

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
PROPOSED EFFECTIVE DATE: 12/1/20
Excess Loss 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	0.552	0.576	0.575	0.588	0.596	0.605	0.616	0.577	0.603	0.600	0.613	0.620	0.629	0.641	-4.3%	-4.5%	-4.2%	-4.1%	-3.9%	-3.8%	-3.9%
\$15,000	0.526	0.554	0.553	0.569	0.578	0.589	0.603	0.551	0.581	0.579	0.594	0.602	0.612	0.628	-4.5%	-4.6%	-4.5%	-4.2%	-4.0%	-3.8%	-4.0%
\$20,000	0.505	0.535	0.534	0.553	0.562	0.575	0.590	0.530	0.563	0.560	0.578	0.585	0.599	0.616	-4.7%	-5.0%	-4.6%	-4.3%	-3.9%	-4.0%	-4.2%
\$25,000	0.488	0.519	0.519	0.538	0.548	0.563	0.579	0.512	0.548	0.544	0.564	0.571	0.587	0.604	-4.7%	-5.3%	-4.6%	-4.6%	-4.0%	-4.1%	-4.1%
\$30,000	0.471	0.506	0.504	0.525	0.536	0.552	0.568	0.496	0.533	0.529	0.552	0.558	0.574	0.594	-5.0%	-5.1%	-4.7%	-4.9%	-3.9%	-3.8%	-4.4%
\$35,000	0.457	0.493	0.492	0.514	0.525	0.541	0.559	0.482	0.521	0.517	0.540	0.547	0.563	0.585	-5.2%	-5.4%	-4.8%	-4.8%	-4.0%	-3.9%	-4.4%
\$40,000	0.446	0.482	0.481	0.504	0.514	0.532	0.551	0.469	0.510	0.505	0.528	0.536	0.554	0.576	-4.9%	-5.5%	-4.8%	-4.5%	-4.1%	-4.0%	-4.3%
\$50,000	0.425	0.463	0.462	0.486	0.496	0.516	0.536	0.447	0.490	0.486	0.509	0.518	0.536	0.560	-4.9%	-5.5%	-4.9%	-4.5%	-4.2%	-3.7%	-4.3%
\$75,000	0.384	0.426	0.424	0.450	0.462	0.482	0.505	0.403	0.449	0.443	0.470	0.479	0.500	0.527	-4.7%	-5.1%	-4.3%	-4.3%	-3.5%	-3.6%	-4.2%
\$100,000	0.352	0.396	0.395	0.422	0.434	0.456	0.479	0.369	0.417	0.412	0.440	0.449	0.471	0.500	-4.6%	-5.0%	-4.1%	-4.1%	-3.3%	-3.2%	-4.2%
\$125,000	0.325	0.370	0.370	0.398	0.411	0.435	0.460	0.341	0.390	0.385	0.414	0.424	0.447	0.477	-4.7%	-5.1%	-3.9%	-3.9%	-3.1%	-2.7%	-3.6%
\$150,000	0.302	0.348	0.347	0.377	0.390	0.415	0.441	0.317	0.368	0.362	0.393	0.401	0.425	0.457	-4.7%	-5.4%	-4.1%	-4.1%	-2.7%	-2.4%	-3.5%
\$175,000	0.279	0.329	0.328	0.359	0.371	0.397	0.424	0.296	0.347	0.342	0.373	0.382	0.407	0.439	-5.7%	-5.2%	-4.1%	-3.8%	-2.9%	-2.5%	-3.4%
\$200,000	0.261	0.309	0.310	0.342	0.356	0.382	0.408	0.277	0.329	0.325	0.356	0.364	0.391	0.424	-5.8%	-6.1%	-4.6%	-3.9%	-2.2%	-2.3%	-3.8%
\$225,000	0.243	0.293	0.293	0.325	0.340	0.367	0.395	0.260	0.311	0.308	0.339	0.349	0.374	0.409	-6.5%	-5.8%	-4.9%	-4.1%	-2.6%	-1.9%	-3.4%
\$250,000	0.227	0.277	0.277	0.311	0.325	0.353	0.381	0.243	0.296	0.291	0.325	0.334	0.360	0.395	-6.6%	-6.4%	-4.8%	-4.3%	-2.7%	-1.9%	-3.5%
\$275,000	0.210	0.261	0.263	0.297	0.310	0.339	0.369	0.227	0.281	0.278	0.310	0.320	0.347	0.381	-7.5%	-7.1%	-5.4%	-4.2%	-3.1%	-2.3%	-3.1%
\$300,000	0.195	0.246	0.249	0.283	0.298	0.327	0.357	0.212	0.266	0.264	0.296	0.306	0.334	0.370	-8.0%	-7.5%	-5.7%	-4.4%	-2.6%	-2.1%	-3.5%
\$325,000	0.180	0.232	0.235	0.270	0.286	0.315	0.346	0.198	0.251	0.251	0.283	0.294	0.322	0.358	-9.1%	-7.6%	-6.4%	-4.6%	-2.7%	-2.2%	-3.4%
\$350,000	0.168	0.220	0.222	0.257	0.274	0.304	0.335	0.185	0.239	0.237	0.271	0.283	0.310	0.347	-9.2%	-7.9%	-6.3%	-5.2%	-3.2%	-1.9%	-3.5%
\$375,000	0.156	0.207	0.210	0.246	0.263	0.294	0.325	0.172	0.226	0.225	0.260	0.271	0.300	0.337	-9.3%	-8.4%	-6.7%	-5.4%	-3.0%	-2.0%	-3.6%
\$400,000	0.145	0.196	0.199	0.235	0.251	0.283	0.315	0.160	0.214	0.213	0.248	0.260	0.289	0.326	-9.4%	-8.4%	-6.6%	-5.2%	-3.5%	-2.1%	-3.4%
\$425,000	0.133	0.185	0.188	0.224	0.240	0.273	0.305	0.150	0.202	0.202	0.237	0.249	0.279	0.316	-11.3%	-8.4%	-6.9%	-5.5%	-3.6%	-2.2%	-3.5%
\$450,000	0.124	0.174	0.177	0.213	0.230	0.263	0.296	0.140	0.192	0.190	0.226	0.238	0.269	0.307	-11.4%	-9.4%	-6.8%	-5.8%	-3.4%	-2.2%	-3.6%
\$475,000	0.115	0.164	0.168	0.204	0.220	0.253	0.287	0.130	0.183	0.181	0.215	0.228	0.259	0.297	-11.5%	-10.4%	-7.2%	-5.1%	-3.5%	-2.3%	-3.4%
\$500,000	0.107	0.156	0.158	0.194	0.210	0.244	0.278	0.122	0.173	0.172	0.206	0.218	0.249	0.288	-12.3%	-9.8%	-8.1%	-5.8%	-3.7%	-2.0%	-3.5%
\$600,000	0.080	0.126	0.127	0.161	0.177	0.210	0.244	0.093	0.141	0.138	0.172	0.183	0.214	0.254	-14.0%	-10.6%	-8.0%	-6.4%	-3.3%	-1.9%	-3.9%
\$700,000	0.059	0.104	0.103	0.135	0.149	0.181	0.216	0.070	0.118	0.113	0.144	0.154	0.184	0.224	-15.7%	-11.9%	-8.8%	-6.2%	-3.2%	-1.6%	-3.6%
\$800,000	0.047	0.086	0.085	0.114	0.127	0.158	0.191	0.056	0.097	0.093	0.122	0.130	0.159	0.198	-16.1%	-11.3%	-8.6%	-6.6%	-2.3%	-0.6%	-3.5%
\$900,000	0.038	0.075	0.069	0.099	0.109	0.138	0.171	0.043	0.085	0.075	0.105	0.111	0.138	0.176	-11.6%	-11.8%	-8.0%	-5.7%	-1.8%	0.0%	-2.8%
\$1,000,000	0.0301	0.0647	0.0594	0.0846	0.0942	0.1216	0.1526	0.0351	0.0732	0.0644	0.0891	0.0956	0.1209	0.1573	-14.2%	-11.6%	-7.8%	-5.1%	-1.5%	0.6%	-3.0%
\$2,000,000	0.0194	0.0399	0.0374	0.0538	0.0604	0.0813	0.1055	0.0227	0.0457	0.0412	0.0574	0.0622	0.0819	0.1098	-14.5%	-12.7%	-9.2%	-6.3%	-2.9%	-0.7%	-3.9%
\$3,000,000	0.0155	0.0304	0.0288	0.0415	0.0467	0.0644	0.0852	0.0180	0.0349	0.0317	0.0444	0.0485	0.0651	0.0889	-13.9%	-12.9%	-9.1%	-6.5%	-3.7%	-1.1%	-4.2%
\$4,000,000	0.0125	0.0252	0.0241	0.0345	0.0390	0.0546	0.0732	0.0152	0.0288	0.0266	0.0370	0.0406	0.0551	0.0763	-17.8%	-12.5%	-9.4%	-6.8%	-3.9%	-0.9%	-4.1%
\$5,000,000	0.0102	0.0218	0.0211	0.0300	0.0339	0.0477	0.0646	0.0128	0.0250	0.0232	0.0322	0.0353	0.0483	0.0675	-20.3%	-12.8%	-9.1%	-6.8%	-4.0%	-1.2%	-4.3%
\$6,000,000	0.0089	0.0193	0.0188	0.0267	0.0302	0.0425	0.0583	0.0110	0.0221	0.0206	0.0285	0.0314	0.0434	0.0607	-19.1%	-12.7%	-8.7%	-6.3%	-3.8%	-2.1%	-4.0%
\$7,000,000	0.0075	0.0176	0.0171	0.0241	0.0274	0.0387	0.0531	0.0095	0.0200	0.0188	0.0260	0.0285	0.0394	0.0554	-21.1%	-12.0%	-9.0%	-7.3%	-3.9%	-1.8%	-4.2%
\$8,000,000	0.0066	0.0161	0.0157	0.0220	0.0252	0.0356	0.0491	0.0083	0.0182	0.0173	0.0237	0.0261	0.0363	0.0510	-20.5%	-11.5%	-9.2%	-7.2%	-3.4%	-1.9%	-3.7%
\$9,000,000	0.0057	0.0147	0.0143	0.0204	0.0234	0.0331	0.0456	0.0072	0.0167	0.0161	0.0218	0.0243	0.0335	0.0475	-20.8%	-12.0%	-11.2%	-6.4%	-3.7%	-1.2%	-4.0%
\$10,000,000	0.0050	0.0132	0.0129	0.0191	0.0218	0.0306	0.0427	0.0062	0.0155	0.0149	0.0204	0.0227	0.0313	0.0443	-19.4%	-14.8%	-13.4%	-6.4%	-4.0%	-2.2%	-3.6%

* Adjusted