

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	
-	999	26,947	12,075	\$ 5,602,313	\$ 5,602,313	.0000	\$ 464
1,000	1,999	14,872	4,468	\$ 11,891,576	\$ 6,289,263	.9940	\$ 1,408
2,000	2,999	10,404	1,793	\$ 16,284,612	\$ 4,393,036	.9652	\$ 2,450
3,000	3,999	8,611	997	\$ 19,734,364	\$ 3,449,752	.9551	\$ 3,460
4,000	4,999	7,614	734	\$ 23,024,524	\$ 3,290,160	.9465	\$ 4,483
5,000	5,999	6,880	574	\$ 26,154,676	\$ 3,130,152	.9388	\$ 5,453
6,000	6,999	6,306	387	\$ 28,660,210	\$ 2,505,534	.9318	\$ 6,474
7,000	7,999	5,919	323	\$ 31,059,774	\$ 2,399,564	.9253	\$ 7,429
8,000	8,999	5,596	266	\$ 33,320,291	\$ 2,260,517	.9192	\$ 8,498
9,000	9,999	5,330	257	\$ 35,757,864	\$ 2,437,573	.9134	\$ 9,485
10,000	10,999	5,073	160	\$ 37,442,711	\$ 1,684,847	.9079	\$ 10,530
11,000	11,999	4,913	189	\$ 39,617,058	\$ 2,174,347	.9026	\$ 11,504
12,000	12,999	4,724	161	\$ 41,627,283	\$ 2,010,225	.8974	\$ 12,486
13,000	13,999	4,563	151	\$ 43,671,996	\$ 2,044,713	.8925	\$ 13,541
14,000	14,999	4,412	126	\$ 45,495,646	\$ 1,823,650	.8877	\$ 14,473
15,000	15,999	4,286	153	\$ 47,870,533	\$ 2,374,887	.8831	\$ 15,522
16,000	16,999	4,133	103	\$ 49,570,410	\$ 1,699,877	.8786	\$ 16,504
17,000	17,999	4,030	94	\$ 51,208,373	\$ 1,637,963	.8742	\$ 17,425
18,000	18,999	3,936	96	\$ 52,980,077	\$ 1,771,704	.8700	\$ 18,455
19,000	19,999	3,840	86	\$ 54,654,527	\$ 1,674,450	.8659	\$ 19,470
20,000	20,999	3,754	72	\$ 56,125,864	\$ 1,471,337	.8618	\$ 20,435
21,000	21,999	3,682	92	\$ 58,098,490	\$ 1,972,626	.8579	\$ 21,442
22,000	22,999	3,590	79	\$ 59,871,966	\$ 1,773,476	.8540	\$ 22,449
23,000	23,999	3,511	63	\$ 61,353,912	\$ 1,481,946	.8502	\$ 23,523
24,000	24,999	3,448	58	\$ 62,776,254	\$ 1,422,342	.8465	\$ 24,523
25,000	25,999	3,390	68	\$ 64,507,507	\$ 1,731,253	.8429	\$ 25,460
26,000	26,999	3,322	71	\$ 66,390,393	\$ 1,882,886	.8393	\$ 26,520
27,000	27,999	3,251	83	\$ 68,679,515	\$ 2,289,122	.8358	\$ 27,580
28,000	28,999	3,168	46	\$ 69,991,216	\$ 1,311,701	.8324	\$ 28,515
29,000	29,999	3,122	68	\$ 71,997,014	\$ 2,005,798	.8290	\$ 29,497
30,000	30,999	3,054	52	\$ 73,581,871	\$ 1,584,857	.8257	\$ 30,478
31,000	31,999	3,002	36	\$ 74,714,038	\$ 1,132,167	.8225	\$ 31,449
32,000	32,999	2,966	50	\$ 76,341,650	\$ 1,627,612	.8193	\$ 32,552
33,000	33,999	2,916	37	\$ 77,577,159	\$ 1,235,509	.8162	\$ 33,392
34,000	34,999	2,879	45	\$ 79,125,973	\$ 1,548,814	.8131	\$ 34,418
35,000	35,999	2,834	47	\$ 80,797,027	\$ 1,671,054	.8101	\$ 35,554
36,000	36,999	2,787	40	\$ 82,254,571	\$ 1,457,544	.8071	\$ 36,439
37,000	37,999	2,747	33	\$ 83,491,446	\$ 1,236,875	.8041	\$ 37,481
38,000	38,999	2,714	34	\$ 84,798,683	\$ 1,307,237	.8012	\$ 38,448
39,000	39,999	2,680	41	\$ 86,416,823	\$ 1,618,140	.7983	\$ 39,467
40,000	40,999	2,639	54	\$ 88,605,833	\$ 2,189,010	.7955	\$ 40,537
41,000	41,999	2,585	35	\$ 90,058,550	\$ 1,452,717	.7927	\$ 41,506
42,000	42,999	2,550	34	\$ 91,502,584	\$ 1,444,034	.7900	\$ 42,472
43,000	43,999	2,516	37	\$ 93,114,185	\$ 1,611,601	.7873	\$ 43,557
44,000	44,999	2,479	41	\$ 94,937,768	\$ 1,823,583	.7846	\$ 44,478
45,000	45,999	2,438	38	\$ 96,667,332	\$ 1,729,564	.7820	\$ 45,515
46,000	46,999	2,400	20	\$ 97,597,655	\$ 930,323	.7794	\$ 46,516
47,000	47,999	2,380	35	\$ 99,259,645	\$ 1,661,990	.7769	\$ 47,485
48,000	48,999	2,345	30	\$ 100,713,544	\$ 1,453,899	.7744	\$ 48,463
49,000	49,999	2,315	21	\$ 101,752,483	\$ 1,038,939	.7719	\$ 49,473
50,000	50,999	2,294	26	\$ 103,066,760	\$ 1,314,277	.7694	\$ 50,549

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	27	\$ 104,455,126	\$ 1,388,366	.7670	\$ 51,421
52,000 -	52,999	22	\$ 105,609,874	\$ 1,154,748	.7646	\$ 52,489
53,000 -	53,999	26	\$ 106,999,129	\$ 1,389,255	.7622	\$ 53,433
54,000 -	54,999	26	\$ 108,414,612	\$ 1,415,483	.7599	\$ 54,442
55,000 -	55,999	28	\$ 109,966,228	\$ 1,551,616	.7576	\$ 55,415
56,000 -	56,999	23	\$ 111,266,360	\$ 1,300,132	.7553	\$ 56,527
57,000 -	57,999	21	\$ 112,472,581	\$ 1,206,221	.7530	\$ 57,439
58,000 -	58,999	23	\$ 113,818,873	\$ 1,346,292	.7508	\$ 58,534
59,000 -	59,999	18	\$ 114,890,557	\$ 1,071,684	.7485	\$ 59,538
60,000 -	60,999	22	\$ 116,222,045	\$ 1,331,488	.7463	\$ 60,522
61,000 -	61,999	16	\$ 117,206,540	\$ 984,495	.7442	\$ 61,531
62,000 -	62,999	23	\$ 118,643,830	\$ 1,437,290	.7420	\$ 62,491
63,000 -	63,999	22	\$ 120,039,601	\$ 1,395,771	.7399	\$ 63,444
64,000 -	64,999	12	\$ 120,812,795	\$ 773,194	.7378	\$ 64,433
65,000 -	65,999	20	\$ 122,123,313	\$ 1,310,518	.7357	\$ 65,526
66,000 -	66,999	13	\$ 122,988,828	\$ 865,515	.7336	\$ 66,578
67,000 -	67,999	11	\$ 123,730,732	\$ 741,904	.7315	\$ 67,446
68,000 -	68,999	16	\$ 124,824,552	\$ 1,093,820	.7295	\$ 68,364
69,000 -	69,999	23	\$ 126,422,163	\$ 1,597,611	.7275	\$ 69,461
70,000 -	70,999	14	\$ 127,408,532	\$ 986,369	.7255	\$ 70,455
71,000 -	71,999	21	\$ 128,909,727	\$ 1,501,195	.7235	\$ 71,485
72,000 -	72,999	14	\$ 129,925,810	\$ 1,016,083	.7215	\$ 72,577
73,000 -	73,999	15	\$ 131,030,705	\$ 1,104,895	.7195	\$ 73,660
74,000 -	74,999	10	\$ 131,774,262	\$ 743,557	.7176	\$ 74,356
75,000 -	75,999	15	\$ 132,906,323	\$ 1,132,061	.7157	\$ 75,471
76,000 -	76,999	27	\$ 134,971,612	\$ 2,065,289	.7138	\$ 76,492
77,000 -	77,999	10	\$ 135,746,134	\$ 774,522	.7119	\$ 77,452
78,000 -	78,999	13	\$ 136,765,695	\$ 1,019,561	.7100	\$ 78,428
79,000 -	79,999	17	\$ 138,116,535	\$ 1,350,840	.7082	\$ 79,461
80,000 -	80,999	14	\$ 139,240,697	\$ 1,124,162	.7063	\$ 80,297
81,000 -	81,999	25	\$ 141,278,720	\$ 2,038,023	.7045	\$ 81,521
82,000 -	82,999	8	\$ 141,939,016	\$ 660,296	.7027	\$ 82,537
83,000 -	83,999	11	\$ 142,857,893	\$ 918,877	.7009	\$ 83,534
84,000 -	84,999	9	\$ 143,616,143	\$ 758,250	.6991	\$ 84,250
85,000 -	85,999	14	\$ 144,811,264	\$ 1,195,121	.6974	\$ 85,366
86,000 -	86,999	3	\$ 145,070,615	\$ 259,351	.6956	\$ 86,450
87,000 -	87,999	16	\$ 146,468,972	\$ 1,398,357	.6939	\$ 87,397
88,000 -	88,999	8	\$ 147,177,081	\$ 708,109	.6921	\$ 88,514
89,000 -	89,999	10	\$ 148,072,733	\$ 895,652	.6904	\$ 89,565
90,000 -	90,999	17	\$ 149,613,193	\$ 1,540,460	.6887	\$ 90,615
91,000 -	91,999	10	\$ 150,527,331	\$ 914,138	.6870	\$ 91,414
92,000 -	92,999	10	\$ 151,452,255	\$ 924,924	.6853	\$ 92,492
93,000 -	93,999	11	\$ 152,479,227	\$ 1,026,972	.6836	\$ 93,361
94,000 -	94,999	9	\$ 153,329,809	\$ 850,582	.6820	\$ 94,509
95,000 -	95,999	6	\$ 153,901,659	\$ 571,850	.6803	\$ 95,308
96,000 -	96,999	9	\$ 154,770,607	\$ 868,948	.6787	\$ 96,550
97,000 -	97,999	9	\$ 155,648,663	\$ 878,056	.6771	\$ 97,562
98,000 -	98,999	13	\$ 156,927,609	\$ 1,278,946	.6754	\$ 98,380
99,000 -	99,999	12	\$ 158,121,720	\$ 1,194,111	.6738	\$ 99,509
100,000 -	109,999	103	\$ 168,964,678	\$ 10,842,958	.6722	\$ 105,271
110,000 -	119,999	83	\$ 178,486,471	\$ 9,521,793	.6568	\$ 114,720

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	68	\$ 187,010,624	\$ 8,524,153	.6424	\$ 125,355
130,000 -	139,999	46	\$ 193,199,366	\$ 6,188,742	.6288	\$ 134,538
140,000 -	149,999	56	\$ 201,322,028	\$ 8,122,662	.6159	\$ 145,048
150,000 -	159,999	41	\$ 207,679,574	\$ 6,357,546	.6034	\$ 155,062
160,000 -	169,999	48	\$ 215,600,675	\$ 7,921,101	.5915	\$ 165,023
170,000 -	179,999	47	\$ 223,784,493	\$ 8,183,818	.5800	\$ 174,124
180,000 -	189,999	30	\$ 229,351,198	\$ 5,566,705	.5691	\$ 185,557
190,000 -	199,999	27	\$ 234,616,510	\$ 5,265,312	.5586	\$ 195,012
200,000 -	209,999	36	\$ 241,985,062	\$ 7,368,552	.5483	\$ 204,682
210,000 -	219,999	28	\$ 247,988,160	\$ 6,003,098	.5385	\$ 214,396
220,000 -	229,999	13	\$ 250,916,534	\$ 2,928,374	.5289	\$ 225,260
230,000 -	239,999	25	\$ 256,792,301	\$ 5,875,767	.5196	\$ 235,031
240,000 -	249,999	18	\$ 261,228,778	\$ 4,436,477	.5105	\$ 246,471
250,000 -	259,999	22	\$ 266,845,243	\$ 5,616,465	.5015	\$ 255,294
260,000 -	269,999	15	\$ 270,807,463	\$ 3,962,220	.4928	\$ 264,148
270,000 -	279,999	19	\$ 276,033,297	\$ 5,225,834	.4843	\$ 275,044
280,000 -	289,999	12	\$ 279,450,820	\$ 3,417,523	.4760	\$ 284,794
290,000 -	299,999	24	\$ 286,545,704	\$ 7,094,884	.4679	\$ 295,620
300,000 -	314,999	24	\$ 293,942,049	\$ 7,396,345	.4599	\$ 308,181
315,000 -	329,999	27	\$ 302,642,629	\$ 8,700,580	.4483	\$ 322,244
330,000 -	344,999	26	\$ 311,418,754	\$ 8,776,125	.4372	\$ 337,543
345,000 -	359,999	21	\$ 318,792,203	\$ 7,373,449	.4265	\$ 351,117
360,000 -	374,999	32	\$ 330,542,854	\$ 11,750,651	.4162	\$ 367,208
375,000 -	389,999	24	\$ 339,677,238	\$ 9,134,384	.4063	\$ 380,599
390,000 -	404,999	21	\$ 348,016,261	\$ 8,339,023	.3968	\$ 397,096
405,000 -	419,999	22	\$ 357,091,578	\$ 9,075,317	.3877	\$ 412,514
420,000 -	439,999	24	\$ 367,423,827	\$ 10,332,249	.3789	\$ 430,510
440,000 -	459,999	17	\$ 375,054,392	\$ 7,630,565	.3677	\$ 448,857
460,000 -	479,999	25	\$ 386,774,966	\$ 11,720,574	.3570	\$ 468,823
480,000 -	499,999	22	\$ 397,566,370	\$ 10,791,404	.3467	\$ 490,518
500,000 -	519,999	17	\$ 406,248,938	\$ 8,682,568	.3369	\$ 510,739
520,000 -	539,999	14	\$ 413,634,199	\$ 7,385,261	.3274	\$ 527,519
540,000 -	559,999	22	\$ 425,720,550	\$ 12,086,351	.3184	\$ 549,380
560,000 -	579,999	15	\$ 434,255,312	\$ 8,534,762	.3097	\$ 568,984
580,000 -	599,999	9	\$ 439,555,672	\$ 5,300,360	.3014	\$ 588,929
600,000 -	629,999	16	\$ 449,439,805	\$ 9,884,133	.2934	\$ 617,758
630,000 -	659,999	16	\$ 459,794,984	\$ 10,355,179	.2817	\$ 647,199
660,000 -	699,999	24	\$ 476,051,737	\$ 16,256,753	.2705	\$ 677,365
700,000 -	749,999	21	\$ 491,234,481	\$ 15,182,744	.2566	\$ 722,988
750,000 -	799,999	24	\$ 509,837,666	\$ 18,603,185	.2403	\$ 775,133
800,000 -	849,999	24	\$ 529,755,252	\$ 19,917,586	.2252	\$ 829,899
850,000 -	899,999	20	\$ 547,241,049	\$ 17,485,797	.2112	\$ 874,290
900,000 -	999,999	47	\$ 591,826,742	\$ 44,585,693	.1985	\$ 948,632
1,000,000 -	1,099,999	27	\$ 620,242,656	\$ 28,415,914	.1768	\$ 1,052,441
1,100,000 -	1,199,999	22	\$ 645,726,017	\$ 25,483,361	.1589	\$ 1,158,335
1,200,000 -	1,299,999	18	\$ 668,218,806	\$ 22,492,789	.1435	\$ 1,249,599
1,300,000 -	1,399,999	18	\$ 692,328,491	\$ 24,109,685	.1304	\$ 1,339,427
1,400,000 -	1,499,999	7	\$ 702,495,836	\$ 10,167,345	.1194	\$ 1,452,478
1,500,000 -	1,599,999	9	\$ 716,526,172	\$ 14,030,336	.1095	\$ 1,558,926
1,600,000 -	1,699,999	7	\$ 728,012,458	\$ 11,486,286	.1004	\$ 1,640,898
1,700,000 -	1,799,999	8	\$ 742,023,544	\$ 14,011,086	.0924	\$ 1,751,386

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	65	\$ 753,120,428	\$ 11,096,884	.0850	\$ 1,849,481
1,900,000 -	1,999,999	59	\$ 778,328,565	\$ 25,208,137	.0784	\$ 1,939,087
2,000,000 -	2,999,999	46	\$ 846,446,016	\$ 68,117,451	.0729	\$ 2,348,878
3,000,000 -	3,999,999	17	\$ 877,229,934	\$ 30,783,918	.0441	\$ 3,420,435
4,000,000 -	4,999,999	8	\$ 894,492,701	\$ 17,262,767	.0315	\$ 4,315,692
5,000,000 -	5,999,999	4	\$ 899,983,864	\$ 5,491,163	.0259	\$ 5,491,163
6,000,000 -	6,999,999	3	\$ 906,624,025	\$ 6,640,161	.0222	\$ 6,640,161
7,000,000 -	7,999,999	2	\$ 906,624,025	\$ -	.0194	#DIV/0!
8,000,000 -	8,999,999	2	\$ 906,624,025	\$ -	.0172	#DIV/0!
9,000,000 -	9,999,999	2	\$ 915,960,974	\$ 9,336,949	.0151	\$ 9,336,949
10,000,000 -	AND GREATER	1	\$ 938,814,863	\$ 22,853,889	.0137	\$ 22,853,889
GRAND TOTALS		26,947	EXCLUDING CONTRACT MEDICAL	\$ 938,814,863	\$ 34,839	

**Delaware Compensation Rating Bureau, Inc.
Distribution of Losses**

<u>Excess Loss Limits *</u>		Loss Amount	Number of Claims	Excess Loss Amount	Average	Empirical Excess Ratio
From	TO (<)					
				938,814,863		
0	10,000	35,757,864	21,874	852,326,999	1,635	.9079
10,000	15,000	9,737,782	787	829,029,217	12,373	.8831
15,000	20,000	9,158,881	532	809,080,336	17,216	.8618
20,000	25,000	8,121,727	364	791,288,609	22,312	.8429
25,000	30,000	9,220,760	336	775,197,849	27,443	.8257
30,000	35,000	7,128,959	220	760,498,890	32,404	.8101
35,000	40,000	7,290,850	195	746,838,040	37,389	.7955
40,000	50,000	15,335,660	345	722,362,380	44,451	.7694
50,000	75,000	30,021,779	492	671,890,601	61,020	.7157
75,000	100,000	26,347,458	306	631,093,143	86,103	.6722
100,000	125,000	24,626,828	220	596,566,315	111,940	.6354
125,000	150,000	18,573,481	136	566,492,835	136,570	.6034
150,000	175,000	18,370,556	113	539,309,779	163,294	.5745
175,000	200,000	14,923,926	81	514,798,353	185,390	.5483
200,000	225,000	14,835,837	71	492,150,016	210,437	.5242
225,000	250,000	11,776,431	50	470,836,085	237,908	.5015
250,000	275,000	12,191,602	47	450,756,983	262,185	.4801
275,000	300,000	13,125,324	46	431,769,159	288,469	.4599
300,000	325,000	13,196,732	42	413,847,427	314,208	.4408
325,000	350,000	14,134,135	42	397,088,293	336,527	.4230
350,000	375,000	16,666,284	46	381,397,009	362,311	.4063
375,000	400,000	14,693,733	38	366,778,276	386,677	.3907
400,000	425,000	14,438,054	35	353,040,223	412,516	.3760
425,000	450,000	11,564,469	27	340,100,753	436,395	.3623
450,000	475,000	12,605,713	27	327,801,290	462,595	.3492
475,000	500,000	13,721,548	28	316,248,493	485,718	.3369
500,000	600,000	41,989,302	77	275,459,191	545,316	.2934
600,000	700,000	36,496,065	56	240,863,126	651,715	.2566
700,000	800,000	33,785,929	45	211,377,197	750,798	.2252
800,000	900,000	37,403,383	44	186,373,814	850,077	.1985
900,000	1,000,000	44,585,693	47	165,988,121	948,632	.1768
1,000,000	2,000,000	186,501,823	135	68,486,298	1,381,495	.0729
2,000,000	3,000,000	68,117,451	29	41,368,847	2,348,878	.0441
3,000,000	4,000,000	30,783,918	9	29,584,929	3,420,435	.0315
4,000,000	5,000,000	17,262,767	4	24,322,162	4,315,692	.0259
5,000,000	6,000,000	5,491,163	1	20,830,999	5,491,163	.0222
6,000,000	7,000,000	6,640,161	1	18,190,838	6,640,161	.0194
7,000,000	8,000,000	0	0	16,190,838	0	.0172
8,000,000	9,000,000	0	0	14,190,838	0	.0151
9,000,000	10,000,000	9,336,949	1	12,853,889	9,336,949	.0137
10,000,000	& Over	22,853,889	1		22,853,889	
TOTAL/AVERAGE		938,814,863	26,947		34,839	

* 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	.9998	.9997	.9962	.9963	.9649	.9655
2,000	.9966	.9967	.9996	.9994	.9924	.9925	.9337	.9348
3,000	.9949	.9950	.9994	.9992	.9886	.9888	.9060	.9076
4,000	.9932	.9934	.9991	.9989	.9849	.9852	.8812	.8832
5,000	.9915	.9917	.9989	.9986	.9812	.9816	.8587	.8611
6,000	.9899	.9902	.9987	.9983	.9776	.9780	.8382	.8409
7,000	.9884	.9887	.9985	.9981	.9740	.9745	.8191	.8222
8,000	.9869	.9873	.9983	.9978	.9704	.9710	.8013	.8046
9,000	.9854	.9858	.9981	.9975	.9669	.9675	.7844	.7881
10,000	.9839	.9844	.9979	.9972	.9634	.9641	.7687	.7726
11,000	.9824	.9829	.9977	.9970	.9599	.9607	.7537	.7579
12,000	.9809	.9814	.9974	.9967	.9564	.9573	.7395	.7439
13,000	.9794	.9800	.9972	.9964	.9530	.9539	.7260	.7306
14,000	.9780	.9785	.9970	.9961	.9496	.9506	.7132	.7181
15,000	.9765	.9771	.9968	.9958	.9462	.9473	.7011	.7062
16,000	.9750	.9756	.9966	.9956	.9429	.9440	.6896	.6949
17,000	.9735	.9742	.9964	.9953	.9396	.9408	.6787	.6842
18,000	.9720	.9727	.9962	.9950	.9363	.9376	.6683	.6739
19,000	.9705	.9713	.9959	.9947	.9330	.9344	.6582	.6640
20,000	.9690	.9698	.9957	.9945	.9298	.9312	.6486	.6546
21,000	.9675	.9684	.9955	.9942	.9266	.9281	.6395	.6456
22,000	.9660	.9669	.9953	.9939	.9234	.9250	.6307	.6369
23,000	.9645	.9655	.9951	.9936	.9203	.9219	.6223	.6287
24,000	.9630	.9640	.9949	.9933	.9171	.9188	.6142	.6207
25,000	.9615	.9625	.9947	.9931	.9140	.9157	.6065	.6131
26,000	.9600	.9611	.9945	.9928	.9109	.9127	.5990	.6058
27,000	.9585	.9596	.9942	.9925	.9078	.9097	.5918	.5988
28,000	.9570	.9582	.9940	.9922	.9048	.9067	.5850	.5920
29,000	.9556	.9567	.9938	.9920	.9018	.9038	.5784	.5855
30,000	.9541	.9553	.9936	.9917	.8988	.9008	.5721	.5793
31,000	.9526	.9538	.9934	.9914	.8959	.8980	.5661	.5734
32,000	.9511	.9524	.9932	.9911	.8929	.8951	.5602	.5676
33,000	.9496	.9509	.9930	.9909	.8900	.8922	.5545	.5621
34,000	.9481	.9495	.9927	.9906	.8872	.8894	.5490	.5567
35,000	.9466	.9480	.9925	.9903	.8843	.8866	.5437	.5515
36,000	.9451	.9466	.9923	.9900	.8815	.8838	.5386	.5464
37,000	.9436	.9451	.9921	.9897	.8787	.8811	.5336	.5415
38,000	.9421	.9436	.9919	.9895	.8759	.8784	.5287	.5367
39,000	.9407	.9423	.9917	.9892	.8731	.8757	.5239	.5320
40,000	.9393	.9409	.9915	.9889	.8704	.8730	.5193	.5274
41,000	.9379	.9396	.9913	.9886	.8677	.8703	.5148	.5230
42,000	.9365	.9382	.9910	.9884	.8650	.8677	.5105	.5188
43,000	.9352	.9369	.9908	.9881	.8624	.8651	.5063	.5147
44,000	.9338	.9355	.9906	.9878	.8598	.8626	.5022	.5107
45,000	.9324	.9342	.9904	.9875	.8572	.8600	.4983	.5068
46,000	.9310	.9328	.9902	.9873	.8546	.8575	.4946	.5031
47,000	.9296	.9315	.9900	.9870	.8521	.8550	.4909	.4995
48,000	.9282	.9301	.9898	.9867	.8495	.8526	.4873	.4960
49,000	.9268	.9288	.9895	.9864	.8470	.8501	.4838	.4925
50,000	.9254	.9274	.9893	.9861	.8446	.8477	.4804	.4892

**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	.9241	.9261	.9891	.9859	.8421	.8452	.4771	.4860
52,000	.9227	.9247	.9889	.9856	.8396	.8428	.4739	.4828
53,000	.9213	.9234	.9887	.9853	.8372	.8405	.4708	.4797
54,000	.9199	.9220	.9885	.9850	.8348	.8381	.4677	.4767
55,000	.9185	.9207	.9883	.9848	.8324	.8357	.4647	.4738
56,000	.9171	.9193	.9881	.9845	.8300	.8334	.4618	.4709
57,000	.9157	.9180	.9878	.9842	.8277	.8311	.4590	.4681
58,000	.9143	.9166	.9876	.9839	.8253	.8288	.4562	.4654
59,000	.9130	.9153	.9874	.9836	.8230	.8265	.4535	.4627
60,000	.9116	.9139	.9872	.9834	.8207	.8243	.4508	.4601
61,000	.9102	.9126	.9870	.9831	.8184	.8220	.4482	.4575
62,000	.9088	.9112	.9868	.9828	.8162	.8198	.4456	.4550
63,000	.9074	.9099	.9866	.9825	.8139	.8176	.4430	.4524
64,000	.9060	.9085	.9863	.9823	.8117	.8155	.4405	.4500
65,000	.9046	.9072	.9861	.9820	.8095	.8133	.4380	.4475
66,000	.9033	.9058	.9859	.9817	.8073	.8112	.4356	.4452
67,000	.9019	.9045	.9857	.9814	.8051	.8090	.4332	.4428
68,000	.9005	.9031	.9855	.9812	.8030	.8069	.4309	.4405
69,000	.8991	.9018	.9853	.9809	.8008	.8048	.4286	.4383
70,000	.8977	.9004	.9851	.9806	.7987	.8027	.4264	.4361
71,000	.8963	.8991	.9849	.9803	.7965	.8006	.4242	.4339
72,000	.8949	.8977	.9846	.9800	.7944	.7985	.4220	.4318
73,000	.8935	.8964	.9844	.9798	.7923	.7965	.4199	.4297
74,000	.8922	.8950	.9842	.9795	.7903	.7945	.4178	.4277
75,000	.8908	.8937	.9840	.9792	.7882	.7924	.4158	.4257
76,000	.8894	.8923	.9838	.9789	.7861	.7904	.4137	.4237
77,000	.8880	.8910	.9836	.9787	.7841	.7884	.4118	.4217
78,000	.8866	.8896	.9834	.9784	.7821	.7865	.4098	.4198
79,000	.8852	.8883	.9831	.9781	.7801	.7845	.4078	.4179
80,000	.8838	.8869	.9829	.9778	.7781	.7826	.4059	.4160
81,000	.8824	.8856	.9827	.9776	.7762	.7806	.4040	.4141
82,000	.8811	.8842	.9825	.9773	.7742	.7787	.4022	.4123
83,000	.8797	.8829	.9823	.9770	.7723	.7768	.4004	.4105
84,000	.8783	.8815	.9821	.9767	.7704	.7749	.3986	.4088
85,000	.8769	.8802	.9819	.9764	.7684	.7731	.3968	.4070
86,000	.8755	.8788	.9817	.9762	.7665	.7712	.3950	.4053
87,000	.8741	.8775	.9814	.9759	.7647	.7694	.3933	.4036
88,000	.8727	.8761	.9812	.9756	.7628	.7675	.3916	.4019
89,000	.8714	.8748	.9810	.9753	.7609	.7657	.3898	.4002
90,000	.8700	.8734	.9808	.9751	.7590	.7639	.3881	.3985
91,000	.8686	.8721	.9806	.9748	.7572	.7621	.3865	.3968
92,000	.8672	.8707	.9804	.9745	.7554	.7603	.3848	.3952
93,000	.8658	.8694	.9802	.9742	.7536	.7585	.3831	.3936
94,000	.8644	.8680	.9799	.9739	.7518	.7567	.3815	.3920
95,000	.8630	.8667	.9797	.9737	.7500	.7549	.3799	.3904
96,000	.8616	.8653	.9795	.9734	.7482	.7532	.3783	.3889
97,000	.8603	.8640	.9793	.9731	.7464	.7514	.3768	.3873
98,000	.8589	.8626	.9791	.9728	.7446	.7497	.3752	.3858
99,000	.8575	.8613	.9789	.9726	.7428	.7480	.3737	.3843
100,000	.8561	.8599	.9787	.9723	.7411	.7463	.3722	.3828
110,000	.8422	.8464	.9765	.9695	.7242	.7297	.3580	.3689

**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	.8284	.8329	.9744	.9667	.7083	.7141	.3454	.3565
130,000	.8145	.8194	.9723	.9640	.6932	.6993	.3339	.3451
140,000	.8006	.8059	.9701	.9612	.6787	.6851	.3232	.3347
150,000	.7867	.7924	.9680	.9584	.6649	.6715	.3131	.3247
160,000	.7729	.7789	.9660	.9558	.6515	.6584	.3037	.3155
170,000	.7590	.7654	.9641	.9534	.6386	.6458	.2950	.3069
180,000	.7451	.7519	.9623	.9510	.6263	.6337	.2870	.2991
190,000	.7313	.7384	.9604	.9486	.6143	.6220	.2793	.2915
200,000	.7174	.7249	.9585	.9461	.6028	.6107	.2719	.2842
210,000	.7035	.7114	.9567	.9437	.5916	.5997	.2650	.2774
220,000	.6897	.6979	.9548	.9413	.5807	.5891	.2583	.2709
230,000	.6758	.6844	.9529	.9389	.5701	.5787	.2518	.2645
240,000	.6619	.6709	.9511	.9364	.5597	.5685	.2455	.2583
250,000	.6481	.6574	.9492	.9340	.5495	.5585	.2395	.2524
260,000	.6342	.6439	.9473	.9316	.5396	.5487	.2339	.2466
270,000	.6211	.6305	.9455	.9292	.5299	.5390	.2285	.2410
280,000	.6083	.6172	.9436	.9268	.5203	.5294	.2232	.2354
290,000	.5955	.6040	.9417	.9244	.5110	.5199	.2179	.2299
300,000	.5827	.5909	.9400	.9220	.5019	.5106	.2127	.2245
315,000	.5641	.5714	.9376	.9184	.4886	.4967	.2052	.2165
330,000	.5465	.5522	.9352	.9149	.4758	.4831	.1980	.2088
345,000	.5289	.5333	.9328	.9114	.4634	.4698	.1917	.2013
360,000	.5113	.5147	.9304	.9079	.4515	.4568	.1857	.1940
375,000	.4937	.4964	.9281	.9044	.4400	.4440	.1799	.1869
390,000	.4761	.4786	.9261	.9009	.4291	.4315	.1745	.1801
405,000	.4585	.4610	.9241	.8974	.4186	.4194	.1692	.1735
420,000	.4409	.4439	.9221	.8940	.4085	.4075	.1641	.1671
440,000	.4193	.4218	.9194	.8895	.3955	.3921	.1578	.1589
460,000	.3980	.4004	.9168	.8850	.3830	.3772	.1519	.1510
480,000	.3776	.3798	.9141	.8805	.3710	.3629	.1464	.1436
500,000	.3584	.3599	.9114	.8760	.3596	.3490	.1413	.1365
520,000	.3392	.3409	.9088	.8716	.3486	.3357	.1367	.1297
540,000	.3199	.3227	.9061	.8672	.3380	.3228	.1324	.1232
560,000	.3019	.3052	.9034	.8629	.3279	.3105	.1284	.1171
580,000	.2870	.2886	.9008	.8586	.3181	.2985	.1247	.1113
600,000	.2721	.2727	.8981	.8543	.3087	.2871	.1212	.1058
630,000	.2496	.2503	.8941	.8479	.2949	.2707	.1160	.0980
660,000	.2272	.2296	.8901	.8416	.2818	.2553	.1109	.0909
700,000	.2014	.2043	.8848	.8333	.2655	.2361	.1044	.0821
750,000	.1694	.1764	.8781	.8231	.2465	.2143	.0967	.0724
800,000	.1386	.1521	.8714	.8131	.2290	.1945	.0894	.0640
850,000	.1119	.1311	.8647	.8032	.2127	.1767	.0830	.0566
900,000	.0852	.1129	.8581	.7935	.1979	.1607	.0777	.0501
1,000,000	.0469	.0838	.8447	.7746	.1728	.1331	.0677	.0394
1,100,000	.0221	.0622	.8314	.7564	.1520	.1107	.0596	.0311
1,200,000	.0115	.0464	.8181	.7387	.1342	.0923	.0521	.0248
1,300,000	.0008	.0347	.8047	.7216	.1194	.0773	.0446	.0198
1,400,000	.0000	.0262	.7914	.7050	.1069	.0650	.0388	.0159
1,500,000	.0000	.0198	.7781	.6888	.0957	.0548	.0335	.0129
1,600,000	.0000	.0151	.7647	.6732	.0855	.0464	.0287	.0105
1,700,000	.0000	.0117	.7514	.6580	.0764	.0394	.0247	.0086

**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	.0091	.7381	.6432	.0682	.0336	.0212	.0071
1,900,000	.0000	.0071	.7247	.6288	.0609	.0287	.0182	.0058
2,000,000	.0000	.0057	.7114	.6148	.0549	.0246	.0158	.0049
3,000,000	.0000	.0005	.5970	.4955	.0257	.0061	.0032	.0008
4,000,000	.0000	.0001	.5122	.3994	.0144	.0018	.0000	.0002
5,000,000	.0000	.0000	.4762	.3199	.0089	.0007	.0000	.0001
6,000,000	.0000	.0000	.4495	.2526	.0055	.0003	.0000	.0000
7,000,000	.0000	.0000	.4228	.1949	.0032	.0001	.0000	.0000
8,000,000	.0000	.0000	.3962	.1446	.0018	.0001	.0000	.0000
9,000,000	.0000	.0000	.3695	.1004	.0005	.0000	.0000	.0000
10,000,000	.0000	.0000	.3428	.0612	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury (2007-2009)

