

DELAWARE COMPENSATION RATING BUREAU, INC.

Excess Loss (Pure Premium) Factors

Proposed excess loss (pure premium) factors are shown on the last page of the attachment 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 2014 excess loss factors with the current 2013 excess loss factors.

DELAWARE  
Effective:12/1/14

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							
	P.T.							
	PP							
	T.T.							
	M.O							
II.	Injury Type	Hazard Group						
	Fatal	409,201	451,912	499,081	551,174	608,705	672,240	742,407
	P.T.	2,996,290	3,432,821	3,932,950	4,505,944	5,162,417	5,914,533	6,776,224
	PP	181,758	205,838	233,108	263,990	298,964	338,571	383,426
	T.T.	25,222	25,896	26,589	27,300	28,030	28,780	29,549
	M.O	1,732	1,788	1,846	1,906	1,968	2,032	2,097

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	0.010	0.010	0.010	0.010	0.010	0.010	0.010
P.T.	0.010	0.068	0.051	0.071	0.090	0.123	0.145
PP	0.694	0.709	0.724	0.739	0.754	0.769	0.784
T.T.	0.221	0.164	0.164	0.144	0.119	0.082	0.044
Medical Only	0.065	0.049	0.051	0.036	0.027	0.016	0.017
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	0.509	0.513	0.522	0.536	0.546	0.579	0.606
\$3,000,000	0.337	0.343	0.350	0.364	0.374	0.408	0.438
\$4,000,000	0.252	0.255	0.262	0.274	0.283	0.314	0.341
\$5,000,000	0.197	0.203	0.209	0.217	0.227	0.253	0.278
\$6,000,000	0.162	0.167	0.171	0.180	0.188	0.211	0.233
\$7,000,000	0.137	0.142	0.144	0.154	0.160	0.180	0.201
\$8,000,000	0.117	0.121	0.126	0.133	0.139	0.157	0.175
\$9,000,000	0.102	0.105	0.110	0.116	0.121	0.138	0.155
\$10,000,000	0.090	0.092	0.096	0.103	0.110	0.123	0.139

DELAWARE

Excess Loss Factors Calculation  
Hazard Group A

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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.010	0.978	0.010	0.00	0.010	0.996	0.010	0.06	0.694	0.949	0.658	0.40	0.221	0.758	0.167	5.77	0.065	0.191	0.0125	0.858
\$15,000	0.04		0.968	0.010	0.01		0.994	0.010	0.08		0.926	0.642	0.59		0.689	0.152	8.66		0.143	0.0093	0.823
\$20,000	0.05		0.957	0.010	0.01		0.991	0.010	0.11		0.905	0.628	0.79		0.636	0.140	11.55		0.117	0.0076	0.796
\$25,000	0.06		0.947	0.009	0.01		0.989	0.010	0.14		0.884	0.613	0.99		0.594	0.131	14.43		0.099	0.0065	0.770
\$30,000	0.07		0.937	0.009	0.01		0.987	0.010	0.17		0.865	0.600	1.19		0.560	0.124	17.32		0.087	0.0057	0.749
\$35,000	0.09		0.927	0.009	0.01		0.985	0.010	0.19		0.847	0.588	1.39		0.532	0.117	20.20		0.078	0.0051	0.729
\$40,000	0.10		0.918	0.009	0.01		0.983	0.010	0.22		0.830	0.576	1.59		0.509	0.112	23.09		0.071	0.0046	0.712
\$50,000	0.12		0.898	0.009	0.02		0.978	0.010	0.28		0.799	0.554	1.98		0.471	0.104	28.86		0.060	0.0039	0.681
\$75,000	0.18		0.850	0.009	0.03		0.968	0.010	0.41		0.733	0.509	2.97		0.408	0.090	43.29		0.043	0.0028	0.621
\$100,000	0.24		0.802	0.008	0.03		0.957	0.010	0.55		0.680	0.472	3.96		0.365	0.081	57.73		0.031	0.0020	0.573
\$125,000	0.31		0.753	0.008	0.04		0.947	0.010	0.69		0.634	0.440	4.96		0.332	0.073	72.16		0.022	0.0014	0.532
\$150,000	0.37		0.705	0.007	0.05		0.938	0.010	0.83		0.594	0.412	5.95		0.307	0.068	86.59		0.015	0.0010	0.498
\$175,000	0.43		0.657	0.007	0.06		0.929	0.010	0.96		0.557	0.386	6.94		0.285	0.063	101.02		0.010	0.0007	0.467
\$200,000	0.49		0.609	0.006	0.07		0.919	0.010	1.10		0.522	0.362	7.93		0.266	0.059	115.45		0.006	0.0004	0.437
\$225,000	0.55		0.562	0.006	0.08		0.910	0.010	1.24		0.489	0.339	8.92		0.249	0.055	129.88		0.003	0.0002	0.410
\$250,000	0.61		0.517	0.005	0.08		0.901	0.009	1.38		0.457	0.317	9.91		0.234	0.052	144.31		0.002	0.0001	0.383
\$275,000	0.67		0.474	0.005	0.09		0.892	0.009	1.51		0.427	0.296	10.90		0.219	0.048	158.74		0.000	0.0000	0.358
\$300,000	0.73		0.433	0.004	0.10		0.883	0.009	1.65		0.399	0.277	11.89		0.206	0.045	173.18		0.000	0.0000	0.335
\$325,000	0.79		0.395	0.004	0.11		0.875	0.009	1.79		0.372	0.258	12.89		0.193	0.043	187.61		0.000	0.0000	0.314
\$350,000	0.86		0.359	0.004	0.12		0.866	0.009	1.93		0.347	0.241	13.88		0.181	0.040	202.04		0.000	0.0000	0.294
\$375,000	0.92		0.325	0.003	0.13		0.858	0.009	2.06		0.323	0.224	14.87		0.169	0.037	216.47		0.000	0.0000	0.273
\$400,000	0.98		0.294	0.003	0.13		0.850	0.009	2.20		0.301	0.209	15.86		0.158	0.035	230.90		0.000	0.0000	0.256
\$425,000	1.04		0.266	0.003	0.14		0.841	0.009	2.34		0.281	0.195	16.85		0.148	0.033	245.33		0.000	0.0000	0.240
\$450,000	1.10		0.240	0.002	0.15		0.833	0.009	2.48		0.262	0.182	17.84		0.138	0.030	259.76		0.000	0.0000	0.223
\$475,000	1.16		0.216	0.002	0.16		0.825	0.009	2.61		0.244	0.169	18.83		0.129	0.028	274.19		0.000	0.0000	0.208
\$500,000	1.22		0.195	0.002	0.17		0.818	0.009	2.75		0.227	0.157	19.82		0.120	0.026	288.63		0.000	0.0000	0.194
\$600,000	1.47		0.127	0.001	0.20		0.787	0.008	3.30		0.172	0.119	23.79		0.091	0.020	346.35		0.000	0.0000	0.148
\$700,000	1.71		0.083	0.001	0.23		0.758	0.008	3.85		0.131	0.091	27.75		0.069	0.015	404.08		0.000	0.0000	0.115
\$800,000	1.96		0.054	0.001	0.27		0.731	0.008	4.40		0.100	0.069	31.72		0.053	0.012	461.80		0.000	0.0000	0.090
\$900,000	2.20		0.036	0.000	0.30		0.705	0.007	4.95		0.078	0.054	35.68		0.038	0.008	519.53		0.000	0.0000	0.069
\$1,000,000	2.44		0.0237	0.0002	0.33		0.6800	0.0071	5.50		0.0605	0.0420	39.65		0.0311	0.0069	577.25		0.0000	0.0000	0.0562
\$2,000,000	4.89		0.0009	0.0000	0.67		0.4839	0.0051	11.00		0.0068	0.0047	79.30		0.0032	0.0007	1154.51		0.0000	0.0000	0.0105
\$3,000,000	7.33		0.0001	0.0000	1.00		0.3460	0.0036	16.51		0.0014	0.0010	118.95		0.0004	0.0001	1731.76		0.0000	0.0000	0.0047
\$4,000,000	9.78		0.0000	0.0000	1.33		0.2405	0.0025	22.01		0.0005	0.0003	158.59		0.0001	0.0000	2309.01		0.0000	0.0000	0.0028
\$5,000,000	12.22		0.0000	0.0000	1.67		0.1566	0.0016	27.51		0.0000	0.0000	198.24		0.0000	0.0000	2886.26		0.0000	0.0000	0.0016
\$6,000,000	14.66		0.0000	0.0000	2.00		0.0890	0.0009	33.01		0.0000	0.0000	237.89		0.0000	0.0000	3463.52		0.0000	0.0000	0.0009
\$7,000,000	17.11		0.0000	0.0000	2.34		0.0340	0.0004	38.51		0.0000	0.0000	277.54		0.0000	0.0000	4040.77		0.0000	0.0000	0.0004
\$8,000,000	19.55		0.0000	0.0000	2.67		0.0000	0.0000	44.01		0.0000	0.0000	317.19		0.0000	0.0000	4618.02		0.0000	0.0000	0.0000
\$9,000,000	21.99		0.0000	0.0000	3.00		0.0000	0.0000	49.52		0.0000	0.0000	356.84		0.0000	0.0000	5195.27		0.0000	0.0000	0.0000
\$10,000,000	24.44		0.0000	0.0000	3.34		0.0000	0.0000	55.02		0.0000	0.0000	396.48		0.0000	0.0000	5772.53		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$409,201
P.T. Average Cost Per Case	\$2,996,290
P.P Average Cost Per Case	\$181,758
T.T. Average Cost Per Case	\$25,222

DELAWARE

Excess Loss Factors Calculation  
Hazard Group B

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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.010	0.980	0.010	0.00	0.068	0.996	0.068	0.05	0.709	0.955	0.677	0.39	0.164	0.762	0.125	5.59	0.049	0.195	0.0096	0.890
\$15,000	0.03		0.971	0.010	0.00		0.994	0.068	0.07		0.934	0.662	0.58		0.694	0.114	8.39		0.147	0.0072	0.861
\$20,000	0.04		0.961	0.010	0.01		0.992	0.068	0.10		0.915	0.649	0.77		0.641	0.105	11.18		0.119	0.0058	0.838
\$25,000	0.06		0.952	0.010	0.01		0.991	0.068	0.12		0.896	0.635	0.97		0.599	0.098	13.98		0.102	0.0050	0.816
\$30,000	0.07		0.942	0.009	0.01		0.989	0.067	0.15		0.878	0.622	1.16		0.565	0.093	16.77		0.089	0.0044	0.795
\$35,000	0.08		0.934	0.009	0.01		0.987	0.067	0.17		0.862	0.611	1.35		0.537	0.088	19.57		0.080	0.0039	0.779
\$40,000	0.09		0.925	0.009	0.01		0.985	0.067	0.19		0.846	0.600	1.54		0.513	0.084	22.37		0.073	0.0036	0.764
\$50,000	0.11		0.907	0.009	0.01		0.981	0.067	0.24		0.817	0.579	1.93		0.475	0.078	27.96		0.062	0.0030	0.736
\$75,000	0.17		0.864	0.009	0.02		0.972	0.066	0.36		0.755	0.535	2.90		0.412	0.068	41.94		0.044	0.0022	0.680
\$100,000	0.22		0.820	0.008	0.03		0.962	0.066	0.49		0.703	0.498	3.86		0.369	0.061	55.91		0.032	0.0016	0.635
\$125,000	0.28		0.776	0.008	0.04		0.954	0.065	0.61		0.660	0.468	4.83		0.336	0.055	69.89		0.023	0.0011	0.597
\$150,000	0.33		0.732	0.007	0.04		0.945	0.064	0.73		0.622	0.441	5.79		0.310	0.051	83.87		0.016	0.0008	0.564
\$175,000	0.39		0.688	0.007	0.05		0.937	0.064	0.85		0.587	0.416	6.76		0.289	0.047	97.85		0.011	0.0005	0.535
\$200,000	0.44		0.645	0.006	0.06		0.929	0.063	0.97		0.554	0.393	7.72		0.270	0.044	111.83		0.007	0.0003	0.506
\$225,000	0.50		0.602	0.006	0.07		0.921	0.063	1.09		0.524	0.371	8.69		0.253	0.041	125.81		0.004	0.0002	0.481
\$250,000	0.55		0.560	0.006	0.07		0.913	0.062	1.21		0.494	0.350	9.65		0.238	0.039	139.79		0.002	0.0001	0.457
\$275,000	0.61		0.519	0.005	0.08		0.905	0.062	1.34		0.466	0.330	10.62		0.223	0.037	153.77		0.001	0.0000	0.434
\$300,000	0.66		0.480	0.005	0.09		0.897	0.061	1.46		0.439	0.311	11.58		0.210	0.034	167.74		0.000	0.0000	0.411
\$325,000	0.72		0.442	0.004	0.09		0.889	0.061	1.58		0.413	0.293	12.55		0.197	0.032	181.72		0.000	0.0000	0.390
\$350,000	0.77		0.407	0.004	0.10		0.882	0.060	1.70		0.389	0.276	13.52		0.185	0.030	195.70		0.000	0.0000	0.370
\$375,000	0.83		0.373	0.004	0.11		0.874	0.060	1.82		0.366	0.259	14.48		0.174	0.029	209.68		0.000	0.0000	0.352
\$400,000	0.89		0.342	0.003	0.12		0.867	0.059	1.94		0.344	0.244	15.45		0.163	0.027	223.66		0.000	0.0000	0.333
\$425,000	0.94		0.313	0.003	0.12		0.859	0.059	2.06		0.323	0.229	16.41		0.152	0.025	237.64		0.000	0.0000	0.316
\$450,000	1.00		0.286	0.003	0.13		0.852	0.058	2.19		0.304	0.215	17.38		0.142	0.023	251.62		0.000	0.0000	0.299
\$475,000	1.05		0.260	0.003	0.14		0.845	0.058	2.31		0.285	0.202	18.34		0.133	0.022	265.59		0.000	0.0000	0.285
\$500,000	1.11		0.237	0.002	0.15		0.838	0.057	2.43		0.268	0.190	19.31		0.124	0.020	279.57		0.000	0.0000	0.269
\$600,000	1.33		0.162	0.002	0.17		0.810	0.055	2.91		0.209	0.148	23.17		0.095	0.016	335.49		0.000	0.0000	0.221
\$700,000	1.55		0.110	0.001	0.20		0.784	0.054	3.40		0.164	0.116	27.03		0.073	0.012	391.40		0.000	0.0000	0.183
\$800,000	1.77		0.075	0.001	0.23		0.759	0.052	3.89		0.129	0.091	30.89		0.056	0.009	447.32		0.000	0.0000	0.153
\$900,000	1.99		0.051	0.001	0.26		0.735	0.050	4.37		0.102	0.072	34.75		0.042	0.007	503.23		0.000	0.0000	0.130
\$1,000,000	2.21		0.0348	0.0003	0.29		0.7120	0.0486	4.86		0.0810	0.0574	38.62		0.0333	0.0055	559.15		0.0000	0.0000	0.1118
\$2,000,000	4.43		0.0015	0.0000	0.58		0.5265	0.0359	9.72		0.0109	0.0077	77.23		0.0035	0.0006	1118.29		0.0000	0.0000	0.0442
\$3,000,000	6.64		0.0002	0.0000	0.87		0.3939	0.0269	14.57		0.0022	0.0016	115.85		0.0005	0.0001	1677.44		0.0000	0.0000	0.0286
\$4,000,000	8.85		0.0000	0.0000	1.17		0.2910	0.0199	19.43		0.0008	0.0006	154.46		0.0001	0.0000	2236.59		0.0000	0.0000	0.0205
\$5,000,000	11.06		0.0000	0.0000	1.46		0.2078	0.0142	24.29		0.0003	0.0002	193.08		0.0001	0.0000	2795.73		0.0000	0.0000	0.0144
\$6,000,000	13.28		0.0000	0.0000	1.75		0.1393	0.0095	29.15		0.0000	0.0000	231.69		0.0000	0.0000	3354.88		0.0000	0.0000	0.0095
\$7,000,000	15.49		0.0000	0.0000	2.04		0.0823	0.0056	34.01		0.0000	0.0000	270.31		0.0000	0.0000	3914.02		0.0000	0.0000	0.0056
\$8,000,000	17.70		0.0000	0.0000	2.33		0.0349	0.0024	38.87		0.0000	0.0000	308.92		0.0000	0.0000	4473.17		0.0000	0.0000	0.0024
\$9,000,000	19.92		0.0000	0.0000	2.62		0.0000	0.0000	43.72		0.0000	0.0000	347.54		0.0000	0.0000	5032.32		0.0000	0.0000	0.0000
\$10,000,000	22.13		0.0000	0.0000	2.91		0.0000	0.0000	48.58		0.0000	0.0000	386.16		0.0000	0.0000	5591.46		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$451,912
P.T. Average Cost Per Case	\$3,432,821
P.P Average Cost Per Case	\$205,838
T.T. Average Cost Per Case	\$25,896

DELAWARE

Excess Loss Factors Calculation  
Hazard Group C

LOSS LIMIT	DEATH				P.T.				PP				TT				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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.010	0.982	0.010	0.00	0.051	0.997	0.051	0.04	0.724	0.960	0.695	0.38	0.164	0.766	0.126	5.42	0.051	0.199	0.0101	0.892
\$15,000	0.03		0.973	0.010	0.00		0.995	0.051	0.06		0.942	0.682	0.56		0.699	0.115	8.12		0.150	0.0077	0.866
\$20,000	0.04		0.965	0.010	0.01		0.993	0.051	0.09		0.924	0.669	0.75		0.646	0.106	10.83		0.122	0.0062	0.842
\$25,000	0.05		0.956	0.010	0.01		0.992	0.051	0.11		0.907	0.656	0.94		0.604	0.099	13.54		0.104	0.0053	0.821
\$30,000	0.06		0.948	0.009	0.01		0.990	0.051	0.13		0.891	0.645	1.13		0.570	0.093	16.25		0.091	0.0046	0.803
\$35,000	0.07		0.939	0.009	0.01		0.989	0.051	0.15		0.875	0.633	1.32		0.542	0.089	18.96		0.082	0.0042	0.786
\$40,000	0.08		0.931	0.009	0.01		0.987	0.051	0.17		0.861	0.623	1.50		0.518	0.085	21.66		0.075	0.0038	0.772
\$50,000	0.10		0.916	0.009	0.01		0.984	0.050	0.21		0.833	0.603	1.88		0.480	0.079	27.08		0.063	0.0032	0.744
\$75,000	0.15		0.876	0.009	0.02		0.975	0.050	0.32		0.775	0.561	2.82		0.416	0.068	40.62		0.046	0.0023	0.690
\$100,000	0.20		0.836	0.008	0.03		0.967	0.050	0.43		0.726	0.525	3.76		0.373	0.061	54.16		0.033	0.0017	0.646
\$125,000	0.25		0.797	0.008	0.03		0.959	0.049	0.54		0.685	0.496	4.70		0.340	0.056	67.70		0.024	0.0012	0.610
\$150,000	0.30		0.757	0.008	0.04		0.952	0.049	0.64		0.648	0.469	5.64		0.314	0.051	81.24		0.017	0.0009	0.578
\$175,000	0.35		0.717	0.007	0.04		0.944	0.048	0.75		0.615	0.445	6.58		0.292	0.048	94.78		0.012	0.0006	0.549
\$200,000	0.40		0.678	0.007	0.05		0.937	0.048	0.86		0.585	0.423	7.52		0.274	0.045	108.32		0.008	0.0004	0.523
\$225,000	0.45		0.638	0.006	0.06		0.930	0.048	0.97		0.556	0.402	8.46		0.257	0.042	121.86		0.005	0.0003	0.498
\$250,000	0.50		0.599	0.006	0.06		0.923	0.047	1.07		0.529	0.383	9.40		0.242	0.040	135.40		0.003	0.0002	0.476
\$275,000	0.55		0.561	0.006	0.07		0.916	0.047	1.18		0.503	0.364	10.34		0.227	0.037	148.94		0.001	0.0001	0.454
\$300,000	0.60		0.524	0.005	0.08		0.909	0.047	1.29		0.477	0.345	11.28		0.214	0.035	162.48		0.000	0.0000	0.432
\$325,000	0.65		0.488	0.005	0.08		0.902	0.046	1.39		0.453	0.328	12.22		0.202	0.033	176.02		0.000	0.0000	0.412
\$350,000	0.70		0.454	0.005	0.09		0.895	0.046	1.50		0.430	0.311	13.16		0.190	0.031	189.56		0.000	0.0000	0.393
\$375,000	0.75		0.421	0.004	0.10		0.888	0.046	1.61		0.407	0.295	14.10		0.178	0.029	203.10		0.000	0.0000	0.374
\$400,000	0.80		0.390	0.004	0.10		0.882	0.045	1.72		0.386	0.279	15.04		0.167	0.027	216.64		0.000	0.0000	0.355
\$425,000	0.85		0.361	0.004	0.11		0.875	0.045	1.82		0.365	0.264	15.98		0.157	0.026	230.18		0.000	0.0000	0.339
\$450,000	0.90		0.333	0.003	0.11		0.869	0.045	1.93		0.346	0.250	16.92		0.147	0.024	243.72		0.000	0.0000	0.322
\$475,000	0.95		0.307	0.003	0.12		0.862	0.044	2.04		0.328	0.237	17.86		0.138	0.023	257.26		0.000	0.0000	0.307
\$500,000	1.00		0.283	0.003	0.13		0.856	0.044	2.14		0.310	0.224	18.80		0.129	0.021	270.80		0.000	0.0000	0.292
\$600,000	1.20		0.201	0.002	0.15		0.831	0.043	2.57		0.249	0.180	22.57		0.099	0.016	324.96		0.000	0.0000	0.241
\$700,000	1.40		0.142	0.001	0.18		0.807	0.041	3.00		0.200	0.145	26.33		0.076	0.012	379.13		0.000	0.0000	0.199
\$800,000	1.60		0.100	0.001	0.20		0.785	0.040	3.43		0.161	0.117	30.09		0.059	0.010	433.29		0.000	0.0000	0.168
\$900,000	1.80		0.071	0.001	0.23		0.762	0.039	3.86		0.130	0.094	33.85		0.045	0.007	487.45		0.000	0.0000	0.141
\$1,000,000	2.00		0.0498	0.0005	0.25		0.7415	0.0380	4.29		0.1060	0.0767	37.61		0.0356	0.0058	541.61		0.0000	0.0000	0.1210
\$2,000,000	4.01		0.0025	0.0000	0.51		0.5671	0.0291	8.58		0.0168	0.0122	75.22		0.0040	0.0007	1083.22		0.0000	0.0000	0.0420
\$3,000,000	6.01		0.0003	0.0000	0.76		0.4402	0.0226	12.87		0.0036	0.0026	112.83		0.0006	0.0001	1624.82		0.0000	0.0000	0.0253
\$4,000,000	8.01		0.0001	0.0000	1.02		0.3404	0.0174	17.16		0.0012	0.0009	150.44		0.0001	0.0000	2166.43		0.0000	0.0000	0.0183
\$5,000,000	10.02		0.0000	0.0000	1.27		0.2587	0.0133	21.45		0.0005	0.0004	188.05		0.0001	0.0000	2708.04		0.0000	0.0000	0.0137
\$6,000,000	12.02		0.0000	0.0000	1.53		0.1904	0.0098	25.74		0.0002	0.0001	225.66		0.0000	0.0000	3249.65		0.0000	0.0000	0.0099
\$7,000,000	14.03		0.0000	0.0000	1.78		0.1325	0.0068	30.03		0.0000	0.0000	263.27		0.0000	0.0000	3791.26		0.0000	0.0000	0.0068
\$8,000,000	16.03		0.0000	0.0000	2.03		0.0832	0.0043	34.32		0.0000	0.0000	300.88		0.0000	0.0000	4332.87		0.0000	0.0000	0.0043
\$9,000,000	18.03		0.0000	0.0000	2.29		0.0412	0.0021	38.61		0.0000	0.0000	338.49		0.0000	0.0000	4874.47		0.0000	0.0000	0.0021
\$10,000,000	20.04		0.0000	0.0000	2.54		0.0053	0.0003	42.90		0.0000	0.0000	376.10		0.0000	0.0000	5416.08		0.0000	0.0000	0.0003

Death Average Cost Per Case	\$499,081
P.T. Average Cost Per Case	\$3,932,950
P.P Average Cost Per Case	\$233,108
T.T. Average Cost Per Case	\$26,589

DELAWARE

Excess Loss Factors Calculation  
Hazard Group D

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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.010	0.983	0.010	0.00	0.071	0.997	0.071	0.04	0.739	0.965	0.713	0.37	0.144	0.770	0.111	5.25	0.036	0.204	0.0073	0.912
\$15,000	0.03		0.976	0.010	0.00		0.996	0.071	0.06		0.948	0.700	0.55		0.703	0.101	7.87		0.153	0.0055	0.888
\$20,000	0.04		0.968	0.010	0.00		0.994	0.071	0.08		0.932	0.689	0.73		0.651	0.094	10.49		0.125	0.0045	0.869
\$25,000	0.05		0.960	0.010	0.01		0.993	0.071	0.09		0.917	0.677	0.92		0.609	0.088	13.12		0.106	0.0038	0.850
\$30,000	0.05		0.952	0.010	0.01		0.991	0.071	0.11		0.902	0.666	1.10		0.575	0.083	15.74		0.094	0.0034	0.833
\$35,000	0.06		0.945	0.009	0.01		0.990	0.071	0.13		0.888	0.656	1.28		0.547	0.079	18.36		0.084	0.0030	0.818
\$40,000	0.07		0.937	0.009	0.01		0.989	0.070	0.15		0.874	0.646	1.47		0.523	0.075	20.98		0.076	0.0027	0.803
\$50,000	0.09		0.923	0.009	0.01		0.986	0.070	0.19		0.849	0.627	1.83		0.484	0.070	26.23		0.065	0.0023	0.778
\$75,000	0.14		0.887	0.009	0.02		0.979	0.070	0.28		0.794	0.587	2.75		0.420	0.060	39.35		0.047	0.0017	0.728
\$100,000	0.18		0.851	0.009	0.02		0.971	0.069	0.38		0.748	0.553	3.66		0.377	0.054	52.46		0.035	0.0013	0.686
\$125,000	0.23		0.816	0.008	0.03		0.964	0.069	0.47		0.708	0.523	4.58		0.344	0.050	65.58		0.025	0.0009	0.651
\$150,000	0.27		0.780	0.008	0.03		0.957	0.068	0.57		0.673	0.497	5.49		0.318	0.046	78.69		0.018	0.0006	0.620
\$175,000	0.32		0.744	0.007	0.04		0.951	0.068	0.66		0.642	0.474	6.41		0.296	0.043	91.81		0.013	0.0005	0.593
\$200,000	0.36		0.708	0.007	0.04		0.944	0.067	0.76		0.613	0.453	7.33		0.277	0.040	104.92		0.008	0.0003	0.567
\$225,000	0.41		0.672	0.007	0.05		0.938	0.067	0.85		0.586	0.433	8.24		0.261	0.038	118.04		0.005	0.0002	0.545
\$250,000	0.45		0.636	0.006	0.06		0.932	0.066	0.95		0.561	0.414	9.16		0.245	0.035	131.16		0.003	0.0001	0.521
\$275,000	0.50		0.601	0.006	0.06		0.926	0.066	1.04		0.537	0.397	10.07		0.231	0.033	144.27		0.002	0.0001	0.502
\$300,000	0.54		0.566	0.006	0.07		0.920	0.066	1.14		0.513	0.379	10.99		0.218	0.031	157.39		0.001	0.0000	0.482
\$325,000	0.59		0.533	0.005	0.07		0.914	0.065	1.23		0.491	0.363	11.90		0.206	0.030	170.50		0.000	0.0000	0.463
\$350,000	0.64		0.500	0.005	0.08		0.907	0.065	1.33		0.469	0.346	12.82		0.194	0.028	183.62		0.000	0.0000	0.444
\$375,000	0.68		0.468	0.005	0.08		0.901	0.064	1.42		0.447	0.330	13.74		0.183	0.026	196.73		0.000	0.0000	0.425
\$400,000	0.73		0.438	0.004	0.09		0.895	0.064	1.52		0.427	0.315	14.65		0.172	0.025	209.85		0.000	0.0000	0.408
\$425,000	0.77		0.409	0.004	0.09		0.890	0.063	1.61		0.407	0.301	15.57		0.161	0.023	222.96		0.000	0.0000	0.391
\$450,000	0.82		0.381	0.004	0.10		0.884	0.063	1.70		0.388	0.287	16.48		0.152	0.022	236.08		0.000	0.0000	0.376
\$475,000	0.86		0.355	0.004	0.11		0.878	0.063	1.80		0.370	0.273	17.40		0.142	0.020	249.19		0.000	0.0000	0.360
\$500,000	0.91		0.330	0.003	0.11		0.872	0.062	1.89		0.352	0.260	18.32		0.133	0.019	262.31		0.000	0.0000	0.344
\$600,000	1.09		0.244	0.002	0.13		0.850	0.061	2.27		0.290	0.214	21.98		0.103	0.015	314.77		0.000	0.0000	0.292
\$700,000	1.27		0.179	0.002	0.16		0.828	0.059	2.65		0.239	0.177	25.64		0.080	0.012	367.23		0.000	0.0000	0.250
\$800,000	1.45		0.131	0.001	0.18		0.808	0.058	3.03		0.197	0.146	29.30		0.062	0.009	419.70		0.000	0.0000	0.214
\$900,000	1.63		0.095	0.001	0.20		0.788	0.056	3.41		0.163	0.120	32.97		0.049	0.007	472.16		0.000	0.0000	0.184
\$1,000,000	1.81		0.0692	0.0007	0.22		0.7682	0.0547	3.79		0.1352	0.0999	36.63		0.0368	0.0053	524.62		0.0000	0.0000	0.1606
\$2,000,000	3.63		0.0041	0.0000	0.44		0.6058	0.0432	7.58		0.0251	0.0185	73.26		0.0044	0.0006	1049.24		0.0000	0.0000	0.0623
\$3,000,000	5.44		0.0005	0.0000	0.67		0.4847	0.0345	11.36		0.0060	0.0044	109.89		0.0007	0.0001	1573.86		0.0000	0.0000	0.0390
\$4,000,000	7.26		0.0001	0.0000	0.89		0.3885	0.0277	15.15		0.0019	0.0014	146.52		0.0001	0.0000	2098.48		0.0000	0.0000	0.0291
\$5,000,000	9.07		0.0000	0.0000	1.11		0.3089	0.0220	18.94		0.0008	0.0006	183.15		0.0001	0.0000	2623.10		0.0000	0.0000	0.0226
\$6,000,000	10.89		0.0000	0.0000	1.33		0.2414	0.0172	22.73		0.0004	0.0003	219.78		0.0000	0.0000	3147.72		0.0000	0.0000	0.0175
\$7,000,000	12.70		0.0000	0.0000	1.55		0.1835	0.0131	26.52		0.0001	0.0001	256.41		0.0000	0.0000	3672.34		0.0000	0.0000	0.0132
\$8,000,000	14.51		0.0000	0.0000	1.78		0.1334	0.0095	30.30		0.0000	0.0000	293.04		0.0000	0.0000	4196.96		0.0000	0.0000	0.0095
\$9,000,000	16.33		0.0000	0.0000	2.00		0.0899	0.0064	34.09		0.0000	0.0000	329.67		0.0000	0.0000	4721.58		0.0000	0.0000	0.0064
\$10,000,000	18.14		0.0000	0.0000	2.22		0.0520	0.0037	37.88		0.0000	0.0000	366.30		0.0000	0.0000	5246.20		0.0000	0.0000	0.0037

Death Average Cost Per Case	\$551,174
P.T. Average Cost Per Case	\$4,505,944
P.P Average Cost Per Case	\$263,990
T.T. Average Cost Per Case	\$27,300

DELAWARE

Excess Loss Factors Calculation  
Hazard Group E

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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.010	0.985	0.010	0.00	0.090	0.997	0.090	0.03	0.754	0.968	0.730	0.36	0.119	0.774	0.092	5.08	0.027	0.208	0.0056	0.928
\$15,000	0.02		0.978	0.010	0.00		0.996	0.090	0.05		0.954	0.719	0.54		0.708	0.084	7.62		0.157	0.0042	0.907
\$20,000	0.03		0.971	0.010	0.00		0.995	0.090	0.07		0.939	0.708	0.71		0.656	0.078	10.16		0.128	0.0035	0.890
\$25,000	0.04		0.964	0.010	0.00		0.994	0.090	0.08		0.926	0.698	0.89		0.614	0.073	12.70		0.109	0.0029	0.874
\$30,000	0.05		0.957	0.010	0.01		0.992	0.090	0.10		0.912	0.687	1.07		0.580	0.069	15.24		0.096	0.0026	0.859
\$35,000	0.06		0.950	0.010	0.01		0.991	0.089	0.12		0.899	0.678	1.25		0.552	0.066	17.79		0.086	0.0023	0.845
\$40,000	0.07		0.943	0.009	0.01		0.990	0.089	0.13		0.887	0.669	1.43		0.527	0.063	20.33		0.078	0.0021	0.832
\$50,000	0.08		0.930	0.009	0.01		0.987	0.089	0.17		0.864	0.651	1.78		0.488	0.058	25.41		0.066	0.0018	0.809
\$75,000	0.12		0.897	0.009	0.01		0.981	0.089	0.25		0.812	0.612	2.68		0.424	0.050	38.11		0.048	0.0013	0.761
\$100,000	0.16		0.865	0.009	0.02		0.975	0.088	0.33		0.769	0.580	3.57		0.381	0.045	50.82		0.036	0.0010	0.723
\$125,000	0.21		0.832	0.008	0.02		0.969	0.087	0.42		0.731	0.551	4.46		0.348	0.041	63.52		0.027	0.0007	0.688
\$150,000	0.25		0.800	0.008	0.03		0.963	0.087	0.50		0.697	0.525	5.35		0.322	0.038	76.22		0.020	0.0005	0.659
\$175,000	0.29		0.768	0.008	0.03		0.957	0.086	0.59		0.667	0.503	6.24		0.300	0.036	88.93		0.014	0.0004	0.633
\$200,000	0.33		0.735	0.007	0.04		0.951	0.086	0.67		0.640	0.482	7.14		0.281	0.033	101.63		0.009	0.0002	0.608
\$225,000	0.37		0.702	0.007	0.04		0.945	0.085	0.75		0.614	0.463	8.03		0.264	0.031	114.34		0.006	0.0002	0.586
\$250,000	0.41		0.670	0.007	0.05		0.940	0.085	0.84		0.591	0.445	8.92		0.249	0.030	127.04		0.004	0.0001	0.567
\$275,000	0.45		0.638	0.006	0.05		0.934	0.084	0.92		0.568	0.428	9.81		0.235	0.028	139.75		0.002	0.0001	0.546
\$300,000	0.49		0.606	0.006	0.06		0.929	0.084	1.00		0.546	0.412	10.70		0.222	0.026	152.45		0.001	0.0000	0.528
\$325,000	0.53		0.574	0.006	0.06		0.924	0.083	1.09		0.525	0.396	11.59		0.210	0.025	165.15		0.000	0.0000	0.510
\$350,000	0.57		0.543	0.005	0.07		0.918	0.083	1.17		0.505	0.381	12.49		0.198	0.024	177.86		0.000	0.0000	0.493
\$375,000	0.62		0.513	0.005	0.07		0.913	0.082	1.25		0.485	0.366	13.38		0.187	0.022	190.56		0.000	0.0000	0.475
\$400,000	0.66		0.484	0.005	0.08		0.908	0.082	1.34		0.466	0.351	14.27		0.176	0.021	203.27		0.000	0.0000	0.459
\$425,000	0.70		0.456	0.005	0.08		0.902	0.081	1.42		0.447	0.337	15.16		0.166	0.020	215.97		0.000	0.0000	0.443
\$450,000	0.74		0.429	0.004	0.09		0.897	0.081	1.51		0.429	0.323	16.05		0.156	0.019	228.67		0.000	0.0000	0.427
\$475,000	0.78		0.403	0.004	0.09		0.892	0.081	1.59		0.411	0.310	16.95		0.147	0.017	241.38		0.000	0.0000	0.412
\$500,000	0.82		0.378	0.004	0.10		0.887	0.080	1.67		0.394	0.297	17.84		0.138	0.016	254.08		0.000	0.0000	0.397
\$600,000	0.99		0.290	0.003	0.12		0.867	0.078	2.01		0.333	0.251	21.41		0.108	0.013	304.90		0.000	0.0000	0.345
\$700,000	1.15		0.220	0.002	0.14		0.847	0.076	2.34		0.280	0.211	24.97		0.084	0.010	355.72		0.000	0.0000	0.299
\$800,000	1.31		0.166	0.002	0.15		0.829	0.075	2.68		0.236	0.178	28.54		0.065	0.008	406.53		0.000	0.0000	0.263
\$900,000	1.48		0.124	0.001	0.17		0.811	0.073	3.01		0.199	0.150	32.11		0.052	0.006	457.35		0.000	0.0000	0.230
\$1,000,000	1.64		0.0938	0.0009	0.19		0.7930	0.0716	3.34		0.1685	0.1270	35.68		0.0385	0.0046	508.16		0.0000	0.0000	0.2041
\$2,000,000	3.29		0.0066	0.0001	0.39		0.6424	0.0580	6.69		0.0362	0.0273	71.35		0.0049	0.0006	1016.33		0.0000	0.0000	0.0860
\$3,000,000	4.93		0.0009	0.0000	0.58		0.5273	0.0476	10.03		0.0097	0.0073	107.03		0.0008	0.0001	1524.49		0.0000	0.0000	0.0550
\$4,000,000	6.57		0.0002	0.0000	0.77		0.4350	0.0393	13.38		0.0031	0.0023	142.70		0.0002	0.0000	2032.66		0.0000	0.0000	0.0416
\$5,000,000	8.21		0.0001	0.0000	0.97		0.3579	0.0323	16.72		0.0013	0.0010	178.38		0.0001	0.0000	2540.82		0.0000	0.0000	0.0333
\$6,000,000	9.86		0.0000	0.0000	1.16		0.2919	0.0263	20.07		0.0007	0.0005	214.06		0.0000	0.0000	3048.99		0.0000	0.0000	0.0268
\$7,000,000	11.50		0.0000	0.0000	1.36		0.2346	0.0212	23.41		0.0003	0.0002	249.73		0.0000	0.0000	3557.15		0.0000	0.0000	0.0214
\$8,000,000	13.14		0.0000	0.0000	1.55		0.1845	0.0167	26.76		0.0001	0.0001	285.41		0.0000	0.0000	4065.32		0.0000	0.0000	0.0168
\$9,000,000	14.79		0.0000	0.0000	1.74		0.1402	0.0127	30.10		0.0000	0.0000	321.08		0.0000	0.0000	4573.48		0.0000	0.0000	0.0127
\$10,000,000	16.43		0.0000	0.0000	1.94		0.1011	0.0091	33.45		0.0000	0.0000	356.76		0.0000	0.0000	5081.65		0.0000	0.0000	0.0091

Death Average Cost Per Case	\$608,705
P.T. Average Cost Per Case	\$5,162,417
P.P Average Cost Per Case	\$298,964
T.T. Average Cost Per Case	\$28,030



DELAWARE

Excess Loss Factors Calculation  
Hazard Group F

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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.010	0.986	0.010	0.00	0.123	0.998	0.123	0.03	0.769	0.972	0.747	0.35	0.082	0.778	0.064	4.92	0.016	0.213	0.0034	0.947
\$15,000	0.02		0.980	0.010	0.00		0.997	0.123	0.04		0.959	0.737	0.52		0.713	0.058	7.38		0.161	0.0026	0.931
\$20,000	0.03		0.974	0.010	0.00		0.996	0.123	0.06		0.946	0.727	0.69		0.661	0.054	9.84		0.131	0.0021	0.916
\$25,000	0.04		0.967	0.010	0.00		0.995	0.123	0.07		0.934	0.718	0.87		0.619	0.051	12.31		0.111	0.0018	0.904
\$30,000	0.04		0.961	0.010	0.01		0.993	0.122	0.09		0.922	0.709	1.04		0.585	0.048	14.77		0.098	0.0016	0.891
\$35,000	0.05		0.954	0.010	0.01		0.992	0.122	0.10		0.910	0.700	1.22		0.556	0.046	17.23		0.088	0.0014	0.879
\$40,000	0.06		0.948	0.009	0.01		0.991	0.122	0.12		0.899	0.691	1.39		0.532	0.044	19.69		0.080	0.0013	0.867
\$50,000	0.07		0.936	0.009	0.01		0.989	0.122	0.15		0.877	0.674	1.74		0.493	0.040	24.61		0.068	0.0011	0.846
\$75,000	0.11		0.907	0.009	0.01		0.984	0.121	0.22		0.829	0.637	2.61		0.428	0.035	36.92		0.050	0.0008	0.803
\$100,000	0.15		0.877	0.009	0.02		0.978	0.121	0.30		0.788	0.606	3.47		0.385	0.032	49.22		0.038	0.0006	0.769
\$125,000	0.19		0.848	0.008	0.02		0.973	0.120	0.37		0.752	0.578	4.34		0.352	0.029	61.53		0.028	0.0004	0.735
\$150,000	0.22		0.818	0.008	0.03		0.967	0.119	0.44		0.721	0.554	5.21		0.325	0.027	73.83		0.021	0.0003	0.708
\$175,000	0.26		0.789	0.008	0.03		0.962	0.119	0.52		0.692	0.532	6.08		0.303	0.025	86.14		0.015	0.0002	0.684
\$200,000	0.30		0.760	0.008	0.03		0.957	0.118	0.59		0.665	0.511	6.95		0.285	0.023	98.45		0.010	0.0002	0.660
\$225,000	0.33		0.730	0.007	0.04		0.952	0.117	0.66		0.641	0.493	7.82		0.268	0.022	110.75		0.007	0.0001	0.639
\$250,000	0.37		0.701	0.007	0.04		0.947	0.117	0.74		0.619	0.476	8.69		0.253	0.021	123.06		0.004	0.0001	0.621
\$275,000	0.41		0.671	0.007	0.05		0.942	0.116	0.81		0.597	0.459	9.56		0.239	0.020	135.36		0.003	0.0000	0.602
\$300,000	0.45		0.642	0.006	0.05		0.937	0.115	0.89		0.577	0.444	10.42		0.226	0.019	147.67		0.001	0.0000	0.584
\$325,000	0.48		0.613	0.006	0.05		0.933	0.115	0.96		0.557	0.428	11.29		0.214	0.018	159.97		0.000	0.0000	0.567
\$350,000	0.52		0.584	0.006	0.06		0.928	0.114	1.03		0.539	0.414	12.16		0.202	0.017	172.28		0.000	0.0000	0.551
\$375,000	0.56		0.556	0.006	0.06		0.923	0.114	1.11		0.520	0.400	13.03		0.191	0.016	184.58		0.000	0.0000	0.536
\$400,000	0.60		0.529	0.005	0.07		0.918	0.113	1.18		0.502	0.386	13.90		0.181	0.015	196.89		0.000	0.0000	0.519
\$425,000	0.63		0.502	0.005	0.07		0.914	0.113	1.26		0.485	0.373	14.77		0.170	0.014	209.20		0.000	0.0000	0.505
\$450,000	0.67		0.476	0.005	0.08		0.909	0.112	1.33		0.468	0.360	15.64		0.161	0.013	221.50		0.000	0.0000	0.490
\$475,000	0.71		0.451	0.005	0.08		0.905	0.112	1.40		0.451	0.347	16.50		0.151	0.012	233.81		0.000	0.0000	0.476
\$500,000	0.74		0.426	0.004	0.08		0.900	0.111	1.48		0.435	0.334	17.37		0.142	0.012	246.11		0.000	0.0000	0.461
\$600,000	0.89		0.338	0.003	0.10		0.882	0.109	1.77		0.375	0.288	20.85		0.112	0.009	295.34		0.000	0.0000	0.409
\$700,000	1.04		0.265	0.003	0.12		0.865	0.107	2.07		0.323	0.248	24.32		0.088	0.007	344.56		0.000	0.0000	0.365
\$800,000	1.19		0.206	0.002	0.14		0.848	0.105	2.36		0.277	0.213	27.80		0.069	0.006	393.78		0.000	0.0000	0.326
\$900,000	1.34		0.159	0.002	0.15		0.831	0.102	2.66		0.238	0.183	31.27		0.055	0.005	443.00		0.000	0.0000	0.292
\$1,000,000	1.49		0.1225	0.0012	0.17		0.8155	0.1005	2.95		0.2051	0.1577	34.75		0.0418	0.0034	492.23		0.0000	0.0000	0.2628
\$2,000,000	2.98		0.0103	0.0001	0.34		0.6768	0.0834	5.91		0.0506	0.0389	69.49		0.0054	0.0004	984.45		0.0000	0.0000	0.1228
\$3,000,000	4.46		0.0015	0.0000	0.51		0.5679	0.0700	8.86		0.0151	0.0116	104.24		0.0009	0.0001	1476.68		0.0000	0.0000	0.0817
\$4,000,000	5.95		0.0003	0.0000	0.68		0.4796	0.0591	11.81		0.0052	0.0040	138.99		0.0002	0.0000	1968.90		0.0000	0.0000	0.0631
\$5,000,000	7.44		0.0001	0.0000	0.85		0.4054	0.0500	14.77		0.0021	0.0016	173.73		0.0001	0.0000	2461.13		0.0000	0.0000	0.0516
\$6,000,000	8.93		0.0000	0.0000	1.01		0.3413	0.0421	17.72		0.0010	0.0008	208.48		0.0000	0.0000	2953.36		0.0000	0.0000	0.0429
\$7,000,000	10.41		0.0000	0.0000	1.18		0.2852	0.0352	20.68		0.0006	0.0005	243.23		0.0000	0.0000	3445.58		0.0000	0.0000	0.0357
\$8,000,000	11.90		0.0000	0.0000	1.35		0.2356	0.0290	23.63		0.0003	0.0002	277.97		0.0000	0.0000	3937.81		0.0000	0.0000	0.0292
\$9,000,000	13.39		0.0000	0.0000	1.52		0.1913	0.0236	26.58		0.0001	0.0001	312.72		0.0000	0.0000	4430.03		0.0000	0.0000	0.0237
\$10,000,000	14.88		0.0000	0.0000	1.69		0.1517	0.0187	29.54		0.0000	0.0000	347.47		0.0000	0.0000	4922.26		0.0000	0.0000	0.0187

Death Average Cost Per Case \$672,240  
P.T. Average Cost Per Case \$5,914,533  
P.P Average Cost Per Case \$338,571  
T.T. Average Cost Per Case \$28,780

DELAWARE

Excess Loss Factors Calculation  
Hazard Group G

LOSS LIMIT	DEATH				P.T.				PP				TT				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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.010	0.987	0.010	0.00	0.145	0.998	0.145	0.03	0.784	0.975	0.764	0.34	0.044	0.782	0.034	4.77	0.017	0.218	0.0037	0.957
\$15,000	0.02		0.982	0.010	0.00		0.997	0.145	0.04		0.963	0.755	0.51		0.717	0.032	7.15		0.164	0.0028	0.945
\$20,000	0.03		0.976	0.010	0.00		0.996	0.145	0.05		0.952	0.746	0.68		0.665	0.029	9.54		0.134	0.0023	0.932
\$25,000	0.03		0.970	0.010	0.00		0.995	0.145	0.07		0.941	0.738	0.85		0.624	0.027	11.92		0.114	0.0019	0.922
\$30,000	0.04		0.964	0.010	0.00		0.994	0.144	0.08		0.930	0.729	1.02		0.590	0.026	14.30		0.100	0.0017	0.911
\$35,000	0.05		0.959	0.010	0.01		0.993	0.144	0.09		0.919	0.720	1.18		0.561	0.025	16.69		0.090	0.0015	0.901
\$40,000	0.05		0.953	0.010	0.01		0.992	0.144	0.10		0.909	0.712	1.35		0.537	0.024	19.07		0.082	0.0014	0.891
\$50,000	0.07		0.942	0.009	0.01		0.990	0.144	0.13		0.889	0.697	1.69		0.497	0.022	23.84		0.070	0.0012	0.873
\$75,000	0.10		0.915	0.009	0.01		0.986	0.143	0.20		0.845	0.662	2.54		0.432	0.019	35.76		0.051	0.0009	0.834
\$100,000	0.13		0.888	0.009	0.01		0.981	0.142	0.26		0.807	0.632	3.38		0.388	0.017	47.68		0.039	0.0007	0.801
\$125,000	0.17		0.862	0.009	0.02		0.976	0.142	0.33		0.773	0.606	4.23		0.355	0.016	59.60		0.029	0.0005	0.774
\$150,000	0.20		0.835	0.008	0.02		0.971	0.141	0.39		0.743	0.582	5.08		0.329	0.014	71.52		0.022	0.0004	0.745
\$175,000	0.24		0.808	0.008	0.03		0.967	0.140	0.46		0.715	0.560	5.92		0.307	0.014	83.44		0.016	0.0003	0.722
\$200,000	0.27		0.782	0.008	0.03		0.962	0.140	0.52		0.690	0.541	6.77		0.288	0.013	95.36		0.011	0.0002	0.702
\$225,000	0.30		0.755	0.008	0.03		0.957	0.139	0.59		0.667	0.523	7.61		0.272	0.012	107.28		0.008	0.0001	0.682
\$250,000	0.34		0.729	0.007	0.04		0.953	0.138	0.65		0.645	0.506	8.46		0.257	0.011	119.20		0.005	0.0001	0.662
\$275,000	0.37		0.702	0.007	0.04		0.949	0.138	0.72		0.625	0.490	9.31		0.243	0.011	131.12		0.003	0.0001	0.646
\$300,000	0.40		0.675	0.007	0.04		0.945	0.137	0.78		0.606	0.475	10.15		0.230	0.010	143.04		0.002	0.0000	0.629
\$325,000	0.44		0.649	0.006	0.05		0.940	0.137	0.85		0.587	0.460	11.00		0.218	0.010	154.96		0.001	0.0000	0.613
\$350,000	0.47		0.622	0.006	0.05		0.936	0.136	0.91		0.570	0.447	11.84		0.207	0.009	166.88		0.000	0.0000	0.598
\$375,000	0.51		0.596	0.006	0.06		0.932	0.135	0.98		0.553	0.433	12.69		0.196	0.009	178.80		0.000	0.0000	0.583
\$400,000	0.54		0.571	0.006	0.06		0.928	0.135	1.04		0.536	0.420	13.54		0.185	0.008	190.71		0.000	0.0000	0.569
\$425,000	0.57		0.545	0.005	0.06		0.924	0.134	1.11		0.520	0.408	14.38		0.175	0.008	202.63		0.000	0.0000	0.555
\$450,000	0.61		0.521	0.005	0.07		0.920	0.134	1.17		0.504	0.395	15.23		0.165	0.007	214.55		0.000	0.0000	0.541
\$475,000	0.64		0.496	0.005	0.07		0.916	0.133	1.24		0.489	0.383	16.07		0.156	0.007	226.47		0.000	0.0000	0.528
\$500,000	0.67		0.473	0.005	0.07		0.912	0.132	1.30		0.474	0.371	16.92		0.147	0.006	238.39		0.000	0.0000	0.514
\$600,000	0.81		0.386	0.004	0.09		0.896	0.130	1.56		0.416	0.326	20.31		0.116	0.005	286.07		0.000	0.0000	0.465
\$700,000	0.94		0.311	0.003	0.10		0.880	0.128	1.83		0.365	0.286	23.69		0.092	0.004	333.75		0.000	0.0000	0.421
\$800,000	1.08		0.249	0.002	0.12		0.865	0.126	2.09		0.319	0.250	27.07		0.072	0.003	381.43		0.000	0.0000	0.381
\$900,000	1.21		0.198	0.002	0.13		0.850	0.123	2.35		0.280	0.219	30.46		0.058	0.003	429.11		0.000	0.0000	0.347
\$1,000,000	1.35		0.1567	0.0016	0.15		0.8358	0.1214	2.61		0.2446	0.1917	33.84		0.0453	0.0020	476.79		0.0000	0.0000	0.3167
\$2,000,000	2.69		0.0159	0.0002	0.30		0.7090	0.1030	5.22		0.0688	0.0539	67.68		0.0059	0.0003	953.57		0.0000	0.0000	0.1574
\$3,000,000	4.04		0.0024	0.0000	0.44		0.6065	0.0881	7.82		0.0227	0.0178	101.53		0.0010	0.0000	1430.36		0.0000	0.0000	0.1059
\$4,000,000	5.39		0.0006	0.0000	0.59		0.5224	0.0759	10.43		0.0084	0.0066	135.37		0.0002	0.0000	1907.15		0.0000	0.0000	0.0825
\$5,000,000	6.73		0.0002	0.0000	0.74		0.4512	0.0655	13.04		0.0035	0.0027	169.21		0.0001	0.0000	2383.93		0.0000	0.0000	0.0682
\$6,000,000	8.08		0.0001	0.0000	0.89		0.3894	0.0566	15.65		0.0017	0.0013	203.05		0.0000	0.0000	2860.72		0.0000	0.0000	0.0579
\$7,000,000	9.43		0.0000	0.0000	1.03		0.3348	0.0486	18.26		0.0009	0.0007	236.89		0.0000	0.0000	3337.51		0.0000	0.0000	0.0493
\$8,000,000	10.78		0.0000	0.0000	1.18		0.2861	0.0416	20.86		0.0006	0.0005	270.73		0.0000	0.0000	3814.29		0.0000	0.0000	0.0421
\$9,000,000	12.12		0.0000	0.0000	1.33		0.2424	0.0352	23.47		0.0003	0.0002	304.58		0.0000	0.0000	4291.08		0.0000	0.0000	0.0354
\$10,000,000	13.47		0.0000	0.0000	1.48		0.2028	0.0295	26.08		0.0001	0.0001	338.42		0.0000	0.0000	4767.87		0.0000	0.0000	0.0296

Death Average Cost Per Case	\$742,407
P.T. Average Cost Per Case	\$6,776,224
P.P Average Cost Per Case	\$383,426
T.T. Average Cost Per Case	\$29,549

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

Loss Limitation	DE Hazard Group Excess Loss Factors								ELF adjusted for LBA's							ELF adjusted for LBA's & Risk Load					
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	TCR	0.8045	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	0.858	0.890	0.892	0.912	0.928	0.947	0.957	0.690	0.716	0.718	0.734	0.747	0.762	0.770	0.695	0.721	0.723	0.739	0.752	0.767	0.775
\$15,000	0.823	0.861	0.866	0.888	0.907	0.931	0.945	0.662	0.693	0.697	0.714	0.730	0.749	0.760	0.667	0.698	0.702	0.719	0.735	0.754	0.765
\$20,000	0.796	0.838	0.842	0.869	0.890	0.916	0.932	0.640	0.674	0.677	0.699	0.716	0.737	0.750	0.645	0.679	0.682	0.704	0.721	0.742	0.755
\$25,000	0.770	0.816	0.821	0.850	0.874	0.904	0.922	0.619	0.656	0.660	0.684	0.703	0.727	0.742	0.624	0.661	0.665	0.689	0.708	0.732	0.747
\$30,000	0.749	0.795	0.803	0.833	0.859	0.891	0.911	0.603	0.640	0.646	0.670	0.691	0.717	0.733	0.608	0.645	0.651	0.675	0.696	0.722	0.738
\$35,000	0.729	0.779	0.786	0.818	0.845	0.879	0.901	0.586	0.627	0.632	0.658	0.680	0.707	0.725	0.591	0.632	0.637	0.663	0.685	0.712	0.730
\$40,000	0.712	0.764	0.772	0.803	0.832	0.867	0.891	0.573	0.615	0.621	0.646	0.669	0.698	0.717	0.578	0.620	0.626	0.651	0.674	0.703	0.722
\$50,000	0.681	0.736	0.744	0.778	0.809	0.846	0.873	0.548	0.592	0.599	0.626	0.651	0.681	0.702	0.553	0.597	0.604	0.631	0.656	0.686	0.707
\$75,000	0.621	0.680	0.690	0.728	0.761	0.803	0.834	0.500	0.547	0.555	0.586	0.612	0.646	0.671	0.505	0.552	0.560	0.591	0.617	0.651	0.676
\$100,000	0.573	0.635	0.646	0.686	0.723	0.769	0.801	0.461	0.511	0.520	0.552	0.582	0.619	0.644	0.466	0.516	0.525	0.557	0.587	0.624	0.649
\$125,000	0.532	0.597	0.610	0.651	0.688	0.735	0.774	0.428	0.480	0.491	0.524	0.553	0.591	0.623	0.433	0.485	0.496	0.529	0.558	0.596	0.628
\$150,000	0.498	0.564	0.578	0.620	0.659	0.708	0.745	0.401	0.454	0.465	0.499	0.530	0.570	0.599	0.406	0.459	0.470	0.504	0.535	0.575	0.604
\$175,000	0.467	0.535	0.549	0.593	0.633	0.684	0.722	0.376	0.430	0.442	0.477	0.509	0.550	0.581	0.381	0.435	0.447	0.482	0.514	0.555	0.586
\$200,000	0.437	0.506	0.523	0.567	0.608	0.660	0.702	0.352	0.407	0.421	0.456	0.489	0.531	0.565	0.357	0.412	0.426	0.461	0.494	0.536	0.570
\$225,000	0.410	0.481	0.498	0.545	0.586	0.639	0.682	0.330	0.387	0.401	0.438	0.471	0.514	0.549	0.335	0.392	0.406	0.443	0.476	0.519	0.554
\$250,000	0.383	0.457	0.476	0.521	0.567	0.621	0.662	0.308	0.368	0.383	0.419	0.456	0.500	0.533	0.313	0.373	0.388	0.424	0.461	0.505	0.538
\$275,000	0.358	0.434	0.454	0.502	0.546	0.602	0.646	0.288	0.349	0.365	0.404	0.439	0.484	0.520	0.293	0.354	0.370	0.409	0.444	0.489	0.525
\$300,000	0.335	0.411	0.432	0.482	0.528	0.584	0.629	0.270	0.331	0.348	0.388	0.425	0.470	0.506	0.275	0.336	0.353	0.393	0.430	0.475	0.511
\$325,000	0.314	0.390	0.412	0.463	0.510	0.567	0.613	0.253	0.314	0.331	0.372	0.410	0.456	0.493	0.258	0.319	0.336	0.377	0.415	0.461	0.498
\$350,000	0.294	0.370	0.393	0.444	0.493	0.551	0.598	0.237	0.298	0.316	0.357	0.397	0.443	0.481	0.242	0.303	0.321	0.362	0.402	0.448	0.486
\$375,000	0.273	0.352	0.374	0.425	0.475	0.536	0.583	0.220	0.283	0.301	0.342	0.382	0.431	0.469	0.225	0.288	0.306	0.347	0.387	0.436	0.474
\$400,000	0.256	0.333	0.355	0.408	0.459	0.519	0.569	0.206	0.268	0.286	0.328	0.369	0.418	0.458	0.211	0.273	0.291	0.333	0.374	0.423	0.463
\$425,000	0.240	0.316	0.339	0.391	0.443	0.505	0.555	0.193	0.254	0.273	0.315	0.356	0.406	0.446	0.198	0.259	0.278	0.320	0.361	0.411	0.451
\$450,000	0.223	0.299	0.322	0.376	0.427	0.490	0.541	0.179	0.241	0.259	0.302	0.344	0.394	0.435	0.184	0.246	0.264	0.307	0.349	0.399	0.440
\$475,000	0.208	0.285	0.307	0.360	0.412	0.476	0.528	0.167	0.229	0.247	0.290	0.331	0.383	0.425	0.172	0.234	0.252	0.295	0.336	0.388	0.430
\$500,000	0.194	0.269	0.292	0.344	0.397	0.461	0.514	0.156	0.216	0.235	0.277	0.319	0.371	0.414	0.161	0.221	0.240	0.282	0.324	0.376	0.419
\$600,000	0.148	0.221	0.241	0.292	0.345	0.409	0.465	0.119	0.178	0.194	0.235	0.278	0.329	0.374	0.124	0.183	0.199	0.240	0.283	0.334	0.379
\$700,000	0.115	0.183	0.199	0.250	0.299	0.365	0.421	0.093	0.147	0.160	0.201	0.241	0.294	0.339	0.098	0.152	0.165	0.206	0.246	0.299	0.344
\$800,000	0.090	0.153	0.168	0.214	0.263	0.326	0.381	0.072	0.123	0.135	0.172	0.212	0.262	0.307	0.077	0.128	0.140	0.177	0.217	0.267	0.312
\$900,000	0.069	0.130	0.141	0.184	0.230	0.292	0.347	0.056	0.105	0.113	0.148	0.185	0.235	0.279	0.061	0.110	0.118	0.153	0.190	0.240	0.284
\$1,000,000	0.0562	0.1118	0.1210	0.1606	0.2041	0.2628	0.3167	0.0452	0.0899	0.0973	0.1292	0.1642	0.2114	0.2548	0.0502	0.0949	0.1023	0.1342	0.1692	0.2164	0.2598
\$2,000,000	0.0286	0.0574	0.0632	0.0861	0.1114	0.1522	0.1919	0.0230	0.0462	0.0508	0.0693	0.0896	0.1224	0.1544	0.0280	0.0512	0.0558	0.0743	0.0946	0.1274	0.1594
\$3,000,000	0.0189	0.0383	0.0424	0.0585	0.0763	0.1072	0.1387	0.0152	0.0308	0.0341	0.0471	0.0614	0.0862	0.1116	0.0202	0.0358	0.0391	0.0521	0.0664	0.0912	0.1166
\$4,000,000	0.0142	0.0285	0.0317	0.0440	0.0578	0.0825	0.1080	0.0114	0.0229	0.0255	0.0354	0.0465	0.0664	0.0869	0.0164	0.0279	0.0305	0.0404	0.0515	0.0714	0.0919
\$5,000,000	0.0111	0.0227	0.0253	0.0349	0.0463	0.0665	0.0880	0.0089	0.0183	0.0204	0.0281	0.0372	0.0535	0.0708	0.0134	0.0233	0.0254	0.0331	0.0422	0.0585	0.0758
\$6,000,000	0.0091	0.0187	0.0207	0.0289	0.0384	0.0555	0.0738	0.0073	0.0150	0.0167	0.0233	0.0309	0.0446	0.0594	0.0110	0.0200	0.0217	0.0283	0.0359	0.0496	0.0644
\$7,000,000	0.0077	0.0159	0.0174	0.0247	0.0327	0.0473	0.0637	0.0062	0.0128	0.0140	0.0199	0.0263	0.0381	0.0512	0.0093	0.0178	0.0190	0.0249	0.0313	0.0431	0.0562
\$8,000,000	0.0066	0.0135	0.0152	0.0214	0.0284	0.0413	0.0554	0.0053	0.0109	0.0122	0.0172	0.0228	0.0332	0.0446	0.0080	0.0159	0.0172	0.0222	0.0278	0.0382	0.0496
\$9,000,000	0.0057	0.0117	0.0133	0.0186	0.0247	0.0363	0.0491	0.0046	0.0094	0.0107	0.0150	0.0199	0.0292	0.0395	0.0069	0.0141	0.0157	0.0200	0.0249	0.0342	0.0445
\$10,000,000	0.0051	0.0103	0.0116	0.0165	0.0225	0.0323	0.0440	0.0041	0.0083	0.0093	0.0133	0.0181	0.0260	0.0354	0.0062	0.0125	0.0140	0.0183	0.0231	0.0310	0.0404

\* 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: 12/1/14  
Excess Loss (Pure Premium) Factors

Per Accident Limit	2014 Excess Loss Factors*							2013 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	0.695	0.721	0.723	0.739	0.752	0.767	0.775	0.725	0.738	0.738	0.748	0.756	0.768	0.781	-4.1%	-2.3%	-2.0%	-1.2%	-0.5%	-0.1%	-0.8%
\$15,000	0.667	0.698	0.702	0.719	0.735	0.754	0.765	0.702	0.718	0.718	0.731	0.740	0.755	0.771	-5.0%	-2.8%	-2.2%	-1.6%	-0.7%	-0.1%	-0.8%
\$20,000	0.645	0.679	0.682	0.704	0.721	0.742	0.755	0.684	0.701	0.702	0.716	0.726	0.743	0.760	-5.7%	-3.1%	-2.8%	-1.7%	-0.7%	-0.1%	-0.7%
\$25,000	0.624	0.661	0.665	0.689	0.708	0.732	0.747	0.668	0.688	0.688	0.703	0.714	0.731	0.752	-6.6%	-3.9%	-3.3%	-2.0%	-0.8%	0.1%	-0.7%
\$30,000	0.608	0.645	0.651	0.675	0.696	0.722	0.738	0.652	0.674	0.675	0.691	0.703	0.722	0.745	-6.7%	-4.3%	-3.6%	-2.3%	-1.0%	0.0%	-0.9%
\$35,000	0.591	0.632	0.637	0.663	0.685	0.712	0.730	0.639	0.662	0.664	0.680	0.693	0.714	0.738	-7.5%	-4.5%	-4.1%	-2.5%	-1.2%	-0.3%	-1.1%
\$40,000	0.578	0.620	0.626	0.651	0.674	0.703	0.722	0.625	0.650	0.652	0.671	0.684	0.705	0.731	-7.5%	-4.6%	-4.0%	-3.0%	-1.5%	-0.3%	-1.2%
\$50,000	0.553	0.597	0.604	0.631	0.656	0.686	0.707	0.605	0.630	0.633	0.652	0.667	0.690	0.718	-8.6%	-5.2%	-4.6%	-3.2%	-1.6%	-0.6%	-1.5%
\$75,000	0.505	0.552	0.560	0.591	0.617	0.651	0.676	0.562	0.591	0.594	0.613	0.631	0.657	0.688	-10.1%	-6.6%	-5.7%	-3.6%	-2.2%	-0.9%	-1.7%
\$100,000	0.466	0.516	0.525	0.557	0.587	0.624	0.649	0.528	0.557	0.562	0.585	0.604	0.630	0.663	-11.7%	-7.4%	-6.6%	-4.8%	-2.8%	-1.0%	-2.1%
\$125,000	0.433	0.485	0.496	0.529	0.558	0.596	0.627	0.500	0.531	0.536	0.558	0.578	0.607	0.642	-13.4%	-8.7%	-7.5%	-5.2%	-3.5%	-1.8%	-2.3%
\$150,000	0.406	0.459	0.470	0.504	0.535	0.575	0.604	0.477	0.507	0.513	0.537	0.556	0.586	0.623	-14.9%	-9.5%	-8.4%	-6.1%	-3.8%	-1.9%	-3.0%
\$175,000	0.381	0.435	0.447	0.482	0.514	0.555	0.586	0.455	0.486	0.494	0.516	0.538	0.567	0.605	-16.3%	-10.5%	-9.5%	-6.6%	-4.5%	-2.1%	-3.1%
\$200,000	0.357	0.412	0.426	0.461	0.494	0.536	0.570	0.435	0.468	0.475	0.498	0.519	0.549	0.588	-17.9%	-12.0%	-10.3%	-7.4%	-4.8%	-2.4%	-3.1%
\$225,000	0.335	0.392	0.406	0.443	0.476	0.519	0.554	0.417	0.450	0.458	0.482	0.503	0.534	0.574	-19.7%	-12.9%	-11.4%	-8.1%	-5.4%	-2.8%	-3.5%
\$250,000	0.313	0.373	0.388	0.424	0.460	0.504	0.538	0.400	0.433	0.441	0.466	0.487	0.519	0.560	-21.8%	-13.9%	-12.0%	-9.0%	-5.5%	-2.9%	-3.9%
\$275,000	0.293	0.354	0.370	0.409	0.444	0.489	0.525	0.382	0.417	0.426	0.452	0.474	0.506	0.546	-23.3%	-15.1%	-13.1%	-9.5%	-6.3%	-3.4%	-3.8%
\$300,000	0.275	0.336	0.353	0.393	0.430	0.475	0.511	0.365	0.401	0.411	0.437	0.460	0.493	0.534	-24.7%	-16.2%	-14.1%	-10.1%	-6.5%	-3.7%	-4.3%
\$325,000	0.258	0.319	0.336	0.378	0.415	0.461	0.498	0.349	0.385	0.396	0.423	0.447	0.481	0.522	-26.1%	-17.1%	-15.2%	-10.6%	-7.2%	-4.2%	-4.6%
\$350,000	0.242	0.303	0.321	0.362	0.401	0.448	0.486	0.334	0.370	0.382	0.409	0.433	0.468	0.510	-27.5%	-18.1%	-16.0%	-11.5%	-7.4%	-4.3%	-4.7%
\$375,000	0.225	0.288	0.306	0.347	0.387	0.436	0.474	0.320	0.356	0.367	0.397	0.421	0.456	0.499	-29.7%	-19.1%	-16.6%	-12.6%	-8.1%	-4.4%	-5.0%
\$400,000	0.211	0.273	0.291	0.333	0.374	0.423	0.463	0.305	0.343	0.354	0.384	0.408	0.444	0.487	-30.8%	-20.4%	-17.8%	-13.3%	-8.3%	-4.7%	-4.9%
\$425,000	0.198	0.259	0.278	0.320	0.361	0.411	0.451	0.292	0.329	0.341	0.372	0.396	0.432	0.477	-32.2%	-21.3%	-18.5%	-14.0%	-8.8%	-4.9%	-5.5%
\$450,000	0.184	0.246	0.264	0.307	0.349	0.399	0.440	0.279	0.316	0.329	0.359	0.384	0.421	0.466	-34.1%	-22.2%	-19.8%	-14.5%	-9.1%	-5.2%	-5.6%
\$475,000	0.172	0.234	0.252	0.295	0.336	0.388	0.430	0.266	0.305	0.316	0.347	0.373	0.410	0.456	-35.3%	-23.3%	-20.3%	-15.0%	-9.9%	-5.4%	-5.7%
\$500,000	0.161	0.221	0.240	0.282	0.324	0.376	0.419	0.255	0.294	0.304	0.334	0.361	0.400	0.445	-36.9%	-24.8%	-21.1%	-15.6%	-10.2%	-6.0%	-5.8%
\$600,000	0.124	0.183	0.199	0.240	0.283	0.334	0.379	0.214	0.250	0.264	0.293	0.320	0.361	0.407	-42.1%	-26.8%	-24.6%	-18.1%	-11.6%	-7.5%	-6.9%
\$700,000	0.098	0.152	0.165	0.206	0.246	0.299	0.344	0.181	0.215	0.227	0.257	0.285	0.324	0.372	-45.9%	-29.3%	-27.3%	-19.8%	-13.7%	-7.7%	-7.5%
\$800,000	0.077	0.128	0.140	0.177	0.217	0.267	0.312	0.153	0.187	0.198	0.226	0.253	0.292	0.341	-49.7%	-31.6%	-29.3%	-21.7%	-14.2%	-8.6%	-8.5%
\$900,000	0.061	0.110	0.118	0.153	0.190	0.240	0.284	0.130	0.162	0.172	0.201	0.225	0.265	0.312	-53.1%	-32.1%	-31.4%	-23.9%	-15.6%	-9.4%	-9.0%
\$1,000,000	0.0502	0.0949	0.1023	0.1342	0.1692	0.2164	0.2598	0.1122	0.1419	0.1519	0.1774	0.2023	0.2393	0.2878	-55.3%	-33.1%	-32.7%	-24.4%	-16.4%	-9.6%	-9.7%
\$2,000,000	0.0280	0.0512	0.0558	0.0743	0.0946	0.1274	0.1594	0.0573	0.0729	0.0788	0.0950	0.1110	0.1390	0.1753	-51.1%	-29.8%	-29.2%	-21.8%	-14.8%	-8.3%	-9.1%
\$3,000,000	0.0202	0.0358	0.0391	0.0521	0.0664	0.0912	0.1166	0.0392	0.0492	0.0534	0.0645	0.0757	0.0973	0.1260	-48.5%	-27.2%	-26.8%	-19.2%	-12.3%	-6.3%	-7.5%
\$4,000,000	0.0164	0.0279	0.0305	0.0404	0.0515	0.0714	0.0919	0.0300	0.0370	0.0403	0.0488	0.0575	0.0742	0.0978	-45.3%	-24.6%	-24.3%	-17.2%	-10.4%	-3.8%	-6.0%
\$5,000,000	0.0134	0.0233	0.0254	0.0331	0.0422	0.0585	0.0758	0.0242	0.0303	0.0327	0.0395	0.0464	0.0598	0.0793	-44.6%	-23.1%	-22.3%	-16.2%	-9.1%	-2.2%	-4.4%
\$6,000,000	0.0110	0.0200	0.0217	0.0283	0.0359	0.0496	0.0644	0.0205	0.0254	0.0277	0.0333	0.0387	0.0502	0.0666	-46.3%	-21.3%	-21.7%	-15.0%	-7.2%	-1.2%	-3.3%
\$7,000,000	0.0093	0.0178	0.0190	0.0249	0.0313	0.0431	0.0562	0.0182	0.0222	0.0238	0.0286	0.0336	0.0432	0.0576	-48.9%	-19.8%	-20.2%	-12.9%	-6.8%	-0.2%	-2.4%
\$8,000,000	0.0080	0.0159	0.0172	0.0222	0.0278	0.0382	0.0496	0.0162	0.0195	0.0213	0.0254	0.0297	0.0380	0.0505	-50.6%	-18.5%	-19.2%	-12.6%	-6.4%	0.5%	-1.8%
\$9,000,000	0.0069	0.0141	0.0156	0.0200	0.0249	0.0342	0.0445	0.0143	0.0176	0.0191	0.0226	0.0265	0.0338	0.0449	-51.7%	-19.9%	-18.3%	-11.5%	-6.0%	1.2%	-0.9%
\$10,000,000	0.0062	0.0125	0.0140	0.0183	0.0231	0.0310	0.0404	0.0123	0.0161	0.0174	0.0205	0.0239	0.0306	0.0406	-49.6%	-22.4%	-19.5%	-10.7%	-3.3%	1.3%	-0.5%

\* Adjusted