

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	HG A	TCR	0.9050	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	0.841	0.878	0.876	0.897	0.909	0.923	0.940	0.761	0.795	0.793	0.812	0.823	0.835	0.851	0.766	0.800	0.798	0.817	0.828	0.840	0.856
\$15,000	0.801	0.844	0.843	0.868	0.881	0.898	0.919	0.725	0.764	0.763	0.786	0.797	0.813	0.832	0.730	0.769	0.768	0.791	0.802	0.818	0.837
\$20,000	0.769	0.815	0.813	0.843	0.857	0.877	0.899	0.696	0.738	0.736	0.763	0.776	0.794	0.814	0.701	0.743	0.741	0.768	0.781	0.799	0.819
\$25,000	0.742	0.790	0.790	0.820	0.835	0.858	0.883	0.672	0.715	0.715	0.742	0.756	0.776	0.799	0.677	0.720	0.720	0.747	0.761	0.781	0.804
\$30,000	0.717	0.771	0.767	0.800	0.816	0.841	0.866	0.649	0.698	0.694	0.724	0.738	0.761	0.784	0.654	0.703	0.699	0.729	0.743	0.766	0.789
\$35,000	0.695	0.751	0.749	0.783	0.799	0.825	0.852	0.629	0.680	0.678	0.709	0.723	0.747	0.771	0.634	0.685	0.683	0.714	0.728	0.752	0.776
\$40,000	0.678	0.734	0.732	0.767	0.782	0.811	0.840	0.614	0.664	0.662	0.694	0.708	0.734	0.760	0.619	0.669	0.667	0.699	0.713	0.739	0.765
\$50,000	0.646	0.704	0.703	0.739	0.755	0.786	0.817	0.585	0.637	0.636	0.669	0.683	0.711	0.739	0.590	0.642	0.641	0.674	0.688	0.716	0.744
\$75,000	0.583	0.647	0.645	0.684	0.702	0.734	0.769	0.528	0.586	0.584	0.619	0.635	0.664	0.696	0.533	0.591	0.589	0.624	0.640	0.669	0.701
\$100,000	0.533	0.602	0.600	0.642	0.659	0.694	0.729	0.482	0.545	0.543	0.581	0.596	0.628	0.660	0.487	0.550	0.548	0.586	0.601	0.633	0.665
\$125,000	0.492	0.561	0.561	0.605	0.624	0.661	0.699	0.445	0.508	0.508	0.548	0.565	0.598	0.633	0.450	0.513	0.513	0.553	0.570	0.603	0.638
\$150,000	0.456	0.527	0.526	0.572	0.592	0.631	0.671	0.413	0.477	0.476	0.518	0.536	0.571	0.607	0.418	0.482	0.481	0.523	0.541	0.576	0.612
\$175,000	0.422	0.498	0.496	0.544	0.563	0.603	0.645	0.382	0.451	0.449	0.492	0.510	0.546	0.584	0.387	0.456	0.454	0.497	0.515	0.551	0.589
\$200,000	0.394	0.468	0.469	0.518	0.537	0.579	0.620	0.357	0.424	0.424	0.469	0.486	0.524	0.561	0.362	0.429	0.429	0.474	0.491	0.529	0.566
\$225,000	0.366	0.441	0.443	0.492	0.515	0.557	0.600	0.331	0.399	0.401	0.445	0.466	0.504	0.543	0.336	0.404	0.406	0.450	0.471	0.509	0.548
\$250,000	0.341	0.418	0.419	0.470	0.492	0.535	0.578	0.309	0.378	0.379	0.425	0.445	0.484	0.523	0.314	0.383	0.384	0.430	0.450	0.489	0.528
\$275,000	0.316	0.394	0.397	0.449	0.469	0.513	0.560	0.286	0.357	0.359	0.406	0.424	0.464	0.507	0.291	0.362	0.364	0.411	0.429	0.469	0.512
\$300,000	0.292	0.370	0.376	0.428	0.450	0.495	0.542	0.264	0.335	0.340	0.387	0.407	0.448	0.491	0.269	0.340	0.345	0.392	0.412	0.453	0.496
\$325,000	0.269	0.349	0.354	0.408	0.432	0.477	0.524	0.243	0.316	0.320	0.369	0.391	0.432	0.474	0.248	0.321	0.325	0.374	0.396	0.437	0.479
\$350,000	0.250	0.330	0.334	0.388	0.413	0.460	0.508	0.226	0.299	0.302	0.351	0.374	0.416	0.460	0.231	0.304	0.307	0.356	0.379	0.421	0.465
\$375,000	0.232	0.311	0.316	0.371	0.396	0.444	0.492	0.210	0.281	0.286	0.336	0.358	0.402	0.445	0.215	0.286	0.291	0.341	0.363	0.407	0.450
\$400,000	0.212	0.293	0.298	0.352	0.378	0.428	0.477	0.192	0.265	0.270	0.319	0.342	0.387	0.432	0.197	0.270	0.275	0.324	0.347	0.392	0.437
\$425,000	0.197	0.277	0.281	0.337	0.362	0.411	0.462	0.178	0.251	0.254	0.305	0.328	0.372	0.418	0.183	0.256	0.259	0.310	0.333	0.377	0.423
\$450,000	0.183	0.260	0.265	0.320	0.346	0.397	0.449	0.166	0.235	0.240	0.290	0.313	0.359	0.406	0.171	0.240	0.245	0.295	0.318	0.364	0.411
\$475,000	0.169	0.245	0.250	0.306	0.332	0.382	0.434	0.153	0.222	0.226	0.277	0.300	0.346	0.393	0.158	0.227	0.231	0.282	0.305	0.351	0.398
\$500,000	0.157	0.232	0.235	0.291	0.316	0.368	0.420	0.142	0.210	0.213	0.263	0.286	0.333	0.380	0.147	0.215	0.218	0.268	0.291	0.338	0.385
\$600,000	0.116	0.186	0.188	0.240	0.264	0.315	0.368	0.105	0.168	0.170	0.217	0.239	0.285	0.333	0.110	0.173	0.175	0.222	0.244	0.290	0.338
\$700,000	0.083	0.153	0.150	0.200	0.222	0.271	0.324	0.075	0.138	0.136	0.181	0.201	0.245	0.293	0.080	0.143	0.141	0.186	0.206	0.250	0.298
\$800,000	0.065	0.125	0.123	0.168	0.187	0.235	0.286	0.059	0.113	0.111	0.152	0.169	0.213	0.259	0.064	0.118	0.116	0.157	0.174	0.218	0.264
\$900,000	0.050	0.107	0.099	0.144	0.160	0.204	0.255	0.045	0.097	0.090	0.130	0.145	0.185	0.231	0.050	0.102	0.095	0.135	0.150	0.190	0.236
\$1,000,000	0.0386	0.0918	0.0836	0.1224	0.1372	0.1793	0.2269	0.0349	0.0831	0.0757	0.1108	0.1242	0.1623	0.2053	0.0399	0.0881	0.0807	0.1158	0.1292	0.1673	0.2103
\$2,000,000	0.0222	0.0537	0.0498	0.0750	0.0852	0.1174	0.1545	0.0201	0.0486	0.0451	0.0679	0.0771	0.1062	0.1398	0.0251	0.0536	0.0501	0.0729	0.0821	0.1112	0.1448
\$3,000,000	0.0162	0.0391	0.0366	0.0561	0.0641	0.0914	0.1234	0.0147	0.0354	0.0331	0.0508	0.0580	0.0827	0.1117	0.0197	0.0404	0.0381	0.0558	0.0630	0.0877	0.1167
\$4,000,000	0.0127	0.0311	0.0293	0.0453	0.0523	0.0762	0.1048	0.0115	0.0281	0.0265	0.0410	0.0473	0.0690	0.0948	0.0165	0.0331	0.0315	0.0460	0.0523	0.0740	0.0998
\$5,000,000	0.0105	0.0259	0.0247	0.0384	0.0445	0.0656	0.0917	0.0095	0.0234	0.0224	0.0348	0.0403	0.0594	0.0830	0.0143	0.0284	0.0274	0.0398	0.0453	0.0644	0.0880
\$6,000,000	0.0090	0.0220	0.0212	0.0333	0.0388	0.0577	0.0819	0.0081	0.0199	0.0192	0.0301	0.0351	0.0522	0.0741	0.0122	0.0249	0.0242	0.0351	0.0401	0.0572	0.0791
\$7,000,000	0.0077	0.0194	0.0186	0.0294	0.0344	0.0518	0.0740	0.0070	0.0176	0.0168	0.0266	0.0311	0.0469	0.0670	0.0105	0.0226	0.0218	0.0316	0.0361	0.0519	0.0720
\$8,000,000	0.0067	0.0170	0.0166	0.0261	0.0311	0.0470	0.0678	0.0061	0.0154	0.0150	0.0236	0.0281	0.0425	0.0614	0.0092	0.0204	0.0200	0.0286	0.0331	0.0475	0.0664
\$9,000,000	0.0058	0.0152	0.0148	0.0237	0.0283	0.0432	0.0624	0.0052	0.0138	0.0134	0.0214	0.0256	0.0391	0.0565	0.0078	0.0188	0.0184	0.0264	0.0306	0.0441	0.0615
\$10,000,000	0.0051	0.0135	0.0133	0.0217	0.0258	0.0394	0.0579	0.0046	0.0122	0.0120	0.0196	0.0233	0.0357	0.0524	0.0069	0.0172	0.0170	0.0246	0.0283	0.0407	0.0574

\* 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: 12/1/20  
Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Per Accident Limit	2020 Excess Loss Factors*							2019 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	0.766	0.800	0.798	0.817	0.828	0.840	0.856	0.776	0.812	0.807	0.825	0.835	0.846	0.864	-1.3%	-1.5%	-1.1%	-1.0%	-0.8%	-0.7%	-0.9%
\$15,000	0.730	0.769	0.768	0.791	0.802	0.818	0.837	0.742	0.783	0.779	0.800	0.810	0.825	0.845	-1.6%	-1.8%	-1.4%	-1.1%	-1.0%	-0.8%	-0.9%
\$20,000	0.701	0.743	0.741	0.768	0.781	0.799	0.819	0.714	0.758	0.754	0.778	0.788	0.806	0.829	-1.8%	-2.0%	-1.7%	-1.3%	-0.9%	-0.9%	-1.2%
\$25,000	0.677	0.720	0.720	0.747	0.761	0.781	0.804	0.689	0.737	0.732	0.759	0.769	0.788	0.814	-1.7%	-2.3%	-1.6%	-1.6%	-1.0%	-0.9%	-1.2%
\$30,000	0.654	0.703	0.699	0.729	0.743	0.766	0.789	0.667	0.718	0.713	0.742	0.752	0.773	0.800	-1.9%	-2.1%	-2.0%	-1.8%	-1.2%	-0.9%	-1.4%
\$35,000	0.634	0.685	0.683	0.714	0.728	0.752	0.776	0.649	0.701	0.695	0.726	0.737	0.758	0.787	-2.3%	-2.3%	-1.7%	-1.7%	-1.2%	-0.8%	-1.4%
\$40,000	0.619	0.669	0.667	0.699	0.713	0.739	0.765	0.631	0.686	0.680	0.711	0.722	0.745	0.775	-1.9%	-2.5%	-1.9%	-1.7%	-1.2%	-0.8%	-1.3%
\$50,000	0.590	0.642	0.641	0.674	0.688	0.716	0.744	0.602	0.659	0.654	0.685	0.697	0.722	0.755	-2.0%	-2.6%	-2.0%	-1.6%	-1.3%	-0.8%	-1.5%
\$75,000	0.533	0.591	0.589	0.624	0.640	0.669	0.701	0.542	0.604	0.596	0.633	0.644	0.673	0.710	-1.7%	-2.2%	-1.2%	-1.4%	-0.6%	-0.6%	-1.3%
\$100,000	0.487	0.550	0.548	0.586	0.601	0.633	0.665	0.496	0.561	0.554	0.592	0.604	0.634	0.673	-1.8%	-2.0%	-1.1%	-1.0%	-0.5%	-0.2%	-1.2%
\$125,000	0.450	0.513	0.513	0.553	0.570	0.603	0.638	0.459	0.524	0.518	0.557	0.570	0.601	0.642	-2.0%	-2.1%	-1.0%	-0.7%	0.0%	0.3%	-0.6%
\$150,000	0.418	0.482	0.481	0.523	0.541	0.576	0.612	0.426	0.494	0.487	0.529	0.539	0.572	0.615	-1.9%	-2.4%	-1.2%	-1.1%	0.4%	0.7%	-0.5%
\$175,000	0.387	0.456	0.454	0.497	0.515	0.551	0.589	0.398	0.466	0.460	0.502	0.514	0.547	0.591	-2.8%	-2.1%	-1.3%	-1.0%	0.2%	0.7%	-0.3%
\$200,000	0.362	0.429	0.429	0.474	0.493	0.529	0.566	0.372	0.442	0.436	0.478	0.490	0.525	0.570	-2.7%	-2.9%	-1.6%	-0.8%	0.6%	0.8%	-0.7%
\$225,000	0.336	0.404	0.406	0.450	0.471	0.509	0.547	0.349	0.418	0.414	0.456	0.469	0.503	0.550	-3.7%	-3.3%	-1.9%	-1.3%	0.4%	1.2%	-0.5%
\$250,000	0.314	0.383	0.384	0.430	0.450	0.489	0.528	0.326	0.397	0.392	0.436	0.449	0.484	0.531	-3.7%	-3.5%	-2.0%	-1.4%	0.2%	1.0%	-0.6%
\$275,000	0.291	0.362	0.364	0.411	0.429	0.469	0.512	0.305	0.377	0.372	0.416	0.431	0.467	0.513	-4.6%	-4.0%	-2.2%	-1.2%	-0.5%	0.4%	-0.2%
\$300,000	0.269	0.342	0.345	0.392	0.412	0.453	0.496	0.284	0.357	0.354	0.398	0.412	0.449	0.497	-5.3%	-4.2%	-2.5%	-1.5%	0.0%	0.9%	-0.2%
\$325,000	0.248	0.321	0.325	0.374	0.396	0.437	0.481	0.265	0.337	0.336	0.381	0.396	0.433	0.482	-6.4%	-4.7%	-3.3%	-1.8%	0.0%	0.9%	-0.2%
\$350,000	0.231	0.304	0.307	0.356	0.379	0.422	0.465	0.248	0.320	0.318	0.364	0.380	0.417	0.466	-6.9%	-5.0%	-3.5%	-2.2%	-0.3%	1.2%	-0.2%
\$375,000	0.214	0.286	0.291	0.340	0.363	0.407	0.450	0.230	0.303	0.302	0.348	0.364	0.402	0.452	-7.0%	-5.6%	-3.6%	-2.3%	-0.3%	1.2%	-0.4%
\$400,000	0.197	0.270	0.275	0.324	0.347	0.392	0.437	0.214	0.287	0.286	0.332	0.348	0.388	0.438	-7.9%	-5.9%	-3.8%	-2.4%	-0.3%	1.0%	-0.2%
\$425,000	0.183	0.255	0.259	0.310	0.333	0.377	0.424	0.201	0.271	0.271	0.317	0.334	0.373	0.425	-9.0%	-5.9%	-4.4%	-2.2%	-0.3%	1.1%	-0.2%
\$450,000	0.171	0.240	0.245	0.295	0.318	0.364	0.411	0.187	0.258	0.255	0.302	0.320	0.360	0.412	-8.6%	-7.0%	-3.9%	-2.3%	-0.6%	1.1%	-0.2%
\$475,000	0.158	0.227	0.231	0.282	0.305	0.351	0.398	0.174	0.244	0.243	0.289	0.306	0.347	0.399	-9.2%	-7.0%	-4.9%	-2.4%	-0.3%	1.2%	-0.3%
\$500,000	0.147	0.215	0.218	0.268	0.291	0.338	0.385	0.162	0.231	0.230	0.276	0.292	0.334	0.387	-9.3%	-6.9%	-5.2%	-2.9%	-0.3%	1.2%	-0.5%
\$600,000	0.110	0.173	0.175	0.222	0.244	0.290	0.338	0.123	0.189	0.184	0.231	0.245	0.287	0.342	-10.6%	-8.5%	-4.9%	-3.9%	-0.4%	1.0%	-1.2%
\$700,000	0.080	0.143	0.141	0.186	0.206	0.250	0.298	0.093	0.157	0.151	0.192	0.206	0.247	0.301	-14.0%	-8.9%	-6.6%	-3.1%	0.0%	1.2%	-1.0%
\$800,000	0.064	0.118	0.116	0.157	0.174	0.218	0.264	0.073	0.130	0.123	0.162	0.174	0.212	0.266	-12.3%	-9.2%	-5.7%	-3.1%	0.0%	2.8%	-0.8%
\$900,000	0.050	0.102	0.095	0.135	0.150	0.190	0.236	0.057	0.112	0.100	0.140	0.148	0.185	0.236	-12.3%	-8.9%	-5.0%	-3.6%	1.4%	2.7%	0.0%
\$1,000,000	0.0399	0.0881	0.0807	0.1158	0.1292	0.1673	0.2103	0.0457	0.0970	0.0851	0.1184	0.1273	0.1614	0.2106	-12.7%	-9.2%	-5.2%	-2.2%	1.5%	3.7%	-0.1%
\$2,000,000	0.0251	0.0536	0.0501	0.0729	0.0821	0.1112	0.1448	0.0288	0.0599	0.0538	0.0758	0.0822	0.1088	0.1464	-12.8%	-10.5%	-6.9%	-3.8%	-0.1%	2.2%	-1.1%
\$3,000,000	0.0197	0.0404	0.0381	0.0558	0.0630	0.0877	0.1167	0.0226	0.0453	0.0410	0.0581	0.0637	0.0861	0.1182	-12.8%	-10.8%	-7.1%	-4.0%	-1.1%	1.9%	-1.3%
\$4,000,000	0.0165	0.0331	0.0315	0.0460	0.0523	0.0740	0.0998	0.0188	0.0371	0.0341	0.0481	0.0530	0.0726	0.1012	-12.2%	-10.8%	-7.6%	-4.4%	-1.3%	1.9%	-1.4%
\$5,000,000	0.0143	0.0284	0.0274	0.0398	0.0453	0.0644	0.0880	0.0165	0.0319	0.0296	0.0417	0.0459	0.0635	0.0893	-13.3%	-11.0%	-7.4%	-4.6%	-1.3%	1.4%	-1.5%
\$6,000,000	0.0122	0.0249	0.0242	0.0351	0.0401	0.0572	0.0791	0.0147	0.0281	0.0261	0.0367	0.0407	0.0568	0.0802	-17.0%	-11.4%	-7.3%	-4.4%	-1.5%	0.7%	-1.4%
\$7,000,000	0.0105	0.0226	0.0218	0.0316	0.0361	0.0519	0.0720	0.0128	0.0252	0.0236	0.0333	0.0367	0.0515	0.0730	-18.0%	-10.3%	-7.6%	-5.1%	-1.6%	0.8%	-1.4%
\$8,000,000	0.0092	0.0204	0.0200	0.0286	0.0331	0.0475	0.0664	0.0111	0.0228	0.0216	0.0303	0.0335	0.0472	0.0671	-17.1%	-10.5%	-7.4%	-5.6%	-1.2%	0.6%	-1.0%
\$9,000,000	0.0078	0.0188	0.0184	0.0264	0.0306	0.0441	0.0615	0.0097	0.0207	0.0199	0.0276	0.0310	0.0435	0.0624	-19.6%	-9.2%	-7.5%	-4.3%	-1.3%	1.4%	-1.4%
\$10,000,000	0.0069	0.0172	0.0170	0.0246	0.0283	0.0407	0.0574	0.0083	0.0192	0.0184	0.0257	0.0288	0.0405	0.0580	-16.9%	-10.4%	-7.6%	-4.3%	-1.7%	0.5%	-1.0%

\* Adjusted