

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 those 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 2020 excess loss factors with the current 2019 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	1,328,316						
	P.T.	10,821,222						
	PP	159,699						
	T.T.	23,225						
	M.O	2,147						
II.	Injury Type	A	B	C	Hazard Group D	E	F	G
	Fatal	978,172	1,067,453	1,164,883	1,271,206	1,387,234	1,513,852	1,652,027
	P.T.	5,128,941	6,071,773	7,187,923	8,509,249	10,073,470	11,925,235	14,117,402
	PP	115,382	129,023	144,276	161,333	180,406	201,734	225,584
	T.T.	20,114	21,115	22,165	23,267	24,424	25,638	26,913
	M.O	1,627	1,819	2,033	2,272	2,540	2,839	3,173

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	0.013	0.013	0.013	0.013	0.013	0.013	0.013
P.T.	0.006	0.074	0.036	0.067	0.055	0.078	0.102
PP	0.689	0.704	0.719	0.734	0.749	0.764	0.779
T.T.	0.227	0.161	0.182	0.146	0.156	0.122	0.090
Medical Only	0.064	0.048	0.050	0.041	0.027	0.023	0.016
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	0.576	0.585	0.596	0.613	0.621	0.655	0.681
\$3,000,000	0.420	0.426	0.438	0.458	0.467	0.510	0.544
\$4,000,000	0.329	0.339	0.350	0.370	0.381	0.425	0.462
\$5,000,000	0.271	0.282	0.295	0.314	0.324	0.366	0.404
\$6,000,000	0.232	0.240	0.254	0.272	0.283	0.322	0.361
\$7,000,000	0.200	0.211	0.223	0.240	0.251	0.289	0.326
\$8,000,000	0.173	0.185	0.199	0.213	0.227	0.262	0.299
\$9,000,000	0.151	0.166	0.177	0.194	0.206	0.241	0.275
\$10,000,000	0.132	0.147	0.159	0.177	0.188	0.220	0.255

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	0.01	0.013	0.980	0.013	0.00	0.006	0.995	0.006	0.09	0.689	0.926	0.638	0.50	0.227	0.740	0.168	6.15	0.064	0.253	0.0163	0.841
\$15,000	0.02		0.970	0.013	0.00		0.993	0.006	0.13		0.896	0.617	0.75		0.670	0.152	9.22		0.208	0.0134	0.801
\$20,000	0.02		0.961	0.012	0.00		0.991	0.006	0.17		0.869	0.599	0.99		0.617	0.140	12.29		0.182	0.0117	0.769
\$25,000	0.03		0.951	0.012	0.00		0.988	0.006	0.22		0.844	0.582	1.24		0.575	0.131	15.36		0.164	0.0106	0.742
\$30,000	0.03		0.941	0.012	0.01		0.986	0.006	0.26		0.822	0.566	1.49		0.541	0.123	18.44		0.151	0.0097	0.717
\$35,000	0.04		0.932	0.012	0.01		0.984	0.006	0.30		0.802	0.552	1.74		0.512	0.116	21.51		0.141	0.0091	0.695
\$40,000	0.04		0.922	0.012	0.01		0.981	0.006	0.35		0.783	0.540	1.99		0.489	0.111	24.58		0.132	0.0085	0.678
\$50,000	0.05		0.905	0.012	0.01		0.977	0.006	0.43		0.750	0.517	2.49		0.453	0.103	30.73		0.119	0.0077	0.646
\$75,000	0.08		0.866	0.011	0.01		0.965	0.006	0.65		0.683	0.471	3.73		0.392	0.089	46.09		0.098	0.0063	0.583
\$100,000	0.10		0.826	0.011	0.02		0.953	0.006	0.87		0.628	0.432	4.97		0.350	0.079	61.45		0.082	0.0053	0.533
\$125,000	0.13		0.787	0.010	0.02		0.942	0.006	1.08		0.579	0.399	6.21		0.317	0.072	76.82		0.070	0.0045	0.492
\$150,000	0.15		0.753	0.010	0.03		0.930	0.006	1.30		0.537	0.370	7.46		0.291	0.066	92.18		0.059	0.0038	0.456
\$175,000	0.18		0.725	0.009	0.03		0.918	0.006	1.52		0.498	0.343	8.70		0.270	0.061	107.55		0.050	0.0032	0.422
\$200,000	0.20		0.703	0.009	0.04		0.907	0.006	1.73		0.462	0.319	9.94		0.251	0.057	122.91		0.043	0.0028	0.394
\$225,000	0.23		0.686	0.009	0.04		0.895	0.006	1.95		0.429	0.296	11.19		0.235	0.053	138.27		0.037	0.0024	0.366
\$250,000	0.26		0.670	0.009	0.05		0.884	0.006	2.17		0.397	0.274	12.43		0.219	0.050	153.64		0.031	0.0020	0.341
\$275,000	0.28		0.655	0.008	0.05		0.873	0.006	2.38		0.367	0.253	13.67		0.205	0.047	169.00		0.026	0.0017	0.316
\$300,000	0.31		0.639	0.008	0.06		0.861	0.006	2.60		0.339	0.234	14.91		0.191	0.043	184.36		0.020	0.0013	0.292
\$325,000	0.33		0.623	0.008	0.06		0.850	0.005	2.82		0.313	0.215	16.16		0.178	0.040	199.73		0.016	0.0010	0.269
\$350,000	0.36		0.607	0.008	0.07		0.839	0.005	3.03		0.288	0.198	17.40		0.166	0.038	215.09		0.011	0.0007	0.250
\$375,000	0.38		0.592	0.008	0.07		0.829	0.005	3.25		0.265	0.183	18.64		0.154	0.035	230.45		0.008	0.0005	0.232
\$400,000	0.41		0.577	0.007	0.08		0.818	0.005	3.47		0.244	0.168	19.89		0.143	0.032	245.82		0.005	0.0003	0.212
\$425,000	0.43		0.564	0.007	0.08		0.807	0.005	3.68		0.225	0.155	21.13		0.132	0.030	261.18		0.001	0.0001	0.197
\$450,000	0.46		0.552	0.007	0.09		0.797	0.005	3.90		0.207	0.143	22.37		0.123	0.028	276.55		0.000	0.0000	0.183
\$475,000	0.49		0.539	0.007	0.09		0.786	0.005	4.12		0.191	0.131	23.62		0.114	0.026	291.91		0.000	0.0000	0.169
\$500,000	0.51		0.527	0.007	0.10		0.776	0.005	4.33		0.175	0.121	24.86		0.105	0.024	307.27		0.000	0.0000	0.157
\$600,000	0.61		0.479	0.006	0.12		0.737	0.005	5.20		0.126	0.087	29.83		0.078	0.018	368.73		0.000	0.0000	0.116
\$700,000	0.72		0.423	0.005	0.14		0.698	0.004	6.07		0.089	0.061	34.80		0.057	0.013	430.18		0.000	0.0000	0.083
\$800,000	0.82		0.401	0.005	0.16		0.662	0.004	6.93		0.067	0.046	39.77		0.042	0.010	491.64		0.000	0.0000	0.065
\$900,000	0.92		0.368	0.005	0.18		0.628	0.004	7.80		0.049	0.034	44.74		0.031	0.007	553.09		0.000	0.0000	0.050
\$1,000,000	1.02		0.3384	0.0044	0.19		0.5962	0.0038	8.67		0.0364	0.0251	49.72		0.0234	0.0053	614.54		0.0000	0.0000	0.0386
\$2,000,000	2.04		0.1647	0.0021	0.39		0.3571	0.0023	17.33		0.0028	0.0019	99.43		0.0019	0.0004	1229.09		0.0000	0.0000	0.0067
\$3,000,000	3.07		0.0915	0.0012	0.58		0.2040	0.0013	26.00		0.0004	0.0003	149.15		0.0002	0.0000	1843.63		0.0000	0.0000	0.0028
\$4,000,000	4.09		0.0536	0.0007	0.78		0.1012	0.0006	34.67		0.0000	0.0000	198.86		0.0000	0.0000	2458.18		0.0000	0.0000	0.0013
\$5,000,000	5.11		0.0315	0.0004	0.97		0.0339	0.0002	43.33		0.0000	0.0000	248.58		0.0000	0.0000	3072.72		0.0000	0.0000	0.0006
\$6,000,000	6.13		0.0178	0.0002	1.17		0.0000	0.0000	52.00		0.0000	0.0000	298.30		0.0000	0.0000	3687.27		0.0000	0.0000	0.0002
\$7,000,000	7.16		0.0092	0.0001	1.36		0.0000	0.0000	60.67		0.0000	0.0000	348.01		0.0000	0.0000	4301.81		0.0000	0.0000	0.0001
\$8,000,000	8.18		0.0039	0.0001	1.56		0.0000	0.0000	69.33		0.0000	0.0000	397.73		0.0000	0.0000	4916.36		0.0000	0.0000	0.0001
\$9,000,000	9.20		0.0009	0.0000	1.75		0.0000	0.0000	78.00		0.0000	0.0000	447.44		0.0000	0.0000	5530.90		0.0000	0.0000	0.0000
\$10,000,000	10.22		0.0000	0.0000	1.95		0.0000	0.0000	86.67		0.0000	0.0000	497.16		0.0000	0.0000	6145.45		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$978,172
P.T. Average Cost Per Case	\$5,128,941
P.P Average Cost Per Case	\$115,382
T.T. Average Cost Per Case	\$20,114

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	0.01	0.013	0.982	0.013	0.00	0.074	0.996	0.074	0.08	0.704	0.933	0.657	0.47	0.161	0.747	0.121	5.50	0.048	0.267	0.0127	0.878
\$15,000	0.01		0.973	0.013	0.00		0.994	0.073	0.12		0.905	0.637	0.71		0.679	0.110	8.25		0.220	0.0105	0.844
\$20,000	0.02		0.964	0.012	0.00		0.992	0.073	0.16		0.880	0.620	0.95		0.626	0.101	11.00		0.192	0.0091	0.815
\$25,000	0.02		0.955	0.012	0.00		0.990	0.073	0.19		0.857	0.603	1.18		0.584	0.094	13.75		0.173	0.0082	0.790
\$30,000	0.03		0.946	0.012	0.00		0.988	0.073	0.23		0.836	0.589	1.42		0.550	0.089	16.49		0.159	0.0076	0.771
\$35,000	0.03		0.937	0.012	0.01		0.986	0.073	0.27		0.817	0.575	1.66		0.521	0.084	19.24		0.148	0.0071	0.751
\$40,000	0.04		0.928	0.012	0.01		0.984	0.073	0.31		0.799	0.562	1.89		0.497	0.080	21.99		0.139	0.0067	0.734
\$50,000	0.05		0.912	0.012	0.01		0.980	0.072	0.39		0.767	0.540	2.37		0.461	0.074	27.49		0.126	0.0060	0.704
\$75,000	0.07		0.876	0.011	0.01		0.970	0.072	0.58		0.703	0.495	3.55		0.399	0.064	41.24		0.104	0.0050	0.647
\$100,000	0.09		0.840	0.011	0.02		0.961	0.071	0.78		0.650	0.458	4.74		0.357	0.058	54.98		0.089	0.0042	0.602
\$125,000	0.12		0.803	0.010	0.02		0.951	0.070	0.97		0.604	0.425	5.92		0.324	0.052	68.73		0.076	0.0036	0.561
\$150,000	0.14		0.769	0.010	0.02		0.941	0.069	1.16		0.563	0.397	7.10		0.298	0.048	82.47		0.065	0.0031	0.527
\$175,000	0.16		0.740	0.010	0.03		0.931	0.069	1.36		0.526	0.371	8.29		0.277	0.045	96.22		0.056	0.0027	0.498
\$200,000	0.19		0.717	0.009	0.03		0.921	0.068	1.55		0.492	0.347	9.47		0.258	0.042	109.96		0.049	0.0023	0.468
\$225,000	0.21		0.699	0.009	0.04		0.911	0.067	1.74		0.461	0.324	10.66		0.242	0.039	123.71		0.042	0.0020	0.441
\$250,000	0.23		0.683	0.009	0.04		0.902	0.067	1.94		0.431	0.303	11.84		0.227	0.037	137.45		0.037	0.0018	0.418
\$275,000	0.26		0.669	0.009	0.05		0.892	0.066	2.13		0.402	0.283	13.02		0.212	0.034	151.20		0.032	0.0015	0.394
\$300,000	0.28		0.655	0.008	0.05		0.882	0.065	2.33		0.375	0.264	14.21		0.199	0.032	164.94		0.027	0.0013	0.370
\$325,000	0.30		0.641	0.008	0.05		0.873	0.064	2.52		0.350	0.246	15.39		0.186	0.030	178.69		0.022	0.0011	0.349
\$350,000	0.33		0.626	0.008	0.06		0.863	0.064	2.71		0.325	0.229	16.58		0.174	0.028	192.43		0.018	0.0008	0.330
\$375,000	0.35		0.611	0.008	0.06		0.854	0.063	2.91		0.302	0.213	17.76		0.162	0.026	206.18		0.014	0.0007	0.311
\$400,000	0.37		0.597	0.008	0.07		0.845	0.062	3.10		0.281	0.198	18.94		0.151	0.024	219.92		0.010	0.0005	0.293
\$425,000	0.40		0.583	0.008	0.07		0.835	0.062	3.29		0.261	0.184	20.13		0.141	0.023	233.67		0.007	0.0003	0.277
\$450,000	0.42		0.571	0.007	0.07		0.826	0.061	3.49		0.242	0.171	21.31		0.131	0.021	247.41		0.004	0.0002	0.260
\$475,000	0.44		0.559	0.007	0.08		0.817	0.060	3.68		0.225	0.158	22.50		0.122	0.020	261.16		0.001	0.0001	0.245
\$500,000	0.47		0.548	0.007	0.08		0.808	0.060	3.88		0.209	0.147	23.68		0.113	0.018	274.90		0.000	0.0000	0.232
\$600,000	0.56		0.500	0.006	0.10		0.773	0.057	4.65		0.155	0.109	28.42		0.085	0.014	329.88		0.000	0.0000	0.186
\$700,000	0.66		0.463	0.006	0.12		0.740	0.055	5.43		0.116	0.082	33.15		0.063	0.010	384.86		0.000	0.0000	0.153
\$800,000	0.75		0.419	0.005	0.13		0.707	0.052	6.20		0.086	0.060	37.89		0.047	0.008	439.84		0.000	0.0000	0.125
\$900,000	0.84		0.392	0.005	0.15		0.676	0.050	6.98		0.066	0.046	42.62		0.036	0.006	494.82		0.000	0.0000	0.107
\$1,000,000	0.94		0.3629	0.0047	0.16		0.6466	0.0477	7.75		0.0498	0.0351	47.36		0.0268	0.0043	549.80		0.0000	0.0000	0.0918
\$2,000,000	1.87		0.1835	0.0024	0.33		0.4192	0.0309	15.50		0.0045	0.0032	94.72		0.0023	0.0004	1099.61		0.0000	0.0000	0.0369
\$3,000,000	2.81		0.1053	0.0014	0.49		0.2677	0.0198	23.25		0.0007	0.0005	142.08		0.0003	0.0000	1649.41		0.0000	0.0000	0.0217
\$4,000,000	3.75		0.0639	0.0008	0.66		0.1601	0.0118	31.00		0.0000	0.0000	189.44		0.0000	0.0000	2199.21		0.0000	0.0000	0.0126
\$5,000,000	4.68		0.0394	0.0005	0.82		0.0834	0.0062	38.75		0.0000	0.0000	236.80		0.0000	0.0000	2749.02		0.0000	0.0000	0.0067
\$6,000,000	5.62		0.0239	0.0003	0.99		0.0304	0.0022	46.50		0.0000	0.0000	284.16		0.0000	0.0000	3298.82		0.0000	0.0000	0.0025
\$7,000,000	6.56		0.0137	0.0002	1.15		0.0000	0.0000	54.25		0.0000	0.0000	331.52		0.0000	0.0000	3848.63		0.0000	0.0000	0.0002
\$8,000,000	7.49		0.0071	0.0001	1.32		0.0000	0.0000	62.00		0.0000	0.0000	378.89		0.0000	0.0000	4398.43		0.0000	0.0000	0.0001
\$9,000,000	8.43		0.0029	0.0000	1.48		0.0000	0.0000	69.75		0.0000	0.0000	426.25		0.0000	0.0000	4948.23		0.0000	0.0000	0.0000
\$10,000,000	9.37		0.0006	0.0000	1.65		0.0000	0.0000	77.51		0.0000	0.0000	473.61		0.0000	0.0000	5498.04		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$1,067,453
P.T. Average Cost Per Case	\$6,071,773
P.P Average Cost Per Case	\$129,023
T.T. Average Cost Per Case	\$21,115

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	0.01	0.013	0.983	0.013	0.00	0.036	0.997	0.036	0.07	0.719	0.940	0.676	0.45	0.182	0.755	0.137	4.92	0.050	0.281	0.0141	0.876
\$15,000	0.01		0.975	0.013	0.00		0.995	0.036	0.10		0.914	0.657	0.68		0.687	0.125	7.38		0.232	0.0116	0.843
\$20,000	0.02		0.967	0.012	0.00		0.993	0.036	0.14		0.890	0.640	0.90		0.635	0.115	9.84		0.202	0.0102	0.813
\$25,000	0.02		0.959	0.012	0.00		0.992	0.036	0.17		0.869	0.625	1.13		0.593	0.108	12.30		0.182	0.0091	0.790
\$30,000	0.03		0.951	0.012	0.00		0.990	0.036	0.21		0.849	0.610	1.35		0.559	0.101	14.76		0.167	0.0084	0.767
\$35,000	0.03		0.942	0.012	0.00		0.988	0.036	0.24		0.831	0.597	1.58		0.530	0.096	17.22		0.156	0.0078	0.749
\$40,000	0.03		0.934	0.012	0.01		0.987	0.036	0.28		0.814	0.585	1.80		0.506	0.092	19.68		0.147	0.0074	0.732
\$50,000	0.04		0.919	0.012	0.01		0.983	0.036	0.35		0.783	0.563	2.26		0.468	0.085	24.59		0.133	0.0067	0.703
\$75,000	0.06		0.885	0.011	0.01		0.975	0.035	0.52		0.721	0.519	3.38		0.406	0.074	36.89		0.110	0.0055	0.645
\$100,000	0.09		0.852	0.011	0.01		0.967	0.035	0.69		0.671	0.483	4.51		0.364	0.066	49.19		0.094	0.0047	0.600
\$125,000	0.11		0.818	0.011	0.02		0.958	0.035	0.87		0.628	0.451	5.64		0.331	0.060	61.49		0.082	0.0041	0.561
\$150,000	0.13		0.786	0.010	0.02		0.950	0.034	1.04		0.589	0.423	6.77		0.305	0.055	73.78		0.072	0.0036	0.526
\$175,000	0.15		0.756	0.010	0.02		0.942	0.034	1.21		0.553	0.398	7.90		0.283	0.051	86.08		0.063	0.0032	0.496
\$200,000	0.17		0.732	0.009	0.03		0.933	0.034	1.39		0.521	0.375	9.02		0.265	0.048	98.38		0.055	0.0028	0.469
\$225,000	0.19		0.712	0.009	0.03		0.925	0.034	1.56		0.491	0.353	10.15		0.248	0.045	110.67		0.048	0.0024	0.443
\$250,000	0.21		0.696	0.009	0.03		0.917	0.033	1.73		0.463	0.333	11.28		0.234	0.042	122.97		0.043	0.0021	0.419
\$275,000	0.24		0.682	0.009	0.04		0.909	0.033	1.91		0.436	0.313	12.41		0.220	0.040	135.27		0.038	0.0019	0.397
\$300,000	0.26		0.669	0.009	0.04		0.900	0.033	2.08		0.410	0.295	13.54		0.207	0.037	147.56		0.033	0.0017	0.376
\$325,000	0.28		0.656	0.008	0.05		0.892	0.032	2.25		0.385	0.277	14.66		0.194	0.035	159.86		0.029	0.0015	0.354
\$350,000	0.30		0.643	0.008	0.05		0.884	0.032	2.43		0.362	0.260	15.79		0.182	0.033	172.16		0.025	0.0012	0.334
\$375,000	0.32		0.630	0.008	0.05		0.876	0.032	2.60		0.339	0.244	16.92		0.170	0.031	184.46		0.020	0.0010	0.316
\$400,000	0.34		0.616	0.008	0.06		0.868	0.031	2.77		0.318	0.229	18.05		0.159	0.029	196.75		0.016	0.0008	0.298
\$425,000	0.36		0.603	0.008	0.06		0.860	0.031	2.95		0.298	0.214	19.17		0.149	0.027	209.05		0.013	0.0006	0.281
\$450,000	0.39		0.590	0.008	0.06		0.852	0.031	3.12		0.279	0.200	20.30		0.139	0.025	221.35		0.010	0.0005	0.265
\$475,000	0.41		0.578	0.007	0.07		0.844	0.031	3.29		0.261	0.188	21.43		0.130	0.024	233.64		0.007	0.0004	0.250
\$500,000	0.43		0.567	0.007	0.07		0.836	0.030	3.47		0.244	0.176	22.56		0.121	0.022	245.94		0.005	0.0002	0.235
\$600,000	0.52		0.524	0.007	0.08		0.806	0.029	4.16		0.188	0.135	27.07		0.092	0.017	295.13		0.000	0.0000	0.188
\$700,000	0.60		0.483	0.006	0.10		0.776	0.028	4.85		0.144	0.103	31.58		0.070	0.013	344.32		0.000	0.0000	0.150
\$800,000	0.69		0.446	0.006	0.11		0.748	0.027	5.54		0.111	0.080	36.09		0.053	0.010	393.51		0.000	0.0000	0.123
\$900,000	0.77		0.417	0.005	0.13		0.720	0.026	6.24		0.085	0.061	40.61		0.040	0.007	442.69		0.000	0.0000	0.099
\$1,000,000	0.86		0.3874	0.0050	0.14		0.6933	0.0251	6.93		0.0666	0.0479	45.12		0.0306	0.0056	491.88		0.0000	0.0000	0.0836
\$2,000,000	1.72		0.2033	0.0026	0.28		0.4791	0.0174	13.86		0.0072	0.0052	90.23		0.0029	0.0005	983.77		0.0000	0.0000	0.0257
\$3,000,000	2.58		0.1201	0.0015	0.42		0.3316	0.0120	20.79		0.0012	0.0009	135.35		0.0004	0.0001	1475.65		0.0000	0.0000	0.0145
\$4,000,000	3.43		0.0753	0.0010	0.56		0.2227	0.0081	27.72		0.0002	0.0001	180.47		0.0000	0.0000	1967.53		0.0000	0.0000	0.0092
\$5,000,000	4.29		0.0482	0.0006	0.70		0.1406	0.0051	34.66		0.0000	0.0000	225.59		0.0000	0.0000	2459.41		0.0000	0.0000	0.0057
\$6,000,000	5.15		0.0308	0.0004	0.83		0.0791	0.0029	41.59		0.0000	0.0000	270.70		0.0000	0.0000	2951.30		0.0000	0.0000	0.0033
\$7,000,000	6.01		0.0191	0.0002	0.97		0.0342	0.0012	48.52		0.0000	0.0000	315.82		0.0000	0.0000	3443.18		0.0000	0.0000	0.0014
\$8,000,000	6.87		0.0112	0.0001	1.11		0.0031	0.0001	55.45		0.0000	0.0000	360.94		0.0000	0.0000	3935.06		0.0000	0.0000	0.0002
\$9,000,000	7.73		0.0059	0.0001	1.25		0.0000	0.0000	62.38		0.0000	0.0000	406.05		0.0000	0.0000	4426.95		0.0000	0.0000	0.0001
\$10,000,000	8.58		0.0024	0.0000	1.39		0.0000	0.0000	69.31		0.0000	0.0000	451.17		0.0000	0.0000	4918.83		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$1,164,883
P.T. Average Cost Per Case	\$7,187,923
P.P Average Cost Per Case	\$144,276
T.T. Average Cost Per Case	\$22,165

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	0.01	0.013	0.985	0.013	0.00	0.067	0.997	0.067	0.06	0.734	0.946	0.694	0.43	0.146	0.763	0.111	4.40	0.041	0.297	0.0120	0.897
\$15,000	0.01		0.977	0.013	0.00		0.996	0.067	0.09		0.922	0.677	0.64		0.696	0.101	6.60		0.244	0.0099	0.868
\$20,000	0.02		0.970	0.013	0.00		0.994	0.066	0.12		0.900	0.661	0.86		0.644	0.094	8.80		0.213	0.0086	0.843
\$25,000	0.02		0.962	0.012	0.00		0.993	0.066	0.15		0.880	0.646	1.07		0.603	0.088	11.00		0.192	0.0078	0.820
\$30,000	0.02		0.955	0.012	0.00		0.992	0.066	0.19		0.861	0.632	1.29		0.568	0.083	13.20		0.176	0.0071	0.800
\$35,000	0.03		0.947	0.012	0.00		0.990	0.066	0.22		0.844	0.620	1.50		0.539	0.078	15.40		0.164	0.0067	0.783
\$40,000	0.03		0.940	0.012	0.00		0.989	0.066	0.25		0.828	0.608	1.72		0.514	0.075	17.60		0.154	0.0063	0.767
\$50,000	0.04		0.925	0.012	0.01		0.986	0.066	0.31		0.799	0.586	2.15		0.476	0.069	22.00		0.139	0.0057	0.739
\$75,000	0.06		0.892	0.012	0.01		0.979	0.065	0.46		0.739	0.542	3.22		0.413	0.060	33.00		0.116	0.0047	0.684
\$100,000	0.08		0.863	0.011	0.01		0.972	0.065	0.62		0.692	0.508	4.30		0.371	0.054	44.01		0.100	0.0041	0.642
\$125,000	0.10		0.833	0.011	0.01		0.965	0.064	0.77		0.650	0.477	5.37		0.338	0.049	55.01		0.088	0.0036	0.605
\$150,000	0.12		0.802	0.010	0.02		0.958	0.064	0.93		0.613	0.450	6.45		0.312	0.045	66.01		0.078	0.0032	0.572
\$175,000	0.14		0.773	0.010	0.02		0.951	0.064	1.08		0.579	0.425	7.52		0.290	0.042	77.01		0.070	0.0028	0.544
\$200,000	0.16		0.748	0.010	0.02		0.944	0.063	1.24		0.548	0.402	8.60		0.272	0.040	88.01		0.061	0.0025	0.518
\$225,000	0.18		0.727	0.009	0.03		0.937	0.063	1.39		0.519	0.381	9.67		0.255	0.037	99.01		0.054	0.0022	0.492
\$250,000	0.20		0.709	0.009	0.03		0.930	0.062	1.55		0.493	0.362	10.74		0.240	0.035	110.02		0.049	0.0020	0.470
\$275,000	0.22		0.695	0.009	0.03		0.923	0.062	1.70		0.467	0.343	11.82		0.227	0.033	121.02		0.043	0.0018	0.449
\$300,000	0.24		0.682	0.009	0.04		0.916	0.061	1.86		0.443	0.325	12.89		0.214	0.031	132.02		0.039	0.0016	0.428
\$325,000	0.26		0.670	0.009	0.04		0.909	0.061	2.01		0.419	0.308	13.97		0.202	0.029	143.02		0.035	0.0014	0.408
\$350,000	0.28		0.659	0.008	0.04		0.902	0.060	2.17		0.397	0.291	15.04		0.190	0.028	154.02		0.031	0.0013	0.388
\$375,000	0.29		0.647	0.008	0.04		0.895	0.060	2.32		0.375	0.276	16.12		0.179	0.026	165.02		0.027	0.0011	0.371
\$400,000	0.31		0.634	0.008	0.05		0.888	0.059	2.48		0.355	0.260	17.19		0.168	0.024	176.03		0.023	0.0009	0.352
\$425,000	0.33		0.622	0.008	0.05		0.881	0.059	2.63		0.335	0.246	18.27		0.157	0.023	187.03		0.020	0.0008	0.337
\$450,000	0.35		0.609	0.008	0.05		0.874	0.058	2.79		0.316	0.232	19.34		0.148	0.021	198.03		0.016	0.0006	0.320
\$475,000	0.37		0.597	0.008	0.06		0.868	0.058	2.94		0.298	0.219	20.42		0.138	0.020	209.03		0.013	0.0005	0.306
\$500,000	0.39		0.586	0.008	0.06		0.861	0.058	3.10		0.281	0.206	21.49		0.129	0.019	220.03		0.010	0.0004	0.291
\$600,000	0.47		0.546	0.007	0.07		0.834	0.056	3.72		0.222	0.163	25.79		0.099	0.014	264.04		0.001	0.0000	0.240
\$700,000	0.55		0.506	0.007	0.08		0.808	0.054	4.34		0.175	0.128	30.09		0.076	0.011	308.04		0.000	0.0000	0.200
\$800,000	0.63		0.473	0.006	0.09		0.783	0.052	4.96		0.138	0.101	34.38		0.058	0.009	352.05		0.000	0.0000	0.168
\$900,000	0.71		0.429	0.006	0.11		0.759	0.051	5.58		0.110	0.080	38.68		0.045	0.007	396.06		0.000	0.0000	0.144
\$1,000,000	0.79		0.4116	0.0053	0.12		0.7355	0.0491	6.20		0.0857	0.0629	42.98		0.0348	0.0051	440.06		0.0000	0.0000	0.1224
\$2,000,000	1.57		0.2242	0.0029	0.24		0.5364	0.0358	12.40		0.0111	0.0081	85.96		0.0035	0.0005	880.13		0.0000	0.0000	0.0473
\$3,000,000	2.36		0.1361	0.0018	0.35		0.3944	0.0264	18.60		0.0020	0.0015	128.94		0.0005	0.0001	1320.19		0.0000	0.0000	0.0298
\$4,000,000	3.15		0.0877	0.0011	0.47		0.2866	0.0191	24.79		0.0005	0.0004	171.92		0.0001	0.0000	1760.26		0.0000	0.0000	0.0206
\$5,000,000	3.93		0.0580	0.0007	0.59		0.2023	0.0135	30.99		0.0000	0.0000	214.90		0.0000	0.0000	2200.32		0.0000	0.0000	0.0142
\$6,000,000	4.72		0.0387	0.0005	0.71		0.1358	0.0091	37.19		0.0000	0.0000	257.88		0.0000	0.0000	2640.38		0.0000	0.0000	0.0096
\$7,000,000	5.51		0.0254	0.0003	0.82		0.0837	0.0056	43.39		0.0000	0.0000	300.86		0.0000	0.0000	3080.45		0.0000	0.0000	0.0059
\$8,000,000	6.29		0.0162	0.0002	0.94		0.0437	0.0029	49.59		0.0000	0.0000	343.84		0.0000	0.0000	3520.51		0.0000	0.0000	0.0031
\$9,000,000	7.08		0.0097	0.0001	1.06		0.0139	0.0009	55.79		0.0000	0.0000	386.82		0.0000	0.0000	3960.58		0.0000	0.0000	0.0010
\$10,000,000	7.87		0.0052	0.0001	1.18		0.0000	0.0000	61.98		0.0000	0.0000	429.80		0.0000	0.0000	4400.64		0.0000	0.0000	0.0001

Death Average Cost Per Case	\$1,271,206
P.T. Average Cost Per Case	\$8,509,249
P.P Average Cost Per Case	\$161,333
T.T. Average Cost Per Case	\$23,267

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	0.01	0.013	0.986	0.013	0.00	0.055	0.998	0.055	0.06	0.749	0.951	0.712	0.41	0.156	0.770	0.120	3.94	0.027	0.313	0.0085	0.909
\$15,000	0.01		0.979	0.013	0.00		0.996	0.055	0.08		0.929	0.696	0.61		0.704	0.110	5.91		0.258	0.0070	0.881
\$20,000	0.01		0.972	0.013	0.00		0.995	0.055	0.11		0.909	0.681	0.82		0.653	0.102	7.87		0.224	0.0061	0.857
\$25,000	0.02		0.965	0.012	0.00		0.994	0.055	0.14		0.890	0.667	1.02		0.612	0.095	9.84		0.202	0.0055	0.835
\$30,000	0.02		0.958	0.012	0.00		0.993	0.055	0.17		0.873	0.654	1.23		0.577	0.090	11.81		0.185	0.0050	0.816
\$35,000	0.03		0.952	0.012	0.00		0.992	0.055	0.19		0.857	0.642	1.43		0.548	0.085	13.78		0.173	0.0047	0.799
\$40,000	0.03		0.945	0.012	0.00		0.991	0.054	0.22		0.842	0.630	1.64		0.523	0.082	15.75		0.162	0.0044	0.782
\$50,000	0.04		0.931	0.012	0.00		0.988	0.054	0.28		0.814	0.610	2.05		0.484	0.075	19.69		0.147	0.0040	0.755
\$75,000	0.05		0.901	0.012	0.01		0.982	0.054	0.42		0.756	0.567	3.07		0.421	0.066	29.53		0.122	0.0033	0.702
\$100,000	0.07		0.873	0.011	0.01		0.976	0.054	0.55		0.711	0.532	4.09		0.378	0.059	39.37		0.106	0.0029	0.659
\$125,000	0.09		0.846	0.011	0.01		0.970	0.053	0.69		0.672	0.503	5.12		0.345	0.054	49.21		0.094	0.0026	0.624
\$150,000	0.11		0.817	0.011	0.01		0.964	0.053	0.83		0.636	0.476	6.14		0.319	0.050	59.06		0.085	0.0023	0.592
\$175,000	0.13		0.790	0.010	0.02		0.958	0.053	0.97		0.604	0.452	7.17		0.297	0.046	68.90		0.076	0.0021	0.563
\$200,000	0.14		0.764	0.010	0.02		0.952	0.052	1.11		0.574	0.430	8.19		0.278	0.043	78.74		0.068	0.0018	0.537
\$225,000	0.16		0.742	0.010	0.02		0.946	0.052	1.25		0.547	0.410	9.21		0.262	0.041	88.58		0.061	0.0017	0.515
\$250,000	0.18		0.723	0.009	0.02		0.940	0.052	1.39		0.521	0.390	10.24		0.247	0.039	98.43		0.055	0.0015	0.492
\$275,000	0.20		0.708	0.009	0.03		0.935	0.051	1.52		0.497	0.372	11.26		0.234	0.036	108.27		0.049	0.0013	0.469
\$300,000	0.22		0.695	0.009	0.03		0.929	0.051	1.66		0.474	0.355	12.28		0.221	0.034	118.11		0.045	0.0012	0.450
\$325,000	0.23		0.683	0.009	0.03		0.923	0.051	1.80		0.452	0.338	13.31		0.209	0.033	127.95		0.041	0.0011	0.432
\$350,000	0.25		0.672	0.009	0.03		0.917	0.050	1.94		0.430	0.322	14.33		0.198	0.031	137.80		0.037	0.0010	0.413
\$375,000	0.27		0.662	0.009	0.04		0.911	0.050	2.08		0.410	0.307	15.35		0.187	0.029	147.64		0.033	0.0009	0.396
\$400,000	0.29		0.651	0.008	0.04		0.905	0.050	2.22		0.390	0.292	16.38		0.176	0.027	157.48		0.030	0.0008	0.378
\$425,000	0.31		0.640	0.008	0.04		0.899	0.049	2.36		0.371	0.278	17.40		0.166	0.026	167.32		0.026	0.0007	0.362
\$450,000	0.32		0.628	0.008	0.04		0.893	0.049	2.49		0.353	0.264	18.42		0.156	0.024	177.17		0.023	0.0006	0.346
\$475,000	0.34		0.617	0.008	0.05		0.888	0.049	2.63		0.335	0.251	19.45		0.147	0.023	187.01		0.020	0.0005	0.332
\$500,000	0.36		0.605	0.008	0.05		0.882	0.049	2.77		0.318	0.238	20.47		0.138	0.021	196.85		0.016	0.0004	0.316
\$600,000	0.43		0.565	0.007	0.06		0.859	0.047	3.33		0.258	0.193	24.57		0.107	0.017	236.22		0.007	0.0002	0.264
\$700,000	0.50		0.530	0.007	0.07		0.837	0.046	3.88		0.209	0.156	28.66		0.083	0.013	275.59		0.000	0.0000	0.222
\$800,000	0.58		0.493	0.006	0.08		0.815	0.045	4.43		0.169	0.126	32.75		0.065	0.010	314.96		0.000	0.0000	0.187
\$900,000	0.65		0.466	0.006	0.09		0.793	0.044	4.99		0.136	0.102	36.85		0.050	0.008	354.33		0.000	0.0000	0.160
\$1,000,000	0.72		0.4194	0.0054	0.10		0.7724	0.0425	5.54		0.1110	0.0831	40.94		0.0395	0.0062	393.70		0.0000	0.0000	0.1372
\$2,000,000	1.44		0.2460	0.0032	0.20		0.5906	0.0325	11.09		0.0166	0.0124	81.89		0.0043	0.0007	787.41		0.0000	0.0000	0.0488
\$3,000,000	2.16		0.1531	0.0020	0.30		0.4553	0.0250	16.63		0.0033	0.0025	122.83		0.0007	0.0001	1181.11		0.0000	0.0000	0.0296
\$4,000,000	2.88		0.1011	0.0013	0.40		0.3503	0.0193	22.17		0.0009	0.0007	163.77		0.0001	0.0000	1574.82		0.0000	0.0000	0.0213
\$5,000,000	3.60		0.0688	0.0009	0.50		0.2660	0.0146	27.72		0.0002	0.0001	204.72		0.0000	0.0000	1968.52		0.0000	0.0000	0.0156
\$6,000,000	4.33		0.0474	0.0006	0.60		0.1972	0.0108	33.26		0.0000	0.0000	245.66		0.0000	0.0000	2362.22		0.0000	0.0000	0.0114
\$7,000,000	5.05		0.0326	0.0004	0.69		0.1410	0.0078	38.80		0.0000	0.0000	286.61		0.0000	0.0000	2755.93		0.0000	0.0000	0.0082
\$8,000,000	5.77		0.0220	0.0003	0.79		0.0952	0.0052	44.34		0.0000	0.0000	327.55		0.0000	0.0000	3149.63		0.0000	0.0000	0.0055
\$9,000,000	6.49		0.0143	0.0002	0.89		0.0583	0.0032	49.89		0.0000	0.0000	368.49		0.0000	0.0000	3543.34		0.0000	0.0000	0.0034
\$10,000,000	7.21		0.0088	0.0001	0.99		0.0292	0.0016	55.43		0.0000	0.0000	409.44		0.0000	0.0000	3937.04		0.0000	0.0000	0.0017

Death Average Cost Per Case	\$1,387,234
P.T. Average Cost Per Case	\$10,073,470
P.P Average Cost Per Case	\$180,406
T.T. Average Cost Per Case	\$24,424

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	0.01	0.013	0.987	0.013	0.00	0.078	0.998	0.077	0.05	0.764	0.956	0.730	0.39	0.122	0.777	0.095	3.52	0.023	0.330	0.0076	0.923
\$15,000	0.01		0.981	0.013	0.00		0.997	0.077	0.07		0.936	0.715	0.59		0.713	0.087	5.28		0.272	0.0062	0.898
\$20,000	0.01		0.974	0.013	0.00		0.996	0.077	0.10		0.917	0.701	0.78		0.662	0.081	7.04		0.237	0.0054	0.877
\$25,000	0.02		0.968	0.012	0.00		0.995	0.077	0.12		0.900	0.688	0.98		0.621	0.076	8.81		0.213	0.0049	0.858
\$30,000	0.02		0.962	0.012	0.00		0.994	0.077	0.15		0.884	0.675	1.17		0.586	0.072	10.57		0.195	0.0045	0.841
\$35,000	0.02		0.956	0.012	0.00		0.993	0.077	0.17		0.869	0.664	1.37		0.557	0.068	12.33		0.182	0.0042	0.825
\$40,000	0.03		0.949	0.012	0.00		0.992	0.077	0.20		0.854	0.653	1.56		0.532	0.065	14.09		0.171	0.0039	0.811
\$50,000	0.03		0.937	0.012	0.00		0.990	0.077	0.25		0.828	0.633	1.95		0.492	0.060	17.61		0.154	0.0035	0.786
\$75,000	0.05		0.908	0.012	0.01		0.985	0.076	0.37		0.773	0.591	2.93		0.428	0.052	26.42		0.128	0.0029	0.734
\$100,000	0.07		0.882	0.011	0.01		0.980	0.076	0.50		0.729	0.557	3.90		0.385	0.047	35.22		0.113	0.0026	0.694
\$125,000	0.08		0.857	0.011	0.01		0.975	0.076	0.62		0.692	0.529	4.88		0.353	0.043	44.03		0.100	0.0023	0.661
\$150,000	0.10		0.831	0.011	0.01		0.970	0.075	0.74		0.658	0.503	5.85		0.326	0.040	52.83		0.091	0.0021	0.631
\$175,000	0.12		0.805	0.010	0.01		0.965	0.075	0.87		0.627	0.479	6.83		0.304	0.037	61.64		0.082	0.0019	0.603
\$200,000	0.13		0.781	0.010	0.02		0.960	0.074	0.99		0.599	0.458	7.80		0.285	0.035	70.45		0.075	0.0017	0.579
\$225,000	0.15		0.758	0.010	0.02		0.955	0.074	1.12		0.573	0.438	8.78		0.269	0.033	79.25		0.068	0.0016	0.557
\$250,000	0.17		0.739	0.010	0.02		0.950	0.074	1.24		0.548	0.419	9.75		0.254	0.031	88.06		0.061	0.0014	0.535
\$275,000	0.18		0.722	0.009	0.02		0.945	0.073	1.36		0.525	0.401	10.73		0.241	0.029	96.86		0.056	0.0013	0.513
\$300,000	0.20		0.708	0.009	0.03		0.940	0.073	1.49		0.503	0.384	11.70		0.228	0.028	105.67		0.051	0.0012	0.495
\$325,000	0.21		0.696	0.009	0.03		0.935	0.073	1.61		0.482	0.368	12.68		0.216	0.026	114.47		0.046	0.0011	0.477
\$350,000	0.23		0.685	0.009	0.03		0.930	0.072	1.73		0.462	0.353	13.65		0.205	0.025	123.28		0.043	0.0010	0.460
\$375,000	0.25		0.675	0.009	0.03		0.925	0.072	1.86		0.443	0.338	14.63		0.194	0.024	132.09		0.039	0.0009	0.444
\$400,000	0.26		0.665	0.009	0.03		0.920	0.071	1.98		0.424	0.324	15.60		0.184	0.023	140.89		0.036	0.0008	0.428
\$425,000	0.28		0.655	0.008	0.04		0.915	0.071	2.11		0.406	0.310	16.58		0.174	0.021	149.70		0.033	0.0008	0.411
\$450,000	0.30		0.645	0.008	0.04		0.910	0.071	2.23		0.388	0.297	17.55		0.164	0.020	158.50		0.030	0.0007	0.397
\$475,000	0.31		0.635	0.008	0.04		0.905	0.070	2.35		0.371	0.284	18.53		0.155	0.019	167.31		0.026	0.0006	0.382
\$500,000	0.33		0.624	0.008	0.04		0.900	0.070	2.48		0.355	0.271	19.50		0.146	0.018	176.11		0.023	0.0005	0.368
\$600,000	0.40		0.584	0.008	0.05		0.880	0.068	2.97		0.295	0.225	23.40		0.115	0.014	211.34		0.012	0.0003	0.315
\$700,000	0.46		0.551	0.007	0.06		0.861	0.067	3.47		0.244	0.186	27.30		0.091	0.011	246.56		0.004	0.0001	0.271
\$800,000	0.53		0.517	0.007	0.07		0.842	0.065	3.97		0.202	0.154	31.20		0.071	0.009	281.78		0.001	0.0000	0.235
\$900,000	0.59		0.486	0.006	0.08		0.823	0.064	4.46		0.167	0.127	35.10		0.056	0.007	317.01		0.000	0.0000	0.204
\$1,000,000	0.66		0.4609	0.0059	0.08		0.8049	0.0625	4.96		0.1381	0.1055	39.00		0.0442	0.0054	352.23		0.0000	0.0000	0.1793
\$2,000,000	1.32		0.2685	0.0035	0.17		0.6414	0.0498	9.91		0.0242	0.0185	78.01		0.0052	0.0006	704.46		0.0000	0.0000	0.0724
\$3,000,000	1.98		0.1713	0.0022	0.25		0.5137	0.0399	14.87		0.0054	0.0041	117.01		0.0009	0.0001	1056.68		0.0000	0.0000	0.0463
\$4,000,000	2.64		0.1157	0.0015	0.34		0.4127	0.0320	19.83		0.0015	0.0011	156.02		0.0002	0.0000	1408.91		0.0000	0.0000	0.0346
\$5,000,000	3.30		0.0807	0.0010	0.42		0.3299	0.0256	24.79		0.0005	0.0004	195.02		0.0000	0.0000	1761.14		0.0000	0.0000	0.0270
\$6,000,000	3.96		0.0572	0.0007	0.50		0.2608	0.0202	29.74		0.0001	0.0001	234.02		0.0000	0.0000	2113.37		0.0000	0.0000	0.0210
\$7,000,000	4.62		0.0406	0.0005	0.59		0.2026	0.0157	34.70		0.0000	0.0000	273.03		0.0000	0.0000	2465.60		0.0000	0.0000	0.0162
\$8,000,000	5.28		0.0287	0.0004	0.67		0.1536	0.0119	39.66		0.0000	0.0000	312.03		0.0000	0.0000	2817.82		0.0000	0.0000	0.0123
\$9,000,000	5.95		0.0199	0.0003	0.75		0.1122	0.0087	44.61		0.0000	0.0000	351.04		0.0000	0.0000	3170.05		0.0000	0.0000	0.0090
\$10,000,000	6.61		0.0133	0.0002	0.84		0.0777	0.0060	49.57		0.0000	0.0000	390.04		0.0000	0.0000	3522.28		0.0000	0.0000	0.0062

Death Average Cost Per Case	\$1,513,852
P.T. Average Cost Per Case	\$11,925,235
P.P Average Cost Per Case	\$201,734
T.T. Average Cost Per Case	\$25,638

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	0.01	0.013	0.988	0.013	0.00	0.102	0.998	0.102	0.04	0.779	0.960	0.748	0.37	0.090	0.784	0.071	3.15	0.016	0.347	0.0057	0.940
\$15,000	0.01		0.982	0.013	0.00		0.998	0.102	0.07		0.942	0.734	0.56		0.721	0.065	4.73		0.287	0.0047	0.919
\$20,000	0.01		0.977	0.013	0.00		0.997	0.101	0.09		0.925	0.721	0.74		0.671	0.060	6.30		0.250	0.0041	0.899
\$25,000	0.02		0.971	0.013	0.00		0.996	0.101	0.11		0.909	0.708	0.93		0.630	0.057	7.88		0.224	0.0037	0.883
\$30,000	0.02		0.965	0.012	0.00		0.995	0.101	0.13		0.894	0.696	1.11		0.596	0.054	9.45		0.206	0.0034	0.866
\$35,000	0.02		0.959	0.012	0.00		0.994	0.101	0.16		0.880	0.685	1.30		0.566	0.051	11.03		0.191	0.0031	0.852
\$40,000	0.02		0.953	0.012	0.00		0.993	0.101	0.18		0.866	0.675	1.49		0.541	0.049	12.60		0.180	0.0029	0.840
\$50,000	0.03		0.942	0.012	0.00		0.992	0.101	0.22		0.842	0.656	1.86		0.501	0.045	15.76		0.162	0.0026	0.817
\$75,000	0.05		0.915	0.012	0.01		0.987	0.101	0.33		0.789	0.615	2.79		0.435	0.039	23.63		0.135	0.0022	0.769
\$100,000	0.06		0.890	0.011	0.01		0.983	0.100	0.44		0.746	0.581	3.72		0.393	0.035	31.51		0.118	0.0019	0.729
\$125,000	0.08		0.868	0.011	0.01		0.979	0.100	0.55		0.711	0.554	4.64		0.360	0.032	39.39		0.106	0.0017	0.699
\$150,000	0.09		0.845	0.011	0.01		0.975	0.099	0.66		0.679	0.529	5.57		0.333	0.030	47.27		0.097	0.0016	0.671
\$175,000	0.11		0.821	0.011	0.01		0.970	0.099	0.78		0.650	0.506	6.50		0.311	0.028	55.15		0.088	0.0014	0.645
\$200,000	0.12		0.797	0.010	0.01		0.966	0.098	0.89		0.623	0.485	7.43		0.292	0.026	63.02		0.081	0.0013	0.620
\$225,000	0.14		0.775	0.010	0.02		0.962	0.098	1.00		0.598	0.466	8.36		0.275	0.025	70.90		0.074	0.0012	0.600
\$250,000	0.15		0.755	0.010	0.02		0.958	0.097	1.11		0.574	0.447	9.29		0.261	0.023	78.78		0.068	0.0011	0.578
\$275,000	0.17		0.737	0.010	0.02		0.953	0.097	1.22		0.552	0.430	10.22		0.248	0.022	86.66		0.062	0.0010	0.560
\$300,000	0.18		0.722	0.009	0.02		0.949	0.097	1.33		0.531	0.414	11.15		0.235	0.021	94.54		0.057	0.0009	0.542
\$325,000	0.20		0.709	0.009	0.02		0.945	0.096	1.44		0.511	0.398	12.08		0.224	0.020	102.41		0.053	0.0009	0.524
\$350,000	0.21		0.698	0.009	0.02		0.941	0.096	1.55		0.492	0.383	13.00		0.213	0.019	110.29		0.048	0.0008	0.508
\$375,000	0.23		0.688	0.009	0.03		0.936	0.095	1.66		0.474	0.369	13.93		0.202	0.018	118.17		0.045	0.0007	0.492
\$400,000	0.24		0.678	0.009	0.03		0.932	0.095	1.77		0.456	0.355	14.86		0.192	0.017	126.05		0.041	0.0007	0.477
\$425,000	0.26		0.669	0.009	0.03		0.928	0.094	1.88		0.439	0.342	15.79		0.182	0.016	133.93		0.038	0.0006	0.462
\$450,000	0.27		0.660	0.009	0.03		0.924	0.094	1.99		0.422	0.329	16.72		0.172	0.016	141.80		0.036	0.0006	0.449
\$475,000	0.29		0.651	0.008	0.03		0.919	0.094	2.11		0.406	0.316	17.65		0.163	0.015	149.68		0.033	0.0005	0.434
\$500,000	0.30		0.642	0.008	0.04		0.915	0.093	2.22		0.390	0.304	18.58		0.154	0.014	157.56		0.030	0.0005	0.420
\$600,000	0.36		0.604	0.008	0.04		0.899	0.091	2.66		0.332	0.258	22.29		0.123	0.011	189.07		0.019	0.0003	0.368
\$700,000	0.42		0.570	0.007	0.05		0.882	0.090	3.10		0.280	0.218	26.01		0.098	0.009	220.59		0.010	0.0002	0.324
\$800,000	0.48		0.540	0.007	0.06		0.866	0.088	3.55		0.237	0.184	29.73		0.078	0.007	252.10		0.003	0.0001	0.286
\$900,000	0.54		0.509	0.007	0.06		0.849	0.086	3.99		0.200	0.156	33.44		0.062	0.006	283.61		0.001	0.0000	0.255
\$1,000,000	0.61		0.4817	0.0062	0.07		0.8336	0.0849	4.43		0.1686	0.1314	37.16		0.0493	0.0044	315.12		0.0000	0.0000	0.2269
\$2,000,000	1.21		0.2918	0.0038	0.14		0.6885	0.0701	8.87		0.0341	0.0266	74.31		0.0062	0.0006	630.24		0.0000	0.0000	0.1011
\$3,000,000	1.82		0.1905	0.0025	0.21		0.5691	0.0579	13.30		0.0085	0.0066	111.47		0.0011	0.0001	945.36		0.0000	0.0000	0.0671
\$4,000,000	2.42		0.1313	0.0017	0.28		0.4728	0.0481	17.73		0.0025	0.0019	148.63		0.0002	0.0000	1260.49		0.0000	0.0000	0.0517
\$5,000,000	3.03		0.0935	0.0012	0.35		0.3928	0.0400	22.16		0.0009	0.0007	185.78		0.0000	0.0000	1575.61		0.0000	0.0000	0.0419
\$6,000,000	3.63		0.0679	0.0009	0.43		0.3248	0.0331	26.60		0.0003	0.0002	222.94		0.0000	0.0000	1890.73		0.0000	0.0000	0.0342
\$7,000,000	4.24		0.0496	0.0006	0.50		0.2664	0.0271	31.03		0.0000	0.0000	260.09		0.0000	0.0000	2205.85		0.0000	0.0000	0.0277
\$8,000,000	4.84		0.0363	0.0005	0.57		0.2158	0.0220	35.46		0.0000	0.0000	297.25		0.0000	0.0000	2520.97		0.0000	0.0000	0.0225
\$9,000,000	5.45		0.0262	0.0003	0.64		0.1721	0.0175	39.90		0.0000	0.0000	334.41		0.0000	0.0000	2836.09		0.0000	0.0000	0.0178
\$10,000,000	6.05		0.0186	0.0002	0.71		0.1342	0.0137	44.33		0.0000	0.0000	371.56		0.0000	0.0000	3151.22		0.0000	0.0000	0.0139

Death Average Cost Per Case	\$1,652,027
P.T. Average Cost Per Case	\$14,117,402
P.P Average Cost Per Case	\$225,584
T.T. Average Cost Per Case	\$26,913

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	HG A	TCR	0.7574	HG D	HG E	HG F	HG G	HG A (15)	HG B	HG C	HG D	HG E	HG F	HG G
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	HG B	HG C	(11)	(12)	(13)	(14)		(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	0.841	0.878	0.876	0.897	0.909	0.923	0.940	0.637	0.665	0.663	0.679	0.688	0.699	0.712	0.642	0.670	0.668	0.684	0.693	0.704	0.717
\$15,000	0.801	0.844	0.843	0.868	0.881	0.898	0.919	0.607	0.639	0.638	0.657	0.667	0.680	0.696	0.612	0.644	0.643	0.662	0.672	0.685	0.701
\$20,000	0.769	0.815	0.813	0.843	0.857	0.877	0.899	0.582	0.617	0.616	0.638	0.649	0.664	0.681	0.587	0.622	0.621	0.643	0.654	0.669	0.686
\$25,000	0.742	0.790	0.790	0.820	0.835	0.858	0.883	0.562	0.598	0.598	0.621	0.632	0.650	0.669	0.567	0.603	0.603	0.626	0.637	0.655	0.674
\$30,000	0.717	0.771	0.767	0.800	0.816	0.841	0.866	0.543	0.584	0.581	0.606	0.618	0.637	0.656	0.548	0.589	0.586	0.611	0.623	0.642	0.661
\$35,000	0.695	0.751	0.749	0.783	0.799	0.825	0.852	0.526	0.569	0.567	0.593	0.605	0.625	0.645	0.531	0.574	0.572	0.598	0.610	0.630	0.650
\$40,000	0.678	0.734	0.732	0.767	0.782	0.811	0.840	0.514	0.556	0.554	0.581	0.592	0.614	0.636	0.519	0.561	0.559	0.586	0.597	0.619	0.641
\$50,000	0.646	0.704	0.703	0.739	0.755	0.786	0.817	0.489	0.533	0.532	0.560	0.572	0.595	0.619	0.494	0.538	0.537	0.565	0.577	0.600	0.624
\$75,000	0.583	0.647	0.645	0.684	0.702	0.734	0.769	0.442	0.490	0.489	0.518	0.532	0.556	0.582	0.447	0.495	0.494	0.523	0.537	0.561	0.587
\$100,000	0.533	0.602	0.600	0.642	0.659	0.694	0.729	0.404	0.456	0.454	0.486	0.499	0.526	0.552	0.409	0.461	0.459	0.491	0.504	0.531	0.557
\$125,000	0.492	0.561	0.561	0.605	0.624	0.661	0.699	0.373	0.425	0.425	0.458	0.473	0.501	0.529	0.378	0.430	0.430	0.463	0.478	0.506	0.534
\$150,000	0.456	0.527	0.526	0.572	0.592	0.631	0.671	0.345	0.399	0.398	0.433	0.448	0.478	0.508	0.350	0.404	0.403	0.438	0.453	0.483	0.513
\$175,000	0.422	0.498	0.496	0.544	0.563	0.603	0.645	0.320	0.377	0.376	0.412	0.426	0.457	0.489	0.325	0.382	0.381	0.417	0.431	0.462	0.494
\$200,000	0.394	0.468	0.469	0.518	0.537	0.579	0.620	0.298	0.354	0.355	0.392	0.407	0.439	0.470	0.303	0.359	0.360	0.397	0.412	0.444	0.475
\$225,000	0.366	0.441	0.443	0.492	0.515	0.557	0.600	0.277	0.334	0.336	0.373	0.390	0.422	0.454	0.282	0.339	0.341	0.378	0.395	0.427	0.459
\$250,000	0.341	0.418	0.419	0.470	0.492	0.535	0.578	0.258	0.317	0.317	0.356	0.373	0.405	0.438	0.263	0.322	0.322	0.361	0.378	0.410	0.443
\$275,000	0.316	0.394	0.397	0.449	0.469	0.513	0.560	0.239	0.298	0.301	0.340	0.355	0.389	0.424	0.244	0.303	0.306	0.345	0.360	0.394	0.429
\$300,000	0.292	0.370	0.376	0.428	0.450	0.495	0.542	0.221	0.280	0.285	0.324	0.341	0.375	0.411	0.226	0.285	0.290	0.329	0.346	0.380	0.416
\$325,000	0.269	0.349	0.354	0.408	0.432	0.477	0.524	0.204	0.264	0.268	0.309	0.327	0.361	0.397	0.209	0.269	0.273	0.314	0.332	0.366	0.402
\$350,000	0.250	0.330	0.334	0.388	0.413	0.460	0.508	0.189	0.250	0.253	0.294	0.313	0.348	0.385	0.194	0.255	0.258	0.299	0.318	0.353	0.390
\$375,000	0.232	0.311	0.316	0.371	0.396	0.444	0.492	0.176	0.236	0.239	0.281	0.300	0.336	0.373	0.181	0.241	0.244	0.286	0.305	0.341	0.378
\$400,000	0.212	0.293	0.298	0.352	0.378	0.428	0.477	0.161	0.222	0.226	0.267	0.286	0.324	0.361	0.166	0.227	0.231	0.272	0.291	0.329	0.366
\$425,000	0.197	0.277	0.281	0.337	0.362	0.411	0.462	0.149	0.210	0.213	0.255	0.274	0.311	0.350	0.154	0.215	0.218	0.260	0.279	0.316	0.355
\$450,000	0.183	0.260	0.265	0.320	0.346	0.397	0.449	0.139	0.197	0.201	0.242	0.262	0.301	0.340	0.144	0.202	0.206	0.247	0.267	0.306	0.345
\$475,000	0.169	0.245	0.250	0.306	0.332	0.382	0.434	0.128	0.186	0.189	0.232	0.251	0.289	0.329	0.133	0.191	0.194	0.237	0.256	0.294	0.334
\$500,000	0.157	0.232	0.235	0.291	0.316	0.368	0.420	0.119	0.176	0.178	0.220	0.239	0.279	0.318	0.124	0.181	0.183	0.225	0.244	0.284	0.323
\$600,000	0.116	0.186	0.188	0.240	0.264	0.315	0.368	0.088	0.141	0.142	0.182	0.200	0.239	0.279	0.093	0.146	0.147	0.187	0.205	0.244	0.284
\$700,000	0.083	0.153	0.150	0.200	0.222	0.271	0.324	0.063	0.116	0.114	0.151	0.168	0.205	0.245	0.068	0.121	0.119	0.156	0.173	0.210	0.250
\$800,000	0.065	0.125	0.123	0.168	0.187	0.235	0.286	0.049	0.095	0.093	0.127	0.142	0.178	0.217	0.054	0.100	0.098	0.132	0.147	0.183	0.222
\$900,000	0.050	0.107	0.099	0.144	0.160	0.204	0.255	0.038	0.081	0.075	0.109	0.121	0.155	0.193	0.043	0.086	0.080	0.114	0.126	0.160	0.198
\$1,000,000	0.0386	0.0918	0.0836	0.1224	0.1372	0.1793	0.2269	0.0292	0.0695	0.0633	0.0927	0.1039	0.1358	0.1719	0.0342	0.0745	0.0683	0.0977	0.1089	0.1408	0.1769
\$2,000,000	0.0222	0.0537	0.0498	0.0750	0.0852	0.1174	0.1545	0.0168	0.0407	0.0377	0.0568	0.0645	0.0889	0.1170	0.0218	0.0457	0.0427	0.0618	0.0695	0.0939	0.1220
\$3,000,000	0.0162	0.0391	0.0366	0.0561	0.0641	0.0914	0.1234	0.0123	0.0296	0.0277	0.0425	0.0485	0.0692	0.0935	0.0173	0.0346	0.0327	0.0475	0.0535	0.0742	0.0985
\$4,000,000	0.0127	0.0311	0.0293	0.0453	0.0523	0.0762	0.1048	0.0096	0.0236	0.0222	0.0343	0.0396	0.0577	0.0794	0.0144	0.0286	0.0272	0.0393	0.0446	0.0627	0.0844
\$5,000,000	0.0105	0.0259	0.0247	0.0384	0.0445	0.0656	0.0917	0.0080	0.0196	0.0187	0.0291	0.0337	0.0497	0.0695	0.0120	0.0246	0.0237	0.0341	0.0387	0.0547	0.0745
\$6,000,000	0.0090	0.0220	0.0212	0.0333	0.0388	0.0577	0.0819	0.0068	0.0167	0.0161	0.0252	0.0294	0.0437	0.0620	0.0102	0.0217	0.0211	0.0302	0.0344	0.0487	0.0670
\$7,000,000	0.0077	0.0194	0.0186	0.0294	0.0344	0.0518	0.0740	0.0058	0.0147	0.0141	0.0223	0.0261	0.0392	0.0560	0.0087	0.0197	0.0191	0.0273	0.0311	0.0442	0.0610
\$8,000,000	0.0067	0.0170	0.0166	0.0261	0.0311	0.0470	0.0678	0.0051	0.0129	0.0126	0.0198	0.0236	0.0356	0.0514	0.0077	0.0179	0.0176	0.0248	0.0286	0.0406	0.0564
\$9,000,000	0.0058	0.0152	0.0148	0.0237	0.0283	0.0432	0.0624	0.0044	0.0115	0.0112	0.0180	0.0214	0.0327	0.0473	0.0066	0.0165	0.0162	0.0230	0.0264	0.0377	0.0523
\$10,000,000	0.0051	0.0135	0.0133	0.0217	0.0258	0.0394	0.0579	0.0039	0.0102	0.0101	0.0164	0.0195	0.0298	0.0439	0.0059	0.0152	0.0151	0.0214	0.0245	0.0348	0.0489

* 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: 12/1/20
Excess Loss (Pure Premium) Factors

Per Accident Limit	2020 Excess Loss Factors*							2019 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	0.642	0.670	0.668	0.684	0.693	0.704	0.717	0.663	0.693	0.689	0.705	0.713	0.723	0.737	-3.2%	-3.3%	-3.0%	-3.0%	-2.8%	-2.6%	-2.7%
\$15,000	0.612	0.644	0.643	0.662	0.672	0.685	0.701	0.633	0.668	0.665	0.683	0.692	0.704	0.722	-3.3%	-3.6%	-3.3%	-3.1%	-2.9%	-2.7%	-2.9%
\$20,000	0.587	0.622	0.621	0.643	0.654	0.669	0.686	0.609	0.647	0.644	0.665	0.673	0.689	0.708	-3.6%	-3.9%	-3.6%	-3.3%	-2.8%	-2.9%	-3.1%
\$25,000	0.567	0.603	0.603	0.626	0.637	0.655	0.674	0.588	0.630	0.625	0.648	0.657	0.673	0.695	-3.6%	-4.3%	-3.5%	-3.4%	-3.0%	-2.7%	-3.0%
\$30,000	0.548	0.589	0.586	0.611	0.623	0.642	0.661	0.570	0.613	0.609	0.633	0.642	0.660	0.683	-3.9%	-3.9%	-3.8%	-3.5%	-3.0%	-2.7%	-3.2%
\$35,000	0.531	0.575	0.572	0.598	0.610	0.630	0.650	0.554	0.599	0.594	0.620	0.629	0.649	0.672	-4.2%	-4.0%	-3.7%	-3.5%	-3.0%	-2.9%	-3.3%
\$40,000	0.519	0.561	0.559	0.586	0.597	0.619	0.641	0.539	0.586	0.581	0.607	0.616	0.637	0.662	-3.7%	-4.3%	-3.8%	-3.5%	-3.1%	-2.8%	-3.2%
\$50,000	0.494	0.538	0.537	0.565	0.577	0.600	0.624	0.514	0.563	0.558	0.585	0.595	0.616	0.644	-3.9%	-4.4%	-3.8%	-3.4%	-3.0%	-2.6%	-3.1%
\$75,000	0.447	0.495	0.494	0.523	0.537	0.561	0.587	0.463	0.516	0.509	0.540	0.550	0.575	0.606	-3.5%	-4.1%	-2.9%	-3.1%	-2.4%	-2.4%	-3.1%
\$100,000	0.409	0.461	0.459	0.491	0.504	0.531	0.557	0.424	0.479	0.474	0.505	0.516	0.541	0.575	-3.5%	-3.8%	-3.2%	-2.8%	-2.3%	-1.8%	-3.1%
\$125,000	0.378	0.430	0.430	0.463	0.478	0.506	0.534	0.392	0.448	0.443	0.476	0.487	0.513	0.548	-3.6%	-4.0%	-2.9%	-2.7%	-1.8%	-1.4%	-2.6%
\$150,000	0.350	0.404	0.403	0.438	0.453	0.483	0.513	0.364	0.422	0.416	0.452	0.460	0.488	0.526	-3.8%	-4.3%	-3.1%	-3.1%	-1.5%	-1.0%	-2.5%
\$175,000	0.325	0.382	0.381	0.417	0.431	0.462	0.494	0.340	0.398	0.393	0.429	0.440	0.467	0.505	-4.4%	-4.0%	-3.1%	-2.8%	-2.0%	-1.1%	-2.2%
\$200,000	0.303	0.359	0.360	0.397	0.412	0.444	0.475	0.318	0.378	0.373	0.408	0.419	0.449	0.487	-4.7%	-5.0%	-3.5%	-2.7%	-1.7%	-1.1%	-2.5%
\$225,000	0.282	0.339	0.341	0.378	0.395	0.427	0.459	0.298	0.357	0.354	0.390	0.401	0.430	0.470	-5.4%	-5.0%	-3.7%	-3.1%	-1.5%	-0.7%	-2.3%
\$250,000	0.263	0.321	0.322	0.361	0.378	0.410	0.443	0.279	0.339	0.335	0.373	0.384	0.414	0.453	-5.7%	-5.3%	-3.9%	-3.2%	-1.6%	-1.0%	-2.2%
\$275,000	0.244	0.303	0.306	0.345	0.362	0.394	0.429	0.261	0.322	0.318	0.356	0.368	0.399	0.438	-6.5%	-5.9%	-3.8%	-3.1%	-1.6%	-1.3%	-2.1%
\$300,000	0.226	0.285	0.290	0.329	0.346	0.380	0.416	0.243	0.305	0.303	0.340	0.352	0.384	0.425	-7.0%	-6.6%	-4.3%	-3.2%	-1.7%	-1.0%	-2.1%
\$325,000	0.209	0.269	0.274	0.314	0.332	0.366	0.402	0.227	0.288	0.288	0.325	0.338	0.370	0.412	-7.9%	-6.6%	-4.9%	-3.4%	-1.8%	-1.1%	-2.4%
\$350,000	0.194	0.255	0.258	0.299	0.318	0.353	0.390	0.212	0.274	0.273	0.311	0.324	0.356	0.399	-8.5%	-6.9%	-5.5%	-3.9%	-1.9%	-0.8%	-2.3%
\$375,000	0.180	0.241	0.244	0.286	0.305	0.341	0.378	0.197	0.259	0.258	0.298	0.311	0.344	0.386	-8.6%	-6.9%	-5.4%	-4.0%	-1.9%	-0.9%	-2.1%
\$400,000	0.166	0.227	0.231	0.272	0.291	0.329	0.366	0.183	0.246	0.245	0.284	0.298	0.332	0.374	-9.3%	-7.7%	-5.7%	-4.2%	-2.3%	-0.9%	-2.1%
\$425,000	0.154	0.215	0.218	0.260	0.279	0.318	0.355	0.172	0.232	0.232	0.272	0.286	0.320	0.363	-10.5%	-7.3%	-6.0%	-4.4%	-2.4%	-0.6%	-2.2%
\$450,000	0.144	0.202	0.206	0.247	0.267	0.306	0.344	0.160	0.220	0.220	0.259	0.273	0.308	0.352	-10.0%	-8.2%	-6.4%	-4.6%	-2.2%	-0.6%	-2.3%
\$475,000	0.133	0.191	0.194	0.236	0.256	0.295	0.334	0.149	0.209	0.207	0.247	0.262	0.297	0.341	-10.7%	-8.6%	-6.3%	-4.5%	-2.3%	-0.7%	-2.1%
\$500,000	0.124	0.181	0.183	0.225	0.244	0.284	0.323	0.139	0.198	0.197	0.236	0.250	0.286	0.331	-10.8%	-8.6%	-7.1%	-4.7%	-2.4%	-0.7%	-2.4%
\$600,000	0.093	0.146	0.147	0.187	0.205	0.244	0.284	0.106	0.162	0.158	0.197	0.210	0.246	0.292	-12.3%	-9.9%	-7.0%	-5.1%	-2.4%	-0.8%	-2.7%
\$700,000	0.068	0.121	0.119	0.156	0.173	0.210	0.250	0.080	0.135	0.129	0.165	0.176	0.211	0.257	-15.0%	-10.4%	-7.8%	-5.5%	-1.7%	-0.5%	-2.7%
\$800,000	0.054	0.100	0.098	0.132	0.147	0.183	0.222	0.063	0.111	0.106	0.139	0.149	0.182	0.228	-14.3%	-9.9%	-7.5%	-5.0%	-1.3%	0.5%	-2.6%
\$900,000	0.043	0.086	0.080	0.114	0.126	0.160	0.198	0.049	0.097	0.086	0.120	0.127	0.159	0.202	-12.2%	-11.3%	-7.0%	-5.0%	-0.8%	0.6%	-2.0%
\$1,000,000	0.0342	0.0745	0.0683	0.0977	0.1089	0.1408	0.1769	0.0397	0.0834	0.0734	0.1018	0.1093	0.1384	0.1804	-13.9%	-10.7%	-6.9%	-4.0%	-0.4%	1.7%	-1.9%
\$2,000,000	0.0218	0.0457	0.0427	0.0618	0.0695	0.0939	0.1220	0.0253	0.0519	0.0467	0.0654	0.0709	0.0935	0.1257	-13.8%	-11.9%	-8.6%	-5.5%	-2.0%	0.4%	-2.9%
\$3,000,000	0.0173	0.0346	0.0327	0.0475	0.0535	0.0742	0.0985	0.0200	0.0394	0.0357	0.0503	0.0550	0.0742	0.1016	-13.5%	-12.2%	-8.4%	-5.6%	-2.7%	0.0%	-3.1%
\$4,000,000	0.0144	0.0286	0.0272	0.0393	0.0446	0.0627	0.0844	0.0168	0.0324	0.0298	0.0418	0.0460	0.0626	0.0871	-14.3%	-11.7%	-8.7%	-6.0%	-3.0%	0.2%	-3.1%
\$5,000,000	0.0120	0.0246	0.0237	0.0341	0.0387	0.0547	0.0745	0.0147	0.0280	0.0259	0.0363	0.0399	0.0549	0.0769	-18.4%	-12.1%	-8.5%	-6.1%	-3.0%	-0.4%	-3.1%
\$6,000,000	0.0102	0.0217	0.0211	0.0302	0.0344	0.0487	0.0670	0.0128	0.0247	0.0230	0.0321	0.0354	0.0491	0.0692	-20.3%	-12.1%	-8.3%	-5.9%	-2.8%	-0.8%	-3.2%
\$7,000,000	0.0087	0.0197	0.0191	0.0273	0.0311	0.0442	0.0610	0.0108	0.0222	0.0208	0.0291	0.0321	0.0446	0.0630	-19.4%	-11.3%	-8.2%	-6.2%	-3.1%	-0.9%	-3.2%
\$8,000,000	0.0077	0.0179	0.0176	0.0248	0.0286	0.0406	0.0564	0.0095	0.0202	0.0191	0.0266	0.0293	0.0410	0.0580	-18.9%	-11.4%	-7.9%	-6.8%	-2.4%	-1.0%	-2.8%
\$9,000,000	0.0066	0.0165	0.0162	0.0230	0.0264	0.0377	0.0523	0.0083	0.0184	0.0177	0.0243	0.0272	0.0378	0.0540	-20.5%	-10.3%	-8.5%	-5.3%	-2.9%	-0.3%	-3.1%
\$10,000,000	0.0059	0.0152	0.0151	0.0214	0.0245	0.0348	0.0489	0.0071	0.0171	0.0164	0.0227	0.0253	0.0353	0.0502	-16.9%	-11.1%	-7.9%	-5.7%	-3.2%	-1.4%	-2.6%
* Adjusted																					