

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	23,559	11,063	\$ 4,815,937	\$ 4,815,937	.0000	\$ 435
1,000	1,999	12,496	3,332	\$ 9,523,709	\$ 4,707,772	.9936	\$ 1,413
2,000	2,999	9,164	1,470	\$ 13,123,461	\$ 3,599,752	.9630	\$ 2,449
3,000	3,999	7,694	831	\$ 16,001,641	\$ 2,878,180	.9519	\$ 3,464
4,000	4,999	6,863	566	\$ 18,531,369	\$ 2,529,728	.9422	\$ 4,469
5,000	5,999	6,297	447	\$ 20,987,760	\$ 2,456,391	.9335	\$ 5,495
6,000	6,999	5,850	337	\$ 23,180,091	\$ 2,192,331	.9255	\$ 6,505
7,000	7,999	5,513	283	\$ 25,300,729	\$ 2,120,638	.9179	\$ 7,493
8,000	8,999	5,230	238	\$ 27,313,848	\$ 2,013,119	.9108	\$ 8,458
9,000	9,999	4,992	208	\$ 29,287,619	\$ 1,973,771	.9040	\$ 9,489
10,000	10,999	4,784	197	\$ 31,356,802	\$ 2,069,183	.8975	\$ 10,503
11,000	11,999	4,587	164	\$ 33,244,691	\$ 1,887,889	.8913	\$ 11,512
12,000	12,999	4,423	149	\$ 35,107,030	\$ 1,862,339	.8853	\$ 12,499
13,000	13,999	4,274	129	\$ 36,846,841	\$ 1,739,811	.8795	\$ 13,487
14,000	14,999	4,145	114	\$ 38,503,233	\$ 1,656,392	.8739	\$ 14,530
15,000	15,999	4,031	94	\$ 39,960,760	\$ 1,457,527	.8685	\$ 15,506
16,000	16,999	3,937	92	\$ 41,477,565	\$ 1,516,805	.8632	\$ 16,487
17,000	17,999	3,845	88	\$ 43,017,903	\$ 1,540,338	.8580	\$ 17,504
18,000	18,999	3,757	85	\$ 44,585,490	\$ 1,567,587	.8529	\$ 18,442
19,000	19,999	3,672	87	\$ 46,273,738	\$ 1,688,248	.8480	\$ 19,405
20,000	20,999	3,585	64	\$ 47,584,263	\$ 1,310,525	.8432	\$ 20,477
21,000	21,999	3,521	86	\$ 49,433,584	\$ 1,849,321	.8385	\$ 21,504
22,000	22,999	3,435	67	\$ 50,941,860	\$ 1,508,276	.8339	\$ 22,512
23,000	23,999	3,368	68	\$ 52,541,495	\$ 1,599,635	.8293	\$ 23,524
24,000	24,999	3,300	56	\$ 53,910,234	\$ 1,368,739	.8249	\$ 24,442
25,000	25,999	3,244	62	\$ 55,490,717	\$ 1,580,483	.8206	\$ 25,492
26,000	26,999	3,182	69	\$ 57,316,966	\$ 1,826,249	.8163	\$ 26,467
27,000	27,999	3,113	59	\$ 58,939,106	\$ 1,622,140	.8121	\$ 27,494
28,000	28,999	3,054	55	\$ 60,507,334	\$ 1,568,228	.8080	\$ 28,513
29,000	29,999	2,999	52	\$ 62,045,130	\$ 1,537,796	.8040	\$ 29,573
30,000	30,999	2,947	45	\$ 63,415,939	\$ 1,370,809	.8000	\$ 30,462
31,000	31,999	2,902	38	\$ 64,617,274	\$ 1,201,335	.7962	\$ 31,614
32,000	32,999	2,864	46	\$ 66,113,872	\$ 1,496,598	.7923	\$ 32,535
33,000	33,999	2,818	36	\$ 67,316,521	\$ 1,202,649	.7885	\$ 33,407
34,000	34,999	2,782	31	\$ 68,387,295	\$ 1,070,774	.7848	\$ 34,541
35,000	35,999	2,751	44	\$ 69,947,085	\$ 1,559,790	.7811	\$ 35,450
36,000	36,999	2,707	41	\$ 71,443,921	\$ 1,496,836	.7775	\$ 36,508
37,000	37,999	2,666	41	\$ 72,981,353	\$ 1,537,432	.7739	\$ 37,498
38,000	38,999	2,625	45	\$ 74,712,032	\$ 1,730,679	.7704	\$ 38,460
39,000	39,999	2,580	22	\$ 75,579,151	\$ 867,119	.7670	\$ 39,415
40,000	40,999	2,558	35	\$ 76,995,599	\$ 1,416,448	.7636	\$ 40,470
41,000	41,999	2,523	27	\$ 78,113,276	\$ 1,117,677	.7602	\$ 41,395
42,000	42,999	2,496	32	\$ 79,470,278	\$ 1,357,002	.7569	\$ 42,406
43,000	43,999	2,464	31	\$ 80,820,904	\$ 1,350,626	.7536	\$ 43,569
44,000	44,999	2,433	38	\$ 82,512,158	\$ 1,691,254	.7503	\$ 44,507
45,000	45,999	2,395	32	\$ 83,968,468	\$ 1,456,310	.7471	\$ 45,510
46,000	46,999	2,363	25	\$ 85,130,631	\$ 1,162,163	.7439	\$ 46,487
47,000	47,999	2,338	34	\$ 86,744,682	\$ 1,614,051	.7408	\$ 47,472
48,000	48,999	2,304	28	\$ 88,104,341	\$ 1,359,659	.7377	\$ 48,559
49,000	49,999	2,276	34	\$ 89,785,984	\$ 1,681,643	.7347	\$ 49,460
50,000	50,999	2,242	23	\$ 90,948,425	\$ 1,162,441	.7317	\$ 50,541

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	32	\$ 92,595,353	\$ 1,646,928	.7287	\$ 51,467
52,000 -	52,999	35	\$ 94,433,190	\$ 1,837,837	.7258	\$ 52,510
53,000 -	53,999	33	\$ 96,198,307	\$ 1,765,117	.7229	\$ 53,488
54,000 -	54,999	26	\$ 97,614,148	\$ 1,415,841	.7201	\$ 54,455
55,000 -	55,999	22	\$ 98,836,696	\$ 1,222,548	.7173	\$ 55,570
56,000 -	56,999	26	\$ 100,305,199	\$ 1,468,503	.7145	\$ 56,481
57,000 -	57,999	21	\$ 101,513,077	\$ 1,207,878	.7118	\$ 57,518
58,000 -	58,999	19	\$ 102,625,890	\$ 1,112,813	.7091	\$ 58,569
59,000 -	59,999	21	\$ 103,878,135	\$ 1,252,245	.7064	\$ 59,631
60,000 -	60,999	22	\$ 105,207,877	\$ 1,329,742	.7037	\$ 60,443
61,000 -	61,999	24	\$ 106,685,180	\$ 1,477,303	.7011	\$ 61,554
62,000 -	62,999	26	\$ 108,311,323	\$ 1,626,143	.6985	\$ 62,544
63,000 -	63,999	18	\$ 109,453,764	\$ 1,142,441	.6960	\$ 63,469
64,000 -	64,999	18	\$ 110,615,831	\$ 1,162,067	.6934	\$ 64,559
65,000 -	65,999	19	\$ 111,858,383	\$ 1,242,552	.6909	\$ 65,397
66,000 -	66,999	20	\$ 113,189,385	\$ 1,331,002	.6884	\$ 66,550
67,000 -	67,999	19	\$ 114,473,422	\$ 1,284,037	.6860	\$ 67,581
68,000 -	68,999	14	\$ 115,432,966	\$ 959,544	.6836	\$ 68,539
69,000 -	69,999	19	\$ 116,753,036	\$ 1,320,070	.6812	\$ 69,477
70,000 -	70,999	20	\$ 118,163,891	\$ 1,410,855	.6788	\$ 70,543
71,000 -	71,999	19	\$ 119,523,401	\$ 1,359,510	.6764	\$ 71,553
72,000 -	72,999	18	\$ 120,828,787	\$ 1,305,386	.6741	\$ 72,521
73,000 -	73,999	26	\$ 122,740,300	\$ 1,911,513	.6718	\$ 73,520
74,000 -	74,999	23	\$ 124,454,110	\$ 1,713,810	.6695	\$ 74,513
75,000 -	75,999	21	\$ 126,040,237	\$ 1,586,127	.6672	\$ 75,530
76,000 -	76,999	10	\$ 126,805,036	\$ 764,799	.6650	\$ 76,480
77,000 -	77,999	12	\$ 127,734,967	\$ 929,931	.6628	\$ 77,494
78,000 -	78,999	17	\$ 129,069,877	\$ 1,334,910	.6606	\$ 78,524
79,000 -	79,999	13	\$ 130,104,111	\$ 1,034,234	.6585	\$ 79,556
80,000 -	80,999	9	\$ 130,828,651	\$ 724,540	.6563	\$ 80,504
81,000 -	81,999	14	\$ 131,968,430	\$ 1,139,779	.6542	\$ 81,413
82,000 -	82,999	9	\$ 132,710,993	\$ 742,563	.6521	\$ 82,507
83,000 -	83,999	19	\$ 134,297,088	\$ 1,586,095	.6500	\$ 83,479
84,000 -	84,999	10	\$ 135,142,422	\$ 845,334	.6479	\$ 84,533
85,000 -	85,999	7	\$ 135,740,785	\$ 598,363	.6459	\$ 85,480
86,000 -	86,999	12	\$ 136,779,544	\$ 1,038,759	.6438	\$ 86,563
87,000 -	87,999	14	\$ 138,004,037	\$ 1,224,493	.6418	\$ 87,464
88,000 -	88,999	12	\$ 139,064,852	\$ 1,060,815	.6397	\$ 88,401
89,000 -	89,999	13	\$ 140,229,009	\$ 1,164,157	.6377	\$ 89,551
90,000 -	90,999	12	\$ 141,315,210	\$ 1,086,201	.6358	\$ 90,517
91,000 -	91,999	13	\$ 142,504,220	\$ 1,189,010	.6338	\$ 91,462
92,000 -	92,999	6	\$ 143,058,939	\$ 554,719	.6318	\$ 92,453
93,000 -	93,999	9	\$ 143,900,015	\$ 841,076	.6299	\$ 93,453
94,000 -	94,999	6	\$ 144,465,888	\$ 565,873	.6280	\$ 94,312
95,000 -	95,999	9	\$ 145,325,350	\$ 859,462	.6261	\$ 95,496
96,000 -	96,999	12	\$ 146,483,022	\$ 1,157,672	.6242	\$ 96,473
97,000 -	97,999	10	\$ 147,458,180	\$ 975,158	.6223	\$ 97,516
98,000 -	98,999	11	\$ 148,541,398	\$ 1,083,218	.6204	\$ 98,474
99,000 -	99,999	8	\$ 149,336,070	\$ 794,672	.6185	\$ 99,334
100,000 -	109,999	102	\$ 160,062,973	\$ 10,726,903	.6167	\$ 105,166
110,000 -	119,999	79	\$ 169,124,624	\$ 9,061,651	.5988	\$ 114,704

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	\$ 177,612,136	\$ 8,487,512	.5822	\$ 124,816
130,000 -	139,999	74	\$ 187,581,385	\$ 9,969,249	.5666	\$ 134,720
140,000 -	149,999	52	\$ 195,090,122	\$ 7,508,737	.5520	\$ 144,399
150,000 -	159,999	54	\$ 203,465,710	\$ 8,375,588	.5382	\$ 155,103
160,000 -	169,999	43	\$ 210,570,081	\$ 7,104,371	.5250	\$ 165,218
170,000 -	179,999	39	\$ 217,389,967	\$ 6,819,886	.5125	\$ 174,869
180,000 -	189,999	37	\$ 224,228,336	\$ 6,838,369	.5006	\$ 184,821
190,000 -	199,999	40	\$ 232,038,960	\$ 7,810,624	.4891	\$ 195,266
200,000 -	209,999	32	\$ 238,566,772	\$ 6,527,812	.4782	\$ 203,994
210,000 -	219,999	26	\$ 244,143,575	\$ 5,576,803	.4677	\$ 214,492
220,000 -	229,999	33	\$ 251,555,059	\$ 7,411,484	.4577	\$ 224,590
230,000 -	239,999	29	\$ 258,348,072	\$ 6,793,013	.4480	\$ 234,242
240,000 -	249,999	22	\$ 263,726,614	\$ 5,378,542	.4388	\$ 244,479
250,000 -	259,999	16	\$ 267,812,943	\$ 4,086,329	.4299	\$ 255,396
260,000 -	269,999	15	\$ 271,778,795	\$ 3,965,852	.4212	\$ 264,390
270,000 -	279,999	22	\$ 277,811,430	\$ 6,032,635	.4127	\$ 274,211
280,000 -	289,999	19	\$ 283,236,472	\$ 5,425,042	.4045	\$ 285,529
290,000 -	299,999	18	\$ 288,540,595	\$ 5,304,123	.3966	\$ 294,674
300,000 -	314,999	21	\$ 294,970,643	\$ 6,430,048	.3889	\$ 306,193
315,000 -	329,999	24	\$ 302,726,399	\$ 7,755,756	.3777	\$ 323,157
330,000 -	344,999	25	\$ 311,188,351	\$ 8,461,952	.3670	\$ 338,478
345,000 -	359,999	24	\$ 319,632,311	\$ 8,443,960	.3567	\$ 351,832
360,000 -	374,999	12	\$ 324,054,769	\$ 4,422,458	.3470	\$ 368,538
375,000 -	389,999	14	\$ 329,425,410	\$ 5,370,641	.3376	\$ 383,617
390,000 -	404,999	10	\$ 333,398,472	\$ 3,973,062	.3284	\$ 397,306
405,000 -	419,999	13	\$ 338,749,992	\$ 5,351,520	.3195	\$ 411,655
420,000 -	439,999	23	\$ 348,615,902	\$ 9,865,910	.3109	\$ 428,953
440,000 -	459,999	25	\$ 359,902,946	\$ 11,287,044	.2998	\$ 451,482
460,000 -	479,999	12	\$ 365,566,757	\$ 5,663,811	.2894	\$ 471,984
480,000 -	499,999	13	\$ 371,962,788	\$ 6,396,031	.2794	\$ 492,002
500,000 -	519,999	16	\$ 380,100,041	\$ 8,137,253	.2697	\$ 508,578
520,000 -	539,999	21	\$ 391,218,894	\$ 11,118,853	.2605	\$ 529,469
540,000 -	559,999	22	\$ 403,331,659	\$ 12,112,765	.2518	\$ 550,580
560,000 -	579,999	12	\$ 410,157,552	\$ 6,825,893	.2437	\$ 568,824
580,000 -	599,999	6	\$ 413,687,174	\$ 3,529,622	.2360	\$ 588,270
600,000 -	629,999	14	\$ 422,318,832	\$ 8,631,658	.2285	\$ 616,547
630,000 -	659,999	15	\$ 431,953,675	\$ 9,634,843	.2177	\$ 642,323
660,000 -	699,999	23	\$ 447,597,166	\$ 15,643,491	.2075	\$ 680,152
700,000 -	749,999	28	\$ 467,937,525	\$ 20,340,359	.1949	\$ 726,441
750,000 -	799,999	21	\$ 484,183,426	\$ 16,245,901	.1807	\$ 773,614
800,000 -	849,999	12	\$ 494,062,594	\$ 9,879,168	.1683	\$ 823,264
850,000 -	899,999	12	\$ 504,526,210	\$ 10,463,616	.1570	\$ 871,968
900,000 -	999,999	29	\$ 532,047,561	\$ 27,521,351	.1465	\$ 949,012
1,000,000 -	1,099,999	20	\$ 553,038,327	\$ 20,990,766	.1281	\$ 1,049,538
1,100,000 -	1,199,999	20	\$ 575,974,610	\$ 22,936,283	.1129	\$ 1,146,814
1,200,000 -	1,299,999	10	\$ 588,592,746	\$ 12,618,136	.1005	\$ 1,261,814
1,300,000 -	1,399,999	13	\$ 606,129,614	\$ 17,536,868	.0899	\$ 1,348,990
1,400,000 -	1,499,999	11	\$ 622,163,499	\$ 16,033,885	.0809	\$ 1,457,626
1,500,000 -	1,599,999	5	\$ 629,873,643	\$ 7,710,144	.0734	\$ 1,542,029
1,600,000 -	1,699,999	10	\$ 646,414,637	\$ 16,540,994	.0672	\$ 1,654,099
1,700,000 -	1,799,999	4	\$ 653,379,076	\$ 6,964,439	.0618	\$ 1,741,110

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	31	\$ 658,959,221	\$ 5,580,145	.0575	\$ 1,860,048
1,900,000 -	1,999,999	28	\$ 662,864,681	\$ 3,905,460	.0535	\$ 1,952,730
2,000,000 -	2,999,999	26	\$ 698,406,877	\$ 35,542,196	.0499	\$ 2,369,480
3,000,000 -	3,999,999	11	\$ 711,733,513	\$ 13,326,636	.0279	\$ 3,331,659
4,000,000 -	4,999,999	7	\$ 725,202,531	\$ 13,469,018	.0169	\$ 4,489,673
5,000,000 -	5,999,999	4	\$ 730,242,997	\$ 5,040,466	.0096	\$ 5,040,466
6,000,000 -	6,999,999	3	\$ 736,265,035	\$ 6,022,038	.0056	\$ 6,022,038
7,000,000 -	7,999,999	2	\$ 736,265,035	\$ -	.0029	#DIV/0!
8,000,000 -	8,999,999	2	\$ 752,421,080	\$ 16,156,045	.0002	\$ 8,078,023
9,000,000 -	9,999,999	0	\$ 752,421,080	\$ -	.0000	#DIV/0!
10,000,000 -	AND GREATER	0	\$ 752,421,080	\$ -	.0000	#DIV/0!
GRAND TOTALS		23,559	EXCLUDING CONTRACT MEDICAL	\$ 752,421,080		\$ 31,938

Delaware Compensation Rating Bureau, Inc.
Distribution of Losses

<u>Excess Loss Limits *</u>		Loss Amount	Number of Claims	Excess Loss Amount	Empirical Excess Ratio
From	TO (<)				
				752,421,080	
0	10,000	29,287,619	18,775	675,293,461	.8975
10,000	15,000	9,215,614	753	653,452,847	.8685
15,000	20,000	7,770,505	446	634,447,342	.8432
20,000	25,000	7,636,496	341	617,410,846	.8206
25,000	30,000	8,134,896	297	601,965,950	.8000
30,000	35,000	6,342,165	196	587,748,785	.7811
35,000	40,000	7,191,856	193	574,521,929	.7636
40,000	50,000	14,206,833	316	550,535,096	.7317
50,000	75,000	34,668,126	563	502,041,970	.6672
75,000	100,000	24,881,960	288	463,985,010	.6167
100,000	125,000	24,032,310	215	432,052,700	.5742
125,000	150,000	21,721,742	160	404,930,958	.5382
150,000	175,000	18,889,902	117	381,028,556	.5064
175,000	200,000	18,058,936	97	359,782,120	.4782
200,000	225,000	15,810,357	75	340,659,263	.4528
225,000	250,000	15,877,297	68	323,444,466	.4299
250,000	275,000	11,068,499	42	307,400,967	.4085
275,000	300,000	13,745,483	48	292,580,485	.3889
300,000	325,000	11,600,552	37	278,729,933	.3704
325,000	350,000	13,861,857	41	265,868,076	.3534
350,000	375,000	10,051,765	28	253,991,311	.3376
375,000	400,000	8,019,349	21	242,613,629	.3224
400,000	425,000	9,142,352	22	231,748,360	.3080
425,000	450,000	13,042,955	30	221,536,656	.2944
450,000	475,000	9,891,380	22	212,045,276	.2818
475,000	500,000	7,811,984	16	202,958,292	.2697
500,000	600,000	41,724,386	77	171,933,906	.2285
600,000	700,000	33,909,992	52	146,623,914	.1949
700,000	800,000	36,586,260	49	126,637,654	.1683
800,000	900,000	20,342,784	24	110,194,870	.1465
900,000	1,000,000	27,521,351	29	96,373,519	.1281
1,000,000	2,000,000	130,817,120	98	37,556,399	.0499
2,000,000	3,000,000	35,542,196	15	21,014,203	.0279
3,000,000	4,000,000	13,326,636	4	12,687,567	.0169
4,000,000	5,000,000	13,469,018	3	7,218,549	.0096
5,000,000	6,000,000	5,040,466	1	4,178,083	.0056
6,000,000	7,000,000	6,022,038	1	2,156,045	.0029
7,000,000	8,000,000	0	0	156,045	.0002
8,000,000	9,000,000	16,156,045	2	0	.0000
9,000,000	10,000,000	0	0	0	.0000
10,000,000	& Over	0	0		.0000

TOTAL/AVERAGE 752,421,080 23,559

* 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	.9982	.9986	.9996	.9997	.9952	.9953	.9705	.9712
2,000	.9964	.9972	.9992	.9994	.9905	.9906	.9443	.9455
3,000	.9946	.9958	.9988	.9992	.9859	.9860	.9207	.9224
4,000	.9928	.9944	.9984	.9989	.9812	.9815	.8992	.9014
5,000	.9911	.9930	.9980	.9986	.9766	.9769	.8795	.8821
6,000	.9896	.9918	.9976	.9983	.9721	.9725	.8612	.8641
7,000	.9880	.9905	.9972	.9981	.9676	.9680	.8441	.8473
8,000	.9864	.9893	.9968	.9978	.9632	.9636	.8280	.8316
9,000	.9849	.9881	.9965	.9975	.9587	.9593	.8129	.8169
10,000	.9833	.9868	.9961	.9972	.9543	.9549	.7987	.8030
11,000	.9817	.9856	.9957	.9970	.9500	.9507	.7853	.7898
12,000	.9802	.9843	.9953	.9967	.9457	.9464	.7726	.7774
13,000	.9786	.9831	.9949	.9964	.9414	.9422	.7606	.7656
14,000	.9770	.9819	.9945	.9961	.9372	.9380	.7491	.7544
15,000	.9755	.9806	.9941	.9958	.9330	.9339	.7381	.7436
16,000	.9739	.9794	.9937	.9956	.9289	.9298	.7275	.7332
17,000	.9723	.9782	.9933	.9953	.9248	.9257	.7173	.7233
18,000	.9708	.9769	.9929	.9950	.9207	.9217	.7075	.7137
19,000	.9692	.9757	.9925	.9947	.9167	.9178	.6981	.7045
20,000	.9676	.9745	.9921	.9945	.9127	.9138	.6891	.6956
21,000	.9661	.9733	.9917	.9942	.9088	.9099	.6803	.6871
22,000	.9647	.9721	.9913	.9939	.9049	.9061	.6719	.6788
23,000	.9632	.9710	.9909	.9936	.9010	.9023	.6637	.6708
24,000	.9618	.9698	.9905	.9934	.8972	.8985	.6559	.6631
25,000	.9603	.9687	.9902	.9931	.8934	.8948	.6483	.6557
26,000	.9589	.9675	.9898	.9928	.8896	.8911	.6410	.6486
27,000	.9574	.9664	.9894	.9925	.8859	.8874	.6339	.6417
28,000	.9560	.9653	.9890	.9923	.8823	.8838	.6271	.6350
29,000	.9545	.9641	.9886	.9920	.8786	.8802	.6206	.6286
30,000	.9531	.9630	.9882	.9917	.8750	.8766	.6142	.6223
31,000	.9516	.9618	.9878	.9914	.8714	.8731	.6081	.6163
32,000	.9502	.9607	.9874	.9911	.8679	.8696	.6021	.6105
33,000	.9487	.9595	.9870	.9909	.8644	.8662	.5963	.6048
34,000	.9473	.9584	.9866	.9906	.8609	.8627	.5906	.5992
35,000	.9458	.9572	.9862	.9903	.8575	.8593	.5851	.5938
36,000	.9444	.9561	.9858	.9900	.8540	.8559	.5796	.5885
37,000	.9429	.9549	.9854	.9898	.8507	.8526	.5744	.5833
38,000	.9414	.9538	.9850	.9895	.8473	.8493	.5692	.5783
39,000	.9400	.9526	.9846	.9892	.8440	.8460	.5642	.5734
40,000	.9385	.9515	.9842	.9889	.8407	.8428	.5594	.5686
41,000	.9371	.9503	.9839	.9887	.8375	.8396	.5546	.5640
42,000	.9356	.9492	.9835	.9884	.8343	.8364	.5499	.5594
43,000	.9342	.9480	.9831	.9881	.8311	.8333	.5454	.5550
44,000	.9327	.9469	.9827	.9878	.8279	.8301	.5409	.5506
45,000	.9313	.9458	.9823	.9875	.8248	.8270	.5366	.5464
46,000	.9298	.9446	.9819	.9873	.8216	.8239	.5324	.5423
47,000	.9284	.9435	.9815	.9870	.8185	.8209	.5284	.5383
48,000	.9269	.9423	.9811	.9867	.8155	.8179	.5244	.5344
49,000	.9255	.9412	.9807	.9864	.8124	.8149	.5205	.5306
50,000	.9240	.9400	.9803	.9862	.8094	.8119	.5168	.5269

**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	.9226	.9389	.9799	.9859	.8064	.8089	.5131	.5233
52,000	.9211	.9377	.9795	.9856	.8035	.8060	.5095	.5198
53,000	.9197	.9366	.9791	.9853	.8005	.8031	.5060	.5164
54,000	.9183	.9355	.9787	.9851	.7976	.8003	.5026	.5131
55,000	.9170	.9345	.9783	.9848	.7948	.7974	.4993	.5098
56,000	.9157	.9334	.9779	.9845	.7919	.7946	.4961	.5067
57,000	.9143	.9324	.9776	.9842	.7891	.7918	.4929	.5036
58,000	.9130	.9313	.9772	.9839	.7863	.7891	.4898	.5006
59,000	.9116	.9302	.9768	.9837	.7835	.7863	.4867	.4976
60,000	.9103	.9292	.9764	.9834	.7808	.7836	.4837	.4946
61,000	.9089	.9281	.9760	.9831	.7780	.7809	.4808	.4918
62,000	.9076	.9271	.9756	.9828	.7753	.7783	.4779	.4889
63,000	.9063	.9260	.9752	.9826	.7727	.7756	.4751	.4862
64,000	.9049	.9250	.9748	.9823	.7700	.7730	.4724	.4835
65,000	.9036	.9239	.9744	.9820	.7674	.7704	.4697	.4809
66,000	.9022	.9228	.9740	.9817	.7647	.7678	.4671	.4783
67,000	.9009	.9218	.9736	.9815	.7621	.7652	.4645	.4758
68,000	.8996	.9207	.9732	.9812	.7595	.7627	.4620	.4733
69,000	.8983	.9198	.9728	.9809	.7570	.7601	.4595	.4709
70,000	.8971	.9188	.9724	.9806	.7544	.7576	.4570	.4685
71,000	.8959	.9178	.9720	.9803	.7519	.7551	.4546	.4661
72,000	.8946	.9168	.9716	.9801	.7494	.7527	.4523	.4638
73,000	.8934	.9159	.9713	.9798	.7469	.7502	.4500	.4616
74,000	.8922	.9149	.9709	.9795	.7445	.7478	.4477	.4594
75,000	.8910	.9139	.9705	.9792	.7421	.7454	.4455	.4572
76,000	.8897	.9130	.9701	.9790	.7397	.7431	.4434	.4551
77,000	.8885	.9120	.9697	.9787	.7373	.7407	.4412	.4530
78,000	.8873	.9110	.9693	.9784	.7350	.7384	.4391	.4509
79,000	.8860	.9101	.9689	.9781	.7326	.7361	.4370	.4489
80,000	.8848	.9091	.9685	.9779	.7303	.7338	.4350	.4469
81,000	.8836	.9081	.9681	.9776	.7280	.7315	.4330	.4449
82,000	.8824	.9071	.9677	.9773	.7257	.7293	.4310	.4430
83,000	.8811	.9062	.9673	.9770	.7234	.7270	.4290	.4411
84,000	.8799	.9052	.9669	.9768	.7212	.7248	.4271	.4392
85,000	.8787	.9042	.9665	.9765	.7189	.7226	.4252	.4373
86,000	.8774	.9033	.9661	.9762	.7167	.7204	.4233	.4354
87,000	.8762	.9023	.9657	.9759	.7145	.7182	.4214	.4336
88,000	.8750	.9013	.9653	.9756	.7123	.7160	.4196	.4318
89,000	.8737	.9003	.9650	.9754	.7101	.7138	.4177	.4300
90,000	.8725	.8994	.9646	.9751	.7079	.7117	.4159	.4282
91,000	.8713	.8984	.9642	.9748	.7058	.7096	.4142	.4265
92,000	.8701	.8974	.9638	.9745	.7036	.7075	.4124	.4248
93,000	.8688	.8965	.9634	.9743	.7015	.7054	.4106	.4230
94,000	.8676	.8955	.9630	.9740	.6994	.7033	.4088	.4213
95,000	.8664	.8945	.9626	.9737	.6973	.7012	.4071	.4196
96,000	.8651	.8936	.9622	.9734	.6952	.6992	.4054	.4179
97,000	.8639	.8926	.9618	.9732	.6932	.6971	.4037	.4162
98,000	.8627	.8916	.9614	.9729	.6911	.6951	.4020	.4146
99,000	.8615	.8906	.9610	.9726	.6891	.6931	.4003	.4129
100,000	.8602	.8897	.9606	.9723	.6870	.6911	.3987	.4113
110,000	.8479	.8800	.9567	.9696	.6674	.6717	.3830	.3960

**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	.8356	.8703	.9527	.9668	.6491	.6537	.3687	.3820
130,000	.8233	.8606	.9488	.9640	.6317	.6365	.3559	.3694
140,000	.8110	.8509	.9449	.9613	.6153	.6203	.3443	.3581
150,000	.7987	.8412	.9409	.9585	.5999	.6050	.3335	.3475
160,000	.7865	.8314	.9370	.9557	.5851	.5905	.3235	.3377
170,000	.7742	.8217	.9331	.9530	.5710	.5765	.3141	.3286
180,000	.7619	.8120	.9291	.9502	.5574	.5632	.3053	.3200
190,000	.7502	.8028	.9252	.9474	.5445	.5504	.2970	.3118
200,000	.7390	.7940	.9212	.9446	.5320	.5381	.2894	.3044
210,000	.7278	.7852	.9173	.9419	.5202	.5264	.2821	.2972
220,000	.7173	.7769	.9134	.9391	.5087	.5151	.2752	.2904
230,000	.7073	.7689	.9094	.9363	.4977	.5042	.2686	.2840
240,000	.6972	.7610	.9055	.9336	.4871	.4937	.2625	.2780
250,000	.6871	.7531	.9016	.9308	.4769	.4837	.2565	.2722
260,000	.6771	.7451	.8976	.9280	.4670	.4739	.2508	.2665
270,000	.6670	.7373	.8937	.9253	.4573	.4641	.2452	.2608
280,000	.6570	.7295	.8897	.9225	.4479	.4545	.2399	.2552
290,000	.6477	.7218	.8858	.9197	.4388	.4451	.2348	.2497
300,000	.6388	.7142	.8819	.9170	.4300	.4357	.2299	.2442
315,000	.6253	.7028	.8760	.9128	.4172	.4220	.2228	.2362
330,000	.6119	.6916	.8701	.9087	.4050	.4085	.2158	.2284
345,000	.5985	.6806	.8641	.9046	.3933	.3954	.2092	.2207
360,000	.5851	.6697	.8582	.9004	.3821	.3826	.2031	.2133
375,000	.5717	.6590	.8523	.8963	.3714	.3701	.1970	.2061
390,000	.5600	.6485	.8464	.8922	.3610	.3579	.1912	.1991
405,000	.5482	.6381	.8405	.8880	.3508	.3461	.1855	.1922
420,000	.5365	.6279	.8346	.8839	.3409	.3346	.1800	.1856
440,000	.5209	.6145	.8267	.8784	.3284	.3198	.1728	.1771
460,000	.5052	.6015	.8189	.8730	.3165	.3056	.1660	.1689
480,000	.4911	.5887	.8110	.8675	.3051	.2919	.1598	.1611
500,000	.4799	.5762	.8031	.8621	.2940	.2789	.1539	.1536
520,000	.4687	.5640	.7964	.8566	.2834	.2663	.1482	.1465
540,000	.4576	.5520	.7898	.8512	.2734	.2543	.1429	.1397
560,000	.4464	.5404	.7833	.8458	.2641	.2429	.1377	.1331
580,000	.4352	.5290	.7767	.8404	.2554	.2319	.1327	.1269
600,000	.4240	.5179	.7702	.8350	.2469	.2214	.1279	.1210
630,000	.4073	.5017	.7603	.8269	.2347	.2066	.1208	.1126
660,000	.3905	.4860	.7505	.8189	.2232	.1928	.1141	.1048
700,000	.3681	.4661	.7373	.8083	.2091	.1758	.1057	.0953
750,000	.3402	.4424	.7209	.7951	.1934	.1567	.0960	.0846
800,000	.3123	.4201	.7045	.7821	.1798	.1398	.0874	.0752
850,000	.2878	.3992	.6881	.7692	.1674	.1248	.0792	.0669
900,000	.2655	.3794	.6717	.7564	.1560	.1116	.0716	.0596
1,000,000	.2207	.3433	.6389	.7313	.1357	.0893	.0604	.0474
1,100,000	.1760	.3112	.6061	.7068	.1194	.0718	.0509	.0379
1,200,000	.1417	.2827	.5733	.6829	.1063	.0580	.0425	.0304
1,300,000	.1092	.2572	.5404	.6597	.0954	.0471	.0341	.0245
1,400,000	.0868	.2345	.5076	.6372	.0865	.0383	.0265	.0199
1,500,000	.0645	.2141	.4748	.6154	.0791	.0314	.0210	.0162
1,600,000	.0483	.1958	.4420	.5942	.0728	.0258	.0171	.0132
1,700,000	.0372	.1793	.4151	.5738	.0673	.0213	.0137	.0109

**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	.0260	.1644	.3955	.5539	.0630	.0177	.0106	.0090
1,900,000	.0148	.1510	.3758	.5348	.0591	.0147	.0078	.0074
2,000,000	.0036	.1389	.3561	.5163	.0555	.0123	.0056	.0062
3,000,000	.0000	.0677	.1729	.3693	.0325	.0024	.0000	.0012
4,000,000	.0000	.0361	.0683	.2647	.0206	.0006	.0000	.0003
5,000,000	.0000	.0205	.0027	.1896	.0127	.0002	.0000	.0001
6,000,000	.0000	.0121	.0000	.1349	.0074	.0001	.0000	.0000
7,000,000	.0000	.0073	.0000	.0944	.0038	.0000	.0000	.0000
8,000,000	.0000	.0044	.0000	.0640	.0003	.0000	.0000	.0000
9,000,000	.0000	.0025	.0000	.0407	.0000	.0000	.0000	.0000
10,000,000	.0000	.0014	.0000	.0227	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury (2011-2013)

