

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 MEDICAL ONLY	32,653	23,275	\$ 35,804,901	\$ 35,804,901	.0000	\$ 1,538
3 -	1,999 9,378	1,728	\$ 37,605,128	\$ 1,800,227	.0000	\$ 1,042
4 2,000 -	2,999 7,650	681	\$ 39,302,155	\$ 1,697,027	.9372	\$ 2,492
5 3,000 -	3,999 6,969	500	\$ 41,037,444	\$ 1,735,289	.9285	\$ 3,471
6 4,000 -	4,999 6,469	421	\$ 42,913,234	\$ 1,875,790	.9205	\$ 4,456
7 5,000 -	5,999 6,048	342	\$ 44,794,846	\$ 1,881,612	.9131	\$ 5,502
8 6,000 -	6,999 5,706	258	\$ 46,469,231	\$ 1,674,385	.9061	\$ 6,490
9 7,000 -	7,999 5,448	229	\$ 48,185,033	\$ 1,715,802	.8995	\$ 7,493
10 8,000 -	8,999 5,219	241	\$ 50,221,374	\$ 2,036,341	.8932	\$ 8,450
11 9,000 -	9,999 4,978	176	\$ 51,884,703	\$ 1,663,329	.8871	\$ 9,451
12 10,000 -	10,999 4,802	169	\$ 53,652,898	\$ 1,768,195	.8813	\$ 10,463
13 11,000 -	11,999 4,633	159	\$ 55,480,539	\$ 1,827,641	.8757	\$ 11,495
14 12,000 -	12,999 4,474	150	\$ 57,352,548	\$ 1,872,009	.8703	\$ 12,480
15 13,000 -	13,999 4,324	145	\$ 59,310,384	\$ 1,957,836	.8651	\$ 13,502
16 14,000 -	14,999 4,179	105	\$ 60,826,476	\$ 1,516,092	.8600	\$ 14,439
17 15,000 -	15,999 4,074	121	\$ 62,705,795	\$ 1,879,319	.8552	\$ 15,532
18 16,000 -	16,999 3,953	111	\$ 64,533,367	\$ 1,827,572	.8504	\$ 16,465
19 17,000 -	17,999 3,842	95	\$ 66,197,812	\$ 1,664,445	.8458	\$ 17,520
20 18,000 -	18,999 3,747	105	\$ 68,140,402	\$ 1,942,590	.8412	\$ 18,501
21 19,000 -	19,999 3,642	74	\$ 69,578,205	\$ 1,437,803	.8369	\$ 19,430
22 20,000 -	20,999 3,568	79	\$ 71,197,394	\$ 1,619,189	.8326	\$ 20,496
23 21,000 -	21,999 3,489	70	\$ 72,700,847	\$ 1,503,453	.8284	\$ 21,478
24 22,000 -	22,999 3,419	78	\$ 74,455,788	\$ 1,754,941	.8243	\$ 22,499
25 23,000 -	23,999 3,341	73	\$ 76,172,091	\$ 1,716,303	.8203	\$ 23,511
26 24,000 -	24,999 3,268	61	\$ 77,669,171	\$ 1,497,080	.8163	\$ 24,542
27 25,000 -	25,999 3,207	47	\$ 78,864,697	\$ 1,195,526	.8125	\$ 25,437
28 26,000 -	26,999 3,160	82	\$ 81,034,691	\$ 2,169,994	.8087	\$ 26,463
29 27,000 -	27,999 3,078	54	\$ 82,515,654	\$ 1,480,963	.8050	\$ 27,425
30 28,000 -	28,999 3,024	59	\$ 84,197,525	\$ 1,681,871	.8014	\$ 28,506
31 29,000 -	29,999 2,965	58	\$ 85,909,369	\$ 1,711,844	.7978	\$ 29,515
32 30,000 -	30,999 2,907	61	\$ 87,769,371	\$ 1,860,002	.7943	\$ 30,492
33 31,000 -	31,999 2,846	45	\$ 89,185,503	\$ 1,416,132	.7909	\$ 31,470
34 32,000 -	32,999 2,801	55	\$ 90,973,653	\$ 1,788,150	.7876	\$ 32,512
35 33,000 -	33,999 2,746	46	\$ 92,513,184	\$ 1,539,531	.7843	\$ 33,468
36 34,000 -	34,999 2,700	55	\$ 94,411,521	\$ 1,898,337	.7811	\$ 34,515
37 35,000 -	35,999 2,645	39	\$ 95,793,998	\$ 1,382,477	.7779	\$ 35,448
38 36,000 -	36,999 2,606	38	\$ 97,180,070	\$ 1,386,072	.7748	\$ 36,476
39 37,000 -	37,999 2,568	55	\$ 99,240,660	\$ 2,060,590	.7717	\$ 37,465
40 38,000 -	38,999 2,513	32	\$ 100,468,353	\$ 1,227,693	.7687	\$ 38,365
41 39,000 -	39,999 2,481	43	\$ 102,165,798	\$ 1,697,445	.7657	\$ 39,475
42 40,000 -	40,999 2,438	40	\$ 103,785,950	\$ 1,620,152	.7628	\$ 40,504
43 41,000 -	41,999 2,398	40	\$ 105,446,859	\$ 1,660,909	.7599	\$ 41,523
44 42,000 -	42,999 2,358	33	\$ 106,850,173	\$ 1,403,314	.7571	\$ 42,525
45 43,000 -	43,999 2,325	27	\$ 108,023,442	\$ 1,173,269	.7543	\$ 43,454
46 44,000 -	44,999 2,298	38	\$ 109,713,489	\$ 1,690,047	.7516	\$ 44,475
47 45,000 -	45,999 2,260	35	\$ 111,306,664	\$ 1,593,175	.7489	\$ 45,519
48 46,000 -	46,999 2,225	30	\$ 112,699,033	\$ 1,392,369	.7462	\$ 46,412
49 47,000 -	47,999 2,195	38	\$ 114,501,740	\$ 1,802,707	.7436	\$ 47,440
50 48,000 -	48,999 2,157	18	\$ 115,375,037	\$ 873,297	.7410	\$ 48,517
51 49,000 -	49,999 2,139	30	\$ 116,858,676	\$ 1,483,639	.7384	\$ 49,455
52 50,000 -	50,999 2,109	28	\$ 118,273,535	\$ 1,414,859	.7359	\$ 50,531

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS			ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE	
53	51,000	-	51,999	2,081	20	\$ 119,303,380	\$ 1,029,845	.7334	\$ 51,492
54	52,000	-	52,999	2,061	24	\$ 120,561,663	\$ 1,258,283	.7310	\$ 52,428
55	53,000	-	53,999	2,037	30	\$ 122,167,862	\$ 1,606,199	.7285	\$ 53,540
56	54,000	-	54,999	2,007	30	\$ 123,804,617	\$ 1,636,755	.7261	\$ 54,559
57	55,000	-	55,999	1,977	31	\$ 125,523,981	\$ 1,719,364	.7238	\$ 55,463
58	56,000	-	56,999	1,946	30	\$ 127,218,303	\$ 1,694,322	.7214	\$ 56,477
59	57,000	-	57,999	1,916	20	\$ 128,367,357	\$ 1,149,054	.7191	\$ 57,453
60	58,000	-	58,999	1,896	33	\$ 130,298,745	\$ 1,931,388	.7169	\$ 58,527
61	59,000	-	59,999	1,863	15	\$ 131,191,110	\$ 892,365	.7146	\$ 59,491
62	60,000	-	60,999	1,848	25	\$ 132,703,118	\$ 1,512,008	.7124	\$ 60,480
63	61,000	-	61,999	1,823	23	\$ 134,118,064	\$ 1,414,946	.7103	\$ 61,519
64	62,000	-	62,999	1,800	21	\$ 135,428,392	\$ 1,310,328	.7081	\$ 62,397
65	63,000	-	63,999	1,779	15	\$ 136,380,032	\$ 951,640	.7060	\$ 63,443
66	64,000	-	64,999	1,764	18	\$ 137,541,716	\$ 1,161,684	.7039	\$ 64,538
67	65,000	-	65,999	1,746	16	\$ 138,590,372	\$ 1,048,656	.7018	\$ 65,541
68	66,000	-	66,999	1,730	23	\$ 140,120,615	\$ 1,530,243	.6997	\$ 66,532
69	67,000	-	67,999	1,707	13	\$ 140,998,028	\$ 877,413	.6977	\$ 67,493
70	68,000	-	68,999	1,694	12	\$ 141,817,851	\$ 819,823	.6957	\$ 68,319
71	69,000	-	69,999	1,682	15	\$ 142,859,705	\$ 1,041,854	.6937	\$ 69,457
72	70,000	-	70,999	1,667	12	\$ 143,704,851	\$ 845,146	.6917	\$ 70,429
73	71,000	-	71,999	1,655	16	\$ 144,849,937	\$ 1,145,086	.6897	\$ 71,568
74	72,000	-	72,999	1,639	13	\$ 145,793,697	\$ 943,760	.6877	\$ 72,597
75	73,000	-	73,999	1,626	8	\$ 146,381,183	\$ 587,486	.6858	\$ 73,436
76	74,000	-	74,999	1,618	11	\$ 147,197,940	\$ 816,757	.6839	\$ 74,251
77	75,000	-	75,999	1,607	10	\$ 147,952,344	\$ 754,404	.6820	\$ 75,440
78	76,000	-	76,999	1,597	27	\$ 150,014,763	\$ 2,062,419	.6801	\$ 76,386
79	77,000	-	77,999	1,570	13	\$ 151,022,197	\$ 1,007,434	.6782	\$ 77,495
80	78,000	-	78,999	1,557	15	\$ 152,200,688	\$ 1,178,491	.6763	\$ 78,566
81	79,000	-	79,999	1,542	15	\$ 153,394,688	\$ 1,194,000	.6745	\$ 79,600
82	80,000	-	80,999	1,527	14	\$ 154,522,206	\$ 1,127,518	.6727	\$ 80,537
83	81,000	-	81,999	1,513	9	\$ 155,254,696	\$ 732,490	.6709	\$ 81,388
84	82,000	-	82,999	1,504	12	\$ 156,243,517	\$ 988,821	.6691	\$ 82,402
85	83,000	-	83,999	1,492	14	\$ 157,410,204	\$ 1,166,687	.6673	\$ 83,335
86	84,000	-	84,999	1,478	13	\$ 158,508,338	\$ 1,098,134	.6655	\$ 84,472
87	85,000	-	85,999	1,465	10	\$ 159,363,644	\$ 855,306	.6638	\$ 85,531
88	86,000	-	86,999	1,455	8	\$ 160,056,108	\$ 692,464	.6620	\$ 86,558
89	87,000	-	87,999	1,447	15	\$ 161,367,200	\$ 1,311,092	.6603	\$ 87,406
90	88,000	-	88,999	1,432	9	\$ 162,163,865	\$ 796,665	.6586	\$ 88,518
91	89,000	-	89,999	1,423	9	\$ 162,969,985	\$ 806,120	.6569	\$ 89,569
92	90,000	-	90,999	1,414	8	\$ 163,695,722	\$ 725,737	.6552	\$ 90,717
93	91,000	-	91,999	1,406	7	\$ 164,335,643	\$ 639,921	.6536	\$ 91,417
94	92,000	-	92,999	1,399	9	\$ 165,166,736	\$ 831,093	.6519	\$ 92,344
95	93,000	-	93,999	1,390	10	\$ 166,101,607	\$ 934,871	.6502	\$ 93,487
96	94,000	-	94,999	1,380	10	\$ 167,046,073	\$ 944,466	.6486	\$ 94,447
97	95,000	-	95,999	1,370	10	\$ 167,999,575	\$ 953,502	.6470	\$ 95,350
98	96,000	-	96,999	1,360	9	\$ 168,867,874	\$ 868,299	.6453	\$ 96,478
99	97,000	-	97,999	1,351	7	\$ 169,551,329	\$ 683,455	.6437	\$ 97,636
100	98,000	-	98,999	1,344	11	\$ 170,635,034	\$ 1,083,705	.6421	\$ 98,519
101	99,000	-	99,999	1,333	7	\$ 171,331,096	\$ 696,062	.6405	\$ 99,437
102	100,000	-	109,999	1,326	60	\$ 177,604,834	\$ 6,273,738	.6390	\$ 104,562
103	110,000	-	119,999	1,266	66	\$ 185,185,609	\$ 7,580,775	.6236	\$ 114,860

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS			ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE	
104	120,000	-	129,999	1,200	74	\$ 194,434,126	\$ 9,248,517	.6090	\$ 124,980
105	130,000	-	139,999	1,126	62	\$ 202,765,091	\$ 8,330,965	.5951	\$ 134,370
106	140,000	-	149,999	1,064	40	\$ 208,538,056	\$ 5,772,965	.5822	\$ 144,324
107	150,000	-	159,999	1,024	49	\$ 216,102,091	\$ 7,564,035	.5698	\$ 154,368
108	160,000	-	169,999	975	36	\$ 222,060,736	\$ 5,958,645	.5580	\$ 165,518
109	170,000	-	179,999	939	22	\$ 225,905,437	\$ 3,844,701	.5466	\$ 174,759
110	180,000	-	189,999	917	31	\$ 231,637,968	\$ 5,732,531	.5356	\$ 184,920
111	190,000	-	199,999	886	28	\$ 237,105,256	\$ 5,467,288	.5249	\$ 195,260
112	200,000	-	209,999	858	13	\$ 239,773,881	\$ 2,668,625	.5145	\$ 205,279
113	210,000	-	219,999	845	28	\$ 245,780,858	\$ 6,006,977	.5044	\$ 214,535
114	220,000	-	229,999	817	26	\$ 251,644,816	\$ 5,863,958	.4945	\$ 225,537
115	230,000	-	239,999	791	20	\$ 256,368,702	\$ 4,723,886	.4850	\$ 236,194
116	240,000	-	249,999	771	23	\$ 262,001,542	\$ 5,632,840	.4756	\$ 244,906
117	250,000	-	259,999	748	25	\$ 268,370,893	\$ 6,369,351	.4666	\$ 254,774
118	260,000	-	269,999	723	22	\$ 274,187,709	\$ 5,816,816	.4579	\$ 264,401
119	270,000	-	279,999	701	18	\$ 279,141,359	\$ 4,953,650	.4495	\$ 275,203
120	280,000	-	289,999	683	21	\$ 285,109,066	\$ 5,967,707	.4412	\$ 284,177
121	290,000	-	299,999	662	15	\$ 289,544,879	\$ 4,435,813	.4333	\$ 295,721
122	300,000	-	314,999	647	18	\$ 295,062,319	\$ 5,517,440	.4255	\$ 306,524
123	315,000	-	329,999	629	33	\$ 305,693,721	\$ 10,631,402	.4141	\$ 322,164
124	330,000	-	344,999	596	35	\$ 317,493,938	\$ 11,800,217	.4032	\$ 337,149
125	345,000	-	359,999	561	21	\$ 324,890,293	\$ 7,396,355	.3929	\$ 352,207
126	360,000	-	374,999	540	21	\$ 332,590,577	\$ 7,700,284	.3831	\$ 366,680
127	375,000	-	389,999	519	16	\$ 338,703,713	\$ 6,113,136	.3737	\$ 382,071
128	390,000	-	404,999	503	15	\$ 344,691,760	\$ 5,988,047	.3646	\$ 399,203
129	405,000	-	419,999	488	14	\$ 350,467,409	\$ 5,775,649	.3558	\$ 412,546
130	420,000	-	439,999	474	22	\$ 359,865,805	\$ 9,398,396	.3472	\$ 427,200
131	440,000	-	459,999	452	18	\$ 367,960,726	\$ 8,094,921	.3363	\$ 449,718
132	460,000	-	479,999	434	17	\$ 375,944,984	\$ 7,984,258	.3257	\$ 469,662
133	480,000	-	499,999	417	16	\$ 383,767,242	\$ 7,822,258	.3156	\$ 488,891
134	500,000	-	519,999	401	15	\$ 391,461,042	\$ 7,693,800	.3059	\$ 512,920
135	520,000	-	539,999	386	22	\$ 403,144,803	\$ 11,683,761	.2965	\$ 531,080
136	540,000	-	559,999	364	24	\$ 416,387,469	\$ 13,242,666	.2876	\$ 551,778
137	560,000	-	579,999	340	16	\$ 425,457,770	\$ 9,070,301	.2792	\$ 566,894
138	580,000	-	599,999	324	19	\$ 436,657,049	\$ 11,199,279	.2714	\$ 589,436
139	600,000	-	629,999	305	14	\$ 445,264,755	\$ 8,607,706	.2639	\$ 614,836
140	630,000	-	659,999	291	12	\$ 453,005,615	\$ 7,740,860	.2533	\$ 645,072
141	660,000	-	699,999	279	21	\$ 467,197,336	\$ 14,191,721	.2431	\$ 675,796
142	700,000	-	749,999	258	26	\$ 486,064,566	\$ 18,867,230	.2305	\$ 725,663
143	750,000	-	799,999	232	24	\$ 504,612,914	\$ 18,548,348	.2159	\$ 772,848
144	800,000	-	849,999	208	18	\$ 519,433,503	\$ 14,820,589	.2029	\$ 823,366
145	850,000	-	899,999	190	20	\$ 536,839,441	\$ 17,405,938	.1911	\$ 870,297
146	900,000	-	999,999	170	37	\$ 571,576,641	\$ 34,737,200	.1805	\$ 938,843
147	1,000,000	-	1,099,999	133	27	\$ 600,053,599	\$ 28,476,958	.1630	\$ 1,054,702
148	1,100,000	-	1,199,999	106	13	\$ 615,166,620	\$ 15,113,021	.1487	\$ 1,162,540
149	1,200,000	-	1,299,999	93	15	\$ 634,019,279	\$ 18,852,659	.1367	\$ 1,256,844
150	1,300,000	-	1,399,999	78	10	\$ 647,483,585	\$ 13,464,306	.1264	\$ 1,346,431
151	1,400,000	-	1,499,999	68	13	\$ 666,335,089	\$ 18,851,504	.1178	\$ 1,450,116
152	1,500,000	-	1,599,999	55	7	\$ 677,244,259	\$ 10,909,170	.1105	\$ 1,558,453
153	1,600,000	-	1,699,999	48	6	\$ 687,192,417	\$ 9,948,158	.1043	\$ 1,658,026
154	1,700,000	-	1,799,999	42	5	\$ 695,840,921	\$ 8,648,504	.0989	\$ 1,729,701

DELAWARE
DISTRIBUTION OF LOSSES

	LIMITS		ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
155	1,800,000	-	1,899,999	37	\$ 706,892,259	\$ 11,051,338	.0943	\$ 1,841,890
156	1,900,000	-	1,999,999	31	\$ 714,712,088	\$ 7,819,829	.0903	\$ 1,954,957
157	2,000,000	-	2,999,999	27	\$ 749,186,842	\$ 34,474,754	.0868	\$ 2,298,317
158	3,000,000	-	3,999,999	12	\$ 760,559,420	\$ 11,372,578	.0673	\$ 3,790,859
159	4,000,000	-	4,999,999	9	\$ 769,014,517	\$ 8,455,097	.0538	\$ 4,227,549
160	5,000,000	-	5,999,999	7	\$ 769,014,517	\$ -	.0449	#DIV/0!
161	6,000,000	-	6,999,999	7	\$ 775,800,709	\$ 6,786,192	.0366	\$ 6,786,192
162	7,000,000	-	7,999,999	6	\$ 775,800,709	\$ -	.0285	#DIV/0!
163	8,000,000	-	8,999,999	6	\$ 793,299,991	\$ 17,499,282	.0214	\$ 8,749,641
164	9,000,000	-	9,999,999	4	\$ 793,299,991	\$ -	.0149	#DIV/0!
165	10,000,000	-	AND GREATER	4	\$ 841,814,668	\$ 48,514,677	.0101	\$ 12,128,669
GRAND TOTALS				32,653	EXCLUDING CONTRACT MEDICAL	\$ 841,814,668	\$ 25,781	

**Delaware Compensation Rating Bureau
Distribution of Losses**

<u>Excess Loss Limits *</u>		Loss Amount	Number of Claims	Excess Loss Amount	Average	Empirical Excess Ratio
From	TO (<)					
				841,814,668		
0	10,000	51,884,703	27,851	741,909,965	1,863	.8813
10,000	15,000	8,941,773	728	719,878,192	12,283	.8552
15,000	20,000	8,751,729	506	700,876,463	17,296	.8326
20,000	25,000	8,090,966	361	683,970,497	22,413	.8125
25,000	30,000	8,240,198	300	668,695,299	27,467	.7943
30,000	35,000	8,502,152	262	654,828,147	32,451	.7779
35,000	40,000	7,754,277	207	642,128,870	37,460	.7628
40,000	50,000	14,692,878	329	619,505,992	44,659	.7359
50,000	75,000	30,339,264	502	574,091,728	60,437	.6820
75,000	100,000	24,133,156	281	537,883,572	85,883	.6390
100,000	125,000	18,478,772	163	506,629,800	113,367	.6018
125,000	150,000	18,728,189	139	479,676,612	134,735	.5698
150,000	175,000	15,445,031	96	455,431,581	160,886	.5410
175,000	200,000	13,122,170	70	433,109,412	187,460	.5145
200,000	225,000	11,607,581	54	412,201,831	214,955	.4897
225,000	250,000	13,288,705	56	392,813,126	237,298	.4666
250,000	275,000	14,662,992	56	374,850,134	261,839	.4453
275,000	300,000	12,880,345	45	358,169,789	286,230	.4255
300,000	325,000	12,605,041	40	342,389,748	315,126	.4067
325,000	350,000	17,809,469	53	327,955,278	336,028	.3896
350,000	375,000	12,631,187	35	314,599,091	360,891	.3737
375,000	400,000	10,105,167	26	301,918,924	388,660	.3587
400,000	425,000	10,121,264	25	289,885,160	413,113	.3444
425,000	450,000	11,096,258	26	278,551,402	435,147	.3309
450,000	475,000	10,035,654	22	267,771,998	461,409	.3181
475,000	500,000	9,818,323	20	257,547,426	484,855	.3059
500,000	600,000	52,889,807	96	222,157,619	550,935	.2639
600,000	700,000	30,540,287	47	194,017,332	649,793	.2305
700,000	800,000	37,415,578	50	170,801,754	748,312	.2029
800,000	900,000	32,226,527	38	151,975,227	848,067	.1805
900,000	1,000,000	34,737,200	37	137,238,027	938,843	.1630
1,000,000	2,000,000	143,135,447	106	73,102,580	1,350,334	.0868
2,000,000	3,000,000	34,474,754	15	56,627,826	2,298,317	.0673
3,000,000	4,000,000	11,372,578	3	45,255,248	3,790,859	.0538
4,000,000	5,000,000	8,455,097	2	37,800,151	4,227,549	.0449
5,000,000	6,000,000	0	0	30,800,151	0	.0366
6,000,000	7,000,000	6,786,192	1	24,013,959	6,786,192	.0285
7,000,000	8,000,000	0	0	18,013,959	0	.0214
8,000,000	9,000,000	17,499,282	2	12,514,677	8,749,641	.0149
9,000,000	10,000,000	0	0	8,514,677	0	.0101
10,000,000	& Over	48,514,677	4		12,128,669	
TOTAL/AVERAGE		841,814,668	32,653		25,781	

* 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
2,000	.9978	.9975	.9996	.9995	.9912	.9914	.9136	.9150
3,000	.9969	.9965	.9993	.9993	.9868	.9871	.8791	.8811
4,000	.9960	.9954	.9991	.9990	.9824	.9829	.8489	.8514
5,000	.9950	.9944	.9989	.9988	.9781	.9787	.8219	.8248
6,000	.9942	.9934	.9987	.9985	.9738	.9745	.7974	.8007
7,000	.9933	.9924	.9985	.9983	.9695	.9703	.7750	.7787
8,000	.9925	.9914	.9982	.9980	.9653	.9662	.7541	.7581
9,000	.9917	.9905	.9980	.9978	.9611	.9621	.7348	.7391
10,000	.9909	.9897	.9978	.9975	.9570	.9581	.7168	.7214
11,000	.9902	.9888	.9976	.9973	.9529	.9541	.6999	.7048
12,000	.9894	.9879	.9974	.9970	.9488	.9501	.6839	.6891
13,000	.9886	.9870	.9971	.9968	.9448	.9462	.6690	.6744
14,000	.9878	.9862	.9969	.9965	.9408	.9423	.6549	.6606
15,000	.9871	.9853	.9967	.9963	.9368	.9385	.6417	.6475
16,000	.9863	.9844	.9965	.9960	.9329	.9346	.6291	.6352
17,000	.9855	.9835	.9963	.9958	.9290	.9308	.6172	.6235
18,000	.9848	.9827	.9960	.9955	.9251	.9271	.6059	.6123
19,000	.9841	.9819	.9958	.9953	.9213	.9233	.5952	.6018
20,000	.9834	.9811	.9956	.9950	.9175	.9196	.5849	.5917
21,000	.9827	.9804	.9954	.9948	.9137	.9160	.5751	.5821
22,000	.9820	.9796	.9952	.9945	.9100	.9123	.5657	.5728
23,000	.9813	.9788	.9949	.9943	.9063	.9087	.5567	.5639
24,000	.9807	.9780	.9947	.9940	.9026	.9052	.5481	.5555
25,000	.9800	.9772	.9945	.9938	.8990	.9016	.5398	.5473
26,000	.9793	.9764	.9943	.9935	.8954	.8981	.5318	.5395
27,000	.9786	.9756	.9941	.9933	.8918	.8946	.5242	.5320
28,000	.9779	.9748	.9938	.9930	.8883	.8912	.5169	.5248
29,000	.9772	.9741	.9936	.9928	.8848	.8878	.5099	.5179
30,000	.9765	.9733	.9934	.9926	.8813	.8844	.5032	.5113
31,000	.9758	.9725	.9932	.9923	.8778	.8810	.4968	.5050
32,000	.9751	.9717	.9930	.9921	.8744	.8777	.4905	.4989
33,000	.9744	.9709	.9927	.9918	.8711	.8745	.4845	.4930
34,000	.9737	.9701	.9925	.9916	.8677	.8712	.4788	.4873
35,000	.9730	.9693	.9923	.9913	.8645	.8680	.4731	.4818
36,000	.9723	.9685	.9921	.9911	.8612	.8648	.4677	.4764
37,000	.9717	.9678	.9919	.9908	.8580	.8617	.4625	.4713
38,000	.9710	.9670	.9917	.9906	.8548	.8586	.4575	.4664
39,000	.9703	.9662	.9914	.9903	.8516	.8555	.4527	.4617
40,000	.9696	.9654	.9912	.9901	.8485	.8524	.4481	.4571
41,000	.9689	.9646	.9910	.9898	.8454	.8494	.4436	.4527
42,000	.9682	.9638	.9908	.9896	.8423	.8464	.4392	.4484
43,000	.9675	.9630	.9906	.9893	.8392	.8434	.4350	.4443
44,000	.9668	.9622	.9903	.9891	.8362	.8405	.4310	.4403
45,000	.9661	.9614	.9901	.9888	.8332	.8376	.4270	.4364
46,000	.9654	.9607	.9899	.9886	.8302	.8347	.4233	.4327
47,000	.9647	.9599	.9897	.9883	.8273	.8318	.4196	.4291
48,000	.9640	.9591	.9895	.9881	.8243	.8290	.4161	.4257
49,000	.9633	.9583	.9892	.9878	.8214	.8261	.4127	.4223
50,000	.9627	.9575	.9890	.9876	.8186	.8233	.4094	.4191

**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	.9620	.9567	.9888	.9873	.8157	.8205	.4063	.4160
52,000	.9613	.9559	.9886	.9871	.8128	.8178	.4032	.4129
53,000	.9607	.9552	.9884	.9868	.8100	.8150	.4002	.4100
54,000	.9600	.9545	.9881	.9866	.8072	.8123	.3972	.4071
55,000	.9594	.9538	.9879	.9863	.8045	.8096	.3944	.4043
56,000	.9588	.9531	.9877	.9861	.8017	.8069	.3916	.4015
57,000	.9582	.9524	.9875	.9858	.7990	.8043	.3889	.3989
58,000	.9576	.9517	.9873	.9856	.7964	.8017	.3863	.3964
59,000	.9570	.9510	.9870	.9854	.7937	.7991	.3838	.3939
60,000	.9564	.9503	.9868	.9851	.7911	.7966	.3815	.3916
61,000	.9557	.9496	.9866	.9849	.7885	.7940	.3791	.3893
62,000	.9551	.9489	.9864	.9846	.7859	.7915	.3768	.3870
63,000	.9545	.9482	.9862	.9844	.7833	.7890	.3746	.3848
64,000	.9539	.9475	.9859	.9841	.7808	.7865	.3725	.3827
65,000	.9533	.9468	.9857	.9839	.7782	.7841	.3704	.3806
66,000	.9527	.9461	.9855	.9836	.7757	.7816	.3683	.3786
67,000	.9520	.9454	.9853	.9834	.7732	.7792	.3663	.3766
68,000	.9514	.9447	.9851	.9831	.7708	.7768	.3643	.3747
69,000	.9508	.9440	.9848	.9829	.7683	.7744	.3623	.3727
70,000	.9502	.9433	.9846	.9826	.7659	.7720	.3604	.3708
71,000	.9496	.9426	.9844	.9824	.7635	.7697	.3585	.3690
72,000	.9490	.9419	.9842	.9821	.7611	.7674	.3566	.3671
73,000	.9484	.9412	.9840	.9819	.7587	.7651	.3547	.3653
74,000	.9477	.9405	.9837	.9816	.7564	.7628	.3529	.3635
75,000	.9471	.9398	.9835	.9814	.7540	.7605	.3511	.3617
76,000	.9465	.9391	.9833	.9811	.7517	.7582	.3493	.3600
77,000	.9459	.9384	.9831	.9809	.7494	.7559	.3476	.3583
78,000	.9453	.9377	.9829	.9806	.7471	.7537	.3459	.3566
79,000	.9447	.9370	.9826	.9804	.7448	.7515	.3442	.3549
80,000	.9440	.9363	.9824	.9801	.7426	.7493	.3425	.3533
81,000	.9434	.9356	.9822	.9799	.7403	.7471	.3409	.3516
82,000	.9428	.9349	.9820	.9796	.7381	.7450	.3392	.3500
83,000	.9422	.9342	.9818	.9794	.7359	.7428	.3377	.3485
84,000	.9416	.9335	.9815	.9791	.7337	.7407	.3361	.3469
85,000	.9410	.9328	.9813	.9789	.7316	.7386	.3345	.3454
86,000	.9404	.9321	.9811	.9786	.7294	.7365	.3330	.3439
87,000	.9397	.9314	.9809	.9784	.7273	.7344	.3315	.3424
88,000	.9391	.9307	.9807	.9781	.7252	.7324	.3300	.3410
89,000	.9385	.9300	.9804	.9779	.7231	.7303	.3285	.3395
90,000	.9379	.9293	.9802	.9777	.7210	.7283	.3271	.3381
91,000	.9373	.9286	.9800	.9774	.7189	.7262	.3256	.3367
92,000	.9367	.9279	.9798	.9772	.7168	.7242	.3242	.3352
93,000	.9360	.9272	.9796	.9769	.7147	.7222	.3228	.3338
94,000	.9354	.9265	.9793	.9767	.7127	.7202	.3213	.3324
95,000	.9348	.9258	.9791	.9764	.7107	.7183	.3199	.3310
96,000	.9342	.9251	.9789	.9762	.7087	.7163	.3185	.3297
97,000	.9336	.9244	.9787	.9759	.7067	.7144	.3172	.3283
98,000	.9330	.9237	.9785	.9757	.7047	.7124	.3158	.3270
99,000	.9323	.9230	.9782	.9754	.7027	.7105	.3144	.3256
100,000	.9317	.9223	.9780	.9752	.7007	.7086	.3131	.3243
110,000	.9256	.9153	.9758	.9727	.6816	.6899	.3001	.3116

**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	.9194	.9083	.9736	.9702	.6633	.6721	.2881	.2998
130,000	.9133	.9013	.9716	.9678	.6460	.6553	.2769	.2887
140,000	.9071	.8943	.9695	.9655	.6297	.6394	.2668	.2788
150,000	.9010	.8873	.9674	.9631	.6141	.6242	.2575	.2696
160,000	.8955	.8811	.9653	.9608	.5991	.6096	.2487	.2610
170,000	.8901	.8750	.9632	.9584	.5847	.5955	.2407	.2531
180,000	.8847	.8689	.9611	.9561	.5707	.5820	.2327	.2452
190,000	.8793	.8627	.9591	.9537	.5572	.5688	.2249	.2376
200,000	.8740	.8566	.9570	.9514	.5441	.5560	.2174	.2302
210,000	.8686	.8505	.9549	.9490	.5313	.5436	.2102	.2231
220,000	.8632	.8443	.9528	.9467	.5188	.5315	.2030	.2161
230,000	.8578	.8382	.9507	.9443	.5068	.5197	.1962	.2093
240,000	.8524	.8321	.9487	.9420	.4951	.5083	.1894	.2027
250,000	.8470	.8260	.9466	.9396	.4837	.4973	.1828	.1961
260,000	.8416	.8198	.9446	.9374	.4728	.4865	.1764	.1898
270,000	.8363	.8138	.9426	.9352	.4622	.4758	.1703	.1835
280,000	.8309	.8078	.9407	.9330	.4518	.4653	.1645	.1773
290,000	.8255	.8018	.9387	.9307	.4418	.4548	.1588	.1713
300,000	.8201	.7959	.9367	.9285	.4321	.4446	.1532	.1654
315,000	.8120	.7871	.9338	.9252	.4178	.4294	.1453	.1567
330,000	.8039	.7784	.9308	.9219	.4041	.4146	.1378	.1484
345,000	.7959	.7698	.9279	.9185	.3911	.4002	.1312	.1404
360,000	.7880	.7613	.9250	.9152	.3787	.3861	.1252	.1327
375,000	.7810	.7529	.9220	.9119	.3667	.3724	.1194	.1254
390,000	.7741	.7446	.9191	.9086	.3552	.3591	.1139	.1183
405,000	.7680	.7364	.9161	.9052	.3439	.3462	.1087	.1116
420,000	.7622	.7284	.9132	.9019	.3330	.3336	.1037	.1052
440,000	.7545	.7178	.9092	.8975	.3190	.3175	.0976	.0971
460,000	.7468	.7074	.9053	.8931	.3056	.3020	.0918	.0896
480,000	.7391	.6971	.9014	.8887	.2927	.2872	.0865	.0826
500,000	.7314	.6871	.8974	.8842	.2803	.2730	.0815	.0761
520,000	.7237	.6772	.8935	.8798	.2683	.2595	.0768	.0701
540,000	.7160	.6675	.8896	.8754	.2570	.2466	.0723	.0645
560,000	.7084	.6580	.8856	.8710	.2463	.2343	.0680	.0594
580,000	.7007	.6487	.8817	.8667	.2364	.2226	.0641	.0546
600,000	.6930	.6395	.8778	.8623	.2270	.2114	.0605	.0502
630,000	.6814	.6260	.8719	.8557	.2137	.1957	.0554	.0443
660,000	.6699	.6129	.8660	.8492	.2009	.1812	.0509	.0390
700,000	.6545	.5960	.8581	.8405	.1849	.1635	.0457	.0330
750,000	.6353	.5756	.8483	.8296	.1667	.1438	.0397	.0267
800,000	.6162	.5562	.8385	.8189	.1507	.1265	.0344	.0216
850,000	.6041	.5376	.8286	.8082	.1361	.1114	.0298	.0176
900,000	.5964	.5199	.8188	.7976	.1230	.0982	.0259	.0143
1,000,000	.5815	.4866	.7991	.7765	.1018	.0765	.0200	.0095
1,100,000	.5738	.4560	.7795	.7558	.0848	.0598	.0157	.0063
1,200,000	.5661	.4280	.7598	.7355	.0708	.0470	.0128	.0043
1,300,000	.5584	.4021	.7402	.7155	.0595	.0372	.0099	.0029
1,400,000	.5507	.3783	.7208	.6959	.0503	.0295	.0078	.0020
1,500,000	.5430	.3562	.7025	.6767	.0430	.0236	.0056	.0014
1,600,000	.5353	.3358	.6856	.6579	.0370	.0189	.0036	.0010
1,700,000	.5276	.3169	.6706	.6396	.0318	.0153	.0022	.0007

**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	.5199	.2993	.6555	.6217	.0278	.0124	.0011	.0005
1,900,000	.5122	.2830	.6415	.6042	.0244	.0101	.0003	.0004
2,000,000	.5046	.2677	.6279	.5871	.0216	.0083	.0000	.0003
3,000,000	.4276	.1650	.5284	.4436	.0095	.0013	.0000	.0000
4,000,000	.3507	.1068	.4384	.3333	.0049	.0003	.0000	.0000
5,000,000	.2737	.0712	.3753	.2487	.0031	.0001	.0000	.0000
6,000,000	.1968	.0481	.3175	.1834	.0014	.0000	.0000	.0000
7,000,000	.1198	.0324	.2597	.1326	.0000	.0000	.0000	.0000
8,000,000	.0429	.0215	.2019	.0925	.0000	.0000	.0000	.0000
9,000,000	.0000	.0136	.1447	.0607	.0000	.0000	.0000	.0000
10,000,000	.0000	.0077	.0985	.0351	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2003-2005)

