

DELAWARE COMPENSATION RATING BUREAU, INC.

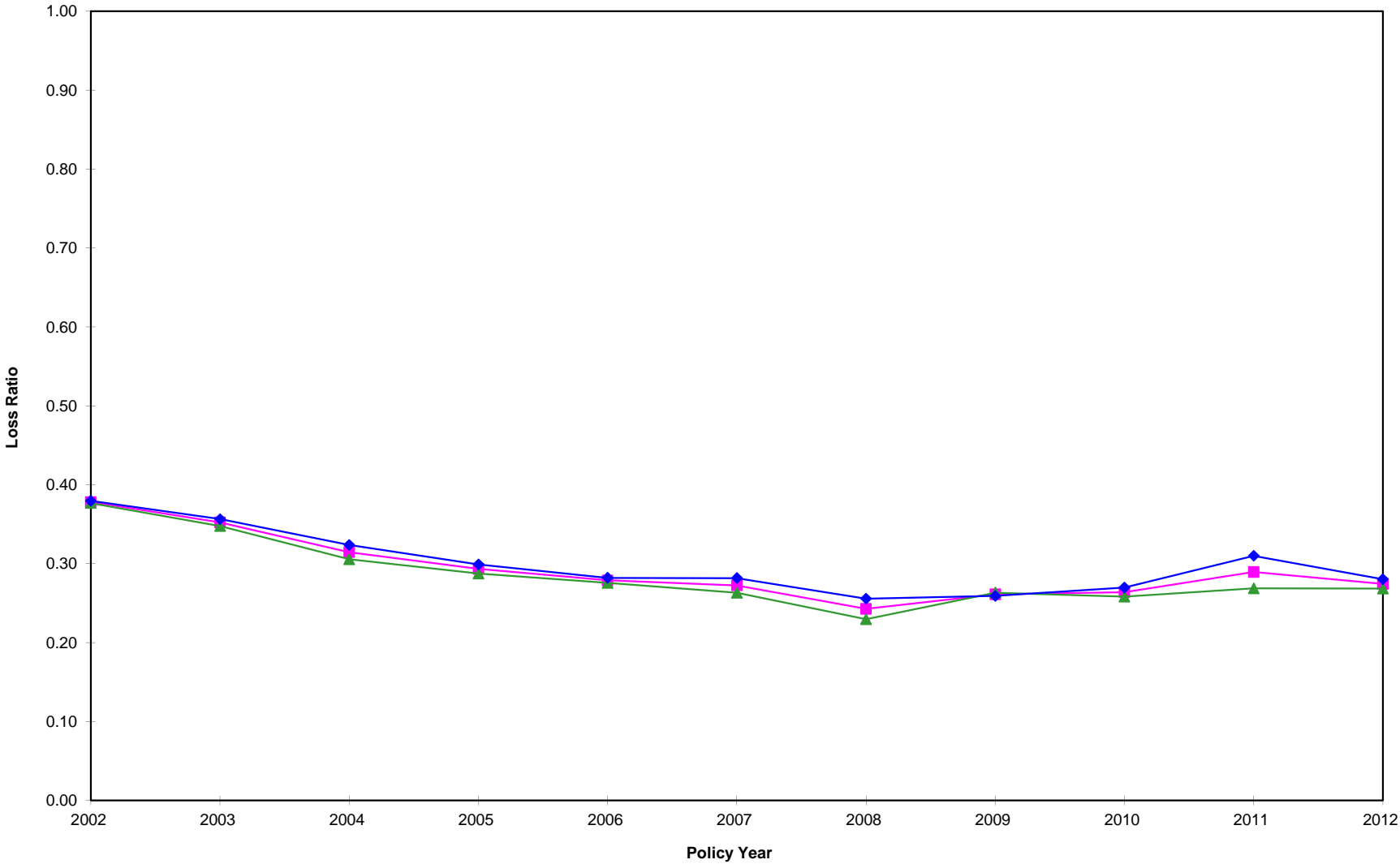
Graphs of Selected Loss Development Projections – Unlimited Losses

Pages 1 and 2 of this exhibit show graphs of loss and LAE ratios for indemnity and medical derived from the following selected loss development approaches:

- Average of Incurred and Paid to 24th
- Incurred
- Paid to 24th

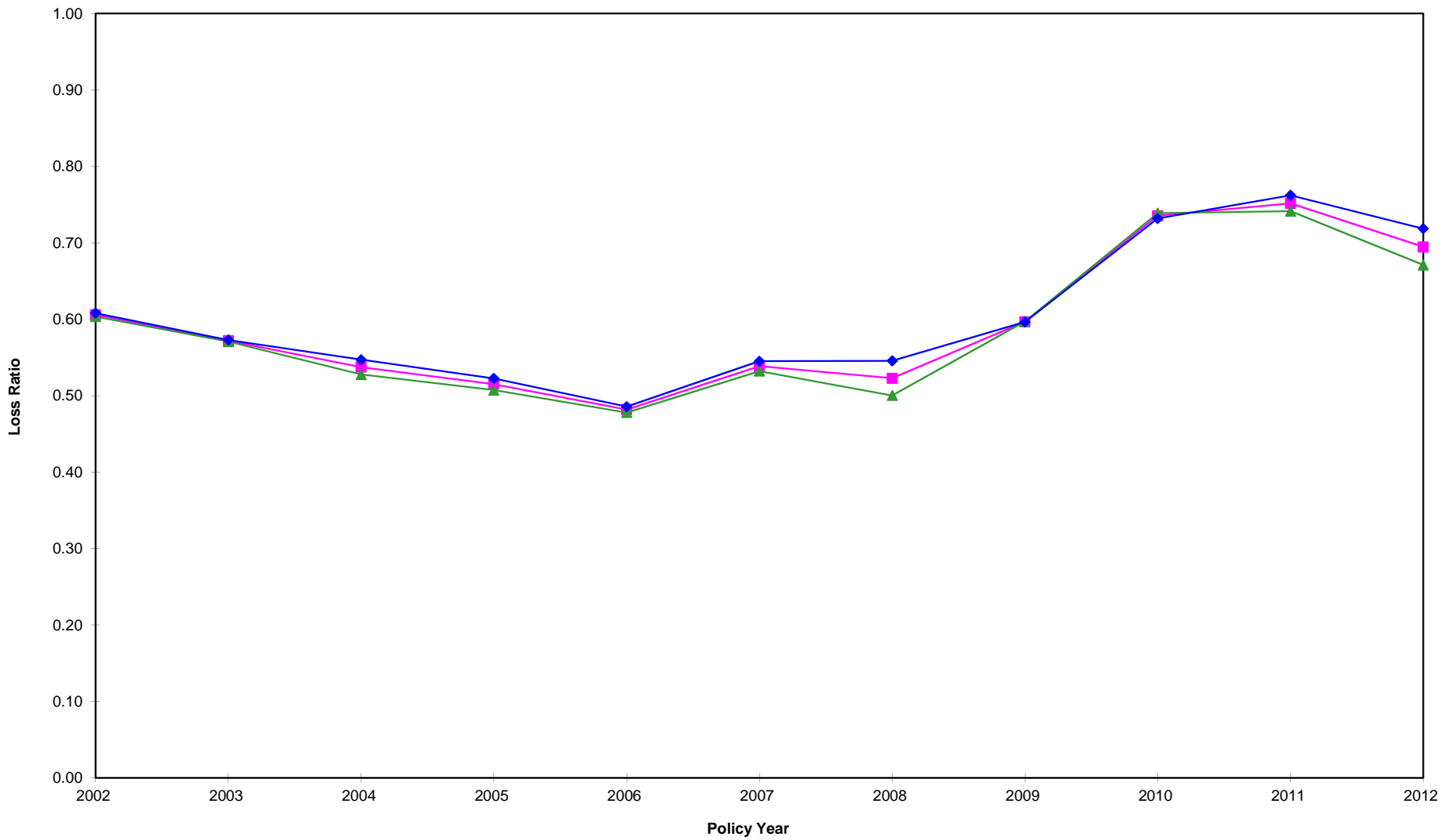
Pages 3 and 4 of this exhibit show graphs of severity ratios for indemnity and medical for the same selected loss development approaches.

DELAWARE COMPENSATION RATING BUREAU, INC.  
INDEMNITY LOSS RATIOS  
UNLIMITED LOSSES



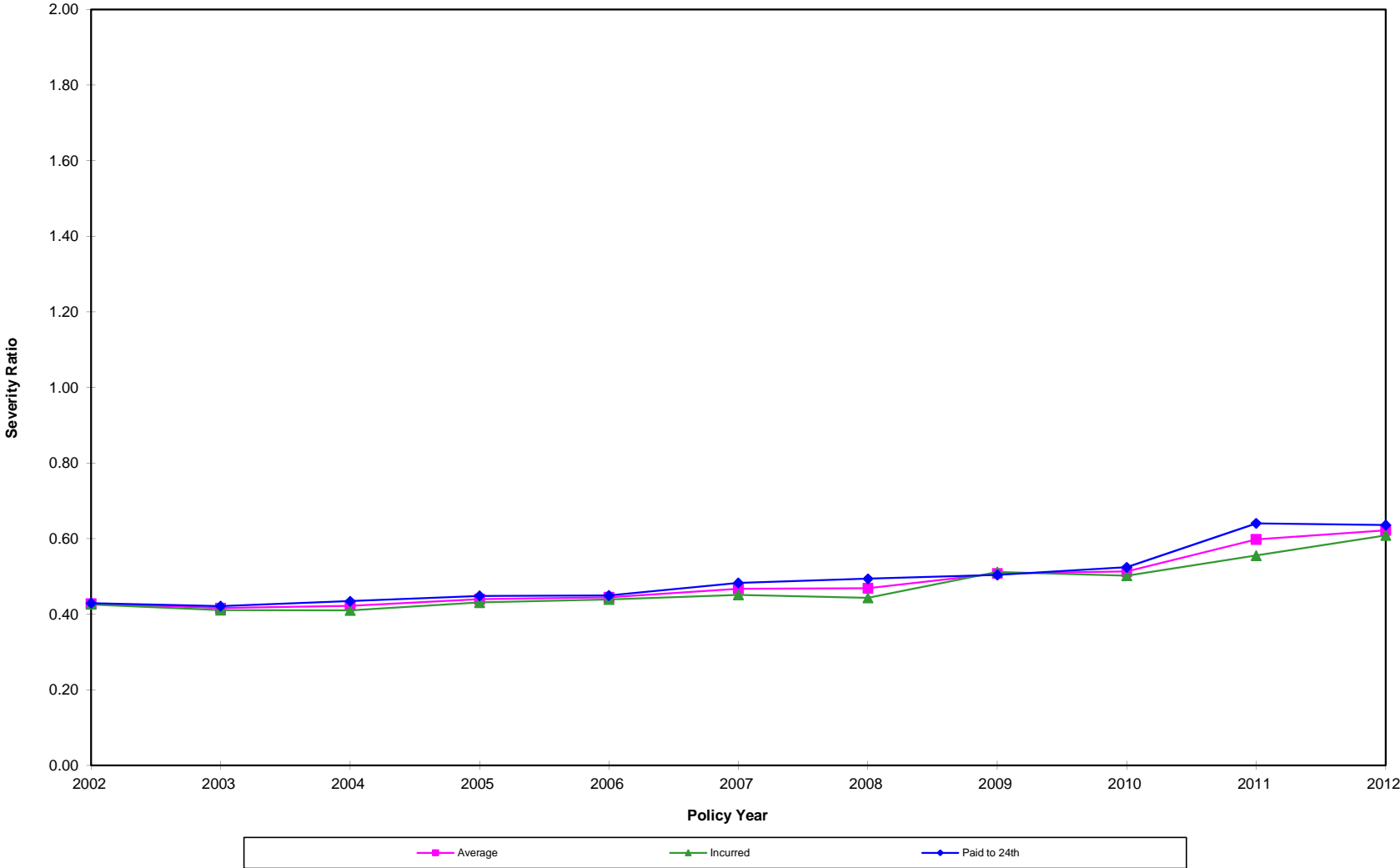
Average      Incurred      Paid to 24th

DELAWARE COMPENSATION RATING BUREAU, INC.  
MEDICAL LOSS RATIOS  
UNLIMITED LOSSES



Average Incurred Paid to 24th

DELAWARE COMPENSATION RATING BUREAU, INC.  
INDEMNITY SEVERITY RATIOS  
UNLIMITED LOSSES



DELAWARE COMPENSATION RATING BUREAU, INC.  
MEDICAL SEVERITY RATIOS  
UNLIMITED LOSSES

