

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 2018 excess loss factors with the current 2017 excess loss factors.

DELAWARE
Effective:12/1/18

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	559,176						
	P.T.	2,539,461						
	PP	209,119						
	T.T.	32,712						
	M.O	1,857						
II.	Injury Type	Hazard Group						
		A	B	C	D	E	F	G
	Fatal	374,648	419,476	469,667	525,864	588,785	659,234	738,113
	P.T.	1,472,887	1,746,100	2,069,993	2,453,966	2,909,164	3,448,798	4,088,532
	PP	165,204	180,037	196,201	213,817	233,014	253,935	276,734
	T.T.	30,204	31,161	32,148	33,166	34,217	35,301	36,419
	M.O	1,398	1,586	1,800	2,043	2,318	2,630	2,984

Exhibit II Combined Injury Weights

	A	B	C	D	E	F	G
Type of Injury	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights
Death	0.012	0.012	0.012	0.012	0.012	0.012	0.012
P.T.	0.007	0.079	0.035	0.065	0.044	0.065	0.092
PP	0.692	0.707	0.722	0.737	0.752	0.767	0.782
T.T.	0.224	0.156	0.181	0.146	0.165	0.132	0.096
Medical Only	0.065	0.046	0.049	0.039	0.027	0.023	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	0.567	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	0.03	0.012	0.981	0.012	0.01	0.007	0.995	0.007	0.06	0.692	0.944	0.653	0.33	0.224	0.792	0.177	7.15	0.065	0.175	0.0113	0.860
\$15,000	0.04		0.972	0.012	0.01		0.993	0.007	0.09		0.918	0.635	0.50		0.731	0.163	10.73		0.129	0.0084	0.825
\$20,000	0.05		0.963	0.012	0.01		0.991	0.007	0.12		0.894	0.619	0.66		0.682	0.152	14.31		0.102	0.0066	0.797
\$25,000	0.07		0.955	0.012	0.02		0.988	0.007	0.15		0.871	0.603	0.83		0.641	0.143	17.88		0.084	0.0054	0.770
\$30,000	0.08		0.946	0.012	0.02		0.986	0.007	0.18		0.849	0.588	0.99		0.608	0.136	21.46		0.072	0.0047	0.748
\$35,000	0.09		0.938	0.011	0.02		0.983	0.007	0.21		0.829	0.574	1.16		0.579	0.130	25.03		0.062	0.0040	0.726
\$40,000	0.11		0.930	0.011	0.03		0.981	0.007	0.24		0.810	0.561	1.32		0.554	0.124	28.61		0.054	0.0035	0.707
\$50,000	0.13		0.914	0.011	0.03		0.976	0.007	0.30		0.775	0.536	1.66		0.513	0.115	35.76		0.042	0.0027	0.672
\$75,000	0.20		0.878	0.011	0.05		0.964	0.007	0.45		0.701	0.486	2.48		0.445	0.099	53.64		0.027	0.0018	0.605
\$100,000	0.27		0.841	0.010	0.07		0.952	0.006	0.61		0.642	0.445	3.31		0.399	0.089	71.53		0.019	0.0012	0.551
\$125,000	0.33		0.807	0.010	0.08		0.940	0.006	0.76		0.593	0.410	4.14		0.363	0.081	89.41		0.014	0.0009	0.508
\$150,000	0.40		0.774	0.009	0.10		0.928	0.006	0.91		0.551	0.381	4.97		0.335	0.075	107.29		0.010	0.0006	0.472
\$175,000	0.47		0.744	0.009	0.12		0.917	0.006	1.06		0.514	0.356	5.79		0.312	0.070	125.17		0.008	0.0005	0.442
\$200,000	0.53		0.715	0.009	0.14		0.905	0.006	1.21		0.481	0.333	6.62		0.293	0.066	143.05		0.006	0.0004	0.414
\$225,000	0.60		0.687	0.008	0.15		0.893	0.006	1.36		0.450	0.311	7.45		0.276	0.062	160.93		0.004	0.0003	0.387
\$250,000	0.67		0.661	0.008	0.17		0.881	0.006	1.51		0.421	0.291	8.28		0.260	0.058	178.81		0.002	0.0001	0.363
\$275,000	0.73		0.635	0.008	0.19		0.869	0.006	1.66		0.393	0.272	9.10		0.245	0.055	196.69		0.001	0.0001	0.341
\$300,000	0.80		0.609	0.007	0.20		0.857	0.006	1.82		0.366	0.254	9.93		0.231	0.052	214.58		-0.002	-0.0001	0.319
\$325,000	0.87		0.585	0.007	0.22		0.846	0.006	1.97		0.341	0.236	10.76		0.217	0.049	232.46		0.000	0.0000	0.298
\$350,000	0.93		0.562	0.007	0.24		0.834	0.006	2.12		0.318	0.220	11.59		0.204	0.046	250.34		0.000	0.0000	0.279
\$375,000	1.00		0.541	0.007	0.25		0.823	0.006	2.27		0.295	0.205	12.42		0.192	0.043	268.22		0.000	0.0000	0.261
\$400,000	1.07		0.520	0.006	0.27		0.811	0.006	2.42		0.275	0.190	13.24		0.180	0.040	286.10		0.000	0.0000	0.242
\$425,000	1.13		0.500	0.006	0.29		0.800	0.005	2.57		0.255	0.177	14.07		0.169	0.038	303.98		0.000	0.0000	0.226
\$450,000	1.20		0.480	0.006	0.31		0.788	0.005	2.72		0.238	0.164	14.90		0.158	0.035	321.86		0.000	0.0000	0.210
\$475,000	1.27		0.462	0.006	0.32		0.777	0.005	2.88		0.221	0.153	15.73		0.148	0.033	339.74		0.000	0.0000	0.197
\$500,000	1.33		0.444	0.005	0.34		0.766	0.005	3.03		0.205	0.142	16.55		0.139	0.031	357.63		0.000	0.0000	0.183
\$600,000	1.60		0.381	0.005	0.41		0.723	0.005	3.63		0.153	0.106	19.86		0.107	0.024	429.15		0.000	0.0000	0.140
\$700,000	1.87		0.329	0.004	0.48		0.681	0.005	4.24		0.115	0.080	23.18		0.083	0.019	500.68		0.000	0.0000	0.108
\$800,000	2.14		0.284	0.003	0.54		0.642	0.004	4.84		0.087	0.060	26.49		0.065	0.014	572.20		0.000	0.0000	0.081
\$900,000	2.40		0.247	0.003	0.61		0.604	0.004	5.45		0.066	0.046	29.80		0.050	0.011	643.73		0.000	0.0000	0.064
\$1,000,000	2.67		0.2153	0.0026	0.68		0.5688	0.0039	6.05		0.0505	0.0350	33.11		0.0394	0.0088	715.25		0.0000	0.0000	0.0503
\$2,000,000	5.34		0.0676	0.0008	1.36		0.3176	0.0022	12.11		0.0048	0.0033	66.22		0.0047	0.0011	1430.50		0.0000	0.0000	0.0074
\$3,000,000	8.01		0.0274	0.0003	2.04		0.1795	0.0012	18.16		0.0009	0.0006	99.32		0.0008	0.0002	2145.75		0.0000	0.0000	0.0023
\$4,000,000	10.68		0.0126	0.0002	2.72		0.0978	0.0007	24.21		0.0002	0.0001	132.43		0.0001	0.0000	2861.00		0.0000	0.0000	0.0010
\$5,000,000	13.35		0.0059	0.0001	3.39		0.0483	0.0003	30.27		0.0000	0.0000	165.54		0.0000	0.0000	3576.26		0.0000	0.0000	0.0004
\$6,000,000	16.02		0.0024	0.0000	4.07		0.0188	0.0001	36.32		0.0000	0.0000	198.65		0.0000	0.0000	4291.51		0.0000	0.0000	0.0001
\$7,000,000	18.68		0.0006	0.0000	4.75		0.0026	0.0000	42.37		0.0000	0.0000	231.76		0.0000	0.0000	5006.76		0.0000	0.0000	0.0000
\$8,000,000	21.35		0.0000	0.0000	5.43		0.0000	0.0000	48.42		0.0000	0.0000	264.87		0.0000	0.0000	5722.01		0.0000	0.0000	0.0000
\$9,000,000	24.02		0.0000	0.0000	6.11		0.0000	0.0000	54.48		0.0000	0.0000	297.97		0.0000	0.0000	6437.26		0.0000	0.0000	0.0000
\$10,000,000	26.69		0.0000	0.0000	6.79		0.0000	0.0000	60.53		0.0000	0.0000	331.08		0.0000	0.0000	7152.51		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$374,648
P.T. Average Cost Per Case	\$1,472,887
P.P Average Cost Per Case	\$165,204
T.T. Average Cost Per Case	\$30,204

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	0.012	0.983	0.012	0.01	0.079	0.996	0.078	0.06	0.707	0.948	0.671	0.32	0.156	0.797	0.124	6.30	0.046	0.192	0.0088	0.894
\$15,000	0.04		0.975	0.012	0.01		0.994	0.078	0.08		0.924	0.654	0.48		0.736	0.115	9.46		0.142	0.0065	0.866
\$20,000	0.05		0.967	0.012	0.01		0.992	0.078	0.11		0.901	0.638	0.64		0.687	0.107	12.61		0.113	0.0052	0.840
\$25,000	0.06		0.959	0.012	0.01		0.990	0.078	0.14		0.880	0.623	0.80		0.647	0.101	15.76		0.094	0.0043	0.818
\$30,000	0.07		0.952	0.012	0.02		0.988	0.078	0.17		0.860	0.608	0.96		0.613	0.095	18.91		0.080	0.0037	0.797
\$35,000	0.08		0.944	0.012	0.02		0.986	0.078	0.19		0.841	0.595	1.12		0.585	0.091	22.06		0.070	0.0032	0.779
\$40,000	0.10		0.936	0.011	0.02		0.984	0.077	0.22		0.823	0.582	1.28		0.560	0.087	25.21		0.062	0.0028	0.760
\$50,000	0.12		0.922	0.011	0.03		0.980	0.077	0.28		0.789	0.558	1.60		0.518	0.081	31.52		0.049	0.0022	0.729
\$75,000	0.18		0.890	0.011	0.04		0.970	0.076	0.42		0.718	0.508	2.41		0.449	0.070	47.28		0.032	0.0015	0.667
\$100,000	0.24		0.857	0.010	0.06		0.960	0.076	0.56		0.660	0.467	3.21		0.404	0.063	63.03		0.022	0.0010	0.617
\$125,000	0.30		0.825	0.010	0.07		0.950	0.075	0.69		0.612	0.433	4.01		0.368	0.057	78.79		0.016	0.0007	0.576
\$150,000	0.36		0.795	0.010	0.09		0.940	0.074	0.83		0.571	0.404	4.81		0.340	0.053	94.55		0.013	0.0006	0.542
\$175,000	0.42		0.766	0.009	0.10		0.930	0.073	0.97		0.535	0.378	5.62		0.317	0.049	110.31		0.010	0.0005	0.510
\$200,000	0.48		0.740	0.009	0.11		0.920	0.072	1.11		0.502	0.355	6.42		0.298	0.046	126.07		0.008	0.0004	0.482
\$225,000	0.54		0.714	0.009	0.13		0.910	0.072	1.25		0.472	0.334	7.22		0.281	0.044	141.83		0.007	0.0003	0.459
\$250,000	0.60		0.689	0.008	0.14		0.899	0.071	1.39		0.444	0.314	8.02		0.265	0.041	157.58		0.005	0.0002	0.434
\$275,000	0.66		0.665	0.008	0.16		0.889	0.070	1.53		0.418	0.296	8.83		0.250	0.039	173.34		0.003	0.0001	0.413
\$300,000	0.72		0.642	0.008	0.17		0.880	0.069	1.67		0.393	0.278	9.63		0.236	0.037	189.10		0.001	0.0000	0.392
\$325,000	0.77		0.619	0.008	0.19		0.870	0.068	1.81		0.368	0.260	10.43		0.223	0.035	204.86		0.000	0.0000	0.371
\$350,000	0.83		0.597	0.007	0.20		0.860	0.068	1.94		0.345	0.244	11.23		0.210	0.033	220.62		0.000	0.0000	0.352
\$375,000	0.89		0.576	0.007	0.21		0.850	0.067	2.08		0.323	0.229	12.03		0.198	0.031	236.38		0.000	0.0000	0.334
\$400,000	0.95		0.556	0.007	0.23		0.840	0.066	2.22		0.302	0.214	12.84		0.186	0.029	252.13		0.000	0.0000	0.316
\$425,000	1.01		0.537	0.007	0.24		0.830	0.065	2.36		0.283	0.200	13.64		0.175	0.027	267.89		0.000	0.0000	0.299
\$450,000	1.07		0.518	0.006	0.26		0.820	0.065	2.50		0.265	0.187	14.44		0.164	0.026	283.65		0.000	0.0000	0.284
\$475,000	1.13		0.500	0.006	0.27		0.811	0.064	2.64		0.248	0.175	15.24		0.154	0.024	299.41		0.000	0.0000	0.269
\$500,000	1.19		0.483	0.006	0.29		0.801	0.063	2.78		0.232	0.164	16.05		0.145	0.023	315.17		0.000	0.0000	0.256
\$600,000	1.43		0.420	0.005	0.34		0.763	0.060	3.33		0.177	0.125	19.25		0.113	0.018	378.20		0.000	0.0000	0.208
\$700,000	1.67		0.366	0.004	0.40		0.727	0.057	3.89		0.136	0.096	22.46		0.088	0.014	441.23		0.000	0.0000	0.171
\$800,000	1.91		0.322	0.004	0.46		0.692	0.054	4.44		0.104	0.074	25.67		0.069	0.011	504.27		0.000	0.0000	0.143
\$900,000	2.15		0.283	0.003	0.52		0.658	0.052	5.00		0.081	0.057	28.88		0.054	0.008	567.30		0.000	0.0000	0.120
\$1,000,000	2.38		0.2492	0.0031	0.57		0.6251	0.0492	5.55		0.0628	0.0444	32.09		0.0424	0.0066	630.34		0.0000	0.0000	0.1033
\$2,000,000	4.77		0.0842	0.0010	1.15		0.3798	0.0299	11.11		0.0069	0.0049	64.18		0.0052	0.0008	1260.67		0.0000	0.0000	0.0366
\$3,000,000	7.15		0.0359	0.0004	1.72		0.2350	0.0185	16.66		0.0012	0.0008	96.27		0.0009	0.0001	1891.01		0.0000	0.0000	0.0198
\$4,000,000	9.54		0.0174	0.0002	2.29		0.1440	0.0113	22.22		0.0004	0.0003	128.37		0.0002	0.0000	2521.34		0.0000	0.0000	0.0118
\$5,000,000	11.92		0.0089	0.0001	2.86		0.0848	0.0067	27.77		0.0000	0.0000	160.46		0.0001	0.0000	3151.68		0.0000	0.0000	0.0068
\$6,000,000	14.30		0.0044	0.0001	3.44		0.0460	0.0036	33.33		0.0000	0.0000	192.55		0.0001	0.0000	3782.01		0.0000	0.0000	0.0037
\$7,000,000	16.69		0.0018	0.0000	4.01		0.0209	0.0016	38.88		0.0000	0.0000	224.64		0.0001	0.0000	4412.35		0.0000	0.0000	0.0016
\$8,000,000	19.07		0.0005	0.0000	4.58		0.0057	0.0004	44.44		0.0000	0.0000	256.73		0.0000	0.0000	5042.68		0.0000	0.0000	0.0004
\$9,000,000	21.46		0.0000	0.0000	5.15		0.0000	0.0000	49.99		0.0000	0.0000	288.82		0.0000	0.0000	5673.02		0.0000	0.0000	0.0000
\$10,000,000	23.84		0.0000	0.0000	5.73		0.0000	0.0000	55.54		0.0000	0.0000	320.92		0.0000	0.0000	6303.35		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$419,476
P.T. Average Cost Per Case	\$1,746,100
P.P Average Cost Per Case	\$180,037
T.T. Average Cost Per Case	\$31,161

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	0.012	0.984	0.012	0.00	0.035	0.997	0.035	0.05	0.722	0.952	0.688	0.31	0.181	0.801	0.145	5.56	0.049	0.209	0.0103	0.890
\$15,000	0.03		0.977	0.012	0.01		0.995	0.035	0.08		0.930	0.672	0.47		0.741	0.134	8.33		0.156	0.0076	0.861
\$20,000	0.04		0.970	0.012	0.01		0.993	0.035	0.10		0.909	0.656	0.62		0.693	0.125	11.11		0.125	0.0061	0.834
\$25,000	0.05		0.963	0.012	0.01		0.992	0.035	0.13		0.889	0.642	0.78		0.653	0.118	13.89		0.105	0.0051	0.812
\$30,000	0.06		0.956	0.012	0.01		0.990	0.035	0.15		0.870	0.628	0.93		0.619	0.112	16.67		0.090	0.0044	0.791
\$35,000	0.07		0.950	0.012	0.02		0.988	0.035	0.18		0.852	0.615	1.09		0.591	0.107	19.44		0.078	0.0038	0.773
\$40,000	0.09		0.943	0.012	0.02		0.986	0.035	0.20		0.834	0.603	1.24		0.565	0.102	22.22		0.069	0.0034	0.755
\$50,000	0.11		0.930	0.011	0.02		0.983	0.035	0.25		0.802	0.580	1.56		0.524	0.095	27.78		0.056	0.0027	0.724
\$75,000	0.16		0.900	0.011	0.04		0.975	0.034	0.38		0.734	0.530	2.33		0.454	0.082	41.66		0.036	0.0018	0.659
\$100,000	0.21		0.871	0.011	0.05		0.966	0.034	0.51		0.678	0.490	3.11		0.409	0.074	55.55		0.026	0.0013	0.610
\$125,000	0.27		0.842	0.010	0.06		0.958	0.034	0.64		0.631	0.456	3.89		0.373	0.067	69.44		0.019	0.0009	0.568
\$150,000	0.32		0.814	0.010	0.07		0.949	0.034	0.76		0.590	0.427	4.67		0.345	0.062	83.33		0.015	0.0007	0.534
\$175,000	0.37		0.787	0.010	0.08		0.941	0.033	0.89		0.555	0.401	5.44		0.322	0.058	97.21		0.012	0.0006	0.503
\$200,000	0.43		0.762	0.009	0.10		0.932	0.033	1.02		0.523	0.378	6.22		0.302	0.055	111.10		0.010	0.0005	0.476
\$225,000	0.48		0.739	0.009	0.11		0.924	0.033	1.15		0.494	0.357	7.00		0.285	0.052	124.99		0.009	0.0004	0.451
\$250,000	0.53		0.716	0.009	0.12		0.915	0.032	1.27		0.467	0.338	7.78		0.270	0.049	138.88		0.007	0.0003	0.428
\$275,000	0.59		0.694	0.008	0.13		0.907	0.032	1.40		0.442	0.319	8.55		0.255	0.046	152.76		0.005	0.0002	0.405
\$300,000	0.64		0.672	0.008	0.14		0.898	0.032	1.53		0.418	0.302	9.33		0.241	0.044	166.65		0.004	0.0002	0.386
\$325,000	0.69		0.651	0.008	0.16		0.890	0.031	1.66		0.394	0.285	10.11		0.228	0.041	180.54		0.002	0.0001	0.365
\$350,000	0.75		0.630	0.008	0.17		0.881	0.031	1.78		0.372	0.269	10.89		0.215	0.039	194.43		0.001	0.0000	0.347
\$375,000	0.80		0.610	0.007	0.18		0.873	0.031	1.91		0.350	0.253	11.66		0.203	0.037	208.31		0.000	0.0000	0.328
\$400,000	0.85		0.591	0.007	0.19		0.865	0.031	2.04		0.330	0.238	12.44		0.191	0.035	222.20		0.000	0.0000	0.311
\$425,000	0.90		0.572	0.007	0.21		0.856	0.030	2.17		0.311	0.224	13.22		0.180	0.033	236.09		0.000	0.0000	0.294
\$450,000	0.96		0.554	0.007	0.22		0.848	0.030	2.29		0.292	0.211	14.00		0.170	0.031	249.98		0.000	0.0000	0.279
\$475,000	1.01		0.537	0.007	0.23		0.840	0.030	2.42		0.275	0.198	14.78		0.160	0.029	263.86		0.000	0.0000	0.264
\$500,000	1.06		0.521	0.006	0.24		0.831	0.029	2.55		0.258	0.187	15.55		0.150	0.027	277.75		0.000	0.0000	0.249
\$600,000	1.28		0.459	0.006	0.29		0.799	0.028	3.06		0.202	0.146	18.66		0.118	0.021	333.30		0.000	0.0000	0.201
\$700,000	1.49		0.406	0.005	0.34		0.767	0.027	3.57		0.158	0.114	21.77		0.093	0.017	388.85		0.000	0.0000	0.163
\$800,000	1.70		0.358	0.004	0.39		0.736	0.026	4.08		0.124	0.090	24.88		0.073	0.013	444.40		0.000	0.0000	0.133
\$900,000	1.92		0.320	0.004	0.43		0.706	0.025	4.59		0.097	0.070	28.00		0.057	0.010	499.95		0.000	0.0000	0.109
\$1,000,000	2.13		0.2852	0.0035	0.48		0.6768	0.0239	5.10		0.0773	0.0558	31.11		0.0456	0.0083	555.50		0.0000	0.0000	0.0915
\$2,000,000	4.26		0.1037	0.0013	0.97		0.4426	0.0157	10.19		0.0096	0.0069	62.21		0.0059	0.0011	1111.00		0.0000	0.0000	0.0250
\$3,000,000	6.39		0.0463	0.0006	1.45		0.2942	0.0104	15.29		0.0018	0.0013	93.32		0.0011	0.0002	1666.50		0.0000	0.0000	0.0125
\$4,000,000	8.52		0.0235	0.0003	1.93		0.1962	0.0069	20.39		0.0005	0.0004	124.42		0.0002	0.0000	2222.00		0.0000	0.0000	0.0076
\$5,000,000	10.65		0.0127	0.0002	2.42		0.1290	0.0046	25.48		0.0002	0.0001	155.53		0.0001	0.0000	2777.50		0.0000	0.0000	0.0049
\$6,000,000	12.78		0.0070	0.0001	2.90		0.0820	0.0029	30.58		0.0000	0.0000	186.64		0.0001	0.0000	3333.00		0.0000	0.0000	0.0030
\$7,000,000	14.90		0.0036	0.0000	3.38		0.0490	0.0017	35.68		0.0000	0.0000	217.74		0.0001	0.0000	3888.50		0.0000	0.0000	0.0017
\$8,000,000	17.03		0.0016	0.0000	3.86		0.0262	0.0009	40.77		0.0000	0.0000	248.85		0.0001	0.0000	4444.01		0.0000	0.0000	0.0009
\$9,000,000	19.16		0.0005	0.0000	4.35		0.0109	0.0004	45.87		0.0000	0.0000	279.96		0.0000	0.0000	4999.51		0.0000	0.0000	0.0004
\$10,000,000	21.29		0.0000	0.0000	4.83		0.0014	0.0000	50.97		0.0000	0.0000	311.06		0.0000	0.0000	5555.01		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$469,667
P.T. Average Cost Per Case	\$2,069,993
P.P Average Cost Per Case	\$196,201
T.T. Average Cost Per Case	\$32,148

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	0.012	0.986	0.012	0.00	0.065	0.997	0.065	0.05	0.737	0.956	0.705	0.30	0.146	0.805	0.118	4.90	0.039	0.228	0.0089	0.909
\$15,000	0.03		0.979	0.012	0.01		0.996	0.065	0.07		0.935	0.690	0.45		0.746	0.109	7.34		0.171	0.0067	0.883
\$20,000	0.04		0.973	0.012	0.01		0.994	0.065	0.09		0.916	0.675	0.60		0.698	0.102	9.79		0.138	0.0054	0.859
\$25,000	0.05		0.967	0.012	0.01		0.993	0.065	0.12		0.897	0.661	0.75		0.658	0.096	12.24		0.116	0.0045	0.839
\$30,000	0.06		0.961	0.012	0.01		0.991	0.064	0.14		0.879	0.648	0.90		0.625	0.091	14.69		0.100	0.0039	0.819
\$35,000	0.07		0.955	0.012	0.01		0.990	0.064	0.16		0.862	0.636	1.06		0.596	0.087	17.13		0.088	0.0034	0.802
\$40,000	0.08		0.949	0.012	0.02		0.989	0.064	0.19		0.846	0.624	1.21		0.571	0.084	19.58		0.078	0.0030	0.787
\$50,000	0.10		0.937	0.011	0.02		0.986	0.064	0.23		0.815	0.601	1.51		0.529	0.077	24.48		0.063	0.0025	0.756
\$75,000	0.14		0.909	0.011	0.03		0.979	0.064	0.35		0.749	0.553	2.26		0.460	0.067	36.72		0.041	0.0016	0.697
\$100,000	0.19		0.884	0.011	0.04		0.971	0.063	0.47		0.696	0.513	3.02		0.414	0.061	48.96		0.030	0.0012	0.649
\$125,000	0.24		0.857	0.010	0.05		0.964	0.063	0.58		0.650	0.479	3.77		0.378	0.055	61.19		0.023	0.0009	0.608
\$150,000	0.29		0.832	0.010	0.06		0.957	0.062	0.70		0.610	0.450	4.52		0.349	0.051	73.43		0.018	0.0007	0.574
\$175,000	0.33		0.807	0.010	0.07		0.950	0.062	0.82		0.575	0.424	5.28		0.326	0.048	85.67		0.014	0.0006	0.545
\$200,000	0.38		0.784	0.010	0.08		0.943	0.061	0.94		0.544	0.401	6.03		0.307	0.045	97.91		0.012	0.0005	0.518
\$225,000	0.43		0.761	0.009	0.09		0.936	0.061	1.05		0.515	0.380	6.78		0.290	0.042	110.15		0.010	0.0004	0.492
\$250,000	0.48		0.740	0.009	0.10		0.928	0.060	1.17		0.489	0.361	7.54		0.274	0.040	122.39		0.009	0.0003	0.470
\$275,000	0.52		0.720	0.009	0.11		0.921	0.060	1.29		0.465	0.343	8.29		0.260	0.038	134.63		0.007	0.0003	0.450
\$300,000	0.57		0.700	0.009	0.12		0.914	0.059	1.40		0.442	0.326	9.05		0.246	0.036	146.87		0.006	0.0002	0.430
\$325,000	0.62		0.680	0.008	0.13		0.907	0.059	1.52		0.419	0.309	9.80		0.233	0.034	159.10		0.004	0.0002	0.410
\$350,000	0.67		0.661	0.008	0.14		0.900	0.059	1.64		0.398	0.293	10.55		0.221	0.032	171.34		0.003	0.0001	0.392
\$375,000	0.71		0.643	0.008	0.15		0.893	0.058	1.75		0.377	0.278	11.31		0.209	0.031	183.58		0.002	0.0001	0.375
\$400,000	0.76		0.624	0.008	0.16		0.886	0.058	1.87		0.357	0.263	12.06		0.197	0.029	195.82		0.001	0.0000	0.358
\$425,000	0.81		0.607	0.007	0.17		0.879	0.057	1.99		0.338	0.249	12.81		0.186	0.027	208.06		0.000	0.0000	0.340
\$450,000	0.86		0.590	0.007	0.18		0.871	0.057	2.10		0.320	0.236	13.57		0.176	0.026	220.30		0.000	0.0000	0.326
\$475,000	0.90		0.573	0.007	0.19		0.864	0.056	2.22		0.302	0.223	14.32		0.166	0.024	232.54		0.000	0.0000	0.310
\$500,000	0.95		0.557	0.007	0.20		0.857	0.056	2.34		0.286	0.211	15.08		0.156	0.023	244.78		0.000	0.0000	0.297
\$600,000	1.14		0.498	0.006	0.24		0.829	0.054	2.81		0.228	0.168	18.09		0.123	0.018	293.73		0.000	0.0000	0.246
\$700,000	1.33		0.445	0.005	0.29		0.802	0.052	3.27		0.182	0.134	21.11		0.098	0.014	342.69		0.000	0.0000	0.205
\$800,000	1.52		0.399	0.005	0.33		0.775	0.050	3.74		0.145	0.107	24.12		0.077	0.011	391.64		0.000	0.0000	0.173
\$900,000	1.71		0.357	0.004	0.37		0.748	0.049	4.21		0.117	0.086	27.14		0.061	0.009	440.60		0.000	0.0000	0.148
\$1,000,000	1.90		0.3227	0.0039	0.41		0.7227	0.0470	4.68		0.0927	0.0684	30.15		0.0486	0.0071	489.55		0.0000	0.0000	0.1264
\$2,000,000	3.80		0.1262	0.0015	0.82		0.5046	0.0328	9.35		0.0132	0.0097	60.30		0.0066	0.0010	979.10		0.0000	0.0000	0.0450
\$3,000,000	5.70		0.0590	0.0007	1.22		0.3559	0.0231	14.03		0.0026	0.0019	90.45		0.0013	0.0002	1468.65		0.0000	0.0000	0.0259
\$4,000,000	7.61		0.0310	0.0004	1.63		0.2530	0.0165	18.71		0.0008	0.0006	120.60		0.0003	0.0000	1958.20		0.0000	0.0000	0.0175
\$5,000,000	9.51		0.0176	0.0002	2.04		0.1794	0.0117	23.38		0.0003	0.0002	150.76		0.0001	0.0000	2447.75		0.0000	0.0000	0.0121
\$6,000,000	11.41		0.0103	0.0001	2.45		0.1256	0.0082	28.06		0.0000	0.0000	180.91		0.0001	0.0000	2937.30		0.0000	0.0000	0.0083
\$7,000,000	13.31		0.0060	0.0001	2.85		0.0858	0.0056	32.74		0.0000	0.0000	211.06		0.0001	0.0000	3426.85		0.0000	0.0000	0.0057
\$8,000,000	15.21		0.0032	0.0000	3.26		0.0562	0.0037	37.42		0.0000	0.0000	241.21		0.0001	0.0000	3916.41		0.0000	0.0000	0.0037
\$9,000,000	17.11		0.0015	0.0000	3.67		0.0345	0.0022	42.09		0.0000	0.0000	271.36		0.0000	0.0000	4405.96		0.0000	0.0000	0.0022
\$10,000,000	19.02		0.0005	0.0000	4.08		0.0187	0.0012	46.77		0.0000	0.0000	301.51		0.0000	0.0000	4895.51		0.0000	0.0000	0.0012

Death Average Cost Per Case	\$525,864
P.T. Average Cost Per Case	\$2,453,966
P.P Average Cost Per Case	\$213,817
T.T. Average Cost Per Case	\$33,166

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	0.012	0.987	0.012	0.00	0.044	0.998	0.044	0.04	0.752	0.959	0.722	0.29	0.165	0.809	0.134	4.31	0.027	0.248	0.0066	0.919
\$15,000	0.03		0.982	0.012	0.01		0.996	0.044	0.06		0.940	0.707	0.44		0.751	0.124	6.47		0.188	0.0050	0.892
\$20,000	0.03		0.976	0.012	0.01		0.995	0.043	0.09		0.922	0.694	0.58		0.703	0.116	8.63		0.152	0.0041	0.869
\$25,000	0.04		0.970	0.012	0.01		0.994	0.043	0.11		0.904	0.680	0.73		0.664	0.110	10.79		0.128	0.0034	0.848
\$30,000	0.05		0.965	0.012	0.01		0.993	0.043	0.13		0.888	0.668	0.88		0.631	0.104	12.94		0.111	0.0030	0.830
\$35,000	0.06		0.959	0.012	0.01		0.992	0.043	0.15		0.872	0.656	1.02		0.602	0.099	15.10		0.098	0.0026	0.813
\$40,000	0.07		0.954	0.012	0.01		0.990	0.043	0.17		0.856	0.644	1.17		0.577	0.095	17.26		0.087	0.0023	0.796
\$50,000	0.08		0.943	0.012	0.02		0.988	0.043	0.21		0.827	0.623	1.46		0.535	0.088	21.57		0.071	0.0019	0.768
\$75,000	0.13		0.918	0.011	0.03		0.982	0.043	0.32		0.764	0.575	2.19		0.465	0.077	32.36		0.048	0.0013	0.707
\$100,000	0.17		0.895	0.011	0.03		0.976	0.043	0.43		0.712	0.536	2.92		0.419	0.069	43.14		0.035	0.0009	0.660
\$125,000	0.21		0.871	0.011	0.04		0.970	0.042	0.54		0.668	0.502	3.65		0.383	0.063	53.93		0.027	0.0007	0.619
\$150,000	0.25		0.848	0.010	0.05		0.964	0.042	0.64		0.629	0.473	4.38		0.354	0.058	64.71		0.021	0.0006	0.584
\$175,000	0.30		0.825	0.010	0.06		0.958	0.042	0.75		0.594	0.447	5.11		0.331	0.055	75.50		0.017	0.0005	0.555
\$200,000	0.34		0.804	0.010	0.07		0.952	0.042	0.86		0.564	0.424	5.85		0.311	0.051	86.29		0.014	0.0004	0.527
\$225,000	0.38		0.783	0.010	0.08		0.946	0.041	0.97		0.536	0.403	6.58		0.294	0.049	97.07		0.012	0.0003	0.503
\$250,000	0.42		0.763	0.009	0.09		0.940	0.041	1.07		0.511	0.384	7.31		0.279	0.046	107.86		0.010	0.0003	0.480
\$275,000	0.47		0.744	0.009	0.09		0.934	0.041	1.18		0.487	0.366	8.04		0.265	0.044	118.64		0.009	0.0002	0.460
\$300,000	0.51		0.725	0.009	0.10		0.928	0.041	1.29		0.465	0.350	8.77		0.251	0.041	129.43		0.008	0.0002	0.441
\$325,000	0.55		0.708	0.009	0.11		0.922	0.040	1.39		0.443	0.333	9.50		0.238	0.039	140.21		0.007	0.0002	0.421
\$350,000	0.59		0.690	0.008	0.12		0.915	0.040	1.50		0.423	0.318	10.23		0.226	0.037	151.00		0.005	0.0001	0.403
\$375,000	0.64		0.673	0.008	0.13		0.909	0.040	1.61		0.403	0.303	10.96		0.214	0.035	161.79		0.004	0.0001	0.386
\$400,000	0.68		0.656	0.008	0.14		0.903	0.039	1.72		0.384	0.289	11.69		0.203	0.033	172.57		0.003	0.0001	0.369
\$425,000	0.72		0.639	0.008	0.15		0.897	0.039	1.82		0.365	0.275	12.42		0.192	0.032	183.36		0.002	0.0000	0.354
\$450,000	0.76		0.623	0.008	0.15		0.891	0.039	1.93		0.347	0.261	13.15		0.181	0.030	194.14		0.001	0.0000	0.338
\$475,000	0.81		0.607	0.007	0.16		0.885	0.039	2.04		0.330	0.248	13.88		0.171	0.028	204.93		0.000	0.0000	0.322
\$500,000	0.85		0.592	0.007	0.17		0.879	0.038	2.15		0.314	0.236	14.61		0.162	0.027	215.72		0.000	0.0000	0.308
\$600,000	1.02		0.535	0.007	0.21		0.856	0.037	2.57		0.255	0.192	17.54		0.129	0.021	258.86		0.000	0.0000	0.257
\$700,000	1.19		0.484	0.006	0.24		0.832	0.036	3.00		0.208	0.156	20.46		0.103	0.017	302.00		0.000	0.0000	0.215
\$800,000	1.36		0.438	0.005	0.27		0.809	0.035	3.43		0.169	0.127	23.38		0.082	0.013	345.14		0.000	0.0000	0.180
\$900,000	1.53		0.398	0.005	0.31		0.786	0.034	3.86		0.137	0.103	26.30		0.065	0.011	388.29		0.000	0.0000	0.153
\$1,000,000	1.70		0.3594	0.0044	0.34		0.7633	0.0334	4.29		0.1122	0.0844	29.23		0.0520	0.0086	431.43		0.0000	0.0000	0.1308
\$2,000,000	3.40		0.1515	0.0019	0.69		0.5645	0.0247	8.58		0.0178	0.0134	58.45		0.0073	0.0012	862.86		0.0000	0.0000	0.0412
\$3,000,000	5.10		0.0741	0.0009	1.03		0.4186	0.0183	12.87		0.0037	0.0028	87.68		0.0015	0.0002	1294.29		0.0000	0.0000	0.0222
\$4,000,000	6.79		0.0404	0.0005	1.37		0.3131	0.0137	17.17		0.0011	0.0008	116.90		0.0003	0.0000	1725.72		0.0000	0.0000	0.0150
\$5,000,000	8.49		0.0237	0.0003	1.72		0.2349	0.0103	21.46		0.0004	0.0003	146.13		0.0001	0.0000	2157.15		0.0000	0.0000	0.0109
\$6,000,000	10.19		0.0145	0.0002	2.06		0.1756	0.0077	25.75		0.0001	0.0001	175.35		0.0001	0.0000	2588.58		0.0000	0.0000	0.0080
\$7,000,000	11.89		0.0090	0.0001	2.41		0.1300	0.0057	30.04		0.0000	0.0000	204.58		0.0001	0.0000	3020.01		0.0000	0.0000	0.0058
\$8,000,000	13.59		0.0055	0.0001	2.75		0.0947	0.0041	34.33		0.0000	0.0000	233.80		0.0001	0.0000	3451.44		0.0000	0.0000	0.0042
\$9,000,000	15.29		0.0031	0.0000	3.09		0.0672	0.0029	38.62		0.0000	0.0000	263.03		0.0000	0.0000	3882.87		0.0000	0.0000	0.0029
\$10,000,000	16.98		0.0016	0.0000	3.44		0.0459	0.0020	42.92		0.0000	0.0000	292.25		0.0000	0.0000	4314.30		0.0000	0.0000	0.0020

Death Average Cost Per Case \$588,785
P.T. Average Cost Per Case \$2,909,164
P.P Average Cost Per Case \$233,014
T.T. Average Cost Per Case \$34,217

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	0.02	0.012	0.989	0.012	0.00	0.065	0.998	0.065	0.04	0.767	0.963	0.739	0.28	0.132	0.813	0.108	3.80	0.023	0.270	0.0061	0.930
\$15,000	0.02		0.983	0.012	0.00		0.997	0.065	0.06		0.945	0.725	0.42		0.756	0.100	5.70		0.206	0.0047	0.907
\$20,000	0.03		0.978	0.012	0.01		0.996	0.065	0.08		0.928	0.712	0.57		0.709	0.094	7.60		0.167	0.0038	0.887
\$25,000	0.04		0.973	0.012	0.01		0.995	0.065	0.10		0.912	0.699	0.71		0.670	0.089	9.51		0.141	0.0032	0.868
\$30,000	0.05		0.968	0.012	0.01		0.994	0.065	0.12		0.896	0.688	0.85		0.636	0.084	11.41		0.123	0.0028	0.852
\$35,000	0.05		0.963	0.012	0.01		0.993	0.065	0.14		0.881	0.676	0.99		0.608	0.080	13.31		0.108	0.0025	0.836
\$40,000	0.06		0.959	0.012	0.01		0.992	0.065	0.16		0.866	0.665	1.13		0.583	0.077	15.21		0.097	0.0022	0.821
\$50,000	0.08		0.949	0.012	0.01		0.990	0.065	0.20		0.839	0.644	1.42		0.541	0.072	19.01		0.080	0.0018	0.795
\$75,000	0.11		0.925	0.011	0.02		0.985	0.064	0.30		0.779	0.598	2.12		0.470	0.062	28.52		0.054	0.0012	0.736
\$100,000	0.15		0.905	0.011	0.03		0.980	0.064	0.39		0.729	0.559	2.83		0.424	0.056	38.02		0.039	0.0009	0.691
\$125,000	0.19		0.884	0.011	0.04		0.975	0.064	0.49		0.685	0.526	3.54		0.388	0.051	47.53		0.031	0.0007	0.653
\$150,000	0.23		0.863	0.011	0.04		0.969	0.063	0.59		0.647	0.497	4.25		0.359	0.048	57.03		0.025	0.0006	0.620
\$175,000	0.27		0.842	0.010	0.05		0.964	0.063	0.69		0.614	0.471	4.96		0.335	0.044	66.54		0.020	0.0005	0.589
\$200,000	0.30		0.822	0.010	0.06		0.959	0.063	0.79		0.584	0.448	5.67		0.316	0.042	76.04		0.017	0.0004	0.563
\$225,000	0.34		0.803	0.010	0.07		0.954	0.062	0.89		0.556	0.427	6.37		0.299	0.040	85.55		0.015	0.0003	0.539
\$250,000	0.38		0.784	0.010	0.07		0.949	0.062	0.98		0.532	0.408	7.08		0.283	0.037	95.05		0.012	0.0003	0.517
\$275,000	0.42		0.766	0.009	0.08		0.944	0.062	1.08		0.508	0.390	7.79		0.269	0.036	104.56		0.011	0.0002	0.497
\$300,000	0.46		0.749	0.009	0.09		0.939	0.061	1.18		0.487	0.373	8.50		0.256	0.034	114.06		0.010	0.0002	0.477
\$325,000	0.49		0.733	0.009	0.09		0.934	0.061	1.28		0.466	0.358	9.21		0.244	0.032	123.57		0.009	0.0002	0.460
\$350,000	0.53		0.716	0.009	0.10		0.929	0.061	1.38		0.446	0.343	9.91		0.231	0.031	133.07		0.008	0.0002	0.444
\$375,000	0.57		0.701	0.009	0.11		0.924	0.060	1.48		0.427	0.328	10.62		0.220	0.029	142.58		0.006	0.0001	0.426
\$400,000	0.61		0.685	0.008	0.12		0.919	0.060	1.58		0.409	0.314	11.33		0.208	0.028	152.08		0.005	0.0001	0.410
\$425,000	0.64		0.670	0.008	0.12		0.913	0.060	1.67		0.391	0.300	12.04		0.197	0.026	161.59		0.004	0.0001	0.394
\$450,000	0.68		0.655	0.008	0.13		0.908	0.059	1.77		0.374	0.287	12.75		0.187	0.025	171.09		0.003	0.0001	0.379
\$475,000	0.72		0.640	0.008	0.14		0.903	0.059	1.87		0.357	0.274	13.46		0.177	0.023	180.60		0.002	0.0000	0.364
\$500,000	0.76		0.625	0.008	0.14		0.898	0.059	1.97		0.341	0.262	14.16		0.168	0.022	190.11		0.001	0.0000	0.351
\$600,000	0.91		0.571	0.007	0.17		0.878	0.057	2.36		0.283	0.217	17.00		0.134	0.018	228.13		0.000	0.0000	0.299
\$700,000	1.06		0.521	0.006	0.20		0.858	0.056	2.76		0.234	0.179	19.83		0.108	0.014	266.15		0.000	0.0000	0.255
\$800,000	1.21		0.477	0.006	0.23		0.838	0.055	3.15		0.193	0.148	22.66		0.086	0.011	304.17		0.000	0.0000	0.220
\$900,000	1.37		0.436	0.005	0.26		0.818	0.053	3.54		0.160	0.123	25.50		0.070	0.009	342.19		0.000	0.0000	0.190
\$1,000,000	1.52		0.4001	0.0049	0.29		0.7987	0.0522	3.94		0.1326	0.1018	28.33		0.0559	0.0074	380.21		0.0000	0.0000	0.1663
\$2,000,000	3.03		0.1798	0.0022	0.58		0.6211	0.0406	7.88		0.0236	0.0181	56.66		0.0082	0.0011	760.42		0.0000	0.0000	0.0620
\$3,000,000	4.55		0.0919	0.0011	0.87		0.4810	0.0314	11.81		0.0054	0.0041	84.98		0.0017	0.0002	1140.63		0.0000	0.0000	0.0368
\$4,000,000	6.07		0.0518	0.0006	1.16		0.3752	0.0245	15.75		0.0015	0.0012	113.31		0.0004	0.0001	1520.84		0.0000	0.0000	0.0264
\$5,000,000	7.58		0.0312	0.0004	1.45		0.2941	0.0192	19.69		0.0006	0.0005	141.64		0.0001	0.0000	1901.05		0.0000	0.0000	0.0201
\$6,000,000	9.10		0.0198	0.0002	1.74		0.2308	0.0151	23.63		0.0003	0.0002	169.97		0.0000	0.0000	2281.26		0.0000	0.0000	0.0155
\$7,000,000	10.62		0.0128	0.0002	2.03		0.1806	0.0118	27.57		0.0000	0.0000	198.30		0.0000	0.0000	2661.47		0.0000	0.0000	0.0120
\$8,000,000	12.14		0.0084	0.0001	2.32		0.1404	0.0092	31.50		0.0000	0.0000	226.62		0.0000	0.0000	3041.68		0.0000	0.0000	0.0093
\$9,000,000	13.65		0.0054	0.0001	2.61		0.1081	0.0071	35.44		0.0000	0.0000	254.95		0.0000	0.0000	3421.89		0.0000	0.0000	0.0072
\$10,000,000	15.17		0.0033	0.0000	2.90		0.0819	0.0054	39.38		0.0000	0.0000	283.28		0.0000	0.0000	3802.10		0.0000	0.0000	0.0054

Death Average Cost Per Case \$659,234
P.T. Average Cost Per Case \$3,448,798
P.P Average Cost Per Case \$253,935
T.T. Average Cost Per Case \$35,301

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	0.012	0.990	0.012	0.00	0.092	0.998	0.092	0.04	0.782	0.966	0.755	0.27	0.096	0.817	0.079	3.35	0.017	0.292	0.0050	0.943
\$15,000	0.02		0.985	0.012	0.00		0.997	0.092	0.05		0.949	0.743	0.41		0.760	0.073	5.03		0.224	0.0038	0.924
\$20,000	0.03		0.980	0.012	0.00		0.997	0.092	0.07		0.933	0.730	0.55		0.714	0.069	6.70		0.183	0.0031	0.906
\$25,000	0.03		0.976	0.012	0.01		0.996	0.092	0.09		0.918	0.718	0.69		0.675	0.065	8.38		0.156	0.0026	0.890
\$30,000	0.04		0.971	0.012	0.01		0.995	0.092	0.11		0.904	0.707	0.82		0.642	0.062	10.05		0.135	0.0023	0.875
\$35,000	0.05		0.967	0.012	0.01		0.994	0.091	0.13		0.889	0.696	0.96		0.614	0.059	11.73		0.120	0.0020	0.860
\$40,000	0.05		0.963	0.012	0.01		0.993	0.091	0.14		0.876	0.685	1.10		0.589	0.057	13.40		0.108	0.0018	0.847
\$50,000	0.07		0.954	0.012	0.01		0.991	0.091	0.18		0.850	0.665	1.37		0.547	0.053	16.75		0.089	0.0015	0.823
\$75,000	0.10		0.933	0.011	0.02		0.987	0.091	0.27		0.793	0.620	2.06		0.475	0.046	25.13		0.062	0.0011	0.769
\$100,000	0.14		0.913	0.011	0.02		0.983	0.090	0.36		0.744	0.582	2.75		0.429	0.041	33.51		0.046	0.0008	0.725
\$125,000	0.17		0.895	0.011	0.03		0.979	0.090	0.45		0.702	0.550	3.43		0.393	0.038	41.88		0.036	0.0006	0.690
\$150,000	0.20		0.876	0.011	0.04		0.974	0.090	0.54		0.666	0.521	4.12		0.364	0.035	50.26		0.029	0.0005	0.658
\$175,000	0.24		0.858	0.010	0.04		0.970	0.089	0.63		0.633	0.495	4.81		0.340	0.033	58.64		0.024	0.0004	0.627
\$200,000	0.27		0.839	0.010	0.05		0.966	0.089	0.72		0.603	0.472	5.49		0.320	0.031	67.01		0.020	0.0003	0.602
\$225,000	0.30		0.821	0.010	0.06		0.961	0.088	0.81		0.576	0.451	6.18		0.303	0.029	75.39		0.017	0.0003	0.578
\$250,000	0.34		0.804	0.010	0.06		0.957	0.088	0.90		0.552	0.432	6.86		0.288	0.028	83.77		0.015	0.0003	0.558
\$275,000	0.37		0.787	0.010	0.07		0.953	0.088	0.99		0.529	0.414	7.55		0.274	0.026	92.14		0.013	0.0002	0.538
\$300,000	0.41		0.771	0.009	0.07		0.948	0.087	1.08		0.508	0.398	8.24		0.261	0.025	100.52		0.011	0.0002	0.519
\$325,000	0.44		0.756	0.009	0.08		0.944	0.087	1.17		0.488	0.382	8.92		0.248	0.024	108.90		0.010	0.0002	0.502
\$350,000	0.47		0.741	0.009	0.09		0.940	0.086	1.26		0.469	0.367	9.61		0.237	0.023	117.27		0.009	0.0002	0.485
\$375,000	0.51		0.726	0.009	0.09		0.936	0.086	1.36		0.451	0.353	10.30		0.225	0.022	125.65		0.008	0.0001	0.470
\$400,000	0.54		0.712	0.009	0.10		0.931	0.086	1.45		0.433	0.339	10.98		0.214	0.021	134.03		0.007	0.0001	0.455
\$425,000	0.58		0.698	0.009	0.10		0.927	0.085	1.54		0.416	0.326	11.67		0.203	0.020	142.41		0.006	0.0001	0.440
\$450,000	0.61		0.684	0.008	0.11		0.923	0.085	1.63		0.400	0.313	12.36		0.193	0.019	150.78		0.005	0.0001	0.425
\$475,000	0.64		0.670	0.008	0.12		0.918	0.085	1.72		0.384	0.300	13.04		0.183	0.018	159.16		0.004	0.0001	0.411
\$500,000	0.68		0.657	0.008	0.12		0.914	0.084	1.81		0.368	0.288	13.73		0.173	0.017	167.54		0.003	0.0001	0.397
\$600,000	0.81		0.605	0.007	0.15		0.897	0.083	2.17		0.310	0.243	16.47		0.140	0.013	201.04		0.000	0.0000	0.346
\$700,000	0.95		0.558	0.007	0.17		0.880	0.081	2.53		0.261	0.204	19.22		0.113	0.011	234.55		0.000	0.0000	0.303
\$800,000	1.08		0.515	0.006	0.20		0.863	0.079	2.89		0.219	0.172	21.97		0.091	0.009	268.06		0.000	0.0000	0.266
\$900,000	1.22		0.475	0.006	0.22		0.846	0.078	3.25		0.184	0.144	24.71		0.074	0.007	301.56		0.000	0.0000	0.235
\$1,000,000	1.35		0.4387	0.0054	0.24		0.8293	0.0763	3.61		0.1545	0.1209	27.46		0.0598	0.0058	335.07		0.0000	0.0000	0.2084
\$2,000,000	2.71		0.2109	0.0026	0.49		0.6731	0.0619	7.23		0.0308	0.0241	54.92		0.0091	0.0009	670.14		0.0000	0.0000	0.0895
\$3,000,000	4.06		0.1126	0.0014	0.73		0.5419	0.0499	10.84		0.0076	0.0059	82.37		0.0019	0.0002	1005.21		0.0000	0.0000	0.0574
\$4,000,000	5.42		0.0655	0.0008	0.98		0.4380	0.0403	14.45		0.0022	0.0017	109.83		0.0005	0.0000	1340.28		0.0000	0.0000	0.0428
\$5,000,000	6.77		0.0406	0.0005	1.22		0.3558	0.0327	18.07		0.0009	0.0007	137.29		0.0001	0.0000	1675.35		0.0000	0.0000	0.0339
\$6,000,000	8.13		0.0264	0.0003	1.47		0.2898	0.0267	21.68		0.0004	0.0003	164.75		0.0000	0.0000	2010.43		0.0000	0.0000	0.0273
\$7,000,000	9.48		0.0177	0.0002	1.71		0.2362	0.0217	25.30		0.0002	0.0002	192.21		0.0000	0.0000	2345.50		0.0000	0.0000	0.0221
\$8,000,000	10.84		0.0121	0.0001	1.96		0.1922	0.0177	28.91		0.0000	0.0000	219.66		0.0000	0.0000	2680.57		0.0000	0.0000	0.0178
\$9,000,000	12.19		0.0083	0.0001	2.20		0.1558	0.0143	32.52		0.0000	0.0000	247.12		0.0000	0.0000	3015.64		0.0000	0.0000	0.0144
\$10,000,000	13.55		0.0056	0.0001	2.45		0.1255	0.0116	36.14		0.0000	0.0000	274.58		0.0000	0.0000	3350.71		0.0000	0.0000	0.0117

Death Average Cost Per Case	\$738,113
P.T. Average Cost Per Case	\$4,088,532
P.P Average Cost Per Case	\$276,734
T.T. Average Cost Per Case	\$36,419

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	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(1) Pg2	(2) Pg3	(3) Pg4	(4) Pg5	(5) Pg6	(6) Pg7	(7) Pg8	(8) (1)*TCR	(9) (2)*TCR	(10) (3)*TCR	(11) (4)*TCR	(12) (5)*TCR	(13) (6)*TCR	(14) (7)*TCR	(15)	(16)	(17)	(18)	(19)	(20)	(21)	
\$10,000	0.860	0.894	0.890	0.909	0.919	0.930	0.943	0.679	0.706	0.703	0.718	0.726	0.735	0.745	0.684	0.711	0.708	0.723	0.731	0.740	0.750	
\$15,000	0.825	0.866	0.861	0.883	0.892	0.907	0.924	0.652	0.684	0.680	0.697	0.705	0.716	0.730	0.657	0.689	0.685	0.702	0.710	0.721	0.735	
\$20,000	0.797	0.840	0.834	0.859	0.869	0.887	0.906	0.629	0.663	0.659	0.678	0.686	0.701	0.716	0.634	0.668	0.664	0.683	0.691	0.706	0.721	
\$25,000	0.770	0.818	0.812	0.839	0.848	0.868	0.890	0.608	0.646	0.641	0.663	0.670	0.686	0.703	0.613	0.651	0.646	0.668	0.675	0.691	0.708	
\$30,000	0.748	0.797	0.791	0.819	0.830	0.852	0.875	0.591	0.629	0.625	0.647	0.656	0.673	0.691	0.596	0.634	0.630	0.652	0.661	0.678	0.696	
\$35,000	0.726	0.779	0.773	0.802	0.813	0.836	0.860	0.573	0.615	0.611	0.633	0.642	0.660	0.679	0.578	0.620	0.616	0.638	0.647	0.665	0.684	
\$40,000	0.707	0.760	0.755	0.787	0.796	0.821	0.847	0.558	0.600	0.596	0.622	0.629	0.648	0.669	0.563	0.605	0.601	0.627	0.634	0.653	0.674	
\$50,000	0.672	0.729	0.724	0.756	0.768	0.795	0.823	0.531	0.576	0.572	0.597	0.607	0.628	0.650	0.536	0.581	0.577	0.602	0.612	0.633	0.655	
\$75,000	0.605	0.667	0.659	0.697	0.707	0.736	0.769	0.478	0.527	0.520	0.550	0.558	0.581	0.607	0.483	0.532	0.525	0.555	0.563	0.586	0.612	
\$100,000	0.551	0.617	0.610	0.649	0.660	0.691	0.725	0.435	0.487	0.482	0.513	0.521	0.546	0.573	0.440	0.492	0.487	0.518	0.526	0.551	0.578	
\$125,000	0.508	0.576	0.568	0.608	0.619	0.653	0.690	0.401	0.455	0.449	0.480	0.489	0.516	0.545	0.406	0.460	0.454	0.485	0.494	0.521	0.550	
\$150,000	0.472	0.542	0.534	0.574	0.584	0.620	0.658	0.373	0.428	0.422	0.453	0.461	0.490	0.520	0.378	0.433	0.427	0.458	0.466	0.495	0.525	
\$175,000	0.442	0.510	0.503	0.545	0.555	0.589	0.627	0.349	0.403	0.397	0.430	0.438	0.465	0.495	0.354	0.408	0.402	0.435	0.443	0.470	0.500	
\$200,000	0.414	0.482	0.476	0.518	0.527	0.563	0.602	0.327	0.381	0.376	0.409	0.416	0.445	0.475	0.332	0.386	0.381	0.414	0.421	0.450	0.480	
\$225,000	0.387	0.459	0.451	0.492	0.503	0.539	0.578	0.306	0.363	0.356	0.389	0.397	0.426	0.457	0.311	0.368	0.361	0.394	0.402	0.431	0.462	
\$250,000	0.363	0.434	0.428	0.470	0.480	0.517	0.558	0.287	0.343	0.338	0.371	0.379	0.408	0.441	0.292	0.348	0.343	0.376	0.384	0.413	0.446	
\$275,000	0.341	0.413	0.405	0.450	0.460	0.497	0.538	0.269	0.326	0.320	0.355	0.363	0.393	0.425	0.274	0.331	0.325	0.360	0.368	0.398	0.430	
\$300,000	0.319	0.392	0.386	0.430	0.441	0.477	0.519	0.252	0.310	0.305	0.340	0.348	0.377	0.410	0.257	0.315	0.310	0.345	0.353	0.382	0.415	
\$325,000	0.298	0.371	0.365	0.410	0.421	0.460	0.502	0.235	0.293	0.288	0.324	0.333	0.363	0.396	0.240	0.298	0.293	0.329	0.338	0.368	0.401	
\$350,000	0.279	0.352	0.347	0.392	0.403	0.444	0.485	0.220	0.278	0.274	0.310	0.318	0.351	0.383	0.225	0.283	0.279	0.315	0.323	0.356	0.388	
\$375,000	0.261	0.334	0.328	0.375	0.386	0.426	0.470	0.206	0.264	0.259	0.296	0.305	0.336	0.371	0.211	0.269	0.264	0.301	0.310	0.341	0.376	
\$400,000	0.242	0.316	0.311	0.358	0.369	0.410	0.455	0.191	0.250	0.246	0.283	0.291	0.324	0.359	0.196	0.255	0.251	0.288	0.296	0.329	0.364	
\$425,000	0.226	0.299	0.294	0.340	0.354	0.394	0.440	0.178	0.236	0.232	0.269	0.280	0.311	0.348	0.183	0.241	0.237	0.274	0.285	0.316	0.353	
\$450,000	0.210	0.284	0.279	0.326	0.338	0.379	0.425	0.166	0.224	0.220	0.257	0.267	0.299	0.336	0.171	0.229	0.225	0.262	0.272	0.304	0.341	
\$475,000	0.197	0.269	0.264	0.310	0.322	0.364	0.411	0.156	0.212	0.209	0.245	0.254	0.287	0.325	0.161	0.217	0.214	0.250	0.259	0.292	0.330	
\$500,000	0.183	0.256	0.249	0.297	0.308	0.351	0.397	0.145	0.202	0.197	0.235	0.243	0.277	0.314	0.150	0.207	0.202	0.240	0.248	0.282	0.319	
\$600,000	0.140	0.208	0.201	0.246	0.257	0.299	0.346	0.111	0.164	0.159	0.194	0.203	0.236	0.273	0.116	0.169	0.164	0.199	0.208	0.241	0.278	
\$700,000	0.108	0.171	0.163	0.205	0.215	0.255	0.303	0.085	0.135	0.129	0.162	0.170	0.201	0.239	0.090	0.140	0.134	0.167	0.175	0.206	0.244	
\$800,000	0.081	0.143	0.133	0.173	0.180	0.220	0.266	0.064	0.113	0.105	0.137	0.142	0.174	0.210	0.069	0.118	0.110	0.142	0.147	0.179	0.215	
\$900,000	0.064	0.120	0.109	0.148	0.153	0.190	0.235	0.051	0.095	0.086	0.117	0.121	0.150	0.186	0.056	0.100	0.091	0.122	0.126	0.155	0.191	
* \$1,000,000	0.0503	0.1033	0.0915	0.1264	0.1308	0.1663	0.2084	0.0397	0.0816	0.0723	0.0998	0.1033	0.1313	0.1646	0.0447	0.0866	0.0773	0.1048	0.1083	0.1363	0.1696	
\$2,000,000	0.0285	0.0596	0.0536	0.0762	0.0797	0.1071	0.1394	0.0225	0.0471	0.0423	0.0602	0.0629	0.0846	0.1101	0.0275	0.0521	0.0473	0.0652	0.0679	0.0896	0.1151	
\$3,000,000	0.0206	0.0435	0.0392	0.0566	0.0595	0.0825	0.1100	0.0163	0.0344	0.0310	0.0447	0.0470	0.0652	0.0869	0.0213	0.0394	0.0360	0.0497	0.0520	0.0702	0.0919	
\$4,000,000	0.0165	0.0348	0.0316	0.0458	0.0484	0.0682	0.0923	0.0130	0.0275	0.0250	0.0362	0.0382	0.0539	0.0729	0.0180	0.0325	0.0300	0.0412	0.0432	0.0589	0.0779	
\$5,000,000	0.0138	0.0294	0.0266	0.0388	0.0411	0.0585	0.0804	0.0109	0.0232	0.0210	0.0306	0.0325	0.0462	0.0635	0.0159	0.0282	0.0260	0.0356	0.0375	0.0512	0.0685	
\$6,000,000	0.0120	0.0255	0.0231	0.0339	0.0358	0.0516	0.0715	0.0095	0.0201	0.0182	0.0268	0.0283	0.0408	0.0565	0.0143	0.0251	0.0232	0.0318	0.0333	0.0458	0.0615	
\$7,000,000	0.0106	0.0223	0.0206	0.0301	0.0320	0.0462	0.0646	0.0084	0.0176	0.0163	0.0238	0.0253	0.0365	0.0510	0.0126	0.0226	0.0213	0.0288	0.0303	0.0415	0.0560	
\$8,000,000	0.0093	0.0201	0.0183	0.0270	0.0290	0.0421	0.0590	0.0073	0.0159	0.0145	0.0213	0.0229	0.0333	0.0466	0.0110	0.0209	0.0195	0.0263	0.0279	0.0383	0.0516	
\$9,000,000	0.0084	0.0180	0.0167	0.0245	0.0264	0.0386	0.0542	0.0066	0.0142	0.0132	0.0194	0.0209	0.0305	0.0428	0.0099	0.0192	0.0182	0.0244	0.0259	0.0355	0.0478	
\$10,000,000	0.0074	0.0163	0.0152	0.0225	0.0243	0.0358	0.0502	0.0058	0.0129	0.0120	0.0178	0.0192	0.0283	0.0396	0.0087	0.0179	0.0170	0.0228	0.0242	0.0333	0.0446	

* 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: 12/1/18
Excess Loss (Pure Premium) Factors

Per Accident Limit	2018 Excess Loss Factors*							2017 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	0.684	0.711	0.708	0.723	0.731	0.740	0.750	0.690	0.718	0.714	0.732	0.740	0.751	0.762	-0.9%	-1.0%	-0.8%	-1.2%	-1.2%	-1.5%	-1.6%
\$15,000	0.657	0.689	0.685	0.702	0.710	0.721	0.735	0.661	0.696	0.690	0.712	0.720	0.734	0.750	-0.6%	-1.0%	-0.7%	-1.4%	-1.4%	-1.8%	-2.0%
\$20,000	0.634	0.668	0.664	0.683	0.691	0.706	0.721	0.636	0.675	0.669	0.694	0.703	0.719	0.738	-0.3%	-1.0%	-0.7%	-1.6%	-1.7%	-1.8%	-2.3%
\$25,000	0.613	0.651	0.646	0.668	0.675	0.691	0.708	0.615	0.657	0.651	0.678	0.687	0.706	0.726	-0.3%	-0.9%	-0.8%	-1.5%	-1.7%	-2.1%	-2.5%
\$30,000	0.596	0.634	0.630	0.652	0.661	0.678	0.696	0.596	0.641	0.635	0.663	0.674	0.694	0.714	0.0%	-1.1%	-0.8%	-1.7%	-1.9%	-2.3%	-2.5%
\$35,000	0.578	0.620	0.616	0.640	0.647	0.665	0.684	0.578	0.626	0.619	0.650	0.660	0.682	0.704	0.0%	-1.0%	-0.5%	-1.5%	-2.0%	-2.5%	-2.8%
\$40,000	0.563	0.605	0.601	0.627	0.634	0.653	0.674	0.563	0.611	0.605	0.637	0.647	0.671	0.694	0.0%	-1.0%	-0.7%	-1.6%	-2.0%	-2.7%	-2.9%
\$50,000	0.536	0.581	0.577	0.602	0.612	0.633	0.655	0.534	0.586	0.579	0.615	0.625	0.651	0.676	0.4%	-0.9%	-0.3%	-2.1%	-2.1%	-2.8%	-3.1%
\$75,000	0.483	0.532	0.525	0.555	0.563	0.586	0.612	0.477	0.535	0.527	0.567	0.577	0.607	0.637	1.3%	-0.6%	-0.4%	-2.1%	-2.4%	-3.5%	-3.9%
\$100,000	0.440	0.492	0.487	0.518	0.526	0.551	0.578	0.436	0.496	0.487	0.529	0.539	0.572	0.604	0.9%	-0.8%	0.0%	-2.1%	-2.4%	-3.7%	-4.3%
\$125,000	0.406	0.460	0.454	0.485	0.494	0.521	0.550	0.402	0.464	0.455	0.499	0.508	0.542	0.575	1.0%	-0.9%	-0.2%	-2.8%	-2.8%	-3.9%	-4.3%
\$150,000	0.378	0.433	0.427	0.458	0.466	0.495	0.525	0.373	0.435	0.428	0.471	0.481	0.516	0.551	1.3%	-0.5%	-0.2%	-2.8%	-3.1%	-4.1%	-4.7%
\$175,000	0.354	0.408	0.402	0.435	0.443	0.470	0.500	0.349	0.412	0.404	0.448	0.457	0.494	0.529	1.4%	-1.0%	-0.5%	-2.9%	-3.1%	-4.9%	-5.5%
\$200,000	0.332	0.386	0.381	0.414	0.421	0.450	0.480	0.328	0.392	0.382	0.427	0.437	0.472	0.509	1.2%	-1.5%	-0.3%	-3.0%	-3.7%	-4.7%	-5.7%
\$225,000	0.311	0.367	0.361	0.394	0.402	0.431	0.462	0.307	0.373	0.364	0.409	0.419	0.456	0.492	1.3%	-1.6%	-0.8%	-3.7%	-4.1%	-5.5%	-6.1%
\$250,000	0.292	0.348	0.343	0.376	0.384	0.413	0.446	0.288	0.354	0.345	0.392	0.402	0.440	0.476	1.4%	-1.7%	-0.6%	-4.1%	-4.5%	-6.1%	-6.3%
\$275,000	0.274	0.331	0.325	0.360	0.368	0.398	0.430	0.270	0.337	0.329	0.376	0.387	0.424	0.462	1.5%	-1.8%	-1.2%	-4.3%	-4.9%	-6.1%	-6.9%
\$300,000	0.257	0.315	0.309	0.345	0.353	0.382	0.415	0.253	0.320	0.314	0.362	0.372	0.409	0.448	1.6%	-1.6%	-1.6%	-4.7%	-5.1%	-6.6%	-7.4%
\$325,000	0.240	0.298	0.293	0.329	0.338	0.368	0.401	0.236	0.305	0.299	0.347	0.358	0.396	0.435	1.7%	-2.3%	-2.0%	-5.2%	-5.6%	-7.1%	-7.8%
\$350,000	0.225	0.283	0.279	0.315	0.323	0.355	0.388	0.221	0.289	0.284	0.334	0.345	0.384	0.423	1.8%	-2.1%	-1.8%	-5.7%	-6.4%	-7.6%	-8.3%
\$375,000	0.211	0.269	0.264	0.301	0.310	0.341	0.376	0.207	0.275	0.270	0.320	0.333	0.372	0.411	1.9%	-2.2%	-2.2%	-5.9%	-6.9%	-8.3%	-8.5%
\$400,000	0.196	0.255	0.251	0.288	0.296	0.329	0.364	0.193	0.261	0.257	0.307	0.320	0.361	0.400	1.6%	-2.3%	-2.3%	-6.2%	-7.5%	-8.9%	-9.0%
\$425,000	0.183	0.241	0.237	0.274	0.284	0.316	0.353	0.181	0.249	0.244	0.294	0.308	0.349	0.390	1.1%	-3.2%	-2.9%	-6.8%	-7.8%	-9.5%	-9.5%
\$450,000	0.171	0.229	0.225	0.262	0.272	0.304	0.341	0.169	0.237	0.231	0.282	0.296	0.338	0.379	1.2%	-3.4%	-2.6%	-7.1%	-8.1%	-10.1%	-10.0%
\$475,000	0.161	0.217	0.214	0.251	0.260	0.292	0.330	0.158	0.225	0.220	0.270	0.285	0.327	0.369	1.9%	-3.6%	-2.7%	-7.0%	-8.8%	-10.7%	-10.6%
\$500,000	0.150	0.207	0.202	0.240	0.248	0.282	0.319	0.148	0.214	0.209	0.260	0.274	0.317	0.360	1.4%	-3.3%	-3.3%	-7.7%	-9.5%	-11.0%	-11.4%
\$600,000	0.116	0.169	0.164	0.199	0.208	0.244	0.278	0.114	0.178	0.171	0.221	0.233	0.277	0.325	1.8%	-5.1%	-4.1%	-10.0%	-10.7%	-11.9%	-14.5%
\$700,000	0.090	0.140	0.134	0.167	0.175	0.206	0.244	0.089	0.149	0.141	0.189	0.201	0.244	0.289	1.1%	-6.0%	-5.0%	-11.6%	-12.9%	-15.6%	-15.6%
\$800,000	0.069	0.118	0.110	0.142	0.147	0.179	0.215	0.071	0.127	0.117	0.162	0.172	0.214	0.259	-2.8%	-7.1%	-6.0%	-12.3%	-14.5%	-16.4%	-17.0%
\$900,000	0.056	0.100	0.091	0.122	0.126	0.155	0.191	0.058	0.109	0.097	0.141	0.149	0.190	0.233	-3.4%	-8.3%	-6.2%	-13.5%	-15.4%	-18.4%	-18.0%
\$1,000,000	0.0447	0.0866	0.0773	0.1048	0.1083	0.1363	0.1696	0.0461	0.0950	0.0825	0.1218	0.1294	0.1685	0.2106	-3.0%	-8.8%	-6.3%	-14.0%	-16.3%	-19.1%	-19.5%
\$2,000,000	0.0275	0.0521	0.0473	0.0652	0.0679	0.0896	0.1151	0.0283	0.0569	0.0504	0.0755	0.0807	0.1103	0.1425	-2.8%	-8.4%	-6.2%	-13.6%	-15.9%	-18.8%	-19.2%
\$3,000,000	0.0213	0.0394	0.0360	0.0497	0.0520	0.0702	0.0919	0.0219	0.0429	0.0382	0.0573	0.0616	0.0861	0.1136	-2.7%	-8.2%	-5.8%	-13.3%	-15.6%	-18.5%	-19.1%
\$4,000,000	0.0180	0.0325	0.0300	0.0412	0.0432	0.0589	0.0779	0.0185	0.0354	0.0318	0.0473	0.0510	0.0720	0.0961	-2.7%	-8.2%	-5.7%	-12.9%	-15.3%	-18.2%	-18.9%
\$5,000,000	0.0159	0.0282	0.0260	0.0356	0.0375	0.0512	0.0685	0.0163	0.0306	0.0275	0.0409	0.0441	0.0626	0.0843	-2.5%	-7.8%	-5.5%	-13.0%	-15.0%	-18.2%	-18.7%
\$6,000,000	0.0143	0.0251	0.0232	0.0318	0.0333	0.0458	0.0615	0.0147	0.0272	0.0246	0.0363	0.0391	0.0557	0.0755	-2.7%	-7.7%	-5.7%	-12.4%	-14.8%	-17.8%	-18.5%
\$7,000,000	0.0126	0.0226	0.0213	0.0288	0.0303	0.0415	0.0560	0.0131	0.0244	0.0224	0.0328	0.0354	0.0505	0.0688	-3.8%	-7.4%	-4.9%	-12.2%	-14.4%	-17.8%	-18.6%
\$8,000,000	0.0110	0.0209	0.0195	0.0263	0.0279	0.0383	0.0516	0.0118	0.0226	0.0205	0.0300	0.0326	0.0464	0.0632	-6.8%	-7.5%	-4.9%	-12.3%	-14.4%	-17.5%	-18.4%
\$9,000,000	0.0099	0.0192	0.0182	0.0244	0.0259	0.0355	0.0478	0.0104	0.0207	0.0191	0.0277	0.0302	0.0429	0.0584	-4.8%	-7.2%	-4.7%	-11.9%	-14.2%	-17.2%	-18.2%
\$10,000,000	0.0087	0.0179	0.0170	0.0228	0.0242	0.0333	0.0446	0.0092	0.0192	0.0179	0.0258	0.0282	0.0402	0.0545	-5.4%	-6.8%	-5.0%	-11.6%	-14.2%	-17.2%	-18.2%

* Adjusted