

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: 12/1/2006

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	0.852	0.676	0.576	0.005	0.581	0.867	0.676	0.586	0.005	0.591	0.913	0.676	0.617	0.005	0.622	0.943	0.676	0.637	0.005	0.642
\$15,000	0.820		0.554	0.005	0.559	0.834		0.564	0.005	0.569	0.889		0.601	0.005	0.606	0.923		0.624	0.005	0.629
\$20,000	0.786		0.531	0.005	0.536	0.804		0.544	0.005	0.549	0.873		0.590	0.005	0.595	0.913		0.617	0.005	0.622
\$25,000	0.756		0.511	0.005	0.516	0.776		0.525	0.005	0.530	0.851		0.575	0.005	0.580	0.896		0.606	0.005	0.611
\$30,000	0.728		0.492	0.005	0.497	0.757		0.512	0.005	0.517	0.832		0.562	0.005	0.567	0.886		0.599	0.005	0.604
\$35,000	0.705		0.477	0.005	0.482	0.736		0.498	0.005	0.503	0.821		0.555	0.005	0.560	0.872		0.589	0.005	0.594
\$40,000	0.686		0.464	0.005	0.469	0.714		0.483	0.005	0.488	0.804		0.544	0.005	0.549	0.865		0.585	0.005	0.590
\$50,000	0.645		0.436	0.005	0.441	0.683		0.462	0.005	0.467	0.779		0.527	0.005	0.532	0.846		0.572	0.005	0.577
\$75,000	0.570		0.385	0.005	0.390	0.612		0.414	0.005	0.419	0.727		0.491	0.005	0.496	0.802		0.542	0.005	0.547
\$100,000	0.514		0.347	0.005	0.352	0.559		0.378	0.005	0.383	0.686		0.464	0.005	0.469	0.773		0.523	0.005	0.528
\$125,000	0.469		0.317	0.005	0.322	0.515		0.348	0.005	0.353	0.651		0.440	0.005	0.445	0.740		0.500	0.005	0.505
\$150,000	0.430		0.291	0.005	0.296	0.483		0.327	0.005	0.332	0.619		0.418	0.005	0.423	0.717		0.485	0.005	0.490
\$175,000	0.398		0.269	0.005	0.274	0.450		0.304	0.005	0.309	0.590		0.399	0.005	0.404	0.687		0.464	0.005	0.469
\$200,000	0.369		0.249	0.005	0.254	0.420		0.284	0.005	0.289	0.564		0.381	0.005	0.386	0.668		0.452	0.005	0.457
\$225,000	0.343		0.232	0.005	0.237	0.397		0.268	0.005	0.273	0.539		0.364	0.005	0.369	0.640		0.433	0.005	0.438
\$250,000	0.326		0.220	0.005	0.225	0.374		0.253	0.005	0.258	0.514		0.347	0.005	0.352	0.615		0.416	0.005	0.421
\$275,000	0.306		0.207	0.005	0.212	0.351		0.237	0.005	0.242	0.491		0.332	0.005	0.337	0.598		0.404	0.005	0.409
\$300,000	0.289		0.195	0.005	0.200	0.332		0.224	0.005	0.229	0.470		0.318	0.005	0.323	0.572		0.387	0.005	0.392
\$325,000	0.273		0.185	0.005	0.190	0.317		0.214	0.005	0.219	0.452		0.306	0.005	0.311	0.556		0.376	0.005	0.381
\$350,000	0.259		0.175	0.005	0.180	0.301		0.203	0.005	0.208	0.433		0.293	0.005	0.298	0.534		0.361	0.005	0.366
\$375,000	0.246		0.166	0.005	0.171	0.287		0.194	0.005	0.199	0.415		0.281	0.005	0.286	0.519		0.351	0.005	0.356
\$400,000	0.235		0.159	0.005	0.164	0.276		0.187	0.005	0.192	0.401		0.271	0.005	0.276	0.499		0.337	0.005	0.342
\$425,000	0.225		0.152	0.005	0.157	0.264		0.178	0.005	0.183	0.386		0.261	0.005	0.266	0.486		0.329	0.005	0.334
\$450,000	0.215		0.145	0.005	0.150	0.253		0.171	0.005	0.176	0.372		0.251	0.005	0.256	0.468		0.316	0.005	0.321
\$475,000	0.207		0.140	0.005	0.145	0.242		0.164	0.005	0.169	0.359		0.243	0.005	0.248	0.456		0.308	0.005	0.313
\$500,000	0.198		0.134	0.005	0.139	0.236		0.160	0.005	0.165	0.348		0.235	0.005	0.240	0.440		0.297	0.005	0.302
\$600,000	0.172		0.116	0.005	0.121	0.205		0.139	0.005	0.144	0.304		0.206	0.005	0.211	0.394		0.266	0.005	0.271
\$700,000	0.152		0.103	0.005	0.108	0.182		0.123	0.005	0.128	0.273		0.185	0.005	0.190	0.355		0.240	0.005	0.245
\$800,000	0.139		0.094	0.005	0.099	0.164		0.111	0.005	0.116	0.247		0.167	0.005	0.172	0.321		0.217	0.005	0.222
\$900,000	0.125		0.085	0.005	0.090	0.150		0.101	0.005	0.106	0.226		0.153	0.005	0.158	0.296		0.200	0.005	0.205
\$1,000,000	0.1151		0.0778	0.0050	0.0828	0.1371		0.0927	0.0050	0.0977	0.2093		0.1415	0.0050	0.1465	0.2738		0.1851	0.0050	0.1901
\$1,500,000	0.0831		0.0562	0.0050	0.0612	0.0990		0.0669	0.0050	0.0719	0.1521		0.1028	0.0050	0.1078	0.2001		0.1353	0.0050	0.1403
\$2,000,000	0.0654		0.0442	0.0050	0.0492	0.0783		0.0529	0.0050	0.0579	0.1201		0.0812	0.0050	0.0862	0.1589		0.1074	0.0050	0.1124
\$3,000,000	0.0468		0.0316	0.0050	0.0366	0.0557		0.0377	0.0050	0.0427	0.0856		0.0579	0.0050	0.0629	0.1133		0.0766	0.0050	0.0816
\$4,000,000	0.0369		0.0249	0.0050	0.0299	0.0440		0.0297	0.0050	0.0347	0.0674		0.0456	0.0050	0.0506	0.0887		0.0600	0.0050	0.0650
\$5,000,000	0.0306		0.0207	0.0050	0.0257	0.0368		0.0249	0.0050	0.0299	0.0558		0.0377	0.0050	0.0427	0.0736		0.0498	0.0050	0.0548
\$6,000,000	0.0262		0.0177	0.0050	0.0227	0.0312		0.0211	0.0050	0.0261	0.0479		0.0324	0.0050	0.0374	0.0626		0.0423	0.0050	0.0473
\$7,000,000	0.0233		0.0158	0.0050	0.0208	0.0274		0.0185	0.0050	0.0235	0.0422		0.0285	0.0050	0.0335	0.0552		0.0373	0.0050	0.0423
\$8,000,000	0.0209		0.0141	0.0050	0.0191	0.0247		0.0167	0.0050	0.0217	0.0380		0.0257	0.0050	0.0307	0.0495		0.0335	0.0050	0.0385
\$9,000,000	0.0190		0.0128	0.0050	0.0178	0.0225		0.0152	0.0050	0.0202	0.0343		0.0232	0.0050	0.0282	0.0447		0.0302	0.0050	0.0352
\$10,000,000	0.0175		0.0118	0.0050	0.0168	0.0208		0.0141	0.0050	0.0191	0.0315		0.0213	0.0050	0.0263	0.0406		0.0274	0.0050	0.0324

DELAWARE
EXCESS LOSS PREMIUM FACTORS INCLUDING ALAE
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	0.581	0.591	0.622	0.642	0.586	0.591	0.626	0.649	-0.9%	0.0%	-0.6%	-1.1%
\$15,000	0.559	0.569	0.606	0.629	0.555	0.563	0.606	0.634	0.6%	1.1%	0.0%	-0.8%
\$20,000	0.536	0.549	0.593	0.620	0.530	0.540	0.588	0.621	1.1%	1.7%	0.9%	-0.2%
\$25,000	0.516	0.530	0.580	0.611	0.509	0.522	0.572	0.608	1.4%	1.5%	1.4%	0.5%
\$30,000	0.497	0.516	0.567	0.604	0.489	0.504	0.560	0.595	1.6%	2.4%	1.3%	1.5%
\$35,000	0.482	0.502	0.558	0.597	0.471	0.486	0.547	0.588	2.3%	3.3%	2.0%	1.5%
\$40,000	0.468	0.488	0.549	0.590	0.455	0.471	0.535	0.581	2.9%	3.6%	2.6%	1.5%
\$50,000	0.441	0.467	0.532	0.577	0.430	0.444	0.516	0.567	2.6%	5.2%	3.1%	1.8%
\$75,000	0.390	0.419	0.496	0.547	0.375	0.394	0.474	0.534	4.0%	6.3%	4.6%	2.4%
\$100,000	0.352	0.383	0.469	0.528	0.333	0.353	0.440	0.507	5.7%	8.5%	6.6%	4.1%
\$125,000	0.322	0.353	0.445	0.509	0.299	0.323	0.415	0.485	7.7%	9.3%	7.2%	4.9%
\$150,000	0.296	0.331	0.423	0.490	0.275	0.296	0.390	0.463	7.6%	11.8%	8.5%	5.8%
\$175,000	0.274	0.309	0.404	0.474	0.250	0.273	0.370	0.442	9.6%	13.2%	9.2%	7.1%
\$200,000	0.254	0.289	0.386	0.457	0.230	0.255	0.350	0.421	10.4%	13.3%	10.3%	8.6%
\$225,000	0.237	0.273	0.369	0.441	0.215	0.236	0.330	0.402	10.2%	15.7%	11.8%	9.6%
\$250,000	0.225	0.258	0.352	0.425	0.200	0.222	0.313	0.386	12.3%	16.0%	12.5%	10.0%
\$275,000	0.212	0.242	0.337	0.408	0.187	0.208	0.296	0.370	13.4%	16.3%	13.9%	10.3%
\$300,000	0.200	0.229	0.323	0.392	0.175	0.197	0.280	0.355	14.3%	16.2%	15.4%	10.4%
\$325,000	0.190	0.219	0.311	0.379	0.166	0.185	0.269	0.341	14.5%	18.1%	15.4%	11.1%
\$350,000	0.180	0.208	0.298	0.366	0.157	0.177	0.258	0.327	14.6%	17.5%	15.5%	11.9%
\$375,000	0.171	0.199	0.286	0.354	0.148	0.168	0.247	0.316	15.5%	18.5%	15.8%	12.0%
\$400,000	0.164	0.191	0.276	0.342	0.142	0.161	0.238	0.305	15.5%	18.6%	16.0%	12.1%
\$425,000	0.157	0.183	0.266	0.332	0.136	0.154	0.229	0.295	15.4%	18.8%	16.2%	12.4%
\$450,000	0.150	0.176	0.256	0.321	0.130	0.148	0.220	0.285	15.4%	18.9%	16.4%	12.6%
\$475,000	0.145	0.169	0.248	0.312	0.125	0.142	0.211	0.275	15.6%	19.0%	17.5%	13.3%
\$500,000	0.139	0.164	0.240	0.302	0.121	0.136	0.203	0.265	14.9%	20.6%	18.2%	14.0%
\$600,000	0.121	0.144	0.211	0.271	0.105	0.120	0.180	0.234	15.2%	20.0%	17.2%	15.8%
\$700,000	0.108	0.128	0.190	0.245	0.094	0.106	0.160	0.211	14.9%	20.8%	18.8%	16.1%
\$800,000	0.099	0.116	0.172	0.222	0.085	0.096	0.145	0.193	16.5%	20.8%	18.6%	15.0%
\$900,000	0.090	0.106	0.158	0.205	0.077	0.088	0.133	0.175	16.9%	20.5%	18.8%	17.1%
\$1,000,000	0.0828	0.0977	0.1465	0.1901	0.0714	0.0812	0.1227	0.1631	16.0%	20.3%	19.4%	16.6%
\$1,500,000	0.0612	0.0719	0.1078	0.1403	0.0527	0.0597	0.0899	0.1192	16.1%	20.4%	19.9%	17.7%
\$2,000,000	0.0492	0.0579	0.0862	0.1124	0.0425	0.0479	0.0722	0.0955	15.8%	20.9%	19.4%	17.7%
\$3,000,000	0.0366	0.0427	0.0629	0.0816	0.0318	0.0357	0.0525	0.0687	15.1%	19.6%	19.8%	18.8%
\$4,000,000	0.0299	0.0347	0.0506	0.0650	0.0262	0.0290	0.0421	0.0546	14.1%	19.7%	20.2%	19.0%
\$5,000,000	0.0257	0.0299	0.0427	0.0548	0.0227	0.0251	0.0359	0.0462	13.2%	19.1%	18.9%	18.6%
\$6,000,000	0.0227	0.0261	0.0374	0.0473	0.0202	0.0223	0.0314	0.0402	12.4%	17.0%	19.1%	17.7%
\$7,000,000	0.0208	0.0235	0.0335	0.0423	0.0182	0.0202	0.0281	0.0358	14.3%	16.3%	19.2%	18.2%
\$8,000,000	0.0191	0.0217	0.0307	0.0385	0.0169	0.0185	0.0258	0.0326	13.0%	17.3%	19.0%	18.1%
\$9,000,000	0.0178	0.0202	0.0282	0.0352	0.0159	0.0171	0.0240	0.0300	11.9%	18.1%	17.5%	17.3%
\$10,000,000	0.0168	0.0191	0.0263	0.0324	0.0150	0.0164	0.0222	0.0279	12.0%	16.5%	18.5%	16.1%

*Adjusted