

LTD Experience Report - Incurred Basis

Hamilton County

Groups: 159764

As Of: 6/30/2021

	1/1/2016 to 12/31/2016	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 6/30/2021	TOTAL
Earned Premium	436,591	455,086	492,836	513,421	786,085	2,684,019
Paid Claims	166,188	9,528	78,826	18,019	29,475	302,036
FICA	-	-	-	-	-	-
Reserves	72,666	-	102,474	1,684	477,937	654,761
IBNR	-	-	-	-	306,214	306,214
Interest Credit	(2,938)	(53)	(1,658)	(112)	(2,626)	(7,387)
Incurred Claims	235,916	9,475	179,642	19,591	811,000	1,255,624
Loss Ratio	54%	2%	36%	4%	103%	47%
Life Years	4,441	4,542	4,557	4,719	7,507	25,766
Pending Claim Cnt	-	-	-	-	1	1
Approved Claim Cnt	7	1	4	1	5	18
Active Claim Cnt	3	-	2	1	5	11
Closed Claim Cnt	4	1	2	-	-	7
Incidence	1.58	0.22	0.88	0.21	0.80	0.74

LTD Case Summary

Hamilton County

Groups: 159764

As Of: 6/30/2021

	1/1/2016 to 6/30/2021	
Earned Premium	2,684,019	
Constant Premium	2,684,019	Earned Premium using current rate level for all past years
Incurred Claims	1,255,624	
Loss Ratio	46.8%	(Incurred Claims / Earned Premium)
Constant Loss Ratio	46.8%	(Incurred Claims / Constant Premium)
Inforce Rate		
Experience Rate	0.127	
Calc Rate	0.319	
Credibility	100%	
Blended Rate	0.127	

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