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	20,055	9,967	$ 3,854,424	$ 3,854,424	.0000	$ 387
1,000		1,999	10,088	2,397	$ 7,257,298	$ 3,402,874	.9914	$ 1,420
2,000	-	2,999	7,691	1,118	$ 9,993,507	$ 2,736,209	.9493	$ 2,447
3,000	-	3,999	6,573	687	$ 12,379,366	$ 2,385,859	.9335	$ 3,473
4,000	-	4,999	5,886	470	$ 14,483,845	$ 2,104,479	.9196	$ 4,478
5,000	-	5,999	5,416	342	$ 16,356,738	$ 1,872,893	.9070	$ 5,476
6,000	-	6,999	5,074	269	$ 18,107,037	$ 1,750,299	.8953	$ 6,507
7,000	-	7,999	4,805	218	$ 19,734,310	$ 1,627,273	.8842	$ 7,465
8,000	-	8,999	4,587	194	$ 21,377,926	$ 1,643,616	.8737	$ 8,472
9,000	-	9,999	4,393	166	$ 22,947,847	$ 1,569,921	.8637	$ 9,457
10,000	-	10,999	4,227	168	$ 24,714,211	$ 1,766,364	.8541	$ 10,514
11,000	-	11,999	4,059	145	$ 26,379,535	$ 1,665,324	.8448	$ 11,485
12,000	-	12,999	3,914	112	$ 27,780,300	$ 1,400,765	.8359	$ 12,507
13,000	-	13,999	3,802	117	$ 29,360,253	$ 1,579,953	.8272	$ 13,504
14,000	-	14,999	3,685	101	$ 30,828,580	$ 1,468,327	.8189	$ 14,538
15,000	-	15,999	3,584	81	$ 32,077,081	$ 1,248,501	.8107	$ 15,414
16,000	-	16,999	3,503	89	$ 33,546,666	$ 1,469,585	.8028	$ 16,512
17,000	-	17,999	3,414	80	$ 34,943,987	$ 1,397,321	.7951	$ 17,467
18,000	-	18,999	3,334	90	$ 36,609,006	$ 1,665,019	.7875	$ 18,500
19,000	-	19,999	3,244	63	$ 37,837,631	$ 1,228,625	.7802	$ 19,502
20,000	-	20,999	3,181	73	$ 39,335,341	$ 1,497,710	.7730	$ 20,517
21,000	-	21,999	3,108	65	$ 40,733,723	$ 1,398,382	.7659	$ 21,514
22,000	-	22,999	3,043	64	$ 42,173,584	$ 1,439,861	.7591	$ 22,498
23,000	-	23,999	2,979	71	$ 43,838,665	$ 1,665,081	.7523	$ 23,452
24,000	-	24,999	2,908	51	$ 45,088,859	$ 1,250,194	.7457	$ 24,514
25,000	-	25,999	2,857	64	$ 46,718,640	$ 1,629,781	.7393	$ 25,465
26,000	-	26,999	2,793	49	$ 48,018,959	$ 1,300,319	.7330	$ 26,537
27,000	-	27,999	2,744	52	$ 49,448,940	$ 1,429,981	.7268	$ 27,500
28,000	-	28,999	2,692	47	$ 50,787,186	$ 1,338,246	.7207	$ 28,473
29,000	-	29,999	2,645	39	$ 51,936,609	$ 1,149,423	.7147	$ 29,472
30,000	-	30,999	2,606	45	$ 53,308,373	$ 1,371,764	.7089	$ 30,484
31,000	-	31,999	2,561	42	$ 54,630,053	$ 1,321,680	.7031	$ 31,469
32,000	-	32,999	2,519	41	$ 55,961,808	$ 1,331,755	.6974	$ 32,482
33,000	-	33,999	2,478	35	$ 57,133,994	$ 1,172,186	.6918	$ 33,491
34,000	-	34,999	2,443	31	$ 58,203,447	$ 1,069,453	.6863	$ 34,498
35,000	-	35,999	2,412	36	$ 59,486,532	$ 1,283,085	.6809	$ 35,641
36,000	-	36,999	2,376	32	$ 60,653,400	$ 1,166,868	.6755	$ 36,465
37,000	-	37,999	2,344	34	$ 61,928,536	$ 1,275,136	.6702	$ 37,504
38,000	-	38,999	2,310	30	$ 63,082,121	$ 1,153,585	.6650	$ 38,453
39,000	-	39,999	2,280	34	$ 64,423,741	$ 1,341,620	.6599	$ 39,459
40,000	-	40,999	2,246	29	$ 65,597,776	$ 1,174,035	.6548	$ 40,484
41,000	-	41,999	2,217	35	$ 67,051,013	$ 1,453,237	.6498	$ 41,521
42,000	-	42,999	2,182	27	$ 68,197,686	$ 1,146,673	.6449	$ 42,469
43,000	-	43,999	2,155	39	$ 69,898,046	$ 1,700,360	.6401	$ 43,599
44,000	-	44,999	2,116	35	$ 71,457,017	$ 1,558,971	.6353	$ 44,542
45,000	-	45,999	2,081	41	$ 73,323,771	$ 1,866,754	.6306	$ 45,531

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS			ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS		ACCUMULATED LOSSES (ADDED DOWN)		INDEMNITY AND MEDICAL	EXCESS RATIO		AVERAGE
46,000	-	46,999	2,040	28	$	74,624,483	$	1,300,712	.6260	$	46,454
47,000	-	47,999	2,012	26	$	75,858,562	$	1,234,079	.6214	$	47,465
48,000	-	48,999	1,986	26	$	77,117,898	$	1,259,336	.6170	$	48,436
49,000	-	49,999	1,960	24	$	78,306,097	$	1,188,199	.6125	$	49,508
50,000	-	50,999	1,936	33	$	79,972,535	$	1,666,438	.6082	$	50,498
51,000	-	51,999	1,903	25	$	81,259,082	$	1,286,547	.6039	$	51,462
52,000	-	52,999	1,878	29	$	82,782,271	$	1,523,189	.5997	$	52,524
53,000	-	53,999	1,849	27	$	84,225,426	$	1,443,155	.5955	$	53,450
54,000	-	54,999	1,822	12	$	84,878,368	$	652,942	.5914	$	54,412
55,000	-	55,999	1,810	31	$	86,602,642	$	1,724,274	.5873	$	55,622
56,000	-	56,999	1,779	19	$	87,675,931	$	1,073,289	.5833	$	56,489
57,000	-	57,999	1,760	23	$	89,000,454	$	1,324,523	.5793	$	57,588
58,000	-	58,999	1,737	16	$	89,935,610	$	935,156	.5754	$	58,447
59,000	-	59,999	1,721	24	$	91,362,862	$	1,427,252	.5716	$	59,469
60,000	-	60,999	1,697	22	$	92,692,105	$	1,329,243	.5677	$	60,420
61,000	-	61,999	1,675	22	$	94,043,690	$	1,351,585	.5640	$	61,436
62,000	-	62,999	1,653	18	$	95,168,315	$	1,124,625	.5602	$	62,479
63,000	-	63,999	1,635	16	$	96,184,860	$	1,016,545	.5566	$	63,534
64,000	-	64,999	1,619	22	$	97,605,023	$	1,420,163	.5529	$	64,553
65,000	-	65,999	1,597	24	$	99,179,503	$	1,574,480	.5493	$	65,603
66,000	-	66,999	1,573	29	$	101,106,325	$	1,926,822	.5458	$	66,442
67,000	-	67,999	1,544	20	$	102,457,397	$	1,351,072	.5423	$	67,554
68,000	-	68,999	1,524	21	$	103,897,491	$	1,440,094	.5389	$	68,576
69,000	-	69,999	1,503	16	$	105,009,778	$	1,112,287	.5355	$	69,518
70,000	-	70,999	1,487	15	$	106,067,490	$	1,057,712	.5321	$	70,514
71,000	-	71,999	1,472	18	$	107,355,051	$	1,287,561	.5288	$	71,531
72,000	-	72,999	1,454	17	$	108,587,055	$	1,232,004	.5255	$	72,471
73,000	-	73,999	1,437	18	$	109,911,474	$	1,324,419	.5223	$	73,579
74,000	-	74,999	1,419	18	$	111,252,153	$	1,340,679	.5191	$	74,482
75,000	-	75,999	1,401	17	$	112,536,175	$	1,284,022	.5159	$	75,531
76,000	-	76,999	1,384	12	$	113,452,507	$	916,332	.5128	$	76,361
77,000	-	77,999	1,372	13	$	114,459,760	$	1,007,253	.5098	$	77,481
78,000	-	78,999	1,359	13	$	115,481,389	$	1,021,629	.5067	$	78,587
79,000	-	79,999	1,346	17	$	116,831,284	$	1,349,895	.5037	$	79,406
80,000	-	80,999	1,329	8	$	117,475,858	$	644,574	.5007	$	80,572
81,000	-	81,999	1,321	11	$	118,372,318	$	896,460	.4977	$	81,496
82,000	-	82,999	1,310	14	$	119,527,044	$	1,154,726	.4948	$	82,480
83,000	-	83,999	1,296	18	$	121,029,996	$	1,502,952	.4919	$	83,497
84,000	-	84,999	1,278	12	$	122,044,562	$	1,014,566	.4890	$	84,547
85,000	-	85,999	1,266	12	$	123,069,844	$	1,025,282	.4861	$	85,440
86,000	-	86,999	1,254	14	$	124,280,270	$	1,210,426	.4833	$	86,459
87,000	-	87,999	1,240	11	$	125,242,102	$	961,832	.4805	$	87,439
88,000	-	88,999	1,229	9	$	126,038,691	$	796,589	.4778	$	88,510
89,000	-	89,999	1,220	16	$	127,469,909	$	1,431,218	.4750	$	89,451
90,000	-	90,999	1,204	16	$	128,919,687	$	1,449,778	.4723	$	90,611
91,000	-	91,999	1,188	15	$	130,291,194	$	1,371,507	.4696	$	91,434
92,000	-	92,999	1,173	9	$	131,124,882	$	833,688	.4670	$	92,632

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS			ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS		ACCUMULATED LOSSES (ADDED DOWN)		INDEMNITY AND MEDICAL	EXCESS RATIO		AVERAGE
93,000	-	93,999	1,164	22	$	133,182,165	$	2,057,283	.4644	$	93,513
94,000	-	94,999	1,142	10	$	134,127,101	$	944,936	.4618	$	94,494
95,000	-	95,999	1,132	12	$	135,273,541	$	1,146,440	.4592	$	95,537
96,000	-	96,999	1,120	15	$	136,721,408	$	1,447,867	.4567	$	96,524
97,000	-	97,999	1,105	10	$	137,697,257	$	975,849	.4542	$	97,585
98,000	-	98,999	1,095	18	$	139,470,421	$	1,773,164	.4518	$	98,509
99,000	-	99,999	1,077	9	$	140,366,392	$	895,971	.4493	$	99,552
100,000	-	109,999	1,068	97	$	150,540,613	$	10,174,221	.4469	$	104,889
110,000	-	119,999	971	69	$	158,482,555	$	7,941,942	.4242	$	115,101
120,000	-	129,999	902	88	$	169,488,664	$	11,006,109	.4032	$	125,069
130,000	-	139,999	814	70	$	178,903,200	$	9,414,536	.3840	$	134,493
140,000	-	149,999	744	59	$	187,444,263	$	8,541,063	.3666	$	144,764
150,000	-	159,999	685	41	$	193,785,351	$	6,341,088	.3507	$	154,661
160,000	-	169,999	644	48	$	201,669,907	$	7,884,556	.3358	$	164,262
170,000	-	179,999	596	43	$	209,156,927	$	7,487,020	.3220	$	174,117
180,000	-	189,999	553	46	$	217,626,451	$	8,469,524	.3093	$	184,120
190,000	-	199,999	507	32	$	223,849,161	$	6,222,710	.2975	$	194,460
200,000	-	209,999	475	23	$	228,564,504	$	4,715,343	.2865	$	205,015
210,000	-	219,999	452	34	$	235,867,852	$	7,303,348	.2762	$	214,804
220,000	-	229,999	418	33	$	243,302,782	$	7,434,930	.2665	$	225,301
230,000	-	239,999	385	20	$	247,985,134	$	4,682,352	.2575	$	234,118
240,000	-	249,999	365	18	$	252,373,904	$	4,388,770	.2491	$	243,821
250,000	-	259,999	347	15	$	256,201,117	$	3,827,213	.2412	$	255,148
260,000	-	269,999	332	20	$	261,508,474	$	5,307,357	.2336	$	265,368
270,000	-	279,999	312	20	$	266,975,504	$	5,467,030	.2264	$	273,352
280,000	-	289,999	292	16	$	271,541,918	$	4,566,414	.2197	$	285,401
290,000	-	299,999	276	19	$	277,154,116	$	5,612,198	.2133	$	295,379
300,000	-	314,999	257	18	$	282,683,333	$	5,529,217	.2073	$	307,179
315,000	-	329,999	239	25	$	290,715,176	$	8,031,843	.1990	$	321,274
330,000	-	344,999	214	26	$	299,502,164	$	8,786,988	.1915	$	337,961
345,000	-	359,999	188	11	$	303,375,113	$	3,872,949	.1847	$	352,086
360,000	-	374,999	177	12	$	307,772,391	$	4,397,278	.1786	$	366,440
375,000	-	389,999	165	11	$	311,951,836	$	4,179,445	.1729	$	379,950
390,000	-	404,999	154	10	$	315,927,240	$	3,975,404	.1676	$	397,540
405,000	-	419,999	144	11	$	320,461,498	$	4,534,258	.1626	$	412,205
420,000	-	439,999	133	15	$	326,894,824	$	6,433,326	.1579	$	428,888
440,000	-	459,999	118	7	$	330,027,487	$	3,132,663	.1524	$	447,523
460,000	-	479,999	111	9	$	334,279,452	$	4,251,965	.1473	$	472,441
480,000	-	499,999	102	7	$	337,709,977	$	3,430,525	.1425	$	490,075
500,000	-	519,999	95	8	$	341,776,156	$	4,066,179	.1381	$	508,272
520,000	-	539,999	87	13	$	348,669,742	$	6,893,586	.1340	$	530,276
540,000	-	559,999	74	6	$	351,996,013	$	3,326,271	.1304	$	554,379
560,000	-	579,999	68	7	$	355,998,152	$	4,002,139	.1272	$	571,734
580,000	-	599,999	61	3	$	357,769,094	$	1,770,942	.1243	$	590,314
600,000	-	629,999	58	3	$	359,640,692	$	1,871,598	.1216	$	623,866
630,000	-	659,999	55	2	$	360,946,595	$	1,305,903	.1177	$	652,952
660,000	-	699,999	53	8	$	366,412,449	$	5,465,854	.1141	$	683,232

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS			ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
700,000	-	749,999	45	5	$ 370,066,063	$ 3,653,614	.1096	$ 730,723
750,000	-	799,999	40	5	$ 373,966,042	$ 3,899,979	.1048	$ 779,996
800,000	-	849,999	35	5	$ 378,046,572	$ 4,080,530	.1006	$ 816,106
850,000	-	899,999	30	4	$ 381,521,358	$ 3,474,786	.0970	$ 868,697
900,000	-	999,999	26	5	$ 386,246,155	$ 4,724,797	.0940	$ 944,959
1,000,000	-	1,099,999	21	3	$ 389,413,813	$ 3,167,658	.0888	$ 1,055,886
1,100,000	-	1,199,999	18	1	$ 390,531,673	$ 1,117,860	.0843	$ 1,117,860
1,200,000	-	1,299,999	17	6	$ 398,156,130	$ 7,624,457	.0805	$ 1,270,743
1,300,000	-	1,399,999	11	1	$ 399,457,507	$ 1,301,377	.0771	$ 1,301,377
1,400,000	-	1,499,999	10	-	$ 399,457,507	$ -	.0749	N/A
1,500,000	-	1,599,999	10	-	$ 399,457,507	$ -	.0726	N/A
1,600,000	-	1,699,999	10	-	$ 399,457,507	$ -	.0704	N/A
1,700,000	-	1,799,999	10	3	$ 404,694,691	$ 5,237,184	.0681	$ 1,745,728
1,800,000	-	1,899,999	7	-	$ 404,694,691	$ -	.0663	N/A
1,900,000	-	1,999,999	7	-	$ 404,694,691	$ -	.0647	N/A
2,000,000	-	2,999,999	7	2	$ 409,052,749	$ 4,358,058	.0631	$ 2,179,029
3,000,000	-	3,999,999	5	1	$ 412,845,746	$ 3,792,997	.0511	$ 3,792,997
4,000,000	-	4,999,999	4	-	$ 412,845,746	$ -	.0404	N/A
5,000,000	-	5,999,999	4	-	$ 412,845,746	$ -	.0315	N/A
6,000,000	-	6,999,999	4	1	$ 419,559,978	$ 6,714,232	.0225	$ 6,714,232
7,000,000	-	7,999,999	3	1	$ 427,355,865	$ 7,795,887	.0142	$ 7,795,887
8,000,000	-	8,999,999	2	1	$ 435,820,532	$ 8,464,667	.0080	$ 8,464,667
9,000,000	-	9,999,999	1	-	$ 435,820,532	$ -	.0047	N/A
10,000,000	-	AND GREATER	1	1	$ 446,909,900	$ 11,089,368	.0024	$ 11,089,368
GRAND TOTALS				20,055	EXCLUDING CONTRACT MEDICAL	$ 446,909,900		$ 22,284

Delaware Compensation Rating Bureau, Inc.
Distribution of Losses

Excess Loss Limits *		Loss	Number	Excess Loss	Average	Empirical
From	TO (<)	Amount	of Claims	Amount		Excess Ratio
				446,909,900		
0	10,000	22,947,847	15,828	381,692,053	1,450	.8541
10,000	15,000	7,880,733	643	362,321,320	12,256	.8107
15,000	20,000	7,009,051	403	345,452,269	17,392	.7730
20,000	25,000	7,251,228	324	330,396,041	22,380	.7393
25,000	30,000	6,847,750	251	316,793,291	27,282	.7089
30,000	35,000	6,266,838	194	304,286,453	32,303	.6809
35,000	40,000	6,220,294	166	292,646,159	37,472	.6548
40,000	50,000	13,882,356	310	271,803,803	44,782	.6082
50,000	75,000	32,946,056	535	230,582,747	61,581	.5159
75,000	100,000	29,114,239	333	199,743,508	87,430	.4469
100,000	125,000	23,619,218	210	175,674,290	112,472	.3931
125,000	150,000	23,458,654	173	156,715,637	135,599	.3507
150,000	175,000	17,969,154	111	140,958,983	162,617	.3154
175,000	200,000	18,435,744	100	128,060,739	185,284	.2865
200,000	225,000	15,736,156	74	116,987,083	214,097	.2618
225,000	250,000	12,788,587	55	107,785,996	234,653	.2412
250,000	275,000	11,868,085	45	99,617,911	263,735	.2229
275,000	300,000	12,912,127	45	92,655,784	286,936	.2073
300,000	325,000	10,883,779	35	86,613,672	313,955	.1938
325,000	350,000	12,755,252	38	81,600,086	335,665	.1826
350,000	375,000	6,979,244	19	77,262,509	360,995	.1729
375,000	400,000	6,829,714	18	73,374,461	386,588	.1642
400,000	425,000	7,467,724	18	69,908,820	412,962	.1564
425,000	450,000	6,391,326	15	66,923,744	433,310	.1497
450,000	475,000	4,755,305	10	64,174,689	463,932	.1436
475,000	500,000	4,493,516	9	61,699,923	485,786	.1381
500,000	600,000	20,059,117	37	54,340,806	542,138	.1216
600,000	700,000	8,643,355	13	48,997,451	664,873	.1096
700,000	800,000	7,553,593	10	44,943,858	755,359	.1006
800,000	900,000	7,555,316	9	41,988,542	839,480	.0940
900,000	1,000,000	4,724,797	5	39,663,745	944,959	.0888
1,000,000	2,000,000	18,448,536	14	28,215,209	1,317,753	.0631
2,000,000	3,000,000	4,358,058	2	22,857,151	2,179,029	.0511
3,000,000	4,000,000	3,792,997	1	18,064,154	3,792,997	.0404
4,000,000	5,000,000	0	0	14,064,154	4,500,000	.0315
5,000,000	6,000,000	0	0	10,064,154	5,500,000	.0225
6,000,000	7,000,000	6,714,232	1	6,349,922	6,714,232	.0142
7,000,000	8,000,000	7,795,887	1	3,554,035	7,795,887	.0080
8,000,000	9,000,000	8,464,667	1	2,089,368	8,464,667	.0047
9,000,000	10,000,000	0	0	1,089,368	9,500,000	.0024
10,000,000	& Over	11,089,368	1		11,089,368	.0000
TOTAL/AVERAGE		446,909,900	20,055			

* 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 Actual Excess Ratio	Death-Lognormal Fitted Excess Ratio	PT-Lognormal Actual Excess Ratio	PT-Lognormal Fitted Excess Ratio	PP-Lognormal Actual Excess Ratio	PP-Lognormal Fitted Excess Ratio	TT-Lognormal Actual Excess Ratio	TT-Lognormal Fitted Excess Ratio
1,000	.9976	.9988	.9999	.9998	.9931	.9935	.9642	.9671
2,000	.9952	.9977	.9998	.9996	.9863	.9872	.9325	.9379
3,000	.9928	.9965	.9997	.9994	.9795	.9809	.9041	.9118
4,000	.9904	.9954	.9996	.9991	.9728	.9747	.8782	.8880
5,000	.9881	.9943	.9995	.9989	.9662	.9685	.8544	.8661
6,000	.9859	.9932	.9995	.9987	.9597	.9624	.8322	.8457
7,000	.9837	.9922	.9994	.9985	.9532	.9563	.8113	.8265
8,000	.9815	.9911	.9993	.9983	.9467	.9503	.7914	.8082
9,000	.9793	.9900	.9992	.9981	.9403	.9443	.7724	.7908
10,000	.9771	.9890	.9991	.9979	.9340	.9384	.7544	.7742
11,000	.9749	.9879	.9990	.9977	.9277	.9325	.7372	.7583
12,000	.9727	.9869	.9989	.9974	.9214	.9267	.7209	.7434
13,000	.9705	.9858	.9988	.9972	.9152	.9209	.7053	.7290
14,000	.9683	.9848	.9987	.9970	.9091	.9152	.6903	.7153
15,000	.9661	.9837	.9986	.9968	.9031	.9095	.6760	.7021
16,000	.9639	.9826	.9986	.9966	.8971	.9039	.6623	.6895
17,000	.9616	.9816	.9985	.9964	.8911	.8983	.6491	.6773
18,000	.9594	.9805	.9984	.9962	.8851	.8928	.6363	.6656
19,000	.9572	.9795	.9983	.9959	.8793	.8873	.6241	.6543
20,000	.9550	.9784	.9982	.9957	.8734	.8818	.6123	.6435
21,000	.9528	.9774	.9981	.9955	.8676	.8764	.6009	.6331
22,000	.9506	.9763	.9980	.9953	.8619	.8711	.5899	.6229
23,000	.9484	.9752	.9979	.9951	.8562	.8658	.5792	.6131
24,000	.9462	.9742	.9978	.9949	.8507	.8606	.5688	.6036
25,000	.9440	.9731	.9977	.9947	.8451	.8554	.5588	.5943
26,000	.9418	.9721	.9977	.9944	.8397	.8503	.5490	.5853
27,000	.9396	.9710	.9976	.9942	.8343	.8453	.5395	.5766
28,000	.9374	.9700	.9975	.9940	.8289	.8403	.5303	.5681
29,000	.9352	.9689	.9974	.9938	.8236	.8353	.5214	.5599
30,000	.9330	.9678	.9973	.9936	.8184	.8304	.5127	.5520
31,000	.9308	.9668	.9972	.9934	.8131	.8255	.5043	.5443
32,000	.9286	.9657	.9971	.9932	.8079	.8207	.4962	.5368
33,000	.9264	.9647	.9970	.9930	.8028	.8159	.4882	.5294
34,000	.9242	.9636	.9969	.9927	.7977	.8111	.4805	.5223
35,000	.9220	.9625	.9968	.9925	.7927	.8064	.4729	.5153
36,000	.9198	.9615	.9968	.9923	.7876	.8017	.4654	.5084
37,000	.9176	.9604	.9967	.9921	.7827	.7971	.4581	.5017
38,000	.9154	.9594	.9966	.9919	.7777	.7925	.4510	.4952
39,000	.9132	.9583	.9965	.9917	.7728	.7879	.4440	.4888
40,000	.9110	.9573	.9964	.9915	.7680	.7834	.4372	.4825
41,000	.9088	.9562	.9963	.9912	.7632	.7789	.4305	.4764
42,000	.9066	.9551	.9962	.9910	.7584	.7744	.4240	.4704
43,000	.9044	.9541	.9961	.9908	.7537	.7700	.4177	.4646

DELAWARE
DISTRIBUTION OF LOSSES

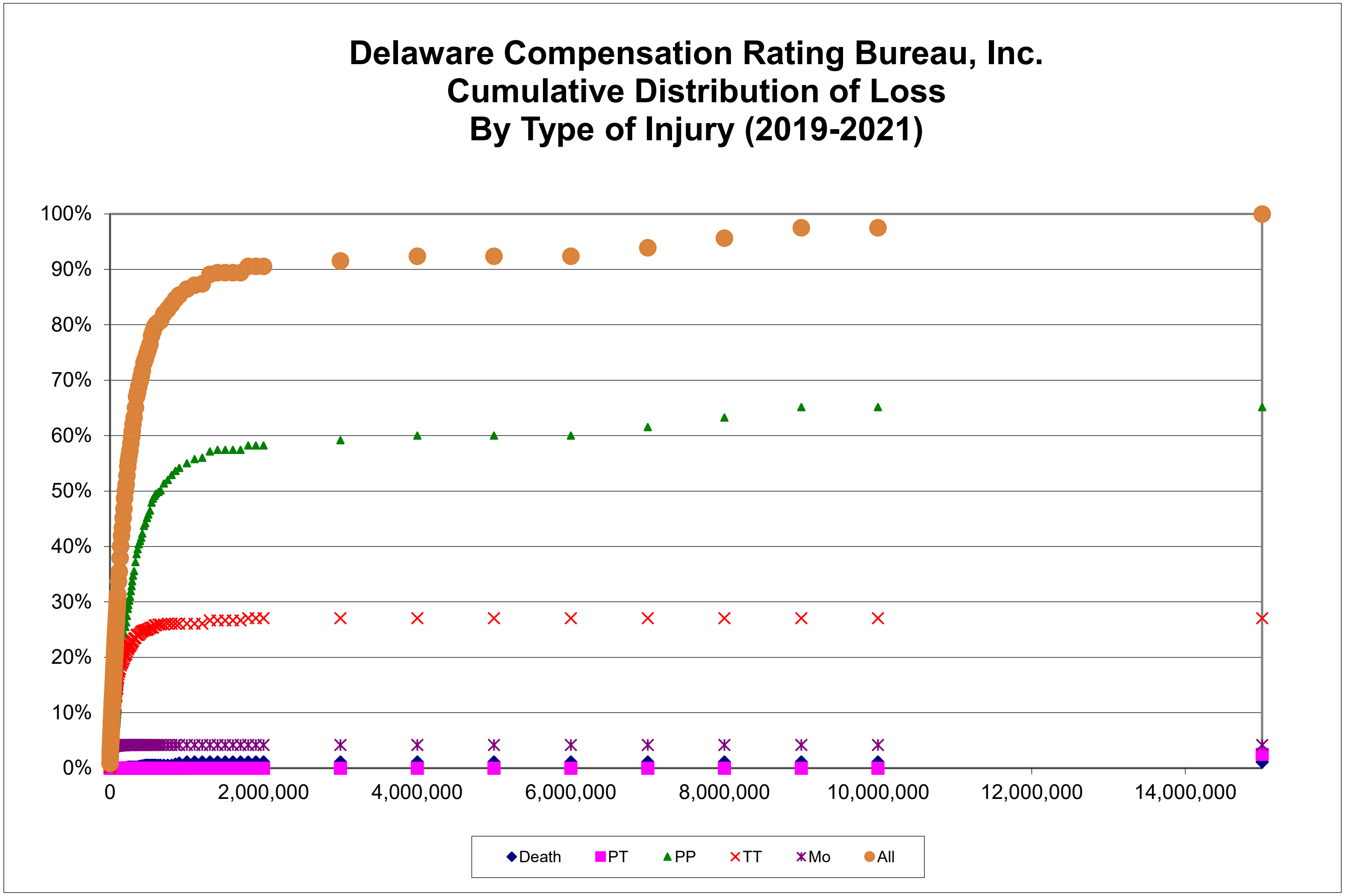
Loss Limit	Death-Lognormal Actual Excess Ratio	Death-Lognormal Fitted Excess Ratio	PT-Lognormal Actual Excess Ratio	PT-Lognormal Fitted Excess Ratio	PP-Lognormal Actual Excess Ratio	PP-Lognormal Fitted Excess Ratio	TT-Lognormal Actual Excess Ratio	TT-Lognormal Fitted Excess Ratio
44,000	.9022	.9530	.9960	.9906	.7490	.7657	.4115	.4588
45,000	.9000	.9520	.9959	.9904	.7444	.7613	.4054	.4533
46,000	.8978	.9509	.9959	.9902	.7398	.7570	.3996	.4480
47,000	.8956	.9499	.9958	.9900	.7353	.7528	.3940	.4428
48,000	.8934	.9488	.9957	.9898	.7308	.7486	.3885	.4378
49,000	.8912	.9477	.9956	.9895	.7263	.7444	.3831	.4328
50,000	.8889	.9467	.9955	.9893	.7219	.7403	.3778	.4279
51,000	.8867	.9456	.9954	.9891	.7175	.7362	.3726	.4231
52,000	.8845	.9446	.9953	.9889	.7132	.7322	.3676	.4185
53,000	.8823	.9435	.9952	.9887	.7090	.7282	.3626	.4139
54,000	.8801	.9425	.9951	.9885	.7047	.7242	.3578	.4095
55,000	.8779	.9414	.9950	.9883	.7006	.7203	.3530	.4051
56,000	.8757	.9403	.9950	.9880	.6964	.7164	.3484	.4008
57,000	.8735	.9393	.9949	.9878	.6923	.7126	.3438	.3967
58,000	.8713	.9382	.9948	.9876	.6882	.7088	.3394	.3926
59,000	.8691	.9372	.9947	.9874	.6841	.7050	.3350	.3885
60,000	.8669	.9361	.9946	.9872	.6801	.7012	.3307	.3846
61,000	.8647	.9350	.9945	.9870	.6761	.6975	.3265	.3807
62,000	.8625	.9340	.9944	.9868	.6722	.6938	.3224	.3770
63,000	.8603	.9329	.9943	.9866	.6683	.6902	.3184	.3733
64,000	.8581	.9319	.9942	.9863	.6644	.6865	.3144	.3696
65,000	.8559	.9308	.9941	.9861	.6606	.6830	.3105	.3660
66,000	.8537	.9298	.9940	.9859	.6568	.6794	.3067	.3625
67,000	.8515	.9287	.9940	.9857	.6531	.6759	.3030	.3591
68,000	.8493	.9276	.9939	.9855	.6494	.6724	.2993	.3558
69,000	.8471	.9266	.9938	.9853	.6457	.6690	.2958	.3525
70,000	.8449	.9255	.9937	.9851	.6420	.6656	.2923	.3493
71,000	.8427	.9245	.9936	.9848	.6384	.6622	.2889	.3462
72,000	.8405	.9234	.9935	.9846	.6348	.6589	.2856	.3431
73,000	.8383	.9224	.9934	.9844	.6313	.6555	.2824	.3402
74,000	.8361	.9213	.9933	.9842	.6277	.6522	.2793	.3373
75,000	.8339	.9202	.9932	.9840	.6242	.6489	.2763	.3345
76,000	.8317	.9192	.9931	.9838	.6207	.6456	.2733	.3318
77,000	.8295	.9181	.9931	.9836	.6172	.6423	.2704	.3292
78,000	.8273	.9171	.9930	.9833	.6137	.6391	.2676	.3266
79,000	.8251	.9160	.9929	.9831	.6103	.6359	.2648	.3240
80,000	.8229	.9150	.9928	.9829	.6069	.6327	.2621	.3215
81,000	.8207	.9139	.9927	.9827	.6035	.6295	.2594	.3191
82,000	.8185	.9128	.9926	.9825	.6001	.6264	.2568	.3166
83,000	.8162	.9118	.9925	.9823	.5968	.6232	.2542	.3142
84,000	.8140	.9107	.9924	.9821	.5935	.6201	.2517	.3119
85,000	.8118	.9097	.9923	.9819	.5902	.6170	.2492	.3096
86,000	.8096	.9086	.9922	.9816	.5869	.6140	.2467	.3074

DELAWARE
DISTRIBUTION OF LOSSES

Loss Limit	Death-Lognormal Actual Excess Ratio	Death-Lognormal Fitted Excess Ratio	PT-Lognormal Actual Excess Ratio	PT-Lognormal Fitted Excess Ratio	PP-Lognormal Actual Excess Ratio	PP-Lognormal Fitted Excess Ratio	TT-Lognormal Actual Excess Ratio	TT-Lognormal Fitted Excess Ratio
87,000	.8074	.9075	.9922	.9814	.5837	.6110	.2444	.3052
88,000	.8052	.9065	.9921	.9812	.5805	.6080	.2420	.3030
89,000	.8030	.9054	.9920	.9810	.5773	.6050	.2397	.3009
90,000	.8008	.9044	.9919	.9808	.5741	.6020	.2373	.2987
91,000	.7986	.9033	.9918	.9806	.5710	.5991	.2351	.2967
92,000	.7964	.9023	.9917	.9804	.5679	.5962	.2328	.2946
93,000	.7942	.9012	.9916	.9801	.5649	.5934	.2306	.2926
94,000	.7920	.9001	.9915	.9799	.5619	.5905	.2285	.2906
95,000	.7898	.8991	.9914	.9797	.5589	.5877	.2264	.2887
96,000	.7876	.8980	.9913	.9795	.5559	.5849	.2244	.2869
97,000	.7854	.8970	.9913	.9793	.5529	.5822	.2225	.2851
98,000	.7832	.8959	.9912	.9791	.5500	.5794	.2205	.2833
99,000	.7810	.8949	.9911	.9789	.5471	.5767	.2187	.2816
100,000	.7788	.8938	.9910	.9787	.5442	.5740	.2168	.2799
110,000	.7568	.8832	.9901	.9765	.5167	.5482	.2001	.2645
120,000	.7347	.8726	.9892	.9744	.4913	.5244	.1851	.2507
130,000	.7127	.8621	.9883	.9722	.4680	.5025	.1714	.2381
140,000	.6908	.8516	.9874	.9701	.4468	.4826	.1595	.2272
150,000	.6708	.8420	.9865	.9680	.4271	.4641	.1489	.2174
160,000	.6508	.8323	.9856	.9658	.4089	.4469	.1390	.2083
170,000	.6308	.8227	.9847	.9637	.3919	.4310	.1299	.1999
180,000	.6121	.8138	.9838	.9616	.3762	.4162	.1214	.1922
190,000	.5941	.8051	.9829	.9594	.3617	.4024	.1137	.1851
200,000	.5760	.7965	.9820	.9573	.3482	.3897	.1066	.1785
210,000	.5580	.7878	.9811	.9552	.3354	.3776	.0998	.1723
220,000	.5417	.7800	.9802	.9530	.3234	.3663	.0936	.1666
230,000	.5257	.7723	.9793	.9509	.3122	.3557	.0880	.1614
240,000	.5111	.7653	.9784	.9488	.3018	.3457	.0830	.1568
250,000	.4971	.7585	.9775	.9466	.2918	.3363	.0783	.1526
260,000	.4830	.7518	.9766	.9445	.2822	.3271	.0741	.1485
270,000	.4690	.7452	.9757	.9424	.2731	.3180	.0699	.1445
280,000	.4550	.7386	.9748	.9402	.2647	.3091	.0662	.1405
290,000	.4410	.7320	.9738	.9381	.2567	.3003	.0627	.1366
300,000	.4270	.7255	.9729	.9360	.2491	.2917	.0594	.1328
315,000	.4059	.7158	.9716	.9328	.2385	.2792	.0552	.1271
330,000	.3849	.7063	.9702	.9296	.2289	.2670	.0515	.1217
345,000	.3639	.6968	.9689	.9264	.2203	.2552	.0482	.1164
360,000	.3429	.6875	.9675	.9232	.2124	.2438	.0455	.1112
375,000	.3247	.6783	.9662	.9200	.2052	.2328	.0428	.1063
390,000	.3080	.6692	.9648	.9168	.1984	.2223	.0404	.1015
405,000	.2929	.6603	.9635	.9136	.1920	.2121	.0380	.0969
420,000	.2791	.6514	.9621	.9104	.1859	.2024	.0363	.0925
440,000	.2631	.6398	.9603	.9061	.1786	.1900	.0340	.0868

DELAWARE
DISTRIBUTION OF LOSSES

	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
Loss Limit	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
460,000	.2507	.6285	.9585	.9018	.1719	.1782	.0320	.0815
480,000	.2387	.6173	.9567	.8976	.1656	.1672	.0300	.0764
500,000	.2267	.6064	.9549	.8933	.1600	.1568	.0281	.0716
520,000	.2146	.5957	.9531	.8891	.1547	.1470	.0265	.0671
540,000	.2026	.5851	.9513	.8848	.1500	.1378	.0252	.0629
560,000	.1906	.5748	.9495	.8806	.1458	.1291	.0238	.0589
580,000	.1786	.5647	.9477	.8763	.1421	.1210	.0227	.0552
600,000	.1666	.5548	.9459	.8721	.1386	.1133	.0218	.0517
630,000	.1486	.5403	.9432	.8658	.1336	.1028	.0207	.0468
660,000	.1305	.5263	.9405	.8594	.1288	.0932	.0197	.0424
700,000	.1065	.5082	.9369	.8510	.1231	.0819	.0184	.0371
750,000	.0765	.4866	.9324	.8405	.1170	.0696	.0168	.0315
800,000	.0464	.4661	.9279	.8300	.1117	.0593	.0156	.0267
850,000	.0255	.4466	.9234	.8196	.1073	.0505	.0143	.0227
900,000	.0152	.4281	.9188	.8092	.1035	.0431	.0131	.0193
1,000,000	.0000	.3938	.9098	.7886	.0971	.0315	.0106	.0140
1,100,000	.0000	.3628	.9008	.7682	.0918	.0232	.0081	.0102
1,200,000	.0000	.3347	.8918	.7481	.0872	.0172	.0056	.0075
1,300,000	.0000	.3091	.8828	.7283	.0832	.0128	.0036	.0055
1,400,000	.0000	.2859	.8738	.7088	.0804	.0096	.0028	.0041
1,500,000	.0000	.2647	.8647	.6897	.0777	.0073	.0019	.0031
1,600,000	.0000	.2454	.8557	.6708	.0749	.0055	.0011	.0023
1,700,000	.0000	.2277	.8467	.6524	.0722	.0042	.0003	.0017
1,800,000	.0000	.2116	.8377	.6342	.0698	.0032	.0000	.0013
1,900,000	.0000	.1967	.8287	.6165	.0677	.0025	.0000	.0010
2,000,000	.0000	.1831	.8196	.5991	.0657	.0019	.0000	.0008
3,000,000	.0000	.1014	.7295	.4532	.0507	.0002	.0000	.0001
4,000,000	.0000	.0597	.6393	.3389	.0377	.0000	.0000	.0000
5,000,000	.0000	.0365	.5491	.2501	.0274	.0000	.0000	.0000
6,000,000	.0000	.0227	.4589	.1811	.0171	.0000	.0000	.0000
7,000,000	.0000	.0141	.3688	.1272	.0078	.0000	.0000	.0000
8,000,000	.0000	.0085	.2786	.0847	.0016	.0000	.0000	.0000
9,000,000	.0000	.0048	.1884	.0510	.0000	.0000	.0000	.0000
10,000,000	.0000	.0022	.0982	.0240	.0000	.0000	.0000	.0000


Delaware Compensation Rating Bureau, Inc.
Cumulative Distribution of Loss
By Type of Injury (2019-2021)
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
0
2,000,000
4,000,000
6,000,000
8,000,000
10,000,000
12,000,000
14,000,000
Death
PT
PP
TT
Mo
All