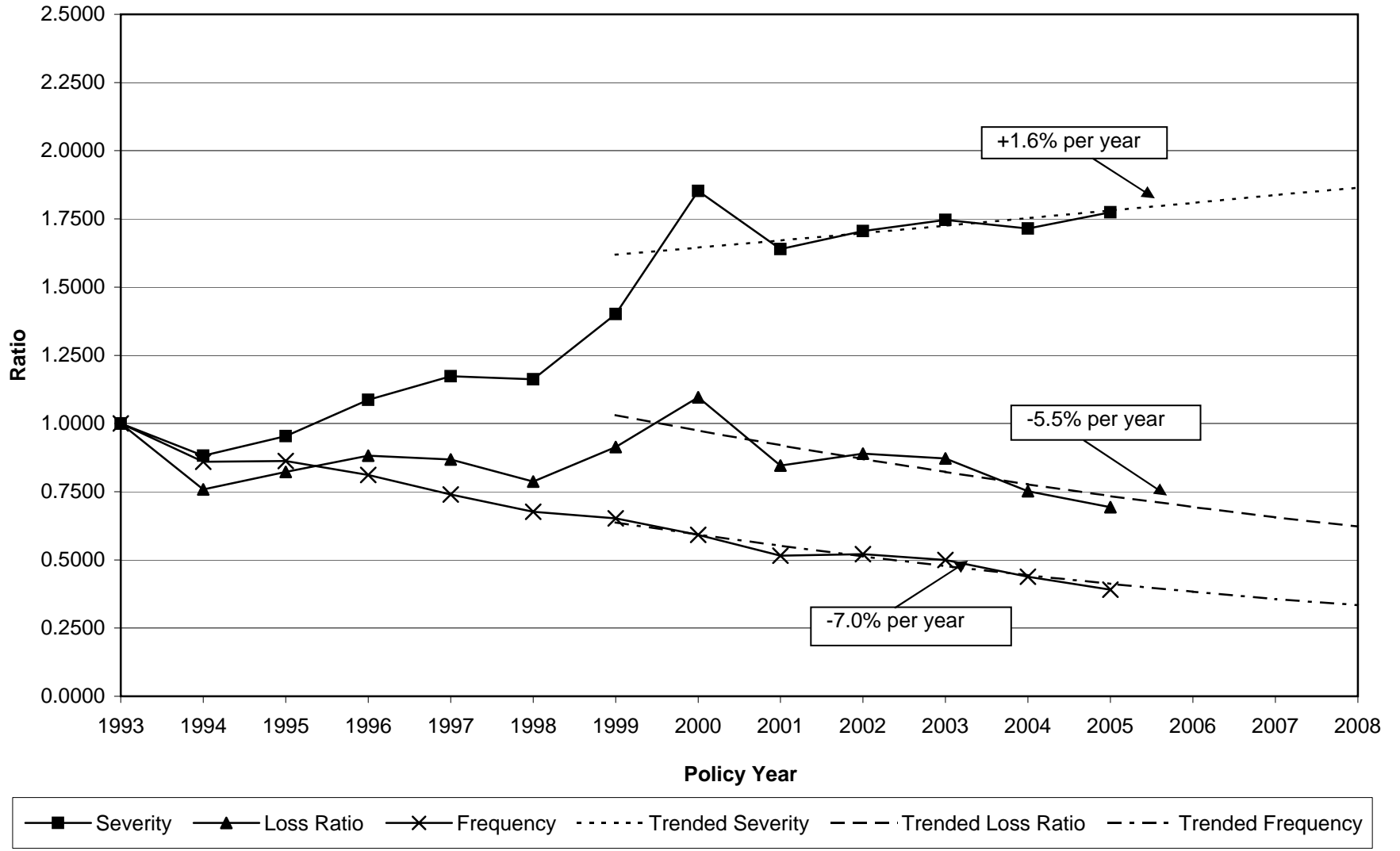


DELAWARE COMPENSATION RATING BUREAU, INC.

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 1993 set equal to unity.

Indemnity Loss Experience Components Indexed to 1.0000 at Policy Year 1993



Medical Loss Experience Components Indexed to 1.0000 at Policy Year 1993

