

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                         | 23,176           | 11,022                          | \$ 4,733,237          | \$ 4,733,237 | .0000   | \$ 429    |
| 1,000  | 1,999                         | 12,154           | 3,185                           | \$ 9,243,400          | \$ 4,510,163 | .9931   | \$ 1,416  |
| 2,000  | 2,999                         | 8,969            | 1,471                           | \$ 12,833,926         | \$ 3,590,526 | .9604   | \$ 2,441  |
| 3,000  | 3,999                         | 7,498            | 849                             | \$ 15,781,995         | \$ 2,948,069 | .9486   | \$ 3,472  |
| 4,000  | 4,999                         | 6,649            | 581                             | \$ 18,370,639         | \$ 2,588,644 | .9383   | \$ 4,455  |
| 5,000  | 5,999                         | 6,068            | 452                             | \$ 20,833,628         | \$ 2,462,989 | .9291   | \$ 5,449  |
| 6,000  | 6,999                         | 5,616            | 345                             | \$ 23,072,808         | \$ 2,239,180 | .9206   | \$ 6,490  |
| 7,000  | 7,999                         | 5,271            | 293                             | \$ 25,260,862         | \$ 2,188,054 | .9127   | \$ 7,468  |
| 8,000  | 8,999                         | 4,978            | 267                             | \$ 27,527,942         | \$ 2,267,080 | .9053   | \$ 8,491  |
| 9,000  | 9,999                         | 4,711            | 217                             | \$ 29,593,226         | \$ 2,065,284 | .8982   | \$ 9,517  |
| 10,000 | 10,999                        | 4,494            | 200                             | \$ 31,698,556         | \$ 2,105,330 | .8915   | \$ 10,527 |
| 11,000 | 11,999                        | 4,294            | 148                             | \$ 33,398,539         | \$ 1,699,983 | .8851   | \$ 11,486 |
| 12,000 | 12,999                        | 4,146            | 145                             | \$ 35,210,306         | \$ 1,811,767 | .8790   | \$ 12,495 |
| 13,000 | 13,999                        | 4,001            | 125                             | \$ 36,897,285         | \$ 1,686,979 | .8731   | \$ 13,496 |
| 14,000 | 14,999                        | 3,876            | 116                             | \$ 38,573,822         | \$ 1,676,537 | .8673   | \$ 14,453 |
| 15,000 | 15,999                        | 3,760            | 133                             | \$ 40,630,774         | \$ 2,056,952 | .8618   | \$ 15,466 |
| 16,000 | 16,999                        | 3,627            | 108                             | \$ 42,418,797         | \$ 1,788,023 | .8564   | \$ 16,556 |
| 17,000 | 17,999                        | 3,519            | 90                              | \$ 43,991,443         | \$ 1,572,646 | .8512   | \$ 17,474 |
| 18,000 | 18,999                        | 3,429            | 83                              | \$ 45,529,439         | \$ 1,537,996 | .8462   | \$ 18,530 |
| 19,000 | 19,999                        | 3,346            | 81                              | \$ 47,110,294         | \$ 1,580,855 | .8412   | \$ 19,517 |
| 20,000 | 20,999                        | 3,265            | 91                              | \$ 48,981,735         | \$ 1,871,441 | .8364   | \$ 20,565 |
| 21,000 | 21,999                        | 3,174            | 87                              | \$ 50,853,341         | \$ 1,871,606 | .8317   | \$ 21,513 |
| 22,000 | 22,999                        | 3,087            | 59                              | \$ 52,180,612         | \$ 1,327,271 | .8272   | \$ 22,496 |
| 23,000 | 23,999                        | 3,028            | 62                              | \$ 53,638,463         | \$ 1,457,851 | .8227   | \$ 23,514 |
| 24,000 | 24,999                        | 2,966            | 57                              | \$ 55,034,189         | \$ 1,395,726 | .8184   | \$ 24,486 |
| 25,000 | 25,999                        | 2,909            | 52                              | \$ 56,358,119         | \$ 1,323,930 | .8141   | \$ 25,460 |
| 26,000 | 26,999                        | 2,857            | 60                              | \$ 57,948,838         | \$ 1,590,719 | .8099   | \$ 26,512 |
| 27,000 | 27,999                        | 2,797            | 67                              | \$ 59,794,744         | \$ 1,845,906 | .8058   | \$ 27,551 |
| 28,000 | 28,999                        | 2,730            | 37                              | \$ 60,848,085         | \$ 1,053,341 | .8017   | \$ 28,469 |
| 29,000 | 29,999                        | 2,693            | 52                              | \$ 62,381,136         | \$ 1,533,051 | .7978   | \$ 29,482 |
| 30,000 | 30,999                        | 2,641            | 48                              | \$ 63,848,133         | \$ 1,466,997 | .7939   | \$ 30,562 |
| 31,000 | 31,999                        | 2,593            | 66                              | \$ 65,927,048         | \$ 2,078,915 | .7901   | \$ 31,499 |
| 32,000 | 32,999                        | 2,527            | 43                              | \$ 67,324,023         | \$ 1,396,975 | .7864   | \$ 32,488 |
| 33,000 | 33,999                        | 2,484            | 43                              | \$ 68,766,821         | \$ 1,442,798 | .7827   | \$ 33,553 |
| 34,000 | 34,999                        | 2,441            | 34                              | \$ 69,941,187         | \$ 1,174,366 | .7791   | \$ 34,540 |
| 35,000 | 35,999                        | 2,407            | 36                              | \$ 71,221,417         | \$ 1,280,230 | .7756   | \$ 35,562 |
| 36,000 | 36,999                        | 2,371            | 39                              | \$ 72,645,389         | \$ 1,423,972 | .7721   | \$ 36,512 |
| 37,000 | 37,999                        | 2,332            | 43                              | \$ 74,256,766         | \$ 1,611,377 | .7687   | \$ 37,474 |
| 38,000 | 38,999                        | 2,289            | 36                              | \$ 75,641,173         | \$ 1,384,407 | .7654   | \$ 38,456 |
| 39,000 | 39,999                        | 2,253            | 45                              | \$ 77,418,083         | \$ 1,776,910 | .7621   | \$ 39,487 |
| 40,000 | 40,999                        | 2,208            | 27                              | \$ 78,511,758         | \$ 1,093,675 | .7588   | \$ 40,506 |
| 41,000 | 41,999                        | 2,181            | 29                              | \$ 79,715,979         | \$ 1,204,221 | .7556   | \$ 41,525 |
| 42,000 | 42,999                        | 2,152            | 35                              | \$ 81,202,509         | \$ 1,486,530 | .7525   | \$ 42,472 |
| 43,000 | 43,999                        | 2,117            | 34                              | \$ 82,679,338         | \$ 1,476,829 | .7494   | \$ 43,436 |
| 44,000 | 44,999                        | 2,083            | 36                              | \$ 84,283,887         | \$ 1,604,549 | .7463   | \$ 44,571 |
| 45,000 | 45,999                        | 2,047            | 33                              | \$ 85,786,243         | \$ 1,502,356 | .7433   | \$ 45,526 |
| 46,000 | 46,999                        | 2,014            | 22                              | \$ 86,809,685         | \$ 1,023,442 | .7403   | \$ 46,520 |
| 47,000 | 47,999                        | 1,992            | 33                              | \$ 88,378,607         | \$ 1,568,922 | .7374   | \$ 47,543 |
| 48,000 | 48,999                        | 1,959            | 27                              | \$ 89,688,200         | \$ 1,309,593 | .7345   | \$ 48,503 |
| 49,000 | 49,999                        | 1,932            | 23                              | \$ 90,826,394         | \$ 1,138,194 | .7317   | \$ 49,487 |
| 50,000 | 50,999                        | 1,909            | 22                              | \$ 91,936,810         | \$ 1,110,416 | .7289   | \$ 50,473 |

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                        | 1,887            | \$ 92,915,093                   | \$ 978,283            | .7262        | \$ 51,489  |
| 52,000 -  | 52,999                        | 1,868            | \$ 94,544,804                   | \$ 1,629,711          | .7234        | \$ 52,571  |
| 53,000 -  | 53,999                        | 1,837            | \$ 96,259,181                   | \$ 1,714,377          | .7207        | \$ 53,574  |
| 54,000 -  | 54,999                        | 1,805            | \$ 97,512,009                   | \$ 1,252,828          | .7181        | \$ 54,471  |
| 55,000 -  | 55,999                        | 1,782            | \$ 98,844,862                   | \$ 1,332,853          | .7155        | \$ 55,536  |
| 56,000 -  | 56,999                        | 1,758            | \$ 100,256,667                  | \$ 1,411,805          | .7129        | \$ 56,472  |
| 57,000 -  | 57,999                        | 1,733            | \$ 101,807,074                  | \$ 1,550,407          | .7103        | \$ 57,422  |
| 58,000 -  | 58,999                        | 1,706            | \$ 103,036,114                  | \$ 1,229,040          | .7078        | \$ 58,526  |
| 59,000 -  | 59,999                        | 1,685            | \$ 104,225,854                  | \$ 1,189,740          | .7054        | \$ 59,487  |
| 60,000 -  | 60,999                        | 1,665            | \$ 105,557,121                  | \$ 1,331,267          | .7029        | \$ 60,512  |
| 61,000 -  | 61,999                        | 1,643            | \$ 106,664,452                  | \$ 1,107,331          | .7005        | \$ 61,518  |
| 62,000 -  | 62,999                        | 1,625            | \$ 107,540,034                  | \$ 875,582            | .6982        | \$ 62,542  |
| 63,000 -  | 63,999                        | 1,611            | \$ 108,175,061                  | \$ 635,027            | .6958        | \$ 63,503  |
| 64,000 -  | 64,999                        | 1,601            | \$ 109,013,959                  | \$ 838,898            | .6935        | \$ 64,531  |
| 65,000 -  | 65,999                        | 1,588            | \$ 110,060,830                  | \$ 1,046,871          | .6911        | \$ 65,429  |
| 66,000 -  | 66,999                        | 1,572            | \$ 110,992,310                  | \$ 931,480            | .6888        | \$ 66,534  |
| 67,000 -  | 67,999                        | 1,558            | \$ 112,139,649                  | \$ 1,147,339          | .6866        | \$ 67,491  |
| 68,000 -  | 68,999                        | 1,541            | \$ 112,963,094                  | \$ 823,445            | .6843        | \$ 68,620  |
| 69,000 -  | 69,999                        | 1,529            | \$ 114,005,348                  | \$ 1,042,254          | .6821        | \$ 69,484  |
| 70,000 -  | 70,999                        | 1,514            | \$ 115,416,681                  | \$ 1,411,333          | .6799        | \$ 70,567  |
| 71,000 -  | 71,999                        | 1,494            | \$ 116,844,499                  | \$ 1,427,818          | .6777        | \$ 71,391  |
| 72,000 -  | 72,999                        | 1,474            | \$ 117,785,533                  | \$ 941,034            | .6755        | \$ 72,387  |
| 73,000 -  | 73,999                        | 1,461            | \$ 118,520,987                  | \$ 735,454            | .6734        | \$ 73,545  |
| 74,000 -  | 74,999                        | 1,451            | \$ 119,786,855                  | \$ 1,265,868          | .6713        | \$ 74,463  |
| 75,000 -  | 75,999                        | 1,434            | \$ 120,540,431                  | \$ 753,576            | .6692        | \$ 75,358  |
| 76,000 -  | 76,999                        | 1,424            | \$ 121,380,550                  | \$ 840,119            | .6671        | \$ 76,374  |
| 77,000 -  | 77,999                        | 1,413            | \$ 122,696,940                  | \$ 1,316,390          | .6650        | \$ 77,435  |
| 78,000 -  | 78,999                        | 1,396            | \$ 123,559,311                  | \$ 862,371            | .6630        | \$ 78,397  |
| 79,000 -  | 79,999                        | 1,385            | \$ 124,353,847                  | \$ 794,536            | .6610        | \$ 79,454  |
| 80,000 -  | 80,999                        | 1,375            | \$ 125,401,525                  | \$ 1,047,678          | .6590        | \$ 80,591  |
| 81,000 -  | 81,999                        | 1,362            | \$ 126,378,660                  | \$ 977,135            | .6570        | \$ 81,428  |
| 82,000 -  | 82,999                        | 1,350            | \$ 127,700,264                  | \$ 1,321,604          | .6550        | \$ 82,600  |
| 83,000 -  | 83,999                        | 1,334            | \$ 128,118,196                  | \$ 417,932            | .6530        | \$ 83,586  |
| 84,000 -  | 84,999                        | 1,329            | \$ 128,962,899                  | \$ 844,703            | .6511        | \$ 84,470  |
| 85,000 -  | 85,999                        | 1,319            | \$ 129,475,356                  | \$ 512,457            | .6492        | \$ 85,410  |
| 86,000 -  | 86,999                        | 1,313            | \$ 130,512,774                  | \$ 1,037,418          | .6473        | \$ 86,452  |
| 87,000 -  | 87,999                        | 1,301            | \$ 131,474,887                  | \$ 962,113            | .6454        | \$ 87,465  |
| 88,000 -  | 88,999                        | 1,290            | \$ 133,245,556                  | \$ 1,770,669          | .6435        | \$ 88,533  |
| 89,000 -  | 89,999                        | 1,270            | \$ 134,231,065                  | \$ 985,509            | .6416        | \$ 89,592  |
| 90,000 -  | 90,999                        | 1,259            | \$ 135,135,891                  | \$ 904,826            | .6398        | \$ 90,483  |
| 91,000 -  | 91,999                        | 1,249            | \$ 136,051,185                  | \$ 915,294            | .6379        | \$ 91,529  |
| 92,000 -  | 92,999                        | 1,239            | \$ 136,975,893                  | \$ 924,708            | .6361        | \$ 92,471  |
| 93,000 -  | 93,999                        | 1,229            | \$ 138,193,499                  | \$ 1,217,606          | .6343        | \$ 93,662  |
| 94,000 -  | 94,999                        | 1,216            | \$ 138,760,241                  | \$ 566,742            | .6326        | \$ 94,457  |
| 95,000 -  | 95,999                        | 1,210            | \$ 139,811,158                  | \$ 1,050,917          | .6308        | \$ 95,538  |
| 96,000 -  | 96,999                        | 1,199            | \$ 140,488,350                  | \$ 677,192            | .6290        | \$ 96,742  |
| 97,000 -  | 97,999                        | 1,192            | \$ 141,366,725                  | \$ 878,375            | .6273        | \$ 97,597  |
| 98,000 -  | 98,999                        | 1,183            | \$ 142,747,139                  | \$ 1,380,414          | .6256        | \$ 98,601  |
| 99,000 -  | 99,999                        | 1,169            | \$ 143,145,453                  | \$ 398,314            | .6238        | \$ 99,579  |
| 100,000 - | 109,999                       | 1,165            | \$ 152,373,445                  | \$ 9,227,992          | .6221        | \$ 104,864 |
| 110,000 - | 119,999                       | 1,077            | \$ 159,587,496                  | \$ 7,214,051          | .6059        | \$ 114,509 |

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                       | 1,014            | 42 \$ 164,849,363               | \$ 5,261,867          | .5907        | \$ 125,283   |
| 130,000 -   | 139,999                       | 972              | 51 \$ 171,710,202               | \$ 6,860,839          | .5762        | \$ 134,526   |
| 140,000 -   | 149,999                       | 921              | 46 \$ 178,373,278               | \$ 6,663,076          | .5625        | \$ 144,849   |
| 150,000 -   | 159,999                       | 875              | 35 \$ 183,800,731               | \$ 5,427,453          | .5494        | \$ 155,070   |
| 160,000 -   | 169,999                       | 840              | 30 \$ 188,758,121               | \$ 4,957,390          | .5369        | \$ 165,246   |
| 170,000 -   | 179,999                       | 810              | 33 \$ 194,526,566               | \$ 5,768,445          | .5249        | \$ 174,801   |
| 180,000 -   | 189,999                       | 777              | 31 \$ 200,239,020               | \$ 5,712,454          | .5134        | \$ 184,273   |
| 190,000 -   | 199,999                       | 746              | 34 \$ 206,855,664               | \$ 6,616,644          | .5023        | \$ 194,607   |
| 200,000 -   | 209,999                       | 712              | 28 \$ 212,585,721               | \$ 5,730,057          | .4917        | \$ 204,645   |
| 210,000 -   | 219,999                       | 684              | 25 \$ 217,974,118               | \$ 5,388,397          | .4816        | \$ 215,536   |
| 220,000 -   | 229,999                       | 659              | 29 \$ 224,490,419               | \$ 6,516,301          | .4718        | \$ 224,700   |
| 230,000 -   | 239,999                       | 630              | 15 \$ 228,023,263               | \$ 3,532,844          | .4624        | \$ 235,523   |
| 240,000 -   | 249,999                       | 615              | 18 \$ 232,442,085               | \$ 4,418,822          | .4534        | \$ 245,490   |
| 250,000 -   | 259,999                       | 597              | 13 \$ 235,773,696               | \$ 3,331,611          | .4445        | \$ 256,278   |
| 260,000 -   | 269,999                       | 584              | 15 \$ 239,756,389               | \$ 3,982,693          | .4359        | \$ 265,513   |
| 270,000 -   | 279,999                       | 569              | 15 \$ 243,881,306               | \$ 4,124,917          | .4275        | \$ 274,994   |
| 280,000 -   | 289,999                       | 554              | 16 \$ 248,414,474               | \$ 4,533,168          | .4193        | \$ 283,323   |
| 290,000 -   | 299,999                       | 538              | 24 \$ 255,494,709               | \$ 7,080,235          | .4114        | \$ 295,010   |
| 300,000 -   | 314,999                       | 514              | 12 \$ 259,143,004               | \$ 3,648,295          | .4038        | \$ 304,025   |
| 315,000 -   | 329,999                       | 502              | 24 \$ 266,900,232               | \$ 7,757,228          | .3928        | \$ 323,218   |
| 330,000 -   | 344,999                       | 478              | 20 \$ 273,672,346               | \$ 6,772,114          | .3820        | \$ 338,606   |
| 345,000 -   | 359,999                       | 458              | 8 \$ 276,481,207                | \$ 2,808,861          | .3718        | \$ 351,108   |
| 360,000 -   | 374,999                       | 450              | 13 \$ 281,261,576               | \$ 4,780,369          | .3619        | \$ 367,721   |
| 375,000 -   | 389,999                       | 437              | 26 \$ 291,189,513               | \$ 9,927,937          | .3522        | \$ 381,844   |
| 390,000 -   | 404,999                       | 411              | 13 \$ 296,357,313               | \$ 5,167,800          | .3430        | \$ 397,523   |
| 405,000 -   | 419,999                       | 398              | 14 \$ 302,125,430               | \$ 5,768,117          | .3342        | \$ 412,008   |
| 420,000 -   | 439,999                       | 384              | 14 \$ 308,168,655               | \$ 6,043,225          | .3256        | \$ 431,659   |
| 440,000 -   | 459,999                       | 370              | 23 \$ 318,521,518               | \$ 10,352,863         | .3146        | \$ 450,124   |
| 460,000 -   | 479,999                       | 347              | 9 \$ 322,754,411                | \$ 4,232,893          | .3042        | \$ 470,321   |
| 480,000 -   | 499,999                       | 338              | 12 \$ 328,663,291               | \$ 5,908,880          | .2942        | \$ 492,407   |
| 500,000 -   | 519,999                       | 326              | 7 \$ 332,252,266                | \$ 3,588,975          | .2845        | \$ 512,711   |
| 520,000 -   | 539,999                       | 319              | 19 \$ 342,337,974               | \$ 10,085,708         | .2751        | \$ 530,827   |
| 540,000 -   | 559,999                       | 300              | 17 \$ 351,676,820               | \$ 9,338,846          | .2661        | \$ 549,344   |
| 560,000 -   | 579,999                       | 283              | 14 \$ 359,649,796               | \$ 7,972,976          | .2576        | \$ 569,498   |
| 580,000 -   | 599,999                       | 269              | 9 \$ 364,950,461                | \$ 5,300,665          | .2496        | \$ 588,963   |
| 600,000 -   | 629,999                       | 260              | 9 \$ 370,470,441                | \$ 5,519,980          | .2419        | \$ 613,331   |
| 630,000 -   | 659,999                       | 251              | 18 \$ 382,073,414               | \$ 11,602,973         | .2307        | \$ 644,610   |
| 660,000 -   | 699,999                       | 233              | 21 \$ 396,362,853               | \$ 14,289,439         | .2202        | \$ 680,449   |
| 700,000 -   | 749,999                       | 212              | 22 \$ 412,257,842               | \$ 15,894,989         | .2072        | \$ 722,500   |
| 750,000 -   | 799,999                       | 190              | 17 \$ 425,469,579               | \$ 13,211,737         | .1927        | \$ 777,161   |
| 800,000 -   | 849,999                       | 173              | 17 \$ 439,457,786               | \$ 13,988,207         | .1794        | \$ 822,836   |
| 850,000 -   | 899,999                       | 156              | 14 \$ 451,779,373               | \$ 12,321,587         | .1675        | \$ 880,113   |
| 900,000 -   | 999,999                       | 142              | 26 \$ 476,491,859               | \$ 24,712,486         | .1566        | \$ 950,480   |
| 1,000,000 - | 1,099,999                     | 116              | 27 \$ 504,709,048               | \$ 28,217,189         | .1378        | \$ 1,045,081 |
| 1,100,000 - | 1,199,999                     | 89               | 11 \$ 517,448,993               | \$ 12,739,945         | .1230        | \$ 1,158,177 |
| 1,200,000 - | 1,299,999                     | 78               | 15 \$ 536,194,052               | \$ 18,745,059         | .1108        | \$ 1,249,671 |
| 1,300,000 - | 1,399,999                     | 63               | 14 \$ 554,936,004               | \$ 18,741,952         | .1005        | \$ 1,338,711 |
| 1,400,000 - | 1,499,999                     | 49               | 7 \$ 565,145,860                | \$ 10,209,856         | .0926        | \$ 1,458,551 |
| 1,500,000 - | 1,599,999                     | 42               | 6 \$ 574,343,581                | \$ 9,197,721          | .0859        | \$ 1,532,954 |
| 1,600,000 - | 1,699,999                     | 36               | 3 \$ 579,296,713                | \$ 4,953,132          | .0804        | \$ 1,651,044 |
| 1,700,000 - | 1,799,999                     | 33               | 4 \$ 586,209,807                | \$ 6,913,094          | .0753        | \$ 1,728,274 |

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                     | 29               | \$ 591,732,565                  | \$ 5,522,758          | .0709        | \$ 1,840,919  |
| 1,900,000 -  | 1,999,999                     | 26               | \$ 597,535,256                  | \$ 5,802,691          | .0670        | \$ 1,934,230  |
| 2,000,000 -  | 2,999,999                     | 23               | \$ 632,260,010                  | \$ 34,724,754         | .0635        | \$ 2,480,340  |
| 3,000,000 -  | 3,999,999                     | 9                | \$ 645,040,656                  | \$ 12,780,646         | .0406        | \$ 3,195,162  |
| 4,000,000 -  | 4,999,999                     | 5                | \$ 653,944,671                  | \$ 8,904,015          | .0322        | \$ 4,452,008  |
| 5,000,000 -  | 5,999,999                     | 3                | \$ 653,944,671                  | \$ -                  | .0265        | #DIV/0!       |
| 6,000,000 -  | 6,999,999                     | 3                | \$ 666,968,441                  | \$ 13,023,770         | .0221        | \$ 6,511,885  |
| 7,000,000 -  | 7,999,999                     | 1                | \$ 666,968,441                  | \$ -                  | .0192        | #DIV/0!       |
| 8,000,000 -  | 8,999,999                     | 1                | \$ 666,968,441                  | \$ -                  | .0177        | #DIV/0!       |
| 9,000,000 -  | 9,999,999                     | 1                | \$ 666,968,441                  | \$ -                  | .0163        | #DIV/0!       |
| 10,000,000 - | AND GREATER                   | 1                | \$ 687,162,896                  | \$ 20,194,455         | .0148        | \$ 20,194,455 |
| GRAND TOTALS |                               | 23,176           | EXCLUDING CONTRACT MEDICAL      | \$ 687,162,896        |              | \$ 29,650     |

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

| <u>Excess Loss Limits *</u> |            | Loss<br>Amount | Number<br>of Claims | Excess Loss<br>Amount | Average    | Empirical<br>Excess Ratio |
|-----------------------------|------------|----------------|---------------------|-----------------------|------------|---------------------------|
| From                        | TO (<)     |                |                     |                       |            |                           |
|                             |            |                |                     | 687,162,896           |            |                           |
| 0                           | 10,000     | 29,593,226     | 18,682              | 612,629,670           | 1,584      | .8915                     |
| 10,000                      | 15,000     | 8,980,596      | 734                 | 592,189,074           | 12,235     | .8618                     |
| 15,000                      | 20,000     | 8,536,472      | 495                 | 574,752,602           | 17,245     | .8364                     |
| 20,000                      | 25,000     | 7,923,895      | 356                 | 559,403,707           | 22,258     | .8141                     |
| 25,000                      | 30,000     | 7,346,947      | 268                 | 545,551,760           | 27,414     | .7939                     |
| 30,000                      | 35,000     | 7,560,051      | 234                 | 532,976,709           | 32,308     | .7756                     |
| 35,000                      | 40,000     | 7,476,896      | 199                 | 521,424,813           | 37,572     | .7588                     |
| 40,000                      | 50,000     | 13,408,311     | 299                 | 500,886,502           | 44,844     | .7289                     |
| 50,000                      | 75,000     | 28,960,461     | 475                 | 459,826,041           | 60,969     | .6692                     |
| 75,000                      | 100,000    | 23,358,598     | 269                 | 427,517,443           | 86,835     | .6221                     |
| 100,000                     | 125,000    | 19,072,977     | 172                 | 400,819,466           | 110,889    | .5833                     |
| 125,000                     | 150,000    | 16,154,849     | 118                 | 377,539,618           | 136,905    | .5494                     |
| 150,000                     | 175,000    | 13,269,066     | 82                  | 356,658,052           | 162,811    | .5190                     |
| 175,000                     | 200,000    | 15,213,321     | 82                  | 337,907,232           | 186,667    | .4917                     |
| 200,000                     | 225,000    | 14,376,605     | 68                  | 320,918,127           | 212,987    | .4670                     |
| 225,000                     | 250,000    | 11,209,817     | 48                  | 305,470,811           | 235,996    | .4445                     |
| 250,000                     | 275,000    | 9,376,763      | 36                  | 290,931,548           | 264,134    | .4234                     |
| 275,000                     | 300,000    | 13,675,862     | 48                  | 277,468,187           | 287,913    | .4038                     |
| 300,000                     | 325,000    | 8,819,780      | 28                  | 264,898,407           | 314,992    | .3855                     |
| 325,000                     | 350,000    | 10,294,144     | 31                  | 253,187,596           | 335,679    | .3685                     |
| 350,000                     | 375,000    | 6,652,943      | 18                  | 242,026,320           | 362,888    | .3522                     |
| 375,000                     | 400,000    | 13,373,137     | 35                  | 231,594,850           | 385,764    | .3370                     |
| 400,000                     | 425,000    | 9,001,523      | 22                  | 221,814,160           | 412,284    | .3228                     |
| 425,000                     | 450,000    | 9,708,850      | 22                  | 212,492,809           | 441,311    | .3092                     |
| 450,000                     | 475,000    | 8,351,101      | 18                  | 203,847,958           | 457,595    | .2967                     |
| 475,000                     | 500,000    | 6,967,103      | 14                  | 195,499,605           | 488,920    | .2845                     |
| 500,000                     | 600,000    | 36,287,170     | 66                  | 166,212,435           | 549,806    | .2419                     |
| 600,000                     | 700,000    | 31,412,392     | 48                  | 142,400,043           | 654,425    | .2072                     |
| 700,000                     | 800,000    | 29,106,726     | 39                  | 123,293,317           | 746,326    | .1794                     |
| 800,000                     | 900,000    | 26,309,794     | 31                  | 107,583,523           | 848,703    | .1566                     |
| 900,000                     | 1,000,000  | 24,712,486     | 26                  | 94,671,037            | 950,480    | .1378                     |
| 1,000,000                   | 2,000,000  | 121,043,397    | 93                  | 43,627,640            | 1,301,542  | .0635                     |
| 2,000,000                   | 3,000,000  | 34,724,754     | 14                  | 27,902,886            | 2,480,340  | .0406                     |
| 3,000,000                   | 4,000,000  | 12,780,646     | 4                   | 22,122,240            | 3,195,162  | .0322                     |
| 4,000,000                   | 5,000,000  | 8,904,015      | 2                   | 18,218,225            | 4,452,008  | .0265                     |
| 5,000,000                   | 6,000,000  | 0              | 0                   | 15,218,225            | 5,500,000  | .0221                     |
| 6,000,000                   | 7,000,000  | 13,023,770     | 2                   | 13,194,455            | 6,511,885  | .0192                     |
| 7,000,000                   | 8,000,000  | 0              | 0                   | 12,194,455            | 7,500,000  | .0177                     |
| 8,000,000                   | 9,000,000  | 0              | 0                   | 11,194,455            | 8,500,000  | .0163                     |
| 9,000,000                   | 10,000,000 | 0              | 0                   | 10,194,455            | 9,500,000  | .0148                     |
| 10,000,000                  | & Over     | 20,194,455     | 1                   |                       | 20,194,455 | .0000                     |

TOTAL/AVERAGE                      687,162,896      23,176

\* 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<br>Limit | Death-Lognormal           |                           | PT-Lognormal              |                           | PP-Lognormal              |                           | TT-Lognormal              |                           |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|               | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio |
| 1,000         | .9977                     | .9981                     | .9998                     | .9997                     | .9947                     | .9948                     | .9652                     | .9657                     |
| 2,000         | .9954                     | .9962                     | .9996                     | .9995                     | .9894                     | .9896                     | .9350                     | .9359                     |
| 3,000         | .9931                     | .9944                     | .9994                     | .9992                     | .9842                     | .9845                     | .9083                     | .9096                     |
| 4,000         | .9908                     | .9925                     | .9992                     | .9989                     | .9791                     | .9795                     | .8842                     | .8858                     |
| 5,000         | .9886                     | .9907                     | .9990                     | .9987                     | .9741                     | .9746                     | .8622                     | .8641                     |
| 6,000         | .9864                     | .9889                     | .9988                     | .9984                     | .9691                     | .9697                     | .8420                     | .8441                     |
| 7,000         | .9842                     | .9871                     | .9986                     | .9981                     | .9642                     | .9649                     | .8231                     | .8255                     |
| 8,000         | .9820                     | .9853                     | .9984                     | .9979                     | .9594                     | .9602                     | .8054                     | .8080                     |
| 9,000         | .9798                     | .9836                     | .9982                     | .9976                     | .9546                     | .9555                     | .7888                     | .7917                     |
| 10,000        | .9777                     | .9818                     | .9980                     | .9973                     | .9499                     | .9509                     | .7734                     | .7765                     |
| 11,000        | .9755                     | .9800                     | .9978                     | .9971                     | .9452                     | .9463                     | .7588                     | .7621                     |
| 12,000        | .9733                     | .9782                     | .9976                     | .9968                     | .9407                     | .9418                     | .7450                     | .7485                     |
| 13,000        | .9711                     | .9764                     | .9974                     | .9965                     | .9362                     | .9374                     | .7318                     | .7355                     |
| 14,000        | .9689                     | .9746                     | .9972                     | .9963                     | .9317                     | .9331                     | .7193                     | .7231                     |
| 15,000        | .9667                     | .9729                     | .9970                     | .9960                     | .9273                     | .9287                     | .7073                     | .7113                     |
| 16,000        | .9645                     | .9711                     | .9968                     | .9957                     | .9230                     | .9245                     | .6960                     | .7002                     |
| 17,000        | .9624                     | .9693                     | .9966                     | .9955                     | .9187                     | .9203                     | .6852                     | .6895                     |
| 18,000        | .9602                     | .9675                     | .9964                     | .9952                     | .9145                     | .9162                     | .6750                     | .6794                     |
| 19,000        | .9580                     | .9657                     | .9962                     | .9949                     | .9103                     | .9121                     | .6651                     | .6697                     |
| 20,000        | .9558                     | .9639                     | .9960                     | .9947                     | .9062                     | .9080                     | .6557                     | .6604                     |
| 21,000        | .9536                     | .9622                     | .9958                     | .9944                     | .9021                     | .9040                     | .6466                     | .6514                     |
| 22,000        | .9514                     | .9604                     | .9956                     | .9941                     | .8981                     | .9001                     | .6380                     | .6429                     |
| 23,000        | .9492                     | .9586                     | .9954                     | .9939                     | .8941                     | .8962                     | .6297                     | .6347                     |
| 24,000        | .9470                     | .9568                     | .9952                     | .9936                     | .8902                     | .8924                     | .6216                     | .6268                     |
| 25,000        | .9449                     | .9550                     | .9950                     | .9933                     | .8864                     | .8886                     | .6139                     | .6192                     |
| 26,000        | .9427                     | .9532                     | .9948                     | .9931                     | .8826                     | .8849                     | .6065                     | .6118                     |
| 27,000        | .9405                     | .9515                     | .9946                     | .9928                     | .8788                     | .8811                     | .5993                     | .6047                     |
| 28,000        | .9383                     | .9497                     | .9944                     | .9925                     | .8750                     | .8775                     | .5923                     | .5979                     |
| 29,000        | .9361                     | .9479                     | .9942                     | .9923                     | .8714                     | .8739                     | .5856                     | .5912                     |
| 30,000        | .9339                     | .9461                     | .9940                     | .9920                     | .8677                     | .8703                     | .5790                     | .5847                     |
| 31,000        | .9317                     | .9443                     | .9938                     | .9917                     | .8641                     | .8668                     | .5726                     | .5784                     |
| 32,000        | .9295                     | .9425                     | .9936                     | .9915                     | .8606                     | .8633                     | .5665                     | .5724                     |
| 33,000        | .9274                     | .9408                     | .9934                     | .9912                     | .8571                     | .8599                     | .5605                     | .5665                     |
| 34,000        | .9252                     | .9390                     | .9932                     | .9909                     | .8536                     | .8565                     | .5548                     | .5609                     |
| 35,000        | .9230                     | .9372                     | .9930                     | .9907                     | .8502                     | .8532                     | .5492                     | .5554                     |
| 36,000        | .9208                     | .9354                     | .9928                     | .9904                     | .8469                     | .8499                     | .5438                     | .5500                     |
| 37,000        | .9186                     | .9336                     | .9926                     | .9901                     | .8435                     | .8466                     | .5385                     | .5448                     |
| 38,000        | .9164                     | .9318                     | .9924                     | .9899                     | .8402                     | .8433                     | .5335                     | .5398                     |
| 39,000        | .9142                     | .9300                     | .9922                     | .9896                     | .8369                     | .8401                     | .5286                     | .5350                     |
| 40,000        | .9120                     | .9283                     | .9920                     | .9893                     | .8337                     | .8370                     | .5238                     | .5303                     |
| 41,000        | .9099                     | .9265                     | .9918                     | .9891                     | .8305                     | .8339                     | .5193                     | .5258                     |
| 42,000        | .9077                     | .9247                     | .9916                     | .9888                     | .8274                     | .8308                     | .5148                     | .5214                     |
| 43,000        | .9055                     | .9229                     | .9914                     | .9885                     | .8243                     | .8277                     | .5104                     | .5171                     |
| 44,000        | .9033                     | .9211                     | .9912                     | .9883                     | .8212                     | .8247                     | .5062                     | .5129                     |
| 45,000        | .9011                     | .9193                     | .9910                     | .9880                     | .8181                     | .8217                     | .5020                     | .5088                     |
| 46,000        | .8989                     | .9176                     | .9908                     | .9877                     | .8151                     | .8188                     | .4980                     | .5049                     |
| 47,000        | .8967                     | .9158                     | .9906                     | .9875                     | .8122                     | .8159                     | .4941                     | .5010                     |
| 48,000        | .8946                     | .9140                     | .9904                     | .9872                     | .8092                     | .8130                     | .4903                     | .4973                     |
| 49,000        | .8925                     | .9123                     | .9902                     | .9869                     | .8063                     | .8101                     | .4867                     | .4937                     |
| 50,000        | .8904                     | .9106                     | .9900                     | .9867                     | .8034                     | .8073                     | .4831                     | .4901                     |

**DELAWARE  
DISTRIBUTION OF LOSSES**

| Loss<br>Limit | Death-Lognormal           |                           | PT-Lognormal              |                           | PP-Lognormal              |                           | TT-Lognormal              |                           |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|               | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio |
| 51,000        | .8884                     | .9090                     | .9898                     | .9864                     | .8005                     | .8045                     | .4796                     | .4867                     |
| 52,000        | .8863                     | .9073                     | .9896                     | .9861                     | .7977                     | .8017                     | .4763                     | .4834                     |
| 53,000        | .8842                     | .9056                     | .9894                     | .9859                     | .7949                     | .7989                     | .4730                     | .4802                     |
| 54,000        | .8823                     | .9040                     | .9892                     | .9856                     | .7921                     | .7962                     | .4698                     | .4770                     |
| 55,000        | .8803                     | .9024                     | .9890                     | .9854                     | .7893                     | .7935                     | .4667                     | .4740                     |
| 56,000        | .8784                     | .9008                     | .9888                     | .9851                     | .7866                     | .7908                     | .4637                     | .4710                     |
| 57,000        | .8764                     | .8992                     | .9886                     | .9848                     | .7839                     | .7882                     | .4607                     | .4681                     |
| 58,000        | .8744                     | .8976                     | .9884                     | .9846                     | .7813                     | .7856                     | .4579                     | .4653                     |
| 59,000        | .8725                     | .8960                     | .9882                     | .9843                     | .7786                     | .7830                     | .4551                     | .4625                     |
| 60,000        | .8705                     | .8944                     | .9880                     | .9840                     | .7760                     | .7804                     | .4524                     | .4599                     |
| 61,000        | .8687                     | .8929                     | .9878                     | .9838                     | .7734                     | .7779                     | .4498                     | .4573                     |
| 62,000        | .8668                     | .8914                     | .9876                     | .9835                     | .7709                     | .7754                     | .4472                     | .4547                     |
| 63,000        | .8650                     | .8899                     | .9874                     | .9832                     | .7683                     | .7729                     | .4446                     | .4522                     |
| 64,000        | .8632                     | .8884                     | .9872                     | .9830                     | .7658                     | .7704                     | .4421                     | .4497                     |
| 65,000        | .8613                     | .8869                     | .9870                     | .9827                     | .7633                     | .7679                     | .4397                     | .4473                     |
| 66,000        | .8595                     | .8854                     | .9868                     | .9824                     | .7608                     | .7655                     | .4373                     | .4450                     |
| 67,000        | .8576                     | .8839                     | .9866                     | .9822                     | .7583                     | .7630                     | .4349                     | .4426                     |
| 68,000        | .8558                     | .8824                     | .9864                     | .9819                     | .7558                     | .7606                     | .4326                     | .4403                     |
| 69,000        | .8539                     | .8809                     | .9862                     | .9816                     | .7534                     | .7582                     | .4303                     | .4381                     |
| 70,000        | .8521                     | .8794                     | .9860                     | .9814                     | .7510                     | .7559                     | .4281                     | .4359                     |
| 71,000        | .8503                     | .8779                     | .9858                     | .9811                     | .7486                     | .7535                     | .4259                     | .4337                     |
| 72,000        | .8484                     | .8764                     | .9856                     | .9808                     | .7462                     | .7512                     | .4237                     | .4316                     |
| 73,000        | .8466                     | .8749                     | .9855                     | .9806                     | .7439                     | .7489                     | .4216                     | .4295                     |
| 74,000        | .8447                     | .8734                     | .9853                     | .9803                     | .7416                     | .7466                     | .4195                     | .4274                     |
| 75,000        | .8429                     | .8719                     | .9851                     | .9800                     | .7393                     | .7444                     | .4174                     | .4253                     |
| 76,000        | .8411                     | .8704                     | .9849                     | .9798                     | .7370                     | .7421                     | .4153                     | .4233                     |
| 77,000        | .8392                     | .8689                     | .9847                     | .9795                     | .7347                     | .7399                     | .4133                     | .4213                     |
| 78,000        | .8374                     | .8674                     | .9845                     | .9792                     | .7325                     | .7377                     | .4113                     | .4193                     |
| 79,000        | .8355                     | .8659                     | .9843                     | .9790                     | .7302                     | .7355                     | .4093                     | .4174                     |
| 80,000        | .8337                     | .8644                     | .9841                     | .9787                     | .7280                     | .7334                     | .4074                     | .4155                     |
| 81,000        | .8318                     | .8629                     | .9839                     | .9784                     | .7258                     | .7312                     | .4055                     | .4136                     |
| 82,000        | .8300                     | .8614                     | .9837                     | .9782                     | .7236                     | .7291                     | .4036                     | .4118                     |
| 83,000        | .8282                     | .8599                     | .9835                     | .9779                     | .7215                     | .7269                     | .4018                     | .4099                     |
| 84,000        | .8263                     | .8583                     | .9833                     | .9776                     | .7193                     | .7248                     | .4000                     | .4082                     |
| 85,000        | .8246                     | .8569                     | .9831                     | .9774                     | .7172                     | .7227                     | .3982                     | .4064                     |
| 86,000        | .8229                     | .8555                     | .9829                     | .9771                     | .7151                     | .7206                     | .3964                     | .4046                     |
| 87,000        | .8211                     | .8541                     | .9827                     | .9768                     | .7129                     | .7186                     | .3946                     | .4028                     |
| 88,000        | .8194                     | .8527                     | .9825                     | .9766                     | .7108                     | .7165                     | .3928                     | .4011                     |
| 89,000        | .8177                     | .8513                     | .9823                     | .9763                     | .7088                     | .7145                     | .3911                     | .3994                     |
| 90,000        | .8160                     | .8499                     | .9821                     | .9760                     | .7067                     | .7125                     | .3894                     | .3977                     |
| 91,000        | .8142                     | .8485                     | .9819                     | .9758                     | .7047                     | .7105                     | .3877                     | .3961                     |
| 92,000        | .8125                     | .8471                     | .9817                     | .9755                     | .7027                     | .7085                     | .3861                     | .3945                     |
| 93,000        | .8108                     | .8457                     | .9815                     | .9752                     | .7007                     | .7065                     | .3845                     | .3929                     |
| 94,000        | .8090                     | .8443                     | .9813                     | .9750                     | .6987                     | .7046                     | .3829                     | .3913                     |
| 95,000        | .8073                     | .8429                     | .9811                     | .9747                     | .6967                     | .7026                     | .3813                     | .3897                     |
| 96,000        | .8056                     | .8414                     | .9809                     | .9744                     | .6947                     | .7007                     | .3797                     | .3881                     |
| 97,000        | .8039                     | .8400                     | .9807                     | .9742                     | .6928                     | .6988                     | .3781                     | .3866                     |
| 98,000        | .8021                     | .8386                     | .9805                     | .9739                     | .6909                     | .6969                     | .3765                     | .3850                     |
| 99,000        | .8004                     | .8372                     | .9803                     | .9736                     | .6890                     | .6951                     | .3750                     | .3835                     |
| 100,000       | .7987                     | .8358                     | .9801                     | .9734                     | .6871                     | .6932                     | .3734                     | .3820                     |
| 110,000       | .7814                     | .8217                     | .9781                     | .9707                     | .6687                     | .6752                     | .3592                     | .3679                     |



**DELAWARE  
DISTRIBUTION OF LOSSES**

| Loss<br>Limit | Death-Lognormal           |                           | PT-Lognormal              |                           | PP-Lognormal              |                           | TT-Lognormal              |                           |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|               | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio |
| 120,000       | .7642                     | .8076                     | .9761                     | .9680                     | .6516                     | .6585                     | .3464                     | .3553                     |
| 130,000       | .7469                     | .7936                     | .9741                     | .9654                     | .6352                     | .6424                     | .3349                     | .3440                     |
| 140,000       | .7296                     | .7795                     | .9721                     | .9627                     | .6195                     | .6270                     | .3245                     | .3337                     |
| 150,000       | .7123                     | .7654                     | .9701                     | .9600                     | .6045                     | .6123                     | .3152                     | .3245                     |
| 160,000       | .6951                     | .7513                     | .9681                     | .9574                     | .5900                     | .5981                     | .3069                     | .3163                     |
| 170,000       | .6778                     | .7372                     | .9661                     | .9547                     | .5760                     | .5843                     | .2994                     | .3089                     |
| 180,000       | .6605                     | .7231                     | .9641                     | .9521                     | .5624                     | .5710                     | .2925                     | .3021                     |
| 190,000       | .6433                     | .7091                     | .9621                     | .9494                     | .5494                     | .5582                     | .2863                     | .2960                     |
| 200,000       | .6271                     | .6959                     | .9601                     | .9467                     | .5368                     | .5459                     | .2805                     | .2903                     |
| 210,000       | .6114                     | .6831                     | .9581                     | .9441                     | .5248                     | .5342                     | .2749                     | .2847                     |
| 220,000       | .5981                     | .6722                     | .9562                     | .9414                     | .5133                     | .5228                     | .2693                     | .2793                     |
| 230,000       | .5865                     | .6628                     | .9542                     | .9387                     | .5022                     | .5120                     | .2639                     | .2739                     |
| 240,000       | .5750                     | .6534                     | .9522                     | .9361                     | .4915                     | .5015                     | .2587                     | .2688                     |
| 250,000       | .5636                     | .6441                     | .9502                     | .9334                     | .4810                     | .4912                     | .2536                     | .2638                     |
| 260,000       | .5533                     | .6357                     | .9482                     | .9307                     | .4708                     | .4811                     | .2488                     | .2590                     |
| 270,000       | .5429                     | .6273                     | .9462                     | .9281                     | .4608                     | .4712                     | .2441                     | .2542                     |
| 280,000       | .5325                     | .6191                     | .9442                     | .9254                     | .4510                     | .4613                     | .2395                     | .2495                     |
| 290,000       | .5222                     | .6109                     | .9422                     | .9228                     | .4416                     | .4516                     | .2350                     | .2449                     |
| 300,000       | .5118                     | .6028                     | .9402                     | .9201                     | .4325                     | .4420                     | .2306                     | .2402                     |
| 315,000       | .4979                     | .5907                     | .9372                     | .9162                     | .4193                     | .4279                     | .2245                     | .2334                     |
| 330,000       | .4841                     | .5789                     | .9342                     | .9122                     | .4066                     | .4140                     | .2184                     | .2267                     |
| 345,000       | .4703                     | .5672                     | .9312                     | .9082                     | .3944                     | .4005                     | .2126                     | .2202                     |
| 360,000       | .4565                     | .5557                     | .9282                     | .9043                     | .3827                     | .3874                     | .2069                     | .2138                     |
| 375,000       | .4427                     | .5445                     | .9253                     | .9004                     | .3712                     | .3745                     | .2013                     | .2075                     |
| 390,000       | .4304                     | .5334                     | .9223                     | .8964                     | .3602                     | .3620                     | .1961                     | .2014                     |
| 405,000       | .4183                     | .5225                     | .9193                     | .8925                     | .3497                     | .3498                     | .1911                     | .1954                     |
| 420,000       | .4065                     | .5118                     | .9163                     | .8886                     | .3396                     | .3380                     | .1861                     | .1895                     |
| 440,000       | .3927                     | .4979                     | .9123                     | .8834                     | .3266                     | .3227                     | .1796                     | .1819                     |
| 460,000       | .3789                     | .4843                     | .9083                     | .8783                     | .3143                     | .3081                     | .1733                     | .1746                     |
| 480,000       | .3651                     | .4711                     | .9043                     | .8731                     | .3026                     | .2941                     | .1671                     | .1676                     |
| 500,000       | .3513                     | .4582                     | .9003                     | .8680                     | .2912                     | .2806                     | .1611                     | .1608                     |
| 520,000       | .3374                     | .4456                     | .8964                     | .8629                     | .2802                     | .2677                     | .1552                     | .1543                     |
| 540,000       | .3240                     | .4334                     | .8924                     | .8578                     | .2697                     | .2554                     | .1494                     | .1480                     |
| 560,000       | .3125                     | .4216                     | .8886                     | .8528                     | .2599                     | .2436                     | .1437                     | .1419                     |
| 580,000       | .3010                     | .4101                     | .8852                     | .8477                     | .2506                     | .2323                     | .1383                     | .1361                     |
| 600,000       | .2894                     | .3989                     | .8819                     | .8427                     | .2417                     | .2216                     | .1331                     | .1305                     |
| 630,000       | .2722                     | .3826                     | .8769                     | .8352                     | .2287                     | .2063                     | .1259                     | .1225                     |
| 660,000       | .2549                     | .3671                     | .8719                     | .8278                     | .2165                     | .1922                     | .1190                     | .1151                     |
| 700,000       | .2355                     | .3475                     | .8653                     | .8180                     | .2015                     | .1748                     | .1103                     | .1058                     |
| 750,000       | .2125                     | .3245                     | .8570                     | .8059                     | .1848                     | .1553                     | .1006                     | .0953                     |
| 800,000       | .1895                     | .3032                     | .8487                     | .7940                     | .1697                     | .1381                     | .0915                     | .0859                     |
| 850,000       | .1698                     | .2834                     | .8406                     | .7822                     | .1561                     | .1229                     | .0834                     | .0774                     |
| 900,000       | .1526                     | .2650                     | .8340                     | .7706                     | .1436                     | .1094                     | .0760                     | .0698                     |
| 1,000,000     | .1180                     | .2322                     | .8213                     | .7479                     | .1223                     | .0870                     | .0630                     | .0569                     |
| 1,100,000     | .0963                     | .2039                     | .8113                     | .7259                     | .1056                     | .0694                     | .0525                     | .0466                     |
| 1,200,000     | .0848                     | .1794                     | .8013                     | .7045                     | .0914                     | .0557                     | .0447                     | .0382                     |
| 1,300,000     | .0733                     | .1583                     | .7914                     | .6838                     | .0795                     | .0448                     | .0392                     | .0315                     |
| 1,400,000     | .0618                     | .1399                     | .7814                     | .6637                     | .0705                     | .0363                     | .0345                     | .0260                     |
| 1,500,000     | .0503                     | .1240                     | .7714                     | .6443                     | .0632                     | .0295                     | .0303                     | .0216                     |
| 1,600,000     | .0387                     | .1101                     | .7615                     | .6255                     | .0573                     | .0241                     | .0266                     | .0180                     |
| 1,700,000     | .0272                     | .0979                     | .7515                     | .6072                     | .0520                     | .0197                     | .0230                     | .0151                     |

**DELAWARE  
DISTRIBUTION OF LOSSES**

| Loss<br>Limit | Death-Lognormal           |                           | PT-Lognormal              |                           | PP-Lognormal              |                           | TT-Lognormal              |                           |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|               | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio |
| 1,800,000     | .0157                     | .0872                     | .7415                     | .5896                     | .0473                     | .0163                     | .0211                     | .0126                     |
| 1,900,000     | .0042                     | .0779                     | .7316                     | .5725                     | .0431                     | .0135                     | .0192                     | .0106                     |
| 2,000,000     | .0000                     | .0696                     | .7216                     | .5559                     | .0394                     | .0112                     | .0174                     | .0090                     |
| 3,000,000     | .0000                     | .0266                     | .6219                     | .4208                     | .0181                     | .0020                     | .0000                     | .0019                     |
| 4,000,000     | .0000                     | .0116                     | .5515                     | .3193                     | .0109                     | .0005                     | .0000                     | .0005                     |
| 5,000,000     | .0000                     | .0055                     | .5047                     | .2415                     | .0060                     | .0001                     | .0000                     | .0002                     |
| 6,000,000     | .0000                     | .0028                     | .4715                     | .1807                     | .0020                     | .0000                     | .0000                     | .0001                     |
| 7,000,000     | .0000                     | .0015                     | .4383                     | .1323                     | .0000                     | .0000                     | .0000                     | .0000                     |
| 8,000,000     | .0000                     | .0008                     | .4051                     | .0932                     | .0000                     | .0000                     | .0000                     | .0000                     |
| 9,000,000     | .0000                     | .0004                     | .3719                     | .0612                     | .0000                     | .0000                     | .0000                     | .0000                     |
| 10,000,000    | .0000                     | .0002                     | .3386                     | .0347                     | .0000                     | .0000                     | .0000                     | .0000                     |

## Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury ( 2012-2014)

