

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Pure Premium Factors

The attached exhibit pages present the application of a methodology previously provided to the DCRB by the NCCI for calculating excess loss factors. Delaware data is adjusted for countrywide (NCCI states) hazard group relativities. Countrywide size of loss distributions are also incorporated into the calculations.

These factors are applicable for Voluntary Market business only.

DELAWARE
Proposed Effective: 12/1/03

Excess Loss Pure Premium Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.643	0.652	0.697	0.732
\$15,000	0.595	0.602	0.661	0.702
\$20,000	0.554	0.564	0.628	0.677
\$25,000	0.519	0.532	0.603	0.659
\$30,000	0.489	0.503	0.580	0.641
\$35,000	0.462	0.475	0.559	0.623
\$40,000	0.441	0.455	0.541	0.608
\$50,000	0.399	0.417	0.508	0.578
\$75,000	0.325	0.346	0.448	0.529
\$100,000	0.276	0.298	0.399	0.486
\$125,000	0.237	0.260	0.363	0.453
\$150,000	0.210	0.231	0.332	0.424
\$175,000	0.186	0.208	0.307	0.395
\$200,000	0.169	0.190	0.285	0.372
\$225,000	0.153	0.173	0.264	0.350
\$250,000	0.141	0.160	0.247	0.328
\$275,000	0.131	0.148	0.231	0.312
\$300,000	0.122	0.140	0.218	0.295
\$325,000	0.115	0.132	0.207	0.282
\$350,000	0.108	0.124	0.197	0.269
\$375,000	0.103	0.118	0.187	0.256
\$400,000	0.097	0.112	0.179	0.245
\$425,000	0.093	0.107	0.171	0.235
\$450,000	0.089	0.102	0.164	0.226
\$475,000	0.086	0.098	0.157	0.218
\$500,000	0.082	0.095	0.151	0.209
\$600,000	0.072	0.082	0.132	0.184
\$700,000	0.064	0.072	0.117	0.163
\$800,000	0.057	0.066	0.106	0.147
\$900,000	0.052	0.060	0.097	0.134
\$1,000,000	0.0486	0.0554	0.0891	0.1244
\$2,000,000	0.0297	0.0333	0.0519	0.0713
\$3,000,000	0.0228	0.0252	0.0381	0.0517
\$4,000,000	0.0189	0.0210	0.0312	0.0414
\$5,000,000	0.0167	0.0183	0.0268	0.0351
\$6,000,000	0.0150	0.0165	0.0238	0.0309
\$7,000,000	0.0134	0.0150	0.0217	0.0278
\$8,000,000	0.0117	0.0137	0.0199	0.0257
\$9,000,000	0.0108	0.0123	0.0182	0.0236
\$10,000,000	0.0101	0.0114	0.0174	0.0220

Table I
 RUN DATE: 7/1/03

Weighted Countrywide Average Cost/Case for
 Serious Injury Type and Hazard Group

Injury Type	Hazard Group				Weighted Average
	I	II	III	IV	
Fatal	\$69,515	\$88,694	\$110,723	\$131,911	\$105,162
P.T.	\$197,844	\$214,883	\$293,551	\$352,559	\$264,007
Major	\$69,288	\$73,525	\$85,199	\$98,235	\$80,150

Differential to Weighted Average

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.661	0.843	1.053	1.254
P.T.	0.749	0.814	1.112	1.335
Major	0.864	0.917	1.063	1.226

Date: 7/1/03

Countrywide Standard Earned Premium by Hazard Group

Hazard Group	Standard Premium	Ratio to Smallest Premium
I	\$324,495,944	1.000
II	\$23,444,564,742	0.014
III	\$25,372,947,368	0.013
IV	\$1,484,071,356	0.219
Total	\$50,626,079,410	

Table II

Countrywide Type of Injury Loss Distribution Table

Hazard Group	Fatal	P.T.	Major	Minor	T.T.	Medical
I	0.057	0.131	0.220	0.391	0.343	0.328
II	0.117	0.156	0.222	0.278	0.297	0.334
III	0.270	0.264	0.262	0.181	0.207	0.196
IV	0.556	0.449	0.296	0.150	0.153	0.142

DELAWARE

Proposed Effective: 12/1/03

Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit I

Premium Distribution By Hazard Group*

Hazard Group	(1) Standard Premium	(2) Total Standard Premium	(3) Ratio
I	1,528,541	485,211,752	0.003
II	252,654,029		0.521
III	217,669,057		0.449
IV	13,360,125		0.028

*Based on Unit Statistical Data

Exhibit II

Distribution of Losses by Injury Type Derived from Hazard Group Premium Distribution & Countrywide Loss Distribution

Injury Type	I	II	III	IV
Fatal	0.001	0.308	0.612	0.079
P.T.	0.002	0.382	0.557	0.059
Major	0.003	0.477	0.486	0.034
Minor	0.005	0.626	0.351	0.018
T.T.	0.004	0.612	0.367	0.017
Medical	0.004	0.651	0.330	0.015

For each hazard group, the following procedure is utilized to obtain the distribution of losses within each injury type:

The percentage of countrywide losses by hazard group (see Table II) is multiplied by the corresponding statewide ratio of standard earned premium to total (Exhibit I). This is then divided by the sum of these calculations for all four hazard groups. This procedure is done for each injury type.

Exhibit III

Factors to Adjust Countrywide Differential to State Differential

(A) Injury Type

Fatal	0.9491
P.T.	0.96301
Major	0.99196

(B)

Injury Type	I	II	III	IV
Fatal	0.696	0.888	1.109	1.321
P.T.	0.778	0.845	1.155	1.386
Major	0.871	0.924	1.072	1.236

(C)

Injury Type	I	II	III	IV
P.T./Major	0.857	0.910	1.091	1.283
Serious	0.856	0.910	1.092	1.285

(A) For each serious injury type, the countrywide hazard group unweighted average cost per case differential (Table I) is multiplied times percent of premium (Exhibit I) in the hazard group for that state. These products are summed to form the factors in (A).

(B) For each hazard group the factors from Table I are divided by the appropriate injury type factor in section (A) of this exhibit.

(C) For P.T. and Major injury types, a combined (by hazard group) differential is derived by calculating a weighted average of the two differentials using the factors from Exhibit VII as weights.

DELAWARE
Proposed Effective: 12/1/03
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit IV Calculation of ELF Trend

Policy Period	1/1/00-12/31/00	1/1/99-12/31/99	1/1/98-12/31/98
	First Report	Second Report	Third Report
(1) Proposed Effective Date of Filing		12/1/03	
(2a) Midpoint of Filing		12/1/04	
(2b) Midpoint of Policy Period	1/1/01	1/1/00	1/1/99
(3) Benefit Level to Which Losses are Brought		7/1/03	
(4a) Yrs. from (2a) to (2b)	3.9167	4.9167	5.9167
(4b)			
(5) Indemnity Trend { $1.0414^{(4a)}$ }	1.1722	1.2207	1.2713
(6)			
(7)			
(8)			
(9)			
(10) Medical Trend { $1.071^{(4a)}$ }	1.3082	1.4011	1.5006

Date: 7/1/03

DELAWARE
Proposed Effective: 12/1/03
Policy Period: 1/1/00-12/31/00
Report: FIRST

Exhibit V - a

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind Cost per Case	Indem Trended on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)	
A. Death	715,800	1.0643	1.1722	893,014	9,800	1.0000	1.3082	12,820	
B. P.T.	927,100	1.0908	1.1722	1,185,426	596,400	1.0000	1.3082	780,215	
C. Major	6,743,400	1.0835	1.1722	8,564,669	4,159,100	1.0000	1.3082	5,440,963	
D. Minor	6,523,400	1.0851	1.1722	8,297,486	6,837,500	1.0000	1.3082	8,944,864	
E. T.T.	15,463,800	1.0908	1.1722	19,772,615	20,859,300	1.0000	1.3082	27,288,279	
F. Med. Only					6,853,700	1.0000	1.3082	8,966,057	
G. Overall	30,373,500	XX	XX	38,713,210	39,315,800	1.0000	XX	51,433,198	
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)
A. Death	905,834	2	452,917	1.0434	472,574	1.0000	1.0418	1.336 (a)	947,470
B. P.T.	1,965,641	3	204,760	1.7924	367,012	1.6667	4.1994	3.853 (a)	7,984,246
C. Major	14,005,632	75				2.5600	3.9624	4.046 (a)	55,950,781
D. Minor	17,242,350	428	40,286	1.3499	21,779	1.2734	1.4440	1.889 (a)	28,878,418
E. T.T.	47,060,894	2,992	15,729	1.0881		1.0421	0.9880	1.321 (a)	55,583,160
F. Medical	8,966,057	XX	XX	XX	XX	XX		1.000 (b)	8,966,057

(a) (14) x (MED DEV 5TH TO ULT)

(b) SELECTED

Date:

7/1/03

DELAWARE
Proposed Effective: 12/1/03
Policy Period: 1/1/99-12/31/99
Report: SECOND

Exhibit V - b

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind Cost per Case	Indem Trended on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)	
A. Death	704,600	1.0844	1.2207	932,723	1,149,600	1.0000	1.4011	1,610,693	
B. P.T.	2,756,200	1.1204	1.2207	3,769,677	4,315,800	1.0000	1.4011	6,046,822	
C. Major	14,138,200	1.1106	1.2207	19,167,793	8,554,700	1.0000	1.4011	11,985,901	
D. Minor	6,913,900	1.1130	1.2207	9,393,741	8,335,400	1.0000	1.4011	11,678,642	
E. T.T.	14,670,900	1.1204	1.2207	20,065,509	19,348,800	1.0000	1.4011	27,109,401	
F. Med. Only					7,066,900	1.0000	1.4011	9,901,360	
G. Overall	39,183,800	XX	XX	53,329,443	48,771,200	1.0000	xx	68,332,819	
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)
A. Death	2,543,416	6	423,903	0.9167	388,592	1.3333	1.2759	1.781 (a)	4,058,706
B. P.T.	9,816,499	5	274,968	1.6024	440,609	1.4000	1.8823	3.236 (a)	26,663,179
C. Major	31,153,694	144				1.3611	1.8063	2.151 (a)	60,404,458
D. Minor	21,072,383	513	41,077	1.3275	22,292	1.1326	1.2883	1.680 (a)	31,722,075
E. T.T.	47,174,910	3,068	15,376	1.0992		1.0000	0.9210	1.268 (a)	52,855,054
F. Medical	9,901,360	XX	XX	XX	XX	XX		1.000 (b)	9,901,360

(a) (14) x (MED DEV 5TH TO ULT)
(b) SELECTED

Date: 7/1/03

DELAWARE
Proposed Effective: 12/1/03
Policy Period: 1/1/98-12/31/98
Report: THIRD

Exhibit V - c

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind Cost per Case	Indem Trended on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)	
A. Death	495,600	1.1030	1.2713	694,936	7,000	1.0000	1.5006	10,504	
B. P.T.	1,351,900	1.1487	1.2713	1,974,191	1,275,000	1.0000	1.5006	1,913,223	
C. Major	14,714,300	1.1365	1.2713	21,259,201	10,109,800	1.0000	1.5006	15,170,431	
D. Minor	5,939,500	1.1395	1.2713	8,604,034	7,625,300	1.0000	1.5006	11,442,273	
E. T.T.	12,418,600	1.1487	1.2713	18,134,983	17,387,000	1.0000	1.5006	26,090,357	
F. Med. Only					6,430,100	1.0000	1.5006	9,648,795	
G. Overall	34,919,900	XX	XX	50,667,345	42,834,200	1.0000	xx	64,275,583	
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)
A. Death	705,440	3	235,147	1.1252	264,587	1.0000	1.1244	1.336 (a)	795,419
B. P.T.	3,887,414	3	258,443	1.5073	389,551	1.3333	2.1161	3.082 (a)	10,074,139
C. Major	36,429,632	153	42,561	1.3233	21,947	1.1111	1.3366	1.756 (a)	55,054,325
D. Minor	20,046,307	471	14,644	1.1326		1.0849	1.2271	1.610 (a)	28,980,070
E. T.T.	44,225,340	3,020				0.9990	0.9598	1.267 (a)	50,462,439
F. Medical	9,648,795	XX	xx	xx	xx			1.000 (b)	9,648,795

(a) (14) x (MED DEV 5TH TO ULT)
(b) SELECTED

Date: 7/1/03

DELAWARE
Proposed Effective: 12/1/03
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit VI		Exhibit VII					
Adjusted Average Cost Per Case by Injury Types		Combined Injury Weights					
For Each Hazard Group		Hazard Group I		Hazard Group II			
I. * Injury Type	Average Cost Per Case	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Fatal	370,042	Death	5,802	0.003	Death	1,786,891	0.007
P.T. / Major	404,824	P.T.	89,443	0.049	P.T.	17,083,637	0.063
Minor/T.T.	22,010	Major	514,229	0.285	Major	81,762,362	0.300
		P.T./Major	603,672	0.334	P.T./Major	98,845,999	0.363
		Minor	447,903	0.248	Minor	56,077,432	0.206
		T.T.	635,603	0.352	T.T.	97,247,200	0.357
		Minor/T.T.	1,083,506	0.600	Minor/T.T.	153,324,632	0.563
		Medical	114,065	XX	Medical	18,564,054	XX
		Total	1,807,045	XX	Total	272,521,576	XX
		Hazard Group III		Hazard Group IV			
		Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
		Death	3,550,576	0.017	Death	458,326	0.034
		P.T.	24,909,911	0.118	P.T.	2,638,572	0.193
		Major	83,305,048	0.395	Major	5,827,925	0.426
		P.T./Major	108,214,959	0.513	P.T./Major	8,466,497	0.619
		Minor	31,442,778	0.149	Minor	1,612,450	0.118
		T.T.	58,316,540	0.276	T.T.	2,701,311	0.198
		Minor/T.T.	89,759,318	0.425	Minor/T.T.	4,313,761	0.316
		Medical	9,410,350	XX	Medical	427,743	XX
		Total	210,935,203	XX	Total	13,666,327	XX

II.** Injury Type	Hazard Group			
	I	II	III	IV
Fatal	257,549	328,597	410,377	488,825
P.T./Major	346,934	368,390	441,663	519,389
Minor/T.T.	22,010	22,010	22,010	22,010

* States overall developed average cost per case for each stated injury type, based upon latest three available years of U.S.P. data.

** Four sets of factors for each stated type (Exhibit III sections B and C) are multiplied by stated injury type average cost per case (Section I) for each hazard group in producing the adjusted figures in Section II of this exhibit.

Date: 7/1/03

For each hazard group the following procedure is utilized to obtain the distribution of losses:
The percentage of losses by injury type (Exhibit II) is multiplied by the corresponding injury type total incurred losses to achieve combined injury weights

DELAWARE
Proposed Effective: 12/1/03
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
Excess Loss Factors Calculation
Hazard Group I

Exhibit VIII-a

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	AVERAGE EXCESS RATIO	P.L.R. EXCL. ASSES.	IND. ELF (1) * (2)	FLAT FACTOR	FINAL ELF (3) +(4)
\$10,000	0.04	0.003	0.964	0.003	0.03	0.334	0.970	0.324	0.41	0.600	0.732	0.439	0.766	0.833	0.638	0.005	0.643
\$15,000	0.05		0.955	0.003	0.04		0.960	0.321	0.62		0.640	0.384	0.708		0.590	0.005	0.595
\$20,000	0.07		0.938	0.003	0.05		0.950	0.317	0.83		0.565	0.339	0.659		0.549	0.005	0.554
\$25,000	0.09		0.922	0.003	0.07		0.930	0.311	1.03		0.505	0.303	0.617		0.514	0.005	0.519
\$30,000	0.11		0.907	0.003	0.08		0.920	0.307	1.24		0.451	0.271	0.581		0.484	0.005	0.489
\$35,000	0.12		0.899	0.003	0.09		0.910	0.304	1.45		0.404	0.242	0.549		0.457	0.005	0.462
\$40,000	0.14		0.884	0.003	0.10		0.900	0.301	1.65		0.366	0.220	0.524		0.436	0.005	0.441
\$50,000	0.18		0.856	0.003	0.13		0.870	0.291	2.07		0.299	0.179	0.473		0.394	0.005	0.399
\$75,000	0.26		0.803	0.002	0.20		0.800	0.267	3.10		0.191	0.115	0.384		0.320	0.005	0.325
\$100,000	0.35		0.749	0.002	0.26		0.740	0.247	4.13		0.127	0.076	0.325		0.271	0.005	0.276
\$125,000	0.44		0.699	0.002	0.33		0.672	0.224	5.16		0.087	0.052	0.278		0.232	0.005	0.237
\$150,000	0.53		0.654	0.002	0.39		0.620	0.207	6.20		0.061	0.037	0.246		0.205	0.005	0.210
\$175,000	0.62		0.612	0.002	0.46		0.566	0.189	7.23		0.044	0.026	0.217		0.181	0.005	0.186
\$200,000	0.71		0.573	0.002	0.52		0.527	0.176	8.26		0.032	0.019	0.197		0.164	0.005	0.169
\$225,000	0.79		0.542	0.002	0.59		0.486	0.162	9.29		0.023	0.014	0.178		0.148	0.005	0.153
\$250,000	0.88		0.508	0.002	0.66		0.451	0.151	10.33		0.017	0.010	0.163		0.136	0.005	0.141
\$275,000	0.97		0.477	0.001	0.72		0.425	0.142	11.36		0.013	0.008	0.151		0.126	0.005	0.131
\$300,000	1.06		0.448	0.001	0.79		0.398	0.133	12.39		0.010	0.006	0.140		0.117	0.005	0.122
\$325,000	1.15		0.421	0.001	0.85		0.378	0.126	13.42		0.008	0.005	0.132		0.110	0.005	0.115
\$350,000	1.24		0.396	0.001	0.92		0.356	0.119	14.46		0.006	0.004	0.124		0.103	0.005	0.108
\$375,000	1.32		0.375	0.001	0.98		0.340	0.114	15.49		0.005	0.003	0.118		0.098	0.005	0.103
\$400,000	1.41		0.353	0.001	1.05		0.323	0.108	16.52		0.004	0.002	0.111		0.092	0.005	0.097
\$425,000	1.50		0.332	0.001	1.11		0.309	0.103	17.55		0.003	0.002	0.106		0.088	0.005	0.093
\$450,000	1.59		0.313	0.001	1.18		0.295	0.099	18.59		0.002	0.001	0.101		0.084	0.005	0.089
\$475,000	1.68		0.295	0.001	1.24		0.284	0.095	19.62		0.002	0.001	0.097		0.081	0.005	0.086
\$500,000	1.76		0.280	0.001	1.31		0.272	0.091	20.65		0.001	0.0006	0.093		0.077	0.005	0.082
\$600,000	2.12		0.221	0.001	1.57		0.236	0.079	24.78		0.001	0.0006	0.081		0.067	0.005	0.072
\$700,000	2.47		0.176	0.001	1.83		0.209	0.070	28.91		0.000	0.0000	0.071		0.059	0.005	0.064
\$800,000	2.82		0.141	0.000	2.10		0.187	0.062	33.04		0.000	0.0000	0.062		0.052	0.005	0.057
\$900,000	3.18		0.112	0.000	2.36		0.170	0.057	37.17		0.000	0.0000	0.057		0.047	0.005	0.052
\$1,000,000	3.53		0.090	0.000	2.62		0.156	0.0521	41.30		0.000	0.0000	0.0524		0.0436	0.0050	0.0486
\$2,000,000	7.06		0.011	0.0000	5.24		0.089	0.0297	82.61		0.000	0.0000	0.0297		0.0247	0.0050	0.0297
\$3,000,000	10.59		0.001	0.0000	7.86		0.064	0.0214	123.91		0.000	0.0000	0.0214		0.0178	0.0050	0.0228
\$4,000,000	14.12		0.000	0.0000	10.48		0.050	0.0167	165.21		0.000	0.0000	0.0167		0.0139	0.0050	0.0189
\$5,000,000	17.65		0.000	0.0000	13.10		0.042	0.0140	206.52		0.000	0.0000	0.0140		0.0117	0.0050	0.0167
\$6,000,000	21.18		0.000	0.0000	15.72		0.036	0.0120	247.82		0.000	0.0000	0.0120		0.0100	0.0050	0.0150
\$7,000,000	24.71		0.000	0.0000	18.34		0.032	0.0107	289.12		0.000	0.0000	0.0107		0.0089	0.0045	0.0134
\$8,000,000	28.24		0.000	0.0000	20.96		0.028	0.0094	330.43		0.000	0.0000	0.0094		0.0078	0.0039	0.0117
\$9,000,000	31.77		0.000	0.0000	23.58		0.026	0.0087	371.73		0.000	0.0000	0.0087		0.0072	0.0036	0.0108
\$10,000,000	35.30		0.000	0.0000	26.20		0.024	0.0080	413.04		0.000	0.0000	0.0080		0.0067	0.0034	0.0101

Death Average Cost Per Case \$257,549
P.T./Major Average Cost Per Case \$346,934
Minor/T.T. Average Cost Per Case \$22,010

Target Cost Ratio 0.8331

Date: 7/1/03

DELAWARE
Proposed Effective: 12/1/03
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
Excess Loss Factors Calculation
Hazard Group II

Exhibit VIII-b

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	AVERAGE EXCESS RATIO	P.L.R. EXCL. ASSES.	IND. ELF (1) * (2)	FLAT FACTOR	FINAL ELF (3) +(4)
\$10,000	0.03	0.007	0.972	0.007	0.02	0.363	0.980	0.356	0.41	0.563	0.732	0.412	0.775	0.833	0.646	0.005	0.651
\$15,000	0.04		0.964	0.007	0.04		0.960	0.348	0.62		0.640	0.360	0.715		0.596	0.005	0.601
\$20,000	0.06		0.947	0.007	0.05		0.950	0.345	0.83		0.565	0.318	0.670		0.558	0.005	0.563
\$25,000	0.07		0.938	0.007	0.06		0.940	0.341	1.03		0.505	0.284	0.632		0.526	0.005	0.531
\$30,000	0.08		0.930	0.007	0.07		0.930	0.338	1.24		0.451	0.254	0.599		0.499	0.005	0.504
\$35,000	0.10		0.915	0.006	0.09		0.910	0.330	1.45		0.404	0.227	0.563		0.469	0.005	0.474
\$40,000	0.11		0.907	0.006	0.10		0.900	0.327	1.65		0.366	0.206	0.539		0.449	0.005	0.454
\$50,000	0.14		0.884	0.006	0.12		0.880	0.319	2.07		0.299	0.168	0.493		0.411	0.005	0.416
\$75,000	0.21		0.835	0.006	0.19		0.810	0.294	3.10		0.191	0.108	0.408		0.340	0.005	0.345
\$100,000	0.28		0.790	0.006	0.25		0.750	0.272	4.13		0.127	0.072	0.350		0.292	0.005	0.297
\$125,000	0.35		0.749	0.005	0.31		0.691	0.251	5.16		0.087	0.049	0.305		0.254	0.005	0.259
\$150,000	0.41		0.715	0.005	0.37		0.637	0.231	6.20		0.061	0.034	0.270		0.225	0.005	0.230
\$175,000	0.48		0.678	0.005	0.43		0.588	0.213	7.23		0.044	0.025	0.243		0.202	0.005	0.207
\$200,000	0.55		0.644	0.005	0.49		0.546	0.198	8.26		0.032	0.018	0.221		0.184	0.005	0.189
\$225,000	0.62		0.612	0.004	0.56		0.503	0.183	9.29		0.023	0.013	0.200		0.167	0.005	0.172
\$250,000	0.69		0.582	0.004	0.62		0.471	0.171	10.33		0.017	0.010	0.185		0.154	0.005	0.159
\$275,000	0.76		0.553	0.004	0.68		0.442	0.160	11.36		0.013	0.007	0.171		0.142	0.005	0.147
\$300,000	0.83		0.526	0.004	0.74		0.417	0.151	12.39		0.010	0.006	0.161		0.134	0.005	0.139
\$325,000	0.90		0.501	0.004	0.80		0.395	0.143	13.42		0.008	0.005	0.152		0.127	0.005	0.132
\$350,000	0.97		0.477	0.003	0.86		0.374	0.136	14.46		0.006	0.003	0.142		0.118	0.005	0.123
\$375,000	1.04		0.454	0.003	0.93		0.354	0.129	15.49		0.005	0.003	0.135		0.112	0.005	0.117
\$400,000	1.11		0.433	0.003	0.99		0.337	0.122	16.52		0.004	0.002	0.127		0.106	0.005	0.111
\$425,000	1.18		0.413	0.003	1.05		0.323	0.117	17.55		0.003	0.002	0.122		0.102	0.005	0.107
\$450,000	1.24		0.396	0.003	1.11		0.309	0.112	18.59		0.002	0.001	0.116		0.097	0.005	0.102
\$475,000	1.31		0.378	0.003	1.17		0.297	0.108	19.62		0.002	0.001	0.112		0.093	0.005	0.098
\$500,000	1.38		0.360	0.003	1.23		0.286	0.104	20.65		0.001	0.001	0.108		0.090	0.005	0.095
\$600,000	1.66		0.299	0.002	1.48		0.248	0.090	24.78		0.001	0.001	0.093		0.077	0.005	0.082
\$700,000	1.94		0.248	0.002	1.73		0.219	0.079	28.91		0.000	0.000	0.081		0.067	0.005	0.072
\$800,000	2.21		0.208	0.001	1.97		0.197	0.072	33.04		0.000	0.000	0.073		0.061	0.005	0.066
\$900,000	2.49		0.174	0.001	2.22		0.179	0.065	37.17		0.000	0.000	0.066		0.055	0.005	0.060
\$1,000,000	2.77		0.146	0.0010	2.47		0.164	0.0595	41.30		0.000	0.0000	0.0605		0.0504	0.0050	0.0554
\$2,000,000	5.53		0.027	0.0002	4.94		0.093	0.0338	82.61		0.000	0.0000	0.0340		0.0283	0.0050	0.0333
\$3,000,000	8.30		0.005	0.0000	7.40		0.067	0.0243	123.91		0.000	0.0000	0.0243		0.0202	0.0050	0.0252
\$4,000,000	11.07		0.001	0.0000	9.87		0.053	0.0192	165.21		0.000	0.0000	0.0192		0.0160	0.0050	0.0210
\$5,000,000	13.83		0.000	0.0000	12.34		0.044	0.0160	206.52		0.000	0.0000	0.0160		0.0133	0.0050	0.0183
\$6,000,000	16.60		0.000	0.0000	14.81		0.038	0.0138	247.82		0.000	0.0000	0.0138		0.0115	0.0050	0.0165
\$7,000,000	19.37		0.000	0.0000	17.27		0.033	0.0120	289.12		0.000	0.0000	0.0120		0.0100	0.0050	0.0150
\$8,000,000	22.13		0.000	0.0000	19.74		0.030	0.0109	330.43		0.000	0.0000	0.0109		0.0091	0.0046	0.0137
\$9,000,000	24.90		0.000	0.0000	22.21		0.027	0.0098	371.73		0.000	0.0000	0.0098		0.0082	0.0041	0.0123
\$10,000,000	27.67		0.000	0.0000	24.68		0.025	0.0091	413.04		0.000	0.0000	0.0091		0.0076	0.0038	0.0114

Death Average Cost Per Case \$328,597
P.T./Major Average Cost Per Case \$368,390
Minor/T.T. Average Cost Per Case \$22,010

Target Cost Ratio 0.8331

Date: 7/1/03

DELAWARE
Proposed Effective: 12/1/03
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
Excess Loss Factors Calculation
Hazard Group III

Exhibit VIII-c

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	AVERAGE EXCESS RATIO	P.L.R. EXCL. ASSES.	IND. ELF (1) * (2)	FLAT FACTOR	FINAL ELF (3) +(4)
\$10,000	0.02	0.017	0.981	0.017	0.02	0.513	0.980	0.503	0.41	0.425	0.732	0.311	0.831	0.833	0.692	0.005	0.697
\$15,000	0.03		0.972	0.017	0.03		0.970	0.498	0.62		0.640	0.272	0.787		0.656	0.005	0.661
\$20,000	0.04		0.964	0.016	0.04		0.960	0.492	0.83		0.565	0.240	0.748		0.623	0.005	0.628
\$25,000	0.06		0.947	0.016	0.05		0.950	0.487	1.03		0.505	0.215	0.718		0.598	0.005	0.603
\$30,000	0.07		0.938	0.016	0.06		0.940	0.482	1.24		0.451	0.192	0.690		0.575	0.005	0.580
\$35,000	0.08		0.930	0.016	0.07		0.930	0.477	1.45		0.404	0.172	0.665		0.554	0.005	0.559
\$40,000	0.09		0.922	0.016	0.08		0.920	0.472	1.65		0.366	0.156	0.644		0.536	0.005	0.541
\$50,000	0.11		0.907	0.015	0.10		0.900	0.462	2.07		0.299	0.127	0.604		0.503	0.005	0.508
\$75,000	0.17		0.863	0.015	0.15		0.850	0.436	3.10		0.191	0.081	0.532		0.443	0.005	0.448
\$100,000	0.22		0.829	0.014	0.21		0.790	0.405	4.13		0.127	0.054	0.473		0.394	0.005	0.399
\$125,000	0.28		0.790	0.013	0.26		0.740	0.380	5.16		0.087	0.037	0.430		0.358	0.005	0.363
\$150,000	0.33		0.760	0.013	0.31		0.691	0.354	6.20		0.061	0.026	0.393		0.327	0.005	0.332
\$175,000	0.39		0.726	0.012	0.36		0.645	0.331	7.23		0.044	0.019	0.362		0.302	0.005	0.307
\$200,000	0.44		0.699	0.012	0.41		0.604	0.310	8.26		0.032	0.014	0.336		0.280	0.005	0.285
\$225,000	0.50		0.668	0.011	0.46		0.566	0.290	9.29		0.023	0.010	0.311		0.259	0.005	0.264
\$250,000	0.55		0.644	0.011	0.51		0.533	0.273	10.33		0.017	0.007	0.291		0.242	0.005	0.247
\$275,000	0.61		0.616	0.010	0.57		0.497	0.255	11.36		0.013	0.006	0.271		0.226	0.005	0.231
\$300,000	0.66		0.594	0.010	0.62		0.471	0.242	12.39		0.010	0.004	0.256		0.213	0.005	0.218
\$325,000	0.72		0.569	0.010	0.67		0.447	0.229	13.42		0.008	0.003	0.242		0.202	0.005	0.207
\$350,000	0.78		0.545	0.009	0.72		0.425	0.218	14.46		0.006	0.003	0.230		0.192	0.005	0.197
\$375,000	0.83		0.526	0.009	0.77		0.405	0.208	15.49		0.005	0.002	0.219		0.182	0.005	0.187
\$400,000	0.89		0.505	0.009	0.82		0.388	0.199	16.52		0.004	0.002	0.210		0.175	0.005	0.180
\$425,000	0.94		0.487	0.008	0.87		0.371	0.190	17.55		0.003	0.001	0.199		0.166	0.005	0.171
\$450,000	1.00		0.467	0.008	0.93		0.354	0.182	18.59		0.002	0.001	0.191		0.159	0.005	0.164
\$475,000	1.05		0.451	0.008	0.98		0.340	0.174	19.62		0.002	0.001	0.183		0.152	0.005	0.157
\$500,000	1.11		0.433	0.007	1.03		0.328	0.168	20.65		0.001	0.000	0.175		0.146	0.005	0.151
\$600,000	1.33		0.373	0.006	1.24		0.284	0.146	24.78		0.001	0.000	0.152		0.127	0.005	0.132
\$700,000	1.55		0.321	0.005	1.44		0.253	0.130	28.91		0.000	0.000	0.135		0.112	0.005	0.117
\$800,000	1.77		0.278	0.005	1.65		0.227	0.116	33.04		0.000	0.000	0.121		0.101	0.005	0.106
\$900,000	1.99		0.240	0.004	1.85		0.207	0.106	37.17		0.000	0.000	0.110		0.092	0.005	0.097
\$1,000,000	2.22		0.207	0.0035	2.06		0.190	0.0975	41.30		0.000	0.0000	0.1010		0.0841	0.0050	0.0891
\$2,000,000	4.43		0.052	0.0009	4.12		0.108	0.0554	82.61		0.000	0.0000	0.0563		0.0469	0.0050	0.0519
\$3,000,000	6.65		0.014	0.0002	6.18		0.077	0.0395	123.91		0.000	0.0000	0.0397		0.0331	0.0050	0.0381
\$4,000,000	8.86		0.004	0.0001	8.23		0.061	0.0313	165.21		0.000	0.0000	0.0314		0.0262	0.0050	0.0312
\$5,000,000	11.08		0.001	0.0000	10.29		0.051	0.0262	206.52		0.000	0.0000	0.0262		0.0218	0.0050	0.0268
\$6,000,000	13.29		0.000	0.0000	12.35		0.044	0.0226	247.82		0.000	0.0000	0.0226		0.0188	0.0050	0.0238
\$7,000,000	15.51		0.000	0.0000	14.41		0.039	0.0200	289.12		0.000	0.0000	0.0200		0.0167	0.0050	0.0217
\$8,000,000	17.72		0.000	0.0000	16.47		0.035	0.0180	330.43		0.000	0.0000	0.0180		0.0150	0.0050	0.0200
\$9,000,000	19.94		0.000	0.0000	18.53		0.031	0.0159	371.73		0.000	0.0000	0.0159		0.0132	0.0050	0.0182
\$10,000,000	22.15		0.000	0.0000	20.58		0.029	0.0149	413.04		0.000	0.0000	0.0149		0.0124	0.0050	0.0174

Death Average Cost Per Case \$410,377
P.T./Major Average Cost Per Case \$441,663
Minor/T.T. Average Cost Per Case \$22,010

Target Cost Ratio 0.8331

Date: 7/1/03

DELAWARE
Proposed Effective: 12/1/03
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
Excess Loss Factors Calculation
Hazard Group IV

Exhibit VIII-d

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE. / 1.1	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	AVERAGE EXCESS RATIO	P.L.R. EXCL. ASSES.	IND. ELF (1) * (2)	FLAT FACTOR	FINAL ELF (3) +(4)
\$10,000	0.02	0.034	0.981	0.033	0.02	0.619	0.980	0.607	0.41	0.316	0.732	0.231	0.871	0.833	0.726	0.005	0.731
\$15,000	0.03		0.972	0.033	0.03		0.970	0.600	0.62		0.640	0.202	0.835		0.696	0.005	0.701
\$20,000	0.04		0.964	0.033	0.04		0.960	0.594	0.83		0.565	0.179	0.806		0.671	0.005	0.676
\$25,000	0.05		0.955	0.032	0.04		0.960	0.594	1.03		0.505	0.160	0.786		0.655	0.005	0.660
\$30,000	0.06		0.947	0.032	0.05		0.950	0.588	1.24		0.451	0.143	0.763		0.636	0.005	0.641
\$35,000	0.07		0.938	0.032	0.06		0.940	0.582	1.45		0.404	0.128	0.742		0.618	0.005	0.623
\$40,000	0.07		0.938	0.032	0.07		0.930	0.576	1.65		0.366	0.116	0.724		0.603	0.005	0.608
\$50,000	0.09		0.922	0.031	0.09		0.910	0.563	2.07		0.299	0.094	0.688		0.573	0.005	0.578
\$75,000	0.14		0.884	0.030	0.13		0.870	0.539	3.10		0.191	0.060	0.629		0.524	0.005	0.529
\$100,000	0.19		0.849	0.029	0.18		0.820	0.508	4.13		0.127	0.040	0.577		0.481	0.005	0.486
\$125,000	0.23		0.822	0.028	0.22		0.780	0.483	5.16		0.087	0.027	0.538		0.448	0.005	0.453
\$150,000	0.28		0.790	0.027	0.26		0.740	0.458	6.20		0.061	0.019	0.504		0.420	0.005	0.425
\$175,000	0.33		0.760	0.026	0.31		0.691	0.428	7.23		0.044	0.014	0.468		0.390	0.005	0.395
\$200,000	0.37		0.737	0.025	0.35		0.654	0.405	8.26		0.032	0.010	0.440		0.367	0.005	0.372
\$225,000	0.42		0.710	0.024	0.39		0.620	0.384	9.29		0.023	0.007	0.415		0.346	0.005	0.351
\$250,000	0.46		0.689	0.023	0.44		0.581	0.360	10.33		0.017	0.005	0.388		0.323	0.005	0.328
\$275,000	0.51		0.663	0.023	0.48		0.553	0.342	11.36		0.013	0.004	0.369		0.307	0.005	0.312
\$300,000	0.56		0.639	0.022	0.53		0.520	0.322	12.39		0.010	0.003	0.347		0.289	0.005	0.294
\$325,000	0.60		0.621	0.021	0.57		0.497	0.308	13.42		0.008	0.003	0.332		0.277	0.005	0.282
\$350,000	0.65		0.599	0.020	0.61		0.476	0.295	14.46		0.006	0.002	0.317		0.264	0.005	0.269
\$375,000	0.70		0.578	0.020	0.66		0.451	0.279	15.49		0.005	0.002	0.301		0.251	0.005	0.256
\$400,000	0.74		0.561	0.019	0.70		0.433	0.268	16.52		0.004	0.001	0.288		0.240	0.005	0.245
\$425,000	0.79		0.542	0.018	0.74		0.417	0.258	17.55		0.003	0.001	0.277		0.231	0.005	0.236
\$450,000	0.84		0.523	0.018	0.79		0.398	0.246	18.59		0.002	0.001	0.265		0.221	0.005	0.226
\$475,000	0.88		0.508	0.017	0.83		0.384	0.238	19.62		0.002	0.001	0.256		0.213	0.005	0.218
\$500,000	0.93		0.491	0.017	0.88		0.368	0.228	20.65		0.001	0.000	0.245		0.204	0.005	0.209
\$600,000	1.12		0.430	0.015	1.05		0.323	0.200	24.78		0.001	0.000	0.215		0.179	0.005	0.184
\$700,000	1.30		0.380	0.013	1.23		0.286	0.177	28.91		0.000	0.000	0.190		0.158	0.005	0.163
\$800,000	1.49		0.335	0.011	1.40		0.259	0.160	33.04		0.000	0.000	0.171		0.142	0.005	0.147
\$900,000	1.67		0.297	0.010	1.58		0.235	0.145	37.17		0.000	0.000	0.155		0.129	0.005	0.134
\$1,000,000	1.86		0.262	0.0089	1.75		0.217	0.1343	41.30		0.000	0.0000	0.1432		0.1193	0.0050	0.1243
\$2,000,000	3.72		0.080	0.0027	3.50		0.124	0.0768	82.61		0.000	0.0000	0.0795		0.0662	0.0050	0.0712
\$3,000,000	5.58		0.026	0.0009	5.25		0.089	0.0551	123.91		0.000	0.0000	0.0560		0.0466	0.0050	0.0516
\$4,000,000	7.44		0.008	0.0003	7.00		0.070	0.0433	165.21		0.000	0.0000	0.0436		0.0363	0.0050	0.0413
\$5,000,000	9.30		0.003	0.0001	8.75		0.058	0.0359	206.52		0.000	0.0000	0.0360		0.0300	0.0050	0.0350
\$6,000,000	11.16		0.001	0.0000	10.50		0.050	0.0310	247.82		0.000	0.0000	0.0310		0.0258	0.0050	0.0308
\$7,000,000	13.02		0.000	0.0000	12.25		0.044	0.0272	289.12		0.000	0.0000	0.0272		0.0227	0.0050	0.0277
\$8,000,000	14.88		0.000	0.0000	14.00		0.040	0.0248	330.43		0.000	0.0000	0.0248		0.0207	0.0050	0.0257
\$9,000,000	16.74		0.000	0.0000	15.75		0.036	0.0223	371.73		0.000	0.0000	0.0223		0.0186	0.0050	0.0236
\$10,000,000	18.60		0.000	0.0000	17.50		0.033	0.0204	413.04		0.000	0.0000	0.0204		0.0170	0.0050	0.0220

Death Average Cost Per Case \$488,825
P.T./Major Average Cost Per Case \$519,389
Minor/T.T. Average Cost Per Case \$22,010

Target Cost Ratio 0.8331

Date: 7/1/03

DELAWARE
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 12/1/03

Per Accident Limit	Proposed Excess Loss Factors*				Current Excess Loss Factors				Percentage Change			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
\$10,000	0.643	0.652	0.697	0.732	0.602	0.609	0.661	0.702	6.8%	7.0%	5.4%	4.3%
\$15,000	0.595	0.602	0.661	0.702	0.549	0.557	0.622	0.665	8.4%	8.0%	6.3%	5.5%
\$20,000	0.554	0.564	0.628	0.677	0.505	0.515	0.585	0.640	9.7%	9.5%	7.4%	5.8%
\$25,000	0.519	0.532	0.603	0.659	0.468	0.481	0.558	0.617	10.9%	10.6%	8.1%	6.8%
\$30,000	0.489	0.503	0.580	0.641	0.436	0.452	0.530	0.597	12.2%	11.3%	9.4%	7.4%
\$35,000	0.462	0.475	0.559	0.623	0.407	0.424	0.510	0.580	13.5%	12.0%	9.6%	7.5%
\$40,000	0.441	0.455	0.541	0.608	0.387	0.404	0.493	0.559	14.0%	12.6%	9.7%	8.8%
\$50,000	0.399	0.417	0.508	0.578	0.347	0.363	0.458	0.532	15.0%	14.8%	10.9%	8.7%
\$75,000	0.325	0.346	0.448	0.529	0.274	0.296	0.395	0.476	18.6%	16.8%	13.4%	11.2%
\$100,000	0.276	0.298	0.399	0.486	0.226	0.246	0.347	0.431	22.1%	21.0%	15.0%	12.8%
\$125,000	0.237	0.260	0.363	0.453	0.191	0.211	0.308	0.393	24.1%	23.1%	17.9%	15.4%
\$150,000	0.210	0.231	0.332	0.424	0.166	0.183	0.274	0.359	26.5%	26.1%	21.2%	18.2%
\$175,000	0.186	0.208	0.307	0.395	0.147	0.164	0.249	0.329	26.5%	26.7%	23.3%	20.2%
\$200,000	0.169	0.190	0.285	0.372	0.131	0.149	0.227	0.305	29.0%	27.3%	25.6%	22.1%
\$225,000	0.153	0.173	0.264	0.350	0.120	0.135	0.211	0.280	27.5%	28.0%	25.1%	25.1%
\$250,000	0.141	0.160	0.247	0.328	0.111	0.125	0.195	0.264	27.0%	27.8%	26.7%	24.4%
\$275,000	0.131	0.148	0.231	0.312	0.103	0.117	0.183	0.248	27.2%	26.3%	26.2%	25.6%
\$300,000	0.122	0.140	0.218	0.295	0.095	0.108	0.172	0.232	28.4%	29.4%	26.7%	27.1%
\$325,000	0.115	0.132	0.207	0.282	0.090	0.102	0.162	0.220	27.8%	29.2%	27.8%	28.1%
\$350,000	0.108	0.124	0.197	0.269	0.085	0.096	0.154	0.209	27.1%	28.9%	27.9%	28.6%
\$375,000	0.103	0.118	0.187	0.256	0.081	0.092	0.146	0.200	26.5%	28.0%	28.1%	27.9%
\$400,000	0.097	0.112	0.179	0.245	0.076	0.088	0.137	0.190	27.6%	27.0%	30.7%	28.9%
\$425,000	0.093	0.107	0.171	0.235	0.073	0.083	0.132	0.182	27.4%	28.6%	29.5%	29.3%
\$450,000	0.089	0.102	0.164	0.226	0.071	0.080	0.126	0.174	25.4%	27.8%	30.2%	29.9%
\$475,000	0.086	0.098	0.157	0.218	0.068	0.077	0.122	0.167	25.7%	27.6%	28.7%	30.3%
\$500,000	0.082	0.095	0.151	0.209	0.065	0.073	0.117	0.161	26.2%	30.1%	29.1%	29.9%
\$600,000	0.072	0.082	0.132	0.184	0.056	0.063	0.101	0.140	28.6%	30.2%	30.7%	31.5%
\$700,000	0.064	0.072	0.117	0.163	0.049	0.057	0.090	0.123	30.6%	26.3%	30.0%	32.6%
\$800,000	0.057	0.066	0.106	0.147	0.045	0.052	0.081	0.111	26.7%	26.9%	30.9%	32.5%
\$900,000	0.052	0.060	0.097	0.134	0.041	0.047	0.073	0.100	26.8%	27.7%	32.9%	34.1%
\$1,000,000	0.0486	0.0554	0.0891	0.1244	0.0385	0.0433	0.0674	0.0924	26.2%	27.9%	32.2%	34.6%
\$2,000,000	0.0297	0.0333	0.0519	0.0713	0.0240	0.0264	0.0397	0.0527	23.8%	26.1%	30.7%	35.3%
\$3,000,000	0.0228	0.0252	0.0381	0.0517	0.0185	0.0205	0.0295	0.0387	23.2%	22.9%	29.2%	33.6%
\$4,000,000	0.0189	0.0210	0.0312	0.0414	0.0158	0.0172	0.0245	0.0312	19.6%	22.1%	27.3%	32.7%
\$5,000,000	0.0167	0.0183	0.0268	0.0351	0.0134	0.0151	0.0212	0.0267	25.1%	21.2%	26.4%	31.5%
\$6,000,000	0.0150	0.0165	0.0238	0.0309	0.0116	0.0129	0.0191	0.0237	29.9%	27.9%	24.6%	30.4%
\$7,000,000	0.0134	0.0150	0.0217	0.0278	0.0101	0.0116	0.0175	0.0217	32.8%	29.9%	24.0%	28.1%
\$8,000,000	0.0117	0.0137	0.0199	0.0257	0.0092	0.0102	0.0162	0.0198	27.9%	33.8%	22.8%	29.8%
\$9,000,000	0.0108	0.0123	0.0182	0.0236	0.0083	0.0093	0.0149	0.0183	30.9%	32.3%	22.6%	29.0%
\$10,000,000	0.0101	0.0114	0.0174	0.0220	0.0074	0.0086	0.0137	0.0173	36.7%	33.3%	27.5%	27.2%

*Adjusted