

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
-	1,000	23,569	10,744	\$ 4,752,763	\$ 4,752,763 .0000	\$ 442
1,000	1,999	12,825	3,576	\$ 9,791,003	\$ 5,038,240 .9941	\$ 1,409
2,000 -	2,999	9,249	1,466	\$ 13,369,515	\$ 3,578,512 .9648	\$ 2,441
3,000 -	3,999	7,783	869	\$ 16,369,858	\$ 3,000,343 .9543	\$ 3,453
4,000 -	4,999	6,914	598	\$ 19,050,931	\$ 2,681,073 .9452	\$ 4,483
5,000 -	5,999	6,316	443	\$ 21,477,322	\$ 2,426,391 .9370	\$ 5,477
6,000 -	6,999	5,873	350	\$ 23,743,011	\$ 2,265,689 .9294	\$ 6,473
7,000 -	7,999	5,523	277	\$ 25,821,732	\$ 2,078,721 .9223	\$ 7,504
8,000 -	8,999	5,246	245	\$ 27,894,635	\$ 2,072,903 .9156	\$ 8,461
9,000 -	9,999	5,001	195	\$ 29,744,384	\$ 1,849,749 .9092	\$ 9,486
10,000 -	10,999	4,806	177	\$ 31,599,638	\$ 1,855,254 .9031	\$ 10,482
11,000 -	11,999	4,629	195	\$ 33,836,262	\$ 2,236,624 .8973	\$ 11,470
12,000 -	12,999	4,434	134	\$ 35,517,195	\$ 1,680,933 .8916	\$ 12,544
13,000 -	13,999	4,300	129	\$ 37,254,351	\$ 1,737,156 .8862	\$ 13,466
14,000 -	14,999	4,171	104	\$ 38,760,443	\$ 1,506,092 .8809	\$ 14,482
15,000 -	15,999	4,067	130	\$ 40,778,333	\$ 2,017,890 .8758	\$ 15,522
16,000 -	16,999	3,937	82	\$ 42,132,922	\$ 1,354,589 .8708	\$ 16,519
17,000 -	17,999	3,855	101	\$ 43,899,461	\$ 1,766,539 .8660	\$ 17,490
18,000 -	18,999	3,754	79	\$ 45,361,961	\$ 1,462,500 .8612	\$ 18,513
19,000 -	19,999	3,675	77	\$ 46,864,856	\$ 1,502,895 .8566	\$ 19,518
20,000 -	20,999	3,598	71	\$ 48,317,920	\$ 1,453,064 .8521	\$ 20,466
21,000 -	21,999	3,527	72	\$ 49,864,917	\$ 1,546,997 .8476	\$ 21,486
22,000 -	22,999	3,455	60	\$ 51,210,191	\$ 1,345,274 .8433	\$ 22,421
23,000 -	23,999	3,395	49	\$ 52,361,212	\$ 1,151,021 .8390	\$ 23,490
24,000 -	24,999	3,346	48	\$ 53,537,355	\$ 1,176,143 .8348	\$ 24,503
25,000 -	25,999	3,298	69	\$ 55,291,526	\$ 1,754,171 .8307	\$ 25,423
26,000 -	26,999	3,229	53	\$ 56,696,644	\$ 1,405,118 .8266	\$ 26,512
27,000 -	27,999	3,176	55	\$ 58,208,347	\$ 1,511,703 .8227	\$ 27,486
28,000 -	28,999	3,121	48	\$ 59,573,978	\$ 1,365,631 .8187	\$ 28,451
29,000 -	29,999	3,073	51	\$ 61,081,800	\$ 1,507,822 .8149	\$ 29,565
30,000 -	30,999	3,022	53	\$ 62,695,704	\$ 1,613,904 .8111	\$ 30,451
31,000 -	31,999	2,969	40	\$ 63,956,509	\$ 1,260,805 .8074	\$ 31,520
32,000 -	32,999	2,929	48	\$ 65,519,563	\$ 1,563,054 .8037	\$ 32,564
33,000 -	33,999	2,881	42	\$ 66,922,339	\$ 1,402,776 .8001	\$ 33,399
34,000 -	34,999	2,839	36	\$ 68,164,909	\$ 1,242,570 .7965	\$ 34,516
35,000 -	35,999	2,803	47	\$ 69,835,889	\$ 1,670,980 .7930	\$ 35,553
36,000 -	36,999	2,756	38	\$ 71,223,941	\$ 1,388,052 .7895	\$ 36,528
37,000 -	37,999	2,718	36	\$ 72,574,863	\$ 1,350,922 .7861	\$ 37,526
38,000 -	38,999	2,682	24	\$ 73,499,212	\$ 924,349 .7828	\$ 38,515
39,000 -	39,999	2,658	27	\$ 74,568,141	\$ 1,068,929 .7794	\$ 39,590
40,000 -	40,999	2,631	49	\$ 76,552,316	\$ 1,984,175 .7761	\$ 40,493
41,000 -	41,999	2,582	37	\$ 78,088,236	\$ 1,535,920 .7729	\$ 41,511
42,000 -	42,999	2,545	30	\$ 79,364,663	\$ 1,276,427 .7697	\$ 42,548
43,000 -	43,999	2,515	27	\$ 80,537,345	\$ 1,172,682 .7666	\$ 43,433
44,000 -	44,999	2,488	28	\$ 81,783,689	\$ 1,246,344 .7634	\$ 44,512
45,000 -	45,999	2,460	33	\$ 83,282,409	\$ 1,498,720 .7604	\$ 45,416
46,000 -	46,999	2,427	20	\$ 84,211,333	\$ 928,924 .7573	\$ 46,446
47,000 -	47,999	2,407	43	\$ 86,254,837	\$ 2,043,504 .7543	\$ 47,523
48,000 -	48,999	2,364	26	\$ 87,515,925	\$ 1,261,088 .7513	\$ 48,503
49,000 -	49,999	2,338	25	\$ 88,752,433	\$ 1,236,508 .7484	\$ 49,460
50,000 -	50,999	2,313	26	\$ 90,065,887	\$ 1,313,454 .7455	\$ 50,517

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	25	\$ 91,354,604	\$ 1,288,717	.7427	\$ 51,549
52,000 -	52,999	29	\$ 92,876,442	\$ 1,521,838	.7398	\$ 52,477
53,000 -	53,999	30	\$ 94,479,258	\$ 1,602,816	.7370	\$ 53,427
54,000 -	54,999	29	\$ 96,059,583	\$ 1,580,325	.7343	\$ 54,494
55,000 -	55,999	22	\$ 97,280,856	\$ 1,221,273	.7315	\$ 55,512
56,000 -	56,999	20	\$ 98,410,994	\$ 1,130,138	.7289	\$ 56,507
57,000 -	57,999	23	\$ 99,732,123	\$ 1,321,129	.7262	\$ 57,440
58,000 -	58,999	33	\$ 101,665,906	\$ 1,933,783	.7235	\$ 58,599
59,000 -	59,999	17	\$ 102,676,881	\$ 1,010,975	.7209	\$ 59,469
60,000 -	60,999	20	\$ 103,887,563	\$ 1,210,682	.7184	\$ 60,534
61,000 -	61,999	25	\$ 105,425,547	\$ 1,537,984	.7158	\$ 61,519
62,000 -	62,999	18	\$ 106,551,483	\$ 1,125,936	.7133	\$ 62,552
63,000 -	63,999	29	\$ 108,395,722	\$ 1,844,239	.7108	\$ 63,594
64,000 -	64,999	24	\$ 109,942,641	\$ 1,546,919	.7083	\$ 64,455
65,000 -	65,999	21	\$ 111,319,557	\$ 1,376,916	.7059	\$ 65,567
66,000 -	66,999	16	\$ 112,383,676	\$ 1,064,119	.7035	\$ 66,507
67,000 -	67,999	23	\$ 113,934,039	\$ 1,550,363	.7011	\$ 67,407
68,000 -	68,999	17	\$ 115,098,566	\$ 1,164,527	.6987	\$ 68,502
69,000 -	69,999	20	\$ 116,486,416	\$ 1,387,850	.6964	\$ 69,393
70,000 -	70,999	18	\$ 117,754,624	\$ 1,268,208	.6941	\$ 70,456
71,000 -	71,999	14	\$ 118,754,726	\$ 1,000,102	.6918	\$ 71,436
72,000 -	72,999	16	\$ 119,915,871	\$ 1,161,145	.6896	\$ 72,572
73,000 -	73,999	24	\$ 121,681,978	\$ 1,766,107	.6873	\$ 73,588
74,000 -	74,999	11	\$ 122,501,734	\$ 819,756	.6851	\$ 74,523
75,000 -	75,999	11	\$ 123,331,651	\$ 829,917	.6829	\$ 75,447
76,000 -	76,999	24	\$ 125,168,296	\$ 1,836,645	.6807	\$ 76,527
77,000 -	77,999	15	\$ 126,330,997	\$ 1,162,701	.6785	\$ 77,513
78,000 -	78,999	20	\$ 127,899,231	\$ 1,568,234	.6764	\$ 78,412
79,000 -	79,999	11	\$ 128,774,668	\$ 875,437	.6743	\$ 79,585
80,000 -	80,999	16	\$ 130,062,832	\$ 1,288,164	.6722	\$ 80,510
81,000 -	81,999	13	\$ 131,121,718	\$ 1,058,886	.6701	\$ 81,453
82,000 -	82,999	22	\$ 132,937,639	\$ 1,815,921	.6680	\$ 82,542
83,000 -	83,999	12	\$ 133,938,910	\$ 1,001,271	.6660	\$ 83,439
84,000 -	84,999	12	\$ 134,954,252	\$ 1,015,342	.6639	\$ 84,612
85,000 -	85,999	12	\$ 135,978,632	\$ 1,024,380	.6619	\$ 85,365
86,000 -	86,999	9	\$ 136,757,854	\$ 779,222	.6599	\$ 86,580
87,000 -	87,999	18	\$ 138,332,851	\$ 1,574,997	.6580	\$ 87,500
88,000 -	88,999	15	\$ 139,660,125	\$ 1,327,274	.6560	\$ 88,485
89,000 -	89,999	11	\$ 140,644,559	\$ 984,434	.6541	\$ 89,494
90,000 -	90,999	12	\$ 141,729,864	\$ 1,085,305	.6521	\$ 90,442
91,000 -	91,999	10	\$ 142,645,453	\$ 915,589	.6502	\$ 91,559
92,000 -	92,999	10	\$ 143,571,519	\$ 926,066	.6483	\$ 92,607
93,000 -	93,999	13	\$ 144,787,346	\$ 1,215,827	.6464	\$ 93,525
94,000 -	94,999	9	\$ 145,637,820	\$ 850,474	.6446	\$ 94,497
95,000 -	95,999	13	\$ 146,880,786	\$ 1,242,966	.6427	\$ 95,613
96,000 -	96,999	9	\$ 147,748,652	\$ 867,866	.6408	\$ 96,430
97,000 -	97,999	10	\$ 148,722,802	\$ 974,150	.6390	\$ 97,415
98,000 -	98,999	12	\$ 149,905,199	\$ 1,182,397	.6372	\$ 98,533
99,000 -	99,999	15	\$ 151,397,952	\$ 1,492,753	.6354	\$ 99,517
100,000 -	109,999	98	\$ 161,637,310	\$ 10,239,358	.6336	\$ 104,483
110,000 -	119,999	92	\$ 172,161,753	\$ 10,524,443	.6165	\$ 114,396

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	93	\$ 183,753,964	\$ 11,592,211	.6006	\$ 124,647
130,000 -	139,999	56	\$ 191,311,776	\$ 7,557,812	.5858	\$ 134,961
140,000 -	149,999	66	\$ 200,828,660	\$ 9,516,884	.5718	\$ 144,195
150,000 -	159,999	52	\$ 208,867,257	\$ 8,038,597	.5587	\$ 154,588
160,000 -	169,999	47	\$ 216,631,307	\$ 7,764,050	.5463	\$ 165,193
170,000 -	179,999	42	\$ 223,968,926	\$ 7,337,619	.5345	\$ 174,705
180,000 -	189,999	48	\$ 232,857,592	\$ 8,888,666	.5233	\$ 185,181
190,000 -	199,999	29	\$ 238,511,602	\$ 5,654,010	.5126	\$ 194,966
200,000 -	209,999	35	\$ 245,705,001	\$ 7,193,399	.5024	\$ 205,526
210,000 -	219,999	34	\$ 252,995,143	\$ 7,290,142	.4925	\$ 214,416
220,000 -	229,999	31	\$ 259,932,759	\$ 6,937,616	.4832	\$ 223,794
230,000 -	239,999	30	\$ 266,976,146	\$ 7,043,387	.4742	\$ 234,780
240,000 -	249,999	29	\$ 274,079,704	\$ 7,103,558	.4656	\$ 244,950
250,000 -	259,999	12	\$ 277,133,297	\$ 3,053,593	.4574	\$ 254,466
260,000 -	269,999	13	\$ 280,578,593	\$ 3,445,296	.4494	\$ 265,023
270,000 -	279,999	21	\$ 286,352,279	\$ 5,773,686	.4416	\$ 274,937
280,000 -	289,999	16	\$ 290,912,197	\$ 4,559,918	.4340	\$ 284,995
290,000 -	299,999	9	\$ 293,569,736	\$ 2,657,539	.4266	\$ 295,282
300,000 -	314,999	23	\$ 300,622,567	\$ 7,052,831	.4194	\$ 306,645
315,000 -	329,999	16	\$ 305,761,244	\$ 5,138,677	.4089	\$ 321,167
330,000 -	344,999	17	\$ 311,482,433	\$ 5,721,189	.3987	\$ 336,541
345,000 -	359,999	25	\$ 320,279,694	\$ 8,797,261	.3889	\$ 351,890
360,000 -	374,999	17	\$ 326,525,916	\$ 6,246,222	.3794	\$ 367,425
375,000 -	389,999	16	\$ 332,658,003	\$ 6,132,087	.3703	\$ 383,255
390,000 -	404,999	18	\$ 339,779,466	\$ 7,121,463	.3615	\$ 395,637
405,000 -	419,999	13	\$ 345,143,425	\$ 5,363,959	.3531	\$ 412,612
420,000 -	439,999	21	\$ 354,158,945	\$ 9,015,520	.3449	\$ 429,310
440,000 -	459,999	20	\$ 363,146,357	\$ 8,987,412	.3345	\$ 449,371
460,000 -	479,999	19	\$ 372,053,138	\$ 8,906,781	.3245	\$ 468,778
480,000 -	499,999	14	\$ 378,905,194	\$ 6,852,056	.3151	\$ 489,433
500,000 -	519,999	21	\$ 389,609,662	\$ 10,704,468	.3060	\$ 509,737
520,000 -	539,999	13	\$ 396,477,123	\$ 6,867,461	.2974	\$ 528,266
540,000 -	559,999	13	\$ 403,637,239	\$ 7,160,116	.2892	\$ 550,778
560,000 -	579,999	8	\$ 408,199,234	\$ 4,561,995	.2814	\$ 570,249
580,000 -	599,999	18	\$ 418,835,548	\$ 10,636,314	.2737	\$ 590,906
600,000 -	629,999	12	\$ 426,232,652	\$ 7,397,104	.2664	\$ 616,425
630,000 -	659,999	11	\$ 433,284,219	\$ 7,051,567	.2560	\$ 641,052
660,000 -	699,999	21	\$ 447,519,374	\$ 14,235,155	.2461	\$ 677,865
700,000 -	749,999	20	\$ 462,036,624	\$ 14,517,250	.2337	\$ 725,863
750,000 -	799,999	21	\$ 478,261,629	\$ 16,225,005	.2194	\$ 772,619
800,000 -	849,999	13	\$ 488,991,131	\$ 10,729,502	.2064	\$ 825,346
850,000 -	899,999	14	\$ 501,236,943	\$ 12,245,812	.1944	\$ 874,701
900,000 -	999,999	26	\$ 525,735,098	\$ 24,498,155	.1833	\$ 942,237
1,000,000 -	1,099,999	23	\$ 549,789,540	\$ 24,054,442	.1637	\$ 1,045,845
1,100,000 -	1,199,999	21	\$ 573,852,235	\$ 24,062,695	.1471	\$ 1,145,843
1,200,000 -	1,299,999	20	\$ 598,742,384	\$ 24,890,149	.1332	\$ 1,244,507
1,300,000 -	1,399,999	14	\$ 617,653,296	\$ 18,910,912	.1219	\$ 1,350,779
1,400,000 -	1,499,999	4	\$ 623,508,220	\$ 5,854,924	.1125	\$ 1,463,731
1,500,000 -	1,599,999	10	\$ 639,239,407	\$ 15,731,187	.1042	\$ 1,573,119
1,600,000 -	1,699,999	3	\$ 644,137,103	\$ 4,897,696	.0966	\$ 1,632,565
1,700,000 -	1,799,999	9	\$ 659,974,615	\$ 15,837,512	.0901	\$ 1,759,724

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	42	\$ 667,283,626	\$ 7,309,011	.0842	\$ 1,827,253
1,900,000 -	1,999,999	38	\$ 682,891,154	\$ 15,607,528	.0794	\$ 1,950,941
2,000,000 -	2,999,999	30	\$ 718,862,188	\$ 35,971,034	.0751	\$ 2,398,069
3,000,000 -	3,999,999	15	\$ 732,091,927	\$ 13,229,739	.0490	\$ 3,307,435
4,000,000 -	4,999,999	11	\$ 745,001,598	\$ 12,909,671	.0338	\$ 4,303,224
5,000,000 -	5,999,999	8	\$ 761,223,005	\$ 16,221,407	.0227	\$ 5,407,136
6,000,000 -	6,999,999	5	\$ 767,982,897	\$ 6,759,892	.0149	\$ 6,759,892
7,000,000 -	7,999,999	4	\$ 790,310,384	\$ 22,327,487	.0090	\$ 7,442,496
8,000,000 -	8,999,999	1	\$ 790,310,384	\$ -	.0061	#DIV/0!
9,000,000 -	9,999,999	1	\$ 790,310,384	\$ -	.0049	#DIV/0!
10,000,000 -	AND GREATER	1	\$ 803,230,457	\$ 12,920,073	.0036	\$ 12,920,073
GRAND TOTALS		23,569	EXCLUDING CONTRACT MEDICAL	\$ 803,230,457		\$ 34,080

**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 (<)					
				803,230,457		
0	10,000	29,744,384	18,763	725,426,073	1,585	.9031
10,000	15,000	9,016,059	739	703,465,014	12,200	.8758
15,000	20,000	8,104,413	469	684,405,601	17,280	.8521
20,000	25,000	6,672,499	300	667,243,102	22,242	.8307
25,000	30,000	7,544,445	276	651,488,657	27,335	.8111
30,000	35,000	7,083,109	219	636,960,548	32,343	.7930
35,000	40,000	6,403,232	172	623,422,316	37,228	.7761
40,000	50,000	14,184,292	318	598,828,024	44,605	.7455
50,000	75,000	33,749,301	550	548,503,723	61,362	.6829
75,000	100,000	28,896,218	334	508,932,505	86,516	.6336
100,000	125,000	26,559,907	237	476,210,098	112,304	.5929
125,000	150,000	22,870,802	169	448,801,797	135,732	.5587
150,000	175,000	19,471,457	120	424,730,340	162,262	.5288
175,000	200,000	18,211,486	98	403,518,855	185,831	.5024
200,000	225,000	17,952,349	85	384,429,006	212,454	.4786
225,000	250,000	17,615,753	75	367,400,753	236,453	.4574
250,000	275,000	9,385,732	36	351,602,521	264,387	.4377
275,000	300,000	10,104,300	36	336,860,721	284,628	.4194
300,000	325,000	10,478,616	34	322,923,772	311,246	.4020
325,000	350,000	10,366,502	31	309,732,270	338,038	.3856
350,000	375,000	12,111,063	34	297,454,541	359,735	.3703
375,000	400,000	10,879,729	28	285,824,812	388,562	.3558
400,000	425,000	9,991,660	24	274,889,402	412,027	.3422
425,000	450,000	11,255,346	26	264,577,806	437,101	.3294
450,000	475,000	11,173,792	24	254,922,764	460,775	.3174
475,000	500,000	9,078,751	19	245,825,263	484,200	.3060
500,000	600,000	39,930,354	73	213,994,909	546,991	.2664
600,000	700,000	28,683,826	44	187,711,083	651,905	.2337
700,000	800,000	30,742,255	41	165,768,828	749,811	.2064
800,000	900,000	22,975,314	27	147,193,514	850,938	.1833
900,000	1,000,000	24,498,155	26	131,495,359	942,237	.1637
1,000,000	2,000,000	157,156,056	116	60,339,303	1,354,794	.0751
2,000,000	3,000,000	35,971,034	15	39,368,269	2,398,069	.0490
3,000,000	4,000,000	13,229,739	4	27,138,530	3,307,435	.0338
4,000,000	5,000,000	12,909,671	3	18,228,859	4,303,224	.0227
5,000,000	6,000,000	16,221,407	3	12,007,452	5,407,136	.0149
6,000,000	7,000,000	6,759,892	1	7,247,560	6,759,892	.0090
7,000,000	8,000,000	22,327,487	3	4,920,073	7,442,496	.0061
8,000,000	9,000,000	0	0	3,920,073	8,500,000	.0049
9,000,000	10,000,000	0	0	2,920,073	9,500,000	.0036
10,000,000	& Over	12,920,073	1		12,920,073	.0000

TOTAL/AVERAGE                      803,230,457      23,569

\* 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	.9986	.9985	.9997	.9997	.9958	.9958	.9709	.9714
2,000	.9971	.9971	.9994	.9994	.9916	.9916	.9446	.9456
3,000	.9957	.9956	.9991	.9990	.9874	.9875	.9208	.9221
4,000	.9942	.9941	.9988	.9987	.9832	.9834	.8990	.9007
5,000	.9928	.9927	.9985	.9984	.9791	.9794	.8789	.8810
6,000	.9915	.9914	.9982	.9981	.9751	.9753	.8603	.8628
7,000	.9902	.9900	.9979	.9978	.9710	.9713	.8431	.8458
8,000	.9888	.9887	.9977	.9975	.9670	.9673	.8268	.8298
9,000	.9875	.9873	.9974	.9971	.9630	.9634	.8115	.8148
10,000	.9862	.9860	.9971	.9968	.9590	.9594	.7970	.8006
11,000	.9849	.9846	.9968	.9965	.9551	.9555	.7833	.7870
12,000	.9835	.9833	.9965	.9962	.9512	.9517	.7702	.7742
13,000	.9822	.9819	.9962	.9959	.9473	.9478	.7578	.7620
14,000	.9809	.9806	.9959	.9956	.9434	.9440	.7459	.7503
15,000	.9795	.9792	.9956	.9952	.9396	.9402	.7345	.7391
16,000	.9782	.9779	.9953	.9949	.9358	.9365	.7235	.7284
17,000	.9769	.9765	.9950	.9946	.9321	.9328	.7131	.7181
18,000	.9756	.9752	.9947	.9943	.9283	.9291	.7030	.7082
19,000	.9744	.9739	.9944	.9940	.9246	.9254	.6934	.6987
20,000	.9731	.9727	.9941	.9936	.9210	.9218	.6841	.6896
21,000	.9719	.9715	.9938	.9933	.9173	.9182	.6752	.6808
22,000	.9707	.9703	.9935	.9930	.9137	.9146	.6666	.6724
23,000	.9695	.9690	.9932	.9927	.9101	.9111	.6582	.6642
24,000	.9683	.9678	.9930	.9924	.9066	.9076	.6501	.6562
25,000	.9671	.9666	.9927	.9921	.9031	.9041	.6421	.6484
26,000	.9659	.9654	.9924	.9917	.8996	.9006	.6345	.6408
27,000	.9647	.9641	.9921	.9914	.8961	.8972	.6270	.6335
28,000	.9635	.9629	.9918	.9911	.8927	.8938	.6197	.6263
29,000	.9623	.9617	.9915	.9908	.8893	.8905	.6127	.6194
30,000	.9611	.9605	.9912	.9905	.8859	.8871	.6058	.6127
31,000	.9599	.9592	.9909	.9901	.8826	.8838	.5992	.6062
32,000	.9587	.9580	.9906	.9898	.8793	.8805	.5927	.5998
33,000	.9574	.9568	.9903	.9895	.8760	.8773	.5865	.5936
34,000	.9562	.9555	.9900	.9892	.8727	.8741	.5804	.5877
35,000	.9550	.9543	.9897	.9889	.8695	.8709	.5745	.5819
36,000	.9538	.9531	.9894	.9886	.8663	.8677	.5687	.5762
37,000	.9526	.9519	.9891	.9882	.8631	.8645	.5631	.5707
38,000	.9514	.9506	.9888	.9879	.8600	.8614	.5576	.5653
39,000	.9502	.9494	.9885	.9876	.8568	.8583	.5523	.5601
40,000	.9490	.9482	.9883	.9873	.8537	.8552	.5470	.5549
41,000	.9478	.9470	.9880	.9870	.8506	.8522	.5419	.5499
42,000	.9466	.9457	.9877	.9867	.8476	.8492	.5369	.5450
43,000	.9454	.9445	.9874	.9863	.8446	.8462	.5320	.5402
44,000	.9442	.9433	.9871	.9860	.8416	.8432	.5273	.5355
45,000	.9430	.9420	.9868	.9857	.8386	.8403	.5227	.5310
46,000	.9417	.9408	.9865	.9854	.8356	.8373	.5182	.5266
47,000	.9405	.9396	.9862	.9851	.8327	.8344	.5138	.5222
48,000	.9393	.9384	.9859	.9847	.8297	.8315	.5095	.5180
49,000	.9381	.9371	.9856	.9844	.8269	.8287	.5053	.5139
50,000	.9369	.9359	.9853	.9841	.8240	.8258	.5012	.5099

**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	.9357	.9347	.9850	.9838	.8211	.8230	.4972	.5060
52,000	.9345	.9335	.9847	.9835	.8183	.8202	.4933	.5022
53,000	.9333	.9322	.9844	.9832	.8155	.8174	.4895	.4984
54,000	.9321	.9310	.9841	.9828	.8127	.8146	.4859	.4948
55,000	.9309	.9298	.9838	.9825	.8099	.8119	.4822	.4912
56,000	.9297	.9286	.9836	.9822	.8072	.8092	.4787	.4878
57,000	.9285	.9273	.9833	.9819	.8045	.8065	.4753	.4844
58,000	.9273	.9261	.9830	.9816	.8018	.8038	.4719	.4811
59,000	.9260	.9249	.9827	.9812	.7991	.8012	.4686	.4779
60,000	.9248	.9236	.9824	.9809	.7964	.7985	.4654	.4747
61,000	.9237	.9225	.9821	.9806	.7938	.7959	.4623	.4717
62,000	.9226	.9214	.9818	.9803	.7911	.7933	.4592	.4687
63,000	.9215	.9203	.9815	.9800	.7885	.7907	.4562	.4657
64,000	.9204	.9192	.9812	.9797	.7859	.7882	.4533	.4628
65,000	.9193	.9181	.9809	.9793	.7834	.7856	.4505	.4600
66,000	.9183	.9170	.9806	.9790	.7808	.7831	.4477	.4573
67,000	.9172	.9159	.9803	.9787	.7783	.7806	.4450	.4546
68,000	.9161	.9148	.9800	.9784	.7758	.7782	.4423	.4520
69,000	.9150	.9136	.9797	.9781	.7734	.7757	.4396	.4494
70,000	.9139	.9125	.9794	.9778	.7709	.7733	.4370	.4468
71,000	.9128	.9114	.9791	.9774	.7685	.7709	.4345	.4443
72,000	.9117	.9103	.9789	.9771	.7661	.7685	.4320	.4419
73,000	.9106	.9092	.9786	.9768	.7637	.7661	.4295	.4394
74,000	.9096	.9081	.9783	.9765	.7613	.7638	.4271	.4370
75,000	.9085	.9070	.9780	.9762	.7589	.7614	.4246	.4347
76,000	.9074	.9059	.9777	.9758	.7566	.7591	.4223	.4323
77,000	.9063	.9048	.9774	.9755	.7543	.7568	.4199	.4300
78,000	.9052	.9037	.9771	.9752	.7520	.7545	.4176	.4278
79,000	.9041	.9026	.9768	.9749	.7497	.7523	.4154	.4256
80,000	.9030	.9015	.9765	.9746	.7474	.7500	.4132	.4234
81,000	.9020	.9004	.9762	.9743	.7452	.7478	.4110	.4212
82,000	.9009	.8993	.9759	.9739	.7429	.7456	.4088	.4191
83,000	.8998	.8982	.9756	.9736	.7407	.7434	.4067	.4170
84,000	.8987	.8971	.9753	.9733	.7385	.7413	.4046	.4150
85,000	.8976	.8960	.9750	.9730	.7363	.7391	.4026	.4130
86,000	.8965	.8949	.9747	.9727	.7342	.7369	.4005	.4110
87,000	.8954	.8938	.9744	.9723	.7320	.7348	.3985	.4090
88,000	.8943	.8927	.9742	.9720	.7299	.7327	.3965	.4070
89,000	.8933	.8916	.9739	.9717	.7278	.7306	.3946	.4051
90,000	.8922	.8905	.9736	.9714	.7257	.7285	.3927	.4032
91,000	.8911	.8894	.9733	.9711	.7236	.7264	.3908	.4014
92,000	.8900	.8883	.9730	.9708	.7215	.7244	.3889	.3995
93,000	.8889	.8871	.9727	.9704	.7194	.7223	.3870	.3977
94,000	.8878	.8860	.9724	.9701	.7174	.7203	.3852	.3959
95,000	.8867	.8849	.9721	.9698	.7153	.7183	.3834	.3941
96,000	.8857	.8838	.9719	.9696	.7133	.7163	.3816	.3923
97,000	.8846	.8827	.9716	.9693	.7113	.7143	.3798	.3906
98,000	.8835	.8816	.9714	.9690	.7093	.7123	.3780	.3889
99,000	.8824	.8805	.9711	.9687	.7073	.7104	.3763	.3872
100,000	.8813	.8794	.9708	.9684	.7053	.7084	.3746	.3855
110,000	.8704	.8684	.9682	.9656	.6863	.6896	.3587	.3699



**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	.8596	.8573	.9658	.9630	.6686	.6720	.3443	.3557
130,000	.8487	.8463	.9635	.9605	.6519	.6555	.3316	.3433
140,000	.8378	.8353	.9612	.9580	.6361	.6399	.3203	.3321
150,000	.8270	.8242	.9589	.9555	.6212	.6251	.3099	.3220
160,000	.8161	.8132	.9566	.9531	.6070	.6111	.3002	.3124
170,000	.8052	.8021	.9544	.9506	.5935	.5977	.2911	.3035
180,000	.7944	.7911	.9521	.9481	.5805	.5849	.2827	.2952
190,000	.7835	.7800	.9498	.9457	.5682	.5727	.2747	.2874
200,000	.7738	.7702	.9475	.9432	.5564	.5610	.2673	.2801
210,000	.7641	.7604	.9452	.9407	.5450	.5497	.2604	.2732
220,000	.7544	.7505	.9429	.9382	.5342	.5390	.2538	.2668
230,000	.7448	.7407	.9406	.9358	.5238	.5288	.2476	.2607
240,000	.7351	.7309	.9384	.9333	.5138	.5189	.2419	.2551
250,000	.7255	.7212	.9361	.9308	.5042	.5094	.2365	.2498
260,000	.7171	.7126	.9338	.9284	.4949	.5001	.2314	.2447
270,000	.7086	.7042	.9315	.9259	.4857	.4909	.2266	.2397
280,000	.7002	.6958	.9292	.9234	.4767	.4818	.2219	.2347
290,000	.6917	.6875	.9269	.9210	.4681	.4729	.2174	.2298
300,000	.6833	.6793	.9247	.9185	.4596	.4640	.2128	.2250
315,000	.6706	.6671	.9212	.9148	.4473	.4510	.2063	.2179
330,000	.6579	.6552	.9178	.9111	.4355	.4382	.1999	.2110
345,000	.6470	.6434	.9144	.9074	.4239	.4256	.1940	.2042
360,000	.6361	.6318	.9110	.9038	.4128	.4134	.1884	.1976
375,000	.6253	.6205	.9075	.9001	.4021	.4014	.1831	.1912
390,000	.6144	.6093	.9041	.8964	.3917	.3897	.1782	.1849
405,000	.6035	.5984	.9007	.8928	.3817	.3783	.1733	.1788
420,000	.5928	.5876	.8972	.8891	.3721	.3671	.1686	.1729
440,000	.5832	.5736	.8927	.8843	.3598	.3527	.1626	.1653
460,000	.5735	.5599	.8881	.8794	.3480	.3388	.1571	.1580
480,000	.5638	.5466	.8835	.8746	.3369	.3255	.1518	.1510
500,000	.5542	.5336	.8793	.8698	.3262	.3126	.1466	.1443
520,000	.5445	.5210	.8754	.8650	.3160	.3001	.1416	.1379
540,000	.5348	.5087	.8715	.8602	.3065	.2882	.1367	.1318
560,000	.5260	.4967	.8675	.8555	.2972	.2767	.1320	.1259
580,000	.5187	.4850	.8636	.8507	.2883	.2657	.1275	.1203
600,000	.5115	.4736	.8597	.8460	.2797	.2551	.1232	.1149
630,000	.5006	.4571	.8538	.8390	.2676	.2400	.1169	.1073
660,000	.4930	.4413	.8480	.8320	.2561	.2258	.1106	.1002
700,000	.4834	.4212	.8401	.8227	.2418	.2082	.1022	.0916
750,000	.4713	.3975	.8303	.8112	.2254	.1882	.0924	.0818
800,000	.4592	.3754	.8206	.7998	.2104	.1702	.0845	.0731
850,000	.4471	.3547	.8108	.7886	.1964	.1541	.0777	.0654
900,000	.4351	.3354	.8010	.7775	.1835	.1396	.0716	.0586
1,000,000	.4109	.3003	.7814	.7558	.1610	.1148	.0606	.0471
1,100,000	.3868	.2696	.7618	.7346	.1422	.0947	.0506	.0381
1,200,000	.3626	.2426	.7422	.7139	.1267	.0785	.0422	.0309
1,300,000	.3505	.2188	.7227	.6939	.1142	.0653	.0355	.0252
1,400,000	.3384	.1978	.7031	.6744	.1040	.0545	.0300	.0207
1,500,000	.3264	.1791	.6835	.6554	.0951	.0457	.0254	.0171
1,600,000	.3143	.1625	.6649	.6370	.0869	.0385	.0211	.0141
1,700,000	.3022	.1478	.6486	.6191	.0799	.0325	.0179	.0117

**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	.2901	.1346	.6323	.6018	.0735	.0275	.0154	.0098
1,900,000	.2781	.1228	.6160	.5849	.0683	.0234	.0140	.0082
2,000,000	.2660	.1122	.5997	.5685	.0639	.0200	.0126	.0069
3,000,000	.1452	.0512	.4684	.4332	.0389	.0047	.0050	.0014
4,000,000	.0245	.0261	.3705	.3305	.0262	.0014	.0000	.0004
5,000,000	.0000	.0143	.2726	.2513	.0166	.0005	.0000	.0001
6,000,000	.0000	.0082	.2258	.1893	.0086	.0002	.0000	.0000
7,000,000	.0000	.0049	.1932	.1399	.0022	.0001	.0000	.0000
8,000,000	.0000	.0029	.1606	.1001	.0000	.0000	.0000	.0000
9,000,000	.0000	.0017	.1279	.0675	.0000	.0000	.0000	.0000
10,000,000	.0000	.0010	.0953	.0406	.0000	.0000	.0000	.0000

## Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury ( 2010-2012)

