

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	0.9007	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)	(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	0.817	0.856	0.856	0.880	0.893	0.911	0.930	0.736	0.771	0.771	0.793	0.804	0.821	0.838	0.741	0.776	0.776	0.798	0.809	0.826	0.843
\$15,000	0.771	0.817	0.819	0.847	0.860	0.882	0.906	0.694	0.736	0.738	0.763	0.775	0.794	0.816	0.699	0.741	0.743	0.768	0.780	0.799	0.821
\$20,000	0.733	0.785	0.786	0.818	0.833	0.856	0.885	0.660	0.707	0.708	0.737	0.750	0.771	0.797	0.665	0.712	0.713	0.742	0.755	0.776	0.802
\$25,000	0.701	0.757	0.758	0.794	0.808	0.835	0.867	0.631	0.682	0.683	0.715	0.728	0.752	0.781	0.636	0.687	0.688	0.720	0.733	0.757	0.786
\$30,000	0.674	0.733	0.734	0.771	0.787	0.816	0.850	0.607	0.660	0.661	0.694	0.709	0.735	0.766	0.612	0.665	0.666	0.699	0.714	0.740	0.771
\$35,000	0.650	0.712	0.712	0.752	0.767	0.797	0.834	0.585	0.641	0.641	0.677	0.691	0.718	0.751	0.590	0.646	0.646	0.682	0.696	0.723	0.756
\$40,000	0.627	0.692	0.693	0.733	0.749	0.781	0.820	0.565	0.623	0.624	0.660	0.675	0.703	0.739	0.570	0.628	0.629	0.665	0.680	0.708	0.744
\$50,000	0.590	0.657	0.658	0.700	0.717	0.752	0.793	0.531	0.592	0.593	0.630	0.646	0.677	0.714	0.536	0.597	0.598	0.635	0.651	0.682	0.719
\$75,000	0.520	0.593	0.593	0.638	0.654	0.692	0.738	0.468	0.534	0.534	0.575	0.589	0.623	0.665	0.473	0.539	0.539	0.580	0.594	0.628	0.670
\$100,000	0.467	0.542	0.543	0.591	0.608	0.647	0.696	0.421	0.488	0.489	0.532	0.548	0.583	0.627	0.426	0.493	0.494	0.537	0.553	0.588	0.632
\$125,000	0.422	0.500	0.502	0.551	0.569	0.611	0.661	0.380	0.450	0.452	0.496	0.512	0.550	0.595	0.385	0.455	0.457	0.501	0.517	0.555	0.600
\$150,000	0.385	0.464	0.467	0.518	0.536	0.579	0.629	0.347	0.418	0.421	0.467	0.483	0.522	0.567	0.352	0.423	0.426	0.472	0.488	0.527	0.572
\$175,000	0.352	0.432	0.434	0.485	0.504	0.549	0.602	0.317	0.389	0.391	0.437	0.454	0.494	0.542	0.322	0.394	0.396	0.442	0.459	0.499	0.547
\$200,000	0.324	0.403	0.405	0.458	0.476	0.523	0.577	0.292	0.363	0.365	0.413	0.429	0.471	0.520	0.297	0.368	0.370	0.418	0.434	0.476	0.525
\$225,000	0.299	0.379	0.381	0.433	0.452	0.500	0.554	0.269	0.341	0.343	0.390	0.407	0.450	0.499	0.274	0.346	0.348	0.395	0.412	0.455	0.504
\$250,000	0.274	0.356	0.359	0.411	0.429	0.477	0.532	0.247	0.321	0.323	0.370	0.386	0.430	0.479	0.252	0.326	0.328	0.375	0.391	0.435	0.484
\$275,000	0.252	0.333	0.337	0.392	0.410	0.458	0.513	0.227	0.300	0.304	0.353	0.369	0.413	0.462	0.232	0.305	0.309	0.358	0.374	0.418	0.467
\$300,000	0.232	0.313	0.317	0.372	0.391	0.439	0.496	0.209	0.282	0.286	0.335	0.352	0.395	0.447	0.214	0.287	0.291	0.340	0.357	0.400	0.452
\$325,000	0.213	0.294	0.299	0.353	0.374	0.421	0.478	0.192	0.265	0.269	0.318	0.337	0.379	0.431	0.197	0.270	0.274	0.323	0.342	0.384	0.436
\$350,000	0.195	0.276	0.280	0.335	0.355	0.404	0.463	0.176	0.249	0.252	0.302	0.320	0.364	0.417	0.181	0.254	0.257	0.307	0.325	0.369	0.422
\$375,000	0.178	0.259	0.264	0.319	0.340	0.388	0.447	0.160	0.233	0.238	0.287	0.306	0.349	0.403	0.165	0.238	0.243	0.292	0.311	0.354	0.408
\$400,000	0.163	0.243	0.248	0.303	0.324	0.374	0.433	0.147	0.219	0.223	0.273	0.292	0.337	0.390	0.152	0.224	0.228	0.278	0.297	0.342	0.395
\$425,000	0.149	0.228	0.233	0.289	0.310	0.360	0.418	0.134	0.205	0.210	0.260	0.279	0.324	0.376	0.139	0.210	0.215	0.265	0.284	0.329	0.381
\$450,000	0.137	0.214	0.217	0.274	0.295	0.346	0.404	0.123	0.193	0.195	0.247	0.266	0.312	0.364	0.128	0.198	0.200	0.252	0.271	0.317	0.369
\$475,000	0.125	0.202	0.205	0.260	0.281	0.332	0.392	0.113	0.182	0.185	0.234	0.253	0.299	0.353	0.118	0.187	0.190	0.239	0.258	0.304	0.358
\$500,000	0.115	0.191	0.193	0.246	0.268	0.319	0.379	0.104	0.172	0.174	0.222	0.241	0.287	0.341	0.109	0.177	0.179	0.227	0.246	0.292	0.346
\$600,000	0.083	0.151	0.153	0.202	0.221	0.272	0.334	0.075	0.136	0.138	0.182	0.199	0.245	0.301	0.080	0.141	0.143	0.187	0.204	0.250	0.306
\$700,000	0.058	0.125	0.120	0.167	0.185	0.232	0.292	0.052	0.113	0.108	0.150	0.167	0.209	0.263	0.057	0.118	0.113	0.155	0.172	0.214	0.268
\$800,000	0.044	0.101	0.098	0.141	0.154	0.200	0.258	0.040	0.091	0.088	0.127	0.139	0.180	0.232	0.045	0.096	0.093	0.132	0.144	0.185	0.237
\$900,000	0.035	0.088	0.078	0.120	0.129	0.174	0.229	0.032	0.079	0.070	0.108	0.116	0.157	0.206	0.037	0.084	0.075	0.113	0.121	0.162	0.211
\$1,000,000	0.0269	0.0776	0.0676	0.1001	0.1117	0.1511	0.2046	0.0242	0.0699	0.0609	0.0902	0.1006	0.1361	0.1843	0.0292	0.0749	0.0659	0.0952	0.1056	0.1411	0.1893
\$2,000,000	0.0152	0.0447	0.0395	0.0602	0.0677	0.0964	0.1367	0.0137	0.0403	0.0356	0.0542	0.0610	0.0868	0.1231	0.0187	0.0453	0.0406	0.0592	0.0660	0.0918	0.1281
\$3,000,000	0.0110	0.0324	0.0288	0.0446	0.0507	0.0745	0.1088	0.0099	0.0292	0.0259	0.0402	0.0457	0.0671	0.0980	0.0149	0.0342	0.0309	0.0452	0.0507	0.0721	0.1030
\$4,000,000	0.0086	0.0256	0.0230	0.0361	0.0411	0.0618	0.0921	0.0077	0.0231	0.0207	0.0325	0.0370	0.0557	0.0830	0.0116	0.0281	0.0257	0.0375	0.0420	0.0607	0.0880
\$5,000,000	0.0071	0.0213	0.0191	0.0304	0.0349	0.0532	0.0806	0.0064	0.0192	0.0172	0.0274	0.0314	0.0479	0.0726	0.0096	0.0242	0.0222	0.0324	0.0364	0.0529	0.0776
\$6,000,000	0.0060	0.0180	0.0164	0.0261	0.0303	0.0468	0.0718	0.0054	0.0162	0.0148	0.0235	0.0273	0.0422	0.0647	0.0081	0.0212	0.0198	0.0285	0.0323	0.0472	0.0697
\$7,000,000	0.0052	0.0155	0.0143	0.0230	0.0268	0.0419	0.0649	0.0047	0.0140	0.0129	0.0207	0.0241	0.0377	0.0585	0.0071	0.0190	0.0179	0.0257	0.0291	0.0427	0.0635
\$8,000,000	0.0044	0.0137	0.0126	0.0205	0.0240	0.0378	0.0591	0.0040	0.0123	0.0113	0.0185	0.0216	0.0340	0.0532	0.0060	0.0173	0.0163	0.0235	0.0266	0.0390	0.0582
\$9,000,000	0.0039	0.0121	0.0114	0.0184	0.0218	0.0345	0.0542	0.0035	0.0109	0.0103	0.0166	0.0196	0.0311	0.0488	0.0053	0.0159	0.0153	0.0216	0.0246	0.0361	0.0538
\$10,000,000	0.0034	0.0107	0.0100	0.0166	0.0198	0.0316	0.0501	0.0031	0.0096	0.0090	0.0150	0.0178	0.0285	0.0451	0.0047	0.0144	0.0135	0.0200	0.0228	0.0335	0.0501
* 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: 12/1/22
Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Per Accident Limit	2022 Excess Loss Factors*							2021 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	0.741	0.776	0.776	0.798	0.809	0.826	0.843	0.746	0.782	0.781	0.802	0.813	0.830	0.846	-0.7%	-0.8%	-0.6%	-0.5%	-0.5%	-0.5%	-0.4%
\$15,000	0.699	0.741	0.743	0.768	0.780	0.799	0.821	0.705	0.747	0.747	0.773	0.783	0.804	0.825	-0.9%	-0.8%	-0.5%	-0.6%	-0.4%	-0.6%	-0.5%
\$20,000	0.665	0.712	0.713	0.742	0.755	0.776	0.802	0.672	0.719	0.718	0.747	0.759	0.782	0.806	-1.0%	-1.0%	-0.7%	-0.7%	-0.5%	-0.8%	-0.5%
\$25,000	0.636	0.687	0.688	0.720	0.733	0.757	0.786	0.645	0.695	0.694	0.725	0.737	0.762	0.789	-1.4%	-1.2%	-0.9%	-0.7%	-0.5%	-0.7%	-0.4%
\$30,000	0.612	0.665	0.666	0.699	0.714	0.740	0.771	0.620	0.674	0.672	0.706	0.718	0.744	0.774	-1.3%	-1.3%	-0.9%	-1.0%	-0.6%	-0.5%	-0.4%
\$35,000	0.590	0.646	0.646	0.682	0.696	0.723	0.758	0.599	0.655	0.654	0.688	0.701	0.729	0.760	-1.5%	-1.4%	-1.2%	-0.9%	-0.7%	-0.8%	-0.3%
\$40,000	0.570	0.628	0.629	0.665	0.680	0.708	0.744	0.581	0.638	0.636	0.672	0.686	0.715	0.747	-1.9%	-1.6%	-1.1%	-1.0%	-0.9%	-1.0%	-0.4%
\$50,000	0.536	0.597	0.598	0.635	0.651	0.682	0.719	0.549	0.609	0.608	0.646	0.657	0.688	0.724	-2.4%	-2.0%	-1.6%	-1.7%	-0.9%	-0.9%	-0.7%
\$75,000	0.473	0.539	0.539	0.580	0.594	0.628	0.670	0.489	0.551	0.551	0.590	0.603	0.638	0.676	-3.3%	-2.2%	-2.2%	-1.7%	-1.5%	-1.6%	-0.9%
\$100,000	0.426	0.493	0.494	0.537	0.553	0.588	0.632	0.441	0.508	0.506	0.551	0.562	0.599	0.639	-3.4%	-3.0%	-2.4%	-2.5%	-1.6%	-1.8%	-1.1%
\$125,000	0.385	0.455	0.457	0.501	0.517	0.555	0.600	0.402	0.470	0.469	0.514	0.530	0.567	0.609	-4.2%	-3.2%	-2.6%	-2.5%	-2.5%	-2.1%	-1.5%
\$150,000	0.352	0.423	0.426	0.472	0.488	0.527	0.572	0.369	0.438	0.438	0.483	0.498	0.538	0.582	-4.6%	-3.4%	-2.7%	-2.3%	-2.0%	-2.0%	-1.7%
\$175,000	0.322	0.394	0.396	0.442	0.459	0.499	0.547	0.341	0.412	0.411	0.456	0.473	0.512	0.557	-5.6%	-4.4%	-3.6%	-3.1%	-3.0%	-2.5%	-1.8%
\$200,000	0.297	0.368	0.370	0.418	0.434	0.476	0.525	0.317	0.387	0.386	0.434	0.449	0.488	0.533	-6.3%	-4.9%	-4.1%	-3.7%	-3.3%	-2.5%	-1.5%
\$225,000	0.274	0.346	0.348	0.395	0.412	0.455	0.504	0.292	0.363	0.364	0.411	0.427	0.468	0.514	-6.2%	-4.7%	-4.4%	-3.9%	-3.5%	-2.8%	-1.9%
\$250,000	0.252	0.326	0.328	0.375	0.391	0.435	0.484	0.271	0.344	0.344	0.391	0.406	0.448	0.496	-7.0%	-5.2%	-4.7%	-4.1%	-3.7%	-2.9%	-2.4%
\$275,000	0.232	0.305	0.309	0.358	0.374	0.418	0.467	0.251	0.324	0.325	0.373	0.388	0.430	0.477	-7.6%	-5.9%	-4.9%	-4.0%	-3.6%	-2.8%	-2.1%
\$300,000	0.214	0.287	0.291	0.340	0.357	0.400	0.452	0.231	0.305	0.307	0.355	0.372	0.414	0.462	-7.4%	-5.9%	-5.2%	-4.2%	-4.0%	-3.4%	-2.2%
\$325,000	0.197	0.270	0.274	0.323	0.341	0.384	0.436	0.213	0.287	0.290	0.339	0.356	0.399	0.446	-7.5%	-5.9%	-5.5%	-4.7%	-4.2%	-3.8%	-2.2%
\$350,000	0.181	0.254	0.257	0.307	0.325	0.369	0.422	0.197	0.270	0.273	0.323	0.340	0.383	0.432	-8.1%	-5.9%	-5.9%	-5.0%	-4.4%	-3.7%	-2.3%
\$375,000	0.165	0.238	0.243	0.292	0.311	0.354	0.408	0.182	0.254	0.257	0.308	0.326	0.369	0.419	-9.3%	-6.3%	-5.4%	-5.2%	-4.6%	-4.1%	-2.6%
\$400,000	0.152	0.224	0.228	0.278	0.297	0.342	0.395	0.168	0.240	0.242	0.292	0.311	0.356	0.406	-9.5%	-6.7%	-5.8%	-4.8%	-4.5%	-3.9%	-2.7%
\$425,000	0.139	0.210	0.214	0.265	0.284	0.329	0.381	0.154	0.226	0.229	0.280	0.297	0.342	0.394	-9.7%	-7.1%	-6.6%	-5.4%	-4.4%	-3.8%	-3.3%
\$450,000	0.128	0.198	0.200	0.252	0.271	0.317	0.369	0.143	0.213	0.216	0.267	0.284	0.329	0.382	-10.5%	-7.0%	-7.4%	-5.6%	-4.6%	-3.6%	-3.4%
\$475,000	0.118	0.187	0.190	0.239	0.258	0.304	0.358	0.132	0.202	0.203	0.255	0.271	0.318	0.370	-10.6%	-7.4%	-6.4%	-6.3%	-4.8%	-4.4%	-3.2%
\$500,000	0.109	0.177	0.179	0.227	0.246	0.292	0.346	0.122	0.190	0.191	0.242	0.260	0.306	0.358	-10.7%	-6.8%	-6.3%	-6.2%	-5.4%	-4.6%	-3.4%
\$600,000	0.080	0.141	0.143	0.187	0.204	0.250	0.306	0.090	0.154	0.152	0.200	0.216	0.263	0.316	-11.1%	-8.4%	-5.9%	-6.5%	-5.6%	-4.9%	-3.2%
\$700,000	0.057	0.118	0.113	0.155	0.172	0.214	0.268	0.065	0.126	0.122	0.167	0.182	0.225	0.277	-12.3%	-6.3%	-7.4%	-7.2%	-5.5%	-4.9%	-3.2%
\$800,000	0.045	0.096	0.093	0.132	0.144	0.185	0.237	0.051	0.104	0.100	0.141	0.153	0.195	0.246	-11.8%	-7.7%	-7.0%	-6.4%	-5.9%	-5.1%	-3.7%
\$900,000	0.037	0.084	0.075	0.113	0.121	0.162	0.211	0.040	0.090	0.081	0.122	0.130	0.170	0.220	-7.5%	-6.7%	-7.4%	-7.4%	-6.9%	-4.7%	-4.1%
\$1,000,000	0.0292	0.0749	0.0659	0.0952	0.1056	0.1411	0.1893	0.0323	0.0795	0.0700	0.1035	0.1125	0.1498	0.1963	-9.6%	-5.8%	-5.9%	-8.0%	-6.1%	-5.8%	-3.6%
\$2,000,000	0.0187	0.0453	0.0406	0.0592	0.0660	0.0918	0.1281	0.0206	0.0481	0.0433	0.0649	0.0711	0.0992	0.1349	-9.2%	-5.8%	-6.2%	-8.8%	-7.2%	-7.5%	-5.0%
\$3,000,000	0.0149	0.0342	0.0309	0.0452	0.0507	0.0721	0.1030	0.0161	0.0362	0.0331	0.0494	0.0547	0.0783	0.1090	-7.5%	-5.5%	-6.6%	-8.5%	-7.3%	-7.9%	-5.5%
\$4,000,000	0.0116	0.0281	0.0257	0.0375	0.0420	0.0607	0.0880	0.0132	0.0296	0.0273	0.0409	0.0453	0.0658	0.0932	-12.1%	-5.1%	-5.9%	-8.3%	-7.3%	-7.8%	-5.6%
\$5,000,000	0.0096	0.0242	0.0222	0.0324	0.0364	0.0529	0.0776	0.0108	0.0253	0.0234	0.0352	0.0392	0.0573	0.0823	-11.1%	-4.3%	-5.1%	-8.0%	-7.1%	-7.7%	-5.7%
\$6,000,000	0.0081	0.0212	0.0198	0.0285	0.0323	0.0472	0.0697	0.0092	0.0224	0.0209	0.0309	0.0348	0.0509	0.0739	-12.0%	-5.4%	-5.3%	-7.8%	-7.2%	-7.3%	-5.7%
\$7,000,000	0.0071	0.0190	0.0179	0.0257	0.0291	0.0427	0.0635	0.0078	0.0199	0.0189	0.0277	0.0314	0.0461	0.0673	-9.0%	-4.5%	-5.3%	-7.2%	-7.3%	-7.4%	-5.6%
\$8,000,000	0.0060	0.0173	0.0163	0.0235	0.0266	0.0390	0.0582	0.0066	0.0181	0.0172	0.0254	0.0286	0.0422	0.0620	-9.1%	-4.4%	-5.2%	-7.5%	-7.0%	-7.6%	-6.1%
\$9,000,000	0.0053	0.0159	0.0149	0.0216	0.0246	0.0361	0.0538	0.0059	0.0165	0.0159	0.0232	0.0263	0.0389	0.0574	-10.2%	-3.6%	-6.3%	-6.9%	-6.5%	-7.2%	-6.3%
\$10,000,000	0.0047	0.0144	0.0135	0.0200	0.0228	0.0335	0.0501	0.0051	0.0151	0.0147	0.0216	0.0245	0.0362	0.0534	-7.8%	-4.6%	-8.2%	-7.4%	-6.9%	-7.5%	-6.2%
* Adjusted																					