

DELAWARE COMPENSATION RATING BUREAU, INC

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

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

These factors are applicable to voluntary market loss costs.

DELAWARE
Proposed Effective: 12/1/2005

Excess Loss Pure Premium Factors including ALAE

LOSS LIMIT	Hazard Group I					Hazard Group II					Hazard Group III					Hazard Group IV				
	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) +(4)	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) +(4)	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) +(4)	(1) AVERAGE EXCESS RATIO	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF (1) * (2)	(4) FLAT FACTOR	(5) FINAL ELF (3) +(4)
\$10,000	0.839	0.926	0.777	0.005	0.782	0.845	0.926	0.782	0.005	0.787	0.898	0.926	0.832	0.005	0.837	0.931	0.926	0.862	0.005	0.867
\$15,000	0.795		0.736	0.005	0.741	0.805		0.745	0.005	0.750	0.868		0.804	0.005	0.809	0.906		0.839	0.005	0.844
\$20,000	0.759		0.703	0.005	0.708	0.771		0.714	0.005	0.719	0.842		0.780	0.005	0.785	0.893		0.827	0.005	0.832
\$25,000	0.729		0.675	0.005	0.680	0.747		0.692	0.005	0.697	0.820		0.759	0.005	0.764	0.875		0.810	0.005	0.815
\$30,000	0.700		0.648	0.005	0.653	0.721		0.668	0.005	0.673	0.804		0.745	0.005	0.750	0.857		0.794	0.005	0.799
\$35,000	0.673		0.623	0.005	0.628	0.695		0.644	0.005	0.649	0.783		0.725	0.005	0.730	0.848		0.785	0.005	0.790
\$40,000	0.650		0.602	0.005	0.607	0.673		0.623	0.005	0.628	0.766		0.709	0.005	0.714	0.833		0.771	0.005	0.776
\$50,000	0.614		0.569	0.005	0.574	0.634		0.587	0.005	0.592	0.739		0.684	0.005	0.689	0.812		0.752	0.005	0.757
\$75,000	0.535		0.495	0.005	0.500	0.562		0.520	0.005	0.525	0.678		0.628	0.005	0.633	0.765		0.708	0.005	0.713
\$100,000	0.474		0.439	0.005	0.444	0.503		0.466	0.005	0.471	0.628		0.582	0.005	0.587	0.726		0.672	0.005	0.677
\$125,000	0.425		0.394	0.005	0.399	0.460		0.426	0.005	0.431	0.593		0.549	0.005	0.554	0.694		0.643	0.005	0.648
\$150,000	0.390		0.361	0.005	0.366	0.420		0.389	0.005	0.394	0.556		0.515	0.005	0.520	0.663		0.614	0.005	0.619
\$175,000	0.354		0.328	0.005	0.333	0.388		0.359	0.005	0.364	0.528		0.489	0.005	0.494	0.627		0.581	0.005	0.586
\$200,000	0.325		0.301	0.005	0.306	0.361		0.334	0.005	0.339	0.497		0.460	0.005	0.465	0.601		0.557	0.005	0.562
\$225,000	0.304		0.282	0.005	0.287	0.334		0.309	0.005	0.314	0.468		0.433	0.005	0.438	0.574		0.532	0.005	0.537
\$250,000	0.282		0.261	0.005	0.266	0.314		0.291	0.005	0.296	0.446		0.413	0.005	0.418	0.551		0.510	0.005	0.515
\$275,000	0.263		0.244	0.005	0.249	0.293		0.271	0.005	0.276	0.422		0.391	0.005	0.396	0.527		0.488	0.005	0.493
\$300,000	0.246		0.228	0.005	0.233	0.277		0.257	0.005	0.262	0.399		0.369	0.005	0.374	0.506		0.469	0.005	0.474
\$325,000	0.233		0.216	0.005	0.221	0.260		0.241	0.005	0.246	0.383		0.355	0.005	0.360	0.486		0.450	0.005	0.455
\$350,000	0.220		0.204	0.005	0.209	0.248		0.230	0.005	0.235	0.365		0.338	0.005	0.343	0.466		0.432	0.005	0.437
\$375,000	0.207		0.192	0.005	0.197	0.235		0.218	0.005	0.223	0.348		0.322	0.005	0.327	0.450		0.417	0.005	0.422
\$400,000	0.199		0.184	0.005	0.189	0.225		0.208	0.005	0.213	0.335		0.310	0.005	0.315	0.433		0.401	0.005	0.406
\$425,000	0.190		0.176	0.005	0.181	0.216		0.200	0.005	0.205	0.322		0.298	0.005	0.303	0.419		0.388	0.005	0.393
\$450,000	0.181		0.168	0.005	0.173	0.206		0.191	0.005	0.196	0.308		0.285	0.005	0.290	0.402		0.372	0.005	0.377
\$475,000	0.173		0.160	0.005	0.165	0.199		0.184	0.005	0.189	0.299		0.277	0.005	0.282	0.390		0.361	0.005	0.366
\$500,000	0.167		0.155	0.005	0.160	0.189		0.175	0.005	0.180	0.286		0.265	0.005	0.270	0.375		0.347	0.005	0.352
\$600,000	0.145		0.134	0.005	0.139	0.166		0.154	0.005	0.159	0.253		0.234	0.005	0.239	0.331		0.307	0.005	0.312
\$700,000	0.128		0.119	0.005	0.124	0.146		0.135	0.005	0.140	0.224		0.207	0.005	0.212	0.298		0.276	0.005	0.281
\$800,000	0.115		0.106	0.005	0.111	0.131		0.121	0.005	0.126	0.202		0.187	0.005	0.192	0.271		0.251	0.005	0.256
\$900,000	0.104		0.096	0.005	0.101	0.120		0.111	0.005	0.116	0.185		0.171	0.005	0.176	0.246		0.228	0.005	0.233
\$1,000,000	0.0959		0.0888	0.0050	0.0938	0.1101		0.1020	0.0050	0.1070	0.1701		0.1575	0.0050	0.1625	0.2285		0.2116	0.0050	0.2166
\$1,600,000	0.0651		0.0603	0.0050	0.0653	0.0744		0.0689	0.0050	0.0739	0.1165		0.1079	0.0050	0.1129	0.1570		0.1454	0.0050	0.1504
\$2,000,000	0.0542		0.0502	0.0050	0.0552	0.0620		0.0574	0.0050	0.0624	0.0971		0.0899	0.0050	0.0949	0.1308		0.1211	0.0050	0.1261
\$3,000,000	0.0387		0.0358	0.0050	0.0408	0.0444		0.0411	0.0050	0.0461	0.0687		0.0636	0.0050	0.0686	0.0921		0.0853	0.0050	0.0903
\$4,000,000	0.0307		0.0284	0.0050	0.0334	0.0347		0.0321	0.0050	0.0371	0.0536		0.0496	0.0050	0.0546	0.0717		0.0664	0.0050	0.0714
\$5,000,000	0.0256		0.0237	0.0050	0.0287	0.0291		0.0269	0.0050	0.0319	0.0447		0.0414	0.0050	0.0464	0.0595		0.0551	0.0050	0.0601
\$6,000,000	0.0219		0.0203	0.0050	0.0253	0.0250		0.0232	0.0050	0.0282	0.0381		0.0353	0.0050	0.0403	0.0508		0.0470	0.0050	0.0520
\$7,000,000	0.0191		0.0177	0.0050	0.0227	0.0220		0.0204	0.0050	0.0254	0.0334		0.0309	0.0050	0.0359	0.0445		0.0412	0.0050	0.0462
\$8,000,000	0.0172		0.0159	0.0050	0.0209	0.0195		0.0181	0.0050	0.0231	0.0300		0.0278	0.0050	0.0328	0.0399		0.0369	0.0050	0.0419
\$9,000,000	0.0158		0.0146	0.0050	0.0196	0.0175		0.0162	0.0050	0.0212	0.0274		0.0254	0.0050	0.0304	0.0361		0.0334	0.0050	0.0384
\$10,000,000	0.0144		0.0133	0.0050	0.0183	0.0165		0.0153	0.0050	0.0203	0.0248		0.0230	0.0050	0.0280	0.0331		0.0307	0.0050	0.0357

DELAWARE
EXCESS LOSS PURE PREMIUM FACTORS INCLUDING ALAE
PROPOSED EFFECTIVE DATE: 12/1/2005

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	0.782	0.787	0.837	0.867	0.741	0.745	0.796	0.835	5.5%	5.6%	5.2%	3.8%
\$15,000	0.741	0.750	0.809	0.847	0.695	0.703	0.763	0.808	6.6%	6.7%	6.0%	4.8%
\$20,000	0.708	0.721	0.785	0.831	0.656	0.667	0.738	0.785	7.9%	8.1%	6.4%	5.9%
\$25,000	0.680	0.697	0.764	0.815	0.621	0.637	0.715	0.766	9.5%	9.4%	6.9%	6.4%
\$30,000	0.653	0.673	0.747	0.799	0.591	0.608	0.692	0.751	10.5%	10.7%	7.9%	6.4%
\$35,000	0.628	0.649	0.730	0.788	0.565	0.583	0.671	0.736	11.2%	11.3%	8.8%	7.1%
\$40,000	0.607	0.628	0.714	0.776	0.542	0.560	0.653	0.721	12.0%	12.1%	9.3%	7.6%
\$50,000	0.574	0.592	0.689	0.757	0.501	0.518	0.620	0.699	14.6%	14.3%	11.1%	8.3%
\$75,000	0.500	0.525	0.633	0.713	0.423	0.445	0.560	0.645	18.2%	18.0%	13.0%	10.5%
\$100,000	0.444	0.471	0.587	0.677	0.369	0.392	0.514	0.602	20.3%	20.2%	14.2%	12.5%
\$125,000	0.399	0.431	0.554	0.648	0.325	0.352	0.472	0.567	22.8%	22.4%	17.4%	14.3%
\$150,000	0.366	0.394	0.520	0.619	0.288	0.315	0.439	0.538	27.1%	25.1%	18.5%	15.1%
\$175,000	0.333	0.364	0.493	0.591	0.262	0.286	0.406	0.508	27.1%	27.3%	21.4%	16.3%
\$200,000	0.306	0.339	0.465	0.562	0.238	0.264	0.381	0.482	28.6%	28.4%	22.0%	16.6%
\$225,000	0.286	0.314	0.442	0.537	0.219	0.241	0.358	0.458	30.6%	30.3%	23.5%	17.2%
\$250,000	0.266	0.295	0.418	0.515	0.203	0.225	0.334	0.434	31.0%	31.1%	25.1%	18.7%
\$275,000	0.249	0.276	0.396	0.493	0.188	0.210	0.317	0.410	32.4%	31.4%	24.9%	20.2%
\$300,000	0.233	0.262	0.378	0.474	0.176	0.198	0.300	0.393	32.4%	32.3%	26.0%	20.6%
\$325,000	0.221	0.248	0.360	0.455	0.165	0.185	0.283	0.375	33.9%	34.1%	27.2%	21.3%
\$350,000	0.209	0.235	0.343	0.439	0.155	0.176	0.271	0.358	34.8%	33.5%	26.6%	22.6%
\$375,000	0.197	0.223	0.327	0.422	0.148	0.168	0.259	0.342	33.1%	32.7%	26.3%	23.4%
\$400,000	0.189	0.214	0.315	0.406	0.141	0.160	0.248	0.329	34.0%	33.8%	27.0%	23.4%
\$425,000	0.181	0.205	0.303	0.392	0.135	0.152	0.237	0.316	34.1%	34.9%	27.8%	24.1%
\$450,000	0.173	0.196	0.292	0.377	0.129	0.146	0.226	0.303	34.1%	34.2%	29.2%	24.4%
\$475,000	0.165	0.188	0.281	0.365	0.123	0.141	0.218	0.293	34.1%	33.3%	28.9%	24.6%
\$500,000	0.160	0.180	0.270	0.352	0.119	0.135	0.211	0.283	34.5%	33.3%	28.0%	24.4%
\$600,000	0.139	0.159	0.239	0.312	0.104	0.118	0.184	0.249	33.7%	34.7%	29.9%	25.3%
\$700,000	0.124	0.140	0.212	0.281	0.093	0.105	0.164	0.221	33.3%	33.3%	29.3%	27.1%
\$800,000	0.111	0.126	0.192	0.256	0.083	0.094	0.149	0.201	33.7%	34.0%	28.9%	27.4%
\$900,000	0.101	0.116	0.176	0.233	0.076	0.086	0.135	0.184	32.9%	34.9%	30.4%	26.6%
\$1,000,000	0.0938	0.1070	0.1625	0.2166	0.0700	0.0790	0.1247	0.1695	34.0%	35.4%	30.3%	27.8%
\$1,600,000	0.0653	0.0739	0.1129	0.1504	0.0417	0.0469	0.0725	0.0975	32.4%	33.0%	30.9%	29.3%
\$2,000,000	0.0552	0.0624	0.0949	0.1261	0.0312	0.0349	0.0531	0.0705	30.8%	32.1%	29.2%	28.1%
\$3,000,000	0.0408	0.0461	0.0686	0.0903	0.0257	0.0285	0.0426	0.0560	30.0%	30.2%	28.2%	27.5%
\$4,000,000	0.0334	0.0371	0.0546	0.0714	0.0221	0.0247	0.0361	0.0476	29.9%	29.1%	28.5%	26.3%
\$5,000,000	0.0287	0.0319	0.0464	0.0601	0.0199	0.0219	0.0318	0.0412	27.1%	28.8%	26.7%	26.2%
\$6,000,000	0.0253	0.0282	0.0403	0.0520	0.0181	0.0199	0.0286	0.0373	25.4%	27.6%	25.5%	23.9%
\$7,000,000	0.0227	0.0254	0.0359	0.0462	0.0166	0.0184	0.0264	0.0335	25.9%	25.5%	24.2%	25.1%
\$8,000,000	0.0209	0.0231	0.0328	0.0419	0.0155	0.0172	0.0243	0.0310	26.5%	23.3%	25.1%	23.9%
\$9,000,000	0.0196	0.0212	0.0304	0.0384	0.0147	0.0160	0.0227	0.0291	24.5%	26.9%	23.3%	22.7%
\$10,000,000	0.0183	0.0203	0.0280	0.0357								

*Adjusted