

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							ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	TCR	TCR	0.6741	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	(8) (1)*TCR	(9) (1)*TCR	(10) (2)*TCR	(11) (3)*TCR	(12) (4)*TCR	(13) (5)*TCR	(14) (6)*TCR	(15)	(16)	(17)	(18)	(19)	(20)	(21)
\$10,000	0.848	0.887	0.882	0.902	0.913	0.925	0.944	0.572	0.598	0.595	0.608	0.615	0.624	0.636	0.577	0.603	0.600	0.613	0.620	0.629	0.641
\$15,000	0.810	0.855	0.851	0.874	0.885	0.901	0.924	0.546	0.576	0.574	0.589	0.597	0.607	0.623	0.551	0.581	0.579	0.594	0.602	0.612	0.628
\$20,000	0.779	0.828	0.823	0.850	0.861	0.881	0.906	0.525	0.558	0.555	0.573	0.580	0.594	0.611	0.530	0.563	0.560	0.578	0.585	0.599	0.616
\$25,000	0.752	0.805	0.799	0.829	0.840	0.861	0.889	0.507	0.543	0.539	0.559	0.566	0.580	0.599	0.512	0.548	0.544	0.564	0.571	0.585	0.604
\$30,000	0.728	0.784	0.778	0.810	0.821	0.844	0.874	0.491	0.528	0.524	0.546	0.553	0.569	0.589	0.496	0.533	0.529	0.551	0.558	0.574	0.594
\$35,000	0.708	0.765	0.759	0.793	0.805	0.828	0.860	0.477	0.516	0.512	0.535	0.543	0.558	0.580	0.482	0.521	0.517	0.540	0.548	0.563	0.585
\$40,000	0.688	0.749	0.742	0.776	0.788	0.814	0.847	0.464	0.505	0.500	0.523	0.531	0.549	0.571	0.469	0.510	0.505	0.528	0.536	0.554	0.576
\$50,000	0.656	0.719	0.713	0.748	0.761	0.788	0.824	0.442	0.485	0.481	0.504	0.513	0.531	0.555	0.447	0.490	0.486	0.509	0.518	0.536	0.560
\$75,000	0.590	0.658	0.650	0.690	0.703	0.734	0.775	0.398	0.444	0.438	0.465	0.474	0.495	0.522	0.403	0.449	0.443	0.470	0.479	0.500	0.527
\$100,000	0.540	0.611	0.604	0.645	0.658	0.691	0.734	0.364	0.412	0.407	0.435	0.444	0.466	0.495	0.369	0.417	0.412	0.440	0.449	0.471	0.500
\$125,000	0.499	0.571	0.564	0.607	0.621	0.655	0.700	0.336	0.385	0.380	0.409	0.419	0.442	0.472	0.341	0.390	0.385	0.414	0.424	0.447	0.477
\$150,000	0.463	0.538	0.530	0.576	0.587	0.623	0.671	0.312	0.363	0.357	0.388	0.396	0.420	0.452	0.317	0.368	0.362	0.393	0.401	0.425	0.457
\$175,000	0.432	0.507	0.500	0.546	0.560	0.596	0.644	0.291	0.342	0.337	0.368	0.377	0.402	0.434	0.296	0.347	0.342	0.373	0.382	0.407	0.439
\$200,000	0.404	0.481	0.474	0.520	0.533	0.572	0.621	0.272	0.324	0.320	0.351	0.359	0.386	0.419	0.277	0.329	0.325	0.356	0.364	0.391	0.424
\$225,000	0.378	0.454	0.450	0.496	0.510	0.548	0.599	0.255	0.306	0.303	0.334	0.344	0.369	0.404	0.260	0.311	0.308	0.339	0.349	0.374	0.409
\$250,000	0.353	0.431	0.425	0.474	0.488	0.527	0.578	0.238	0.291	0.286	0.320	0.329	0.355	0.390	0.243	0.296	0.291	0.325	0.334	0.360	0.395
\$275,000	0.330	0.409	0.404	0.452	0.468	0.508	0.558	0.222	0.276	0.272	0.305	0.315	0.342	0.376	0.227	0.281	0.277	0.310	0.320	0.347	0.381
\$300,000	0.307	0.387	0.384	0.432	0.447	0.488	0.541	0.207	0.261	0.259	0.291	0.301	0.329	0.365	0.212	0.266	0.264	0.296	0.306	0.334	0.370
\$325,000	0.286	0.365	0.365	0.413	0.429	0.470	0.524	0.193	0.246	0.246	0.278	0.289	0.317	0.353	0.198	0.251	0.251	0.283	0.294	0.322	0.358
\$350,000	0.267	0.347	0.344	0.395	0.412	0.453	0.507	0.180	0.234	0.232	0.266	0.278	0.305	0.342	0.185	0.239	0.237	0.271	0.283	0.310	0.347
\$375,000	0.247	0.328	0.326	0.378	0.395	0.437	0.492	0.167	0.221	0.220	0.255	0.266	0.295	0.332	0.172	0.226	0.225	0.260	0.271	0.300	0.337
\$400,000	0.230	0.310	0.309	0.360	0.377	0.422	0.476	0.155	0.209	0.208	0.243	0.254	0.284	0.321	0.160	0.214	0.213	0.248	0.259	0.289	0.326
\$425,000	0.215	0.292	0.292	0.344	0.362	0.405	0.462	0.145	0.197	0.197	0.232	0.244	0.273	0.311	0.150	0.202	0.202	0.237	0.249	0.278	0.316
\$450,000	0.200	0.278	0.275	0.327	0.346	0.391	0.448	0.135	0.187	0.185	0.220	0.233	0.264	0.302	0.140	0.192	0.190	0.225	0.238	0.269	0.307
\$475,000	0.186	0.264	0.260	0.312	0.332	0.376	0.433	0.125	0.178	0.175	0.210	0.224	0.253	0.292	0.130	0.183	0.180	0.215	0.229	0.258	0.297
\$500,000	0.173	0.249	0.247	0.298	0.316	0.362	0.420	0.117	0.168	0.167	0.201	0.213	0.244	0.283	0.122	0.173	0.172	0.206	0.218	0.249	0.288
\$600,000	0.130	0.202	0.197	0.248	0.264	0.310	0.370	0.088	0.136	0.133	0.167	0.178	0.209	0.249	0.093	0.141	0.138	0.172	0.183	0.214	0.254
\$700,000	0.097	0.167	0.160	0.206	0.221	0.266	0.325	0.065	0.113	0.108	0.139	0.149	0.179	0.219	0.070	0.118	0.113	0.144	0.154	0.184	0.224
\$800,000	0.075	0.137	0.130	0.173	0.186	0.228	0.287	0.051	0.092	0.088	0.117	0.125	0.154	0.193	0.056	0.097	0.093	0.122	0.130	0.159	0.198
\$900,000	0.057	0.118	0.104	0.148	0.157	0.198	0.254	0.038	0.080	0.070	0.100	0.106	0.133	0.171	0.043	0.085	0.075	0.105	0.111	0.138	0.176
\$1,000,000	0.0447	0.1011	0.0881	0.1247	0.1344	0.1719	0.2260	0.0301	0.0682	0.0594	0.0841	0.0906	0.1159	0.1523	0.0351	0.0732	0.0644	0.0891	0.0956	0.1209	0.1573
\$2,000,000	0.0262	0.0604	0.0537	0.0778	0.0849	0.1141	0.1555	0.0177	0.0407	0.0362	0.0524	0.0572	0.0769	0.1048	0.0227	0.0457	0.0412	0.0574	0.0622	0.0819	0.1098
\$3,000,000	0.0193	0.0443	0.0396	0.0584	0.0645	0.0892	0.1245	0.0130	0.0299	0.0267	0.0394	0.0435	0.0601	0.0839	0.0180	0.0349	0.0317	0.0444	0.0485	0.0651	0.0889
\$4,000,000	0.0152	0.0353	0.0320	0.0474	0.0528	0.0743	0.1058	0.0102	0.0238	0.0216	0.0320	0.0356	0.0501	0.0713	0.0152	0.0288	0.0266	0.0370	0.0406	0.0551	0.0763
\$5,000,000	0.0126	0.0296	0.0270	0.0403	0.0450	0.0643	0.0927	0.0085	0.0200	0.0182	0.0272	0.0303	0.0433	0.0625	0.0128	0.0250	0.0232	0.0322	0.0353	0.0483	0.0675
\$6,000,000	0.0109	0.0254	0.0232	0.0349	0.0392	0.0569	0.0827	0.0073	0.0171	0.0156	0.0235	0.0264	0.0384	0.0557	0.0110	0.0221	0.0206	0.0285	0.0314	0.0434	0.0607
\$7,000,000	0.0093	0.0222	0.0204	0.0311	0.0349	0.0511	0.0748	0.0063	0.0150	0.0138	0.0210	0.0235	0.0344	0.0504	0.0095	0.0200	0.0188	0.0260	0.0285	0.0394	0.0554
\$8,000,000	0.0081	0.0196	0.0182	0.0278	0.0313	0.0464	0.0683	0.0055	0.0132	0.0123	0.0187	0.0211	0.0313	0.0460	0.0083	0.0182	0.0173	0.0237	0.0261	0.0363	0.0510
\$9,000,000	0.0071	0.0173	0.0164	0.0249	0.0286	0.0423	0.0631	0.0048	0.0117	0.0111	0.0168	0.0193	0.0285	0.0425	0.0072	0.0167	0.0161	0.0218	0.0243	0.0335	0.0475
\$10,000,000	0.0061	0.0156	0.0147	0.0228	0.0262	0.0390	0.0583	0.0041	0.0105	0.0099	0.0154	0.0177	0.0263	0.0393	0.0062	0.0155	0.0149	0.0204	0.0227	0.0313	0.0443

* 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 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	0.577	0.603	0.600	0.613	0.620	0.629	0.641	0.583	0.606	0.603	0.616	0.622	0.630	0.639	-1.0%	-0.5%	-0.5%	-0.5%	-0.3%	-0.2%	0.3%
\$15,000	0.551	0.581	0.579	0.594	0.602	0.612	0.628	0.559	0.587	0.584	0.598	0.604	0.614	0.626	-1.4%	-1.0%	-0.9%	-0.7%	-0.3%	-0.3%	0.3%
\$20,000	0.530	0.563	0.560	0.578	0.585	0.599	0.616	0.541	0.569	0.565	0.582	0.589	0.601	0.614	-2.0%	-1.1%	-0.9%	-0.7%	-0.7%	-0.3%	0.3%
\$25,000	0.512	0.548	0.544	0.564	0.571	0.587	0.604	0.522	0.555	0.551	0.569	0.575	0.588	0.603	-1.9%	-1.3%	-1.3%	-0.9%	-0.7%	-0.2%	0.2%
\$30,000	0.496	0.533	0.529	0.552	0.558	0.574	0.594	0.508	0.541	0.536	0.555	0.563	0.577	0.593	-2.4%	-1.5%	-1.3%	-0.5%	-0.9%	-0.5%	0.2%
\$35,000	0.482	0.521	0.517	0.540	0.547	0.563	0.585	0.493	0.528	0.524	0.545	0.551	0.567	0.583	-2.2%	-1.3%	-1.3%	-0.9%	-0.7%	-0.7%	0.3%
\$40,000	0.469	0.510	0.505	0.528	0.536	0.554	0.576	0.480	0.516	0.512	0.534	0.540	0.557	0.574	-2.3%	-1.2%	-1.4%	-1.1%	-0.7%	-0.5%	0.3%
\$50,000	0.447	0.490	0.486	0.509	0.518	0.536	0.560	0.457	0.495	0.491	0.513	0.521	0.539	0.558	-2.2%	-1.0%	-1.0%	-0.8%	-0.6%	-0.6%	0.4%
\$75,000	0.403	0.449	0.443	0.470	0.479	0.500	0.527	0.411	0.453	0.448	0.473	0.480	0.500	0.522	-1.9%	-0.9%	-1.1%	-0.6%	-0.2%	0.0%	1.0%
\$100,000	0.369	0.417	0.412	0.440	0.449	0.471	0.500	0.375	0.420	0.415	0.441	0.448	0.469	0.492	-1.6%	-0.7%	-0.7%	-0.2%	0.2%	0.4%	1.6%
\$125,000	0.341	0.390	0.385	0.414	0.424	0.447	0.477	0.346	0.392	0.387	0.414	0.421	0.444	0.469	-1.4%	-0.5%	-0.5%	0.0%	0.7%	0.7%	1.7%
\$150,000	0.317	0.368	0.362	0.393	0.401	0.425	0.457	0.322	0.369	0.364	0.391	0.397	0.422	0.447	-1.6%	-0.3%	-0.5%	0.5%	1.0%	0.7%	2.2%
\$175,000	0.296	0.347	0.342	0.373	0.382	0.407	0.439	0.302	0.348	0.343	0.371	0.378	0.401	0.426	-2.0%	-0.3%	-0.3%	0.5%	1.1%	1.5%	3.1%
\$200,000	0.277	0.329	0.325	0.356	0.364	0.391	0.424	0.283	0.329	0.325	0.353	0.359	0.383	0.409	-2.1%	0.0%	0.0%	0.8%	1.4%	2.1%	3.7%
\$225,000	0.260	0.311	0.308	0.339	0.349	0.374	0.409	0.265	0.313	0.308	0.336	0.343	0.367	0.393	-1.9%	-0.6%	0.0%	0.9%	1.7%	1.9%	4.1%
\$250,000	0.243	0.296	0.291	0.325	0.334	0.360	0.395	0.249	0.297	0.293	0.321	0.328	0.352	0.380	-2.4%	-0.3%	-0.7%	1.2%	1.8%	2.3%	3.9%
\$275,000	0.227	0.281	0.278	0.310	0.320	0.347	0.381	0.234	0.282	0.277	0.307	0.314	0.339	0.366	-3.0%	-0.4%	0.4%	1.0%	1.9%	2.4%	4.1%
\$300,000	0.212	0.266	0.264	0.296	0.306	0.334	0.370	0.219	0.268	0.264	0.294	0.301	0.325	0.354	-3.2%	-0.7%	0.0%	0.7%	1.7%	2.8%	4.5%
\$325,000	0.198	0.251	0.251	0.283	0.294	0.322	0.358	0.205	0.255	0.250	0.280	0.288	0.314	0.342	-3.4%	-1.6%	0.4%	1.1%	2.1%	2.5%	4.7%
\$350,000	0.185	0.239	0.237	0.271	0.283	0.310	0.347	0.192	0.242	0.238	0.268	0.276	0.302	0.331	-3.6%	-1.2%	-0.4%	1.1%	2.5%	2.6%	4.8%
\$375,000	0.172	0.226	0.225	0.260	0.271	0.300	0.337	0.180	0.229	0.225	0.256	0.264	0.291	0.321	-4.4%	-1.3%	0.0%	1.6%	2.7%	3.1%	5.0%
\$400,000	0.160	0.214	0.213	0.248	0.260	0.289	0.326	0.168	0.217	0.214	0.245	0.253	0.281	0.311	-4.8%	-1.4%	-0.5%	1.2%	2.8%	2.8%	4.8%
\$425,000	0.150	0.202	0.202	0.237	0.249	0.279	0.316	0.157	0.206	0.203	0.233	0.243	0.270	0.301	-4.5%	-1.9%	-0.5%	1.7%	2.5%	3.3%	5.0%
\$450,000	0.140	0.192	0.190	0.226	0.238	0.269	0.307	0.146	0.196	0.192	0.223	0.232	0.260	0.291	-4.1%	-2.0%	-1.0%	1.3%	2.6%	3.5%	5.5%
\$475,000	0.130	0.183	0.181	0.215	0.228	0.259	0.297	0.137	0.186	0.182	0.214	0.222	0.250	0.281	-5.1%	-1.6%	-0.5%	0.5%	2.7%	3.6%	5.7%
\$500,000	0.122	0.173	0.172	0.206	0.218	0.249	0.288	0.128	0.177	0.172	0.205	0.212	0.241	0.272	-4.7%	-2.3%	0.0%	0.5%	2.8%	3.3%	5.9%
\$600,000	0.093	0.141	0.138	0.172	0.183	0.214	0.254	0.099	0.145	0.140	0.170	0.178	0.206	0.237	-6.1%	-2.8%	-1.4%	1.2%	2.8%	3.9%	7.2%
\$700,000	0.070	0.118	0.113	0.144	0.154	0.184	0.224	0.078	0.120	0.115	0.143	0.149	0.176	0.209	-10.3%	-1.7%	-1.7%	0.7%	3.4%	4.5%	7.2%
\$800,000	0.056	0.097	0.093	0.122	0.130	0.159	0.198	0.059	0.101	0.094	0.121	0.126	0.153	0.184	-5.1%	-4.0%	-1.1%	0.8%	3.2%	3.9%	7.6%
\$900,000	0.043	0.085	0.075	0.105	0.111	0.138	0.176	0.048	0.086	0.078	0.104	0.108	0.133	0.163	-10.4%	-1.2%	-3.8%	1.0%	2.8%	3.8%	8.0%
\$1,000,000	0.0351	0.0732	0.0644	0.0891	0.0956	0.1209	0.1573	0.0388	0.0744	0.0665	0.0899	0.0929	0.1167	0.1450	-9.5%	-1.6%	-3.2%	-0.9%	2.9%	3.6%	8.5%
\$2,000,000	0.0227	0.0457	0.0412	0.0574	0.0622	0.0819	0.1098	0.0241	0.0450	0.0410	0.0562	0.0586	0.0770	0.0987	-5.8%	1.6%	0.5%	2.1%	6.1%	6.4%	11.2%
\$3,000,000	0.0180	0.0349	0.0317	0.0444	0.0485	0.0651	0.0889	0.0188	0.0342	0.0313	0.0430	0.0450	0.0604	0.0789	-4.3%	2.0%	1.3%	3.3%	7.8%	7.8%	12.7%
\$4,000,000	0.0152	0.0288	0.0266	0.0370	0.0406	0.0551	0.0763	0.0161	0.0284	0.0262	0.0358	0.0375	0.0508	0.0670	-5.6%	1.4%	1.5%	3.4%	8.3%	8.5%	13.9%
\$5,000,000	0.0128	0.0250	0.0232	0.0322	0.0353	0.0483	0.0675	0.0140	0.0248	0.0229	0.0311	0.0326	0.0443	0.0590	-8.6%	0.8%	1.3%	3.5%	8.3%	9.0%	14.4%
\$6,000,000	0.0110	0.0221	0.0206	0.0285	0.0314	0.0434	0.0607	0.0122	0.0221	0.0205	0.0278	0.0291	0.0397	0.0530	-9.8%	0.0%	0.5%	2.5%	7.9%	9.3%	14.5%
\$7,000,000	0.0095	0.0200	0.0188	0.0260	0.0285	0.0394	0.0554	0.0107	0.0200	0.0188	0.0252	0.0265	0.0360	0.0484	-11.2%	0.0%	0.0%	3.2%	7.5%	9.4%	14.5%
\$8,000,000	0.0083	0.0182	0.0173	0.0237	0.0261	0.0363	0.0510	0.0093	0.0185	0.0173	0.0231	0.0245	0.0333	0.0446	-10.8%	-1.6%	0.0%	2.6%	6.5%	9.0%	14.3%
\$9,000,000	0.0072	0.0167	0.0161	0.0218	0.0243	0.0335	0.0475	0.0084	0.0171	0.0162	0.0215	0.0227	0.0309	0.0414	-14.3%	-2.3%	-0.6%	1.4%	7.0%	8.4%	14.7%
\$10,000,000	0.0062	0.0155	0.0149	0.0204	0.0227	0.0313	0.0443	0.0075	0.0160	0.0152	0.0201	0.0213	0.0291	0.0387	-17.3%	-3.1%	-2.0%	1.5%	6.6%	7.6%	14.5%

* Adjusted