Exhibit 17a
As Filed

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	21,146	10,448	$ 4,143,269	$ 4,143,269	.0000	$ 397
1,000		1,999	10,698	2,668	$ 7,948,145	$ 3,804,876	.9908	$ 1,426
2,000	-	2,999	8,030	1,193	$ 10,875,149	$ 2,927,004	.9464	$ 2,453
3,000	-	3,999	6,837	777	$ 13,565,136	$ 2,689,987	.9299	$ 3,462
4,000	-	4,999	6,060	503	$ 15,813,915	$ 2,248,779	.9156	$ 4,471
5,000	-	5,999	5,557	358	$ 17,781,072	$ 1,967,157	.9027	$ 5,495
6,000	-	6,999	5,199	285	$ 19,629,613	$ 1,848,541	.8907	$ 6,486
7,000	-	7,999	4,914	238	$ 21,413,094	$ 1,783,481	.8794	$ 7,494
8,000	-	8,999	4,676	227	$ 23,345,117	$ 1,932,023	.8687	$ 8,511
9,000	-	9,999	4,449	181	$ 25,059,538	$ 1,714,421	.8585	$ 9,472
10,000	-	10,999	4,268	182	$ 26,965,477	$ 1,905,939	.8488	$ 10,472
11,000	-	11,999	4,086	145	$ 28,626,857	$ 1,661,380	.8395	$ 11,458
12,000	-	12,999	3,941	142	$ 30,403,156	$ 1,776,299	.8305	$ 12,509
13,000	-	13,999	3,799	112	$ 31,915,829	$ 1,512,673	.8219	$ 13,506
14,000	-	14,999	3,687	103	$ 33,409,109	$ 1,493,280	.8135	$ 14,498
15,000	-	15,999	3,584	98	$ 34,925,566	$ 1,516,457	.8054	$ 15,474
16,000	-	16,999	3,486	99	$ 36,561,732	$ 1,636,166	.7975	$ 16,527
17,000	-	17,999	3,387	96	$ 38,241,137	$ 1,679,405	.7899	$ 17,494
18,000	-	18,999	3,291	77	$ 39,664,052	$ 1,422,915	.7824	$ 18,479
19,000	-	19,999	3,214	87	$ 41,357,208	$ 1,693,156	.7751	$ 19,462
20,000	-	20,999	3,127	81	$ 43,026,424	$ 1,669,216	.7681	$ 20,608
21,000	-	21,999	3,046	82	$ 44,787,617	$ 1,761,193	.7612	$ 21,478
22,000	-	22,999	2,964	71	$ 46,386,345	$ 1,598,728	.7545	$ 22,517
23,000	-	23,999	2,893	58	$ 47,746,636	$ 1,360,291	.7479	$ 23,453
24,000	-	24,999	2,835	65	$ 49,340,148	$ 1,593,512	.7415	$ 24,516
25,000	-	25,999	2,770	67	$ 51,047,804	$ 1,707,656	.7353	$ 25,487
26,000	-	26,999	2,703	50	$ 52,375,287	$ 1,327,483	.7292	$ 26,550
27,000	-	27,999	2,653	49	$ 53,723,227	$ 1,347,940	.7232	$ 27,509
28,000	-	28,999	2,604	41	$ 54,891,395	$ 1,168,168	.7173	$ 28,492
29,000	-	29,999	2,563	38	$ 56,011,059	$ 1,119,664	.7116	$ 29,465
30,000	-	30,999	2,525	45	$ 57,381,692	$ 1,370,633	.7059	$ 30,459
31,000	-	31,999	2,480	34	$ 58,454,567	$ 1,072,875	.7003	$ 31,555
32,000	-	32,999	2,446	34	$ 59,561,143	$ 1,106,576	.6948	$ 32,546
33,000	-	33,999	2,412	31	$ 60,598,784	$ 1,037,641	.6894	$ 33,472
34,000	-	34,999	2,381	38	$ 61,911,490	$ 1,312,706	.6840	$ 34,545
35,000	-	35,999	2,343	37	$ 63,224,902	$ 1,313,412	.6787	$ 35,498
36,000	-	36,999	2,306	40	$ 64,686,253	$ 1,461,351	.6736	$ 36,534
37,000	-	37,999	2,266	40	$ 66,185,842	$ 1,499,589	.6685	$ 37,490
38,000	-	38,999	2,226	45	$ 67,921,201	$ 1,735,359	.6634	$ 38,564
39,000	-	39,999	2,181	40	$ 69,499,834	$ 1,578,633	.6585	$ 39,466
40,000	-	40,999	2,141	42	$ 71,199,445	$ 1,699,611	.6537	$ 40,467
41,000	-	41,999	2,099	40	$ 72,858,112	$ 1,658,667	.6490	$ 41,467
42,000	-	42,999	2,059	27	$ 74,005,418	$ 1,147,306	.6443	$ 42,493
43,000	-	43,999	2,032	39	$ 75,699,568	$ 1,694,150	.6398	$ 43,440
44,000	-	44,999	1,993	32	$ 77,126,160	$ 1,426,592	.6353	$ 44,581
45,000	-	45,999	1,961	34	$ 78,672,907	$ 1,546,747	.6309	$ 45,493

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS			ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS		ACCUMULATED LOSSES (ADDED DOWN)		INDEMNITY AND MEDICAL	EXCESS RATIO		AVERAGE
46,000	-	46,999	1,927	31	$	80,112,958	$	1,440,051	.6265	$	46,453
47,000	-	47,999	1,896	31	$	81,582,506	$	1,469,548	.6223	$	47,405
48,000	-	48,999	1,865	25	$	82,797,296	$	1,214,790	.6181	$	48,592
49,000	-	49,999	1,840	25	$	84,034,053	$	1,236,757	.6139	$	49,470
50,000	-	50,999	1,815	25	$	85,293,010	$	1,258,957	.6098	$	50,358
51,000	-	51,999	1,790	28	$	86,734,105	$	1,441,095	.6058	$	51,468
52,000	-	52,999	1,762	15	$	87,522,231	$	788,126	.6019	$	52,542
53,000	-	53,999	1,747	24	$	88,807,823	$	1,285,592	.5979	$	53,566
54,000	-	54,999	1,723	20	$	89,897,220	$	1,089,397	.5941	$	54,470
55,000	-	55,999	1,703	26	$	91,340,042	$	1,442,822	.5903	$	55,493
56,000	-	56,999	1,677	21	$	92,525,018	$	1,184,976	.5865	$	56,427
57,000	-	57,999	1,656	35	$	94,537,610	$	2,012,592	.5828	$	57,503
58,000	-	58,999	1,621	21	$	95,767,535	$	1,229,925	.5791	$	58,568
59,000	-	59,999	1,600	21	$	97,017,874	$	1,250,339	.5755	$	59,540
60,000	-	60,999	1,579	20	$	98,228,345	$	1,210,471	.5720	$	60,524
61,000	-	61,999	1,559	22	$	99,581,251	$	1,352,906	.5685	$	61,496
62,000	-	62,999	1,537	16	$	100,580,299	$	999,048	.5650	$	62,441
63,000	-	63,999	1,521	16	$	101,596,219	$	1,015,920	.5616	$	63,495
64,000	-	64,999	1,505	21	$	102,950,632	$	1,354,413	.5582	$	64,496
65,000	-	65,999	1,484	21	$	104,324,672	$	1,374,040	.5549	$	65,430
66,000	-	66,999	1,463	19	$	105,590,983	$	1,266,311	.5516	$	66,648
67,000	-	67,999	1,444	18	$	106,805,002	$	1,214,019	.5483	$	67,446
68,000	-	68,999	1,426	18	$	108,037,026	$	1,232,024	.5451	$	68,446
69,000	-	69,999	1,408	25	$	109,774,952	$	1,737,926	.5420	$	69,517
70,000	-	70,999	1,383	23	$	111,396,012	$	1,621,060	.5389	$	70,481
71,000	-	71,999	1,360	17	$	112,611,548	$	1,215,536	.5358	$	71,502
72,000	-	72,999	1,343	12	$	113,483,329	$	871,781	.5328	$	72,648
73,000	-	73,999	1,331	24	$	115,247,015	$	1,763,686	.5298	$	73,487
74,000	-	74,999	1,307	12	$	116,141,320	$	894,305	.5269	$	74,525
75,000	-	75,999	1,295	13	$	117,120,847	$	979,527	.5239	$	75,348
76,000	-	76,999	1,282	13	$	118,114,825	$	993,978	.5211	$	76,460
77,000	-	77,999	1,269	16	$	119,352,820	$	1,237,995	.5182	$	77,375
78,000	-	78,999	1,253	15	$	120,529,439	$	1,176,619	.5154	$	78,441
79,000	-	79,999	1,238	18	$	121,960,067	$	1,430,628	.5126	$	79,479
80,000	-	80,999	1,220	15	$	123,168,417	$	1,208,350	.5099	$	80,557
81,000	-	81,999	1,205	13	$	124,227,776	$	1,059,359	.5072	$	81,489
82,000	-	82,999	1,192	10	$	125,051,904	$	824,128	.5045	$	82,413
83,000	-	83,999	1,182	17	$	126,471,923	$	1,420,019	.5019	$	83,531
84,000	-	84,999	1,165	12	$	127,485,826	$	1,013,903	.4992	$	84,492
85,000	-	85,999	1,153	12	$	128,511,689	$	1,025,863	.4967	$	85,489
86,000	-	86,999	1,141	14	$	129,722,781	$	1,211,092	.4941	$	86,507
87,000	-	87,999	1,127	21	$	131,561,659	$	1,838,878	.4916	$	87,566
88,000	-	88,999	1,106	8	$	132,270,843	$	709,184	.4891	$	88,648
89,000	-	89,999	1,098	12	$	133,343,466	$	1,072,623	.4866	$	89,385
90,000	-	90,999	1,086	6	$	133,888,127	$	544,661	.4842	$	90,777
91,000	-	91,999	1,080	9	$	134,710,024	$	821,897	.4818	$	91,322
92,000	-	92,999	1,071	14	$	136,003,274	$	1,293,250	.4794	$	92,375

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS			ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS		ACCUMULATED LOSSES (ADDED DOWN)		INDEMNITY AND MEDICAL	EXCESS RATIO		AVERAGE
93,000	-	93,999	1,057	6	$	136,564,140	$	560,866	.4770	$	93,478
94,000	-	94,999	1,051	9	$	137,413,825	$	849,685	.4746	$	94,409
95,000	-	95,999	1,042	8	$	138,177,140	$	763,315	.4723	$	95,414
96,000	-	96,999	1,034	15	$	139,625,321	$	1,448,181	.4700	$	96,545
97,000	-	97,999	1,019	8	$	140,405,719	$	780,398	.4677	$	97,550
98,000	-	98,999	1,011	11	$	141,487,918	$	1,082,199	.4654	$	98,382
99,000	-	99,999	1,000	15	$	142,981,020	$	1,493,102	.4632	$	99,540
100,000	-	109,999	985	94	$	152,846,109	$	9,865,089	.4610	$	104,948
110,000	-	119,999	891	68	$	160,679,219	$	7,833,110	.4400	$	115,193
120,000	-	129,999	823	70	$	169,432,880	$	8,753,661	.4209	$	125,052
130,000	-	139,999	753	66	$	178,307,925	$	8,875,045	.4033	$	134,470
140,000	-	149,999	687	43	$	184,556,588	$	6,248,663	.3873	$	145,318
150,000	-	159,999	644	47	$	191,803,574	$	7,246,986	.3724	$	154,191
160,000	-	169,999	597	43	$	198,909,880	$	7,106,306	.3586	$	165,263
170,000	-	179,999	554	37	$	205,396,571	$	6,486,691	.3458	$	175,316
180,000	-	189,999	517	29	$	210,764,229	$	5,367,658	.3338	$	185,092
190,000	-	199,999	488	36	$	217,771,427	$	7,007,198	.3226	$	194,644
200,000	-	209,999	452	38	$	225,544,564	$	7,773,137	.3121	$	204,556
210,000	-	219,999	414	23	$	230,497,181	$	4,952,617	.3025	$	215,331
220,000	-	229,999	391	19	$	234,754,018	$	4,256,837	.2935	$	224,044
230,000	-	239,999	372	14	$	238,044,906	$	3,290,888	.2850	$	235,063
240,000	-	249,999	358	15	$	241,723,534	$	3,678,628	.2768	$	245,242
250,000	-	259,999	343	16	$	245,807,811	$	4,084,277	.2690	$	255,267
260,000	-	269,999	327	17	$	250,301,218	$	4,493,407	.2615	$	264,318
270,000	-	279,999	310	12	$	253,603,258	$	3,302,040	.2544	$	275,170
280,000	-	289,999	298	14	$	257,606,659	$	4,003,401	.2476	$	285,957
290,000	-	299,999	284	14	$	261,739,488	$	4,132,829	.2411	$	295,202
300,000	-	314,999	270	22	$	268,515,936	$	6,776,448	.2349	$	308,020
315,000	-	329,999	248	19	$	274,609,509	$	6,093,573	.2262	$	320,714
330,000	-	344,999	229	17	$	280,355,727	$	5,746,218	.2183	$	338,013
345,000	-	359,999	212	16	$	286,017,086	$	5,661,359	.2109	$	353,835
360,000	-	374,999	196	13	$	290,787,306	$	4,770,220	.2040	$	366,940
375,000	-	389,999	183	11	$	295,004,959	$	4,217,653	.1977	$	383,423
390,000	-	404,999	172	15	$	300,969,705	$	5,964,746	.1918	$	397,650
405,000	-	419,999	157	7	$	303,863,973	$	2,894,268	.1862	$	413,467
420,000	-	439,999	150	16	$	310,717,679	$	6,853,706	.1811	$	428,357
440,000	-	459,999	134	11	$	315,666,659	$	4,948,980	.1748	$	449,907
460,000	-	479,999	123	11	$	320,827,688	$	5,161,029	.1691	$	469,184
480,000	-	499,999	112	10	$	325,724,097	$	4,896,409	.1638	$	489,641
500,000	-	519,999	102	8	$	329,813,860	$	4,089,763	.1591	$	511,220
520,000	-	539,999	94	7	$	333,535,843	$	3,721,983	.1547	$	531,712
540,000	-	559,999	87	6	$	336,829,387	$	3,293,544	.1506	$	548,924
560,000	-	579,999	81	7	$	340,822,720	$	3,993,333	.1469	$	570,476
580,000	-	599,999	74	10	$	346,697,467	$	5,874,747	.1434	$	587,475
600,000	-	629,999	64	7	$	350,992,198	$	4,294,731	.1404	$	613,533
630,000	-	659,999	57	5	$	354,212,023	$	3,219,825	.1364	$	643,965
660,000	-	699,999	52	4	$	356,926,317	$	2,714,294	.1327	$	678,574

DELAWARE

DISTRIBUTION OF LOSSES

LIMITS			ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
700,000	-	749,999	48	1	$ 357,660,597	$ 734,280	.1283	$ 734,280
750,000	-	799,999	47	5	$ 361,514,222	$ 3,853,625	.1229	$ 770,725
800,000	-	849,999	42	4	$ 364,762,741	$ 3,248,519	.1180	$ 812,130
850,000	-	899,999	38	2	$ 366,518,756	$ 1,756,015	.1137	$ 878,008
900,000	-	999,999	36	8	$ 374,020,843	$ 7,502,087	.1095	$ 937,761
1,000,000	-	1,099,999	28	6	$ 380,263,139	$ 6,242,296	.1026	$ 1,040,383
1,100,000	-	1,199,999	22	7	$ 388,251,255	$ 7,988,116	.0972	$ 1,141,159
1,200,000	-	1,299,999	15	3	$ 391,957,926	$ 3,706,671	.0932	$ 1,235,557
1,300,000	-	1,399,999	12	2	$ 394,738,576	$ 2,780,650	.0902	$ 1,390,325
1,400,000	-	1,499,999	10	2	$ 397,666,468	$ 2,927,892	.0876	$ 1,463,946
1,500,000	-	1,599,999	8	-	$ 397,666,468	$ -	.0855	N/A
1,600,000	-	1,699,999	8	1	$ 399,336,750	$ 1,670,282	.0838	$ 1,670,282
1,700,000	-	1,799,999	7	1	$ 401,129,592	$ 1,792,842	.0820	$ 1,792,842
1,800,000	-	1,899,999	6	-	$ 401,129,592	$ -	.0805	N/A
1,900,000	-	1,999,999	6	-	$ 401,129,592	$ -	.0791	N/A
2,000,000	-	2,999,999	6	1	$ 403,182,682	$ 2,053,090	.0778	$ 2,053,090
3,000,000	-	3,999,999	5	1	$ 406,520,857	$ 3,338,175	.0665	$ 3,338,175
4,000,000	-	4,999,999	4	1	$ 410,691,060	$ 4,170,203	.0568	$ 4,170,203
5,000,000	-	5,999,999	3	-	$ 410,691,060	$ -	.0498	N/A
6,000,000	-	6,999,999	3	-	$ 410,691,060	$ -	.0431	N/A
7,000,000	-	7,999,999	3	1	$ 418,105,821	$ 7,414,761	.0364	$ 7,414,761
8,000,000	-	8,999,999	2	-	$ 418,105,821	$ -	.0310	N/A
9,000,000	-	9,999,999	2	-	$ 418,105,821	$ -	.0265	N/A
10,000,000	-	AND GREATER	2	2	$ 447,986,964	$ 29,881,143	.0221	$ 14,940,572
GRAND TOTALS				21,146	EXCLUDING CONTRACT MEDICAL	$ 447,986,964		$ 21,185

Delaware Compensation Rating Bureau, Inc.
Distribution of Losses

Excess Loss Limits * From	TO (<)	Loss Amount	Number of Claims	Excess Loss Amount	Average	Empirical Excess Ratio
				447,986,964		
0	10,000	25,059,538	16,878	380,247,426	1,485	.8488
10,000	15,000	8,349,571	684	360,817,855	12,207	.8054
15,000	20,000	7,948,099	457	344,089,756	17,392	.7681
20,000	25,000	7,982,940	357	329,396,816	22,361	.7353
25,000	30,000	6,670,911	245	316,225,905	27,228	.7059
30,000	35,000	5,900,431	182	304,070,474	32,420	.6787
35,000	40,000	7,588,344	202	292,847,130	37,566	.6537
40,000	50,000	14,534,219	326	273,202,911	44,583	.6098
50,000	75,000	32,107,267	520	234,720,644	61,745	.5239
75,000	100,000	26,839,700	310	206,505,944	86,580	.4610
100,000	125,000	22,075,030	197	184,430,914	112,056	.4117
125,000	150,000	19,500,539	144	166,830,376	135,420	.3724
150,000	175,000	17,596,638	109	152,121,238	162,181	.3396
175,000	200,000	15,618,202	84	139,815,537	187,044	.3121
200,000	225,000	14,854,173	71	129,523,864	210,697	.2891
225,000	250,000	9,097,935	39	120,513,430	236,310	.2690
250,000	275,000	10,228,704	39	112,434,726	262,274	.2510
275,000	300,000	9,787,250	34	105,247,476	287,860	.2349
300,000	325,000	10,838,830	35	98,925,313	312,659	.2208
325,000	350,000	9,664,529	29	93,410,784	337,135	.2085
350,000	375,000	8,544,459	24	88,574,658	361,033	.1977
375,000	400,000	8,194,150	21	84,205,508	390,198	.1880
400,000	425,000	6,595,943	16	80,359,564	412,246	.1794
425,000	450,000	7,614,770	18	76,969,795	435,130	.1718
450,000	475,000	6,345,262	14	73,943,283	461,474	.1651
475,000	500,000	6,186,666	13	71,262,867	485,229	.1591
500,000	600,000	20,973,370	38	62,889,497	551,931	.1404
600,000	700,000	10,228,850	16	57,460,647	639,303	.1283
700,000	800,000	4,587,905	6	52,872,742	764,651	.1180
800,000	900,000	5,004,534	6	49,068,208	834,089	.1095
900,000	1,000,000	7,502,087	8	45,966,121	937,761	.1026
1,000,000	2,000,000	27,108,749	22	34,857,372	1,232,216	.0778
2,000,000	3,000,000	2,053,090	1	29,804,282	2,053,090	.0665
3,000,000	4,000,000	3,338,175	1	25,466,107	3,338,175	.0568
4,000,000	5,000,000	4,170,203	1	22,295,904	4,170,203	.0498
5,000,000	6,000,000	0	0	19,295,904	5,500,000	.0431
6,000,000	7,000,000	0	0	16,295,904	6,500,000	.0364
7,000,000	8,000,000	7,414,761	1	13,881,143	7,414,761	.0310
8,000,000	9,000,000	0	0	11,881,143	8,500,000	.0265
9,000,000	10,000,000	0	0	9,881,143	9,500,000	.0221
10,000,000	& Over	29,881,143	2		14,940,572	.0000
TOTAL/AVERAGE		447,986,964	21,146			

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

DELAWARE
DISTRIBUTION OF LOSSES

Loss Limit	Death-Lognormal Actual Excess Ratio	Death-Lognormal Fitted Excess Ratio	PT-Lognormal Actual Excess Ratio	PT-Lognormal Fitted Excess Ratio	PP-Lognormal Actual Excess Ratio	PP-Lognormal Fitted Excess Ratio	TT-Lognormal Actual Excess Ratio	TT-Lognormal Fitted Excess Ratio
1,000	.9984	.9988	.9999	.9998	.9925	.9928	.9604	.9628
2,000	.9967	.9975	.9999	.9996	.9852	.9858	.9255	.9301
3,000	.9951	.9963	.9998	.9994	.9779	.9788	.8944	.9009
4,000	.9935	.9951	.9997	.9992	.9706	.9719	.8663	.8745
5,000	.9919	.9940	.9997	.9990	.9635	.9652	.8404	.8502
6,000	.9904	.9928	.9996	.9988	.9564	.9584	.8164	.8277
7,000	.9888	.9916	.9995	.9986	.9493	.9518	.7937	.8064
8,000	.9873	.9905	.9995	.9984	.9424	.9453	.7724	.7863
9,000	.9858	.9893	.9994	.9982	.9355	.9389	.7521	.7673
10,000	.9843	.9882	.9993	.9980	.9287	.9325	.7330	.7494
11,000	.9827	.9870	.9993	.9978	.9219	.9262	.7148	.7323
12,000	.9812	.9859	.9992	.9976	.9153	.9200	.6975	.7161
13,000	.9797	.9847	.9991	.9974	.9087	.9139	.6810	.7005
14,000	.9782	.9836	.9991	.9972	.9022	.9078	.6652	.6857
15,000	.9766	.9824	.9990	.9970	.8958	.9018	.6501	.6715
16,000	.9751	.9813	.9989	.9968	.8894	.8959	.6356	.6579
17,000	.9736	.9801	.9989	.9965	.8831	.8901	.6217	.6449
18,000	.9721	.9790	.9988	.9963	.8768	.8844	.6084	.6324
19,000	.9705	.9778	.9987	.9961	.8706	.8787	.5956	.6204
20,000	.9690	.9767	.9987	.9959	.8645	.8731	.5833	.6089
21,000	.9675	.9755	.9986	.9957	.8584	.8675	.5714	.5977
22,000	.9660	.9744	.9985	.9955	.8525	.8620	.5600	.5870
23,000	.9644	.9732	.9985	.9953	.8467	.8566	.5489	.5766
24,000	.9629	.9721	.9984	.9951	.8409	.8513	.5383	.5666
25,000	.9614	.9709	.9983	.9949	.8351	.8460	.5280	.5570
26,000	.9599	.9698	.9983	.9947	.8294	.8408	.5181	.5477
27,000	.9583	.9686	.9982	.9945	.8238	.8357	.5085	.5387
28,000	.9568	.9675	.9981	.9943	.8183	.8306	.4992	.5299
29,000	.9553	.9663	.9981	.9941	.8128	.8256	.4901	.5214
30,000	.9538	.9652	.9980	.9939	.8074	.8206	.4813	.5131
31,000	.9524	.9640	.9979	.9937	.8020	.8157	.4727	.5051
32,000	.9510	.9629	.9979	.9935	.7967	.8108	.4644	.4972
33,000	.9495	.9617	.9978	.9933	.7914	.8060	.4562	.4895
34,000	.9481	.9606	.9977	.9931	.7861	.8012	.4482	.4820
35,000	.9467	.9596	.9977	.9929	.7809	.7965	.4404	.4747
36,000	.9453	.9585	.9976	.9927	.7757	.7918	.4327	.4675
37,000	.9438	.9574	.9975	.9925	.7706	.7871	.4252	.4605
38,000	.9424	.9563	.9975	.9923	.7655	.7826	.4181	.4538
39,000	.9410	.9553	.9974	.9921	.7605	.7780	.4111	.4472
40,000	.9396	.9542	.9973	.9919	.7555	.7735	.4043	.4409
41,000	.9382	.9531	.9973	.9917	.7506	.7691	.3978	.4348
42,000	.9367	.9520	.9972	.9915	.7457	.7647	.3916	.4290
43,000	.9353	.9510	.9971	.9913	.7409	.7603	.3855	.4232

DELAWARE
DISTRIBUTION OF LOSSES

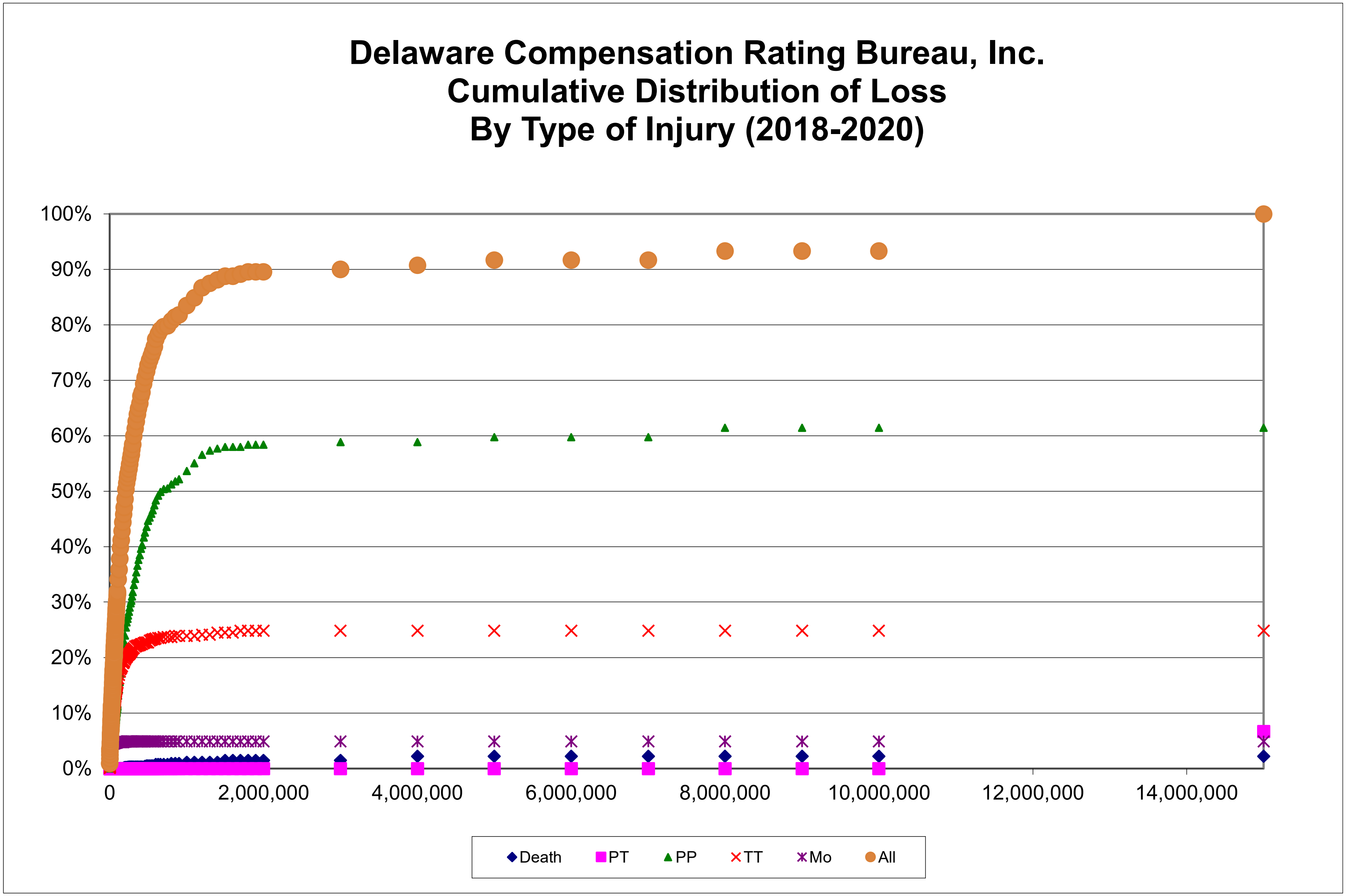
Loss Limit	Death-Lognormal Actual Excess Ratio	Death-Lognormal Fitted Excess Ratio	PT-Lognormal Actual Excess Ratio	PT-Lognormal Fitted Excess Ratio	PP-Lognormal Actual Excess Ratio	PP-Lognormal Fitted Excess Ratio	TT-Lognormal Actual Excess Ratio	TT-Lognormal Fitted Excess Ratio
44,000	.9339	.9499	.9971	.9911	.7361	.7561	.3796	.4177
45,000	.9325	.9488	.9970	.9909	.7314	.7519	.3739	.4123
46,000	.9310	.9477	.9969	.9907	.7267	.7477	.3683	.4071
47,000	.9296	.9467	.9969	.9905	.7221	.7436	.3629	.4020
48,000	.9282	.9456	.9968	.9903	.7175	.7396	.3576	.3970
49,000	.9268	.9445	.9967	.9900	.7130	.7356	.3524	.3921
50,000	.9253	.9434	.9967	.9898	.7085	.7316	.3473	.3873
51,000	.9239	.9424	.9966	.9896	.7041	.7277	.3423	.3827
52,000	.9225	.9413	.9965	.9894	.6998	.7238	.3374	.3781
53,000	.9211	.9402	.9965	.9892	.6954	.7199	.3327	.3736
54,000	.9197	.9392	.9964	.9890	.6911	.7161	.3279	.3692
55,000	.9182	.9381	.9963	.9888	.6869	.7122	.3233	.3648
56,000	.9168	.9370	.9963	.9886	.6827	.7085	.3188	.3606
57,000	.9154	.9359	.9962	.9884	.6785	.7048	.3144	.3565
58,000	.9140	.9349	.9961	.9882	.6744	.7011	.3101	.3525
59,000	.9125	.9338	.9961	.9880	.6704	.6974	.3060	.3485
60,000	.9111	.9327	.9960	.9878	.6663	.6938	.3019	.3447
61,000	.9097	.9316	.9959	.9876	.6624	.6903	.2979	.3410
62,000	.9083	.9306	.9959	.9874	.6584	.6867	.2940	.3373
63,000	.9068	.9296	.9958	.9872	.6545	.6832	.2901	.3337
64,000	.9054	.9286	.9957	.9870	.6507	.6798	.2863	.3301
65,000	.9040	.9276	.9956	.9868	.6468	.6764	.2826	.3267
66,000	.9026	.9266	.9956	.9866	.6430	.6730	.2791	.3233
67,000	.9011	.9256	.9955	.9864	.6392	.6696	.2756	.3201
68,000	.8997	.9246	.9954	.9862	.6355	.6663	.2722	.3169
69,000	.8983	.9236	.9954	.9860	.6318	.6630	.2690	.3138
70,000	.8969	.9226	.9953	.9858	.6281	.6597	.2658	.3108
71,000	.8955	.9216	.9952	.9856	.6244	.6565	.2627	.3079
72,000	.8940	.9206	.9952	.9854	.6208	.6533	.2597	.3051
73,000	.8926	.9196	.9951	.9852	.6172	.6501	.2567	.3023
74,000	.8912	.9186	.9950	.9850	.6137	.6470	.2538	.2996
75,000	.8898	.9176	.9950	.9848	.6102	.6440	.2510	.2970
76,000	.8883	.9166	.9949	.9846	.6067	.6410	.2482	.2944
77,000	.8869	.9156	.9948	.9844	.6033	.6379	.2455	.2918
78,000	.8855	.9146	.9948	.9842	.5999	.6350	.2429	.2893
79,000	.8841	.9136	.9947	.9840	.5965	.6320	.2402	.2868
80,000	.8826	.9126	.9946	.9838	.5932	.6291	.2376	.2844
81,000	.8812	.9116	.9946	.9835	.5899	.6262	.2351	.2820
82,000	.8798	.9106	.9945	.9833	.5866	.6233	.2325	.2796
83,000	.8784	.9096	.9944	.9831	.5834	.6204	.2301	.2773
84,000	.8769	.9087	.9944	.9829	.5802	.6176	.2277	.2751
85,000	.8755	.9077	.9943	.9827	.5770	.6148	.2254	.2729
86,000	.8741	.9067	.9942	.9825	.5738	.6120	.2231	.2708

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
87,000	.8727	.9057	.9942	.9823	.5707	.6092	.2209	.2687
88,000	.8713	.9047	.9941	.9821	.5676	.6065	.2187	.2667
89,000	.8698	.9037	.9940	.9819	.5645	.6037	.2166	.2647
90,000	.8684	.9027	.9940	.9817	.5614	.6010	.2145	.2627
91,000	.8670	.9017	.9939	.9815	.5584	.5984	.2125	.2608
92,000	.8656	.9007	.9938	.9813	.5554	.5957	.2105	.2590
93,000	.8641	.8997	.9938	.9811	.5524	.5931	.2086	.2571
94,000	.8627	.8987	.9937	.9809	.5494	.5905	.2066	.2553
95,000	.8613	.8977	.9936	.9807	.5464	.5879	.2047	.2535
96,000	.8599	.8967	.9936	.9805	.5435	.5853	.2029	.2518
97,000	.8584	.8957	.9935	.9803	.5406	.5828	.2010	.2500
98,000	.8570	.8947	.9934	.9801	.5377	.5803	.1992	.2483
99,000	.8556	.8937	.9934	.9799	.5349	.5778	.1974	.2466
100,000	.8542	.8927	.9933	.9797	.5321	.5753	.1956	.2450
110,000	.8399	.8827	.9926	.9777	.5053	.5513	.1792	.2296
120,000	.8257	.8727	.9920	.9756	.4804	.5291	.1653	.2165
130,000	.8115	.8628	.9913	.9736	.4572	.5088	.1534	.2054
140,000	.7972	.8528	.9906	.9716	.4360	.4897	.1431	.1957
150,000	.7830	.8428	.9900	.9695	.4163	.4720	.1337	.1869
160,000	.7698	.8328	.9893	.9675	.3979	.4556	.1252	.1789
170,000	.7565	.8229	.9886	.9655	.3807	.4402	.1175	.1717
180,000	.7436	.8129	.9880	.9634	.3645	.4253	.1107	.1653
190,000	.7319	.8029	.9873	.9614	.3494	.4113	.1043	.1593
200,000	.7216	.7930	.9866	.9594	.3352	.3982	.0985	.1538
210,000	.7115	.7846	.9859	.9573	.3221	.3857	.0933	.1489
220,000	.7013	.7766	.9853	.9553	.3099	.3740	.0884	.1444
230,000	.6917	.7695	.9846	.9533	.2983	.3631	.0841	.1403
240,000	.6826	.7626	.9839	.9513	.2870	.3529	.0800	.1365
250,000	.6737	.7560	.9833	.9492	.2762	.3434	.0762	.1328
260,000	.6655	.7499	.9826	.9472	.2659	.3340	.0724	.1293
270,000	.6574	.7438	.9819	.9452	.2561	.3248	.0691	.1259
280,000	.6493	.7377	.9813	.9431	.2466	.3157	.0661	.1224
290,000	.6411	.7317	.9806	.9411	.2375	.3068	.0633	.1191
300,000	.6330	.7258	.9799	.9391	.2288	.2980	.0608	.1158
315,000	.6208	.7169	.9789	.9360	.2166	.2852	.0574	.1109
330,000	.6086	.7082	.9779	.9330	.2054	.2728	.0545	.1062
345,000	.5964	.6995	.9769	.9299	.1950	.2608	.0519	.1016
360,000	.5842	.6909	.9759	.9269	.1853	.2491	.0494	.0972
375,000	.5720	.6825	.9749	.9239	.1766	.2379	.0470	.0929
390,000	.5598	.6741	.9739	.9208	.1684	.2271	.0445	.0888
405,000	.5476	.6658	.9729	.9178	.1608	.2167	.0424	.0848
420,000	.5354	.6577	.9719	.9147	.1538	.2067	.0404	.0810
440,000	.5191	.6469	.9705	.9107	.1453	.1940	.0378	.0761

DELAWARE
DISTRIBUTION OF LOSSES

Loss Limit	Death-Lognormal Actual Excess Ratio	Death-Lognormal Fitted Excess Ratio	PT-Lognormal Actual Excess Ratio	PT-Lognormal Fitted Excess Ratio	PP-Lognormal Actual Excess Ratio	PP-Lognormal Fitted Excess Ratio	TT-Lognormal Actual Excess Ratio	TT-Lognormal Fitted Excess Ratio
460,000	.5033	.6364	.9692	.9066	.1376	.1820	.0357	.0715
480,000	.4902	.6260	.9679	.9026	.1305	.1707	.0335	.0671
500,000	.4780	.6159	.9665	.8985	.1242	.1600	.0313	.0630
520,000	.4658	.6059	.9652	.8945	.1184	.1499	.0295	.0591
540,000	.4536	.5960	.9639	.8905	.1130	.1405	.0279	.0554
560,000	.4414	.5864	.9625	.8864	.1080	.1316	.0266	.0520
580,000	.4292	.5769	.9612	.8824	.1035	.1233	.0253	.0487
600,000	.4191	.5676	.9598	.8784	.0995	.1154	.0242	.0457
630,000	.4069	.5540	.9578	.8724	.0943	.1046	.0226	.0414
660,000	.3947	.5408	.9558	.8663	.0895	.0948	.0213	.0376
700,000	.3785	.5237	.9531	.8583	.0838	.0831	.0198	.0330
750,000	.3581	.5032	.9498	.8484	.0769	.0706	.0180	.0281
800,000	.3393	.4836	.9465	.8384	.0707	.0600	.0162	.0239
850,000	.3240	.4650	.9431	.8285	.0651	.0510	.0148	.0204
900,000	.3088	.4472	.9398	.8187	.0598	.0435	.0134	.0174
1,000,000	.2867	.4141	.9331	.7992	.0511	.0317	.0107	.0127
1,100,000	.2664	.3838	.9264	.7799	.0448	.0232	.0080	.0093
1,200,000	.2461	.3562	.9197	.7608	.0406	.0171	.0060	.0069
1,300,000	.2257	.3310	.9130	.7420	.0380	.0127	.0042	.0051
1,400,000	.2054	.3079	.9063	.7235	.0359	.0095	.0024	.0038
1,500,000	.1869	.2867	.8996	.7053	.0343	.0071	.0015	.0029
1,600,000	.1767	.2672	.8929	.6875	.0328	.0054	.0006	.0022
1,700,000	.1666	.2493	.8862	.6699	.0314	.0041	.0000	.0016
1,800,000	.1564	.2328	.8795	.6527	.0299	.0032	.0000	.0013
1,900,000	.1462	.2175	.8728	.6358	.0288	.0024	.0000	.0010
2,000,000	.1361	.2034	.8661	.6192	.0278	.0019	.0000	.0008
3,000,000	.0344	.1172	.7992	.4779	.0203	.0002	.0000	.0001
4,000,000	.0000	.0711	.7323	.3647	.0130	.0000	.0000	.0000
5,000,000	.0000	.0446	.6653	.2746	.0088	.0000	.0000	.0000
6,000,000	.0000	.0283	.5984	.2027	.0051	.0000	.0000	.0000
7,000,000	.0000	.0178	.5315	.1450	.0015	.0000	.0000	.0000
8,000,000	.0000	.0109	.4645	.0984	.0000	.0000	.0000	.0000
9,000,000	.0000	.0061	.3976	.0604	.0000	.0000	.0000	.0000
10,000,000	.0000	.0027	.3307	.0292	.0000	.0000	.0000	.0000


Delaware Compensation Rating Bureau, Inc.
Cumulative Distribution of Loss
By Type of Injury (2018-2020)
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
0
2,000,000
4,000,000
6,000,000
8,000,000
10,000,000
12,000,000
14,000,000
Death
PT
PP
TT
Mo
All