



**City of Knoxville
Claim Rate & Loss Ratio Analysis**

Control / Proposal #
Group
Elimination Period (# of Days)
Valuation Date
Initial Incurral Date
Policy Year Anniversary Date
Interest Rate
Lag Time
Reserve Type

49975
Composite
90
01/01/2018
07/01/2013
7/1
3.11
0
DAP

Underwriter:
Current Date: 2/1/2018
Current Time: 10:32:21 AM

Gross Cash Claims and Reserve Values

Open & Closed Claims Provided

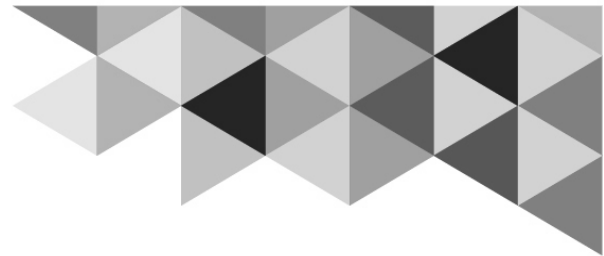
Paid Claim Period	Year of Incurral					Total
	07/01/2013 - 6/30/2014	07/01/2014 - 6/30/2015	07/01/2015 - 6/30/2016	07/01/2016 - 6/30/2017	07/01/2017 - 9/30/2017	
						\$0
						\$0
07/01/2013-06/30/2014	\$37,706					\$37,706
07/01/2014-06/30/2015	\$93,424	\$372				\$93,796
07/01/2015-06/30/2016	\$23,909	\$27,900	\$13,606			\$65,415
07/01/2016-06/30/2017	\$2,042	\$10,625	\$21,183	\$15,979		\$49,829
07/01/2017-12/31/2017	\$7,248	\$21,482	\$350	\$39,778	\$0	\$68,858
Total Cash Claims	\$ 164,329	\$ 60,379	\$ 35,139	\$ 55,757	\$0	\$ 315,604
Reserve	\$85,921	\$141,023	\$2,655	\$153,197	\$0	\$ 382,796
Total Incurred Claims	\$ 250,250	\$ 201,402	\$ 37,794	\$ 208,954	\$0	\$ 698,400
# of Open claims	3	1	1	3	0	8
# of Claims	12	5	7	4	0	28
Actual Incidence per 1,000	7.85	3.28	4.64	2.71		
Insured Lives	1,529	1,524	1,510	1,478	1,491	

**City of Knoxville
Claim Rate & Loss Ratio Analysis**

Discounted Value of Cash Claims and Reserves

Open & Closed Claims Provided

Paid Claim Period	Year of Incurral					Total
	07/01/2013 - 6/30/2014	07/01/2014 - 6/30/2015	07/01/2015 - 6/30/2016	07/01/2016 - 6/30/2017	07/01/2017 - 9/30/2017	
						\$0
						\$0
07/01/2013-06/30/2014	\$36,952					\$36,952
07/01/2014-06/30/2015	\$89,723	\$365				\$90,088
07/01/2015-06/30/2016	\$22,283	\$26,256	\$13,347			\$61,886
07/01/2016-06/30/2017	\$1,643	\$9,810	\$20,662	\$15,642		\$47,757
07/01/2017-12/31/2017	\$6,321	\$19,248	\$326	\$38,351	\$0	\$64,246
Total Cash Claims	\$156,922	\$55,679	\$34,335	\$53,993	\$0	\$300,929
Reserve	\$75,985	\$127,153	\$2,471	\$147,567	\$0	\$353,176
IBNR Claims	\$1,913	\$6,139	\$732	\$12,555	\$9,514	\$30,853
Total Incurred Claims	\$234,820	\$188,971	\$37,538	\$214,115	\$9,514	\$684,958
Time Value Adj. Claims	\$7,407	\$4,700	\$804	\$1,764	\$0	\$14,675
Time Value Adj. Reserves	\$9,936	\$13,870	\$184	\$5,630	\$0	\$29,620
Total Time Value Adjustment	\$17,343	\$18,570	\$988	\$7,394	\$0	\$44,295
Total Adj. Incurred Claims	\$ 234,820	\$ 188,971	\$ 37,538	\$ 214,115	\$ 9,514	\$684,958
Months of Exposure	12	12	12	12	3	51
Avg. Net Monthly Benefit	\$706	\$710	\$748	\$1,686	\$0	
Covered Payroll	\$5,652,010	\$5,818,386	\$5,922,484	\$5,943,805	\$6,110,315	
Claim Rate	\$ 0.346	\$ 0.271	\$ 0.053	\$ 0.300	\$ 0.052	\$ 0.230
Paid Premium	\$193,977	\$199,687	\$188,335	\$189,013	\$48,577	\$819,589
Paid Loss Ratio	121.06%	94.63%	19.93%	113.28%	19.59%	83.57%
Constant Premium	\$179,734	\$185,025	\$188,335	\$189,013	\$48,577	\$790,684
Constant Loss Ratio	130.65%	102.13%	19.93%	113.28%	19.59%	86.63%



Knoxville

**City of Knoxville, Control #49975
LTD Open and Closed Claim Listing
Valuation as of 1/1/2018**

Reserves anticipated under Disability Absence & Productivity Contract

Social Security #	Branch	Date of Birth	Gender	Date of Disability	Claim Status	Termination Date	Net Monthly Benefit	Gross Benefit	Reserves
XXX-XX-8527	1	11/7/1933	M	11/28/2016	Approved		\$3,284	\$3,284	\$25,834
XXX-XX-8498	1	1/11/1961	M	10/19/2016	Terminated	5/1/2017	\$1,676	\$1,676	
XXX-XX-7259	1	1/9/1967	F	10/13/2016	Approved		\$1,734	\$2,798	\$119,183
XXX-XX-3981	1	1/14/1973	M	7/17/2016	Approved		\$50	\$1,613	\$8,180
XXX-XX-5970	1	7/30/1954	M	5/2/2016	Terminated	9/23/2016	\$2,128	\$2,128	
XXX-XX-9773	1	8/5/1956	M	3/7/2016	Terminated	4/16/2017	\$1,266	\$2,934	
XXX-XX-3680	1	12/8/1959	M	2/23/2016	Terminated	6/14/2016	\$1,644	\$1,644	
XXX-XX-7967	1	10/18/1969	M	2/5/2016	Terminated	7/31/2017	\$50	\$1,749	
XXX-XX-4425	1	3/10/1962	M	2/1/2016	Terminated	2/7/2017	\$50	\$2,306	
XXX-XX-2114	1	9/12/1958	M	11/24/2015	Terminated	5/9/2016	\$50	\$1,256	
XXX-XX-0146	1	3/14/1955	M	9/8/2015	Approved		\$50	\$1,781	\$2,655
XXX-XX-8586	1	1/17/1965	M	4/17/2015	Terminated	11/2/2015	\$2,384	\$2,384	
XXX-XX-6085	1	6/3/1964	M	4/16/2015	Terminated	8/31/2015	\$50	\$1,436	
XXX-XX-8069	1	1/17/1958	M	2/12/2015	Terminated	11/10/2015	\$50	\$1,382	
XXX-XX-0713	1	5/19/1952	M	10/10/2014	Terminated	8/10/2017	\$50	\$1,752	
XXX-XX-3275	1	4/30/1972	M	8/30/2014	Approved		\$1,016	\$2,897	\$141,023
XXX-XX-1370	1	12/2/1973	M	6/30/2014	Terminated	1/20/2015	\$50	\$1,751	
XXX-XX-0709	1	10/31/1945	F	6/29/2014	Terminated	9/29/2014	\$1,353	\$1,353	
XXX-XX-4555	1	8/22/1954	M	5/16/2014	Terminated	12/1/2015	\$50	\$1,906	
XXX-XX-9484	1	6/3/1961	M	4/11/2014	Terminated	8/8/2015	\$88	\$1,340	
XXX-XX-9038	1	8/25/1957	M	3/6/2014	Approved		\$615	\$1,586	\$42,417
XXX-XX-2120	1	6/8/1961	M	1/14/2014	Approved		\$72	\$2,398	\$9,533
XXX-XX-6337	1	2/9/1964	M	11/13/2013	Approved		\$268	\$1,333	\$33,971
XXX-XX-6872	1	11/28/1941	M	9/10/2013	Terminated	6/9/2015	\$3,035	\$3,035	
XXX-XX-9986	1	3/9/1967	M	9/3/2013	Terminated	4/20/2015	\$497	\$1,841	
XXX-XX-7381	1	7/25/1961	M	8/16/2013	Terminated	11/14/2015	\$1,876	\$1,876	
XXX-XX-3951	1	8/30/1963	M	8/16/2013	Terminated	7/1/2015	\$521	\$1,748	
XXX-XX-4690	1	1/14/1955	M	8/8/2013	Terminated	11/8/2017	\$50	\$1,354	



City of Knoxville , #49975
LTD Claims Incidence by Diagnostic Category

<u>Diagnosis Category</u>	<u>Actual Claims</u>	<u>Percent of Total</u>	<u>Normative Percentage of Total Claim Incidence</u>
Infectious and Parasitic Dis.	0	0.0%	5.5%
Neoplasms	4	14.3%	12.4%
Endocr./Nutrit./Metab./Immun.	0	0.0%	1.8%
Blood Related	0	0.0%	0.1%
Mental Disorders	0	0.0%	9.5%
Nervous System	0	0.0%	7.0%
Circulatory	4	14.3%	10.5%
Respiratory	1	3.6%	2.8%
Digestive	0	0.0%	2.1%
Genitourinary	0	0.0%	1.7%
Maternity	0	0.0%	10.9%
Skin/Subcutan. Tissue	1	3.6%	0.7%
Musculoskeletal/Back	13	46.4%	21.1%
Congenital Anomalies	0	0.0%	0.9%
Conditions in Perinatal Period	0	0.0%	0.4%
Sympt./Signs/Ill-Defined Cnd.	0	0.0%	2.4%
Injury	5	17.9%	10.2%
Other	0	0.0%	0.0%
N/A	0	0.0%	
Total	28	100.1%	100.0%

