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.

Page 1 shows excess loss factors for hazard groups A through G from Exhibit 17b in columns 1-7. Columns 8-14 are adjusted for Allocated Loss Adjustment Expenses. Columns 15-21 are further adjusted +0.005 up to a maximum of 1.5 x ELF.

Page 2 shows the final excess ratios for hazard groups A through G compared with last year’s filing.

These factors are applicable to voluntary market loss costs.

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

	DE Hazard Group Excess Loss Factors							ELF adjusted for LBA's							ELF adjusted for LBA's & Risk Load						
Loss									TCR	0.8854											
Limitation	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	(1)*TCR	(2)*TCR	(3)*TCR	(4)*TCR	(5)*TCR	(6)*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	0.731	0.761	0.763	0.784	0.798	0.811	0.827	0.736	0.766	0.768	0.789	0.803	0.816	0.832
$15,000	0.780	0.818	0.822	0.851	0.870	0.889	0.911	0.691	0.724	0.728	0.753	0.770	0.787	0.807	0.696	0.729	0.733	0.758	0.775	0.792	0.812
$20,000	0.740	0.783	0.788	0.821	0.841	0.864	0.890	0.655	0.693	0.698	0.727	0.745	0.765	0.788	0.660	0.698	0.703	0.732	0.750	0.770	0.793
$25,000	0.705	0.752	0.757	0.794	0.816	0.841	0.871	0.624	0.666	0.670	0.703	0.722	0.745	0.771	0.629	0.671	0.675	0.708	0.727	0.750	0.776
$30,000	0.673	0.724	0.731	0.769	0.792	0.820	0.852	0.596	0.641	0.647	0.681	0.701	0.726	0.754	0.601	0.646	0.652	0.686	0.706	0.731	0.759
$35,000	0.644	0.698	0.706	0.747	0.770	0.800	0.835	0.570	0.618	0.625	0.661	0.682	0.708	0.739	0.575	0.623	0.630	0.666	0.687	0.713	0.744
$40,000	0.617	0.673	0.680	0.724	0.749	0.782	0.819	0.546	0.596	0.602	0.641	0.663	0.692	0.725	0.551	0.601	0.607	0.646	0.668	0.697	0.730
$50,000	0.570	0.630	0.638	0.685	0.711	0.747	0.787	0.505	0.558	0.565	0.606	0.630	0.661	0.697	0.510	0.563	0.570	0.611	0.635	0.666	0.702
$75,000	0.478	0.543	0.552	0.604	0.631	0.673	0.721	0.423	0.481	0.489	0.535	0.559	0.596	0.638	0.428	0.486	0.494	0.540	0.564	0.601	0.643
$100,000	0.412	0.479	0.485	0.541	0.569	0.613	0.663	0.365	0.424	0.429	0.479	0.504	0.543	0.587	0.370	0.429	0.434	0.484	0.509	0.548	0.592
$125,000	0.363	0.431	0.435	0.491	0.518	0.565	0.617	0.321	0.382	0.385	0.435	0.459	0.500	0.546	0.326	0.387	0.390	0.440	0.464	0.505	0.551
$150,000	0.328	0.393	0.395	0.451	0.478	0.524	0.578	0.290	0.348	0.350	0.399	0.423	0.464	0.512	0.295	0.353	0.355	0.404	0.428	0.469	0.517
$175,000	0.299	0.363	0.364	0.417	0.443	0.489	0.544	0.265	0.321	0.322	0.369	0.392	0.433	0.482	0.270	0.326	0.327	0.374	0.397	0.438	0.487
$200,000	0.272	0.336	0.337	0.390	0.413	0.460	0.513	0.241	0.297	0.298	0.345	0.366	0.407	0.454	0.246	0.302	0.303	0.350	0.371	0.412	0.459
$225,000	0.249	0.315	0.315	0.368	0.390	0.435	0.487	0.220	0.279	0.279	0.326	0.345	0.385	0.431	0.225	0.284	0.284	0.331	0.350	0.390	0.436
$250,000	0.228	0.295	0.293	0.346	0.369	0.413	0.465	0.202	0.261	0.259	0.306	0.327	0.366	0.412	0.207	0.266	0.264	0.311	0.332	0.371	0.417
$275,000	0.207	0.275	0.275	0.327	0.350	0.394	0.445	0.183	0.243	0.243	0.290	0.310	0.349	0.394	0.188	0.248	0.248	0.295	0.315	0.354	0.399
$300,000	0.189	0.256	0.257	0.311	0.333	0.376	0.428	0.167	0.227	0.228	0.275	0.295	0.333	0.379	0.172	0.232	0.233	0.280	0.300	0.338	0.384
$325,000	0.173	0.238	0.240	0.296	0.317	0.361	0.413	0.153	0.211	0.212	0.262	0.281	0.320	0.366	0.158	0.216	0.217	0.267	0.286	0.325	0.371
$350,000	0.158	0.224	0.225	0.278	0.301	0.346	0.397	0.140	0.198	0.199	0.246	0.267	0.306	0.352	0.145	0.203	0.204	0.251	0.272	0.311	0.357
$375,000	0.144	0.208	0.209	0.264	0.288	0.333	0.384	0.127	0.184	0.185	0.234	0.255	0.295	0.340	0.132	0.189	0.190	0.239	0.260	0.300	0.345
$400,000	0.131	0.195	0.195	0.251	0.273	0.320	0.371	0.116	0.173	0.173	0.222	0.242	0.283	0.328	0.121	0.178	0.178	0.227	0.247	0.288	0.333
$425,000	0.120	0.182	0.182	0.236	0.259	0.306	0.360	0.106	0.161	0.161	0.209	0.229	0.271	0.319	0.111	0.166	0.166	0.214	0.234	0.276	0.324
$450,000	0.108	0.171	0.170	0.224	0.246	0.294	0.347	0.096	0.151	0.151	0.198	0.218	0.260	0.307	0.101	0.156	0.156	0.203	0.223	0.265	0.312
$475,000	0.099	0.162	0.158	0.212	0.235	0.281	0.335	0.088	0.143	0.140	0.188	0.208	0.249	0.297	0.093	0.148	0.145	0.193	0.213	0.254	0.302
$500,000	0.091	0.152	0.149	0.201	0.223	0.270	0.325	0.081	0.135	0.132	0.178	0.197	0.239	0.288	0.086	0.140	0.137	0.183	0.202	0.244	0.293
$600,000	0.066	0.120	0.114	0.165	0.183	0.228	0.283	0.058	0.106	0.101	0.146	0.162	0.202	0.251	0.063	0.111	0.106	0.151	0.167	0.207	0.256
$700,000	0.048	0.100	0.090	0.137	0.152	0.196	0.249	0.042	0.089	0.080	0.121	0.135	0.174	0.220	0.047	0.094	0.085	0.126	0.140	0.179	0.225
$800,000	0.037	0.085	0.073	0.116	0.130	0.169	0.220	0.033	0.075	0.065	0.103	0.115	0.150	0.195	0.038	0.080	0.070	0.108	0.120	0.155	0.200
$900,000	0.030	0.074	0.061	0.102	0.111	0.150	0.197	0.027	0.066	0.054	0.090	0.098	0.133	0.174	0.032	0.071	0.059	0.095	0.103	0.138	0.179
$1,000,000	0.0248	0.0665	0.0517	0.0881	0.0963	0.1326	0.1784	0.0220	0.0589	0.0458	0.0780	0.0853	0.1174	0.1580	0.0270	0.0639	0.0508	0.0830	0.0903	0.1224	0.1630
$2,000,000	0.0145	0.0400	0.0316	0.0559	0.0623	0.0911	0.1274	0.0128	0.0354	0.0280	0.0495	0.0552	0.0807	0.1128	0.0178	0.0404	0.0330	0.0545	0.0602	0.0857	0.1178
$3,000,000	0.0107	0.0296	0.0236	0.0430	0.0486	0.0737	0.1065	0.0095	0.0262	0.0209	0.0381	0.0430	0.0653	0.0943	0.0143	0.0312	0.0259	0.0431	0.0480	0.0703	0.0993
$4,000,000	0.0084	0.0236	0.0191	0.0352	0.0405	0.0633	0.0935	0.0074	0.0209	0.0169	0.0312	0.0359	0.0560	0.0828	0.0111	0.0259	0.0219	0.0362	0.0409	0.0610	0.0878
$5,000,000	0.0069	0.0197	0.0159	0.0300	0.0351	0.0557	0.0840	0.0061	0.0174	0.0141	0.0266	0.0311	0.0493	0.0744	0.0092	0.0224	0.0191	0.0316	0.0361	0.0543	0.0794
$6,000,000	0.0058	0.0165	0.0136	0.0260	0.0308	0.0497	0.0765	0.0051	0.0146	0.0120	0.0230	0.0273	0.0440	0.0677	0.0077	0.0196	0.0170	0.0280	0.0323	0.0490	0.0727
$7,000,000	0.0049	0.0142	0.0118	0.0229	0.0273	0.0450	0.0703	0.0043	0.0126	0.0104	0.0203	0.0242	0.0398	0.0622	0.0065	0.0176	0.0154	0.0253	0.0292	0.0448	0.0672
$8,000,000	0.0042	0.0122	0.0104	0.0204	0.0246	0.0408	0.0649	0.0037	0.0108	0.0092	0.0181	0.0218	0.0361	0.0575	0.0056	0.0158	0.0138	0.0231	0.0268	0.0411	0.0625
$9,000,000	0.0035	0.0107	0.0092	0.0181	0.0222	0.0375	0.0601	0.0031	0.0095	0.0081	0.0160	0.0197	0.0332	0.0532	0.0047	0.0143	0.0122	0.0210	0.0247	0.0382	0.0582
$10,000,000	0.0030	0.0091	0.0081	0.0162	0.0201	0.0345	0.0560	0.0027	0.0081	0.0072	0.0143	0.0178	0.0305	0.0496	0.0041	0.0122	0.0108	0.0193	0.0228	0.0355	0.0546

* 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 with Adjustment for ALAE

Per Accident Limit	2026 Excess Loss Factors* A	B	C	D	E	F	G
$10,000	0.736	0.766	0.768	0.789	0.803	0.816	0.832
$15,000	0.696	0.729	0.733	0.758	0.775	0.792	0.812
$20,000	0.660	0.698	0.703	0.732	0.750	0.770	0.793
$25,000	0.629	0.671	0.675	0.708	0.727	0.750	0.776
$30,000	0.601	0.646	0.652	0.686	0.706	0.731	0.759
$35,000	0.575	0.623	0.630	0.666	0.687	0.713	0.744
$40,000	0.551	0.601	0.607	0.646	0.668	0.697	0.730
$50,000	0.510	0.563	0.570	0.611	0.635	0.666	0.702
$75,000	0.428	0.486	0.494	0.540	0.564	0.601	0.643
$100,000	0.370	0.429	0.434	0.484	0.509	0.548	0.592
$125,000	0.326	0.387	0.390	0.440	0.464	0.505	0.551
$150,000	0.295	0.353	0.355	0.404	0.428	0.469	0.517
$175,000	0.270	0.326	0.327	0.374	0.397	0.438	0.487
$200,000	0.246	0.302	0.303	0.350	0.371	0.412	0.459
$225,000	0.225	0.284	0.284	0.331	0.350	0.390	0.436
$250,000	0.207	0.266	0.264	0.311	0.332	0.371	0.417
$275,000	0.188	0.248	0.248	0.295	0.315	0.354	0.399
$300,000	0.172	0.232	0.233	0.280	0.300	0.338	0.384
$325,000	0.158	0.216	0.217	0.266	0.286	0.325	0.371
$350,000	0.145	0.203	0.204	0.251	0.272	0.313	0.357
$375,000	0.132	0.189	0.190	0.239	0.260	0.300	0.345
$400,000	0.121	0.178	0.178	0.227	0.247	0.288	0.333
$425,000	0.111	0.166	0.166	0.215	0.235	0.276	0.323
$450,000	0.101	0.156	0.156	0.203	0.223	0.265	0.312
$475,000	0.093	0.148	0.145	0.193	0.213	0.254	0.302
$500,000	0.086	0.140	0.137	0.183	0.202	0.244	0.293
$600,000	0.063	0.111	0.106	0.151	0.167	0.207	0.259
$700,000	0.047	0.094	0.085	0.126	0.140	0.179	0.225
$800,000	0.038	0.080	0.070	0.108	0.120	0.155	0.200
$900,000	0.032	0.071	0.059	0.095	0.103	0.138	0.179
$1,000,000	0.0270	0.0639	0.0508	0.0830	0.0903	0.1224	0.1630
$2,000,000	0.0178	0.0404	0.0330	0.0545	0.0602	0.0857	0.1178
$3,000,000	0.0143	0.0312	0.0259	0.0431	0.0480	0.0703	0.0993
$4,000,000	0.0111	0.0259	0.0219	0.0362	0.0409	0.0610	0.0878
$5,000,000	0.0092	0.0224	0.0191	0.0316	0.0361	0.0543	0.0794
$6,000,000	0.0077	0.0196	0.0170	0.0280	0.0323	0.0490	0.0727
$7,000,000	0.0065	0.0176	0.0154	0.0253	0.0292	0.0448	0.0672
$8,000,000	0.0056	0.0158	0.0138	0.0231	0.0268	0.0411	0.0625
$9,000,000	0.0047	0.0140	0.0122	0.0210	0.0247	0.0382	0.0582
$10,000,000	0.0041	0.0122	0.0108	0.0193	0.0228	0.0355	0.0546

Per Accident Limit	2025 Excess Loss Factors* A	B	C	D	E	F	G
$10,000	0.742	0.775	0.776	0.798	0.811	0.826	0.844
$15,000	0.701	0.742	0.742	0.769	0.785	0.803	0.826
$20,000	0.667	0.713	0.712	0.745	0.761	0.783	0.809
$25,000	0.636	0.688	0.686	0.723	0.740	0.764	0.795
$30,000	0.610	0.666	0.664	0.703	0.721	0.748	0.780
$35,000	0.585	0.644	0.643	0.685	0.703	0.732	0.768
$40,000	0.562	0.627	0.622	0.668	0.686	0.718	0.756
$50,000	0.523	0.593	0.587	0.636	0.657	0.691	0.733
$75,000	0.451	0.529	0.521	0.576	0.596	0.636	0.685
$100,000	0.398	0.479	0.471	0.529	0.550	0.593	0.645
$125,000	0.360	0.444	0.430	0.493	0.513	0.558	0.612
$150,000	0.331	0.416	0.400	0.463	0.482	0.529	0.587
$175,000	0.307	0.395	0.376	0.439	0.456	0.504	0.562
$200,000	0.287	0.376	0.356	0.420	0.436	0.482	0.543
$225,000	0.266	0.358	0.338	0.402	0.418	0.464	0.526
$250,000	0.247	0.341	0.320	0.388	0.402	0.449	0.510
$275,000	0.229	0.324	0.305	0.373	0.389	0.435	0.496
$300,000	0.212	0.309	0.290	0.359	0.376	0.423	0.484
$325,000	0.196	0.293	0.275	0.345	0.364	0.412	0.473
$350,000	0.181	0.278	0.260	0.331	0.351	0.400	0.463
$375,000	0.168	0.264	0.247	0.319	0.339	0.389	0.453
$400,000	0.156	0.249	0.234	0.306	0.327	0.378	0.443
$425,000	0.143	0.237	0.221	0.294	0.315	0.367	0.433
$450,000	0.133	0.225	0.209	0.281	0.303	0.356	0.424
$475,000	0.124	0.214	0.199	0.270	0.292	0.346	0.414
$500,000	0.114	0.203	0.189	0.259	0.280	0.335	0.405
$600,000	0.085	0.166	0.152	0.220	0.240	0.295	0.370
$700,000	0.066	0.140	0.124	0.186	0.207	0.261	0.334
$800,000	0.050	0.118	0.103	0.161	0.178	0.231	0.302
$900,000	0.042	0.101	0.086	0.140	0.155	0.204	0.273
$1,000,000	0.0342	0.0912	0.0744	0.1216	0.1354	0.1818	0.2484
$2,000,000	0.0223	0.0570	0.0474	0.0787	0.0883	0.1249	0.1761
$3,000,000	0.0178	0.0438	0.0370	0.0618	0.0697	0.1011	0.1465
$4,000,000	0.0151	0.0365	0.0310	0.0518	0.0589	0.0871	0.1279
$5,000,000	0.0126	0.0311	0.0269	0.0449	0.0513	0.0766	0.1143
$6,000,000	0.0107	0.0272	0.0236	0.0397	0.0457	0.0689	0.1041
$7,000,000	0.0093	0.0244	0.0214	0.0357	0.0412	0.0626	0.0953
$8,000,000	0.0081	0.0219	0.0194	0.0323	0.0376	0.0574	0.0878
$9,000,000	0.0068	0.0197	0.0178	0.0294	0.0342	0.0527	0.0817
$10,000,000	0.0059	0.0178	0.0164	0.0270	0.0318	0.0489	0.0758

Per Accident Limit	Percentage Change A	B	C	D	E	F	G
$10,000	-0.8%	-1.2%	-1.0%	-1.1%	-1.0%	-1.2%	-1.4%
$15,000	-0.7%	-1.8%	-1.2%	-1.4%	-1.3%	-1.4%	-1.7%
$20,000	-1.0%	-2.1%	-1.3%	-1.7%	-1.4%	-1.7%	-2.0%
$25,000	-1.1%	-2.5%	-1.6%	-2.1%	-1.8%	-1.8%	-2.4%
$30,000	-1.5%	-3.0%	-1.8%	-2.4%	-2.1%	-2.3%	-2.7%
$35,000	-1.7%	-3.3%	-2.0%	-2.8%	-2.3%	-2.6%	-3.1%
$40,000	-2.0%	-4.1%	-2.4%	-3.3%	-2.6%	-2.9%	-3.4%
$50,000	-2.5%	-5.1%	-2.9%	-3.9%	-3.3%	-3.6%	-4.2%
$75,000	-5.1%	-8.1%	-5.2%	-6.2%	-5.4%	-5.5%	-6.1%
$100,000	-7.0%	-10.4%	-7.9%	-8.5%	-7.5%	-7.6%	-8.2%
$125,000	-9.4%	-12.8%	-9.3%	-10.8%	-9.6%	-9.5%	-10.0%
$150,000	-10.9%	-15.1%	-11.3%	-12.7%	-11.2%	-11.3%	-11.9%
$175,000	-12.1%	-17.5%	-13.0%	-14.8%	-12.9%	-13.1%	-13.3%
$200,000	-14.3%	-19.7%	-14.9%	-16.7%	-14.9%	-14.5%	-15.5%
$225,000	-15.4%	-20.7%	-16.0%	-17.7%	-16.3%	-15.9%	-17.1%
$250,000	-16.2%	-22.0%	-17.5%	-19.8%	-17.4%	-17.4%	-18.2%
$275,000	-17.9%	-23.5%	-18.7%	-20.9%	-19.0%	-18.6%	-19.6%
$300,000	-18.9%	-24.9%	-19.7%	-22.0%	-20.2%	-20.1%	-20.7%
$325,000	-19.4%	-26.3%	-21.1%	-22.9%	-21.4%	-21.1%	-21.6%
$350,000	-19.9%	-27.0%	-21.5%	-24.2%	-22.5%	-21.8%	-22.9%
$375,000	-21.4%	-28.4%	-23.1%	-25.1%	-23.3%	-22.9%	-23.8%
$400,000	-22.4%	-28.5%	-23.9%	-25.8%	-24.5%	-23.8%	-24.8%
$425,000	-22.4%	-30.0%	-24.9%	-26.9%	-25.4%	-24.8%	-25.4%
$450,000	-24.1%	-30.7%	-25.4%	-27.8%	-26.4%	-25.6%	-26.4%
$475,000	-25.0%	-30.8%	-27.1%	-28.5%	-27.1%	-26.6%	-27.1%
$500,000	-24.6%	-31.0%	-27.5%	-29.3%	-27.9%	-27.2%	-27.7%
$600,000	-25.9%	-33.1%	-30.3%	-31.4%	-30.4%	-29.8%	-30.0%
$700,000	-28.8%	-32.9%	-31.5%	-32.3%	-32.4%	-31.4%	-32.6%
$800,000	-24.0%	-32.2%	-32.0%	-32.9%	-32.6%	-32.9%	-33.8%
$900,000	-23.8%	-29.7%	-31.4%	-32.1%	-33.5%	-32.4%	-34.4%
$1,000,000	-21.1%	-29.9%	-31.7%	-31.7%	-33.3%	-32.7%	-34.4%
$2,000,000	-20.2%	-29.1%	-30.4%	-30.7%	-31.8%	-31.4%	-33.1%
$3,000,000	-19.7%	-28.8%	-30.0%	-30.3%	-31.1%	-30.5%	-32.2%
$4,000,000	-26.5%	-29.0%	-29.4%	-30.1%	-30.6%	-30.0%	-31.4%
$5,000,000	-27.0%	-28.0%	-29.0%	-29.6%	-29.6%	-29.1%	-30.5%
$6,000,000	-28.0%	-27.9%	-28.0%	-29.5%	-29.3%	-28.9%	-30.2%
$7,000,000	-30.1%	-27.9%	-28.0%	-29.1%	-29.1%	-28.4%	-29.5%
$8,000,000	-30.9%	-27.9%	-28.9%	-28.5%	-28.7%	-28.4%	-28.8%
$9,000,000	-30.9%	-28.9%	-31.5%	-28.6%	-27.8%	-27.5%	-28.8%
$10,000,000	-30.5%	-31.5%	-34.1%	-28.5%	-28.3%	-27.4%	-28.0%

* Adjusted