

Life Experience Report - Cash Basis

Hamilton County Department of Education

Groups: 159764

Segment: Dependent Life

As Of: 6/30/2021

	1/1/2017 to 12/31/2017	1/1/2018 to 12/31/2018	1/1/2019 to 12/31/2019	1/1/2020 to 12/31/2020	1/1/2021 to 6/30/2021	TOTAL
Earned Premium	31,388	30,573	30,846	31,789	16,108	140,704
Paid Claims	15,000	55,000	17,500	-	40,000	127,500
Reserve Change	-	-	-	-	-	-
IBNR Change	(51)	(13)	(5)	121	(27)	25
Conversion Charges	-	-	-	-	-	-
Incurred Claims	14,949	54,987	17,495	121	39,973	127,525
Loss Ratio	48%	180%	57%	0%	248%	91%
Life Years	1,598	1,551	1,582	1,647	845	7,223
Death - Claim Count	2	6	3	-	4	15
Death - Incidence	1.25	3.87	1.90	-	4.73	2.08
Waiver - Reserve (EOP)	-	-	-	-	-	-
Waiver - Open Claims (EOP)	-	-	-	-	-	-
Waiver - Avg Reserve	-	-	-	-	-	-

Case Summary
Life Case Summary

Hamilton County Department of Education

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Segment: Dependent Life

As Of: 6/30/2021

	1/1/2017 to 6/30/2021	
Earned Premium	140,704	
Constant Premium	140,704	Earned Premium using current rate level for all past years
Incurred Claims	127,525	
Loss Ratio	90.6%	(Incurred Claims / Earned Premium)
Constant Loss Ratio	90.6%	(Incurred Claims / Constant Premium)
Inforce Rate		
Experience Rate	1.149	
Calc Rate	1.500	
Credibility	41%	
Blended Rate	1.355	

Blended = ExpRate * Credibility + CalcRate * (1-Credibility)