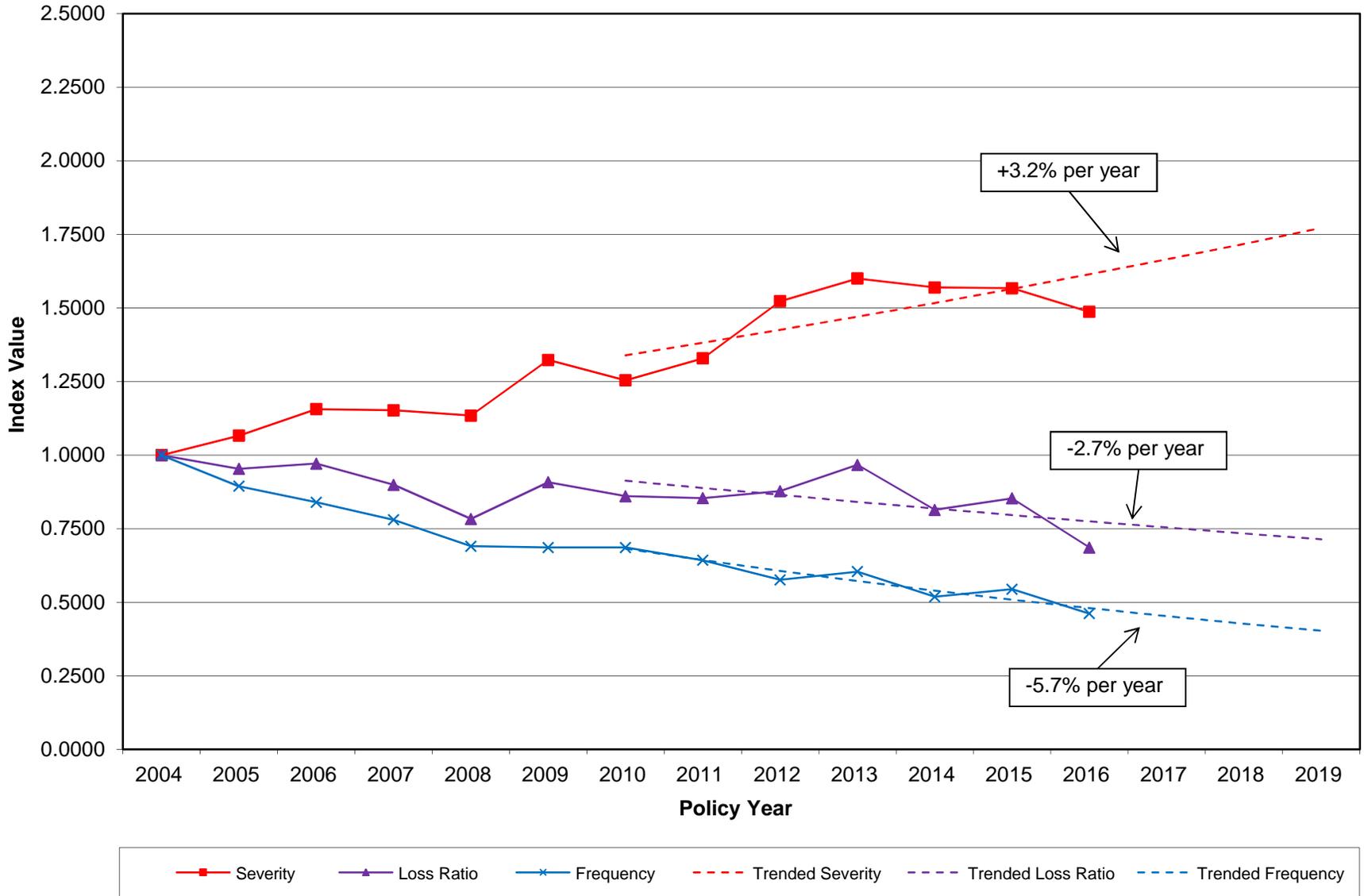


DELAWARE COMPENSATION RATING BUREAU, INC.

Graphs of Ultimate and Trended Experience Components

This exhibit shows graphs of trended loss and loss adjustment expense ratios for indemnity and medical as well as their frequency and severity components. Please note that frequency, severity and loss ratio are all expressed on a normalized basis with Policy Year 2004 set equal to unity.

**Indemnity Loss Experience Components  
Indexed to 1.0000 at Policy Year 2004  
Annual Rates of Change**



**Medical Loss Experience Components  
Indexed to 1.0000 at Policy Year 2004  
Annual Rates of Change**

