

DELAWARE COMPENSATION RATING BUREAU, INC.

Excess Loss Premium Factors
Adjusted to Include Allocated Loss Adjustment Expenses

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

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

DELAWARE

Excess Loss Factor Study

Excess Loss Premium Factors with Adjustment for ALAE

Loss Limitation	DE Hazard Group Excess Loss Factors							ELF adjusted for LBA's								ELF adjusted for LBA's & Risk Load						
								0.6503														
	HG A (1) Pg2	HG B (2) Pg3	HG C (3) Pg4	HG D (4) Pg5	HG E (5) Pg6	HG F (6) Pg7	HG G (7) Pg8	TCR (1)*TCR	HG A (8)	HG B (9)	HG C (10)	HG D (11)	HG E (12)	HG F (13)	HG G (14)	HG A (15)	HG B (16)	HG C (17)	HG D (18)	HG E (19)	HG F (20)	HG G (21)
\$10,000	0.841	0.878	0.876	0.897	0.909	0.923	0.940	0.547	0.571	0.570	0.583	0.591	0.600	0.611	0.552	0.576	0.575	0.588	0.596	0.605	0.616	
\$15,000	0.801	0.844	0.843	0.868	0.881	0.898	0.919	0.521	0.549	0.548	0.564	0.573	0.584	0.598	0.526	0.554	0.553	0.569	0.578	0.589	0.603	
\$20,000	0.769	0.815	0.813	0.843	0.857	0.877	0.899	0.500	0.530	0.529	0.548	0.557	0.570	0.585	0.505	0.535	0.534	0.553	0.562	0.575	0.590	
\$25,000	0.742	0.790	0.790	0.820	0.835	0.858	0.883	0.483	0.514	0.514	0.533	0.543	0.558	0.574	0.488	0.519	0.519	0.538	0.548	0.563	0.579	
\$30,000	0.717	0.771	0.767	0.800	0.816	0.841	0.866	0.466	0.501	0.499	0.520	0.531	0.547	0.563	0.471	0.506	0.504	0.525	0.536	0.552	0.568	
\$35,000	0.695	0.751	0.749	0.783	0.799	0.825	0.852	0.452	0.488	0.487	0.509	0.520	0.536	0.554	0.457	0.493	0.492	0.514	0.525	0.541	0.559	
\$40,000	0.678	0.734	0.732	0.767	0.782	0.811	0.840	0.441	0.477	0.476	0.499	0.509	0.527	0.546	0.446	0.482	0.481	0.504	0.514	0.532	0.551	
\$50,000	0.646	0.704	0.703	0.739	0.755	0.786	0.817	0.420	0.458	0.457	0.481	0.491	0.511	0.531	0.425	0.463	0.462	0.486	0.496	0.516	0.536	
\$75,000	0.583	0.647	0.645	0.684	0.702	0.734	0.769	0.379	0.421	0.419	0.445	0.457	0.477	0.500	0.384	0.426	0.424	0.450	0.462	0.482	0.505	
\$100,000	0.533	0.602	0.600	0.642	0.659	0.694	0.729	0.347	0.391	0.390	0.417	0.429	0.451	0.474	0.352	0.396	0.395	0.422	0.434	0.456	0.479	
\$125,000	0.492	0.561	0.561	0.605	0.624	0.661	0.699	0.320	0.365	0.365	0.393	0.406	0.430	0.455	0.325	0.370	0.370	0.398	0.411	0.435	0.460	
\$150,000	0.456	0.527	0.526	0.572	0.592	0.631	0.671	0.297	0.343	0.342	0.372	0.385	0.410	0.436	0.302	0.348	0.347	0.377	0.390	0.415	0.441	
\$175,000	0.422	0.498	0.496	0.544	0.563	0.603	0.645	0.274	0.324	0.323	0.354	0.366	0.392	0.419	0.279	0.329	0.328	0.359	0.371	0.397	0.424	
\$200,000	0.394	0.468	0.469	0.518	0.537	0.579	0.620	0.256	0.304	0.305	0.337	0.349	0.377	0.403	0.261	0.309	0.310	0.342	0.354	0.382	0.408	
\$225,000	0.366	0.441	0.443	0.492	0.515	0.557	0.600	0.238	0.287	0.288	0.320	0.335	0.362	0.390	0.243	0.292	0.293	0.325	0.340	0.367	0.395	
\$250,000	0.341	0.418	0.419	0.470	0.492	0.535	0.578	0.222	0.272	0.272	0.306	0.320	0.348	0.376	0.227	0.277	0.277	0.311	0.325	0.353	0.381	
\$275,000	0.316	0.394	0.397	0.449	0.469	0.513	0.560	0.205	0.256	0.258	0.292	0.305	0.334	0.364	0.210	0.261	0.263	0.297	0.310	0.339	0.369	
\$300,000	0.292	0.370	0.376	0.428	0.450	0.495	0.542	0.190	0.241	0.245	0.278	0.293	0.322	0.352	0.195	0.246	0.250	0.283	0.298	0.327	0.357	
\$325,000	0.269	0.349	0.354	0.408	0.432	0.477	0.524	0.175	0.227	0.230	0.265	0.281	0.310	0.341	0.180	0.232	0.235	0.270	0.286	0.315	0.346	
\$350,000	0.250	0.330	0.334	0.388	0.413	0.460	0.508	0.163	0.215	0.217	0.252	0.269	0.299	0.330	0.168	0.220	0.222	0.257	0.274	0.304	0.335	
\$375,000	0.232	0.311	0.316	0.371	0.396	0.444	0.492	0.151	0.202	0.205	0.241	0.258	0.289	0.320	0.156	0.207	0.210	0.246	0.263	0.294	0.325	
\$400,000	0.212	0.293	0.298	0.352	0.378	0.428	0.477	0.138	0.191	0.194	0.229	0.246	0.278	0.310	0.143	0.196	0.199	0.234	0.251	0.283	0.315	
\$425,000	0.197	0.277	0.281	0.337	0.362	0.411	0.462	0.128	0.180	0.183	0.219	0.235	0.267	0.300	0.133	0.185	0.188	0.224	0.240	0.272	0.305	
\$450,000	0.183	0.260	0.265	0.320	0.346	0.397	0.449	0.119	0.169	0.172	0.208	0.225	0.258	0.292	0.124	0.174	0.177	0.213	0.230	0.263	0.297	
\$475,000	0.169	0.245	0.250	0.306	0.332	0.382	0.434	0.110	0.159	0.163	0.199	0.216	0.248	0.282	0.115	0.164	0.168	0.204	0.221	0.253	0.287	
\$500,000	0.157	0.232	0.235	0.291	0.316	0.368	0.420	0.102	0.151	0.153	0.189	0.205	0.239	0.273	0.107	0.156	0.158	0.194	0.210	0.244	0.278	
\$600,000	0.116	0.186	0.188	0.240	0.264	0.315	0.368	0.075	0.121	0.122	0.156	0.172	0.205	0.239	0.080	0.126	0.127	0.161	0.177	0.210	0.244	
\$700,000	0.083	0.153	0.150	0.200	0.222	0.271	0.324	0.054	0.099	0.098	0.130	0.144	0.176	0.211	0.059	0.104	0.103	0.135	0.149	0.181	0.216	
\$800,000	0.065	0.125	0.123	0.168	0.187	0.235	0.286	0.042	0.081	0.080	0.109	0.122	0.153	0.186	0.047	0.086	0.085	0.114	0.127	0.158	0.191	
\$900,000	0.050	0.107	0.099	0.144	0.160	0.204	0.255	0.033	0.070	0.064	0.094	0.104	0.133	0.166	0.038	0.075	0.069	0.099	0.109	0.138	0.171	
\$1,000,000	0.0386	0.0918	0.0836	0.1224	0.1372	0.1793	0.2269	0.0251	0.0597	0.0544	0.0796	0.0892	0.1166	0.1476	0.0301	0.0647	0.0594	0.0846	0.0942	0.1216	0.1526	
\$2,000,000	0.0222	0.0537	0.0498	0.0750	0.0852	0.1174	0.1545	0.0144	0.0349	0.0324	0.0488	0.0554	0.0763	0.1005	0.0194	0.0399	0.0374	0.0538	0.0604	0.0813	0.1055	
\$3,000,000	0.0162	0.0391	0.0366	0.0561	0.0641	0.0914	0.1234	0.0105	0.0254	0.0238	0.0365	0.0417	0.0594	0.0802	0.0155	0.0304	0.0288	0.0415	0.0467	0.0644	0.0852	
\$4,000,000	0.0127	0.0311	0.0293	0.0453	0.0523	0.0762	0.1048	0.0083	0.0202	0.0191	0.0295	0.0340	0.0496	0.0682	0.0125	0.0252	0.0241	0.0345	0.0390	0.0546	0.0732	
\$5,000,000	0.0105	0.0259	0.0247	0.0384	0.0445	0.0656	0.0917	0.0068	0.0168	0.0161	0.0250	0.0289	0.0427	0.0596	0.0102	0.0218	0.0211	0.0300	0.0339	0.0477	0.0646	
\$6,000,000	0.0090	0.0220	0.0212	0.0333	0.0388	0.0577	0.0819	0.0059	0.0143	0.0138	0.0217	0.0252	0.0375	0.0533	0.0089	0.0193	0.0188	0.0267	0.0302	0.0425	0.0583	
\$7,000,000	0.0077	0.0194	0.0186	0.0294	0.0344	0.0518	0.0740	0.0050	0.0126	0.0121	0.0191	0.0224	0.0337	0.0481	0.0075	0.0176	0.0171	0.0241	0.0274	0.0387	0.0531	
\$8,000,000	0.0067	0.0170	0.0166	0.0261	0.0311	0.0470	0.0678	0.0044	0.0111	0.0108	0.0170	0.0202	0.0306	0.0441	0.0066	0.0161	0.0158	0.0220	0.0252	0.0356	0.0491	
\$9,000,000	0.0058	0.0152	0.0148	0.0237	0.0283	0.0432	0.0624	0.0038	0.0099	0.0096	0.0154	0.0184	0.0281	0.0406	0.0057	0.0149	0.0144	0.0204	0.0234	0.0331	0.0456	
\$10,000,000	0.0051	0.0135	0.0133	0.0217	0.0258	0.0394	0.0579	0.0033	0.0088	0.0086	0.0141	0.0168	0.0256	0.0377	0.0050	0.0132	0.0129	0.0191	0.0218	0.0306	0.0427	

* 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 Premium Factors with Adjustment for ALAE

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	0.552	0.576	0.575	0.588	0.596	0.605	0.616	0.577	0.603	0.600	0.613	0.620	0.629	0.641	-4.3%	-4.5%	-4.2%	-4.1%	-3.9%	-3.8%	-3.9%
\$15,000	0.526	0.554	0.553	0.569	0.578	0.589	0.603	0.551	0.581	0.579	0.594	0.602	0.612	0.628	-4.5%	-4.6%	-4.5%	-4.2%	-4.0%	-3.8%	-4.0%
\$20,000	0.505	0.535	0.534	0.553	0.562	0.575	0.590	0.530	0.563	0.560	0.578	0.585	0.599	0.616	-4.7%	-5.0%	-4.6%	-4.3%	-3.9%	-4.0%	-4.2%
\$25,000	0.488	0.519	0.519	0.538	0.548	0.563	0.579	0.512	0.548	0.544	0.564	0.571	0.587	0.604	-4.7%	-5.3%	-4.6%	-4.6%	-4.0%	-4.1%	-4.1%
\$30,000	0.471	0.506	0.504	0.525	0.536	0.552	0.568	0.496	0.533	0.529	0.552	0.558	0.574	0.594	-5.0%	-5.1%	-4.7%	-4.9%	-3.9%	-3.8%	-4.4%
\$35,000	0.457	0.493	0.492	0.514	0.525	0.541	0.559	0.482	0.521	0.517	0.540	0.547	0.563	0.585	-5.2%	-5.4%	-4.8%	-4.8%	-4.0%	-3.9%	-4.4%
\$40,000	0.446	0.482	0.481	0.504	0.514	0.532	0.551	0.469	0.510	0.505	0.528	0.536	0.554	0.576	-4.9%	-5.5%	-4.8%	-4.5%	-4.1%	-4.0%	-4.3%
\$50,000	0.425	0.463	0.462	0.486	0.496	0.516	0.536	0.447	0.490	0.486	0.509	0.518	0.536	0.560	-4.9%	-5.5%	-4.9%	-4.5%	-4.2%	-3.7%	-4.3%
\$75,000	0.384	0.426	0.424	0.450	0.462	0.482	0.505	0.403	0.449	0.443	0.470	0.479	0.500	0.527	-4.7%	-5.1%	-4.3%	-4.3%	-3.5%	-3.6%	-4.2%
\$100,000	0.352	0.396	0.395	0.422	0.434	0.456	0.479	0.369	0.417	0.412	0.440	0.449	0.471	0.500	-4.6%	-5.0%	-4.1%	-4.1%	-3.3%	-3.2%	-4.2%
\$125,000	0.325	0.370	0.370	0.398	0.411	0.435	0.460	0.341	0.390	0.385	0.414	0.424	0.447	0.477	-4.7%	-5.1%	-3.9%	-3.9%	-3.1%	-2.7%	-3.6%
\$150,000	0.302	0.348	0.347	0.377	0.390	0.415	0.441	0.317	0.368	0.362	0.393	0.401	0.425	0.457	-4.7%	-5.4%	-4.1%	-4.1%	-2.7%	-2.4%	-3.5%
\$175,000	0.279	0.329	0.328	0.359	0.371	0.397	0.424	0.296	0.347	0.342	0.373	0.382	0.407	0.439	-5.7%	-5.2%	-4.1%	-3.8%	-2.9%	-2.5%	-3.4%
\$200,000	0.261	0.309	0.310	0.342	0.356	0.382	0.408	0.277	0.329	0.325	0.356	0.364	0.391	0.424	-5.8%	-6.1%	-4.6%	-3.9%	-2.2%	-2.3%	-3.8%
\$225,000	0.243	0.293	0.293	0.325	0.340	0.367	0.395	0.260	0.311	0.308	0.339	0.349	0.374	0.409	-6.5%	-5.8%	-4.9%	-4.1%	-2.6%	-1.9%	-3.4%
\$250,000	0.227	0.277	0.277	0.311	0.325	0.353	0.381	0.243	0.296	0.291	0.325	0.334	0.360	0.395	-6.6%	-6.4%	-4.8%	-4.3%	-2.7%	-1.9%	-3.5%
\$275,000	0.210	0.261	0.263	0.297	0.310	0.339	0.369	0.227	0.281	0.278	0.310	0.320	0.347	0.381	-7.5%	-7.1%	-5.4%	-4.2%	-3.1%	-2.3%	-3.1%
\$300,000	0.195	0.246	0.249	0.283	0.298	0.327	0.357	0.212	0.266	0.264	0.296	0.306	0.334	0.370	-8.0%	-7.5%	-5.7%	-4.4%	-2.6%	-2.1%	-3.5%
\$325,000	0.180	0.232	0.235	0.270	0.286	0.315	0.346	0.198	0.251	0.251	0.283	0.294	0.322	0.358	-9.1%	-7.6%	-6.4%	-4.6%	-2.7%	-2.2%	-3.4%
\$350,000	0.168	0.220	0.222	0.257	0.274	0.304	0.335	0.185	0.239	0.237	0.271	0.283	0.310	0.347	-9.2%	-7.9%	-6.3%	-5.2%	-3.2%	-1.9%	-3.5%
\$375,000	0.156	0.207	0.210	0.246	0.263	0.294	0.325	0.172	0.226	0.225	0.260	0.271	0.300	0.337	-9.3%	-8.4%	-6.7%	-5.4%	-3.0%	-2.0%	-3.6%
\$400,000	0.145	0.196	0.199	0.235	0.251	0.283	0.315	0.160	0.214	0.213	0.248	0.260	0.289	0.326	-9.4%	-8.4%	-6.6%	-5.2%	-3.5%	-2.1%	-3.4%
\$425,000	0.133	0.185	0.188	0.224	0.240	0.273	0.305	0.150	0.202	0.202	0.237	0.249	0.279	0.316	-11.3%	-8.4%	-6.9%	-5.5%	-3.6%	-2.2%	-3.5%
\$450,000	0.124	0.174	0.177	0.213	0.230	0.263	0.296	0.140	0.192	0.190	0.226	0.238	0.269	0.307	-11.4%	-9.4%	-6.8%	-5.8%	-3.4%	-2.2%	-3.6%
\$475,000	0.115	0.164	0.168	0.204	0.220	0.253	0.287	0.130	0.183	0.181	0.215	0.228	0.259	0.297	-11.5%	-10.4%	-7.2%	-5.1%	-3.5%	-2.3%	-3.4%
\$500,000	0.107	0.156	0.158	0.194	0.210	0.244	0.278	0.122	0.173	0.172	0.206	0.218	0.249	0.288	-12.3%	-9.8%	-8.1%	-5.8%	-3.7%	-2.0%	-3.5%
\$600,000	0.080	0.126	0.127	0.161	0.177	0.210	0.244	0.093	0.141	0.138	0.172	0.183	0.214	0.254	-14.0%	-10.6%	-8.0%	-6.4%	-3.3%	-1.9%	-3.9%
\$700,000	0.059	0.104	0.103	0.135	0.149	0.181	0.216	0.070	0.118	0.113	0.144	0.154	0.184	0.224	-15.7%	-11.9%	-8.8%	-6.2%	-3.2%	-1.6%	-3.6%
\$800,000	0.047	0.086	0.085	0.114	0.127	0.158	0.191	0.056	0.097	0.093	0.122	0.130	0.159	0.198	-16.1%	-11.3%	-8.6%	-6.6%	-2.3%	-0.6%	-3.5%
\$900,000	0.038	0.075	0.069	0.099	0.109	0.138	0.171	0.043	0.085	0.075	0.105	0.111	0.138	0.176	-11.6%	-11.8%	-8.0%	-5.7%	-1.8%	0.0%	-2.8%
\$1,000,000	0.0301	0.0647	0.0594	0.0846	0.0942	0.1216	0.1526	0.0351	0.0732	0.0644	0.0891	0.0956	0.1209	0.1573	-14.2%	-11.6%	-7.8%	-5.1%	-1.5%	0.6%	-3.0%
\$2,000,000	0.0194	0.0399	0.0374	0.0538	0.0604	0.0813	0.1055	0.0227	0.0457	0.0412	0.0574	0.0622	0.0819	0.1098	-14.5%	-12.7%	-9.2%	-6.3%	-2.9%	-0.7%	-3.9%
\$3,000,000	0.0155	0.0304	0.0288	0.0415	0.0467	0.0644	0.0852	0.0180	0.0349	0.0317	0.0444	0.0485	0.0651	0.0889	-13.9%	-12.9%	-9.1%	-6.5%	-3.7%	-1.1%	-4.2%
\$4,000,000	0.0125	0.0252	0.0241	0.0345	0.0390	0.0546	0.0732	0.0152	0.0288	0.0266	0.0370	0.0406	0.0551	0.0763	-17.8%	-12.5%	-9.4%	-6.8%	-3.9%	-0.9%	-4.1%
\$5,000,000	0.0102	0.0218	0.0211	0.0300	0.0339	0.0477	0.0646	0.0128	0.0250	0.0232	0.0322	0.0353	0.0483	0.0675	-20.3%	-12.8%	-9.1%	-6.8%	-4.0%	-1.2%	-4.3%
\$6,000,000	0.0089	0.0193	0.0188	0.0267	0.0302	0.0425	0.0583	0.0110	0.0221	0.0206	0.0285	0.0314	0.0434	0.0607	-19.1%	-12.7%	-8.7%	-6.3%	-3.8%	-2.1%	-4.0%
\$7,000,000	0.0075	0.0176	0.0171	0.0241	0.0274	0.0387	0.0531	0.0095	0.0200	0.0188	0.0260	0.0285	0.0394	0.0554	-21.1%	-12.0%	-9.0%	-7.3%	-3.9%	-1.8%	-4.2%
\$8,000,000	0.0066	0.0161	0.0157	0.0220	0.0252	0.0356	0.0491	0.0083	0.0182	0.0173	0.0237	0.0261	0.0363	0.0510	-20.5%	-11.5%	-9.2%	-7.2%	-3.4%	-1.9%	-3.7%
\$9,000,000	0.0057	0.0147	0.0143	0.0204	0.0234	0.0331	0.0456	0.0072	0.0167	0.0161	0.0218	0.0243	0.0335	0.0475	-20.8%	-12.0%	-11.2%	-6.4%	-3.7%	-1.2%	-4.0%
\$10,000,000	0.0050	0.0132	0.0129	0.0191	0.0218	0.0306	0.0427	0.0062	0.0155	0.0149	0.0204	0.0227	0.0313	0.0443	-19.4%	-14.8%	-13.4%	-6.4%	-4.0%	-2.2%	-3.6%

* Adjusted