

DELAWARE COMPENSATION RATING BUREAU, INC.

Excess Loss (Pure Premium) Factors

Proposed excess loss (pure premium) factors are shown on the last page of the attachment together with the current factors and the percentage change.

The excess loss analysis relies almost entirely on actual Delaware size of loss data.

Because of the relatively small number of large claims (claims over \$1,000,000) in Delaware, excess ratios over \$1,000,000 have been established based on Pennsylvania relativities at higher loss limits. Those Pennsylvania relativities are applied to Delaware excess factors at \$1,000,000. For example, if the Pennsylvania excess loss ratio at \$5,000,000 is one-half the Pennsylvania excess loss ratio at \$1,000,000 then the Delaware excess loss ratio at \$5,000,000 will be equal to the Delaware excess loss ratio at \$1,000,000 multiplied by one-half. This approach is analogous to procedures used in prior Pennsylvania filings where excess loss factors at higher limits were based on Pennsylvania excess indications at a designated level and National Council on Compensation Insurance, Inc. excess loss factor relativities above that selected threshold.

Page 1, Exhibit I shows average claim costs by hazard group within each type of injury as well as overall average costs for all hazard groups combined. Total incurred loss weights by type of injury and hazard group are shown in Exhibit II. Factors representing Pennsylvania relativities at loss limits above \$1,000,000 are shown in Exhibit III.

Page 2 derives excess loss ratios by loss limitation for Hazard Group A using type of injury loss distributions from Exhibit 17a. The excess ratios by type of injury are weighted together and the resulting average pure excess loss ratios are shown in the last column on the page.

Pages 3 through 8 use the same approach to calculate excess ratios for Hazard Groups B through G, respectively.

Page 9 columns (1) through (7) display the overall average excess ratios from pages 2 through 8. In addition, ratios above \$1,000,000 are calculated using the relativities from Exhibit III page 1. Since published loss costs in Delaware include a provision for loss based assessments, it is necessary to apply an adjustment factor to express the excess ratios as a function of loss costs. This is shown in Columns (8) - (14) of page 9.

A risk load of 0.005, subject to a maximum equal to one-half each excess loss factor, was added. The resulting factors are shown in columns (15) - (21) of page 9.

The proposed excess loss factors shown on page 10 may differ slightly from these indicated on page 9. Excess loss factors will generally reflect incremental costs per unit of exposure which decrease as loss limitation levels increase. To maintain this pattern, minor modifications to the indicated values on page 9 may have been made and the resulting factors are shown on page 10.

Page 10 compares the proposed 2024 excess loss factors with the current 2023 excess loss factors.

DELAWARE
Effective:12/1/24

Exhibit I

Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.		Average Cost Per Case						
Injury Type								
Fatal	654,054							
P.T.	7,281,991							
PP	128,358							
T.T.	24,496							
M.O	1,465							
II.		Hazard Group						
Injury Type	A	B	C	D	E	F	G	
Fatal	488,144	531,127	577,893	628,778	684,143	744,383	809,927	
P.T.	4,157,034	4,927,084	5,839,779	6,921,542	8,203,691	9,723,346	11,524,502	
PP	90,714	102,772	116,433	131,910	149,445	169,309	191,815	
T.T.	21,704	22,758	23,862	25,020	26,234	27,507	28,842	
M.O	1,156	1,270	1,395	1,533	1,683	1,849	2,031	
III.		Hazard Group						
Injury Type	A	B	C	D	E	F	G	
Average Severity	30,893	40,648	50,559	60,945	104,553	97,557	124,929	
Ratio to DCRB Total (\$65,481)	2.120	1.611	1.295	1.074	.626	.671	.524	

Exhibit II

Combined Injury Weights

Type of Injury	A Injury Weights	B Injury Weights	C Injury Weights	D Injury Weights	E Injury Weights	F Injury Weights	G Injury Weights
Death	0.013	0.013	0.013	0.013	0.013	0.013	0.013
P.T.	0.008	0.063	0.031	0.061	0.051	0.071	0.103
PP	0.684	0.699	0.714	0.729	0.744	0.759	0.774
T.T.	0.229	0.173	0.190	0.155	0.164	0.133	0.094
Medical Only	0.066	0.051	0.051	0.042	0.028	0.024	0.016
Total	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit III Pennsylvania Relative to \$1,000,000

	A	B	C	D	E	F	G
\$1,000,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$2,000,000	0.573	0.583	0.594	0.618	0.626	0.665	0.693
\$3,000,000	0.415	0.426	0.438	0.468	0.480	0.529	0.567
\$4,000,000	0.326	0.340	0.354	0.382	0.396	0.447	0.490
\$5,000,000	0.267	0.281	0.296	0.324	0.339	0.391	0.436
\$6,000,000	0.223	0.239	0.253	0.281	0.297	0.348	0.393
\$7,000,000	0.190	0.203	0.221	0.247	0.262	0.312	0.359
\$8,000,000	0.163	0.178	0.194	0.218	0.236	0.284	0.330
\$9,000,000	0.142	0.155	0.171	0.195	0.213	0.259	0.304
\$10,000,000	0.119	0.136	0.152	0.175	0.193	0.237	0.282

DELAWARE

Excess Loss Factors Calculation
Hazard Group A

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.013	0.985	0.013	0.00	0.008	0.996	0.008	0.11	0.684	0.924	0.632	0.46	0.229	0.735	0.168	8.65	0.066	0.130	0.0086	0.830
\$15,000	0.03		0.978	0.013	0.00		0.994	0.008	0.17		0.890	0.609	0.69		0.656	0.150	12.97		0.086	0.0057	0.786
\$20,000	0.04		0.970	0.012	0.00		0.992	0.008	0.22		0.859	0.588	0.92		0.594	0.136	17.30		0.061	0.0040	0.748
\$25,000	0.05		0.963	0.012	0.01		0.990	0.008	0.28		0.830	0.568	1.15		0.543	0.125	21.62		0.045	0.0030	0.716
\$30,000	0.06		0.956	0.012	0.01		0.988	0.008	0.33		0.803	0.550	1.38		0.500	0.115	25.95		0.034	0.0022	0.687
\$35,000	0.07		0.949	0.012	0.01		0.986	0.007	0.39		0.778	0.533	1.61		0.464	0.106	30.27		0.026	0.0017	0.660
\$40,000	0.08		0.942	0.012	0.01		0.984	0.007	0.44		0.755	0.517	1.84		0.433	0.099	34.60		0.021	0.0014	0.636
\$50,000	0.10		0.929	0.012	0.01		0.980	0.007	0.55		0.712	0.488	2.30		0.383	0.088	43.24		0.013	0.0008	0.596
\$75,000	0.15		0.897	0.012	0.02		0.970	0.007	0.83		0.625	0.428	3.46		0.302	0.069	64.87		0.005	0.0003	0.516
\$100,000	0.20		0.864	0.011	0.02		0.960	0.007	1.10		0.556	0.380	4.61		0.252	0.058	86.49		0.002	0.0001	0.456
\$125,000	0.26		0.832	0.011	0.03		0.950	0.007	1.38		0.498	0.341	5.76		0.216	0.050	108.11		0.001	0.0001	0.409
\$150,000	0.31		0.802	0.010	0.04		0.940	0.007	1.65		0.450	0.308	6.91		0.191	0.044	129.73		0.000	0.0000	0.369
\$175,000	0.36		0.777	0.010	0.04		0.930	0.007	1.93		0.407	0.279	8.06		0.171	0.039	151.36		0.000	0.0000	0.335
\$200,000	0.41		0.755	0.010	0.05		0.920	0.007	2.20		0.369	0.252	9.21		0.156	0.036	172.98		0.000	0.0000	0.305
\$225,000	0.46		0.735	0.009	0.05		0.910	0.007	2.48		0.333	0.228	10.37		0.143	0.033	194.60		0.000	0.0000	0.277
\$250,000	0.51		0.717	0.009	0.06		0.900	0.007	2.76		0.300	0.205	11.52		0.132	0.030	216.22		0.000	0.0000	0.251
\$275,000	0.56		0.700	0.009	0.07		0.890	0.007	3.03		0.269	0.184	12.67		0.123	0.028	237.85		0.000	0.0000	0.228
\$300,000	0.61		0.682	0.009	0.07		0.880	0.007	3.31		0.241	0.165	13.82		0.114	0.026	259.47		0.000	0.0000	0.207
\$325,000	0.67		0.664	0.009	0.08		0.870	0.007	3.58		0.215	0.147	14.97		0.105	0.024	281.09		0.000	0.0000	0.187
\$350,000	0.72		0.647	0.008	0.08		0.860	0.007	3.86		0.192	0.131	16.13		0.097	0.022	302.71		0.000	0.0000	0.168
\$375,000	0.77		0.630	0.008	0.09		0.851	0.006	4.13		0.171	0.117	17.28		0.089	0.020	324.34		0.000	0.0000	0.151
\$400,000	0.82		0.614	0.008	0.10		0.841	0.006	4.41		0.152	0.104	18.43		0.082	0.019	345.96		0.000	0.0000	0.137
\$425,000	0.87		0.599	0.008	0.10		0.831	0.006	4.69		0.136	0.093	19.58		0.075	0.017	367.58		0.000	0.0000	0.124
\$450,000	0.92		0.585	0.008	0.11		0.822	0.006	4.96		0.121	0.083	20.73		0.068	0.016	389.20		0.000	0.0000	0.113
\$475,000	0.97		0.570	0.007	0.11		0.812	0.006	5.24		0.107	0.074	21.89		0.063	0.014	410.83		0.000	0.0000	0.101
\$500,000	1.02		0.556	0.007	0.12		0.803	0.006	5.51		0.095	0.065	23.04		0.057	0.013	432.45		0.000	0.0000	0.091
\$600,000	1.23		0.503	0.006	0.14		0.766	0.006	6.61		0.060	0.041	27.64		0.040	0.009	518.94		0.000	0.0000	0.062
\$700,000	1.43		0.452	0.006	0.17		0.732	0.006	7.72		0.037	0.026	32.25		0.028	0.006	605.43		0.000	0.0000	0.044
\$800,000	1.64		0.416	0.005	0.19		0.697	0.005	8.82		0.024	0.017	36.86		0.019	0.004	691.92		0.000	0.0000	0.031
\$900,000	1.84		0.379	0.005	0.22		0.664	0.005	9.92		0.016	0.011	41.47		0.014	0.003	778.41		0.000	0.0000	0.024
\$1,000,000	2.05		0.3460	0.0044	0.24		0.6327	0.0048	11.02		0.0104	0.0071	46.07		0.0098	0.0022	864.90		0.0000	0.0000	0.0185
\$2,000,000	4.10		0.1587	0.0020	0.48		0.3976	0.0030	22.05		0.0002	0.0001	92.15		0.0004	0.0001	1,729.79		0.0000	0.0000	0.0052
\$3,000,000	6.15		0.0850	0.0011	0.72		0.2443	0.0019	33.07		0.0001	0.0001	138.22		0.0000	0.0000	2,594.69		0.0000	0.0000	0.0031
\$4,000,000	8.19		0.0483	0.0006	0.96		0.1372	0.0010	44.09		0.0000	0.0000	184.30		0.0000	0.0000	3,459.58		0.0000	0.0000	0.0016
\$5,000,000	10.24		0.0272	0.0003	1.20		0.0641	0.0005	55.12		0.0000	0.0000	230.37		0.0000	0.0000	4,324.48		0.0000	0.0000	0.0008
\$6,000,000	12.29		0.0142	0.0002	1.44		0.0185	0.0001	66.14		0.0000	0.0000	276.44		0.0000	0.0000	5,189.37		0.0000	0.0000	0.0003
\$7,000,000	14.34		0.0060	0.0001	1.68		0.0000	0.0000	77.17		0.0000	0.0000	322.52		0.0000	0.0000	6,054.27		0.0000	0.0000	0.0001
\$8,000,000	16.39		0.0011	0.0000	1.92		0.0000	0.0000	88.19		0.0000	0.0000	368.59		0.0000	0.0000	6,919.16		0.0000	0.0000	0.0000
\$9,000,000	18.44		0.0000	0.0000	2.17		0.0000	0.0000	99.21		0.0000	0.0000	414.66		0.0000	0.0000	7,784.06		0.0000	0.0000	0.0000
\$10,000,000	20.49		0.0000	0.0000	2.41		0.0000	0.0000	110.24		0.0000	0.0000	460.74		0.0000	0.0000	8,648.95		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$488,144
P.T. Average Cost Per Case	\$4,157,034
P.P Average Cost Per Case	\$90,714
T.T. Average Cost Per Case	\$21,704

DELAWARE

Excess Loss Factors Calculation
Hazard Group B

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.013	0.986	0.013	0.00	0.063	0.997	0.063	0.10	0.699	0.932	0.652	0.44	0.173	0.743	0.129	7.87	0.051	0.142	0.0073	0.864
\$15,000	0.03		0.979	0.013	0.00		0.995	0.063	0.15		0.902	0.631	0.66		0.665	0.115	11.81		0.095	0.0049	0.827
\$20,000	0.04		0.973	0.012	0.00		0.993	0.063	0.19		0.874	0.611	0.88		0.604	0.105	15.75		0.068	0.0035	0.795
\$25,000	0.05		0.966	0.012	0.01		0.992	0.062	0.24		0.847	0.592	1.10		0.554	0.096	19.68		0.051	0.0026	0.765
\$30,000	0.06		0.959	0.012	0.01		0.990	0.062	0.29		0.822	0.575	1.32		0.512	0.089	23.62		0.039	0.0020	0.740
\$35,000	0.07		0.953	0.012	0.01		0.988	0.062	0.34		0.799	0.559	1.54		0.475	0.082	27.56		0.031	0.0016	0.717
\$40,000	0.08		0.947	0.012	0.01		0.986	0.062	0.39		0.777	0.543	1.76		0.444	0.077	31.49		0.025	0.0013	0.695
\$50,000	0.09		0.934	0.012	0.01		0.983	0.062	0.49		0.737	0.515	2.20		0.394	0.068	39.37		0.016	0.0008	0.658
\$75,000	0.14		0.905	0.012	0.02		0.975	0.061	0.73		0.654	0.457	3.30		0.311	0.054	59.05		0.006	0.0003	0.584
\$100,000	0.19		0.875	0.011	0.02		0.966	0.061	0.97		0.586	0.410	4.39		0.260	0.045	78.74		0.003	0.0001	0.527
\$125,000	0.24		0.844	0.011	0.03		0.958	0.060	1.22		0.531	0.371	5.49		0.224	0.039	98.42		0.001	0.0001	0.481
\$150,000	0.28		0.816	0.010	0.03		0.949	0.060	1.46		0.483	0.338	6.59		0.197	0.034	118.10		0.001	0.0000	0.442
\$175,000	0.33		0.791	0.010	0.04		0.941	0.059	1.70		0.442	0.309	7.69		0.177	0.031	137.79		0.000	0.0000	0.409
\$200,000	0.38		0.769	0.010	0.04		0.932	0.059	1.95		0.405	0.283	8.79		0.161	0.028	157.47		0.000	0.0000	0.380
\$225,000	0.42		0.749	0.010	0.05		0.924	0.058	2.19		0.371	0.259	9.89		0.148	0.026	177.16		0.000	0.0000	0.353
\$250,000	0.47		0.732	0.009	0.05		0.915	0.058	2.43		0.339	0.237	10.99		0.137	0.024	196.84		0.000	0.0000	0.328
\$275,000	0.52		0.715	0.009	0.06		0.907	0.057	2.68		0.309	0.216	12.08		0.127	0.022	216.52		0.000	0.0000	0.304
\$300,000	0.56		0.699	0.009	0.06		0.898	0.057	2.92		0.281	0.197	13.18		0.118	0.021	236.21		0.000	0.0000	0.284
\$325,000	0.61		0.683	0.009	0.07		0.890	0.056	3.16		0.255	0.179	14.28		0.110	0.019	255.89		0.000	0.0000	0.263
\$350,000	0.66		0.667	0.009	0.07		0.882	0.056	3.41		0.231	0.162	15.38		0.102	0.018	275.58		0.000	0.0000	0.245
\$375,000	0.71		0.651	0.008	0.08		0.873	0.055	3.65		0.209	0.146	16.48		0.094	0.016	295.26		0.000	0.0000	0.225
\$400,000	0.75		0.635	0.008	0.08		0.865	0.054	3.89		0.189	0.132	17.58		0.087	0.015	314.94		0.000	0.0000	0.209
\$425,000	0.80		0.620	0.008	0.09		0.857	0.054	4.14		0.171	0.119	18.68		0.080	0.014	334.63		0.000	0.0000	0.195
\$450,000	0.85		0.606	0.008	0.09		0.849	0.053	4.38		0.154	0.108	19.77		0.074	0.013	354.31		0.000	0.0000	0.182
\$475,000	0.89		0.592	0.008	0.10		0.841	0.053	4.62		0.139	0.097	20.87		0.068	0.012	374.00		0.000	0.0000	0.170
\$500,000	0.94		0.579	0.007	0.10		0.832	0.052	4.87		0.126	0.088	21.97		0.062	0.011	393.68		0.000	0.0000	0.158
\$600,000	1.13		0.527	0.007	0.12		0.801	0.050	5.84		0.083	0.058	26.36		0.045	0.008	472.42		0.000	0.0000	0.123
\$700,000	1.32		0.483	0.006	0.14		0.769	0.048	6.81		0.055	0.039	30.76		0.031	0.005	551.15		0.000	0.0000	0.098
\$800,000	1.51		0.435	0.006	0.16		0.741	0.047	7.78		0.037	0.026	35.15		0.023	0.004	629.89		0.000	0.0000	0.083
\$900,000	1.69		0.406	0.005	0.18		0.711	0.045	8.76		0.025	0.017	39.55		0.012	0.002	708.62		0.000	0.0000	0.069
\$1,000,000	1.88		0.3725	0.0048	0.20		0.6827	0.0430	9.73		0.0170	0.0119	43.94		0.0114	0.0020	787.36		0.0000	0.0000	0.0617
\$2,000,000	3.77		0.1775	0.0023	0.41		0.4591	0.0289	19.46		0.0005	0.0003	87.88		0.0005	0.0001	1,574.72		0.0000	0.0000	0.0316
\$3,000,000	5.65		0.0981	0.0013	0.61		0.3092	0.0195	29.19		0.0000	0.0000	131.82		0.0000	0.0000	2,362.08		0.0000	0.0000	0.0208
\$4,000,000	7.53		0.0579	0.0007	0.81		0.1996	0.0126	38.92		0.0000	0.0000	175.77		0.0000	0.0000	3,149.44		0.0000	0.0000	0.0133
\$5,000,000	9.41		0.0345	0.0004	1.01		0.1186	0.0075	48.65		0.0000	0.0000	219.71		0.0000	0.0000	3,936.80		0.0000	0.0000	0.0079
\$6,000,000	11.30		0.0197	0.0003	1.22		0.0605	0.0038	58.38		0.0000	0.0000	263.65		0.0000	0.0000	4,724.16		0.0000	0.0000	0.0041
\$7,000,000	13.18		0.0101	0.0001	1.42		0.0218	0.0014	68.11		0.0000	0.0000	307.59		0.0000	0.0000	5,511.52		0.0000	0.0000	0.0015
\$8,000,000	15.06		0.0039	0.0001	1.62		0.0000	0.0000	77.84		0.0000	0.0000	351.53		0.0000	0.0000	6,298.88		0.0000	0.0000	0.0001
\$9,000,000	16.95		0.0000	0.0000	1.83		0.0000	0.0000	87.57		0.0000	0.0000	395.47		0.0000	0.0000	7,086.23		0.0000	0.0000	0.0000
\$10,000,000	18.83		0.0000	0.0000	2.03		0.0000	0.0000	97.30		0.0000	0.0000	439.41		0.0000	0.0000	7,873.59		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$531,127
P.T. Average Cost Per Case	\$4,927,084
P.P Average Cost Per Case	\$102,772
T.T. Average Cost Per Case	\$22,758

DELAWARE

Excess Loss Factors Calculation
Hazard Group C

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.013	0.987	0.013	0.00	0.031	0.997	0.031	0.09	0.714	0.940	0.671	0.42	0.190	0.752	0.143	7.17	0.051	0.154	0.0079	0.866
\$15,000	0.03		0.981	0.013	0.00		0.996	0.031	0.13		0.912	0.652	0.63		0.675	0.128	10.75		0.105	0.0054	0.829
\$20,000	0.03		0.975	0.013	0.00		0.994	0.031	0.17		0.887	0.633	0.84		0.614	0.117	14.34		0.077	0.0039	0.798
\$25,000	0.04		0.969	0.012	0.00		0.993	0.031	0.21		0.862	0.616	1.05		0.565	0.107	17.92		0.058	0.0030	0.769
\$30,000	0.05		0.962	0.012	0.01		0.991	0.031	0.26		0.840	0.600	1.26		0.523	0.099	21.50		0.045	0.0023	0.744
\$35,000	0.06		0.956	0.012	0.01		0.990	0.031	0.30		0.818	0.584	1.47		0.486	0.093	25.09		0.036	0.0018	0.722
\$40,000	0.07		0.951	0.012	0.01		0.989	0.031	0.34		0.797	0.570	1.68		0.455	0.087	28.67		0.029	0.0015	0.702
\$50,000	0.09		0.939	0.012	0.01		0.986	0.031	0.43		0.760	0.543	2.10		0.405	0.077	35.84		0.019	0.0010	0.664
\$75,000	0.13		0.912	0.012	0.01		0.979	0.031	0.64		0.680	0.486	3.14		0.320	0.061	53.76		0.008	0.0004	0.590
\$100,000	0.17		0.885	0.011	0.02		0.971	0.030	0.86		0.616	0.440	4.19		0.268	0.051	71.68		0.004	0.0002	0.532
\$125,000	0.22		0.857	0.011	0.02		0.964	0.030	1.07		0.562	0.402	5.24		0.231	0.044	89.60		0.002	0.0001	0.487
\$150,000	0.26		0.829	0.011	0.03		0.957	0.030	1.29		0.516	0.368	6.29		0.204	0.039	107.52		0.001	0.0000	0.448
\$175,000	0.30		0.805	0.010	0.03		0.950	0.030	1.50		0.476	0.340	7.33		0.183	0.035	125.44		0.000	0.0000	0.415
\$200,000	0.35		0.782	0.010	0.03		0.943	0.029	1.72		0.440	0.314	8.38		0.167	0.032	143.35		0.000	0.0000	0.385
\$225,000	0.39		0.763	0.010	0.04		0.936	0.029	1.93		0.407	0.291	9.43		0.153	0.029	161.27		0.000	0.0000	0.359
\$250,000	0.43		0.746	0.010	0.04		0.928	0.029	2.15		0.377	0.269	10.48		0.142	0.027	179.19		0.000	0.0000	0.335
\$275,000	0.48		0.730	0.009	0.05		0.921	0.029	2.36		0.348	0.249	11.52		0.132	0.025	197.11		0.000	0.0000	0.312
\$300,000	0.52		0.715	0.009	0.05		0.914	0.029	2.58		0.321	0.229	12.57		0.123	0.023	215.03		0.000	0.0000	0.290
\$325,000	0.56		0.700	0.009	0.06		0.907	0.028	2.79		0.296	0.211	13.62		0.115	0.022	232.95		0.000	0.0000	0.270
\$350,000	0.61		0.685	0.009	0.06		0.900	0.028	3.01		0.272	0.194	14.67		0.107	0.020	250.87		0.000	0.0000	0.251
\$375,000	0.65		0.670	0.009	0.06		0.893	0.028	3.22		0.249	0.178	15.72		0.100	0.019	268.79		0.000	0.0000	0.234
\$400,000	0.69		0.655	0.008	0.07		0.886	0.028	3.44		0.228	0.163	16.76		0.092	0.018	286.71		0.000	0.0000	0.217
\$425,000	0.74		0.641	0.008	0.07		0.879	0.027	3.65		0.209	0.149	17.81		0.086	0.016	304.63		0.000	0.0000	0.200
\$450,000	0.78		0.627	0.008	0.08		0.872	0.027	3.86		0.191	0.137	18.86		0.079	0.015	322.55		0.000	0.0000	0.187
\$475,000	0.82		0.613	0.008	0.08		0.865	0.027	4.08		0.175	0.125	19.91		0.073	0.014	340.47		0.000	0.0000	0.174
\$500,000	0.87		0.601	0.008	0.09		0.858	0.027	4.29		0.160	0.114	20.95		0.067	0.013	358.39		0.000	0.0000	0.162
\$600,000	1.04		0.552	0.007	0.10		0.830	0.026	5.15		0.111	0.079	25.14		0.049	0.009	430.06		0.000	0.0000	0.121
\$700,000	1.21		0.507	0.007	0.12		0.804	0.025	6.01		0.077	0.055	29.34		0.035	0.007	501.74		0.000	0.0000	0.094
\$800,000	1.38		0.467	0.006	0.14		0.777	0.024	6.87		0.054	0.039	33.53		0.025	0.005	573.42		0.000	0.0000	0.074
\$900,000	1.56		0.432	0.006	0.15		0.753	0.024	7.73		0.037	0.027	37.72		0.017	0.003	645.10		0.000	0.0000	0.060
\$1,000,000	1.73		0.3990	0.0051	0.17		0.7278	0.0227	8.59		0.0267	0.0191	41.91		0.0134	0.0025	716.77		0.0000	0.0000	0.0494
\$2,000,000	3.46		0.1976	0.0025	0.34		0.5183	0.0162	17.18		0.0011	0.0008	83.82		0.0007	0.0001	1,433.55		0.0000	0.0000	0.0196
\$3,000,000	5.19		0.1124	0.0014	0.51		0.3733	0.0117	25.77		0.0001	0.0001	125.72		0.0000	0.0000	2,150.32		0.0000	0.0000	0.0132
\$4,000,000	6.92		0.0684	0.0009	0.68		0.2643	0.0083	34.35		0.0001	0.0001	167.63		0.0000	0.0000	2,867.10		0.0000	0.0000	0.0093
\$5,000,000	8.65		0.0426	0.0005	0.86		0.1797	0.0056	42.94		0.0000	0.0000	209.54		0.0000	0.0000	3,583.87		0.0000	0.0000	0.0061
\$6,000,000	10.38		0.0261	0.0003	1.03		0.1144	0.0036	51.53		0.0000	0.0000	251.45		0.0000	0.0000	4,300.65		0.0000	0.0000	0.0039
\$7,000,000	12.11		0.0151	0.0002	1.20		0.0651	0.0020	60.12		0.0000	0.0000	293.35		0.0000	0.0000	5,017.42		0.0000	0.0000	0.0022
\$8,000,000	13.84		0.0076	0.0001	1.37		0.0298	0.0009	68.71		0.0000	0.0000	335.26		0.0000	0.0000	5,734.20		0.0000	0.0000	0.0010
\$9,000,000	15.57		0.0027	0.0000	1.54		0.0068	0.0002	77.30		0.0000	0.0000	377.17		0.0000	0.0000	6,450.97		0.0000	0.0000	0.0002
\$10,000,000	17.30		0.0000	0.0000	1.71		0.0000	0.0000	85.89		0.0000	0.0000	419.08		0.0000	0.0000	7,167.74		0.0000	0.0000	0.0000

Death Average Cost Per Case \$577,893
P.T. Average Cost Per Case \$5,839,779
P.P Average Cost Per Case \$116,433
T.T. Average Cost Per Case \$23,862

DELAWARE

Excess Loss Factors Calculation
Hazard Group D

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.013	0.988	0.013	0.00	0.061	0.998	0.061	0.08	0.729	0.946	0.690	0.40	0.155	0.760	0.117	6.53	0.042	0.167	0.0070	0.888
\$15,000	0.02		0.983	0.013	0.00		0.996	0.061	0.11		0.922	0.672	0.60		0.685	0.106	9.79		0.115	0.0048	0.857
\$20,000	0.03		0.977	0.013	0.00		0.995	0.061	0.15		0.898	0.655	0.80		0.625	0.097	13.05		0.085	0.0036	0.830
\$25,000	0.04		0.971	0.012	0.00		0.994	0.061	0.19		0.876	0.639	1.00		0.576	0.089	16.31		0.066	0.0028	0.804
\$30,000	0.05		0.965	0.012	0.00		0.993	0.061	0.23		0.856	0.624	1.20		0.534	0.083	19.58		0.052	0.0022	0.782
\$35,000	0.06		0.960	0.012	0.01		0.992	0.061	0.27		0.836	0.609	1.40		0.498	0.077	22.84		0.042	0.0017	0.761
\$40,000	0.06		0.954	0.012	0.01		0.990	0.061	0.30		0.817	0.596	1.60		0.466	0.072	26.10		0.034	0.0014	0.742
\$50,000	0.08		0.944	0.012	0.01		0.988	0.060	0.38		0.781	0.570	2.00		0.415	0.064	32.63		0.023	0.0010	0.707
\$75,000	0.12		0.918	0.012	0.01		0.982	0.060	0.57		0.706	0.515	3.00		0.329	0.051	48.94		0.010	0.0004	0.638
\$100,000	0.16		0.893	0.011	0.01		0.976	0.060	0.76		0.645	0.470	4.00		0.276	0.043	65.25		0.005	0.0002	0.584
\$125,000	0.20		0.868	0.011	0.02		0.970	0.059	0.95		0.593	0.432	5.00		0.238	0.037	81.56		0.003	0.0001	0.539
\$150,000	0.24		0.842	0.011	0.02		0.964	0.059	1.14		0.548	0.399	6.00		0.211	0.033	97.88		0.001	0.0001	0.502
\$175,000	0.28		0.818	0.011	0.03		0.958	0.059	1.33		0.508	0.371	6.99		0.189	0.029	114.19		0.001	0.0000	0.470
\$200,000	0.32		0.796	0.010	0.03		0.952	0.058	1.52		0.473	0.345	7.99		0.172	0.027	130.50		0.000	0.0000	0.440
\$225,000	0.36		0.777	0.010	0.03		0.946	0.058	1.71		0.441	0.322	8.99		0.159	0.025	146.82		0.000	0.0000	0.415
\$250,000	0.40		0.760	0.010	0.04		0.940	0.058	1.90		0.412	0.301	9.99		0.147	0.023	163.13		0.000	0.0000	0.392
\$275,000	0.44		0.744	0.010	0.04		0.934	0.057	2.08		0.385	0.281	10.99		0.137	0.021	179.44		0.000	0.0000	0.369
\$300,000	0.48		0.729	0.009	0.04		0.928	0.057	2.27		0.359	0.262	11.99		0.128	0.020	195.76		0.000	0.0000	0.348
\$325,000	0.52		0.716	0.009	0.05		0.921	0.056	2.46		0.335	0.244	12.99		0.120	0.019	212.07		0.000	0.0000	0.328
\$350,000	0.56		0.702	0.009	0.05		0.915	0.056	2.65		0.312	0.227	13.99		0.112	0.017	228.38		0.000	0.0000	0.309
\$375,000	0.60		0.688	0.009	0.05		0.909	0.056	2.84		0.290	0.211	14.99		0.105	0.016	244.69		0.000	0.0000	0.292
\$400,000	0.64		0.674	0.009	0.06		0.903	0.055	3.03		0.269	0.196	15.99		0.098	0.015	261.01		0.000	0.0000	0.275
\$425,000	0.68		0.661	0.008	0.06		0.898	0.055	3.22		0.249	0.182	16.99		0.091	0.014	277.32		0.000	0.0000	0.259
\$450,000	0.72		0.647	0.008	0.07		0.892	0.055	3.41		0.231	0.168	17.99		0.084	0.013	293.63		0.000	0.0000	0.244
\$475,000	0.76		0.634	0.008	0.07		0.886	0.054	3.60		0.213	0.156	18.98		0.078	0.012	309.95		0.000	0.0000	0.230
\$500,000	0.80		0.622	0.008	0.07		0.880	0.054	3.79		0.197	0.144	19.98		0.072	0.011	326.26		0.000	0.0000	0.217
\$600,000	0.95		0.576	0.007	0.09		0.856	0.052	4.55		0.144	0.105	23.98		0.053	0.008	391.51		0.000	0.0000	0.172
\$700,000	1.11		0.532	0.007	0.10		0.833	0.051	5.31		0.104	0.076	27.98		0.039	0.006	456.76		0.000	0.0000	0.140
\$800,000	1.27		0.494	0.006	0.12		0.810	0.050	6.06		0.075	0.055	31.97		0.028	0.004	522.01		0.000	0.0000	0.115
\$900,000	1.43		0.453	0.006	0.13		0.788	0.048	6.82		0.055	0.040	35.97		0.021	0.003	587.27		0.000	0.0000	0.097
\$1,000,000	1.59		0.4254	0.0055	0.14		0.7661	0.0469	7.58		0.0389	0.0284	39.97		0.0119	0.0018	652.52		0.0000	0.0000	0.0826
\$2,000,000	3.18		0.2189	0.0028	0.29		0.5749	0.0352	15.16		0.0023	0.0017	79.94		0.0009	0.0001	1,305.03		0.0000	0.0000	0.0398
\$3,000,000	4.77		0.1278	0.0016	0.43		0.4356	0.0267	22.74		0.0001	0.0001	119.90		0.0000	0.0000	1,957.55		0.0000	0.0000	0.0284
\$4,000,000	6.36		0.0800	0.0010	0.58		0.3291	0.0201	30.32		0.0000	0.0000	159.87		0.0000	0.0000	2,610.07		0.0000	0.0000	0.0211
\$5,000,000	7.95		0.0516	0.0007	0.72		0.2439	0.0149	37.90		0.0000	0.0000	199.84		0.0000	0.0000	3,262.59		0.0000	0.0000	0.0156
\$6,000,000	9.54		0.0333	0.0004	0.87		0.1751	0.0107	45.49		0.0000	0.0000	239.81		0.0000	0.0000	3,915.10		0.0000	0.0000	0.0111
\$7,000,000	11.13		0.0208	0.0003	1.01		0.1198	0.0073	53.07		0.0000	0.0000	279.78		0.0000	0.0000	4,567.62		0.0000	0.0000	0.0076
\$8,000,000	12.72		0.0121	0.0002	1.16		0.0760	0.0047	60.65		0.0000	0.0000	319.75		0.0000	0.0000	5,220.14		0.0000	0.0000	0.0049
\$9,000,000	14.31		0.0061	0.0001	1.30		0.0426	0.0026	68.23		0.0000	0.0000	359.71		0.0000	0.0000	5,872.66		0.0000	0.0000	0.0027
\$10,000,000	15.90		0.0020	0.0000	1.44		0.0183	0.0011	75.81		0.0000	0.0000	399.68		0.0000	0.0000	6,525.17		0.0000	0.0000	0.0011

Death Average Cost Per Case	\$628,778
P.T. Average Cost Per Case	\$6,921,542
P.P Average Cost Per Case	\$131,910
T.T. Average Cost Per Case	\$25,020

DELAWARE

Excess Loss Factors Calculation
Hazard Group E

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.013	0.989	0.013	0.00	0.051	0.998	0.051	0.07	0.744	0.952	0.709	0.38	0.164	0.767	0.126	5.94	0.028	0.181	0.0050	0.904
\$15,000	0.02		0.984	0.013	0.00		0.997	0.051	0.10		0.930	0.692	0.57		0.694	0.114	8.91		0.126	0.0035	0.874
\$20,000	0.03		0.979	0.013	0.00		0.996	0.051	0.13		0.909	0.677	0.76		0.635	0.104	11.88		0.094	0.0026	0.848
\$25,000	0.04		0.973	0.013	0.00		0.995	0.051	0.17		0.889	0.662	0.95		0.586	0.096	14.85		0.073	0.0020	0.824
\$30,000	0.04		0.968	0.012	0.00		0.994	0.051	0.20		0.870	0.648	1.14		0.545	0.089	17.82		0.059	0.0016	0.802
\$35,000	0.05		0.963	0.012	0.00		0.993	0.051	0.23		0.852	0.634	1.33		0.509	0.083	20.79		0.048	0.0013	0.781
\$40,000	0.06		0.958	0.012	0.00		0.992	0.051	0.27		0.834	0.621	1.52		0.477	0.078	23.76		0.039	0.0011	0.763
\$50,000	0.07		0.948	0.012	0.01		0.990	0.051	0.33		0.802	0.597	1.91		0.426	0.070	29.70		0.027	0.0008	0.731
\$75,000	0.11		0.924	0.012	0.01		0.985	0.050	0.50		0.731	0.544	2.86		0.338	0.055	44.55		0.012	0.0003	0.661
\$100,000	0.15		0.902	0.012	0.01		0.980	0.050	0.67		0.672	0.501	3.81		0.284	0.047	59.40		0.006	0.0002	0.610
\$125,000	0.18		0.878	0.011	0.02		0.975	0.050	0.84		0.622	0.463	4.76		0.246	0.040	74.25		0.003	0.0001	0.564
\$150,000	0.22		0.855	0.011	0.02		0.969	0.050	1.00		0.579	0.431	5.72		0.218	0.036	89.10		0.002	0.0001	0.528
\$175,000	0.26		0.832	0.011	0.02		0.964	0.049	1.17		0.540	0.402	6.67		0.196	0.032	103.95		0.001	0.0000	0.494
\$200,000	0.29		0.810	0.010	0.02		0.959	0.049	1.34		0.506	0.377	7.62		0.178	0.029	118.80		0.001	0.0000	0.465
\$225,000	0.33		0.791	0.010	0.03		0.954	0.049	1.51		0.475	0.354	8.58		0.164	0.027	133.65		0.000	0.0000	0.440
\$250,000	0.37		0.774	0.010	0.03		0.949	0.049	1.67		0.447	0.333	9.53		0.152	0.025	148.51		0.000	0.0000	0.417
\$275,000	0.40		0.758	0.010	0.03		0.944	0.048	1.84		0.421	0.313	10.48		0.142	0.023	163.36		0.000	0.0000	0.394
\$300,000	0.44		0.744	0.010	0.04		0.939	0.048	2.01		0.396	0.295	11.44		0.133	0.022	178.21		0.000	0.0000	0.375
\$325,000	0.48		0.730	0.009	0.04		0.934	0.048	2.17		0.373	0.277	12.39		0.125	0.020	193.06		0.000	0.0000	0.354
\$350,000	0.51		0.717	0.009	0.04		0.929	0.048	2.34		0.351	0.261	13.34		0.117	0.019	207.91		0.000	0.0000	0.337
\$375,000	0.55		0.705	0.009	0.05		0.924	0.047	2.51		0.329	0.245	14.29		0.110	0.018	222.76		0.000	0.0000	0.319
\$400,000	0.58		0.692	0.009	0.05		0.918	0.047	2.68		0.309	0.230	15.25		0.103	0.017	237.61		0.000	0.0000	0.303
\$425,000	0.62		0.680	0.009	0.05		0.913	0.047	2.84		0.290	0.216	16.20		0.096	0.016	252.46		0.000	0.0000	0.288
\$450,000	0.66		0.667	0.009	0.05		0.908	0.046	3.01		0.271	0.202	17.15		0.090	0.015	267.31		0.000	0.0000	0.272
\$475,000	0.69		0.655	0.008	0.06		0.903	0.046	3.18		0.254	0.189	18.11		0.084	0.014	282.16		0.000	0.0000	0.257
\$500,000	0.73		0.642	0.008	0.06		0.898	0.046	3.35		0.237	0.176	19.06		0.078	0.013	297.01		0.000	0.0000	0.243
\$600,000	0.88		0.597	0.008	0.07		0.878	0.045	4.01		0.180	0.134	22.87		0.058	0.009	356.41		0.000	0.0000	0.196
\$700,000	1.02		0.556	0.007	0.09		0.858	0.044	4.68		0.136	0.101	26.68		0.044	0.007	415.81		0.000	0.0000	0.159
\$800,000	1.17		0.517	0.007	0.10		0.839	0.043	5.35		0.102	0.076	30.49		0.032	0.005	475.22		0.000	0.0000	0.131
\$900,000	1.32		0.484	0.006	0.11		0.819	0.042	6.02		0.077	0.057	34.31		0.024	0.004	534.62		0.000	0.0000	0.109
\$1,000,000	1.46		0.4437	0.0057	0.12		0.8004	0.0410	6.69		0.0583	0.0434	38.12		0.0159	0.0026	594.02		0.0000	0.0000	0.0927
\$2,000,000	2.92		0.2413	0.0031	0.24		0.6287	0.0322	13.38		0.0044	0.0033	76.24		0.0012	0.0002	1,188.04		0.0000	0.0000	0.0388
\$3,000,000	4.39		0.1444	0.0019	0.37		0.4958	0.0254	20.07		0.0004	0.0003	114.36		0.0001	0.0000	1,782.06		0.0000	0.0000	0.0276
\$4,000,000	5.85		0.0926	0.0012	0.49		0.3927	0.0201	26.77		0.0000	0.0000	152.47		0.0000	0.0000	2,376.08		0.0000	0.0000	0.0213
\$5,000,000	7.31		0.0615	0.0008	0.61		0.3089	0.0158	33.46		0.0000	0.0000	190.59		0.0000	0.0000	2,970.10		0.0000	0.0000	0.0166
\$6,000,000	8.77		0.0412	0.0005	0.73		0.2392	0.0122	40.15		0.0000	0.0000	228.71		0.0000	0.0000	3,564.12		0.0000	0.0000	0.0127
\$7,000,000	10.23		0.0273	0.0004	0.85		0.1810	0.0093	46.84		0.0000	0.0000	266.83		0.0000	0.0000	4,158.15		0.0000	0.0000	0.0097
\$8,000,000	11.69		0.0174	0.0002	0.98		0.1325	0.0068	53.53		0.0000	0.0000	304.95		0.0000	0.0000	4,752.17		0.0000	0.0000	0.0070
\$9,000,000	13.16		0.0102	0.0001	1.10		0.0925	0.0047	60.22		0.0000	0.0000	343.07		0.0000	0.0000	5,346.19		0.0000	0.0000	0.0048
\$10,000,000	14.62		0.0052	0.0001	1.22		0.0602	0.0031	66.91		0.0000	0.0000	381.19		0.0000	0.0000	5,940.21		0.0000	0.0000	0.0032

Death Average Cost Per Case	\$684,143
P.T. Average Cost Per Case	\$8,203,691
P.P Average Cost Per Case	\$149,445
T.T. Average Cost Per Case	\$26,234

DELAWARE
Excess Loss Factors Calculation
Hazard Group F

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.013	0.990	0.013	0.00	0.071	0.998	0.071	0.06	0.759	0.958	0.727	0.36	0.133	0.775	0.103	5.41	0.024	0.195	0.0046	0.919
\$15,000	0.02		0.985	0.013	0.00		0.997	0.071	0.09		0.938	0.712	0.55		0.703	0.094	8.11		0.138	0.0032	0.893
\$20,000	0.03		0.980	0.013	0.00		0.997	0.071	0.12		0.919	0.698	0.73		0.645	0.086	10.82		0.104	0.0025	0.871
\$25,000	0.03		0.976	0.013	0.00		0.996	0.071	0.15		0.901	0.684	0.91		0.597	0.079	13.52		0.082	0.0019	0.849
\$30,000	0.04		0.971	0.012	0.00		0.995	0.071	0.18		0.883	0.671	1.09		0.556	0.074	16.22		0.066	0.0015	0.830
\$35,000	0.05		0.966	0.012	0.00		0.994	0.071	0.21		0.867	0.658	1.27		0.520	0.069	18.93		0.054	0.0013	0.811
\$40,000	0.05		0.961	0.012	0.00		0.993	0.071	0.24		0.851	0.646	1.45		0.488	0.065	21.63		0.045	0.0011	0.795
\$50,000	0.07		0.952	0.012	0.01		0.991	0.070	0.30		0.821	0.623	1.82		0.436	0.058	27.04		0.032	0.0008	0.764
\$75,000	0.10		0.930	0.012	0.01		0.987	0.070	0.44		0.754	0.573	2.73		0.347	0.046	40.56		0.015	0.0003	0.701
\$100,000	0.13		0.909	0.012	0.01		0.983	0.070	0.59		0.698	0.530	3.64		0.293	0.039	54.08		0.008	0.0002	0.651
\$125,000	0.17		0.888	0.011	0.01		0.979	0.070	0.74		0.651	0.494	4.54		0.254	0.034	67.60		0.004	0.0001	0.609
\$150,000	0.20		0.866	0.011	0.02		0.974	0.069	0.89		0.609	0.462	5.45		0.225	0.030	81.12		0.003	0.0001	0.572
\$175,000	0.24		0.845	0.011	0.02		0.970	0.069	1.03		0.572	0.434	6.36		0.202	0.027	94.63		0.002	0.0000	0.541
\$200,000	0.27		0.824	0.011	0.02		0.966	0.069	1.18		0.538	0.409	7.27		0.184	0.025	108.15		0.001	0.0000	0.514
\$225,000	0.30		0.805	0.010	0.02		0.961	0.068	1.33		0.508	0.386	8.18		0.170	0.023	121.67		0.000	0.0000	0.487
\$250,000	0.34		0.787	0.010	0.03		0.957	0.068	1.48		0.480	0.365	9.09		0.157	0.021	135.19		0.000	0.0000	0.464
\$275,000	0.37		0.772	0.010	0.03		0.953	0.068	1.62		0.455	0.345	10.00		0.147	0.020	148.71		0.000	0.0000	0.443
\$300,000	0.40		0.757	0.010	0.03		0.948	0.067	1.77		0.431	0.327	10.91		0.138	0.018	162.23		0.000	0.0000	0.422
\$325,000	0.44		0.744	0.010	0.03		0.944	0.067	1.92		0.409	0.310	11.82		0.130	0.017	175.75		0.000	0.0000	0.404
\$350,000	0.47		0.732	0.009	0.04		0.940	0.067	2.07		0.388	0.294	12.72		0.122	0.016	189.27		0.000	0.0000	0.386
\$375,000	0.50		0.720	0.009	0.04		0.935	0.067	2.21		0.367	0.279	13.63		0.115	0.015	202.79		0.000	0.0000	0.370
\$400,000	0.54		0.708	0.009	0.04		0.931	0.066	2.36		0.348	0.264	14.54		0.108	0.014	216.31		0.000	0.0000	0.353
\$425,000	0.57		0.697	0.009	0.04		0.927	0.066	2.51		0.329	0.250	15.45		0.102	0.014	229.83		0.000	0.0000	0.339
\$450,000	0.60		0.685	0.009	0.05		0.923	0.066	2.66		0.311	0.236	16.36		0.095	0.013	243.35		0.000	0.0000	0.324
\$475,000	0.64		0.674	0.009	0.05		0.918	0.065	2.81		0.294	0.223	17.27		0.089	0.012	256.86		0.000	0.0000	0.309
\$500,000	0.67		0.662	0.009	0.05		0.914	0.065	2.95		0.278	0.211	18.18		0.083	0.011	270.38		0.000	0.0000	0.296
\$600,000	0.81		0.618	0.008	0.06		0.897	0.064	3.54		0.218	0.166	21.81		0.063	0.008	324.46		0.000	0.0000	0.246
\$700,000	0.94		0.579	0.007	0.07		0.880	0.063	4.13		0.171	0.130	25.45		0.048	0.006	378.54		0.000	0.0000	0.206
\$800,000	1.07		0.542	0.007	0.08		0.863	0.061	4.73		0.133	0.101	29.08		0.036	0.005	432.61		0.000	0.0000	0.174
\$900,000	1.21		0.508	0.007	0.09		0.847	0.060	5.32		0.104	0.079	32.72		0.027	0.004	486.69		0.000	0.0000	0.150
\$1,000,000	1.34		0.4775	0.0061	0.10		0.8303	0.0590	5.91		0.0806	0.0612	36.35		0.0206	0.0027	540.77		0.0000	0.0000	0.1290
\$2,000,000	2.69		0.2648	0.0034	0.21		0.6789	0.0483	11.81		0.0078	0.0059	72.71		0.0015	0.0002	1,081.54		0.0000	0.0000	0.0578
\$3,000,000	4.03		0.1623	0.0021	0.31		0.5534	0.0393	17.72		0.0009	0.0007	109.06		0.0001	0.0000	1,622.30		0.0000	0.0000	0.0421
\$4,000,000	5.37		0.1064	0.0014	0.41		0.4544	0.0323	23.63		0.0001	0.0001	145.42		0.0000	0.0000	2,163.07		0.0000	0.0000	0.0338
\$5,000,000	6.72		0.0724	0.0009	0.51		0.3729	0.0265	29.53		0.0000	0.0000	181.77		0.0000	0.0000	2,703.84		0.0000	0.0000	0.0274
\$6,000,000	8.06		0.0501	0.0006	0.62		0.3042	0.0216	35.44		0.0000	0.0000	218.13		0.0000	0.0000	3,244.61		0.0000	0.0000	0.0222
\$7,000,000	9.40		0.0346	0.0004	0.72		0.2452	0.0174	41.34		0.0000	0.0000	254.48		0.0000	0.0000	3,785.38		0.0000	0.0000	0.0178
\$8,000,000	10.75		0.0234	0.0003	0.82		0.1946	0.0138	47.25		0.0000	0.0000	290.84		0.0000	0.0000	4,326.15		0.0000	0.0000	0.0141
\$9,000,000	12.09		0.0152	0.0002	0.93		0.1511	0.0107	53.16		0.0000	0.0000	327.19		0.0000	0.0000	4,866.91		0.0000	0.0000	0.0109
\$10,000,000	13.43		0.0091	0.0001	1.03		0.1140	0.0081	59.06		0.0000	0.0000	363.54		0.0000	0.0000	5,407.68		0.0000	0.0000	0.0082

Death Average Cost Per Case	\$744,383
P.T. Average Cost Per Case	\$9,723,346
P.P Average Cost Per Case	\$169,309
T.T. Average Cost Per Case	\$27,507

DELAWARE

Excess Loss Factors Calculation
Hazard Group G

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.013	0.991	0.013	0.00	0.103	0.999	0.103	0.05	0.774	0.962	0.745	0.35	0.094	0.783	0.073	4.92	0.016	0.210	0.0033	0.937
\$15,000	0.02		0.986	0.013	0.00		0.998	0.103	0.08		0.945	0.732	0.52		0.712	0.067	7.38		0.150	0.0024	0.917
\$20,000	0.02		0.982	0.013	0.00		0.997	0.103	0.10		0.928	0.718	0.69		0.655	0.061	9.85		0.115	0.0018	0.897
\$25,000	0.03		0.977	0.013	0.00		0.996	0.103	0.13		0.911	0.706	0.87		0.607	0.057	12.31		0.091	0.0014	0.880
\$30,000	0.04		0.973	0.013	0.00		0.996	0.103	0.16		0.896	0.693	1.04		0.567	0.053	14.77		0.074	0.0012	0.863
\$35,000	0.04		0.969	0.012	0.00		0.995	0.103	0.18		0.880	0.682	1.21		0.531	0.050	17.23		0.061	0.0010	0.848
\$40,000	0.05		0.964	0.012	0.00		0.994	0.102	0.21		0.866	0.670	1.39		0.500	0.047	19.69		0.051	0.0008	0.832
\$50,000	0.06		0.956	0.012	0.00		0.993	0.102	0.26		0.838	0.649	1.73		0.447	0.042	24.61		0.037	0.0006	0.806
\$75,000	0.09		0.935	0.012	0.01		0.989	0.102	0.39		0.776	0.601	2.60		0.357	0.033	36.92		0.018	0.0003	0.748
\$100,000	0.12		0.915	0.012	0.01		0.986	0.102	0.52		0.723	0.560	3.47		0.301	0.028	49.23		0.009	0.0001	0.702
\$125,000	0.15		0.896	0.012	0.01		0.982	0.101	0.65		0.678	0.525	4.33		0.262	0.025	61.54		0.006	0.0001	0.663
\$150,000	0.19		0.877	0.011	0.01		0.978	0.101	0.78		0.638	0.494	5.20		0.232	0.022	73.84		0.003	0.0001	0.628
\$175,000	0.22		0.857	0.011	0.02		0.975	0.100	0.91		0.602	0.466	6.07		0.209	0.020	86.15		0.002	0.0000	0.597
\$200,000	0.25		0.837	0.011	0.02		0.971	0.100	1.04		0.569	0.441	6.93		0.190	0.018	98.46		0.001	0.0000	0.570
\$225,000	0.28		0.819	0.011	0.02		0.967	0.100	1.17		0.540	0.418	7.80		0.175	0.016	110.77		0.001	0.0000	0.545
\$250,000	0.31		0.801	0.010	0.02		0.964	0.099	1.30		0.513	0.397	8.67		0.163	0.015	123.07		0.000	0.0000	0.521
\$275,000	0.34		0.786	0.010	0.02		0.960	0.099	1.43		0.488	0.378	9.53		0.152	0.014	135.38		0.000	0.0000	0.501
\$300,000	0.37		0.771	0.010	0.03		0.956	0.099	1.56		0.465	0.360	10.40		0.143	0.013	147.69		0.000	0.0000	0.482
\$325,000	0.40		0.758	0.010	0.03		0.953	0.098	1.69		0.443	0.343	11.27		0.135	0.013	159.99		0.000	0.0000	0.464
\$350,000	0.43		0.746	0.010	0.03		0.949	0.098	1.82		0.423	0.327	12.14		0.127	0.012	172.30		0.000	0.0000	0.447
\$375,000	0.46		0.735	0.009	0.03		0.946	0.097	1.96		0.404	0.312	13.00		0.120	0.011	184.61		0.000	0.0000	0.429
\$400,000	0.49		0.724	0.009	0.03		0.942	0.097	2.09		0.385	0.298	13.87		0.113	0.011	196.92		0.000	0.0000	0.415
\$425,000	0.52		0.713	0.009	0.04		0.938	0.097	2.22		0.367	0.284	14.74		0.107	0.010	209.22		0.000	0.0000	0.400
\$450,000	0.56		0.702	0.009	0.04		0.935	0.096	2.35		0.350	0.271	15.60		0.101	0.009	221.53		0.000	0.0000	0.385
\$475,000	0.59		0.692	0.009	0.04		0.931	0.096	2.48		0.334	0.258	16.47		0.094	0.009	233.84		0.000	0.0000	0.372
\$500,000	0.62		0.681	0.009	0.04		0.927	0.096	2.61		0.318	0.246	17.34		0.089	0.008	246.14		0.000	0.0000	0.359
\$600,000	0.74		0.639	0.008	0.05		0.913	0.094	3.13		0.259	0.200	20.80		0.068	0.006	295.37		0.000	0.0000	0.308
\$700,000	0.86		0.601	0.008	0.06		0.899	0.093	3.65		0.209	0.162	24.27		0.052	0.005	344.60		0.000	0.0000	0.268
\$800,000	0.99		0.566	0.007	0.07		0.884	0.091	4.17		0.168	0.130	27.74		0.040	0.004	393.83		0.000	0.0000	0.232
\$900,000	1.11		0.532	0.007	0.08		0.870	0.090	4.69		0.135	0.105	31.20		0.030	0.003	443.06		0.000	0.0000	0.205
\$1,000,000	1.23		0.5017	0.0064	0.09		0.8560	0.0882	5.21		0.1084	0.0839	34.67		0.0236	0.0022	492.29		0.0000	0.0000	0.1807
\$2,000,000	2.47		0.2893	0.0037	0.17		0.7244	0.0747	10.43		0.0131	0.0101	69.34		0.0019	0.0002	984.58		0.0000	0.0000	0.0887
\$3,000,000	3.70		0.1814	0.0023	0.26		0.6083	0.0627	15.64		0.0020	0.0015	104.02		0.0002	0.0000	1,476.87		0.0000	0.0000	0.0665
\$4,000,000	4.94		0.1213	0.0016	0.35		0.5137	0.0529	20.85		0.0003	0.0002	138.69		0.0000	0.0000	1,969.16		0.0000	0.0000	0.0547
\$5,000,000	6.17		0.0844	0.0011	0.43		0.4353	0.0449	26.07		0.0001	0.0001	173.36		0.0000	0.0000	2,461.45		0.0000	0.0000	0.0461
\$6,000,000	7.41		0.0599	0.0008	0.52		0.3683	0.0380	31.28		0.0000	0.0000	208.03		0.0000	0.0000	2,953.74		0.0000	0.0000	0.0388
\$7,000,000	8.64		0.0427	0.0005	0.61		0.3102	0.0320	36.49		0.0000	0.0000	242.70		0.0000	0.0000	3,446.03		0.0000	0.0000	0.0325
\$8,000,000	9.88		0.0302	0.0004	0.69		0.2592	0.0267	41.71		0.0000	0.0000	277.38		0.0000	0.0000	3,938.32		0.0000	0.0000	0.0271
\$9,000,000	11.11		0.0209	0.0003	0.78		0.2143	0.0221	46.92		0.0000	0.0000	312.05		0.0000	0.0000	4,430.61		0.0000	0.0000	0.0224
\$10,000,000	12.35		0.0139	0.0002	0.87		0.1747	0.0180	52.13		0.0000	0.0000	346.72		0.0000	0.0000	4,922.90		0.0000	0.0000	0.0182

Death Average Cost Per Case	\$809,927
P.T. Average Cost Per Case	\$11,524,502
P.P Average Cost Per Case	\$191,815
T.T. Average Cost Per Case	\$28,842

DELAWARE
Excess Loss Factor Study
Excess Loss (Pure Premium) Factors

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	TCR	TCR	TCR	TCR	TCR	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) (2)*TCR	(10) (3)*TCR	(11) (4)*TCR	(12) (5)*TCR	(13) (6)*TCR	(14) (7)*TCR	(15)	(16)	(17)	(18)	(19)	(20)	(21)
\$10,000	0.830	0.864	0.866	0.888	0.904	0.919	0.937	0.617	0.642	0.644	0.660	0.672	0.683	0.696	0.622	0.647	0.649	0.665	0.677	0.688	0.701
\$15,000	0.786	0.827	0.829	0.857	0.874	0.893	0.917	0.584	0.615	0.616	0.637	0.650	0.664	0.682	0.589	0.620	0.621	0.642	0.655	0.669	0.687
\$20,000	0.748	0.795	0.798	0.830	0.848	0.871	0.897	0.556	0.591	0.593	0.617	0.630	0.647	0.667	0.561	0.596	0.598	0.622	0.635	0.652	0.672
\$25,000	0.716	0.765	0.769	0.804	0.824	0.849	0.880	0.532	0.569	0.572	0.598	0.612	0.631	0.654	0.537	0.574	0.577	0.603	0.617	0.636	0.659
\$30,000	0.687	0.740	0.744	0.782	0.802	0.830	0.863	0.511	0.550	0.553	0.581	0.596	0.617	0.641	0.516	0.555	0.558	0.586	0.601	0.622	0.646
\$35,000	0.660	0.717	0.722	0.761	0.781	0.811	0.848	0.491	0.533	0.537	0.566	0.580	0.603	0.630	0.496	0.538	0.542	0.571	0.585	0.608	0.635
\$40,000	0.636	0.695	0.702	0.742	0.763	0.795	0.832	0.473	0.517	0.522	0.551	0.567	0.591	0.618	0.478	0.522	0.527	0.556	0.572	0.596	0.623
\$50,000	0.596	0.658	0.664	0.707	0.731	0.764	0.806	0.443	0.489	0.493	0.525	0.543	0.568	0.599	0.448	0.494	0.498	0.530	0.548	0.573	0.604
\$75,000	0.516	0.584	0.590	0.638	0.661	0.701	0.748	0.383	0.434	0.438	0.474	0.491	0.521	0.556	0.388	0.439	0.443	0.479	0.496	0.526	0.561
\$100,000	0.456	0.527	0.532	0.584	0.610	0.651	0.702	0.339	0.392	0.395	0.434	0.453	0.484	0.522	0.344	0.397	0.400	0.439	0.458	0.489	0.527
\$125,000	0.409	0.481	0.487	0.539	0.564	0.609	0.663	0.304	0.357	0.362	0.401	0.419	0.453	0.493	0.309	0.362	0.367	0.406	0.424	0.458	0.498
\$150,000	0.369	0.442	0.448	0.502	0.528	0.572	0.628	0.274	0.328	0.333	0.373	0.392	0.425	0.467	0.279	0.333	0.338	0.378	0.397	0.430	0.472
\$175,000	0.335	0.409	0.415	0.470	0.494	0.541	0.597	0.249	0.304	0.308	0.349	0.367	0.402	0.444	0.254	0.309	0.313	0.354	0.372	0.407	0.449
\$200,000	0.305	0.380	0.385	0.440	0.465	0.514	0.570	0.227	0.282	0.286	0.327	0.346	0.382	0.424	0.232	0.287	0.291	0.332	0.351	0.387	0.429
\$225,000	0.277	0.353	0.359	0.415	0.440	0.487	0.545	0.206	0.262	0.267	0.308	0.327	0.362	0.405	0.211	0.267	0.272	0.313	0.332	0.367	0.410
\$250,000	0.251	0.328	0.335	0.392	0.417	0.464	0.521	0.187	0.244	0.249	0.291	0.310	0.345	0.387	0.192	0.249	0.254	0.296	0.315	0.350	0.392
\$275,000	0.228	0.304	0.312	0.369	0.394	0.443	0.501	0.169	0.226	0.232	0.274	0.293	0.329	0.372	0.174	0.231	0.237	0.279	0.298	0.334	0.377
\$300,000	0.207	0.284	0.290	0.348	0.375	0.422	0.482	0.154	0.211	0.216	0.259	0.279	0.314	0.358	0.159	0.216	0.221	0.264	0.284	0.319	0.363
\$325,000	0.187	0.263	0.270	0.328	0.354	0.404	0.464	0.139	0.195	0.201	0.244	0.263	0.300	0.345	0.144	0.200	0.206	0.249	0.268	0.305	0.350
\$350,000	0.168	0.245	0.251	0.309	0.337	0.386	0.447	0.125	0.182	0.187	0.230	0.250	0.287	0.332	0.130	0.187	0.192	0.235	0.255	0.292	0.337
\$375,000	0.151	0.225	0.234	0.292	0.319	0.370	0.429	0.112	0.167	0.174	0.217	0.237	0.275	0.319	0.117	0.172	0.179	0.222	0.242	0.280	0.324
\$400,000	0.137	0.209	0.217	0.275	0.303	0.353	0.415	0.102	0.155	0.161	0.204	0.225	0.262	0.308	0.107	0.160	0.166	0.209	0.230	0.267	0.313
\$425,000	0.124	0.195	0.200	0.259	0.288	0.339	0.400	0.092	0.145	0.149	0.192	0.214	0.252	0.297	0.097	0.150	0.154	0.197	0.219	0.257	0.302
\$450,000	0.113	0.182	0.187	0.244	0.272	0.324	0.385	0.084	0.135	0.139	0.181	0.202	0.241	0.286	0.089	0.140	0.144	0.186	0.207	0.246	0.291
\$475,000	0.101	0.170	0.174	0.230	0.257	0.309	0.372	0.075	0.126	0.129	0.171	0.191	0.230	0.276	0.080	0.131	0.134	0.176	0.196	0.235	0.281
\$500,000	0.091	0.158	0.162	0.217	0.243	0.296	0.359	0.068	0.117	0.120	0.161	0.181	0.220	0.267	0.073	0.122	0.125	0.166	0.186	0.225	0.272
\$600,000	0.062	0.123	0.121	0.172	0.196	0.246	0.308	0.046	0.091	0.090	0.128	0.146	0.183	0.229	0.051	0.096	0.095	0.133	0.151	0.188	0.234
\$700,000	0.044	0.098	0.094	0.140	0.159	0.206	0.268	0.033	0.073	0.070	0.104	0.118	0.153	0.199	0.038	0.078	0.075	0.109	0.123	0.158	0.204
\$800,000	0.031	0.083	0.074	0.115	0.131	0.174	0.232	0.023	0.062	0.055	0.085	0.097	0.129	0.172	0.028	0.067	0.060	0.090	0.102	0.134	0.177
\$900,000	0.024	0.069	0.060	0.097	0.109	0.150	0.205	0.018	0.051	0.045	0.072	0.081	0.111	0.152	0.023	0.056	0.050	0.077	0.086	0.116	0.157
\$1,000,000	0.0185	0.0617	0.0494	0.0826	0.0927	0.1290	0.1807	0.0137	0.0459	0.0367	0.0614	0.0689	0.0959	0.1343	0.0187	0.0509	0.0417	0.0664	0.0739	0.1009	0.1393
\$2,000,000	0.0106	0.0360	0.0293	0.0510	0.0580	0.0858	0.1252	0.0079	0.0268	0.0218	0.0379	0.0431	0.0638	0.0930	0.0119	0.0318	0.0268	0.0429	0.0481	0.0688	0.0980
\$3,000,000	0.0077	0.0263	0.0216	0.0387	0.0445	0.0682	0.1025	0.0057	0.0195	0.0161	0.0288	0.0331	0.0507	0.0762	0.0086	0.0245	0.0211	0.0338	0.0381	0.0557	0.0812
\$4,000,000	0.0060	0.0210	0.0175	0.0316	0.0367	0.0577	0.0885	0.0045	0.0156	0.0130	0.0235	0.0273	0.0429	0.0658	0.0068	0.0206	0.0180	0.0285	0.0323	0.0479	0.0708
\$5,000,000	0.0049	0.0173	0.0146	0.0268	0.0314	0.0504	0.0788	0.0036	0.0129	0.0109	0.0199	0.0233	0.0375	0.0586	0.0054	0.0179	0.0159	0.0249	0.0283	0.0425	0.0636
\$6,000,000	0.0041	0.0147	0.0125	0.0232	0.0275	0.0449	0.0710	0.0030	0.0109	0.0093	0.0172	0.0204	0.0334	0.0528	0.0045	0.0159	0.0140	0.0222	0.0254	0.0384	0.0578
\$7,000,000	0.0035	0.0125	0.0109	0.0204	0.0243	0.0402	0.0649	0.0026	0.0093	0.0081	0.0152	0.0181	0.0299	0.0482	0.0039	0.0140	0.0122	0.0202	0.0231	0.0349	0.0532
\$8,000,000	0.0030	0.0110	0.0096	0.0180	0.0219	0.0366	0.0596	0.0022	0.0082	0.0071	0.0134	0.0163	0.0272	0.0443	0.0033	0.0123	0.0107	0.0184	0.0213	0.0322	0.0493
\$9,000,000	0.0026	0.0096	0.0084	0.0161	0.0197	0.0334	0.0549	0.0019	0.0071	0.0062	0.0120	0.0146	0.0248	0.0408	0.0029	0.0107	0.0093	0.0170	0.0196	0.0298	0.0458
\$10,000,000	0.0022	0.0084	0.0075	0.0145	0.0179	0.0306	0.0510	0.0016	0.0062	0.0056	0.0108	0.0133	0.0227	0.0379	0.0024	0.0093	0.0084	0.0158	0.0183	0.0277	0.0429

* 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: 12/1/24

Excess Loss (Pure Premium) Factors

Per Accident Limit	2024 Excess Loss Factors*							2023 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	0.622	0.647	0.649	0.665	0.677	0.688	0.701	0.625	0.652	0.654	0.672	0.684	0.696	0.711	-0.5%	-0.8%	-0.8%	-1.0%	-1.0%	-1.1%	-1.4%
\$15,000	0.589	0.620	0.621	0.642	0.655	0.669	0.687	0.590	0.622	0.625	0.646	0.658	0.674	0.692	-0.2%	-0.3%	-0.6%	-0.6%	-0.5%	-0.7%	-0.7%
\$20,000	0.561	0.596	0.598	0.622	0.635	0.652	0.672	0.560	0.598	0.599	0.624	0.637	0.655	0.677	0.2%	-0.3%	-0.2%	-0.3%	-0.3%	-0.5%	-0.7%
\$25,000	0.537	0.574	0.577	0.603	0.617	0.636	0.659	0.534	0.576	0.578	0.605	0.618	0.640	0.661	0.6%	-0.3%	-0.2%	-0.3%	-0.2%	-0.6%	-0.3%
\$30,000	0.516	0.555	0.558	0.586	0.601	0.622	0.646	0.512	0.556	0.559	0.587	0.601	0.624	0.649	0.8%	-0.2%	-0.2%	-0.2%	0.0%	-0.3%	-0.5%
\$35,000	0.496	0.538	0.542	0.571	0.585	0.608	0.635	0.492	0.538	0.540	0.571	0.586	0.609	0.637	0.8%	0.0%	0.4%	0.0%	-0.2%	-0.2%	-0.3%
\$40,000	0.478	0.522	0.527	0.556	0.572	0.596	0.623	0.474	0.522	0.525	0.556	0.571	0.596	0.625	0.8%	0.0%	0.4%	0.0%	0.2%	0.0%	-0.3%
\$50,000	0.448	0.494	0.498	0.530	0.548	0.573	0.604	0.443	0.494	0.497	0.529	0.546	0.572	0.604	1.1%	0.0%	0.2%	0.2%	0.4%	0.2%	0.0%
\$75,000	0.388	0.439	0.443	0.479	0.496	0.526	0.561	0.382	0.437	0.441	0.477	0.493	0.524	0.558	1.6%	0.5%	0.5%	0.4%	0.6%	0.4%	0.5%
\$100,000	0.344	0.397	0.400	0.439	0.458	0.489	0.527	0.339	0.394	0.398	0.435	0.451	0.485	0.522	1.5%	0.8%	0.5%	0.9%	1.6%	0.8%	1.0%
\$125,000	0.309	0.362	0.367	0.406	0.424	0.458	0.498	0.302	0.360	0.363	0.402	0.419	0.453	0.491	2.3%	0.6%	1.1%	1.0%	1.2%	1.1%	1.4%
\$150,000	0.279	0.333	0.338	0.378	0.397	0.430	0.472	0.275	0.332	0.335	0.375	0.391	0.426	0.466	1.5%	0.3%	0.9%	0.8%	1.5%	0.9%	1.3%
\$175,000	0.254	0.309	0.313	0.354	0.372	0.407	0.449	0.252	0.308	0.311	0.350	0.367	0.402	0.444	0.8%	0.3%	0.6%	1.1%	1.4%	1.2%	1.1%
\$200,000	0.232	0.287	0.291	0.332	0.351	0.387	0.429	0.230	0.289	0.289	0.329	0.345	0.380	0.422	0.9%	-0.7%	0.7%	0.9%	1.7%	1.8%	1.7%
\$225,000	0.211	0.267	0.272	0.313	0.332	0.367	0.410	0.211	0.269	0.271	0.311	0.327	0.362	0.404	0.0%	-0.7%	0.4%	0.36%	1.5%	1.4%	1.5%
\$250,000	0.192	0.249	0.254	0.296	0.315	0.350	0.392	0.193	0.252	0.254	0.295	0.311	0.346	0.387	-0.5%	-1.2%	0.0%	0.3%	1.3%	1.2%	1.3%
\$275,000	0.174	0.231	0.237	0.279	0.298	0.334	0.377	0.177	0.236	0.239	0.279	0.295	0.331	0.373	-1.7%	-2.1%	-0.8%	0.0%	1.0%	0.9%	1.1%
\$300,000	0.159	0.216	0.221	0.264	0.283	0.319	0.363	0.162	0.221	0.224	0.264	0.280	0.317	0.359	-1.9%	-2.3%	-1.3%	0.0%	1.1%	0.6%	1.1%
\$325,000	0.144	0.200	0.206	0.249	0.268	0.305	0.350	0.146	0.206	0.210	0.251	0.267	0.304	0.346	-1.4%	-2.9%	-1.9%	-0.8%	0.4%	0.3%	1.2%
\$350,000	0.130	0.186	0.192	0.235	0.255	0.293	0.337	0.134	0.192	0.197	0.238	0.255	0.292	0.333	-3.0%	-3.1%	-2.5%	-1.3%	0.0%	0.3%	1.2%
\$375,000	0.117	0.172	0.179	0.222	0.242	0.280	0.324	0.122	0.179	0.183	0.225	0.243	0.280	0.322	-4.1%	-3.9%	-2.2%	-1.3%	-0.4%	0.0%	0.6%
\$400,000	0.107	0.160	0.166	0.209	0.230	0.269	0.313	0.111	0.168	0.171	0.213	0.231	0.269	0.311	-3.6%	-4.8%	-2.9%	-1.9%	-0.4%	0.0%	0.6%
\$425,000	0.097	0.150	0.154	0.197	0.219	0.257	0.302	0.102	0.157	0.161	0.202	0.220	0.258	0.300	-4.9%	-4.5%	-4.3%	-2.5%	-0.5%	-0.4%	0.7%
\$450,000	0.089	0.140	0.144	0.186	0.207	0.246	0.291	0.092	0.148	0.150	0.191	0.208	0.247	0.291	-3.3%	-5.4%	-4.0%	-2.6%	-0.5%	-0.4%	0.0%
\$475,000	0.080	0.131	0.134	0.176	0.196	0.235	0.282	0.084	0.138	0.140	0.180	0.199	0.236	0.281	-4.8%	-5.1%	-4.3%	-2.2%	-1.5%	-0.4%	0.4%
\$500,000	0.073	0.122	0.125	0.166	0.186	0.225	0.272	0.078	0.131	0.132	0.171	0.189	0.227	0.272	-6.4%	-6.9%	-5.3%	-2.9%	-1.6%	-0.9%	0.0%
\$600,000	0.051	0.096	0.095	0.133	0.151	0.188	0.234	0.056	0.104	0.103	0.139	0.155	0.193	0.237	-8.9%	-7.7%	-7.8%	-4.3%	-2.6%	-2.6%	-1.3%
\$700,000	0.038	0.078	0.075	0.109	0.123	0.158	0.204	0.041	0.086	0.081	0.115	0.128	0.163	0.207	-7.3%	-9.3%	-7.4%	-5.2%	-3.9%	-3.1%	-1.4%
\$800,000	0.028	0.067	0.060	0.090	0.102	0.134	0.177	0.031	0.072	0.066	0.097	0.108	0.140	0.181	-9.7%	-6.9%	-9.1%	-7.2%	-5.6%	-4.3%	-2.2%
\$900,000	0.023	0.056	0.050	0.077	0.086	0.116	0.157	0.025	0.062	0.054	0.083	0.091	0.122	0.162	-8.0%	-9.7%	-7.4%	-7.2%	-5.5%	-4.9%	-3.1%
\$1,000,000	0.0187	0.0509	0.0417	0.0664	0.0739	0.1009	0.1393	0.0202	0.0555	0.0465	0.0715	0.0783	0.1066	0.1441	-7.4%	-8.3%	-10.3%	-7.1%	-5.6%	-5.3%	-3.3%
\$2,000,000	0.0119	0.0318	0.0268	0.0429	0.0481	0.0688	0.0980	0.0132	0.0348	0.0298	0.0459	0.0508	0.0720	0.1003	-9.8%	-8.6%	-10.1%	-6.5%	-5.3%	-4.4%	-2.3%
\$3,000,000	0.0086	0.0245	0.0211	0.0338	0.0381	0.0557	0.0812	0.0096	0.0269	0.0235	0.0359	0.0399	0.0578	0.0823	-10.4%	-8.9%	-10.2%	-5.8%	-4.5%	-3.6%	-1.3%
\$4,000,000	0.0068	0.0206	0.0180	0.0285	0.0323	0.0479	0.0708	0.0077	0.0225	0.0197	0.0302	0.0337	0.0494	0.0712	-11.7%	-8.4%	-8.6%	-5.6%	-4.2%	-3.0%	-0.6%
\$5,000,000	0.0054	0.0179	0.0159	0.0249	0.0283	0.0425	0.0636	0.0063	0.0195	0.0173	0.0263	0.0295	0.0435	0.0634	-14.3%	-8.2%	-8.1%	-5.3%	-4.1%	-2.3%	0.3%
\$6,000,000	0.0045	0.0159	0.0140	0.0222	0.0254	0.0384	0.0578	0.0054	0.0173	0.0156	0.0235	0.0264	0.0390	0.0574	-16.7%	-8.1%	-10.3%	-5.5%	-3.8%	-1.5%	0.7%
\$7,000,000	0.0039	0.0140	0.0122	0.0202	0.0231	0.0349	0.0532	0.0045	0.0156	0.0138	0.0212	0.0239	0.0356	0.0526	-13.3%	-10.3%	-11.6%	-4.7%	-3.3%	-2.0%	1.1%
\$8,000,000	0.0033	0.0123	0.0107	0.0184	0.0213	0.0322	0.0493	0.0039	0.0138	0.0123	0.0194	0.0219	0.0327	0.0484	-15.4%	-10.9%	-13.0%	-5.2%	-2.7%	-1.5%	1.9%
\$9,000,000	0.0029	0.0107	0.0093	0.0170	0.0196	0.0298	0.0458	0.0035	0.0123	0.0108	0.0179	0.0204	0.0302	0.0451	-17.1%	-13.0%	-13.9%	-5.0%	-3.9%	-1.3%	1.6%
\$10,000,000	0.0024	0.0093	0.0084	0.0158	0.0183	0.0277	0.0429	0.0030	0.0107	0.0096	0.0167	0.0188	0.0281	0.0420	-20.0%	-13.1%	-12.5%	-5.4%	-2.7%	-1.4%	2.1%

* Adjusted