

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 2023 excess loss factors with the current 2022 excess loss factors.

Exhibit I Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.	Injury Type	Average Cost Per Case						
		A	B	C	D	E	F	G
	Fatal							
	P.T.	656,033						
	PP	6,404,600						
	T.T.	134,741						
	M.O	23,004						
		1,440						
II.	Injury Type	Hazard Group						
	Fatal	488,848	532,146	579,279	630,586	686,437	747,235	813,418
	P.T.	3,742,789	4,412,406	5,201,822	6,132,471	7,229,622	8,523,062	10,047,909
	PP	95,300	108,046	122,497	138,880	157,455	178,514	202,390
	T.T.	20,471	21,442	22,458	23,522	24,637	25,805	27,028
	M.O	1,150	1,257	1,375	1,504	1,645	1,799	1,968

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	0.013	0.013	0.013	0.013	0.013	0.013	0.013
P.T.	0.007	0.068	0.034	0.063	0.050	0.072	0.101
PP	0.686	0.701	0.716	0.731	0.746	0.761	0.776
T.T.	0.229	0.168	0.186	0.151	0.163	0.131	0.094
Medical Only	0.066	0.050	0.051	0.042	0.028	0.023	0.016
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	0.581	0.590	0.597	0.616	0.624	0.659	0.685
\$3,000,000	0.425	0.434	0.444	0.465	0.476	0.519	0.556
\$4,000,000	0.337	0.347	0.355	0.379	0.392	0.437	0.476
\$5,000,000	0.277	0.287	0.297	0.321	0.334	0.379	0.420
\$6,000,000	0.233	0.244	0.256	0.279	0.292	0.335	0.377
\$7,000,000	0.197	0.212	0.222	0.244	0.258	0.301	0.342
\$8,000,000	0.173	0.182	0.196	0.216	0.231	0.272	0.312
\$9,000,000	0.148	0.162	0.173	0.193	0.209	0.248	0.288
\$10,000,000	0.129	0.141	0.155	0.176	0.189	0.228	0.266

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	0.013	0.985	0.012	0.00	0.007	0.996	0.007	0.10	0.686	0.914	0.627	0.49	0.229	0.727	0.166	8.70	0.066	0.116	0.0077	0.820
\$15,000	0.03		0.978	0.012	0.00		0.994	0.007	0.16		0.876	0.601	0.73		0.647	0.148	13.05		0.074	0.0049	0.773
\$20,000	0.04		0.970	0.012	0.01		0.991	0.007	0.21		0.843	0.578	0.98		0.584	0.134	17.40		0.051	0.0034	0.734
\$25,000	0.05		0.963	0.012	0.01		0.989	0.006	0.26		0.812	0.557	1.22		0.535	0.122	21.75		0.037	0.0024	0.699
\$30,000	0.06		0.957	0.012	0.01		0.987	0.006	0.31		0.783	0.537	1.47		0.493	0.113	26.09		0.027	0.0018	0.670
\$35,000	0.07		0.950	0.012	0.01		0.985	0.006	0.37		0.757	0.520	1.71		0.459	0.105	30.44		0.020	0.0013	0.644
\$40,000	0.08		0.943	0.012	0.01		0.983	0.006	0.42		0.733	0.503	1.95		0.429	0.098	34.79		0.015	0.0010	0.620
\$50,000	0.10		0.930	0.012	0.01		0.979	0.006	0.52		0.689	0.473	2.44		0.380	0.087	43.49		0.008	0.0005	0.579
\$75,000	0.15		0.897	0.011	0.02		0.968	0.006	0.79		0.601	0.413	3.66		0.302	0.069	65.24		0.001	0.0001	0.499
\$100,000	0.20		0.863	0.011	0.03		0.957	0.006	1.05		0.533	0.366	4.88		0.252	0.058	86.98		0.000	0.0000	0.441
\$125,000	0.26		0.829	0.010	0.03		0.946	0.006	1.31		0.478	0.328	6.11		0.217	0.049	108.73		0.000	0.0000	0.393
\$150,000	0.31		0.799	0.010	0.04		0.936	0.006	1.57		0.433	0.297	7.33		0.192	0.044	130.47		0.000	0.0000	0.357
\$175,000	0.36		0.774	0.010	0.05		0.925	0.006	1.84		0.393	0.270	8.55		0.173	0.040	152.22		0.000	0.0000	0.326
\$200,000	0.41		0.752	0.010	0.05		0.914	0.006	2.10		0.358	0.245	9.77		0.159	0.036	173.96		0.000	0.0000	0.297
\$225,000	0.46		0.732	0.009	0.06		0.904	0.006	2.36		0.325	0.223	10.99		0.147	0.034	195.71		0.000	0.0000	0.272
\$250,000	0.51		0.714	0.009	0.07		0.893	0.006	2.62		0.295	0.202	12.21		0.137	0.031	217.45		0.000	0.0000	0.248
\$275,000	0.56		0.696	0.009	0.07		0.883	0.006	2.89		0.266	0.183	13.43		0.127	0.029	239.20		0.000	0.0000	0.227
\$300,000	0.61		0.678	0.009	0.08		0.872	0.006	3.15		0.240	0.165	14.65		0.118	0.027	260.95		0.000	0.0000	0.207
\$325,000	0.66		0.660	0.008	0.09		0.862	0.006	3.41		0.216	0.148	15.88		0.109	0.025	282.69		0.000	0.0000	0.187
\$350,000	0.72		0.642	0.008	0.09		0.852	0.006	3.67		0.194	0.133	17.10		0.101	0.023	304.44		0.000	0.0000	0.170
\$375,000	0.77		0.625	0.008	0.10		0.841	0.006	3.93		0.174	0.120	18.32		0.093	0.021	326.18		0.000	0.0000	0.155
\$400,000	0.82		0.609	0.008	0.11		0.831	0.005	4.20		0.157	0.108	19.54		0.085	0.019	347.93		0.000	0.0000	0.140
\$425,000	0.87		0.593	0.008	0.11		0.821	0.005	4.46		0.141	0.097	20.76		0.078	0.018	369.67		0.000	0.0000	0.128
\$450,000	0.92		0.578	0.007	0.12		0.811	0.005	4.72		0.127	0.087	21.98		0.072	0.016	391.42		0.000	0.0000	0.115
\$475,000	0.97		0.564	0.007	0.13		0.802	0.005	4.98		0.114	0.078	23.20		0.066	0.015	413.16		0.000	0.0000	0.105
\$500,000	1.02		0.549	0.007	0.13		0.792	0.005	5.25		0.102	0.070	24.42		0.061	0.014	434.91		0.000	0.0000	0.096
\$600,000	1.23		0.495	0.006	0.16		0.754	0.005	6.30		0.067	0.046	29.31		0.043	0.010	521.89		0.000	0.0000	0.067
\$700,000	1.43		0.442	0.006	0.19		0.718	0.005	7.35		0.043	0.029	34.19		0.030	0.007	608.87		0.000	0.0000	0.047
\$800,000	1.64		0.405	0.005	0.21		0.683	0.004	8.39		0.029	0.020	39.08		0.021	0.005	695.85		0.000	0.0000	0.034
\$900,000	1.84		0.368	0.005	0.24		0.650	0.004	9.44		0.020	0.014	43.96		0.015	0.003	782.84		0.000	0.0000	0.026
\$1,000,000	2.05		0.3339	0.0042	0.27		0.6191	0.0041	10.49		0.0135	0.0093	48.85		0.0110	0.0025	869.82		0.0000	0.0000	0.0201
\$2,000,000	4.09		0.1457	0.0018	0.53		0.3865	0.0025	20.99		0.0006	0.0004	97.70		0.0007	0.0002	1739.63		0.0000	0.0000	0.0049
\$3,000,000	6.14		0.0748	0.0009	0.80		0.2402	0.0016	31.48		0.0000	0.0000	146.55		0.0000	0.0000	2609.45		0.0000	0.0000	0.0025
\$4,000,000	8.18		0.0411	0.0005	1.07		0.1403	0.0009	41.97		0.0000	0.0000	195.39		0.0000	0.0000	3479.27		0.0000	0.0000	0.0014
\$5,000,000	10.23		0.0227	0.0003	1.34		0.0708	0.0005	52.47		0.0000	0.0000	244.24		0.0000	0.0000	4349.09		0.0000	0.0000	0.0008
\$6,000,000	12.27		0.0118	0.0001	1.60		0.0234	0.0002	62.96		0.0000	0.0000	293.09		0.0000	0.0000	5218.90		0.0000	0.0000	0.0003
\$7,000,000	14.32		0.0051	0.0001	1.87		0.0000	0.0000	73.45		0.0000	0.0000	341.94		0.0000	0.0000	6088.72		0.0000	0.0000	0.0001
\$8,000,000	16.36		0.0012	0.0000	2.14		0.0000	0.0000	83.95		0.0000	0.0000	390.79		0.0000	0.0000	6958.54		0.0000	0.0000	0.0000
\$9,000,000	18.41		0.0000	0.0000	2.40		0.0000	0.0000	94.44		0.0000	0.0000	439.64		0.0000	0.0000	7828.35		0.0000	0.0000	0.0000
\$10,000,000	20.46		0.0000	0.0000	2.67		0.0000	0.0000	104.93		0.0000	0.0000	488.48		0.0000	0.0000	8698.17		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$488,848
P.T. Average Cost Per Case	\$3,742,789
P.P Average Cost Per Case	\$95,300
T.T. Average Cost Per Case	\$20,471

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	0.013	0.986	0.012	0.00	0.068	0.996	0.067	0.09	0.701	0.923	0.647	0.47	0.168	0.735	0.124	7.95	0.050	0.127	0.0064	0.856
\$15,000	0.03		0.980	0.012	0.00		0.995	0.067	0.14		0.889	0.623	0.70		0.656	0.110	11.93		0.083	0.0042	0.816
\$20,000	0.04		0.973	0.012	0.00		0.993	0.067	0.19		0.858	0.602	0.93		0.595	0.100	15.91		0.058	0.0029	0.784
\$25,000	0.05		0.966	0.012	0.01		0.991	0.067	0.23		0.830	0.582	1.17		0.545	0.092	19.88		0.042	0.0021	0.755
\$30,000	0.06		0.960	0.012	0.01		0.989	0.067	0.28		0.803	0.563	1.40		0.504	0.085	23.86		0.032	0.0016	0.729
\$35,000	0.07		0.954	0.012	0.01		0.987	0.067	0.32		0.779	0.546	1.63		0.469	0.079	27.83		0.024	0.0012	0.705
\$40,000	0.08		0.948	0.012	0.01		0.985	0.067	0.37		0.756	0.530	1.87		0.439	0.074	31.81		0.018	0.0009	0.684
\$50,000	0.09		0.935	0.012	0.01		0.982	0.066	0.46		0.714	0.501	2.33		0.390	0.066	39.76		0.011	0.0005	0.646
\$75,000	0.14		0.905	0.011	0.02		0.973	0.066	0.69		0.630	0.442	3.50		0.310	0.052	59.65		0.002	0.0001	0.571
\$100,000	0.19		0.874	0.011	0.02		0.964	0.065	0.93		0.563	0.395	4.66		0.259	0.044	79.53		0.000	0.0000	0.515
\$125,000	0.23		0.843	0.011	0.03		0.955	0.064	1.16		0.509	0.357	5.83		0.223	0.038	99.41		0.000	0.0000	0.470
\$150,000	0.28		0.813	0.010	0.03		0.945	0.064	1.39		0.464	0.325	7.00		0.198	0.033	119.29		0.000	0.0000	0.432
\$175,000	0.33		0.788	0.010	0.04		0.936	0.063	1.62		0.425	0.298	8.16		0.179	0.030	139.17		0.000	0.0000	0.401
\$200,000	0.38		0.766	0.010	0.05		0.927	0.063	1.85		0.391	0.274	9.33		0.164	0.028	159.05		0.000	0.0000	0.375
\$225,000	0.42		0.746	0.009	0.05		0.918	0.062	2.08		0.360	0.252	10.49		0.152	0.026	178.94		0.000	0.0000	0.349
\$250,000	0.47		0.729	0.009	0.06		0.909	0.061	2.31		0.331	0.232	11.66		0.142	0.024	198.82		0.000	0.0000	0.326
\$275,000	0.52		0.712	0.009	0.06		0.900	0.061	2.55		0.303	0.213	12.83		0.132	0.022	218.70		0.000	0.0000	0.305
\$300,000	0.56		0.696	0.009	0.07		0.891	0.060	2.78		0.278	0.195	13.99		0.123	0.021	238.58		0.000	0.0000	0.285
\$325,000	0.61		0.679	0.009	0.07		0.882	0.060	3.01		0.254	0.178	15.16		0.114	0.019	258.46		0.000	0.0000	0.266
\$350,000	0.66		0.663	0.008	0.08		0.873	0.059	3.24		0.231	0.162	16.32		0.106	0.018	278.35		0.000	0.0000	0.247
\$375,000	0.70		0.646	0.008	0.08		0.865	0.058	3.47		0.211	0.148	17.49		0.098	0.016	298.23		0.000	0.0000	0.230
\$400,000	0.75		0.630	0.008	0.09		0.856	0.058	3.70		0.192	0.134	18.66		0.090	0.015	318.11		0.000	0.0000	0.215
\$425,000	0.80		0.615	0.008	0.10		0.847	0.057	3.93		0.175	0.122	19.82		0.083	0.014	337.99		0.000	0.0000	0.201
\$450,000	0.85		0.600	0.008	0.10		0.839	0.057	4.16		0.159	0.111	20.99		0.077	0.013	357.87		0.000	0.0000	0.189
\$475,000	0.89		0.587	0.007	0.11		0.830	0.056	4.40		0.145	0.101	22.15		0.071	0.012	377.76		0.000	0.0000	0.176
\$500,000	0.94		0.573	0.007	0.11		0.822	0.056	4.63		0.132	0.092	23.32		0.065	0.011	397.64		0.000	0.0000	0.166
\$600,000	1.13		0.520	0.007	0.14		0.788	0.053	5.55		0.090	0.063	27.98		0.047	0.008	477.16		0.000	0.0000	0.131
\$700,000	1.32		0.475	0.006	0.16		0.756	0.051	6.48		0.062	0.044	32.65		0.034	0.006	556.69		0.000	0.0000	0.107
\$800,000	1.50		0.425	0.005	0.18		0.726	0.049	7.40		0.043	0.030	37.31		0.024	0.004	636.22		0.000	0.0000	0.088
\$900,000	1.69		0.395	0.005	0.20		0.696	0.047	8.33		0.030	0.021	41.97		0.017	0.003	715.75		0.000	0.0000	0.076
\$1,000,000	1.88		0.3609	0.0046	0.23		0.6672	0.0451	9.26		0.0212	0.0149	46.64		0.0128	0.0022	795.27		0.0000	0.0000	0.0668
\$2,000,000	3.76		0.1644	0.0021	0.45		0.4449	0.0301	18.51		0.0010	0.0007	93.28		0.0008	0.0001	1590.55		0.0000	0.0000	0.0330
\$3,000,000	5.64		0.0872	0.0011	0.68		0.2996	0.0202	27.77		0.0001	0.0001	139.91		0.0000	0.0000	2385.82		0.0000	0.0000	0.0214
\$4,000,000	7.52		0.0498	0.0006	0.91		0.1966	0.0133	37.02		0.0000	0.0000	186.55		0.0000	0.0000	3181.10		0.0000	0.0000	0.0139
\$5,000,000	9.40		0.0290	0.0004	1.13		0.1211	0.0082	46.28		0.0000	0.0000	233.19		0.0000	0.0000	3976.37		0.0000	0.0000	0.0086
\$6,000,000	11.28		0.0165	0.0002	1.36		0.0658	0.0044	55.53		0.0000	0.0000	279.83		0.0000	0.0000	4771.65		0.0000	0.0000	0.0046
\$7,000,000	13.15		0.0085	0.0001	1.59		0.0258	0.0017	64.79		0.0000	0.0000	326.47		0.0000	0.0000	5566.92		0.0000	0.0000	0.0018
\$8,000,000	15.03		0.0035	0.0000	1.81		0.0000	0.0000	74.04		0.0000	0.0000	373.10		0.0000	0.0000	6362.20		0.0000	0.0000	0.0000
\$9,000,000	16.91		0.0006	0.0000	2.04		0.0000	0.0000	83.30		0.0000	0.0000	419.74		0.0000	0.0000	7157.47		0.0000	0.0000	0.0000
\$10,000,000	18.79		0.0000	0.0000	2.27		0.0000	0.0000	92.55		0.0000	0.0000	466.38		0.0000	0.0000	7952.75		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$532,146
P.T. Average Cost Per Case	\$4,412,406
P.P Average Cost Per Case	\$108,046
T.T. Average Cost Per Case	\$21,442

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	0.013	0.987	0.012	0.00	0.034	0.997	0.034	0.08	0.716	0.931	0.667	0.45	0.186	0.743	0.138	7.27	0.051	0.139	0.0070	0.858
\$15,000	0.03		0.981	0.012	0.00		0.995	0.034	0.12		0.901	0.645	0.67		0.666	0.124	10.91		0.092	0.0046	0.820
\$20,000	0.03		0.975	0.012	0.00		0.994	0.034	0.16		0.873	0.625	0.89		0.605	0.112	14.54		0.065	0.0033	0.786
\$25,000	0.04		0.969	0.012	0.00		0.992	0.034	0.20		0.846	0.606	1.11		0.555	0.103	18.18		0.048	0.0024	0.757
\$30,000	0.05		0.963	0.012	0.01		0.991	0.034	0.24		0.822	0.588	1.34		0.514	0.096	21.81		0.037	0.0019	0.732
\$35,000	0.06		0.957	0.012	0.01		0.989	0.034	0.29		0.799	0.572	1.56		0.479	0.089	25.45		0.028	0.0014	0.708
\$40,000	0.07		0.952	0.012	0.01		0.988	0.034	0.33		0.777	0.557	1.78		0.449	0.084	29.08		0.022	0.0011	0.688
\$50,000	0.09		0.940	0.012	0.01		0.985	0.034	0.41		0.738	0.529	2.23		0.400	0.074	36.36		0.013	0.0007	0.650
\$75,000	0.13		0.912	0.012	0.01		0.977	0.034	0.61		0.657	0.471	3.34		0.318	0.059	54.53		0.004	0.0002	0.576
\$100,000	0.17		0.884	0.011	0.02		0.969	0.033	0.82		0.593	0.425	4.45		0.267	0.050	72.71		0.001	0.0000	0.519
\$125,000	0.22		0.855	0.011	0.02		0.961	0.033	1.02		0.540	0.387	5.57		0.231	0.043	90.89		0.000	0.0000	0.474
\$150,000	0.26		0.827	0.010	0.03		0.954	0.033	1.22		0.495	0.355	6.68		0.204	0.038	109.07		0.000	0.0000	0.436
\$175,000	0.30		0.802	0.010	0.03		0.946	0.033	1.43		0.457	0.327	7.79		0.184	0.034	127.25		0.000	0.0000	0.404
\$200,000	0.35		0.780	0.010	0.04		0.938	0.032	1.63		0.423	0.303	8.91		0.169	0.031	145.42		0.000	0.0000	0.376
\$225,000	0.39		0.760	0.010	0.04		0.931	0.032	1.84		0.393	0.281	10.02		0.157	0.029	163.60		0.000	0.0000	0.352
\$250,000	0.43		0.743	0.009	0.05		0.923	0.032	2.04		0.365	0.261	11.13		0.146	0.027	181.78		0.000	0.0000	0.329
\$275,000	0.47		0.727	0.009	0.05		0.915	0.032	2.24		0.339	0.243	12.25		0.137	0.025	199.96		0.000	0.0000	0.309
\$300,000	0.52		0.712	0.009	0.06		0.908	0.031	2.45		0.314	0.225	13.36		0.128	0.024	218.14		0.000	0.0000	0.289
\$325,000	0.56		0.697	0.009	0.06		0.900	0.031	2.65		0.291	0.209	14.47		0.119	0.022	236.31		0.000	0.0000	0.271
\$350,000	0.60		0.681	0.009	0.07		0.892	0.031	2.86		0.269	0.193	15.58		0.111	0.021	254.49		0.000	0.0000	0.254
\$375,000	0.65		0.666	0.008	0.07		0.885	0.031	3.06		0.248	0.178	16.70		0.103	0.019	272.67		0.000	0.0000	0.236
\$400,000	0.69		0.651	0.008	0.08		0.877	0.030	3.27		0.229	0.164	17.81		0.096	0.018	290.85		0.000	0.0000	0.220
\$425,000	0.73		0.636	0.008	0.08		0.870	0.030	3.47		0.211	0.151	18.92		0.089	0.017	309.03		0.000	0.0000	0.206
\$450,000	0.78		0.622	0.008	0.09		0.862	0.030	3.67		0.194	0.139	20.04		0.082	0.015	327.20		0.000	0.0000	0.192
\$475,000	0.82		0.608	0.008	0.09		0.855	0.029	3.88		0.179	0.128	21.15		0.076	0.014	345.38		0.000	0.0000	0.179
\$500,000	0.86		0.595	0.008	0.10		0.848	0.029	4.08		0.164	0.118	22.26		0.070	0.013	363.56		0.000	0.0000	0.168
\$600,000	1.04		0.546	0.007	0.12		0.819	0.028	4.90		0.118	0.084	26.72		0.052	0.010	436.27		0.000	0.0000	0.129
\$700,000	1.21		0.499	0.006	0.13		0.790	0.027	5.71		0.084	0.060	31.17		0.037	0.007	508.98		0.000	0.0000	0.100
\$800,000	1.38		0.458	0.006	0.15		0.763	0.026	6.53		0.061	0.044	35.62		0.027	0.005	581.70		0.000	0.0000	0.081
\$900,000	1.55		0.422	0.005	0.17		0.737	0.025	7.35		0.043	0.031	40.07		0.020	0.004	654.41		0.000	0.0000	0.065
\$1,000,000	1.73		0.3882	0.0049	0.19		0.7113	0.0245	8.16		0.0319	0.0228	44.53		0.0147	0.0027	727.12		0.0000	0.0000	0.0549
\$2,000,000	3.45		0.1845	0.0023	0.38		0.5016	0.0173	16.33		0.0019	0.0014	89.06		0.0010	0.0002	1454.24		0.0000	0.0000	0.0212
\$3,000,000	5.18		0.1009	0.0013	0.58		0.3591	0.0124	24.49		0.0003	0.0002	133.58		0.0001	0.0000	2181.36		0.0000	0.0000	0.0139
\$4,000,000	6.91		0.0595	0.0008	0.77		0.2551	0.0088	32.65		0.0000	0.0000	178.11		0.0000	0.0000	2908.48		0.0000	0.0000	0.0096
\$5,000,000	8.63		0.0362	0.0005	0.96		0.1762	0.0061	40.82		0.0000	0.0000	222.64		0.0000	0.0000	3635.60		0.0000	0.0000	0.0066
\$6,000,000	10.36		0.0218	0.0003	1.15		0.1155	0.0040	48.98		0.0000	0.0000	267.17		0.0000	0.0000	4362.72		0.0000	0.0000	0.0043
\$7,000,000	12.08		0.0126	0.0002	1.35		0.0687	0.0024	57.14		0.0000	0.0000	311.69		0.0000	0.0000	5089.85		0.0000	0.0000	0.0026
\$8,000,000	13.81		0.0065	0.0001	1.54		0.0333	0.0011	65.31		0.0000	0.0000	356.22		0.0000	0.0000	5816.97		0.0000	0.0000	0.0012
\$9,000,000	15.54		0.0026	0.0000	1.73		0.0071	0.0002	73.47		0.0000	0.0000	400.75		0.0000	0.0000	6544.09		0.0000	0.0000	0.0002
\$10,000,000	17.26		0.0002	0.0000	1.92		0.0000	0.0000	81.63		0.0000	0.0000	445.28		0.0000	0.0000	7271.21		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$579,279
P.T. Average Cost Per Case	\$5,201,822
P.P Average Cost Per Case	\$122,497
T.T. Average Cost Per Case	\$22,458

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	0.013	0.988	0.013	0.00	0.063	0.997	0.063	0.07	0.731	0.939	0.686	0.43	0.151	0.751	0.114	6.65	0.042	0.151	0.0063	0.882
\$15,000	0.02		0.983	0.012	0.00		0.996	0.063	0.11		0.911	0.666	0.64		0.675	0.102	9.97		0.101	0.0042	0.847
\$20,000	0.03		0.977	0.012	0.00		0.995	0.063	0.14		0.886	0.647	0.85		0.615	0.093	13.30		0.073	0.0030	0.818
\$25,000	0.04		0.971	0.012	0.00		0.993	0.063	0.18		0.862	0.630	1.06		0.566	0.086	16.62		0.055	0.0023	0.793
\$30,000	0.05		0.966	0.012	0.00		0.992	0.063	0.22		0.839	0.613	1.28		0.525	0.079	19.94		0.042	0.0017	0.769
\$35,000	0.06		0.960	0.012	0.01		0.991	0.063	0.25		0.818	0.598	1.49		0.490	0.074	23.27		0.033	0.0014	0.748
\$40,000	0.06		0.955	0.012	0.01		0.990	0.063	0.29		0.798	0.583	1.70		0.460	0.070	26.59		0.026	0.0011	0.729
\$50,000	0.08		0.945	0.012	0.01		0.987	0.062	0.36		0.761	0.556	2.13		0.411	0.062	33.24		0.017	0.0007	0.693
\$75,000	0.12		0.919	0.012	0.01		0.980	0.062	0.54		0.684	0.500	3.19		0.327	0.050	49.86		0.005	0.0002	0.624
\$100,000	0.16		0.894	0.011	0.02		0.974	0.062	0.72		0.622	0.454	4.25		0.275	0.042	66.48		0.001	0.0000	0.569
\$125,000	0.20		0.867	0.011	0.02		0.967	0.061	0.90		0.570	0.417	5.31		0.238	0.036	83.10		0.000	0.0000	0.525
\$150,000	0.24		0.841	0.011	0.02		0.961	0.061	1.08		0.526	0.385	6.38		0.210	0.032	99.72		0.000	0.0000	0.489
\$175,000	0.28		0.816	0.010	0.03		0.954	0.060	1.26		0.488	0.357	7.44		0.190	0.029	116.34		0.000	0.0000	0.456
\$200,000	0.32		0.794	0.010	0.03		0.948	0.060	1.44		0.455	0.332	8.50		0.174	0.026	132.96		0.000	0.0000	0.428
\$225,000	0.36		0.774	0.010	0.04		0.941	0.060	1.62		0.425	0.311	9.57		0.161	0.024	149.58		0.000	0.0000	0.405
\$250,000	0.40		0.757	0.010	0.04		0.935	0.059	1.80		0.398	0.291	10.63		0.151	0.023	166.20		0.000	0.0000	0.383
\$275,000	0.44		0.741	0.009	0.04		0.928	0.059	1.98		0.373	0.273	11.69		0.141	0.021	182.82		0.000	0.0000	0.362
\$300,000	0.48		0.727	0.009	0.05		0.921	0.058	2.16		0.350	0.256	12.75		0.133	0.020	199.44		0.000	0.0000	0.343
\$325,000	0.52		0.713	0.009	0.05		0.915	0.058	2.34		0.327	0.239	13.82		0.124	0.019	216.06		0.000	0.0000	0.325
\$350,000	0.56		0.699	0.009	0.06		0.908	0.058	2.52		0.306	0.224	14.88		0.116	0.018	232.68		0.000	0.0000	0.309
\$375,000	0.59		0.685	0.009	0.06		0.902	0.057	2.70		0.286	0.209	15.94		0.109	0.016	249.30		0.000	0.0000	0.291
\$400,000	0.63		0.671	0.008	0.07		0.896	0.057	2.88		0.267	0.195	17.01		0.101	0.015	265.92		0.000	0.0000	0.275
\$425,000	0.67		0.657	0.008	0.07		0.889	0.056	3.06		0.249	0.182	18.07		0.094	0.014	282.54		0.000	0.0000	0.260
\$450,000	0.71		0.643	0.008	0.07		0.883	0.056	3.24		0.231	0.169	19.13		0.088	0.013	299.16		0.000	0.0000	0.246
\$475,000	0.75		0.630	0.008	0.08		0.876	0.055	3.42		0.215	0.157	20.19		0.081	0.012	315.78		0.000	0.0000	0.232
\$500,000	0.79		0.617	0.008	0.08		0.870	0.055	3.60		0.200	0.146	21.26		0.075	0.011	332.40		0.000	0.0000	0.220
\$600,000	0.95		0.570	0.007	0.10		0.845	0.053	4.32		0.149	0.109	25.51		0.056	0.008	398.88		0.000	0.0000	0.177
\$700,000	1.11		0.525	0.007	0.11		0.820	0.052	5.04		0.111	0.081	29.76		0.041	0.006	465.37		0.000	0.0000	0.146
\$800,000	1.27		0.485	0.006	0.13		0.796	0.050	5.76		0.083	0.060	34.01		0.031	0.005	531.85		0.000	0.0000	0.121
\$900,000	1.43		0.443	0.006	0.15		0.773	0.049	6.48		0.062	0.045	38.26		0.023	0.003	598.33		0.000	0.0000	0.103
\$1,000,000	1.59		0.4153	0.0053	0.16		0.7502	0.0475	7.20		0.0447	0.0327	42.51		0.0159	0.0024	664.81		0.0000	0.0000	0.0879
\$2,000,000	3.17		0.2059	0.0026	0.33		0.5563	0.0352	14.40		0.0035	0.0026	85.03		0.0012	0.0002	1329.61		0.0000	0.0000	0.0406
\$3,000,000	4.76		0.1159	0.0015	0.49		0.4180	0.0265	21.60		0.0005	0.0004	127.54		0.0001	0.0000	1994.42		0.0000	0.0000	0.0284
\$4,000,000	6.34		0.0703	0.0009	0.65		0.3146	0.0199	28.80		0.0001	0.0001	170.05		0.0000	0.0000	2659.23		0.0000	0.0000	0.0209
\$5,000,000	7.93		0.0442	0.0006	0.82		0.2341	0.0148	36.00		0.0000	0.0000	212.56		0.0000	0.0000	3324.04		0.0000	0.0000	0.0154
\$6,000,000	9.51		0.0280	0.0004	0.98		0.1701	0.0108	43.20		0.0000	0.0000	255.08		0.0000	0.0000	3988.84		0.0000	0.0000	0.0112
\$7,000,000	11.10		0.0174	0.0002	1.14		0.1188	0.0075	50.40		0.0000	0.0000	297.59		0.0000	0.0000	4653.65		0.0000	0.0000	0.0077
\$8,000,000	12.69		0.0102	0.0001	1.30		0.0777	0.0049	57.60		0.0000	0.0000	340.10		0.0000	0.0000	5318.46		0.0000	0.0000	0.0050
\$9,000,000	14.27		0.0053	0.0001	1.47		0.0451	0.0029	64.80		0.0000	0.0000	382.61		0.0000	0.0000	5983.27		0.0000	0.0000	0.0030
\$10,000,000	15.86		0.0020	0.0000	1.63		0.0196	0.0012	72.00		0.0000	0.0000	425.13		0.0000	0.0000	6648.07		0.0000	0.0000	0.0012

Death Average Cost Per Case	\$630,586
P.T. Average Cost Per Case	\$6,132,471
P.P Average Cost Per Case	\$138,880
T.T. Average Cost Per Case	\$23,522

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	0.013	0.989	0.013	0.00	0.050	0.998	0.050	0.06	0.746	0.946	0.706	0.41	0.163	0.759	0.124	6.08	0.028	0.164	0.0045	0.898
\$15,000	0.02		0.984	0.012	0.00		0.997	0.050	0.10		0.921	0.687	0.61		0.685	0.112	9.12		0.111	0.0031	0.864
\$20,000	0.03		0.979	0.012	0.00		0.996	0.050	0.13		0.897	0.669	0.81		0.625	0.102	12.16		0.081	0.0022	0.835
\$25,000	0.04		0.974	0.012	0.00		0.994	0.050	0.16		0.876	0.653	1.01		0.576	0.094	15.20		0.061	0.0017	0.811
\$30,000	0.04		0.968	0.012	0.00		0.993	0.050	0.19		0.855	0.638	1.22		0.535	0.087	18.24		0.048	0.0013	0.788
\$35,000	0.05		0.963	0.012	0.00		0.992	0.050	0.22		0.835	0.623	1.42		0.500	0.082	21.27		0.038	0.0011	0.768
\$40,000	0.06		0.959	0.012	0.01		0.991	0.050	0.25		0.817	0.609	1.62		0.470	0.077	24.31		0.031	0.0008	0.749
\$50,000	0.07		0.949	0.012	0.01		0.989	0.050	0.32		0.782	0.583	2.03		0.421	0.069	30.39		0.020	0.0006	0.715
\$75,000	0.11		0.925	0.012	0.01		0.983	0.049	0.48		0.709	0.529	3.04		0.336	0.055	45.59		0.007	0.0002	0.645
\$100,000	0.15		0.902	0.011	0.01		0.978	0.049	0.64		0.649	0.484	4.06		0.283	0.046	60.78		0.002	0.0000	0.590
\$125,000	0.18		0.878	0.011	0.02		0.972	0.049	0.79		0.599	0.447	5.07		0.245	0.040	75.98		0.001	0.0000	0.547
\$150,000	0.22		0.853	0.011	0.02		0.967	0.049	0.95		0.556	0.415	6.09		0.217	0.035	91.18		0.000	0.0000	0.510
\$175,000	0.25		0.830	0.011	0.02		0.961	0.048	1.11		0.519	0.387	7.10		0.196	0.032	106.37		0.000	0.0000	0.478
\$200,000	0.29		0.808	0.010	0.03		0.956	0.048	1.27		0.486	0.363	8.12		0.179	0.029	121.57		0.000	0.0000	0.450
\$225,000	0.33		0.788	0.010	0.03		0.950	0.048	1.43		0.457	0.341	9.13		0.166	0.027	136.76		0.000	0.0000	0.426
\$250,000	0.36		0.771	0.010	0.03		0.944	0.048	1.59		0.430	0.321	10.15		0.155	0.025	151.96		0.000	0.0000	0.404
\$275,000	0.40		0.755	0.010	0.04		0.939	0.047	1.75		0.406	0.303	11.16		0.146	0.024	167.15		0.000	0.0000	0.384
\$300,000	0.44		0.741	0.009	0.04		0.933	0.047	1.91		0.383	0.286	12.18		0.137	0.022	182.35		0.000	0.0000	0.364
\$325,000	0.47		0.728	0.009	0.04		0.928	0.047	2.06		0.362	0.270	13.19		0.129	0.021	197.55		0.000	0.0000	0.347
\$350,000	0.51		0.715	0.009	0.05		0.922	0.046	2.22		0.342	0.255	14.21		0.121	0.020	212.74		0.000	0.0000	0.330
\$375,000	0.55		0.702	0.009	0.05		0.917	0.046	2.38		0.322	0.241	15.22		0.114	0.019	227.94		0.000	0.0000	0.315
\$400,000	0.58		0.689	0.009	0.06		0.911	0.046	2.54		0.304	0.227	16.24		0.107	0.017	243.13		0.000	0.0000	0.299
\$425,000	0.62		0.676	0.009	0.06		0.906	0.046	2.70		0.286	0.213	17.25		0.100	0.016	258.33		0.000	0.0000	0.284
\$450,000	0.66		0.663	0.008	0.06		0.900	0.045	2.86		0.269	0.201	18.27		0.093	0.015	273.53		0.000	0.0000	0.269
\$475,000	0.69		0.651	0.008	0.07		0.895	0.045	3.02		0.253	0.189	19.28		0.087	0.014	288.72		0.000	0.0000	0.256
\$500,000	0.73		0.638	0.008	0.07		0.889	0.045	3.18		0.237	0.177	20.29		0.081	0.013	303.92		0.000	0.0000	0.243
\$600,000	0.87		0.592	0.007	0.08		0.868	0.044	3.81		0.184	0.137	24.35		0.061	0.010	364.70		0.000	0.0000	0.198
\$700,000	1.02		0.550	0.007	0.10		0.846	0.043	4.45		0.142	0.106	28.41		0.046	0.007	425.48		0.000	0.0000	0.163
\$800,000	1.17		0.510	0.006	0.11		0.826	0.042	5.08		0.109	0.082	32.47		0.034	0.006	486.27		0.000	0.0000	0.136
\$900,000	1.31		0.476	0.006	0.12		0.805	0.041	5.72		0.084	0.063	36.53		0.026	0.004	547.05		0.000	0.0000	0.114
\$1,000,000	1.46		0.4342	0.0055	0.14		0.7850	0.0395	6.35		0.0654	0.0488	40.59		0.0187	0.0031	607.83		0.0000	0.0000	0.0969
\$2,000,000	2.91		0.2285	0.0029	0.28		0.6084	0.0306	12.70		0.0062	0.0046	81.18		0.0015	0.0002	1215.67		0.0000	0.0000	0.0383
\$3,000,000	4.37		0.1321	0.0017	0.41		0.4756	0.0239	19.05		0.0009	0.0007	121.77		0.0002	0.0000	1823.50		0.0000	0.0000	0.0263
\$4,000,000	5.83		0.0822	0.0010	0.55		0.3741	0.0188	25.40		0.0002	0.0001	162.36		0.0000	0.0000	2431.34		0.0000	0.0000	0.0199
\$5,000,000	7.28		0.0533	0.0007	0.69		0.2934	0.0148	31.76		0.0000	0.0000	202.95		0.0000	0.0000	3039.17		0.0000	0.0000	0.0155
\$6,000,000	8.74		0.0350	0.0004	0.83		0.2278	0.0115	38.11		0.0000	0.0000	243.53		0.0000	0.0000	3647.01		0.0000	0.0000	0.0119
\$7,000,000	10.20		0.0229	0.0003	0.97		0.1737	0.0087	44.46		0.0000	0.0000	284.12		0.0000	0.0000	4254.84		0.0000	0.0000	0.0090
\$8,000,000	11.65		0.0146	0.0002	1.11		0.1289	0.0065	50.81		0.0000	0.0000	324.71		0.0000	0.0000	4862.67		0.0000	0.0000	0.0067
\$9,000,000	13.11		0.0087	0.0001	1.24		0.0917	0.0046	57.16		0.0000	0.0000	365.30		0.0000	0.0000	5470.51		0.0000	0.0000	0.0047
\$10,000,000	14.57		0.0045	0.0001	1.38		0.0610	0.0031	63.51		0.0000	0.0000	405.89		0.0000	0.0000	6078.34		0.0000	0.0000	0.0032

Death Average Cost Per Case	\$686,437
P.T. Average Cost Per Case	\$7,229,622
P.P Average Cost Per Case	\$157,455
T.T. Average Cost Per Case	\$24,637



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	0.013	0.990	0.013	0.00	0.072	0.998	0.072	0.06	0.761	0.952	0.724	0.39	0.131	0.767	0.101	5.56	0.023	0.177	0.0041	0.914
\$15,000	0.02		0.985	0.012	0.00		0.997	0.072	0.08		0.929	0.707	0.58		0.694	0.091	8.34		0.122	0.0028	0.885
\$20,000	0.03		0.981	0.012	0.00		0.996	0.072	0.11		0.908	0.691	0.78		0.635	0.083	11.11		0.090	0.0021	0.860
\$25,000	0.03		0.976	0.012	0.00		0.995	0.072	0.14		0.888	0.676	0.97		0.586	0.077	13.89		0.069	0.0016	0.839
\$30,000	0.04		0.971	0.012	0.00		0.994	0.071	0.17		0.869	0.662	1.16		0.546	0.072	16.67		0.054	0.0013	0.818
\$35,000	0.05		0.966	0.012	0.00		0.993	0.071	0.20		0.851	0.648	1.36		0.511	0.067	19.45		0.044	0.0010	0.799
\$40,000	0.05		0.962	0.012	0.00		0.993	0.071	0.22		0.834	0.635	1.55		0.481	0.063	22.23		0.035	0.0008	0.782
\$50,000	0.07		0.953	0.012	0.01		0.991	0.071	0.28		0.802	0.610	1.94		0.431	0.056	27.79		0.024	0.0006	0.750
\$75,000	0.10		0.931	0.012	0.01		0.986	0.071	0.42		0.733	0.558	2.91		0.345	0.045	41.68		0.009	0.0002	0.686
\$100,000	0.13		0.910	0.012	0.01		0.981	0.071	0.56		0.676	0.514	3.88		0.292	0.038	55.57		0.003	0.0001	0.635
\$125,000	0.17		0.888	0.011	0.01		0.976	0.070	0.70		0.628	0.478	4.84		0.253	0.033	69.47		0.001	0.0000	0.592
\$150,000	0.20		0.865	0.011	0.02		0.972	0.070	0.84		0.586	0.446	5.81		0.224	0.029	83.36		0.000	0.0000	0.556
\$175,000	0.23		0.843	0.011	0.02		0.967	0.070	0.98		0.550	0.418	6.78		0.202	0.026	97.26		0.000	0.0000	0.525
\$200,000	0.27		0.822	0.010	0.02		0.962	0.069	1.12		0.517	0.393	7.75		0.185	0.024	111.15		0.000	0.0000	0.496
\$225,000	0.30		0.803	0.010	0.03		0.958	0.069	1.26		0.488	0.371	8.72		0.171	0.022	125.04		0.000	0.0000	0.472
\$250,000	0.33		0.785	0.010	0.03		0.953	0.069	1.40		0.462	0.351	9.69		0.160	0.021	138.94		0.000	0.0000	0.451
\$275,000	0.37		0.769	0.010	0.03		0.948	0.068	1.54		0.438	0.333	10.66		0.150	0.020	152.83		0.000	0.0000	0.431
\$300,000	0.40		0.755	0.010	0.04		0.943	0.068	1.68		0.416	0.316	11.63		0.142	0.019	166.72		0.000	0.0000	0.413
\$325,000	0.43		0.742	0.009	0.04		0.939	0.067	1.82		0.395	0.301	12.59		0.134	0.018	180.62		0.000	0.0000	0.395
\$350,000	0.47		0.729	0.009	0.04		0.934	0.067	1.96		0.376	0.286	13.56		0.126	0.017	194.51		0.000	0.0000	0.379
\$375,000	0.50		0.718	0.009	0.04		0.929	0.067	2.10		0.357	0.272	14.53		0.119	0.016	208.40		0.000	0.0000	0.364
\$400,000	0.54		0.706	0.009	0.05		0.925	0.066	2.24		0.340	0.258	15.50		0.112	0.015	222.30		0.000	0.0000	0.348
\$425,000	0.57		0.694	0.009	0.05		0.920	0.066	2.38		0.323	0.245	16.47		0.105	0.014	236.19		0.000	0.0000	0.334
\$450,000	0.60		0.682	0.009	0.05		0.915	0.066	2.52		0.306	0.233	17.44		0.098	0.013	250.08		0.000	0.0000	0.321
\$475,000	0.64		0.670	0.008	0.06		0.911	0.065	2.66		0.290	0.221	18.41		0.092	0.012	263.98		0.000	0.0000	0.306
\$500,000	0.67		0.659	0.008	0.06		0.906	0.065	2.80		0.275	0.209	19.38		0.086	0.011	277.87		0.000	0.0000	0.293
\$600,000	0.80		0.614	0.008	0.07		0.887	0.064	3.36		0.220	0.168	23.25		0.066	0.009	333.45		0.000	0.0000	0.249
\$700,000	0.94		0.574	0.007	0.08		0.869	0.062	3.92		0.175	0.133	27.13		0.050	0.007	389.02		0.000	0.0000	0.209
\$800,000	1.07		0.536	0.007	0.09		0.851	0.061	4.48		0.140	0.106	31.00		0.038	0.005	444.59		0.000	0.0000	0.179
\$900,000	1.20		0.500	0.006	0.11		0.833	0.060	5.04		0.111	0.085	34.88		0.029	0.004	500.17		0.000	0.0000	0.155
\$1,000,000	1.34		0.4691	0.0059	0.12		0.8157	0.0586	5.60		0.0881	0.0670	38.75		0.0220	0.0029	555.74		0.0000	0.0000	0.1344
\$2,000,000	2.68		0.2523	0.0032	0.23		0.6574	0.0473	11.20		0.0105	0.0080	77.50		0.0018	0.0002	1111.49		0.0000	0.0000	0.0587
\$3,000,000	4.01		0.1498	0.0019	0.35		0.5313	0.0382	16.81		0.0017	0.0013	116.26		0.0003	0.0000	1667.23		0.0000	0.0000	0.0414
\$4,000,000	5.35		0.0954	0.0012	0.47		0.4327	0.0311	22.41		0.0004	0.0003	155.01		0.0000	0.0000	2222.97		0.0000	0.0000	0.0326
\$5,000,000	6.69		0.0634	0.0008	0.59		0.3530	0.0254	28.01		0.0001	0.0001	193.76		0.0000	0.0000	2778.72		0.0000	0.0000	0.0263
\$6,000,000	8.03		0.0430	0.0005	0.70		0.2870	0.0206	33.61		0.0000	0.0000	232.51		0.0000	0.0000	3334.46		0.0000	0.0000	0.0211
\$7,000,000	9.37		0.0293	0.0004	0.82		0.2315	0.0166	39.21		0.0000	0.0000	271.27		0.0000	0.0000	3890.20		0.0000	0.0000	0.0170
\$8,000,000	10.71		0.0197	0.0002	0.94		0.1844	0.0133	44.81		0.0000	0.0000	310.02		0.0000	0.0000	4445.95		0.0000	0.0000	0.0135
\$9,000,000	12.04		0.0128	0.0002	1.06		0.1443	0.0104	50.42		0.0000	0.0000	348.77		0.0000	0.0000	5001.69		0.0000	0.0000	0.0106
\$10,000,000	13.38		0.0078	0.0001	1.17		0.1100	0.0079	56.02		0.0000	0.0000	387.52		0.0000	0.0000	5557.44		0.0000	0.0000	0.0080

Death Average Cost Per Case	\$747,235
P.T. Average Cost Per Case	\$8,523,062
P.P Average Cost Per Case	\$178,514
T.T. Average Cost Per Case	\$25,805

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	0.013	0.991	0.013	0.00	0.101	0.998	0.101	0.05	0.776	0.957	0.743	0.37	0.094	0.774	0.073	5.08	0.016	0.191	0.0031	0.933
\$15,000	0.02		0.987	0.012	0.00		0.998	0.101	0.07		0.937	0.727	0.55		0.703	0.066	7.62		0.133	0.0021	0.908
\$20,000	0.02		0.982	0.012	0.00		0.997	0.101	0.10		0.918	0.712	0.74		0.644	0.061	10.16		0.099	0.0016	0.888
\$25,000	0.03		0.978	0.012	0.00		0.996	0.101	0.12		0.900	0.698	0.92		0.596	0.056	12.70		0.077	0.0012	0.868
\$30,000	0.04		0.973	0.012	0.00		0.995	0.101	0.15		0.883	0.685	1.11		0.556	0.052	15.24		0.061	0.0010	0.851
\$35,000	0.04		0.969	0.012	0.00		0.994	0.101	0.17		0.866	0.672	1.29		0.521	0.049	17.78		0.050	0.0008	0.835
\$40,000	0.05		0.965	0.012	0.00		0.994	0.101	0.20		0.850	0.660	1.48		0.491	0.046	20.32		0.041	0.0007	0.820
\$50,000	0.06		0.957	0.012	0.00		0.992	0.101	0.25		0.821	0.637	1.85		0.441	0.041	25.41		0.028	0.0005	0.792
\$75,000	0.09		0.937	0.012	0.01		0.988	0.100	0.37		0.756	0.586	2.77		0.354	0.033	38.11		0.012	0.0002	0.731
\$100,000	0.12		0.916	0.012	0.01		0.984	0.100	0.49		0.702	0.544	3.70		0.300	0.028	50.81		0.004	0.0001	0.684
\$125,000	0.15		0.897	0.011	0.01		0.980	0.099	0.62		0.655	0.509	4.62		0.261	0.024	63.51		0.001	0.0000	0.643
\$150,000	0.18		0.876	0.011	0.01		0.976	0.099	0.74		0.615	0.477	5.55		0.231	0.022	76.22		0.001	0.0000	0.609
\$175,000	0.22		0.856	0.011	0.02		0.972	0.099	0.86		0.579	0.450	6.47		0.208	0.020	88.92		0.000	0.0000	0.580
\$200,000	0.25		0.835	0.011	0.02		0.968	0.098	0.99		0.548	0.425	7.40		0.190	0.018	101.62		0.000	0.0000	0.552
\$225,000	0.28		0.817	0.010	0.02		0.964	0.098	1.11		0.519	0.403	8.32		0.176	0.017	114.33		0.000	0.0000	0.528
\$250,000	0.31		0.799	0.010	0.02		0.960	0.097	1.24		0.493	0.383	9.25		0.165	0.015	127.03		0.000	0.0000	0.505
\$275,000	0.34		0.783	0.010	0.03		0.956	0.097	1.36		0.469	0.364	10.17		0.155	0.015	139.73		0.000	0.0000	0.486
\$300,000	0.37		0.769	0.010	0.03		0.952	0.097	1.48		0.448	0.347	11.10		0.146	0.014	152.44		0.000	0.0000	0.468
\$325,000	0.40		0.756	0.010	0.03		0.948	0.096	1.61		0.427	0.332	12.02		0.139	0.013	165.14		0.000	0.0000	0.451
\$350,000	0.43		0.744	0.009	0.03		0.944	0.096	1.73		0.409	0.317	12.95		0.131	0.012	177.84		0.000	0.0000	0.434
\$375,000	0.46		0.732	0.009	0.04		0.940	0.095	1.85		0.391	0.303	13.87		0.124	0.012	190.54		0.000	0.0000	0.419
\$400,000	0.49		0.721	0.009	0.04		0.936	0.095	1.98		0.374	0.290	14.80		0.117	0.011	203.25		0.000	0.0000	0.405
\$425,000	0.52		0.710	0.009	0.04		0.932	0.094	2.10		0.357	0.277	15.72		0.110	0.010	215.95		0.000	0.0000	0.390
\$450,000	0.55		0.699	0.009	0.04		0.928	0.094	2.22		0.342	0.265	16.65		0.104	0.010	228.65		0.000	0.0000	0.378
\$475,000	0.58		0.689	0.009	0.05		0.924	0.094	2.35		0.327	0.253	17.57		0.097	0.009	241.36		0.000	0.0000	0.365
\$500,000	0.61		0.678	0.009	0.05		0.920	0.093	2.47		0.312	0.242	18.50		0.091	0.009	254.06		0.000	0.0000	0.353
\$600,000	0.74		0.635	0.008	0.06		0.904	0.092	2.96		0.258	0.200	22.20		0.071	0.007	304.87		0.000	0.0000	0.307
\$700,000	0.86		0.596	0.008	0.07		0.889	0.090	3.46		0.212	0.164	25.90		0.055	0.005	355.68		0.000	0.0000	0.267
\$800,000	0.98		0.560	0.007	0.08		0.873	0.088	3.95		0.173	0.134	29.60		0.042	0.004	406.49		0.000	0.0000	0.233
\$900,000	1.11		0.526	0.007	0.09		0.858	0.087	4.45		0.142	0.110	33.30		0.032	0.003	457.31		0.000	0.0000	0.207
\$1,000,000	1.23		0.4941	0.0063	0.10		0.8423	0.0854	4.94		0.1158	0.0899	37.00		0.0250	0.0023	508.12		0.0000	0.0000	0.1839
\$2,000,000	2.46		0.2771	0.0035	0.20		0.7024	0.0712	9.88		0.0168	0.0130	74.00		0.0022	0.0002	1016.23		0.0000	0.0000	0.0879
\$3,000,000	3.69		0.1688	0.0021	0.30		0.5847	0.0593	14.82		0.0031	0.0024	111.00		0.0004	0.0000	1524.35		0.0000	0.0000	0.0638
\$4,000,000	4.92		0.1099	0.0014	0.40		0.4898	0.0496	19.76		0.0008	0.0006	148.00		0.0000	0.0000	2032.47		0.0000	0.0000	0.0516
\$5,000,000	6.15		0.0746	0.0009	0.50		0.4119	0.0418	24.70		0.0003	0.0002	184.99		0.0000	0.0000	2540.59		0.0000	0.0000	0.0429
\$6,000,000	7.38		0.0519	0.0007	0.60		0.3466	0.0351	29.65		0.0001	0.0001	221.99		0.0000	0.0000	3048.70		0.0000	0.0000	0.0359
\$7,000,000	8.61		0.0364	0.0005	0.70		0.2908	0.0295	34.59		0.0000	0.0000	258.99		0.0000	0.0000	3556.82		0.0000	0.0000	0.0300
\$8,000,000	9.84		0.0255	0.0003	0.80		0.2426	0.0246	39.53		0.0000	0.0000	295.99		0.0000	0.0000	4064.94		0.0000	0.0000	0.0249
\$9,000,000	11.06		0.0176	0.0002	0.90		0.2008	0.0204	44.47		0.0000	0.0000	332.99		0.0000	0.0000	4573.05		0.0000	0.0000	0.0206
\$10,000,000	12.29		0.0117	0.0001	1.00		0.1643	0.0167	49.41		0.0000	0.0000	369.99		0.0000	0.0000	5081.17		0.0000	0.0000	0.0168

Death Average Cost Per Case	\$813,418
P.T. Average Cost Per Case	\$10,047,909
P.P Average Cost Per Case	\$202,390
T.T. Average Cost Per Case	\$27,028

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	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	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR	(7)*TCR	Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)						
\$10,000	0.820	0.856	0.858	0.882	0.898	0.914	0.933	0.620	0.647	0.649	0.667	0.679	0.691	0.706	0.625	0.652	0.654	0.672	0.684	0.696	0.711
\$15,000	0.773	0.816	0.820	0.847	0.864	0.885	0.908	0.585	0.617	0.620	0.641	0.653	0.669	0.687	0.590	0.622	0.625	0.646	0.658	0.674	0.692
\$20,000	0.734	0.784	0.786	0.818	0.835	0.860	0.888	0.555	0.593	0.594	0.619	0.632	0.650	0.672	0.560	0.598	0.599	0.624	0.637	0.655	0.677
\$25,000	0.699	0.755	0.757	0.793	0.811	0.839	0.868	0.529	0.571	0.573	0.600	0.613	0.635	0.656	0.534	0.576	0.578	0.605	0.618	0.640	0.661
\$30,000	0.670	0.729	0.732	0.769	0.788	0.818	0.851	0.507	0.551	0.554	0.582	0.596	0.619	0.644	0.512	0.556	0.559	0.587	0.601	0.624	0.649
\$35,000	0.644	0.705	0.708	0.748	0.768	0.799	0.835	0.487	0.533	0.535	0.566	0.581	0.604	0.632	0.492	0.538	0.540	0.571	0.586	0.609	0.637
\$40,000	0.620	0.684	0.688	0.729	0.749	0.782	0.820	0.469	0.517	0.520	0.551	0.566	0.591	0.620	0.474	0.522	0.525	0.556	0.571	0.596	0.625
\$50,000	0.579	0.646	0.650	0.693	0.715	0.750	0.792	0.438	0.489	0.492	0.524	0.541	0.567	0.599	0.443	0.494	0.497	0.529	0.546	0.572	0.604
\$75,000	0.499	0.571	0.576	0.624	0.645	0.686	0.731	0.377	0.432	0.436	0.472	0.488	0.519	0.553	0.382	0.437	0.441	0.477	0.493	0.524	0.558
\$100,000	0.441	0.515	0.519	0.569	0.590	0.635	0.684	0.334	0.389	0.393	0.430	0.446	0.480	0.517	0.339	0.394	0.398	0.435	0.451	0.485	0.522
\$125,000	0.393	0.470	0.474	0.525	0.547	0.592	0.643	0.297	0.355	0.358	0.397	0.414	0.448	0.486	0.302	0.360	0.363	0.402	0.419	0.453	0.491
\$150,000	0.357	0.432	0.436	0.489	0.510	0.556	0.609	0.270	0.327	0.330	0.370	0.386	0.421	0.461	0.275	0.332	0.335	0.375	0.391	0.426	0.466
\$175,000	0.326	0.401	0.404	0.456	0.478	0.525	0.580	0.247	0.303	0.306	0.345	0.362	0.397	0.439	0.252	0.308	0.311	0.350	0.367	0.402	0.444
\$200,000	0.297	0.375	0.376	0.428	0.450	0.496	0.552	0.225	0.284	0.284	0.324	0.340	0.375	0.417	0.230	0.289	0.289	0.329	0.345	0.380	0.422
\$225,000	0.272	0.349	0.352	0.405	0.426	0.472	0.528	0.206	0.264	0.266	0.306	0.322	0.357	0.399	0.211	0.269	0.271	0.311	0.327	0.362	0.404
\$250,000	0.248	0.326	0.329	0.383	0.404	0.451	0.505	0.188	0.247	0.249	0.290	0.306	0.341	0.382	0.193	0.252	0.254	0.295	0.311	0.346	0.387
\$275,000	0.227	0.305	0.309	0.362	0.384	0.431	0.486	0.172	0.231	0.234	0.274	0.290	0.326	0.368	0.177	0.236	0.239	0.279	0.295	0.331	0.373
\$300,000	0.207	0.285	0.289	0.343	0.364	0.413	0.468	0.157	0.216	0.219	0.259	0.275	0.312	0.354	0.162	0.221	0.224	0.264	0.280	0.317	0.359
\$325,000	0.187	0.266	0.271	0.325	0.347	0.395	0.451	0.141	0.201	0.205	0.246	0.262	0.299	0.341	0.146	0.206	0.210	0.251	0.267	0.304	0.346
\$350,000	0.170	0.247	0.254	0.309	0.330	0.379	0.434	0.129	0.187	0.192	0.234	0.250	0.287	0.328	0.134	0.192	0.197	0.239	0.255	0.292	0.333
\$375,000	0.155	0.230	0.236	0.291	0.315	0.364	0.419	0.117	0.174	0.178	0.220	0.238	0.275	0.317	0.122	0.179	0.183	0.225	0.243	0.280	0.322
\$400,000	0.140	0.215	0.220	0.275	0.299	0.348	0.405	0.106	0.163	0.166	0.208	0.226	0.263	0.306	0.111	0.168	0.171	0.213	0.231	0.268	0.311
\$425,000	0.128	0.201	0.206	0.260	0.284	0.334	0.390	0.097	0.152	0.156	0.197	0.215	0.253	0.295	0.102	0.157	0.161	0.202	0.220	0.258	0.300
\$450,000	0.115	0.189	0.192	0.246	0.269	0.321	0.378	0.087	0.143	0.145	0.186	0.203	0.243	0.286	0.092	0.148	0.150	0.191	0.208	0.248	0.291
\$475,000	0.105	0.176	0.179	0.232	0.256	0.306	0.365	0.079	0.133	0.135	0.175	0.194	0.231	0.276	0.084	0.138	0.140	0.180	0.199	0.236	0.281
\$500,000	0.096	0.166	0.168	0.220	0.243	0.293	0.353	0.073	0.126	0.127	0.166	0.184	0.222	0.267	0.078	0.131	0.132	0.171	0.189	0.227	0.272
\$600,000	0.067	0.131	0.129	0.177	0.198	0.249	0.307	0.051	0.099	0.098	0.134	0.150	0.188	0.232	0.056	0.104	0.103	0.139	0.155	0.193	0.237
\$700,000	0.047	0.107	0.100	0.146	0.163	0.209	0.267	0.036	0.081	0.076	0.110	0.123	0.158	0.202	0.041	0.086	0.081	0.115	0.128	0.163	0.207
\$800,000	0.034	0.088	0.081	0.121	0.136	0.179	0.233	0.026	0.067	0.061	0.092	0.103	0.135	0.176	0.031	0.072	0.066	0.097	0.108	0.140	0.181
\$900,000	0.026	0.076	0.065	0.103	0.114	0.155	0.207	0.020	0.057	0.049	0.078	0.086	0.117	0.157	0.025	0.062	0.054	0.083	0.091	0.122	0.162
\$1,000,000	0.0201	0.0668	0.0549	0.0879	0.0969	0.1344	0.1839	0.0152	0.0505	0.0415	0.0665	0.0733	0.1016	0.1391	0.0202	0.0555	0.0465	0.0715	0.0783	0.1066	0.1441
\$2,000,000	0.0117	0.0394	0.0328	0.0541	0.0605	0.0886	0.1260	0.0088	0.0298	0.0248	0.0409	0.0458	0.0670	0.0953	0.0132	0.0348	0.0298	0.0459	0.0508	0.0720	0.1003
\$3,000,000	0.0085	0.0290	0.0244	0.0409	0.0461	0.0698	0.1022	0.0064	0.0219	0.0185	0.0309	0.0349	0.0528	0.0773	0.0096	0.0269	0.0235	0.0359	0.0399	0.0578	0.0823
\$4,000,000	0.0068	0.0232	0.0195	0.0333	0.0380	0.0587	0.0875	0.0051	0.0175	0.0147	0.0252	0.0287	0.0444	0.0662	0.0077	0.0225	0.0197	0.0302	0.0337	0.0494	0.0712
\$5,000,000	0.0056	0.0192	0.0163	0.0282	0.0324	0.0509	0.0772	0.0042	0.0145	0.0123	0.0213	0.0245	0.0385	0.0584	0.0063	0.0195	0.0173	0.0263	0.0295	0.0435	0.0634
\$6,000,000	0.0047	0.0163	0.0141	0.0245	0.0283	0.0450	0.0693	0.0036	0.0123	0.0107	0.0185	0.0214	0.0340	0.0524	0.0054	0.0173	0.0157	0.0235	0.0264	0.0390	0.0574
\$7,000,000	0.0040	0.0142	0.0122	0.0214	0.0250	0.0405	0.0629	0.0030	0.0107	0.0092	0.0162	0.0189	0.0306	0.0476	0.0045	0.0157	0.0138	0.0212	0.0239	0.0356	0.0526
\$8,000,000	0.0035	0.0122	0.0108	0.0190	0.0224	0.0366	0.0574	0.0026	0.0092	0.0082	0.0144	0.0169	0.0277	0.0434	0.0039	0.0138	0.0123	0.0194	0.0219	0.0327	0.0484
\$9,000,000	0.0030	0.0108	0.0095	0.0170	0.0203	0.0333	0.0530	0.0023	0.0082	0.0072	0.0129	0.0154	0.0252	0.0401	0.0035	0.0123	0.0108	0.0179	0.0204	0.0302	0.0451
\$10,000,000	0.0026	0.0094	0.0085	0.0155	0.0183	0.0306	0.0489	0.0020	0.0071	0.0064	0.0117	0.0138	0.0231	0.0370	0.0030	0.0107	0.0096	0.0167	0.0188	0.0281	0.0420

\* 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: 12/1/23  
**Excess Loss (Pure Premium) Factors**

Per Accident Limit	2023 Excess Loss Factors*							2022 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	0.625	0.652	0.654	0.672	0.684	0.696	0.711	0.622	0.651	0.651	0.669	0.679	0.693	0.707	0.5%	0.2%	0.5%	0.4%	0.7%	0.4%	0.6%
\$15,000	0.590	0.622	0.625	0.646	0.658	0.674	0.692	0.587	0.622	0.623	0.644	0.654	0.671	0.689	0.5%	0.0%	0.3%	0.3%	0.6%	0.4%	0.4%
\$20,000	0.560	0.598	0.599	0.624	0.637	0.655	0.677	0.558	0.598	0.598	0.623	0.634	0.651	0.673	0.4%	0.0%	0.2%	0.2%	0.5%	0.6%	0.6%
\$25,000	0.534	0.576	0.578	0.605	0.618	0.640	0.661	0.534	0.576	0.577	0.604	0.615	0.635	0.659	0.0%	0.0%	0.2%	0.2%	0.5%	0.8%	0.3%
\$30,000	0.512	0.556	0.559	0.587	0.601	0.624	0.649	0.514	0.558	0.559	0.587	0.599	0.621	0.647	-0.4%	-0.4%	0.0%	0.0%	0.3%	0.5%	0.3%
\$35,000	0.492	0.538	0.540	0.571	0.586	0.609	0.637	0.496	0.542	0.542	0.573	0.584	0.607	0.635	-0.8%	-0.7%	-0.4%	-0.3%	0.3%	0.3%	0.3%
\$40,000	0.474	0.522	0.525	0.556	0.571	0.596	0.625	0.478	0.527	0.528	0.558	0.570	0.595	0.624	-0.8%	-0.9%	-0.6%	-0.4%	0.2%	0.2%	0.2%
\$50,000	0.443	0.494	0.497	0.529	0.546	0.572	0.604	0.450	0.501	0.502	0.533	0.546	0.573	0.604	-1.6%	-1.4%	-1.0%	-0.8%	0.0%	-0.2%	0.0%
\$75,000	0.382	0.437	0.441	0.477	0.493	0.524	0.558	0.398	0.453	0.453	0.487	0.499	0.527	0.562	-4.0%	-3.5%	-2.6%	-2.1%	-1.2%	-0.6%	-0.7%
\$100,000	0.339	0.394	0.398	0.435	0.451	0.485	0.522	0.358	0.414	0.415	0.451	0.464	0.493	0.530	-5.3%	-4.8%	-4.1%	-3.5%	-2.8%	-1.6%	-1.5%
\$125,000	0.302	0.360	0.363	0.402	0.419	0.453	0.491	0.324	0.382	0.384	0.421	0.435	0.466	0.504	-6.8%	-5.8%	-5.5%	-4.5%	-3.7%	-2.8%	-2.6%
\$150,000	0.275	0.332	0.335	0.375	0.391	0.426	0.466	0.296	0.355	0.358	0.396	0.410	0.442	0.480	-7.1%	-6.5%	-6.4%	-5.3%	-4.6%	-3.6%	-2.9%
\$175,000	0.252	0.308	0.311	0.350	0.367	0.402	0.444	0.271	0.331	0.333	0.371	0.385	0.419	0.459	-7.0%	-6.9%	-6.6%	-5.7%	-4.7%	-4.1%	-3.3%
\$200,000	0.230	0.289	0.289	0.329	0.345	0.380	0.422	0.250	0.309	0.311	0.351	0.364	0.400	0.441	-8.0%	-6.5%	-7.1%	-6.3%	-5.2%	-5.0%	-4.3%
\$225,000	0.211	0.269	0.271	0.311	0.327	0.362	0.404	0.231	0.291	0.293	0.332	0.346	0.382	0.423	-8.7%	-7.6%	-7.5%	-6.3%	-5.5%	-5.2%	-4.5%
\$250,000	0.193	0.252	0.254	0.295	0.311	0.346	0.387	0.212	0.274	0.276	0.317	0.329	0.365	0.407	-9.0%	-8.0%	-8.0%	-6.9%	-5.5%	-5.2%	-4.9%
\$275,000	0.177	0.236	0.239	0.279	0.295	0.331	0.373	0.195	0.256	0.259	0.301	0.315	0.351	0.392	-9.2%	-7.8%	-7.7%	-7.3%	-6.3%	-5.7%	-4.8%
\$300,000	0.162	0.221	0.224	0.264	0.280	0.317	0.359	0.180	0.241	0.244	0.286	0.300	0.336	0.379	-10.0%	-8.3%	-8.2%	-7.7%	-6.7%	-5.7%	-5.3%
\$325,000	0.146	0.206	0.210	0.251	0.267	0.304	0.346	0.166	0.227	0.230	0.271	0.287	0.323	0.366	-12.0%	-9.3%	-8.7%	-7.4%	-7.0%	-5.9%	-5.5%
\$350,000	0.134	0.192	0.197	0.238	0.255	0.292	0.333	0.152	0.213	0.216	0.258	0.273	0.310	0.354	-11.8%	-9.9%	-8.8%	-7.8%	-6.6%	-5.8%	-5.9%
\$375,000	0.122	0.179	0.183	0.225	0.243	0.280	0.322	0.139	0.201	0.204	0.246	0.262	0.298	0.342	-12.2%	-10.9%	-10.3%	-8.5%	-7.3%	-6.0%	-5.8%
\$400,000	0.111	0.168	0.171	0.213	0.231	0.269	0.311	0.128	0.188	0.192	0.234	0.250	0.287	0.332	-13.3%	-10.6%	-10.9%	-9.0%	-7.6%	-6.3%	-6.3%
\$425,000	0.102	0.157	0.161	0.202	0.220	0.258	0.300	0.117	0.177	0.181	0.223	0.239	0.277	0.321	-12.8%	-11.3%	-11.0%	-9.4%	-7.9%	-6.9%	-6.5%
\$450,000	0.092	0.148	0.150	0.191	0.208	0.247	0.291	0.108	0.167	0.169	0.212	0.228	0.266	0.311	-14.8%	-11.4%	-11.2%	-9.9%	-8.8%	-7.1%	-6.4%
\$475,000	0.084	0.138	0.140	0.180	0.199	0.236	0.281	0.099	0.157	0.160	0.201	0.217	0.256	0.301	-15.2%	-12.1%	-12.5%	-10.4%	-8.3%	-7.8%	-6.6%
\$500,000	0.078	0.131	0.132	0.171	0.189	0.227	0.272	0.092	0.149	0.151	0.191	0.207	0.246	0.291	-15.2%	-12.1%	-12.6%	-10.5%	-8.7%	-7.7%	-6.5%
\$600,000	0.056	0.104	0.103	0.139	0.155	0.193	0.237	0.068	0.119	0.120	0.157	0.172	0.210	0.257	-17.6%	-12.6%	-14.2%	-11.5%	-9.9%	-8.1%	-7.8%
\$700,000	0.041	0.086	0.081	0.115	0.128	0.163	0.207	0.049	0.099	0.096	0.131	0.145	0.180	0.225	-16.3%	-13.1%	-15.6%	-12.2%	-11.7%	-9.4%	-8.0%
\$800,000	0.031	0.072	0.066	0.097	0.108	0.140	0.181	0.038	0.081	0.079	0.111	0.121	0.156	0.200	-18.4%	-11.1%	-16.5%	-12.6%	-10.7%	-10.3%	-9.5%
\$900,000	0.025	0.062	0.054	0.083	0.091	0.122	0.162	0.031	0.071	0.064	0.096	0.102	0.136	0.178	-19.4%	-12.7%	-15.6%	-13.5%	-10.8%	-10.3%	-9.0%
\$1,000,000	0.0202	0.0555	0.0465	0.0715	0.0783	0.1066	0.1441	0.0253	0.0640	0.0560	0.0806	0.0893	0.1191	0.1595	-20.2%	-13.3%	-17.0%	-11.3%	-12.3%	-10.5%	-9.7%
\$2,000,000	0.0132	0.0348	0.0298	0.0459	0.0508	0.0720	0.1003	0.0165	0.0391	0.0348	0.0504	0.0561	0.0778	0.1082	-20.0%	-11.0%	-14.4%	-8.9%	-9.4%	-7.5%	-7.3%
\$3,000,000	0.0096	0.0269	0.0235	0.0359	0.0399	0.0578	0.0823	0.0125	0.0299	0.0267	0.0387	0.0433	0.0612	0.0871	-23.2%	-10.0%	-12.0%	-7.2%	-7.9%	-5.6%	-5.5%
\$4,000,000	0.0077	0.0225	0.0197	0.0302	0.0337	0.0494	0.0712	0.0098	0.0247	0.0224	0.0323	0.0360	0.0517	0.0745	-21.4%	-8.9%	-12.1%	-6.5%	-6.4%	-4.4%	-4.4%
\$5,000,000	0.0063	0.0195	0.0173	0.0263	0.0295	0.0435	0.0634	0.0081	0.0215	0.0194	0.0279	0.0313	0.0452	0.0658	-22.2%	-9.3%	-10.8%	-5.7%	-5.8%	-3.8%	-3.6%
\$6,000,000	0.0054	0.0173	0.0156	0.0235	0.0264	0.0390	0.0574	0.0068	0.0190	0.0174	0.0247	0.0279	0.0403	0.0592	-20.6%	-8.9%	-10.3%	-4.9%	-5.4%	-3.2%	-3.0%
\$7,000,000	0.0045	0.0156	0.0138	0.0212	0.0239	0.0356	0.0526	0.0059	0.0173	0.0158	0.0224	0.0252	0.0366	0.0540	-23.7%	-9.8%	-12.7%	-5.4%	-5.2%	-2.7%	-2.6%
\$8,000,000	0.0039	0.0138	0.0123	0.0194	0.0219	0.0327	0.0484	0.0050	0.0155	0.0143	0.0205	0.0231	0.0335	0.0496	-22.0%	-11.0%	-14.0%	-5.4%	-5.2%	-2.4%	-2.4%
\$9,000,000	0.0035	0.0123	0.0108	0.0179	0.0204	0.0302	0.0451	0.0044	0.0139	0.0128	0.0189	0.0215	0.0310	0.0459	-20.5%	-11.5%	-15.6%	-5.3%	-5.1%	-2.6%	-1.7%
\$10,000,000	0.0030	0.0107	0.0096	0.0167	0.0188	0.0281	0.0420	0.0039	0.0122	0.0113	0.0175	0.0199	0.0289	0.0428	-23.1%	-12.3%	-15.0%	-4.6%	-5.5%	-2.8%	-1.9%

\* Adjusted