.0085	0.855
\$20,000	0.06		0.956	0.011	0.01		0.992	0.079	0.13		0.893	0.630	0.79		0.647	0.101	11.65		0.151	0.0071	0.828
\$25,000	0.07		0.945	0.011	0.01		0.990	0.079	0.16		0.871	0.614	0.98		0.605	0.095	14.57		0.133	0.0063	0.805
\$30,000	0.08		0.934	0.011	0.01		0.988	0.078	0.19		0.850	0.600	1.18		0.571	0.089	17.48		0.119	0.0056	0.784
\$35,000	0.10		0.923	0.011	0.01		0.986	0.078	0.22		0.831	0.586	1.38		0.541	0.085	20.39		0.108	0.0051	0.765
\$40,000	0.11		0.913	0.011	0.01		0.985	0.078	0.26		0.814	0.574	1.57		0.517	0.081	23.31		0.099	0.0047	0.749
\$50,000	0.14		0.893	0.011	0.01		0.981	0.078	0.32		0.781	0.551	1.97		0.478	0.075	29.13		0.085	0.0040	0.719
\$75,000	0.21		0.848	0.010	0.02		0.971	0.077	0.48		0.713	0.503	2.95		0.414	0.065	43.70		0.061	0.0029	0.658
\$100,000	0.28		0.804	0.010	0.03		0.961	0.076	0.64		0.659	0.465	3.94		0.371	0.058	58.27		0.046	0.0022	0.611
\$125,000	0.35		0.760	0.009	0.04		0.952	0.075	0.80		0.613	0.432	4.92		0.339	0.053	72.83		0.034	0.0016	0.571
\$150,000	0.42		0.718	0.009	0.04		0.942	0.075	0.96		0.572	0.404	5.91		0.315	0.049	87.40		0.024	0.0011	0.538
\$175,000	0.49		0.681	0.008	0.05		0.932	0.074	1.12		0.536	0.378	6.89		0.297	0.046	101.96		0.017	0.0008	0.507
\$200,000	0.56		0.649	0.008	0.06		0.923	0.073	1.28		0.503	0.355	7.87		0.281	0.044	116.53		0.011	0.0005	0.481
\$225,000	0.63		0.622	0.007	0.07		0.913	0.072	1.44		0.472	0.333	8.86		0.268	0.042	131.10		0.006	0.0003	0.454
\$250,000	0.70		0.597	0.007	0.07		0.903	0.072	1.61		0.443	0.312	9.84		0.255	0.040	145.66		0.003	0.0001	0.431
\$275,000	0.77		0.574	0.007	0.08		0.894	0.071	1.77		0.415	0.293	10.83		0.242	0.038	160.23		0.002	0.0001	0.409
\$300,000	0.84		0.551	0.007	0.09		0.884	0.070	1.93		0.389	0.274	11.81		0.230	0.036	174.80		0.001	0.0001	0.387
\$325,000	0.92		0.529	0.006	0.09		0.875	0.069	2.09		0.364	0.256	12.79		0.218	0.034	189.36		0.001	0.0000	0.365
\$350,000	0.99		0.507	0.006	0.10		0.866	0.069	2.25		0.340	0.240	13.78		0.207	0.032	203.93		0.000	0.0000	0.347
\$375,000	1.06		0.485	0.006	0.11		0.857	0.068	2.41		0.317	0.223	14.76		0.196	0.031	218.50		0.000	0.0000	0.328
\$400,000	1.13		0.465	0.006	0.12		0.847	0.067	2.57		0.295	0.208	15.75		0.185	0.029	233.06		0.000	0.0000	0.310
\$425,000	1.20		0.445	0.005	0.12		0.838	0.066	2.73		0.275	0.194	16.73		0.176	0.027	247.63		0.000	0.0000	0.292
\$450,000	1.27		0.427	0.005	0.13		0.829	0.066	2.89		0.257	0.181	17.72		0.166	0.026	262.19		0.000	0.0000	0.278
\$475,000	1.34		0.410	0.005	0.14		0.820	0.065	3.05		0.239	0.169	18.70		0.157	0.025	276.76		0.000	0.0000	0.264
\$500,000	1.41		0.393	0.005	0.14		0.812	0.064	3.21		0.223	0.157	19.68		0.149	0.023	291.33		0.000	0.0000	0.249
\$600,000	1.69		0.331	0.004	0.17		0.777	0.062	3.85		0.168	0.118	23.62		0.118	0.018	349.59		0.000	0.0000	0.202
\$700,000	1.97		0.283	0.003	0.20		0.744	0.059	4.49		0.127	0.090	27.56		0.095	0.015	407.86		0.000	0.0000	0.167
\$800,000	2.25		0.227	0.003	0.23		0.713	0.056	5.14		0.093	0.066	31.49		0.075	0.012	466.12		0.000	0.0000	0.137
\$900,000	2.53		0.204	0.002	0.26		0.682	0.054	5.78		0.073	0.052	35.43		0.063	0.010	524.39		0.000	0.0000	0.118
\$1,000,000	2.82		0.1741	0.0021	0.29		0.6532	0.0518	6.42		0.0562	0.0396	39.37		0.0489	0.0076	582.65		0.0000	0.0000	0.1011
\$2,000,000	5.63		0.0440	0.0005	0.58		0.4311	0.0342	12.84		0.0055	0.0039	78.73		0.0071	0.0011	1165.31		0.0000	0.0000	0.0397
\$3,000,000	8.45		0.0145	0.0002	0.87		0.2896	0.0230	19.26		0.0009	0.0006	118.10		0.0014	0.0002	1747.96		0.0000	0.0000	0.0240
\$4,000,000	11.26		0.0061	0.0001	1.16		0.1912	0.0152	25.68		0.0001	0.0001	157.47		0.0003	0.0000	2330.61		0.0000	0.0000	0.0154
\$5,000,000	14.08		0.0030	0.0000	1.45		0.1202	0.0095	32.10		0.0000	0.0000	196.84		0.0001	0.0000	2913.27		0.0000	0.0000	0.0095
\$6,000,000	16.89		0.0014	0.0000	1.74		0.0688	0.0055	38.52		0.0000	0.0000	236.20		0.0001	0.0000	3495.92		0.0000	0.0000	0.0055
\$7,000,000	19.71		0.0004	0.0000	2.03		0.0321	0.0025	44.94		0.0000	0.0000	275.57		0.0000	0.0000	4078.58		0.0000	0.0000	0.0025
\$8,000,000	22.52		0.0000	0.0000	2.32		0.0072	0.0006	51.36		0.0000	0.0000	314.94		0.0000	0.0000	4661.23		0.0000	0.0000	0.0006
\$9,000,000	25.34		0.0000	0.0000	2.61		0.0000	0.0000	57.79		0.0000	0.0000	354.31		0.0000	0.0000	5243.88		0.0000	0.0000	0.0000
\$10,000,000	28.15		0.0000	0.0000	2.90		0.0000	0.0000	64.21		0.0000	0.0000	393.67		0.0000	0.0000	5826.54		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$355,183
P.T. Average Cost Per Case	\$3,451,347
P.P Average Cost Per Case	\$155,749
T.T. Average Cost Per Case	\$25,402

DELAWARE

Excess Loss Factors Calculation
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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.03	0.012	0.980	0.012	0.00	0.033	0.997	0.033	0.06	0.720	0.947	0.683	0.37	0.184	0.773	0.142	5.23	0.050	0.243	0.0122	0.882
\$15,000	0.04		0.970	0.012	0.00		0.995	0.033	0.09		0.924	0.666	0.56		0.707	0.130	7.85		0.191	0.0096	0.851
\$20,000	0.05		0.959	0.011	0.00		0.993	0.033	0.12		0.902	0.650	0.75		0.656	0.121	10.46		0.161	0.0081	0.823
\$25,000	0.06		0.949	0.011	0.01		0.992	0.033	0.14		0.882	0.635	0.94		0.615	0.113	13.08		0.141	0.0071	0.799
\$30,000	0.08		0.939	0.011	0.01		0.990	0.033	0.17		0.862	0.621	1.12		0.580	0.107	15.69		0.127	0.0064	0.778
\$35,000	0.09		0.929	0.011	0.01		0.989	0.033	0.20		0.844	0.608	1.31		0.551	0.101	18.31		0.116	0.0058	0.759
\$40,000	0.10		0.919	0.011	0.01		0.987	0.033	0.23		0.828	0.596	1.50		0.526	0.097	20.93		0.106	0.0054	0.742
\$50,000	0.13		0.900	0.011	0.01		0.984	0.033	0.29		0.797	0.574	1.87		0.486	0.090	26.16		0.092	0.0046	0.713
\$75,000	0.19		0.858	0.010	0.02		0.975	0.032	0.43		0.732	0.527	2.81		0.422	0.078	39.24		0.067	0.0034	0.650
\$100,000	0.26		0.818	0.010	0.02		0.967	0.032	0.58		0.679	0.489	3.74		0.378	0.070	52.32		0.052	0.0026	0.604
\$125,000	0.32		0.777	0.009	0.03		0.959	0.032	0.72		0.635	0.457	4.68		0.346	0.064	65.39		0.040	0.0020	0.564
\$150,000	0.39		0.737	0.009	0.04		0.951	0.031	0.87		0.596	0.429	5.62		0.322	0.059	78.47		0.030	0.0015	0.530
\$175,000	0.45		0.701	0.008	0.04		0.943	0.031	1.01		0.561	0.404	6.55		0.303	0.056	91.55		0.022	0.0011	0.500
\$200,000	0.52		0.669	0.008	0.05		0.934	0.031	1.16		0.529	0.381	7.49		0.287	0.053	104.63		0.016	0.0008	0.474
\$225,000	0.58		0.641	0.008	0.06		0.926	0.031	1.30		0.499	0.360	8.42		0.274	0.050	117.71		0.010	0.0005	0.450
\$250,000	0.65		0.616	0.007	0.06		0.918	0.030	1.45		0.472	0.340	9.36		0.261	0.048	130.79		0.006	0.0003	0.425
\$275,000	0.71		0.594	0.007	0.07		0.910	0.030	1.59		0.445	0.321	10.30		0.249	0.046	143.87		0.003	0.0002	0.404
\$300,000	0.78		0.572	0.007	0.07		0.902	0.030	1.74		0.420	0.303	11.23		0.237	0.044	156.95		0.003	0.0001	0.384
\$325,000	0.84		0.552	0.007	0.08		0.894	0.030	1.88		0.396	0.286	12.17		0.226	0.042	170.03		0.002	0.0001	0.365
\$350,000	0.91		0.531	0.006	0.09		0.886	0.029	2.02		0.373	0.269	13.10		0.215	0.040	183.10		0.001	0.0000	0.344
\$375,000	0.97		0.511	0.006	0.09		0.878	0.029	2.17		0.351	0.253	14.04		0.204	0.038	196.18		0.001	0.0000	0.326
\$400,000	1.04		0.491	0.006	0.10		0.870	0.029	2.31		0.330	0.238	14.98		0.193	0.036	209.26		0.000	0.0000	0.309
\$425,000	1.10		0.471	0.006	0.10		0.862	0.029	2.46		0.310	0.223	15.91		0.184	0.034	222.34		0.000	0.0000	0.292
\$450,000	1.17		0.453	0.005	0.11		0.854	0.028	2.60		0.291	0.210	16.85		0.174	0.032	235.42		0.000	0.0000	0.275
\$475,000	1.23		0.435	0.005	0.12		0.846	0.028	2.75		0.273	0.197	17.78		0.165	0.030	248.50		0.000	0.0000	0.260
\$500,000	1.30		0.419	0.005	0.12		0.839	0.028	2.89		0.256	0.185	18.72		0.157	0.029	261.58		0.000	0.0000	0.247
\$600,000	1.56		0.360	0.004	0.15		0.808	0.027	3.47		0.199	0.143	22.46		0.127	0.023	313.89		0.000	0.0000	0.197
\$700,000	1.82		0.307	0.004	0.17		0.779	0.026	4.05		0.154	0.111	26.21		0.102	0.019	366.21		0.000	0.0000	0.160
\$800,000	2.08		0.264	0.003	0.20		0.751	0.025	4.63		0.120	0.087	29.95		0.083	0.015	418.52		0.000	0.0000	0.130
\$900,000	2.34		0.228	0.003	0.22		0.724	0.024	5.21		0.090	0.065	33.70		0.067	0.012	470.84		0.000	0.0000	0.104
\$1,000,000	2.60		0.1967	0.0023	0.25		0.6979	0.0231	5.78		0.0731	0.0527	37.44		0.0543	0.0100	523.15		0.0000	0.0000	0.0881
\$2,000,000	5.19		0.0535	0.0006	0.49		0.4872	0.0161	11.57		0.0084	0.0061	74.88		0.0084	0.0015	1046.31		0.0000	0.0000	0.0243
\$3,000,000	7.79		0.0184	0.0002	0.74		0.3472	0.0115	17.35		0.0015	0.0011	112.32		0.0018	0.0003	1569.46		0.0000	0.0000	0.0131
\$4,000,000	10.38		0.0078	0.0001	0.98		0.2469	0.0082	23.13		0.0003	0.0002	149.77		0.0004	0.0001	2092.62		0.0000	0.0000	0.0086
\$5,000,000	12.98		0.0039	0.0000	1.23		0.1720	0.0057	28.92		0.0000	0.0000	187.21		0.0001	0.0000	2615.77		0.0000	0.0000	0.0057
\$6,000,000	15.58		0.0021	0.0000	1.47		0.1149	0.0038	34.70		0.0000	0.0000	224.65		0.0001	0.0000	3138.93		0.0000	0.0000	0.0038
\$7,000,000	18.17		0.0009	0.0000	1.72		0.0715	0.0024	40.49		0.0000	0.0000	262.09		0.0000	0.0000	3662.08		0.0000	0.0000	0.0024
\$8,000,000	20.77		0.0001	0.0000	1.97		0.0389	0.0013	46.27		0.0000	0.0000	299.53		0.0000	0.0000	4185.24		0.0000	0.0000	0.0013
\$9,000,000	23.36		0.0000	0.0000	2.21		0.0151	0.0005	52.05		0.0000	0.0000	336.97		0.0000	0.0000	4708.39		0.0000	0.0000	0.0005
\$10,000,000	25.96		0.0000	0.0000	2.46		0.0000	0.0000	57.84		0.0000	0.0000	374.41		0.0000	0.0000	5231.54		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$385,210
P.T. Average Cost Per Case	\$4,068,837
P.P Average Cost Per Case	\$172,899
T.T. Average Cost Per Case	\$26,708

DELAWARE

Excess Loss Factors Calculation
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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.012	0.981	0.012	0.00	0.063	0.997	0.063	0.05	0.735	0.952	0.700	0.36	0.149	0.780	0.116	4.70	0.040	0.259	0.0105	0.902
\$15,000	0.04		0.972	0.012	0.00		0.996	0.063	0.08		0.931	0.684	0.53		0.716	0.107	7.05		0.204	0.0082	0.874
\$20,000	0.05		0.963	0.011	0.00		0.994	0.063	0.10		0.911	0.670	0.71		0.665	0.099	9.39		0.172	0.0069	0.850
\$25,000	0.06		0.953	0.011	0.01		0.993	0.063	0.13		0.892	0.656	0.89		0.624	0.093	11.74		0.151	0.0061	0.829
\$30,000	0.07		0.944	0.011	0.01		0.992	0.063	0.16		0.874	0.642	1.07		0.590	0.088	14.09		0.135	0.0055	0.810
\$35,000	0.08		0.935	0.011	0.01		0.990	0.063	0.18		0.857	0.630	1.25		0.560	0.084	16.44		0.123	0.0050	0.793
\$40,000	0.10		0.925	0.011	0.01		0.989	0.062	0.21		0.841	0.618	1.42		0.535	0.080	18.79		0.114	0.0046	0.776
\$50,000	0.12		0.907	0.011	0.01		0.986	0.062	0.26		0.812	0.597	1.78		0.495	0.074	23.49		0.099	0.0040	0.748
\$75,000	0.18		0.867	0.010	0.02		0.979	0.062	0.39		0.750	0.551	2.67		0.429	0.064	35.23		0.073	0.0030	0.690
\$100,000	0.24		0.830	0.010	0.02		0.972	0.061	0.52		0.699	0.514	3.56		0.386	0.058	46.97		0.057	0.0023	0.645
\$125,000	0.30		0.793	0.009	0.03		0.965	0.061	0.65		0.656	0.482	4.45		0.353	0.053	58.72		0.046	0.0019	0.607
\$150,000	0.36		0.755	0.009	0.03		0.958	0.061	0.78		0.618	0.455	5.34		0.328	0.049	70.46		0.036	0.0015	0.576
\$175,000	0.42		0.720	0.009	0.04		0.951	0.060	0.91		0.585	0.430	6.23		0.309	0.046	82.20		0.028	0.0011	0.546
\$200,000	0.48		0.688	0.008	0.04		0.944	0.060	1.04		0.554	0.407	7.12		0.293	0.044	93.95		0.021	0.0008	0.520
\$225,000	0.54		0.660	0.008	0.05		0.937	0.059	1.17		0.526	0.386	8.01		0.279	0.042	105.69		0.015	0.0006	0.496
\$250,000	0.60		0.635	0.008	0.05		0.930	0.059	1.30		0.499	0.367	8.90		0.267	0.040	117.43		0.010	0.0004	0.474
\$275,000	0.66		0.613	0.007	0.06		0.923	0.058	1.43		0.474	0.349	9.79		0.255	0.038	129.18		0.006	0.0003	0.452
\$300,000	0.72		0.592	0.007	0.06		0.917	0.058	1.56		0.450	0.331	10.68		0.244	0.036	140.92		0.004	0.0001	0.432
\$325,000	0.78		0.573	0.007	0.07		0.910	0.057	1.69		0.428	0.314	11.57		0.233	0.035	152.66		0.003	0.0001	0.413
\$350,000	0.84		0.554	0.007	0.07		0.903	0.057	1.82		0.406	0.298	12.46		0.222	0.033	164.41		0.002	0.0001	0.395
\$375,000	0.90		0.535	0.006	0.08		0.896	0.057	1.95		0.384	0.283	13.35		0.212	0.032	176.15		0.001	0.0000	0.378
\$400,000	0.96		0.516	0.006	0.08		0.889	0.056	2.08		0.364	0.268	14.24		0.201	0.030	187.89		0.001	0.0000	0.360
\$425,000	1.02		0.497	0.006	0.09		0.882	0.056	2.21		0.344	0.253	15.13		0.192	0.029	199.64		0.000	0.0000	0.344
\$450,000	1.08		0.479	0.006	0.09		0.876	0.055	2.34		0.326	0.239	16.02		0.183	0.027	211.38		0.000	0.0000	0.327
\$475,000	1.14		0.461	0.005	0.10		0.869	0.055	2.47		0.308	0.226	16.91		0.174	0.026	223.12		0.000	0.0000	0.312
\$500,000	1.20		0.445	0.005	0.10		0.862	0.054	2.60		0.291	0.214	17.80		0.165	0.025	234.87		0.000	0.0000	0.298
\$600,000	1.44		0.387	0.005	0.13		0.836	0.053	3.13		0.231	0.170	21.37		0.135	0.020	281.84		0.000	0.0000	0.248
\$700,000	1.68		0.334	0.004	0.15		0.810	0.051	3.65		0.184	0.135	24.93		0.110	0.016	328.81		0.000	0.0000	0.206
\$800,000	1.91		0.291	0.003	0.17		0.785	0.050	4.17		0.146	0.107	28.49		0.090	0.013	375.78		0.000	0.0000	0.173
\$900,000	2.15		0.245	0.003	0.19		0.761	0.048	4.69		0.117	0.086	32.05		0.073	0.011	422.76		0.000	0.0000	0.148
\$1,000,000	2.39		0.2206	0.0026	0.21		0.7377	0.0466	5.21		0.0900	0.0662	35.61		0.0623	0.0093	469.73		0.0000	0.0000	0.1247
\$2,000,000	4.79		0.0644	0.0008	0.42		0.5416	0.0342	10.42		0.0125	0.0092	71.22		0.0099	0.0015	939.46		0.0000	0.0000	0.0457
\$3,000,000	7.18		0.0232	0.0003	0.63		0.4047	0.0256	15.63		0.0024	0.0018	106.83		0.0022	0.0003	1409.19		0.0000	0.0000	0.0280
\$4,000,000	9.57		0.0100	0.0001	0.83		0.3041	0.0192	20.84		0.0006	0.0004	142.44		0.0005	0.0001	1878.92		0.0000	0.0000	0.0198
\$5,000,000	11.97		0.0051	0.0001	1.04		0.2269	0.0143	26.05		0.0001	0.0001	178.05		0.0001	0.0000	2348.66		0.0000	0.0000	0.0145
\$6,000,000	14.36		0.0028	0.0000	1.25		0.1662	0.0105	31.26		0.0000	0.0000	213.66		0.0000	0.0000	2818.39		0.0000	0.0000	0.0105
\$7,000,000	16.76		0.0015	0.0000	1.46		0.1181	0.0075	36.47		0.0000	0.0000	249.27		0.0000	0.0000	3288.12		0.0000	0.0000	0.0075
\$8,000,000	19.15		0.0006	0.0000	1.67		0.0798	0.0050	41.68		0.0000	0.0000	284.88		0.0000	0.0000	3757.85		0.0000	0.0000	0.0050
\$9,000,000	21.54		0.0000	0.0000	1.88		0.0497	0.0031	46.89		0.0000	0.0000	320.49		0.0000	0.0000	4227.58		0.0000	0.0000	0.0031
\$10,000,000	23.94		0.0000	0.0000	2.08		0.0264	0.0017	52.10		0.0000	0.0000	356.10		0.0000	0.0000	4697.31		0.0000	0.0000	0.0017

Death Average Cost Per Case \$417,775
P.T. Average Cost Per Case \$4,796,803
P.P Average Cost Per Case \$191,939
T.T. Average Cost Per Case \$28,082

DELAWARE

Excess Loss Factors Calculation
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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.012	0.983	0.012	0.00	0.042	0.998	0.042	0.05	0.750	0.957	0.718	0.34	0.168	0.788	0.133	4.22	0.027	0.276	0.0075	0.913
\$15,000	0.03		0.974	0.012	0.00		0.997	0.042	0.07		0.937	0.703	0.51		0.724	0.122	6.33		0.217	0.0059	0.885
\$20,000	0.04		0.965	0.012	0.00		0.995	0.042	0.09		0.918	0.689	0.68		0.674	0.113	8.44		0.183	0.0050	0.861
\$25,000	0.06		0.957	0.011	0.00		0.994	0.042	0.12		0.901	0.676	0.85		0.633	0.107	10.54		0.160	0.0044	0.840
\$30,000	0.07		0.948	0.011	0.01		0.993	0.042	0.14		0.884	0.663	1.02		0.599	0.101	12.65		0.144	0.0039	0.821
\$35,000	0.08		0.940	0.011	0.01		0.992	0.042	0.16		0.868	0.652	1.19		0.570	0.096	14.76		0.131	0.0036	0.805
\$40,000	0.09		0.931	0.011	0.01		0.991	0.042	0.19		0.853	0.640	1.35		0.545	0.092	16.87		0.121	0.0033	0.788
\$50,000	0.11		0.914	0.011	0.01		0.988	0.042	0.23		0.826	0.620	1.69		0.504	0.085	21.09		0.106	0.0029	0.761
\$75,000	0.17		0.877	0.010	0.01		0.982	0.042	0.35		0.767	0.575	2.54		0.437	0.074	31.63		0.080	0.0022	0.703
\$100,000	0.22		0.842	0.010	0.02		0.976	0.041	0.47		0.718	0.539	3.39		0.393	0.066	42.18		0.063	0.0017	0.658
\$125,000	0.28		0.807	0.010	0.02		0.971	0.041	0.59		0.677	0.508	4.23		0.360	0.061	52.72		0.051	0.0014	0.621
\$150,000	0.33		0.773	0.009	0.03		0.965	0.041	0.70		0.640	0.480	5.08		0.335	0.056	63.26		0.042	0.0011	0.587
\$175,000	0.39		0.739	0.009	0.03		0.959	0.041	0.82		0.608	0.456	5.93		0.315	0.053	73.81		0.034	0.0009	0.560
\$200,000	0.44		0.708	0.008	0.04		0.953	0.040	0.94		0.578	0.434	6.77		0.299	0.050	84.35		0.026	0.0007	0.533
\$225,000	0.50		0.680	0.008	0.04		0.947	0.040	1.06		0.551	0.413	7.62		0.285	0.048	94.90		0.020	0.0005	0.510
\$250,000	0.55		0.654	0.008	0.04		0.941	0.040	1.17		0.525	0.394	8.47		0.273	0.046	105.44		0.015	0.0004	0.488
\$275,000	0.61		0.632	0.008	0.05		0.935	0.040	1.29		0.501	0.376	9.31		0.262	0.044	115.98		0.011	0.0003	0.468
\$300,000	0.66		0.611	0.007	0.05		0.929	0.039	1.41		0.479	0.359	10.16		0.251	0.042	126.53		0.007	0.0002	0.447
\$325,000	0.72		0.592	0.007	0.06		0.923	0.039	1.53		0.457	0.343	11.01		0.240	0.040	137.07		0.004	0.0001	0.429
\$350,000	0.77		0.574	0.007	0.06		0.917	0.039	1.64		0.436	0.327	11.85		0.229	0.039	147.62		0.003	0.0001	0.412
\$375,000	0.83		0.557	0.007	0.07		0.912	0.039	1.76		0.416	0.312	12.70		0.219	0.037	158.16		0.003	0.0001	0.395
\$400,000	0.88		0.539	0.006	0.07		0.906	0.038	1.88		0.397	0.298	13.55		0.209	0.035	168.71		0.002	0.0001	0.377
\$425,000	0.94		0.522	0.006	0.08		0.900	0.038	1.99		0.378	0.284	14.39		0.200	0.034	179.25		0.001	0.0000	0.362
\$450,000	0.99		0.505	0.006	0.08		0.894	0.038	2.11		0.360	0.270	15.24		0.191	0.032	189.79		0.001	0.0000	0.346
\$475,000	1.05		0.488	0.006	0.08		0.888	0.038	2.23		0.342	0.257	16.09		0.182	0.031	200.34		0.000	0.0000	0.332
\$500,000	1.10		0.471	0.006	0.09		0.883	0.037	2.35		0.325	0.244	16.93		0.174	0.029	210.88		0.000	0.0000	0.316
\$600,000	1.32		0.413	0.005	0.11		0.860	0.036	2.82		0.265	0.199	20.32		0.143	0.024	253.06		0.000	0.0000	0.264
\$700,000	1.54		0.362	0.004	0.12		0.837	0.035	3.29		0.216	0.162	23.71		0.118	0.020	295.23		0.000	0.0000	0.221
\$800,000	1.77		0.316	0.004	0.14		0.816	0.034	3.75		0.175	0.132	27.09		0.097	0.016	337.41		0.000	0.0000	0.186
\$900,000	1.99		0.280	0.003	0.16		0.794	0.034	4.22		0.142	0.107	30.48		0.080	0.013	379.59		0.000	0.0000	0.157
\$1,000,000	2.21		0.2330	0.0028	0.18		0.7735	0.0327	4.69		0.1167	0.0876	33.87		0.0670	0.0113	421.76		0.0000	0.0000	0.1344
\$2,000,000	4.41		0.0768	0.0009	0.35		0.5939	0.0251	9.39		0.0180	0.0135	67.74		0.0116	0.0020	843.53		0.0000	0.0000	0.0415
\$3,000,000	6.62		0.0290	0.0003	0.53		0.4613	0.0195	14.08		0.0037	0.0028	101.60		0.0027	0.0005	1265.29		0.0000	0.0000	0.0231
\$4,000,000	8.83		0.0128	0.0002	0.71		0.3617	0.0153	18.77		0.0010	0.0008	135.47		0.0007	0.0001	1687.05		0.0000	0.0000	0.0164
\$5,000,000	11.04		0.0065	0.0001	0.88		0.2836	0.0120	23.47		0.0003	0.0002	169.34		0.0002	0.0000	2108.82		0.0000	0.0000	0.0123
\$6,000,000	13.24		0.0037	0.0000	1.06		0.2208	0.0093	28.16		0.0000	0.0000	203.21		0.0000	0.0000	2530.58		0.0000	0.0000	0.0093
\$7,000,000	15.45		0.0021	0.0000	1.24		0.1696	0.0072	32.85		0.0000	0.0000	237.08		0.0000	0.0000	2952.34		0.0000	0.0000	0.0072
\$8,000,000	17.66		0.0011	0.0000	1.41		0.1275	0.0054	37.55		0.0000	0.0000	270.94		0.0000	0.0000	3374.11		0.0000	0.0000	0.0054
\$9,000,000	19.86		0.0004	0.0000	1.59		0.0928	0.0039	42.24		0.0000	0.0000	304.81		0.0000	0.0000	3795.87		0.0000	0.0000	0.0039
\$10,000,000	22.07		0.0000	0.0000	1.77		0.0644	0.0027	46.93		0.0000	0.0000	338.68		0.0000	0.0000	4217.63		0.0000	0.0000	0.0027

Death Average Cost Per Case	\$453,094
P.T. Average Cost Per Case	\$5,655,011
P.P Average Cost Per Case	\$213,075
T.T. Average Cost Per Case	\$29,526

DELAWARE

Excess Loss Factors Calculation
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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.012	0.984	0.012	0.00	0.062	0.998	0.062	0.04	0.765	0.961	0.735	0.32	0.137	0.795	0.109	3.79	0.024	0.293	0.0069	0.925
\$15,000	0.03		0.976	0.012	0.00		0.997	0.062	0.06		0.943	0.722	0.48		0.733	0.100	5.68		0.232	0.0054	0.901
\$20,000	0.04		0.968	0.012	0.00		0.996	0.062	0.08		0.926	0.708	0.64		0.683	0.094	7.57		0.195	0.0046	0.881
\$25,000	0.05		0.960	0.011	0.00		0.995	0.062	0.11		0.909	0.696	0.81		0.643	0.088	9.47		0.171	0.0040	0.861
\$30,000	0.06		0.952	0.011	0.00		0.994	0.062	0.13		0.894	0.684	0.97		0.609	0.083	11.36		0.154	0.0036	0.844
\$35,000	0.07		0.945	0.011	0.01		0.993	0.062	0.15		0.879	0.673	1.13		0.580	0.079	13.25		0.140	0.0033	0.828
\$40,000	0.08		0.937	0.011	0.01		0.992	0.062	0.17		0.865	0.662	1.29		0.554	0.076	15.15		0.129	0.0030	0.814
\$50,000	0.10		0.921	0.011	0.01		0.990	0.062	0.21		0.839	0.642	1.61		0.513	0.070	18.93		0.113	0.0027	0.788
\$75,000	0.15		0.885	0.011	0.01		0.985	0.061	0.32		0.783	0.599	2.42		0.445	0.061	28.40		0.087	0.0020	0.734
\$100,000	0.20		0.853	0.010	0.01		0.980	0.061	0.42		0.736	0.563	3.22		0.401	0.055	37.87		0.069	0.0016	0.691
\$125,000	0.25		0.821	0.010	0.02		0.975	0.061	0.53		0.696	0.533	4.03		0.368	0.050	47.34		0.057	0.0013	0.655
\$150,000	0.31		0.789	0.009	0.02		0.970	0.060	0.63		0.661	0.506	4.83		0.342	0.047	56.80		0.048	0.0011	0.623
\$175,000	0.36		0.757	0.009	0.03		0.965	0.060	0.74		0.630	0.482	5.64		0.321	0.044	66.27		0.040	0.0009	0.596
\$200,000	0.41		0.727	0.009	0.03		0.960	0.060	0.85		0.601	0.460	6.44		0.305	0.042	75.74		0.032	0.0008	0.572
\$225,000	0.46		0.699	0.008	0.03		0.955	0.059	0.95		0.575	0.440	7.25		0.291	0.040	85.21		0.026	0.0006	0.548
\$250,000	0.51		0.674	0.008	0.04		0.950	0.059	1.06		0.551	0.421	8.05		0.279	0.038	94.67		0.020	0.0005	0.527
\$275,000	0.56		0.651	0.008	0.04		0.945	0.059	1.16		0.528	0.404	8.86		0.268	0.037	104.14		0.016	0.0004	0.508
\$300,000	0.61		0.630	0.008	0.04		0.940	0.058	1.27		0.506	0.387	9.66		0.257	0.035	113.61		0.012	0.0003	0.488
\$325,000	0.66		0.612	0.007	0.05		0.935	0.058	1.37		0.485	0.371	10.47		0.247	0.034	123.08		0.008	0.0002	0.470
\$350,000	0.71		0.594	0.007	0.05		0.930	0.058	1.48		0.465	0.356	11.27		0.237	0.032	132.54		0.005	0.0001	0.453
\$375,000	0.76		0.577	0.007	0.06		0.925	0.057	1.59		0.446	0.342	12.08		0.227	0.031	142.01		0.004	0.0001	0.437
\$400,000	0.81		0.561	0.007	0.06		0.920	0.057	1.69		0.428	0.328	12.88		0.217	0.030	151.48		0.003	0.0001	0.422
\$425,000	0.86		0.545	0.006	0.06		0.915	0.057	1.80		0.410	0.314	13.69		0.208	0.028	160.94		0.002	0.0001	0.405
\$450,000	0.92		0.529	0.006	0.07		0.910	0.057	1.90		0.393	0.301	14.50		0.199	0.027	170.41		0.002	0.0000	0.391
\$475,000	0.97		0.513	0.006	0.07		0.905	0.056	2.01		0.376	0.288	15.30		0.190	0.026	179.88		0.001	0.0000	0.376
\$500,000	1.02		0.497	0.006	0.07		0.900	0.056	2.11		0.360	0.275	16.11		0.182	0.025	189.35		0.001	0.0000	0.362
\$600,000	1.22		0.439	0.005	0.09		0.880	0.055	2.54		0.299	0.229	19.33		0.152	0.021	227.22		0.000	0.0000	0.310
\$700,000	1.42		0.389	0.005	0.10		0.861	0.054	2.96		0.249	0.190	22.55		0.126	0.017	265.09		0.000	0.0000	0.266
\$800,000	1.63		0.344	0.004	0.12		0.842	0.052	3.38		0.207	0.158	25.77		0.105	0.014	302.96		0.000	0.0000	0.228
\$900,000	1.83		0.304	0.004	0.13		0.824	0.051	3.80		0.171	0.131	28.99		0.087	0.012	340.82		0.000	0.0000	0.198
\$1,000,000	2.04		0.2717	0.0032	0.15		0.8053	0.0500	4.23		0.1422	0.1088	32.21		0.0724	0.0099	378.69		0.0000	0.0000	0.1719
\$2,000,000	4.07		0.0907	0.0011	0.30		0.6432	0.0400	8.46		0.0254	0.0194	64.42		0.0135	0.0019	757.39		0.0000	0.0000	0.0624
\$3,000,000	6.11		0.0359	0.0004	0.45		0.5166	0.0321	12.68		0.0058	0.0044	96.63		0.0034	0.0005	1136.08		0.0000	0.0000	0.0374
\$4,000,000	8.14		0.0162	0.0002	0.60		0.4191	0.0260	16.91		0.0016	0.0012	128.84		0.0009	0.0001	1514.78		0.0000	0.0000	0.0275
\$5,000,000	10.18		0.0083	0.0001	0.75		0.3412	0.0212	21.14		0.0006	0.0005	161.06		0.0002	0.0000	1893.47		0.0000	0.0000	0.0218
\$6,000,000	12.21		0.0048	0.0001	0.90		0.2775	0.0172	25.37		0.0001	0.0001	193.27		0.0001	0.0000	2272.16		0.0000	0.0000	0.0174
\$7,000,000	14.25		0.0029	0.0000	1.05		0.2244	0.0139	29.59		0.0000	0.0000	225.48		0.0001	0.0000	2650.86		0.0000	0.0000	0.0139
\$8,000,000	16.28		0.0017	0.0000	1.20		0.1797	0.0112	33.82		0.0000	0.0000	257.69		0.0001	0.0000	3029.55		0.0000	0.0000	0.0112
\$9,000,000	18.32		0.0009	0.0000	1.35		0.1419	0.0088	38.05		0.0000	0.0000	289.90		0.0000	0.0000	3408.24		0.0000	0.0000	0.0088
\$10,000,000	20.35		0.0002	0.0000	1.50		0.1099	0.0068	42.28		0.0000	0.0000	322.11		0.0000	0.0000	3786.94		0.0000	0.0000	0.0068

Death Average Cost Per Case	\$491,399
P.T. Average Cost Per Case	\$6,666,763
P.P Average Cost Per Case	\$236,539
T.T. Average Cost Per Case	\$31,045

DELAWARE																					
Excess Loss Factors Calculation 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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.012	0.985	0.012	0.00	0.098	0.998	0.098	0.04	0.780	0.965	0.753	0.31	0.094	0.802	0.076	3.40	0.015	0.312	0.0048	0.944
\$15,000	0.03		0.978	0.012	0.00		0.997	0.098	0.06		0.948	0.740	0.46		0.741	0.070	5.10		0.247	0.0038	0.924
\$20,000	0.04		0.971	0.012	0.00		0.997	0.098	0.08		0.932	0.728	0.61		0.692	0.065	6.80		0.208	0.0032	0.906
\$25,000	0.05		0.963	0.011	0.00		0.996	0.097	0.10		0.917	0.716	0.77		0.652	0.062	8.50		0.182	0.0028	0.889
\$30,000	0.06		0.956	0.011	0.00		0.995	0.097	0.11		0.903	0.705	0.92		0.618	0.058	10.20		0.164	0.0025	0.874
\$35,000	0.07		0.949	0.011	0.00		0.994	0.097	0.13		0.889	0.694	1.07		0.589	0.056	11.90		0.149	0.0023	0.860
\$40,000	0.08		0.942	0.011	0.01		0.993	0.097	0.15		0.876	0.684	1.23		0.564	0.053	13.60		0.138	0.0021	0.847
\$50,000	0.09		0.927	0.011	0.01		0.992	0.097	0.19		0.852	0.665	1.53		0.522	0.049	17.00		0.121	0.0019	0.824
\$75,000	0.14		0.893	0.011	0.01		0.987	0.097	0.29		0.799	0.623	2.30		0.453	0.043	25.50		0.094	0.0014	0.775
\$100,000	0.19		0.862	0.010	0.01		0.983	0.096	0.38		0.754	0.588	3.06		0.409	0.039	34.00		0.076	0.0012	0.734
\$125,000	0.23		0.833	0.010	0.02		0.979	0.096	0.48		0.715	0.558	3.83		0.375	0.035	42.50		0.063	0.0010	0.700
\$150,000	0.28		0.804	0.010	0.02		0.975	0.095	0.57		0.682	0.532	4.60		0.349	0.033	51.00		0.053	0.0008	0.671
\$175,000	0.33		0.774	0.009	0.02		0.970	0.095	0.67		0.651	0.508	5.36		0.328	0.031	59.50		0.045	0.0007	0.644
\$200,000	0.38		0.746	0.009	0.03		0.966	0.095	0.76		0.624	0.487	6.13		0.311	0.029	68.00		0.038	0.0006	0.621
\$225,000	0.42		0.718	0.009	0.03		0.962	0.094	0.86		0.598	0.467	6.89		0.297	0.028	76.51		0.032	0.0005	0.599
\$250,000	0.47		0.693	0.008	0.03		0.958	0.094	0.95		0.575	0.449	7.66		0.285	0.027	85.01		0.026	0.0004	0.578
\$275,000	0.52		0.670	0.008	0.03		0.953	0.093	1.05		0.553	0.431	8.42		0.274	0.026	93.51		0.021	0.0003	0.558
\$300,000	0.56		0.650	0.008	0.04		0.949	0.093	1.14		0.532	0.415	9.19		0.263	0.025	102.01		0.017	0.0003	0.541
\$325,000	0.61		0.631	0.008	0.04		0.945	0.092	1.24		0.512	0.400	9.96		0.253	0.024	110.51		0.013	0.0002	0.524
\$350,000	0.66		0.613	0.007	0.04		0.941	0.092	1.33		0.493	0.385	10.72		0.244	0.023	119.01		0.010	0.0001	0.507
\$375,000	0.70		0.597	0.007	0.05		0.936	0.092	1.43		0.475	0.371	11.49		0.234	0.022	127.51		0.007	0.0001	0.492
\$400,000	0.75		0.581	0.007	0.05		0.932	0.091	1.52		0.457	0.357	12.25		0.225	0.021	136.01		0.005	0.0001	0.476
\$425,000	0.80		0.566	0.007	0.05		0.928	0.091	1.62		0.441	0.344	13.02		0.215	0.020	144.51		0.003	0.0001	0.462
\$450,000	0.84		0.551	0.007	0.06		0.924	0.090	1.71		0.424	0.331	13.79		0.207	0.020	153.01		0.003	0.0000	0.448
\$475,000	0.89		0.537	0.006	0.06		0.919	0.090	1.81		0.408	0.318	14.55		0.198	0.019	161.51		0.002	0.0000	0.433
\$500,000	0.94		0.522	0.006	0.06		0.915	0.090	1.90		0.392	0.306	15.32		0.190	0.018	170.01		0.002	0.0000	0.420
\$600,000	1.13		0.465	0.006	0.08		0.898	0.088	2.28		0.334	0.261	18.38		0.160	0.015	204.01		0.000	0.0000	0.370
\$700,000	1.31		0.415	0.005	0.09		0.882	0.086	2.67		0.283	0.221	21.44		0.134	0.013	238.02		0.000	0.0000	0.325
\$800,000	1.50		0.372	0.004	0.10		0.865	0.085	3.05		0.240	0.187	24.51		0.113	0.011	272.02		0.000	0.0000	0.287
\$900,000	1.69		0.331	0.004	0.11		0.849	0.083	3.43		0.203	0.158	27.57		0.095	0.009	306.02		0.000	0.0000	0.254
\$1,000,000	1.88		0.2970	0.0035	0.13		0.8331	0.0815	3.81		0.1711	0.1335	30.64		0.0793	0.0075	340.02		0.0000	0.0000	0.2260
\$2,000,000	3.75		0.1063	0.0013	0.25		0.6888	0.0674	7.62		0.0350	0.0273	61.27		0.0157	0.0015	680.05		0.0000	0.0000	0.0975
\$3,000,000	5.63		0.0441	0.0005	0.38		0.5700	0.0558	11.42		0.0088	0.0069	91.91		0.0041	0.0004	1020.07		0.0000	0.0000	0.0636
\$4,000,000	7.51		0.0205	0.0002	0.51		0.4754	0.0465	15.23		0.0026	0.0020	122.54		0.0012	0.0001	1360.09		0.0000	0.0000	0.0488
\$5,000,000	9.38		0.0106	0.0001	0.64		0.3987	0.0390	19.04		0.0010	0.0008	153.18		0.0003	0.0000	1700.11		0.0000	0.0000	0.0399
\$6,000,000	11.26		0.0061	0.0001	0.76		0.3350	0.0328	22.85		0.0004	0.0003	183.81		0.0001	0.0000	2040.14		0.0000	0.0000	0.0332
\$7,000,000	13.13		0.0038	0.0000	0.89		0.2811	0.0275	26.66		0.0001	0.0001	214.45		0.0000	0.0000	2380.16		0.0000	0.0000	0.0276
\$8,000,000	15.01		0.0024	0.0000	1.02		0.2350	0.0230	30.47		0.0000	0.0000	245.08		0.0000	0.0000	2720.18		0.0000	0.0000	0.0230
\$9,000,000	16.89		0.0014	0.0000	1.15		0.1952	0.0191	34.27		0.0000	0.0000	275.72		0.0000	0.0000	3060.20		0.0000	0.0000	0.0191
\$10,000,000	18.76		0.0007	0.0000	1.27		0.1607	0.0157	38.08		0.0000	0.0000	306.36		0.0000	0.0000	3400.23		0.0000	0.0000	0.0157
Death Average Cost Per Case				\$532,941																	
P.T. Average Cost Per Case				\$7,859,531																	
P.P Average Cost Per Case				\$262,586																	
T.T. Average Cost Per Case				\$32,642																	

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	0.7759	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
	Pg2	Pg3	Pg4	Pg5	Pg6	Pg7	Pg8	(1)*TCR	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR	(7)*TCR	Columns (8)~(14) + 0.005 (Max Adj = 1/2 ELF)						
\$10,000	0.848	0.887	0.882	0.902	0.913	0.925	0.944	0.658	0.688	0.684	0.700	0.708	0.718	0.732	0.663	0.693	0.689	0.705	0.713	0.723	0.737
\$15,000	0.810	0.855	0.851	0.874	0.885	0.901	0.924	0.628	0.663	0.660	0.678	0.687	0.699	0.717	0.633	0.668	0.665	0.683	0.692	0.704	0.722
\$20,000	0.779	0.828	0.823	0.850	0.861	0.881	0.906	0.604	0.642	0.639	0.660	0.668	0.684	0.703	0.609	0.647	0.644	0.665	0.673	0.689	0.708
\$25,000	0.752	0.805	0.799	0.829	0.840	0.861	0.889	0.583	0.625	0.620	0.643	0.652	0.668	0.690	0.588	0.630	0.625	0.648	0.657	0.673	0.695
\$30,000	0.728	0.784	0.778	0.810	0.821	0.844	0.874	0.565	0.608	0.604	0.628	0.637	0.655	0.678	0.570	0.613	0.609	0.633	0.642	0.660	0.683
\$35,000	0.708	0.765	0.759	0.793	0.805	0.828	0.860	0.549	0.594	0.589	0.615	0.625	0.642	0.667	0.554	0.599	0.594	0.620	0.630	0.647	0.672
\$40,000	0.688	0.749	0.742	0.776	0.788	0.814	0.847	0.534	0.581	0.576	0.602	0.611	0.632	0.657	0.539	0.586	0.581	0.607	0.616	0.637	0.662
\$50,000	0.656	0.719	0.713	0.748	0.761	0.788	0.824	0.509	0.558	0.553	0.580	0.590	0.611	0.639	0.514	0.563	0.558	0.585	0.595	0.616	0.644
\$75,000	0.590	0.658	0.650	0.690	0.703	0.734	0.775	0.458	0.511	0.504	0.535	0.545	0.570	0.601	0.463	0.516	0.509	0.540	0.550	0.575	0.606
\$100,000	0.540	0.611	0.604	0.645	0.658	0.691	0.734	0.419	0.474	0.469	0.500	0.511	0.536	0.570	0.424	0.479	0.474	0.505	0.516	0.541	0.575
\$125,000	0.499	0.571	0.564	0.607	0.621	0.655	0.700	0.387	0.443	0.438	0.471	0.482	0.508	0.543	0.392	0.448	0.443	0.476	0.487	0.513	0.548
\$150,000	0.463	0.538	0.530	0.576	0.587	0.623	0.671	0.359	0.417	0.411	0.447	0.455	0.483	0.521	0.364	0.422	0.416	0.452	0.460	0.488	0.526
\$175,000	0.432	0.507	0.500	0.546	0.560	0.596	0.644	0.335	0.393	0.388	0.424	0.435	0.462	0.500	0.340	0.398	0.393	0.429	0.440	0.467	0.505
\$200,000	0.404	0.481	0.474	0.520	0.533	0.572	0.621	0.313	0.373	0.368	0.403	0.414	0.444	0.482	0.318	0.378	0.373	0.408	0.419	0.449	0.487
\$225,000	0.378	0.454	0.450	0.496	0.510	0.548	0.599	0.293	0.352	0.349	0.385	0.396	0.425	0.465	0.298	0.357	0.354	0.390	0.401	0.430	0.470
\$250,000	0.353	0.431	0.425	0.474	0.488	0.527	0.578	0.274	0.334	0.330	0.368	0.379	0.409	0.448	0.279	0.339	0.335	0.373	0.384	0.414	0.453
\$275,000	0.330	0.409	0.404	0.452	0.468	0.508	0.558	0.256	0.317	0.313	0.351	0.363	0.394	0.433	0.261	0.322	0.318	0.356	0.368	0.399	0.438
\$300,000	0.307	0.387	0.384	0.432	0.447	0.488	0.541	0.238	0.300	0.298	0.335	0.347	0.379	0.420	0.243	0.305	0.303	0.340	0.352	0.384	0.425
\$325,000	0.286	0.365	0.365	0.413	0.429	0.470	0.524	0.222	0.283	0.283	0.320	0.333	0.365	0.407	0.227	0.288	0.288	0.325	0.338	0.370	0.412
\$350,000	0.267	0.347	0.344	0.395	0.412	0.453	0.507	0.207	0.269	0.267	0.306	0.320	0.351	0.393	0.212	0.274	0.272	0.311	0.325	0.356	0.398
\$375,000	0.247	0.328	0.326	0.378	0.395	0.437	0.492	0.192	0.254	0.253	0.293	0.306	0.339	0.382	0.197	0.259	0.258	0.298	0.311	0.344	0.387
\$400,000	0.230	0.310	0.309	0.360	0.377	0.422	0.476	0.178	0.241	0.240	0.279	0.293	0.327	0.369	0.183	0.246	0.245	0.284	0.298	0.332	0.374
\$425,000	0.215	0.292	0.292	0.344	0.362	0.405	0.462	0.167	0.227	0.227	0.267	0.281	0.314	0.358	0.172	0.232	0.232	0.272	0.286	0.319	0.363
\$450,000	0.200	0.278	0.275	0.327	0.346	0.391	0.448	0.155	0.216	0.213	0.254	0.268	0.303	0.348	0.160	0.221	0.218	0.259	0.273	0.308	0.353
\$475,000	0.186	0.264	0.260	0.312	0.332	0.376	0.433	0.144	0.205	0.202	0.242	0.258	0.292	0.336	0.149	0.210	0.207	0.247	0.263	0.297	0.341
\$500,000	0.173	0.249	0.247	0.298	0.316	0.362	0.420	0.134	0.193	0.192	0.231	0.245	0.281	0.326	0.139	0.198	0.197	0.236	0.250	0.286	0.331
\$600,000	0.130	0.202	0.197	0.248	0.264	0.310	0.370	0.101	0.157	0.153	0.192	0.205	0.241	0.287	0.106	0.162	0.158	0.197	0.210	0.246	0.292
\$700,000	0.097	0.167	0.160	0.206	0.221	0.266	0.325	0.075	0.130	0.124	0.160	0.171	0.206	0.252	0.080	0.135	0.129	0.165	0.176	0.211	0.257
\$800,000	0.075	0.137	0.130	0.173	0.186	0.228	0.287	0.058	0.106	0.101	0.134	0.144	0.177	0.223	0.063	0.111	0.106	0.139	0.149	0.182	0.228
\$900,000	0.057	0.118	0.104	0.148	0.157	0.198	0.254	0.044	0.092	0.081	0.115	0.122	0.154	0.197	0.049	0.097	0.086	0.120	0.127	0.159	0.202
\$1,000,000	0.0447	0.1011	0.0881	0.1247	0.1344	0.1719	0.2260	0.0347	0.0784	0.0684	0.0968	0.1043	0.1334	0.1754	0.0397	0.0834	0.0734	0.1018	0.1093	0.1384	0.1804
\$2,000,000	0.0262	0.0604	0.0537	0.0778	0.0849	0.1141	0.1555	0.0203	0.0469	0.0417	0.0604	0.0659	0.0885	0.1207	0.0253	0.0519	0.0467	0.0654	0.0709	0.0935	0.1257
\$3,000,000	0.0193	0.0443	0.0396	0.0584	0.0645	0.0892	0.1245	0.0150	0.0344	0.0307	0.0453	0.0500	0.0692	0.0966	0.0200	0.0394	0.0357	0.0503	0.0550	0.0742	0.1016
\$4,000,000	0.0152	0.0353	0.0320	0.0474	0.0528	0.0743	0.1058	0.0118	0.0274	0.0248	0.0368	0.0410	0.0576	0.0821	0.0168	0.0324	0.0298	0.0418	0.0460	0.0626	0.0871
\$5,000,000	0.0126	0.0296	0.0270	0.0403	0.0450	0.0643	0.0927	0.0098	0.0230	0.0209	0.0313	0.0349	0.0499	0.0719	0.0147	0.0280	0.0259	0.0363	0.0399	0.0549	0.0769
\$6,000,000	0.0109	0.0254	0.0232	0.0349	0.0392	0.0569	0.0827	0.0085	0.0197	0.0180	0.0271	0.0304	0.0441	0.0642	0.0128	0.0247	0.0230	0.0321	0.0354	0.0491	0.0692
\$7,000,000	0.0093	0.0222	0.0204	0.0311	0.0349	0.0511	0.0748	0.0072	0.0172	0.0158	0.0241	0.0271	0.0396	0.0580	0.0108	0.0222	0.0208	0.0291	0.0321	0.0446	0.0630
\$8,000,000	0.0081	0.0196	0.0182	0.0278	0.0313	0.0464	0.0683	0.0063	0.0152	0.0141	0.0216	0.0243	0.0360	0.0530	0.0095	0.0202	0.0191	0.0266	0.0293	0.0410	0.0580
\$9,000,000	0.0071	0.0173	0.0164	0.0249	0.0286	0.0423	0.0631	0.0055	0.0134	0.0127	0.0193	0.0222	0.0328	0.0490	0.0083	0.0184	0.0177	0.0243	0.0272	0.0378	0.0540
\$10,000,000	0.0061	0.0156	0.0147	0.0228	0.0262	0.0390	0.0583	0.0047	0.0121	0.0114	0.0177	0.0203	0.0303	0.0452	0.0071	0.0171	0.0164	0.0227	0.0253	0.0353	0.0502
* 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: 12/1/19
Excess Loss (Pure Premium) Factors

Per Accident Limit	2019 Excess Loss Factors*							2018 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	0.663	0.693	0.689	0.705	0.713	0.723	0.737	0.684	0.711	0.708	0.723	0.731	0.740	0.750	-3.1%	-2.5%	-2.7%	-2.5%	-2.5%	-2.3%	-1.7%
\$15,000	0.633	0.668	0.665	0.683	0.692	0.704	0.722	0.657	0.689	0.685	0.702	0.710	0.721	0.735	-3.7%	-3.0%	-2.9%	-2.7%	-2.5%	-2.4%	-1.8%
\$20,000	0.609	0.647	0.644	0.665	0.673	0.689	0.708	0.634	0.668	0.664	0.683	0.691	0.706	0.721	-3.9%	-3.1%	-3.0%	-2.6%	-2.6%	-2.4%	-1.8%
\$25,000	0.588	0.630	0.625	0.648	0.657	0.673	0.695	0.613	0.651	0.646	0.668	0.675	0.691	0.708	-4.1%	-3.2%	-3.3%	-3.0%	-2.7%	-2.6%	-1.8%
\$30,000	0.570	0.613	0.609	0.633	0.642	0.660	0.683	0.596	0.634	0.630	0.652	0.661	0.678	0.696	-4.4%	-3.3%	-3.3%	-2.9%	-2.9%	-2.7%	-1.9%
\$35,000	0.554	0.599	0.594	0.620	0.629	0.649	0.672	0.578	0.620	0.616	0.640	0.647	0.665	0.684	-4.2%	-3.4%	-3.6%	-3.1%	-2.8%	-2.4%	-1.8%
\$40,000	0.539	0.586	0.581	0.607	0.616	0.637	0.662	0.563	0.605	0.601	0.627	0.634	0.653	0.674	-4.3%	-3.1%	-3.3%	-3.2%	-2.8%	-2.5%	-1.8%
\$50,000	0.514	0.563	0.558	0.585	0.595	0.616	0.644	0.536	0.581	0.577	0.602	0.612	0.633	0.655	-4.1%	-3.1%	-3.3%	-2.8%	-2.8%	-2.7%	-1.7%
\$75,000	0.463	0.516	0.509	0.540	0.550	0.575	0.606	0.483	0.532	0.525	0.555	0.563	0.586	0.612	-4.1%	-3.0%	-3.0%	-2.7%	-2.3%	-1.9%	-1.0%
\$100,000	0.424	0.479	0.474	0.505	0.516	0.541	0.575	0.440	0.492	0.487	0.518	0.526	0.551	0.578	-3.6%	-2.6%	-2.7%	-2.5%	-1.9%	-1.8%	-0.5%
\$125,000	0.392	0.448	0.443	0.476	0.487	0.513	0.548	0.406	0.460	0.454	0.485	0.494	0.521	0.550	-3.4%	-2.6%	-2.4%	-1.9%	-1.4%	-1.5%	-0.4%
\$150,000	0.364	0.422	0.416	0.452	0.460	0.488	0.526	0.378	0.433	0.427	0.458	0.466	0.495	0.525	-3.7%	-2.5%	-2.6%	-1.3%	-1.3%	-1.4%	0.2%
\$175,000	0.340	0.398	0.393	0.429	0.440	0.467	0.505	0.354	0.408	0.402	0.435	0.443	0.470	0.500	-4.0%	-2.5%	-2.2%	-1.4%	-0.7%	-0.6%	1.0%
\$200,000	0.318	0.378	0.373	0.408	0.419	0.449	0.487	0.332	0.386	0.381	0.414	0.421	0.450	0.480	-4.2%	-2.1%	-2.1%	-1.4%	-0.5%	-0.2%	1.5%
\$225,000	0.298	0.357	0.354	0.390	0.401	0.430	0.470	0.311	0.367	0.361	0.394	0.402	0.431	0.462	-4.2%	-2.7%	-1.9%	-1.0%	-0.2%	-0.2%	1.7%
\$250,000	0.279	0.339	0.335	0.373	0.384	0.414	0.453	0.292	0.348	0.343	0.376	0.384	0.413	0.446	-4.5%	-2.6%	-2.3%	-0.8%	0.0%	0.2%	1.6%
\$275,000	0.261	0.322	0.318	0.356	0.368	0.399	0.438	0.274	0.331	0.325	0.360	0.368	0.398	0.430	-4.7%	-2.7%	-2.2%	-1.1%	0.0%	0.3%	1.9%
\$300,000	0.243	0.305	0.303	0.340	0.352	0.384	0.425	0.257	0.315	0.309	0.345	0.353	0.382	0.415	-5.4%	-3.2%	-1.9%	-1.4%	-0.3%	0.5%	2.4%
\$325,000	0.227	0.288	0.288	0.325	0.338	0.370	0.412	0.240	0.298	0.293	0.329	0.338	0.368	0.401	-5.4%	-3.4%	-1.7%	-1.2%	0.0%	0.5%	2.7%
\$350,000	0.212	0.274	0.273	0.311	0.324	0.356	0.399	0.225	0.283	0.279	0.315	0.323	0.355	0.388	-5.8%	-3.2%	-2.2%	-1.3%	0.3%	0.3%	2.8%
\$375,000	0.197	0.259	0.258	0.298	0.311	0.344	0.386	0.211	0.269	0.264	0.301	0.310	0.341	0.376	-6.6%	-3.7%	-2.3%	-1.0%	0.3%	0.9%	2.7%
\$400,000	0.183	0.246	0.245	0.284	0.298	0.332	0.374	0.196	0.255	0.251	0.288	0.296	0.329	0.364	-6.6%	-3.5%	-2.4%	-1.4%	0.7%	0.9%	2.7%
\$425,000	0.172	0.232	0.232	0.272	0.286	0.320	0.363	0.183	0.241	0.237	0.274	0.284	0.316	0.353	-6.0%	-3.7%	-2.1%	-0.7%	0.7%	1.3%	2.8%
\$450,000	0.160	0.220	0.220	0.259	0.273	0.308	0.352	0.171	0.229	0.225	0.262	0.272	0.304	0.341	-6.4%	-3.9%	-2.2%	-1.1%	0.4%	1.3%	3.2%
\$475,000	0.149	0.209	0.207	0.247	0.262	0.297	0.341	0.161	0.217	0.214	0.251	0.260	0.292	0.330	-7.5%	-3.7%	-3.3%	-1.6%	0.8%	1.7%	3.3%
\$500,000	0.139	0.198	0.197	0.236	0.250	0.286	0.331	0.150	0.207	0.202	0.240	0.248	0.282	0.319	-7.3%	-4.3%	-2.5%	-1.7%	0.8%	1.4%	3.8%
\$600,000	0.106	0.162	0.158	0.197	0.210	0.246	0.292	0.116	0.169	0.164	0.199	0.208	0.244	0.278	-8.6%	-4.1%	-3.7%	-1.0%	1.0%	0.8%	5.0%
\$700,000	0.080	0.135	0.129	0.165	0.176	0.211	0.257	0.090	0.140	0.134	0.167	0.175	0.206	0.244	-11.1%	-3.6%	-3.7%	-1.2%	0.6%	2.4%	5.3%
\$800,000	0.063	0.111	0.106	0.139	0.149	0.182	0.228	0.069	0.118	0.110	0.142	0.147	0.179	0.215	-8.7%	-5.9%	-3.6%	-2.1%	1.4%	1.7%	6.0%
\$900,000	0.049	0.097	0.086	0.120	0.127	0.159	0.202	0.056	0.100	0.091	0.122	0.126	0.155	0.191	-12.5%	-3.0%	-5.5%	-1.6%	0.8%	2.6%	5.8%
\$1,000,000	0.0397	0.0834	0.0734	0.1018	0.1093	0.1384	0.1804	0.0447	0.0866	0.0773	0.1048	0.1083	0.1363	0.1696	-11.2%	-3.7%	-5.0%	-2.9%	0.9%	1.5%	6.4%
\$2,000,000	0.0253	0.0519	0.0467	0.0654	0.0709	0.0935	0.1257	0.0275	0.0521	0.0473	0.0652	0.0679	0.0896	0.1151	-8.0%	-0.4%	-1.3%	0.3%	4.4%	4.4%	9.2%
\$3,000,000	0.0200	0.0394	0.0357	0.0503	0.0550	0.0742	0.1016	0.0213	0.0394	0.0360	0.0497	0.0520	0.0702	0.0919	-6.1%	0.0%	-0.8%	1.2%	5.8%	5.7%	10.6%
\$4,000,000	0.0168	0.0324	0.0298	0.0418	0.0460	0.0626	0.0871	0.0180	0.0325	0.0300	0.0412	0.0432	0.0589	0.0779	-6.7%	-0.3%	-0.7%	1.5%	6.5%	6.3%	11.8%
\$5,000,000	0.0147	0.0280	0.0259	0.0363	0.0399	0.0549	0.0769	0.0159	0.0282	0.0260	0.0356	0.0375	0.0512	0.0685	-7.5%	-0.7%	-0.4%	2.0%	6.4%	7.2%	12.3%
\$6,000,000	0.0128	0.0247	0.0230	0.0321	0.0354	0.0491	0.0692	0.0143	0.0251	0.0232	0.0318	0.0333	0.0458	0.0615	-10.5%	-1.6%	-0.9%	0.9%	6.3%	7.2%	12.5%
\$7,000,000	0.0108	0.0222	0.0208	0.0291	0.0321	0.0446	0.0630	0.0126	0.0226	0.0213	0.0288	0.0303	0.0415	0.0560	-14.3%	-1.8%	-2.3%	1.0%	5.9%	7.5%	12.5%
\$8,000,000	0.0095	0.0202	0.0191	0.0266	0.0293	0.0410	0.0580	0.0110	0.0209	0.0195	0.0263	0.0279	0.0383	0.0516	-13.6%	-3.3%	-2.1%	1.1%	5.0%	7.0%	12.4%
\$9,000,000	0.0083	0.0184	0.0177	0.0243	0.0272	0.0378	0.0540	0.0099	0.0192	0.0182	0.0244	0.0259	0.0355	0.0478	-16.2%	-4.2%	-2.7%	-0.4%	5.0%	6.5%	13.0%
\$10,000,000	0.0071	0.0171	0.0164	0.0227	0.0253	0.0353	0.0502	0.0087	0.0179	0.0170	0.0228	0.0242	0.0333	0.0446	-18.4%	-4.5%	-3.5%	-0.4%	4.5%	6.0%	12.6%

* Adjusted