

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Premium Factors
Adjusted to Include Allocated Loss Adjustment Expenses

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

Pages 1 and 2 show the calculation of excess ratios for hazard groups A through G.

DELAWARE
 Excess Loss Factor Study
 Excess Loss Premium Factors with Adjustment for ALAE

Loss Limitation	DE Hazard Group Excess Loss Factors								ELF adjusted for LBA's 0.6657						ELF adjusted for LBA's & Risk Load							
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	TCR	HG A	HG B	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	0.857	0.893	0.888	0.910	0.920	0.934	0.948	0.571	0.594	0.591	0.606	0.612	0.622	0.631	0.576	0.599	0.596	0.611	0.617	0.627	0.636	
\$15,000	0.821	0.865	0.858	0.885	0.895	0.913	0.931	0.547	0.576	0.571	0.589	0.596	0.608	0.620	0.552	0.581	0.576	0.594	0.601	0.613	0.625	
\$20,000	0.790	0.839	0.831	0.863	0.874	0.894	0.917	0.526	0.559	0.553	0.574	0.582	0.595	0.610	0.531	0.564	0.558	0.579	0.587	0.600	0.615	
\$25,000	0.763	0.816	0.809	0.843	0.854	0.878	0.902	0.508	0.543	0.539	0.561	0.569	0.584	0.600	0.513	0.548	0.544	0.566	0.574	0.589	0.605	
\$30,000	0.740	0.796	0.788	0.824	0.837	0.862	0.888	0.493	0.530	0.525	0.549	0.557	0.574	0.591	0.498	0.535	0.530	0.554	0.562	0.579	0.596	
\$35,000	0.717	0.778	0.768	0.809	0.820	0.847	0.876	0.477	0.518	0.511	0.539	0.546	0.564	0.583	0.482	0.523	0.516	0.544	0.551	0.569	0.588	
\$40,000	0.698	0.759	0.751	0.791	0.804	0.834	0.863	0.465	0.505	0.500	0.527	0.535	0.555	0.574	0.470	0.510	0.505	0.532	0.540	0.560	0.579	
\$50,000	0.662	0.727	0.719	0.763	0.776	0.809	0.840	0.441	0.484	0.479	0.508	0.517	0.539	0.559	0.446	0.489	0.484	0.513	0.522	0.544	0.564	
\$75,000	0.591	0.663	0.654	0.703	0.716	0.754	0.791	0.393	0.441	0.435	0.468	0.477	0.502	0.527	0.398	0.446	0.440	0.473	0.482	0.507	0.532	
\$100,000	0.539	0.614	0.603	0.656	0.669	0.710	0.750	0.359	0.409	0.401	0.437	0.445	0.473	0.499	0.364	0.414	0.406	0.442	0.450	0.478	0.504	
\$125,000	0.497	0.574	0.563	0.618	0.630	0.672	0.714	0.331	0.382	0.375	0.411	0.419	0.447	0.475	0.336	0.387	0.380	0.416	0.424	0.452	0.480	
\$150,000	0.461	0.538	0.529	0.583	0.596	0.640	0.684	0.307	0.358	0.352	0.388	0.397	0.426	0.455	0.312	0.363	0.357	0.393	0.402	0.431	0.460	
\$175,000	0.431	0.510	0.499	0.554	0.566	0.612	0.656	0.287	0.340	0.332	0.369	0.377	0.407	0.437	0.292	0.345	0.337	0.374	0.382	0.412	0.442	
\$200,000	0.404	0.484	0.472	0.528	0.541	0.585	0.631	0.269	0.322	0.314	0.351	0.360	0.389	0.420	0.274	0.327	0.319	0.356	0.365	0.394	0.425	
\$225,000	0.378	0.461	0.449	0.506	0.518	0.564	0.610	0.252	0.307	0.299	0.337	0.345	0.375	0.406	0.257	0.312	0.304	0.342	0.350	0.380	0.411	
\$250,000	0.354	0.437	0.426	0.485	0.497	0.544	0.590	0.236	0.291	0.284	0.323	0.331	0.362	0.393	0.241	0.296	0.289	0.328	0.336	0.367	0.398	
\$275,000	0.332	0.415	0.407	0.465	0.478	0.524	0.572	0.221	0.276	0.271	0.310	0.318	0.349	0.381	0.226	0.281	0.276	0.315	0.323	0.354	0.386	
\$300,000	0.311	0.394	0.387	0.447	0.459	0.506	0.554	0.207	0.262	0.258	0.298	0.306	0.337	0.369	0.212	0.267	0.263	0.303	0.311	0.342	0.374	
\$325,000	0.289	0.375	0.367	0.428	0.442	0.490	0.538	0.192	0.250	0.244	0.285	0.294	0.326	0.358	0.197	0.255	0.249	0.290	0.299	0.331	0.363	
\$350,000	0.270	0.355	0.350	0.412	0.426	0.476	0.523	0.180	0.236	0.233	0.274	0.284	0.317	0.348	0.185	0.241	0.238	0.279	0.289	0.322	0.353	
\$375,000	0.253	0.338	0.332	0.394	0.411	0.459	0.508	0.168	0.225	0.221	0.262	0.274	0.306	0.338	0.173	0.230	0.226	0.267	0.279	0.311	0.343	
\$400,000	0.235	0.320	0.315	0.378	0.394	0.446	0.495	0.156	0.213	0.210	0.252	0.262	0.297	0.330	0.161	0.218	0.215	0.257	0.267	0.302	0.335	
\$425,000	0.220	0.305	0.299	0.362	0.378	0.431	0.482	0.146	0.203	0.199	0.241	0.252	0.287	0.321	0.151	0.208	0.204	0.246	0.257	0.292	0.326	
\$450,000	0.205	0.290	0.283	0.348	0.364	0.416	0.468	0.136	0.193	0.188	0.232	0.242	0.277	0.312	0.141	0.198	0.193	0.237	0.247	0.282	0.317	
\$475,000	0.192	0.276	0.269	0.332	0.350	0.403	0.456	0.128	0.184	0.179	0.221	0.233	0.268	0.304	0.133	0.189	0.184	0.226	0.238	0.273	0.309	
\$500,000	0.179	0.261	0.255	0.319	0.337	0.390	0.444	0.119	0.174	0.170	0.212	0.224	0.260	0.296	0.124	0.179	0.175	0.217	0.229	0.265	0.301	
\$600,000	0.137	0.217	0.208	0.270	0.286	0.341	0.397	0.091	0.144	0.138	0.180	0.190	0.227	0.264	0.096	0.149	0.143	0.185	0.195	0.232	0.269	
\$700,000	0.105	0.180	0.170	0.230	0.245	0.299	0.355	0.070	0.120	0.113	0.153	0.163	0.199	0.236	0.075	0.125	0.118	0.158	0.168	0.204	0.241	
\$800,000	0.082	0.153	0.140	0.196	0.209	0.262	0.318	0.055	0.102	0.093	0.130	0.139	0.174	0.212	0.060	0.107	0.098	0.135	0.144	0.179	0.217	
\$900,000	0.066	0.130	0.115	0.170	0.180	0.232	0.285	0.044	0.087	0.077	0.113	0.120	0.154	0.190	0.049	0.092	0.082	0.118	0.125	0.159	0.195	
\$1,000,000	0.0515	0.1127	0.0970	0.1462	0.1557	0.2047	0.2573	0.0343	0.0750	0.0646	0.0973	0.1036	0.1363	0.1713	0.0393	0.0800	0.0696	0.1023	0.1086	0.1413	0.1763	
\$2,000,000	0.0292	0.0650	0.0568	0.0882	0.0948	0.1318	0.1721	0.0194	0.0433	0.0378	0.0587	0.0631	0.0877	0.1146	0.0244	0.0483	0.0428	0.0637	0.0681	0.0927	0.1196	
\$3,000,000	0.0211	0.0474	0.0415	0.0655	0.0708	0.1015	0.1359	0.0140	0.0316	0.0276	0.0436	0.0471	0.0676	0.0905	0.0190	0.0366	0.0326	0.0486	0.0521	0.0726	0.0955	
\$4,000,000	0.0169	0.0380	0.0335	0.0529	0.0576	0.0839	0.1140	0.0113	0.0253	0.0223	0.0352	0.0383	0.0559	0.0759	0.0163	0.0303	0.0273	0.0402	0.0433	0.0609	0.0809	
\$5,000,000	0.0142	0.0321	0.0282	0.0449	0.0489	0.0721	0.0993	0.0095	0.0214	0.0188	0.0299	0.0326	0.0480	0.0661	0.0143	0.0264	0.0238	0.0349	0.0376	0.0530	0.0711	
\$6,000,000	0.0123	0.0278	0.0245	0.0392	0.0427	0.0635	0.0883	0.0082	0.0185	0.0163	0.0261	0.0284	0.0423	0.0588	0.0123	0.0235	0.0213	0.0311	0.0334	0.0473	0.0638	
\$7,000,000	0.0109	0.0243	0.0218	0.0348	0.0381	0.0569	0.0798	0.0073	0.0162	0.0145	0.0232	0.0254	0.0379	0.0531	0.0110	0.0212	0.0195	0.0282	0.0304	0.0429	0.0581	
\$8,000,000	0.0095	0.0220	0.0194	0.0313	0.0346	0.0518	0.0728	0.0063	0.0146	0.0129	0.0208	0.0230	0.0345	0.0485	0.0095	0.0196	0.0179	0.0258	0.0280	0.0395	0.0535	
\$9,000,000	0.0086	0.0196	0.0177	0.0284	0.0315	0.0475	0.0669	0.0057	0.0130	0.0118	0.0189	0.0210	0.0316	0.0445	0.0086	0.0180	0.0168	0.0239	0.0260	0.0366	0.0495	
\$10,000,000	0.0076	0.0178	0.0161	0.0260	0.0290	0.0440	0.0620	0.0051	0.0118	0.0107	0.0173	0.0193	0.0293	0.0413	0.0077	0.0168	0.0157	0.0223	0.0243	0.0343	0.0463	

* 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: 12/1/17
Excess Loss Premium Factors with Adjustment for ALAE

Per Accident Limit	2017 Excess Loss Factors*							2016 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	0.576	0.599	0.596	0.611	0.617	0.627	0.636	0.561	0.584	0.584	0.597	0.607	0.617	0.619	2.7%	2.6%	2.1%	2.3%	1.6%	1.6%	2.7%
\$15,000	0.552	0.581	0.576	0.594	0.601	0.613	0.625	0.540	0.566	0.566	0.583	0.594	0.606	0.608	2.2%	2.7%	1.8%	1.9%	1.2%	1.2%	2.8%
\$20,000	0.531	0.564	0.558	0.579	0.587	0.600	0.615	0.521	0.550	0.551	0.570	0.582	0.597	0.599	1.9%	2.5%	1.3%	1.6%	0.9%	0.5%	2.7%
\$25,000	0.513	0.548	0.544	0.566	0.574	0.589	0.605	0.504	0.537	0.539	0.557	0.572	0.588	0.592	1.8%	2.0%	0.9%	1.6%	0.3%	0.2%	2.2%
\$30,000	0.498	0.535	0.530	0.554	0.562	0.579	0.596	0.490	0.524	0.526	0.547	0.561	0.580	0.584	1.6%	2.1%	0.8%	1.3%	0.2%	-0.2%	2.1%
\$35,000	0.482	0.523	0.516	0.543	0.551	0.569	0.588	0.476	0.513	0.515	0.538	0.553	0.572	0.577	1.3%	1.9%	0.2%	0.9%	-0.4%	-0.5%	1.9%
\$40,000	0.470	0.510	0.505	0.532	0.540	0.560	0.579	0.464	0.503	0.504	0.528	0.545	0.565	0.570	1.3%	1.4%	0.2%	0.8%	-0.9%	-0.9%	1.6%
\$50,000	0.446	0.489	0.484	0.513	0.522	0.544	0.564	0.443	0.484	0.486	0.512	0.530	0.552	0.558	0.7%	1.0%	-0.4%	0.2%	-1.5%	-1.4%	1.1%
\$75,000	0.398	0.446	0.440	0.473	0.482	0.507	0.532	0.401	0.446	0.448	0.477	0.498	0.523	0.532	-0.7%	0.0%	-1.8%	-0.8%	-3.2%	-3.1%	0.0%
\$100,000	0.364	0.414	0.406	0.442	0.450	0.478	0.504	0.368	0.415	0.419	0.451	0.472	0.500	0.508	-1.1%	-0.2%	-3.1%	-2.0%	-4.7%	-4.4%	-0.8%
\$125,000	0.336	0.387	0.380	0.416	0.424	0.452	0.480	0.340	0.390	0.395	0.427	0.450	0.479	0.489	-1.2%	-0.8%	-3.8%	-2.6%	-5.8%	-5.6%	-1.8%
\$150,000	0.312	0.363	0.357	0.393	0.402	0.431	0.460	0.317	0.368	0.373	0.406	0.430	0.462	0.472	-1.6%	-1.4%	-4.3%	-3.2%	-6.5%	-6.7%	-2.5%
\$175,000	0.292	0.345	0.337	0.374	0.382	0.412	0.442	0.297	0.349	0.354	0.389	0.413	0.445	0.455	-1.7%	-1.1%	-4.8%	-3.9%	-7.5%	-7.4%	-2.9%
\$200,000	0.274	0.327	0.319	0.356	0.365	0.394	0.425	0.278	0.332	0.337	0.373	0.397	0.431	0.442	-1.4%	-1.5%	-5.3%	-4.6%	-8.1%	-8.6%	-3.8%
\$225,000	0.257	0.312	0.304	0.342	0.350	0.380	0.411	0.260	0.315	0.322	0.358	0.384	0.417	0.428	-1.2%	-1.0%	-5.6%	-4.5%	-8.9%	-8.9%	-4.0%
\$250,000	0.241	0.296	0.289	0.328	0.336	0.367	0.398	0.244	0.300	0.307	0.344	0.370	0.405	0.417	-1.2%	-1.3%	-5.9%	-4.7%	-9.2%	-9.4%	-4.6%
\$275,000	0.226	0.281	0.276	0.315	0.323	0.354	0.386	0.229	0.286	0.294	0.332	0.358	0.392	0.406	-1.3%	-1.7%	-6.1%	-5.1%	-9.8%	-9.7%	-4.9%
\$300,000	0.212	0.267	0.263	0.303	0.311	0.342	0.374	0.213	0.272	0.281	0.319	0.346	0.381	0.395	-0.5%	-1.8%	-6.4%	-5.0%	-10.1%	-10.2%	-5.3%
\$325,000	0.197	0.254	0.251	0.290	0.299	0.331	0.363	0.199	0.259	0.268	0.308	0.334	0.371	0.384	-1.0%	-1.9%	-6.3%	-5.8%	-10.5%	-10.8%	-5.5%
\$350,000	0.185	0.241	0.238	0.279	0.288	0.321	0.353	0.186	0.245	0.255	0.296	0.324	0.361	0.375	-0.5%	-1.6%	-6.7%	-5.7%	-11.1%	-11.1%	-5.9%
\$375,000	0.173	0.230	0.226	0.267	0.278	0.311	0.344	0.174	0.233	0.243	0.285	0.313	0.352	0.365	-0.6%	-1.3%	-7.0%	-6.3%	-11.2%	-11.6%	-5.8%
\$400,000	0.161	0.218	0.215	0.257	0.267	0.302	0.335	0.163	0.222	0.232	0.274	0.303	0.342	0.357	-1.2%	-1.8%	-7.3%	-6.2%	-11.9%	-11.7%	-6.2%
\$425,000	0.151	0.208	0.204	0.246	0.257	0.292	0.326	0.153	0.211	0.221	0.264	0.293	0.333	0.348	-1.3%	-1.4%	-7.7%	-6.8%	-12.3%	-12.3%	-6.3%
\$450,000	0.141	0.198	0.193	0.236	0.247	0.283	0.317	0.142	0.201	0.211	0.253	0.284	0.324	0.340	-0.7%	-1.5%	-8.5%	-6.7%	-13.0%	-12.7%	-6.8%
\$475,000	0.133	0.189	0.184	0.226	0.238	0.273	0.309	0.133	0.191	0.201	0.244	0.275	0.315	0.332	0.0%	-1.0%	-8.5%	-7.4%	-13.5%	-13.3%	-6.9%
\$500,000	0.124	0.179	0.175	0.217	0.229	0.265	0.301	0.125	0.182	0.192	0.235	0.266	0.308	0.324	-0.8%	-1.6%	-8.9%	-7.7%	-13.9%	-14.0%	-7.1%
\$600,000	0.096	0.149	0.143	0.185	0.195	0.233	0.269	0.097	0.151	0.161	0.202	0.233	0.278	0.294	-1.0%	-1.3%	-11.2%	-8.4%	-16.3%	-16.2%	-8.5%
\$700,000	0.075	0.125	0.118	0.158	0.168	0.204	0.241	0.076	0.128	0.135	0.175	0.206	0.248	0.268	-1.3%	-2.3%	-12.6%	-9.7%	-18.4%	-17.7%	-10.1%
\$800,000	0.060	0.107	0.098	0.135	0.144	0.179	0.217	0.057	0.109	0.115	0.153	0.182	0.224	0.243	5.3%	-1.8%	-14.8%	-11.8%	-20.9%	-20.1%	-10.7%
\$900,000	0.049	0.092	0.082	0.118	0.125	0.159	0.195	0.045	0.094	0.099	0.135	0.162	0.203	0.222	8.9%	-2.1%	-17.2%	-12.6%	-22.8%	-21.7%	-12.2%
\$1,000,000	0.0393	0.0800	0.0696	0.1023	0.1086	0.1413	0.1763	0.0374	0.0826	0.0853	0.1190	0.1448	0.1845	0.2030	5.1%	-3.1%	-18.4%	-14.0%	-25.0%	-23.4%	-13.2%
\$2,000,000	0.0244	0.0483	0.0428	0.0637	0.0681	0.0927	0.1196	0.0237	0.0504	0.0526	0.0743	0.0910	0.1212	0.1375	3.0%	-4.2%	-18.6%	-14.3%	-25.2%	-23.5%	-13.0%
\$3,000,000	0.0190	0.0366	0.0326	0.0486	0.0521	0.0726	0.0955	0.0186	0.0380	0.0398	0.0564	0.0693	0.0942	0.1092	2.2%	-3.7%	-18.1%	-13.8%	-24.8%	-22.9%	-12.5%
\$4,000,000	0.0163	0.0303	0.0273	0.0402	0.0433	0.0609	0.0809	0.0157	0.0313	0.0329	0.0462	0.0569	0.0782	0.0919	3.8%	-3.2%	-17.0%	-13.0%	-23.9%	-22.1%	-12.0%
\$5,000,000	0.0143	0.0264	0.0238	0.0349	0.0376	0.0530	0.0711	0.0135	0.0270	0.0283	0.0398	0.0489	0.0677	0.0802	5.9%	-2.2%	-15.9%	-12.3%	-23.1%	-21.7%	-11.3%
\$6,000,000	0.0123	0.0235	0.0213	0.0311	0.0334	0.0473	0.0638	0.0116	0.0238	0.0251	0.0351	0.0431	0.0599	0.0713	6.0%	-1.3%	-15.1%	-11.4%	-22.5%	-21.0%	-10.5%
\$7,000,000	0.0109	0.0212	0.0195	0.0282	0.0304	0.0429	0.0581	0.0101	0.0216	0.0228	0.0317	0.0388	0.0540	0.0646	7.9%	-1.9%	-14.5%	-11.0%	-21.6%	-20.6%	-10.1%
\$8,000,000	0.0095	0.0196	0.0179	0.0258	0.0280	0.0395	0.0535	0.0089	0.0196	0.0209	0.0288	0.0355	0.0493	0.0591	6.7%	0.0%	-14.4%	-10.4%	-21.1%	-19.9%	-9.5%
\$9,000,000	0.0086	0.0180	0.0168	0.0239	0.0260	0.0366	0.0495	0.0078	0.0181	0.0193	0.0267	0.0327	0.0454	0.0545	10.3%	-0.6%	-13.0%	-10.5%	-20.5%	-19.4%	-9.2%
\$10,000,000	0.0077	0.0168	0.0157	0.0223	0.0243	0.0343	0.0463	0.0069	0.0169	0.0178	0.0247	0.0303	0.0422	0.0508	11.6%	-0.6%	-11.8%	-9.7%	-19.8%	-18.7%	-8.9%

* Adjusted