

DELAWARE COMPENSATION RATING BUREAU, INC.

Comparisons of 2005 and 2006 Filing Estimates of Ultimate Loss

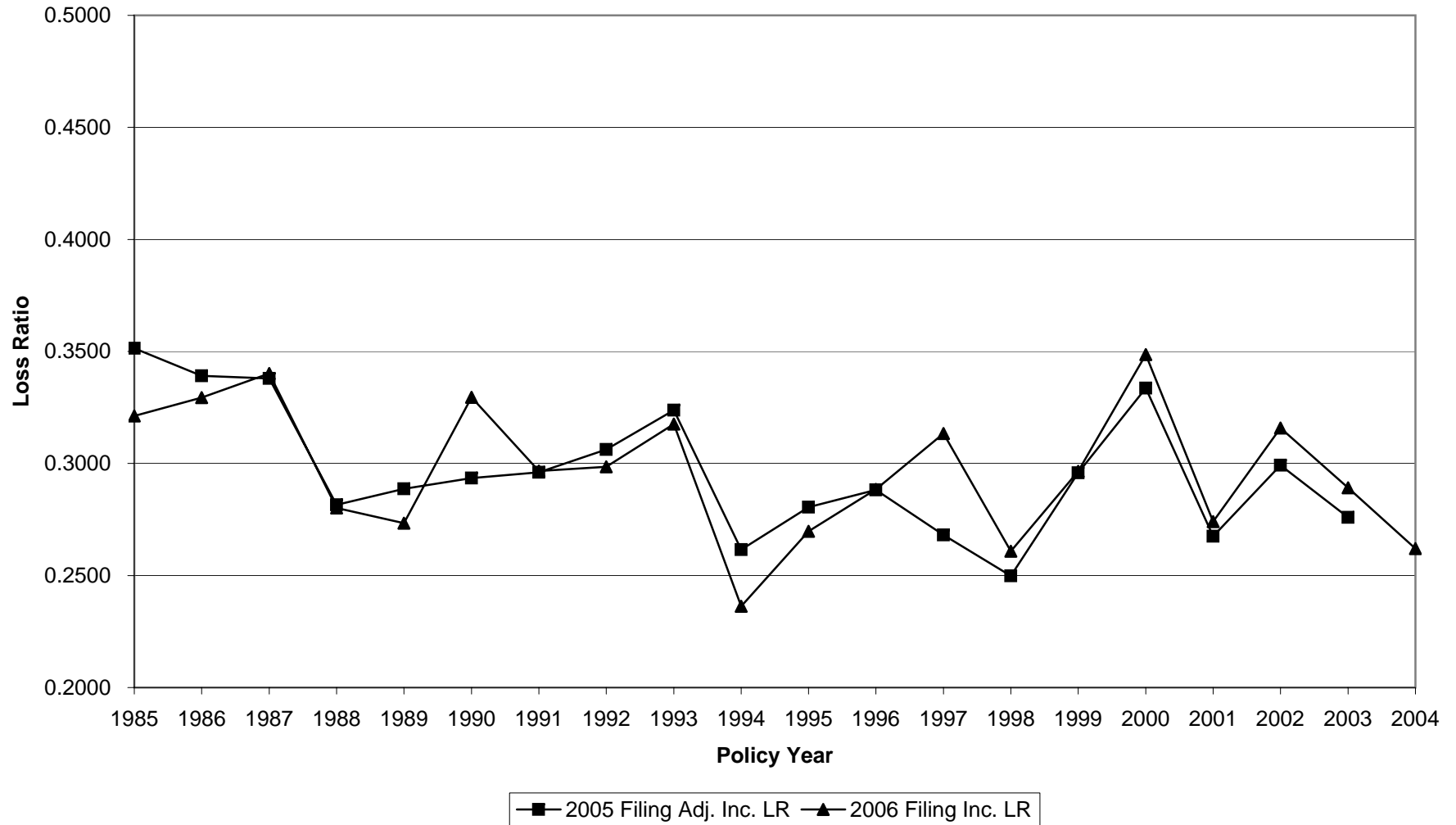
This exhibit shows graphs which compare ultimate loss estimates derived in support of the 2005 DCRB filing with the ultimate loss estimates produced in preparing the 2006 filing. In each case, the ratios represent a projection of ultimate unlimited losses.

Comparisons are shown separately for indemnity loss (pages 1 through 3) and medical loss (pages 4 through 6).

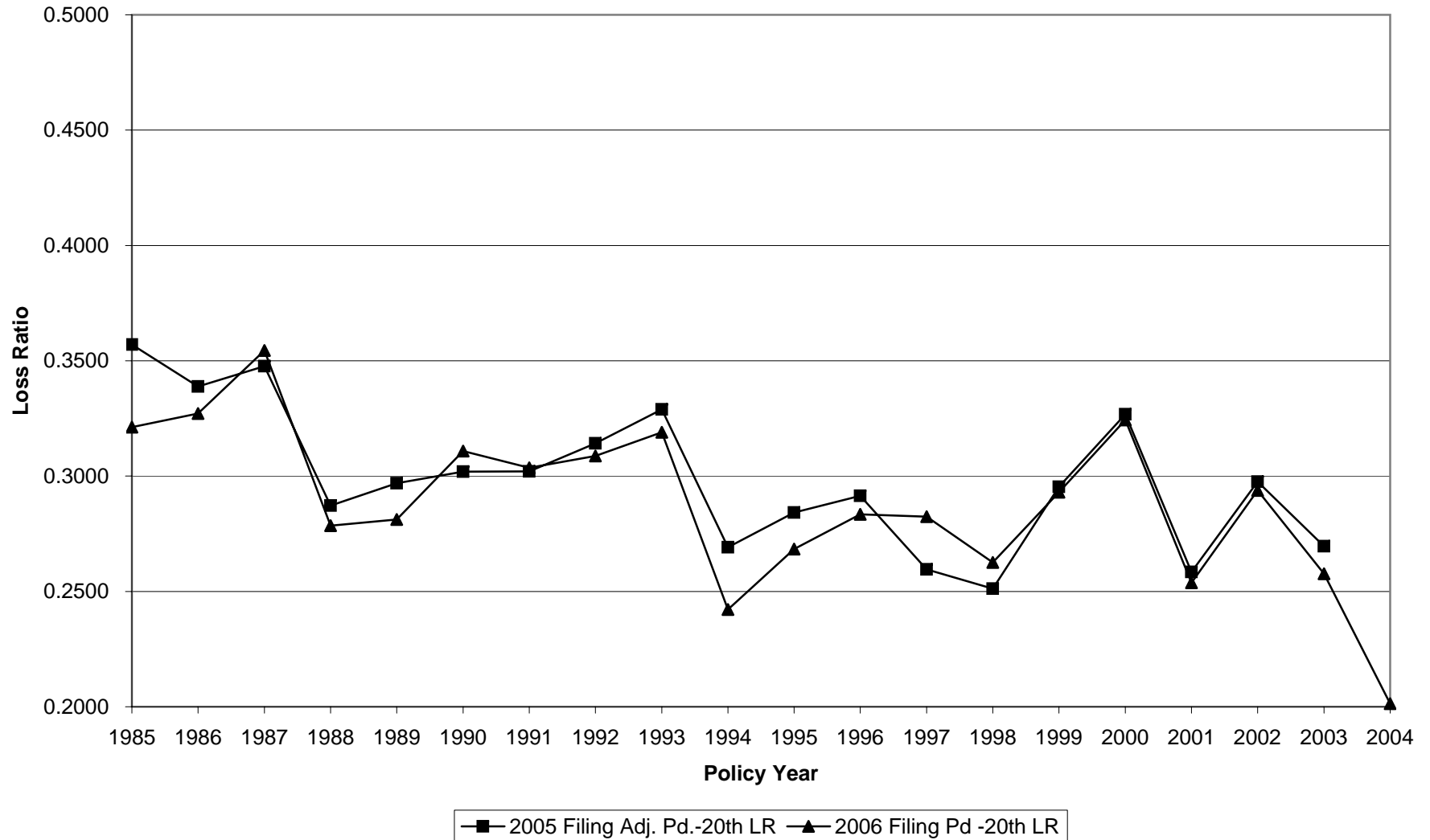
Comparisons are provided for three selected loss development methods: incurred loss development (pages 1 and 4), paid-to-20<sup>th</sup> development (pages 2 and 5) and the average of paid and incurred development (pages 3 and 6).

The 2005 filing estimated loss ratios shown in this exhibit have been adjusted for the combined effects of the approved December 1, 2005 residual market rate change, the difference between the July 1, 2005 and July 1, 2006 benefit levels and the difference in estimated loss adjustment expense provisions between the 2005 and 2006 filings. Thus, the adjusted 2005 filing estimates as shown are consistent with those in the 2005 filing for the same policy year(s). The observed differences are attributable only to differences in the underlying loss experience data used in the preparation of these respective filings.

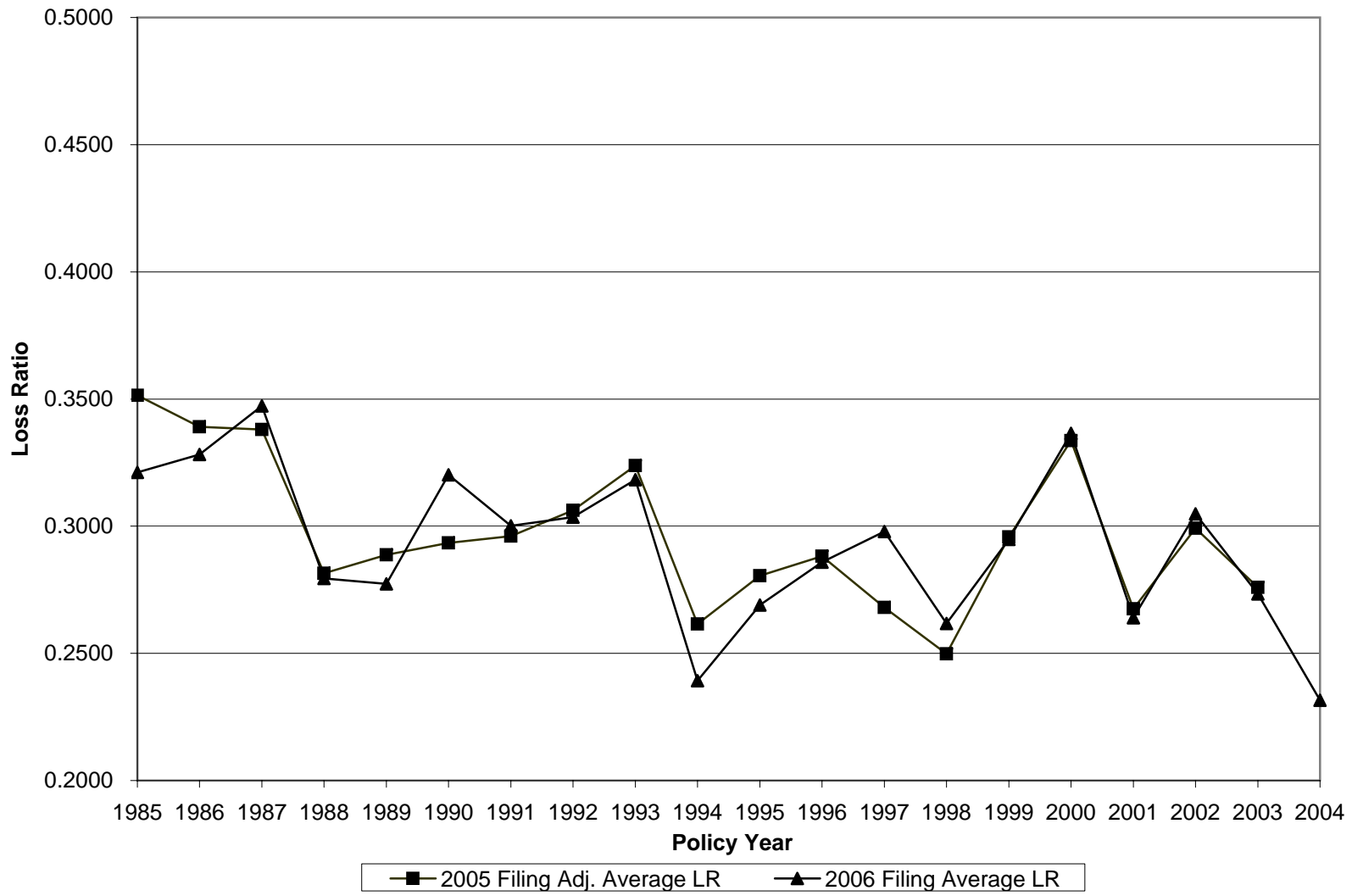
**Delaware Compensation Rating Bureau, Inc.**  
**2005 Adjusted vs. 2006 Loss Ratios - INDEMNITY INCURRED (Unlimited)**



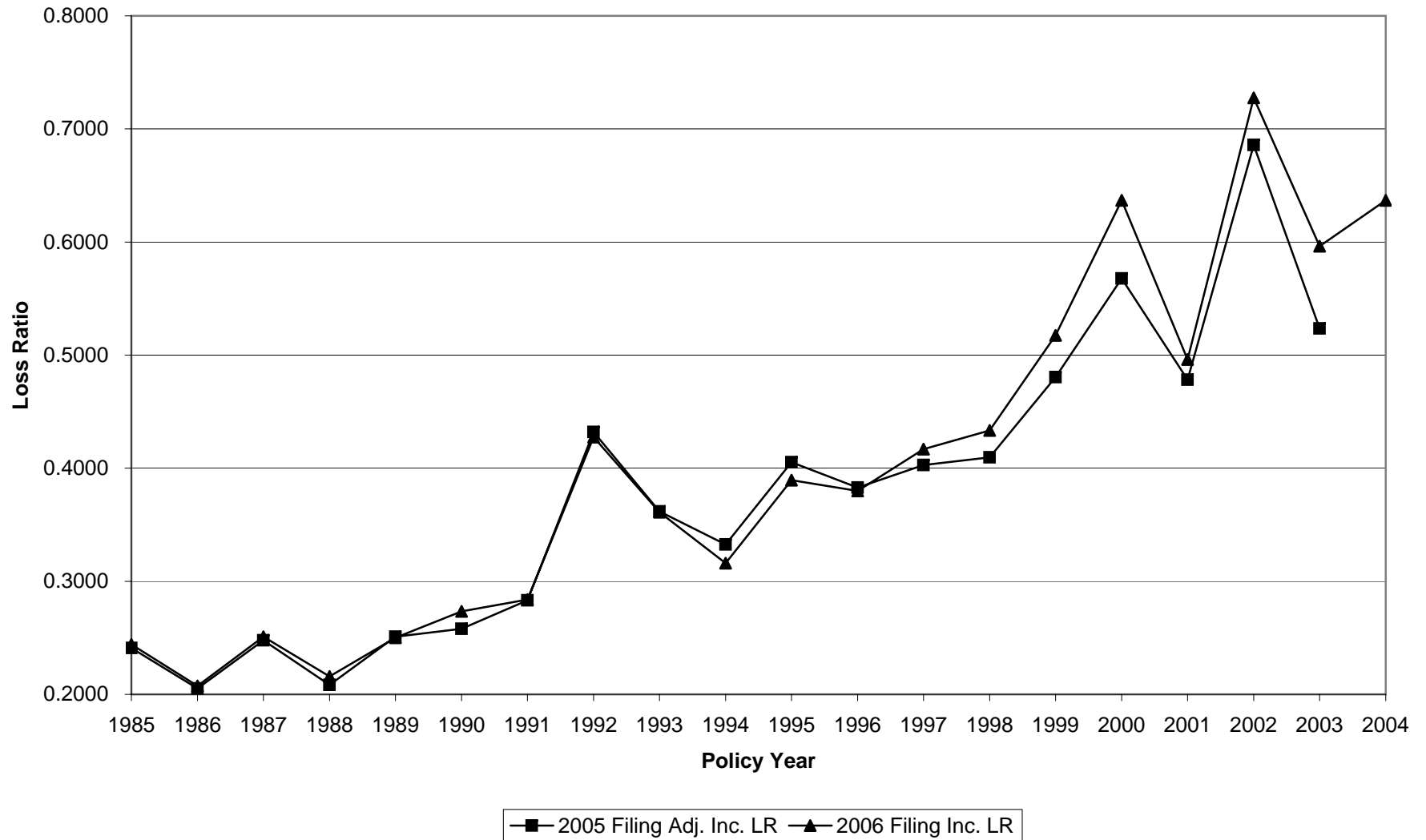
**Delaware Compensation Rating Bureau, Inc.**  
**2005 Adjusted vs. 2006 Loss Ratios - INDEMNITY PD.-20TH (Unlimited)**



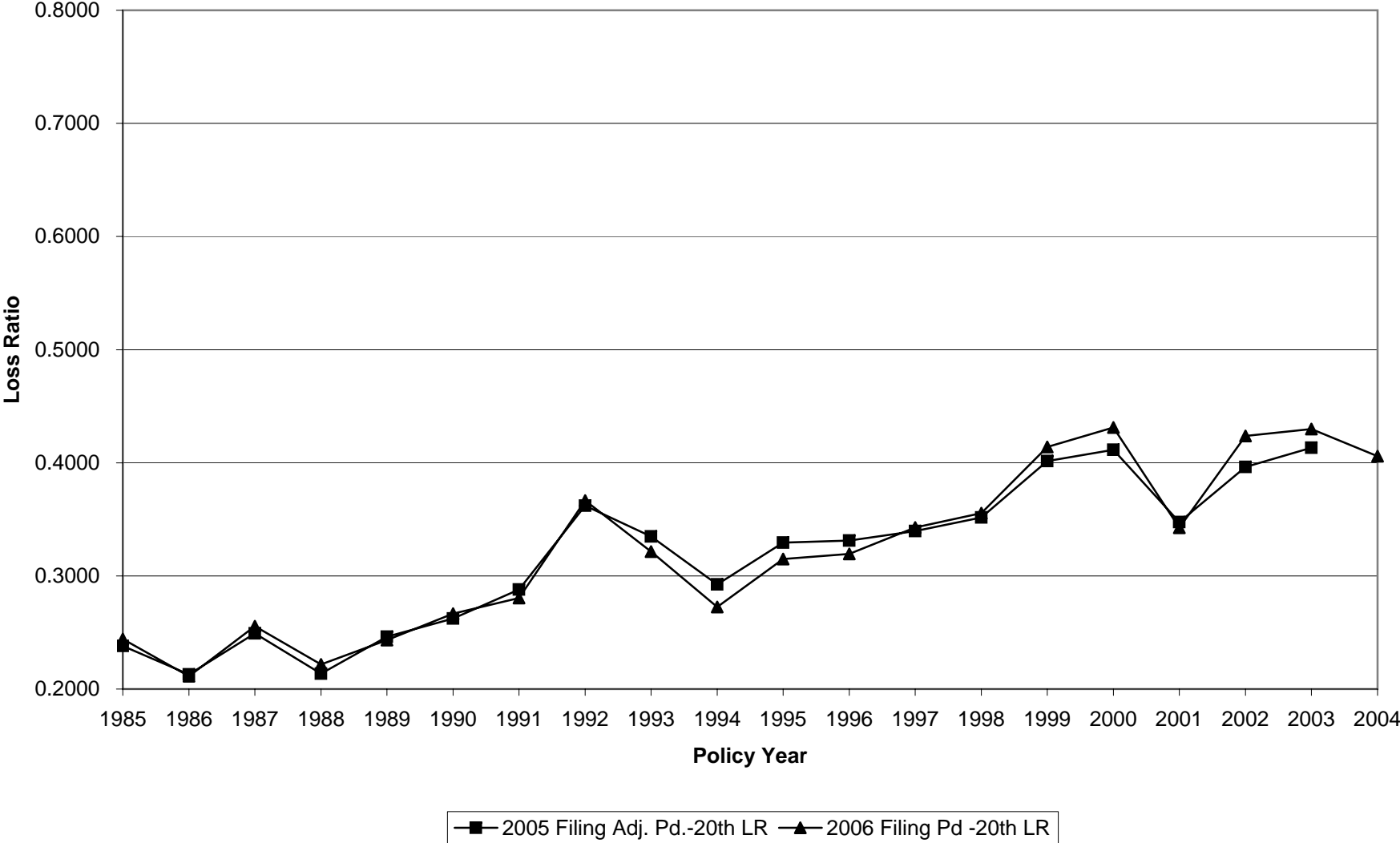
**DELAWARE COMPENSATION RATING BUREAU, INC.**  
**2005 Adjusted vs. 2006 Loss Ratios - INDEMNITY AVERAGE (Unlimited)**



**Delaware Compensation Rating Bureau, Inc.**  
**2005 Adjusted vs. 2006 Loss Ratios - MEDICAL INCURRED (Unlimited)**



**Delaware Compensation Rating Bureau, Inc.**  
**2005 Adjusted vs. 2006 Loss Ratios - MEDICAL PD.-20TH (Unlimited)**



**DELAWARE COMPENSATION RATING BUREAU, INC.  
2005 Adjusted vs. 2006 Loss Ratios - MEDICAL AVERAGE (unlimited)**

