

DELAWARE COMPENSATION RATING BUREAU, INC.

Empirical Delaware Loss Distribution

Pages 1 through 4 of the attached exhibit present a distribution of Delaware losses by size of claim. The losses used to produce this distribution include three years of experience. Losses have been trended to the midpoint of the experience period for the proposed loss costs and adjusted to reflect current benefit levels. Additionally, losses were brought to an ultimate level by applying development factors to open claims.

Page 5 of the exhibit shows a summary and includes loss ranges consistent with those published with the excess loss factors. In certain instances it was necessary to interpolate between loss size ranges in the empirical distribution in deriving excess loss factors for specified limits.

Pages 6 through 9 of this exhibit show excess loss ratios by loss limitation separately for death, permanent total, permanent partial and temporary total claims. The columns labeled "Actual" represent excess losses based entirely on actual losses. For each type of injury, losses of \$250,000 and higher were fitted to a loss distribution curve and actual losses and claim counts were replaced by the fitted values. Cumulative losses and claim counts were then recalculated using fitted values above \$250,000 and actual values for loss limitations below \$250,000. The resulting excess loss ratios are shown in the column labeled "Fitted". Lognormal distributions were selected for use in fitting the data for each type of injury.

Page 10 is a graph showing the cumulative loss distribution for the above mentioned types of injury, along with the total for all injuries. The y-axis represents the cumulative percentage of total incurred losses.

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE	
-	1,000	25,190	11,758	\$ 5,231,307	\$ 5,231,307	.0000	\$ 445
1,000	1,999	13,432	3,836	\$ 10,638,929	\$ 5,407,622	.9941	\$ 1,410
2,000	2,999	9,596	1,610	\$ 14,587,747	\$ 3,948,818	.9665	\$ 2,453
3,000	3,999	7,986	856	\$ 17,554,900	\$ 2,967,153	.9567	\$ 3,466
4,000	4,999	7,130	677	\$ 20,600,731	\$ 3,045,831	.9482	\$ 4,499
5,000	5,999	6,453	505	\$ 23,356,236	\$ 2,755,505	.9406	\$ 5,456
6,000	6,999	5,948	367	\$ 25,733,864	\$ 2,377,628	.9337	\$ 6,479
7,000	7,999	5,581	282	\$ 27,837,630	\$ 2,103,766	.9272	\$ 7,460
8,000	8,999	5,299	264	\$ 30,069,526	\$ 2,231,896	.9211	\$ 8,454
9,000	9,999	5,035	221	\$ 32,168,913	\$ 2,099,387	.9153	\$ 9,499
10,000	10,999	4,814	160	\$ 33,847,230	\$ 1,678,317	.9098	\$ 10,489
11,000	11,999	4,654	165	\$ 35,739,588	\$ 1,892,358	.9045	\$ 11,469
12,000	12,999	4,489	149	\$ 37,602,518	\$ 1,862,930	.8993	\$ 12,503
13,000	13,999	4,340	165	\$ 39,833,045	\$ 2,230,527	.8944	\$ 13,518
14,000	14,999	4,175	120	\$ 41,571,553	\$ 1,738,508	.8896	\$ 14,488
15,000	15,999	4,055	123	\$ 43,481,294	\$ 1,909,741	.8850	\$ 15,526
16,000	16,999	3,932	107	\$ 45,249,473	\$ 1,768,179	.8805	\$ 16,525
17,000	17,999	3,825	92	\$ 46,858,743	\$ 1,609,270	.8761	\$ 17,492
18,000	18,999	3,733	93	\$ 48,577,054	\$ 1,718,311	.8719	\$ 18,476
19,000	19,999	3,640	69	\$ 49,924,488	\$ 1,347,434	.8678	\$ 19,528
20,000	20,999	3,571	75	\$ 51,465,182	\$ 1,540,694	.8637	\$ 20,543
21,000	21,999	3,496	65	\$ 52,863,863	\$ 1,398,681	.8597	\$ 21,518
22,000	22,999	3,431	69	\$ 54,416,555	\$ 1,552,692	.8558	\$ 22,503
23,000	23,999	3,362	59	\$ 55,803,225	\$ 1,386,670	.8520	\$ 23,503
24,000	24,999	3,303	56	\$ 57,172,531	\$ 1,369,306	.8483	\$ 24,452
25,000	25,999	3,247	59	\$ 58,677,744	\$ 1,505,213	.8446	\$ 25,512
26,000	26,999	3,188	59	\$ 60,242,371	\$ 1,564,627	.8410	\$ 26,519
27,000	27,999	3,129	61	\$ 61,925,134	\$ 1,682,763	.8374	\$ 27,586
28,000	28,999	3,068	51	\$ 63,375,758	\$ 1,450,624	.8340	\$ 28,444
29,000	29,999	3,017	51	\$ 64,878,203	\$ 1,502,445	.8305	\$ 29,460
30,000	30,999	2,966	46	\$ 66,278,156	\$ 1,399,953	.8272	\$ 30,434
31,000	31,999	2,920	50	\$ 67,850,357	\$ 1,572,201	.8239	\$ 31,444
32,000	32,999	2,870	33	\$ 68,922,517	\$ 1,072,160	.8206	\$ 32,490
33,000	33,999	2,837	32	\$ 69,995,662	\$ 1,073,145	.8174	\$ 33,536
34,000	34,999	2,805	45	\$ 71,543,664	\$ 1,548,002	.8143	\$ 34,400
35,000	35,999	2,760	39	\$ 72,929,562	\$ 1,385,898	.8111	\$ 35,536
36,000	36,999	2,721	30	\$ 74,023,116	\$ 1,093,554	.8081	\$ 36,452
37,000	37,999	2,691	32	\$ 75,223,701	\$ 1,200,585	.8050	\$ 37,518
38,000	38,999	2,659	45	\$ 76,960,641	\$ 1,736,940	.8020	\$ 38,599
39,000	39,999	2,614	38	\$ 78,459,653	\$ 1,499,012	.7990	\$ 39,448
40,000	40,999	2,576	34	\$ 79,836,164	\$ 1,376,511	.7961	\$ 40,486
41,000	41,999	2,542	34	\$ 81,248,337	\$ 1,412,173	.7933	\$ 41,535
42,000	42,999	2,508	25	\$ 82,313,424	\$ 1,065,087	.7904	\$ 42,603
43,000	43,999	2,483	35	\$ 83,837,643	\$ 1,524,219	.7876	\$ 43,549
44,000	44,999	2,448	34	\$ 85,349,518	\$ 1,511,875	.7848	\$ 44,467
45,000	45,999	2,414	33	\$ 86,850,876	\$ 1,501,358	.7821	\$ 45,496
46,000	46,999	2,381	26	\$ 88,060,007	\$ 1,209,131	.7794	\$ 46,505
47,000	47,999	2,355	36	\$ 89,768,363	\$ 1,708,356	.7768	\$ 47,454
48,000	48,999	2,319	17	\$ 90,591,902	\$ 823,539	.7741	\$ 48,443
49,000	49,999	2,302	37	\$ 92,420,690	\$ 1,828,788	.7715	\$ 49,427
50,000	50,999	2,265	33	\$ 94,088,069	\$ 1,667,379	.7690	\$ 50,527

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	25	\$ 95,375,500	\$ 1,287,431	.7665	\$ 51,497
52,000 -	52,999	23	\$ 96,582,215	\$ 1,206,715	.7640	\$ 52,466
53,000 -	53,999	20	\$ 97,653,073	\$ 1,070,858	.7615	\$ 53,543
54,000 -	54,999	18	\$ 98,635,352	\$ 982,279	.7591	\$ 54,571
55,000 -	55,999	28	\$ 100,191,371	\$ 1,556,019	.7566	\$ 55,572
56,000 -	56,999	24	\$ 101,547,629	\$ 1,356,258	.7542	\$ 56,511
57,000 -	57,999	23	\$ 102,869,720	\$ 1,322,091	.7519	\$ 57,482
58,000 -	58,999	23	\$ 104,215,120	\$ 1,345,400	.7495	\$ 58,496
59,000 -	59,999	24	\$ 105,644,539	\$ 1,429,419	.7472	\$ 59,559
60,000 -	60,999	21	\$ 106,913,656	\$ 1,269,117	.7449	\$ 60,434
61,000 -	61,999	24	\$ 108,386,518	\$ 1,472,862	.7427	\$ 61,369
62,000 -	62,999	13	\$ 109,200,927	\$ 814,409	.7404	\$ 62,647
63,000 -	63,999	18	\$ 110,344,583	\$ 1,143,656	.7382	\$ 63,536
64,000 -	64,999	22	\$ 111,763,240	\$ 1,418,657	.7360	\$ 64,484
65,000 -	65,999	22	\$ 113,203,187	\$ 1,439,947	.7338	\$ 65,452
66,000 -	66,999	16	\$ 114,268,988	\$ 1,065,801	.7317	\$ 66,613
67,000 -	67,999	22	\$ 115,752,083	\$ 1,483,095	.7296	\$ 67,413
68,000 -	68,999	18	\$ 116,985,353	\$ 1,233,270	.7275	\$ 68,515
69,000 -	69,999	19	\$ 118,306,339	\$ 1,320,986	.7254	\$ 69,526
70,000 -	70,999	20	\$ 119,715,695	\$ 1,409,356	.7233	\$ 70,468
71,000 -	71,999	11	\$ 120,504,093	\$ 788,398	.7213	\$ 71,673
72,000 -	72,999	15	\$ 121,589,686	\$ 1,085,593	.7192	\$ 72,373
73,000 -	73,999	15	\$ 122,690,826	\$ 1,101,140	.7172	\$ 73,409
74,000 -	74,999	10	\$ 123,436,013	\$ 745,187	.7152	\$ 74,519
75,000 -	75,999	9	\$ 124,115,652	\$ 679,639	.7133	\$ 75,515
76,000 -	76,999	13	\$ 125,111,677	\$ 996,025	.7113	\$ 76,617
77,000 -	77,999	17	\$ 126,429,638	\$ 1,317,961	.7093	\$ 77,527
78,000 -	78,999	9	\$ 127,134,357	\$ 704,719	.7074	\$ 78,302
79,000 -	79,999	13	\$ 128,167,247	\$ 1,032,890	.7055	\$ 79,453
80,000 -	80,999	16	\$ 129,455,496	\$ 1,288,249	.7035	\$ 80,516
81,000 -	81,999	10	\$ 130,270,211	\$ 814,715	.7016	\$ 81,472
82,000 -	82,999	12	\$ 131,259,780	\$ 989,569	.6998	\$ 82,464
83,000 -	83,999	9	\$ 132,010,680	\$ 750,900	.6979	\$ 83,433
84,000 -	84,999	17	\$ 133,448,035	\$ 1,437,355	.6960	\$ 84,550
85,000 -	85,999	10	\$ 134,304,009	\$ 855,974	.6942	\$ 85,597
86,000 -	86,999	14	\$ 135,514,047	\$ 1,210,038	.6924	\$ 86,431
87,000 -	87,999	15	\$ 136,825,515	\$ 1,311,468	.6905	\$ 87,431
88,000 -	88,999	13	\$ 137,978,149	\$ 1,152,634	.6888	\$ 88,664
89,000 -	89,999	12	\$ 139,052,518	\$ 1,074,369	.6870	\$ 89,531
90,000 -	90,999	8	\$ 139,775,787	\$ 723,269	.6852	\$ 90,409
91,000 -	91,999	10	\$ 140,691,085	\$ 915,298	.6834	\$ 91,530
92,000 -	92,999	14	\$ 141,984,628	\$ 1,293,543	.6817	\$ 92,396
93,000 -	93,999	3	\$ 142,265,357	\$ 280,729	.6800	\$ 93,576
94,000 -	94,999	13	\$ 143,493,112	\$ 1,227,755	.6782	\$ 94,443
95,000 -	95,999	12	\$ 144,640,623	\$ 1,147,511	.6765	\$ 95,626
96,000 -	96,999	12	\$ 145,798,408	\$ 1,157,785	.6748	\$ 96,482
97,000 -	97,999	11	\$ 146,869,652	\$ 1,071,244	.6731	\$ 97,386
98,000 -	98,999	11	\$ 147,951,513	\$ 1,081,861	.6715	\$ 98,351
99,000 -	99,999	10	\$ 148,946,503	\$ 994,990	.6698	\$ 99,499
100,000 -	109,999	99	\$ 159,340,837	\$ 10,394,334	.6681	\$ 104,993
110,000 -	119,999	74	\$ 167,825,823	\$ 8,484,986	.6522	\$ 114,662

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	76	\$ 177,291,715	\$ 9,465,892	.6373	\$ 124,551
130,000 -	139,999	55	\$ 184,703,688	\$ 7,411,973	.6233	\$ 134,763
140,000 -	149,999	52	\$ 192,219,657	\$ 7,515,969	.6100	\$ 144,538
150,000 -	159,999	42	\$ 198,719,045	\$ 6,499,388	.5972	\$ 154,747
160,000 -	169,999	53	\$ 207,421,014	\$ 8,701,969	.5850	\$ 164,188
170,000 -	179,999	39	\$ 214,232,590	\$ 6,811,576	.5734	\$ 174,656
180,000 -	189,999	35	\$ 220,660,785	\$ 6,428,195	.5622	\$ 183,663
190,000 -	199,999	29	\$ 226,312,077	\$ 5,651,292	.5515	\$ 194,872
200,000 -	209,999	21	\$ 230,616,703	\$ 4,304,626	.5411	\$ 204,982
210,000 -	219,999	24	\$ 235,768,187	\$ 5,151,484	.5310	\$ 214,645
220,000 -	229,999	25	\$ 241,395,723	\$ 5,627,536	.5212	\$ 225,101
230,000 -	239,999	21	\$ 246,337,573	\$ 4,941,850	.5116	\$ 235,326
240,000 -	249,999	27	\$ 252,934,192	\$ 6,596,619	.5022	\$ 244,319
250,000 -	259,999	13	\$ 256,233,775	\$ 3,299,583	.4932	\$ 253,814
260,000 -	269,999	14	\$ 259,941,614	\$ 3,707,839	.4844	\$ 264,846
270,000 -	279,999	12	\$ 263,229,685	\$ 3,288,071	.4757	\$ 274,006
280,000 -	289,999	19	\$ 268,615,371	\$ 5,385,686	.4672	\$ 283,457
290,000 -	299,999	23	\$ 275,389,068	\$ 6,773,697	.4589	\$ 294,509
300,000 -	314,999	26	\$ 283,410,689	\$ 8,021,621	.4507	\$ 308,524
315,000 -	329,999	20	\$ 289,855,959	\$ 6,445,270	.4389	\$ 322,264
330,000 -	344,999	23	\$ 297,631,336	\$ 7,775,377	.4276	\$ 338,060
345,000 -	359,999	31	\$ 308,571,721	\$ 10,940,385	.4165	\$ 352,916
360,000 -	374,999	25	\$ 317,751,033	\$ 9,179,312	.4059	\$ 367,172
375,000 -	389,999	18	\$ 324,602,179	\$ 6,851,146	.3958	\$ 380,619
390,000 -	404,999	26	\$ 334,926,295	\$ 10,324,116	.3861	\$ 397,081
405,000 -	419,999	19	\$ 342,741,926	\$ 7,815,631	.3768	\$ 411,349
420,000 -	439,999	27	\$ 354,322,773	\$ 11,580,847	.3678	\$ 428,920
440,000 -	459,999	17	\$ 361,955,479	\$ 7,632,706	.3564	\$ 448,983
460,000 -	479,999	15	\$ 369,018,334	\$ 7,062,855	.3454	\$ 470,857
480,000 -	499,999	18	\$ 377,849,655	\$ 8,831,321	.3348	\$ 490,629
500,000 -	519,999	18	\$ 386,982,248	\$ 9,132,593	.3245	\$ 507,366
520,000 -	539,999	17	\$ 395,989,420	\$ 9,007,172	.3147	\$ 529,834
540,000 -	559,999	15	\$ 404,211,526	\$ 8,222,106	.3053	\$ 548,140
560,000 -	579,999	13	\$ 411,600,976	\$ 7,389,450	.2962	\$ 568,419
580,000 -	599,999	16	\$ 421,009,979	\$ 9,409,003	.2875	\$ 588,063
600,000 -	629,999	16	\$ 430,858,945	\$ 9,848,966	.2791	\$ 615,560
630,000 -	659,999	15	\$ 440,489,931	\$ 9,630,986	.2669	\$ 642,066
660,000 -	699,999	28	\$ 459,524,572	\$ 19,034,641	.2554	\$ 679,809
700,000 -	749,999	23	\$ 476,129,235	\$ 16,604,663	.2409	\$ 721,942
750,000 -	799,999	27	\$ 497,034,859	\$ 20,905,624	.2243	\$ 774,282
800,000 -	849,999	24	\$ 516,820,440	\$ 19,785,581	.2090	\$ 824,399
850,000 -	899,999	18	\$ 532,471,306	\$ 15,650,866	.1951	\$ 869,493
900,000 -	999,999	36	\$ 566,675,223	\$ 34,203,917	.1825	\$ 950,109
1,000,000 -	1,099,999	31	\$ 599,038,667	\$ 32,363,444	.1602	\$ 1,043,982
1,100,000 -	1,199,999	27	\$ 629,929,572	\$ 30,890,905	.1418	\$ 1,144,108
1,200,000 -	1,299,999	15	\$ 648,678,525	\$ 18,748,953	.1266	\$ 1,249,930
1,300,000 -	1,399,999	18	\$ 672,936,474	\$ 24,257,949	.1137	\$ 1,347,664
1,400,000 -	1,499,999	15	\$ 694,553,860	\$ 21,617,386	.1026	\$ 1,441,159
1,500,000 -	1,599,999	12	\$ 712,967,837	\$ 18,413,977	.0935	\$ 1,534,498
1,600,000 -	1,699,999	9	\$ 727,732,799	\$ 14,764,962	.0859	\$ 1,640,551
1,700,000 -	1,799,999	8	\$ 741,762,917	\$ 14,030,118	.0795	\$ 1,753,765

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	46	\$ 751,012,319	\$ 9,249,402	.0738	\$ 1,849,880
1,900,000 -	1,999,999	41	\$ 758,833,877	\$ 7,821,558	.0689	\$ 1,955,390
2,000,000 -	2,999,999	37	\$ 815,789,132	\$ 56,955,255	.0645	\$ 2,278,210
3,000,000 -	3,999,999	12	\$ 828,515,838	\$ 12,726,706	.0432	\$ 3,181,677
4,000,000 -	4,999,999	8	\$ 837,141,995	\$ 8,626,157	.0334	\$ 4,313,079
5,000,000 -	5,999,999	6	\$ 859,633,468	\$ 22,491,473	.0260	\$ 5,622,868
6,000,000 -	6,999,999	2	\$ 859,633,468	\$ -	.0209	#DIV/0!
7,000,000 -	7,999,999	2	\$ 859,633,468	\$ -	.0187	#DIV/0!
8,000,000 -	8,999,999	2	\$ 859,633,468	\$ -	.0164	#DIV/0!
9,000,000 -	9,999,999	2	\$ 859,633,468	\$ -	.0142	#DIV/0!
10,000,000 -	AND GREATER	2	\$ 890,275,591	\$ 30,642,123	.0120	\$ 15,321,062
GRAND TOTALS		25,190	EXCLUDING CONTRACT MEDICAL	\$ 890,275,591		

**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 (<)					
				890,275,591		
0	10,000	32,168,913	20,376	809,966,678	1,579	.9098
10,000	15,000	9,402,640	759	787,879,038	12,388	.8850
15,000	20,000	8,352,935	484	768,931,103	17,258	.8637
20,000	25,000	7,248,043	324	751,928,060	22,371	.8446
25,000	30,000	7,705,672	281	736,417,388	27,422	.8272
30,000	35,000	6,665,461	206	722,131,927	32,357	.8111
35,000	40,000	6,915,989	184	708,775,938	37,587	.7961
40,000	50,000	13,961,037	311	684,604,901	44,891	.7690
50,000	75,000	31,015,323	507	634,989,578	61,174	.7133
75,000	100,000	25,510,490	293	594,829,088	87,067	.6681
100,000	125,000	23,612,266	211	560,966,822	111,906	.6301
125,000	150,000	19,660,888	145	531,705,934	135,592	.5972
150,000	175,000	18,607,145	115	505,411,289	162,508	.5677
175,000	200,000	15,485,275	84	481,763,514	185,452	.5411
200,000	225,000	12,269,878	58	459,656,136	213,389	.5163
225,000	250,000	14,352,237	61	439,091,399	237,227	.4932
250,000	275,000	8,651,458	33	419,689,941	262,165	.4714
275,000	300,000	13,803,419	48	401,286,523	287,571	.4507
300,000	325,000	12,318,468	39	383,951,389	313,181	.4313
325,000	350,000	13,570,595	40	367,564,127	339,265	.4129
350,000	375,000	16,472,902	46	352,399,558	360,720	.3958
375,000	400,000	13,733,890	35	338,124,001	388,695	.3798
400,000	425,000	14,152,215	34	324,807,203	411,202	.3648
425,000	450,000	12,501,988	29	312,311,465	434,852	.3508
450,000	475,000	9,113,494	20	300,366,721	461,443	.3374
475,000	500,000	10,597,035	22	288,925,936	487,220	.3245
500,000	600,000	43,160,324	79	248,465,612	546,333	.2791
600,000	700,000	38,514,593	59	214,451,019	652,790	.2409
700,000	800,000	37,510,287	50	186,040,732	750,206	.2090
800,000	900,000	35,436,447	42	162,504,285	843,725	.1825
900,000	1,000,000	34,203,917	36	142,600,368	950,109	.1602
1,000,000	2,000,000	192,158,654	144	57,441,714	1,334,435	.0645
2,000,000	3,000,000	56,955,255	25	38,486,459	2,278,210	.0432
3,000,000	4,000,000	12,726,706	4	29,759,753	3,181,677	.0334
4,000,000	5,000,000	8,626,157	2	23,133,596	4,313,079	.0260
5,000,000	6,000,000	22,491,473	4	18,642,123	5,622,868	.0209
6,000,000	7,000,000	0	0	16,642,123	0	.0187
7,000,000	8,000,000	0	0	14,642,123	0	.0164
8,000,000	9,000,000	0	0	12,642,123	0	.0142
9,000,000	10,000,000	0	0	10,642,123	0	.0120
10,000,000	& Over	30,642,123	2		15,321,062	.0000

TOTAL/AVERAGE 890,275,591 25,190

* 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	.9990	.9990	.9998	.9997	.9961	.9962	.9663	.9667
2,000	.9979	.9979	.9996	.9995	.9921	.9923	.9359	.9368
3,000	.9969	.9969	.9994	.9992	.9883	.9885	.9089	.9101
4,000	.9958	.9959	.9992	.9990	.9844	.9848	.8844	.8859
5,000	.9948	.9949	.9990	.9987	.9806	.9811	.8620	.8639
6,000	.9938	.9938	.9988	.9985	.9769	.9774	.8417	.8438
7,000	.9928	.9929	.9986	.9982	.9732	.9738	.8228	.8251
8,000	.9918	.9919	.9984	.9980	.9695	.9702	.8051	.8077
9,000	.9909	.9910	.9983	.9977	.9659	.9667	.7884	.7913
10,000	.9899	.9901	.9981	.9975	.9623	.9632	.7727	.7757
11,000	.9890	.9891	.9979	.9972	.9587	.9597	.7579	.7611
12,000	.9880	.9882	.9977	.9970	.9552	.9562	.7437	.7471
13,000	.9871	.9873	.9975	.9967	.9516	.9528	.7303	.7339
14,000	.9862	.9863	.9973	.9965	.9482	.9494	.7176	.7213
15,000	.9852	.9854	.9971	.9962	.9447	.9460	.7056	.7095
16,000	.9843	.9845	.9969	.9960	.9413	.9426	.6943	.6984
17,000	.9833	.9835	.9967	.9957	.9379	.9393	.6835	.6877
18,000	.9824	.9826	.9965	.9955	.9345	.9360	.6732	.6776
19,000	.9814	.9817	.9963	.9952	.9312	.9328	.6634	.6679
20,000	.9805	.9808	.9961	.9950	.9279	.9296	.6539	.6585
21,000	.9795	.9798	.9959	.9947	.9246	.9264	.6447	.6495
22,000	.9786	.9789	.9957	.9945	.9214	.9232	.6359	.6407
23,000	.9777	.9780	.9955	.9942	.9182	.9201	.6274	.6324
24,000	.9767	.9770	.9953	.9940	.9150	.9170	.6193	.6243
25,000	.9758	.9761	.9952	.9937	.9118	.9138	.6114	.6165
26,000	.9748	.9752	.9950	.9935	.9086	.9108	.6038	.6090
27,000	.9739	.9742	.9948	.9932	.9055	.9077	.5964	.6018
28,000	.9729	.9733	.9946	.9930	.9024	.9047	.5893	.5947
29,000	.9720	.9724	.9944	.9927	.8994	.9017	.5825	.5880
30,000	.9710	.9714	.9942	.9925	.8963	.8987	.5758	.5814
31,000	.9701	.9705	.9940	.9922	.8933	.8958	.5694	.5751
32,000	.9692	.9696	.9938	.9920	.8903	.8929	.5632	.5690
33,000	.9682	.9686	.9936	.9917	.8873	.8900	.5572	.5631
34,000	.9673	.9677	.9934	.9915	.8844	.8871	.5513	.5573
35,000	.9663	.9668	.9932	.9912	.8815	.8842	.5456	.5516
36,000	.9654	.9658	.9930	.9910	.8786	.8814	.5400	.5462
37,000	.9644	.9649	.9928	.9907	.8757	.8786	.5346	.5408
38,000	.9635	.9640	.9926	.9905	.8728	.8758	.5294	.5356
39,000	.9625	.9630	.9924	.9902	.8700	.8730	.5242	.5306
40,000	.9616	.9621	.9922	.9900	.8672	.8702	.5193	.5257
41,000	.9606	.9612	.9920	.9897	.8644	.8675	.5145	.5209
42,000	.9597	.9602	.9919	.9895	.8616	.8648	.5098	.5163
43,000	.9588	.9593	.9917	.9892	.8588	.8621	.5053	.5119
44,000	.9578	.9584	.9915	.9890	.8561	.8594	.5009	.5075
45,000	.9569	.9574	.9913	.9887	.8534	.8568	.4966	.5033
46,000	.9559	.9565	.9911	.9885	.8507	.8542	.4924	.4992
47,000	.9550	.9556	.9909	.9882	.8481	.8516	.4883	.4951
48,000	.9540	.9547	.9907	.9880	.8455	.8490	.4844	.4912
49,000	.9531	.9537	.9905	.9877	.8428	.8465	.4805	.4874
50,000	.9521	.9528	.9903	.9874	.8403	.8440	.4767	.4836

**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	.9512	.9519	.9901	.9872	.8377	.8415	.4730	.4800
52,000	.9503	.9509	.9899	.9869	.8352	.8390	.4694	.4764
53,000	.9493	.9500	.9897	.9867	.8327	.8365	.4659	.4730
54,000	.9484	.9491	.9895	.9864	.8302	.8341	.4624	.4696
55,000	.9474	.9481	.9893	.9862	.8277	.8317	.4590	.4662
56,000	.9465	.9472	.9891	.9859	.8252	.8293	.4557	.4629
57,000	.9455	.9463	.9889	.9857	.8228	.8269	.4525	.4597
58,000	.9446	.9453	.9888	.9854	.8203	.8245	.4493	.4566
59,000	.9436	.9444	.9886	.9852	.8179	.8222	.4462	.4535
60,000	.9427	.9435	.9884	.9849	.8156	.8198	.4431	.4505
61,000	.9418	.9425	.9882	.9847	.8132	.8175	.4401	.4475
62,000	.9408	.9416	.9880	.9844	.8109	.8153	.4371	.4446
63,000	.9399	.9407	.9878	.9842	.8085	.8130	.4342	.4417
64,000	.9389	.9397	.9876	.9839	.8062	.8107	.4314	.4389
65,000	.9380	.9388	.9874	.9837	.8040	.8085	.4286	.4361
66,000	.9370	.9379	.9872	.9834	.8017	.8063	.4258	.4334
67,000	.9361	.9369	.9870	.9832	.7995	.8041	.4231	.4307
68,000	.9351	.9360	.9868	.9829	.7972	.8019	.4204	.4281
69,000	.9342	.9351	.9866	.9827	.7950	.7998	.4177	.4255
70,000	.9332	.9341	.9864	.9824	.7929	.7977	.4151	.4229
71,000	.9323	.9332	.9862	.9822	.7907	.7956	.4126	.4204
72,000	.9314	.9323	.9860	.9819	.7885	.7934	.4102	.4180
73,000	.9304	.9313	.9858	.9817	.7864	.7914	.4078	.4156
74,000	.9295	.9304	.9856	.9814	.7843	.7893	.4054	.4133
75,000	.9285	.9295	.9855	.9812	.7822	.7872	.4031	.4110
76,000	.9276	.9286	.9853	.9809	.7800	.7851	.4007	.4087
77,000	.9266	.9276	.9851	.9807	.7779	.7831	.3985	.4064
78,000	.9257	.9267	.9849	.9804	.7759	.7810	.3962	.4042
79,000	.9247	.9258	.9847	.9802	.7738	.7790	.3940	.4021
80,000	.9238	.9248	.9845	.9799	.7717	.7770	.3918	.3999
81,000	.9229	.9239	.9843	.9797	.7697	.7750	.3897	.3978
82,000	.9219	.9230	.9841	.9794	.7676	.7730	.3876	.3957
83,000	.9210	.9220	.9839	.9792	.7656	.7710	.3855	.3936
84,000	.9200	.9211	.9837	.9789	.7636	.7691	.3834	.3916
85,000	.9191	.9202	.9835	.9787	.7616	.7671	.3814	.3896
86,000	.9181	.9192	.9833	.9784	.7596	.7652	.3793	.3876
87,000	.9172	.9183	.9831	.9782	.7576	.7633	.3773	.3856
88,000	.9162	.9174	.9829	.9779	.7557	.7614	.3753	.3836
89,000	.9153	.9164	.9827	.9777	.7538	.7595	.3733	.3817
90,000	.9144	.9155	.9825	.9774	.7518	.7576	.3714	.3797
91,000	.9134	.9146	.9824	.9772	.7499	.7557	.3695	.3778
92,000	.9125	.9136	.9822	.9769	.7480	.7539	.3676	.3759
93,000	.9115	.9127	.9820	.9767	.7462	.7520	.3657	.3741
94,000	.9106	.9118	.9818	.9764	.7443	.7502	.3638	.3723
95,000	.9096	.9108	.9816	.9762	.7424	.7484	.3620	.3704
96,000	.9087	.9099	.9814	.9760	.7405	.7466	.3602	.3686
97,000	.9077	.9090	.9813	.9758	.7387	.7448	.3584	.3669
98,000	.9068	.9080	.9811	.9755	.7369	.7430	.3566	.3651
99,000	.9058	.9071	.9809	.9753	.7351	.7412	.3548	.3634
100,000	.9049	.9062	.9808	.9751	.7333	.7394	.3531	.3617
110,000	.8955	.8969	.9790	.9729	.7158	.7224	.3366	.3454

**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	.8860	.8875	.9773	.9706	.6993	.7063	.3220	.3310
130,000	.8766	.8782	.9756	.9684	.6836	.6910	.3088	.3180
140,000	.8671	.8689	.9739	.9662	.6687	.6764	.2965	.3058
150,000	.8577	.8596	.9721	.9639	.6545	.6625	.2850	.2945
160,000	.8482	.8503	.9704	.9617	.6408	.6491	.2741	.2837
170,000	.8388	.8409	.9687	.9595	.6276	.6363	.2640	.2738
180,000	.8293	.8316	.9670	.9572	.6150	.6239	.2548	.2647
190,000	.8199	.8223	.9652	.9550	.6028	.6120	.2464	.2564
200,000	.8104	.8130	.9635	.9528	.5909	.6004	.2382	.2483
210,000	.8010	.8036	.9618	.9506	.5794	.5891	.2303	.2405
220,000	.7915	.7943	.9601	.9483	.5680	.5780	.2230	.2333
230,000	.7821	.7850	.9584	.9461	.5570	.5672	.2161	.2265
240,000	.7726	.7757	.9566	.9439	.5462	.5567	.2094	.2199
250,000	.7632	.7664	.9549	.9416	.5358	.5466	.2028	.2134
260,000	.7537	.7570	.9532	.9394	.5257	.5366	.1963	.2069
270,000	.7443	.7477	.9515	.9372	.5157	.5268	.1899	.2005
280,000	.7348	.7384	.9497	.9350	.5059	.5170	.1838	.1943
290,000	.7254	.7292	.9480	.9328	.4963	.5074	.1779	.1882
300,000	.7159	.7199	.9463	.9306	.4870	.4978	.1721	.1822
315,000	.7018	.7060	.9437	.9273	.4734	.4837	.1636	.1734
330,000	.6876	.6922	.9411	.9240	.4603	.4699	.1556	.1649
345,000	.6734	.6784	.9385	.9207	.4476	.4563	.1479	.1568
360,000	.6593	.6647	.9360	.9175	.4353	.4430	.1411	.1489
375,000	.6451	.6511	.9337	.9142	.4235	.4300	.1351	.1413
390,000	.6309	.6375	.9315	.9110	.4121	.4173	.1294	.1341
405,000	.6178	.6241	.9292	.9078	.4011	.4048	.1240	.1271
420,000	.6051	.6107	.9270	.9046	.3905	.3927	.1191	.1205
440,000	.5881	.5930	.9244	.9004	.3770	.3770	.1131	.1121
460,000	.5711	.5756	.9218	.8962	.3640	.3618	.1075	.1042
480,000	.5541	.5584	.9192	.8920	.3514	.3472	.1024	.0968
500,000	.5371	.5414	.9166	.8879	.3391	.3331	.0977	.0899
520,000	.5201	.5247	.9140	.8838	.3275	.3195	.0933	.0835
540,000	.5031	.5082	.9115	.8797	.3162	.3065	.0891	.0775
560,000	.4880	.4921	.9089	.8756	.3055	.2939	.0849	.0719
580,000	.4728	.4763	.9063	.8716	.2950	.2818	.0813	.0667
600,000	.4584	.4607	.9037	.8675	.2849	.2702	.0779	.0618
630,000	.4386	.4381	.8998	.8616	.2703	.2537	.0731	.0552
660,000	.4187	.4162	.8959	.8556	.2564	.2381	.0690	.0493
700,000	.3923	.3883	.8908	.8478	.2390	.2189	.0639	.0424
750,000	.3625	.3554	.8843	.8382	.2189	.1971	.0585	.0351
800,000	.3341	.3247	.8778	.8287	.2004	.1775	.0540	.0291
850,000	.3058	.2963	.8714	.8194	.1836	.1599	.0505	.0242
900,000	.2774	.2700	.8655	.8102	.1684	.1441	.0474	.0201
1,000,000	.2298	.2237	.8547	.7922	.1415	.1174	.0412	.0139
1,100,000	.1825	.1848	.8439	.7747	.1198	.0959	.0353	.0098
1,200,000	.1368	.1524	.8332	.7577	.1022	.0787	.0304	.0069
1,300,000	.0990	.1256	.8224	.7412	.0872	.0648	.0258	.0049
1,400,000	.0617	.1035	.8116	.7251	.0748	.0535	.0211	.0035
1,500,000	.0333	.0854	.8008	.7095	.0646	.0444	.0173	.0026
1,600,000	.0148	.0705	.7901	.6942	.0563	.0369	.0141	.0019
1,700,000	.0054	.0583	.7793	.6794	.0491	.0309	.0115	.0014

**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	.0483	.7685	.6649	.0429	.0259	.0092	.0011
1,900,000	.0000	.0401	.7577	.6508	.0376	.0218	.0069	.0008
2,000,000	.0000	.0334	.7470	.6370	.0330	.0184	.0045	.0006
3,000,000	.0000	.0057	.6392	.5180	.0131	.0039	.0000	.0000
4,000,000	.0000	.0011	.5487	.4203	.0064	.0010	.0000	.0000
5,000,000	.0000	.0003	.4625	.3380	.0025	.0003	.0000	.0000
6,000,000	.0000	.0001	.4017	.2676	.0000	.0001	.0000	.0000
7,000,000	.0000	.0000	.3586	.2063	.0000	.0000	.0000	.0000
8,000,000	.0000	.0000	.3155	.1525	.0000	.0000	.0000	.0000
9,000,000	.0000	.0000	.2724	.1047	.0000	.0000	.0000	.0000
10,000,000	.0000	.0000	.2293	.0620	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury (2008-2010)

