

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	22,877	11,509	\$ 4,525,382	\$ 4,525,382 .0000	\$ 393
1,000	1,999	11,368	2,955	\$ 8,716,952	\$ 4,191,570 .9904	\$ 1,418
2,000	2,999	8,413	1,331	\$ 11,974,179	\$ 3,257,227 .9460	\$ 2,447
3,000	3,999	7,082	787	\$ 14,698,295	\$ 2,724,116 .9298	\$ 3,461
4,000	4,999	6,295	535	\$ 17,095,152	\$ 2,396,857 .9158	\$ 4,480
5,000	5,999	5,760	377	\$ 19,165,690	\$ 2,070,538 .9030	\$ 5,492
6,000	6,999	5,383	315	\$ 21,203,132	\$ 2,037,442 .8913	\$ 6,468
7,000	7,999	5,068	234	\$ 22,954,920	\$ 1,751,788 .8803	\$ 7,486
8,000	8,999	4,834	232	\$ 24,928,474	\$ 1,973,554 .8698	\$ 8,507
9,000	9,999	4,602	175	\$ 26,588,503	\$ 1,660,029 .8598	\$ 9,486
10,000	10,999	4,427	189	\$ 28,572,264	\$ 1,983,761 .8503	\$ 10,496
11,000	11,999	4,238	149	\$ 30,284,532	\$ 1,712,268 .8412	\$ 11,492
12,000	12,999	4,089	146	\$ 32,104,719	\$ 1,820,187 .8324	\$ 12,467
13,000	13,999	3,943	116	\$ 33,668,732	\$ 1,564,013 .8239	\$ 13,483
14,000	14,999	3,827	126	\$ 35,494,865	\$ 1,826,133 .8157	\$ 14,493
15,000	15,999	3,701	102	\$ 37,073,911	\$ 1,579,046 .8077	\$ 15,481
16,000	16,999	3,599	120	\$ 39,047,519	\$ 1,973,608 .8000	\$ 16,447
17,000	17,999	3,479	86	\$ 40,551,053	\$ 1,503,534 .7926	\$ 17,483
18,000	18,999	3,393	104	\$ 42,475,535	\$ 1,924,482 .7853	\$ 18,505
19,000	19,999	3,289	66	\$ 43,761,542	\$ 1,286,007 .7783	\$ 19,485
20,000	20,999	3,223	95	\$ 45,706,284	\$ 1,944,742 .7714	\$ 20,471
21,000	21,999	3,128	84	\$ 47,508,546	\$ 1,802,262 .7647	\$ 21,456
22,000	22,999	3,044	66	\$ 48,989,827	\$ 1,481,281 .7582	\$ 22,444
23,000	23,999	2,978	62	\$ 50,445,189	\$ 1,455,362 .7518	\$ 23,474
24,000	24,999	2,916	62	\$ 51,963,480	\$ 1,518,291 .7456	\$ 24,489
25,000	25,999	2,854	66	\$ 53,651,303	\$ 1,687,823 .7395	\$ 25,573
26,000	26,999	2,788	41	\$ 54,738,989	\$ 1,087,686 .7335	\$ 26,529
27,000	27,999	2,747	52	\$ 56,167,530	\$ 1,428,541 .7277	\$ 27,472
28,000	28,999	2,695	50	\$ 57,593,589	\$ 1,426,059 .7219	\$ 28,521
29,000	29,999	2,645	45	\$ 58,925,634	\$ 1,332,045 .7163	\$ 29,601
30,000	30,999	2,600	51	\$ 60,480,001	\$ 1,554,367 .7107	\$ 30,478
31,000	31,999	2,549	38	\$ 61,674,483	\$ 1,194,482 .7053	\$ 31,434
32,000	32,999	2,511	37	\$ 62,875,468	\$ 1,200,985 .7000	\$ 32,459
33,000	33,999	2,474	41	\$ 64,247,833	\$ 1,372,365 .6947	\$ 33,472
34,000	34,999	2,433	43	\$ 65,732,678	\$ 1,484,845 .6895	\$ 34,531
35,000	35,999	2,390	49	\$ 67,471,422	\$ 1,738,744 .6844	\$ 35,485
36,000	36,999	2,341	41	\$ 68,970,164	\$ 1,498,742 .6794	\$ 36,555
37,000	37,999	2,300	39	\$ 70,431,706	\$ 1,461,542 .6745	\$ 37,475
38,000	38,999	2,261	39	\$ 71,935,022	\$ 1,503,316 .6697	\$ 38,547
39,000	39,999	2,222	40	\$ 73,514,581	\$ 1,579,559 .6650	\$ 39,489
40,000	40,999	2,182	33	\$ 74,851,820	\$ 1,337,239 .6603	\$ 40,522
41,000	41,999	2,149	40	\$ 76,514,010	\$ 1,662,190 .6557	\$ 41,555
42,000	42,999	2,109	50	\$ 78,638,705	\$ 2,124,695 .6512	\$ 42,494
43,000	43,999	2,059	47	\$ 80,683,809	\$ 2,045,104 .6468	\$ 43,513
44,000	44,999	2,012	29	\$ 81,974,632	\$ 1,290,823 .6425	\$ 44,511
45,000	45,999	1,983	32	\$ 83,429,906	\$ 1,455,274 .6383	\$ 45,477
46,000	46,999	1,951	22	\$ 84,451,124	\$ 1,021,218 .6342	\$ 46,419
47,000	47,999	1,929	30	\$ 85,873,675	\$ 1,422,551 .6301	\$ 47,418
48,000	48,999	1,899	19	\$ 86,794,650	\$ 920,975 .6260	\$ 48,472
49,000	49,999	1,880	29	\$ 88,228,985	\$ 1,434,335 .6220	\$ 49,460
50,000	50,999	1,851	23	\$ 89,389,127	\$ 1,160,142 .6181	\$ 50,441

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	20	\$ 90,417,831	\$ 1,028,704	.6142	\$ 51,435
52,000 -	52,999	20	\$ 91,467,654	\$ 1,049,823	.6104	\$ 52,491
53,000 -	53,999	17	\$ 92,377,716	\$ 910,062	.6066	\$ 53,533
54,000 -	54,999	23	\$ 93,631,530	\$ 1,253,814	.6028	\$ 54,514
55,000 -	55,999	27	\$ 95,129,440	\$ 1,497,910	.5991	\$ 55,478
56,000 -	56,999	21	\$ 96,315,372	\$ 1,185,932	.5954	\$ 56,473
57,000 -	57,999	29	\$ 97,981,617	\$ 1,666,245	.5918	\$ 57,457
58,000 -	58,999	20	\$ 99,151,524	\$ 1,169,907	.5883	\$ 58,495
59,000 -	59,999	25	\$ 100,636,843	\$ 1,485,319	.5848	\$ 59,413
60,000 -	60,999	21	\$ 101,906,813	\$ 1,269,970	.5813	\$ 60,475
61,000 -	61,999	28	\$ 103,629,946	\$ 1,723,133	.5779	\$ 61,540
62,000 -	62,999	17	\$ 104,691,232	\$ 1,061,286	.5745	\$ 62,429
63,000 -	63,999	34	\$ 106,848,956	\$ 2,157,724	.5712	\$ 63,462
64,000 -	64,999	17	\$ 107,946,453	\$ 1,097,497	.5680	\$ 64,559
65,000 -	65,999	23	\$ 109,450,941	\$ 1,504,488	.5648	\$ 65,413
66,000 -	66,999	14	\$ 110,383,608	\$ 932,667	.5616	\$ 66,619
67,000 -	67,999	14	\$ 111,330,238	\$ 946,630	.5585	\$ 67,616
68,000 -	68,999	19	\$ 112,630,524	\$ 1,300,286	.5554	\$ 68,436
69,000 -	69,999	17	\$ 113,811,088	\$ 1,180,564	.5523	\$ 69,445
70,000 -	70,999	25	\$ 115,572,978	\$ 1,761,890	.5493	\$ 70,476
71,000 -	71,999	17	\$ 116,791,224	\$ 1,218,246	.5463	\$ 71,662
72,000 -	72,999	19	\$ 118,168,680	\$ 1,377,456	.5434	\$ 72,498
73,000 -	73,999	22	\$ 119,786,626	\$ 1,617,946	.5405	\$ 73,543
74,000 -	74,999	17	\$ 121,054,165	\$ 1,267,539	.5376	\$ 74,561
75,000 -	75,999	14	\$ 122,111,171	\$ 1,057,006	.5348	\$ 75,500
76,000 -	76,999	16	\$ 123,335,550	\$ 1,224,379	.5320	\$ 76,524
77,000 -	77,999	16	\$ 124,575,130	\$ 1,239,580	.5293	\$ 77,474
78,000 -	78,999	13	\$ 125,596,603	\$ 1,021,473	.5266	\$ 78,575
79,000 -	79,999	11	\$ 126,469,663	\$ 873,060	.5239	\$ 79,369
80,000 -	80,999	8	\$ 127,112,629	\$ 642,966	.5212	\$ 80,371
81,000 -	81,999	16	\$ 128,418,437	\$ 1,305,808	.5186	\$ 81,613
82,000 -	82,999	6	\$ 128,913,226	\$ 494,789	.5160	\$ 82,465
83,000 -	83,999	14	\$ 130,083,349	\$ 1,170,123	.5134	\$ 83,580
84,000 -	84,999	13	\$ 131,183,255	\$ 1,099,906	.5108	\$ 84,608
85,000 -	85,999	11	\$ 132,122,538	\$ 939,283	.5083	\$ 85,389
86,000 -	86,999	12	\$ 133,159,758	\$ 1,037,220	.5058	\$ 86,435
87,000 -	87,999	7	\$ 133,772,413	\$ 612,655	.5033	\$ 87,522
88,000 -	88,999	8	\$ 134,480,346	\$ 707,933	.5008	\$ 88,492
89,000 -	89,999	10	\$ 135,373,825	\$ 893,479	.4984	\$ 89,348
90,000 -	90,999	14	\$ 136,640,289	\$ 1,266,464	.4959	\$ 90,462
91,000 -	91,999	5	\$ 137,096,998	\$ 456,709	.4935	\$ 91,342
92,000 -	92,999	9	\$ 137,929,812	\$ 832,814	.4911	\$ 92,535
93,000 -	93,999	14	\$ 139,237,858	\$ 1,308,046	.4888	\$ 93,432
94,000 -	94,999	14	\$ 140,560,018	\$ 1,322,160	.4864	\$ 94,440
95,000 -	95,999	10	\$ 141,515,246	\$ 955,228	.4841	\$ 95,523
96,000 -	96,999	8	\$ 142,288,765	\$ 773,519	.4818	\$ 96,690
97,000 -	97,999	11	\$ 143,361,036	\$ 1,072,271	.4795	\$ 97,479
98,000 -	98,999	10	\$ 144,345,984	\$ 984,948	.4773	\$ 98,495
99,000 -	99,999	5	\$ 144,842,855	\$ 496,871	.4750	\$ 99,374
100,000 -	109,999	83	\$ 153,546,308	\$ 8,703,453	.4728	\$ 104,861
110,000 -	119,999	82	\$ 162,995,064	\$ 9,448,756	.4516	\$ 115,229

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	882	59 \$ 170,343,381	\$ 7,348,317	.4321	\$ 124,548
130,000 -	139,999	823	62 \$ 178,730,564	\$ 8,387,183	.4141	\$ 135,277
140,000 -	149,999	761	54 \$ 186,556,650	\$ 7,826,086	.3974	\$ 144,928
150,000 -	159,999	707	43 \$ 193,228,771	\$ 6,672,121	.3819	\$ 155,166
160,000 -	169,999	664	32 \$ 198,476,569	\$ 5,247,798	.3674	\$ 163,994
170,000 -	179,999	632	32 \$ 204,077,323	\$ 5,600,754	.3537	\$ 175,024
180,000 -	189,999	600	33 \$ 210,161,802	\$ 6,084,479	.3407	\$ 184,378
190,000 -	199,999	567	35 \$ 216,978,996	\$ 6,817,194	.3284	\$ 194,777
200,000 -	209,999	532	22 \$ 221,497,589	\$ 4,518,593	.3168	\$ 205,391
210,000 -	219,999	510	36 \$ 229,236,872	\$ 7,739,283	.3058	\$ 214,980
220,000 -	229,999	474	25 \$ 234,875,714	\$ 5,638,842	.2954	\$ 225,554
230,000 -	239,999	449	29 \$ 241,675,684	\$ 6,799,970	.2857	\$ 234,482
240,000 -	249,999	420	22 \$ 247,053,517	\$ 5,377,833	.2765	\$ 244,447
250,000 -	259,999	398	17 \$ 251,381,420	\$ 4,327,903	.2679	\$ 254,583
260,000 -	269,999	381	20 \$ 256,673,678	\$ 5,292,258	.2597	\$ 264,613
270,000 -	279,999	361	26 \$ 263,809,495	\$ 7,135,817	.2519	\$ 274,455
280,000 -	289,999	335	11 \$ 266,953,010	\$ 3,143,515	.2445	\$ 285,774
290,000 -	299,999	324	11 \$ 270,195,524	\$ 3,242,514	.2376	\$ 294,774
300,000 -	314,999	313	21 \$ 276,662,196	\$ 6,466,672	.2308	\$ 307,937
315,000 -	329,999	292	21 \$ 283,432,994	\$ 6,770,798	.2212	\$ 322,419
330,000 -	344,999	271	21 \$ 290,506,735	\$ 7,073,741	.2123	\$ 336,845
345,000 -	359,999	250	19 \$ 297,203,268	\$ 6,696,533	.2041	\$ 352,449
360,000 -	374,999	231	10 \$ 300,890,113	\$ 3,686,845	.1965	\$ 368,685
375,000 -	389,999	221	13 \$ 305,867,904	\$ 4,977,791	.1893	\$ 382,907
390,000 -	404,999	208	15 \$ 311,799,601	\$ 5,931,697	.1825	\$ 395,446
405,000 -	419,999	193	16 \$ 318,373,786	\$ 6,574,185	.1762	\$ 410,887
420,000 -	439,999	177	13 \$ 323,949,543	\$ 5,575,757	.1704	\$ 428,904
440,000 -	459,999	164	20 \$ 332,926,168	\$ 8,976,625	.1632	\$ 448,831
460,000 -	479,999	144	11 \$ 338,078,797	\$ 5,152,629	.1567	\$ 468,421
480,000 -	499,999	133	6 \$ 341,016,004	\$ 2,937,207	.1509	\$ 489,535
500,000 -	519,999	127	9 \$ 345,624,903	\$ 4,608,899	.1454	\$ 512,100
520,000 -	539,999	118	8 \$ 349,867,002	\$ 4,242,099	.1402	\$ 530,262
540,000 -	559,999	110	13 \$ 356,989,041	\$ 7,122,039	.1354	\$ 547,849
560,000 -	579,999	97	9 \$ 362,126,285	\$ 5,137,244	.1311	\$ 570,805
580,000 -	599,999	88	8 \$ 366,847,106	\$ 4,720,821	.1272	\$ 590,103
600,000 -	629,999	80	12 \$ 374,232,228	\$ 7,385,122	.1236	\$ 615,427
630,000 -	659,999	68	13 \$ 382,598,862	\$ 8,366,634	.1189	\$ 643,587
660,000 -	699,999	55	2 \$ 383,975,818	\$ 1,376,956	.1151	\$ 688,478
700,000 -	749,999	53	8 \$ 389,775,521	\$ 5,799,703	.1105	\$ 724,963
750,000 -	799,999	45	9 \$ 396,665,936	\$ 6,890,415	.1053	\$ 765,602
800,000 -	849,999	36	2 \$ 398,324,025	\$ 1,658,089	.1012	\$ 829,045
850,000 -	899,999	34	2 \$ 400,089,763	\$ 1,765,738	.0975	\$ 882,869
900,000 -	999,999	32	8 \$ 407,714,479	\$ 7,624,716	.0940	\$ 953,090
1,000,000 -	1,099,999	24	6 \$ 414,080,339	\$ 6,365,860	.0880	\$ 1,060,977
1,100,000 -	1,199,999	18	2 \$ 416,347,010	\$ 2,266,671	.0834	\$ 1,133,336
1,200,000 -	1,299,999	16	2 \$ 418,884,169	\$ 2,537,159	.0799	\$ 1,268,580
1,300,000 -	1,399,999	14	2 \$ 421,566,175	\$ 2,682,006	.0766	\$ 1,341,003
1,400,000 -	1,499,999	12	2 \$ 424,537,643	\$ 2,971,468	.0739	\$ 1,485,734
1,500,000 -	1,599,999	10	1 \$ 426,105,247	\$ 1,567,604	.0715	\$ 1,567,604
1,600,000 -	1,699,999	9	1 \$ 427,705,400	\$ 1,600,153	.0694	\$ 1,600,153
1,700,000 -	1,799,999	8	- \$ 427,705,400	\$ -	.0677	N/A

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	8	\$ 429,547,338	\$ 1,841,938	.0660	\$ 1,841,938
1,900,000 -	1,999,999	7	\$ 431,498,326	\$ 1,950,988	.0645	\$ 1,950,988
2,000,000 -	2,999,999	6	\$ 431,498,326	\$ -	.0631	N/A
3,000,000 -	3,999,999	6	\$ 441,811,820	\$ 10,313,494	.0504	\$ 3,437,831
4,000,000 -	4,999,999	3	\$ 441,811,820	\$ -	.0413	N/A
5,000,000 -	5,999,999	3	\$ 441,811,820	\$ -	.0350	N/A
6,000,000 -	6,999,999	3	\$ 448,779,653	\$ 6,967,833	.0286	\$ 6,967,833
7,000,000 -	7,999,999	2	\$ 456,333,168	\$ 7,553,515	.0224	\$ 7,553,515
8,000,000 -	8,999,999	1	\$ 456,333,168	\$ -	.0191	N/A
9,000,000 -	9,999,999	1	\$ 456,333,168	\$ -	.0170	N/A
10,000,000 -	AND GREATER	1	\$ 473,363,921	\$ 17,030,753	.0149	\$ 17,030,753
GRAND TOTALS		22,877	EXCLUDING CONTRACT MEDICAL	\$ 473,363,921		\$ 20,692

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 (<)					
				473,363,921		
0	10,000	26,588,503	18,450	402,505,418	1,441	.8503
10,000	15,000	8,906,362	726	382,354,056	12,268	.8077
15,000	20,000	8,266,677	478	365,142,379	17,294	.7714
20,000	25,000	8,201,938	369	350,050,441	22,227	.7395
25,000	30,000	6,962,154	254	336,438,287	27,410	.7107
30,000	35,000	6,807,044	210	323,981,243	32,414	.6844
35,000	40,000	7,781,903	208	312,569,340	37,413	.6603
40,000	50,000	14,714,404	331	292,584,936	44,454	.6181
50,000	75,000	32,825,180	529	253,159,756	62,051	.5348
75,000	100,000	23,788,690	275	223,821,066	86,504	.4728
100,000	125,000	21,826,368	195	200,132,198	112,218	.4228
125,000	150,000	19,887,428	146	180,757,271	136,683	.3819
150,000	175,000	14,720,296	91	164,286,975	161,761	.3471
175,000	200,000	15,702,050	84	149,984,925	186,929	.3168
200,000	225,000	15,077,297	71	137,470,128	213,862	.2904
225,000	250,000	14,997,224	64	126,810,404	236,177	.2679
250,000	275,000	13,188,070	50	117,422,334	263,761	.2481
275,000	300,000	9,953,938	35	109,268,397	284,398	.2308
300,000	325,000	10,980,537	35	101,837,860	313,730	.2151
325,000	350,000	11,562,851	34	95,341,675	336,782	.2014
350,000	375,000	8,151,200	23	89,598,808	359,612	.1893
375,000	400,000	8,932,256	23	84,341,552	388,359	.1782
400,000	425,000	9,945,357	24	79,752,446	410,118	.1685
425,000	450,000	8,670,130	20	75,626,065	438,994	.1598
450,000	475,000	8,352,784	18	72,092,031	457,687	.1523
475,000	500,000	4,225,364	9	68,847,917	482,899	.1454
500,000	600,000	25,831,102	47	58,516,815	549,598	.1236
600,000	700,000	17,128,712	27	52,288,103	634,397	.1105
700,000	800,000	12,690,118	17	47,897,985	746,478	.1012
800,000	900,000	3,423,827	4	44,474,158	855,957	.0940
900,000	1,000,000	7,624,716	8	41,649,442	953,090	.0880
1,000,000	2,000,000	23,783,847	18	29,865,595	1,321,325	.0631
2,000,000	3,000,000	0	0	23,865,595	2,500,000	.0504
3,000,000	4,000,000	10,313,494	3	19,552,101	3,437,831	.0413
4,000,000	5,000,000	0	0	16,552,101	4,500,000	.0350
5,000,000	6,000,000	0	0	13,552,101	5,500,000	.0286
6,000,000	7,000,000	6,967,833	1	10,584,268	6,967,833	.0224
7,000,000	8,000,000	7,553,515	1	9,030,753	7,553,515	.0191
8,000,000	9,000,000	0	0	8,030,753	8,500,000	.0170
9,000,000	10,000,000	0	0	7,030,753	9,500,000	.0149
10,000,000	& Over	17,030,753	1		17,030,753	.0000

TOTAL/AVERAGE 473,363,921 22,877

* 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	.9999	.9998	.9922	.9942	.9608	.9638
2,000	.9969	.9976	.9997	.9995	.9846	.9884	.9261	.9317
3,000	.9954	.9965	.9996	.9993	.9770	.9828	.8953	.9032
4,000	.9939	.9953	.9995	.9991	.9696	.9771	.8675	.8775
5,000	.9925	.9942	.9993	.9989	.9622	.9716	.8419	.8538
6,000	.9910	.9931	.9992	.9986	.9549	.9661	.8181	.8318
7,000	.9896	.9920	.9990	.9984	.9477	.9607	.7958	.8112
8,000	.9882	.9909	.9989	.9982	.9407	.9554	.7747	.7918
9,000	.9867	.9898	.9988	.9979	.9337	.9501	.7548	.7733
10,000	.9853	.9887	.9986	.9977	.9267	.9449	.7360	.7559
11,000	.9839	.9876	.9985	.9975	.9199	.9397	.7180	.7393
12,000	.9824	.9865	.9984	.9972	.9131	.9346	.7010	.7236
13,000	.9810	.9854	.9982	.9970	.9064	.9296	.6848	.7086
14,000	.9796	.9843	.9981	.9968	.8999	.9246	.6692	.6942
15,000	.9781	.9832	.9979	.9966	.8934	.9197	.6543	.6804
16,000	.9767	.9820	.9978	.9963	.8869	.9148	.6400	.6672
17,000	.9753	.9809	.9977	.9961	.8806	.9100	.6264	.6546
18,000	.9738	.9798	.9975	.9959	.8743	.9052	.6134	.6426
19,000	.9724	.9787	.9974	.9956	.8681	.9005	.6010	.6311
20,000	.9710	.9776	.9973	.9954	.8620	.8959	.5890	.6200
21,000	.9695	.9765	.9971	.9952	.8559	.8913	.5775	.6094
22,000	.9681	.9754	.9970	.9949	.8500	.8867	.5665	.5993
23,000	.9667	.9743	.9968	.9947	.8441	.8822	.5560	.5895
24,000	.9652	.9732	.9967	.9945	.8382	.8778	.5457	.5800
25,000	.9638	.9721	.9966	.9943	.8325	.8734	.5358	.5709
26,000	.9624	.9710	.9964	.9940	.8268	.8690	.5262	.5620
27,000	.9609	.9699	.9963	.9938	.8211	.8647	.5169	.5534
28,000	.9595	.9688	.9962	.9936	.8156	.8605	.5078	.5450
29,000	.9581	.9677	.9960	.9933	.8101	.8563	.4990	.5368
30,000	.9566	.9666	.9959	.9931	.8046	.8521	.4904	.5289
31,000	.9552	.9655	.9957	.9929	.7993	.8480	.4821	.5213
32,000	.9538	.9644	.9956	.9926	.7939	.8439	.4741	.5138
33,000	.9523	.9633	.9955	.9924	.7886	.8399	.4662	.5066
34,000	.9510	.9622	.9953	.9922	.7834	.8359	.4586	.4995
35,000	.9497	.9612	.9952	.9920	.7782	.8319	.4511	.4926
36,000	.9483	.9602	.9951	.9917	.7731	.8279	.4438	.4858
37,000	.9470	.9592	.9949	.9915	.7680	.8240	.4368	.4794
38,000	.9456	.9581	.9948	.9913	.7630	.8202	.4300	.4731
39,000	.9443	.9571	.9946	.9910	.7580	.8163	.4234	.4670
40,000	.9430	.9561	.9945	.9908	.7530	.8125	.4170	.4611
41,000	.9416	.9550	.9944	.9906	.7482	.8088	.4108	.4553
42,000	.9403	.9540	.9942	.9903	.7433	.8050	.4048	.4497
43,000	.9390	.9530	.9941	.9901	.7386	.8014	.3989	.4443
44,000	.9376	.9519	.9940	.9899	.7339	.7977	.3933	.4391
45,000	.9363	.9509	.9938	.9897	.7293	.7942	.3878	.4340
46,000	.9349	.9499	.9937	.9894	.7247	.7906	.3825	.4291
47,000	.9336	.9488	.9935	.9892	.7202	.7871	.3772	.4243
48,000	.9323	.9478	.9934	.9890	.7157	.7837	.3722	.4196
49,000	.9309	.9468	.9933	.9887	.7113	.7802	.3672	.4150
50,000	.9296	.9458	.9931	.9885	.7069	.7768	.3622	.4104

**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	.9283	.9447	.9930	.9883	.7026	.7734	.3574	.4060
52,000	.9269	.9437	.9929	.9880	.6982	.7701	.3527	.4016
53,000	.9256	.9427	.9927	.9878	.6940	.7668	.3481	.3974
54,000	.9242	.9416	.9926	.9876	.6897	.7635	.3436	.3932
55,000	.9229	.9406	.9924	.9874	.6855	.7602	.3391	.3890
56,000	.9216	.9396	.9923	.9871	.6814	.7569	.3348	.3850
57,000	.9202	.9385	.9922	.9869	.6773	.7537	.3305	.3811
58,000	.9189	.9375	.9920	.9867	.6732	.7505	.3264	.3772
59,000	.9175	.9365	.9919	.9864	.6691	.7474	.3223	.3735
60,000	.9162	.9354	.9918	.9862	.6652	.7443	.3183	.3698
61,000	.9149	.9344	.9916	.9860	.6612	.7412	.3144	.3662
62,000	.9136	.9334	.9915	.9857	.6573	.7381	.3107	.3627
63,000	.9123	.9325	.9913	.9855	.6534	.7351	.3070	.3593
64,000	.9111	.9315	.9912	.9853	.6496	.7321	.3034	.3560
65,000	.9099	.9306	.9911	.9851	.6458	.7291	.2999	.3528
66,000	.9086	.9296	.9909	.9848	.6421	.7261	.2966	.3497
67,000	.9074	.9286	.9908	.9846	.6383	.7232	.2933	.3467
68,000	.9061	.9277	.9907	.9844	.6346	.7203	.2901	.3437
69,000	.9049	.9267	.9905	.9841	.6309	.7174	.2870	.3408
70,000	.9037	.9258	.9904	.9839	.6273	.7145	.2839	.3380
71,000	.9024	.9248	.9902	.9837	.6237	.7116	.2809	.3352
72,000	.9012	.9239	.9901	.9834	.6201	.7088	.2779	.3325
73,000	.8999	.9229	.9900	.9832	.6166	.7061	.2750	.3298
74,000	.8987	.9219	.9898	.9830	.6132	.7033	.2722	.3271
75,000	.8974	.9210	.9897	.9828	.6098	.7006	.2693	.3245
76,000	.8962	.9200	.9896	.9825	.6064	.6979	.2666	.3220
77,000	.8950	.9191	.9894	.9823	.6030	.6952	.2640	.3196
78,000	.8937	.9181	.9893	.9821	.5997	.6926	.2613	.3171
79,000	.8925	.9172	.9892	.9818	.5964	.6900	.2588	.3148
80,000	.8912	.9162	.9890	.9816	.5931	.6874	.2563	.3125
81,000	.8900	.9152	.9889	.9814	.5899	.6848	.2538	.3102
82,000	.8887	.9143	.9887	.9811	.5866	.6822	.2513	.3079
83,000	.8875	.9133	.9886	.9809	.5834	.6796	.2489	.3057
84,000	.8863	.9124	.9885	.9807	.5802	.6771	.2466	.3035
85,000	.8850	.9114	.9883	.9805	.5771	.6745	.2442	.3013
86,000	.8838	.9105	.9882	.9802	.5740	.6720	.2419	.2992
87,000	.8825	.9095	.9881	.9800	.5709	.6696	.2396	.2971
88,000	.8813	.9085	.9879	.9798	.5678	.6671	.2374	.2950
89,000	.8800	.9076	.9878	.9795	.5647	.6646	.2352	.2930
90,000	.8788	.9066	.9876	.9793	.5617	.6622	.2330	.2910
91,000	.8776	.9057	.9875	.9791	.5587	.6598	.2309	.2890
92,000	.8763	.9047	.9874	.9789	.5557	.6574	.2287	.2870
93,000	.8751	.9038	.9872	.9786	.5527	.6550	.2266	.2850
94,000	.8738	.9028	.9871	.9784	.5498	.6526	.2244	.2830
95,000	.8726	.9018	.9870	.9782	.5469	.6503	.2224	.2811
96,000	.8714	.9009	.9868	.9779	.5440	.6479	.2204	.2792
97,000	.8701	.8999	.9867	.9777	.5412	.6456	.2184	.2774
98,000	.8689	.8990	.9865	.9775	.5383	.6433	.2164	.2756
99,000	.8676	.8980	.9864	.9772	.5355	.6410	.2145	.2738
100,000	.8664	.8971	.9863	.9770	.5327	.6388	.2126	.2720
110,000	.8540	.8875	.9849	.9747	.5056	.6167	.1951	.2559

**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	.8415	.8779	.9835	.9724	.4804	.5960	.1798	.2418
130,000	.8291	.8683	.9821	.9701	.4571	.5766	.1661	.2291
140,000	.8167	.8588	.9808	.9678	.4352	.5583	.1539	.2178
150,000	.8043	.8492	.9794	.9655	.4148	.5410	.1431	.2078
160,000	.7918	.8396	.9780	.9632	.3956	.5247	.1331	.1986
170,000	.7794	.8301	.9767	.9609	.3776	.5091	.1242	.1904
180,000	.7670	.8205	.9753	.9586	.3602	.4939	.1161	.1828
190,000	.7546	.8109	.9739	.9563	.3436	.4794	.1088	.1761
200,000	.7423	.8015	.9725	.9540	.3280	.4656	.1019	.1697
210,000	.7317	.7933	.9712	.9517	.3131	.4523	.0955	.1638
220,000	.7219	.7857	.9698	.9494	.2990	.4395	.0895	.1583
230,000	.7130	.7789	.9684	.9471	.2858	.4274	.0838	.1531
240,000	.7044	.7723	.9670	.9448	.2733	.4158	.0789	.1485
250,000	.6962	.7659	.9657	.9425	.2614	.4046	.0745	.1444
260,000	.6885	.7601	.9643	.9402	.2500	.3936	.0706	.1407
270,000	.6809	.7542	.9629	.9379	.2391	.3829	.0669	.1371
280,000	.6741	.7484	.9615	.9356	.2289	.3722	.0637	.1335
290,000	.6674	.7427	.9602	.9333	.2191	.3618	.0606	.1300
300,000	.6607	.7370	.9588	.9310	.2097	.3515	.0576	.1265
315,000	.6507	.7285	.9567	.9276	.1964	.3365	.0532	.1214
330,000	.6407	.7201	.9547	.9242	.1841	.3219	.0491	.1164
345,000	.6306	.7118	.9526	.9207	.1729	.3078	.0450	.1116
360,000	.6206	.7036	.9506	.9173	.1626	.2941	.0410	.1069
375,000	.6106	.6955	.9485	.9139	.1530	.2809	.0374	.1023
390,000	.6005	.6875	.9464	.9105	.1438	.2682	.0341	.0979
405,000	.5905	.6796	.9444	.9070	.1353	.2559	.0311	.0937
420,000	.5805	.6718	.9423	.9036	.1276	.2441	.0283	.0896
440,000	.5671	.6615	.9396	.8991	.1180	.2291	.0250	.0843
460,000	.5537	.6514	.9368	.8946	.1095	.2149	.0220	.0794
480,000	.5403	.6415	.9341	.8900	.1019	.2015	.0192	.0746
500,000	.5269	.6318	.9313	.8855	.0947	.1889	.0168	.0702
520,000	.5140	.6222	.9286	.8810	.0879	.1770	.0146	.0659
540,000	.5026	.6128	.9258	.8765	.0815	.1658	.0127	.0619
560,000	.4911	.6035	.9231	.8720	.0759	.1553	.0110	.0582
580,000	.4796	.5945	.9204	.8675	.0709	.1454	.0094	.0546
600,000	.4682	.5856	.9176	.8631	.0664	.1361	.0081	.0513
630,000	.4510	.5725	.9135	.8564	.0604	.1233	.0066	.0466
660,000	.4358	.5598	.9094	.8498	.0556	.1117	.0055	.0424
700,000	.4167	.5433	.9039	.8410	.0500	.0978	.0042	.0373
750,000	.3945	.5236	.8970	.8300	.0438	.0830	.0029	.0318
800,000	.3754	.5047	.8901	.8192	.0390	.0704	.0020	.0272
850,000	.3565	.4867	.8833	.8085	.0348	.0598	.0011	.0232
900,000	.3422	.4695	.8764	.7978	.0308	.0509	.0003	.0198
1,000,000	.3135	.4373	.8627	.7768	.0239	.0369	.0000	.0145
1,100,000	.2870	.4078	.8489	.7563	.0192	.0270	.0000	.0107
1,200,000	.2678	.3807	.8352	.7362	.0158	.0198	.0000	.0079
1,300,000	.2487	.3559	.8215	.7165	.0130	.0146	.0000	.0059
1,400,000	.2296	.3330	.8077	.6973	.0110	.0109	.0000	.0044
1,500,000	.2105	.3119	.7940	.6785	.0093	.0081	.0000	.0033
1,600,000	.1914	.2924	.7812	.6602	.0083	.0061	.0000	.0025
1,700,000	.1818	.2744	.7702	.6424	.0073	.0046	.0000	.0019

**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	.1723	.2577	.7592	.6249	.0062	.0035	.0000	.0014
1,900,000	.1627	.2422	.7482	.6079	.0054	.0027	.0000	.0011
2,000,000	.1532	.2278	.7372	.5914	.0049	.0020	.0000	.0008
3,000,000	.0576	.1369	.6274	.4543	.0014	.0002	.0000	.0001
4,000,000	.0000	.0862	.5370	.3469	.0000	.0000	.0000	.0000
5,000,000	.0000	.0557	.4546	.2620	.0000	.0000	.0000	.0000
6,000,000	.0000	.0363	.3722	.1941	.0000	.0000	.0000	.0000
7,000,000	.0000	.0234	.2907	.1391	.0000	.0000	.0000	.0000
8,000,000	.0000	.0145	.2480	.0942	.0000	.0000	.0000	.0000
9,000,000	.0000	.0082	.2206	.0571	.0000	.0000	.0000	.0000
10,000,000	.0000	.0036	.1931	.0261	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury (2017-2019)

