

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: 12/1/2006

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	0.852	0.633	0.539	0.005	0.544	0.867	0.633	0.549	0.005	0.554	0.913	0.633	0.578	0.005	0.583	0.943	0.633	0.597	0.005	0.602
\$15,000	0.820		0.519	0.005	0.524	0.834		0.528	0.005	0.533	0.889		0.563	0.005	0.568	0.923		0.584	0.005	0.589
\$20,000	0.786		0.498	0.005	0.503	0.804		0.509	0.005	0.514	0.873		0.553	0.005	0.558	0.913		0.578	0.005	0.583
\$25,000	0.756		0.479	0.005	0.484	0.776		0.491	0.005	0.496	0.851		0.539	0.005	0.544	0.896		0.567	0.005	0.572
\$30,000	0.728		0.461	0.005	0.466	0.757		0.479	0.005	0.484	0.832		0.527	0.005	0.532	0.886		0.561	0.005	0.566
\$35,000	0.705		0.446	0.005	0.451	0.736		0.466	0.005	0.471	0.821		0.520	0.005	0.525	0.872		0.552	0.005	0.557
\$40,000	0.686		0.434	0.005	0.439	0.714		0.452	0.005	0.457	0.804		0.509	0.005	0.514	0.865		0.548	0.005	0.553
\$50,000	0.645		0.408	0.005	0.413	0.683		0.432	0.005	0.437	0.779		0.493	0.005	0.498	0.846		0.536	0.005	0.541
\$75,000	0.570		0.361	0.005	0.366	0.612		0.387	0.005	0.392	0.727		0.460	0.005	0.465	0.802		0.508	0.005	0.513
\$100,000	0.514		0.325	0.005	0.330	0.559		0.354	0.005	0.359	0.686		0.434	0.005	0.439	0.773		0.489	0.005	0.494
\$125,000	0.469		0.297	0.005	0.302	0.515		0.326	0.005	0.331	0.651		0.412	0.005	0.417	0.740		0.468	0.005	0.473
\$150,000	0.430		0.272	0.005	0.277	0.483		0.306	0.005	0.311	0.619		0.392	0.005	0.397	0.717		0.454	0.005	0.459
\$175,000	0.398		0.252	0.005	0.257	0.450		0.285	0.005	0.290	0.590		0.373	0.005	0.378	0.687		0.435	0.005	0.440
\$200,000	0.369		0.234	0.005	0.239	0.420		0.266	0.005	0.271	0.564		0.357	0.005	0.362	0.668		0.423	0.005	0.428
\$225,000	0.343		0.217	0.005	0.222	0.397		0.251	0.005	0.256	0.539		0.341	0.005	0.346	0.640		0.405	0.005	0.410
\$250,000	0.326		0.206	0.005	0.211	0.374		0.237	0.005	0.242	0.514		0.325	0.005	0.330	0.615		0.389	0.005	0.394
\$275,000	0.306		0.194	0.005	0.199	0.351		0.222	0.005	0.227	0.491		0.311	0.005	0.316	0.598		0.379	0.005	0.384
\$300,000	0.289		0.183	0.005	0.188	0.332		0.210	0.005	0.215	0.470		0.298	0.005	0.303	0.572		0.362	0.005	0.367
\$325,000	0.273		0.173	0.005	0.178	0.317		0.201	0.005	0.206	0.452		0.286	0.005	0.291	0.556		0.352	0.005	0.357
\$350,000	0.259		0.164	0.005	0.169	0.301		0.191	0.005	0.196	0.433		0.274	0.005	0.279	0.534		0.338	0.005	0.343
\$375,000	0.246		0.156	0.005	0.161	0.287		0.182	0.005	0.187	0.415		0.263	0.005	0.268	0.519		0.329	0.005	0.334
\$400,000	0.235		0.149	0.005	0.154	0.276		0.175	0.005	0.180	0.401		0.254	0.005	0.259	0.499		0.316	0.005	0.321
\$425,000	0.225		0.142	0.005	0.147	0.264		0.167	0.005	0.172	0.386		0.244	0.005	0.249	0.486		0.308	0.005	0.313
\$450,000	0.215		0.136	0.005	0.141	0.253		0.160	0.005	0.165	0.372		0.235	0.005	0.240	0.468		0.296	0.005	0.301
\$475,000	0.207		0.131	0.005	0.136	0.242		0.153	0.005	0.158	0.359		0.227	0.005	0.232	0.456		0.289	0.005	0.294
\$500,000	0.198		0.125	0.005	0.130	0.236		0.149	0.005	0.154	0.348		0.220	0.005	0.225	0.440		0.279	0.005	0.284
\$600,000	0.172		0.109	0.005	0.114	0.205		0.130	0.005	0.135	0.304		0.192	0.005	0.197	0.394		0.249	0.005	0.254
\$700,000	0.152		0.096	0.005	0.101	0.182		0.115	0.005	0.120	0.273		0.173	0.005	0.178	0.355		0.225	0.005	0.230
\$800,000	0.139		0.088	0.005	0.093	0.164		0.104	0.005	0.109	0.247		0.156	0.005	0.161	0.321		0.203	0.005	0.208
\$900,000	0.125		0.079	0.005	0.084	0.150		0.095	0.005	0.100	0.226		0.143	0.005	0.148	0.296		0.187	0.005	0.192
\$1,000,000	0.1151		0.0729	0.0050	0.0779	0.1371		0.0868	0.0050	0.0918	0.2093		0.1325	0.0050	0.1375	0.2738		0.1733	0.0050	0.1783
\$1,500,000	0.0831		0.0526	0.0050	0.0576	0.0990		0.0627	0.0050	0.0677	0.1521		0.0963	0.0050	0.1013	0.2001		0.1267	0.0050	0.1317
\$2,000,000	0.0654		0.0414	0.0050	0.0464	0.0783		0.0496	0.0050	0.0546	0.1201		0.0760	0.0050	0.0810	0.1589		0.1006	0.0050	0.1056
\$3,000,000	0.0468		0.0296	0.0050	0.0346	0.0557		0.0353	0.0050	0.0403	0.0856		0.0542	0.0050	0.0592	0.1133		0.0717	0.0050	0.0767
\$4,000,000	0.0369		0.0234	0.0050	0.0284	0.0440		0.0279	0.0050	0.0329	0.0674		0.0427	0.0050	0.0477	0.0887		0.0561	0.0050	0.0611
\$5,000,000	0.0306		0.0194	0.0050	0.0244	0.0368		0.0233	0.0050	0.0283	0.0558		0.0353	0.0050	0.0403	0.0736		0.0466	0.0050	0.0516
\$6,000,000	0.0262		0.0166	0.0050	0.0216	0.0312		0.0197	0.0050	0.0247	0.0479		0.0303	0.0050	0.0353	0.0626		0.0396	0.0050	0.0446
\$7,000,000	0.0233		0.0147	0.0050	0.0197	0.0274		0.0173	0.0050	0.0223	0.0422		0.0267	0.0050	0.0317	0.0552		0.0349	0.0050	0.0399
\$8,000,000	0.0209		0.0132	0.0050	0.0182	0.0247		0.0156	0.0050	0.0206	0.0380		0.0241	0.0050	0.0291	0.0495		0.0313	0.0050	0.0363
\$9,000,000	0.0190		0.0120	0.0050	0.0170	0.0225		0.0142	0.0050	0.0192	0.0343		0.0217	0.0050	0.0267	0.0447		0.0283	0.0050	0.0333
\$10,000,000	0.0175		0.0111	0.0050	0.0161	0.0208		0.0132	0.0050	0.0182	0.0315		0.0199	0.0050	0.0249	0.0406		0.0257	0.0050	0.0307

DELAWARE
EXCESS LOSS PREMIUM FACTORS
PROPOSED EFFECTIVE DATE: 12/1/2006

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	0.544	0.554	0.583	0.602	0.548	0.552	0.586	0.607	-0.7%	0.4%	-0.5%	-0.8%
\$15,000	0.524	0.533	0.568	0.589	0.519	0.526	0.567	0.595	0.9%	1.3%	0.2%	-1.0%
\$20,000	0.503	0.514	0.556	0.581	0.496	0.504	0.550	0.583	1.4%	2.0%	1.1%	-0.3%
\$25,000	0.484	0.496	0.544	0.574	0.477	0.488	0.536	0.571	1.5%	1.6%	1.5%	0.5%
\$30,000	0.466	0.483	0.532	0.566	0.458	0.471	0.524	0.559	1.7%	2.5%	1.5%	1.3%
\$35,000	0.453	0.470	0.523	0.559	0.440	0.455	0.512	0.552	2.8%	3.3%	2.1%	1.4%
\$40,000	0.439	0.457	0.514	0.553	0.426	0.440	0.501	0.544	3.1%	3.9%	2.6%	1.7%
\$50,000	0.413	0.437	0.498	0.541	0.402	0.415	0.483	0.530	2.7%	5.3%	3.1%	2.1%
\$75,000	0.366	0.392	0.465	0.513	0.351	0.369	0.444	0.500	4.3%	6.2%	4.7%	2.6%
\$100,000	0.330	0.359	0.439	0.494	0.312	0.330	0.411	0.475	5.8%	8.8%	6.8%	4.0%
\$125,000	0.302	0.331	0.417	0.476	0.280	0.303	0.389	0.454	7.9%	9.2%	7.2%	5.0%
\$150,000	0.277	0.311	0.397	0.459	0.257	0.277	0.368	0.434	7.8%	12.1%	7.9%	5.8%
\$175,000	0.257	0.290	0.378	0.443	0.234	0.256	0.347	0.414	9.8%	13.3%	8.9%	6.9%
\$200,000	0.239	0.271	0.362	0.426	0.215	0.239	0.327	0.394	11.2%	13.4%	10.7%	8.2%
\$225,000	0.222	0.256	0.346	0.410	0.201	0.221	0.308	0.376	10.4%	15.8%	12.3%	9.0%
\$250,000	0.211	0.242	0.330	0.396	0.187	0.208	0.293	0.361	12.6%	16.1%	12.6%	9.6%
\$275,000	0.199	0.227	0.316	0.381	0.175	0.195	0.278	0.346	13.7%	16.4%	13.7%	10.2%
\$300,000	0.188	0.215	0.303	0.367	0.164	0.184	0.263	0.332	14.6%	16.8%	15.2%	10.5%
\$325,000	0.178	0.206	0.291	0.355	0.156	0.173	0.252	0.319	14.1%	18.8%	15.5%	11.3%
\$350,000	0.169	0.196	0.279	0.343	0.147	0.165	0.241	0.307	15.0%	18.8%	15.8%	11.7%
\$375,000	0.161	0.188	0.268	0.332	0.141	0.157	0.232	0.296	14.2%	19.7%	15.5%	12.2%
\$400,000	0.154	0.180	0.259	0.321	0.134	0.151	0.222	0.285	14.9%	19.2%	16.4%	12.6%
\$425,000	0.147	0.172	0.249	0.311	0.128	0.144	0.213	0.275	14.8%	19.4%	16.9%	13.1%
\$450,000	0.141	0.165	0.240	0.301	0.122	0.138	0.204	0.265	15.6%	19.6%	17.6%	13.6%
\$475,000	0.136	0.160	0.232	0.293	0.117	0.133	0.197	0.257	15.8%	19.9%	17.8%	13.8%
\$500,000	0.130	0.154	0.225	0.284	0.113	0.127	0.190	0.248	15.0%	21.3%	18.4%	14.5%
\$600,000	0.114	0.135	0.197	0.254	0.099	0.112	0.169	0.219	15.2%	20.5%	16.6%	16.0%
\$700,000	0.101	0.120	0.178	0.230	0.088	0.099	0.150	0.198	14.8%	21.2%	18.7%	16.2%
\$800,000	0.093	0.109	0.161	0.208	0.079	0.090	0.136	0.180	17.1%	21.1%	18.4%	15.6%
\$900,000	0.084	0.100	0.148	0.192	0.072	0.083	0.125	0.164	16.7%	20.5%	18.4%	17.1%
\$1,000,000	0.0779	0.0918	0.1375	0.1783	0.0670	0.0762	0.1151	0.1528	16.3%	20.5%	19.5%	16.7%
\$1,500,000	0.0576	0.0677	0.1013	0.1317	0.0496	0.0562	0.0844	0.1118	16.1%	20.5%	20.0%	17.8%
\$2,000,000	0.0464	0.0546	0.0810	0.1056	0.0401	0.0451	0.0678	0.0896	15.7%	21.1%	19.5%	17.9%
\$3,000,000	0.0346	0.0403	0.0592	0.0767	0.0300	0.0337	0.0494	0.0646	15.3%	19.6%	19.8%	18.7%
\$4,000,000	0.0284	0.0329	0.0477	0.0611	0.0249	0.0275	0.0397	0.0514	14.1%	19.6%	20.2%	18.9%
\$5,000,000	0.0244	0.0283	0.0403	0.0516	0.0216	0.0238	0.0339	0.0435	13.0%	18.9%	18.9%	18.6%
\$6,000,000	0.0216	0.0247	0.0353	0.0446	0.0192	0.0212	0.0297	0.0379	12.5%	16.5%	18.9%	17.7%
\$7,000,000	0.0197	0.0223	0.0317	0.0399	0.0174	0.0192	0.0266	0.0338	13.2%	16.1%	19.2%	18.0%
\$8,000,000	0.0182	0.0206	0.0291	0.0363	0.0161	0.0176	0.0244	0.0308	13.0%	17.0%	19.3%	17.9%
\$9,000,000	0.0170	0.0192	0.0267	0.0333	0.0150	0.0163	0.0227	0.0284	13.3%	17.8%	17.6%	17.3%
\$10,000,000	0.0161	0.0182	0.0249	0.0307	0.0140	0.0157	0.0210	0.0264	15.0%	15.9%	18.6%	16.3%

*Adjusted