

## DELAWARE COMPENSATION RATING BUREAU

### Proposed Excess Loss (Pure Premium) Factors

Proposed excess loss (pure premium) factors are shown on the last page of the attachment together with the current factors and the percentage change.

The factors were produced using a methodology that relied solely on actual Pennsylvania size of loss experience.

As described in Exhibit 24a, the DCRB is proposing to reassign classification hazard groups and expand the number of hazard groups to seven (A – G). These seven hazard groups can be combined to form four hazard groups (1 – 4). The following analysis derives excess loss factors consistent with the proposed hazard groups (A – G and 1 – 4).

Page 1 shows average claim costs by hazard group within each type of injury as well as overall average costs for all hazard groups combined. Total incurred loss weights by type of injury and hazard group are also shown.

Page 2 derives excess loss ratios by loss limitation for Hazard Group A using type of injury loss distributions from Exhibit 22. The excess ratios by type of injury are weighted together and the resulting average pure excess loss ratios are shown in the column labeled (1).

Pages 3 through 8 use the same approach to calculate excess ratios for Hazard Groups B through G respectively.

Since published loss costs in Pennsylvania include a provision for loss based assessments and the merit rating plan off-balance, it was necessary to apply an adjustment factor to express the excess ratios as a function of loss costs. This is shown in Columns (17) - (23) of page 9.

A risk load of 0.005, subject to a maximum equal to one-half each excess loss factor, was added. The resulting factors are shown in columns (24) - (30) of page 9.

The proposed excess loss factors shown on page 10 may differ slightly from these indicated on page 9. Excess loss factors will generally reflect an incremental cost per unit of exposure which decreases as loss limitation levels increase. To maintain this pattern of consistency, minor modifications to the indicated values on page 9 may be made and the resulting factors are shown on page 10.

Page 10 compares the proposed 2009 excess loss factors with factors derived using data consistent with the 2008 filing but modified to reflect the revised hazard group assignments. The percentage changes thus show the impact on excess factors as if the new approach had been employed in the 2008 filing as well.

Pages 11 through 17 are comparable to pages 2 through 10 although based on revised hazard groups 1, 2, 3 and 4. Page 18 compares the excess loss factors for hazard groups 1 – 4 with actual excess loss factors for the original hazard groups I – IV, all based on the 2008 filing material.

Exhibit I  
Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.	Injury Type	Average Cost Per Case						
		Hazard Group						
II.	Injury Type	A	B	C	D	E	F	G
	Fatal	1,183,237						
	P.T.	4,335,042						
	PP	218,093						
	T.T.	17,924						
	Fatal	958,422	1,018,998	1,083,404	1,151,880	1,224,684	1,302,089	1,384,387
	P.T.	2,991,179	3,349,326	3,750,355	4,199,401	4,702,213	5,265,229	5,895,657
	PP	178,837	193,113	208,529	225,175	243,151	262,561	283,521
	T.T.	16,490	17,040	17,608	18,195	18,801	19,428	20,075

Exhibit II  
Combined Injury Weights

Type of Injury	A Injury Weights	B Injury Weights	C Injury Weights	D Injury Weights	E Injury Weights	F Injury Weights	G Injury Weights
Death	0.022	0.022	0.022	0.022	0.022	0.022	0.022
P.T.	0.068	0.065	0.063	0.127	0.139	0.178	0.187
PP	0.666	0.666	0.666	0.666	0.666	0.666	0.666
T.T.	0.164	0.194	0.197	0.148	0.138	0.106	0.100
Medical Only	0.080	0.053	0.052	0.037	0.035	0.028	0.025
Total	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit III  
Pennsylvania Relative to \$1,000,000

	A	B	C	D	E	F	G
\$1,000,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$2,000,000	0.536	0.540	0.543	0.561	0.571	0.592	0.641
\$3,000,000	0.364	0.368	0.372	0.392	0.404	0.426	0.480
\$4,000,000	0.272	0.277	0.283	0.299	0.311	0.332	0.382
\$5,000,000	0.218	0.221	0.225	0.240	0.250	0.269	0.315
\$6,000,000	0.183	0.185	0.187	0.200	0.208	0.225	0.265
\$7,000,000	0.157	0.159	0.161	0.171	0.178	0.194	0.228
\$8,000,000	0.142	0.142	0.142	0.150	0.157	0.169	0.200
\$9,000,000	0.129	0.128	0.128	0.135	0.139	0.150	0.177
\$10,000,000	0.118	0.117	0.117	0.122	0.126	0.136	0.160

DELAWARE

Excess Loss Factors Calculator  
Hazard Group A

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.022	0.989	0.022	0.00	0.068	0.996	0.068	0.06	0.666	0.948	0.631	0.61	0.164	0.666	0.109	0.080	0.830
\$15,000	0.02		0.985	0.022	0.01		0.994	0.068	0.08		0.924	0.616	0.91		0.578	0.095		0.801
\$20,000	0.02		0.981	0.022	0.01		0.993	0.067	0.11		0.902	0.601	1.21		0.512	0.084		0.774
\$25,000	0.03		0.977	0.021	0.01		0.991	0.067	0.14		0.882	0.587	1.52		0.460	0.075		0.750
\$30,000	0.03		0.973	0.021	0.01		0.989	0.067	0.17		0.862	0.574	1.82		0.418	0.069		0.731
\$35,000	0.04		0.969	0.021	0.01		0.987	0.067	0.20		0.844	0.562	2.12		0.384	0.063		0.713
\$40,000	0.04		0.966	0.021	0.01		0.985	0.067	0.22		0.827	0.551	2.43		0.355	0.058		0.697
\$50,000	0.05		0.959	0.021	0.02		0.982	0.067	0.28		0.796	0.530	3.03		0.311	0.051		0.669
\$75,000	0.08		0.941	0.021	0.03		0.938	0.064	0.42		0.729	0.486	4.55		0.242	0.040		0.611
\$100,000	0.10		0.924	0.020	0.03		0.933	0.063	0.56		0.675	0.449	6.06		0.196	0.032		0.564
\$125,000	0.13		0.907	0.020	0.04		0.927	0.063	0.70		0.628	0.418	7.58		0.161	0.026		0.527
\$150,000	0.16		0.892	0.020	0.05		0.921	0.063	0.84		0.588	0.391	9.10		0.135	0.022		0.496
\$175,000	0.18		0.876	0.019	0.06		0.914	0.062	0.98		0.551	0.367	10.61		0.116	0.019		0.467
\$200,000	0.21		0.862	0.019	0.07		0.908	0.062	1.12		0.518	0.345	12.13		0.100	0.016		0.442
\$225,000	0.23		0.847	0.019	0.08		0.901	0.061	1.26		0.487	0.324	13.64		0.087	0.014		0.418
\$250,000	0.26		0.832	0.018	0.08		0.894	0.061	1.40		0.457	0.305	15.16		0.076	0.012		0.396
\$275,000	0.29		0.818	0.018	0.09		0.887	0.060	1.54		0.429	0.286	16.68		0.065	0.011		0.375
\$300,000	0.31		0.804	0.018	0.10		0.879	0.060	1.68		0.401	0.267	18.19		0.056	0.009		0.354
\$325,000	0.34		0.791	0.017	0.11		0.872	0.059	1.82		0.375	0.250	19.71		0.047	0.008		0.334
\$350,000	0.37		0.778	0.017	0.12		0.864	0.059	1.96		0.351	0.233	21.22		0.039	0.006		0.315
\$375,000	0.39		0.765	0.017	0.13		0.857	0.058	2.10		0.327	0.218	22.74		0.032	0.005		0.298
\$400,000	0.42		0.753	0.017	0.13		0.849	0.058	2.24		0.305	0.203	24.26		0.027	0.004		0.282
\$425,000	0.44		0.740	0.016	0.14		0.842	0.057	2.38		0.285	0.189	25.77		0.022	0.004		0.266
\$450,000	0.47		0.729	0.016	0.15		0.834	0.057	2.52		0.265	0.177	27.29		0.018	0.003		0.253
\$475,000	0.50		0.717	0.016	0.16		0.826	0.056	2.66		0.247	0.165	28.81		0.015	0.002		0.239
\$500,000	0.52		0.706	0.016	0.17		0.819	0.056	2.80		0.230	0.153	30.32		0.012	0.002		0.227
\$600,000	0.63		0.663	0.015	0.20		0.788	0.054	3.36		0.173	0.115	36.39		0.005	0.001		0.185
\$700,000	0.73		0.625	0.014	0.23		0.757	0.051	3.91		0.131	0.087	42.45		0.002	0.000		0.152
\$800,000	0.83		0.540	0.012	0.27		0.728	0.049	4.47		0.110	0.074	48.51		0.001	0.000		0.135
\$900,000	0.94		0.533	0.012	0.30		0.699	0.048	5.03		0.076	0.051	54.58		0.001	0.000		0.111
\$1,000,000	1.04		0.5266	0.0116	0.33		0.672	0.0457	5.59		0.058	0.0387	60.64		0.000	0.000		0.0960
\$2,000,000	2.09		0.3235	0.0071	0.67		0.459	0.0312	11.18		0.006	0.0041	121.29		0.000	0.000		0.0424
\$3,000,000	3.13		0.2148	0.0047	1.00		0.319	0.0217	16.78		0.001	0.0008	181.93		0.000	0.000		0.0272
\$4,000,000	4.17		0.1459	0.0032	1.34		0.219	0.0149	22.37		0.000	0.0002	242.57		0.000	0.000		0.0183
\$5,000,000	5.22		0.0990	0.0022	1.67		0.144	0.0098	27.96		0.000	0.0001	303.21		0.000	0.000		0.0121
\$6,000,000	6.26		0.0660	0.0015	2.01		0.085	0.0058	33.55		0.000	0.0000	363.86		0.000	0.000		0.0073
\$7,000,000	7.30		0.0414	0.0009	2.34		0.043	0.0029	39.14		0.000	0.0000	424.50		0.000	0.000		0.0038
\$8,000,000	8.35		0.0227	0.0005	2.67		0.017	0.0012	44.73		0.000	0.0000	485.14		0.000	0.000		0.0017
\$9,000,000	9.39		0.0104	0.0002	3.01		0.006	0.0004	50.33		0.000	0.0000	545.79		0.000	0.000		0.0006
\$10,000,000	10.43		0.0017	0.0000	3.34		0.003	0.0002	55.92		0.000	0.0000	606.43		0.000	0.000		0.0002

Death Average Cost Per Case \$958,422  
P.T. Average Cost Per Case \$2,991,179  
P.P Average Cost Per Case \$178,837  
T.T. Average Cost Per Case \$16,490

DELAWARE

Excess Loss Factors Calculator  
Hazard Group B

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.022	0.989	0.022	0.00	0.065	0.997	0.065	0.05	0.666	0.952	0.634	0.59	0.194	0.673	0.130	0.053	0.851
\$15,000	0.01		0.986	0.022	0.00		0.995	0.065	0.08		0.930	0.619	0.88		0.586	0.114		0.820
\$20,000	0.02		0.982	0.022	0.01		0.993	0.065	0.10		0.909	0.605	1.17		0.520	0.101		0.793
\$25,000	0.02		0.978	0.022	0.01		0.992	0.064	0.13		0.889	0.592	1.47		0.468	0.091		0.769
\$30,000	0.03		0.975	0.021	0.01		0.990	0.064	0.16		0.871	0.580	1.76		0.426	0.083		0.748
\$35,000	0.03		0.971	0.021	0.01		0.988	0.064	0.18		0.854	0.568	2.05		0.391	0.076		0.729
\$40,000	0.04		0.967	0.021	0.01		0.987	0.064	0.21		0.837	0.558	2.35		0.362	0.070		0.713
\$50,000	0.05		0.961	0.021	0.01		0.983	0.064	0.26		0.807	0.537	2.93		0.317	0.062		0.684
\$75,000	0.07		0.945	0.021	0.02		0.940	0.061	0.39		0.743	0.495	4.40		0.247	0.048		0.625
\$100,000	0.10		0.928	0.020	0.03		0.935	0.061	0.52		0.690	0.459	5.87		0.201	0.039		0.579
\$125,000	0.12		0.912	0.020	0.04		0.930	0.060	0.65		0.644	0.429	7.34		0.166	0.032		0.541
\$150,000	0.15		0.897	0.020	0.04		0.925	0.060	0.78		0.605	0.403	8.80		0.140	0.027		0.510
\$175,000	0.17		0.883	0.019	0.05		0.919	0.060	0.91		0.570	0.379	10.27		0.120	0.023		0.481
\$200,000	0.20		0.869	0.019	0.06		0.913	0.059	1.04		0.538	0.358	11.74		0.104	0.020		0.456
\$225,000	0.22		0.855	0.019	0.07		0.907	0.059	1.17		0.508	0.338	13.20		0.091	0.018		0.434
\$250,000	0.25		0.841	0.019	0.07		0.901	0.059	1.29		0.479	0.319	14.67		0.079	0.015		0.412
\$275,000	0.27		0.827	0.018	0.08		0.895	0.058	1.42		0.452	0.301	16.14		0.069	0.013		0.390
\$300,000	0.29		0.814	0.018	0.09		0.889	0.058	1.55		0.426	0.283	17.61		0.059	0.011		0.370
\$325,000	0.32		0.801	0.018	0.10		0.882	0.057	1.68		0.400	0.267	19.07		0.050	0.010		0.352
\$350,000	0.34		0.789	0.017	0.10		0.876	0.057	1.81		0.376	0.251	20.54		0.042	0.008		0.333
\$375,000	0.37		0.776	0.017	0.11		0.869	0.056	1.94		0.353	0.235	22.01		0.035	0.007		0.315
\$400,000	0.39		0.764	0.017	0.12		0.862	0.056	2.07		0.331	0.221	23.47		0.029	0.006		0.300
\$425,000	0.42		0.753	0.017	0.13		0.856	0.056	2.20		0.311	0.207	24.94		0.024	0.005		0.285
\$450,000	0.44		0.741	0.016	0.13		0.849	0.055	2.33		0.291	0.194	26.41		0.020	0.004		0.269
\$475,000	0.47		0.730	0.016	0.14		0.842	0.055	2.46		0.273	0.182	27.88		0.017	0.003		0.256
\$500,000	0.49		0.719	0.016	0.15		0.835	0.054	2.59		0.256	0.170	29.34		0.014	0.003		0.243
\$600,000	0.59		0.678	0.015	0.18		0.808	0.052	3.11		0.197	0.131	35.21		0.006	0.001		0.199
\$700,000	0.69		0.640	0.014	0.21		0.780	0.051	3.62		0.151	0.101	41.08		0.003	0.000		0.166
\$800,000	0.79		0.602	0.013	0.24		0.753	0.049	4.14		0.117	0.078	46.95		0.001	0.000		0.140
\$900,000	0.88		0.574	0.013	0.27		0.727	0.047	4.66		0.090	0.060	52.82		0.001	0.000		0.120
\$1,000,000	0.98		0.5442	0.0120	0.30		0.701	0.0456	5.18		0.071	0.0471	58.69		0.000	0.0000		0.1047
\$2,000,000	1.96		0.3410	0.0075	0.60		0.497	0.0323	10.36		0.008	0.0054	117.37		0.000	0.0000		0.0452
\$3,000,000	2.94		0.2304	0.0051	0.90		0.358	0.0233	15.53		0.002	0.0011	176.06		0.000	0.0000		0.0295
\$4,000,000	3.93		0.1599	0.0035	1.19		0.258	0.0168	20.71		0.001	0.0003	234.74		0.000	0.0000		0.0206
\$5,000,000	4.91		0.1112	0.0024	1.49		0.182	0.0118	25.89		0.000	0.0001	293.43		0.000	0.0000		0.0143
\$6,000,000	5.89		0.0766	0.0017	1.79		0.121	0.0079	31.07		0.000	0.0001	352.11		0.000	0.0000		0.0097
\$7,000,000	6.87		0.0509	0.0011	2.09		0.073	0.0048	36.25		0.000	0.0000	410.80		0.000	0.0000		0.0059
\$8,000,000	7.85		0.0309	0.0007	2.39		0.038	0.0025	41.43		0.000	0.0000	469.48		0.000	0.0000		0.0032
\$9,000,000	8.83		0.0161	0.0004	2.69		0.017	0.0011	46.60		0.000	0.0000	528.17		0.000	0.0000		0.0015
\$10,000,000	9.81		0.0071	0.0002	2.99		0.007	0.0004	51.78		0.000	0.0000	586.85		0.000	0.0000		0.0006

Death Average Cost Per Case \$1,018,998  
P.T. Average Cost Per Case \$3,349,326  
P.P. Average Cost Per Case \$193,113  
T.T. Average Cost Per Case \$17,040

DELAWARE

Excess Loss Factors Calculator  
Hazard Group C

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.022	0.990	0.022	0.00	0.063	0.997	0.063	0.05	0.666	0.955	0.636	0.57	0.197	0.679	0.134	0.052	0.855
\$15,000	0.01		0.986	0.022	0.00		0.996	0.063	0.07		0.934	0.622	0.85		0.593	0.117		0.824
\$20,000	0.02		0.983	0.022	0.01		0.994	0.063	0.10		0.915	0.609	1.14		0.527	0.104		0.798
\$25,000	0.02		0.979	0.022	0.01		0.993	0.063	0.12		0.896	0.597	1.42		0.475	0.094		0.776
\$30,000	0.03		0.976	0.021	0.01		0.991	0.062	0.14		0.879	0.585	1.70		0.433	0.085		0.753
\$35,000	0.03		0.973	0.021	0.01		0.990	0.062	0.17		0.862	0.574	1.99		0.398	0.078		0.735
\$40,000	0.04		0.969	0.021	0.01		0.988	0.062	0.19		0.847	0.564	2.27		0.369	0.073		0.720
\$50,000	0.05		0.963	0.021	0.01		0.985	0.062	0.24		0.818	0.545	2.84		0.324	0.064		0.692
\$75,000	0.07		0.947	0.021	0.02		0.942	0.059	0.36		0.756	0.503	4.26		0.252	0.050		0.633
\$100,000	0.09		0.932	0.021	0.03		0.937	0.059	0.48		0.705	0.469	5.68		0.206	0.041		0.590
\$125,000	0.12		0.917	0.020	0.03		0.933	0.059	0.60		0.660	0.440	7.10		0.171	0.034		0.553
\$150,000	0.14		0.902	0.020	0.04		0.928	0.058	0.72		0.622	0.414	8.52		0.144	0.028		0.520
\$175,000	0.16		0.889	0.020	0.05		0.923	0.058	0.84		0.587	0.391	9.94		0.124	0.024		0.493
\$200,000	0.18		0.875	0.019	0.05		0.918	0.058	0.96		0.556	0.370	11.36		0.108	0.021		0.468
\$225,000	0.21		0.862	0.019	0.06		0.913	0.058	1.08		0.527	0.351	12.78		0.095	0.019		0.447
\$250,000	0.23		0.849	0.019	0.07		0.908	0.057	1.20		0.500	0.333	14.20		0.083	0.016		0.425
\$275,000	0.25		0.836	0.018	0.07		0.902	0.057	1.32		0.474	0.316	15.62		0.073	0.014		0.405
\$300,000	0.28		0.824	0.018	0.08		0.897	0.056	1.44		0.449	0.299	17.04		0.063	0.012		0.385
\$325,000	0.30		0.811	0.018	0.09		0.891	0.056	1.56		0.425	0.283	18.46		0.054	0.011		0.368
\$350,000	0.32		0.799	0.018	0.09		0.885	0.056	1.68		0.401	0.267	19.88		0.046	0.009		0.350
\$375,000	0.35		0.787	0.017	0.10		0.880	0.055	1.80		0.379	0.252	21.30		0.039	0.008		0.332
\$400,000	0.37		0.776	0.017	0.11		0.874	0.055	1.92		0.357	0.238	22.72		0.032	0.006		0.316
\$425,000	0.39		0.765	0.017	0.11		0.868	0.055	2.04		0.337	0.224	24.14		0.027	0.005		0.301
\$450,000	0.42		0.754	0.017	0.12		0.862	0.054	2.16		0.317	0.211	25.56		0.022	0.004		0.286
\$475,000	0.44		0.743	0.016	0.13		0.856	0.054	2.28		0.299	0.199	26.98		0.019	0.004		0.273
\$500,000	0.46		0.732	0.016	0.13		0.850	0.054	2.40		0.282	0.187	28.40		0.015	0.003		0.260
\$600,000	0.55		0.692	0.015	0.16		0.825	0.052	2.88		0.221	0.147	34.08		0.007	0.001		0.215
\$700,000	0.65		0.655	0.014	0.19		0.801	0.050	3.36		0.173	0.115	39.75		0.003	0.001		0.180
\$800,000	0.74		0.622	0.014	0.21		0.776	0.049	3.84		0.136	0.091	45.43		0.001	0.000		0.154
\$900,000	0.83		0.549	0.012	0.24		0.752	0.047	4.32		0.110	0.073	51.11		0.001	0.000		0.132
\$1,000,000	0.92		0.5314	0.0117	0.27		0.728	0.0459	4.80		0.085	0.0565	56.79		0.000	0.0000		0.1141
\$2,000,000	1.85		0.3587	0.0079	0.53		0.535	0.0337	9.59		0.011	0.0071	113.58		0.000	0.0000		0.0487
\$3,000,000	2.77		0.2463	0.0054	0.80		0.398	0.0250	14.39		0.002	0.0015	170.38		0.000	0.0000		0.0319
\$4,000,000	3.69		0.1743	0.0038	1.07		0.297	0.0187	19.18		0.001	0.0005	227.17		0.000	0.0000		0.0230
\$5,000,000	4.62		0.1239	0.0027	1.33		0.220	0.0139	23.98		0.000	0.0002	283.96		0.000	0.0000		0.0168
\$6,000,000	5.54		0.0877	0.0019	1.60		0.158	0.0100	28.77		0.000	0.0001	340.75		0.000	0.0000		0.0120
\$7,000,000	6.46		0.0608	0.0013	1.87		0.108	0.0068	33.57		0.000	0.0000	397.55		0.000	0.0000		0.0081
\$8,000,000	7.38		0.0398	0.0009	2.13		0.067	0.0042	38.36		0.000	0.0000	454.34		0.000	0.0000		0.0051
\$9,000,000	8.31		0.0233	0.0005	2.40		0.037	0.0023	43.16		0.000	0.0000	511.13		0.000	0.0000		0.0028
\$10,000,000	9.23		0.0119	0.0003	2.67		0.018	0.0011	47.95		0.000	0.0000	567.92		0.000	0.0000		0.0014

Death Average Cost Per Case \$1,083,404  
P.T. Average Cost Per Case \$3,750,355  
P.P Average Cost Per Case \$208,529  
T.T. Average Cost Per Case \$17,608

DELAWARE

Excess Loss Factors Calculator  
Hazard Group D

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.022	0.990	0.022	0.00	0.127	0.997	0.127	0.04	0.666	0.958	0.638	0.55	0.148	0.686	0.101	0.037	0.888
\$15,000	0.01		0.987	0.022	0.00		0.996	0.126	0.07		0.939	0.625	0.82		0.600	0.089		0.862
\$20,000	0.02		0.984	0.022	0.00		0.995	0.126	0.09		0.920	0.613	1.10		0.535	0.079		0.840
\$25,000	0.02		0.980	0.022	0.01		0.993	0.126	0.11		0.903	0.601	1.37		0.483	0.071		0.820
\$30,000	0.03		0.977	0.021	0.01		0.992	0.126	0.13		0.886	0.590	1.65		0.441	0.065		0.802
\$35,000	0.03		0.974	0.021	0.01		0.991	0.126	0.16		0.871	0.580	1.92		0.406	0.060		0.787
\$40,000	0.03		0.971	0.021	0.01		0.989	0.126	0.18		0.856	0.570	2.20		0.376	0.056		0.773
\$50,000	0.04		0.964	0.021	0.01		0.987	0.125	0.22		0.828	0.552	2.75		0.330	0.049		0.747
\$75,000	0.07		0.950	0.021	0.02		0.943	0.120	0.33		0.769	0.512	4.12		0.258	0.038		0.691
\$100,000	0.09		0.936	0.021	0.02		0.939	0.119	0.44		0.719	0.479	5.50		0.211	0.031		0.650
\$125,000	0.11		0.921	0.020	0.03		0.935	0.119	0.56		0.676	0.450	6.87		0.176	0.026		0.615
\$150,000	0.13		0.907	0.020	0.04		0.931	0.118	0.67		0.638	0.425	8.24		0.149	0.022		0.585
\$175,000	0.15		0.894	0.020	0.04		0.927	0.118	0.78		0.605	0.403	9.62		0.128	0.019		0.560
\$200,000	0.17		0.882	0.019	0.05		0.922	0.117	0.89		0.574	0.383	10.99		0.112	0.017		0.536
\$225,000	0.20		0.869	0.019	0.05		0.918	0.117	1.00		0.546	0.364	12.37		0.098	0.015		0.515
\$250,000	0.22		0.857	0.019	0.06		0.913	0.116	1.11		0.520	0.346	13.74		0.087	0.013		0.494
\$275,000	0.24		0.845	0.019	0.07		0.909	0.115	1.22		0.495	0.330	15.11		0.076	0.011		0.475
\$300,000	0.26		0.833	0.018	0.07		0.904	0.115	1.33		0.471	0.314	16.49		0.067	0.010		0.457
\$325,000	0.28		0.821	0.018	0.08		0.899	0.114	1.44		0.448	0.298	17.86		0.058	0.009		0.439
\$350,000	0.30		0.809	0.018	0.08		0.894	0.114	1.55		0.425	0.283	19.24		0.049	0.007		0.422
\$375,000	0.33		0.798	0.018	0.09		0.889	0.113	1.67		0.404	0.269	20.61		0.042	0.006		0.406
\$400,000	0.35		0.787	0.017	0.10		0.884	0.112	1.78		0.383	0.255	21.98		0.036	0.005		0.389
\$425,000	0.37		0.776	0.017	0.10		0.878	0.112	1.89		0.363	0.242	23.36		0.030	0.004		0.375
\$450,000	0.39		0.765	0.017	0.11		0.873	0.111	2.00		0.343	0.229	24.73		0.025	0.004		0.361
\$475,000	0.41		0.755	0.017	0.11		0.868	0.110	2.11		0.325	0.216	26.11		0.021	0.003		0.346
\$500,000	0.43		0.745	0.016	0.12		0.863	0.110	2.22		0.308	0.205	27.48		0.017	0.003		0.334
\$600,000	0.52		0.706	0.016	0.14		0.841	0.107	2.66		0.246	0.164	32.98		0.008	0.001		0.288
\$700,000	0.61		0.670	0.015	0.17		0.819	0.104	3.11		0.196	0.131	38.47		0.004	0.001		0.251
\$800,000	0.69		0.637	0.014	0.19		0.797	0.101	3.55		0.157	0.105	43.97		0.002	0.000		0.220
\$900,000	0.78		0.604	0.013	0.21		0.775	0.098	4.00		0.125	0.084	49.46		0.001	0.000		0.195
\$1,000,000	0.87		0.5785	0.0127	0.24		0.753	0.0957	4.44		0.109	0.0729	54.96		0.001	0.0001		0.1814
\$2,000,000	1.74		0.3765	0.0083	0.48		0.570	0.0724	8.88		0.014	0.0093	109.92		0.000	0.0000		0.0900
\$3,000,000	2.60		0.2625	0.0058	0.71		0.437	0.0555	13.32		0.003	0.0021	164.88		0.000	0.0000		0.0634
\$4,000,000	3.47		0.1890	0.0042	0.95		0.337	0.0428	17.76		0.001	0.0007	219.84		0.000	0.0000		0.0477
\$5,000,000	4.34		0.1371	0.0030	1.19		0.259	0.0329	22.20		0.000	0.0003	274.80		0.000	0.0000		0.0362
\$6,000,000	5.21		0.0993	0.0022	1.43		0.196	0.0249	26.65		0.000	0.0001	329.76		0.000	0.0000		0.0272
\$7,000,000	6.08		0.0711	0.0016	1.67		0.145	0.0184	31.09		0.000	0.0001	384.72		0.000	0.0000		0.0201
\$8,000,000	6.95		0.0492	0.0011	1.91		0.101	0.0129	35.53		0.000	0.0000	439.68		0.000	0.0000		0.0140
\$9,000,000	7.81		0.0315	0.0007	2.14		0.066	0.0084	39.97		0.000	0.0000	494.64		0.000	0.0000		0.0091
\$10,000,000	8.68		0.0180	0.0004	2.38		0.039	0.0049	44.41		0.000	0.0000	549.60		0.000	0.0000		0.0053

Death Average Cost Per Case \$1,151,880  
P.T. Average Cost Per Case \$4,199,401  
P.P Average Cost Per Case \$225,175  
T.T. Average Cost Per Case \$18,195

DELAWARE

Excess Loss Factors Calculator  
Hazard Group E

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.022	0.991	0.022	0.00	0.139	0.998	0.139	0.04	0.666	0.961	0.640	0.53	0.138	0.692	0.095	0.035	0.896
\$15,000	0.01		0.987	0.022	0.00		0.996	0.139	0.06		0.943	0.628	0.80		0.608	0.084		0.873
\$20,000	0.02		0.984	0.022	0.00		0.995	0.138	0.08		0.926	0.617	1.06		0.542	0.075		0.852
\$25,000	0.02		0.981	0.022	0.01		0.994	0.138	0.10		0.909	0.606	1.33		0.491	0.068		0.834
\$30,000	0.02		0.978	0.022	0.01		0.993	0.138	0.12		0.894	0.595	1.60		0.448	0.062		0.817
\$35,000	0.03		0.975	0.021	0.01		0.992	0.138	0.14		0.879	0.585	1.86		0.413	0.057		0.801
\$40,000	0.03		0.972	0.021	0.01		0.991	0.138	0.16		0.865	0.576	2.13		0.383	0.053		0.788
\$50,000	0.04		0.966	0.021	0.01		0.988	0.137	0.21		0.838	0.558	2.66		0.337	0.046		0.762
\$75,000	0.06		0.953	0.021	0.02		0.982	0.137	0.31		0.781	0.520	3.99		0.263	0.036		0.714
\$100,000	0.08		0.939	0.021	0.02		0.941	0.131	0.41		0.733	0.488	5.32		0.217	0.030		0.670
\$125,000	0.10		0.926	0.020	0.03		0.937	0.130	0.51		0.691	0.460	6.65		0.181	0.025		0.635
\$150,000	0.12		0.912	0.020	0.03		0.934	0.130	0.62		0.654	0.436	7.98		0.153	0.021		0.607
\$175,000	0.14		0.900	0.020	0.04		0.930	0.129	0.72		0.622	0.414	9.31		0.132	0.018		0.581
\$200,000	0.16		0.888	0.020	0.04		0.926	0.129	0.82		0.592	0.394	10.64		0.116	0.016		0.559
\$225,000	0.18		0.876	0.019	0.05		0.922	0.128	0.93		0.565	0.376	11.97		0.102	0.014		0.537
\$250,000	0.20		0.864	0.019	0.05		0.918	0.128	1.03		0.539	0.359	13.30		0.090	0.012		0.518
\$275,000	0.22		0.853	0.019	0.06		0.914	0.127	1.13		0.515	0.343	14.63		0.080	0.011		0.500
\$300,000	0.24		0.841	0.019	0.06		0.910	0.126	1.23		0.492	0.328	15.96		0.070	0.010		0.483
\$325,000	0.27		0.830	0.018	0.07		0.906	0.126	1.34		0.470	0.313	17.29		0.061	0.008		0.465
\$350,000	0.29		0.819	0.018	0.07		0.901	0.125	1.44		0.449	0.299	18.62		0.053	0.007		0.449
\$375,000	0.31		0.808	0.018	0.08		0.897	0.125	1.54		0.428	0.285	19.95		0.046	0.006		0.434
\$400,000	0.33		0.797	0.018	0.09		0.892	0.124	1.65		0.408	0.272	21.28		0.039	0.005		0.419
\$425,000	0.35		0.787	0.017	0.09		0.888	0.123	1.75		0.388	0.258	22.61		0.033	0.005		0.403
\$450,000	0.37		0.777	0.017	0.10		0.883	0.123	1.85		0.369	0.246	23.93		0.028	0.004		0.390
\$475,000	0.39		0.767	0.017	0.10		0.879	0.122	1.95		0.351	0.234	25.26		0.023	0.003		0.376
\$500,000	0.41		0.757	0.017	0.11		0.874	0.121	2.06		0.334	0.222	26.59		0.020	0.003		0.363
\$600,000	0.49		0.719	0.016	0.13		0.855	0.119	2.47		0.272	0.181	31.91		0.009	0.001		0.317
\$700,000	0.57		0.685	0.015	0.15		0.835	0.116	2.88		0.221	0.147	37.23		0.004	0.001		0.279
\$800,000	0.65		0.653	0.014	0.17		0.816	0.113	3.29		0.179	0.119	42.55		0.002	0.000		0.246
\$900,000	0.73		0.623	0.014	0.19		0.796	0.111	3.70		0.146	0.097	47.87		0.001	0.000		0.222
\$1,000,000	0.82		0.5732	0.0126	0.21		0.777	0.1080	4.11		0.118	0.0789	53.19		0.001	0.0001		0.1996
\$2,000,000	1.63		0.3945	0.0087	0.43		0.605	0.0841	8.23		0.018	0.0121	106.38		0.000	0.0000		0.1049
\$3,000,000	2.45		0.2790	0.0061	0.64		0.475	0.0661	12.34		0.004	0.0028	159.57		0.000	0.0000		0.0750
\$4,000,000	3.27		0.2041	0.0045	0.85		0.376	0.0523	16.45		0.001	0.0009	212.75		0.000	0.0000		0.0577
\$5,000,000	4.08		0.1509	0.0033	1.06		0.298	0.0415	20.56		0.001	0.0004	265.94		0.000	0.0000		0.0452
\$6,000,000	4.90		0.1115	0.0025	1.28		0.235	0.0327	24.68		0.000	0.0002	319.13		0.000	0.0000		0.0354
\$7,000,000	5.72		0.0819	0.0018	1.49		0.183	0.0254	28.79		0.000	0.0001	372.32		0.000	0.0000		0.0273
\$8,000,000	6.53		0.0590	0.0013	1.70		0.138	0.0192	32.90		0.000	0.0000	425.51		0.000	0.0000		0.0205
\$9,000,000	7.35		0.0405	0.0009	1.91		0.100	0.0139	37.01		0.000	0.0000	478.70		0.000	0.0000		0.0148
\$10,000,000	8.17		0.0255	0.0006	2.13		0.068	0.0095	41.13		0.000	0.0000	531.89		0.000	0.0000		0.0101

Death Average Cost Per Case \$1,224,684  
P.T. Average Cost Per Case \$4,702,213  
P.P Average Cost Per Case \$243,151  
T.T. Average Cost Per Case \$18,801



DELAWARE

Excess Loss Factors Calculator  
Hazard Group F

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.022	0.991	0.022	0.00	0.178	0.998	0.178	0.04	0.666	0.964	0.642	0.51	0.106	0.698	0.074	0.028	0.916
\$15,000	0.01		0.988	0.022	0.00		0.997	0.177	0.06		0.947	0.631	0.77		0.615	0.065		0.895
\$20,000	0.02		0.985	0.022	0.00		0.996	0.177	0.08		0.931	0.620	1.03		0.550	0.058		0.877
\$25,000	0.02		0.982	0.022	0.00		0.995	0.177	0.10		0.915	0.610	1.29		0.498	0.053		0.862
\$30,000	0.02		0.979	0.022	0.01		0.994	0.177	0.11		0.900	0.600	1.54		0.456	0.048		0.847
\$35,000	0.03		0.977	0.021	0.01		0.993	0.177	0.13		0.886	0.590	1.80		0.420	0.045		0.833
\$40,000	0.03		0.974	0.021	0.01		0.992	0.177	0.15		0.873	0.581	2.06		0.390	0.041		0.820
\$50,000	0.04		0.968	0.021	0.01		0.989	0.176	0.19		0.848	0.565	2.57		0.343	0.036		0.798
\$75,000	0.06		0.955	0.021	0.01		0.984	0.175	0.29		0.793	0.528	3.86		0.269	0.029		0.753
\$100,000	0.08		0.942	0.021	0.02		0.942	0.168	0.38		0.746	0.497	5.15		0.222	0.024		0.710
\$125,000	0.10		0.930	0.020	0.02		0.939	0.167	0.48		0.706	0.470	6.43		0.186	0.020		0.677
\$150,000	0.12		0.917	0.020	0.03		0.936	0.167	0.57		0.670	0.446	7.72		0.158	0.017		0.650
\$175,000	0.13		0.905	0.020	0.03		0.933	0.166	0.67		0.638	0.425	9.01		0.137	0.014		0.625
\$200,000	0.15		0.893	0.020	0.04		0.929	0.165	0.76		0.609	0.406	10.29		0.119	0.013		0.604
\$225,000	0.17		0.882	0.019	0.04		0.926	0.165	0.86		0.583	0.388	11.58		0.106	0.011		0.583
\$250,000	0.19		0.871	0.019	0.05		0.923	0.164	0.95		0.558	0.372	12.87		0.094	0.010		0.565
\$275,000	0.21		0.860	0.019	0.05		0.919	0.164	1.05		0.535	0.356	14.15		0.083	0.009		0.548
\$300,000	0.23		0.849	0.019	0.06		0.915	0.163	1.14		0.513	0.342	15.44		0.074	0.008		0.532
\$325,000	0.25		0.839	0.018	0.06		0.912	0.162	1.24		0.492	0.327	16.73		0.065	0.007		0.514
\$350,000	0.27		0.828	0.018	0.07		0.908	0.162	1.33		0.471	0.314	18.02		0.057	0.006		0.500
\$375,000	0.29		0.818	0.018	0.07		0.904	0.161	1.43		0.451	0.300	19.30		0.049	0.005		0.484
\$400,000	0.31		0.807	0.018	0.08		0.900	0.160	1.52		0.432	0.287	20.59		0.042	0.004		0.469
\$425,000	0.33		0.797	0.018	0.08		0.896	0.160	1.62		0.413	0.275	21.88		0.036	0.004		0.457
\$450,000	0.35		0.787	0.017	0.09		0.892	0.159	1.71		0.395	0.263	23.16		0.031	0.003		0.442
\$475,000	0.36		0.778	0.017	0.09		0.888	0.158	1.81		0.377	0.251	24.45		0.026	0.003		0.429
\$500,000	0.38		0.769	0.017	0.09		0.884	0.157	1.90		0.360	0.240	25.74		0.022	0.002		0.416
\$600,000	0.46		0.732	0.016	0.11		0.867	0.154	2.29		0.298	0.198	30.88		0.011	0.001		0.369
\$700,000	0.54		0.699	0.015	0.13		0.850	0.151	2.67		0.246	0.164	36.03		0.005	0.001		0.331
\$800,000	0.61		0.668	0.015	0.15		0.833	0.148	3.05		0.203	0.135	41.18		0.003	0.000		0.298
\$900,000	0.69		0.638	0.014	0.17		0.815	0.145	3.43		0.167	0.111	46.32		0.001	0.000		0.270
\$1,000,000	0.77		0.6108	0.0134	0.19		0.798	0.1420	3.81		0.138	0.0919	51.47		0.001	0.0001		0.2474
\$2,000,000	1.54		0.4127	0.0091	0.38		0.637	0.1135	7.62		0.023	0.0156	102.94		0.000	0.0000		0.1382
\$3,000,000	2.30		0.2958	0.0065	0.57		0.513	0.0913	11.43		0.006	0.0038	154.42		0.000	0.0000		0.1016
\$4,000,000	3.07		0.2195	0.0048	0.76		0.415	0.0739	15.23		0.002	0.0012	205.89		0.000	0.0000		0.0799
\$5,000,000	3.84		0.1650	0.0036	0.95		0.338	0.0601	19.04		0.001	0.0005	257.36		0.000	0.0000		0.0642
\$6,000,000	4.61		0.1242	0.0027	1.14		0.274	0.0488	22.85		0.000	0.0002	308.83		0.000	0.0000		0.0517
\$7,000,000	5.38		0.0932	0.0021	1.33		0.221	0.0393	26.66		0.000	0.0001	360.30		0.000	0.0000		0.0415
\$8,000,000	6.14		0.0692	0.0015	1.52		0.176	0.0313	30.47		0.000	0.0001	411.78		0.000	0.0000		0.0329
\$9,000,000	6.91		0.0500	0.0011	1.71		0.136	0.0242	34.28		0.000	0.0000	463.25		0.000	0.0000		0.0253
\$10,000,000	7.68		0.0340	0.0007	1.90		0.102	0.0182	38.09		0.000	0.0000	514.72		0.000	0.0000		0.0189

Death Average Cost Per Case \$1,302,089  
P.T. Average Cost Per Case \$5,265,229  
P.P Average Cost Per Case \$262,561  
T.T. Average Cost Per Case \$19,428

DELAWARE

Excess Loss Factors Calculator  
Hazard Group G

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.022	0.992	0.022	0.00	0.187	0.998	0.187	0.04	0.666	0.967	0.644	0.50	0.100	0.705	0.070	0.025	0.923
\$15,000	0.01		0.989	0.022	0.00		0.997	0.186	0.05		0.951	0.633	0.75		0.622	0.062		0.903
\$20,000	0.01		0.986	0.022	0.00		0.996	0.186	0.07		0.936	0.623	1.00		0.557	0.056		0.887
\$25,000	0.02		0.983	0.022	0.00		0.995	0.186	0.09		0.921	0.613	1.25		0.506	0.051		0.872
\$30,000	0.02		0.980	0.022	0.01		0.994	0.186	0.11		0.907	0.604	1.49		0.464	0.046		0.858
\$35,000	0.03		0.978	0.022	0.01		0.993	0.186	0.12		0.894	0.595	1.74		0.428	0.043		0.846
\$40,000	0.03		0.975	0.021	0.01		0.992	0.186	0.14		0.881	0.587	1.99		0.398	0.040		0.834
\$50,000	0.04		0.970	0.021	0.01		0.991	0.185	0.18		0.857	0.571	2.49		0.350	0.035		0.812
\$75,000	0.05		0.957	0.021	0.01		0.986	0.184	0.26		0.804	0.535	3.74		0.275	0.027		0.767
\$100,000	0.07		0.945	0.021	0.02		0.981	0.183	0.35		0.759	0.506	4.98		0.227	0.023		0.733
\$125,000	0.09		0.933	0.021	0.02		0.941	0.176	0.44		0.720	0.480	6.23		0.191	0.019		0.696
\$150,000	0.11		0.921	0.020	0.03		0.938	0.175	0.53		0.686	0.457	7.47		0.163	0.016		0.668
\$175,000	0.13		0.910	0.020	0.03		0.935	0.175	0.62		0.654	0.436	8.72		0.141	0.014		0.645
\$200,000	0.14		0.899	0.020	0.03		0.932	0.174	0.71		0.626	0.417	9.96		0.124	0.012		0.623
\$225,000	0.16		0.888	0.020	0.04		0.929	0.174	0.79		0.600	0.400	11.21		0.109	0.011		0.605
\$250,000	0.18		0.878	0.019	0.04		0.926	0.173	0.88		0.576	0.384	12.45		0.097	0.010		0.586
\$275,000	0.20		0.867	0.019	0.05		0.923	0.173	0.97		0.554	0.369	13.70		0.087	0.009		0.570
\$300,000	0.22		0.857	0.019	0.05		0.920	0.172	1.06		0.532	0.355	14.94		0.077	0.008		0.554
\$325,000	0.23		0.847	0.019	0.06		0.917	0.171	1.15		0.512	0.341	16.19		0.069	0.007		0.538
\$350,000	0.25		0.837	0.018	0.06		0.913	0.171	1.23		0.492	0.328	17.43		0.060	0.006		0.523
\$375,000	0.27		0.827	0.018	0.06		0.910	0.170	1.32		0.473	0.315	18.68		0.053	0.005		0.508
\$400,000	0.29		0.817	0.018	0.07		0.907	0.170	1.41		0.455	0.303	19.93		0.046	0.005		0.496
\$425,000	0.31		0.807	0.018	0.07		0.903	0.169	1.50		0.437	0.291	21.17		0.039	0.004		0.482
\$450,000	0.33		0.798	0.018	0.08		0.900	0.168	1.59		0.419	0.279	22.42		0.034	0.003		0.468
\$475,000	0.34		0.789	0.017	0.08		0.896	0.168	1.68		0.402	0.268	23.66		0.029	0.003		0.456
\$500,000	0.36		0.780	0.017	0.08		0.893	0.167	1.76		0.385	0.257	24.91		0.024	0.002		0.443
\$600,000	0.43		0.745	0.016	0.10		0.878	0.164	2.12		0.324	0.216	29.89		0.013	0.001		0.397
\$700,000	0.51		0.713	0.016	0.12		0.863	0.161	2.47		0.272	0.181	34.87		0.006	0.001		0.359
\$800,000	0.58		0.682	0.015	0.14		0.848	0.158	2.82		0.227	0.151	39.85		0.003	0.000		0.324
\$900,000	0.65		0.654	0.014	0.15		0.832	0.156	3.17		0.190	0.127	44.83		0.001	0.000		0.297
\$1,000,000	0.72		0.6274	0.0138	0.17		0.816	0.1527	3.53		0.159	0.1059	49.81		0.001	0.0001		0.2725
\$2,000,000	1.44		0.4308	0.0095	0.34		0.668	0.1250	7.05		0.030	0.0199	99.63		0.000	0.0000		0.1544
\$3,000,000	2.17		0.3129	0.0069	0.51		0.550	0.1028	10.58		0.007	0.0050	149.44		0.000	0.0000		0.1147
\$4,000,000	2.89		0.2352	0.0052	0.68		0.454	0.0850	14.11		0.002	0.0017	199.25		0.000	0.0000		0.0919
\$5,000,000	3.61		0.1795	0.0039	0.85		0.377	0.0705	17.64		0.001	0.0007	249.07		0.000	0.0000		0.0751
\$6,000,000	4.33		0.1375	0.0030	1.02		0.314	0.0586	21.16		0.000	0.0003	298.88		0.000	0.0000		0.0619
\$7,000,000	5.06		0.1051	0.0023	1.19		0.260	0.0486	24.69		0.000	0.0002	348.69		0.000	0.0000		0.0511
\$8,000,000	5.78		0.0799	0.0018	1.36		0.214	0.0400	28.22		0.000	0.0001	398.51		0.000	0.0000		0.0419
\$9,000,000	6.50		0.0598	0.0013	1.53		0.174	0.0325	31.74		0.000	0.0001	448.32		0.000	0.0000		0.0339
\$10,000,000	7.22		0.0431	0.0009	1.70		0.139	0.0260	35.27		0.000	0.0000	498.13		0.000	0.0000		0.0269

Death Average Cost Per Case \$1,384,387  
P.T. Average Cost Per Case \$5,895,657  
P.P Average Cost Per Case \$283,521  
T.T. Average Cost Per Case \$20,075





DELAWARE  
Effective:12/1/09

Exhibit I

Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.	Injury Type	Average Cost Per Case			
		I	II	III	IV
	Fatal	1,183,237			
	P.T.	4,335,042			
	PP	218,093			
	T.T.	17,924			
II.	Injury Type	Hazard Group			
	Fatal	1,003,854	1,117,642	1,282,738	1,384,387
	P.T.	3,259,789	3,806,486	5,104,367	5,895,657
	PP	189,146	212,311	250,414	283,521
	T.T.	16,872	17,736	19,009	20,075

Exhibit II

Combined Injury Weights

Type of Injury	Hazard Group			
	1 Injury Weights	2 Injury Weights	3 Injury Weights	4 Injury Weights
Death	0.022	0.022	0.022	0.022
P.T.	0.067	0.083	0.147	0.187
PP	0.666	0.666	0.666	0.666
T.T.	0.178	0.177	0.135	0.100
Medical Only	0.067	0.052	0.030	0.025
Total	1.000	1.000	1.000	1.000

Exhibit III

Pennsylvania Relative to \$1,000,000

	1	2	3	4
\$1,000,000	1.0000	1.0000	1.0000	1.0000
\$2,000,000	0.5411	0.5504	0.5784	0.6408
\$3,000,000	0.3680	0.3806	0.4129	0.4802
\$4,000,000	0.2757	0.2869	0.3191	0.3819
\$5,000,000	0.2214	0.2295	0.2577	0.3147
\$6,000,000	0.1848	0.1920	0.2151	0.2653
\$7,000,000	0.1584	0.1639	0.1844	0.2283
\$8,000,000	0.1408	0.1440	0.1608	0.1996
\$9,000,000	0.1276	0.1288	0.1434	0.1774
\$10,000,000	0.1158	0.1183	0.1300	0.1597

Excess Loss Factors Calculation  
Hazard Group 1

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O		AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.		
\$10,000	0.01	0.022	0.989	0.022	0.00	0.067	0.997	0.067	0.05	0.666	0.951	0.633	0.59	0.178	0.671	0.119	0.067	0.841	
\$15,000	0.01		0.985	0.022	0.00		0.995	0.067	0.08		0.928	0.618	0.89		0.583	0.104		0.811	
\$20,000	0.02		0.982	0.022	0.01		0.993	0.067	0.11		0.907	0.604	1.19		0.517	0.092		0.785	
\$25,000	0.02		0.978	0.022	0.01		0.992	0.066	0.13		0.887	0.591	1.48		0.465	0.083		0.762	
\$30,000	0.03		0.974	0.021	0.01		0.990	0.066	0.16		0.869	0.578	1.78		0.423	0.075		0.740	
\$35,000	0.03		0.971	0.021	0.01		0.988	0.066	0.19		0.851	0.567	2.07		0.389	0.069		0.723	
\$40,000	0.04		0.967	0.021	0.01		0.986	0.066	0.21		0.835	0.556	2.37		0.360	0.064		0.707	
\$50,000	0.05		0.960	0.021	0.02		0.983	0.066	0.26		0.804	0.536	2.96		0.316	0.056		0.679	
\$75,000	0.07		0.944	0.021	0.02		0.940	0.063	0.40		0.739	0.492	4.45		0.246	0.044		0.620	
\$100,000	0.10		0.927	0.020	0.03		0.935	0.063	0.53		0.686	0.457	5.93		0.199	0.035		0.575	
\$125,000	0.12		0.911	0.020	0.04		0.929	0.062	0.66		0.640	0.426	7.41		0.164	0.029		0.537	
\$150,000	0.15		0.896	0.020	0.05		0.924	0.062	0.79		0.600	0.400	8.89		0.138	0.025		0.507	
\$175,000	0.17		0.881	0.019	0.05		0.918	0.061	0.93		0.565	0.376	10.37		0.119	0.021		0.477	
\$200,000	0.20		0.867	0.019	0.06		0.912	0.061	1.06		0.532	0.355	11.85		0.103	0.018		0.453	
\$225,000	0.22		0.853	0.019	0.07		0.906	0.061	1.19		0.502	0.334	13.34		0.090	0.016		0.430	
\$250,000	0.25		0.839	0.018	0.08		0.899	0.060	1.32		0.473	0.315	14.82		0.078	0.014		0.407	
\$275,000	0.27		0.825	0.018	0.08		0.893	0.060	1.45		0.446	0.297	16.30		0.068	0.012		0.387	
\$300,000	0.30		0.812	0.018	0.09		0.886	0.059	1.59		0.419	0.279	17.78		0.058	0.010		0.366	
\$325,000	0.32		0.799	0.018	0.10		0.880	0.059	1.72		0.394	0.262	19.26		0.049	0.009		0.348	
\$350,000	0.35		0.786	0.017	0.11		0.873	0.058	1.85		0.369	0.246	20.74		0.041	0.007		0.328	
\$375,000	0.37		0.774	0.017	0.12		0.866	0.058	1.98		0.346	0.231	22.23		0.034	0.006		0.312	
\$400,000	0.40		0.762	0.017	0.12		0.859	0.058	2.11		0.324	0.216	23.71		0.029	0.005		0.296	
\$425,000	0.42		0.750	0.016	0.13		0.852	0.057	2.25		0.304	0.202	25.19		0.024	0.004		0.279	
\$450,000	0.45		0.738	0.016	0.14		0.845	0.057	2.38		0.284	0.189	26.67		0.019	0.003		0.265	
\$475,000	0.47		0.727	0.016	0.15		0.838	0.056	2.51		0.266	0.177	28.15		0.016	0.003		0.252	
\$500,000	0.50		0.716	0.016	0.15		0.831	0.056	2.64		0.249	0.166	29.63		0.013	0.002		0.240	
\$600,000	0.60		0.674	0.015	0.18		0.803	0.054	3.17		0.190	0.127	35.56		0.005	0.001		0.197	
\$700,000	0.70		0.636	0.014	0.21		0.775	0.052	3.70		0.146	0.097	41.49		0.002	0.000		0.163	
\$800,000	0.80		0.594	0.013	0.25		0.747	0.050	4.23		0.113	0.075	47.42		0.001	0.000		0.138	
\$900,000	0.90		0.570	0.013	0.28		0.720	0.048	4.76		0.086	0.058	53.34		0.001	0.000		0.119	
\$1,000,000	1.00		0.5400	0.0119	0.31		0.694	0.0465	5.29		0.067	0.0447	59.27		0.000	0.0000		0.1031	
\$2,000,000	1.99		0.3368	0.0074	0.61		0.488	0.0327	10.57		0.008	0.0050	118.54		0.000	0.0000		0.0451	
\$3,000,000	2.99		0.2263	0.0050	0.92		0.349	0.0234	15.86		0.002	0.0010	177.81		0.000	0.0000		0.0294	
\$4,000,000	3.98		0.1565	0.0034	1.23		0.249	0.0167	21.15		0.000	0.0003	237.08		0.000	0.0000		0.0204	
\$5,000,000	4.98		0.1085	0.0024	1.53		0.172	0.0116	26.43		0.000	0.0001	296.35		0.000	0.0000		0.0141	
\$6,000,000	5.98		0.0739	0.0016	1.84		0.112	0.0075	31.72		0.000	0.0001	355.62		0.000	0.0000		0.0092	
\$7,000,000	6.97		0.0482	0.0011	2.15		0.065	0.0044	37.01		0.000	0.0000	414.89		0.000	0.0000		0.0055	
\$8,000,000	7.97		0.0289	0.0006	2.45		0.032	0.0022	42.30		0.000	0.0000	474.16		0.000	0.0000		0.0028	
\$9,000,000	8.97		0.0142	0.0003	2.76		0.013	0.0009	47.58		0.000	0.0000	533.43		0.000	0.0000		0.0012	
\$10,000,000	9.96		0.0031	0.0001	3.07		0.006	0.0004	52.87		0.000	0.0000	592.70		0.000	0.0000		0.0005	

Death Average Cost Per Case \$1,003,854  
P.T. Average Cost Per Case \$3,259,789  
P.P Average Cost Per Case \$189,146  
T.T. Average Cost Per Case \$16,872

Excess Loss Factors Calculation  
Hazard Group 2

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.022	0.990	0.022	0.00	0.083	0.997	0.083	0.05	0.666	0.956	0.637	0.56	0.177	0.681	0.120	0.052	0.862
\$15,000	0.01		0.987	0.022	0.00		0.996	0.083	0.07		0.935	0.623	0.85		0.595	0.105		0.833
\$20,000	0.02		0.983	0.022	0.01		0.994	0.083	0.09		0.916	0.610	1.13		0.529	0.094		0.809
\$25,000	0.02		0.980	0.022	0.01		0.993	0.082	0.12		0.898	0.598	1.41		0.477	0.084		0.786
\$30,000	0.03		0.977	0.021	0.01		0.991	0.082	0.14		0.881	0.586	1.69		0.435	0.077		0.766
\$35,000	0.03		0.973	0.021	0.01		0.990	0.082	0.16		0.864	0.576	1.97		0.400	0.071		0.750
\$40,000	0.04		0.970	0.021	0.01		0.988	0.082	0.19		0.849	0.565	2.26		0.370	0.066		0.734
\$50,000	0.04		0.963	0.021	0.01		0.985	0.082	0.24		0.820	0.546	2.82		0.325	0.058		0.707
\$75,000	0.07		0.949	0.021	0.02		0.942	0.078	0.35		0.759	0.505	4.23		0.253	0.045		0.649
\$100,000	0.09		0.934	0.021	0.03		0.937	0.078	0.47		0.708	0.472	5.64		0.207	0.037		0.608
\$125,000	0.11		0.919	0.020	0.03		0.933	0.077	0.59		0.664	0.442	7.05		0.172	0.030		0.569
\$150,000	0.13		0.905	0.020	0.04		0.928	0.077	0.71		0.626	0.417	8.46		0.145	0.026		0.540
\$175,000	0.16		0.892	0.020	0.05		0.924	0.077	0.82		0.592	0.394	9.87		0.125	0.022		0.513
\$200,000	0.18		0.879	0.019	0.05		0.919	0.076	0.94		0.561	0.373	11.28		0.109	0.019		0.487
\$225,000	0.20		0.866	0.019	0.06		0.914	0.076	1.06		0.532	0.354	12.69		0.095	0.017		0.466
\$250,000	0.22		0.853	0.019	0.07		0.908	0.075	1.18		0.505	0.336	14.10		0.084	0.015		0.445
\$275,000	0.25		0.841	0.018	0.07		0.903	0.075	1.30		0.479	0.319	15.51		0.073	0.013		0.425
\$300,000	0.27		0.828	0.018	0.08		0.898	0.075	1.41		0.454	0.303	16.91		0.064	0.011		0.407
\$325,000	0.29		0.816	0.018	0.09		0.892	0.074	1.53		0.430	0.287	18.32		0.055	0.010		0.389
\$350,000	0.31		0.804	0.018	0.09		0.887	0.074	1.65		0.407	0.271	19.73		0.047	0.008		0.371
\$375,000	0.34		0.793	0.017	0.10		0.881	0.073	1.77		0.385	0.256	21.14		0.039	0.007		0.353
\$400,000	0.36		0.781	0.017	0.11		0.875	0.073	1.88		0.363	0.242	22.55		0.033	0.006		0.338
\$425,000	0.38		0.770	0.017	0.11		0.869	0.072	2.00		0.343	0.228	23.96		0.028	0.005		0.322
\$450,000	0.40		0.760	0.017	0.12		0.863	0.072	2.12		0.323	0.215	25.37		0.023	0.004		0.308
\$475,000	0.43		0.749	0.016	0.12		0.857	0.071	2.24		0.305	0.203	26.78		0.019	0.003		0.293
\$500,000	0.45		0.739	0.016	0.13		0.851	0.071	2.36		0.288	0.192	28.19		0.016	0.003		0.282
\$600,000	0.54		0.699	0.015	0.16		0.827	0.069	2.83		0.227	0.151	33.83		0.007	0.001		0.236
\$700,000	0.63		0.663	0.015	0.18		0.803	0.067	3.30		0.179	0.119	39.47		0.003	0.001		0.202
\$800,000	0.72		0.630	0.014	0.21		0.779	0.065	3.77		0.141	0.094	45.11		0.001	0.000		0.173
\$900,000	0.81		0.587	0.013	0.24		0.755	0.063	4.24		0.112	0.075	50.74		0.001	0.000		0.151
\$1,000,000	0.89		0.5702	0.0125	0.26		0.732	0.0607	4.71		0.088	0.0589	56.38		0.000	0.0000		0.1321
\$2,000,000	1.79		0.3678	0.0081	0.53		0.539	0.0448	9.42		0.011	0.0076	112.76		0.000	0.0000		0.0605
\$3,000,000	2.68		0.2544	0.0056	0.79		0.403	0.0334	14.13		0.002	0.0016	169.15		0.000	0.0000		0.0406
\$4,000,000	3.58		0.1816	0.0040	1.05		0.302	0.0251	18.84		0.001	0.0005	225.53		0.000	0.0000		0.0296
\$5,000,000	4.47		0.1308	0.0029	1.31		0.225	0.0187	23.55		0.000	0.0002	281.91		0.000	0.0000		0.0218
\$6,000,000	5.37		0.0937	0.0021	1.58		0.163	0.0135	28.26		0.000	0.0001	338.29		0.000	0.0000		0.0157
\$7,000,000	6.26		0.0658	0.0014	1.84		0.112	0.0093	32.97		0.000	0.0000	394.68		0.000	0.0000		0.0107
\$8,000,000	7.16		0.0442	0.0010	2.10		0.071	0.0059	37.68		0.000	0.0000	451.06		0.000	0.0000		0.0069
\$9,000,000	8.05		0.0275	0.0006	2.36		0.040	0.0034	42.39		0.000	0.0000	507.44		0.000	0.0000		0.0040
\$10,000,000	8.95		0.0144	0.0003	2.63		0.020	0.0016	47.10		0.000	0.0000	563.82		0.000	0.0000		0.0019

Death Average Cost Per Case \$1,117,642  
P.T. Average Cost Per Case \$3,806,486  
P.P Average Cost Per Case \$212,311  
T.T. Average Cost Per Case \$17,736

Excess Loss Factors Calculation  
Hazard Group 3

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	
\$10,000	0.01	0.022	0.991	0.022	0.00	0.147	0.998	0.147	0.04	0.666	0.962	0.641	0.53	0.135	0.694	0.094	0.030	0.904
\$15,000	0.01		0.988	0.022	0.00		0.997	0.147	0.06		0.945	0.629	0.79		0.610	0.082		0.880
\$20,000	0.02		0.985	0.022	0.00		0.996	0.146	0.08		0.928	0.618	1.05		0.545	0.074		0.860
\$25,000	0.02		0.982	0.022	0.00		0.995	0.146	0.10		0.912	0.607	1.32		0.493	0.067		0.842
\$30,000	0.02		0.979	0.022	0.01		0.994	0.146	0.12		0.896	0.597	1.58		0.451	0.061		0.826
\$35,000	0.03		0.976	0.021	0.01		0.992	0.146	0.14		0.882	0.587	1.84		0.415	0.056		0.810
\$40,000	0.03		0.973	0.021	0.01		0.991	0.146	0.16		0.868	0.578	2.10		0.385	0.052		0.797
\$50,000	0.04		0.968	0.021	0.01		0.989	0.145	0.20		0.842	0.561	2.63		0.339	0.046		0.773
\$75,000	0.06		0.954	0.021	0.01		0.984	0.145	0.30		0.786	0.523	3.95		0.265	0.036		0.725
\$100,000	0.08		0.942	0.021	0.02		0.942	0.138	0.40		0.738	0.492	5.26		0.219	0.030		0.681
\$125,000	0.10		0.929	0.020	0.02		0.939	0.138	0.50		0.697	0.464	6.58		0.183	0.025		0.647
\$150,000	0.12		0.916	0.020	0.03		0.935	0.138	0.60		0.661	0.440	7.89		0.155	0.021		0.619
\$175,000	0.14		0.904	0.020	0.03		0.932	0.137	0.70		0.628	0.418	9.21		0.134	0.018		0.593
\$200,000	0.16		0.892	0.020	0.04		0.929	0.137	0.80		0.599	0.399	10.52		0.117	0.016		0.572
\$225,000	0.18		0.881	0.019	0.04		0.925	0.136	0.90		0.572	0.381	11.84		0.103	0.014		0.550
\$250,000	0.19		0.869	0.019	0.05		0.921	0.135	1.00		0.547	0.364	13.15		0.091	0.012		0.530
\$275,000	0.21		0.858	0.019	0.05		0.918	0.135	1.10		0.523	0.348	14.47		0.081	0.011		0.513
\$300,000	0.23		0.847	0.019	0.06		0.914	0.134	1.20		0.500	0.333	15.78		0.071	0.010		0.496
\$325,000	0.25		0.836	0.018	0.06		0.910	0.134	1.30		0.479	0.319	17.10		0.063	0.008		0.479
\$350,000	0.27		0.826	0.018	0.07		0.906	0.133	1.40		0.457	0.305	18.41		0.054	0.007		0.463
\$375,000	0.29		0.815	0.018	0.07		0.902	0.133	1.50		0.437	0.291	19.73		0.047	0.006		0.448
\$400,000	0.31		0.805	0.018	0.08		0.898	0.132	1.60		0.417	0.278	21.04		0.040	0.005		0.433
\$425,000	0.33		0.795	0.017	0.08		0.894	0.131	1.70		0.398	0.265	22.36		0.034	0.005		0.418
\$450,000	0.35		0.785	0.017	0.09		0.890	0.131	1.80		0.379	0.252	23.67		0.029	0.004		0.404
\$475,000	0.37		0.775	0.017	0.09		0.886	0.130	1.90		0.361	0.240	24.99		0.024	0.003		0.390
\$500,000	0.39		0.766	0.017	0.10		0.881	0.130	2.00		0.344	0.229	26.30		0.020	0.003		0.379
\$600,000	0.47		0.729	0.016	0.12		0.864	0.127	2.40		0.282	0.188	31.56		0.010	0.001		0.332
\$700,000	0.55		0.695	0.015	0.14		0.846	0.124	2.80		0.230	0.153	36.82		0.005	0.001		0.293
\$800,000	0.62		0.664	0.015	0.16		0.828	0.122	3.19		0.188	0.125	42.09		0.002	0.000		0.262
\$900,000	0.70		0.635	0.014	0.18		0.810	0.119	3.59		0.154	0.102	47.35		0.001	0.000		0.235
\$1,000,000	0.78		0.6052	0.0133	0.20		0.792	0.1164	3.99		0.126	0.0837	52.61		0.001	0.0001		0.2135
\$2,000,000	1.56		0.4082	0.0090	0.39		0.629	0.0924	7.99		0.020	0.0133	105.21		0.000	0.0000		0.1147
\$3,000,000	2.34		0.2917	0.0064	0.59		0.503	0.0739	11.98		0.005	0.0031	157.82		0.000	0.0000		0.0834
\$4,000,000	3.12		0.2155	0.0047	0.78		0.405	0.0595	15.97		0.002	0.0010	210.43		0.000	0.0000		0.0652
\$5,000,000	3.90		0.1615	0.0036	0.98		0.327	0.0480	19.97		0.001	0.0004	263.03		0.000	0.0000		0.0520
\$6,000,000	4.68		0.1214	0.0027	1.18		0.263	0.0387	23.96		0.000	0.0002	315.64		0.000	0.0000		0.0416
\$7,000,000	5.46		0.0906	0.0020	1.37		0.210	0.0309	27.95		0.000	0.0001	368.25		0.000	0.0000		0.0330
\$8,000,000	6.24		0.0665	0.0015	1.57		0.165	0.0243	31.95		0.000	0.0001	420.85		0.000	0.0000		0.0259
\$9,000,000	7.02		0.0473	0.0010	1.76		0.126	0.0185	35.94		0.000	0.0000	473.46		0.000	0.0000		0.0195
\$10,000,000	7.80		0.0319	0.0007	1.96		0.092	0.0136	39.93		0.000	0.0000	526.07		0.000	0.0000		0.0143

Death Average Cost Per Case \$1,282,738  
P.T. Average Cost Per Case \$5,104,367  
P.P Average Cost Per Case \$250,414  
T.T. Average Cost Per Case \$19,009



Excess Loss Factors Calculation  
Hazard Group 4

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.
\$10,000	0.01	0.022	0.992	0.022	0.00	0.187	0.998	0.187	0.04	0.666	0.967	0.644	0.50	0.100	0.705	0.070	0.025	0.923
\$15,000	0.01		0.989	0.022	0.00		0.997	0.186	0.05		0.951	0.633	0.75		0.622	0.062		0.903
\$20,000	0.01		0.986	0.022	0.00		0.996	0.186	0.07		0.936	0.623	1.00		0.557	0.056		0.887
\$25,000	0.02		0.983	0.022	0.00		0.995	0.186	0.09		0.921	0.613	1.25		0.506	0.051		0.872
\$30,000	0.02		0.980	0.022	0.01		0.994	0.186	0.11		0.907	0.604	1.49		0.464	0.046		0.858
\$35,000	0.03		0.978	0.022	0.01		0.993	0.186	0.12		0.894	0.595	1.74		0.428	0.043		0.846
\$40,000	0.03		0.975	0.021	0.01		0.992	0.186	0.14		0.881	0.587	1.99		0.398	0.040		0.834
\$50,000	0.04		0.970	0.021	0.01		0.991	0.185	0.18		0.857	0.571	2.49		0.350	0.035		0.812
\$75,000	0.05		0.957	0.021	0.01		0.986	0.184	0.26		0.804	0.535	3.74		0.275	0.027		0.767
\$100,000	0.07		0.945	0.021	0.02		0.981	0.183	0.35		0.759	0.506	4.98		0.227	0.023		0.733
\$125,000	0.09		0.933	0.021	0.02		0.941	0.176	0.44		0.720	0.480	6.23		0.191	0.019		0.696
\$150,000	0.11		0.921	0.020	0.03		0.938	0.175	0.53		0.686	0.457	7.47		0.163	0.016		0.668
\$175,000	0.13		0.910	0.020	0.03		0.935	0.175	0.62		0.654	0.436	8.72		0.141	0.014		0.645
\$200,000	0.14		0.899	0.020	0.03		0.932	0.174	0.71		0.626	0.417	9.96		0.124	0.012		0.623
\$225,000	0.16		0.888	0.020	0.04		0.929	0.174	0.79		0.600	0.400	11.21		0.109	0.011		0.605
\$250,000	0.18		0.878	0.019	0.04		0.926	0.173	0.88		0.576	0.384	12.45		0.097	0.010		0.586
\$275,000	0.20		0.867	0.019	0.05		0.923	0.173	0.97		0.554	0.369	13.70		0.087	0.009		0.570
\$300,000	0.22		0.857	0.019	0.05		0.920	0.172	1.06		0.532	0.355	14.94		0.077	0.008		0.554
\$325,000	0.23		0.847	0.019	0.06		0.917	0.171	1.15		0.512	0.341	16.19		0.069	0.007		0.538
\$350,000	0.25		0.837	0.018	0.06		0.913	0.171	1.23		0.492	0.328	17.43		0.060	0.006		0.523
\$375,000	0.27		0.827	0.018	0.06		0.910	0.170	1.32		0.473	0.315	18.68		0.053	0.005		0.508
\$400,000	0.29		0.817	0.018	0.07		0.907	0.170	1.41		0.455	0.303	19.93		0.046	0.005		0.496
\$425,000	0.31		0.807	0.018	0.07		0.903	0.169	1.50		0.437	0.291	21.17		0.039	0.004		0.482
\$450,000	0.33		0.798	0.018	0.08		0.900	0.168	1.59		0.419	0.279	22.42		0.034	0.003		0.468
\$475,000	0.34		0.789	0.017	0.08		0.896	0.168	1.68		0.402	0.268	23.66		0.029	0.003		0.456
\$500,000	0.36		0.780	0.017	0.08		0.893	0.167	1.76		0.385	0.257	24.91		0.024	0.002		0.443
\$600,000	0.43		0.745	0.016	0.10		0.878	0.164	2.12		0.324	0.216	29.89		0.013	0.001		0.397
\$700,000	0.51		0.713	0.016	0.12		0.863	0.161	2.47		0.272	0.181	34.87		0.006	0.001		0.359
\$800,000	0.58		0.682	0.015	0.14		0.848	0.158	2.82		0.227	0.151	39.85		0.003	0.000		0.324
\$900,000	0.65		0.654	0.014	0.15		0.832	0.156	3.17		0.190	0.127	44.83		0.001	0.000		0.297
\$1,000,000	0.72		0.6274	0.0138	0.17		0.816	0.1527	3.53		0.159	0.1059	49.81		0.001	0.0001		0.2725
\$2,000,000	1.44		0.4308	0.0095	0.34		0.668	0.1250	7.05		0.030	0.0199	99.63		0.000	0.0000		0.1544
\$3,000,000	2.17		0.3130	0.0069	0.51		0.550	0.1028	10.58		0.007	0.0050	149.44		0.000	0.0000		0.1147
\$4,000,000	2.89		0.2350	0.0052	0.68		0.454	0.0850	14.11		0.002	0.0017	199.25		0.000	0.0000		0.0919
\$5,000,000	3.61		0.1794	0.0039	0.85		0.377	0.0705	17.64		0.001	0.0007	249.07		0.000	0.0000		0.0751
\$6,000,000	4.33		0.1377	0.0030	1.02		0.314	0.0586	21.16		0.000	0.0003	298.88		0.000	0.0000		0.0619
\$7,000,000	5.06		0.1055	0.0023	1.19		0.260	0.0486	24.69		0.000	0.0002	348.69		0.000	0.0000		0.0511
\$8,000,000	5.78		0.0800	0.0018	1.36		0.214	0.0400	28.22		0.000	0.0001	398.51		0.000	0.0000		0.0419
\$9,000,000	6.50		0.0595	0.0013	1.53		0.174	0.0325	31.74		0.000	0.0001	448.32		0.000	0.0000		0.0339
\$10,000,000	7.22		0.0429	0.0009	1.70		0.139	0.0260	35.27		0.000	0.0000	498.13		0.000	0.0000		0.0269

Death Average Cost Per Case \$1,384,387  
P.T. Average Cost Per Case \$5,895,657  
P.P Average Cost Per Case \$283,521  
T.T. Average Cost Per Case \$20,075

Delaware  
 Excess Loss Factor Study  
 Excess Loss (Pure Premium) Factors

Loss Limitation	DE Hazard Group Excess Loss Factors				ELF adjusted for LBA's				ELF adjusted for LBA's & Risk Load			
	HG 1	HG 2	HG 3	HG 4	HG 1	HG 2	HG 3	HG 4	HG 1	HG 2	HG 3	HG 4
	(1) Pg12 Col(1)	(2) Pg13 Col(1)	(3) Pg14 Col(1)	(4) Pg15 Col(1)	(5) (1)*LBA	(6) (2)*LBA	(7) (3)*LBA	(8) (4)*LBA	(9) Columns (5)~(8) + 0.005	(10) (8) + 0.005	(11) (Max Adj = 1/2 ELF)	(12)
\$10,000	0.841	0.862	0.904	0.923	0.714	0.732	0.767	0.783	0.719	0.737	0.772	0.788
\$15,000	0.811	0.833	0.880	0.903	0.688	0.707	0.747	0.766	0.693	0.712	0.752	0.771
\$20,000	0.785	0.809	0.860	0.887	0.666	0.687	0.730	0.753	0.671	0.692	0.735	0.758
\$25,000	0.762	0.786	0.842	0.872	0.647	0.667	0.715	0.740	0.652	0.672	0.720	0.745
\$30,000	0.740	0.766	0.826	0.858	0.628	0.650	0.701	0.728	0.633	0.655	0.706	0.733
\$35,000	0.723	0.750	0.810	0.846	0.614	0.637	0.687	0.718	0.619	0.642	0.692	0.723
\$40,000	0.707	0.734	0.797	0.834	0.600	0.623	0.676	0.708	0.605	0.628	0.681	0.713
\$50,000	0.679	0.707	0.773	0.812	0.576	0.600	0.656	0.689	0.581	0.605	0.661	0.694
\$75,000	0.620	0.649	0.725	0.767	0.526	0.551	0.615	0.651	0.531	0.556	0.620	0.656
\$100,000	0.575	0.608	0.681	0.733	0.488	0.516	0.578	0.622	0.493	0.521	0.583	0.627
\$125,000	0.537	0.569	0.647	0.696	0.456	0.483	0.549	0.591	0.461	0.488	0.554	0.596
\$150,000	0.507	0.540	0.619	0.668	0.430	0.458	0.525	0.567	0.435	0.463	0.530	0.572
\$175,000	0.477	0.513	0.593	0.645	0.405	0.435	0.503	0.547	0.410	0.440	0.508	0.552
\$200,000	0.453	0.487	0.572	0.623	0.384	0.413	0.485	0.529	0.389	0.418	0.490	0.534
\$225,000	0.430	0.466	0.550	0.605	0.365	0.395	0.467	0.513	0.370	0.400	0.472	0.518
\$250,000	0.407	0.445	0.530	0.586	0.345	0.378	0.450	0.497	0.350	0.383	0.455	0.502
\$275,000	0.387	0.425	0.513	0.570	0.328	0.361	0.435	0.484	0.333	0.366	0.440	0.489
\$300,000	0.366	0.407	0.496	0.554	0.311	0.345	0.421	0.470	0.316	0.350	0.426	0.475
\$325,000	0.348	0.389	0.479	0.538	0.295	0.330	0.407	0.457	0.300	0.335	0.412	0.462
\$350,000	0.328	0.371	0.463	0.523	0.278	0.315	0.393	0.444	0.283	0.320	0.398	0.449
\$375,000	0.312	0.353	0.448	0.508	0.265	0.300	0.380	0.431	0.270	0.305	0.385	0.436
\$400,000	0.296	0.338	0.433	0.496	0.251	0.287	0.367	0.421	0.256	0.292	0.372	0.426
\$425,000	0.279	0.322	0.418	0.482	0.237	0.273	0.355	0.409	0.242	0.278	0.360	0.414
\$450,000	0.265	0.308	0.404	0.468	0.225	0.261	0.343	0.397	0.230	0.266	0.348	0.402
\$475,000	0.252	0.293	0.390	0.456	0.214	0.249	0.331	0.387	0.219	0.254	0.336	0.392
\$500,000	0.240	0.282	0.379	0.443	0.204	0.239	0.322	0.376	0.209	0.244	0.327	0.381
\$600,000	0.197	0.236	0.332	0.397	0.167	0.200	0.282	0.337	0.172	0.205	0.287	0.342
\$700,000	0.163	0.202	0.293	0.359	0.138	0.171	0.249	0.305	0.143	0.176	0.254	0.310
\$800,000	0.138	0.173	0.262	0.324	0.117	0.147	0.222	0.275	0.122	0.152	0.227	0.280
\$900,000	0.119	0.151	0.235	0.297	0.101	0.128	0.199	0.252	0.106	0.133	0.204	0.257
* \$1,000,000	0.1031	0.1321	0.2135	0.2725	0.0875	0.1121	0.1812	0.2313	0.0925	0.1171	0.1862	0.2363
\$2,000,000	0.0558	0.0727	0.1235	0.1746	0.0474	0.0617	0.1048	0.1482	0.0524	0.0667	0.1098	0.1532
\$3,000,000	0.0379	0.0503	0.0882	0.1309	0.0322	0.0427	0.0749	0.1111	0.0372	0.0477	0.0799	0.1161
\$4,000,000	0.0284	0.0379	0.0681	0.1041	0.0241	0.0322	0.0578	0.0883	0.0291	0.0372	0.0628	0.0933
\$5,000,000	0.0228	0.0303	0.0550	0.0858	0.0194	0.0257	0.0467	0.0728	0.0244	0.0307	0.0517	0.0778
\$6,000,000	0.0190	0.0254	0.0459	0.0723	0.0161	0.0216	0.0390	0.0614	0.0211	0.0266	0.0440	0.0664
\$7,000,000	0.0163	0.0217	0.0394	0.0622	0.0138	0.0184	0.0334	0.0528	0.0188	0.0234	0.0384	0.0578
\$8,000,000	0.0145	0.0190	0.0343	0.0544	0.0123	0.0161	0.0291	0.0462	0.0173	0.0211	0.0341	0.0512
\$9,000,000	0.0132	0.0170	0.0306	0.0483	0.0112	0.0144	0.0260	0.0410	0.0162	0.0194	0.0310	0.0460
\$10,000,000	0.0119	0.0156	0.0278	0.0435	0.0101	0.0132	0.0236	0.0369	0.0151	0.0182	0.0286	0.0419

\* Excess ratios for loss limits above \$1,000,000 are calculated by applying the relativities from exhibit III to the excess ratios at \$1,000,000.

DELAWARE  
EXCESS LOSS FACTOR STUDY  
PROPOSED EFFECTIVE DATE: 12/1/09  
**Excess Loss (Pure Premium) Factors**

Per Accident Limit	2009 Excess Loss Factors				2008 RR Current Excess Loss Factors Based on New HG definition*				Percentage Change			
	1	2	3	4	1	2	3	4	1	2	3	4
\$10,000	0.719	0.737	0.772	0.788	0.734	0.752	0.787	0.802	-2.0%	-2.0%	-1.9%	-1.7%
\$15,000	0.693	0.712	0.752	0.771	0.710	0.731	0.771	0.788	-2.4%	-2.6%	-2.5%	-2.2%
\$20,000	0.671	0.692	0.735	0.758	0.690	0.712	0.757	0.777	-2.8%	-2.8%	-2.9%	-2.4%
\$25,000	0.652	0.672	0.720	0.745	0.672	0.695	0.743	0.765	-3.0%	-3.3%	-3.1%	-2.6%
\$30,000	0.633	0.655	0.706	0.733	0.656	0.681	0.731	0.757	-3.5%	-3.8%	-3.4%	-3.2%
\$35,000	0.619	0.642	0.692	0.723	0.643	0.668	0.720	0.746	-3.7%	-4.0%	-3.9%	-3.1%
\$40,000	0.605	0.628	0.681	0.713	0.629	0.656	0.710	0.739	-3.8%	-4.3%	-4.1%	-3.5%
\$50,000	0.581	0.605	0.661	0.694	0.607	0.634	0.693	0.724	-4.3%	-4.6%	-4.6%	-4.1%
\$75,000	0.531	0.556	0.620	0.656	0.560	0.591	0.657	0.693	-5.2%	-5.9%	-5.6%	-5.3%
\$100,000	0.493	0.521	0.583	0.626	0.524	0.559	0.628	0.668	-5.9%	-6.8%	-7.2%	-6.3%
\$125,000	0.461	0.488	0.554	0.596	0.493	0.530	0.604	0.646	-6.5%	-7.9%	-8.3%	-7.7%
\$150,000	0.435	0.463	0.530	0.572	0.466	0.504	0.584	0.627	-6.7%	-8.1%	-9.2%	-8.8%
\$175,000	0.410	0.440	0.508	0.552	0.444	0.482	0.562	0.610	-7.7%	-8.7%	-9.6%	-9.5%
\$200,000	0.389	0.418	0.490	0.534	0.422	0.463	0.546	0.593	-7.8%	-9.7%	-10.3%	-9.9%
\$225,000	0.370	0.400	0.472	0.518	0.402	0.444	0.530	0.579	-8.0%	-9.9%	-10.9%	-10.5%
\$250,000	0.352	0.383	0.455	0.502	0.383	0.427	0.514	0.566	-8.2%	-10.3%	-11.5%	-11.3%
\$275,000	0.335	0.366	0.440	0.489	0.366	0.412	0.500	0.552	-8.6%	-11.2%	-12.0%	-11.5%
\$300,000	0.318	0.350	0.426	0.475	0.349	0.396	0.488	0.540	-9.0%	-11.6%	-12.7%	-12.0%
\$325,000	0.301	0.335	0.412	0.462	0.333	0.382	0.474	0.529	-9.6%	-12.3%	-13.1%	-12.7%
\$350,000	0.285	0.320	0.398	0.449	0.316	0.366	0.463	0.517	-10.0%	-12.6%	-14.0%	-13.2%
\$375,000	0.269	0.305	0.385	0.436	0.301	0.353	0.451	0.507	-10.8%	-13.6%	-14.6%	-14.0%
\$400,000	0.255	0.292	0.372	0.424	0.288	0.341	0.439	0.497	-11.6%	-14.5%	-15.3%	-14.7%
\$425,000	0.242	0.278	0.360	0.413	0.274	0.326	0.428	0.487	-11.7%	-14.7%	-15.9%	-15.2%
\$450,000	0.230	0.266	0.348	0.402	0.262	0.315	0.418	0.477	-12.2%	-15.6%	-16.7%	-15.7%
\$475,000	0.219	0.254	0.336	0.392	0.250	0.304	0.406	0.468	-12.4%	-16.4%	-17.2%	-16.3%
\$500,000	0.209	0.244	0.326	0.381	0.239	0.292	0.396	0.459	-12.6%	-16.4%	-17.7%	-17.0%
\$600,000	0.172	0.205	0.287	0.342	0.200	0.252	0.358	0.424	-14.0%	-18.7%	-19.8%	-19.3%
\$700,000	0.143	0.176	0.254	0.310	0.169	0.219	0.325	0.393	-15.4%	-19.6%	-21.8%	-21.1%
\$800,000	0.122	0.152	0.227	0.280	0.143	0.191	0.295	0.364	-14.7%	-20.4%	-23.1%	-23.1%
\$900,000	0.106	0.133	0.204	0.257	0.125	0.182	0.269	0.338	-15.2%	-26.9%	-24.2%	-24.0%
\$1,000,000	0.0925	0.1171	0.1862	0.2363	0.1098	0.1490	0.2466	0.3139	-15.8%	-21.4%	-24.5%	-24.7%
\$2,000,000	0.0524	0.0667	0.1098	0.1532	0.0588	0.0850	0.1493	0.2169	-10.9%	-21.5%	-26.5%	-29.4%
\$3,000,000	0.0372	0.0477	0.0799	0.1161	0.0401	0.0594	0.1088	0.1689	-7.2%	-19.7%	-26.6%	-31.3%
\$4,000,000	0.0291	0.0372	0.0628	0.0933	0.0305	0.0454	0.0852	0.1373	-4.6%	-18.1%	-26.3%	-32.0%
\$5,000,000	0.0244	0.0307	0.0517	0.0778	0.0247	0.0366	0.0691	0.1144	-1.2%	-16.1%	-25.2%	-32.0%
\$6,000,000	0.0211	0.0266	0.0440	0.0664	0.0211	0.0306	0.0580	0.0973	0.0%	-13.1%	-24.1%	-31.8%
\$7,000,000	0.0188	0.0234	0.0384	0.0578	0.0187	0.0266	0.0495	0.0839	0.5%	-12.0%	-22.4%	-31.1%
\$8,000,000	0.0173	0.0211	0.0341	0.0512	0.0168	0.0237	0.0434	0.0736	3.0%	-11.0%	-21.4%	-30.4%
\$9,000,000	0.0162	0.0194	0.0310	0.0460	0.0158	0.0214	0.0386	0.0650	2.5%	-9.3%	-19.7%	-29.2%
\$10,000,000	0.0151	0.0182	0.0286	0.0419	0.0144	0.0199	0.0348	0.0584	4.9%	-8.5%	-17.8%	-28.3%

\* HG A+B = HG 1, HG C+D = HG 2, HG E+F = HG 3, HG G = HG 4

DELAWARE  
EXCESS LOSS FACTOR STUDY  
PROPOSED EFFECTIVE DATE: 12/1/09  
**Excess Loss (Pure Premium) Factors**

Per Accident Limit	2008 RR Current Excess Loss Factors Based on New HG definition*				2008 RR Current Excess Loss Factors				Percentage Change			
	1	2	3	4	I	II	III	IV	1-I	2-II	3-III	4-IV
\$10,000	0.734	0.752	0.787	0.802	0.731	0.739	0.782	0.808	0.4%	1.8%	0.6%	-0.7%
\$15,000	0.710	0.731	0.771	0.788	0.696	0.709	0.759	0.794	2.0%	3.1%	1.6%	-0.7%
\$20,000	0.690	0.712	0.757	0.777	0.667	0.684	0.743	0.781	3.4%	4.1%	1.9%	-0.5%
\$25,000	0.672	0.695	0.743	0.765	0.640	0.664	0.727	0.769	5.0%	4.7%	2.2%	-0.5%
\$30,000	0.656	0.681	0.731	0.757	0.620	0.644	0.715	0.758	5.8%	5.8%	2.3%	-0.1%
\$35,000	0.643	0.668	0.720	0.746	0.600	0.624	0.702	0.748	7.2%	7.1%	2.6%	-0.2%
\$40,000	0.629	0.656	0.710	0.739	0.580	0.609	0.692	0.738	8.4%	7.8%	2.6%	0.2%
\$50,000	0.607	0.634	0.693	0.724	0.550	0.580	0.672	0.722	10.4%	9.3%	3.1%	0.3%
\$75,000	0.560	0.591	0.657	0.693	0.488	0.528	0.628	0.692	14.8%	11.9%	4.6%	0.2%
\$100,000	0.524	0.559	0.628	0.668	0.447	0.489	0.594	0.665	17.2%	14.3%	5.7%	0.5%
\$125,000	0.493	0.530	0.604	0.646	0.410	0.454	0.567	0.638	20.2%	16.7%	6.5%	1.3%
\$150,000	0.466	0.504	0.584	0.627	0.383	0.426	0.545	0.618	21.7%	18.3%	7.3%	1.4%
\$175,000	0.444	0.482	0.562	0.610	0.358	0.405	0.522	0.599	24.0%	19.0%	7.7%	1.8%
\$200,000	0.422	0.463	0.546	0.593	0.337	0.384	0.500	0.580	25.2%	20.6%	9.2%	2.3%
\$225,000	0.402	0.444	0.530	0.579	0.317	0.364	0.480	0.563	26.8%	22.1%	10.4%	2.9%
\$250,000	0.383	0.427	0.514	0.566	0.299	0.343	0.462	0.546	28.1%	24.5%	11.4%	3.7%
\$275,000	0.366	0.412	0.500	0.552	0.281	0.327	0.443	0.529	30.2%	26.0%	12.9%	4.4%
\$300,000	0.349	0.396	0.488	0.540	0.268	0.311	0.425	0.512	30.5%	27.3%	14.8%	5.5%
\$325,000	0.333	0.382	0.474	0.529	0.254	0.299	0.408	0.496	31.1%	28.0%	16.3%	6.6%
\$350,000	0.316	0.366	0.463	0.517	0.243	0.286	0.394	0.481	30.0%	28.0%	17.5%	7.6%
\$375,000	0.301	0.353	0.451	0.507	0.232	0.274	0.381	0.465	29.7%	29.1%	18.4%	9.1%
\$400,000	0.288	0.341	0.439	0.497	0.224	0.262	0.368	0.451	28.9%	30.2%	19.3%	10.2%
\$425,000	0.274	0.326	0.428	0.487	0.215	0.252	0.356	0.437	27.4%	29.4%	20.2%	11.5%
\$450,000	0.262	0.315	0.418	0.477	0.207	0.242	0.344	0.423	26.9%	30.2%	21.5%	12.8%
\$475,000	0.250	0.304	0.406	0.468	0.198	0.234	0.332	0.412	26.3%	29.9%	22.3%	13.6%
\$500,000	0.239	0.292	0.396	0.459	0.192	0.226	0.320	0.402	24.5%	29.2%	23.8%	14.3%
\$600,000	0.200	0.252	0.358	0.424	0.169	0.199	0.285	0.359	18.3%	26.6%	25.6%	18.1%
\$700,000	0.169	0.219	0.325	0.393	0.151	0.177	0.256	0.324	11.9%	23.7%	27.0%	21.3%
\$800,000	0.143	0.191	0.295	0.364	0.138	0.162	0.234	0.298	3.6%	17.9%	26.1%	22.1%
\$900,000	0.125	0.182	0.269	0.338	0.125	0.148	0.216	0.275	0.0%	23.0%	24.5%	22.9%
\$1,000,000	0.1098	0.1490	0.2466	0.3139	0.1151	0.1370	0.1997	0.2535	-4.6%	8.8%	23.5%	23.8%
\$2,000,000	0.0588	0.0850	0.1493	0.2169	0.0683	0.0803	0.1171	0.1501	-13.9%	5.9%	27.5%	44.5%
\$3,000,000	0.0401	0.0594	0.1088	0.1689	0.0503	0.0588	0.0851	0.1087	-20.3%	1.0%	27.8%	55.4%
\$4,000,000	0.0305	0.0454	0.0852	0.1373	0.0408	0.0475	0.0682	0.0867	-25.2%	-4.4%	24.9%	58.4%
\$5,000,000	0.0247	0.0366	0.0691	0.1144	0.0349	0.0403	0.0576	0.0725	-29.2%	-9.2%	20.0%	57.8%
\$6,000,000	0.0211	0.0306	0.0580	0.0973	0.0306	0.0354	0.0502	0.0627	-31.0%	-13.6%	15.5%	55.2%
\$7,000,000	0.0187	0.0266	0.0495	0.0839	0.0276	0.0320	0.0446	0.0557	-32.2%	-16.9%	11.0%	50.6%
\$8,000,000	0.0168	0.0237	0.0434	0.0736	0.0250	0.0291	0.0404	0.0508	-32.8%	-18.6%	7.4%	44.9%
\$9,000,000	0.0158	0.0214	0.0386	0.0650	0.0233	0.0267	0.0373	0.0467	-32.2%	-19.9%	3.5%	39.2%
\$10,000,000	0.0144	0.0199	0.0348	0.0584	0.0216	0.0248	0.0342	0.0426	-33.3%	-19.8%	1.8%	37.1%

\* HG A+B = HG 1, HG C+D = HG 2, HG E+F = HG 3, HG G = HG 4