



TheStandardSM

CLARK COUNTY

GROUP POLICY 606122
EXPERIENCE REPORT

TERM LIFE AD&D INS	DEPENDENT LIFE	01/01/2013 THROUGH 12/31/2013	07/01/1989 THROUGH 12/31/2013
EARNED PREMIUMS		\$556,180	\$6,015,735
PAID CLAIMS		145,000	3,381,282
CHANGE IN REPORTED RESERVES		304,625	1,442,500
CHANGE IN IBNR RESERVES		7,917	102,129
CONVERSION CHARGES		0	39,465
TOTAL INCURRED CLAIMS		457,542	4,965,376
LESS COMMISSIONS		0	33,190
PREMIUM TAX		11,123	121,265
OTHER EXPENSE AND RISK CHARGES		84,869	809,013
TOTAL EXPENSE AND RISK CHARGES		95,992	963,468
BALANCE		2,646	86,891

TKELLY2
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900 SW Fifth Avenue
Portland OR 97204
Tel 888.937.4783



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EXPERIENCE REPORT

LONG TERM DISABILITY

	01/01/2013 THROUGH 12/31/2013	07/01/1989 THROUGH 12/31/2013
EARNED PREMIUMS	\$522,166	\$7,867,715
PAID CLAIMS	580,567	4,814,912
CHANGE IN REPORTED RESERVES	510,713	2,684,705
CHANGE IN IBNR RESERVES	-1,864	205,397
EMPLOYER FICA	8,193	71,006
TOTAL INCURRED CLAIMS	1,097,609	7,776,019
LESS COMMISSIONS	0	64,085
PREMIUM TAX	10,442	149,151
OTHER EXPENSE AND RISK CHARGES	158,454	1,811,258
TOTAL EXPENSE AND RISK CHARGES	168,896	2,024,494
BALANCE	-744,339	-1,932,799

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