

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	23,385	10,794	\$ 4,647,332	\$ 4,647,332	.0000	\$ 431
1,000	1,999	12,591	3,363	\$ 9,395,135	\$ 4,747,803	.9929	\$ 1,412
2,000 -	2,999	9,228	1,532	\$ 13,136,254	\$ 3,741,119	.9575	\$ 2,442
3,000 -	3,999	7,696	985	\$ 16,556,724	\$ 3,420,470	.9447	\$ 3,473
4,000 -	4,999	6,711	585	\$ 19,168,275	\$ 2,611,551	.9337	\$ 4,464
5,000 -	5,999	6,126	506	\$ 21,942,842	\$ 2,774,567	.9239	\$ 5,483
6,000 -	6,999	5,620	375	\$ 24,372,131	\$ 2,429,289	.9150	\$ 6,478
7,000 -	7,999	5,245	309	\$ 26,683,270	\$ 2,311,139	.9067	\$ 7,479
8,000 -	8,999	4,936	271	\$ 28,986,957	\$ 2,303,687	.8989	\$ 8,501
9,000 -	9,999	4,665	222	\$ 31,085,254	\$ 2,098,297	.8916	\$ 9,452
10,000 -	10,999	4,443	190	\$ 33,081,271	\$ 1,996,017	.8846	\$ 10,505
11,000 -	11,999	4,253	174	\$ 35,079,960	\$ 1,998,689	.8780	\$ 11,487
12,000 -	12,999	4,079	163	\$ 37,116,230	\$ 2,036,270	.8716	\$ 12,492
13,000 -	13,999	3,916	158	\$ 39,246,995	\$ 2,130,765	.8655	\$ 13,486
14,000 -	14,999	3,758	119	\$ 40,973,402	\$ 1,726,407	.8597	\$ 14,508
15,000 -	15,999	3,639	121	\$ 42,849,208	\$ 1,875,806	.8540	\$ 15,503
16,000 -	16,999	3,518	118	\$ 44,798,197	\$ 1,948,989	.8486	\$ 16,517
17,000 -	17,999	3,400	107	\$ 46,672,564	\$ 1,874,367	.8433	\$ 17,517
18,000 -	18,999	3,293	87	\$ 48,276,654	\$ 1,604,090	.8382	\$ 18,438
19,000 -	19,999	3,206	94	\$ 50,104,892	\$ 1,828,238	.8332	\$ 19,449
20,000 -	20,999	3,112	73	\$ 51,604,475	\$ 1,499,583	.8284	\$ 20,542
21,000 -	21,999	3,039	75	\$ 53,214,243	\$ 1,609,768	.8237	\$ 21,464
22,000 -	22,999	2,964	71	\$ 54,814,009	\$ 1,599,766	.8191	\$ 22,532
23,000 -	23,999	2,893	86	\$ 56,832,349	\$ 2,018,340	.8146	\$ 23,469
24,000 -	24,999	2,807	64	\$ 58,400,129	\$ 1,567,780	.8103	\$ 24,497
25,000 -	25,999	2,743	63	\$ 60,000,699	\$ 1,600,570	.8060	\$ 25,406
26,000 -	26,999	2,680	50	\$ 61,327,782	\$ 1,327,083	.8019	\$ 26,542
27,000 -	27,999	2,630	56	\$ 62,869,090	\$ 1,541,308	.7978	\$ 27,523
28,000 -	28,999	2,574	64	\$ 64,694,662	\$ 1,825,572	.7939	\$ 28,525
29,000 -	29,999	2,510	51	\$ 66,196,102	\$ 1,501,440	.7900	\$ 29,440
30,000 -	30,999	2,459	60	\$ 68,028,892	\$ 1,832,790	.7862	\$ 30,547
31,000 -	31,999	2,399	39	\$ 69,255,391	\$ 1,226,499	.7825	\$ 31,449
32,000 -	32,999	2,360	53	\$ 70,979,969	\$ 1,724,578	.7788	\$ 32,539
33,000 -	33,999	2,307	46	\$ 72,518,042	\$ 1,538,073	.7753	\$ 33,436
34,000 -	34,999	2,261	42	\$ 73,967,459	\$ 1,449,417	.7718	\$ 34,510
35,000 -	35,999	2,219	46	\$ 75,602,183	\$ 1,634,724	.7684	\$ 35,537
36,000 -	36,999	2,173	35	\$ 76,877,102	\$ 1,274,919	.7650	\$ 36,426
37,000 -	37,999	2,138	44	\$ 78,525,804	\$ 1,648,702	.7617	\$ 37,471
38,000 -	38,999	2,094	34	\$ 79,838,084	\$ 1,312,280	.7585	\$ 38,596
39,000 -	39,999	2,060	35	\$ 81,218,909	\$ 1,380,825	.7553	\$ 39,452
40,000 -	40,999	2,025	34	\$ 82,594,603	\$ 1,375,694	.7522	\$ 40,462
41,000 -	41,999	1,991	36	\$ 84,086,133	\$ 1,491,530	.7491	\$ 41,431
42,000 -	42,999	1,955	31	\$ 85,401,784	\$ 1,315,651	.7461	\$ 42,440
43,000 -	43,999	1,924	47	\$ 87,443,311	\$ 2,041,527	.7432	\$ 43,437
44,000 -	44,999	1,877	28	\$ 88,689,686	\$ 1,246,375	.7403	\$ 44,513
45,000 -	45,999	1,849	40	\$ 90,508,405	\$ 1,818,719	.7374	\$ 45,468
46,000 -	46,999	1,809	25	\$ 91,671,998	\$ 1,163,593	.7346	\$ 46,544
47,000 -	47,999	1,784	25	\$ 92,860,212	\$ 1,188,214	.7319	\$ 47,529
48,000 -	48,999	1,759	35	\$ 94,558,831	\$ 1,698,619	.7292	\$ 48,532
49,000 -	49,999	1,724	25	\$ 95,796,213	\$ 1,237,382	.7265	\$ 49,495
50,000 -	50,999	1,699	31	\$ 97,362,807	\$ 1,566,594	.7239	\$ 50,535

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	1,668	26	\$ 98,701,967	\$ 1,339,160	.7213	\$ 51,506
52,000 -	52,999	1,642	24	\$ 99,962,469	\$ 1,260,502	.7188	\$ 52,521
53,000 -	53,999	1,618	22	\$ 101,140,122	\$ 1,177,653	.7163	\$ 53,530
54,000 -	54,999	1,596	7	\$ 101,520,023	\$ 379,901	.7138	\$ 54,272
55,000 -	55,999	1,589	21	\$ 102,685,386	\$ 1,165,363	.7114	\$ 55,493
56,000 -	56,999	1,568	22	\$ 103,926,849	\$ 1,241,463	.7090	\$ 56,430
57,000 -	57,999	1,546	24	\$ 105,304,823	\$ 1,377,974	.7066	\$ 57,416
58,000 -	58,999	1,522	23	\$ 106,649,233	\$ 1,344,410	.7043	\$ 58,453
59,000 -	59,999	1,499	24	\$ 108,078,316	\$ 1,429,083	.7020	\$ 59,545
60,000 -	60,999	1,475	12	\$ 108,803,090	\$ 724,774	.6997	\$ 60,398
61,000 -	61,999	1,463	20	\$ 110,031,968	\$ 1,228,878	.6975	\$ 61,444
62,000 -	62,999	1,443	20	\$ 111,281,365	\$ 1,249,397	.6952	\$ 62,470
63,000 -	63,999	1,423	28	\$ 113,059,500	\$ 1,778,135	.6930	\$ 63,505
64,000 -	64,999	1,395	19	\$ 114,283,650	\$ 1,224,150	.6909	\$ 64,429
65,000 -	65,999	1,376	13	\$ 115,133,779	\$ 850,129	.6888	\$ 65,395
66,000 -	66,999	1,363	15	\$ 116,129,653	\$ 995,874	.6867	\$ 66,392
67,000 -	67,999	1,348	12	\$ 116,940,235	\$ 810,582	.6846	\$ 67,549
68,000 -	68,999	1,336	10	\$ 117,624,665	\$ 684,430	.6826	\$ 68,443
69,000 -	69,999	1,326	15	\$ 118,669,922	\$ 1,045,257	.6805	\$ 69,684
70,000 -	70,999	1,311	8	\$ 119,234,726	\$ 564,804	.6785	\$ 70,601
71,000 -	71,999	1,303	19	\$ 120,594,404	\$ 1,359,678	.6765	\$ 71,562
72,000 -	72,999	1,284	16	\$ 121,755,782	\$ 1,161,378	.6745	\$ 72,586
73,000 -	73,999	1,268	8	\$ 122,342,751	\$ 586,969	.6726	\$ 73,371
74,000 -	74,999	1,260	18	\$ 123,682,217	\$ 1,339,466	.6707	\$ 74,415
75,000 -	75,999	1,242	10	\$ 124,437,622	\$ 755,405	.6688	\$ 75,541
76,000 -	76,999	1,232	18	\$ 125,813,507	\$ 1,375,885	.6669	\$ 76,438
77,000 -	77,999	1,214	8	\$ 126,434,355	\$ 620,848	.6650	\$ 77,606
78,000 -	78,999	1,206	19	\$ 127,926,626	\$ 1,492,271	.6632	\$ 78,541
79,000 -	79,999	1,187	10	\$ 128,721,301	\$ 794,675	.6613	\$ 79,468
80,000 -	80,999	1,177	8	\$ 129,365,520	\$ 644,219	.6595	\$ 80,527
81,000 -	81,999	1,169	15	\$ 130,588,310	\$ 1,222,790	.6577	\$ 81,519
82,000 -	82,999	1,154	7	\$ 131,166,348	\$ 578,038	.6559	\$ 82,577
83,000 -	83,999	1,147	13	\$ 132,252,330	\$ 1,085,982	.6542	\$ 83,537
84,000 -	84,999	1,134	11	\$ 133,181,416	\$ 929,086	.6524	\$ 84,462
85,000 -	85,999	1,123	10	\$ 134,037,917	\$ 856,501	.6507	\$ 85,650
86,000 -	86,999	1,113	6	\$ 134,556,788	\$ 518,871	.6490	\$ 86,479
87,000 -	87,999	1,107	6	\$ 135,082,207	\$ 525,419	.6473	\$ 87,570
88,000 -	88,999	1,101	8	\$ 135,790,285	\$ 708,078	.6456	\$ 88,510
89,000 -	89,999	1,093	8	\$ 136,507,547	\$ 717,262	.6440	\$ 89,658
90,000 -	90,999	1,085	8	\$ 137,231,909	\$ 724,362	.6423	\$ 90,545
91,000 -	91,999	1,077	9	\$ 138,057,185	\$ 825,276	.6406	\$ 91,697
92,000 -	92,999	1,068	10	\$ 138,982,439	\$ 925,254	.6390	\$ 92,525
93,000 -	93,999	1,058	6	\$ 139,543,026	\$ 560,587	.6374	\$ 93,431
94,000 -	94,999	1,052	8	\$ 140,298,392	\$ 755,366	.6358	\$ 94,421
95,000 -	95,999	1,044	3	\$ 140,584,764	\$ 286,372	.6342	\$ 95,457
96,000 -	96,999	1,041	9	\$ 141,454,078	\$ 869,314	.6326	\$ 96,590
97,000 -	97,999	1,032	9	\$ 142,331,124	\$ 877,046	.6310	\$ 97,450
98,000 -	98,999	1,023	6	\$ 142,921,182	\$ 590,058	.6294	\$ 98,343
99,000 -	99,999	1,017	9	\$ 143,816,649	\$ 895,467	.6279	\$ 99,496
100,000 -	109,999	1,008	45	\$ 148,537,149	\$ 4,720,500	.6263	\$ 104,900
110,000 -	119,999	963	45	\$ 153,677,791	\$ 5,140,642	.6113	\$ 114,236

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	41	\$ 158,806,213	\$ 5,128,422	.5969	\$ 125,083
130,000 -	139,999	35	\$ 163,520,418	\$ 4,714,205	.5832	\$ 134,692
140,000 -	149,999	37	\$ 168,869,855	\$ 5,349,437	.5701	\$ 144,579
150,000 -	159,999	29	\$ 173,358,051	\$ 4,488,196	.5576	\$ 154,765
160,000 -	169,999	29	\$ 178,146,565	\$ 4,788,514	.5455	\$ 165,121
170,000 -	179,999	32	\$ 183,731,031	\$ 5,584,466	.5339	\$ 174,515
180,000 -	189,999	18	\$ 187,054,829	\$ 3,323,798	.5227	\$ 184,655
190,000 -	199,999	23	\$ 191,538,113	\$ 4,483,284	.5119	\$ 194,925
200,000 -	209,999	22	\$ 196,032,944	\$ 4,494,831	.5015	\$ 204,311
210,000 -	219,999	32	\$ 202,894,166	\$ 6,861,222	.4914	\$ 214,413
220,000 -	229,999	26	\$ 208,743,099	\$ 5,848,933	.4817	\$ 224,959
230,000 -	239,999	15	\$ 212,268,237	\$ 3,525,138	.4724	\$ 235,009
240,000 -	249,999	21	\$ 217,413,672	\$ 5,145,435	.4634	\$ 245,021
250,000 -	259,999	19	\$ 222,248,919	\$ 4,835,247	.4548	\$ 254,487
260,000 -	269,999	13	\$ 225,684,547	\$ 3,435,628	.4464	\$ 264,279
270,000 -	279,999	17	\$ 230,359,816	\$ 4,675,269	.4383	\$ 275,016
280,000 -	289,999	12	\$ 233,771,726	\$ 3,411,910	.4304	\$ 284,326
290,000 -	299,999	19	\$ 239,373,417	\$ 5,601,691	.4227	\$ 294,826
300,000 -	314,999	14	\$ 243,701,066	\$ 4,327,649	.4153	\$ 309,118
315,000 -	329,999	20	\$ 250,147,946	\$ 6,446,880	.4044	\$ 322,344
330,000 -	344,999	20	\$ 256,885,797	\$ 6,737,851	.3940	\$ 336,893
345,000 -	359,999	17	\$ 262,886,789	\$ 6,000,992	.3841	\$ 353,000
360,000 -	374,999	12	\$ 267,283,969	\$ 4,397,180	.3746	\$ 366,432
375,000 -	389,999	13	\$ 272,282,965	\$ 4,998,996	.3654	\$ 384,538
390,000 -	404,999	14	\$ 277,848,154	\$ 5,565,189	.3565	\$ 397,514
405,000 -	419,999	14	\$ 283,619,248	\$ 5,771,094	.3479	\$ 412,221
420,000 -	439,999	20	\$ 292,224,134	\$ 8,604,886	.3396	\$ 430,244
440,000 -	459,999	21	\$ 301,640,676	\$ 9,416,542	.3291	\$ 448,407
460,000 -	479,999	11	\$ 306,774,898	\$ 5,134,222	.3193	\$ 466,747
480,000 -	499,999	15	\$ 314,099,524	\$ 7,324,626	.3099	\$ 488,308
500,000 -	519,999	16	\$ 322,248,551	\$ 8,149,027	.3010	\$ 509,314
520,000 -	539,999	9	\$ 327,002,984	\$ 4,754,433	.2924	\$ 528,270
540,000 -	559,999	14	\$ 334,696,882	\$ 7,693,898	.2843	\$ 549,564
560,000 -	579,999	13	\$ 342,054,169	\$ 7,357,287	.2765	\$ 565,945
580,000 -	599,999	7	\$ 346,181,421	\$ 4,127,252	.2692	\$ 589,607
600,000 -	629,999	15	\$ 355,415,171	\$ 9,233,750	.2622	\$ 615,583
630,000 -	659,999	10	\$ 361,879,801	\$ 6,464,630	.2521	\$ 646,463
660,000 -	699,999	23	\$ 377,548,553	\$ 15,668,752	.2425	\$ 681,250
700,000 -	749,999	16	\$ 389,116,310	\$ 11,567,757	.2308	\$ 722,985
750,000 -	799,999	19	\$ 403,839,258	\$ 14,722,948	.2177	\$ 774,892
800,000 -	849,999	23	\$ 422,912,098	\$ 19,072,840	.2059	\$ 829,254
850,000 -	899,999	9	\$ 430,870,624	\$ 7,958,526	.1955	\$ 884,281
900,000 -	999,999	23	\$ 452,335,236	\$ 21,464,612	.1864	\$ 933,244
1,000,000 -	1,099,999	17	\$ 470,147,512	\$ 17,812,276	.1715	\$ 1,047,781
1,100,000 -	1,199,999	13	\$ 484,944,155	\$ 14,796,643	.1591	\$ 1,138,203
1,200,000 -	1,299,999	10	\$ 497,392,753	\$ 12,448,598	.1492	\$ 1,244,860
1,300,000 -	1,399,999	12	\$ 513,738,551	\$ 16,345,798	.1409	\$ 1,362,150
1,400,000 -	1,499,999	4	\$ 519,436,029	\$ 5,697,478	.1339	\$ 1,424,370
1,500,000 -	1,599,999	4	\$ 525,550,731	\$ 6,114,702	.1286	\$ 1,528,676
1,600,000 -	1,699,999	3	\$ 530,465,161	\$ 4,914,430	.1238	\$ 1,638,143
1,700,000 -	1,799,999	3	\$ 535,748,102	\$ 5,282,941	.1195	\$ 1,760,980

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	24	\$ 541,259,830	\$ 5,511,728	.1156	\$ 1,837,243
1,900,000 -	1,999,999	21	\$ 543,199,035	\$ 1,939,205	.1122	\$ 1,939,205
2,000,000 -	2,999,999	20	\$ 562,248,731	\$ 19,049,696	.1091	\$ 2,381,212
3,000,000 -	3,999,999	12	\$ 578,860,859	\$ 16,612,128	.0861	\$ 3,322,426
4,000,000 -	4,999,999	7	\$ 583,494,476	\$ 4,633,617	.0729	\$ 4,633,617
5,000,000 -	5,999,999	6	\$ 583,494,476	\$ -	.0628	#DIV/0!
6,000,000 -	6,999,999	6	\$ 597,021,052	\$ 13,526,576	.0536	\$ 6,763,288
7,000,000 -	7,999,999	4	\$ 597,021,052	\$ -	.0452	#DIV/0!
8,000,000 -	8,999,999	4	\$ 597,021,052	\$ -	.0391	#DIV/0!
9,000,000 -	9,999,999	4	\$ 597,021,052	\$ -	.0330	#DIV/0!
10,000,000 -	AND GREATER	4	\$ 654,602,824	\$ 57,581,772	.0269	\$ 14,395,443
GRAND TOTALS		23,385	EXCLUDING CONTRACT MEDICAL	\$ 654,602,824		\$ 27,992

**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 (<)					
				654,602,824		
0	10,000	31,085,254	18,942	579,087,570	1,641	.8846
10,000	15,000	9,888,148	804	559,044,422	12,299	.8540
15,000	20,000	9,131,490	527	542,257,932	17,327	.8284
20,000	25,000	8,295,237	369	527,627,695	22,480	.8060
25,000	30,000	7,795,973	284	514,636,722	27,451	.7862
30,000	35,000	7,771,357	240	502,970,365	32,381	.7684
35,000	40,000	7,251,450	194	492,383,915	37,379	.7522
40,000	50,000	14,577,304	326	473,856,611	44,716	.7239
50,000	75,000	27,886,004	457	437,770,607	61,020	.6688
75,000	100,000	20,134,432	234	409,986,175	86,045	.6263
100,000	125,000	12,425,353	111	386,173,322	112,447	.5899
125,000	150,000	12,627,853	93	364,982,969	136,517	.5576
150,000	175,000	12,068,943	74	345,739,026	163,094	.5282
175,000	200,000	10,599,315	57	328,264,711	185,953	.5015
200,000	225,000	14,280,520	67	312,209,191	213,142	.4769
225,000	250,000	11,595,040	49	297,689,152	236,633	.4548
250,000	275,000	10,608,510	41	284,268,142	261,939	.4343
275,000	300,000	11,351,236	40	271,829,407	287,373	.4153
300,000	325,000	8,625,569	27	260,137,171	315,570	.3974
325,000	350,000	10,887,142	32	249,300,030	336,716	.3808
350,000	375,000	8,397,841	23	239,193,855	359,907	.3654
375,000	400,000	8,709,122	22	229,543,066	389,961	.3507
400,000	425,000	9,777,379	24	220,507,354	413,129	.3369
425,000	450,000	11,161,936	26	212,095,419	437,723	.3240
450,000	475,000	8,558,938	19	204,355,231	456,477	.3122
475,000	500,000	8,608,182	18	197,003,300	484,968	.3010
500,000	600,000	32,081,897	59	171,621,403	543,761	.2622
600,000	700,000	31,367,132	48	151,054,271	653,482	.2308
700,000	800,000	26,290,705	35	134,763,566	751,163	.2059
800,000	900,000	27,031,366	32	122,032,200	844,730	.1864
900,000	1,000,000	21,464,612	23	112,267,588	933,244	.1715
1,000,000	2,000,000	90,863,799	70	71,403,789	1,298,054	.1091
2,000,000	3,000,000	19,049,696	8	56,354,093	2,381,212	.0861
3,000,000	4,000,000	16,612,128	5	47,741,965	3,322,426	.0729
4,000,000	5,000,000	4,633,617	1	41,108,348	4,633,617	.0628
5,000,000	6,000,000	0	0	35,108,348	5,500,000	.0536
6,000,000	7,000,000	13,526,576	2	29,581,772	6,763,288	.0452
7,000,000	8,000,000	0	0	25,581,772	7,500,000	.0391
8,000,000	9,000,000	0	0	21,581,772	8,500,000	.0330
9,000,000	10,000,000	0	0	17,581,772	9,500,000	.0269
10,000,000	& Over	57,581,772	4		14,395,443	.0000

TOTAL/AVERAGE 654,602,824 23,385

* 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	.9992	.9984	.9999	.9998	.9938	.9940	.9595	.9624
2,000	.9985	.9969	.9998	.9996	.9877	.9882	.9250	.9303
3,000	.9978	.9954	.9997	.9993	.9817	.9824	.8945	.9020
4,000	.9971	.9938	.9996	.9991	.9758	.9768	.8673	.8767
5,000	.9964	.9924	.9995	.9989	.9701	.9713	.8425	.8538
6,000	.9957	.9910	.9994	.9987	.9644	.9658	.8197	.8326
7,000	.9950	.9895	.9994	.9984	.9589	.9605	.7987	.8131
8,000	.9944	.9881	.9993	.9982	.9534	.9553	.7792	.7950
9,000	.9937	.9867	.9992	.9980	.9480	.9501	.7610	.7781
10,000	.9930	.9852	.9991	.9978	.9427	.9450	.7440	.7623
11,000	.9923	.9838	.9990	.9976	.9376	.9401	.7280	.7474
12,000	.9916	.9824	.9989	.9973	.9325	.9352	.7128	.7333
13,000	.9910	.9809	.9988	.9971	.9275	.9304	.6984	.7200
14,000	.9903	.9795	.9987	.9969	.9226	.9257	.6849	.7074
15,000	.9896	.9781	.9986	.9967	.9178	.9211	.6721	.6955
16,000	.9889	.9766	.9985	.9965	.9130	.9165	.6599	.6842
17,000	.9882	.9752	.9984	.9962	.9084	.9121	.6483	.6734
18,000	.9875	.9737	.9983	.9960	.9038	.9077	.6372	.6631
19,000	.9869	.9723	.9982	.9958	.8993	.9034	.6267	.6533
20,000	.9862	.9709	.9982	.9956	.8949	.8991	.6166	.6440
21,000	.9855	.9694	.9981	.9953	.8905	.8949	.6069	.6349
22,000	.9848	.9680	.9980	.9951	.8863	.8908	.5975	.6262
23,000	.9841	.9666	.9979	.9949	.8820	.8868	.5884	.6178
24,000	.9835	.9651	.9978	.9947	.8779	.8828	.5798	.6098
25,000	.9828	.9637	.9977	.9945	.8738	.8789	.5716	.6022
26,000	.9821	.9623	.9976	.9942	.8699	.8751	.5637	.5948
27,000	.9814	.9608	.9975	.9940	.8659	.8713	.5559	.5876
28,000	.9807	.9594	.9974	.9938	.8620	.8676	.5485	.5807
29,000	.9801	.9579	.9973	.9936	.8582	.8639	.5412	.5740
30,000	.9794	.9565	.9972	.9933	.8544	.8603	.5343	.5676
31,000	.9787	.9551	.9971	.9931	.8507	.8567	.5276	.5614
32,000	.9780	.9536	.9970	.9929	.8470	.8532	.5212	.5554
33,000	.9773	.9522	.9970	.9927	.8434	.8497	.5150	.5496
34,000	.9766	.9508	.9969	.9925	.8398	.8463	.5090	.5440
35,000	.9760	.9493	.9968	.9922	.8363	.8429	.5032	.5387
36,000	.9753	.9479	.9967	.9920	.8329	.8396	.4976	.5334
37,000	.9746	.9465	.9966	.9918	.8295	.8363	.4921	.5284
38,000	.9739	.9450	.9965	.9916	.8261	.8331	.4869	.5235
39,000	.9732	.9436	.9964	.9914	.8228	.8299	.4817	.5187
40,000	.9726	.9421	.9963	.9911	.8195	.8268	.4767	.5141
41,000	.9719	.9407	.9962	.9909	.8163	.8237	.4719	.5096
42,000	.9712	.9393	.9961	.9907	.8131	.8206	.4672	.5053
43,000	.9705	.9378	.9960	.9905	.8099	.8176	.4628	.5011
44,000	.9698	.9364	.9959	.9902	.8068	.8146	.4585	.4971
45,000	.9692	.9350	.9958	.9900	.8037	.8117	.4543	.4933
46,000	.9685	.9335	.9957	.9898	.8007	.8087	.4503	.4896
47,000	.9678	.9322	.9957	.9896	.7977	.8059	.4465	.4860
48,000	.9672	.9308	.9956	.9894	.7947	.8030	.4427	.4825
49,000	.9665	.9295	.9955	.9891	.7918	.8002	.4390	.4791
50,000	.9659	.9281	.9954	.9889	.7890	.7975	.4354	.4757

**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	.9652	.9267	.9953	.9887	.7861	.7947	.4319	.4725
52,000	.9646	.9254	.9952	.9885	.7833	.7920	.4286	.4694
53,000	.9640	.9241	.9951	.9882	.7805	.7893	.4254	.4664
54,000	.9634	.9228	.9950	.9880	.7777	.7867	.4223	.4635
55,000	.9628	.9216	.9949	.9878	.7750	.7841	.4192	.4606
56,000	.9622	.9203	.9948	.9876	.7723	.7815	.4161	.4578
57,000	.9616	.9190	.9947	.9874	.7696	.7789	.4131	.4550
58,000	.9610	.9177	.9946	.9871	.7670	.7764	.4101	.4523
59,000	.9604	.9164	.9945	.9869	.7644	.7739	.4073	.4496
60,000	.9597	.9151	.9945	.9867	.7618	.7714	.4044	.4470
61,000	.9591	.9138	.9944	.9865	.7593	.7690	.4017	.4444
62,000	.9585	.9126	.9943	.9863	.7567	.7665	.3990	.4419
63,000	.9580	.9114	.9942	.9860	.7542	.7641	.3963	.4394
64,000	.9574	.9102	.9941	.9858	.7518	.7618	.3937	.4370
65,000	.9568	.9090	.9940	.9856	.7494	.7595	.3911	.4346
66,000	.9562	.9077	.9939	.9854	.7470	.7572	.3886	.4323
67,000	.9557	.9065	.9938	.9851	.7446	.7549	.3861	.4300
68,000	.9551	.9053	.9937	.9849	.7423	.7527	.3837	.4277
69,000	.9545	.9041	.9936	.9847	.7399	.7504	.3813	.4255
70,000	.9539	.9029	.9935	.9845	.7376	.7482	.3790	.4233
71,000	.9534	.9017	.9934	.9843	.7353	.7460	.3767	.4212
72,000	.9528	.9005	.9933	.9840	.7330	.7438	.3744	.4191
73,000	.9522	.8993	.9933	.9838	.7308	.7416	.3722	.4171
74,000	.9517	.8981	.9932	.9836	.7285	.7395	.3701	.4151
75,000	.9511	.8969	.9931	.9834	.7263	.7374	.3680	.4131
76,000	.9505	.8957	.9930	.9831	.7241	.7353	.3658	.4111
77,000	.9499	.8944	.9929	.9829	.7220	.7332	.3637	.4092
78,000	.9494	.8932	.9928	.9827	.7198	.7311	.3617	.4072
79,000	.9488	.8920	.9927	.9825	.7177	.7291	.3596	.4053
80,000	.9482	.8908	.9926	.9823	.7156	.7271	.3576	.4035
81,000	.9476	.8896	.9925	.9820	.7136	.7251	.3556	.4016
82,000	.9471	.8884	.9924	.9818	.7115	.7231	.3536	.3998
83,000	.9465	.8873	.9923	.9816	.7095	.7212	.3517	.3980
84,000	.9460	.8861	.9922	.9814	.7074	.7192	.3498	.3962
85,000	.9455	.8850	.9921	.9811	.7054	.7173	.3479	.3945
86,000	.9449	.8839	.9921	.9809	.7034	.7154	.3461	.3928
87,000	.9444	.8827	.9920	.9807	.7015	.7135	.3443	.3911
88,000	.9438	.8816	.9919	.9805	.6995	.7116	.3425	.3894
89,000	.9433	.8805	.9918	.9803	.6975	.7097	.3407	.3878
90,000	.9428	.8793	.9917	.9800	.6956	.7079	.3389	.3861
91,000	.9422	.8782	.9916	.9798	.6937	.7060	.3372	.3845
92,000	.9417	.8771	.9915	.9796	.6917	.7042	.3355	.3829
93,000	.9412	.8759	.9914	.9794	.6898	.7023	.3338	.3813
94,000	.9406	.8748	.9913	.9792	.6879	.7005	.3321	.3798
95,000	.9401	.8737	.9912	.9789	.6861	.6987	.3305	.3783
96,000	.9395	.8725	.9911	.9787	.6842	.6969	.3288	.3768
97,000	.9390	.8714	.9910	.9785	.6823	.6951	.3272	.3753
98,000	.9385	.8703	.9909	.9783	.6805	.6934	.3256	.3738
99,000	.9379	.8691	.9909	.9780	.6786	.6916	.3240	.3723
100,000	.9374	.8680	.9908	.9778	.6768	.6898	.3225	.3709
110,000	.9320	.8567	.9898	.9756	.6591	.6728	.3075	.3570

**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	.9266	.8453	.9889	.9734	.6420	.6564	.2940	.3444
130,000	.9213	.8340	.9880	.9712	.6256	.6407	.2814	.3327
140,000	.9159	.8227	.9871	.9690	.6098	.6255	.2699	.3220
150,000	.9105	.8113	.9861	.9667	.5947	.6110	.2588	.3117
160,000	.9051	.8000	.9852	.9645	.5801	.5970	.2487	.3023
170,000	.8998	.7886	.9843	.9623	.5659	.5834	.2394	.2937
180,000	.8944	.7773	.9834	.9601	.5523	.5704	.2308	.2857
190,000	.8890	.7660	.9824	.9579	.5391	.5577	.2228	.2783
200,000	.8836	.7546	.9815	.9556	.5263	.5454	.2151	.2711
210,000	.8784	.7437	.9806	.9534	.5139	.5335	.2078	.2643
220,000	.8738	.7339	.9797	.9512	.5020	.5220	.2007	.2578
230,000	.8705	.7269	.9787	.9490	.4905	.5110	.1941	.2516
240,000	.8680	.7216	.9778	.9468	.4793	.5003	.1877	.2457
250,000	.8654	.7163	.9769	.9446	.4684	.4898	.1817	.2401
260,000	.8629	.7110	.9760	.9423	.4579	.4796	.1761	.2347
270,000	.8604	.7058	.9750	.9401	.4477	.4695	.1707	.2294
280,000	.8579	.7006	.9741	.9379	.4377	.4596	.1656	.2241
290,000	.8554	.6955	.9732	.9357	.4280	.4498	.1607	.2190
300,000	.8532	.6903	.9723	.9335	.4186	.4401	.1560	.2139
315,000	.8499	.6827	.9709	.9302	.4050	.4258	.1491	.2063
330,000	.8467	.6752	.9695	.9269	.3919	.4118	.1424	.1990
345,000	.8435	.6678	.9681	.9236	.3795	.3982	.1357	.1918
360,000	.8403	.6605	.9667	.9203	.3676	.3849	.1293	.1849
375,000	.8370	.6533	.9653	.9170	.3562	.3719	.1231	.1781
390,000	.8338	.6461	.9640	.9137	.3450	.3593	.1173	.1715
405,000	.8311	.6391	.9626	.9104	.3343	.3471	.1116	.1651
420,000	.8284	.6321	.9612	.9071	.3240	.3352	.1061	.1589
440,000	.8248	.6230	.9593	.9028	.3108	.3199	.0994	.1510
460,000	.8213	.6140	.9575	.8984	.2985	.3052	.0930	.1434
480,000	.8177	.6052	.9556	.8941	.2868	.2911	.0874	.1361
500,000	.8141	.5965	.9538	.8898	.2755	.2776	.0820	.1291
520,000	.8105	.5880	.9519	.8855	.2649	.2647	.0769	.1225
540,000	.8069	.5797	.9501	.8812	.2548	.2523	.0719	.1162
560,000	.8033	.5715	.9482	.8769	.2451	.2405	.0671	.1102
580,000	.8004	.5634	.9464	.8726	.2359	.2293	.0626	.1045
600,000	.7975	.5555	.9446	.8684	.2270	.2185	.0584	.0991
630,000	.7932	.5439	.9418	.8620	.2142	.2033	.0524	.0915
660,000	.7889	.5326	.9390	.8557	.2021	.1892	.0466	.0845
700,000	.7831	.5180	.9353	.8473	.1872	.1719	.0402	.0760
750,000	.7760	.5004	.9308	.8370	.1703	.1526	.0348	.0665
800,000	.7688	.4837	.9273	.8267	.1550	.1355	.0304	.0583
850,000	.7616	.4677	.9239	.8165	.1416	.1204	.0264	.0511
900,000	.7550	.4523	.9204	.8064	.1299	.1071	.0232	.0448
1,000,000	.7442	.4236	.9135	.7866	.1106	.0849	.0189	.0346
1,100,000	.7335	.3973	.9065	.7673	.0947	.0677	.0157	.0269
1,200,000	.7227	.3730	.8996	.7484	.0824	.0542	.0125	.0209
1,300,000	.7120	.3507	.8927	.7299	.0723	.0435	.0096	.0164
1,400,000	.7012	.3301	.8857	.7119	.0641	.0352	.0075	.0130
1,500,000	.6905	.3111	.8788	.6943	.0581	.0286	.0053	.0103
1,600,000	.6797	.2934	.8719	.6771	.0530	.0233	.0032	.0082
1,700,000	.6689	.2770	.8649	.6604	.0485	.0191	.0012	.0066

**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	.6582	.2618	.8580	.6440	.0444	.0157	.0001	.0053
1,900,000	.6496	.2476	.8511	.6281	.0407	.0130	.0000	.0043
2,000,000	.6424	.2344	.8442	.6126	.0373	.0108	.0000	.0035
3,000,000	.5707	.1452	.7748	.4808	.0152	.0019	.0000	.0005
4,000,000	.4990	.0944	.7055	.3763	.0072	.0004	.0000	.0001
5,000,000	.4273	.0631	.6362	.2923	.0036	.0001	.0000	.0000
6,000,000	.3556	.0427	.5669	.2239	.0014	.0000	.0000	.0000
7,000,000	.2883	.0289	.4976	.1675	.0000	.0000	.0000	.0000
8,000,000	.2525	.0191	.4283	.1205	.0000	.0000	.0000	.0000
9,000,000	.2166	.0121	.3590	.0808	.0000	.0000	.0000	.0000
10,000,000	.1808	.0068	.2897	.0470	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury (2013-2015)

