Exhibit 18
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Excess Loss Load Calculation

This exhibit shows the three methods used to calculate an appropriate excess loss load to cover losses above the loss limit used for ratemaking.

Page 1 shows the final average excess loss ratio as a weighted average of the three methods used.

Page 2 shows the first method based on using ELFs to calculate the Average Excess Ratio based on injury types and hazard groups

Page 3 shows the implicit excess loss method. This uses the excess losses implied by the difference between unlimited and limited losses as the basis.

Pages 4 through 6 show the direct excess loss method. Excess losses over time are used to calculate Loss Development Factors and a tail factor. Bornheutter-Ferguson is used to credibility weight this method.

Delaware December 1, 2025 Rate & Loss Cost Filing
Weighted Average Excess Loss Load as a Percent of Premium

Method	Load	Weight
Excess Loss Factor Method	0.0395	50%
Implied Development Method	0.0825	25%
Direct Development Method	0.0778	25%
Weighted Average Excess Loss Load	**0.0598**	

Delaware December 1, 2025 Rate & Loss Cost Filing

Average Excess Ratio*

(Post-HB373 Basis)

Hazard Group	Standard Earned Premium	Average Excess Ratio	
A	38,108,250	0.0134	
B	78,948,195	0.0402	
C	239,768,186	0.0328	
D	223,257,488	0.0569	
E	136,151,742	0.0643	
F	128,260,664	0.0924	
G	75,947,765	0.1317	
TOTAL	920,442,290	0.0596	(Percent of Loss)

(1) Limited Loss and LAE Ratio Trended (From Exhibit 12)	0.6225	
(2) Total Loss and LAE Ratio Trended (1)/(1-Average Excess Ratio)	0.6620	
(3) Implied Excess Loss Ratio (2)-(1)	**0.0395**	(Percent of Premium)

* $1,979,451 is the average of the loss limits for Policy Years 2016 through 2025 in Exhibit 1a

Delaware December 1, 2025 Rate & Loss Cost Filing
Implied Development Excess Loss Ratio as a Percent of Premium

Policy Year	(1) On-Level Standard Earned Premium	(2) Unlimited Indemnity	(3) Unlimited Medical	(4) Limited Indemnity	(5) Limited Medical	(6) Indeminty Benefit	(7) Medical Benefit	(8) Trend Factor (To 12/1/26)	(9) Trended Ultimate Excess	(10) Excess Loss Ratio
2009	71,407,089	46,392,298	44,613,363	44,598,549	39,060,657	1.2054	1.0000	0.4164	3,212,600	0.0450
2010	70,024,063	40,885,469	53,167,610	38,606,196	42,698,667	1.2086	1.0000	0.4385	5,799,224	0.0828
2011	70,613,731	39,872,088	43,255,606	38,529,279	37,690,893	1.2123	1.0000	0.4619	3,321,962	0.0470
2012	66,108,553	38,662,089	38,654,952	37,477,877	34,126,566	1.1949	1.0000	0.4864	2,890,911	0.0437
2013	62,652,941	40,071,400	42,148,245	38,619,692	36,944,101	1.1696	1.0000	0.5123	3,535,653	0.0564
2014	62,346,637	34,320,468	37,081,576	32,981,857	30,541,760	1.156	1.0000	0.5395	4,362,974	0.0700
2015	68,289,215	39,439,744	43,318,482	34,314,729	33,440,633	1.1543	1.0000	0.5682	8,973,365	0.1314
2016	73,007,357	35,599,884	41,894,725	34,136,324	34,531,007	1.1368	1.0000	0.5984	5,401,705	0.0740
2017	79,513,083	36,936,381	41,250,114	33,995,704	32,272,512	1.1223	1.0000	0.6302	7,737,125	0.0973
2018	81,852,374	33,317,159	32,225,796	32,095,903	28,006,317	1.1287	1.0000	0.6637	3,715,109	0.0454
2019	89,436,622	45,294,713	44,946,450	39,630,665	30,230,989	1.1097	1.0000	0.6989	14,678,227	0.1641
2020	95,764,231	33,299,422	36,576,132	30,026,491	26,776,024	1.0944	1.0000	0.7361	9,850,285	0.1029
2021	102,919,608	33,684,610	30,756,339	32,110,733	26,532,585	1.0808	1.0000	0.7752	4,592,957	0.0446
2022	109,433,987	38,307,945	32,809,581	36,261,425	27,976,952	1.0641	1.0000	0.8164	5,723,321	0.0523
2023	114,700,142	38,975,356	36,705,859	36,503,464	30,702,722	1.0329	1.0000	0.8598	7,356,806	0.0641

Columns (1), (4), (5), (6), and (7) come from **Exhibit 2 - Limited**

Columns (2) and (3) come from **Exhibit 2 - Unlimited**

Column (8) is the trend factor for a given year. Applies a combined indemnity and medical loss ratio trend of **-5.05%**

Column (9) $= \left[\left((2)-(4)\right)*(6)+\left((3)-(5)\right)*(7)\right]*(8)$

Column (10) $= (9)/(1)$

15 Year Weighted Average	0.0748
10 Year Weighted Average	**0.0825**
7 Year Weighted Average	0.0796

Delaware December 1, 2025 Rate & Loss Cost Filing
Direct Development Excess Loss Ratio as a Percent of Premium

Policy Year	(1) On-Level Standard Earned Premium	(2) Current Level Reported Losses	(3) Excess Loss Development Factors to Ult	(4) Ultimate Excess Losses (Chain Ladder Method)	(5) Ultimate Excess Losses (Expected Loss Ratio Method)	(6) Ultimate Excess Losses (Bornheutter-Ferguson Method)	(7) Trend Factor (to 12/1/26)	(8) Trended Ultimate Excess Losses	(9) Excess Loss Ratio
2009	71,407,089	1,529,782	1.1315	1,730,985	4,105,373	2,006,975	1.7967	3,605,912	0.0505
2010	70,024,063	6,656,392	1.1368	7,567,267	4,025,860	7,140,986	1.7175	12,264,737	0.1752
2011	70,613,731	1,030,265	1.1426	1,177,222	4,059,761	1,537,060	1.6418	2,523,584	0.0357
2012	66,108,553	86,408	1.1489	99,276	3,800,747	579,064	1.5695	908,825	0.0137
2013	62,652,941	955,414	1.1559	1,104,395	3,602,075	1,441,326	1.5003	2,162,434	0.0345
2014	62,346,637	4,384,587	1.1637	5,102,246	3,584,465	4,888,762	1.4342	7,011,422	0.1125
2015	68,289,215	8,864,415	1.1725	10,393,718	3,926,119	9,442,093	1.3710	12,945,008	0.1896
2016	73,007,357	3,746,756	1.1826	4,430,934	4,197,377	4,394,870	1.3106	5,759,793	0.0789
2017	79,513,083	5,140,276	1.1944	6,139,707	4,571,407	5,884,417	1.2528	7,372,097	0.0927
2018	81,852,374	0	1.2088	0	4,705,899	812,751	1.2215	992,813	0.0121
2019	89,436,622	14,676,158	1.2268	18,004,346	5,141,936	15,626,669	1.1911	18,612,214	0.2081
2020	95,764,231	5,767,744	1.2509	7,215,117	5,505,727	6,872,208	1.1613	7,980,864	0.0833
2021	102,919,608	0	1.2873	0	5,917,107	1,320,743	1.1323	1,495,525	0.0145
2022	109,433,987	346,066	1.3589	470,277	6,291,635	2,007,827	1.1041	2,216,787	0.0203
2023	114,700,142	0	2.1694	0	6,594,400	3,554,640	1.0765	3,826,619	0.0334

Column (1) comes from Exhibit 2 - Limited

Columns (2) and (3) can be found on subsequent pages of this exhibit

Column (4) $= (2) * (3)$

Column (5) uses an *a priori* calculated based on the chain ladder results of the oldest 14 years shown **(.0575)**

Column (5) $= (1) * .0575$

Column (6) $= (2) + (1 - 1/(3)) * (5)$

Column (7) is a trend factor representing the two step trend seen in Exhibit 1a.

The factor uses a trend of **4.61%** to on-level older years to 1/1/2018 and a trend of **2.56%** to bring all years to a 12/1/26 level

Column (8) $= (6) * (7)$

Column (9) $= (8)/(1)$

15 Year Weighted Average	0.0736
10 Year Weighted Average	**0.0778**
7 Year Weighted Average	0.0631

TOTAL EXCESS LOSSES - (POST-HB373)

Policy Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th	28th	29th	30th
1986																						1,953,223	1,991,974	1,894,776	2,068,487	2,080,688	2,114,008	2,125,173	2,138,987	2,387,150
1987																					2,180,769	2,376,480	3,163,531	3,499,246	3,937,298	4,215,250	4,495,680	4,818,302	5,138,396	5,906,854
1988																				1,934,910	2,213,042	2,472,225	2,157,394	2,175,929	2,325,802	2,238,502	2,355,747	2,394,359	2,593,373	2,647,252
1989																			4,706,741	5,360,133	6,269,665	7,575,609	7,752,358	8,315,107	8,342,733	8,441,001	9,552,222	10,649,882	10,336,145	10,426,936
1990																		1,098,873	1,234,523	1,532,685	1,609,077	1,639,412	2,166,441	2,404,707	3,042,816	2,756,331	3,647,676	3,979,381	4,469,866	4,202,986
1991																	949,792	1,326,899	1,524,850	1,395,031	1,742,627	1,817,436	1,919,519	2,000,040	2,067,842	2,287,172	2,665,268	3,415,174	3,726,181	3,714,932
1992																6,978,155	7,996,661	9,837,825	10,220,431	10,500,846	10,613,537	8,783,719	9,291,200	10,019,341	10,408,484	11,665,783	11,588,486	11,522,947	11,577,589	11,583,908
1993															2,946,461	3,118,390	3,187,282	3,141,226	3,023,289	3,159,042	3,561,996	3,578,885	3,894,511	4,020,397	4,134,088	4,326,550	4,161,562	4,036,728	4,023,368	4,088,826
1994														2,215,280	3,336,475	4,357,380	4,579,684	4,221,225	3,939,949	4,103,264	3,968,328	4,427,788	4,879,014	4,260,302	4,375,237	3,938,724	3,886,395	3,098,691	2,851,939	2,850,577
1995													3,353,253	3,446,467	3,980,818	4,099,605	4,330,176	4,052,191	4,428,845	4,618,831	5,492,333	4,806,947	4,760,982	5,033,460	4,149,981	3,729,895	3,106,509	3,523,036	3,144,278	
1996												688,666	1,242,230	1,710,641	2,004,043	2,087,259	2,113,075	2,043,251	2,214,449	2,362,396	2,867,800	3,498,684	3,697,872	3,446,992	3,223,395	2,996,655	3,054,774	2,825,788		
1997											3,632,213	3,516,574	3,685,624	3,937,603	4,019,875	4,088,818	4,058,441	3,394,780	4,026,437	4,455,952	4,485,145	4,472,726	4,131,893	4,131,891	4,117,262	4,122,963	4,118,473			
1998										370,230	398,942	477,588	423,870	452,750	523,740	707,289	802,177	1,256,217	1,247,710	1,420,963	1,448,104	819,076	836,578	848,368	858,193	871,045				
1999									1,355,827	2,199,604	2,152,063	2,051,732	2,237,455	2,459,467	2,377,208	2,642,138	2,346,198	2,374,427	2,285,541	2,291,381	2,309,773	2,304,217	1,277,390	1,272,903	1,268,723					
2000								2,126,747	2,378,524	1,931,301	1,749,344	1,874,396	1,639,647	1,641,207	1,868,958	2,040,048	2,418,201	2,367,041	2,201,805	1,603,782	1,567,860	1,539,543	1,408,021	1,405,583						
2001							65,059	223,687	248,054	266,625	271,735	473,212	159,961	237,764	387,636	483,236	547,437	1,042,045	1,106,454	1,084,290	347,387	647,332	657,676						
2002						6,154,343	6,397,065	6,335,266	7,183,503	9,445,155	9,468,571	11,590,137	12,205,401	12,461,484	14,346,012	15,861,658	14,810,844	15,584,702	15,584,618	12,616,420	12,616,416	9,888,296							
2003					635,386	248,060	248,284	572,041	601,203	635,833	922,045	2,516,638	3,022,341	3,002,833	2,836,425	2,773,388	1,437,839	1,398,202	1,214,921	1,154,751	1,030,029								
2004				5,474,541	5,148,817	5,084,450	5,257,088	5,211,123	4,508,971	4,532,075	3,982,798	5,197,168	6,442,482	6,653,613	6,208,564	6,959,252	7,916,598	7,795,391	7,870,826	7,786,259									
2005			2,372,341	2,741,401	2,733,126	4,991,128	1,370,189	1,371,565	1,510,477	1,972,815	2,322,301	2,550,100	2,752,453	2,383,670	889,994	724,919	804,052	945,298	1,409,396										
2006		0	0	0	0	0	0	217,425	545,900	804,008	1,021,595	1,079,100	1,086,334	814,357	185,647	178,472	260,139	186,608											
2007	777,556	700,158	716,174	731,835	599,966	584,915	1,055,340	1,236,399	1,299,820	1,328,919	1,326,488	1,945,955	1,535,526	1,319,568	1,316,202	1,369,091	1,360,103												
2008	1,300,054	834,990	844,699	844,699	844,699	898,760	2,105,166	2,311,945	2,429,952	2,784,103	2,814,564	1,822,422	1,822,409	1,817,410	1,838,122	1,839,244													
2009	0	710,116	4,251,260	4,262,403	4,305,969	843,889	818,253	1,019,170	1,054,836	1,280,543	1,448,501	1,487,312	1,214,446	1,386,772	1,529,782														
2010	1,935,769	2,593,963	3,365,782	4,196,133	2,644,517	4,251,815	4,970,804	5,998,192	6,671,941	6,777,205	6,707,701	6,502,876	6,661,646	6,656,392															
2011	544,617	576,024	1,473,100	786,203	765,269	972,574	985,790	1,004,672	1,006,251	1,006,251	1,030,265	1,030,265	1,030,265																
2012	61,813	142,211	189,027	507,187	225,182	86,408	86,408	86,408	86,408	86,408	86,408	86,408																	
2013	0	0	0	0	0	0	0	114,242	264,132	955,815	955,414																		
2014	3,490,943	3,780,089	4,231,648	4,640,029	4,865,384	4,908,432	4,380,474	4,447,137	4,511,286	4,384,587																			
2015	9,342,951	13,199,055	11,008,405	8,937,026	8,947,203	8,939,203	8,939,203	8,939,203	8,864,415																				
2016	3,153,229	3,356,044	3,860,074	3,860,310	3,827,518	3,785,376	3,777,027	3,746,756																					
2017	485,049	498,688	4,963,215	4,963,215	5,040,271	5,040,272	5,140,276																						
2018	0	0	0	0	0	0																							
2019	3,444,217	14,676,158	14,676,158	14,742,358	14,676,158																								
2020	5,883,851	5,883,851	5,892,770	5,767,744																									
2021	0	0	0																										
2022	345,858	346,066																											
2023	0																												

TOTAL EXCESS LOSS LINK RATIOS

Policy Year	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th	5th - 6th	6th - 7th	7th - 8th	8th - 9th	9th - 10th	10th - 11th	11th - 12th	12th - 13th	13th - 14th	14th - 15th	15th - 16th	16th - 17th	17th - 18th	18th - 19th	19th - 20th	20th - 21st	21st - 22nd	22nd - 23rd	23rd - 24th	24th - 25th	25th - 26th	26th - 27th	27th - 28th	28th - 29th	29th - 30th
1986																						1.0198	0.9512	1.0917	1.0059	1.0160	1.0053	1.0065	1.1160
1987																					1.0897	1.3312	1.1061	1.1252	1.0706	1.0665	1.0718	1.0664	1.1496
1988																				1.1437	1.1171	0.8727	1.0086	1.0689	0.9625	1.0524	1.0164	1.0831	1.0208
1989																			1.1388	1.1697	1.2083	1.0233	1.0726	1.0033	1.0118	1.1316	1.1149	0.9705	1.0088
1990																		1.1234	1.2415	1.0498	1.0189	1.3215	1.1100	1.2654	0.9058	1.3234	1.0909	1.1233	0.9403
1991																	1.3970	1.1492	0.9149	1.2492	1.0429	1.0562	1.0419	1.0339	1.1061	1.1653	1.2814	1.0911	0.9970
1992																1.1460	1.2302	1.0389	1.0274	1.0107	0.8276	1.0578	1.0784	1.0388	1.1208	0.9934	0.9943	1.0047	1.0005
1993															1.0584	1.0221	0.9855	0.9625	1.0449	1.1276	1.0047	1.0882	1.0323	1.0283	1.0466	0.9619	0.9700	0.9967	1.0163
1994														1.5061	1.3060	1.0510	0.9217	0.9334	1.0415	0.9671	1.1158	1.1019	0.8732	1.0270	0.9002	0.9867	0.7973	0.9204	0.9995
1995													1.0278	1.1550	1.0298	1.0562	0.9358	1.0930	1.0429	1.1891	0.8752	0.9904	1.0572	0.8245	0.8998	0.8329	1.1341	0.8925	
1996												1.8038	1.3771	1.1715	1.0415	1.0124	0.9670	1.0838	1.0668	1.2139	1.2200	1.0569	0.9322	0.9351	0.9297	1.0194	0.9250		
1997											0.9682	1.0481	1.0684	1.0209	1.0172	0.9926	0.8365	1.1861	1.1067	1.0066	0.9972	0.9238	1.0000	0.9965	1.0014	0.9989			
1998										1.0776	1.1971	0.8875	1.0681	1.1569	1.3505	1.1342	1.5660	0.9932	1.1389	1.0191	0.5856	1.0214	1.0141	1.0116	1.0150				
1999										1.6223	0.9784	0.9534	1.0905	1.0992	0.9666	1.1114	0.8880	1.0120	0.9626	1.0026	1.0080	0.9976	0.5544	0.9965	0.9967					
2000									1.1184	0.8120	0.9058	1.0715	0.8748	1.0010	1.1388	1.0915	1.1854	0.9788	0.9302	0.7284	0.9776	0.9819	0.9146	0.9983					
2001							3.4382	1.1089	1.0749	1.0192	1.7414	0.3380	1.4864	1.6303	1.2466	1.1329	1.9038	1.0618	0.9800	0.3204	1.8634	0.1160							
2002						1.0394	0.9903	1.1339	1.3148	1.0025	1.2241	1.0531	1.0210	1.1512	1.1056	0.9338	1.0522	1.0000	0.8095	1.0000	0.7838								
2003					0.3904	1.0009	2.3040	1.0510	1.0576	1.4501	2.7294	1.2009	0.9935	0.9446	0.9778	0.5184	0.9724	0.8689	0.9505	0.8920									
2004				0.9405	0.9875	1.0340	0.9913	0.8653	1.0051	0.8788	1.3049	1.2396	1.0328	0.9331	1.1209	1.1376	0.9847	1.0097	0.9893											
2005			1.1556	0.9970	1.8262	0.2745	1.0010	1.1013	1.3061	1.1772	1.0981	1.0794	0.8660	0.3734	0.8145	1.1092	1.1757	1.4910											
2006								2.5108	1.4728	1.2706	1.0563	1.0067	0.7496	0.2280	0.9614	1.4576	0.7173												
2007	0.9005	1.0229	1.0219	0.8198	0.9749	1.8043	1.1716	1.0513	1.0224	0.9982	1.4670	0.7891	0.8594	0.9974	1.0402	0.9934													
2008	0.6423	1.0116	1.0000	1.0000	1.0640	2.3423	1.0982	1.0510	1.1457	1.0109	0.6475	1.0000	0.9973	1.0114	1.0006														
2009		5.9867	1.0026	1.0102	0.1960	0.9696	1.2455	1.0350	1.2140	1.1312	1.0268	0.8165	1.1419	1.1031															
2010	1.3400	1.2975	1.2467	0.6302	1.6078	1.1691	1.2067	1.1123	1.0158	0.9897	0.9695	1.0244	0.9992																
2011	1.0577	2.5574	0.5337	0.9734	1.2709	1.0136	1.0192	1.0016	1.0000	1.0239	1.0000	1.0000																	
2012	2.3007	1.3292	2.6831	0.4440	0.3837	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
2013								2.3120	3.6187	0.9996																			
2014	1.0828	1.1195	1.0965	1.0486	1.0088	0.8924	1.0152	1.0144	0.9719																				
2015	1.4127	0.8340	0.8118	1.0011	0.9991	1.0000	1.0000	0.9916																					
2016	1.0643	1.1502	1.0001	0.9915	0.9890	0.9978	0.9920																						
2017	1.0281	9.9525	1.0000	1.0155	1.0000	1.0198																							
2018																													
2019	4.2611	1.0000	1.0045	0.9955																									
2020	1.0000	1.0015	0.9788																										
2021																													
2022	1.0006																												
2023																													

	1st - 2nd	2nd - 3rd	3rd - 4th	4th - 5th	5th - 6th	6th - 7th	7th - 8th	8th - 9th	9th - 10th	10th - 11th	11th - 12th	12th - 13th	13th - 14th	14th - 15th	15th - 16th	16th - 17th	17th - 18th	18th - 19th	19th - 20th	20th - 21st	21st - 22nd	22nd - 23rd	23rd - 24th	24th - 25th	25th - 26th	26th - 27th	27th - 28th	28th - 29th	29th - 30th	20th to ULT
15 Year Wtd Avg	1.5538	1.1815	0.9778	0.9661	1.0110	0.9631	1.0550	1.0435	1.1134	1.0070	1.1395	1.0409	1.0174	1.0134	1.0887	0.9899	1.0353	1.0250	0.9672	1.0394	0.9535	1.0243	1.0263	1.0187	1.0117	1.0369	1.0348	1.0088	1.0204	
10 Year Wtd Avg	1.5964	1.0791	0.9548	0.9615	0.9414	1.0497	1.0658	1.0536	1.1032	1.0078	1.1180	1.0574	0.9954	0.9902	1.0811	0.9693	1.0266	1.0252	0.9339	1.0118	0.9306	0.9987	1.0095	1.0055	1.0093	1.0351	1.0361	1.0088	1.0204	
7 Year Wtd Avg	1.8600	1.0741	0.9614	1.0058	0.9936	0.9822	1.0517	1.0393	1.0780	1.0106	0.9667	0.9808	0.9775	0.8519	1.0755	0.9572	1.0399	1.0053	0.8872	0.9666	0.9036	0.9271	0.9718	0.9614	1.0123	0.9853	1.0091	0.9976	0.9984	
Selected*	1.5964	1.0556	1.0291	1.0197	1.0149	1.0120	1.0100	1.0086	1.0076	1.0067	1.0061	1.0055	1.0051	1.0047	1.0043	1.0041	1.0038	1.0036	1.0034											1.1100
Cumulative	2.2023	1.3795	1.3069	1.2699	1.2454	1.2271	1.2125	1.2005	1.1903	1.1813	1.1734	1.1663	1.1600	1.1541	1.1487	1.1438	1.1391	1.1348	1.1307											

*Curve fit based on the 10 year weighted average: Y = a*x/(b+x)
a = 0.019134 b = -0.967917

The Estimation of Loss Development Tail Factors: Weibull Curve Fit

Ten-Year Average of Development Factors

Development Period	Average Age of Claim (x)	Unfitted Excess LDF	Fitted Cumulative Excess LDF *
(2)	(3)	(4)	(5)
1/2	1.5	2.4910	32.5026
2/3	2.5	1.5604	16.8316
3/4	3.5	1.4460	10.3850
4/5	4.5	1.5144	7.1242
5/6	5.5	1.5750	5.2513
6/7	6.5	1.6730	4.0790
7/8	7.5	1.5938	3.2982
8/9	8.5	1.4954	2.7535
9/10	9.5	1.4193	2.3598
10/11	10.5	1.2865	2.0670
11/12	11.5	1.2766	1.8445
12/13	12.5	1.1419	1.6723
13/14	13.5	1.0799	1.5373
14/15	14.5	1.0848	1.4302
15/16	15.5	1.0956	1.3447
16/17	16.5	1.0134	1.2759
17/18	17.5	1.0455	1.2205
18/19	18.5	1.0184	1.1756
19/20	19.5	0.9934	1.1393
20/21	20.5	1.0636	1.1100
21/22	21.5	1.0512	1.0864
22/23	22.5	1.1296	1.0675
23/24	23.5	1.1310	1.0523
24/25	24.5	1.1204	1.0403
25/26	25.5	1.1142	1.0308
26/27	26.5	1.1039	1.0233
27/28	27.5	1.0665	1.0175
28/29	28.5	1.0293	1.0131
29/30	29.5	1.0204	1.0096
30/31	30.5		1.0071

Curve Fit Parameters

	Data Points Used	# of Data Points Used	Selected Parameters λ	c	*t*	Tail Factor 20th - Ult
Excess	1-19	19	0.005	1.000	2.000	1.1100

* Fitted Cumulative LDF (5) & (7) = 1 / e^(-λ*(x+c)^*t*))