

DELAWARE COMPENSATION RATING BUREAU, INC.

Financial Data Open Claim Ratios

The attached represents the ratio of the number of open indemnity claims to the number of reported indemnity claims by policy year from data collected from financial calls. Exhibit 7 page 1 shows corresponding data based on unit statistical data.

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF NUMBER OF OPEN INDEMNITY CLAIMS  
TO NUMBER OF REPORTED INDEMNITY CLAIMS

POLICY YEAR	24	36	48	60	72	84	96	108	120	132
1999										0.0139
2000									0.0285	0.0242
2001								0.0289	0.0286	0.0291
2002							0.0348	0.0285	0.0223	0.0203
2003						0.0492	0.0445	0.0370	0.0360 *	0.0333 *
2004					0.0702	0.0545	0.0424	0.0329	0.0273	
2005				0.0985	0.0768	0.0661	0.0586	0.0386 *		
2006			0.1631	0.1163	0.0889	0.0813	0.0699 *			
2007		0.2473	0.1647	0.1252 *	0.1045 *	0.0880 *				
2008	0.4073	0.2264	0.1651	0.1179	0.0836					
2009	0.4352	0.2703 *	0.1628	0.1123						
2010	0.4178	0.2633	0.1829 *							
2011	0.4453	0.2703 *								
2012	0.4603 *									

Denotes lowest open claim ratio shown for each report level.

\* Denotes highest open claim ratio shown for each report level.