

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
2004										0.0223
2005									0.0344	0.0343
2006								0.0607	0.0563 *	0.0413 *
2007							0.0836 *	0.0776 *	0.0402	0.0363
2008						0.0673	0.0601	0.0353	0.0279	0.0222
2009					0.0973	0.0734 *	0.0496	0.0444	0.0415	
2010				0.1193 *	0.0973 *	0.0536	0.0418	0.0327		
2011			0.1569	0.0924	0.0683	0.0473	0.0356			
2012		0.2711 *	0.1775 *	0.0914	0.0549	0.0402				
2013	0.4398	0.2680	0.1501	0.0860	0.0531					
2014	0.4624 *	0.2369	0.1488	0.0855						
2015	0.4380	0.2567	0.1416							
2016	0.4481	0.2562								
2017	0.4483									

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