

DELAWARE COMPENSATION RATING BUREAU, INC.

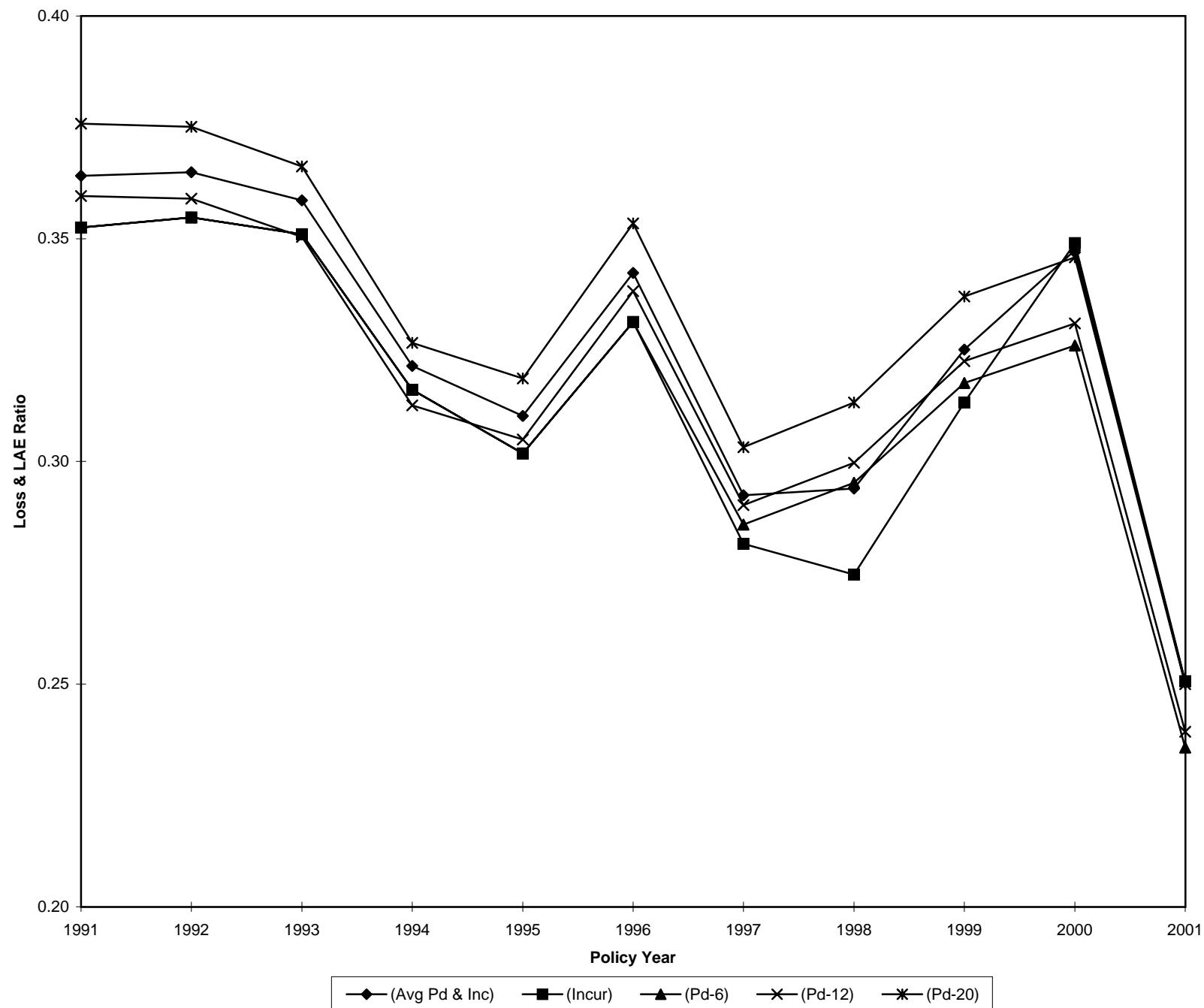
Graphs of Selected Loss Development Projections

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:

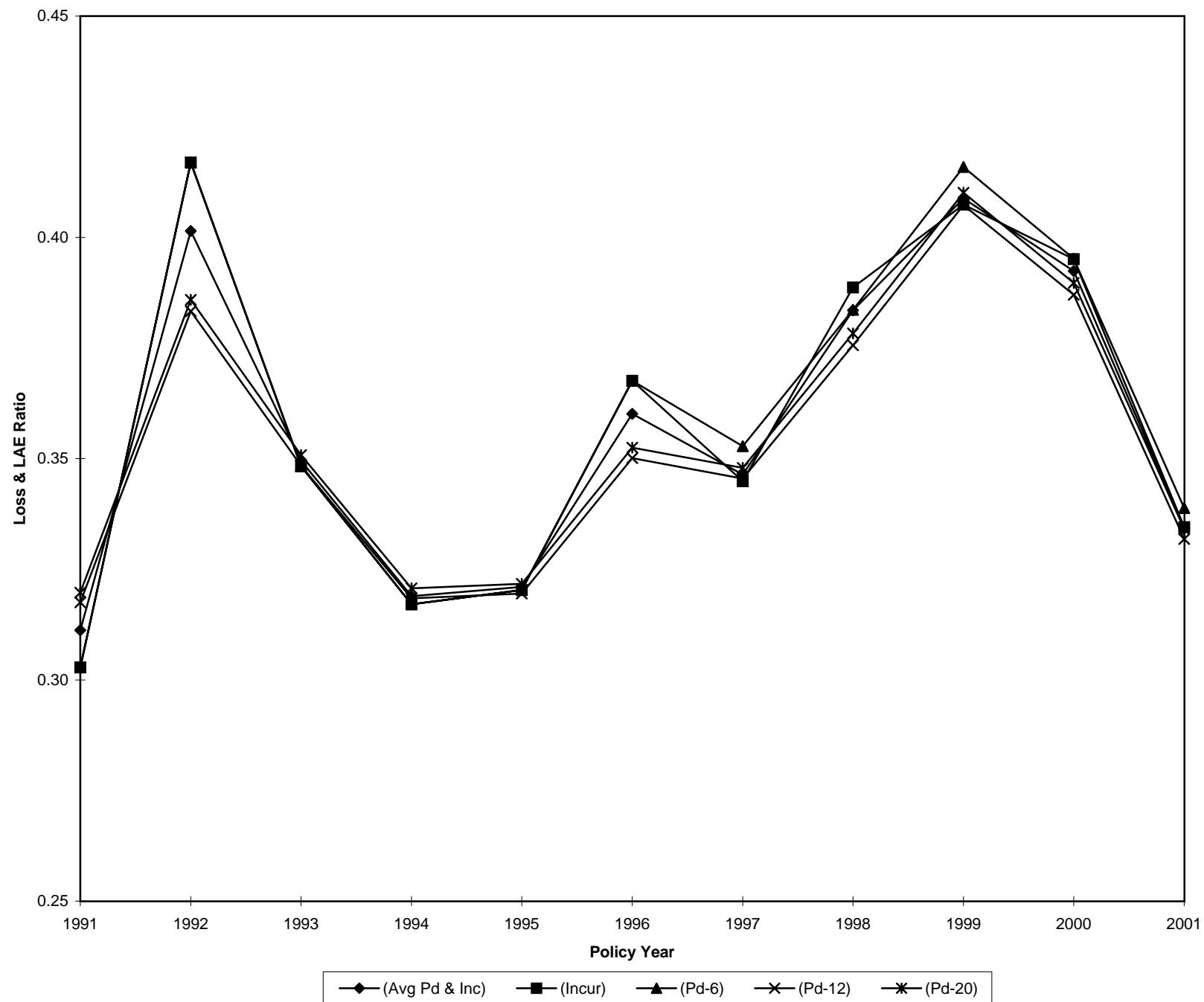
- Average of Incurred and Paid to 20th
- Incurred
- Paid to 6th
- Paid to 12th
- Paid to 20th

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

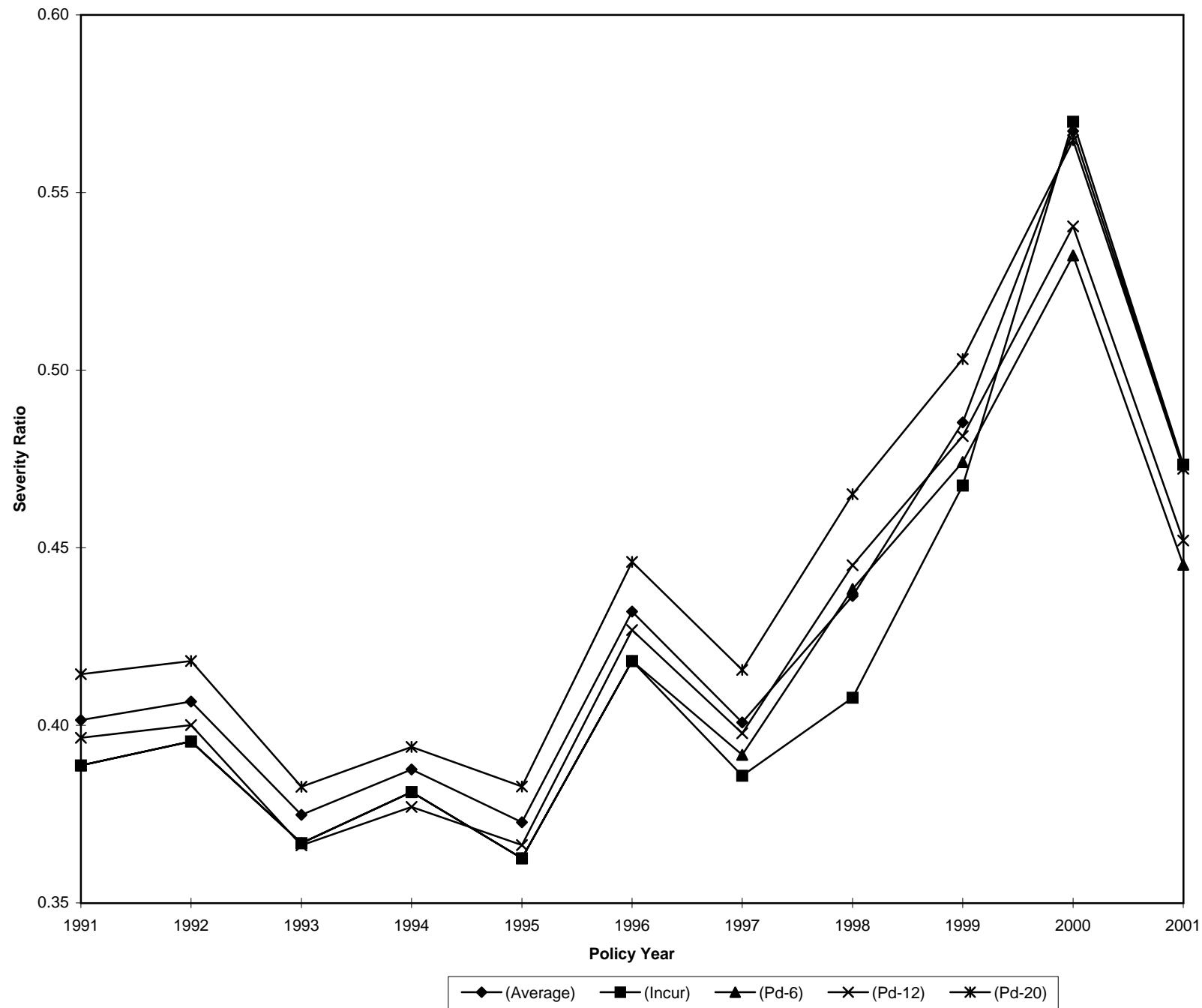
DELAWARE COMPENSATION RATING BUREAU, INC.
INDEMNITY LOSS & LAE RATIOS



DELAWARE COMPENSATION RATING BUREAU, INC.
MEDICAL LOSS & LAE RATIOS



DELAWARE COMPENSATION RATING BUREAU, INC.
INDEMNITY SEVERITY RATIOS



DELAWARE COMPENSATION RATING BUREAU, INC.
MEDICAL SEVERITY RATIOS

