

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: 12/1/2007

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	0.863	0.707	0.610	0.005	0.615	0.872	0.707	0.617	0.005	0.622	0.918	0.707	0.649	0.005	0.654	0.943	0.707	0.667	0.005	0.672
\$15,000	0.826		0.584	0.005	0.589	0.839		0.593	0.005	0.598	0.892		0.631	0.005	0.636	0.932		0.659	0.005	0.664
\$20,000	0.795		0.562	0.005	0.567	0.812		0.574	0.005	0.579	0.878		0.621	0.005	0.626	0.915		0.647	0.005	0.652
\$25,000	0.772		0.546	0.005	0.551	0.793		0.561	0.005	0.566	0.859		0.607	0.005	0.612	0.907		0.641	0.005	0.646
\$30,000	0.746		0.527	0.005	0.532	0.770		0.544	0.005	0.549	0.848		0.600	0.005	0.605	0.891		0.630	0.005	0.635
\$35,000	0.722		0.510	0.005	0.515	0.754		0.533	0.005	0.538	0.831		0.588	0.005	0.593	0.885		0.626	0.005	0.631
\$40,000	0.705		0.498	0.005	0.503	0.734		0.519	0.005	0.524	0.822		0.581	0.005	0.586	0.879		0.621	0.005	0.626
\$50,000	0.667		0.472	0.005	0.477	0.705		0.498	0.005	0.503	0.800		0.566	0.005	0.571	0.860		0.608	0.005	0.613
\$75,000	0.600		0.424	0.005	0.429	0.644		0.455	0.005	0.460	0.749		0.530	0.005	0.535	0.817		0.578	0.005	0.583
\$100,000	0.550		0.389	0.005	0.394	0.592		0.419	0.005	0.424	0.715		0.506	0.005	0.511	0.788		0.557	0.005	0.562
\$125,000	0.505		0.357	0.005	0.362	0.553		0.391	0.005	0.396	0.681		0.481	0.005	0.486	0.764		0.540	0.005	0.545
\$150,000	0.472		0.334	0.005	0.339	0.521		0.368	0.005	0.373	0.657		0.464	0.005	0.469	0.741		0.524	0.005	0.529
\$175,000	0.444		0.314	0.005	0.319	0.493		0.349	0.005	0.354	0.628		0.444	0.005	0.449	0.719		0.508	0.005	0.513
\$200,000	0.413		0.292	0.005	0.297	0.467		0.330	0.005	0.335	0.601		0.425	0.005	0.430	0.700		0.495	0.005	0.500
\$225,000	0.390		0.276	0.005	0.281	0.443		0.313	0.005	0.318	0.581		0.411	0.005	0.416	0.672		0.475	0.005	0.480
\$250,000	0.369		0.261	0.005	0.266	0.421		0.298	0.005	0.303	0.556		0.393	0.005	0.398	0.654		0.462	0.005	0.467
\$275,000	0.347		0.245	0.005	0.250	0.397		0.281	0.005	0.286	0.540		0.382	0.005	0.387	0.636		0.450	0.005	0.455
\$300,000	0.331		0.234	0.005	0.239	0.379		0.268	0.005	0.273	0.517		0.366	0.005	0.371	0.618		0.437	0.005	0.442
\$325,000	0.316		0.223	0.005	0.228	0.363		0.257	0.005	0.262	0.502		0.355	0.005	0.360	0.601		0.425	0.005	0.430
\$350,000	0.298		0.211	0.005	0.216	0.348		0.246	0.005	0.251	0.481		0.340	0.005	0.345	0.585		0.414	0.005	0.419
\$375,000	0.287		0.203	0.005	0.208	0.333		0.235	0.005	0.240	0.462		0.327	0.005	0.332	0.560		0.396	0.005	0.401
\$400,000	0.275		0.194	0.005	0.199	0.321		0.227	0.005	0.232	0.449		0.317	0.005	0.322	0.544		0.385	0.005	0.390
\$425,000	0.262		0.185	0.005	0.190	0.309		0.218	0.005	0.223	0.431		0.305	0.005	0.310	0.531		0.375	0.005	0.380
\$450,000	0.253		0.179	0.005	0.184	0.298		0.211	0.005	0.216	0.420		0.297	0.005	0.302	0.517		0.366	0.005	0.371
\$475,000	0.245		0.173	0.005	0.178	0.284		0.201	0.005	0.206	0.404		0.286	0.005	0.291	0.503		0.356	0.005	0.361
\$500,000	0.235		0.166	0.005	0.171	0.274		0.194	0.005	0.199	0.391		0.276	0.005	0.281	0.483		0.341	0.005	0.346
\$600,000	0.206		0.146	0.005	0.151	0.242		0.171	0.005	0.176	0.348		0.246	0.005	0.251	0.439		0.310	0.005	0.315
\$700,000	0.184		0.130	0.005	0.135	0.216		0.153	0.005	0.158	0.314		0.222	0.005	0.227	0.396		0.280	0.005	0.285
\$800,000	0.164		0.116	0.005	0.121	0.196		0.139	0.005	0.144	0.287		0.203	0.005	0.208	0.360		0.255	0.005	0.260
\$900,000	0.151		0.107	0.005	0.112	0.178		0.126	0.005	0.131	0.261		0.185	0.005	0.190	0.335		0.237	0.005	0.242
\$1,000,000	0.1384		0.0978	0.0050	0.1028	0.1645		0.1163	0.0050	0.1213	0.2422		0.1712	0.0050	0.1762	0.3091		0.2185	0.0050	0.2235
\$1,500,000	0.1005		0.0711	0.0050	0.0761	0.1195		0.0845	0.0050	0.0895	0.1764		0.1247	0.0050	0.1297	0.2266		0.1602	0.0050	0.1652
\$2,000,000	0.0794		0.0561	0.0050	0.0611	0.0942		0.0666	0.0050	0.0716	0.1399		0.0989	0.0050	0.1039	0.1813		0.1282	0.0050	0.1332
\$3,000,000	0.0566		0.0400	0.0050	0.0450	0.0673		0.0476	0.0050	0.0526	0.1005		0.0711	0.0050	0.0761	0.1299		0.0918	0.0050	0.0968
\$4,000,000	0.0447		0.0316	0.0050	0.0366	0.0533		0.0377	0.0050	0.0427	0.0789		0.0558	0.0050	0.0608	0.1021		0.0722	0.0050	0.0772
\$5,000,000	0.0375		0.0265	0.0050	0.0315	0.0446		0.0315	0.0050	0.0365	0.0656		0.0464	0.0050	0.0514	0.0844		0.0597	0.0050	0.0647
\$6,000,000	0.0324		0.0229	0.0050	0.0279	0.0381		0.0269	0.0050	0.0319	0.0561		0.0397	0.0050	0.0447	0.0727		0.0514	0.0050	0.0564
\$7,000,000	0.0283		0.0200	0.0050	0.0250	0.0335		0.0237	0.0050	0.0287	0.0495		0.0350	0.0050	0.0400	0.0636		0.0450	0.0050	0.0500
\$8,000,000	0.0252		0.0178	0.0050	0.0228	0.0301		0.0213	0.0050	0.0263	0.0443		0.0313	0.0050	0.0363	0.0570		0.0403	0.0050	0.0453
\$9,000,000	0.0231		0.0163	0.0050	0.0213	0.0272		0.0192	0.0050	0.0242	0.0399		0.0282	0.0050	0.0332	0.0520		0.0368	0.0050	0.0418
\$10,000,000	0.0211		0.0149	0.0050	0.0199	0.0249		0.0176	0.0050	0.0226	0.0370		0.0262	0.0050	0.0312	0.0471		0.0333	0.0050	0.0383

DELAWARE  
EXCESS LOSS PREMIUM FACTORS INCLUDING ALAE  
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	0.615	0.622	0.654	0.672	0.581	0.591	0.622	0.642	5.9%	5.2%	5.2%	4.7%
\$15,000	0.589	0.598	0.636	0.662	0.559	0.569	0.606	0.629	5.5%	5.1%	5.0%	5.3%
\$20,000	0.567	0.579	0.624	0.652	0.536	0.549	0.593	0.620	5.8%	5.5%	5.3%	5.2%
\$25,000	0.550	0.564	0.612	0.644	0.516	0.530	0.580	0.611	6.5%	6.4%	5.6%	5.4%
\$30,000	0.532	0.549	0.603	0.635	0.497	0.516	0.567	0.604	7.0%	6.4%	6.3%	5.2%
\$35,000	0.515	0.537	0.593	0.629	0.482	0.502	0.558	0.597	6.8%	6.9%	6.3%	5.4%
\$40,000	0.502	0.524	0.586	0.623	0.468	0.488	0.549	0.590	7.3%	7.4%	6.7%	5.6%
\$50,000	0.477	0.503	0.571	0.612	0.441	0.467	0.532	0.577	8.2%	7.7%	7.3%	6.0%
\$75,000	0.429	0.460	0.535	0.583	0.390	0.419	0.496	0.547	10.0%	9.8%	7.9%	6.6%
\$100,000	0.394	0.424	0.511	0.562	0.352	0.383	0.469	0.528	11.9%	10.7%	8.8%	6.4%
\$125,000	0.362	0.396	0.486	0.546	0.322	0.353	0.445	0.509	12.4%	12.2%	9.2%	7.2%
\$150,000	0.339	0.373	0.468	0.529	0.296	0.331	0.423	0.490	14.5%	12.7%	10.5%	8.0%
\$175,000	0.318	0.354	0.449	0.513	0.274	0.309	0.404	0.474	16.1%	14.6%	11.1%	8.2%
\$200,000	0.297	0.335	0.431	0.497	0.254	0.289	0.386	0.457	16.9%	15.9%	11.7%	8.6%
\$225,000	0.281	0.318	0.415	0.481	0.237	0.273	0.369	0.441	18.6%	16.5%	12.3%	9.0%
\$250,000	0.266	0.303	0.398	0.468	0.225	0.258	0.352	0.425	18.3%	17.7%	13.1%	10.1%
\$275,000	0.250	0.288	0.385	0.455	0.212	0.242	0.337	0.408	17.9%	19.0%	14.1%	11.3%
\$300,000	0.238	0.273	0.371	0.442	0.200	0.229	0.323	0.392	19.0%	19.2%	14.9%	12.7%
\$325,000	0.227	0.262	0.358	0.429	0.190	0.219	0.311	0.379	19.5%	19.9%	15.3%	13.1%
\$350,000	0.216	0.251	0.345	0.416	0.180	0.208	0.298	0.366	20.0%	20.7%	15.8%	13.6%
\$375,000	0.207	0.240	0.334	0.403	0.171	0.199	0.286	0.354	21.1%	20.6%	16.6%	13.8%
\$400,000	0.199	0.232	0.322	0.390	0.164	0.191	0.276	0.342	21.0%	21.2%	16.7%	14.0%
\$425,000	0.190	0.223	0.312	0.380	0.157	0.183	0.266	0.332	21.0%	21.9%	17.1%	14.5%
\$450,000	0.184	0.215	0.301	0.369	0.150	0.176	0.256	0.321	22.3%	21.9%	17.6%	15.0%
\$475,000	0.177	0.206	0.291	0.359	0.145	0.169	0.248	0.312	22.5%	21.9%	17.3%	15.1%
\$500,000	0.171	0.199	0.281	0.348	0.139	0.164	0.240	0.302	23.0%	21.3%	17.1%	15.2%
\$600,000	0.151	0.176	0.251	0.314	0.121	0.144	0.211	0.271	24.8%	22.2%	19.0%	15.9%
\$700,000	0.135	0.158	0.227	0.285	0.108	0.128	0.190	0.245	25.0%	23.4%	19.5%	16.3%
\$800,000	0.121	0.144	0.208	0.260	0.099	0.116	0.172	0.222	22.2%	24.1%	20.9%	17.1%
\$900,000	0.112	0.131	0.190	0.242	0.090	0.106	0.158	0.205	24.3%	23.6%	20.3%	17.9%
\$1,000,000	0.1028	0.1213	0.1762	0.2235	0.0828	0.0977	0.1465	0.1901	24.2%	24.2%	20.3%	17.6%
\$1,500,000	0.0761	0.0895	0.1297	0.1652	0.0612	0.0719	0.1078	0.1403	24.3%	24.5%	20.3%	17.7%
\$2,000,000	0.0611	0.0716	0.1039	0.1332	0.0492	0.0579	0.0862	0.1124	24.2%	23.7%	20.5%	18.5%
\$3,000,000	0.0450	0.0526	0.0761	0.0968	0.0366	0.0427	0.0629	0.0816	23.0%	23.2%	21.0%	18.6%
\$4,000,000	0.0366	0.0427	0.0608	0.0772	0.0299	0.0347	0.0506	0.0650	22.4%	23.1%	20.2%	18.8%
\$5,000,000	0.0315	0.0365	0.0514	0.0647	0.0257	0.0299	0.0427	0.0548	22.6%	22.1%	20.4%	18.1%
\$6,000,000	0.0279	0.0319	0.0447	0.0564	0.0227	0.0261	0.0374	0.0473	22.9%	22.2%	19.5%	19.2%
\$7,000,000	0.0250	0.0287	0.0400	0.0500	0.0208	0.0235	0.0335	0.0423	20.2%	22.1%	19.4%	18.2%
\$8,000,000	0.0228	0.0263	0.0363	0.0453	0.0191	0.0217	0.0307	0.0385	19.4%	21.2%	18.2%	17.7%
\$9,000,000	0.0213	0.0242	0.0332	0.0418	0.0178	0.0202	0.0282	0.0352	19.7%	19.8%	17.7%	18.8%
\$10,000,000	0.0199	0.0226	0.0312	0.0383	0.0168	0.0191	0.0263	0.0324	18.5%	18.3%	18.6%	18.2%

\*Adjusted