

DELAWARE COMPENSATION RATING BUREAU, INC.

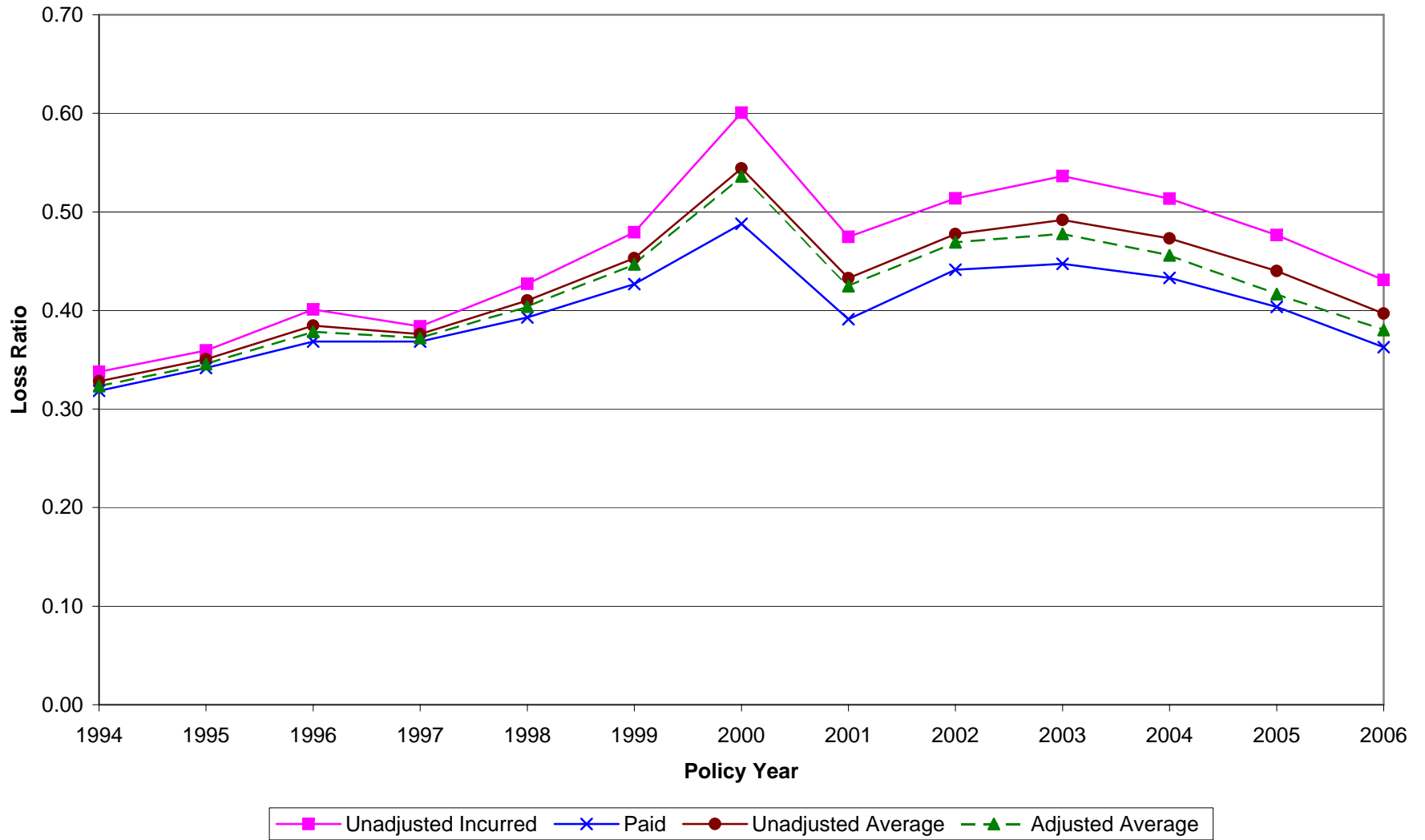
Comparison of Adjusted and Unadjusted Medical Loss Ratios – Limited Losses

The attached graphs show projected ultimate medical loss ratios using limited losses developed to ultimate using loss development factors based on calendar years 2004 through 2007 (herein displayed as “unadjusted”) and also based on calendar years 2002, 2005, 2006 and 2007 (herein displayed as “adjusted”).

Page 1 shows limited unadjusted medical loss ratios using paid and incurred loss development approaches and the average of these two unadjusted methods. To demonstrate the affect of the Exhibit 1 adjustments, the loss ratio derived as the average of paid and incurred loss development estimates on an adjusted basis is also shown and represented by a broken line.

Page 2 shows limited adjusted medical loss ratios using paid and incurred loss development approaches and the average of these two adjusted methods. To demonstrate the affect of the Exhibit 1 adjustments, the loss ratio derived as the average of paid and incurred loss development estimates on an unadjusted basis is also shown and represented by a broken line.

**DELAWARE COMPENSATION RATING BUREAU, INC.
 MEDICAL LIMITED LOSS RATIOS - UNADJUSTED RESULTS WITH ADJUSTED AVERAGE**



**DELAWARE COMPENSATION RATING BUREAU, INC.
 MEDICAL LIMITED LOSS RATIOS - ADJUSTED RESULTS WITH UNADJUSTED AVERAGE**

