

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 through 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 2017 excess loss factors with the current 2016 excess loss factors.

DELAWARE
Effective:12/1/17

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	690,040						
	P.T.	3,404,899						
	PP	235,044						
	T.T.	33,413						
	M.O	1,855						
II.	Injury Type	Hazard Group						
	Fatal	579,634	613,414	649,164	686,997	727,035	769,406	814,247
	P.T.	1,872,695	2,237,484	2,673,331	3,194,079	3,816,265	4,559,649	5,447,839
	PP	165,119	186,794	211,316	239,056	270,438	305,940	346,103
	T.T.	28,401	30,256	32,232	34,338	36,581	38,970	41,515
	M.O	1,364	1,563	1,792	2,053	2,354	2,698	3,092

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	0.011	0.011	0.011	0.011	0.011	0.011	0.011
P.T.	0.009	0.083	0.027	0.067	0.040	0.066	0.091
PP	0.689	0.704	0.719	0.734	0.749	0.764	0.779
T.T.	0.229	0.158	0.193	0.149	0.173	0.136	0.104
Medical Only	0.062	0.044	0.050	0.039	0.027	0.023	0.015
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	0.567	0.577	0.586	0.603	0.609	0.644	0.669
\$3,000,000	0.410	0.421	0.428	0.448	0.455	0.496	0.528
\$4,000,000	0.329	0.337	0.345	0.362	0.370	0.410	0.443
\$5,000,000	0.275	0.285	0.291	0.307	0.314	0.352	0.386
\$6,000,000	0.238	0.247	0.253	0.268	0.274	0.310	0.343
\$7,000,000	0.211	0.216	0.225	0.238	0.245	0.278	0.310
\$8,000,000	0.185	0.195	0.200	0.214	0.222	0.253	0.283
\$9,000,000	0.167	0.174	0.182	0.194	0.202	0.232	0.260
\$10,000,000	0.148	0.158	0.166	0.178	0.186	0.215	0.241

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	0.011	0.983	0.010	0.01	0.009	0.994	0.009	0.06	0.689	0.943	0.650	0.35	0.229	0.777	0.178	7.33	0.062	0.154	0.0096	0.857
\$15,000	0.03		0.976	0.010	0.01		0.991	0.009	0.09		0.917	0.632	0.53		0.712	0.163	11.00		0.110	0.0069	0.821
\$20,000	0.03		0.968	0.010	0.01		0.988	0.009	0.12		0.892	0.615	0.70		0.660	0.151	14.67		0.086	0.0054	0.790
\$25,000	0.04		0.961	0.010	0.01		0.986	0.009	0.15		0.869	0.599	0.88		0.617	0.141	18.33		0.070	0.0044	0.763
\$30,000	0.05		0.953	0.010	0.02		0.983	0.009	0.18		0.847	0.584	1.06		0.580	0.133	22.00		0.059	0.0037	0.740
\$35,000	0.06		0.946	0.010	0.02		0.980	0.009	0.21		0.826	0.569	1.23		0.549	0.126	25.67		0.050	0.0031	0.717
\$40,000	0.07		0.939	0.010	0.02		0.977	0.009	0.24		0.807	0.556	1.41		0.522	0.120	29.33		0.043	0.0027	0.698
\$50,000	0.09		0.924	0.010	0.03		0.971	0.009	0.30		0.771	0.531	1.76		0.478	0.110	36.66		0.032	0.0020	0.662
\$75,000	0.13		0.891	0.009	0.04		0.959	0.009	0.45		0.696	0.479	2.64		0.407	0.093	55.00		0.017	0.0011	0.591
\$100,000	0.17		0.858	0.009	0.05		0.948	0.009	0.61		0.636	0.438	3.52		0.359	0.082	73.33		0.009	0.0006	0.539
\$125,000	0.22		0.825	0.009	0.07		0.937	0.009	0.76		0.587	0.405	4.40		0.324	0.074	91.66		0.006	0.0004	0.497
\$150,000	0.26		0.793	0.008	0.08		0.925	0.008	0.91		0.546	0.377	5.28		0.298	0.068	109.99		0.005	0.0003	0.461
\$175,000	0.30		0.762	0.008	0.09		0.914	0.008	1.06		0.510	0.352	6.16		0.276	0.063	128.33		0.004	0.0002	0.431
\$200,000	0.35		0.733	0.008	0.11		0.903	0.008	1.21		0.477	0.329	7.04		0.258	0.059	146.66		0.003	0.0002	0.404
\$225,000	0.39		0.706	0.007	0.12		0.892	0.008	1.36		0.446	0.308	7.92		0.242	0.055	164.99		0.002	0.0001	0.378
\$250,000	0.43		0.681	0.007	0.13		0.881	0.008	1.51		0.417	0.287	8.80		0.227	0.052	183.32		0.001	0.0001	0.354
\$275,000	0.47		0.657	0.007	0.15		0.870	0.008	1.67		0.389	0.268	9.68		0.214	0.049	201.65		0.000	0.0000	0.332
\$300,000	0.52		0.634	0.007	0.16		0.859	0.008	1.82		0.362	0.250	10.56		0.201	0.046	219.99		0.004	0.0002	0.311
\$325,000	0.56		0.612	0.006	0.17		0.848	0.008	1.97		0.337	0.232	11.44		0.188	0.043	238.32		0.000	0.0000	0.289
\$350,000	0.60		0.590	0.006	0.19		0.838	0.008	2.12		0.314	0.216	12.32		0.176	0.040	256.65		0.000	0.0000	0.270
\$375,000	0.65		0.569	0.006	0.20		0.827	0.008	2.27		0.292	0.201	13.20		0.165	0.038	274.98		0.000	0.0000	0.253
\$400,000	0.69		0.549	0.006	0.21		0.816	0.007	2.42		0.272	0.187	14.08		0.154	0.035	293.31		0.000	0.0000	0.235
\$425,000	0.73		0.530	0.006	0.23		0.806	0.007	2.57		0.253	0.174	14.96		0.144	0.033	311.65		0.000	0.0000	0.220
\$450,000	0.78		0.511	0.005	0.24		0.796	0.007	2.73		0.235	0.162	15.84		0.135	0.031	329.98		0.000	0.0000	0.205
\$475,000	0.82		0.493	0.005	0.25		0.786	0.007	2.88		0.219	0.151	16.72		0.126	0.029	348.31		0.000	0.0000	0.192
\$500,000	0.86		0.476	0.005	0.27		0.776	0.007	3.03		0.203	0.140	17.61		0.118	0.027	366.64		0.000	0.0000	0.179
\$600,000	1.04		0.414	0.004	0.32		0.737	0.007	3.63		0.153	0.105	21.13		0.090	0.021	439.97		0.000	0.0000	0.137
\$700,000	1.21		0.362	0.004	0.37		0.700	0.006	4.24		0.115	0.079	24.65		0.069	0.016	513.30		0.000	0.0000	0.105
\$800,000	1.38		0.313	0.003	0.43		0.664	0.006	4.85		0.088	0.061	28.17		0.052	0.012	586.63		0.000	0.0000	0.082
\$900,000	1.55		0.278	0.003	0.48		0.630	0.006	5.45		0.068	0.047	31.69		0.042	0.010	659.96		0.000	0.0000	0.066
\$1,000,000	1.73		0.2451	0.0026	0.53		0.5986	0.0055	6.06		0.0523	0.0360	35.21		0.0325	0.0074	733.29		0.0000	0.0000	0.0515
\$2,000,000	3.45		0.0816	0.0009	1.07		0.3648	0.0033	12.11		0.0056	0.0039	70.42		0.0039	0.0009	1466.57		0.0000	0.0000	0.0090
\$3,000,000	5.18		0.0342	0.0004	1.60		0.2218	0.0020	18.17		0.0011	0.0008	105.63		0.0006	0.0001	2199.86		0.0000	0.0000	0.0033
\$4,000,000	6.90		0.0166	0.0002	2.14		0.1276	0.0012	24.23		0.0004	0.0003	140.84		0.0000	0.0000	2933.15		0.0000	0.0000	0.0017
\$5,000,000	8.63		0.0086	0.0001	2.67		0.0645	0.0006	30.28		0.0000	0.0000	176.05		0.0000	0.0000	3666.43		0.0000	0.0000	0.0007
\$6,000,000	10.35		0.0045	0.0000	3.20		0.0231	0.0002	36.34		0.0000	0.0000	211.26		0.0000	0.0000	4399.72		0.0000	0.0000	0.0002
\$7,000,000	12.08		0.0022	0.0000	3.74		0.0000	0.0000	42.39		0.0000	0.0000	246.47		0.0000	0.0000	5133.01		0.0000	0.0000	0.0000
\$8,000,000	13.80		0.0013	0.0000	4.27		0.0000	0.0000	48.45		0.0000	0.0000	281.68		0.0000	0.0000	5866.30		0.0000	0.0000	0.0000
\$9,000,000	15.53		0.0013	0.0000	4.81		0.0000	0.0000	54.51		0.0000	0.0000	316.89		0.0000	0.0000	6599.58		0.0000	0.0000	0.0000
\$10,000,000	17.25		0.0000	0.0000	5.34		0.0000	0.0000	60.56		0.0000	0.0000	352.10		0.0000	0.0000	7332.87		0.0000	0.0000	0.0000

Death Average Cost Per Case \$579,634
P.T. Average Cost Per Case \$1,872,695
P.P Average Cost Per Case \$165,119
T.T. Average Cost Per Case \$28,401

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	0.011	0.984	0.010	0.00	0.083	0.995	0.083	0.05	0.704	0.949	0.668	0.33	0.158	0.787	0.124	6.40	0.044	0.172	0.0076	0.893
\$15,000	0.02		0.977	0.010	0.01		0.993	0.083	0.08		0.926	0.652	0.50		0.723	0.114	9.60		0.124	0.0055	0.865
\$20,000	0.03		0.970	0.010	0.01		0.990	0.083	0.11		0.904	0.636	0.66		0.672	0.106	12.80		0.097	0.0043	0.839
\$25,000	0.04		0.963	0.010	0.01		0.988	0.082	0.13		0.882	0.621	0.83		0.629	0.099	15.99		0.079	0.0035	0.816
\$30,000	0.05		0.956	0.010	0.01		0.986	0.082	0.16		0.862	0.607	0.99		0.593	0.094	19.19		0.067	0.0029	0.796
\$35,000	0.06		0.949	0.010	0.02		0.983	0.082	0.19		0.843	0.594	1.16		0.562	0.089	22.39		0.058	0.0025	0.778
\$40,000	0.07		0.942	0.010	0.02		0.981	0.082	0.21		0.825	0.581	1.32		0.535	0.084	25.59		0.050	0.0022	0.759
\$50,000	0.08		0.928	0.010	0.02		0.976	0.081	0.27		0.791	0.557	1.65		0.491	0.077	31.99		0.039	0.0017	0.727
\$75,000	0.12		0.897	0.009	0.03		0.965	0.080	0.40		0.720	0.507	2.48		0.417	0.066	47.98		0.022	0.0010	0.663
\$100,000	0.16		0.866	0.009	0.04		0.955	0.080	0.54		0.662	0.466	3.31		0.369	0.058	63.98		0.013	0.0006	0.614
\$125,000	0.20		0.834	0.009	0.06		0.946	0.079	0.67		0.615	0.433	4.13		0.334	0.053	79.97		0.008	0.0003	0.574
\$150,000	0.24		0.803	0.008	0.07		0.936	0.078	0.80		0.574	0.404	4.96		0.307	0.048	95.96		0.006	0.0003	0.538
\$175,000	0.29		0.774	0.008	0.08		0.927	0.077	0.94		0.539	0.380	5.78		0.285	0.045	111.96		0.005	0.0002	0.510
\$200,000	0.33		0.746	0.008	0.09		0.917	0.076	1.07		0.508	0.358	6.61		0.267	0.042	127.95		0.004	0.0002	0.484
\$225,000	0.37		0.719	0.008	0.10		0.908	0.076	1.20		0.479	0.337	7.44		0.251	0.040	143.95		0.003	0.0001	0.461
\$250,000	0.41		0.695	0.007	0.11		0.899	0.075	1.34		0.451	0.318	8.26		0.236	0.037	159.94		0.002	0.0001	0.437
\$275,000	0.45		0.671	0.007	0.12		0.890	0.074	1.47		0.425	0.299	9.09		0.223	0.035	175.94		0.001	0.0000	0.415
\$300,000	0.49		0.649	0.007	0.13		0.880	0.073	1.61		0.400	0.281	9.92		0.210	0.033	191.93		0.000	0.0000	0.394
\$325,000	0.53		0.628	0.007	0.15		0.871	0.073	1.74		0.376	0.264	10.74		0.198	0.031	207.92		0.000	0.0000	0.375
\$350,000	0.57		0.607	0.006	0.16		0.862	0.072	1.87		0.353	0.248	11.57		0.187	0.029	223.92		0.000	0.0000	0.355
\$375,000	0.61		0.587	0.006	0.17		0.853	0.071	2.01		0.331	0.233	12.39		0.175	0.028	239.91		0.000	0.0000	0.338
\$400,000	0.65		0.567	0.006	0.18		0.844	0.070	2.14		0.310	0.218	13.22		0.165	0.026	255.91		0.000	0.0000	0.320
\$425,000	0.69		0.548	0.006	0.19		0.835	0.070	2.28		0.291	0.205	14.05		0.155	0.024	271.90		0.000	0.0000	0.305
\$450,000	0.73		0.530	0.006	0.20		0.826	0.069	2.41		0.273	0.192	14.87		0.145	0.023	287.89		0.000	0.0000	0.290
\$475,000	0.77		0.512	0.005	0.21		0.817	0.068	2.54		0.256	0.181	15.70		0.136	0.022	303.89		0.000	0.0000	0.276
\$500,000	0.82		0.495	0.005	0.22		0.809	0.067	2.68		0.241	0.169	16.53		0.128	0.020	319.88		0.000	0.0000	0.261
\$600,000	0.98		0.434	0.005	0.27		0.775	0.065	3.21		0.186	0.131	19.83		0.100	0.016	383.86		0.000	0.0000	0.217
\$700,000	1.14		0.381	0.004	0.31		0.742	0.062	3.75		0.145	0.102	23.14		0.077	0.012	447.84		0.000	0.0000	0.180
\$800,000	1.30		0.335	0.004	0.36		0.711	0.059	4.28		0.113	0.080	26.44		0.061	0.010	511.81		0.000	0.0000	0.153
\$900,000	1.47		0.296	0.003	0.40		0.680	0.057	4.82		0.089	0.063	29.75		0.047	0.007	575.79		0.000	0.0000	0.130
\$1,000,000	1.63		0.2626	0.0028	0.45		0.6512	0.0543	5.35		0.0704	0.0496	33.05		0.0378	0.0060	639.76		0.0000	0.0000	0.1127
\$2,000,000	3.26		0.0909	0.0010	0.89		0.4276	0.0356	10.71		0.0090	0.0063	66.10		0.0049	0.0008	1279.53		0.0000	0.0000	0.0437
\$3,000,000	4.89		0.0390	0.0004	1.34		0.2839	0.0237	16.06		0.0018	0.0013	99.15		0.0009	0.0001	1919.29		0.0000	0.0000	0.0255
\$4,000,000	6.52		0.0193	0.0002	1.79		0.1847	0.0154	21.41		0.0006	0.0004	132.21		0.0002	0.0000	2559.06		0.0000	0.0000	0.0160
\$5,000,000	8.15		0.0103	0.0001	2.23		0.1140	0.0095	26.77		0.0002	0.0001	165.26		0.0001	0.0000	3198.82		0.0000	0.0000	0.0097
\$6,000,000	9.78		0.0056	0.0001	2.68		0.0634	0.0053	32.12		0.0000	0.0000	198.31		0.0000	0.0000	3838.59		0.0000	0.0000	0.0054
\$7,000,000	11.41		0.0029	0.0000	3.13		0.0279	0.0023	37.47		0.0000	0.0000	231.36		0.0000	0.0000	4478.35		0.0000	0.0000	0.0023
\$8,000,000	13.04		0.0016	0.0000	3.58		0.0041	0.0003	42.83		0.0000	0.0000	264.41		0.0000	0.0000	5118.12		0.0000	0.0000	0.0003
\$9,000,000	14.67		0.0011	0.0000	4.02		0.0000	0.0000	48.18		0.0000	0.0000	297.46		0.0000	0.0000	5757.88		0.0000	0.0000	0.0000
\$10,000,000	16.30		0.0000	0.0000	4.47		0.0000	0.0000	53.53		0.0000	0.0000	330.51		0.0000	0.0000	6397.65		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$613,414
P.T. Average Cost Per Case	\$2,237,484
P.P Average Cost Per Case	\$186,794
T.T. Average Cost Per Case	\$30,256

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	0.011	0.985	0.010	0.00	0.027	0.996	0.027	0.05	0.719	0.955	0.687	0.31	0.193	0.796	0.154	5.58	0.050	0.191	0.0096	0.888
\$15,000	0.02		0.978	0.010	0.01		0.994	0.027	0.07		0.934	0.672	0.47		0.733	0.142	8.37		0.139	0.0069	0.858
\$20,000	0.03		0.971	0.010	0.01		0.992	0.027	0.09		0.914	0.657	0.62		0.683	0.132	11.16		0.109	0.0054	0.831
\$25,000	0.04		0.965	0.010	0.01		0.990	0.027	0.12		0.895	0.643	0.78		0.641	0.124	13.95		0.090	0.0045	0.809
\$30,000	0.05		0.958	0.010	0.01		0.988	0.027	0.14		0.876	0.630	0.93		0.606	0.117	16.75		0.076	0.0038	0.788
\$35,000	0.05		0.952	0.010	0.01		0.986	0.027	0.17		0.859	0.617	1.09		0.575	0.111	19.54		0.066	0.0033	0.768
\$40,000	0.06		0.945	0.010	0.01		0.984	0.027	0.19		0.842	0.605	1.24		0.548	0.106	22.33		0.058	0.0029	0.751
\$50,000	0.08		0.932	0.010	0.02		0.980	0.027	0.24		0.810	0.583	1.55		0.503	0.097	27.91		0.046	0.0023	0.719
\$75,000	0.12		0.902	0.009	0.03		0.970	0.027	0.35		0.743	0.534	2.33		0.428	0.083	41.86		0.027	0.0013	0.654
\$100,000	0.15		0.873	0.009	0.04		0.961	0.026	0.47		0.687	0.494	3.10		0.380	0.073	55.82		0.017	0.0008	0.603
\$125,000	0.19		0.843	0.009	0.05		0.953	0.026	0.59		0.641	0.461	3.88		0.344	0.066	69.77		0.011	0.0005	0.563
\$150,000	0.23		0.814	0.009	0.06		0.945	0.026	0.71		0.602	0.433	4.65		0.316	0.061	83.73		0.007	0.0004	0.529
\$175,000	0.27		0.785	0.008	0.07		0.938	0.026	0.83		0.567	0.408	5.43		0.294	0.057	97.68		0.006	0.0003	0.499
\$200,000	0.31		0.758	0.008	0.07		0.930	0.025	0.95		0.537	0.386	6.20		0.275	0.053	111.63		0.005	0.0002	0.472
\$225,000	0.35		0.732	0.008	0.08		0.922	0.025	1.06		0.509	0.366	6.98		0.259	0.050	125.59		0.004	0.0002	0.449
\$250,000	0.39		0.708	0.007	0.09		0.914	0.025	1.18		0.483	0.347	7.76		0.245	0.047	139.54		0.003	0.0002	0.426
\$275,000	0.42		0.685	0.007	0.10		0.906	0.025	1.30		0.459	0.330	8.53		0.232	0.045	153.50		0.002	0.0001	0.407
\$300,000	0.46		0.664	0.007	0.11		0.898	0.025	1.42		0.435	0.313	9.31		0.220	0.042	167.45		0.002	0.0001	0.387
\$325,000	0.50		0.643	0.007	0.12		0.891	0.024	1.54		0.412	0.296	10.08		0.208	0.040	181.41		0.001	0.0000	0.367
\$350,000	0.54		0.623	0.007	0.13		0.883	0.024	1.66		0.390	0.281	10.86		0.197	0.038	195.36		0.000	0.0000	0.350
\$375,000	0.58		0.603	0.006	0.14		0.875	0.024	1.77		0.369	0.266	11.63		0.186	0.036	209.31		0.000	0.0000	0.332
\$400,000	0.62		0.584	0.006	0.15		0.868	0.024	1.89		0.349	0.251	12.41		0.175	0.034	223.27		0.000	0.0000	0.315
\$425,000	0.65		0.566	0.006	0.16		0.860	0.024	2.01		0.330	0.237	13.19		0.165	0.032	237.22		0.000	0.0000	0.299
\$450,000	0.69		0.548	0.006	0.17		0.852	0.023	2.13		0.312	0.224	13.96		0.156	0.030	251.18		0.000	0.0000	0.283
\$475,000	0.73		0.530	0.006	0.18		0.845	0.023	2.25		0.295	0.212	14.74		0.147	0.028	265.13		0.000	0.0000	0.269
\$500,000	0.77		0.514	0.005	0.19		0.837	0.023	2.37		0.279	0.200	15.51		0.138	0.027	279.09		0.000	0.0000	0.255
\$600,000	0.92		0.453	0.005	0.22		0.808	0.022	2.84		0.223	0.160	18.61		0.110	0.021	334.90		0.000	0.0000	0.208
\$700,000	1.08		0.400	0.004	0.26		0.779	0.021	3.31		0.178	0.128	21.72		0.086	0.017	390.72		0.000	0.0000	0.170
\$800,000	1.23		0.355	0.004	0.30		0.752	0.021	3.79		0.143	0.102	24.82		0.069	0.013	446.54		0.000	0.0000	0.140
\$900,000	1.39		0.312	0.003	0.34		0.725	0.020	4.26		0.115	0.082	27.92		0.053	0.010	502.35		0.000	0.0000	0.115
\$1,000,000	1.54		0.2806	0.0030	0.37		0.6993	0.0191	4.73		0.0925	0.0665	31.02		0.0436	0.0084	558.17		0.0000	0.0000	0.0970
\$2,000,000	3.08		0.1009	0.0011	0.75		0.4891	0.0134	9.46		0.0140	0.0101	62.05		0.0061	0.0012	1116.34		0.0000	0.0000	0.0258
\$3,000,000	4.62		0.0444	0.0005	1.12		0.3471	0.0095	14.20		0.0029	0.0021	93.07		0.0012	0.0002	1674.51		0.0000	0.0000	0.0123
\$4,000,000	6.16		0.0223	0.0002	1.50		0.2454	0.0067	18.93		0.0009	0.0006	124.10		0.0002	0.0000	2232.68		0.0000	0.0000	0.0075
\$5,000,000	7.70		0.0122	0.0001	1.87		0.1698	0.0046	23.66		0.0004	0.0003	155.12		0.0001	0.0000	2790.85		0.0000	0.0000	0.0050
\$6,000,000	9.24		0.0069	0.0001	2.24		0.1127	0.0031	28.39		0.0001	0.0001	186.15		0.0000	0.0000	3349.02		0.0000	0.0000	0.0033
\$7,000,000	10.78		0.0038	0.0000	2.62		0.0696	0.0019	33.13		0.0000	0.0000	217.17		0.0000	0.0000	3907.19		0.0000	0.0000	0.0019
\$8,000,000	12.32		0.0020	0.0000	2.99		0.0373	0.0010	37.86		0.0000	0.0000	248.20		0.0000	0.0000	4465.36		0.0000	0.0000	0.0010
\$9,000,000	13.86		0.0012	0.0000	3.37		0.0139	0.0004	42.59		0.0000	0.0000	279.22		0.0000	0.0000	5023.53		0.0000	0.0000	0.0004
\$10,000,000	15.40		0.0000	0.0000	3.74		0.0000	0.0000	47.32		0.0000	0.0000	310.25		0.0000	0.0000	5581.70		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$649,164
P.T. Average Cost Per Case	\$2,673,331
P.P Average Cost Per Case	\$211,316
T.T. Average Cost Per Case	\$32,232

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	0.01	0.011	0.986	0.010	0.00	0.067	0.997	0.067	0.04	0.734	0.960	0.705	0.29	0.149	0.804	0.120	4.87	0.039	0.212	0.0083	0.910
\$15,000	0.02		0.979	0.010	0.00		0.995	0.067	0.06		0.941	0.691	0.44		0.744	0.111	7.30		0.155	0.0060	0.885
\$20,000	0.03		0.973	0.010	0.01		0.993	0.067	0.08		0.923	0.678	0.58		0.695	0.103	9.74		0.122	0.0048	0.863
\$25,000	0.04		0.966	0.010	0.01		0.992	0.067	0.10		0.906	0.665	0.73		0.653	0.097	12.17		0.101	0.0039	0.843
\$30,000	0.04		0.960	0.010	0.01		0.990	0.067	0.13		0.889	0.652	0.87		0.618	0.092	14.61		0.086	0.0034	0.824
\$35,000	0.05		0.954	0.010	0.01		0.988	0.067	0.15		0.873	0.641	1.02		0.587	0.088	17.04		0.075	0.0029	0.809
\$40,000	0.06		0.948	0.010	0.01		0.987	0.066	0.17		0.857	0.629	1.16		0.560	0.083	19.48		0.066	0.0026	0.791
\$50,000	0.07		0.936	0.010	0.02		0.983	0.066	0.21		0.828	0.608	1.46		0.515	0.077	24.35		0.053	0.0021	0.763
\$75,000	0.11		0.907	0.010	0.02		0.975	0.066	0.31		0.764	0.561	2.18		0.439	0.065	36.52		0.033	0.0013	0.703
\$100,000	0.15		0.879	0.009	0.03		0.967	0.065	0.42		0.712	0.523	2.91		0.390	0.058	48.70		0.021	0.0008	0.656
\$125,000	0.18		0.851	0.009	0.04		0.960	0.065	0.52		0.667	0.490	3.64		0.354	0.053	60.87		0.014	0.0006	0.618
\$150,000	0.22		0.823	0.009	0.05		0.953	0.064	0.63		0.628	0.461	4.37		0.326	0.049	73.05		0.010	0.0004	0.583
\$175,000	0.25		0.796	0.008	0.05		0.947	0.064	0.73		0.595	0.437	5.10		0.303	0.045	85.22		0.007	0.0003	0.554
\$200,000	0.29		0.769	0.008	0.06		0.940	0.063	0.84		0.565	0.415	5.82		0.284	0.042	97.40		0.006	0.0002	0.528
\$225,000	0.33		0.745	0.008	0.07		0.933	0.063	0.94		0.538	0.395	6.55		0.268	0.040	109.57		0.005	0.0002	0.506
\$250,000	0.36		0.721	0.008	0.08		0.927	0.062	1.05		0.513	0.377	7.28		0.254	0.038	121.75		0.004	0.0002	0.485
\$275,000	0.40		0.699	0.007	0.09		0.920	0.062	1.15		0.490	0.360	8.01		0.241	0.036	133.92		0.004	0.0001	0.465
\$300,000	0.44		0.678	0.007	0.09		0.914	0.062	1.25		0.468	0.344	8.74		0.229	0.034	146.09		0.003	0.0001	0.447
\$325,000	0.47		0.658	0.007	0.10		0.907	0.061	1.36		0.447	0.328	9.46		0.217	0.032	158.27		0.002	0.0001	0.428
\$350,000	0.51		0.638	0.007	0.11		0.901	0.061	1.46		0.426	0.313	10.19		0.206	0.031	170.44		0.001	0.0001	0.412
\$375,000	0.55		0.619	0.007	0.12		0.894	0.060	1.57		0.407	0.298	10.92		0.196	0.029	182.62		0.001	0.0000	0.394
\$400,000	0.58		0.601	0.006	0.13		0.888	0.060	1.67		0.387	0.284	11.65		0.186	0.028	194.79		0.000	0.0000	0.378
\$425,000	0.62		0.583	0.006	0.13		0.881	0.059	1.78		0.369	0.271	12.38		0.176	0.026	206.97		0.000	0.0000	0.362
\$450,000	0.66		0.566	0.006	0.14		0.875	0.059	1.88		0.351	0.258	13.11		0.166	0.025	219.14		0.000	0.0000	0.348
\$475,000	0.69		0.549	0.006	0.15		0.868	0.058	1.99		0.334	0.245	13.83		0.157	0.023	231.32		0.000	0.0000	0.332
\$500,000	0.73		0.532	0.006	0.16		0.862	0.058	2.09		0.318	0.233	14.56		0.149	0.022	243.49		0.000	0.0000	0.319
\$600,000	0.87		0.472	0.005	0.19		0.837	0.056	2.51		0.260	0.191	17.47		0.119	0.018	292.19		0.000	0.0000	0.270
\$700,000	1.02		0.420	0.004	0.22		0.812	0.055	2.93		0.213	0.157	20.39		0.096	0.014	340.89		0.000	0.0000	0.230
\$800,000	1.16		0.374	0.004	0.25		0.788	0.053	3.35		0.175	0.128	23.30		0.077	0.011	389.59		0.000	0.0000	0.196
\$900,000	1.31		0.334	0.004	0.28		0.764	0.051	3.76		0.144	0.106	26.21		0.062	0.009	438.28		0.000	0.0000	0.170
\$1,000,000	1.46		0.2989	0.0031	0.31		0.7418	0.0500	4.18		0.1173	0.0861	29.12		0.0471	0.0070	486.98		0.0000	0.0000	0.1462
\$2,000,000	2.91		0.1117	0.0012	0.63		0.5482	0.0369	8.37		0.0210	0.0154	58.25		0.0076	0.0011	973.96		0.0000	0.0000	0.0546
\$3,000,000	4.37		0.0503	0.0005	0.94		0.4102	0.0276	12.55		0.0048	0.0035	87.37		0.0016	0.0002	1460.95		0.0000	0.0000	0.0318
\$4,000,000	5.82		0.0257	0.0003	1.25		0.3081	0.0208	16.73		0.0015	0.0011	116.49		0.0004	0.0001	1947.93		0.0000	0.0000	0.0223
\$5,000,000	7.28		0.0143	0.0002	1.57		0.2297	0.0155	20.92		0.0007	0.0005	145.61		0.0001	0.0000	2434.91		0.0000	0.0000	0.0162
\$6,000,000	8.73		0.0083	0.0001	1.88		0.1684	0.0113	25.10		0.0003	0.0002	174.74		0.0001	0.0000	2921.89		0.0000	0.0000	0.0116
\$7,000,000	10.19		0.0048	0.0001	2.19		0.1198	0.0081	29.28		0.0001	0.0001	203.86		0.0000	0.0000	3408.88		0.0000	0.0000	0.0083
\$8,000,000	11.64		0.0027	0.0000	2.50		0.0814	0.0055	33.46		0.0000	0.0000	232.98		0.0000	0.0000	3895.86		0.0000	0.0000	0.0055
\$9,000,000	13.10		0.0015	0.0000	2.82		0.0512	0.0034	37.65		0.0000	0.0000	262.10		0.0000	0.0000	4382.84		0.0000	0.0000	0.0034
\$10,000,000	14.56		0.0011	0.0000	3.13		0.0278	0.0019	41.83		0.0000	0.0000	291.23		0.0000	0.0000	4869.82		0.0000	0.0000	0.0019

Death Average Cost Per Case	\$686,997
P.T. Average Cost Per Case	\$3,194,079
P.P Average Cost Per Case	\$239,056
T.T. Average Cost Per Case	\$34,338

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	0.01	0.011	0.987	0.010	0.00	0.040	0.997	0.040	0.04	0.749	0.965	0.723	0.27	0.173	0.813	0.141	4.25	0.027	0.234	0.0063	0.920
\$15,000	0.02		0.980	0.010	0.00		0.996	0.040	0.06		0.948	0.710	0.41		0.754	0.130	6.37		0.173	0.0047	0.895
\$20,000	0.03		0.974	0.010	0.01		0.994	0.040	0.07		0.931	0.698	0.55		0.706	0.122	8.50		0.137	0.0037	0.874
\$25,000	0.03		0.968	0.010	0.01		0.993	0.040	0.09		0.916	0.686	0.68		0.665	0.115	10.62		0.114	0.0031	0.854
\$30,000	0.04		0.962	0.010	0.01		0.992	0.040	0.11		0.900	0.675	0.82		0.631	0.109	12.75		0.097	0.0026	0.837
\$35,000	0.05		0.957	0.010	0.01		0.990	0.040	0.13		0.886	0.664	0.96		0.600	0.104	14.87		0.085	0.0023	0.820
\$40,000	0.06		0.951	0.010	0.01		0.989	0.040	0.15		0.872	0.653	1.09		0.573	0.099	16.99		0.075	0.0020	0.804
\$50,000	0.07		0.939	0.010	0.01		0.986	0.040	0.18		0.845	0.633	1.37		0.528	0.091	21.24		0.061	0.0016	0.776
\$75,000	0.10		0.911	0.010	0.02		0.979	0.039	0.28		0.785	0.588	2.05		0.451	0.078	31.87		0.039	0.0011	0.716
\$100,000	0.14		0.885	0.009	0.03		0.972	0.039	0.37		0.735	0.551	2.73		0.401	0.069	42.49		0.026	0.0007	0.669
\$125,000	0.17		0.859	0.009	0.03		0.965	0.039	0.46		0.692	0.518	3.42		0.364	0.063	53.11		0.018	0.0005	0.630
\$150,000	0.21		0.832	0.009	0.04		0.960	0.039	0.55		0.655	0.490	4.10		0.335	0.058	63.73		0.013	0.0003	0.596
\$175,000	0.24		0.806	0.008	0.05		0.954	0.038	0.65		0.622	0.466	4.78		0.312	0.054	74.35		0.009	0.0002	0.566
\$200,000	0.28		0.781	0.008	0.05		0.949	0.038	0.74		0.593	0.444	5.47		0.293	0.051	84.97		0.007	0.0002	0.541
\$225,000	0.31		0.757	0.008	0.06		0.943	0.038	0.83		0.566	0.424	6.15		0.277	0.048	95.60		0.006	0.0002	0.518
\$250,000	0.34		0.734	0.008	0.07		0.938	0.038	0.92		0.542	0.406	6.83		0.262	0.045	106.22		0.005	0.0001	0.497
\$275,000	0.38		0.712	0.007	0.07		0.932	0.038	1.02		0.520	0.390	7.52		0.249	0.043	116.84		0.005	0.0001	0.478
\$300,000	0.41		0.692	0.007	0.08		0.927	0.037	1.11		0.499	0.374	8.20		0.237	0.041	127.46		0.004	0.0001	0.459
\$325,000	0.45		0.672	0.007	0.09		0.921	0.037	1.20		0.479	0.359	8.88		0.226	0.039	138.08		0.003	0.0001	0.442
\$350,000	0.48		0.653	0.007	0.09		0.916	0.037	1.29		0.460	0.345	9.57		0.216	0.037	148.71		0.003	0.0001	0.426
\$375,000	0.52		0.635	0.007	0.10		0.910	0.037	1.39		0.442	0.331	10.25		0.205	0.036	159.33		0.002	0.0001	0.411
\$400,000	0.55		0.617	0.006	0.10		0.905	0.037	1.48		0.424	0.317	10.93		0.195	0.034	169.95		0.001	0.0000	0.394
\$425,000	0.58		0.600	0.006	0.11		0.899	0.036	1.57		0.406	0.304	11.62		0.186	0.032	180.57		0.001	0.0000	0.378
\$450,000	0.62		0.583	0.006	0.12		0.894	0.036	1.66		0.389	0.291	12.30		0.177	0.031	191.19		0.000	0.0000	0.364
\$475,000	0.65		0.566	0.006	0.12		0.888	0.036	1.76		0.373	0.279	12.99		0.168	0.029	201.81		0.000	0.0000	0.350
\$500,000	0.69		0.550	0.006	0.13		0.883	0.036	1.85		0.357	0.267	13.67		0.159	0.028	212.44		0.000	0.0000	0.337
\$600,000	0.83		0.491	0.005	0.16		0.861	0.035	2.22		0.299	0.224	16.40		0.129	0.022	254.92		0.000	0.0000	0.286
\$700,000	0.96		0.439	0.005	0.18		0.840	0.034	2.59		0.251	0.188	19.14		0.105	0.018	297.41		0.000	0.0000	0.245
\$800,000	1.10		0.393	0.004	0.21		0.820	0.033	2.96		0.210	0.157	21.87		0.085	0.015	339.90		0.000	0.0000	0.209
\$900,000	1.24		0.353	0.004	0.24		0.799	0.032	3.33		0.176	0.132	24.60		0.070	0.012	382.39		0.000	0.0000	0.180
\$1,000,000	1.38		0.3147	0.0033	0.26		0.7792	0.0314	3.70		0.1486	0.1113	27.34		0.0563	0.0097	424.87		0.0000	0.0000	0.1557
\$2,000,000	2.75		0.1232	0.0013	0.52		0.6043	0.0244	7.40		0.0305	0.0228	54.67		0.0094	0.0016	849.75		0.0000	0.0000	0.0501
\$3,000,000	4.13		0.0568	0.0006	0.79		0.4722	0.0191	11.09		0.0079	0.0059	82.01		0.0021	0.0004	1274.62		0.0000	0.0000	0.0260
\$4,000,000	5.50		0.0296	0.0003	1.05		0.3714	0.0150	14.79		0.0025	0.0019	109.35		0.0005	0.0001	1699.49		0.0000	0.0000	0.0173
\$5,000,000	6.88		0.0167	0.0002	1.31		0.2921	0.0118	18.49		0.0010	0.0007	136.68		0.0001	0.0000	2124.37		0.0000	0.0000	0.0127
\$6,000,000	8.25		0.0099	0.0001	1.57		0.2282	0.0092	22.19		0.0005	0.0004	164.02		0.0000	0.0000	2549.24		0.0000	0.0000	0.0097
\$7,000,000	9.63		0.0059	0.0001	1.83		0.1762	0.0071	25.88		0.0003	0.0002	191.36		0.0000	0.0000	2974.11		0.0000	0.0000	0.0074
\$8,000,000	11.00		0.0035	0.0000	2.10		0.1334	0.0054	29.58		0.0001	0.0001	218.70		0.0000	0.0000	3398.99		0.0000	0.0000	0.0055
\$9,000,000	12.38		0.0020	0.0000	2.36		0.0982	0.0040	33.28		0.0000	0.0000	246.03		0.0000	0.0000	3823.86		0.0000	0.0000	0.0040
\$10,000,000	13.75		0.0013	0.0000	2.62		0.0694	0.0028	36.98		0.0000	0.0000	273.37		0.0000	0.0000	4248.73		0.0000	0.0000	0.0028

Death Average Cost Per Case \$727,035
P.T. Average Cost Per Case \$3,816,265
P.P Average Cost Per Case \$270,438
T.T. Average Cost Per Case \$36,581

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	0.011	0.987	0.010	0.00	0.066	0.998	0.066	0.03	0.764	0.969	0.740	0.26	0.136	0.821	0.112	3.71	0.023	0.257	0.0059	0.934
\$15,000	0.02		0.981	0.010	0.00		0.996	0.066	0.05		0.954	0.729	0.38		0.764	0.104	5.56		0.192	0.0044	0.913
\$20,000	0.03		0.975	0.010	0.00		0.995	0.066	0.07		0.939	0.717	0.51		0.717	0.097	7.41		0.153	0.0035	0.894
\$25,000	0.03		0.970	0.010	0.01		0.994	0.066	0.08		0.925	0.707	0.64		0.677	0.092	9.27		0.128	0.0029	0.878
\$30,000	0.04		0.964	0.010	0.01		0.993	0.066	0.10		0.911	0.696	0.77		0.643	0.087	11.12		0.109	0.0025	0.862
\$35,000	0.05		0.959	0.010	0.01		0.992	0.066	0.11		0.898	0.686	0.90		0.613	0.083	12.97		0.096	0.0022	0.847
\$40,000	0.05		0.953	0.010	0.01		0.991	0.066	0.13		0.885	0.676	1.03		0.586	0.080	14.83		0.085	0.0020	0.834
\$50,000	0.06		0.942	0.010	0.01		0.988	0.066	0.16		0.860	0.657	1.28		0.541	0.074	18.53		0.069	0.0016	0.809
\$75,000	0.10		0.916	0.010	0.02		0.982	0.065	0.25		0.805	0.615	1.92		0.462	0.063	27.80		0.046	0.0011	0.754
\$100,000	0.13		0.891	0.009	0.02		0.976	0.065	0.33		0.757	0.579	2.57		0.412	0.056	37.07		0.032	0.0007	0.710
\$125,000	0.16		0.866	0.009	0.03		0.970	0.064	0.41		0.716	0.547	3.21		0.374	0.051	46.34		0.023	0.0005	0.672
\$150,000	0.19		0.841	0.009	0.03		0.965	0.064	0.49		0.680	0.520	3.85		0.345	0.047	55.60		0.017	0.0004	0.640
\$175,000	0.23		0.816	0.009	0.04		0.960	0.064	0.57		0.648	0.495	4.49		0.321	0.044	64.87		0.012	0.0003	0.612
\$200,000	0.26		0.792	0.008	0.04		0.956	0.063	0.65		0.620	0.473	5.13		0.302	0.041	74.14		0.009	0.0002	0.585
\$225,000	0.29		0.769	0.008	0.05		0.951	0.063	0.74		0.594	0.454	5.77		0.285	0.039	83.40		0.007	0.0002	0.564
\$250,000	0.32		0.746	0.008	0.05		0.947	0.063	0.82		0.570	0.436	6.42		0.271	0.037	92.67		0.006	0.0001	0.544
\$275,000	0.36		0.725	0.008	0.06		0.942	0.062	0.90		0.549	0.419	7.06		0.258	0.035	101.94		0.005	0.0001	0.524
\$300,000	0.39		0.705	0.007	0.07		0.937	0.062	0.98		0.529	0.404	7.70		0.246	0.033	111.21		0.005	0.0001	0.506
\$325,000	0.42		0.686	0.007	0.07		0.933	0.062	1.06		0.510	0.389	8.34		0.235	0.032	120.47		0.004	0.0001	0.490
\$350,000	0.45		0.668	0.007	0.08		0.928	0.062	1.14		0.492	0.376	8.98		0.225	0.031	129.74		0.004	0.0001	0.476
\$375,000	0.49		0.650	0.007	0.08		0.923	0.061	1.23		0.474	0.362	9.62		0.215	0.029	139.01		0.003	0.0001	0.459
\$400,000	0.52		0.633	0.007	0.09		0.919	0.061	1.31		0.457	0.350	10.26		0.205	0.028	148.27		0.003	0.0001	0.446
\$425,000	0.55		0.616	0.006	0.09		0.914	0.061	1.39		0.441	0.337	10.91		0.196	0.027	157.54		0.002	0.0000	0.431
\$450,000	0.58		0.600	0.006	0.10		0.910	0.060	1.47		0.425	0.325	11.55		0.187	0.025	166.81		0.002	0.0000	0.416
\$475,000	0.62		0.584	0.006	0.10		0.905	0.060	1.55		0.410	0.313	12.19		0.178	0.024	176.08		0.001	0.0000	0.403
\$500,000	0.65		0.568	0.006	0.11		0.901	0.060	1.63		0.394	0.301	12.83		0.170	0.023	185.34		0.000	0.0000	0.390
\$600,000	0.78		0.510	0.005	0.13		0.882	0.059	1.96		0.338	0.258	15.40		0.140	0.019	222.41		0.000	0.0000	0.341
\$700,000	0.91		0.459	0.005	0.15		0.864	0.057	2.29		0.289	0.221	17.96		0.115	0.016	259.48		0.000	0.0000	0.299
\$800,000	1.04		0.413	0.004	0.18		0.847	0.056	2.61		0.248	0.189	20.53		0.095	0.013	296.55		0.000	0.0000	0.262
\$900,000	1.17		0.372	0.004	0.20		0.829	0.055	2.94		0.212	0.162	23.09		0.078	0.011	333.62		0.000	0.0000	0.232
\$1,000,000	1.30		0.3366	0.0035	0.22		0.8119	0.0539	3.27		0.1812	0.1385	25.66		0.0647	0.0088	370.69		0.0000	0.0000	0.2047
\$2,000,000	2.60		0.1355	0.0014	0.44		0.6565	0.0436	6.54		0.0430	0.0329	51.32		0.0114	0.0016	741.37		0.0000	0.0000	0.0795
\$3,000,000	3.90		0.0639	0.0007	0.66		0.5320	0.0353	9.81		0.0124	0.0095	76.98		0.0028	0.0004	1112.06		0.0000	0.0000	0.0459
\$4,000,000	5.20		0.0339	0.0004	0.88		0.4342	0.0288	13.07		0.0041	0.0031	102.64		0.0007	0.0001	1482.74		0.0000	0.0000	0.0324
\$5,000,000	6.50		0.0195	0.0002	1.10		0.3554	0.0236	16.34		0.0016	0.0012	128.30		0.0002	0.0000	1853.43		0.0000	0.0000	0.0250
\$6,000,000	7.80		0.0118	0.0001	1.32		0.2905	0.0193	19.61		0.0008	0.0006	153.96		0.0001	0.0000	2224.11		0.0000	0.0000	0.0200
\$7,000,000	9.10		0.0072	0.0001	1.54		0.2365	0.0157	22.88		0.0005	0.0004	179.63		0.0001	0.0000	2594.80		0.0000	0.0000	0.0162
\$8,000,000	10.40		0.0044	0.0000	1.75		0.1909	0.0127	26.15		0.0003	0.0002	205.29		0.0000	0.0000	2965.49		0.0000	0.0000	0.0129
\$9,000,000	11.70		0.0026	0.0000	1.97		0.1524	0.0101	29.42		0.0001	0.0001	230.95		0.0000	0.0000	3336.17		0.0000	0.0000	0.0102
\$10,000,000	13.00		0.0016	0.0000	2.19		0.1196	0.0079	32.69		0.0000	0.0000	256.61		0.0000	0.0000	3706.86		0.0000	0.0000	0.0079

Death Average Cost Per Case \$769,406
P.T. Average Cost Per Case \$4,559,649
P.P Average Cost Per Case \$305,940
T.T. Average Cost Per Case \$38,970

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	RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO * INJ. WT.	
\$10,000	0.01	0.011	0.988	0.010	0.00	0.091	0.998	0.091	0.03	0.779	0.972	0.757	0.24	0.104	0.829	0.086	3.23	0.015	0.282	0.0042	0.948
\$15,000	0.02		0.982	0.010	0.00		0.997	0.091	0.04		0.959	0.747	0.36		0.773	0.080	4.85		0.212	0.0032	0.931
\$20,000	0.02		0.977	0.010	0.00		0.996	0.091	0.06		0.946	0.737	0.48		0.728	0.076	6.47		0.171	0.0026	0.917
\$25,000	0.03		0.971	0.010	0.00		0.995	0.091	0.07		0.933	0.727	0.60		0.689	0.072	8.09		0.143	0.0021	0.902
\$30,000	0.04		0.966	0.010	0.01		0.994	0.091	0.09		0.920	0.717	0.72		0.655	0.068	9.70		0.123	0.0018	0.888
\$35,000	0.04		0.961	0.010	0.01		0.993	0.091	0.10		0.908	0.708	0.84		0.625	0.065	11.32		0.108	0.0016	0.876
\$40,000	0.05		0.956	0.010	0.01		0.992	0.091	0.12		0.897	0.699	0.96		0.599	0.062	12.94		0.096	0.0014	0.863
\$50,000	0.06		0.945	0.010	0.01		0.990	0.090	0.14		0.874	0.681	1.20		0.554	0.058	16.17		0.079	0.0012	0.840
\$75,000	0.09		0.920	0.010	0.01		0.985	0.090	0.22		0.823	0.641	1.81		0.474	0.049	24.26		0.053	0.0008	0.791
\$100,000	0.12		0.896	0.009	0.02		0.980	0.090	0.29		0.778	0.606	2.41		0.422	0.044	32.34		0.038	0.0006	0.750
\$125,000	0.15		0.873	0.009	0.02		0.975	0.089	0.36		0.739	0.576	3.01		0.385	0.040	40.43		0.028	0.0004	0.714
\$150,000	0.18		0.849	0.009	0.03		0.970	0.089	0.43		0.705	0.549	3.61		0.355	0.037	48.51		0.021	0.0003	0.684
\$175,000	0.21		0.826	0.009	0.03		0.966	0.088	0.51		0.674	0.525	4.22		0.331	0.034	56.60		0.016	0.0002	0.656
\$200,000	0.25		0.803	0.008	0.04		0.962	0.088	0.58		0.646	0.503	4.82		0.311	0.032	64.68		0.013	0.0002	0.631
\$225,000	0.28		0.780	0.008	0.04		0.958	0.087	0.65		0.621	0.484	5.42		0.294	0.031	72.77		0.010	0.0001	0.610
\$250,000	0.31		0.758	0.008	0.05		0.954	0.087	0.72		0.598	0.466	6.02		0.280	0.029	80.85		0.008	0.0001	0.590
\$275,000	0.34		0.738	0.008	0.05		0.950	0.087	0.79		0.577	0.449	6.62		0.267	0.028	88.94		0.006	0.0001	0.572
\$300,000	0.37		0.718	0.008	0.06		0.946	0.086	0.87		0.557	0.434	7.23		0.255	0.026	97.02		0.006	0.0001	0.554
\$325,000	0.40		0.700	0.007	0.06		0.942	0.086	0.94		0.539	0.420	7.83		0.244	0.025	105.11		0.005	0.0001	0.538
\$350,000	0.43		0.682	0.007	0.06		0.939	0.086	1.01		0.521	0.406	8.43		0.234	0.024	113.19		0.005	0.0001	0.523
\$375,000	0.46		0.665	0.007	0.07		0.935	0.085	1.08		0.505	0.393	9.03		0.224	0.023	121.28		0.004	0.0001	0.508
\$400,000	0.49		0.648	0.007	0.07		0.931	0.085	1.16		0.489	0.381	9.63		0.215	0.022	129.36		0.004	0.0001	0.495
\$425,000	0.52		0.632	0.007	0.08		0.927	0.085	1.23		0.474	0.369	10.24		0.206	0.021	137.45		0.003	0.0000	0.482
\$450,000	0.55		0.616	0.006	0.08		0.923	0.084	1.30		0.459	0.358	10.84		0.197	0.020	145.53		0.003	0.0000	0.468
\$475,000	0.58		0.600	0.006	0.09		0.919	0.084	1.37		0.444	0.346	11.44		0.188	0.020	153.62		0.002	0.0000	0.456
\$500,000	0.61		0.585	0.006	0.09		0.915	0.084	1.44		0.430	0.335	12.04		0.180	0.019	161.70		0.002	0.0000	0.444
\$600,000	0.74		0.528	0.006	0.11		0.900	0.082	1.73		0.377	0.293	14.45		0.150	0.016	194.05		0.000	0.0000	0.397
\$700,000	0.86		0.478	0.005	0.13		0.885	0.081	2.02		0.328	0.256	16.86		0.125	0.013	226.39		0.000	0.0000	0.355
\$800,000	0.98		0.432	0.005	0.15		0.870	0.079	2.31		0.286	0.223	19.27		0.104	0.011	258.73		0.000	0.0000	0.318
\$900,000	1.11		0.391	0.004	0.17		0.855	0.078	2.60		0.250	0.194	21.68		0.087	0.009	291.07		0.000	0.0000	0.285
\$1,000,000	1.23		0.3560	0.0037	0.18		0.8402	0.0768	2.89		0.2173	0.1693	24.09		0.0722	0.0075	323.41		0.0000	0.0000	0.2573
\$2,000,000	2.46		0.1485	0.0016	0.37		0.7041	0.0643	5.78		0.0587	0.0457	48.17		0.0138	0.0014	646.82		0.0000	0.0000	0.1130
\$3,000,000	3.68		0.0717	0.0008	0.55		0.5891	0.0538	8.67		0.0188	0.0146	72.26		0.0035	0.0004	970.23		0.0000	0.0000	0.0696
\$4,000,000	4.91		0.0386	0.0004	0.73		0.4954	0.0453	11.56		0.0067	0.0052	96.35		0.0010	0.0001	1293.64		0.0000	0.0000	0.0510
\$5,000,000	6.14		0.0225	0.0002	0.92		0.4184	0.0382	14.45		0.0027	0.0021	120.44		0.0003	0.0000	1617.05		0.0000	0.0000	0.0405
\$6,000,000	7.37		0.0138	0.0001	1.10		0.3538	0.0323	17.34		0.0013	0.0010	144.52		0.0001	0.0000	1940.45		0.0000	0.0000	0.0334
\$7,000,000	8.60		0.0087	0.0001	1.28		0.2990	0.0273	20.23		0.0007	0.0005	168.61		0.0001	0.0000	2263.86		0.0000	0.0000	0.0279
\$8,000,000	9.83		0.0055	0.0001	1.47		0.2519	0.0230	23.11		0.0005	0.0004	192.70		0.0000	0.0000	2587.27		0.0000	0.0000	0.0235
\$9,000,000	11.05		0.0034	0.0000	1.65		0.2113	0.0193	26.00		0.0003	0.0002	216.79		0.0000	0.0000	2910.68		0.0000	0.0000	0.0195
\$10,000,000	12.28		0.0021	0.0000	1.84		0.1759	0.0161	28.89		0.0001	0.0001	240.87		0.0000	0.0000	3234.09		0.0000	0.0000	0.0162

Death Average Cost Per Case	\$814,247
P.T. Average Cost Per Case	\$5,447,839
P.P Average Cost Per Case	\$346,103
T.T. Average Cost Per Case	\$41,515

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	TCR	TCR	TCR	TCR	TCR	TCR	TCR	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)	
\$10,000	0.857	0.893	0.888	0.910	0.920	0.934	0.948	0.685	0.713	0.709	0.727	0.735	0.746	0.757	0.690	0.718	0.714	0.732	0.740	0.751	0.762	
\$15,000	0.821	0.865	0.858	0.885	0.895	0.913	0.931	0.656	0.691	0.685	0.707	0.715	0.729	0.744	0.661	0.696	0.690	0.712	0.720	0.734	0.749	
\$20,000	0.790	0.839	0.831	0.863	0.874	0.894	0.917	0.631	0.670	0.664	0.689	0.698	0.714	0.733	0.636	0.675	0.669	0.694	0.703	0.719	0.738	
\$25,000	0.763	0.816	0.809	0.843	0.854	0.878	0.902	0.610	0.652	0.646	0.673	0.682	0.701	0.721	0.615	0.657	0.651	0.678	0.687	0.706	0.726	
\$30,000	0.740	0.796	0.788	0.824	0.837	0.862	0.888	0.591	0.636	0.630	0.658	0.669	0.689	0.709	0.596	0.641	0.635	0.663	0.674	0.694	0.714	
\$35,000	0.717	0.778	0.768	0.809	0.820	0.847	0.876	0.573	0.622	0.614	0.646	0.655	0.677	0.700	0.578	0.627	0.619	0.651	0.660	0.682	0.705	
\$40,000	0.698	0.759	0.751	0.791	0.804	0.834	0.863	0.558	0.606	0.600	0.632	0.642	0.666	0.689	0.563	0.611	0.605	0.637	0.647	0.671	0.694	
\$50,000	0.662	0.727	0.719	0.763	0.776	0.809	0.840	0.529	0.581	0.574	0.610	0.620	0.646	0.671	0.534	0.586	0.579	0.615	0.625	0.651	0.676	
\$75,000	0.591	0.663	0.654	0.703	0.716	0.754	0.791	0.472	0.530	0.522	0.562	0.572	0.602	0.632	0.477	0.535	0.527	0.567	0.577	0.607	0.637	
\$100,000	0.539	0.614	0.603	0.656	0.669	0.710	0.750	0.431	0.491	0.482	0.524	0.534	0.567	0.599	0.436	0.496	0.487	0.529	0.539	0.572	0.604	
\$125,000	0.497	0.574	0.563	0.618	0.630	0.672	0.714	0.397	0.459	0.450	0.494	0.503	0.537	0.570	0.402	0.464	0.455	0.499	0.508	0.542	0.575	
\$150,000	0.461	0.538	0.529	0.583	0.596	0.640	0.684	0.368	0.430	0.423	0.466	0.476	0.511	0.546	0.373	0.435	0.428	0.471	0.481	0.516	0.551	
\$175,000	0.431	0.510	0.499	0.554	0.566	0.612	0.656	0.344	0.407	0.399	0.443	0.452	0.489	0.524	0.349	0.412	0.404	0.448	0.457	0.494	0.529	
\$200,000	0.404	0.484	0.472	0.528	0.541	0.585	0.631	0.323	0.387	0.377	0.422	0.432	0.467	0.504	0.328	0.392	0.382	0.427	0.437	0.472	0.509	
\$225,000	0.378	0.461	0.449	0.506	0.518	0.564	0.610	0.302	0.368	0.359	0.404	0.414	0.451	0.487	0.307	0.373	0.364	0.409	0.419	0.456	0.492	
\$250,000	0.354	0.437	0.426	0.485	0.497	0.544	0.590	0.283	0.349	0.340	0.387	0.397	0.435	0.471	0.288	0.354	0.345	0.392	0.402	0.440	0.476	
\$275,000	0.332	0.415	0.407	0.465	0.478	0.524	0.572	0.265	0.332	0.325	0.371	0.382	0.419	0.457	0.270	0.337	0.330	0.376	0.387	0.424	0.462	
\$300,000	0.311	0.394	0.387	0.447	0.459	0.506	0.554	0.248	0.315	0.309	0.357	0.367	0.404	0.443	0.253	0.320	0.314	0.362	0.372	0.409	0.448	
\$325,000	0.289	0.375	0.367	0.428	0.442	0.490	0.538	0.231	0.300	0.293	0.342	0.353	0.391	0.430	0.236	0.305	0.298	0.347	0.358	0.396	0.435	
\$350,000	0.270	0.355	0.350	0.412	0.426	0.476	0.523	0.216	0.284	0.280	0.329	0.340	0.380	0.418	0.221	0.289	0.285	0.334	0.345	0.385	0.423	
\$375,000	0.253	0.338	0.332	0.394	0.411	0.459	0.508	0.202	0.270	0.265	0.315	0.328	0.367	0.406	0.207	0.275	0.270	0.320	0.333	0.372	0.411	
\$400,000	0.235	0.320	0.315	0.378	0.394	0.446	0.495	0.188	0.256	0.252	0.302	0.315	0.356	0.395	0.193	0.261	0.257	0.307	0.320	0.361	0.400	
\$425,000	0.220	0.305	0.299	0.362	0.378	0.431	0.482	0.176	0.244	0.239	0.289	0.302	0.344	0.385	0.181	0.249	0.244	0.294	0.307	0.349	0.390	
\$450,000	0.205	0.290	0.283	0.348	0.364	0.416	0.468	0.164	0.232	0.226	0.278	0.291	0.332	0.374	0.169	0.237	0.231	0.283	0.296	0.337	0.379	
\$475,000	0.192	0.276	0.269	0.332	0.350	0.403	0.456	0.153	0.220	0.215	0.265	0.280	0.322	0.364	0.158	0.225	0.220	0.270	0.285	0.327	0.369	
\$500,000	0.179	0.261	0.255	0.319	0.337	0.390	0.444	0.143	0.209	0.204	0.255	0.269	0.312	0.355	0.148	0.214	0.209	0.260	0.274	0.317	0.360	
\$600,000	0.137	0.217	0.208	0.270	0.286	0.341	0.397	0.109	0.173	0.166	0.216	0.228	0.272	0.317	0.114	0.178	0.171	0.221	0.233	0.277	0.322	
\$700,000	0.105	0.180	0.170	0.230	0.245	0.299	0.355	0.084	0.144	0.136	0.184	0.196	0.239	0.284	0.089	0.149	0.141	0.189	0.201	0.244	0.289	
\$800,000	0.082	0.153	0.140	0.196	0.209	0.262	0.318	0.066	0.122	0.112	0.157	0.167	0.209	0.254	0.071	0.127	0.117	0.162	0.172	0.214	0.259	
\$900,000	0.066	0.130	0.115	0.170	0.180	0.232	0.285	0.053	0.104	0.092	0.136	0.144	0.185	0.228	0.058	0.109	0.097	0.141	0.149	0.190	0.233	
\$1,000,000	0.0515	0.1127	0.0970	0.1462	0.1557	0.2047	0.2573	0.0411	0.0900	0.0775	0.1168	0.1244	0.1635	0.2056	0.0461	0.0950	0.0825	0.1218	0.1294	0.1685	0.2106	
\$2,000,000	0.0292	0.0650	0.0568	0.0882	0.0948	0.1318	0.1721	0.0233	0.0519	0.0454	0.0705	0.0757	0.1053	0.1375	0.0283	0.0569	0.0504	0.0755	0.0807	0.1103	0.1425	
\$3,000,000	0.0211	0.0474	0.0415	0.0655	0.0708	0.1015	0.1359	0.0169	0.0379	0.0332	0.0523	0.0566	0.0811	0.1086	0.0219	0.0429	0.0382	0.0573	0.0616	0.0861	0.1136	
\$4,000,000	0.0169	0.0380	0.0335	0.0529	0.0576	0.0839	0.1140	0.0135	0.0304	0.0268	0.0423	0.0460	0.0670	0.0911	0.0185	0.0354	0.0318	0.0473	0.0510	0.0720	0.0961	
\$5,000,000	0.0142	0.0321	0.0282	0.0449	0.0489	0.0721	0.0993	0.0113	0.0256	0.0225	0.0359	0.0391	0.0576	0.0793	0.0163	0.0306	0.0275	0.0409	0.0441	0.0626	0.0843	
\$6,000,000	0.0123	0.0278	0.0245	0.0392	0.0427	0.0635	0.0883	0.0098	0.0222	0.0196	0.0313	0.0341	0.0507	0.0705	0.0147	0.0272	0.0246	0.0363	0.0391	0.0557	0.0755	
\$7,000,000	0.0109	0.0243	0.0218	0.0348	0.0381	0.0569	0.0798	0.0087	0.0194	0.0174	0.0278	0.0304	0.0455	0.0638	0.0131	0.0244	0.0224	0.0328	0.0354	0.0505	0.0688	
\$8,000,000	0.0095	0.0220	0.0194	0.0313	0.0346	0.0518	0.0728	0.0076	0.0176	0.0155	0.0250	0.0276	0.0414	0.0582	0.0114	0.0226	0.0205	0.0300	0.0326	0.0464	0.0632	
\$9,000,000	0.0086	0.0196	0.0177	0.0284	0.0315	0.0475	0.0669	0.0069	0.0157	0.0141	0.0227	0.0252	0.0379	0.0534	0.0104	0.0207	0.0191	0.0277	0.0302	0.0429	0.0584	
\$10,000,000	0.0076	0.0178	0.0161	0.0260	0.0290	0.0440	0.0620	0.0061	0.0142	0.0129	0.0208	0.0232	0.0352	0.0495	0.0092	0.0192	0.0179	0.0258	0.0282	0.0402	0.0545	

* 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: 12/1/17
Excess Loss (Pure Premium) Factors

Per Accident Limit	2017 Excess Loss Factors*							2016 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	0.690	0.718	0.714	0.732	0.740	0.751	0.762	0.701	0.730	0.730	0.746	0.758	0.770	0.773	-1.6%	-1.6%	-2.2%	-1.9%	-2.4%	-2.5%	-1.4%
\$15,000	0.661	0.696	0.690	0.712	0.720	0.734	0.750	0.674	0.707	0.707	0.728	0.741	0.757	0.760	-1.9%	-1.6%	-2.4%	-2.2%	-2.8%	-3.0%	-1.3%
\$20,000	0.636	0.675	0.669	0.694	0.703	0.719	0.738	0.650	0.687	0.688	0.711	0.727	0.745	0.749	-2.2%	-1.7%	-2.8%	-2.4%	-3.3%	-3.5%	-1.5%
\$25,000	0.615	0.657	0.651	0.678	0.687	0.706	0.726	0.630	0.670	0.673	0.696	0.714	0.734	0.739	-2.4%	-1.9%	-3.3%	-2.6%	-3.8%	-3.8%	-1.8%
\$30,000	0.596	0.641	0.635	0.663	0.674	0.694	0.714	0.611	0.655	0.657	0.683	0.701	0.724	0.730	-2.5%	-2.1%	-3.3%	-2.9%	-3.9%	-4.1%	-2.2%
\$35,000	0.578	0.626	0.619	0.650	0.660	0.682	0.704	0.594	0.640	0.643	0.672	0.691	0.714	0.720	-2.7%	-2.2%	-3.7%	-3.3%	-4.5%	-4.5%	-2.2%
\$40,000	0.563	0.611	0.605	0.637	0.647	0.671	0.694	0.579	0.627	0.630	0.660	0.681	0.706	0.712	-2.8%	-2.6%	-4.0%	-3.5%	-5.0%	-5.0%	-2.5%
\$50,000	0.534	0.586	0.579	0.615	0.625	0.651	0.676	0.552	0.604	0.606	0.640	0.661	0.690	0.697	-3.3%	-3.0%	-4.5%	-3.9%	-5.4%	-5.7%	-3.0%
\$75,000	0.477	0.535	0.527	0.567	0.577	0.607	0.637	0.500	0.556	0.560	0.596	0.622	0.653	0.664	-4.6%	-3.8%	-5.9%	-4.9%	-7.2%	-7.0%	-4.1%
\$100,000	0.436	0.496	0.487	0.529	0.539	0.572	0.604	0.459	0.518	0.523	0.563	0.589	0.624	0.635	-5.0%	-4.2%	-6.9%	-6.0%	-8.5%	-8.3%	-4.9%
\$125,000	0.402	0.464	0.455	0.499	0.508	0.542	0.575	0.424	0.487	0.493	0.533	0.561	0.598	0.610	-5.2%	-4.7%	-7.7%	-6.4%	-9.4%	-9.4%	-5.7%
\$150,000	0.373	0.435	0.428	0.471	0.481	0.516	0.551	0.395	0.460	0.465	0.507	0.536	0.577	0.589	-5.6%	-5.4%	-8.0%	-7.1%	-10.3%	-10.6%	-6.5%
\$175,000	0.349	0.412	0.404	0.448	0.457	0.494	0.529	0.371	0.435	0.442	0.485	0.515	0.556	0.568	-5.9%	-5.3%	-8.6%	-7.6%	-11.3%	-11.2%	-6.9%
\$200,000	0.328	0.392	0.382	0.427	0.437	0.472	0.509	0.346	0.414	0.421	0.466	0.496	0.538	0.552	-5.2%	-5.3%	-9.3%	-8.4%	-11.9%	-12.3%	-7.8%
\$225,000	0.307	0.373	0.364	0.409	0.419	0.456	0.492	0.324	0.393	0.402	0.447	0.479	0.520	0.535	-5.2%	-5.1%	-9.5%	-8.5%	-12.5%	-12.3%	-8.0%
\$250,000	0.288	0.354	0.345	0.392	0.402	0.440	0.476	0.304	0.374	0.383	0.430	0.461	0.505	0.520	-5.3%	-5.3%	-9.9%	-8.8%	-12.8%	-12.9%	-8.5%
\$275,000	0.270	0.337	0.329	0.376	0.387	0.424	0.462	0.285	0.356	0.367	0.414	0.446	0.489	0.506	-5.3%	-5.3%	-10.4%	-9.2%	-13.2%	-13.3%	-8.7%
\$300,000	0.253	0.320	0.314	0.362	0.372	0.409	0.448	0.265	0.338	0.350	0.398	0.431	0.476	0.493	-4.5%	-5.3%	-10.3%	-9.0%	-13.7%	-14.1%	-9.1%
\$325,000	0.236	0.305	0.299	0.347	0.358	0.396	0.435	0.247	0.320	0.334	0.384	0.417	0.463	0.479	-4.5%	-4.7%	-10.5%	-9.6%	-14.1%	-14.5%	-9.2%
\$350,000	0.221	0.289	0.284	0.334	0.345	0.384	0.423	0.232	0.305	0.318	0.370	0.404	0.451	0.467	-4.7%	-5.2%	-10.7%	-9.7%	-14.6%	-14.9%	-9.4%
\$375,000	0.207	0.275	0.270	0.320	0.333	0.372	0.411	0.217	0.290	0.303	0.356	0.391	0.439	0.455	-4.6%	-5.2%	-10.9%	-10.1%	-14.8%	-15.3%	-9.7%
\$400,000	0.193	0.261	0.257	0.307	0.320	0.361	0.400	0.203	0.276	0.289	0.342	0.379	0.427	0.445	-4.9%	-5.4%	-11.1%	-10.2%	-15.6%	-15.5%	-10.1%
\$425,000	0.181	0.249	0.244	0.294	0.308	0.349	0.390	0.190	0.263	0.275	0.329	0.366	0.416	0.434	-4.7%	-5.3%	-11.3%	-10.6%	-15.8%	-16.1%	-10.1%
\$450,000	0.169	0.237	0.231	0.282	0.296	0.338	0.379	0.177	0.250	0.263	0.316	0.354	0.405	0.424	-4.5%	-5.2%	-12.2%	-10.8%	-16.4%	-16.5%	-10.6%
\$475,000	0.158	0.225	0.220	0.270	0.285	0.327	0.369	0.166	0.238	0.250	0.305	0.342	0.394	0.414	-4.8%	-5.5%	-12.0%	-11.5%	-16.7%	-17.0%	-10.9%
\$500,000	0.148	0.214	0.209	0.260	0.274	0.317	0.360	0.155	0.227	0.239	0.293	0.331	0.384	0.405	-4.5%	-5.7%	-12.6%	-11.3%	-17.2%	-17.4%	-11.1%
\$600,000	0.114	0.178	0.171	0.221	0.233	0.277	0.325	0.120	0.187	0.200	0.252	0.291	0.344	0.368	-5.0%	-4.8%	-14.5%	-12.3%	-19.9%	-19.5%	-11.7%
\$700,000	0.089	0.149	0.141	0.189	0.201	0.244	0.289	0.094	0.159	0.167	0.217	0.256	0.309	0.334	-5.3%	-6.3%	-15.6%	-12.9%	-21.5%	-21.0%	-13.5%
\$800,000	0.071	0.127	0.117	0.162	0.172	0.214	0.259	0.070	0.135	0.142	0.191	0.226	0.279	0.303	1.4%	-5.9%	-17.6%	-15.2%	-23.9%	-23.3%	-14.5%
\$900,000	0.058	0.109	0.097	0.141	0.149	0.190	0.233	0.055	0.116	0.122	0.167	0.202	0.253	0.276	5.5%	-6.0%	-20.5%	-15.6%	-26.2%	-24.9%	-15.6%
\$1,000,000	0.0461	0.0950	0.0825	0.1218	0.1294	0.1685	0.2106	0.0455	0.1020	0.1055	0.1476	0.1799	0.2296	0.2528	1.3%	-6.9%	-21.8%	-17.5%	-28.1%	-26.6%	-16.7%
\$2,000,000	0.0283	0.0569	0.0504	0.0755	0.0807	0.1103	0.1425	0.0284	0.0618	0.0646	0.0917	0.1125	0.1503	0.1707	-0.4%	-7.9%	-22.0%	-17.7%	-28.3%	-26.6%	-16.5%
\$3,000,000	0.0219	0.0429	0.0382	0.0573	0.0616	0.0861	0.1136	0.0220	0.0463	0.0485	0.0693	0.0854	0.1166	0.1353	-0.5%	-7.3%	-21.2%	-17.3%	-27.9%	-26.2%	-16.0%
\$4,000,000	0.0185	0.0354	0.0318	0.0473	0.0510	0.0720	0.0961	0.0184	0.0379	0.0399	0.0565	0.0699	0.0966	0.1137	0.5%	-6.6%	-20.3%	-16.3%	-27.0%	-25.5%	-15.5%
\$5,000,000	0.0163	0.0306	0.0275	0.0409	0.0441	0.0626	0.0843	0.0162	0.0325	0.0341	0.0486	0.0599	0.0834	0.0991	0.6%	-5.8%	-19.4%	-15.8%	-26.4%	-24.9%	-14.9%
\$6,000,000	0.0147	0.0272	0.0246	0.0363	0.0391	0.0557	0.0755	0.0144	0.0286	0.0302	0.0426	0.0527	0.0737	0.0880	2.1%	-4.9%	-18.5%	-14.8%	-25.8%	-24.4%	-14.2%
\$7,000,000	0.0131	0.0244	0.0224	0.0328	0.0354	0.0505	0.0688	0.0126	0.0225	0.0273	0.0383	0.0473	0.0663	0.0796	4.0%	-5.1%	-17.9%	-14.4%	-25.2%	-23.8%	-13.6%
\$8,000,000	0.0118	0.0226	0.0205	0.0300	0.0326	0.0464	0.0632	0.0111	0.0233	0.0249	0.0348	0.0431	0.0605	0.0727	6.3%	-3.0%	-17.7%	-13.8%	-24.4%	-23.3%	-13.1%
\$9,000,000	0.0104	0.0207	0.0191	0.0277	0.0302	0.0429	0.0584	0.0098	0.0214	0.0229	0.0321	0.0396	0.0555	0.0669	6.1%	-3.3%	-16.6%	-13.7%	-23.7%	-22.7%	-12.7%
\$10,000,000	0.0092	0.0192	0.0179	0.0258	0.0282	0.0402	0.0545	0.0086	0.0199	0.0211	0.0297	0.0366	0.0515	0.0622	7.0%	-3.5%	-15.2%	-13.1%	-23.0%	-21.9%	-12.4%

*Adjusted