

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 through G.

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	TCR	TCR	0.9096	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(1) Pg2	(2) Pg3	(3) Pg4	(4) Pg5	(5) Pg6	(6) Pg7	(7) Pg8	HG A	HG B	HG C	HG D	HG E	HG F	HG G	(15)	(16)	(17)	(18)	(19)	(20)	(21)
\$10,000	0.848	0.887	0.882	0.902	0.913	0.925	0.944	0.771	0.807	0.802	0.820	0.830	0.841	0.859	0.776	0.812	0.807	0.825	0.835	0.846	0.864
\$15,000	0.810	0.855	0.851	0.874	0.885	0.901	0.924	0.737	0.778	0.774	0.795	0.805	0.820	0.840	0.742	0.783	0.779	0.800	0.810	0.825	0.845
\$20,000	0.779	0.828	0.823	0.850	0.861	0.881	0.906	0.709	0.753	0.749	0.773	0.783	0.801	0.824	0.714	0.758	0.754	0.778	0.788	0.806	0.829
\$25,000	0.752	0.805	0.799	0.829	0.840	0.861	0.889	0.684	0.732	0.727	0.754	0.764	0.783	0.809	0.689	0.737	0.732	0.759	0.769	0.788	0.814
\$30,000	0.728	0.784	0.778	0.810	0.821	0.844	0.874	0.662	0.713	0.708	0.737	0.747	0.768	0.795	0.667	0.718	0.713	0.742	0.752	0.773	0.800
\$35,000	0.708	0.765	0.759	0.793	0.805	0.828	0.860	0.644	0.696	0.690	0.721	0.732	0.753	0.782	0.649	0.701	0.695	0.726	0.737	0.758	0.787
\$40,000	0.688	0.749	0.742	0.776	0.788	0.814	0.847	0.626	0.681	0.675	0.706	0.717	0.740	0.770	0.631	0.686	0.680	0.711	0.722	0.745	0.775
\$50,000	0.656	0.719	0.713	0.748	0.761	0.788	0.824	0.597	0.654	0.649	0.680	0.692	0.717	0.750	0.602	0.659	0.654	0.685	0.697	0.722	0.755
\$75,000	0.590	0.658	0.650	0.690	0.703	0.734	0.775	0.537	0.599	0.591	0.628	0.639	0.668	0.705	0.542	0.604	0.596	0.633	0.644	0.673	0.710
\$100,000	0.540	0.611	0.604	0.645	0.658	0.691	0.734	0.491	0.556	0.549	0.587	0.599	0.629	0.668	0.496	0.561	0.554	0.592	0.604	0.634	0.673
\$125,000	0.499	0.571	0.564	0.607	0.621	0.655	0.700	0.454	0.519	0.513	0.552	0.565	0.596	0.637	0.459	0.524	0.518	0.557	0.570	0.601	0.642
\$150,000	0.463	0.538	0.530	0.576	0.587	0.623	0.671	0.421	0.489	0.482	0.524	0.534	0.567	0.610	0.426	0.494	0.487	0.529	0.539	0.572	0.615
\$175,000	0.432	0.507	0.500	0.546	0.560	0.596	0.644	0.393	0.461	0.455	0.497	0.509	0.542	0.586	0.398	0.466	0.460	0.502	0.514	0.547	0.591
\$200,000	0.404	0.481	0.474	0.520	0.533	0.572	0.621	0.367	0.438	0.431	0.473	0.485	0.520	0.565	0.372	0.443	0.436	0.478	0.490	0.525	0.570
\$225,000	0.378	0.454	0.450	0.496	0.510	0.548	0.599	0.344	0.413	0.409	0.451	0.464	0.498	0.545	0.349	0.418	0.414	0.456	0.469	0.503	0.550
\$250,000	0.353	0.431	0.425	0.474	0.488	0.527	0.578	0.321	0.392	0.387	0.431	0.444	0.479	0.526	0.326	0.397	0.392	0.436	0.449	0.484	0.531
\$275,000	0.330	0.409	0.404	0.452	0.468	0.508	0.558	0.300	0.372	0.367	0.411	0.426	0.462	0.508	0.305	0.377	0.372	0.416	0.431	0.467	0.513
\$300,000	0.307	0.387	0.384	0.432	0.447	0.488	0.541	0.279	0.352	0.349	0.393	0.407	0.444	0.492	0.284	0.357	0.354	0.398	0.412	0.449	0.497
\$325,000	0.286	0.365	0.365	0.413	0.429	0.470	0.524	0.260	0.332	0.332	0.376	0.390	0.428	0.477	0.265	0.337	0.337	0.381	0.395	0.433	0.482
\$350,000	0.267	0.347	0.344	0.395	0.412	0.453	0.507	0.243	0.316	0.313	0.359	0.375	0.412	0.461	0.248	0.321	0.318	0.364	0.380	0.417	0.466
\$375,000	0.247	0.328	0.326	0.378	0.395	0.437	0.492	0.225	0.298	0.297	0.344	0.359	0.397	0.448	0.230	0.303	0.302	0.349	0.364	0.402	0.453
\$400,000	0.230	0.310	0.309	0.360	0.377	0.422	0.476	0.209	0.282	0.281	0.327	0.343	0.384	0.433	0.214	0.287	0.286	0.332	0.348	0.389	0.438
\$425,000	0.215	0.292	0.292	0.344	0.362	0.405	0.462	0.196	0.266	0.266	0.313	0.329	0.368	0.420	0.201	0.271	0.271	0.318	0.334	0.373	0.425
\$450,000	0.200	0.278	0.275	0.327	0.346	0.391	0.448	0.182	0.253	0.250	0.297	0.315	0.356	0.408	0.187	0.258	0.255	0.302	0.320	0.361	0.413
\$475,000	0.186	0.264	0.260	0.312	0.332	0.376	0.433	0.169	0.240	0.236	0.284	0.302	0.342	0.394	0.174	0.245	0.241	0.289	0.307	0.347	0.399
\$500,000	0.173	0.249	0.247	0.298	0.316	0.362	0.420	0.157	0.226	0.225	0.271	0.287	0.329	0.382	0.162	0.231	0.230	0.276	0.292	0.334	0.387
\$600,000	0.130	0.202	0.197	0.248	0.264	0.310	0.370	0.118	0.184	0.179	0.226	0.240	0.282	0.337	0.123	0.189	0.184	0.231	0.245	0.287	0.342
\$700,000	0.097	0.167	0.160	0.206	0.221	0.266	0.325	0.088	0.152	0.146	0.187	0.201	0.242	0.296	0.093	0.157	0.151	0.192	0.206	0.247	0.301
\$800,000	0.075	0.137	0.130	0.173	0.186	0.228	0.287	0.068	0.125	0.118	0.157	0.169	0.207	0.261	0.073	0.130	0.123	0.162	0.174	0.212	0.266
\$900,000	0.057	0.118	0.104	0.148	0.157	0.198	0.254	0.052	0.107	0.095	0.135	0.143	0.180	0.231	0.057	0.112	0.100	0.140	0.148	0.185	0.236
\$1,000,000	0.0447	0.1011	0.0881	0.1247	0.1344	0.1719	0.2260	0.0407	0.0920	0.0801	0.1134	0.1223	0.1564	0.2056	0.0457	0.0970	0.0851	0.1184	0.1273	0.1614	0.2106
\$2,000,000	0.0262	0.0604	0.0537	0.0778	0.0849	0.1141	0.1555	0.0238	0.0549	0.0488	0.0708	0.0772	0.1038	0.1414	0.0288	0.0599	0.0538	0.0758	0.0822	0.1088	0.1464
\$3,000,000	0.0193	0.0443	0.0396	0.0584	0.0645	0.0892	0.1245	0.0176	0.0403	0.0360	0.0531	0.0587	0.0811	0.1132	0.0226	0.0453	0.0410	0.0581	0.0637	0.0861	0.1182
\$4,000,000	0.0152	0.0353	0.0320	0.0474	0.0528	0.0743	0.1058	0.0138	0.0321	0.0291	0.0431	0.0480	0.0676	0.0962	0.0188	0.0371	0.0341	0.0481	0.0530	0.0726	0.1012
\$5,000,000	0.0126	0.0296	0.0270	0.0403	0.0450	0.0643	0.0927	0.0115	0.0269	0.0246	0.0367	0.0409	0.0585	0.0843	0.0165	0.0319	0.0296	0.0417	0.0459	0.0635	0.0893
\$6,000,000	0.0109	0.0254	0.0232	0.0349	0.0392	0.0569	0.0827	0.0099	0.0231	0.0211	0.0317	0.0357	0.0518	0.0752	0.0149	0.0281	0.0261	0.0367	0.0407	0.0568	0.0802
\$7,000,000	0.0093	0.0222	0.0204	0.0311	0.0349	0.0511	0.0748	0.0085	0.0202	0.0186	0.0283	0.0317	0.0465	0.0680	0.0128	0.0252	0.0236	0.0333	0.0367	0.0515	0.0730
\$8,000,000	0.0081	0.0196	0.0182	0.0278	0.0313	0.0464	0.0683	0.0074	0.0178	0.0166	0.0253	0.0285	0.0422	0.0621	0.0111	0.0228	0.0216	0.0303	0.0335	0.0472	0.0671
\$9,000,000	0.0071	0.0173	0.0164	0.0249	0.0286	0.0423	0.0631	0.0065	0.0157	0.0149	0.0226	0.0260	0.0385	0.0574	0.0098	0.0207	0.0199	0.0276	0.0310	0.0435	0.0624
\$10,000,000	0.0061	0.0156	0.0147	0.0228	0.0262	0.0390	0.0583	0.0055	0.0142	0.0134	0.0207	0.0238	0.0355	0.0530	0.0083	0.0192	0.0184	0.0257	0.0288	0.0405	0.0580

* 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: 12/1/19
Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Per Accident Limit	2019 Excess Loss Factors*							2018 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	0.776	0.812	0.807	0.825	0.835	0.846	0.864	0.785	0.816	0.812	0.830	0.839	0.849	0.860	-1.1%	-0.5%	-0.6%	-0.6%	-0.5%	-0.4%	0.5%
\$15,000	0.742	0.783	0.779	0.800	0.810	0.825	0.845	0.753	0.791	0.786	0.806	0.814	0.828	0.843	-1.5%	-1.0%	-0.9%	-0.7%	-0.5%	-0.4%	0.2%
\$20,000	0.714	0.758	0.754	0.778	0.788	0.806	0.829	0.728	0.767	0.762	0.784	0.793	0.810	0.827	-1.9%	-1.2%	-1.0%	-0.8%	-0.6%	-0.5%	0.2%
\$25,000	0.689	0.737	0.732	0.759	0.769	0.788	0.814	0.703	0.747	0.742	0.766	0.774	0.792	0.812	-2.0%	-1.3%	-1.3%	-0.9%	-0.6%	-0.5%	0.2%
\$30,000	0.667	0.718	0.713	0.742	0.752	0.773	0.800	0.684	0.728	0.723	0.748	0.758	0.778	0.799	-2.5%	-1.4%	-1.4%	-0.8%	-0.8%	-0.6%	0.1%
\$35,000	0.649	0.701	0.695	0.726	0.737	0.758	0.787	0.664	0.711	0.706	0.734	0.742	0.763	0.785	-2.3%	-1.4%	-1.6%	-1.1%	-0.7%	-0.7%	0.3%
\$40,000	0.631	0.686	0.680	0.711	0.722	0.745	0.775	0.646	0.694	0.690	0.719	0.727	0.750	0.773	-2.3%	-1.2%	-1.4%	-1.1%	-0.7%	-0.7%	0.3%
\$50,000	0.602	0.659	0.654	0.685	0.697	0.722	0.755	0.615	0.666	0.662	0.691	0.702	0.726	0.752	-2.1%	-1.1%	-1.2%	-0.9%	-0.7%	-0.6%	0.4%
\$75,000	0.542	0.604	0.596	0.633	0.644	0.673	0.710	0.554	0.610	0.603	0.637	0.646	0.673	0.703	-2.2%	-1.0%	-1.2%	-0.6%	-0.3%	0.0%	1.0%
\$100,000	0.496	0.561	0.554	0.592	0.604	0.634	0.673	0.505	0.565	0.558	0.594	0.604	0.632	0.663	-1.8%	-0.7%	-0.7%	-0.3%	0.0%	0.3%	1.5%
\$125,000	0.459	0.524	0.518	0.557	0.570	0.601	0.642	0.466	0.527	0.520	0.557	0.566	0.597	0.631	-1.5%	-0.6%	-0.4%	0.0%	0.7%	0.7%	1.7%
\$150,000	0.426	0.494	0.487	0.529	0.539	0.572	0.615	0.433	0.497	0.489	0.526	0.535	0.567	0.602	-1.6%	-0.6%	-0.4%	0.6%	0.7%	0.9%	2.2%
\$175,000	0.398	0.466	0.460	0.502	0.514	0.547	0.591	0.406	0.468	0.461	0.499	0.508	0.539	0.574	-2.0%	-0.4%	-0.2%	0.6%	1.2%	1.5%	3.0%
\$200,000	0.372	0.442	0.436	0.478	0.490	0.525	0.570	0.381	0.442	0.437	0.475	0.483	0.516	0.551	-2.4%	0.0%	-0.2%	0.6%	1.4%	1.7%	3.4%
\$225,000	0.349	0.418	0.414	0.456	0.469	0.503	0.550	0.356	0.421	0.414	0.451	0.461	0.494	0.529	-2.0%	-0.7%	0.0%	1.1%	1.7%	1.8%	4.0%
\$250,000	0.326	0.397	0.392	0.436	0.449	0.484	0.531	0.334	0.399	0.393	0.431	0.440	0.474	0.511	-2.4%	-0.5%	-0.3%	1.2%	2.0%	2.1%	3.9%
\$275,000	0.305	0.377	0.372	0.416	0.431	0.467	0.513	0.314	0.380	0.372	0.413	0.422	0.456	0.493	-2.9%	-0.8%	0.0%	0.7%	2.1%	2.4%	4.1%
\$300,000	0.284	0.357	0.354	0.398	0.412	0.449	0.497	0.294	0.361	0.354	0.395	0.405	0.438	0.476	-3.4%	-1.1%	0.0%	0.8%	1.7%	2.5%	4.4%
\$325,000	0.265	0.337	0.336	0.381	0.396	0.433	0.482	0.275	0.342	0.336	0.377	0.387	0.422	0.460	-3.6%	-1.5%	0.0%	1.1%	2.3%	2.6%	4.8%
\$350,000	0.248	0.320	0.318	0.364	0.380	0.417	0.466	0.258	0.324	0.320	0.361	0.371	0.407	0.445	-3.9%	-1.2%	-0.6%	0.8%	2.4%	2.5%	4.7%
\$375,000	0.230	0.303	0.302	0.348	0.364	0.402	0.452	0.242	0.308	0.303	0.345	0.355	0.391	0.431	-5.0%	-1.6%	-0.3%	0.9%	2.5%	2.8%	4.9%
\$400,000	0.214	0.287	0.286	0.332	0.348	0.388	0.438	0.225	0.292	0.287	0.329	0.340	0.377	0.418	-4.9%	-1.7%	-0.3%	0.9%	2.4%	2.9%	4.8%
\$425,000	0.201	0.271	0.271	0.317	0.334	0.373	0.425	0.210	0.276	0.272	0.313	0.326	0.362	0.404	-4.3%	-1.8%	-0.4%	1.3%	2.5%	3.0%	5.2%
\$450,000	0.187	0.258	0.255	0.302	0.320	0.360	0.412	0.195	0.263	0.258	0.300	0.312	0.349	0.391	-4.1%	-1.9%	-1.2%	0.7%	2.6%	3.2%	5.4%
\$475,000	0.174	0.244	0.243	0.289	0.306	0.347	0.399	0.183	0.249	0.244	0.286	0.298	0.335	0.378	-4.9%	-2.0%	-0.4%	1.0%	2.7%	3.6%	5.6%
\$500,000	0.162	0.231	0.230	0.276	0.292	0.334	0.387	0.171	0.237	0.231	0.274	0.284	0.323	0.365	-5.3%	-2.5%	-0.4%	0.7%	2.8%	3.4%	6.0%
\$600,000	0.123	0.189	0.184	0.231	0.245	0.287	0.342	0.132	0.194	0.187	0.228	0.238	0.276	0.319	-6.8%	-2.6%	-1.6%	1.3%	2.9%	4.0%	7.2%
\$700,000	0.093	0.157	0.151	0.192	0.206	0.247	0.301	0.103	0.160	0.153	0.191	0.200	0.236	0.280	-9.7%	-1.9%	-1.3%	0.5%	3.0%	4.7%	7.5%
\$800,000	0.073	0.130	0.123	0.162	0.174	0.212	0.266	0.078	0.135	0.126	0.162	0.168	0.205	0.246	-6.4%	-3.7%	-2.4%	0.0%	3.6%	3.4%	8.1%
\$900,000	0.057	0.112	0.100	0.140	0.148	0.185	0.236	0.063	0.114	0.104	0.139	0.144	0.177	0.218	-9.5%	-1.8%	-3.8%	0.7%	2.8%	4.5%	8.3%
\$1,000,000	0.0457	0.0970	0.0851	0.1184	0.1273	0.1614	0.2106	0.0506	0.0987	0.0880	0.1197	0.1236	0.1559	0.1940	-9.7%	-1.7%	-3.3%	-1.1%	3.0%	3.5%	8.6%
\$2,000,000	0.0288	0.0599	0.0538	0.0758	0.0822	0.1088	0.1464	0.0309	0.0591	0.0536	0.0741	0.0773	0.1022	0.1314	-6.8%	1.4%	0.4%	2.3%	6.3%	6.5%	11.4%
\$3,000,000	0.0226	0.0453	0.0410	0.0581	0.0637	0.0861	0.1182	0.0237	0.0445	0.0406	0.0563	0.0590	0.0798	0.1048	-4.6%	1.8%	1.0%	3.2%	8.0%	7.9%	12.8%
\$4,000,000	0.0188	0.0371	0.0341	0.0481	0.0530	0.0726	0.1012	0.0200	0.0366	0.0337	0.0465	0.0489	0.0669	0.0887	-6.0%	1.4%	1.2%	3.4%	8.4%	8.5%	14.1%
\$5,000,000	0.0165	0.0319	0.0296	0.0417	0.0459	0.0635	0.0893	0.0175	0.0317	0.0291	0.0402	0.0423	0.0581	0.0779	-5.7%	0.6%	1.7%	3.7%	8.5%	9.3%	14.6%
\$6,000,000	0.0147	0.0281	0.0261	0.0367	0.0407	0.0568	0.0802	0.0159	0.0281	0.0260	0.0358	0.0375	0.0518	0.0699	-7.5%	0.0%	0.4%	2.5%	8.5%	9.7%	14.7%
\$7,000,000	0.0128	0.0252	0.0236	0.0333	0.0367	0.0515	0.0730	0.0144	0.0252	0.0237	0.0323	0.0340	0.0469	0.0636	-11.1%	0.0%	-0.4%	3.1%	7.9%	9.8%	14.8%
\$8,000,000	0.0111	0.0228	0.0216	0.0303	0.0335	0.0472	0.0671	0.0129	0.0232	0.0216	0.0295	0.0313	0.0432	0.0585	-14.0%	-1.7%	0.0%	2.7%	7.0%	9.3%	14.7%
\$9,000,000	0.0097	0.0207	0.0199	0.0276	0.0310	0.0435	0.0624	0.0114	0.0213	0.0201	0.0272	0.0289	0.0400	0.0542	-14.9%	-2.8%	-1.0%	1.5%	7.3%	8.7%	15.1%
\$10,000,000	0.0083	0.0192	0.0184	0.0257	0.0288	0.0405	0.0580	0.0101	0.0198	0.0188	0.0254	0.0270	0.0375	0.0505	-17.8%	-3.0%	-2.1%	1.2%	6.7%	8.0%	14.9%

* Adjusted