

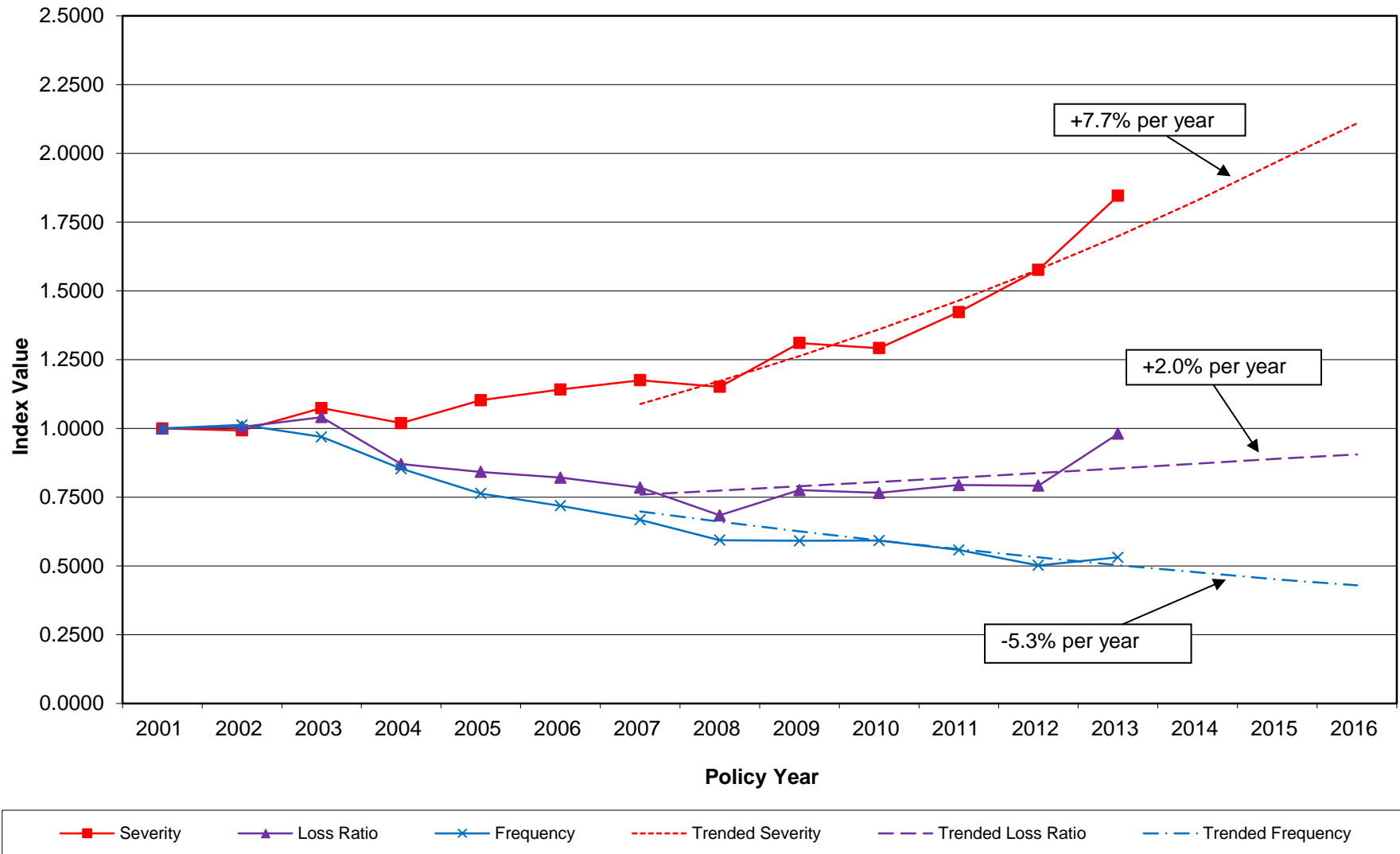
DELAWARE COMPENSATION RATING BUREAU, INC.

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 2001 set equal to unity.

Due to the impact of Senate Bill 1 and consistent with an adjustment to medical severity trend that was a part of the compromise reached with the Insurance Department for the 2009 Filing, medical severity trend is separated between pre-Senate Bill 1 and post-Senate Bill 1 trends. The difference between the two trend rates is a reduction of 1.5 points in medical trend attributed in the resolution of the 2009 filing to effects of the implementation of a medical fee schedule which was substantially operational beginning 9/1/2008. After 1/31/2013, the difference from the pre-Senate Bill 1 trend rate is a reduction of 1.8 points due to the additional impact of Senate Bill 238.

Indemnity Loss Experience Components Indexed to 1.0000 at Policy Year 2001 Annual Rates of Change



**Medical Loss Experience Components
Indexed to 1.0000 at Policy Year 2001
Annual Rates of Change**

