

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 17-A. 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.

DELAWARE  
Proposed Effective: 12/1/2008

Excess Loss 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	0.848	0.690	0.585	0.005	0.590	0.857	0.690	0.591	0.005	0.596	0.908	0.690	0.627	0.005	0.632	0.937	0.690	0.647	0.005	0.652
\$15,000	0.807		0.557	0.005	0.562	0.822		0.567	0.005	0.572	0.881		0.608	0.005	0.613	0.923		0.637	0.005	0.642
\$20,000	0.773		0.533	0.005	0.538	0.792		0.546	0.005	0.551	0.865		0.597	0.005	0.602	0.905		0.624	0.005	0.629
\$25,000	0.742		0.512	0.005	0.517	0.770		0.531	0.005	0.536	0.844		0.582	0.005	0.587	0.895		0.618	0.005	0.623
\$30,000	0.720		0.497	0.005	0.502	0.746		0.515	0.005	0.520	0.832		0.574	0.005	0.579	0.879		0.607	0.005	0.612
\$35,000	0.695		0.480	0.005	0.485	0.723		0.499	0.005	0.504	0.814		0.562	0.005	0.567	0.871		0.601	0.005	0.606
\$40,000	0.672		0.464	0.005	0.469	0.708		0.489	0.005	0.494	0.804		0.555	0.005	0.560	0.855		0.590	0.005	0.595
\$50,000	0.637		0.440	0.005	0.445	0.672		0.464	0.005	0.469	0.779		0.538	0.005	0.543	0.836		0.577	0.005	0.582
\$75,000	0.564		0.389	0.005	0.394	0.611		0.422	0.005	0.427	0.728		0.502	0.005	0.507	0.801		0.553	0.005	0.558
\$100,000	0.516		0.356	0.005	0.361	0.566		0.391	0.005	0.396	0.688		0.475	0.005	0.480	0.772		0.533	0.005	0.538
\$125,000	0.473		0.326	0.005	0.331	0.524		0.362	0.005	0.367	0.654		0.451	0.005	0.456	0.738		0.509	0.005	0.514
\$150,000	0.442		0.305	0.005	0.310	0.492		0.339	0.005	0.344	0.631		0.435	0.005	0.440	0.717		0.495	0.005	0.500
\$175,000	0.412		0.284	0.005	0.289	0.467		0.322	0.005	0.327	0.604		0.417	0.005	0.422	0.697		0.481	0.005	0.486
\$200,000	0.388		0.268	0.005	0.273	0.443		0.306	0.005	0.311	0.578		0.399	0.005	0.404	0.670		0.462	0.005	0.467
\$225,000	0.362		0.250	0.005	0.255	0.416		0.287	0.005	0.292	0.552		0.381	0.005	0.386	0.651		0.449	0.005	0.454
\$250,000	0.344		0.237	0.005	0.242	0.395		0.273	0.005	0.278	0.535		0.369	0.005	0.374	0.633		0.437	0.005	0.442
\$275,000	0.323		0.223	0.005	0.228	0.377		0.260	0.005	0.265	0.512		0.353	0.005	0.358	0.616		0.425	0.005	0.430
\$300,000	0.308		0.213	0.005	0.218	0.357		0.246	0.005	0.251	0.491		0.339	0.005	0.344	0.591		0.408	0.005	0.413
\$325,000	0.291		0.201	0.005	0.206	0.341		0.235	0.005	0.240	0.470		0.324	0.005	0.329	0.574		0.396	0.005	0.401
\$350,000	0.280		0.193	0.005	0.198	0.328		0.226	0.005	0.231	0.458		0.316	0.005	0.321	0.559		0.386	0.005	0.391
\$375,000	0.265		0.183	0.005	0.188	0.311		0.215	0.005	0.220	0.439		0.303	0.005	0.308	0.536		0.370	0.005	0.375
\$400,000	0.256		0.177	0.005	0.182	0.300		0.207	0.005	0.212	0.421		0.290	0.005	0.295	0.522		0.360	0.005	0.365
\$425,000	0.245		0.169	0.005	0.174	0.289		0.199	0.005	0.204	0.410		0.283	0.005	0.288	0.507		0.350	0.005	0.355
\$450,000	0.236		0.163	0.005	0.168	0.277		0.191	0.005	0.196	0.396		0.273	0.005	0.278	0.487		0.336	0.005	0.341
\$475,000	0.226		0.156	0.005	0.161	0.267		0.184	0.005	0.189	0.382		0.264	0.005	0.269	0.475		0.328	0.005	0.333
\$500,000	0.219		0.151	0.005	0.156	0.258		0.178	0.005	0.183	0.368		0.254	0.005	0.259	0.464		0.320	0.005	0.325
\$600,000	0.192		0.132	0.005	0.137	0.227		0.157	0.005	0.162	0.327		0.226	0.005	0.231	0.411		0.284	0.005	0.289
\$700,000	0.171		0.118	0.005	0.123	0.201		0.139	0.005	0.144	0.293		0.202	0.005	0.207	0.373		0.257	0.005	0.262
\$800,000	0.155		0.107	0.005	0.112	0.183		0.126	0.005	0.131	0.267		0.184	0.005	0.189	0.342		0.236	0.005	0.241
\$900,000	0.140		0.097	0.005	0.102	0.167		0.115	0.005	0.120	0.247		0.170	0.005	0.175	0.315		0.217	0.005	0.222
\$1,000,000	0.1286		0.0887	0.0050	0.0937	0.1542		0.1064	0.0050	0.1114	0.2275		0.1570	0.0050	0.1620	0.2903		0.2003	0.0050	0.2053
\$1,500,000	0.0930		0.0642	0.0050	0.0692	0.1114		0.0769	0.0050	0.0819	0.1651		0.1139	0.0050	0.1189	0.2133		0.1472	0.0050	0.1522
\$2,000,000	0.0739		0.0510	0.0050	0.0560	0.0880		0.0607	0.0050	0.0657	0.1309		0.0903	0.0050	0.0953	0.1695		0.1170	0.0050	0.1220
\$3,000,000	0.0529		0.0365	0.0050	0.0415	0.0628		0.0433	0.0050	0.0483	0.0936		0.0646	0.0050	0.0696	0.1212		0.0836	0.0050	0.0886
\$4,000,000	0.0418		0.0288	0.0050	0.0338	0.0497		0.0343	0.0050	0.0393	0.0738		0.0509	0.0050	0.0559	0.0954		0.0658	0.0050	0.0708
\$5,000,000	0.0349		0.0241	0.0050	0.0291	0.0412		0.0284	0.0050	0.0334	0.0614		0.0424	0.0050	0.0474	0.0789		0.0544	0.0050	0.0594
\$6,000,000	0.0299		0.0206	0.0050	0.0256	0.0355		0.0245	0.0050	0.0295	0.0528		0.0364	0.0050	0.0414	0.0674		0.0465	0.0050	0.0515
\$7,000,000	0.0264		0.0182	0.0050	0.0232	0.0315		0.0217	0.0050	0.0267	0.0463		0.0319	0.0050	0.0369	0.0592		0.0408	0.0050	0.0458
\$8,000,000	0.0234		0.0161	0.0050	0.0211	0.0282		0.0195	0.0050	0.0245	0.0413		0.0285	0.0050	0.0335	0.0535		0.0369	0.0050	0.0419
\$9,000,000	0.0214		0.0148	0.0050	0.0198	0.0253		0.0175	0.0050	0.0225	0.0377		0.0260	0.0050	0.0310	0.0487		0.0336	0.0050	0.0386
\$10,000,000	0.0194		0.0134	0.0050	0.0184	0.0231		0.0159	0.0050	0.0209	0.0341		0.0235	0.0050	0.0285	0.0439		0.0303	0.0050	0.0353

DELAWARE  
EXCESS LOSS PREMIUM FACTORS INCLUDING ALAE  
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	0.590	0.596	0.632	0.652	0.615	0.622	0.654	0.672	-4.0%	-4.2%	-3.4%	-3.0%
\$15,000	0.562	0.572	0.613	0.642	0.589	0.598	0.636	0.662	-4.5%	-4.3%	-3.7%	-3.1%
\$20,000	0.538	0.551	0.600	0.632	0.567	0.579	0.624	0.652	-5.1%	-4.8%	-3.9%	-3.1%
\$25,000	0.517	0.535	0.587	0.623	0.550	0.564	0.612	0.644	-5.9%	-5.1%	-4.2%	-3.3%
\$30,000	0.501	0.519	0.577	0.614	0.532	0.549	0.603	0.635	-5.8%	-5.5%	-4.3%	-3.4%
\$35,000	0.485	0.504	0.567	0.604	0.515	0.537	0.593	0.629	-5.8%	-6.1%	-4.4%	-4.0%
\$40,000	0.469	0.492	0.558	0.595	0.502	0.524	0.586	0.623	-6.5%	-6.1%	-4.7%	-4.5%
\$50,000	0.445	0.469	0.543	0.580	0.477	0.503	0.571	0.612	-6.6%	-6.8%	-4.9%	-5.2%
\$75,000	0.394	0.427	0.507	0.558	0.429	0.460	0.535	0.583	-8.1%	-7.2%	-5.2%	-4.3%
\$100,000	0.361	0.396	0.480	0.536	0.394	0.424	0.511	0.562	-8.3%	-6.6%	-6.0%	-4.6%
\$125,000	0.331	0.367	0.458	0.514	0.362	0.396	0.486	0.546	-8.5%	-7.3%	-5.8%	-5.7%
\$150,000	0.310	0.344	0.440	0.499	0.339	0.373	0.468	0.529	-8.5%	-7.8%	-5.9%	-5.7%
\$175,000	0.289	0.328	0.422	0.483	0.318	0.354	0.449	0.513	-9.0%	-7.5%	-6.0%	-5.7%
\$200,000	0.272	0.311	0.404	0.468	0.297	0.335	0.431	0.497	-8.3%	-7.2%	-6.3%	-5.8%
\$225,000	0.255	0.295	0.386	0.454	0.281	0.318	0.415	0.481	-9.1%	-7.4%	-6.9%	-5.5%
\$250,000	0.242	0.278	0.372	0.442	0.266	0.303	0.398	0.468	-8.9%	-8.3%	-6.5%	-5.6%
\$275,000	0.228	0.265	0.358	0.429	0.250	0.288	0.385	0.455	-8.7%	-8.2%	-6.9%	-5.7%
\$300,000	0.217	0.251	0.344	0.416	0.238	0.273	0.371	0.442	-8.7%	-8.1%	-7.3%	-5.8%
\$325,000	0.206	0.240	0.332	0.403	0.227	0.262	0.358	0.429	-9.1%	-8.4%	-7.3%	-5.9%
\$350,000	0.197	0.230	0.320	0.391	0.216	0.251	0.345	0.416	-8.7%	-8.4%	-7.2%	-6.0%
\$375,000	0.188	0.220	0.309	0.378	0.207	0.240	0.334	0.403	-9.0%	-8.3%	-7.3%	-6.0%
\$400,000	0.181	0.212	0.298	0.366	0.199	0.232	0.322	0.390	-8.7%	-8.4%	-7.5%	-6.2%
\$425,000	0.174	0.204	0.287	0.354	0.190	0.223	0.312	0.380	-8.3%	-8.5%	-7.9%	-6.8%
\$450,000	0.168	0.196	0.277	0.341	0.184	0.215	0.301	0.369	-8.6%	-8.6%	-7.9%	-7.5%
\$475,000	0.161	0.189	0.268	0.332	0.177	0.206	0.291	0.359	-8.9%	-8.3%	-7.9%	-7.3%
\$500,000	0.156	0.183	0.259	0.323	0.171	0.199	0.281	0.348	-8.6%	-8.0%	-7.8%	-7.1%
\$600,000	0.137	0.162	0.231	0.289	0.151	0.176	0.251	0.314	-9.1%	-8.0%	-8.0%	-7.8%
\$700,000	0.123	0.144	0.207	0.262	0.135	0.158	0.227	0.285	-8.7%	-8.9%	-8.8%	-7.9%
\$800,000	0.112	0.131	0.189	0.241	0.121	0.144	0.208	0.260	-7.2%	-9.0%	-9.1%	-7.2%
\$900,000	0.102	0.120	0.175	0.222	0.112	0.131	0.190	0.242	-8.6%	-8.4%	-7.9%	-8.0%
\$1,000,000	0.0940	0.1114	0.1620	0.2057	0.1028	0.1213	0.1762	0.2235	-8.6%	-8.2%	-8.1%	-8.0%
\$1,500,000	0.0695	0.0819	0.1189	0.1526	0.0761	0.0895	0.1297	0.1652	-8.7%	-8.5%	-8.3%	-7.6%
\$2,000,000	0.0563	0.0657	0.0953	0.1224	0.0611	0.0716	0.1039	0.1332	-7.9%	-8.2%	-8.3%	-8.1%
\$3,000,000	0.0418	0.0483	0.0696	0.0890	0.0450	0.0526	0.0761	0.0968	-7.1%	-8.2%	-8.5%	-8.1%
\$4,000,000	0.0341	0.0393	0.0559	0.0712	0.0366	0.0427	0.0608	0.0772	-6.8%	-8.0%	-8.1%	-7.8%
\$5,000,000	0.0294	0.0334	0.0474	0.0598	0.0315	0.0365	0.0514	0.0647	-6.7%	-8.5%	-7.8%	-7.6%
\$6,000,000	0.0259	0.0295	0.0414	0.0519	0.0279	0.0319	0.0447	0.0564	-7.2%	-7.5%	-7.4%	-8.0%
\$7,000,000	0.0235	0.0267	0.0369	0.0462	0.0250	0.0287	0.0400	0.0500	-6.0%	-7.0%	-7.8%	-7.6%
\$8,000,000	0.0214	0.0245	0.0335	0.0423	0.0228	0.0263	0.0363	0.0453	-6.1%	-6.8%	-7.7%	-6.6%
\$9,000,000	0.0199	0.0225	0.0310	0.0388	0.0213	0.0242	0.0332	0.0418	-6.6%	-7.0%	-6.6%	-7.2%
\$10,000,000	0.0184	0.0209	0.0285	0.0353	0.0199	0.0226	0.0312	0.0383	-7.5%	-7.5%	-8.7%	-7.8%

\*Adjusted