

DELAWARE COMPENSATION RATING BUREAU, INC.

Empirical Delaware Loss Distribution

Pages 1 through 4 of the attached exhibit present a distribution of Delaware losses by size of claim. The losses used to produce this distribution include three years of experience. Losses have been trended to the midpoint of the experience period for the proposed loss costs and adjusted to reflect current benefit levels. Additionally, losses were brought to an ultimate level by applying development factors to open claims.

Page 5 of the exhibit shows a summary and includes loss ranges consistent with those published with the excess loss factors. In certain instances it was necessary to interpolate between loss size ranges in the empirical distribution in deriving excess loss factors for specified limits.

Pages 6 through 9 of this exhibit show excess loss ratios by loss limitation separately for death, permanent total, permanent partial and temporary total claims. The columns labeled "Actual" represent excess losses based entirely on actual losses. For each type of injury, losses of \$250,000 and higher were fitted to a loss distribution curve and actual losses and claim counts were replaced by the fitted values. Cumulative losses and claim counts were then recalculated using fitted values above \$250,000 and actual values for loss limitations below \$250,000. The resulting excess loss ratios are shown in the column labeled "Fitted". Lognormal distributions were selected for use in fitting the data for each type of injury.

Page 10 is a graph showing the cumulative loss distribution for the above mentioned types of injury, along with the total for all injuries. The y-axis represents the cumulative percentage of total incurred losses.

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
MEDICAL ONLY		59	\$ 44,619	\$ 44,619	.0000	\$ 756
-	1,000	12,194	\$ 5,676,680	\$ 5,632,061	.0000	\$ 462
1,000	1,999	4,434	\$ 11,920,017	\$ 6,243,337	.9939	\$ 1,408
2,000 -	2,999	1,754	\$ 16,217,333	\$ 4,297,316	.9648	\$ 2,450
3,000 -	3,999	988	\$ 19,629,177	\$ 3,411,844	.9547	\$ 3,453
4,000 -	4,999	737	\$ 22,927,144	\$ 3,297,967	.9460	\$ 4,475
5,000 -	5,999	569	\$ 26,025,712	\$ 3,098,568	.9382	\$ 5,446
6,000 -	6,999	395	\$ 28,589,929	\$ 2,564,217	.9312	\$ 6,492
7,000 -	7,999	304	\$ 30,851,834	\$ 2,261,905	.9246	\$ 7,440
8,000 -	8,999	272	\$ 33,162,172	\$ 2,310,338	.9184	\$ 8,494
9,000 -	9,999	246	\$ 35,490,322	\$ 2,328,150	.9126	\$ 9,464
10,000 -	10,999	171	\$ 37,293,114	\$ 1,802,792	.9070	\$ 10,543
11,000 -	11,999	182	\$ 39,389,219	\$ 2,096,105	.9016	\$ 11,517
12,000 -	12,999	154	\$ 41,309,297	\$ 1,920,078	.8964	\$ 12,468
13,000 -	13,999	164	\$ 43,528,817	\$ 2,219,520	.8914	\$ 13,534
14,000 -	14,999	126	\$ 45,361,069	\$ 1,832,252	.8866	\$ 14,542
15,000 -	15,999	140	\$ 47,532,342	\$ 2,171,273	.8819	\$ 15,509
16,000 -	16,999	107	\$ 49,296,535	\$ 1,764,193	.8774	\$ 16,488
17,000 -	17,999	94	\$ 50,936,703	\$ 1,640,168	.8730	\$ 17,449
18,000 -	18,999	94	\$ 52,671,389	\$ 1,734,686	.8687	\$ 18,454
19,000 -	19,999	88	\$ 54,386,362	\$ 1,714,973	.8645	\$ 19,488
20,000 -	20,999	78	\$ 55,985,345	\$ 1,598,983	.8604	\$ 20,500
21,000 -	21,999	89	\$ 57,898,569	\$ 1,913,224	.8564	\$ 21,497
22,000 -	22,999	72	\$ 59,516,847	\$ 1,618,278	.8525	\$ 22,476
23,000 -	23,999	57	\$ 60,857,371	\$ 1,340,524	.8487	\$ 23,518
24,000 -	24,999	73	\$ 62,650,332	\$ 1,792,961	.8450	\$ 24,561
25,000 -	25,999	58	\$ 64,129,790	\$ 1,479,458	.8413	\$ 25,508
26,000 -	26,999	71	\$ 66,009,549	\$ 1,879,759	.8377	\$ 26,475
27,000 -	27,999	80	\$ 68,209,351	\$ 2,199,802	.8341	\$ 27,498
28,000 -	28,999	60	\$ 69,924,418	\$ 1,715,067	.8307	\$ 28,584
29,000 -	29,999	61	\$ 71,725,130	\$ 1,800,712	.8273	\$ 29,520
30,000 -	30,999	47	\$ 73,158,538	\$ 1,433,408	.8240	\$ 30,498
31,000 -	31,999	32	\$ 74,167,076	\$ 1,008,538	.8207	\$ 31,517
32,000 -	32,999	57	\$ 76,018,377	\$ 1,851,301	.8175	\$ 32,479
33,000 -	33,999	41	\$ 77,393,136	\$ 1,374,759	.8144	\$ 33,531
34,000 -	34,999	32	\$ 78,495,725	\$ 1,102,589	.8112	\$ 34,456
35,000 -	35,999	56	\$ 80,485,193	\$ 1,989,468	.8082	\$ 35,526
36,000 -	36,999	33	\$ 81,689,611	\$ 1,204,418	.8051	\$ 36,498
37,000 -	37,999	42	\$ 83,264,482	\$ 1,574,871	.8022	\$ 37,497
38,000 -	38,999	32	\$ 84,498,587	\$ 1,234,105	.7992	\$ 38,566
39,000 -	39,999	33	\$ 85,800,090	\$ 1,301,503	.7963	\$ 39,439
40,000 -	40,999	56	\$ 88,062,140	\$ 2,262,050	.7935	\$ 40,394
41,000 -	41,999	40	\$ 89,722,491	\$ 1,660,351	.7907	\$ 41,509
42,000 -	42,999	29	\$ 90,955,755	\$ 1,233,264	.7879	\$ 42,526
43,000 -	43,999	45	\$ 92,913,272	\$ 1,957,517	.7852	\$ 43,500
44,000 -	44,999	38	\$ 94,605,272	\$ 1,692,000	.7825	\$ 44,526
45,000 -	45,999	28	\$ 95,877,123	\$ 1,271,851	.7798	\$ 45,423
46,000 -	46,999	25	\$ 97,039,629	\$ 1,162,506	.7772	\$ 46,500
47,000 -	47,999	40	\$ 98,939,925	\$ 1,900,296	.7747	\$ 47,507
48,000 -	48,999	25	\$ 100,150,097	\$ 1,210,172	.7721	\$ 48,407
49,000 -	49,999	22	\$ 101,240,436	\$ 1,090,339	.7696	\$ 49,561
50,000 -	50,999	30	\$ 102,755,557	\$ 1,515,121	.7671	\$ 50,504

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
51,000 -	51,999	22	\$ 103,887,894	\$ 1,132,337	.7647	\$ 51,470
52,000 -	52,999	28	\$ 105,358,982	\$ 1,471,088	.7623	\$ 52,539
53,000 -	53,999	25	\$ 106,696,958	\$ 1,337,976	.7599	\$ 53,519
54,000 -	54,999	24	\$ 108,005,965	\$ 1,309,007	.7575	\$ 54,542
55,000 -	55,999	27	\$ 109,502,507	\$ 1,496,542	.7552	\$ 55,427
56,000 -	56,999	20	\$ 110,633,961	\$ 1,131,454	.7529	\$ 56,573
57,000 -	57,999	24	\$ 112,013,590	\$ 1,379,629	.7506	\$ 57,485
58,000 -	58,999	18	\$ 113,067,299	\$ 1,053,709	.7483	\$ 58,539
59,000 -	59,999	22	\$ 114,376,683	\$ 1,309,384	.7461	\$ 59,517
60,000 -	60,999	15	\$ 115,284,545	\$ 907,862	.7438	\$ 60,524
61,000 -	61,999	25	\$ 116,824,055	\$ 1,539,510	.7416	\$ 61,580
62,000 -	62,999	25	\$ 118,386,414	\$ 1,562,359	.7395	\$ 62,494
63,000 -	63,999	13	\$ 119,212,666	\$ 826,252	.7373	\$ 63,558
64,000 -	64,999	15	\$ 120,180,910	\$ 968,244	.7352	\$ 64,550
65,000 -	65,999	19	\$ 121,426,992	\$ 1,246,082	.7331	\$ 65,583
66,000 -	66,999	14	\$ 122,358,824	\$ 931,832	.7310	\$ 66,559
67,000 -	67,999	11	\$ 123,101,000	\$ 742,176	.7289	\$ 67,471
68,000 -	68,999	21	\$ 124,539,960	\$ 1,438,960	.7268	\$ 68,522
69,000 -	69,999	19	\$ 125,861,136	\$ 1,321,176	.7248	\$ 69,536
70,000 -	70,999	15	\$ 126,918,903	\$ 1,057,767	.7227	\$ 70,518
71,000 -	71,999	17	\$ 128,132,521	\$ 1,213,618	.7207	\$ 71,389
72,000 -	72,999	19	\$ 129,508,695	\$ 1,376,174	.7187	\$ 72,430
73,000 -	73,999	9	\$ 130,169,694	\$ 660,999	.7168	\$ 73,444
74,000 -	74,999	11	\$ 130,988,302	\$ 818,608	.7148	\$ 74,419
75,000 -	75,999	24	\$ 132,801,264	\$ 1,812,962	.7129	\$ 75,540
76,000 -	76,999	18	\$ 134,176,245	\$ 1,374,981	.7109	\$ 76,388
77,000 -	77,999	12	\$ 135,107,638	\$ 931,393	.7090	\$ 77,616
78,000 -	78,999	13	\$ 136,128,398	\$ 1,020,760	.7071	\$ 78,520
79,000 -	79,999	19	\$ 137,636,013	\$ 1,507,615	.7053	\$ 79,348
80,000 -	80,999	17	\$ 139,005,629	\$ 1,369,616	.7034	\$ 80,566
81,000 -	81,999	17	\$ 140,389,995	\$ 1,384,366	.7016	\$ 81,433
82,000 -	82,999	9	\$ 141,132,329	\$ 742,334	.6998	\$ 82,482
83,000 -	83,999	12	\$ 142,134,798	\$ 1,002,469	.6980	\$ 83,539
84,000 -	84,999	11	\$ 143,065,615	\$ 930,817	.6962	\$ 84,620
85,000 -	85,999	8	\$ 143,748,911	\$ 683,296	.6944	\$ 85,412
86,000 -	86,999	10	\$ 144,614,075	\$ 865,164	.6926	\$ 86,516
87,000 -	87,999	9	\$ 145,402,566	\$ 788,491	.6908	\$ 87,610
88,000 -	88,999	10	\$ 146,287,477	\$ 884,911	.6891	\$ 88,491
89,000 -	89,999	11	\$ 147,272,796	\$ 985,319	.6874	\$ 89,574
90,000 -	90,999	20	\$ 149,081,345	\$ 1,808,549	.6856	\$ 90,427
91,000 -	91,999	7	\$ 149,723,340	\$ 641,995	.6839	\$ 91,714
92,000 -	92,999	14	\$ 151,017,737	\$ 1,294,397	.6822	\$ 92,457
93,000 -	93,999	5	\$ 151,486,549	\$ 468,812	.6805	\$ 93,762
94,000 -	94,999	8	\$ 152,242,498	\$ 755,949	.6788	\$ 94,494
95,000 -	95,999	7	\$ 152,910,794	\$ 668,296	.6772	\$ 95,471
96,000 -	96,999	13	\$ 154,163,260	\$ 1,252,466	.6755	\$ 96,344
97,000 -	97,999	9	\$ 155,039,649	\$ 876,389	.6739	\$ 97,377
98,000 -	98,999	14	\$ 156,418,825	\$ 1,379,176	.6722	\$ 98,513
99,000 -	99,999	6	\$ 157,015,191	\$ 596,366	.6706	\$ 99,394
100,000 -	109,999	108	\$ 168,353,630	\$ 11,338,439	.6690	\$ 104,986
110,000 -	119,999	81	\$ 177,658,329	\$ 9,304,699	.6535	\$ 114,873

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
120,000 -	129,999	68	\$ 186,189,715	\$ 8,531,386	.6389	\$ 125,462
130,000 -	139,999	46	\$ 192,387,740	\$ 6,198,025	.6252	\$ 134,740
140,000 -	149,999	54	\$ 200,205,422	\$ 7,817,682	.6121	\$ 144,772
150,000 -	159,999	44	\$ 207,039,936	\$ 6,834,514	.5996	\$ 155,330
160,000 -	169,999	52	\$ 215,630,676	\$ 8,590,740	.5875	\$ 165,207
170,000 -	179,999	41	\$ 222,773,545	\$ 7,142,869	.5760	\$ 174,216
180,000 -	189,999	28	\$ 227,978,718	\$ 5,205,173	.5651	\$ 185,899
190,000 -	199,999	31	\$ 234,031,680	\$ 6,052,962	.5544	\$ 195,257
200,000 -	209,999	35	\$ 241,185,929	\$ 7,154,249	.5441	\$ 204,407
210,000 -	219,999	21	\$ 245,672,171	\$ 4,486,242	.5341	\$ 213,631
220,000 -	229,999	16	\$ 249,257,963	\$ 3,585,792	.5245	\$ 224,112
230,000 -	239,999	22	\$ 254,405,753	\$ 5,147,790	.5151	\$ 233,990
240,000 -	249,999	25	\$ 260,527,105	\$ 6,121,352	.5059	\$ 244,854
250,000 -	259,999	22	\$ 266,151,720	\$ 5,624,615	.4969	\$ 255,664
260,000 -	269,999	16	\$ 270,410,165	\$ 4,258,445	.4881	\$ 266,153
270,000 -	279,999	14	\$ 274,261,090	\$ 3,850,925	.4796	\$ 275,066
280,000 -	289,999	15	\$ 278,548,281	\$ 4,287,191	.4712	\$ 285,813
290,000 -	299,999	21	\$ 284,731,481	\$ 6,183,200	.4630	\$ 294,438
300,000 -	314,999	25	\$ 292,407,811	\$ 7,676,330	.4550	\$ 307,053
315,000 -	329,999	30	\$ 302,063,649	\$ 9,655,838	.4433	\$ 321,861
330,000 -	344,999	28	\$ 311,525,851	\$ 9,462,202	.4321	\$ 337,936
345,000 -	359,999	22	\$ 319,292,257	\$ 7,766,406	.4214	\$ 353,018
360,000 -	374,999	31	\$ 330,668,727	\$ 11,376,470	.4111	\$ 366,983
375,000 -	389,999	19	\$ 337,912,919	\$ 7,244,192	.4012	\$ 381,273
390,000 -	404,999	23	\$ 347,026,555	\$ 9,113,636	.3917	\$ 396,245
405,000 -	419,999	21	\$ 355,657,893	\$ 8,631,338	.3826	\$ 411,016
420,000 -	439,999	25	\$ 366,418,192	\$ 10,760,299	.3738	\$ 430,412
440,000 -	459,999	22	\$ 376,320,181	\$ 9,901,989	.3626	\$ 450,090
460,000 -	479,999	22	\$ 386,671,345	\$ 10,351,164	.3518	\$ 470,507
480,000 -	499,999	18	\$ 395,498,618	\$ 8,827,273	.3416	\$ 490,404
500,000 -	519,999	20	\$ 405,713,566	\$ 10,214,948	.3317	\$ 510,747
520,000 -	539,999	14	\$ 413,143,154	\$ 7,429,588	.3223	\$ 530,685
540,000 -	559,999	21	\$ 424,709,556	\$ 11,566,402	.3133	\$ 550,781
560,000 -	579,999	14	\$ 432,683,057	\$ 7,973,501	.3046	\$ 569,536
580,000 -	599,999	7	\$ 436,797,931	\$ 4,114,874	.2963	\$ 587,839
600,000 -	629,999	15	\$ 446,035,960	\$ 9,238,029	.2883	\$ 615,869
630,000 -	659,999	20	\$ 458,939,552	\$ 12,903,592	.2765	\$ 645,180
660,000 -	699,999	22	\$ 473,816,180	\$ 14,876,628	.2654	\$ 676,210
700,000 -	749,999	22	\$ 489,751,281	\$ 15,935,101	.2515	\$ 724,323
750,000 -	799,999	22	\$ 506,754,799	\$ 17,003,518	.2352	\$ 772,887
800,000 -	849,999	26	\$ 528,223,187	\$ 21,468,388	.2202	\$ 825,707
850,000 -	899,999	20	\$ 545,781,359	\$ 17,558,172	.2064	\$ 877,909
900,000 -	999,999	46	\$ 589,314,743	\$ 43,533,384	.1938	\$ 946,378
1,000,000 -	1,099,999	23	\$ 613,395,394	\$ 24,080,651	.1724	\$ 1,046,985
1,100,000 -	1,199,999	24	\$ 640,902,940	\$ 27,507,546	.1547	\$ 1,146,148
1,200,000 -	1,299,999	20	\$ 665,831,055	\$ 24,928,115	.1396	\$ 1,246,406
1,300,000 -	1,399,999	14	\$ 684,447,583	\$ 18,616,528	.1268	\$ 1,329,752
1,400,000 -	1,499,999	8	\$ 696,013,837	\$ 11,566,254	.1161	\$ 1,445,782
1,500,000 -	1,599,999	9	\$ 709,969,660	\$ 13,955,823	.1063	\$ 1,550,647
1,600,000 -	1,699,999	6	\$ 719,755,136	\$ 9,785,476	.0973	\$ 1,630,913
1,700,000 -	1,799,999	9	\$ 735,407,905	\$ 15,652,769	.0894	\$ 1,739,197

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
1,800,000 -	1,899,999	63	\$ 759,667,464	\$ 24,259,559	.0822	\$ 1,866,120
1,900,000 -	1,999,999	50	\$ 771,402,473	\$ 11,735,009	.0758	\$ 1,955,835
2,000,000 -	2,999,999	44	\$ 837,262,785	\$ 65,860,312	.0707	\$ 2,352,154
3,000,000 -	3,999,999	16	\$ 864,474,194	\$ 27,211,409	.0427	\$ 3,401,426
4,000,000 -	4,999,999	8	\$ 881,461,524	\$ 16,987,330	.0306	\$ 4,246,833
5,000,000 -	5,999,999	4	\$ 886,812,894	\$ 5,351,370	.0252	\$ 5,351,370
6,000,000 -	6,999,999	3	\$ 893,327,197	\$ 6,514,303	.0216	\$ 6,514,303
7,000,000 -	7,999,999	2	\$ 893,327,197	\$ -	.0189	#DIV/0!
8,000,000 -	8,999,999	2	\$ 893,327,197	\$ -	.0167	#DIV/0!
9,000,000 -	9,999,999	2	\$ 902,352,846	\$ 9,025,649	.0146	\$ 9,025,649
10,000,000 -	AND GREATER	1	\$ 924,786,639	\$ 22,433,793	.0134	\$ 22,433,793
GRAND TOTALS		27,006	EXCLUDING CONTRACT MEDICAL	\$ 924,786,639		\$ 34,244

**Delaware Compensation Rating Bureau, Inc.
Distribution of Losses**

<u>Excess Loss Limits *</u>		Loss Amount	Number of Claims	Excess Loss Amount	Average	Empirical Excess Ratio
From	TO (<)					
				924,786,639		
0	10,000	35,490,322	21,952	838,756,317	1,617	.9070
10,000	15,000	9,870,747	797	815,570,570	12,385	.8819
15,000	20,000	9,025,293	523	795,720,277	17,257	.8604
20,000	25,000	8,263,970	369	778,011,307	22,396	.8413
25,000	30,000	9,074,798	330	762,011,509	27,499	.8240
30,000	35,000	6,770,595	209	747,380,914	32,395	.8082
35,000	40,000	7,304,365	196	733,786,549	37,267	.7935
40,000	50,000	15,440,346	348	709,446,203	44,369	.7671
50,000	75,000	29,747,866	488	659,248,337	60,959	.7129
75,000	100,000	26,026,889	303	618,671,448	85,897	.6690
100,000	125,000	24,908,831	223	584,362,617	111,699	.6319
125,000	150,000	18,281,400	134	554,481,217	136,428	.5996
150,000	175,000	18,996,689	117	527,522,028	163,062	.5704
175,000	200,000	14,829,570	80	503,154,959	186,535	.5441
200,000	225,000	13,433,387	64	480,671,572	209,897	.5198
225,000	250,000	13,062,038	55	459,509,534	237,492	.4969
250,000	275,000	11,808,523	45	439,601,011	262,412	.4754
275,000	300,000	12,395,854	43	420,755,158	288,276	.4550
300,000	325,000	14,113,555	45	402,991,603	313,635	.4358
325,000	350,000	15,269,617	45	386,438,653	336,830	.4179
350,000	375,000	16,554,074	46	370,992,912	362,498	.4012
375,000	400,000	13,319,949	34	356,531,296	387,960	.3855
400,000	425,000	14,359,291	35	342,994,921	411,245	.3709
425,000	450,000	13,021,219	30	330,217,452	437,688	.3571
450,000	475,000	12,714,368	28	318,165,585	462,341	.3440
475,000	500,000	11,415,064	24	306,788,021	485,747	.3317
500,000	600,000	41,299,313	76	266,588,708	543,412	.2883
600,000	700,000	37,018,249	57	232,570,459	649,443	.2515
700,000	800,000	32,938,619	44	203,631,840	748,605	.2202
800,000	900,000	39,026,560	46	179,205,280	848,403	.1938
900,000	1,000,000	43,533,384	46	159,471,896	946,378	.1724
1,000,000	2,000,000	182,087,730	132	65,384,166	1,379,453	.0707
2,000,000	3,000,000	65,860,312	28	39,523,854	2,352,154	.0427
3,000,000	4,000,000	27,211,409	8	28,312,445	3,401,426	.0306
4,000,000	5,000,000	16,987,330	4	23,325,115	4,246,833	.0252
5,000,000	6,000,000	5,351,370	1	19,973,745	5,351,370	.0216
6,000,000	7,000,000	6,514,303	1	17,459,442	6,514,303	.0189
7,000,000	8,000,000	0	0	15,459,442	0	.0167
8,000,000	9,000,000	0	0	13,459,442	0	.0146
9,000,000	10,000,000	9,025,649	1	12,433,793	9,025,649	.0134
10,000,000	& Over	22,433,793	1		22,433,793	
TOTAL/AVERAGE		924,786,639	27,006		34,244	

* Limits consistent with published loss limits for excess loss factors
Values have been interpolated when not available on prior pages

**DELAWARE
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
1,000	.9983	.9983	.9998	.9997	.9961	.9962	.9644	.9648
2,000	.9966	.9967	.9996	.9994	.9923	.9924	.9327	.9336
3,000	.9949	.9950	.9993	.9992	.9884	.9887	.9047	.9059
4,000	.9932	.9933	.9991	.9989	.9847	.9850	.8795	.8811
5,000	.9914	.9917	.9989	.9986	.9809	.9813	.8568	.8587
6,000	.9899	.9901	.9987	.9983	.9772	.9777	.8360	.8381
7,000	.9884	.9887	.9985	.9980	.9736	.9741	.8167	.8191
8,000	.9869	.9872	.9983	.9978	.9700	.9706	.7987	.8013
9,000	.9854	.9858	.9980	.9975	.9664	.9671	.7817	.7845
10,000	.9839	.9843	.9978	.9972	.9628	.9636	.7658	.7688
11,000	.9824	.9829	.9976	.9969	.9593	.9601	.7506	.7538
12,000	.9809	.9814	.9974	.9966	.9558	.9567	.7362	.7396
13,000	.9794	.9799	.9972	.9964	.9523	.9533	.7226	.7262
14,000	.9779	.9785	.9970	.9961	.9489	.9499	.7098	.7135
15,000	.9764	.9770	.9967	.9958	.9454	.9466	.6975	.7014
16,000	.9749	.9756	.9965	.9955	.9420	.9433	.6860	.6900
17,000	.9734	.9741	.9963	.9952	.9387	.9400	.6750	.6792
18,000	.9719	.9727	.9961	.9950	.9354	.9367	.6644	.6687
19,000	.9704	.9712	.9959	.9947	.9321	.9335	.6543	.6588
20,000	.9689	.9697	.9957	.9944	.9288	.9303	.6447	.6492
21,000	.9674	.9683	.9954	.9941	.9256	.9271	.6354	.6401
22,000	.9659	.9668	.9952	.9938	.9223	.9240	.6266	.6314
23,000	.9644	.9654	.9950	.9936	.9191	.9208	.6181	.6230
24,000	.9629	.9639	.9948	.9933	.9159	.9177	.6100	.6150
25,000	.9614	.9625	.9946	.9930	.9128	.9146	.6022	.6073
26,000	.9599	.9610	.9944	.9927	.9096	.9115	.5947	.5999
27,000	.9584	.9595	.9941	.9924	.9065	.9085	.5875	.5928
28,000	.9570	.9581	.9939	.9922	.9035	.9055	.5806	.5860
29,000	.9555	.9566	.9937	.9919	.9004	.9025	.5740	.5795
30,000	.9540	.9552	.9935	.9916	.8974	.8995	.5677	.5733
31,000	.9525	.9537	.9933	.9913	.8944	.8966	.5616	.5673
32,000	.9510	.9523	.9931	.9910	.8914	.8937	.5557	.5614
33,000	.9495	.9508	.9928	.9908	.8885	.8908	.5500	.5558
34,000	.9480	.9493	.9926	.9905	.8856	.8880	.5445	.5504
35,000	.9465	.9479	.9924	.9902	.8827	.8851	.5392	.5451
36,000	.9450	.9464	.9922	.9899	.8798	.8823	.5340	.5400
37,000	.9435	.9450	.9920	.9896	.8770	.8795	.5290	.5350
38,000	.9420	.9435	.9918	.9894	.8742	.8768	.5240	.5302
39,000	.9406	.9421	.9915	.9891	.8714	.8741	.5193	.5254
40,000	.9392	.9408	.9913	.9888	.8686	.8714	.5146	.5209
41,000	.9378	.9394	.9911	.9885	.8659	.8687	.5101	.5164
42,000	.9364	.9381	.9909	.9882	.8632	.8660	.5058	.5122
43,000	.9350	.9367	.9907	.9880	.8605	.8634	.5016	.5080
44,000	.9336	.9354	.9905	.9877	.8579	.8608	.4976	.5040
45,000	.9322	.9340	.9902	.9874	.8552	.8583	.4937	.5002
46,000	.9308	.9327	.9900	.9871	.8526	.8557	.4899	.4965
47,000	.9295	.9313	.9898	.9868	.8500	.8532	.4862	.4928
48,000	.9281	.9300	.9896	.9866	.8475	.8507	.4826	.4892
49,000	.9267	.9286	.9894	.9863	.8450	.8482	.4791	.4858
50,000	.9253	.9273	.9892	.9860	.8424	.8457	.4757	.4824

**DELAWARE
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
51,000	.9239	.9259	.9889	.9857	.8399	.8433	.4724	.4792
52,000	.9225	.9245	.9887	.9854	.8375	.8409	.4692	.4760
53,000	.9211	.9232	.9885	.9852	.8350	.8385	.4660	.4729
54,000	.9197	.9218	.9883	.9849	.8326	.8361	.4630	.4699
55,000	.9183	.9205	.9881	.9846	.8301	.8337	.4600	.4669
56,000	.9169	.9191	.9879	.9843	.8277	.8313	.4571	.4640
57,000	.9156	.9178	.9876	.9840	.8253	.8290	.4542	.4612
58,000	.9142	.9164	.9874	.9838	.8230	.8267	.4514	.4585
59,000	.9128	.9151	.9872	.9835	.8206	.8244	.4487	.4558
60,000	.9114	.9137	.9870	.9832	.8183	.8221	.4460	.4531
61,000	.9100	.9124	.9868	.9829	.8160	.8199	.4434	.4505
62,000	.9086	.9110	.9866	.9826	.8137	.8176	.4407	.4479
63,000	.9072	.9097	.9863	.9824	.8115	.8154	.4382	.4454
64,000	.9058	.9083	.9861	.9821	.8092	.8132	.4356	.4429
65,000	.9044	.9070	.9859	.9818	.8070	.8110	.4332	.4404
66,000	.9030	.9056	.9857	.9815	.8048	.8089	.4307	.4380
67,000	.9017	.9042	.9855	.9812	.8026	.8067	.4283	.4357
68,000	.9003	.9029	.9852	.9810	.8004	.8045	.4260	.4334
69,000	.8989	.9015	.9850	.9807	.7982	.8024	.4237	.4311
70,000	.8975	.9002	.9848	.9804	.7960	.8003	.4215	.4289
71,000	.8961	.8988	.9846	.9801	.7939	.7982	.4193	.4268
72,000	.8947	.8975	.9844	.9798	.7917	.7961	.4172	.4246
73,000	.8933	.8961	.9842	.9796	.7896	.7940	.4150	.4226
74,000	.8919	.8948	.9839	.9793	.7875	.7920	.4129	.4205
75,000	.8905	.8934	.9837	.9790	.7854	.7899	.4109	.4185
76,000	.8891	.8921	.9835	.9787	.7834	.7879	.4088	.4164
77,000	.8878	.8907	.9833	.9784	.7813	.7859	.4068	.4145
78,000	.8864	.8894	.9831	.9782	.7793	.7839	.4048	.4125
79,000	.8850	.8880	.9829	.9779	.7773	.7819	.4029	.4106
80,000	.8836	.8867	.9826	.9776	.7753	.7800	.4010	.4087
81,000	.8822	.8853	.9824	.9773	.7733	.7780	.3991	.4068
82,000	.8808	.8839	.9822	.9770	.7713	.7761	.3972	.4050
83,000	.8794	.8826	.9820	.9768	.7694	.7742	.3954	.4032
84,000	.8780	.8812	.9818	.9765	.7674	.7723	.3936	.4014
85,000	.8766	.8799	.9816	.9762	.7655	.7704	.3918	.3996
86,000	.8752	.8785	.9813	.9759	.7636	.7685	.3900	.3979
87,000	.8739	.8772	.9811	.9756	.7617	.7666	.3883	.3961
88,000	.8725	.8758	.9809	.9754	.7598	.7648	.3865	.3944
89,000	.8711	.8745	.9807	.9751	.7579	.7629	.3848	.3927
90,000	.8697	.8731	.9805	.9748	.7560	.7611	.3831	.3910
91,000	.8683	.8718	.9803	.9745	.7541	.7593	.3814	.3893
92,000	.8669	.8704	.9800	.9742	.7523	.7575	.3797	.3877
93,000	.8655	.8691	.9798	.9740	.7504	.7557	.3780	.3860
94,000	.8641	.8677	.9796	.9737	.7486	.7539	.3764	.3844
95,000	.8627	.8664	.9794	.9734	.7468	.7521	.3748	.3828
96,000	.8613	.8650	.9792	.9731	.7450	.7503	.3732	.3813
97,000	.8600	.8636	.9790	.9728	.7432	.7486	.3716	.3797
98,000	.8586	.8623	.9787	.9726	.7414	.7468	.3701	.3782
99,000	.8572	.8609	.9785	.9723	.7396	.7451	.3686	.3767
100,000	.8558	.8596	.9783	.9720	.7378	.7433	.3670	.3752
110,000	.8419	.8461	.9761	.9692	.7208	.7266	.3528	.3611

**DELAWARE
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
120,000	.8280	.8325	.9740	.9664	.7047	.7109	.3402	.3487
130,000	.8141	.8190	.9718	.9636	.6895	.6960	.3286	.3372
140,000	.8002	.8055	.9696	.9608	.6749	.6817	.3179	.3267
150,000	.7863	.7919	.9675	.9580	.6609	.6680	.3077	.3166
160,000	.7724	.7784	.9655	.9554	.6474	.6548	.2982	.3072
170,000	.7585	.7649	.9636	.9530	.6344	.6421	.2896	.2987
180,000	.7446	.7513	.9617	.9505	.6220	.6299	.2816	.2908
190,000	.7307	.7378	.9598	.9481	.6099	.6181	.2739	.2832
200,000	.7168	.7243	.9579	.9456	.5982	.6067	.2664	.2759
210,000	.7029	.7107	.9560	.9432	.5870	.5956	.2595	.2690
220,000	.6890	.6972	.9541	.9407	.5761	.5850	.2528	.2624
230,000	.6751	.6837	.9522	.9383	.5654	.5745	.2462	.2559
240,000	.6612	.6701	.9503	.9358	.5548	.5642	.2399	.2497
250,000	.6473	.6566	.9484	.9334	.5446	.5541	.2340	.2438
260,000	.6334	.6431	.9465	.9309	.5345	.5442	.2284	.2383
270,000	.6203	.6297	.9446	.9285	.5247	.5344	.2229	.2329
280,000	.6075	.6163	.9427	.9261	.5151	.5247	.2176	.2276
290,000	.5946	.6031	.9408	.9237	.5057	.5151	.2122	.2223
300,000	.5818	.5899	.9391	.9212	.4966	.5057	.2069	.2171
315,000	.5632	.5704	.9367	.9176	.4832	.4917	.1994	.2095
330,000	.5456	.5512	.9342	.9141	.4703	.4780	.1925	.2020
345,000	.5279	.5322	.9318	.9105	.4578	.4646	.1863	.1948
360,000	.5103	.5136	.9294	.9070	.4459	.4514	.1803	.1877
375,000	.4927	.4953	.9271	.9034	.4344	.4386	.1746	.1809
390,000	.4750	.4774	.9250	.8999	.4235	.4261	.1691	.1743
405,000	.4574	.4598	.9230	.8965	.4129	.4138	.1638	.1679
420,000	.4397	.4427	.9210	.8930	.4028	.4019	.1588	.1616
440,000	.4182	.4205	.9182	.8884	.3898	.3864	.1526	.1537
460,000	.3968	.3991	.9155	.8838	.3773	.3715	.1468	.1461
480,000	.3763	.3784	.9128	.8793	.3654	.3571	.1415	.1388
500,000	.3571	.3586	.9101	.8748	.3539	.3432	.1366	.1319
520,000	.3378	.3395	.9074	.8704	.3429	.3298	.1320	.1253
540,000	.3186	.3213	.9047	.8660	.3323	.3170	.1279	.1190
560,000	.3005	.3039	.9020	.8616	.3221	.3046	.1239	.1130
580,000	.2855	.2872	.8993	.8572	.3124	.2927	.1204	.1073
600,000	.2706	.2714	.8966	.8529	.3029	.2812	.1168	.1019
630,000	.2481	.2490	.8925	.8465	.2891	.2649	.1116	.0943
660,000	.2257	.2282	.8884	.8401	.2761	.2495	.1065	.0873
700,000	.1999	.2030	.8830	.8317	.2599	.2305	.1001	.0788
750,000	.1678	.1751	.8762	.8214	.2409	.2087	.0924	.0693
800,000	.1384	.1509	.8694	.8113	.2234	.1892	.0853	.0611
850,000	.1117	.1300	.8627	.8014	.2073	.1715	.0793	.0538
900,000	.0850	.1119	.8559	.7916	.1926	.1557	.0739	.0475
1,000,000	.0466	.0829	.8423	.7726	.1679	.1285	.0643	.0371
1,100,000	.0220	.0615	.8288	.7542	.1474	.1065	.0563	.0292
1,200,000	.0113	.0458	.8152	.7364	.1300	.0885	.0486	.0230
1,300,000	.0006	.0342	.8016	.7192	.1155	.0739	.0416	.0183
1,400,000	.0000	.0257	.7881	.7025	.1033	.0619	.0360	.0146
1,500,000	.0000	.0195	.7745	.6862	.0922	.0520	.0307	.0117
1,600,000	.0000	.0148	.7610	.6705	.0822	.0439	.0263	.0095
1,700,000	.0000	.0114	.7474	.6552	.0732	.0372	.0225	.0077

**DELAWARE
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
1,800,000	.0000	.0089	.7339	.6404	.0651	.0316	.0194	.0063
1,900,000	.0000	.0069	.7203	.6259	.0581	.0270	.0167	.0052
2,000,000	.0000	.0055	.7067	.6119	.0526	.0231	.0144	.0043
3,000,000	.0000	.0005	.5911	.4923	.0244	.0056	.0025	.0007
4,000,000	.0000	.0001	.5078	.3962	.0135	.0017	.0000	.0001
5,000,000	.0000	.0000	.4727	.3168	.0083	.0006	.0000	.0000
6,000,000	.0000	.0000	.4456	.2498	.0050	.0002	.0000	.0000
7,000,000	.0000	.0000	.4185	.1923	.0028	.0001	.0000	.0000
8,000,000	.0000	.0000	.3914	.1423	.0014	.0000	.0000	.0000
9,000,000	.0000	.0000	.3643	.0985	.0000	.0000	.0000	.0000
10,000,000	.0000	.0000	.3372	.0596	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury (2007-2009)

