

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.

For the first time, the Bureau's analysis this year considered loss distributions by type of injury based solely on Delaware experience. 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<br>CLAIMS<br>(ADDED UP) | NUMBER<br>OF<br>CLAIMS | ACCUMULATED<br>LOSSES<br>(ADDED DOWN) | INDEMNITY<br>AND<br>MEDICAL | EXCESS<br>RATIO | AVERAGE   |
|--------|--------------|-------------------------------------|------------------------|---------------------------------------|-----------------------------|-----------------|-----------|
| 1      | MEDICAL ONLY | 34,309                              | 24,646                 | \$ 35,043,237                         | \$ 35,043,237               | .0000           | \$ 1,422  |
| 3      | -            | 1,999                               | 1,908                  | \$ 37,012,935                         | \$ 1,969,698                | .0000           | \$ 1,032  |
| 4      | 2,000 -      | 2,999                               | 711                    | \$ 38,776,874                         | \$ 1,763,939                | .9336           | \$ 2,481  |
| 5      | 3,000 -      | 3,999                               | 532                    | \$ 40,624,616                         | \$ 1,847,742                | .9243           | \$ 3,473  |
| 6      | 4,000 -      | 4,999                               | 417                    | \$ 42,491,824                         | \$ 1,867,208                | .9157           | \$ 4,478  |
| 7      | 5,000 -      | 5,999                               | 324                    | \$ 44,265,600                         | \$ 1,773,776                | .9078           | \$ 5,475  |
| 8      | 6,000 -      | 6,999                               | 267                    | \$ 45,992,631                         | \$ 1,727,031                | .9003           | \$ 6,468  |
| 9      | 7,000 -      | 7,999                               | 250                    | \$ 47,866,804                         | \$ 1,874,173                | .8932           | \$ 7,497  |
| 10     | 8,000 -      | 8,999                               | 236                    | \$ 49,869,609                         | \$ 2,002,805                | .8864           | \$ 8,486  |
| 11     | 9,000 -      | 9,999                               | 188                    | \$ 51,652,922                         | \$ 1,783,313                | .8799           | \$ 9,486  |
| 12     | 10,000 -     | 10,999                              | 183                    | \$ 53,572,189                         | \$ 1,919,267                | .8737           | \$ 10,488 |
| 13     | 11,000 -     | 11,999                              | 158                    | \$ 55,387,369                         | \$ 1,815,180                | .8677           | \$ 11,488 |
| 14     | 12,000 -     | 12,999                              | 169                    | \$ 57,504,066                         | \$ 2,116,697                | .8619           | \$ 12,525 |
| 15     | 13,000 -     | 13,999                              | 139                    | \$ 59,372,924                         | \$ 1,868,858                | .8564           | \$ 13,445 |
| 16     | 14,000 -     | 14,999                              | 137                    | \$ 61,360,089                         | \$ 1,987,165                | .8510           | \$ 14,505 |
| 17     | 15,000 -     | 15,999                              | 124                    | \$ 63,278,232                         | \$ 1,918,143                | .8458           | \$ 15,469 |
| 18     | 16,000 -     | 16,999                              | 110                    | \$ 65,097,619                         | \$ 1,819,387                | .8408           | \$ 16,540 |
| 19     | 17,000 -     | 17,999                              | 109                    | \$ 67,007,554                         | \$ 1,909,935                | .8359           | \$ 17,522 |
| 20     | 18,000 -     | 18,999                              | 73                     | \$ 68,354,425                         | \$ 1,346,871                | .8311           | \$ 18,450 |
| 21     | 19,000 -     | 19,999                              | 100                    | \$ 70,306,001                         | \$ 1,951,576                | .8265           | \$ 19,516 |
| 22     | 20,000 -     | 20,999                              | 82                     | \$ 71,991,136                         | \$ 1,685,135                | .8220           | \$ 20,550 |
| 23     | 21,000 -     | 21,999                              | 98                     | \$ 74,095,922                         | \$ 2,104,786                | .8176           | \$ 21,477 |
| 24     | 22,000 -     | 22,999                              | 75                     | \$ 75,784,735                         | \$ 1,688,813                | .8133           | \$ 22,518 |
| 25     | 23,000 -     | 23,999                              | 77                     | \$ 77,593,128                         | \$ 1,808,393                | .8091           | \$ 23,486 |
| 26     | 24,000 -     | 24,999                              | 3,196                  | \$ 79,185,993                         | \$ 1,592,865                | .8050           | \$ 24,506 |
| 27     | 25,000 -     | 25,999                              | 77                     | \$ 81,145,768                         | \$ 1,959,775                | .8010           | \$ 25,452 |
| 28     | 26,000 -     | 26,999                              | 3,054                  | \$ 82,737,300                         | \$ 1,591,532                | .7971           | \$ 26,526 |
| 29     | 27,000 -     | 27,999                              | 2,994                  | \$ 84,772,055                         | \$ 2,034,755                | .7933           | \$ 27,497 |
| 30     | 28,000 -     | 28,999                              | 2,920                  | \$ 86,571,417                         | \$ 1,799,362                | .7896           | \$ 28,561 |
| 31     | 29,000 -     | 29,999                              | 2,857                  | \$ 88,431,034                         | \$ 1,859,617                | .7859           | \$ 29,518 |
| 32     | 30,000 -     | 30,999                              | 2,794                  | \$ 90,048,568                         | \$ 1,617,534                | .7823           | \$ 30,520 |
| 33     | 31,000 -     | 31,999                              | 2,741                  | \$ 91,717,711                         | \$ 1,669,143                | .7788           | \$ 31,493 |
| 34     | 32,000 -     | 32,999                              | 2,688                  | \$ 93,508,836                         | \$ 1,791,125                | .7754           | \$ 32,566 |
| 35     | 33,000 -     | 33,999                              | 2,633                  | \$ 95,013,149                         | \$ 1,504,313                | .7720           | \$ 33,429 |
| 36     | 34,000 -     | 34,999                              | 2,588                  | \$ 96,565,479                         | \$ 1,552,330                | .7687           | \$ 34,496 |
| 37     | 35,000 -     | 35,999                              | 2,543                  | \$ 98,266,339                         | \$ 1,700,860                | .7655           | \$ 35,435 |
| 38     | 36,000 -     | 36,999                              | 2,495                  | \$ 99,724,874                         | \$ 1,458,535                | .7623           | \$ 36,463 |
| 39     | 37,000 -     | 37,999                              | 2,455                  | \$ 101,448,024                        | \$ 1,723,150                | .7592           | \$ 37,460 |
| 40     | 38,000 -     | 38,999                              | 2,409                  | \$ 103,220,030                        | \$ 1,772,006                | .7561           | \$ 38,522 |
| 41     | 39,000 -     | 39,999                              | 2,363                  | \$ 105,035,815                        | \$ 1,815,785                | .7531           | \$ 39,474 |
| 42     | 40,000 -     | 40,999                              | 2,317                  | \$ 106,695,655                        | \$ 1,659,840                | .7502           | \$ 40,484 |
| 43     | 41,000 -     | 41,999                              | 2,276                  | \$ 108,065,197                        | \$ 1,369,542                | .7473           | \$ 41,501 |
| 44     | 42,000 -     | 42,999                              | 2,243                  | \$ 109,763,259                        | \$ 1,698,062                | .7444           | \$ 42,452 |
| 45     | 43,000 -     | 43,999                              | 2,203                  | \$ 111,024,977                        | \$ 1,261,718                | .7416           | \$ 43,508 |
| 46     | 44,000 -     | 44,999                              | 2,174                  | \$ 112,358,580                        | \$ 1,333,603                | .7388           | \$ 44,453 |
| 47     | 45,000 -     | 45,999                              | 2,144                  | \$ 113,450,837                        | \$ 1,092,257                | .7361           | \$ 45,511 |
| 48     | 46,000 -     | 46,999                              | 2,120                  | \$ 115,264,827                        | \$ 1,813,990                | .7334           | \$ 46,513 |
| 49     | 47,000 -     | 47,999                              | 2,081                  | \$ 116,689,780                        | \$ 1,424,953                | .7308           | \$ 47,498 |
| 50     | 48,000 -     | 48,999                              | 2,051                  | \$ 118,243,749                        | \$ 1,553,969                | .7281           | \$ 48,562 |
| 51     | 49,000 -     | 49,999                              | 2,019                  | \$ 119,528,687                        | \$ 1,284,938                | .7256           | \$ 49,421 |
| 52     | 50,000 -     | 50,999                              | 1,993                  | \$ 120,992,316                        | \$ 1,463,629                | .7230           | \$ 50,470 |

DELAWARE  
DISTRIBUTION OF LOSSES

| LIMITS |         |   | ACCUMULATED<br>CLAIMS<br>(ADDED UP) | NUMBER<br>OF<br>CLAIMS | ACCUMULATED<br>LOSSES<br>(ADDED DOWN) | INDEMNITY<br>AND<br>MEDICAL | EXCESS<br>RATIO | AVERAGE |            |
|--------|---------|---|-------------------------------------|------------------------|---------------------------------------|-----------------------------|-----------------|---------|------------|
| 53     | 51,000  | - | 51,999                              | 1,964                  | 34                                    | \$ 122,741,104              | \$ 1,748,788    | .7205   | \$ 51,435  |
| 54     | 52,000  | - | 52,999                              | 1,930                  | 22                                    | \$ 123,896,015              | \$ 1,154,911    | .7181   | \$ 52,496  |
| 55     | 53,000  | - | 53,999                              | 1,908                  | 29                                    | \$ 125,448,738              | \$ 1,552,723    | .7157   | \$ 53,542  |
| 56     | 54,000  | - | 54,999                              | 1,879                  | 22                                    | \$ 126,646,494              | \$ 1,197,756    | .7133   | \$ 54,443  |
| 57     | 55,000  | - | 55,999                              | 1,857                  | 23                                    | \$ 127,920,025              | \$ 1,273,531    | .7109   | \$ 55,371  |
| 58     | 56,000  | - | 56,999                              | 1,834                  | 26                                    | \$ 129,388,640              | \$ 1,468,615    | .7086   | \$ 56,485  |
| 59     | 57,000  | - | 57,999                              | 1,808                  | 32                                    | \$ 131,226,587              | \$ 1,837,947    | .7063   | \$ 57,436  |
| 60     | 58,000  | - | 58,999                              | 1,776                  | 35                                    | \$ 133,274,968              | \$ 2,048,381    | .7040   | \$ 58,525  |
| 61     | 59,000  | - | 59,999                              | 1,741                  | 23                                    | \$ 134,644,204              | \$ 1,369,236    | .7018   | \$ 59,532  |
| 62     | 60,000  | - | 60,999                              | 1,718                  | 16                                    | \$ 135,613,159              | \$ 968,955      | .6996   | \$ 60,560  |
| 63     | 61,000  | - | 61,999                              | 1,702                  | 17                                    | \$ 136,659,109              | \$ 1,045,950    | .6974   | \$ 61,526  |
| 64     | 62,000  | - | 62,999                              | 1,685                  | 15                                    | \$ 137,597,565              | \$ 938,456      | .6953   | \$ 62,564  |
| 65     | 63,000  | - | 63,999                              | 1,670                  | 17                                    | \$ 138,675,261              | \$ 1,077,696    | .6932   | \$ 63,394  |
| 66     | 64,000  | - | 64,999                              | 1,653                  | 10                                    | \$ 139,320,526              | \$ 645,265      | .6911   | \$ 64,527  |
| 67     | 65,000  | - | 65,999                              | 1,643                  | 17                                    | \$ 140,435,409              | \$ 1,114,883    | .6890   | \$ 65,581  |
| 68     | 66,000  | - | 66,999                              | 1,626                  | 12                                    | \$ 141,233,710              | \$ 798,301      | .6869   | \$ 66,525  |
| 69     | 67,000  | - | 67,999                              | 1,614                  | 11                                    | \$ 141,976,124              | \$ 742,414      | .6849   | \$ 67,492  |
| 70     | 68,000  | - | 68,999                              | 1,603                  | 18                                    | \$ 143,209,500              | \$ 1,233,376    | .6828   | \$ 68,521  |
| 71     | 69,000  | - | 69,999                              | 1,585                  | 10                                    | \$ 143,903,432              | \$ 693,932      | .6808   | \$ 69,393  |
| 72     | 70,000  | - | 70,999                              | 1,575                  | 16                                    | \$ 145,030,284              | \$ 1,126,852    | .6788   | \$ 70,428  |
| 73     | 71,000  | - | 71,999                              | 1,559                  | 15                                    | \$ 146,103,173              | \$ 1,072,889    | .6769   | \$ 71,526  |
| 74     | 72,000  | - | 72,999                              | 1,544                  | 14                                    | \$ 147,118,006              | \$ 1,014,833    | .6749   | \$ 72,488  |
| 75     | 73,000  | - | 73,999                              | 1,530                  | 14                                    | \$ 148,146,846              | \$ 1,028,840    | .6730   | \$ 73,489  |
| 76     | 74,000  | - | 74,999                              | 1,516                  | 14                                    | \$ 149,189,117              | \$ 1,042,271    | .6710   | \$ 74,448  |
| 77     | 75,000  | - | 75,999                              | 1,502                  | 14                                    | \$ 150,245,422              | \$ 1,056,305    | .6691   | \$ 75,450  |
| 78     | 76,000  | - | 76,999                              | 1,488                  | 20                                    | \$ 151,776,629              | \$ 1,531,207    | .6672   | \$ 76,560  |
| 79     | 77,000  | - | 77,999                              | 1,468                  | 11                                    | \$ 152,630,574              | \$ 853,945      | .6654   | \$ 77,631  |
| 80     | 78,000  | - | 78,999                              | 1,457                  | 7                                     | \$ 153,180,719              | \$ 550,145      | .6635   | \$ 78,592  |
| 81     | 79,000  | - | 79,999                              | 1,450                  | 20                                    | \$ 154,770,500              | \$ 1,589,781    | .6617   | \$ 79,489  |
| 82     | 80,000  | - | 80,999                              | 1,430                  | 13                                    | \$ 155,816,560              | \$ 1,046,060    | .6599   | \$ 80,466  |
| 83     | 81,000  | - | 81,999                              | 1,417                  | 12                                    | \$ 156,795,971              | \$ 979,411      | .6581   | \$ 81,618  |
| 84     | 82,000  | - | 82,999                              | 1,405                  | 10                                    | \$ 157,620,889              | \$ 824,918      | .6563   | \$ 82,492  |
| 85     | 83,000  | - | 83,999                              | 1,395                  | 6                                     | \$ 158,120,545              | \$ 499,656      | .6545   | \$ 83,276  |
| 86     | 84,000  | - | 84,999                              | 1,389                  | 12                                    | \$ 159,136,101              | \$ 1,015,556    | .6528   | \$ 84,630  |
| 87     | 85,000  | - | 85,999                              | 1,377                  | 7                                     | \$ 159,734,964              | \$ 598,863      | .6510   | \$ 85,552  |
| 88     | 86,000  | - | 86,999                              | 1,370                  | 15                                    | \$ 161,033,365              | \$ 1,298,401    | .6493   | \$ 86,560  |
| 89     | 87,000  | - | 87,999                              | 1,355                  | 12                                    | \$ 162,083,440              | \$ 1,050,075    | .6475   | \$ 87,506  |
| 90     | 88,000  | - | 88,999                              | 1,343                  | 12                                    | \$ 163,146,581              | \$ 1,063,141    | .6458   | \$ 88,595  |
| 91     | 89,000  | - | 89,999                              | 1,331                  | 13                                    | \$ 164,310,573              | \$ 1,163,992    | .6441   | \$ 89,538  |
| 92     | 90,000  | - | 90,999                              | 1,318                  | 11                                    | \$ 165,306,352              | \$ 995,779      | .6425   | \$ 90,525  |
| 93     | 91,000  | - | 91,999                              | 1,307                  | 10                                    | \$ 166,221,355              | \$ 915,003      | .6408   | \$ 91,500  |
| 94     | 92,000  | - | 92,999                              | 1,297                  | 7                                     | \$ 166,869,058              | \$ 647,703      | .6392   | \$ 92,529  |
| 95     | 93,000  | - | 93,999                              | 1,290                  | 7                                     | \$ 167,523,686              | \$ 654,628      | .6375   | \$ 93,518  |
| 96     | 94,000  | - | 94,999                              | 1,283                  | 11                                    | \$ 168,563,986              | \$ 1,040,300    | .6359   | \$ 94,573  |
| 97     | 95,000  | - | 95,999                              | 1,272                  | 6                                     | \$ 169,137,512              | \$ 573,526      | .6343   | \$ 95,588  |
| 98     | 96,000  | - | 96,999                              | 1,266                  | 4                                     | \$ 169,523,243              | \$ 385,731      | .6327   | \$ 96,433  |
| 99     | 97,000  | - | 97,999                              | 1,262                  | 7                                     | \$ 170,205,763              | \$ 682,520      | .6311   | \$ 97,503  |
| 100    | 98,000  | - | 98,999                              | 1,255                  | 7                                     | \$ 170,894,088              | \$ 688,325      | .6295   | \$ 98,332  |
| 101    | 99,000  | - | 99,999                              | 1,248                  | 10                                    | \$ 171,888,940              | \$ 994,852      | .6279   | \$ 99,485  |
| 102    | 100,000 | - | 109,999                             | 1,238                  | 71                                    | \$ 179,340,024              | \$ 7,451,084    | .6264   | \$ 104,945 |
| 103    | 110,000 | - | 119,999                             | 1,167                  | 66                                    | \$ 186,922,590              | \$ 7,582,566    | .6112   | \$ 114,887 |

DELAWARE  
DISTRIBUTION OF LOSSES

| LIMITS |           |   | ACCUMULATED<br>CLAIMS<br>(ADDED UP) | NUMBER<br>OF<br>CLAIMS | ACCUMULATED<br>LOSSES<br>(ADDED DOWN) | INDEMNITY<br>AND<br>MEDICAL | EXCESS<br>RATIO | AVERAGE |              |
|--------|-----------|---|-------------------------------------|------------------------|---------------------------------------|-----------------------------|-----------------|---------|--------------|
| 104    | 120,000   | - | 129,999                             | 1,101                  | 60                                    | \$ 194,388,060              | \$ 7,465,470    | .5968   | \$ 124,425   |
| 105    | 130,000   | - | 139,999                             | 1,041                  | 57                                    | \$ 202,071,777              | \$ 7,683,717    | .5834   | \$ 134,802   |
| 106    | 140,000   | - | 149,999                             | 984                    | 65                                    | \$ 211,497,855              | \$ 9,426,078    | .5706   | \$ 145,017   |
| 107    | 150,000   | - | 159,999                             | 919                    | 45                                    | \$ 218,453,674              | \$ 6,955,819    | .5585   | \$ 154,574   |
| 108    | 160,000   | - | 169,999                             | 874                    | 49                                    | \$ 226,559,731              | \$ 8,106,057    | .5472   | \$ 165,430   |
| 109    | 170,000   | - | 179,999                             | 825                    | 30                                    | \$ 231,802,044              | \$ 5,242,313    | .5365   | \$ 174,744   |
| 110    | 180,000   | - | 189,999                             | 795                    | 31                                    | \$ 237,529,784              | \$ 5,727,740    | .5263   | \$ 184,766   |
| 111    | 190,000   | - | 199,999                             | 764                    | 23                                    | \$ 242,012,972              | \$ 4,483,188    | .5164   | \$ 194,921   |
| 112    | 200,000   | - | 209,999                             | 741                    | 22                                    | \$ 246,531,417              | \$ 4,518,445    | .5069   | \$ 205,384   |
| 113    | 210,000   | - | 219,999                             | 719                    | 24                                    | \$ 251,695,813              | \$ 5,164,396    | .4977   | \$ 215,183   |
| 114    | 220,000   | - | 229,999                             | 695                    | 28                                    | \$ 257,985,090              | \$ 6,289,277    | .4887   | \$ 224,617   |
| 115    | 230,000   | - | 239,999                             | 667                    | 18                                    | \$ 262,231,630              | \$ 4,246,540    | .4801   | \$ 235,919   |
| 116    | 240,000   | - | 249,999                             | 649                    | 14                                    | \$ 265,651,344              | \$ 3,419,714    | .4718   | \$ 244,265   |
| 117    | 250,000   | - | 259,999                             | 635                    | 19                                    | \$ 270,494,851              | \$ 4,843,507    | .4637   | \$ 254,921   |
| 118    | 260,000   | - | 269,999                             | 616                    | 24                                    | \$ 276,841,873              | \$ 6,347,022    | .4558   | \$ 264,459   |
| 119    | 270,000   | - | 279,999                             | 592                    | 17                                    | \$ 281,493,045              | \$ 4,651,172    | .4482   | \$ 273,598   |
| 120    | 280,000   | - | 289,999                             | 575                    | 14                                    | \$ 285,478,515              | \$ 3,985,470    | .4408   | \$ 284,676   |
| 121    | 290,000   | - | 299,999                             | 561                    | 7                                     | \$ 287,542,403              | \$ 2,063,888    | .4337   | \$ 294,841   |
| 122    | 300,000   | - | 314,999                             | 554                    | 19                                    | \$ 293,390,632              | \$ 5,848,229    | .4266   | \$ 307,802   |
| 123    | 315,000   | - | 329,999                             | 535                    | 25                                    | \$ 301,442,023              | \$ 8,051,391    | .4163   | \$ 322,056   |
| 124    | 330,000   | - | 344,999                             | 510                    | 18                                    | \$ 307,540,941              | \$ 6,098,918    | .4064   | \$ 338,829   |
| 125    | 345,000   | - | 359,999                             | 492                    | 14                                    | \$ 312,486,400              | \$ 4,945,459    | .3969   | \$ 353,247   |
| 126    | 360,000   | - | 374,999                             | 478                    | 19                                    | \$ 319,471,703              | \$ 6,985,303    | .3877   | \$ 367,648   |
| 127    | 375,000   | - | 389,999                             | 459                    | 16                                    | \$ 325,602,764              | \$ 6,131,061    | .3788   | \$ 383,191   |
| 128    | 390,000   | - | 404,999                             | 443                    | 13                                    | \$ 330,757,296              | \$ 5,154,532    | .3702   | \$ 396,502   |
| 129    | 405,000   | - | 419,999                             | 430                    | 13                                    | \$ 336,099,698              | \$ 5,342,402    | .3620   | \$ 410,954   |
| 130    | 420,000   | - | 439,999                             | 417                    | 14                                    | \$ 342,107,623              | \$ 6,007,925    | .3540   | \$ 429,138   |
| 131    | 440,000   | - | 459,999                             | 403                    | 25                                    | \$ 353,360,710              | \$ 11,253,087   | .3436   | \$ 450,123   |
| 132    | 460,000   | - | 479,999                             | 378                    | 20                                    | \$ 362,718,246              | \$ 9,357,536    | .3338   | \$ 467,877   |
| 133    | 480,000   | - | 499,999                             | 358                    | 11                                    | \$ 368,104,167              | \$ 5,385,921    | .3245   | \$ 489,629   |
| 134    | 500,000   | - | 519,999                             | 347                    | 15                                    | \$ 375,771,699              | \$ 7,667,532    | .3156   | \$ 511,169   |
| 135    | 520,000   | - | 539,999                             | 332                    | 17                                    | \$ 384,739,893              | \$ 8,968,194    | .3070   | \$ 527,541   |
| 136    | 540,000   | - | 559,999                             | 315                    | 16                                    | \$ 393,577,254              | \$ 8,837,361    | .2989   | \$ 552,335   |
| 137    | 560,000   | - | 579,999                             | 299                    | 8                                     | \$ 398,156,929              | \$ 4,579,675    | .2911   | \$ 572,459   |
| 138    | 580,000   | - | 599,999                             | 291                    | 12                                    | \$ 405,241,609              | \$ 7,084,680    | .2836   | \$ 590,390   |
| 139    | 600,000   | - | 629,999                             | 279                    | 17                                    | \$ 415,683,403              | \$ 10,441,794   | .2764   | \$ 614,223   |
| 140    | 630,000   | - | 659,999                             | 262                    | 12                                    | \$ 423,430,475              | \$ 7,747,072    | .2661   | \$ 645,589   |
| 141    | 660,000   | - | 699,999                             | 250                    | 20                                    | \$ 437,129,282              | \$ 13,698,807   | .2564   | \$ 684,940   |
| 142    | 700,000   | - | 749,999                             | 230                    | 24                                    | \$ 454,553,082              | \$ 17,423,800   | .2442   | \$ 725,992   |
| 143    | 750,000   | - | 799,999                             | 206                    | 16                                    | \$ 466,939,218              | \$ 12,386,136   | .2304   | \$ 774,134   |
| 144    | 800,000   | - | 849,999                             | 190                    | 10                                    | \$ 475,124,431              | \$ 8,185,213    | .2179   | \$ 818,521   |
| 145    | 850,000   | - | 899,999                             | 180                    | 20                                    | \$ 492,595,568              | \$ 17,471,137   | .2063   | \$ 873,557   |
| 146    | 900,000   | - | 999,999                             | 160                    | 29                                    | \$ 520,405,739              | \$ 27,810,171   | .1956   | \$ 958,971   |
| 147    | 1,000,000 | - | 1,099,999                           | 131                    | 18                                    | \$ 539,234,161              | \$ 18,828,422   | .1769   | \$ 1,046,023 |
| 148    | 1,100,000 | - | 1,199,999                           | 113                    | 24                                    | \$ 567,009,571              | \$ 27,775,410   | .1615   | \$ 1,157,309 |
| 149    | 1,200,000 | - | 1,299,999                           | 89                     | 9                                     | \$ 578,326,446              | \$ 11,316,875   | .1485   | \$ 1,257,431 |
| 150    | 1,300,000 | - | 1,399,999                           | 80                     | 15                                    | \$ 598,578,049              | \$ 20,251,603   | .1378   | \$ 1,350,107 |
| 151    | 1,400,000 | - | 1,499,999                           | 65                     | 15                                    | \$ 620,236,765              | \$ 21,658,716   | .1286   | \$ 1,443,914 |
| 152    | 1,500,000 | - | 1,599,999                           | 50                     | 10                                    | \$ 635,893,982              | \$ 15,657,217   | .1215   | \$ 1,565,722 |
| 153    | 1,600,000 | - | 1,699,999                           | 40                     | 4                                     | \$ 642,481,498              | \$ 6,587,516    | .1156   | \$ 1,646,879 |
| 154    | 1,700,000 | - | 1,799,999                           | 36                     | 5                                     | \$ 651,269,257              | \$ 8,787,759    | .1108   | \$ 1,757,552 |

DELAWARE  
DISTRIBUTION OF LOSSES

| LIMITS       |            |   | ACCUMULATED<br>CLAIMS<br>(ADDED UP) | NUMBER<br>OF<br>CLAIMS | ACCUMULATED<br>LOSSES<br>(ADDED DOWN) | INDEMNITY<br>AND<br>MEDICAL | EXCESS<br>RATIO | AVERAGE |               |
|--------------|------------|---|-------------------------------------|------------------------|---------------------------------------|-----------------------------|-----------------|---------|---------------|
| 155          | 1,800,000  | - | 1,899,999                           | 31                     | 2                                     | \$ 654,948,693              | \$ 3,679,436    | .1065   | \$ 1,839,718  |
| 156          | 1,900,000  | - | 1,999,999                           | 29                     | 1                                     | \$ 656,896,744              | \$ 1,948,051    | .1027   | \$ 1,948,051  |
| 157          | 2,000,000  | - | 2,999,999                           | 28                     | 15                                    | \$ 694,424,788              | \$ 37,528,044   | .0991   | \$ 2,501,870  |
| 158          | 3,000,000  | - | 3,999,999                           | 13                     | 4                                     | \$ 708,537,715              | \$ 14,112,927   | .0732   | \$ 3,528,232  |
| 159          | 4,000,000  | - | 4,999,999                           | 9                      | 1                                     | \$ 712,744,350              | \$ 4,206,635    | .0592   | \$ 4,206,635  |
| 160          | 5,000,000  | - | 5,999,999                           | 8                      | 1                                     | \$ 717,805,554              | \$ 5,061,204    | .0488   | \$ 5,061,204  |
| 161          | 6,000,000  | - | 6,999,999                           | 7                      | -                                     | \$ 717,805,554              | \$ -            | .0399   | #DIV/0!       |
| 162          | 7,000,000  | - | 7,999,999                           | 7                      | 2                                     | \$ 732,197,602              | \$ 14,392,048   | .0310   | \$ 7,196,024  |
| 163          | 8,000,000  | - | 8,999,999                           | 5                      | 1                                     | \$ 741,107,031              | \$ 8,909,429    | .0242   | \$ 8,909,429  |
| 164          | 9,000,000  | - | 9,999,999                           | 4                      | -                                     | \$ 741,107,031              | \$ -            | .0180   | #DIV/0!       |
| 165          | 10,000,000 | - | AND GREATER                         | 4                      | 4                                     | \$ 791,357,722              | \$ 50,250,691   | .0130   | \$ 12,562,673 |
| GRAND TOTALS |            |   |                                     | 34,309                 |                                       | EXCLUDING CONTRACT MEDICAL  | \$ 791,357,722  |         | \$ 23,066     |

**Delaware Compensation Rating Bureau  
Distribution of Losses**

| <u>Excess Loss Limits *</u> |            | Loss<br>Amount | Number<br>of Claims | Excess Loss<br>Amount | Average    | Empirical<br>Excess Ratio |
|-----------------------------|------------|----------------|---------------------|-----------------------|------------|---------------------------|
| From                        | TO (<)     |                |                     |                       |            |                           |
|                             |            |                |                     | 791,357,722           |            |                           |
| 0                           | 10,000     | 51,652,922     | 29,479              | 691,404,800           | 1,752      | .8737                     |
| 10,000                      | 15,000     | 9,707,167      | 786                 | 669,337,633           | 12,350     | .8458                     |
| 15,000                      | 20,000     | 8,945,912      | 516                 | 650,491,721           | 17,337     | .8220                     |
| 20,000                      | 25,000     | 8,879,992      | 397                 | 633,896,729           | 22,368     | .8010                     |
| 25,000                      | 30,000     | 9,245,041      | 337                 | 619,106,688           | 27,433     | .7823                     |
| 30,000                      | 35,000     | 8,134,445      | 251                 | 605,787,243           | 32,408     | .7655                     |
| 35,000                      | 40,000     | 8,470,336      | 226                 | 593,641,907           | 37,479     | .7502                     |
| 40,000                      | 50,000     | 14,492,872     | 324                 | 572,179,035           | 44,731     | .7230                     |
| 50,000                      | 75,000     | 29,660,430     | 491                 | 529,518,605           | 60,408     | .6691                     |
| 75,000                      | 100,000    | 22,699,823     | 264                 | 495,668,782           | 85,984     | .6264                     |
| 100,000                     | 125,000    | 18,766,385     | 167                 | 466,827,397           | 112,374    | .5899                     |
| 125,000                     | 150,000    | 20,842,530     | 152                 | 442,009,867           | 137,122    | .5585                     |
| 150,000                     | 175,000    | 17,683,033     | 109                 | 420,426,834           | 162,230    | .5313                     |
| 175,000                     | 200,000    | 12,832,085     | 69                  | 401,144,750           | 185,972    | .5069                     |
| 200,000                     | 225,000    | 12,827,480     | 60                  | 383,292,270           | 213,791    | .4843                     |
| 225,000                     | 250,000    | 10,810,893     | 46                  | 366,956,378           | 235,019    | .4637                     |
| 250,000                     | 275,000    | 13,516,115     | 52                  | 351,727,763           | 262,449    | .4445                     |
| 275,000                     | 300,000    | 8,374,944      | 30                  | 337,615,319           | 283,896    | .4266                     |
| 300,000                     | 325,000    | 11,215,823     | 36                  | 324,141,163           | 314,462    | .4096                     |
| 325,000                     | 350,000    | 10,431,201     | 31                  | 311,601,628           | 336,490    | .3938                     |
| 350,000                     | 375,000    | 10,282,276     | 28                  | 299,761,019           | 362,904    | .3788                     |
| 375,000                     | 400,000    | 9,567,416      | 25                  | 288,585,270           | 387,868    | .3647                     |
| 400,000                     | 425,000    | 8,562,561      | 21                  | 278,018,543           | 411,003    | .3513                     |
| 425,000                     | 450,000    | 10,132,487     | 23                  | 267,898,555           | 440,543    | .3385                     |
| 450,000                     | 475,000    | 12,644,696     | 28                  | 258,553,860           | 459,807    | .3267                     |
| 475,000                     | 500,000    | 7,725,305      | 16                  | 249,753,555           | 482,832    | .3156                     |
| 500,000                     | 600,000    | 37,137,442     | 68                  | 218,716,113           | 546,139    | .2764                     |
| 600,000                     | 700,000    | 31,887,673     | 49                  | 193,228,440           | 650,769    | .2442                     |
| 700,000                     | 800,000    | 29,809,936     | 40                  | 172,418,504           | 745,248    | .2179                     |
| 800,000                     | 900,000    | 25,656,350     | 30                  | 154,762,154           | 855,212    | .1956                     |
| 900,000                     | 1,000,000  | 27,810,171     | 29                  | 139,951,983           | 958,971    | .1769                     |
| 1,000,000                   | 2,000,000  | 136,491,005    | 103                 | 78,460,978            | 1,325,155  | .0991                     |
| 2,000,000                   | 3,000,000  | 37,528,044     | 15                  | 57,932,934            | 2,501,870  | .0732                     |
| 3,000,000                   | 4,000,000  | 14,112,927     | 4                   | 46,820,007            | 3,528,232  | .0592                     |
| 4,000,000                   | 5,000,000  | 4,206,635      | 1                   | 38,613,372            | 4,206,635  | .0488                     |
| 5,000,000                   | 6,000,000  | 5,061,204      | 1                   | 31,552,168            | 5,061,204  | .0399                     |
| 6,000,000                   | 7,000,000  | 0              | 0                   | 24,552,168            | 0          | .0310                     |
| 7,000,000                   | 8,000,000  | 14,392,048     | 2                   | 19,160,120            | 7,196,024  | .0242                     |
| 8,000,000                   | 9,000,000  | 8,909,429      | 1                   | 14,250,691            | 8,909,429  | .0180                     |
| 9,000,000                   | 10,000,000 | 0              | 0                   | 10,250,691            | 0          | .0130                     |
| 10,000,000                  | & Over     | 50,250,691     | 4                   |                       | 12,562,673 |                           |
| TOTAL/AVERAGE               |            | 791,357,722    | 34,309              |                       | 23,066     |                           |

\* 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<br>Limit | Death-Lognormal           |                           | PT-Lognormal              |                           | PP-Lognormal              |                           | TT-Lognormal              |                           |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|               | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio |
| 2,000         | .9983                     | .9979                     | .9995                     | .9995                     | .9909                     | .9911                     | .9025                     | .9032                     |
| 3,000         | .9975                     | .9969                     | .9993                     | .9992                     | .9864                     | .9867                     | .8639                     | .8649                     |
| 4,000         | .9967                     | .9960                     | .9991                     | .9990                     | .9819                     | .9824                     | .8300                     | .8313                     |
| 5,000         | .9959                     | .9950                     | .9988                     | .9987                     | .9775                     | .9780                     | .7997                     | .8012                     |
| 6,000         | .9951                     | .9940                     | .9986                     | .9985                     | .9731                     | .9737                     | .7721                     | .7738                     |
| 7,000         | .9944                     | .9931                     | .9984                     | .9982                     | .9687                     | .9695                     | .7466                     | .7485                     |
| 8,000         | .9937                     | .9922                     | .9982                     | .9980                     | .9644                     | .9652                     | .7229                     | .7249                     |
| 9,000         | .9930                     | .9913                     | .9979                     | .9977                     | .9601                     | .9611                     | .7008                     | .7030                     |
| 10,000        | .9924                     | .9906                     | .9977                     | .9974                     | .9559                     | .9570                     | .6802                     | .6825                     |
| 11,000        | .9918                     | .9899                     | .9975                     | .9972                     | .9517                     | .9529                     | .6607                     | .6633                     |
| 12,000        | .9912                     | .9892                     | .9972                     | .9969                     | .9476                     | .9489                     | .6425                     | .6451                     |
| 13,000        | .9907                     | .9885                     | .9970                     | .9967                     | .9435                     | .9449                     | .6252                     | .6280                     |
| 14,000        | .9901                     | .9878                     | .9968                     | .9964                     | .9395                     | .9409                     | .6091                     | .6120                     |
| 15,000        | .9895                     | .9871                     | .9965                     | .9962                     | .9355                     | .9370                     | .5938                     | .5969                     |
| 16,000        | .9890                     | .9865                     | .9963                     | .9959                     | .9315                     | .9332                     | .5794                     | .5826                     |
| 17,000        | .9885                     | .9859                     | .9961                     | .9957                     | .9276                     | .9293                     | .5656                     | .5689                     |
| 18,000        | .9880                     | .9852                     | .9958                     | .9954                     | .9237                     | .9256                     | .5525                     | .5559                     |
| 19,000        | .9875                     | .9846                     | .9956                     | .9952                     | .9199                     | .9218                     | .5400                     | .5435                     |
| 20,000        | .9870                     | .9840                     | .9954                     | .9949                     | .9161                     | .9181                     | .5280                     | .5315                     |
| 21,000        | .9865                     | .9834                     | .9952                     | .9946                     | .9124                     | .9145                     | .5165                     | .5201                     |
| 22,000        | .9860                     | .9827                     | .9949                     | .9944                     | .9087                     | .9108                     | .5056                     | .5093                     |
| 23,000        | .9855                     | .9821                     | .9947                     | .9941                     | .9050                     | .9073                     | .4952                     | .4989                     |
| 24,000        | .9850                     | .9815                     | .9945                     | .9939                     | .9014                     | .9037                     | .4852                     | .4890                     |
| 25,000        | .9845                     | .9808                     | .9942                     | .9936                     | .8978                     | .9002                     | .4755                     | .4794                     |
| 26,000        | .9840                     | .9802                     | .9940                     | .9934                     | .8942                     | .8968                     | .4663                     | .4703                     |
| 27,000        | .9835                     | .9796                     | .9938                     | .9931                     | .8907                     | .8933                     | .4575                     | .4615                     |
| 28,000        | .9830                     | .9790                     | .9935                     | .9929                     | .8872                     | .8899                     | .4490                     | .4531                     |
| 29,000        | .9824                     | .9783                     | .9933                     | .9926                     | .8838                     | .8866                     | .4408                     | .4450                     |
| 30,000        | .9819                     | .9777                     | .9931                     | .9923                     | .8804                     | .8833                     | .4329                     | .4372                     |
| 31,000        | .9814                     | .9771                     | .9928                     | .9921                     | .8771                     | .8800                     | .4254                     | .4296                     |
| 32,000        | .9809                     | .9765                     | .9926                     | .9918                     | .8738                     | .8768                     | .4181                     | .4224                     |
| 33,000        | .9804                     | .9758                     | .9924                     | .9916                     | .8705                     | .8736                     | .4110                     | .4154                     |
| 34,000        | .9799                     | .9752                     | .9922                     | .9913                     | .8673                     | .8704                     | .4042                     | .4087                     |
| 35,000        | .9794                     | .9746                     | .9919                     | .9911                     | .8641                     | .8673                     | .3977                     | .4022                     |
| 36,000        | .9789                     | .9740                     | .9917                     | .9908                     | .8609                     | .8642                     | .3913                     | .3959                     |
| 37,000        | .9784                     | .9733                     | .9915                     | .9906                     | .8578                     | .8612                     | .3852                     | .3898                     |
| 38,000        | .9779                     | .9727                     | .9912                     | .9903                     | .8547                     | .8581                     | .3793                     | .3839                     |
| 39,000        | .9774                     | .9721                     | .9910                     | .9900                     | .8516                     | .8551                     | .3736                     | .3782                     |
| 40,000        | .9769                     | .9715                     | .9908                     | .9898                     | .8485                     | .8522                     | .3681                     | .3728                     |
| 41,000        | .9764                     | .9708                     | .9905                     | .9895                     | .8455                     | .8492                     | .3628                     | .3676                     |
| 42,000        | .9759                     | .9702                     | .9903                     | .9893                     | .8425                     | .8463                     | .3577                     | .3625                     |
| 43,000        | .9753                     | .9696                     | .9901                     | .9890                     | .8396                     | .8434                     | .3528                     | .3576                     |
| 44,000        | .9748                     | .9690                     | .9899                     | .9888                     | .8367                     | .8406                     | .3480                     | .3529                     |
| 45,000        | .9743                     | .9683                     | .9896                     | .9885                     | .8338                     | .8377                     | .3434                     | .3483                     |
| 46,000        | .9738                     | .9677                     | .9894                     | .9883                     | .8309                     | .8349                     | .3389                     | .3438                     |
| 47,000        | .9733                     | .9671                     | .9892                     | .9880                     | .8280                     | .8321                     | .3345                     | .3395                     |
| 48,000        | .9728                     | .9665                     | .9889                     | .9878                     | .8252                     | .8294                     | .3303                     | .3352                     |
| 49,000        | .9723                     | .9658                     | .9887                     | .9875                     | .8224                     | .8266                     | .3261                     | .3312                     |
| 50,000        | .9718                     | .9652                     | .9885                     | .9872                     | .8196                     | .8239                     | .3221                     | .3272                     |

**DELAWARE  
DISTRIBUTION OF LOSSES**

| Loss<br>Limit | Death-Lognormal           |                           | PT-Lognormal              |                           | PP-Lognormal              |                           | TT-Lognormal              |                           |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|               | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio |
| 51,000        | .9713                     | .9646                     | .9882                     | .9870                     | .8169                     | .8213                     | .3182                     | .3233                     |
| 52,000        | .9708                     | .9640                     | .9880                     | .9867                     | .8142                     | .8186                     | .3144                     | .3195                     |
| 53,000        | .9704                     | .9634                     | .9878                     | .9865                     | .8115                     | .8160                     | .3107                     | .3159                     |
| 54,000        | .9699                     | .9629                     | .9875                     | .9862                     | .8088                     | .8134                     | .3072                     | .3123                     |
| 55,000        | .9695                     | .9623                     | .9873                     | .9860                     | .8062                     | .8108                     | .3037                     | .3089                     |
| 56,000        | .9690                     | .9618                     | .9871                     | .9857                     | .8035                     | .8082                     | .3004                     | .3056                     |
| 57,000        | .9686                     | .9612                     | .9869                     | .9855                     | .8009                     | .8057                     | .2971                     | .3023                     |
| 58,000        | .9681                     | .9606                     | .9866                     | .9852                     | .7984                     | .8032                     | .2939                     | .2992                     |
| 59,000        | .9677                     | .9601                     | .9864                     | .9849                     | .7958                     | .8007                     | .2909                     | .2962                     |
| 60,000        | .9672                     | .9595                     | .9862                     | .9847                     | .7933                     | .7983                     | .2880                     | .2933                     |
| 61,000        | .9668                     | .9590                     | .9859                     | .9844                     | .7908                     | .7958                     | .2851                     | .2904                     |
| 62,000        | .9663                     | .9584                     | .9857                     | .9842                     | .7884                     | .7934                     | .2823                     | .2876                     |
| 63,000        | .9658                     | .9579                     | .9855                     | .9839                     | .7859                     | .7910                     | .2795                     | .2849                     |
| 64,000        | .9654                     | .9573                     | .9852                     | .9837                     | .7835                     | .7886                     | .2768                     | .2822                     |
| 65,000        | .9649                     | .9568                     | .9850                     | .9834                     | .7810                     | .7863                     | .2741                     | .2796                     |
| 66,000        | .9645                     | .9562                     | .9848                     | .9832                     | .7786                     | .7839                     | .2715                     | .2770                     |
| 67,000        | .9640                     | .9556                     | .9845                     | .9829                     | .7762                     | .7816                     | .2690                     | .2744                     |
| 68,000        | .9636                     | .9551                     | .9843                     | .9827                     | .7739                     | .7793                     | .2664                     | .2719                     |
| 69,000        | .9631                     | .9545                     | .9841                     | .9824                     | .7715                     | .7769                     | .2639                     | .2694                     |
| 70,000        | .9627                     | .9540                     | .9839                     | .9821                     | .7691                     | .7747                     | .2615                     | .2670                     |
| 71,000        | .9622                     | .9534                     | .9836                     | .9819                     | .7668                     | .7724                     | .2591                     | .2646                     |
| 72,000        | .9618                     | .9529                     | .9834                     | .9816                     | .7645                     | .7701                     | .2567                     | .2623                     |
| 73,000        | .9613                     | .9523                     | .9832                     | .9814                     | .7622                     | .7679                     | .2544                     | .2600                     |
| 74,000        | .9609                     | .9518                     | .9829                     | .9811                     | .7599                     | .7657                     | .2521                     | .2577                     |
| 75,000        | .9604                     | .9512                     | .9827                     | .9809                     | .7577                     | .7635                     | .2499                     | .2555                     |
| 76,000        | .9600                     | .9506                     | .9825                     | .9806                     | .7554                     | .7613                     | .2476                     | .2533                     |
| 77,000        | .9595                     | .9501                     | .9822                     | .9804                     | .7532                     | .7591                     | .2455                     | .2511                     |
| 78,000        | .9591                     | .9495                     | .9820                     | .9801                     | .7510                     | .7569                     | .2433                     | .2490                     |
| 79,000        | .9586                     | .9490                     | .9818                     | .9798                     | .7488                     | .7548                     | .2413                     | .2469                     |
| 80,000        | .9582                     | .9484                     | .9815                     | .9796                     | .7466                     | .7527                     | .2392                     | .2449                     |
| 81,000        | .9577                     | .9479                     | .9813                     | .9793                     | .7445                     | .7506                     | .2372                     | .2429                     |
| 82,000        | .9573                     | .9473                     | .9811                     | .9791                     | .7423                     | .7485                     | .2353                     | .2410                     |
| 83,000        | .9568                     | .9467                     | .9809                     | .9788                     | .7402                     | .7464                     | .2333                     | .2390                     |
| 84,000        | .9564                     | .9462                     | .9806                     | .9786                     | .7381                     | .7443                     | .2314                     | .2371                     |
| 85,000        | .9559                     | .9456                     | .9804                     | .9783                     | .7360                     | .7423                     | .2294                     | .2352                     |
| 86,000        | .9555                     | .9451                     | .9802                     | .9781                     | .7339                     | .7402                     | .2275                     | .2333                     |
| 87,000        | .9550                     | .9445                     | .9799                     | .9778                     | .7318                     | .7382                     | .2257                     | .2314                     |
| 88,000        | .9546                     | .9440                     | .9797                     | .9775                     | .7297                     | .7362                     | .2238                     | .2296                     |
| 89,000        | .9541                     | .9434                     | .9795                     | .9773                     | .7277                     | .7342                     | .2220                     | .2278                     |
| 90,000        | .9537                     | .9429                     | .9792                     | .9770                     | .7257                     | .7322                     | .2203                     | .2261                     |
| 91,000        | .9532                     | .9423                     | .9790                     | .9768                     | .7237                     | .7303                     | .2185                     | .2243                     |
| 92,000        | .9528                     | .9417                     | .9788                     | .9765                     | .7217                     | .7283                     | .2167                     | .2226                     |
| 93,000        | .9523                     | .9412                     | .9785                     | .9763                     | .7197                     | .7264                     | .2150                     | .2209                     |
| 94,000        | .9519                     | .9406                     | .9783                     | .9760                     | .7177                     | .7245                     | .2133                     | .2192                     |
| 95,000        | .9514                     | .9401                     | .9781                     | .9758                     | .7158                     | .7226                     | .2116                     | .2175                     |
| 96,000        | .9510                     | .9395                     | .9779                     | .9755                     | .7138                     | .7207                     | .2099                     | .2158                     |
| 97,000        | .9505                     | .9390                     | .9776                     | .9753                     | .7119                     | .7188                     | .2082                     | .2141                     |
| 98,000        | .9501                     | .9384                     | .9774                     | .9750                     | .7100                     | .7169                     | .2066                     | .2125                     |
| 99,000        | .9496                     | .9378                     | .9772                     | .9747                     | .7080                     | .7150                     | .2049                     | .2109                     |
| 100,000       | .9492                     | .9373                     | .9769                     | .9745                     | .7061                     | .7131                     | .2033                     | .2092                     |
| 110,000       | .9447                     | .9317                     | .9746                     | .9719                     | .6876                     | .6951                     | .1879                     | .1940                     |



**DELAWARE  
DISTRIBUTION OF LOSSES**

| Loss<br>Limit | Death-Lognormal           |                           | PT-Lognormal              |                           | PP-Lognormal              |                           | TT-Lognormal              |                           |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|               | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio |
| 120,000       | .9402                     | .9262                     | .9723                     | .9694                     | .6701                     | .6780                     | .1737                     | .1799                     |
| 130,000       | .9356                     | .9206                     | .9700                     | .9668                     | .6534                     | .6617                     | .1612                     | .1675                     |
| 140,000       | .9311                     | .9150                     | .9677                     | .9643                     | .6375                     | .6462                     | .1499                     | .1562                     |
| 150,000       | .9266                     | .9095                     | .9654                     | .9617                     | .6225                     | .6315                     | .1396                     | .1460                     |
| 160,000       | .9221                     | .9039                     | .9631                     | .9592                     | .6081                     | .6175                     | .1310                     | .1375                     |
| 170,000       | .9182                     | .8990                     | .9608                     | .9566                     | .5944                     | .6040                     | .1233                     | .1298                     |
| 180,000       | .9142                     | .8942                     | .9585                     | .9541                     | .5812                     | .5912                     | .1163                     | .1229                     |
| 190,000       | .9103                     | .8893                     | .9562                     | .9515                     | .5685                     | .5788                     | .1097                     | .1163                     |
| 200,000       | .9063                     | .8844                     | .9539                     | .9490                     | .5563                     | .5669                     | .1034                     | .1101                     |
| 210,000       | .9024                     | .8796                     | .9516                     | .9464                     | .5444                     | .5552                     | .0975                     | .1042                     |
| 220,000       | .8984                     | .8747                     | .9493                     | .9439                     | .5328                     | .5439                     | .0921                     | .0989                     |
| 230,000       | .8945                     | .8698                     | .9469                     | .9413                     | .5216                     | .5330                     | .0872                     | .0940                     |
| 240,000       | .8906                     | .8650                     | .9446                     | .9388                     | .5107                     | .5223                     | .0826                     | .0894                     |
| 250,000       | .8866                     | .8601                     | .9423                     | .9362                     | .5001                     | .5120                     | .0782                     | .0851                     |
| 260,000       | .8827                     | .8553                     | .9400                     | .9337                     | .4897                     | .5018                     | .0740                     | .0808                     |
| 270,000       | .8787                     | .8505                     | .9379                     | .9311                     | .4797                     | .4917                     | .0701                     | .0766                     |
| 280,000       | .8748                     | .8457                     | .9357                     | .9286                     | .4701                     | .4817                     | .0662                     | .0726                     |
| 290,000       | .8708                     | .8410                     | .9335                     | .9260                     | .4607                     | .4719                     | .0625                     | .0687                     |
| 300,000       | .8669                     | .8363                     | .9313                     | .9235                     | .4515                     | .4621                     | .0591                     | .0648                     |
| 315,000       | .8610                     | .8293                     | .9280                     | .9197                     | .4378                     | .4478                     | .0543                     | .0594                     |
| 330,000       | .8556                     | .8224                     | .9247                     | .9159                     | .4247                     | .4337                     | .0500                     | .0542                     |
| 345,000       | .8505                     | .8156                     | .9215                     | .9122                     | .4121                     | .4199                     | .0460                     | .0493                     |
| 360,000       | .8455                     | .8089                     | .9182                     | .9084                     | .3999                     | .4065                     | .0422                     | .0448                     |
| 375,000       | .8404                     | .8023                     | .9149                     | .9047                     | .3881                     | .3933                     | .0386                     | .0405                     |
| 390,000       | .8360                     | .7957                     | .9116                     | .9009                     | .3767                     | .3805                     | .0353                     | .0366                     |
| 405,000       | .8317                     | .7892                     | .9084                     | .8972                     | .3657                     | .3681                     | .0321                     | .0330                     |
| 420,000       | .8275                     | .7829                     | .9051                     | .8935                     | .3551                     | .3559                     | .0291                     | .0297                     |
| 440,000       | .8219                     | .7745                     | .9009                     | .8885                     | .3413                     | .3403                     | .0254                     | .0257                     |
| 460,000       | .8162                     | .7662                     | .8968                     | .8836                     | .3281                     | .3252                     | .0225                     | .0222                     |
| 480,000       | .8106                     | .7581                     | .8927                     | .8787                     | .3155                     | .3107                     | .0205                     | .0191                     |
| 500,000       | .8052                     | .7501                     | .8885                     | .8739                     | .3034                     | .2968                     | .0188                     | .0164                     |
| 520,000       | .8007                     | .7422                     | .8844                     | .8690                     | .2916                     | .2835                     | .0174                     | .0141                     |
| 540,000       | .7962                     | .7345                     | .8803                     | .8642                     | .2804                     | .2707                     | .0164                     | .0120                     |
| 560,000       | .7917                     | .7268                     | .8762                     | .8594                     | .2697                     | .2584                     | .0155                     | .0103                     |
| 580,000       | .7872                     | .7193                     | .8720                     | .8547                     | .2595                     | .2467                     | .0148                     | .0088                     |
| 600,000       | .7827                     | .7120                     | .8679                     | .8499                     | .2496                     | .2355                     | .0140                     | .0075                     |
| 630,000       | .7759                     | .7011                     | .8617                     | .8429                     | .2357                     | .2197                     | .0128                     | .0059                     |
| 660,000       | .7692                     | .6905                     | .8555                     | .8359                     | .2226                     | .2049                     | .0117                     | .0046                     |
| 700,000       | .7621                     | .6767                     | .8473                     | .8266                     | .2061                     | .1867                     | .0102                     | .0033                     |
| 750,000       | .7536                     | .6601                     | .8369                     | .8152                     | .1877                     | .1662                     | .0086                     | .0022                     |
| 800,000       | .7452                     | .6441                     | .8271                     | .8039                     | .1711                     | .1481                     | .0071                     | .0015                     |
| 850,000       | .7367                     | .6287                     | .8174                     | .7928                     | .1558                     | .1320                     | .0059                     | .0010                     |
| 900,000       | .7283                     | .6138                     | .8077                     | .7819                     | .1418                     | .1177                     | .0047                     | .0007                     |
| 1,000,000     | .7114                     | .5857                     | .7884                     | .7606                     | .1178                     | .0939                     | .0024                     | .0003                     |
| 1,100,000     | .6945                     | .5594                     | .7702                     | .7398                     | .0987                     | .0752                     | .0006                     | .0001                     |
| 1,200,000     | .6830                     | .5348                     | .7520                     | .7198                     | .0825                     | .0605                     | .0000                     | .0001                     |
| 1,300,000     | .6717                     | .5118                     | .7338                     | .7003                     | .0696                     | .0489                     | .0000                     | .0000                     |
| 1,400,000     | .6605                     | .4901                     | .7172                     | .6814                     | .0588                     | .0397                     | .0000                     | .0000                     |
| 1,500,000     | .6543                     | .4698                     | .7014                     | .6631                     | .0507                     | .0323                     | .0000                     | .0000                     |
| 1,600,000     | .6486                     | .4506                     | .6856                     | .6453                     | .0446                     | .0265                     | .0000                     | .0000                     |
| 1,700,000     | .6430                     | .4326                     | .6699                     | .6281                     | .0400                     | .0218                     | .0000                     | .0000                     |

**DELAWARE  
DISTRIBUTION OF LOSSES**

| Loss<br>Limit | Death-Lognormal           |                           | PT-Lognormal              |                           | PP-Lognormal              |                           | TT-Lognormal              |                           |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|               | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio | Actual<br>Excess<br>Ratio | Fitted<br>Excess<br>Ratio |
| 1,800,000     | .6374                     | .4155                     | .6541                     | .6114                     | .0363                     | .0180                     | .0000                     | .0000                     |
| 1,900,000     | .6317                     | .3993                     | .6383                     | .5952                     | .0333                     | .0150                     | .0000                     | .0000                     |
| 2,000,000     | .6261                     | .3839                     | .6231                     | .5795                     | .0304                     | .0125                     | .0000                     | .0000                     |
| 3,000,000     | .5697                     | .2702                     | .4947                     | .4490                     | .0134                     | .0023                     | .0000                     | .0000                     |
| 4,000,000     | .5134                     | .1954                     | .4060                     | .3486                     | .0081                     | .0005                     | .0000                     | .0000                     |
| 5,000,000     | .4571                     | .1430                     | .3428                     | .2697                     | .0043                     | .0001                     | .0000                     | .0000                     |
| 6,000,000     | .4007                     | .1047                     | .2820                     | .2063                     | .0023                     | .0000                     | .0000                     | .0000                     |
| 7,000,000     | .3444                     | .0758                     | .2213                     | .1546                     | .0004                     | .0000                     | .0000                     | .0000                     |
| 8,000,000     | .2880                     | .0533                     | .1706                     | .1119                     | .0000                     | .0000                     | .0000                     | .0000                     |
| 9,000,000     | .2317                     | .0355                     | .1231                     | .0760                     | .0000                     | .0000                     | .0000                     | .0000                     |
| 10,000,000    | .1754                     | .0211                     | .0867                     | .0457                     | .0000                     | .0000                     | .0000                     | .0000                     |

## Delaware Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury ( 2002-2004)

