DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss 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 allocated loss adjustment expenses and to express the resulting loss and ALAE as a portion of residual market rates.

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

DELAWARE
Excess Loss Factor Study
Excess Loss Premium Factors with Adjustment for ALAE

DE Hazard Group Excess Loss Factors

Loss Limitation	HG A (1) Pg2	HG B (2) Pg3	HG C (3) Pg4	HG D (4) Pg5	HG E (5) Pg6	HG F (6) Pg7	HG G (7) Pg8
$10,000	0.826	0.859	0.862	0.885	0.901	0.916	0.934
$15,000	0.780	0.818	0.822	0.851	0.870	0.889	0.911
$20,000	0.740	0.783	0.788	0.821	0.841	0.864	0.890
$25,000	0.705	0.752	0.757	0.794	0.816	0.841	0.871
$30,000	0.673	0.724	0.731	0.769	0.792	0.820	0.852
$35,000	0.644	0.698	0.706	0.747	0.770	0.800	0.835
$40,000	0.617	0.673	0.680	0.724	0.749	0.782	0.819
$50,000	0.570	0.630	0.638	0.685	0.711	0.747	0.787
$75,000	0.478	0.543	0.552	0.604	0.631	0.673	0.721
$100,000	0.412	0.479	0.485	0.541	0.569	0.613	0.663
$125,000	0.363	0.431	0.435	0.491	0.518	0.565	0.617
$150,000	0.328	0.393	0.395	0.451	0.478	0.524	0.578
$175,000	0.299	0.363	0.364	0.417	0.443	0.489	0.544
$200,000	0.272	0.336	0.337	0.390	0.413	0.460	0.513
$225,000	0.249	0.315	0.315	0.368	0.390	0.435	0.487
$250,000	0.228	0.295	0.293	0.346	0.369	0.413	0.465
$275,000	0.207	0.275	0.275	0.327	0.350	0.394	0.445
$300,000	0.189	0.256	0.257	0.311	0.333	0.376	0.428
$325,000	0.173	0.238	0.240	0.296	0.317	0.361	0.413
$350,000	0.158	0.224	0.225	0.278	0.301	0.346	0.397
$375,000	0.144	0.208	0.209	0.264	0.288	0.333	0.384
$400,000	0.131	0.195	0.195	0.251	0.273	0.320	0.371
$425,000	0.120	0.182	0.182	0.236	0.259	0.306	0.360
$450,000	0.108	0.171	0.170	0.224	0.246	0.294	0.347
$475,000	0.099	0.162	0.158	0.212	0.235	0.281	0.335
$500,000	0.091	0.152	0.149	0.201	0.223	0.270	0.325
$600,000	0.066	0.120	0.114	0.165	0.183	0.228	0.283
$700,000	0.048	0.100	0.090	0.137	0.152	0.196	0.249
$800,000	0.037	0.085	0.073	0.116	0.130	0.169	0.220
$900,000	0.030	0.074	0.061	0.102	0.111	0.150	0.197
$1,000,000	0.0248	0.0665	0.0517	0.0881	0.0963	0.1326	0.1784
$2,000,000	0.0145	0.0400	0.0316	0.0559	0.0623	0.0911	0.1274
$3,000,000	0.0107	0.0296	0.0236	0.0430	0.0486	0.0737	0.1065
$4,000,000	0.0084	0.0236	0.0191	0.0352	0.0405	0.0633	0.0935
$5,000,000	0.0069	0.0197	0.0159	0.0300	0.0351	0.0557	0.0840
$6,000,000	0.0058	0.0165	0.0136	0.0260	0.0308	0.0497	0.0765
$7,000,000	0.0049	0.0142	0.0118	0.0229	0.0273	0.0450	0.0703
$8,000,000	0.0042	0.0122	0.0104	0.0204	0.0246	0.0408	0.0649
$9,000,000	0.0035	0.0107	0.0092	0.0181	0.0222	0.0375	0.0601
$10,000,000	0.0030	0.0091	0.0081	0.0162	0.0201	0.0345	0.0560

ELF adjusted for LBA's

Loss Limitation	HG A (8) (1)*TCR	TCR HG B (9) (1)*TCR	0.6830 HG C (10) (2)*TCR	HG D (11) (3)*TCR	HG E (12) (4)*TCR	HG F (13) (5)*TCR	HG G (14) (6)*TCR
$10,000	0.564	0.587	0.589	0.604	0.615	0.626	0.638
$15,000	0.533	0.559	0.561	0.581	0.594	0.607	0.622
$20,000	0.505	0.535	0.538	0.561	0.574	0.590	0.608
$25,000	0.482	0.514	0.517	0.542	0.557	0.574	0.595
$30,000	0.460	0.494	0.499	0.525	0.541	0.560	0.582
$35,000	0.440	0.477	0.482	0.510	0.526	0.546	0.570
$40,000	0.421	0.460	0.464	0.494	0.512	0.534	0.559
$50,000	0.389	0.430	0.436	0.468	0.486	0.510	0.538
$75,000	0.326	0.371	0.377	0.413	0.431	0.460	0.492
$100,000	0.281	0.327	0.331	0.370	0.389	0.419	0.453
$125,000	0.248	0.294	0.297	0.335	0.354	0.386	0.421
$150,000	0.224	0.268	0.270	0.308	0.326	0.358	0.395
$175,000	0.204	0.248	0.249	0.285	0.303	0.334	0.372
$200,000	0.186	0.229	0.230	0.266	0.282	0.314	0.350
$225,000	0.170	0.215	0.215	0.251	0.266	0.297	0.333
$250,000	0.156	0.201	0.200	0.236	0.252	0.282	0.318
$275,000	0.141	0.188	0.188	0.223	0.239	0.269	0.304
$300,000	0.129	0.175	0.176	0.212	0.227	0.257	0.292
$325,000	0.118	0.163	0.164	0.202	0.217	0.247	0.282
$350,000	0.108	0.153	0.154	0.190	0.206	0.236	0.271
$375,000	0.098	0.142	0.143	0.180	0.197	0.227	0.262
$400,000	0.089	0.133	0.133	0.171	0.186	0.219	0.253
$425,000	0.082	0.124	0.124	0.161	0.177	0.209	0.246
$450,000	0.074	0.117	0.116	0.153	0.168	0.201	0.237
$475,000	0.068	0.111	0.108	0.145	0.161	0.192	0.229
$500,000	0.062	0.104	0.102	0.137	0.152	0.184	0.222
$600,000	0.045	0.082	0.078	0.113	0.125	0.156	0.193
$700,000	0.033	0.068	0.061	0.094	0.104	0.134	0.170
$800,000	0.025	0.058	0.050	0.079	0.089	0.115	0.150
$900,000	0.020	0.051	0.042	0.070	0.076	0.102	0.135
$1,000,000	0.0169	0.0454	0.0353	0.0602	0.0658	0.0906	0.1218
$2,000,000	0.0099	0.0273	0.0216	0.0382	0.0426	0.0622	0.0870
$3,000,000	0.0073	0.0202	0.0161	0.0294	0.0332	0.0503	0.0727
$4,000,000	0.0057	0.0161	0.0130	0.0240	0.0277	0.0432	0.0639
$5,000,000	0.0047	0.0135	0.0109	0.0205	0.0240	0.0380	0.0574
$6,000,000	0.0040	0.0113	0.0093	0.0178	0.0210	0.0339	0.0522
$7,000,000	0.0033	0.0097	0.0081	0.0156	0.0186	0.0307	0.0480
$8,000,000	0.0029	0.0083	0.0071	0.0139	0.0168	0.0279	0.0443
$9,000,000	0.0024	0.0073	0.0063	0.0124	0.0152	0.0256	0.0410
$10,000,000	0.0020	0.0062	0.0055	0.0111	0.0137	0.0236	0.0382

ELF adjusted for LBA's & Risk Load

Columns (8)-(14) + 0.005 (Max Adj = 1/2 ELF)

Loss Limitation	HG A (15)	HG B (16)	HG C (17)	HG D (18)	HG E (19)	HG F (20)	HG G (21)
$10,000	0.569	0.592	0.594	0.609	0.620	0.631	0.643
$15,000	0.538	0.564	0.566	0.586	0.599	0.612	0.627
$20,000	0.510	0.540	0.543	0.566	0.579	0.595	0.613
$25,000	0.487	0.519	0.522	0.547	0.562	0.579	0.600
$30,000	0.465	0.499	0.504	0.530	0.546	0.565	0.587
$35,000	0.445	0.482	0.487	0.515	0.531	0.551	0.575
$40,000	0.426	0.465	0.469	0.499	0.517	0.539	0.564
$50,000	0.394	0.435	0.441	0.473	0.491	0.515	0.543
$75,000	0.331	0.376	0.382	0.418	0.436	0.465	0.497
$100,000	0.286	0.332	0.336	0.375	0.394	0.424	0.458
$125,000	0.253	0.299	0.302	0.340	0.359	0.391	0.426
$150,000	0.229	0.273	0.275	0.313	0.331	0.363	0.400
$175,000	0.209	0.253	0.254	0.290	0.308	0.339	0.377
$200,000	0.191	0.234	0.235	0.271	0.287	0.319	0.355
$225,000	0.175	0.220	0.220	0.256	0.271	0.302	0.338
$250,000	0.161	0.206	0.205	0.241	0.257	0.287	0.323
$275,000	0.146	0.193	0.193	0.228	0.244	0.274	0.309
$300,000	0.134	0.180	0.181	0.217	0.232	0.262	0.297
$325,000	0.123	0.168	0.169	0.207	0.222	0.252	0.287
$350,000	0.113	0.158	0.159	0.195	0.211	0.241	0.276
$375,000	0.103	0.147	0.148	0.185	0.202	0.232	0.267
$400,000	0.094	0.138	0.138	0.176	0.191	0.224	0.258
$425,000	0.087	0.129	0.129	0.166	0.182	0.214	0.251
$450,000	0.079	0.122	0.121	0.158	0.173	0.206	0.242
$475,000	0.073	0.116	0.113	0.150	0.166	0.197	0.234
$500,000	0.067	0.109	0.107	0.142	0.157	0.189	0.227
$600,000	0.050	0.087	0.083	0.118	0.130	0.161	0.198
$700,000	0.038	0.073	0.066	0.099	0.109	0.139	0.175
$800,000	0.030	0.063	0.055	0.084	0.094	0.120	0.155
$900,000	0.025	0.056	0.047	0.075	0.081	0.107	0.140
$1,000,000	0.0219	0.0504	0.0403	0.0652	0.0708	0.0956	0.1268
$2,000,000	0.0149	0.0323	0.0266	0.0432	0.0476	0.0672	0.0920
$3,000,000	0.0110	0.0252	0.0211	0.0344	0.0382	0.0553	0.0777
$4,000,000	0.0086	0.0211	0.0180	0.0290	0.0327	0.0482	0.0689
$5,000,000	0.0071	0.0185	0.0159	0.0255	0.0290	0.0430	0.0624
$6,000,000	0.0060	0.0163	0.0140	0.0228	0.0260	0.0389	0.0572
$7,000,000	0.0050	0.0146	0.0122	0.0206	0.0236	0.0357	0.0530
$8,000,000	0.0044	0.0125	0.0107	0.0189	0.0218	0.0329	0.0493
$9,000,000	0.0036	0.0110	0.0095	0.0174	0.0202	0.0306	0.0460
$10,000,000	0.0030	0.0093	0.0083	0.0161	0.0187	0.0286	0.0432

* 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 Premium Factors with Adjustment for ALAE

2026 Excess Loss Factors*

Per Accident Limit	A	B	C	D	E	F	G
$10,000	0.569	0.592	0.594	0.609	0.620	0.631	0.643
$15,000	0.538	0.564	0.566	0.586	0.599	0.612	0.627
$20,000	0.510	0.540	0.543	0.566	0.579	0.595	0.613
$25,000	0.487	0.519	0.522	0.547	0.562	0.579	0.600
$30,000	0.465	0.499	0.504	0.530	0.546	0.565	0.587
$35,000	0.445	0.482	0.487	0.515	0.531	0.551	0.575
$40,000	0.426	0.465	0.469	0.499	0.517	0.539	0.564
$50,000	0.394	0.435	0.441	0.473	0.491	0.515	0.543
$75,000	0.331	0.376	0.382	0.418	0.436	0.465	0.497
$100,000	0.286	0.332	0.336	0.375	0.394	0.424	0.458
$125,000	0.253	0.299	0.302	0.340	0.359	0.391	0.426
$150,000	0.229	0.273	0.275	0.313	0.331	0.363	0.400
$175,000	0.209	0.253	0.254	0.290	0.308	0.339	0.377
$200,000	0.191	0.234	0.235	0.271	0.287	0.319	0.355
$225,000	0.175	0.220	0.220	0.256	0.271	0.302	0.338
$250,000	0.161	0.206	0.205	0.241	0.257	0.287	0.323
$275,000	0.146	0.193	0.193	0.228	0.244	0.274	0.309
$300,000	0.134	0.180	0.181	0.217	0.233	0.263	0.297
$325,000	0.123	0.168	0.169	0.206	0.222	0.252	0.287
$350,000	0.113	0.158	0.159	0.195	0.211	0.241	0.276
$375,000	0.103	0.147	0.148	0.185	0.201	0.232	0.267
$400,000	0.094	0.138	0.138	0.176	0.191	0.223	0.258
$425,000	0.087	0.129	0.129	0.166	0.182	0.214	0.250
$450,000	0.079	0.122	0.121	0.158	0.173	0.206	0.242
$475,000	0.073	0.116	0.113	0.150	0.165	0.197	0.235
$500,000	0.067	0.109	0.107	0.142	0.157	0.189	0.227
$600,000	0.050	0.087	0.083	0.118	0.130	0.161	0.198
$700,000	0.038	0.073	0.066	0.099	0.109	0.139	0.175
$800,000	0.030	0.063	0.055	0.084	0.094	0.120	0.155
$900,000	0.025	0.056	0.047	0.075	0.081	0.107	0.140
$1,000,000	0.0219	0.0504	0.0403	0.0652	0.0708	0.0956	0.1268
$2,000,000	0.0149	0.0323	0.0266	0.0432	0.0476	0.0672	0.0920
$3,000,000	0.0110	0.0252	0.0211	0.0344	0.0382	0.0553	0.0777
$4,000,000	0.0086	0.0211	0.0180	0.0290	0.0327	0.0482	0.0689
$5,000,000	0.0071	0.0185	0.0159	0.0255	0.0290	0.0430	0.0624
$6,000,000	0.0060	0.0163	0.0140	0.0228	0.0260	0.0389	0.0572
$7,000,000	0.0050	0.0144	0.0122	0.0206	0.0236	0.0357	0.0530
$8,000,000	0.0043	0.0125	0.0107	0.0189	0.0218	0.0329	0.0493
$9,000,000	0.0036	0.0109	0.0095	0.0174	0.0202	0.0306	0.0460
$10,000,000	0.0030	0.0093	0.0083	0.0161	0.0187	0.0286	0.0432

2025 Excess Loss Factors*

Per Accident Limit	A	B	C	D	E	F	G
$10,000	0.574	0.599	0.600	0.617	0.627	0.638	0.653
$15,000	0.542	0.574	0.574	0.595	0.607	0.621	0.639
$20,000	0.516	0.552	0.551	0.576	0.589	0.605	0.626
$25,000	0.492	0.532	0.531	0.559	0.572	0.591	0.615
$30,000	0.472	0.515	0.514	0.544	0.558	0.578	0.603
$35,000	0.452	0.499	0.497	0.529	0.544	0.566	0.594
$40,000	0.434	0.485	0.481	0.516	0.531	0.555	0.585
$50,000	0.405	0.459	0.454	0.492	0.508	0.534	0.567
$75,000	0.349	0.409	0.403	0.446	0.461	0.492	0.529
$100,000	0.309	0.371	0.365	0.410	0.426	0.459	0.499
$125,000	0.279	0.344	0.333	0.382	0.397	0.432	0.474
$150,000	0.257	0.322	0.310	0.358	0.373	0.409	0.454
$175,000	0.238	0.306	0.291	0.340	0.353	0.390	0.435
$200,000	0.223	0.291	0.276	0.325	0.337	0.373	0.420
$225,000	0.207	0.278	0.262	0.311	0.324	0.359	0.407
$250,000	0.192	0.264	0.248	0.300	0.311	0.348	0.395
$275,000	0.178	0.251	0.236	0.289	0.301	0.337	0.384
$300,000	0.165	0.238	0.225	0.278	0.291	0.328	0.375
$325,000	0.152	0.227	0.214	0.268	0.282	0.319	0.367
$350,000	0.141	0.216	0.203	0.257	0.272	0.310	0.359
$375,000	0.131	0.205	0.192	0.247	0.263	0.302	0.351
$400,000	0.121	0.194	0.182	0.238	0.253	0.293	0.343
$425,000	0.112	0.184	0.172	0.228	0.244	0.285	0.335
$450,000	0.103	0.175	0.163	0.219	0.235	0.276	0.328
$475,000	0.096	0.166	0.154	0.210	0.226	0.268	0.321
$500,000	0.089	0.158	0.147	0.201	0.217	0.260	0.314
$600,000	0.067	0.130	0.119	0.171	0.187	0.229	0.287
$700,000	0.052	0.109	0.097	0.145	0.161	0.203	0.259
$800,000	0.040	0.092	0.081	0.125	0.139	0.179	0.234
$900,000	0.033	0.079	0.068	0.109	0.121	0.158	0.211
$1,000,000	0.0275	0.0716	0.0585	0.0950	0.1056	0.1414	0.1928
$2,000,000	0.0184	0.0451	0.0377	0.0619	0.0693	0.0975	0.1370
$3,000,000	0.0147	0.0349	0.0297	0.0488	0.0549	0.0792	0.1142
$4,000,000	0.0117	0.0293	0.0250	0.0411	0.0466	0.0683	0.0998
$5,000,000	0.0098	0.0252	0.0219	0.0358	0.0407	0.0603	0.0893
$6,000,000	0.0083	0.0221	0.0194	0.0318	0.0364	0.0543	0.0815
$7,000,000	0.0071	0.0199	0.0177	0.0287	0.0329	0.0495	0.0747
$8,000,000	0.0062	0.0181	0.0162	0.0261	0.0302	0.0454	0.0689
$9,000,000	0.0053	0.0164	0.0147	0.0239	0.0275	0.0418	0.0642
$10,000,000	0.0045	0.0149	0.0132	0.0220	0.0257	0.0389	0.0597

Percentage Change

Per Accident Limit	A	B	C	D	E	F	G
$10,000	-0.9%	-1.2%	-1.0%	-1.3%	-1.1%	-1.1%	-1.5%
$15,000	-0.7%	-1.7%	-1.4%	-1.5%	-1.3%	-1.4%	-1.9%
$20,000	-1.2%	-2.2%	-1.5%	-1.7%	-1.7%	-1.7%	-2.1%
$25,000	-1.0%	-2.4%	-1.7%	-2.1%	-1.7%	-2.0%	-2.4%
$30,000	-1.5%	-3.1%	-1.9%	-2.6%	-2.2%	-2.2%	-2.7%
$35,000	-1.5%	-3.4%	-2.0%	-2.6%	-2.4%	-2.7%	-3.2%
$40,000	-1.8%	-4.1%	-2.5%	-3.3%	-2.6%	-2.9%	-3.6%
$50,000	-2.7%	-5.2%	-2.9%	-3.9%	-3.3%	-3.6%	-4.2%
$75,000	-5.2%	-8.1%	-5.2%	-6.3%	-5.4%	-5.5%	-6.0%
$100,000	-7.4%	-10.5%	-7.9%	-8.5%	-7.5%	-7.6%	-8.2%
$125,000	-9.3%	-13.1%	-9.3%	-11.0%	-9.6%	-9.5%	-10.1%
$150,000	-10.9%	-15.2%	-11.3%	-12.6%	-11.3%	-11.2%	-11.9%
$175,000	-12.2%	-17.3%	-12.7%	-14.7%	-12.7%	-13.1%	-13.3%
$200,000	-14.3%	-19.6%	-14.9%	-16.6%	-14.8%	-14.5%	-15.5%
$225,000	-15.5%	-20.9%	-16.0%	-17.7%	-16.4%	-15.9%	-17.0%
$250,000	-16.1%	-22.0%	-17.3%	-19.7%	-17.4%	-17.5%	-18.2%
$275,000	-18.0%	-23.1%	-18.2%	-21.1%	-18.9%	-18.7%	-19.5%
$300,000	-18.8%	-24.4%	-19.6%	-21.9%	-19.9%	-19.8%	-20.8%
$325,000	-19.1%	-26.0%	-21.0%	-23.1%	-21.3%	-21.0%	-21.8%
$350,000	-19.9%	-26.9%	-21.7%	-24.1%	-22.4%	-22.3%	-23.1%
$375,000	-21.4%	-28.3%	-22.9%	-25.1%	-23.6%	-23.2%	-23.9%
$400,000	-22.3%	-28.9%	-24.2%	-26.1%	-24.5%	-23.9%	-24.8%
$425,000	-22.3%	-29.9%	-25.0%	-27.2%	-25.4%	-24.9%	-25.4%
$450,000	-23.3%	-30.3%	-25.8%	-27.9%	-26.4%	-25.4%	-26.2%
$475,000	-24.0%	-30.1%	-26.6%	-28.6%	-27.0%	-26.5%	-26.8%
$500,000	-24.7%	-31.0%	-27.2%	-29.4%	-27.6%	-27.3%	-27.7%
$600,000	-25.4%	-33.1%	-30.3%	-31.0%	-30.5%	-29.7%	-31.0%
$700,000	-26.9%	-33.0%	-32.0%	-31.7%	-32.3%	-31.5%	-32.4%
$800,000	-25.0%	-31.5%	-32.1%	-32.8%	-32.4%	-33.0%	-33.8%
$900,000	-24.2%	-29.1%	-30.9%	-31.2%	-33.1%	-32.3%	-33.6%
$1,000,000	-20.4%	-29.6%	-31.1%	-31.4%	-33.0%	-32.4%	-34.2%
$2,000,000	-19.0%	-28.4%	-29.4%	-30.2%	-31.3%	-31.1%	-32.8%
$3,000,000	-25.2%	-27.8%	-29.0%	-29.5%	-30.4%	-30.2%	-32.0%
$4,000,000	-26.5%	-28.0%	-28.0%	-29.4%	-29.8%	-29.4%	-31.0%
$5,000,000	-27.6%	-26.6%	-27.4%	-28.8%	-28.7%	-28.7%	-30.1%
$6,000,000	-27.7%	-26.2%	-27.8%	-28.3%	-28.6%	-28.4%	-29.8%
$7,000,000	-29.6%	-27.6%	-31.1%	-28.2%	-28.3%	-27.9%	-29.0%
$8,000,000	-30.6%	-30.9%	-34.0%	-27.6%	-27.8%	-27.5%	-28.4%
$9,000,000	-32.1%	-33.5%	-35.4%	-27.2%	-26.5%	-26.8%	-28.3%
$10,000,000	-33.3%	-37.6%	-37.1%	-26.8%	-27.2%	-26.5%	-27.6%

* Adjusted