

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
2001										0.0286
2002									0.0223	0.0193
2003								0.0365	0.0356	0.0233
2004							0.0416	0.0326	0.0278	0.0223
2005						0.0654	0.0584	0.0291	0.0344	0.0343 *
2006					0.0897	0.0825 *	0.0606	0.0607	0.0563 *	
2007				0.1269 *	0.1056 *	0.0653	0.0836 *	0.0776 *		
2008			0.1606	0.1185	0.0730	0.0663	0.0598			
2009		0.2622	0.1676	0.1091	0.0973	0.0734				
2010	0.4096	0.2602	0.1662	0.1192	0.0972					
2011	0.4390	0.2640	0.1571	0.0926						
2012	0.4566	0.2711 *	0.1773 *							
2013	0.4398	0.2680								
2014	0.4625 *									

Denotes lowest open claim ratio shown for each report level.

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Denotes highest open claim ratio shown for each report level.