

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
2000										0.0246
2001									0.0287	0.0286 *
2002								0.0286	0.0223	0.0193
2003							0.0444	0.0366	0.0356 *	0.0234
2004						0.0540	0.0419	0.0328	0.0280	0.0229
2005					0.0758	0.0655	0.0585	0.0292	0.0226	
2006				0.1163	0.0902	0.0829 *	0.0610 *	0.0501 *		
2007			0.1658	0.1269 *	0.1055 *	0.0655	0.0556			
2008		0.2240	0.1630	0.1195	0.0739	0.0531				
2009	0.4238	0.2602	0.1661	0.1088	0.0905					
2010	0.4095	0.2606	0.1706 *	0.0972						
2011	0.4390	0.2673 *	0.1500							
2012	0.4573 *	0.2634								
2013	0.4353									

Denotes lowest open claim ratio shown for each report level.

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