

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  
EXCESS LOSS PREMIUM FACTORS  
PROPOSED EFFECTIVE DATE: 12/1/2007

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	0.578	0.584	0.615	0.632	0.544	0.554	0.583	0.602	6.3%	5.4%	5.5%	4.9%
\$15,000	0.553	0.562	0.597	0.623	0.524	0.533	0.568	0.589	5.6%	5.4%	5.1%	5.8%
\$20,000	0.533	0.544	0.586	0.615	0.503	0.514	0.556	0.581	6.0%	5.8%	5.4%	5.8%
\$25,000	0.517	0.530	0.575	0.608	0.484	0.496	0.544	0.574	6.7%	6.9%	5.7%	5.9%
\$30,000	0.500	0.516	0.566	0.600	0.466	0.483	0.532	0.566	7.3%	6.8%	6.4%	6.0%
\$35,000	0.484	0.504	0.557	0.594	0.453	0.470	0.523	0.559	7.0%	7.2%	6.5%	6.2%
\$40,000	0.472	0.492	0.550	0.589	0.439	0.457	0.514	0.553	7.5%	7.7%	6.9%	6.5%
\$50,000	0.448	0.473	0.536	0.577	0.413	0.437	0.498	0.541	8.5%	8.2%	7.6%	6.7%
\$75,000	0.403	0.433	0.502	0.549	0.366	0.392	0.465	0.513	10.1%	10.5%	8.0%	7.0%
\$100,000	0.370	0.398	0.480	0.530	0.330	0.359	0.439	0.494	12.1%	10.9%	9.2%	7.3%
\$125,000	0.340	0.372	0.457	0.514	0.302	0.331	0.417	0.476	12.6%	12.4%	9.6%	7.9%
\$150,000	0.318	0.351	0.440	0.499	0.277	0.311	0.397	0.459	14.8%	13.0%	10.7%	8.6%
\$175,000	0.299	0.332	0.422	0.483	0.257	0.290	0.378	0.443	16.1%	14.5%	11.6%	9.2%
\$200,000	0.279	0.316	0.404	0.468	0.239	0.271	0.362	0.426	16.7%	16.4%	11.6%	9.7%
\$225,000	0.264	0.299	0.389	0.452	0.222	0.256	0.346	0.410	18.9%	16.8%	12.4%	10.3%
\$250,000	0.250	0.285	0.374	0.440	0.211	0.242	0.330	0.396	18.8%	18.0%	13.3%	11.2%
\$275,000	0.236	0.271	0.361	0.428	0.199	0.227	0.316	0.381	18.6%	19.4%	14.2%	12.2%
\$300,000	0.225	0.257	0.348	0.416	0.188	0.215	0.303	0.367	19.7%	19.5%	14.9%	13.2%
\$325,000	0.214	0.246	0.336	0.403	0.178	0.206	0.291	0.355	20.2%	19.7%	15.5%	13.6%
\$350,000	0.203	0.236	0.324	0.391	0.169	0.196	0.279	0.343	20.1%	20.4%	16.1%	14.0%
\$375,000	0.195	0.226	0.312	0.379	0.161	0.188	0.268	0.332	21.1%	20.2%	16.4%	14.1%
\$400,000	0.187	0.218	0.302	0.367	0.154	0.180	0.259	0.321	21.4%	21.1%	16.8%	14.2%
\$425,000	0.179	0.210	0.292	0.357	0.147	0.172	0.249	0.311	21.8%	22.1%	17.3%	14.6%
\$450,000	0.173	0.202	0.283	0.347	0.141	0.165	0.240	0.301	22.7%	22.4%	17.7%	15.3%
\$475,000	0.167	0.194	0.273	0.338	0.136	0.160	0.232	0.293	23.2%	21.6%	17.7%	15.4%
\$500,000	0.161	0.187	0.265	0.328	0.130	0.154	0.225	0.284	23.8%	21.4%	17.8%	15.5%
\$600,000	0.142	0.166	0.237	0.296	0.114	0.135	0.197	0.254	24.6%	23.0%	20.3%	16.5%
\$700,000	0.127	0.148	0.213	0.268	0.101	0.120	0.178	0.230	25.7%	23.3%	19.7%	16.5%
\$800,000	0.114	0.135	0.196	0.244	0.093	0.109	0.161	0.208	23.2%	23.9%	21.4%	17.3%
\$900,000	0.105	0.123	0.178	0.227	0.084	0.100	0.148	0.192	25.0%	23.0%	20.3%	18.2%
\$1,000,000	0.0969	0.1142	0.1658	0.2102	0.0779	0.0918	0.1375	0.1783	24.4%	24.4%	20.6%	17.9%
\$1,500,000	0.0717	0.0843	0.1221	0.1555	0.0576	0.0677	0.1013	0.1317	24.5%	24.5%	20.5%	18.1%
\$2,000,000	0.0577	0.0675	0.0979	0.1254	0.0464	0.0546	0.0810	0.1056	24.4%	23.6%	20.9%	18.8%
\$3,000,000	0.0426	0.0497	0.0717	0.0913	0.0346	0.0403	0.0592	0.0767	23.1%	23.3%	21.1%	19.0%
\$4,000,000	0.0347	0.0404	0.0574	0.0728	0.0284	0.0329	0.0477	0.0611	22.2%	22.8%	20.3%	19.1%
\$5,000,000	0.0299	0.0346	0.0486	0.0610	0.0244	0.0283	0.0403	0.0516	22.5%	22.3%	20.6%	18.2%
\$6,000,000	0.0265	0.0303	0.0423	0.0533	0.0216	0.0247	0.0353	0.0446	22.7%	22.7%	19.8%	19.5%
\$7,000,000	0.0238	0.0272	0.0379	0.0472	0.0197	0.0223	0.0317	0.0399	20.8%	22.0%	19.6%	18.3%
\$8,000,000	0.0217	0.0250	0.0344	0.0428	0.0182	0.0206	0.0291	0.0363	19.2%	21.4%	18.2%	17.9%
\$9,000,000	0.0203	0.0231	0.0315	0.0395	0.0170	0.0192	0.0267	0.0333	19.4%	20.3%	18.0%	18.6%
\$10,000,000	0.0190	0.0215	0.0296	0.0363	0.0161	0.0182	0.0249	0.0307	18.0%	18.1%	18.9%	18.2%

\*Adjusted