

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss 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 include allocated loss adjustment expenses and to express the resulting loss and ALAE as a portion of residual market rates.

DELAWARE
Proposed Effective: 12/1/2005

Excess Loss 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	0.692	0.581	0.005	0.586	0.845	0.692	0.585	0.005	0.590	0.898	0.692	0.621	0.005	0.626	0.931	0.692	0.644	0.005	0.649
\$15,000	0.795		0.550	0.005	0.555	0.805		0.557	0.005	0.562	0.868		0.601	0.005	0.606	0.906		0.627	0.005	0.632
\$20,000	0.759		0.525	0.005	0.530	0.771		0.534	0.005	0.539	0.842		0.583	0.005	0.588	0.893		0.618	0.005	0.623
\$25,000	0.729		0.504	0.005	0.509	0.747		0.517	0.005	0.522	0.820		0.567	0.005	0.572	0.875		0.606	0.005	0.611
\$30,000	0.700		0.484	0.005	0.489	0.721		0.499	0.005	0.504	0.804		0.556	0.005	0.561	0.857		0.593	0.005	0.598
\$35,000	0.673		0.466	0.005	0.471	0.695		0.481	0.005	0.486	0.783		0.542	0.005	0.547	0.848		0.587	0.005	0.592
\$40,000	0.650		0.450	0.005	0.455	0.673		0.466	0.005	0.471	0.766		0.530	0.005	0.535	0.833		0.576	0.005	0.581
\$50,000	0.614		0.425	0.005	0.430	0.634		0.439	0.005	0.444	0.739		0.511	0.005	0.516	0.812		0.562	0.005	0.567
\$75,000	0.535		0.370	0.005	0.375	0.562		0.389	0.005	0.394	0.678		0.469	0.005	0.474	0.765		0.529	0.005	0.534
\$100,000	0.474		0.328	0.005	0.333	0.503		0.348	0.005	0.353	0.628		0.435	0.005	0.440	0.726		0.502	0.005	0.507
\$125,000	0.425		0.294	0.005	0.299	0.460		0.318	0.005	0.323	0.593		0.410	0.005	0.415	0.694		0.480	0.005	0.485
\$150,000	0.390		0.270	0.005	0.275	0.420		0.291	0.005	0.296	0.556		0.385	0.005	0.390	0.663		0.459	0.005	0.464
\$175,000	0.354		0.245	0.005	0.250	0.388		0.268	0.005	0.273	0.528		0.365	0.005	0.370	0.627		0.434	0.005	0.439
\$200,000	0.325		0.225	0.005	0.230	0.361		0.250	0.005	0.255	0.497		0.344	0.005	0.349	0.601		0.416	0.005	0.421
\$225,000	0.304		0.210	0.005	0.215	0.334		0.231	0.005	0.236	0.468		0.324	0.005	0.329	0.574		0.397	0.005	0.402
\$250,000	0.282		0.195	0.005	0.200	0.314		0.217	0.005	0.222	0.446		0.309	0.005	0.314	0.551		0.381	0.005	0.386
\$275,000	0.263		0.182	0.005	0.187	0.293		0.203	0.005	0.208	0.422		0.292	0.005	0.297	0.527		0.365	0.005	0.370
\$300,000	0.246		0.170	0.005	0.175	0.277		0.192	0.005	0.197	0.399		0.276	0.005	0.281	0.506		0.350	0.005	0.355
\$325,000	0.233		0.161	0.005	0.166	0.260		0.180	0.005	0.185	0.383		0.265	0.005	0.270	0.486		0.336	0.005	0.341
\$350,000	0.220		0.152	0.005	0.157	0.248		0.172	0.005	0.177	0.365		0.253	0.005	0.258	0.466		0.322	0.005	0.327
\$375,000	0.207		0.143	0.005	0.148	0.235		0.163	0.005	0.168	0.348		0.241	0.005	0.246	0.450		0.311	0.005	0.316
\$400,000	0.199		0.138	0.005	0.143	0.225		0.156	0.005	0.161	0.335		0.232	0.005	0.237	0.433		0.300	0.005	0.305
\$425,000	0.190		0.131	0.005	0.136	0.216		0.149	0.005	0.154	0.322		0.223	0.005	0.228	0.419		0.290	0.005	0.295
\$450,000	0.181		0.125	0.005	0.130	0.206		0.143	0.005	0.148	0.308		0.213	0.005	0.218	0.402		0.278	0.005	0.283
\$475,000	0.173		0.120	0.005	0.125	0.199		0.138	0.005	0.143	0.299		0.207	0.005	0.212	0.390		0.270	0.005	0.275
\$500,000	0.167		0.116	0.005	0.121	0.189		0.131	0.005	0.136	0.286		0.198	0.005	0.203	0.375		0.260	0.005	0.265
\$600,000	0.145		0.100	0.005	0.105	0.166		0.115	0.005	0.120	0.253		0.175	0.005	0.180	0.331		0.229	0.005	0.234
\$700,000	0.128		0.089	0.005	0.094	0.146		0.101	0.005	0.106	0.224		0.155	0.005	0.160	0.298		0.206	0.005	0.211
\$800,000	0.115		0.080	0.005	0.085	0.131		0.091	0.005	0.096	0.202		0.140	0.005	0.145	0.271		0.188	0.005	0.193
\$900,000	0.104		0.072	0.005	0.077	0.120		0.083	0.005	0.088	0.185		0.128	0.005	0.133	0.246		0.170	0.005	0.175
\$1,000,000	0.0959		0.0664	0.0050	0.0714	0.1101		0.0762	0.0050	0.0812	0.1701		0.1177	0.0050	0.1227	0.2285		0.1581	0.0050	0.1631
\$1,600,000	0.0651		0.0450	0.0050	0.0500	0.0744		0.0515	0.0050	0.0565	0.1165		0.0806	0.0050	0.0856	0.1570		0.1086	0.0050	0.1136
\$2,000,000	0.0542		0.0375	0.0050	0.0425	0.0620		0.0429	0.0050	0.0479	0.0971		0.0672	0.0050	0.0722	0.1308		0.0905	0.0050	0.0955
\$3,000,000	0.0387		0.0268	0.0050	0.0318	0.0444		0.0307	0.0050	0.0357	0.0687		0.0475	0.0050	0.0525	0.0921		0.0637	0.0050	0.0687
\$4,000,000	0.0307		0.0212	0.0050	0.0262	0.0347		0.0240	0.0050	0.0290	0.0536		0.0371	0.0050	0.0421	0.0717		0.0496	0.0050	0.0546
\$5,000,000	0.0256		0.0177	0.0050	0.0227	0.0291		0.0201	0.0050	0.0251	0.0447		0.0309	0.0050	0.0359	0.0595		0.0412	0.0050	0.0462
\$6,000,000	0.0219		0.0152	0.0050	0.0202	0.0250		0.0173	0.0050	0.0223	0.0381		0.0264	0.0050	0.0314	0.0508		0.0352	0.0050	0.0402
\$7,000,000	0.0191		0.0132	0.0050	0.0182	0.0220		0.0152	0.0050	0.0202	0.0334		0.0231	0.0050	0.0281	0.0445		0.0308	0.0050	0.0358
\$8,000,000	0.0172		0.0119	0.0050	0.0169	0.0195		0.0135	0.0050	0.0185	0.0300		0.0208	0.0050	0.0258	0.0399		0.0276	0.0050	0.0326
\$9,000,000	0.0158		0.0109	0.0050	0.0159	0.0175		0.0121	0.0050	0.0171	0.0274		0.0190	0.0050	0.0240	0.0361		0.0250	0.0050	0.0300
\$10,000,000	0.0144		0.0100	0.0050	0.0150	0.0165		0.0114	0.0050	0.0164	0.0248		0.0172	0.0050	0.0222	0.0331		0.0229	0.0050	0.0279

DELAWARE
EXCESS LOSS PREMIUM FACTORS INCLUDING ALAE
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	0.586	0.591	0.626	0.649	0.560	0.563	0.601	0.631	4.6%	5.0%	4.2%	2.9%
\$15,000	0.555	0.563	0.606	0.634	0.525	0.532	0.576	0.611	5.7%	5.8%	5.2%	3.8%
\$20,000	0.530	0.540	0.588	0.621	0.496	0.505	0.558	0.594	6.9%	6.9%	5.4%	4.5%
\$25,000	0.509	0.522	0.572	0.608	0.469	0.482	0.541	0.579	8.5%	8.3%	5.7%	5.0%
\$30,000	0.489	0.504	0.560	0.595	0.447	0.460	0.523	0.567	9.4%	9.6%	7.1%	4.9%
\$35,000	0.471	0.486	0.547	0.588	0.427	0.441	0.507	0.555	10.3%	10.2%	7.9%	5.9%
\$40,000	0.455	0.471	0.535	0.581	0.410	0.424	0.494	0.544	11.0%	11.1%	8.3%	6.8%
\$50,000	0.430	0.444	0.516	0.567	0.380	0.392	0.469	0.528	13.2%	13.3%	10.0%	7.4%
\$75,000	0.375	0.394	0.474	0.534	0.320	0.337	0.424	0.488	17.2%	16.9%	11.8%	9.4%
\$100,000	0.333	0.353	0.440	0.507	0.279	0.297	0.389	0.456	19.4%	18.9%	13.1%	11.2%
\$125,000	0.299	0.323	0.415	0.485	0.246	0.267	0.357	0.429	21.5%	21.0%	16.2%	13.1%
\$150,000	0.275	0.296	0.390	0.463	0.219	0.239	0.333	0.407	25.6%	23.8%	17.1%	13.8%
\$175,000	0.250	0.273	0.370	0.442	0.199	0.217	0.308	0.384	25.6%	25.8%	20.1%	15.1%
\$200,000	0.230	0.255	0.350	0.421	0.181	0.200	0.288	0.365	27.1%	27.5%	21.5%	15.3%
\$225,000	0.215	0.236	0.330	0.402	0.167	0.183	0.271	0.346	28.7%	29.0%	21.8%	16.2%
\$250,000	0.200	0.222	0.313	0.386	0.154	0.171	0.253	0.328	29.9%	29.8%	23.7%	17.7%
\$275,000	0.187	0.208	0.296	0.370	0.143	0.160	0.241	0.310	30.8%	30.0%	22.8%	19.4%
\$300,000	0.175	0.197	0.280	0.355	0.134	0.151	0.229	0.297	30.6%	30.5%	22.3%	19.5%
\$325,000	0.166	0.185	0.269	0.341	0.126	0.141	0.217	0.284	31.7%	31.2%	24.0%	20.1%
\$350,000	0.157	0.177	0.258	0.327	0.118	0.134	0.207	0.271	33.1%	32.1%	24.6%	20.7%
\$375,000	0.148	0.168	0.247	0.316	0.113	0.128	0.197	0.259	31.0%	31.3%	25.4%	22.0%
\$400,000	0.142	0.161	0.238	0.305	0.107	0.122	0.187	0.249	32.7%	32.0%	27.3%	22.5%
\$425,000	0.136	0.154	0.229	0.295	0.103	0.116	0.180	0.239	32.0%	32.8%	27.2%	23.4%
\$450,000	0.130	0.148	0.220	0.285	0.098	0.111	0.172	0.230	32.7%	33.3%	27.9%	23.9%
\$475,000	0.125	0.142	0.211	0.275	0.094	0.107	0.166	0.223	33.0%	32.7%	27.1%	23.3%
\$500,000	0.121	0.136	0.203	0.265	0.091	0.103	0.160	0.215	33.0%	32.0%	26.9%	23.3%
\$600,000	0.105	0.120	0.180	0.234	0.080	0.090	0.140	0.189	31.3%	33.3%	28.6%	23.8%
\$700,000	0.094	0.106	0.160	0.211	0.071	0.080	0.125	0.168	32.4%	32.5%	28.0%	25.6%
\$800,000	0.085	0.096	0.145	0.193	0.064	0.072	0.113	0.153	32.8%	33.3%	28.3%	26.1%
\$900,000	0.077	0.088	0.133	0.175	0.058	0.066	0.103	0.140	32.8%	33.3%	29.1%	25.0%
\$1,000,000	0.0714	0.0812	0.1227	0.1631	0.0541	0.0608	0.0953	0.1291	32.0%	33.6%	28.8%	26.3%
\$1,600,000	0.0500	0.0565	0.0856	0.1136								
\$2,000,000	0.0425	0.0479	0.0722	0.0955	0.0327	0.0366	0.0559	0.0748	30.0%	30.9%	29.2%	27.7%
\$3,000,000	0.0318	0.0357	0.0525	0.0687	0.0248	0.0275	0.0413	0.0544	28.2%	29.8%	27.1%	26.3%
\$4,000,000	0.0262	0.0290	0.0421	0.0546	0.0206	0.0228	0.0334	0.0435	27.2%	27.2%	26.0%	25.5%
\$5,000,000	0.0227	0.0251	0.0359	0.0462	0.0179	0.0199	0.0285	0.0371	26.8%	26.1%	26.0%	24.5%
\$6,000,000	0.0202	0.0223	0.0314	0.0402	0.0163	0.0177	0.0252	0.0323	23.9%	26.0%	24.6%	24.5%
\$7,000,000	0.0182	0.0202	0.0281	0.0358	0.0147	0.0164	0.0228	0.0294	23.8%	23.2%	23.2%	21.8%
\$8,000,000	0.0169	0.0185	0.0258	0.0326	0.0132	0.0151	0.0212	0.0265	28.0%	22.5%	21.7%	23.0%
\$9,000,000	0.0159	0.0171	0.0240	0.0300	0.0119	0.0138	0.0196	0.0246	33.6%	23.9%	22.4%	22.0%
\$10,000,000	0.0150	0.0164	0.0222	0.0279	0.0111	0.0125	0.0183	0.0232	35.1%	31.2%	21.3%	20.3%

*Adjusted