

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Premium Factors  
Adjusted to Include Allocated Loss Adjustment Expenses

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to include allocated loss adjustment expenses and to express the resulting loss and ALAE as a portion of residual market rates.

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

DELAWARE  
 Excess Loss Factor Study  
 Excess Loss Premium Factors with Adjustment for ALAE

Loss Limitation	DE Hazard Group Excess Loss Factors							ELF adjusted for LBA's							ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	TCR	TCR	TCR	TCR	TCR	TCR	HG A	HG B	HG C	HG D	HG E	HG F	HG G	
	(1) Pg2	(2) Pg3	(3) Pg4	(4) Pg5	(5) Pg6	(6) Pg7	(7) Pg8	(8) (1)*TCR	(9) (1)*TCR	(10) (2)*TCR	(11) (3)*TCR	(12) (4)*TCR	(13) (5)*TCR	(14) (6)*TCR	(15)	(16)	(17)	(18)	(19)	(20)	(21)
	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	0.583	0.609	0.610	0.627	0.638	0.650	0.663	0.588	0.614	0.615	0.632	0.643	0.655	0.668
\$15,000	0.773	0.816	0.820	0.847	0.864	0.885	0.908	0.550	0.580	0.583	0.602	0.614	0.629	0.645	0.555	0.585	0.588	0.607	0.619	0.634	0.650
\$20,000	0.734	0.784	0.786	0.818	0.835	0.860	0.888	0.522	0.557	0.559	0.582	0.594	0.611	0.631	0.527	0.562	0.564	0.587	0.599	0.616	0.636
\$25,000	0.699	0.755	0.757	0.793	0.811	0.839	0.868	0.497	0.537	0.538	0.564	0.577	0.596	0.617	0.502	0.542	0.543	0.569	0.582	0.601	0.622
\$30,000	0.670	0.729	0.732	0.769	0.788	0.818	0.851	0.476	0.518	0.520	0.547	0.560	0.582	0.605	0.481	0.523	0.525	0.552	0.565	0.587	0.610
\$35,000	0.644	0.705	0.708	0.748	0.768	0.799	0.835	0.458	0.501	0.503	0.532	0.546	0.568	0.594	0.463	0.506	0.508	0.537	0.551	0.573	0.599
\$40,000	0.620	0.684	0.688	0.729	0.749	0.782	0.820	0.441	0.486	0.489	0.518	0.532	0.556	0.583	0.446	0.491	0.494	0.523	0.537	0.561	0.588
\$50,000	0.579	0.646	0.650	0.693	0.715	0.750	0.792	0.412	0.459	0.462	0.493	0.508	0.533	0.563	0.417	0.464	0.467	0.498	0.513	0.538	0.568
\$75,000	0.499	0.571	0.576	0.624	0.645	0.686	0.731	0.355	0.406	0.409	0.444	0.459	0.488	0.520	0.360	0.411	0.414	0.449	0.464	0.493	0.525
\$100,000	0.441	0.515	0.519	0.569	0.590	0.635	0.684	0.314	0.366	0.369	0.405	0.419	0.451	0.486	0.319	0.371	0.374	0.410	0.424	0.456	0.491
\$125,000	0.393	0.470	0.474	0.525	0.547	0.592	0.643	0.279	0.334	0.337	0.373	0.389	0.421	0.457	0.284	0.339	0.342	0.378	0.394	0.426	0.462
\$150,000	0.357	0.432	0.436	0.489	0.510	0.556	0.609	0.254	0.307	0.310	0.348	0.363	0.395	0.433	0.259	0.312	0.315	0.353	0.368	0.400	0.438
\$175,000	0.326	0.401	0.404	0.456	0.478	0.525	0.580	0.232	0.285	0.287	0.324	0.340	0.373	0.412	0.237	0.290	0.292	0.329	0.345	0.378	0.417
\$200,000	0.297	0.375	0.376	0.428	0.450	0.496	0.552	0.211	0.267	0.267	0.304	0.320	0.353	0.392	0.216	0.272	0.272	0.309	0.325	0.358	0.397
\$225,000	0.272	0.349	0.352	0.405	0.426	0.472	0.528	0.193	0.248	0.250	0.288	0.303	0.336	0.375	0.198	0.253	0.255	0.293	0.308	0.341	0.380
\$250,000	0.248	0.326	0.329	0.383	0.404	0.451	0.505	0.176	0.232	0.234	0.272	0.287	0.321	0.359	0.181	0.237	0.239	0.277	0.292	0.326	0.364
\$275,000	0.227	0.305	0.309	0.362	0.384	0.431	0.486	0.161	0.217	0.220	0.257	0.273	0.306	0.345	0.166	0.222	0.225	0.262	0.278	0.311	0.350
\$300,000	0.207	0.285	0.289	0.343	0.364	0.413	0.468	0.147	0.203	0.205	0.244	0.259	0.294	0.333	0.152	0.208	0.210	0.249	0.264	0.299	0.338
\$325,000	0.187	0.266	0.271	0.325	0.347	0.395	0.451	0.133	0.189	0.193	0.231	0.247	0.281	0.321	0.138	0.194	0.198	0.236	0.252	0.286	0.326
\$350,000	0.170	0.247	0.254	0.309	0.330	0.379	0.434	0.121	0.176	0.181	0.220	0.235	0.269	0.309	0.126	0.181	0.186	0.225	0.240	0.274	0.314
\$375,000	0.155	0.230	0.236	0.291	0.315	0.364	0.419	0.110	0.164	0.168	0.207	0.224	0.259	0.298	0.115	0.169	0.173	0.212	0.229	0.264	0.303
\$400,000	0.140	0.215	0.220	0.275	0.299	0.348	0.405	0.100	0.153	0.156	0.195	0.213	0.247	0.288	0.105	0.158	0.161	0.200	0.218	0.252	0.293
\$425,000	0.128	0.201	0.206	0.260	0.284	0.334	0.390	0.091	0.143	0.146	0.185	0.202	0.237	0.277	0.096	0.148	0.151	0.190	0.207	0.242	0.282
\$450,000	0.115	0.189	0.192	0.246	0.269	0.321	0.378	0.082	0.134	0.136	0.175	0.191	0.228	0.269	0.087	0.139	0.141	0.180	0.196	0.233	0.274
\$475,000	0.105	0.176	0.179	0.232	0.256	0.306	0.365	0.075	0.125	0.127	0.165	0.182	0.218	0.259	0.080	0.130	0.132	0.170	0.187	0.223	0.264
\$500,000	0.096	0.166	0.168	0.220	0.243	0.293	0.353	0.068	0.118	0.119	0.156	0.173	0.208	0.251	0.073	0.123	0.124	0.161	0.178	0.213	0.256
\$600,000	0.067	0.131	0.129	0.177	0.198	0.249	0.307	0.048	0.093	0.092	0.126	0.141	0.177	0.218	0.053	0.098	0.097	0.131	0.146	0.182	0.223
\$700,000	0.047	0.107	0.100	0.146	0.163	0.209	0.267	0.033	0.076	0.071	0.104	0.116	0.149	0.190	0.038	0.081	0.076	0.109	0.121	0.154	0.195
\$800,000	0.034	0.088	0.081	0.121	0.136	0.179	0.233	0.024	0.063	0.058	0.086	0.097	0.127	0.166	0.029	0.068	0.063	0.091	0.102	0.132	0.171
\$900,000	0.026	0.076	0.065	0.103	0.114	0.155	0.207	0.018	0.054	0.046	0.073	0.081	0.110	0.147	0.023	0.059	0.051	0.078	0.086	0.115	0.152
\$1,000,000	0.0201	0.0668	0.0549	0.0879	0.0969	0.1344	0.1839	0.0143	0.0475	0.0390	0.0625	0.0689	0.0955	0.1307	0.0193	0.0525	0.0440	0.0675	0.0739	0.1005	0.1357
\$2,000,000	0.0117	0.0394	0.0328	0.0541	0.0605	0.0886	0.1260	0.0083	0.0280	0.0233	0.0385	0.0430	0.0630	0.0896	0.0125	0.0330	0.0283	0.0435	0.0480	0.0680	0.0946
\$3,000,000	0.0085	0.0290	0.0244	0.0409	0.0461	0.0698	0.1022	0.0060	0.0206	0.0173	0.0291	0.0328	0.0496	0.0727	0.0090	0.0256	0.0223	0.0341	0.0378	0.0546	0.0777
\$4,000,000	0.0068	0.0232	0.0195	0.0333	0.0380	0.0587	0.0875	0.0048	0.0165	0.0139	0.0237	0.0270	0.0417	0.0622	0.0072	0.0215	0.0189	0.0287	0.0320	0.0467	0.0672
\$5,000,000	0.0056	0.0192	0.0163	0.0282	0.0324	0.0509	0.0772	0.0040	0.0136	0.0116	0.0200	0.0230	0.0362	0.0549	0.0060	0.0186	0.0166	0.0250	0.0280	0.0412	0.0599
\$6,000,000	0.0047	0.0163	0.0141	0.0245	0.0283	0.0450	0.0693	0.0033	0.0116	0.0100	0.0174	0.0201	0.0320	0.0493	0.0050	0.0166	0.0150	0.0224	0.0251	0.0370	0.0543
\$7,000,000	0.0040	0.0142	0.0122	0.0214	0.0250	0.0405	0.0629	0.0028	0.0101	0.0087	0.0152	0.0178	0.0288	0.0447	0.0042	0.0151	0.0131	0.0202	0.0228	0.0338	0.0497
\$8,000,000	0.0035	0.0122	0.0108	0.0190	0.0224	0.0366	0.0574	0.0025	0.0087	0.0077	0.0135	0.0159	0.0260	0.0408	0.0038	0.0131	0.0116	0.0185	0.0209	0.0310	0.0458
\$9,000,000	0.0030	0.0108	0.0095	0.0170	0.0203	0.0333	0.0530	0.0021	0.0077	0.0068	0.0121	0.0144	0.0237	0.0377	0.0032	0.0116	0.0102	0.0171	0.0194	0.0287	0.0427
\$10,000,000	0.0026	0.0094	0.0085	0.0155	0.0183	0.0306	0.0489	0.0018	0.0067	0.0060	0.0110	0.0130	0.0218	0.0348	0.0027	0.0101	0.0090	0.0160	0.0180	0.0268	0.0398

\* 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 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	0.588	0.614	0.615	0.632	0.643	0.655	0.668	0.559	0.586	0.586	0.602	0.611	0.623	0.636	5.2%	4.8%	4.9%	5.0%	5.2%	5.1%	5.0%
\$15,000	0.555	0.585	0.588	0.607	0.619	0.634	0.650	0.528	0.559	0.561	0.580	0.589	0.603	0.620	5.1%	4.7%	4.8%	4.7%	5.1%	5.1%	4.8%
\$20,000	0.527	0.562	0.564	0.587	0.599	0.616	0.636	0.502	0.538	0.538	0.560	0.570	0.586	0.605	5.0%	4.5%	4.8%	4.8%	5.1%	5.1%	5.1%
\$25,000	0.502	0.542	0.543	0.569	0.582	0.601	0.622	0.481	0.519	0.519	0.544	0.553	0.572	0.593	4.4%	4.4%	4.6%	4.6%	5.2%	5.1%	4.9%
\$30,000	0.481	0.523	0.525	0.552	0.565	0.587	0.610	0.462	0.502	0.503	0.528	0.539	0.559	0.582	4.1%	4.2%	4.4%	4.5%	4.8%	5.0%	4.8%
\$35,000	0.463	0.506	0.508	0.537	0.551	0.573	0.599	0.446	0.488	0.488	0.515	0.525	0.546	0.571	3.8%	3.7%	4.1%	4.3%	5.0%	4.9%	4.9%
\$40,000	0.446	0.491	0.494	0.523	0.537	0.561	0.588	0.430	0.475	0.475	0.502	0.513	0.535	0.561	3.7%	3.4%	4.0%	4.2%	4.7%	4.9%	4.8%
\$50,000	0.417	0.464	0.467	0.498	0.513	0.538	0.568	0.405	0.451	0.451	0.480	0.491	0.515	0.543	3.0%	2.9%	3.5%	3.8%	4.5%	4.5%	4.6%
\$75,000	0.360	0.411	0.414	0.449	0.464	0.493	0.525	0.358	0.407	0.407	0.438	0.449	0.475	0.506	0.6%	1.0%	1.7%	2.5%	3.3%	3.8%	3.8%
\$100,000	0.319	0.371	0.374	0.410	0.424	0.456	0.491	0.322	0.373	0.373	0.406	0.418	0.444	0.477	-0.9%	-0.5%	0.3%	1.0%	1.4%	2.7%	2.9%
\$125,000	0.284	0.339	0.342	0.378	0.394	0.426	0.462	0.291	0.344	0.346	0.379	0.391	0.420	0.453	-2.4%	-1.5%	-1.2%	-0.3%	0.8%	1.4%	2.0%
\$150,000	0.259	0.312	0.315	0.353	0.368	0.400	0.438	0.266	0.320	0.322	0.356	0.369	0.398	0.432	-2.6%	-2.5%	-2.2%	-0.8%	-0.3%	0.5%	1.4%
\$175,000	0.237	0.290	0.292	0.329	0.345	0.378	0.417	0.244	0.298	0.299	0.334	0.347	0.377	0.413	-2.9%	-2.7%	-2.3%	-1.5%	-0.6%	0.3%	1.0%
\$200,000	0.216	0.272	0.272	0.309	0.325	0.358	0.397	0.225	0.278	0.280	0.316	0.328	0.360	0.396	-4.0%	-2.2%	-2.9%	-2.2%	-0.9%	-0.6%	0.3%
\$225,000	0.198	0.253	0.255	0.293	0.308	0.341	0.380	0.208	0.262	0.264	0.299	0.312	0.344	0.381	-4.8%	-3.4%	-3.4%	-2.0%	-1.3%	-0.9%	-0.3%
\$250,000	0.181	0.237	0.239	0.277	0.292	0.326	0.364	0.191	0.247	0.249	0.284	0.296	0.329	0.366	-5.2%	-4.0%	-4.0%	-2.5%	-1.4%	-0.9%	-0.5%
\$275,000	0.166	0.222	0.225	0.262	0.278	0.311	0.350	0.176	0.231	0.234	0.271	0.283	0.316	0.353	-5.7%	-3.9%	-3.8%	-3.3%	-1.8%	-1.6%	-0.8%
\$300,000	0.152	0.208	0.212	0.249	0.264	0.299	0.338	0.162	0.217	0.220	0.257	0.270	0.303	0.341	-6.2%	-4.1%	-3.6%	-3.1%	-2.2%	-1.3%	-0.9%
\$325,000	0.138	0.194	0.198	0.236	0.252	0.287	0.326	0.150	0.204	0.208	0.245	0.258	0.291	0.329	-8.0%	-4.9%	-4.8%	-3.7%	-2.3%	-1.4%	-0.9%
\$350,000	0.126	0.181	0.186	0.224	0.240	0.276	0.314	0.137	0.192	0.195	0.232	0.246	0.279	0.319	-8.0%	-5.7%	-4.6%	-3.4%	-2.4%	-1.1%	-1.6%
\$375,000	0.115	0.169	0.173	0.212	0.229	0.264	0.303	0.126	0.181	0.184	0.221	0.236	0.268	0.308	-8.7%	-6.6%	-6.0%	-4.1%	-3.0%	-1.5%	-1.6%
\$400,000	0.105	0.158	0.161	0.200	0.218	0.252	0.293	0.116	0.170	0.173	0.211	0.225	0.259	0.299	-9.5%	-7.1%	-6.9%	-5.2%	-3.1%	-2.7%	-2.0%
\$425,000	0.096	0.148	0.151	0.190	0.207	0.242	0.284	0.106	0.160	0.163	0.201	0.215	0.249	0.289	-9.4%	-7.5%	-7.4%	-5.5%	-3.7%	-2.8%	-1.7%
\$450,000	0.087	0.139	0.141	0.180	0.196	0.233	0.274	0.098	0.150	0.152	0.191	0.205	0.240	0.280	-11.2%	-7.3%	-7.2%	-5.8%	-4.4%	-2.9%	-2.1%
\$475,000	0.080	0.130	0.132	0.170	0.187	0.223	0.265	0.090	0.142	0.144	0.181	0.196	0.230	0.271	-11.1%	-8.5%	-8.3%	-6.1%	-4.6%	-3.0%	-2.2%
\$500,000	0.073	0.123	0.124	0.161	0.178	0.213	0.256	0.083	0.135	0.136	0.172	0.187	0.221	0.262	-12.0%	-8.9%	-8.8%	-6.4%	-4.8%	-3.6%	-2.3%
\$600,000	0.053	0.098	0.097	0.131	0.146	0.182	0.223	0.061	0.107	0.109	0.142	0.155	0.190	0.232	-13.1%	-8.4%	-11.0%	-7.7%	-5.8%	-4.2%	-3.9%
\$700,000	0.038	0.081	0.076	0.109	0.121	0.154	0.195	0.044	0.090	0.086	0.118	0.131	0.162	0.203	-13.6%	-10.0%	-11.6%	-7.6%	-7.6%	-4.9%	-3.9%
\$800,000	0.029	0.068	0.063	0.091	0.102	0.132	0.171	0.035	0.074	0.071	0.101	0.109	0.141	0.180	-17.1%	-8.1%	-11.3%	-9.9%	-6.4%	-6.4%	-5.0%
\$900,000	0.023	0.059	0.051	0.078	0.086	0.115	0.152	0.029	0.065	0.058	0.086	0.093	0.123	0.160	-20.7%	-9.2%	-12.1%	-9.3%	-7.5%	-6.5%	-5.0%
\$1,000,000	0.0193	0.0525	0.0440	0.0675	0.0739	0.1005	0.1357	0.0233	0.0577	0.0509	0.0729	0.0808	0.1075	0.1438	-17.2%	-9.0%	-13.6%	-7.4%	-8.5%	-6.5%	-5.6%
\$2,000,000	0.0125	0.0330	0.0283	0.0435	0.0480	0.0680	0.0946	0.0153	0.0353	0.0318	0.0458	0.0509	0.0704	0.0978	-18.3%	-6.5%	-11.0%	-5.0%	-5.7%	-3.4%	-3.3%
\$3,000,000	0.0090	0.0256	0.0223	0.0341	0.0378	0.0546	0.0777	0.0113	0.0270	0.0245	0.0353	0.0394	0.0555	0.0788	-20.4%	-5.2%	-9.0%	-3.4%	-4.1%	-1.6%	-1.4%
\$4,000,000	0.0072	0.0215	0.0189	0.0287	0.0320	0.0467	0.0672	0.0087	0.0224	0.0206	0.0295	0.0329	0.0469	0.0675	-17.2%	-4.0%	-8.3%	-2.7%	-2.7%	-0.4%	-0.4%
\$5,000,000	0.0060	0.0186	0.0166	0.0250	0.0280	0.0412	0.0599	0.0072	0.0195	0.0180	0.0256	0.0287	0.0411	0.0597	-16.7%	-4.6%	-7.8%	-2.3%	-2.4%	0.2%	0.3%
\$6,000,000	0.0050	0.0166	0.0149	0.0224	0.0251	0.0370	0.0543	0.0062	0.0172	0.0161	0.0227	0.0256	0.0368	0.0537	-19.4%	-3.5%	-7.5%	-1.3%	-2.0%	0.5%	1.1%
\$7,000,000	0.0042	0.0149	0.0131	0.0202	0.0228	0.0338	0.0497	0.0053	0.0155	0.0145	0.0206	0.0232	0.0334	0.0490	-20.8%	-3.9%	-9.7%	-1.9%	-1.7%	1.2%	1.4%
\$8,000,000	0.0037	0.0131	0.0116	0.0185	0.0209	0.0310	0.0458	0.0045	0.0139	0.0128	0.0189	0.0213	0.0306	0.0451	-17.8%	-5.8%	-9.4%	-2.1%	-1.9%	1.3%	1.6%
\$9,000,000	0.0032	0.0116	0.0102	0.0171	0.0194	0.0287	0.0427	0.0039	0.0123	0.0115	0.0175	0.0198	0.0284	0.0418	-17.9%	-5.7%	-11.3%	-2.3%	-2.0%	1.1%	2.2%
\$10,000,000	0.0027	0.0101	0.0090	0.0160	0.0180	0.0268	0.0398	0.0035	0.0110	0.0102	0.0163	0.0184	0.0264	0.0390	-22.9%	-8.2%	-11.8%	-1.8%	-2.2%	1.5%	2.1%

\* Adjusted