

DELAWARE COMPENSATION RATING BUREAU, INC.

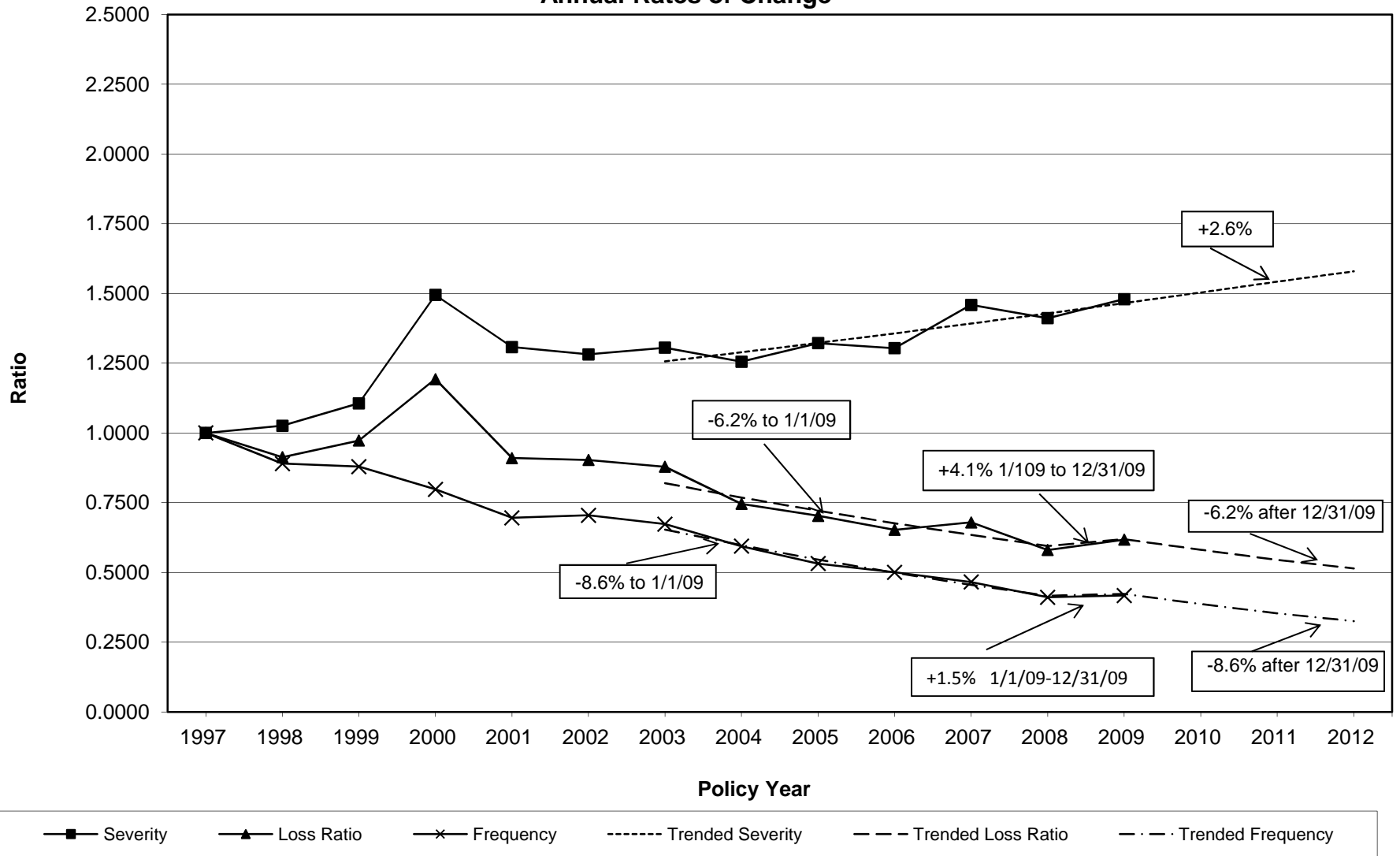
Graphs of Ultimate and Trended Experience Components

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 1997 set equal to unity.

For the 2011 Filing, the Bureau has made an adjustment to the frequency trend to recognize the pattern shown in the most recent DCRB data. Frequency trend prior to 1/1/2009 and subsequent to 12/31/09 is based on a 7 point (2002 – 2008) exponential trend of -8.6% per year. For the period 1/1/09 - 12/31/09, frequency trend is equal to +1.5%.

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 1.8 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.

**Indemnity Loss Experience Components
Indexed to 1.0000 at Policy Year 1997
Annual Rates of Change**



**Medical Loss Experience Components
Indexed to 1.0000 at Policy Year 1997
Annual Rates of Change**

