

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Pure Premium Factors  
Adjusted to Include Allocated Loss Adjustment Expenses

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to include a provision for allocated loss adjustment expenses.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A through G.

These factors are applicable to voluntary market loss costs.

DELAWARE  
 Excess Loss Factor Study  
 Excess Loss (Pure Premium) Factors with Adjustment for ALAE

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	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	
	Pg2	Pg3	Pg4	Pg5	Pg6	Pg7	Pg8	(1)*TCR	(1)*TCR	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR		Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)						
\$10,000	0.857	0.893	0.888	0.910	0.920	0.934	0.948	0.781	0.813	0.809	0.829	0.838	0.851	0.864	0.786	0.818	0.814	0.834	0.843	0.856	0.869	
\$15,000	0.821	0.865	0.858	0.885	0.895	0.913	0.931	0.748	0.788	0.782	0.806	0.815	0.832	0.848	0.753	0.793	0.787	0.811	0.820	0.837	0.853	
\$20,000	0.790	0.839	0.831	0.863	0.874	0.894	0.917	0.720	0.764	0.757	0.786	0.796	0.814	0.835	0.725	0.769	0.762	0.791	0.801	0.819	0.840	
\$25,000	0.763	0.816	0.809	0.843	0.854	0.878	0.902	0.695	0.743	0.737	0.768	0.778	0.800	0.822	0.700	0.748	0.742	0.773	0.783	0.805	0.827	
\$30,000	0.740	0.796	0.788	0.824	0.837	0.862	0.888	0.674	0.725	0.718	0.751	0.762	0.785	0.809	0.679	0.730	0.723	0.756	0.767	0.790	0.814	
\$35,000	0.717	0.778	0.768	0.809	0.820	0.847	0.876	0.653	0.709	0.700	0.737	0.747	0.772	0.798	0.658	0.714	0.705	0.742	0.752	0.777	0.803	
\$40,000	0.698	0.759	0.751	0.791	0.804	0.834	0.863	0.636	0.691	0.684	0.721	0.732	0.760	0.786	0.641	0.696	0.689	0.726	0.737	0.765	0.791	
\$50,000	0.662	0.727	0.719	0.763	0.776	0.809	0.840	0.603	0.662	0.655	0.695	0.707	0.737	0.765	0.608	0.667	0.660	0.700	0.712	0.742	0.770	
\$75,000	0.591	0.663	0.654	0.703	0.716	0.754	0.791	0.538	0.604	0.596	0.640	0.652	0.687	0.721	0.543	0.609	0.601	0.645	0.657	0.692	0.726	
\$100,000	0.539	0.614	0.603	0.656	0.669	0.710	0.750	0.491	0.559	0.549	0.598	0.609	0.647	0.683	0.496	0.564	0.554	0.603	0.614	0.652	0.688	
\$125,000	0.497	0.574	0.563	0.618	0.630	0.672	0.714	0.453	0.523	0.513	0.563	0.574	0.612	0.650	0.458	0.528	0.518	0.568	0.579	0.617	0.655	
\$150,000	0.461	0.538	0.529	0.583	0.596	0.640	0.684	0.420	0.490	0.482	0.531	0.543	0.583	0.623	0.425	0.495	0.487	0.536	0.548	0.588	0.628	
\$175,000	0.431	0.510	0.499	0.554	0.566	0.612	0.656	0.393	0.465	0.455	0.505	0.516	0.557	0.598	0.398	0.470	0.460	0.510	0.521	0.562	0.603	
\$200,000	0.404	0.484	0.472	0.528	0.541	0.585	0.631	0.368	0.441	0.430	0.481	0.493	0.533	0.575	0.373	0.446	0.435	0.486	0.498	0.538	0.580	
\$225,000	0.378	0.461	0.449	0.506	0.518	0.564	0.610	0.344	0.420	0.409	0.461	0.472	0.514	0.556	0.349	0.425	0.414	0.466	0.477	0.519	0.561	
\$250,000	0.354	0.437	0.426	0.485	0.497	0.544	0.590	0.322	0.398	0.388	0.442	0.453	0.496	0.537	0.327	0.403	0.393	0.447	0.458	0.501	0.542	
\$275,000	0.332	0.415	0.407	0.465	0.478	0.524	0.572	0.302	0.378	0.371	0.424	0.435	0.477	0.521	0.307	0.383	0.376	0.429	0.440	0.482	0.526	
\$300,000	0.311	0.394	0.387	0.447	0.459	0.506	0.554	0.283	0.359	0.353	0.407	0.418	0.461	0.505	0.288	0.364	0.358	0.412	0.423	0.466	0.510	
\$325,000	0.289	0.375	0.367	0.428	0.442	0.490	0.538	0.263	0.342	0.334	0.390	0.403	0.446	0.490	0.268	0.347	0.339	0.395	0.408	0.451	0.495	
\$350,000	0.270	0.355	0.350	0.412	0.426	0.476	0.523	0.246	0.323	0.319	0.375	0.388	0.434	0.476	0.251	0.328	0.324	0.380	0.393	0.439	0.481	
\$375,000	0.253	0.338	0.332	0.394	0.411	0.459	0.508	0.230	0.308	0.302	0.359	0.374	0.418	0.463	0.235	0.313	0.307	0.364	0.379	0.423	0.468	
\$400,000	0.235	0.320	0.315	0.378	0.394	0.446	0.495	0.214	0.291	0.287	0.344	0.359	0.406	0.451	0.219	0.296	0.292	0.349	0.364	0.411	0.456	
\$425,000	0.220	0.305	0.299	0.362	0.378	0.431	0.482	0.200	0.278	0.272	0.330	0.344	0.393	0.439	0.205	0.283	0.277	0.335	0.349	0.398	0.444	
\$450,000	0.205	0.290	0.283	0.348	0.364	0.416	0.468	0.187	0.264	0.258	0.317	0.332	0.379	0.426	0.192	0.269	0.263	0.322	0.337	0.384	0.431	
\$475,000	0.192	0.276	0.269	0.332	0.350	0.403	0.456	0.175	0.251	0.245	0.302	0.319	0.367	0.415	0.180	0.256	0.250	0.307	0.324	0.372	0.420	
\$500,000	0.179	0.261	0.255	0.319	0.337	0.390	0.444	0.163	0.238	0.232	0.291	0.307	0.355	0.404	0.168	0.243	0.237	0.296	0.312	0.360	0.409	
\$600,000	0.137	0.217	0.208	0.270	0.286	0.341	0.397	0.125	0.198	0.189	0.246	0.261	0.311	0.362	0.130	0.203	0.194	0.251	0.266	0.316	0.367	
\$700,000	0.105	0.180	0.170	0.230	0.245	0.299	0.355	0.096	0.164	0.155	0.210	0.223	0.272	0.323	0.101	0.169	0.160	0.215	0.228	0.277	0.328	
\$800,000	0.082	0.153	0.140	0.196	0.209	0.262	0.318	0.075	0.139	0.128	0.179	0.190	0.239	0.290	0.080	0.144	0.133	0.184	0.195	0.244	0.295	
\$900,000	0.066	0.130	0.115	0.170	0.180	0.232	0.285	0.060	0.118	0.105	0.155	0.164	0.211	0.260	0.065	0.123	0.110	0.160	0.169	0.216	0.265	
\$1,000,000	0.0515	0.1127	0.0970	0.1462	0.1557	0.2047	0.2573	0.0469	0.1027	0.0884	0.1332	0.1418	0.1865	0.2344	0.0519	0.1077	0.0934	0.1382	0.1468	0.1915	0.2394	
\$2,000,000	0.0292	0.0650	0.0568	0.0882	0.0948	0.1318	0.1721	0.0266	0.0592	0.0517	0.0803	0.0864	0.1201	0.1568	0.0316	0.0642	0.0567	0.0853	0.0914	0.1251	0.1618	
\$3,000,000	0.0211	0.0474	0.0415	0.0655	0.0708	0.1015	0.1359	0.0192	0.0432	0.0378	0.0597	0.0645	0.0925	0.1238	0.0242	0.0482	0.0428	0.0647	0.0695	0.0975	0.1288	
\$4,000,000	0.0169	0.0380	0.0335	0.0529	0.0576	0.0839	0.1140	0.0154	0.0346	0.0305	0.0482	0.0525	0.0764	0.1038	0.0204	0.0396	0.0355	0.0532	0.0575	0.0814	0.1088	
\$5,000,000	0.0142	0.0321	0.0282	0.0449	0.0489	0.0721	0.0993	0.0129	0.0292	0.0257	0.0409	0.0445	0.0657	0.0905	0.0179	0.0342	0.0307	0.0459	0.0495	0.0707	0.0955	
\$6,000,000	0.0123	0.0278	0.0245	0.0392	0.0427	0.0635	0.0883	0.0112	0.0253	0.0223	0.0357	0.0389	0.0578	0.0804	0.0162	0.0303	0.0273	0.0407	0.0439	0.0628	0.0854	
\$7,000,000	0.0109	0.0243	0.0218	0.0348	0.0381	0.0569	0.0798	0.0099	0.0221	0.0199	0.0317	0.0347	0.0518	0.0727	0.0149	0.0271	0.0249	0.0367	0.0397	0.0568	0.0777	
\$8,000,000	0.0095	0.0220	0.0194	0.0313	0.0346	0.0518	0.0728	0.0087	0.0200	0.0177	0.0285	0.0315	0.0472	0.0663	0.0131	0.0250	0.0227	0.0335	0.0365	0.0522	0.0713	
\$9,000,000	0.0086	0.0196	0.0177	0.0284	0.0315	0.0475	0.0669	0.0078	0.0179	0.0161	0.0259	0.0287	0.0433	0.0609	0.0117	0.0229	0.0211	0.0309	0.0337	0.0483	0.0659	
\$10,000,000	0.0076	0.0178	0.0161	0.0260	0.0290	0.0440	0.0620	0.0069	0.0162	0.0147	0.0237	0.0264	0.0401	0.0565	0.0104	0.0212	0.0197	0.0287	0.0314	0.0451	0.0615	

\* 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 with Adjustment for ALAE

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	0.786	0.818	0.814	0.834	0.843	0.857	0.869	0.800	0.833	0.833	0.851	0.865	0.879	0.882	-1.8%	-1.8%	-2.3%	-2.0%	-2.5%	-2.5%	-1.5%
\$15,000	0.753	0.793	0.787	0.811	0.820	0.838	0.853	0.769	0.807	0.807	0.830	0.846	0.863	0.867	-2.1%	-1.7%	-2.5%	-2.3%	-3.1%	-2.9%	-1.6%
\$20,000	0.725	0.769	0.762	0.791	0.801	0.820	0.840	0.742	0.784	0.785	0.812	0.829	0.850	0.854	-2.3%	-1.9%	-2.9%	-2.6%	-3.4%	-3.5%	-1.6%
\$25,000	0.700	0.748	0.742	0.773	0.783	0.805	0.827	0.719	0.765	0.767	0.794	0.815	0.838	0.843	-2.6%	-2.2%	-3.3%	-2.6%	-3.9%	-3.9%	-1.9%
\$30,000	0.679	0.730	0.723	0.756	0.767	0.790	0.814	0.697	0.747	0.750	0.779	0.800	0.827	0.833	-2.6%	-2.3%	-3.6%	-3.0%	-4.1%	-4.5%	-2.3%
\$35,000	0.658	0.713	0.705	0.741	0.752	0.777	0.803	0.678	0.731	0.733	0.766	0.789	0.815	0.822	-2.9%	-2.5%	-3.8%	-3.3%	-4.7%	-4.7%	-2.3%
\$40,000	0.641	0.696	0.689	0.726	0.737	0.765	0.791	0.661	0.716	0.719	0.753	0.777	0.805	0.813	-3.0%	-2.8%	-4.2%	-3.6%	-5.1%	-5.0%	-2.7%
\$50,000	0.608	0.667	0.660	0.700	0.712	0.742	0.770	0.630	0.689	0.692	0.730	0.755	0.787	0.795	-3.5%	-3.2%	-4.6%	-4.1%	-5.7%	-5.7%	-3.1%
\$75,000	0.543	0.609	0.601	0.645	0.657	0.692	0.726	0.570	0.635	0.638	0.680	0.709	0.745	0.757	-4.7%	-4.1%	-5.8%	-5.1%	-7.3%	-7.1%	-4.1%
\$100,000	0.496	0.564	0.554	0.603	0.614	0.652	0.688	0.523	0.591	0.597	0.642	0.672	0.712	0.724	-5.2%	-4.6%	-7.2%	-6.1%	-8.6%	-8.4%	-5.0%
\$125,000	0.458	0.528	0.518	0.568	0.579	0.617	0.655	0.484	0.555	0.562	0.608	0.640	0.683	0.697	-5.4%	-4.9%	-7.8%	-6.6%	-9.5%	-9.7%	-6.0%
\$150,000	0.425	0.495	0.487	0.536	0.548	0.588	0.628	0.450	0.524	0.531	0.578	0.612	0.658	0.672	-5.6%	-5.5%	-8.3%	-7.3%	-10.5%	-10.6%	-6.5%
\$175,000	0.398	0.470	0.460	0.510	0.521	0.562	0.603	0.423	0.496	0.504	0.554	0.588	0.634	0.649	-5.9%	-5.2%	-8.7%	-7.9%	-11.4%	-11.4%	-7.1%
\$200,000	0.373	0.446	0.435	0.486	0.498	0.538	0.580	0.395	0.472	0.480	0.531	0.566	0.614	0.629	-5.6%	-5.5%	-9.4%	-8.5%	-12.0%	-12.4%	-7.8%
\$225,000	0.349	0.425	0.414	0.466	0.477	0.519	0.561	0.369	0.448	0.458	0.509	0.546	0.593	0.610	-5.4%	-5.1%	-9.6%	-8.4%	-12.6%	-12.5%	-8.0%
\$250,000	0.327	0.403	0.393	0.447	0.458	0.501	0.542	0.347	0.427	0.436	0.490	0.526	0.576	0.593	-5.8%	-5.6%	-9.9%	-8.8%	-12.9%	-13.0%	-8.6%
\$275,000	0.307	0.383	0.376	0.429	0.440	0.482	0.526	0.325	0.406	0.418	0.472	0.509	0.558	0.578	-5.5%	-5.7%	-10.0%	-9.1%	-13.6%	-13.6%	-9.0%
\$300,000	0.288	0.364	0.358	0.412	0.423	0.466	0.510	0.303	0.386	0.399	0.454	0.492	0.543	0.562	-5.0%	-5.7%	-10.3%	-9.3%	-14.0%	-14.2%	-9.3%
\$325,000	0.268	0.346	0.341	0.395	0.408	0.451	0.495	0.282	0.365	0.381	0.437	0.475	0.528	0.548	-5.0%	-5.2%	-10.5%	-9.6%	-14.1%	-14.6%	-9.7%
\$350,000	0.251	0.328	0.324	0.380	0.393	0.437	0.481	0.264	0.348	0.363	0.421	0.461	0.514	0.533	-4.9%	-5.7%	-10.7%	-9.7%	-14.8%	-15.0%	-9.8%
\$375,000	0.235	0.312	0.307	0.364	0.379	0.423	0.468	0.247	0.330	0.345	0.404	0.446	0.500	0.519	-4.9%	-5.5%	-11.0%	-9.9%	-15.0%	-15.4%	-9.8%
\$400,000	0.219	0.296	0.292	0.349	0.364	0.410	0.456	0.231	0.315	0.330	0.389	0.432	0.487	0.507	-5.2%	-6.0%	-11.5%	-10.3%	-15.7%	-15.8%	-10.1%
\$425,000	0.205	0.283	0.277	0.335	0.351	0.397	0.444	0.216	0.300	0.314	0.375	0.417	0.474	0.496	-5.1%	-5.7%	-11.8%	-10.7%	-15.8%	-16.2%	-10.5%
\$450,000	0.192	0.269	0.263	0.322	0.337	0.384	0.431	0.201	0.286	0.300	0.360	0.403	0.461	0.484	-4.5%	-5.9%	-12.3%	-10.6%	-16.4%	-16.7%	-11.0%
\$475,000	0.180	0.256	0.250	0.309	0.324	0.372	0.420	0.188	0.271	0.285	0.347	0.389	0.449	0.473	-4.3%	-5.5%	-12.3%	-11.0%	-16.7%	-17.1%	-11.2%
\$500,000	0.168	0.243	0.237	0.296	0.312	0.360	0.409	0.176	0.259	0.272	0.334	0.377	0.437	0.461	-4.5%	-6.2%	-12.9%	-11.4%	-17.2%	-17.6%	-11.3%
\$600,000	0.130	0.203	0.194	0.251	0.266	0.316	0.367	0.137	0.213	0.228	0.287	0.331	0.392	0.418	-5.1%	-4.7%	-14.9%	-12.5%	-19.6%	-19.4%	-12.2%
\$700,000	0.101	0.169	0.160	0.215	0.228	0.277	0.328	0.106	0.181	0.190	0.247	0.292	0.353	0.380	-4.7%	-6.6%	-15.8%	-13.0%	-21.9%	-21.5%	-13.7%
\$800,000	0.080	0.144	0.133	0.184	0.195	0.244	0.295	0.080	0.153	0.162	0.217	0.258	0.318	0.345	0.0%	-5.9%	-17.9%	-15.2%	-24.4%	-23.3%	-14.5%
\$900,000	0.065	0.123	0.110	0.160	0.169	0.216	0.265	0.062	0.132	0.139	0.190	0.230	0.288	0.315	4.8%	-6.8%	-20.9%	-15.8%	-26.5%	-25.0%	-15.9%
\$1,000,000	0.0519	0.1077	0.0934	0.1382	0.1468	0.1915	0.2394	0.0513	0.1158	0.1198	0.1678	0.2047	0.2615	0.2880	1.2%	-7.0%	-22.0%	-17.6%	-28.3%	-26.8%	-16.9%
\$2,000,000	0.0316	0.0642	0.0567	0.0853	0.0914	0.1251	0.1618	0.0317	0.0699	0.0730	0.1040	0.1278	0.1710	0.1943	-0.3%	-8.2%	-22.3%	-18.0%	-28.5%	-26.8%	-16.7%
\$3,000,000	0.0242	0.0482	0.0428	0.0647	0.0695	0.0975	0.1288	0.0244	0.0522	0.0547	0.0784	0.0968	0.1325	0.1538	-0.8%	-7.7%	-21.8%	-17.5%	-28.2%	-26.4%	-16.3%
\$4,000,000	0.0204	0.0396	0.0355	0.0532	0.0575	0.0814	0.1088	0.0203	0.0425	0.0448	0.0638	0.0791	0.1096	0.1292	0.5%	-6.8%	-20.8%	-16.6%	-27.3%	-25.7%	-15.8%
\$5,000,000	0.0179	0.0342	0.0307	0.0459	0.0495	0.0707	0.0955	0.0178	0.0364	0.0383	0.0548	0.0677	0.0945	0.1125	0.6%	-6.0%	-19.8%	-16.2%	-26.9%	-25.2%	-15.1%
\$6,000,000	0.0162	0.0303	0.0273	0.0407	0.0439	0.0628	0.0854	0.0160	0.0319	0.0338	0.0480	0.0595	0.0835	0.0998	1.3%	-5.0%	-19.2%	-15.2%	-26.2%	-24.8%	-14.4%
\$7,000,000	0.0146	0.0271	0.0249	0.0367	0.0397	0.0568	0.0777	0.0144	0.0287	0.0304	0.0431	0.0533	0.0750	0.0902	1.4%	-5.6%	-18.1%	-14.8%	-25.5%	-24.3%	-13.9%
\$8,000,000	0.0131	0.0250	0.0227	0.0335	0.0365	0.0522	0.0713	0.0128	0.0259	0.0278	0.0390	0.0485	0.0683	0.0823	2.3%	-3.5%	-18.3%	-14.1%	-24.7%	-23.6%	-13.4%
\$9,000,000	0.0117	0.0229	0.0211	0.0309	0.0337	0.0483	0.0659	0.0113	0.0237	0.0255	0.0360	0.0446	0.0627	0.0757	3.5%	-3.4%	-17.3%	-14.2%	-24.4%	-23.0%	-12.9%
\$10,000,000	0.0104	0.0212	0.0197	0.0287	0.0314	0.0451	0.0615	0.0098	0.0220	0.0233	0.0332	0.0411	0.0581	0.0704	6.1%	-3.6%	-15.5%	-13.6%	-23.6%	-22.4%	-12.6%

\* Adjusted