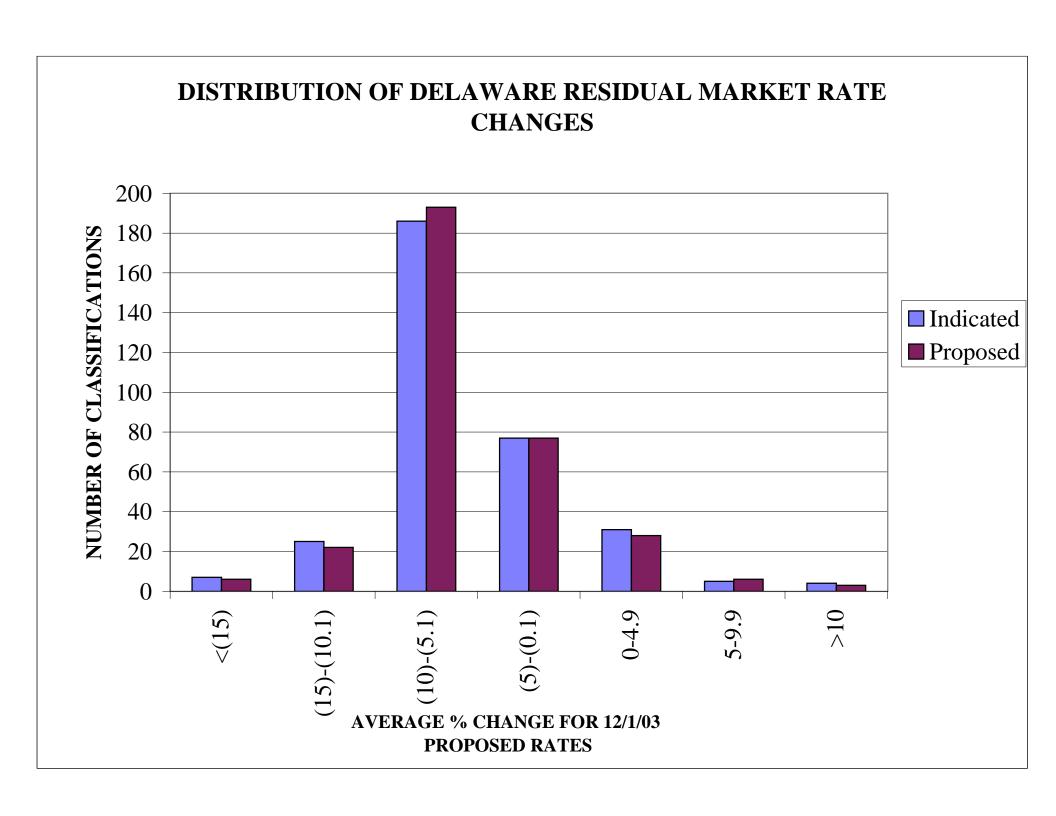
DELAWARE COMPENSATION RATING BUREAU, INC.

Distribution of Residual Market Rate Changes



CLASSES CAPPED AT LOWER BOUND

PRE-CAPPED POST-CAPPED % CHANGE % CHANGE 903 + -7.60 -6.50

+ This class had an interim class change at June 1, 2003. The percentage change from both the December 1, 2002 and June 1, 2003 filings were considered.