

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	28,662	81	\$ 100,307	\$ 100,307	.0000	\$ 1,238
-	1,000	9,630	\$ 5,142,973	\$ 5,042,666	.0000	\$ 524
1,000	1,999	5,818	\$ 13,473,402	\$ 8,330,429	.9959	\$ 1,432
2,000 -	2,999	2,553	\$ 19,679,331	\$ 6,205,929	.9680	\$ 2,431
3,000 -	3,999	1,391	\$ 24,492,816	\$ 4,813,485	.9586	\$ 3,460
4,000 -	4,999	888	\$ 28,462,793	\$ 3,969,977	.9507	\$ 4,471
5,000 -	5,999	699	\$ 32,288,845	\$ 3,826,052	.9437	\$ 5,474
6,000 -	6,999	539	\$ 35,772,843	\$ 3,483,998	.9373	\$ 6,464
7,000 -	7,999	457	\$ 39,194,745	\$ 3,421,902	.9314	\$ 7,488
8,000 -	8,999	318	\$ 41,890,271	\$ 2,695,526	.9260	\$ 8,476
9,000 -	9,999	286	\$ 44,601,945	\$ 2,711,674	.9208	\$ 9,481
10,000 -	10,999	232	\$ 47,029,088	\$ 2,427,143	.9158	\$ 10,462
11,000 -	11,999	200	\$ 49,331,306	\$ 2,302,218	.9111	\$ 11,511
12,000 -	12,999	186	\$ 51,656,421	\$ 2,325,115	.9065	\$ 12,501
13,000 -	13,999	189	\$ 54,210,009	\$ 2,553,588	.9021	\$ 13,511
14,000 -	14,999	154	\$ 56,435,934	\$ 2,225,925	.8979	\$ 14,454
15,000 -	15,999	139	\$ 58,584,203	\$ 2,148,269	.8938	\$ 15,455
16,000 -	16,999	134	\$ 60,799,433	\$ 2,215,230	.8898	\$ 16,532
17,000 -	17,999	105	\$ 62,638,084	\$ 1,838,651	.8859	\$ 17,511
18,000 -	18,999	112	\$ 64,711,770	\$ 2,073,686	.8821	\$ 18,515
19,000 -	19,999	110	\$ 66,851,812	\$ 2,140,042	.8784	\$ 19,455
20,000 -	20,999	78	\$ 68,453,608	\$ 1,601,796	.8748	\$ 20,536
21,000 -	21,999	101	\$ 70,629,765	\$ 2,176,157	.8712	\$ 21,546
22,000 -	22,999	97	\$ 72,813,441	\$ 2,183,676	.8677	\$ 22,512
23,000 -	23,999	81	\$ 74,714,758	\$ 1,901,317	.8644	\$ 23,473
24,000 -	24,999	93	\$ 76,990,856	\$ 2,276,098	.8610	\$ 24,474
25,000 -	25,999	83	\$ 79,103,346	\$ 2,112,490	.8578	\$ 25,452
26,000 -	26,999	69	\$ 80,928,597	\$ 1,825,251	.8546	\$ 26,453
27,000 -	27,999	69	\$ 82,821,033	\$ 1,892,436	.8515	\$ 27,427
28,000 -	28,999	69	\$ 84,784,772	\$ 1,963,739	.8484	\$ 28,460
29,000 -	29,999	64	\$ 86,670,396	\$ 1,885,624	.8454	\$ 29,463
30,000 -	30,999	78	\$ 89,047,803	\$ 2,377,407	.8425	\$ 30,480
31,000 -	31,999	54	\$ 90,751,759	\$ 1,703,956	.8396	\$ 31,555
32,000 -	32,999	50	\$ 92,378,436	\$ 1,626,677	.8368	\$ 32,534
33,000 -	33,999	58	\$ 94,321,691	\$ 1,943,255	.8340	\$ 33,504
34,000 -	34,999	54	\$ 96,183,604	\$ 1,861,913	.8312	\$ 34,480
35,000 -	35,999	49	\$ 97,924,862	\$ 1,741,258	.8285	\$ 35,536
36,000 -	36,999	40	\$ 99,384,902	\$ 1,460,040	.8258	\$ 36,501
37,000 -	37,999	49	\$ 101,223,977	\$ 1,839,075	.8232	\$ 37,532
38,000 -	38,999	38	\$ 102,684,398	\$ 1,460,421	.8206	\$ 38,432
39,000 -	39,999	51	\$ 104,700,368	\$ 2,015,970	.8180	\$ 39,529
40,000 -	40,999	39	\$ 106,279,639	\$ 1,579,271	.8155	\$ 40,494
41,000 -	41,999	41	\$ 107,981,656	\$ 1,702,017	.8130	\$ 41,513
42,000 -	42,999	34	\$ 109,426,499	\$ 1,444,843	.8105	\$ 42,495
43,000 -	43,999	44	\$ 111,338,848	\$ 1,912,349	.8081	\$ 43,462
44,000 -	44,999	47	\$ 113,429,637	\$ 2,090,789	.8057	\$ 44,485
45,000 -	45,999	42	\$ 115,343,219	\$ 1,913,582	.8034	\$ 45,561
46,000 -	46,999	34	\$ 116,922,452	\$ 1,579,233	.8010	\$ 46,448
47,000 -	47,999	26	\$ 118,158,741	\$ 1,236,289	.7987	\$ 47,550
48,000 -	48,999	28	\$ 119,516,786	\$ 1,358,045	.7965	\$ 48,502
49,000 -	49,999	30	\$ 121,003,166	\$ 1,486,380	.7942	\$ 49,546
50,000 -	50,999	31	\$ 122,567,165	\$ 1,563,999	.7920	\$ 50,452

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	2,720	\$ 124,113,399	\$ 1,546,234	.7898	\$ 51,541
52,000 -	52,999	2,690	\$ 125,582,726	\$ 1,469,327	.7876	\$ 52,476
53,000 -	53,999	2,662	\$ 127,028,828	\$ 1,446,102	.7855	\$ 53,559
54,000 -	54,999	2,635	\$ 128,719,068	\$ 1,690,240	.7833	\$ 54,524
55,000 -	55,999	2,604	\$ 130,107,002	\$ 1,387,934	.7812	\$ 55,517
56,000 -	56,999	2,579	\$ 131,971,260	\$ 1,864,258	.7791	\$ 56,493
57,000 -	57,999	2,546	\$ 133,407,716	\$ 1,436,456	.7771	\$ 57,458
58,000 -	58,999	2,521	\$ 135,103,896	\$ 1,696,180	.7750	\$ 58,489
59,000 -	59,999	2,492	\$ 137,068,569	\$ 1,964,673	.7730	\$ 59,536
60,000 -	60,999	2,459	\$ 138,278,860	\$ 1,210,291	.7710	\$ 60,515
61,000 -	61,999	2,439	\$ 139,876,942	\$ 1,598,082	.7691	\$ 61,465
62,000 -	62,999	2,413	\$ 141,501,697	\$ 1,624,755	.7671	\$ 62,491
63,000 -	63,999	2,387	\$ 143,026,632	\$ 1,524,935	.7652	\$ 63,539
64,000 -	64,999	2,363	\$ 144,637,706	\$ 1,611,074	.7633	\$ 64,443
65,000 -	65,999	2,338	\$ 145,749,806	\$ 1,112,100	.7614	\$ 65,418
66,000 -	66,999	2,321	\$ 147,411,748	\$ 1,661,942	.7595	\$ 66,478
67,000 -	67,999	2,296	\$ 148,561,453	\$ 1,149,705	.7576	\$ 67,630
68,000 -	68,999	2,279	\$ 149,725,790	\$ 1,164,337	.7558	\$ 68,490
69,000 -	69,999	2,262	\$ 150,906,234	\$ 1,180,444	.7540	\$ 69,438
70,000 -	70,999	2,245	\$ 152,176,107	\$ 1,269,873	.7522	\$ 70,549
71,000 -	71,999	2,227	\$ 153,818,957	\$ 1,642,850	.7504	\$ 71,428
72,000 -	72,999	2,204	\$ 155,777,592	\$ 1,958,635	.7486	\$ 72,542
73,000 -	73,999	2,177	\$ 157,101,808	\$ 1,324,216	.7468	\$ 73,568
74,000 -	74,999	2,159	\$ 158,441,583	\$ 1,339,775	.7451	\$ 74,432
75,000 -	75,999	2,141	\$ 159,576,497	\$ 1,134,914	.7433	\$ 75,661
76,000 -	76,999	2,126	\$ 161,336,159	\$ 1,759,662	.7416	\$ 76,507
77,000 -	77,999	2,103	\$ 162,734,006	\$ 1,397,847	.7399	\$ 77,658
78,000 -	78,999	2,085	\$ 163,910,608	\$ 1,176,602	.7382	\$ 78,440
79,000 -	79,999	2,070	\$ 165,341,343	\$ 1,430,735	.7366	\$ 79,485
80,000 -	80,999	2,052	\$ 166,469,479	\$ 1,128,136	.7349	\$ 80,581
81,000 -	81,999	2,038	\$ 167,936,607	\$ 1,467,128	.7333	\$ 81,507
82,000 -	82,999	2,020	\$ 169,173,187	\$ 1,236,580	.7316	\$ 82,439
83,000 -	83,999	2,005	\$ 170,426,314	\$ 1,253,127	.7300	\$ 83,542
84,000 -	84,999	1,990	\$ 171,186,765	\$ 760,451	.7284	\$ 84,495
85,000 -	85,999	1,981	\$ 172,468,655	\$ 1,281,890	.7268	\$ 85,459
86,000 -	86,999	1,966	\$ 173,419,731	\$ 951,076	.7252	\$ 86,461
87,000 -	87,999	1,955	\$ 174,207,576	\$ 787,845	.7236	\$ 87,538
88,000 -	88,999	1,946	\$ 175,534,953	\$ 1,327,377	.7221	\$ 88,492
89,000 -	89,999	1,931	\$ 176,877,198	\$ 1,342,245	.7205	\$ 89,483
90,000 -	90,999	1,916	\$ 177,693,950	\$ 816,752	.7190	\$ 90,750
91,000 -	91,999	1,907	\$ 178,882,050	\$ 1,188,100	.7174	\$ 91,392
92,000 -	92,999	1,894	\$ 180,266,962	\$ 1,384,912	.7159	\$ 92,327
93,000 -	93,999	1,879	\$ 181,762,871	\$ 1,495,909	.7144	\$ 93,494
94,000 -	94,999	1,863	\$ 182,802,558	\$ 1,039,687	.7129	\$ 94,517
95,000 -	95,999	1,852	\$ 183,660,904	\$ 858,346	.7114	\$ 95,372
96,000 -	96,999	1,843	\$ 185,398,501	\$ 1,737,597	.7099	\$ 96,533
97,000 -	97,999	1,825	\$ 186,861,977	\$ 1,463,476	.7084	\$ 97,565
98,000 -	98,999	1,810	\$ 187,650,998	\$ 789,021	.7070	\$ 98,628
99,000 -	99,999	1,802	\$ 188,745,936	\$ 1,094,938	.7055	\$ 99,540
100,000 -	109,999	1,791	\$ 200,255,638	\$ 11,509,702	.7041	\$ 104,634
110,000 -	119,999	1,681	\$ 211,270,626	\$ 11,014,988	.6901	\$ 114,739

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	97	\$ 223,406,039	\$ 12,135,413	.6770	\$ 125,107
130,000 -	139,999	73	\$ 233,223,222	\$ 9,817,183	.6646	\$ 134,482
140,000 -	149,999	73	\$ 243,791,440	\$ 10,568,218	.6530	\$ 144,770
150,000 -	159,999	61	\$ 253,284,381	\$ 9,492,941	.6419	\$ 155,622
160,000 -	169,999	44	\$ 260,516,842	\$ 7,232,461	.6313	\$ 164,374
170,000 -	179,999	47	\$ 268,769,725	\$ 8,252,883	.6212	\$ 175,593
180,000 -	189,999	34	\$ 275,045,446	\$ 6,275,721	.6114	\$ 184,580
190,000 -	199,999	42	\$ 283,261,363	\$ 8,215,917	.6020	\$ 195,617
200,000 -	209,999	39	\$ 291,274,776	\$ 8,013,413	.5929	\$ 205,472
210,000 -	219,999	31	\$ 297,923,489	\$ 6,648,713	.5840	\$ 214,475
220,000 -	229,999	23	\$ 303,085,546	\$ 5,162,057	.5755	\$ 224,437
230,000 -	239,999	32	\$ 310,601,311	\$ 7,515,765	.5672	\$ 234,868
240,000 -	249,999	18	\$ 315,002,164	\$ 4,400,853	.5592	\$ 244,492
250,000 -	259,999	27	\$ 321,882,664	\$ 6,880,500	.5513	\$ 254,833
260,000 -	269,999	28	\$ 329,296,762	\$ 7,414,098	.5436	\$ 264,789
270,000 -	279,999	14	\$ 333,119,860	\$ 3,823,098	.5361	\$ 273,078
280,000 -	289,999	23	\$ 339,676,624	\$ 6,556,764	.5288	\$ 285,077
290,000 -	299,999	13	\$ 343,507,286	\$ 3,830,662	.5216	\$ 294,666
300,000 -	314,999	28	\$ 352,173,786	\$ 8,666,500	.5146	\$ 309,518
315,000 -	329,999	19	\$ 358,282,153	\$ 6,108,367	.5043	\$ 321,493
330,000 -	344,999	18	\$ 364,348,404	\$ 6,066,251	.4943	\$ 337,014
345,000 -	359,999	24	\$ 372,829,951	\$ 8,481,547	.4846	\$ 353,398
360,000 -	374,999	20	\$ 380,175,548	\$ 7,345,597	.4750	\$ 367,280
375,000 -	389,999	20	\$ 387,831,974	\$ 7,656,426	.4658	\$ 382,821
390,000 -	404,999	21	\$ 396,139,589	\$ 8,307,615	.4567	\$ 395,601
405,000 -	419,999	24	\$ 406,038,855	\$ 9,899,266	.4480	\$ 412,469
420,000 -	439,999	23	\$ 415,920,470	\$ 9,881,615	.4395	\$ 429,635
440,000 -	459,999	19	\$ 424,433,067	\$ 8,512,597	.4286	\$ 448,031
460,000 -	479,999	24	\$ 435,686,493	\$ 11,253,426	.4180	\$ 468,893
480,000 -	499,999	30	\$ 450,415,207	\$ 14,728,714	.4077	\$ 490,957
500,000 -	519,999	22	\$ 461,610,563	\$ 11,195,356	.3979	\$ 508,880
520,000 -	539,999	18	\$ 471,159,083	\$ 9,548,520	.3885	\$ 530,473
540,000 -	559,999	15	\$ 479,416,230	\$ 8,257,147	.3794	\$ 550,476
560,000 -	579,999	17	\$ 489,101,531	\$ 9,685,301	.3706	\$ 569,724
580,000 -	599,999	9	\$ 494,393,027	\$ 5,291,496	.3620	\$ 587,944
600,000 -	629,999	23	\$ 508,585,510	\$ 14,192,483	.3537	\$ 617,064
630,000 -	659,999	11	\$ 515,706,870	\$ 7,121,360	.3415	\$ 647,396
660,000 -	699,999	24	\$ 531,947,940	\$ 16,241,070	.3297	\$ 676,711
700,000 -	749,999	26	\$ 550,795,767	\$ 18,847,827	.3147	\$ 724,916
750,000 -	799,999	25	\$ 570,155,573	\$ 19,359,806	.2968	\$ 774,392
800,000 -	849,999	34	\$ 598,186,107	\$ 28,030,534	.2800	\$ 824,427
850,000 -	899,999	25	\$ 620,020,331	\$ 21,834,224	.2644	\$ 873,369
900,000 -	999,999	48	\$ 665,381,668	\$ 45,361,337	.2499	\$ 945,028
1,000,000 -	1,099,999	32	\$ 699,076,844	\$ 33,695,176	.2241	\$ 1,052,974
1,100,000 -	1,199,999	31	\$ 734,773,714	\$ 35,696,870	.2013	\$ 1,151,512
1,200,000 -	1,299,999	28	\$ 769,956,614	\$ 35,182,900	.1810	\$ 1,256,532
1,300,000 -	1,399,999	32	\$ 812,987,194	\$ 43,030,580	.1630	\$ 1,344,706
1,400,000 -	1,499,999	19	\$ 840,325,526	\$ 27,338,332	.1477	\$ 1,438,860
1,500,000 -	1,599,999	22	\$ 874,329,527	\$ 34,004,001	.1345	\$ 1,545,636
1,600,000 -	1,699,999	13	\$ 895,648,383	\$ 21,318,856	.1228	\$ 1,639,912
1,700,000 -	1,799,999	19	\$ 928,911,832	\$ 33,263,449	.1126	\$ 1,750,708

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	103	\$ 938,152,537	\$ 9,240,705	.1035	\$ 1,848,141
1,900,000 -	1,999,999	98	\$ 947,983,547	\$ 9,831,010	.0954	\$ 1,966,202
2,000,000 -	2,999,999	93	\$ 1,093,623,045	\$ 145,639,498	.0877	\$ 2,427,325
3,000,000 -	3,999,999	33	\$ 1,168,313,749	\$ 74,690,704	.0405	\$ 3,556,700
4,000,000 -	4,999,999	12	\$ 1,196,298,140	\$ 27,984,391	.0215	\$ 4,664,065
5,000,000 -	5,999,999	6	\$ 1,212,174,091	\$ 15,875,951	.0134	\$ 5,291,984
6,000,000 -	6,999,999	3	\$ 1,212,174,091	\$ -	.0103	#DIV/0!
7,000,000 -	7,999,999	3	\$ 1,228,139,135	\$ 15,965,044	.0079	\$ 7,982,522
8,000,000 -	8,999,999	1	\$ 1,228,139,135	\$ -	.0055	#DIV/0!
9,000,000 -	9,999,999	1	\$ 1,228,139,135	\$ -	.0047	#DIV/0!
10,000,000 - AND GREATER		1	\$ 1,242,983,997	\$ 14,844,862	.0039	\$ 14,844,862
GRAND TOTALS		28,662	EXCLUDING CONTRACT MEDICAL	\$ 1,242,983,997		\$ 43,367

**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 (<)					
				1,242,983,997		
0	10,000	44,601,945	22,660	1,138,362,052	1,968	.9158
10,000	15,000	11,833,989	961	1,110,933,063	12,314	.8938
15,000	20,000	10,415,878	600	1,087,312,185	17,360	.8748
20,000	25,000	10,139,044	450	1,066,218,141	22,531	.8578
25,000	30,000	9,679,540	354	1,047,203,601	27,343	.8425
30,000	35,000	9,513,208	294	1,029,795,393	32,358	.8285
35,000	40,000	8,516,764	227	1,013,643,629	37,519	.8155
40,000	50,000	16,302,798	365	984,430,831	44,665	.7920
50,000	75,000	37,438,417	610	923,967,414	61,374	.7433
75,000	100,000	30,304,353	350	875,138,061	86,584	.7041
100,000	125,000	28,592,397	255	833,583,164	112,347	.6706
125,000	150,000	26,453,108	195	797,892,557	136,006	.6419
150,000	175,000	20,851,844	129	765,978,213	162,271	.6162
175,000	200,000	18,618,080	100	736,922,634	187,116	.5929
200,000	225,000	17,243,155	82	710,166,979	211,572	.5713
225,000	250,000	14,497,647	62	685,231,833	235,734	.5513
250,000	275,000	16,206,147	62	661,800,686	261,389	.5324
275,000	300,000	12,298,975	43	639,676,711	286,023	.5146
300,000	325,000	12,738,745	41	618,504,633	313,248	.4976
325,000	350,000	10,929,556	32	598,258,411	338,027	.4813
350,000	375,000	12,999,962	36	578,933,449	361,110	.4658
375,000	400,000	13,194,836	34	560,413,613	388,083	.4509
400,000	425,000	15,138,875	37	542,818,488	411,942	.4367
425,000	450,000	11,667,510	27	526,032,228	436,169	.4232
450,000	475,000	12,696,368	28	509,910,860	461,686	.4102
475,000	500,000	17,542,071	36	494,568,790	487,280	.3979
500,000	600,000	43,977,820	81	439,590,970	542,936	.3537
600,000	700,000	37,554,913	58	391,136,057	647,499	.3147
700,000	800,000	38,207,633	51	348,028,424	749,169	.2800
800,000	900,000	49,864,758	59	310,663,666	845,165	.2499
900,000	1,000,000	45,361,337	48	278,602,329	945,028	.2241
1,000,000	2,000,000	282,601,879	206	109,000,450	1,371,854	.0877
2,000,000	3,000,000	145,639,498	60	50,360,952	2,427,325	.0405
3,000,000	4,000,000	74,690,704	21	26,670,248	3,556,700	.0215
4,000,000	5,000,000	27,984,391	6	16,685,857	4,664,065	.0134
5,000,000	6,000,000	15,875,951	3	12,809,906	5,291,984	.0103
6,000,000	7,000,000	0	0	9,809,906	0	.0079
7,000,000	8,000,000	15,965,044	2	6,844,862	7,982,522	.0055
8,000,000	9,000,000	0	0	5,844,862	0	.0047
9,000,000	10,000,000	0	0	4,844,862	0	.0039
10,000,000	& Over	14,844,862	1		14,844,862	
TOTAL/AVERAGE		1,242,983,997	28,662		43,367	

\* 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	.9983	.9983	.9997	.9997	.9971	.9972	.9735	.9742
2,000	.9965	.9966	.9993	.9994	.9943	.9944	.9493	.9506
3,000	.9948	.9949	.9990	.9991	.9915	.9916	.9274	.9293
4,000	.9932	.9934	.9987	.9987	.9887	.9889	.9073	.9097
5,000	.9917	.9919	.9983	.9984	.9859	.9862	.8887	.8915
6,000	.9903	.9905	.9980	.9981	.9831	.9835	.8715	.8748
7,000	.9890	.9892	.9976	.9978	.9804	.9808	.8555	.8592
8,000	.9876	.9879	.9973	.9975	.9777	.9781	.8405	.8446
9,000	.9862	.9866	.9970	.9972	.9750	.9754	.8264	.8309
10,000	.9849	.9852	.9966	.9969	.9723	.9728	.8130	.8178
11,000	.9835	.9839	.9963	.9965	.9696	.9702	.8002	.8054
12,000	.9822	.9826	.9960	.9962	.9670	.9676	.7879	.7933
13,000	.9808	.9812	.9956	.9959	.9643	.9650	.7761	.7818
14,000	.9794	.9799	.9953	.9956	.9617	.9624	.7648	.7709
15,000	.9781	.9786	.9950	.9953	.9591	.9598	.7541	.7604
16,000	.9767	.9772	.9946	.9950	.9565	.9573	.7438	.7504
17,000	.9754	.9759	.9943	.9947	.9539	.9547	.7338	.7407
18,000	.9740	.9746	.9939	.9943	.9513	.9522	.7243	.7313
19,000	.9726	.9733	.9936	.9940	.9487	.9497	.7150	.7223
20,000	.9713	.9719	.9933	.9937	.9462	.9472	.7061	.7137
21,000	.9699	.9706	.9929	.9934	.9437	.9447	.6975	.7052
22,000	.9686	.9693	.9926	.9931	.9411	.9423	.6891	.6971
23,000	.9672	.9679	.9923	.9928	.9386	.9398	.6810	.6892
24,000	.9658	.9666	.9919	.9925	.9361	.9374	.6732	.6816
25,000	.9645	.9653	.9916	.9921	.9337	.9349	.6657	.6743
26,000	.9631	.9640	.9913	.9918	.9312	.9325	.6585	.6672
27,000	.9618	.9626	.9909	.9915	.9288	.9301	.6515	.6604
28,000	.9604	.9613	.9906	.9912	.9264	.9278	.6447	.6539
29,000	.9590	.9600	.9902	.9909	.9240	.9254	.6382	.6475
30,000	.9577	.9586	.9899	.9906	.9216	.9231	.6319	.6413
31,000	.9563	.9573	.9896	.9903	.9192	.9208	.6258	.6354
32,000	.9550	.9560	.9892	.9899	.9169	.9185	.6199	.6296
33,000	.9536	.9546	.9889	.9896	.9146	.9162	.6141	.6241
34,000	.9522	.9533	.9886	.9893	.9123	.9139	.6086	.6186
35,000	.9510	.9521	.9882	.9890	.9100	.9117	.6032	.6134
36,000	.9498	.9509	.9879	.9887	.9077	.9094	.5979	.6083
37,000	.9485	.9497	.9875	.9884	.9054	.9072	.5928	.6033
38,000	.9473	.9485	.9872	.9881	.9032	.9050	.5879	.5984
39,000	.9461	.9473	.9869	.9877	.9009	.9028	.5830	.5937
40,000	.9448	.9461	.9865	.9874	.8987	.9006	.5783	.5892
41,000	.9436	.9449	.9862	.9871	.8965	.8985	.5737	.5847
42,000	.9424	.9437	.9859	.9868	.8943	.8963	.5692	.5803
43,000	.9411	.9424	.9855	.9865	.8921	.8942	.5649	.5761
44,000	.9399	.9412	.9852	.9862	.8900	.8921	.5606	.5719
45,000	.9386	.9400	.9849	.9859	.8878	.8900	.5565	.5679
46,000	.9374	.9388	.9845	.9855	.8857	.8879	.5525	.5640
47,000	.9362	.9376	.9842	.9852	.8836	.8858	.5486	.5602
48,000	.9349	.9364	.9838	.9849	.8815	.8838	.5448	.5565
49,000	.9337	.9352	.9835	.9846	.8794	.8817	.5411	.5529
50,000	.9325	.9340	.9832	.9843	.8773	.8797	.5374	.5493

**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	.9312	.9328	.9828	.9840	.8753	.8776	.5338	.5458
52,000	.9300	.9316	.9825	.9837	.8732	.8756	.5303	.5424
53,000	.9287	.9304	.9822	.9833	.8712	.8736	.5269	.5390
54,000	.9275	.9291	.9818	.9830	.8691	.8716	.5235	.5357
55,000	.9263	.9279	.9815	.9827	.8671	.8697	.5202	.5325
56,000	.9250	.9267	.9812	.9824	.8651	.8677	.5170	.5294
57,000	.9238	.9255	.9808	.9821	.8631	.8657	.5139	.5264
58,000	.9226	.9243	.9805	.9818	.8611	.8638	.5109	.5234
59,000	.9213	.9231	.9801	.9815	.8592	.8619	.5079	.5206
60,000	.9201	.9219	.9798	.9811	.8572	.8599	.5050	.5178
61,000	.9189	.9207	.9795	.9808	.8553	.8580	.5022	.5150
62,000	.9176	.9195	.9791	.9805	.8534	.8562	.4994	.5123
63,000	.9164	.9183	.9788	.9802	.8514	.8543	.4967	.5097
64,000	.9151	.9171	.9785	.9799	.8495	.8524	.4941	.5071
65,000	.9139	.9159	.9781	.9796	.8477	.8506	.4915	.5046
66,000	.9127	.9146	.9778	.9793	.8458	.8487	.4890	.5022
67,000	.9114	.9134	.9775	.9789	.8439	.8469	.4866	.4998
68,000	.9102	.9122	.9771	.9786	.8420	.8451	.4842	.4974
69,000	.9090	.9110	.9768	.9783	.8402	.8432	.4818	.4951
70,000	.9077	.9098	.9764	.9780	.8383	.8414	.4795	.4929
71,000	.9065	.9086	.9761	.9777	.8365	.8396	.4772	.4906
72,000	.9053	.9074	.9758	.9774	.8347	.8378	.4750	.4885
73,000	.9040	.9062	.9754	.9771	.8329	.8361	.4728	.4864
74,000	.9028	.9050	.9751	.9767	.8311	.8343	.4707	.4843
75,000	.9015	.9038	.9748	.9764	.8293	.8325	.4686	.4823
76,000	.9003	.9026	.9744	.9761	.8275	.8308	.4666	.4803
77,000	.8991	.9014	.9741	.9758	.8257	.8291	.4646	.4783
78,000	.8978	.9001	.9738	.9755	.8240	.8273	.4626	.4764
79,000	.8966	.8989	.9734	.9752	.8222	.8256	.4606	.4745
80,000	.8954	.8977	.9731	.9749	.8205	.8239	.4587	.4727
81,000	.8941	.8965	.9727	.9745	.8188	.8222	.4568	.4708
82,000	.8929	.8953	.9724	.9742	.8171	.8206	.4550	.4690
83,000	.8917	.8941	.9721	.9739	.8154	.8189	.4532	.4672
84,000	.8904	.8929	.9717	.9736	.8137	.8172	.4514	.4655
85,000	.8892	.8917	.9714	.9733	.8120	.8156	.4496	.4637
86,000	.8879	.8905	.9711	.9730	.8103	.8139	.4478	.4620
87,000	.8867	.8893	.9707	.9727	.8086	.8123	.4461	.4604
88,000	.8855	.8881	.9704	.9723	.8070	.8107	.4444	.4587
89,000	.8842	.8868	.9701	.9720	.8053	.8090	.4427	.4571
90,000	.8830	.8856	.9697	.9717	.8037	.8074	.4411	.4555
91,000	.8818	.8844	.9694	.9714	.8020	.8058	.4395	.4539
92,000	.8805	.8832	.9690	.9711	.8004	.8042	.4379	.4523
93,000	.8793	.8820	.9687	.9708	.7988	.8026	.4363	.4508
94,000	.8781	.8808	.9684	.9704	.7972	.8010	.4348	.4493
95,000	.8768	.8796	.9680	.9701	.7956	.7994	.4332	.4478
96,000	.8756	.8784	.9677	.9698	.7939	.7979	.4317	.4463
97,000	.8743	.8772	.9674	.9695	.7924	.7963	.4303	.4449
98,000	.8731	.8760	.9670	.9692	.7908	.7948	.4288	.4435
99,000	.8719	.8748	.9667	.9689	.7892	.7932	.4274	.4421
100,000	.8706	.8736	.9663	.9686	.7876	.7917	.4260	.4407
110,000	.8583	.8615	.9630	.9654	.7724	.7768	.4127	.4278



**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	.8459	.8494	.9596	.9623	.7580	.7626	.4011	.4165
130,000	.8335	.8373	.9563	.9591	.7443	.7491	.3906	.4063
140,000	.8212	.8252	.9529	.9560	.7312	.7364	.3813	.3972
150,000	.8088	.8131	.9495	.9528	.7188	.7241	.3729	.3891
160,000	.7965	.8010	.9462	.9497	.7068	.7124	.3653	.3816
170,000	.7841	.7890	.9428	.9466	.6953	.7011	.3582	.3747
180,000	.7717	.7769	.9396	.9436	.6841	.6902	.3515	.3681
190,000	.7594	.7648	.9365	.9407	.6734	.6796	.3450	.3619
200,000	.7470	.7527	.9334	.9378	.6629	.6693	.3388	.3558
210,000	.7346	.7406	.9303	.9349	.6528	.6594	.3329	.3501
220,000	.7223	.7285	.9272	.9320	.6430	.6498	.3275	.3447
230,000	.7099	.7164	.9241	.9291	.6335	.6405	.3222	.3397
240,000	.6983	.7051	.9210	.9262	.6242	.6314	.3171	.3346
250,000	.6872	.6943	.9179	.9233	.6152	.6225	.3120	.3297
260,000	.6761	.6834	.9148	.9204	.6063	.6138	.3071	.3247
270,000	.6650	.6725	.9116	.9175	.5977	.6051	.3025	.3199
280,000	.6538	.6617	.9085	.9146	.5893	.5965	.2981	.3151
290,000	.6437	.6509	.9054	.9117	.5810	.5880	.2939	.3103
300,000	.6338	.6401	.9023	.9088	.5729	.5795	.2898	.3056
315,000	.6190	.6240	.8977	.9045	.5610	.5671	.2837	.2987
330,000	.6042	.6079	.8930	.9002	.5494	.5548	.2779	.2920
345,000	.5893	.5920	.8884	.8959	.5381	.5427	.2724	.2853
360,000	.5745	.5761	.8837	.8916	.5271	.5308	.2670	.2788
375,000	.5596	.5604	.8790	.8873	.5164	.5191	.2616	.2725
390,000	.5448	.5448	.8744	.8830	.5060	.5076	.2565	.2663
405,000	.5300	.5294	.8697	.8787	.4960	.4964	.2515	.2602
420,000	.5151	.5141	.8652	.8745	.4861	.4853	.2468	.2543
440,000	.4953	.4941	.8595	.8688	.4735	.4709	.2408	.2466
460,000	.4756	.4744	.8538	.8632	.4612	.4570	.2351	.2392
480,000	.4558	.4551	.8485	.8576	.4494	.4433	.2296	.2320
500,000	.4360	.4362	.8433	.8520	.4379	.4301	.2245	.2250
520,000	.4186	.4178	.8381	.8465	.4270	.4173	.2198	.2183
540,000	.4013	.3998	.8330	.8410	.4163	.4048	.2155	.2117
560,000	.3840	.3823	.8284	.8355	.4060	.3927	.2114	.2054
580,000	.3667	.3654	.8237	.8300	.3959	.3810	.2074	.1993
600,000	.3493	.3489	.8191	.8246	.3862	.3696	.2035	.1934
630,000	.3234	.3253	.8121	.8165	.3720	.3531	.1975	.1849
660,000	.2974	.3028	.8051	.8084	.3584	.3375	.1916	.1768
700,000	.2628	.2748	.7958	.7978	.3410	.3177	.1839	.1666
750,000	.2195	.2427	.7841	.7847	.3204	.2947	.1744	.1549
800,000	.1762	.2138	.7725	.7718	.3012	.2735	.1651	.1441
850,000	.1361	.1880	.7608	.7591	.2834	.2540	.1558	.1341
900,000	.0990	.1651	.7492	.7466	.2670	.2359	.1472	.1250
1,000,000	.0542	.1268	.7259	.7223	.2378	.2040	.1314	.1088
1,100,000	.0326	.0971	.7026	.6987	.2119	.1769	.1169	.0950
1,200,000	.0202	.0743	.6793	.6759	.1888	.1538	.1043	.0832
1,300,000	.0079	.0569	.6560	.6540	.1683	.1340	.0940	.0732
1,400,000	.0000	.0437	.6327	.6328	.1510	.1172	.0851	.0645
1,500,000	.0000	.0337	.6094	.6124	.1361	.1027	.0775	.0571
1,600,000	.0000	.0262	.5861	.5927	.1232	.0902	.0703	.0506
1,700,000	.0000	.0204	.5628	.5737	.1121	.0795	.0636	.0450

**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	.0000	.0161	.5395	.5554	.1023	.0702	.0577	.0401
1,900,000	.0000	.0128	.5162	.5377	.0937	.0622	.0525	.0359
2,000,000	.0000	.0103	.4929	.5207	.0855	.0552	.0473	.0322
3,000,000	.0000	.0009	.2600	.3839	.0400	.0185	.0133	.0120
4,000,000	.0000	.0001	.0816	.2858	.0238	.0073	.0051	.0052
5,000,000	.0000	.0000	.0102	.2138	.0172	.0032	.0000	.0025
6,000,000	.0000	.0000	.0000	.1596	.0136	.0015	.0000	.0013
7,000,000	.0000	.0000	.0000	.1180	.0104	.0008	.0000	.0007
8,000,000	.0000	.0000	.0000	.0855	.0072	.0004	.0000	.0004
9,000,000	.0000	.0000	.0000	.0598	.0062	.0003	.0000	.0002
10,000,000	.0000	.0000	.0000	.0391	.0051	.0002	.0000	.0002

## Delaware Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury ( 2006-2008)

