

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 2022 excess loss factors with the current 2021 excess loss factors.

Exhibit I

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

I.	Injury Type	Average Cost Per Case						
		A	B	C	D	E	F	G
	Fatal	1,552,946						
	P.T.	5,846,240						
	PP	130,568						
	T.T.	19,166						
	M.O	1,440						
II.	Injury Type	Hazard Group						
		A	B	C	D	E	F	G
	Fatal	1,149,404	1,253,687	1,367,431	1,491,495	1,626,815	1,774,412	1,935,401
	P.T.	3,403,526	4,017,355	4,741,890	5,597,095	6,606,537	7,798,033	9,204,416
	PP	93,514	105,691	119,454	135,009	152,589	172,459	194,916
	T.T.	17,170	17,942	18,749	19,593	20,474	21,395	22,358
	M.O	1,208	1,308	1,417	1,536	1,664	1,802	1,953

Exhibit II

Combined Injury Weights

	A	B	C	D	E	F	G
Type of Injury	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights	Injury Weights
Death	0.013	0.013	0.013	0.013	0.013	0.013	0.013
P.T.	0.007	0.072	0.038	0.066	0.050	0.072	0.104
PP	0.688	0.703	0.718	0.733	0.748	0.763	0.778
T.T.	0.227	0.163	0.181	0.147	0.161	0.129	0.090
Medical Only	0.066	0.049	0.050	0.041	0.027	0.023	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	0.566	0.576	0.584	0.601	0.606	0.638	0.668
\$3,000,000	0.410	0.417	0.426	0.446	0.454	0.493	0.532
\$4,000,000	0.321	0.330	0.340	0.361	0.368	0.409	0.450
\$5,000,000	0.264	0.274	0.282	0.304	0.312	0.352	0.394
\$6,000,000	0.223	0.232	0.243	0.261	0.271	0.310	0.351
\$7,000,000	0.194	0.200	0.212	0.230	0.240	0.277	0.317
\$8,000,000	0.165	0.176	0.187	0.205	0.215	0.250	0.289
\$9,000,000	0.146	0.156	0.168	0.184	0.195	0.228	0.265
\$10,000,000	0.125	0.138	0.148	0.166	0.177	0.209	0.245

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	0.01	0.013	0.991	0.013	0.00	0.007	0.996	0.006	0.11	0.688	0.913	0.628	0.58	0.227	0.698	0.158	8.28	0.066	0.178	0.0117	0.817
\$15,000	0.01		0.987	0.013	0.00		0.994	0.006	0.16		0.876	0.603	0.87		0.616	0.140	12.42		0.137	0.0090	0.771
\$20,000	0.02		0.982	0.013	0.01		0.991	0.006	0.21		0.844	0.581	1.16		0.555	0.126	16.56		0.112	0.0074	0.733
\$25,000	0.02		0.978	0.013	0.01		0.989	0.006	0.27		0.815	0.561	1.46		0.507	0.115	20.70		0.095	0.0063	0.701
\$30,000	0.03		0.974	0.013	0.01		0.987	0.006	0.32		0.789	0.543	1.75		0.467	0.106	24.84		0.083	0.0055	0.674
\$35,000	0.03		0.969	0.013	0.01		0.985	0.006	0.37		0.766	0.527	2.04		0.435	0.099	28.98		0.073	0.0048	0.650
\$40,000	0.03		0.965	0.013	0.01		0.983	0.006	0.43		0.744	0.512	2.33		0.408	0.092	33.12		0.065	0.0043	0.627
\$50,000	0.04		0.956	0.012	0.01		0.978	0.006	0.53		0.706	0.485	2.91		0.366	0.083	41.41		0.053	0.0035	0.590
\$75,000	0.07		0.935	0.012	0.02		0.967	0.006	0.80		0.629	0.432	4.37		0.299	0.068	62.11		0.033	0.0022	0.520
\$100,000	0.09		0.913	0.012	0.03		0.957	0.006	1.07		0.566	0.390	5.82		0.255	0.058	82.81		0.021	0.0014	0.467
\$125,000	0.11		0.891	0.012	0.04		0.946	0.006	1.34		0.514	0.353	7.28		0.222	0.050	103.52		0.013	0.0009	0.422
\$150,000	0.13		0.869	0.011	0.04		0.935	0.006	1.60		0.469	0.322	8.74		0.197	0.045	124.22		0.008	0.0005	0.385
\$175,000	0.15		0.849	0.011	0.05		0.924	0.006	1.87		0.429	0.295	10.19		0.178	0.040	144.92		0.005	0.0003	0.352
\$200,000	0.17		0.831	0.011	0.06		0.913	0.006	2.14		0.393	0.270	11.65		0.162	0.037	165.62		0.003	0.0002	0.324
\$225,000	0.20		0.815	0.011	0.07		0.902	0.006	2.41		0.360	0.248	13.10		0.150	0.034	186.33		0.001	0.0001	0.299
\$250,000	0.22		0.800	0.010	0.07		0.892	0.006	2.67		0.330	0.227	14.56		0.139	0.031	207.03		0.000	0.0000	0.274
\$275,000	0.24		0.785	0.010	0.08		0.881	0.006	2.94		0.301	0.207	16.02		0.129	0.029	227.73		0.000	0.0000	0.252
\$300,000	0.26		0.771	0.010	0.09		0.870	0.006	3.21		0.275	0.189	17.47		0.120	0.027	248.44		0.000	0.0000	0.232
\$325,000	0.28		0.757	0.010	0.10		0.860	0.006	3.48		0.250	0.172	18.93		0.111	0.025	269.14		0.000	0.0000	0.213
\$350,000	0.30		0.742	0.010	0.10		0.849	0.006	3.74		0.227	0.156	20.38		0.103	0.023	289.84		0.000	0.0000	0.195
\$375,000	0.33		0.729	0.009	0.11		0.839	0.005	4.01		0.206	0.142	21.84		0.095	0.022	310.55		0.000	0.0000	0.178
\$400,000	0.35		0.715	0.009	0.12		0.829	0.005	4.28		0.187	0.129	23.30		0.087	0.020	331.25		0.000	0.0000	0.163
\$425,000	0.37		0.703	0.009	0.12		0.819	0.005	4.54		0.170	0.117	24.75		0.080	0.018	351.95		0.000	0.0000	0.149
\$450,000	0.39		0.690	0.009	0.13		0.809	0.005	4.81		0.155	0.106	26.21		0.074	0.017	372.66		0.000	0.0000	0.137
\$475,000	0.41		0.678	0.009	0.14		0.799	0.005	5.08		0.140	0.096	27.67		0.068	0.015	393.36		0.000	0.0000	0.125
\$500,000	0.44		0.667	0.009	0.15		0.789	0.005	5.35		0.127	0.087	29.12		0.062	0.014	414.06		0.000	0.0000	0.115
\$600,000	0.52		0.621	0.008	0.18		0.750	0.005	6.42		0.087	0.060	34.95		0.045	0.010	496.87		0.000	0.0000	0.083
\$700,000	0.61		0.577	0.008	0.21		0.714	0.005	7.49		0.055	0.038	40.77		0.031	0.007	579.69		0.000	0.0000	0.058
\$800,000	0.70		0.544	0.007	0.24		0.678	0.004	8.55		0.041	0.028	46.59		0.023	0.005	662.50		0.000	0.0000	0.044
\$900,000	0.78		0.511	0.007	0.26		0.645	0.004	9.62		0.029	0.020	52.42		0.016	0.004	745.31		0.000	0.0000	0.035
\$1,000,000	0.87		0.4799	0.0062	0.29		0.6129	0.0040	10.69		0.0204	0.0140	58.24		0.0117	0.0027	828.12		0.0000	0.0000	0.0269
\$2,000,000	1.74		0.2782	0.0036	0.59		0.3775	0.0025	21.39		0.0011	0.0008	116.48		0.0007	0.0002	1656.25		0.0000	0.0000	0.0071
\$3,000,000	2.61		0.1756	0.0023	0.88		0.2328	0.0015	32.08		0.0000	0.0000	174.73		0.0000	0.0000	2484.37		0.0000	0.0000	0.0038
\$4,000,000	3.48		0.1129	0.0015	1.18		0.1366	0.0009	42.77		0.0000	0.0000	232.97		0.0000	0.0000	3312.49		0.0000	0.0000	0.0024
\$5,000,000	4.35		0.0711	0.0009	1.47		0.0712	0.0005	53.47		0.0000	0.0000	291.21		0.0000	0.0000	4140.62		0.0000	0.0000	0.0014
\$6,000,000	5.22		0.0423	0.0006	1.76		0.0273	0.0002	64.16		0.0000	0.0000	349.45		0.0000	0.0000	4968.74		0.0000	0.0000	0.0008
\$7,000,000	6.09		0.0225	0.0003	2.06		0.0000	0.0000	74.85		0.0000	0.0000	407.70		0.0000	0.0000	5796.86		0.0000	0.0000	0.0003
\$8,000,000	6.96		0.0095	0.0001	2.35		0.0000	0.0000	85.55		0.0000	0.0000	465.94		0.0000	0.0000	6624.99		0.0000	0.0000	0.0001
\$9,000,000	7.83		0.0020	0.0000	2.64		0.0000	0.0000	96.24		0.0000	0.0000	524.18		0.0000	0.0000	7453.11		0.0000	0.0000	0.0000
\$10,000,000	8.70		0.0000	0.0000	2.94		0.0000	0.0000	106.94		0.0000	0.0000	582.42		0.0000	0.0000	8281.23		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$1,149,404
P.T. Average Cost Per Case	\$3,403,526
P.P Average Cost Per Case	\$93,514
T.T. Average Cost Per Case	\$17,170

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	0.01	0.013	0.992	0.013	0.00	0.072	0.996	0.071	0.09	0.703	0.922	0.648	0.56	0.163	0.706	0.115	7.64	0.049	0.187	0.0092	0.856
\$15,000	0.01		0.988	0.013	0.00		0.995	0.071	0.14		0.888	0.624	0.84		0.626	0.102	11.47		0.144	0.0071	0.817
\$20,000	0.02		0.984	0.013	0.00		0.993	0.071	0.19		0.859	0.603	1.11		0.564	0.092	15.29		0.119	0.0058	0.785
\$25,000	0.02		0.980	0.013	0.01		0.991	0.071	0.24		0.832	0.584	1.39		0.516	0.084	19.11		0.101	0.0050	0.757
\$30,000	0.02		0.976	0.013	0.01		0.989	0.071	0.28		0.807	0.567	1.67		0.477	0.078	22.93		0.088	0.0043	0.733
\$35,000	0.03		0.972	0.013	0.01		0.987	0.071	0.33		0.785	0.551	1.95		0.444	0.073	26.75		0.078	0.0038	0.712
\$40,000	0.03		0.968	0.013	0.01		0.985	0.071	0.38		0.764	0.537	2.23		0.416	0.068	30.58		0.070	0.0034	0.692
\$50,000	0.04		0.960	0.012	0.01		0.982	0.070	0.47		0.727	0.511	2.79		0.374	0.061	38.22		0.058	0.0028	0.657
\$75,000	0.06		0.940	0.012	0.02		0.972	0.070	0.71		0.653	0.459	4.18		0.306	0.050	57.33		0.037	0.0018	0.593
\$100,000	0.08		0.920	0.012	0.02		0.963	0.069	0.95		0.594	0.417	5.57		0.262	0.043	76.44		0.024	0.0012	0.542
\$125,000	0.10		0.900	0.012	0.03		0.954	0.068	1.18		0.543	0.382	6.97		0.228	0.037	95.55		0.016	0.0008	0.500
\$150,000	0.12		0.880	0.011	0.04		0.945	0.068	1.42		0.499	0.351	8.36		0.203	0.033	114.66		0.010	0.0005	0.464
\$175,000	0.14		0.861	0.011	0.04		0.936	0.067	1.66		0.460	0.324	9.75		0.183	0.030	133.77		0.007	0.0003	0.432
\$200,000	0.16		0.843	0.011	0.05		0.926	0.066	1.89		0.426	0.299	11.15		0.167	0.027	152.88		0.004	0.0002	0.403
\$225,000	0.18		0.827	0.011	0.06		0.917	0.066	2.13		0.394	0.277	12.54		0.154	0.025	171.99		0.002	0.0001	0.379
\$250,000	0.20		0.812	0.011	0.06		0.908	0.065	2.37		0.365	0.257	13.93		0.143	0.023	191.10		0.000	0.0000	0.356
\$275,000	0.22		0.799	0.010	0.07		0.899	0.064	2.60		0.338	0.237	15.33		0.134	0.022	210.20		0.000	0.0000	0.333
\$300,000	0.24		0.785	0.010	0.07		0.890	0.064	2.84		0.312	0.219	16.72		0.125	0.020	229.31		0.000	0.0000	0.313
\$325,000	0.26		0.772	0.010	0.08		0.881	0.063	3.07		0.288	0.202	18.11		0.116	0.019	248.42		0.000	0.0000	0.294
\$350,000	0.28		0.759	0.010	0.09		0.872	0.062	3.31		0.265	0.186	19.51		0.108	0.018	267.53		0.000	0.0000	0.276
\$375,000	0.30		0.746	0.010	0.09		0.863	0.062	3.55		0.243	0.171	20.90		0.100	0.016	286.64		0.000	0.0000	0.259
\$400,000	0.32		0.733	0.010	0.10		0.854	0.061	3.78		0.223	0.157	22.29		0.093	0.015	305.75		0.000	0.0000	0.243
\$425,000	0.34		0.721	0.009	0.11		0.845	0.061	4.02		0.205	0.144	23.69		0.085	0.014	324.86		0.000	0.0000	0.228
\$450,000	0.36		0.709	0.009	0.11		0.836	0.060	4.26		0.188	0.132	25.08		0.079	0.013	343.97		0.000	0.0000	0.214
\$475,000	0.38		0.698	0.009	0.12		0.828	0.059	4.49		0.173	0.122	26.47		0.073	0.012	363.08		0.000	0.0000	0.202
\$500,000	0.40		0.686	0.009	0.12		0.819	0.059	4.73		0.159	0.112	27.87		0.067	0.011	382.19		0.000	0.0000	0.191
\$600,000	0.48		0.643	0.008	0.15		0.785	0.056	5.68		0.112	0.079	33.44		0.049	0.008	458.63		0.000	0.0000	0.151
\$700,000	0.56		0.605	0.008	0.17		0.753	0.054	6.62		0.081	0.057	39.01		0.035	0.006	535.07		0.000	0.0000	0.125
\$800,000	0.64		0.565	0.007	0.20		0.722	0.052	7.57		0.054	0.038	44.59		0.026	0.004	611.50		0.000	0.0000	0.101
\$900,000	0.72		0.536	0.007	0.22		0.691	0.050	8.52		0.042	0.029	50.16		0.015	0.002	687.94		0.000	0.0000	0.088
\$1,000,000	0.80		0.5055	0.0066	0.25		0.6621	0.0475	9.46		0.0303	0.0213	55.74		0.0135	0.0022	764.38		0.0000	0.0000	0.0776
\$2,000,000	1.60		0.3020	0.0039	0.50		0.4366	0.0313	18.92		0.0020	0.0014	111.47		0.0009	0.0001	1528.76		0.0000	0.0000	0.0367
\$3,000,000	2.39		0.1962	0.0026	0.75		0.2915	0.0209	28.38		0.0002	0.0001	167.21		0.0000	0.0000	2293.14		0.0000	0.0000	0.0236
\$4,000,000	3.19		0.1309	0.0017	1.00		0.1909	0.0137	37.85		0.0000	0.0000	222.94		0.0000	0.0000	3057.52		0.0000	0.0000	0.0154
\$5,000,000	3.99		0.0866	0.0011	1.24		0.1188	0.0085	47.31		0.0000	0.0000	278.68		0.0000	0.0000	3821.91		0.0000	0.0000	0.0096
\$6,000,000	4.79		0.0553	0.0007	1.49		0.0668	0.0048	56.77		0.0000	0.0000	334.41		0.0000	0.0000	4586.29		0.0000	0.0000	0.0055
\$7,000,000	5.58		0.0331	0.0004	1.74		0.0298	0.0021	66.23		0.0000	0.0000	390.15		0.0000	0.0000	5350.67		0.0000	0.0000	0.0025
\$8,000,000	6.38		0.0175	0.0002	1.99		0.0044	0.0003	75.69		0.0000	0.0000	445.88		0.0000	0.0000	6115.05		0.0000	0.0000	0.0005
\$9,000,000	7.18		0.0072	0.0001	2.24		0.0000	0.0000	85.15		0.0000	0.0000	501.62		0.0000	0.0000	6879.43		0.0000	0.0000	0.0001
\$10,000,000	7.98		0.0012	0.0000	2.49		0.0000	0.0000	94.62		0.0000	0.0000	557.35		0.0000	0.0000	7643.81		0.0000	0.0000	0.0000

Death Average Cost Per Case \$1,253,687
P.T. Average Cost Per Case \$4,017,355
P.P Average Cost Per Case \$105,691
T.T. Average Cost Per Case \$17,942

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	0.01	0.013	0.992	0.013	0.00	0.038	0.997	0.037	0.08	0.718	0.930	0.667	0.53	0.181	0.715	0.129	7.06	0.050	0.197	0.0099	0.856
\$15,000	0.01		0.989	0.013	0.00		0.995	0.037	0.13		0.899	0.646	0.80		0.635	0.115	10.58		0.152	0.0077	0.819
\$20,000	0.01		0.985	0.013	0.00		0.994	0.037	0.17		0.872	0.626	1.07		0.574	0.104	14.11		0.125	0.0063	0.786
\$25,000	0.02		0.981	0.013	0.01		0.992	0.037	0.21		0.847	0.608	1.33		0.526	0.095	17.64		0.107	0.0054	0.758
\$30,000	0.02		0.978	0.013	0.01		0.991	0.037	0.25		0.824	0.591	1.60		0.486	0.088	21.17		0.094	0.0047	0.734
\$35,000	0.03		0.974	0.013	0.01		0.989	0.037	0.29		0.803	0.576	1.87		0.453	0.082	24.69		0.083	0.0042	0.712
\$40,000	0.03		0.970	0.013	0.01		0.988	0.037	0.33		0.783	0.562	2.13		0.425	0.077	28.22		0.075	0.0038	0.693
\$50,000	0.04		0.963	0.013	0.01		0.984	0.037	0.42		0.747	0.536	2.67		0.382	0.069	35.28		0.062	0.0031	0.658
\$75,000	0.05		0.945	0.012	0.02		0.977	0.037	0.63		0.676	0.485	4.00		0.313	0.057	52.92		0.041	0.0021	0.593
\$100,000	0.07		0.927	0.012	0.02		0.969	0.036	0.84		0.620	0.445	5.33		0.268	0.049	70.55		0.028	0.0014	0.543
\$125,000	0.09		0.909	0.012	0.03		0.961	0.036	1.05		0.571	0.410	6.67		0.235	0.043	88.19		0.019	0.0009	0.502
\$150,000	0.11		0.890	0.012	0.03		0.953	0.036	1.26		0.529	0.380	8.00		0.209	0.038	105.83		0.012	0.0006	0.467
\$175,000	0.13		0.872	0.011	0.04		0.945	0.036	1.46		0.491	0.353	9.33		0.188	0.034	123.47		0.008	0.0004	0.434
\$200,000	0.15		0.855	0.011	0.04		0.938	0.035	1.67		0.458	0.328	10.67		0.172	0.031	141.11		0.006	0.0003	0.405
\$225,000	0.16		0.839	0.011	0.05		0.930	0.035	1.88		0.427	0.306	12.00		0.159	0.029	158.75		0.004	0.0002	0.381
\$250,000	0.18		0.825	0.011	0.05		0.922	0.035	2.09		0.399	0.286	13.33		0.148	0.027	176.39		0.002	0.0001	0.359
\$275,000	0.20		0.811	0.011	0.06		0.914	0.034	2.30		0.373	0.267	14.67		0.138	0.025	194.02		0.000	0.0000	0.337
\$300,000	0.22		0.799	0.010	0.06		0.906	0.034	2.51		0.348	0.250	16.00		0.129	0.023	211.66		0.000	0.0000	0.317
\$325,000	0.24		0.786	0.010	0.07		0.899	0.034	2.72		0.325	0.233	17.33		0.121	0.022	229.30		0.000	0.0000	0.299
\$350,000	0.26		0.774	0.010	0.07		0.891	0.033	2.93		0.303	0.217	18.67		0.113	0.020	246.94		0.000	0.0000	0.280
\$375,000	0.27		0.762	0.010	0.08		0.883	0.033	3.14		0.281	0.202	20.00		0.105	0.019	264.58		0.000	0.0000	0.264
\$400,000	0.29		0.750	0.010	0.08		0.876	0.033	3.35		0.261	0.187	21.33		0.098	0.018	282.22		0.000	0.0000	0.248
\$425,000	0.31		0.738	0.010	0.09		0.868	0.033	3.56		0.242	0.174	22.67		0.091	0.016	299.86		0.000	0.0000	0.233
\$450,000	0.33		0.727	0.009	0.09		0.861	0.032	3.77		0.225	0.161	24.00		0.084	0.015	317.50		0.000	0.0000	0.217
\$475,000	0.35		0.716	0.009	0.10		0.853	0.032	3.98		0.208	0.150	25.33		0.078	0.014	335.13		0.000	0.0000	0.205
\$500,000	0.37		0.705	0.009	0.11		0.846	0.032	4.19		0.193	0.139	26.67		0.072	0.013	352.77		0.000	0.0000	0.193
\$600,000	0.44		0.664	0.009	0.13		0.816	0.031	5.02		0.143	0.103	32.00		0.053	0.010	423.33		0.000	0.0000	0.153
\$700,000	0.51		0.626	0.008	0.15		0.788	0.030	5.86		0.105	0.075	37.33		0.039	0.007	493.88		0.000	0.0000	0.120
\$800,000	0.59		0.591	0.008	0.17		0.760	0.029	6.70		0.079	0.056	42.67		0.028	0.005	564.44		0.000	0.0000	0.098
\$900,000	0.66		0.560	0.007	0.19		0.733	0.028	7.53		0.054	0.039	48.00		0.020	0.004	634.99		0.000	0.0000	0.078
\$1,000,000	0.73		0.5305	0.0069	0.21		0.7071	0.0266	8.37		0.0436	0.0313	53.34		0.0154	0.0028	705.55		0.0000	0.0000	0.0676
\$2,000,000	1.46		0.3265	0.0042	0.42		0.4945	0.0186	16.74		0.0035	0.0025	106.67		0.0011	0.0002	1411.09		0.0000	0.0000	0.0255
\$3,000,000	2.19		0.2176	0.0028	0.63		0.3510	0.0132	25.11		0.0005	0.0004	160.01		0.0001	0.0000	2116.64		0.0000	0.0000	0.0164
\$4,000,000	2.93		0.1497	0.0019	0.84		0.2482	0.0093	33.49		0.0000	0.0000	213.34		0.0000	0.0000	2822.18		0.0000	0.0000	0.0112
\$5,000,000	3.66		0.1031	0.0013	1.05		0.1717	0.0065	41.86		0.0000	0.0000	266.68		0.0000	0.0000	3527.73		0.0000	0.0000	0.0078
\$6,000,000	4.39		0.0696	0.0009	1.27		0.1138	0.0043	50.23		0.0000	0.0000	320.01		0.0000	0.0000	4233.27		0.0000	0.0000	0.0052
\$7,000,000	5.12		0.0451	0.0006	1.48		0.0699	0.0026	58.60		0.0000	0.0000	373.35		0.0000	0.0000	4938.82		0.0000	0.0000	0.0032
\$8,000,000	5.85		0.0272	0.0004	1.69		0.0369	0.0014	66.97		0.0000	0.0000	426.69		0.0000	0.0000	5644.36		0.0000	0.0000	0.0018
\$9,000,000	6.58		0.0144	0.0002	1.90		0.0127	0.0005	75.34		0.0000	0.0000	480.02		0.0000	0.0000	6349.91		0.0000	0.0000	0.0007
\$10,000,000	7.31		0.0059	0.0001	2.11		0.0000	0.0000	83.71		0.0000	0.0000	533.36		0.0000	0.0000	7055.45		0.0000	0.0000	0.0001

Death Average Cost Per Case \$1,367,431
P.T. Average Cost Per Case \$4,741,890
P.P Average Cost Per Case \$119,454
T.T. Average Cost Per Case \$18,749

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	0.01	0.013	0.993	0.013	0.00	0.066	0.997	0.066	0.07	0.733	0.937	0.687	0.51	0.147	0.723	0.106	6.51	0.041	0.207	0.0084	0.880
\$15,000	0.01		0.990	0.013	0.00		0.996	0.066	0.11		0.910	0.666	0.77		0.644	0.095	9.77		0.160	0.0065	0.847
\$20,000	0.01		0.986	0.013	0.00		0.995	0.066	0.15		0.884	0.648	1.02		0.583	0.086	13.02		0.132	0.0054	0.818
\$25,000	0.02		0.983	0.013	0.00		0.993	0.066	0.19		0.861	0.631	1.28		0.535	0.079	16.28		0.113	0.0046	0.794
\$30,000	0.02		0.980	0.013	0.01		0.992	0.066	0.22		0.839	0.615	1.53		0.496	0.073	19.54		0.099	0.0040	0.771
\$35,000	0.02		0.976	0.013	0.01		0.991	0.066	0.26		0.820	0.601	1.79		0.463	0.068	22.79		0.089	0.0036	0.752
\$40,000	0.03		0.973	0.013	0.01		0.989	0.066	0.30		0.801	0.587	2.04		0.434	0.064	26.05		0.080	0.0032	0.733
\$50,000	0.03		0.966	0.013	0.01		0.987	0.065	0.37		0.767	0.562	2.55		0.390	0.057	32.56		0.066	0.0027	0.700
\$75,000	0.05		0.950	0.012	0.01		0.980	0.065	0.56		0.699	0.512	3.83		0.320	0.047	48.84		0.045	0.0018	0.638
\$100,000	0.07		0.933	0.012	0.02		0.974	0.065	0.74		0.645	0.472	5.10		0.275	0.041	65.12		0.031	0.0013	0.591
\$125,000	0.08		0.916	0.012	0.02		0.967	0.064	0.93		0.598	0.438	6.38		0.241	0.036	81.40		0.022	0.0009	0.551
\$150,000	0.10		0.899	0.012	0.03		0.960	0.064	1.11		0.558	0.409	7.66		0.215	0.032	97.69		0.015	0.0006	0.518
\$175,000	0.12		0.882	0.011	0.03		0.954	0.063	1.30		0.521	0.382	8.93		0.194	0.029	113.97		0.010	0.0004	0.485
\$200,000	0.13		0.866	0.011	0.04		0.947	0.063	1.48		0.489	0.358	10.21		0.177	0.026	130.25		0.007	0.0003	0.458
\$225,000	0.15		0.851	0.011	0.04		0.941	0.062	1.67		0.459	0.336	11.48		0.164	0.024	146.53		0.005	0.0002	0.433
\$250,000	0.17		0.836	0.011	0.04		0.934	0.062	1.85		0.431	0.316	12.76		0.152	0.022	162.81		0.003	0.0001	0.411
\$275,000	0.18		0.823	0.011	0.05		0.927	0.062	2.04		0.406	0.298	14.04		0.143	0.021	179.09		0.001	0.0000	0.392
\$300,000	0.20		0.811	0.011	0.05		0.921	0.061	2.22		0.382	0.280	15.31		0.134	0.020	195.37		0.000	0.0000	0.372
\$325,000	0.22		0.800	0.010	0.06		0.914	0.061	2.41		0.360	0.264	16.59		0.126	0.018	211.65		0.000	0.0000	0.353
\$350,000	0.23		0.788	0.010	0.06		0.908	0.060	2.59		0.339	0.248	17.86		0.118	0.017	227.93		0.000	0.0000	0.335
\$375,000	0.25		0.777	0.010	0.07		0.901	0.060	2.78		0.319	0.233	19.14		0.110	0.016	244.21		0.000	0.0000	0.319
\$400,000	0.27		0.766	0.010	0.07		0.894	0.059	2.96		0.299	0.219	20.42		0.103	0.015	260.50		0.000	0.0000	0.303
\$425,000	0.28		0.755	0.010	0.08		0.888	0.059	3.15		0.281	0.206	21.69		0.096	0.014	276.78		0.000	0.0000	0.289
\$450,000	0.30		0.744	0.010	0.08		0.881	0.058	3.33		0.263	0.193	22.97		0.089	0.013	293.06		0.000	0.0000	0.274
\$475,000	0.32		0.734	0.010	0.08		0.875	0.058	3.52		0.246	0.180	24.24		0.083	0.012	309.34		0.000	0.0000	0.260
\$500,000	0.34		0.723	0.009	0.09		0.869	0.058	3.70		0.230	0.168	25.52		0.077	0.011	325.62		0.000	0.0000	0.246
\$600,000	0.40		0.684	0.009	0.11		0.843	0.056	4.44		0.176	0.129	30.62		0.057	0.008	390.74		0.000	0.0000	0.202
\$700,000	0.47		0.648	0.008	0.13		0.818	0.054	5.18		0.135	0.099	35.73		0.043	0.006	455.87		0.000	0.0000	0.167
\$800,000	0.54		0.615	0.008	0.14		0.794	0.053	5.93		0.103	0.075	40.83		0.031	0.005	520.99		0.000	0.0000	0.141
\$900,000	0.60		0.581	0.008	0.16		0.770	0.051	6.67		0.080	0.058	45.94		0.024	0.003	586.11		0.000	0.0000	0.120
\$1,000,000	0.67		0.5547	0.0072	0.18		0.7471	0.0496	7.41		0.0562	0.0412	51.04		0.0143	0.0021	651.24		0.0000	0.0000	0.1001
\$2,000,000	1.34		0.3514	0.0046	0.36		0.5504	0.0365	14.81		0.0059	0.0043	102.08		0.0013	0.0002	1302.48		0.0000	0.0000	0.0456
\$3,000,000	2.01		0.2397	0.0031	0.54		0.4104	0.0272	22.22		0.0009	0.0007	153.12		0.0001	0.0000	1953.71		0.0000	0.0000	0.0310
\$4,000,000	2.68		0.1693	0.0022	0.71		0.3072	0.0204	29.63		0.0001	0.0001	204.16		0.0000	0.0000	2604.95		0.0000	0.0000	0.0227
\$5,000,000	3.35		0.1205	0.0016	0.89		0.2281	0.0151	37.03		0.0000	0.0000	255.20		0.0000	0.0000	3256.19		0.0000	0.0000	0.0167
\$6,000,000	4.02		0.0850	0.0011	1.07		0.1662	0.0110	44.44		0.0000	0.0000	306.24		0.0000	0.0000	3907.43		0.0000	0.0000	0.0121
\$7,000,000	4.69		0.0584	0.0008	1.25		0.1173	0.0078	51.85		0.0000	0.0000	357.28		0.0000	0.0000	4558.67		0.0000	0.0000	0.0086
\$8,000,000	5.36		0.0384	0.0005	1.43		0.0786	0.0052	59.26		0.0000	0.0000	408.32		0.0000	0.0000	5209.91		0.0000	0.0000	0.0057
\$9,000,000	6.03		0.0235	0.0003	1.61		0.0481	0.0032	66.66		0.0000	0.0000	459.36		0.0000	0.0000	5861.14		0.0000	0.0000	0.0035
\$10,000,000	6.70		0.0127	0.0002	1.79		0.0245	0.0016	74.07		0.0000	0.0000	510.40		0.0000	0.0000	6512.38		0.0000	0.0000	0.0018

Death Average Cost Per Case	\$1,491,495
P.T. Average Cost Per Case	\$5,597,095
P.P Average Cost Per Case	\$135,009
T.T. Average Cost Per Case	\$19,593

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	0.993	0.013	0.00	0.050	0.998	0.050	0.07	0.748	0.944	0.706	0.49	0.161	0.730	0.118	6.01	0.027	0.217	0.0060	0.893
\$15,000	0.01		0.990	0.013	0.00		0.997	0.050	0.10		0.919	0.687	0.73		0.653	0.105	9.02		0.169	0.0046	0.860
\$20,000	0.01		0.987	0.013	0.00		0.996	0.050	0.13		0.896	0.670	0.98		0.593	0.096	12.02		0.140	0.0038	0.833
\$25,000	0.02		0.984	0.013	0.00		0.994	0.050	0.16		0.874	0.654	1.22		0.545	0.088	15.03		0.120	0.0033	0.808
\$30,000	0.02		0.981	0.013	0.00		0.993	0.050	0.20		0.854	0.639	1.47		0.505	0.082	18.03		0.105	0.0029	0.787
\$35,000	0.02		0.978	0.013	0.01		0.992	0.050	0.23		0.836	0.625	1.71		0.472	0.076	21.04		0.094	0.0026	0.767
\$40,000	0.02		0.975	0.013	0.01		0.991	0.050	0.26		0.818	0.612	1.95		0.444	0.072	24.04		0.085	0.0023	0.749
\$50,000	0.03		0.969	0.013	0.01		0.989	0.050	0.33		0.786	0.588	2.44		0.399	0.064	30.06		0.071	0.0019	0.717
\$75,000	0.05		0.954	0.012	0.01		0.983	0.049	0.49		0.720	0.539	3.66		0.327	0.053	45.08		0.049	0.0013	0.654
\$100,000	0.06		0.938	0.012	0.02		0.978	0.049	0.66		0.668	0.500	4.88		0.282	0.046	60.11		0.035	0.0010	0.608
\$125,000	0.08		0.923	0.012	0.02		0.972	0.049	0.82		0.624	0.467	6.11		0.248	0.040	75.14		0.025	0.0007	0.569
\$150,000	0.09		0.908	0.012	0.02		0.966	0.049	0.98		0.585	0.438	7.33		0.221	0.036	90.17		0.018	0.0005	0.536
\$175,000	0.11		0.892	0.012	0.03		0.961	0.048	1.15		0.550	0.412	8.55		0.200	0.032	105.19		0.012	0.0003	0.504
\$200,000	0.12		0.877	0.011	0.03		0.955	0.048	1.31		0.519	0.388	9.77		0.183	0.029	120.22		0.009	0.0002	0.476
\$225,000	0.14		0.862	0.011	0.03		0.950	0.048	1.47		0.490	0.366	10.99		0.169	0.027	135.25		0.006	0.0002	0.452
\$250,000	0.15		0.848	0.011	0.04		0.944	0.047	1.64		0.463	0.346	12.21		0.157	0.025	150.28		0.005	0.0001	0.429
\$275,000	0.17		0.835	0.011	0.04		0.938	0.047	1.80		0.439	0.328	13.43		0.147	0.024	165.31		0.003	0.0001	0.410
\$300,000	0.18		0.823	0.011	0.05		0.933	0.047	1.97		0.416	0.311	14.65		0.138	0.022	180.33		0.001	0.0000	0.391
\$325,000	0.20		0.812	0.011	0.05		0.927	0.047	2.13		0.394	0.295	15.87		0.130	0.021	195.36		0.000	0.0000	0.374
\$350,000	0.22		0.802	0.010	0.05		0.922	0.046	2.29		0.374	0.279	17.09		0.122	0.020	210.39		0.000	0.0000	0.355
\$375,000	0.23		0.791	0.010	0.06		0.916	0.046	2.46		0.354	0.265	18.32		0.115	0.019	225.42		0.000	0.0000	0.340
\$400,000	0.25		0.781	0.010	0.06		0.910	0.046	2.62		0.336	0.251	19.54		0.108	0.017	240.44		0.000	0.0000	0.324
\$425,000	0.26		0.771	0.010	0.06		0.905	0.046	2.79		0.318	0.238	20.76		0.101	0.016	255.47		0.000	0.0000	0.310
\$450,000	0.28		0.761	0.010	0.07		0.899	0.045	2.95		0.301	0.225	21.98		0.094	0.015	270.50		0.000	0.0000	0.295
\$475,000	0.29		0.751	0.010	0.07		0.894	0.045	3.11		0.284	0.212	23.20		0.088	0.014	285.53		0.000	0.0000	0.281
\$500,000	0.31		0.741	0.010	0.08		0.888	0.045	3.28		0.268	0.200	24.42		0.082	0.013	300.56		0.000	0.0000	0.268
\$600,000	0.37		0.703	0.009	0.09		0.866	0.044	3.93		0.212	0.158	29.31		0.062	0.010	360.67		0.000	0.0000	0.221
\$700,000	0.43		0.669	0.009	0.11		0.845	0.043	4.59		0.167	0.125	34.19		0.047	0.008	420.78		0.000	0.0000	0.185
\$800,000	0.49		0.636	0.008	0.12		0.824	0.041	5.24		0.132	0.099	39.07		0.035	0.006	480.89		0.000	0.0000	0.154
\$900,000	0.55		0.607	0.008	0.14		0.803	0.040	5.90		0.104	0.077	43.96		0.027	0.004	541.00		0.000	0.0000	0.129
\$1,000,000	0.61		0.5741	0.0075	0.15		0.7826	0.0394	6.55		0.0828	0.0619	48.84		0.0179	0.0029	601.11		0.0000	0.0000	0.1117
\$2,000,000	1.23		0.3768	0.0049	0.30		0.6036	0.0304	13.11		0.0098	0.0073	97.68		0.0016	0.0003	1202.22		0.0000	0.0000	0.0429
\$3,000,000	1.84		0.2625	0.0034	0.45		0.4689	0.0236	19.66		0.0016	0.0012	146.53		0.0002	0.0000	1803.33		0.0000	0.0000	0.0282
\$4,000,000	2.46		0.1897	0.0025	0.61		0.3668	0.0185	26.21		0.0003	0.0002	195.37		0.0000	0.0000	2404.45		0.0000	0.0000	0.0212
\$5,000,000	3.07		0.1389	0.0018	0.76		0.2867	0.0144	32.77		0.0000	0.0000	244.21		0.0000	0.0000	3005.56		0.0000	0.0000	0.0162
\$6,000,000	3.69		0.1014	0.0013	0.91		0.2224	0.0112	39.32		0.0000	0.0000	293.05		0.0000	0.0000	3606.67		0.0000	0.0000	0.0125
\$7,000,000	4.30		0.0730	0.0009	1.06		0.1701	0.0086	45.87		0.0000	0.0000	341.90		0.0000	0.0000	4207.78		0.0000	0.0000	0.0095
\$8,000,000	4.92		0.0511	0.0007	1.21		0.1272	0.0064	52.43		0.0000	0.0000	390.74		0.0000	0.0000	4808.89		0.0000	0.0000	0.0071
\$9,000,000	5.53		0.0343	0.0004	1.36		0.0921	0.0046	58.98		0.0000	0.0000	439.58		0.0000	0.0000	5410.00		0.0000	0.0000	0.0050
\$10,000,000	6.15		0.0214	0.0003	1.51		0.0633	0.0032	65.54		0.0000	0.0000	488.42		0.0000	0.0000	6011.11		0.0000	0.0000	0.0035

Death Average Cost Per Case	\$1,626,815
P.T. Average Cost Per Case	\$6,606,537
P.P Average Cost Per Case	\$152,589
T.T. Average Cost Per Case	\$20,474

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	0.994	0.013	0.00	0.072	0.998	0.072	0.06	0.763	0.950	0.725	0.47	0.129	0.738	0.096	5.55	0.023	0.228	0.0053	0.911
\$15,000	0.01		0.991	0.013	0.00		0.997	0.072	0.09		0.927	0.707	0.70		0.662	0.086	8.32		0.178	0.0041	0.882
\$20,000	0.01		0.988	0.013	0.00		0.996	0.071	0.12		0.906	0.691	0.93		0.602	0.078	11.10		0.147	0.0034	0.856
\$25,000	0.01		0.986	0.013	0.00		0.995	0.071	0.14		0.886	0.676	1.17		0.554	0.072	13.87		0.127	0.0029	0.835
\$30,000	0.02		0.983	0.013	0.00		0.994	0.071	0.17		0.868	0.662	1.40		0.515	0.067	16.65		0.112	0.0026	0.816
\$35,000	0.02		0.980	0.013	0.00		0.993	0.071	0.20		0.850	0.649	1.64		0.481	0.062	19.42		0.100	0.0023	0.797
\$40,000	0.02		0.977	0.013	0.01		0.992	0.071	0.23		0.834	0.636	1.87		0.453	0.059	22.19		0.090	0.0021	0.781
\$50,000	0.03		0.972	0.013	0.01		0.991	0.071	0.29		0.804	0.613	2.34		0.407	0.053	27.74		0.076	0.0018	0.752
\$75,000	0.04		0.958	0.012	0.01		0.986	0.071	0.43		0.741	0.565	3.51		0.334	0.043	41.61		0.053	0.0012	0.692
\$100,000	0.06		0.943	0.012	0.01		0.981	0.070	0.58		0.691	0.527	4.67		0.289	0.037	55.48		0.039	0.0009	0.647
\$125,000	0.07		0.930	0.012	0.02		0.976	0.070	0.72		0.649	0.495	5.84		0.255	0.033	69.36		0.028	0.0007	0.611
\$150,000	0.08		0.916	0.012	0.02		0.972	0.070	0.87		0.612	0.467	7.01		0.227	0.029	83.23		0.021	0.0005	0.579
\$175,000	0.10		0.901	0.012	0.02		0.967	0.069	1.01		0.578	0.441	8.18		0.206	0.027	97.10		0.015	0.0003	0.549
\$200,000	0.11		0.887	0.012	0.03		0.962	0.069	1.16		0.548	0.418	9.35		0.188	0.024	110.97		0.011	0.0002	0.523
\$225,000	0.13		0.873	0.011	0.03		0.957	0.069	1.30		0.520	0.397	10.52		0.174	0.023	124.84		0.008	0.0002	0.500
\$250,000	0.14		0.860	0.011	0.03		0.953	0.068	1.45		0.494	0.377	11.68		0.162	0.021	138.71		0.006	0.0001	0.477
\$275,000	0.15		0.847	0.011	0.04		0.948	0.068	1.59		0.470	0.359	12.85		0.152	0.020	152.58		0.004	0.0001	0.458
\$300,000	0.17		0.835	0.011	0.04		0.943	0.068	1.74		0.448	0.342	14.02		0.143	0.018	166.45		0.003	0.0001	0.439
\$325,000	0.18		0.824	0.011	0.04		0.938	0.067	1.88		0.427	0.326	15.19		0.135	0.017	180.32		0.001	0.0000	0.421
\$350,000	0.20		0.814	0.011	0.04		0.934	0.067	2.03		0.407	0.310	16.36		0.127	0.016	194.19		0.000	0.0000	0.404
\$375,000	0.21		0.804	0.010	0.05		0.929	0.067	2.17		0.388	0.296	17.53		0.120	0.015	208.07		0.000	0.0000	0.388
\$400,000	0.23		0.795	0.010	0.05		0.924	0.066	2.32		0.371	0.283	18.70		0.113	0.015	221.94		0.000	0.0000	0.374
\$425,000	0.24		0.785	0.010	0.05		0.919	0.066	2.46		0.353	0.270	19.86		0.106	0.014	235.81		0.000	0.0000	0.360
\$450,000	0.25		0.776	0.010	0.06		0.915	0.066	2.61		0.337	0.257	21.03		0.099	0.013	249.68		0.000	0.0000	0.346
\$475,000	0.27		0.767	0.010	0.06		0.910	0.065	2.75		0.321	0.245	22.20		0.093	0.012	263.55		0.000	0.0000	0.332
\$500,000	0.28		0.757	0.010	0.06		0.905	0.065	2.90		0.306	0.233	23.37		0.087	0.011	277.42		0.000	0.0000	0.319
\$600,000	0.34		0.721	0.009	0.08		0.887	0.064	3.48		0.249	0.190	28.04		0.066	0.009	332.91		0.000	0.0000	0.272
\$700,000	0.39		0.689	0.009	0.09		0.868	0.062	4.06		0.202	0.154	32.72		0.051	0.007	388.39		0.000	0.0000	0.232
\$800,000	0.45		0.658	0.009	0.10		0.850	0.061	4.64		0.164	0.125	37.39		0.038	0.005	443.87		0.000	0.0000	0.200
\$900,000	0.51		0.628	0.008	0.12		0.832	0.060	5.22		0.133	0.102	42.07		0.029	0.004	499.36		0.000	0.0000	0.174
\$1,000,000	0.56		0.6022	0.0078	0.13		0.8139	0.0584	5.80		0.1075	0.0820	46.74		0.0224	0.0029	554.84		0.0000	0.0000	0.1511
\$2,000,000	1.13		0.4025	0.0052	0.26		0.6535	0.0469	11.60		0.0154	0.0117	93.48		0.0019	0.0002	1109.69		0.0000	0.0000	0.0640
\$3,000,000	1.69		0.2860	0.0037	0.38		0.5258	0.0377	17.40		0.0029	0.0022	140.22		0.0003	0.0000	1664.53		0.0000	0.0000	0.0436
\$4,000,000	2.25		0.2109	0.0027	0.51		0.4261	0.0306	23.19		0.0007	0.0005	186.96		0.0000	0.0000	2219.37		0.0000	0.0000	0.0338
\$5,000,000	2.82		0.1580	0.0021	0.64		0.3462	0.0248	28.99		0.0001	0.0001	233.70		0.0000	0.0000	2774.21		0.0000	0.0000	0.0270
\$6,000,000	3.38		0.1188	0.0015	0.77		0.2808	0.0201	34.79		0.0000	0.0000	280.44		0.0000	0.0000	3329.06		0.0000	0.0000	0.0216
\$7,000,000	3.94		0.0886	0.0012	0.90		0.2264	0.0162	40.59		0.0000	0.0000	327.18		0.0000	0.0000	3883.90		0.0000	0.0000	0.0174
\$8,000,000	4.51		0.0650	0.0008	1.03		0.1808	0.0130	46.39		0.0000	0.0000	373.92		0.0000	0.0000	4438.74		0.0000	0.0000	0.0138
\$9,000,000	5.07		0.0464	0.0006	1.15		0.1423	0.0102	52.19		0.0000	0.0000	420.66		0.0000	0.0000	4993.58		0.0000	0.0000	0.0108
\$10,000,000	5.64		0.0318	0.0004	1.28		0.1098	0.0079	57.98		0.0000	0.0000	467.40		0.0000	0.0000	5548.43		0.0000	0.0000	0.0083

Death Average Cost Per Case \$1,774,412
P.T. Average Cost Per Case \$7,798,033
P.P Average Cost Per Case \$172,459
T.T. Average Cost Per Case \$21,395

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	0.994	0.013	0.00	0.104	0.998	0.103	0.05	0.778	0.955	0.743	0.45	0.090	0.746	0.067	5.12	0.016	0.239	0.0038	0.930
\$15,000	0.01		0.992	0.013	0.00		0.998	0.103	0.08		0.935	0.727	0.67		0.671	0.060	7.68		0.187	0.0029	0.906
\$20,000	0.01		0.989	0.013	0.00		0.997	0.103	0.10		0.916	0.712	0.89		0.611	0.055	10.24		0.155	0.0024	0.885
\$25,000	0.01		0.987	0.013	0.00		0.996	0.103	0.13		0.898	0.698	1.12		0.564	0.051	12.80		0.134	0.0021	0.867
\$30,000	0.02		0.984	0.013	0.00		0.995	0.103	0.15		0.880	0.685	1.34		0.524	0.047	15.36		0.118	0.0019	0.850
\$35,000	0.02		0.982	0.013	0.00		0.994	0.103	0.18		0.864	0.672	1.57		0.491	0.044	17.92		0.106	0.0017	0.834
\$40,000	0.02		0.979	0.013	0.00		0.994	0.103	0.21		0.849	0.660	1.79		0.462	0.042	20.49		0.096	0.0015	0.820
\$50,000	0.03		0.974	0.013	0.01		0.992	0.103	0.26		0.821	0.639	2.24		0.416	0.037	25.61		0.081	0.0013	0.793
\$75,000	0.04		0.961	0.012	0.01		0.988	0.102	0.38		0.761	0.592	3.35		0.341	0.031	38.41		0.057	0.0009	0.738
\$100,000	0.05		0.948	0.012	0.01		0.984	0.102	0.51		0.713	0.554	4.47		0.296	0.027	51.21		0.043	0.0007	0.696
\$125,000	0.06		0.935	0.012	0.01		0.980	0.102	0.64		0.672	0.523	5.59		0.261	0.023	64.02		0.032	0.0005	0.661
\$150,000	0.08		0.923	0.012	0.02		0.976	0.101	0.77		0.637	0.495	6.71		0.234	0.021	76.82		0.024	0.0004	0.629
\$175,000	0.09		0.910	0.012	0.02		0.972	0.101	0.90		0.605	0.470	7.83		0.212	0.019	89.62		0.018	0.0003	0.602
\$200,000	0.10		0.896	0.012	0.02		0.968	0.100	1.03		0.576	0.448	8.95		0.194	0.017	102.43		0.013	0.0002	0.577
\$225,000	0.12		0.883	0.011	0.02		0.964	0.100	1.15		0.549	0.427	10.06		0.179	0.016	115.23		0.010	0.0002	0.554
\$250,000	0.13		0.871	0.011	0.03		0.960	0.099	1.28		0.524	0.407	11.18		0.167	0.015	128.03		0.007	0.0001	0.532
\$275,000	0.14		0.858	0.011	0.03		0.956	0.099	1.41		0.501	0.389	12.30		0.156	0.014	140.84		0.006	0.0001	0.513
\$300,000	0.16		0.847	0.011	0.03		0.952	0.099	1.54		0.479	0.373	13.42		0.147	0.013	153.64		0.004	0.0001	0.496
\$325,000	0.17		0.836	0.011	0.04		0.948	0.098	1.67		0.459	0.357	14.54		0.139	0.012	166.44		0.003	0.0000	0.478
\$350,000	0.18		0.826	0.011	0.04		0.944	0.098	1.80		0.439	0.342	15.65		0.131	0.012	179.25		0.001	0.0000	0.463
\$375,000	0.19		0.817	0.011	0.04		0.940	0.097	1.92		0.421	0.328	16.77		0.124	0.011	192.05		0.000	0.0000	0.447
\$400,000	0.21		0.807	0.011	0.04		0.936	0.097	2.05		0.404	0.314	17.89		0.118	0.011	204.85		0.000	0.0000	0.433
\$425,000	0.22		0.799	0.010	0.05		0.932	0.097	2.18		0.388	0.301	19.01		0.111	0.010	217.66		0.000	0.0000	0.418
\$450,000	0.23		0.790	0.010	0.05		0.928	0.096	2.31		0.372	0.289	20.13		0.104	0.009	230.46		0.000	0.0000	0.404
\$475,000	0.25		0.781	0.010	0.05		0.924	0.096	2.44		0.357	0.277	21.25		0.098	0.009	243.26		0.000	0.0000	0.392
\$500,000	0.26		0.773	0.010	0.05		0.920	0.095	2.57		0.342	0.266	22.36		0.092	0.008	256.07		0.000	0.0000	0.379
\$600,000	0.31		0.739	0.010	0.07		0.904	0.094	3.08		0.287	0.224	26.84		0.071	0.006	307.28		0.000	0.0000	0.334
\$700,000	0.36		0.707	0.009	0.08		0.888	0.092	3.59		0.239	0.186	31.31		0.055	0.005	358.49		0.000	0.0000	0.292
\$800,000	0.41		0.678	0.009	0.09		0.872	0.090	4.10		0.199	0.155	35.78		0.043	0.004	409.71		0.000	0.0000	0.258
\$900,000	0.47		0.650	0.008	0.10		0.857	0.089	4.62		0.166	0.129	40.25		0.032	0.003	460.92		0.000	0.0000	0.229
\$1,000,000	0.52		0.6239	0.0081	0.11		0.8411	0.0872	5.13		0.1376	0.1070	44.73		0.0255	0.0023	512.14		0.0000	0.0000	0.2046
\$2,000,000	1.03		0.4285	0.0056	0.22		0.6994	0.0725	10.26		0.0234	0.0182	89.46		0.0023	0.0002	1024.27		0.0000	0.0000	0.0965
\$3,000,000	1.55		0.3101	0.0040	0.33		0.5803	0.0601	15.39		0.0050	0.0039	134.18		0.0004	0.0000	1536.41		0.0000	0.0000	0.0680
\$4,000,000	2.07		0.2328	0.0030	0.43		0.4842	0.0502	20.52		0.0013	0.0010	178.91		0.0000	0.0000	2048.54		0.0000	0.0000	0.0542
\$5,000,000	2.58		0.1780	0.0023	0.54		0.4056	0.0420	25.65		0.0004	0.0003	223.64		0.0000	0.0000	2560.68		0.0000	0.0000	0.0446
\$6,000,000	3.10		0.1370	0.0018	0.65		0.3402	0.0353	30.78		0.0001	0.0001	268.37		0.0000	0.0000	3072.81		0.0000	0.0000	0.0372
\$7,000,000	3.62		0.1052	0.0014	0.76		0.2849	0.0295	35.91		0.0000	0.0000	313.09		0.0000	0.0000	3584.95		0.0000	0.0000	0.0309
\$8,000,000	4.13		0.0801	0.0010	0.87		0.2377	0.0246	41.04		0.0000	0.0000	357.82		0.0000	0.0000	4097.08		0.0000	0.0000	0.0256
\$9,000,000	4.65		0.0599	0.0008	0.98		0.1970	0.0204	46.17		0.0000	0.0000	402.55		0.0000	0.0000	4609.22		0.0000	0.0000	0.0212
\$10,000,000	5.17		0.0437	0.0006	1.09		0.1618	0.0168	51.30		0.0000	0.0000	447.28		0.0000	0.0000	5121.36		0.0000	0.0000	0.0174

Death Average Cost Per Case	\$1,935,401
P.T. Average Cost Per Case	\$9,204,416
P.P Average Cost Per Case	\$194,916
T.T. Average Cost Per Case	\$22,358

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	HG A	HG B	HG C	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) (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	0.817	0.856	0.856	0.880	0.893	0.911	0.930	0.617	0.646	0.646	0.664	0.674	0.688	0.702	0.622	0.651	0.651	0.669	0.679	0.693	0.707	
\$15,000	0.771	0.817	0.819	0.847	0.860	0.882	0.906	0.582	0.617	0.618	0.639	0.649	0.666	0.684	0.587	0.622	0.623	0.644	0.654	0.671	0.689	
\$20,000	0.733	0.785	0.786	0.818	0.833	0.856	0.885	0.553	0.593	0.593	0.618	0.629	0.646	0.668	0.558	0.598	0.598	0.623	0.634	0.651	0.673	
\$25,000	0.701	0.757	0.758	0.794	0.808	0.835	0.867	0.529	0.571	0.572	0.599	0.610	0.630	0.654	0.534	0.576	0.577	0.604	0.615	0.635	0.659	
\$30,000	0.674	0.733	0.734	0.771	0.787	0.816	0.850	0.509	0.553	0.554	0.582	0.594	0.616	0.642	0.514	0.558	0.559	0.587	0.599	0.621	0.647	
\$35,000	0.650	0.712	0.712	0.752	0.767	0.797	0.834	0.491	0.537	0.537	0.568	0.579	0.602	0.630	0.496	0.542	0.542	0.573	0.584	0.607	0.635	
\$40,000	0.627	0.692	0.693	0.733	0.749	0.781	0.820	0.473	0.522	0.523	0.553	0.565	0.590	0.619	0.478	0.527	0.528	0.558	0.570	0.595	0.624	
\$50,000	0.590	0.657	0.658	0.700	0.717	0.752	0.793	0.445	0.496	0.497	0.528	0.541	0.568	0.599	0.450	0.501	0.502	0.533	0.546	0.573	0.604	
\$75,000	0.520	0.593	0.593	0.638	0.654	0.692	0.738	0.393	0.448	0.448	0.482	0.494	0.522	0.557	0.398	0.453	0.453	0.487	0.499	0.527	0.562	
\$100,000	0.467	0.542	0.543	0.591	0.608	0.647	0.696	0.353	0.409	0.410	0.446	0.459	0.488	0.525	0.358	0.414	0.415	0.451	0.464	0.493	0.530	
\$125,000	0.422	0.500	0.502	0.551	0.569	0.611	0.661	0.319	0.377	0.379	0.416	0.430	0.461	0.499	0.324	0.382	0.384	0.421	0.435	0.466	0.504	
\$150,000	0.385	0.464	0.467	0.518	0.536	0.579	0.629	0.291	0.350	0.353	0.391	0.405	0.437	0.475	0.296	0.355	0.358	0.396	0.410	0.442	0.480	
\$175,000	0.352	0.432	0.434	0.485	0.504	0.549	0.602	0.266	0.326	0.328	0.366	0.380	0.414	0.454	0.271	0.331	0.333	0.371	0.385	0.419	0.459	
\$200,000	0.324	0.403	0.405	0.458	0.476	0.523	0.577	0.245	0.304	0.306	0.346	0.359	0.395	0.436	0.250	0.309	0.311	0.351	0.364	0.400	0.441	
\$225,000	0.299	0.379	0.381	0.433	0.452	0.500	0.554	0.226	0.286	0.288	0.327	0.341	0.377	0.418	0.231	0.291	0.293	0.332	0.346	0.382	0.423	
\$250,000	0.274	0.356	0.359	0.411	0.429	0.477	0.532	0.207	0.269	0.271	0.310	0.324	0.360	0.402	0.212	0.274	0.276	0.315	0.329	0.365	0.407	
\$275,000	0.252	0.333	0.337	0.392	0.410	0.458	0.513	0.190	0.251	0.254	0.296	0.310	0.346	0.387	0.195	0.256	0.259	0.301	0.315	0.351	0.392	
\$300,000	0.232	0.313	0.317	0.372	0.391	0.439	0.496	0.175	0.236	0.239	0.281	0.295	0.331	0.374	0.180	0.241	0.244	0.286	0.300	0.336	0.379	
\$325,000	0.213	0.294	0.299	0.353	0.374	0.421	0.478	0.161	0.222	0.226	0.266	0.282	0.318	0.361	0.166	0.227	0.231	0.271	0.287	0.323	0.366	
\$350,000	0.195	0.276	0.280	0.335	0.355	0.404	0.463	0.147	0.208	0.211	0.253	0.268	0.305	0.350	0.152	0.213	0.216	0.258	0.273	0.310	0.355	
\$375,000	0.178	0.259	0.264	0.319	0.340	0.388	0.447	0.134	0.196	0.199	0.241	0.257	0.293	0.337	0.139	0.201	0.204	0.246	0.262	0.298	0.342	
\$400,000	0.163	0.243	0.248	0.303	0.324	0.374	0.433	0.123	0.183	0.187	0.229	0.245	0.282	0.327	0.128	0.188	0.192	0.234	0.250	0.287	0.332	
\$425,000	0.149	0.228	0.233	0.289	0.310	0.360	0.418	0.112	0.172	0.176	0.218	0.234	0.272	0.316	0.117	0.177	0.181	0.223	0.239	0.277	0.321	
\$450,000	0.137	0.214	0.217	0.274	0.295	0.346	0.404	0.103	0.162	0.164	0.207	0.223	0.261	0.305	0.108	0.167	0.169	0.212	0.228	0.266	0.310	
\$475,000	0.125	0.202	0.205	0.260	0.281	0.332	0.392	0.094	0.152	0.155	0.196	0.212	0.251	0.296	0.099	0.157	0.160	0.201	0.217	0.256	0.301	
\$500,000	0.115	0.191	0.193	0.246	0.268	0.319	0.379	0.087	0.144	0.146	0.186	0.202	0.241	0.286	0.092	0.149	0.151	0.191	0.207	0.246	0.291	
\$600,000	0.083	0.151	0.153	0.202	0.221	0.272	0.334	0.063	0.114	0.115	0.152	0.167	0.205	0.252	0.068	0.119	0.120	0.157	0.172	0.210	0.257	
\$700,000	0.058	0.125	0.120	0.167	0.185	0.232	0.292	0.044	0.094	0.091	0.126	0.140	0.175	0.220	0.049	0.099	0.096	0.131	0.145	0.180	0.225	
\$800,000	0.044	0.101	0.098	0.141	0.154	0.200	0.258	0.033	0.076	0.074	0.106	0.116	0.151	0.195	0.038	0.081	0.079	0.111	0.121	0.156	0.200	
\$900,000	0.035	0.088	0.078	0.120	0.129	0.174	0.229	0.026	0.066	0.059	0.091	0.097	0.131	0.173	0.031	0.071	0.064	0.096	0.102	0.136	0.178	
* \$1,000,000	0.0269	0.0776	0.0676	0.1001	0.1117	0.1511	0.2046	0.0203	0.0586	0.0510	0.0756	0.0843	0.1141	0.1545	0.0253	0.0636	0.0560	0.0806	0.0893	0.1191	0.1595	
\$2,000,000	0.0152	0.0447	0.0395	0.0602	0.0677	0.0964	0.1367	0.0115	0.0337	0.0298	0.0454	0.0511	0.0728	0.1032	0.0165	0.0387	0.0348	0.0504	0.0561	0.0778	0.1082	
\$3,000,000	0.0110	0.0324	0.0288	0.0446	0.0507	0.0745	0.1088	0.0083	0.0245	0.0217	0.0337	0.0383	0.0562	0.0821	0.0125	0.0295	0.0267	0.0387	0.0433	0.0612	0.0871	
\$4,000,000	0.0086	0.0256	0.0230	0.0361	0.0411	0.0618	0.0921	0.0065	0.0193	0.0174	0.0273	0.0310	0.0467	0.0695	0.0098	0.0243	0.0224	0.0323	0.0360	0.0517	0.0745	
\$5,000,000	0.0071	0.0213	0.0191	0.0304	0.0349	0.0532	0.0806	0.0054	0.0161	0.0144	0.0229	0.0263	0.0402	0.0608	0.0081	0.0211	0.0194	0.0279	0.0313	0.0452	0.0658	
\$6,000,000	0.0060	0.0180	0.0164	0.0261	0.0303	0.0468	0.0718	0.0045	0.0136	0.0124	0.0197	0.0229	0.0353	0.0542	0.0068	0.0186	0.0174	0.0247	0.0279	0.0403	0.0592	
\$7,000,000	0.0052	0.0155	0.0143	0.0230	0.0268	0.0419	0.0649	0.0039	0.0117	0.0108	0.0174	0.0202	0.0316	0.0490	0.0059	0.0167	0.0158	0.0224	0.0252	0.0366	0.0540	
\$8,000,000	0.0044	0.0137	0.0126	0.0205	0.0240	0.0378	0.0591	0.0033	0.0103	0.0095	0.0155	0.0181	0.0285	0.0446	0.0050	0.0153	0.0143	0.0205	0.0231	0.0335	0.0496	
\$9,000,000	0.0039	0.0121	0.0114	0.0184	0.0218	0.0345	0.0542	0.0029	0.0091	0.0086	0.0139	0.0165	0.0260	0.0409	0.0044	0.0137	0.0129	0.0189	0.0215	0.0310	0.0459	
\$10,000,000	0.0034	0.0107	0.0100	0.0166	0.0198	0.0316	0.0501	0.0026	0.0081	0.0075	0.0125	0.0149	0.0239	0.0378	0.0039	0.0122	0.0113	0.0175	0.0199	0.0289	0.0428	

* 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: 12/1/22
Excess Loss (Pure Premium) Factors

Per Accident Limit	2022 Excess Loss Factors*							2021 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	0.651	0.651	0.669	0.679	0.693	0.707	0.619	0.648	0.648	0.666	0.675	0.688	0.702	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	0.7%
\$15,000	0.587	0.622	0.623	0.644	0.654	0.671	0.689	0.585	0.620	0.620	0.641	0.650	0.667	0.684	0.3%	0.3%	0.5%	0.5%	0.6%	0.6%	0.7%
\$20,000	0.558	0.598	0.598	0.623	0.634	0.651	0.673	0.557	0.596	0.596	0.620	0.629	0.648	0.669	0.2%	0.3%	0.3%	0.5%	0.8%	0.5%	0.6%
\$25,000	0.534	0.576	0.577	0.604	0.615	0.635	0.659	0.535	0.576	0.575	0.601	0.611	0.632	0.654	-0.2%	0.0%	0.3%	0.5%	0.7%	0.5%	0.8%
\$30,000	0.514	0.558	0.559	0.587	0.599	0.621	0.647	0.515	0.559	0.557	0.586	0.596	0.617	0.642	-0.2%	-0.2%	0.4%	0.2%	0.5%	0.6%	0.8%
\$35,000	0.496	0.542	0.542	0.573	0.584	0.607	0.635	0.497	0.543	0.542	0.571	0.581	0.605	0.630	-0.2%	-0.2%	0.0%	0.4%	0.5%	0.3%	0.8%
\$40,000	0.478	0.527	0.528	0.558	0.570	0.595	0.624	0.482	0.529	0.527	0.557	0.569	0.593	0.620	-0.8%	-0.4%	0.2%	0.2%	0.2%	0.3%	0.6%
\$50,000	0.450	0.501	0.502	0.533	0.546	0.573	0.604	0.455	0.505	0.504	0.536	0.545	0.571	0.600	-1.1%	-0.8%	-0.4%	-0.6%	0.2%	0.4%	0.7%
\$75,000	0.398	0.453	0.453	0.487	0.499	0.527	0.562	0.406	0.458	0.458	0.490	0.500	0.530	0.560	-2.0%	-1.1%	-1.1%	-0.6%	-0.2%	-0.6%	0.4%
\$100,000	0.358	0.414	0.415	0.451	0.464	0.493	0.530	0.366	0.422	0.420	0.457	0.467	0.497	0.530	-2.2%	-1.9%	-1.2%	-1.3%	-0.6%	-0.8%	0.0%
\$125,000	0.324	0.382	0.384	0.421	0.435	0.466	0.504	0.334	0.390	0.389	0.427	0.440	0.470	0.505	-3.0%	-2.1%	-1.3%	-1.4%	-1.1%	-0.9%	-0.2%
\$150,000	0.296	0.355	0.358	0.396	0.410	0.442	0.480	0.307	0.364	0.364	0.401	0.413	0.446	0.483	-3.6%	-2.5%	-1.6%	-1.2%	-0.7%	-0.9%	-0.6%
\$175,000	0.271	0.331	0.333	0.371	0.385	0.419	0.459	0.283	0.342	0.341	0.379	0.392	0.425	0.462	-4.2%	-3.2%	-2.3%	-2.1%	-1.8%	-1.4%	-0.6%
\$200,000	0.250	0.309	0.311	0.351	0.364	0.400	0.441	0.263	0.322	0.320	0.360	0.373	0.405	0.443	-4.9%	-4.0%	-2.8%	-2.5%	-2.4%	-1.2%	-0.5%
\$225,000	0.231	0.291	0.293	0.332	0.346	0.382	0.423	0.243	0.301	0.302	0.341	0.355	0.389	0.427	-4.9%	-3.3%	-3.0%	-2.6%	-2.5%	-1.8%	-0.9%
\$250,000	0.212	0.274	0.276	0.317	0.329	0.365	0.407	0.225	0.285	0.286	0.325	0.337	0.372	0.412	-5.8%	-3.9%	-3.5%	-2.5%	-2.4%	-1.9%	-1.2%
\$275,000	0.195	0.256	0.259	0.301	0.315	0.351	0.392	0.208	0.269	0.270	0.310	0.323	0.357	0.396	-6.2%	-4.8%	-4.1%	-2.9%	-2.5%	-1.7%	-1.0%
\$300,000	0.180	0.241	0.244	0.286	0.300	0.336	0.379	0.192	0.253	0.255	0.295	0.309	0.344	0.383	-6.3%	-4.7%	-4.3%	-3.1%	-2.9%	-2.3%	-1.0%
\$325,000	0.166	0.227	0.230	0.271	0.287	0.323	0.366	0.178	0.238	0.241	0.282	0.295	0.331	0.371	-6.7%	-4.6%	-4.6%	-3.9%	-2.7%	-2.4%	-1.3%
\$350,000	0.152	0.213	0.216	0.258	0.273	0.310	0.354	0.164	0.224	0.227	0.269	0.283	0.318	0.360	-7.3%	-4.9%	-4.8%	-4.1%	-3.5%	-2.5%	-1.7%
\$375,000	0.139	0.201	0.204	0.246	0.262	0.298	0.342	0.151	0.211	0.214	0.256	0.271	0.307	0.349	-7.9%	-4.7%	-4.7%	-3.9%	-3.3%	-2.9%	-2.0%
\$400,000	0.128	0.188	0.192	0.234	0.250	0.287	0.332	0.140	0.199	0.201	0.243	0.259	0.296	0.338	-8.6%	-5.5%	-4.5%	-3.7%	-3.5%	-3.0%	-1.8%
\$425,000	0.117	0.177	0.181	0.223	0.239	0.277	0.321	0.128	0.188	0.190	0.232	0.247	0.285	0.327	-8.6%	-5.9%	-4.7%	-3.9%	-3.2%	-2.8%	-1.8%
\$450,000	0.108	0.167	0.169	0.212	0.228	0.266	0.311	0.119	0.177	0.180	0.222	0.236	0.274	0.317	-9.2%	-5.6%	-6.1%	-4.5%	-3.4%	-2.9%	-1.9%
\$475,000	0.099	0.157	0.160	0.201	0.217	0.256	0.301	0.110	0.168	0.169	0.211	0.226	0.264	0.307	-10.0%	-6.5%	-5.3%	-4.7%	-4.0%	-3.0%	-2.0%
\$500,000	0.092	0.149	0.151	0.191	0.207	0.246	0.291	0.102	0.158	0.159	0.201	0.216	0.254	0.297	-9.8%	-5.7%	-5.0%	-5.0%	-4.2%	-3.1%	-2.0%
\$600,000	0.068	0.119	0.120	0.157	0.172	0.210	0.257	0.076	0.128	0.127	0.166	0.180	0.219	0.262	-10.5%	-7.0%	-5.5%	-5.4%	-4.4%	-4.1%	-1.9%
\$700,000	0.049	0.099	0.096	0.131	0.145	0.180	0.225	0.055	0.105	0.102	0.139	0.151	0.187	0.230	-10.9%	-5.7%	-5.9%	-5.8%	-4.0%	-3.7%	-2.2%
\$800,000	0.038	0.081	0.079	0.111	0.121	0.156	0.200	0.043	0.087	0.084	0.118	0.127	0.163	0.205	-11.6%	-6.9%	-6.0%	-5.9%	-4.7%	-4.3%	-2.4%
\$900,000	0.031	0.071	0.064	0.096	0.102	0.136	0.178	0.034	0.076	0.068	0.102	0.109	0.142	0.183	-8.8%	-6.6%	-5.9%	-5.9%	-6.4%	-4.2%	-2.7%
\$1,000,000	0.0253	0.0640	0.0560	0.0806	0.0893	0.1191	0.1595	0.0276	0.0667	0.0588	0.0866	0.0940	0.1249	0.1635	-8.3%	-4.0%	-4.8%	-6.9%	-5.0%	-4.6%	-2.4%
\$2,000,000	0.0165	0.0391	0.0348	0.0504	0.0561	0.0778	0.1082	0.0179	0.0407	0.0368	0.0546	0.0597	0.0830	0.1126	-7.8%	-3.9%	-5.4%	-7.7%	-6.0%	-6.3%	-3.9%
\$3,000,000	0.0125	0.0299	0.0267	0.0387	0.0433	0.0612	0.0871	0.0138	0.0308	0.0283	0.0418	0.0461	0.0657	0.0912	-9.4%	-2.9%	-5.7%	-7.4%	-6.1%	-6.8%	-4.5%
\$4,000,000	0.0098	0.0247	0.0224	0.0323	0.0360	0.0517	0.0745	0.0110	0.0253	0.0235	0.0347	0.0384	0.0554	0.0780	-10.9%	-2.4%	-4.7%	-6.9%	-6.3%	-6.7%	-4.5%
\$5,000,000	0.0081	0.0215	0.0194	0.0279	0.0313	0.0452	0.0658	0.0089	0.0218	0.0202	0.0300	0.0333	0.0483	0.0690	-9.0%	-1.4%	-4.0%	-7.0%	-6.0%	-6.4%	-4.6%
\$6,000,000	0.0068	0.0190	0.0174	0.0247	0.0279	0.0403	0.0592	0.0075	0.0194	0.0181	0.0265	0.0297	0.0431	0.0620	-9.3%	-2.1%	-3.9%	-6.8%	-6.1%	-6.5%	-4.5%
\$7,000,000	0.0059	0.0173	0.0158	0.0224	0.0252	0.0366	0.0540	0.0065	0.0177	0.0165	0.0238	0.0268	0.0391	0.0566	-9.2%	-2.3%	-4.2%	-5.9%	-6.0%	-6.4%	-4.6%
\$8,000,000	0.0050	0.0155	0.0143	0.0205	0.0231	0.0335	0.0496	0.0056	0.0159	0.0150	0.0219	0.0245	0.0358	0.0522	-10.7%	-2.5%	-4.7%	-6.4%	-5.7%	-6.4%	-5.0%
\$9,000,000	0.0044	0.0139	0.0128	0.0189	0.0215	0.0310	0.0459	0.0048	0.0143	0.0135	0.0201	0.0226	0.0331	0.0484	-8.3%	-2.8%	-5.2%	-6.0%	-4.9%	-6.3%	-5.2%
\$10,000,000	0.0039	0.0122	0.0113	0.0175	0.0199	0.0289	0.0428	0.0042	0.0126	0.0122	0.0187	0.0211	0.0308	0.0451	-7.1%	-3.2%	-7.4%	-6.4%	-5.7%	-6.2%	-5.1%

* Adjusted