Exhibit 1a
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Excess Loss Ratios and Loss Limitations

Page 1 shows a history of loss limits consistent with an excess loss ratio of 0.0757 for excess loss factor revisions since 1983, the 0.0757 ratio corresponding to a loss limit of $1,043,461 effective with the December 1, 2004 filing when a limited loss approach was first introduced.

An average annual change of 2.76% was selected for Policy Years 2017 and subsequent using an exponential curve fit based on a ten-year average of loss limits.

Previously, an average annual change of 4.61% was selected for Policy Years 2005 through 2016 and an average annual change of 6.27% was selected for Policy Years 2004 and prior.

Page 2 shows the calculation of loss limits by policy year with the underlying annual changes in the loss limit as described above.

All calculations in this exhibit are made on a post-House Bill 373 basis.

Delaware December 1, 2026 Rate & Loss Cost Filing
Loss Limitations for Excess Loss Factor = 0.0757
All Losses at Post-HB373 Levels

<u>Applicable to Policy Years after 12/1/2004</u>

Policy Year	Midpoint	Time (t)	Loss Limit at ELF = 0.0757	Ratio to $1,043,461	Annual Change from $1,043,461
12/1/2004	12/1/2005	1.0000	1,043,461	1.0000	
2005	1/1/2006	1.0833	1,049,725	1.0060	1.0745
2006	1/1/2007	2.0833	1,127,930	1.0810	1.0745
2007	1/1/2008	3.0833	1,211,961	1.1615	1.0745
2008	1/1/2009	4.0833	1,296,164	1.2422	1.0729
2009	1/1/2010	5.0833	1,373,286	1.3161	1.0696
2010	1/1/2011	6.0833	1,454,996	1.3944	1.0676
2011	1/1/2012	7.0833	1,541,569	1.4774	1.0663
2012	1/1/2013	8.0833	1,633,292	1.5653	1.0653
2013	1/1/2014	9.0833	1,725,981	1.6541	1.0642
2014	1/1/2015	10.0833	1,823,499	1.7475	1.0634
2015	1/1/2016	11.0833	1,926,526	1.8463	1.0627
12/1/2016	12/1/2017	13.0000	2,140,551	2.0514	1.0617
12/1/2017	12/1/2018	14.0000	1,930,710	1.8503	1.0485
12/1/2018	12/1/2019	15.0000	1,819,104	1.7433	1.0405
12/1/2019	12/1/2020	16.0000	1,657,464	1.5884	1.0313
12/1/2020	12/1/2021	17.0000	1,742,306	1.6697	1.0326
12/1/2021	12/1/2022	18.0000	1,602,134	1.5354	1.0255
12/1/2022	12/1/2023	19.0000	1,445,975	1.3857	1.0183
12/1/2023	12/1/2024	20.0000	1,398,881	1.3406	1.0155
12/1/2024	12/1/2025	21.0000	1,434,477	1.3747	1.0160
12/1/2025	12/1/2026	22.0000	1,330,759	1.2753	1.0116
12/1/2026	12/1/2027	23.0000	2,235,660	2.1425	1.0352

Average of latest 10 years
1,659,747 = (1,930,710 + 1,819,104 + 1,657,464 + 1,742,306 + 1,602,134 + 1,445,975 + 1,398,881 + 1,434,477 + 1,330,759 + 2,235,660) / 10

Annual Trend from 12/1/2005 to 12/1/2025
= 1,659,747 / 1,043,461 ^ (1/18) = 1.0276

Annual Trend for Policy Years 2017 and subsequent = 0.0276

Annual Trend for Policy Years 2005 through 2016 = 0.0461
(from DCRB Filing No. 1902 effective 12/1/2019)

Annual Trend for Policy Years 1983 through 2004 = 0.0627
(from DCRB Filing No. 0807 effective 12/1/2008)

Delaware December 1, 2026 Rate & Loss Cost Filing
Calculation of Policy Year Loss Limitations

Policy Year * (1)	Midpoint (2)	Time (t) (3)	Trend period To/From 12/1/2005 (4)	Annual Trend + (5)	Trend Factor (6) = [1+(5)]^(4)	Loss Limit (7) = (6) * 1,043,461
1983	1/1/1984	1.0000	-21.9167	0.0627	0.263734	275,196
1984	1/1/1985	2.0000	-20.9167	0.0627	0.280270	292,451
1985	1/1/1986	3.0000	-19.9167	0.0627	0.297843	310,787
1986	1/1/1987	4.0000	-18.9167	0.0627	0.316518	330,274
1987	1/1/1988	5.0000	-17.9167	0.0627	0.336363	350,982
1988	1/1/1989	6.0000	-16.9167	0.0627	0.357453	372,989
1989	1/1/1990	7.0000	-15.9167	0.0627	0.379866	396,375
1990	1/1/1991	8.0000	-14.9167	0.0627	0.403683	421,228
1991	1/1/1992	9.0000	-13.9167	0.0627	0.428994	447,639
1992	1/1/1993	10.0000	-12.9167	0.0627	0.455892	475,706
1993	1/1/1994	11.0000	-11.9167	0.0627	0.484477	505,532
1994	1/1/1995	12.0000	-10.9167	0.0627	0.514853	537,229
1995	1/1/1996	13.0000	-9.9167	0.0627	0.547134	570,913
1996	1/1/1997	14.0000	-8.9167	0.0627	0.581440	606,710
1997	1/1/1998	15.0000	-7.9167	0.0627	0.617896	644,750
1998	1/1/1999	16.0000	-6.9167	0.0627	0.656638	685,176
1999	1/1/2000	17.0000	-5.9167	0.0627	0.697809	728,137
2000	1/1/2001	18.0000	-4.9167	0.0627	0.741562	773,791
2001	1/1/2002	19.0000	-3.9167	0.0627	0.788058	822,308
2002	1/1/2003	20.0000	-2.9167	0.0627	0.837469	873,866
2003	1/1/2004	21.0000	-1.9167	0.0627	0.889979	928,658
2004	1/1/2005	22.0000	-0.9167	0.0627	0.945780	986,885
12/1/2004	12/1/2005	22.9167	0.0000	-	1.000000	1,043,461
2005	1/1/2006	23.0000	0.0833	0.0461	1.003763	1,047,387
2006	1/1/2007	24.0000	1.0833	0.0461	1.050036	1,095,672
2007	1/1/2008	25.0000	2.0833	0.0461	1.098443	1,146,182
2008	1/1/2009	26.0000	3.0833	0.0461	1.149081	1,199,021
2009	1/1/2010	27.0000	4.0833	0.0461	1.202054	1,254,296
2010	1/1/2011	28.0000	5.0833	0.0461	1.257468	1,312,119
2011	1/1/2012	29.0000	6.0833	0.0461	1.315438	1,372,608
2012	1/1/2013	30.0000	7.0833	0.0461	1.376079	1,435,885
2013	1/1/2014	31.0000	8.0833	0.0461	1.439517	1,502,080
2014	1/1/2015	32.0000	9.0833	0.0461	1.505878	1,571,325
2015	1/1/2016	33.0000	10.0833	0.0461	1.575299	1,643,764
2016	1/1/2017	34.0000	11.0833	0.0461	1.647921	1,719,541
2017	1/1/2018	35.0000	12.0833	0.0276	1.693403	1,767,000
2018	1/1/2019	36.0000	13.0833	0.0276	1.740141	1,815,770
2019	1/1/2020	37.0000	14.0833	0.0276	1.788169	1,865,885
2020	1/1/2021	38.0000	15.0833	0.0276	1.837523	1,917,383
2021	1/1/2022	39.0000	16.0833	0.0276	1.888238	1,970,303
2022	1/1/2023	40.0000	17.0833	0.0276	1.940354	2,024,683
2023	1/1/2024	41.0000	18.0833	0.0276	1.993907	2,080,565
2024	1/1/2025	42.0000	19.0833	0.0276	2.048939	2,137,988
2025	1/1/2026	43.0000	20.0833	0.0276	2.105490	2,196,997
12/1/2026	12/1/2027	43.9167	22.0000	0.0276	2.163602	2,257,634

* Beginning 1/1/XXXX unless otherwise noted.
+ See page 1.