

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	30,199	119	\$ 130,409	\$ 130,409	.0000	\$ 1,096
-	1,000	10,900	\$ 5,821,281	\$ 5,690,872	.0000	\$ 522
1,000	1,999	6,024	\$ 14,377,050	\$ 8,555,769	.9952	\$ 1,420
2,000 -	2,999	2,465	\$ 20,396,332	\$ 6,019,282	.9665	\$ 2,442
3,000 -	3,999	1,361	\$ 25,102,451	\$ 4,706,119	.9568	\$ 3,458
4,000 -	4,999	926	\$ 29,240,638	\$ 4,138,187	.9486	\$ 4,469
5,000 -	5,999	712	\$ 33,128,058	\$ 3,887,420	.9414	\$ 5,460
6,000 -	6,999	558	\$ 36,747,213	\$ 3,619,155	.9348	\$ 6,486
7,000 -	7,999	401	\$ 39,745,700	\$ 2,998,487	.9287	\$ 7,478
8,000 -	8,999	340	\$ 42,636,247	\$ 2,890,547	.9230	\$ 8,502
9,000 -	9,999	274	\$ 45,243,752	\$ 2,607,505	.9176	\$ 9,516
10,000 -	10,999	241	\$ 47,774,778	\$ 2,531,026	.9124	\$ 10,502
11,000 -	11,999	227	\$ 50,382,351	\$ 2,607,573	.9075	\$ 11,487
12,000 -	12,999	211	\$ 53,022,718	\$ 2,640,367	.9027	\$ 12,514
13,000 -	13,999	172	\$ 55,345,822	\$ 2,323,104	.8982	\$ 13,506
14,000 -	14,999	144	\$ 57,434,299	\$ 2,088,477	.8938	\$ 14,503
15,000 -	15,999	140	\$ 59,603,705	\$ 2,169,406	.8895	\$ 15,496
16,000 -	16,999	154	\$ 62,146,532	\$ 2,542,827	.8853	\$ 16,512
17,000 -	17,999	125	\$ 64,330,385	\$ 2,183,853	.8813	\$ 17,471
18,000 -	18,999	100	\$ 66,180,696	\$ 1,850,311	.8774	\$ 18,503
19,000 -	19,999	107	\$ 68,267,161	\$ 2,086,465	.8735	\$ 19,500
20,000 -	20,999	110	\$ 70,514,225	\$ 2,247,064	.8698	\$ 20,428
21,000 -	21,999	117	\$ 73,027,137	\$ 2,512,912	.8661	\$ 21,478
22,000 -	22,999	91	\$ 75,071,865	\$ 2,044,728	.8626	\$ 22,470
23,000 -	23,999	100	\$ 77,420,456	\$ 2,348,591	.8591	\$ 23,486
24,000 -	24,999	81	\$ 79,402,880	\$ 1,982,424	.8557	\$ 24,474
25,000 -	25,999	67	\$ 81,108,862	\$ 1,705,982	.8524	\$ 25,462
26,000 -	26,999	87	\$ 83,417,768	\$ 2,308,906	.8491	\$ 26,539
27,000 -	27,999	79	\$ 85,593,120	\$ 2,175,352	.8459	\$ 27,536
28,000 -	28,999	68	\$ 87,528,372	\$ 1,935,252	.8428	\$ 28,460
29,000 -	29,999	82	\$ 89,945,562	\$ 2,417,190	.8397	\$ 29,478
30,000 -	30,999	55	\$ 91,618,809	\$ 1,673,247	.8367	\$ 30,423
31,000 -	31,999	63	\$ 93,605,172	\$ 1,986,363	.8337	\$ 31,530
32,000 -	32,999	57	\$ 95,459,315	\$ 1,854,143	.8308	\$ 32,529
33,000 -	33,999	55	\$ 97,299,682	\$ 1,840,367	.8280	\$ 33,461
34,000 -	34,999	47	\$ 98,922,118	\$ 1,622,436	.8252	\$ 34,520
35,000 -	35,999	44	\$ 100,481,015	\$ 1,558,897	.8224	\$ 35,429
36,000 -	36,999	50	\$ 102,305,989	\$ 1,824,974	.8197	\$ 36,499
37,000 -	37,999	46	\$ 104,030,295	\$ 1,724,306	.8170	\$ 37,485
38,000 -	38,999	49	\$ 105,917,346	\$ 1,887,051	.8143	\$ 38,511
39,000 -	39,999	39	\$ 107,457,396	\$ 1,540,050	.8117	\$ 39,488
40,000 -	40,999	56	\$ 109,721,960	\$ 2,264,564	.8091	\$ 40,439
41,000 -	41,999	39	\$ 111,340,308	\$ 1,618,348	.8066	\$ 41,496
42,000 -	42,999	36	\$ 112,869,654	\$ 1,529,346	.8041	\$ 42,482
43,000 -	43,999	33	\$ 114,306,351	\$ 1,436,697	.8016	\$ 43,536
44,000 -	44,999	30	\$ 115,639,731	\$ 1,333,380	.7992	\$ 44,446
45,000 -	45,999	28	\$ 116,916,392	\$ 1,276,661	.7968	\$ 45,595
46,000 -	46,999	27	\$ 118,169,276	\$ 1,252,884	.7944	\$ 46,403
47,000 -	47,999	31	\$ 119,641,768	\$ 1,472,492	.7920	\$ 47,500
48,000 -	48,999	30	\$ 121,093,204	\$ 1,451,436	.7897	\$ 48,381
49,000 -	49,999	50	\$ 123,569,153	\$ 2,475,949	.7874	\$ 49,519
50,000 -	50,999	32	\$ 125,184,754	\$ 1,615,601	.7851	\$ 50,488

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	31	\$ 126,783,889	\$ 1,599,135	.7828	\$ 51,585
52,000 -	52,999	26	\$ 128,150,346	\$ 1,366,457	.7806	\$ 52,556
53,000 -	53,999	32	\$ 129,864,233	\$ 1,713,887	.7784	\$ 53,559
54,000 -	54,999	23	\$ 131,116,794	\$ 1,252,561	.7762	\$ 54,459
55,000 -	55,999	32	\$ 132,894,360	\$ 1,777,566	.7741	\$ 55,549
56,000 -	56,999	16	\$ 133,800,230	\$ 905,870	.7719	\$ 56,617
57,000 -	57,999	25	\$ 135,237,482	\$ 1,437,252	.7698	\$ 57,490
58,000 -	58,999	31	\$ 137,048,213	\$ 1,810,731	.7677	\$ 58,411
59,000 -	59,999	33	\$ 139,013,379	\$ 1,965,166	.7657	\$ 59,550
60,000 -	60,999	26	\$ 140,587,057	\$ 1,573,678	.7636	\$ 60,526
61,000 -	61,999	19	\$ 141,757,009	\$ 1,169,952	.7616	\$ 61,576
62,000 -	62,999	25	\$ 143,319,160	\$ 1,562,151	.7596	\$ 62,486
63,000 -	63,999	30	\$ 145,223,905	\$ 1,904,745	.7576	\$ 63,492
64,000 -	64,999	21	\$ 146,581,540	\$ 1,357,635	.7556	\$ 64,649
65,000 -	65,999	14	\$ 147,497,142	\$ 915,602	.7537	\$ 65,400
66,000 -	66,999	23	\$ 149,025,671	\$ 1,528,529	.7518	\$ 66,458
67,000 -	67,999	20	\$ 150,375,132	\$ 1,349,461	.7499	\$ 67,473
68,000 -	68,999	25	\$ 152,085,176	\$ 1,710,044	.7480	\$ 68,402
69,000 -	69,999	23	\$ 153,683,372	\$ 1,598,196	.7461	\$ 69,487
70,000 -	70,999	22	\$ 155,235,470	\$ 1,552,098	.7442	\$ 70,550
71,000 -	71,999	28	\$ 157,238,133	\$ 2,002,663	.7424	\$ 71,524
72,000 -	72,999	20	\$ 158,691,304	\$ 1,453,171	.7406	\$ 72,659
73,000 -	73,999	14	\$ 159,722,248	\$ 1,030,944	.7388	\$ 73,639
74,000 -	74,999	20	\$ 161,210,705	\$ 1,488,457	.7370	\$ 74,423
75,000 -	75,999	15	\$ 162,342,846	\$ 1,132,141	.7352	\$ 75,476
76,000 -	76,999	11	\$ 163,184,594	\$ 841,748	.7335	\$ 76,523
77,000 -	77,999	19	\$ 164,655,904	\$ 1,471,310	.7317	\$ 77,437
78,000 -	78,999	14	\$ 165,755,494	\$ 1,099,590	.7300	\$ 78,542
79,000 -	79,999	22	\$ 167,503,877	\$ 1,748,383	.7283	\$ 79,472
80,000 -	80,999	11	\$ 168,390,337	\$ 886,460	.7266	\$ 80,587
81,000 -	81,999	17	\$ 169,775,089	\$ 1,384,752	.7249	\$ 81,456
82,000 -	82,999	18	\$ 171,261,668	\$ 1,486,579	.7232	\$ 82,588
83,000 -	83,999	11	\$ 172,181,117	\$ 919,449	.7215	\$ 83,586
84,000 -	84,999	19	\$ 173,788,275	\$ 1,607,158	.7199	\$ 84,587
85,000 -	85,999	18	\$ 175,327,999	\$ 1,539,724	.7182	\$ 85,540
86,000 -	86,999	12	\$ 176,366,119	\$ 1,038,120	.7166	\$ 86,510
87,000 -	87,999	14	\$ 177,589,178	\$ 1,223,059	.7150	\$ 87,361
88,000 -	88,999	18	\$ 179,181,629	\$ 1,592,451	.7134	\$ 88,470
89,000 -	89,999	20	\$ 180,971,053	\$ 1,789,424	.7118	\$ 89,471
90,000 -	90,999	14	\$ 182,238,543	\$ 1,267,490	.7102	\$ 90,535
91,000 -	91,999	16	\$ 183,701,604	\$ 1,463,061	.7087	\$ 91,441
92,000 -	92,999	12	\$ 184,810,385	\$ 1,108,781	.7071	\$ 92,398
93,000 -	93,999	15	\$ 186,214,198	\$ 1,403,813	.7056	\$ 93,588
94,000 -	94,999	13	\$ 187,440,869	\$ 1,226,671	.7041	\$ 94,359
95,000 -	95,999	12	\$ 188,586,075	\$ 1,145,206	.7026	\$ 95,434
96,000 -	96,999	11	\$ 189,648,088	\$ 1,062,013	.7011	\$ 96,547
97,000 -	97,999	8	\$ 190,427,296	\$ 779,208	.6996	\$ 97,401
98,000 -	98,999	12	\$ 191,610,207	\$ 1,182,911	.6981	\$ 98,576
99,000 -	99,999	15	\$ 193,102,532	\$ 1,492,325	.6966	\$ 99,488
100,000 -	109,999	122	\$ 205,881,681	\$ 12,779,149	.6952	\$ 104,747
110,000 -	119,999	95	\$ 216,757,802	\$ 10,876,121	.6811	\$ 114,485

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	87	\$ 227,594,591	\$ 10,836,789	.6679	\$ 124,561
130,000 -	139,999	82	\$ 238,668,706	\$ 11,074,115	.6555	\$ 135,050
140,000 -	149,999	60	\$ 247,343,047	\$ 8,674,341	.6438	\$ 144,572
150,000 -	159,999	55	\$ 255,884,563	\$ 8,541,516	.6326	\$ 155,300
160,000 -	169,999	39	\$ 262,298,351	\$ 6,413,788	.6219	\$ 164,456
170,000 -	179,999	53	\$ 271,571,933	\$ 9,273,582	.6116	\$ 174,973
180,000 -	189,999	48	\$ 280,436,120	\$ 8,864,187	.6017	\$ 184,671
190,000 -	199,999	33	\$ 286,863,744	\$ 6,427,624	.5922	\$ 194,776
200,000 -	209,999	39	\$ 294,885,250	\$ 8,021,506	.5830	\$ 205,680
210,000 -	219,999	31	\$ 301,561,735	\$ 6,676,485	.5741	\$ 215,370
220,000 -	229,999	31	\$ 308,527,772	\$ 6,966,037	.5655	\$ 224,711
230,000 -	239,999	18	\$ 312,772,742	\$ 4,244,970	.5572	\$ 235,832
240,000 -	249,999	19	\$ 317,422,642	\$ 4,649,900	.5490	\$ 244,732
250,000 -	259,999	25	\$ 323,781,214	\$ 6,358,572	.5410	\$ 254,343
260,000 -	269,999	28	\$ 331,209,468	\$ 7,428,254	.5332	\$ 265,295
270,000 -	279,999	29	\$ 339,155,294	\$ 7,945,826	.5256	\$ 273,994
280,000 -	289,999	17	\$ 343,994,978	\$ 4,839,684	.5183	\$ 284,687
290,000 -	299,999	19	\$ 349,551,332	\$ 5,556,354	.5111	\$ 292,440
300,000 -	314,999	22	\$ 356,347,537	\$ 6,796,205	.5042	\$ 308,918
315,000 -	329,999	31	\$ 366,334,501	\$ 9,986,964	.4939	\$ 322,160
330,000 -	344,999	23	\$ 374,073,909	\$ 7,739,408	.4839	\$ 336,496
345,000 -	359,999	29	\$ 384,293,971	\$ 10,220,062	.4743	\$ 352,416
360,000 -	374,999	20	\$ 391,633,152	\$ 7,339,181	.4651	\$ 366,959
375,000 -	389,999	22	\$ 400,053,850	\$ 8,420,698	.4561	\$ 382,759
390,000 -	404,999	25	\$ 410,001,333	\$ 9,947,483	.4473	\$ 397,899
405,000 -	419,999	15	\$ 416,209,236	\$ 6,207,903	.4389	\$ 413,860
420,000 -	439,999	31	\$ 429,472,507	\$ 13,263,271	.4307	\$ 427,847
440,000 -	459,999	26	\$ 441,166,056	\$ 11,693,549	.4202	\$ 449,752
460,000 -	479,999	21	\$ 451,016,920	\$ 9,850,864	.4101	\$ 469,089
480,000 -	499,999	22	\$ 461,781,806	\$ 10,764,886	.4005	\$ 489,313
500,000 -	519,999	21	\$ 472,447,323	\$ 10,665,517	.3911	\$ 507,882
520,000 -	539,999	22	\$ 484,106,486	\$ 11,659,163	.3822	\$ 529,962
540,000 -	559,999	18	\$ 493,991,585	\$ 9,885,099	.3736	\$ 549,172
560,000 -	579,999	17	\$ 503,703,717	\$ 9,712,132	.3653	\$ 571,302
580,000 -	599,999	15	\$ 512,540,483	\$ 8,836,766	.3573	\$ 589,118
600,000 -	629,999	22	\$ 526,086,511	\$ 13,546,028	.3495	\$ 615,729
630,000 -	659,999	22	\$ 540,311,160	\$ 14,224,649	.3384	\$ 646,575
660,000 -	699,999	24	\$ 556,711,169	\$ 16,400,009	.3277	\$ 683,334
700,000 -	749,999	28	\$ 576,869,987	\$ 20,158,818	.3143	\$ 719,958
750,000 -	799,999	25	\$ 596,190,174	\$ 19,320,187	.2987	\$ 772,807
800,000 -	849,999	18	\$ 611,024,267	\$ 14,834,093	.2841	\$ 824,116
850,000 -	899,999	18	\$ 626,756,000	\$ 15,731,733	.2705	\$ 873,985
900,000 -	999,999	41	\$ 665,622,515	\$ 38,866,515	.2575	\$ 947,964
1,000,000 -	1,099,999	34	\$ 701,266,936	\$ 35,644,421	.2341	\$ 1,048,365
1,100,000 -	1,199,999	36	\$ 742,885,744	\$ 41,618,808	.2137	\$ 1,156,078
1,200,000 -	1,299,999	20	\$ 767,791,086	\$ 24,905,342	.1960	\$ 1,245,267
1,300,000 -	1,399,999	22	\$ 797,340,359	\$ 29,549,273	.1809	\$ 1,343,149
1,400,000 -	1,499,999	19	\$ 824,967,222	\$ 27,626,863	.1675	\$ 1,454,045
1,500,000 -	1,599,999	10	\$ 840,558,370	\$ 15,591,148	.1556	\$ 1,559,115
1,600,000 -	1,699,999	17	\$ 868,756,793	\$ 28,198,423	.1449	\$ 1,658,731
1,700,000 -	1,799,999	11	\$ 887,883,888	\$ 19,127,095	.1353	\$ 1,738,827

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	96	\$ 908,261,523	\$ 20,377,635	.1270	\$ 1,852,512
1,900,000 -	1,999,999	85	\$ 929,652,897	\$ 21,391,374	.1196	\$ 1,944,670
2,000,000 -	2,999,999	74	\$ 1,021,637,866	\$ 91,984,969	.1131	\$ 2,358,589
3,000,000 -	3,999,999	35	\$ 1,086,408,141	\$ 64,770,275	.0728	\$ 3,408,962
4,000,000 -	4,999,999	16	\$ 1,117,306,722	\$ 30,898,581	.0532	\$ 4,414,083
5,000,000 -	5,999,999	9	\$ 1,132,597,145	\$ 15,290,423	.0434	\$ 5,096,808
6,000,000 -	6,999,999	6	\$ 1,146,080,215	\$ 13,483,070	.0382	\$ 6,741,535
7,000,000 -	7,999,999	4	\$ 1,153,556,420	\$ 7,476,205	.0337	\$ 7,476,205
8,000,000 -	8,999,999	3	\$ 1,153,556,420	\$ -	.0309	#DIV/0!
9,000,000 -	9,999,999	3	\$ 1,153,556,420	\$ -	.0284	#DIV/0!
10,000,000 -	AND GREATER	3	\$ 1,215,041,466	\$ 61,485,046	.0259	\$ 20,495,015
GRAND TOTALS		30,199	EXCLUDING CONTRACT MEDICAL	\$ 1,215,041,466		\$ 40,234

**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 (<)					
				1,215,041,466		
0	10,000	45,243,752	24,080	1,108,607,714	1,879	.9124
10,000	15,000	12,190,547	995	1,080,747,167	12,252	.8895
15,000	20,000	10,832,862	626	1,056,814,305	17,305	.8698
20,000	25,000	11,135,719	499	1,035,663,586	22,316	.8524
25,000	30,000	10,542,682	383	1,016,615,904	27,527	.8367
30,000	35,000	8,976,556	277	999,254,348	32,406	.8224
35,000	40,000	8,535,278	228	983,144,070	37,435	.8091
40,000	50,000	16,111,757	360	953,922,313	44,755	.7851
50,000	75,000	37,641,552	611	893,330,761	61,606	.7352
75,000	100,000	31,891,827	367	844,638,934	86,899	.6952
100,000	125,000	29,073,665	261	803,802,769	111,607	.6615
125,000	150,000	25,166,851	186	768,648,419	135,670	.6326
150,000	175,000	19,592,095	121	736,968,824	162,590	.6065
175,000	200,000	19,928,602	108	708,377,722	185,382	.5830
200,000	225,000	18,181,010	86	681,959,212	212,643	.5613
225,000	250,000	12,377,889	53	657,368,824	235,769	.5410
250,000	275,000	17,759,739	68	634,146,585	263,107	.5219
275,000	300,000	14,368,951	51	612,590,134	284,534	.5042
300,000	325,000	13,454,181	43	591,927,620	315,332	.4872
325,000	350,000	14,475,083	43	572,494,203	336,630	.4712
350,000	375,000	14,152,556	39	554,158,314	359,811	.4561
375,000	400,000	15,052,353	39	536,622,627	389,285	.4416
400,000	425,000	12,839,548	31	520,010,162	413,069	.4280
425,000	450,000	15,794,228	36	504,322,184	435,703	.4151
450,000	475,000	13,234,923	29	489,443,512	460,345	.4028
475,000	500,000	13,227,602	27	475,259,660	485,417	.3911
500,000	600,000	50,758,677	93	424,700,983	545,792	.3495
600,000	700,000	44,170,686	68	381,830,297	649,569	.3143
700,000	800,000	39,479,005	53	345,251,292	744,887	.2841
800,000	900,000	30,565,826	36	312,885,466	849,051	.2575
900,000	1,000,000	38,866,515	41	284,418,951	947,964	.2341
1,000,000	2,000,000	264,030,382	191	137,388,569	1,382,358	.1131
2,000,000	3,000,000	91,984,969	39	88,403,600	2,358,589	.0728
3,000,000	4,000,000	64,770,275	19	64,633,325	3,408,962	.0532
4,000,000	5,000,000	30,898,581	7	52,734,744	4,414,083	.0434
5,000,000	6,000,000	15,290,423	3	46,444,321	5,096,808	.0382
6,000,000	7,000,000	13,483,070	2	40,961,251	6,741,535	.0337
7,000,000	8,000,000	7,476,205	1	37,485,046	7,476,205	.0309
8,000,000	9,000,000	0	0	34,485,046	0	.0284
9,000,000	10,000,000	0	0	31,485,046	0	.0259
10,000,000	& Over	61,485,046	3		20,495,015	
TOTAL/AVERAGE		1,215,041,466	30,199		40,234	

* 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	.9993	.9992	.9998	.9998	.9969	.9971	.9694	.9700
2,000	.9986	.9984	.9997	.9996	.9939	.9941	.9417	.9429
3,000	.9979	.9976	.9995	.9994	.9909	.9912	.9169	.9186
4,000	.9973	.9968	.9993	.9992	.9878	.9883	.8944	.8965
5,000	.9967	.9961	.9992	.9989	.9848	.9854	.8737	.8762
6,000	.9961	.9954	.9990	.9987	.9819	.9825	.8547	.8576
7,000	.9955	.9946	.9988	.9985	.9789	.9797	.8370	.8403
8,000	.9949	.9939	.9987	.9983	.9759	.9768	.8205	.8241
9,000	.9943	.9932	.9985	.9981	.9730	.9740	.8049	.8088
10,000	.9937	.9925	.9983	.9979	.9701	.9712	.7901	.7944
11,000	.9931	.9918	.9982	.9977	.9671	.9684	.7761	.7806
12,000	.9925	.9911	.9980	.9975	.9642	.9656	.7627	.7674
13,000	.9919	.9904	.9978	.9972	.9614	.9628	.7499	.7549
14,000	.9913	.9897	.9976	.9970	.9585	.9600	.7377	.7430
15,000	.9907	.9890	.9975	.9968	.9556	.9573	.7260	.7315
16,000	.9901	.9883	.9973	.9966	.9528	.9546	.7148	.7205
17,000	.9895	.9876	.9971	.9964	.9500	.9518	.7040	.7099
18,000	.9889	.9869	.9970	.9962	.9472	.9491	.6937	.6999
19,000	.9883	.9862	.9968	.9960	.9444	.9465	.6837	.6901
20,000	.9878	.9855	.9966	.9958	.9416	.9438	.6741	.6806
21,000	.9872	.9848	.9965	.9956	.9389	.9411	.6649	.6716
22,000	.9866	.9841	.9963	.9953	.9361	.9385	.6560	.6629
23,000	.9860	.9833	.9961	.9951	.9334	.9359	.6475	.6546
24,000	.9854	.9826	.9960	.9949	.9307	.9333	.6394	.6466
25,000	.9848	.9820	.9958	.9947	.9281	.9307	.6315	.6389
26,000	.9843	.9813	.9956	.9945	.9254	.9282	.6239	.6315
27,000	.9837	.9807	.9955	.9943	.9228	.9256	.6165	.6243
28,000	.9832	.9800	.9953	.9941	.9202	.9231	.6094	.6173
29,000	.9826	.9794	.9951	.9939	.9176	.9206	.6026	.6106
30,000	.9821	.9787	.9950	.9937	.9150	.9182	.5961	.6042
31,000	.9815	.9781	.9948	.9934	.9125	.9157	.5897	.5980
32,000	.9810	.9775	.9946	.9932	.9099	.9133	.5836	.5920
33,000	.9805	.9769	.9945	.9930	.9074	.9108	.5777	.5862
34,000	.9800	.9763	.9943	.9928	.9049	.9084	.5719	.5805
35,000	.9795	.9757	.9941	.9926	.9024	.9060	.5663	.5750
36,000	.9790	.9751	.9939	.9924	.9000	.9036	.5609	.5697
37,000	.9785	.9745	.9938	.9922	.8975	.9013	.5556	.5645
38,000	.9780	.9739	.9936	.9920	.8951	.8989	.5504	.5595
39,000	.9775	.9733	.9934	.9917	.8927	.8966	.5454	.5545
40,000	.9770	.9727	.9933	.9915	.8903	.8943	.5405	.5498
41,000	.9765	.9722	.9931	.9913	.8879	.8920	.5358	.5452
42,000	.9760	.9716	.9929	.9911	.8855	.8897	.5312	.5407
43,000	.9755	.9710	.9928	.9909	.8831	.8875	.5267	.5363
44,000	.9751	.9704	.9926	.9907	.8808	.8852	.5223	.5319
45,000	.9746	.9699	.9924	.9905	.8785	.8830	.5180	.5277
46,000	.9742	.9693	.9923	.9903	.8762	.8807	.5138	.5236
47,000	.9737	.9688	.9921	.9901	.8738	.8785	.5097	.5196
48,000	.9733	.9683	.9919	.9898	.8715	.8763	.5057	.5156
49,000	.9728	.9677	.9918	.9896	.8693	.8741	.5018	.5118
50,000	.9724	.9672	.9916	.9894	.8670	.8719	.4980	.5081

**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	.9719	.9667	.9914	.9892	.8647	.8697	.4943	.5045
52,000	.9715	.9661	.9913	.9890	.8625	.8676	.4907	.5010
53,000	.9710	.9656	.9911	.9888	.8602	.8654	.4872	.4976
54,000	.9706	.9651	.9909	.9886	.8580	.8633	.4838	.4942
55,000	.9701	.9646	.9908	.9884	.8558	.8611	.4805	.4910
56,000	.9697	.9640	.9906	.9882	.8536	.8590	.4773	.4878
57,000	.9692	.9635	.9904	.9879	.8514	.8569	.4742	.4848
58,000	.9688	.9630	.9902	.9877	.8493	.8548	.4711	.4817
59,000	.9683	.9624	.9901	.9875	.8471	.8528	.4681	.4788
60,000	.9679	.9619	.9899	.9873	.8450	.8507	.4652	.4759
61,000	.9675	.9614	.9897	.9871	.8428	.8486	.4623	.4731
62,000	.9670	.9608	.9896	.9869	.8407	.8466	.4595	.4704
63,000	.9666	.9603	.9894	.9867	.8386	.8446	.4568	.4677
64,000	.9661	.9598	.9892	.9865	.8365	.8426	.4541	.4651
65,000	.9657	.9593	.9891	.9862	.8345	.8406	.4516	.4626
66,000	.9652	.9587	.9889	.9860	.8324	.8386	.4490	.4601
67,000	.9648	.9582	.9887	.9858	.8303	.8366	.4466	.4577
68,000	.9643	.9577	.9886	.9856	.8283	.8346	.4442	.4553
69,000	.9639	.9571	.9884	.9854	.8262	.8326	.4418	.4530
70,000	.9634	.9566	.9882	.9852	.8242	.8307	.4395	.4508
71,000	.9630	.9561	.9881	.9850	.8222	.8288	.4372	.4486
72,000	.9625	.9556	.9879	.9848	.8202	.8268	.4350	.4464
73,000	.9621	.9550	.9877	.9846	.8182	.8249	.4328	.4443
74,000	.9616	.9545	.9876	.9843	.8163	.8230	.4307	.4422
75,000	.9612	.9540	.9874	.9841	.8143	.8212	.4286	.4401
76,000	.9608	.9534	.9872	.9839	.8124	.8193	.4265	.4381
77,000	.9603	.9529	.9871	.9837	.8104	.8174	.4245	.4361
78,000	.9599	.9524	.9869	.9835	.8085	.8156	.4225	.4341
79,000	.9594	.9518	.9867	.9833	.8066	.8137	.4205	.4322
80,000	.9590	.9513	.9865	.9831	.8047	.8119	.4186	.4303
81,000	.9585	.9508	.9864	.9829	.8028	.8101	.4167	.4284
82,000	.9581	.9503	.9862	.9827	.8009	.8083	.4148	.4266
83,000	.9576	.9497	.9860	.9824	.7990	.8064	.4130	.4248
84,000	.9572	.9492	.9859	.9822	.7972	.8046	.4112	.4231
85,000	.9567	.9487	.9857	.9820	.7953	.8029	.4095	.4213
86,000	.9563	.9481	.9855	.9818	.7935	.8011	.4077	.4197
87,000	.9558	.9476	.9854	.9816	.7917	.7993	.4060	.4180
88,000	.9554	.9471	.9852	.9814	.7898	.7976	.4044	.4164
89,000	.9550	.9465	.9850	.9812	.7880	.7958	.4027	.4148
90,000	.9545	.9460	.9849	.9810	.7862	.7941	.4011	.4132
91,000	.9541	.9455	.9847	.9807	.7845	.7924	.3995	.4116
92,000	.9536	.9450	.9845	.9805	.7827	.7907	.3980	.4101
93,000	.9532	.9444	.9844	.9803	.7809	.7890	.3965	.4086
94,000	.9527	.9439	.9842	.9801	.7792	.7873	.3949	.4071
95,000	.9523	.9434	.9840	.9799	.7774	.7856	.3935	.4057
96,000	.9518	.9428	.9839	.9797	.7757	.7840	.3920	.4042
97,000	.9514	.9423	.9837	.9795	.7740	.7823	.3905	.4028
98,000	.9509	.9418	.9835	.9793	.7723	.7807	.3891	.4014
99,000	.9505	.9412	.9834	.9791	.7706	.7790	.3877	.4000
100,000	.9500	.9407	.9832	.9788	.7689	.7774	.3863	.3987
110,000	.9456	.9354	.9815	.9767	.7525	.7616	.3737	.3863

**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	.9411	.9301	.9798	.9746	.7370	.7467	.3625	.3754
130,000	.9366	.9248	.9781	.9725	.7223	.7325	.3525	.3655
140,000	.9322	.9195	.9765	.9704	.7083	.7190	.3435	.3567
150,000	.9277	.9142	.9748	.9683	.6949	.7061	.3353	.3487
160,000	.9232	.9089	.9731	.9661	.6820	.6937	.3277	.3413
170,000	.9188	.9036	.9714	.9640	.6696	.6817	.3206	.3343
180,000	.9143	.8983	.9697	.9619	.6576	.6701	.3138	.3276
190,000	.9099	.8930	.9681	.9599	.6461	.6590	.3075	.3215
200,000	.9054	.8877	.9666	.9579	.6349	.6482	.3017	.3158
210,000	.9009	.8824	.9650	.9560	.6240	.6377	.2962	.3104
220,000	.8965	.8771	.9634	.9540	.6134	.6275	.2911	.3054
230,000	.8920	.8718	.9619	.9520	.6031	.6176	.2862	.3006
240,000	.8875	.8665	.9603	.9501	.5931	.6079	.2815	.2960
250,000	.8831	.8612	.9588	.9481	.5833	.5984	.2770	.2916
260,000	.8786	.8559	.9572	.9461	.5737	.5891	.2726	.2872
270,000	.8741	.8506	.9556	.9442	.5643	.5798	.2683	.2830
280,000	.8697	.8454	.9541	.9422	.5553	.5706	.2643	.2787
290,000	.8652	.8401	.9525	.9402	.5464	.5615	.2605	.2746
300,000	.8607	.8348	.9509	.9383	.5377	.5525	.2569	.2704
315,000	.8540	.8270	.9486	.9353	.5250	.5393	.2516	.2643
330,000	.8473	.8191	.9463	.9324	.5128	.5263	.2462	.2583
345,000	.8406	.8113	.9439	.9295	.5010	.5135	.2410	.2524
360,000	.8339	.8035	.9416	.9265	.4896	.5010	.2359	.2466
375,000	.8272	.7958	.9392	.9236	.4785	.4887	.2309	.2409
390,000	.8205	.7881	.9369	.9207	.4678	.4767	.2261	.2353
405,000	.8138	.7804	.9346	.9178	.4574	.4650	.2214	.2299
420,000	.8071	.7727	.9322	.9148	.4473	.4535	.2170	.2245
440,000	.7982	.7626	.9291	.9110	.4344	.4386	.2112	.2176
460,000	.7893	.7525	.9260	.9071	.4221	.4242	.2055	.2108
480,000	.7804	.7426	.9228	.9032	.4102	.4102	.2000	.2043
500,000	.7714	.7327	.9197	.8993	.3989	.3967	.1947	.1979
520,000	.7625	.7228	.9166	.8955	.3880	.3836	.1894	.1918
540,000	.7536	.7131	.9135	.8916	.3776	.3709	.1843	.1858
560,000	.7446	.7035	.9105	.8878	.3675	.3587	.1793	.1800
580,000	.7357	.6939	.9076	.8840	.3578	.3469	.1746	.1745
600,000	.7268	.6845	.9047	.8801	.3485	.3354	.1700	.1690
630,000	.7134	.6705	.9004	.8744	.3350	.3191	.1634	.1613
660,000	.7000	.6568	.8962	.8687	.3222	.3035	.1571	.1539
700,000	.6821	.6388	.8910	.8611	.3061	.2840	.1489	.1445
750,000	.6598	.6169	.8844	.8517	.2875	.2615	.1395	.1337
800,000	.6375	.5956	.8778	.8424	.2702	.2410	.1306	.1238
850,000	.6158	.5750	.8711	.8332	.2540	.2222	.1221	.1147
900,000	.5960	.5551	.8645	.8240	.2389	.2050	.1136	.1064
1,000,000	.5580	.5173	.8513	.8058	.2115	.1750	.0984	.0916
1,100,000	.5282	.4820	.8381	.7880	.1878	.1498	.0854	.0791
1,200,000	.5057	.4492	.8249	.7705	.1673	.1287	.0743	.0686
1,300,000	.4954	.4187	.8117	.7533	.1499	.1109	.0636	.0596
1,400,000	.4854	.3904	.7985	.7365	.1346	.0959	.0549	.0519
1,500,000	.4770	.3641	.7853	.7200	.1209	.0832	.0481	.0454
1,600,000	.4720	.3398	.7721	.7038	.1087	.0724	.0417	.0398
1,700,000	.4670	.3173	.7588	.6880	.0978	.0632	.0361	.0350

**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	.4621	.2963	.7456	.6725	.0885	.0553	.0322	.0308
1,900,000	.4571	.2770	.7324	.6573	.0803	.0486	.0284	.0273
2,000,000	.4522	.2590	.7192	.6425	.0734	.0427	.0247	.0241
3,000,000	.4025	.1403	.5871	.5133	.0342	.0133	.0090	.0080
4,000,000	.3529	.0802	.4785	.4087	.0203	.0049	.0000	.0031
5,000,000	.3033	.0478	.4117	.3234	.0142	.0021	.0000	.0014
6,000,000	.2537	.0295	.3740	.2531	.0117	.0010	.0000	.0007
7,000,000	.2041	.0186	.3442	.1946	.0094	.0005	.0000	.0003
8,000,000	.1545	.0118	.3322	.1455	.0077	.0003	.0000	.0002
9,000,000	.1049	.0076	.3202	.1038	.0066	.0001	.0000	.0001
10,000,000	.0552	.0047	.3082	.0683	.0054	.0001	.0000	.0001

Delaware Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2005-2007)

