

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							
					Hazard Group			
II.	Injury Type	A	B	C	D	E	F	G
	Fatal	427,029	471,601	520,826	575,188	635,225	701,528	774,752
	P.T.	3,046,322	3,490,143	3,998,623	4,581,185	5,248,620	6,013,295	6,889,375
	PP	184,506	208,891	236,500	267,757	303,145	343,211	388,571
	T.T.	25,624	26,299	26,992	27,704	28,434	29,183	29,952
	M.O	1,760	1,818	1,877	1,938	2,000	2,065	2,133

Exhibit II  
Combined Injury Weights

Type of Injury	A	B	C	D	E	F	G
	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights
Death	0.010	0.010	0.010	0.010	0.010	0.010	0.010
P.T.	0.010	0.068	0.050	0.071	0.090	0.124	0.145
PP	0.694	0.709	0.724	0.739	0.754	0.769	0.784
T.T.	0.221	0.164	0.165	0.144	0.119	0.081	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	0.979	0.010	0.00	0.010	0.996	0.010	0.05	0.694	0.950	0.659	0.39	0.221	0.762	0.168	5.68	0.065	0.193	0.0126	0.860
\$15,000	0.04		0.969	0.010	0.00		0.994	0.010	0.08		0.927	0.643	0.59		0.694	0.153	8.52		0.145	0.0095	0.826
\$20,000	0.05		0.959	0.010	0.01		0.991	0.010	0.11		0.906	0.629	0.78		0.642	0.142	11.36		0.118	0.0077	0.799
\$25,000	0.06		0.949	0.009	0.01		0.989	0.010	0.14		0.886	0.615	0.98		0.600	0.132	14.20		0.101	0.0066	0.773
\$30,000	0.07		0.939	0.009	0.01		0.987	0.010	0.16		0.867	0.601	1.17		0.567	0.125	17.04		0.088	0.0057	0.751
\$35,000	0.08		0.930	0.009	0.01		0.985	0.010	0.19		0.849	0.589	1.37		0.539	0.119	19.88		0.079	0.0052	0.732
\$40,000	0.09		0.921	0.009	0.01		0.983	0.010	0.22		0.832	0.577	1.56		0.515	0.114	22.72		0.072	0.0047	0.714
\$50,000	0.12		0.902	0.009	0.02		0.979	0.010	0.27		0.801	0.556	1.95		0.478	0.105	28.40		0.061	0.0040	0.684
\$75,000	0.18		0.856	0.009	0.02		0.968	0.010	0.41		0.736	0.511	2.93		0.415	0.092	42.60		0.044	0.0029	0.625
\$100,000	0.23		0.810	0.008	0.03		0.958	0.010	0.54		0.683	0.474	3.90		0.373	0.082	56.81		0.031	0.0020	0.576
\$125,000	0.29		0.763	0.008	0.04		0.948	0.010	0.68		0.638	0.443	4.88		0.340	0.075	71.01		0.022	0.0014	0.537
\$150,000	0.35		0.717	0.007	0.05		0.939	0.010	0.81		0.598	0.415	5.85		0.315	0.069	85.21		0.015	0.0010	0.502
\$175,000	0.41		0.671	0.007	0.06		0.929	0.010	0.95		0.561	0.389	6.83		0.293	0.065	99.41		0.010	0.0007	0.472
\$200,000	0.47		0.625	0.006	0.07		0.920	0.010	1.08		0.527	0.366	7.81		0.275	0.061	113.61		0.006	0.0004	0.443
\$225,000	0.53		0.580	0.006	0.07		0.911	0.010	1.22		0.494	0.343	8.78		0.258	0.057	127.81		0.004	0.0003	0.416
\$250,000	0.59		0.536	0.005	0.08		0.902	0.009	1.35		0.463	0.321	9.76		0.242	0.053	142.01		0.002	0.0001	0.388
\$275,000	0.64		0.494	0.005	0.09		0.893	0.009	1.49		0.433	0.300	10.73		0.227	0.050	156.22		0.001	0.0001	0.364
\$300,000	0.70		0.453	0.005	0.10		0.885	0.009	1.63		0.404	0.280	11.71		0.213	0.047	170.42		0.000	0.0000	0.341
\$325,000	0.76		0.415	0.004	0.11		0.876	0.009	1.76		0.378	0.262	12.68		0.200	0.044	184.62		0.000	0.0000	0.319
\$350,000	0.82		0.380	0.004	0.11		0.868	0.009	1.90		0.353	0.245	13.66		0.187	0.041	198.82		0.000	0.0000	0.299
\$375,000	0.88		0.346	0.003	0.12		0.859	0.009	2.03		0.329	0.228	14.63		0.175	0.039	213.02		0.000	0.0000	0.279
\$400,000	0.94		0.315	0.003	0.13		0.851	0.009	2.17		0.307	0.213	15.61		0.163	0.036	227.22		0.000	0.0000	0.261
\$425,000	1.00		0.286	0.003	0.14		0.843	0.009	2.30		0.287	0.199	16.59		0.153	0.034	241.43		0.000	0.0000	0.245
\$450,000	1.05		0.260	0.003	0.15		0.835	0.009	2.44		0.268	0.186	17.56		0.143	0.032	255.63		0.000	0.0000	0.230
\$475,000	1.11		0.235	0.002	0.16		0.827	0.009	2.57		0.250	0.173	18.54		0.133	0.029	269.83		0.000	0.0000	0.213
\$500,000	1.17		0.213	0.002	0.16		0.819	0.009	2.71		0.233	0.162	19.51		0.124	0.027	284.03		0.000	0.0000	0.200
\$600,000	1.41		0.142	0.001	0.20		0.789	0.008	3.25		0.177	0.123	23.42		0.095	0.021	340.84		0.000	0.0000	0.153
\$700,000	1.64		0.095	0.001	0.23		0.761	0.008	3.79		0.136	0.094	27.32		0.072	0.016	397.64		0.000	0.0000	0.119
\$800,000	1.87		0.063	0.001	0.26		0.734	0.008	4.34		0.104	0.072	31.22		0.056	0.012	454.45		0.000	0.0000	0.093
\$900,000	2.11		0.042	0.000	0.30		0.708	0.007	4.88		0.081	0.056	35.12		0.042	0.009	511.25		0.000	0.0000	0.072
\$1,000,000	2.34		0.0283	0.0003	0.33		0.6827	0.0071	5.42		0.0635	0.0441	39.03		0.0332	0.0073	568.06		0.0000	0.0000	0.0588
\$2,000,000	4.68		0.0012	0.0000	0.66		0.4871	0.0051	10.84		0.0073	0.0051	78.05		0.0037	0.0008	1136.12		0.0000	0.0000	0.0110
\$3,000,000	7.03		0.0001	0.0000	0.98		0.3492	0.0036	16.26		0.0013	0.0009	117.08		0.0006	0.0001	1704.18		0.0000	0.0000	0.0046
\$4,000,000	9.37		0.0000	0.0000	1.31		0.2433	0.0025	21.68		0.0006	0.0004	156.10		0.0002	0.0000	2272.24		0.0000	0.0000	0.0029
\$5,000,000	11.71		0.0000	0.0000	1.64		0.1590	0.0017	27.10		0.0003	0.0002	195.13		0.0001	0.0000	2840.30		0.0000	0.0000	0.0019
\$6,000,000	14.05		0.0000	0.0000	1.97		0.0908	0.0009	32.52		0.0000	0.0000	234.15		0.0000	0.0000	3408.36		0.0000	0.0000	0.0009
\$7,000,000	16.39		0.0000	0.0000	2.30		0.0354	0.0004	37.94		0.0000	0.0000	273.18		0.0000	0.0000	3976.42		0.0000	0.0000	0.0004
\$8,000,000	18.73		0.0000	0.0000	2.63		0.0000	0.0000	43.36		0.0000	0.0000	312.21		0.0000	0.0000	4544.48		0.0000	0.0000	0.0000
\$9,000,000	21.08		0.0000	0.0000	2.95		0.0000	0.0000	48.78		0.0000	0.0000	351.23		0.0000	0.0000	5112.54		0.0000	0.0000	0.0000
\$10,000,000	23.42		0.0000	0.0000	3.28		0.0000	0.0000	54.20		0.0000	0.0000	390.26		0.0000	0.0000	5680.59		0.0000	0.0000	0.0000

Death Average Cost Per Case \$427,029  
P.T. Average Cost Per Case \$3,046,322  
P.P Average Cost Per Case \$184,506  
T.T. Average Cost Per Case \$25,624

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	0.981	0.010	0.00	0.068	0.996	0.068	0.05	0.709	0.956	0.678	0.38	0.164	0.766	0.126	5.50	0.049	0.197	0.0097	0.892
\$15,000	0.03		0.972	0.010	0.00		0.994	0.068	0.07		0.935	0.663	0.57		0.699	0.115	8.25		0.148	0.0073	0.863
\$20,000	0.04		0.963	0.010	0.01		0.993	0.068	0.10		0.916	0.649	0.76		0.646	0.106	11.00		0.121	0.0059	0.839
\$25,000	0.05		0.954	0.010	0.01		0.991	0.068	0.12		0.897	0.636	0.95		0.605	0.099	13.75		0.103	0.0050	0.818
\$30,000	0.06		0.945	0.009	0.01		0.989	0.067	0.14		0.880	0.624	1.14		0.571	0.094	16.51		0.090	0.0044	0.798
\$35,000	0.07		0.936	0.009	0.01		0.987	0.067	0.17		0.863	0.612	1.33		0.543	0.089	19.26		0.081	0.0040	0.781
\$40,000	0.08		0.928	0.009	0.01		0.985	0.067	0.19		0.848	0.601	1.52		0.520	0.085	22.01		0.074	0.0036	0.766
\$50,000	0.11		0.911	0.009	0.01		0.981	0.067	0.24		0.819	0.580	1.90		0.482	0.079	27.51		0.063	0.0031	0.738
\$75,000	0.16		0.869	0.009	0.02		0.972	0.066	0.36		0.757	0.537	2.85		0.419	0.069	41.26		0.045	0.0022	0.683
\$100,000	0.21		0.827	0.008	0.03		0.963	0.066	0.48		0.707	0.501	3.80		0.376	0.062	55.02		0.033	0.0016	0.639
\$125,000	0.27		0.785	0.008	0.04		0.954	0.065	0.60		0.663	0.470	4.75		0.344	0.056	68.77		0.024	0.0012	0.600
\$150,000	0.32		0.743	0.007	0.04		0.946	0.065	0.72		0.625	0.443	5.70		0.318	0.052	82.53		0.017	0.0008	0.568
\$175,000	0.37		0.701	0.007	0.05		0.938	0.064	0.84		0.591	0.419	6.65		0.297	0.049	96.28		0.011	0.0005	0.540
\$200,000	0.42		0.659	0.007	0.06		0.930	0.063	0.96		0.559	0.396	7.60		0.278	0.046	110.04		0.007	0.0003	0.512
\$225,000	0.48		0.618	0.006	0.06		0.922	0.063	1.08		0.528	0.374	8.56		0.261	0.043	123.79		0.004	0.0002	0.486
\$250,000	0.53		0.577	0.006	0.07		0.914	0.062	1.20		0.499	0.354	9.51		0.246	0.040	137.55		0.002	0.0001	0.462
\$275,000	0.58		0.538	0.005	0.08		0.906	0.062	1.32		0.471	0.334	10.46		0.231	0.038	151.30		0.001	0.0000	0.439
\$300,000	0.64		0.499	0.005	0.09		0.898	0.061	1.44		0.445	0.315	11.41		0.217	0.036	165.06		0.000	0.0000	0.417
\$325,000	0.69		0.462	0.005	0.09		0.890	0.061	1.56		0.419	0.297	12.36		0.204	0.033	178.81		0.000	0.0000	0.396
\$350,000	0.74		0.427	0.004	0.10		0.883	0.060	1.68		0.394	0.279	13.31		0.191	0.031	192.57		0.000	0.0000	0.374
\$375,000	0.80		0.394	0.004	0.11		0.875	0.060	1.80		0.371	0.263	14.26		0.179	0.029	206.32		0.000	0.0000	0.356
\$400,000	0.85		0.363	0.004	0.11		0.868	0.059	1.91		0.349	0.247	15.21		0.168	0.028	220.08		0.000	0.0000	0.338
\$425,000	0.90		0.334	0.003	0.12		0.861	0.059	2.03		0.329	0.233	16.16		0.157	0.026	233.83		0.000	0.0000	0.321
\$450,000	0.95		0.306	0.003	0.13		0.853	0.058	2.15		0.309	0.219	17.11		0.147	0.024	247.59		0.000	0.0000	0.304
\$475,000	1.01		0.281	0.003	0.14		0.846	0.058	2.27		0.291	0.206	18.06		0.138	0.023	261.34		0.000	0.0000	0.290
\$500,000	1.06		0.257	0.003	0.14		0.839	0.057	2.39		0.274	0.194	19.01		0.129	0.021	275.10		0.000	0.0000	0.275
\$600,000	1.27		0.179	0.002	0.17		0.812	0.055	2.87		0.215	0.152	22.81		0.099	0.016	330.11		0.000	0.0000	0.225
\$700,000	1.48		0.124	0.001	0.20		0.786	0.054	3.35		0.169	0.120	26.62		0.076	0.012	385.13		0.000	0.0000	0.187
\$800,000	1.70		0.086	0.001	0.23		0.761	0.052	3.83		0.133	0.094	30.42		0.059	0.010	440.15		0.000	0.0000	0.157
\$900,000	1.91		0.059	0.001	0.26		0.737	0.050	4.31		0.106	0.075	34.22		0.045	0.007	495.17		0.000	0.0000	0.133
\$1,000,000	2.12		0.0410	0.0004	0.29		0.7145	0.0488	4.79		0.0845	0.0599	38.02		0.0354	0.0058	550.19		0.0000	0.0000	0.1149
\$2,000,000	4.24		0.0020	0.0000	0.57		0.5296	0.0361	9.57		0.0117	0.0083	76.05		0.0041	0.0007	1100.38		0.0000	0.0000	0.0451
\$3,000,000	6.36		0.0002	0.0000	0.86		0.3972	0.0271	14.36		0.0022	0.0016	114.07		0.0006	0.0001	1650.57		0.0000	0.0000	0.0288
\$4,000,000	8.48		0.0000	0.0000	1.15		0.2940	0.0201	19.15		0.0008	0.0006	152.09		0.0002	0.0000	2200.76		0.0000	0.0000	0.0207
\$5,000,000	10.60		0.0000	0.0000	1.43		0.2104	0.0144	23.94		0.0005	0.0004	190.12		0.0001	0.0000	2750.95		0.0000	0.0000	0.0148
\$6,000,000	12.72		0.0000	0.0000	1.72		0.1415	0.0097	28.72		0.0002	0.0001	228.14		0.0000	0.0000	3301.14		0.0000	0.0000	0.0098
\$7,000,000	14.84		0.0000	0.0000	2.01		0.0841	0.0057	33.51		0.0000	0.0000	266.17		0.0000	0.0000	3851.34		0.0000	0.0000	0.0057
\$8,000,000	16.96		0.0000	0.0000	2.29		0.0362	0.0025	38.30		0.0000	0.0000	304.19		0.0000	0.0000	4401.53		0.0000	0.0000	0.0025
\$9,000,000	19.08		0.0000	0.0000	2.58		0.0000	0.0000	43.08		0.0000	0.0000	342.21		0.0000	0.0000	4951.72		0.0000	0.0000	0.0000
\$10,000,000	21.20		0.0000	0.0000	2.87		0.0000	0.0000	47.87		0.0000	0.0000	380.24		0.0000	0.0000	5501.91		0.0000	0.0000	0.0000

Death Average Cost Per Case \$471,601  
P.T. Average Cost Per Case \$3,490,143  
P.P Average Cost Per Case \$208,891  
T.T. Average Cost Per Case \$26,299

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	0.983	0.010	0.00	0.050	0.997	0.050	0.04	0.724	0.961	0.696	0.37	0.165	0.770	0.127	5.33	0.051	0.202	0.0103	0.893
\$15,000	0.03		0.974	0.010	0.00		0.995	0.050	0.06		0.942	0.682	0.56		0.703	0.116	7.99		0.152	0.0078	0.866
\$20,000	0.04		0.966	0.010	0.01		0.994	0.050	0.08		0.925	0.669	0.74		0.651	0.107	10.66		0.123	0.0063	0.842
\$25,000	0.05		0.958	0.010	0.01		0.992	0.050	0.11		0.908	0.657	0.93		0.610	0.101	13.32		0.105	0.0054	0.823
\$30,000	0.06		0.950	0.010	0.01		0.990	0.050	0.13		0.892	0.646	1.11		0.576	0.095	15.99		0.092	0.0047	0.806
\$35,000	0.07		0.942	0.009	0.01		0.989	0.050	0.15		0.877	0.635	1.30		0.548	0.090	18.65		0.083	0.0042	0.788
\$40,000	0.08		0.934	0.009	0.01		0.987	0.050	0.17		0.862	0.624	1.48		0.524	0.086	21.32		0.075	0.0038	0.773
\$50,000	0.10		0.919	0.009	0.01		0.984	0.049	0.21		0.835	0.604	1.85		0.486	0.080	26.64		0.064	0.0033	0.745
\$75,000	0.14		0.881	0.009	0.02		0.976	0.049	0.32		0.777	0.562	2.78		0.423	0.070	39.97		0.046	0.0023	0.692
\$100,000	0.19		0.843	0.008	0.03		0.967	0.049	0.42		0.729	0.528	3.70		0.380	0.063	53.29		0.034	0.0017	0.650
\$125,000	0.24		0.805	0.008	0.03		0.960	0.048	0.53		0.688	0.498	4.63		0.348	0.057	66.61		0.025	0.0013	0.612
\$150,000	0.29		0.767	0.008	0.04		0.952	0.048	0.63		0.652	0.472	5.56		0.322	0.053	79.93		0.018	0.0009	0.582
\$175,000	0.34		0.729	0.007	0.04		0.945	0.047	0.74		0.619	0.448	6.48		0.301	0.050	93.25		0.012	0.0006	0.553
\$200,000	0.38		0.691	0.007	0.05		0.938	0.047	0.85		0.589	0.426	7.41		0.282	0.047	106.58		0.008	0.0004	0.527
\$225,000	0.43		0.653	0.007	0.06		0.931	0.047	0.95		0.560	0.405	8.34		0.265	0.044	119.90		0.005	0.0003	0.503
\$250,000	0.48		0.616	0.006	0.06		0.924	0.046	1.06		0.533	0.386	9.26		0.250	0.041	133.22		0.003	0.0002	0.479
\$275,000	0.53		0.579	0.006	0.07		0.917	0.046	1.16		0.507	0.367	10.19		0.235	0.039	146.54		0.001	0.0001	0.458
\$300,000	0.58		0.543	0.005	0.08		0.910	0.046	1.27		0.482	0.349	11.11		0.221	0.036	159.87		0.000	0.0000	0.436
\$325,000	0.62		0.508	0.005	0.08		0.903	0.045	1.37		0.458	0.331	12.04		0.208	0.034	173.19		0.000	0.0000	0.415
\$350,000	0.67		0.474	0.005	0.09		0.896	0.045	1.48		0.435	0.315	12.97		0.196	0.032	186.51		0.000	0.0000	0.397
\$375,000	0.72		0.442	0.004	0.09		0.890	0.045	1.59		0.413	0.299	13.89		0.184	0.030	199.83		0.000	0.0000	0.378
\$400,000	0.77		0.411	0.004	0.10		0.883	0.044	1.69		0.391	0.283	14.82		0.173	0.029	213.15		0.000	0.0000	0.360
\$425,000	0.82		0.382	0.004	0.11		0.876	0.044	1.80		0.371	0.269	15.75		0.162	0.027	226.48		0.000	0.0000	0.344
\$450,000	0.86		0.354	0.004	0.11		0.870	0.044	1.90		0.352	0.255	16.67		0.152	0.025	239.80		0.000	0.0000	0.328
\$475,000	0.91		0.328	0.003	0.12		0.864	0.043	2.01		0.333	0.241	17.60		0.142	0.023	253.12		0.000	0.0000	0.310
\$500,000	0.96		0.303	0.003	0.13		0.857	0.043	2.11		0.316	0.229	18.52		0.133	0.022	266.44		0.000	0.0000	0.297
\$600,000	1.15		0.220	0.002	0.15		0.833	0.042	2.54		0.255	0.185	22.23		0.103	0.017	319.73		0.000	0.0000	0.246
\$700,000	1.34		0.158	0.002	0.18		0.809	0.041	2.96		0.205	0.148	25.93		0.080	0.013	373.02		0.000	0.0000	0.204
\$800,000	1.54		0.113	0.001	0.20		0.787	0.040	3.38		0.166	0.120	29.64		0.062	0.010	426.31		0.000	0.0000	0.171
\$900,000	1.73		0.081	0.001	0.23		0.765	0.038	3.81		0.135	0.098	33.34		0.048	0.008	479.60		0.000	0.0000	0.145
\$1,000,000	1.92		0.0579	0.0006	0.25		0.7438	0.0374	4.23		0.1100	0.0796	37.05		0.0378	0.0062	532.88		0.0000	0.0000	0.1238
\$2,000,000	3.84		0.0032	0.0000	0.50		0.5702	0.0287	8.46		0.0180	0.0130	74.09		0.0045	0.0007	1065.77		0.0000	0.0000	0.0424
\$3,000,000	5.76		0.0004	0.0000	0.75		0.4434	0.0223	12.69		0.0038	0.0028	111.14		0.0007	0.0001	1598.65		0.0000	0.0000	0.0252
\$4,000,000	7.68		0.0001	0.0000	1.00		0.3436	0.0173	16.91		0.0012	0.0009	148.19		0.0002	0.0000	2131.54		0.0000	0.0000	0.0182
\$5,000,000	9.60		0.0000	0.0000	1.25		0.2616	0.0131	21.14		0.0006	0.0004	185.24		0.0001	0.0000	2664.42		0.0000	0.0000	0.0135
\$6,000,000	11.52		0.0000	0.0000	1.50		0.1929	0.0097	25.37		0.0004	0.0003	222.28		0.0000	0.0000	3197.30		0.0000	0.0000	0.0100
\$7,000,000	13.44		0.0000	0.0000	1.75		0.1347	0.0068	29.60		0.0002	0.0001	259.33		0.0000	0.0000	3730.19		0.0000	0.0000	0.0069
\$8,000,000	15.36		0.0000	0.0000	2.00		0.0851	0.0043	33.83		0.0000	0.0000	296.38		0.0000	0.0000	4263.07		0.0000	0.0000	0.0043
\$9,000,000	17.28		0.0000	0.0000	2.25		0.0426	0.0021	38.06		0.0000	0.0000	333.43		0.0000	0.0000	4795.96		0.0000	0.0000	0.0021
\$10,000,000	19.20		0.0000	0.0000	2.50		0.0064	0.0003	42.28		0.0000	0.0000	370.47		0.0000	0.0000	5328.84		0.0000	0.0000	0.0003

Death Average Cost Per Case	\$520,826
P.T. Average Cost Per Case	\$3,998,623
P.P Average Cost Per Case	\$236,500
T.T. Average Cost Per Case	\$26,992

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	0.984	0.010	0.00	0.071	0.997	0.071	0.04	0.739	0.965	0.713	0.36	0.144	0.774	0.111	5.16	0.036	0.206	0.0074	0.912
\$15,000	0.03		0.977	0.010	0.00		0.996	0.071	0.06		0.949	0.701	0.54		0.708	0.102	7.74		0.155	0.0056	0.890
\$20,000	0.03		0.969	0.010	0.00		0.994	0.071	0.07		0.933	0.689	0.72		0.656	0.094	10.32		0.126	0.0045	0.869
\$25,000	0.04		0.962	0.010	0.01		0.993	0.071	0.09		0.918	0.678	0.90		0.615	0.089	12.90		0.108	0.0039	0.852
\$30,000	0.05		0.954	0.010	0.01		0.991	0.071	0.11		0.903	0.667	1.08		0.581	0.084	15.48		0.095	0.0034	0.835
\$35,000	0.06		0.947	0.009	0.01		0.990	0.071	0.13		0.889	0.657	1.26		0.553	0.080	18.06		0.085	0.0031	0.820
\$40,000	0.07		0.940	0.009	0.01		0.989	0.070	0.15		0.876	0.647	1.44		0.529	0.076	20.64		0.077	0.0028	0.805
\$50,000	0.09		0.926	0.009	0.01		0.986	0.070	0.19		0.851	0.629	1.80		0.491	0.071	25.81		0.066	0.0024	0.781
\$75,000	0.13		0.892	0.009	0.02		0.979	0.070	0.28		0.796	0.588	2.71		0.427	0.061	38.71		0.048	0.0017	0.730
\$100,000	0.17		0.857	0.009	0.02		0.972	0.069	0.37		0.751	0.555	3.61		0.384	0.055	51.61		0.035	0.0013	0.689
\$125,000	0.22		0.823	0.008	0.03		0.965	0.069	0.47		0.711	0.525	4.51		0.352	0.051	64.52		0.026	0.0009	0.654
\$150,000	0.26		0.789	0.008	0.03		0.958	0.068	0.56		0.677	0.500	5.41		0.326	0.047	77.42		0.019	0.0007	0.624
\$175,000	0.30		0.754	0.008	0.04		0.951	0.068	0.65		0.645	0.476	6.32		0.304	0.044	90.32		0.013	0.0005	0.597
\$200,000	0.35		0.720	0.007	0.04		0.945	0.067	0.75		0.617	0.456	7.22		0.286	0.041	103.22		0.009	0.0003	0.571
\$225,000	0.39		0.685	0.007	0.05		0.939	0.067	0.84		0.590	0.436	8.12		0.269	0.039	116.13		0.006	0.0002	0.549
\$250,000	0.43		0.651	0.007	0.05		0.933	0.066	0.93		0.565	0.417	9.02		0.254	0.037	129.03		0.003	0.0001	0.527
\$275,000	0.48		0.617	0.006	0.06		0.927	0.066	1.03		0.541	0.400	9.93		0.239	0.034	141.93		0.002	0.0001	0.506
\$300,000	0.52		0.584	0.006	0.07		0.920	0.066	1.12		0.518	0.383	10.83		0.226	0.033	154.84		0.001	0.0000	0.488
\$325,000	0.57		0.551	0.006	0.07		0.914	0.065	1.21		0.495	0.366	11.73		0.213	0.031	167.74		0.000	0.0000	0.468
\$350,000	0.61		0.519	0.005	0.08		0.908	0.065	1.31		0.473	0.349	12.63		0.200	0.029	180.64		0.000	0.0000	0.448
\$375,000	0.65		0.488	0.005	0.08		0.902	0.064	1.40		0.452	0.334	13.54		0.188	0.027	193.55		0.000	0.0000	0.430
\$400,000	0.70		0.458	0.005	0.09		0.896	0.064	1.49		0.432	0.319	14.44		0.177	0.025	206.45		0.000	0.0000	0.413
\$425,000	0.74		0.430	0.004	0.09		0.891	0.063	1.59		0.412	0.304	15.34		0.166	0.024	219.35		0.000	0.0000	0.395
\$450,000	0.78		0.402	0.004	0.10		0.885	0.063	1.68		0.393	0.290	16.24		0.156	0.022	232.25		0.000	0.0000	0.379
\$475,000	0.83		0.376	0.004	0.10		0.879	0.063	1.77		0.375	0.277	17.15		0.147	0.021	245.16		0.000	0.0000	0.365
\$500,000	0.87		0.351	0.004	0.11		0.874	0.062	1.87		0.358	0.264	18.05		0.138	0.020	258.06		0.000	0.0000	0.350
\$600,000	1.04		0.264	0.003	0.13		0.851	0.061	2.24		0.296	0.219	21.66		0.107	0.015	309.67		0.000	0.0000	0.298
\$700,000	1.22		0.197	0.002	0.15		0.830	0.059	2.61		0.245	0.181	25.27		0.083	0.012	361.29		0.000	0.0000	0.254
\$800,000	1.39		0.146	0.001	0.17		0.809	0.058	2.99		0.202	0.149	28.88		0.065	0.009	412.90		0.000	0.0000	0.217
\$900,000	1.56		0.108	0.001	0.20		0.790	0.056	3.36		0.168	0.124	32.49		0.051	0.007	464.51		0.000	0.0000	0.188
\$1,000,000	1.74		0.0793	0.0008	0.22		0.7703	0.0549	3.73		0.1396	0.1031	36.10		0.0396	0.0057	516.12		0.0000	0.0000	0.1645
\$2,000,000	3.48		0.0052	0.0001	0.44		0.6087	0.0434	7.47		0.0267	0.0197	72.19		0.0050	0.0007	1032.24		0.0000	0.0000	0.0639
\$3,000,000	5.22		0.0007	0.0000	0.65		0.4879	0.0348	11.20		0.0064	0.0047	108.29		0.0008	0.0001	1548.37		0.0000	0.0000	0.0396
\$4,000,000	6.95		0.0001	0.0000	0.87		0.3917	0.0279	14.94		0.0019	0.0014	144.39		0.0002	0.0000	2064.49		0.0000	0.0000	0.0293
\$5,000,000	8.69		0.0000	0.0000	1.09		0.3119	0.0222	18.67		0.0008	0.0006	180.48		0.0001	0.0000	2580.61		0.0000	0.0000	0.0228
\$6,000,000	10.43		0.0000	0.0000	1.31		0.2442	0.0174	22.41		0.0006	0.0004	216.58		0.0001	0.0000	3096.73		0.0000	0.0000	0.0178
\$7,000,000	12.17		0.0000	0.0000	1.53		0.1860	0.0133	26.14		0.0004	0.0003	252.67		0.0000	0.0000	3612.85		0.0000	0.0000	0.0136
\$8,000,000	13.91		0.0000	0.0000	1.75		0.1356	0.0097	29.88		0.0001	0.0001	288.77		0.0000	0.0000	4128.97		0.0000	0.0000	0.0098
\$9,000,000	15.65		0.0000	0.0000	1.96		0.0918	0.0065	33.61		0.0000	0.0000	324.87		0.0000	0.0000	4645.10		0.0000	0.0000	0.0065
\$10,000,000	17.39		0.0000	0.0000	2.18		0.0535	0.0038	37.35		0.0000	0.0000	360.96		0.0000	0.0000	5161.22		0.0000	0.0000	0.0038

Death Average Cost Per Case \$575,188  
P.T. Average Cost Per Case \$4,581,185  
P.P Average Cost Per Case \$267,757  
T.T. Average Cost Per Case \$27,704

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	0.998	0.090	0.03	0.754	0.969	0.730	0.35	0.119	0.778	0.093	5.00	0.027	0.211	0.0057	0.929
\$15,000	0.02		0.979	0.010	0.00		0.996	0.090	0.05		0.954	0.719	0.53		0.712	0.085	7.50		0.159	0.0043	0.908
\$20,000	0.03		0.972	0.010	0.00		0.995	0.090	0.07		0.940	0.709	0.70		0.661	0.079	10.00		0.129	0.0035	0.892
\$25,000	0.04		0.965	0.010	0.00		0.994	0.090	0.08		0.926	0.698	0.88		0.619	0.074	12.50		0.110	0.0030	0.875
\$30,000	0.05		0.959	0.010	0.01		0.993	0.090	0.10		0.913	0.688	1.06		0.586	0.070	15.00		0.097	0.0026	0.861
\$35,000	0.06		0.952	0.010	0.01		0.991	0.089	0.12		0.901	0.679	1.23		0.558	0.066	17.50		0.087	0.0023	0.846
\$40,000	0.06		0.945	0.009	0.01		0.990	0.089	0.13		0.888	0.669	1.41		0.534	0.064	20.00		0.079	0.0021	0.833
\$50,000	0.08		0.933	0.009	0.01		0.988	0.089	0.16		0.865	0.652	1.76		0.495	0.059	24.99		0.067	0.0018	0.811
\$75,000	0.12		0.902	0.009	0.01		0.981	0.089	0.25		0.814	0.614	2.64		0.431	0.051	37.49		0.049	0.0013	0.764
\$100,000	0.16		0.870	0.009	0.02		0.975	0.088	0.33		0.771	0.581	3.52		0.388	0.046	49.99		0.037	0.0010	0.725
\$125,000	0.20		0.839	0.008	0.02		0.969	0.087	0.41		0.734	0.553	4.40		0.355	0.042	62.49		0.027	0.0007	0.691
\$150,000	0.24		0.808	0.008	0.03		0.963	0.087	0.49		0.700	0.528	5.28		0.329	0.039	74.98		0.020	0.0005	0.663
\$175,000	0.28		0.777	0.008	0.03		0.957	0.086	0.58		0.671	0.506	6.15		0.308	0.037	87.48		0.014	0.0004	0.637
\$200,000	0.31		0.746	0.007	0.04		0.951	0.086	0.66		0.643	0.485	7.03		0.289	0.034	99.98		0.010	0.0003	0.612
\$225,000	0.35		0.715	0.007	0.04		0.946	0.085	0.74		0.618	0.466	7.91		0.273	0.032	112.47		0.007	0.0002	0.590
\$250,000	0.39		0.684	0.007	0.05		0.940	0.085	0.82		0.594	0.448	8.79		0.257	0.031	124.97		0.004	0.0001	0.571
\$275,000	0.43		0.652	0.007	0.05		0.935	0.084	0.91		0.572	0.431	9.67		0.243	0.029	137.47		0.002	0.0001	0.551
\$300,000	0.47		0.622	0.006	0.06		0.930	0.084	0.99		0.550	0.415	10.55		0.230	0.027	149.97		0.001	0.0000	0.532
\$325,000	0.51		0.591	0.006	0.06		0.924	0.083	1.07		0.530	0.399	11.43		0.217	0.026	162.46		0.000	0.0000	0.514
\$350,000	0.55		0.561	0.006	0.07		0.919	0.083	1.15		0.509	0.384	12.31		0.205	0.024	174.96		0.000	0.0000	0.497
\$375,000	0.59		0.532	0.005	0.07		0.914	0.082	1.24		0.490	0.369	13.19		0.193	0.023	187.46		0.000	0.0000	0.479
\$400,000	0.63		0.504	0.005	0.08		0.909	0.082	1.32		0.471	0.355	14.07		0.182	0.022	199.95		0.000	0.0000	0.464
\$425,000	0.67		0.476	0.005	0.08		0.903	0.081	1.40		0.452	0.341	14.95		0.171	0.020	212.45		0.000	0.0000	0.447
\$450,000	0.71		0.450	0.005	0.09		0.898	0.081	1.48		0.434	0.327	15.83		0.161	0.019	224.95		0.000	0.0000	0.432
\$475,000	0.75		0.424	0.004	0.09		0.893	0.081	1.57		0.417	0.314	16.71		0.151	0.018	237.45		0.000	0.0000	0.417
\$500,000	0.79		0.399	0.004	0.10		0.888	0.080	1.65		0.400	0.302	17.58		0.142	0.017	249.94		0.000	0.0000	0.403
\$600,000	0.94		0.311	0.003	0.11		0.868	0.078	1.98		0.338	0.255	21.10		0.111	0.013	299.93		0.000	0.0000	0.349
\$700,000	1.10		0.239	0.002	0.13		0.849	0.077	2.31		0.286	0.216	24.62		0.087	0.010	349.92		0.000	0.0000	0.305
\$800,000	1.26		0.183	0.002	0.15		0.830	0.075	2.64		0.242	0.182	28.14		0.068	0.008	399.91		0.000	0.0000	0.267
\$900,000	1.42		0.139	0.001	0.17		0.812	0.073	2.97		0.204	0.154	31.65		0.054	0.006	449.90		0.000	0.0000	0.234
\$1,000,000	1.57		0.1059	0.0011	0.19		0.7948	0.0717	3.30		0.1733	0.1306	35.17		0.0417	0.0050	499.89		0.0000	0.0000	0.2084
\$2,000,000	3.15		0.0081	0.0001	0.38		0.6452	0.0582	6.60		0.0382	0.0288	70.34		0.0055	0.0007	999.77		0.0000	0.0000	0.0878
\$3,000,000	4.72		0.0011	0.0000	0.57		0.5304	0.0479	9.90		0.0104	0.0078	105.51		0.0009	0.0001	1499.66		0.0000	0.0000	0.0558
\$4,000,000	6.30		0.0003	0.0000	0.76		0.4382	0.0395	13.19		0.0032	0.0024	140.68		0.0002	0.0000	1999.55		0.0000	0.0000	0.0419
\$5,000,000	7.87		0.0001	0.0000	0.95		0.3610	0.0326	16.49		0.0013	0.0010	175.85		0.0001	0.0000	2499.43		0.0000	0.0000	0.0336
\$6,000,000	9.45		0.0000	0.0000	1.14		0.2949	0.0266	19.79		0.0007	0.0005	211.02		0.0001	0.0000	2999.32		0.0000	0.0000	0.0271
\$7,000,000	11.02		0.0000	0.0000	1.33		0.2374	0.0214	23.09		0.0005	0.0004	246.19		0.0000	0.0000	3499.21		0.0000	0.0000	0.0218
\$8,000,000	12.59		0.0000	0.0000	1.52		0.1870	0.0169	26.39		0.0003	0.0002	281.36		0.0000	0.0000	3999.09		0.0000	0.0000	0.0171
\$9,000,000	14.17		0.0000	0.0000	1.71		0.1425	0.0129	29.69		0.0001	0.0001	316.53		0.0000	0.0000	4498.98		0.0000	0.0000	0.0130
\$10,000,000	15.74		0.0000	0.0000	1.91		0.1031	0.0093	32.99		0.0000	0.0000	351.69		0.0000	0.0000	4998.87		0.0000	0.0000	0.0093

Death Average Cost Per Case \$635,225  
P.T. Average Cost Per Case \$5,248,620  
P.P Average Cost Per Case \$303,145  
T.T. Average Cost Per Case \$28,434



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	0.987	0.010	0.00	0.124	0.998	0.124	0.03	0.769	0.972	0.747	0.34	0.081	0.781	0.063	4.84	0.016	0.215	0.0034	0.947
\$15,000	0.02		0.981	0.010	0.00		0.997	0.124	0.04		0.959	0.737	0.51		0.717	0.058	7.26		0.162	0.0026	0.932
\$20,000	0.03		0.975	0.010	0.00		0.996	0.124	0.06		0.947	0.728	0.69		0.666	0.054	9.68		0.132	0.0021	0.918
\$25,000	0.04		0.969	0.010	0.00		0.995	0.124	0.07		0.934	0.718	0.86		0.624	0.051	12.10		0.113	0.0018	0.905
\$30,000	0.04		0.962	0.010	0.00		0.994	0.124	0.09		0.922	0.709	1.03		0.591	0.048	14.52		0.099	0.0016	0.893
\$35,000	0.05		0.956	0.010	0.01		0.992	0.123	0.10		0.911	0.700	1.20		0.562	0.046	16.95		0.089	0.0014	0.880
\$40,000	0.06		0.950	0.010	0.01		0.991	0.123	0.12		0.900	0.692	1.37		0.538	0.044	19.37		0.081	0.0013	0.870
\$50,000	0.07		0.939	0.009	0.01		0.989	0.123	0.15		0.878	0.675	1.71		0.499	0.040	24.21		0.069	0.0011	0.848
\$75,000	0.11		0.910	0.009	0.01		0.984	0.122	0.22		0.831	0.639	2.57		0.435	0.035	36.31		0.050	0.0008	0.806
\$100,000	0.14		0.882	0.009	0.02		0.978	0.122	0.29		0.790	0.607	3.43		0.392	0.032	48.42		0.038	0.0006	0.771
\$125,000	0.18		0.854	0.009	0.02		0.973	0.121	0.36		0.755	0.580	4.28		0.359	0.029	60.52		0.029	0.0005	0.740
\$150,000	0.21		0.826	0.008	0.02		0.968	0.120	0.44		0.723	0.556	5.14		0.333	0.027	72.62		0.021	0.0003	0.711
\$175,000	0.25		0.798	0.008	0.03		0.962	0.120	0.51		0.695	0.534	6.00		0.311	0.025	84.73		0.016	0.0003	0.687
\$200,000	0.29		0.769	0.008	0.03		0.957	0.119	0.58		0.669	0.514	6.85		0.293	0.024	96.83		0.011	0.0002	0.665
\$225,000	0.32		0.741	0.007	0.04		0.952	0.118	0.66		0.645	0.496	7.71		0.276	0.022	108.94		0.007	0.0001	0.643
\$250,000	0.36		0.713	0.007	0.04		0.947	0.118	0.73		0.622	0.478	8.57		0.261	0.021	121.04		0.005	0.0001	0.624
\$275,000	0.39		0.685	0.007	0.05		0.943	0.117	0.80		0.601	0.462	9.42		0.247	0.020	133.14		0.003	0.0000	0.606
\$300,000	0.43		0.657	0.007	0.05		0.938	0.117	0.87		0.581	0.447	10.28		0.234	0.019	145.25		0.002	0.0000	0.590
\$325,000	0.46		0.629	0.006	0.05		0.933	0.116	0.95		0.562	0.432	11.14		0.221	0.018	157.35		0.001	0.0000	0.572
\$350,000	0.50		0.601	0.006	0.06		0.929	0.115	1.02		0.543	0.417	11.99		0.209	0.017	169.46		0.000	0.0000	0.555
\$375,000	0.53		0.574	0.006	0.06		0.924	0.115	1.09		0.525	0.404	12.85		0.197	0.016	181.56		0.000	0.0000	0.541
\$400,000	0.57		0.547	0.005	0.07		0.919	0.114	1.17		0.507	0.390	13.71		0.186	0.015	193.66		0.000	0.0000	0.524
\$425,000	0.61		0.521	0.005	0.07		0.915	0.114	1.24		0.489	0.376	14.56		0.176	0.014	205.77		0.000	0.0000	0.509
\$450,000	0.64		0.495	0.005	0.07		0.910	0.113	1.31		0.473	0.364	15.42		0.166	0.013	217.87		0.000	0.0000	0.495
\$475,000	0.68		0.471	0.005	0.08		0.905	0.112	1.38		0.456	0.351	16.28		0.156	0.013	229.98		0.000	0.0000	0.481
\$500,000	0.71		0.447	0.004	0.08		0.901	0.112	1.46		0.440	0.338	17.13		0.147	0.012	242.08		0.000	0.0000	0.466
\$600,000	0.86		0.359	0.004	0.10		0.883	0.110	1.75		0.380	0.292	20.56		0.116	0.009	290.50		0.000	0.0000	0.415
\$700,000	1.00		0.285	0.003	0.12		0.866	0.108	2.04		0.328	0.252	23.99		0.091	0.007	338.91		0.000	0.0000	0.370
\$800,000	1.14		0.224	0.002	0.13		0.849	0.105	2.33		0.283	0.218	27.41		0.072	0.006	387.33		0.000	0.0000	0.331
\$900,000	1.28		0.176	0.002	0.15		0.833	0.104	2.62		0.244	0.188	30.84		0.057	0.005	435.75		0.000	0.0000	0.299
\$1,000,000	1.43		0.1370	0.0014	0.17		0.8173	0.1015	2.91		0.2102	0.1616	34.27		0.0446	0.0036	484.16		0.0000	0.0000	0.2681
\$2,000,000	2.85		0.0126	0.0001	0.33		0.6795	0.0844	5.83		0.0531	0.0408	68.53		0.0060	0.0005	968.32		0.0000	0.0000	0.1258
\$3,000,000	4.28		0.0019	0.0000	0.50		0.5709	0.0709	8.74		0.0161	0.0124	102.80		0.0011	0.0001	1452.49		0.0000	0.0000	0.0834
\$4,000,000	5.70		0.0004	0.0000	0.67		0.4829	0.0600	11.65		0.0054	0.0042	137.07		0.0003	0.0000	1936.65		0.0000	0.0000	0.0642
\$5,000,000	7.13		0.0001	0.0000	0.83		0.4086	0.0508	14.57		0.0021	0.0016	171.33		0.0001	0.0000	2420.81		0.0000	0.0000	0.0524
\$6,000,000	8.55		0.0000	0.0000	1.00		0.3445	0.0428	17.48		0.0010	0.0008	205.60		0.0001	0.0000	2904.97		0.0000	0.0000	0.0436
\$7,000,000	9.98		0.0000	0.0000	1.16		0.2882	0.0358	20.40		0.0007	0.0005	239.87		0.0000	0.0000	3389.14		0.0000	0.0000	0.0363
\$8,000,000	11.40		0.0000	0.0000	1.33		0.2384	0.0296	23.31		0.0005	0.0004	274.13		0.0000	0.0000	3873.30		0.0000	0.0000	0.0300
\$9,000,000	12.83		0.0000	0.0000	1.50		0.1939	0.0241	26.22		0.0004	0.0003	308.40		0.0000	0.0000	4357.46		0.0000	0.0000	0.0244
\$10,000,000	14.25		0.0000	0.0000	1.66		0.1540	0.0191	29.14		0.0002	0.0002	342.66		0.0000	0.0000	4841.62		0.0000	0.0000	0.0193

Death Average Cost Per Case \$701,528  
P.T. Average Cost Per Case \$6,013,295  
P.P Average Cost Per Case \$343,211  
T.T. Average Cost Per Case \$29,183

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	0.988	0.010	0.00	0.145	0.998	0.145	0.03	0.784	0.976	0.765	0.33	0.044	0.785	0.035	4.69	0.017	0.220	0.0037	0.959
\$15,000	0.02		0.982	0.010	0.00		0.997	0.145	0.04		0.964	0.756	0.50		0.721	0.032	7.03		0.166	0.0028	0.946
\$20,000	0.03		0.977	0.010	0.00		0.996	0.145	0.05		0.953	0.747	0.67		0.670	0.029	9.38		0.135	0.0023	0.933
\$25,000	0.03		0.971	0.010	0.00		0.995	0.145	0.06		0.942	0.738	0.83		0.629	0.028	11.72		0.115	0.0020	0.923
\$30,000	0.04		0.966	0.010	0.00		0.994	0.144	0.08		0.931	0.730	1.00		0.595	0.026	14.07		0.101	0.0017	0.912
\$35,000	0.05		0.960	0.010	0.01		0.993	0.144	0.09		0.920	0.721	1.17		0.567	0.025	16.41		0.091	0.0015	0.902
\$40,000	0.05		0.955	0.010	0.01		0.992	0.144	0.10		0.910	0.713	1.34		0.543	0.024	18.76		0.083	0.0014	0.892
\$50,000	0.06		0.944	0.009	0.01		0.991	0.144	0.13		0.891	0.698	1.67		0.504	0.022	23.45		0.070	0.0012	0.874
\$75,000	0.10		0.918	0.009	0.01		0.986	0.143	0.19		0.847	0.664	2.50		0.439	0.019	35.17		0.052	0.0009	0.836
\$100,000	0.13		0.893	0.009	0.01		0.981	0.142	0.26		0.809	0.634	3.34		0.396	0.017	46.89		0.040	0.0007	0.803
\$125,000	0.16		0.867	0.009	0.02		0.976	0.142	0.32		0.775	0.607	4.17		0.363	0.016	58.62		0.030	0.0005	0.775
\$150,000	0.19		0.842	0.008	0.02		0.972	0.141	0.39		0.745	0.584	5.01		0.337	0.015	70.34		0.023	0.0004	0.748
\$175,000	0.23		0.816	0.008	0.03		0.967	0.140	0.45		0.718	0.563	5.84		0.315	0.014	82.06		0.017	0.0003	0.725
\$200,000	0.26		0.791	0.008	0.03		0.962	0.140	0.51		0.693	0.543	6.68		0.296	0.013	93.79		0.012	0.0002	0.704
\$225,000	0.29		0.765	0.008	0.03		0.958	0.139	0.58		0.670	0.525	7.51		0.280	0.012	105.51		0.008	0.0001	0.684
\$250,000	0.32		0.740	0.007	0.04		0.953	0.138	0.64		0.649	0.509	8.35		0.265	0.012	117.23		0.006	0.0001	0.666
\$275,000	0.35		0.714	0.007	0.04		0.949	0.138	0.71		0.628	0.492	9.18		0.251	0.011	128.96		0.003	0.0001	0.648
\$300,000	0.39		0.689	0.007	0.04		0.945	0.137	0.77		0.609	0.477	10.02		0.238	0.010	140.68		0.002	0.0000	0.631
\$325,000	0.42		0.663	0.007	0.05		0.941	0.137	0.84		0.591	0.463	10.85		0.225	0.010	152.40		0.001	0.0000	0.617
\$350,000	0.45		0.638	0.006	0.05		0.937	0.136	0.90		0.574	0.450	11.69		0.213	0.009	164.13		0.000	0.0000	0.601
\$375,000	0.48		0.613	0.006	0.05		0.933	0.136	0.97		0.557	0.437	12.52		0.202	0.009	175.85		0.000	0.0000	0.588
\$400,000	0.52		0.588	0.006	0.06		0.929	0.135	1.03		0.540	0.423	13.35		0.191	0.008	187.57		0.000	0.0000	0.572
\$425,000	0.55		0.563	0.006	0.06		0.925	0.134	1.09		0.524	0.411	14.19		0.180	0.008	199.30		0.000	0.0000	0.559
\$450,000	0.58		0.539	0.005	0.07		0.921	0.134	1.16		0.509	0.399	15.02		0.170	0.007	211.02		0.000	0.0000	0.545
\$475,000	0.61		0.516	0.005	0.07		0.917	0.133	1.22		0.493	0.386	15.86		0.161	0.007	222.74		0.000	0.0000	0.531
\$500,000	0.65		0.493	0.005	0.07		0.913	0.133	1.29		0.478	0.375	16.69		0.152	0.007	234.47		0.000	0.0000	0.520
\$600,000	0.77		0.407	0.004	0.09		0.897	0.130	1.54		0.421	0.330	20.03		0.120	0.005	281.36		0.000	0.0000	0.469
\$700,000	0.90		0.332	0.003	0.10		0.881	0.128	1.80		0.370	0.290	23.37		0.095	0.004	328.25		0.000	0.0000	0.425
\$800,000	1.03		0.269	0.003	0.12		0.866	0.126	2.06		0.325	0.255	26.71		0.075	0.003	375.15		0.000	0.0000	0.387
\$900,000	1.16		0.216	0.002	0.13		0.852	0.124	2.32		0.285	0.223	30.05		0.060	0.003	422.04		0.000	0.0000	0.352
\$1,000,000	1.29		0.1733	0.0017	0.15		0.8373	0.1216	2.57		0.2498	0.1958	33.39		0.0478	0.0021	468.93		0.0000	0.0000	0.3212
\$2,000,000	2.58		0.0192	0.0002	0.29		0.7115	0.1033	5.15		0.0717	0.0562	66.77		0.0066	0.0003	937.87		0.0000	0.0000	0.1600
\$3,000,000	3.87		0.0031	0.0000	0.44		0.6094	0.0885	7.72		0.0241	0.0189	100.16		0.0012	0.0001	1406.80		0.0000	0.0000	0.1075
\$4,000,000	5.16		0.0007	0.0000	0.58		0.5256	0.0763	10.29		0.0089	0.0070	133.55		0.0003	0.0000	1875.73		0.0000	0.0000	0.0833
\$5,000,000	6.45		0.0002	0.0000	0.73		0.4545	0.0660	12.87		0.0036	0.0028	166.93		0.0001	0.0000	2344.66		0.0000	0.0000	0.0688
\$6,000,000	7.74		0.0001	0.0000	0.87		0.3926	0.0570	15.44		0.0016	0.0013	200.32		0.0001	0.0000	2813.60		0.0000	0.0000	0.0583
\$7,000,000	9.04		0.0000	0.0000	1.02		0.3379	0.0491	18.01		0.0009	0.0007	233.71		0.0000	0.0000	3282.53		0.0000	0.0000	0.0498
\$8,000,000	10.33		0.0000	0.0000	1.16		0.2891	0.0420	20.59		0.0007	0.0005	267.09		0.0000	0.0000	3751.46		0.0000	0.0000	0.0425
\$9,000,000	11.62		0.0000	0.0000	1.31		0.2452	0.0356	23.16		0.0005	0.0004	300.48		0.0000	0.0000	4220.40		0.0000	0.0000	0.0360
\$10,000,000	12.91		0.0000	0.0000	1.45		0.2055	0.0298	25.74		0.0004	0.0003	333.87		0.0000	0.0000	4689.33		0.0000	0.0000	0.0301

Death Average Cost Per Case	\$774,752
P.T. Average Cost Per Case	\$6,889,375
P.P Average Cost Per Case	\$388,571
T.T. Average Cost Per Case	\$29,952



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	0.697	0.723	0.723	0.739	0.752	0.767	0.777	0.725	0.738	0.738	0.748	0.756	0.768	0.781	-3.9%	-2.0%	-2.0%	-1.2%	-0.5%	-0.1%	-0.5%
\$15,000	0.670	0.699	0.702	0.721	0.735	0.755	0.766	0.702	0.718	0.718	0.731	0.740	0.755	0.771	-4.6%	-2.6%	-2.2%	-1.4%	-0.7%	0.0%	-0.6%
\$20,000	0.648	0.680	0.682	0.704	0.722	0.744	0.756	0.684	0.701	0.702	0.716	0.726	0.743	0.760	-5.3%	-3.0%	-2.8%	-1.7%	-0.6%	0.1%	-0.5%
\$25,000	0.627	0.663	0.667	0.690	0.709	0.733	0.748	0.668	0.688	0.688	0.703	0.714	0.731	0.752	-6.1%	-3.6%	-3.1%	-1.8%	-0.7%	0.3%	-0.5%
\$30,000	0.609	0.647	0.653	0.677	0.697	0.723	0.739	0.652	0.674	0.675	0.691	0.703	0.722	0.745	-6.6%	-4.0%	-3.3%	-2.0%	-0.9%	0.1%	-0.8%
\$35,000	0.594	0.633	0.639	0.665	0.686	0.713	0.731	0.639	0.662	0.664	0.680	0.693	0.714	0.738	-7.0%	-4.4%	-3.8%	-2.2%	-1.0%	-0.1%	-0.9%
\$40,000	0.580	0.621	0.627	0.653	0.675	0.704	0.723	0.625	0.650	0.652	0.671	0.684	0.705	0.731	-7.2%	-4.5%	-3.8%	-2.7%	-1.3%	-0.1%	-1.1%
\$50,000	0.555	0.599	0.604	0.633	0.657	0.687	0.708	0.605	0.630	0.633	0.652	0.667	0.690	0.718	-8.3%	-4.9%	-4.6%	-2.9%	-1.5%	-0.4%	-1.4%
\$75,000	0.508	0.554	0.562	0.592	0.620	0.653	0.678	0.562	0.591	0.594	0.613	0.631	0.657	0.688	-9.6%	-6.3%	-5.4%	-3.4%	-1.7%	-0.6%	-1.5%
\$100,000	0.468	0.519	0.528	0.559	0.588	0.625	0.651	0.528	0.557	0.562	0.585	0.604	0.630	0.663	-11.4%	-6.8%	-6.0%	-4.4%	-2.6%	-0.8%	-1.8%
\$125,000	0.437	0.488	0.497	0.531	0.561	0.600	0.628	0.500	0.531	0.536	0.558	0.578	0.607	0.642	-12.6%	-8.1%	-7.3%	-4.8%	-2.9%	-1.2%	-2.2%
\$150,000	0.409	0.462	0.473	0.507	0.538	0.577	0.607	0.477	0.507	0.513	0.537	0.556	0.586	0.623	-14.3%	-8.9%	-7.8%	-5.6%	-3.2%	-1.5%	-2.6%
\$175,000	0.385	0.439	0.450	0.485	0.517	0.558	0.588	0.455	0.486	0.494	0.516	0.538	0.567	0.605	-15.4%	-9.7%	-8.9%	-6.0%	-3.9%	-1.6%	-2.8%
\$200,000	0.361	0.417	0.429	0.464	0.497	0.540	0.571	0.435	0.468	0.475	0.498	0.519	0.549	0.588	-17.0%	-10.9%	-9.7%	-6.8%	-4.2%	-1.6%	-2.9%
\$225,000	0.339	0.396	0.410	0.447	0.480	0.522	0.555	0.417	0.450	0.458	0.482	0.503	0.534	0.574	-18.7%	-12.0%	-10.5%	-7.3%	-4.6%	-2.2%	-3.3%
\$250,000	0.317	0.377	0.390	0.429	0.464	0.507	0.541	0.400	0.433	0.441	0.466	0.487	0.519	0.560	-20.8%	-12.9%	-11.6%	-7.9%	-4.7%	-2.3%	-3.4%
\$275,000	0.298	0.358	0.373	0.412	0.448	0.493	0.526	0.382	0.417	0.426	0.452	0.474	0.506	0.546	-22.0%	-14.1%	-12.4%	-8.8%	-5.5%	-2.6%	-3.7%
\$300,000	0.279	0.340	0.356	0.396	0.433	0.480	0.513	0.365	0.401	0.411	0.437	0.460	0.493	0.534	-23.6%	-15.2%	-13.4%	-9.4%	-5.9%	-2.6%	-3.9%
\$325,000	0.262	0.323	0.339	0.381	0.419	0.466	0.501	0.349	0.385	0.396	0.423	0.447	0.481	0.522	-24.9%	-16.1%	-14.4%	-9.9%	-6.3%	-3.1%	-4.0%
\$350,000	0.246	0.306	0.324	0.366	0.405	0.453	0.489	0.334	0.370	0.382	0.409	0.433	0.468	0.510	-26.3%	-17.3%	-15.2%	-10.5%	-6.5%	-3.2%	-4.1%
\$375,000	0.229	0.291	0.309	0.352	0.392	0.440	0.477	0.320	0.356	0.367	0.397	0.421	0.456	0.499	-28.4%	-18.3%	-15.8%	-11.3%	-6.9%	-3.5%	-4.4%
\$400,000	0.215	0.277	0.295	0.338	0.378	0.427	0.465	0.305	0.343	0.354	0.384	0.408	0.444	0.487	-29.5%	-19.2%	-16.7%	-12.0%	-7.4%	-3.8%	-4.5%
\$425,000	0.202	0.263	0.282	0.324	0.365	0.414	0.454	0.292	0.329	0.341	0.372	0.396	0.432	0.477	-30.8%	-20.1%	-17.3%	-12.9%	-7.8%	-4.2%	-4.8%
\$450,000	0.189	0.250	0.269	0.311	0.353	0.403	0.443	0.279	0.316	0.329	0.359	0.384	0.421	0.466	-32.3%	-20.9%	-18.2%	-13.4%	-8.1%	-4.3%	-4.9%
\$475,000	0.176	0.238	0.257	0.299	0.340	0.391	0.433	0.266	0.305	0.316	0.347	0.373	0.410	0.456	-33.8%	-22.0%	-18.7%	-13.8%	-8.8%	-4.6%	-5.0%
\$500,000	0.166	0.226	0.244	0.287	0.329	0.380	0.422	0.255	0.294	0.304	0.334	0.361	0.400	0.445	-34.9%	-23.1%	-19.7%	-14.1%	-8.9%	-5.0%	-5.2%
\$600,000	0.128	0.186	0.203	0.245	0.286	0.339	0.382	0.214	0.250	0.264	0.293	0.320	0.361	0.407	-40.2%	-25.6%	-23.1%	-16.4%	-10.6%	-6.1%	-6.1%
\$700,000	0.101	0.155	0.169	0.209	0.250	0.303	0.347	0.181	0.215	0.227	0.257	0.285	0.324	0.372	-44.2%	-27.9%	-25.6%	-18.7%	-12.3%	-6.5%	-6.7%
\$800,000	0.080	0.131	0.143	0.180	0.220	0.271	0.316	0.153	0.187	0.198	0.226	0.253	0.292	0.341	-47.7%	-29.9%	-27.8%	-20.4%	-13.0%	-7.2%	-7.3%
\$900,000	0.063	0.112	0.122	0.156	0.193	0.246	0.288	0.130	0.162	0.172	0.201	0.225	0.265	0.312	-51.5%	-30.9%	-29.1%	-22.4%	-14.2%	-7.2%	-7.7%
\$1,000,000	0.0523	0.0974	0.1046	0.1373	0.1727	0.2207	0.2634	0.1122	0.1419	0.1519	0.1774	0.2023	0.2393	0.2878	-53.4%	-31.4%	-31.1%	-22.6%	-14.6%	-7.8%	-8.5%
\$2,000,000	0.0291	0.0524	0.0570	0.0760	0.0966	0.1299	0.1616	0.0573	0.0729	0.0788	0.0950	0.1110	0.1390	0.1753	-49.2%	-28.1%	-27.7%	-20.0%	-13.0%	-6.5%	-7.8%
\$3,000,000	0.0209	0.0367	0.0398	0.0532	0.0677	0.0930	0.1182	0.0392	0.0492	0.0534	0.0645	0.0757	0.0973	0.1260	-46.7%	-25.4%	-25.5%	-17.5%	-10.6%	-4.4%	-6.2%
\$4,000,000	0.0169	0.0286	0.0311	0.0413	0.0525	0.0727	0.0931	0.0300	0.0370	0.0403	0.0488	0.0575	0.0742	0.0978	-43.7%	-22.7%	-22.8%	-15.4%	-8.7%	-2.0%	-4.8%
\$5,000,000	0.0140	0.0237	0.0258	0.0337	0.0431	0.0595	0.0768	0.0242	0.0303	0.0327	0.0395	0.0464	0.0598	0.0793	-42.1%	-21.8%	-21.1%	-14.7%	-7.1%	-0.5%	-3.2%
\$6,000,000	0.0114	0.0204	0.0221	0.0288	0.0365	0.0505	0.0652	0.0205	0.0254	0.0277	0.0333	0.0387	0.0502	0.0666	-44.4%	-19.7%	-20.2%	-13.5%	-5.7%	0.6%	-2.1%
\$7,000,000	0.0098	0.0181	0.0193	0.0254	0.0318	0.0439	0.0570	0.0182	0.0222	0.0238	0.0286	0.0336	0.0432	0.0576	-46.2%	-18.5%	-18.9%	-11.2%	-5.4%	1.6%	-1.0%
\$8,000,000	0.0084	0.0162	0.0176	0.0226	0.0283	0.0389	0.0502	0.0162	0.0195	0.0213	0.0254	0.0297	0.0380	0.0505	-48.1%	-16.9%	-17.4%	-11.0%	-4.7%	2.4%	-0.6%
\$9,000,000	0.0072	0.0145	0.0159	0.0204	0.0253	0.0348	0.0451	0.0143	0.0176	0.0191	0.0226	0.0265	0.0338	0.0449	-49.7%	-17.6%	-16.8%	-9.7%	-4.5%	3.0%	0.4%
\$10,000,000	0.0065	0.0128	0.0144	0.0186	0.0234	0.0315	0.0409	0.0123	0.0161	0.0174	0.0205	0.0239	0.0306	0.0406	-47.2%	-20.5%	-17.2%	-9.3%	-2.1%	2.9%	0.7%

\* Adjusted