

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 2025 excess loss factors with the current 2024 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	614,733						
	P.T.	14,940,572						
	PP	133,224						
	T.T.	24,252						
	M.O	1,505						
II.	Injury Type	A	B	C	Hazard Group D	E	F	G
	Fatal	461,039	501,091	544,624	591,938	643,363	699,255	760,003
	P.T.	8,608,050	10,177,585	12,033,299	14,227,372	16,821,498	19,888,620	23,514,981
	PP	94,837	107,129	121,015	136,700	154,418	174,433	197,042
	T.T.	21,414	22,483	23,605	24,783	26,020	27,319	28,682
	M.O	1,101	1,243	1,404	1,585	1,790	2,021	2,281
III.	Injury Type	A	B	C	Hazard Group D	E	F	G
	Average Severity	32,900	42,758	51,389	57,382	83,642	96,970	143,683
	Ratio to DCRB Total (\$63,889)	1.942	1.494	1.243	1.113	.764	.659	.445

Exhibit II

Combined Injury Weights

Type of Injury	A Injury Weights	B Injury Weights	C Injury Weights	D Injury Weights	E Injury Weights	F Injury Weights	G Injury Weights
Death	0.013	0.013	0.013	0.013	0.013	0.013	0.013
P.T.	0.008	0.060	0.028	0.059	0.051	0.070	0.103
PP	0.683	0.698	0.713	0.728	0.743	0.758	0.773
T.T.	0.230	0.177	0.195	0.157	0.165	0.135	0.095
Medical Only	0.066	0.052	0.051	0.043	0.028	0.024	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	0.593	0.603	0.611	0.632	0.639	0.678	0.703
\$3,000,000	0.436	0.450	0.461	0.487	0.496	0.544	0.581
\$4,000,000	0.347	0.365	0.374	0.402	0.413	0.464	0.505
\$5,000,000	0.288	0.303	0.315	0.342	0.355	0.405	0.449
\$6,000,000	0.246	0.258	0.269	0.298	0.312	0.361	0.407
\$7,000,000	0.211	0.224	0.237	0.263	0.278	0.326	0.371
\$8,000,000	0.184	0.196	0.208	0.234	0.250	0.296	0.340
\$9,000,000	0.157	0.171	0.184	0.210	0.224	0.270	0.315
\$10,000,000	0.134	0.149	0.165	0.189	0.206	0.248	0.291

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	0.02	0.013	0.990	0.013	0.00	0.008	1.000	0.008	0.11	0.683	0.920	0.628	0.47	0.230	0.733	0.169	9.08	0.066	0.125	0.0082	0.826
\$15,000	0.03		0.985	0.013	0.00		1.000	0.008	0.16		0.884	0.603	0.70		0.653	0.150	13.62		0.084	0.0056	0.780
\$20,000	0.04		0.980	0.013	0.00		1.000	0.008	0.21		0.850	0.581	0.93		0.589	0.136	18.16		0.063	0.0041	0.742
\$25,000	0.05		0.975	0.013	0.00		0.999	0.008	0.26		0.820	0.560	1.17		0.538	0.124	22.70		0.049	0.0032	0.708
\$30,000	0.07		0.970	0.013	0.00		0.999	0.008	0.32		0.791	0.540	1.40		0.493	0.114	27.24		0.040	0.0026	0.678
\$35,000	0.08		0.965	0.013	0.00		0.999	0.008	0.37		0.764	0.522	1.63		0.455	0.105	31.79		0.033	0.0022	0.650
\$40,000	0.09		0.960	0.012	0.00		0.999	0.008	0.42		0.739	0.504	1.87		0.423	0.098	36.33		0.027	0.0018	0.624
\$50,000	0.11		0.951	0.012	0.01		0.999	0.008	0.53		0.694	0.474	2.33		0.372	0.086	45.41		0.019	0.0013	0.581
\$75,000	0.16		0.930	0.012	0.01		0.998	0.008	0.79		0.603	0.412	3.50		0.289	0.067	68.11		0.010	0.0006	0.500
\$100,000	0.22		0.906	0.012	0.01		0.997	0.008	1.05		0.535	0.365	4.67		0.243	0.056	90.82		0.005	0.0003	0.441
\$125,000	0.27		0.882	0.011	0.01		0.996	0.008	1.32		0.484	0.330	5.84		0.212	0.049	113.52		0.003	0.0002	0.398
\$150,000	0.33		0.860	0.011	0.02		0.995	0.008	1.58		0.443	0.303	7.00		0.191	0.044	136.22		0.001	0.0001	0.366
\$175,000	0.38		0.842	0.011	0.02		0.993	0.008	1.85		0.409	0.279	8.17		0.176	0.041	158.93		0.000	0.0000	0.339
\$200,000	0.43		0.828	0.011	0.02		0.992	0.008	2.11		0.379	0.259	9.34		0.164	0.038	181.63		0.000	0.0000	0.316
\$225,000	0.49		0.815	0.011	0.03		0.990	0.008	2.37		0.350	0.239	10.51		0.153	0.035	204.34		0.000	0.0000	0.293
\$250,000	0.54		0.804	0.010	0.03		0.988	0.008	2.64		0.323	0.220	11.67		0.144	0.033	227.04		0.000	0.0000	0.271
\$275,000	0.60		0.793	0.010	0.03		0.986	0.007	2.90		0.297	0.203	12.84		0.135	0.031	249.74		0.000	0.0000	0.251
\$300,000	0.65		0.781	0.010	0.03		0.984	0.007	3.16		0.272	0.186	14.01		0.127	0.029	272.45		0.000	0.0000	0.232
\$325,000	0.70		0.769	0.010	0.04		0.982	0.007	3.43		0.249	0.170	15.18		0.118	0.027	295.15		0.000	0.0000	0.214
\$350,000	0.76		0.756	0.010	0.04		0.979	0.007	3.69		0.227	0.155	16.34		0.110	0.025	317.86		0.000	0.0000	0.197
\$375,000	0.81		0.744	0.010	0.04		0.977	0.007	3.95		0.208	0.142	17.51		0.103	0.024	340.56		0.000	0.0000	0.183
\$400,000	0.87		0.733	0.010	0.05		0.974	0.007	4.22		0.190	0.130	18.68		0.095	0.022	363.27		0.000	0.0000	0.169
\$425,000	0.92		0.722	0.009	0.05		0.972	0.007	4.48		0.174	0.119	19.85		0.089	0.020	385.97		0.000	0.0000	0.155
\$450,000	0.98		0.711	0.009	0.05		0.969	0.007	4.74		0.158	0.108	21.01		0.082	0.019	408.67		0.000	0.0000	0.143
\$475,000	1.03		0.701	0.009	0.06		0.966	0.007	5.01		0.144	0.099	22.18		0.076	0.018	431.38		0.000	0.0000	0.133
\$500,000	1.08		0.690	0.009	0.06		0.963	0.007	5.27		0.132	0.090	23.35		0.071	0.016	454.08		0.000	0.0000	0.122
\$600,000	1.30		0.648	0.008	0.07		0.950	0.007	6.33		0.092	0.063	28.02		0.053	0.012	544.90		0.000	0.0000	0.090
\$700,000	1.52		0.605	0.008	0.08		0.935	0.007	7.38		0.064	0.044	32.69		0.038	0.009	635.71		0.000	0.0000	0.068
\$800,000	1.74		0.576	0.007	0.09		0.920	0.007	8.44		0.045	0.031	37.36		0.028	0.006	726.53		0.000	0.0000	0.051
\$900,000	1.95		0.542	0.007	0.10		0.903	0.007	9.49		0.032	0.022	42.03		0.021	0.005	817.35		0.000	0.0000	0.041
\$1,000,000	2.17		0.5114	0.0067	0.12		0.8859	0.0067	10.54		0.0230	0.0157	46.70		0.0157	0.0036	908.16		0.0000	0.0000	0.0327
\$2,000,000	4.34		0.3087	0.0040	0.23		0.7075	0.0054	21.09		0.0008	0.0005	93.40		0.0010	0.0002	1,816.33		0.0000	0.0000	0.0101
\$3,000,000	6.51		0.2045	0.0027	0.35		0.5271	0.0040	31.63		0.0000	0.0000	140.10		0.0000	0.0000	2,724.49		0.0000	0.0000	0.0067
\$4,000,000	8.68		0.1386	0.0018	0.46		0.3536	0.0027	42.18		0.0000	0.0000	186.80		0.0000	0.0000	3,632.65		0.0000	0.0000	0.0045
\$5,000,000	10.85		0.0917	0.0012	0.58		0.1961	0.0015	52.72		0.0000	0.0000	233.49		0.0000	0.0000	4,540.81		0.0000	0.0000	0.0027
\$6,000,000	13.01		0.0552	0.0007	0.70		0.0623	0.0005	63.27		0.0000	0.0000	280.19		0.0000	0.0000	5,448.98		0.0000	0.0000	0.0012
\$7,000,000	15.18		0.0258	0.0003	0.81		0.0000	0.0000	73.81		0.0000	0.0000	326.89		0.0000	0.0000	6,357.14		0.0000	0.0000	0.0003
\$8,000,000	17.35		0.0025	0.0000	0.93		0.0000	0.0000	84.36		0.0000	0.0000	373.59		0.0000	0.0000	7,265.30		0.0000	0.0000	0.0000
\$9,000,000	19.52		0.0000	0.0000	1.05		0.0000	0.0000	94.90		0.0000	0.0000	420.29		0.0000	0.0000	8,173.47		0.0000	0.0000	0.0000
\$10,000,000	21.69		0.0000	0.0000	1.16		0.0000	0.0000	105.44		0.0000	0.0000	466.99		0.0000	0.0000	9,081.63		0.0000	0.0000	0.0000

Death Average Cost Per Case \$461,039
P.T. Average Cost Per Case \$8,608,050
P.P Average Cost Per Case \$94,837
T.T. Average Cost Per Case \$21,414

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	0.02	0.013	0.995	0.013	0.00	0.060	0.999	0.060	0.09	0.698	0.933	0.651	0.44	0.177	0.745	0.132	8.04	0.052	0.139	0.0072	0.863
\$15,000	0.03		0.992	0.013	0.00		0.999	0.060	0.14		0.903	0.630	0.67		0.668	0.118	12.07		0.095	0.0049	0.826
\$20,000	0.04		0.989	0.013	0.00		0.998	0.060	0.19		0.875	0.610	0.89		0.606	0.107	16.09		0.071	0.0037	0.794
\$25,000	0.05		0.986	0.013	0.00		0.998	0.060	0.23		0.848	0.592	1.11		0.556	0.098	20.11		0.056	0.0029	0.766
\$30,000	0.06		0.984	0.013	0.00		0.997	0.060	0.28		0.823	0.575	1.33		0.513	0.091	24.13		0.046	0.0024	0.741
\$35,000	0.07		0.981	0.013	0.00		0.997	0.060	0.33		0.800	0.558	1.56		0.476	0.084	28.15		0.038	0.0020	0.717
\$40,000	0.08		0.979	0.013	0.00		0.996	0.060	0.37		0.778	0.543	1.78		0.444	0.079	32.17		0.032	0.0017	0.697
\$50,000	0.10		0.974	0.013	0.00		0.995	0.060	0.47		0.738	0.515	2.22		0.393	0.070	40.22		0.024	0.0012	0.659
\$75,000	0.15		0.963	0.013	0.01		0.992	0.060	0.70		0.656	0.458	3.34		0.309	0.055	60.33		0.012	0.0006	0.587
\$100,000	0.20		0.949	0.012	0.01		0.990	0.060	0.93		0.593	0.414	4.45		0.262	0.046	80.43		0.007	0.0004	0.532
\$125,000	0.25		0.934	0.012	0.01		0.987	0.059	1.17		0.544	0.380	5.56		0.231	0.041	100.54		0.004	0.0002	0.492
\$150,000	0.30		0.920	0.012	0.01		0.984	0.059	1.40		0.506	0.353	6.67		0.211	0.037	120.65		0.002	0.0001	0.461
\$175,000	0.35		0.908	0.012	0.02		0.981	0.059	1.63		0.474	0.331	7.78		0.196	0.035	140.76		0.001	0.0000	0.437
\$200,000	0.40		0.899	0.012	0.02		0.978	0.059	1.87		0.447	0.312	8.90		0.184	0.033	160.87		0.000	0.0000	0.416
\$225,000	0.45		0.892	0.012	0.02		0.975	0.059	2.10		0.422	0.294	10.01		0.174	0.031	180.98		0.000	0.0000	0.396
\$250,000	0.50		0.887	0.012	0.02		0.972	0.059	2.33		0.397	0.277	11.12		0.165	0.029	201.08		0.000	0.0000	0.377
\$275,000	0.55		0.882	0.011	0.03		0.969	0.058	2.57		0.374	0.261	12.23		0.157	0.028	221.19		0.000	0.0000	0.358
\$300,000	0.60		0.877	0.011	0.03		0.965	0.058	2.80		0.350	0.244	13.34		0.149	0.026	241.30		0.000	0.0000	0.339
\$325,000	0.65		0.871	0.011	0.03		0.962	0.058	3.03		0.327	0.229	14.46		0.141	0.025	261.41		0.000	0.0000	0.323
\$350,000	0.70		0.864	0.011	0.03		0.959	0.058	3.27		0.306	0.213	15.57		0.133	0.024	281.52		0.000	0.0000	0.306
\$375,000	0.75		0.857	0.011	0.04		0.955	0.058	3.50		0.285	0.199	16.68		0.126	0.022	301.63		0.000	0.0000	0.290
\$400,000	0.80		0.850	0.011	0.04		0.952	0.057	3.73		0.265	0.185	17.79		0.118	0.021	321.73		0.000	0.0000	0.274
\$425,000	0.85		0.843	0.011	0.04		0.948	0.057	3.97		0.247	0.172	18.90		0.111	0.020	341.84		0.000	0.0000	0.260
\$450,000	0.90		0.837	0.011	0.04		0.945	0.057	4.20		0.230	0.161	20.02		0.104	0.018	361.95		0.000	0.0000	0.247
\$475,000	0.95		0.830	0.011	0.05		0.941	0.057	4.43		0.214	0.149	21.13		0.097	0.017	382.06		0.000	0.0000	0.234
\$500,000	1.00		0.824	0.011	0.05		0.937	0.056	4.67		0.199	0.139	22.24		0.091	0.016	402.17		0.000	0.0000	0.222
\$600,000	1.20		0.795	0.010	0.06		0.922	0.055	5.60		0.148	0.103	26.69		0.071	0.013	482.60		0.000	0.0000	0.181
\$700,000	1.40		0.769	0.010	0.07		0.905	0.055	6.53		0.110	0.077	31.14		0.053	0.009	563.04		0.000	0.0000	0.151
\$800,000	1.60		0.727	0.009	0.08		0.889	0.054	7.47		0.082	0.057	35.58		0.042	0.007	643.47		0.000	0.0000	0.127
\$900,000	1.80		0.712	0.009	0.09		0.872	0.052	8.40		0.061	0.043	40.03		0.024	0.004	723.90		0.000	0.0000	0.108
\$1,000,000	2.00		0.6845	0.0089	0.10		0.8544	0.0514	9.33		0.0460	0.0321	44.48		0.0243	0.0043	804.34		0.0000	0.0000	0.0967
\$2,000,000	3.99		0.4716	0.0061	0.20		0.6842	0.0412	18.67		0.0033	0.0023	88.96		0.0021	0.0004	1,608.67		0.0000	0.0000	0.0500
\$3,000,000	5.99		0.3392	0.0044	0.29		0.5302	0.0319	28.00		0.0000	0.0000	133.44		0.0000	0.0000	2,413.01		0.0000	0.0000	0.0363
\$4,000,000	7.98		0.2466	0.0032	0.39		0.3898	0.0235	37.34		0.0000	0.0000	177.92		0.0000	0.0000	3,217.34		0.0000	0.0000	0.0267
\$5,000,000	9.98		0.1751	0.0023	0.49		0.2631	0.0158	46.67		0.0000	0.0000	222.39		0.0000	0.0000	4,021.68		0.0000	0.0000	0.0181
\$6,000,000	11.97		0.1177	0.0015	0.59		0.1519	0.0091	56.01		0.0000	0.0000	266.87		0.0000	0.0000	4,826.02		0.0000	0.0000	0.0106
\$7,000,000	13.97		0.0695	0.0009	0.69		0.0584	0.0035	65.34		0.0000	0.0000	311.35		0.0000	0.0000	5,630.35		0.0000	0.0000	0.0044
\$8,000,000	15.97		0.0287	0.0004	0.79		0.0000	0.0000	74.68		0.0000	0.0000	355.83		0.0000	0.0000	6,434.69		0.0000	0.0000	0.0004
\$9,000,000	17.96		0.0000	0.0000	0.88		0.0000	0.0000	84.01		0.0000	0.0000	400.31		0.0000	0.0000	7,239.02		0.0000	0.0000	0.0000
\$10,000,000	19.96		0.0000	0.0000	0.98		0.0000	0.0000	93.35		0.0000	0.0000	444.79		0.0000	0.0000	8,043.36		0.0000	0.0000	0.0000

Death Average Cost Per Case \$501,091
P.T. Average Cost Per Case \$10,177,585
P.P Average Cost Per Case \$107,129
T.T. Average Cost Per Case \$22,483

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	0.02	0.013	0.997	0.013	0.00	0.028	1.000	0.028	0.08	0.713	0.938	0.669	0.42	0.195	0.751	0.146	7.12	0.051	0.155	0.0079	0.864
\$15,000	0.03		0.995	0.013	0.00		0.999	0.028	0.12		0.909	0.648	0.64		0.674	0.131	10.69		0.107	0.0055	0.826
\$20,000	0.04		0.994	0.013	0.00		0.999	0.028	0.17		0.882	0.629	0.85		0.613	0.119	14.25		0.081	0.0041	0.793
\$25,000	0.05		0.992	0.013	0.00		0.999	0.028	0.21		0.857	0.611	1.06		0.562	0.109	17.81		0.064	0.0033	0.764
\$30,000	0.06		0.990	0.013	0.00		0.999	0.028	0.25		0.833	0.594	1.27		0.519	0.101	21.37		0.052	0.0027	0.739
\$35,000	0.06		0.989	0.013	0.00		0.998	0.028	0.29		0.810	0.578	1.48		0.481	0.094	24.93		0.044	0.0023	0.715
\$40,000	0.07		0.987	0.013	0.00		0.998	0.028	0.33		0.788	0.562	1.69		0.449	0.087	28.50		0.037	0.0019	0.692
\$50,000	0.09		0.984	0.013	0.00		0.998	0.028	0.41		0.749	0.534	2.12		0.397	0.077	35.62		0.028	0.0014	0.653
\$75,000	0.14		0.978	0.013	0.01		0.996	0.028	0.62		0.667	0.476	3.18		0.309	0.060	53.43		0.015	0.0008	0.578
\$100,000	0.18		0.970	0.013	0.01		0.995	0.028	0.83		0.603	0.430	4.24		0.260	0.051	71.24		0.009	0.0005	0.523
\$125,000	0.23		0.960	0.012	0.01		0.994	0.028	1.03		0.551	0.393	5.30		0.228	0.044	89.05		0.006	0.0003	0.477
\$150,000	0.28		0.950	0.012	0.01		0.992	0.028	1.24		0.510	0.363	6.35		0.205	0.040	106.86		0.003	0.0002	0.443
\$175,000	0.32		0.940	0.012	0.01		0.991	0.028	1.45		0.476	0.339	7.41		0.189	0.037	124.67		0.002	0.0001	0.416
\$200,000	0.37		0.933	0.012	0.02		0.989	0.028	1.65		0.447	0.319	8.47		0.176	0.034	142.48		0.001	0.0000	0.393
\$225,000	0.41		0.929	0.012	0.02		0.987	0.028	1.86		0.422	0.301	9.53		0.166	0.032	160.29		0.000	0.0000	0.373
\$250,000	0.46		0.925	0.012	0.02		0.985	0.027	2.07		0.399	0.284	10.59		0.156	0.030	178.09		0.000	0.0000	0.353
\$275,000	0.50		0.923	0.012	0.02		0.984	0.027	2.27		0.376	0.268	11.65		0.148	0.029	195.90		0.000	0.0000	0.336
\$300,000	0.55		0.921	0.012	0.02		0.982	0.027	2.48		0.355	0.253	12.71		0.140	0.027	213.71		0.000	0.0000	0.319
\$325,000	0.60		0.919	0.012	0.03		0.980	0.027	2.69		0.334	0.238	13.77		0.132	0.026	231.52		0.000	0.0000	0.303
\$350,000	0.64		0.916	0.012	0.03		0.978	0.027	2.89		0.313	0.223	14.83		0.125	0.024	249.33		0.000	0.0000	0.286
\$375,000	0.69		0.912	0.012	0.03		0.976	0.027	3.10		0.293	0.209	15.89		0.118	0.023	267.14		0.000	0.0000	0.271
\$400,000	0.73		0.908	0.012	0.03		0.974	0.027	3.31		0.275	0.196	16.95		0.111	0.022	284.95		0.000	0.0000	0.257
\$425,000	0.78		0.903	0.012	0.04		0.971	0.027	3.51		0.257	0.183	18.00		0.104	0.020	302.76		0.000	0.0000	0.242
\$450,000	0.83		0.898	0.012	0.04		0.969	0.027	3.72		0.240	0.171	19.06		0.097	0.019	320.57		0.000	0.0000	0.229
\$475,000	0.87		0.894	0.012	0.04		0.967	0.027	3.93		0.225	0.160	20.12		0.091	0.018	338.38		0.000	0.0000	0.217
\$500,000	0.92		0.889	0.012	0.04		0.965	0.027	4.13		0.210	0.150	21.18		0.085	0.017	356.19		0.000	0.0000	0.206
\$600,000	1.10		0.870	0.011	0.05		0.955	0.027	4.96		0.159	0.114	25.42		0.065	0.013	427.43		0.000	0.0000	0.165
\$700,000	1.29		0.847	0.011	0.06		0.944	0.026	5.78		0.121	0.086	29.65		0.050	0.010	498.67		0.000	0.0000	0.133
\$800,000	1.47		0.825	0.011	0.07		0.933	0.026	6.61		0.092	0.066	33.89		0.038	0.007	569.90		0.000	0.0000	0.110
\$900,000	1.65		0.803	0.010	0.07		0.921	0.026	7.44		0.070	0.050	38.13		0.027	0.005	641.14		0.000	0.0000	0.091
\$1,000,000	1.84		0.7794	0.0101	0.08		0.9091	0.0253	8.26		0.0534	0.0381	42.36		0.0223	0.0043	712.38		0.0000	0.0000	0.0778
\$2,000,000	3.67		0.5697	0.0074	0.17		0.7749	0.0216	16.53		0.0047	0.0034	84.73		0.0019	0.0004	1,424.76		0.0000	0.0000	0.0328
\$3,000,000	5.51		0.4261	0.0055	0.25		0.6432	0.0179	24.79		0.0003	0.0002	127.09		0.0000	0.0000	2,137.14		0.0000	0.0000	0.0236
\$4,000,000	7.34		0.3215	0.0042	0.33		0.5161	0.0144	33.05		0.0000	0.0000	169.46		0.0000	0.0000	2,849.52		0.0000	0.0000	0.0186
\$5,000,000	9.18		0.2391	0.0031	0.42		0.3948	0.0110	41.32		0.0000	0.0000	211.82		0.0000	0.0000	3,561.90		0.0000	0.0000	0.0141
\$6,000,000	11.02		0.1716	0.0022	0.50		0.2816	0.0078	49.58		0.0000	0.0000	254.19		0.0000	0.0000	4,274.28		0.0000	0.0000	0.0100
\$7,000,000	12.85		0.1139	0.0015	0.58		0.1787	0.0050	57.84		0.0000	0.0000	296.55		0.0000	0.0000	4,986.65		0.0000	0.0000	0.0065
\$8,000,000	14.69		0.0649	0.0008	0.66		0.0884	0.0025	66.11		0.0000	0.0000	338.91		0.0000	0.0000	5,699.03		0.0000	0.0000	0.0033
\$9,000,000	16.53		0.0217	0.0003	0.75		0.0120	0.0003	74.37		0.0000	0.0000	381.28		0.0000	0.0000	6,411.41		0.0000	0.0000	0.0006
\$10,000,000	18.36		0.0000	0.0000	0.83		0.0000	0.0000	82.63		0.0000	0.0000	423.64		0.0000	0.0000	7,123.79		0.0000	0.0000	0.0000

Death Average Cost Per Case \$544,624
P.T. Average Cost Per Case \$12,033,299
P.P Average Cost Per Case \$121,015
T.T. Average Cost Per Case \$23,605

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	0.013	0.996	0.013	0.00	0.059	0.999	0.059	0.07	0.728	0.947	0.690	0.40	0.157	0.761	0.120	6.31	0.043	0.171	0.0073	0.889
\$15,000	0.03		0.994	0.013	0.00		0.999	0.059	0.11		0.923	0.672	0.61		0.687	0.108	9.46		0.120	0.0051	0.857
\$20,000	0.03		0.991	0.013	0.00		0.999	0.059	0.15		0.900	0.655	0.81		0.627	0.099	12.62		0.091	0.0039	0.830
\$25,000	0.04		0.989	0.013	0.00		0.998	0.059	0.18		0.878	0.639	1.01		0.577	0.091	15.77		0.073	0.0031	0.805
\$30,000	0.05		0.987	0.013	0.00		0.998	0.059	0.22		0.857	0.624	1.21		0.535	0.084	18.93		0.060	0.0026	0.783
\$35,000	0.06		0.985	0.013	0.00		0.998	0.059	0.26		0.837	0.610	1.41		0.498	0.078	22.08		0.051	0.0022	0.762
\$40,000	0.07		0.983	0.013	0.00		0.997	0.059	0.29		0.818	0.596	1.61		0.466	0.073	25.24		0.043	0.0018	0.743
\$50,000	0.08		0.979	0.013	0.00		0.996	0.059	0.37		0.783	0.570	2.02		0.413	0.065	31.55		0.033	0.0014	0.708
\$75,000	0.13		0.969	0.013	0.01		0.995	0.059	0.55		0.709	0.516	3.03		0.325	0.051	47.32		0.018	0.0008	0.640
\$100,000	0.17		0.960	0.012	0.01		0.993	0.059	0.73		0.650	0.473	4.04		0.275	0.043	63.09		0.011	0.0005	0.588
\$125,000	0.21		0.948	0.012	0.01		0.991	0.059	0.91		0.601	0.438	5.04		0.242	0.038	78.87		0.007	0.0003	0.547
\$150,000	0.25		0.936	0.012	0.01		0.989	0.058	1.10		0.561	0.409	6.05		0.219	0.034	94.64		0.005	0.0002	0.513
\$175,000	0.30		0.924	0.012	0.01		0.987	0.058	1.28		0.528	0.385	7.06		0.203	0.032	110.41		0.003	0.0001	0.487
\$200,000	0.34		0.914	0.012	0.01		0.985	0.058	1.46		0.501	0.365	8.07		0.190	0.030	126.19		0.002	0.0001	0.465
\$225,000	0.38		0.906	0.012	0.02		0.983	0.058	1.65		0.477	0.347	9.08		0.179	0.028	141.96		0.001	0.0000	0.445
\$250,000	0.42		0.900	0.012	0.02		0.981	0.058	1.83		0.456	0.332	10.09		0.170	0.027	157.73		0.000	0.0000	0.429
\$275,000	0.46		0.895	0.012	0.02		0.979	0.058	2.01		0.436	0.317	11.10		0.162	0.026	173.51		0.000	0.0000	0.413
\$300,000	0.51		0.891	0.012	0.02		0.977	0.058	2.19		0.417	0.303	12.11		0.155	0.024	189.28		0.000	0.0000	0.397
\$325,000	0.55		0.888	0.012	0.02		0.974	0.058	2.38		0.398	0.290	13.11		0.148	0.023	205.05		0.000	0.0000	0.383
\$350,000	0.59		0.883	0.011	0.02		0.972	0.057	2.56		0.379	0.276	14.12		0.141	0.022	220.83		0.000	0.0000	0.366
\$375,000	0.63		0.879	0.011	0.03		0.970	0.057	2.74		0.361	0.263	15.13		0.134	0.021	236.60		0.000	0.0000	0.352
\$400,000	0.68		0.874	0.011	0.03		0.967	0.057	2.93		0.343	0.250	16.14		0.127	0.020	252.37		0.000	0.0000	0.338
\$425,000	0.72		0.868	0.011	0.03		0.965	0.057	3.11		0.325	0.237	17.15		0.120	0.019	268.15		0.000	0.0000	0.324
\$450,000	0.76		0.862	0.011	0.03		0.963	0.057	3.29		0.308	0.224	18.16		0.113	0.018	283.92		0.000	0.0000	0.310
\$475,000	0.80		0.857	0.011	0.03		0.960	0.057	3.47		0.292	0.213	19.17		0.107	0.017	299.69		0.000	0.0000	0.298
\$500,000	0.84		0.851	0.011	0.04		0.958	0.057	3.66		0.276	0.201	20.18		0.101	0.016	315.47		0.000	0.0000	0.285
\$600,000	1.01		0.830	0.011	0.04		0.948	0.056	4.39		0.221	0.161	24.21		0.080	0.013	378.56		0.000	0.0000	0.241
\$700,000	1.18		0.806	0.010	0.05		0.937	0.055	5.12		0.176	0.128	28.25		0.062	0.010	441.65		0.000	0.0000	0.203
\$800,000	1.35		0.783	0.010	0.06		0.926	0.055	5.85		0.140	0.102	32.28		0.048	0.008	504.75		0.000	0.0000	0.175
\$900,000	1.52		0.752	0.010	0.06		0.915	0.054	6.58		0.111	0.081	36.32		0.039	0.006	567.84		0.000	0.0000	0.151
\$1,000,000	1.69		0.7371	0.0096	0.07		0.9033	0.0533	7.32		0.0881	0.0642	40.35		0.0232	0.0036	630.94		0.0000	0.0000	0.1307
\$2,000,000	3.38		0.5358	0.0070	0.14		0.7793	0.0460	14.63		0.0109	0.0079	80.70		0.0032	0.0005	1,261.87		0.0000	0.0000	0.0614
\$3,000,000	5.07		0.4023	0.0052	0.21		0.6613	0.0391	21.95		0.0010	0.0008	121.05		0.0003	0.0001	1,892.81		0.0000	0.0000	0.0452
\$4,000,000	6.76		0.3075	0.0040	0.28		0.5512	0.0326	29.26		0.0000	0.0000	161.40		0.0000	0.0000	2,523.74		0.0000	0.0000	0.0366
\$5,000,000	8.45		0.2341	0.0030	0.35		0.4481	0.0265	36.58		0.0000	0.0000	201.75		0.0000	0.0000	3,154.68		0.0000	0.0000	0.0295
\$6,000,000	10.14		0.1748	0.0023	0.42		0.3516	0.0208	43.89		0.0000	0.0000	242.10		0.0000	0.0000	3,785.61		0.0000	0.0000	0.0231
\$7,000,000	11.83		0.1247	0.0016	0.49		0.2626	0.0155	51.21		0.0000	0.0000	282.45		0.0000	0.0000	4,416.55		0.0000	0.0000	0.0171
\$8,000,000	13.51		0.0815	0.0011	0.56		0.1813	0.0107	58.52		0.0000	0.0000	322.80		0.0000	0.0000	5,047.48		0.0000	0.0000	0.0118
\$9,000,000	15.20		0.0448	0.0006	0.63		0.1089	0.0064	65.84		0.0000	0.0000	363.15		0.0000	0.0000	5,678.42		0.0000	0.0000	0.0070
\$10,000,000	16.89		0.0121	0.0002	0.70		0.0458	0.0027	73.15		0.0000	0.0000	403.50		0.0000	0.0000	6,309.36		0.0000	0.0000	0.0029

Death Average Cost Per Case \$591,938
P.T. Average Cost Per Case \$14,227,372
P.P Average Cost Per Case \$136,700
T.T. Average Cost Per Case \$24,783

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	0.013	0.996	0.013	0.00	0.051	1.000	0.051	0.06	0.743	0.953	0.708	0.38	0.165	0.769	0.127	5.59	0.028	0.189	0.0052	0.904
\$15,000	0.02		0.995	0.013	0.00		0.999	0.051	0.10		0.931	0.692	0.58		0.696	0.115	8.38		0.134	0.0037	0.875
\$20,000	0.03		0.993	0.013	0.00		0.999	0.051	0.13		0.910	0.676	0.77		0.636	0.105	11.18		0.103	0.0028	0.848
\$25,000	0.04		0.991	0.013	0.00		0.999	0.051	0.16		0.890	0.661	0.96		0.587	0.097	13.97		0.082	0.0023	0.824
\$30,000	0.05		0.990	0.013	0.00		0.998	0.051	0.19		0.871	0.647	1.15		0.545	0.090	16.76		0.068	0.0019	0.803
\$35,000	0.05		0.988	0.013	0.00		0.998	0.051	0.23		0.853	0.633	1.35		0.508	0.084	19.56		0.058	0.0016	0.783
\$40,000	0.06		0.986	0.013	0.00		0.998	0.051	0.26		0.835	0.620	1.54		0.476	0.079	22.35		0.050	0.0014	0.764
\$50,000	0.08		0.983	0.013	0.00		0.997	0.051	0.32		0.802	0.596	1.92		0.423	0.070	27.94		0.038	0.0011	0.731
\$75,000	0.12		0.975	0.013	0.00		0.996	0.051	0.49		0.731	0.543	2.88		0.333	0.055	41.91		0.022	0.0006	0.663
\$100,000	0.16		0.968	0.013	0.01		0.994	0.051	0.65		0.674	0.501	3.84		0.281	0.046	55.88		0.014	0.0004	0.611
\$125,000	0.19		0.959	0.012	0.01		0.993	0.051	0.81		0.627	0.466	4.80		0.247	0.041	69.85		0.009	0.0003	0.570
\$150,000	0.23		0.949	0.012	0.01		0.991	0.050	0.97		0.586	0.436	5.76		0.223	0.037	83.82		0.006	0.0002	0.535
\$175,000	0.27		0.939	0.012	0.01		0.990	0.050	1.13		0.552	0.410	6.73		0.205	0.034	97.79		0.004	0.0001	0.506
\$200,000	0.31		0.930	0.012	0.01		0.988	0.050	1.30		0.524	0.389	7.69		0.192	0.032	111.76		0.003	0.0001	0.483
\$225,000	0.35		0.922	0.012	0.01		0.987	0.050	1.46		0.500	0.371	8.65		0.181	0.030	125.73		0.002	0.0000	0.463
\$250,000	0.39		0.916	0.012	0.01		0.985	0.050	1.62		0.478	0.355	9.61		0.172	0.028	139.70		0.001	0.0000	0.445
\$275,000	0.43		0.911	0.012	0.02		0.983	0.050	1.78		0.459	0.341	10.57		0.164	0.027	153.67		0.000	0.0000	0.430
\$300,000	0.47		0.907	0.012	0.02		0.982	0.050	1.94		0.441	0.328	11.53		0.156	0.026	167.64		0.000	0.0000	0.416
\$325,000	0.51		0.904	0.012	0.02		0.980	0.050	2.10		0.424	0.315	12.49		0.149	0.025	181.61		0.000	0.0000	0.402
\$350,000	0.54		0.902	0.012	0.02		0.978	0.050	2.27		0.407	0.302	13.45		0.142	0.024	195.58		0.000	0.0000	0.388
\$375,000	0.58		0.899	0.012	0.02		0.977	0.050	2.43		0.390	0.290	14.41		0.135	0.022	209.55		0.000	0.0000	0.374
\$400,000	0.62		0.895	0.012	0.02		0.975	0.050	2.59		0.374	0.278	15.37		0.129	0.021	223.52		0.000	0.0000	0.361
\$425,000	0.66		0.891	0.012	0.03		0.973	0.050	2.75		0.357	0.266	16.33		0.122	0.020	237.49		0.000	0.0000	0.348
\$450,000	0.70		0.887	0.012	0.03		0.971	0.049	2.91		0.342	0.254	17.29		0.116	0.019	251.46		0.000	0.0000	0.334
\$475,000	0.74		0.882	0.011	0.03		0.969	0.049	3.08		0.326	0.242	18.26		0.110	0.018	265.43		0.000	0.0000	0.320
\$500,000	0.78		0.878	0.011	0.03		0.967	0.049	3.24		0.311	0.231	19.22		0.103	0.017	279.40		0.000	0.0000	0.308
\$600,000	0.93		0.860	0.011	0.04		0.959	0.049	3.89		0.256	0.190	23.06		0.082	0.014	335.28		0.000	0.0000	0.264
\$700,000	1.09		0.841	0.011	0.04		0.951	0.048	4.53		0.209	0.156	26.90		0.066	0.011	391.16		0.000	0.0000	0.226
\$800,000	1.24		0.819	0.011	0.05		0.943	0.048	5.18		0.171	0.127	30.75		0.051	0.008	447.04		0.000	0.0000	0.194
\$900,000	1.40		0.802	0.010	0.05		0.934	0.048	5.83		0.139	0.103	34.59		0.041	0.007	502.92		0.000	0.0000	0.168
\$1,000,000	1.55		0.7665	0.0100	0.06		0.9245	0.0471	6.48		0.1134	0.0843	38.43		0.0289	0.0048	558.80		0.0000	0.0000	0.1462
\$2,000,000	3.11		0.5886	0.0077	0.12		0.8232	0.0419	12.95		0.0167	0.0124	76.86		0.0036	0.0006	1,117.61		0.0000	0.0000	0.0626
\$3,000,000	4.66		0.4527	0.0059	0.18		0.7214	0.0367	19.43		0.0025	0.0019	115.30		0.0003	0.0001	1,676.41		0.0000	0.0000	0.0446
\$4,000,000	6.22		0.3539	0.0046	0.24		0.6253	0.0318	25.90		0.0000	0.0000	153.73		0.0000	0.0000	2,235.21		0.0000	0.0000	0.0364
\$5,000,000	7.77		0.2776	0.0036	0.30		0.5339	0.0272	32.38		0.0000	0.0000	192.16		0.0000	0.0000	2,794.02		0.0000	0.0000	0.0308
\$6,000,000	9.33		0.2147	0.0028	0.36		0.4470	0.0228	38.86		0.0000	0.0000	230.59		0.0000	0.0000	3,352.82		0.0000	0.0000	0.0256
\$7,000,000	10.88		0.1616	0.0021	0.42		0.3647	0.0186	45.33		0.0000	0.0000	269.02		0.0000	0.0000	3,911.62		0.0000	0.0000	0.0207
\$8,000,000	12.43		0.1155	0.0015	0.48		0.2874	0.0146	51.81		0.0000	0.0000	307.46		0.0000	0.0000	4,470.42		0.0000	0.0000	0.0161
\$9,000,000	13.99		0.0757	0.0010	0.54		0.2156	0.0110	58.28		0.0000	0.0000	345.89		0.0000	0.0000	5,029.23		0.0000	0.0000	0.0120
\$10,000,000	15.54		0.0402	0.0005	0.59		0.1497	0.0076	64.76		0.0000	0.0000	384.32		0.0000	0.0000	5,588.03		0.0000	0.0000	0.0081

Death Average Cost Per Case \$643,363
P.T. Average Cost Per Case \$16,821,498
P.P Average Cost Per Case \$154,418
T.T. Average Cost Per Case \$26,020

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	0.996	0.013	0.00	0.070	0.999	0.070	0.06	0.758	0.959	0.727	0.37	0.135	0.777	0.105	4.95	0.024	0.208	0.0050	0.920
\$15,000	0.02		0.994	0.013	0.00		0.999	0.070	0.09		0.940	0.713	0.55		0.706	0.095	7.42		0.149	0.0036	0.895
\$20,000	0.03		0.993	0.013	0.00		0.999	0.070	0.11		0.922	0.699	0.73		0.648	0.087	9.90		0.115	0.0028	0.872
\$25,000	0.04		0.991	0.013	0.00		0.999	0.070	0.14		0.904	0.685	0.92		0.599	0.081	12.37		0.093	0.0022	0.851
\$30,000	0.04		0.989	0.013	0.00		0.998	0.070	0.17		0.887	0.673	1.10		0.558	0.075	14.85		0.077	0.0019	0.833
\$35,000	0.05		0.987	0.013	0.00		0.998	0.070	0.20		0.871	0.660	1.28		0.522	0.070	17.32		0.066	0.0016	0.815
\$40,000	0.06		0.985	0.013	0.00		0.998	0.070	0.23		0.856	0.649	1.46		0.489	0.066	19.80		0.057	0.0014	0.799
\$50,000	0.07		0.982	0.013	0.00		0.997	0.070	0.29		0.826	0.626	1.83		0.436	0.059	24.75		0.044	0.0011	0.769
\$75,000	0.11		0.973	0.013	0.00		0.996	0.070	0.43		0.761	0.577	2.75		0.345	0.047	37.12		0.026	0.0006	0.708
\$100,000	0.14		0.965	0.013	0.01		0.995	0.070	0.57		0.708	0.537	3.66		0.292	0.039	49.49		0.017	0.0004	0.659
\$125,000	0.18		0.957	0.012	0.01		0.993	0.070	0.72		0.663	0.503	4.58		0.256	0.035	61.86		0.012	0.0003	0.620
\$150,000	0.21		0.947	0.012	0.01		0.992	0.070	0.86		0.625	0.474	5.49		0.232	0.031	74.24		0.008	0.0002	0.587
\$175,000	0.25		0.936	0.012	0.01		0.990	0.069	1.00		0.592	0.449	6.41		0.213	0.029	86.61		0.006	0.0001	0.559
\$200,000	0.29		0.926	0.012	0.01		0.989	0.069	1.15		0.563	0.427	7.32		0.200	0.027	98.98		0.004	0.0001	0.535
\$225,000	0.32		0.917	0.012	0.01		0.988	0.069	1.29		0.539	0.409	8.24		0.189	0.025	111.36		0.003	0.0001	0.515
\$250,000	0.36		0.909	0.012	0.01		0.986	0.069	1.43		0.518	0.393	9.15		0.179	0.024	123.73		0.002	0.0000	0.498
\$275,000	0.39		0.903	0.012	0.01		0.984	0.069	1.58		0.499	0.378	10.07		0.171	0.023	136.10		0.001	0.0000	0.482
\$300,000	0.43		0.898	0.012	0.02		0.983	0.069	1.72		0.482	0.366	10.98		0.164	0.022	148.48		0.000	0.0000	0.469
\$325,000	0.46		0.894	0.012	0.02		0.981	0.069	1.86		0.466	0.354	11.90		0.157	0.021	160.85		0.000	0.0000	0.456
\$350,000	0.50		0.890	0.012	0.02		0.980	0.069	2.01		0.451	0.342	12.81		0.150	0.020	173.22		0.000	0.0000	0.443
\$375,000	0.54		0.887	0.012	0.02		0.978	0.069	2.15		0.437	0.331	13.73		0.144	0.019	185.59		0.000	0.0000	0.431
\$400,000	0.57		0.884	0.011	0.02		0.977	0.068	2.29		0.422	0.320	14.64		0.138	0.019	197.97		0.000	0.0000	0.418
\$425,000	0.61		0.880	0.011	0.02		0.975	0.068	2.44		0.407	0.309	15.56		0.131	0.018	210.34		0.000	0.0000	0.406
\$450,000	0.64		0.876	0.011	0.02		0.973	0.068	2.58		0.393	0.298	16.47		0.125	0.017	222.71		0.000	0.0000	0.394
\$475,000	0.68		0.871	0.011	0.02		0.972	0.068	2.72		0.379	0.287	17.39		0.119	0.016	235.09		0.000	0.0000	0.382
\$500,000	0.72		0.867	0.011	0.03		0.970	0.068	2.87		0.364	0.276	18.30		0.113	0.015	247.46		0.000	0.0000	0.370
\$600,000	0.86		0.847	0.011	0.03		0.963	0.067	3.44		0.310	0.235	21.96		0.091	0.012	296.95		0.000	0.0000	0.325
\$700,000	1.00		0.829	0.011	0.04		0.956	0.067	4.01		0.262	0.199	25.62		0.074	0.010	346.44		0.000	0.0000	0.287
\$800,000	1.14		0.809	0.011	0.04		0.949	0.066	4.59		0.221	0.168	29.28		0.059	0.008	395.93		0.000	0.0000	0.253
\$900,000	1.29		0.788	0.010	0.05		0.941	0.066	5.16		0.185	0.141	32.94		0.047	0.006	445.43		0.000	0.0000	0.223
\$1,000,000	1.43		0.7704	0.0100	0.05		0.9329	0.0654	5.73		0.1553	0.1177	36.60		0.0381	0.0051	494.92		0.0000	0.0000	0.1982
\$2,000,000	2.86		0.5857	0.0076	0.10		0.8464	0.0593	11.47		0.0286	0.0217	73.21		0.0048	0.0006	989.83		0.0000	0.0000	0.0892
\$3,000,000	4.29		0.4546	0.0059	0.15		0.7564	0.0530	17.20		0.0059	0.0045	109.81		0.0007	0.0001	1,484.75		0.0000	0.0000	0.0635
\$4,000,000	5.72		0.3595	0.0047	0.20		0.6714	0.0471	22.93		0.0008	0.0006	146.42		0.0000	0.0000	1,979.67		0.0000	0.0000	0.0524
\$5,000,000	7.15		0.2866	0.0037	0.25		0.5911	0.0414	28.66		0.0000	0.0000	183.02		0.0000	0.0000	2,474.59		0.0000	0.0000	0.0451
\$6,000,000	8.58		0.2274	0.0030	0.30		0.5147	0.0361	34.40		0.0000	0.0000	219.63		0.0000	0.0000	2,969.50		0.0000	0.0000	0.0391
\$7,000,000	10.01		0.1777	0.0023	0.35		0.4420	0.0310	40.13		0.0000	0.0000	256.23		0.0000	0.0000	3,464.42		0.0000	0.0000	0.0333
\$8,000,000	11.44		0.1343	0.0017	0.40		0.3729	0.0261	45.86		0.0000	0.0000	292.84		0.0000	0.0000	3,959.34		0.0000	0.0000	0.0278
\$9,000,000	12.87		0.0964	0.0013	0.45		0.3074	0.0215	51.60		0.0000	0.0000	329.44		0.0000	0.0000	4,454.25		0.0000	0.0000	0.0228
\$10,000,000	14.30		0.0635	0.0008	0.50		0.2461	0.0172	57.33		0.0000	0.0000	366.05		0.0000	0.0000	4,949.17		0.0000	0.0000	0.0180

Death Average Cost Per Case \$699,255
P.T. Average Cost Per Case \$19,888,620
P.P Average Cost Per Case \$174,433
T.T. Average Cost Per Case \$27,319

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	0.996	0.013	0.00	0.103	1.000	0.103	0.05	0.773	0.966	0.746	0.35	0.095	0.786	0.075	4.38	0.016	0.228	0.0037	0.941
\$15,000	0.02		0.994	0.013	0.00		0.999	0.103	0.08		0.949	0.734	0.52		0.717	0.068	6.58		0.165	0.0027	0.921
\$20,000	0.03		0.992	0.013	0.00		0.999	0.103	0.10		0.933	0.721	0.70		0.660	0.063	8.77		0.129	0.0021	0.902
\$25,000	0.03		0.991	0.013	0.00		0.999	0.103	0.13		0.918	0.710	0.87		0.612	0.058	10.96		0.105	0.0017	0.886
\$30,000	0.04		0.989	0.013	0.00		0.999	0.103	0.15		0.903	0.698	1.05		0.571	0.054	13.15		0.088	0.0014	0.869
\$35,000	0.05		0.987	0.013	0.00		0.998	0.103	0.18		0.889	0.687	1.22		0.536	0.051	15.34		0.075	0.0012	0.855
\$40,000	0.05		0.985	0.013	0.00		0.998	0.103	0.20		0.876	0.677	1.39		0.504	0.048	17.53		0.065	0.0010	0.842
\$50,000	0.07		0.981	0.013	0.00		0.997	0.102	0.25		0.850	0.657	1.74		0.450	0.043	21.92		0.051	0.0008	0.816
\$75,000	0.10		0.973	0.013	0.00		0.996	0.102	0.38		0.792	0.612	2.61		0.358	0.034	32.88		0.031	0.0005	0.762
\$100,000	0.13		0.965	0.013	0.00		0.995	0.102	0.51		0.743	0.574	3.49		0.303	0.029	43.83		0.021	0.0003	0.718
\$125,000	0.16		0.957	0.012	0.01		0.994	0.102	0.63		0.701	0.542	4.36		0.267	0.025	54.79		0.014	0.0002	0.681
\$150,000	0.20		0.947	0.012	0.01		0.992	0.102	0.76		0.666	0.515	5.23		0.242	0.023	65.75		0.010	0.0002	0.652
\$175,000	0.23		0.937	0.012	0.01		0.991	0.102	0.89		0.634	0.490	6.10		0.223	0.021	76.71		0.008	0.0001	0.625
\$200,000	0.26		0.927	0.012	0.01		0.990	0.102	1.02		0.607	0.469	6.97		0.209	0.020	87.67		0.006	0.0001	0.603
\$225,000	0.30		0.917	0.012	0.01		0.988	0.102	1.14		0.583	0.451	7.84		0.197	0.019	98.63		0.004	0.0001	0.584
\$250,000	0.33		0.909	0.012	0.01		0.987	0.101	1.27		0.562	0.435	8.72		0.188	0.018	109.58		0.003	0.0000	0.566
\$275,000	0.36		0.901	0.012	0.01		0.985	0.101	1.40		0.544	0.420	9.59		0.180	0.017	120.54		0.002	0.0000	0.550
\$300,000	0.39		0.895	0.012	0.01		0.984	0.101	1.52		0.527	0.408	10.46		0.173	0.016	131.50		0.001	0.0000	0.537
\$325,000	0.43		0.890	0.012	0.01		0.983	0.101	1.65		0.513	0.396	11.33		0.166	0.016	142.46		0.000	0.0000	0.525
\$350,000	0.46		0.886	0.012	0.01		0.981	0.101	1.78		0.499	0.386	12.20		0.160	0.015	153.42		0.000	0.0000	0.514
\$375,000	0.49		0.882	0.011	0.02		0.980	0.101	1.90		0.486	0.375	13.07		0.154	0.015	164.38		0.000	0.0000	0.502
\$400,000	0.53		0.878	0.011	0.02		0.978	0.101	2.03		0.473	0.365	13.95		0.148	0.014	175.33		0.000	0.0000	0.491
\$425,000	0.56		0.875	0.011	0.02		0.977	0.100	2.16		0.460	0.356	14.82		0.142	0.013	186.29		0.000	0.0000	0.480
\$450,000	0.59		0.871	0.011	0.02		0.975	0.100	2.28		0.447	0.346	15.69		0.136	0.013	197.25		0.000	0.0000	0.470
\$475,000	0.62		0.867	0.011	0.02		0.974	0.100	2.41		0.435	0.336	16.56		0.130	0.012	208.21		0.000	0.0000	0.459
\$500,000	0.66		0.863	0.011	0.02		0.972	0.100	2.54		0.422	0.326	17.43		0.124	0.012	219.17		0.000	0.0000	0.449
\$600,000	0.79		0.844	0.011	0.03		0.966	0.099	3.05		0.372	0.287	20.92		0.102	0.010	263.00		0.000	0.0000	0.407
\$700,000	0.92		0.825	0.011	0.03		0.960	0.099	3.55		0.324	0.251	24.41		0.083	0.008	306.83		0.000	0.0000	0.369
\$800,000	1.05		0.807	0.011	0.03		0.953	0.098	4.06		0.282	0.218	27.89		0.068	0.006	350.67		0.000	0.0000	0.333
\$900,000	1.18		0.787	0.010	0.04		0.947	0.097	4.57		0.243	0.188	31.38		0.055	0.005	394.50		0.000	0.0000	0.300
\$1,000,000	1.32		0.7683	0.0100	0.04		0.9399	0.0966	5.08		0.2095	0.1620	34.86		0.0454	0.0043	438.34		0.0000	0.0000	0.2729
\$2,000,000	2.63		0.5930	0.0077	0.09		0.8657	0.0889	10.15		0.0471	0.0364	69.73		0.0062	0.0006	876.67		0.0000	0.0000	0.1336
\$3,000,000	3.95		0.4645	0.0060	0.13		0.7864	0.0808	15.23		0.0117	0.0090	104.59		0.0011	0.0001	1,315.01		0.0000	0.0000	0.0959
\$4,000,000	5.26		0.3718	0.0048	0.17		0.7106	0.0730	20.30		0.0026	0.0020	139.46		0.0000	0.0000	1,753.34		0.0000	0.0000	0.0798
\$5,000,000	6.58		0.3005	0.0039	0.21		0.6393	0.0657	25.38		0.0005	0.0004	174.32		0.0000	0.0000	2,191.68		0.0000	0.0000	0.0700
\$6,000,000	7.89		0.2430	0.0032	0.26		0.5717	0.0587	30.45		0.0000	0.0000	209.19		0.0000	0.0000	2,630.01		0.0000	0.0000	0.0619
\$7,000,000	9.21		0.1951	0.0025	0.30		0.5073	0.0521	35.53		0.0000	0.0000	244.05		0.0000	0.0000	3,068.35		0.0000	0.0000	0.0546
\$8,000,000	10.53		0.1537	0.0020	0.34		0.4460	0.0458	40.60		0.0000	0.0000	278.92		0.0000	0.0000	3,506.68		0.0000	0.0000	0.0478
\$9,000,000	11.84		0.1173	0.0015	0.38		0.3874	0.0398	45.68		0.0000	0.0000	313.78		0.0000	0.0000	3,945.02		0.0000	0.0000	0.0413
\$10,000,000	13.16		0.0850	0.0011	0.43		0.3316	0.0341	50.75		0.0000	0.0000	348.65		0.0000	0.0000	4,383.35		0.0000	0.0000	0.0352

Death Average Cost Per Case \$760,003
P.T. Average Cost Per Case \$23,514,981
P.P Average Cost Per Case \$197,042
T.T. Average Cost Per Case \$28,682

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	0.7516	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)	HG B	HG C	(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	0.826	0.863	0.864	0.889	0.904	0.920	0.941	0.621	0.649	0.649	0.668	0.679	0.691	0.707	0.626	0.654	0.654	0.673	0.684	0.696	0.712
\$15,000	0.780	0.826	0.826	0.857	0.875	0.895	0.921	0.586	0.621	0.621	0.644	0.658	0.673	0.692	0.591	0.626	0.626	0.649	0.663	0.678	0.697
\$20,000	0.742	0.794	0.793	0.830	0.848	0.872	0.902	0.558	0.597	0.596	0.624	0.637	0.655	0.678	0.563	0.602	0.601	0.629	0.642	0.660	0.683
\$25,000	0.708	0.766	0.764	0.805	0.824	0.851	0.886	0.532	0.576	0.574	0.605	0.619	0.640	0.666	0.537	0.581	0.579	0.610	0.624	0.645	0.671
\$30,000	0.678	0.741	0.739	0.783	0.803	0.833	0.869	0.510	0.557	0.555	0.589	0.604	0.626	0.653	0.515	0.562	0.560	0.594	0.609	0.631	0.658
\$35,000	0.650	0.717	0.715	0.762	0.783	0.815	0.855	0.489	0.539	0.537	0.573	0.589	0.613	0.643	0.494	0.544	0.542	0.578	0.594	0.618	0.648
\$40,000	0.624	0.697	0.692	0.743	0.764	0.799	0.842	0.469	0.524	0.520	0.558	0.574	0.601	0.633	0.474	0.529	0.525	0.563	0.579	0.606	0.638
\$50,000	0.581	0.659	0.653	0.708	0.731	0.769	0.816	0.437	0.495	0.491	0.532	0.549	0.578	0.613	0.442	0.500	0.496	0.537	0.554	0.583	0.618
\$75,000	0.500	0.587	0.578	0.640	0.663	0.708	0.762	0.376	0.441	0.434	0.481	0.498	0.532	0.573	0.381	0.446	0.439	0.486	0.503	0.537	0.578
\$100,000	0.441	0.532	0.523	0.588	0.611	0.659	0.718	0.331	0.400	0.393	0.442	0.459	0.495	0.540	0.336	0.405	0.398	0.447	0.464	0.500	0.545
\$125,000	0.398	0.492	0.477	0.547	0.570	0.620	0.681	0.299	0.370	0.359	0.411	0.428	0.466	0.512	0.304	0.375	0.364	0.416	0.433	0.471	0.517
\$150,000	0.366	0.461	0.443	0.513	0.535	0.587	0.652	0.275	0.346	0.333	0.386	0.402	0.441	0.490	0.280	0.351	0.338	0.391	0.407	0.446	0.495
\$175,000	0.339	0.437	0.416	0.487	0.506	0.559	0.625	0.255	0.328	0.313	0.366	0.380	0.420	0.470	0.260	0.333	0.318	0.371	0.385	0.425	0.475
\$200,000	0.316	0.416	0.393	0.465	0.483	0.535	0.603	0.238	0.313	0.295	0.349	0.363	0.402	0.453	0.243	0.318	0.300	0.354	0.368	0.407	0.458
\$225,000	0.293	0.396	0.373	0.445	0.463	0.515	0.584	0.220	0.298	0.280	0.334	0.348	0.387	0.439	0.225	0.303	0.285	0.339	0.353	0.392	0.444
\$250,000	0.271	0.377	0.353	0.429	0.445	0.498	0.566	0.204	0.283	0.265	0.322	0.334	0.374	0.425	0.209	0.288	0.270	0.327	0.339	0.379	0.430
\$275,000	0.251	0.358	0.336	0.413	0.430	0.482	0.550	0.189	0.269	0.253	0.310	0.323	0.362	0.413	0.194	0.274	0.258	0.315	0.328	0.367	0.418
\$300,000	0.232	0.339	0.319	0.397	0.416	0.469	0.537	0.174	0.255	0.240	0.298	0.313	0.353	0.404	0.179	0.260	0.245	0.303	0.318	0.358	0.409
\$325,000	0.214	0.323	0.303	0.383	0.402	0.456	0.525	0.161	0.243	0.228	0.288	0.302	0.343	0.395	0.166	0.248	0.233	0.293	0.307	0.348	0.400
\$350,000	0.197	0.306	0.286	0.366	0.388	0.443	0.514	0.148	0.230	0.215	0.275	0.292	0.333	0.386	0.153	0.235	0.220	0.280	0.297	0.338	0.391
\$375,000	0.183	0.290	0.271	0.352	0.374	0.431	0.502	0.138	0.218	0.204	0.265	0.281	0.324	0.377	0.143	0.223	0.209	0.270	0.286	0.329	0.382
\$400,000	0.169	0.274	0.257	0.338	0.361	0.418	0.491	0.127	0.206	0.193	0.254	0.271	0.314	0.369	0.132	0.211	0.198	0.259	0.276	0.319	0.374
\$425,000	0.155	0.260	0.242	0.324	0.348	0.406	0.480	0.116	0.195	0.182	0.244	0.262	0.305	0.361	0.121	0.200	0.187	0.249	0.267	0.310	0.366
\$450,000	0.143	0.247	0.229	0.310	0.334	0.394	0.470	0.107	0.186	0.172	0.233	0.251	0.296	0.353	0.112	0.191	0.177	0.238	0.256	0.301	0.358
\$475,000	0.133	0.234	0.217	0.298	0.320	0.382	0.459	0.100	0.176	0.163	0.224	0.241	0.287	0.345	0.105	0.181	0.168	0.229	0.246	0.292	0.350
\$500,000	0.122	0.222	0.206	0.285	0.308	0.370	0.449	0.092	0.167	0.155	0.214	0.231	0.278	0.337	0.097	0.172	0.160	0.219	0.236	0.283	0.342
\$600,000	0.090	0.181	0.165	0.241	0.264	0.325	0.407	0.068	0.136	0.124	0.181	0.198	0.244	0.306	0.073	0.141	0.129	0.186	0.203	0.249	0.311
\$700,000	0.068	0.151	0.133	0.203	0.226	0.287	0.369	0.051	0.113	0.100	0.153	0.170	0.216	0.277	0.056	0.118	0.105	0.158	0.175	0.221	0.282
\$800,000	0.051	0.127	0.110	0.175	0.194	0.253	0.333	0.038	0.095	0.083	0.132	0.146	0.190	0.250	0.043	0.100	0.088	0.137	0.151	0.195	0.255
\$900,000	0.041	0.108	0.091	0.151	0.168	0.223	0.300	0.031	0.081	0.068	0.113	0.126	0.168	0.225	0.036	0.086	0.073	0.118	0.131	0.173	0.230
\$1,000,000	0.0327	0.0967	0.0778	0.1307	0.1462	0.1982	0.2729	0.0246	0.0727	0.0585	0.0982	0.1099	0.1490	0.2051	0.0296	0.0777	0.0635	0.1032	0.1149	0.1540	0.2101
\$2,000,000	0.0194	0.0583	0.0475	0.0826	0.0934	0.1344	0.1918	0.0146	0.0438	0.0357	0.0621	0.0702	0.1010	0.1442	0.0196	0.0488	0.0407	0.0671	0.0752	0.1060	0.1492
\$3,000,000	0.0143	0.0435	0.0359	0.0637	0.0725	0.1078	0.1586	0.0107	0.0327	0.0270	0.0479	0.0545	0.0810	0.1192	0.0157	0.0377	0.0320	0.0529	0.0595	0.0860	0.1242
\$4,000,000	0.0113	0.0353	0.0291	0.0525	0.0604	0.0920	0.1378	0.0085	0.0265	0.0219	0.0395	0.0454	0.0691	0.1036	0.0128	0.0315	0.0269	0.0445	0.0504	0.0741	0.1086
\$5,000,000	0.0094	0.0293	0.0245	0.0447	0.0519	0.0803	0.1225	0.0071	0.0220	0.0184	0.0336	0.0390	0.0604	0.0921	0.0107	0.0270	0.0234	0.0386	0.0440	0.0654	0.0971
\$6,000,000	0.0080	0.0249	0.0209	0.0389	0.0456	0.0716	0.1111	0.0060	0.0187	0.0157	0.0292	0.0343	0.0538	0.0835	0.0090	0.0237	0.0207	0.0342	0.0393	0.0588	0.0885
\$7,000,000	0.0069	0.0217	0.0184	0.0344	0.0406	0.0646	0.1012	0.0052	0.0163	0.0138	0.0259	0.0305	0.0486	0.0761	0.0078	0.0213	0.0188	0.0309	0.0355	0.0536	0.0811
\$8,000,000	0.0060	0.0190	0.0162	0.0306	0.0366	0.0587	0.0928	0.0045	0.0143	0.0122	0.0230	0.0275	0.0441	0.0697	0.0068	0.0193	0.0172	0.0280	0.0325	0.0491	0.0747
\$9,000,000	0.0051	0.0165	0.0143	0.0274	0.0327	0.0535	0.0860	0.0038	0.0124	0.0107	0.0206	0.0246	0.0402	0.0646	0.0057	0.0174	0.0157	0.0256	0.0296	0.0452	0.0696
\$10,000,000	0.0044	0.0144	0.0128	0.0247	0.0301	0.0492	0.0794	0.0033	0.0108	0.0096	0.0186	0.0226	0.0370	0.0597	0.0050	0.0158	0.0144	0.0236	0.0276	0.0420	0.0647

* 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: 12/1/25
Excess Loss (Pure Premium) Factors

Per Accident Limit	2025 Excess Loss Factors*							2024 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	0.626	0.654	0.654	0.673	0.684	0.696	0.712	0.622	0.647	0.649	0.665	0.677	0.688	0.701	0.6%	1.1%	0.8%	1.2%	1.0%	1.2%	1.6%
\$15,000	0.591	0.626	0.626	0.649	0.663	0.678	0.697	0.589	0.620	0.621	0.642	0.655	0.669	0.687	0.3%	1.0%	0.8%	1.1%	1.2%	1.3%	1.5%
\$20,000	0.563	0.602	0.601	0.629	0.642	0.660	0.683	0.561	0.596	0.598	0.622	0.635	0.652	0.672	0.4%	1.0%	0.5%	1.1%	1.1%	1.2%	1.6%
\$25,000	0.537	0.581	0.579	0.610	0.624	0.645	0.671	0.537	0.574	0.577	0.603	0.617	0.636	0.659	0.0%	1.2%	0.3%	1.2%	1.1%	1.4%	1.8%
\$30,000	0.515	0.562	0.560	0.594	0.609	0.631	0.658	0.516	0.555	0.558	0.586	0.601	0.622	0.646	-0.2%	1.3%	0.4%	1.4%	1.3%	1.4%	1.9%
\$35,000	0.494	0.544	0.542	0.578	0.594	0.618	0.648	0.496	0.538	0.542	0.571	0.585	0.608	0.635	-0.4%	1.1%	0.0%	1.2%	1.5%	1.6%	2.0%
\$40,000	0.474	0.529	0.525	0.563	0.579	0.606	0.638	0.478	0.522	0.527	0.556	0.572	0.596	0.623	-0.8%	1.3%	-0.4%	1.3%	1.2%	1.7%	2.4%
\$50,000	0.442	0.500	0.496	0.537	0.554	0.583	0.618	0.448	0.494	0.498	0.530	0.548	0.573	0.604	-1.3%	1.2%	-0.4%	1.3%	1.1%	1.7%	2.3%
\$75,000	0.381	0.446	0.439	0.486	0.503	0.537	0.578	0.388	0.439	0.443	0.479	0.496	0.526	0.561	-1.8%	1.6%	-0.9%	1.5%	1.4%	2.1%	3.0%
\$100,000	0.336	0.405	0.398	0.447	0.464	0.500	0.545	0.344	0.397	0.400	0.439	0.458	0.489	0.527	-2.3%	2.0%	-0.5%	1.8%	1.3%	2.2%	3.4%
\$125,000	0.304	0.375	0.364	0.416	0.433	0.471	0.517	0.309	0.362	0.367	0.406	0.424	0.458	0.498	-1.6%	3.6%	-0.8%	2.5%	2.1%	2.8%	3.8%
\$150,000	0.280	0.351	0.338	0.391	0.407	0.446	0.495	0.279	0.333	0.338	0.378	0.397	0.430	0.472	0.4%	5.4%	0.0%	3.4%	2.5%	3.7%	4.9%
\$175,000	0.260	0.333	0.318	0.371	0.385	0.425	0.475	0.254	0.309	0.313	0.354	0.372	0.407	0.449	2.4%	7.8%	1.6%	4.8%	3.5%	4.4%	5.8%
\$200,000	0.243	0.318	0.300	0.354	0.368	0.407	0.458	0.232	0.287	0.291	0.332	0.351	0.387	0.429	4.7%	10.8%	3.1%	6.6%	4.8%	5.2%	6.8%
\$225,000	0.225	0.303	0.285	0.339	0.353	0.392	0.444	0.211	0.267	0.272	0.313	0.332	0.367	0.410	6.6%	13.5%	4.8%	8.3%	6.3%	6.8%	8.3%
\$250,000	0.209	0.288	0.270	0.327	0.339	0.379	0.430	0.192	0.249	0.254	0.296	0.315	0.350	0.392	8.9%	15.7%	6.3%	10.5%	7.6%	8.3%	9.7%
\$275,000	0.194	0.274	0.258	0.315	0.329	0.369	0.418	0.174	0.231	0.237	0.279	0.298	0.334	0.377	11.5%	18.6%	8.9%	12.9%	10.4%	10.5%	10.9%
\$300,000	0.179	0.260	0.245	0.303	0.318	0.358	0.409	0.159	0.216	0.221	0.264	0.283	0.319	0.363	12.6%	20.4%	10.9%	14.8%	12.4%	12.2%	12.7%
\$325,000	0.166	0.248	0.233	0.292	0.308	0.348	0.400	0.144	0.200	0.206	0.249	0.268	0.305	0.350	15.3%	24.0%	13.1%	17.3%	14.9%	14.1%	14.3%
\$350,000	0.153	0.235	0.220	0.280	0.297	0.338	0.391	0.130	0.186	0.192	0.235	0.255	0.293	0.337	17.7%	26.3%	14.6%	19.1%	16.5%	15.4%	16.0%
\$375,000	0.143	0.223	0.209	0.270	0.287	0.329	0.382	0.117	0.172	0.179	0.222	0.242	0.280	0.324	22.2%	29.7%	16.8%	21.6%	18.6%	17.5%	17.9%
\$400,000	0.132	0.211	0.198	0.259	0.276	0.319	0.374	0.107	0.160	0.166	0.209	0.230	0.269	0.313	23.4%	31.9%	19.3%	23.9%	20.0%	18.6%	19.5%
\$425,000	0.122	0.200	0.187	0.249	0.266	0.310	0.366	0.097	0.150	0.154	0.197	0.219	0.257	0.302	25.8%	33.3%	21.4%	26.4%	21.5%	20.6%	21.2%
\$450,000	0.112	0.191	0.177	0.238	0.256	0.301	0.358	0.089	0.140	0.144	0.186	0.207	0.246	0.291	25.8%	36.4%	22.9%	28.0%	23.7%	22.4%	23.0%
\$475,000	0.105	0.181	0.168	0.229	0.246	0.292	0.350	0.080	0.131	0.134	0.176	0.196	0.235	0.282	31.3%	38.2%	25.4%	30.1%	25.5%	24.3%	24.1%
\$500,000	0.097	0.172	0.160	0.219	0.236	0.283	0.342	0.073	0.122	0.125	0.166	0.186	0.225	0.272	32.9%	41.0%	28.0%	31.9%	26.9%	25.8%	25.7%
\$600,000	0.073	0.141	0.129	0.186	0.203	0.249	0.311	0.051	0.096	0.095	0.133	0.151	0.188	0.234	43.1%	46.9%	35.8%	39.8%	34.4%	32.4%	32.9%
\$700,000	0.056	0.118	0.105	0.158	0.175	0.221	0.282	0.038	0.078	0.075	0.109	0.123	0.158	0.204	47.4%	51.3%	40.0%	45.0%	42.3%	39.9%	38.2%
\$800,000	0.043	0.100	0.088	0.137	0.151	0.195	0.255	0.028	0.067	0.060	0.090	0.102	0.134	0.177	53.6%	49.3%	46.7%	52.2%	48.0%	45.5%	44.1%
\$900,000	0.036	0.086	0.073	0.118	0.131	0.173	0.230	0.023	0.056	0.050	0.077	0.086	0.116	0.157	56.5%	53.6%	46.0%	53.2%	52.3%	49.1%	46.5%
\$1,000,000	0.0296	0.0777	0.0635	0.1032	0.1149	0.1540	0.2101	0.0187	0.0509	0.0417	0.0664	0.0739	0.1009	0.1393	58.3%	52.7%	52.3%	55.4%	55.5%	52.6%	50.8%
\$2,000,000	0.0196	0.0488	0.0407	0.0671	0.0752	0.1060	0.1492	0.0119	0.0318	0.0268	0.0429	0.0481	0.0688	0.0980	64.7%	53.5%	51.9%	56.4%	56.3%	54.1%	52.2%
\$3,000,000	0.0157	0.0377	0.0320	0.0529	0.0595	0.0860	0.1242	0.0086	0.0245	0.0211	0.0338	0.0381	0.0557	0.0812	82.6%	53.9%	51.7%	56.5%	56.2%	54.4%	53.0%
\$4,000,000	0.0128	0.0315	0.0269	0.0445	0.0504	0.0741	0.1086	0.0068	0.0206	0.0180	0.0285	0.0323	0.0479	0.0708	88.2%	52.9%	49.4%	56.1%	56.0%	54.7%	53.4%
\$5,000,000	0.0107	0.0270	0.0234	0.0386	0.0440	0.0654	0.0971	0.0054	0.0179	0.0159	0.0249	0.0283	0.0425	0.0636	98.1%	50.8%	47.2%	55.0%	55.5%	53.9%	52.7%
\$6,000,000	0.0090	0.0237	0.0207	0.0342	0.0393	0.0588	0.0885	0.0045	0.0159	0.0140	0.0222	0.0254	0.0384	0.0578	100.0%	49.1%	47.9%	54.1%	54.7%	53.1%	53.1%
\$7,000,000	0.0079	0.0213	0.0188	0.0309	0.0355	0.0536	0.0811	0.0039	0.0140	0.0122	0.0202	0.0231	0.0349	0.0532	102.6%	52.1%	54.1%	53.0%	53.7%	53.6%	52.4%
\$8,000,000	0.0068	0.0193	0.0172	0.0280	0.0325	0.0491	0.0747	0.0033	0.0123	0.0107	0.0184	0.0213	0.0322	0.0493	106.1%	56.9%	60.7%	52.2%	52.6%	52.5%	51.5%
\$9,000,000	0.0057	0.0174	0.0157	0.0256	0.0296	0.0452	0.0696	0.0029	0.0107	0.0093	0.0170	0.0196	0.0298	0.0458	96.6%	62.6%	68.8%	50.6%	51.0%	51.7%	52.0%
\$10,000,000	0.0050	0.0158	0.0144	0.0236	0.0276	0.0420	0.0647	0.0024	0.0093	0.0084	0.0158	0.0183	0.0277	0.0429	108.3%	69.9%	71.4%	49.4%	50.8%	51.6%	50.8%
* Adjusted																					