

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
MEDICAL ONLY	31,214	22,234	\$ 40,395,186	\$ 40,395,186	.0000	\$ 1,817
-	1,999	1,490	\$ 41,980,597	\$ 1,585,411	.0000	\$ 1,064
2,000 -	2,999	606	\$ 43,494,677	\$ 1,514,080	.9404	\$ 2,498
3,000 -	3,999	466	\$ 45,113,535	\$ 1,618,858	.9329	\$ 3,474
4,000 -	4,999	377	\$ 46,797,638	\$ 1,684,103	.9260	\$ 4,467
5,000 -	5,999	294	\$ 48,411,558	\$ 1,613,920	.9195	\$ 5,490
6,000 -	6,999	267	\$ 50,138,040	\$ 1,726,482	.9133	\$ 6,466
7,000 -	7,999	203	\$ 51,653,961	\$ 1,515,921	.9075	\$ 7,468
8,000 -	8,999	212	\$ 53,458,691	\$ 1,804,730	.9018	\$ 8,513
9,000 -	9,999	203	\$ 55,379,888	\$ 1,921,197	.8964	\$ 9,464
10,000 -	10,999	137	\$ 56,810,783	\$ 1,430,895	.8912	\$ 10,444
11,000 -	11,999	157	\$ 58,618,803	\$ 1,808,020	.8862	\$ 11,516
12,000 -	12,999	125	\$ 60,183,165	\$ 1,564,362	.8814	\$ 12,515
13,000 -	13,999	145	\$ 62,142,606	\$ 1,959,441	.8767	\$ 13,513
14,000 -	14,999	127	\$ 63,993,565	\$ 1,850,959	.8721	\$ 14,574
15,000 -	15,999	106	\$ 65,634,312	\$ 1,640,747	.8677	\$ 15,479
16,000 -	16,999	98	\$ 67,257,813	\$ 1,623,501	.8634	\$ 16,566
17,000 -	17,999	99	\$ 68,992,450	\$ 1,734,637	.8592	\$ 17,522
18,000 -	18,999	103	\$ 70,895,643	\$ 1,903,193	.8551	\$ 18,478
19,000 -	19,999	101	\$ 72,868,610	\$ 1,972,967	.8511	\$ 19,534
20,000 -	20,999	77	\$ 74,446,262	\$ 1,577,652	.8472	\$ 20,489
21,000 -	21,999	78	\$ 76,124,081	\$ 1,677,819	.8434	\$ 21,511
22,000 -	22,999	62	\$ 77,523,196	\$ 1,399,115	.8397	\$ 22,566
23,000 -	23,999	65	\$ 79,051,860	\$ 1,528,664	.8360	\$ 23,518
24,000 -	24,999	60	\$ 80,525,869	\$ 1,474,009	.8325	\$ 24,567
25,000 -	25,999	61	\$ 82,083,440	\$ 1,557,571	.8290	\$ 25,534
26,000 -	26,999	57	\$ 83,591,473	\$ 1,508,033	.8255	\$ 26,457
27,000 -	27,999	60	\$ 85,236,167	\$ 1,644,694	.8221	\$ 27,412
28,000 -	28,999	41	\$ 86,406,909	\$ 1,170,742	.8188	\$ 28,555
29,000 -	29,999	67	\$ 88,385,071	\$ 1,978,162	.8155	\$ 29,525
30,000 -	30,999	55	\$ 90,061,068	\$ 1,675,997	.8123	\$ 30,473
31,000 -	31,999	47	\$ 91,537,957	\$ 1,476,889	.8092	\$ 31,423
32,000 -	32,999	48	\$ 93,094,749	\$ 1,556,792	.8061	\$ 32,433
33,000 -	33,999	43	\$ 94,537,721	\$ 1,442,972	.8031	\$ 33,557
34,000 -	34,999	46	\$ 96,123,875	\$ 1,586,154	.8001	\$ 34,482
35,000 -	35,999	51	\$ 97,934,684	\$ 1,810,809	.7971	\$ 35,506
36,000 -	36,999	36	\$ 99,249,906	\$ 1,315,222	.7942	\$ 36,534
37,000 -	37,999	36	\$ 100,599,793	\$ 1,349,887	.7914	\$ 37,497
38,000 -	38,999	47	\$ 102,410,168	\$ 1,810,375	.7886	\$ 38,519
39,000 -	39,999	40	\$ 103,991,983	\$ 1,581,815	.7858	\$ 39,545
40,000 -	40,999	41	\$ 105,652,529	\$ 1,660,546	.7831	\$ 40,501
41,000 -	41,999	37	\$ 107,191,159	\$ 1,538,630	.7804	\$ 41,585
42,000 -	42,999	42	\$ 108,976,729	\$ 1,785,570	.7777	\$ 42,514
43,000 -	43,999	40	\$ 110,717,211	\$ 1,740,482	.7751	\$ 43,512
44,000 -	44,999	30	\$ 112,051,282	\$ 1,334,071	.7726	\$ 44,469
45,000 -	45,999	32	\$ 113,504,772	\$ 1,453,490	.7700	\$ 45,422
46,000 -	46,999	40	\$ 115,366,238	\$ 1,861,466	.7676	\$ 46,537
47,000 -	47,999	31	\$ 116,839,184	\$ 1,472,946	.7651	\$ 47,514
48,000 -	48,999	17	\$ 117,663,887	\$ 824,703	.7627	\$ 48,512
49,000 -	49,999	32	\$ 119,250,312	\$ 1,586,425	.7603	\$ 49,576
50,000 -	50,999	31	\$ 120,814,859	\$ 1,564,547	.7579	\$ 50,469

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	24	\$ 122,050,759	\$ 1,235,900	.7556	\$ 51,496
52,000 -	52,999	29	\$ 123,571,510	\$ 1,520,751	.7533	\$ 52,440
53,000 -	53,999	24	\$ 124,855,960	\$ 1,284,450	.7510	\$ 53,519
54,000 -	54,999	25	\$ 126,216,997	\$ 1,361,037	.7488	\$ 54,441
55,000 -	55,999	18	\$ 127,215,903	\$ 998,906	.7466	\$ 55,495
56,000 -	56,999	25	\$ 128,627,963	\$ 1,412,060	.7444	\$ 56,482
57,000 -	57,999	17	\$ 129,605,809	\$ 977,846	.7422	\$ 57,520
58,000 -	58,999	21	\$ 130,834,865	\$ 1,229,056	.7400	\$ 58,526
59,000 -	59,999	20	\$ 132,024,510	\$ 1,189,645	.7379	\$ 59,482
60,000 -	60,999	22	\$ 133,354,395	\$ 1,329,885	.7358	\$ 60,449
61,000 -	61,999	19	\$ 134,521,244	\$ 1,166,849	.7337	\$ 61,413
62,000 -	62,999	26	\$ 136,144,491	\$ 1,623,247	.7316	\$ 62,433
63,000 -	63,999	20	\$ 137,414,156	\$ 1,269,665	.7296	\$ 63,483
64,000 -	64,999	22	\$ 138,833,922	\$ 1,419,766	.7275	\$ 64,535
65,000 -	65,999	22	\$ 140,275,797	\$ 1,441,875	.7255	\$ 65,540
66,000 -	66,999	27	\$ 142,072,325	\$ 1,796,528	.7236	\$ 66,538
67,000 -	67,999	19	\$ 143,355,395	\$ 1,283,070	.7216	\$ 67,530
68,000 -	68,999	15	\$ 144,383,406	\$ 1,028,011	.7197	\$ 68,534
69,000 -	69,999	13	\$ 145,286,222	\$ 902,816	.7178	\$ 69,447
70,000 -	70,999	27	\$ 147,188,107	\$ 1,901,885	.7159	\$ 70,440
71,000 -	71,999	18	\$ 148,474,018	\$ 1,285,911	.7140	\$ 71,440
72,000 -	72,999	8	\$ 149,052,843	\$ 578,825	.7122	\$ 72,353
73,000 -	73,999	12	\$ 149,933,132	\$ 880,289	.7103	\$ 73,357
74,000 -	74,999	17	\$ 151,199,983	\$ 1,266,851	.7085	\$ 74,521
75,000 -	75,999	10	\$ 151,956,642	\$ 756,659	.7067	\$ 75,666
76,000 -	76,999	9	\$ 152,645,824	\$ 689,182	.7049	\$ 76,576
77,000 -	77,999	11	\$ 153,496,751	\$ 850,927	.7031	\$ 77,357
78,000 -	78,999	14	\$ 154,594,320	\$ 1,097,569	.7013	\$ 78,398
79,000 -	79,999	8	\$ 155,230,992	\$ 636,672	.6996	\$ 79,584
80,000 -	80,999	10	\$ 156,036,627	\$ 805,635	.6978	\$ 80,564
81,000 -	81,999	8	\$ 156,689,158	\$ 652,531	.6961	\$ 81,566
82,000 -	82,999	14	\$ 157,845,230	\$ 1,156,072	.6943	\$ 82,577
83,000 -	83,999	8	\$ 158,514,549	\$ 669,319	.6926	\$ 83,665
84,000 -	84,999	10	\$ 159,361,056	\$ 846,507	.6909	\$ 84,651
85,000 -	85,999	15	\$ 160,641,784	\$ 1,280,728	.6892	\$ 85,382
86,000 -	86,999	12	\$ 161,678,774	\$ 1,036,990	.6875	\$ 86,416
87,000 -	87,999	11	\$ 162,640,883	\$ 962,109	.6858	\$ 87,464
88,000 -	88,999	14	\$ 163,879,161	\$ 1,238,278	.6842	\$ 88,448
89,000 -	89,999	14	\$ 165,131,073	\$ 1,251,912	.6825	\$ 89,422
90,000 -	90,999	9	\$ 165,945,863	\$ 814,790	.6809	\$ 90,532
91,000 -	91,999	13	\$ 167,135,261	\$ 1,189,398	.6793	\$ 91,492
92,000 -	92,999	13	\$ 168,338,459	\$ 1,203,198	.6777	\$ 92,554
93,000 -	93,999	5	\$ 168,806,426	\$ 467,967	.6761	\$ 93,593
94,000 -	94,999	12	\$ 169,939,812	\$ 1,133,386	.6745	\$ 94,449
95,000 -	95,999	15	\$ 171,375,265	\$ 1,435,453	.6729	\$ 95,697
96,000 -	96,999	11	\$ 172,434,524	\$ 1,059,259	.6713	\$ 96,296
97,000 -	97,999	12	\$ 173,605,359	\$ 1,170,835	.6698	\$ 97,570
98,000 -	98,999	5	\$ 174,098,693	\$ 493,334	.6682	\$ 98,667
99,000 -	99,999	9	\$ 174,995,358	\$ 896,665	.6667	\$ 99,629
100,000 -	109,999	78	\$ 183,200,388	\$ 8,205,030	.6652	\$ 105,193
110,000 -	119,999	83	\$ 192,698,050	\$ 9,497,662	.6504	\$ 114,430

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	60	\$ 200,208,883	\$ 7,510,833	.6365	\$ 125,181
130,000 -	139,999	59	\$ 208,157,337	\$ 7,948,454	.6233	\$ 134,720
140,000 -	149,999	60	\$ 216,880,723	\$ 8,723,386	.6108	\$ 145,390
150,000 -	159,999	38	\$ 222,737,094	\$ 5,856,371	.5988	\$ 154,115
160,000 -	169,999	41	\$ 229,496,013	\$ 6,758,919	.5874	\$ 164,852
170,000 -	179,999	48	\$ 237,919,387	\$ 8,423,374	.5764	\$ 175,487
180,000 -	189,999	34	\$ 244,196,789	\$ 6,277,402	.5658	\$ 184,629
190,000 -	199,999	28	\$ 249,657,514	\$ 5,460,725	.5557	\$ 195,026
200,000 -	209,999	19	\$ 253,520,172	\$ 3,862,658	.5459	\$ 203,298
210,000 -	219,999	36	\$ 261,252,992	\$ 7,732,820	.5364	\$ 214,801
220,000 -	229,999	22	\$ 266,206,504	\$ 4,953,512	.5271	\$ 225,160
230,000 -	239,999	16	\$ 269,972,231	\$ 3,765,727	.5182	\$ 235,358
240,000 -	249,999	19	\$ 274,637,713	\$ 4,665,482	.5094	\$ 245,552
250,000 -	259,999	12	\$ 277,702,402	\$ 3,064,689	.5008	\$ 255,391
260,000 -	269,999	12	\$ 280,881,497	\$ 3,179,095	.4924	\$ 264,925
270,000 -	279,999	21	\$ 286,646,514	\$ 5,765,017	.4841	\$ 274,525
280,000 -	289,999	13	\$ 290,356,402	\$ 3,709,888	.4760	\$ 285,376
290,000 -	299,999	20	\$ 296,263,122	\$ 5,906,720	.4680	\$ 295,336
300,000 -	314,999	33	\$ 306,388,534	\$ 10,125,412	.4603	\$ 306,831
315,000 -	329,999	21	\$ 313,177,853	\$ 6,789,319	.4490	\$ 323,301
330,000 -	344,999	27	\$ 322,303,271	\$ 9,125,418	.4382	\$ 337,978
345,000 -	359,999	21	\$ 329,688,516	\$ 7,385,245	.4278	\$ 351,678
360,000 -	374,999	30	\$ 340,695,793	\$ 11,007,277	.4177	\$ 366,909
375,000 -	389,999	16	\$ 346,850,837	\$ 6,155,044	.4081	\$ 384,690
390,000 -	404,999	32	\$ 359,573,904	\$ 12,723,067	.3987	\$ 397,596
405,000 -	419,999	13	\$ 364,942,026	\$ 5,368,122	.3898	\$ 412,932
420,000 -	439,999	24	\$ 375,222,961	\$ 10,280,935	.3812	\$ 428,372
440,000 -	459,999	18	\$ 383,355,586	\$ 8,132,625	.3702	\$ 451,813
460,000 -	479,999	17	\$ 391,337,027	\$ 7,981,441	.3596	\$ 469,497
480,000 -	499,999	12	\$ 397,228,990	\$ 5,891,963	.3494	\$ 490,997
500,000 -	519,999	21	\$ 407,964,997	\$ 10,736,007	.3394	\$ 511,238
520,000 -	539,999	15	\$ 415,923,034	\$ 7,958,037	.3298	\$ 530,536
540,000 -	559,999	13	\$ 423,111,661	\$ 7,188,627	.3206	\$ 552,971
560,000 -	579,999	17	\$ 432,798,427	\$ 9,686,766	.3116	\$ 569,810
580,000 -	599,999	11	\$ 439,272,894	\$ 6,474,467	.3030	\$ 588,588
600,000 -	629,999	26	\$ 455,298,686	\$ 16,025,792	.2947	\$ 616,377
630,000 -	659,999	25	\$ 471,371,135	\$ 16,072,449	.2828	\$ 642,898
660,000 -	699,999	21	\$ 485,716,690	\$ 14,345,555	.2718	\$ 683,122
700,000 -	749,999	36	\$ 511,692,935	\$ 25,976,245	.2579	\$ 721,562
750,000 -	799,999	21	\$ 527,999,879	\$ 16,306,944	.2422	\$ 776,521
800,000 -	849,999	22	\$ 546,142,473	\$ 18,142,594	.2279	\$ 824,663
850,000 -	899,999	29	\$ 571,609,692	\$ 25,467,219	.2147	\$ 878,180
900,000 -	999,999	40	\$ 609,707,178	\$ 38,097,486	.2028	\$ 952,437
1,000,000 -	1,099,999	26	\$ 636,844,194	\$ 27,137,016	.1826	\$ 1,043,731
1,100,000 -	1,199,999	22	\$ 662,021,604	\$ 25,177,410	.1661	\$ 1,144,428
1,200,000 -	1,299,999	22	\$ 689,317,581	\$ 27,295,977	.1521	\$ 1,240,726
1,300,000 -	1,399,999	19	\$ 714,857,633	\$ 25,540,052	.1405	\$ 1,344,213
1,400,000 -	1,499,999	11	\$ 730,863,148	\$ 16,005,515	.1310	\$ 1,455,047
1,500,000 -	1,599,999	9	\$ 744,730,301	\$ 13,867,153	.1228	\$ 1,540,795
1,600,000 -	1,699,999	8	\$ 757,989,813	\$ 13,259,512	.1158	\$ 1,657,439
1,700,000 -	1,799,999	8	\$ 771,966,183	\$ 13,976,370	.1096	\$ 1,747,046

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	47	\$ 783,107,312	\$ 11,141,129	.1043	\$ 1,856,855
1,900,000 -	1,999,999	41	\$ 790,878,720	\$ 7,771,408	.0997	\$ 1,942,852
2,000,000 -	2,999,999	37	\$ 833,549,397	\$ 42,670,677	.0956	\$ 2,370,593
3,000,000 -	3,999,999	19	\$ 859,110,761	\$ 25,561,364	.0688	\$ 3,195,171
4,000,000 -	4,999,999	11	\$ 868,164,896	\$ 9,054,135	.0556	\$ 4,527,068
5,000,000 -	5,999,999	9	\$ 879,115,755	\$ 10,950,859	.0451	\$ 5,475,430
6,000,000 -	6,999,999	7	\$ 885,190,996	\$ 6,075,241	.0368	\$ 6,075,241
7,000,000 -	7,999,999	6	\$ 892,735,775	\$ 7,544,779	.0305	\$ 7,544,779
8,000,000 -	8,999,999	5	\$ 892,735,775	\$ -	.0247	#DIV/0!
9,000,000 -	9,999,999	5	\$ 902,700,958	\$ 9,965,183	.0194	\$ 9,965,183
10,000,000 -	AND GREATER	4	\$ 956,318,525	\$ 53,617,567	.0142	\$ 13,404,392
GRAND TOTALS		31,214	EXCLUDING CONTRACT MEDICAL	\$ 956,318,525		\$ 30,637

**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 (<)					
				956,318,525		
0	10,000	55,379,888	26,352	852,318,637	2,102	.8912
10,000	15,000	8,613,677	691	829,759,960	12,466	.8677
15,000	20,000	8,875,045	507	810,169,915	17,505	.8472
20,000	25,000	7,657,259	342	792,742,656	22,390	.8290
25,000	30,000	7,859,202	286	776,853,454	27,480	.8123
30,000	35,000	7,738,804	239	762,299,650	32,380	.7971
35,000	40,000	7,868,108	210	748,846,542	37,467	.7831
40,000	50,000	15,258,329	342	724,818,213	44,615	.7579
50,000	75,000	31,949,671	521	675,818,542	61,324	.7067
75,000	100,000	23,795,375	272	636,123,167	87,483	.6652
100,000	125,000	21,458,109	191	602,240,058	112,346	.6297
125,000	150,000	20,427,257	149	572,637,802	137,096	.5988
150,000	175,000	16,826,977	103	546,035,825	163,369	.5710
175,000	200,000	15,949,814	86	522,061,011	185,463	.5459
200,000	225,000	14,072,234	66	499,763,777	213,216	.5226
225,000	250,000	10,907,965	46	478,930,812	237,130	.5008
250,000	275,000	9,126,293	35	459,017,019	264,530	.4800
275,000	300,000	12,499,117	44	440,155,403	287,336	.4603
300,000	325,000	14,651,625	47	422,453,778	311,737	.4418
325,000	350,000	13,850,273	41	405,803,506	337,812	.4243
350,000	375,000	15,930,774	44	390,247,732	362,063	.4081
375,000	400,000	14,637,089	37	375,518,977	392,065	.3927
400,000	425,000	12,179,378	30	361,856,265	410,541	.3784
425,000	450,000	11,777,014	27	348,879,251	436,186	.3648
450,000	475,000	10,052,393	22	336,483,108	462,179	.3519
475,000	500,000	7,887,323	16	324,589,535	485,374	.3394
500,000	600,000	42,043,904	77	281,845,631	546,025	.2947
600,000	700,000	46,443,796	72	246,601,835	645,053	.2579
700,000	800,000	42,283,189	57	217,918,646	741,810	.2279
800,000	900,000	43,609,813	51	193,908,833	855,094	.2028
900,000	1,000,000	38,097,486	40	174,611,347	952,437	.1826
1,000,000	2,000,000	181,171,542	135	91,439,805	1,342,011	.0956
2,000,000	3,000,000	42,670,677	18	65,769,128	2,370,593	.0688
3,000,000	4,000,000	25,561,364	8	53,207,764	3,195,171	.0556
4,000,000	5,000,000	9,054,135	2	43,153,629	4,527,068	.0451
5,000,000	6,000,000	10,950,859	2	35,202,770	5,475,430	.0368
6,000,000	7,000,000	6,075,241	1	29,127,529	6,075,241	.0305
7,000,000	8,000,000	7,544,779	1	23,582,750	7,544,779	.0247
8,000,000	9,000,000	0	0	18,582,750	0	.0194
9,000,000	10,000,000	9,965,183	1	13,617,567	9,965,183	.0142
10,000,000	& Over	53,617,567	4		13,404,392	
TOTAL/AVERAGE		956,318,525	31,214		30,637	

* 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	.9984	.9981	.9997	.9996	.9925	.9927	.9212	.9220
3,000	.9976	.9972	.9995	.9994	.9888	.9890	.8892	.8904
4,000	.9969	.9963	.9994	.9992	.9851	.9854	.8609	.8623
5,000	.9961	.9954	.9992	.9991	.9815	.9818	.8353	.8370
6,000	.9953	.9945	.9991	.9989	.9778	.9783	.8119	.8139
7,000	.9946	.9937	.9989	.9987	.9742	.9747	.7905	.7926
8,000	.9939	.9929	.9988	.9985	.9706	.9712	.7704	.7728
9,000	.9932	.9921	.9986	.9983	.9670	.9677	.7516	.7542
10,000	.9925	.9912	.9984	.9981	.9635	.9642	.7342	.7370
11,000	.9919	.9905	.9983	.9979	.9599	.9608	.7178	.7208
12,000	.9913	.9898	.9981	.9977	.9564	.9574	.7022	.7054
13,000	.9906	.9890	.9980	.9975	.9530	.9540	.6875	.6908
14,000	.9900	.9883	.9978	.9974	.9495	.9506	.6736	.6770
15,000	.9894	.9875	.9977	.9972	.9461	.9473	.6604	.6640
16,000	.9888	.9868	.9975	.9970	.9428	.9440	.6480	.6517
17,000	.9881	.9861	.9974	.9968	.9394	.9407	.6361	.6399
18,000	.9875	.9853	.9972	.9966	.9361	.9374	.6248	.6288
19,000	.9869	.9846	.9971	.9964	.9328	.9342	.6142	.6182
20,000	.9862	.9839	.9969	.9962	.9295	.9310	.6040	.6082
21,000	.9856	.9831	.9967	.9960	.9262	.9278	.5943	.5986
22,000	.9850	.9824	.9966	.9959	.9230	.9246	.5851	.5894
23,000	.9844	.9817	.9964	.9957	.9198	.9215	.5762	.5806
24,000	.9839	.9811	.9963	.9955	.9167	.9184	.5675	.5721
25,000	.9833	.9804	.9961	.9953	.9135	.9153	.5593	.5639
26,000	.9827	.9798	.9960	.9951	.9104	.9123	.5513	.5560
27,000	.9822	.9791	.9958	.9949	.9073	.9092	.5436	.5484
28,000	.9816	.9784	.9957	.9947	.9042	.9062	.5362	.5411
29,000	.9810	.9778	.9955	.9945	.9012	.9033	.5290	.5339
30,000	.9805	.9771	.9953	.9943	.8982	.9003	.5220	.5270
31,000	.9799	.9764	.9952	.9942	.8952	.8974	.5154	.5205
32,000	.9793	.9758	.9950	.9940	.8922	.8945	.5090	.5141
33,000	.9788	.9751	.9949	.9938	.8893	.8916	.5028	.5080
34,000	.9782	.9745	.9947	.9936	.8864	.8888	.4969	.5022
35,000	.9777	.9738	.9946	.9934	.8835	.8859	.4911	.4965
36,000	.9771	.9731	.9944	.9932	.8806	.8831	.4856	.4910
37,000	.9765	.9725	.9943	.9930	.8778	.8803	.4802	.4857
38,000	.9760	.9718	.9941	.9928	.8749	.8776	.4750	.4805
39,000	.9754	.9712	.9939	.9926	.8722	.8748	.4699	.4755
40,000	.9748	.9705	.9938	.9925	.8694	.8721	.4650	.4706
41,000	.9743	.9698	.9936	.9923	.8666	.8694	.4602	.4659
42,000	.9737	.9692	.9935	.9921	.8639	.8668	.4557	.4614
43,000	.9731	.9685	.9933	.9919	.8612	.8641	.4513	.4571
44,000	.9726	.9678	.9932	.9917	.8585	.8615	.4471	.4529
45,000	.9720	.9672	.9930	.9915	.8559	.8589	.4431	.4489
46,000	.9714	.9665	.9929	.9913	.8532	.8563	.4392	.4451
47,000	.9709	.9659	.9927	.9911	.8506	.8537	.4354	.4413
48,000	.9703	.9652	.9926	.9910	.8480	.8512	.4318	.4377
49,000	.9698	.9645	.9924	.9908	.8454	.8487	.4282	.4342
50,000	.9692	.9639	.9922	.9906	.8429	.8461	.4247	.4308

**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	.9686	.9632	.9921	.9904	.8403	.8437	.4214	.4274
52,000	.9681	.9626	.9919	.9902	.8378	.8412	.4181	.4242
53,000	.9675	.9619	.9918	.9900	.8353	.8387	.4150	.4211
54,000	.9669	.9612	.9916	.9898	.8328	.8363	.4119	.4181
55,000	.9664	.9606	.9915	.9896	.8303	.8339	.4090	.4151
56,000	.9658	.9599	.9913	.9894	.8279	.8315	.4061	.4123
57,000	.9652	.9592	.9912	.9893	.8255	.8291	.4032	.4095
58,000	.9647	.9586	.9910	.9891	.8230	.8267	.4005	.4068
59,000	.9641	.9579	.9908	.9889	.8206	.8244	.3978	.4041
60,000	.9635	.9573	.9907	.9887	.8182	.8220	.3951	.4015
61,000	.9630	.9566	.9905	.9885	.8159	.8197	.3926	.3989
62,000	.9624	.9559	.9904	.9883	.8135	.8174	.3900	.3964
63,000	.9619	.9553	.9902	.9881	.8112	.8151	.3876	.3940
64,000	.9613	.9546	.9901	.9879	.8089	.8129	.3852	.3917
65,000	.9608	.9540	.9899	.9877	.8066	.8106	.3829	.3894
66,000	.9603	.9534	.9898	.9876	.8043	.8084	.3806	.3871
67,000	.9598	.9528	.9896	.9874	.8020	.8062	.3784	.3849
68,000	.9593	.9522	.9894	.9872	.7998	.8040	.3763	.3828
69,000	.9588	.9516	.9893	.9870	.7976	.8018	.3742	.3808
70,000	.9583	.9511	.9891	.9868	.7954	.7997	.3722	.3788
71,000	.9578	.9505	.9890	.9866	.7932	.7975	.3702	.3768
72,000	.9572	.9499	.9888	.9864	.7910	.7954	.3683	.3749
73,000	.9567	.9493	.9887	.9862	.7889	.7933	.3663	.3730
74,000	.9562	.9487	.9885	.9861	.7867	.7912	.3644	.3711
75,000	.9557	.9481	.9884	.9859	.7846	.7891	.3625	.3692
76,000	.9552	.9475	.9882	.9857	.7825	.7871	.3607	.3674
77,000	.9547	.9469	.9880	.9855	.7804	.7850	.3589	.3656
78,000	.9542	.9463	.9879	.9853	.7783	.7830	.3571	.3638
79,000	.9537	.9458	.9877	.9851	.7762	.7809	.3553	.3620
80,000	.9532	.9452	.9876	.9849	.7742	.7789	.3535	.3603
81,000	.9527	.9446	.9874	.9847	.7721	.7769	.3517	.3585
82,000	.9522	.9440	.9873	.9845	.7701	.7749	.3500	.3568
83,000	.9517	.9434	.9871	.9844	.7680	.7729	.3483	.3551
84,000	.9512	.9428	.9870	.9842	.7660	.7709	.3467	.3535
85,000	.9507	.9422	.9868	.9840	.7640	.7689	.3450	.3519
86,000	.9502	.9416	.9867	.9838	.7620	.7670	.3434	.3503
87,000	.9497	.9411	.9865	.9836	.7600	.7650	.3418	.3487
88,000	.9492	.9405	.9863	.9834	.7580	.7631	.3402	.3471
89,000	.9487	.9399	.9862	.9832	.7560	.7611	.3387	.3456
90,000	.9482	.9393	.9860	.9830	.7541	.7592	.3372	.3441
91,000	.9477	.9387	.9859	.9828	.7521	.7573	.3357	.3426
92,000	.9472	.9381	.9857	.9827	.7502	.7555	.3342	.3411
93,000	.9467	.9375	.9856	.9825	.7483	.7536	.3327	.3397
94,000	.9462	.9369	.9854	.9823	.7464	.7517	.3313	.3383
95,000	.9457	.9363	.9853	.9821	.7445	.7499	.3298	.3368
96,000	.9452	.9358	.9851	.9819	.7426	.7480	.3284	.3354
97,000	.9447	.9352	.9849	.9817	.7408	.7462	.3270	.3341
98,000	.9442	.9346	.9848	.9815	.7389	.7444	.3256	.3327
99,000	.9437	.9340	.9846	.9813	.7371	.7426	.3243	.3314
100,000	.9432	.9334	.9845	.9812	.7353	.7408	.3229	.3300
110,000	.9382	.9275	.9829	.9793	.7175	.7234	.3099	.3172

**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	.9332	.9216	.9814	.9774	.7007	.7070	.2980	.3053
130,000	.9282	.9158	.9798	.9755	.6847	.6913	.2872	.2946
140,000	.9231	.9099	.9783	.9736	.6694	.6763	.2773	.2849
150,000	.9181	.9040	.9767	.9717	.6547	.6620	.2683	.2759
160,000	.9131	.8981	.9753	.9700	.6407	.6482	.2602	.2679
170,000	.9081	.8922	.9739	.9683	.6270	.6348	.2525	.2603
180,000	.9031	.8864	.9725	.9665	.6139	.6220	.2454	.2533
190,000	.8981	.8805	.9710	.9648	.6013	.6097	.2389	.2469
200,000	.8934	.8750	.9696	.9631	.5891	.5977	.2327	.2408
210,000	.8890	.8699	.9682	.9614	.5772	.5860	.2267	.2348
220,000	.8846	.8647	.9668	.9596	.5656	.5747	.2210	.2291
230,000	.8802	.8596	.9653	.9579	.5544	.5637	.2155	.2237
240,000	.8758	.8544	.9639	.9562	.5435	.5530	.2101	.2184
250,000	.8715	.8493	.9625	.9545	.5327	.5425	.2049	.2132
260,000	.8671	.8441	.9611	.9527	.5222	.5322	.1997	.2080
270,000	.8627	.8390	.9597	.9510	.5118	.5220	.1946	.2029
280,000	.8583	.8339	.9582	.9493	.5017	.5119	.1896	.1979
290,000	.8539	.8288	.9568	.9475	.4919	.5019	.1846	.1929
300,000	.8495	.8238	.9554	.9458	.4822	.4920	.1797	.1881
315,000	.8429	.8162	.9532	.9432	.4682	.4774	.1730	.1809
330,000	.8363	.8087	.9511	.9406	.4546	.4631	.1669	.1738
345,000	.8298	.8013	.9490	.9381	.4415	.4491	.1609	.1670
360,000	.8232	.7939	.9468	.9355	.4290	.4354	.1552	.1603
375,000	.8166	.7865	.9447	.9329	.4170	.4220	.1496	.1538
390,000	.8100	.7792	.9426	.9303	.4053	.4089	.1443	.1476
405,000	.8034	.7720	.9404	.9277	.3942	.3962	.1392	.1415
420,000	.7968	.7648	.9383	.9252	.3835	.3837	.1343	.1356
440,000	.7881	.7553	.9357	.9217	.3699	.3677	.1280	.1281
460,000	.7793	.7459	.9331	.9183	.3567	.3522	.1218	.1209
480,000	.7705	.7366	.9305	.9149	.3440	.3373	.1158	.1140
500,000	.7625	.7274	.9279	.9115	.3317	.3229	.1099	.1075
520,000	.7550	.7184	.9253	.9080	.3198	.3091	.1044	.1014
540,000	.7474	.7094	.9228	.9046	.3084	.2959	.0992	.0955
560,000	.7399	.7006	.9202	.9012	.2973	.2831	.0941	.0900
580,000	.7324	.6918	.9176	.8978	.2867	.2709	.0892	.0847
600,000	.7249	.6832	.9150	.8944	.2765	.2593	.0845	.0798
630,000	.7136	.6705	.9111	.8893	.2617	.2426	.0779	.0729
660,000	.7023	.6580	.9072	.8843	.2482	.2271	.0719	.0666
700,000	.6872	.6418	.9021	.8775	.2311	.2079	.0645	.0590
750,000	.6684	.6221	.8956	.8691	.2118	.1862	.0568	.0507
800,000	.6496	.6030	.8891	.8608	.1942	.1668	.0501	.0436
850,000	.6308	.5846	.8827	.8525	.1779	.1496	.0447	.0375
900,000	.6127	.5669	.8762	.8442	.1630	.1342	.0411	.0323
1,000,000	.5814	.5332	.8633	.8279	.1379	.1082	.0355	.0240
1,100,000	.5622	.5019	.8503	.8117	.1178	.0876	.0299	.0179
1,200,000	.5497	.4727	.8374	.7958	.1010	.0712	.0244	.0134
1,300,000	.5434	.4455	.8245	.7801	.0873	.0581	.0196	.0102
1,400,000	.5371	.4202	.8115	.7646	.0761	.0476	.0164	.0077
1,500,000	.5308	.3965	.7986	.7493	.0668	.0392	.0138	.0059
1,600,000	.5245	.3745	.7857	.7343	.0590	.0324	.0120	.0046
1,700,000	.5183	.3539	.7727	.7195	.0521	.0269	.0106	.0036

**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	.5120	.3347	.7598	.7050	.0465	.0224	.0092	.0028
1,900,000	.5057	.3167	.7469	.6907	.0417	.0188	.0085	.0022
2,000,000	.4995	.2998	.7339	.6766	.0378	.0158	.0079	.0018
3,000,000	.4368	.1840	.6105	.5511	.0169	.0031	.0010	.0002
4,000,000	.3741	.1178	.5322	.4452	.0090	.0008	.0000	.0000
5,000,000	.3113	.0775	.4546	.3556	.0045	.0002	.0000	.0000
6,000,000	.2486	.0518	.3840	.2792	.0023	.0001	.0000	.0000
7,000,000	.1859	.0346	.3313	.2138	.0008	.0000	.0000	.0000
8,000,000	.1232	.0228	.2796	.1574	.0000	.0000	.0000	.0000
9,000,000	.0605	.0145	.2279	.1083	.0000	.0000	.0000	.0000
10,000,000	.0000	.0084	.1761	.0655	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2004-2006)

