

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Pure Premium Factors

The attached exhibit pages present the application of a methodology previously provided to the DCRB by the NCCI for calculating excess loss pure premium factors. Delaware data is adjusted for countrywide (NCCI states) hazard group relativities. Countrywide size of loss distributions are also incorporated into the calculations.

These factors are applicable to voluntary market loss costs.

Table I
 RUN DATE: 7/23/2008

Weighted Countrywide Average Cost/Case for
 Serious Injury Type and Hazard Group

Injury Type	Hazard Group				Weighted Average
	I	II	III	IV	
Fatal	\$69,515	\$88,694	\$110,723	\$131,911	\$105,162
P.T.	\$197,844	\$214,883	\$293,551	\$352,559	\$264,007
Major	\$69,288	\$73,525	\$85,199	\$98,235	\$80,150

Differential to Weighted Average

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.661	0.843	1.053	1.254
P.T.	0.749	0.814	1.112	1.335
Major	0.864	0.917	1.063	1.226

Date: 7/23/2008

Countrywide Standard Earned Premium by Hazard Group

Hazard Group	Standard Premium	Ratio to Smallest Premium
I	\$324,495,944	1.000
II	\$23,444,564,742	0.014
III	\$25,372,947,368	0.013
IV	\$1,484,071,356	0.219
Total	\$50,626,079,410	

Table II

Countrywide Type of Injury Loss Distribution Table

Hazard Group	Fatal	P.T.	Major	Minor	T.T.	Medical
I	0.057	0.131	0.220	0.391	0.343	0.328
II	0.117	0.156	0.222	0.278	0.297	0.334
III	0.270	0.264	0.262	0.181	0.207	0.196
IV	0.556	0.449	0.296	0.150	0.153	0.142

DELAWARE

Proposed Effective: 12/1/08

Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit I

Premium Distribution By Hazard Group*

Hazard Group	(1) Standard Premium	(2) Total Standard Premium	(3) Ratio
I	53,847,381	783,671,146	0.069
II	349,565,417		0.446
III	299,201,649		0.382
IV	81,056,699		0.103

*Based on Unit Statistical Data

Exhibit II

Distribution of Losses by Injury Type Derived from Hazard Group Premium Distribution & Countrywide Loss Distribution

Injury Type	I	II	III	IV
Fatal	0.018	0.241	0.477	0.264
P.T.	0.040	0.308	0.447	0.205
Major	0.062	0.405	0.408	0.125
Minor	0.115	0.525	0.294	0.066
T.T.	0.094	0.528	0.315	0.063
Medical	0.087	0.570	0.287	0.056

For each hazard group, the following procedure is utilized to obtain the distribution of losses within each injury type:

The percentage of countrywide losses by hazard group (see Table II) is multiplied by the corresponding statewide ratio of standard earned premium to total (Exhibit I). This is then divided by the sum of these calculations for all four hazard groups. This procedure is done for each injury type.

Exhibit III

Factors to Adjust Countrywide Differential to State Differential

(A) Injury Type

Fatal	0.953
P.T.	0.97701
Major	1.00094

(B)

Injury Type	I	II	III	IV
Fatal	0.694	0.885	1.105	1.316
P.T.	0.767	0.833	1.138	1.366
Major	0.863	0.916	1.062	1.225

(C)

Injury Type	I	II	III	IV
P.T./Major	0.844	0.897	1.085	1.280
Serious	0.843	0.897	1.085	1.281

(A) For each serious injury type, the countrywide hazard group unweighted average cost per case differential (Table I) is multiplied times percent of premium (Exhibit I) in the hazard group for that state. These products are summed to form the factors in (A).

(B) For each hazard group the factors from Table I are divided by the appropriate injury type factor in section (A) of this exhibit.

(C) For P.T. and Major injury types, a combined (by hazard group) differential is derived by calculating a weighted average of the two differentials using the factors from Exhibit VII as weights.

Date: 7/23/2008

DELAWARE
Proposed Effective: 12/1/08
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit IV Calculation of ELF Trend

Policy Period	1/1/05-12/31/05	1/1/04-12/31/04	1/1/03-12/31/03
	First Report	Second Report	Third Report
(1) Proposed Effective Date of Filing		12/1/08	
(2a) Midpoint of Filing		12/1/2009	
(2b) Midpoint of Policy Period	1/1/2006	1/1/2005	1/1/2004
(3) Benefit Level to Which Losses are Brought	6/03/2008(Indemnity) 9/1/2008(Medical)		
(4a) Yrs. from (2a) to (2b)	3.9167	4.9167	5.9167
(4b)			
(5) Indemnity Trend { 1.0144 ^ (4a)}	1.0576	1.0728	1.0883
(6)			
(7)			
(8)			
(9)			
(10) Medical Trend { 1.0865 ^ (4a)}	1.3839	1.5037	1.6337

Date: 7/23/2008

DELAWARE
Proposed Effective: 12/1/08
Policy Period: 1/1/05-12/31/05
Report: FIRST

Exhibit V - a

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind Cost per Case	Indem Trended on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)	
A. Death	1,344,800	1.0509	1.0576	1,494,648	52,300	0.8260	1.3839	59,786	
B. P.T.	2,603,000	1.0762	1.0576	2,962,695	3,665,400	0.8260	1.3839	4,190,049	
C. Major	10,983,700	1.0702	1.0576	12,431,781	10,662,700	0.8260	1.3839	12,188,910	
D. Minor	9,956,100	1.0716	1.0576	11,283,444	13,810,900	0.8260	1.3839	15,787,729	
E. T.T.	10,180,100	1.0762	1.0576	11,586,833	20,981,100	0.8260	1.3839	23,984,239	
F. Med. Only					9,235,100	0.8260	1.3839	10,556,970	
G. Overall	35,067,700	XX	XX	39,759,401	58,407,500	0.8260	XX	66,767,683	
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)
A. Death	1,554,434	4	388,609	2.5371	985,940	1.0000	1.9096	1.409 (a)	2,938,418
B. P.T.	7,152,744	3	291,499	2.6933	785,094	2.3333	4.5463	8.798 (a)	50,333,351
C. Major	24,620,691	106	60,025	1.2506	26,030	2.4623	4.2661	5.037 (a)	114,430,761
D. Minor	27,071,173	451	15,326	1.0767		1.2417	1.0666	1.856 (a)	41,336,946
E. T.T.	35,571,072	2,321				0.9832	0.8156	1.365 (a)	42,188,707
F. Medical	10,556,970	XX	XX	XX	XX	XX		1.000 (b)	10,556,970

(a) (14) x (MED DEV 5TH TO ULT)
(b) SELECTED

Date: 7/23/2008

DELAWARE
Proposed Effective: 12/1/08
Policy Period: 1/1/04-12/31/04
Report: SECOND

Exhibit V - b

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind Cost per Case	Indem Trended on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)	
A. Death	1,118,400	1.0587	1.0728	1,270,279	65,500	0.8260	1.5037	81,352	
B. P.T.	2,431,200	1.0924	1.0728	2,849,255	6,692,400	0.8260	1.5037	8,312,072	
C. Major	22,691,900	1.0850	1.0728	26,413,720	19,149,300	0.8260	1.5037	23,783,750	
D. Minor	12,178,600	1.0867	1.0728	14,198,289	15,940,100	0.8260	1.5037	19,797,870	
E. T.T.	9,229,800	1.0924	1.0728	10,816,903	18,470,200	0.8260	1.5037	22,940,296	
F. Med. Only					8,696,200	0.8260	1.5037	10,800,825	
G. Overall	47,649,900	XX	XX	55,548,446	69,013,700	0.8260	xx	85,716,165	
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)
A. Death	1,351,631	5	270,326	2.3738	641,700	1.0000	1.5142	1.409 (a)	2,038,081
B. P.T.	11,161,327	3	316,282	2.4063	761,069	2.0000	3.5847	7.541 (a)	72,895,059
C. Major	50,197,470	191	56,472	1.2885	28,438	1.4031	2.0289	2.870 (a)	121,850,159
D. Minor	33,996,159	602	14,760	1.1362		1.0598	0.9693	1.584 (a)	45,122,228
E. T.T.	33,757,199	2,287				0.9803	0.8836	1.361 (a)	40,779,558
F. Medical	10,800,825	XX	XX	XX	XX	XX		1.000 (b)	10,800,825

(a) (14) x (MED DEV 5TH TO ULT)
(b) SELECTED

Date: 7/23/2008

DELAWARE
Proposed Effective: 12/1/08
Policy Period: 1/1/03-12/31/03
Report: THIRD

Exhibit V - c

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind Cost per Case	Indem Trended on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)	
A. Death	682,000	1.0696	1.0883	793,860	1,700	0.8260	1.6337	2,294	
B. P.T.	1,516,700	1.1058	1.0883	1,825,217	1,753,300	0.8260	1.6337	2,365,993	
C. Major	31,364,700	1.0974	1.0883	37,457,976	28,394,000	0.8260	1.6337	38,316,315	
D. Minor	10,558,600	1.0993	1.0883	12,631,670	14,016,500	0.8260	1.6337	18,914,581	
E. T.T.	9,451,000	1.1058	1.0883	11,373,459	16,779,900	0.8260	1.6337	22,643,655	
F. Med. Only					8,945,600	0.8260	1.6337	12,071,650	
G. Overall	53,573,000	XX	XX	64,082,182	69,891,000	0.8260	xx	94,314,488	
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)
A. Death	796,154	4	199,039	1.8439	367,008	1.0000	1.4642	1.409 (a)	1,165,602
B. P.T.	4,191,210	3	317,323	2.1801	691,796	2.0000	3.7322	7.541 (a)	24,654,028
C. Major	75,774,291	249	56,943	1.3531	27,973	1.1084	1.4648	2.267 (a)	141,731,529
D. Minor	31,546,251	554	14,287	1.1587		1.0325	1.0215	1.543 (a)	42,088,449
E. T.T.	34,017,114	2,381				0.9971	0.9228	1.385 (a)	41,856,890
F. Medical	12,071,650	XX	xx	xx	xx			1.000 (b)	12,071,650

(a) (14) x (MED DEV 5TH TO ULT)
(b) SELECTED

Date: 7/23/2008

DELAWARE
Proposed Effective: 12/1/08
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit VI				
Adjusted Average Cost Per Case by Injury Types				
For Each Hazard Group				
I. * Injury Type	Average Cost Per Case			Indicated
Fatal	830,686			663,099
P.T. / Major	766,006			734,334
Minor/T.T.	29,186			27,503
Hazard Group				
II.** Injury Type	I	II	III	IV
BEFORE ADJUST.	1,093,183			
Fatal	576,496	735,157	917,908	1,015,546
P.T./Major	646,509	687,107	831,117	980,488
Minor/T.T.	29,186	29,186	29,186	29,186

* States overall developed average cost per case for each stated injury type, based upon latest three available years of U.S.P. data.

** Four sets of factors for each stated type (Exhibit III sections B and C) are multiplied by stated injury type average cost per case (Section I) for each hazard group in producing the adjusted figures in Section II of this exhibit.

Date: 7/23/2008

Exhibit VII

Combined Injury Weights

Hazard Group I			Hazard Group II		
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	110,558	0.002	Death	1,480,246	0.004
P.T.	5,915,298	0.100	P.T.	45,547,791	0.129
Major	23,436,772	0.398	Major	153,095,042	0.434
P.T./Major	29,352,070	0.498	P.T./Major	198,642,833	0.563
Minor	14,782,977	0.251	Minor	67,487,502	0.191
T.T.	11,733,565	0.199	T.T.	65,907,682	0.187
Minor/T.T.	26,516,542	0.450	Minor/T.T.	133,395,184	0.378
Medical	2,908,362	XX	Medical	19,054,784	XX
Total	58,887,532	XX	Total	352,573,047	XX
Hazard Group III			Hazard Group IV		
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	2,929,782	0.009	Death	1,621,515	0.017
P.T.	66,103,450	0.213	P.T.	30,315,900	0.311
Major	154,229,079	0.498	Major	47,251,556	0.485
P.T./Major	220,332,529	0.711	P.T./Major	77,567,456	0.796
Minor	37,793,001	0.122	Minor	8,484,143	0.087
T.T.	39,319,924	0.127	T.T.	7,863,985	0.081
Minor/T.T.	77,112,925	0.249	Minor/T.T.	16,348,128	0.168
Medical	9,594,251	XX	Medical	1,872,049	XX
Total	309,969,487	XX	Total	97,409,148	XX

For each hazard group the following procedure is utilized to obtain the distribution of losses
The percentage of losses by injury type (Exhibit II) is multiplied by the corresponding injury type total incurred losses to achieve combined injury weights

DELAWARE
Proposed Effective: 12/1/08
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
Excess Loss Factors Calculation
Hazard Group I

Exhibit VIII-a

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	AVERAGE EXCESS RATIO	P.L.R. EXCL. ASSES.	IND. ELF (1) * (2)	FLAT FACTOR	FINAL ELF (3) +(4)
\$10,000	0.02	0.002	0.981	0.002	0.01	0.498	0.990	0.493	0.31	0.450	0.784	0.353	0.848	0.856	0.726	0.005	0.731
\$15,000	0.02		0.981	0.002	0.02		0.980	0.488	0.47		0.704	0.317	0.807		0.691	0.005	0.696
\$20,000	0.03		0.972	0.002	0.03		0.970	0.483	0.62		0.640	0.288	0.773		0.662	0.005	0.667
\$25,000	0.04		0.964	0.002	0.04		0.960	0.478	0.78		0.582	0.262	0.742		0.635	0.005	0.640
\$30,000	0.05		0.955	0.002	0.04		0.960	0.478	0.93		0.534	0.240	0.720		0.616	0.005	0.621
\$35,000	0.06		0.947	0.002	0.05		0.950	0.473	1.09		0.488	0.220	0.695		0.595	0.005	0.600
\$40,000	0.06		0.947	0.002	0.06		0.940	0.468	1.25		0.448	0.202	0.672		0.575	0.005	0.580
\$50,000	0.08		0.930	0.002	0.07		0.930	0.463	1.56		0.382	0.172	0.637		0.545	0.005	0.550
\$75,000	0.12		0.899	0.002	0.11		0.890	0.443	2.34		0.265	0.119	0.564		0.483	0.005	0.488
\$100,000	0.16		0.870	0.002	0.14		0.860	0.428	3.11		0.190	0.086	0.516		0.442	0.005	0.447
\$125,000	0.20		0.842	0.002	0.18		0.820	0.408	3.89		0.139	0.063	0.473		0.405	0.005	0.410
\$150,000	0.24		0.816	0.002	0.21		0.790	0.393	4.67		0.104	0.047	0.442		0.378	0.005	0.383
\$175,000	0.28		0.790	0.002	0.25		0.750	0.374	5.45		0.079	0.036	0.412		0.353	0.005	0.358
\$200,000	0.32		0.766	0.002	0.28		0.720	0.359	6.23		0.060	0.027	0.388		0.332	0.005	0.337
\$225,000	0.35		0.749	0.001	0.32		0.682	0.340	7.01		0.047	0.021	0.362		0.310	0.005	0.315
\$250,000	0.39		0.726	0.001	0.35		0.654	0.326	7.79		0.037	0.017	0.344		0.294	0.005	0.299
\$275,000	0.43		0.704	0.001	0.39		0.620	0.309	8.57		0.029	0.013	0.323		0.276	0.005	0.281
\$300,000	0.47		0.684	0.001	0.42		0.596	0.297	9.34		0.023	0.010	0.308		0.264	0.005	0.269
\$325,000	0.51		0.663	0.001	0.46		0.566	0.282	10.12		0.018	0.008	0.291		0.249	0.005	0.254
\$350,000	0.55		0.644	0.001	0.49		0.546	0.272	10.90		0.015	0.007	0.280		0.240	0.005	0.245
\$375,000	0.59		0.626	0.001	0.53		0.520	0.259	11.68		0.012	0.005	0.265		0.227	0.005	0.232
\$400,000	0.63		0.608	0.001	0.56		0.503	0.250	12.46		0.010	0.005	0.256		0.219	0.005	0.224
\$425,000	0.67		0.590	0.001	0.60		0.481	0.240	13.24		0.008	0.004	0.245		0.210	0.005	0.215
\$450,000	0.71		0.573	0.001	0.63		0.466	0.232	14.02		0.007	0.003	0.236		0.202	0.005	0.207
\$475,000	0.75		0.557	0.001	0.67		0.447	0.223	14.80		0.005	0.002	0.226		0.193	0.005	0.198
\$500,000	0.79		0.542	0.001	0.70		0.433	0.216	15.57		0.005	0.0023	0.219		0.187	0.005	0.192
\$600,000	0.95		0.484	0.001	0.84		0.381	0.190	18.69		0.002	0.0009	0.192		0.164	0.005	0.169
\$700,000	1.10		0.436	0.001	0.98		0.340	0.169	21.80		0.001	0.0005	0.171		0.146	0.005	0.151
\$800,000	1.26		0.391	0.001	1.12		0.307	0.153	24.92		0.001	0.0005	0.155		0.133	0.005	0.138
\$900,000	1.42		0.351	0.001	1.27		0.279	0.139	28.03		0.000	0.0000	0.140		0.120	0.005	0.125
\$1,000,000	1.58		0.315	0.001	1.41		0.257	0.1280	31.15		0.000	0.0000	0.1286		0.1101	0.0050	0.1151
\$1,500,000	2.37		0.188	0.000	2.11		0.186	0.0926	46.72		0.000	0.0000	0.0930		0.0796	0.0050	0.0846
\$2,000,000	3.15		0.114	0.0002	2.81		0.148	0.0737	62.30		0.000	0.0000	0.0739		0.0633	0.0050	0.0683
\$3,000,000	4.73		0.043	0.0001	4.22		0.106	0.0528	93.44		0.000	0.0000	0.0529		0.0453	0.0050	0.0503
\$4,000,000	6.31		0.017	0.0000	5.62		0.084	0.0418	124.59		0.000	0.0000	0.0418		0.0358	0.0050	0.0408
\$5,000,000	7.88		0.007	0.0000	7.03		0.070	0.0349	155.74		0.000	0.0000	0.0349		0.0299	0.0050	0.0349
\$6,000,000	9.46		0.003	0.0000	8.44		0.060	0.0299	186.89		0.000	0.0000	0.0299		0.0256	0.0050	0.0306
\$7,000,000	11.04		0.001	0.0000	9.84		0.053	0.0264	218.04		0.000	0.0000	0.0264		0.0226	0.0050	0.0276
\$8,000,000	12.62		0.000	0.0000	11.25		0.047	0.0234	249.19		0.000	0.0000	0.0234		0.0200	0.0050	0.0250
\$9,000,000	14.19		0.000	0.0000	12.66		0.043	0.0214	280.33		0.000	0.0000	0.0214		0.0183	0.0050	0.0233
\$10,000,000	15.77		0.000	0.0000	14.06		0.039	0.0194	311.48		0.000	0.0000	0.0194		0.0166	0.0050	0.0216

Death Average Cost Per Case \$576,496
P.T./Major Average Cost Per Case \$646,509
Minor/T.T. Average Cost Per Case \$29,186

Target Cost Ratio 0.8561

Date: 7/23/2008

DELAWARE
Proposed Effective: 12/1/08
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
Excess Loss Factors Calculation
Hazard Group II

Exhibit VIII-b

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	AVERAGE EXCESS RATIO	P.L.R. EXCL. ASSES.	IND. ELF (1) * (2)	FLAT FACTOR	FINAL ELF (3) +(4)
\$10,000	0.01	0.004	0.990	0.004	0.01	0.563	0.990	0.557	0.31	0.378	0.784	0.296	0.857	0.8560	0.734	0.005	0.739
\$15,000	0.02		0.981	0.004	0.02		0.980	0.552	0.47		0.704	0.266	0.822		0.704	0.005	0.709
\$20,000	0.02		0.981	0.004	0.03		0.970	0.546	0.62		0.640	0.242	0.792		0.678	0.005	0.683
\$25,000	0.03		0.972	0.004	0.03		0.970	0.546	0.78		0.582	0.220	0.770		0.659	0.005	0.664
\$30,000	0.04		0.964	0.004	0.04		0.960	0.540	0.93		0.534	0.202	0.746		0.639	0.005	0.644
\$35,000	0.04		0.964	0.004	0.05		0.950	0.535	1.09		0.488	0.184	0.723		0.619	0.005	0.624
\$40,000	0.05		0.955	0.004	0.05		0.950	0.535	1.25		0.448	0.169	0.708		0.606	0.005	0.611
\$50,000	0.06		0.947	0.004	0.07		0.930	0.524	1.56		0.382	0.144	0.672		0.575	0.005	0.580
\$75,000	0.09		0.922	0.004	0.10		0.900	0.507	2.34		0.265	0.100	0.611		0.523	0.005	0.528
\$100,000	0.12		0.899	0.004	0.13		0.870	0.490	3.11		0.190	0.072	0.566		0.484	0.005	0.489
\$125,000	0.15		0.877	0.004	0.17		0.830	0.467	3.89		0.139	0.053	0.524		0.449	0.005	0.454
\$150,000	0.19		0.849	0.003	0.20		0.800	0.450	4.67		0.104	0.039	0.492		0.421	0.005	0.426
\$175,000	0.22		0.829	0.003	0.23		0.770	0.434	5.45		0.079	0.030	0.467		0.400	0.005	0.405
\$200,000	0.25		0.809	0.003	0.26		0.740	0.417	6.23		0.060	0.023	0.443		0.379	0.005	0.384
\$225,000	0.28		0.790	0.003	0.30		0.701	0.395	7.01		0.047	0.018	0.416		0.356	0.005	0.361
\$250,000	0.31		0.772	0.003	0.33		0.672	0.378	7.79		0.037	0.014	0.395		0.338	0.005	0.343
\$275,000	0.34		0.754	0.003	0.36		0.645	0.363	8.57		0.029	0.011	0.377		0.323	0.005	0.328
\$300,000	0.37		0.737	0.003	0.40		0.612	0.345	9.34		0.023	0.009	0.357		0.306	0.005	0.311
\$325,000	0.40		0.721	0.003	0.43		0.588	0.331	10.12		0.018	0.007	0.341		0.292	0.005	0.297
\$350,000	0.43		0.704	0.003	0.46		0.566	0.319	10.90		0.015	0.006	0.328		0.281	0.005	0.286
\$375,000	0.46		0.689	0.003	0.50		0.539	0.303	11.68		0.012	0.005	0.311		0.266	0.005	0.271
\$400,000	0.49		0.673	0.003	0.53		0.520	0.293	12.46		0.010	0.004	0.300		0.257	0.005	0.262
\$425,000	0.53		0.654	0.003	0.56		0.503	0.283	13.24		0.008	0.003	0.289		0.247	0.005	0.252
\$450,000	0.56		0.639	0.003	0.60		0.481	0.271	14.02		0.007	0.003	0.277		0.237	0.005	0.242
\$475,000	0.59		0.626	0.003	0.63		0.466	0.262	14.80		0.005	0.002	0.267		0.229	0.005	0.234
\$500,000	0.62		0.612	0.002	0.66		0.451	0.254	15.57		0.005	0.002	0.258		0.221	0.005	0.226
\$600,000	0.74		0.561	0.002	0.79		0.398	0.224	18.69		0.002	0.001	0.227		0.194	0.005	0.199
\$700,000	0.87		0.512	0.002	0.93		0.354	0.199	21.80		0.001	0.000	0.201		0.172	0.005	0.177
\$800,000	0.99		0.470	0.002	1.06		0.321	0.181	24.92		0.001	0.000	0.183		0.157	0.005	0.162
\$900,000	1.11		0.433	0.002	1.19		0.293	0.165	28.03		0.000	0.000	0.167		0.143	0.005	0.148
\$1,000,000	1.24		0.396	0.0016	1.32		0.271	0.1526	31.15		0.000	0.0000	0.1542		0.1320	0.0050	0.1370
\$1,500,000	1.85		0.263	0.0011	1.98		0.196	0.1103	46.72		0.000	0.0000	0.1114		0.0954	0.0050	0.1004
\$2,000,000	2.47		0.176	0.0007	2.65		0.155	0.0873	62.30		0.000	0.0000	0.0880		0.0753	0.0050	0.0803
\$3,000,000	3.71		0.081	0.0003	3.97		0.111	0.0625	93.44		0.000	0.0000	0.0628		0.0538	0.0050	0.0588
\$4,000,000	4.95		0.038	0.0002	5.29		0.088	0.0495	124.59		0.000	0.0000	0.0497		0.0425	0.0050	0.0475
\$5,000,000	6.18		0.018	0.0001	6.62		0.073	0.0411	155.74		0.000	0.0000	0.0412		0.0353	0.0050	0.0403
\$6,000,000	7.42		0.009	0.0000	7.94		0.063	0.0355	186.89		0.000	0.0000	0.0355		0.0304	0.0050	0.0354
\$7,000,000	8.66		0.004	0.0000	9.26		0.056	0.0315	218.04		0.000	0.0000	0.0315		0.0270	0.0050	0.0320
\$8,000,000	9.89		0.002	0.0000	10.58		0.050	0.0282	249.19		0.000	0.0000	0.0282		0.0241	0.0050	0.0291
\$9,000,000	11.13		0.001	0.0000	11.91		0.045	0.0253	280.33		0.000	0.0000	0.0253		0.0217	0.0050	0.0267
\$10,000,000	12.37		0.000	0.0000	13.23		0.041	0.0231	311.48		0.000	0.0000	0.0231		0.0198	0.0050	0.0248

Death Average Cost Per Case \$735,157
P.T./Major Average Cost Per Case \$687,107
Minor/T.T. Average Cost Per Case \$29,186

Target Cost Ratio 0.8561

Date: 7/23/2008

DELAWARE
Proposed Effective: 12/1/08
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
Excess Loss Factors Calculation
Hazard Group III

Exhibit VIII-c

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	AVERAGE EXCESS RATIO	P.L.R. EXCL. ASSES.	IND. ELF (1) * (2)	FLAT FACTOR	FINAL ELF (3) +(4)
\$10,000	0.01	0.009	0.990	0.009	0.01	0.711	0.990	0.704	0.31	0.249	0.784	0.195	0.908	0.856	0.777	0.005	0.782
\$15,000	0.01		0.990	0.009	0.02		0.980	0.697	0.47		0.704	0.175	0.881		0.754	0.005	0.759
\$20,000	0.02		0.981	0.009	0.02		0.980	0.697	0.62		0.640	0.159	0.865		0.740	0.005	0.745
\$25,000	0.02		0.981	0.009	0.03		0.970	0.690	0.78		0.582	0.145	0.844		0.722	0.005	0.727
\$30,000	0.03		0.972	0.009	0.03		0.970	0.690	0.93		0.534	0.133	0.832		0.712	0.005	0.717
\$35,000	0.03		0.972	0.009	0.04		0.960	0.683	1.09		0.488	0.122	0.814		0.697	0.005	0.702
\$40,000	0.04		0.964	0.009	0.04		0.960	0.683	1.25		0.448	0.112	0.804		0.688	0.005	0.693
\$50,000	0.05		0.955	0.009	0.05		0.950	0.675	1.56		0.382	0.095	0.779		0.667	0.005	0.672
\$75,000	0.07		0.938	0.008	0.08		0.920	0.654	2.34		0.265	0.066	0.728		0.623	0.005	0.628
\$100,000	0.10		0.915	0.008	0.11		0.890	0.633	3.11		0.190	0.047	0.688		0.589	0.005	0.594
\$125,000	0.12		0.899	0.008	0.14		0.860	0.611	3.89		0.139	0.035	0.654		0.560	0.005	0.565
\$150,000	0.15		0.877	0.008	0.16		0.840	0.597	4.67		0.104	0.026	0.631		0.540	0.005	0.545
\$175,000	0.17		0.863	0.008	0.19		0.810	0.576	5.45		0.079	0.020	0.604		0.517	0.005	0.522
\$200,000	0.20		0.842	0.008	0.22		0.780	0.555	6.23		0.060	0.015	0.578		0.495	0.005	0.500
\$225,000	0.22		0.829	0.007	0.25		0.750	0.533	7.01		0.047	0.012	0.552		0.473	0.005	0.478
\$250,000	0.25		0.809	0.007	0.27		0.730	0.519	7.79		0.037	0.009	0.535		0.458	0.005	0.463
\$275,000	0.27		0.797	0.007	0.30		0.701	0.498	8.57		0.029	0.007	0.512		0.438	0.005	0.443
\$300,000	0.30		0.778	0.007	0.33		0.672	0.478	9.34		0.023	0.006	0.491		0.420	0.005	0.425
\$325,000	0.32		0.766	0.007	0.36		0.645	0.459	10.12		0.018	0.004	0.470		0.402	0.005	0.407
\$350,000	0.35		0.749	0.007	0.38		0.628	0.447	10.90		0.015	0.004	0.458		0.392	0.005	0.397
\$375,000	0.37		0.737	0.007	0.41		0.604	0.429	11.68		0.012	0.003	0.439		0.376	0.005	0.381
\$400,000	0.40		0.721	0.006	0.44		0.581	0.413	12.46		0.010	0.002	0.421		0.360	0.005	0.365
\$425,000	0.42		0.710	0.006	0.46		0.566	0.402	13.24		0.008	0.002	0.410		0.351	0.005	0.356
\$450,000	0.45		0.694	0.006	0.49		0.546	0.388	14.02		0.007	0.002	0.396		0.339	0.005	0.344
\$475,000	0.47		0.684	0.006	0.52		0.527	0.375	14.80		0.005	0.001	0.382		0.327	0.005	0.332
\$500,000	0.50		0.668	0.006	0.55		0.508	0.361	15.57		0.005	0.001	0.368		0.315	0.005	0.320
\$600,000	0.59		0.626	0.006	0.66		0.451	0.321	18.69		0.002	0.000	0.327		0.280	0.005	0.285
\$700,000	0.69		0.582	0.005	0.77		0.405	0.288	21.80		0.001	0.000	0.293		0.251	0.005	0.256
\$800,000	0.79		0.542	0.005	0.88		0.368	0.262	24.92		0.001	0.000	0.267		0.229	0.005	0.234
\$900,000	0.89		0.505	0.005	0.98		0.340	0.242	28.03		0.000	0.000	0.247		0.211	0.005	0.216
\$1,000,000	0.99		0.470	0.0042	1.09		0.314	0.2233	31.15		0.000	0.0000	0.2275		0.1947	0.0050	0.1997
\$1,500,000	1.49		0.335	0.0030	1.64		0.228	0.1621	46.72		0.000	0.0000	0.1651		0.1413	0.0050	0.1463
\$2,000,000	1.98		0.242	0.0022	2.19		0.181	0.1287	62.30		0.000	0.0000	0.1309		0.1121	0.0050	0.1171
\$3,000,000	2.97		0.128	0.0012	3.28		0.130	0.0924	93.44		0.000	0.0000	0.0936		0.0801	0.0050	0.0851
\$4,000,000	3.96		0.069	0.0006	4.38		0.103	0.0732	124.59		0.000	0.0000	0.0738		0.0632	0.0050	0.0682
\$5,000,000	4.95		0.038	0.0003	5.47		0.086	0.0611	155.74		0.000	0.0000	0.0614		0.0526	0.0050	0.0576
\$6,000,000	5.94		0.021	0.0002	6.56		0.074	0.0526	186.89		0.000	0.0000	0.0528		0.0452	0.0050	0.0502
\$7,000,000	6.93		0.011	0.0001	7.66		0.065	0.0462	218.04		0.000	0.0000	0.0463		0.0396	0.0050	0.0446
\$8,000,000	7.92		0.006	0.0001	8.75		0.058	0.0412	249.19		0.000	0.0000	0.0413		0.0354	0.0050	0.0404
\$9,000,000	8.91		0.004	0.0000	9.84		0.053	0.0377	280.33		0.000	0.0000	0.0377		0.0323	0.0050	0.0373
\$10,000,000	9.90		0.002	0.0000	10.94		0.048	0.0341	311.48		0.000	0.0000	0.0341		0.0292	0.0050	0.0342

Death Average Cost Per Case \$917,908
P.T./Major Average Cost Per Case \$831,117
Minor/T.T. Average Cost Per Case \$29,186

Target Cost Ratio 0.8561

Date: 7/23/2008

DELAWARE
Proposed Effective: 12/1/08
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
Excess Loss Factors Calculation
Hazard Group IV

Exhibit VIII-d

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	AVERAGE EXCESS RATIO	P.L.R. EXCL. ASSES.	IND. ELF (1) * (2)	FLAT FACTOR	FINAL ELF (3) +(4)
\$10,000	0.01	0.017	0.990	0.017	0.01	0.796	0.990	0.788	0.31	0.168	0.784	0.132	0.937	0.856	0.802	0.005	0.807
\$15,000	0.01		0.990	0.017	0.01		0.990	0.788	0.47		0.704	0.118	0.923		0.790	0.005	0.795
\$20,000	0.02		0.981	0.017	0.02		0.980	0.780	0.62		0.640	0.108	0.905		0.775	0.005	0.780
\$25,000	0.02		0.981	0.017	0.02		0.980	0.780	0.78		0.582	0.098	0.895		0.766	0.005	0.771
\$30,000	0.03		0.972	0.017	0.03		0.970	0.772	0.93		0.534	0.090	0.879		0.752	0.005	0.757
\$35,000	0.03		0.972	0.017	0.03		0.970	0.772	1.09		0.488	0.082	0.871		0.746	0.005	0.751
\$40,000	0.04		0.964	0.016	0.04		0.960	0.764	1.25		0.448	0.075	0.855		0.732	0.005	0.737
\$50,000	0.04		0.964	0.016	0.05		0.950	0.756	1.56		0.382	0.064	0.836		0.716	0.005	0.721
\$75,000	0.07		0.938	0.016	0.07		0.930	0.740	2.34		0.265	0.045	0.801		0.686	0.005	0.691
\$100,000	0.09		0.922	0.016	0.09		0.910	0.724	3.11		0.190	0.032	0.772		0.661	0.005	0.666
\$125,000	0.11		0.907	0.015	0.12		0.880	0.700	3.89		0.139	0.023	0.738		0.632	0.005	0.637
\$150,000	0.13		0.892	0.015	0.14		0.860	0.685	4.67		0.104	0.017	0.717		0.614	0.005	0.619
\$175,000	0.16		0.870	0.015	0.16		0.840	0.669	5.45		0.079	0.013	0.697		0.597	0.005	0.602
\$200,000	0.18		0.856	0.015	0.19		0.810	0.645	6.23		0.060	0.010	0.670		0.574	0.005	0.579
\$225,000	0.20		0.842	0.014	0.21		0.790	0.629	7.01		0.047	0.008	0.651		0.557	0.005	0.562
\$250,000	0.22		0.829	0.014	0.23		0.770	0.613	7.79		0.037	0.006	0.633		0.542	0.005	0.547
\$275,000	0.25		0.809	0.014	0.25		0.750	0.597	8.57		0.029	0.005	0.616		0.527	0.005	0.532
\$300,000	0.27		0.797	0.014	0.28		0.720	0.573	9.34		0.023	0.004	0.591		0.506	0.005	0.511
\$325,000	0.29		0.784	0.013	0.30		0.701	0.558	10.12		0.018	0.003	0.574		0.491	0.005	0.496
\$350,000	0.31		0.772	0.013	0.32		0.682	0.543	10.90		0.015	0.003	0.559		0.479	0.005	0.484
\$375,000	0.34		0.754	0.013	0.35		0.654	0.521	11.68		0.012	0.002	0.536		0.459	0.005	0.464
\$400,000	0.36		0.743	0.013	0.37		0.637	0.507	12.46		0.010	0.002	0.522		0.447	0.005	0.452
\$425,000	0.38		0.732	0.012	0.39		0.620	0.494	13.24		0.008	0.001	0.507		0.434	0.005	0.439
\$450,000	0.40		0.721	0.012	0.42		0.596	0.474	14.02		0.007	0.001	0.487		0.417	0.005	0.422
\$475,000	0.43		0.704	0.012	0.44		0.581	0.462	14.80		0.005	0.001	0.475		0.407	0.005	0.412
\$500,000	0.45		0.694	0.012	0.46		0.566	0.451	15.57		0.005	0.001	0.464		0.397	0.005	0.402
\$600,000	0.54		0.649	0.011	0.56		0.503	0.400	18.69		0.002	0.000	0.411		0.352	0.005	0.357
\$700,000	0.63		0.608	0.010	0.65		0.456	0.363	21.80		0.001	0.000	0.373		0.319	0.005	0.324
\$800,000	0.72		0.569	0.010	0.74		0.417	0.332	24.92		0.001	0.000	0.342		0.293	0.005	0.298
\$900,000	0.81		0.534	0.009	0.83		0.384	0.306	28.03		0.000	0.000	0.315		0.270	0.005	0.275
\$1,000,000	0.90		0.501	0.0085	0.93		0.354	0.2818	31.15		0.000	0.0000	0.2903		0.2485	0.0050	0.2535
\$1,500,000	1.34		0.370	0.0063	1.39		0.260	0.2070	46.72		0.000	0.0000	0.2133		0.1826	0.0050	0.1876
\$2,000,000	1.79		0.274	0.0047	1.85		0.207	0.1648	62.30		0.000	0.0000	0.1695		0.1451	0.0050	0.1501
\$3,000,000	2.69		0.153	0.0026	2.78		0.149	0.1186	93.44		0.000	0.0000	0.1212		0.1037	0.0050	0.1087
\$4,000,000	3.58		0.087	0.0015	3.71		0.118	0.0939	124.59		0.000	0.0000	0.0954		0.0817	0.0050	0.0867
\$5,000,000	4.48		0.050	0.0009	4.64		0.098	0.0780	155.74		0.000	0.0000	0.0789		0.0675	0.0050	0.0725
\$6,000,000	5.37		0.029	0.0005	5.56		0.084	0.0669	186.89		0.000	0.0000	0.0674		0.0577	0.0050	0.0627
\$7,000,000	6.27		0.017	0.0003	6.49		0.074	0.0589	218.04		0.000	0.0000	0.0592		0.0507	0.0050	0.0557
\$8,000,000	7.16		0.010	0.0002	7.42		0.067	0.0533	249.19		0.000	0.0000	0.0535		0.0458	0.0050	0.0508
\$9,000,000	8.06		0.006	0.0001	8.34		0.061	0.0486	280.33		0.000	0.0000	0.0487		0.0417	0.0050	0.0467
\$10,000,000	8.95		0.003	0.0001	9.27		0.055	0.0438	311.48		0.000	0.0000	0.0439		0.0376	0.0050	0.0426

Death Average Cost Per Case \$1,015,546
P.T./Major Average Cost Per Case \$980,488
Minor/T.T. Average Cost Per Case \$29,186

Target Cost Ratio 0.8561

Date: 7/23/2008

DELAWARE
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 12/1/08

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	0.731	0.739	0.782	0.808	0.756	0.764	0.804	0.825	-3.3%	-3.3%	-2.7%	-2.1%
\$15,000	0.696	0.709	0.759	0.794	0.724	0.735	0.781	0.813	-3.9%	-3.5%	-2.8%	-2.4%
\$20,000	0.667	0.684	0.743	0.781	0.697	0.711	0.767	0.800	-4.3%	-3.8%	-3.1%	-2.5%
\$25,000	0.640	0.664	0.727	0.769	0.676	0.693	0.752	0.791	-5.3%	-4.2%	-3.3%	-2.8%
\$30,000	0.620	0.644	0.715	0.758	0.654	0.675	0.741	0.782	-5.2%	-4.6%	-3.5%	-3.1%
\$35,000	0.600	0.624	0.702	0.748	0.633	0.659	0.730	0.774	-5.3%	-5.2%	-3.8%	-3.4%
\$40,000	0.580	0.609	0.692	0.738	0.618	0.644	0.720	0.767	-6.1%	-5.5%	-3.9%	-3.8%
\$50,000	0.550	0.580	0.672	0.722	0.586	0.618	0.701	0.752	-6.1%	-6.1%	-4.1%	-4.0%
\$75,000	0.488	0.528	0.628	0.692	0.528	0.565	0.657	0.717	-7.6%	-6.5%	-4.4%	-3.5%
\$100,000	0.447	0.489	0.594	0.665	0.485	0.520	0.627	0.691	-7.8%	-6.0%	-5.3%	-3.7%
\$125,000	0.410	0.454	0.567	0.638	0.445	0.486	0.597	0.670	-7.9%	-6.6%	-5.0%	-4.8%
\$150,000	0.383	0.426	0.545	0.618	0.417	0.458	0.574	0.651	-8.2%	-7.0%	-5.1%	-4.9%
\$175,000	0.358	0.405	0.522	0.599	0.390	0.434	0.551	0.631	-8.2%	-6.7%	-5.3%	-5.1%
\$200,000	0.337	0.384	0.500	0.580	0.363	0.411	0.528	0.612	-7.2%	-6.6%	-5.3%	-5.2%
\$225,000	0.317	0.364	0.480	0.563	0.343	0.390	0.510	0.592	-7.6%	-6.8%	-5.8%	-4.9%
\$250,000	0.299	0.343	0.462	0.546	0.325	0.370	0.492	0.575	-8.0%	-7.3%	-6.1%	-5.1%
\$275,000	0.281	0.327	0.443	0.529	0.309	0.350	0.473	0.559	-8.9%	-6.6%	-6.4%	-5.3%
\$300,000	0.268	0.311	0.425	0.512	0.292	0.335	0.455	0.543	-8.4%	-7.2%	-6.6%	-5.6%
\$325,000	0.254	0.299	0.408	0.496	0.279	0.321	0.439	0.527	-9.0%	-7.0%	-7.2%	-5.8%
\$350,000	0.243	0.286	0.394	0.481	0.266	0.308	0.423	0.511	-8.6%	-7.1%	-6.9%	-5.9%
\$375,000	0.232	0.274	0.381	0.465	0.255	0.295	0.407	0.495	-9.0%	-7.3%	-6.4%	-6.0%
\$400,000	0.224	0.262	0.368	0.451	0.244	0.284	0.394	0.480	-8.4%	-7.7%	-6.5%	-6.0%
\$425,000	0.215	0.252	0.356	0.437	0.233	0.273	0.380	0.466	-7.7%	-7.7%	-6.3%	-6.3%
\$450,000	0.207	0.242	0.344	0.423	0.225	0.263	0.368	0.453	-8.2%	-7.8%	-6.5%	-6.7%
\$475,000	0.198	0.234	0.332	0.412	0.217	0.252	0.356	0.440	-8.8%	-7.1%	-6.7%	-6.3%
\$500,000	0.192	0.226	0.320	0.402	0.209	0.243	0.345	0.427	-8.1%	-7.0%	-7.2%	-6.0%
\$600,000	0.169	0.199	0.285	0.359	0.184	0.216	0.308	0.387	-8.2%	-7.9%	-7.5%	-7.2%
\$700,000	0.151	0.177	0.256	0.324	0.165	0.193	0.278	0.350	-8.5%	-8.3%	-7.9%	-7.4%
\$800,000	0.138	0.162	0.234	0.298	0.148	0.176	0.255	0.318	-6.8%	-8.0%	-8.2%	-6.3%
\$900,000	0.125	0.148	0.216	0.275	0.136	0.160	0.232	0.296	-8.1%	-7.5%	-6.9%	-7.1%
\$1,000,000	0.1151	0.1370	0.1997	0.2535	0.1254	0.1481	0.2157	0.2739	-8.2%	-7.5%	-7.4%	-7.4%
\$1,500,000	0.0846	0.1004	0.1463	0.1876	0.0924	0.1090	0.1585	0.2021	-8.4%	-7.9%	-7.7%	-7.2%
\$2,000,000	0.0683	0.0803	0.1171	0.1501	0.0741	0.0870	0.1267	0.1627	-7.8%	-7.7%	-7.6%	-7.7%
\$3,000,000	0.0503	0.0588	0.0851	0.1087	0.0542	0.0636	0.0924	0.1180	-7.2%	-7.5%	-7.9%	-7.9%
\$4,000,000	0.0408	0.0475	0.0682	0.0867	0.0439	0.0514	0.0736	0.0938	-7.1%	-7.6%	-7.3%	-7.6%
\$5,000,000	0.0349	0.0403	0.0576	0.0725	0.0376	0.0438	0.0621	0.0784	-7.2%	-8.0%	-7.2%	-7.5%
\$6,000,000	0.0306	0.0354	0.0502	0.0627	0.0332	0.0381	0.0538	0.0682	-7.8%	-7.1%	-6.7%	-8.1%
\$7,000,000	0.0276	0.0320	0.0446	0.0557	0.0296	0.0341	0.0481	0.0603	-6.8%	-6.2%	-7.3%	-7.6%
\$8,000,000	0.0250	0.0291	0.0404	0.0508	0.0269	0.0312	0.0435	0.0546	-7.1%	-6.7%	-7.1%	-7.0%
\$9,000,000	0.0233	0.0267	0.0373	0.0467	0.0251	0.0287	0.0397	0.0502	-7.2%	-7.0%	-6.0%	-7.0%
\$10,000,000	0.0216	0.0248	0.0342	0.0426	0.0234	0.0267	0.0372	0.0460	-7.7%	-7.1%	-8.1%	-7.4%

*Adjusted