

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	\$ 99,100	\$ 99,100	.0000	\$ 1,223
-	1,000	9,749	\$ 5,200,467	\$ 5,101,367	.0000	\$ 523
1,000	1,999	5,797	\$ 13,510,324	\$ 8,309,857	.9958	\$ 1,433
2,000 -	2,999	2,515	\$ 19,629,490	\$ 6,119,166	.9679	\$ 2,433
3,000 -	3,999	1,373	\$ 24,376,903	\$ 4,747,413	.9584	\$ 3,458
4,000 -	4,999	889	\$ 28,349,746	\$ 3,972,843	.9505	\$ 4,469
5,000 -	5,999	706	\$ 32,219,135	\$ 3,869,389	.9435	\$ 5,481
6,000 -	6,999	522	\$ 35,596,673	\$ 3,377,538	.9371	\$ 6,470
7,000 -	7,999	444	\$ 38,911,848	\$ 3,315,175	.9311	\$ 7,467
8,000 -	8,999	328	\$ 41,688,673	\$ 2,776,825	.9256	\$ 8,466
9,000 -	9,999	289	\$ 44,431,897	\$ 2,743,224	.9204	\$ 9,492
10,000 -	10,999	218	\$ 46,714,099	\$ 2,282,202	.9155	\$ 10,469
11,000 -	11,999	205	\$ 49,070,623	\$ 2,356,524	.9107	\$ 11,495
12,000 -	12,999	186	\$ 51,395,993	\$ 2,325,370	.9061	\$ 12,502
13,000 -	13,999	189	\$ 53,947,681	\$ 2,551,688	.9017	\$ 13,501
14,000 -	14,999	157	\$ 56,220,914	\$ 2,273,233	.8974	\$ 14,479
15,000 -	15,999	129	\$ 58,214,963	\$ 1,994,049	.8933	\$ 15,458
16,000 -	16,999	132	\$ 60,391,446	\$ 2,176,483	.8893	\$ 16,489
17,000 -	17,999	108	\$ 62,280,595	\$ 1,889,149	.8854	\$ 17,492
18,000 -	18,999	115	\$ 64,408,324	\$ 2,127,729	.8816	\$ 18,502
19,000 -	19,999	100	\$ 66,349,098	\$ 1,940,774	.8778	\$ 19,408
20,000 -	20,999	88	\$ 68,154,155	\$ 1,805,057	.8742	\$ 20,512
21,000 -	21,999	106	\$ 70,440,704	\$ 2,286,549	.8706	\$ 21,571
22,000 -	22,999	97	\$ 72,629,057	\$ 2,188,353	.8671	\$ 22,560
23,000 -	23,999	73	\$ 74,347,334	\$ 1,718,277	.8637	\$ 23,538
24,000 -	24,999	97	\$ 76,720,193	\$ 2,372,859	.8604	\$ 24,462
25,000 -	25,999	81	\$ 78,782,964	\$ 2,062,771	.8571	\$ 25,466
26,000 -	26,999	65	\$ 80,505,402	\$ 1,722,438	.8540	\$ 26,499
27,000 -	27,999	76	\$ 82,591,608	\$ 2,086,206	.8508	\$ 27,450
28,000 -	28,999	63	\$ 84,386,766	\$ 1,795,158	.8478	\$ 28,495
29,000 -	29,999	70	\$ 86,451,935	\$ 2,065,169	.8447	\$ 29,502
30,000 -	30,999	68	\$ 88,522,947	\$ 2,071,012	.8418	\$ 30,456
31,000 -	31,999	54	\$ 90,224,967	\$ 1,702,020	.8389	\$ 31,519
32,000 -	32,999	56	\$ 92,046,766	\$ 1,821,799	.8360	\$ 32,532
33,000 -	33,999	56	\$ 93,922,393	\$ 1,875,627	.8332	\$ 33,493
34,000 -	34,999	48	\$ 95,575,533	\$ 1,653,140	.8304	\$ 34,440
35,000 -	35,999	53	\$ 97,456,686	\$ 1,881,153	.8277	\$ 35,493
36,000 -	36,999	43	\$ 99,028,519	\$ 1,571,833	.8250	\$ 36,554
37,000 -	37,999	47	\$ 100,791,477	\$ 1,762,958	.8224	\$ 37,510
38,000 -	38,999	38	\$ 102,254,796	\$ 1,463,319	.8198	\$ 38,508
39,000 -	39,999	51	\$ 104,269,100	\$ 2,014,304	.8172	\$ 39,496
40,000 -	40,999	39	\$ 105,849,148	\$ 1,580,048	.8147	\$ 40,514
41,000 -	41,999	39	\$ 107,468,711	\$ 1,619,563	.8122	\$ 41,527
42,000 -	42,999	38	\$ 109,084,663	\$ 1,615,952	.8097	\$ 42,525
43,000 -	43,999	44	\$ 110,997,920	\$ 1,913,257	.8073	\$ 43,483
44,000 -	44,999	46	\$ 113,044,179	\$ 2,046,259	.8049	\$ 44,484
45,000 -	45,999	40	\$ 114,864,751	\$ 1,820,572	.8025	\$ 45,514
46,000 -	46,999	31	\$ 116,305,966	\$ 1,441,215	.8002	\$ 46,491
47,000 -	47,999	27	\$ 117,588,769	\$ 1,282,803	.7978	\$ 47,511
48,000 -	48,999	24	\$ 118,752,847	\$ 1,164,078	.7956	\$ 48,503
49,000 -	49,999	37	\$ 120,583,216	\$ 1,830,369	.7933	\$ 49,469
50,000 -	50,999	29	\$ 122,047,501	\$ 1,464,285	.7911	\$ 50,493

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	28	\$ 123,489,558	\$ 1,442,057	.7889	\$ 51,502
52,000 -	52,999	26	\$ 124,851,698	\$ 1,362,140	.7867	\$ 52,390
53,000 -	53,999	32	\$ 126,563,745	\$ 1,712,047	.7845	\$ 53,501
54,000 -	54,999	29	\$ 128,145,184	\$ 1,581,439	.7824	\$ 54,532
55,000 -	55,999	30	\$ 129,812,775	\$ 1,667,591	.7803	\$ 55,586
56,000 -	56,999	30	\$ 131,507,666	\$ 1,694,891	.7782	\$ 56,496
57,000 -	57,999	26	\$ 133,005,104	\$ 1,497,438	.7761	\$ 57,594
58,000 -	58,999	31	\$ 134,819,879	\$ 1,814,775	.7741	\$ 58,541
59,000 -	59,999	24	\$ 136,246,971	\$ 1,427,092	.7720	\$ 59,462
60,000 -	60,999	23	\$ 137,637,002	\$ 1,390,031	.7700	\$ 60,436
61,000 -	61,999	26	\$ 139,233,192	\$ 1,596,190	.7681	\$ 61,392
62,000 -	62,999	25	\$ 140,793,784	\$ 1,560,592	.7661	\$ 62,424
63,000 -	63,999	29	\$ 142,637,054	\$ 1,843,270	.7642	\$ 63,561
64,000 -	64,999	21	\$ 143,991,336	\$ 1,354,282	.7622	\$ 64,490
65,000 -	65,999	20	\$ 145,302,127	\$ 1,310,791	.7603	\$ 65,540
66,000 -	66,999	17	\$ 146,431,227	\$ 1,129,100	.7585	\$ 66,418
67,000 -	67,999	21	\$ 147,848,998	\$ 1,417,771	.7566	\$ 67,513
68,000 -	68,999	16	\$ 148,943,654	\$ 1,094,656	.7547	\$ 68,416
69,000 -	69,999	19	\$ 150,264,637	\$ 1,320,983	.7529	\$ 69,525
70,000 -	70,999	19	\$ 151,602,293	\$ 1,337,656	.7511	\$ 70,403
71,000 -	71,999	30	\$ 153,749,392	\$ 2,147,099	.7493	\$ 71,570
72,000 -	72,999	18	\$ 155,055,701	\$ 1,306,309	.7475	\$ 72,573
73,000 -	73,999	17	\$ 156,305,035	\$ 1,249,334	.7457	\$ 73,490
74,000 -	74,999	14	\$ 157,346,495	\$ 1,041,460	.7440	\$ 74,390
75,000 -	75,999	24	\$ 159,158,919	\$ 1,812,424	.7422	\$ 75,518
76,000 -	76,999	16	\$ 160,383,307	\$ 1,224,388	.7405	\$ 76,524
77,000 -	77,999	19	\$ 161,853,332	\$ 1,470,025	.7388	\$ 77,370
78,000 -	78,999	19	\$ 163,344,780	\$ 1,491,448	.7371	\$ 78,497
79,000 -	79,999	15	\$ 164,537,096	\$ 1,192,316	.7354	\$ 79,488
80,000 -	80,999	16	\$ 165,824,026	\$ 1,286,930	.7338	\$ 80,433
81,000 -	81,999	20	\$ 167,454,367	\$ 1,630,341	.7321	\$ 81,517
82,000 -	82,999	9	\$ 168,198,297	\$ 743,930	.7305	\$ 82,659
83,000 -	83,999	13	\$ 169,281,229	\$ 1,082,932	.7289	\$ 83,302
84,000 -	84,999	13	\$ 170,379,968	\$ 1,098,739	.7273	\$ 84,518
85,000 -	85,999	14	\$ 171,577,416	\$ 1,197,448	.7256	\$ 85,532
86,000 -	86,999	9	\$ 172,356,313	\$ 778,897	.7241	\$ 86,544
87,000 -	87,999	14	\$ 173,582,522	\$ 1,226,209	.7225	\$ 87,586
88,000 -	88,999	12	\$ 174,644,673	\$ 1,062,151	.7209	\$ 88,513
89,000 -	89,999	9	\$ 175,450,035	\$ 805,362	.7193	\$ 89,485
90,000 -	90,999	16	\$ 176,897,161	\$ 1,447,126	.7178	\$ 90,445
91,000 -	91,999	18	\$ 178,543,611	\$ 1,646,450	.7162	\$ 91,469
92,000 -	92,999	13	\$ 179,747,322	\$ 1,203,711	.7147	\$ 92,593
93,000 -	93,999	10	\$ 180,681,301	\$ 933,979	.7132	\$ 93,398
94,000 -	94,999	12	\$ 181,814,256	\$ 1,132,955	.7117	\$ 94,413
95,000 -	95,999	13	\$ 183,056,264	\$ 1,242,008	.7102	\$ 95,539
96,000 -	96,999	17	\$ 184,697,829	\$ 1,641,565	.7087	\$ 96,563
97,000 -	97,999	11	\$ 185,770,936	\$ 1,073,107	.7072	\$ 97,555
98,000 -	98,999	11	\$ 186,856,216	\$ 1,085,280	.7057	\$ 98,662
99,000 -	99,999	11	\$ 187,949,876	\$ 1,093,660	.7043	\$ 99,424
100,000 -	109,999	110	\$ 199,462,528	\$ 11,512,652	.7028	\$ 104,660
110,000 -	119,999	93	\$ 210,136,992	\$ 10,674,464	.6888	\$ 114,779

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	1,578	\$ 222,377,939	\$ 12,240,947	.6756	\$ 124,908
130,000 -	139,999	1,480	\$ 231,915,053	\$ 9,537,114	.6632	\$ 134,326
140,000 -	149,999	1,409	\$ 242,609,940	\$ 10,694,887	.6516	\$ 144,526
150,000 -	159,999	1,335	\$ 252,898,509	\$ 10,288,569	.6404	\$ 155,887
160,000 -	169,999	1,269	\$ 259,175,041	\$ 6,276,532	.6298	\$ 165,172
170,000 -	179,999	1,231	\$ 267,068,079	\$ 7,893,038	.6197	\$ 175,401
180,000 -	189,999	1,186	\$ 273,530,357	\$ 6,462,278	.6098	\$ 184,637
190,000 -	199,999	1,151	\$ 281,932,642	\$ 8,402,285	.6004	\$ 195,402
200,000 -	209,999	1,108	\$ 290,356,703	\$ 8,424,061	.5912	\$ 205,465
210,000 -	219,999	1,067	\$ 296,157,909	\$ 5,801,206	.5823	\$ 214,859
220,000 -	229,999	1,040	\$ 301,550,064	\$ 5,392,155	.5738	\$ 224,673
230,000 -	239,999	1,016	\$ 308,822,742	\$ 7,272,678	.5654	\$ 234,603
240,000 -	249,999	985	\$ 313,222,870	\$ 4,400,128	.5573	\$ 244,452
250,000 -	259,999	967	\$ 320,606,124	\$ 7,383,254	.5494	\$ 254,595
260,000 -	269,999	938	\$ 327,749,679	\$ 7,143,555	.5417	\$ 264,576
270,000 -	279,999	911	\$ 331,587,369	\$ 3,837,690	.5342	\$ 274,121
280,000 -	289,999	897	\$ 337,566,579	\$ 5,979,210	.5269	\$ 284,724
290,000 -	299,999	876	\$ 341,394,862	\$ 3,828,283	.5197	\$ 294,483
300,000 -	314,999	863	\$ 350,663,006	\$ 9,268,144	.5126	\$ 308,938
315,000 -	329,999	833	\$ 355,809,153	\$ 5,146,147	.5023	\$ 321,634
330,000 -	344,999	817	\$ 361,861,187	\$ 6,052,034	.4922	\$ 336,224
345,000 -	359,999	799	\$ 369,954,425	\$ 8,093,238	.4824	\$ 351,880
360,000 -	374,999	776	\$ 378,378,474	\$ 8,424,049	.4728	\$ 366,263
375,000 -	389,999	753	\$ 386,809,099	\$ 8,430,625	.4635	\$ 383,210
390,000 -	404,999	731	\$ 395,139,745	\$ 8,330,646	.4545	\$ 396,697
405,000 -	419,999	710	\$ 404,207,736	\$ 9,067,991	.4457	\$ 412,181
420,000 -	439,999	688	\$ 414,972,905	\$ 10,765,169	.4372	\$ 430,607
440,000 -	459,999	663	\$ 422,619,920	\$ 7,647,015	.4262	\$ 449,824
460,000 -	479,999	646	\$ 434,337,481	\$ 11,717,561	.4156	\$ 468,702
480,000 -	499,999	621	\$ 449,036,409	\$ 14,698,928	.4053	\$ 489,964
500,000 -	519,999	591	\$ 458,687,196	\$ 9,650,787	.3955	\$ 507,936
520,000 -	539,999	572	\$ 469,268,372	\$ 10,581,176	.3861	\$ 529,059
540,000 -	559,999	552	\$ 478,097,383	\$ 8,829,011	.3770	\$ 551,813
560,000 -	579,999	536	\$ 487,807,461	\$ 9,710,078	.3681	\$ 571,181
580,000 -	599,999	519	\$ 493,743,137	\$ 5,935,676	.3595	\$ 593,568
600,000 -	629,999	509	\$ 504,857,487	\$ 11,114,350	.3512	\$ 617,464
630,000 -	659,999	491	\$ 514,572,985	\$ 9,715,498	.3390	\$ 647,700
660,000 -	699,999	476	\$ 529,474,884	\$ 14,901,899	.3271	\$ 677,359
700,000 -	749,999	454	\$ 549,056,012	\$ 19,581,128	.3121	\$ 725,227
750,000 -	799,999	427	\$ 570,043,697	\$ 20,987,685	.2942	\$ 777,322
800,000 -	849,999	400	\$ 598,138,815	\$ 28,095,118	.2774	\$ 826,327
850,000 -	899,999	366	\$ 619,179,872	\$ 21,041,057	.2618	\$ 876,711
900,000 -	999,999	342	\$ 663,660,796	\$ 44,480,924	.2474	\$ 946,403
1,000,000 -	1,099,999	295	\$ 695,259,405	\$ 31,598,609	.2217	\$ 1,053,287
1,100,000 -	1,199,999	265	\$ 730,777,914	\$ 35,518,509	.1988	\$ 1,145,758
1,200,000 -	1,299,999	234	\$ 769,716,097	\$ 38,938,183	.1787	\$ 1,256,070
1,300,000 -	1,399,999	203	\$ 811,494,842	\$ 41,778,745	.1608	\$ 1,347,701
1,400,000 -	1,499,999	172	\$ 837,478,721	\$ 25,983,879	.1456	\$ 1,443,549
1,500,000 -	1,599,999	154	\$ 871,464,076	\$ 33,985,355	.1325	\$ 1,544,789
1,600,000 -	1,699,999	132	\$ 894,580,663	\$ 23,116,587	.1210	\$ 1,651,185
1,700,000 -	1,799,999	118	\$ 922,510,292	\$ 27,929,629	.1108	\$ 1,745,602

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	102	\$ 931,759,414	\$ 9,249,122	.1019	\$ 1,849,824
1,900,000 -	1,999,999	97	\$ 943,562,389	\$ 11,802,975	.0939	\$ 1,967,163
2,000,000 -	2,999,999	91	\$ 1,083,792,157	\$ 140,229,768	.0862	\$ 2,417,755
3,000,000 -	3,999,999	33	\$ 1,157,770,164	\$ 73,978,007	.0397	\$ 3,522,762
4,000,000 -	4,999,999	12	\$ 1,190,478,966	\$ 32,708,802	.0210	\$ 4,672,686
5,000,000 -	5,999,999	5	\$ 1,201,212,178	\$ 10,733,212	.0131	\$ 5,366,606
6,000,000 -	6,999,999	3	\$ 1,201,212,178	\$ -	.0101	#DIV/0!
7,000,000 -	7,999,999	3	\$ 1,217,021,515	\$ 15,809,337	.0077	\$ 7,904,669
8,000,000 -	8,999,999	1	\$ 1,217,021,515	\$ -	.0054	#DIV/0!
9,000,000 -	9,999,999	1	\$ 1,217,021,515	\$ -	.0046	#DIV/0!
10,000,000 - AND GREATER		1	\$ 1,231,671,849	\$ 14,650,334	.0038	\$ 14,650,334
GRAND TOTALS		28,662	EXCLUDING CONTRACT MEDICAL	\$ 1,231,671,849	\$ 42,972	

**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 (<)					
				1,231,671,849		
0	10,000	44,431,897	22,693	1,127,549,952	1,958	.9155
10,000	15,000	11,789,017	955	1,100,240,935	12,345	.8933
15,000	20,000	10,128,184	584	1,076,722,751	17,343	.8742
20,000	25,000	10,371,095	461	1,055,726,656	22,497	.8571
25,000	30,000	9,731,742	355	1,036,799,914	27,413	.8418
30,000	35,000	9,123,598	282	1,019,476,316	32,353	.8277
35,000	40,000	8,693,567	232	1,003,402,749	37,472	.8147
40,000	50,000	16,314,116	365	974,338,633	44,696	.7911
50,000	75,000	36,763,279	600	914,200,354	61,272	.7422
75,000	100,000	30,603,381	354	865,621,973	86,450	.7028
100,000	125,000	28,307,590	252	824,289,383	112,332	.6692
125,000	150,000	26,352,475	194	788,811,909	135,837	.6404
150,000	175,000	20,511,620	127	757,062,789	162,147	.6147
175,000	200,000	18,811,082	101	728,139,207	187,175	.5912
200,000	225,000	16,921,345	80	701,517,862	211,517	.5696
225,000	250,000	14,368,884	61	676,698,979	235,555	.5494
250,000	275,000	16,445,654	63	653,403,325	261,042	.5305
275,000	300,000	11,726,338	41	631,376,987	286,008	.5126
300,000	325,000	12,698,909	41	610,319,745	312,268	.4955
325,000	350,000	10,465,162	31	590,146,249	337,586	.4791
350,000	375,000	13,819,541	38	570,918,375	360,510	.4635
375,000	400,000	13,984,389	36	552,508,986	388,455	.4486
400,000	425,000	14,536,165	35	535,029,071	412,373	.4344
425,000	450,000	11,897,384	27	518,350,436	436,601	.4209
450,000	475,000	12,611,678	27	502,320,008	462,814	.4078
475,000	500,000	17,628,318	36	487,135,440	486,298	.3955
500,000	600,000	44,706,728	82	432,528,712	545,204	.3512
600,000	700,000	35,731,747	55	384,396,965	649,668	.3121
700,000	800,000	40,568,813	54	341,628,152	751,274	.2774
800,000	900,000	49,136,175	58	304,691,977	847,175	.2474
900,000	1,000,000	44,480,924	47	273,011,053	946,403	.2217
1,000,000	2,000,000	279,901,593	204	106,109,460	1,372,067	.0862
2,000,000	3,000,000	140,229,768	58	48,879,692	2,417,755	.0397
3,000,000	4,000,000	73,978,007	21	25,901,685	3,522,762	.0210
4,000,000	5,000,000	32,708,802	7	16,192,883	4,672,686	.0131
5,000,000	6,000,000	10,733,212	2	12,459,671	5,366,606	.0101
6,000,000	7,000,000	0	0	9,459,671	0	.0077
7,000,000	8,000,000	15,809,337	2	6,650,334	7,904,669	.0054
8,000,000	9,000,000	0	0	5,650,334	0	.0046
9,000,000	10,000,000	0	0	4,650,334	0	.0038
10,000,000	& Over	14,650,334	1		14,650,334	
TOTAL/AVERAGE		1,231,671,849	28,662		42,972	

* 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	.9733	.9739
2,000	.9965	.9966	.9993	.9994	.9942	.9944	.9488	.9501
3,000	.9948	.9949	.9990	.9991	.9914	.9916	.9267	.9286
4,000	.9932	.9934	.9986	.9987	.9886	.9888	.9065	.9088
5,000	.9917	.9919	.9983	.9984	.9858	.9860	.8877	.8905
6,000	.9903	.9905	.9980	.9981	.9830	.9833	.8704	.8736
7,000	.9889	.9892	.9976	.9978	.9802	.9806	.8543	.8580
8,000	.9876	.9879	.9973	.9975	.9775	.9779	.8393	.8433
9,000	.9862	.9865	.9969	.9972	.9748	.9752	.8251	.8294
10,000	.9849	.9852	.9966	.9968	.9720	.9726	.8116	.8162
11,000	.9835	.9839	.9963	.9965	.9693	.9699	.7987	.8037
12,000	.9821	.9825	.9959	.9962	.9667	.9673	.7863	.7916
13,000	.9808	.9812	.9956	.9959	.9640	.9647	.7744	.7800
14,000	.9794	.9799	.9953	.9956	.9614	.9621	.7631	.7690
15,000	.9780	.9785	.9949	.9953	.9587	.9595	.7523	.7585
16,000	.9767	.9772	.9946	.9949	.9561	.9569	.7420	.7484
17,000	.9753	.9759	.9942	.9946	.9535	.9544	.7320	.7387
18,000	.9740	.9745	.9939	.9943	.9509	.9518	.7224	.7293
19,000	.9726	.9732	.9936	.9940	.9483	.9493	.7131	.7202
20,000	.9712	.9719	.9932	.9937	.9457	.9468	.7041	.7115
21,000	.9699	.9705	.9929	.9934	.9432	.9443	.6955	.7030
22,000	.9685	.9692	.9925	.9930	.9406	.9418	.6870	.6948
23,000	.9671	.9679	.9922	.9927	.9381	.9393	.6789	.6869
24,000	.9658	.9665	.9919	.9924	.9356	.9369	.6711	.6793
25,000	.9644	.9652	.9915	.9921	.9331	.9344	.6636	.6720
26,000	.9631	.9639	.9912	.9918	.9306	.9320	.6564	.6649
27,000	.9617	.9625	.9908	.9915	.9282	.9296	.6494	.6581
28,000	.9603	.9612	.9905	.9911	.9258	.9272	.6426	.6515
29,000	.9590	.9599	.9902	.9908	.9233	.9248	.6361	.6451
30,000	.9576	.9585	.9898	.9905	.9210	.9225	.6297	.6389
31,000	.9563	.9572	.9895	.9902	.9186	.9202	.6236	.6330
32,000	.9549	.9559	.9892	.9899	.9162	.9179	.6177	.6272
33,000	.9535	.9545	.9888	.9896	.9139	.9156	.6120	.6216
34,000	.9522	.9532	.9885	.9892	.9115	.9133	.6064	.6162
35,000	.9509	.9520	.9881	.9889	.9092	.9110	.6010	.6109
36,000	.9497	.9508	.9878	.9886	.9069	.9088	.5958	.6058
37,000	.9485	.9496	.9875	.9883	.9047	.9065	.5907	.6008
38,000	.9472	.9484	.9871	.9880	.9024	.9043	.5857	.5960
39,000	.9460	.9472	.9868	.9877	.9001	.9021	.5809	.5913
40,000	.9447	.9459	.9864	.9873	.8979	.8999	.5762	.5867
41,000	.9435	.9447	.9861	.9870	.8957	.8977	.5716	.5822
42,000	.9423	.9435	.9858	.9867	.8935	.8956	.5671	.5778
43,000	.9410	.9423	.9854	.9864	.8913	.8934	.5627	.5736
44,000	.9398	.9411	.9851	.9861	.8891	.8913	.5584	.5694
45,000	.9385	.9399	.9847	.9858	.8870	.8892	.5543	.5654
46,000	.9373	.9387	.9844	.9854	.8848	.8871	.5504	.5615
47,000	.9361	.9375	.9841	.9851	.8827	.8850	.5465	.5578
48,000	.9348	.9363	.9837	.9848	.8806	.8829	.5427	.5540
49,000	.9336	.9350	.9834	.9845	.8785	.8808	.5389	.5504
50,000	.9324	.9338	.9830	.9842	.8764	.8788	.5353	.5468

**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	.9311	.9326	.9827	.9839	.8743	.8768	.5317	.5433
52,000	.9299	.9314	.9824	.9835	.8722	.8747	.5282	.5399
53,000	.9286	.9302	.9820	.9832	.8702	.8727	.5247	.5365
54,000	.9274	.9290	.9817	.9829	.8681	.8707	.5214	.5333
55,000	.9262	.9278	.9814	.9826	.8661	.8687	.5181	.5301
56,000	.9249	.9266	.9810	.9823	.8641	.8667	.5149	.5270
57,000	.9237	.9254	.9807	.9820	.8621	.8648	.5118	.5239
58,000	.9224	.9241	.9803	.9816	.8601	.8628	.5088	.5210
59,000	.9212	.9229	.9800	.9813	.8581	.8609	.5058	.5181
60,000	.9200	.9217	.9797	.9810	.8561	.8590	.5030	.5153
61,000	.9187	.9205	.9793	.9807	.8542	.8570	.5001	.5126
62,000	.9175	.9193	.9790	.9804	.8522	.8551	.4974	.5099
63,000	.9163	.9181	.9786	.9801	.8503	.8533	.4947	.5073
64,000	.9150	.9169	.9783	.9797	.8484	.8514	.4921	.5047
65,000	.9138	.9157	.9780	.9794	.8465	.8495	.4895	.5022
66,000	.9125	.9145	.9776	.9791	.8446	.8477	.4870	.4998
67,000	.9113	.9132	.9773	.9788	.8427	.8458	.4846	.4974
68,000	.9101	.9120	.9769	.9785	.8409	.8440	.4822	.4951
69,000	.9088	.9108	.9766	.9782	.8390	.8421	.4798	.4928
70,000	.9076	.9096	.9763	.9778	.8371	.8403	.4775	.4905
71,000	.9063	.9084	.9759	.9775	.8353	.8385	.4753	.4883
72,000	.9051	.9072	.9756	.9772	.8335	.8367	.4731	.4862
73,000	.9039	.9060	.9753	.9769	.8316	.8349	.4709	.4841
74,000	.9026	.9048	.9749	.9766	.8298	.8332	.4688	.4820
75,000	.9014	.9036	.9746	.9763	.8280	.8314	.4667	.4800
76,000	.9002	.9023	.9742	.9759	.8262	.8296	.4647	.4780
77,000	.8989	.9011	.9739	.9756	.8245	.8279	.4627	.4760
78,000	.8977	.8999	.9736	.9753	.8227	.8262	.4607	.4741
79,000	.8964	.8987	.9732	.9750	.8209	.8245	.4588	.4722
80,000	.8952	.8975	.9729	.9747	.8192	.8227	.4568	.4703
81,000	.8940	.8963	.9725	.9744	.8175	.8210	.4550	.4685
82,000	.8927	.8951	.9722	.9740	.8158	.8194	.4531	.4667
83,000	.8915	.8939	.9719	.9737	.8140	.8177	.4513	.4649
84,000	.8902	.8926	.9715	.9734	.8123	.8160	.4495	.4632
85,000	.8890	.8914	.9712	.9731	.8106	.8144	.4477	.4614
86,000	.8878	.8902	.9708	.9728	.8090	.8127	.4460	.4597
87,000	.8865	.8890	.9705	.9725	.8073	.8110	.4442	.4581
88,000	.8853	.8878	.9702	.9721	.8056	.8094	.4426	.4564
89,000	.8841	.8866	.9698	.9718	.8039	.8078	.4409	.4548
90,000	.8828	.8854	.9695	.9715	.8023	.8061	.4392	.4532
91,000	.8816	.8842	.9691	.9712	.8006	.8045	.4376	.4516
92,000	.8803	.8830	.9688	.9709	.7990	.8029	.4360	.4500
93,000	.8791	.8817	.9685	.9706	.7973	.8013	.4345	.4485
94,000	.8779	.8805	.9681	.9702	.7957	.7997	.4329	.4470
95,000	.8766	.8793	.9678	.9699	.7941	.7981	.4314	.4455
96,000	.8754	.8781	.9675	.9696	.7925	.7966	.4299	.4441
97,000	.8741	.8769	.9671	.9693	.7909	.7950	.4284	.4426
98,000	.8729	.8757	.9668	.9690	.7893	.7934	.4270	.4412
99,000	.8717	.8745	.9664	.9687	.7877	.7919	.4255	.4398
100,000	.8704	.8733	.9661	.9683	.7861	.7903	.4241	.4384
110,000	.8581	.8612	.9627	.9652	.7709	.7753	.4110	.4256

**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	.8457	.8490	.9593	.9620	.7564	.7611	.3993	.4142
130,000	.8333	.8369	.9559	.9588	.7426	.7476	.3889	.4041
140,000	.8209	.8248	.9525	.9557	.7295	.7348	.3796	.3950
150,000	.8085	.8127	.9491	.9525	.7170	.7225	.3713	.3869
160,000	.7961	.8006	.9458	.9493	.7050	.7107	.3636	.3794
170,000	.7837	.7885	.9424	.9462	.6934	.6994	.3565	.3725
180,000	.7714	.7764	.9392	.9432	.6822	.6884	.3498	.3659
190,000	.7590	.7643	.9361	.9403	.6714	.6778	.3433	.3596
200,000	.7466	.7521	.9329	.9374	.6609	.6675	.3370	.3535
210,000	.7342	.7400	.9298	.9344	.6508	.6576	.3312	.3478
220,000	.7218	.7279	.9267	.9315	.6409	.6480	.3257	.3425
230,000	.7094	.7158	.9235	.9286	.6313	.6385	.3205	.3374
240,000	.6979	.7045	.9204	.9257	.6220	.6294	.3153	.3323
250,000	.6867	.6936	.9173	.9227	.6129	.6205	.3101	.3273
260,000	.6756	.6827	.9142	.9198	.6041	.6117	.3052	.3224
270,000	.6644	.6718	.9110	.9169	.5954	.6030	.3007	.3176
280,000	.6533	.6610	.9079	.9140	.5870	.5944	.2963	.3128
290,000	.6432	.6501	.9048	.9111	.5787	.5858	.2921	.3081
300,000	.6333	.6393	.9016	.9082	.5705	.5773	.2879	.3035
315,000	.6184	.6231	.8969	.9038	.5585	.5647	.2818	.2966
330,000	.6036	.6071	.8922	.8995	.5469	.5524	.2761	.2899
345,000	.5887	.5911	.8876	.8951	.5356	.5402	.2706	.2833
360,000	.5738	.5752	.8829	.8908	.5245	.5283	.2651	.2769
375,000	.5590	.5594	.8782	.8865	.5138	.5165	.2597	.2706
390,000	.5441	.5438	.8735	.8822	.5034	.5050	.2545	.2644
405,000	.5293	.5284	.8688	.8779	.4932	.4937	.2496	.2584
420,000	.5144	.5131	.8643	.8736	.4834	.4826	.2449	.2525
440,000	.4946	.4930	.8585	.8679	.4707	.4682	.2389	.2449
460,000	.4748	.4732	.8528	.8623	.4584	.4542	.2332	.2375
480,000	.4549	.4539	.8474	.8566	.4465	.4405	.2278	.2303
500,000	.4351	.4350	.8422	.8510	.4351	.4272	.2227	.2234
520,000	.4177	.4165	.8370	.8454	.4241	.4144	.2180	.2167
540,000	.4004	.3986	.8320	.8399	.4134	.4019	.2138	.2102
560,000	.3830	.3811	.8273	.8344	.4031	.3897	.2097	.2039
580,000	.3657	.3641	.8226	.8288	.3930	.3780	.2057	.1978
600,000	.3484	.3476	.8179	.8234	.3832	.3666	.2017	.1919
630,000	.3223	.3240	.8109	.8152	.3690	.3501	.1957	.1835
660,000	.2963	.3015	.8038	.8071	.3553	.3344	.1897	.1754
700,000	.2617	.2734	.7944	.7964	.3380	.3147	.1819	.1653
750,000	.2183	.2414	.7827	.7833	.3174	.2917	.1724	.1536
800,000	.1750	.2126	.7710	.7703	.2981	.2705	.1630	.1428
850,000	.1348	.1868	.7592	.7575	.2804	.2510	.1537	.1329
900,000	.0976	.1639	.7475	.7450	.2641	.2330	.1451	.1238
1,000,000	.0529	.1257	.7240	.7204	.2349	.2012	.1293	.1077
1,100,000	.0325	.0962	.7005	.6968	.2091	.1742	.1149	.0940
1,200,000	.0201	.0735	.6771	.6739	.1862	.1512	.1025	.0823
1,300,000	.0077	.0562	.6536	.6518	.1658	.1317	.0923	.0723
1,400,000	.0000	.0432	.6301	.6306	.1487	.1149	.0835	.0637
1,500,000	.0000	.0333	.6067	.6101	.1339	.1006	.0760	.0563
1,600,000	.0000	.0258	.5832	.5903	.1212	.0883	.0689	.0499
1,700,000	.0000	.0201	.5597	.5712	.1101	.0777	.0620	.0443

**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	.0158	.5363	.5529	.1006	.0686	.0564	.0395
1,900,000	.0000	.0126	.5128	.5352	.0920	.0606	.0512	.0353
2,000,000	.0000	.0101	.4893	.5181	.0839	.0538	.0459	.0316
3,000,000	.0000	.0008	.2546	.3812	.0392	.0179	.0127	.0117
4,000,000	.0000	.0001	.0780	.2833	.0235	.0070	.0048	.0050
5,000,000	.0000	.0000	.0087	.2115	.0169	.0031	.0000	.0024
6,000,000	.0000	.0000	.0000	.1577	.0133	.0015	.0000	.0012
7,000,000	.0000	.0000	.0000	.1164	.0101	.0007	.0000	.0007
8,000,000	.0000	.0000	.0000	.0842	.0071	.0004	.0000	.0004
9,000,000	.0000	.0000	.0000	.0587	.0060	.0002	.0000	.0002
10,000,000	.0000	.0000	.0000	.0382	.0050	.0001	.0000	.0001

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

