

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	23,887	12,528	\$ 4,788,524	\$ 4,788,524	.0000	\$	382
1,000	1,999	11,359	3,105	\$ 9,170,372	\$ 4,381,848	.9907	\$	1,411
2,000 -	2,999	8,254	1,357	\$ 12,497,430	\$ 3,327,058	.9499	\$	2,452
3,000 -	3,999	6,897	752	\$ 15,114,033	\$ 2,616,603	.9352	\$	3,480
4,000 -	4,999	6,145	561	\$ 17,627,219	\$ 2,513,186	.9225	\$	4,480
5,000 -	5,999	5,584	407	\$ 19,865,212	\$ 2,237,993	.9111	\$	5,499
6,000 -	6,999	5,177	283	\$ 21,698,533	\$ 1,833,321	.9006	\$	6,478
7,000 -	7,999	4,894	237	\$ 23,473,783	\$ 1,775,250	.8908	\$	7,491
8,000 -	8,999	4,657	225	\$ 25,381,959	\$ 1,908,176	.8815	\$	8,481
9,000 -	9,999	4,432	200	\$ 27,280,051	\$ 1,898,092	.8726	\$	9,490
10,000 -	10,999	4,232	190	\$ 29,273,581	\$ 1,993,530	.8642	\$	10,492
11,000 -	11,999	4,042	167	\$ 31,195,008	\$ 1,921,427	.8561	\$	11,506
12,000 -	12,999	3,875	146	\$ 33,014,559	\$ 1,819,551	.8484	\$	12,463
13,000 -	13,999	3,729	132	\$ 34,795,600	\$ 1,781,041	.8410	\$	13,493
14,000 -	14,999	3,597	152	\$ 36,996,861	\$ 2,201,261	.8338	\$	14,482
15,000 -	15,999	3,445	112	\$ 38,732,648	\$ 1,735,787	.8270	\$	15,498
16,000 -	16,999	3,333	113	\$ 40,597,149	\$ 1,864,501	.8204	\$	16,500
17,000 -	17,999	3,220	97	\$ 42,295,907	\$ 1,698,758	.8140	\$	17,513
18,000 -	18,999	3,123	64	\$ 43,481,561	\$ 1,185,654	.8078	\$	18,526
19,000 -	19,999	3,059	100	\$ 45,427,900	\$ 1,946,339	.8017	\$	19,463
20,000 -	20,999	2,959	81	\$ 47,088,225	\$ 1,660,325	.7959	\$	20,498
21,000 -	21,999	2,878	79	\$ 48,786,237	\$ 1,698,012	.7902	\$	21,494
22,000 -	22,999	2,799	57	\$ 50,066,174	\$ 1,279,937	.7846	\$	22,455
23,000 -	23,999	2,742	66	\$ 51,618,822	\$ 1,552,648	.7792	\$	23,525
24,000 -	24,999	2,676	80	\$ 53,577,258	\$ 1,958,436	.7740	\$	24,480
25,000 -	25,999	2,596	54	\$ 54,954,988	\$ 1,377,730	.7688	\$	25,514
26,000 -	26,999	2,542	55	\$ 56,414,724	\$ 1,459,736	.7638	\$	26,541
27,000 -	27,999	2,487	62	\$ 58,119,032	\$ 1,704,308	.7589	\$	27,489
28,000 -	28,999	2,425	49	\$ 59,515,527	\$ 1,396,495	.7541	\$	28,500
29,000 -	29,999	2,376	52	\$ 61,046,541	\$ 1,531,014	.7494	\$	29,443
30,000 -	30,999	2,324	42	\$ 62,327,839	\$ 1,281,298	.7448	\$	30,507
31,000 -	31,999	2,282	60	\$ 64,215,357	\$ 1,887,518	.7403	\$	31,459
32,000 -	32,999	2,222	52	\$ 65,903,268	\$ 1,687,911	.7360	\$	32,460
33,000 -	33,999	2,170	43	\$ 67,346,069	\$ 1,442,801	.7317	\$	33,554
34,000 -	34,999	2,127	53	\$ 69,173,761	\$ 1,827,692	.7275	\$	34,485
35,000 -	35,999	2,074	37	\$ 70,486,586	\$ 1,312,825	.7234	\$	35,482
36,000 -	36,999	2,037	34	\$ 71,728,012	\$ 1,241,426	.7194	\$	36,513
37,000 -	37,999	2,003	37	\$ 73,111,007	\$ 1,382,995	.7154	\$	37,378
38,000 -	38,999	1,966	39	\$ 74,610,923	\$ 1,499,916	.7116	\$	38,459
39,000 -	39,999	1,927	40	\$ 76,191,709	\$ 1,580,786	.7078	\$	39,520
40,000 -	40,999	1,887	28	\$ 77,323,055	\$ 1,131,346	.7040	\$	40,405
41,000 -	41,999	1,859	30	\$ 78,568,173	\$ 1,245,118	.7004	\$	41,504
42,000 -	42,999	1,829	23	\$ 79,545,160	\$ 976,987	.6968	\$	42,478
43,000 -	43,999	1,806	36	\$ 81,112,805	\$ 1,567,645	.6933	\$	43,546
44,000 -	44,999	1,770	31	\$ 82,493,061	\$ 1,380,256	.6898	\$	44,524
45,000 -	45,999	1,739	31	\$ 83,905,580	\$ 1,412,519	.6863	\$	45,565
46,000 -	46,999	1,708	37	\$ 85,623,571	\$ 1,717,991	.6830	\$	46,432
47,000 -	47,999	1,671	23	\$ 86,716,239	\$ 1,092,668	.6797	\$	47,507
48,000 -	48,999	1,648	28	\$ 88,073,538	\$ 1,357,299	.6764	\$	48,475
49,000 -	49,999	1,620	39	\$ 90,001,261	\$ 1,927,723	.6733	\$	49,429
50,000 -	50,999	1,581	17	\$ 90,859,175	\$ 857,914	.6701	\$	50,466

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	23	\$ 92,044,518	\$ 1,185,343	.6671	\$	51,537
52,000 -	52,999	22	\$ 93,198,515	\$ 1,153,997	.6640	\$	52,454
53,000 -	53,999	25	\$ 94,535,906	\$ 1,337,391	.6611	\$	53,496
54,000 -	54,999	20	\$ 95,626,536	\$ 1,090,630	.6581	\$	54,532
55,000 -	55,999	20	\$ 96,736,631	\$ 1,110,095	.6552	\$	55,505
56,000 -	56,999	25	\$ 98,147,968	\$ 1,411,337	.6524	\$	56,453
57,000 -	57,999	35	\$ 100,162,922	\$ 2,014,954	.6495	\$	57,570
58,000 -	58,999	21	\$ 101,391,394	\$ 1,228,472	.6468	\$	58,499
59,000 -	59,999	13	\$ 102,162,590	\$ 771,196	.6441	\$	59,323
60,000 -	60,999	18	\$ 103,252,320	\$ 1,089,730	.6414	\$	60,541
61,000 -	61,999	14	\$ 104,114,493	\$ 862,173	.6388	\$	61,584
62,000 -	62,999	20	\$ 105,363,560	\$ 1,249,067	.6362	\$	62,453
63,000 -	63,999	21	\$ 106,696,965	\$ 1,333,405	.6336	\$	63,495
64,000 -	64,999	10	\$ 107,342,882	\$ 645,917	.6311	\$	64,592
65,000 -	65,999	17	\$ 108,458,386	\$ 1,115,504	.6286	\$	65,618
66,000 -	66,999	22	\$ 109,920,538	\$ 1,462,152	.6261	\$	66,461
67,000 -	67,999	14	\$ 110,866,045	\$ 945,507	.6237	\$	67,536
68,000 -	68,999	13	\$ 111,756,244	\$ 890,199	.6213	\$	68,477
69,000 -	69,999	10	\$ 112,451,971	\$ 695,727	.6189	\$	69,573
70,000 -	70,999	9	\$ 113,084,736	\$ 632,765	.6165	\$	70,307
71,000 -	71,999	10	\$ 113,800,802	\$ 716,066	.6142	\$	71,607
72,000 -	72,999	16	\$ 114,962,497	\$ 1,161,695	.6119	\$	72,606
73,000 -	73,999	19	\$ 116,359,026	\$ 1,396,529	.6096	\$	73,502
74,000 -	74,999	7	\$ 116,880,886	\$ 521,860	.6073	\$	74,551
75,000 -	75,999	8	\$ 117,484,951	\$ 604,065	.6051	\$	75,508
76,000 -	76,999	11	\$ 118,326,278	\$ 841,327	.6029	\$	76,484
77,000 -	77,999	15	\$ 119,488,339	\$ 1,162,061	.6007	\$	77,471
78,000 -	78,999	15	\$ 120,667,425	\$ 1,179,086	.5985	\$	78,606
79,000 -	79,999	10	\$ 121,462,797	\$ 795,372	.5964	\$	79,537
80,000 -	80,999	8	\$ 122,106,362	\$ 643,565	.5942	\$	80,446
81,000 -	81,999	9	\$ 122,841,320	\$ 734,958	.5921	\$	81,662
82,000 -	82,999	8	\$ 123,500,874	\$ 659,554	.5901	\$	82,444
83,000 -	83,999	8	\$ 124,168,542	\$ 667,668	.5880	\$	83,459
84,000 -	84,999	11	\$ 125,098,250	\$ 929,708	.5859	\$	84,519
85,000 -	85,999	9	\$ 125,867,124	\$ 768,874	.5839	\$	85,430
86,000 -	86,999	10	\$ 126,732,416	\$ 865,292	.5819	\$	86,529
87,000 -	87,999	11	\$ 127,694,363	\$ 961,947	.5799	\$	87,450
88,000 -	88,999	5	\$ 128,137,204	\$ 442,841	.5779	\$	88,568
89,000 -	89,999	7	\$ 128,763,229	\$ 626,025	.5760	\$	89,432
90,000 -	90,999	2	\$ 128,944,052	\$ 180,823	.5740	\$	90,412
91,000 -	91,999	11	\$ 129,950,535	\$ 1,006,483	.5721	\$	91,498
92,000 -	92,999	7	\$ 130,597,708	\$ 647,173	.5701	\$	92,453
93,000 -	93,999	9	\$ 131,440,905	\$ 843,197	.5682	\$	93,689
94,000 -	94,999	6	\$ 132,007,880	\$ 566,975	.5663	\$	94,496
95,000 -	95,999	9	\$ 132,868,436	\$ 860,556	.5645	\$	95,617
96,000 -	96,999	10	\$ 133,833,291	\$ 964,855	.5626	\$	96,486
97,000 -	97,999	2	\$ 134,028,150	\$ 194,859	.5607	\$	97,430
98,000 -	98,999	9	\$ 134,915,649	\$ 887,499	.5589	\$	98,611
99,000 -	99,999	4	\$ 135,314,365	\$ 398,716	.5571	\$	99,679
100,000 -	109,999	68	\$ 142,417,099	\$ 7,102,734	.5553	\$	104,452
110,000 -	119,999	51	\$ 148,307,900	\$ 5,890,801	.5379	\$	115,506

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	807	\$ 154,575,942	\$ 6,268,042	.5216	\$	125,361
130,000 -	139,999	757	\$ 159,714,252	\$ 5,138,310	.5064	\$	135,219
140,000 -	149,999	719	\$ 164,939,175	\$ 5,224,923	.4919	\$	145,137
150,000 -	159,999	683	\$ 168,340,651	\$ 3,401,476	.4783	\$	154,613
160,000 -	169,999	661	\$ 171,445,540	\$ 3,104,889	.4652	\$	163,415
170,000 -	179,999	642	\$ 177,371,791	\$ 5,926,251	.4525	\$	174,302
180,000 -	189,999	608	\$ 182,359,472	\$ 4,987,681	.4404	\$	184,729
190,000 -	199,999	581	\$ 187,838,511	\$ 5,479,039	.4288	\$	195,680
200,000 -	209,999	553	\$ 191,144,442	\$ 3,305,931	.4177	\$	206,621
210,000 -	219,999	537	\$ 197,374,141	\$ 6,229,699	.4070	\$	214,817
220,000 -	229,999	508	\$ 202,990,600	\$ 5,616,459	.3968	\$	224,658
230,000 -	239,999	483	\$ 208,619,821	\$ 5,629,221	.3871	\$	234,551
240,000 -	249,999	459	\$ 215,973,602	\$ 7,353,781	.3780	\$	245,126
250,000 -	259,999	429	\$ 219,537,812	\$ 3,564,210	.3693	\$	254,586
260,000 -	269,999	415	\$ 223,782,345	\$ 4,244,533	.3611	\$	265,283
270,000 -	279,999	399	\$ 227,390,065	\$ 3,607,720	.3531	\$	277,517
280,000 -	289,999	386	\$ 230,522,676	\$ 3,132,611	.3454	\$	284,783
290,000 -	299,999	375	\$ 235,546,895	\$ 5,024,219	.3380	\$	295,542
300,000 -	314,999	358	\$ 242,293,223	\$ 6,746,328	.3308	\$	306,651
315,000 -	329,999	336	\$ 248,445,946	\$ 6,152,723	.3207	\$	323,828
330,000 -	344,999	317	\$ 254,842,124	\$ 6,396,178	.3111	\$	336,641
345,000 -	359,999	298	\$ 261,174,905	\$ 6,332,781	.3021	\$	351,821
360,000 -	374,999	280	\$ 269,985,606	\$ 8,810,701	.2937	\$	367,113
375,000 -	389,999	256	\$ 274,593,967	\$ 4,608,361	.2859	\$	384,030
390,000 -	404,999	244	\$ 278,983,431	\$ 4,389,464	.2785	\$	399,042
405,000 -	419,999	233	\$ 283,090,517	\$ 4,107,086	.2715	\$	410,709
420,000 -	439,999	223	\$ 289,086,000	\$ 5,995,483	.2649	\$	428,249
440,000 -	459,999	209	\$ 296,742,464	\$ 7,656,464	.2565	\$	450,380
460,000 -	479,999	192	\$ 300,528,486	\$ 3,786,022	.2486	\$	473,253
480,000 -	499,999	184	\$ 306,858,703	\$ 6,330,217	.2413	\$	486,940
500,000 -	519,999	171	\$ 315,512,332	\$ 8,653,629	.2344	\$	509,037
520,000 -	539,999	154	\$ 320,818,241	\$ 5,305,909	.2281	\$	530,591
540,000 -	559,999	144	\$ 325,227,641	\$ 4,409,400	.2223	\$	551,175
560,000 -	579,999	136	\$ 331,528,124	\$ 6,300,483	.2168	\$	572,771
580,000 -	599,999	125	\$ 333,287,170	\$ 1,759,046	.2116	\$	586,349
600,000 -	629,999	122	\$ 339,443,783	\$ 6,156,613	.2068	\$	615,661
630,000 -	659,999	112	\$ 345,247,274	\$ 5,803,491	.2000	\$	644,832
660,000 -	699,999	103	\$ 349,940,025	\$ 4,692,751	.1937	\$	670,393
700,000 -	749,999	96	\$ 361,532,582	\$ 11,592,557	.1860	\$	724,535
750,000 -	799,999	80	\$ 366,142,125	\$ 4,609,543	.1775	\$	768,257
800,000 -	849,999	74	\$ 374,409,910	\$ 8,267,785	.1700	\$	826,779
850,000 -	899,999	64	\$ 383,224,157	\$ 8,814,247	.1633	\$	881,425
900,000 -	999,999	54	\$ 392,841,723	\$ 9,617,566	.1574	\$	961,757
1,000,000 -	1,099,999	44	\$ 401,195,588	\$ 8,353,865	.1476	\$	1,044,233
1,100,000 -	1,199,999	36	\$ 406,999,190	\$ 5,803,602	.1399	\$	1,160,720
1,200,000 -	1,299,999	31	\$ 416,939,522	\$ 9,940,332	.1332	\$	1,242,542
1,300,000 -	1,399,999	23	\$ 418,243,892	\$ 1,304,370	.1281	\$	1,304,370
1,400,000 -	1,499,999	22	\$ 419,718,230	\$ 1,474,338	.1238	\$	1,474,338
1,500,000 -	1,599,999	21	\$ 422,879,854	\$ 3,161,624	.1196	\$	1,580,812
1,600,000 -	1,699,999	19	\$ 422,879,854	\$ -	.1155		N/A
1,700,000 -	1,799,999	19	\$ 422,879,854	\$ -	.1118		N/A

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	\$ 424,691,817	\$ 1,811,963	.1081	\$ 1,811,963
1,900,000	-	1,999,999	18	\$ 426,646,210	\$ 1,954,393	.1046	\$ 1,954,393
2,000,000	-	2,999,999	17	\$ 439,729,384	\$ 13,083,174	.1012	\$ 2,180,529
3,000,000	-	3,999,999	11	\$ 450,684,775	\$ 10,955,391	.0776	\$ 3,651,797
4,000,000	-	4,999,999	8	\$ 455,333,985	\$ 4,649,210	.0582	\$ 4,649,210
5,000,000	-	5,999,999	7	\$ 460,984,478	\$ 5,650,493	.0432	\$ 5,650,493
6,000,000	-	6,999,999	6	\$ 474,178,684	\$ 13,194,206	.0302	\$ 6,597,103
7,000,000	-	7,999,999	4	\$ 481,290,022	\$ 7,111,338	.0201	\$ 7,111,338
8,000,000	-	8,999,999	3	\$ 481,290,022	\$ -	.0140	N/A
9,000,000	-	9,999,999	3	\$ 490,778,822	\$ 9,488,800	.0082	\$ 9,488,800
10,000,000	-	AND GREATER	2	\$ 512,485,986	\$ 21,707,164	.0033	\$ 10,853,582
GRAND TOTALS			23,887	EXCLUDING CONTRACT MEDICAL	\$ 512,485,986		\$ 21,455

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 (<)					
				512,485,986		
0	10,000	27,280,051	19,655	442,885,935	1,388	.8642
10,000	15,000	9,716,810	787	423,814,125	12,347	.8270
15,000	20,000	8,431,039	486	407,878,086	17,348	.7959
20,000	25,000	8,149,358	363	394,008,728	22,450	.7688
25,000	30,000	7,469,283	272	381,719,445	27,461	.7448
30,000	35,000	8,127,220	250	370,722,225	32,509	.7234
35,000	40,000	7,017,948	187	360,814,277	37,529	.7040
40,000	50,000	13,809,552	306	343,434,725	45,129	.6701
50,000	75,000	26,879,625	441	310,105,100	60,952	.6051
75,000	100,000	18,433,479	214	284,571,621	86,138	.5553
100,000	125,000	16,127,556	144	263,294,065	111,997	.5138
125,000	150,000	13,497,254	99	245,096,811	136,336	.4783
150,000	175,000	9,469,491	58	228,702,320	163,267	.4463
175,000	200,000	13,429,846	72	214,047,475	186,526	.4177
200,000	225,000	12,343,860	58	200,816,115	214,676	.3918
225,000	250,000	15,791,232	67	189,262,384	237,462	.3693
250,000	275,000	9,612,603	37	178,962,281	263,359	.3492
275,000	300,000	9,960,690	35	169,539,091	288,716	.3308
300,000	325,000	10,848,143	35	161,007,614	312,927	.3142
325,000	350,000	10,558,013	31	153,332,935	336,958	.2992
350,000	375,000	13,032,555	36	146,500,380	362,015	.2859
375,000	400,000	7,534,670	19	140,299,043	389,724	.2738
400,000	425,000	7,069,111	17	134,609,098	411,793	.2627
425,000	450,000	8,324,844	19	129,346,754	438,150	.2524
450,000	475,000	6,667,749	15	124,554,005	459,845	.2430
475,000	500,000	7,276,723	15	120,127,283	485,115	.2344
500,000	600,000	26,428,467	49	105,998,816	539,356	.2068
600,000	700,000	16,652,855	26	95,345,961	640,494	.1860
700,000	800,000	16,202,100	22	87,143,861	736,459	.1700
800,000	900,000	17,082,032	20	80,661,829	854,102	.1574
900,000	1,000,000	9,617,566	10	75,644,263	961,757	.1476
1,000,000	2,000,000	33,804,487	27	51,839,776	1,252,018	.1012
2,000,000	3,000,000	13,083,174	6	39,756,602	2,180,529	.0776
3,000,000	4,000,000	10,955,391	3	29,801,211	3,651,797	.0582
4,000,000	5,000,000	4,649,210	1	22,152,001	4,649,210	.0432
5,000,000	6,000,000	5,650,493	1	15,501,508	5,650,493	.0302
6,000,000	7,000,000	13,194,206	2	10,307,302	6,597,103	.0201
7,000,000	8,000,000	7,111,338	1	7,195,964	7,111,338	.0140
8,000,000	9,000,000	0	0	4,195,964	8,500,000	.0082
9,000,000	10,000,000	9,488,800	1	1,707,164	9,488,800	.0033
10,000,000	& Over	21,707,164	2		10,853,582	.0000

TOTAL/AVERAGE 512,485,986 23,887

* Limits consistent with published loss limits for excess loss factors
Values have been interpolated when not available on prior pages

**DELAWARE
DISTRIBUTION OF LOSSES**

	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
Loss Limit	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
1,000	.9994	.9992	.9998	.9997	.9924	.9930	.9510	.9552
2,000	.9988	.9984	.9997	.9995	.9849	.9861	.9093	.9170
3,000	.9983	.9977	.9995	.9992	.9775	.9793	.8729	.8837
4,000	.9978	.9970	.9993	.9990	.9703	.9727	.8404	.8540
5,000	.9973	.9963	.9991	.9987	.9632	.9662	.8107	.8269
6,000	.9969	.9957	.9990	.9985	.9563	.9598	.7836	.8020
7,000	.9964	.9951	.9988	.9982	.9494	.9535	.7585	.7791
8,000	.9959	.9944	.9986	.9980	.9427	.9473	.7350	.7576
9,000	.9954	.9938	.9985	.9977	.9360	.9412	.7130	.7375
10,000	.9950	.9931	.9983	.9975	.9295	.9352	.6924	.7186
11,000	.9945	.9925	.9981	.9972	.9230	.9293	.6730	.7008
12,000	.9940	.9918	.9979	.9970	.9168	.9235	.6546	.6840
13,000	.9936	.9912	.9978	.9967	.9106	.9178	.6373	.6682
14,000	.9931	.9906	.9976	.9965	.9045	.9122	.6210	.6533
15,000	.9926	.9899	.9974	.9962	.8986	.9068	.6055	.6391
16,000	.9922	.9893	.9973	.9959	.8927	.9014	.5910	.6258
17,000	.9917	.9886	.9971	.9957	.8870	.8961	.5772	.6132
18,000	.9912	.9880	.9969	.9954	.8814	.8910	.5641	.6012
19,000	.9908	.9874	.9968	.9952	.8759	.8859	.5515	.5897
20,000	.9903	.9867	.9966	.9949	.8704	.8809	.5394	.5786
21,000	.9898	.9861	.9964	.9947	.8651	.8760	.5279	.5681
22,000	.9894	.9854	.9962	.9944	.8599	.8712	.5168	.5580
23,000	.9889	.9848	.9961	.9942	.8547	.8665	.5063	.5484
24,000	.9884	.9842	.9959	.9939	.8496	.8618	.4961	.5391
25,000	.9880	.9835	.9957	.9937	.8446	.8572	.4864	.5302
26,000	.9875	.9829	.9956	.9934	.8397	.8527	.4772	.5218
27,000	.9870	.9822	.9954	.9932	.8348	.8482	.4683	.5136
28,000	.9866	.9816	.9952	.9929	.8300	.8438	.4596	.5057
29,000	.9861	.9810	.9950	.9927	.8253	.8395	.4513	.4981
30,000	.9856	.9803	.9949	.9924	.8207	.8352	.4434	.4908
31,000	.9851	.9797	.9947	.9921	.8161	.8310	.4357	.4838
32,000	.9847	.9790	.9945	.9919	.8116	.8269	.4282	.4769
33,000	.9842	.9784	.9944	.9916	.8072	.8228	.4210	.4704
34,000	.9837	.9777	.9942	.9914	.8028	.8188	.4141	.4640
35,000	.9833	.9771	.9940	.9911	.7986	.8149	.4074	.4579
36,000	.9828	.9765	.9938	.9909	.7944	.8110	.4009	.4519
37,000	.9823	.9758	.9937	.9906	.7902	.8072	.3945	.4461
38,000	.9819	.9752	.9935	.9904	.7862	.8035	.3884	.4405
39,000	.9814	.9745	.9933	.9901	.7821	.7998	.3825	.4351
40,000	.9809	.9739	.9932	.9899	.7782	.7961	.3767	.4299
41,000	.9805	.9733	.9930	.9896	.7742	.7925	.3713	.4249
42,000	.9800	.9726	.9928	.9894	.7703	.7889	.3660	.4200
43,000	.9795	.9720	.9926	.9891	.7665	.7854	.3608	.4153
44,000	.9791	.9713	.9925	.9889	.7627	.7819	.3558	.4107
45,000	.9786	.9707	.9923	.9886	.7589	.7784	.3509	.4062
46,000	.9781	.9701	.9921	.9883	.7552	.7750	.3461	.4019
47,000	.9777	.9694	.9920	.9881	.7516	.7717	.3416	.3977
48,000	.9772	.9688	.9918	.9878	.7480	.7684	.3371	.3936
49,000	.9767	.9681	.9916	.9876	.7444	.7651	.3328	.3897
50,000	.9762	.9675	.9914	.9873	.7409	.7619	.3287	.3859

**DELAWARE
DISTRIBUTION OF LOSSES**

	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
Loss Limit	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	.9758	.9669	.9913	.9871	.7375	.7587	.3247	.3823
52,000	.9753	.9662	.9911	.9868	.7341	.7556	.3208	.3787
53,000	.9748	.9656	.9909	.9866	.7307	.7525	.3170	.3752
54,000	.9744	.9649	.9908	.9863	.7273	.7494	.3133	.3718
55,000	.9739	.9643	.9906	.9861	.7240	.7464	.3096	.3685
56,000	.9734	.9636	.9904	.9858	.7208	.7434	.3061	.3652
57,000	.9730	.9630	.9903	.9856	.7175	.7404	.3027	.3621
58,000	.9725	.9624	.9901	.9853	.7144	.7375	.2993	.3590
59,000	.9720	.9617	.9899	.9851	.7113	.7347	.2960	.3560
60,000	.9716	.9611	.9897	.9848	.7082	.7318	.2929	.3531
61,000	.9711	.9604	.9896	.9845	.7052	.7290	.2898	.3503
62,000	.9706	.9598	.9894	.9843	.7021	.7262	.2867	.3475
63,000	.9702	.9592	.9892	.9840	.6991	.7235	.2838	.3448
64,000	.9697	.9585	.9891	.9838	.6962	.7208	.2809	.3422
65,000	.9692	.9579	.9889	.9835	.6933	.7181	.2780	.3396
66,000	.9688	.9572	.9887	.9833	.6904	.7154	.2752	.3370
67,000	.9683	.9566	.9885	.9830	.6875	.7128	.2725	.3345
68,000	.9678	.9560	.9884	.9828	.6847	.7102	.2699	.3321
69,000	.9674	.9553	.9882	.9825	.6819	.7077	.2673	.3297
70,000	.9669	.9547	.9880	.9823	.6791	.7051	.2648	.3274
71,000	.9664	.9540	.9879	.9820	.6764	.7026	.2623	.3251
72,000	.9659	.9534	.9877	.9818	.6736	.7001	.2598	.3229
73,000	.9655	.9527	.9875	.9815	.6709	.6976	.2574	.3206
74,000	.9650	.9521	.9873	.9813	.6683	.6951	.2550	.3185
75,000	.9645	.9515	.9872	.9810	.6656	.6927	.2526	.3163
76,000	.9641	.9508	.9870	.9807	.6630	.6903	.2503	.3141
77,000	.9636	.9502	.9868	.9805	.6604	.6879	.2480	.3120
78,000	.9631	.9495	.9867	.9802	.6578	.6855	.2457	.3100
79,000	.9627	.9489	.9865	.9800	.6552	.6832	.2436	.3080
80,000	.9622	.9483	.9863	.9797	.6527	.6808	.2415	.3061
81,000	.9617	.9476	.9861	.9795	.6502	.6785	.2394	.3042
82,000	.9613	.9470	.9860	.9792	.6477	.6762	.2373	.3023
83,000	.9608	.9463	.9858	.9790	.6452	.6739	.2353	.3005
84,000	.9603	.9457	.9856	.9787	.6427	.6717	.2333	.2986
85,000	.9599	.9451	.9855	.9785	.6403	.6694	.2313	.2968
86,000	.9594	.9444	.9853	.9782	.6379	.6672	.2293	.2950
87,000	.9589	.9438	.9851	.9780	.6355	.6650	.2273	.2932
88,000	.9585	.9431	.9849	.9777	.6331	.6628	.2254	.2914
89,000	.9580	.9425	.9848	.9775	.6308	.6606	.2235	.2897
90,000	.9575	.9419	.9846	.9772	.6284	.6585	.2217	.2880
91,000	.9570	.9412	.9844	.9769	.6261	.6563	.2198	.2863
92,000	.9566	.9406	.9843	.9767	.6237	.6542	.2180	.2846
93,000	.9561	.9399	.9841	.9764	.6214	.6521	.2162	.2829
94,000	.9556	.9393	.9839	.9762	.6191	.6500	.2143	.2813
95,000	.9552	.9386	.9838	.9759	.6169	.6479	.2125	.2796
96,000	.9547	.9380	.9836	.9757	.6146	.6458	.2107	.2780
97,000	.9542	.9374	.9834	.9754	.6124	.6438	.2090	.2764
98,000	.9538	.9367	.9832	.9752	.6102	.6417	.2072	.2748
99,000	.9533	.9361	.9831	.9749	.6080	.6397	.2055	.2732
100,000	.9528	.9354	.9829	.9747	.6058	.6377	.2038	.2716
110,000	.9481	.9290	.9812	.9721	.5848	.6184	.1877	.2569

**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	.9435	.9226	.9795	.9696	.5648	.6001	.1733	.2437
130,000	.9388	.9162	.9778	.9671	.5459	.5827	.1608	.2323
140,000	.9341	.9098	.9761	.9645	.5279	.5662	.1496	.2220
150,000	.9294	.9034	.9743	.9620	.5108	.5504	.1393	.2127
160,000	.9247	.8970	.9726	.9595	.4943	.5353	.1296	.2038
170,000	.9201	.8906	.9709	.9569	.4784	.5207	.1204	.1954
180,000	.9154	.8842	.9692	.9544	.4631	.5065	.1119	.1876
190,000	.9107	.8778	.9675	.9519	.4483	.4929	.1043	.1806
200,000	.9060	.8713	.9658	.9493	.4341	.4799	.0973	.1742
210,000	.9013	.8649	.9641	.9468	.4203	.4672	.0910	.1685
220,000	.8966	.8585	.9624	.9443	.4072	.4552	.0851	.1631
230,000	.8920	.8521	.9607	.9417	.3947	.4437	.0799	.1583
240,000	.8874	.8459	.9589	.9392	.3827	.4327	.0752	.1540
250,000	.8839	.8411	.9572	.9367	.3714	.4223	.0710	.1501
260,000	.8805	.8363	.9555	.9341	.3606	.4123	.0671	.1464
270,000	.8776	.8316	.9538	.9316	.3501	.4024	.0634	.1427
280,000	.8746	.8268	.9521	.9291	.3400	.3927	.0598	.1390
290,000	.8717	.8222	.9504	.9265	.3302	.3832	.0564	.1355
300,000	.8688	.8175	.9487	.9240	.3208	.3737	.0531	.1319
315,000	.8653	.8106	.9461	.9202	.3075	.3599	.0483	.1267
330,000	.8617	.8038	.9436	.9164	.2948	.3464	.0438	.1217
345,000	.8582	.7970	.9410	.9127	.2830	.3333	.0399	.1167
360,000	.8547	.7903	.9384	.9089	.2719	.3206	.0363	.1120
375,000	.8512	.7837	.9359	.9051	.2616	.3082	.0332	.1073
390,000	.8477	.7772	.9333	.9014	.2519	.2962	.0303	.1029
405,000	.8442	.7707	.9307	.8976	.2427	.2846	.0276	.0985
420,000	.8407	.7643	.9282	.8939	.2340	.2734	.0250	.0943
440,000	.8360	.7559	.9247	.8889	.2230	.2591	.0220	.0890
460,000	.8313	.7477	.9213	.8839	.2127	.2454	.0192	.0839
480,000	.8266	.7395	.9179	.8790	.2030	.2323	.0167	.0791
500,000	.8225	.7315	.9145	.8741	.1940	.2199	.0150	.0745
520,000	.8189	.7236	.9111	.8691	.1855	.2082	.0140	.0701
540,000	.8154	.7158	.9076	.8642	.1776	.1970	.0133	.0660
560,000	.8119	.7082	.9042	.8593	.1703	.1864	.0125	.0622
580,000	.8084	.7006	.9008	.8545	.1634	.1763	.0118	.0585
600,000	.8049	.6932	.8974	.8496	.1571	.1668	.0111	.0551
630,000	.7996	.6823	.8922	.8424	.1481	.1534	.0100	.0502
660,000	.7944	.6716	.8871	.8352	.1400	.1412	.0089	.0458
700,000	.7873	.6578	.8803	.8256	.1302	.1263	.0074	.0406
750,000	.7785	.6410	.8717	.8138	.1193	.1100	.0061	.0348
800,000	.7698	.6249	.8632	.8022	.1100	.0959	.0054	.0299
850,000	.7610	.6093	.8546	.7906	.1016	.0836	.0048	.0257
900,000	.7522	.5943	.8461	.7792	.0945	.0730	.0042	.0221
1,000,000	.7346	.5658	.8289	.7568	.0832	.0558	.0030	.0164
1,100,000	.7171	.5393	.8118	.7350	.0750	.0429	.0018	.0123
1,200,000	.6995	.5145	.7947	.7138	.0684	.0332	.0006	.0092
1,300,000	.6820	.4912	.7776	.6931	.0638	.0258	.0000	.0070
1,400,000	.6644	.4694	.7605	.6731	.0603	.0202	.0000	.0053
1,500,000	.6468	.4489	.7434	.6536	.0570	.0159	.0000	.0041
1,600,000	.6293	.4296	.7267	.6346	.0539	.0126	.0000	.0031
1,700,000	.6117	.4114	.7120	.6162	.0510	.0100	.0000	.0024

**DELAWARE
DISTRIBUTION OF LOSSES**

	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
Loss Limit	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	.5941	.3942	.6974	.5984	.0481	.0080	.0000	.0019
1,900,000	.5766	.3780	.6827	.5810	.0455	.0064	.0000	.0015
2,000,000	.5590	.3626	.6681	.5642	.0430	.0052	.0000	.0012
3,000,000	.4211	.2510	.5443	.4266	.0296	.0007	.0000	.0001
4,000,000	.3041	.1785	.4268	.3226	.0205	.0001	.0000	.0000
5,000,000	.1870	.1284	.3377	.2427	.0148	.0000	.0000	.0000
6,000,000	.0699	.0923	.2644	.1804	.0100	.0000	.0000	.0000
7,000,000	.0000	.0654	.1911	.1311	.0072	.0000	.0000	.0000
8,000,000	.0000	.0448	.1395	.0915	.0043	.0000	.0000	.0000
9,000,000	.0000	.0286	.0906	.0594	.0014	.0000	.0000	.0000
10,000,000	.0000	.0158	.0417	.0329	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury (2015-2017)

