

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
2002										0.0193
2003									0.0356	0.0233
2004								0.0326	0.0278	0.0223
2005							0.0584	0.0291	0.0344	0.0343
2006						0.0825 *	0.0606	0.0607	0.0564 *	0.0409 *
2007					0.1056 *	0.0653	0.0836 *	0.0780 *	0.0403	
2008				0.1191	0.0739	0.0673	0.0609	0.0357		
2009			0.1676	0.1091	0.0973	0.0724	0.0485			
2010		0.2602	0.1703	0.1192 *	0.0987	0.0544				
2011	0.4390	0.2673	0.1569	0.0925	0.0685					
2012	0.4566	0.2711 *	0.1791 *	0.0933						
2013	0.4398	0.2707	0.1511							
2014	0.4637 *	0.2422								
2015	0.4360									

Denotes lowest open claim ratio shown for each report level.

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