

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Premium Factors

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 express excess losses as a portion of residual market rates.

DELAWARE  
Proposed Effective: 12/1/2008

Excess Loss Premium Factors

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	0.848	0.643	0.545	0.005	0.550	0.857	0.643	0.551	0.005	0.556	0.908	0.643	0.584	0.005	0.589	0.937	0.643	0.602	0.005	0.607
\$15,000	0.807		0.519	0.005	0.524	0.822		0.529	0.005	0.534	0.881		0.566	0.005	0.571	0.923		0.593	0.005	0.598
\$20,000	0.773		0.497	0.005	0.502	0.792		0.509	0.005	0.514	0.865		0.556	0.005	0.561	0.905		0.582	0.005	0.587
\$25,000	0.742		0.477	0.005	0.482	0.770		0.495	0.005	0.500	0.844		0.543	0.005	0.548	0.895		0.575	0.005	0.580
\$30,000	0.720		0.463	0.005	0.468	0.746		0.480	0.005	0.485	0.832		0.535	0.005	0.540	0.879		0.565	0.005	0.570
\$35,000	0.695		0.447	0.005	0.452	0.723		0.465	0.005	0.470	0.814		0.523	0.005	0.528	0.871		0.560	0.005	0.565
\$40,000	0.672		0.432	0.005	0.437	0.708		0.455	0.005	0.460	0.804		0.517	0.005	0.522	0.855		0.550	0.005	0.555
\$50,000	0.637		0.410	0.005	0.415	0.672		0.432	0.005	0.437	0.779		0.501	0.005	0.506	0.836		0.538	0.005	0.543
\$75,000	0.564		0.363	0.005	0.368	0.611		0.393	0.005	0.398	0.728		0.468	0.005	0.473	0.801		0.515	0.005	0.520
\$100,000	0.516		0.332	0.005	0.337	0.566		0.364	0.005	0.369	0.688		0.442	0.005	0.447	0.772		0.496	0.005	0.501
\$125,000	0.473		0.304	0.005	0.309	0.524		0.337	0.005	0.342	0.654		0.421	0.005	0.426	0.738		0.475	0.005	0.480
\$150,000	0.442		0.284	0.005	0.289	0.492		0.316	0.005	0.321	0.631		0.406	0.005	0.411	0.717		0.461	0.005	0.466
\$175,000	0.412		0.265	0.005	0.270	0.467		0.300	0.005	0.305	0.604		0.388	0.005	0.393	0.697		0.448	0.005	0.453
\$200,000	0.388		0.249	0.005	0.254	0.443		0.285	0.005	0.290	0.578		0.372	0.005	0.377	0.670		0.431	0.005	0.436
\$225,000	0.362		0.233	0.005	0.238	0.416		0.267	0.005	0.272	0.552		0.355	0.005	0.360	0.651		0.419	0.005	0.424
\$250,000	0.344		0.221	0.005	0.226	0.395		0.254	0.005	0.259	0.535		0.344	0.005	0.349	0.633		0.407	0.005	0.412
\$275,000	0.323		0.208	0.005	0.213	0.377		0.242	0.005	0.247	0.512		0.329	0.005	0.334	0.616		0.396	0.005	0.401
\$300,000	0.308		0.198	0.005	0.203	0.357		0.230	0.005	0.235	0.491		0.316	0.005	0.321	0.591		0.380	0.005	0.385
\$325,000	0.291		0.187	0.005	0.192	0.341		0.219	0.005	0.224	0.470		0.302	0.005	0.307	0.574		0.369	0.005	0.374
\$350,000	0.280		0.180	0.005	0.185	0.328		0.211	0.005	0.216	0.458		0.294	0.005	0.299	0.559		0.359	0.005	0.364
\$375,000	0.265		0.170	0.005	0.175	0.311		0.200	0.005	0.205	0.439		0.282	0.005	0.287	0.536		0.345	0.005	0.350
\$400,000	0.256		0.165	0.005	0.170	0.300		0.193	0.005	0.198	0.421		0.271	0.005	0.276	0.522		0.336	0.005	0.341
\$425,000	0.245		0.158	0.005	0.163	0.289		0.186	0.005	0.191	0.410		0.264	0.005	0.269	0.507		0.326	0.005	0.331
\$450,000	0.236		0.152	0.005	0.157	0.277		0.178	0.005	0.183	0.396		0.255	0.005	0.260	0.487		0.313	0.005	0.318
\$475,000	0.226		0.145	0.005	0.150	0.267		0.172	0.005	0.177	0.382		0.246	0.005	0.251	0.475		0.305	0.005	0.310
\$500,000	0.219		0.141	0.005	0.146	0.258		0.166	0.005	0.171	0.368		0.237	0.005	0.242	0.464		0.298	0.005	0.303
\$600,000	0.192		0.123	0.005	0.128	0.227		0.146	0.005	0.151	0.327		0.210	0.005	0.215	0.411		0.264	0.005	0.269
\$700,000	0.171		0.110	0.005	0.115	0.201		0.129	0.005	0.134	0.293		0.188	0.005	0.193	0.373		0.240	0.005	0.245
\$800,000	0.155		0.100	0.005	0.105	0.183		0.118	0.005	0.123	0.267		0.172	0.005	0.177	0.342		0.220	0.005	0.225
\$900,000	0.140		0.090	0.005	0.095	0.167		0.107	0.005	0.112	0.247		0.159	0.005	0.164	0.315		0.203	0.005	0.208
\$1,000,000	0.1286		0.0827	0.0050	0.0877	0.1542		0.0992	0.0050	0.1042	0.2275		0.1463	0.0050	0.1513	0.2903		0.1867	0.0050	0.1917
\$1,500,000	0.0930		0.0598	0.0050	0.0648	0.1114		0.0716	0.0050	0.0766	0.1651		0.1062	0.0050	0.1112	0.2133		0.1372	0.0050	0.1422
\$2,000,000	0.0739		0.0475	0.0050	0.0525	0.0880		0.0566	0.0050	0.0616	0.1309		0.0842	0.0050	0.0892	0.1695		0.1090	0.0050	0.1140
\$3,000,000	0.0529		0.0340	0.0050	0.0390	0.0628		0.0404	0.0050	0.0454	0.0936		0.0602	0.0050	0.0652	0.1212		0.0779	0.0050	0.0829
\$4,000,000	0.0418		0.0269	0.0050	0.0319	0.0497		0.0320	0.0050	0.0370	0.0738		0.0475	0.0050	0.0525	0.0954		0.0613	0.0050	0.0663
\$5,000,000	0.0349		0.0224	0.0050	0.0274	0.0412		0.0265	0.0050	0.0315	0.0614		0.0395	0.0050	0.0445	0.0789		0.0507	0.0050	0.0557
\$6,000,000	0.0299		0.0192	0.0050	0.0242	0.0355		0.0228	0.0050	0.0278	0.0528		0.0340	0.0050	0.0390	0.0674		0.0433	0.0050	0.0483
\$7,000,000	0.0264		0.0170	0.0050	0.0220	0.0315		0.0203	0.0050	0.0253	0.0463		0.0298	0.0050	0.0348	0.0592		0.0381	0.0050	0.0431
\$8,000,000	0.0234		0.0150	0.0050	0.0200	0.0282		0.0181	0.0050	0.0231	0.0413		0.0266	0.0050	0.0316	0.0535		0.0344	0.0050	0.0394
\$9,000,000	0.0214		0.0138	0.0050	0.0188	0.0253		0.0163	0.0050	0.0213	0.0377		0.0242	0.0050	0.0292	0.0487		0.0313	0.0050	0.0363
\$10,000,000	0.0194		0.0125	0.0050	0.0175	0.0231		0.0149	0.0050	0.0199	0.0341		0.0219	0.0050	0.0269	0.0439		0.0282	0.0050	0.0332

DELAWARE  
EXCESS LOSS PREMIUM FACTORS  
PROPOSED EFFECTIVE DATE: 12/1/2008

Per Accident Limit	Proposed Excess Factors*				Current Excess Factors				Percentage Change			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
\$10,000	0.550	0.556	0.589	0.607	0.578	0.584	0.615	0.632	-4.8%	-4.8%	-4.2%	-3.9%
\$15,000	0.524	0.534	0.571	0.597	0.553	0.562	0.597	0.623	-5.2%	-5.0%	-4.4%	-4.2%
\$20,000	0.502	0.515	0.560	0.587	0.533	0.544	0.586	0.615	-5.8%	-5.3%	-4.5%	-4.6%
\$25,000	0.482	0.500	0.548	0.579	0.517	0.530	0.575	0.608	-6.7%	-5.7%	-4.7%	-4.8%
\$30,000	0.467	0.485	0.538	0.570	0.500	0.516	0.566	0.600	-6.6%	-6.0%	-4.9%	-5.0%
\$35,000	0.452	0.470	0.528	0.563	0.484	0.504	0.557	0.594	-6.6%	-6.8%	-5.2%	-5.4%
\$40,000	0.437	0.458	0.521	0.555	0.472	0.492	0.550	0.589	-7.4%	-6.8%	-5.2%	-5.7%
\$50,000	0.415	0.437	0.507	0.543	0.448	0.473	0.536	0.577	-7.4%	-7.6%	-5.4%	-6.0%
\$75,000	0.368	0.398	0.473	0.520	0.403	0.433	0.502	0.549	-8.7%	-8.1%	-5.8%	-5.3%
\$100,000	0.337	0.369	0.447	0.501	0.370	0.398	0.480	0.530	-8.9%	-7.3%	-6.8%	-5.5%
\$125,000	0.309	0.342	0.426	0.483	0.340	0.372	0.457	0.514	-9.1%	-8.1%	-6.8%	-6.2%
\$150,000	0.289	0.321	0.410	0.467	0.318	0.351	0.440	0.499	-9.1%	-8.6%	-6.8%	-6.4%
\$175,000	0.270	0.305	0.393	0.452	0.299	0.332	0.422	0.483	-9.5%	-8.1%	-6.9%	-6.6%
\$200,000	0.254	0.290	0.377	0.436	0.279	0.316	0.404	0.468	-9.0%	-8.2%	-6.8%	-6.8%
\$225,000	0.238	0.274	0.360	0.424	0.264	0.299	0.389	0.452	-9.8%	-8.3%	-7.5%	-6.2%
\$250,000	0.226	0.259	0.347	0.412	0.250	0.285	0.374	0.440	-9.8%	-9.1%	-7.4%	-6.4%
\$275,000	0.213	0.247	0.333	0.400	0.236	0.271	0.361	0.428	-9.7%	-8.9%	-7.8%	-6.5%
\$300,000	0.203	0.235	0.320	0.388	0.225	0.257	0.348	0.416	-10.0%	-8.6%	-8.0%	-6.6%
\$325,000	0.192	0.224	0.307	0.376	0.214	0.246	0.336	0.403	-10.3%	-8.9%	-8.6%	-6.8%
\$350,000	0.184	0.215	0.297	0.364	0.203	0.236	0.324	0.391	-9.6%	-9.1%	-8.3%	-6.9%
\$375,000	0.175	0.205	0.287	0.352	0.195	0.226	0.312	0.379	-10.3%	-9.3%	-8.0%	-7.1%
\$400,000	0.169	0.198	0.278	0.340	0.187	0.218	0.302	0.367	-9.9%	-9.2%	-7.9%	-7.2%
\$425,000	0.162	0.191	0.269	0.329	0.179	0.210	0.292	0.357	-9.5%	-9.0%	-7.9%	-7.9%
\$450,000	0.156	0.184	0.260	0.317	0.173	0.202	0.283	0.347	-9.8%	-8.9%	-8.0%	-8.6%
\$475,000	0.150	0.177	0.251	0.309	0.167	0.194	0.273	0.338	-10.2%	-8.8%	-8.1%	-8.6%
\$500,000	0.146	0.171	0.242	0.301	0.161	0.187	0.265	0.328	-9.6%	-8.6%	-8.7%	-8.2%
\$600,000	0.128	0.151	0.215	0.271	0.142	0.166	0.237	0.296	-9.9%	-9.0%	-9.3%	-8.4%
\$700,000	0.115	0.134	0.193	0.245	0.127	0.148	0.213	0.268	-9.4%	-9.5%	-9.4%	-8.6%
\$800,000	0.105	0.123	0.177	0.225	0.114	0.135	0.196	0.244	-7.9%	-8.9%	-9.5%	-7.8%
\$900,000	0.095	0.112	0.164	0.208	0.105	0.123	0.178	0.227	-9.5%	-8.9%	-7.9%	-8.4%
\$1,000,000	0.0877	0.1042	0.1513	0.1917	0.0969	0.1142	0.1658	0.2102	-9.5%	-8.8%	-8.7%	-8.8%
\$1,500,000	0.0648	0.0766	0.1112	0.1422	0.0717	0.0843	0.1221	0.1555	-9.6%	-9.1%	-8.9%	-8.6%
\$2,000,000	0.0525	0.0616	0.0892	0.1140	0.0577	0.0675	0.0979	0.1254	-9.0%	-8.7%	-8.9%	-9.1%
\$3,000,000	0.0390	0.0454	0.0652	0.0829	0.0426	0.0497	0.0717	0.0913	-8.5%	-8.7%	-9.1%	-9.2%
\$4,000,000	0.0319	0.0370	0.0525	0.0663	0.0347	0.0404	0.0574	0.0728	-8.1%	-8.4%	-8.5%	-8.9%
\$5,000,000	0.0274	0.0315	0.0445	0.0557	0.0299	0.0346	0.0486	0.0610	-8.4%	-9.0%	-8.4%	-8.7%
\$6,000,000	0.0242	0.0278	0.0390	0.0483	0.0265	0.0303	0.0423	0.0533	-8.7%	-8.3%	-7.8%	-9.4%
\$7,000,000	0.0220	0.0253	0.0348	0.0431	0.0238	0.0272	0.0379	0.0472	-7.6%	-7.0%	-8.2%	-8.7%
\$8,000,000	0.0200	0.0231	0.0316	0.0394	0.0217	0.0250	0.0344	0.0428	-7.8%	-7.6%	-8.1%	-7.9%
\$9,000,000	0.0188	0.0213	0.0292	0.0363	0.0203	0.0231	0.0315	0.0395	-7.6%	-7.8%	-7.3%	-8.1%
\$10,000,000	0.0175	0.0199	0.0269	0.0332	0.0190	0.0215	0.0296	0.0363	-7.9%	-7.4%	-9.1%	-8.5%

\*Adjusted