

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 17-A. Those same excess ratios are presented herein and adjusted to include a provision for allocated loss adjustment expenses.

These factors are applicable to voluntary market loss costs.

DELAWARE  
Proposed Effective: 12/1/2006

Excess Loss Pure Premium Factors including ALAE

LOSS LIMIT	Hazard Group I					Hazard Group II					Hazard Group III					Hazard Group IV				
	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) + (4)	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) + (4)	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) + (4)	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) + (4)
\$10,000	0.852	0.928	0.791	0.005	0.796	0.867	0.928	0.805	0.005	0.810	0.913	0.928	0.847	0.005	0.852	0.943	0.928	0.875	0.005	0.880
\$15,000	0.820		0.761	0.005	0.766	0.834		0.774	0.005	0.779	0.889		0.825	0.005	0.830	0.923		0.857	0.005	0.862
\$20,000	0.786		0.729	0.005	0.734	0.804		0.746	0.005	0.751	0.873		0.810	0.005	0.815	0.913		0.847	0.005	0.852
\$25,000	0.756		0.702	0.005	0.707	0.776		0.720	0.005	0.725	0.851		0.790	0.005	0.795	0.896		0.831	0.005	0.836
\$30,000	0.728		0.676	0.005	0.681	0.757		0.702	0.005	0.707	0.832		0.772	0.005	0.777	0.886		0.822	0.005	0.827
\$35,000	0.705		0.654	0.005	0.659	0.736		0.683	0.005	0.688	0.821		0.762	0.005	0.767	0.872		0.809	0.005	0.814
\$40,000	0.686		0.637	0.005	0.642	0.714		0.663	0.005	0.668	0.804		0.746	0.005	0.751	0.865		0.803	0.005	0.808
\$50,000	0.645		0.599	0.005	0.604	0.683		0.634	0.005	0.639	0.779		0.723	0.005	0.728	0.846		0.785	0.005	0.790
\$75,000	0.570		0.529	0.005	0.534	0.612		0.568	0.005	0.573	0.727		0.675	0.005	0.680	0.802		0.744	0.005	0.749
\$100,000	0.514		0.477	0.005	0.482	0.559		0.519	0.005	0.524	0.686		0.637	0.005	0.642	0.773		0.717	0.005	0.722
\$125,000	0.469		0.435	0.005	0.440	0.515		0.478	0.005	0.483	0.651		0.604	0.005	0.609	0.740		0.687	0.005	0.692
\$150,000	0.430		0.399	0.005	0.404	0.483		0.448	0.005	0.453	0.619		0.574	0.005	0.579	0.717		0.665	0.005	0.670
\$175,000	0.398		0.369	0.005	0.374	0.450		0.418	0.005	0.423	0.590		0.548	0.005	0.553	0.687		0.638	0.005	0.643
\$200,000	0.369		0.342	0.005	0.347	0.420		0.390	0.005	0.395	0.564		0.523	0.005	0.528	0.668		0.620	0.005	0.625
\$225,000	0.343		0.318	0.005	0.323	0.397		0.368	0.005	0.373	0.539		0.500	0.005	0.505	0.640		0.594	0.005	0.599
\$250,000	0.326		0.303	0.005	0.308	0.374		0.347	0.005	0.352	0.514		0.477	0.005	0.482	0.615		0.571	0.005	0.576
\$275,000	0.306		0.284	0.005	0.289	0.351		0.326	0.005	0.331	0.491		0.456	0.005	0.461	0.598		0.555	0.005	0.560
\$300,000	0.289		0.268	0.005	0.273	0.332		0.308	0.005	0.313	0.470		0.436	0.005	0.441	0.572		0.531	0.005	0.536
\$325,000	0.273		0.253	0.005	0.258	0.317		0.294	0.005	0.299	0.452		0.419	0.005	0.424	0.556		0.516	0.005	0.521
\$350,000	0.259		0.240	0.005	0.245	0.301		0.279	0.005	0.284	0.433		0.402	0.005	0.407	0.534		0.496	0.005	0.501
\$375,000	0.246		0.228	0.005	0.233	0.287		0.266	0.005	0.271	0.415		0.385	0.005	0.390	0.519		0.482	0.005	0.487
\$400,000	0.235		0.218	0.005	0.223	0.276		0.256	0.005	0.261	0.401		0.372	0.005	0.377	0.499		0.463	0.005	0.468
\$425,000	0.225		0.209	0.005	0.214	0.264		0.245	0.005	0.250	0.386		0.358	0.005	0.363	0.486		0.451	0.005	0.456
\$450,000	0.215		0.200	0.005	0.205	0.253		0.235	0.005	0.240	0.372		0.345	0.005	0.350	0.468		0.434	0.005	0.439
\$475,000	0.207		0.192	0.005	0.197	0.242		0.225	0.005	0.230	0.359		0.333	0.005	0.338	0.456		0.423	0.005	0.428
\$500,000	0.198		0.184	0.005	0.189	0.236		0.219	0.005	0.224	0.348		0.323	0.005	0.328	0.440		0.408	0.005	0.413
\$600,000	0.172		0.160	0.005	0.165	0.205		0.190	0.005	0.195	0.304		0.282	0.005	0.287	0.394		0.366	0.005	0.371
\$700,000	0.152		0.141	0.005	0.146	0.182		0.169	0.005	0.174	0.273		0.253	0.005	0.258	0.355		0.329	0.005	0.334
\$800,000	0.139		0.129	0.005	0.134	0.164		0.152	0.005	0.157	0.247		0.229	0.005	0.234	0.321		0.298	0.005	0.303
\$900,000	0.125		0.116	0.005	0.121	0.150		0.139	0.005	0.144	0.226		0.210	0.005	0.215	0.296		0.275	0.005	0.280
\$1,000,000	0.1151		0.1068	0.0050	0.1118	0.1371		0.1272	0.0050	0.1322	0.2093		0.1942	0.0050	0.1992	0.2738		0.2541	0.0050	0.2591
\$1,500,000	0.0831		0.0771	0.0050	0.0821	0.0990		0.0919	0.0050	0.0969	0.1521		0.1411	0.0050	0.1461	0.2001		0.1857	0.0050	0.1907
\$2,000,000	0.0654		0.0607	0.0050	0.0657	0.0783		0.0727	0.0050	0.0777	0.1201		0.1115	0.0050	0.1165	0.1589		0.1475	0.0050	0.1525
\$3,000,000	0.0468		0.0434	0.0050	0.0484	0.0557		0.0517	0.0050	0.0567	0.0856		0.0794	0.0050	0.0844	0.1133		0.1051	0.0050	0.1101
\$4,000,000	0.0369		0.0342	0.0050	0.0392	0.0440		0.0408	0.0050	0.0458	0.0674		0.0625	0.0050	0.0675	0.0887		0.0823	0.0050	0.0873
\$5,000,000	0.0306		0.0284	0.0050	0.0334	0.0368		0.0342	0.0050	0.0392	0.0558		0.0518	0.0050	0.0568	0.0736		0.0683	0.0050	0.0733
\$6,000,000	0.0262		0.0243	0.0050	0.0293	0.0312		0.0290	0.0050	0.0340	0.0479		0.0445	0.0050	0.0495	0.0626		0.0581	0.0050	0.0631
\$7,000,000	0.0233		0.0216	0.0050	0.0266	0.0274		0.0254	0.0050	0.0304	0.0422		0.0392	0.0050	0.0442	0.0522		0.0512	0.0050	0.0562
\$8,000,000	0.0209		0.0194	0.0050	0.0244	0.0247		0.0229	0.0050	0.0279	0.0380		0.0353	0.0050	0.0403	0.0495		0.0459	0.0050	0.0509
\$9,000,000	0.0190		0.0176	0.0050	0.0226	0.0225		0.0209	0.0050	0.0259	0.0343		0.0318	0.0050	0.0368	0.0447		0.0415	0.0050	0.0465
\$10,000,000	0.0175		0.0162	0.0050	0.0212	0.0208		0.0193	0.0050	0.0243	0.0315		0.0292	0.0050	0.0342	0.0406		0.0377	0.0050	0.0427

DELAWARE  
EXCESS LOSS PURE PREMIUM FACTORS INCLUDING ALAE  
PROPOSED EFFECTIVE DATE: 12/1/2006

Per Accident Limit	Proposed Excess Loss Factors*				Current Excess Loss Factors				Percentage Change			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
\$10,000	0.796	0.810	0.852	0.880	0.782	0.787	0.837	0.867	1.8%	2.9%	1.8%	1.5%
\$15,000	0.765	0.779	0.830	0.862	0.741	0.750	0.809	0.847	3.2%	3.9%	2.6%	1.8%
\$20,000	0.734	0.751	0.813	0.849	0.708	0.721	0.785	0.831	3.7%	4.2%	3.5%	2.2%
\$25,000	0.707	0.725	0.795	0.836	0.680	0.697	0.764	0.815	4.0%	4.0%	4.1%	2.6%
\$30,000	0.681	0.706	0.778	0.827	0.653	0.673	0.747	0.799	4.3%	4.9%	4.1%	3.5%
\$35,000	0.661	0.687	0.764	0.817	0.628	0.649	0.730	0.788	5.3%	5.9%	4.7%	3.7%
\$40,000	0.642	0.668	0.751	0.808	0.607	0.628	0.714	0.776	5.8%	6.4%	5.2%	4.1%
\$50,000	0.604	0.639	0.728	0.790	0.574	0.592	0.689	0.757	5.2%	7.9%	5.7%	4.4%
\$75,000	0.534	0.573	0.680	0.749	0.500	0.525	0.633	0.713	6.8%	9.1%	7.4%	5.0%
\$100,000	0.482	0.524	0.642	0.721	0.444	0.471	0.587	0.677	8.6%	11.3%	9.4%	6.4%
\$125,000	0.440	0.483	0.609	0.692	0.399	0.431	0.554	0.648	10.3%	12.1%	9.9%	6.8%
\$150,000	0.404	0.453	0.579	0.668	0.366	0.394	0.520	0.619	10.4%	15.0%	11.3%	7.8%
\$175,000	0.374	0.423	0.553	0.643	0.333	0.364	0.493	0.591	12.3%	16.2%	12.2%	8.8%
\$200,000	0.347	0.395	0.528	0.621	0.306	0.339	0.465	0.562	13.4%	16.5%	13.5%	10.5%
\$225,000	0.323	0.373	0.505	0.599	0.286	0.314	0.442	0.537	12.9%	18.8%	14.3%	11.5%
\$250,000	0.306	0.352	0.482	0.576	0.266	0.295	0.418	0.515	15.0%	19.3%	15.3%	11.8%
\$275,000	0.289	0.331	0.461	0.556	0.249	0.276	0.396	0.493	16.1%	19.9%	16.4%	12.8%
\$300,000	0.273	0.313	0.441	0.536	0.233	0.262	0.378	0.474	17.2%	19.5%	16.7%	13.1%
\$325,000	0.258	0.299	0.424	0.519	0.221	0.248	0.360	0.455	16.7%	20.4%	17.8%	14.0%
\$350,000	0.245	0.284	0.407	0.501	0.209	0.235	0.343	0.439	17.2%	20.9%	18.7%	14.1%
\$375,000	0.233	0.271	0.390	0.486	0.197	0.223	0.327	0.422	18.3%	21.5%	19.3%	15.0%
\$400,000	0.223	0.261	0.377	0.470	0.189	0.214	0.315	0.406	18.0%	21.7%	19.5%	15.8%
\$425,000	0.214	0.250	0.363	0.455	0.181	0.205	0.303	0.392	18.2%	22.0%	19.8%	15.9%
\$450,000	0.205	0.240	0.350	0.439	0.173	0.196	0.292	0.377	18.5%	22.4%	19.9%	16.4%
\$475,000	0.197	0.232	0.338	0.426	0.165	0.188	0.281	0.365	19.4%	23.4%	20.3%	16.7%
\$500,000	0.189	0.224	0.327	0.413	0.160	0.180	0.270	0.352	18.1%	24.4%	21.1%	17.3%
\$600,000	0.165	0.195	0.287	0.371	0.139	0.159	0.239	0.312	18.7%	22.6%	20.1%	18.9%
\$700,000	0.146	0.174	0.258	0.334	0.124	0.140	0.212	0.281	17.7%	24.3%	21.7%	18.9%
\$800,000	0.134	0.157	0.234	0.303	0.111	0.126	0.192	0.256	20.3%	24.6%	21.9%	18.4%
\$900,000	0.121	0.144	0.215	0.280	0.101	0.116	0.176	0.233	19.8%	24.1%	22.2%	20.2%
\$1,000,000	0.1118	0.1322	0.1992	0.2591	0.0938	0.1070	0.1625	0.2166	19.2%	23.6%	22.6%	19.6%
\$1,500,000	0.0821	0.0969	0.1461	0.1907	0.0688	0.0782	0.1186	0.1578	19.3%	23.9%	23.2%	20.8%
\$2,000,000	0.0657	0.0777	0.1165	0.1525	0.0552	0.0624	0.0949	0.1261	19.0%	24.5%	22.8%	20.9%
\$3,000,000	0.0484	0.0567	0.0844	0.1101	0.0408	0.0461	0.0686	0.0903	18.6%	23.0%	23.0%	21.9%
\$4,000,000	0.0392	0.0458	0.0675	0.0873	0.0334	0.0371	0.0546	0.0714	17.4%	23.5%	23.6%	22.3%
\$5,000,000	0.0334	0.0392	0.0568	0.0733	0.0287	0.0319	0.0464	0.0601	16.4%	22.9%	22.4%	22.0%
\$6,000,000	0.0293	0.0340	0.0495	0.0631	0.0253	0.0282	0.0403	0.0520	15.8%	20.6%	22.8%	21.3%
\$7,000,000	0.0266	0.0304	0.0442	0.0562	0.0227	0.0254	0.0359	0.0462	17.2%	19.7%	23.1%	21.6%
\$8,000,000	0.0244	0.0279	0.0403	0.0509	0.0209	0.0231	0.0328	0.0419	16.7%	20.8%	22.9%	21.5%
\$9,000,000	0.0226	0.0259	0.0368	0.0465	0.0196	0.0212	0.0304	0.0384	15.3%	22.2%	21.1%	21.1%
\$10,000,000	0.0212	0.0243	0.0342	0.0427	0.0183	0.0203	0.0280	0.0357	15.8%	19.7%	22.1%	19.6%

\*Adjusted