

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	11,917	\$ 4,700,909	\$ 4,700,909	.0000	\$ 394
1,000	1,999	3,189	\$ 9,222,979	\$ 4,522,070	.9905	\$ 1,418
2,000 -	2,999	1,391	\$ 12,642,370	\$ 3,419,391	.9468	\$ 2,458
3,000 -	3,999	792	\$ 15,387,668	\$ 2,745,298	.9311	\$ 3,466
4,000 -	4,999	568	\$ 17,921,547	\$ 2,533,879	.9175	\$ 4,461
5,000 -	5,999	389	\$ 20,051,545	\$ 2,129,998	.9052	\$ 5,476
6,000 -	6,999	340	\$ 22,244,052	\$ 2,192,507	.8939	\$ 6,449
7,000 -	7,999	254	\$ 24,146,966	\$ 1,902,914	.8833	\$ 7,492
8,000 -	8,999	194	\$ 25,791,097	\$ 1,644,131	.8733	\$ 8,475
9,000 -	9,999	215	\$ 27,835,234	\$ 2,044,137	.8638	\$ 9,508
10,000 -	10,999	142	\$ 29,324,113	\$ 1,488,879	.8546	\$ 10,485
11,000 -	11,999	172	\$ 31,297,274	\$ 1,973,161	.8458	\$ 11,472
12,000 -	12,999	149	\$ 33,160,382	\$ 1,863,108	.8374	\$ 12,504
13,000 -	13,999	124	\$ 34,835,849	\$ 1,675,467	.8292	\$ 13,512
14,000 -	14,999	121	\$ 36,585,643	\$ 1,749,794	.8214	\$ 14,461
15,000 -	15,999	116	\$ 38,380,501	\$ 1,794,858	.8137	\$ 15,473
16,000 -	16,999	112	\$ 40,225,941	\$ 1,845,440	.8064	\$ 16,477
17,000 -	17,999	105	\$ 42,061,730	\$ 1,835,789	.7992	\$ 17,484
18,000 -	18,999	107	\$ 44,042,582	\$ 1,980,852	.7923	\$ 18,513
19,000 -	19,999	86	\$ 45,718,303	\$ 1,675,721	.7856	\$ 19,485
20,000 -	20,999	79	\$ 47,337,754	\$ 1,619,451	.7791	\$ 20,499
21,000 -	21,999	79	\$ 49,033,592	\$ 1,695,838	.7727	\$ 21,466
22,000 -	22,999	73	\$ 50,673,472	\$ 1,639,880	.7665	\$ 22,464
23,000 -	23,999	64	\$ 52,177,232	\$ 1,503,760	.7605	\$ 23,496
24,000 -	24,999	69	\$ 53,869,418	\$ 1,692,186	.7546	\$ 24,524
25,000 -	25,999	50	\$ 55,140,772	\$ 1,271,354	.7488	\$ 25,427
26,000 -	26,999	68	\$ 56,939,814	\$ 1,799,042	.7431	\$ 26,457
27,000 -	27,999	49	\$ 58,284,194	\$ 1,344,380	.7376	\$ 27,436
28,000 -	28,999	50	\$ 59,709,953	\$ 1,425,759	.7322	\$ 28,515
29,000 -	29,999	54	\$ 61,303,685	\$ 1,593,732	.7269	\$ 29,514
30,000 -	30,999	43	\$ 62,613,298	\$ 1,309,613	.7217	\$ 30,456
31,000 -	31,999	42	\$ 63,935,858	\$ 1,322,560	.7166	\$ 31,490
32,000 -	32,999	49	\$ 65,529,292	\$ 1,593,434	.7115	\$ 32,519
33,000 -	33,999	40	\$ 66,868,314	\$ 1,339,022	.7066	\$ 33,476
34,000 -	34,999	39	\$ 68,214,471	\$ 1,346,157	.7017	\$ 34,517
35,000 -	35,999	44	\$ 69,778,153	\$ 1,563,682	.6970	\$ 35,538
36,000 -	36,999	42	\$ 71,310,888	\$ 1,532,735	.6923	\$ 36,494
37,000 -	37,999	36	\$ 72,660,259	\$ 1,349,371	.6877	\$ 37,483
38,000 -	38,999	56	\$ 74,815,326	\$ 2,155,067	.6832	\$ 38,483
39,000 -	39,999	50	\$ 76,787,926	\$ 1,972,600	.6788	\$ 39,452
40,000 -	40,999	29	\$ 77,961,890	\$ 1,173,964	.6744	\$ 40,482
41,000 -	41,999	36	\$ 79,457,153	\$ 1,495,263	.6702	\$ 41,535
42,000 -	42,999	37	\$ 81,030,176	\$ 1,573,023	.6660	\$ 42,514
43,000 -	43,999	34	\$ 82,509,260	\$ 1,479,084	.6619	\$ 43,502
44,000 -	44,999	28	\$ 83,754,783	\$ 1,245,523	.6579	\$ 44,483
45,000 -	45,999	28	\$ 85,024,297	\$ 1,269,514	.6539	\$ 45,340
46,000 -	46,999	26	\$ 86,231,881	\$ 1,207,584	.6500	\$ 46,446
47,000 -	47,999	21	\$ 87,226,927	\$ 995,046	.6462	\$ 47,383
48,000 -	48,999	27	\$ 88,535,012	\$ 1,308,085	.6424	\$ 48,448
49,000 -	49,999	30	\$ 90,021,233	\$ 1,486,221	.6386	\$ 49,541
50,000 -	50,999	19	\$ 90,978,667	\$ 957,434	.6349	\$ 50,391

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	1,801	26	\$ 92,316,439	\$ 1,337,772	.6313	\$	51,453
52,000 -	52,999	1,775	16	\$ 93,155,331	\$ 838,892	.6277	\$	52,431
53,000 -	53,999	1,759	20	\$ 94,225,369	\$ 1,070,038	.6241	\$	53,502
54,000 -	54,999	1,739	29	\$ 95,808,177	\$ 1,582,808	.6206	\$	54,580
55,000 -	55,999	1,710	21	\$ 96,974,803	\$ 1,166,626	.6171	\$	55,554
56,000 -	56,999	1,689	24	\$ 98,329,403	\$ 1,354,600	.6137	\$	56,442
57,000 -	57,999	1,665	26	\$ 99,825,899	\$ 1,496,496	.6103	\$	57,558
58,000 -	58,999	1,639	24	\$ 101,229,026	\$ 1,403,127	.6070	\$	58,464
59,000 -	59,999	1,615	24	\$ 102,657,457	\$ 1,428,431	.6037	\$	59,518
60,000 -	60,999	1,591	23	\$ 104,050,128	\$ 1,392,671	.6005	\$	60,551
61,000 -	61,999	1,568	33	\$ 106,079,489	\$ 2,029,361	.5973	\$	61,496
62,000 -	62,999	1,535	16	\$ 107,079,066	\$ 999,577	.5941	\$	62,474
63,000 -	63,999	1,519	16	\$ 108,094,759	\$ 1,015,693	.5911	\$	63,481
64,000 -	64,999	1,503	17	\$ 109,192,155	\$ 1,097,396	.5880	\$	64,553
65,000 -	65,999	1,486	16	\$ 110,238,352	\$ 1,046,197	.5850	\$	65,387
66,000 -	66,999	1,470	20	\$ 111,570,285	\$ 1,331,933	.5820	\$	66,597
67,000 -	67,999	1,450	20	\$ 112,918,995	\$ 1,348,710	.5791	\$	67,436
68,000 -	68,999	1,430	16	\$ 114,017,105	\$ 1,098,110	.5762	\$	68,632
69,000 -	69,999	1,414	16	\$ 115,130,405	\$ 1,113,300	.5733	\$	69,581
70,000 -	70,999	1,398	24	\$ 116,822,602	\$ 1,692,197	.5705	\$	70,508
71,000 -	71,999	1,374	11	\$ 117,609,644	\$ 787,042	.5677	\$	71,549
72,000 -	72,999	1,363	18	\$ 118,914,166	\$ 1,304,522	.5649	\$	72,473
73,000 -	73,999	1,345	15	\$ 120,016,607	\$ 1,102,441	.5622	\$	73,496
74,000 -	74,999	1,330	12	\$ 120,909,512	\$ 892,905	.5595	\$	74,409
75,000 -	75,999	1,318	13	\$ 121,890,486	\$ 980,974	.5568	\$	75,460
76,000 -	76,999	1,305	11	\$ 122,732,214	\$ 841,728	.5542	\$	76,521
77,000 -	77,999	1,294	12	\$ 123,662,623	\$ 930,409	.5515	\$	77,534
78,000 -	78,999	1,282	11	\$ 124,526,658	\$ 864,035	.5489	\$	78,549
79,000 -	79,999	1,271	15	\$ 125,717,327	\$ 1,190,669	.5464	\$	79,378
80,000 -	80,999	1,256	8	\$ 126,361,444	\$ 644,117	.5438	\$	80,515
81,000 -	81,999	1,248	18	\$ 127,827,310	\$ 1,465,866	.5413	\$	81,437
82,000 -	82,999	1,230	12	\$ 128,817,550	\$ 990,240	.5388	\$	82,520
83,000 -	83,999	1,218	9	\$ 129,568,723	\$ 751,173	.5363	\$	83,464
84,000 -	84,999	1,209	14	\$ 130,753,399	\$ 1,184,676	.5339	\$	84,620
85,000 -	85,999	1,195	4	\$ 131,096,224	\$ 342,825	.5315	\$	85,706
86,000 -	86,999	1,191	13	\$ 132,221,875	\$ 1,125,651	.5291	\$	86,589
87,000 -	87,999	1,178	15	\$ 133,534,849	\$ 1,312,974	.5267	\$	87,532
88,000 -	88,999	1,163	8	\$ 134,242,858	\$ 708,009	.5243	\$	88,501
89,000 -	89,999	1,155	11	\$ 135,228,702	\$ 985,844	.5220	\$	89,622
90,000 -	90,999	1,144	18	\$ 136,858,956	\$ 1,630,254	.5196	\$	90,570
91,000 -	91,999	1,126	6	\$ 137,408,108	\$ 549,152	.5174	\$	91,525
92,000 -	92,999	1,120	14	\$ 138,702,841	\$ 1,294,733	.5151	\$	92,481
93,000 -	93,999	1,106	9	\$ 139,544,850	\$ 842,009	.5128	\$	93,557
94,000 -	94,999	1,097	9	\$ 140,397,010	\$ 852,160	.5106	\$	94,684
95,000 -	95,999	1,088	9	\$ 141,256,032	\$ 859,022	.5084	\$	95,447
96,000 -	96,999	1,079	8	\$ 142,026,490	\$ 770,458	.5062	\$	96,307
97,000 -	97,999	1,071	10	\$ 142,999,850	\$ 973,360	.5041	\$	97,336
98,000 -	98,999	1,061	9	\$ 143,885,000	\$ 885,150	.5019	\$	98,350
99,000 -	99,999	1,052	10	\$ 144,878,338	\$ 993,338	.4998	\$	99,334
100,000 -	109,999	1,042	70	\$ 152,230,069	\$ 7,351,731	.4977	\$	105,025
110,000 -	119,999	972	82	\$ 161,641,473	\$ 9,411,404	.4774	\$	114,773

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	890	62	\$ 169,372,337	\$ 7,730,864	.4586	\$ 124,691
130,000 -	139,999	828	61	\$ 177,585,526	\$ 8,213,189	.4413	\$ 134,642
140,000 -	149,999	767	48	\$ 184,523,981	\$ 6,938,455	.4253	\$ 144,551
150,000 -	159,999	719	43	\$ 191,210,577	\$ 6,686,596	.4104	\$ 155,502
160,000 -	169,999	676	29	\$ 195,983,629	\$ 4,773,052	.3963	\$ 164,588
170,000 -	179,999	647	39	\$ 202,804,485	\$ 6,820,856	.3829	\$ 174,894
180,000 -	189,999	608	30	\$ 208,384,379	\$ 5,579,894	.3703	\$ 185,996
190,000 -	199,999	578	31	\$ 214,408,732	\$ 6,024,353	.3583	\$ 194,334
200,000 -	209,999	547	25	\$ 219,520,634	\$ 5,111,902	.3470	\$ 204,476
210,000 -	219,999	522	34	\$ 226,817,194	\$ 7,296,560	.3362	\$ 214,605
220,000 -	229,999	488	20	\$ 231,315,334	\$ 4,498,140	.3261	\$ 224,907
230,000 -	239,999	468	25	\$ 237,206,607	\$ 5,891,273	.3164	\$ 235,651
240,000 -	249,999	443	17	\$ 241,356,847	\$ 4,150,240	.3072	\$ 244,132
250,000 -	259,999	426	25	\$ 247,727,759	\$ 6,370,912	.2985	\$ 254,836
260,000 -	269,999	401	17	\$ 252,218,139	\$ 4,490,380	.2901	\$ 264,140
270,000 -	279,999	384	16	\$ 256,616,853	\$ 4,398,714	.2823	\$ 274,920
280,000 -	289,999	368	20	\$ 262,304,036	\$ 5,687,183	.2747	\$ 284,359
290,000 -	299,999	348	21	\$ 268,487,119	\$ 6,183,083	.2675	\$ 294,433
300,000 -	314,999	327	24	\$ 275,869,425	\$ 7,382,306	.2607	\$ 307,596
315,000 -	329,999	303	21	\$ 282,648,386	\$ 6,778,961	.2512	\$ 322,808
330,000 -	344,999	282	13	\$ 287,063,376	\$ 4,414,990	.2423	\$ 339,615
345,000 -	359,999	269	20	\$ 294,124,989	\$ 7,061,613	.2339	\$ 353,081
360,000 -	374,999	249	9	\$ 297,432,564	\$ 3,307,575	.2261	\$ 367,508
375,000 -	389,999	240	11	\$ 301,624,861	\$ 4,192,297	.2187	\$ 381,118
390,000 -	404,999	229	19	\$ 309,177,327	\$ 7,552,466	.2116	\$ 397,498
405,000 -	419,999	210	15	\$ 315,376,747	\$ 6,199,420	.2050	\$ 413,295
420,000 -	439,999	195	13	\$ 320,987,663	\$ 5,610,916	.1988	\$ 431,609
440,000 -	459,999	182	10	\$ 325,481,502	\$ 4,493,839	.1912	\$ 449,384
460,000 -	479,999	172	12	\$ 331,086,234	\$ 5,604,732	.1840	\$ 467,061
480,000 -	499,999	160	10	\$ 335,972,043	\$ 4,885,809	.1774	\$ 488,581
500,000 -	519,999	150	8	\$ 340,035,909	\$ 4,063,866	.1712	\$ 507,983
520,000 -	539,999	142	6	\$ 343,197,215	\$ 3,161,306	.1653	\$ 526,884
540,000 -	559,999	136	8	\$ 347,604,746	\$ 4,407,531	.1598	\$ 550,941
560,000 -	579,999	128	7	\$ 351,575,532	\$ 3,970,786	.1544	\$ 567,255
580,000 -	599,999	121	15	\$ 360,428,302	\$ 8,852,770	.1494	\$ 590,185
600,000 -	629,999	106	10	\$ 366,590,515	\$ 6,162,213	.1449	\$ 616,221
630,000 -	659,999	96	10	\$ 373,030,422	\$ 6,439,907	.1387	\$ 643,991
660,000 -	699,999	86	15	\$ 383,196,264	\$ 10,165,842	.1332	\$ 677,723
700,000 -	749,999	71	12	\$ 391,820,288	\$ 8,624,024	.1270	\$ 718,669
750,000 -	799,999	59	7	\$ 397,230,712	\$ 5,410,424	.1206	\$ 772,918
800,000 -	849,999	52	4	\$ 400,523,502	\$ 3,292,790	.1150	\$ 823,198
850,000 -	899,999	48	6	\$ 405,724,058	\$ 5,200,556	.1100	\$ 866,759
900,000 -	999,999	42	11	\$ 415,975,309	\$ 10,251,251	.1055	\$ 931,932
1,000,000 -	1,099,999	31	4	\$ 420,110,889	\$ 4,135,580	.0986	\$ 1,033,895
1,100,000 -	1,199,999	27	1	\$ 421,237,950	\$ 1,127,061	.0929	\$ 1,127,061
1,200,000 -	1,299,999	26	4	\$ 426,248,812	\$ 5,010,862	.0876	\$ 1,252,716
1,300,000 -	1,399,999	22	3	\$ 430,343,577	\$ 4,094,765	.0827	\$ 1,364,922
1,400,000 -	1,499,999	19	2	\$ 433,257,754	\$ 2,914,177	.0785	\$ 1,457,089
1,500,000 -	1,599,999	17	1	\$ 434,779,267	\$ 1,521,513	.0748	\$ 1,521,513
1,600,000 -	1,699,999	16	2	\$ 438,005,079	\$ 3,225,812	.0716	\$ 1,612,906
1,700,000 -	1,799,999	14	2	\$ 441,569,542	\$ 3,564,463	.0687	\$ 1,782,232

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	12	\$ 445,260,714	\$ 3,691,172	.0659	\$ 1,845,586
1,900,000 -	1,999,999	10	\$ 449,207,716	\$ 3,947,002	.0637	\$ 1,973,501
2,000,000 -	2,999,999	8	\$ 451,327,067	\$ 2,119,351	.0618	\$ 2,119,351
3,000,000 -	3,999,999	7	\$ 458,054,212	\$ 6,727,145	.0475	\$ 3,363,573
4,000,000 -	4,999,999	5	\$ 462,155,980	\$ 4,101,768	.0359	\$ 4,101,768
5,000,000 -	5,999,999	4	\$ 467,177,643	\$ 5,021,663	.0276	\$ 5,021,663
6,000,000 -	6,999,999	3	\$ 467,177,643	\$ -	.0215	N/A
7,000,000 -	7,999,999	3	\$ 467,177,643	\$ -	.0155	N/A
8,000,000 -	8,999,999	3	\$ 476,123,663	\$ 8,946,020	.0094	\$ 8,946,020
9,000,000 -	9,999,999	2	\$ 495,858,856	\$ 19,735,193	.0035	\$ 9,867,597
10,000,000 -	AND GREATER	0	\$ 495,858,856	\$ -	.0000	N/A
GRAND TOTALS		23,675	EXCLUDING CONTRACT MEDICAL	\$ 495,858,856		\$ 20,944

Delaware Compensation Rating Bureau, Inc.
Distribution of Losses

<u>Excess Loss Limits *</u>		Loss Amount	Number of Claims	Excess Loss Amount	Average	Empirical Excess Ratio
From	TO (<)					
				495,858,856		
0	10,000	27,835,234	19,249	423,763,622	1,446	.8546
10,000	15,000	8,750,409	708	403,503,213	12,359	.8137
15,000	20,000	9,132,660	526	386,300,553	17,362	.7791
20,000	25,000	8,151,115	364	371,289,438	22,393	.7488
25,000	30,000	7,434,267	271	357,845,171	27,433	.7217
30,000	35,000	6,910,786	213	345,604,385	32,445	.6970
35,000	40,000	8,573,455	228	334,430,930	37,603	.6744
40,000	50,000	13,233,307	296	314,837,623	44,707	.6349
50,000	75,000	30,888,279	502	276,099,344	61,530	.5568
75,000	100,000	23,968,826	276	246,780,518	86,844	.4977
100,000	125,000	20,628,567	183	222,976,951	112,724	.4497
125,000	150,000	19,017,076	140	203,484,875	135,836	.4104
150,000	175,000	14,870,076	92	186,652,299	162,514	.3764
175,000	200,000	15,014,675	81	172,050,124	186,518	.3470
200,000	225,000	14,657,532	69	159,242,592	212,428	.3211
225,000	250,000	12,290,583	52	148,002,009	236,357	.2985
250,000	275,000	13,060,649	50	138,041,360	261,213	.2784
275,000	300,000	14,069,623	49	129,271,737	287,135	.2607
300,000	325,000	11,901,613	38	121,545,124	313,200	.2451
325,000	350,000	9,028,515	27	114,624,942	338,569	.2312
350,000	375,000	8,015,317	22	108,426,292	358,895	.2187
375,000	400,000	9,227,274	24	102,665,684	389,885	.2070
400,000	425,000	10,119,638	25	97,585,630	411,646	.1968
425,000	450,000	6,455,107	15	92,974,273	437,634	.1875
450,000	475,000	6,450,469	14	88,748,805	460,748	.1790
475,000	500,000	6,286,992	13	84,886,813	483,615	.1712
500,000	600,000	24,456,259	44	71,830,554	555,824	.1449
600,000	700,000	22,767,962	35	62,962,592	650,513	.1270
700,000	800,000	14,034,448	19	57,028,144	738,655	.1150
800,000	900,000	8,493,346	10	52,334,798	849,335	.1055
900,000	1,000,000	10,251,251	11	48,883,547	931,932	.0986
1,000,000	2,000,000	33,232,407	23	30,651,140	1,444,887	.0618
2,000,000	3,000,000	2,119,351	1	23,531,789	2,119,351	.0475
3,000,000	4,000,000	6,727,145	2	17,804,644	3,363,573	.0359
4,000,000	5,000,000	4,101,768	1	13,702,876	4,101,768	.0276
5,000,000	6,000,000	5,021,663	1	10,681,213	5,021,663	.0215
6,000,000	7,000,000	0	0	7,681,213	6,500,000	.0155
7,000,000	8,000,000	0	0	4,681,213	7,500,000	.0094
8,000,000	9,000,000	8,946,020	1	1,735,193	8,946,020	.0035
9,000,000	10,000,000	19,735,193	2	0	9,867,597	.0000
10,000,000 & Over		0	0			.0000
TOTAL/AVERAGE		495,858,856	23,675			

* 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	.9985	.9988	.9998	.9997	.9926	.9933	.9585	.9617
2,000	.9970	.9976	.9997	.9995	.9853	.9867	.9222	.9282
3,000	.9954	.9964	.9995	.9992	.9781	.9801	.8901	.8986
4,000	.9939	.9953	.9994	.9990	.9710	.9737	.8612	.8720
5,000	.9925	.9942	.9992	.9987	.9640	.9674	.8346	.8475
6,000	.9911	.9931	.9991	.9985	.9572	.9612	.8100	.8248
7,000	.9897	.9920	.9989	.9982	.9504	.9550	.7870	.8036
8,000	.9884	.9909	.9988	.9980	.9437	.9490	.7655	.7838
9,000	.9870	.9898	.9986	.9977	.9371	.9430	.7453	.7651
10,000	.9856	.9887	.9984	.9975	.9306	.9371	.7260	.7474
11,000	.9842	.9876	.9983	.9972	.9242	.9313	.7078	.7305
12,000	.9828	.9866	.9981	.9970	.9179	.9255	.6904	.7145
13,000	.9814	.9855	.9980	.9967	.9116	.9199	.6738	.6992
14,000	.9800	.9844	.9978	.9965	.9055	.9143	.6579	.6845
15,000	.9786	.9833	.9977	.9962	.8994	.9088	.6428	.6706
16,000	.9772	.9822	.9975	.9960	.8935	.9034	.6284	.6573
17,000	.9758	.9811	.9973	.9957	.8876	.8980	.6146	.6446
18,000	.9744	.9800	.9972	.9955	.8817	.8928	.6015	.6325
19,000	.9730	.9789	.9970	.9952	.8760	.8876	.5889	.6209
20,000	.9716	.9778	.9969	.9950	.8704	.8825	.5770	.6099
21,000	.9702	.9768	.9967	.9947	.8648	.8774	.5655	.5993
22,000	.9688	.9757	.9966	.9945	.8594	.8725	.5545	.5892
23,000	.9674	.9746	.9964	.9942	.8540	.8676	.5439	.5794
24,000	.9660	.9735	.9963	.9940	.8486	.8628	.5336	.5699
25,000	.9646	.9724	.9961	.9937	.8434	.8580	.5237	.5607
26,000	.9632	.9713	.9959	.9935	.8382	.8533	.5141	.5519
27,000	.9618	.9702	.9958	.9932	.8331	.8487	.5049	.5434
28,000	.9604	.9691	.9956	.9930	.8281	.8441	.4960	.5352
29,000	.9590	.9680	.9955	.9927	.8231	.8395	.4874	.5273
30,000	.9576	.9669	.9953	.9925	.8181	.8350	.4791	.5196
31,000	.9562	.9659	.9952	.9922	.8132	.8306	.4711	.5123
32,000	.9548	.9648	.9950	.9920	.8083	.8262	.4633	.5051
33,000	.9535	.9638	.9948	.9917	.8035	.8218	.4558	.4981
34,000	.9523	.9628	.9947	.9915	.7987	.8175	.4485	.4914
35,000	.9510	.9618	.9945	.9912	.7940	.8132	.4413	.4848
36,000	.9497	.9608	.9944	.9910	.7894	.8090	.4343	.4784
37,000	.9485	.9598	.9942	.9907	.7848	.8049	.4276	.4721
38,000	.9472	.9588	.9941	.9905	.7803	.8007	.4210	.4661
39,000	.9459	.9578	.9939	.9902	.7758	.7967	.4148	.4603
40,000	.9446	.9568	.9938	.9900	.7714	.7927	.4087	.4547
41,000	.9434	.9558	.9936	.9897	.7671	.7888	.4028	.4493
42,000	.9421	.9548	.9934	.9895	.7628	.7849	.3970	.4439
43,000	.9408	.9539	.9933	.9892	.7585	.7811	.3914	.4388
44,000	.9396	.9529	.9931	.9890	.7544	.7773	.3859	.4337
45,000	.9383	.9519	.9930	.9887	.7503	.7735	.3805	.4288
46,000	.9370	.9509	.9928	.9885	.7462	.7699	.3753	.4239
47,000	.9358	.9499	.9927	.9882	.7422	.7662	.3701	.4192
48,000	.9345	.9489	.9925	.9880	.7382	.7626	.3651	.4145
49,000	.9332	.9479	.9923	.9877	.7343	.7591	.3602	.4099
50,000	.9319	.9469	.9922	.9875	.7304	.7555	.3553	.4055

**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	.9307	.9459	.9920	.9872	.7265	.7520	.3507	.4012
52,000	.9294	.9449	.9919	.9870	.7227	.7485	.3461	.3970
53,000	.9281	.9440	.9917	.9867	.7189	.7451	.3417	.3929
54,000	.9269	.9430	.9916	.9864	.7151	.7416	.3373	.3888
55,000	.9256	.9420	.9914	.9862	.7113	.7382	.3330	.3849
56,000	.9243	.9410	.9913	.9859	.7076	.7349	.3288	.3810
57,000	.9231	.9400	.9911	.9857	.7040	.7316	.3247	.3773
58,000	.9218	.9390	.9909	.9854	.7003	.7283	.3207	.3736
59,000	.9205	.9380	.9908	.9852	.6968	.7250	.3168	.3700
60,000	.9192	.9370	.9906	.9849	.6932	.7218	.3130	.3664
61,000	.9180	.9360	.9905	.9847	.6898	.7187	.3092	.3630
62,000	.9167	.9350	.9903	.9844	.6863	.7155	.3056	.3597
63,000	.9154	.9340	.9902	.9842	.6829	.7124	.3022	.3565
64,000	.9142	.9331	.9900	.9839	.6795	.7094	.2988	.3533
65,000	.9129	.9321	.9899	.9837	.6761	.7063	.2954	.3503
66,000	.9116	.9311	.9897	.9834	.6728	.7033	.2922	.3473
67,000	.9103	.9301	.9895	.9832	.6694	.7003	.2890	.3444
68,000	.9091	.9291	.9894	.9829	.6662	.6973	.2859	.3415
69,000	.9078	.9281	.9892	.9827	.6629	.6943	.2829	.3387
70,000	.9065	.9271	.9891	.9824	.6597	.6914	.2799	.3360
71,000	.9053	.9261	.9889	.9822	.6565	.6885	.2770	.3333
72,000	.9040	.9251	.9888	.9819	.6534	.6857	.2741	.3306
73,000	.9027	.9241	.9886	.9817	.6503	.6829	.2713	.3280
74,000	.9015	.9231	.9884	.9814	.6472	.6801	.2686	.3255
75,000	.9002	.9222	.9883	.9812	.6441	.6773	.2659	.3230
76,000	.8989	.9212	.9881	.9809	.6411	.6745	.2633	.3206
77,000	.8976	.9202	.9880	.9807	.6381	.6718	.2606	.3182
78,000	.8964	.9192	.9878	.9804	.6351	.6691	.2580	.3158
79,000	.8951	.9182	.9877	.9802	.6321	.6664	.2555	.3134
80,000	.8938	.9172	.9875	.9799	.6292	.6637	.2529	.3111
81,000	.8926	.9162	.9874	.9797	.6263	.6611	.2504	.3088
82,000	.8913	.9152	.9872	.9794	.6234	.6585	.2480	.3065
83,000	.8900	.9142	.9870	.9792	.6205	.6559	.2456	.3044
84,000	.8888	.9132	.9869	.9789	.6177	.6533	.2433	.3022
85,000	.8875	.9123	.9867	.9787	.6149	.6508	.2410	.3001
86,000	.8862	.9113	.9866	.9784	.6121	.6482	.2387	.2979
87,000	.8849	.9103	.9864	.9782	.6093	.6457	.2364	.2958
88,000	.8837	.9093	.9863	.9779	.6065	.6432	.2342	.2938
89,000	.8824	.9083	.9861	.9777	.6038	.6407	.2320	.2917
90,000	.8811	.9073	.9859	.9774	.6011	.6383	.2298	.2897
91,000	.8799	.9063	.9858	.9772	.5984	.6358	.2276	.2877
92,000	.8786	.9053	.9856	.9769	.5958	.6334	.2255	.2858
93,000	.8773	.9043	.9855	.9767	.5931	.6311	.2235	.2839
94,000	.8761	.9033	.9853	.9764	.5905	.6287	.2214	.2820
95,000	.8748	.9023	.9852	.9762	.5879	.6263	.2194	.2802
96,000	.8735	.9014	.9850	.9759	.5853	.6240	.2174	.2783
97,000	.8722	.9004	.9849	.9757	.5828	.6217	.2155	.2766
98,000	.8710	.8994	.9847	.9754	.5802	.6193	.2137	.2749
99,000	.8697	.8984	.9845	.9752	.5777	.6170	.2119	.2732
100,000	.8684	.8974	.9844	.9749	.5751	.6147	.2101	.2716
110,000	.8557	.8875	.9828	.9724	.5508	.5927	.1929	.2557

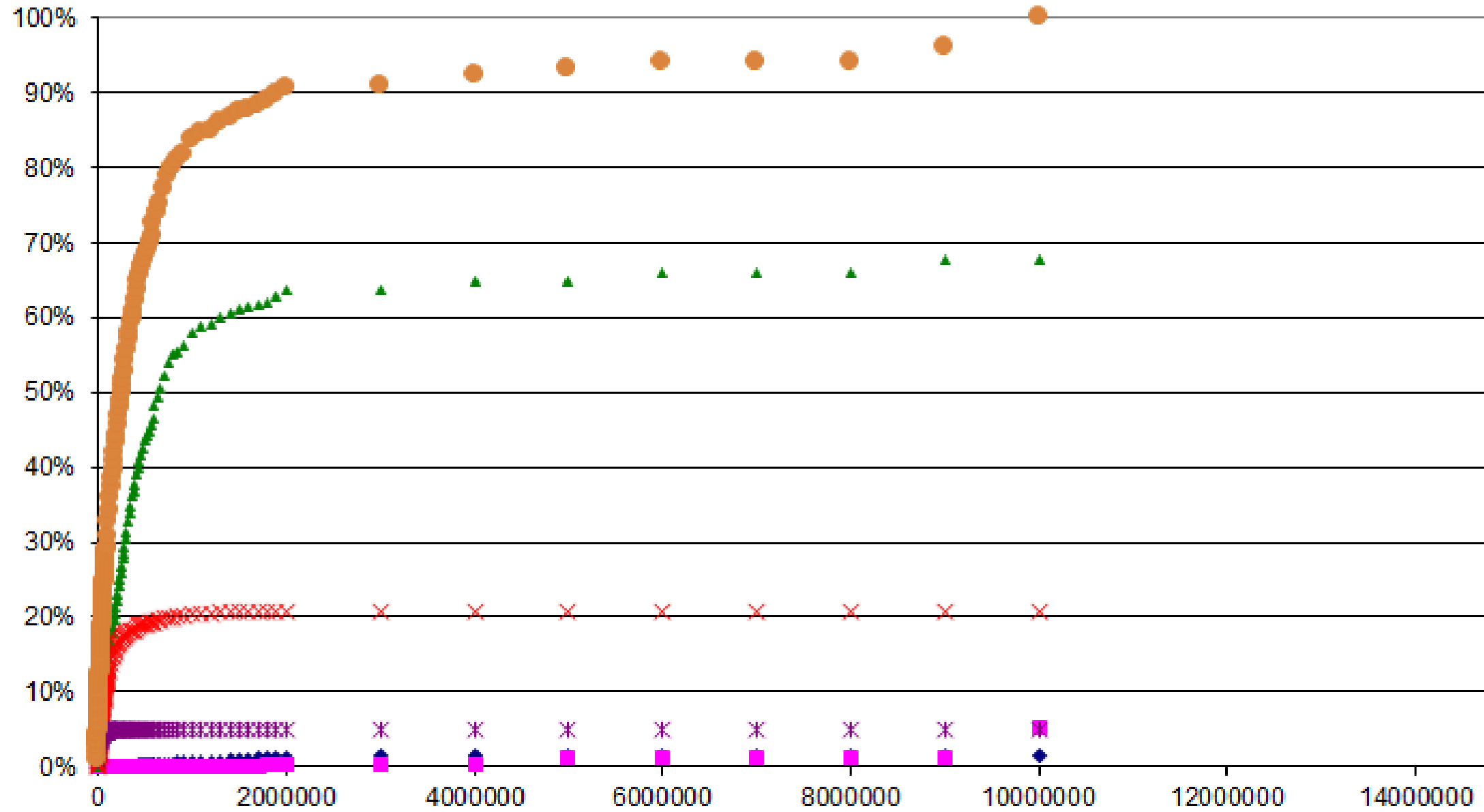
**DELAWARE
DISTRIBUTION OF LOSSES**

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	.8430	.8776	.9813	.9699	.5283	.5723	.1775	.2415
130,000	.8303	.8677	.9797	.9674	.5075	.5534	.1635	.2286
140,000	.8176	.8578	.9781	.9649	.4879	.5357	.1514	.2174
150,000	.8049	.8479	.9766	.9624	.4696	.5190	.1406	.2074
160,000	.7922	.8380	.9750	.9599	.4522	.5032	.1308	.1984
170,000	.7795	.8280	.9735	.9573	.4356	.4882	.1220	.1904
180,000	.7668	.8181	.9719	.9548	.4196	.4737	.1145	.1834
190,000	.7541	.8082	.9703	.9523	.4044	.4599	.1076	.1770
200,000	.7422	.7990	.9688	.9498	.3900	.4469	.1014	.1713
210,000	.7311	.7903	.9672	.9473	.3763	.4344	.0955	.1659
220,000	.7215	.7828	.9656	.9448	.3633	.4226	.0901	.1609
230,000	.7126	.7759	.9641	.9423	.3508	.4113	.0855	.1566
240,000	.7046	.7696	.9625	.9398	.3389	.4005	.0810	.1526
250,000	.6970	.7637	.9610	.9373	.3275	.3902	.0769	.1487
260,000	.6894	.7578	.9594	.9348	.3167	.3802	.0730	.1450
270,000	.6817	.7519	.9578	.9323	.3065	.3703	.0694	.1412
280,000	.6741	.7460	.9563	.9297	.2966	.3606	.0661	.1376
290,000	.6665	.7402	.9547	.9272	.2872	.3510	.0630	.1340
300,000	.6589	.7344	.9532	.9247	.2784	.3416	.0601	.1304
315,000	.6474	.7258	.9508	.9210	.2659	.3279	.0562	.1252
330,000	.6360	.7173	.9485	.9173	.2544	.3145	.0527	.1202
345,000	.6246	.7089	.9461	.9135	.2435	.3015	.0494	.1152
360,000	.6131	.7005	.9438	.9098	.2333	.2889	.0461	.1105
375,000	.6017	.6923	.9414	.9061	.2237	.2768	.0431	.1058
390,000	.5903	.6841	.9391	.9024	.2146	.2650	.0402	.1014
405,000	.5788	.6761	.9368	.8987	.2062	.2537	.0373	.0970
420,000	.5674	.6681	.9344	.8950	.1983	.2428	.0347	.0928
440,000	.5524	.6576	.9313	.8900	.1885	.2289	.0319	.0875
460,000	.5397	.6473	.9282	.8851	.1792	.2156	.0295	.0824
480,000	.5270	.6372	.9251	.8802	.1706	.2031	.0274	.0776
500,000	.5143	.6272	.9219	.8754	.1626	.1913	.0255	.0731
520,000	.5016	.6174	.9188	.8705	.1551	.1801	.0235	.0688
540,000	.4889	.6078	.9157	.8657	.1479	.1695	.0217	.0647
560,000	.4762	.5983	.9126	.8608	.1411	.1595	.0199	.0608
580,000	.4634	.5890	.9094	.8560	.1349	.1501	.0181	.0572
600,000	.4507	.5798	.9063	.8512	.1291	.1413	.0165	.0538
630,000	.4317	.5664	.9016	.8441	.1215	.1289	.0144	.0490
660,000	.4158	.5534	.8969	.8370	.1147	.1177	.0125	.0447
700,000	.3955	.5365	.8907	.8276	.1070	.1042	.0105	.0395
750,000	.3701	.5162	.8829	.8160	.0994	.0896	.0086	.0338
800,000	.3447	.4968	.8751	.8045	.0929	.0770	.0066	.0290
850,000	.3200	.4783	.8673	.7931	.0872	.0663	.0050	.0249
900,000	.3010	.4606	.8595	.7819	.0821	.0572	.0037	.0214
1,000,000	.2629	.4276	.8439	.7598	.0743	.0426	.0024	.0158
1,100,000	.2248	.3973	.8282	.7383	.0682	.0320	.0014	.0118
1,200,000	.1866	.3697	.8126	.7174	.0628	.0241	.0004	.0088
1,300,000	.1485	.3443	.7970	.6971	.0578	.0183	.0000	.0066
1,400,000	.1175	.3210	.7814	.6773	.0535	.0140	.0000	.0050
1,500,000	.0921	.2996	.7658	.6581	.0499	.0107	.0000	.0038
1,600,000	.0667	.2799	.7502	.6394	.0468	.0083	.0000	.0029
1,700,000	.0533	.2617	.7346	.6213	.0441	.0064	.0000	.0022

**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	.0406	.2449	.7197	.6037	.0415	.0050	.0000	.0017
1,900,000	.0279	.2294	.7080	.5865	.0394	.0039	.0000	.0014
2,000,000	.0152	.2150	.6963	.5699	.0378	.0031	.0000	.0011
3,000,000	.0000	.1246	.5792	.4341	.0259	.0004	.0000	.0001
4,000,000	.0000	.0761	.4620	.3300	.0178	.0001	.0000	.0000
5,000,000	.0000	.0480	.3800	.2489	.0118	.0000	.0000	.0000
6,000,000	.0000	.0307	.3019	.1848	.0088	.0000	.0000	.0000
7,000,000	.0000	.0196	.2239	.1334	.0058	.0000	.0000	.0000
8,000,000	.0000	.0121	.1458	.0916	.0028	.0000	.0000	.0000
9,000,000	.0000	.0070	.0677	.0571	.0000	.0000	.0000	.0000
10,000,000	.0000	.0034	.0000	.0285	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury (2016-2018)



◆ Death
 ■ PT
 ▲ PP
 × TT
 ✱ Mo
 ● All