

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Pure Premium Factors
Adjusted to Include Allocated Loss Adjustment Expenses

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to include a provision for allocated loss adjustment expenses.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A through G.

These factors are applicable to voluntary market loss costs.

DELAWARE
 Excess Loss Factor Study
 Excess Loss (Pure Premium) Factors with Adjustment for ALAE

Loss Limitation	DE Hazard Group Excess Loss Factors							ELF adjusted for LBA's						ELF adjusted for LBA's & Risk Load							
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	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) (1)*TCR	(10) (2)*TCR	(11) (3)*TCR	(12) (4)*TCR	(13) (5)*TCR	(14) (6)*TCR	(15)	(16)	(17)	(18)	(19)	(20)	(21)
\$10,000	0.830	0.864	0.866	0.888	0.904	0.919	0.937	0.737	0.767	0.769	0.789	0.803	0.816	0.832	0.742	0.772	0.774	0.794	0.808	0.821	0.837
\$15,000	0.786	0.827	0.829	0.857	0.874	0.893	0.917	0.698	0.734	0.736	0.761	0.776	0.793	0.814	0.703	0.739	0.741	0.766	0.781	0.798	0.819
\$20,000	0.748	0.795	0.798	0.830	0.848	0.871	0.897	0.664	0.706	0.709	0.737	0.753	0.773	0.797	0.669	0.711	0.714	0.742	0.758	0.778	0.802
\$25,000	0.716	0.765	0.769	0.804	0.824	0.849	0.880	0.636	0.679	0.683	0.714	0.732	0.754	0.781	0.641	0.684	0.688	0.719	0.737	0.759	0.786
\$30,000	0.687	0.740	0.744	0.782	0.802	0.830	0.863	0.610	0.657	0.661	0.694	0.712	0.737	0.766	0.615	0.662	0.666	0.699	0.717	0.742	0.771
\$35,000	0.660	0.717	0.722	0.761	0.781	0.811	0.848	0.586	0.637	0.641	0.676	0.694	0.720	0.753	0.591	0.642	0.646	0.681	0.699	0.725	0.758
\$40,000	0.636	0.695	0.702	0.742	0.763	0.795	0.832	0.565	0.617	0.623	0.659	0.678	0.706	0.739	0.570	0.622	0.628	0.664	0.683	0.711	0.744
\$50,000	0.596	0.658	0.664	0.707	0.731	0.764	0.806	0.529	0.584	0.590	0.628	0.649	0.678	0.716	0.534	0.589	0.595	0.633	0.654	0.683	0.721
\$75,000	0.516	0.584	0.590	0.638	0.661	0.701	0.748	0.458	0.519	0.524	0.567	0.587	0.622	0.664	0.463	0.524	0.529	0.572	0.592	0.627	0.669
\$100,000	0.456	0.527	0.532	0.584	0.610	0.651	0.702	0.405	0.468	0.472	0.519	0.542	0.578	0.623	0.410	0.473	0.477	0.524	0.547	0.583	0.628
\$125,000	0.409	0.481	0.487	0.539	0.564	0.609	0.663	0.363	0.427	0.432	0.479	0.501	0.541	0.589	0.368	0.432	0.437	0.484	0.506	0.546	0.594
\$150,000	0.369	0.442	0.448	0.502	0.528	0.572	0.628	0.328	0.392	0.398	0.446	0.469	0.508	0.558	0.333	0.397	0.403	0.451	0.474	0.513	0.563
\$175,000	0.335	0.409	0.415	0.470	0.494	0.541	0.597	0.297	0.363	0.369	0.417	0.439	0.480	0.530	0.302	0.368	0.374	0.422	0.444	0.485	0.535
\$200,000	0.305	0.380	0.385	0.440	0.465	0.514	0.570	0.271	0.337	0.342	0.391	0.413	0.456	0.506	0.276	0.342	0.347	0.396	0.418	0.461	0.511
\$225,000	0.277	0.353	0.359	0.415	0.440	0.487	0.545	0.246	0.313	0.319	0.369	0.391	0.432	0.484	0.251	0.318	0.324	0.374	0.396	0.437	0.489
\$250,000	0.251	0.328	0.335	0.392	0.417	0.464	0.521	0.223	0.291	0.297	0.348	0.370	0.412	0.463	0.228	0.296	0.302	0.353	0.375	0.417	0.468
\$275,000	0.228	0.304	0.312	0.369	0.394	0.443	0.501	0.202	0.270	0.277	0.328	0.350	0.393	0.445	0.207	0.275	0.282	0.333	0.355	0.398	0.450
\$300,000	0.207	0.284	0.290	0.348	0.375	0.422	0.482	0.184	0.252	0.258	0.309	0.333	0.375	0.428	0.189	0.257	0.263	0.314	0.338	0.380	0.433
\$325,000	0.187	0.263	0.270	0.328	0.354	0.404	0.464	0.166	0.234	0.240	0.291	0.314	0.359	0.412	0.171	0.239	0.245	0.296	0.319	0.364	0.417
\$350,000	0.168	0.245	0.251	0.309	0.337	0.386	0.447	0.149	0.218	0.223	0.274	0.299	0.343	0.397	0.154	0.223	0.228	0.279	0.304	0.348	0.402
\$375,000	0.151	0.225	0.234	0.292	0.319	0.370	0.429	0.134	0.200	0.208	0.259	0.283	0.329	0.381	0.139	0.205	0.213	0.264	0.288	0.334	0.386
\$400,000	0.137	0.209	0.217	0.275	0.303	0.353	0.415	0.122	0.186	0.193	0.244	0.269	0.313	0.369	0.127	0.191	0.198	0.249	0.274	0.318	0.374
\$425,000	0.124	0.195	0.200	0.259	0.288	0.339	0.400	0.110	0.173	0.178	0.230	0.256	0.301	0.355	0.115	0.178	0.183	0.235	0.261	0.306	0.360
\$450,000	0.113	0.182	0.187	0.244	0.272	0.324	0.385	0.100	0.162	0.166	0.217	0.242	0.288	0.342	0.105	0.167	0.171	0.222	0.247	0.293	0.347
\$475,000	0.101	0.170	0.174	0.230	0.257	0.309	0.372	0.090	0.151	0.155	0.204	0.228	0.274	0.330	0.095	0.156	0.160	0.209	0.233	0.279	0.335
\$500,000	0.091	0.158	0.162	0.217	0.243	0.296	0.359	0.081	0.140	0.144	0.193	0.216	0.263	0.319	0.086	0.145	0.149	0.198	0.221	0.268	0.324
\$600,000	0.062	0.123	0.121	0.172	0.196	0.246	0.308	0.055	0.109	0.107	0.153	0.174	0.218	0.274	0.060	0.114	0.112	0.158	0.179	0.223	0.279
\$700,000	0.044	0.098	0.094	0.140	0.159	0.206	0.268	0.039	0.087	0.083	0.124	0.141	0.183	0.238	0.044	0.092	0.088	0.129	0.146	0.188	0.243
\$800,000	0.031	0.083	0.074	0.115	0.131	0.174	0.232	0.028	0.074	0.066	0.102	0.116	0.155	0.206	0.033	0.079	0.071	0.107	0.121	0.160	0.211
\$900,000	0.024	0.069	0.060	0.097	0.109	0.150	0.205	0.021	0.061	0.053	0.086	0.097	0.133	0.182	0.026	0.066	0.058	0.091	0.102	0.138	0.187
\$1,000,000	0.0185	0.0617	0.0494	0.0826	0.0927	0.1290	0.1807	0.0164	0.0548	0.0439	0.0733	0.0823	0.1146	0.1605	0.0214	0.0598	0.0489	0.0783	0.0873	0.1196	0.1655
\$2,000,000	0.0106	0.0360	0.0293	0.0510	0.0580	0.0858	0.1252	0.0094	0.0320	0.0260	0.0453	0.0515	0.0762	0.1112	0.0141	0.0370	0.0310	0.0503	0.0565	0.0812	0.1162
\$3,000,000	0.0077	0.0263	0.0216	0.0387	0.0445	0.0682	0.1025	0.0068	0.0234	0.0192	0.0344	0.0395	0.0606	0.0910	0.0102	0.0284	0.0242	0.0394	0.0445	0.0656	0.0960
\$4,000,000	0.0060	0.0210	0.0175	0.0316	0.0367	0.0577	0.0885	0.0053	0.0186	0.0155	0.0281	0.0326	0.0512	0.0786	0.0080	0.0236	0.0205	0.0331	0.0376	0.0562	0.0836
\$5,000,000	0.0049	0.0173	0.0146	0.0268	0.0314	0.0504	0.0788	0.0044	0.0154	0.0130	0.0238	0.0279	0.0448	0.0700	0.0066	0.0204	0.0180	0.0288	0.0329	0.0498	0.0750
\$6,000,000	0.0041	0.0147	0.0125	0.0232	0.0275	0.0449	0.0710	0.0036	0.0131	0.0111	0.0206	0.0244	0.0399	0.0630	0.0054	0.0181	0.0161	0.0256	0.0294	0.0449	0.0680
\$7,000,000	0.0035	0.0125	0.0109	0.0204	0.0243	0.0402	0.0649	0.0031	0.0111	0.0097	0.0181	0.0216	0.0357	0.0576	0.0047	0.0161	0.0146	0.0231	0.0266	0.0407	0.0626
\$8,000,000	0.0030	0.0110	0.0096	0.0180	0.0219	0.0366	0.0596	0.0027	0.0098	0.0085	0.0160	0.0194	0.0325	0.0529	0.0041	0.0147	0.0128	0.0210	0.0244	0.0375	0.0579
\$9,000,000	0.0026	0.0096	0.0084	0.0161	0.0197	0.0334	0.0549	0.0023	0.0085	0.0075	0.0143	0.0175	0.0297	0.0488	0.0035	0.0128	0.0113	0.0193	0.0225	0.0347	0.0538
\$10,000,000	0.0022	0.0084	0.0075	0.0145	0.0179	0.0306	0.0510	0.0020	0.0075	0.0067	0.0129	0.0159	0.0272	0.0453	0.0030	0.0113	0.0101	0.0179	0.0209	0.0322	0.0503

* 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 with Adjustment for ALAE

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	0.742	0.772	0.774	0.794	0.808	0.821	0.837	0.745	0.778	0.780	0.801	0.816	0.830	0.847	-0.4%	-0.8%	-0.8%	-0.9%	-1.0%	-1.1%	-1.2%
\$15,000	0.703	0.739	0.741	0.766	0.781	0.798	0.819	0.703	0.742	0.745	0.770	0.785	0.804	0.825	0.0%	-0.4%	-0.5%	-0.5%	-0.5%	-0.7%	-0.7%
\$20,000	0.669	0.711	0.714	0.742	0.758	0.778	0.802	0.668	0.713	0.715	0.743	0.759	0.781	0.807	0.1%	-0.3%	-0.1%	-0.1%	-0.1%	-0.4%	-0.6%
\$25,000	0.641	0.684	0.688	0.719	0.737	0.759	0.786	0.636	0.687	0.688	0.721	0.737	0.762	0.789	0.8%	-0.4%	0.0%	-0.3%	0.0%	-0.4%	-0.4%
\$30,000	0.615	0.662	0.666	0.699	0.717	0.742	0.771	0.610	0.663	0.666	0.699	0.716	0.743	0.773	0.8%	-0.2%	0.0%	0.0%	0.1%	-0.1%	-0.3%
\$35,000	0.591	0.642	0.646	0.681	0.699	0.725	0.758	0.586	0.641	0.644	0.680	0.698	0.726	0.759	0.9%	0.2%	0.3%	0.1%	0.1%	-0.1%	-0.1%
\$40,000	0.570	0.622	0.628	0.664	0.683	0.711	0.744	0.565	0.622	0.626	0.663	0.681	0.711	0.745	0.9%	0.0%	0.3%	0.2%	0.3%	0.0%	-0.1%
\$50,000	0.534	0.589	0.595	0.633	0.654	0.683	0.721	0.528	0.588	0.592	0.631	0.650	0.682	0.720	1.1%	0.2%	0.5%	0.3%	0.6%	0.1%	0.1%
\$75,000	0.463	0.524	0.529	0.572	0.592	0.627	0.669	0.455	0.520	0.525	0.568	0.587	0.624	0.665	1.8%	0.8%	0.8%	0.7%	0.9%	0.5%	0.6%
\$100,000	0.410	0.473	0.477	0.524	0.547	0.583	0.628	0.403	0.470	0.474	0.519	0.538	0.578	0.622	1.7%	0.6%	0.6%	1.0%	1.7%	0.9%	1.0%
\$125,000	0.368	0.432	0.437	0.484	0.506	0.546	0.594	0.360	0.429	0.433	0.479	0.499	0.539	0.585	2.2%	0.7%	0.9%	1.0%	1.4%	1.3%	1.5%
\$150,000	0.333	0.397	0.403	0.451	0.474	0.513	0.563	0.327	0.395	0.399	0.446	0.465	0.507	0.555	1.8%	0.5%	1.0%	1.1%	1.9%	1.2%	1.4%
\$175,000	0.302	0.368	0.374	0.422	0.444	0.485	0.535	0.299	0.367	0.370	0.417	0.436	0.479	0.529	1.0%	0.3%	1.1%	1.2%	1.8%	1.3%	1.1%
\$200,000	0.276	0.342	0.347	0.396	0.418	0.461	0.511	0.273	0.344	0.344	0.391	0.411	0.453	0.503	1.1%	-0.6%	0.9%	1.3%	1.7%	1.8%	1.6%
\$225,000	0.251	0.318	0.324	0.374	0.396	0.437	0.489	0.251	0.320	0.323	0.371	0.390	0.431	0.482	0.0%	-0.6%	0.3%	0.8%	1.5%	1.4%	1.5%
\$250,000	0.228	0.296	0.302	0.353	0.375	0.417	0.468	0.229	0.299	0.302	0.351	0.370	0.412	0.461	-0.4%	-1.0%	0.0%	0.6%	1.4%	1.2%	1.5%
\$275,000	0.207	0.275	0.282	0.333	0.355	0.398	0.450	0.210	0.280	0.284	0.332	0.352	0.394	0.444	-1.4%	-1.8%	-0.7%	0.3%	0.9%	1.0%	1.4%
\$300,000	0.189	0.257	0.263	0.314	0.337	0.380	0.433	0.192	0.262	0.266	0.315	0.334	0.378	0.427	-1.6%	-1.9%	-1.1%	-0.3%	0.9%	0.5%	1.4%
\$325,000	0.171	0.239	0.245	0.296	0.319	0.364	0.417	0.174	0.245	0.250	0.298	0.318	0.362	0.412	-1.7%	-2.4%	-2.0%	-0.7%	0.3%	0.6%	1.2%
\$350,000	0.154	0.222	0.228	0.279	0.304	0.348	0.402	0.158	0.228	0.234	0.283	0.303	0.347	0.397	-2.5%	-2.6%	-2.6%	-1.4%	0.3%	0.3%	1.3%
\$375,000	0.139	0.205	0.213	0.264	0.288	0.333	0.386	0.145	0.213	0.218	0.268	0.289	0.333	0.383	-4.1%	-3.8%	-2.3%	-1.5%	-0.3%	0.0%	0.8%
\$400,000	0.127	0.191	0.198	0.249	0.274	0.318	0.373	0.131	0.199	0.204	0.253	0.275	0.320	0.370	-3.1%	-4.0%	-2.9%	-1.6%	-0.4%	-0.6%	0.8%
\$425,000	0.115	0.178	0.183	0.235	0.261	0.306	0.360	0.120	0.186	0.191	0.240	0.261	0.307	0.357	-4.2%	-4.3%	-4.2%	-2.1%	0.0%	-0.3%	0.8%
\$450,000	0.105	0.167	0.171	0.222	0.247	0.293	0.347	0.109	0.175	0.178	0.227	0.248	0.294	0.346	-3.7%	-4.6%	-3.9%	-2.2%	-0.4%	-0.3%	0.3%
\$475,000	0.095	0.156	0.160	0.209	0.234	0.281	0.336	0.100	0.164	0.167	0.214	0.236	0.281	0.335	-5.0%	-4.9%	-4.2%	-2.3%	-0.8%	0.0%	0.3%
\$500,000	0.086	0.145	0.149	0.198	0.221	0.268	0.324	0.092	0.155	0.157	0.204	0.224	0.269	0.324	-6.5%	-6.5%	-5.1%	-2.9%	-1.3%	-0.4%	0.0%
\$600,000	0.060	0.114	0.112	0.158	0.179	0.223	0.279	0.065	0.123	0.121	0.165	0.184	0.230	0.282	-7.7%	-7.3%	-7.4%	-4.2%	-2.7%	-3.0%	-1.1%
\$700,000	0.044	0.092	0.088	0.129	0.146	0.188	0.243	0.047	0.102	0.095	0.137	0.152	0.194	0.246	-6.4%	-9.8%	-7.4%	-5.8%	-3.9%	-3.1%	-1.2%
\$800,000	0.033	0.079	0.071	0.107	0.121	0.160	0.211	0.036	0.084	0.078	0.114	0.128	0.167	0.215	-8.3%	-6.0%	-9.0%	-6.1%	-5.5%	-4.2%	-1.9%
\$900,000	0.026	0.066	0.058	0.091	0.102	0.138	0.187	0.028	0.074	0.064	0.098	0.108	0.145	0.192	-7.1%	-10.8%	-9.4%	-7.1%	-5.6%	-4.8%	-2.6%
\$1,000,000	0.0214	0.0598	0.0489	0.0783	0.0873	0.1196	0.1655	0.0231	0.0653	0.0546	0.0843	0.0925	0.1263	0.1710	-7.4%	-8.4%	-10.4%	-7.1%	-5.6%	-5.3%	-3.2%
\$2,000,000	0.0141	0.0370	0.0310	0.0503	0.0565	0.0812	0.1162	0.0156	0.0406	0.0346	0.0538	0.0596	0.0850	0.1187	-9.6%	-8.9%	-10.4%	-6.5%	-5.2%	-4.5%	-2.1%
\$3,000,000	0.0102	0.0284	0.0242	0.0394	0.0445	0.0656	0.0960	0.0116	0.0312	0.0270	0.0419	0.0466	0.0680	0.0973	-12.1%	-9.0%	-10.4%	-6.0%	-4.5%	-3.5%	-1.3%
\$4,000,000	0.0080	0.0236	0.0205	0.0331	0.0376	0.0562	0.0836	0.0092	0.0259	0.0226	0.0351	0.0393	0.0580	0.0840	-13.0%	-8.9%	-9.3%	-5.7%	-4.3%	-3.1%	-0.5%
\$5,000,000	0.0066	0.0204	0.0180	0.0288	0.0329	0.0498	0.0750	0.0077	0.0223	0.0197	0.0305	0.0342	0.0509	0.0747	-14.3%	-8.5%	-8.6%	-5.6%	-3.8%	-2.2%	0.4%
\$6,000,000	0.0054	0.0181	0.0161	0.0256	0.0294	0.0449	0.0680	0.0063	0.0197	0.0177	0.0271	0.0305	0.0456	0.0676	-14.3%	-8.1%	-9.0%	-5.5%	-3.6%	-1.5%	0.6%
\$7,000,000	0.0047	0.0161	0.0145	0.0231	0.0266	0.0407	0.0626	0.0054	0.0178	0.0160	0.0243	0.0276	0.0416	0.0618	-13.0%	-9.6%	-9.4%	-4.9%	-3.6%	-2.2%	1.3%
\$8,000,000	0.0041	0.0145	0.0128	0.0210	0.0244	0.0375	0.0579	0.0048	0.0160	0.0145	0.0222	0.0252	0.0380	0.0568	-14.6%	-9.4%	-11.7%	-5.4%	-3.2%	-1.3%	1.9%
\$9,000,000	0.0035	0.0128	0.0113	0.0193	0.0225	0.0347	0.0538	0.0041	0.0144	0.0129	0.0203	0.0233	0.0351	0.0528	-14.6%	-11.1%	-12.4%	-4.9%	-3.4%	-1.1%	1.9%
\$10,000,000	0.0030	0.0113	0.0101	0.0179	0.0209	0.0322	0.0503	0.0035	0.0128	0.0116	0.0190	0.0215	0.0326	0.0491	-14.3%	-11.7%	-12.9%	-5.8%	-2.8%	-1.2%	2.4%

* Adjusted