

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Premium Factors

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to express excess losses as a portion of residual market rates.

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.

DELAWARE  
 Excess Loss Factor Study  
 Excess Loss Premium Factors

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	TCR	0.6448	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)
	Pg2	Pg3	Pg4	Pg5	Pg6	Pg7	Pg8	(1)*TCR	(1)*TCR	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR	Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)						
\$10,000	0.833	0.850	0.864	0.873	0.889	0.908	0.914	0.537	0.548	0.557	0.563	0.573	0.585	0.589	0.542	0.553	0.562	0.568	0.578	0.590	0.594
\$15,000	0.800	0.820	0.835	0.845	0.862	0.885	0.892	0.516	0.529	0.538	0.545	0.556	0.571	0.575	0.521	0.534	0.543	0.550	0.561	0.576	0.580
\$20,000	0.772	0.793	0.809	0.821	0.839	0.864	0.872	0.498	0.511	0.522	0.529	0.541	0.557	0.562	0.503	0.516	0.527	0.534	0.546	0.562	0.567
\$25,000	0.748	0.770	0.788	0.799	0.818	0.846	0.853	0.482	0.496	0.508	0.515	0.527	0.546	0.550	0.487	0.501	0.513	0.520	0.532	0.551	0.555
\$30,000	0.728	0.751	0.768	0.780	0.800	0.828	0.837	0.469	0.484	0.495	0.503	0.516	0.534	0.540	0.474	0.489	0.500	0.508	0.521	0.539	0.545
\$35,000	0.708	0.731	0.749	0.763	0.783	0.814	0.823	0.457	0.471	0.483	0.492	0.505	0.525	0.531	0.462	0.476	0.488	0.497	0.510	0.530	0.536
\$40,000	0.692	0.716	0.734	0.747	0.767	0.800	0.809	0.446	0.462	0.473	0.482	0.495	0.516	0.522	0.451	0.467	0.478	0.487	0.500	0.521	0.527
\$50,000	0.661	0.686	0.706	0.719	0.739	0.774	0.783	0.426	0.442	0.455	0.464	0.477	0.499	0.505	0.431	0.447	0.460	0.469	0.482	0.504	0.510
\$75,000	0.605	0.631	0.649	0.663	0.684	0.721	0.731	0.390	0.407	0.418	0.428	0.441	0.465	0.471	0.395	0.412	0.423	0.433	0.446	0.470	0.476
\$100,000	0.559	0.586	0.605	0.620	0.642	0.680	0.690	0.360	0.378	0.390	0.400	0.414	0.438	0.445	0.365	0.383	0.395	0.405	0.419	0.443	0.450
\$125,000	0.521	0.547	0.567	0.583	0.604	0.644	0.654	0.336	0.353	0.366	0.376	0.389	0.415	0.422	0.341	0.358	0.371	0.381	0.394	0.420	0.427
\$150,000	0.488	0.515	0.535	0.550	0.572	0.612	0.625	0.315	0.332	0.345	0.355	0.369	0.395	0.403	0.320	0.337	0.350	0.360	0.374	0.400	0.408
\$175,000	0.461	0.488	0.507	0.523	0.543	0.585	0.596	0.297	0.315	0.327	0.337	0.350	0.377	0.384	0.302	0.320	0.332	0.342	0.355	0.382	0.389
\$200,000	0.433	0.463	0.482	0.497	0.519	0.560	0.572	0.279	0.299	0.311	0.320	0.335	0.361	0.369	0.284	0.304	0.316	0.325	0.340	0.366	0.374
\$225,000	0.410	0.437	0.457	0.474	0.495	0.538	0.549	0.264	0.282	0.295	0.306	0.319	0.347	0.354	0.269	0.287	0.300	0.311	0.324	0.352	0.359
\$250,000	0.388	0.416	0.435	0.451	0.473	0.516	0.528	0.250	0.268	0.280	0.291	0.305	0.333	0.340	0.255	0.273	0.285	0.296	0.310	0.338	0.345
\$275,000	0.366	0.395	0.415	0.431	0.453	0.495	0.508	0.236	0.255	0.268	0.278	0.292	0.319	0.328	0.241	0.260	0.273	0.283	0.297	0.324	0.333
\$300,000	0.345	0.373	0.394	0.411	0.433	0.477	0.488	0.222	0.241	0.254	0.265	0.279	0.308	0.315	0.227	0.246	0.259	0.270	0.284	0.313	0.320
\$325,000	0.326	0.355	0.374	0.393	0.415	0.458	0.471	0.210	0.229	0.241	0.253	0.268	0.295	0.304	0.215	0.234	0.246	0.258	0.273	0.300	0.309
\$350,000	0.308	0.337	0.356	0.373	0.397	0.441	0.453	0.199	0.217	0.230	0.241	0.256	0.284	0.292	0.204	0.222	0.235	0.246	0.261	0.289	0.297
\$375,000	0.289	0.318	0.339	0.356	0.378	0.424	0.437	0.186	0.205	0.219	0.230	0.244	0.273	0.282	0.191	0.210	0.224	0.235	0.249	0.278	0.287
\$400,000	0.274	0.302	0.323	0.339	0.363	0.407	0.420	0.177	0.195	0.208	0.219	0.234	0.262	0.271	0.182	0.200	0.213	0.224	0.239	0.267	0.276
\$425,000	0.259	0.286	0.308	0.324	0.346	0.391	0.404	0.167	0.184	0.199	0.209	0.223	0.252	0.260	0.172	0.189	0.204	0.214	0.228	0.257	0.265
\$450,000	0.244	0.273	0.291	0.309	0.332	0.376	0.389	0.157	0.176	0.188	0.199	0.214	0.242	0.251	0.162	0.181	0.193	0.204	0.219	0.247	0.256
\$475,000	0.233	0.259	0.278	0.294	0.317	0.362	0.374	0.150	0.167	0.179	0.190	0.204	0.233	0.241	0.155	0.172	0.184	0.195	0.209	0.238	0.246
\$500,000	0.219	0.246	0.265	0.281	0.302	0.347	0.360	0.141	0.159	0.171	0.181	0.195	0.224	0.232	0.146	0.164	0.176	0.186	0.200	0.229	0.237
\$600,000	0.179	0.203	0.220	0.234	0.256	0.299	0.311	0.115	0.131	0.142	0.151	0.165	0.193	0.201	0.120	0.136	0.147	0.156	0.170	0.198	0.206
\$700,000	0.148	0.169	0.186	0.200	0.218	0.259	0.271	0.095	0.109	0.120	0.129	0.141	0.167	0.175	0.100	0.114	0.125	0.134	0.146	0.172	0.180
\$800,000	0.124	0.146	0.159	0.171	0.187	0.227	0.236	0.080	0.094	0.103	0.110	0.121	0.146	0.152	0.085	0.099	0.108	0.115	0.126	0.151	0.157
\$900,000	0.107	0.125	0.138	0.149	0.164	0.201	0.210	0.069	0.081	0.089	0.096	0.106	0.130	0.135	0.074	0.086	0.094	0.101	0.111	0.135	0.140
\$1,000,000	0.0929	0.1105	0.1220	0.1309	0.1454	0.1811	0.1882	0.0599	0.0713	0.0787	0.0844	0.0938	0.1168	0.1214	0.0649	0.0763	0.0837	0.0894	0.0988	0.1218	0.1264
\$2,000,000	0.0471	0.0569	0.0633	0.0723	0.0819	0.1070	0.1172	0.0304	0.0367	0.0408	0.0466	0.0528	0.0690	0.0756	0.0354	0.0417	0.0458	0.0516	0.0578	0.0740	0.0806
\$3,000,000	0.0311	0.0377	0.0426	0.0497	0.0573	0.0773	0.0873	0.0201	0.0243	0.0275	0.0320	0.0369	0.0498	0.0563	0.0251	0.0293	0.0325	0.0370	0.0419	0.0548	0.0613
\$4,000,000	0.0229	0.0280	0.0315	0.0377	0.0439	0.0603	0.0694	0.0148	0.0181	0.0203	0.0243	0.0283	0.0389	0.0447	0.0198	0.0231	0.0253	0.0293	0.0333	0.0439	0.0497
\$5,000,000	0.0182	0.0220	0.0250	0.0300	0.0353	0.0489	0.0574	0.0117	0.0142	0.0161	0.0193	0.0228	0.0315	0.0370	0.0167	0.0192	0.0211	0.0243	0.0278	0.0365	0.0420
\$6,000,000	0.0150	0.0183	0.0206	0.0247	0.0292	0.0407	0.0484	0.0097	0.0118	0.0133	0.0159	0.0188	0.0262	0.0312	0.0146	0.0168	0.0183	0.0209	0.0238	0.0312	0.0362
\$7,000,000	0.0130	0.0159	0.0174	0.0211	0.0250	0.0350	0.0416	0.0084	0.0103	0.0112	0.0136	0.0161	0.0226	0.0268	0.0126	0.0153	0.0162	0.0186	0.0211	0.0276	0.0318
\$8,000,000	0.0115	0.0139	0.0156	0.0186	0.0218	0.0304	0.0367	0.0074	0.0090	0.0101	0.0120	0.0141	0.0196	0.0237	0.0111	0.0135	0.0151	0.0170	0.0191	0.0246	0.0287
\$9,000,000	0.0104	0.0125	0.0138	0.0164	0.0192	0.0270	0.0324	0.0067	0.0081	0.0089	0.0106	0.0124	0.0174	0.0209	0.0101	0.0122	0.0134	0.0156	0.0174	0.0224	0.0259
\$10,000,000	0.0093	0.0112	0.0122	0.0147	0.0173	0.0243	0.0290	0.0060	0.0072	0.0079	0.0095	0.0112	0.0157	0.0187	0.0090	0.0108	0.0119	0.0143	0.0162	0.0207	0.0237

\* 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 Premium Factors**

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	0.542	0.553	0.562	0.568	0.578	0.590	0.594	0.539	0.552	0.555	0.576	0.581	0.594	0.598	0.6%	0.2%	1.3%	-1.4%	-0.5%	-0.7%	-0.7%
\$15,000	0.521	0.534	0.543	0.550	0.561	0.576	0.580	0.520	0.532	0.535	0.559	0.566	0.580	0.585	0.2%	0.4%	1.5%	-1.6%	-0.9%	-0.7%	-0.9%
\$20,000	0.503	0.516	0.527	0.534	0.546	0.562	0.567	0.503	0.515	0.518	0.545	0.553	0.569	0.575	0.0%	0.2%	1.7%	-2.0%	-1.3%	-1.2%	-1.4%
\$25,000	0.487	0.501	0.513	0.520	0.532	0.551	0.555	0.487	0.499	0.504	0.532	0.541	0.559	0.566	0.0%	0.4%	1.8%	-2.3%	-1.7%	-1.4%	-1.9%
\$30,000	0.474	0.488	0.500	0.508	0.521	0.539	0.545	0.475	0.486	0.489	0.521	0.530	0.549	0.557	-0.2%	0.4%	2.2%	-2.5%	-1.7%	-1.8%	-2.2%
\$35,000	0.462	0.476	0.488	0.497	0.510	0.530	0.536	0.463	0.474	0.477	0.511	0.521	0.540	0.549	-0.2%	0.4%	2.3%	-2.7%	-2.1%	-1.9%	-2.4%
\$40,000	0.451	0.466	0.478	0.487	0.500	0.521	0.527	0.453	0.463	0.468	0.502	0.512	0.532	0.541	-0.4%	0.6%	2.1%	-3.0%	-2.3%	-2.1%	-2.6%
\$50,000	0.431	0.447	0.460	0.469	0.482	0.504	0.510	0.435	0.445	0.450	0.485	0.495	0.518	0.527	-0.9%	0.4%	2.2%	-3.3%	-2.6%	-2.7%	-3.2%
\$75,000	0.395	0.412	0.423	0.433	0.446	0.470	0.476	0.398	0.407	0.412	0.449	0.464	0.489	0.498	-0.8%	1.2%	2.7%	-3.6%	-3.9%	-3.9%	-4.4%
\$100,000	0.365	0.383	0.395	0.405	0.419	0.443	0.450	0.368	0.377	0.384	0.423	0.436	0.461	0.475	-0.8%	1.6%	2.9%	-4.3%	-3.9%	-3.9%	-5.3%
\$125,000	0.341	0.358	0.371	0.381	0.394	0.420	0.427	0.344	0.353	0.360	0.400	0.413	0.440	0.452	-0.9%	1.4%	3.1%	-4.8%	-4.6%	-4.5%	-5.5%
\$150,000	0.320	0.337	0.350	0.360	0.374	0.400	0.408	0.324	0.333	0.339	0.381	0.395	0.423	0.434	-1.2%	1.2%	3.2%	-5.5%	-5.3%	-5.4%	-6.0%
\$175,000	0.302	0.320	0.332	0.342	0.355	0.382	0.389	0.305	0.314	0.322	0.365	0.378	0.407	0.420	-1.0%	1.9%	3.1%	-6.3%	-6.1%	-6.1%	-7.4%
\$200,000	0.284	0.303	0.316	0.325	0.340	0.366	0.374	0.289	0.298	0.306	0.350	0.364	0.393	0.405	-1.7%	1.7%	3.3%	-7.1%	-6.6%	-6.9%	-7.7%
\$225,000	0.269	0.287	0.300	0.311	0.324	0.352	0.359	0.274	0.284	0.292	0.336	0.350	0.380	0.394	-1.8%	1.1%	2.7%	-7.4%	-7.4%	-7.4%	-8.9%
\$250,000	0.255	0.273	0.285	0.296	0.310	0.338	0.345	0.260	0.270	0.278	0.323	0.338	0.368	0.382	-1.9%	1.1%	2.5%	-8.4%	-8.3%	-8.2%	-9.7%
\$275,000	0.241	0.259	0.272	0.283	0.297	0.324	0.333	0.246	0.256	0.265	0.310	0.326	0.357	0.371	-2.0%	1.2%	2.6%	-8.7%	-8.9%	-9.2%	-10.2%
\$300,000	0.227	0.246	0.259	0.270	0.284	0.312	0.320	0.233	0.243	0.252	0.299	0.315	0.346	0.361	-2.6%	1.2%	2.8%	-9.7%	-9.8%	-9.8%	-11.4%
\$325,000	0.215	0.234	0.246	0.258	0.272	0.300	0.309	0.220	0.231	0.241	0.287	0.304	0.335	0.351	-2.3%	1.3%	2.1%	-10.1%	-10.5%	-10.4%	-12.0%
\$350,000	0.203	0.222	0.235	0.246	0.261	0.289	0.298	0.207	0.219	0.229	0.276	0.294	0.325	0.341	-1.9%	1.4%	2.6%	-10.9%	-11.2%	-11.1%	-12.6%
\$375,000	0.191	0.210	0.224	0.235	0.249	0.278	0.287	0.197	0.208	0.218	0.266	0.284	0.316	0.332	-3.0%	1.0%	2.8%	-11.7%	-12.3%	-12.0%	-13.6%
\$400,000	0.181	0.199	0.213	0.224	0.239	0.267	0.276	0.186	0.198	0.208	0.255	0.274	0.306	0.323	-2.7%	0.5%	2.4%	-12.2%	-12.8%	-12.7%	-14.6%
\$425,000	0.172	0.189	0.203	0.214	0.228	0.257	0.265	0.176	0.188	0.198	0.246	0.264	0.298	0.315	-2.3%	0.5%	2.5%	-13.0%	-13.6%	-13.8%	-15.9%
\$450,000	0.162	0.180	0.193	0.204	0.219	0.247	0.256	0.168	0.178	0.189	0.237	0.255	0.289	0.306	-3.6%	1.1%	2.1%	-13.9%	-14.1%	-14.5%	-16.3%
\$475,000	0.154	0.172	0.184	0.195	0.209	0.238	0.246	0.159	0.170	0.180	0.229	0.246	0.281	0.298	-3.1%	1.2%	2.2%	-14.8%	-15.0%	-15.3%	-17.4%
\$500,000	0.146	0.164	0.176	0.186	0.200	0.229	0.237	0.151	0.161	0.172	0.220	0.238	0.272	0.290	-3.3%	1.9%	2.3%	-15.5%	-16.0%	-15.8%	-18.3%
\$600,000	0.120	0.136	0.147	0.156	0.170	0.198	0.206	0.124	0.133	0.143	0.190	0.209	0.242	0.260	-3.2%	2.3%	2.8%	-17.9%	-18.7%	-18.2%	-20.8%
\$700,000	0.100	0.114	0.125	0.134	0.146	0.172	0.180	0.103	0.112	0.121	0.166	0.184	0.218	0.236	-2.9%	1.8%	3.3%	-19.3%	-20.7%	-21.1%	-23.7%
\$800,000	0.085	0.099	0.108	0.115	0.126	0.151	0.157	0.090	0.095	0.104	0.146	0.163	0.197	0.213	-5.6%	4.2%	3.8%	-21.2%	-22.7%	-23.4%	-26.3%
\$900,000	0.074	0.086	0.094	0.101	0.111	0.135	0.140	0.076	0.082	0.090	0.130	0.148	0.179	0.196	-2.6%	4.9%	4.4%	-22.3%	-25.0%	-24.6%	-28.6%
\$1,000,000	0.0649	0.0763	0.0837	0.0894	0.0988	0.1218	0.1264	0.0667	0.0723	0.0783	0.1216	0.1333	0.1640	0.1802	-2.7%	5.5%	6.9%	-26.5%	-25.9%	-25.7%	-29.9%
\$2,000,000	0.0354	0.0417	0.0458	0.0516	0.0578	0.0740	0.0806	0.0381	0.0413	0.0449	0.0704	0.0783	0.0992	0.1173	-7.1%	1.0%	2.0%	-26.7%	-26.2%	-25.4%	-31.3%
\$3,000,000	0.0251	0.0293	0.0325	0.0370	0.0419	0.0548	0.0613	0.0274	0.0297	0.0323	0.0507	0.0568	0.0728	0.0891	-8.4%	-1.3%	0.6%	-27.0%	-26.2%	-24.7%	-31.2%
\$4,000,000	0.0198	0.0231	0.0253	0.0293	0.0333	0.0439	0.0497	0.0218	0.0236	0.0258	0.0398	0.0449	0.0578	0.0719	-9.2%	-2.1%	-1.9%	-26.4%	-25.8%	-24.0%	-30.9%
\$5,000,000	0.0167	0.0192	0.0211	0.0243	0.0278	0.0365	0.0420	0.0184	0.0198	0.0215	0.0330	0.0371	0.0478	0.0602	-9.2%	-3.0%	-1.9%	-26.4%	-25.1%	-23.6%	-30.2%
\$6,000,000	0.0146	0.0168	0.0183	0.0209	0.0238	0.0312	0.0362	0.0163	0.0175	0.0187	0.0283	0.0317	0.0408	0.0514	-10.4%	-4.0%	-2.1%	-26.1%	-24.9%	-23.5%	-29.6%
\$7,000,000	0.0126	0.0150	0.0162	0.0186	0.0211	0.0276	0.0318	0.0146	0.0157	0.0168	0.0249	0.0278	0.0359	0.0449	-13.7%	-4.5%	-3.6%	-25.3%	-24.1%	-23.1%	-29.2%
\$8,000,000	0.0111	0.0133	0.0145	0.0170	0.0191	0.0246	0.0287	0.0131	0.0143	0.0154	0.0225	0.0251	0.0319	0.0400	-15.3%	-7.0%	-5.8%	-24.4%	-23.9%	-22.9%	-28.3%
\$9,000,000	0.0101	0.0121	0.0130	0.0156	0.0174	0.0224	0.0259	0.0120	0.0129	0.0141	0.0207	0.0228	0.0288	0.0360	-15.8%	-6.2%	-7.8%	-24.6%	-23.7%	-22.2%	-28.1%
\$10,000,000	0.0090	0.0108	0.0119	0.0143	0.0162	0.0207	0.0237	0.0110	0.0117	0.0128	0.0192	0.0211	0.0266	0.0330	-18.2%	-7.7%	-7.0%	-25.5%	-23.2%	-22.2%	-28.2%

Delaware  
 Excess Loss Factor Study  
 Excess Loss Premium Factors

Loss Limitation	DE Hazard Group Excess Loss Factors				ELF adjusted for LBA's LBA Factor 0.6448				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	0.545	0.559	0.578	0.589	0.550	0.564	0.583	0.594
\$15,000	0.814	0.838	0.871	0.892	0.525	0.540	0.562	0.575	0.530	0.545	0.567	0.580
\$20,000	0.788	0.814	0.849	0.872	0.508	0.525	0.547	0.562	0.513	0.530	0.552	0.567
\$25,000	0.766	0.792	0.829	0.853	0.494	0.511	0.535	0.550	0.499	0.516	0.540	0.555
\$30,000	0.745	0.773	0.812	0.837	0.480	0.498	0.524	0.540	0.485	0.503	0.529	0.545
\$35,000	0.726	0.756	0.796	0.823	0.468	0.487	0.513	0.531	0.473	0.492	0.518	0.536
\$40,000	0.709	0.738	0.781	0.809	0.457	0.476	0.504	0.522	0.462	0.481	0.509	0.527
\$50,000	0.681	0.709	0.752	0.783	0.439	0.457	0.485	0.505	0.444	0.462	0.490	0.510
\$75,000	0.625	0.653	0.699	0.731	0.403	0.421	0.451	0.471	0.408	0.426	0.456	0.476
\$100,000	0.580	0.610	0.657	0.690	0.374	0.393	0.424	0.445	0.379	0.398	0.429	0.450
\$125,000	0.542	0.572	0.620	0.654	0.349	0.369	0.400	0.422	0.354	0.374	0.405	0.427
\$150,000	0.511	0.540	0.588	0.625	0.329	0.348	0.379	0.403	0.334	0.353	0.384	0.408
\$175,000	0.482	0.511	0.561	0.596	0.311	0.329	0.362	0.384	0.316	0.334	0.367	0.389
\$200,000	0.455	0.485	0.535	0.572	0.293	0.313	0.345	0.369	0.298	0.318	0.350	0.374
\$225,000	0.431	0.462	0.512	0.549	0.278	0.298	0.330	0.354	0.283	0.303	0.335	0.359
\$250,000	0.410	0.440	0.490	0.528	0.264	0.284	0.316	0.340	0.269	0.289	0.321	0.345
\$275,000	0.389	0.418	0.469	0.508	0.251	0.270	0.302	0.328	0.256	0.275	0.307	0.333
\$300,000	0.368	0.399	0.450	0.488	0.237	0.257	0.290	0.315	0.242	0.262	0.295	0.320
\$325,000	0.349	0.379	0.431	0.471	0.225	0.244	0.278	0.304	0.230	0.249	0.283	0.309
\$350,000	0.331	0.361	0.414	0.453	0.213	0.233	0.267	0.292	0.218	0.238	0.272	0.297
\$375,000	0.313	0.343	0.396	0.437	0.202	0.221	0.255	0.282	0.207	0.226	0.260	0.287
\$400,000	0.296	0.327	0.379	0.420	0.191	0.211	0.244	0.271	0.196	0.216	0.249	0.276
\$425,000	0.281	0.312	0.363	0.404	0.181	0.201	0.234	0.260	0.186	0.206	0.239	0.265
\$450,000	0.268	0.295	0.349	0.389	0.173	0.190	0.225	0.251	0.178	0.195	0.230	0.256
\$475,000	0.254	0.282	0.334	0.374	0.164	0.182	0.215	0.241	0.169	0.187	0.220	0.246
\$500,000	0.242	0.269	0.321	0.360	0.156	0.173	0.207	0.232	0.161	0.178	0.212	0.237
\$600,000	0.199	0.223	0.273	0.311	0.128	0.144	0.176	0.201	0.133	0.149	0.181	0.206
\$700,000	0.166	0.189	0.234	0.271	0.107	0.122	0.151	0.175	0.112	0.127	0.156	0.180
\$800,000	0.141	0.161	0.203	0.236	0.091	0.104	0.131	0.152	0.096	0.109	0.136	0.157
\$900,000	0.123	0.139	0.178	0.210	0.079	0.090	0.115	0.135	0.084	0.095	0.120	0.140
* \$1,000,000	0.1079	0.1232	0.1590	0.1882	0.0696	0.0794	0.1025	0.1214	0.0746	0.0844	0.1075	0.1264
\$2,000,000	0.0551	0.0654	0.0913	0.1172	0.0355	0.0422	0.0589	0.0756	0.0405	0.0472	0.0639	0.0806
\$3,000,000	0.0367	0.0442	0.0649	0.0873	0.0237	0.0285	0.0418	0.0563	0.0287	0.0335	0.0468	0.0613
\$4,000,000	0.0270	0.0331	0.0499	0.0694	0.0174	0.0213	0.0322	0.0447	0.0224	0.0263	0.0372	0.0497
\$5,000,000	0.0215	0.0262	0.0402	0.0574	0.0139	0.0169	0.0259	0.0370	0.0189	0.0219	0.0309	0.0420
\$6,000,000	0.0178	0.0217	0.0335	0.0484	0.0115	0.0140	0.0216	0.0312	0.0165	0.0190	0.0266	0.0362
\$7,000,000	0.0152	0.0185	0.0286	0.0416	0.0098	0.0119	0.0184	0.0268	0.0147	0.0169	0.0234	0.0318
\$8,000,000	0.0134	0.0163	0.0250	0.0367	0.0086	0.0105	0.0161	0.0237	0.0129	0.0155	0.0211	0.0287
\$9,000,000	0.0119	0.0143	0.0221	0.0324	0.0077	0.0092	0.0143	0.0209	0.0116	0.0138	0.0193	0.0259
\$10,000,000	0.0108	0.0131	0.0199	0.0290	0.0070	0.0084	0.0128	0.0187	0.0105	0.0126	0.0178	0.0237

\* 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 Premium Factors**

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	0.550	0.564	0.583	0.594	0.546	0.559	0.586	0.598	0.7%	0.9%	-0.5%	-0.7%
\$15,000	0.530	0.545	0.567	0.580	0.526	0.540	0.571	0.585	0.8%	0.9%	-0.7%	-0.9%
\$20,000	0.513	0.530	0.552	0.567	0.510	0.525	0.558	0.575	0.6%	1.0%	-1.1%	-1.4%
\$25,000	0.499	0.516	0.540	0.555	0.495	0.510	0.546	0.566	0.8%	1.2%	-1.1%	-1.9%
\$30,000	0.485	0.503	0.529	0.545	0.481	0.497	0.536	0.557	0.8%	1.2%	-1.3%	-2.2%
\$35,000	0.473	0.492	0.519	0.536	0.470	0.487	0.526	0.549	0.6%	1.0%	-1.3%	-2.4%
\$40,000	0.462	0.481	0.509	0.527	0.459	0.477	0.517	0.541	0.7%	0.8%	-1.5%	-2.6%
\$50,000	0.444	0.462	0.490	0.510	0.441	0.459	0.502	0.527	0.7%	0.7%	-2.4%	-3.2%
\$75,000	0.408	0.426	0.456	0.476	0.404	0.422	0.471	0.498	1.0%	0.9%	-3.2%	-4.4%
\$100,000	0.379	0.398	0.429	0.450	0.375	0.396	0.443	0.475	1.1%	0.5%	-3.2%	-5.3%
\$125,000	0.354	0.374	0.405	0.427	0.350	0.371	0.421	0.452	1.1%	0.8%	-3.8%	-5.5%
\$150,000	0.334	0.353	0.384	0.408	0.331	0.352	0.403	0.434	0.9%	0.3%	-4.7%	-6.0%
\$175,000	0.316	0.334	0.367	0.389	0.312	0.335	0.386	0.420	1.3%	-0.3%	-4.9%	-7.3%
\$200,000	0.298	0.318	0.350	0.374	0.296	0.318	0.373	0.405	0.7%	0.0%	-6.0%	-7.7%
\$225,000	0.283	0.303	0.335	0.359	0.281	0.305	0.359	0.394	0.7%	-0.5%	-6.7%	-8.8%
\$250,000	0.269	0.289	0.321	0.345	0.267	0.291	0.346	0.382	0.7%	-0.7%	-7.2%	-9.7%
\$275,000	0.256	0.275	0.307	0.333	0.254	0.278	0.335	0.371	1.0%	-1.1%	-8.4%	-10.2%
\$300,000	0.242	0.262	0.295	0.320	0.240	0.267	0.324	0.361	0.8%	-1.7%	-9.0%	-11.4%
\$325,000	0.230	0.249	0.283	0.309	0.228	0.255	0.313	0.351	0.9%	-2.4%	-9.6%	-12.0%
\$350,000	0.218	0.238	0.272	0.298	0.217	0.244	0.303	0.341	0.5%	-2.3%	-10.2%	-12.6%
\$375,000	0.207	0.226	0.260	0.287	0.206	0.232	0.293	0.332	0.5%	-2.6%	-11.3%	-13.6%
\$400,000	0.196	0.216	0.249	0.276	0.195	0.222	0.283	0.324	0.5%	-2.7%	-12.0%	-14.7%
\$425,000	0.186	0.205	0.239	0.265	0.184	0.212	0.274	0.315	1.1%	-3.3%	-12.8%	-15.9%
\$450,000	0.178	0.195	0.230	0.256	0.175	0.203	0.265	0.307	1.7%	-3.7%	-13.2%	-16.5%
\$475,000	0.169	0.187	0.220	0.246	0.167	0.193	0.256	0.298	1.2%	-3.1%	-14.1%	-17.4%
\$500,000	0.161	0.178	0.212	0.237	0.159	0.185	0.248	0.290	1.3%	-3.8%	-14.5%	-18.3%
\$600,000	0.133	0.149	0.181	0.206	0.132	0.157	0.218	0.260	0.8%	-5.1%	-17.0%	-20.8%
\$700,000	0.112	0.127	0.156	0.180	0.110	0.135	0.193	0.236	1.8%	-5.9%	-19.2%	-23.7%
\$800,000	0.096	0.109	0.136	0.157	0.094	0.116	0.173	0.213	2.1%	-6.0%	-21.4%	-26.3%
\$900,000	0.084	0.095	0.120	0.140	0.081	0.102	0.156	0.196	3.7%	-6.9%	-23.1%	-28.6%
\$1,000,000	0.0746	0.0844	0.1075	0.1264	0.0713	0.0899	0.1422	0.1802	4.6%	-6.1%	-24.4%	-29.9%
\$2,000,000	0.0405	0.0472	0.0639	0.0806	0.0409	0.0517	0.0844	0.1172	-1.0%	-8.7%	-24.3%	-31.2%
\$3,000,000	0.0287	0.0335	0.0468	0.0613	0.0294	0.0373	0.0617	0.0891	-2.4%	-10.2%	-24.1%	-31.2%
\$4,000,000	0.0224	0.0263	0.0372	0.0497	0.0233	0.0294	0.0488	0.0719	-3.9%	-10.5%	-23.8%	-30.9%
\$5,000,000	0.0189	0.0219	0.0309	0.0420	0.0197	0.0245	0.0404	0.0602	-4.1%	-10.6%	-23.5%	-30.2%
\$6,000,000	0.0165	0.0190	0.0266	0.0362	0.0172	0.0213	0.0345	0.0515	-4.1%	-10.8%	-22.9%	-29.7%
\$7,000,000	0.0147	0.0169	0.0234	0.0318	0.0155	0.0189	0.0303	0.0450	-5.2%	-10.6%	-22.8%	-29.3%
\$8,000,000	0.0129	0.0154	0.0211	0.0287	0.0140	0.0172	0.0270	0.0400	-7.9%	-10.5%	-21.9%	-28.3%
\$9,000,000	0.0116	0.0138	0.0193	0.0259	0.0127	0.0159	0.0247	0.0360	-8.7%	-13.2%	-21.9%	-28.1%
\$10,000,000	0.0105	0.0126	0.0178	0.0237	0.0114	0.0150	0.0229	0.0330	-7.9%	-16.0%	-22.3%	-28.2%

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