

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	24,203	10,875	\$ 4,906,790	\$ 4,906,790 .0000	\$ 451
1,000	1,999	13,328	3,663	\$ 10,084,052	\$ 5,177,262 .9946	\$ 1,413
2,000 -	2,999	9,665	1,571	\$ 13,924,764	\$ 3,840,712 .9678	\$ 2,445
3,000 -	3,999	8,094	925	\$ 17,117,846	\$ 3,193,082 .9582	\$ 3,452
4,000 -	4,999	7,169	594	\$ 19,775,320	\$ 2,657,474 .9499	\$ 4,474
5,000 -	5,999	6,575	507	\$ 22,545,968	\$ 2,770,648 .9424	\$ 5,465
6,000 -	6,999	6,068	394	\$ 25,096,584	\$ 2,550,616 .9355	\$ 6,474
7,000 -	7,999	5,674	291	\$ 27,272,226	\$ 2,175,642 .9291	\$ 7,476
8,000 -	8,999	5,383	232	\$ 29,238,916	\$ 1,966,690 .9230	\$ 8,477
9,000 -	9,999	5,151	242	\$ 31,522,631	\$ 2,283,715 .9173	\$ 9,437
10,000 -	10,999	4,909	205	\$ 33,671,568	\$ 2,148,937 .9118	\$ 10,483
11,000 -	11,999	4,704	163	\$ 35,537,669	\$ 1,866,101 .9065	\$ 11,448
12,000 -	12,999	4,541	138	\$ 37,264,000	\$ 1,726,331 .9015	\$ 12,510
13,000 -	13,999	4,403	138	\$ 39,122,941	\$ 1,858,941 .8966	\$ 13,471
14,000 -	14,999	4,265	117	\$ 40,823,361	\$ 1,700,420 .8919	\$ 14,534
15,000 -	15,999	4,148	120	\$ 42,682,206	\$ 1,858,845 .8873	\$ 15,490
16,000 -	16,999	4,028	110	\$ 44,492,884	\$ 1,810,678 .8828	\$ 16,461
17,000 -	17,999	3,918	91	\$ 46,085,458	\$ 1,592,574 .8784	\$ 17,501
18,000 -	18,999	3,827	81	\$ 47,584,737	\$ 1,499,279 .8742	\$ 18,510
19,000 -	19,999	3,746	72	\$ 48,986,271	\$ 1,401,534 .8701	\$ 19,466
20,000 -	20,999	3,674	79	\$ 50,605,710	\$ 1,619,439 .8660	\$ 20,499
21,000 -	21,999	3,595	63	\$ 51,961,527	\$ 1,355,817 .8620	\$ 21,521
22,000 -	22,999	3,532	70	\$ 53,536,491	\$ 1,574,964 .8581	\$ 22,499
23,000 -	23,999	3,462	57	\$ 54,874,158	\$ 1,337,667 .8543	\$ 23,468
24,000 -	24,999	3,405	67	\$ 56,516,166	\$ 1,642,008 .8505	\$ 24,508
25,000 -	25,999	3,338	55	\$ 57,917,826	\$ 1,401,660 .8469	\$ 25,485
26,000 -	26,999	3,283	57	\$ 59,427,185	\$ 1,509,359 .8432	\$ 26,480
27,000 -	27,999	3,226	56	\$ 60,966,838	\$ 1,539,653 .8397	\$ 27,494
28,000 -	28,999	3,170	45	\$ 62,248,462	\$ 1,281,624 .8362	\$ 28,481
29,000 -	29,999	3,125	54	\$ 63,842,189	\$ 1,593,727 .8327	\$ 29,513
30,000 -	30,999	3,071	44	\$ 65,184,174	\$ 1,341,985 .8293	\$ 30,500
31,000 -	31,999	3,027	48	\$ 66,696,232	\$ 1,512,058 .8260	\$ 31,501
32,000 -	32,999	2,979	40	\$ 67,994,435	\$ 1,298,203 .8227	\$ 32,455
33,000 -	33,999	2,939	37	\$ 69,237,500	\$ 1,243,065 .8195	\$ 33,596
34,000 -	34,999	2,902	38	\$ 70,548,166	\$ 1,310,666 .8163	\$ 34,491
35,000 -	35,999	2,864	41	\$ 72,007,166	\$ 1,459,000 .8131	\$ 35,585
36,000 -	36,999	2,823	25	\$ 72,917,844	\$ 910,678 .8100	\$ 36,427
37,000 -	37,999	2,798	32	\$ 74,119,298	\$ 1,201,454 .8069	\$ 37,545
38,000 -	38,999	2,766	48	\$ 75,969,882	\$ 1,850,584 .8039	\$ 38,554
39,000 -	39,999	2,718	29	\$ 77,115,222	\$ 1,145,340 .8009	\$ 39,494
40,000 -	40,999	2,689	37	\$ 78,612,102	\$ 1,496,880 .7979	\$ 40,456
41,000 -	41,999	2,652	41	\$ 80,311,999	\$ 1,699,897 .7950	\$ 41,461
42,000 -	42,999	2,611	38	\$ 81,930,322	\$ 1,618,323 .7921	\$ 42,587
43,000 -	43,999	2,573	38	\$ 83,586,896	\$ 1,656,574 .7893	\$ 43,594
44,000 -	44,999	2,535	31	\$ 84,964,793	\$ 1,377,897 .7865	\$ 44,448
45,000 -	45,999	2,504	25	\$ 86,102,800	\$ 1,138,007 .7837	\$ 45,520
46,000 -	46,999	2,479	34	\$ 87,681,869	\$ 1,579,069 .7810	\$ 46,443
47,000 -	47,999	2,445	27	\$ 88,966,512	\$ 1,284,643 .7783	\$ 47,579
48,000 -	48,999	2,418	34	\$ 90,613,845	\$ 1,647,333 .7757	\$ 48,451
49,000 -	49,999	2,384	21	\$ 91,652,082	\$ 1,038,237 .7730	\$ 49,440
50,000 -	50,999	2,363	28	\$ 93,066,184	\$ 1,414,102 .7704	\$ 50,504

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	37	\$ 94,972,054	\$ 1,905,870	.7679	\$ 51,510
52,000 -	52,999	18	\$ 95,920,682	\$ 948,628	.7653	\$ 52,702
53,000 -	53,999	30	\$ 97,524,991	\$ 1,604,309	.7628	\$ 53,477
54,000 -	54,999	19	\$ 98,556,894	\$ 1,031,903	.7603	\$ 54,311
55,000 -	55,999	32	\$ 100,333,538	\$ 1,776,644	.7579	\$ 55,520
56,000 -	56,999	35	\$ 102,309,517	\$ 1,975,979	.7555	\$ 56,457
57,000 -	57,999	9	\$ 102,825,271	\$ 515,754	.7531	\$ 57,306
58,000 -	58,999	31	\$ 104,639,262	\$ 1,813,991	.7507	\$ 58,516
59,000 -	59,999	23	\$ 106,006,887	\$ 1,367,625	.7484	\$ 59,462
60,000 -	60,999	14	\$ 106,854,002	\$ 847,115	.7461	\$ 60,508
61,000 -	61,999	15	\$ 107,775,100	\$ 921,098	.7438	\$ 61,407
62,000 -	62,999	18	\$ 108,900,953	\$ 1,125,853	.7415	\$ 62,547
63,000 -	63,999	25	\$ 110,487,972	\$ 1,587,019	.7393	\$ 63,481
64,000 -	64,999	15	\$ 111,456,454	\$ 968,482	.7370	\$ 64,565
65,000 -	65,999	22	\$ 112,898,103	\$ 1,441,649	.7348	\$ 65,530
66,000 -	66,999	21	\$ 114,295,713	\$ 1,397,610	.7326	\$ 66,553
67,000 -	67,999	18	\$ 115,510,206	\$ 1,214,493	.7304	\$ 67,472
68,000 -	68,999	15	\$ 116,538,011	\$ 1,027,805	.7283	\$ 68,520
69,000 -	69,999	15	\$ 117,580,880	\$ 1,042,869	.7262	\$ 69,525
70,000 -	70,999	18	\$ 118,850,881	\$ 1,270,001	.7241	\$ 70,556
71,000 -	71,999	23	\$ 120,493,633	\$ 1,642,752	.7220	\$ 71,424
72,000 -	72,999	13	\$ 121,436,144	\$ 942,511	.7199	\$ 72,501
73,000 -	73,999	15	\$ 122,539,051	\$ 1,102,907	.7178	\$ 73,527
74,000 -	74,999	16	\$ 123,731,430	\$ 1,192,379	.7158	\$ 74,524
75,000 -	75,999	13	\$ 124,712,591	\$ 981,161	.7138	\$ 75,474
76,000 -	76,999	21	\$ 126,318,329	\$ 1,605,738	.7118	\$ 76,464
77,000 -	77,999	17	\$ 127,635,801	\$ 1,317,472	.7098	\$ 77,498
78,000 -	78,999	17	\$ 128,970,155	\$ 1,334,354	.7078	\$ 78,491
79,000 -	79,999	12	\$ 129,923,767	\$ 953,612	.7059	\$ 79,468
80,000 -	80,999	14	\$ 131,050,494	\$ 1,126,727	.7040	\$ 80,481
81,000 -	81,999	18	\$ 132,517,723	\$ 1,467,229	.7020	\$ 81,513
82,000 -	82,999	14	\$ 133,673,569	\$ 1,155,846	.7001	\$ 82,560
83,000 -	83,999	8	\$ 134,341,240	\$ 667,671	.6983	\$ 83,459
84,000 -	84,999	19	\$ 135,947,678	\$ 1,606,438	.6964	\$ 84,549
85,000 -	85,999	15	\$ 137,226,497	\$ 1,278,819	.6945	\$ 85,255
86,000 -	86,999	15	\$ 138,523,745	\$ 1,297,248	.6927	\$ 86,483
87,000 -	87,999	9	\$ 139,311,427	\$ 787,682	.6909	\$ 87,520
88,000 -	88,999	17	\$ 140,816,554	\$ 1,505,127	.6891	\$ 88,537
89,000 -	89,999	6	\$ 141,353,109	\$ 536,555	.6873	\$ 89,426
90,000 -	90,999	13	\$ 142,529,068	\$ 1,175,959	.6855	\$ 90,458
91,000 -	91,999	13	\$ 143,717,794	\$ 1,188,726	.6837	\$ 91,440
92,000 -	92,999	12	\$ 144,826,735	\$ 1,108,941	.6820	\$ 92,412
93,000 -	93,999	13	\$ 146,042,280	\$ 1,215,545	.6802	\$ 93,503
94,000 -	94,999	15	\$ 147,461,932	\$ 1,419,652	.6785	\$ 94,643
95,000 -	95,999	12	\$ 148,607,418	\$ 1,145,486	.6768	\$ 95,457
96,000 -	96,999	9	\$ 149,474,221	\$ 866,803	.6751	\$ 96,311
97,000 -	97,999	8	\$ 150,254,939	\$ 780,718	.6734	\$ 97,590
98,000 -	98,999	7	\$ 150,944,889	\$ 689,950	.6717	\$ 98,564
99,000 -	99,999	13	\$ 152,237,235	\$ 1,292,346	.6701	\$ 99,411
100,000 -	109,999	91	\$ 161,787,036	\$ 9,549,801	.6684	\$ 104,943
110,000 -	119,999	98	\$ 172,960,655	\$ 11,173,619	.6524	\$ 114,017

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	65	\$ 181,079,960	\$ 8,119,305	.6376	\$ 124,912
130,000 -	139,999	50	\$ 187,809,801	\$ 6,729,841	.6235	\$ 134,597
140,000 -	149,999	53	\$ 195,478,903	\$ 7,669,102	.6101	\$ 144,700
150,000 -	159,999	57	\$ 204,264,150	\$ 8,785,247	.5972	\$ 154,127
160,000 -	169,999	54	\$ 213,175,401	\$ 8,911,251	.5850	\$ 165,023
170,000 -	179,999	55	\$ 222,768,483	\$ 9,593,082	.5733	\$ 174,420
180,000 -	189,999	40	\$ 230,158,884	\$ 7,390,401	.5623	\$ 184,760
190,000 -	199,999	30	\$ 236,037,228	\$ 5,878,344	.5517	\$ 195,945
200,000 -	209,999	30	\$ 242,163,683	\$ 6,126,455	.5415	\$ 204,215
210,000 -	219,999	31	\$ 248,794,842	\$ 6,631,159	.5317	\$ 213,908
220,000 -	229,999	23	\$ 253,954,644	\$ 5,159,802	.5222	\$ 224,339
230,000 -	239,999	21	\$ 258,893,188	\$ 4,938,544	.5130	\$ 235,169
240,000 -	249,999	34	\$ 267,224,168	\$ 8,330,980	.5040	\$ 245,029
250,000 -	259,999	26	\$ 273,853,716	\$ 6,629,548	.4953	\$ 254,983
260,000 -	269,999	22	\$ 279,690,325	\$ 5,836,609	.4870	\$ 265,300
270,000 -	279,999	15	\$ 283,807,063	\$ 4,116,738	.4789	\$ 274,449
280,000 -	289,999	18	\$ 288,925,313	\$ 5,118,250	.4710	\$ 284,347
290,000 -	299,999	18	\$ 294,246,700	\$ 5,321,387	.4633	\$ 295,633
300,000 -	314,999	28	\$ 302,876,763	\$ 8,630,063	.4558	\$ 308,217
315,000 -	329,999	25	\$ 310,899,702	\$ 8,022,939	.4449	\$ 320,918
330,000 -	344,999	22	\$ 318,285,519	\$ 7,385,817	.4345	\$ 335,719
345,000 -	359,999	21	\$ 325,709,820	\$ 7,424,301	.4245	\$ 353,538
360,000 -	374,999	18	\$ 332,308,943	\$ 6,599,123	.4148	\$ 366,618
375,000 -	389,999	21	\$ 340,344,763	\$ 8,035,820	.4054	\$ 382,658
390,000 -	404,999	20	\$ 348,284,612	\$ 7,939,849	.3963	\$ 396,992
405,000 -	419,999	16	\$ 354,844,214	\$ 6,559,602	.3876	\$ 409,975
420,000 -	439,999	27	\$ 366,514,153	\$ 11,669,939	.3792	\$ 432,220
440,000 -	459,999	19	\$ 375,032,700	\$ 8,518,547	.3684	\$ 448,345
460,000 -	479,999	14	\$ 381,608,808	\$ 6,576,108	.3581	\$ 469,722
480,000 -	499,999	14	\$ 388,497,951	\$ 6,889,143	.3482	\$ 492,082
500,000 -	519,999	21	\$ 399,193,040	\$ 10,695,089	.3386	\$ 509,290
520,000 -	539,999	16	\$ 407,673,644	\$ 8,480,604	.3294	\$ 530,038
540,000 -	559,999	13	\$ 414,818,518	\$ 7,144,874	.3205	\$ 549,606
560,000 -	579,999	16	\$ 423,911,590	\$ 9,093,072	.3120	\$ 568,317
580,000 -	599,999	15	\$ 432,772,722	\$ 8,861,132	.3039	\$ 590,742
600,000 -	629,999	14	\$ 441,404,864	\$ 8,632,142	.2960	\$ 616,582
630,000 -	659,999	20	\$ 454,289,984	\$ 12,885,120	.2847	\$ 644,256
660,000 -	699,999	22	\$ 469,187,539	\$ 14,897,555	.2740	\$ 677,162
700,000 -	749,999	22	\$ 485,037,010	\$ 15,849,471	.2607	\$ 720,431
750,000 -	799,999	21	\$ 501,353,484	\$ 16,316,474	.2452	\$ 776,975
800,000 -	849,999	18	\$ 516,220,770	\$ 14,867,286	.2308	\$ 825,960
850,000 -	899,999	27	\$ 539,881,792	\$ 23,661,022	.2175	\$ 876,334
900,000 -	999,999	36	\$ 574,159,192	\$ 34,277,400	.2054	\$ 952,150
1,000,000 -	1,099,999	25	\$ 600,389,269	\$ 26,230,077	.1847	\$ 1,049,203
1,100,000 -	1,199,999	17	\$ 619,922,544	\$ 19,533,275	.1673	\$ 1,149,016
1,200,000 -	1,299,999	18	\$ 642,367,305	\$ 22,444,761	.1523	\$ 1,246,931
1,300,000 -	1,399,999	15	\$ 662,641,355	\$ 20,274,050	.1392	\$ 1,351,603
1,400,000 -	1,499,999	15	\$ 684,427,500	\$ 21,786,145	.1279	\$ 1,452,410
1,500,000 -	1,599,999	10	\$ 699,982,957	\$ 15,555,457	.1182	\$ 1,555,546
1,600,000 -	1,699,999	9	\$ 714,980,312	\$ 14,997,355	.1098	\$ 1,666,373
1,700,000 -	1,799,999	9	\$ 730,674,024	\$ 15,693,712	.1024	\$ 1,743,746

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	53	\$ 749,228,378	\$ 18,554,354	.0961	\$ 1,855,435
1,900,000 -	1,999,999	43	\$ 751,176,370	\$ 1,947,992	.0908	\$ 1,947,992
2,000,000 -	2,999,999	42	\$ 803,164,556	\$ 51,988,186	.0862	\$ 2,363,099
3,000,000 -	3,999,999	20	\$ 834,154,107	\$ 30,989,551	.0555	\$ 3,443,283
4,000,000 -	4,999,999	11	\$ 847,867,695	\$ 13,713,588	.0391	\$ 4,571,196
5,000,000 -	5,999,999	8	\$ 853,021,327	\$ 5,153,632	.0285	\$ 5,153,632
6,000,000 -	6,999,999	7	\$ 859,508,201	\$ 6,486,874	.0207	\$ 6,486,874
7,000,000 -	7,999,999	6	\$ 882,899,195	\$ 23,390,994	.0136	\$ 7,796,998
8,000,000 -	8,999,999	3	\$ 891,192,968	\$ 8,293,773	.0077	\$ 8,293,773
9,000,000 -	9,999,999	2	\$ 891,192,968	\$ -	.0052	#DIV/0!
10,000,000 -	AND GREATER	2	\$ 913,923,366	\$ 22,730,398	.0030	\$ 11,365,199
GRAND TOTALS		24,203	EXCLUDING CONTRACT MEDICAL	\$ 913,923,366		\$ 37,761

**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 (<)					
				913,923,366		
0	10,000	31,522,631	19,294	833,310,735	1,634	.9118
10,000	15,000	9,300,730	761	810,880,005	12,222	.8873
15,000	20,000	8,162,910	474	791,457,095	17,221	.8660
20,000	25,000	7,529,895	336	773,957,200	22,410	.8469
25,000	30,000	7,326,023	267	757,951,177	27,438	.8293
30,000	35,000	6,705,977	207	743,135,200	32,396	.8131
35,000	40,000	6,567,056	175	729,248,144	37,526	.7979
40,000	50,000	14,536,860	326	704,121,284	44,592	.7704
50,000	75,000	32,079,348	525	652,341,936	61,104	.7138
75,000	100,000	28,505,805	330	610,886,131	86,381	.6684
100,000	125,000	24,783,073	222	576,090,558	111,887	.6303
125,000	150,000	18,458,596	136	545,794,463	136,226	.5972
150,000	175,000	22,493,039	139	518,763,924	162,405	.5676
175,000	200,000	18,065,286	98	494,886,138	185,285	.5415
200,000	225,000	15,337,515	73	472,986,123	211,552	.5175
225,000	250,000	15,849,425	67	452,699,198	238,337	.4953
250,000	275,000	14,524,526	56	434,037,172	261,703	.4749
275,000	300,000	12,498,006	44	416,576,666	287,310	.4558
300,000	325,000	13,978,689	45	400,189,644	312,956	.4379
325,000	350,000	12,534,897	37	384,913,080	335,756	.4212
350,000	375,000	11,548,657	32	370,489,423	360,896	.4054
375,000	400,000	13,329,053	34	356,818,704	388,225	.3904
400,000	425,000	12,123,703	29	343,980,417	412,137	.3764
425,000	450,000	13,011,728	30	331,874,939	437,369	.3631
450,000	475,000	9,191,355	20	320,446,085	459,568	.3506
475,000	500,000	8,533,170	18	309,425,415	487,610	.3386
500,000	600,000	44,274,771	81	270,550,644	546,602	.2960
600,000	700,000	36,414,817	56	238,235,827	650,265	.2607
700,000	800,000	32,165,945	43	210,969,882	748,045	.2308
800,000	900,000	38,528,308	45	187,741,574	856,185	.2054
900,000	1,000,000	34,277,400	36	168,764,174	952,150	.1847
1,000,000	2,000,000	177,017,178	129	78,746,996	1,372,226	.0862
2,000,000	3,000,000	51,988,186	22	50,758,810	2,363,099	.0555
3,000,000	4,000,000	30,989,551	9	35,769,259	3,443,283	.0391
4,000,000	5,000,000	13,713,588	3	26,055,671	4,571,196	.0285
5,000,000	6,000,000	5,153,632	1	18,902,039	5,153,632	.0207
6,000,000	7,000,000	6,486,874	1	12,415,165	6,486,874	.0136
7,000,000	8,000,000	23,390,994	3	7,024,171	7,796,998	.0077
8,000,000	9,000,000	8,293,773	1	4,730,398	8,293,773	.0052
9,000,000	10,000,000	0	0	2,730,398	9,500,000	.0030
10,000,000	& Over	22,730,398	2		11,365,199	.0000

TOTAL/AVERAGE 913,923,366 24,203

* 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	.9994	.9993	.9998	.9997	.9962	.9963	.9686	.9692
2,000	.9989	.9987	.9995	.9995	.9924	.9926	.9401	.9412
3,000	.9983	.9980	.9993	.9992	.9887	.9889	.9144	.9160
4,000	.9978	.9973	.9990	.9990	.9849	.9852	.8912	.8931
5,000	.9972	.9967	.9988	.9987	.9812	.9816	.8698	.8722
6,000	.9967	.9961	.9985	.9985	.9776	.9780	.8501	.8528
7,000	.9962	.9955	.9983	.9982	.9739	.9744	.8318	.8348
8,000	.9957	.9949	.9981	.9980	.9703	.9709	.8148	.8181
9,000	.9952	.9943	.9978	.9977	.9667	.9673	.7987	.8023
10,000	.9947	.9937	.9976	.9975	.9632	.9639	.7835	.7874
11,000	.9942	.9931	.9973	.9972	.9597	.9604	.7691	.7733
12,000	.9937	.9924	.9971	.9970	.9562	.9570	.7555	.7598
13,000	.9932	.9918	.9969	.9967	.9527	.9536	.7424	.7470
14,000	.9927	.9912	.9966	.9965	.9493	.9502	.7300	.7348
15,000	.9922	.9906	.9964	.9962	.9459	.9469	.7181	.7231
16,000	.9917	.9900	.9961	.9960	.9425	.9436	.7068	.7121
17,000	.9912	.9894	.9959	.9957	.9391	.9403	.6962	.7016
18,000	.9907	.9888	.9956	.9955	.9358	.9370	.6860	.6916
19,000	.9902	.9882	.9954	.9952	.9325	.9337	.6762	.6819
20,000	.9897	.9876	.9952	.9950	.9292	.9305	.6667	.6727
21,000	.9892	.9870	.9949	.9947	.9260	.9273	.6576	.6637
22,000	.9887	.9864	.9947	.9945	.9227	.9242	.6488	.6551
23,000	.9882	.9858	.9944	.9942	.9195	.9210	.6403	.6468
24,000	.9877	.9852	.9942	.9940	.9164	.9179	.6321	.6387
25,000	.9872	.9846	.9940	.9937	.9132	.9148	.6242	.6309
26,000	.9867	.9840	.9937	.9935	.9101	.9117	.6166	.6234
27,000	.9862	.9834	.9935	.9932	.9070	.9087	.6092	.6161
28,000	.9857	.9828	.9932	.9930	.9039	.9057	.6020	.6091
29,000	.9852	.9822	.9930	.9927	.9008	.9027	.5951	.6023
30,000	.9847	.9816	.9927	.9925	.8978	.8997	.5883	.5957
31,000	.9842	.9810	.9925	.9922	.8948	.8967	.5818	.5893
32,000	.9837	.9804	.9923	.9920	.8918	.8938	.5755	.5831
33,000	.9832	.9798	.9920	.9917	.8888	.8909	.5694	.5770
34,000	.9827	.9792	.9918	.9915	.8859	.8880	.5634	.5711
35,000	.9822	.9786	.9915	.9912	.8829	.8851	.5575	.5654
36,000	.9817	.9780	.9913	.9910	.8800	.8822	.5518	.5598
37,000	.9812	.9774	.9911	.9907	.8772	.8794	.5463	.5544
38,000	.9807	.9768	.9908	.9905	.8743	.8766	.5409	.5491
39,000	.9802	.9762	.9906	.9902	.8714	.8738	.5356	.5439
40,000	.9797	.9756	.9903	.9900	.8686	.8710	.5305	.5388
41,000	.9792	.9750	.9901	.9897	.8658	.8683	.5255	.5339
42,000	.9787	.9744	.9898	.9895	.8631	.8656	.5206	.5291
43,000	.9782	.9738	.9896	.9892	.8603	.8629	.5158	.5244
44,000	.9777	.9732	.9894	.9890	.8576	.8602	.5112	.5199
45,000	.9772	.9726	.9891	.9887	.8549	.8576	.5067	.5155
46,000	.9767	.9720	.9889	.9885	.8522	.8550	.5023	.5112
47,000	.9762	.9714	.9886	.9882	.8496	.8524	.4981	.5070
48,000	.9757	.9708	.9884	.9880	.8470	.8498	.4939	.5029
49,000	.9752	.9702	.9882	.9877	.8443	.8472	.4899	.4990
50,000	.9747	.9696	.9879	.9874	.8417	.8447	.4859	.4951

**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	.9742	.9690	.9877	.9872	.8392	.8421	.4821	.4913
52,000	.9737	.9684	.9874	.9869	.8366	.8396	.4784	.4877
53,000	.9732	.9678	.9872	.9867	.8341	.8371	.4747	.4841
54,000	.9727	.9671	.9869	.9864	.8316	.8347	.4711	.4806
55,000	.9722	.9665	.9867	.9862	.8291	.8322	.4676	.4771
56,000	.9717	.9659	.9865	.9859	.8266	.8298	.4642	.4737
57,000	.9712	.9653	.9862	.9857	.8242	.8274	.4608	.4704
58,000	.9707	.9647	.9860	.9854	.8217	.8250	.4575	.4672
59,000	.9702	.9641	.9857	.9852	.8193	.8227	.4542	.4640
60,000	.9697	.9635	.9855	.9849	.8170	.8203	.4510	.4608
61,000	.9692	.9629	.9853	.9847	.8146	.8180	.4479	.4577
62,000	.9687	.9623	.9850	.9844	.8122	.8157	.4448	.4547
63,000	.9682	.9617	.9848	.9842	.8099	.8134	.4418	.4517
64,000	.9677	.9611	.9845	.9839	.8076	.8111	.4388	.4488
65,000	.9672	.9605	.9843	.9837	.8053	.8089	.4359	.4459
66,000	.9667	.9599	.9840	.9834	.8030	.8066	.4330	.4431
67,000	.9662	.9593	.9838	.9832	.8007	.8044	.4302	.4404
68,000	.9657	.9587	.9836	.9829	.7985	.8022	.4274	.4377
69,000	.9652	.9581	.9833	.9827	.7962	.8000	.4247	.4350
70,000	.9647	.9575	.9831	.9824	.7940	.7978	.4220	.4323
71,000	.9642	.9569	.9828	.9822	.7918	.7956	.4194	.4297
72,000	.9636	.9563	.9826	.9819	.7896	.7935	.4168	.4272
73,000	.9631	.9557	.9824	.9817	.7875	.7914	.4142	.4246
74,000	.9626	.9551	.9821	.9814	.7853	.7893	.4116	.4221
75,000	.9621	.9545	.9819	.9812	.7832	.7872	.4091	.4196
76,000	.9616	.9539	.9816	.9809	.7811	.7851	.4066	.4172
77,000	.9611	.9533	.9814	.9807	.7790	.7830	.4042	.4148
78,000	.9606	.9527	.9811	.9804	.7769	.7810	.4018	.4125
79,000	.9601	.9521	.9809	.9802	.7748	.7790	.3994	.4101
80,000	.9596	.9515	.9807	.9799	.7728	.7770	.3971	.4078
81,000	.9591	.9509	.9804	.9797	.7707	.7750	.3947	.4055
82,000	.9586	.9503	.9802	.9794	.7687	.7730	.3924	.4033
83,000	.9581	.9497	.9799	.9792	.7667	.7710	.3902	.4011
84,000	.9576	.9491	.9797	.9789	.7647	.7691	.3880	.3989
85,000	.9571	.9485	.9795	.9787	.7627	.7671	.3858	.3967
86,000	.9566	.9479	.9792	.9784	.7608	.7652	.3837	.3947
87,000	.9561	.9473	.9790	.9782	.7588	.7632	.3816	.3927
88,000	.9556	.9467	.9787	.9779	.7568	.7613	.3796	.3907
89,000	.9551	.9461	.9785	.9777	.7549	.7594	.3776	.3887
90,000	.9546	.9455	.9782	.9774	.7530	.7575	.3756	.3868
91,000	.9541	.9449	.9780	.9772	.7511	.7557	.3737	.3849
92,000	.9536	.9443	.9778	.9769	.7492	.7538	.3718	.3830
93,000	.9531	.9437	.9775	.9767	.7473	.7519	.3699	.3811
94,000	.9526	.9431	.9773	.9764	.7454	.7501	.3680	.3793
95,000	.9521	.9424	.9770	.9762	.7435	.7482	.3661	.3774
96,000	.9516	.9418	.9768	.9760	.7417	.7464	.3643	.3756
97,000	.9511	.9412	.9765	.9758	.7398	.7446	.3625	.3739
98,000	.9506	.9406	.9763	.9755	.7380	.7428	.3607	.3721
99,000	.9501	.9400	.9761	.9753	.7362	.7411	.3589	.3703
100,000	.9496	.9394	.9758	.9751	.7344	.7393	.3571	.3686
110,000	.9446	.9334	.9735	.9729	.7169	.7222	.3400	.3517

**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	.9396	.9274	.9714	.9706	.7007	.7062	.3243	.3363
130,000	.9346	.9214	.9692	.9684	.6852	.6910	.3100	.3223
140,000	.9296	.9153	.9671	.9662	.6703	.6764	.2970	.3095
150,000	.9246	.9093	.9649	.9639	.6559	.6623	.2847	.2975
160,000	.9195	.9033	.9628	.9617	.6423	.6489	.2733	.2862
170,000	.9145	.8973	.9606	.9595	.6292	.6361	.2626	.2757
180,000	.9095	.8912	.9585	.9572	.6168	.6239	.2527	.2660
190,000	.9045	.8852	.9563	.9550	.6049	.6122	.2435	.2570
200,000	.8995	.8792	.9542	.9528	.5934	.6009	.2349	.2485
210,000	.8945	.8732	.9520	.9506	.5823	.5900	.2268	.2406
220,000	.8895	.8671	.9499	.9483	.5714	.5793	.2194	.2333
230,000	.8845	.8611	.9477	.9461	.5609	.5690	.2124	.2265
240,000	.8795	.8551	.9456	.9439	.5506	.5589	.2055	.2197
250,000	.8744	.8491	.9434	.9416	.5406	.5491	.1993	.2136
260,000	.8694	.8431	.9413	.9394	.5310	.5396	.1936	.2077
270,000	.8644	.8371	.9391	.9372	.5216	.5301	.1881	.2020
280,000	.8594	.8312	.9370	.9350	.5125	.5208	.1830	.1963
290,000	.8544	.8253	.9348	.9328	.5036	.5115	.1780	.1907
300,000	.8494	.8195	.9327	.9306	.4948	.5024	.1732	.1853
315,000	.8424	.8109	.9295	.9273	.4822	.4889	.1661	.1773
330,000	.8356	.8023	.9263	.9240	.4701	.4757	.1594	.1695
345,000	.8288	.7939	.9230	.9207	.4584	.4628	.1533	.1620
360,000	.8221	.7856	.9198	.9175	.4471	.4501	.1474	.1547
375,000	.8153	.7774	.9166	.9142	.4362	.4377	.1417	.1477
390,000	.8085	.7692	.9134	.9110	.4257	.4257	.1360	.1409
405,000	.8018	.7612	.9101	.9078	.4156	.4138	.1306	.1344
420,000	.7958	.7533	.9069	.9046	.4059	.4023	.1254	.1281
440,000	.7877	.7429	.9026	.9004	.3933	.3874	.1187	.1202
460,000	.7797	.7327	.8983	.8962	.3814	.3730	.1125	.1126
480,000	.7717	.7227	.8940	.8920	.3699	.3591	.1065	.1055
500,000	.7637	.7128	.8897	.8879	.3588	.3457	.1007	.0988
520,000	.7561	.7031	.8854	.8838	.3482	.3328	.0949	.0925
540,000	.7496	.6936	.8811	.8797	.3380	.3203	.0894	.0866
560,000	.7435	.6843	.8768	.8756	.3282	.3083	.0843	.0811
580,000	.7379	.6751	.8725	.8716	.3187	.2967	.0797	.0758
600,000	.7329	.6661	.8682	.8675	.3096	.2856	.0752	.0710
630,000	.7254	.6529	.8618	.8616	.2963	.2698	.0693	.0642
660,000	.7178	.6400	.8553	.8556	.2838	.2548	.0638	.0581
700,000	.7078	.6234	.8467	.8478	.2682	.2362	.0571	.0508
750,000	.6953	.6034	.8360	.8382	.2499	.2149	.0505	.0430
800,000	.6828	.5842	.8252	.8287	.2328	.1957	.0453	.0365
850,000	.6724	.5659	.8145	.8194	.2170	.1783	.0405	.0309
900,000	.6623	.5483	.8038	.8102	.2028	.1626	.0356	.0263
1,000,000	.6423	.5154	.7845	.7922	.1784	.1355	.0277	.0190
1,100,000	.6223	.4851	.7657	.7747	.1580	.1133	.0228	.0139
1,200,000	.6022	.4571	.7469	.7577	.1404	.0952	.0189	.0102
1,300,000	.5834	.4313	.7281	.7412	.1252	.0802	.0159	.0076
1,400,000	.5684	.4074	.7093	.7251	.1122	.0678	.0129	.0057
1,500,000	.5576	.3853	.6905	.7095	.1013	.0576	.0099	.0043
1,600,000	.5526	.3647	.6717	.6942	.0919	.0490	.0071	.0033
1,700,000	.5476	.3455	.6529	.6794	.0836	.0419	.0048	.0025

**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	.5425	.3277	.6341	.6649	.0768	.0360	.0034	.0020
1,900,000	.5375	.3110	.6173	.6508	.0709	.0309	.0027	.0015
2,000,000	.5325	.2954	.6012	.6370	.0659	.0267	.0019	.0012
3,000,000	.4824	.1874	.4486	.5180	.0354	.0070	.0000	.0001
4,000,000	.4323	.1246	.3157	.4203	.0223	.0022	.0000	.0000
5,000,000	.3822	.0851	.2256	.3380	.0145	.0008	.0000	.0000
6,000,000	.3321	.0589	.1719	.2676	.0085	.0003	.0000	.0000
7,000,000	.2819	.0408	.1181	.2063	.0035	.0002	.0000	.0000
8,000,000	.2318	.0278	.0644	.1525	.0000	.0001	.0000	.0000
9,000,000	.1817	.0183	.0297	.1047	.0000	.0000	.0000	.0000
10,000,000	.1316	.0111	.0028	.0620	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury (2009-2011)

