Exhibit 2b
Unlimited Losses
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Comparisons of 2004 and 2005 Filing Estimates of Ultimate Loss

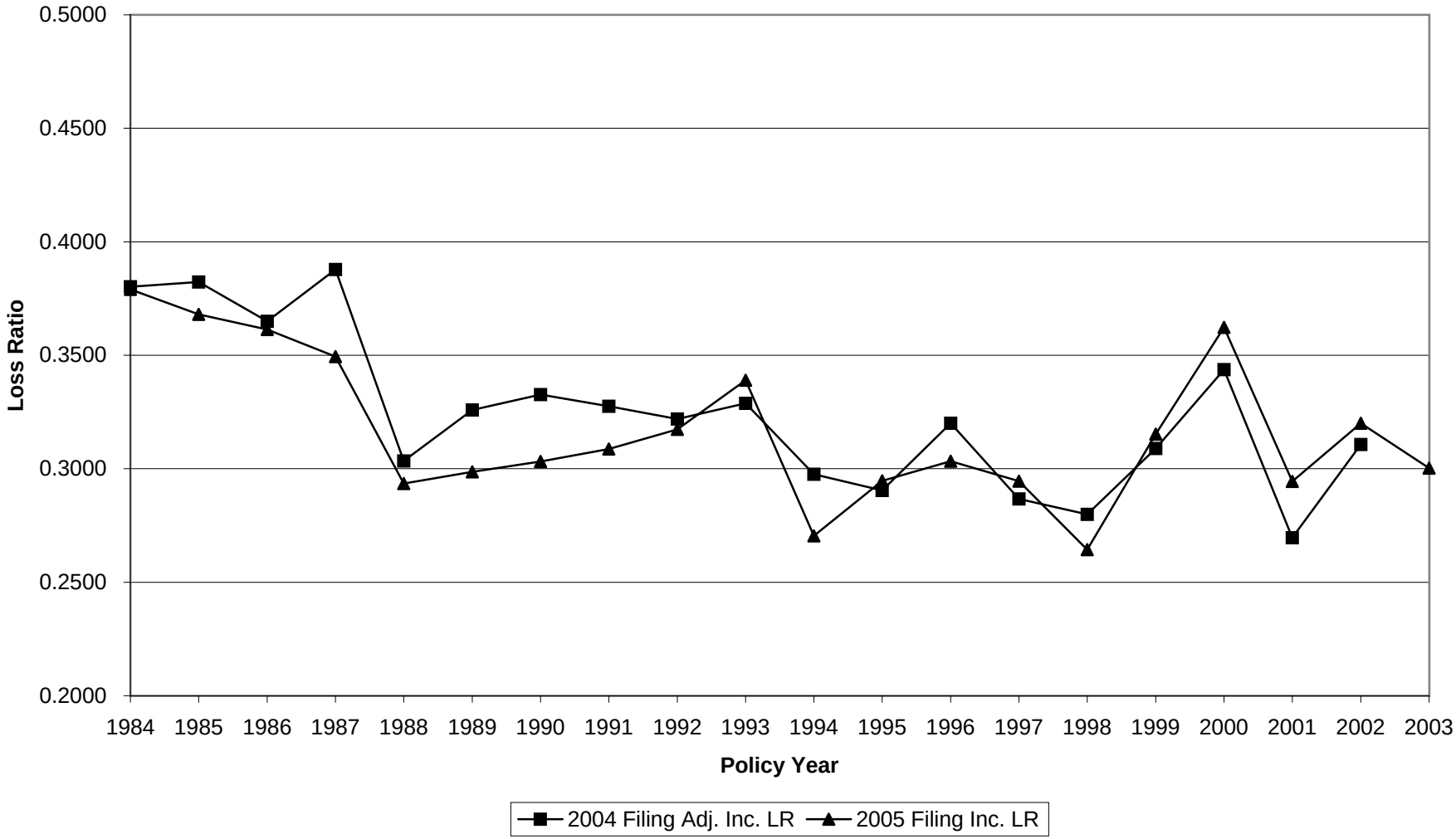
This exhibit shows graphs which compare ultimate loss estimates derived in support of the 2004 DCRB filing with the ultimate loss estimates produced in preparing the 2005 filing. In each case, the ratios represent a projection of ultimate unlimited losses.

Comparisons are shown separately for indemnity loss (pages 1 through 3) and medical loss (pages 4 through 6).

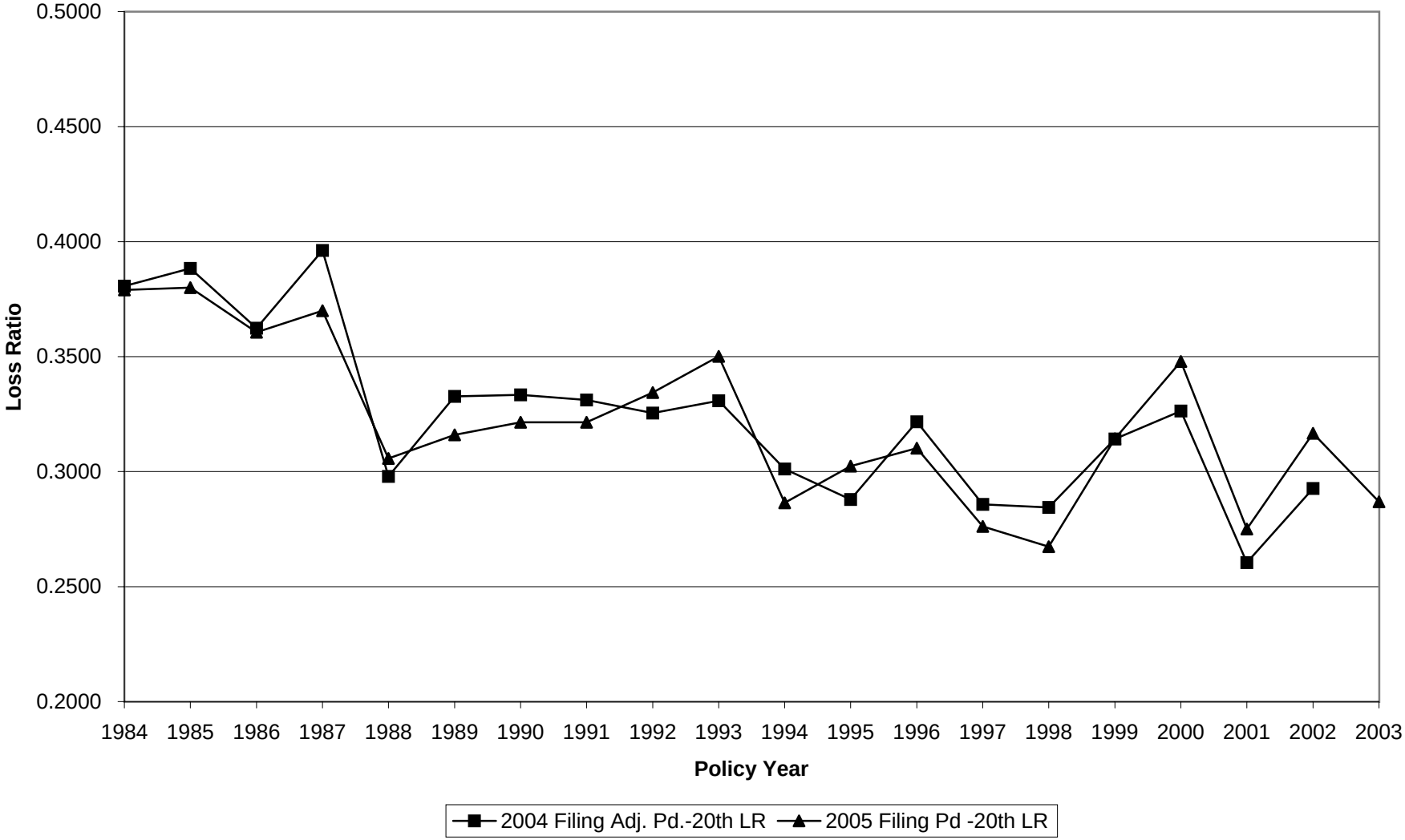
Comparisons are provided for three selected loss development methods: incurred loss development (pages 1 and 4), paid-to-20th development (pages 2 and 5) and the average of paid and incurred development (pages 3 and 6).

The 2004 filing estimated loss ratios shown in this exhibit have been adjusted for the combined effects of the approved December 1, 2004 residual market rate change, the difference between the July 1, 2004 and July 1, 2005 benefit levels and the difference in estimated loss adjustment expense provisions between the 2004 and 2005 filings. Thus, the adjusted 2004 filing estimates as shown are consistent with those in the 2005 filing for the same policy year(s). The observed differences are attributable only to differences in the underlying loss experience data used in the preparation of these respective filings.

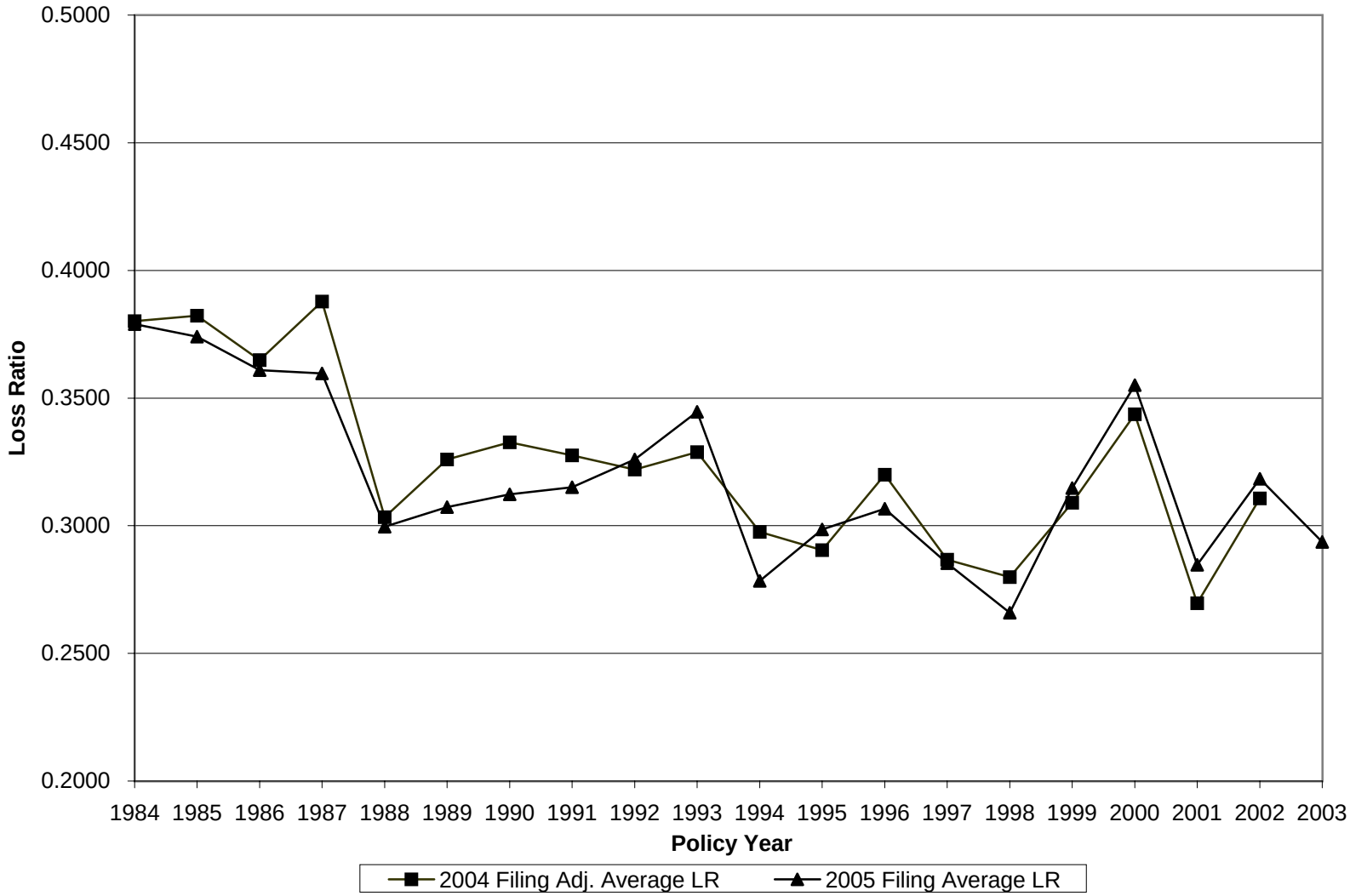
Delaware Compensation Rating Bureau, Inc.
2004 Adjusted vs. 2005 Loss Ratios - INDEMNITY INCURRED (Unlimited)



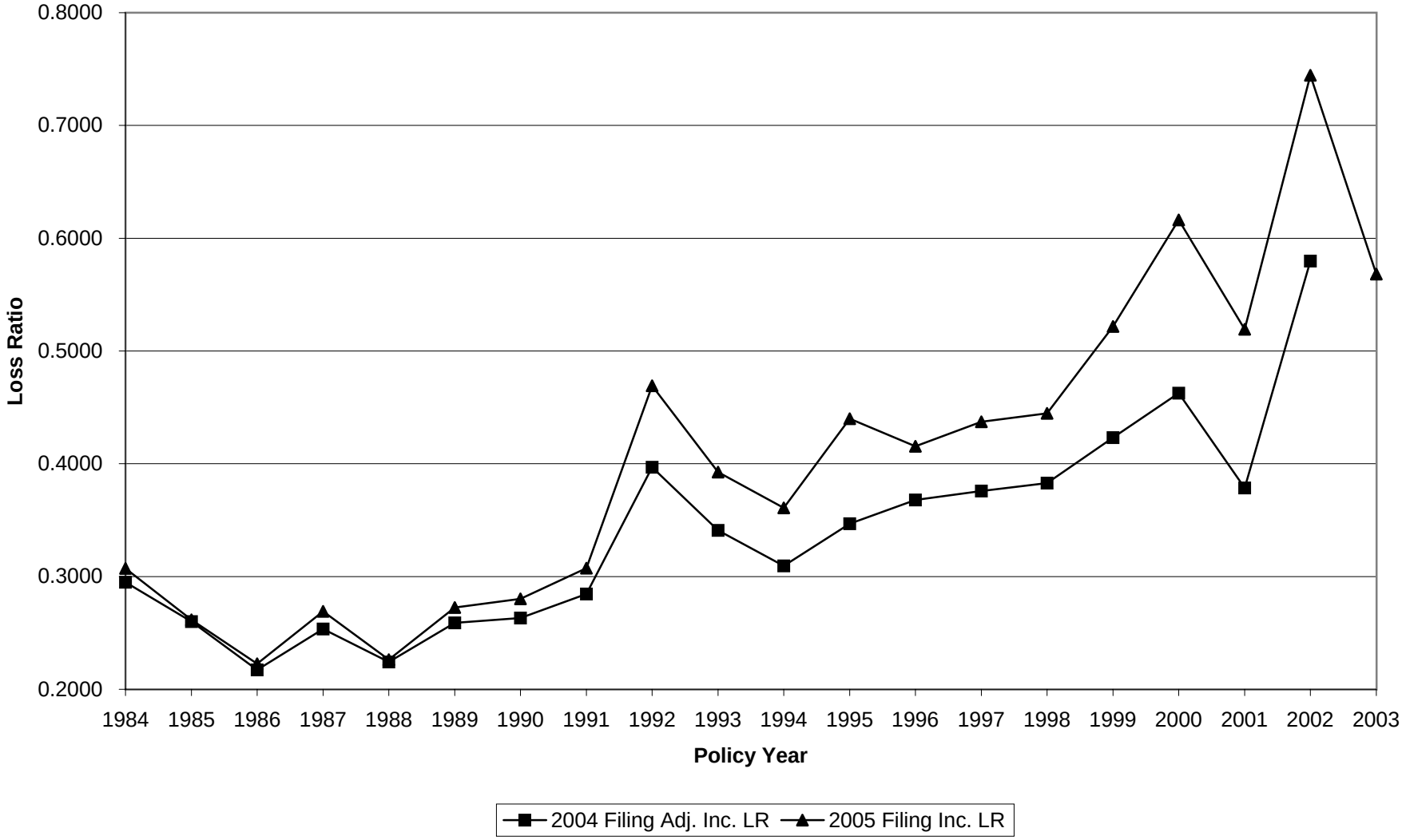
Delaware Compensation Rating Bureau, Inc.
2004 Adjusted vs. 2005 Loss Ratios - INDEMNITY PD.-20TH (Unlimited)



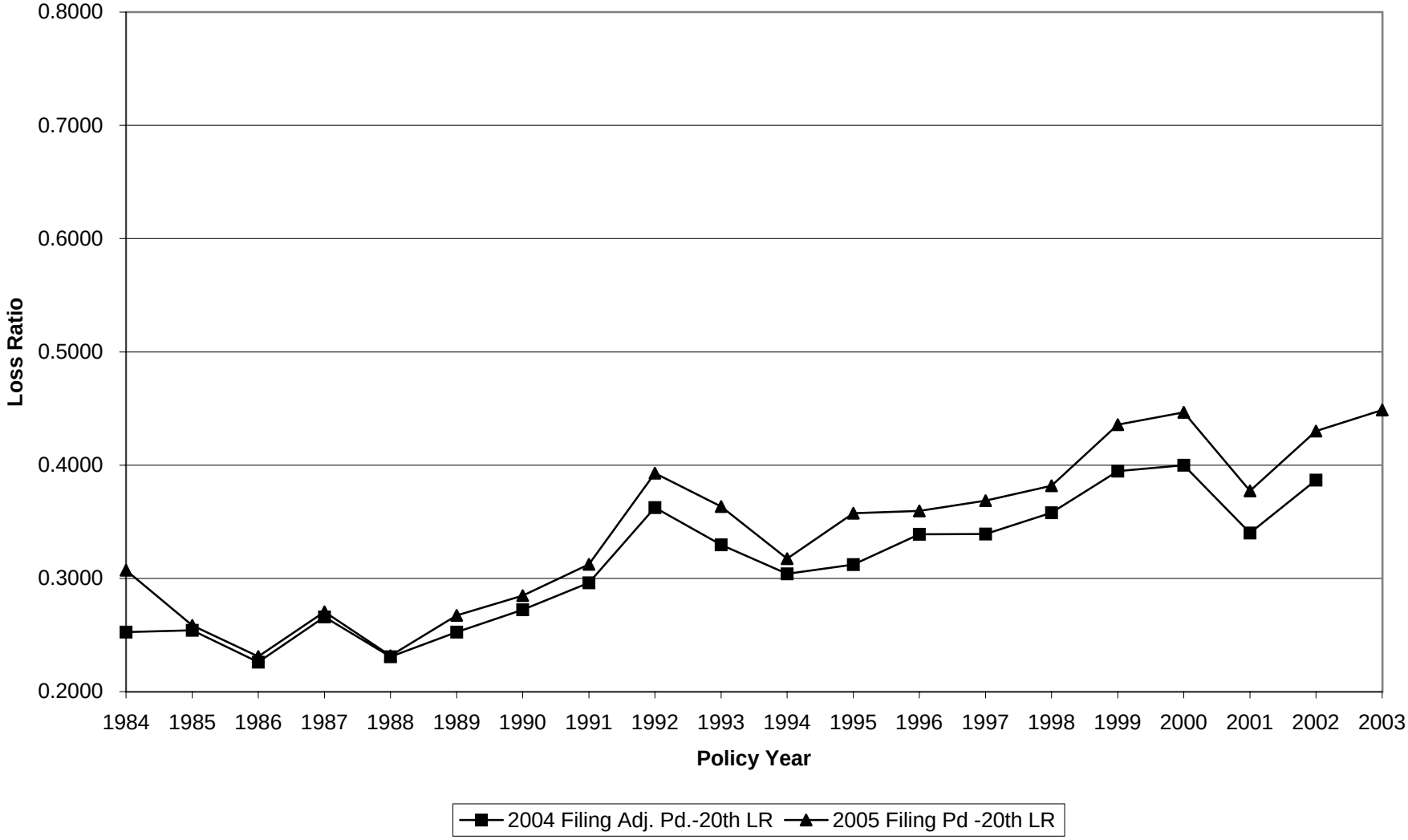
DELAWARE COMPENSATION RATING BUREAU, INC.
2004 Adjusted vs. 2005 Loss Ratios - INDEMNITY AVERAGE (Unlimited)



Delaware Compensation Rating Bureau, Inc.
2004 Adjusted vs. 2005 Loss Ratios - MEDICAL INCURRED (Unlimited)



Delaware Compensaton Rating Bureau, Inc.
2004 Adjusted vs. 2005 Loss Ratios - MEDICAL PD.-20TH (Unlimited)



DELAWARE COMPENSATION RATING BUREAU, INC.
2004 Adjusted vs. 2005 Loss Ratios - MEDICAL AVERAGE (unlimited)