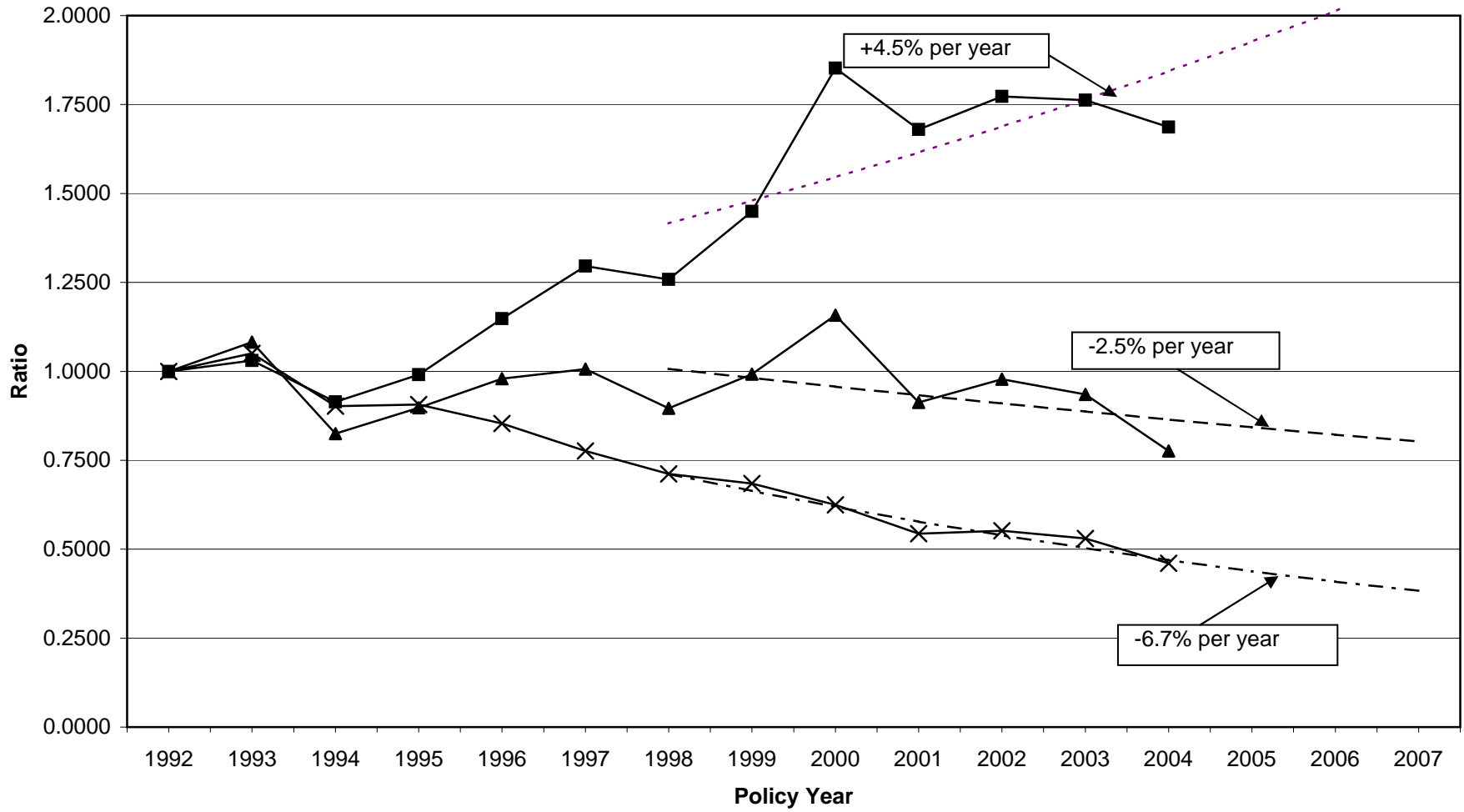


DELAWARE COMPENSATION RATING BUREAU, INC.

Graphs of Ultimate and Trended Experience Components

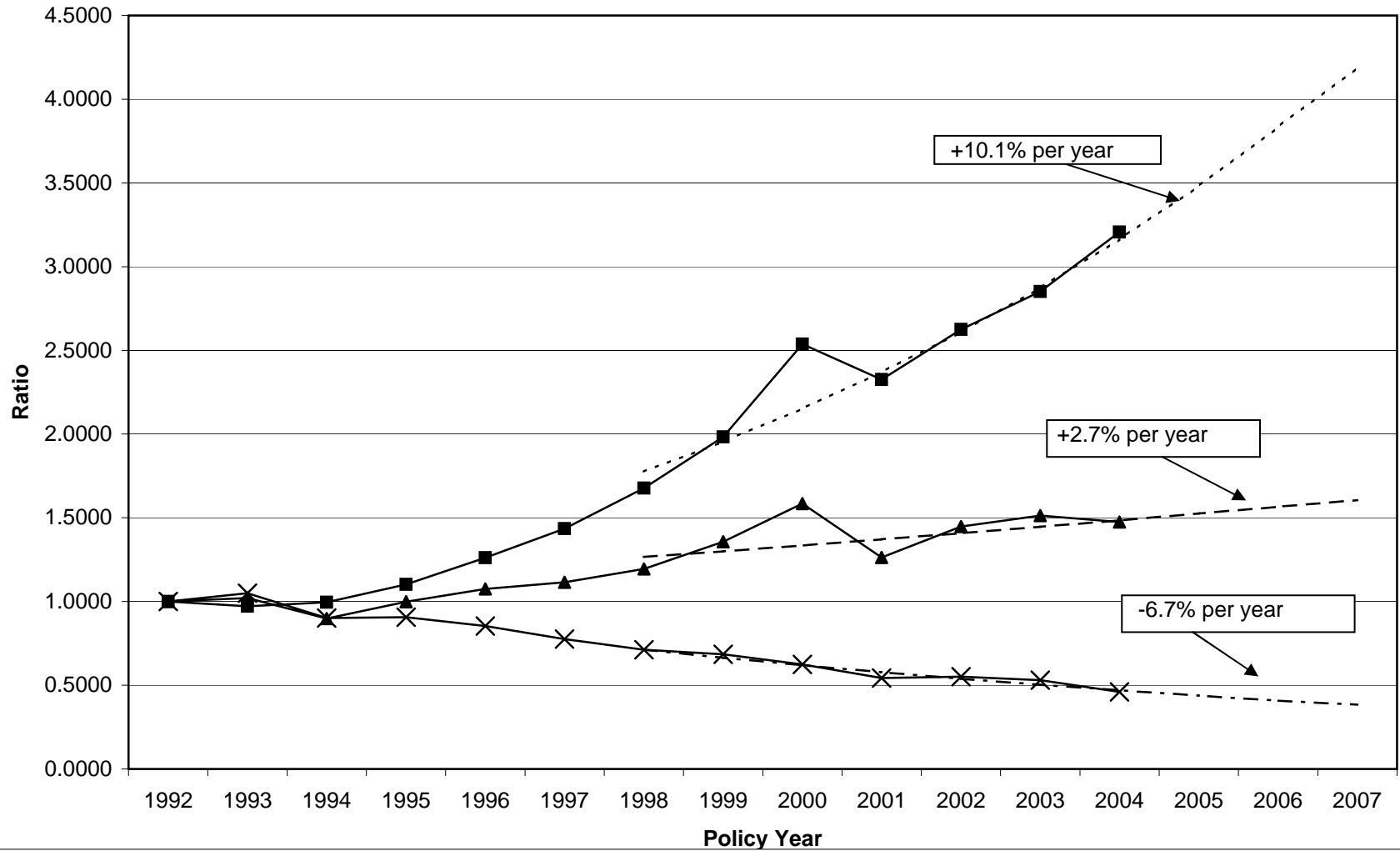
This exhibit shows graphs of trended loss and loss adjustment expense ratios for indemnity and medical as well as their frequency and severity components. Please note that frequency, severity and loss ratio are all expressed on a normalized basis with policy year 1992 set equal to unity.

Indemnity Loss Experience Components Indexed to 1.0000 at Policy Year 1992



Severity
 Loss Ratio
 Frequency
 Trended Severity
 Trended Loss Ratio
 Trended Frequency

Medical Loss Experience Components Indexed to 1.0000 at Policy Year 1992



Severity
 Loss Ratio
 Frequency
 - - - - - Trended Severity
 - - - - - Trended Loss Ratio
 - - - - - Trended Frequency