

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Premium Factors

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 express excess losses as a portion of residual market rates.

DELAWARE
Proposed Effective: 12/1/2005

Excess Loss Premium Factors

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	0.647	0.543	0.005	0.548	0.845	0.647	0.547	0.005	0.552	0.898	0.647	0.581	0.005	0.586	0.931	0.647	0.602	0.005	0.607
\$15,000	0.795		0.514	0.005	0.519	0.805		0.521	0.005	0.526	0.868		0.562	0.005	0.567	0.906		0.586	0.005	0.591
\$20,000	0.759		0.491	0.005	0.496	0.771		0.499	0.005	0.504	0.842		0.545	0.005	0.550	0.893		0.578	0.005	0.583
\$25,000	0.729		0.472	0.005	0.477	0.747		0.483	0.005	0.488	0.820		0.531	0.005	0.536	0.875		0.566	0.005	0.571
\$30,000	0.700		0.453	0.005	0.458	0.721		0.466	0.005	0.471	0.804		0.520	0.005	0.525	0.857		0.554	0.005	0.559
\$35,000	0.673		0.435	0.005	0.440	0.695		0.450	0.005	0.455	0.783		0.507	0.005	0.512	0.848		0.549	0.005	0.554
\$40,000	0.650		0.421	0.005	0.426	0.673		0.435	0.005	0.440	0.766		0.496	0.005	0.501	0.833		0.539	0.005	0.544
\$50,000	0.614		0.397	0.005	0.402	0.634		0.410	0.005	0.415	0.739		0.478	0.005	0.483	0.812		0.525	0.005	0.530
\$75,000	0.535		0.346	0.005	0.351	0.562		0.364	0.005	0.369	0.678		0.439	0.005	0.444	0.765		0.495	0.005	0.500
\$100,000	0.474		0.307	0.005	0.312	0.503		0.325	0.005	0.330	0.628		0.406	0.005	0.411	0.726		0.470	0.005	0.475
\$125,000	0.425		0.275	0.005	0.280	0.460		0.298	0.005	0.303	0.593		0.384	0.005	0.389	0.694		0.449	0.005	0.454
\$150,000	0.390		0.252	0.005	0.257	0.420		0.272	0.005	0.277	0.556		0.360	0.005	0.365	0.663		0.429	0.005	0.434
\$175,000	0.354		0.229	0.005	0.234	0.388		0.251	0.005	0.256	0.528		0.342	0.005	0.347	0.627		0.406	0.005	0.411
\$200,000	0.325		0.210	0.005	0.215	0.361		0.234	0.005	0.239	0.497		0.322	0.005	0.327	0.601		0.389	0.005	0.394
\$225,000	0.304		0.197	0.005	0.202	0.334		0.216	0.005	0.221	0.468		0.303	0.005	0.308	0.574		0.371	0.005	0.376
\$250,000	0.282		0.182	0.005	0.187	0.314		0.203	0.005	0.208	0.446		0.289	0.005	0.294	0.551		0.356	0.005	0.361
\$275,000	0.263		0.170	0.005	0.175	0.293		0.190	0.005	0.195	0.422		0.273	0.005	0.278	0.527		0.341	0.005	0.346
\$300,000	0.246		0.159	0.005	0.164	0.277		0.179	0.005	0.184	0.399		0.258	0.005	0.263	0.506		0.327	0.005	0.332
\$325,000	0.233		0.151	0.005	0.156	0.260		0.168	0.005	0.173	0.383		0.248	0.005	0.253	0.486		0.314	0.005	0.319
\$350,000	0.220		0.142	0.005	0.147	0.248		0.160	0.005	0.165	0.365		0.236	0.005	0.241	0.466		0.302	0.005	0.307
\$375,000	0.207		0.134	0.005	0.139	0.235		0.152	0.005	0.157	0.348		0.225	0.005	0.230	0.450		0.291	0.005	0.296
\$400,000	0.199		0.129	0.005	0.134	0.225		0.146	0.005	0.151	0.335		0.217	0.005	0.222	0.433		0.280	0.005	0.285
\$425,000	0.190		0.123	0.005	0.128	0.216		0.140	0.005	0.145	0.322		0.208	0.005	0.213	0.419		0.271	0.005	0.276
\$450,000	0.181		0.117	0.005	0.122	0.206		0.133	0.005	0.138	0.308		0.199	0.005	0.204	0.402		0.260	0.005	0.265
\$475,000	0.173		0.112	0.005	0.117	0.199		0.129	0.005	0.134	0.299		0.193	0.005	0.198	0.390		0.252	0.005	0.257
\$500,000	0.167		0.108	0.005	0.113	0.189		0.122	0.005	0.127	0.286		0.185	0.005	0.190	0.375		0.243	0.005	0.248
\$600,000	0.145		0.094	0.005	0.099	0.166		0.107	0.005	0.112	0.253		0.164	0.005	0.169	0.331		0.214	0.005	0.219
\$700,000	0.128		0.083	0.005	0.088	0.146		0.094	0.005	0.099	0.224		0.145	0.005	0.150	0.298		0.193	0.005	0.198
\$800,000	0.115		0.074	0.005	0.079	0.131		0.085	0.005	0.090	0.202		0.131	0.005	0.136	0.271		0.175	0.005	0.180
\$900,000	0.104		0.067	0.005	0.072	0.120		0.078	0.005	0.083	0.185		0.120	0.005	0.125	0.246		0.159	0.005	0.164
\$1,000,000	0.0959		0.0620	0.0050	0.0670	0.1101		0.0712	0.0050	0.0762	0.1701		0.1101	0.0050	0.1151	0.2285		0.1478	0.0050	0.1528
\$1,600,000	0.0651		0.0421	0.0050	0.0471	0.0744		0.0481	0.0050	0.0531	0.1165		0.0754	0.0050	0.0804	0.1570		0.1016	0.0050	0.1066
\$2,000,000	0.0542		0.0351	0.0050	0.0401	0.0620		0.0401	0.0050	0.0451	0.0971		0.0628	0.0050	0.0678	0.1308		0.0846	0.0050	0.0896
\$3,000,000	0.0387		0.0250	0.0050	0.0300	0.0444		0.0287	0.0050	0.0337	0.0687		0.0444	0.0050	0.0494	0.0921		0.0596	0.0050	0.0646
\$4,000,000	0.0307		0.0199	0.0050	0.0249	0.0347		0.0225	0.0050	0.0275	0.0536		0.0347	0.0050	0.0397	0.0717		0.0464	0.0050	0.0514
\$5,000,000	0.0256		0.0166	0.0050	0.0216	0.0291		0.0188	0.0050	0.0238	0.0447		0.0289	0.0050	0.0339	0.0595		0.0385	0.0050	0.0435
\$6,000,000	0.0219		0.0142	0.0050	0.0192	0.0250		0.0162	0.0050	0.0212	0.0381		0.0247	0.0050	0.0297	0.0508		0.0329	0.0050	0.0379
\$7,000,000	0.0191		0.0124	0.0050	0.0174	0.0220		0.0142	0.0050	0.0192	0.0334		0.0216	0.0050	0.0266	0.0445		0.0288	0.0050	0.0338
\$8,000,000	0.0172		0.0111	0.0050	0.0161	0.0195		0.0126	0.0050	0.0176	0.0300		0.0194	0.0050	0.0244	0.0399		0.0258	0.0050	0.0308
\$9,000,000	0.0158		0.0102	0.0050	0.0152	0.0175		0.0113	0.0050	0.0163	0.0274		0.0177	0.0050	0.0227	0.0361		0.0234	0.0050	0.0284
\$10,000,000	0.0144		0.0093	0.0047	0.0140	0.0165		0.0107	0.0050	0.0157	0.0248		0.0160	0.0050	0.0210	0.0331		0.0214	0.0050	0.0264

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

Per Accident Limit	Proposed Excess Factors*				Current Excess Factors				Percentage Change			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
\$10,000	0.548	0.552	0.586	0.607	0.523	0.526	0.562	0.589	4.8%	4.9%	4.3%	3.1%
\$15,000	0.519	0.526	0.567	0.595	0.491	0.496	0.538	0.571	5.7%	6.0%	5.4%	4.2%
\$20,000	0.496	0.504	0.550	0.583	0.464	0.471	0.521	0.555	6.9%	7.0%	5.6%	5.0%
\$25,000	0.477	0.488	0.536	0.571	0.438	0.450	0.505	0.541	8.9%	8.4%	6.1%	5.5%
\$30,000	0.458	0.471	0.524	0.559	0.418	0.429	0.489	0.530	9.6%	9.8%	7.2%	5.5%
\$35,000	0.440	0.455	0.512	0.552	0.399	0.412	0.474	0.519	10.3%	10.4%	8.0%	6.4%
\$40,000	0.426	0.440	0.501	0.544	0.383	0.396	0.461	0.508	11.2%	11.1%	8.7%	7.1%
\$50,000	0.402	0.415	0.483	0.530	0.355	0.366	0.438	0.493	13.2%	13.4%	10.3%	7.5%
\$75,000	0.351	0.369	0.444	0.500	0.299	0.315	0.396	0.456	17.4%	17.1%	12.1%	9.6%
\$100,000	0.312	0.330	0.411	0.475	0.261	0.278	0.364	0.426	19.5%	18.7%	12.9%	11.5%
\$125,000	0.280	0.303	0.389	0.454	0.230	0.249	0.334	0.400	21.7%	21.7%	16.5%	13.5%
\$150,000	0.257	0.277	0.368	0.434	0.204	0.223	0.311	0.380	26.0%	24.2%	18.3%	14.2%
\$175,000	0.234	0.256	0.347	0.414	0.186	0.203	0.288	0.359	25.8%	26.1%	20.5%	15.3%
\$200,000	0.215	0.239	0.327	0.394	0.169	0.187	0.269	0.339	27.2%	27.8%	21.6%	16.2%
\$225,000	0.201	0.221	0.308	0.376	0.156	0.171	0.253	0.322	28.8%	29.2%	21.7%	16.8%
\$250,000	0.187	0.208	0.293	0.361	0.144	0.160	0.237	0.307	29.9%	30.0%	23.6%	17.6%
\$275,000	0.175	0.195	0.278	0.346	0.134	0.149	0.225	0.292	30.6%	30.9%	23.6%	18.5%
\$300,000	0.164	0.184	0.263	0.332	0.126	0.141	0.214	0.279	30.2%	30.5%	22.9%	19.0%
\$325,000	0.156	0.173	0.252	0.319	0.118	0.132	0.203	0.266	32.2%	31.1%	24.1%	19.9%
\$350,000	0.147	0.165	0.241	0.307	0.111	0.126	0.193	0.253	32.4%	31.0%	24.9%	21.3%
\$375,000	0.141	0.157	0.232	0.296	0.106	0.120	0.184	0.242	33.0%	30.8%	26.1%	22.3%
\$400,000	0.134	0.151	0.222	0.285	0.100	0.114	0.175	0.233	34.0%	32.5%	26.9%	22.3%
\$425,000	0.128	0.144	0.213	0.275	0.096	0.109	0.168	0.224	33.3%	32.1%	26.8%	22.8%
\$450,000	0.122	0.138	0.204	0.265	0.092	0.104	0.160	0.215	32.6%	32.7%	27.5%	23.3%
\$475,000	0.117	0.133	0.197	0.257	0.089	0.100	0.155	0.208	31.5%	33.0%	27.1%	23.6%
\$500,000	0.113	0.127	0.190	0.248	0.086	0.097	0.150	0.201	31.4%	30.9%	26.7%	23.4%
\$600,000	0.099	0.112	0.169	0.219	0.075	0.084	0.131	0.177	32.0%	33.3%	29.0%	23.7%
\$700,000	0.088	0.099	0.150	0.198	0.067	0.075	0.117	0.157	31.3%	32.0%	28.2%	26.1%
\$800,000	0.079	0.090	0.136	0.180	0.060	0.068	0.106	0.143	31.7%	32.4%	28.3%	25.9%
\$900,000	0.072	0.083	0.125	0.164	0.055	0.062	0.097	0.131	30.9%	33.9%	28.9%	25.2%
\$1,000,000	0.0670	0.0762	0.1151	0.1528	0.0508	0.0571	0.0893	0.1208	31.9%	33.5%	28.9%	26.5%
\$1,600,000	0.0471	0.0531	0.0804	0.1066	0.0309	0.0345	0.0525	0.0701	29.8%	30.7%	29.1%	27.8%
\$2,000,000	0.0401	0.0451	0.0678	0.0896	0.0234	0.0260	0.0389	0.0511	28.2%	29.6%	27.0%	26.4%
\$3,000,000	0.0300	0.0337	0.0494	0.0646	0.0196	0.0216	0.0315	0.0409	27.0%	27.3%	26.0%	25.7%
\$4,000,000	0.0249	0.0275	0.0397	0.0514	0.0171	0.0189	0.0269	0.0350	26.3%	25.9%	26.0%	24.3%
\$5,000,000	0.0216	0.0238	0.0339	0.0435	0.0154	0.0169	0.0239	0.0305	24.7%	25.4%	24.3%	24.3%
\$6,000,000	0.0192	0.0212	0.0297	0.0379	0.0138	0.0155	0.0216	0.0278	26.1%	23.9%	23.1%	21.6%
\$7,000,000	0.0174	0.0192	0.0266	0.0338	0.0123	0.0141	0.0201	0.0251	30.9%	24.8%	21.4%	22.7%
\$8,000,000	0.0161	0.0176	0.0244	0.0308	0.0111	0.0128	0.0186	0.0233	35.1%	27.3%	22.0%	21.9%
\$9,000,000	0.0150	0.0163	0.0227	0.0284	0.0104	0.0116	0.0174	0.0220	34.6%	35.3%	20.7%	20.0%
\$10,000,000	0.0140	0.0157	0.0210	0.0264								

*Adjusted