

STD Experience Report - Paid Basis

Inforce Rating v2.0

Groups: 159764

As Of: 6/30/2021

| | 1/1/2019 to 12/31/2019 | 1/1/2020 to 12/31/2020 | 1/1/2021 to 6/30/2021 | TOTAL |
|------------------------|------------------------------|------------------------------|-----------------------------|------------------|
| Earned Premium | - | 670,816 | 361,476 | 1,032,292 |
| Paid Claims | - | 82,153 | 190,526 | 272,679 |
| FICA | - | 4,313 | 10,511 | 14,824 |
| IBNR Change | - | 146,793 | 11,438 | 158,231 |
| Incurred Claims | - | 233,259 | 212,475 | 445,734 |
| Loss Ratio | 0% | 35% | 59% | 43% |
| Life Years | - | 3,763 | 2,591 | 6,354 |
| Pending Claim Cnt | - | - | - | - |
| Approved Claim Cnt | - | 43 | 32 | 75 |
| Active Claim Cnt | - | - | 4 | 4 |
| Closed Claim Cnt | - | 43 | 28 | 71 |
| Incidence | 0.00 | 11.43 | 12.35 | 11.80 |

STD Case Summary

Inforce Rating v2.0

Groups: 159764

As Of: 6/30/2021

| | 1/1/2019 to 6/30/2021 | |
|---------------------|-----------------------------|--|
| Earned Premium | 1,032,292 | |
| Constant Premium | 1,032,292 | Earned Premium using current rate level for all past years |
| Incurred Claims | 445,734 | |
| Loss Ratio | 43.2% | (Incurred Claims / Earned Premium) |
| Constant Loss Ratio | 43.2% | (Incurred Claims / Constant Premium) |
| Inforce Rate | | |
| Experience Rate | 0.638 | |
| Calc Rate | 1.010 | |
| Credibility | 100% | |
| Blended Rate | 0.638 | |

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