

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 include a provision for allocated loss adjustment expenses.

These factors are applicable to voluntary market loss costs.

DELAWARE  
Proposed Effective: 12/1/2007

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	0.863	0.927	0.800	0.005	0.805	0.872	0.927	0.808	0.005	0.813	0.918	0.927	0.851	0.005	0.856	0.943	0.927	0.874	0.005	0.879
\$15,000	0.826		0.766	0.005	0.771	0.839		0.778	0.005	0.783	0.892		0.827	0.005	0.832	0.932		0.864	0.005	0.869
\$20,000	0.795		0.737	0.005	0.742	0.812		0.753	0.005	0.758	0.878		0.814	0.005	0.819	0.915		0.848	0.005	0.853
\$25,000	0.772		0.716	0.005	0.721	0.793		0.735	0.005	0.740	0.859		0.796	0.005	0.801	0.907		0.841	0.005	0.846
\$30,000	0.746		0.692	0.005	0.697	0.770		0.714	0.005	0.719	0.848		0.786	0.005	0.791	0.891		0.826	0.005	0.831
\$35,000	0.722		0.669	0.005	0.674	0.754		0.699	0.005	0.704	0.831		0.770	0.005	0.775	0.885		0.820	0.005	0.825
\$40,000	0.705		0.654	0.005	0.659	0.734		0.680	0.005	0.685	0.822		0.762	0.005	0.767	0.879		0.815	0.005	0.820
\$50,000	0.667		0.618	0.005	0.623	0.705		0.654	0.005	0.659	0.800		0.742	0.005	0.747	0.860		0.797	0.005	0.802
\$75,000	0.600		0.556	0.005	0.561	0.644		0.597	0.005	0.602	0.749		0.694	0.005	0.699	0.817		0.757	0.005	0.762
\$100,000	0.550		0.510	0.005	0.515	0.592		0.549	0.005	0.554	0.715		0.663	0.005	0.668	0.788		0.730	0.005	0.735
\$125,000	0.505		0.468	0.005	0.473	0.553		0.513	0.005	0.518	0.681		0.631	0.005	0.636	0.764		0.708	0.005	0.713
\$150,000	0.472		0.438	0.005	0.443	0.521		0.483	0.005	0.488	0.657		0.609	0.005	0.614	0.741		0.687	0.005	0.692
\$175,000	0.444		0.412	0.005	0.417	0.493		0.457	0.005	0.462	0.628		0.582	0.005	0.587	0.719		0.667	0.005	0.672
\$200,000	0.413		0.383	0.005	0.388	0.467		0.433	0.005	0.438	0.601		0.557	0.005	0.562	0.700		0.649	0.005	0.654
\$225,000	0.390		0.362	0.005	0.367	0.443		0.411	0.005	0.416	0.581		0.539	0.005	0.544	0.672		0.623	0.005	0.628
\$250,000	0.369		0.342	0.005	0.347	0.421		0.390	0.005	0.395	0.556		0.515	0.005	0.520	0.654		0.606	0.005	0.611
\$275,000	0.347		0.322	0.005	0.327	0.397		0.368	0.005	0.373	0.540		0.501	0.005	0.506	0.636		0.590	0.005	0.595
\$300,000	0.331		0.307	0.005	0.312	0.379		0.351	0.005	0.356	0.517		0.479	0.005	0.484	0.618		0.573	0.005	0.578
\$325,000	0.316		0.293	0.005	0.298	0.363		0.337	0.005	0.342	0.502		0.465	0.005	0.470	0.601		0.557	0.005	0.562
\$350,000	0.298		0.276	0.005	0.281	0.348		0.323	0.005	0.328	0.481		0.446	0.005	0.451	0.585		0.542	0.005	0.547
\$375,000	0.287		0.266	0.005	0.271	0.333		0.309	0.005	0.314	0.462		0.428	0.005	0.433	0.560		0.519	0.005	0.524
\$400,000	0.275		0.255	0.005	0.260	0.321		0.298	0.005	0.303	0.449		0.416	0.005	0.421	0.544		0.504	0.005	0.509
\$425,000	0.262		0.243	0.005	0.248	0.309		0.286	0.005	0.291	0.431		0.400	0.005	0.405	0.531		0.492	0.005	0.497
\$450,000	0.253		0.235	0.005	0.240	0.298		0.276	0.005	0.281	0.420		0.389	0.005	0.394	0.517		0.479	0.005	0.484
\$475,000	0.245		0.227	0.005	0.232	0.284		0.263	0.005	0.268	0.404		0.375	0.005	0.380	0.503		0.466	0.005	0.471
\$500,000	0.235		0.218	0.005	0.223	0.274		0.254	0.005	0.259	0.391		0.362	0.005	0.367	0.483		0.448	0.005	0.453
\$600,000	0.206		0.191	0.005	0.196	0.242		0.224	0.005	0.229	0.348		0.323	0.005	0.328	0.439		0.407	0.005	0.412
\$700,000	0.184		0.171	0.005	0.176	0.216		0.200	0.005	0.205	0.314		0.291	0.005	0.296	0.396		0.367	0.005	0.372
\$800,000	0.164		0.152	0.005	0.157	0.196		0.182	0.005	0.187	0.287		0.266	0.005	0.271	0.360		0.334	0.005	0.339
\$900,000	0.151		0.140	0.005	0.145	0.178		0.165	0.005	0.170	0.261		0.242	0.005	0.247	0.335		0.311	0.005	0.316
\$1,000,000	0.1384		0.1283	0.0050	0.1333	0.1645		0.1525	0.0050	0.1575	0.2422		0.2245	0.0050	0.2295	0.3091		0.2865	0.0050	0.2915
\$1,500,000	0.1005		0.0932	0.0050	0.0982	0.1195		0.1108	0.0050	0.1158	0.1764		0.1635	0.0050	0.1685	0.2266		0.2101	0.0050	0.2151
\$2,000,000	0.0794		0.0736	0.0050	0.0786	0.0942		0.0873	0.0050	0.0923	0.1399		0.1297	0.0050	0.1347	0.1813		0.1681	0.0050	0.1731
\$3,000,000	0.0566		0.0525	0.0050	0.0575	0.0673		0.0624	0.0050	0.0674	0.1005		0.0932	0.0050	0.0982	0.1299		0.1204	0.0050	0.1254
\$4,000,000	0.0447		0.0414	0.0050	0.0464	0.0533		0.0494	0.0050	0.0544	0.0789		0.0731	0.0050	0.0781	0.1021		0.0946	0.0050	0.0996
\$5,000,000	0.0375		0.0348	0.0050	0.0398	0.0446		0.0413	0.0050	0.0463	0.0656		0.0608	0.0050	0.0658	0.0844		0.0782	0.0050	0.0832
\$6,000,000	0.0324		0.0300	0.0050	0.0350	0.0381		0.0353	0.0050	0.0403	0.0561		0.0520	0.0050	0.0570	0.0727		0.0674	0.0050	0.0724
\$7,000,000	0.0283		0.0262	0.0050	0.0312	0.0335		0.0311	0.0050	0.0361	0.0495		0.0459	0.0050	0.0509	0.0636		0.0590	0.0050	0.0640
\$8,000,000	0.0252		0.0234	0.0050	0.0284	0.0301		0.0279	0.0050	0.0329	0.0443		0.0411	0.0050	0.0461	0.0570		0.0528	0.0050	0.0578
\$9,000,000	0.0231		0.0214	0.0050	0.0264	0.0272		0.0252	0.0050	0.0302	0.0399		0.0370	0.0050	0.0420	0.0520		0.0482	0.0050	0.0532
\$10,000,000	0.0211		0.0196	0.0050	0.0246	0.0249		0.0231	0.0050	0.0281	0.0370		0.0343	0.0050	0.0393	0.0471		0.0437	0.0050	0.0487

DELAWARE  
EXCESS LOSS PURE PREMIUM FACTORS INCLUDING ALAE  
PROPOSED EFFECTIVE DATE: 12/1/2007

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	0.805	0.813	0.856	0.880	0.796	0.810	0.852	0.880	1.2%	0.4%	0.5%	-0.1%
\$15,000	0.771	0.783	0.832	0.867	0.765	0.779	0.830	0.862	0.8%	0.5%	0.3%	0.5%
\$20,000	0.742	0.758	0.816	0.855	0.734	0.751	0.813	0.849	1.1%	0.9%	0.5%	0.6%
\$25,000	0.719	0.739	0.802	0.844	0.707	0.725	0.795	0.836	1.8%	1.9%	0.9%	0.9%
\$30,000	0.697	0.719	0.790	0.833	0.681	0.706	0.778	0.827	2.3%	1.8%	1.6%	0.7%
\$35,000	0.675	0.702	0.777	0.825	0.661	0.687	0.764	0.817	2.0%	2.2%	1.7%	0.9%
\$40,000	0.657	0.685	0.766	0.817	0.642	0.668	0.751	0.808	2.4%	2.5%	2.0%	1.1%
\$50,000	0.623	0.659	0.747	0.802	0.604	0.639	0.728	0.790	3.2%	3.1%	2.6%	1.6%
\$75,000	0.561	0.602	0.699	0.765	0.534	0.573	0.680	0.749	5.1%	5.1%	2.8%	2.1%
\$100,000	0.515	0.554	0.668	0.735	0.482	0.524	0.642	0.721	6.9%	5.7%	4.0%	2.0%
\$125,000	0.473	0.518	0.636	0.714	0.440	0.483	0.609	0.692	7.6%	7.2%	4.4%	3.2%
\$150,000	0.443	0.488	0.612	0.694	0.404	0.453	0.579	0.668	9.7%	7.7%	5.6%	3.9%
\$175,000	0.416	0.462	0.588	0.673	0.374	0.423	0.553	0.643	11.2%	9.2%	6.2%	4.6%
\$200,000	0.388	0.438	0.565	0.652	0.347	0.395	0.528	0.621	11.9%	10.9%	7.0%	5.0%
\$225,000	0.367	0.416	0.544	0.631	0.323	0.373	0.505	0.599	13.7%	11.5%	7.7%	5.4%
\$250,000	0.347	0.395	0.523	0.612	0.306	0.352	0.482	0.576	13.5%	12.2%	8.5%	6.2%
\$275,000	0.327	0.375	0.505	0.595	0.289	0.331	0.461	0.556	13.3%	13.4%	9.5%	6.9%
\$300,000	0.312	0.356	0.487	0.578	0.273	0.313	0.441	0.536	14.2%	13.7%	10.4%	7.7%
\$325,000	0.296	0.342	0.469	0.561	0.258	0.299	0.424	0.519	14.9%	14.6%	10.6%	8.1%
\$350,000	0.281	0.328	0.451	0.544	0.245	0.284	0.407	0.501	14.8%	15.5%	10.8%	8.5%
\$375,000	0.270	0.314	0.433	0.527	0.233	0.271	0.390	0.486	16.0%	15.9%	11.0%	8.5%
\$400,000	0.259	0.303	0.419	0.510	0.223	0.261	0.377	0.470	16.3%	16.1%	11.3%	8.6%
\$425,000	0.248	0.291	0.405	0.497	0.214	0.250	0.363	0.455	16.0%	16.4%	11.6%	9.4%
\$450,000	0.240	0.280	0.392	0.484	0.205	0.240	0.350	0.439	17.0%	16.5%	12.0%	10.3%
\$475,000	0.231	0.268	0.379	0.471	0.197	0.232	0.338	0.426	17.4%	15.5%	12.1%	10.6%
\$500,000	0.223	0.259	0.367	0.453	0.189	0.224	0.327	0.413	18.0%	15.6%	12.2%	9.7%
\$600,000	0.196	0.229	0.328	0.412	0.165	0.195	0.287	0.371	18.8%	17.4%	14.3%	11.1%
\$700,000	0.176	0.205	0.296	0.372	0.146	0.174	0.258	0.334	20.5%	17.8%	14.7%	11.4%
\$800,000	0.157	0.187	0.271	0.339	0.134	0.157	0.234	0.303	17.6%	19.1%	15.8%	11.9%
\$900,000	0.145	0.170	0.247	0.315	0.121	0.144	0.215	0.280	19.8%	18.1%	14.9%	12.6%
\$1,000,000	0.1333	0.1575	0.2295	0.2915	0.1118	0.1322	0.1992	0.2591	19.2%	19.1%	15.2%	12.5%
\$1,500,000	0.0982	0.1158	0.1685	0.2151	0.0821	0.0969	0.1461	0.1907	19.6%	19.5%	15.3%	12.8%
\$2,000,000	0.0786	0.0923	0.1347	0.1731	0.0657	0.0777	0.1165	0.1525	19.6%	18.8%	15.6%	13.5%
\$3,000,000	0.0575	0.0674	0.0982	0.1254	0.0484	0.0567	0.0844	0.1101	18.8%	18.9%	16.4%	13.9%
\$4,000,000	0.0464	0.0544	0.0781	0.0996	0.0392	0.0458	0.0675	0.0873	18.4%	18.8%	15.7%	14.1%
\$5,000,000	0.0398	0.0463	0.0658	0.0832	0.0334	0.0392	0.0568	0.0733	19.2%	18.1%	15.8%	13.5%
\$6,000,000	0.0350	0.0403	0.0570	0.0724	0.0293	0.0340	0.0495	0.0631	19.5%	18.5%	15.2%	14.7%
\$7,000,000	0.0312	0.0361	0.0509	0.0640	0.0266	0.0304	0.0442	0.0562	17.3%	18.8%	15.2%	13.9%
\$8,000,000	0.0284	0.0329	0.0461	0.0578	0.0244	0.0279	0.0403	0.0509	16.4%	17.9%	14.4%	13.6%
\$9,000,000	0.0264	0.0302	0.0420	0.0532	0.0226	0.0259	0.0368	0.0465	16.8%	16.6%	14.1%	14.4%
\$10,000,000	0.0246	0.0281	0.0393	0.0487	0.0212	0.0243	0.0342	0.0427	16.0%	15.6%	14.9%	14.1%

\*Adjusted