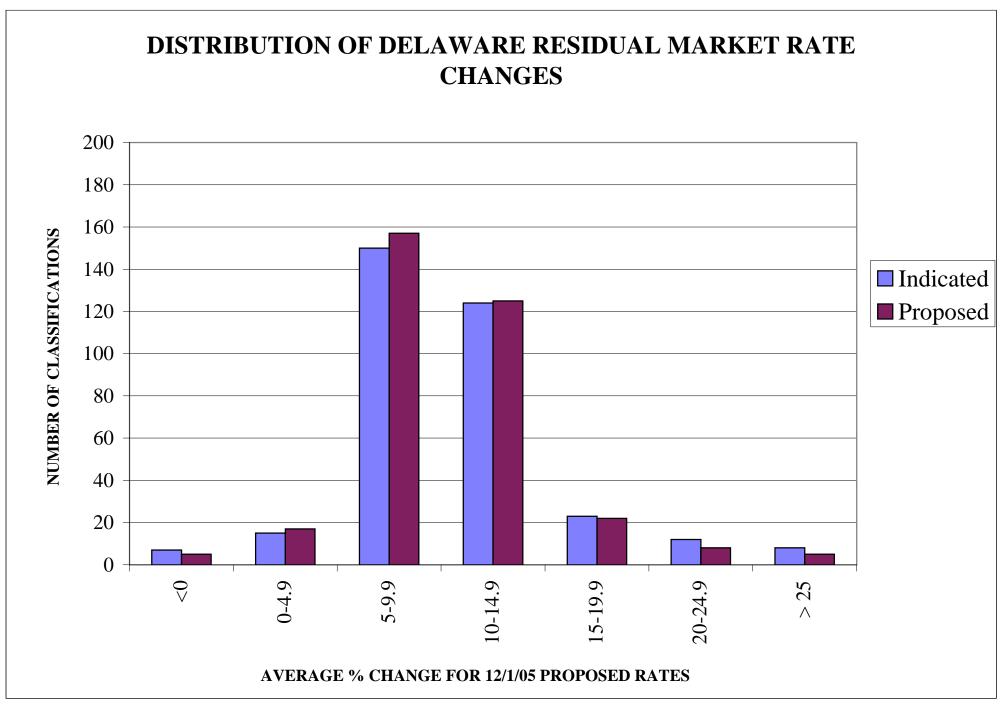
DELAWARE COMPENSATION RATING BUREAU, INC.

Distribution of Residual Market Rate Changes



CLASSES CAPPED AT UPPER BOUND

		PRE-CAPPED	POST-CAPPED
CLASS		% CHANGE	% CHANGE
913		40.10	36.00
921	+	48.40	17.00

+ This class had an interim calls change at June 1, 2005. The percentage change from both December 1, 2004 and June 1, 2005 were considered.