

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 17b. Those same excess ratios are presented herein and adjusted to include a provision for allocated loss adjustment expenses.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A-G and pages 3 and 4 show similar calculations for hazard groups 1-4.

These factors are applicable to voluntary market loss costs.

DELAWARE
 Excess Loss Factor Study
 Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Loss Limitation	DE Hazard Group Excess Loss Factors							ELF adjusted for LBA's						ELF adjusted for LBA's & Risk Load											
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	TCR	0.9234	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)			
	Pg2	Pg3	Pg4	Pg5	Pg6	Pg7	Pg8	(1)*TCR	(1)*TCR	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR											
\$10,000	0.833	0.850	0.864	0.873	0.889	0.908	0.914	0.769	0.785	0.798	0.806	0.821	0.838	0.844	0.774	0.790	0.803	0.811	0.826	0.843	0.849				
\$15,000	0.800	0.820	0.835	0.845	0.862	0.885	0.892	0.739	0.757	0.771	0.780	0.796	0.817	0.824	0.744	0.762	0.776	0.785	0.801	0.822	0.829				
\$20,000	0.772	0.793	0.809	0.821	0.839	0.864	0.872	0.713	0.732	0.747	0.758	0.775	0.798	0.805	0.718	0.737	0.752	0.763	0.780	0.803	0.810				
\$25,000	0.748	0.770	0.788	0.799	0.818	0.846	0.853	0.691	0.711	0.728	0.738	0.755	0.781	0.788	0.696	0.716	0.733	0.743	0.760	0.786	0.793				
\$30,000	0.728	0.751	0.768	0.780	0.800	0.828	0.837	0.672	0.693	0.709	0.720	0.739	0.765	0.773	0.677	0.698	0.714	0.725	0.744	0.770	0.778				
\$35,000	0.708	0.731	0.749	0.763	0.783	0.814	0.823	0.654	0.675	0.692	0.705	0.723	0.752	0.760	0.659	0.680	0.697	0.710	0.728	0.757	0.765				
\$40,000	0.692	0.716	0.734	0.747	0.767	0.800	0.809	0.639	0.661	0.678	0.690	0.708	0.739	0.747	0.644	0.666	0.683	0.695	0.713	0.744	0.752				
\$50,000	0.661	0.686	0.706	0.719	0.739	0.774	0.783	0.610	0.633	0.652	0.664	0.682	0.715	0.723	0.615	0.638	0.657	0.669	0.687	0.720	0.728				
\$75,000	0.605	0.631	0.649	0.663	0.684	0.721	0.731	0.559	0.583	0.599	0.612	0.632	0.666	0.675	0.564	0.588	0.604	0.617	0.637	0.671	0.680				
\$100,000	0.559	0.586	0.605	0.620	0.642	0.680	0.690	0.516	0.541	0.559	0.573	0.593	0.628	0.637	0.521	0.546	0.564	0.578	0.598	0.633	0.642				
\$125,000	0.521	0.547	0.567	0.583	0.604	0.644	0.654	0.481	0.505	0.524	0.538	0.558	0.595	0.604	0.486	0.510	0.529	0.543	0.563	0.600	0.609				
\$150,000	0.488	0.515	0.535	0.550	0.572	0.612	0.625	0.451	0.476	0.494	0.508	0.528	0.565	0.577	0.456	0.481	0.499	0.513	0.533	0.570	0.582				
\$175,000	0.461	0.488	0.507	0.523	0.543	0.585	0.596	0.426	0.451	0.468	0.483	0.501	0.540	0.550	0.431	0.456	0.473	0.488	0.506	0.545	0.555				
\$200,000	0.433	0.463	0.482	0.497	0.519	0.560	0.572	0.400	0.428	0.445	0.459	0.479	0.517	0.528	0.405	0.433	0.450	0.464	0.484	0.522	0.533				
\$225,000	0.410	0.437	0.457	0.474	0.495	0.538	0.549	0.379	0.404	0.422	0.438	0.457	0.497	0.507	0.384	0.409	0.427	0.443	0.462	0.502	0.512				
\$250,000	0.388	0.416	0.435	0.451	0.473	0.516	0.528	0.358	0.384	0.402	0.416	0.437	0.476	0.488	0.363	0.389	0.407	0.421	0.442	0.481	0.493				
\$275,000	0.366	0.395	0.415	0.431	0.453	0.495	0.508	0.338	0.365	0.383	0.398	0.418	0.457	0.469	0.343	0.370	0.388	0.403	0.423	0.462	0.474				
\$300,000	0.345	0.373	0.394	0.411	0.433	0.477	0.488	0.319	0.344	0.364	0.380	0.400	0.440	0.451	0.324	0.349	0.369	0.385	0.405	0.445	0.456				
\$325,000	0.326	0.355	0.374	0.393	0.415	0.458	0.471	0.301	0.328	0.345	0.363	0.383	0.423	0.435	0.306	0.333	0.350	0.368	0.388	0.428	0.440				
\$350,000	0.308	0.337	0.356	0.373	0.397	0.441	0.453	0.284	0.311	0.329	0.344	0.367	0.407	0.418	0.289	0.316	0.334	0.349	0.372	0.412	0.423				
\$375,000	0.289	0.318	0.339	0.356	0.378	0.424	0.437	0.267	0.294	0.313	0.329	0.349	0.392	0.404	0.272	0.299	0.318	0.334	0.354	0.397	0.409				
\$400,000	0.274	0.302	0.323	0.339	0.363	0.407	0.420	0.253	0.279	0.298	0.313	0.335	0.376	0.388	0.258	0.284	0.303	0.318	0.340	0.381	0.393				
\$425,000	0.259	0.286	0.308	0.324	0.346	0.391	0.404	0.239	0.264	0.284	0.299	0.319	0.361	0.373	0.244	0.269	0.289	0.304	0.324	0.366	0.378				
\$450,000	0.244	0.273	0.291	0.309	0.332	0.376	0.389	0.225	0.252	0.269	0.285	0.307	0.347	0.359	0.230	0.257	0.274	0.290	0.312	0.352	0.364				
\$475,000	0.233	0.259	0.278	0.294	0.317	0.362	0.374	0.215	0.239	0.257	0.271	0.293	0.334	0.345	0.220	0.244	0.262	0.276	0.298	0.339	0.350				
\$500,000	0.219	0.246	0.265	0.281	0.302	0.347	0.360	0.202	0.227	0.245	0.259	0.279	0.320	0.332	0.207	0.232	0.250	0.264	0.284	0.325	0.337				
\$600,000	0.179	0.203	0.220	0.234	0.256	0.299	0.311	0.165	0.187	0.203	0.216	0.236	0.276	0.287	0.170	0.192	0.208	0.221	0.241	0.281	0.292				
\$700,000	0.148	0.169	0.186	0.200	0.218	0.259	0.271	0.137	0.156	0.172	0.185	0.201	0.239	0.250	0.142	0.161	0.177	0.190	0.206	0.244	0.255				
\$800,000	0.124	0.146	0.159	0.171	0.187	0.227	0.236	0.115	0.135	0.147	0.158	0.173	0.210	0.218	0.120	0.140	0.152	0.163	0.178	0.215	0.223				
\$900,000	0.107	0.125	0.138	0.149	0.164	0.201	0.210	0.099	0.115	0.127	0.138	0.151	0.186	0.194	0.104	0.120	0.132	0.143	0.156	0.191	0.199				
\$1,000,000	0.0929	0.1105	0.1220	0.1309	0.1454	0.1811	0.1882	0.0858	0.1020	0.1127	0.1209	0.1343	0.1672	0.1738	0.0908	0.1070	0.1177	0.1259	0.1393	0.1722	0.1788				
\$2,000,000	0.0471	0.0569	0.0633	0.0723	0.0819	0.1070	0.1172	0.0435	0.0525	0.0585	0.0668	0.0756	0.0988	0.1082	0.0485	0.0575	0.0635	0.0718	0.0806	0.1038	0.1132				
\$3,000,000	0.0311	0.0377	0.0426	0.0497	0.0573	0.0773	0.0873	0.0287	0.0348	0.0393	0.0459	0.0529	0.0714	0.0806	0.0337	0.0398	0.0443	0.0509	0.0579	0.0764	0.0856				
\$4,000,000	0.0229	0.0280	0.0315	0.0377	0.0439	0.0603	0.0694	0.0211	0.0259	0.0291	0.0348	0.0405	0.0557	0.0641	0.0261	0.0309	0.0341	0.0398	0.0455	0.0607	0.0691				
\$5,000,000	0.0182	0.0220	0.0250	0.0300	0.0353	0.0489	0.0574	0.0168	0.0203	0.0231	0.0277	0.0326	0.0452	0.0530	0.0218	0.0253	0.0281	0.0327	0.0376	0.0502	0.0580				
\$6,000,000	0.0150	0.0183	0.0206	0.0247	0.0292	0.0407	0.0484	0.0139	0.0169	0.0190	0.0228	0.0270	0.0376	0.0447	0.0189	0.0219	0.0240	0.0278	0.0320	0.0426	0.0497				
\$7,000,000	0.0130	0.0159	0.0174	0.0211	0.0250	0.0350	0.0416	0.0120	0.0147	0.0161	0.0195	0.0231	0.0323	0.0384	0.0170	0.0197	0.0211	0.0245	0.0281	0.0373	0.0434				
\$8,000,000	0.0115	0.0139	0.0156	0.0186	0.0218	0.0304	0.0367	0.0106	0.0128	0.0144	0.0172	0.0201	0.0281	0.0339	0.0156	0.0178	0.0194	0.0222	0.0251	0.0331	0.0389				
\$9,000,000	0.0104	0.0125	0.0138	0.0164	0.0192	0.0270	0.0324	0.0096	0.0115	0.0127	0.0151	0.0177	0.0249	0.0299	0.0144	0.0165	0.0177	0.0201	0.0227	0.0299	0.0349				
\$10,000,000	0.0093	0.0112	0.0122	0.0147	0.0173	0.0243	0.0290	0.0086	0.0103	0.0113	0.0136	0.0160	0.0224	0.0268	0.0129	0.0153	0.0163	0.0186	0.0210	0.0274	0.0318				

* 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: 12/1/10
Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Per Accident Limit	2010 Excess Loss Factors							2009 Excess Loss Factors							Percentage Change						
	A	B	C	D	E	F	G	A	B	C	D	E	F	G	A	B	C	D	E	F	G
\$10,000	0.774	0.790	0.803	0.811	0.826	0.843	0.849	0.769	0.788	0.792	0.822	0.830	0.848	0.854	0.7%	0.3%	1.4%	-1.3%	-0.5%	-0.6%	-0.6%
\$15,000	0.744	0.762	0.776	0.785	0.801	0.822	0.829	0.742	0.760	0.763	0.798	0.808	0.829	0.836	0.3%	0.3%	1.7%	-1.6%	-0.9%	-0.8%	-0.8%
\$20,000	0.718	0.737	0.752	0.763	0.780	0.803	0.810	0.717	0.735	0.739	0.778	0.789	0.812	0.821	0.1%	0.3%	1.8%	-1.9%	-1.1%	-1.1%	-1.3%
\$25,000	0.696	0.716	0.733	0.743	0.760	0.786	0.793	0.695	0.713	0.719	0.760	0.773	0.798	0.808	0.1%	0.4%	1.9%	-2.2%	-1.7%	-1.5%	-1.9%
\$30,000	0.677	0.698	0.714	0.725	0.744	0.770	0.778	0.678	0.693	0.698	0.743	0.757	0.784	0.795	-0.1%	0.7%	2.3%	-2.4%	-1.7%	-1.8%	-2.1%
\$35,000	0.659	0.680	0.697	0.710	0.728	0.757	0.765	0.661	0.676	0.681	0.729	0.742	0.772	0.784	-0.3%	0.6%	2.3%	-2.6%	-1.9%	-1.9%	-2.4%
\$40,000	0.644	0.666	0.683	0.695	0.713	0.744	0.752	0.646	0.661	0.668	0.716	0.730	0.760	0.773	-0.3%	0.8%	2.2%	-2.9%	-2.3%	-2.1%	-2.7%
\$50,000	0.615	0.638	0.657	0.669	0.687	0.720	0.728	0.621	0.634	0.642	0.692	0.706	0.739	0.752	-1.0%	0.6%	2.3%	-3.3%	-2.7%	-2.6%	-3.2%
\$75,000	0.564	0.588	0.604	0.617	0.637	0.671	0.680	0.567	0.580	0.588	0.641	0.662	0.698	0.711	-0.5%	1.4%	2.7%	-3.7%	-3.8%	-3.9%	-4.4%
\$100,000	0.521	0.546	0.564	0.578	0.598	0.633	0.642	0.524	0.538	0.548	0.603	0.622	0.658	0.679	-0.6%	1.5%	2.9%	-4.1%	-3.9%	-3.8%	-5.4%
\$125,000	0.486	0.510	0.529	0.543	0.563	0.600	0.609	0.490	0.503	0.514	0.571	0.589	0.628	0.646	-0.8%	1.4%	2.9%	-4.9%	-4.4%	-4.5%	-5.7%
\$150,000	0.456	0.481	0.499	0.513	0.533	0.570	0.582	0.461	0.474	0.484	0.543	0.564	0.603	0.620	-1.1%	1.5%	3.1%	-5.5%	-5.5%	-5.5%	-6.1%
\$175,000	0.431	0.456	0.473	0.488	0.506	0.545	0.555	0.435	0.448	0.459	0.520	0.540	0.580	0.599	-0.9%	1.8%	3.1%	-6.2%	-6.3%	-6.0%	-7.3%
\$200,000	0.405	0.433	0.450	0.464	0.484	0.522	0.533	0.412	0.425	0.436	0.498	0.519	0.561	0.578	-1.7%	1.9%	3.2%	-6.8%	-6.7%	-7.0%	-7.8%
\$225,000	0.384	0.409	0.427	0.443	0.462	0.502	0.512	0.390	0.404	0.416	0.479	0.499	0.542	0.561	-1.5%	1.2%	2.6%	-7.5%	-7.4%	-7.4%	-8.7%
\$250,000	0.363	0.389	0.407	0.421	0.442	0.481	0.493	0.369	0.384	0.396	0.460	0.482	0.525	0.544	-1.6%	1.3%	2.8%	-8.5%	-8.3%	-8.4%	-9.4%
\$275,000	0.343	0.369	0.388	0.403	0.423	0.462	0.474	0.350	0.364	0.378	0.442	0.465	0.509	0.530	-2.0%	1.4%	2.6%	-8.8%	-9.0%	-9.2%	-10.6%
\$300,000	0.324	0.349	0.369	0.385	0.405	0.445	0.456	0.331	0.346	0.359	0.426	0.449	0.494	0.515	-2.1%	0.9%	2.8%	-9.6%	-9.8%	-9.9%	-11.5%
\$325,000	0.306	0.332	0.350	0.367	0.388	0.428	0.440	0.312	0.329	0.343	0.409	0.433	0.479	0.501	-1.9%	0.9%	2.0%	-10.3%	-10.4%	-10.6%	-12.2%
\$350,000	0.289	0.316	0.334	0.349	0.371	0.412	0.423	0.295	0.311	0.327	0.393	0.418	0.465	0.486	-2.0%	1.6%	2.1%	-11.2%	-11.2%	-11.4%	-13.0%
\$375,000	0.272	0.299	0.318	0.334	0.354	0.397	0.408	0.279	0.295	0.311	0.378	0.404	0.451	0.473	-2.5%	1.4%	2.3%	-11.6%	-12.4%	-12.0%	-13.7%
\$400,000	0.258	0.284	0.303	0.318	0.339	0.381	0.393	0.265	0.281	0.296	0.363	0.390	0.437	0.461	-2.6%	1.1%	2.4%	-12.4%	-13.1%	-12.8%	-14.8%
\$425,000	0.244	0.269	0.289	0.304	0.324	0.366	0.378	0.250	0.267	0.282	0.350	0.376	0.425	0.449	-2.4%	0.7%	2.5%	-13.1%	-13.8%	-13.9%	-15.8%
\$450,000	0.230	0.257	0.274	0.290	0.311	0.352	0.364	0.238	0.253	0.268	0.337	0.364	0.412	0.437	-3.4%	1.6%	2.2%	-13.9%	-14.6%	-14.6%	-16.7%
\$475,000	0.219	0.244	0.262	0.276	0.297	0.339	0.350	0.225	0.241	0.256	0.325	0.351	0.400	0.425	-2.7%	1.2%	2.3%	-15.1%	-15.4%	-15.3%	-17.6%
\$500,000	0.207	0.232	0.250	0.264	0.284	0.325	0.337	0.214	0.229	0.244	0.312	0.339	0.388	0.413	-3.3%	1.3%	2.5%	-15.4%	-16.2%	-16.2%	-18.4%
\$600,000	0.170	0.192	0.208	0.221	0.241	0.281	0.292	0.175	0.188	0.203	0.270	0.297	0.345	0.370	-2.9%	2.1%	2.5%	-18.1%	-18.9%	-18.6%	-21.1%
\$700,000	0.142	0.161	0.177	0.190	0.206	0.244	0.255	0.145	0.158	0.171	0.236	0.262	0.310	0.335	-2.1%	1.9%	3.5%	-19.5%	-21.4%	-21.3%	-23.9%
\$800,000	0.120	0.140	0.152	0.163	0.178	0.215	0.223	0.126	0.134	0.147	0.207	0.231	0.279	0.303	-4.8%	4.5%	3.4%	-21.3%	-22.9%	-22.9%	-26.4%
\$900,000	0.104	0.120	0.132	0.143	0.156	0.191	0.199	0.107	0.115	0.126	0.184	0.209	0.253	0.278	-2.8%	4.3%	4.8%	-22.3%	-25.4%	-24.5%	-28.4%
\$1,000,000	0.0908	0.1070	0.1177	0.1259	0.1393	0.1722	0.1788	0.0933	0.1014	0.1100	0.1719	0.1887	0.2327	0.2558	-2.7%	5.5%	7.0%	-26.8%	-26.2%	-26.0%	-30.1%
\$2,000,000	0.0485	0.0575	0.0635	0.0718	0.0806	0.1038	0.1132	0.0524	0.0570	0.0621	0.0987	0.1099	0.1398	0.1658	-7.4%	0.9%	2.3%	-27.3%	-26.7%	-25.8%	-31.7%
\$3,000,000	0.0337	0.0398	0.0443	0.0509	0.0579	0.0764	0.0856	0.0371	0.0404	0.0440	0.0704	0.0792	0.1020	0.1254	-9.2%	-1.5%	0.7%	-27.7%	-26.9%	-25.1%	-31.7%
\$4,000,000	0.0261	0.0309	0.0341	0.0398	0.0455	0.0607	0.0691	0.0290	0.0317	0.0347	0.0549	0.0622	0.0806	0.1008	-10.0%	-2.5%	-1.7%	-27.5%	-26.8%	-24.7%	-31.4%
\$5,000,000	0.0218	0.0253	0.0281	0.0327	0.0376	0.0502	0.0580	0.0242	0.0263	0.0287	0.0450	0.0509	0.0663	0.0840	-9.9%	-3.8%	-2.1%	-27.3%	-26.1%	-24.3%	-31.0%
\$6,000,000	0.0189	0.0219	0.0240	0.0278	0.0320	0.0426	0.0497	0.0212	0.0229	0.0246	0.0384	0.0432	0.0563	0.0714	-10.8%	-4.4%	-2.4%	-27.6%	-25.9%	-24.3%	-30.4%
\$7,000,000	0.0170	0.0197	0.0211	0.0245	0.0281	0.0373	0.0434	0.0189	0.0203	0.0219	0.0335	0.0377	0.0492	0.0622	-10.1%	-3.0%	-3.7%	-26.9%	-25.5%	-24.2%	-30.2%
\$8,000,000	0.0156	0.0178	0.0194	0.0222	0.0251	0.0331	0.0389	0.0175	0.0187	0.0199	0.0300	0.0338	0.0435	0.0552	-10.9%	-4.8%	-2.5%	-26.0%	-25.7%	-23.9%	-29.5%
\$9,000,000	0.0142	0.0165	0.0177	0.0201	0.0227	0.0299	0.0349	0.0164	0.0173	0.0184	0.0275	0.0305	0.0391	0.0494	-13.4%	-4.6%	-3.8%	-26.9%	-25.6%	-23.5%	-29.4%
\$10,000,000	0.0129	0.0153	0.0163	0.0186	0.0210	0.0274	0.0318	0.0154	0.0162	0.0172	0.0253	0.0281	0.0359	0.0451	-16.2%	-5.6%	-5.2%	-26.5%	-25.3%	-23.7%	-29.5%

Delaware
 Excess Loss Factor Study
 Excess Loss (Pure Premium) Factors with Adjustment for ALAE

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
	(10) Pg1 Col(1)	(11) Pg2 Col(1)	(12) Pg3 Col(1)	(13) Pg4 Col(1)	(14) (10)*LBA	(15) (11)*LBA	(16) (12)*LBA	(17) (13)*LBA	(18) Columns (14)-(17) + 0.005 (Max Adj = 1/2 ELF)	(19)	(20)	(21)
\$10,000	0.845	0.867	0.896	0.914	0.780	0.801	0.827	0.844	0.785	0.806	0.832	0.849
\$15,000	0.814	0.838	0.871	0.892	0.752	0.774	0.804	0.824	0.757	0.779	0.809	0.829
\$20,000	0.788	0.814	0.849	0.872	0.728	0.752	0.784	0.805	0.733	0.757	0.789	0.810
\$25,000	0.766	0.792	0.829	0.853	0.707	0.731	0.765	0.788	0.712	0.736	0.770	0.793
\$30,000	0.745	0.773	0.812	0.837	0.688	0.714	0.750	0.773	0.693	0.719	0.755	0.778
\$35,000	0.726	0.756	0.796	0.823	0.670	0.698	0.735	0.760	0.675	0.703	0.740	0.765
\$40,000	0.709	0.738	0.781	0.809	0.655	0.681	0.721	0.747	0.660	0.686	0.726	0.752
\$50,000	0.681	0.709	0.752	0.783	0.629	0.655	0.694	0.723	0.634	0.660	0.699	0.728
\$75,000	0.625	0.653	0.699	0.731	0.577	0.603	0.645	0.675	0.582	0.608	0.650	0.680
\$100,000	0.580	0.610	0.657	0.690	0.536	0.563	0.607	0.637	0.541	0.568	0.612	0.642
\$125,000	0.542	0.572	0.620	0.654	0.500	0.528	0.573	0.604	0.505	0.533	0.578	0.609
\$150,000	0.511	0.540	0.588	0.625	0.472	0.499	0.543	0.577	0.477	0.504	0.548	0.582
\$175,000	0.482	0.511	0.561	0.596	0.445	0.472	0.518	0.550	0.450	0.477	0.523	0.555
\$200,000	0.455	0.485	0.535	0.572	0.420	0.448	0.494	0.528	0.425	0.453	0.499	0.533
\$225,000	0.431	0.462	0.512	0.549	0.398	0.427	0.473	0.507	0.403	0.432	0.478	0.512
\$250,000	0.410	0.440	0.490	0.528	0.379	0.406	0.452	0.488	0.384	0.411	0.457	0.493
\$275,000	0.389	0.418	0.469	0.508	0.359	0.386	0.433	0.469	0.364	0.391	0.438	0.474
\$300,000	0.368	0.399	0.450	0.488	0.340	0.368	0.416	0.451	0.345	0.373	0.421	0.456
\$325,000	0.349	0.379	0.431	0.471	0.322	0.350	0.398	0.435	0.327	0.355	0.403	0.440
\$350,000	0.331	0.361	0.414	0.453	0.306	0.333	0.382	0.418	0.311	0.338	0.387	0.423
\$375,000	0.313	0.343	0.396	0.437	0.289	0.317	0.366	0.404	0.294	0.322	0.371	0.409
\$400,000	0.296	0.327	0.379	0.420	0.273	0.302	0.350	0.388	0.278	0.307	0.355	0.393
\$425,000	0.281	0.312	0.363	0.404	0.259	0.288	0.335	0.373	0.264	0.293	0.340	0.378
\$450,000	0.268	0.295	0.349	0.389	0.247	0.272	0.322	0.359	0.252	0.277	0.327	0.364
\$475,000	0.254	0.282	0.334	0.374	0.235	0.260	0.308	0.345	0.240	0.265	0.313	0.350
\$500,000	0.242	0.269	0.321	0.360	0.223	0.248	0.296	0.332	0.228	0.253	0.301	0.337
\$600,000	0.199	0.223	0.273	0.311	0.184	0.206	0.252	0.287	0.189	0.211	0.257	0.292
\$700,000	0.166	0.189	0.234	0.271	0.153	0.175	0.216	0.250	0.158	0.180	0.221	0.255
\$800,000	0.141	0.161	0.203	0.236	0.130	0.149	0.187	0.218	0.135	0.154	0.192	0.223
\$900,000	0.123	0.139	0.178	0.210	0.114	0.128	0.164	0.194	0.119	0.133	0.169	0.199
* \$1,000,000	0.1079	0.1232	0.1590	0.1882	0.0996	0.1138	0.1468	0.1738	0.1046	0.1188	0.1518	0.1788
\$2,000,000	0.0551	0.0654	0.0913	0.1172	0.0509	0.0604	0.0843	0.1082	0.0559	0.0654	0.0893	0.1132
\$3,000,000	0.0367	0.0442	0.0649	0.0873	0.0339	0.0408	0.0599	0.0806	0.0389	0.0458	0.0649	0.0856
\$4,000,000	0.0270	0.0331	0.0499	0.0694	0.0249	0.0306	0.0461	0.0641	0.0299	0.0356	0.0511	0.0691
\$5,000,000	0.0215	0.0262	0.0402	0.0574	0.0199	0.0242	0.0371	0.0530	0.0249	0.0292	0.0421	0.0580
\$6,000,000	0.0178	0.0217	0.0335	0.0484	0.0164	0.0200	0.0309	0.0447	0.0214	0.0250	0.0359	0.0497
\$7,000,000	0.0152	0.0185	0.0286	0.0416	0.0140	0.0171	0.0264	0.0384	0.0190	0.0221	0.0314	0.0434
\$8,000,000	0.0134	0.0163	0.0250	0.0367	0.0124	0.0151	0.0231	0.0339	0.0174	0.0201	0.0281	0.0389
\$9,000,000	0.0119	0.0143	0.0221	0.0324	0.0110	0.0132	0.0204	0.0299	0.0160	0.0182	0.0254	0.0349
\$10,000,000	0.0108	0.0131	0.0199	0.0290	0.0100	0.0121	0.0184	0.0268	0.0150	0.0171	0.0234	0.0318

* 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: 12/1/10
Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Per Accident Limit	2010 Excess Loss Factors				2009 Excess Loss Factors				Percentage Change			
	1	2	3	4	1	2	3	4	1	2	3	4
\$10,000	0.785	0.806	0.832	0.849	0.779	0.798	0.837	0.854	0.8%	1.0%	-0.6%	-0.6%
\$15,000	0.757	0.779	0.809	0.829	0.751	0.772	0.815	0.836	0.8%	0.9%	-0.7%	-0.8%
\$20,000	0.733	0.757	0.789	0.810	0.727	0.750	0.796	0.821	0.8%	0.9%	-0.9%	-1.3%
\$25,000	0.712	0.736	0.770	0.793	0.706	0.728	0.780	0.808	0.8%	1.1%	-1.3%	-1.9%
\$30,000	0.693	0.719	0.755	0.778	0.686	0.710	0.765	0.795	1.0%	1.3%	-1.3%	-2.1%
\$35,000	0.675	0.703	0.740	0.765	0.670	0.695	0.750	0.784	0.7%	1.2%	-1.3%	-2.4%
\$40,000	0.660	0.686	0.726	0.752	0.656	0.681	0.738	0.773	0.6%	0.7%	-1.6%	-2.7%
\$50,000	0.634	0.660	0.699	0.728	0.630	0.656	0.716	0.752	0.6%	0.6%	-2.4%	-3.2%
\$75,000	0.582	0.608	0.650	0.680	0.576	0.602	0.672	0.711	1.0%	1.0%	-3.3%	-4.4%
\$100,000	0.541	0.568	0.612	0.642	0.534	0.565	0.632	0.679	1.3%	0.5%	-3.2%	-5.4%
\$125,000	0.505	0.533	0.578	0.609	0.499	0.529	0.600	0.646	1.2%	0.8%	-3.7%	-5.7%
\$150,000	0.477	0.504	0.548	0.582	0.472	0.502	0.575	0.620	1.2%	0.4%	-4.7%	-6.1%
\$175,000	0.450	0.477	0.523	0.555	0.444	0.477	0.551	0.599	1.4%	0.0%	-5.1%	-7.3%
\$200,000	0.425	0.453	0.499	0.533	0.422	0.453	0.531	0.578	0.7%	0.0%	-6.0%	-7.8%
\$225,000	0.403	0.432	0.478	0.512	0.401	0.434	0.511	0.561	0.5%	-0.5%	-6.5%	-8.7%
\$250,000	0.384	0.411	0.457	0.493	0.380	0.415	0.493	0.545	1.1%	-1.0%	-7.3%	-9.5%
\$275,000	0.364	0.391	0.438	0.474	0.361	0.397	0.477	0.530	0.8%	-1.5%	-8.2%	-10.6%
\$300,000	0.345	0.373	0.421	0.456	0.342	0.380	0.461	0.515	0.9%	-1.8%	-8.7%	-11.5%
\$325,000	0.327	0.355	0.403	0.440	0.325	0.363	0.446	0.500	0.8%	-2.2%	-9.6%	-12.0%
\$350,000	0.311	0.338	0.387	0.423	0.307	0.346	0.431	0.486	1.3%	-2.3%	-10.2%	-13.0%
\$375,000	0.294	0.322	0.371	0.408	0.292	0.330	0.417	0.473	0.7%	-2.4%	-11.0%	-13.7%
\$400,000	0.278	0.307	0.355	0.393	0.277	0.316	0.403	0.461	0.4%	-2.7%	-11.9%	-14.8%
\$425,000	0.264	0.292	0.340	0.378	0.262	0.301	0.390	0.449	0.8%	-3.0%	-12.8%	-15.8%
\$450,000	0.252	0.277	0.327	0.364	0.249	0.288	0.377	0.437	1.2%	-3.9%	-13.3%	-16.7%
\$475,000	0.240	0.265	0.313	0.350	0.237	0.276	0.364	0.425	1.3%	-3.9%	-14.0%	-17.6%
\$500,000	0.228	0.253	0.301	0.337	0.226	0.265	0.353	0.413	0.9%	-4.5%	-14.6%	-18.4%
\$600,000	0.189	0.211	0.257	0.292	0.186	0.222	0.311	0.370	1.6%	-5.0%	-17.4%	-21.1%
\$700,000	0.158	0.180	0.221	0.255	0.155	0.191	0.275	0.335	1.9%	-5.8%	-19.6%	-23.9%
\$800,000	0.135	0.154	0.192	0.223	0.132	0.164	0.246	0.303	2.3%	-6.1%	-22.0%	-26.4%
\$900,000	0.119	0.133	0.169	0.199	0.115	0.144	0.221	0.278	3.5%	-7.6%	-23.5%	-28.4%
\$1,000,000	0.1046	0.1188	0.1518	0.1788	0.0999	0.1266	0.2015	0.2558	4.7%	-6.2%	-24.7%	-30.1%
\$2,000,000	0.0559	0.0654	0.0893	0.1132	0.0564	0.0719	0.1187	0.1657	-0.9%	-9.0%	-24.8%	-31.7%
\$3,000,000	0.0389	0.0458	0.0649	0.0856	0.0399	0.0513	0.0862	0.1255	-2.5%	-10.7%	-24.7%	-31.8%
\$4,000,000	0.0299	0.0356	0.0511	0.0691	0.0311	0.0399	0.0677	0.1008	-3.9%	-10.8%	-24.5%	-31.4%
\$5,000,000	0.0249	0.0292	0.0421	0.0580	0.0260	0.0329	0.0556	0.0840	-4.2%	-11.2%	-24.3%	-31.0%
\$6,000,000	0.0214	0.0250	0.0359	0.0497	0.0225	0.0284	0.0472	0.0715	-4.9%	-12.0%	-23.9%	-30.5%
\$7,000,000	0.0190	0.0221	0.0314	0.0434	0.0200	0.0250	0.0413	0.0622	-5.0%	-11.6%	-24.0%	-30.2%
\$8,000,000	0.0174	0.0201	0.0281	0.0389	0.0183	0.0225	0.0366	0.0551	-4.9%	-10.7%	-23.2%	-29.4%
\$9,000,000	0.0160	0.0182	0.0254	0.0349	0.0171	0.0206	0.0332	0.0495	-6.4%	-11.7%	-23.5%	-29.5%
\$10,000,000	0.0150	0.0171	0.0234	0.0318	0.0160	0.0194	0.0306	0.0450	-6.3%	-11.9%	-23.5%	-29.3%

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