

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	23,372	12,388	\$ 4,684,369	\$ 4,684,369 .0000	\$ 378
1,000	1,999	10,984	2,945	\$ 8,837,345	\$ 4,152,976 .9907	\$ 1,410
2,000 -	2,999	8,039	1,318	\$ 12,075,817	\$ 3,238,472 .9508	\$ 2,457
3,000 -	3,999	6,721	752	\$ 14,680,065	\$ 2,604,248 .9363	\$ 3,463
4,000 -	4,999	5,969	565	\$ 17,206,729	\$ 2,526,664 .9238	\$ 4,472
5,000 -	5,999	5,404	391	\$ 19,352,098	\$ 2,145,369 .9126	\$ 5,487
6,000 -	6,999	5,013	296	\$ 21,272,666	\$ 1,920,568 .9023	\$ 6,488
7,000 -	7,999	4,717	261	\$ 23,231,777	\$ 1,959,111 .8927	\$ 7,506
8,000 -	8,999	4,456	227	\$ 25,154,025	\$ 1,922,248 .8836	\$ 8,468
9,000 -	9,999	4,229	197	\$ 27,024,381	\$ 1,870,356 .8751	\$ 9,494
10,000 -	10,999	4,032	166	\$ 28,770,889	\$ 1,746,508 .8669	\$ 10,521
11,000 -	11,999	3,866	167	\$ 30,693,672	\$ 1,922,783 .8591	\$ 11,514
12,000 -	12,999	3,699	130	\$ 32,312,145	\$ 1,618,473 .8516	\$ 12,450
13,000 -	13,999	3,569	132	\$ 34,090,053	\$ 1,777,908 .8444	\$ 13,469
14,000 -	14,999	3,437	128	\$ 35,943,043	\$ 1,852,990 .8375	\$ 14,476
15,000 -	15,999	3,309	91	\$ 37,357,076	\$ 1,414,033 .8308	\$ 15,539
16,000 -	16,999	3,218	106	\$ 39,103,001	\$ 1,745,925 .8244	\$ 16,471
17,000 -	17,999	3,112	93	\$ 40,728,319	\$ 1,625,318 .8181	\$ 17,477
18,000 -	18,999	3,019	96	\$ 42,501,968	\$ 1,773,649 .8121	\$ 18,476
19,000 -	19,999	2,923	94	\$ 44,332,950	\$ 1,830,982 .8062	\$ 19,479
20,000 -	20,999	2,829	76	\$ 45,892,277	\$ 1,559,327 .8005	\$ 20,517
21,000 -	21,999	2,753	66	\$ 47,311,232	\$ 1,418,955 .7950	\$ 21,499
22,000 -	22,999	2,687	78	\$ 49,064,941	\$ 1,753,709 .7896	\$ 22,483
23,000 -	23,999	2,609	65	\$ 50,592,243	\$ 1,527,302 .7844	\$ 23,497
24,000 -	24,999	2,544	62	\$ 52,107,674	\$ 1,515,431 .7793	\$ 24,442
25,000 -	25,999	2,482	50	\$ 53,382,535	\$ 1,274,861 .7744	\$ 25,497
26,000 -	26,999	2,432	52	\$ 54,760,367	\$ 1,377,832 .7695	\$ 26,497
27,000 -	27,999	2,380	59	\$ 56,384,556	\$ 1,624,189 .7647	\$ 27,529
28,000 -	28,999	2,321	61	\$ 58,125,355	\$ 1,740,799 .7601	\$ 28,538
29,000 -	29,999	2,260	61	\$ 59,924,124	\$ 1,798,769 .7556	\$ 29,488
30,000 -	30,999	2,199	47	\$ 61,357,967	\$ 1,433,843 .7512	\$ 30,507
31,000 -	31,999	2,152	63	\$ 63,344,750	\$ 1,986,783 .7469	\$ 31,536
32,000 -	32,999	2,089	44	\$ 64,773,152	\$ 1,428,402 .7427	\$ 32,464
33,000 -	33,999	2,045	46	\$ 66,312,957	\$ 1,539,805 .7386	\$ 33,474
34,000 -	34,999	1,999	35	\$ 67,522,039	\$ 1,209,082 .7346	\$ 34,545
35,000 -	35,999	1,964	34	\$ 68,726,490	\$ 1,204,451 .7307	\$ 35,425
36,000 -	36,999	1,930	35	\$ 70,001,689	\$ 1,275,199 .7268	\$ 36,434
37,000 -	37,999	1,895	33	\$ 71,237,286	\$ 1,235,597 .7230	\$ 37,442
38,000 -	38,999	1,862	40	\$ 72,775,923	\$ 1,538,637 .7193	\$ 38,466
39,000 -	39,999	1,822	34	\$ 74,118,925	\$ 1,343,002 .7157	\$ 39,500
40,000 -	40,999	1,788	37	\$ 75,618,027	\$ 1,499,102 .7121	\$ 40,516
41,000 -	41,999	1,751	27	\$ 76,740,921	\$ 1,122,894 .7086	\$ 41,589
42,000 -	42,999	1,724	32	\$ 78,098,997	\$ 1,358,076 .7052	\$ 42,440
43,000 -	43,999	1,692	35	\$ 79,621,653	\$ 1,522,656 .7018	\$ 43,504
44,000 -	44,999	1,657	32	\$ 81,044,876	\$ 1,423,223 .6985	\$ 44,476
45,000 -	45,999	1,625	27	\$ 82,272,339	\$ 1,227,463 .6953	\$ 45,462
46,000 -	46,999	1,598	26	\$ 83,481,290	\$ 1,208,951 .6921	\$ 46,498
47,000 -	47,999	1,572	26	\$ 84,719,014	\$ 1,237,724 .6890	\$ 47,605
48,000 -	48,999	1,546	22	\$ 85,787,199	\$ 1,068,185 .6859	\$ 48,554
49,000 -	49,999	1,524	23	\$ 86,923,340	\$ 1,136,141 .6828	\$ 49,397
50,000 -	50,999	1,501	26	\$ 88,235,951	\$ 1,312,611 .6798	\$ 50,485

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	1,475	\$ 89,164,445	\$ 928,494	.6769	\$		51,583
52,000 -	52,999	1,457	\$ 90,475,710	\$ 1,311,265	.6740	\$		52,451
53,000 -	53,999	1,432	\$ 92,028,559	\$ 1,552,849	.6712	\$		53,547
54,000 -	54,999	1,403	\$ 93,172,055	\$ 1,143,496	.6684	\$		54,452
55,000 -	55,999	1,382	\$ 94,115,567	\$ 943,512	.6656	\$		55,501
56,000 -	56,999	1,365	\$ 95,075,015	\$ 959,448	.6629	\$		56,438
57,000 -	57,999	1,348	\$ 96,052,341	\$ 977,326	.6602	\$		57,490
58,000 -	58,999	1,331	\$ 97,748,682	\$ 1,696,341	.6576	\$		58,495
59,000 -	59,999	1,302	\$ 98,699,581	\$ 950,899	.6550	\$		59,431
60,000 -	60,999	1,286	\$ 99,728,354	\$ 1,028,773	.6524	\$		60,516
61,000 -	61,999	1,269	\$ 100,343,753	\$ 615,399	.6499	\$		61,540
62,000 -	62,999	1,259	\$ 101,469,673	\$ 1,125,920	.6474	\$		62,551
63,000 -	63,999	1,241	\$ 102,613,700	\$ 1,144,027	.6449	\$		63,557
64,000 -	64,999	1,223	\$ 103,192,198	\$ 578,498	.6425	\$		64,278
65,000 -	65,999	1,214	\$ 104,307,526	\$ 1,115,328	.6401	\$		65,608
66,000 -	66,999	1,197	\$ 105,436,701	\$ 1,129,175	.6377	\$		66,422
67,000 -	67,999	1,180	\$ 106,246,622	\$ 809,921	.6353	\$		67,493
68,000 -	68,999	1,168	\$ 107,480,136	\$ 1,233,514	.6330	\$		68,529
69,000 -	69,999	1,150	\$ 108,244,293	\$ 764,157	.6307	\$		69,469
70,000 -	70,999	1,139	\$ 108,878,819	\$ 634,526	.6285	\$		70,503
71,000 -	71,999	1,130	\$ 109,807,055	\$ 928,236	.6262	\$		71,403
72,000 -	72,999	1,117	\$ 110,458,396	\$ 651,341	.6240	\$		72,371
73,000 -	73,999	1,108	\$ 111,781,372	\$ 1,322,976	.6218	\$		73,499
74,000 -	74,999	1,090	\$ 112,301,923	\$ 520,551	.6196	\$		74,364
75,000 -	75,999	1,083	\$ 113,206,554	\$ 904,631	.6175	\$		75,386
76,000 -	76,999	1,071	\$ 113,818,219	\$ 611,665	.6154	\$		76,458
77,000 -	77,999	1,063	\$ 114,594,189	\$ 775,970	.6132	\$		77,597
78,000 -	78,999	1,053	\$ 115,616,260	\$ 1,022,071	.6112	\$		78,621
79,000 -	79,999	1,040	\$ 116,570,158	\$ 953,898	.6091	\$		79,492
80,000 -	80,999	1,028	\$ 117,052,603	\$ 482,445	.6070	\$		80,408
81,000 -	81,999	1,022	\$ 117,948,999	\$ 896,396	.6050	\$		81,491
82,000 -	82,999	1,011	\$ 118,774,426	\$ 825,427	.6030	\$		82,543
83,000 -	83,999	1,001	\$ 119,608,903	\$ 834,477	.6010	\$		83,448
84,000 -	84,999	991	\$ 119,945,754	\$ 336,851	.5990	\$		84,213
85,000 -	85,999	987	\$ 120,287,490	\$ 341,736	.5971	\$		85,434
86,000 -	86,999	983	\$ 120,805,886	\$ 518,396	.5951	\$		86,399
87,000 -	87,999	977	\$ 121,155,780	\$ 349,894	.5932	\$		87,474
88,000 -	88,999	973	\$ 121,774,289	\$ 618,509	.5913	\$		88,358
89,000 -	89,999	966	\$ 123,116,731	\$ 1,342,442	.5894	\$		89,496
90,000 -	90,999	951	\$ 123,568,979	\$ 452,248	.5875	\$		90,450
91,000 -	91,999	946	\$ 124,302,223	\$ 733,244	.5856	\$		91,656
92,000 -	92,999	938	\$ 124,949,792	\$ 647,569	.5837	\$		92,510
93,000 -	93,999	931	\$ 125,323,959	\$ 374,167	.5819	\$		93,542
94,000 -	94,999	927	\$ 126,173,128	\$ 849,169	.5801	\$		94,352
95,000 -	95,999	918	\$ 126,650,010	\$ 476,882	.5782	\$		95,376
96,000 -	96,999	913	\$ 127,035,622	\$ 385,612	.5764	\$		96,403
97,000 -	97,999	909	\$ 127,814,007	\$ 778,385	.5746	\$		97,298
98,000 -	98,999	901	\$ 128,898,580	\$ 1,084,573	.5728	\$		98,598
99,000 -	99,999	890	\$ 129,295,960	\$ 397,380	.5711	\$		99,345
100,000 -	109,999	886	\$ 134,859,465	\$ 5,563,505	.5693	\$		104,972
110,000 -	119,999	833	\$ 139,564,336	\$ 4,704,871	.5523	\$		114,753

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	792	\$ 144,788,345	\$ 5,224,009	.5363	\$ 124,381
130,000 -	139,999	750	\$ 150,284,525	\$ 5,496,180	.5211	\$ 134,053
140,000 -	149,999	709	\$ 155,038,547	\$ 4,754,022	.5068	\$ 144,061
150,000 -	159,999	676	\$ 160,596,018	\$ 5,557,471	.4931	\$ 154,374
160,000 -	169,999	640	\$ 165,734,308	\$ 5,138,290	.4802	\$ 165,751
170,000 -	179,999	609	\$ 171,156,792	\$ 5,422,484	.4678	\$ 174,919
180,000 -	189,999	578	\$ 175,240,801	\$ 4,084,009	.4561	\$ 185,637
190,000 -	199,999	556	\$ 179,346,009	\$ 4,105,208	.4448	\$ 195,486
200,000 -	209,999	535	\$ 184,042,845	\$ 4,696,836	.4340	\$ 204,210
210,000 -	219,999	512	\$ 188,989,267	\$ 4,946,422	.4237	\$ 215,062
220,000 -	229,999	489	\$ 194,605,874	\$ 5,616,607	.4138	\$ 224,664
230,000 -	239,999	464	\$ 199,066,942	\$ 4,461,068	.4044	\$ 234,793
240,000 -	249,999	445	\$ 203,487,487	\$ 4,420,545	.3954	\$ 245,586
250,000 -	259,999	427	\$ 206,558,919	\$ 3,071,432	.3868	\$ 255,953
260,000 -	269,999	415	\$ 210,010,065	\$ 3,451,146	.3784	\$ 265,473
270,000 -	279,999	402	\$ 213,844,137	\$ 3,834,072	.3704	\$ 273,862
280,000 -	289,999	388	\$ 218,982,281	\$ 5,138,144	.3626	\$ 285,452
290,000 -	299,999	370	\$ 224,586,291	\$ 5,604,010	.3551	\$ 294,948
300,000 -	314,999	351	\$ 228,282,623	\$ 3,696,332	.3480	\$ 308,028
315,000 -	329,999	339	\$ 236,017,920	\$ 7,735,297	.3377	\$ 322,304
330,000 -	344,999	315	\$ 240,741,780	\$ 4,723,860	.3280	\$ 337,419
345,000 -	359,999	301	\$ 246,722,054	\$ 5,980,274	.3189	\$ 351,781
360,000 -	374,999	284	\$ 252,613,847	\$ 5,891,793	.3103	\$ 368,237
375,000 -	389,999	268	\$ 258,351,130	\$ 5,737,283	.3020	\$ 382,486
390,000 -	404,999	253	\$ 262,741,013	\$ 4,389,883	.2943	\$ 399,080
405,000 -	419,999	242	\$ 268,505,885	\$ 5,764,872	.2870	\$ 411,777
420,000 -	439,999	228	\$ 274,533,317	\$ 6,027,432	.2800	\$ 430,531
440,000 -	459,999	214	\$ 280,383,509	\$ 5,850,192	.2713	\$ 450,015
460,000 -	479,999	201	\$ 284,122,426	\$ 3,738,917	.2630	\$ 467,365
480,000 -	499,999	193	\$ 290,491,091	\$ 6,368,665	.2553	\$ 489,897
500,000 -	519,999	180	\$ 296,601,567	\$ 6,110,476	.2479	\$ 509,206
520,000 -	539,999	168	\$ 302,976,661	\$ 6,375,094	.2411	\$ 531,258
540,000 -	559,999	156	\$ 306,294,094	\$ 3,317,433	.2346	\$ 552,906
560,000 -	579,999	150	\$ 310,276,769	\$ 3,982,675	.2286	\$ 568,954
580,000 -	599,999	143	\$ 313,825,236	\$ 3,548,467	.2228	\$ 591,411
600,000 -	629,999	137	\$ 321,125,799	\$ 7,300,563	.2172	\$ 608,380
630,000 -	659,999	125	\$ 327,548,286	\$ 6,422,487	.2096	\$ 642,249
660,000 -	699,999	115	\$ 341,145,879	\$ 13,597,593	.2026	\$ 679,880
700,000 -	749,999	95	\$ 352,873,194	\$ 11,727,315	.1943	\$ 732,957
750,000 -	799,999	79	\$ 360,631,421	\$ 7,758,227	.1854	\$ 775,823
800,000 -	849,999	69	\$ 364,753,460	\$ 4,122,039	.1781	\$ 824,408
850,000 -	899,999	64	\$ 369,173,088	\$ 4,419,628	.1715	\$ 883,926
900,000 -	999,999	59	\$ 379,632,289	\$ 10,459,201	.1653	\$ 950,836
1,000,000 -	1,099,999	48	\$ 387,985,476	\$ 8,353,187	.1548	\$ 1,044,148
1,100,000 -	1,199,999	40	\$ 393,763,710	\$ 5,778,234	.1462	\$ 1,155,647
1,200,000 -	1,299,999	35	\$ 400,033,713	\$ 6,270,003	.1387	\$ 1,254,001
1,300,000 -	1,399,999	30	\$ 408,105,869	\$ 8,072,156	.1322	\$ 1,345,359
1,400,000 -	1,499,999	24	\$ 411,028,804	\$ 2,922,935	.1269	\$ 1,461,468
1,500,000 -	1,599,999	22	\$ 412,596,724	\$ 1,567,920	.1223	\$ 1,567,920
1,600,000 -	1,699,999	21	\$ 414,273,807	\$ 1,677,083	.1181	\$ 1,677,083
1,700,000 -	1,799,999	20	\$ 416,064,721	\$ 1,790,914	.1140	\$ 1,790,914

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	19	\$ 417,902,893	\$ 1,838,172	.1100	\$ 1,838,172
1,900,000 -	1,999,999	18	\$ 421,866,092	\$ 3,963,199	.1064	\$ 1,981,600
2,000,000 -	2,999,999	16	\$ 442,255,295	\$ 20,389,203	.1029	\$ 2,548,650
3,000,000 -	3,999,999	8	\$ 445,437,924	\$ 3,182,629	.0784	\$ 3,182,629
4,000,000 -	4,999,999	7	\$ 445,437,924	\$ -	.0642	#DIV/0!
5,000,000 -	5,999,999	7	\$ 451,282,573	\$ 5,844,649	.0504	\$ 5,844,649
6,000,000 -	6,999,999	6	\$ 464,096,615	\$ 12,814,042	.0369	\$ 6,407,021
7,000,000 -	7,999,999	4	\$ 471,746,271	\$ 7,649,656	.0273	\$ 7,649,656
8,000,000 -	8,999,999	3	\$ 471,746,271	\$ -	.0201	#DIV/0!
9,000,000 -	9,999,999	3	\$ 481,683,381	\$ 9,937,110	.0142	\$ 9,937,110
10,000,000 - AND GREATER		2	\$ 505,926,782	\$ 24,243,401	.0084	\$ 12,121,701
GRAND TOTALS		23,372	EXCLUDING CONTRACT MEDICAL	\$ 505,926,782		\$ 21,647

**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 (<)					
				505,926,782		
0	10,000	27,024,381	19,340	438,582,401	1,397	.8669
10,000	15,000	8,918,662	723	420,348,739	12,336	.8308
15,000	20,000	8,389,907	480	405,013,832	17,479	.8005
20,000	25,000	7,774,724	347	391,769,108	22,406	.7744
25,000	30,000	7,816,450	283	380,032,658	27,620	.7512
30,000	35,000	7,597,915	235	369,664,743	32,332	.7307
35,000	40,000	6,596,886	176	360,287,857	37,482	.7121
40,000	50,000	12,804,415	287	343,953,442	44,615	.6798
50,000	75,000	25,378,583	418	312,399,859	60,714	.6175
75,000	100,000	16,994,037	197	288,030,822	86,264	.5693
100,000	125,000	12,880,381	115	267,375,441	112,003	.5285
125,000	150,000	12,862,207	95	249,488,235	135,392	.4931
150,000	175,000	13,407,003	83	233,618,732	162,509	.4618
175,000	200,000	10,900,459	59	219,580,773	186,333	.4340
200,000	225,000	12,451,562	59	206,916,711	212,847	.4090
225,000	250,000	11,689,917	50	195,689,295	236,160	.3868
250,000	275,000	8,439,614	32	185,374,681	263,738	.3664
275,000	300,000	12,659,190	44	176,040,491	287,709	.3480
300,000	325,000	8,853,197	28	167,512,294	316,186	.3311
325,000	350,000	9,295,717	28	159,824,911	335,990	.3159
350,000	375,000	9,878,642	27	152,812,935	361,414	.3020
375,000	400,000	8,663,872	22	146,382,397	387,935	.2893
400,000	425,000	8,735,024	21	140,501,539	412,678	.2777
425,000	450,000	7,445,670	17	135,093,369	437,981	.2670
450,000	475,000	5,729,284	13	130,114,085	458,343	.2572
475,000	500,000	7,303,394	15	125,435,691	486,893	.2479
500,000	600,000	23,334,145	43	109,901,546	542,655	.2172
600,000	700,000	27,320,643	42	98,280,903	650,492	.1943
700,000	800,000	19,485,542	26	90,095,361	749,444	.1781
800,000	900,000	8,541,667	10	83,653,694	854,167	.1653
900,000	1,000,000	10,459,201	11	78,294,493	950,836	.1548
1,000,000	2,000,000	42,233,803	32	52,060,690	1,319,806	.1029
2,000,000	3,000,000	20,389,203	8	39,671,487	2,548,650	.0784
3,000,000	4,000,000	3,182,629	1	32,488,858	3,182,629	.0642
4,000,000	5,000,000	0	0	25,488,858	4,500,000	.0504
5,000,000	6,000,000	5,844,649	1	18,644,209	5,844,649	.0369
6,000,000	7,000,000	12,814,042	2	13,830,167	6,407,021	.0273
7,000,000	8,000,000	7,649,656	1	10,180,511	7,649,656	.0201
8,000,000	9,000,000	0	0	7,180,511	8,500,000	.0142
9,000,000	10,000,000	9,937,110	1	4,243,401	9,937,110	.0084
10,000,000	& Over	24,243,401	2		12,121,701	.0000
TOTAL/AVERAGE		505,926,782	23,372			

* 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	.9985	.9999	.9997	.9923	.9929	.9502	.9545
2,000	.9981	.9971	.9997	.9995	.9847	.9860	.9080	.9160
3,000	.9972	.9958	.9996	.9992	.9773	.9792	.8713	.8824
4,000	.9963	.9944	.9995	.9990	.9701	.9725	.8387	.8527
5,000	.9954	.9930	.9993	.9987	.9630	.9660	.8092	.8257
6,000	.9945	.9916	.9992	.9985	.9560	.9596	.7821	.8010
7,000	.9936	.9903	.9991	.9982	.9492	.9533	.7571	.7782
8,000	.9927	.9889	.9989	.9980	.9424	.9471	.7340	.7570
9,000	.9918	.9875	.9988	.9977	.9358	.9410	.7124	.7373
10,000	.9909	.9861	.9987	.9975	.9293	.9350	.6922	.7189
11,000	.9899	.9848	.9985	.9972	.9230	.9292	.6732	.7015
12,000	.9890	.9834	.9984	.9970	.9167	.9235	.6553	.6852
13,000	.9881	.9820	.9983	.9967	.9106	.9179	.6385	.6698
14,000	.9872	.9806	.9981	.9965	.9046	.9123	.6226	.6553
15,000	.9863	.9793	.9980	.9962	.8987	.9069	.6076	.6416
16,000	.9854	.9779	.9979	.9960	.8930	.9016	.5934	.6287
17,000	.9845	.9765	.9977	.9957	.8873	.8964	.5798	.6163
18,000	.9836	.9751	.9976	.9955	.8818	.8913	.5669	.6044
19,000	.9827	.9738	.9975	.9952	.8763	.8863	.5546	.5932
20,000	.9818	.9724	.9974	.9949	.8710	.8814	.5429	.5825
21,000	.9809	.9710	.9972	.9947	.8658	.8766	.5318	.5723
22,000	.9800	.9696	.9971	.9944	.8606	.8719	.5211	.5626
23,000	.9791	.9683	.9970	.9942	.8555	.8672	.5110	.5534
24,000	.9782	.9669	.9968	.9939	.8505	.8626	.5014	.5446
25,000	.9773	.9655	.9967	.9937	.8456	.8581	.4922	.5362
26,000	.9763	.9642	.9966	.9934	.8408	.8537	.4834	.5282
27,000	.9754	.9628	.9964	.9932	.8360	.8493	.4748	.5204
28,000	.9745	.9614	.9963	.9929	.8313	.8450	.4665	.5128
29,000	.9736	.9600	.9962	.9927	.8267	.8407	.4585	.5055
30,000	.9727	.9587	.9960	.9924	.8222	.8366	.4509	.4985
31,000	.9718	.9573	.9959	.9922	.8178	.8326	.4435	.4918
32,000	.9709	.9559	.9958	.9919	.8135	.8286	.4365	.4853
33,000	.9700	.9545	.9956	.9917	.8092	.8247	.4298	.4792
34,000	.9691	.9532	.9955	.9914	.8051	.8209	.4232	.4732
35,000	.9682	.9518	.9954	.9912	.8010	.8171	.4169	.4674
36,000	.9673	.9504	.9952	.9909	.7969	.8134	.4108	.4619
37,000	.9664	.9490	.9951	.9906	.7929	.8097	.4049	.4565
38,000	.9655	.9477	.9950	.9904	.7890	.8061	.3993	.4513
39,000	.9646	.9463	.9948	.9901	.7851	.8025	.3938	.4464
40,000	.9637	.9449	.9947	.9899	.7812	.7989	.3887	.4417
41,000	.9628	.9435	.9946	.9896	.7774	.7954	.3837	.4371
42,000	.9618	.9422	.9944	.9894	.7737	.7920	.3788	.4326
43,000	.9609	.9408	.9943	.9891	.7700	.7886	.3742	.4284
44,000	.9600	.9394	.9942	.9889	.7663	.7852	.3697	.4243
45,000	.9591	.9380	.9940	.9886	.7627	.7819	.3653	.4203
46,000	.9582	.9367	.9939	.9884	.7592	.7787	.3610	.4164
47,000	.9573	.9353	.9938	.9881	.7557	.7755	.3568	.4125
48,000	.9564	.9339	.9936	.9879	.7523	.7724	.3528	.4088
49,000	.9555	.9325	.9935	.9876	.7489	.7692	.3489	.4053
50,000	.9546	.9312	.9934	.9874	.7456	.7662	.3450	.4018

**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	.9538	.9299	.9932	.9871	.7423	.7631	.3414	.3984
52,000	.9529	.9286	.9931	.9869	.7390	.7601	.3377	.3951
53,000	.9521	.9274	.9930	.9866	.7358	.7572	.3341	.3918
54,000	.9512	.9261	.9928	.9864	.7327	.7543	.3307	.3887
55,000	.9504	.9248	.9927	.9861	.7295	.7514	.3273	.3856
56,000	.9495	.9235	.9926	.9858	.7265	.7486	.3240	.3826
57,000	.9487	.9222	.9924	.9856	.7234	.7458	.3207	.3796
58,000	.9478	.9209	.9923	.9853	.7204	.7431	.3176	.3767
59,000	.9470	.9196	.9922	.9851	.7175	.7403	.3146	.3740
60,000	.9462	.9184	.9921	.9848	.7145	.7376	.3116	.3713
61,000	.9454	.9172	.9919	.9846	.7116	.7349	.3088	.3687
62,000	.9446	.9160	.9918	.9843	.7087	.7323	.3060	.3661
63,000	.9438	.9148	.9917	.9841	.7059	.7297	.3032	.3636
64,000	.9430	.9136	.9915	.9838	.7031	.7271	.3005	.3611
65,000	.9422	.9124	.9914	.9836	.7003	.7245	.2978	.3586
66,000	.9414	.9112	.9913	.9833	.6975	.7220	.2951	.3562
67,000	.9406	.9100	.9911	.9831	.6948	.7195	.2925	.3538
68,000	.9398	.9088	.9910	.9828	.6921	.7170	.2900	.3515
69,000	.9390	.9076	.9909	.9826	.6895	.7146	.2875	.3492
70,000	.9382	.9064	.9907	.9823	.6868	.7122	.2851	.3470
71,000	.9374	.9052	.9906	.9821	.6842	.7098	.2826	.3448
72,000	.9366	.9040	.9905	.9818	.6817	.7074	.2803	.3426
73,000	.9359	.9028	.9903	.9816	.6791	.7051	.2779	.3405
74,000	.9351	.9016	.9902	.9813	.6766	.7027	.2756	.3384
75,000	.9343	.9004	.9901	.9810	.6741	.7004	.2733	.3363
76,000	.9335	.8992	.9899	.9808	.6716	.6982	.2711	.3342
77,000	.9327	.8980	.9898	.9805	.6691	.6959	.2689	.3323
78,000	.9319	.8968	.9897	.9803	.6667	.6936	.2668	.3303
79,000	.9311	.8956	.9895	.9800	.6642	.6914	.2647	.3284
80,000	.9304	.8945	.9894	.9798	.6618	.6892	.2627	.3265
81,000	.9297	.8934	.9893	.9795	.6594	.6870	.2607	.3247
82,000	.9289	.8923	.9891	.9793	.6571	.6848	.2587	.3229
83,000	.9282	.8911	.9890	.9790	.6547	.6826	.2567	.3211
84,000	.9274	.8900	.9889	.9788	.6524	.6805	.2548	.3194
85,000	.9267	.8889	.9887	.9785	.6501	.6784	.2529	.3176
86,000	.9260	.8878	.9886	.9783	.6478	.6763	.2510	.3159
87,000	.9252	.8867	.9885	.9780	.6455	.6742	.2491	.3142
88,000	.9245	.8856	.9883	.9778	.6432	.6721	.2472	.3125
89,000	.9238	.8844	.9882	.9775	.6410	.6700	.2454	.3108
90,000	.9230	.8833	.9881	.9773	.6387	.6679	.2436	.3091
91,000	.9223	.8822	.9879	.9770	.6365	.6659	.2418	.3075
92,000	.9216	.8811	.9878	.9768	.6343	.6638	.2401	.3059
93,000	.9208	.8800	.9877	.9765	.6321	.6618	.2384	.3044
94,000	.9201	.8789	.9875	.9762	.6299	.6598	.2367	.3028
95,000	.9193	.8777	.9874	.9760	.6277	.6578	.2350	.3013
96,000	.9186	.8766	.9873	.9757	.6256	.6558	.2333	.2998
97,000	.9179	.8755	.9871	.9755	.6234	.6539	.2317	.2983
98,000	.9171	.8744	.9870	.9752	.6213	.6519	.2301	.2968
99,000	.9164	.8733	.9869	.9750	.6192	.6500	.2284	.2953
100,000	.9157	.8722	.9868	.9747	.6171	.6480	.2268	.2938
110,000	.9083	.8610	.9854	.9722	.5967	.6293	.2114	.2798

**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	.9009	.8498	.9841	.9697	.5774	.6116	.1974	.2669
130,000	.8936	.8387	.9828	.9671	.5589	.5946	.1847	.2553
140,000	.8862	.8275	.9815	.9646	.5414	.5785	.1733	.2449
150,000	.8788	.8163	.9801	.9621	.5245	.5630	.1632	.2357
160,000	.8716	.8054	.9788	.9596	.5083	.5481	.1544	.2277
170,000	.8648	.7951	.9775	.9570	.4927	.5338	.1464	.2204
180,000	.8580	.7848	.9762	.9545	.4780	.5202	.1392	.2138
190,000	.8513	.7746	.9748	.9520	.4638	.5072	.1324	.2076
200,000	.8452	.7654	.9735	.9495	.4502	.4946	.1259	.2016
210,000	.8398	.7571	.9722	.9469	.4371	.4827	.1197	.1960
220,000	.8352	.7502	.9709	.9444	.4246	.4711	.1138	.1906
230,000	.8307	.7434	.9695	.9419	.4127	.4602	.1082	.1854
240,000	.8272	.7381	.9682	.9394	.4013	.4498	.1026	.1804
250,000	.8238	.7329	.9669	.9368	.3903	.4396	.0977	.1759
260,000	.8204	.7278	.9656	.9343	.3796	.4297	.0932	.1717
270,000	.8170	.7227	.9642	.9318	.3693	.4200	.0889	.1677
280,000	.8136	.7176	.9629	.9292	.3593	.4104	.0849	.1636
290,000	.8107	.7126	.9616	.9267	.3497	.4009	.0809	.1597
300,000	.8079	.7076	.9603	.9242	.3406	.3915	.0771	.1558
315,000	.8036	.7002	.9583	.9204	.3275	.3778	.0715	.1500
330,000	.7994	.6929	.9563	.9167	.3153	.3644	.0660	.1444
345,000	.7951	.6857	.9543	.9129	.3037	.3513	.0609	.1389
360,000	.7909	.6786	.9523	.9091	.2927	.3386	.0563	.1336
375,000	.7866	.6715	.9503	.9054	.2822	.3263	.0519	.1285
390,000	.7829	.6646	.9483	.9016	.2723	.3143	.0482	.1235
405,000	.7795	.6577	.9463	.8979	.2627	.3026	.0451	.1186
420,000	.7761	.6509	.9444	.8942	.2537	.2914	.0422	.1140
440,000	.7718	.6420	.9417	.8892	.2424	.2769	.0386	.1079
460,000	.7684	.6332	.9391	.8843	.2317	.2631	.0353	.1022
480,000	.7650	.6246	.9364	.8793	.2217	.2499	.0324	.0968
500,000	.7616	.6162	.9338	.8744	.2121	.2373	.0297	.0916
520,000	.7582	.6078	.9311	.8695	.2032	.2253	.0273	.0866
540,000	.7548	.5997	.9285	.8646	.1948	.2139	.0250	.0819
560,000	.7514	.5916	.9258	.8597	.1870	.2030	.0229	.0775
580,000	.7480	.5838	.9232	.8549	.1795	.1927	.0210	.0733
600,000	.7446	.5760	.9205	.8500	.1724	.1828	.0192	.0693
630,000	.7395	.5646	.9165	.8428	.1626	.1690	.0167	.0637
660,000	.7344	.5535	.9126	.8356	.1536	.1563	.0146	.0585
700,000	.7276	.5392	.9073	.8261	.1431	.1408	.0120	.0523
750,000	.7191	.5220	.9006	.8144	.1321	.1236	.0094	.0454
800,000	.7106	.5055	.8940	.8027	.1230	.1086	.0081	.0395
850,000	.7021	.4897	.8874	.7912	.1149	.0955	.0067	.0344
900,000	.6936	.4745	.8808	.7798	.1075	.0840	.0054	.0300
1,000,000	.6766	.4461	.8675	.7575	.0950	.0653	.0029	.0228
1,100,000	.6596	.4199	.8543	.7358	.0852	.0510	.0015	.0174
1,200,000	.6426	.3957	.8410	.7146	.0770	.0400	.0002	.0134
1,300,000	.6256	.3733	.8278	.6941	.0700	.0315	.0000	.0104
1,400,000	.6086	.3526	.8145	.6741	.0647	.0250	.0000	.0081
1,500,000	.5916	.3333	.8013	.6546	.0604	.0199	.0000	.0063
1,600,000	.5747	.3154	.7880	.6357	.0565	.0160	.0000	.0050
1,700,000	.5577	.2988	.7748	.6174	.0528	.0129	.0000	.0039

**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	.5407	.2833	.7615	.5996	.0495	.0104	.0000	.0031
1,900,000	.5237	.2687	.7483	.5823	.0465	.0085	.0000	.0025
2,000,000	.5067	.2552	.7350	.5656	.0438	.0069	.0000	.0020
3,000,000	.3861	.1624	.6066	.4282	.0284	.0011	.0000	.0003
4,000,000	.2727	.1079	.5271	.3242	.0221	.0002	.0000	.0000
5,000,000	.1594	.0733	.4476	.2443	.0165	.0001	.0000	.0000
6,000,000	.0461	.0503	.3681	.1820	.0112	.0000	.0000	.0000
7,000,000	.0000	.0343	.2886	.1326	.0084	.0000	.0000	.0000
8,000,000	.0000	.0228	.2184	.0928	.0055	.0000	.0000	.0000
9,000,000	.0000	.0143	.1654	.0605	.0027	.0000	.0000	.0000
10,000,000	.0000	.0078	.1124	.0339	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury (2013-2015)

