

DELAWARE COMPENSATION RATING BUREAU, INC.

Proposed Excess Loss (Pure Premium) Factors

Proposed excess loss (pure premium) factors are shown on page 10 for hazard groups A-G and page 17 for hazard groups 1-4 together with the current factors and the percentage change.

The excess loss analysis relies almost entirely on actual Delaware size of loss data.

Because of the relatively small number of large claims (claims over \$1,000,000) in Delaware, excess ratios over \$1,000,000 have been established based on Pennsylvania relativities at higher loss limits. Those Pennsylvania relativities are applied to Delaware excess factors at \$1,000,000. For example, if the Pennsylvania excess loss ratio at \$5,000,000 is one-half the Pennsylvania excess loss ratio at \$1,000,000 then the Delaware excess loss ratio at \$5,000,000 will be equal to the Delaware excess loss ratio at \$1,000,000 multiplied by one-half. This approach is analogous to procedures used in prior Pennsylvania filings where excess loss factors at higher limits were based on Pennsylvania excess indications at a designated level and National Council on Compensation Insurance, Inc. excess loss factor relativities above that selected threshold.

Page 1, Exhibit I shows average claim costs by hazard group within each type of injury as well as overall average costs for all hazard groups combined. Total incurred loss weights by type of injury and hazard group are shown in Exhibit II. Factors representing Pennsylvania relativities at loss limits above \$1,000,000 are shown in Exhibit III.

Page 2 derives excess loss ratios by loss limitation for Hazard Group A using type of injury loss distributions from Exhibit 17a. The excess ratios by type of injury are weighted together and the resulting average pure excess loss ratios are shown in the last column on the page.

Pages 3 through 8 use the same approach to calculate excess ratios for Hazard Groups B through G respectively.

Page 9 columns (1) through (7) display the overall average excess ratios from pages 2-8. In addition, ratios above \$1,000,000 are calculated using the relativities from Exhibit III page 1. Since published loss costs in Delaware include a provision for loss based assessments it is necessary to apply an adjustment factor to express the excess ratios as a function of loss costs. This is shown in Columns (8) - (14) of page 9.

A risk load of 0.005, subject to a maximum equal to one-half each excess loss factor, was added. The resulting factors are shown in columns (15) - (21) of page 9.

The proposed excess loss factors shown on page 10 may differ slightly from these indicated on page 9. Excess loss factors will generally reflect incremental costs per unit of exposure which decrease as loss limitation levels increase. To maintain this pattern, minor modifications to the indicated values on page 9 may have been made and the resulting factors are shown on page 10.

Page 10 compares the proposed 2010 excess loss factors with the current 2009 excess loss factors.

Pages 11 through 17 are comparable to pages 2 through 10 although based on revised hazard groups 1, 2, 3 and 4.

Exhibit I
Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.	Injury Type	Average Cost Per Case						
		A	B	C	D	E	F	G
	Fatal	928,311						
	P.T.	4,551,542						
	PP	225,296						
	T.T.	20,365						
II.	Injury Type	Hazard Group						
		A	B	C	D	E	F	G
	Fatal	733,365	782,973	835,937	892,483	952,854	1,017,309	1,086,123
	P.T.	2,912,987	3,338,386	3,825,908	4,384,626	5,024,936	5,758,754	6,599,736
	PP	196,007	206,221	216,967	228,273	240,167	252,682	265,849
	T.T.	18,125	18,970	19,855	20,781	21,751	22,765	23,827

Exhibit II
Combined Injury Weights

Type of Injury	A Injury Weights	B Injury Weights	C Injury Weights	D Injury Weights	E Injury Weights	F Injury Weights	G Injury Weights
Death	0.015	0.015	0.015	0.015	0.015	0.015	0.015
P.T.	0.080	0.092	0.094	0.092	0.096	0.125	0.118
PP	0.629	0.644	0.659	0.674	0.689	0.704	0.719
T.T.	0.211	0.192	0.185	0.175	0.167	0.128	0.123
Medical Only	0.065	0.057	0.047	0.044	0.033	0.028	0.025
Total	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit III
Pennsylvania Relative to \$1,000,000

	A	B	C	D	E	F	G
\$1,000,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$2,000,000	0.507	0.515	0.519	0.552	0.563	0.591	0.623
\$3,000,000	0.335	0.341	0.349	0.380	0.394	0.427	0.464
\$4,000,000	0.246	0.253	0.258	0.288	0.302	0.333	0.369
\$5,000,000	0.196	0.199	0.205	0.229	0.243	0.270	0.305
\$6,000,000	0.162	0.166	0.169	0.189	0.201	0.225	0.257
\$7,000,000	0.140	0.144	0.143	0.161	0.172	0.193	0.221
\$8,000,000	0.124	0.126	0.128	0.142	0.150	0.168	0.195
\$9,000,000	0.112	0.113	0.113	0.125	0.132	0.149	0.172
\$10,000,000	0.100	0.101	0.100	0.112	0.119	0.134	0.154

DELAWARE

Excess Loss Factors Calculator
Hazard Group A

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.015	0.987	0.015	0.00	0.080	0.996	0.080	0.05	0.629	0.952	0.599	0.55	0.211	0.659	0.139	0.065	0.833
\$15,000	0.02		0.982	0.015	0.01		0.994	0.080	0.08		0.930	0.585	0.83		0.571	0.120		0.800
\$20,000	0.03		0.977	0.015	0.01		0.992	0.079	0.10		0.909	0.572	1.10		0.504	0.106		0.772
\$25,000	0.03		0.972	0.015	0.01		0.990	0.079	0.13		0.889	0.559	1.38		0.452	0.095		0.748
\$30,000	0.04		0.967	0.015	0.01		0.988	0.079	0.15		0.870	0.547	1.66		0.411	0.087		0.728
\$35,000	0.05		0.962	0.014	0.01		0.986	0.079	0.18		0.852	0.536	1.93		0.377	0.079		0.708
\$40,000	0.05		0.957	0.014	0.01		0.984	0.079	0.20		0.835	0.525	2.21		0.348	0.074		0.692
\$50,000	0.07		0.948	0.014	0.02		0.981	0.078	0.26		0.803	0.505	2.76		0.305	0.064		0.661
\$75,000	0.10		0.926	0.014	0.03		0.971	0.078	0.38		0.736	0.463	4.14		0.237	0.050		0.605
\$100,000	0.14		0.904	0.014	0.03		0.962	0.077	0.51		0.681	0.428	5.52		0.190	0.040		0.559
\$125,000	0.17		0.883	0.013	0.04		0.952	0.076	0.64		0.634	0.399	6.90		0.156	0.033		0.521
\$150,000	0.20		0.863	0.013	0.05		0.943	0.075	0.77		0.592	0.372	8.28		0.131	0.028		0.488
\$175,000	0.24		0.843	0.013	0.06		0.934	0.075	0.89		0.555	0.349	9.66		0.112	0.024		0.461
\$200,000	0.27		0.824	0.012	0.07		0.926	0.074	1.02		0.520	0.327	11.03		0.097	0.020		0.433
\$225,000	0.31		0.805	0.012	0.08		0.917	0.073	1.15		0.488	0.307	12.41		0.084	0.018		0.410
\$250,000	0.34		0.786	0.012	0.09		0.908	0.073	1.28		0.457	0.288	13.79		0.072	0.015		0.388
\$275,000	0.37		0.768	0.012	0.09		0.900	0.072	1.40		0.428	0.269	15.17		0.062	0.013		0.366
\$300,000	0.41		0.750	0.011	0.10		0.891	0.071	1.53		0.400	0.252	16.55		0.052	0.011		0.345
\$325,000	0.44		0.733	0.011	0.11		0.883	0.071	1.66		0.374	0.235	17.93		0.043	0.009		0.326
\$350,000	0.48		0.716	0.011	0.12		0.874	0.070	1.79		0.349	0.219	19.31		0.036	0.008		0.308
\$375,000	0.51		0.700	0.010	0.13		0.865	0.069	1.91		0.325	0.204	20.69		0.029	0.006		0.289
\$400,000	0.55		0.684	0.010	0.14		0.857	0.069	2.04		0.302	0.190	22.07		0.024	0.005		0.274
\$425,000	0.58		0.669	0.010	0.15		0.848	0.068	2.17		0.281	0.177	23.45		0.019	0.004		0.259
\$450,000	0.61		0.654	0.010	0.15		0.840	0.067	2.30		0.261	0.164	24.83		0.016	0.003		0.244
\$475,000	0.65		0.639	0.010	0.16		0.831	0.067	2.42		0.243	0.153	26.21		0.013	0.003		0.233
\$500,000	0.68		0.625	0.009	0.17		0.823	0.066	2.55		0.226	0.142	27.59		0.010	0.002		0.219
\$600,000	0.82		0.572	0.009	0.21		0.790	0.063	3.06		0.168	0.106	33.10		0.004	0.001		0.179
\$700,000	0.95		0.525	0.008	0.24		0.757	0.061	3.57		0.125	0.079	38.62		0.002	0.000		0.148
\$800,000	1.09		0.483	0.007	0.27		0.725	0.058	4.08		0.093	0.059	44.14		0.001	0.000		0.124
\$900,000	1.23		0.445	0.007	0.31		0.695	0.056	4.59		0.070	0.044	49.66		0.000	0.000		0.107
\$1,000,000	1.36		0.4108	0.0062	0.34		0.665	0.0532	5.10		0.053	0.0335	55.17		0.000	0.0000		0.0929
\$2,000,000	2.73		0.2048	0.0031	0.69		0.427	0.0342	10.20		0.005	0.0031	110.34		0.000	0.0000		0.0404
\$3,000,000	4.09		0.1162	0.0017	1.03		0.273	0.0218	15.31		0.001	0.0006	165.52		0.000	0.0000		0.0241
\$4,000,000	5.45		0.0697	0.0010	1.37		0.170	0.0136	20.41		0.000	0.0002	220.69		0.000	0.0000		0.0148
\$5,000,000	6.82		0.0424	0.0006	1.72		0.099	0.0079	25.51		0.000	0.0001	275.86		0.000	0.0000		0.0086
\$6,000,000	8.18		0.0253	0.0004	2.06		0.050	0.0040	30.61		0.000	0.0000	331.03		0.000	0.0000		0.0044
\$7,000,000	9.55		0.0144	0.0002	2.40		0.016	0.0013	35.71		0.000	0.0000	386.21		0.000	0.0000		0.0015
\$8,000,000	10.91		0.0073	0.0001	2.75		0.000	0.0000	40.81		0.000	0.0000	441.38		0.000	0.0000		0.0001
\$9,000,000	12.27		0.0030	0.0000	3.09		0.000	0.0000	45.92		0.000	0.0000	496.55		0.000	0.0000		0.0000
\$10,000,000	13.64		0.0004	0.0000	3.43		0.000	0.0000	51.02		0.000	0.0000	551.72		0.000	0.0000		0.0000

Death Average Cost Per Case \$733,365
P.T. Average Cost Per Case \$2,912,987
P.P Average Cost Per Case \$196,007
T.T. Average Cost Per Case \$18,125

DELAWARE

Excess Loss Factors Calculator
Hazard Group B

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.015	0.988	0.015	0.00	0.092	0.997	0.092	0.05	0.644	0.954	0.615	0.53	0.192	0.668	0.128	0.057	0.850
\$15,000	0.02		0.983	0.015	0.00		0.995	0.092	0.07		0.933	0.601	0.79		0.581	0.112		0.820
\$20,000	0.03		0.978	0.015	0.01		0.993	0.091	0.10		0.913	0.588	1.05		0.515	0.099		0.793
\$25,000	0.03		0.974	0.015	0.01		0.992	0.091	0.12		0.894	0.575	1.32		0.463	0.089		0.770
\$30,000	0.04		0.969	0.015	0.01		0.990	0.091	0.15		0.875	0.564	1.58		0.421	0.081		0.751
\$35,000	0.04		0.964	0.014	0.01		0.988	0.091	0.17		0.858	0.552	1.85		0.386	0.074		0.731
\$40,000	0.05		0.960	0.014	0.01		0.986	0.091	0.19		0.841	0.542	2.11		0.358	0.069		0.716
\$50,000	0.06		0.951	0.014	0.01		0.983	0.090	0.24		0.811	0.522	2.64		0.314	0.060		0.686
\$75,000	0.10		0.930	0.014	0.02		0.975	0.090	0.36		0.745	0.480	3.95		0.244	0.047		0.631
\$100,000	0.13		0.909	0.014	0.03		0.966	0.089	0.48		0.691	0.445	5.27		0.198	0.038		0.586
\$125,000	0.16		0.889	0.013	0.04		0.958	0.088	0.61		0.645	0.415	6.59		0.163	0.031		0.547
\$150,000	0.19		0.870	0.013	0.04		0.950	0.087	0.73		0.604	0.389	7.91		0.137	0.026		0.515
\$175,000	0.22		0.852	0.013	0.05		0.942	0.087	0.85		0.567	0.365	9.23		0.117	0.023		0.488
\$200,000	0.26		0.834	0.013	0.06		0.935	0.086	0.97		0.534	0.344	10.54		0.102	0.020		0.463
\$225,000	0.29		0.816	0.012	0.07		0.927	0.085	1.09		0.502	0.323	11.86		0.089	0.017		0.437
\$250,000	0.32		0.798	0.012	0.07		0.919	0.085	1.21		0.472	0.304	13.18		0.077	0.015		0.416
\$275,000	0.35		0.781	0.012	0.08		0.912	0.084	1.33		0.444	0.286	14.50		0.067	0.013		0.395
\$300,000	0.38		0.764	0.011	0.09		0.904	0.083	1.45		0.417	0.268	15.81		0.057	0.011		0.373
\$325,000	0.42		0.747	0.011	0.10		0.897	0.083	1.58		0.391	0.252	17.13		0.048	0.009		0.355
\$350,000	0.45		0.731	0.011	0.10		0.889	0.082	1.70		0.366	0.236	18.45		0.040	0.008		0.337
\$375,000	0.48		0.715	0.011	0.11		0.882	0.081	1.82		0.342	0.220	19.77		0.033	0.006		0.318
\$400,000	0.51		0.700	0.011	0.12		0.874	0.080	1.94		0.320	0.206	21.09		0.028	0.005		0.302
\$425,000	0.54		0.685	0.010	0.13		0.867	0.080	2.06		0.299	0.192	22.40		0.023	0.004		0.286
\$450,000	0.57		0.671	0.010	0.13		0.859	0.079	2.18		0.279	0.180	23.72		0.019	0.004		0.273
\$475,000	0.61		0.657	0.010	0.14		0.852	0.078	2.30		0.260	0.168	25.04		0.015	0.003		0.259
\$500,000	0.64		0.643	0.010	0.15		0.844	0.078	2.42		0.243	0.156	26.36		0.012	0.002		0.246
\$600,000	0.77		0.591	0.009	0.18		0.815	0.075	2.91		0.183	0.118	31.63		0.005	0.001		0.203
\$700,000	0.89		0.545	0.008	0.21		0.786	0.072	3.39		0.138	0.089	36.90		0.002	0.000		0.169
\$800,000	1.02		0.505	0.008	0.24		0.758	0.070	3.88		0.105	0.068	42.17		0.001	0.000		0.146
\$900,000	1.15		0.466	0.007	0.27		0.730	0.067	4.36		0.079	0.051	47.44		0.000	0.000		0.125
\$1,000,000	1.28		0.4321	0.0065	0.30		0.703	0.0647	4.85		0.061	0.0393	52.71		0.000	0.0000		0.1105
\$2,000,000	2.55		0.2216	0.0033	0.60		0.478	0.0440	9.70		0.006	0.0038	105.43		0.000	0.0000		0.0511
\$3,000,000	3.83		0.1287	0.0019	0.90		0.324	0.0299	14.55		0.001	0.0007	158.14		0.000	0.0000		0.0325
\$4,000,000	5.11		0.0791	0.0012	1.20		0.218	0.0200	19.40		0.000	0.0002	210.86		0.000	0.0000		0.0214
\$5,000,000	6.39		0.0496	0.0007	1.50		0.141	0.0130	24.25		0.000	0.0001	263.57		0.000	0.0000		0.0138
\$6,000,000	7.66		0.0309	0.0005	1.80		0.086	0.0079	29.10		0.000	0.0000	316.29		0.000	0.0000		0.0084
\$7,000,000	8.94		0.0186	0.0003	2.10		0.046	0.0042	33.94		0.000	0.0000	369.00		0.000	0.0000		0.0045
\$8,000,000	10.22		0.0105	0.0002	2.40		0.017	0.0016	38.79		0.000	0.0000	421.72		0.000	0.0000		0.0018
\$9,000,000	11.49		0.0052	0.0001	2.70		0.000	0.0000	43.64		0.000	0.0000	474.43		0.000	0.0000		0.0001
\$10,000,000	12.77		0.0018	0.0000	3.00		0.000	0.0000	48.49		0.000	0.0000	527.15		0.000	0.0000		0.0000

Death Average Cost Per Case \$782,973
P.T. Average Cost Per Case \$3,338,386
P.P Average Cost Per Case \$206,221
T.T. Average Cost Per Case \$18,970

DELAWARE

Excess Loss Factors Calculator
Hazard Group C

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.015	0.989	0.015	0.00	0.094	0.997	0.094	0.05	0.659	0.957	0.630	0.50	0.185	0.677	0.125	0.047	0.864
\$15,000	0.02		0.984	0.015	0.00		0.996	0.094	0.07		0.936	0.617	0.76		0.591	0.109		0.835
\$20,000	0.02		0.979	0.015	0.01		0.994	0.093	0.09		0.917	0.604	1.01		0.526	0.097		0.809
\$25,000	0.03		0.975	0.015	0.01		0.993	0.093	0.12		0.898	0.592	1.26		0.474	0.088		0.788
\$30,000	0.04		0.971	0.015	0.01		0.991	0.093	0.14		0.881	0.580	1.51		0.431	0.080		0.768
\$35,000	0.04		0.966	0.014	0.01		0.990	0.093	0.16		0.864	0.569	1.76		0.396	0.073		0.749
\$40,000	0.05		0.962	0.014	0.01		0.988	0.093	0.18		0.848	0.559	2.01		0.367	0.068		0.734
\$50,000	0.06		0.953	0.014	0.01		0.985	0.093	0.23		0.818	0.539	2.52		0.322	0.060		0.706
\$75,000	0.09		0.934	0.014	0.02		0.978	0.092	0.35		0.754	0.497	3.78		0.251	0.046		0.649
\$100,000	0.12		0.914	0.014	0.03		0.971	0.091	0.46		0.701	0.462	5.04		0.205	0.038		0.605
\$125,000	0.15		0.895	0.013	0.03		0.963	0.091	0.58		0.656	0.432	6.30		0.170	0.031		0.567
\$150,000	0.18		0.877	0.013	0.04		0.956	0.090	0.69		0.616	0.406	7.55		0.143	0.026		0.535
\$175,000	0.21		0.860	0.013	0.05		0.949	0.089	0.81		0.580	0.382	8.81		0.123	0.023		0.507
\$200,000	0.24		0.843	0.013	0.05		0.943	0.089	0.92		0.547	0.360	10.07		0.107	0.020		0.482
\$225,000	0.27		0.826	0.012	0.06		0.936	0.088	1.04		0.516	0.340	11.33		0.094	0.017		0.457
\$250,000	0.30		0.809	0.012	0.07		0.929	0.087	1.15		0.487	0.321	12.59		0.082	0.015		0.435
\$275,000	0.33		0.793	0.012	0.07		0.922	0.087	1.27		0.459	0.303	13.85		0.072	0.013		0.415
\$300,000	0.36		0.777	0.012	0.08		0.916	0.086	1.38		0.433	0.285	15.11		0.062	0.011		0.394
\$325,000	0.39		0.761	0.011	0.08		0.909	0.085	1.50		0.407	0.268	16.37		0.053	0.010		0.374
\$350,000	0.42		0.745	0.011	0.09		0.903	0.085	1.61		0.383	0.252	17.63		0.045	0.008		0.356
\$375,000	0.45		0.730	0.011	0.10		0.896	0.084	1.73		0.360	0.237	18.89		0.038	0.007		0.339
\$400,000	0.48		0.715	0.011	0.10		0.890	0.084	1.84		0.338	0.222	20.15		0.032	0.006		0.323
\$425,000	0.51		0.701	0.011	0.11		0.883	0.083	1.96		0.316	0.209	21.41		0.026	0.005		0.308
\$450,000	0.54		0.687	0.010	0.12		0.876	0.082	2.07		0.296	0.195	22.66		0.022	0.004		0.291
\$475,000	0.57		0.674	0.010	0.12		0.870	0.082	2.19		0.278	0.183	23.92		0.018	0.003		0.278
\$500,000	0.60		0.660	0.010	0.13		0.863	0.081	2.30		0.260	0.171	25.18		0.015	0.003		0.265
\$600,000	0.72		0.610	0.009	0.16		0.837	0.079	2.77		0.199	0.131	30.22		0.007	0.001		0.220
\$700,000	0.84		0.565	0.008	0.18		0.812	0.076	3.23		0.153	0.101	35.26		0.003	0.001		0.186
\$800,000	0.96		0.524	0.008	0.21		0.786	0.074	3.69		0.117	0.077	40.29		0.001	0.000		0.159
\$900,000	1.08		0.487	0.007	0.24		0.762	0.072	4.15		0.090	0.059	45.33		0.001	0.000		0.138
\$1,000,000	1.20		0.4532	0.0068	0.26		0.737	0.0693	4.61		0.070	0.0459	50.37		0.000	0.0000		0.1220
\$2,000,000	2.39		0.2390	0.0036	0.52		0.528	0.0496	9.22		0.007	0.0048	100.73		0.000	0.0000		0.0580
\$3,000,000	3.59		0.1418	0.0021	0.78		0.377	0.0354	13.83		0.001	0.0009	151.10		0.000	0.0000		0.0384
\$4,000,000	4.79		0.0892	0.0013	1.05		0.267	0.0251	18.44		0.000	0.0003	201.46		0.000	0.0000		0.0267
\$5,000,000	5.98		0.0575	0.0009	1.31		0.187	0.0176	23.04		0.000	0.0001	251.83		0.000	0.0000		0.0186
\$6,000,000	7.18		0.0371	0.0006	1.57		0.127	0.0119	27.65		0.000	0.0000	302.19		0.000	0.0000		0.0125
\$7,000,000	8.37		0.0235	0.0004	1.83		0.081	0.0076	32.26		0.000	0.0000	352.56		0.000	0.0000		0.0080
\$8,000,000	9.57		0.0142	0.0002	2.09		0.047	0.0044	36.87		0.000	0.0000	402.92		0.000	0.0000		0.0046
\$9,000,000	10.77		0.0079	0.0001	2.35		0.021	0.0019	41.48		0.000	0.0000	453.29		0.000	0.0000		0.0020
\$10,000,000	11.96		0.0038	0.0001	2.61		0.001	0.0001	46.09		0.000	0.0000	503.65		0.000	0.0000		0.0002

Death Average Cost Per Case \$835,937
P.T. Average Cost Per Case \$3,825,908
P.P Average Cost Per Case \$216,967
T.T. Average Cost Per Case \$19,855

DELAWARE

Excess Loss Factors Calculator
Hazard Group D

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.015	0.989	0.015	0.00	0.092	0.997	0.092	0.04	0.674	0.959	0.646	0.48	0.175	0.686	0.120	0.044	0.873
\$15,000	0.02		0.985	0.015	0.00		0.996	0.092	0.07		0.939	0.633	0.72		0.602	0.105		0.845
\$20,000	0.02		0.981	0.015	0.00		0.995	0.092	0.09		0.921	0.620	0.96		0.536	0.094		0.821
\$25,000	0.03		0.976	0.015	0.01		0.994	0.091	0.11		0.903	0.608	1.20		0.484	0.085		0.799
\$30,000	0.03		0.972	0.015	0.01		0.992	0.091	0.13		0.886	0.597	1.44		0.442	0.077		0.780
\$35,000	0.04		0.968	0.015	0.01		0.991	0.091	0.15		0.869	0.586	1.68		0.407	0.071		0.763
\$40,000	0.04		0.964	0.014	0.01		0.990	0.091	0.18		0.854	0.576	1.92		0.377	0.066		0.747
\$50,000	0.06		0.956	0.014	0.01		0.987	0.091	0.22		0.825	0.556	2.41		0.331	0.058		0.719
\$75,000	0.08		0.938	0.014	0.02		0.981	0.090	0.33		0.763	0.514	3.61		0.259	0.045		0.663
\$100,000	0.11		0.919	0.014	0.02		0.974	0.090	0.44		0.711	0.479	4.81		0.212	0.037		0.620
\$125,000	0.14		0.901	0.014	0.03		0.968	0.089	0.55		0.666	0.449	6.02		0.177	0.031		0.583
\$150,000	0.17		0.884	0.013	0.03		0.962	0.088	0.66		0.627	0.423	7.22		0.149	0.026		0.550
\$175,000	0.20		0.867	0.013	0.04		0.956	0.088	0.77		0.592	0.399	8.42		0.129	0.023		0.523
\$200,000	0.22		0.851	0.013	0.05		0.950	0.087	0.88		0.559	0.377	9.62		0.112	0.020		0.497
\$225,000	0.25		0.836	0.013	0.05		0.944	0.087	0.99		0.529	0.357	10.83		0.099	0.017		0.474
\$250,000	0.28		0.820	0.012	0.06		0.938	0.086	1.10		0.501	0.338	12.03		0.087	0.015		0.451
\$275,000	0.31		0.804	0.012	0.06		0.932	0.086	1.20		0.474	0.320	13.23		0.077	0.013		0.431
\$300,000	0.34		0.789	0.012	0.07		0.926	0.085	1.31		0.448	0.302	14.44		0.067	0.012		0.411
\$325,000	0.36		0.774	0.012	0.07		0.920	0.085	1.42		0.424	0.286	15.64		0.058	0.010		0.393
\$350,000	0.39		0.759	0.011	0.08		0.914	0.084	1.53		0.400	0.269	16.84		0.050	0.009		0.373
\$375,000	0.42		0.744	0.011	0.09		0.909	0.084	1.64		0.377	0.254	18.05		0.043	0.007		0.356
\$400,000	0.45		0.730	0.011	0.09		0.903	0.083	1.75		0.355	0.239	19.25		0.036	0.006		0.339
\$425,000	0.48		0.717	0.011	0.10		0.897	0.083	1.86		0.334	0.225	20.45		0.030	0.005		0.324
\$450,000	0.50		0.703	0.011	0.10		0.892	0.082	1.97		0.314	0.212	21.65		0.025	0.004		0.309
\$475,000	0.53		0.690	0.010	0.11		0.886	0.081	2.08		0.295	0.199	22.86		0.021	0.004		0.294
\$500,000	0.56		0.677	0.010	0.11		0.880	0.081	2.19		0.277	0.187	24.06		0.018	0.003		0.281
\$600,000	0.67		0.629	0.009	0.14		0.857	0.079	2.63		0.216	0.145	28.87		0.008	0.001		0.234
\$700,000	0.78		0.585	0.009	0.16		0.835	0.077	3.07		0.167	0.113	33.68		0.004	0.001		0.200
\$800,000	0.90		0.544	0.008	0.18		0.812	0.075	3.50		0.130	0.088	38.50		0.002	0.000		0.171
\$900,000	1.01		0.509	0.008	0.21		0.790	0.073	3.94		0.101	0.068	43.31		0.001	0.000		0.149
\$1,000,000	1.12		0.4741	0.0071	0.23		0.769	0.0707	4.38		0.079	0.0530	48.12		0.001	0.0001		0.1309
\$2,000,000	2.24		0.2572	0.0039	0.46		0.575	0.0529	8.76		0.009	0.0059	96.24		0.000	0.0000		0.0627
\$3,000,000	3.36		0.1557	0.0023	0.68		0.429	0.0394	13.14		0.002	0.0011	144.36		0.000	0.0000		0.0428
\$4,000,000	4.48		0.1000	0.0015	0.91		0.319	0.0293	17.52		0.000	0.0003	192.48		0.000	0.0000		0.0311
\$5,000,000	5.60		0.0660	0.0010	1.14		0.235	0.0217	21.90		0.000	0.0001	240.60		0.000	0.0000		0.0228
\$6,000,000	6.72		0.0439	0.0007	1.37		0.171	0.0157	26.28		0.000	0.0000	288.73		0.000	0.0000		0.0164
\$7,000,000	7.84		0.0289	0.0004	1.60		0.121	0.0111	30.67		0.000	0.0000	336.85		0.000	0.0000		0.0115
\$8,000,000	8.96		0.0185	0.0003	1.82		0.082	0.0075	35.05		0.000	0.0000	384.97		0.000	0.0000		0.0078
\$9,000,000	10.08		0.0112	0.0002	2.05		0.051	0.0047	39.43		0.000	0.0000	433.09		0.000	0.0000		0.0049
\$10,000,000	11.20		0.0062	0.0001	2.28		0.027	0.0025	43.81		0.000	0.0000	481.21		0.000	0.0000		0.0026

Death Average Cost Per Case \$892,483
P.T. Average Cost Per Case \$4,384,626
P.P Average Cost Per Case \$228,273
T.T. Average Cost Per Case \$20,781

DELAWARE

Excess Loss Factors Calculator
Hazard Group E

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.015	0.990	0.015	0.00	0.096	0.998	0.096	0.04	0.689	0.961	0.662	0.46	0.167	0.695	0.116	0.033	0.889
\$15,000	0.02		0.986	0.015	0.00		0.997	0.096	0.06		0.942	0.649	0.69		0.612	0.102		0.862
\$20,000	0.02		0.982	0.015	0.00		0.995	0.096	0.08		0.924	0.637	0.92		0.547	0.091		0.839
\$25,000	0.03		0.978	0.015	0.00		0.994	0.095	0.10		0.907	0.625	1.15		0.495	0.083		0.818
\$30,000	0.03		0.974	0.015	0.01		0.993	0.095	0.12		0.891	0.614	1.38		0.452	0.076		0.800
\$35,000	0.04		0.970	0.015	0.01		0.992	0.095	0.15		0.875	0.603	1.61		0.417	0.070		0.783
\$40,000	0.04		0.966	0.014	0.01		0.991	0.095	0.17		0.860	0.593	1.84		0.387	0.065		0.767
\$50,000	0.05		0.959	0.014	0.01		0.989	0.095	0.21		0.832	0.573	2.30		0.340	0.057		0.739
\$75,000	0.08		0.941	0.014	0.01		0.983	0.094	0.31		0.771	0.531	3.45		0.267	0.045		0.684
\$100,000	0.10		0.924	0.014	0.02		0.977	0.094	0.42		0.721	0.497	4.60		0.220	0.037		0.642
\$125,000	0.13		0.907	0.014	0.02		0.972	0.093	0.52		0.677	0.466	5.75		0.184	0.031		0.604
\$150,000	0.16		0.891	0.013	0.03		0.967	0.093	0.62		0.638	0.440	6.90		0.156	0.026		0.572
\$175,000	0.18		0.875	0.013	0.03		0.961	0.092	0.73		0.604	0.416	8.05		0.135	0.022		0.543
\$200,000	0.21		0.859	0.013	0.04		0.956	0.092	0.83		0.572	0.394	9.19		0.118	0.020		0.519
\$225,000	0.24		0.845	0.013	0.04		0.950	0.091	0.94		0.542	0.374	10.34		0.104	0.017		0.495
\$250,000	0.26		0.830	0.012	0.05		0.945	0.091	1.04		0.515	0.355	11.49		0.092	0.015		0.473
\$275,000	0.29		0.815	0.012	0.05		0.940	0.090	1.15		0.489	0.337	12.64		0.082	0.014		0.453
\$300,000	0.31		0.801	0.012	0.06		0.935	0.090	1.25		0.464	0.319	13.79		0.072	0.012		0.433
\$325,000	0.34		0.786	0.012	0.06		0.930	0.089	1.35		0.439	0.303	14.94		0.063	0.011		0.415
\$350,000	0.37		0.772	0.012	0.07		0.925	0.089	1.46		0.416	0.287	16.09		0.055	0.009		0.397
\$375,000	0.39		0.758	0.011	0.07		0.920	0.088	1.56		0.394	0.271	17.24		0.048	0.008		0.378
\$400,000	0.42		0.745	0.011	0.08		0.915	0.088	1.67		0.372	0.257	18.39		0.041	0.007		0.363
\$425,000	0.45		0.731	0.011	0.08		0.910	0.087	1.77		0.352	0.242	19.54		0.035	0.006		0.346
\$450,000	0.47		0.719	0.011	0.09		0.905	0.087	1.87		0.332	0.229	20.69		0.029	0.005		0.332
\$475,000	0.50		0.706	0.011	0.09		0.900	0.086	1.98		0.313	0.216	21.84		0.025	0.004		0.317
\$500,000	0.52		0.694	0.010	0.10		0.895	0.086	2.08		0.295	0.203	22.99		0.021	0.003		0.302
\$600,000	0.63		0.647	0.010	0.12		0.875	0.084	2.50		0.233	0.160	27.58		0.010	0.002		0.256
\$700,000	0.73		0.603	0.009	0.14		0.855	0.082	2.91		0.183	0.126	32.18		0.005	0.001		0.218
\$800,000	0.84		0.564	0.008	0.16		0.835	0.080	3.33		0.144	0.099	36.78		0.002	0.000		0.187
\$900,000	0.94		0.528	0.008	0.18		0.816	0.078	3.75		0.113	0.078	41.38		0.001	0.000		0.164
\$1,000,000	1.05		0.4972	0.0075	0.20		0.796	0.0765	4.16		0.089	0.0613	45.97		0.001	0.0001		0.1454
\$2,000,000	2.10		0.2759	0.0041	0.40		0.620	0.0595	8.33		0.011	0.0073	91.95		0.000	0.0000		0.0709
\$3,000,000	3.15		0.1703	0.0026	0.60		0.480	0.0460	12.49		0.002	0.0015	137.92		0.000	0.0000		0.0501
\$4,000,000	4.20		0.1115	0.0017	0.80		0.371	0.0356	16.66		0.001	0.0004	183.90		0.000	0.0000		0.0377
\$5,000,000	5.25		0.0752	0.0011	1.00		0.286	0.0274	20.82		0.000	0.0002	229.87		0.000	0.0000		0.0287
\$6,000,000	6.30		0.0513	0.0008	1.19		0.219	0.0210	24.98		0.000	0.0001	275.85		0.000	0.0000		0.0219
\$7,000,000	7.35		0.0348	0.0005	1.39		0.165	0.0158	29.15		0.000	0.0000	321.82		0.000	0.0000		0.0163
\$8,000,000	8.40		0.0233	0.0003	1.59		0.122	0.0117	33.31		0.000	0.0000	367.80		0.000	0.0000		0.0120
\$9,000,000	9.45		0.0150	0.0002	1.79		0.087	0.0084	37.47		0.000	0.0000	413.77		0.000	0.0000		0.0086
\$10,000,000	10.49		0.0092	0.0001	1.99		0.059	0.0056	41.64		0.000	0.0000	459.75		0.000	0.0000		0.0057

Death Average Cost Per Case \$952,854
P.T. Average Cost Per Case \$5,024,936
P.P Average Cost Per Case \$240,167
T.T. Average Cost Per Case \$21,751

DELAWARE

Excess Loss Factors Calculator
Hazard Group F

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.015	0.990	0.015	0.00	0.125	0.998	0.125	0.04	0.704	0.962	0.678	0.44	0.128	0.704	0.090	0.028	0.908
\$15,000	0.01		0.986	0.015	0.00		0.997	0.125	0.06		0.945	0.665	0.66		0.621	0.080		0.885
\$20,000	0.02		0.983	0.015	0.00		0.996	0.125	0.08		0.928	0.653	0.88		0.557	0.071		0.864
\$25,000	0.02		0.979	0.015	0.00		0.995	0.124	0.10		0.911	0.642	1.10		0.505	0.065		0.846
\$30,000	0.03		0.975	0.015	0.01		0.994	0.124	0.12		0.895	0.630	1.32		0.463	0.059		0.828
\$35,000	0.03		0.972	0.015	0.01		0.993	0.124	0.14		0.880	0.620	1.54		0.427	0.055		0.814
\$40,000	0.04		0.968	0.015	0.01		0.992	0.124	0.16		0.866	0.610	1.76		0.397	0.051		0.800
\$50,000	0.05		0.961	0.014	0.01		0.990	0.124	0.20		0.839	0.591	2.20		0.349	0.045		0.774
\$75,000	0.07		0.944	0.014	0.01		0.985	0.123	0.30		0.780	0.549	3.29		0.274	0.035		0.721
\$100,000	0.10		0.928	0.014	0.02		0.980	0.123	0.40		0.730	0.514	4.39		0.227	0.029		0.680
\$125,000	0.12		0.912	0.014	0.02		0.975	0.122	0.49		0.687	0.484	5.49		0.191	0.024		0.644
\$150,000	0.15		0.897	0.013	0.03		0.971	0.121	0.59		0.649	0.457	6.59		0.163	0.021		0.612
\$175,000	0.17		0.882	0.013	0.03		0.966	0.121	0.69		0.615	0.433	7.69		0.141	0.018		0.585
\$200,000	0.20		0.867	0.013	0.03		0.961	0.120	0.79		0.584	0.411	8.79		0.123	0.016		0.560
\$225,000	0.22		0.853	0.013	0.04		0.957	0.120	0.89		0.555	0.391	9.88		0.109	0.014		0.538
\$250,000	0.25		0.839	0.013	0.04		0.952	0.119	0.99		0.528	0.372	10.98		0.097	0.012		0.516
\$275,000	0.27		0.825	0.012	0.05		0.947	0.118	1.09		0.503	0.354	12.08		0.087	0.011		0.495
\$300,000	0.29		0.812	0.012	0.05		0.943	0.118	1.19		0.478	0.337	13.18		0.077	0.010		0.477
\$325,000	0.32		0.798	0.012	0.06		0.938	0.117	1.29		0.455	0.320	14.28		0.068	0.009		0.458
\$350,000	0.34		0.785	0.012	0.06		0.934	0.117	1.39		0.432	0.304	15.37		0.060	0.008		0.441
\$375,000	0.37		0.771	0.012	0.07		0.929	0.116	1.48		0.410	0.289	16.47		0.053	0.007		0.424
\$400,000	0.39		0.758	0.011	0.07		0.925	0.116	1.58		0.389	0.274	17.57		0.045	0.006		0.407
\$425,000	0.42		0.746	0.011	0.07		0.921	0.115	1.68		0.369	0.260	18.67		0.039	0.005		0.391
\$450,000	0.44		0.733	0.011	0.08		0.916	0.115	1.78		0.349	0.246	19.77		0.033	0.004		0.376
\$475,000	0.47		0.721	0.011	0.08		0.912	0.114	1.88		0.331	0.233	20.87		0.029	0.004		0.362
\$500,000	0.49		0.709	0.011	0.09		0.907	0.113	1.98		0.313	0.220	21.96		0.024	0.003		0.347
\$600,000	0.59		0.664	0.010	0.10		0.890	0.111	2.37		0.250	0.176	26.36		0.012	0.002		0.299
\$700,000	0.69		0.622	0.009	0.12		0.873	0.109	2.77		0.199	0.140	30.75		0.006	0.001		0.259
\$800,000	0.79		0.584	0.009	0.14		0.855	0.107	3.17		0.158	0.111	35.14		0.003	0.000		0.227
\$900,000	0.88		0.548	0.008	0.16		0.838	0.105	3.56		0.126	0.088	39.53		0.002	0.000		0.201
\$1,000,000	0.98		0.5160	0.0077	0.17		0.821	0.1026	3.96		0.100	0.0706	43.93		0.001	0.0002		0.1811
\$2,000,000	1.97		0.2952	0.0044	0.35		0.661	0.0827	7.92		0.013	0.0090	87.85		0.000	0.0000		0.0961
\$3,000,000	2.95		0.1856	0.0028	0.52		0.529	0.0661	11.87		0.003	0.0018	131.78		0.000	0.0000		0.0707
\$4,000,000	3.93		0.1237	0.0019	0.69		0.423	0.0529	15.83		0.001	0.0005	175.71		0.000	0.0000		0.0553
\$5,000,000	4.91		0.0850	0.0013	0.87		0.338	0.0422	19.79		0.000	0.0002	219.64		0.000	0.0000		0.0437
\$6,000,000	5.90		0.0593	0.0009	1.04		0.269	0.0336	23.75		0.000	0.0001	263.56		0.000	0.0000		0.0346
\$7,000,000	6.88		0.0414	0.0006	1.22		0.212	0.0265	27.70		0.000	0.0000	307.49		0.000	0.0000		0.0271
\$8,000,000	7.86		0.0286	0.0004	1.39		0.166	0.0208	31.66		0.000	0.0000	351.42		0.000	0.0000		0.0212
\$9,000,000	8.85		0.0194	0.0003	1.56		0.128	0.0160	35.62		0.000	0.0000	395.34		0.000	0.0000		0.0163
\$10,000,000	9.83		0.0126	0.0002	1.74		0.096	0.0120	39.58		0.000	0.0000	439.27		0.000	0.0000		0.0122

Death Average Cost Per Case \$1,017,309
P.T. Average Cost Per Case \$5,758,754
P.P Average Cost Per Case \$252,682
T.T. Average Cost Per Case \$22,765

DELAWARE

Excess Loss Factors Calculator
Hazard Group G

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.015	0.991	0.015	0.00	0.118	0.998	0.118	0.04	0.719	0.964	0.693	0.42	0.123	0.713	0.088	0.025	0.914
\$15,000	0.01		0.987	0.015	0.00		0.997	0.118	0.06		0.947	0.681	0.63		0.631	0.078		0.892
\$20,000	0.02		0.984	0.015	0.00		0.997	0.118	0.08		0.931	0.669	0.84		0.568	0.070		0.872
\$25,000	0.02		0.980	0.015	0.00		0.996	0.117	0.09		0.915	0.658	1.05		0.516	0.063		0.853
\$30,000	0.03		0.977	0.015	0.00		0.995	0.117	0.11		0.900	0.647	1.26		0.474	0.058		0.837
\$35,000	0.03		0.973	0.015	0.01		0.994	0.117	0.13		0.886	0.637	1.47		0.438	0.054		0.823
\$40,000	0.04		0.970	0.015	0.01		0.993	0.117	0.15		0.872	0.627	1.68		0.407	0.050		0.809
\$50,000	0.05		0.963	0.014	0.01		0.991	0.117	0.19		0.845	0.608	2.10		0.359	0.044		0.783
\$75,000	0.07		0.947	0.014	0.01		0.987	0.116	0.28		0.788	0.566	3.15		0.282	0.035		0.731
\$100,000	0.09		0.932	0.014	0.02		0.983	0.116	0.38		0.739	0.531	4.20		0.234	0.029		0.690
\$125,000	0.12		0.917	0.014	0.02		0.979	0.115	0.47		0.697	0.501	5.25		0.198	0.024		0.654
\$150,000	0.14		0.903	0.014	0.02		0.974	0.115	0.56		0.660	0.475	6.30		0.170	0.021		0.625
\$175,000	0.16		0.888	0.013	0.03		0.970	0.114	0.66		0.627	0.451	7.34		0.147	0.018		0.596
\$200,000	0.18		0.874	0.013	0.03		0.966	0.114	0.75		0.596	0.429	8.39		0.129	0.016		0.572
\$225,000	0.21		0.861	0.013	0.03		0.962	0.114	0.85		0.568	0.408	9.44		0.114	0.014		0.549
\$250,000	0.23		0.848	0.013	0.04		0.958	0.113	0.94		0.541	0.389	10.49		0.102	0.013		0.528
\$275,000	0.25		0.835	0.013	0.04		0.954	0.113	1.03		0.517	0.371	11.54		0.092	0.011		0.508
\$300,000	0.28		0.822	0.012	0.05		0.950	0.112	1.13		0.493	0.354	12.59		0.082	0.010		0.488
\$325,000	0.30		0.809	0.012	0.05		0.946	0.112	1.22		0.470	0.338	13.64		0.073	0.009		0.471
\$350,000	0.32		0.797	0.012	0.05		0.942	0.111	1.32		0.448	0.322	14.69		0.065	0.008		0.453
\$375,000	0.35		0.784	0.012	0.06		0.938	0.111	1.41		0.427	0.307	15.74		0.058	0.007		0.437
\$400,000	0.37		0.772	0.012	0.06		0.934	0.110	1.50		0.406	0.292	16.79		0.050	0.006		0.420
\$425,000	0.39		0.759	0.011	0.06		0.930	0.110	1.60		0.386	0.278	17.84		0.044	0.005		0.404
\$450,000	0.41		0.747	0.011	0.07		0.926	0.109	1.69		0.367	0.264	18.89		0.038	0.005		0.389
\$475,000	0.44		0.736	0.011	0.07		0.922	0.109	1.79		0.348	0.250	19.94		0.033	0.004		0.374
\$500,000	0.46		0.724	0.011	0.08		0.919	0.108	1.88		0.331	0.238	20.98		0.028	0.003		0.360
\$600,000	0.55		0.681	0.010	0.09		0.903	0.107	2.26		0.267	0.192	25.18		0.015	0.002		0.311
\$700,000	0.64		0.640	0.010	0.11		0.888	0.105	2.63		0.215	0.155	29.38		0.008	0.001		0.271
\$800,000	0.74		0.603	0.009	0.12		0.873	0.103	3.01		0.173	0.124	33.58		0.004	0.000		0.236
\$900,000	0.83		0.568	0.009	0.14		0.858	0.101	3.39		0.139	0.100	37.77		0.002	0.000		0.210
\$1,000,000	0.92		0.5357	0.0080	0.15		0.843	0.0994	3.76		0.112	0.0807	41.97		0.001	0.0001		0.1882
\$2,000,000	1.84		0.3150	0.0047	0.30		0.700	0.0826	7.52		0.015	0.0111	83.94		0.000	0.0000		0.0984
\$3,000,000	2.76		0.2016	0.0030	0.45		0.576	0.0680	11.28		0.003	0.0023	125.91		0.000	0.0000		0.0733
\$4,000,000	3.68		0.1365	0.0020	0.61		0.474	0.0559	15.05		0.001	0.0007	167.88		0.000	0.0000		0.0586
\$5,000,000	4.60		0.0955	0.0014	0.76		0.390	0.0460	18.81		0.000	0.0003	209.85		0.000	0.0000		0.0477
\$6,000,000	5.52		0.0679	0.0010	0.91		0.320	0.0378	22.57		0.000	0.0001	251.82		0.000	0.0000		0.0389
\$7,000,000	6.44		0.0486	0.0007	1.06		0.262	0.0309	26.33		0.000	0.0001	293.78		0.000	0.0000		0.0317
\$8,000,000	7.37		0.0346	0.0005	1.21		0.213	0.0252	30.09		0.000	0.0000	335.75		0.000	0.0000		0.0257
\$9,000,000	8.29		0.0243	0.0004	1.36		0.172	0.0203	33.85		0.000	0.0000	377.72		0.000	0.0000		0.0207
\$10,000,000	9.21		0.0167	0.0002	1.52		0.138	0.0162	37.62		0.000	0.0000	419.69		0.000	0.0000		0.0164

Death Average Cost Per Case \$1,086,123
P.T. Average Cost Per Case \$6,599,736
P.P Average Cost Per Case \$265,849
T.T. Average Cost Per Case \$23,827

DELAWARE
 Excess Loss Factor Study
 Excess Loss (Pure Premium) Factors

Loss Limitation	DE Hazard Group Excess Loss Factors								ELF adjusted for LBA's 0.8387							ELF adjusted for LBA's & Risk Load					
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G	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) (2)*TCR	(10) (3)*TCR	(11) (4)*TCR	(12) (5)*TCR	(13) (6)*TCR	(14) (7)*TCR	(15)	(16)	(17)	(18)	(19)	(20)	(21)
	Columns (8)–(14) + 0.005 (Max Adj = 1/2 ELF)																				
\$10,000	0.833	0.850	0.864	0.873	0.889	0.908	0.914	0.699	0.713	0.725	0.732	0.746	0.762	0.767	0.704	0.718	0.730	0.737	0.751	0.767	0.772
\$15,000	0.800	0.820	0.835	0.845	0.862	0.885	0.892	0.671	0.688	0.700	0.709	0.723	0.742	0.748	0.676	0.693	0.705	0.714	0.728	0.747	0.753
\$20,000	0.772	0.793	0.809	0.821	0.839	0.864	0.872	0.647	0.665	0.679	0.689	0.704	0.725	0.731	0.652	0.670	0.684	0.694	0.709	0.730	0.736
\$25,000	0.748	0.770	0.788	0.799	0.818	0.846	0.853	0.627	0.646	0.661	0.670	0.686	0.710	0.715	0.632	0.651	0.666	0.675	0.691	0.715	0.720
\$30,000	0.728	0.751	0.768	0.780	0.800	0.828	0.837	0.611	0.630	0.644	0.654	0.671	0.694	0.702	0.616	0.635	0.649	0.659	0.676	0.699	0.707
\$35,000	0.708	0.731	0.749	0.763	0.783	0.814	0.823	0.594	0.613	0.628	0.640	0.657	0.683	0.690	0.599	0.618	0.633	0.645	0.662	0.688	0.695
\$40,000	0.692	0.716	0.734	0.747	0.767	0.800	0.809	0.580	0.601	0.616	0.627	0.643	0.671	0.679	0.585	0.606	0.621	0.632	0.648	0.676	0.684
\$50,000	0.661	0.686	0.706	0.719	0.739	0.774	0.783	0.554	0.575	0.592	0.603	0.620	0.649	0.657	0.559	0.580	0.597	0.608	0.625	0.654	0.662
\$75,000	0.605	0.631	0.649	0.663	0.684	0.721	0.731	0.507	0.529	0.544	0.556	0.574	0.605	0.613	0.512	0.534	0.549	0.561	0.579	0.610	0.618
\$100,000	0.559	0.586	0.605	0.620	0.642	0.680	0.690	0.469	0.491	0.507	0.520	0.538	0.570	0.579	0.474	0.496	0.512	0.525	0.543	0.575	0.584
\$125,000	0.521	0.547	0.567	0.583	0.604	0.644	0.654	0.437	0.459	0.476	0.489	0.507	0.540	0.549	0.442	0.464	0.481	0.494	0.512	0.545	0.554
\$150,000	0.488	0.515	0.535	0.550	0.572	0.612	0.625	0.409	0.432	0.449	0.461	0.480	0.513	0.524	0.414	0.437	0.454	0.466	0.485	0.518	0.529
\$175,000	0.461	0.488	0.507	0.523	0.543	0.585	0.596	0.387	0.409	0.425	0.439	0.455	0.491	0.500	0.392	0.414	0.430	0.444	0.460	0.496	0.505
\$200,000	0.433	0.463	0.482	0.497	0.519	0.560	0.572	0.363	0.388	0.404	0.417	0.435	0.470	0.480	0.368	0.393	0.409	0.422	0.440	0.475	0.485
\$225,000	0.410	0.437	0.457	0.474	0.495	0.538	0.549	0.344	0.367	0.383	0.398	0.415	0.451	0.460	0.349	0.372	0.388	0.403	0.420	0.456	0.465
\$250,000	0.388	0.416	0.435	0.451	0.473	0.516	0.528	0.325	0.349	0.365	0.378	0.397	0.433	0.443	0.330	0.354	0.370	0.383	0.402	0.438	0.448
\$275,000	0.366	0.395	0.415	0.431	0.453	0.495	0.508	0.307	0.331	0.348	0.361	0.380	0.415	0.426	0.312	0.336	0.353	0.366	0.385	0.420	0.431
\$300,000	0.345	0.373	0.394	0.411	0.433	0.477	0.488	0.289	0.313	0.330	0.345	0.363	0.400	0.409	0.294	0.318	0.335	0.350	0.368	0.405	0.414
\$325,000	0.326	0.355	0.374	0.393	0.415	0.458	0.471	0.273	0.298	0.314	0.330	0.348	0.384	0.395	0.278	0.303	0.319	0.335	0.353	0.389	0.400
\$350,000	0.308	0.337	0.356	0.373	0.397	0.441	0.453	0.258	0.283	0.299	0.313	0.333	0.370	0.380	0.263	0.288	0.304	0.318	0.338	0.375	0.385
\$375,000	0.289	0.318	0.339	0.356	0.378	0.424	0.437	0.242	0.267	0.284	0.299	0.317	0.356	0.367	0.247	0.272	0.289	0.304	0.322	0.361	0.372
\$400,000	0.274	0.302	0.323	0.339	0.363	0.407	0.420	0.230	0.253	0.271	0.284	0.304	0.341	0.352	0.235	0.258	0.276	0.289	0.309	0.346	0.357
\$425,000	0.259	0.286	0.308	0.324	0.346	0.391	0.404	0.217	0.240	0.258	0.272	0.290	0.328	0.339	0.222	0.245	0.263	0.277	0.295	0.333	0.344
\$450,000	0.244	0.273	0.291	0.309	0.332	0.376	0.389	0.205	0.229	0.244	0.259	0.278	0.315	0.326	0.210	0.234	0.249	0.264	0.283	0.320	0.331
\$475,000	0.233	0.259	0.278	0.294	0.317	0.362	0.374	0.195	0.217	0.233	0.247	0.266	0.304	0.314	0.200	0.222	0.238	0.252	0.271	0.309	0.319
\$500,000	0.219	0.246	0.265	0.281	0.302	0.347	0.360	0.184	0.206	0.222	0.236	0.253	0.291	0.302	0.189	0.211	0.227	0.241	0.258	0.296	0.307
\$600,000	0.179	0.203	0.220	0.234	0.256	0.299	0.311	0.150	0.170	0.185	0.196	0.215	0.251	0.261	0.155	0.175	0.190	0.201	0.220	0.256	0.266
\$700,000	0.148	0.169	0.186	0.200	0.218	0.259	0.271	0.124	0.142	0.156	0.168	0.183	0.217	0.227	0.129	0.147	0.161	0.173	0.188	0.222	0.232
\$800,000	0.124	0.146	0.159	0.171	0.187	0.227	0.236	0.104	0.122	0.133	0.143	0.157	0.190	0.198	0.109	0.127	0.138	0.148	0.162	0.195	0.203
\$900,000	0.107	0.125	0.138	0.149	0.164	0.201	0.210	0.090	0.105	0.116	0.125	0.138	0.169	0.176	0.095	0.110	0.121	0.130	0.143	0.174	0.181
* \$1,000,000	0.0929	0.1105	0.1220	0.1309	0.1454	0.1811	0.1882	0.0779	0.0927	0.1023	0.1098	0.1219	0.1519	0.1578	0.0829	0.0977	0.1073	0.1148	0.1269	0.1569	0.1628
\$2,000,000	0.0471	0.0569	0.0633	0.0723	0.0819	0.1070	0.1172	0.0395	0.0477	0.0531	0.0606	0.0687	0.0897	0.0983	0.0445	0.0527	0.0581	0.0656	0.0737	0.0947	0.1033
\$3,000,000	0.0311	0.0377	0.0426	0.0497	0.0573	0.0773	0.0873	0.0261	0.0316	0.0357	0.0417	0.0481	0.0648	0.0732	0.0311	0.0366	0.0407	0.0467	0.0531	0.0698	0.0782
\$4,000,000	0.0229	0.0280	0.0315	0.0377	0.0439	0.0603	0.0694	0.0192	0.0235	0.0264	0.0316	0.0368	0.0506	0.0582	0.0242	0.0285	0.0314	0.0366	0.0418	0.0556	0.0632
\$5,000,000	0.0182	0.0220	0.0250	0.0300	0.0353	0.0489	0.0574	0.0153	0.0185	0.0210	0.0252	0.0296	0.0410	0.0481	0.0203	0.0235	0.0260	0.0302	0.0346	0.0460	0.0531
\$6,000,000	0.0150	0.0183	0.0206	0.0247	0.0292	0.0407	0.0484	0.0126	0.0153	0.0173	0.0207	0.0245	0.0341	0.0406	0.0176	0.0203	0.0223	0.0257	0.0295	0.0391	0.0456
\$7,000,000	0.0130	0.0159	0.0174	0.0211	0.0250	0.0350	0.0416	0.0109	0.0133	0.0146	0.0177	0.0210	0.0294	0.0349	0.0159	0.0183	0.0196	0.0227	0.0260	0.0344	0.0399
\$8,000,000	0.0115	0.0139	0.0156	0.0186	0.0218	0.0304	0.0367	0.0096	0.0117	0.0131	0.0156	0.0183	0.0255	0.0308	0.0144	0.0167	0.0181	0.0206	0.0233	0.0305	0.0358
\$9,000,000	0.0104	0.0125	0.0138	0.0164	0.0192	0.0270	0.0324	0.0087	0.0105	0.0116	0.0138	0.0161	0.0226	0.0272	0.0131	0.0155	0.0166	0.0188	0.0211	0.0276	0.0322
\$10,000,000	0.0093	0.0112	0.0122	0.0147	0.0173	0.0243	0.0290	0.0078	0.0094	0.0102	0.0123	0.0145	0.0204	0.0243	0.0117	0.0141	0.0152	0.0173	0.0195	0.0254	0.0293

* 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: 12/1/10
Excess Loss (Pure Premium) Factors

Per Accident Limit	2010 Excess Loss Factors							2009 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	0.704	0.718	0.730	0.737	0.751	0.767	0.772	0.709	0.727	0.731	0.759	0.765	0.782	0.788	-0.7%	-1.2%	-0.1%	-2.9%	-1.8%	-1.9%	-2.0%
\$15,000	0.676	0.693	0.705	0.714	0.728	0.747	0.753	0.685	0.701	0.704	0.737	0.746	0.765	0.771	-1.3%	-1.1%	0.1%	-3.1%	-2.4%	-2.4%	-2.3%
\$20,000	0.652	0.670	0.684	0.694	0.709	0.730	0.736	0.662	0.678	0.682	0.718	0.728	0.749	0.758	-1.5%	-1.2%	0.3%	-3.3%	-2.6%	-2.5%	-2.9%
\$25,000	0.632	0.651	0.666	0.675	0.691	0.715	0.720	0.642	0.658	0.663	0.701	0.713	0.737	0.745	-1.6%	-1.1%	0.5%	-3.7%	-3.1%	-3.0%	-3.4%
\$30,000	0.616	0.635	0.649	0.659	0.676	0.699	0.707	0.625	0.640	0.644	0.686	0.698	0.724	0.733	-1.4%	-0.8%	0.8%	-3.9%	-3.2%	-3.5%	-3.5%
\$35,000	0.599	0.618	0.633	0.645	0.662	0.688	0.695	0.610	0.624	0.629	0.673	0.685	0.712	0.723	-1.8%	-1.0%	0.6%	-4.2%	-3.4%	-3.4%	-3.9%
\$40,000	0.585	0.605	0.621	0.632	0.648	0.676	0.684	0.597	0.610	0.616	0.661	0.674	0.701	0.713	-2.0%	-0.8%	0.8%	-4.4%	-3.9%	-3.6%	-4.1%
\$50,000	0.559	0.580	0.597	0.608	0.625	0.654	0.662	0.573	0.586	0.592	0.639	0.652	0.682	0.694	-2.4%	-1.0%	0.8%	-4.9%	-4.1%	-4.1%	-4.6%
\$75,000	0.512	0.534	0.549	0.561	0.579	0.610	0.618	0.524	0.535	0.542	0.591	0.611	0.644	0.656	-2.3%	-0.2%	1.3%	-5.1%	-5.2%	-5.3%	-5.8%
\$100,000	0.474	0.496	0.512	0.525	0.543	0.575	0.584	0.484	0.496	0.506	0.557	0.574	0.608	0.626	-2.1%	0.0%	1.2%	-5.7%	-5.4%	-5.4%	-6.7%
\$125,000	0.442	0.464	0.481	0.494	0.512	0.545	0.554	0.452	0.464	0.474	0.527	0.544	0.580	0.596	-2.2%	0.0%	1.5%	-6.3%	-5.9%	-6.0%	-7.0%
\$150,000	0.414	0.437	0.454	0.466	0.485	0.518	0.529	0.426	0.438	0.446	0.501	0.520	0.557	0.572	-2.8%	-0.2%	1.8%	-7.0%	-6.7%	-7.0%	-7.5%
\$175,000	0.391	0.414	0.430	0.444	0.460	0.496	0.505	0.401	0.413	0.423	0.480	0.498	0.535	0.552	-2.5%	0.2%	1.7%	-7.5%	-7.6%	-7.3%	-8.5%
\$200,000	0.368	0.393	0.409	0.422	0.440	0.475	0.485	0.380	0.392	0.402	0.460	0.479	0.518	0.534	-3.2%	0.3%	1.7%	-8.3%	-8.1%	-8.3%	-9.2%
\$225,000	0.349	0.372	0.388	0.403	0.420	0.456	0.465	0.360	0.373	0.384	0.442	0.461	0.500	0.518	-3.1%	-0.3%	1.0%	-8.8%	-8.9%	-8.8%	-10.2%
\$250,000	0.330	0.354	0.370	0.383	0.402	0.438	0.448	0.341	0.355	0.366	0.424	0.445	0.485	0.502	-3.2%	-0.3%	1.1%	-9.7%	-9.7%	-9.7%	-10.8%
\$275,000	0.312	0.336	0.353	0.366	0.385	0.420	0.431	0.323	0.336	0.349	0.408	0.429	0.470	0.489	-3.4%	0.0%	1.1%	-10.3%	-10.3%	-10.6%	-11.9%
\$300,000	0.294	0.318	0.335	0.351	0.368	0.405	0.414	0.305	0.320	0.332	0.393	0.415	0.456	0.475	-3.6%	-0.6%	0.9%	-10.7%	-11.3%	-11.2%	-12.8%
\$325,000	0.278	0.303	0.319	0.335	0.353	0.389	0.400	0.288	0.304	0.317	0.378	0.400	0.441	0.462	-3.5%	-0.3%	0.6%	-11.4%	-11.8%	-11.8%	-13.4%
\$350,000	0.263	0.288	0.304	0.320	0.337	0.375	0.385	0.272	0.288	0.302	0.363	0.386	0.428	0.449	-3.3%	0.0%	0.7%	-11.8%	-12.7%	-12.4%	-14.3%
\$375,000	0.247	0.273	0.289	0.304	0.322	0.360	0.371	0.258	0.272	0.287	0.349	0.373	0.416	0.436	-4.3%	0.4%	0.7%	-12.9%	-13.7%	-13.5%	-14.9%
\$400,000	0.235	0.258	0.276	0.289	0.309	0.346	0.357	0.244	0.260	0.273	0.335	0.360	0.403	0.424	-3.7%	-0.8%	1.1%	-13.7%	-14.2%	-14.1%	-15.8%
\$425,000	0.222	0.245	0.263	0.277	0.296	0.333	0.344	0.231	0.247	0.260	0.323	0.347	0.392	0.413	-3.9%	-0.8%	1.2%	-14.2%	-14.7%	-15.1%	-16.7%
\$450,000	0.210	0.234	0.251	0.264	0.283	0.320	0.331	0.220	0.235	0.248	0.311	0.336	0.380	0.402	-4.5%	-0.4%	1.2%	-15.1%	-15.8%	-15.8%	-17.7%
\$475,000	0.200	0.222	0.238	0.252	0.270	0.308	0.319	0.208	0.222	0.237	0.299	0.324	0.369	0.392	-3.8%	0.0%	0.4%	-15.7%	-16.7%	-16.5%	-18.6%
\$500,000	0.189	0.211	0.227	0.241	0.258	0.296	0.307	0.198	0.211	0.226	0.288	0.313	0.358	0.381	-4.5%	0.0%	0.4%	-16.3%	-17.6%	-17.3%	-19.4%
\$600,000	0.155	0.175	0.190	0.201	0.220	0.256	0.266	0.162	0.174	0.187	0.249	0.274	0.318	0.342	-4.3%	0.6%	1.6%	-19.3%	-19.7%	-19.5%	-22.2%
\$700,000	0.129	0.147	0.161	0.173	0.188	0.222	0.232	0.134	0.146	0.158	0.218	0.242	0.286	0.310	-3.7%	0.7%	1.9%	-20.6%	-22.3%	-22.4%	-25.2%
\$800,000	0.109	0.127	0.138	0.148	0.162	0.195	0.203	0.116	0.124	0.136	0.192	0.214	0.258	0.280	-6.0%	2.4%	1.5%	-22.9%	-24.3%	-24.4%	-27.5%
\$900,000	0.095	0.110	0.121	0.130	0.143	0.174	0.181	0.099	0.107	0.117	0.170	0.193	0.234	0.257	-4.0%	2.8%	3.4%	-23.5%	-25.9%	-25.6%	-29.6%
\$1,000,000	0.0829	0.0977	0.1073	0.1148	0.1269	0.1569	0.1628	0.0865	0.0939	0.1018	0.1590	0.1744	0.2150	0.2363	-4.2%	4.0%	5.4%	-27.8%	-27.2%	-27.0%	-31.1%
\$2,000,000	0.0445	0.0527	0.0581	0.0656	0.0737	0.0947	0.1033	0.0487	0.0530	0.0576	0.0914	0.1018	0.1293	0.1533	-8.6%	-0.6%	0.9%	-28.2%	-27.6%	-26.8%	-32.6%
\$3,000,000	0.0311	0.0366	0.0407	0.0467	0.0531	0.0698	0.0782	0.0346	0.0377	0.0410	0.0653	0.0734	0.0945	0.1160	-10.1%	-2.9%	-0.7%	-28.5%	-27.7%	-26.1%	-32.6%
\$4,000,000	0.0242	0.0285	0.0314	0.0366	0.0418	0.0556	0.0632	0.0272	0.0296	0.0324	0.0510	0.0577	0.0747	0.0933	-11.0%	-3.7%	-3.1%	-28.2%	-27.6%	-25.6%	-32.3%
\$5,000,000	0.0203	0.0235	0.0260	0.0302	0.0346	0.0460	0.0531	0.0227	0.0246	0.0268	0.0419	0.0474	0.0615	0.0778	-10.6%	-4.5%	-3.0%	-27.9%	-27.0%	-25.2%	-31.7%
\$6,000,000	0.0176	0.0203	0.0223	0.0257	0.0295	0.0391	0.0456	0.0199	0.0215	0.0231	0.0358	0.0402	0.0523	0.0663	-11.6%	-5.6%	-3.5%	-28.2%	-26.6%	-25.2%	-31.2%
\$7,000,000	0.0159	0.0183	0.0196	0.0227	0.0260	0.0344	0.0399	0.0178	0.0191	0.0206	0.0313	0.0351	0.0457	0.0577	-10.7%	-4.2%	-4.9%	-27.5%	-25.9%	-24.7%	-30.8%
\$8,000,000	0.0144	0.0167	0.0181	0.0206	0.0233	0.0305	0.0358	0.0165	0.0176	0.0187	0.0281	0.0316	0.0405	0.0513	-12.7%	-5.1%	-3.2%	-26.7%	-26.3%	-24.7%	-30.2%
\$9,000,000	0.0131	0.0154	0.0166	0.0188	0.0211	0.0276	0.0322	0.0154	0.0164	0.0174	0.0258	0.0285	0.0365	0.0459	-14.9%	-6.1%	-4.6%	-27.1%	-26.0%	-24.4%	-29.8%
\$10,000,000	0.0117	0.0141	0.0152	0.0173	0.0195	0.0254	0.0293	0.0144	0.0154	0.0163	0.0238	0.0263	0.0335	0.0420	-18.8%	-8.4%	-6.7%	-27.3%	-25.9%	-24.2%	-30.2%

DELAWARE
Effective:12/1/10

Exhibit I

Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.	Injury Type	Average Cost Per Case			
		1	2	3	4
	Fatal	928,311			
	P.T.	4,551,542			
	PP	225,296			
	T.T.	20,365			
II.	Injury Type	Hazard Group			
		1	2	3	4
	Fatal	766,437	850,073	1,006,566	1,086,123
	P.T.	3,196,586	3,887,988	5,339,429	6,599,736
	PP	203,615	219,398	245,092	265,849
	T.T.	18,730	20,055	22,099	23,827

Exhibit II

Combined Injury Weights

Type of Injury	1 Injury Weights	Hazard Group		
		2 Injury Weights	3 Injury Weights	4 Injury Weights
Death	0.015	0.015	0.015	0.015
P.T.	0.092	0.092	0.107	0.118
PP	0.637	0.667	0.697	0.719
T.T.	0.197	0.180	0.151	0.123
Medical Only	0.059	0.046	0.031	0.025
Total	1.000	1.000	1.000	1.000

Exhibit III

Pennsylvania Relative to \$1,000,000

	1	2	3	4
\$1,000,000	1.000	1.000	1.000	1.000
\$2,000,000	0.511	0.531	0.574	0.623
\$3,000,000	0.340	0.359	0.408	0.464
\$4,000,000	0.250	0.269	0.314	0.369
\$5,000,000	0.199	0.213	0.253	0.305
\$6,000,000	0.165	0.176	0.211	0.257
\$7,000,000	0.141	0.150	0.180	0.221
\$8,000,000	0.124	0.132	0.157	0.195
\$9,000,000	0.110	0.116	0.139	0.172
\$10,000,000	0.100	0.106	0.125	0.154

Excess Loss Factors Calculation
Hazard Group 1

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.015	0.988	0.015	0.00	0.092	0.996	0.092	0.05	0.637	0.954	0.607	0.53	0.197	0.666	0.131	0.059	0.845
\$15,000	0.02		0.983	0.015	0.00		0.995	0.092	0.07		0.932	0.593	0.80		0.578	0.114		0.814
\$20,000	0.03		0.978	0.015	0.01		0.993	0.092	0.10		0.912	0.580	1.07		0.512	0.101		0.788
\$25,000	0.03		0.973	0.015	0.01		0.991	0.092	0.12		0.892	0.568	1.33		0.460	0.091		0.766
\$30,000	0.04		0.968	0.015	0.01		0.989	0.092	0.15		0.874	0.556	1.60		0.418	0.082		0.745
\$35,000	0.05		0.963	0.014	0.01		0.988	0.091	0.17		0.856	0.545	1.87		0.384	0.076		0.726
\$40,000	0.05		0.959	0.014	0.01		0.986	0.091	0.20		0.840	0.534	2.14		0.355	0.070		0.709
\$50,000	0.07		0.950	0.014	0.02		0.982	0.091	0.25		0.809	0.515	2.67		0.311	0.061		0.681
\$75,000	0.10		0.929	0.014	0.02		0.974	0.090	0.37		0.743	0.473	4.00		0.242	0.048		0.625
\$100,000	0.13		0.907	0.014	0.03		0.965	0.089	0.49		0.689	0.438	5.34		0.196	0.039		0.580
\$125,000	0.16		0.887	0.013	0.04		0.956	0.088	0.61		0.642	0.409	6.67		0.161	0.032		0.542
\$150,000	0.20		0.868	0.013	0.05		0.948	0.088	0.74		0.601	0.383	8.01		0.135	0.027		0.511
\$175,000	0.23		0.849	0.013	0.05		0.940	0.087	0.86		0.564	0.359	9.34		0.116	0.023		0.482
\$200,000	0.26		0.831	0.012	0.06		0.932	0.086	0.98		0.530	0.337	10.68		0.100	0.020		0.455
\$225,000	0.29		0.812	0.012	0.07		0.924	0.085	1.11		0.499	0.317	12.01		0.087	0.017		0.431
\$250,000	0.33		0.794	0.012	0.08		0.916	0.085	1.23		0.469	0.298	13.35		0.076	0.015		0.410
\$275,000	0.36		0.777	0.012	0.09		0.908	0.084	1.35		0.440	0.280	14.68		0.065	0.013		0.389
\$300,000	0.39		0.759	0.011	0.09		0.900	0.083	1.47		0.413	0.263	16.02		0.056	0.011		0.368
\$325,000	0.42		0.742	0.011	0.10		0.892	0.083	1.60		0.387	0.246	17.35		0.047	0.009		0.349
\$350,000	0.46		0.726	0.011	0.11		0.885	0.082	1.72		0.362	0.230	18.69		0.039	0.008		0.331
\$375,000	0.49		0.710	0.011	0.12		0.877	0.081	1.84		0.338	0.215	20.02		0.032	0.006		0.313
\$400,000	0.52		0.695	0.010	0.13		0.869	0.080	1.96		0.315	0.201	21.36		0.027	0.005		0.296
\$425,000	0.55		0.680	0.010	0.13		0.861	0.080	2.09		0.294	0.187	22.69		0.022	0.004		0.281
\$450,000	0.59		0.665	0.010	0.14		0.853	0.079	2.21		0.274	0.175	24.03		0.018	0.004		0.268
\$475,000	0.62		0.651	0.010	0.15		0.846	0.078	2.33		0.256	0.163	25.36		0.015	0.003		0.254
\$500,000	0.65		0.637	0.010	0.16		0.838	0.078	2.46		0.238	0.152	26.70		0.012	0.002		0.242
\$600,000	0.78		0.585	0.009	0.19		0.807	0.075	2.95		0.179	0.114	32.03		0.005	0.001		0.199
\$700,000	0.91		0.538	0.008	0.22		0.777	0.072	3.44		0.135	0.086	37.37		0.002	0.000		0.166
\$800,000	1.04		0.499	0.007	0.25		0.748	0.069	3.93		0.102	0.065	42.71		0.001	0.000		0.141
\$900,000	1.17		0.459	0.007	0.28		0.719	0.067	4.42		0.077	0.049	48.05		0.000	0.000		0.123
\$1,000,000	1.30		0.4251	0.0064	0.31		0.691	0.0639	4.91		0.059	0.0376	53.39		0.000	0.0000		0.1079
\$2,000,000	2.61		0.2160	0.0032	0.63		0.462	0.0428	9.82		0.006	0.0036	106.78		0.000	0.0000		0.0496
\$3,000,000	3.91		0.1245	0.0019	0.94		0.308	0.0285	14.73		0.001	0.0007	160.17		0.000	0.0000		0.0311
\$4,000,000	5.22		0.0760	0.0011	1.25		0.202	0.0187	19.64		0.000	0.0002	213.56		0.000	0.0000		0.0200
\$5,000,000	6.52		0.0472	0.0007	1.56		0.127	0.0118	24.56		0.000	0.0001	266.95		0.000	0.0000		0.0126
\$6,000,000	7.83		0.0290	0.0004	1.88		0.074	0.0069	29.47		0.000	0.0000	320.34		0.000	0.0000		0.0073
\$7,000,000	9.13		0.0172	0.0003	2.19		0.036	0.0033	34.38		0.000	0.0000	373.73		0.000	0.0000		0.0036
\$8,000,000	10.44		0.0094	0.0001	2.50		0.009	0.0008	39.29		0.000	0.0000	427.12		0.000	0.0000		0.0009
\$9,000,000	11.74		0.0044	0.0001	2.82		0.000	0.0000	44.20		0.000	0.0000	480.51		0.000	0.0000		0.0001
\$10,000,000	13.05		0.0013	0.0000	3.13		0.000	0.0000	49.11		0.000	0.0000	533.90		0.000	0.0000		0.0000

Death Average Cost Per Case \$766,437
P.T. Average Cost Per Case \$3,196,586
P.P Average Cost Per Case \$203,615
T.T. Average Cost Per Case \$18,730

Excess Loss Factors Calculation
Hazard Group 2

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.015	0.989	0.015	0.00	0.092	0.997	0.092	0.05	0.667	0.957	0.638	0.50	0.180	0.679	0.122	0.046	0.867
\$15,000	0.02		0.984	0.015	0.00		0.996	0.092	0.07		0.937	0.624	0.75		0.594	0.107		0.838
\$20,000	0.02		0.980	0.015	0.01		0.994	0.092	0.09		0.918	0.612	1.00		0.528	0.095		0.814
\$25,000	0.03		0.975	0.015	0.01		0.993	0.092	0.11		0.899	0.599	1.25		0.476	0.086		0.792
\$30,000	0.04		0.971	0.015	0.01		0.991	0.092	0.14		0.882	0.588	1.50		0.434	0.078		0.773
\$35,000	0.04		0.967	0.015	0.01		0.990	0.092	0.16		0.865	0.577	1.75		0.399	0.072		0.756
\$40,000	0.05		0.962	0.014	0.01		0.988	0.091	0.18		0.849	0.566	1.99		0.370	0.067		0.738
\$50,000	0.06		0.954	0.014	0.01		0.985	0.091	0.23		0.820	0.546	2.49		0.324	0.058		0.709
\$75,000	0.09		0.935	0.014	0.02		0.978	0.090	0.34		0.756	0.504	3.74		0.253	0.045		0.653
\$100,000	0.12		0.916	0.014	0.03		0.971	0.090	0.46		0.703	0.469	4.99		0.207	0.037		0.610
\$125,000	0.15		0.897	0.013	0.03		0.964	0.089	0.57		0.658	0.439	6.23		0.171	0.031		0.572
\$150,000	0.18		0.879	0.013	0.04		0.957	0.089	0.68		0.618	0.412	7.48		0.144	0.026		0.540
\$175,000	0.21		0.862	0.013	0.05		0.950	0.088	0.80		0.582	0.388	8.73		0.124	0.022		0.511
\$200,000	0.24		0.845	0.013	0.05		0.943	0.087	0.91		0.549	0.366	9.97		0.108	0.019		0.485
\$225,000	0.26		0.829	0.012	0.06		0.937	0.087	1.03		0.519	0.346	11.22		0.095	0.017		0.462
\$250,000	0.29		0.812	0.012	0.06		0.930	0.086	1.14		0.490	0.327	12.47		0.083	0.015		0.440
\$275,000	0.32		0.796	0.012	0.07		0.924	0.085	1.25		0.463	0.308	13.71		0.073	0.013		0.418
\$300,000	0.35		0.780	0.012	0.08		0.917	0.085	1.37		0.436	0.291	14.96		0.063	0.011		0.399
\$325,000	0.38		0.764	0.011	0.08		0.911	0.084	1.48		0.411	0.274	16.21		0.054	0.010		0.379
\$350,000	0.41		0.749	0.011	0.09		0.904	0.084	1.60		0.387	0.258	17.45		0.046	0.008		0.361
\$375,000	0.44		0.734	0.011	0.10		0.898	0.083	1.71		0.364	0.242	18.70		0.039	0.007		0.343
\$400,000	0.47		0.719	0.011	0.10		0.891	0.082	1.82		0.341	0.228	19.95		0.033	0.006		0.327
\$425,000	0.50		0.705	0.011	0.11		0.885	0.082	1.94		0.320	0.214	21.19		0.027	0.005		0.312
\$450,000	0.53		0.691	0.010	0.12		0.878	0.081	2.05		0.300	0.200	22.44		0.023	0.004		0.295
\$475,000	0.56		0.678	0.010	0.12		0.872	0.081	2.17		0.282	0.188	23.68		0.019	0.003		0.282
\$500,000	0.59		0.665	0.010	0.13		0.865	0.080	2.28		0.264	0.176	24.93		0.016	0.003		0.269
\$600,000	0.71		0.615	0.009	0.15		0.840	0.078	2.73		0.203	0.135	29.92		0.007	0.001		0.223
\$700,000	0.82		0.570	0.009	0.18		0.815	0.075	3.19		0.156	0.104	34.90		0.003	0.001		0.189
\$800,000	0.94		0.529	0.008	0.21		0.790	0.073	3.65		0.120	0.080	39.89		0.001	0.000		0.161
\$900,000	1.06		0.494	0.007	0.23		0.765	0.071	4.10		0.092	0.061	44.88		0.001	0.000		0.139
\$1,000,000	1.18		0.4586	0.0069	0.26		0.741	0.0686	4.56		0.072	0.0477	49.86		0.000	0.0000		0.1232
\$2,000,000	2.35		0.2436	0.0037	0.51		0.534	0.0494	9.12		0.008	0.0050	99.73		0.000	0.0000		0.0581
\$3,000,000	3.53		0.1453	0.0022	0.77		0.383	0.0354	13.67		0.001	0.0010	149.59		0.000	0.0000		0.0386
\$4,000,000	4.71		0.0919	0.0014	1.03		0.273	0.0253	18.23		0.000	0.0003	199.45		0.000	0.0000		0.0270
\$5,000,000	5.88		0.0596	0.0009	1.29		0.192	0.0178	22.79		0.000	0.0001	249.31		0.000	0.0000		0.0188
\$6,000,000	7.06		0.0388	0.0006	1.54		0.132	0.0122	27.35		0.000	0.0000	299.18		0.000	0.0000		0.0128
\$7,000,000	8.23		0.0248	0.0004	1.80		0.086	0.0079	31.91		0.000	0.0000	349.04		0.000	0.0000		0.0083
\$8,000,000	9.41		0.0153	0.0002	2.06		0.050	0.0047	36.46		0.000	0.0000	398.90		0.000	0.0000		0.0049
\$9,000,000	10.59		0.0087	0.0001	2.31		0.024	0.0022	41.02		0.000	0.0000	448.77		0.000	0.0000		0.0023
\$10,000,000	11.76		0.0043	0.0001	2.57		0.004	0.0004	45.58		0.000	0.0000	498.63		0.000	0.0000		0.0005

Death Average Cost Per Case \$850,073
P.T. Average Cost Per Case \$3,887,988
P.P Average Cost Per Case \$219,398
T.T. Average Cost Per Case \$20,055

Excess Loss Factors Calculation
Hazard Group 3

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.015	0.990	0.015	0.00	0.107	0.998	0.106	0.04	0.697	0.961	0.670	0.45	0.151	0.698	0.105	0.031	0.896
\$15,000	0.01		0.986	0.015	0.00		0.997	0.106	0.06		0.943	0.657	0.68		0.615	0.093		0.871
\$20,000	0.02		0.982	0.015	0.00		0.996	0.106	0.08		0.926	0.645	0.91		0.550	0.083		0.849
\$25,000	0.02		0.979	0.015	0.00		0.995	0.106	0.10		0.909	0.633	1.13		0.498	0.075		0.829
\$30,000	0.03		0.975	0.015	0.01		0.994	0.106	0.12		0.893	0.622	1.36		0.456	0.069		0.812
\$35,000	0.03		0.971	0.015	0.01		0.993	0.106	0.14		0.877	0.611	1.58		0.421	0.064		0.796
\$40,000	0.04		0.968	0.015	0.01		0.992	0.106	0.16		0.862	0.601	1.81		0.391	0.059		0.781
\$50,000	0.05		0.961	0.014	0.01		0.989	0.105	0.20		0.835	0.581	2.26		0.343	0.052		0.752
\$75,000	0.07		0.944	0.014	0.01		0.984	0.105	0.31		0.775	0.539	3.39		0.269	0.041		0.699
\$100,000	0.10		0.928	0.014	0.02		0.979	0.104	0.41		0.724	0.505	4.53		0.222	0.034		0.657
\$125,000	0.12		0.911	0.014	0.02		0.974	0.104	0.51		0.681	0.474	5.66		0.186	0.028		0.620
\$150,000	0.15		0.896	0.013	0.03		0.968	0.103	0.61		0.643	0.448	6.79		0.158	0.024		0.588
\$175,000	0.17		0.881	0.013	0.03		0.963	0.103	0.71		0.608	0.424	7.92		0.137	0.021		0.561
\$200,000	0.20		0.866	0.013	0.04		0.958	0.102	0.82		0.577	0.402	9.05		0.120	0.018		0.535
\$225,000	0.22		0.852	0.013	0.04		0.953	0.102	0.92		0.548	0.381	10.18		0.106	0.016		0.512
\$250,000	0.25		0.838	0.013	0.05		0.948	0.101	1.02		0.520	0.362	11.31		0.094	0.014		0.490
\$275,000	0.27		0.824	0.012	0.05		0.943	0.100	1.12		0.494	0.344	12.44		0.083	0.013		0.469
\$300,000	0.30		0.810	0.012	0.06		0.938	0.100	1.22		0.469	0.327	13.58		0.074	0.011		0.450
\$325,000	0.32		0.796	0.012	0.06		0.934	0.099	1.33		0.446	0.310	14.71		0.065	0.010		0.431
\$350,000	0.35		0.783	0.012	0.07		0.929	0.099	1.43		0.423	0.294	15.84		0.057	0.009		0.414
\$375,000	0.37		0.769	0.012	0.07		0.924	0.098	1.53		0.400	0.279	16.97		0.049	0.007		0.396
\$400,000	0.40		0.756	0.011	0.07		0.919	0.098	1.63		0.379	0.264	18.10		0.042	0.006		0.379
\$425,000	0.42		0.743	0.011	0.08		0.915	0.097	1.73		0.359	0.250	19.23		0.036	0.005		0.363
\$450,000	0.45		0.731	0.011	0.08		0.910	0.097	1.84		0.339	0.236	20.36		0.031	0.005		0.349
\$475,000	0.47		0.719	0.011	0.09		0.905	0.096	1.94		0.320	0.223	21.49		0.026	0.004		0.334
\$500,000	0.50		0.707	0.011	0.09		0.901	0.096	2.04		0.302	0.211	22.63		0.022	0.003		0.321
\$600,000	0.60		0.661	0.010	0.11		0.882	0.094	2.45		0.239	0.167	27.15		0.011	0.002		0.273
\$700,000	0.70		0.619	0.009	0.13		0.863	0.092	2.86		0.189	0.132	31.68		0.005	0.001		0.234
\$800,000	0.79		0.581	0.009	0.15		0.844	0.090	3.26		0.149	0.104	36.20		0.003	0.000		0.203
\$900,000	0.89		0.545	0.008	0.17		0.826	0.088	3.67		0.118	0.082	40.73		0.001	0.000		0.178
\$1,000,000	0.99		0.5130	0.0077	0.19		0.808	0.0860	4.08		0.093	0.0651	45.25		0.001	0.0002		0.1590
\$2,000,000	1.99		0.2920	0.0044	0.37		0.639	0.0680	8.16		0.011	0.0080	90.50		0.000	0.0000		0.0804
\$3,000,000	2.98		0.1830	0.0027	0.56		0.502	0.0534	12.24		0.002	0.0016	135.75		0.000	0.0000		0.0577
\$4,000,000	3.97		0.1216	0.0018	0.75		0.394	0.0420	16.32		0.001	0.0005	181.00		0.000	0.0000		0.0443
\$5,000,000	4.97		0.0834	0.0013	0.94		0.309	0.0329	20.40		0.000	0.0002	226.25		0.000	0.0000		0.0344
\$6,000,000	5.96		0.0579	0.0009	1.12		0.241	0.0256	24.48		0.000	0.0001	271.51		0.000	0.0000		0.0266
\$7,000,000	6.95		0.0403	0.0006	1.31		0.186	0.0198	28.56		0.000	0.0000	316.76		0.000	0.0000		0.0204
\$8,000,000	7.95		0.0277	0.0004	1.50		0.141	0.0150	32.64		0.000	0.0000	362.01		0.000	0.0000		0.0154
\$9,000,000	8.94		0.0186	0.0003	1.69		0.105	0.0111	36.72		0.000	0.0000	407.26		0.000	0.0000		0.0114
\$10,000,000	9.93		0.0120	0.0002	1.87		0.075	0.0080	40.80		0.000	0.0000	452.51		0.000	0.0000		0.0082

Death Average Cost Per Case \$1,006,566
P.T. Average Cost Per Case \$5,339,429
P.P Average Cost Per Case \$245,092
T.T. Average Cost Per Case \$22,099

Excess Loss Factors Calculation
Hazard Group 4

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	
\$10,000	0.01	0.015	0.991	0.015	0.00	0.118	0.998	0.118	0.04	0.719	0.964	0.693	0.42	0.123	0.713	0.088	0.025	0.914
\$15,000	0.01		0.987	0.015	0.00		0.997	0.118	0.06		0.947	0.681	0.63		0.631	0.078		0.892
\$20,000	0.02		0.984	0.015	0.00		0.997	0.118	0.08		0.931	0.669	0.84		0.568	0.070		0.872
\$25,000	0.02		0.980	0.015	0.00		0.996	0.117	0.09		0.915	0.658	1.05		0.516	0.063		0.853
\$30,000	0.03		0.977	0.015	0.00		0.995	0.117	0.11		0.900	0.647	1.26		0.474	0.058		0.837
\$35,000	0.03		0.973	0.015	0.01		0.994	0.117	0.13		0.886	0.637	1.47		0.438	0.054		0.823
\$40,000	0.04		0.970	0.015	0.01		0.993	0.117	0.15		0.872	0.627	1.68		0.407	0.050		0.809
\$50,000	0.05		0.963	0.014	0.01		0.991	0.117	0.19		0.845	0.608	2.10		0.359	0.044		0.783
\$75,000	0.07		0.947	0.014	0.01		0.987	0.116	0.28		0.788	0.566	3.15		0.282	0.035		0.731
\$100,000	0.09		0.932	0.014	0.02		0.983	0.116	0.38		0.739	0.531	4.20		0.234	0.029		0.690
\$125,000	0.12		0.917	0.014	0.02		0.979	0.115	0.47		0.697	0.501	5.25		0.198	0.024		0.654
\$150,000	0.14		0.903	0.014	0.02		0.974	0.115	0.56		0.660	0.475	6.30		0.170	0.021		0.625
\$175,000	0.16		0.888	0.013	0.03		0.970	0.114	0.66		0.627	0.451	7.34		0.147	0.018		0.596
\$200,000	0.18		0.874	0.013	0.03		0.966	0.114	0.75		0.596	0.429	8.39		0.129	0.016		0.572
\$225,000	0.21		0.861	0.013	0.03		0.962	0.114	0.85		0.568	0.408	9.44		0.114	0.014		0.549
\$250,000	0.23		0.848	0.013	0.04		0.958	0.113	0.94		0.541	0.389	10.49		0.102	0.013		0.528
\$275,000	0.25		0.835	0.013	0.04		0.954	0.113	1.03		0.517	0.371	11.54		0.092	0.011		0.508
\$300,000	0.28		0.822	0.012	0.05		0.950	0.112	1.13		0.493	0.354	12.59		0.082	0.010		0.488
\$325,000	0.30		0.809	0.012	0.05		0.946	0.112	1.22		0.470	0.338	13.64		0.073	0.009		0.471
\$350,000	0.32		0.797	0.012	0.05		0.942	0.111	1.32		0.448	0.322	14.69		0.065	0.008		0.453
\$375,000	0.35		0.784	0.012	0.06		0.938	0.111	1.41		0.427	0.307	15.74		0.058	0.007		0.437
\$400,000	0.37		0.772	0.012	0.06		0.934	0.110	1.50		0.406	0.292	16.79		0.050	0.006		0.420
\$425,000	0.39		0.759	0.011	0.06		0.930	0.110	1.60		0.386	0.278	17.84		0.044	0.005		0.404
\$450,000	0.41		0.747	0.011	0.07		0.926	0.109	1.69		0.367	0.264	18.89		0.038	0.005		0.389
\$475,000	0.44		0.736	0.011	0.07		0.922	0.109	1.79		0.348	0.250	19.94		0.033	0.004		0.374
\$500,000	0.46		0.724	0.011	0.08		0.919	0.108	1.88		0.331	0.238	20.98		0.028	0.003		0.360
\$600,000	0.55		0.681	0.010	0.09		0.903	0.107	2.26		0.267	0.192	25.18		0.015	0.002		0.311
\$700,000	0.64		0.640	0.010	0.11		0.888	0.105	2.63		0.215	0.155	29.38		0.008	0.001		0.271
\$800,000	0.74		0.603	0.009	0.12		0.873	0.103	3.01		0.173	0.124	33.58		0.004	0.000		0.236
\$900,000	0.83		0.568	0.009	0.14		0.858	0.101	3.39		0.139	0.100	37.77		0.002	0.000		0.210
\$1,000,000	0.92		0.5357	0.0080	0.15		0.843	0.0994	3.76		0.112	0.0807	41.97		0.001	0.0001		0.1882
\$2,000,000	1.84		0.3150	0.0047	0.30		0.700	0.0826	7.52		0.015	0.0111	83.94		0.000	0.0000		0.0984
\$3,000,000	2.76		0.2016	0.0030	0.45		0.576	0.0680	11.28		0.003	0.0023	125.91		0.000	0.0000		0.0733
\$4,000,000	3.68		0.1365	0.0020	0.61		0.474	0.0559	15.05		0.001	0.0007	167.88		0.000	0.0000		0.0586
\$5,000,000	4.60		0.0955	0.0014	0.76		0.390	0.0460	18.81		0.000	0.0003	209.85		0.000	0.0000		0.0477
\$6,000,000	5.52		0.0679	0.0010	0.91		0.320	0.0378	22.57		0.000	0.0001	251.82		0.000	0.0000		0.0389
\$7,000,000	6.44		0.0486	0.0007	1.06		0.262	0.0309	26.33		0.000	0.0001	293.78		0.000	0.0000		0.0317
\$8,000,000	7.37		0.0346	0.0005	1.21		0.213	0.0252	30.09		0.000	0.0000	335.75		0.000	0.0000		0.0257
\$9,000,000	8.29		0.0243	0.0004	1.36		0.172	0.0203	33.85		0.000	0.0000	377.72		0.000	0.0000		0.0207
\$10,000,000	9.21		0.0167	0.0002	1.52		0.138	0.0162	37.62		0.000	0.0000	419.69		0.000	0.0000		0.0164

Death Average Cost Per Case \$1,086,123
P.T. Average Cost Per Case \$6,599,736
P.P Average Cost Per Case \$265,849
T.T. Average Cost Per Case \$23,827

Delaware
 Excess Loss Factor Study
 Excess Loss (Pure Premium) Factors

Loss Limitation	DE Hazard Group Excess Loss Factors				ELF adjusted for LBA's LBA Factor 0.8387				ELF adjusted for LBA's & Risk Load			
	HG 1	HG 2	HG 3	HG 4	HG 1	HG 2	HG 3	HG 4	HG 1	HG 2	HG 3	HG 4
	(1) Pg12 Col(1)	(2) Pg13 Col(1)	(3) Pg14 Col(1)	(4) Pg15 Col(1)	(1)*LBA	(2)*LBA	(3)*LBA	(4)*LBA	(9) Columns (5)-(8) + 0.005 (Max Adj = 1/2 ELF)	(10)	(11)	(12)
\$10,000	0.845	0.867	0.896	0.914	0.709	0.727	0.751	0.767	0.714	0.732	0.756	0.772
\$15,000	0.814	0.838	0.871	0.892	0.683	0.703	0.731	0.748	0.688	0.708	0.736	0.753
\$20,000	0.788	0.814	0.849	0.872	0.661	0.683	0.712	0.731	0.666	0.688	0.717	0.736
\$25,000	0.766	0.792	0.829	0.853	0.642	0.664	0.695	0.715	0.647	0.669	0.700	0.720
\$30,000	0.745	0.773	0.812	0.837	0.625	0.648	0.681	0.702	0.630	0.653	0.686	0.707
\$35,000	0.726	0.756	0.796	0.823	0.609	0.634	0.668	0.690	0.614	0.639	0.673	0.695
\$40,000	0.709	0.738	0.781	0.809	0.595	0.619	0.655	0.679	0.600	0.624	0.660	0.684
\$50,000	0.681	0.709	0.752	0.783	0.571	0.595	0.631	0.657	0.576	0.600	0.636	0.662
\$75,000	0.625	0.653	0.699	0.731	0.524	0.548	0.586	0.613	0.529	0.553	0.591	0.618
\$100,000	0.580	0.610	0.657	0.690	0.486	0.512	0.551	0.579	0.491	0.517	0.556	0.584
\$125,000	0.542	0.572	0.620	0.654	0.455	0.480	0.520	0.549	0.460	0.485	0.525	0.554
\$150,000	0.511	0.540	0.588	0.625	0.429	0.453	0.493	0.524	0.434	0.458	0.498	0.529
\$175,000	0.482	0.511	0.561	0.596	0.404	0.429	0.471	0.500	0.409	0.434	0.476	0.505
\$200,000	0.455	0.485	0.535	0.572	0.382	0.407	0.449	0.480	0.387	0.412	0.454	0.485
\$225,000	0.431	0.462	0.512	0.549	0.361	0.387	0.429	0.460	0.366	0.392	0.434	0.465
\$250,000	0.410	0.440	0.490	0.528	0.344	0.369	0.411	0.443	0.349	0.374	0.416	0.448
\$275,000	0.389	0.418	0.469	0.508	0.326	0.351	0.393	0.426	0.331	0.356	0.398	0.431
\$300,000	0.368	0.399	0.450	0.488	0.309	0.335	0.377	0.409	0.314	0.340	0.382	0.414
\$325,000	0.349	0.379	0.431	0.471	0.293	0.318	0.361	0.395	0.298	0.323	0.366	0.400
\$350,000	0.331	0.361	0.414	0.453	0.278	0.303	0.347	0.380	0.283	0.308	0.352	0.385
\$375,000	0.313	0.343	0.396	0.437	0.263	0.288	0.332	0.367	0.268	0.293	0.337	0.372
\$400,000	0.296	0.327	0.379	0.420	0.248	0.274	0.318	0.352	0.253	0.279	0.323	0.357
\$425,000	0.281	0.312	0.363	0.404	0.236	0.262	0.304	0.339	0.241	0.267	0.309	0.344
\$450,000	0.268	0.295	0.349	0.389	0.225	0.247	0.293	0.326	0.230	0.252	0.298	0.331
\$475,000	0.254	0.282	0.334	0.374	0.213	0.237	0.280	0.314	0.218	0.242	0.285	0.319
\$500,000	0.242	0.269	0.321	0.360	0.203	0.226	0.269	0.302	0.208	0.231	0.274	0.307
\$600,000	0.199	0.223	0.273	0.311	0.167	0.187	0.229	0.261	0.172	0.192	0.234	0.266
\$700,000	0.166	0.189	0.234	0.271	0.139	0.159	0.196	0.227	0.144	0.164	0.201	0.232
\$800,000	0.141	0.161	0.203	0.236	0.118	0.135	0.170	0.198	0.123	0.140	0.175	0.203
\$900,000	0.123	0.139	0.178	0.210	0.103	0.117	0.149	0.176	0.108	0.122	0.154	0.181
* \$1,000,000	0.1079	0.1232	0.1590	0.1882	0.0905	0.1033	0.1334	0.1578	0.0955	0.1083	0.1384	0.1628
\$2,000,000	0.0551	0.0654	0.0913	0.1172	0.0462	0.0549	0.0766	0.0983	0.0512	0.0599	0.0816	0.1033
\$3,000,000	0.0367	0.0442	0.0649	0.0873	0.0308	0.0371	0.0544	0.0732	0.0358	0.0421	0.0594	0.0782
\$4,000,000	0.0270	0.0331	0.0499	0.0694	0.0226	0.0278	0.0419	0.0582	0.0276	0.0328	0.0469	0.0632
\$5,000,000	0.0215	0.0262	0.0402	0.0574	0.0180	0.0220	0.0337	0.0481	0.0230	0.0270	0.0387	0.0531
\$6,000,000	0.0178	0.0217	0.0335	0.0484	0.0149	0.0182	0.0281	0.0406	0.0199	0.0232	0.0331	0.0456
\$7,000,000	0.0152	0.0185	0.0286	0.0416	0.0127	0.0155	0.0240	0.0349	0.0177	0.0205	0.0290	0.0399
\$8,000,000	0.0134	0.0163	0.0250	0.0367	0.0112	0.0137	0.0210	0.0308	0.0162	0.0187	0.0260	0.0358
\$9,000,000	0.0119	0.0143	0.0221	0.0324	0.0100	0.0120	0.0185	0.0272	0.0150	0.0170	0.0235	0.0322
\$10,000,000	0.0108	0.0131	0.0199	0.0290	0.0091	0.0110	0.0167	0.0243	0.0137	0.0160	0.0217	0.0293

* 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: 12/1/10
Excess Loss (Pure Premium) Factors

Per Accident Limit	2010 Excess Loss Factors				2009 Excess Loss Factors				Percentage Change			
	1	2	3	4	1	2	3	4	1	2	3	4
\$10,000	0.714	0.732	0.756	0.772	0.719	0.737	0.772	0.788	-0.7%	-0.7%	-2.1%	-2.0%
\$15,000	0.688	0.708	0.736	0.753	0.693	0.712	0.752	0.771	-0.7%	-0.6%	-2.1%	-2.3%
\$20,000	0.666	0.688	0.717	0.736	0.671	0.692	0.735	0.758	-0.7%	-0.6%	-2.4%	-2.9%
\$25,000	0.647	0.669	0.700	0.720	0.652	0.672	0.720	0.745	-0.8%	-0.4%	-2.8%	-3.4%
\$30,000	0.630	0.654	0.686	0.707	0.633	0.655	0.706	0.733	-0.5%	-0.2%	-2.8%	-3.5%
\$35,000	0.614	0.639	0.673	0.695	0.619	0.642	0.692	0.723	-0.8%	-0.4%	-2.7%	-3.9%
\$40,000	0.600	0.624	0.660	0.684	0.605	0.628	0.681	0.713	-0.8%	-0.6%	-3.1%	-4.1%
\$50,000	0.576	0.600	0.636	0.662	0.581	0.605	0.661	0.694	-0.9%	-0.8%	-3.8%	-4.6%
\$75,000	0.529	0.553	0.591	0.618	0.531	0.556	0.620	0.656	-0.4%	-0.5%	-4.7%	-5.8%
\$100,000	0.491	0.517	0.556	0.584	0.493	0.521	0.583	0.626	-0.4%	-0.8%	-4.6%	-6.7%
\$125,000	0.460	0.485	0.525	0.554	0.461	0.488	0.554	0.596	-0.2%	-0.6%	-5.2%	-7.0%
\$150,000	0.434	0.458	0.498	0.529	0.435	0.463	0.530	0.572	-0.2%	-1.1%	-6.0%	-7.5%
\$175,000	0.409	0.434	0.476	0.505	0.410	0.440	0.508	0.552	-0.2%	-1.4%	-6.3%	-8.5%
\$200,000	0.387	0.412	0.454	0.485	0.389	0.418	0.490	0.534	-0.5%	-1.4%	-7.3%	-9.2%
\$225,000	0.366	0.392	0.434	0.465	0.370	0.400	0.472	0.518	-1.1%	-2.0%	-8.1%	-10.2%
\$250,000	0.349	0.374	0.416	0.448	0.352	0.383	0.455	0.502	-0.7%	-2.3%	-8.6%	-10.8%
\$275,000	0.331	0.356	0.398	0.431	0.335	0.366	0.440	0.489	-1.0%	-2.7%	-9.5%	-11.8%
\$300,000	0.314	0.340	0.382	0.414	0.318	0.350	0.426	0.475	-1.1%	-2.9%	-10.3%	-12.8%
\$325,000	0.298	0.323	0.366	0.400	0.301	0.335	0.412	0.462	-1.0%	-3.6%	-11.2%	-13.4%
\$350,000	0.283	0.308	0.352	0.385	0.285	0.320	0.398	0.449	-0.5%	-3.8%	-11.6%	-14.3%
\$375,000	0.268	0.293	0.337	0.371	0.269	0.305	0.385	0.436	-0.2%	-3.9%	-12.5%	-14.9%
\$400,000	0.253	0.279	0.323	0.357	0.255	0.292	0.372	0.424	-0.6%	-4.3%	-13.2%	-15.8%
\$425,000	0.241	0.266	0.309	0.344	0.242	0.278	0.360	0.413	-0.4%	-4.3%	-14.2%	-16.7%
\$450,000	0.230	0.252	0.297	0.331	0.230	0.266	0.348	0.402	0.0%	-5.3%	-14.7%	-17.7%
\$475,000	0.218	0.242	0.285	0.319	0.219	0.254	0.336	0.392	-0.5%	-4.7%	-15.2%	-18.5%
\$500,000	0.208	0.231	0.274	0.307	0.209	0.244	0.326	0.381	-0.5%	-5.3%	-16.0%	-19.4%
\$600,000	0.172	0.192	0.234	0.266	0.172	0.205	0.287	0.342	0.0%	-6.3%	-18.5%	-22.2%
\$700,000	0.144	0.164	0.201	0.232	0.143	0.176	0.254	0.310	0.7%	-6.8%	-20.9%	-25.2%
\$800,000	0.123	0.140	0.175	0.203	0.122	0.152	0.227	0.280	0.8%	-7.9%	-22.9%	-27.5%
\$900,000	0.108	0.122	0.154	0.181	0.106	0.133	0.204	0.257	1.9%	-8.3%	-24.5%	-29.6%
\$1,000,000	0.0955	0.1083	0.1384	0.1628	0.0925	0.1171	0.1862	0.2363	3.2%	-7.5%	-25.7%	-31.1%
\$2,000,000	0.0512	0.0599	0.0816	0.1033	0.0524	0.0667	0.1098	0.1532	-2.3%	-10.2%	-25.7%	-32.6%
\$3,000,000	0.0358	0.0421	0.0594	0.0782	0.0372	0.0477	0.0799	0.1161	-3.8%	-11.7%	-25.7%	-32.6%
\$4,000,000	0.0276	0.0328	0.0469	0.0632	0.0291	0.0372	0.0628	0.0933	-5.2%	-11.8%	-25.3%	-32.3%
\$5,000,000	0.0230	0.0270	0.0387	0.0531	0.0244	0.0307	0.0517	0.0778	-5.7%	-12.1%	-25.1%	-31.7%
\$6,000,000	0.0199	0.0232	0.0331	0.0456	0.0211	0.0266	0.0440	0.0664	-5.7%	-12.8%	-24.8%	-31.3%
\$7,000,000	0.0177	0.0205	0.0290	0.0399	0.0188	0.0234	0.0384	0.0578	-5.9%	-12.4%	-24.5%	-31.0%
\$8,000,000	0.0162	0.0187	0.0260	0.0358	0.0173	0.0211	0.0341	0.0512	-6.4%	-11.4%	-23.8%	-30.1%
\$9,000,000	0.0150	0.0170	0.0235	0.0322	0.0162	0.0194	0.0310	0.0460	-7.4%	-12.4%	-24.2%	-30.0%
\$10,000,000	0.0137	0.0160	0.0217	0.0293	0.0151	0.0182	0.0286	0.0419	-9.3%	-12.1%	-24.1%	-30.1%

* HG A+B = HG 1, HG C+D = HG 2, HG E+F = HG 3, HG G = HG 4