

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						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	TCR	TCR	TCR	TCR	TCR	TCR	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	(1)*TCR	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR	Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)						
\$10,000	0.830	0.864	0.866	0.888	0.904	0.919	0.937	0.585	0.609	0.610	0.626	0.637	0.648	0.660	0.590	0.614	0.615	0.631	0.642	0.653	0.665
\$15,000	0.786	0.827	0.829	0.857	0.874	0.893	0.917	0.554	0.583	0.584	0.604	0.616	0.629	0.646	0.559	0.588	0.589	0.609	0.621	0.634	0.651
\$20,000	0.748	0.795	0.798	0.830	0.848	0.871	0.897	0.527	0.560	0.562	0.585	0.598	0.614	0.632	0.532	0.565	0.567	0.590	0.603	0.619	0.637
\$25,000	0.716	0.765	0.769	0.804	0.824	0.849	0.880	0.505	0.539	0.542	0.567	0.581	0.598	0.620	0.510	0.544	0.547	0.572	0.586	0.603	0.625
\$30,000	0.687	0.740	0.744	0.782	0.802	0.830	0.863	0.484	0.522	0.524	0.551	0.565	0.585	0.608	0.489	0.527	0.529	0.556	0.570	0.590	0.613
\$35,000	0.660	0.717	0.722	0.761	0.781	0.811	0.848	0.465	0.505	0.509	0.536	0.550	0.572	0.598	0.470	0.510	0.514	0.541	0.555	0.577	0.603
\$40,000	0.636	0.695	0.702	0.742	0.763	0.795	0.832	0.448	0.490	0.495	0.523	0.538	0.560	0.586	0.453	0.495	0.500	0.528	0.543	0.565	0.591
\$50,000	0.596	0.658	0.664	0.707	0.731	0.764	0.806	0.420	0.464	0.468	0.498	0.515	0.538	0.568	0.425	0.469	0.473	0.503	0.520	0.543	0.573
\$75,000	0.516	0.584	0.590	0.638	0.661	0.701	0.748	0.364	0.412	0.416	0.450	0.466	0.494	0.527	0.369	0.417	0.421	0.455	0.471	0.499	0.532
\$100,000	0.456	0.527	0.532	0.584	0.610	0.651	0.702	0.321	0.371	0.375	0.412	0.430	0.459	0.495	0.326	0.376	0.380	0.417	0.435	0.464	0.500
\$125,000	0.409	0.481	0.487	0.539	0.564	0.609	0.663	0.288	0.339	0.343	0.380	0.398	0.429	0.467	0.293	0.344	0.348	0.385	0.403	0.434	0.472
\$150,000	0.369	0.442	0.448	0.502	0.528	0.572	0.628	0.260	0.312	0.316	0.354	0.372	0.403	0.443	0.265	0.317	0.321	0.359	0.377	0.408	0.448
\$175,000	0.335	0.409	0.415	0.470	0.494	0.541	0.597	0.236	0.288	0.292	0.331	0.348	0.381	0.421	0.241	0.293	0.297	0.336	0.353	0.386	0.426
\$200,000	0.305	0.380	0.385	0.440	0.465	0.514	0.570	0.215	0.268	0.271	0.310	0.328	0.362	0.402	0.220	0.273	0.276	0.315	0.333	0.367	0.407
\$225,000	0.277	0.353	0.359	0.415	0.440	0.487	0.545	0.195	0.249	0.253	0.292	0.310	0.343	0.384	0.200	0.254	0.258	0.297	0.315	0.348	0.389
\$250,000	0.251	0.328	0.335	0.392	0.417	0.464	0.521	0.177	0.231	0.236	0.276	0.294	0.327	0.367	0.182	0.236	0.241	0.281	0.299	0.332	0.372
\$275,000	0.228	0.304	0.312	0.369	0.394	0.443	0.501	0.161	0.214	0.220	0.260	0.278	0.312	0.353	0.166	0.219	0.225	0.265	0.283	0.317	0.358
\$300,000	0.207	0.284	0.290	0.348	0.375	0.422	0.482	0.146	0.200	0.204	0.245	0.264	0.297	0.340	0.151	0.205	0.209	0.250	0.269	0.302	0.345
\$325,000	0.187	0.263	0.270	0.328	0.354	0.404	0.464	0.132	0.185	0.190	0.231	0.249	0.285	0.327	0.137	0.190	0.195	0.236	0.254	0.290	0.332
\$350,000	0.168	0.245	0.251	0.309	0.337	0.386	0.447	0.118	0.173	0.177	0.218	0.238	0.272	0.315	0.123	0.178	0.182	0.223	0.243	0.277	0.320
\$375,000	0.151	0.225	0.234	0.292	0.319	0.370	0.429	0.106	0.159	0.165	0.206	0.225	0.261	0.302	0.111	0.164	0.170	0.211	0.230	0.266	0.307
\$400,000	0.137	0.209	0.217	0.275	0.303	0.353	0.415	0.097	0.147	0.153	0.194	0.214	0.249	0.292	0.102	0.152	0.158	0.199	0.219	0.254	0.297
\$425,000	0.124	0.195	0.200	0.259	0.288	0.339	0.400	0.087	0.137	0.141	0.183	0.203	0.239	0.282	0.092	0.142	0.146	0.188	0.208	0.244	0.287
\$450,000	0.113	0.182	0.187	0.244	0.272	0.324	0.385	0.080	0.128	0.132	0.172	0.192	0.228	0.271	0.085	0.133	0.137	0.177	0.197	0.233	0.276
\$475,000	0.101	0.170	0.174	0.230	0.257	0.309	0.372	0.071	0.120	0.123	0.162	0.181	0.218	0.262	0.076	0.125	0.128	0.167	0.186	0.223	0.267
\$500,000	0.091	0.158	0.162	0.217	0.243	0.296	0.359	0.064	0.111	0.114	0.153	0.171	0.209	0.253	0.069	0.116	0.119	0.158	0.176	0.214	0.258
\$600,000	0.062	0.123	0.121	0.172	0.196	0.246	0.308	0.044	0.087	0.085	0.121	0.138	0.173	0.217	0.049	0.092	0.090	0.126	0.143	0.178	0.222
\$700,000	0.044	0.098	0.094	0.140	0.159	0.206	0.268	0.031	0.069	0.066	0.099	0.112	0.145	0.189	0.036	0.074	0.071	0.104	0.117	0.150	0.194
\$800,000	0.031	0.083	0.074	0.115	0.131	0.174	0.232	0.022	0.058	0.052	0.081	0.092	0.123	0.164	0.027	0.063	0.057	0.086	0.097	0.128	0.169
\$900,000	0.024	0.069	0.060	0.097	0.109	0.150	0.205	0.017	0.049	0.042	0.068	0.077	0.106	0.144	0.022	0.054	0.047	0.073	0.082	0.111	0.149
\$1,000,000	0.0185	0.0617	0.0494	0.0826	0.0927	0.1290	0.1807	0.0130	0.0435	0.0348	0.0582	0.0653	0.0909	0.1274	0.0180	0.0485	0.0398	0.0632	0.0703	0.0959	0.1324
\$2,000,000	0.0106	0.0360	0.0293	0.0510	0.0580	0.0858	0.1252	0.0075	0.0254	0.0207	0.0359	0.0409	0.0605	0.0882	0.0113	0.0304	0.0257	0.0409	0.0459	0.0655	0.0932
\$3,000,000	0.0077	0.0263	0.0216	0.0387	0.0445	0.0682	0.1025	0.0054	0.0185	0.0152	0.0273	0.0314	0.0481	0.0722	0.0081	0.0235	0.0202	0.0323	0.0364	0.0531	0.0772
\$4,000,000	0.0060	0.0210	0.0175	0.0316	0.0367	0.0577	0.0885	0.0042	0.0148	0.0123	0.0223	0.0259	0.0407	0.0624	0.0063	0.0198	0.0173	0.0273	0.0309	0.0457	0.0674
\$5,000,000	0.0049	0.0173	0.0146	0.0268	0.0314	0.0504	0.0788	0.0035	0.0122	0.0103	0.0189	0.0221	0.0355	0.0555	0.0053	0.0172	0.0153	0.0239	0.0271	0.0405	0.0605
\$6,000,000	0.0041	0.0147	0.0125	0.0232	0.0275	0.0449	0.0710	0.0029	0.0104	0.0088	0.0164	0.0194	0.0316	0.0500	0.0044	0.0154	0.0132	0.0214	0.0244	0.0366	0.0550
\$7,000,000	0.0035	0.0125	0.0109	0.0204	0.0243	0.0402	0.0649	0.0025	0.0088	0.0077	0.0144	0.0171	0.0283	0.0457	0.0038	0.0132	0.0116	0.0194	0.0221	0.0333	0.0507
\$8,000,000	0.0030	0.0110	0.0096	0.0180	0.0219	0.0366	0.0596	0.0021	0.0078	0.0068	0.0127	0.0154	0.0258	0.0420	0.0032	0.0117	0.0102	0.0177	0.0204	0.0308	0.0470
\$9,000,000	0.0026	0.0096	0.0084	0.0161	0.0197	0.0334	0.0549	0.0018	0.0068	0.0059	0.0113	0.0139	0.0235	0.0387	0.0027	0.0102	0.0089	0.0163	0.0189	0.0285	0.0437
\$10,000,000	0.0022	0.0084	0.0075	0.0145	0.0179	0.0306	0.0510	0.0016	0.0059	0.0053	0.0102	0.0126	0.0216	0.0359	0.0024	0.0089	0.0080	0.0152	0.0176	0.0266	0.0409

* 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.

Excess Loss Premium Factors with Adjustment for ALAE

Per Accident Limit	2024 Excess Loss Factors*							2023 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	0.590	0.614	0.615	0.631	0.642	0.653	0.665	0.588	0.614	0.615	0.632	0.643	0.655	0.668	0.3%	0.0%	0.0%	-0.2%	-0.2%	-0.3%	-0.4%
\$15,000	0.559	0.588	0.589	0.609	0.621	0.634	0.651	0.555	0.585	0.588	0.607	0.619	0.634	0.650	0.7%	0.5%	0.2%	0.3%	0.3%	0.0%	0.2%
\$20,000	0.532	0.565	0.567	0.590	0.603	0.619	0.637	0.527	0.562	0.564	0.587	0.599	0.616	0.636	0.9%	0.5%	0.5%	0.5%	0.7%	0.5%	0.2%
\$25,000	0.510	0.544	0.547	0.572	0.586	0.603	0.625	0.502	0.542	0.543	0.569	0.582	0.601	0.622	1.6%	0.4%	0.7%	0.5%	0.7%	0.3%	0.5%
\$30,000	0.489	0.527	0.529	0.556	0.570	0.590	0.613	0.481	0.523	0.525	0.552	0.565	0.587	0.610	1.7%	0.8%	0.8%	0.7%	0.9%	0.5%	0.5%
\$35,000	0.470	0.510	0.514	0.541	0.555	0.577	0.602	0.463	0.506	0.508	0.537	0.551	0.573	0.599	1.5%	0.8%	1.2%	0.7%	0.7%	0.7%	0.5%
\$40,000	0.453	0.495	0.500	0.528	0.543	0.565	0.591	0.446	0.491	0.494	0.523	0.537	0.561	0.588	1.6%	0.8%	1.2%	1.0%	1.1%	0.7%	0.5%
\$50,000	0.425	0.469	0.473	0.503	0.520	0.543	0.573	0.417	0.464	0.467	0.498	0.513	0.538	0.568	1.9%	1.1%	1.3%	1.0%	1.4%	0.9%	0.9%
\$75,000	0.369	0.417	0.421	0.455	0.471	0.499	0.532	0.360	0.411	0.414	0.449	0.464	0.493	0.525	2.5%	1.5%	1.7%	1.3%	1.5%	1.2%	1.3%
\$100,000	0.326	0.376	0.380	0.417	0.435	0.464	0.500	0.319	0.371	0.374	0.410	0.424	0.456	0.491	2.2%	1.3%	1.6%	1.7%	2.6%	1.8%	1.8%
\$125,000	0.293	0.344	0.348	0.385	0.403	0.434	0.472	0.284	0.339	0.342	0.378	0.394	0.426	0.462	3.2%	1.5%	1.8%	1.9%	2.3%	1.9%	2.2%
\$150,000	0.265	0.317	0.321	0.359	0.377	0.408	0.448	0.259	0.312	0.315	0.353	0.368	0.400	0.438	2.3%	1.6%	1.9%	1.7%	2.4%	2.0%	2.3%
\$175,000	0.241	0.293	0.297	0.336	0.353	0.386	0.426	0.237	0.290	0.292	0.329	0.345	0.378	0.417	1.7%	1.0%	1.7%	2.1%	2.3%	2.1%	2.2%
\$200,000	0.220	0.273	0.276	0.315	0.333	0.367	0.407	0.216	0.272	0.272	0.309	0.325	0.358	0.397	1.9%	0.4%	1.5%	1.9%	2.5%	2.5%	2.5%
\$225,000	0.200	0.254	0.258	0.297	0.315	0.348	0.389	0.198	0.253	0.255	0.293	0.308	0.341	0.380	1.0%	0.4%	1.2%	1.4%	2.3%	2.1%	2.4%
\$250,000	0.182	0.236	0.241	0.281	0.299	0.332	0.372	0.181	0.237	0.239	0.277	0.292	0.326	0.364	0.6%	-0.4%	0.8%	1.4%	2.4%	1.8%	2.2%
\$275,000	0.166	0.219	0.225	0.265	0.283	0.317	0.358	0.166	0.222	0.225	0.262	0.278	0.311	0.350	0.0%	-1.4%	0.0%	1.1%	1.8%	1.9%	2.3%
\$300,000	0.151	0.205	0.209	0.250	0.269	0.302	0.345	0.152	0.208	0.212	0.249	0.264	0.299	0.338	-0.7%	-1.4%	-1.4%	0.4%	1.9%	1.0%	2.1%
\$325,000	0.137	0.190	0.195	0.236	0.254	0.290	0.332	0.138	0.194	0.198	0.236	0.252	0.287	0.326	-0.7%	-2.1%	-1.5%	0.0%	0.8%	1.0%	1.8%
\$350,000	0.123	0.177	0.182	0.223	0.242	0.277	0.320	0.126	0.181	0.186	0.224	0.240	0.276	0.314	-2.4%	-2.2%	-2.2%	-0.4%	0.8%	0.4%	1.9%
\$375,000	0.111	0.164	0.170	0.211	0.230	0.266	0.307	0.115	0.169	0.173	0.212	0.229	0.264	0.303	-3.5%	-3.0%	-1.7%	-0.5%	0.4%	0.8%	1.3%
\$400,000	0.102	0.152	0.158	0.199	0.219	0.254	0.297	0.105	0.158	0.161	0.200	0.218	0.252	0.293	-2.9%	-3.8%	-1.9%	-0.5%	0.5%	0.8%	1.4%
\$425,000	0.092	0.142	0.146	0.188	0.208	0.244	0.287	0.096	0.148	0.151	0.190	0.207	0.242	0.284	-4.2%	-4.1%	-3.3%	-1.1%	0.5%	0.8%	1.1%
\$450,000	0.084	0.133	0.137	0.177	0.197	0.233	0.277	0.087	0.139	0.141	0.180	0.196	0.233	0.274	-3.4%	-4.3%	-2.8%	-1.7%	0.5%	0.0%	1.1%
\$475,000	0.076	0.125	0.128	0.167	0.186	0.223	0.267	0.080	0.130	0.132	0.170	0.187	0.223	0.265	-5.0%	-3.8%	-3.0%	-1.8%	-0.5%	0.0%	0.8%
\$500,000	0.069	0.116	0.119	0.158	0.176	0.214	0.258	0.073	0.123	0.124	0.161	0.178	0.213	0.256	-5.5%	-5.7%	-4.0%	-1.9%	-1.1%	0.5%	0.8%
\$600,000	0.049	0.092	0.090	0.126	0.143	0.178	0.222	0.053	0.098	0.097	0.131	0.146	0.182	0.223	-7.5%	-6.1%	-7.2%	-3.8%	-2.1%	-2.2%	-0.4%
\$700,000	0.036	0.074	0.071	0.104	0.117	0.150	0.194	0.038	0.081	0.076	0.109	0.121	0.154	0.195	-5.3%	-8.6%	-6.6%	-4.6%	-3.3%	-2.6%	-0.5%
\$800,000	0.027	0.063	0.057	0.086	0.097	0.128	0.169	0.029	0.068	0.063	0.091	0.102	0.132	0.171	-6.9%	-7.4%	-9.5%	-5.5%	-4.9%	-3.0%	-1.2%
\$900,000	0.022	0.054	0.047	0.073	0.082	0.111	0.149	0.023	0.059	0.051	0.078	0.086	0.115	0.152	-4.3%	-8.5%	-7.8%	-6.4%	-4.7%	-3.5%	-2.0%
\$1,000,000	0.0180	0.0485	0.0398	0.0632	0.0703	0.0959	0.1324	0.0193	0.0525	0.0440	0.0675	0.0739	0.1005	0.1357	-6.7%	-7.6%	-9.5%	-6.4%	-4.9%	-4.6%	-2.4%
\$2,000,000	0.0113	0.0304	0.0257	0.0409	0.0459	0.0655	0.0932	0.0125	0.0330	0.0283	0.0435	0.0480	0.0680	0.0946	-9.6%	-7.9%	-9.2%	-6.0%	-4.4%	-3.7%	-1.5%
\$3,000,000	0.0081	0.0235	0.0202	0.0323	0.0364	0.0531	0.0772	0.0090	0.0256	0.0223	0.0341	0.0378	0.0546	0.0777	-10.0%	-8.2%	-9.4%	-5.3%	-3.7%	-2.7%	-0.6%
\$4,000,000	0.0063	0.0198	0.0173	0.0273	0.0309	0.0457	0.0674	0.0072	0.0215	0.0189	0.0287	0.0320	0.0467	0.0672	-12.5%	-7.9%	-8.5%	-4.9%	-3.4%	-2.1%	0.3%
\$5,000,000	0.0053	0.0172	0.0153	0.0239	0.0271	0.0405	0.0605	0.0060	0.0186	0.0166	0.0250	0.0280	0.0412	0.0599	-11.7%	-7.5%	-7.8%	-4.4%	-3.2%	-1.7%	1.0%
\$6,000,000	0.0044	0.0152	0.0132	0.0214	0.0244	0.0366	0.0550	0.0050	0.0166	0.0149	0.0224	0.0251	0.0370	0.0543	-12.0%	-8.4%	-11.4%	-4.5%	-2.8%	-1.1%	1.3%
\$7,000,000	0.0038	0.0132	0.0116	0.0194	0.0221	0.0333	0.0507	0.0042	0.0149	0.0131	0.0202	0.0228	0.0338	0.0497	-9.5%	-11.4%	-11.5%	-4.0%	-3.1%	-1.5%	2.0%
\$8,000,000	0.0032	0.0117	0.0102	0.0177	0.0204	0.0308	0.0470	0.0037	0.0131	0.0116	0.0185	0.0209	0.0310	0.0458	-13.5%	-10.7%	-12.1%	-4.3%	-2.4%	-0.6%	2.6%
\$9,000,000	0.0027	0.0102	0.0089	0.0163	0.0189	0.0285	0.0437	0.0032	0.0116	0.0102	0.0171	0.0194	0.0287	0.0427	-15.6%	-12.1%	-12.7%	-4.7%	-2.6%	-0.7%	2.3%
\$10,000,000	0.0024	0.0089	0.0080	0.0152	0.0176	0.0266	0.0409	0.0027	0.0101	0.0090	0.0160	0.0180	0.0268	0.0398	-11.1%	-11.9%	-11.1%	-5.0%	-2.2%	-0.7%	2.8%

* Adjusted