Exhibit 17b
July 2026 Meeting

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 2026 excess loss factors with the current 2025 excess loss factors.

Exhibit I

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

I.

Injury Type	Average Cost Per Case
Fatal	416,095
P.T.	11,089,368
PP	144,042
T.T.	26,910
M.O	1,384

II.

	Hazard Group						
Injury Type	A	B	C	D	E	F	G
Fatal	310,134	337,608	367,514	400,071	435,511	474,090	516,087
P.T.	6,283,156	7,458,870	8,854,586	10,511,470	12,478,393	14,813,370	17,585,272
PP	102,957	116,089	130,895	147,590	166,415	187,640	211,573
T.T.	23,684	24,897	26,173	27,513	28,923	30,404	31,962
M.O	1,051	1,170	1,302	1,449	1,613	1,796	1,999

III.

	Hazard Group						
Injury Type	A	B	C	D	E	F	G
Average Severity	35,622	40,184	57,100	61,809	84,508	93,601	125,204
Ratio to DCRB Total ($65,613)	1.842	1.633	1.149	1.062	.776	.701	.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	0.014	0.014	0.014	0.014	0.014	0.014	0.014
P.T.	0.017	0.066	0.034	0.067	0.059	0.080	0.108
PP	0.672	0.687	0.702	0.717	0.732	0.747	0.762
T.T.	0.232	0.182	0.199	0.160	0.168	0.136	0.100
Medical Only	0.066	0.052	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	0.585	0.602	0.611	0.635	0.647	0.687	0.714
$3,000,000	0.430	0.445	0.457	0.488	0.505	0.556	0.597
$4,000,000	0.337	0.355	0.370	0.400	0.421	0.477	0.524
$5,000,000	0.278	0.296	0.308	0.341	0.365	0.420	0.471
$6,000,000	0.233	0.248	0.264	0.295	0.320	0.375	0.429
$7,000,000	0.197	0.214	0.229	0.260	0.284	0.339	0.394
$8,000,000	0.170	0.184	0.201	0.231	0.255	0.308	0.364
$9,000,000	0.143	0.161	0.177	0.206	0.231	0.283	0.337
$10,000,000	0.122	0.137	0.157	0.184	0.209	0.260	0.314

Exhibit III-a

Effective:12/1/26

DELAWARE

Excess Loss Factors Calculation
Hazard Group A

	DEATH				P.T.				PP				T.T				M.O				
LOSS LIMIT	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.	AVE. EX. RAT.
$10,000	0.03	0.014	0.986	0.013	0.00	0.017	0.997	0.017	0.10	0.672	0.915	0.615	0.42	0.232	0.753	0.174	9.52	0.066	0.104	0.0068	0.826
$15,000	0.05		0.979	0.013	0.00		0.995	0.017	0.15		0.876	0.589	0.63		0.677	0.157	14.28		0.067	0.0044	0.780
$20,000	0.06		0.972	0.013	0.00		0.994	0.017	0.19		0.840	0.564	0.84		0.616	0.143	19.04		0.048	0.0031	0.740
$25,000	0.08		0.966	0.013	0.00		0.992	0.017	0.24		0.806	0.542	1.06		0.566	0.131	23.79		0.036	0.0024	0.705
$30,000	0.10		0.959	0.013	0.00		0.990	0.017	0.29		0.774	0.520	1.27		0.523	0.121	28.55		0.029	0.0019	0.673
$35,000	0.11		0.952	0.013	0.01		0.989	0.017	0.34		0.744	0.500	1.48		0.485	0.112	33.31		0.024	0.0016	0.644
$40,000	0.13		0.945	0.013	0.01		0.987	0.017	0.39		0.716	0.481	1.69		0.452	0.105	38.07		0.020	0.0013	0.617
$50,000	0.16		0.931	0.013	0.01		0.984	0.017	0.49		0.665	0.447	2.11		0.399	0.092	47.59		0.015	0.0010	0.570
$75,000	0.24		0.897	0.012	0.01		0.976	0.017	0.73		0.560	0.376	3.17		0.311	0.072	71.38		0.008	0.0005	0.478
$100,000	0.32		0.863	0.012	0.02		0.968	0.016	0.97		0.482	0.324	4.22		0.260	0.060	95.18		0.004	0.0002	0.412
$125,000	0.40		0.831	0.011	0.02		0.960	0.016	1.21		0.423	0.284	5.28		0.226	0.052	118.97		0.001	0.0001	0.363
$150,000	0.48		0.803	0.011	0.02		0.952	0.016	1.46		0.378	0.254	6.33		0.201	0.047	142.77		0.000	0.0000	0.328
$175,000	0.56		0.778	0.011	0.03		0.944	0.016	1.70		0.342	0.230	7.39		0.182	0.042	166.56		0.000	0.0000	0.299
$200,000	0.64		0.755	0.010	0.03		0.936	0.016	1.94		0.310	0.208	8.44		0.166	0.038	190.35		0.000	0.0000	0.272
$225,000	0.73		0.734	0.010	0.04		0.928	0.016	2.19		0.280	0.188	9.50		0.152	0.035	214.15		0.000	0.0000	0.249
$250,000	0.81		0.713	0.010	0.04		0.919	0.016	2.43		0.253	0.170	10.56		0.140	0.032	237.94		0.000	0.0000	0.228
$275,000	0.89		0.693	0.009	0.04		0.911	0.015	2.67		0.228	0.153	11.61		0.130	0.030	261.74		0.000	0.0000	0.207
$300,000	0.97		0.674	0.009	0.05		0.903	0.015	2.91		0.204	0.137	12.67		0.120	0.028	285.53		0.000	0.0000	0.189
$325,000	1.05		0.655	0.009	0.05		0.895	0.015	3.16		0.183	0.123	13.72		0.111	0.026	309.32		0.000	0.0000	0.173
$350,000	1.13		0.636	0.009	0.06		0.887	0.015	3.40		0.164	0.110	14.78		0.102	0.024	333.12		0.000	0.0000	0.158
$375,000	1.21		0.618	0.008	0.06		0.878	0.015	3.64		0.147	0.099	15.83		0.093	0.022	356.91		0.000	0.0000	0.144
$400,000	1.29		0.601	0.008	0.06		0.870	0.015	3.89		0.131	0.088	16.89		0.085	0.020	380.71		0.000	0.0000	0.131
$425,000	1.37		0.584	0.008	0.07		0.862	0.015	4.13		0.117	0.079	17.94		0.077	0.018	404.50		0.000	0.0000	0.120
$450,000	1.45		0.568	0.008	0.07		0.854	0.014	4.37		0.105	0.070	19.00		0.071	0.016	428.30		0.000	0.0000	0.108
$475,000	1.53		0.552	0.007	0.08		0.845	0.014	4.61		0.094	0.063	20.06		0.064	0.015	452.09		0.000	0.0000	0.099
$500,000	1.61		0.537	0.007	0.08		0.837	0.014	4.86		0.084	0.056	21.11		0.059	0.014	475.88		0.000	0.0000	0.091
$600,000	1.93		0.481	0.006	0.10		0.805	0.014	5.83		0.054	0.036	25.33		0.041	0.010	571.06		0.000	0.0000	0.066
$700,000	2.26		0.430	0.006	0.11		0.772	0.013	6.80		0.035	0.023	29.56		0.028	0.006	666.24		0.000	0.0000	0.048
$800,000	2.58		0.389	0.005	0.13		0.740	0.013	7.77		0.023	0.015	33.78		0.019	0.004	761.41		0.000	0.0000	0.037
$900,000	2.90		0.350	0.005	0.14		0.709	0.012	8.74		0.015	0.010	38.00		0.014	0.003	856.59		0.000	0.0000	0.030
$1,000,000	3.22		0.3166	0.0043	0.16		0.6790	0.0115	9.71		0.0102	0.0068	42.22		0.0096	0.0022	951.77		0.0000	0.0000	0.0248
$2,000,000	6.45		0.1341	0.0018	0.32		0.4350	0.0074	19.43		0.0003	0.0002	84.44		0.0004	0.0001	1,903.53		0.0000	0.0000	0.0095
$3,000,000	9.67		0.0689	0.0009	0.48		0.2697	0.0046	29.14		0.0000	0.0000	126.67		0.0001	0.0000	2,855.30		0.0000	0.0000	0.0055
$4,000,000	12.90		0.0387	0.0005	0.64		0.1541	0.0026	38.85		0.0000	0.0000	168.89		0.0000	0.0000	3,807.07		0.0000	0.0000	0.0031
$5,000,000	16.12		0.0218	0.0003	0.80		0.0725	0.0012	48.56		0.0000	0.0000	211.11		0.0000	0.0000	4,758.84		0.0000	0.0000	0.0015
$6,000,000	19.35		0.0114	0.0002	0.95		0.0166	0.0003	58.28		0.0000	0.0000	253.33		0.0000	0.0000	5,710.60		0.0000	0.0000	0.0005
$7,000,000	22.57		0.0047	0.0001	1.11		0.0000	0.0000	67.99		0.0000	0.0000	295.56		0.0000	0.0000	6,662.37		0.0000	0.0000	0.0001
$8,000,000	25.80		0.0003	0.0000	1.27		0.0000	0.0000	77.70		0.0000	0.0000	337.78		0.0000	0.0000	7,614.14		0.0000	0.0000	0.0000
$9,000,000	29.02		0.0000	0.0000	1.43		0.0000	0.0000	87.42		0.0000	0.0000	380.00		0.0000	0.0000	8,565.91		0.0000	0.0000	0.0000
$10,000,000	32.24		0.0000	0.0000	1.59		0.0000	0.0000	97.13		0.0000	0.0000	422.22		0.0000	0.0000	9,517.67		0.0000	0.0000	0.0000

Death Average Cost Per Case	$310,134
P.T. Average Cost Per Case	$6,283,156
P.P Average Cost Per Case	$102,957
T.T. Average Cost Per Case	$23,684

Exhibit III-b

Effective:12/1/26

DELAWARE

Excess Loss Factors Calculation
Hazard Group B

	DEATH				P.T				PP				T.T				M.O				
LOSS LIMIT	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.	AVE. EX. RAT.
$10,000	0.03	0.014	0.987	0.013	0.00	0.066	0.997	0.066	0.09	0.687	0.924	0.635	0.40	0.182	0.762	0.139	8.55	0.052	0.116	0.0060	0.859
$15,000	0.04		0.981	0.013	0.00		0.996	0.065	0.13		0.889	0.611	0.60		0.688	0.125	12.83		0.075	0.0039	0.818
$20,000	0.06		0.975	0.013	0.00		0.995	0.065	0.17		0.856	0.588	0.80		0.627	0.114	17.10		0.054	0.0028	0.783
$25,000	0.07		0.969	0.013	0.00		0.994	0.065	0.22		0.825	0.567	1.00		0.577	0.105	21.38		0.041	0.0021	0.752
$30,000	0.09		0.962	0.013	0.00		0.993	0.065	0.26		0.796	0.547	1.20		0.535	0.097	25.65		0.033	0.0017	0.724
$35,000	0.10		0.956	0.013	0.00		0.991	0.065	0.30		0.768	0.528	1.41		0.497	0.091	29.93		0.027	0.0014	0.698
$40,000	0.12		0.950	0.013	0.01		0.990	0.065	0.34		0.742	0.509	1.61		0.465	0.085	34.20		0.023	0.0012	0.673
$50,000	0.15		0.938	0.013	0.01		0.987	0.065	0.43		0.694	0.476	2.01		0.411	0.075	42.75		0.017	0.0009	0.630
$75,000	0.22		0.906	0.012	0.01		0.981	0.064	0.65		0.593	0.408	3.01		0.320	0.058	64.13		0.010	0.0005	0.543
$100,000	0.30		0.875	0.012	0.01		0.975	0.064	0.86		0.515	0.354	4.02		0.269	0.049	85.50		0.005	0.0003	0.479
$125,000	0.37		0.845	0.011	0.02		0.968	0.064	1.08		0.455	0.313	5.02		0.234	0.043	106.88		0.002	0.0001	0.431
$150,000	0.44		0.818	0.011	0.02		0.962	0.063	1.29		0.409	0.281	6.02		0.208	0.038	128.25		0.000	0.0000	0.393
$175,000	0.52		0.793	0.011	0.02		0.956	0.063	1.51		0.371	0.255	7.03		0.188	0.034	149.63		0.000	0.0000	0.363
$200,000	0.59		0.771	0.010	0.03		0.949	0.062	1.72		0.339	0.233	8.03		0.172	0.031	171.00		0.000	0.0000	0.336
$225,000	0.67		0.751	0.010	0.03		0.943	0.062	1.94		0.311	0.214	9.04		0.158	0.029	192.38		0.000	0.0000	0.315
$250,000	0.74		0.732	0.010	0.03		0.936	0.062	2.15		0.285	0.196	10.04		0.146	0.027	213.75		0.000	0.0000	0.295
$275,000	0.81		0.714	0.010	0.04		0.930	0.061	2.37		0.261	0.179	11.05		0.136	0.025	235.13		0.000	0.0000	0.275
$300,000	0.89		0.696	0.009	0.04		0.923	0.061	2.58		0.238	0.163	12.05		0.126	0.023	256.50		0.000	0.0000	0.256
$325,000	0.96		0.678	0.009	0.04		0.917	0.060	2.80		0.216	0.148	13.05		0.117	0.021	277.88		0.000	0.0000	0.238
$350,000	1.04		0.660	0.009	0.05		0.910	0.060	3.01		0.196	0.135	14.06		0.108	0.020	299.25		0.000	0.0000	0.224
$375,000	1.11		0.643	0.009	0.05		0.904	0.059	3.23		0.178	0.122	15.06		0.100	0.018	320.63		0.000	0.0000	0.208
$400,000	1.18		0.627	0.008	0.05		0.897	0.059	3.45		0.161	0.111	16.07		0.092	0.017	342.00		0.000	0.0000	0.195
$425,000	1.26		0.611	0.008	0.06		0.890	0.059	3.66		0.146	0.100	17.07		0.084	0.015	363.38		0.000	0.0000	0.182
$450,000	1.33		0.595	0.008	0.06		0.884	0.058	3.88		0.133	0.091	18.07		0.077	0.014	384.75		0.000	0.0000	0.171
$475,000	1.41		0.580	0.008	0.06		0.877	0.058	4.09		0.120	0.083	19.08		0.070	0.013	406.13		0.000	0.0000	0.162
$500,000	1.48		0.566	0.008	0.07		0.871	0.057	4.31		0.109	0.075	20.08		0.065	0.012	427.50		0.000	0.0000	0.152
$600,000	1.78		0.511	0.007	0.08		0.844	0.055	5.17		0.073	0.050	24.10		0.046	0.008	513.00		0.000	0.0000	0.120
$700,000	2.07		0.463	0.006	0.09		0.817	0.054	6.03		0.050	0.034	28.12		0.032	0.006	598.50		0.000	0.0000	0.100
$800,000	2.37		0.418	0.006	0.11		0.791	0.052	6.89		0.034	0.023	32.13		0.024	0.004	684.00		0.000	0.0000	0.085
$900,000	2.67		0.382	0.005	0.12		0.765	0.050	7.75		0.023	0.016	36.15		0.018	0.003	769.50		0.000	0.0000	0.074
$1,000,000	2.96		0.3480	0.0047	0.13		0.7391	0.0486	8.61		0.0161	0.0111	40.16		0.0115	0.0021	855.00		0.0000	0.0000	0.0665
$2,000,000	5.92		0.1552	0.0021	0.27		0.5174	0.0340	17.23		0.0007	0.0005	80.33		0.0006	0.0001	1,710.00		0.0000	0.0000	0.0367
$3,000,000	8.89		0.0828	0.0011	0.40		0.3559	0.0234	25.84		0.0001	0.0001	120.49		0.0001	0.0000	2,565.00		0.0000	0.0000	0.0246
$4,000,000	11.85		0.0483	0.0007	0.54		0.2352	0.0155	34.46		0.0000	0.0000	160.66		0.0000	0.0000	3,420.00		0.0000	0.0000	0.0162
$5,000,000	14.81		0.0291	0.0004	0.67		0.1436	0.0094	43.07		0.0000	0.0000	200.82		0.0000	0.0000	4,275.00		0.0000	0.0000	0.0098
$6,000,000	17.77		0.0169	0.0002	0.80		0.0745	0.0049	51.68		0.0000	0.0000	240.99		0.0000	0.0000	5,130.00		0.0000	0.0000	0.0051
$7,000,000	20.73		0.0087	0.0001	0.94		0.0233	0.0015	60.30		0.0000	0.0000	281.15		0.0000	0.0000	5,985.00		0.0000	0.0000	0.0016
$8,000,000	23.70		0.0031	0.0000	1.07		0.0000	0.0000	68.91		0.0000	0.0000	321.32		0.0000	0.0000	6,840.01		0.0000	0.0000	0.0000
$9,000,000	26.66		0.0000	0.0000	1.21		0.0000	0.0000	77.53		0.0000	0.0000	361.48		0.0000	0.0000	7,695.01		0.0000	0.0000	0.0000
$10,000,000	29.62		0.0000	0.0000	1.34		0.0000	0.0000	86.14		0.0000	0.0000	401.65		0.0000	0.0000	8,550.01		0.0000	0.0000	0.0000

Death Average Cost Per Case	$337,608
P.T. Average Cost Per Case	$7,458,870
P.P Average Cost Per Case	$116,089
T.T. Average Cost Per Case	$24,897

Effective:12/1/26

DELAWARE

Excess Loss Factors Calculation
Hazard Group C

	DEATH				P.T.				PP				TT				M.O				
LOSS LIMIT	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.	AVE. EX. RAT.
$10,000	0.03	0.014	0.988	0.013	0.00	0.034	0.998	0.034	0.08	0.702	0.933	0.654	0.38	0.199	0.770	0.154	7.68	0.051	0.129	0.0066	0.862
$15,000	0.04		0.983	0.013	0.00		0.997	0.034	0.11		0.901	0.632	0.57		0.697	0.139	11.52		0.085	0.0043	0.822
$20,000	0.05		0.977	0.013	0.00		0.996	0.034	0.15		0.871	0.611	0.76		0.638	0.127	15.36		0.061	0.0031	0.788
$25,000	0.07		0.971	0.013	0.00		0.995	0.034	0.19		0.843	0.591	0.96		0.589	0.117	19.20		0.047	0.0024	0.757
$30,000	0.08		0.965	0.013	0.00		0.994	0.034	0.23		0.816	0.573	1.15		0.547	0.109	23.04		0.038	0.0019	0.731
$35,000	0.10		0.960	0.013	0.00		0.993	0.034	0.27		0.790	0.555	1.34		0.510	0.102	26.88		0.031	0.0016	0.706
$40,000	0.11		0.954	0.013	0.00		0.992	0.034	0.31		0.766	0.537	1.53		0.477	0.095	30.72		0.026	0.0013	0.680
$50,000	0.14		0.943	0.013	0.01		0.990	0.034	0.38		0.720	0.506	1.91		0.423	0.084	38.40		0.020	0.0010	0.638
$75,000	0.20		0.914	0.012	0.01		0.985	0.034	0.57		0.625	0.439	2.87		0.330	0.066	57.61		0.011	0.0006	0.552
$100,000	0.27		0.885	0.012	0.01		0.980	0.033	0.76		0.548	0.385	3.82		0.277	0.055	76.81		0.007	0.0004	0.485
$125,000	0.34		0.857	0.012	0.01		0.974	0.033	0.95		0.487	0.342	4.78		0.241	0.048	96.01		0.003	0.0002	0.435
$150,000	0.41		0.831	0.011	0.02		0.969	0.033	1.15		0.439	0.308	5.73		0.215	0.043	115.21		0.001	0.0001	0.395
$175,000	0.48		0.807	0.011	0.02		0.964	0.033	1.34		0.401	0.281	6.69		0.195	0.039	134.41		0.000	0.0000	0.364
$200,000	0.54		0.786	0.011	0.02		0.959	0.033	1.53		0.368	0.258	7.64		0.178	0.035	153.61		0.000	0.0000	0.337
$225,000	0.61		0.766	0.010	0.03		0.954	0.033	1.72		0.340	0.239	8.60		0.164	0.033	172.82		0.000	0.0000	0.315
$250,000	0.68		0.748	0.010	0.03		0.948	0.032	1.91		0.315	0.221	9.55		0.152	0.030	192.02		0.000	0.0000	0.293
$275,000	0.75		0.731	0.010	0.03		0.943	0.032	2.10		0.292	0.205	10.51		0.141	0.028	211.22		0.000	0.0000	0.275
$300,000	0.82		0.714	0.010	0.03		0.938	0.032	2.29		0.270	0.189	11.46		0.132	0.026	230.42		0.000	0.0000	0.257
$325,000	0.88		0.697	0.009	0.04		0.932	0.032	2.48		0.249	0.175	12.42		0.123	0.024	249.62		0.000	0.0000	0.240
$350,000	0.95		0.681	0.009	0.04		0.927	0.032	2.67		0.229	0.161	13.37		0.114	0.023	268.83		0.000	0.0000	0.225
$375,000	1.02		0.665	0.009	0.04		0.922	0.031	2.86		0.210	0.148	14.33		0.106	0.021	288.03		0.000	0.0000	0.209
$400,000	1.09		0.649	0.009	0.05		0.916	0.031	3.06		0.193	0.135	15.28		0.098	0.020	307.23		0.000	0.0000	0.195
$425,000	1.16		0.634	0.009	0.05		0.911	0.031	3.25		0.177	0.124	16.24		0.090	0.018	326.43		0.000	0.0000	0.182
$450,000	1.22		0.619	0.008	0.05		0.906	0.031	3.44		0.162	0.114	17.19		0.083	0.017	345.63		0.000	0.0000	0.170
$475,000	1.29		0.604	0.008	0.05		0.900	0.031	3.63		0.149	0.104	18.15		0.076	0.015	364.83		0.000	0.0000	0.158
$500,000	1.36		0.590	0.008	0.06		0.895	0.031	3.82		0.136	0.096	19.10		0.070	0.014	384.04		0.000	0.0000	0.149
$600,000	1.63		0.538	0.007	0.07		0.873	0.030	4.58		0.096	0.067	22.92		0.051	0.010	460.84		0.000	0.0000	0.114
$700,000	1.90		0.490	0.007	0.08		0.851	0.029	5.35		0.068	0.047	26.75		0.036	0.007	537.65		0.000	0.0000	0.090
$800,000	2.18		0.448	0.006	0.09		0.829	0.028	6.11		0.048	0.034	30.57		0.026	0.005	614.46		0.000	0.0000	0.073
$900,000	2.45		0.411	0.006	0.10		0.807	0.028	6.88		0.034	0.024	34.39		0.016	0.003	691.27		0.000	0.0000	0.061
$1,000,000	2.72		0.3764	0.0051	0.11		0.7857	0.0268	7.64		0.0244	0.0171	38.21		0.0136	0.0027	768.07		0.0000	0.0000	0.0517
$2,000,000	5.44		0.1752	0.0024	0.23		0.5879	0.0201	15.28		0.0012	0.0009	76.42		0.0007	0.0001	1,536.14		0.0000	0.0000	0.0235
$3,000,000	8.16		0.0961	0.0013	0.34		0.4346	0.0148	22.92		0.0001	0.0001	114.62		0.0001	0.0000	2,304.22		0.0000	0.0000	0.0162
$4,000,000	10.88		0.0577	0.0008	0.45		0.3150	0.0108	30.56		0.0000	0.0000	152.83		0.0000	0.0000	3,072.29		0.0000	0.0000	0.0116
$5,000,000	13.60		0.0362	0.0005	0.56		0.2201	0.0075	38.20		0.0000	0.0000	191.04		0.0000	0.0000	3,840.36		0.0000	0.0000	0.0080
$6,000,000	16.33		0.0224	0.0003	0.68		0.1441	0.0049	45.84		0.0000	0.0000	229.25		0.0000	0.0000	4,608.43		0.0000	0.0000	0.0052
$7,000,000	19.05		0.0131	0.0002	0.79		0.0838	0.0029	53.48		0.0000	0.0000	267.45		0.0000	0.0000	5,376.51		0.0000	0.0000	0.0031
$8,000,000	21.77		0.0065	0.0001	0.90		0.0365	0.0012	61.12		0.0000	0.0000	305.66		0.0000	0.0000	6,144.58		0.0000	0.0000	0.0013
$9,000,000	24.49		0.0019	0.0000	1.02		0.0008	0.0000	68.76		0.0000	0.0000	343.87		0.0000	0.0000	6,912.65		0.0000	0.0000	0.0000
$10,000,000	27.21		0.0000	0.0000	1.13		0.0000	0.0000	76.40		0.0000	0.0000	382.08		0.0000	0.0000	7,680.72		0.0000	0.0000	0.0000

Death Average Cost Per Case	$367,514
P.T. Average Cost Per Case	$8,854,586
P.P Average Cost Per Case	$130,895
T.T. Average Cost Per Case	$26,173

DELAWARE

Excess Loss Factors Calculation
Hazard Group D

	DEATH				P.T				PP				T.T				M.O				
LOSS LIMIT	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.	AVE. EX. RAT.
$10,000	0.02	0.014	0.989	0.013	0.00	0.067	0.998	0.067	0.07	0.717	0.940	0.674	0.36	0.160	0.778	0.125	6.90	0.042	0.143	0.0060	0.885
$15,000	0.04		0.984	0.013	0.00		0.998	0.067	0.10		0.912	0.654	0.55		0.707	0.113	10.35		0.095	0.0040	0.851
$20,000	0.05		0.979	0.013	0.00		0.997	0.067	0.14		0.884	0.634	0.73		0.649	0.104	13.80		0.069	0.0029	0.821
$25,000	0.06		0.974	0.013	0.00		0.996	0.067	0.17		0.859	0.616	0.91		0.600	0.096	17.25		0.053	0.0023	0.794
$30,000	0.07		0.968	0.013	0.00		0.995	0.067	0.20		0.834	0.598	1.09		0.558	0.089	20.70		0.043	0.0018	0.769
$35,000	0.09		0.963	0.013	0.00		0.994	0.067	0.24		0.811	0.581	1.27		0.522	0.084	24.15		0.036	0.0015	0.747
$40,000	0.10		0.958	0.013	0.00		0.993	0.067	0.27		0.788	0.565	1.45		0.489	0.078	27.60		0.030	0.0013	0.724
$50,000	0.12		0.948	0.013	0.00		0.992	0.067	0.34		0.746	0.534	1.82		0.435	0.070	34.50		0.023	0.0010	0.685
$75,000	0.19		0.921	0.012	0.01		0.988	0.066	0.51		0.655	0.470	2.73		0.341	0.055	51.75		0.013	0.0005	0.604
$100,000	0.25		0.895	0.012	0.01		0.984	0.066	0.68		0.581	0.417	3.63		0.286	0.046	69.00		0.009	0.0004	0.541
$125,000	0.31		0.869	0.012	0.01		0.979	0.066	0.85		0.520	0.373	4.54		0.249	0.040	86.25		0.005	0.0002	0.491
$150,000	0.37		0.844	0.011	0.01		0.975	0.066	1.02		0.471	0.338	5.45		0.222	0.036	103.50		0.002	0.0001	0.451
$175,000	0.44		0.821	0.011	0.02		0.971	0.065	1.19		0.431	0.309	6.36		0.201	0.032	120.75		0.001	0.0000	0.417
$200,000	0.50		0.800	0.011	0.02		0.967	0.065	1.36		0.397	0.285	7.27		0.184	0.029	138.00		0.000	0.0000	0.390
$225,000	0.56		0.781	0.011	0.02		0.963	0.065	1.52		0.369	0.265	8.18		0.170	0.027	155.25		0.000	0.0000	0.368
$250,000	0.62		0.763	0.010	0.02		0.958	0.064	1.69		0.344	0.247	9.09		0.158	0.025	172.50		0.000	0.0000	0.346
$275,000	0.69		0.747	0.010	0.03		0.954	0.064	1.86		0.321	0.230	10.00		0.147	0.023	189.75		0.000	0.0000	0.327
$300,000	0.75		0.731	0.010	0.03		0.950	0.064	2.03		0.300	0.215	10.90		0.137	0.022	206.99		0.000	0.0000	0.311
$325,000	0.81		0.715	0.010	0.03		0.945	0.064	2.20		0.280	0.201	11.81		0.128	0.021	224.24		0.000	0.0000	0.296
$350,000	0.87		0.700	0.009	0.03		0.941	0.063	2.37		0.261	0.187	12.72		0.120	0.019	241.49		0.000	0.0000	0.278
$375,000	0.94		0.685	0.009	0.04		0.937	0.063	2.54		0.243	0.174	13.63		0.112	0.018	258.74		0.000	0.0000	0.264
$400,000	1.00		0.670	0.009	0.04		0.932	0.063	2.71		0.226	0.162	14.54		0.104	0.017	275.99		0.000	0.0000	0.251
$425,000	1.06		0.656	0.009	0.04		0.928	0.062	2.88		0.209	0.150	15.45		0.097	0.015	293.24		0.000	0.0000	0.236
$450,000	1.12		0.641	0.009	0.04		0.924	0.062	3.05		0.194	0.139	16.36		0.089	0.014	310.49		0.000	0.0000	0.224
$475,000	1.19		0.627	0.008	0.05		0.919	0.062	3.22		0.180	0.129	17.26		0.083	0.013	327.74		0.000	0.0000	0.212
$500,000	1.25		0.614	0.008	0.05		0.915	0.062	3.39		0.166	0.119	18.17		0.076	0.012	344.99		0.000	0.0000	0.201
$600,000	1.50		0.563	0.008	0.06		0.897	0.060	4.07		0.122	0.088	21.81		0.056	0.009	413.99		0.000	0.0000	0.165
$700,000	1.75		0.517	0.007	0.07		0.879	0.059	4.74		0.089	0.064	25.44		0.041	0.007	482.99		0.000	0.0000	0.137
$800,000	2.00		0.476	0.006	0.08		0.861	0.058	5.42		0.066	0.047	29.08		0.029	0.005	551.99		0.000	0.0000	0.116
$900,000	2.25		0.437	0.006	0.09		0.844	0.057	6.10		0.048	0.035	32.71		0.022	0.004	620.98		0.000	0.0000	0.102
$1,000,000	2.50		0.4049	0.0055	0.10		0.8255	0.0555	6.78		0.0359	0.0257	36.35		0.0087	0.0014	689.98		0.0000	0.0000	0.0881
$2,000,000	5.00		0.1964	0.0027	0.19		0.6535	0.0440	13.55		0.0024	0.0017	72.69		0.0009	0.0001	1,379.96		0.0000	0.0000	0.0485
$3,000,000	7.50		0.1106	0.0015	0.29		0.5114	0.0344	20.33		0.0002	0.0002	109.04		0.0001	0.0000	2,069.95		0.0000	0.0000	0.0361
$4,000,000	10.00		0.0682	0.0009	0.38		0.3961	0.0267	27.10		0.0001	0.0001	145.38		0.0000	0.0000	2,759.93		0.0000	0.0000	0.0277
$5,000,000	12.50		0.0440	0.0006	0.48		0.3013	0.0203	33.88		0.0000	0.0000	181.73		0.0000	0.0000	3,449.91		0.0000	0.0000	0.0209
$6,000,000	15.00		0.0287	0.0004	0.57		0.2224	0.0150	40.65		0.0000	0.0000	218.08		0.0000	0.0000	4,139.89		0.0000	0.0000	0.0154
$7,000,000	17.50		0.0182	0.0002	0.67		0.1568	0.0106	47.43		0.0000	0.0000	254.42		0.0000	0.0000	4,829.87		0.0000	0.0000	0.0108
$8,000,000	20.00		0.0106	0.0001	0.76		0.1021	0.0069	54.20		0.0000	0.0000	290.77		0.0000	0.0000	5,519.86		0.0000	0.0000	0.0070
$9,000,000	22.50		0.0051	0.0001	0.86		0.0573	0.0039	60.98		0.0000	0.0000	327.11		0.0000	0.0000	6,209.84		0.0000	0.0000	0.0040
$10,000,000	25.00		0.0013	0.0000	0.95		0.0210	0.0014	67.76		0.0000	0.0000	363.46		0.0000	0.0000	6,899.82		0.0000	0.0000	0.0014

Death Average Cost Per Case	$400,071
P.T. Average Cost Per Case	$10,511,470
P.P Average Cost Per Case	$147,590
T.T. Average Cost Per Case	$27,513

DELAWARE

Excess Loss Factors Calculation
Hazard Group E

LOSS LIMIT	DEATH RATIO TO AVE.	DEATH INJ. WGT.	DEATH EXCESS RATIO	DEATH EXCESS RATIO * INJ. WT.	P.T. RATIO TO AVE.	P.T. INJ. WGT.	P.T. EXCESS RATIO	P.T. EXCESS RATIO * INJ. WT.	PP RATIO TO AVE.	PP INJ. WGT.	PP EXCESS RATIO	PP EXCESS RATIO * INJ. WT.	T.T RATIO TO AVE.	T.T INJ. WGT.	T.T EXCESS RATIO	T.T EXCESS RATIO * INJ. WT.	M.O RATIO TO AVE.	M.O INJ. WGT.	M.O EXCESS RATIO	M.O EXCESS RATIO * INJ. WT.	AVE. EX. RAT.
$10,000	0.02	0.014	0.990	0.013	0.00	0.059	0.999	0.059	0.06	0.732	0.947	0.693	0.35	0.168	0.786	0.132	6.20	0.028	0.158	0.0043	0.901
$15,000	0.03		0.985	0.013	0.00		0.998	0.059	0.09		0.921	0.674	0.52		0.717	0.121	9.30		0.106	0.0029	0.870
$20,000	0.05		0.981	0.013	0.00		0.997	0.059	0.12		0.897	0.656	0.69		0.659	0.111	12.40		0.078	0.0021	0.841
$25,000	0.06		0.976	0.013	0.00		0.997	0.059	0.15		0.873	0.639	0.86		0.611	0.103	15.50		0.061	0.0017	0.816
$30,000	0.07		0.971	0.013	0.00		0.996	0.059	0.18		0.851	0.623	1.04		0.570	0.096	18.59		0.049	0.0013	0.792
$35,000	0.08		0.966	0.013	0.00		0.996	0.059	0.21		0.829	0.607	1.21		0.534	0.090	21.69		0.041	0.0011	0.770
$40,000	0.09		0.962	0.013	0.00		0.995	0.059	0.24		0.809	0.592	1.38		0.501	0.084	24.79		0.034	0.0009	0.749
$50,000	0.11		0.952	0.013	0.00		0.994	0.059	0.30		0.769	0.563	1.73		0.447	0.075	30.99		0.026	0.0007	0.711
$75,000	0.17		0.928	0.013	0.01		0.991	0.058	0.45		0.684	0.501	2.59		0.352	0.059	46.49		0.015	0.0004	0.631
$100,000	0.23		0.904	0.012	0.01		0.987	0.058	0.60		0.613	0.449	3.46		0.295	0.050	61.98		0.010	0.0003	0.569
$125,000	0.29		0.880	0.012	0.01		0.984	0.058	0.75		0.554	0.405	4.32		0.257	0.043	77.48		0.007	0.0002	0.518
$150,000	0.34		0.856	0.012	0.01		0.981	0.058	0.90		0.504	0.369	5.19		0.229	0.039	92.97		0.004	0.0001	0.478
$175,000	0.40		0.834	0.011	0.01		0.978	0.058	1.05		0.463	0.339	6.05		0.208	0.035	108.47		0.002	0.0000	0.443
$200,000	0.46		0.814	0.011	0.02		0.974	0.057	1.20		0.428	0.313	6.91		0.191	0.032	123.97		0.001	0.0000	0.413
$225,000	0.52		0.796	0.011	0.02		0.971	0.057	1.35		0.399	0.292	7.78		0.176	0.030	139.46		0.000	0.0000	0.390
$250,000	0.57		0.779	0.011	0.02		0.968	0.057	1.50		0.373	0.273	8.64		0.163	0.028	154.96		0.000	0.0000	0.369
$275,000	0.63		0.763	0.010	0.02		0.964	0.057	1.65		0.351	0.257	9.51		0.153	0.026	170.45		0.000	0.0000	0.350
$300,000	0.69		0.748	0.010	0.02		0.961	0.057	1.80		0.330	0.242	10.37		0.143	0.024	185.95		0.000	0.0000	0.333
$325,000	0.75		0.733	0.010	0.03		0.958	0.056	1.95		0.311	0.228	11.24		0.134	0.023	201.45		0.000	0.0000	0.317
$350,000	0.80		0.719	0.010	0.03		0.955	0.056	2.10		0.293	0.214	12.10		0.126	0.021	216.94		0.000	0.0000	0.301
$375,000	0.86		0.705	0.010	0.03		0.951	0.056	2.25		0.275	0.202	12.97		0.118	0.020	232.44		0.000	0.0000	0.288
$400,000	0.92		0.691	0.009	0.03		0.948	0.056	2.40		0.259	0.189	13.83		0.110	0.019	247.93		0.000	0.0000	0.273
$425,000	0.98		0.678	0.009	0.03		0.944	0.056	2.55		0.243	0.177	14.69		0.103	0.017	263.43		0.000	0.0000	0.259
$450,000	1.03		0.664	0.009	0.04		0.941	0.055	2.70		0.227	0.166	15.56		0.096	0.016	278.92		0.000	0.0000	0.246
$475,000	1.09		0.651	0.009	0.04		0.938	0.055	2.85		0.213	0.156	16.42		0.089	0.015	294.42		0.000	0.0000	0.235
$500,000	1.15		0.638	0.009	0.04		0.934	0.055	3.00		0.199	0.145	17.29		0.083	0.014	309.92		0.000	0.0000	0.223
$600,000	1.38		0.590	0.008	0.05		0.920	0.054	3.61		0.151	0.111	20.74		0.061	0.010	371.90		0.000	0.0000	0.183
$700,000	1.61		0.546	0.007	0.06		0.906	0.053	4.21		0.115	0.084	24.20		0.046	0.008	433.88		0.000	0.0000	0.152
$800,000	1.84		0.505	0.007	0.06		0.892	0.053	4.81		0.087	0.064	27.66		0.033	0.006	495.86		0.000	0.0000	0.130
$900,000	2.07		0.469	0.006	0.07		0.878	0.052	5.41		0.066	0.049	31.12		0.025	0.004	557.85		0.000	0.0000	0.111
$1,000,000	2.30		0.4328	0.0058	0.08		0.8634	0.0509	6.01		0.0508	0.0371	34.57		0.0151	0.0025	619.83		0.0000	0.0000	0.0963
$2,000,000	4.59		0.2212	0.0030	0.16		0.7201	0.0424	12.02		0.0043	0.0031	69.15		0.0012	0.0002	1,239.66		0.0000	0.0000	0.0487
$3,000,000	6.89		0.1283	0.0017	0.24		0.5925	0.0349	18.03		0.0005	0.0003	103.72		0.0001	0.0000	1,859.49		0.0000	0.0000	0.0369
$4,000,000	9.18		0.0811	0.0011	0.32		0.4843	0.0285	24.04		0.0001	0.0001	138.30		0.0001	0.0000	2,479.32		0.0000	0.0000	0.0297
$5,000,000	11.48		0.0539	0.0007	0.40		0.3920	0.0231	30.05		0.0000	0.0000	172.87		0.0000	0.0000	3,099.16		0.0000	0.0000	0.0238
$6,000,000	13.78		0.0365	0.0005	0.48		0.3126	0.0184	36.05		0.0000	0.0000	207.45		0.0000	0.0000	3,718.99		0.0000	0.0000	0.0189
$7,000,000	16.07		0.0246	0.0003	0.56		0.2440	0.0144	42.06		0.0000	0.0000	242.02		0.0000	0.0000	4,338.82		0.0000	0.0000	0.0147
$8,000,000	18.37		0.0159	0.0002	0.64		0.1843	0.0109	48.07		0.0000	0.0000	276.60		0.0000	0.0000	4,958.65		0.0000	0.0000	0.0111
$9,000,000	20.67		0.0095	0.0001	0.72		0.1327	0.0078	54.08		0.0000	0.0000	311.17		0.0000	0.0000	5,578.48		0.0000	0.0000	0.0079
$10,000,000	22.96		0.0046	0.0001	0.80		0.0884	0.0052	60.09		0.0000	0.0000	345.75		0.0000	0.0000	6,198.31		0.0000	0.0000	0.0053

Death Average Cost Per Case	$435,511
P.T. Average Cost Per Case	$12,478,393
P.P Average Cost Per Case	$166,415
T.T. Average Cost Per Case	$28,923

Effective:12/1/26

DELAWARE

Excess Loss Factors Calculation
Hazard Group F

	DEATH				P.T				PP				T.T				M.O				
LOSS LIMIT	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.	AVE. EX. RAT.
$10,000	0.02	0.014	0.991	0.013	0.00	0.080	0.999	0.080	0.05	0.747	0.952	0.711	0.33	0.136	0.794	0.108	5.57	0.024	0.174	0.0041	0.916
$15,000	0.03		0.987	0.013	0.00		0.999	0.080	0.08		0.930	0.694	0.49		0.726	0.099	8.35		0.118	0.0028	0.889
$20,000	0.04		0.982	0.013	0.00		0.998	0.080	0.11		0.908	0.678	0.66		0.670	0.091	11.14		0.088	0.0021	0.864
$25,000	0.05		0.978	0.013	0.00		0.998	0.080	0.13		0.887	0.662	0.82		0.622	0.084	13.92		0.069	0.0016	0.841
$30,000	0.06		0.974	0.013	0.00		0.997	0.080	0.16		0.866	0.647	0.99		0.582	0.079	16.70		0.056	0.0013	0.820
$35,000	0.07		0.969	0.013	0.00		0.997	0.080	0.19		0.846	0.632	1.15		0.546	0.074	19.49		0.046	0.0011	0.800
$40,000	0.08		0.965	0.013	0.00		0.996	0.080	0.21		0.828	0.618	1.32		0.514	0.070	22.27		0.039	0.0009	0.782
$50,000	0.11		0.956	0.013	0.00		0.995	0.080	0.27		0.791	0.591	1.64		0.459	0.062	27.84		0.030	0.0007	0.747
$75,000	0.16		0.934	0.013	0.01		0.993	0.080	0.40		0.711	0.531	2.47		0.363	0.049	41.76		0.018	0.0004	0.673
$100,000	0.21		0.912	0.012	0.01		0.990	0.079	0.53		0.644	0.481	3.29		0.304	0.041	55.68		0.012	0.0003	0.613
$125,000	0.26		0.890	0.012	0.01		0.988	0.079	0.67		0.587	0.438	4.11		0.265	0.036	69.60		0.009	0.0002	0.565
$150,000	0.32		0.868	0.012	0.01		0.985	0.079	0.80		0.537	0.401	4.93		0.236	0.032	83.52		0.006	0.0001	0.524
$175,000	0.37		0.847	0.011	0.01		0.983	0.079	0.93		0.495	0.370	5.76		0.215	0.029	97.44		0.003	0.0001	0.489
$200,000	0.42		0.828	0.011	0.01		0.980	0.079	1.07		0.460	0.343	6.58		0.197	0.027	111.36		0.002	0.0000	0.460
$225,000	0.47		0.810	0.011	0.02		0.977	0.078	1.20		0.429	0.321	7.40		0.182	0.025	125.28		0.001	0.0000	0.435
$250,000	0.53		0.793	0.011	0.02		0.975	0.078	1.33		0.403	0.301	8.22		0.169	0.023	139.20		0.000	0.0000	0.413
$275,000	0.58		0.778	0.011	0.02		0.972	0.078	1.47		0.380	0.284	9.04		0.158	0.021	153.12		0.000	0.0000	0.394
$300,000	0.63		0.763	0.010	0.02		0.970	0.078	1.60		0.359	0.268	9.87		0.148	0.020	167.04		0.000	0.0000	0.376
$325,000	0.69		0.750	0.010	0.02		0.967	0.078	1.73		0.340	0.254	10.69		0.140	0.019	180.96		0.000	0.0000	0.361
$350,000	0.74		0.736	0.010	0.02		0.965	0.077	1.87		0.323	0.241	11.51		0.131	0.018	194.88		0.000	0.0000	0.346
$375,000	0.79		0.723	0.010	0.03		0.962	0.077	2.00		0.306	0.229	12.33		0.124	0.017	208.80		0.000	0.0000	0.333
$400,000	0.84		0.710	0.010	0.03		0.959	0.077	2.13		0.290	0.217	13.16		0.116	0.016	222.72		0.000	0.0000	0.320
$425,000	0.90		0.698	0.009	0.03		0.957	0.077	2.26		0.275	0.205	13.98		0.109	0.015	236.65		0.000	0.0000	0.306
$450,000	0.95		0.685	0.009	0.03		0.954	0.077	2.40		0.260	0.194	14.80		0.102	0.014	250.57		0.000	0.0000	0.294
$475,000	1.00		0.673	0.009	0.03		0.951	0.076	2.53		0.246	0.183	15.62		0.096	0.013	264.49		0.000	0.0000	0.281
$500,000	1.05		0.660	0.009	0.03		0.949	0.076	2.66		0.232	0.173	16.45		0.089	0.012	278.41		0.000	0.0000	0.270
$600,000	1.27		0.614	0.008	0.04		0.938	0.075	3.20		0.183	0.136	19.73		0.067	0.009	334.09		0.000	0.0000	0.228
$700,000	1.48		0.572	0.008	0.05		0.927	0.074	3.73		0.144	0.107	23.02		0.051	0.007	389.77		0.000	0.0000	0.196
$800,000	1.69		0.532	0.007	0.05		0.916	0.073	4.26		0.113	0.084	26.31		0.038	0.005	445.45		0.000	0.0000	0.169
$900,000	1.90		0.496	0.007	0.06		0.904	0.073	4.80		0.088	0.066	29.60		0.028	0.004	501.13		0.000	0.0000	0.150
$1,000,000	2.11		0.4636	0.0063	0.07		0.8929	0.0717	5.33		0.0691	0.0516	32.89		0.0220	0.0030	556.81		0.0000	0.0000	0.1326
$2,000,000	4.22		0.2459	0.0033	0.14		0.7756	0.0622	10.66		0.0073	0.0055	65.78		0.0016	0.0002	1,113.62		0.0000	0.0000	0.0712
$3,000,000	6.33		0.1464	0.0020	0.20		0.6638	0.0533	15.99		0.0011	0.0008	98.67		0.0002	0.0000	1,670.44		0.0000	0.0000	0.0561
$4,000,000	8.44		0.0945	0.0013	0.27		0.5651	0.0454	21.32		0.0002	0.0002	131.56		0.0001	0.0000	2,227.25		0.0000	0.0000	0.0469
$5,000,000	10.55		0.0642	0.0009	0.34		0.4784	0.0384	26.65		0.0001	0.0001	164.45		0.0000	0.0000	2,784.06		0.0000	0.0000	0.0394
$6,000,000	12.66		0.0447	0.0006	0.41		0.4017	0.0322	31.98		0.0000	0.0000	197.34		0.0000	0.0000	3,340.87		0.0000	0.0000	0.0328
$7,000,000	14.77		0.0314	0.0004	0.47		0.3335	0.0268	37.31		0.0000	0.0000	230.23		0.0000	0.0000	3,897.69		0.0000	0.0000	0.0272
$8,000,000	16.87		0.0215	0.0003	0.54		0.2727	0.0219	42.63		0.0000	0.0000	263.12		0.0000	0.0000	4,454.50		0.0000	0.0000	0.0222
$9,000,000	18.98		0.0142	0.0002	0.61		0.2184	0.0175	47.96		0.0000	0.0000	296.01		0.0000	0.0000	5,011.31		0.0000	0.0000	0.0177
$10,000,000	21.09		0.0086	0.0001	0.68		0.1701	0.0137	53.29		0.0000	0.0000	328.90		0.0000	0.0000	5,568.12		0.0000	0.0000	0.0138

Death Average Cost Per Case	$474,090
P.T. Average Cost Per Case	$14,813,370
P.P Average Cost Per Case	$187,640
T.T. Average Cost Per Case	$30,404

Effective:12/1/26

DELAWARE

Excess Loss Factors Calculation
Hazard Group G

	DEATH				P.T.				PP				TT				M.O				
LOSS LIMIT	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.	AVE. EX. RAT.
$10,000	0.02	0.014	0.992	0.013	0.00	0.108	0.999	0.108	0.05	0.762	0.958	0.730	0.31	0.100	0.801	0.080	5.00	0.016	0.191	0.0031	0.934
$15,000	0.03		0.988	0.013	0.00		0.999	0.108	0.07		0.937	0.714	0.47		0.735	0.074	7.50		0.132	0.0021	0.911
$20,000	0.04		0.984	0.013	0.00		0.999	0.108	0.09		0.918	0.699	0.63		0.680	0.068	10.00		0.098	0.0016	0.890
$25,000	0.05		0.980	0.013	0.00		0.998	0.108	0.12		0.899	0.685	0.78		0.633	0.064	12.51		0.077	0.0013	0.871
$30,000	0.06		0.976	0.013	0.00		0.998	0.108	0.14		0.880	0.671	0.94		0.593	0.059	15.01		0.063	0.0010	0.852
$35,000	0.07		0.972	0.013	0.00		0.997	0.108	0.17		0.862	0.657	1.10		0.558	0.056	17.51		0.053	0.0009	0.835
$40,000	0.08		0.968	0.013	0.00		0.997	0.108	0.19		0.845	0.644	1.25		0.526	0.053	20.01		0.045	0.0007	0.819
$50,000	0.10		0.960	0.013	0.00		0.996	0.108	0.24		0.812	0.618	1.56		0.471	0.047	25.01		0.034	0.0006	0.787
$75,000	0.15		0.940	0.013	0.00		0.995	0.108	0.35		0.737	0.562	2.35		0.374	0.038	37.52		0.020	0.0003	0.721
$100,000	0.19		0.920	0.012	0.01		0.993	0.107	0.47		0.674	0.513	3.13		0.313	0.031	50.02		0.014	0.0002	0.663
$125,000	0.24		0.900	0.012	0.01		0.991	0.107	0.59		0.619	0.471	3.91		0.273	0.027	62.53		0.010	0.0002	0.617
$150,000	0.29		0.880	0.012	0.01		0.989	0.107	0.71		0.570	0.435	4.69		0.244	0.024	75.03		0.007	0.0001	0.578
$175,000	0.34		0.860	0.012	0.01		0.987	0.107	0.83		0.529	0.403	5.48		0.222	0.022	87.54		0.005	0.0001	0.544
$200,000	0.39		0.841	0.011	0.01		0.985	0.107	0.95		0.492	0.375	6.26		0.204	0.020	100.04		0.003	0.0000	0.513
$225,000	0.44		0.824	0.011	0.01		0.983	0.106	1.06		0.461	0.351	7.04		0.189	0.019	112.55		0.001	0.0000	0.487
$250,000	0.48		0.808	0.011	0.01		0.981	0.106	1.18		0.434	0.330	7.82		0.175	0.018	125.05		0.001	0.0000	0.465
$275,000	0.53		0.793	0.011	0.02		0.979	0.106	1.30		0.410	0.312	8.60		0.164	0.016	137.56		0.000	0.0000	0.445
$300,000	0.58		0.779	0.011	0.02		0.978	0.106	1.42		0.389	0.296	9.39		0.154	0.015	150.06		0.000	0.0000	0.428
$325,000	0.63		0.765	0.010	0.02		0.976	0.106	1.54		0.370	0.282	10.17		0.145	0.015	162.57		0.000	0.0000	0.413
$350,000	0.68		0.753	0.010	0.02		0.974	0.105	1.65		0.352	0.268	10.95		0.137	0.014	175.07		0.000	0.0000	0.397
$375,000	0.73		0.741	0.010	0.02		0.972	0.105	1.77		0.336	0.256	11.73		0.129	0.013	187.58		0.000	0.0000	0.384
$400,000	0.78		0.729	0.010	0.02		0.970	0.105	1.89		0.320	0.244	12.51		0.122	0.012	200.08		0.000	0.0000	0.371
$425,000	0.82		0.717	0.010	0.02		0.968	0.105	2.01		0.306	0.233	13.30		0.115	0.012	212.59		0.000	0.0000	0.360
$450,000	0.87		0.705	0.010	0.03		0.966	0.104	2.13		0.292	0.222	14.08		0.108	0.011	225.09		0.000	0.0000	0.347
$475,000	0.92		0.694	0.009	0.03		0.964	0.104	2.25		0.278	0.212	14.86		0.102	0.010	237.60		0.000	0.0000	0.335
$500,000	0.97		0.682	0.009	0.03		0.962	0.104	2.36		0.265	0.202	15.64		0.095	0.010	250.10		0.000	0.0000	0.325
$600,000	1.16		0.638	0.009	0.03		0.954	0.103	2.84		0.216	0.164	18.77		0.073	0.007	300.12		0.000	0.0000	0.283
$700,000	1.36		0.597	0.008	0.04		0.945	0.102	3.31		0.175	0.133	21.90		0.056	0.006	350.14		0.000	0.0000	0.249
$800,000	1.55		0.560	0.008	0.05		0.937	0.101	3.78		0.141	0.107	25.03		0.043	0.004	400.16		0.000	0.0000	0.220
$900,000	1.74		0.525	0.007	0.05		0.928	0.100	4.25		0.114	0.087	28.16		0.032	0.003	450.18		0.000	0.0000	0.197
$1,000,000	1.94		0.4924	0.0066	0.06		0.9195	0.0995	4.73		0.0917	0.0698	31.29		0.0253	0.0025	500.20		0.0000	0.0000	0.1784
$2,000,000	3.88		0.2731	0.0037	0.11		0.8277	0.0895	9.45		0.0120	0.0092	62.57		0.0020	0.0002	1,000.40		0.0000	0.0000	0.1026
$3,000,000	5.81		0.1669	0.0023	0.17		0.7337	0.0794	14.18		0.0020	0.0015	93.86		0.0002	0.0000	1,500.60		0.0000	0.0000	0.0832
$4,000,000	7.75		0.1101	0.0015	0.23		0.6467	0.0700	18.91		0.0004	0.0003	125.15		0.0001	0.0000	2,000.80		0.0000	0.0000	0.0718
$5,000,000	9.69		0.0763	0.0010	0.28		0.5676	0.0614	23.63		0.0001	0.0001	156.44		0.0000	0.0000	2,501.01		0.0000	0.0000	0.0625
$6,000,000	11.63		0.0545	0.0007	0.34		0.4958	0.0536	28.36		0.0000	0.0000	187.72		0.0000	0.0000	3,001.21		0.0000	0.0000	0.0543
$7,000,000	13.56		0.0395	0.0005	0.40		0.4304	0.0466	33.09		0.0000	0.0000	219.01		0.0000	0.0000	3,501.41		0.0000	0.0000	0.0471
$8,000,000	15.50		0.0285	0.0004	0.45		0.3706	0.0401	37.81		0.0000	0.0000	250.30		0.0000	0.0000	4,001.61		0.0000	0.0000	0.0405
$9,000,000	17.44		0.0201	0.0003	0.51		0.3157	0.0342	42.54		0.0000	0.0000	281.59		0.0000	0.0000	4,501.81		0.0000	0.0000	0.0345
$10,000,000	19.38		0.0135	0.0002	0.57		0.2655	0.0287	47.27		0.0000	0.0000	312.87		0.0000	0.0000	5,002.01		0.0000	0.0000	0.0289

Death Average Cost Per Case	$516,087
P.T. Average Cost Per Case	$17,585,272
P.P Average Cost Per Case	$211,573
T.T. Average Cost Per Case	$31,962

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						
									TCR	0.7519											
	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	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
	Pg2	Pg3	Pg4	Pg5	Pg6	Pg7	Pg8	(1)*TCR	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*TCR	(7)*TCR		Columns (8)~(14) + 0.005 (Max Adj = 1/2 ELF)					
$10,000	0.826	0.859	0.862	0.885	0.901	0.916	0.934	0.621	0.646	0.648	0.665	0.677	0.689	0.702	0.626	0.651	0.653	0.670	0.682	0.694	0.707
$15,000	0.780	0.818	0.822	0.851	0.870	0.889	0.911	0.586	0.615	0.618	0.640	0.654	0.668	0.685	0.591	0.620	0.623	0.645	0.659	0.673	0.690
$20,000	0.740	0.783	0.788	0.821	0.841	0.864	0.890	0.556	0.589	0.592	0.617	0.632	0.650	0.669	0.561	0.594	0.597	0.622	0.637	0.655	0.674
$25,000	0.705	0.752	0.757	0.794	0.816	0.841	0.871	0.530	0.565	0.569	0.597	0.614	0.632	0.655	0.535	0.570	0.574	0.602	0.619	0.637	0.660
$30,000	0.673	0.724	0.731	0.769	0.792	0.820	0.852	0.506	0.544	0.550	0.578	0.596	0.617	0.641	0.511	0.549	0.555	0.583	0.601	0.622	0.646
$35,000	0.644	0.698	0.706	0.747	0.770	0.800	0.835	0.484	0.525	0.531	0.562	0.579	0.602	0.628	0.489	0.530	0.536	0.567	0.584	0.607	0.633
$40,000	0.617	0.673	0.680	0.724	0.749	0.782	0.819	0.464	0.506	0.511	0.544	0.563	0.588	0.616	0.469	0.511	0.516	0.549	0.568	0.593	0.621
$50,000	0.570	0.630	0.638	0.685	0.711	0.747	0.787	0.429	0.474	0.480	0.515	0.535	0.562	0.592	0.434	0.479	0.485	0.520	0.540	0.567	0.597
$75,000	0.478	0.543	0.552	0.604	0.631	0.673	0.721	0.359	0.408	0.415	0.454	0.474	0.506	0.542	0.364	0.413	0.420	0.459	0.479	0.511	0.547
$100,000	0.412	0.479	0.485	0.541	0.569	0.613	0.663	0.310	0.360	0.365	0.407	0.428	0.461	0.499	0.315	0.365	0.370	0.412	0.433	0.466	0.504
$125,000	0.363	0.431	0.435	0.491	0.518	0.565	0.617	0.273	0.324	0.327	0.369	0.389	0.425	0.464	0.278	0.329	0.332	0.374	0.394	0.430	0.469
$150,000	0.328	0.393	0.395	0.451	0.478	0.524	0.578	0.247	0.295	0.297	0.339	0.359	0.394	0.435	0.252	0.300	0.302	0.344	0.364	0.399	0.440
$175,000	0.299	0.363	0.364	0.417	0.443	0.489	0.544	0.225	0.273	0.274	0.314	0.333	0.368	0.409	0.230	0.278	0.279	0.319	0.338	0.373	0.414
$200,000	0.272	0.336	0.337	0.390	0.413	0.460	0.513	0.205	0.253	0.253	0.293	0.311	0.346	0.386	0.210	0.258	0.258	0.298	0.316	0.351	0.391
$225,000	0.249	0.315	0.315	0.368	0.390	0.435	0.487	0.187	0.237	0.237	0.277	0.293	0.327	0.366	0.192	0.242	0.242	0.282	0.298	0.332	0.371
$250,000	0.228	0.295	0.293	0.346	0.369	0.413	0.465	0.171	0.222	0.220	0.260	0.277	0.311	0.350	0.176	0.227	0.225	0.265	0.282	0.316	0.355
$275,000	0.207	0.275	0.275	0.327	0.350	0.394	0.445	0.156	0.207	0.207	0.246	0.263	0.296	0.335	0.161	0.212	0.212	0.251	0.268	0.301	0.340
$300,000	0.189	0.256	0.257	0.311	0.333	0.376	0.428	0.142	0.192	0.193	0.234	0.250	0.283	0.322	0.147	0.197	0.198	0.239	0.255	0.288	0.327
$325,000	0.173	0.238	0.240	0.296	0.317	0.361	0.413	0.130	0.179	0.180	0.223	0.238	0.271	0.311	0.135	0.184	0.185	0.228	0.243	0.276	0.316
$350,000	0.158	0.224	0.225	0.278	0.301	0.346	0.397	0.119	0.168	0.169	0.209	0.226	0.260	0.299	0.124	0.173	0.174	0.214	0.231	0.265	0.304
$375,000	0.144	0.208	0.209	0.264	0.288	0.333	0.384	0.108	0.156	0.157	0.199	0.217	0.250	0.289	0.113	0.161	0.162	0.204	0.222	0.255	0.294
$400,000	0.131	0.195	0.195	0.251	0.273	0.320	0.371	0.098	0.147	0.147	0.189	0.205	0.241	0.279	0.103	0.152	0.152	0.194	0.210	0.246	0.284
$425,000	0.120	0.182	0.182	0.236	0.259	0.306	0.360	0.090	0.137	0.137	0.177	0.195	0.230	0.271	0.095	0.142	0.142	0.182	0.200	0.235	0.276
$450,000	0.108	0.171	0.170	0.224	0.246	0.294	0.347	0.081	0.129	0.128	0.168	0.185	0.221	0.261	0.086	0.134	0.133	0.173	0.190	0.226	0.266
$475,000	0.099	0.162	0.158	0.212	0.235	0.281	0.335	0.074	0.122	0.119	0.159	0.177	0.211	0.252	0.079	0.127	0.124	0.164	0.182	0.216	0.257
$500,000	0.091	0.152	0.149	0.201	0.223	0.270	0.325	0.068	0.114	0.112	0.151	0.168	0.203	0.244	0.073	0.119	0.117	0.156	0.173	0.208	0.249
$600,000	0.066	0.120	0.114	0.165	0.183	0.228	0.283	0.050	0.090	0.086	0.124	0.138	0.171	0.213	0.055	0.095	0.091	0.129	0.143	0.176	0.218
$700,000	0.048	0.100	0.090	0.137	0.152	0.196	0.249	0.036	0.075	0.068	0.103	0.114	0.147	0.187	0.041	0.080	0.073	0.108	0.119	0.152	0.192
$800,000	0.037	0.085	0.073	0.116	0.130	0.169	0.220	0.028	0.064	0.055	0.087	0.098	0.127	0.165	0.033	0.069	0.060	0.092	0.103	0.132	0.170
$900,000	0.030	0.074	0.061	0.102	0.111	0.150	0.197	0.023	0.056	0.046	0.077	0.083	0.113	0.148	0.028	0.061	0.051	0.082	0.088	0.118	0.153
$1,000,000	0.0248	0.0665	0.0517	0.0881	0.0963	0.1326	0.1784	0.0186	0.0500	0.0389	0.0662	0.0724	0.0997	0.1341	0.0236	0.0550	0.0439	0.0712	0.0774	0.1047	0.1391
$2,000,000	0.0145	0.0400	0.0316	0.0559	0.0623	0.0911	0.1274	0.0109	0.0301	0.0238	0.0420	0.0468	0.0685	0.0958	0.0159	0.0351	0.0288	0.0470	0.0518	0.0735	0.1008
$3,000,000	0.0107	0.0296	0.0236	0.0430	0.0486	0.0737	0.1065	0.0080	0.0223	0.0177	0.0323	0.0365	0.0554	0.0801	0.0120	0.0273	0.0227	0.0373	0.0415	0.0604	0.0851
$4,000,000	0.0084	0.0236	0.0191	0.0352	0.0405	0.0633	0.0935	0.0063	0.0177	0.0144	0.0265	0.0305	0.0476	0.0703	0.0095	0.0227	0.0194	0.0315	0.0355	0.0526	0.0753
$5,000,000	0.0069	0.0197	0.0159	0.0300	0.0351	0.0557	0.0840	0.0052	0.0148	0.0120	0.0226	0.0264	0.0419	0.0632	0.0078	0.0198	0.0170	0.0276	0.0314	0.0469	0.0682
$6,000,000	0.0058	0.0165	0.0136	0.0260	0.0308	0.0497	0.0765	0.0044	0.0124	0.0102	0.0195	0.0232	0.0374	0.0575	0.0066	0.0174	0.0152	0.0245	0.0282	0.0424	0.0625
$7,000,000	0.0049	0.0142	0.0118	0.0229	0.0273	0.0450	0.0703	0.0037	0.0107	0.0089	0.0172	0.0205	0.0338	0.0529	0.0056	0.0157	0.0134	0.0222	0.0255	0.0388	0.0579
$8,000,000	0.0042	0.0122	0.0104	0.0204	0.0246	0.0408	0.0649	0.0032	0.0092	0.0078	0.0153	0.0185	0.0307	0.0488	0.0048	0.0138	0.0117	0.0203	0.0235	0.0357	0.0538
$9,000,000	0.0035	0.0107	0.0092	0.0181	0.0222	0.0375	0.0601	0.0026	0.0080	0.0069	0.0136	0.0167	0.0282	0.0452	0.0039	0.0120	0.0104	0.0186	0.0217	0.0332	0.0502
$10,000,000	0.0030	0.0091	0.0081	0.0162	0.0201	0.0345	0.0560	0.0023	0.0068	0.0061	0.0122	0.0151	0.0259	0.0421	0.0035	0.0102	0.0092	0.0172	0.0201	0.0309	0.0471

* 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: 12/1/26
Excess Loss (Pure Premium) Factors

Per Accident Limit	2026 Excess Loss Factors*							2025 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	0.626	0.651	0.653	0.670	0.682	0.694	0.707	0.626	0.654	0.654	0.673	0.684	0.696	0.712	0.0%	-0.5%	-0.2%	-0.4%	-0.3%	-0.3%	-0.7%
$15,000	0.591	0.620	0.623	0.645	0.659	0.673	0.690	0.591	0.626	0.626	0.649	0.663	0.678	0.697	0.0%	-1.0%	-0.5%	-0.6%	-0.6%	-0.7%	-1.0%
$20,000	0.561	0.594	0.597	0.622	0.637	0.655	0.674	0.563	0.602	0.601	0.629	0.642	0.660	0.683	-0.4%	-1.3%	-0.7%	-1.1%	-0.8%	-0.8%	-1.3%
$25,000	0.535	0.570	0.576	0.602	0.619	0.637	0.660	0.537	0.581	0.579	0.610	0.624	0.645	0.671	-0.4%	-1.9%	-0.5%	-1.3%	-0.8%	-1.2%	-1.6%
$30,000	0.511	0.549	0.555	0.583	0.601	0.622	0.646	0.515	0.562	0.560	0.594	0.609	0.631	0.658	-0.8%	-2.3%	-0.9%	-1.9%	-1.3%	-1.4%	-1.8%
$35,000	0.489	0.530	0.536	0.566	0.584	0.607	0.633	0.494	0.544	0.542	0.578	0.594	0.618	0.648	-1.0%	-2.6%	-1.1%	-2.1%	-1.7%	-1.8%	-2.3%
$40,000	0.469	0.511	0.516	0.549	0.568	0.593	0.621	0.474	0.529	0.525	0.563	0.579	0.606	0.638	-1.1%	-3.4%	-1.7%	-2.5%	-1.9%	-2.1%	-2.7%
$50,000	0.434	0.479	0.485	0.520	0.540	0.567	0.597	0.442	0.500	0.496	0.537	0.554	0.583	0.618	-1.8%	-4.2%	-2.2%	-3.2%	-2.5%	-2.7%	-3.4%
$75,000	0.364	0.413	0.420	0.459	0.479	0.511	0.547	0.381	0.446	0.439	0.486	0.503	0.537	0.578	-4.5%	-7.4%	-4.3%	-5.6%	-4.8%	-4.8%	-5.4%
$100,000	0.315	0.365	0.370	0.412	0.433	0.466	0.504	0.336	0.405	0.398	0.447	0.464	0.500	0.545	-6.3%	-9.9%	-7.0%	-7.8%	-6.7%	-6.8%	-7.5%
$125,000	0.278	0.329	0.332	0.374	0.394	0.430	0.469	0.304	0.375	0.364	0.416	0.433	0.471	0.517	-8.6%	-12.3%	-8.8%	-10.1%	-9.0%	-8.7%	-9.3%
$150,000	0.252	0.300	0.302	0.344	0.364	0.399	0.440	0.280	0.351	0.338	0.391	0.407	0.446	0.495	-10.0%	-14.5%	-10.7%	-12.0%	-10.6%	-10.5%	-11.1%
$175,000	0.230	0.278	0.279	0.319	0.338	0.373	0.414	0.260	0.333	0.318	0.371	0.385	0.425	0.475	-11.5%	-16.5%	-12.3%	-14.0%	-12.2%	-12.2%	-12.8%
$200,000	0.210	0.258	0.258	0.298	0.316	0.351	0.391	0.243	0.318	0.300	0.354	0.368	0.407	0.458	-13.6%	-18.9%	-14.0%	-15.8%	-14.1%	-13.8%	-14.6%
$225,000	0.192	0.242	0.242	0.282	0.298	0.332	0.371	0.225	0.303	0.285	0.339	0.353	0.392	0.444	-14.7%	-20.1%	-15.1%	-16.8%	-15.6%	-15.3%	-16.4%
$250,000	0.176	0.227	0.225	0.265	0.282	0.316	0.355	0.209	0.288	0.270	0.327	0.339	0.379	0.430	-15.8%	-21.2%	-16.7%	-19.0%	-16.8%	-16.6%	-17.4%
$275,000	0.161	0.212	0.212	0.252	0.268	0.301	0.340	0.194	0.274	0.258	0.315	0.329	0.369	0.418	-17.0%	-22.6%	-17.8%	-20.0%	-18.5%	-18.4%	-18.7%
$300,000	0.147	0.197	0.198	0.240	0.255	0.288	0.327	0.179	0.260	0.245	0.303	0.318	0.358	0.409	-17.9%	-24.2%	-19.2%	-20.8%	-19.8%	-19.6%	-20.0%
$325,000	0.135	0.184	0.185	0.227	0.243	0.276	0.316	0.166	0.248	0.233	0.292	0.308	0.348	0.400	-18.7%	-25.8%	-20.6%	-22.3%	-21.1%	-20.7%	-21.0%
$350,000	0.124	0.173	0.174	0.214	0.231	0.265	0.304	0.153	0.235	0.220	0.280	0.297	0.338	0.391	-19.0%	-26.4%	-20.9%	-23.6%	-22.2%	-21.6%	-22.3%
$375,000	0.113	0.163	0.163	0.204	0.221	0.255	0.294	0.143	0.223	0.209	0.270	0.287	0.329	0.382	-21.0%	-26.9%	-22.0%	-24.4%	-23.0%	-22.5%	-23.0%
$400,000	0.103	0.152	0.152	0.194	0.210	0.245	0.284	0.132	0.211	0.198	0.259	0.276	0.319	0.374	-22.0%	-28.0%	-23.2%	-25.1%	-23.9%	-23.2%	-24.1%
$425,000	0.095	0.142	0.142	0.183	0.200	0.235	0.275	0.122	0.200	0.187	0.249	0.266	0.310	0.366	-22.1%	-29.0%	-24.1%	-26.5%	-24.8%	-24.2%	-24.9%
$450,000	0.086	0.134	0.133	0.173	0.190	0.226	0.266	0.112	0.191	0.177	0.238	0.256	0.301	0.358	-23.2%	-29.8%	-24.9%	-27.3%	-25.8%	-24.9%	-25.7%
$475,000	0.079	0.127	0.124	0.164	0.182	0.216	0.257	0.105	0.181	0.168	0.229	0.246	0.292	0.350	-24.8%	-29.8%	-26.2%	-28.4%	-26.0%	-26.0%	-26.6%
$500,000	0.073	0.119	0.117	0.156	0.173	0.208	0.249	0.097	0.172	0.160	0.219	0.236	0.283	0.342	-24.7%	-30.8%	-26.9%	-28.8%	-26.7%	-26.5%	-27.2%
$600,000	0.055	0.095	0.091	0.129	0.143	0.176	0.218	0.073	0.141	0.129	0.186	0.203	0.249	0.311	-24.7%	-32.6%	-29.5%	-30.6%	-29.6%	-29.3%	-29.9%
$700,000	0.041	0.080	0.073	0.108	0.119	0.152	0.192	0.056	0.118	0.105	0.158	0.175	0.221	0.282	-26.8%	-32.2%	-30.5%	-31.6%	-32.0%	-31.2%	-31.9%
$800,000	0.033	0.069	0.060	0.092	0.103	0.132	0.170	0.043	0.100	0.088	0.137	0.151	0.195	0.255	-23.3%	-31.0%	-31.8%	-32.8%	-31.8%	-32.3%	-33.3%
$900,000	0.028	0.061	0.051	0.082	0.088	0.118	0.153	0.036	0.086	0.073	0.118	0.131	0.173	0.230	-22.2%	-29.1%	-30.1%	-30.5%	-32.8%	-31.8%	-33.5%
$1,000,000	0.0236	0.0550	0.0439	0.0712	0.0774	0.1047	0.1391	0.0296	0.0777	0.0635	0.1032	0.1149	0.1540	0.2101	-20.3%	-29.2%	-30.9%	-31.0%	-32.6%	-32.0%	-33.8%
$2,000,000	0.0159	0.0351	0.0288	0.0470	0.0518	0.0735	0.1008	0.0196	0.0488	0.0407	0.0671	0.0752	0.1060	0.1492	-18.9%	-28.1%	-29.2%	-30.0%	-31.1%	-30.7%	-32.4%
$3,000,000	0.0120	0.0273	0.0227	0.0373	0.0415	0.0604	0.0851	0.0157	0.0377	0.0320	0.0529	0.0595	0.0860	0.1242	-23.6%	-27.6%	-29.1%	-29.5%	-30.3%	-29.8%	-31.5%
$4,000,000	0.0095	0.0227	0.0194	0.0315	0.0355	0.0526	0.0753	0.0128	0.0315	0.0269	0.0445	0.0504	0.0741	0.1086	-25.8%	-27.9%	-27.9%	-29.2%	-29.6%	-29.0%	-30.7%
$5,000,000	0.0078	0.0198	0.0170	0.0276	0.0314	0.0469	0.0682	0.0107	0.0270	0.0234	0.0386	0.0440	0.0654	0.0971	-27.1%	-26.7%	-27.4%	-28.5%	-28.6%	-28.3%	-29.8%
$6,000,000	0.0066	0.0174	0.0152	0.0245	0.0282	0.0424	0.0625	0.0090	0.0237	0.0207	0.0342	0.0393	0.0588	0.0885	-26.7%	-26.6%	-26.6%	-28.4%	-28.2%	-27.9%	-29.4%
$7,000,000	0.0056	0.0156	0.0134	0.0222	0.0255	0.0388	0.0579	0.0079	0.0213	0.0188	0.0309	0.0355	0.0536	0.0811	-29.1%	-26.8%	-28.7%	-28.2%	-28.2%	-27.6%	-28.6%
$8,000,000	0.0048	0.0138	0.0117	0.0203	0.0235	0.0357	0.0538	0.0068	0.0193	0.0172	0.0280	0.0325	0.0491	0.0747	-29.4%	-28.5%	-32.0%	-27.5%	-27.7%	-27.3%	-28.0%
$9,000,000	0.0039	0.0120	0.0104	0.0186	0.0217	0.0332	0.0502	0.0057	0.0174	0.0157	0.0256	0.0296	0.0452	0.0696	-31.6%	-31.0%	-33.8%	-27.3%	-26.7%	-26.5%	-27.9%
$10,000,000	0.0035	0.0102	0.0092	0.0172	0.0201	0.0309	0.0471	0.0050	0.0158	0.0144	0.0236	0.0276	0.0420	0.0647	-30.0%	-35.4%	-36.1%	-27.1%	-27.2%	-26.4%	-27.2%

* Adjusted