

DELAWARE COMPENSATION RATING BUREAU, INC

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

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

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

These factors are applicable to voluntary market loss costs.

DELAWARE  
 Excess Loss Factor Study  
 Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Loss Limitation	DE Hazard Group Excess Loss Factors							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	0.9027	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	0.820	0.856	0.858	0.882	0.898	0.914	0.933	0.740	0.773	0.775	0.796	0.811	0.825	0.842	0.745	0.778	0.780	0.801	0.816	0.830	0.847	
\$15,000	0.773	0.816	0.820	0.847	0.864	0.885	0.908	0.698	0.737	0.740	0.765	0.780	0.799	0.820	0.703	0.742	0.745	0.770	0.785	0.804	0.825	
\$20,000	0.734	0.784	0.786	0.818	0.835	0.860	0.888	0.663	0.708	0.710	0.738	0.754	0.776	0.802	0.668	0.713	0.715	0.743	0.759	0.781	0.807	
\$25,000	0.699	0.755	0.757	0.793	0.811	0.839	0.868	0.631	0.682	0.683	0.716	0.732	0.757	0.784	0.636	0.687	0.688	0.721	0.737	0.762	0.789	
\$30,000	0.670	0.729	0.732	0.769	0.788	0.818	0.851	0.605	0.658	0.661	0.694	0.711	0.738	0.768	0.610	0.663	0.666	0.699	0.716	0.743	0.773	
\$35,000	0.644	0.705	0.708	0.748	0.768	0.799	0.835	0.581	0.636	0.639	0.675	0.693	0.721	0.754	0.586	0.641	0.644	0.680	0.698	0.726	0.759	
\$40,000	0.620	0.684	0.688	0.729	0.749	0.782	0.820	0.560	0.617	0.621	0.658	0.676	0.706	0.740	0.565	0.622	0.626	0.663	0.681	0.711	0.745	
\$50,000	0.579	0.646	0.650	0.693	0.715	0.750	0.792	0.523	0.583	0.587	0.626	0.645	0.677	0.715	0.528	0.588	0.592	0.631	0.650	0.682	0.720	
\$75,000	0.499	0.571	0.576	0.624	0.645	0.686	0.731	0.450	0.515	0.520	0.563	0.582	0.619	0.660	0.455	0.520	0.525	0.568	0.587	0.624	0.665	
\$100,000	0.441	0.515	0.519	0.569	0.590	0.635	0.684	0.398	0.465	0.469	0.514	0.533	0.573	0.617	0.403	0.470	0.474	0.519	0.538	0.578	0.622	
\$125,000	0.393	0.470	0.474	0.525	0.547	0.592	0.643	0.355	0.424	0.428	0.474	0.494	0.534	0.580	0.360	0.429	0.433	0.479	0.499	0.539	0.585	
\$150,000	0.357	0.432	0.436	0.489	0.510	0.556	0.609	0.322	0.390	0.394	0.441	0.460	0.502	0.550	0.327	0.395	0.399	0.446	0.465	0.507	0.555	
\$175,000	0.326	0.401	0.404	0.456	0.478	0.525	0.580	0.294	0.362	0.365	0.412	0.431	0.474	0.524	0.299	0.367	0.370	0.417	0.436	0.479	0.529	
\$200,000	0.297	0.375	0.376	0.428	0.450	0.496	0.552	0.268	0.339	0.339	0.386	0.406	0.448	0.498	0.273	0.344	0.344	0.391	0.411	0.453	0.503	
\$225,000	0.272	0.349	0.352	0.405	0.426	0.472	0.528	0.246	0.315	0.318	0.366	0.385	0.426	0.477	0.251	0.320	0.323	0.371	0.390	0.431	0.482	
\$250,000	0.248	0.326	0.329	0.383	0.404	0.451	0.505	0.224	0.294	0.297	0.346	0.365	0.407	0.456	0.229	0.299	0.302	0.351	0.370	0.412	0.461	
\$275,000	0.227	0.305	0.309	0.362	0.384	0.431	0.486	0.205	0.275	0.279	0.327	0.347	0.389	0.439	0.210	0.280	0.284	0.332	0.352	0.394	0.444	
\$300,000	0.207	0.285	0.289	0.343	0.364	0.413	0.468	0.187	0.257	0.261	0.310	0.329	0.373	0.422	0.192	0.262	0.266	0.315	0.334	0.378	0.427	
\$325,000	0.187	0.266	0.271	0.325	0.347	0.395	0.451	0.169	0.240	0.245	0.293	0.313	0.357	0.407	0.174	0.245	0.250	0.298	0.318	0.362	0.412	
\$350,000	0.170	0.247	0.254	0.309	0.330	0.379	0.434	0.153	0.223	0.229	0.279	0.298	0.342	0.392	0.158	0.228	0.234	0.284	0.303	0.347	0.397	
\$375,000	0.155	0.230	0.236	0.291	0.315	0.364	0.419	0.140	0.208	0.213	0.263	0.284	0.329	0.378	0.145	0.213	0.218	0.268	0.289	0.334	0.383	
\$400,000	0.140	0.215	0.220	0.275	0.299	0.348	0.405	0.126	0.194	0.199	0.248	0.270	0.314	0.366	0.131	0.199	0.204	0.253	0.275	0.319	0.371	
\$425,000	0.128	0.201	0.206	0.260	0.284	0.334	0.390	0.116	0.181	0.186	0.235	0.256	0.302	0.352	0.121	0.186	0.191	0.240	0.261	0.307	0.357	
\$450,000	0.115	0.189	0.192	0.246	0.269	0.321	0.378	0.104	0.171	0.173	0.222	0.243	0.290	0.341	0.109	0.176	0.178	0.227	0.248	0.295	0.346	
\$475,000	0.105	0.176	0.179	0.232	0.256	0.306	0.365	0.095	0.159	0.162	0.209	0.231	0.276	0.329	0.100	0.164	0.167	0.214	0.236	0.281	0.334	
\$500,000	0.096	0.166	0.168	0.220	0.243	0.293	0.353	0.087	0.150	0.152	0.199	0.219	0.264	0.319	0.092	0.155	0.157	0.204	0.224	0.269	0.324	
\$600,000	0.067	0.131	0.129	0.177	0.198	0.249	0.307	0.060	0.118	0.116	0.160	0.179	0.225	0.277	0.065	0.123	0.121	0.165	0.184	0.230	0.282	
\$700,000	0.047	0.107	0.100	0.146	0.163	0.209	0.267	0.042	0.097	0.090	0.132	0.147	0.189	0.241	0.047	0.102	0.095	0.137	0.152	0.194	0.246	
\$800,000	0.034	0.088	0.081	0.121	0.136	0.179	0.233	0.031	0.079	0.073	0.109	0.123	0.162	0.210	0.036	0.084	0.078	0.114	0.128	0.167	0.215	
\$900,000	0.026	0.076	0.065	0.103	0.114	0.155	0.207	0.023	0.069	0.059	0.093	0.103	0.140	0.187	0.028	0.074	0.064	0.098	0.108	0.145	0.192	
\$1,000,000	0.0201	0.0668	0.0549	0.0879	0.0969	0.1344	0.1839	0.0181	0.0603	0.0496	0.0793	0.0875	0.1213	0.1660	0.0231	0.0653	0.0546	0.0843	0.0925	0.1263	0.1710	
\$2,000,000	0.0117	0.0394	0.0328	0.0541	0.0605	0.0886	0.1260	0.0106	0.0356	0.0296	0.0488	0.0546	0.0800	0.1137	0.0156	0.0406	0.0346	0.0538	0.0596	0.0850	0.1187	
\$3,000,000	0.0085	0.0290	0.0244	0.0409	0.0461	0.0698	0.1022	0.0077	0.0262	0.0220	0.0369	0.0416	0.0630	0.0923	0.0116	0.0312	0.0270	0.0419	0.0466	0.0680	0.0973	
\$4,000,000	0.0068	0.0232	0.0195	0.0333	0.0380	0.0587	0.0875	0.0061	0.0209	0.0176	0.0301	0.0343	0.0530	0.0790	0.0092	0.0259	0.0226	0.0351	0.0393	0.0580	0.0840	
\$5,000,000	0.0056	0.0192	0.0163	0.0282	0.0324	0.0509	0.0772	0.0051	0.0173	0.0147	0.0255	0.0292	0.0459	0.0697	0.0077	0.0223	0.0197	0.0305	0.0342	0.0509	0.0747	
\$6,000,000	0.0047	0.0163	0.0141	0.0245	0.0283	0.0450	0.0693	0.0042	0.0147	0.0127	0.0221	0.0255	0.0406	0.0626	0.0063	0.0197	0.0177	0.0271	0.0305	0.0456	0.0676	
\$7,000,000	0.0040	0.0142	0.0122	0.0214	0.0250	0.0405	0.0629	0.0036	0.0128	0.0110	0.0193	0.0226	0.0366	0.0568	0.0054	0.0178	0.0160	0.0243	0.0276	0.0416	0.0618	
\$8,000,000	0.0035	0.0122	0.0108	0.0190	0.0224	0.0366	0.0574	0.0032	0.0110	0.0097	0.0172	0.0202	0.0330	0.0518	0.0048	0.0160	0.0146	0.0222	0.0252	0.0380	0.0568	
\$9,000,000	0.0030	0.0108	0.0095	0.0170	0.0203	0.0333	0.0530	0.0027	0.0097	0.0086	0.0153	0.0183	0.0301	0.0478	0.0041	0.0146	0.0129	0.0203	0.0233	0.0351	0.0528	
\$10,000,000	0.0026	0.0094	0.0085	0.0155	0.0183	0.0306	0.0489	0.0023	0.0085	0.0077	0.0140	0.0165	0.0276	0.0441	0.0035	0.0128	0.0116	0.0190	0.0215	0.0326	0.0491	

\* 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: 12/1/23  
**Excess Loss (Pure Premium) Factors with Adjustment for ALAE**

Per Accident Limit	2023 Excess Loss Factors*							2022 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	0.745	0.778	0.780	0.801	0.816	0.830	0.847	0.741	0.776	0.776	0.798	0.809	0.826	0.843	0.5%	0.3%	0.5%	0.4%	0.9%	0.5%	0.5%
\$15,000	0.703	0.742	0.745	0.770	0.785	0.804	0.825	0.699	0.741	0.743	0.768	0.780	0.799	0.821	0.6%	0.1%	0.3%	0.3%	0.6%	0.6%	0.5%
\$20,000	0.668	0.713	0.715	0.743	0.759	0.781	0.807	0.665	0.712	0.713	0.742	0.755	0.776	0.802	0.5%	0.1%	0.3%	0.1%	0.5%	0.6%	0.6%
\$25,000	0.636	0.687	0.688	0.721	0.737	0.762	0.789	0.636	0.687	0.688	0.720	0.733	0.757	0.786	0.0%	0.0%	0.0%	0.1%	0.5%	0.7%	0.4%
\$30,000	0.610	0.663	0.666	0.699	0.716	0.743	0.773	0.612	0.665	0.666	0.699	0.714	0.740	0.771	-0.3%	-0.3%	0.0%	0.0%	0.3%	0.4%	0.3%
\$35,000	0.586	0.641	0.644	0.680	0.698	0.726	0.759	0.590	0.646	0.646	0.682	0.696	0.723	0.758	-0.7%	-0.8%	-0.3%	-0.3%	0.3%	0.4%	0.1%
\$40,000	0.565	0.622	0.626	0.663	0.681	0.711	0.745	0.570	0.628	0.629	0.665	0.680	0.708	0.744	-0.9%	-1.0%	-0.5%	-0.3%	0.1%	0.4%	0.1%
\$50,000	0.528	0.588	0.592	0.631	0.650	0.682	0.720	0.536	0.597	0.598	0.635	0.651	0.682	0.719	-1.5%	-1.5%	-1.0%	-0.6%	-0.2%	0.0%	0.1%
\$75,000	0.455	0.520	0.525	0.568	0.587	0.624	0.665	0.473	0.539	0.539	0.580	0.594	0.628	0.670	-3.8%	-3.5%	-2.6%	-2.1%	-1.2%	-0.6%	-0.7%
\$100,000	0.403	0.470	0.474	0.519	0.538	0.578	0.622	0.426	0.493	0.494	0.537	0.553	0.588	0.632	-5.4%	-4.7%	-4.0%	-3.4%	-2.7%	-1.7%	-1.6%
\$125,000	0.360	0.429	0.433	0.479	0.499	0.539	0.585	0.385	0.455	0.457	0.501	0.517	0.555	0.600	-6.5%	-5.7%	-5.3%	-4.4%	-3.5%	-2.9%	-2.5%
\$150,000	0.327	0.395	0.399	0.446	0.465	0.507	0.555	0.352	0.423	0.426	0.472	0.488	0.527	0.572	-7.1%	-6.6%	-6.3%	-5.5%	-4.7%	-3.8%	-3.0%
\$175,000	0.299	0.367	0.370	0.417	0.436	0.479	0.529	0.322	0.394	0.396	0.442	0.459	0.499	0.547	-7.1%	-6.9%	-6.6%	-5.7%	-5.0%	-4.0%	-3.3%
\$200,000	0.273	0.344	0.344	0.391	0.411	0.453	0.503	0.297	0.368	0.370	0.418	0.434	0.476	0.525	-8.1%	-6.5%	-7.0%	-6.5%	-5.3%	-4.8%	-4.2%
\$225,000	0.251	0.320	0.323	0.371	0.390	0.431	0.482	0.274	0.346	0.348	0.395	0.412	0.455	0.504	-8.4%	-7.5%	-7.2%	-6.1%	-5.3%	-5.3%	-4.4%
\$250,000	0.229	0.299	0.302	0.351	0.370	0.412	0.461	0.252	0.326	0.328	0.375	0.391	0.435	0.484	-9.1%	-8.3%	-7.9%	-6.4%	-5.4%	-5.3%	-4.8%
\$275,000	0.210	0.280	0.284	0.332	0.352	0.394	0.444	0.232	0.305	0.309	0.358	0.374	0.418	0.467	-9.5%	-8.2%	-8.1%	-7.3%	-5.9%	-5.7%	-4.9%
\$300,000	0.192	0.262	0.266	0.315	0.334	0.378	0.427	0.214	0.287	0.291	0.340	0.357	0.400	0.452	-10.3%	-8.7%	-8.6%	-7.4%	-6.4%	-5.5%	-5.5%
\$325,000	0.174	0.245	0.250	0.298	0.318	0.362	0.412	0.197	0.270	0.274	0.323	0.341	0.384	0.436	-11.7%	-9.3%	-8.8%	-7.7%	-6.7%	-5.7%	-5.5%
\$350,000	0.158	0.228	0.234	0.283	0.303	0.347	0.397	0.181	0.254	0.257	0.307	0.325	0.369	0.422	-12.7%	-10.2%	-8.9%	-7.8%	-6.8%	-6.0%	-5.9%
\$375,000	0.145	0.213	0.218	0.268	0.289	0.333	0.383	0.165	0.238	0.243	0.292	0.311	0.354	0.408	-12.1%	-10.5%	-10.3%	-8.2%	-7.1%	-5.9%	-6.1%
\$400,000	0.131	0.199	0.204	0.253	0.275	0.320	0.370	0.152	0.224	0.228	0.278	0.297	0.342	0.395	-13.8%	-11.2%	-10.5%	-9.0%	-7.4%	-6.4%	-6.3%
\$425,000	0.120	0.186	0.191	0.240	0.261	0.307	0.357	0.139	0.210	0.214	0.265	0.284	0.329	0.381	-13.7%	-11.4%	-10.7%	-9.4%	-8.1%	-6.7%	-6.3%
\$450,000	0.109	0.175	0.178	0.227	0.248	0.294	0.346	0.128	0.198	0.200	0.252	0.271	0.317	0.369	-14.8%	-11.6%	-11.0%	-9.9%	-8.5%	-7.3%	-6.2%
\$475,000	0.100	0.164	0.167	0.214	0.236	0.281	0.335	0.118	0.187	0.190	0.239	0.258	0.304	0.358	-15.3%	-12.3%	-12.1%	-10.5%	-8.5%	-7.6%	-6.4%
\$500,000	0.092	0.155	0.157	0.204	0.224	0.269	0.324	0.109	0.177	0.179	0.227	0.246	0.292	0.346	-15.6%	-12.4%	-12.3%	-10.1%	-8.9%	-7.9%	-6.4%
\$600,000	0.065	0.123	0.121	0.165	0.184	0.230	0.282	0.080	0.141	0.143	0.187	0.204	0.250	0.306	-18.8%	-12.8%	-15.4%	-11.8%	-9.8%	-8.0%	-7.8%
\$700,000	0.047	0.102	0.095	0.137	0.152	0.194	0.246	0.057	0.118	0.113	0.155	0.172	0.214	0.268	-17.5%	-13.6%	-15.9%	-11.6%	-11.6%	-9.3%	-8.2%
\$800,000	0.036	0.084	0.078	0.114	0.128	0.167	0.215	0.045	0.096	0.093	0.132	0.144	0.185	0.237	-20.0%	-12.5%	-16.1%	-13.6%	-11.1%	-9.7%	-9.3%
\$900,000	0.028	0.074	0.064	0.098	0.108	0.145	0.192	0.037	0.084	0.075	0.113	0.121	0.162	0.211	-24.3%	-11.9%	-14.7%	-13.3%	-10.7%	-10.5%	-9.0%
\$1,000,000	0.0231	0.0653	0.0546	0.0843	0.0925	0.1263	0.1710	0.0292	0.0749	0.0659	0.0952	0.1056	0.1411	0.1893	-20.9%	-12.8%	-17.1%	-11.4%	-12.4%	-10.5%	-9.7%
\$2,000,000	0.0156	0.0406	0.0346	0.0538	0.0596	0.0850	0.1187	0.0187	0.0453	0.0406	0.0592	0.0660	0.0918	0.1281	-16.6%	-10.4%	-14.8%	-9.1%	-9.7%	-7.4%	-7.3%
\$3,000,000	0.0116	0.0312	0.0270	0.0419	0.0466	0.0680	0.0973	0.0149	0.0342	0.0309	0.0452	0.0507	0.0721	0.1030	-22.1%	-8.8%	-12.6%	-7.3%	-8.1%	-5.7%	-5.5%
\$4,000,000	0.0092	0.0259	0.0226	0.0351	0.0393	0.0580	0.0840	0.0116	0.0281	0.0257	0.0375	0.0420	0.0607	0.0880	-20.7%	-7.8%	-12.1%	-6.4%	-6.4%	-4.4%	-4.5%
\$5,000,000	0.0077	0.0223	0.0197	0.0305	0.0342	0.0509	0.0747	0.0096	0.0242	0.0222	0.0324	0.0364	0.0529	0.0776	-19.8%	-7.9%	-11.3%	-5.9%	-6.0%	-3.8%	-3.7%
\$6,000,000	0.0063	0.0197	0.0177	0.0271	0.0305	0.0456	0.0676	0.0081	0.0212	0.0198	0.0285	0.0323	0.0472	0.0697	-22.2%	-7.1%	-10.6%	-4.9%	-5.6%	-3.4%	-3.0%
\$7,000,000	0.0054	0.0178	0.0160	0.0243	0.0276	0.0416	0.0618	0.0071	0.0190	0.0179	0.0257	0.0291	0.0427	0.0635	-23.9%	-6.3%	-10.6%	-5.4%	-5.2%	-2.6%	-2.7%
\$8,000,000	0.0048	0.0160	0.0145	0.0222	0.0252	0.0380	0.0568	0.0060	0.0173	0.0163	0.0235	0.0266	0.0390	0.0582	-20.0%	-7.5%	-11.0%	-5.5%	-5.3%	-2.6%	-2.4%
\$9,000,000	0.0041	0.0144	0.0129	0.0203	0.0233	0.0351	0.0528	0.0053	0.0159	0.0149	0.0216	0.0246	0.0361	0.0538	-22.6%	-9.4%	-13.4%	-6.0%	-5.3%	-2.8%	-1.9%
\$10,000,000	0.0035	0.0128	0.0116	0.0190	0.0215	0.0326	0.0491	0.0047	0.0144	0.0135	0.0200	0.0228	0.0335	0.0501	-25.5%	-11.1%	-14.1%	-5.0%	-5.7%	-2.7%	-2.0%

\* Adjusted